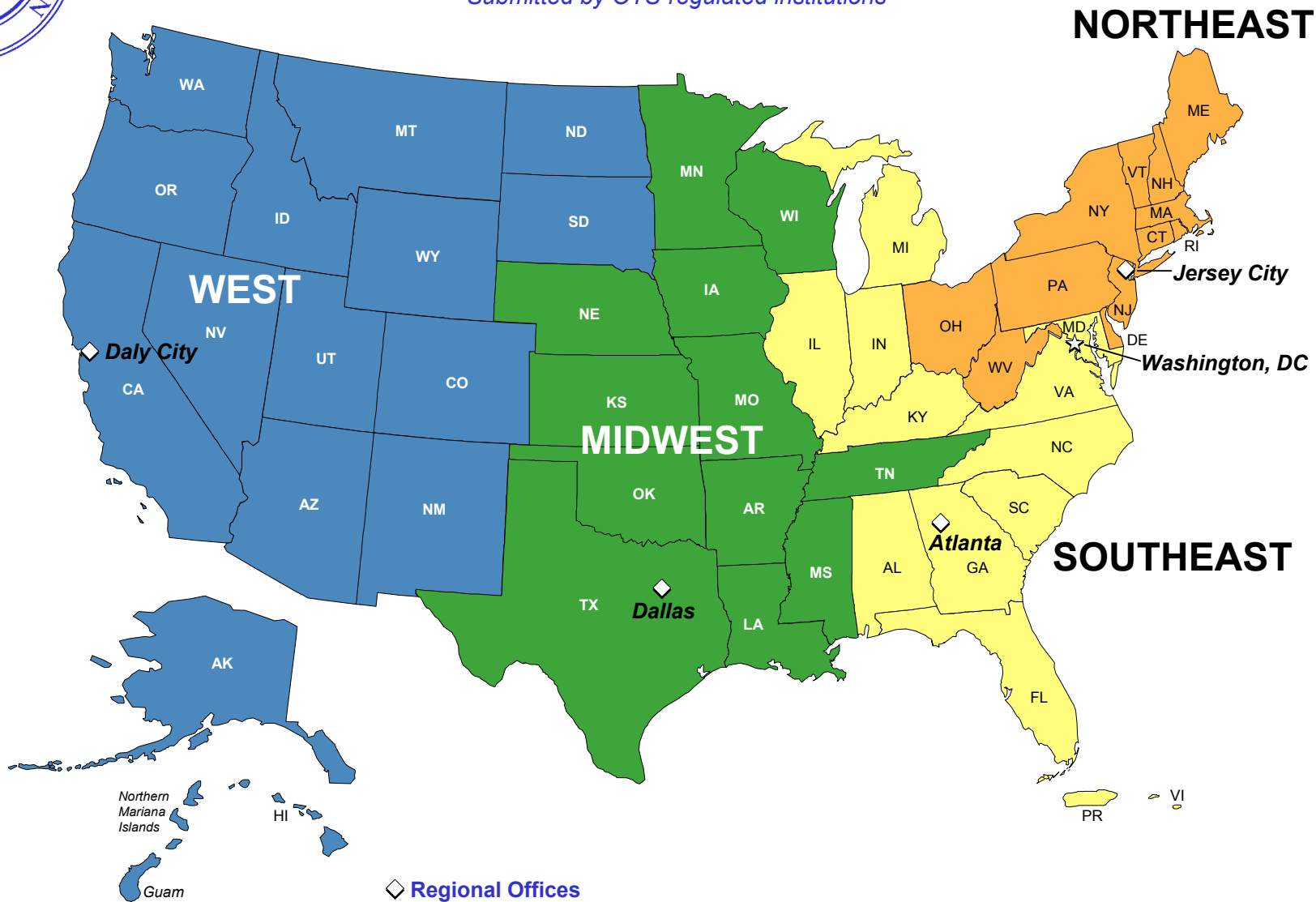




Second Quarter 2004 Thrift Industry Report Data

August 18, 2004

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



◆ **Regional Offices**

West Region - Includes Alaska, Hawaii, and Guam.

TABLE OF CONTENTS

INDUSTRY AGGREGATES (OTS-REGULATED THRIFTS)	
Year-to-Date and Prior Four Year Profitability	T-2
Statement of Operations	T-3
Statement of Condition	T-4
Structural Data and Loan Activity	T-7
Capital Measures	T-8
Asset Quality Indicators	T-9
FDICIA CATEGORIES AND CAMELS RATINGS	T-11
REGIONS	
Statement of Operations	T-12
Statement of Condition	T-13
Capital Measures	T-16
Asset Quality Indicators	T-17
STATE STATISTICS	T-19
INDUSTRY OVER TIME	
Statement of Operations	T-21
Statement of Condition	T-22
Capital Measures	T-25
Asset Quality Indicators	T-26
ASSET SIZE	
Statement of Operations	T-28
Statement of Condition	T-29
Capital Measures	T-32
Asset Quality Indicators	T-33
SELECTED INDICATORS	
National Tables	T-35
Regional Tables	T-37
TECHNICAL NOTES	T-45

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

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

INDUSTRY AGGREGATES:	6 mos.2004	6 mos.2003	2003	2002	2001	2000
PROFITABILITY (Percent)						
Return on Average Assets	1.17	1.32	1.29	1.21	1.07	0.91
Median Ratio	0.72	0.81	0.75	0.80	0.67	0.68
Return on Average Equity	12.84	14.47	14.29	13.61	13.10	11.63
Median Ratio	6.40	7.55	6.88	7.56	6.18	6.49
Net Interest Margin	2.89	2.97	2.90	3.06	2.89	2.63
Median Ratio	3.07	3.03	2.97	3.11	2.85	2.98
EARNINGS (\$ Millions)						
Interest Income	\$26,355.76	\$26,074.41	\$51,478.54	\$55,456.48	\$65,232.71	\$64,199.35
Interest Expense	9,809.71	10,659.88	20,658.87	25,468.47	37,617.66	40,924.61
NET INTEREST INCOME	16,546.06	15,414.53	30,819.66	29,988.00	27,615.05	23,274.75
Loss Provisions-Interest Bearing Assets	1,137.94	1,314.01	2,190.42	2,854.13	2,532.12	1,659.24
Noninterest Income	9,390.93	9,057.85	18,516.01	14,131.65	13,136.64	10,022.59
Mortgage Loan Servicing Fees	(784.18)	(1,653.61)	(712.51)	(3,860.33)	(1,572.23)	1,045.54
Other Fees and Charges	5,670.58	4,777.33	9,989.46	8,409.28	7,655.91	6,066.01
Other Noninterest Income	4,504.54	5,934.14	9,239.06	9,582.70	7,052.97	2,911.05
Noninterest Expense	14,375.11	12,479.78	25,766.42	22,999.31	22,590.75	19,238.15
G&A Expense	14,186.29	12,264.61	25,365.88	22,536.27	21,786.73	18,540.79
Goodwill Amortization	173.64	130.48	268.52	333.75	696.14	613.95
Loss Provisions-Noninterest Bearing Assets	15.17	84.69	132.02	129.30	107.88	83.42
Income Before Taxes & Extraordinary Items	10,423.94	10,678.59	21,378.83	18,266.21	15,628.83	12,399.94
Income Taxes	3,729.89	3,814.75	7,634.30	6,437.00	5,696.03	4,381.83
Extraordinary Items	22.67	(5.04)	(2.89)	7.87	269.08	(4.02)
NET INCOME	6,716.72	6,858.80	13,741.65	11,837.08	10,201.88	8,014.10
Profits	\$6,799.92	\$6,955.71	\$14,019.79	\$12,570.06	\$10,830.08	\$8,559.68
Losses	(\$83.20)	(\$96.91)	(\$278.14)	(\$732.99)	(\$628.20)	(\$545.58)
PROFITABILITY (Percent of Avg Assets Annualized)						
Interest Income	4.61	5.02	4.85	5.66	6.83	7.25
Interest Expense	1.72	2.05	1.95	2.60	3.94	4.62
NET INTEREST INCOME	2.89	2.97	2.90	3.06	2.89	2.63
Loss Provisions-Interest Bearing Assets	0.20	0.25	0.21	0.29	0.27	0.19
Noninterest Income	1.64	1.74	1.74	1.44	1.38	1.13
Mortgage Loan Servicing Fees	-0.14	-0.32	-0.07	-0.39	-0.16	0.12
Other Fees and Charges	0.99	0.92	0.94	0.86	0.80	0.69
Other Noninterest Income	0.79	1.14	0.87	0.98	0.74	0.33
Noninterest Expense	2.51	2.40	2.43	2.35	2.37	2.17
G&A Expense	2.48	2.36	2.39	2.30	2.28	2.09
Goodwill Amortization	0.03	0.03	0.03	0.03	0.07	0.07
Loss Provisions-Noninterest Bearing Assets	0.00	0.02	0.01	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	1.82	2.05	2.01	1.87	1.64	1.40
Income Taxes	0.65	0.73	0.72	0.66	0.60	0.49
Extraordinary Items	0.00	0.00	0.00	0.00	0.03	0.00
NET INCOME	1.17	1.32	1.29	1.21	1.07	0.91
Profits	1.19	1.34	1.32	1.28	1.13	0.97
Losses	-0.01	-0.02	-0.03	-0.07	-0.07	-0.06

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	JUN 2004	MAR 2004	DEC 2003	SEP 2003	JUN 2003	MAR 2003	DEC 2002	SEP 2002	JUN 2002
NUMBER OF INSTITUTIONS:	910	923	928	936	947	958	974	983	995
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	1.16	1.19	1.26	1.28	1.34	1.30	1.20	1.22	1.18
Median Ratio	0.73	0.73	0.67	0.76	0.82	0.81	0.81	0.85	0.81
Return on Average Equity (Annualized)	12.68	13.01	14.07	14.17	14.71	14.23	13.24	13.44	13.16
Median Ratio	6.60	6.31	6.32	7.04	7.57	7.54	7.45	7.91	7.65
Net Interest Margin (Annualized)	2.91	2.88	2.84	2.84	2.94	2.99	2.94	3.02	3.11
Median Ratio	3.05	3.06	3.03	2.96	3.02	3.07	3.15	3.20	3.18
Number of Profitable Thrifts	826	841	821	847	886	883	881	903	899
Percent Profitable	90.77	91.12	88.47	90.49	93.56	92.17	90.45	91.86	90.35
Profits (\$ Millions)	\$3,435.45	\$3,364.47	\$3,545.58	\$3,518.50	\$3,594.66	\$3,361.05	\$3,341.06	\$3,053.31	\$3,034.95
Number of Unprofitable Thrifts	84	82	107	89	61	75	93	80	96
Percent Unprofitable	9.23	8.88	11.53	9.51	6.44	7.83	9.55	8.14	9.65
Losses (\$ Millions)	(\$56.50)	(\$26.71)	(\$102.33)	(\$78.90)	(\$61.44)	(\$35.47)	(\$359.30)	(\$84.73)	(\$197.99)
EARNINGS (\$ Millions)									
Interest Income	\$13,305.12	\$13,050.64	\$12,730.27	\$12,673.86	\$12,995.73	\$13,078.68	\$13,213.35	\$13,686.03	\$13,890.72
Interest Expense	4,845.68	4,964.03	4,971.90	5,027.10	5,240.41	5,419.47	5,903.02	6,329.49	6,418.78
NET INTEREST INCOME	8,459.44	8,086.62	7,758.37	7,646.76	7,755.31	7,659.22	7,310.34	7,356.54	7,471.93
Loss Provisions-Interest Bearing Assets	620.59	517.36	338.47	537.95	652.91	661.10	665.27	687.92	829.67
Noninterest Income	4,915.52	4,475.41	4,678.35	4,779.81	4,846.34	4,211.51	3,844.92	3,646.48	3,460.69
Mortgage Loan Servicing Fees	(52.15)	(732.03)	800.61	140.50	(1,032.43)	(621.18)	(705.40)	(2,164.56)	(1,125.29)
Other Fees and Charges	3,154.80	2,515.77	2,622.60	2,589.54	2,465.09	2,312.23	2,295.62	2,094.09	2,026.35
Other Noninterest Income	1,812.86	2,691.67	1,255.15	2,049.78	3,413.68	2,520.46	2,254.71	3,716.96	2,559.64
Noninterest Expense	7,528.69	6,846.41	6,750.13	6,536.51	6,454.02	6,025.76	5,929.70	5,696.13	5,717.92
G&A Expense	7,429.48	6,756.81	6,656.30	6,444.97	6,328.37	5,936.25	5,819.95	5,590.10	5,578.86
Goodwill Amortization	91.66	81.99	75.56	62.48	74.70	55.78	84.76	81.05	85.44
Loss Provisions-Noninterest Bearing Assets	7.56	7.61	18.27	29.07	50.96	33.73	25.00	24.98	53.63
Income Before Taxes & Extraordinary Items	5,225.68	5,198.26	5,348.13	5,352.11	5,494.72	5,183.87	4,560.29	4,618.97	4,385.03
Income Taxes	1,877.91	1,851.98	1,906.75	1,912.80	1,962.91	1,851.84	1,584.49	1,650.34	1,516.35
Extraordinary Items	31.18	(8.52)	1.87	0.29	1.41	(6.45)	5.96	(0.05)	(31.72)
NET INCOME	3,378.95	3,337.76	3,443.25	3,439.60	3,533.22	3,325.58	2,981.76	2,968.58	2,836.97
PROFITABILITY (Percent of Avg Assets Annualized)									
Interest Income	4.57	4.64	4.67	4.70	4.93	5.11	5.32	5.62	5.78
Interest Expense	1.67	1.77	1.82	1.87	1.99	2.12	2.38	2.60	2.67
NET INTEREST INCOME	2.91	2.88	2.84	2.84	2.94	2.99	2.94	3.02	3.11
Loss Provisions-Interest Bearing Assets	0.21	0.18	0.12	0.20	0.25	0.26	0.27	0.28	0.35
Noninterest Income	1.69	1.59	1.72	1.77	1.84	1.64	1.55	1.50	1.44
Mortgage Loan Servicing Fees	-0.02	-0.26	0.29	0.05	-0.39	-0.24	-0.28	-0.89	-0.47
Other Fees and Charges	1.08	0.90	0.96	0.96	0.94	0.90	0.92	0.86	0.84
Other Noninterest Income	0.62	0.96	0.46	0.76	1.30	0.98	0.91	1.53	1.07
Noninterest Expense	2.59	2.44	2.47	2.43	2.45	2.35	2.39	2.34	2.38
G&A Expense	2.55	2.40	2.44	2.39	2.40	2.32	2.34	2.29	2.32
Goodwill Amortization	0.03	0.03	0.03	0.02	0.03	0.02	0.03	0.03	0.04
Loss Provisions-Noninterest Bearing Assets	0.00	0.00	0.01	0.01	0.02	0.01	0.01	0.01	0.02
Income Before Taxes & Extraordinary Items	1.80	1.85	1.96	1.99	2.08	2.02	1.84	1.90	1.82
Income Taxes	0.65	0.66	0.70	0.71	0.74	0.72	0.64	0.68	0.63
Extraordinary Items	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.01
NET INCOME	1.16	1.19	1.26	1.28	1.34	1.30	1.20	1.22	1.18

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 2004	MAR 2004	DEC 2003	SEP 2003	JUN 2003	MAR 2003	DEC 2002	SEP 2002	JUN 2002
NUMBER OF INSTITUTIONS:	910	923	928	936	947	958	974	983	995
TOTAL ASSETS (\$ Billions)									
Cash and Noninterest-Earning Deposits	\$1,188.30	\$1,157.36	\$1,092.62	\$1,094.13	\$1,064.67	\$1,047.53	\$1,004.53	\$987.17	\$964.38
Investment Securities	18.17	17.88	19.88	19.87	20.27	17.13	17.75	15.41	14.43
Mortgage Derivatives	67.93	75.78	84.95	88.81	84.10	80.54	75.64	82.43	90.25
Mortgage Backed Securities	52.89	55.41	45.52	45.48	52.15	55.92	53.63	55.23	53.83
1 - 4 Family Mortgages	93.85	97.28	91.28	90.08	95.83	94.51	89.79	87.22	84.65
Home Equity Lines of Credit	631.47	602.57	547.42	535.93	523.46	517.93	487.63	479.20	456.13
Multifamily Mortgages	58.72	53.53	48.82	42.29	38.21	37.69	32.57	29.46	26.82
Nonresidential Mortgages	57.39	56.47	53.72	52.31	50.59	48.38	48.05	48.12	45.91
Construction Loans	49.07	48.81	46.84	46.59	45.75	45.24	43.76	42.10	41.11
Land Loans	23.02	22.86	22.17	21.55	21.82	21.64	21.59	22.13	21.93
Commercial Loans	9.09	8.44	7.86	7.44	6.92	6.83	6.75	6.61	6.52
Consumer Loans	37.75	32.47	39.13	40.41	30.93	30.68	29.89	29.62	28.38
Repossessed Assets, Net	74.38	67.87	63.75	58.80	60.28	55.50	55.48	52.08	55.80
Real Estate Held for Investment, Net	0.82	0.91	0.94	1.00	0.97	0.99	1.00	1.00	0.96
Office Premises & Equipment	0.28	0.28	0.28	0.31	0.29	0.30	0.30	0.32	0.32
Other Assets	9.71	9.79	9.73	9.68	9.56	9.42	9.22	8.93	8.77
Less: Contra Assets & Valuation Allowances	68.97	66.77	65.46	82.37	68.29	68.82	70.22	63.09	61.54
	(46.41)	(49.17)	(39.21)	(39.00)	(45.62)	(49.62)	(47.46)	(48.93)	(47.68)
TOTAL LIABILITIES AND CAPITAL (\$ Billions)									
TOTAL DEPOSITS	\$1,188.30	\$1,157.36	\$1,092.62	\$1,094.13	\$1,064.67	\$1,047.53	\$1,004.53	\$987.17	\$964.38
Deposits less than or equal to \$100,000	695.58	693.04	636.64	631.15	617.14	608.74	593.59	579.26	564.46
Deposits greater than \$100,000	433.86	436.58	419.10	420.26	407.55	410.49	406.70	402.28	405.07
Escrows	261.62	256.33	217.53	210.89	209.59	198.25	186.89	176.98	159.39
BORROWINGS	28.28	32.85	25.43	41.38	43.82	39.18	38.26	27.04	16.62
Advances From FHLE	362.39	336.98	313.35	288.27	282.62	280.00	257.21	268.42	276.97
Repurchase Agreements & FedFunds Purchased	221.06	210.52	189.72	175.58	164.16	171.26	171.39	178.42	179.69
Other Borrowings	59.87	62.48	63.65	57.99	59.44	55.35	50.29	54.92	65.13
Other Liabilities	81.46	63.98	59.98	54.70	59.01	53.39	35.53	35.07	32.16
Equity Capital	21.16	21.18	17.84	36.11	23.63	24.58	23.26	23.77	18.10
Capital Stock and Paid-In Capital	109.27	106.29	99.36	97.23	97.46	95.04	92.22	88.67	88.22
Unrealized Gains (Losses) AFS Securities	61.74	58.51	55.05	53.50	53.20	52.42	50.23	45.68	46.37
Retained Earnings	(0.53)	1.57	0.54	0.99	2.50	2.45	2.45	3.00	1.56
	48.79	47.46	44.98	44.21	43.55	41.87	41.25	41.83	41.39

