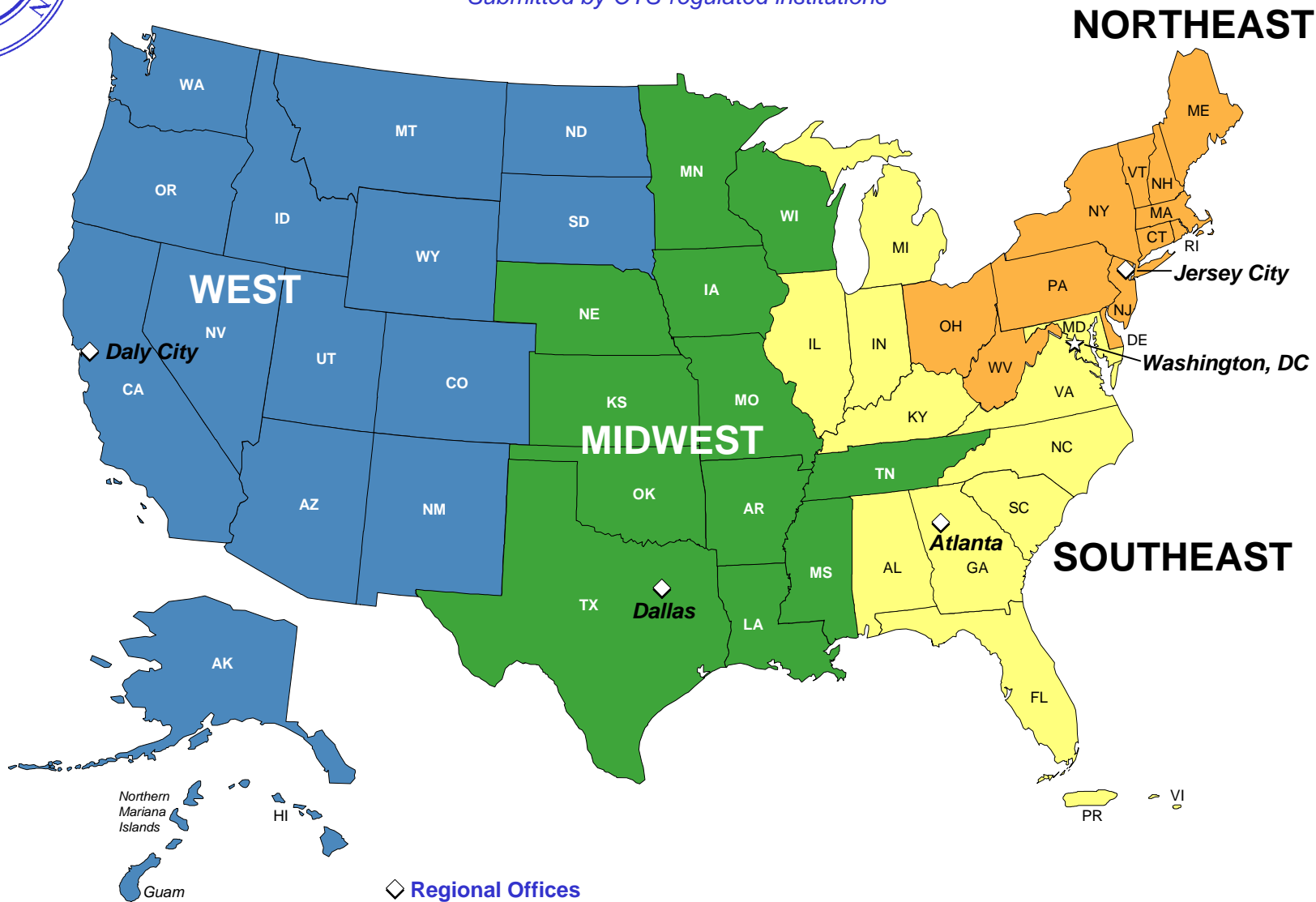




Third Quarter 2004 Thrift Industry Report Data

November 17, 2004

Based on the quarterly Thrift Financial Report
Submitted by OTS-regulated institutions



West Region - Includes Alaska, Hawaii, and Guam.

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NOTE: Numbers may not sum due to rounding.
Office of Thrift Supervision / November 2004

PROFITABILITY AND EARNINGS
YEAR-TO-DATE AND PRIOR FOUR YEARS

INDUSTRY AGGREGATES:	9 mos.2004	9 mos.2003	2003	2002	2001	2000
PROFITABILITY(Percent)						
Return on Average Assets	1.14	1.30	1.29	1.21	1.07	0.91
Median Ratio	0.73	0.80	0.75	0.80	0.67	0.68
Return on Average Equity	12.71	14.33	14.29	13.61	13.10	11.63
Median Ratio	6.49	7.35	6.88	7.56	6.18	6.49
Net Interest Margin	2.82	2.91	2.90	3.06	2.89	2.63
Median Ratio	3.03	3.00	2.97	3.11	2.85	2.98
EARNINGS (\$ Millions)						
Interest Income	\$27,491.27	\$38,748.27	\$51,478.54	\$55,456.48	\$65,232.71	\$64,199.35
Interest Expense	15,254.20	15,686.98	20,658.87	25,468.47	37,617.66	40,924.61
NET INTEREST INCOME	17,201.09	23,061.29	30,819.66	29,988.00	27,615.05	23,274.75
Loss Provisions-Interest Bearing Assets	1,770.95	1,851.96	2,190.42	2,854.13	2,532.12	1,659.24
Noninterest Income	10,150.84	13,837.66	18,516.01	14,131.65	13,136.64	10,022.59
Mortgage Loan Servicing Fees	(467.95)	(1,513.12)	(712.51)	(3,860.33)	(1,572.23)	1,045.54
Other Fees and Charges	9,076.23	7,366.86	9,989.46	8,409.28	7,655.91	6,066.01
Other Noninterest Income	1,542.56	7,983.91	9,239.06	9,582.70	7,052.97	2,911.05
Noninterest Expense	22,341.84	19,016.29	25,766.42	22,999.31	22,590.75	19,238.15
G&A Expense	22,044.76	18,709.58	25,365.88	22,536.27	21,786.73	18,540.79
Goodwill Amortization	274.38	192.96	268.52	333.75	696.14	613.95
Loss Provisions-Noninterest Bearing Assets	22.70	113.76	132.02	129.30	107.88	83.42
Income Before Taxes & Extraordinary Items	15,801.17	16,030.70	21,378.83	18,266.21	15,628.83	12,399.94
Income Taxes	5,614.61	5,727.55	7,634.30	6,437.00	5,696.03	4,381.83
Extraordinary Items	19.25	(4.75)	(2.89)	7.87	269.08	(4.02)
NET INCOME	10,205.81	10,298.40	13,741.65	11,837.08	10,201.88	8,014.10
Profits	\$10,477.59	\$10,474.21	\$14,019.79	\$12,570.06	\$10,830.08	\$8,559.68
Losses	(\$271.79)	(\$175.81)	(\$278.14)	(\$732.99)	(\$628.20)	(\$545.58)
PROFITABILITY (Percent of Avg Assets Annualized)						
Interest Income	3.08	4.90	4.85	5.66	6.83	7.25
Interest Expense	1.71	1.98	1.95	2.60	3.94	4.62
NET INTEREST INCOME	1.92	2.91	2.90	3.06	2.89	2.63
Loss Provisions-Interest Bearing Assets	0.20	0.23	0.21	0.29	0.27	0.19
Noninterest Income	1.14	1.75	1.74	1.44	1.38	1.13
Mortgage Loan Servicing Fees	-0.05	-0.19	-0.07	-0.39	-0.16	0.12
Other Fees and Charges	1.02	0.93	0.94	0.86	0.80	0.69
Other Noninterest Income	0.17	1.01	0.87	0.98	0.74	0.33
Noninterest Expense	2.50	2.40	2.43	2.35	2.37	2.17
G&A Expense	2.47	2.36	2.39	2.30	2.28	2.09
Goodwill Amortization	0.03	0.02	0.03	0.03	0.07	0.07
Loss Provisions-Noninterest Bearing Assets	0.00	0.01	0.01	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	1.77	2.03	2.01	1.87	1.64	1.40
Income Taxes	0.63	0.72	0.72	0.66	0.60	0.49
Extraordinary Items	0.00	0.00	0.00	0.00	0.03	0.00
NET INCOME	1.14	1.30	1.29	1.21	1.07	0.91
Profits	1.17	1.32	1.32	1.28	1.13	0.97
Losses	-0.03	-0.02	-0.03	-0.07	-0.07	-0.06

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	SEP 2004	JUN 2004	MAR 2004	DEC 2003	SEP 2003	JUN 2003	MAR 2003	DEC 2002	SEP 2002
NUMBER OF INSTITUTIONS:	896	910	923	928	936	947	958	974	983
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	1.15	1.16	1.19	1.26	1.28	1.34	1.30	1.20	1.22
Median Ratio	0.74	0.73	0.73	0.67	0.76	0.82	0.81	0.81	0.85
Return on Average Equity (Annualized)	12.59	12.63	13.01	14.07	14.17	14.71	14.23	13.24	13.44
Median Ratio	6.45	6.57	6.31	6.32	7.04	7.57	7.54	7.45	7.91
Net Interest Margin (Annualized)	2.88	2.91	2.88	2.84	2.84	2.94	2.99	2.94	3.02
Median Ratio	3.13	3.05	3.06	3.03	2.96	3.02	3.07	3.15	3.20
Number of Profitable Thrifts	822	824	841	821	847	886	883	881	903
Percent Profitable	91.74	90.55	91.12	88.47	90.49	93.56	92.17	90.45	91.86
Profits (\$ Millions)	\$3,680.94	\$3,432.18	\$3,364.47	\$3,545.58	\$3,518.50	\$3,594.66	\$3,361.05	\$3,341.06	\$3,053.31
Number of Unprofitable Thrifts	74	86	82	107	89	61	75	93	80
Percent Unprofitable	8.26	9.45	8.88	11.53	9.51	6.44	7.83	9.55	8.14
Losses (\$ Millions)	(\$178.57)	(\$66.51)	(\$26.71)	(\$102.33)	(\$78.90)	(\$61.44)	(\$35.47)	(\$359.30)	(\$84.73)
EARNINGS (\$ Millions)									
Interest Income	\$14,185.75	\$13,305.52	\$13,050.64	\$12,730.27	\$12,673.86	\$12,995.73	\$13,078.68	\$13,213.35	\$13,686.03
Interest Expense	5,444.52	4,845.66	4,964.03	4,971.90	5,027.10	5,240.41	5,419.47	5,903.02	6,329.49
NET INTEREST INCOME	8,741.23	8,459.86	8,086.62	7,758.37	7,646.76	7,755.31	7,659.22	7,310.34	7,356.54
Loss Provisions-Interest Bearing Assets	630.79	622.80	517.36	338.47	537.95	652.91	661.10	665.27	687.92
Noninterest Income	5,238.87	4,911.97	4,475.41	4,678.35	4,779.81	4,846.34	4,211.51	3,844.92	3,646.48
Mortgage Loan Servicing Fees	317.38	(53.30)	(732.03)	800.61	140.50	(1,032.43)	(621.18)	(705.40)	(2,164.56)
Other Fees and Charges	3,405.52	3,154.94	2,515.77	2,622.60	2,589.54	2,465.09	2,312.23	2,295.62	2,094.09
Other Noninterest Income	1,515.97	1,810.33	2,691.67	1,255.15	2,049.78	3,413.68	2,520.46	2,254.71	3,716.96
Noninterest Expense	7,954.61	7,540.81	6,846.41	6,750.13	6,536.51	6,454.02	6,025.76	5,929.70	5,696.13
G&A Expense	7,846.51	7,441.44	6,756.81	6,656.30	6,444.97	6,328.37	5,936.25	5,819.95	5,590.10
Goodwill Amortization	100.57	91.82	81.99	75.56	62.48	74.70	55.78	84.76	81.05
Loss Provisions-Noninterest Bearing Assets	7.53	7.56	7.61	18.27	29.07	50.96	33.73	25.00	24.98
Income Before Taxes & Extraordinary Items	5,394.70	5,208.22	5,198.26	5,348.13	5,352.11	5,494.72	5,183.87	4,560.29	4,618.97
Income Taxes	1,889.00	1,873.63	1,851.98	1,906.75	1,912.80	1,962.91	1,851.84	1,584.49	1,650.34
Extraordinary Items	(3.32)	31.09	(8.52)	1.87	0.29	1.41	(6.45)	5.96	(0.05)
NET INCOME	3,502.38	3,365.67	3,337.76	3,443.25	3,439.60	3,533.22	3,325.58	2,981.76	2,968.58
PROFITABILITY (Percent of Avg Assets Annualized)									
Interest Income	4.68	4.57	4.64	4.67	4.70	4.93	5.11	5.32	5.62
Interest Expense	1.80	1.66	1.77	1.82	1.87	1.99	2.12	2.38	2.60
NET INTEREST INCOME	2.88	2.91	2.88	2.84	2.84	2.94	2.99	2.94	3.02
Loss Provisions-Interest Bearing Assets	0.21	0.21	0.18	0.12	0.20	0.25	0.26	0.27	0.28
Noninterest Income	1.73	1.69	1.59	1.72	1.77	1.84	1.64	1.55	1.50
Mortgage Loan Servicing Fees	0.10	-0.02	-0.26	0.29	0.05	-0.39	-0.24	-0.28	-0.89
Other Fees and Charges	1.12	1.08	0.90	0.96	0.96	0.94	0.90	0.92	0.86
Other Noninterest Income	0.50	0.62	0.96	0.46	0.76	1.30	0.98	0.91	1.53
Noninterest Expense	2.62	2.59	2.44	2.47	2.43	2.45	2.35	2.39	2.34
G&A Expense	2.59	2.56	2.40	2.44	2.39	2.40	2.32	2.34	2.29
Goodwill Amortization	0.03	0.03	0.03	0.03	0.02	0.03	0.02	0.03	0.03
Loss Provisions-Noninterest Bearing Assets	0.00	0.00	0.00	0.01	0.01	0.02	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	1.78	1.79	1.85	1.96	1.99	2.08	2.02	1.84	1.90
Income Taxes	0.62	0.64	0.66	0.70	0.71	0.74	0.72	0.64	0.68
Extraordinary Items	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
NET INCOME	1.15	1.16	1.19	1.26	1.28	1.34	1.30	1.20	1.22

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	SEP 2004	JUN 2004	MAR 2004	DEC 2003	SEP 2003	JUN 2003	MAR 2003	DEC 2002	SEP 2002
NUMBER OF INSTITUTIONS:	896	910	923	928	936	947	958	974	983
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TOTAL ASSETS (\$ Billions)	\$1,227.88	\$1,188.30	\$1,157.36	\$1,092.62	\$1,094.13	\$1,064.67	\$1,047.53	\$1,004.53	\$987.17
Cash and Noninterest-Earning Deposits	18.41	18.17	17.88	19.88	19.87	20.27	17.13	17.75	15.41
Investment Securities	60.09	67.89	75.78	84.95	88.81	84.10	80.54	75.64	82.43
Mortgage Derivatives	55.06	52.21	55.41	45.52	45.48	52.15	55.92	53.63	55.23
Mortgage Backed Securities	91.88	94.59	97.28	91.28	90.08	95.83	94.51	89.79	87.22
1 - 4 Family Mortgages	670.49	631.42	602.57	547.42	535.93	523.46	517.93	487.63	479.20
Home Equity Lines of Credit	67.86	58.73	53.53	48.82	42.29	38.21	37.69	32.57	29.46
Multifamily Mortgages	58.52	57.39	56.47	53.72	52.31	50.59	48.38	48.05	48.12
Nonresidential Mortgages	50.23	49.11	48.81	46.84	46.59	45.75	45.24	43.76	42.10
Construction Loans	23.98	23.11	22.86	22.17	21.55	21.82	21.64	21.59	22.13
Land Loans	10.06	9.10	8.44	7.86	7.44	6.92	6.83	6.75	6.61
Commercial Loans	38.79	37.68	32.47	39.13	40.41	30.93	30.68	29.89	29.62
Consumer Loans	76.03	74.36	67.87	63.75	58.80	60.28	55.50	55.48	52.08
Repossessed Assets, Net	0.77	0.82	0.91	0.94	1.00	0.97	0.99	1.00	1.00
Real Estate Held for Investment, Net	0.29	0.28	0.28	0.28	0.31	0.29	0.30	0.30	0.32
Office Premises & Equipment	9.94	9.71	9.79	9.73	9.68	9.56	9.42	9.22	8.93
Other Assets	69.91	68.93	66.77	65.46	82.37	68.29	68.82	70.22	63.09
Less: Contra Assets & Valuation Allowances	(48.52)	(45.73)	(49.17)	(39.21)	(39.00)	(45.62)	(49.62)	(47.46)	(48.93)
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TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$1,227.88	\$1,188.30	\$1,157.36	\$1,092.62	\$1,094.13	\$1,064.67	\$1,047.53	\$1,004.53	\$987.17
TOTAL DEPOSITS AND ESCROWS	720.37	695.48	692.91	662.07	672.53	660.96	647.91	631.84	606.31
Deposits less than or equal to \$100,000	442.76	433.90	436.58	444.53	461.64	451.37	449.67	444.95	429.32
Deposits greater than \$100,000	277.62	261.58	256.33	217.53	210.89	209.59	198.25	186.89	176.98
Escrows	28.05	28.28	32.85	25.43	41.38	43.82	39.18	38.26	27.04
BORROWINGS	372.15	362.39	336.98	313.35	288.27	282.62	280.00	257.21	268.42
Advances From FHLE	224.48	223.41	210.52	189.72	175.58	164.16	171.26	171.39	178.42
Repurchase Agreements & FedFunds Purchased	63.43	59.87	62.48	63.65	57.99	59.44	55.35	50.29	54.92
Other Borrowings	84.24	79.11	63.98	59.98	54.70	59.01	53.39	35.53	35.07
Other Liabilities	21.56	21.16	21.18	17.84	36.11	23.63	24.58	23.26	23.77
Equity Capital	113.81	109.26	106.29	99.36	97.23	97.46	95.04	92.22	88.67
Capital Stock and Paid-In Capital	63.99	61.75	58.51	55.05	53.50	53.20	52.42	50.23	45.68
Unrealized Gains (Losses) AFS Securities	0.48	(0.53)	1.57	0.54	0.99	2.50	2.45	2.45	3.00
Retained Earnings	50.31	48.82	47.46	44.98	44.21	43.55	41.87	41.25	41.83

