



# Third Quarter 2005 Thrift Industry Report Data

November 21, 2005

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

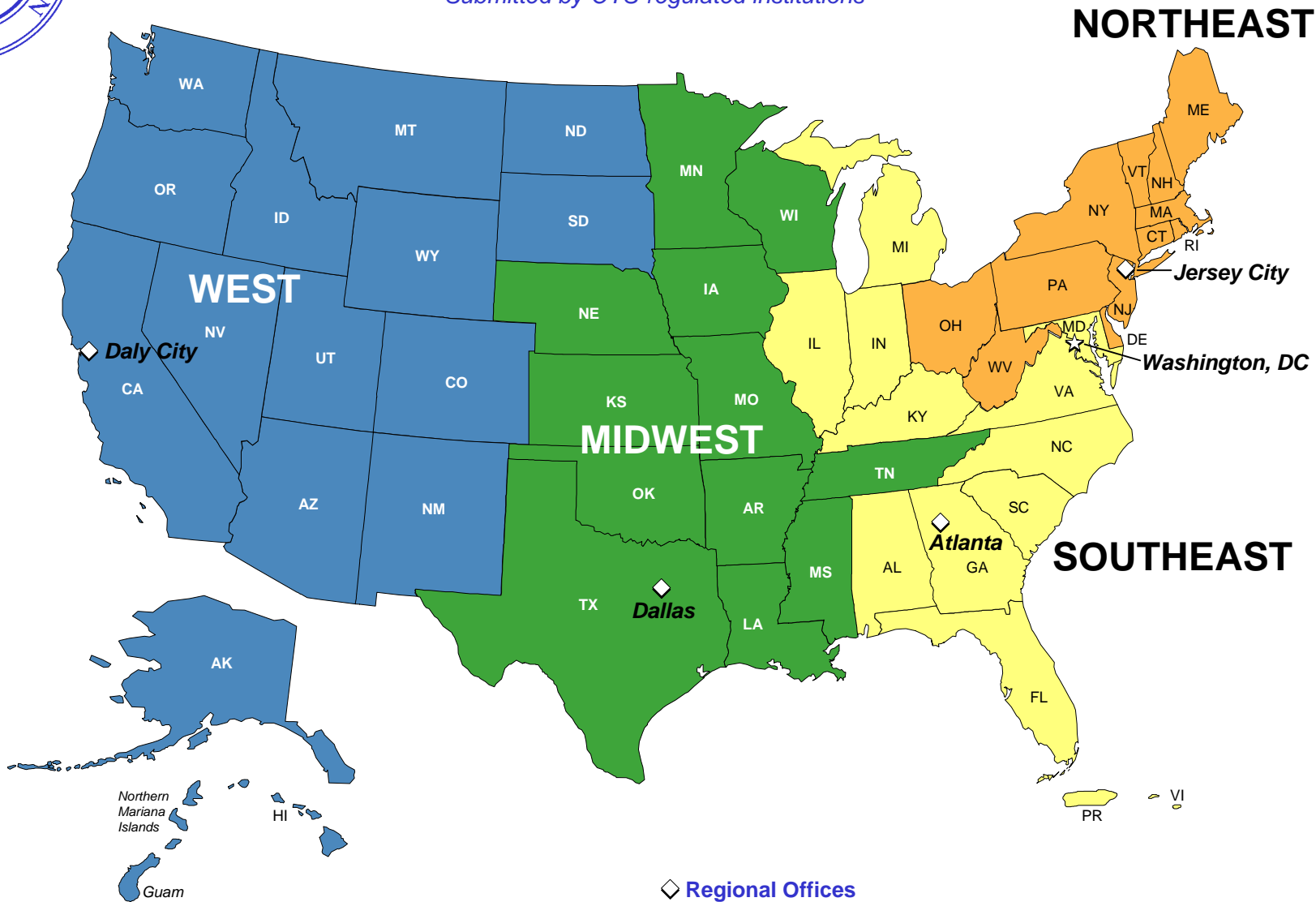


TABLE OF CONTENTS

|   |      |
|---|------|
| 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, SAFETY AND SOUNDNESS RATINGS, AND COMPLIANCE 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 |

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

| INDUSTRY AGGREGATES:                                    | 9 mos. 2005 | 9 mos. 2004 | 2004        | 2003        | 2002        | 2001        |
|---|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>PROFITABILITY(Percent)</b>                           |             |             |             |             |             |             |
| Return on Average Assets                                | 1.18        | 1.16        | 1.17        | 1.29        | 1.21        | 1.07        |
| Median Ratio  | 0.76        | 0.73        | 0.68        | 0.76        | 0.80        | 0.67        |
| Return on Average Equity                                | 12.80       | 12.70       | 12.79       | 14.29       | 13.61       | 13.10       |
| Median Ratio  | 6.63        | 6.49        | 6.07        | 6.97        | 7.56        | 6.18        |
| Net Interest Margin                                     | 2.82        | 2.88        | 2.89        | 2.90        | 3.06        | 2.89        |
| Median Ratio  | 3.14        | 3.08        | 3.06        | 3.00        | 3.11        | 2.85        |
| <b>EARNINGS (\$ Millions)</b>                           |             |             |             |             |             |             |
| Interest Income   | \$52,547.67 | \$40,542.19 | \$55,872.33 | \$51,478.54 | \$55,456.48 | \$65,232.71 |
| Interest Expense  | 23,721.43   | 15,252.48   | 21,300.82   | 20,658.87   | 25,468.47   | 37,617.66   |
| NET INTEREST INCOME                                     | 28,826.25   | 25,289.71   | 34,571.52   | 30,819.66   | 29,988.00   | 27,615.05   |
| Loss Provisions-Interest Bearing Assets                 | 2,006.39    | 1,770.46    | 2,601.26    | 2,190.42    | 2,854.13    | 2,532.12    |
| Noninterest Income                                      | 17,001.87   | 14,625.73   | 20,105.57   | 18,516.01   | 14,131.65   | 13,136.64   |
| Mortgage Loan Servicing Fees                            | 1,269.09    | (468.00)    | (62.87)     | (712.51)    | (3,860.33)  | (1,572.23)  |
| Other Fees and Charges                                  | 10,571.62   | 9,075.53    | 12,442.72   | 9,989.46    | 8,409.28    | 7,655.91    |
| Other Noninterest Income                                | 5,161.16    | 6,018.21    | 7,725.72    | 9,239.06    | 9,582.70    | 7,052.97    |
| Noninterest Expense                                     | 25,098.64   | 22,349.26   | 30,500.29   | 25,766.42   | 22,999.31   | 22,590.75   |
| G&A Expense   | 24,738.45   | 22,052.19   | 30,085.01   | 25,365.88   | 22,536.27   | 21,786.73   |
| Goodwill Amortization                                   | 319.86      | 274.37      | 371.55      | 268.52      | 333.75      | 696.14      |
| Loss Provisions-Noninterest Bearing Assets              | 40.34       | 22.70       | 43.73       | 132.02      | 129.30      | 107.88      |
| Income Before Taxes & Extraordinary Items               | 18,723.09   | 15,795.73   | 21,575.53   | 21,378.83   | 18,266.21   | 15,628.83   |
| Income Taxes  | 6,635.07    | 5,611.68    | 7,630.70    | 7,634.30    | 6,437.00    | 5,696.03    |
| Extraordinary Items                                     | (5.29)      | 19.25       | 18.56       | (2.89)      | 7.87        | 269.08      |
| NET INCOME  | 12,082.72   | 10,203.30   | 13,963.39   | 13,741.65   | 11,837.08   | 10,201.88   |
| Profits   | \$12,209.17 | \$10,475.42 | \$14,311.60 | \$14,019.79 | \$12,570.06 | \$10,830.08 |
| Losses  | (\$126.44)  | (\$272.12)  | (\$348.21)  | (\$278.14)  | (\$732.99)  | (\$628.20)  |
| <b>PROFITABILITY (Percent of Avg Assets Annualized)</b> |             |             |             |             |             |             |
| Interest Income   | 5.13        | 4.62        | 4.67        | 4.85        | 5.66        | 6.83        |
| Interest Expense  | 2.32        | 1.74        | 1.78        | 1.95        | 2.60        | 3.94        |
| NET INTEREST INCOME                                     | 2.82        | 2.88        | 2.89        | 2.90        | 3.06        | 2.89        |
| Loss Provisions-Interest Bearing Assets                 | 0.20        | 0.20        | 0.22        | 0.21        | 0.29        | 0.27        |
| Noninterest Income                                      | 1.66        | 1.67        | 1.68        | 1.74        | 1.44        | 1.38        |
| Mortgage Loan Servicing Fees                            | 0.12        | (0.05)      | (0.01)      | (0.07)      | (0.39)      | (0.16)      |
| Other Fees and Charges                                  | 1.03        | 1.03        | 1.04        | 0.94        | 0.86        | 0.80        |
| Other Noninterest Income                                | 0.50        | 0.69        | 0.65        | 0.87        | 0.98        | 0.74        |
| Noninterest Expense                                     | 2.45        | 2.55        | 2.55        | 2.43        | 2.35        | 2.37        |
| G&A Expense   | 2.42        | 2.51        | 2.52        | 2.39        | 2.30        | 2.28        |
| Goodwill Amortization                                   | 0.03        | 0.03        | 0.03        | 0.03        | 0.03        | 0.07        |
| Loss Provisions-Noninterest Bearing Assets              | 0.00        | 0.00        | 0.00        | 0.01        | 0.01        | 0.01        |
| Income Before Taxes & Extraordinary Items               | 1.83        | 1.80        | 1.80        | 2.01        | 1.87        | 1.64        |
| Income Taxes  | 0.65        | 0.64        | 0.64        | 0.72        | 0.66        | 0.60        |
| Extraordinary Items                                     | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.03        |
| NET INCOME  | 1.18        | 1.16        | 1.17        | 1.29        | 1.21        | 1.07        |
| Profits   | 1.19        | 1.19        | 1.20        | 1.32        | 1.28        | 1.13        |
| Losses  | (0.01)      | (0.03)      | (0.03)      | (0.03)      | (0.07)      | (0.07)      |

## STATEMENT OF OPERATIONS

| FOR THE QUARTER ENDING:                          | SEP 2005    | JUN 2005    | MAR 2005    | DEC 2004    | SEP 2004    | JUN 2004    | MAR 2004    | DEC 2003    | SEP 2003    |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| NUMBER OF INSTITUTIONS:                          | 866         | 870         | 880         | 886         | 896         | 910         | 923         | 928         | 936         |
| PROFITABILITY (Percent)                          |             |             |             |             |             |             |             |             |             |
| Return on Average Assets (Annualized)            | 1.15        | 1.18        | 1.22        | 1.17        | 1.15        | 1.16        | 1.19        | 1.26        | 1.28        |
| Median Ratio                                     | 0.73        | 0.80        | 0.72        | 0.71        | 0.75        | 0.73        | 0.73        | 0.67        | 0.76        |
| Return on Average Equity (Annualized)            | 12.43       | 12.79       | 13.30       | 12.96       | 12.58       | 12.63       | 13.01       | 14.07       | 14.17       |
| Median Ratio                                     | 6.20        | 7.16        | 6.38        | 6.21        | 6.43        | 6.57        | 6.31        | 6.32        | 7.04        |
| Net Interest Margin (Annualized)                 | 2.76        | 2.85        | 2.87        | 2.90        | 2.88        | 2.91        | 2.88        | 2.84        | 2.84        |
| Median Ratio                                     | 3.12        | 3.16        | 3.16        | 3.17        | 3.13        | 3.05        | 3.06        | 3.03        | 2.96        |
| Number of Profitable Thrifts                     | 785         | 812         | 812         | 803         | 819         | 824         | 841         | 821         | 847         |
| Percent Profitable                               | 90.65       | 93.33       | 92.27       | 90.63       | 91.41       | 90.55       | 91.12       | 88.47       | 90.49       |
| Profits (\$ Millions)                            | \$4,059.97  | \$4,072.61  | \$4,076.59  | \$3,836.18  | \$3,678.77  | \$3,432.18  | \$3,364.47  | \$3,545.58  | \$3,518.50  |
| Number of Unprofitable Thrifts                   | 81          | 58          | 68          | 83          | 77          | 86          | 82          | 107         | 89          |
| Percent Unprofitable                             | 9.35        | 6.67        | 7.73        | 9.37        | 8.59        | 9.45        | 8.88        | 11.53       | 9.51        |
| Losses (\$ Millions)                             | (\$17.69)   | (\$38.55)   | (\$70.21)   | (\$76.10)   | (\$178.90)  | (\$66.51)   | (\$26.71)   | (\$102.33)  | (\$78.90)   |
| EARNINGS (\$ Millions)                           |             |             |             |             |             |             |             |             |             |
| Interest Income                                  | \$18,973.47 | \$17,487.90 | \$16,086.31 | \$15,330.14 | \$14,186.02 | \$13,305.52 | \$13,050.64 | \$12,730.27 | \$12,673.86 |
| Interest Expense                                 | 9,269.48    | 7,767.74    | 6,684.21    | 6,048.34    | 5,442.79    | 4,845.66    | 4,964.03    | 4,971.90    | 5,027.10    |
| NET INTEREST INCOME                              | 9,703.99    | 9,720.16    | 9,402.10    | 9,281.80    | 8,743.23    | 8,459.86    | 8,086.62    | 7,758.37    | 7,646.76    |
| Loss Provisions-Interest Bearing Assets          | 699.56      | 675.76      | 631.07      | 830.80      | 630.30      | 622.80      | 517.36      | 338.47      | 537.95      |
| Noninterest Income                               | 5,759.50    | 5,708.39    | 5,533.99    | 5,479.84    | 5,238.35    | 4,911.97    | 4,475.41    | 4,678.35    | 4,779.81    |
| Mortgage Loan Servicing Fees                     | 574.90      | (47.63)     | 741.82      | 405.13      | 317.33      | (53.30)     | (732.03)    | 800.61      | 140.50      |
| Other Fees and Charges                           | 3,749.94    | 3,570.19    | 3,251.50    | 3,367.19    | 3,404.81    | 3,154.94    | 2,515.77    | 2,622.60    | 2,589.54    |
| Other Noninterest Income                         | 1,434.66    | 2,185.83    | 1,540.67    | 1,707.51    | 1,516.21    | 1,810.33    | 2,691.67    | 1,255.15    | 2,049.78    |
| Noninterest Expense                              | 8,524.09    | 8,495.13    | 8,079.41    | 8,151.04    | 7,962.03    | 7,540.81    | 6,846.41    | 6,750.13    | 6,536.51    |
| G&A Expense                                      | 8,401.59    | 8,387.47    | 7,949.39    | 8,032.83    | 7,853.93    | 7,441.44    | 6,756.81    | 6,656.30    | 6,444.97    |
| Goodwill Amortization                            | 107.75      | 99.65       | 112.46      | 97.18       | 100.57      | 91.82       | 81.99       | 75.56       | 62.48       |
| Loss Provisions-Noninterest Bearing Assets       | 14.76       | 8.01        | 17.57       | 21.03       | 7.53        | 7.56        | 7.61        | 18.27       | 29.07       |
| Income Before Taxes & Extraordinary Items        | 6,239.83    | 6,257.65    | 6,225.61    | 5,779.80    | 5,389.25    | 5,208.22    | 5,198.26    | 5,348.13    | 5,352.11    |
| Income Taxes                                     | 2,194.80    | 2,221.04    | 2,219.23    | 2,019.03    | 1,886.06    | 1,873.63    | 1,851.98    | 1,906.75    | 1,912.80    |
| Extraordinary Items                              | (2.74)      | (2.55)      | 0.00        | (0.69)      | (3.32)      | 31.09       | (8.52)      | 1.87        | 0.29        |
| NET INCOME                                       | 4,042.28    | 4,034.06    | 4,006.38    | 3,760.09    | 3,499.87    | 3,365.67    | 3,337.76    | 3,443.25    | 3,439.60    |
| PROFITABILITY (Percent of Avg Assets Annualized) |             |             |             |             |             |             |             |             |             |
| Interest Income                                  | 5.39        | 5.12        | 4.90        | 4.78        | 4.68        | 4.57        | 4.64        | 4.67        | 4.70        |
| Interest Expense                                 | 2.64        | 2.27        | 2.04        | 1.89        | 1.79        | 1.66        | 1.77        | 1.82        | 1.87        |
| NET INTEREST INCOME                              | 2.76        | 2.85        | 2.87        | 2.90        | 2.88        | 2.91        | 2.88        | 2.84        | 2.84        |
| Loss Provisions-Interest Bearing Assets          | 0.20        | 0.20        | 0.19        | 0.26        | 0.21        | 0.21        | 0.18        | 0.12        | 0.20        |
| Noninterest Income                               | 1.64        | 1.67        | 1.69        | 1.71        | 1.73        | 1.69        | 1.59        | 1.72        | 1.77        |
| Mortgage Loan Servicing Fees                     | 0.16        | (0.01)      | 0.23        | 0.13        | 0.10        | (0.02)      | (0.26)      | 0.29        | 0.05        |
| Other Fees and Charges                           | 1.07        | 1.05        | 0.99        | 1.05        | 1.12        | 1.08        | 0.90        | 0.96        | 0.96        |
| Other Noninterest Income                         | 0.41        | 0.64        | 0.47        | 0.53        | 0.50        | 0.62        | 0.96        | 0.46        | 0.76        |
| Noninterest Expense                              | 2.42        | 2.49        | 2.46        | 2.54        | 2.63        | 2.59        | 2.44        | 2.47        | 2.43        |
| G&A Expense                                      | 2.39        | 2.46        | 2.42        | 2.51        | 2.59        | 2.56        | 2.40        | 2.44        | 2.39        |
| Goodwill Amortization                            | 0.03        | 0.03        | 0.03        | 0.03        | 0.03        | 0.03        | 0.03        | 0.03        | 0.02        |
| Loss Provisions-Noninterest Bearing Assets       | 0.00        | 0.00        | 0.01        | 0.01        | 0.00        | 0.00        | 0.00        | 0.01        | 0.01        |
| Income Before Taxes & Extraordinary Items        | 1.77        | 1.83        | 1.90        | 1.80        | 1.78        | 1.79        | 1.85        | 1.96        | 1.99        |
| Income Taxes                                     | 0.62        | 0.65        | 0.68        | 0.63        | 0.62        | 0.64        | 0.66        | 0.70        | 0.71        |
| Extraordinary Items                              | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.01        | 0.00        | 0.00        | 0.00        |
| NET INCOME                                       | 1.15        | 1.18        | 1.22        | 1.17        | 1.15        | 1.16        | 1.19        | 1.26        | 1.28        |