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 2004	MAR 2004	DEC 2003	SEP 2003	JUN 2003	MAR 2003	DEC 2002	SEP 2002	JUN 2002
NUMBER OF INSTITUTIONS:	910	923	928	936	947	958	974	983	995
<hr/>									
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	1.53	1.55	1.82	1.82	1.90	1.63	1.77	1.56	1.50
Investment Securities	5.72	6.55	7.78	8.12	7.90	7.69	7.53	8.35	9.36
Mortgage Derivatives	4.45	4.79	4.17	4.16	4.90	5.34	5.34	5.59	5.58
Mortgage Backed Securities	7.90	8.41	8.35	8.23	9.00	9.02	8.94	8.84	8.78
1 - 4 Family Mortgages	53.14	52.06	50.10	48.98	49.17	49.44	48.54	48.54	47.30
Home Equity Lines of Credit	4.94	4.63	4.47	3.87	3.59	3.60	3.24	2.98	2.78
Multifamily Mortgages	4.83	4.88	4.92	4.78	4.75	4.62	4.78	4.87	4.76
Nonresidential Mortgages	4.13	4.22	4.29	4.26	4.30	4.32	4.36	4.26	4.26
Construction Loans	1.94	1.98	2.03	1.97	2.05	2.07	2.15	2.24	2.27
Land Loans	0.76	0.73	0.72	0.68	0.65	0.65	0.67	0.67	0.68
Commercial Loans	3.18	2.81	3.58	3.69	2.90	2.93	2.98	3.00	2.94
Consumer Loans	6.26	5.86	5.84	5.37	5.66	5.30	5.52	5.28	5.79
Repossessed Assets, Net	0.07	0.08	0.09	0.09	0.09	0.09	0.10	0.10	0.10
Real Estate Held for Investment, Net	0.02	0.02	0.03	0.03	0.03	0.03	0.03	0.03	0.03
Office Premises & Equipment	0.82	0.85	0.89	0.88	0.90	0.90	0.92	0.90	0.91
Other Assets	5.80	5.77	5.99	7.53	6.41	6.57	6.99	6.39	6.38
Less: Contra Assets & Valuation Allowances	-3.91	-4.25	-3.59	-3.56	-4.28	-4.74	-4.72	-4.96	-4.94
<hr/>									
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	58.54	59.88	58.27	57.69	57.97	58.11	59.09	58.68	58.53
Deposits less than or equal to \$100,000	36.51	37.72	38.36	38.41	38.28	39.19	40.49	40.75	42.00
Deposits greater than \$100,000	22.02	22.15	19.91	19.27	19.69	18.93	18.60	17.93	16.53
Escrows	2.38	2.84	2.33	3.78	4.12	3.74	3.81	2.74	1.72
BORROWINGS	30.50	29.12	28.68	26.35	26.55	26.73	25.61	27.19	28.72
Advances From FHLB	18.60	18.19	17.36	16.05	15.42	16.35	17.06	18.07	18.63
Repurchase Agreements & FedFunds Purchased	5.04	5.40	5.83	5.30	5.58	5.28	5.01	5.56	6.75
Other Borrowings	6.86	5.53	5.49	5.00	5.54	5.10	3.54	3.55	3.33
Other Liabilities	1.78	1.83	1.63	3.30	2.22	2.35	2.32	2.41	1.88
Equity Capital	9.20	9.18	9.09	8.89	9.15	9.07	9.18	8.98	9.15
Capital Stock and Paid-In Capital	5.20	5.06	5.04	4.89	5.00	5.00	5.00	4.63	4.81
Unrealized Gains (Losses) AFS Securities	-0.04	0.14	0.05	0.09	0.23	0.23	0.24	0.30	0.16
Retained Earnings	4.11	4.10	4.12	4.04	4.09	4.00	4.11	4.24	4.29

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

FOR THE QUARTER ENDING:	JUN 2004	MAR 2004	DEC 2003	SEP 2003	JUN 2003	MAR 2003	DEC 2002	SEP 2002	JUN 2002
NUMBER OF INSTITUTIONS:	910	923	928	936	947	958	974	983	995
<hr/>									
TOTAL ASSETS (Percent Change)	16.00	12.26	10.43	13.43	13.22	11.79	8.20	9.72	9.01
Cash and Noninterest-Earning Deposits	-7.17	5.79	14.13	34.98	46.75	22.43	27.01	15.39	8.59
Investment Securities	37.67	36.71	-33.11	61.67	56.86	51.92	44.20	44.85	53.14
Mortgage Derivatives	7.18	-0.04	-14.43	-17.20	-2.73	5.48	2.23	-2.95	-8.66
Mortgage Backed Securities	4.26	6.25	3.61	4.64	14.77	16.71	7.14	2.09	-2.26
1 - 4 Family Mortgages	25.94	18.98	15.35	15.79	18.84	19.63	8.86	10.06	5.86
Home Equity Lines of Credit	60.14	43.89	51.64	50.24	49.43	71.28	76.04	76.63	80.08
Multifamily Mortgages	15.12	18.86	14.03	12.91	14.21	10.98	11.15	9.92	6.85
Nonresidential Mortgages	14.30	11.68	10.68	14.65	14.78	16.32	16.25	14.44	15.11
Construction Loans	12.12	9.66	6.10	1.00	3.09	1.29	1.31	4.97	8.47
Land Loans	37.41	29.23	21.97	19.49	13.72	15.18	13.56	12.78	13.97
Commercial Loans	35.07	8.04	33.49	38.31	10.60	10.95	14.62	15.13	10.89
Consumer Loans	25.07	23.68	15.56	13.80	17.49	14.67	4.40	2.12	17.25
Repossessed Assets, Net	-14.10	-6.38	-4.25	2.97	3.78	7.11	7.63	10.76	10.34
Real Estate Held for Investment, Net	-0.32	-2.87	-8.35	-5.08	-8.32	-8.49	-6.06	-33.46	-27.95
Office Premises & Equipment	5.99	6.90	8.31	11.35	11.77	11.81	11.69	10.58	9.82
Other Assets	4.64	-1.72	-5.84	33.61	13.39	15.83	31.09	18.91	22.33
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<hr/>									
TOTAL LIABILITIES AND CAPITAL (Percent Chg)	16.00	12.26	10.43	13.43	13.22	11.79	8.20	9.72	9.01
TOTAL DEPOSITS	17.27	15.92	9.17	12.14	12.45	12.53	13.53	13.32	13.41
Deposits less than or equal to \$100,000	11.08	8.47	5.07	7.88	3.77	5.03	5.42	5.60	7.39
Deposits greater than \$100,000	29.16	31.21	18.05	21.71	34.30	32.03	36.33	35.90	32.26
BORROWINGS	33.70	21.85	23.04	8.55	3.46	-0.87	-11.68	-3.32	-1.45
Advances From FHLB	40.87	24.92	12.13	-0.70	-7.59	-6.66	-13.06	-9.27	-8.10
Repurchase Agreements & FedFunds Purchased	7.03	14.23	27.23	5.79	-8.53	-24.89	-25.41	14.91	13.76
Other Borrowings	40.02	19.97	69.26	61.22	93.34	111.19	33.16	5.74	13.73
Other Liabilities	-69.09	-67.48	-29.20	53.84	97.62	94.03	60.24	44.37	4.63
Equity Capital	16.66	14.07	9.80	13.29	15.63	17.66	21.47	17.15	21.33
Capital Stock and Paid-In Capital	21.53	14.19	11.76	30.00	30.58	33.22	55.04	29.72	33.96
Unrealized Gains (Losses) AFS Securities	-122.49	-34.02	-77.69	-66.09	68.28	-1,420.34	311.75	38.77	54.03
Retained Earnings	15.62	15.16	11.00	14.59	13.44	11.71	12.32	13.63	17.66

STRUCTURAL DATA AND LOAN ACTIVITY

FOR THE QUARTER ENDING:	JUN 2004	MAR 2004	DEC 2003	SEP 2003	JUN 2003	MAR 2003	DEC 2002	SEP 2002	JUN 2002
NUMBER OF INSTITUTIONS:	910	923	928	936	947	958	974	983	995

SELECTED STRUCTURAL DATA									
Number of New Thrifts	3	6	4	1	2	3	5	0	2
Consolidated Assets (\$ Billions)	0.90	18.78	0.05	0.02	0.56	0.67	62.75	0.00	1.83
Number of Conservatorships/Receiverships	0	1	0	0	0	0	0	0	1
Consolidated Assets (\$ Billions)	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.05
Number of Bank Charter Conversions	4	6	3	4	3	7	1	3	3
Consolidated Assets (\$ Billions)	15.59	1.92	0.29	2.62	1.02	1.75	0.12	0.30	37.92
Number of Bank Acquisitions	8	2	6	2	8	6	8	5	6
Consolidated Assets (\$ Billions)	12.26	2.02	3.84	0.66	2.51	1.00	4.84	1.88	1.53
Number of Thrift Mergers	3	2	2	5	1	6	5	2	2
Consolidated Assets (\$ Billions)	3.01	1.57	2.23	1.46	0.05	1.67	51.16	0.80	0.08

LOAN ACTIVITY (\$ Millions)									
Mortgage Pool Securities									
Total Purchases	\$33,525.03	\$36,842.04	\$31,352.45	\$34,186.45	\$33,238.04	\$32,863.67	\$41,163.47	\$25,097.56	\$26,735.65
Total Sales	15,060.37	19,171.23	20,331.02	22,483.31	19,186.91	17,231.20	27,128.71	14,895.98	17,736.15
Mortgage Originations	203,461.64	148,843.46	163,940.60	250,458.00	215,074.78	176,176.71	177,438.07	138,304.00	109,245.55
Construction Loans	9,550.07	7,954.39	8,290.99	8,342.29	7,602.87	6,708.02	7,380.34	7,873.05	7,560.83
1-4 Family Mortgages	7,749.89	6,281.82	6,576.19	6,708.35	6,261.99	5,391.99	5,829.04	6,314.58	5,866.27
Permanent Loans Secured by 1-4 Family Unit	180,414.72	130,263.91	143,895.07	230,009.00	195,786.76	160,174.85	159,565.51	122,375.17	92,803.90
Mortgage Refinancings	71,390.15	53,918.34	42,460.75	105,213.26	116,667.75	104,203.84	87,637.11	54,754.37	33,056.84
Mortgage Purchases	80,836.89	64,147.01	62,766.03	107,232.96	99,848.84	91,373.56	97,689.87	64,936.26	52,694.86
Secured by 1-4 Family Mortgages	79,252.73	61,788.39	60,911.40	105,726.81	98,759.68	90,573.44	96,614.03	64,222.53	51,494.97
Mortgage Sales	144,790.47	92,561.23	145,008.72	233,943.52	215,801.63	182,625.95	196,519.89	119,206.77	101,122.36
Secured by 1-4 Family Mortgages	141,328.02	91,094.19	141,057.06	232,533.60	213,838.88	180,976.23	194,643.26	117,530.26	99,736.85
Nonmortgage Originations and Purchases	57,319.30	36,458.57	41,151.00	50,326.61	41,088.39	35,705.19	36,674.80	33,182.59	42,750.45
Consumer Loans	33,191.85	18,749.56	23,928.96	20,548.30	20,583.95	17,381.18	18,359.00	17,153.76	28,502.38

OTHER INDICATORS (Percent Annualized)									
Asset Growth Rate	20.51	18.63	1.11	12.35	7.72	18.05	7.87	10.40	1.88
Cost of Funds	1.93	2.04	2.12	2.21	2.35	2.49	2.78	3.00	3.05
Asset Yield	4.89	5.10	5.19	5.24	5.46	5.67	5.90	6.20	6.38
Mortgage Portfolio Yield	4.85	5.14	5.24	5.42	5.62	5.83	6.12	6.36	6.56
Earnings Efficiency	107.90	108.13	106.63	106.79	107.16	107.30	106.98	107.44	106.59
Operating Efficiency	64.26	68.46	59.53	62.11	68.88	63.49	65.39	76.72	66.63

CAPITAL MEASURES

FOR THE QUARTER ENDING:	JUN 2004	MAR 2004	DEC 2003	SEP 2003	JUN 2003	MAR 2003	DEC 2002	SEP 2002	JUN 2002
NUMBER OF INSTITUTIONS:	910	923	928	936	947	958	974	983	995

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	909	922	927	935	947	958	972	981	994
Percent of Thrifts	99.89	99.89	99.89	99.89	100.00	100.00	99.79	99.80	99.90
Consolidated Assets (\$ Billions)	\$1,188.20	\$1,157.25	\$1,092.57	\$1,093.90	\$1,064.67	\$1,047.53	\$1,004.45	\$987.12	\$964.33
Fail FDICIA Capital Standards	1	1	1	1	0	0	2	2	1
Percent of Thrifts	0.11	0.11	0.11	0.11	0.00	0.00	0.21	0.20	0.10
Consolidated Assets (\$ Billions)	\$0.11	\$0.11	\$0.05	\$0.23	\$0.00	\$0.00	\$0.08	\$0.05	\$0.04
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)	\$93.51	\$89.41	\$84.08	\$81.69	\$81.38	\$79.06	\$76.80	\$76.53	\$75.28
Tangible Equity Ratio	7.99	7.86	7.82	7.59	7.79	7.69	7.80	7.89	7.96
Median Ratio	9.85	9.87	9.69	9.63	9.43	9.43	9.33	9.34	9.32
Tier 1 Capital (\$ Billions)	\$93.62	\$89.48	\$84.11	\$81.72	\$81.40	\$79.08	\$76.81	\$76.54	\$75.30
Tier 1 Leverage Ratio	7.99	7.86	7.82	7.59	7.79	7.70	7.80	7.89	7.97
Median Ratio	9.85	9.87	9.69	9.64	9.44	9.44	9.33	9.35	9.32
Tier 1 Risk-based Capital Ratio	12.90	12.82	12.80	12.62	12.81	12.68	12.70	12.80	12.98
Median Ratio	17.07	17.39	17.18	16.96	17.05	17.10	16.86	16.74	16.78
Risk-based Capital (\$ Billions)	\$102.67	\$99.35	\$93.50	\$91.22	\$90.71	\$88.23	\$84.45	\$83.51	\$82.55
Total Risk-based Capital Ratio	14.15	14.23	14.23	14.09	14.27	14.14	13.96	13.97	14.23
Median Ratio	18.04	18.27	17.99	17.79	18.00	17.89	17.86	17.73	17.59

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2004	MAR 2004	DEC 2003	SEP 2003	JUN 2003	MAR 2003	DEC 2002	SEP 2002	JUN 2002
NUMBER OF INSTITUTIONS:	910	923	928	936	947	958	974	983	995
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$6,690.91	\$6,436.22	\$7,789.18	\$7,178.18	\$7,789.84	\$7,237.35	\$7,610.21	\$6,963.91	\$6,205.43
Mortgage Loans									
Construction & Land Loans	260.58	244.01	235.05	263.45	266.85	318.26	327.11	273.21	300.32
Nonresidential Mortgages	238.49	291.54	251.61	223.85	256.08	302.04	290.20	264.40	290.24
Multifamily Mortgages	81.13	89.91	72.63	111.71	89.24	93.22	82.91	67.38	84.12
1-4 Family Mortgages	4,593.25	4,636.70	5,640.13	5,328.06	5,750.85	5,179.94	5,316.53	4,973.68	4,257.24
Home Equity Lines of Credit	183.87	211.02	36.07	36.25	36.83	36.03	42.99	29.94	26.95
Nonmortgage Loans and Leases									
Commercial Loans	430.04	300.45	293.00	291.06	328.03	373.92	425.02	353.22	342.80
Consumer Loans	1,087.43	873.60	1,260.69	923.80	1,061.97	933.93	1,125.46	1,002.09	903.76
NONCURRENT LOANS (\$ Millions)	\$5,162.12	\$5,590.37	\$6,352.44	\$6,441.91	\$6,350.59	\$6,571.41	\$6,569.81	\$5,937.28	\$5,822.29
Mortgage Loans									
Construction & Land Loans	240.40	294.87	255.91	330.13	332.07	441.44	453.50	467.05	470.96
Nonresidential Mortgages	375.49	451.68	408.50	481.61	522.31	571.77	544.75	538.91	554.26
Multifamily Mortgages	70.77	117.62	68.02	85.07	94.84	74.01	61.94	85.06	95.48
1-4 Family Mortgages	3,449.88	3,790.61	4,528.29	4,477.89	4,344.08	4,419.64	4,451.74	3,743.55	3,671.50
Home Equity Lines of Credit	86.70	106.18	14.86	15.95	17.52	16.99	16.47	16.21	15.31
Nonmortgage Loans and Leases									
Commercial Loans	500.73	463.26	475.00	611.86	610.46	641.99	653.81	743.59	714.90
Consumer Loans	524.86	472.34	601.87	439.40	429.31	405.58	387.60	342.92	299.88
NET CHARGE-OFFS (\$ Millions)	\$651.83	\$686.69	\$688.55	\$679.22	\$719.11	\$709.54	\$859.10	\$581.88	\$461.52
Mortgage Loans									
Construction & Land Loans	2.74	4.40	7.98	7.75	13.66	10.41	6.88	8.27	6.18
Nonresidential Mortgages	10.12	22.99	5.90	6.19	15.28	9.90	9.42	3.49	17.48
Multifamily Mortgages	2.81	0.47	(0.25)	0.52	2.37	0.89	(0.41)	(0.50)	1.25
1-4 Family Mortgages	46.62	59.93	58.15	40.47	59.54	57.30	149.36	54.04	54.18
Home Equity Lines of Credit	5.10	6.06	5.85	3.15	2.83	3.44	3.84	3.28	2.97
Nonmortgage Loans and Leases									
Commercial Loans	131.14	92.22	32.93	84.23	145.77	137.25	284.60	115.11	111.32
Consumer Loans	430.26	487.96	528.40	496.92	418.85	430.67	359.65	334.31	223.94
Repossessed Assets	11.46	14.49	25.00	31.96	54.85	41.99	36.17	33.40	20.87
Other	16.69	4.24	30.43	11.17	8.80	21.14	13.44	33.76	26.30
REPOSSESSED ASSETS, NET (\$ Millions)	\$817.61	\$909.62	\$937.53	\$995.26	\$974.38	\$989.61	\$996.01	\$997.71	\$959.69
Construction & Land Loans	81.07	127.04	142.79	181.11	177.79	177.09	173.29	171.46	129.73
Nonresidential Mortgages	125.42	121.53	136.98	162.36	157.00	168.54	173.89	181.33	249.22
Multifamily Mortgages	13.13	10.84	6.19	6.05	5.19	5.83	4.97	9.85	14.67
1-4 Family Mortgages	563.66	606.23	597.32	583.57	576.78	571.74	551.20	553.22	495.16
Other	34.33	43.98	54.25	62.17	57.62	66.40	92.66	81.85	70.90
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)									
Real Estate Loans	\$770.04	\$739.15	\$678.01	\$663.81	\$648.54	\$640.02	\$607.78	\$598.16	\$571.61
Percent of Total Assets	64.80	63.87	62.05	60.67	60.91	61.10	60.50	60.59	59.27
Noncurrent Real Estate Loans	\$4.14	\$4.65	\$5.26	\$5.37	\$5.29	\$5.51	\$5.51	\$4.83	\$4.79
Percent of Total Assets	0.35	0.40	0.48	0.49	0.50	0.53	0.55	0.49	0.50
Real Estate Owned	\$0.78	\$0.87	\$0.88	\$0.93	\$0.92	\$0.92	\$0.90	\$0.92	\$0.89
Percent of Total Assets	0.07	0.07	0.08	0.09	0.09	0.09	0.09	0.09	0.09
Troubled Real Estate Loans	\$4.92	\$5.52	\$6.14	\$6.31	\$6.21	\$6.43	\$6.42	\$5.75	\$5.68
Percent of Total Assets	0.41	0.48	0.56	0.58	0.58	0.61	0.64	0.58	0.59
Valuation Allowances	\$6.70	\$6.48	\$6.54	\$6.86	\$7.04	\$6.83	\$6.69	\$6.69	\$6.54