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	SEP 2004	JUN 2004	MAR 2004	DEC 2003	SEP 2003	JUN 2003	MAR 2003	DEC 2002	SEP 2002
NUMBER OF INSTITUTIONS:	896	910	923	928	936	947	958	974	983
TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.50	1.53	1.55	1.82	1.82	1.90	1.63	1.77	1.56
Investment Securities	4.89	5.71	6.55	7.78	8.12	7.90	7.69	7.53	8.35
Mortgage Derivatives	4.48	4.39	4.79	4.17	4.16	4.90	5.34	5.34	5.59
Mortgage Backed Securities	7.48	7.96	8.41	8.35	8.23	9.00	9.02	8.94	8.84
1 - 4 Family Mortgages	54.61	53.14	52.06	50.10	48.98	49.17	49.44	48.54	48.54
Home Equity Lines of Credit	5.53	4.94	4.63	4.47	3.87	3.59	3.60	3.24	2.98
Multifamily Mortgages	4.77	4.83	4.88	4.92	4.78	4.75	4.62	4.78	4.87
Nonresidential Mortgages	4.09	4.13	4.22	4.29	4.26	4.30	4.32	4.36	4.26
Construction Loans	1.95	1.94	1.98	2.03	1.97	2.05	2.07	2.15	2.24
Land Loans	0.82	0.77	0.73	0.72	0.68	0.65	0.65	0.67	0.67
Commercial Loans	3.16	3.17	2.81	3.58	3.69	2.90	2.93	2.98	3.00
Consumer Loans	6.19	6.26	5.86	5.84	5.37	5.66	5.30	5.52	5.28
Reposessed Assets, Net	0.06	0.07	0.08	0.09	0.09	0.09	0.09	0.10	0.10
Real Estate Held for Investment, Net	0.02	0.02	0.02	0.03	0.03	0.03	0.03	0.03	0.03
Office Premises & Equipment	0.81	0.82	0.85	0.89	0.88	0.90	0.90	0.92	0.90
Other Assets	5.69	5.80	5.77	5.99	7.53	6.41	6.57	6.99	6.39
Less: Contra Assets & Valuation Allowances	-3.95	-3.85	-4.25	-3.59	-3.56	-4.28	-4.74	-4.72	-4.96
TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	58.67	58.53	59.87	60.59	61.47	62.08	61.85	62.90	61.42
Deposits less than or equal to \$100,000	36.06	36.51	37.72	40.69	42.19	42.40	42.93	44.29	43.49
Deposits greater than \$100,000	22.61	22.01	22.15	19.91	19.27	19.69	18.93	18.60	17.93
Escrows	2.28	2.38	2.84	2.33	3.78	4.12	3.74	3.81	2.74
BORROWINGS	30.31	30.50	29.12	28.68	26.35	26.55	26.73	25.61	27.19
Advances From FHLE	18.28	18.80	18.19	17.36	16.05	15.42	16.35	17.06	18.07
Repurchase Agreements & FedFunds Purchased	5.17	5.04	5.40	5.83	5.30	5.58	5.28	5.01	5.56
Other Borrowings	6.86	6.66	5.53	5.49	5.00	5.54	5.10	3.54	3.55
Other Liabilities	1.76	1.78	1.83	1.63	3.30	2.22	2.35	2.32	2.41
Equity Capital	9.27	9.19	9.18	9.09	8.89	9.15	9.07	9.18	8.98
Capital Stock and Paid-In Capital	5.21	5.20	5.06	5.04	4.89	5.00	5.00	5.00	4.63
Unrealized Gains (Losses) AFS Securities	0.04	-0.04	0.14	0.05	0.09	0.23	0.23	0.24	0.30
Retained Earnings	4.10	4.11	4.10	4.12	4.04	4.09	4.00	4.11	4.24

STATEMENT OF CONDITION
(Percent Change From Same Quarter Prior Year For Current Thrifts)

FOR THE QUARTER ENDING:	SEP 2004	JUN 2004	MAR 2004	DEC 2003	SEP 2003	JUN 2003	MAR 2003	DEC 2002	SEP 2002
NUMBER OF INSTITUTIONS:	896	910	923	928	936	947	958	974	983
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TOTAL ASSETS (Percent Change)	16.68	16.00	12.26	10.43	13.43	13.22	11.79	8.20	9.72
Cash and Noninterest-Earning Deposits	-4.08	-7.14	5.79	14.13	34.98	46.75	22.43	27.01	15.39
Investment Securities	39.28	37.60	36.71	-33.11	61.67	56.86	51.92	44.20	44.85
Mortgage Derivatives	27.62	5.81	-0.04	-14.43	-17.20	-2.73	5.48	2.23	-2.95
Mortgage Backed Securities	8.80	5.08	6.25	3.61	4.64	14.77	16.71	7.14	2.09
1 - 4 Family Mortgages	30.68	25.93	18.98	15.35	15.79	18.84	19.63	8.86	10.06
Home Equity Lines of Credit	66.81	60.15	43.89	51.64	50.24	49.43	71.28	76.04	76.63
Multifamily Mortgages	14.78	15.11	18.86	14.03	12.91	14.21	10.98	11.15	9.92
Nonresidential Mortgages	15.49	14.41	11.68	10.68	14.65	14.78	16.32	16.25	14.44
Construction Loans	17.17	12.51	9.66	6.10	1.00	3.09	1.29	1.31	4.97
Land Loans	40.47	37.57	29.23	21.97	19.49	13.72	15.18	13.56	12.78
Commercial Loans	3.67	34.82	8.04	33.49	38.31	10.60	10.95	14.62	15.13
Consumer Loans	31.18	25.04	23.68	15.56	13.80	17.49	14.67	4.40	2.12
Repossessed Assets, Net	-19.24	-14.08	-6.38	-4.25	2.97	3.78	7.11	7.63	10.76
Real Estate Held for Investment, Net	-1.01	-0.33	-2.87	-8.35	-5.08	-8.32	-8.49	-6.06	-33.46
Office Premises & Equipment	6.90	5.99	6.90	8.31	11.35	11.77	11.81	11.69	10.58
Other Assets	-12.57	4.57	-1.72	-5.84	33.61	13.39	15.83	31.09	18.91
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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TOTAL LIABILITIES AND CAPITAL (Percent Chg)	16.68	16.00	12.26	10.43	13.43	13.22	11.79	8.20	9.72
TOTAL DEPOSITS AND ESCROWS	11.34	9.25	8.79	6.56	14.03	16.91	15.95	15.70	14.79
Deposits less than or equal to \$100,000	-0.22	-0.03	-1.13	1.72	10.83	10.28	10.05	8.79	7.88
Deposits greater than \$100,000	36.58	29.14	31.21	18.05	21.71	34.30	32.03	36.33	35.90
Escrows	-31.51	-34.88	-15.93	-33.35	53.52	165.09	120.12	64.61	59.06
BORROWINGS	34.68	33.70	21.85	23.04	8.55	3.46	-0.87	-11.68	-3.32
Advances From FHLE	33.67	42.37	24.92	12.13	-0.70	-7.59	-6.66	-13.06	-9.27
Repurchase Agreements & FedFunds Purchased	16.07	7.03	14.23	27.23	5.79	-8.53	-24.89	-25.41	14.91
Other Borrowings	56.75	35.98	19.97	69.26	61.22	93.34	111.19	33.16	5.74
Other Liabilities	-72.67	-69.09	-67.48	-29.20	53.84	97.62	94.03	60.24	44.37
Equity Capital	21.87	16.66	14.07	9.80	13.29	15.63	17.66	21.47	17.15
Capital Stock and Paid-In Capital	24.95	21.54	14.19	11.76	30.00	30.58	33.22	55.04	29.72
Unrealized Gains (Losses) AFS Securities	-48.94	-122.11	-34.02	-77.69	-66.09	68.28	-1,420.34	311.75	38.77
Retained Earnings	17.94	15.69	15.16	11.00	14.59	13.44	11.71	12.32	13.63

STRUCTURAL DATA AND LOAN ACTIVITY

FOR THE QUARTER ENDING:	SEP 2004	JUN 2004	MAR 2004	DEC 2003	SEP 2003	JUN 2003	MAR 2003	DEC 2002	SEP 2002
NUMBER OF INSTITUTIONS:	896	910	923	928	936	947	958	974	983

SELECTED STRUCTURAL DATA									
Number of New Thrifts	3	3	6	4	1	2	3	5	0
Consolidated Assets (\$ Billions)	1.67	0.90	18.78	0.05	0.02	0.56	0.67	62.75	0.00
Number of Conservatorships/Receiverships	0	0	1	0	0	0	0	0	0
Consolidated Assets (\$ Billions)	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
Number of Bank Charter Conversions	6	4	6	3	4	3	7	1	3
Consolidated Assets (\$ Billions)	1.73	15.59	1.92	0.29	2.62	1.02	1.75	0.12	0.30
Number of Bank Acquisitions	6	8	2	6	2	8	6	8	5
Consolidated Assets (\$ Billions)	3.26	12.26	2.02	3.84	0.66	2.51	1.00	4.84	1.88
Number of Thrift Mergers	4	3	2	2	5	1	6	5	2
Consolidated Assets (\$ Billions)	1.82	3.01	1.57	2.23	1.46	0.05	1.67	51.16	0.80

LOAN ACTIVITY (\$ Millions)									
Mortgage Pool Securities									
Total Purchases	\$23,171.93	\$33,527.54	\$36,842.04	\$31,352.45	\$34,186.45	\$33,238.04	\$32,863.67	\$41,163.47	\$25,097.56
Total Sales	13,984.82	15,053.33	19,171.23	20,331.02	22,483.31	19,186.91	17,231.20	27,128.71	14,895.98
Mortgage Originations	167,056.20	196,533.96	148,843.46	163,940.60	250,458.00	215,074.78	176,176.71	177,438.07	138,304.00
Construction Loans	9,569.94	9,567.17	7,954.39	8,290.99	8,342.29	7,602.87	6,708.02	7,380.34	7,873.05
1-4 Family Mortgages	7,695.50	7,753.91	6,281.82	6,576.19	6,708.35	6,261.99	5,391.99	5,829.04	6,314.58
Permanent Loans Secured by 1-4 Family Unit	145,420.19	173,450.18	130,263.91	143,895.07	230,009.00	195,786.76	160,174.85	159,565.51	122,375.17
Mortgage Refinancings	51,774.61	71,818.62	53,918.34	42,460.75	105,213.26	116,667.75	104,203.84	87,637.11	54,754.37
Mortgage Purchases	78,345.60	80,860.33	64,147.01	62,766.03	107,232.96	99,848.84	91,373.56	97,689.87	64,936.26
Secured by 1-4 Family Mortgages	77,560.48	79,253.06	61,788.39	60,911.40	105,726.81	98,759.68	90,573.44	96,614.03	64,222.53
Mortgage Sales	124,406.49	144,786.15	92,561.23	145,008.72	233,943.52	215,801.63	182,625.95	196,519.89	119,206.77
Secured by 1-4 Family Mortgages	122,723.17	141,334.69	91,094.19	141,057.06	232,533.60	213,838.88	180,976.23	194,643.26	117,530.26
Nonmortgage Originations and Purchases	59,152.20	57,261.77	36,458.57	41,151.00	50,326.61	41,088.39	35,705.19	36,674.80	33,182.59
Consumer Loans	32,883.44	33,121.89	18,749.56	23,928.96	20,548.30	20,583.95	17,381.18	18,359.00	17,153.76

OTHER INDICATORS (Percent Annualized)									
Asset Growth Rate	14.54	20.51	18.63	1.11	12.35	7.72	18.05	7.87	10.40
Cost of Funds	2.07	1.93	2.04	2.12	2.21	2.35	2.49	2.78	3.00
Asset Yield	5.03	4.89	5.10	5.19	5.24	5.46	5.67	5.90	6.20
Mortgage Portfolio Yield	4.94	4.85	5.14	5.24	5.42	5.62	5.83	6.12	6.36
Earnings Efficiency	107.82	107.92	108.13	106.63	106.79	107.16	107.30	106.98	107.44
Operating Efficiency	62.95	64.36	68.46	59.53	62.11	68.88	63.49	65.39	76.72

CAPITAL MEASURES

FOR THE QUARTER ENDING:	SEP 2004	JUN 2004	MAR 2004	DEC 2003	SEP 2003	JUN 2003	MAR 2003	DEC 2002	SEP 2002
NUMBER OF INSTITUTIONS:	896	910	923	928	936	947	958	974	983

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	895	909	922	927	935	947	958	972	981
Percent of Thrifts	99.89	99.89	99.89	99.89	99.89	100.00	100.00	99.79	99.80
Consolidated Assets (\$ Billions)	\$1,227.84	\$1,188.19	\$1,157.25	\$1,092.57	\$1,093.90	\$1,064.67	\$1,047.53	\$1,004.45	\$987.12
Fail FDICIA Capital Standards	1	1	1	1	1	0	0	2	2
Percent of Thrifts	0.11	0.11	0.11	0.11	0.11	0.00	0.00	0.21	0.20
Consolidated Assets (\$ Billions)	\$0.05	\$0.11	\$0.11	\$0.05	\$0.23	\$0.00	\$0.00	\$0.08	\$0.05
Critically Undercapitalized	0	0	0	0	0	0	0	0	0
Percent of Thrifts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$95.86	\$93.50	\$89.41	\$84.08	\$81.69	\$81.38	\$79.06	\$76.80	\$76.53
Tangible Equity Ratio	7.94	7.99	7.86	7.82	7.59	7.79	7.69	7.80	7.89
Median Ratio	9.91	9.85	9.87	9.69	9.63	9.43	9.43	9.33	9.34
Tier 1 Capital (\$ Billions)	\$95.97	\$93.62	\$89.48	\$84.11	\$81.72	\$81.40	\$79.08	\$76.81	\$76.54
Tier 1 Leverage Ratio	7.94	7.99	7.86	7.82	7.59	7.79	7.70	7.80	7.89
Median Ratio	9.91	9.85	9.87	9.69	9.64	9.44	9.44	9.33	9.35
Tier 1 Risk-based Capital Ratio	12.58	12.90	12.82	12.80	12.62	12.81	12.68	12.70	12.80
Median Ratio	16.75	17.05	17.39	17.18	16.96	17.05	17.10	16.86	16.74
Risk-based Capital (\$ Billions)	\$105.96	\$102.66	\$99.35	\$93.50	\$91.22	\$90.71	\$88.23	\$84.45	\$83.51
Total Risk-based Capital Ratio	13.89	14.15	14.23	14.23	14.09	14.27	14.14	13.96	13.97
Median Ratio	17.81	17.99	18.27	17.99	17.79	18.00	17.89	17.86	17.73

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 2004	JUN 2004	MAR 2004	DEC 2003	SEP 2003	JUN 2003	MAR 2003	DEC 2002	SEP 2002
NUMBER OF INSTITUTIONS:	896	910	923	928	936	947	958	974	983
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$6,940.84	\$6,667.58	\$6,436.22	\$7,789.18	\$7,178.18	\$7,789.84	\$7,237.35	\$7,610.21	\$6,963.91
Mortgage Loans									
Construction & Land Loans	246.65	263.28	244.01	235.05	263.45	266.85	318.26	327.11	273.21
Nonresidential Mortgages	225.74	238.97	291.54	251.61	223.85	256.08	302.04	290.20	264.40
Multifamily Mortgages	68.12	81.13	89.91	72.63	111.71	89.24	93.22	82.91	67.38
1-4 Family Mortgages	4,857.65	4,584.64	4,636.70	5,640.13	5,328.06	5,750.85	5,179.94	5,316.53	4,973.68
Home Equity Lines of Credit	246.83	176.95	211.02	36.07	36.25	36.83	36.03	42.99	29.94
Nonmortgage Loans and Leases									
Commercial Loans	379.68	429.50	300.45	293.00	291.06	328.03	373.92	425.02	353.22
Consumer Loans	1,163.00	1,070.08	873.60	1,260.69	923.80	1,061.97	933.93	1,125.46	1,002.09
NONCURRENT LOANS (\$ Millions)	\$5,293.43	\$5,144.33	\$5,590.37	\$6,352.44	\$6,441.91	\$6,350.59	\$6,571.41	\$6,569.81	\$5,937.28
Mortgage Loans									
Construction & Land Loans	262.44	240.66	294.87	255.91	330.13	332.07	441.44	453.50	467.05
Nonresidential Mortgages	405.23	377.05	451.68	408.50	481.61	522.31	571.77	544.75	538.91
Multifamily Mortgages	85.61	70.88	117.62	68.02	85.07	94.84	74.01	61.94	85.06
1-4 Family Mortgages	3,503.91	3,438.25	3,790.61	4,528.29	4,477.89	4,344.08	4,419.64	4,451.74	3,743.55
Home Equity Lines of Credit	89.37	77.64	106.18	14.86	15.95	17.52	16.99	16.47	16.21
Nonmortgage Loans and Leases									
Commercial Loans	501.72	502.75	463.26	475.00	611.86	610.46	641.99	653.81	743.59
Consumer Loans	534.53	514.74	472.34	601.87	439.40	429.31	405.58	387.60	342.92
NET CHARGE-OFFS (\$ Millions)	\$650.77	\$653.58	\$686.69	\$688.55	\$679.22	\$719.11	\$709.54	\$859.10	\$581.88
Mortgage Loans									
Construction & Land Loans	5.32	2.97	4.40	7.98	7.75	13.66	10.41	6.88	8.27
Nonresidential Mortgages	14.11	12.05	22.99	5.90	6.19	15.28	9.90	9.42	3.49
Multifamily Mortgages	1.68	3.01	0.47	(0.25)	0.52	2.37	0.89	(0.41)	(0.50)
1-4 Family Mortgages	53.31	46.73	59.93	58.15	40.47	59.54	57.30	149.36	54.04
Home Equity Lines of Credit	7.38	5.10	6.06	5.85	3.15	2.83	3.44	3.84	3.28
Nonmortgage Loans and Leases									
Commercial Loans	142.71	130.47	92.22	32.93	84.23	145.77	137.25	284.60	115.11
Consumer Loans	418.40	430.32	487.96	528.40	496.92	418.85	430.67	359.65	334.31
Reposessed Assets	12.72	11.46	14.49	25.00	31.96	54.85	41.99	36.17	33.40
Other	2.52	16.58	4.24	30.43	11.17	8.80	21.14	13.44	33.76
REPOSSESSED ASSETS, NET (\$ Millions)	\$774.21	\$817.75	\$909.62	\$937.53	\$995.26	\$974.38	\$989.61	\$996.01	\$997.71
Construction & Land Loans	76.16	80.97	127.04	142.79	181.11	177.79	177.09	173.29	171.46
Nonresidential Mortgages	114.87	125.42	121.53	136.98	162.36	157.00	168.54	173.89	181.33
Multifamily Mortgages	13.13	13.13	10.84	6.19	6.05	5.19	5.83	4.97	9.85
1-4 Family Mortgages	536.42	563.66	606.23	597.32	583.57	576.78	571.74	551.20	553.22
Other	33.63	34.56	43.98	54.25	62.17	57.62	66.40	92.66	81.85
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)									
Real Estate Loans	\$813.27	\$770.13	\$739.15	\$678.01	\$663.81	\$648.54	\$640.02	\$607.78	\$598.16
Percent of Total Assets	66.23	64.81	63.87	62.05	60.67	60.91	61.10	60.50	60.59
Noncurrent Real Estate Loans	\$4.26	\$4.13	\$4.65	\$5.26	\$5.37	\$5.29	\$5.51	\$5.51	\$4.83
Percent of Total Assets	0.35	0.35	0.40	0.48	0.49	0.50	0.53	0.55	0.49
Real Estate Owned	\$0.74	\$0.78	\$0.87	\$0.88	\$0.93	\$0.92	\$0.92	\$0.90	\$0.92
Percent of Total Assets	0.06	0.07	0.07	0.08	0.09	0.09	0.09	0.09	0.09
Troubled Real Estate Loans	\$5.00	\$4.91	\$5.52	\$6.14	\$6.31	\$6.21	\$6.43	\$6.42	\$5.75
Percent of Total Assets	0.41	0.41	0.48	0.56	0.58	0.58	0.61	0.64	0.58
Valuation Allowances	\$6.77	\$6.70	\$6.48	\$6.54	\$6.86	\$7.04	\$6.83	\$6.69	\$6.69
Coverage Ratio	122.67	124.87	110.55	98.08	99.19	101.47	94.66	92.68	104.43
Reserve Ratio	0.70	0.73	0.74	0.80	0.84	0.87	0.86	0.88	0.92