## STATEMENT OF CONDITION

| FOR THE QUARTER ENDING:                     | SEP 2005   | JUN 2005   | MAR 2005   | DEC 2004   | SEP 2004   | JUN 2004   | MAR 2004   | DEC 2003   | SEP 2003   |
|---|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| NUMBER OF INSTITUTIONS:                     | 866        | 870        | 880        | 886        | 896        | 910        | 923        | 928        | 936        |
| TOTAL ASSETS (\$ Billions)                  | \$1,429.43 | \$1,388.02 | \$1,340.78 | \$1,306.79 | \$1,227.95 | \$1,188.30 | \$1,157.36 | \$1,092.62 | \$1,094.13 |
| Cash and Noninterest-Earning Deposits       | 18.42      | 18.24      | 18.66      | 17.78      | 18.40      | 18.17      | 17.88      | 19.88      | 19.87      |
| Investment Securities                       | 62.64      | 59.78      | 55.31      | 57.18      | 60.09      | 67.89      | 75.78      | 84.95      | 87.69      |
| Mortgage Backed Securities                  | 165.15     | 158.89     | 159.23     | 156.44     | 146.95     | 146.80     | 152.69     | 136.80     | 135.56     |
| 1 - 4 Family Mortgages                      | 810.85     | 789.15     | 755.31     | 729.37     | 670.49     | 631.42     | 602.57     | 547.42     | 535.93     |
| Home Equity Lines of Credit                 | 89.32      | 87.22      | 82.87      | 79.27      | 67.86      | 58.73      | 53.53      | 48.82      | 42.29      |
| Multifamily Mortgages                       | 66.34      | 65.34      | 62.69      | 61.07      | 58.53      | 57.39      | 56.47      | 53.72      | 52.31      |
| Nonresidential Mortgages                    | 53.61      | 53.63      | 53.38      | 52.47      | 50.23      | 49.11      | 48.81      | 46.84      | 46.59      |
| Construction Loans                          | 27.96      | 27.03      | 25.89      | 24.85      | 23.98      | 23.11      | 22.86      | 22.17      | 21.55      |
| Land Loans                                  | 13.49      | 12.50      | 11.75      | 11.08      | 10.06      | 9.10       | 8.44       | 7.86       | 7.44       |
| Commercial Loans                            | 42.28      | 43.93      | 40.56      | 40.66      | 38.78      | 37.68      | 32.47      | 39.13      | 40.41      |
| Consumer Loans                              | 86.45      | 79.98      | 77.60      | 78.19      | 76.03      | 74.36      | 67.87      | 63.75      | 58.80      |
| Reposessed Assets, Net                      | 0.71       | 0.72       | 0.72       | 0.73       | 0.77       | 0.82       | 0.91       | 0.94       | 1.00       |
| Real Estate Held for Investment, Net        | 0.21       | 0.25       | 0.25       | 0.25       | 0.29       | 0.28       | 0.28       | 0.28       | 0.31       |
| Office Premises & Equipment                 | 10.85      | 10.74      | 10.55      | 10.63      | 9.94       | 9.71       | 9.79       | 9.73       | 9.68       |
| Other Assets                                | 77.17      | 74.50      | 75.62      | 72.85      | 69.97      | 68.93      | 66.77      | 65.46      | 82.37      |
| Less: Contra Assets & Valuation Allowances  | 6.70       | 6.65       | 6.74       | 6.74       | 6.54       | 6.48       | 6.24       | 6.31       | 5.37       |
| TOTAL LIABILITIES AND CAPITAL (\$ Billions) | \$1,429.43 | \$1,388.02 | \$1,340.78 | \$1,306.79 | \$1,227.95 | \$1,188.30 | \$1,157.36 | \$1,092.62 | \$1,094.13 |
| TOTAL DEPOSITS AND ESCROWS                  | 821.96     | 800.66     | 784.63     | 757.76     | 720.42     | 695.48     | 692.91     | 662.07     | 672.53     |
| Deposits less than or equal to \$100,000    | 489.86     | 477.45     | 475.07     | 459.30     | 442.75     | 433.90     | 436.58     | 444.53     | 461.64     |
| Deposits greater than \$100,000             | 332.10     | 323.21     | 309.57     | 298.46     | 277.68     | 261.58     | 256.33     | 217.53     | 210.89     |
| Escrows                                     | 30.00      | 29.64      | 29.84      | 27.31      | 28.50      | 28.28      | 32.85      | 25.43      | 41.38      |
| BORROWINGS                                  | 450.63     | 432.75     | 407.63     | 406.19     | 372.15     | 362.39     | 336.98     | 313.35     | 288.27     |
| Advances From FHLB                          | 269.25     | 266.45     | 241.58     | 244.82     | 224.52     | 223.41     | 210.52     | 189.72     | 175.58     |
| Repurchase Agreements & FedFunds Purchased  | 76.65      | 68.42      | 67.32      | 69.97      | 63.39      | 59.87      | 62.48      | 63.65      | 57.99      |
| Other Borrowings                            | 104.73     | 97.89      | 98.73      | 91.41      | 84.24      | 79.11      | 63.98      | 59.98      | 54.70      |
| Other Liabilities                           | 25.45      | 24.96      | 25.39      | 24.14      | 21.54      | 21.16      | 21.18      | 17.84      | 36.11      |
| Equity Capital                              | 131.38     | 129.65     | 123.12     | 118.70     | 113.84     | 109.26     | 106.29     | 99.36      | 97.23      |
| Capital Stock and Paid-In Capital           | 74.76      | 74.22      | 70.41      | 66.79      | 63.99      | 61.75      | 58.51      | 55.05      | 53.50      |
| Unrealized Gains (Losses) AFS Securities    | (0.55)     | 0.33       | (0.39)     | 0.51       | 0.48       | (0.53)     | 1.57       | 0.54       | 0.99       |
| Retained Earnings                           | 57.89      | 55.85      | 53.71      | 52.21      | 50.34      | 48.82      | 47.46      | 44.98      | 44.21      |

## STATEMENT OF CONDITION

| FOR THE QUARTER ENDING:                                 | SEP 2005 | JUN 2005 | MAR 2005 | DEC 2004 | SEP 2004 | JUN 2004 | MAR 2004 | DEC 2003 | SEP 2003 |
|---|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| NUMBER OF INSTITUTIONS:                                 | 866      | 870      | 880      | 886      | 896      | 910      | 923      | 928      | 936      |
| <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                   | 1.29     | 1.31     | 1.39     | 1.36     | 1.50     | 1.53     | 1.55     | 1.82     | 1.82     |
| Investment Securities                                   | 4.38     | 4.31     | 4.13     | 4.38     | 4.89     | 5.71     | 6.55     | 7.78     | 8.01     |
| Mortgage Backed Securities                              | 11.55    | 11.45    | 11.88    | 11.97    | 11.97    | 12.35    | 13.19    | 12.52    | 12.39    |
| 1 - 4 Family Mortgages                                  | 56.73    | 56.85    | 56.33    | 55.81    | 54.60    | 53.14    | 52.06    | 50.10    | 48.98    |
| Home Equity Lines of Credit                             | 6.25     | 6.28     | 6.18     | 6.07     | 5.53     | 4.94     | 4.63     | 4.47     | 3.87     |
| Multifamily Mortgages                                   | 4.64     | 4.71     | 4.68     | 4.67     | 4.77     | 4.83     | 4.88     | 4.92     | 4.78     |
| Nonresidential Mortgages                                | 3.75     | 3.86     | 3.98     | 4.02     | 4.09     | 4.13     | 4.22     | 4.29     | 4.26     |
| Construction Loans                                      | 1.96     | 1.95     | 1.93     | 1.90     | 1.95     | 1.94     | 1.98     | 2.03     | 1.97     |
| Land Loans  | 0.94     | 0.90     | 0.88     | 0.85     | 0.82     | 0.77     | 0.73     | 0.72     | 0.68     |
| Commercial Loans  | 2.96     | 3.16     | 3.02     | 3.11     | 3.16     | 3.17     | 2.81     | 3.58     | 3.69     |
| Consumer Loans  | 6.05     | 5.76     | 5.79     | 5.98     | 6.19     | 6.26     | 5.86     | 5.84     | 5.37     |
| Reposessed Assets, Net                                  | 0.05     | 0.05     | 0.05     | 0.06     | 0.06     | 0.07     | 0.08     | 0.09     | 0.09     |
| Real Estate Held for Investment, Net                    | 0.01     | 0.02     | 0.02     | 0.02     | 0.02     | 0.02     | 0.02     | 0.03     | 0.03     |
| Office Premises & Equipment                             | 0.76     | 0.77     | 0.79     | 0.81     | 0.81     | 0.82     | 0.85     | 0.89     | 0.88     |
| Other Assets  | 5.40     | 5.37     | 5.64     | 5.58     | 5.70     | 5.80     | 5.77     | 5.99     | 7.53     |
| Less: Contra Assets & Valuation Allowances              | 0.47     | 0.48     | 0.50     | 0.52     | 0.53     | 0.55     | 0.54     | 0.58     | 0.49     |
| <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 AND ESCROWS                              | 57.50    | 57.68    | 58.52    | 57.99    | 58.67    | 58.53    | 59.87    | 60.59    | 61.47    |
| Deposits less than or equal to \$100,000                | 34.27    | 34.40    | 35.43    | 35.15    | 36.06    | 36.51    | 37.72    | 40.69    | 42.19    |
| Deposits greater than \$100,000                         | 23.23    | 23.29    | 23.09    | 22.84    | 22.61    | 22.01    | 22.15    | 19.91    | 19.27    |
| Escrows   | 2.10     | 2.14     | 2.23     | 2.09     | 2.32     | 2.38     | 2.84     | 2.33     | 3.78     |
| BORROWINGS  | 31.53    | 31.18    | 30.40    | 31.08    | 30.31    | 30.50    | 29.12    | 28.68    | 26.35    |
| Advances From FHLE                                      | 18.84    | 19.20    | 18.02    | 18.73    | 18.28    | 18.80    | 18.19    | 17.36    | 16.05    |
| Repurchase Agreements & FedFunds Purchased              | 5.36     | 4.93     | 5.02     | 5.35     | 5.16     | 5.04     | 5.40     | 5.83     | 5.30     |
| Other Borrowings  | 7.33     | 7.05     | 7.36     | 6.99     | 6.86     | 6.66     | 5.53     | 5.49     | 5.00     |
| Other Liabilities                                       | 1.78     | 1.80     | 1.89     | 1.85     | 1.75     | 1.78     | 1.83     | 1.63     | 3.30     |
| Equity Capital  | 9.19     | 9.34     | 9.18     | 9.08     | 9.27     | 9.19     | 9.18     | 9.09     | 8.89     |
| Capital Stock and Paid-In Capital                       | 5.23     | 5.35     | 5.25     | 5.11     | 5.21     | 5.20     | 5.06     | 5.04     | 4.89     |
| Unrealized Gains (Losses) AFS Securities                | (0.04)   | 0.02     | (0.03)   | 0.04     | 0.04     | (0.04)   | 0.14     | 0.05     | 0.09     |
| Retained Earnings                                       | 4.05     | 4.02     | 4.01     | 4.00     | 4.10     | 4.11     | 4.10     | 4.12     | 4.04     |

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

| FOR THE QUARTER ENDING:                     | SEP 2005 | JUN 2005 | MAR 2005 | DEC 2004 | SEP 2004 | JUN 2004 | MAR 2004 | DEC 2003 | SEP 2003 |
|---|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| NUMBER OF INSTITUTIONS:                     | 866      | 870      | 880      | 886      | 896      | 910      | 923      | 928      | 936      |
| <hr/>                                       |          |          |          |          |          |          |          |          |          |
| TOTAL ASSETS (Percent Change)               | 18.50    | 18.81    | 20.49    | 24.21    | 16.69    | 16.00    | 12.26    | 10.43    | 13.43    |
| Cash and Noninterest-Earning Deposits       | 3.13     | 4.23     | 9.06     | (7.21)   | (4.13)   | (7.14)   | 5.79     | 14.13    | 34.98    |
| Investment Securities                       | 5.81     | (10.28)  | (23.97)  | (53.83)  | (52.80)  | (47.62)  | (43.24)  | (32.88)  | (33.26)  |
| Mortgage Backed Securities                  | 15.43    | 10.95    | 11.96    | 22.31    | 15.17    | 5.34     | 3.88     | (3.18)   | (3.87)   |
| 1 - 4 Family Mortgages                      | 21.97    | 26.13    | 28.77    | 38.53    | 30.69    | 25.93    | 18.98    | 15.35    | 15.79    |
| Home Equity Lines of Credit                 | 32.93    | 50.17    | 61.25    | 68.25    | 66.81    | 60.15    | 43.89    | 51.64    | 50.24    |
| Multifamily Mortgages                       | 17.06    | 18.09    | 15.73    | 17.92    | 14.79    | 15.11    | 18.86    | 14.03    | 12.91    |
| Nonresidential Mortgages                    | 12.43    | 14.41    | 18.31    | 20.65    | 15.50    | 14.41    | 11.68    | 10.68    | 14.65    |
| Construction Loans                          | 20.94    | 19.47    | 19.57    | 17.83    | 17.18    | 12.51    | 9.66     | 6.10     | 1.00     |
| Land Loans                                  | 39.65    | 42.46    | 44.94    | 45.66    | 40.50    | 37.57    | 29.23    | 21.97    | 19.49    |
| Commercial Loans                            | 13.85    | 18.20    | 37.58    | 12.27    | 3.64     | 34.82    | 8.04     | 33.49    | 38.31    |
| Consumer Loans                              | 16.00    | 9.62     | 16.68    | 23.77    | 31.18    | 25.04    | 23.68    | 15.56    | 13.80    |
| Reposessed Assets, Net                      | (4.33)   | (8.82)   | (17.55)  | (19.36)  | (19.18)  | (14.08)  | (6.38)   | (4.25)   | 2.97     |
| Real Estate Held for Investment, Net        | (12.11)  | 8.35     | (12.14)  | (7.08)   | (1.01)   | (0.33)   | (2.87)   | (8.35)   | (5.08)   |
| Office Premises & Equipment                 | 12.37    | 13.39    | 12.08    | 13.35    | 6.90     | 5.99     | 6.90     | 8.31     | 11.35    |
| Other Assets                                | 13.09    | 10.53    | 17.30    | 15.02    | (12.49)  | 4.57     | (1.72)   | (5.84)   | 32.94    |
| Less: Contra Assets & Valuation Allowances  | 5.07     | 4.79     | 13.14    | 25.08    | 16.01    | 14.77    | 8.97     | 11.93    | 31.00    |
| <hr/>                                       |          |          |          |          |          |          |          |          |          |
| TOTAL LIABILITIES AND CAPITAL (Percent Chg) | 18.50    | 18.81    | 20.49    | 24.21    | 16.69    | 16.00    | 12.26    | 10.43    | 13.43    |
| TOTAL DEPOSITS AND ESCROWS                  | 16.32    | 17.37    | 17.89    | 18.94    | 11.35    | 9.25     | 8.79     | 6.56     | 14.03    |
| Deposits less than or equal to \$100,000    | 12.95    | 12.45    | 13.76    | 7.45     | (0.23)   | (0.03)   | (1.13)   | 1.72     | 10.83    |
| Deposits greater than \$100,000             | 21.69    | 25.48    | 24.84    | 42.34    | 36.61    | 29.14    | 31.21    | 18.05    | 21.71    |
| Escrows                                     | 6.27     | 5.77     | (8.31)   | 8.65     | (30.42)  | (34.88)  | (15.93)  | (33.35)  | 53.52    |
| BORROWINGS                                  | 22.92    | 20.94    | 25.83    | 34.66    | 34.68    | 33.70    | 21.85    | 23.04    | 8.55     |
| Advances From FHLB                          | 22.10    | 21.01    | 19.67    | 35.09    | 33.69    | 42.37    | 24.92    | 12.13    | (0.70)   |
| Repurchase Agreements & FedFunds Purchased  | 22.74    | 16.64    | 14.35    | 14.78    | 16.00    | 7.03     | 14.23    | 27.23    | 5.79     |
| Other Borrowings                            | 25.23    | 23.94    | 56.22    | 67.52    | 72.00    | 47.72    | 31.76    | 69.26    | 61.22    |
| Other Liabilities                           | 19.91    | 19.56    | 22.53    | (44.90)  | (72.69)  | (69.09)  | (67.48)  | (29.20)  | 53.84    |
| Equity Capital                              | 17.60    | 20.80    | 20.21    | 23.83    | 21.91    | 16.66    | 14.07    | 9.80     | 13.29    |
| Capital Stock and Paid-In Capital           | 19.28    | 21.95    | 24.95    | 26.14    | 24.95    | 21.54    | 14.19    | 11.76    | 30.00    |
| Unrealized Gains (Losses) AFS Securities    | (208.26) | (165.32) | (125.92) | (0.49)   | (48.59)  | (122.11) | (34.02)  | (77.69)  | (66.09)  |
| Retained Earnings                           | 16.92    | 16.98    | 17.31    | 19.89    | 18.01    | 15.69    | 15.16    | 11.00    | 14.59    |

STRUCTURAL DATA AND LOAN ACTIVITY

| FOR THE QUARTER ENDING: | SEP 2005 | JUN 2005 | MAR 2005 | DEC 2004 | SEP 2004 | JUN 2004 | MAR 2004 | DEC 2003 | SEP 2003 |
|-------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| NUMBER OF INSTITUTIONS: | 866      | 870      | 880      | 886      | 896      | 910      | 923      | 928      | 936      |

| SELECTED STRUCTURAL DATA                 |      |      |       |       |      |       |       |      |      |
|--|------|------|-------|-------|------|-------|-------|------|------|
| Number of New Thrifts                    | 4    | 1    | 5     | 4     | 3    | 3     | 6     | 4    | 1    |
| Consolidated Assets (\$ Billions)        | 0.25 | 0.01 | 0.20  | 27.37 | 1.67 | 0.90  | 18.78 | 0.05 | 0.02 |
| Number of Conservatorships/Receiverships | 0    | 0    | 0     | 0     | 0    | 0     | 1     | 0    | 0    |
| Consolidated Assets (\$ Billions)        | 0.00 | 0.00 | 0.00  | 0.00  | 0.00 | 0.00  | 0.01  | 0.00 | 0.00 |
| Number of Bank Charter Conversions       | 3    | 4    | 1     | 5     | 6    | 4     | 6     | 3    | 4    |
| Consolidated Assets (\$ Billions)        | 8.18 | 0.21 | 0.34  | 0.85  | 1.73 | 15.59 | 1.92  | 0.29 | 2.62 |
| Number of Bank Acquisitions              | 1    | 3    | 5     | 5     | 6    | 8     | 2     | 6    | 2    |
| Consolidated Assets (\$ Billions)        | 0.01 | 1.97 | 6.57  | 2.11  | 3.26 | 12.26 | 2.02  | 3.84 | 0.66 |
| Number of Thrift Mergers                 | 1    | 3    | 4     | 3     | 4    | 3     | 2     | 2    | 5    |
| Consolidated Assets (\$ Billions)        | 0.05 | 0.34 | 31.78 | 0.63  | 1.82 | 3.01  | 1.57  | 2.23 | 1.46 |

| LOAN ACTIVITY (\$ Millions)                |             |             |             |             |             |             |             |             |             |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Mortgage Pool Securities                   |             |             |             |             |             |             |             |             |             |
| Total Purchases                            | \$98,266.72 | \$30,109.01 | \$27,675.73 | \$35,334.59 | \$23,171.93 | \$33,527.54 | \$36,842.04 | \$31,352.45 | \$34,186.45 |
| Total Sales                                | 73,387.00   | 14,485.18   | 14,579.80   | 16,923.91   | 13,964.92   | 15,053.33   | 19,171.23   | 20,331.02   | 22,483.31   |
| Mortgage Originations                      | 204,172.93  | 191,835.76  | 160,982.98  | 176,643.90  | 167,067.62  | 196,533.96  | 148,843.46  | 163,940.60  | 250,458.00  |
| Construction Loans                         | 9,893.22    | 9,701.20    | 8,241.14    | 9,131.50    | 9,571.47    | 9,567.17    | 7,954.39    | 8,290.99    | 8,342.29    |
| 1-4 Family Mortgages                       | 7,298.61    | 7,421.75    | 6,457.44    | 7,178.53    | 7,695.33    | 7,753.91    | 6,281.82    | 6,576.19    | 6,708.35    |
| Permanent Loans Secured by 1-4 Family Unit | 181,273.14  | 169,377.34  | 141,497.78  | 154,095.83  | 145,424.81  | 173,450.18  | 130,263.91  | 143,895.07  | 230,009.00  |
| Mortgage Refinancings                      | 68,146.49   | 58,200.23   | 59,707.99   | 63,295.64   | 51,774.59   | 71,818.62   | 53,918.34   | 42,460.75   | 105,213.26  |
| Mortgage Purchases                         | 97,858.51   | 96,614.73   | 80,748.06   | 79,080.92   | 78,345.11   | 80,860.33   | 64,147.01   | 62,766.03   | 107,232.96  |
| Secured by 1-4 Family Mortgages            | 94,982.05   | 93,872.08   | 78,521.77   | 77,859.65   | 77,560.48   | 79,253.06   | 61,788.39   | 60,911.40   | 105,726.81  |
| Mortgage Sales                             | 167,363.09  | 155,037.79  | 128,928.94  | 125,235.01  | 124,433.55  | 144,786.15  | 92,561.23   | 145,008.72  | 233,943.52  |
| Secured by 1-4 Family Mortgages            | 164,361.11  | 151,244.20  | 127,605.38  | 122,524.60  | 122,749.33  | 141,334.69  | 91,094.19   | 141,057.06  | 232,533.60  |
| Nonmortgage Originations and Purchases     | 85,865.64   | 76,710.99   | 60,245.60   | 65,367.29   | 59,147.31   | 57,261.77   | 36,458.57   | 41,151.00   | 50,326.61   |
| Consumer Loans                             | 43,719.75   | 39,619.37   | 31,450.65   | 34,752.25   | 32,881.04   | 33,121.89   | 18,749.56   | 23,928.96   | 20,548.30   |

| OTHER INDICATORS (Percent Annualized) |        |        |        |        |        |        |        |        |        |
|---------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Asset Growth Rate                     | 14.39  | 15.00  | 12.55  | 17.78  | 14.56  | 20.51  | 18.63  | 1.11   | 12.35  |
| Cost of Funds                         | 3.02   | 2.63   | 2.33   | 2.19   | 2.07   | 1.93   | 2.04   | 2.12   | 2.21   |
| Asset Yield                           | 5.74   | 5.45   | 5.21   | 5.10   | 5.03   | 4.89   | 5.10   | 5.19   | 5.24   |
| Mortgage Portfolio Yield              | 5.53   | 5.32   | 5.12   | 5.02   | 4.94   | 4.85   | 5.14   | 5.24   | 5.42   |
| Earnings Efficiency                   | 107.52 | 108.56 | 108.18 | 107.99 | 107.82 | 107.92 | 108.13 | 106.63 | 106.79 |
| Operating Efficiency                  | 59.89  | 63.34  | 59.34  | 61.53  | 63.01  | 64.36  | 68.46  | 59.53  | 62.11  |