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2004	MAR 2004	DEC 2003	SEP 2003	JUN 2003	MAR 2003	DEC 2002	SEP 2002	JUN 2002
NUMBER OF INSTITUTIONS:	910	923	928	936	947	958	974	983	995
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.56	0.56	0.71	0.66	0.73	0.69	0.76	0.71	0.64
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.81	0.78	0.78	0.91	0.93	1.12	1.15	0.95	1.06
Nonresidential Mortgages	0.49	0.60	0.54	0.48	0.56	0.67	0.66	0.63	0.71
Multifamily Mortgages	0.14	0.16	0.14	0.21	0.18	0.19	0.17	0.14	0.18
1-4 Family Mortgages	0.73	0.77	1.03	0.99	1.10	1.00	1.09	1.04	0.93
Home Equity Lines of Credit	0.31	0.39	0.07	0.09	0.10	0.10	0.13	0.10	0.10
Nonmortgage Loans and Leases									
Commercial Loans	1.14	0.93	0.75	0.72	1.06	1.22	1.42	1.19	1.21
Consumer Loans	1.46	1.29	1.98	1.57	1.76	1.68	2.03	1.92	1.62
NONCURRENT LOANS (% Total Assets)	0.43	0.48	0.58	0.59	0.60	0.63	0.65	0.60	0.60
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.75	0.94	0.85	1.14	1.16	1.55	1.60	1.63	1.66
Nonresidential Mortgages	0.77	0.93	0.87	1.03	1.14	1.26	1.24	1.28	1.35
Multifamily Mortgages	0.12	0.21	0.13	0.16	0.19	0.15	0.13	0.18	0.21
1-4 Family Mortgages	0.55	0.63	0.83	0.84	0.83	0.85	0.91	0.78	0.80
Home Equity Lines of Credit	0.15	0.20	0.03	0.04	0.05	0.05	0.05	0.06	0.06
Nonmortgage Loans and Leases									
Commercial Loans	1.33	1.43	1.21	1.51	1.97	2.09	2.19	2.51	2.52
Consumer Loans	0.71	0.70	0.94	0.75	0.71	0.73	0.70	0.66	0.54
NET CHARGE-OFFS (% Total Assets)	0.05	0.06	0.06	0.06	0.07	0.07	0.09	0.06	0.05
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.01	0.01	0.03	0.03	0.05	0.04	0.02	0.03	0.02
Nonresidential Mortgages	0.02	0.05	0.01	0.01	0.03	0.02	0.02	0.01	0.04
Multifamily Mortgages	0.00	0.00	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	0.03	0.01	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	0.35	0.28	0.08	0.21	0.47	0.45	0.95	0.39	0.39
Consumer Loans	0.58	0.72	0.83	0.85	0.69	0.78	0.65	0.64	0.40
Repossessed Assets	1.40	1.59	2.67	3.21	5.63	4.24	3.63	3.35	2.17
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)	0.07	0.08	0.09	0.09	0.09	0.09	0.10	0.10	0.10
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans	0.25	0.41	0.48	0.62	0.62	0.62	0.61	0.60	0.46
Nonresidential Mortgages	0.26	0.25	0.29	0.35	0.34	0.37	0.40	0.43	0.61
Multifamily Mortgages	0.02	0.02	0.01	0.01	0.01	0.01	0.01	0.02	0.03
1-4 Family Mortgages	0.09	0.10	0.11	0.11	0.11	0.11	0.11	0.12	0.11
Other	0.05	0.07	0.08	0.08	0.08	0.10	0.13	0.13	0.12
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	0.22	0.24	0.25	0.25	0.27	0.27	0.34	0.24	0.19
Net Provisions for Losses (Annualized)	0.21	0.18	0.12	0.20	0.25	0.25	0.26	0.28	0.34
Valuation Allowances	0.56	0.56	0.60	0.63	0.66	0.65	0.67	0.68	0.68
Noncurrent Loans	0.43	0.48	0.58	0.59	0.60	0.63	0.65	0.60	0.60
Repossessed Assets, Net (% Total Assets)	0.07	0.08	0.09	0.09	0.09	0.09	0.10	0.10	0.10
Troubled Assets	0.50	0.56	0.67	0.68	0.69	0.72	0.75	0.70	0.70

SELECTED INDICATORS

BY FDICIA CATEGORY

SECOND QUARTER 2004:	WELL-CAPITALIZED	ADEQUATELY CAPITALIZED	UNDER-CAPITALIZED	INDUSTRY
NUMBER OF INSTITUTIONS:	904	5	1	910

Total Assets (\$ Billions)	\$1,187.21	\$0.98	\$0.11	\$1,188.30
Tier 1 Leverage Ratio (Percent)	8.00	5.88	3.03	7.99
Median Ratio	9.86	7.14	3.03	9.85
Total Risk-based Capital Ratio (Percent)	14.15	9.42	7.37	14.15
Median Ratio	18.08	9.57	7.37	18.04
Return on Average Assets (Percent Annualized)	1.16	-2.11	-1.77	1.16
Median Ratio	0.73	-1.38	-1.77	0.73
Net Interest Margin (Percent Annualized)	2.91	3.26	1.32	2.91
Median Ratio	3.06	3.03	1.32	3.05
Number of Profitable Thrifts	825	1	0	826
Profits (\$ Millions)	\$3,435.26	\$0.19	\$0.00	\$3,435.45
Number of Unprofitable Thrifts	79	4	1	84
Losses (\$ Millions)	(\$50.75)	(\$5.27)	(\$0.47)	(\$56.50)
Valuation Allowances (Percent of Total Assets)	0.56	1.25	2.07	0.56
Troubled Assets (Percent of Total Assets)	0.50	1.53	5.79	0.50
Asset Growth Rate (Percent Annualized)	20.52	-3.44	-12.68	20.51

BY OTS EXAMINATION RATING

SECOND QUARTER 2004:	CAMELS 1 AND 2	CAMELS 3	CAMELS 4 AND 5	INDUSTRY
NUMBER OF INSTITUTIONS:	839	52	6	910

Total Assets (\$ Billions)	\$1,141.64	\$25.61	\$0.49	\$1,188.30
Tier 1 Leverage Ratio (Percent)	8.00	8.74	6.20	7.99
Median Ratio	9.90	8.50	7.04	9.85
Total Risk-based Capital Ratio (Percent)	14.06	15.91	13.10	14.15
Median Ratio	18.09	15.54	13.19	18.04
Return on Average Assets (Percent Annualized)	1.17	0.92	-3.88	1.16
Median Ratio	0.75	0.42	-1.58	0.73
Net Interest Margin (Percent Annualized)	2.89	4.01	1.80	2.91
Median Ratio	3.07	2.74	2.36	3.05
Number of Profitable Thrifts	778	41	0	826
Profits (\$ Millions)	\$3,312.72	\$62.54	\$0.00	\$3,435.45
Number of Unprofitable Thrifts	61	11	6	84
Losses (\$ Millions)	(\$42.65)	(\$4.77)	(\$4.93)	(\$56.50)
Valuation Allowances (Percent of Total Assets)	0.55	1.33	2.78	0.56
Troubled Assets (Percent of Total Assets)	0.50	0.84	5.88	0.50
Asset Growth Rate (Percent Annualized)	20.77	12.72	-24.31	20.51

Thirteen de novo thrifts have not been assigned an examination rating. These reported total assets of \$20.6 billion and net income of \$56.0 million.
Office of Thrift Supervision / August 2004

STATEMENT OF OPERATIONS
BY REGION

SECOND QUARTER 2004:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	278	324	211	97	910
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	1.44	1.08	1.07	1.05	1.16
Median Ratio	0.71	0.65	0.77	0.93	0.73
Return on Average Equity (Annualized)	14.16	12.15	12.28	11.96	12.68
Median Ratio	6.23	6.04	6.90	9.51	6.60
Net Interest Margin (Annualized)	2.95	2.84	2.77	2.89	2.91
Median Ratio	3.00	2.99	3.12	3.36	3.05
Number of Profitable Thrifts	256	280	195	95	826
Percent Profitable	92.09	86.42	92.42	97.94	90.77
Profits (\$ Millions)	\$1,050.26	\$574.23	\$363.30	\$1,452.50	\$3,435.45
Number of Unprofitable Thrifts	22	44	16	2	84
Percent Unprofitable	7.91	13.58	7.58	2.06	9.23
Losses (\$ Millions)	(\$20.39)	(\$19.24)	(\$11.23)	(\$5.64)	(\$56.50)
EARNINGS (\$ Millions)					
Interest Income	\$3,426.60	\$2,416.44	\$1,520.60	\$5,984.68	\$13,305.12
Interest Expense	1,312.04	956.07	606.07	2,004.87	4,845.68
NET INTEREST INCOME	2,114.56	1,460.37	914.54	3,979.81	8,459.44
Loss Provisions-Interest Bearing Assets	208.06	160.55	49.73	202.24	620.59
Noninterest Income	1,429.34	867.73	466.06	2,152.66	4,915.52
Mortgage Loan Servicing Fees	146.30	77.91	54.41	(330.77)	(52.15)
Other Fees and Charges	843.63	535.05	344.06	1,432.34	3,154.80
Other Noninterest Income	439.41	254.77	67.59	1,051.09	1,812.86
Noninterest Expense	1,717.26	1,378.33	851.47	3,583.56	7,528.69
G&A Expense	1,675.36	1,368.72	842.42	3,544.90	7,429.48
Goodwill Amortization	41.75	9.25	6.93	33.73	91.66
Loss Provisions-Noninterest Bearing Assets	0.15	0.36	2.13	4.94	7.56
Income Before Taxes & Extraordinary Items	1,618.57	789.22	479.39	2,346.66	5,225.68
Income Taxes	588.80	265.51	127.32	899.60	1,877.91
Extraordinary Items	0.10	31.29	0.00	(0.20)	31.18
NET INCOME	1,029.87	555.00	352.07	1,446.86	3,378.95
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	4.78	4.71	4.61	4.34	4.57
Interest Expense	1.83	1.86	1.84	1.45	1.67
NET INTEREST INCOME	2.95	2.84	2.77	2.89	2.91
Loss Provisions-Interest Bearing Assets	0.29	0.31	0.15	0.15	0.21
Noninterest Income	1.99	1.69	1.41	1.56	1.69
Mortgage Loan Servicing Fees	0.20	0.15	0.16	-0.24	-0.02
Other Fees and Charges	1.18	1.04	1.04	1.04	1.08
Other Noninterest Income	0.61	0.50	0.20	0.76	0.62
Noninterest Expense	2.40	2.68	2.58	2.60	2.59
G&A Expense	2.34	2.67	2.55	2.57	2.55
Goodwill Amortization	0.06	0.02	0.02	0.02	0.03
Loss Provisions-Noninterest Bearing Assets	0.00	0.00	0.01	0.00	0.00
Income Before Taxes & Extraordinary Items	2.26	1.54	1.45	1.70	1.80
Income Taxes	0.82	0.52	0.39	0.65	0.65
Extraordinary Items	0.00	0.06	0.00	0.00	0.01
NET INCOME	1.44	1.08	1.07	1.05	1.16

STATEMENT OF CONDITION
BY REGION

SECOND QUARTER 2004:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	278	324	211	97	910
<hr/>					
TOTAL ASSETS (\$ Billions)	\$301.91	\$208.46	\$132.67	\$557.17	\$1,188.30
Cash and Noninterest-Earning Deposits	3.77	3.54	2.11	8.75	18.17
Investment Securities	23.56	18.24	19.90	16.92	67.93
Mortgage Derivatives	28.42	10.64	3.89	9.94	52.89
Mortgage Backed Securities	34.45	19.85	16.54	23.01	93.85
1 - 4 Family Mortgages	137.20	92.79	43.74	358.39	631.47
Home Equity Lines of Credit	10.04	13.31	5.69	29.69	58.72
Multifamily Mortgages	8.86	4.70	3.04	40.89	57.39
Nonresidential Mortgages	16.32	10.61	8.65	13.48	49.07
Construction Loans	4.22	5.74	6.49	6.57	23.02
Land Loans	1.74	3.16	1.79	2.40	9.09
Commercial Loans	10.82	7.96	5.16	13.82	37.75
Consumer Loans	17.56	20.49	15.11	21.22	74.38
Repossessed Assets, Net	0.12	0.25	0.12	0.32	0.82
Real Estate Held for Investment, Net	0.08	0.08	0.07	0.04	0.28
Office Premises & Equipment	1.96	2.27	1.20	4.29	9.71
Other Assets	14.49	9.52	5.66	39.78	68.97
Less: Contra Assets & Valuation Allowances	(26.76)	(9.27)	(3.08)	(7.30)	(46.41)
<hr/>					
TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$301.91	\$208.46	\$132.67	\$557.17	\$1,188.30
TOTAL DEPOSITS	181.06	142.91	77.90	294.46	695.58
Deposits less than or equal to \$100,000	126.14	95.63	53.81	158.59	433.86
Deposits greater than \$100,000	54.83	47.28	24.09	135.86	261.62
Escrows	1.95	1.81	1.84	22.68	28.28
BORROWINGS	85.24	43.37	41.80	202.49	362.39
Advances From FHLE	37.91	29.26	34.71	129.68	221.06
Repurchase Agreements & FedFunds Purchased	17.85	12.83	4.20	25.00	59.87
Other Borrowings	29.48	1.28	2.89	47.81	81.46
Other Liabilities	6.47	3.73	1.45	9.56	21.16
Equity Capital	29.24	18.45	11.53	50.67	109.27
Capital Stock and Paid-In Capital	14.79	10.09	5.11	32.29	61.74
Unrealized Gains (Losses) AFS Securities	(0.49)	(0.26)	0.06	0.16	(0.53)
Retained Earnings	15.21	8.63	6.53	18.51	48.79

STATEMENT OF CONDITION
BY REGION

SECOND QUARTER 2004:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	278	324	211	97	910

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.25	1.70	1.59	1.57	1.53
Investment Securities	7.80	8.75	15.00	3.04	5.72
Mortgage Derivatives	9.41	5.10	2.93	1.78	4.45
Mortgage Backed Securities	11.41	9.52	12.46	4.13	7.90
1 - 4 Family Mortgages	45.44	44.51	32.97	64.32	53.14
Home Equity Lines of Credit	3.32	6.39	4.29	5.33	4.94
Multifamily Mortgages	2.94	2.26	2.29	7.34	4.83
Nonresidential Mortgages	5.41	5.09	6.52	2.42	4.13
Construction Loans	1.40	2.75	4.89	1.18	1.94
Land Loans	0.58	1.52	1.35	0.43	0.76
Commercial Loans	3.58	3.82	3.89	2.48	3.18
Consumer Loans	5.82	9.83	11.39	3.81	6.26
Repossessed Assets, Net	0.04	0.12	0.09	0.06	0.07
Real Estate Held for Investment, Net	0.03	0.04	0.06	0.01	0.02
Office Premises & Equipment	0.65	1.09	0.90	0.77	0.82
Other Assets	4.80	4.57	4.27	7.14	5.80
Less: Contra Assets & Valuation Allowances	-8.86	-4.45	-2.32	-1.31	-3.91

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS	59.97	68.56	58.72	52.85	58.54
Deposits less than or equal to \$100,000	41.78	45.88	40.56	28.46	36.51
Deposits greater than \$100,000	18.16	22.68	18.16	24.38	22.02
Escrows	0.65	0.87	1.39	4.07	2.38
BORROWINGS	28.23	20.80	31.50	36.34	30.50
Advances From FHLB	12.56	14.04	26.16	23.27	18.60
Repurchase Agreements & FedFunds Purchased	5.91	6.15	3.16	4.49	5.04
Other Borrowings	9.76	0.61	2.18	8.58	6.86
Other Liabilities	2.14	1.79	1.09	1.72	1.78
Equity Capital	9.69	8.85	8.69	9.09	9.20
Capital Stock and Paid-In Capital	4.90	4.84	3.85	5.80	5.20
Unrealized Gains (Losses) AFS Securities	-0.16	-0.12	0.04	0.03	-0.04
Retained Earnings	5.04	4.14	4.92	3.32	4.11