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 2004	JUN 2004	MAR 2004	DEC 2003	SEP 2003	JUN 2003	MAR 2003	DEC 2002	SEP 2002
NUMBER OF INSTITUTIONS:	896	910	923	928	936	947	958	974	983
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.57	0.56	0.56	0.71	0.66	0.73	0.69	0.76	0.71
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.72	0.82	0.78	0.78	0.91	0.93	1.12	1.15	0.95
Nonresidential Mortgages	0.45	0.49	0.60	0.54	0.48	0.56	0.67	0.66	0.63
Multifamily Mortgages	0.12	0.14	0.16	0.14	0.21	0.18	0.19	0.17	0.14
1-4 Family Mortgages	0.72	0.73	0.77	1.03	0.99	1.10	1.00	1.09	1.04
Home Equity Lines of Credit	0.36	0.30	0.39	0.07	0.09	0.10	0.10	0.13	0.10
Nonmortgage Loans and Leases									
Commercial Loans	0.98	1.14	0.93	0.75	0.72	1.06	1.22	1.42	1.19
Consumer Loans	1.53	1.44	1.29	1.98	1.57	1.76	1.68	2.03	1.92
NONCURRENT LOANS (% Total Assets)	0.43	0.43	0.48	0.58	0.59	0.60	0.63	0.65	0.60
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.77	0.75	0.94	0.85	1.14	1.16	1.55	1.60	1.63
Nonresidential Mortgages	0.81	0.77	0.93	0.87	1.03	1.14	1.26	1.24	1.28
Multifamily Mortgages	0.15	0.12	0.21	0.13	0.16	0.19	0.15	0.13	0.18
1-4 Family Mortgages	0.52	0.54	0.63	0.83	0.84	0.83	0.85	0.91	0.78
Home Equity Lines of Credit	0.13	0.13	0.20	0.03	0.04	0.05	0.05	0.05	0.06
Nonmortgage Loans and Leases									
Commercial Loans	1.29	1.33	1.43	1.21	1.51	1.97	2.09	2.19	2.51
Consumer Loans	0.70	0.69	0.70	0.94	0.75	0.71	0.73	0.70	0.66
NET CHARGE-OFFS (% Total Assets)	0.05	0.06	0.06	0.06	0.06	0.07	0.07	0.09	0.06
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.02	0.01	0.01	0.03	0.03	0.05	0.04	0.02	0.03
Nonresidential Mortgages	0.03	0.02	0.05	0.01	0.01	0.03	0.02	0.02	0.01
Multifamily Mortgages	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1-4 Family Mortgages	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.03	0.01
Home Equity Lines of Credit	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Nonmortgage Loans and Leases									
Commercial Loans	0.37	0.35	0.28	0.08	0.21	0.47	0.45	0.95	0.39
Consumer Loans	0.55	0.58	0.72	0.83	0.85	0.69	0.78	0.65	0.64
Repossessed Assets	1.64	1.40	1.59	2.67	3.21	5.63	4.24	3.63	3.35
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)	0.06	0.07	0.08	0.09	0.09	0.09	0.09	0.10	0.10
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans	0.22	0.25	0.41	0.48	0.62	0.62	0.62	0.61	0.60
Nonresidential Mortgages	0.23	0.26	0.25	0.29	0.35	0.34	0.37	0.40	0.43
Multifamily Mortgages	0.02	0.02	0.02	0.01	0.01	0.01	0.01	0.01	0.02
1-4 Family Mortgages	0.08	0.09	0.10	0.11	0.11	0.11	0.11	0.11	0.12
Other	0.05	0.05	0.07	0.08	0.08	0.08	0.10	0.13	0.13
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	0.21	0.22	0.24	0.25	0.25	0.27	0.27	0.34	0.24
Net Provisions for Losses (Annualized)	0.21	0.21	0.18	0.12	0.20	0.25	0.25	0.26	0.28
Valuation Allowances	0.55	0.56	0.56	0.60	0.63	0.66	0.65	0.67	0.68
Noncurrent Loans	0.43	0.43	0.48	0.58	0.59	0.60	0.63	0.65	0.60
Repossessed Assets, Net (% Total Assets)	0.06	0.07	0.08	0.09	0.09	0.09	0.09	0.10	0.10
Troubled Assets	0.49	0.50	0.56	0.67	0.68	0.69	0.72	0.75	0.70

SELECTED INDICATORS

BY FDICIA CATEGORY

THIRD QUARTER 2004:	WELL- CAPITALIZED	ADEQUATELY CAPITALIZED	SIGNIFICANTLY UNDER- CAPITALIZED	INDUSTRY
NUMBER OF INSTITUTIONS:	891	4	1	896

Total Assets (\$ Billions)	\$1,223.85	\$3.99	\$0.05	\$1,227.88
Tier 1 Leverage Ratio (Percent)	7.95	7.05	2.58	7.94
Median Ratio	9.94	7.23	2.58	9.91
Total Risk-based Capital Ratio (Percent)	13.90	10.10	4.91	13.89
Median Ratio	17.83	10.89	4.91	17.81
Return on Average Assets (Percent Annualized)	1.16	0.67	-19.33	1.15
Median Ratio	0.75	0.18	-19.33	0.74
Net Interest Margin (Percent Annualized)	2.88	3.33	3.09	2.88
Median Ratio	3.13	3.34	3.09	3.13
Number of Profitable Thrifts	820	2	0	822
Profits (\$ Millions)	\$3,673.90	\$7.04	\$0.00	\$3,680.94
Number of Unprofitable Thrifts	71	1	1	74
Losses (\$ Millions)	(\$175.90)	(\$0.39)	(\$2.28)	(\$178.57)
Valuation Allowances (Percent of Total Assets)	0.55	0.41	6.09	0.55
Troubled Assets (Percent of Total Assets)	0.49	0.23	12.99	0.49
Asset Growth Rate (Percent Annualized)	14.57	6.37	-28.69	14.54

BY OTS EXAMINATION RATING

THIRD QUARTER 2004:	CAMELS 1 AND 2	CAMELS 3	CAMELS 4 AND 5	INDUSTRY
NUMBER OF INSTITUTIONS:	823	53	5	896

Total Assets (\$ Billions)	\$1,177.08	\$25.94	\$0.29	\$1,227.88
Tier 1 Leverage Ratio (Percent)	7.94	8.84	6.96	7.94
Median Ratio	9.97	8.78	7.53	9.91
Total Risk-based Capital Ratio (Percent)	13.81	15.02	12.96	13.89
Median Ratio	17.84	15.05	12.02	17.81
Return on Average Assets (Percent Annualized)	1.15	1.34	-8.88	1.15
Median Ratio	0.77	0.21	-0.83	0.74
Net Interest Margin (Percent Annualized)	2.86	4.19	2.17	2.88
Median Ratio	3.14	2.99	3.02	3.13
Number of Profitable Thrifts	769	41	0	822
Profits (\$ Millions)	\$3,516.25	\$93.61	\$0.00	\$3,680.94
Number of Unprofitable Thrifts	54	12	5	74
Losses (\$ Millions)	(\$165.96)	(\$4.86)	(\$7.47)	(\$178.57)
Valuation Allowances (Percent of Total Assets)	0.54	1.44	4.42	0.55
Troubled Assets (Percent of Total Assets)	0.49	0.82	9.74	0.49
Asset Growth Rate (Percent Annualized)	15.24	-11.86	-101.87	14.54

Fifteen de novo thrifts have not been assigned an examination rating. These reported total assets of \$24.6 billion and net income of \$70.8 million.
Office of Thrift Supervision / November 2004

STATEMENT OF OPERATIONS
BY REGION

THIRD QUARTER 2004:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	276	315	210	95	896
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	1.41	1.04	0.56	1.18	1.15
Median Ratio	0.71	0.68	0.77	0.98	0.74
Return on Average Equity (Annualized)	14.37	11.76	6.55	13.07	12.59
Median Ratio	6.12	5.95	6.53	10.15	6.45
Net Interest Margin (Annualized)	2.86	2.95	2.74	2.85	2.88
Median Ratio	3.06	3.09	3.22	3.38	3.13
Number of Profitable Thrifts	255	277	195	95	822
Percent Profitable	92.39	87.94	92.86	100.00	91.74
Profits (\$ Millions)	\$1,110.41	\$578.63	\$324.64	\$1,672.49	\$3,680.94
Number of Unprofitable Thrifts	21	38	15	0	74
Percent Unprofitable	7.61	12.06	7.14	0.00	8.26
Losses (\$ Millions)	(\$10.77)	(\$32.54)	(\$135.26)	\$0.00	(\$178.57)
EARNINGS (\$ Millions)					
Interest Income	\$3,762.75	\$2,555.29	\$1,569.67	\$6,351.59	\$14,185.75
Interest Expense	1,530.41	1,010.58	650.10	2,296.60	5,444.52
NET INTEREST INCOME	2,232.34	1,544.71	919.56	4,054.99	8,741.23
Loss Provisions-Interest Bearing Assets	207.07	128.52	52.12	243.35	630.79
Noninterest Income	1,536.99	837.36	450.47	2,414.26	5,238.87
Mortgage Loan Servicing Fees	101.91	(21.10)	(27.34)	263.91	317.38
Other Fees and Charges	902.16	539.00	355.68	1,608.90	3,405.52
Other Noninterest Income	532.92	319.47	122.12	541.46	1,515.97
Noninterest Expense	1,875.03	1,414.71	1,099.95	3,566.65	7,954.61
G&A Expense	1,833.91	1,403.44	1,084.64	3,526.26	7,846.51
Goodwill Amortization	40.55	10.40	14.54	35.08	100.57
Loss Provisions-Noninterest Bearing Assets	0.58	0.88	0.77	5.30	7.53
Income Before Taxes & Extraordinary Items	1,687.23	838.84	217.96	2,659.26	5,394.70
Income Taxes	587.59	289.43	28.58	986.77	1,889.00
Extraordinary Items	0.00	(3.32)	0.00	0.00	(3.32)
NET INCOME	1,099.64	546.09	189.38	1,672.49	3,502.38
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	4.82	4.88	4.68	4.46	4.68
Interest Expense	1.96	1.93	1.94	1.61	1.80
NET INTEREST INCOME	2.86	2.95	2.74	2.85	2.88
Loss Provisions-Interest Bearing Assets	0.27	0.25	0.16	0.17	0.21
Noninterest Income	1.97	1.60	1.34	1.70	1.73
Mortgage Loan Servicing Fees	0.13	-0.04	-0.08	0.19	0.10
Other Fees and Charges	1.16	1.03	1.06	1.13	1.12
Other Noninterest Income	0.68	0.61	0.36	0.38	0.50
Noninterest Expense	2.40	2.70	3.28	2.51	2.62
G&A Expense	2.35	2.68	3.23	2.48	2.59
Goodwill Amortization	0.05	0.02	0.04	0.02	0.03
Loss Provisions-Noninterest Bearing Assets	0.00	0.00	0.00	0.00	0.00
Income Before Taxes & Extraordinary Items	2.16	1.60	0.65	1.87	1.78
Income Taxes	0.75	0.55	0.09	0.69	0.62
Extraordinary Items	0.00	-0.01	0.00	0.00	0.00
NET INCOME	1.41	1.04	0.56	1.18	1.15

STATEMENT OF CONDITION
BY REGION

THIRD QUARTER 2004:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	276	315	210	95	896

TOTAL ASSETS (\$ Billions)	\$317.65	\$210.73	\$133.75	\$578.32	\$1,227.88
Cash and Noninterest-Earning Deposits	3.96	3.73	2.37	8.34	18.41
Investment Securities	23.11	15.19	19.16	13.85	60.09
Mortgage Derivatives	30.36	11.00	3.79	9.90	55.06
Mortgage Backed Securities	33.95	19.41	15.53	22.99	91.88
1 - 4 Family Mortgages	146.47	96.98	45.33	382.45	670.49
Home Equity Lines of Credit	11.02	16.02	6.47	34.35	67.86
Multifamily Mortgages	9.23	4.66	3.25	41.48	58.52
Nonresidential Mortgages	17.50	10.80	9.04	12.88	50.23
Construction Loans	4.70	5.99	6.39	6.90	23.98
Land Loans	1.97	3.41	1.96	2.71	10.06
Commercial Loans	11.51	7.94	5.51	13.83	38.79
Consumer Loans	18.95	20.88	15.02	21.18	76.03
Reposessed Assets, Net	0.12	0.23	0.11	0.31	0.77
Real Estate Held for Investment, Net	0.08	0.08	0.08	0.05	0.29
Office Premises & Equipment	2.07	2.30	1.25	4.31	9.94
Other Assets	15.45	9.43	5.76	39.78	69.91
Less: Contra Assets & Valuation Allowances	(28.58)	(9.69)	(2.99)	(7.25)	(48.52)

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$317.65	\$210.73	\$133.75	\$578.32	\$1,227.88
TOTAL DEPOSITS AND ESCROWS	191.77	144.88	78.34	306.22	720.37
Deposits less than or equal to \$100,000	132.00	96.35	54.35	160.38	442.76
Deposits greater than \$100,000	59.77	48.52	23.99	145.83	277.62
Escrows	1.92	1.91	1.84	22.38	28.05
BORROWINGS	87.18	43.36	42.25	210.36	372.15
Advances From FHLE	37.97	28.74	35.59	133.19	224.48
Repurchase Agreements & FedFunds Purchased	18.29	13.42	4.10	27.61	63.43
Other Borrowings	30.92	1.20	2.56	49.56	84.24
Other Liabilities	6.63	3.54	1.53	9.91	21.56
Equity Capital	32.06	18.96	11.62	51.84	113.81
Capital Stock and Paid-In Capital	16.46	10.11	5.34	32.67	63.99
Unrealized Gains (Losses) AFS Securities	(0.07)	0.01	0.13	0.40	0.48
Retained Earnings	15.97	9.00	6.35	19.09	50.31

STATEMENT OF CONDITION
BY REGION

THIRD QUARTER 2004:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	276	315	210	95	896
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TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.25	1.77	1.77	1.44	1.50
Investment Securities	7.27	7.21	14.32	2.39	4.89
Mortgage Derivatives	9.56	5.22	2.84	1.71	4.48
Mortgage Backed Securities	10.69	9.21	11.61	3.97	7.48
1 - 4 Family Mortgages	46.11	46.02	33.89	66.13	54.61
Home Equity Lines of Credit	3.47	7.60	4.84	5.94	5.53
Multifamily Mortgages	2.90	2.21	2.43	7.17	4.77
Nonresidential Mortgages	5.51	5.13	6.76	2.23	4.09
Construction Loans	1.48	2.84	4.78	1.19	1.95
Land Loans	0.62	1.62	1.46	0.47	0.82
Commercial Loans	3.62	3.77	4.12	2.39	3.16
Consumer Loans	5.97	9.91	11.23	3.66	6.19
Reposessed Assets, Net	0.04	0.11	0.08	0.05	0.06
Real Estate Held for Investment, Net	0.02	0.04	0.06	0.01	0.02
Office Premises & Equipment	0.65	1.09	0.94	0.75	0.81
Other Assets	4.86	4.48	4.31	6.88	5.69
Less: Contra Assets & Valuation Allowances	-9.00	-4.60	-2.23	-1.25	-3.95
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TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	60.37	68.75	58.57	52.95	58.67
Deposits less than or equal to \$100,000	41.56	45.72	40.64	27.73	36.06
Deposits greater than \$100,000	18.82	23.03	17.94	25.22	22.61
Escrows	0.61	0.91	1.37	3.87	2.28
BORROWINGS	27.45	20.58	31.59	36.37	30.31
Advances From FHLB	11.95	13.64	26.61	23.03	18.28
Repurchase Agreements & FedFunds Purchased	5.76	6.37	3.07	4.77	5.17
Other Borrowings	9.73	0.57	1.92	8.57	6.86
Other Liabilities	2.09	1.68	1.15	1.71	1.76
Equity Capital	10.09	9.00	8.69	8.96	9.27
Capital Stock and Paid-In Capital	5.18	4.80	3.99	5.65	5.21
Unrealized Gains (Losses) AFS Securities	-0.02	0.00	0.10	0.07	0.04
Retained Earnings	5.03	4.27	4.75	3.30	4.10

STATEMENT OF CONDITION
BY REGION
(Percent Change From Same Quarter Prior Year For Current Thrifts)

THIRD QUARTER 2004:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	276	315	210	95	896
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TOTAL ASSETS (Percent Change)	34.33	12.42	7.51	13.02	16.68
Cash and Noninterest-Earning Deposits	20.35	6.85	7.29	-18.18	-4.08
Investment Securities	6.12	85.42	486.35	39.75	39.28
Mortgage Derivatives	39.45	34.25	16.08	-0.06	27.62
Mortgage Backed Securities	48.73	18.03	-9.23	-18.10	8.80
1 - 4 Family Mortgages	40.05	30.45	9.55	30.42	30.68
Home Equity Lines of Credit	20.66	69.03	51.34	93.02	66.81
Multifamily Mortgages	13.75	16.78	20.92	14.28	14.78
Nonresidential Mortgages	24.62	17.55	14.97	3.95	15.49
Construction Loans	26.94	26.31	-0.85	23.76	17.17
Land Loans	42.60	42.00	44.05	34.75	40.47
Commercial Loans	29.23	-17.84	20.01	-2.98	3.67
Consumer Loans	41.91	15.88	11.47	61.55	31.18
Repossessed Assets, Net	-34.38	-8.91	-28.59	-14.48	-19.24
Real Estate Held for Investment, Net	363.24	7.34	7.55	-58.55	-1.01
Office Premises & Equipment	17.14	5.65	-0.07	5.26	6.90
Other Assets	29.45	6.95	1.93	-26.30	-12.57
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00
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TOTAL LIABILITIES AND CAPITAL (Percent Chg)	34.33	12.42	7.51	13.02	16.68
TOTAL DEPOSITS AND ESCROWS	25.59	9.07	2.91	7.06	11.34
Deposits less than or equal to \$100,000	17.78	5.48	-1.94	-13.40	-0.22
Deposits greater than \$100,000	47.15	16.99	15.86	44.62	36.58
Escrows	-21.38	-3.25	-27.86	-34.16	-31.51
BORROWINGS	52.40	26.64	21.84	34.24	34.68
Advances From FHLE	36.74	16.00	24.67	42.68	33.67
Repurchase Agreements & FedFunds Purchased	63.55	63.03	2.76	-11.60	16.07
Other Borrowings	69.39	-2.43	19.74	54.31	56.75
Other Liabilities	-4.03	-40.18	-73.04	-83.49	-72.67
Equity Capital	43.85	12.93	8.68	17.58	21.87
Capital Stock and Paid-In Capital	68.89	10.68	18.04	15.80	24.95
Unrealized Gains (Losses) AFS Securities	-131.08	-93.42	-28.01	-4.34	-48.94
Retained Earnings	27.23	16.16	1.44	17.99	17.94

CAPITAL MEASURES
BY REGION

THIRD QUARTER 2004:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	276	315	210	95	896

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	276	314	210	95	895
Percent of Thrifts	100.00	99.68	100.00	100.00	99.89
Consolidated Assets (\$ Billions)	\$317.65	\$210.69	\$133.75	\$578.32	\$1,227.84
Fail FDICIA Capital Standards	0	1	0	0	1
Percent of Thrifts	0.00	0.32	0.00	0.00	0.11
Consolidated Assets (\$ Billions)	\$0.00	\$0.05	\$0.00	\$0.00	\$0.05
Critically Undercapitalized	0	0	0	0	0
Percent of Thrifts	0.00	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$28.08	\$18.06	\$11.17	\$39.22	\$95.86
Tangible Equity Ratio	8.96	8.64	8.41	6.96	7.94
Median Ratio	10.65	9.73	9.97	8.88	9.91
Tier 1 Capital (\$ Billions)	\$28.08	\$18.09	\$11.17	\$39.31	\$95.97
Tier 1 Leverage Ratio	8.96	8.64	8.41	6.96	7.94
Median Ratio	10.65	9.73	9.97	8.98	9.91
Tier 1 Risk-based Capital Ratio	14.92	13.48	13.77	10.85	12.58
Median Ratio	19.22	16.33	16.13	14.14	16.75
Risk-based Capital (\$ Billions)	\$30.44	\$19.00	\$11.86	\$45.34	\$105.96
Total Risk-based Capital Ratio	16.17	14.16	14.62	12.51	13.89
Median Ratio	20.02	17.26	17.16	14.82	17.81