## CAPITAL MEASURES

| FOR THE QUARTER ENDING: | SEP 2005 | JUN 2005 | MAR 2005 | DEC 2004 | SEP 2004 | JUN 2004 | MAR 2004 | DEC 2003 | SEP 2003 |
|-------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| NUMBER OF INSTITUTIONS: | 866      | 870      | 880      | 886      | 896      | 910      | 923      | 928      | 936      |

| CAPITAL COMPLIANCE                |            |            |            |            |            |            |            |            |            |
|-----------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Meet FDICIA Capital Standards     | 862        | 868        | 879        | 885        | 895        | 909        | 922        | 927        | 935        |
| Percent of Thrifts                | 99.54      | 99.77      | 99.89      | 99.89      | 99.89      | 99.89      | 99.89      | 99.89      | 99.89      |
| Consolidated Assets (\$ Billions) | \$1,428.13 | \$1,387.98 | \$1,340.73 | \$1,306.75 | \$1,227.91 | \$1,188.19 | \$1,157.25 | \$1,092.57 | \$1,093.90 |
| Fail FDICIA Capital Standards     | 1          | 2          | 1          | 1          | 1          | 1          | 1          | 1          | 1          |
| Percent of Thrifts                | 0.12       | 0.23       | 0.11       | 0.11       | 0.11       | 0.11       | 0.11       | 0.11       | 0.11       |
| Consolidated Assets (\$ Billions) | \$1.07     | \$0.04     | \$0.04     | \$0.05     | \$0.05     | \$0.11     | \$0.11     | \$0.05     | \$0.23     |
| Critically Undercapitalized       | 0          | 1          | 1          | 0          | 0          | 0          | 0          | 0          | 0          |
| Percent of Thrifts                | 0.00       | 0.11       | 0.11       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Consolidated Assets (\$ Billions) | \$0.00     | \$0.00     | \$0.04     | \$0.00     | \$0.00     | \$0.00     | \$0.00     | \$0.00     | \$0.00     |

| CAPITAL RATIOS (Percent)         |          |          |          |          |          |          |         |         |         |
|----------------------------------|----------|----------|----------|----------|----------|----------|---------|---------|---------|
| Tangible Equity (\$ Billions)    | \$112.55 | \$110.27 | \$104.17 | \$100.20 | \$95.89  | \$93.50  | \$89.41 | \$84.08 | \$81.69 |
| Tangible Equity Ratio            | 7.99     | 8.07     | 7.89     | 7.80     | 7.95     | 7.99     | 7.86    | 7.82    | 7.59    |
| Median Ratio                     | 10.15    | 10.13    | 10.05    | 10.02    | 9.91     | 9.85     | 9.87    | 9.69    | 9.63    |
| Tier 1 Capital (\$ Billions)     | \$112.62 | \$110.35 | \$104.25 | \$100.29 | \$96.01  | \$93.62  | \$89.48 | \$84.11 | \$81.72 |
| Tier 1 Leverage Ratio            | 7.99     | 8.07     | 7.89     | 7.80     | 7.95     | 7.99     | 7.86    | 7.82    | 7.59    |
| Median Ratio                     | 10.15    | 10.13    | 10.05    | 10.02    | 9.91     | 9.85     | 9.87    | 9.69    | 9.64    |
| Tier 1 Risk-based Capital Ratio  | 12.56    | 12.77    | 12.54    | 12.39    | 12.59    | 12.90    | 12.82   | 12.80   | 12.62   |
| Median Ratio                     | 17.23    | 17.04    | 17.24    | 16.88    | 16.79    | 17.05    | 17.39   | 17.18   | 16.96   |
| Risk-based Capital (\$ Billions) | \$124.26 | \$122.13 | \$115.93 | \$112.15 | \$106.01 | \$102.66 | \$99.35 | \$93.50 | \$91.22 |
| Total Risk-based Capital Ratio   | 13.85    | 14.14    | 13.95    | 13.85    | 13.90    | 14.15    | 14.23   | 14.23   | 14.09   |
| Median Ratio                     | 17.97    | 17.80    | 18.08    | 17.76    | 17.83    | 17.99    | 18.27   | 17.99   | 17.79   |

## ASSET QUALITY INDICATORS

| FOR THE QUARTER ENDING:                               | SEP 2005   | JUN 2005 | MAR 2005 | DEC 2004 | SEP 2004 | JUN 2004 | MAR 2004 | DEC 2003 | SEP 2003 |
|---|------------|----------|----------|----------|----------|----------|----------|----------|----------|
| NUMBER OF INSTITUTIONS:                               | 866        | 870      | 880      | 886      | 896      | 910      | 923      | 928      | 936      |
| <b>LOANS 30-89 DAYS DELINQUENT (\$ Millions)</b>      |            |          |          |          |          |          |          |          |          |
| Total Including Repurchased GNMA Loans                | \$8,697.76 | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      |
| Repurchased GNMA Loans                                | 1,138.66   | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      |
| Total Excluding Repurchased GNMA Loans                | 7,559.09   | 7,445.21 | 7,067.45 | 7,335.67 | 6,953.59 | 6,667.58 | 6,436.22 | 7,789.18 | 7,178.18 |
| Mortgage Loans  |            |          |          |          |          |          |          |          |          |
| Construction & Land Loans                             | 233.82     | 306.87   | 276.31   | 258.49   | 249.20   | 263.28   | 244.01   | 235.05   | 263.45   |
| Nonresidential Mortgages                              | 229.61     | 252.32   | 241.24   | 234.20   | 226.26   | 238.97   | 251.54   | 251.61   | 223.85   |
| Multifamily Mortgages                                 | 83.49      | 90.23    | 78.59    | 62.15    | 68.12    | 81.13    | 89.91    | 72.63    | 111.71   |
| 1-4 Family Mortgages                                  | 6,635.34   | 5,332.33 | 5,020.77 | 5,126.38 | 4,866.92 | 4,584.64 | 4,636.70 | 5,640.13 | 5,328.06 |
| Home Equity Lines of Credit                           | 364.46     | 254.86   | 232.46   | 229.16   | 246.65   | 176.95   | 211.02   | 36.07    | 36.25    |
| Nonmortgage Loans and Leases                          |            |          |          |          |          |          |          |          |          |
| Commercial Loans                                      | 420.09     | 401.58   | 420.53   | 387.01   | 379.93   | 429.50   | 300.45   | 293.00   | 291.06   |
| Consumer Loans  | 1,095.39   | 1,061.88 | 1,030.00 | 1,267.44 | 1,163.17 | 1,070.08 | 873.60   | 1,260.69 | 923.80   |
| <b>NONCURRENT LOANS (\$ Millions)</b>                 |            |          |          |          |          |          |          |          |          |
| Total Including Repurchased GNMA Loans                | \$8,141.03 | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      |
| Repurchased GNMA Loans                                | 2,237.39   | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      |
| Total Excluding Repurchased GNMA Loans                | 5,903.64   | 5,086.29 | 5,519.17 | 5,601.30 | 5,292.78 | 5,144.33 | 5,590.37 | 6,352.44 | 6,441.91 |
| Mortgage Loans  |            |          |          |          |          |          |          |          |          |
| Construction & Land Loans                             | 212.62     | 194.71   | 283.06   | 255.34   | 261.72   | 240.66   | 294.87   | 255.91   | 330.13   |
| Nonresidential Mortgages                              | 286.22     | 341.23   | 360.36   | 414.27   | 405.90   | 377.05   | 451.68   | 408.50   | 481.61   |
| Multifamily Mortgages                                 | 90.01      | 57.75    | 51.17    | 78.72    | 85.61    | 70.88    | 117.62   | 68.02    | 85.07    |
| 1-4 Family Mortgages                                  | 6,514.91   | 3,493.88 | 3,713.33 | 3,792.06 | 3,503.50 | 3,438.25 | 3,790.61 | 4,528.29 | 4,477.89 |
| Home Equity Lines of Credit                           | 138.34     | 115.94   | 115.22   | 112.31   | 88.52    | 77.64    | 106.18   | 14.86    | 15.95    |
| Nonmortgage Loans and Leases                          |            |          |          |          |          |          |          |          |          |
| Commercial Loans                                      | 513.94     | 507.25   | 527.19   | 452.81   | 501.64   | 502.75   | 463.26   | 475.00   | 611.86   |
| Consumer Loans  | 523.32     | 491.48   | 584.06   | 608.09   | 534.41   | 514.74   | 472.34   | 601.87   | 439.40   |
| <b>NET CHARGE-OFFS (\$ Millions)</b>                  |            |          |          |          |          |          |          |          |          |
| Mortgage Loans  | \$631.09   | \$705.14 | \$681.68 | \$827.66 | \$650.91 | \$653.58 | \$686.69 | \$688.55 | \$679.22 |
| Construction & Land Loans                             | (3.34)     | 8.46     | 3.39     | 8.69     | 5.31     | 2.97     | 4.40     | 7.98     | 7.75     |
| Nonresidential Mortgages                              | (0.46)     | 2.19     | 2.33     | 6.93     | 14.28    | 12.05    | 22.99    | 5.90     | 6.19     |
| Multifamily Mortgages                                 | (6.50)     | 0.27     | 0.52     | 2.30     | 1.68     | 3.01     | 0.47     | (0.25)   | 0.52     |
| 1-4 Family Mortgages                                  | 75.45      | 102.52   | 67.42    | 76.30    | 53.27    | 46.73    | 59.93    | 58.15    | 40.47    |
| Home Equity Lines of Credit                           | 11.77      | 10.80    | 9.44     | 6.74     | 7.39     | 5.10     | 6.06     | 5.85     | 3.15     |
| Nonmortgage Loans and Leases                          |            |          |          |          |          |          |          |          |          |
| Commercial Loans                                      | 151.91     | 163.09   | 148.40   | 184.19   | 142.13   | 130.47   | 92.22    | 32.93    | 84.23    |
| Consumer Loans  | 381.79     | 369.64   | 445.80   | 478.01   | 418.42   | 430.32   | 487.96   | 528.40   | 496.92   |
| Reposessed Assets                                     | 14.66      | 17.98    | 15.49    | 24.74    | 12.71    | 11.46    | 14.49    | 25.00    | 31.96    |
| Other   | 17.58      | 40.99    | (1.66)   | 46.50    | 3.11     | 16.58    | 4.24     | 30.43    | 11.17    |
| <b>REPOSSESSED ASSETS, NET (\$ Millions)</b>          |            |          |          |          |          |          |          |          |          |
| Construction & Land Loans                             | \$714.19   | \$721.01 | \$724.94 | \$729.43 | \$774.75 | \$817.75 | \$909.62 | \$937.53 | \$995.26 |
| Nonresidential Mortgages                              | 56.44      | 68.15    | 55.85    | 64.32    | 76.16    | 80.97    | 127.04   | 142.79   | 181.11   |
| Multifamily Mortgages                                 | 86.61      | 87.66    | 93.10    | 82.51    | 114.87   | 125.42   | 121.53   | 136.98   | 162.36   |
| 1-4 Family Mortgages                                  | 10.41      | 8.26     | 15.74    | 18.22    | 13.13    | 13.13    | 10.84    | 6.19     | 6.05     |
| Other   | 525.28     | 525.41   | 529.78   | 529.29   | 536.72   | 563.66   | 606.23   | 597.32   | 583.57   |
| Other   | 35.46      | 31.52    | 30.48    | 35.10    | 33.88    | 34.56    | 43.98    | 54.25    | 62.17    |
| <b>ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)</b> |            |          |          |          |          |          |          |          |          |
| Real Estate Loans                                     | \$972.24   | \$947.65 | \$909.01 | \$878.83 | \$813.28 | \$770.13 | \$739.15 | \$678.01 | \$663.81 |
| Percent of Total Assets                               | 68.02      | 68.27    | 67.80    | 67.25    | 66.23    | 64.81    | 63.87    | 62.05    | 60.67    |
| Noncurrent Real Estate Loans                          |            |          |          |          |          |          |          |          |          |
| Including Repurchased GNMA Loans                      | 7.10       | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      |
| Percent of Total Assets                               | 0.50       | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      |
| Excluding Repurchased GNMA Loans                      | 4.87       | 4.09     | 4.41     | 4.54     | 4.26     | 4.13     | 4.65     | 5.26     | 5.37     |
| Percent of Total Assets                               | 0.34       | 0.29     | 0.33     | 0.35     | 0.35     | 0.35     | 0.40     | 0.48     | 0.49     |
| Real Estate Owned                                     | 0.68       | 0.69     | 0.69     | 0.69     | 0.74     | 0.78     | 0.87     | 0.88     | 0.93     |
| Percent of Total Assets                               | 0.05       | 0.05     | 0.05     | 0.05     | 0.06     | 0.07     | 0.07     | 0.08     | 0.09     |
| Troubled Real Estate Loans                            |            |          |          |          |          |          |          |          |          |
| Including Repurchased GNMA Loans                      | 7.78       | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      |
| Percent of Total Assets                               | 0.54       | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      |
| Excluding Repurchased GNMA Loans                      | 5.55       | 4.78     | 5.10     | 5.23     | 5.00     | 4.91     | 5.52     | 6.14     | 6.31     |
| Percent of Total Assets                               | 0.39       | 0.34     | 0.38     | 0.40     | 0.41     | 0.41     | 0.48     | 0.56     | 0.58     |
| Valuation Allowances                                  | 6.94       | 6.89     | 6.99     | 6.96     | 6.77     | 6.70     | 6.48     | 6.54     | 6.86     |
| Coverage Ratio  |            |          |          |          |          |          |          |          |          |
| Including Repurchased GNMA Loans                      | 81.89      | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      |
| Excluding Repurchased GNMA Loans                      | 112.93     | 129.96   | 121.06   | 119.32   | 122.68   | 124.87   | 110.55   | 98.08    | 99.19    |
| Reserve Ratio   | 0.61       | 0.62     | 0.65     | 0.67     | 0.70     | 0.73     | 0.74     | 0.80     | 0.84     |