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

SECOND QUARTER 2004:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	278	324	211	97	910
<hr/>					
TOTAL ASSETS (Percent Change)	28.61	14.54	5.28	13.78	16.00
Cash and Noninterest-Earning Deposits	-1.80	6.67	-12.15	-12.61	-7.17
Investment Securities	11.18	122.91	436.70	4.06	37.67
Mortgage Derivatives	34.10	30.00	4.87	-38.86	7.18
Mortgage Backed Securities	45.72	17.30	-0.71	-29.84	4.26
1 - 4 Family Mortgages	33.23	26.82	2.71	26.61	25.94
Home Equity Lines of Credit	15.32	50.84	44.07	95.39	60.14
Multifamily Mortgages	13.56	22.80	11.82	14.84	15.12
Nonresidential Mortgages	20.09	17.42	14.25	5.94	14.30
Construction Loans	13.68	23.02	-1.24	17.71	12.12
Land Loans	22.73	40.91	51.58	35.26	37.41
Commercial Loans	21.51	-1.54	9.37	121.09	35.07
Consumer Loans	36.90	15.95	3.14	48.16	25.07
Repossessed Assets, Net	-28.26	-2.89	-15.11	-14.79	-14.10
Real Estate Held for Investment, Net	315.33	44.46	3.55	-67.12	-0.32
Office Premises & Equipment	10.25	6.33	-4.06	7.05	5.99
Other Assets	25.59	9.22	5.66	-2.31	4.64
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00
<hr/>					
TOTAL LIABILITIES AND CAPITAL (Percent Chg)	28.61	14.54	5.28	13.78	16.00
TOTAL DEPOSITS	20.83	12.67	5.87	20.95	17.27
Deposits less than or equal to \$100,000	13.65	7.98	1.42	14.71	11.08
Deposits greater than \$100,000	41.07	23.51	17.36	29.14	29.16
BORROWINGS	52.31	37.05	14.33	31.59	33.70
Advances From FHLB	37.10	37.38	15.64	52.64	40.87
Repurchase Agreements & FedFunds Purchased	44.35	42.90	0.82	-17.87	7.03
Other Borrowings	84.84	-6.58	21.41	24.24	40.02
Other Liabilities	-7.48	-47.06	-74.05	-80.33	-69.09
Equity Capital	32.18	9.50	9.38	13.55	16.66
Capital Stock and Paid-In Capital	51.07	12.60	15.39	15.22	21.53
Unrealized Gains (Losses) AFS Securities	-204.86	-189.81	-79.48	-87.72	-122.49
Retained Earnings	25.72	10.10	5.54	14.64	15.62

CAPITAL MEASURES
BY REGION

SECOND QUARTER 2004:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	278	324	211	97	910

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	278	323	211	97	909
Percent of Thrifts	100.00	99.69	100.00	100.00	99.89
Consolidated Assets (\$ Billions)	\$301.91	\$208.36	\$132.67	\$557.17	\$1,188.20
Fail FDICIA Capital Standards	0	1	0	0	1
Percent of Thrifts	0.00	0.31	0.00	0.00	0.11
Consolidated Assets (\$ Billions)	\$0.00	\$0.11	\$0.00	\$0.00	\$0.11
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)	\$26.86	\$17.80	\$11.18	\$38.30	\$93.51
Tangible Equity Ratio	8.97	8.58	8.48	7.06	7.99
Median Ratio	10.55	9.66	9.88	8.67	9.85
Tier 1 Capital (\$ Billions)	\$26.86	\$17.81	\$11.18	\$38.40	\$93.62
Tier 1 Leverage Ratio	8.97	8.58	8.48	7.06	7.99
Median Ratio	10.55	9.66	9.88	8.78	9.85
Tier 1 Risk-based Capital Ratio	15.30	13.71	14.11	11.18	12.90
Median Ratio	19.32	16.37	16.64	13.56	17.07
Risk-based Capital (\$ Billions)	\$29.11	\$18.74	\$11.88	\$43.56	\$102.67
Total Risk-based Capital Ratio	16.59	14.43	14.99	12.68	14.15
Median Ratio	20.32	17.62	17.42	14.51	18.04

ASSET QUALITY INDICATORS
BY REGION

SECOND QUARTER 2004:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	278	324	211	97	910
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$1,466.08	\$1,193.44	\$696.11	\$3,351.32	\$6,690.91
Mortgage Loans					
Construction & Land Loans	64.34	62.83	75.21	58.20	260.58
Nonresidential Mortgages	65.11	82.84	58.76	31.78	238.49
Multifamily Mortgages	16.64	11.62	10.34	42.53	81.13
1-4 Family Mortgages	805.09	689.86	392.77	2,721.58	4,593.25
Home Equity Lines of Credit	30.03	47.92	46.39	59.54	183.87
Nonmortgage Loans and Leases					
Commercial Loans	72.47	102.70	31.80	223.07	430.04
Consumer Loans	442.44	243.60	127.23	274.16	1,087.43
NONCURRENT LOANS (\$ Millions)	\$1,259.73	\$1,079.09	\$476.62	\$2,352.80	\$5,162.12
Mortgage Loans					
Construction & Land Loans	46.47	65.34	45.80	82.79	240.40
Nonresidential Mortgages	107.64	96.84	72.10	98.92	375.49
Multifamily Mortgages	17.18	19.39	13.46	20.74	70.77
1-4 Family Mortgages	770.96	584.86	226.42	1,873.75	3,449.88
Home Equity Lines of Credit	23.74	20.86	19.13	22.97	86.70
Nonmortgage Loans and Leases					
Commercial Loans	93.95	183.32	51.16	172.30	500.73
Consumer Loans	223.53	129.35	67.67	104.30	524.86
NET CHARGE-OFFS (\$ Millions)	\$177.06	\$213.46	\$55.98	\$205.33	\$651.83
Mortgage Loans					
Construction & Land Loans	0.50	0.50	3.82	(2.08)	2.74
Nonresidential Mortgages	6.61	1.04	4.06	(1.59)	10.12
Multifamily Mortgages	0.27	0.75	2.27	(0.48)	2.81
1-4 Family Mortgages	11.28	6.24	4.29	24.74	46.62
Home Equity Lines of Credit	0.79	2.06	0.57	1.68	5.10
Nonmortgage Loans and Leases					
Commercial Loans	16.94	42.18	2.43	69.58	131.14
Consumer Loans	139.08	152.23	34.29	104.66	430.26
Reposessed Assets	0.39	5.01	(0.03)	6.15	11.46
Other	2.00	5.51	4.85	4.34	16.69
REPOSSESSED ASSETS, NET (\$ Millions)	\$124.03	\$247.74	\$123.98	\$322.05	\$817.61
Construction & Land Loans	8.84	42.23	16.15	13.85	81.07
Nonresidential Mortgages	25.56	42.96	33.67	23.23	125.42
Multifamily Mortgages	0.47	8.49	3.81	0.36	13.13
1-4 Family Mortgages	80.57	141.56	65.41	276.30	563.66
Other	8.59	12.49	4.94	8.31	34.33
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$168.34	\$117.00	\$63.71	\$421.73	\$770.04
Percent of Total Assets	55.76	56.12	48.02	75.69	64.80
Noncurrent Real Estate Loans	\$0.94	\$0.77	\$0.36	\$2.08	\$4.14
Percent of Total Assets	0.31	0.37	0.27	0.37	0.35
Real Estate Owned	\$0.12	\$0.24	\$0.12	\$0.31	\$0.78
Percent of Total Assets	0.04	0.11	0.09	0.06	0.07
Troubled Real Estate Loans	\$1.06	\$1.00	\$0.48	\$2.39	\$4.92
Percent of Total Assets	0.35	0.48	0.36	0.43	0.41
Valuation Allowances	\$1.70	\$1.42	\$0.84	\$2.73	\$6.70

ASSET QUALITY INDICATORS
BY REGION

SECOND QUARTER 2004:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	278	324	211	97	910
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.49	0.57	0.52	0.60	0.56
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.08	0.71	0.91	0.65	0.81
Nonresidential Mortgages	0.40	0.78	0.68	0.24	0.49
Multifamily Mortgages	0.19	0.25	0.34	0.10	0.14
1-4 Family Mortgages	0.59	0.74	0.90	0.76	0.73
Home Equity Lines of Credit	0.30	0.36	0.82	0.20	0.31
Nonmortgage Loans and Leases					
Commercial Loans	0.67	1.29	0.62	1.61	1.14
Consumer Loans	2.52	1.19	0.84	1.29	1.46
NONCURRENT LOANS (% Total Assets)	0.42	0.52	0.36	0.42	0.43
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.78	0.73	0.55	0.92	0.75
Nonresidential Mortgages	0.66	0.91	0.83	0.73	0.77
Multifamily Mortgages	0.19	0.41	0.44	0.05	0.12
1-4 Family Mortgages	0.56	0.63	0.52	0.52	0.55
Home Equity Lines of Credit	0.24	0.16	0.34	0.08	0.15
Nonmortgage Loans and Leases					
Commercial Loans	0.87	2.30	0.99	1.25	1.33
Consumer Loans	1.27	0.63	0.45	0.49	0.71
NET CHARGE-OFFS (% Total Assets)	0.06	0.10	0.04	0.04	0.05
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.01	0.01	0.05	-0.02	0.01
Nonresidential Mortgages	0.04	0.01	0.05	-0.01	0.02
Multifamily Mortgages	0.00	0.02	0.07	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	0.02	0.01	0.01	0.01
Nonmortgage Loans and Leases					
Commercial Loans	0.16	0.53	0.05	0.50	0.35
Consumer Loans	0.79	0.74	0.23	0.49	0.58
Reposessed Assets	0.31	2.02	-0.03	1.91	1.40
Other	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)	0.04	0.12	0.09	0.06	0.07
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	0.15	0.47	0.19	0.15	0.25
Nonresidential Mortgages	0.16	0.40	0.39	0.17	0.26
Multifamily Mortgages	0.01	0.18	0.13	0.00	0.02
1-4 Family Mortgages	0.06	0.15	0.15	0.08	0.09
Other	0.06	0.13	0.09	0.02	0.05
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.23	0.41	0.17	0.15	0.22
Net Provisions for Losses (Annualized)	0.28	0.31	0.15	0.15	0.21
Valuation Allowances	0.56	0.68	0.64	0.49	0.56
Noncurrent Loans	0.42	0.52	0.36	0.42	0.43
Reposessed Assets, Net (% Total Assets)	0.04	0.12	0.09	0.06	0.07
Troubled Assets	0.46	0.64	0.45	0.48	0.50

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	2nd Qtr 2004 Net Income (\$ Millions)	2nd Qtr 2003 Net Income (\$ Millions)
NORTHEAST REGION						
CONNECTICUT	7	0.90	0.72	0.11	(2.44)	1.48
DELAWARE	6	83.72	36.68	6.58	314.21	227.64
MAINE	9	1.64	1.18	0.16	3.82	4.46
MASSACHUSETTS	20	7.10	5.18	0.94	11.84	15.76
NEW HAMPSHIRE	6	1.97	1.46	0.20	4.46	5.09
NEW JERSEY	41	39.68	26.31	3.56	116.20	57.50
NEW YORK	42	47.75	30.97	4.74	133.11	127.34
OHIO	86	46.45	32.10	6.30	276.24	162.28
PENNSYLVANIA	47	70.43	44.67	6.39	165.68	164.24
RHODE ISLAND	5	0.75	0.55	0.11	4.34	2.25
VERMONT	2	0.33	0.24	0.03	0.39	0.49
WEST VIRGINIA	7	1.19	1.00	0.14	2.03	2.27

TOTAL	278	\$301.91	\$181.06	\$29.24	\$1,029.87	\$770.80
SOUTHEAST REGION						
ALABAMA	12	2.66	1.78	0.25	4.06	8.88
DISTRICT OF COLUMBIA	1	0.19	0.17	0.02	(1.17)	(0.60)
FLORIDA	40	34.65	23.16	2.94	80.77	70.36
GEORGIA	20	8.70	5.10	0.89	12.33	16.93
ILLINOIS	56	30.66	21.34	3.11	44.85	37.54
INDIANA	51	13.33	9.58	1.24	42.97	39.16
KENTUCKY	25	2.90	2.21	0.33	6.77	5.51
MARYLAND	49	9.02	7.36	0.92	28.81	4.92
MICHIGAN	17	15.89	10.12	1.23	40.02	91.74
NORTH CAROLINA	16	3.56	2.71	0.54	9.53	9.85
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	21	7.01	4.81	0.64	18.21	19.80
VIRGIN ISLANDS	N/A	N/A	N/A	N/A	N/A	N/A
VIRGINIA	16	79.89	54.58	6.35	267.87	187.86

TOTAL	324	\$208.46	\$142.91	\$18.45	\$555.00	\$491.95

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

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	2nd Qtr 2004 Net Income (\$ Millions)	2nd Qtr 2003 Net Income (\$ Millions)
MIDWEST REGION						
ARKANSAS	7	1.96	1.42	0.19	4.83	4.43
IOWA	19	6.10	4.96	0.48	2.70	14.74
KANSAS	17	12.33	6.54	1.23	16.62	15.14
LOUISIANA	29	4.70	3.40	0.61	7.62	10.93
MINNESOTA	22	3.73	2.66	0.34	12.90	10.45
MISSISSIPPI	6	0.53	0.42	0.05	1.01	1.16
MISSOURI	31	5.32	3.79	0.57	14.50	14.64
NEBRASKA	11	15.02	8.37	1.23	28.52	34.04
OKLAHOMA	5	9.62	3.14	0.74	95.03	90.29
TENNESSEE	20	5.47	4.41	0.67	14.98	15.23
TEXAS	20	48.97	25.25	3.39	104.86	109.78
WISCONSIN	24	18.93	13.55	2.03	48.49	58.75
TOTAL	211	\$132.67	\$77.90	\$11.53	\$352.07	\$379.57
WEST REGION						
ALASKA	1	0.17	0.14	0.01	0.24	0.14
ARIZONA	4	0.62	0.40	0.13	6.80	4.16
CALIFORNIA	36	508.27	264.23	45.26	1,202.06	1,673.48
COLORADO	11	2.69	1.79	0.21	6.12	5.97
GUAM	1	0.08	0.07	0.01	0.20	0.20
HAWAII	2	7.70	5.11	0.59	(2.42)	18.65
IDAHO	3	1.12	0.85	0.10	2.67	2.64
MONTANA	3	0.28	0.23	0.04	0.52	0.37
NEVADA	2	1.63	1.14	0.18	6.75	5.88
NEW MEXICO	9	2.82	1.88	0.22	8.74	6.32
NORTH DAKOTA	3	1.00	0.83	0.12	2.58	3.52
OREGON	2	0.59	0.52	0.06	1.26	1.52
SOUTH DAKOTA	4	1.28	1.04	0.11	3.91	2.34
UTAH	5	37.21	6.03	26.11	237.73	4.89
WASHINGTON	8	16.62	10.55	2.01	58.62	56.69
WYOMING	3	0.38	0.28	0.05	0.53	0.62
TOTAL	97	\$582.43	\$295.12	\$75.21	\$1,536.28	\$1,787.38
UNITED STATES						
TOTAL	910	\$1,225.48	\$697.00	\$134.43	\$3,473.21	\$3,429.70

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

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	JUN 2004	JUN 2003	JUN 2002	JUN 2001	JUN 2000
NUMBER OF INSTITUTIONS:	910	947	995	1,049	1,091
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	1.16	1.34	1.18	1.05	0.92
Median Ratio	0.73	0.82	0.81	0.66	0.74
Return on Average Equity (Annualized)	12.68	14.71	13.16	12.97	12.01
Median Ratio	6.60	7.57	7.65	6.20	7.28
Net Interest Margin (Annualized)	2.91	2.94	3.11	2.82	2.65
Median Ratio	3.05	3.02	3.18	2.87	3.09
Number of Profitable Thrifts	826	886	899	917	985
Percent Profitable	90.77	93.56	90.35	87.42	90.28
Profits (\$ Millions)	\$3,435.45	\$3,594.66	\$3,034.95	\$2,701.50	\$2,122.29
Number of Unprofitable Thrifts	84	61	96	132	106
Percent Unprofitable	9.23	6.44	9.65	12.58	9.72
Losses (\$ Millions)	(\$56.50)	(\$61.44)	(\$197.99)	(\$189.02)	(\$105.61)
EARNINGS (\$ Millions)					
Interest Income	\$13,305.12	\$12,995.73	\$13,890.72	\$16,824.85	\$15,632.30
Interest Expense	4,845.68	5,240.41	6,418.78	10,064.15	9,846.06
NET INTEREST INCOME	8,459.44	7,755.31	7,471.93	6,760.70	5,786.24
Loss Provisions-Interest Bearing Assets	620.59	652.91	829.67	620.25	436.40
Noninterest Income	4,915.52	4,846.34	3,460.69	3,508.87	2,473.02
Mortgage Loan Servicing Fees	(52.15)	(1,032.43)	(1,125.29)	(86.24)	263.28
Other Fees and Charges	3,154.80	2,465.09	2,026.35	1,922.77	1,447.03
Other Noninterest Income	1,812.86	3,413.68	2,559.64	1,672.34	762.72
Noninterest Expense	7,528.69	6,454.02	5,717.92	5,664.54	4,658.01
G&A Expense	7,429.48	6,328.37	5,578.86	5,462.57	4,489.46
Goodwill Amortization	91.66	74.70	85.44	178.93	143.11
Loss Provisions-Noninterest Bearing Assets	7.56	50.96	53.63	23.05	25.45
Income Before Taxes & Extraordinary Items	5,225.68	5,494.72	4,385.03	3,984.78	3,164.85
Income Taxes	1,877.91	1,962.91	1,516.35	1,461.66	1,150.37
Extraordinary Items	31.18	1.41	(31.72)	(10.63)	2.21
NET INCOME	3,378.95	3,533.22	2,836.97	2,512.48	2,016.69
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	4.57	4.93	5.78	7.03	7.16
Interest Expense	1.67	1.99	2.67	4.21	4.51
NET INTEREST INCOME	2.91	2.94	3.11	2.82	2.65
Loss Provisions-Interest Bearing Assets	0.21	0.25	0.35	0.26	0.20
Noninterest Income	1.69	1.84	1.44	1.47	1.13
Mortgage Loan Servicing Fees	-0.02	-0.39	-0.47	-0.04	0.12
Other Fees and Charges	1.08	0.94	0.84	0.80	0.66
Other Noninterest Income	0.62	1.30	1.07	0.70	0.35
Noninterest Expense	2.59	2.45	2.38	2.37	2.13
G&A Expense	2.55	2.40	2.32	2.28	2.06
Goodwill Amortization	0.03	0.03	0.04	0.07	0.07
Loss Provisions-Noninterest Bearing Assets	0.00	0.02	0.02	0.01	0.01
Income Before Taxes & Extraordinary Items	1.80	2.08	1.82	1.67	1.45
Income Taxes	0.65	0.74	0.63	0.61	0.53
Extraordinary Items	0.01	0.00	-0.01	0.00	0.00
NET INCOME	1.16	1.34	1.18	1.05	0.92