ASSET QUALITY INDICATORS
BY REGION

THIRD QUARTER 2004:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	276	315	210	95	896
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$1,636.98	\$1,227.99	\$739.23	\$3,357.30	\$6,940.84
Mortgage Loans					
Construction & Land Loans	53.57	45.00	101.47	46.61	246.65
Nonresidential Mortgages	68.63	87.15	47.26	22.70	225.74
Multifamily Mortgages	12.86	14.12	14.77	26.37	68.12
1-4 Family Mortgages	961.42	712.62	384.26	2,820.01	4,857.65
Home Equity Lines of Credit	41.75	66.79	43.71	94.58	246.83
Nonmortgage Loans and Leases					
Commercial Loans	68.70	114.54	34.63	161.81	379.68
Consumer Loans	471.81	254.55	156.84	279.80	1,163.00
NONCURRENT LOANS (\$ Millions)	\$1,279.78	\$1,041.40	\$501.66	\$2,479.58	\$5,293.43
Mortgage Loans					
Construction & Land Loans	65.36	65.54	42.54	89.00	262.44
Nonresidential Mortgages	92.53	91.33	82.65	138.73	405.23
Multifamily Mortgages	20.69	21.75	17.21	25.96	85.61
1-4 Family Mortgages	772.79	556.36	230.25	1,953.50	3,503.91
Home Equity Lines of Credit	25.66	21.54	13.44	28.73	89.37
Nonmortgage Loans and Leases					
Commercial Loans	101.93	169.03	55.51	175.25	501.72
Consumer Loans	226.49	137.41	73.49	97.14	534.53
NET CHARGE-OFFS (\$ Millions)	\$154.33	\$197.28	\$61.83	\$237.33	\$650.77
Mortgage Loans					
Construction & Land Loans	0.35	3.25	2.56	(0.84)	5.32
Nonresidential Mortgages	(1.27)	5.63	9.66	0.09	14.11
Multifamily Mortgages	0.86	0.11	1.43	(0.72)	1.68
1-4 Family Mortgages	12.02	9.08	6.71	25.39	53.31
Home Equity Lines of Credit	1.29	2.28	1.79	2.02	7.38
Nonmortgage Loans and Leases					
Commercial Loans	11.68	39.90	5.22	85.91	142.71
Consumer Loans	127.51	135.30	35.48	120.11	418.40
Reposessed Assets	0.59	5.47	0.95	5.82	12.72
Other	2.57	(1.45)	(0.18)	1.58	2.52
REPOSSESSED ASSETS, NET (\$ Millions)	\$123.97	\$227.58	\$110.38	\$312.41	\$774.21
Construction & Land Loans	6.58	39.22	15.58	14.77	76.16
Nonresidential Mortgages	26.70	40.33	27.22	20.62	114.87
Multifamily Mortgages	3.29	5.37	4.39	0.08	13.13
1-4 Family Mortgages	78.81	132.02	58.02	267.70	536.42
Other	8.60	10.63	5.16	9.24	33.63
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$179.87	\$121.85	\$65.96	\$446.42	\$813.27
Percent of Total Assets	56.63	57.82	49.32	77.19	66.23
Noncurrent Real Estate Loans	\$0.95	\$0.73	\$0.37	\$2.21	\$4.26
Percent of Total Assets	0.30	0.35	0.28	0.38	0.35
Real Estate Owned	\$0.12	\$0.22	\$0.11	\$0.30	\$0.74
Percent of Total Assets	0.04	0.10	0.08	0.05	0.06
Troubled Real Estate Loans	\$1.07	\$0.95	\$0.48	\$2.51	\$5.00
Percent of Total Assets	0.34	0.45	0.36	0.43	0.41
Valuation Allowances	\$1.81	\$1.38	\$0.84	\$2.74	\$6.77
Coverage Ratio	138.95	125.52	152.27	106.69	122.67
Reserve Ratio	0.85	0.87	0.89	0.55	0.70

ASSET QUALITY INDICATORS
BY REGION

THIRD QUARTER 2004:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	276	315	210	95	896
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.52	0.58	0.55	0.58	0.57
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.80	0.48	1.22	0.49	0.72
Nonresidential Mortgages	0.39	0.81	0.52	0.18	0.45
Multifamily Mortgages	0.14	0.30	0.46	0.06	0.12
1-4 Family Mortgages	0.66	0.73	0.85	0.74	0.72
Home Equity Lines of Credit	0.38	0.42	0.68	0.28	0.36
Nonmortgage Loans and Leases					
Commercial Loans	0.60	1.44	0.63	1.17	0.98
Consumer Loans	2.49	1.22	1.04	1.32	1.53
NONCURRENT LOANS (% Total Assets)	0.40	0.49	0.38	0.43	0.43
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.98	0.70	0.51	0.93	0.77
Nonresidential Mortgages	0.53	0.85	0.91	1.08	0.81
Multifamily Mortgages	0.22	0.47	0.53	0.06	0.15
1-4 Family Mortgages	0.53	0.57	0.51	0.51	0.52
Home Equity Lines of Credit	0.23	0.13	0.21	0.08	0.13
Nonmortgage Loans and Leases					
Commercial Loans	0.89	2.13	1.01	1.27	1.29
Consumer Loans	1.20	0.66	0.49	0.46	0.70
NET CHARGE-OFFS (% Total Assets)	0.05	0.09	0.05	0.04	0.05
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.01	0.03	0.03	-0.01	0.02
Nonresidential Mortgages	-0.01	0.05	0.11	0.00	0.03
Multifamily Mortgages	0.01	0.00	0.04	0.00	0.00
1-4 Family Mortgages	0.01	0.01	0.01	0.01	0.01
Home Equity Lines of Credit	0.01	0.01	0.03	0.01	0.01
Nonmortgage Loans and Leases					
Commercial Loans	0.10	0.50	0.09	0.62	0.37
Consumer Loans	0.67	0.65	0.24	0.57	0.55
Repossessed Assets	0.48	2.41	0.86	1.86	1.64
Other	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)	0.04	0.11	0.08	0.05	0.06
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	0.10	0.42	0.19	0.15	0.22
Nonresidential Mortgages	0.15	0.37	0.30	0.16	0.23
Multifamily Mortgages	0.04	0.12	0.14	0.00	0.02
1-4 Family Mortgages	0.05	0.14	0.13	0.07	0.08
Other	0.06	0.11	0.09	0.02	0.05
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.19	0.37	0.18	0.16	0.21
Net Provisions for Losses (Annualized)	0.26	0.24	0.16	0.17	0.21
Valuation Allowances	0.57	0.65	0.63	0.47	0.55
Noncurrent Loans	0.40	0.49	0.38	0.43	0.43
Repossessed Assets, Net (% Total Assets)	0.04	0.11	0.08	0.05	0.06
Troubled Assets	0.44	0.60	0.46	0.48	0.49

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	3rd Qtr 2004 Net Income (\$ Millions)	3rd Qtr 2003 Net Income (\$ Millions)
NORTHEAST REGION						
CONNECTICUT	8	1.85	N/A	0.21	(3.43)	5.50
DELAWARE	6	86.90	N/A	7.05	373.85	246.11
MAINE	8	1.13	N/A	0.12	0.51	3.22
MASSACHUSETTS	21	7.95	N/A	1.04	14.06	12.69
NEW HAMPSHIRE	6	1.99	N/A	0.21	4.77	5.01
NEW JERSEY	41	40.56	N/A	3.69	129.07	59.05
NEW YORK	42	50.66	N/A	5.20	140.12	116.00
OHIO	84	47.37	N/A	6.60	253.07	70.42
PENNSYLVANIA	46	76.98	N/A	7.67	181.32	140.96
RHODE ISLAND	5	0.76	N/A	0.11	3.87	2.99
VERMONT	2	0.34	N/A	0.03	0.49	0.71
WEST VIRGINIA	7	1.17	N/A	0.14	1.94	1.82
TOTAL	276	\$317.65	N/A	\$32.06	\$1,099.64	\$664.47
SOUTHEAST REGION						
ALABAMA	12	2.68	N/A	0.25	1.11	7.16
DISTRICT OF COLUMBIA	1	0.18	N/A	0.02	(1.24)	(0.21)
FLORIDA	40	36.00	N/A	3.10	89.24	72.20
GEORGIA	19	8.35	N/A	0.90	5.49	23.78
ILLINOIS	55	30.35	N/A	3.12	47.80	28.98
INDIANA	50	13.62	N/A	1.29	5.21	49.17
KENTUCKY	23	2.71	N/A	0.32	4.49	5.03
MARYLAND	47	8.76	N/A	0.91	31.26	24.76
MICHIGAN	15	15.81	N/A	1.20	60.66	96.03
NORTH CAROLINA	16	3.61	N/A	0.55	9.06	8.12
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	21	7.08	N/A	0.65	14.51	18.34
VIRGIN ISLANDS	N/A	N/A	N/A	N/A	N/A	N/A
VIRGINIA	16	81.59	N/A	6.66	278.51	171.16
TOTAL	315	\$210.73	N/A	\$18.96	\$546.09	\$504.52

Third quarter 2003 net income data are based on thrifts held constant as of September 30, 2004.
 Financial data as of September 30, 2004 unless otherwise noted.
 Office of Thrift Supervision / November 2004

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	3rd Qtr 2004 Net Income (\$ Millions)	3rd Qtr 2003 Net Income (\$ Millions)
MIDWEST REGION						
ARKANSAS	7	1.86	N/A	0.18	2.52	5.49
IOWA	19	5.07	N/A	0.49	9.00	13.57
KANSAS	17	12.47	N/A	1.12	(122.09)	10.36
LOUISIANA	28	4.74	N/A	0.62	7.79	11.27
MINNESOTA	22	4.01	N/A	0.37	12.25	11.76
MISSISSIPPI	6	0.52	N/A	0.05	1.09	(0.14)
MISSOURI	31	5.45	N/A	0.59	16.25	11.96
NEBRASKA	11	15.31	N/A	1.23	29.60	36.58
OKLAHOMA	5	9.71	N/A	0.71	91.07	90.88
TENNESSEE	20	5.54	N/A	0.69	15.63	14.82
TEXAS	20	49.77	N/A	3.53	86.52	145.91
WISCONSIN	24	19.32	N/A	2.04	39.74	49.51
TOTAL	210	\$133.75	N/A	\$11.62	\$189.38	\$401.97

WEST REGION						
ALASKA	1	0.17	N/A	0.01	0.21	0.21
ARIZONA	4	0.63	N/A	0.13	7.76	6.44
CALIFORNIA	34	528.83	N/A	46.18	1,459.65	1,678.77
COLORADO	11	2.86	N/A	0.22	2.28	2.40
GUAM	1	0.08	N/A	0.01	0.08	0.18
HAWAII	2	7.85	N/A	0.63	21.07	20.35
IDAHO	3	1.39	N/A	0.10	2.67	2.44
MONTANA	3	0.28	N/A	0.04	0.62	1.05
NEVADA	2	1.56	N/A	0.18	4.77	7.36
NEW MEXICO	9	2.83	N/A	0.23	7.17	15.46
NORTH DAKOTA	3	1.01	N/A	0.13	2.37	3.80
OREGON	2	0.61	N/A	0.07	1.33	0.98
SOUTH DAKOTA	4	1.33	N/A	0.11	3.34	2.59
UTAH	5	37.18	N/A	26.45	214.88	4.86
WASHINGTON	8	17.04	N/A	2.07	56.67	52.91
WYOMING	3	0.39	N/A	0.05	0.61	0.69
TOTAL	95	\$604.02	N/A	\$76.61	\$1,785.49	\$1,800.46

UNITED STATES						
TOTAL	896	\$1,266.15	N/A	\$139.25	\$3,620.60	\$3,371.42

Third quarter 2003 net income data are based on thrifts held constant as of September 30, 2004.
 Financial data as of September 30, 2004 unless otherwise noted.
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STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	SEP 2004	SEP 2003	SEP 2002	SEP 2001	SEP 2000
NUMBER OF INSTITUTIONS:	896	936	983	1,037	1,082
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	1.15	1.28	1.22	1.08	0.82
Median Ratio	0.74	0.76	0.85	0.67	0.71
Return on Average Equity (Annualized)	12.59	14.17	13.44	13.09	10.58
Median Ratio	6.45	7.04	7.91	6.39	6.65
Net Interest Margin (Annualized)	2.88	2.84	3.02	2.94	2.59
Median Ratio	3.13	2.96	3.20	2.90	3.00
Number of Profitable Thrifts	822	847	903	919	948
Percent Profitable	91.74	90.49	91.86	88.62	87.62
Profits (\$ Millions)	\$3,680.94	\$3,518.50	\$3,053.31	\$2,732.58	\$2,013.27
Number of Unprofitable Thrifts	74	89	80	118	134
Percent Unprofitable	8.26	9.51	8.14	11.38	12.38
Losses (\$ Millions)	(\$178.57)	(\$78.90)	(\$84.73)	(\$122.03)	(\$169.17)
EARNINGS (\$ Millions)					
Interest Income	\$14,185.75	\$12,673.86	\$13,686.03	\$16,211.94	\$16,594.79
Interest Expense	5,444.52	5,027.10	6,329.49	9,125.52	10,791.29
NET INTEREST INCOME	8,741.23	7,646.76	7,356.54	7,086.42	5,803.50
Loss Provisions-Interest Bearing Assets	630.79	537.95	687.92	772.88	410.12
Noninterest Income	5,238.87	4,779.81	3,646.48	3,383.77	2,540.07
Mortgage Loan Servicing Fees	317.38	140.50	(2,164.56)	(499.60)	269.67
Other Fees and Charges	3,405.52	2,589.54	2,094.09	1,920.20	1,590.69
Other Noninterest Income	1,515.97	2,049.78	3,716.96	1,963.17	679.71
Noninterest Expense	7,954.61	6,536.51	5,696.13	5,665.93	4,959.65
G&A Expense	7,846.51	6,444.97	5,590.10	5,455.24	4,773.39
Goodwill Amortization	100.57	62.48	81.05	191.64	164.19
Loss Provisions-Noninterest Bearing Assets	7.53	29.07	24.98	19.05	22.08
Income Before Taxes & Extraordinary Items	5,394.70	5,352.11	4,618.97	4,031.38	2,973.80
Income Taxes	1,889.00	1,912.80	1,650.34	1,493.50	1,105.33
Extraordinary Items	(3.32)	0.29	(0.05)	72.66	(24.37)
NET INCOME	3,502.38	3,439.60	2,968.58	2,610.54	1,844.09
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	4.68	4.70	5.62	6.72	7.40
Interest Expense	1.80	1.87	2.60	3.78	4.81
NET INTEREST INCOME	2.88	2.84	3.02	2.94	2.59
Loss Provisions-Interest Bearing Assets	0.21	0.20	0.28	0.32	0.18
Noninterest Income	1.73	1.77	1.50	1.40	1.13
Mortgage Loan Servicing Fees	0.10	0.05	-0.89	-0.21	0.12
Other Fees and Charges	1.12	0.96	0.86	0.80	0.71
Other Noninterest Income	0.50	0.76	1.53	0.81	0.30
Noninterest Expense	2.62	2.43	2.34	2.35	2.21
G&A Expense	2.59	2.39	2.29	2.26	2.13
Goodwill Amortization	0.03	0.02	0.03	0.08	0.07
Loss Provisions-Noninterest Bearing Assets	0.00	0.01	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	1.78	1.99	1.90	1.67	1.33
Income Taxes	0.62	0.71	0.68	0.62	0.49
Extraordinary Items	0.00	0.00	0.00	0.03	-0.01
NET INCOME	1.15	1.28	1.22	1.08	0.82

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	SEP 2004	SEP 2003	SEP 2002	SEP 2001	SEP 2000
NUMBER OF INSTITUTIONS:	896	936	983	1,037	1,082

TOTAL ASSETS (\$ Billions)	\$1,227.88	\$1,094.13	\$987.17	\$974.05	\$908.20
Cash and Noninterest-Earning Deposits	18.41	19.87	15.41	14.57	12.27
Investment Securities	60.09	88.81	82.43	64.22	44.68
Mortgage Derivatives	55.06	45.48	55.23	58.98	73.44
Mortgage Backed Securities	91.88	90.08	87.22	87.88	89.25
1 - 4 Family Mortgages	670.49	535.93	479.20	472.34	453.10
Home Equity Lines of Credit	67.86	42.29	29.46	21.33	16.09
Multifamily Mortgages	58.52	52.31	48.12	45.34	43.43
Nonresidential Mortgages	50.23	46.59	42.10	39.87	36.33
Construction Loans	23.98	21.55	22.13	23.04	20.62
Land Loans	10.06	7.44	6.61	6.38	5.68
Commercial Loans	38.79	40.41	29.62	30.58	26.66
Consumer Loans	76.03	58.80	52.08	56.64	50.76
Reposessed Assets, Net	0.77	1.00	1.00	0.98	0.98
Real Estate Held for Investment, Net	0.29	0.31	0.32	0.50	0.46
Office Premises & Equipment	9.94	9.68	8.93	8.78	8.60
Other Assets	69.91	82.37	63.09	59.89	47.38
Less: Contra Assets & Valuation Allowances	(48.52)	(39.00)	(48.93)	(53.05)	(68.00)

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$1,227.88	\$1,094.13	\$987.17	\$974.05	\$908.20
TOTAL DEPOSITS AND ESCROWS	720.37	672.53	606.31	573.69	527.80
Deposits less than or equal to \$100,000	442.76	461.64	429.32	431.11	410.64
Deposits greater than \$100,000	277.62	210.89	176.98	142.58	117.16
Escrows	28.05	41.38	27.04	20.24	9.71
BORROWINGS	372.15	288.27	268.42	298.52	295.50
Advances From FHLE	224.48	175.58	178.42	213.15	204.25
Repurchase Agreements & FedFunds Purchased	63.43	57.99	54.92	49.73	71.02
Other Borrowings	84.24	54.70	35.07	35.64	20.23
Other Liabilities	21.56	36.11	23.77	20.45	13.42
Equity Capital	113.81	97.23	88.67	81.39	71.48
Capital Stock and Paid-In Capital	63.99	53.50	45.68	41.75	38.24
Unrealized Gains (Losses) AFS Securities	0.48	0.99	3.00	2.31	(1.24)
Retained Earnings	50.31	44.21	41.83	38.81	34.82