## ASSET QUALITY INDICATORS

| FOR THE QUARTER ENDING:                             | SEP 2005 | JUN 2005 | MAR 2005 | DEC 2004 | SEP 2004 | JUN 2004 | MAR 2004 | DEC 2003 | SEP 2003 |
|---|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| NUMBER OF INSTITUTIONS:                             | 866      | 870      | 880      | 886      | 896      | 910      | 923      | 928      | 936      |
| <b>LOANS 30-89 DAYS DELINQUENT (% Total Assets)</b> |          |          |          |          |          |          |          |          |          |
| Total Including Repurchased GNMA Loans              | 0.61     | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      |
| Repurchased GNMA Loans                              | 0.08     | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      |
| Total Excluding Repurchased GNMA Loans              | 0.53     | 0.54     | 0.53     | 0.56     | 0.57     | 0.56     | 0.56     | 0.71     | 0.66     |
| <b>Percent of Outstanding Loans by Loan Type:</b>   |          |          |          |          |          |          |          |          |          |
| <b>Mortgage Loans</b>                               |          |          |          |          |          |          |          |          |          |
| Construction & Land Loans                           | 0.56     | 0.78     | 0.73     | 0.72     | 0.73     | 0.82     | 0.78     | 0.78     | 0.91     |
| Nonresidential Mortgages                            | 0.43     | 0.47     | 0.45     | 0.45     | 0.45     | 0.49     | 0.60     | 0.54     | 0.48     |
| Multifamily Mortgages                               | 0.13     | 0.14     | 0.13     | 0.10     | 0.12     | 0.14     | 0.16     | 0.14     | 0.21     |
| 1-4 Family Mortgages                                | 0.82     | 0.68     | 0.66     | 0.70     | 0.73     | 0.73     | 0.77     | 1.03     | 0.99     |
| Home Equity Lines of Credit                         | 0.41     | 0.29     | 0.28     | 0.29     | 0.36     | 0.30     | 0.39     | 0.07     | 0.09     |
| <b>Nonmortgage Loans and Leases</b>                 |          |          |          |          |          |          |          |          |          |
| Commercial Loans                                    | 0.99     | 0.91     | 1.04     | 0.95     | 0.98     | 1.14     | 0.93     | 0.75     | 0.72     |
| Consumer Loans                                      | 1.27     | 1.33     | 1.33     | 1.62     | 1.53     | 1.44     | 1.29     | 1.98     | 1.57     |
| <b>NONCURRENT LOANS (% Total Assets)</b>            |          |          |          |          |          |          |          |          |          |
| Total Including Repurchased GNMA Loans              | 0.57     | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      |
| Repurchased GNMA Loans                              | 0.16     | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      |
| Total Excluding Repurchased GNMA Loans              | 0.41     | 0.37     | 0.41     | 0.43     | 0.43     | 0.43     | 0.48     | 0.58     | 0.59     |
| <b>Percent of Outstanding Loans by Loan Type:</b>   |          |          |          |          |          |          |          |          |          |
| <b>Mortgage Loans</b>                               |          |          |          |          |          |          |          |          |          |
| Construction & Land Loans                           | 0.51     | 0.49     | 0.75     | 0.71     | 0.77     | 0.75     | 0.94     | 0.85     | 1.14     |
| Nonresidential Mortgages                            | 0.53     | 0.64     | 0.68     | 0.79     | 0.81     | 0.77     | 0.93     | 0.87     | 1.03     |
| Multifamily Mortgages                               | 0.14     | 0.09     | 0.08     | 0.13     | 0.15     | 0.12     | 0.21     | 0.13     | 0.16     |
| 1-4 Family Mortgages                                | 0.80     | 0.44     | 0.49     | 0.52     | 0.52     | 0.54     | 0.63     | 0.83     | 0.84     |
| Home Equity Lines of Credit                         | 0.15     | 0.13     | 0.14     | 0.14     | 0.13     | 0.13     | 0.20     | 0.03     | 0.04     |
| <b>Nonmortgage Loans and Leases</b>                 |          |          |          |          |          |          |          |          |          |
| Commercial Loans                                    | 1.22     | 1.15     | 1.30     | 1.11     | 1.29     | 1.33     | 1.43     | 1.21     | 1.51     |
| Consumer Loans                                      | 0.61     | 0.61     | 0.75     | 0.78     | 0.70     | 0.69     | 0.70     | 0.94     | 0.75     |
| <b>NET CHARGE-OFFS (% Total Assets)</b>             |          |          |          |          |          |          |          |          |          |
| <b>Percent of Outstanding Loans by Loan Type:</b>   |          |          |          |          |          |          |          |          |          |
| <b>Mortgage Loans</b>                               |          |          |          |          |          |          |          |          |          |
| Construction & Land Loans                           | (0.01)   | 0.02     | 0.01     | 0.02     | 0.02     | 0.01     | 0.01     | 0.03     | 0.03     |
| Nonresidential Mortgages                            | 0.00     | 0.00     | 0.00     | 0.01     | 0.03     | 0.02     | 0.05     | 0.01     | 0.01     |
| Multifamily Mortgages                               | (0.01)   | 0.00     | 0.00     | 0.00     | 0.00     | 0.01     | 0.00     | 0.00     | 0.00     |
| 1-4 Family Mortgages                                | 0.01     | 0.01     | 0.01     | 0.01     | 0.01     | 0.01     | 0.01     | 0.01     | 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     |
| <b>Nonmortgage Loans and Leases</b>                 |          |          |          |          |          |          |          |          |          |
| Commercial Loans                                    | 0.36     | 0.37     | 0.37     | 0.45     | 0.37     | 0.35     | 0.28     | 0.08     | 0.21     |
| Consumer Loans                                      | 0.44     | 0.46     | 0.57     | 0.61     | 0.55     | 0.58     | 0.72     | 0.83     | 0.85     |
| Repossessed Assets                                  | 2.05     | 2.49     | 2.14     | 3.39     | 1.64     | 1.40     | 1.59     | 2.67     | 3.21     |
| Other   | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| <b>REPOSSESSED ASSETS, NET (% Total Assets)</b>     |          |          |          |          |          |          |          |          |          |
| <b>Percent of Outstanding Loans by Loan Type:</b>   |          |          |          |          |          |          |          |          |          |
| Construction & Land Loans                           | 0.14     | 0.17     | 0.15     | 0.18     | 0.22     | 0.25     | 0.41     | 0.48     | 0.62     |
| Nonresidential Mortgages                            | 0.16     | 0.16     | 0.17     | 0.16     | 0.23     | 0.26     | 0.25     | 0.29     | 0.35     |
| Multifamily Mortgages                               | 0.02     | 0.01     | 0.03     | 0.03     | 0.02     | 0.02     | 0.02     | 0.01     | 0.01     |
| 1-4 Family Mortgages                                | 0.06     | 0.07     | 0.07     | 0.07     | 0.08     | 0.09     | 0.10     | 0.11     | 0.11     |
| Other   | 0.05     | 0.04     | 0.04     | 0.05     | 0.05     | 0.05     | 0.07     | 0.08     | 0.08     |
| <b>ASSET QUALITY SUMMARY (% Total Assets)</b>       |          |          |          |          |          |          |          |          |          |
| Net Chargeoffs (Annualized)                         | 0.18     | 0.20     | 0.20     | 0.25     | 0.21     | 0.22     | 0.24     | 0.25     | 0.25     |
| Net Provisions for Losses (Annualized)              | 0.20     | 0.19     | 0.19     | 0.25     | 0.21     | 0.21     | 0.18     | 0.12     | 0.20     |
| Valuation Allowances                                | 0.49     | 0.50     | 0.52     | 0.53     | 0.55     | 0.56     | 0.56     | 0.60     | 0.63     |
| <b>Noncurrent Loans</b>                             |          |          |          |          |          |          |          |          |          |
| Including Repurchased GNMA Loans                    | 0.57     | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      |
| Excluding Repurchased GNMA Loans                    | 0.41     | 0.37     | 0.41     | 0.43     | 0.43     | 0.43     | 0.48     | 0.58     | 0.59     |
| Repossessed Assets, Net (% Total Assets)            | 0.05     | 0.05     | 0.05     | 0.06     | 0.06     | 0.07     | 0.08     | 0.09     | 0.09     |
| <b>Troubled Assets</b>                              |          |          |          |          |          |          |          |          |          |
| Including Repurchased GNMA Loans                    | 0.62     | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      |
| Excluding Repurchased GNMA Loans                    | 0.46     | 0.42     | 0.47     | 0.48     | 0.49     | 0.50     | 0.56     | 0.67     | 0.68     |

SELECTED INDICATORS

BY FDICIA CATEGORY

| THIRD QUARTER 2005:     | WELL-<br>CAPITALIZED | ADEQUATELY<br>CAPITALIZED | UNDER-<br>CAPITALIZED | INDUSTRY |
|-------------------------|----------------------|---------------------------|-----------------------|----------|
| NUMBER OF INSTITUTIONS: | 857                  | 5                         | 1                     | 866      |

|  |            |          |        |            |
|--|------------|----------|--------|------------|
| Total Assets (\$ Billions)                     | \$1,426.03 | \$2.10   | \$1.07 | \$1,429.43 |
| Tier 1 Leverage Ratio (Percent)                | 8.00       | 6.04     | 3.99   | 7.99       |
| Median Ratio                                   | 10.16      | 6.96     | 3.99   | 10.15      |
| Total Risk-based Capital Ratio (Percent)       | 13.86      | 9.27     | 27.23  | 13.85      |
| Median Ratio                                   | 17.97      | 9.56     | 27.23  | 17.97      |
| Return on Average Assets (Percent Annualized)  | 1.15       | 0.44     | 1.02   | 1.15       |
| Median Ratio                                   | 0.73       | 1.00     | 1.02   | 0.73       |
| Net Interest Margin (Percent Annualized)       | 2.76       | 3.27     | 2.60   | 2.76       |
| Median Ratio                                   | 3.12       | 3.73     | 2.60   | 3.12       |
| Number of Profitable Thrifts                   | 779        | 4        | 1      | 785        |
| Profits (\$ Millions)                          | \$4,054.96 | \$2.64   | \$1.98 | \$4,059.97 |
| Number of Unprofitable Thrifts                 | 78         | 1        | 0      | 81         |
| Losses (\$ Millions)                           | (\$16.85)  | (\$0.83) | \$0.00 | (\$17.69)  |
| Valuation Allowances (Percent of Total Assets) | 0.49       | 0.79     | 0.00   | 0.49       |
| Troubled Assets (Percent of Total Assets)      | 0.62       | 0.38     | 0.00   | 0.62       |
| Asset Growth Rate (Percent Annualized)         | 14.12      | 173.28   | 218.80 | 14.39      |

BY OTS EXAMINATION RATINGS

| THIRD QUARTER 2005:     | SAFETY AND SOUNDNESS COMPOSITE RATINGS |    |         | COMPLIANCE COMPOSITE RATINGS |    |         | INDUSTRY |
|-------------------------|--|----|---------|------------------------------|----|---------|----------|
|                         | 1 AND 2                                | 3  | 4 AND 5 | 1 AND 2                      | 3  | 4 AND 5 |          |
| NUMBER OF INSTITUTIONS: | 804                                    | 49 | 6       | 805                          | 52 | 2       | 866      |

|  |            |          |          |            |          |          |            |
|--|------------|----------|----------|------------|----------|----------|------------|
| Total Assets (\$ Billions)                     | \$1,398.36 | \$28.40  | \$1.88   | \$1,382.20 | \$45.70  | \$0.74   | \$1,429.43 |
| Tier 1 Leverage Ratio (Percent)                | 7.96       | 9.10     | 8.61     | 7.96       | 8.64     | 12.00    | 7.99       |
| Median Ratio                                   | 10.17      | 9.37     | 8.22     | 10.12      | 9.55     | 12.76    | 10.15      |
| Total Risk-based Capital Ratio (Percent)       | 13.82      | 15.06    | 15.99    | 13.85      | 13.64    | 18.77    | 13.85      |
| Median Ratio                                   | 18.09      | 15.44    | 15.30    | 17.97      | 15.45    | 22.07    | 17.97      |
| Return on Average Assets (Percent Annualized)  | 1.15       | 1.33     | 0.73     | 1.15       | 1.03     | 0.58     | 1.15       |
| Median Ratio                                   | 0.76       | 0.25     | 0.81     | 0.75       | 0.58     | 0.39     | 0.73       |
| Net Interest Margin (Percent Annualized)       | 2.73       | 4.14     | 2.74     | 2.75       | 2.91     | 4.14     | 2.76       |
| Median Ratio                                   | 3.14       | 3.04     | 2.97     | 3.12       | 3.14     | 4.11     | 3.12       |
| Number of Profitable Thrifts                   | 751        | 27       | 4        | 741        | 40       | 1        | 785        |
| Profits (\$ Millions)                          | \$3,956.41 | \$98.46  | \$4.21   | \$3,938.12 | \$119.84 | \$1.12   | \$4,059.97 |
| Number of Unprofitable Thrifts                 | 53         | 22       | 2        | 64         | 12       | 1        | 81         |
| Losses (\$ Millions)                           | (\$10.77)  | (\$4.72) | (\$0.73) | (\$13.19)  | (\$2.99) | (\$0.04) | (\$17.69)  |
| Valuation Allowances (Percent of Total Assets) | 0.47       | 1.40     | 1.45     | 0.48       | 0.64     | 1.23     | 0.49       |
| Troubled Assets (Percent of Total Assets)      | 0.61       | 0.97     | 2.20     | 0.62       | 0.64     | 1.17     | 0.62       |
| Asset Growth Rate (Percent Annualized)         | 14.50      | 8.75     | (11.00)  | 14.64      | 6.00     | (5.41)   | 14.39      |

Seven de novo thrifts have not been assigned a safety and soundness and compliance examination ratings. These reported total assets of \$0.8 billion and net losses of \$0.6 million.

STATEMENT OF OPERATIONS  
BY REGION

| THIRD QUARTER 2005:                                     | NORTHEAST  | SOUTHEAST  | MIDWEST    | WEST       | INDUSTRY    |
|---|------------|------------|------------|------------|-------------|
| NUMBER OF INSTITUTIONS:                                 | 265        | 309        | 202        | 90         | 866         |
| <b>PROFITABILITY (Percent)</b>                          |            |            |            |            |             |
| Return on Average Assets (Annualized)                   | 1.19       | 0.96       | 1.17       | 1.17       | 1.15        |
| Median Ratio  | 0.71       | 0.63       | 0.74       | 0.95       | 0.73        |
| Return on Average Equity (Annualized)                   | 11.57      | 10.55      | 13.21      | 13.36      | 12.43       |
| Median Ratio  | 5.85       | 5.57       | 6.23       | 9.63       | 6.20        |
| Net Interest Margin (Annualized)                        | 2.67       | 2.92       | 2.80       | 2.70       | 2.76        |
| Median Ratio  | 3.11       | 3.06       | 3.17       | 3.21       | 3.12        |
| Number of Profitable Thrifts                            | 237        | 272        | 187        | 89         | 785         |
| Percent Profitable                                      | 89.43      | 88.03      | 92.57      | 98.89      | 90.65       |
| Profits (\$ Millions)                                   | \$1,057.52 | \$576.98   | \$395.72   | \$2,038.97 | \$4,059.97  |
| Number of Unprofitable Thrifts                          | 28         | 37         | 15         | 1          | 81          |
| Percent Unprofitable                                    | 10.57      | 11.97      | 7.43       | 1.11       | 9.35        |
| Losses (\$ Millions)                                    | (\$4.86)   | (\$10.71)  | (\$2.10)   | (\$0.01)   | (\$17.69)   |
| <b>EARNINGS (\$ Millions)</b>                           |            |            |            |            |             |
| Interest Income   | \$4,606.46 | \$3,193.70 | \$1,830.15 | \$9,472.84 | \$18,973.47 |
| Interest Expense  | 2,248.38   | 1,461.42   | 889.90     | 4,782.55   | 9,269.48    |
| NET INTEREST INCOME                                     | 2,358.08   | 1,732.28   | 940.24     | 4,690.30   | 9,703.99    |
| Loss Provisions-Interest Bearing Assets                 | 95.48      | 175.69     | 44.35      | 384.30     | 699.56      |
| Noninterest Income                                      | 1,107.25   | 828.58     | 525.79     | 3,298.18   | 5,759.50    |
| Mortgage Loan Servicing Fees                            | 70.18      | 24.50      | 17.02      | 463.19     | 574.90      |
| Other Fees and Charges                                  | 712.43     | 601.12     | 389.59     | 2,047.22   | 3,749.94    |
| Other Noninterest Income                                | 324.64     | 202.96     | 119.18     | 787.77     | 1,434.66    |
| Noninterest Expense                                     | 1,754.63   | 1,542.41   | 872.27     | 4,356.72   | 8,524.09    |
| G&A Expense   | 1,716.81   | 1,524.08   | 861.03     | 4,301.60   | 8,401.59    |
| Goodwill Amortization                                   | 37.24      | 15.72      | 7.72       | 47.07      | 107.75      |
| Loss Provisions-Noninterest Bearing Assets              | 0.58       | 2.61       | 3.53       | 8.05       | 14.76       |
| Income Before Taxes & Extraordinary Items               | 1,615.22   | 842.76     | 549.41     | 3,247.46   | 6,239.83    |
| Income Taxes  | 562.57     | 273.74     | 155.79     | 1,208.50   | 2,194.80    |
| Extraordinary Items                                     | 0.01       | (2.75)     | 0.00       | 0.00       | (2.74)      |
| NET INCOME  | 1,052.65   | 566.27     | 393.63     | 2,038.96   | 4,042.28    |
| <b>PROFITABILITY (Percent of Avg Assets Annualized)</b> |            |            |            |            |             |
| Interest Income   | 5.21       | 5.39       | 5.44       | 5.45       | 5.39        |
| Interest Expense  | 2.54       | 2.47       | 2.65       | 2.75       | 2.64        |
| NET INTEREST INCOME                                     | 2.67       | 2.92       | 2.80       | 2.70       | 2.76        |
| Loss Provisions-Interest Bearing Assets                 | 0.11       | 0.30       | 0.13       | 0.22       | 0.20        |
| Noninterest Income                                      | 1.25       | 1.40       | 1.56       | 1.90       | 1.64        |
| Mortgage Loan Servicing Fees                            | 0.08       | 0.04       | 0.05       | 0.27       | 0.16        |
| Other Fees and Charges                                  | 0.81       | 1.01       | 1.16       | 1.18       | 1.07        |
| Other Noninterest Income                                | 0.37       | 0.34       | 0.35       | 0.45       | 0.41        |
| Noninterest Expense                                     | 1.98       | 2.60       | 2.60       | 2.51       | 2.42        |
| G&A Expense   | 1.94       | 2.57       | 2.56       | 2.47       | 2.39        |
| Goodwill Amortization                                   | 0.04       | 0.03       | 0.02       | 0.03       | 0.03        |
| Loss Provisions-Noninterest Bearing Assets              | 0.00       | 0.00       | 0.01       | 0.00       | 0.00        |
| Income Before Taxes & Extraordinary Items               | 1.83       | 1.42       | 1.63       | 1.87       | 1.77        |
| Income Taxes  | 0.64       | 0.46       | 0.46       | 0.70       | 0.62        |
| Extraordinary Items                                     | 0.00       | 0.00       | 0.00       | 0.00       | 0.00        |
| NET INCOME  | 1.19       | 0.96       | 1.17       | 1.17       | 1.15        |

STATEMENT OF CONDITION  
BY REGION

| THIRD QUARTER 2005:     | NORTHEAST | SOUTHEAST | MIDWEST | WEST | INDUSTRY |
|-------------------------|-----------|-----------|---------|------|----------|
| NUMBER OF INSTITUTIONS: | 265       | 309       | 202     | 90   | 866      |

|  |          |          |          |          |            |
|--|----------|----------|----------|----------|------------|
| TOTAL ASSETS (\$ Billions)                 | \$363.26 | \$240.10 | \$135.64 | \$704.46 | \$1,429.43 |
| Cash and Noninterest-Earning Deposits      | 4.30     | 3.97     | 2.03     | 8.12     | 18.42      |
| Investment Securities                      | 24.58    | 14.48    | 19.91    | 15.92    | 62.64      |
| Mortgage Backed Securities                 | 74.30    | 31.19    | 16.53    | 43.14    | 165.15     |
| 1 - 4 Family Mortgages                     | 178.79   | 117.39   | 46.98    | 468.77   | 810.85     |
| Home Equity Lines of Credit                | 10.21    | 22.72    | 7.36     | 49.03    | 89.32      |
| Multifamily Mortgages                      | 9.85     | 5.46     | 3.31     | 47.80    | 66.34      |
| Nonresidential Mortgages                   | 19.52    | 12.53    | 9.15     | 12.40    | 53.61      |
| Construction Loans                         | 6.06     | 7.33     | 7.19     | 7.38     | 27.96      |
| Land Loans                                 | 3.20     | 4.69     | 2.51     | 3.08     | 13.49      |
| Commercial Loans                           | 13.19    | 9.25     | 5.95     | 13.89    | 42.28      |
| Consumer Loans                             | 11.66    | 21.67    | 15.87    | 37.26    | 86.45      |
| Reposessed Assets, Net                     | 0.12     | 0.21     | 0.09     | 0.29     | 0.71       |
| Real Estate Held for Investment, Net       | 0.01     | 0.07     | 0.08     | 0.05     | 0.21       |
| Office Premises & Equipment                | 2.19     | 2.53     | 1.28     | 4.84     | 10.85      |
| Other Assets                               | 17.02    | 10.62    | 5.50     | 44.63    | 77.17      |
| Less: Contra Assets & Valuation Allowances | 1.53     | 1.31     | 0.74     | 3.12     | 6.70       |

|   |          |          |          |          |            |
|---|----------|----------|----------|----------|------------|
| TOTAL LIABILITIES AND CAPITAL (\$ Billions) | \$363.26 | \$240.10 | \$135.64 | \$704.46 | \$1,429.43 |
| TOTAL DEPOSITS AND ESCROWS                  | 217.20   | 160.26   | 79.65    | 366.01   | 821.96     |
| Deposits less than or equal to \$100,000    | 148.74   | 103.17   | 54.50    | 183.91   | 489.86     |
| Deposits greater than \$100,000             | 68.46    | 57.09    | 25.15    | 182.11   | 332.10     |
| Escrows                                     | 1.98     | 2.58     | 1.44     | 23.99    | 30.00      |
| BORROWINGS                                  | 104.68   | 53.74    | 42.40    | 261.85   | 450.63     |
| Advances From FHLB                          | 48.97    | 35.80    | 38.51    | 158.01   | 269.25     |
| Repurchase Agreements & FedFunds Purchased  | 24.45    | 15.81    | 0.99     | 35.41    | 76.65      |
| Other Borrowings                            | 31.27    | 2.13     | 2.90     | 68.44    | 104.73     |
| Other Liabilities                           | 5.10     | 4.27     | 1.54     | 14.64    | 25.45      |
| Equity Capital                              | 36.28    | 21.83    | 12.06    | 61.95    | 131.38     |
| Capital Stock and Paid-In Capital           | 20.72    | 11.80    | 5.36     | 37.49    | 74.76      |
| Unrealized Gains (Losses) AFS Securities    | (0.47)   | (0.22)   | 0.02     | 0.14     | (0.55)     |
| Retained Earnings                           | 16.44    | 10.35    | 6.75     | 24.48    | 57.89      |