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 2004	JUN 2003	JUN 2002	JUN 2001	JUN 2000
NUMBER OF INSTITUTIONS:	910	947	995	1,049	1,091
<hr/>					
TOTAL ASSETS (\$ Billions)	\$1,188.30	\$1,064.67	\$964.38	\$964.68	\$888.40
Cash and Noninterest-Earning Deposits	18.17	20.27	14.43	14.61	12.62
Investment Securities	67.93	84.10	90.25	61.22	42.89
Mortgage Derivatives	52.89	52.15	53.83	61.70	74.97
Mortgage Backed Securities	93.85	95.83	84.65	98.29	89.68
1 - 4 Family Mortgages	631.47	523.46	456.13	470.15	438.59
Home Equity Lines of Credit	58.72	38.21	26.82	19.42	14.90
Multifamily Mortgages	57.39	50.59	45.91	44.73	42.65
Nonresidential Mortgages	49.07	45.75	41.11	38.90	35.42
Construction Loans	23.02	21.82	21.93	22.33	18.96
Land Loans	9.09	6.92	6.52	6.32	5.21
Commercial Loans	37.75	30.93	28.38	30.77	24.62
Consumer Loans	74.38	60.28	55.80	53.14	49.38
Reposessed Assets, Net	0.82	0.97	0.96	0.95	1.01
Real Estate Held for Investment, Net	0.28	0.29	0.32	0.45	0.50
Office Premises & Equipment	9.71	9.56	8.77	8.81	8.49
Other Assets	68.97	68.29	61.54	58.06	48.73
Less: Contra Assets & Valuation Allowances	(46.41)	(45.62)	(47.68)	(55.96)	(69.67)
<hr/>					
TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$1,188.30	\$1,064.67	\$964.38	\$964.68	\$888.40
TOTAL DEPOSITS	695.58	617.14	564.46	544.79	508.75
Deposits less than or equal to \$100,000	433.86	407.55	405.07	411.92	398.25
Deposits greater than \$100,000	261.62	209.59	159.39	132.87	110.50
Escrows	28.28	43.82	16.62	20.23	9.62
BORROWINGS	362.39	282.62	276.97	303.00	289.25
Advances From FHLE	221.06	164.16	179.69	212.37	204.24
Repurchase Agreements & FedFunds Purchased	59.87	59.44	65.13	60.66	66.13
Other Borrowings	81.46	59.01	32.16	29.96	18.89
Other Liabilities	21.16	23.63	18.10	18.11	12.55
Equity Capital	109.27	97.46	88.22	78.56	68.23
Capital Stock and Paid-In Capital	61.74	53.20	46.37	41.14	36.92
Unrealized Gains (Losses) AFS Securities	(0.53)	2.50	1.56	0.85	(2.36)
Retained Earnings	48.79	43.55	41.39	37.12	34.01

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 2004	JUN 2003	JUN 2002	JUN 2001	JUN 2000
NUMBER OF INSTITUTIONS:	910	947	995	1,049	1,091
<hr/>					
TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.53	1.90	1.50	1.51	1.42
Investment Securities	5.72	7.90	9.36	6.35	4.83
Mortgage Derivatives	4.45	4.90	5.58	6.40	8.44
Mortgage Backed Securities	7.90	9.00	8.78	10.19	10.09
1 - 4 Family Mortgages	53.14	49.17	47.30	48.74	49.37
Home Equity Lines of Credit	4.94	3.59	2.78	2.01	1.68
Multifamily Mortgages	4.83	4.75	4.76	4.64	4.80
Nonresidential Mortgages	4.13	4.30	4.26	4.03	3.99
Construction Loans	1.94	2.05	2.27	2.31	2.13
Land Loans	0.76	0.65	0.68	0.65	0.59
Commercial Loans	3.18	2.90	2.94	3.19	2.77
Consumer Loans	6.26	5.66	5.79	5.51	5.56
Repossessed Assets, Net	0.07	0.09	0.10	0.10	0.11
Real Estate Held for Investment, Net	0.02	0.03	0.03	0.05	0.06
Office Premises & Equipment	0.82	0.90	0.91	0.91	0.96
Other Assets	5.80	6.41	6.38	6.02	5.48
Less: Contra Assets & Valuation Allowances	-3.91	-4.28	-4.94	-5.80	-7.84
<hr/>					
TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS	58.54	57.97	58.53	56.47	57.27
Deposits less than or equal to \$100,000	36.51	38.28	42.00	42.70	44.83
Deposits greater than \$100,000	22.02	19.69	16.53	13.77	12.44
Escrows	2.38	4.12	1.72	2.10	1.08
BORROWINGS	30.50	26.55	28.72	31.41	32.56
Advances From FHLB	18.60	15.42	18.63	22.01	22.99
Repurchase Agreements & FedFunds Purchased	5.04	5.58	6.75	6.29	7.44
Other Borrowings	6.86	5.54	3.33	3.11	2.13
Other Liabilities	1.78	2.22	1.88	1.88	1.41
Equity Capital	9.20	9.15	9.15	8.14	7.68
Capital Stock and Paid-In Capital	5.20	5.00	4.81	4.26	4.16
Unrealized Gains (Losses) AFS Securities	-0.04	0.23	0.16	0.09	-0.27
Retained Earnings	4.11	4.09	4.29	3.85	3.83

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

FOR THE QUARTER ENDING:	JUN 2004	JUN 2003	JUN 2002	JUN 2001	JUN 2000
NUMBER OF INSTITUTIONS:	910	947	995	1,049	1,091
<hr/>					
TOTAL ASSETS (Percent Change)	16.00	13.22	9.01	11.02	14.16
Cash and Noninterest-Earning Deposits	-7.17	46.75	8.59	21.57	20.36
Investment Securities	37.67	56.86	53.14	-17.32	-37.56
Mortgage Derivatives	7.18	-2.73	-8.66	-16.68	9.14
Mortgage Backed Securities	4.26	14.77	-2.26	11.12	-2.99
1 - 4 Family Mortgages	25.94	18.84	5.86	11.14	17.57
Home Equity Lines of Credit	60.14	49.43	80.08	35.29	32.72
Multifamily Mortgages	15.12	14.21	6.85	6.25	12.15
Nonresidential Mortgages	14.30	14.78	15.11	13.96	25.54
Construction Loans	12.12	3.09	8.47	21.44	27.19
Land Loans	37.41	13.72	13.97	25.29	29.61
Commercial Loans	35.07	10.60	10.89	29.60	52.64
Consumer Loans	25.07	17.49	17.25	10.84	19.95
Repossessed Assets, Net	-14.10	3.78	10.34	-4.37	-15.09
Real Estate Held for Investment, Net	-0.32	-8.32	-27.95	-7.21	12.52
Office Premises & Equipment	5.99	11.77	9.82	6.93	8.80
Other Assets	4.64	13.39	22.33	21.73	29.76
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00
<hr/>					
TOTAL LIABILITIES AND CAPITAL (Percent Chg)	16.00	13.22	9.01	11.02	14.16
TOTAL DEPOSITS	17.27	12.45	13.41	10.07	8.93
Deposits less than or equal to \$100,000	11.08	3.77	7.39	6.36	6.29
Deposits greater than \$100,000	29.16	34.30	32.26	23.40	19.64
BORROWINGS	33.70	3.46	-1.45	6.09	27.43
Advances From FHLB	40.87	-7.59	-8.10	5.34	31.42
Repurchase Agreements & FedFunds Purchased	7.03	-8.53	13.76	-6.91	14.96
Other Borrowings	40.02	93.34	13.73	59.11	34.29
Other Liabilities	-69.09	97.62	4.63	75.61	5.06
Equity Capital	16.66	15.63	21.33	18.06	8.17
Capital Stock and Paid-In Capital	21.53	30.58	33.96	18.63	10.70
Unrealized Gains (Losses) AFS Securities	-122.49	68.28	54.03	-135.47	253.68
Retained Earnings	15.62	13.44	17.66	15.13	12.59

CAPITAL MEASURES

FOR THE QUARTER ENDING:	JUN 2004	JUN 2003	JUN 2002	JUN 2001	JUN 2000
NUMBER OF INSTITUTIONS:	910	947	995	1,049	1,091

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	909	947	994	1,047	1,089
Percent of Thrifts	99.89	100.00	99.90	99.81	99.82
Consolidated Assets (\$ Billions)	\$1,188.20	\$1,064.67	\$964.33	\$962.60	\$888.33
Fail FDICIA Capital Standards	1	0	1	2	2
Percent of Thrifts	0.11	0.00	0.10	0.19	0.18
Consolidated Assets (\$ Billions)	\$0.11	\$0.00	\$0.04	\$2.08	\$0.07
Critically Undercapitalized	0	0	0	1	0
Percent of Thrifts	0.00	0.00	0.00	0.10	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$1.77	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$93.51	\$81.38	\$75.28	\$70.35	\$64.61
Tangible Equity Ratio	7.99	7.79	7.96	7.38	7.31
Median Ratio	9.85	9.43	9.32	9.27	9.31
Tier 1 Capital (\$ Billions)	\$93.62	\$81.40	\$75.30	\$70.38	\$64.65
Tier 1 Leverage Ratio	7.99	7.79	7.97	7.38	7.31
Median Ratio	9.85	9.44	9.32	9.27	9.31
Tier 1 Risk-based Capital Ratio	12.90	12.81	12.98	11.99	12.19
Median Ratio	17.07	17.05	16.78	16.42	17.25
Risk-based Capital (\$ Billions)	\$102.67	\$90.71	\$82.55	\$77.84	\$70.67
Total Risk-based Capital Ratio	14.15	14.27	14.23	13.26	13.32
Median Ratio	18.04	18.00	17.59	17.23	18.06

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2004	JUN 2003	JUN 2002	JUN 2001	JUN 2000
NUMBER OF INSTITUTIONS:	910	947	995	1,049	1,091
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$6,690.91	\$7,789.84	\$6,205.43	\$6,661.23	\$5,005.55
Mortgage Loans					
Construction & Land Loans	260.58	266.85	300.32	379.16	205.96
Nonresidential Mortgages	238.49	256.08	290.24	241.11	218.90
Multifamily Mortgages	81.13	89.24	84.12	92.15	60.54
1-4 Family Mortgages	4,593.25	5,750.85	4,257.24	4,532.22	3,267.17
Home Equity Lines of Credit	183.87	36.83	26.95	59.02	50.13
Nonmortgage Loans and Leases					
Commercial Loans	430.04	328.03	342.80	381.08	365.15
Consumer Loans	1,087.43	1,061.97	903.76	976.49	837.71
NONCURRENT LOANS (\$ Millions)	\$5,162.12	\$6,350.59	\$5,822.29	\$5,189.20	\$4,138.34
Mortgage Loans					
Construction & Land Loans	240.40	332.07	470.96	396.91	182.77
Nonresidential Mortgages	375.49	522.31	554.26	463.88	319.62
Multifamily Mortgages	70.77	94.84	95.48	71.80	84.76
1-4 Family Mortgages	3,449.88	4,344.08	3,671.50	3,334.86	2,825.58
Home Equity Lines of Credit	86.70	17.52	15.31	21.63	25.50
Nonmortgage Loans and Leases					
Commercial Loans	500.73	610.46	714.90	497.53	314.42
Consumer Loans	524.86	429.31	299.88	402.59	385.70
NET CHARGE-OFFS (\$ Millions)	\$651.83	\$719.11	\$461.52	\$526.30	\$421.68
Mortgage Loans					
Construction & Land Loans	2.74	13.66	6.18	13.56	3.34
Nonresidential Mortgages	10.12	15.28	17.48	23.39	1.50
Multifamily Mortgages	2.81	2.37	1.25	(0.80)	(2.11)
1-4 Family Mortgages	46.62	59.54	54.18	83.38	52.38
Home Equity Lines of Credit	5.10	2.83	2.97	1.73	1.92
Nonmortgage Loans and Leases					
Commercial Loans	131.14	145.77	111.32	86.91	38.67
Consumer Loans	430.26	418.85	223.94	273.44	203.42
Reposessed Assets	11.46	54.85	20.87	29.90	33.39
Other	16.69	8.80	26.30	16.51	91.09
REPOSSESSED ASSETS, NET (\$ Millions)	\$817.61	\$974.38	\$959.69	\$947.09	\$1,009.38
Construction & Land Loans	81.07	177.79	129.73	149.61	155.55
Nonresidential Mortgages	125.42	157.00	249.22	205.34	237.13
Multifamily Mortgages	13.13	5.19	14.67	15.42	37.14
1-4 Family Mortgages	563.66	576.78	495.16	513.44	525.79
Other	34.33	57.62	70.90	63.28	53.78
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$770.04	\$648.54	\$571.61	\$582.43	\$540.82
Percent of Total Assets	64.80	60.91	59.27	60.38	60.88
Noncurrent Real Estate Loans	\$4.14	\$5.29	\$4.79	\$4.27	\$3.41
Percent of Total Assets	0.35	0.50	0.50	0.44	0.38
Real Estate Owned	\$0.78	\$0.92	\$0.89	\$0.88	\$0.96
Percent of Total Assets	0.07	0.09	0.09	0.09	0.11
Troubled Real Estate Loans	\$4.92	\$6.21	\$5.68	\$5.15	\$4.37
Percent of Total Assets	0.41	0.58	0.59	0.53	0.49
Valuation Allowances	\$6.70	\$7.04	\$6.54	\$6.16	\$5.72

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2004	JUN 2003	JUN 2002	JUN 2001	JUN 2000
NUMBER OF INSTITUTIONS:	910	947	995	1,049	1,091
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.56	0.73	0.64	0.69	0.56
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.81	0.93	1.06	1.32	0.85
Nonresidential Mortgages	0.49	0.56	0.71	0.62	0.62
Multifamily Mortgages	0.14	0.18	0.18	0.21	0.14
1-4 Family Mortgages	0.73	1.10	0.93	0.96	0.74
Home Equity Lines of Credit	0.31	0.10	0.10	0.30	0.34
Nonmortgage Loans and Leases					
Commercial Loans	1.14	1.06	1.21	1.24	1.48
Consumer Loans	1.46	1.76	1.62	1.84	1.70
NONCURRENT LOANS (% Total Assets)	0.43	0.60	0.60	0.54	0.47
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.75	1.16	1.66	1.39	0.76
Nonresidential Mortgages	0.77	1.14	1.35	1.19	0.90
Multifamily Mortgages	0.12	0.19	0.21	0.16	0.20
1-4 Family Mortgages	0.55	0.83	0.80	0.71	0.64
Home Equity Lines of Credit	0.15	0.05	0.06	0.11	0.17
Nonmortgage Loans and Leases					
Commercial Loans	1.33	1.97	2.52	1.62	1.28
Consumer Loans	0.71	0.71	0.54	0.76	0.78
NET CHARGE-OFFS (% Total Assets)	0.05	0.07	0.05	0.05	0.05
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.01	0.05	0.02	0.05	0.01
Nonresidential Mortgages	0.02	0.03	0.04	0.06	0.00
Multifamily Mortgages	0.00	0.00	0.00	0.00	-0.00
1-4 Family Mortgages	0.01	0.01	0.01	0.02	0.01
Home Equity Lines of Credit	0.01	0.01	0.01	0.01	0.01
Nonmortgage Loans and Leases					
Commercial Loans	0.35	0.47	0.39	0.28	0.16
Consumer Loans	0.58	0.69	0.40	0.51	0.41
Reposessed Assets	1.40	5.63	2.17	3.16	3.31
Other	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)	0.07	0.09	0.10	0.10	0.11
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	0.25	0.62	0.46	0.52	0.64
Nonresidential Mortgages	0.26	0.34	0.61	0.53	0.67
Multifamily Mortgages	0.02	0.01	0.03	0.03	0.09
1-4 Family Mortgages	0.09	0.11	0.11	0.11	0.12
Other	0.05	0.08	0.12	0.11	0.11
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.22	0.27	0.19	0.22	0.19
Net Provisions for Losses (Annualized)	0.21	0.25	0.34	0.26	0.20
Valuation Allowances	0.56	0.66	0.68	0.64	0.64
Noncurrent Loans	0.43	0.60	0.60	0.54	0.47
Reposessed Assets, Net (% Total Assets)	0.07	0.09	0.10	0.10	0.11
Troubled Assets	0.50	0.69	0.70	0.64	0.58

STATEMENT OF OPERATIONS
BY ASSET SIZE

SECOND QUARTER 2004:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	343	460	107	910
PROFITABILITY (Percent)				
Return on Average Assets (Annualized)	0.95	0.84	1.21	1.16
Median Ratio	0.62	0.73	1.09	0.73
Return on Average Equity (Annualized)	6.63	7.98	13.61	12.68
Median Ratio	5.03	6.98	12.20	6.60
Net Interest Margin (Annualized)	3.19	3.04	2.88	2.91
Median Ratio	3.16	3.01	3.00	3.05
Number of Profitable Thrifts	287	436	103	826
Percent Profitable	83.67	94.78	96.26	90.77
Profits (\$ Millions)	\$65.02	\$308.27	\$3,062.16	\$3,435.45
Number of Unprofitable Thrifts	56	24	4	84
Percent Unprofitable	16.33	5.22	3.74	9.23
Losses (\$ Millions)	(\$22.63)	(\$19.93)	(\$13.93)	(\$56.50)
EARNINGS (\$ Millions)				
Interest Income	\$216.73	\$1,685.23	\$11,403.16	\$13,305.12
Interest Expense	75.15	640.89	4,129.65	4,845.68
NET INTEREST INCOME	141.59	1,044.34	7,273.51	8,459.44
Loss Provisions-Interest Bearing Assets	5.71	40.23	574.65	620.59
Noninterest Income	221.52	350.41	4,343.59	4,915.52
Mortgage Loan Servicing Fees	1.57	14.40	(68.12)	(52.15)
Other Fees and Charges	201.95	229.86	2,722.99	3,154.80
Other Noninterest Income	18.00	106.15	1,688.72	1,812.86
Noninterest Expense	287.75	933.50	6,307.45	7,528.69
G&A Expense	276.90	928.37	6,224.21	7,429.48
Goodwill Amortization	10.76	4.61	76.29	91.66
Loss Provisions-Noninterest Bearing Assets	0.09	0.52	6.96	7.56
Income Before Taxes & Extraordinary Items	69.66	421.02	4,735.00	5,225.68
Income Taxes	27.33	132.52	1,718.07	1,877.91
Extraordinary Items	0.06	(0.17)	31.30	31.18
NET INCOME	42.38	288.34	3,048.23	3,378.95
PROFITABILITY (Percent of Avg Assets Annualized)				
Interest Income	4.88	4.90	4.52	4.57
Interest Expense	1.69	1.87	1.64	1.67
NET INTEREST INCOME	3.19	3.04	2.88	2.91
Loss Provisions-Interest Bearing Assets	0.13	0.12	0.23	0.21
Noninterest Income	4.98	1.02	1.72	1.69
Mortgage Loan Servicing Fees	0.04	0.04	-0.03	-0.02
Other Fees and Charges	4.54	0.67	1.08	1.08
Other Noninterest Income	0.41	0.31	0.67	0.62
Noninterest Expense	6.47	2.72	2.50	2.59
G&A Expense	6.23	2.70	2.47	2.55
Goodwill Amortization	0.24	0.01	0.03	0.03
Loss Provisions-Noninterest Bearing Assets	0.00	0.00	0.00	0.00
Income Before Taxes & Extraordinary Items	1.57	1.23	1.88	1.80
Income Taxes	0.61	0.39	0.68	0.65
Extraordinary Items	0.00	0.00	0.01	0.01
NET INCOME	0.95	0.84	1.21	1.16