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	SEP 2004	SEP 2003	SEP 2002	SEP 2001	SEP 2000
NUMBER OF INSTITUTIONS:	896	936	983	1,037	1,082
TOTAL ASSETS (Percent of Total Assets)					
Cash and Noninterest-Earning Deposits	1.50	1.82	1.56	1.50	1.35
Investment Securities	4.89	8.12	8.35	6.59	4.92
Mortgage Derivatives	4.48	4.16	5.59	6.06	8.09
Mortgage Backed Securities	7.48	8.23	8.84	10.05	9.83
1 - 4 Family Mortgages	54.61	48.98	48.54	48.49	49.89
Home Equity Lines of Credit	5.53	3.87	2.98	2.19	1.77
Multifamily Mortgages	4.77	4.78	4.87	4.66	4.78
Nonresidential Mortgages	4.09	4.26	4.26	4.09	4.00
Construction Loans	1.95	1.97	2.24	2.37	2.27
Land Loans	0.82	0.68	0.67	0.65	0.63
Commercial Loans	3.16	3.69	3.00	3.14	2.94
Consumer Loans	6.19	5.37	5.28	5.81	5.59
Reposessed Assets, Net	0.06	0.09	0.10	0.10	0.11
Real Estate Held for Investment, Net	0.02	0.03	0.03	0.05	0.05
Office Premises & Equipment	0.81	0.88	0.90	0.90	0.95
Other Assets	5.69	7.53	6.39	6.15	5.22
Less: Contra Assets & Valuation Allowances	-3.95	-3.56	-4.96	-5.45	-7.49
TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)					
TOTAL DEPOSITS AND ESCROWS	58.67	61.47	61.42	58.90	58.12
Deposits less than or equal to \$100,000	36.06	42.19	43.49	44.26	45.21
Deposits greater than \$100,000	22.61	19.27	17.93	14.64	12.90
Escrows	2.28	3.78	2.74	2.08	1.07
BORROWINGS	30.31	26.35	27.19	30.65	32.54
Advances From FHLE	18.28	16.05	18.07	21.88	22.49
Repurchase Agreements & FedFunds Purchased	5.17	5.30	5.56	5.11	7.82
Other Borrowings	6.86	5.00	3.55	3.66	2.23
Other Liabilities	1.76	3.30	2.41	2.10	1.48
Equity Capital	9.27	8.89	8.98	8.36	7.87
Capital Stock and Paid-In Capital	5.21	4.89	4.63	4.29	4.21
Unrealized Gains (Losses) AFS Securities	0.04	0.09	0.30	0.24	-0.14
Retained Earnings	4.10	4.04	4.24	3.98	3.83

STATEMENT OF CONDITION
(Percent Change From Same Quarter Prior Year For Current Thrifts)

FOR THE QUARTER ENDING:	SEP 2004	SEP 2003	SEP 2002	SEP 2001	SEP 2000
NUMBER OF INSTITUTIONS:	896	936	983	1,037	1,082

TOTAL ASSETS (Percent Change)	16.68	13.43	9.72	10.20	13.79
Cash and Noninterest-Earning Deposits	-4.08	34.98	15.39	24.20	12.86
Investment Securities	39.28	61.67	44.85	-10.18	-34.09
Mortgage Derivatives	27.62	-17.20	-2.95	-17.50	8.33
Mortgage Backed Securities	8.80	4.64	2.09	11.40	-0.64
1 - 4 Family Mortgages	30.68	15.79	10.06	8.39	16.48
Home Equity Lines of Credit	66.81	50.24	76.63	40.76	35.79
Multifamily Mortgages	14.78	12.91	9.92	6.18	10.19
Nonresidential Mortgages	15.49	14.65	14.44	14.47	24.69
Construction Loans	17.17	1.00	4.97	16.37	28.49
Land Loans	40.47	19.49	12.78	16.78	35.20
Commercial Loans	3.67	38.31	15.13	19.63	55.04
Consumer Loans	31.18	13.80	2.12	14.97	16.07
Reposessed Assets, Net	-19.24	2.97	10.76	2.28	-8.41
Real Estate Held for Investment, Net	-1.01	-5.08	-33.46	9.85	11.90
Office Premises & Equipment	6.90	11.35	10.58	6.53	9.23
Other Assets	-12.57	33.61	18.91	31.84	24.33
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	16.68	13.43	9.72	10.20	13.79
TOTAL DEPOSITS AND ESCROWS	11.34	14.03	14.79	12.34	10.39
Deposits less than or equal to \$100,000	-0.22	10.83	7.88	8.55	6.61
Deposits greater than \$100,000	36.58	21.71	35.90	25.60	26.03
Escrows	-31.51	53.52	59.06	110.57	12.36
BORROWINGS	34.68	8.55	-3.32	2.63	20.80
Advances From FHLE	33.67	-0.70	-9.27	6.14	22.82
Repurchase Agreements & FedFunds Purchased	16.07	5.79	14.91	-28.84	13.30
Other Borrowings	56.75	61.22	5.74	76.67	29.43
Other Liabilities	-72.67	53.84	44.37	78.95	13.79
Equity Capital	21.87	13.29	17.15	17.60	12.27
Capital Stock and Paid-In Capital	24.95	30.00	29.72	16.61	13.42
Unrealized Gains (Losses) AFS Securities	-48.94	-66.09	38.77	-274.92	-1.90
Retained Earnings	17.94	14.59	13.63	19.31	12.45

CAPITAL MEASURES

FOR THE QUARTER ENDING:	SEP 2004	SEP 2003	SEP 2002	SEP 2001	SEP 2000
NUMBER OF INSTITUTIONS:	896	936	983	1,037	1,082

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	895	935	981	1,034	1,080
Percent of Thrifts	99.89	99.89	99.80	99.71	99.82
Consolidated Assets (\$ Billions)	\$1,227.84	\$1,093.90	\$987.12	\$973.65	\$907.70
Fail FDICIA Capital Standards	1	1	2	3	2
Percent of Thrifts	0.11	0.11	0.20	0.29	0.18
Consolidated Assets (\$ Billions)	\$0.05	\$0.23	\$0.05	\$0.40	\$0.50
Critically Undercapitalized	0	0	0	0	0
Percent of Thrifts	0.00	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$95.86	\$81.69	\$76.53	\$72.35	\$66.51
Tangible Equity Ratio	7.94	7.59	7.89	7.53	7.37
Median Ratio	9.91	9.63	9.34	9.34	9.40
Tier 1 Capital (\$ Billions)	\$95.97	\$81.72	\$76.54	\$72.37	\$66.54
Tier 1 Leverage Ratio	7.94	7.59	7.89	7.53	7.37
Median Ratio	9.91	9.64	9.35	9.34	9.40
Tier 1 Risk-based Capital Ratio	12.58	12.62	12.80	12.20	12.21
Median Ratio	16.75	16.96	16.74	16.55	17.10
Risk-based Capital (\$ Billions)	\$105.96	\$91.22	\$83.51	\$80.05	\$72.55
Total Risk-based Capital Ratio	13.89	14.09	13.97	13.49	13.31
Median Ratio	17.81	17.79	17.73	17.37	17.99

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 2004	SEP 2003	SEP 2002	SEP 2001	SEP 2000
NUMBER OF INSTITUTIONS:	896	936	983	1,037	1,082
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$6,940.84	\$7,178.18	\$6,963.91	\$7,740.30	\$5,713.60
Mortgage Loans					
Construction & Land Loans	246.65	263.45	273.21	349.89	338.07
Nonresidential Mortgages	225.74	223.85	264.40	285.68	242.34
Multifamily Mortgages	68.12	111.71	67.38	84.12	84.07
1-4 Family Mortgages	4,857.65	5,328.06	4,973.68	5,440.07	3,727.80
Home Equity Lines of Credit	246.83	36.25	29.94	66.57	54.05
Nonmortgage Loans and Leases					
Commercial Loans	379.68	291.06	353.22	393.08	327.50
Consumer Loans	1,163.00	923.80	1,002.09	1,120.87	939.78
NONCURRENT LOANS (\$ Millions)	\$5,293.43	\$6,441.91	\$5,937.28	\$5,683.52	\$4,316.05
Mortgage Loans					
Construction & Land Loans	262.44	330.13	467.05	494.79	202.76
Nonresidential Mortgages	405.23	481.61	538.91	570.20	342.74
Multifamily Mortgages	85.61	85.07	85.06	71.05	78.32
1-4 Family Mortgages	3,503.91	4,477.89	3,743.55	3,575.11	2,891.33
Home Equity Lines of Credit	89.37	15.95	16.21	21.86	26.57
Nonmortgage Loans and Leases					
Commercial Loans	501.72	611.86	743.59	494.26	356.80
Consumer Loans	534.53	439.40	342.92	456.25	417.53
NET CHARGE-OFFS (\$ Millions)	\$650.77	\$679.22	\$581.88	\$556.10	\$375.21
Mortgage Loans					
Construction & Land Loans	5.32	7.75	8.27	12.57	4.35
Nonresidential Mortgages	14.11	6.19	3.49	26.88	5.07
Multifamily Mortgages	1.68	0.52	(0.50)	2.02	(3.30)
1-4 Family Mortgages	53.31	40.47	54.04	65.09	43.32
Home Equity Lines of Credit	7.38	3.15	3.28	2.11	2.36
Nonmortgage Loans and Leases					
Commercial Loans	142.71	84.23	115.11	117.68	61.49
Consumer Loans	418.40	496.92	334.31	292.35	207.75
Repossessed Assets	12.72	31.96	33.40	25.62	37.07
Other	2.52	11.17	33.76	13.89	19.45
REPOSSESSED ASSETS, NET (\$ Millions)	\$774.21	\$995.26	\$997.71	\$980.49	\$981.36
Construction & Land Loans	76.16	181.11	171.46	148.65	148.61
Nonresidential Mortgages	114.87	162.36	181.33	235.75	230.63
Multifamily Mortgages	13.13	6.05	9.85	11.90	33.81
1-4 Family Mortgages	536.42	583.57	553.22	510.98	506.52
Other	33.63	62.17	81.85	73.20	61.79
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$813.27	\$663.81	\$598.16	\$586.96	\$559.15
Percent of Total Assets	66.23	60.67	60.59	60.26	61.57
Noncurrent Real Estate Loans	\$4.26	\$5.37	\$4.83	\$4.71	\$3.52
Percent of Total Assets	0.35	0.49	0.49	0.48	0.39
Real Estate Owned	\$0.74	\$0.93	\$0.92	\$0.91	\$0.92
Percent of Total Assets	0.06	0.09	0.09	0.09	0.10
Troubled Real Estate Loans	\$5.00	\$6.31	\$5.75	\$5.62	\$4.43
Percent of Total Assets	0.41	0.58	0.58	0.58	0.49
Valuation Allowances	\$6.77	\$6.86	\$6.69	\$6.40	\$5.85
Coverage Ratio	122.67	99.19	104.43	103.26	123.49
Reserve Ratio	0.70	0.84	0.92	0.87	0.84

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 2004	SEP 2003	SEP 2002	SEP 2001	SEP 2000
NUMBER OF INSTITUTIONS:	896	936	983	1,037	1,082
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.57	0.66	0.71	0.79	0.63
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.72	0.91	0.95	1.19	1.29
Nonresidential Mortgages	0.45	0.48	0.63	0.72	0.67
Multifamily Mortgages	0.12	0.21	0.14	0.19	0.19
1-4 Family Mortgages	0.72	0.99	1.04	1.15	0.82
Home Equity Lines of Credit	0.36	0.09	0.10	0.31	0.34
Nonmortgage Loans and Leases					
Commercial Loans	0.98	0.72	1.19	1.29	1.23
Consumer Loans	1.53	1.57	1.92	1.98	1.85
NONCURRENT LOANS (% Total Assets)	0.43	0.59	0.60	0.58	0.48
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.77	1.14	1.63	1.68	0.77
Nonresidential Mortgages	0.81	1.03	1.28	1.43	0.94
Multifamily Mortgages	0.15	0.16	0.18	0.16	0.18
1-4 Family Mortgages	0.52	0.84	0.78	0.76	0.64
Home Equity Lines of Credit	0.13	0.04	0.06	0.10	0.17
Nonmortgage Loans and Leases					
Commercial Loans	1.29	1.51	2.51	1.62	1.34
Consumer Loans	0.70	0.75	0.66	0.81	0.82
NET CHARGE-OFFS (% Total Assets)	0.05	0.06	0.06	0.06	0.04
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.02	0.03	0.03	0.04	0.02
Nonresidential Mortgages	0.03	0.01	0.01	0.07	0.01
Multifamily Mortgages	0.00	0.00	0.00	0.00	-0.01
1-4 Family Mortgages	0.01	0.01	0.01	0.01	0.01
Home Equity Lines of Credit	0.01	0.01	0.01	0.01	0.01
Nonmortgage Loans and Leases					
Commercial Loans	0.37	0.21	0.39	0.38	0.23
Consumer Loans	0.55	0.85	0.64	0.52	0.41
Repossessed Assets	1.64	3.21	3.35	2.61	3.78
Other	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)	0.06	0.09	0.10	0.10	0.11
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	0.22	0.62	0.60	0.51	0.57
Nonresidential Mortgages	0.23	0.35	0.43	0.59	0.63
Multifamily Mortgages	0.02	0.01	0.02	0.03	0.08
1-4 Family Mortgages	0.08	0.11	0.12	0.11	0.11
Other	0.05	0.08	0.13	0.12	0.13
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.21	0.25	0.24	0.23	0.17
Net Provisions for Losses (Annualized)	0.21	0.20	0.28	0.32	0.18
Valuation Allowances	0.55	0.63	0.68	0.66	0.64
Noncurrent Loans	0.43	0.59	0.60	0.58	0.48
Repossessed Assets, Net (% Total Assets)	0.06	0.09	0.10	0.10	0.11
Troubled Assets	0.49	0.68	0.70	0.68	0.58

STATEMENT OF OPERATIONS
BY ASSET SIZE

THIRD QUARTER 2004:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	331	461	104	896
PROFITABILITY (Percent)				
Return on Average Assets (Annualized)	1.06	0.92	1.19	1.15
Median Ratio	0.63	0.76	1.07	0.74
Return on Average Equity (Annualized)	7.19	8.74	13.34	12.59
Median Ratio	5.18	7.14	12.51	6.45
Net Interest Margin (Annualized)	3.21	3.13	2.84	2.88
Median Ratio	3.25	3.08	2.98	3.13
Number of Profitable Thrifts	285	438	99	822
Percent Profitable	86.10	95.01	95.19	91.74
Profits (\$ Millions)	\$58.08	\$347.46	\$3,275.41	\$3,680.94
Number of Unprofitable Thrifts	46	23	5	74
Percent Unprofitable	13.90	4.99	4.81	8.26
Losses (\$ Millions)	(\$13.16)	(\$24.11)	(\$141.30)	(\$178.57)
EARNINGS (\$ Millions)				
Interest Income	\$209.95	\$1,773.47	\$12,202.33	\$14,185.75
Interest Expense	73.27	670.58	4,700.67	5,444.52
NET INTEREST INCOME	136.69	1,102.89	7,501.66	8,741.23
Loss Provisions-Interest Bearing Assets	7.77	50.49	572.53	630.79
Noninterest Income	218.80	403.31	4,616.76	5,238.87
Mortgage Loan Servicing Fees	1.69	32.34	283.35	317.38
Other Fees and Charges	199.86	244.71	2,960.95	3,405.52
Other Noninterest Income	17.25	126.27	1,372.46	1,515.97
Noninterest Expense	272.95	983.09	6,698.57	7,954.61
G&A Expense	269.47	977.00	6,600.04	7,846.51
Goodwill Amortization	3.09	5.83	91.66	100.57
Loss Provisions-Noninterest Bearing Assets	0.39	0.27	6.87	7.53
Income Before Taxes & Extraordinary Items	74.77	472.61	4,847.31	5,394.70
Income Taxes	29.85	146.50	1,712.65	1,889.00
Extraordinary Items	0.00	(2.76)	(0.56)	(3.32)
NET INCOME	44.92	323.35	3,134.11	3,502.38
PROFITABILITY (Percent of Avg Assets Annualized)				
Interest Income	4.93	5.04	4.63	4.68
Interest Expense	1.72	1.91	1.78	1.80
NET INTEREST INCOME	3.21	3.13	2.84	2.88
Loss Provisions-Interest Bearing Assets	0.18	0.14	0.22	0.21
Noninterest Income	5.14	1.15	1.75	1.73
Mortgage Loan Servicing Fees	0.04	0.09	0.11	0.10
Other Fees and Charges	4.70	0.70	1.12	1.12
Other Noninterest Income	0.41	0.36	0.52	0.50
Noninterest Expense	6.41	2.79	2.54	2.62
G&A Expense	6.33	2.78	2.50	2.59
Goodwill Amortization	0.07	0.02	0.03	0.03
Loss Provisions-Noninterest Bearing Assets	0.01	0.00	0.00	0.00
Income Before Taxes & Extraordinary Items	1.76	1.34	1.84	1.78
Income Taxes	0.70	0.42	0.65	0.62
Extraordinary Items	0.00	-0.01	0.00	0.00
NET INCOME	1.06	0.92	1.19	1.15

STATEMENT OF CONDITION
BY ASSET SIZE

THIRD QUARTER 2004:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	331	461	104	896

TOTAL ASSETS (\$ Billions)	\$17.10	\$141.30	\$1,069.48	\$1,227.88
Cash and Noninterest-Earning Deposits	0.31	2.44	15.65	18.41
Investment Securities	3.42	18.22	38.44	60.09
Mortgage Derivatives	0.36	3.78	50.92	55.06
Mortgage Backed Securities	1.54	13.87	76.47	91.88
1 - 4 Family Mortgages	7.43	55.71	607.35	670.49
Home Equity Lines of Credit	0.44	5.14	62.28	67.86
Multifamily Mortgages	0.27	6.94	51.31	58.52
Nonresidential Mortgages	1.19	13.94	35.09	50.23
Construction Loans	0.46	5.94	17.58	23.98
Land Loans	0.23	2.79	7.04	10.06
Commercial Loans	0.50	5.21	33.08	38.79
Consumer Loans	0.63	5.58	69.83	76.03
Repossessed Assets, Net	0.03	0.15	0.60	0.77
Real Estate Held for Investment, Net	0.01	0.11	0.17	0.29
Office Premises & Equipment	0.30	2.11	7.53	9.94
Other Assets	0.52	5.31	64.08	69.91
Less: Contra Assets & Valuation Allowances	(0.27)	(2.99)	(45.26)	(48.52)

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$17.10	\$141.30	\$1,069.48	\$1,227.88
TOTAL DEPOSITS AND ESCROWS	13.17	105.00	602.20	720.37
Deposits less than or equal to \$100,000	9.92	73.04	359.80	442.76
Deposits greater than \$100,000	3.25	31.96	242.40	277.62
Escrows	0.07	1.36	26.63	28.05
BORROWINGS	1.13	19.72	351.29	372.15
Advances From FHLE	1.08	17.62	205.78	224.48
Repurchase Agreements & FedFunds Purchased	0.03	1.00	62.40	63.43
Other Borrowings	0.01	1.11	83.12	84.24
Other Liabilities	0.26	1.47	19.83	21.56
Equity Capital	2.53	15.11	96.17	113.81
Capital Stock and Paid-In Capital	0.95	4.54	58.50	63.99
Unrealized Gains (Losses) AFS Securities	0.04	0.25	0.19	0.48
Retained Earnings	1.55	10.41	38.34	50.31

STATEMENT OF CONDITION
BY ASSET SIZE

THIRD QUARTER 2004:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	331	461	104	896
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TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.84	1.73	1.46	1.50
Investment Securities	19.99	12.90	3.59	4.89
Mortgage Derivatives	2.10	2.68	4.76	4.48
Mortgage Backed Securities	8.98	9.82	7.15	7.48
1 - 4 Family Mortgages	43.45	39.43	56.79	54.61
Home Equity Lines of Credit	2.60	3.64	5.82	5.53
Multifamily Mortgages	1.60	4.91	4.80	4.77
Nonresidential Mortgages	6.99	9.86	3.28	4.09
Construction Loans	2.67	4.21	1.64	1.95
Land Loans	1.33	1.97	0.66	0.82
Commercial Loans	2.92	3.69	3.09	3.16
Consumer Loans	3.68	3.95	6.53	6.19
Repossessed Assets, Net	0.15	0.10	0.06	0.06
Real Estate Held for Investment, Net	0.04	0.08	0.02	0.02
Office Premises & Equipment	1.75	1.49	0.70	0.81
Other Assets	3.04	3.76	5.99	5.69
Less: Contra Assets & Valuation Allowances	-1.57	-2.11	-4.23	-3.95
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TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	77.05	74.31	56.31	58.67
Deposits less than or equal to \$100,000	58.03	51.69	33.64	36.06
Deposits greater than \$100,000	19.02	22.62	22.67	22.61
Escrows	0.41	0.96	2.49	2.28
BORROWINGS	6.63	13.96	32.85	30.31
Advances From FHLE	6.34	12.47	19.24	18.28
Repurchase Agreements & FedFunds Purchased	0.20	0.70	5.83	5.17
Other Borrowings	0.09	0.78	7.77	6.86
Other Liabilities	1.50	1.04	1.85	1.76
Equity Capital	14.82	10.69	8.99	9.27
Capital Stock and Paid-In Capital	5.54	3.21	5.47	5.21
Unrealized Gains (Losses) AFS Securities	0.24	0.17	0.02	0.04
Retained Earnings	9.08	7.37	3.59	4.10