STATEMENT OF CONDITION  
BY REGION

| THIRD QUARTER 2005:     | NORTHEAST | SOUTHEAST | MIDWEST | WEST | INDUSTRY |
|-------------------------|-----------|-----------|---------|------|----------|
| NUMBER OF INSTITUTIONS: | 265       | 309       | 202     | 90   | 866      |

|  |        |        |        |        |        |
|--|--------|--------|--------|--------|--------|
| TOTAL ASSETS (Percent of Total Assets)     | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| Cash and Noninterest-Earning Deposits      | 1.18   | 1.65   | 1.49   | 1.15   | 1.29   |
| Investment Securities                      | 6.77   | 6.03   | 14.68  | 2.26   | 4.38   |
| Mortgage Backed Securities                 | 20.45  | 12.99  | 12.18  | 6.12   | 11.55  |
| 1 - 4 Family Mortgages                     | 49.22  | 48.89  | 34.64  | 66.54  | 56.73  |
| Home Equity Lines of Credit                | 2.81   | 9.46   | 5.43   | 6.96   | 6.25   |
| Multifamily Mortgages                      | 2.71   | 2.27   | 2.44   | 6.79   | 4.64   |
| Nonresidential Mortgages                   | 5.37   | 5.22   | 6.75   | 1.76   | 3.75   |
| Construction Loans                         | 1.67   | 3.05   | 5.30   | 1.05   | 1.96   |
| Land Loans                                 | 0.88   | 1.96   | 1.85   | 0.44   | 0.94   |
| Commercial Loans                           | 3.63   | 3.85   | 4.39   | 1.97   | 2.96   |
| Consumer Loans                             | 3.21   | 9.03   | 11.70  | 5.29   | 6.05   |
| Reposessed Assets, Net                     | 0.03   | 0.09   | 0.07   | 0.04   | 0.05   |
| Real Estate Held for Investment, Net       | 0.00   | 0.03   | 0.06   | 0.01   | 0.01   |
| Office Premises & Equipment                | 0.60   | 1.06   | 0.95   | 0.69   | 0.76   |
| Other Assets                               | 4.69   | 4.42   | 4.05   | 6.34   | 5.40   |
| Less: Contra Assets & Valuation Allowances | 0.42   | 0.55   | 0.55   | 0.44   | 0.47   |

|   |        |        |        |        |        |
|---|--------|--------|--------|--------|--------|
| TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets) | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| TOTAL DEPOSITS AND ESCROWS                              | 59.79  | 66.75  | 58.72  | 51.96  | 57.50  |
| Deposits less than or equal to \$100,000                | 40.95  | 42.97  | 40.18  | 26.11  | 34.27  |
| Deposits greater than \$100,000                         | 18.85  | 23.78  | 18.54  | 25.85  | 23.23  |
| Escrows   | 0.55   | 1.07   | 1.06   | 3.41   | 2.10   |
| BORROWINGS  | 28.82  | 22.38  | 31.26  | 37.17  | 31.53  |
| Advances From FHLE                                      | 13.48  | 14.91  | 28.39  | 22.43  | 18.84  |
| Repurchase Agreements & FedFunds Purchased              | 6.73   | 6.58   | 0.73   | 5.03   | 5.36   |
| Other Borrowings  | 8.61   | 0.89   | 2.14   | 9.71   | 7.33   |
| Other Liabilities                                       | 1.40   | 1.78   | 1.13   | 2.08   | 1.78   |
| Equity Capital  | 9.99   | 9.09   | 8.89   | 8.79   | 9.19   |
| Capital Stock and Paid-In Capital                       | 5.70   | 4.92   | 3.95   | 5.32   | 5.23   |
| Unrealized Gains (Losses) AFS Securities                | (0.13) | (0.09) | 0.01   | 0.02   | (0.04) |
| Retained Earnings                                       | 4.53   | 4.31   | 4.97   | 3.48   | 4.05   |

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

| THIRD QUARTER 2005:     | NORTHEAST | SOUTHEAST | MIDWEST | WEST | INDUSTRY |
|-------------------------|-----------|-----------|---------|------|----------|
| NUMBER OF INSTITUTIONS: | 265       | 309       | 202     | 90   | 866      |

|  |         |        |         |        |         |
|--|---------|--------|---------|--------|---------|
| TOTAL ASSETS (Percent Change)              | 18.74   | 14.11  | 6.15    | 22.54  | 18.50   |
| Cash and Noninterest-Earning Deposits      | 19.75   | 6.52   | (7.51)  | (2.80) | 3.13    |
| Investment Securities                      | 7.71    | (4.12) | 5.51    | 16.43  | 5.81    |
| Mortgage Backed Securities                 | 16.68   | 1.99   | (10.35) | 41.89  | 15.43   |
| 1 - 4 Family Mortgages                     | 23.75   | 21.72  | 7.74    | 23.02  | 21.97   |
| Home Equity Lines of Credit                | (4.92)  | 41.37  | 20.03   | 43.13  | 32.93   |
| Multifamily Mortgages                      | 8.47    | 17.59  | 11.26   | 19.29  | 17.06   |
| Nonresidential Mortgages                   | 14.11   | 16.76  | 9.74    | 7.68   | 12.43   |
| Construction Loans                         | 31.65   | 19.59  | 19.64   | 15.67  | 20.94   |
| Land Loans                                 | 64.58   | 40.21  | 44.57   | 17.09  | 39.65   |
| Commercial Loans                           | 15.86   | 15.63  | 14.45   | 10.59  | 13.85   |
| Consumer Loans                             | (5.62)  | 3.45   | 10.24   | 38.79  | 16.00   |
| Reposessed Assets, Net                     | 10.85   | (8.35) | (11.54) | (4.05) | (4.33)  |
| Real Estate Held for Investment, Net       | (71.64) | (1.92) | 0.01    | (7.76) | (12.11) |
| Office Premises & Equipment                | 9.96    | 11.29  | 10.26   | 14.57  | 12.37   |
| Other Assets                               | 19.74   | 12.06  | 0.97    | 12.64  | 13.09   |
| Less: Contra Assets & Valuation Allowances | 4.36    | 0.70   | (4.04)  | 9.94   | 5.07    |

|   |        |            |         |         |          |
|---|--------|------------|---------|---------|----------|
| TOTAL LIABILITIES AND CAPITAL (Percent Chg) | 18.74  | 14.11      | 6.15    | 22.54   | 18.50    |
| TOTAL DEPOSITS AND ESCROWS                  | 16.12  | 10.69      | 7.81    | 21.25   | 16.32    |
| Deposits less than or equal to \$100,000    | 15.38  | 7.24       | 6.67    | 16.47   | 12.95    |
| Deposits greater than \$100,000             | 17.76  | 17.53      | 10.37   | 26.49   | 21.69    |
| Escrows                                     | 12.27  | 9.58       | (17.40) | 7.29    | 6.27     |
| BORROWINGS                                  | 22.28  | 24.38      | 2.59    | 26.22   | 22.92    |
| Advances From FHLB                          | 31.99  | 25.39      | 10.69   | 20.55   | 22.10    |
| Repurchase Agreements & FedFunds Purchased  | 34.07  | 17.54      | (75.10) | 32.14   | 22.74    |
| Other Borrowings                            | 3.27   | 77.11      | 13.07   | 38.01   | 25.23    |
| Other Liabilities                           | 17.13  | 21.73      | 6.54    | 22.17   | 19.91    |
| Equity Capital                              | 25.71  | 15.54      | 8.36    | 15.71   | 17.60    |
| Capital Stock and Paid-In Capital           | 47.23  | 16.82      | 6.85    | 10.01   | 19.28    |
| Unrealized Gains (Losses) AFS Securities    | 634.02 | (1,210.32) | (88.81) | (66.89) | (208.26) |
| Retained Earnings                           | 8.54   | 16.03      | 9.20    | 26.32   | 16.92    |



CAPITAL MEASURES  
BY REGION

| THIRD QUARTER 2005:     | NORTHEAST | SOUTHEAST | MIDWEST | WEST | INDUSTRY |
|-------------------------|-----------|-----------|---------|------|----------|
| NUMBER OF INSTITUTIONS: | 265       | 309       | 202     | 90   | 866      |

|                                   |          |          |          |          |            |
|-----------------------------------|----------|----------|----------|----------|------------|
| CAPITAL COMPLIANCE                |          |          |          |          |            |
| Meet FDICIA Capital Standards     | 265      | 309      | 199      | 89       | 862        |
| Percent of Thrifts                | 100.00   | 100.00   | 98.51    | 98.89    | 99.54      |
| Consolidated Assets (\$ Billions) | \$363.26 | \$240.10 | \$135.41 | \$703.39 | \$1,428.13 |
| Fail FDICIA Capital Standards     | 0        | 0        | 0        | 1        | 1          |
| Percent of Thrifts                | 0.00     | 0.00     | 0.00     | 1.11     | 0.12       |
| Consolidated Assets (\$ Billions) | \$0.00   | \$0.00   | \$0.00   | \$1.07   | \$1.07     |
| 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)    | \$31.88 | \$20.48 | \$11.68 | \$49.26 | \$112.55 |
| Tangible Equity Ratio            | 8.88    | 8.60    | 8.66    | 7.13    | 7.99     |
| Median Ratio                     | 10.89   | 9.86    | 10.52   | 9.18    | 10.15    |
| Tier 1 Capital (\$ Billions)     | \$31.88 | \$20.50 | \$11.68 | \$49.30 | \$112.62 |
| Tier 1 Leverage Ratio            | 8.88    | 8.60    | 8.66    | 7.13    | 7.99     |
| Median Ratio                     | 10.89   | 9.86    | 10.52   | 9.18    | 10.15    |
| Tier 1 Risk-based Capital Ratio  | 15.32   | 13.05   | 13.46   | 11.00   | 12.56    |
| Median Ratio                     | 20.55   | 16.26   | 16.35   | 14.35   | 17.23    |
| Risk-based Capital (\$ Billions) | \$34.20 | \$21.36 | \$12.28 | \$57.15 | \$124.26 |
| Total Risk-based Capital Ratio   | 16.43   | 13.60   | 14.16   | 12.75   | 13.85    |
| Median Ratio                     | 21.29   | 17.17   | 17.18   | 15.40   | 17.97    |

ASSET QUALITY INDICATORS  
BY REGION

| THIRD QUARTER 2005:                                   | NORTHEAST  | SOUTHEAST  | MIDWEST    | WEST       | INDUSTRY   |
|---|------------|------------|------------|------------|------------|
| NUMBER OF INSTITUTIONS:                               | 265        | 309        | 202        | 90         | 866        |
| <b>LOANS 30-89 DAYS DELINQUENT (\$ Millions)</b>      |            |            |            |            |            |
| Total Including Repurchased GNMA Loans                | \$1,384.91 | \$1,349.01 | \$1,374.50 | \$4,616.07 | \$8,697.76 |
| Repurchased GNMA Loans                                | 1.17       | 81.03      | 639.88     | 416.59     | 1,138.66   |
| Total Excluding Repurchased GNMA Loans                | 1,383.74   | 1,267.98   | 734.62     | 4,199.49   | 7,559.09   |
| Mortgage Loans  |            |            |            |            |            |
| Construction & Land Loans                             | 63.42      | 69.36      | 52.96      | 48.09      | 233.82     |
| Nonresidential Mortgages                              | 70.82      | 65.75      | 53.02      | 40.03      | 229.61     |
| Multifamily Mortgages                                 | 18.21      | 15.00      | 13.05      | 37.24      | 83.49      |
| 1-4 Family Mortgages                                  | 1,004.69   | 857.69     | 1,063.09   | 3,736.60   | 6,635.34   |
| Home Equity Lines of Credit                           | 39.65      | 106.28     | 31.59      | 186.94     | 364.46     |
| Nonmortgage Loans and Leases                          |            |            |            |            |            |
| Commercial Loans                                      | 81.91      | 113.27     | 40.35      | 184.56     | 420.09     |
| Consumer Loans  | 145.87     | 227.94     | 152.03     | 569.56     | 1,095.39   |
| <b>NONCURRENT LOANS (\$ Millions)</b>                 |            |            |            |            |            |
| Total Including Repurchased GNMA Loans                | \$1,256.75 | \$1,119.55 | \$1,324.68 | \$4,452.31 | \$8,141.03 |
| Repurchased GNMA Loans                                | 3.25       | 227.18     | 879.18     | 1,127.79   | 2,237.39   |
| Total Excluding Repurchased GNMA Loans                | 1,253.51   | 892.37     | 445.50     | 3,324.52   | 5,903.64   |
| Mortgage Loans  |            |            |            |            |            |
| Construction & Land Loans                             | 57.81      | 62.76      | 27.93      | 64.13      | 212.62     |
| Nonresidential Mortgages                              | 97.55      | 94.09      | 52.46      | 42.14      | 286.22     |
| Multifamily Mortgages                                 | 33.61      | 18.22      | 21.63      | 16.56      | 90.01      |
| 1-4 Family Mortgages                                  | 910.16     | 721.04     | 1,085.76   | 3,810.20   | 6,514.91   |
| Home Equity Lines of Credit                           | 25.48      | 41.88      | 10.20      | 60.79      | 138.34     |
| Nonmortgage Loans and Leases                          |            |            |            |            |            |
| Commercial Loans                                      | 99.41      | 105.82     | 60.71      | 248.00     | 513.94     |
| Consumer Loans  | 58.23      | 117.62     | 76.19      | 271.28     | 523.32     |
| <b>NET CHARGE-OFFS (\$ Millions)</b>                  |            |            |            |            |            |
| Mortgage Loans  | \$73.41    | \$185.79   | \$68.09    | \$303.75   | \$631.09   |
| Construction & Land Loans                             | 0.39       | 0.90       | 0.03       | (4.66)     | (3.34)     |
| Nonresidential Mortgages                              | 1.35       | (2.19)     | 3.39       | (3.01)     | (0.46)     |
| Multifamily Mortgages                                 | 0.23       | 0.10       | 0.43       | (7.26)     | (6.50)     |
| 1-4 Family Mortgages                                  | 26.06      | 10.27      | 5.02       | 33.97      | 75.45      |
| Home Equity Lines of Credit                           | 1.04       | 4.86       | 1.85       | 4.03       | 11.77      |
| Nonmortgage Loans and Leases                          |            |            |            |            |            |
| Commercial Loans                                      | 9.58       | 37.16      | 13.17      | 92.01      | 151.91     |
| Consumer Loans  | 40.51      | 121.78     | 42.56      | 176.94     | 381.79     |
| Reposessed Assets                                     | 1.34       | 4.32       | 1.19       | 7.89       | 14.66      |
| Other   | (6.05)     | 13.45      | 2.30       | 7.88       | 17.58      |
| <b>REPOSSESSED ASSETS, NET (\$ Millions)</b>          |            |            |            |            |            |
|   | \$119.79   | \$209.89   | \$92.07    | \$293.11   | \$714.19   |
| Construction & Land Loans                             | 5.86       | 35.02      | 10.99      | 4.58       | 56.44      |
| Nonresidential Mortgages                              | 8.67       | 34.70      | 24.97      | 18.27      | 86.61      |
| Multifamily Mortgages                                 | 0.77       | 6.43       | 2.35       | 0.86       | 10.41      |
| 1-4 Family Mortgages                                  | 97.62      | 121.70     | 46.80      | 259.82     | 525.28     |
| Other   | 6.87       | 12.04      | 6.97       | 9.58       | 35.46      |
| <b>ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)</b> |            |            |            |            |            |
| Real Estate Loans                                     | \$217.43   | \$147.41   | \$69.15    | \$539.43   | \$972.24   |
| Percent of Total Assets                               | 59.85      | 61.40      | 50.98      | 76.57      | 68.02      |
| Noncurrent Real Estate Loans                          |            |            |            |            |            |
| Including Repurchased GNMA Loans                      | 1.10       | 0.90       | 1.19       | 3.93       | 7.10       |
| Percent of Total Assets                               | 0.30       | 0.37       | 0.88       | 0.56       | 0.50       |
| Excluding Repurchased GNMA Loans                      | 1.10       | 0.67       | 0.31       | 2.81       | 4.87       |
| Percent of Total Assets                               | 0.30       | 0.28       | 0.23       | 0.40       | 0.34       |
| Real Estate Owned                                     | 0.11       | 0.20       | 0.09       | 0.28       | 0.68       |
| Percent of Total Assets                               | 0.03       | 0.08       | 0.06       | 0.04       | 0.05       |
| Troubled Real Estate Loans                            |            |            |            |            |            |
| Including Repurchased GNMA Loans                      | 1.21       | 1.09       | 1.27       | 4.22       | 7.78       |
| Percent of Total Assets                               | 0.33       | 0.46       | 0.94       | 0.60       | 0.54       |
| Excluding Repurchased GNMA Loans                      | 1.21       | 0.87       | 0.39       | 3.09       | 5.55       |
| Percent of Total Assets                               | 0.33       | 0.36       | 0.29       | 0.44       | 0.39       |
| Valuation Allowances                                  | 1.59       | 1.37       | 0.79       | 3.19       | 6.94       |
| Coverage Ratio  |            |            |            |            |            |
| Including Repurchased GNMA Loans                      | 121.75     | 117.14     | 53.94      | 69.93      | 81.89      |
| Excluding Repurchased GNMA Loans                      | 122.06     | 146.96     | 160.39     | 93.65      | 112.93     |
| Reserve Ratio   | 0.63       | 0.74       | 0.79       | 0.53       | 0.61       |