STATEMENT OF CONDITION
BY ASSET SIZE

SECOND QUARTER 2004:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	343	460	107	910
<hr/>				
TOTAL ASSETS (\$ Billions)	\$17.80	\$138.43	\$1,032.07	\$1,188.30
Cash and Noninterest-Earning Deposits	0.32	2.30	15.55	18.17
Investment Securities	3.61	19.31	45.01	67.93
Mortgage Derivatives	0.37	3.70	48.82	52.89
Mortgage Backed Securities	1.62	13.95	78.28	93.85
1 - 4 Family Mortgages	7.62	54.52	569.34	631.47
Home Equity Lines of Credit	0.45	4.89	53.38	58.72
Multifamily Mortgages	0.28	6.75	50.36	57.39
Nonresidential Mortgages	1.23	13.76	34.07	49.07
Construction Loans	0.48	5.44	17.11	23.02
Land Loans	0.25	2.53	6.30	9.09
Commercial Loans	0.54	4.96	32.25	37.75
Consumer Loans	0.69	5.08	68.61	74.38
Reposessed Assets, Net	0.02	0.15	0.64	0.82
Real Estate Held for Investment, Net	0.01	0.06	0.21	0.28
Office Premises & Equipment	0.31	2.00	7.40	9.71
Other Assets	0.54	4.67	63.77	68.97
Less: Contra Assets & Valuation Allowances	(0.28)	(2.96)	(43.18)	(46.41)
<hr/>				
TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$17.80	\$138.43	\$1,032.07	\$1,188.30
TOTAL DEPOSITS	13.81	104.07	577.70	695.58
Deposits less than or equal to \$100,000	10.47	73.24	350.14	433.86
Deposits greater than \$100,000	3.33	30.84	227.46	261.62
Escrows	0.06	0.99	27.24	28.28
BORROWINGS	1.18	18.56	342.65	362.39
Advances From FHLE	1.12	17.01	202.92	221.06
Repurchase Agreements & FedFunds Purchased	0.05	1.07	58.75	59.87
Other Borrowings	0.01	0.48	80.97	81.46
Other Liabilities	0.27	1.28	19.62	21.16
Equity Capital	2.55	14.52	92.20	109.27
Capital Stock and Paid-In Capital	0.93	4.23	56.58	61.74
Unrealized Gains (Losses) AFS Securities	0.02	0.08	(0.64)	(0.53)
Retained Earnings	1.59	10.24	36.96	48.79

STATEMENT OF CONDITION
BY ASSET SIZE

SECOND QUARTER 2004:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	343	460	107	910
<hr/>				
TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.79	1.66	1.51	1.53
Investment Securities	20.30	13.95	4.36	5.72
Mortgage Derivatives	2.06	2.68	4.73	4.45
Mortgage Backed Securities	9.13	10.08	7.58	7.90
1 - 4 Family Mortgages	42.80	39.38	55.16	53.14
Home Equity Lines of Credit	2.54	3.54	5.17	4.94
Multifamily Mortgages	1.58	4.88	4.88	4.83
Nonresidential Mortgages	6.93	9.94	3.30	4.13
Construction Loans	2.69	3.93	1.66	1.94
Land Loans	1.40	1.83	0.61	0.76
Commercial Loans	3.04	3.58	3.13	3.18
Consumer Loans	3.87	3.67	6.65	6.26
Reposessed Assets, Net	0.12	0.11	0.06	0.07
Real Estate Held for Investment, Net	0.04	0.04	0.02	0.02
Office Premises & Equipment	1.74	1.45	0.72	0.82
Other Assets	3.02	3.37	6.18	5.80
Less: Contra Assets & Valuation Allowances	-1.55	-2.14	-4.18	-3.91
<hr/>				
TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00
TOTAL DEPOSITS	77.56	75.18	55.98	58.54
Deposits less than or equal to \$100,000	58.84	52.91	33.93	36.51
Deposits greater than \$100,000	18.71	22.28	22.04	22.02
Escrows	0.31	0.71	2.64	2.38
BORROWINGS	6.63	13.41	33.20	30.50
Advances From FHLB	6.30	12.29	19.66	18.60
Repurchase Agreements & FedFunds Purchased	0.26	0.77	5.69	5.04
Other Borrowings	0.07	0.34	7.85	6.86
Other Liabilities	1.49	0.92	1.90	1.78
Equity Capital	14.33	10.49	8.93	9.20
Capital Stock and Paid-In Capital	5.24	3.06	5.48	5.20
Unrealized Gains (Losses) AFS Securities	0.11	0.06	-0.06	-0.04
Retained Earnings	8.96	7.40	3.58	4.11

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

SECOND QUARTER 2004:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	343	460	107	910
<hr/>				
TOTAL ASSETS (Percent Change)	4.12	6.31	17.67	16.00
Cash and Noninterest-Earning Deposits	0.71	-11.02	-6.72	-7.17
Investment Securities	1,084.92	382.84	-0.07	37.67
Mortgage Derivatives	20.45	-7.40	8.39	7.18
Mortgage Backed Securities	4.85	13.00	2.83	4.26
1 - 4 Family Mortgages	5.06	7.43	28.40	25.94
Home Equity Lines of Credit	38.97	9.44	67.46	60.14
Multifamily Mortgages	10.97	21.48	14.34	15.12
Nonresidential Mortgages	15.15	20.19	12.06	14.30
Construction Loans	25.20	23.38	8.65	12.12
Land Loans	31.05	35.35	38.52	37.41
Commercial Loans	15.92	18.71	38.38	35.07
Consumer Loans	0.94	-2.27	28.03	25.07
Reposessed Assets, Net	-21.16	-10.40	-14.68	-14.10
Real Estate Held for Investment, Net	7.79	1.19	-1.01	-0.32
Office Premises & Equipment	10.25	7.06	5.53	5.99
Other Assets	20.76	16.82	3.73	4.64
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00
<hr/>				
TOTAL LIABILITIES AND CAPITAL (Percent Chg)	4.12	6.31	17.67	16.00
TOTAL DEPOSITS	2.93	6.22	19.91	17.27
Deposits less than or equal to \$100,000	0.13	2.60	13.41	11.08
Deposits greater than \$100,000	12.80	15.95	31.46	29.16
BORROWINGS	20.41	14.36	34.99	33.70
Advances From FHLB	19.02	19.25	43.19	40.87
Repurchase Agreements & FedFunds Purchased	137.39	-12.75	7.42	7.03
Other Borrowings	-34.40	-35.20	41.00	40.02
Other Liabilities	-16.87	-52.01	-70.06	-69.09
Equity Capital	6.95	8.63	18.34	16.66
Capital Stock and Paid-In Capital	20.08	14.26	22.14	21.53
Unrealized Gains (Losses) AFS Securities	-64.32	-76.72	-132.68	-122.49
Retained Earnings	2.50	9.47	18.11	15.62

CAPITAL MEASURES
BY ASSET SIZE

SECOND QUARTER 2004:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	343	460	107	910

CAPITAL COMPLIANCE				
Meet FDICIA Capital Standards	343	459	107	909
Percent of Thrifts	100.00	99.78	100.00	99.89
Consolidated Assets (\$ Billions)	\$17.80	\$138.33	\$1,032.07	\$1,188.20
Fail FDICIA Capital Standards	0	1	0	1
Percent of Thrifts	0.00	0.22	0.00	0.11
Consolidated Assets (\$ Billions)	\$0.00	\$0.11	\$0.00	\$0.11
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)	\$2.46	\$13.98	\$77.07	\$93.51
Tangible Equity Ratio	13.92	10.15	7.60	7.99
Median Ratio	11.69	9.36	7.76	9.85
Tier 1 Capital (\$ Billions)	\$2.46	\$13.99	\$77.17	\$93.62
Tier 1 Leverage Ratio	13.92	10.15	7.60	7.99
Median Ratio	11.69	9.38	7.76	9.85
Tier 1 Risk-based Capital Ratio	26.11	16.89	12.18	12.90
Median Ratio	24.32	15.24	12.74	17.07
Risk-based Capital (\$ Billions)	\$2.56	\$14.72	\$85.39	\$102.67
Total Risk-based Capital Ratio	27.12	17.77	13.48	14.15
Median Ratio	25.50	16.17	13.54	18.04

ASSET QUALITY INDICATORS
BY ASSET SIZE

SECOND QUARTER 2004:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	343	460	107	910
LOANS 30-89 DAYS DELINQUENT (\$ Millions)				
Mortgage Loans	\$175.99	\$975.98	\$5,538.94	\$6,690.91
Construction & Land Loans	6.99	85.18	168.41	260.58
Nonresidential Mortgages	16.17	113.54	108.79	238.49
Multifamily Mortgages	1.65	16.49	62.99	81.13
1-4 Family Mortgages	126.82	613.32	3,853.11	4,593.25
Home Equity Lines of Credit	3.26	33.94	146.68	183.87
Nonmortgage Loans and Leases				
Commercial Loans	9.61	70.99	349.43	430.04
Consumer Loans	14.74	76.47	996.22	1,087.43
NONCURRENT LOANS (\$ Millions)				
Mortgage Loans	\$115.40	\$703.96	\$4,342.77	\$5,162.12
Construction & Land Loans	6.77	53.44	180.18	240.40
Nonresidential Mortgages	17.79	108.77	248.93	375.49
Multifamily Mortgages	2.01	16.71	52.05	70.77
1-4 Family Mortgages	73.66	429.41	2,946.81	3,449.88
Home Equity Lines of Credit	1.52	19.12	66.06	86.70
Nonmortgage Loans and Leases				
Commercial Loans	8.94	67.38	424.42	500.73
Consumer Loans	6.23	28.24	490.38	524.86
NET CHARGE-OFFS (\$ Millions)				
Mortgage Loans	\$3.63	\$38.02	\$610.18	\$651.83
Construction & Land Loans	0.09	1.55	1.10	2.74
Nonresidential Mortgages	0.54	2.28	7.30	10.12
Multifamily Mortgages	0.07	1.41	1.32	2.81
1-4 Family Mortgages	1.07	5.70	39.84	46.62
Home Equity Lines of Credit	0.38	0.62	4.10	5.10
Nonmortgage Loans and Leases				
Commercial Loans	0.59	7.83	122.72	131.14
Consumer Loans	1.20	11.54	417.53	430.26
Reposessed Assets	0.32	3.22	7.92	11.46
Other	(0.25)	4.49	12.46	16.69
REPOSSESSED ASSETS, NET (\$ Millions)				
Construction & Land Loans	\$21.90	\$154.35	\$641.36	\$817.61
Construction & Land Loans	1.67	24.38	55.02	81.07
Nonresidential Mortgages	3.48	32.04	89.91	125.42
Multifamily Mortgages	0.66	2.75	9.72	13.13
1-4 Family Mortgages	15.18	88.61	459.87	563.66
Other	0.91	6.57	26.85	34.33
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)				
Real Estate Loans	\$9.86	\$83.00	\$677.18	\$770.04
Percent of Total Assets	55.40	59.96	65.61	64.80
Noncurrent Real Estate Loans	\$0.10	\$0.61	\$3.43	\$4.14
Percent of Total Assets	0.56	0.44	0.33	0.35
Real Estate Owned	\$0.02	\$0.15	\$0.61	\$0.78
Percent of Total Assets	0.12	0.11	0.06	0.07
Troubled Real Estate Loans	\$0.12	\$0.76	\$4.04	\$4.92
Percent of Total Assets	0.68	0.55	0.39	0.41
Valuation Allowances	\$0.10	\$0.80	\$5.81	\$6.70

ASSET QUALITY INDICATORS
BY ASSET SIZE

SECOND QUARTER 2004:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	343	460	107	910
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.99	0.71	0.54	0.56
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	0.96	1.07	0.72	0.81
Nonresidential Mortgages	1.31	0.83	0.32	0.49
Multifamily Mortgages	0.59	0.24	0.13	0.14
1-4 Family Mortgages	1.66	1.13	0.68	0.73
Home Equity Lines of Credit	0.72	0.69	0.27	0.31
Nonmortgage Loans and Leases				
Commercial Loans	1.78	1.43	1.08	1.14
Consumer Loans	2.14	1.50	1.45	1.46
NONCURRENT LOANS (% Total Assets)	0.65	0.51	0.42	0.43
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	0.93	0.67	0.77	0.75
Nonresidential Mortgages	1.44	0.79	0.73	0.77
Multifamily Mortgages	0.71	0.25	0.10	0.12
1-4 Family Mortgages	0.97	0.79	0.52	0.55
Home Equity Lines of Credit	0.34	0.39	0.12	0.15
Nonmortgage Loans and Leases				
Commercial Loans	1.65	1.36	1.32	1.33
Consumer Loans	0.90	0.56	0.71	0.71
NET CHARGE-OFFS (% Total Assets)	0.02	0.03	0.06	0.05
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	0.01	0.02	0.00	0.01
Nonresidential Mortgages	0.04	0.02	0.02	0.02
Multifamily Mortgages	0.03	0.02	0.00	0.00
1-4 Family Mortgages	0.01	0.01	0.01	0.01
Home Equity Lines of Credit	0.09	0.01	0.01	0.01
Nonmortgage Loans and Leases				
Commercial Loans	0.11	0.16	0.38	0.35
Consumer Loans	0.17	0.23	0.61	0.58
Reposessed Assets	1.45	2.08	1.24	1.40
Other	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)	0.12	0.11	0.06	0.07
Percent of Outstanding Loans by Loan Type:				
Construction & Land Loans	0.23	0.31	0.24	0.25
Nonresidential Mortgages	0.28	0.23	0.26	0.26
Multifamily Mortgages	0.23	0.04	0.02	0.02
1-4 Family Mortgages	0.20	0.16	0.08	0.09
Other	0.17	0.14	0.04	0.05
ASSET QUALITY SUMMARY (% Total Assets)				
Net Chargeoffs (Annualized)	0.08	0.11	0.24	0.22
Net Provisions for Losses (Annualized)	0.13	0.12	0.22	0.21
Valuation Allowances	0.54	0.57	0.56	0.56
Noncurrent Loans	0.65	0.51	0.42	0.43
Reposessed Assets, Net (% Total Assets)	0.12	0.11	0.06	0.07
Troubled Assets	0.77	0.62	0.48	0.50

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

		3-MONTHS ENDED		6-MONTHS ENDED		2003	2002	2001	2000
		JUNE	MAR.	JUNE	JUNE				
		2004	2004	2004	2003				
SUMMARY DATA:									
Number of Thrifts	(#)	910	923	910	947	928	974	1,019	1,068
Total Assets	(\$)	1,188.30	1,157.36	1,188.30	1,064.67	1,092.62	1,004.53	977.72	928.29
Net Income	(\$)	3.38	3.34	6.72	6.86	13.74	11.84	10.20	8.01
Profits	(\$)	3.44	3.36	6.80	6.96	14.02	12.57	10.83	8.56
Losses	(\$)	-0.06	-0.03	-0.08	-0.10	-0.28	-0.73	-0.63	-0.55
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	1.17	1.19	1.18	1.32	1.29	1.21	1.07	0.91
Median Ratio	(%)	0.73	0.73	0.72	0.81	0.76	0.80	0.67	0.68
Return on Average Equity	(%)	12.68	13.01	12.84	14.47	14.29	13.61	13.10	11.63
Median Ratio	(%)	6.60	6.31	6.40	7.55	6.97	7.56	6.18	6.49
Net Interest Income	(\$)	8.46	8.09	16.55	15.41	30.82	29.99	27.62	23.27
% of Average Assets	(%)	2.92	2.88	2.90	2.97	2.90	3.06	2.89	2.63
Total Fee Income	(\$)	3.10	1.78	4.89	3.12	9.28	4.55	6.08	7.11
% of Average Assets	(%)	1.07	0.64	1.07	0.54	1.25	0.64	0.46	0.83
G&A Expense	(\$)	7.43	6.76	14.19	12.26	25.37	22.54	21.79	18.54
% of Average Assets	(%)	2.56	2.41	2.49	2.36	2.39	2.30	2.28	2.09
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	9.20	9.18	9.20	9.15	9.09	9.18	8.13	7.99
Tier 1 Leverage Ratio	(%)	7.99	7.86	7.99	7.79	7.82	7.80	7.46	7.36
Risk-based Capital Ratio	(%)	14.15	14.23	14.15	14.27	14.23	13.96	13.51	13.30
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	904	917	904	943	922	967	999	1,038
Adequately Capitalized	(#)	5	5	5	4	5	5	17	26
Undercapitalized	(#)	1	1	1	0	0	2	3	2
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	1	1	0	0	1	1	1
Problem Thrifts	(#)	6	7	6	8	8	14	16	15
Problem Thrift Assets	(\$)	0.49	0.54	0.49	0.72	0.63	2.58	3.30	6.78
Problem Thrift Assets as a % of Total Assets	(%)	0.04	0.05	0.04	0.07	0.06	0.26	0.34	0.73
ASSET QUALITY MEASURES:									
Troubled Assets	(\$)	5.98	6.50	5.98	7.32	7.29	7.57	6.85	5.56
% of Total Assets	(%)	0.50	0.56	0.50	0.69	0.67	0.75	0.70	0.60
Noncurrent Loans	(\$)	5.16	5.59	5.16	6.35	6.35	6.57	5.87	4.65
% of Total Assets	(%)	0.43	0.48	0.43	0.60	0.58	0.65	0.60	0.50
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	0.55	0.63	0.55	0.83	0.83	0.91	0.80	0.66
Home Equity Lines of Credit	(%)	0.15	0.20	0.15	0.05	0.03	0.05	0.11	0.15
Multifamily Loans	(%)	0.12	0.21	0.12	0.19	0.13	0.13	0.16	0.15
Commercial Loans	(%)	1.33	1.43	1.33	1.97	1.21	2.19	1.99	1.52
Consumer Loans	(%)	0.71	0.70	0.71	0.71	0.94	0.70	0.64	0.87
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	180.41	130.26	310.68	355.96	729.87	472.19	398.18	201.16
Purchases	(\$)	79.25	61.79	141.04	189.33	355.97	273.68	189.11	75.77
Sales	(\$)	141.33	91.09	232.42	394.82	768.41	530.32	402.63	157.99
Loans Outstanding (1)	(\$)	631.47	602.57	631.47	523.46	547.42	487.63	472.72	455.54
Loans Outstanding / Total Assets	(%)	53.14	52.06	53.14	49.17	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 / August 2004