STATEMENT OF CONDITION
 BY ASSET SIZE
 (Percent Change From Same Quarter Prior Year For Current Thrift)

THIRD QUARTER 2004:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	331	461	104	896

TOTAL ASSETS (Percent Change)	3.71	7.60	18.23	16.68
Cash and Noninterest-Earning Deposits	7.68	0.96	-5.03	-4.08
Investment Securities	1,022.53	299.78	0.43	39.28
Mortgage Derivatives	18.00	-17.08	33.02	27.62
Mortgage Backed Securities	-1.96	6.95	9.38	8.80
1 - 4 Family Mortgages	8.32	12.33	33.01	30.68
Home Equity Lines of Credit	33.58	12.59	74.04	66.81
Multifamily Mortgages	11.86	21.07	14.00	14.78
Nonresidential Mortgages	15.55	20.34	13.67	15.49
Construction Loans	16.99	31.92	12.91	17.17
Land Loans	27.89	37.97	41.94	40.47
Commercial Loans	14.93	23.94	0.92	3.67
Consumer Loans	0.87	0.64	34.81	31.18
Repossessed Assets, Net	13.14	-36.22	-14.73	-19.24
Real Estate Held for Investment, Net	14.35	80.78	-22.94	-1.01
Office Premises & Equipment	4.49	10.95	5.91	6.90
Other Assets	10.98	11.24	-14.24	-12.57
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	3.71	7.60	18.23	16.68
TOTAL DEPOSITS AND ESCROWS	2.01	5.94	12.56	11.34
Deposits less than or equal to \$100,000	-1.30	0.94	-0.43	-0.22
Deposits greater than \$100,000	13.65	19.45	39.60	36.58
Escrows	3.98	4.81	-32.76	-31.51
BORROWINGS	15.28	14.56	36.10	34.68
Advances From FHLE	16.48	24.76	34.60	33.67
Repurchase Agreements & FedFunds Purchased	11.15	-51.90	18.75	16.07
Other Borrowings	-30.90	8.19	57.73	56.75
Other Liabilities	-18.76	-44.85	-73.90	-72.67
Equity Capital	8.31	10.79	24.23	21.87
Capital Stock and Paid-In Capital	19.53	19.06	25.52	24.95
Unrealized Gains (Losses) AFS Securities	-1.87	0.85	-70.77	-48.94
Retained Earnings	2.83	8.19	21.63	17.94

CAPITAL MEASURES
BY ASSET SIZE

THIRD QUARTER 2004:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	331	461	104	896

CAPITAL COMPLIANCE				
Meet FDICIA Capital Standards	330	461	104	895
Percent of Thrifts	99.70	100.00	100.00	99.89
Consolidated Assets (\$ Billions)	\$17.05	\$141.30	\$1,069.48	\$1,227.84
Fail FDICIA Capital Standards	1	0	0	1
Percent of Thrifts	0.30	0.00	0.00	0.11
Consolidated Assets (\$ Billions)	\$0.05	\$0.00	\$0.00	\$0.05
Critically Undercapitalized	0	0	0	0
Percent of Thrifts	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)				
Tangible Equity (\$ Billions)	\$2.43	\$14.30	\$79.13	\$95.86
Tangible Equity Ratio	14.30	10.20	7.54	7.94
Median Ratio	11.91	9.29	7.81	9.91
Tier 1 Capital (\$ Billions)	\$2.43	\$14.31	\$79.24	\$95.97
Tier 1 Leverage Ratio	14.30	10.20	7.54	7.94
Median Ratio	11.91	9.37	7.81	9.91
Tier 1 Risk-based Capital Ratio	26.93	16.73	11.85	12.58
Median Ratio	24.38	15.12	12.48	16.75
Risk-based Capital (\$ Billions)	\$2.52	\$15.02	\$88.42	\$105.96
Total Risk-based Capital Ratio	27.98	17.56	13.23	13.89
Median Ratio	25.38	15.93	13.31	17.81

ASSET QUALITY INDICATORS
BY ASSET SIZE

THIRD QUARTER 2004:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	331	461	104	896
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$173.47	\$971.26	\$5,796.11	\$6,940.84
Mortgage Loans				
Construction & Land Loans	6.24	69.38	171.03	246.65
Nonresidential Mortgages	13.92	115.44	96.38	225.74
Multifamily Mortgages	2.14	24.46	41.52	68.12
1-4 Family Mortgages	129.14	599.05	4,129.46	4,857.65
Home Equity Lines of Credit	4.98	38.15	203.70	246.83
Nonmortgage Loans and Leases				
Commercial Loans	9.36	76.03	294.29	379.68
Consumer Loans	12.67	86.90	1,063.43	1,163.00
NONCURRENT LOANS (\$ Millions)	\$115.46	\$692.45	\$4,485.52	\$5,293.43
Mortgage Loans				
Construction & Land Loans	16.93	66.76	178.75	262.44
Nonresidential Mortgages	16.12	102.49	286.62	405.23
Multifamily Mortgages	0.75	24.06	60.80	85.61
1-4 Family Mortgages	67.98	408.75	3,027.18	3,503.91
Home Equity Lines of Credit	1.37	15.10	72.90	89.37
Nonmortgage Loans and Leases				
Commercial Loans	8.31	62.45	430.95	501.72
Consumer Loans	5.37	27.94	501.22	534.53
NET CHARGE-OFFS (\$ Millions)	\$5.32	\$31.73	\$613.71	\$650.77
Mortgage Loans				
Construction & Land Loans	0.21	2.45	2.66	5.32
Nonresidential Mortgages	0.38	1.44	12.29	14.11
Multifamily Mortgages	(0.03)	0.38	1.34	1.68
1-4 Family Mortgages	1.14	6.26	45.92	53.31
Home Equity Lines of Credit	0.03	1.91	5.44	7.38
Nonmortgage Loans and Leases				
Commercial Loans	1.62	4.52	136.56	142.71
Consumer Loans	1.58	16.78	400.04	418.40
Reposessed Assets	0.40	1.97	10.35	12.72
Other	0.03	(2.07)	4.56	2.52
REPOSSESSED ASSETS, NET (\$ Millions)	\$26.14	\$147.37	\$600.71	\$774.21
Construction & Land Loans	0.96	21.22	53.97	76.16
Nonresidential Mortgages	3.53	40.78	70.57	114.87
Multifamily Mortgages	3.58	1.55	8.00	13.13
1-4 Family Mortgages	17.35	74.90	444.17	536.42
Other	0.72	8.91	24.00	33.63
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)				
Real Estate Loans	\$9.58	\$85.31	\$718.37	\$813.27
Percent of Total Assets	56.04	60.38	67.17	66.23
Noncurrent Real Estate Loans	\$0.10	\$0.60	\$3.55	\$4.26
Percent of Total Assets	0.60	0.43	0.33	0.35
Real Estate Owned	\$0.03	\$0.14	\$0.58	\$0.74
Percent of Total Assets	0.15	0.10	0.05	0.06
Troubled Real Estate Loans	\$0.13	\$0.74	\$4.13	\$5.00
Percent of Total Assets	0.74	0.52	0.39	0.41
Valuation Allowances	\$0.10	\$0.84	\$5.84	\$6.77
Coverage Ratio	77.60	113.65	125.22	122.67
Reserve Ratio	0.84	0.82	0.69	0.70

ASSET QUALITY INDICATORS
BY ASSET SIZE

THIRD QUARTER 2004:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	331	461	104	896
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	1.01	0.69	0.54	0.57
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	0.91	0.79	0.69	0.72
Nonresidential Mortgages	1.17	0.83	0.27	0.45
Multifamily Mortgages	0.78	0.35	0.08	0.12
1-4 Family Mortgages	1.74	1.08	0.68	0.72
Home Equity Lines of Credit	1.12	0.74	0.33	0.36
Nonmortgage Loans and Leases				
Commercial Loans	1.88	1.46	0.89	0.98
Consumer Loans	2.02	1.56	1.52	1.53
NONCURRENT LOANS (% Total Assets)	0.68	0.49	0.42	0.43
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	2.47	0.76	0.73	0.77
Nonresidential Mortgages	1.35	0.74	0.82	0.81
Multifamily Mortgages	0.28	0.35	0.12	0.15
1-4 Family Mortgages	0.92	0.73	0.50	0.52
Home Equity Lines of Credit	0.31	0.29	0.12	0.13
Nonmortgage Loans and Leases				
Commercial Loans	1.66	1.20	1.30	1.29
Consumer Loans	0.85	0.50	0.72	0.70
NET CHARGE-OFFS (% Total Assets)	0.03	0.02	0.06	0.05
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	0.03	0.03	0.01	0.02
Nonresidential Mortgages	0.03	0.01	0.04	0.03
Multifamily Mortgages	-0.01	0.01	0.00	0.00
1-4 Family Mortgages	0.02	0.01	0.01	0.01
Home Equity Lines of Credit	0.01	0.04	0.01	0.01
Nonmortgage Loans and Leases				
Commercial Loans	0.32	0.09	0.41	0.37
Consumer Loans	0.25	0.30	0.57	0.55
Repossessed Assets	1.52	1.34	1.72	1.64
Other	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)	0.15	0.10	0.06	0.06
Percent of Outstanding Loans by Loan Type:				
Construction & Land Loans	0.14	0.24	0.22	0.22
Nonresidential Mortgages	0.30	0.29	0.20	0.23
Multifamily Mortgages	1.31	0.02	0.02	0.02
1-4 Family Mortgages	0.23	0.13	0.07	0.08
Other	0.14	0.17	0.04	0.05
ASSET QUALITY SUMMARY (% Total Assets)				
Net Chargeoffs (Annualized)	0.12	0.09	0.23	0.21
Net Provisions for Losses (Annualized)	0.18	0.14	0.21	0.21
Valuation Allowances	0.57	0.59	0.55	0.55
Noncurrent Loans	0.68	0.49	0.42	0.43
Repossessed Assets, Net (% Total Assets)	0.15	0.10	0.06	0.06
Troubled Assets	0.83	0.59	0.48	0.49

OTS-REGULATED THRIFT INDUSTRY
SELECTED INDICATORS
(Dollars in Billions)

	3-MONTHS ENDED		9-MONTHS ENDED		2003	2002	2001	2000	
	SEP. 2004	JUNE 2004	SEP. 2004	SEP. 2003					
SUMMARY DATA:									
Number of Thrifts	(#)	896	910	896	936	928	974	1,019	1,068
Total Assets	(\$)	1,227.88	1,188.30	1,227.88	1,094.13	1,092.62	1,004.53	977.72	928.29
Net Income	(\$)	3.50	3.37	10.21	10.30	13.74	11.84	10.20	8.01
Profits	(\$)	3.68	3.43	10.48	10.47	14.02	12.57	10.83	8.56
Losses	(\$)	-0.18	-0.07	-0.27	-0.18	-0.28	-0.73	-0.63	-0.55
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	1.16	1.16	1.17	1.30	1.29	1.21	1.07	0.91
Median Ratio	(%)	0.74	0.73	0.73	0.80	0.76	0.80	0.67	0.68
Return on Average Equity	(%)	12.59	12.63	12.71	14.33	14.29	13.61	13.10	11.63
Median Ratio	(%)	6.45	6.57	6.49	7.35	6.97	7.56	6.18	6.49
Net Interest Income	(\$)	8.74	8.46	25.29	23.06	30.82	29.99	27.62	23.27
% of Average Assets	(%)	2.90	2.92	2.89	2.91	2.90	3.06	2.89	2.63
Total Fee Income	(\$)	3.72	3.10	8.61	5.85	9.28	4.55	6.08	7.11
% of Average Assets	(%)	1.24	1.07	1.24	1.01	1.25	0.64	0.46	0.83
G&A Expense	(\$)	7.85	7.44	22.04	18.71	25.37	22.54	21.79	18.54
% of Average Assets	(%)	2.60	2.57	2.52	2.36	2.39	2.30	2.28	2.09
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	9.27	9.19	9.27	8.89	9.09	9.18	8.13	7.99
Tier 1 Leverage Ratio	(%)	7.94	7.99	7.94	7.59	7.82	7.80	7.46	7.36
Risk-based Capital Ratio	(%)	13.89	14.15	13.89	14.09	14.23	13.96	13.51	13.30
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	891	904	891	932	922	967	999	1,038
Adequately Capitalized	(#)	4	5	4	3	5	5	17	26
Undercapitalized	(#)	0	1	0	1	0	2	3	2
Significantly Undercapitalized	(#)	1	0	1	0	1	0	0	1
Critically Undercapitalized	(#)	0	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	0	1	0	0	1	1	1
Problem Thrifts	(#)	5	6	5	7	8	14	16	15
Problem Thrift Assets	(\$)	0.29	0.49	0.29	0.60	0.63	2.58	3.30	6.78
Problem Thrift Assets as a % of Total Assets	(%)	0.02	0.04	0.02	0.06	0.06	0.26	0.34	0.73
ASSET QUALITY MEASURES:									
Troubled Assets	(\$)	6.07	5.96	6.07	7.44	7.29	7.57	6.85	5.56
% of Total Assets	(%)	0.49	0.50	0.49	0.68	0.67	0.75	0.70	0.60
Noncurrent Loans	(\$)	5.29	5.14	5.29	6.44	6.35	6.57	5.87	4.65
% of Total Assets	(%)	0.43	0.43	0.43	0.59	0.58	0.65	0.60	0.50
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	0.52	0.54	0.52	0.84	0.83	0.91	0.80	0.66
Home Equity Lines of Credit	(%)	0.13	0.13	0.13	0.04	0.03	0.05	0.11	0.15
Multifamily Loans	(%)	0.15	0.12	0.15	0.16	0.13	0.13	0.16	0.15
Commercial Loans	(%)	1.29	1.33	1.29	1.51	1.21	2.19	1.99	1.52
Consumer Loans	(%)	0.70	0.69	0.70	0.75	0.94	0.70	0.64	0.87
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	145.42	173.45	449.13	585.97	729.87	472.19	398.18	201.16
Purchases	(\$)	77.56	79.25	218.60	295.06	355.97	273.68	189.11	75.77
Sales	(\$)	122.72	141.33	355.15	627.35	768.41	530.32	402.63	157.99
Loans Outstanding (1)	(\$)	670.49	631.42	670.49	535.93	547.42	487.63	472.72	455.54
Loans Outstanding / Total Assets	(%)	54.61	53.14	54.61	48.98	50.10	48.54	48.35	49.07

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / November 2004

OTS-REGULATED THRIFT INDUSTRY
AGGREGATE FINANCIAL CONDITION AND INCOME DATA
(Dollars in Billions)

	SEPTEMBER 2004		JUNE 2004		SEPTEMBER 2003	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	1,227.88	100.00	1,188.30	100.00	1,094.13	100.00
Cash and Noninterest-Earning Deposits	18.41	1.50	18.17	1.53	19.87	1.82
Investment Securities	60.09	4.89	67.89	5.71	88.81	8.12
Mortgage Derivatives	55.06	4.48	52.21	4.39	45.48	4.16
Mortgage Backed Securities	91.88	7.48	94.59	7.96	90.08	8.23
1-4 Family Mortgages	670.49	54.61	631.42	53.14	535.93	48.98
Home Equity Lines of Credit	67.86	5.53	58.73	4.94	39.10	3.57
Multifamily Mortgages	58.52	4.77	57.39	4.83	52.31	4.78
Nonresidential Mortgages	50.23	4.09	49.11	4.13	46.59	4.26
Construction Loans	23.98	1.95	23.11	1.94	21.55	1.97
Land Loans	10.06	0.82	9.10	0.77	7.44	0.68
Commercial Loans	38.79	3.16	37.68	3.17	40.41	3.69
Consumer Loans	76.03	6.19	74.36	6.26	58.80	5.37
Repossessed Assets, Net	0.77	0.06	0.82	0.07	1.00	0.09
Real Estate Held for Investment	0.29	0.02	0.28	0.02	0.31	0.03
Office Premises & Equipment	9.94	0.81	9.71	0.82	9.68	0.88
Other Assets	69.91	5.69	68.93	5.80	82.37	7.53
Less: Contra Assets & Valuation Allowances	-48.52	-3.95	-45.73	-3.85	-39.00	-3.56
TOTAL LIABILITIES AND CAPITAL	1,227.88	100.00	1,188.30	100.00	1,094.13	100.00
Total Deposits and Escrows	720.37	58.67	695.48	58.53	672.53	61.47
Deposits < or = to \$100,000	442.76	36.06	433.90	36.51	461.64	42.19
Deposits > \$100,000	277.62	22.61	261.58	22.01	210.89	19.27
Escrows	28.05	2.28	28.28	2.38	41.38	3.78
Total Borrowings	372.15	30.31	362.39	30.50	288.27	26.35
Advances from FHLB	224.48	18.28	223.41	18.80	175.58	16.05
Reverse Repurchase Agreements	63.43	5.17	59.87	5.04	57.99	5.30
Other Borrowings	84.24	6.86	79.11	6.66	54.70	5.00
Other Liabilities	21.56	1.76	21.16	1.78	36.11	3.30
EQUITY CAPITAL	113.81	9.27	109.26	9.19	97.23	8.89
Capital Stock & Paid-In Capital	63.99	5.21	61.75	5.20	53.50	4.89
Unrealized Gains (Losses) AFS Securities	0.48	0.04	-0.53	-0.04	0.99	0.09
Retained Earnings	50.31	4.10	48.82	4.11	44.21	4.04

	SEPTEMBER 2004		JUNE 2004		SEPTEMBER 2003	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	14.19	4.71	13.31	4.59	12.67	4.70
Interest Expense	5.44	1.81	4.85	1.67	5.03	1.87
Net Interest Income	8.74	2.90	8.46	2.92	7.65	2.84
Loss Provisions-Interest Bearing Assets	0.63	0.21	0.62	0.21	0.54	0.20
Noninterest Income	5.24	1.74	4.91	1.70	4.78	1.77
Mortgage Loan Servicing Fees	0.32	0.11	-0.05	-0.02	0.14	0.05
Other Fees and Charges	3.41	1.13	3.15	1.09	2.59	0.96
Other Noninterest Income	1.52	0.50	1.81	0.62	2.05	0.76
Noninterest Expense	7.95	2.64	7.54	2.60	6.54	2.43
G&A Expense	7.85	2.60	7.44	2.57	6.44	2.39
Goodwill Expense	0.10	0.03	0.09	0.03	0.06	0.02
Loss Provis.-Nonint. Bearing Assets	0.01	0.00	0.01	0.00	0.03	0.01
Income Before Taxes & Extraord. Items	5.39	1.79	5.21	1.80	5.35	1.99
Income Taxes	1.89	0.63	1.87	0.65	1.91	0.71
Extraordinary Items	0.00	0.00	0.03	0.01	0.00	0.00
Net Income	3.50	1.16	3.37	1.16	3.44	1.28

* Annualized.

Numbers may not sum due to rounding.