ASSET QUALITY INDICATORS  
BY REGION

| THIRD QUARTER 2005:                                 | NORTHEAST | SOUTHEAST | MIDWEST | WEST   | INDUSTRY |
|---|-----------|-----------|---------|--------|----------|
| NUMBER OF INSTITUTIONS:                             | 265       | 309       | 202     | 90     | 866      |
| <b>LOANS 30-89 DAYS DELINQUENT (% Total Assets)</b> |           |           |         |        |          |
| Total Including Repurchased GNMA Loans              | 0.38      | 0.56      | 1.01    | 0.66   | 0.61     |
| Repurchased GNMA Loans                              | 0.00      | 0.03      | 0.47    | 0.06   | 0.08     |
| Total Excluding Repurchased GNMA Loans              | 0.38      | 0.53      | 0.54    | 0.60   | 0.53     |
| Percent of Outstanding Loans by Loan Type:          |           |           |         |        |          |
| Mortgage Loans                                      |           |           |         |        |          |
| Construction & Land Loans                           | 0.68      | 0.58      | 0.55    | 0.46   | 0.56     |
| Nonresidential Mortgages                            | 0.36      | 0.52      | 0.58    | 0.32   | 0.43     |
| Multifamily Mortgages                               | 0.18      | 0.27      | 0.39    | 0.08   | 0.13     |
| 1-4 Family Mortgages                                | 0.56      | 0.73      | 2.26    | 0.80   | 0.82     |
| Home Equity Lines of Credit                         | 0.39      | 0.47      | 0.43    | 0.38   | 0.41     |
| Nonmortgage Loans and Leases                        |           |           |         |        |          |
| Commercial Loans                                    | 0.62      | 1.22      | 0.68    | 1.33   | 0.99     |
| Consumer Loans                                      | 1.25      | 1.05      | 0.96    | 1.53   | 1.27     |
| <b>NONCURRENT LOANS (% Total Assets)</b>            |           |           |         |        |          |
| Total Including Repurchased GNMA Loans              | 0.35      | 0.47      | 0.98    | 0.63   | 0.57     |
| Repurchased GNMA Loans                              | 0.00      | 0.09      | 0.65    | 0.16   | 0.16     |
| Total Excluding Repurchased GNMA Loans              | 0.35      | 0.37      | 0.33    | 0.47   | 0.41     |
| Percent of Outstanding Loans by Loan Type:          |           |           |         |        |          |
| Mortgage Loans                                      |           |           |         |        |          |
| Construction & Land Loans                           | 0.62      | 0.52      | 0.29    | 0.61   | 0.51     |
| Nonresidential Mortgages                            | 0.50      | 0.75      | 0.57    | 0.34   | 0.53     |
| Multifamily Mortgages                               | 0.34      | 0.33      | 0.65    | 0.03   | 0.14     |
| 1-4 Family Mortgages                                | 0.51      | 0.61      | 2.31    | 0.81   | 0.80     |
| Home Equity Lines of Credit                         | 0.25      | 0.18      | 0.14    | 0.12   | 0.15     |
| Nonmortgage Loans and Leases                        |           |           |         |        |          |
| Commercial Loans                                    | 0.75      | 1.14      | 1.02    | 1.79   | 1.22     |
| Consumer Loans                                      | 0.50      | 0.54      | 0.48    | 0.73   | 0.61     |
| <b>NET CHARGE-OFFS (% Total Assets)</b>             |           |           |         |        |          |
| Percent of Outstanding Loans by Loan Type:          |           |           |         |        |          |
| Mortgage Loans                                      |           |           |         |        |          |
| Construction & Land Loans                           | 0.00      | 0.01      | 0.00    | (0.04) | (0.01)   |
| Nonresidential Mortgages                            | 0.01      | (0.02)    | 0.04    | (0.02) | 0.00     |
| Multifamily Mortgages                               | 0.00      | 0.00      | 0.01    | (0.02) | (0.01)   |
| 1-4 Family Mortgages                                | 0.01      | 0.01      | 0.01    | 0.01   | 0.01     |
| Home Equity Lines of Credit                         | 0.01      | 0.02      | 0.03    | 0.01   | 0.01     |
| Nonmortgage Loans and Leases                        |           |           |         |        |          |
| Commercial Loans                                    | 0.07      | 0.40      | 0.22    | 0.66   | 0.36     |
| Consumer Loans                                      | 0.35      | 0.56      | 0.27    | 0.47   | 0.44     |
| Repossessed Assets                                  | 1.12      | 2.06      | 1.29    | 2.69   | 2.05     |
| Other   | 0.00      | 0.00      | 0.00    | 0.00   | 0.00     |
| <b>REPOSSESSED ASSETS, NET (% Total Assets)</b>     |           |           |         |        |          |
| Percent of Outstanding Loans by Loan Type:          |           |           |         |        |          |
| Construction & Land Loans                           | 0.06      | 0.29      | 0.11    | 0.04   | 0.14     |
| Nonresidential Mortgages                            | 0.04      | 0.28      | 0.27    | 0.15   | 0.16     |
| Multifamily Mortgages                               | 0.01      | 0.12      | 0.07    | 0.00   | 0.02     |
| 1-4 Family Mortgages                                | 0.05      | 0.10      | 0.10    | 0.06   | 0.06     |
| Other   | 0.04      | 0.11      | 0.13    | 0.02   | 0.05     |
| <b>ASSET QUALITY SUMMARY (% Total Assets)</b>       |           |           |         |        |          |
| Net Chargeoffs (Annualized)                         | 0.08      | 0.31      | 0.20    | 0.17   | 0.18     |
| Net Provisions for Losses (Annualized)              | 0.11      | 0.29      | 0.13    | 0.22   | 0.20     |
| Valuation Allowances                                | 0.44      | 0.57      | 0.58    | 0.45   | 0.49     |
| Noncurrent Loans                                    |           |           |         |        |          |
| Including Repurchased GNMA Loans                    | 0.35      | 0.47      | 0.98    | 0.63   | 0.57     |
| Excluding Repurchased GNMA Loans                    | 0.35      | 0.37      | 0.33    | 0.47   | 0.41     |
| Repossessed Assets, Net (% Total Assets)            | 0.03      | 0.09      | 0.07    | 0.04   | 0.05     |
| Troubled Assets                                     |           |           |         |        |          |
| Including Repurchased GNMA Loans                    | 0.38      | 0.55      | 1.04    | 0.67   | 0.62     |
| Excluding Repurchased GNMA Loans                    | 0.38      | 0.46      | 0.40    | 0.51   | 0.46     |

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

|                         | Number of Thrifts | Total Assets (\$ Billions) | Total Deposits and Escrows (\$ Billions) | Equity Capital (\$ Billions) | 3rd Qtr 2005 Net Income (\$ Millions) | 3rd Qtr 2004 Net Income (\$ Millions) |
|-------------------------|-------------------|----------------------------|--|------------------------------|---------------------------------------|---------------------------------------|
| <b>NORTHEAST REGION</b> |                   |                            |  |                              |                                       |                                       |
| CONNECTICUT             | 9                 | 2.57                       | 2.00                                     | 0.27                         | 4.86                                  | (3.43)                                |
| DELAWARE                | 7                 | 121.73                     | 59.90                                    | 9.57                         | 406.95                                | 373.76                                |
| MAINE                   | 8                 | 1.19                       | 0.88                                     | 0.13                         | 1.70                                  | 0.51                                  |
| MASSACHUSETTS           | 21                | 7.20                       | 5.20                                     | 0.99                         | 14.14                                 | 13.16                                 |
| NEW HAMPSHIRE           | 6                 | 2.10                       | 1.53                                     | 0.22                         | 4.09                                  | 4.77                                  |
| NEW JERSEY              | 38                | 48.17                      | 27.83                                    | 6.57                         | 131.53                                | 119.63                                |
| NEW YORK                | 43                | 54.99                      | 36.25                                    | 5.82                         | 162.98                                | 140.37                                |
| OHIO                    | 77                | 44.54                      | 32.59                                    | 4.18                         | 104.48                                | 96.00                                 |
| PENNSYLVANIA            | 43                | 78.70                      | 49.43                                    | 8.27                         | 219.18                                | 180.47                                |
| RHODE ISLAND            | 5                 | 0.83                       | 0.59                                     | 0.11                         | 0.37                                  | 3.87                                  |
| VERMONT                 | 2                 | 0.34                       | 0.24                                     | 0.03                         | 0.66                                  | 0.49                                  |
| WEST VIRGINIA           | 6                 | 0.90                       | 0.75                                     | 0.13                         | 1.72                                  | 1.33                                  |
| <b>TOTAL</b>            | <b>265</b>        | <b>\$363.26</b>            | <b>\$217.20</b>                          | <b>\$36.28</b>               | <b>\$1,052.65</b>                     | <b>\$930.94</b>                       |
| <b>SOUTHEAST REGION</b> |                   |                            |  |                              |                                       |                                       |
| ALABAMA                 | 11                | 2.94                       | 2.03                                     | 0.25                         | 8.77                                  | 1.14                                  |
| DISTRICT OF COLUMBIA    | 1                 | 0.16                       | 0.13                                     | 0.02                         | (0.42)                                | (1.24)                                |
| FLORIDA                 | 39                | 42.97                      | 28.68                                    | 3.80                         | 102.65                                | 86.68                                 |
| GEORGIA                 | 17                | 8.90                       | 5.60                                     | 0.89                         | 8.33                                  | 6.87                                  |
| ILLINOIS                | 56                | 33.96                      | 24.12                                    | 3.39                         | 55.50                                 | 44.74                                 |
| INDIANA                 | 50                | 14.33                      | 10.42                                    | 1.37                         | 36.99                                 | 5.14                                  |
| KENTUCKY                | 22                | 2.49                       | 1.80                                     | 0.30                         | 4.68                                  | 4.53                                  |
| MARYLAND                | 47                | 9.39                       | 7.44                                     | 1.03                         | 34.42                                 | 31.25                                 |
| MICHIGAN                | 14                | 18.59                      | 11.02                                    | 1.36                         | 13.13                                 | 60.61                                 |
| NORTH CAROLINA          | 16                | 3.82                       | 2.87                                     | 0.59                         | 9.63                                  | 9.13                                  |
| PUERTO RICO             | N/A               | N/A                        | N/A                                      | N/A                          | N/A                                   | N/A                                   |
| SOUTH CAROLINA          | 20                | 7.46                       | 5.34                                     | 0.68                         | 17.49                                 | 17.84                                 |
| VIRGIN ISLANDS          | N/A               | N/A                        | N/A                                      | N/A                          | N/A                                   | N/A                                   |
| VIRGINIA                | 16                | 95.08                      | 60.80                                    | 8.15                         | 275.08                                | 281.80                                |
| <b>TOTAL</b>            | <b>309</b>        | <b>\$240.10</b>            | <b>\$160.26</b>                          | <b>\$21.83</b>               | <b>\$566.27</b>                       | <b>\$548.48</b>                       |

Third quarter 2004 net income data are based on thrifts held constant as of September 30, 2005.  
 Financial data as of September 30, 2005 unless otherwise noted.  
 Office of Thrift Supervision / November 2005

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

|                | Number of Thrifts | Total Assets (\$ Billions) | Total Deposits and Escrows (\$ Billions) | Equity Capital (\$ Billions) | 3rd Qtr 2005 Net Income (\$ Millions) | 3rd Qtr 2004 Net Income (\$ Millions) |
|----------------|-------------------|----------------------------|--|------------------------------|---------------------------------------|---------------------------------------|
| MIDWEST REGION |                   |                            |  |                              |                                       |                                       |
| ARKANSAS       | 7                 | 2.01                       | 1.41                                     | 0.18                         | 3.63                                  | 3.07                                  |
| IOWA           | 19                | 5.39                       | 4.18                                     | 0.51                         | 10.01                                 | 9.00                                  |
| KANSAS         | 17                | 12.51                      | 6.48                                     | 1.14                         | 20.47                                 | (121.90)                              |
| LOUISIANA      | 26                | 4.60                       | 3.36                                     | 0.61                         | 7.36                                  | 8.09                                  |
| MINNESOTA      | 22                | 3.68                       | 2.58                                     | 0.34                         | 10.27                                 | 10.95                                 |
| MISSISSIPPI    | 5                 | 0.51                       | 0.39                                     | 0.05                         | 0.64                                  | 1.10                                  |
| MISSOURI       | 31                | 5.90                       | 4.10                                     | 0.64                         | 16.38                                 | 17.03                                 |
| NEBRASKA       | 11                | 14.54                      | 8.80                                     | 1.31                         | 35.35                                 | 29.60                                 |
| OKLAHOMA       | 6                 | 10.26                      | 3.90                                     | 0.76                         | 88.79                                 | 91.07                                 |
| TENNESSEE      | 17                | 4.51                       | 3.51                                     | 0.63                         | 13.84                                 | 11.52                                 |
| TEXAS          | 18                | 55.37                      | 29.53                                    | 4.13                         | 142.98                                | 86.35                                 |
| WISCONSIN      | 23                | 16.35                      | 11.41                                    | 1.76                         | 43.91                                 | 34.98                                 |
| TOTAL          | 202               | \$135.64                   | \$79.65                                  | \$12.06                      | \$393.63                              | \$180.87                              |
| WEST REGION    |                   |                            |  |                              |                                       |                                       |
| ALASKA         | 1                 | 0.17                       | 0.14                                     | 0.02                         | 0.26                                  | 0.21                                  |
| ARIZONA        | 4                 | 0.71                       | 0.43                                     | 0.17                         | 10.44                                 | 7.76                                  |
| CALIFORNIA     | 29                | 324.28                     | 141.14                                   | 27.93                        | 910.32                                | 807.93                                |
| COLORADO       | 11                | 3.05                       | 2.08                                     | 0.24                         | 4.61                                  | 2.28                                  |
| GUAM           | 1                 | 0.08                       | 0.06                                     | 0.01                         | 0.18                                  | 0.08                                  |
| HAWAII         | 2                 | 8.15                       | 5.61                                     | 0.66                         | 19.32                                 | 21.07                                 |
| IDAHO          | 3                 | 1.39                       | 1.02                                     | 0.14                         | 3.72                                  | 2.67                                  |
| MONTANA        | 3                 | 0.29                       | 0.24                                     | 0.04                         | 0.75                                  | 0.61                                  |
| NEVADA         | 3                 | 321.57                     | 194.66                                   | 25.20                        | 857.56                                | 634.21                                |
| NEW MEXICO     | 8                 | 3.15                       | 2.14                                     | 0.26                         | 8.62                                  | 7.17                                  |
| NORTH DAKOTA   | 3                 | 1.08                       | 0.90                                     | 0.13                         | 2.78                                  | 2.37                                  |
| OREGON         | 2                 | 0.60                       | 0.52                                     | 0.07                         | 1.25                                  | 1.33                                  |
| SOUTH DAKOTA   | 4                 | 1.39                       | 1.09                                     | 0.13                         | 3.20                                  | 3.34                                  |
| UTAH           | 6                 | 58.45                      | 8.66                                     | 33.93                        | 220.13                                | 372.50                                |
| WASHINGTON     | 7                 | 11.67                      | 7.71                                     | 1.63                         | 42.53                                 | 39.62                                 |
| WYOMING        | 3                 | 0.41                       | 0.31                                     | 0.05                         | 0.61                                  | 0.61                                  |
| TOTAL          | 90                | \$736.46                   | \$366.73                                 | \$90.60                      | \$2,086.27                            | \$1,903.77                            |
| UNITED STATES  |                   |                            |  |                              |                                       |                                       |
| TOTAL          | 866               | \$1,475.46                 | \$823.83                                 | \$160.76                     | \$4,098.81                            | \$3,564.06                            |

Third quarter 2004 net income data are based on thrifts held constant as of September 30, 2005.  
 Financial data as of September 30, 2005 unless otherwise noted.  
 Office of Thrift Supervision / November 2005

## STATEMENT OF OPERATIONS

| FOR THE QUARTER ENDING:                                 | SEP 2005    | SEP 2004    | SEP 2003    | SEP 2002    | SEP 2001    |
|---|-------------|-------------|-------------|-------------|-------------|
| NUMBER OF INSTITUTIONS:                                 | 866         | 896         | 936         | 983         | 1,037       |
| <b>PROFITABILITY (Percent)</b>                          |             |             |             |             |             |
| Return on Average Assets (Annualized)                   | 1.15        | 1.15        | 1.28        | 1.22        | 1.08        |
| Median Ratio  | 0.73        | 0.75        | 0.76        | 0.85        | 0.67        |
| Return on Average Equity (Annualized)                   | 12.43       | 12.58       | 14.17       | 13.44       | 13.09       |
| Median Ratio  | 6.20        | 6.43        | 7.04        | 7.91        | 6.39        |
| Net Interest Margin (Annualized)                        | 2.76        | 2.88        | 2.84        | 3.02        | 2.94        |
| Median Ratio  | 3.12        | 3.13        | 2.96        | 3.20        | 2.90        |
| Number of Profitable Thrifts                            | 785         | 819         | 847         | 903         | 919         |
| Percent Profitable                                      | 90.65       | 91.41       | 90.49       | 91.86       | 88.62       |
| Profits (\$ Millions)                                   | \$4,059.97  | \$3,678.77  | \$3,518.50  | \$3,053.31  | \$2,732.58  |
| Number of Unprofitable Thrifts                          | 81          | 77          | 89          | 80          | 118         |
| Percent Unprofitable                                    | 9.35        | 8.59        | 9.51        | 8.14        | 11.38       |
| Losses (\$ Millions)                                    | (\$17.69)   | (\$178.90)  | (\$78.90)   | (\$84.73)   | (\$122.03)  |
| <b>EARNINGS (\$ Millions)</b>                           |             |             |             |             |             |
| Interest Income   | \$18,973.47 | \$14,186.02 | \$12,673.86 | \$13,686.03 | \$16,211.94 |
| Interest Expense  | 9,269.48    | 5,442.79    | 5,027.10    | 6,329.49    | 9,125.52    |
| NET INTEREST INCOME                                     | 9,703.99    | 8,743.23    | 7,646.76    | 7,356.54    | 7,086.42    |
| Loss Provisions-Interest Bearing Assets                 | 699.56      | 630.30      | 537.95      | 687.92      | 772.88      |
| Noninterest Income                                      | 5,759.50    | 5,238.35    | 4,779.81    | 3,646.48    | 3,383.77    |
| Mortgage Loan Servicing Fees                            | 574.90      | 317.33      | 140.50      | (2,164.56)  | (499.60)    |
| Other Fees and Charges                                  | 3,749.94    | 3,404.81    | 2,589.54    | 2,094.09    | 1,920.20    |
| Other Noninterest Income                                | 1,434.66    | 1,516.21    | 2,049.78    | 3,716.96    | 1,963.17    |
| Noninterest Expense                                     | 8,524.09    | 7,962.03    | 6,536.51    | 5,696.13    | 5,665.93    |
| G&A Expense   | 8,401.59    | 7,853.93    | 6,444.97    | 5,590.10    | 5,455.24    |
| Goodwill Amortization                                   | 107.75      | 100.57      | 62.48       | 81.05       | 191.64      |
| Loss Provisions-Noninterest Bearing Assets              | 14.76       | 7.53        | 29.07       | 24.98       | 19.05       |
| Income Before Taxes & Extraordinary Items               | 6,239.83    | 5,389.25    | 5,352.11    | 4,618.97    | 4,031.38    |
| Income Taxes  | 2,194.80    | 1,886.06    | 1,912.80    | 1,650.34    | 1,493.50    |
| Extraordinary Items                                     | (2.74)      | (3.32)      | 0.29        | (0.05)      | 72.66       |
| NET INCOME  | 4,042.28    | 3,499.87    | 3,439.60    | 2,968.58    | 2,610.54    |
| <b>PROFITABILITY (Percent of Avg Assets Annualized)</b> |             |             |             |             |             |
| Interest Income   | 5.39        | 4.68        | 4.70        | 5.62        | 6.72        |
| Interest Expense  | 2.64        | 1.79        | 1.87        | 2.60        | 3.78        |
| NET INTEREST INCOME                                     | 2.76        | 2.88        | 2.84        | 3.02        | 2.94        |
| Loss Provisions-Interest Bearing Assets                 | 0.20        | 0.21        | 0.20        | 0.28        | 0.32        |
| Noninterest Income                                      | 1.64        | 1.73        | 1.77        | 1.50        | 1.40        |
| Mortgage Loan Servicing Fees                            | 0.16        | 0.10        | 0.05        | (0.89)      | (0.21)      |
| Other Fees and Charges                                  | 1.07        | 1.12        | 0.96        | 0.86        | 0.80        |
| Other Noninterest Income                                | 0.41        | 0.50        | 0.76        | 1.53        | 0.81        |
| Noninterest Expense                                     | 2.42        | 2.63        | 2.43        | 2.34        | 2.35        |
| G&A Expense   | 2.39        | 2.59        | 2.39        | 2.29        | 2.26        |
| Goodwill Amortization                                   | 0.03        | 0.03        | 0.02        | 0.03        | 0.08        |
| Loss Provisions-Noninterest Bearing Assets              | 0.00        | 0.00        | 0.01        | 0.01        | 0.01        |
| Income Before Taxes & Extraordinary Items               | 1.77        | 1.78        | 1.99        | 1.90        | 1.67        |
| Income Taxes  | 0.62        | 0.62        | 0.71        | 0.68        | 0.62        |
| Extraordinary Items                                     | 0.00        | 0.00        | 0.00        | 0.00        | 0.03        |
| NET INCOME  | 1.15        | 1.15        | 1.28        | 1.22        | 1.08        |