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

	JUNE 2004		MARCH 2004		JUNE 2003	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	1,188.30	100.00	1,157.36	100.00	1,064.67	100.00
Cash and Noninterest-Earning Deposits	18.17	1.53	17.88	1.55	20.27	1.90
Investment Securities	67.93	5.72	75.78	6.55	84.10	7.90
Mortgage Derivatives	52.89	4.45	55.41	4.79	52.15	4.90
Mortgage Backed Securities	93.85	7.90	97.28	8.41	95.83	9.00
1-4 Family Mortgages	631.47	53.14	602.57	52.06	523.46	49.17
Home Equity Lines of Credit	58.72	4.94	53.53	4.63	38.21	3.59
Multifamily Mortgages	57.39	4.83	56.47	4.88	50.59	4.75
Nonresidential Mortgages	49.07	4.13	48.81	4.22	45.75	4.30
Construction Loans	23.02	1.94	22.86	1.98	21.82	2.05
Land Loans	9.09	0.76	8.44	0.73	6.92	0.65
Commercial Loans	37.75	3.18	32.47	2.81	30.93	2.90
Consumer Loans	74.38	6.26	67.87	5.86	60.28	5.66
Repossessed Assets, Net	0.82	0.07	0.91	0.08	0.97	0.09
Real Estate Held for Investment	0.28	0.02	0.28	0.02	0.29	0.03
Office Premises & Equipment	9.71	0.82	9.79	0.85	9.56	0.90
Other Assets	68.97	5.80	66.77	5.77	68.29	6.41
Less: Contra Assets & Valuation Allowances	-46.41	-3.91	-49.17	-4.25	-45.62	-4.28
TOTAL LIABILITIES AND CAPITAL	1,188.30	100.00	1,157.36	100.00	1,064.67	100.00
Total Deposits	695.58	58.54	693.04	59.88	617.14	57.97
Deposits < or = to \$100,000	433.86	36.51	436.58	37.72	407.55	38.28
Deposits > \$100,000	261.62	22.02	256.33	22.15	209.59	19.69
Escrows	28.28	2.38	32.85	2.84	43.82	4.12
Total Borrowings	362.39	30.50	336.98	29.12	282.62	26.55
Advances from FHLB	221.06	18.60	210.52	18.19	164.16	15.42
Reverse Repurchase Agreements	59.87	5.04	62.48	5.40	59.44	5.58
Other Borrowings	81.46	6.86	63.98	5.53	59.01	5.54
Other Liabilities	21.16	1.78	21.18	1.83	23.63	2.22
EQUITY CAPITAL	109.27	9.20	106.29	9.18	97.46	9.15
Capital Stock & Paid-In Capital	61.74	5.20	58.51	5.06	53.20	5.00
Unrealized Gains (Losses) AFS Securities	-0.53	-0.04	1.57	0.14	2.50	0.23
Retained Earnings	48.79	4.11	47.46	4.10	43.55	4.09

	JUNE 2004		MARCH 2004		JUNE 2003	
	(\$)	% OF AVERAGE ASSETS (*)	(\$)	% OF AVERAGE ASSETS (*)	(\$)	% OF AVERAGE ASSETS (*)
INCOME AND EXPENSE DATA						
Interest Income	13.31	4.59	13.05	4.65	13.00	4.93
Interest Expense	4.85	1.67	4.96	1.77	5.24	1.99
Net Interest Income	8.46	2.92	8.09	2.88	7.76	2.94
Loss Provisions-Interest Bearing Assets	0.62	0.21	0.52	0.18	0.65	0.25
Noninterest Income	4.92	1.70	4.48	1.59	4.85	1.84
Mortgage Loan Servicing Fees	-0.05	-0.02	-0.73	-0.26	-1.03	-0.39
Other Fees and Charges	3.15	1.09	2.52	0.90	2.47	0.94
Other Noninterest Income	1.81	0.63	2.69	0.96	3.41	1.30
Noninterest Expense	7.53	2.60	6.85	2.44	6.45	2.45
G&A Expense	7.43	2.56	6.76	2.41	6.33	2.40
Goodwill Expense	0.09	0.03	0.08	0.03	0.07	0.03
Loss Provis.-Nonint. Bearing Assets	0.01	0.00	0.01	0.00	0.05	0.02
Income Before Taxes & Extraord. Items	5.23	1.80	5.20	1.85	5.49	2.08
Income Taxes	1.88	0.65	1.85	0.66	1.96	0.74
Extraordinary Items	0.03	0.01	-0.01	0.00	0.00	0.00
Net Income	3.38	1.17	3.34	1.19	3.53	1.34

* Annualized.

Numbers may not sum due to rounding.
Office of Thrift Supervision / August 2004

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

NORTHEAST REGION

	3-MONTHS ENDED		6-MONTHS ENDED		2003	2002	2001	2000	
	JUNE	MAR.	JUNE	JUNE					
	2004	2004	2004	2003					
SUMMARY DATA:									
Number of Thrifts	(#)	278	282	278	293	285	304	222	226
Total Assets	(\$)	301.91	305.23	301.91	265.42	273.70	246.92	198.18	181.35
Net Income	(\$)	1.03	1.02	2.05	1.70	3.45	2.90	1.85	1.32
Profits	(\$)	1.05	1.02	2.07	1.72	3.58	3.01	1.98	1.43
Losses	(\$)	-0.02	-0.01	-0.03	-0.02	-0.13	-0.11	-0.13	-0.12
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	1.42	1.41	1.42	1.33	1.32	1.23	0.99	0.74
Median Ratio	(%)	0.71	0.69	0.72	0.77	0.72	0.77	0.62	0.66
Return on Average Equity	(%)	14.16	14.29	14.22	14.26	14.14	13.15	10.69	8.68
Median Ratio	(%)	6.23	5.98	5.89	7.25	6.69	7.55	5.97	6.67
Net Interest Income	(\$)	2.11	2.15	4.26	3.82	7.70	7.26	5.43	4.98
% of Average Assets	(%)	2.91	2.98	2.95	2.99	2.94	3.07	2.91	2.82
Total Fee Income	(\$)	0.99	0.82	1.81	0.91	2.51	1.64	1.30	1.25
% of Average Assets	(%)	1.36	1.14	1.36	0.73	1.50	0.72	0.69	0.71
G&A Expense	(\$)	1.68	1.69	3.37	2.80	5.90	5.21	4.33	4.01
% of Average Assets	(%)	2.31	2.36	2.33	2.19	2.25	2.21	2.32	2.27
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	9.69	10.18	9.69	9.30	9.54	9.39	9.19	9.21
Tier 1 Leverage Ratio	(%)	8.97	9.16	8.97	8.32	8.69	8.42	8.02	7.87
Risk-based Capital Ratio	(%)	16.59	16.88	16.59	15.23	15.74	14.83	14.43	14.31
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	277	281	277	292	283	302	221	224
Adequately Capitalized	(#)	1	1	1	1	1	2	1	1
Undercapitalized	(#)	0	0	0	0	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	1	1	0	0	0	0	0
Problem Thrifts	(#)	1	1	1	1	1	2	1	1
Problem Thrift Assets	(\$)	0.09	0.10	0.09	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	(\$)	1.38	1.55	1.38	1.59	1.70	1.59	1.22	1.25
% of Total Assets	(%)	0.46	0.51	0.46	0.60	0.62	0.65	0.61	0.69
Noncurrent Loans	(\$)	1.26	1.42	1.26	1.41	1.56	1.41	1.02	1.03
% of Total Assets	(%)	0.42	0.47	0.42	0.53	0.57	0.57	0.52	0.57
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	0.56	0.70	0.56	0.75	0.80	0.77	0.71	0.79
Home Equity Lines of Credit	(%)	0.24	0.23	0.24	0.06	0.04	0.05	0.08	0.20
Multifamily Loans	(%)	0.19	0.22	0.19	0.24	0.22	0.19	0.19	0.33
Commercial Loans	(%)	0.87	1.07	0.87	1.85	1.32	1.81	1.85	1.33
Consumer Loans	(%)	1.27	0.99	1.27	0.81	1.51	0.54	0.71	0.74
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	45.98	26.57	72.55	79.29	155.67	103.24	72.42	32.93
Purchases	(\$)	22.81	17.22	40.03	38.78	83.82	61.92	36.78	16.88
Sales	(\$)	39.53	30.57	70.11	80.83	172.78	105.63	70.99	31.00
Loans Outstanding (1)	(\$)	137.20	131.54	137.20	117.27	117.57	112.30	87.09	78.43
Loans Outstanding / Total Assets	(%)	45.44	43.09	45.44	44.18	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 / August 2004

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

NORTHEAST REGION

	JUNE 2004		MARCH 2004		JUNE 2003	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	301.91	100.00	305.23	100.00	265.42	100.00
Cash and Noninterest-Earning Deposits	3.77	1.25	3.83	1.25	4.31	1.62
Investment Securities	23.56	7.80	24.22	7.94	23.24	8.76
Mortgage Derivatives	28.42	9.41	29.65	9.72	23.77	8.96
Mortgage Backed Securities	34.45	11.41	37.70	12.35	28.21	10.63
1-4 Family Mortgages	137.20	45.44	131.54	43.09	117.27	44.18
Home Equity Lines of Credit	10.04	3.32	11.17	3.66	9.35	3.52
Multifamily Mortgages	8.86	2.94	8.86	2.90	8.22	3.10
Nonresidential Mortgages	16.32	5.41	17.23	5.64	15.65	5.90
Construction Loans	4.22	1.40	4.69	1.53	4.60	1.73
Land Loans	1.74	0.58	1.75	0.57	1.55	0.58
Commercial Loans	10.82	3.58	12.81	4.20	11.52	4.34
Consumer Loans	17.56	5.82	17.37	5.69	13.08	4.93
Repossessed Assets, Net	0.12	0.04	0.13	0.04	0.18	0.07
Real Estate Held for Investment	0.08	0.03	0.08	0.02	0.03	0.01
Office Premises & Equipment	1.96	0.65	2.08	0.68	2.03	0.76
Other Assets	14.49	4.80	15.08	4.94	13.34	5.03
Less: Contra Assets & Valuation Allowances	-26.76	-8.86	-27.86	-9.13	-22.17	-8.35
TOTAL LIABILITIES AND CAPITAL	301.91	100.00	305.23	100.00	265.42	100.00
Total Deposits	181.06	59.97	188.80	61.85	167.71	63.19
Deposits < or = to \$100,000	126.14	41.78	133.82	43.84	123.62	46.58
Deposits > \$100,000	54.83	18.16	54.85	17.97	44.09	16.61
Escrows	1.95	0.65	2.32	0.76	3.06	1.15
Total Borrowings	85.24	28.23	79.37	26.00	65.61	24.72
Advances from FHLB	37.91	12.56	39.26	12.86	33.93	12.78
Reverse Repurchase Agreements	17.85	5.91	19.63	6.43	15.11	5.69
Other Borrowings	29.48	9.76	20.48	6.71	16.57	6.24
Other Liabilities	6.47	2.14	6.11	2.00	4.37	1.65
EQUITY CAPITAL	29.24	9.69	31.08	10.18	24.67	9.30
Capital Stock & Paid-In Capital	14.79	4.90	15.43	5.06	11.25	4.24
Unrealized Gains (Losses) AFS Securities	-0.49	-0.16	0.44	0.14	0.57	0.22
Retained Earnings	15.21	5.04	15.53	5.09	13.16	4.96

	JUNE 2004		MARCH 2004		JUNE 2003	
	(\$)	% OF AVERAGE ASSETS (*)	(\$)	% OF AVERAGE ASSETS (*)	(\$)	% OF AVERAGE ASSETS (*)
INCOME AND EXPENSE DATA						
Interest Income	3.43	4.72	3.52	4.89	3.32	5.10
Interest Expense	1.31	1.81	1.37	1.91	1.39	2.14
Net Interest Income	2.11	2.91	2.15	2.98	1.92	2.96
Loss Provisions-Interest Bearing Assets	0.21	0.29	0.23	0.32	0.14	0.21
Noninterest Income	1.43	1.97	1.40	1.95	0.97	1.50
Mortgage Loan Servicing Fees	0.15	0.20	0.06	0.08	-0.03	-0.05
Other Fees and Charges	0.84	1.16	0.77	1.07	0.51	0.78
Other Noninterest Income	0.44	0.60	0.58	0.80	0.50	0.77
Noninterest Expense	1.72	2.36	1.73	2.41	1.45	2.24
G&A Expense	1.68	2.31	1.69	2.36	1.42	2.19
Goodwill Expense	0.04	0.06	0.04	0.05	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	1.62	2.23	1.59	2.21	1.31	2.02
Income Taxes	0.59	0.81	0.57	0.79	0.45	0.69
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	1.03	1.42	1.02	1.41	0.86	1.33

* Annualized.

Numbers may not sum due to rounding.
Office of Thrift Supervision / August 2004

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

SOUTHEAST REGION

	3-MONTHS ENDED		6-MONTHS ENDED		2003	2002	2001	2000	
	JUNE 2004	MAR. 2004	JUNE 2004	JUNE 2003					
SUMMARY DATA:									
Number of Thrifts	(#)	324	329	324	336	329	345	196	210
Total Assets	(\$)	208.46	200.86	208.46	184.40	195.38	177.16	92.54	84.86
Net Income	(\$)	0.55	0.49	1.04	0.99	1.89	1.07	0.53	0.46
Profits	(\$)	0.57	0.50	1.07	1.05	2.00	1.64	0.63	0.55
Losses	(\$)	-0.02	-0.01	-0.03	-0.06	-0.11	-0.57	-0.09	-0.09
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	1.09	0.98	1.04	1.10	1.02	0.66	0.60	0.59
Median Ratio	(%)	0.65	0.66	0.65	0.74	0.69	0.71	0.59	0.65
Return on Average Equity	(%)	12.15	10.82	11.49	11.81	11.13	6.91	7.16	6.81
Median Ratio	(%)	6.04	5.81	5.84	6.81	6.18	6.25	5.45	6.19
Net Interest Income	(\$)	1.46	1.43	2.89	2.62	5.20	4.87	2.45	2.21
% of Average Assets	(%)	2.87	2.90	2.88	2.91	2.81	3.03	2.77	2.84
Total Fee Income	(\$)	0.61	0.50	1.12	0.96	2.05	1.85	1.20	0.84
% of Average Assets	(%)	1.20	1.02	1.20	1.03	1.11	1.10	1.51	1.18
G&A Expense	(\$)	1.37	1.39	2.76	2.70	5.47	5.06	2.83	2.25
% of Average Assets	(%)	2.69	2.81	2.75	3.01	2.96	3.15	3.20	2.89
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	8.85	9.09	8.85	9.35	9.11	9.24	8.27	8.37
Tier 1 Leverage Ratio	(%)	8.58	8.69	8.58	8.98	8.71	8.92	8.18	8.07
Risk-based Capital Ratio	(%)	14.43	14.66	14.43	15.24	14.79	15.16	13.94	14.66
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	319	325	319	333	326	342	192	201
Adequately Capitalized	(#)	4	3	4	3	3	2	2	9
Undercapitalized	(#)	1	1	1	0	0	1	2	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	1	1	1
Problem Thrifts	(#)	4	5	4	6	6	10	5	1
Problem Thrift Assets	(\$)	0.37	0.41	0.37	0.57	0.50	0.78	0.31	0.02
Problem Thrift Assets as a % of Total Assets	(%)	0.18	0.20	0.18	0.31	0.26	0.44	0.34	0.03
ASSET QUALITY MEASURES:									
Troubled Assets	(\$)	1.33	1.37	1.33	1.44	1.46	1.53	0.77	0.63
% of Total Assets	(%)	0.64	0.68	0.64	0.78	0.75	0.87	0.83	0.74
Noncurrent Loans	(\$)	1.08	1.12	1.08	1.18	1.21	1.28	0.62	0.48
% of Total Assets	(%)	0.52	0.56	0.52	0.64	0.62	0.72	0.67	0.56
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	0.63	0.68	0.63	0.80	0.79	0.87	0.74	0.69
Home Equity Lines of Credit	(%)	0.16	0.22	0.16	0.08	0.06	0.10	0.12	0.11
Multifamily Loans	(%)	0.41	0.36	0.41	0.35	0.35	0.35	0.19	0.23
Commercial Loans	(%)	2.30	2.38	2.30	2.46	1.68	2.84	1.72	1.31
Consumer Loans	(%)	0.63	0.74	0.63	0.95	0.97	1.03	1.22	0.73
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	19.32	15.25	34.57	49.70	91.71	64.89	25.84	11.19
Purchases	(\$)	12.87	11.84	24.72	40.07	75.20	56.44	10.56	6.80
Sales	(\$)	19.93	18.53	38.46	69.82	123.12	101.76	23.21	7.19
Loans Outstanding (1)	(\$)	92.79	88.63	92.79	77.13	86.35	77.65	40.06	39.68
Loans Outstanding / Total Assets	(%)	44.51	44.12	44.51	41.83	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 / August 2004

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

SOUTHEAST REGION

	JUNE 2004		MARCH 2004		JUNE 2003	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	208.46	100.00	200.86	100.00	184.40	100.00
Cash and Noninterest-Earning Deposits	3.54	1.70	3.39	1.69	3.39	1.84
Investment Securities	18.24	8.75	18.65	9.28	23.24	12.60
Mortgage Derivatives	10.64	5.10	10.80	5.38	7.88	4.27
Mortgage Backed Securities	19.85	9.52	18.15	9.03	17.07	9.25
1-4 Family Mortgages	92.79	44.51	88.63	44.12	77.13	41.83
Home Equity Lines of Credit	13.31	6.39	12.17	6.06	9.24	5.01
Multifamily Mortgages	4.70	2.26	4.55	2.26	3.78	2.05
Nonresidential Mortgages	10.61	5.09	10.07	5.01	9.02	4.89
Construction Loans	5.74	2.75	5.56	2.77	4.86	2.63
Land Loans	3.16	1.52	2.82	1.40	2.33	1.26
Commercial Loans	7.96	3.82	7.99	3.98	8.12	4.40
Consumer Loans	20.49	9.83	20.04	9.98	17.77	9.64
Repossessed Assets, Net	0.25	0.12	0.25	0.12	0.26	0.14
Real Estate Held for Investment	0.08	0.04	0.08	0.04	0.02	0.01
Office Premises & Equipment	2.27	1.09	2.25	1.12	2.17	1.18
Other Assets	9.52	4.57	9.00	4.48	8.80	4.77
Less: Contra Assets & Valuation Allowances	-9.27	-4.45	-9.43	-4.70	-6.44	-3.49
TOTAL LIABILITIES AND CAPITAL	208.46	100.00	200.86	100.00	184.40	100.00
Total Deposits	142.91	68.56	142.12	70.76	128.35	69.60
Deposits < or = to \$100,000	95.63	45.88	94.51	47.05	89.47	48.52
Deposits > \$100,000	47.28	22.68	47.60	23.70	38.88	21.08
Escrows	1.81	0.87	2.02	1.01	2.66	1.44
Total Borrowings	43.37	20.80	36.77	18.31	31.99	17.35
Advances from FHLB	29.26	14.04	26.38	13.13	21.16	11.47
Reverse Repurchase Agreements	12.83	6.15	9.49	4.72	9.27	5.03
Other Borrowings	1.28	0.61	0.90	0.45	1.56	0.85
Other Liabilities	3.73	1.79	3.70	1.84	4.16	2.26
EQUITY CAPITAL	18.45	8.85	18.26	9.09	17.24	9.35
Capital Stock & Paid-In Capital	10.09	4.84	9.83	4.89	9.36	5.07
Unrealized Gains (Losses) AFS Securities	-0.26	-0.12	0.24	0.12	0.30	0.16
Retained Earnings	8.63	4.14	8.42	4.19	7.83	4.24