Office of Thrift Supervision / November 2004

OTS-REGULATED THRIFT INDUSTRY
SELECTED INDICATORS
(Dollars in Billions)

NORTHEAST REGION

	3-MONTHS ENDED		9-MONTHS ENDED		2003	2002	2001	2000	
	SEP. 2004	JUNE 2004	SEP. 2004	SEP. 2003					
SUMMARY DATA:									
Number of Thrifts	(#)	276	278	276	288	285	304	222	226
Total Assets	(\$)	317.65	301.92	317.65	266.93	273.70	246.92	198.18	181.35
Net Income	(\$)	1.10	1.03	3.15	2.41	3.45	2.90	1.85	1.32
Profits	(\$)	1.11	1.05	3.18	2.48	3.58	3.01	1.98	1.43
Losses	(\$)	-0.01	-0.02	-0.04	-0.07	-0.13	-0.11	-0.13	-0.12
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	1.42	1.42	1.41	1.24	1.32	1.23	0.99	0.74
Median Ratio	(%)	0.71	0.71	0.72	0.76	0.72	0.77	0.62	0.66
Return on Average Equity	(%)	14.37	14.16	14.24	13.35	14.14	13.15	10.69	8.68
Median Ratio	(%)	6.12	6.23	6.33	7.00	6.69	7.55	5.97	6.67
Net Interest Income	(\$)	2.23	2.11	6.49	5.71	7.70	7.26	5.43	4.98
% of Average Assets	(%)	2.89	2.91	2.92	2.94	2.94	3.07	2.91	2.82
Total Fee Income	(\$)	1.00	0.99	2.82	1.50	2.51	1.64	1.30	1.25
% of Average Assets	(%)	1.30	1.36	1.30	0.89	1.50	0.72	0.69	0.71
G&A Expense	(\$)	1.83	1.67	5.20	4.31	5.90	5.21	4.33	4.01
% of Average Assets	(%)	2.37	2.30	2.34	2.22	2.25	2.21	2.32	2.27
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	10.09	9.68	10.09	9.28	9.54	9.39	9.19	9.21
Tier 1 Leverage Ratio	(%)	8.96	8.97	8.96	8.38	8.69	8.42	8.02	7.87
Risk-based Capital Ratio	(%)	16.17	16.60	16.17	15.30	15.74	14.83	14.43	14.31
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	275	277	275	287	283	302	221	224
Adequately Capitalized	(#)	1	1	1	0	1	2	1	1
Undercapitalized	(#)	0	0	0	1	0	0	0	0
Significantly Undercapitalized	(#)	0	0	0	0	1	0	0	1
Critically Undercapitalized	(#)	0	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	0	1	0	0	0	0	0
Problem Thrifts	(#)	1	1	1	1	1	2	1	1
Problem Thrift Assets	(\$)	0.10	0.09	0.10	0.11	0.11	1.52	0.06	0.03
Problem Thrift Assets as a % of Total Assets	(%)	0.03	0.03	0.03	0.04	0.04	0.62	0.03	0.02
ASSET QUALITY MEASURES:									
Troubled Assets	(\$)	1.40	1.37	1.40	1.71	1.70	1.59	1.22	1.25
% of Total Assets	(%)	0.44	0.45	0.44	0.64	0.62	0.65	0.61	0.69
Noncurrent Loans	(\$)	1.28	1.25	1.28	1.51	1.56	1.41	1.02	1.03
% of Total Assets	(%)	0.40	0.41	0.40	0.57	0.57	0.57	0.52	0.57
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	0.53	0.56	0.53	0.82	0.80	0.77	0.71	0.79
Home Equity Lines of Credit	(%)	0.23	0.20	0.23	0.05	0.04	0.05	0.08	0.20
Multifamily Loans	(%)	0.22	0.19	0.22	0.36	0.22	0.19	0.19	0.33
Commercial Loans	(%)	0.89	0.87	0.89	1.84	1.32	1.81	1.85	1.33
Consumer Loans	(%)	1.20	1.22	1.20	0.78	1.51	0.54	0.71	0.74
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	27.38	38.88	92.83	127.16	155.67	103.24	72.42	32.93
Purchases	(\$)	29.88	22.81	69.91	66.22	83.82	61.92	36.78	16.88
Sales	(\$)	40.58	39.53	110.69	135.54	172.78	105.63	70.99	31.00
Loans Outstanding (1)	(\$)	146.47	137.22	146.47	118.99	117.57	112.30	87.09	78.43
Loans Outstanding / Total Assets	(%)	46.11	45.45	46.11	44.58	42.95	45.48	43.94	43.25

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / November 2004

OTS-REGULATED THRIFT INDUSTRY
AGGREGATE FINANCIAL CONDITION AND INCOME DATA
(Dollars in Billions)

NORTHEAST REGION

	SEPTEMBER 2004		JUNE 2004		SEPTEMBER 2003	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	317.65	100.00	301.92	100.00	266.93	100.00
Cash and Noninterest-Earning Deposits	3.96	1.25	3.77	1.25	3.75	1.40
Investment Securities	23.11	7.27	23.53	7.79	23.08	8.65
Mortgage Derivatives	30.36	9.56	27.74	9.19	23.90	8.95
Mortgage Backed Securities	33.95	10.69	35.17	11.65	27.17	10.18
1-4 Family Mortgages	146.47	46.11	137.22	45.45	118.99	44.58
Home Equity Lines of Credit	11.02	3.47	10.04	3.32	9.19	3.44
Multifamily Mortgages	9.23	2.90	8.86	2.94	8.50	3.19
Nonresidential Mortgages	17.50	5.51	16.32	5.41	16.09	6.03
Construction Loans	4.70	1.48	4.21	1.39	4.43	1.66
Land Loans	1.97	0.62	1.74	0.58	1.51	0.57
Commercial Loans	11.51	3.62	10.82	3.58	11.54	4.32
Consumer Loans	18.95	5.97	17.56	5.82	13.62	5.10
Repossessed Assets, Net	0.12	0.04	0.12	0.04	0.20	0.08
Real Estate Held for Investment	0.08	0.02	0.08	0.03	0.03	0.01
Office Premises & Equipment	2.07	0.65	1.96	0.65	2.01	0.75
Other Assets	15.45	4.86	14.48	4.79	13.72	5.14
Less: Contra Assets & Valuation Allowances	-28.58	-9.00	-26.08	-8.64	-22.29	-8.35
TOTAL LIABILITIES AND CAPITAL	317.65	100.00	301.92	100.00	266.93	100.00
Total Deposits and Escrows	191.77	60.37	180.97	59.94	170.61	63.92
Deposits < or = to \$100,000	132.00	41.56	126.14	41.78	124.61	46.68
Deposits > \$100,000	59.77	18.82	54.83	18.16	46.00	17.23
Escrows	1.92	0.61	1.95	0.65	2.69	1.01
Total Borrowings	87.18	27.45	85.24	28.23	66.94	25.08
Advances from FHLB	37.97	11.95	40.26	13.33	34.17	12.80
Reverse Repurchase Agreements	18.29	5.76	17.85	5.91	13.88	5.20
Other Borrowings	30.92	9.73	27.13	8.99	18.90	7.08
Other Liabilities	6.63	2.09	6.47	2.14	4.60	1.72
EQUITY CAPITAL	32.06	10.09	29.24	9.68	24.78	9.28
Capital Stock & Paid-In Capital	16.46	5.18	14.79	4.90	11.30	4.23
Unrealized Gains (Losses) AFS Securities	-0.07	-0.02	-0.49	-0.16	0.25	0.10
Retained Earnings	15.97	5.03	15.22	5.04	13.48	5.05

	SEPTEMBER 2004		JUNE 2004		SEPTEMBER 2003	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	3.76	4.87	3.43	4.72	3.24	4.88
Interest Expense	1.53	1.98	1.31	1.81	1.34	2.02
Net Interest Income	2.23	2.89	2.11	2.91	1.90	2.86
Loss Provisions-Interest Bearing Assets	0.21	0.27	0.21	0.29	0.16	0.23
Noninterest Income	1.54	1.99	1.43	1.96	0.91	1.37
Mortgage Loan Servicing Fees	0.10	0.13	0.15	0.20	0.02	0.04
Other Fees and Charges	0.90	1.17	0.84	1.16	0.57	0.85
Other Noninterest Income	0.53	0.69	0.44	0.60	0.32	0.48
Noninterest Expense	1.88	2.42	1.72	2.36	1.55	2.34
G&A Expense	1.83	2.37	1.67	2.30	1.52	2.29
Goodwill Expense	0.04	0.05	0.04	0.06	0.03	0.04
Loss Provis.-Nonint. Bearing Assets	0.00	0.00	0.00	0.00	0.00	0.00
Income Before Taxes & Extraord. Items	1.69	2.18	1.62	2.23	1.10	1.66
Income Taxes	0.59	0.76	0.59	0.81	0.38	0.57
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	1.10	1.42	1.03	1.42	0.72	1.09

* Annualized.

Numbers may not sum due to rounding.

Office of Thrift Supervision / November 2004

OTS-REGULATED THRIFT INDUSTRY
SELECTED INDICATORS
(Dollars in Billions)

SOUTHEAST REGION

		3-MONTHS ENDED		9-MONTHS ENDED		2003	2002	2001	2000
		SEP. 2004	JUNE 2004	SEP. 2004	SEP. 2003				
SUMMARY DATA:									
Number of Thrifts	(#)	315	324	315	331	329	345	196	210
Total Assets	(\$)	210.73	208.46	210.73	190.43	195.38	177.16	92.54	84.86
Net Income	(\$)	0.55	0.55	1.58	1.50	1.89	1.07	0.53	0.46
Profits	(\$)	0.58	0.57	1.65	1.58	2.00	1.64	0.63	0.55
Losses	(\$)	-0.03	-0.03	-0.07	-0.08	-0.11	-0.57	-0.09	-0.09
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	1.05	1.07	1.03	1.09	1.02	0.66	0.60	0.59
Median Ratio	(%)	0.68	0.65	0.64	0.73	0.69	0.71	0.59	0.65
Return on Average Equity	(%)	11.76	11.95	11.49	11.84	11.13	6.91	7.16	6.81
Median Ratio	(%)	5.95	6.02	5.82	6.60	6.18	6.25	5.45	6.19
Net Interest Income	(\$)	1.54	1.46	4.44	3.88	5.20	4.87	2.45	2.21
% of Average Assets	(%)	2.96	2.87	2.90	2.83	2.81	3.03	2.77	2.84
Total Fee Income	(\$)	0.52	0.61	1.63	1.51	2.05	1.85	1.20	0.84
% of Average Assets	(%)	0.99	1.20	0.99	1.20	1.11	1.10	1.51	1.18
G&A Expense	(\$)	1.40	1.38	4.18	4.10	5.47	5.06	2.83	2.25
% of Average Assets	(%)	2.69	2.72	2.73	2.99	2.96	3.15	3.20	2.89
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	9.00	8.85	9.00	8.99	9.11	9.24	8.27	8.37
Tier 1 Leverage Ratio	(%)	8.64	8.58	8.64	8.66	8.71	8.92	8.18	8.07
Risk-based Capital Ratio	(%)	14.16	14.42	14.16	14.78	14.79	15.16	13.94	14.66
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	311	319	311	330	326	342	192	201
Adequately Capitalized	(#)	3	4	3	1	3	2	2	9
Undercapitalized	(#)	0	1	0	0	0	1	2	0
Significantly Undercapitalized	(#)	1	0	1	0	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	0	0	0	0	1	1	1
Problem Thrifts	(#)	3	4	3	5	6	10	5	1
Problem Thrift Assets	(\$)	0.16	0.37	0.16	0.46	0.50	0.78	0.31	0.02
Problem Thrift Assets as a % of Total Assets	(%)	0.08	0.18	0.08	0.24	0.26	0.44	0.34	0.03
ASSET QUALITY MEASURES:									
Troubled Assets	(\$)	1.27	1.33	1.27	1.49	1.46	1.53	0.77	0.63
% of Total Assets	(%)	0.60	0.64	0.60	0.78	0.75	0.87	0.83	0.74
Noncurrent Loans	(\$)	1.04	1.08	1.04	1.22	1.21	1.28	0.62	0.48
% of Total Assets	(%)	0.49	0.52	0.49	0.64	0.62	0.72	0.67	0.56
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	0.57	0.63	0.57	0.84	0.79	0.87	0.74	0.69
Home Equity Lines of Credit	(%)	0.13	0.16	0.13	0.08	0.06	0.10	0.12	0.11
Multifamily Loans	(%)	0.47	0.41	0.47	0.35	0.35	0.35	0.19	0.23
Commercial Loans	(%)	2.13	2.34	2.13	1.88	1.68	2.84	1.72	1.31
Consumer Loans	(%)	0.66	0.63	0.66	0.97	0.97	1.03	1.22	0.73
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	16.99	19.31	51.54	75.07	91.71	64.89	25.84	11.19
Purchases	(\$)	11.30	12.87	36.01	60.40	75.20	56.44	10.56	6.80
Sales	(\$)	17.48	19.93	55.94	104.63	123.12	101.76	23.21	7.19
Loans Outstanding (1)	(\$)	96.98	92.70	96.98	78.89	86.35	77.65	40.06	39.68
Loans Outstanding / Total Assets	(%)	46.02	44.47	46.02	41.43	44.19	43.83	43.29	46.76

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / November 2004

OTS-REGULATED THRIFT INDUSTRY
AGGREGATE FINANCIAL CONDITION AND INCOME DATA
(Dollars in Billions)

SOUTHEAST REGION

	SEPTEMBER 2004		JUNE 2004		SEPTEMBER 2003	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	210.73	100.00	208.46	100.00	190.43	100.00
Cash and Noninterest-Earning Deposits	3.73	1.77	3.54	1.70	3.56	1.87
Investment Securities	15.19	7.21	18.24	8.75	25.13	13.19
Mortgage Derivatives	11.00	5.22	10.64	5.10	7.87	4.13
Mortgage Backed Securities	19.41	9.21	19.88	9.53	16.60	8.72
1-4 Family Mortgages	96.98	46.02	92.70	44.47	78.89	41.43
Home Equity Lines of Credit	16.02	7.60	13.32	6.39	9.55	5.01
Multifamily Mortgages	4.66	2.21	4.70	2.26	4.00	2.10
Nonresidential Mortgages	10.80	5.13	10.62	5.09	9.20	4.83
Construction Loans	5.99	2.84	5.83	2.80	4.93	2.59
Land Loans	3.41	1.62	3.17	1.52	2.49	1.31
Commercial Loans	7.94	3.77	7.93	3.81	9.71	5.10
Consumer Loans	20.88	9.91	20.49	9.83	18.11	9.51
Repossessed Assets, Net	0.23	0.11	0.25	0.12	0.27	0.14
Real Estate Held for Investment	0.08	0.04	0.08	0.04	0.04	0.02
Office Premises & Equipment	2.30	1.09	2.27	1.09	2.21	1.16
Other Assets	9.43	4.48	9.49	4.55	8.86	4.65
Less: Contra Assets & Valuation Allowances	-9.69	-4.60	-9.27	-4.45	-6.44	-3.38
TOTAL LIABILITIES AND CAPITAL	210.73	100.00	208.46	100.00	190.43	100.00
Total Deposits and Escrows	144.88	68.75	142.91	68.56	134.95	70.86
Deposits < or = to \$100,000	96.35	45.72	95.74	45.93	92.74	48.70
Deposits > \$100,000	48.52	23.03	47.18	22.63	42.20	22.16
Escrows	1.91	0.91	1.81	0.87	2.09	1.10
Total Borrowings	43.36	20.58	43.37	20.80	34.72	18.23
Advances from FHLB	28.74	13.64	29.26	14.04	24.71	12.98
Reverse Repurchase Agreements	13.42	6.37	12.83	6.15	8.48	4.45
Other Borrowings	1.20	0.57	1.28	0.61	1.53	0.80
Other Liabilities	3.54	1.68	3.73	1.79	3.65	1.92
EQUITY CAPITAL	18.96	9.00	18.45	8.85	17.12	8.99
Capital Stock & Paid-In Capital	10.11	4.80	10.09	4.84	9.29	4.88
Unrealized Gains (Losses) AFS Securities	0.01	0.00	-0.25	-0.12	0.13	0.07
Retained Earnings	9.00	4.27	8.66	4.16	7.92	4.16

	SEPTEMBER 2004		JUNE 2004		SEPTEMBER 2003	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	2.56	4.90	2.42	4.74	2.26	4.83
Interest Expense	1.01	1.94	0.96	1.88	0.99	2.12
Net Interest Income	1.54	2.96	1.46	2.87	1.27	2.71
Loss Provisions-Interest Bearing Assets	0.13	0.25	0.16	0.32	0.18	0.39
Noninterest Income	0.84	1.61	0.87	1.70	1.09	2.34
Mortgage Loan Servicing Fees	-0.02	-0.04	0.08	0.15	0.00	0.00
Other Fees and Charges	0.54	1.03	0.54	1.05	0.56	1.20
Other Noninterest Income	0.32	0.61	0.25	0.50	0.54	1.14
Noninterest Expense	1.41	2.71	1.39	2.74	1.40	3.00
G&A Expense	1.40	2.69	1.38	2.72	1.39	2.98
Goodwill Expense	0.01	0.02	0.01	0.02	0.01	0.02
Loss Provis.-Nonint. Bearing Assets	0.00	0.00	0.00	0.00	0.00	0.00
Income Before Taxes & Extraord. Items	0.84	1.61	0.77	1.52	0.77	1.65
Income Taxes	0.29	0.56	0.26	0.51	0.26	0.56
Extraordinary Items	0.00	-0.01	0.03	0.06	0.00	0.00
Net Income	0.55	1.05	0.55	1.07	0.51	1.09

* Annualized.

Numbers may not sum due to rounding.