## STATEMENT OF CONDITION

| FOR THE QUARTER ENDING: | SEP 2005 | SEP 2004 | SEP 2003 | SEP 2002 | SEP 2001 |
|-------------------------|----------|----------|----------|----------|----------|
| NUMBER OF INSTITUTIONS: | 866      | 896      | 936      | 983      | 1,037    |

|  |            |            |            |          |          |
|--|------------|------------|------------|----------|----------|
| TOTAL ASSETS (\$ Billions)                 | \$1,429.43 | \$1,227.95 | \$1,094.13 | \$987.17 | \$974.05 |
| Cash and Noninterest-Earning Deposits      | 18.42      | 18.40      | 19.87      | 15.41    | 14.57    |
| Investment Securities                      | 62.64      | 60.09      | 87.69      | 82.43    | 64.22    |
| Mortgage Backed Securities                 | 165.15     | 146.95     | 135.56     | 142.45   | 156.86   |
| 1 - 4 Family Mortgages                     | 810.85     | 670.49     | 535.93     | 479.20   | 472.34   |
| Home Equity Lines of Credit                | 89.32      | 67.86      | 42.29      | 29.46    | 21.33    |
| Multifamily Mortgages                      | 66.34      | 58.53      | 52.31      | 48.12    | 45.34    |
| Nonresidential Mortgages                   | 53.61      | 50.23      | 46.59      | 42.10    | 39.87    |
| Construction Loans                         | 27.96      | 23.98      | 21.55      | 22.13    | 23.04    |
| Land Loans                                 | 13.49      | 10.06      | 7.44       | 6.61     | 6.38     |
| Commercial Loans                           | 42.28      | 38.78      | 40.41      | 29.62    | 30.58    |
| Consumer Loans                             | 86.45      | 76.03      | 58.80      | 52.08    | 56.64    |
| Reposessed Assets, Net                     | 0.71       | 0.77       | 1.00       | 1.00     | 0.98     |
| Real Estate Held for Investment, Net       | 0.21       | 0.29       | 0.31       | 0.32     | 0.50     |
| Office Premises & Equipment                | 10.85      | 9.94       | 9.68       | 8.93     | 8.78     |
| Other Assets                               | 77.17      | 69.97      | 82.37      | 63.09    | 59.89    |
| Less: Contra Assets & Valuation Allowances | 6.70       | 6.54       | 5.37       | 6.30     | 5.94     |

|   |            |            |            |          |          |
|---|------------|------------|------------|----------|----------|
| TOTAL LIABILITIES AND CAPITAL (\$ Billions) | \$1,429.43 | \$1,227.95 | \$1,094.13 | \$987.17 | \$974.05 |
| TOTAL DEPOSITS AND ESCROWS                  | 821.96     | 720.42     | 672.53     | 606.31   | 573.69   |
| Deposits less than or equal to \$100,000    | 489.86     | 442.75     | 461.64     | 429.32   | 431.11   |
| Deposits greater than \$100,000             | 332.10     | 277.68     | 210.89     | 176.98   | 142.58   |
| Escrows                                     | 30.00      | 28.50      | 41.38      | 27.04    | 20.24    |
| BORROWINGS                                  | 450.63     | 372.15     | 288.27     | 268.42   | 298.52   |
| Advances From FHLB                          | 269.25     | 224.52     | 175.58     | 178.42   | 213.15   |
| Repurchase Agreements & FedFunds Purchased  | 76.65      | 63.39      | 57.99      | 54.92    | 49.73    |
| Other Borrowings                            | 104.73     | 84.24      | 54.70      | 35.07    | 35.64    |
| Other Liabilities                           | 25.45      | 21.54      | 36.11      | 23.77    | 20.45    |
| Equity Capital                              | 131.38     | 113.84     | 97.23      | 88.67    | 81.39    |
| Capital Stock and Paid-In Capital           | 74.76      | 63.99      | 53.50      | 45.68    | 41.75    |
| Unrealized Gains (Losses) AFS Securities    | (0.55)     | 0.48       | 0.99       | 3.00     | 2.31     |
| Retained Earnings                           | 57.89      | 50.34      | 44.21      | 41.83    | 38.81    |

## STATEMENT OF CONDITION

| FOR THE QUARTER ENDING: | SEP 2005 | SEP 2004 | SEP 2003 | SEP 2002 | SEP 2001 |
|-------------------------|----------|----------|----------|----------|----------|
| NUMBER OF INSTITUTIONS: | 866      | 896      | 936      | 983      | 1,037    |

|  |        |        |        |        |        |
|--|--------|--------|--------|--------|--------|
| TOTAL ASSETS (Percent of Total Assets)     | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| Cash and Noninterest-Earning Deposits      | 1.29   | 1.50   | 1.82   | 1.56   | 1.50   |
| Investment Securities                      | 4.38   | 4.89   | 8.01   | 8.35   | 6.59   |
| Mortgage Backed Securities                 | 11.55  | 11.97  | 12.39  | 14.43  | 16.10  |
| 1 - 4 Family Mortgages                     | 56.73  | 54.60  | 48.98  | 48.54  | 48.49  |
| Home Equity Lines of Credit                | 6.25   | 5.53   | 3.87   | 2.98   | 2.19   |
| Multifamily Mortgages                      | 4.64   | 4.77   | 4.78   | 4.87   | 4.66   |
| Nonresidential Mortgages                   | 3.75   | 4.09   | 4.26   | 4.26   | 4.09   |
| Construction Loans                         | 1.96   | 1.95   | 1.97   | 2.24   | 2.37   |
| Land Loans                                 | 0.94   | 0.82   | 0.68   | 0.67   | 0.65   |
| Commercial Loans                           | 2.96   | 3.16   | 3.69   | 3.00   | 3.14   |
| Consumer Loans                             | 6.05   | 6.19   | 5.37   | 5.28   | 5.81   |
| Reposessed Assets, Net                     | 0.05   | 0.06   | 0.09   | 0.10   | 0.10   |
| Real Estate Held for Investment, Net       | 0.01   | 0.02   | 0.03   | 0.03   | 0.05   |
| Office Premises & Equipment                | 0.76   | 0.81   | 0.88   | 0.90   | 0.90   |
| Other Assets                               | 5.40   | 5.70   | 7.53   | 6.39   | 6.15   |
| Less: Contra Assets & Valuation Allowances | 0.47   | 0.53   | 0.49   | 0.64   | 0.61   |

|   |        |        |        |        |        |
|---|--------|--------|--------|--------|--------|
| TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets) | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| TOTAL DEPOSITS AND ESCROWS                              | 57.50  | 58.67  | 61.47  | 61.42  | 58.90  |
| Deposits less than or equal to \$100,000                | 34.27  | 36.06  | 42.19  | 43.49  | 44.26  |
| Deposits greater than \$100,000                         | 23.23  | 22.61  | 19.27  | 17.93  | 14.64  |
| Escrows   | 2.10   | 2.32   | 3.78   | 2.74   | 2.08   |
| BORROWINGS  | 31.53  | 30.31  | 26.35  | 27.19  | 30.65  |
| Advances From FHLB                                      | 18.84  | 18.28  | 16.05  | 18.07  | 21.88  |
| Repurchase Agreements & FedFunds Purchased              | 5.36   | 5.16   | 5.30   | 5.56   | 5.11   |
| Other Borrowings  | 7.33   | 6.86   | 5.00   | 3.55   | 3.66   |
| Other Liabilities                                       | 1.78   | 1.75   | 3.30   | 2.41   | 2.10   |
| Equity Capital  | 9.19   | 9.27   | 8.89   | 8.98   | 8.36   |
| Capital Stock and Paid-In Capital                       | 5.23   | 5.21   | 4.89   | 4.63   | 4.29   |
| Unrealized Gains (Losses) AFS Securities                | (0.04) | 0.04   | 0.09   | 0.30   | 0.24   |
| Retained Earnings                                       | 4.05   | 4.10   | 4.04   | 4.24   | 3.98   |



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

| FOR THE QUARTER ENDING: | SEP 2005 | SEP 2004 | SEP 2003 | SEP 2002 | SEP 2001 |
|-------------------------|----------|----------|----------|----------|----------|
| NUMBER OF INSTITUTIONS: | 866      | 896      | 936      | 983      | 1,037    |

|  |         |         |         |         |         |
|--|---------|---------|---------|---------|---------|
| TOTAL ASSETS (Percent Change)              | 18.50   | 16.69   | 13.43   | 9.72    | 10.20   |
| Cash and Noninterest-Earning Deposits      | 3.13    | (4.13)  | 34.98   | 15.39   | 24.20   |
| Investment Securities                      | 5.81    | (52.80) | (33.26) | (30.38) | (42.47) |
| Mortgage Backed Securities                 | 15.43   | 15.17   | (3.87)  | 0.08    | (1.57)  |
| 1 - 4 Family Mortgages                     | 21.97   | 30.69   | 15.79   | 10.06   | 8.39    |
| Home Equity Lines of Credit                | 32.93   | 66.81   | 50.24   | 76.63   | 40.76   |
| Multifamily Mortgages                      | 17.06   | 14.79   | 12.91   | 9.92    | 6.18    |
| Nonresidential Mortgages                   | 12.43   | 15.50   | 14.65   | 14.44   | 14.47   |
| Construction Loans                         | 20.94   | 17.18   | 1.00    | 4.97    | 16.37   |
| Land Loans                                 | 39.65   | 40.50   | 19.49   | 12.78   | 16.78   |
| Commercial Loans                           | 13.85   | 3.64    | 38.31   | 15.13   | 19.63   |
| Consumer Loans                             | 16.00   | 31.18   | 13.80   | 2.12    | 14.97   |
| Reposessed Assets, Net                     | (4.33)  | (19.18) | 2.97    | 10.76   | 2.28    |
| Real Estate Held for Investment, Net       | (12.11) | (1.01)  | (5.08)  | (33.46) | 9.85    |
| Office Premises & Equipment                | 12.37   | 6.90    | 11.35   | 10.58   | 6.53    |
| Other Assets                               | 13.09   | (12.49) | 32.94   | 18.17   | 31.17   |
| Less: Contra Assets & Valuation Allowances | 5.07    | 16.01   | 31.00   | 30.23   | 110.65  |

|   |          |         |         |        |          |
|---|----------|---------|---------|--------|----------|
| TOTAL LIABILITIES AND CAPITAL (Percent Chg) | 18.50    | 16.69   | 13.43   | 9.72   | 10.20    |
| TOTAL DEPOSITS AND ESCROWS                  | 16.32    | 11.35   | 14.03   | 14.79  | 12.34    |
| Deposits less than or equal to \$100,000    | 12.95    | (0.23)  | 10.83   | 7.88   | 8.55     |
| Deposits greater than \$100,000             | 21.69    | 36.61   | 21.71   | 35.90  | 25.60    |
| Escrows                                     | 6.27     | (30.42) | 53.52   | 59.06  | 110.57   |
| BORROWINGS                                  | 22.92    | 34.68   | 8.55    | (3.32) | 2.63     |
| Advances From FHLB                          | 22.10    | 33.69   | (0.70)  | (9.27) | 6.14     |
| Repurchase Agreements & FedFunds Purchased  | 22.74    | 16.00   | 5.79    | 14.91  | (28.84)  |
| Other Borrowings                            | 25.23    | 72.00   | 61.22   | 5.74   | 76.67    |
| Other Liabilities                           | 19.91    | (72.69) | 53.84   | 44.37  | 78.95    |
| Equity Capital                              | 17.60    | 21.91   | 13.29   | 17.15  | 17.60    |
| Capital Stock and Paid-In Capital           | 19.28    | 24.95   | 30.00   | 29.72  | 16.61    |
| Unrealized Gains (Losses) AFS Securities    | (208.26) | (48.59) | (66.09) | 38.77  | (274.92) |
| Retained Earnings                           | 16.92    | 18.01   | 14.59   | 13.63  | 19.31    |

## CAPITAL MEASURES

| FOR THE QUARTER ENDING: | SEP 2005 | SEP 2004 | SEP 2003 | SEP 2002 | SEP 2001 |
|-------------------------|----------|----------|----------|----------|----------|
| NUMBER OF INSTITUTIONS: | 866      | 896      | 936      | 983      | 1,037    |

| CAPITAL COMPLIANCE                |            |            |            |          |          |
|-----------------------------------|------------|------------|------------|----------|----------|
| Meet FDICIA Capital Standards     | 862        | 895        | 935        | 981      | 1,034    |
| Percent of Thrifts                | 99.54      | 99.89      | 99.89      | 99.80    | 99.71    |
| Consolidated Assets (\$ Billions) | \$1,428.13 | \$1,227.91 | \$1,093.90 | \$987.12 | \$973.65 |
| Fail FDICIA Capital Standards     | 1          | 1          | 1          | 2        | 3        |
| Percent of Thrifts                | 0.12       | 0.11       | 0.11       | 0.20     | 0.29     |
| Consolidated Assets (\$ Billions) | \$1.07     | \$0.05     | \$0.23     | \$0.05   | \$0.40   |
| 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)    | \$112.55 | \$95.89  | \$81.69 | \$76.53 | \$72.35 |
| Tangible Equity Ratio            | 7.99     | 7.95     | 7.59    | 7.89    | 7.53    |
| Median Ratio                     | 10.15    | 9.91     | 9.63    | 9.34    | 9.34    |
| Tier 1 Capital (\$ Billions)     | \$112.62 | \$96.01  | \$81.72 | \$76.54 | \$72.37 |
| Tier 1 Leverage Ratio            | 7.99     | 7.95     | 7.59    | 7.89    | 7.53    |
| Median Ratio                     | 10.15    | 9.91     | 9.64    | 9.35    | 9.34    |
| Tier 1 Risk-based Capital Ratio  | 12.56    | 12.59    | 12.62   | 12.80   | 12.20   |
| Median Ratio                     | 17.23    | 16.79    | 16.96   | 16.74   | 16.55   |
| Risk-based Capital (\$ Billions) | \$124.26 | \$106.01 | \$91.22 | \$83.51 | \$80.05 |
| Total Risk-based Capital Ratio   | 13.85    | 13.90    | 14.09   | 13.97   | 13.49   |
| Median Ratio                     | 17.97    | 17.83    | 17.79   | 17.73   | 17.37   |

## ASSET QUALITY INDICATORS

| FOR THE QUARTER ENDING:                               | SEP 2005   | SEP 2004 | SEP 2003 | SEP 2002 | SEP 2001 |
|---|------------|----------|----------|----------|----------|
| NUMBER OF INSTITUTIONS:                               | 866        | 896      | 936      | 983      | 1,037    |
| <b>LOANS 30-89 DAYS DELINQUENT (\$ Millions)</b>      |            |          |          |          |          |
| Total Including Repurchased GNMA Loans                | \$8,697.76 | N/A      | N/A      | N/A      | N/A      |
| Repurchased GNMA Loans                                | 1,138.66   | N/A      | N/A      | N/A      | N/A      |
| Total Excluding Repurchased GNMA Loans                | 7,559.09   | 6,953.59 | 7,178.18 | 6,963.91 | 7,740.30 |
| Mortgage Loans  |            |          |          |          |          |
| Construction & Land Loans                             | 233.82     | 249.20   | 263.45   | 273.21   | 349.89   |
| Nonresidential Mortgages                              | 229.61     | 226.26   | 223.85   | 264.40   | 285.68   |
| Multifamily Mortgages                                 | 83.49      | 68.12    | 111.71   | 67.38    | 84.12    |
| 1-4 Family Mortgages                                  | 6,635.34   | 4,866.92 | 5,328.06 | 4,973.68 | 5,440.07 |
| Home Equity Lines of Credit                           | 364.46     | 246.65   | 36.25    | 29.94    | 66.57    |
| Nonmortgage Loans and Leases                          |            |          |          |          |          |
| Commercial Loans                                      | 420.09     | 379.93   | 291.06   | 353.22   | 393.08   |
| Consumer Loans  | 1,095.39   | 1,163.17 | 923.80   | 1,002.09 | 1,120.87 |
| <b>NONCURRENT LOANS (\$ Millions)</b>                 |            |          |          |          |          |
| Total Including Repurchased GNMA Loans                | \$8,141.03 | N/A      | N/A      | N/A      | N/A      |
| Repurchased GNMA Loans                                | 2,237.39   | N/A      | N/A      | N/A      | N/A      |
| Total Excluding Repurchased GNMA Loans                | 5,903.64   | 5,292.78 | 6,441.91 | 5,937.28 | 5,683.52 |
| Mortgage Loans  |            |          |          |          |          |
| Construction & Land Loans                             | 212.62     | 261.72   | 330.13   | 467.05   | 494.79   |
| Nonresidential Mortgages                              | 286.22     | 405.90   | 481.61   | 538.91   | 570.20   |
| Multifamily Mortgages                                 | 90.01      | 85.61    | 85.07    | 85.06    | 71.05    |
| 1-4 Family Mortgages                                  | 6,514.91   | 3,503.50 | 4,477.89 | 3,743.55 | 3,575.11 |
| Home Equity Lines of Credit                           | 138.34     | 88.52    | 15.95    | 16.21    | 21.86    |
| Nonmortgage Loans and Leases                          |            |          |          |          |          |
| Commercial Loans                                      | 513.94     | 501.64   | 611.86   | 743.59   | 494.26   |
| Consumer Loans  | 523.32     | 534.41   | 439.40   | 342.92   | 456.25   |
| <b>NET CHARGE-OFFS (\$ Millions)</b>                  |            |          |          |          |          |
| Mortgage Loans  | \$631.09   | \$650.91 | \$679.22 | \$581.88 | \$556.10 |
| Construction & Land Loans                             | (3.34)     | 5.31     | 7.75     | 8.27     | 12.57    |
| Nonresidential Mortgages                              | (0.46)     | 14.28    | 6.19     | 3.49     | 26.88    |
| Multifamily Mortgages                                 | (6.50)     | 1.68     | 0.52     | (0.50)   | 2.02     |
| 1-4 Family Mortgages                                  | 75.45      | 53.27    | 40.47    | 54.04    | 65.09    |
| Home Equity Lines of Credit                           | 11.77      | 7.39     | 3.15     | 3.28     | 2.11     |
| Nonmortgage Loans and Leases                          |            |          |          |          |          |
| Commercial Loans                                      | 151.91     | 142.13   | 84.23    | 115.11   | 117.68   |
| Consumer Loans  | 381.79     | 418.42   | 496.92   | 334.31   | 292.35   |
| Reposessed Assets                                     | 14.66      | 12.71    | 31.96    | 33.40    | 25.62    |
| Other   | 17.58      | 3.11     | 11.17    | 33.76    | 13.89    |
| <b>REPOSSESSED ASSETS, NET (\$ Millions)</b>          |            |          |          |          |          |
| Construction & Land Loans                             | \$714.19   | \$774.75 | \$995.26 | \$997.71 | \$980.49 |
| Nonresidential Mortgages                              | 56.44      | 76.16    | 181.11   | 171.46   | 148.65   |
| Multifamily Mortgages                                 | 86.61      | 114.87   | 162.36   | 181.33   | 235.75   |
| 1-4 Family Mortgages                                  | 10.41      | 13.13    | 6.05     | 9.85     | 11.90    |
| Other   | 525.28     | 536.72   | 583.57   | 553.22   | 510.98   |
|   | 35.46      | 33.88    | 62.17    | 81.85    | 73.20    |
| <b>ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)</b> |            |          |          |          |          |
| Real Estate Loans                                     | \$972.24   | \$813.28 | \$663.81 | \$598.16 | \$586.96 |
| Percent of Total Assets                               | 68.02      | 66.23    | 60.67    | 60.59    | 60.26    |
| Noncurrent Real Estate Loans                          |            |          |          |          |          |
| Including Repurchased GNMA Loans                      | 7.10       | N/A      | N/A      | N/A      | N/A      |
| Percent of Total Assets                               | 0.50       | N/A      | N/A      | N/A      | N/A      |
| Excluding Repurchased GNMA Loans                      | 4.87       | 4.26     | 5.37     | 4.83     | 4.71     |
| Percent of Total Assets                               | 0.34       | 0.35     | 0.49     | 0.49     | 0.48     |
| Real Estate Owned                                     | 0.68       | 0.74     | 0.93     | 0.92     | 0.91     |
| Percent of Total Assets                               | 0.05       | 0.06     | 0.09     | 0.09     | 0.09     |
| Troubled Real Estate Loans                            |            |          |          |          |          |
| Including Repurchased GNMA Loans                      | 7.78       | N/A      | N/A      | N/A      | N/A      |
| Percent of Total Assets                               | 0.54       | N/A      | N/A      | N/A      | N/A      |
| Excluding Repurchased GNMA Loans                      | 5.55       | 5.00     | 6.31     | 5.75     | 5.62     |
| Percent of Total Assets                               | 0.39       | 0.41     | 0.58     | 0.58     | 0.58     |
| Valuation Allowances                                  | 6.94       | 6.77     | 6.86     | 6.69     | 6.40     |
| Coverage Ratio  |            |          |          |          |          |
| Including Repurchased GNMA Loans                      | 81.89      | N/A      | N/A      | N/A      | N/A      |
| Excluding Repurchased GNMA Loans                      | 112.93     | 122.68   | 99.19    | 104.43   | 103.26   |
| Reserve Ratio   | 0.61       | 0.70     | 0.84     | 0.92     | 0.87     |