	JUNE 2004		MARCH 2004		JUNE 2003	
	(\$)	% OF AVERAGE ASSETS (*)	(\$)	% OF AVERAGE ASSETS (*)	(\$)	% OF AVERAGE ASSETS (*)
INCOME AND EXPENSE DATA						
Interest Income	2.42	4.74	2.39	4.84	2.33	5.12
Interest Expense	0.96	1.88	0.96	1.94	1.03	2.27
Net Interest Income	1.46	2.87	1.43	2.90	1.30	2.85
Loss Provisions-Interest Bearing Assets	0.16	0.32	0.14	0.29	0.23	0.52
Noninterest Income	0.87	1.70	0.86	1.73	1.10	2.41
Mortgage Loan Servicing Fees	0.08	0.15	-0.01	-0.02	-0.08	-0.17
Other Fees and Charges	0.54	1.05	0.51	1.04	0.55	1.20
Other Noninterest Income	0.25	0.50	0.35	0.71	0.63	1.38
Noninterest Expense	1.38	2.71	1.40	2.84	1.40	3.09
G&A Expense	1.37	2.69	1.39	2.81	1.38	3.03
Goodwill Expense	0.01	0.02	0.01	0.02	0.02	0.05
Loss Provis.-Nonint. Bearing Assets	0.00	0.00	0.00	0.00	0.00	0.00
Income Before Taxes & Extraord. Items	0.79	1.55	0.74	1.50	0.75	1.66
Income Taxes	0.27	0.52	0.26	0.52	0.26	0.57
Extraordinary Items	0.03	0.06	0.00	0.00	0.00	0.00
Net Income	0.55	1.09	0.49	0.98	0.49	1.08

* Annualized.
Numbers may not sum due to rounding.
Office of Thrift Supervision / August 2004

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

MIDWEST REGION

	3-MONTHS ENDED		6-MONTHS ENDED		2003	2002	2001	2000	
	JUNE 2004	MAR. 2004	JUNE 2004	JUNE 2003					
SUMMARY DATA:									
Number of Thrifts	(#)	211	214	211	218	216	224	216	223
Total Assets	(\$)	132.67	130.92	132.67	131.38	127.54	127.58	105.17	116.71
Net Income	(\$)	0.35	0.34	0.69	0.76	1.52	1.52	1.02	0.87
Profits	(\$)	0.36	0.34	0.70	0.77	1.54	1.57	1.08	1.02
Losses	(\$)	-0.01	-0.01	-0.02	-0.01	-0.03	-0.04	-0.07	-0.16
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	1.07	1.04	1.05	1.17	1.17	1.22	1.01	0.79
Median Ratio	(%)	0.77	0.77	0.76	0.87	0.82	0.84	0.69	0.71
Return on Average Equity	(%)	12.28	11.96	12.12	13.75	13.66	14.28	11.77	9.26
Median Ratio	(%)	6.90	6.63	6.77	8.00	7.54	8.02	6.72	6.72
Net Interest Income	(\$)	0.91	0.90	1.82	1.83	3.60	3.81	2.87	2.94
% of Average Assets	(%)	2.78	2.79	2.79	2.81	2.78	3.07	2.85	2.69
Total Fee Income	(\$)	0.40	0.29	0.69	0.52	1.23	1.04	0.90	0.92
% of Average Assets	(%)	1.21	0.91	1.21	0.80	1.02	0.87	1.03	0.82
G&A Expense	(\$)	0.84	0.82	1.67	1.67	3.35	3.27	2.55	2.52
% of Average Assets	(%)	2.56	2.55	2.55	2.58	2.59	2.63	2.53	2.31
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	8.69	8.74	8.69	8.54	8.66	8.51	8.47	8.37
Tier 1 Leverage Ratio	(%)	8.48	8.47	8.48	8.33	8.42	8.25	8.21	8.13
Risk-based Capital Ratio	(%)	14.99	15.38	14.99	14.99	15.05	14.76	14.63	13.87
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	211	213	211	218	216	222	207	214
Adequately Capitalized	(#)	0	1	0	0	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	0.04	0.03	0.04	1.42	1.45
Problem Thrift Assets as a % of Total Assets	(%)	0.02	0.02	0.02	0.03	0.02	0.03	1.35	1.25
ASSET QUALITY MEASURES:									
Troubled Assets	(\$)	0.60	0.73	0.60	0.68	0.69	0.73	0.76	0.80
% of Total Assets	(%)	0.45	0.56	0.45	0.51	0.54	0.58	0.72	0.68
Noncurrent Loans	(\$)	0.48	0.56	0.48	0.53	0.52	0.60	0.61	0.66
% of Total Assets	(%)	0.36	0.43	0.36	0.40	0.40	0.47	0.58	0.57
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	0.52	0.54	0.52	0.50	0.57	0.53	0.75	0.82
Home Equity Lines of Credit	(%)	0.34	0.42	0.34	0.04	0.03	0.05	0.05	0.04
Multifamily Loans	(%)	0.44	1.86	0.44	0.52	0.51	0.62	0.36	0.11
Commercial Loans	(%)	0.99	1.04	0.99	1.35	1.32	2.15	2.10	2.36
Consumer Loans	(%)	0.45	0.54	0.45	0.47	0.56	0.52	0.46	0.44
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	14.47	10.57	25.03	37.98	69.19	53.58	37.03	19.15
Purchases	(\$)	2.72	2.09	4.81	7.95	14.73	13.94	9.86	9.12
Sales	(\$)	9.78	7.40	17.18	31.86	58.76	43.34	27.55	14.82
Loans Outstanding (1)	(\$)	43.74	42.88	43.74	44.77	42.01	43.95	37.48	46.89
Loans Outstanding / Total Assets	(%)	32.97	32.75	32.97	34.07	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 / August 2004

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

MIDWEST REGION

	JUNE 2004		MARCH 2004		JUNE 2003	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	132.67	100.00	130.92	100.00	131.38	100.00
Cash and Noninterest-Earning Deposits	2.11	1.59	2.17	1.65	2.51	1.91
Investment Securities	19.90	15.00	19.81	15.13	16.76	12.76
Mortgage Derivatives	3.89	2.93	4.76	3.63	4.21	3.20
Mortgage Backed Securities	16.54	12.46	17.25	13.18	17.59	13.39
1-4 Family Mortgages	43.74	32.97	42.88	32.75	44.77	34.07
Home Equity Lines of Credit	5.69	4.29	5.02	3.83	4.27	3.25
Multifamily Mortgages	3.04	2.29	2.91	2.22	2.93	2.23
Nonresidential Mortgages	8.65	6.52	8.50	6.50	8.18	6.22
Construction Loans	6.49	4.89	6.45	4.93	6.72	5.11
Land Loans	1.79	1.35	1.60	1.22	1.23	0.94
Commercial Loans	5.16	3.89	4.78	3.65	4.98	3.79
Consumer Loans	15.11	11.39	13.38	10.22	15.05	11.45
Repossessed Assets, Net	0.12	0.09	0.17	0.13	0.15	0.12
Real Estate Held for Investment	0.07	0.06	0.07	0.06	0.10	0.08
Office Premises & Equipment	1.20	0.90	1.18	0.90	1.34	1.02
Other Assets	5.66	4.27	5.82	4.44	5.72	4.35
Less: Contra Assets & Valuation Allowances	-3.08	-2.32	-3.94	-3.01	-3.35	-2.55
TOTAL LIABILITIES AND CAPITAL	132.67	100.00	130.92	100.00	131.38	100.00
Total Deposits	77.90	58.72	76.84	58.69	76.86	58.50
Deposits < or = to \$100,000	53.81	40.56	53.89	41.16	55.62	42.33
Deposits > \$100,000	24.09	18.16	22.95	17.53	21.24	16.17
Escrows	1.84	1.39	1.91	1.46	2.91	2.21
Total Borrowings	41.80	31.50	40.93	31.27	37.86	28.82
Advances from FHLB	34.71	26.16	34.69	26.50	30.86	23.49
Reverse Repurchase Agreements	4.20	3.16	4.17	3.18	4.60	3.50
Other Borrowings	2.89	2.18	2.08	1.59	2.41	1.83
Other Liabilities	1.45	1.09	1.70	1.30	2.53	1.93
EQUITY CAPITAL	11.53	8.69	11.44	8.74	11.22	8.54
Capital Stock & Paid-In Capital	5.11	3.85	5.15	3.93	4.92	3.75
Unrealized Gains (Losses) AFS Securities	0.06	0.04	0.23	0.18	0.29	0.22
Retained Earnings	6.53	4.92	6.33	4.84	6.36	4.84

	JUNE 2004		MARCH 2004		JUNE 2003	
	(\$)	% OF AVERAGE ASSETS (*)	(\$)	% OF AVERAGE ASSETS (*)	(\$)	% OF AVERAGE ASSETS (*)
INCOME AND EXPENSE DATA						
Interest Income	1.52	4.62	1.50	4.66	1.64	5.02
Interest Expense	0.61	1.84	0.60	1.87	0.73	2.22
Net Interest Income	0.91	2.78	0.90	2.79	0.91	2.80
Loss Provisions-Interest Bearing Assets	0.05	0.15	0.05	0.16	0.08	0.26
Noninterest Income	0.47	1.42	0.44	1.36	0.60	1.83
Mortgage Loan Servicing Fees	0.05	0.17	-0.01	-0.02	-0.08	-0.24
Other Fees and Charges	0.34	1.04	0.30	0.93	0.34	1.03
Other Noninterest Income	0.07	0.21	0.15	0.45	0.34	1.04
Noninterest Expense	0.85	2.59	0.83	2.58	0.87	2.68
G&A Expense	0.84	2.56	0.82	2.55	0.87	2.65
Goodwill Expense	0.01	0.02	0.01	0.02	0.00	0.01
Loss Provis.-Nonint. Bearing Assets	0.00	0.01	0.00	0.01	0.00	0.01
Income Before Taxes & Extraord. Items	0.48	1.46	0.46	1.41	0.55	1.70
Income Taxes	0.13	0.39	0.12	0.37	0.16	0.48
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.35	1.07	0.34	1.04	0.40	1.22

* Annualized.

Numbers may not sum due to rounding.
Office of Thrift Supervision / August 2004

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

WEST REGION

	3-MONTHS ENDED		6-MONTHS ENDED		2003	2002	2001	2000	
	JUNE 2004	MAR. 2004	JUNE 2004	JUNE 2003					
SUMMARY DATA:									
Number of Thrifts	(#)	97	98	97	100	98	101	80	87
Total Assets	(\$)	557.17	532.01	557.17	491.56	505.78	460.78	434.32	381.09
Net Income	(\$)	1.45	1.50	2.95	3.42	6.90	6.36	5.01	3.78
Profits	(\$)	1.45	1.51	2.96	3.43	6.91	6.37	5.03	3.87
Losses	(\$)	-0.01	0.00	-0.01	-0.01	-0.01	-0.01	-0.02	-0.09
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	1.06	1.16	1.11	1.42	1.40	1.37	1.20	1.06
Median Ratio	(%)	0.95	0.85	0.90	1.02	1.00	1.05	0.87	0.81
Return on Average Equity	(%)	11.96	13.22	12.57	15.68	15.64	16.22	16.51	15.89
Median Ratio	(%)	9.40	8.12	9.32	11.25	10.90	11.51	9.47	9.16
Net Interest Income	(\$)	3.98	3.61	7.59	7.16	14.34	14.06	11.86	8.45
% of Average Assets	(%)	2.92	2.79	2.86	2.97	2.90	3.02	2.85	2.36
Total Fee Income	(\$)	1.10	0.16	1.26	0.74	3.49	0.03	1.30	2.45
% of Average Assets	(%)	0.81	0.13	0.81	0.19	1.22	0.34	-0.21	0.69
G&A Expense	(\$)	3.54	2.85	6.40	5.10	10.66	9.00	7.19	5.49
% of Average Assets	(%)	2.60	2.20	2.41	2.11	2.15	1.93	1.73	1.53
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	9.09	8.67	9.09	9.11	8.88	9.16	7.21	6.98
Tier 1 Leverage Ratio	(%)	7.06	6.58	7.06	6.87	6.79	6.85	6.52	6.57
Risk-based Capital Ratio	(%)	12.68	12.41	12.68	13.24	13.01	12.85	12.59	12.47
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	97	98	97	100	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	(\$)	2.67	2.86	2.67	3.62	3.44	3.71	2.91	1.57
% of Total Assets	(%)	0.48	0.54	0.48	0.74	0.68	0.80	0.67	0.41
Noncurrent Loans	(\$)	2.35	2.50	2.35	3.24	3.07	3.28	2.61	1.36
% of Total Assets	(%)	0.42	0.47	0.42	0.66	0.61	0.71	0.60	0.36
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	0.52	0.60	0.52	0.92	0.88	1.05	0.84	0.55
Home Equity Lines of Credit	(%)	0.08	0.13	0.08	0.02	0.01	0.02	0.03	0.06
Multifamily Loans	(%)	0.05	0.07	0.05	0.13	0.05	0.05	0.07	0.09
Commercial Loans	(%)	1.25	1.26	1.25	2.06	0.72	2.14	3.04	1.51
Consumer Loans	(%)	0.49	0.46	0.49	0.59	0.59	0.55	0.44	0.40
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	100.65	77.88	178.53	188.99	413.30	250.48	156.98	86.53
Purchases	(\$)	40.84	30.64	71.48	102.64	182.56	141.59	83.59	21.59
Sales	(\$)	72.08	34.60	106.68	212.31	413.75	279.58	158.14	50.71
Loans Outstanding (1)	(\$)	358.39	340.20	358.39	284.68	302.09	254.07	231.93	201.21
Loans Outstanding / Total Assets	(%)	64.32	63.95	64.32	57.91	59.73	55.14	53.40	52.80

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

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

WEST REGION

	JUNE 2004		MARCH 2004		JUNE 2003	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	557.17	100.00	532.01	100.00	491.56	100.00
Cash and Noninterest-Earning Deposits	8.75	1.57	8.50	1.60	10.06	2.05
Investment Securities	16.92	3.04	23.52	4.42	28.03	5.70
Mortgage Derivatives	9.94	1.78	10.20	1.92	16.29	3.31
Mortgage Backed Securities	23.01	4.13	24.18	4.54	32.96	6.70
1-4 Family Mortgages	358.39	64.32	340.20	63.95	284.68	57.91
Home Equity Lines of Credit	29.69	5.33	25.17	4.73	15.35	3.12
Multifamily Mortgages	40.89	7.34	40.25	7.57	35.76	7.27
Nonresidential Mortgages	13.48	2.42	13.01	2.45	12.90	2.62
Construction Loans	6.57	1.18	6.17	1.16	5.64	1.15
Land Loans	2.40	0.43	2.27	0.43	1.81	0.37
Commercial Loans	13.82	2.48	6.89	1.30	6.31	1.28
Consumer Loans	21.22	3.81	17.08	3.21	14.38	2.93
Reposessed Assets, Net	0.32	0.06	0.36	0.07	0.38	0.08
Real Estate Held for Investment	0.04	0.01	0.05	0.01	0.13	0.03
Office Premises & Equipment	4.29	0.77	4.27	0.80	4.03	0.82
Other Assets	39.78	7.14	37.34	7.02	40.85	8.31
Less: Contra Assets & Valuation Allowances	-7.30	-1.31	-7.93	-1.49	-13.65	-2.78
TOTAL LIABILITIES AND CAPITAL	557.17	100.00	532.01	100.00	491.56	100.00
Total Deposits	294.46	52.85	286.04	53.77	244.81	49.80
Deposits < or = to \$100,000	158.59	28.46	154.68	29.07	139.11	28.30
Deposits > \$100,000	135.86	24.38	131.36	24.69	105.70	21.50
Escrows	22.68	4.07	26.60	5.00	35.19	7.16
Total Borrowings	202.49	36.34	190.16	35.74	154.16	31.36
Advances from FHLB	129.68	23.27	120.44	22.64	85.22	17.34
Reverse Repurchase Agreements	25.00	4.49	29.20	5.49	30.46	6.20
Other Borrowings	47.81	8.58	40.52	7.62	38.48	7.83
Other Liabilities	9.56	1.72	9.70	1.82	12.60	2.56
EQUITY CAPITAL	50.67	9.09	46.12	8.67	44.80	9.11
Capital Stock & Paid-In Capital	32.29	5.80	28.63	5.38	28.07	5.71
Unrealized Gains (Losses) AFS Securities	0.16	0.03	0.66	0.12	1.34	0.27
Retained Earnings	18.51	3.32	17.28	3.25	16.27	3.31

	JUNE 2004		MARCH 2004		JUNE 2003	
	(\$)	% OF AVERAGE ASSETS (*)	(\$)	% OF AVERAGE ASSETS (*)	(\$)	% OF AVERAGE ASSETS (*)
INCOME AND EXPENSE DATA						
Interest Income	5.98	4.40	5.67	4.37	5.75	4.69
Interest Expense	2.00	1.47	2.06	1.59	2.12	1.73
Net Interest Income	3.98	2.92	3.61	2.79	3.63	2.96
Loss Provisions-Interest Bearing Assets	0.20	0.15	0.09	0.07	0.20	0.16
Noninterest Income	2.15	1.58	1.78	1.37	2.18	1.78
Mortgage Loan Servicing Fees	-0.33	-0.24	-0.77	-0.60	-0.84	-0.69
Other Fees and Charges	1.43	1.05	0.94	0.72	1.08	0.88
Other Noninterest Income	1.05	0.77	1.62	1.25	1.95	1.59
Noninterest Expense	3.58	2.63	2.88	2.22	2.72	2.22
G&A Expense	3.54	2.60	2.85	2.20	2.66	2.17
Goodwill Expense	0.03	0.02	0.03	0.02	0.02	0.02
Loss Provis.-Nonint. Bearing Assets	0.00	0.00	0.00	0.00	0.04	0.04
Income Before Taxes & Extraord. Items	2.35	1.72	2.42	1.87	2.88	2.35
Income Taxes	0.90	0.66	0.91	0.70	1.10	0.90
Extraordinary Items	0.00	0.00	-0.01	-0.01	0.00	0.00
Net Income	1.45	1.06	1.50	1.16	1.79	1.46

* Annualized.
Numbers may not sum due to rounding.
Office of Thrift Supervision / August 2004

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 June 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.