Office of Thrift Supervision / November 2004

OTS-REGULATED THRIFT INDUSTRY
SELECTED INDICATORS
(Dollars in Billions)

MIDWEST REGION

	3-MONTHS ENDED		9-MONTHS ENDED		2003	2002	2001	2000	
	SEP. 2004	JUNE 2004	SEP. 2004	SEP. 2003					
SUMMARY DATA:									
Number of Thrifts	(#)	210	211	210	219	216	224	216	223
Total Assets	(\$)	133.75	132.67	133.75	129.67	127.54	127.58	105.17	116.71
Net Income	(\$)	0.19	0.35	0.87	1.17	1.52	1.52	1.02	0.87
Profits	(\$)	0.32	0.36	1.03	1.18	1.54	1.57	1.08	1.02
Losses	(\$)	-0.14	-0.01	-0.16	-0.02	-0.03	-0.04	-0.07	-0.16
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.57	1.06	0.88	1.19	1.17	1.22	1.01	0.79
Median Ratio	(%)	0.77	0.77	0.76	0.84	0.82	0.84	0.69	0.71
Return on Average Equity	(%)	6.55	12.14	10.17	13.89	13.66	14.28	11.77	9.26
Median Ratio	(%)	6.53	6.96	6.69	7.92	7.54	8.02	6.72	6.72
Net Interest Income	(\$)	0.92	0.91	2.74	2.72	3.60	3.81	2.87	2.94
% of Average Assets	(%)	2.76	2.78	2.77	2.78	2.78	3.07	2.85	2.69
Total Fee Income	(\$)	0.33	0.40	1.02	0.91	1.23	1.04	0.90	0.92
% of Average Assets	(%)	0.99	1.21	0.99	1.19	1.02	0.87	1.03	0.82
G&A Expense	(\$)	1.08	0.84	2.75	2.54	3.35	3.27	2.55	2.52
% of Average Assets	(%)	3.26	2.55	2.78	2.59	2.59	2.63	2.53	2.31
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	8.69	8.69	8.69	8.82	8.66	8.51	8.47	8.37
Tier 1 Leverage Ratio	(%)	8.41	8.48	8.41	8.54	8.42	8.25	8.21	8.13
Risk-based Capital Ratio	(%)	14.62	14.99	14.62	15.35	15.05	14.76	14.63	13.87
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	210	211	210	217	216	222	207	214
Adequately Capitalized	(#)	0	0	0	2	0	1	9	9
Undercapitalized	(#)	0	0	0	0	0	1	0	0
Significantly Undercapitalized	(#)	0	0	0	0	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	0	0	0	0	0	0	0
Problem Thrifts	(#)	1	1	1	1	1	1	4	4
Problem Thrift Assets	(\$)	0.03	0.03	0.03	0.03	0.03	0.04	1.42	1.45
Problem Thrift Assets as a % of Total Assets	(%)	0.03	0.02	0.03	0.02	0.02	0.03	1.35	1.25
ASSET QUALITY MEASURES:									
Troubled Assets	(\$)	0.61	0.60	0.61	0.70	0.69	0.73	0.76	0.80
% of Total Assets	(%)	0.46	0.45	0.46	0.54	0.54	0.58	0.72	0.68
Noncurrent Loans	(\$)	0.50	0.47	0.50	0.54	0.52	0.60	0.61	0.66
% of Total Assets	(%)	0.38	0.36	0.38	0.42	0.40	0.47	0.58	0.57
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	0.51	0.52	0.51	0.51	0.57	0.53	0.75	0.82
Home Equity Lines of Credit	(%)	0.21	0.24	0.21	0.04	0.03	0.05	0.05	0.04
Multifamily Loans	(%)	0.53	0.45	0.53	0.45	0.51	0.62	0.36	0.11
Commercial Loans	(%)	1.01	0.99	1.01	1.76	1.32	2.15	2.10	2.36
Consumer Loans	(%)	0.49	0.44	0.49	0.58	0.56	0.52	0.46	0.44
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	12.34	14.60	37.51	58.85	69.19	53.58	37.03	19.15
Purchases	(\$)	2.40	2.72	7.21	12.28	14.73	13.94	9.86	9.12
Sales	(\$)	7.71	9.79	24.90	50.19	58.76	43.34	27.55	14.82
Loans Outstanding (1)	(\$)	45.33	43.74	45.33	43.47	42.01	43.95	37.48	46.89
Loans Outstanding / Total Assets	(%)	33.89	32.97	33.89	33.52	32.94	34.45	35.64	40.17

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / November 2004

OTS-REGULATED THRIFT INDUSTRY
AGGREGATE FINANCIAL CONDITION AND INCOME DATA
(Dollars in Billions)

MIDWEST REGION

	SEPTEMBER 2004		JUNE 2004		SEPTEMBER 2003	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	133.75	100.00	132.67	100.00	129.67	100.00
Cash and Noninterest-Earning Deposits	2.37	1.77	2.11	1.59	2.30	1.78
Investment Securities	19.16	14.32	19.90	15.00	17.20	13.26
Mortgage Derivatives	3.79	2.84	3.89	2.93	3.77	2.90
Mortgage Backed Securities	15.53	11.61	16.54	12.46	17.90	13.81
1-4 Family Mortgages	45.33	33.89	43.74	32.97	43.47	33.52
Home Equity Lines of Credit	6.47	4.84	5.69	4.29	4.43	3.41
Multifamily Mortgages	3.25	2.43	3.03	2.29	2.89	2.23
Nonresidential Mortgages	9.04	6.76	8.70	6.56	8.51	6.57
Construction Loans	6.39	4.78	6.49	4.89	6.59	5.08
Land Loans	1.96	1.46	1.79	1.35	1.41	1.09
Commercial Loans	5.51	4.12	5.11	3.85	4.87	3.75
Consumer Loans	15.02	11.23	15.11	11.39	13.90	10.72
Repossessed Assets, Net	0.11	0.08	0.12	0.09	0.16	0.12
Real Estate Held for Investment	0.08	0.06	0.07	0.06	0.10	0.08
Office Premises & Equipment	1.25	0.94	1.20	0.90	1.34	1.03
Other Assets	5.76	4.31	5.67	4.27	6.11	4.71
Less: Contra Assets & Valuation Allowances	-2.99	-2.23	-3.08	-2.32	-2.90	-2.24
TOTAL LIABILITIES AND CAPITAL	133.75	100.00	132.67	100.00	129.67	100.00
Total Deposits and Escrows	78.34	58.57	77.91	58.72	79.34	61.18
Deposits < or = to \$100,000	54.35	40.64	53.75	40.51	57.96	44.70
Deposits > \$100,000	23.99	17.94	24.16	18.21	21.38	16.48
Escrows	1.84	1.37	1.84	1.39	2.59	1.99
Total Borrowings	42.25	31.59	41.80	31.50	35.94	27.72
Advances from FHLB	35.59	26.61	34.71	26.16	29.39	22.67
Reverse Repurchase Agreements	4.10	3.07	4.20	3.16	4.40	3.39
Other Borrowings	2.56	1.92	2.89	2.18	2.15	1.66
Other Liabilities	1.53	1.15	1.45	1.09	2.96	2.28
EQUITY CAPITAL	11.62	8.69	11.52	8.69	11.44	8.82
Capital Stock & Paid-In Capital	5.34	3.99	5.11	3.85	5.05	3.89
Unrealized Gains (Losses) AFS Securities	0.13	0.10	0.06	0.04	0.19	0.14
Retained Earnings	6.35	4.75	6.53	4.92	6.48	5.00

	SEPTEMBER 2004		JUNE 2004		SEPTEMBER 2003	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.57	4.71	1.52	4.62	1.57	4.82
Interest Expense	0.65	1.95	0.61	1.84	0.68	2.10
Net Interest Income	0.92	2.76	0.91	2.78	0.89	2.73
Loss Provisions-Interest Bearing Assets	0.05	0.16	0.05	0.16	0.07	0.21
Noninterest Income	0.45	1.35	0.46	1.41	0.61	1.88
Mortgage Loan Servicing Fees	-0.03	-0.08	0.05	0.17	0.04	0.13
Other Fees and Charges	0.36	1.07	0.34	1.05	0.34	1.06
Other Noninterest Income	0.12	0.37	0.06	0.20	0.22	0.69
Noninterest Expense	1.10	3.30	0.85	2.58	0.87	2.67
G&A Expense	1.08	3.26	0.84	2.55	0.86	2.64
Goodwill Expense	0.01	0.04	0.01	0.02	0.00	0.01
Loss Provis.-Nonint. Bearing Assets	0.00	0.00	0.00	0.01	0.01	0.02
Income Before Taxes & Extraord. Items	0.22	0.65	0.48	1.45	0.56	1.73
Income Taxes	0.03	0.09	0.13	0.39	0.16	0.49
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.19	0.57	0.35	1.06	0.40	1.24

* Annualized.

Numbers may not sum due to rounding.

Office of Thrift Supervision / November 2004

OTS-REGULATED THRIFT INDUSTRY
SELECTED INDICATORS
(Dollars in Billions)

WEST REGION

	3-MONTHS ENDED		9-MONTHS ENDED		2003	2002	2001	2000	
	SEP. 2004	JUNE 2004	SEP. 2004	SEP. 2003					
SUMMARY DATA:									
Number of Thrifts	(#)	95	97	95	98	98	101	80	87
Total Assets	(\$)	578.32	557.17	578.32	514.77	505.78	460.78	434.32	381.09
Net Income	(\$)	1.67	1.45	4.62	5.23	6.90	6.36	5.01	3.78
Profits	(\$)	1.67	1.45	4.63	5.24	6.91	6.37	5.03	3.87
Losses	(\$)	0.00	-0.01	-0.01	-0.01	-0.01	-0.01	-0.02	-0.09
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	1.18	1.06	1.13	1.42	1.40	1.37	1.20	1.06
Median Ratio	(%)	0.98	0.95	0.89	1.04	1.00	1.05	0.87	0.81
Return on Average Equity	(%)	13.07	11.96	12.72	15.83	15.64	16.22	16.51	15.89
Median Ratio	(%)	10.14	9.62	9.55	11.00	10.90	11.51	9.47	9.16
Net Interest Income	(\$)	4.05	3.98	11.65	10.76	14.34	14.06	11.86	8.45
% of Average Assets	(%)	2.86	2.92	2.85	2.93	2.90	3.02	2.85	2.36
Total Fee Income	(\$)	1.87	1.10	3.14	1.94	3.49	0.03	1.30	2.45
% of Average Assets	(%)	1.32	0.81	1.32	0.95	1.22	0.34	-0.21	0.69
G&A Expense	(\$)	3.53	3.54	9.92	7.77	10.66	9.00	7.19	5.49
% of Average Assets	(%)	2.49	2.60	2.43	2.11	2.15	1.93	1.73	1.53
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	8.96	9.09	8.96	8.62	8.88	9.16	7.21	6.98
Tier 1 Leverage Ratio	(%)	6.96	7.06	6.96	6.52	6.79	6.85	6.52	6.57
Risk-based Capital Ratio	(%)	12.51	12.68	12.51	12.91	13.01	12.85	12.59	12.47
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	95	97	95	98	97	101	79	84
Adequately Capitalized	(#)	0	0	0	0	1	0	0	1
Undercapitalized	(#)	0	0	0	0	0	0	1	2
Significantly Undercapitalized	(#)	0	0	0	0	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	0	0	0	0	0	0	0
Problem Thrifts	(#)	0	0	0	0	0	1	1	3
Problem Thrift Assets	(\$)	0.00	0.00	0.00	0.00	0.00	0.23	0.25	2.70
Problem Thrift Assets as a % of Total Assets	(%)	0.00	0.00	0.00	0.00	0.00	0.05	0.06	0.71
ASSET QUALITY MEASURES:									
Troubled Assets	(\$)	2.79	2.67	2.79	3.54	3.44	3.71	2.91	1.57
% of Total Assets	(%)	0.48	0.48	0.48	0.69	0.68	0.80	0.67	0.41
Noncurrent Loans	(\$)	2.48	2.34	2.48	3.17	3.07	3.28	2.61	1.36
% of Total Assets	(%)	0.43	0.42	0.43	0.62	0.61	0.71	0.60	0.36
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	0.51	0.52	0.51	0.89	0.88	1.05	0.84	0.55
Home Equity Lines of Credit	(%)	0.08	0.08	0.08	0.01	0.01	0.02	0.03	0.06
Multifamily Loans	(%)	0.06	0.05	0.06	0.07	0.05	0.05	0.07	0.09
Commercial Loans	(%)	1.27	1.25	1.27	0.92	0.72	2.14	3.04	1.51
Consumer Loans	(%)	0.46	0.49	0.46	0.59	0.59	0.55	0.44	0.40
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	88.71	100.67	267.25	324.89	413.30	250.48	156.98	86.53
Purchases	(\$)	34.12	40.84	105.60	156.38	182.56	141.59	83.59	21.59
Sales	(\$)	56.95	72.08	163.63	337.00	413.75	279.58	158.14	50.71
Loans Outstanding (1)	(\$)	382.45	358.41	382.45	295.06	302.09	254.07	231.93	201.21
Loans Outstanding / Total Assets	(%)	66.13	64.33	66.13	57.32	59.73	55.14	53.40	52.80

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
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OTS-REGULATED THRIFT INDUSTRY
AGGREGATE FINANCIAL CONDITION AND INCOME DATA
(Dollars in Billions)

WEST REGION

	SEPTEMBER 2004		JUNE 2004		SEPTEMBER 2003	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	578.32	100.00	557.17	100.00	514.77	100.00
Cash and Noninterest-Earning Deposits	8.34	1.44	8.75	1.57	10.25	1.99
Investment Securities	13.85	2.39	16.92	3.04	30.07	5.84
Mortgage Derivatives	9.90	1.71	9.94	1.78	9.95	1.93
Mortgage Backed Securities	22.99	3.97	23.01	4.13	28.40	5.52
1-4 Family Mortgages	382.45	66.13	358.41	64.33	295.06	57.32
Home Equity Lines of Credit	34.35	5.94	29.69	5.33	15.93	3.09
Multifamily Mortgages	41.48	7.17	40.89	7.34	37.01	7.19
Nonresidential Mortgages	12.88	2.23	13.48	2.42	12.78	2.48
Construction Loans	6.90	1.19	6.57	1.18	5.60	1.09
Land Loans	2.71	0.47	2.40	0.43	2.02	0.39
Commercial Loans	13.83	2.39	13.82	2.48	14.30	2.78
Consumer Loans	21.18	3.66	21.20	3.81	13.18	2.56
Repossessed Assets, Net	0.31	0.05	0.32	0.06	0.37	0.07
Real Estate Held for Investment	0.05	0.01	0.04	0.01	0.13	0.02
Office Premises & Equipment	4.31	0.75	4.29	0.77	4.13	0.80
Other Assets	39.78	6.88	39.78	7.14	54.10	10.51
Less: Contra Assets & Valuation Allowances	-7.25	-1.25	-7.30	-1.31	-7.36	-1.43
TOTAL LIABILITIES AND CAPITAL	578.32	100.00	557.17	100.00	514.77	100.00
Total Deposits and Escrows	306.22	52.95	294.45	52.85	288.31	56.01
Deposits < or = to \$100,000	160.38	27.73	158.59	28.46	186.63	36.25
Deposits > \$100,000	145.83	25.22	135.86	24.38	101.68	19.75
Escrows	22.38	3.87	22.68	4.07	34.01	6.61
Total Borrowings	210.36	36.37	202.49	36.34	157.16	30.53
Advances from FHLB	133.19	23.03	129.68	23.27	93.80	18.22
Reverse Repurchase Agreements	27.61	4.77	25.00	4.49	31.24	6.07
Other Borrowings	49.56	8.57	47.81	8.58	32.12	6.24
Other Liabilities	9.91	1.71	9.56	1.72	24.94	4.84
EQUITY CAPITAL	51.84	8.96	50.67	9.09	44.37	8.62
Capital Stock & Paid-In Capital	32.67	5.65	32.29	5.80	28.26	5.49
Unrealized Gains (Losses) AFS Securities	0.40	0.07	0.16	0.03	0.42	0.08
Retained Earnings	19.09	3.30	18.51	3.32	16.41	3.19

	SEPTEMBER 2004		JUNE 2004		SEPTEMBER 2003	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	6.35	4.48	5.98	4.40	5.63	4.48
Interest Expense	2.30	1.62	2.00	1.47	2.04	1.62
Net Interest Income	4.05	2.86	3.98	2.92	3.60	2.86
Loss Provisions-Interest Bearing Assets	0.24	0.17	0.20	0.15	0.13	0.10
Noninterest Income	2.41	1.70	2.15	1.58	2.17	1.72
Mortgage Loan Servicing Fees	0.26	0.19	-0.33	-0.24	0.08	0.06
Other Fees and Charges	1.61	1.14	1.43	1.05	1.12	0.89
Other Noninterest Income	0.54	0.38	1.05	0.77	0.97	0.77
Noninterest Expense	3.57	2.52	3.58	2.63	2.71	2.16
G&A Expense	3.53	2.49	3.54	2.60	2.67	2.13
Goodwill Expense	0.04	0.02	0.03	0.02	0.02	0.02
Loss Provis.-Nonint. Bearing Assets	0.01	0.00	0.00	0.00	0.02	0.02
Income Before Taxes & Extraord. Items	2.66	1.88	2.35	1.72	2.92	2.32
Income Taxes	0.99	0.70	0.90	0.66	1.11	0.89
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	1.67	1.18	1.45	1.06	1.81	1.44

* Annualized.

Numbers may not sum due to rounding.

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TECHNICAL NOTES

All data are on a consolidated basis.

N/A - Not Available or not applicable.

1-4 Family Mortgages - Includes permanent mortgages on 1-4 dwelling units secured by first liens and junior liens. Beginning in March 2004, includes all revolving open-end loans secured by 1-4 dwelling units. Prior to March 2004, revolving open-end loans secured by 1-4 dwelling units underwritten without new appraisals were included in Consumer Loans.

Asset Growth Rate - Calculated on a held constant basis.

Associations Held Constant as of September 30, 2004
Adjusted to reflect their merger and acquisition activity in prior periods.

Commercial Loans - Includes unsecured commercial loans and loans secured by an interest in commercial properties that do not qualify as a mortgage loan, such as loans secured by farming equipment, floor-planning loans to dealers for automobiles or mobile homes, retail auto loans to businesses, and financing leases.

Construction Loans - Includes construction loans secured by 1-4 dwelling units, 5 or more dwelling units, and nonresidential property.

Consumer Loans - Includes unsecured personal loans, loans on deposits, unsecured home improvement loans, education loans, auto loans, mobile home loans, and open-end unsecured consumer credit. Prior to March 2004, revolving open-end loans secured by 1-4 dwelling units underwritten without new appraisals were included in Consumer Loans. Beginning in March 2004, these loans were included in 1-4 Family Mortgages.

Coverage Ratio - Allowances for loan and lease losses as a percent of noncurrent loans and leases.

Critically Undercapitalized - Less than 2 percent tangible equity to adjusted total assets. The standard was established in Section 103(c) of the Federal Deposit Insurance Corporation Improvement Act (FDICIA) of 1991. Tangible equity includes common stock and retained earnings plus perpetual cumulative preferred stock, minus all intangible assets except qualifying purchased mortgage servicing rights and excess net deferred tax assets.

Deposits and Escrows - Beginning March 2004, escrow deposits are included in Deposits Less Than or Equal to \$100,000 and Deposits Greater than \$100,000, and Escrow Deposits is shown as a memo item. Prior to March 2004, escrow deposits were not included in the two deposit categories.

Equity Capital - Includes perpetual preferred stock, common stock and paid-in capital retained earnings, treasury stock, certain unearned ESOP shares and minimum pension liability plus (minus) unrealized gains (losses) on available-for-sale securities.

Mortgage Originations - Includes construction and permanent mortgage loans closed on all property types.

Mortgage-Backed Securities - Pass-through securities insured or guaranteed by an agency or instrument of the United States and privately-issued securities.

Mortgage Refinancings - Beginning in March 2004, includes all refinanced mortgages. Prior to March 2004, includes only refinanced loans for which the reporting thrift held the original loan.

TECHNICAL NOTES

Mortgage Sales - Includes mortgage loans and participations sold secured by all property types.

Multifamily Mortgages - Includes permanent mortgages on structures with 5 or more dwelling units.

Net Charge-offs - Total charge-offs less total recoveries for all assets. Net charge-offs data include specific valuation allowance provisions and transfers from general valuation allowances; and repossessed assets data are net of specific allowances.

Net Interest Income/Net Interest Margin - Interest income earned on assets less interest paid on liabilities. Beginning March 2004, interest income includes dividend income paid on equity investments not subject to FASB Statement No. 115. Net Interest Margin is Net Interest income expressed as a percentage of average assets.

Noncurrent Loans - Includes loans that are past due 90 days or more and still accruing interest and loans reported as nonaccrual. Delinquent and non-current loans are reported net of specific valuation allowances.

Nonresidential Mortgages - Includes permanent mortgages on nonresidential property; does not include land loans.

Repossessed Assets - Includes real estate (construction, 1-4 dwelling units, 5 or more dwelling units, nonresidential and land) and other repossessed assets. Net repossessed assets are net of specific valuation allowances.

Real Estate Held for Investment, Net - Real estate acquired for development, investment, or resale. Net of specific valuation allowances.

Reserve Ratio - Allowances for loan and lease losses as a percent of total loans and leases.

Tier 1 Capital - Tangible capital and qualifying intangible assets less nonqualifying purchased mortgage servicing rights.

Troubled Assets - Includes noncurrent loans and repossessed assets.

Troubled Real Estate Loans - Includes noncurrent mortgage loans and real estate owned.

Valuation Allowances - Amount of valuation allowances for all assets.