## ASSET QUALITY INDICATORS

| FOR THE QUARTER ENDING:                             | SEP 2005 | SEP 2004 | SEP 2003 | SEP 2002 | SEP 2001 |
|---|----------|----------|----------|----------|----------|
| NUMBER OF INSTITUTIONS:                             | 866      | 896      | 936      | 983      | 1,037    |
| <b>LOANS 30-89 DAYS DELINQUENT (% Total Assets)</b> |          |          |          |          |          |
| Total Including Repurchased GNMA Loans              | 0.61     | N/A      | N/A      | N/A      | N/A      |
| Repurchased GNMA Loans                              | 0.08     | N/A      | N/A      | N/A      | N/A      |
| Total Excluding Repurchased GNMA Loans              | 0.53     | 0.57     | 0.66     | 0.71     | 0.79     |
| <b>Percent of Outstanding Loans by Loan Type:</b>   |          |          |          |          |          |
| <b>Mortgage Loans</b>                               |          |          |          |          |          |
| Construction & Land Loans                           | 0.56     | 0.73     | 0.91     | 0.95     | 1.19     |
| Nonresidential Mortgages                            | 0.43     | 0.45     | 0.48     | 0.63     | 0.72     |
| Multifamily Mortgages                               | 0.13     | 0.12     | 0.21     | 0.14     | 0.19     |
| 1-4 Family Mortgages                                | 0.82     | 0.73     | 0.99     | 1.04     | 1.15     |
| Home Equity Lines of Credit                         | 0.41     | 0.36     | 0.09     | 0.10     | 0.31     |
| <b>Nonmortgage Loans and Leases</b>                 |          |          |          |          |          |
| Commercial Loans                                    | 0.99     | 0.98     | 0.72     | 1.19     | 1.29     |
| Consumer Loans                                      | 1.27     | 1.53     | 1.57     | 1.92     | 1.98     |
| <b>NONCURRENT LOANS (% Total Assets)</b>            |          |          |          |          |          |
| Total Including Repurchased GNMA Loans              | 0.57     | N/A      | N/A      | N/A      | N/A      |
| Repurchased GNMA Loans                              | 0.16     | N/A      | N/A      | N/A      | N/A      |
| Total Excluding Repurchased GNMA Loans              | 0.41     | 0.43     | 0.59     | 0.60     | 0.58     |
| <b>Percent of Outstanding Loans by Loan Type:</b>   |          |          |          |          |          |
| <b>Mortgage Loans</b>                               |          |          |          |          |          |
| Construction & Land Loans                           | 0.51     | 0.77     | 1.14     | 1.63     | 1.68     |
| Nonresidential Mortgages                            | 0.53     | 0.81     | 1.03     | 1.28     | 1.43     |
| Multifamily Mortgages                               | 0.14     | 0.15     | 0.16     | 0.18     | 0.16     |
| 1-4 Family Mortgages                                | 0.80     | 0.52     | 0.84     | 0.78     | 0.76     |
| Home Equity Lines of Credit                         | 0.15     | 0.13     | 0.04     | 0.06     | 0.10     |
| <b>Nonmortgage Loans and Leases</b>                 |          |          |          |          |          |
| Commercial Loans                                    | 1.22     | 1.29     | 1.51     | 2.51     | 1.62     |
| Consumer Loans                                      | 0.61     | 0.70     | 0.75     | 0.66     | 0.81     |
| <b>NET CHARGE-OFFS (% Total Assets)</b>             |          |          |          |          |          |
| <b>Percent of Outstanding Loans by Loan Type:</b>   |          |          |          |          |          |
| <b>Mortgage Loans</b>                               |          |          |          |          |          |
| Construction & Land Loans                           | (0.01)   | 0.02     | 0.03     | 0.03     | 0.04     |
| Nonresidential Mortgages                            | 0.00     | 0.03     | 0.01     | 0.01     | 0.07     |
| Multifamily Mortgages                               | (0.01)   | 0.00     | 0.00     | 0.00     | 0.00     |
| 1-4 Family Mortgages                                | 0.01     | 0.01     | 0.01     | 0.01     | 0.01     |
| Home Equity Lines of Credit                         | 0.01     | 0.01     | 0.01     | 0.01     | 0.01     |
| <b>Nonmortgage Loans and Leases</b>                 |          |          |          |          |          |
| Commercial Loans                                    | 0.36     | 0.37     | 0.21     | 0.39     | 0.38     |
| Consumer Loans                                      | 0.44     | 0.55     | 0.85     | 0.64     | 0.52     |
| Reposessed Assets                                   | 2.05     | 1.64     | 3.21     | 3.35     | 2.61     |
| Other   | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| <b>REPOSSESSED ASSETS, NET (% Total Assets)</b>     |          |          |          |          |          |
| <b>Percent of Outstanding Loans by Loan Type:</b>   |          |          |          |          |          |
| Construction & Land Loans                           | 0.14     | 0.22     | 0.62     | 0.60     | 0.51     |
| Nonresidential Mortgages                            | 0.16     | 0.23     | 0.35     | 0.43     | 0.59     |
| Multifamily Mortgages                               | 0.02     | 0.02     | 0.01     | 0.02     | 0.03     |
| 1-4 Family Mortgages                                | 0.06     | 0.08     | 0.11     | 0.12     | 0.11     |
| Other   | 0.05     | 0.05     | 0.08     | 0.13     | 0.12     |
| <b>ASSET QUALITY SUMMARY (% Total Assets)</b>       |          |          |          |          |          |
| Net Chargeoffs (Annualized)                         | 0.18     | 0.21     | 0.25     | 0.24     | 0.23     |
| Net Provisions For Losses (Annualized)              | 0.20     | 0.21     | 0.20     | 0.28     | 0.32     |
| Valuation Allowances                                | 0.49     | 0.55     | 0.63     | 0.68     | 0.66     |
| <b>Noncurrent Loans</b>                             |          |          |          |          |          |
| Including Repurchased GNMA Loans                    | 0.57     | N/A      | N/A      | N/A      | N/A      |
| Excluding Repurchased GNMA Loans                    | 0.41     | 0.43     | 0.59     | 0.60     | 0.58     |
| Reposessed Assets, Net (% Total Assets)             | 0.05     | 0.06     | 0.09     | 0.10     | 0.10     |
| <b>Troubled Assets</b>                              |          |          |          |          |          |
| Including Repurchased GNMA Loans                    | 0.62     | N/A      | N/A      | N/A      | N/A      |
| Excluding Repurchased GNMA Loans                    | 0.46     | 0.49     | 0.68     | 0.70     | 0.68     |

STATEMENT OF OPERATIONS  
BY ASSET SIZE

| THIRD QUARTER 2005:                                     | LESS THAN<br>\$100 MILLION | \$100 MILLION<br>TO \$1 BILLION | \$1 BILLION OR<br>GREATER | INDUSTRY    |
|---|----------------------------|---------------------------------|---------------------------|-------------|
| NUMBER OF INSTITUTIONS:                                 | 304                        | 452                             | 108                       | 866         |
| <b>PROFITABILITY (Percent)</b>                          |                            |                                 |                           |             |
| Return on Average Assets (Annualized)                   | 1.39                       | 0.87                            | 1.18                      | 1.15        |
| Median Ratio  | 0.60                       | 0.75                            | 1.05                      | 0.73        |
| Return on Average Equity (Annualized)                   | 8.78                       | 8.01                            | 13.08                     | 12.43       |
| Median Ratio  | 4.24                       | 6.72                            | 11.25                     | 6.20        |
| Net Interest Margin (Annualized)                        | 3.22                       | 3.14                            | 2.71                      | 2.76        |
| Median Ratio  | 3.24                       | 3.11                            | 2.79                      | 3.12        |
| Number of Profitable Thrifts                            | 250                        | 429                             | 106                       | 785         |
| Percent Profitable                                      | 82.24                      | 94.91                           | 98.15                     | 90.65       |
| Profits (\$ Millions)                                   | \$62.11                    | \$304.12                        | \$3,693.74                | \$4,059.97  |
| Number of Unprofitable Thrifts                          | 54                         | 23                              | 2                         | 81          |
| Percent Unprofitable                                    | 17.76                      | 5.09                            | 1.85                      | 9.35        |
| Losses (\$ Millions)                                    | (\$7.93)                   | (\$8.32)                        | (\$1.43)                  | (\$17.69)   |
| <b>EARNINGS (\$ Millions)</b>                           |                            |                                 |                           |             |
| Interest Income   | \$205.53                   | \$1,846.50                      | \$16,921.44               | \$18,973.47 |
| Interest Expense  | 80.33                      | 779.64                          | 8,409.52                  | 9,269.48    |
| NET INTEREST INCOME                                     | 125.21                     | 1,066.86                        | 8,511.92                  | 9,703.99    |
| Loss Provisions-Interest Bearing Assets                 | 4.27                       | 44.32                           | 650.98                    | 699.56      |
| Noninterest Income                                      | 252.01                     | 363.48                          | 5,144.01                  | 5,759.50    |
| Mortgage Loan Servicing Fees                            | 1.21                       | 14.76                           | 558.93                    | 574.90      |
| Other Fees and Charges                                  | 230.49                     | 262.12                          | 3,257.33                  | 3,749.94    |
| Other Noninterest Income                                | 20.31                      | 86.60                           | 1,327.76                  | 1,434.66    |
| Noninterest Expense                                     | 284.73                     | 958.80                          | 7,280.56                  | 8,524.09    |
| G&A Expense   | 280.33                     | 948.74                          | 7,172.52                  | 8,401.59    |
| Goodwill Amortization                                   | 4.18                       | 8.25                            | 95.32                     | 107.75      |
| Loss Provisions-Noninterest Bearing Assets              | 0.23                       | 1.81                            | 12.72                     | 14.76       |
| Income Before Taxes & Extraordinary Items               | 88.21                      | 427.21                          | 5,724.40                  | 6,239.83    |
| Income Taxes  | 34.03                      | 131.45                          | 2,029.32                  | 2,194.80    |
| Extraordinary Items                                     | 0.00                       | 0.04                            | (2.78)                    | (2.74)      |
| NET INCOME  | 54.18                      | 295.80                          | 3,692.30                  | 4,042.28    |
| <b>PROFITABILITY (Percent of Avg Assets Annualized)</b> |                            |                                 |                           |             |
| Interest Income   | 5.28                       | 5.44                            | 5.39                      | 5.39        |
| Interest Expense  | 2.06                       | 2.30                            | 2.68                      | 2.64        |
| NET INTEREST INCOME                                     | 3.22                       | 3.14                            | 2.71                      | 2.76        |
| Loss Provisions-Interest Bearing Assets                 | 0.11                       | 0.13                            | 0.21                      | 0.20        |
| Noninterest Income                                      | 6.48                       | 1.07                            | 1.64                      | 1.64        |
| Mortgage Loan Servicing Fees                            | 0.03                       | 0.04                            | 0.18                      | 0.16        |
| Other Fees and Charges                                  | 5.92                       | 0.77                            | 1.04                      | 1.07        |
| Other Noninterest Income                                | 0.52                       | 0.26                            | 0.42                      | 0.41        |
| Noninterest Expense                                     | 7.32                       | 2.82                            | 2.32                      | 2.42        |
| G&A Expense   | 7.20                       | 2.79                            | 2.29                      | 2.39        |
| Goodwill Amortization                                   | 0.11                       | 0.02                            | 0.03                      | 0.03        |
| Loss Provisions-Noninterest Bearing Assets              | 0.01                       | 0.01                            | 0.00                      | 0.00        |
| Income Before Taxes & Extraordinary Items               | 2.27                       | 1.26                            | 1.82                      | 1.77        |
| Income Taxes  | 0.87                       | 0.39                            | 0.65                      | 0.62        |
| Extraordinary Items                                     | 0.00                       | 0.00                            | 0.00                      | 0.00        |
| NET INCOME  | 1.39                       | 0.87                            | 1.18                      | 1.15        |

STATEMENT OF CONDITION  
BY ASSET SIZE

| THIRD QUARTER 2005:     | LESS THAN<br>\$100 MILLION | \$100 MILLION<br>TO \$1 BILLION | \$1 BILLION OR<br>GREATER | INDUSTRY |
|-------------------------|----------------------------|---------------------------------|---------------------------|----------|
| NUMBER OF INSTITUTIONS: | 304                        | 452                             | 108                       | 866      |

|  |         |          |            |            |
|--|---------|----------|------------|------------|
| TOTAL ASSETS (\$ Billions)                 | \$15.61 | \$137.04 | \$1,276.77 | \$1,429.43 |
| Cash and Noninterest-Earning Deposits      | 0.26    | 2.33     | 15.83      | 18.42      |
| Investment Securities                      | 2.97    | 16.84    | 42.82      | 62.64      |
| Mortgage Backed Securities                 | 1.56    | 14.04    | 149.55     | 165.15     |
| 1 - 4 Family Mortgages                     | 6.98    | 55.32    | 748.54     | 810.85     |
| Home Equity Lines of Credit                | 0.40    | 5.14     | 83.78      | 89.32      |
| Multifamily Mortgages                      | 0.27    | 6.55     | 59.53      | 66.34      |
| Nonresidential Mortgages                   | 1.11    | 14.97    | 37.53      | 53.61      |
| Construction Loans                         | 0.45    | 6.80     | 20.71      | 27.96      |
| Land Loans                                 | 0.22    | 3.51     | 9.75       | 13.49      |
| Commercial Loans                           | 0.48    | 5.33     | 36.47      | 42.28      |
| Consumer Loans                             | 0.53    | 5.13     | 80.80      | 86.45      |
| Reposessed Assets, Net                     | 0.02    | 0.12     | 0.57       | 0.71       |
| Real Estate Held for Investment, Net       | 0.01    | 0.06     | 0.14       | 0.21       |
| Office Premises & Equipment                | 0.27    | 2.20     | 8.38       | 10.85      |
| Other Assets                               | 0.55    | 4.62     | 72.00      | 77.17      |
| Less: Contra Assets & Valuation Allowances | 0.08    | 0.77     | 5.85       | 6.70       |

|   |         |          |            |            |
|---|---------|----------|------------|------------|
| TOTAL LIABILITIES AND CAPITAL (\$ Billions) | \$15.61 | \$137.04 | \$1,276.77 | \$1,429.43 |
| TOTAL DEPOSITS AND ESCROWS                  | 11.62   | 102.41   | 707.93     | 821.96     |
| Deposits less than or equal to \$100,000    | 8.63    | 70.27    | 410.96     | 489.86     |
| Deposits greater than \$100,000             | 2.99    | 32.14    | 296.97     | 332.10     |
| Escrows                                     | 0.08    | 0.95     | 28.97      | 30.00      |
| BORROWINGS                                  | 1.22    | 18.45    | 430.96     | 450.63     |
| Advances From FHLB                          | 1.16    | 16.90    | 251.19     | 269.25     |
| Repurchase Agreements & FedFunds Purchased  | 0.03    | 1.06     | 75.56      | 76.65      |
| Other Borrowings                            | 0.03    | 0.49     | 104.21     | 104.73     |
| Other Liabilities                           | 0.28    | 1.30     | 23.88      | 25.45      |
| Equity Capital                              | 2.50    | 14.88    | 114.01     | 131.38     |
| Capital Stock and Paid-In Capital           | 0.88    | 4.17     | 69.71      | 74.76      |
| Unrealized Gains (Losses) AFS Securities    | 0.02    | 0.08     | (0.64)     | (0.55)     |
| Retained Earnings                           | 1.61    | 10.66    | 45.63      | 57.89      |

STATEMENT OF CONDITION  
BY ASSET SIZE

| THIRD QUARTER 2005:  | LESS THAN<br>\$100 MILLION | \$100 MILLION<br>TO \$1 BILLION | \$1 BILLION OR<br>GREATER | INDUSTRY |
|--|----------------------------|---------------------------------|---------------------------|----------|
| NUMBER OF INSTITUTIONS:                                    | 304                        | 452                             | 108                       | 866      |
| <hr/>  |                            |                                 |                           |          |
| TOTAL ASSETS (Percent of Total Assets)                     | 100.00                     | 100.00                          | 100.00                    | 100.00   |
| Cash and Noninterest-Earning Deposits                      | 1.66                       | 1.70                            | 1.24                      | 1.29     |
| Investment Securities                                      | 19.04                      | 12.29                           | 3.35                      | 4.38     |
| Mortgage Backed Securities                                 | 9.97                       | 10.25                           | 11.71                     | 11.55    |
| 1 - 4 Family Mortgages                                     | 44.72                      | 40.37                           | 58.63                     | 56.73    |
| Home Equity Lines of Credit                                | 2.53                       | 3.75                            | 6.56                      | 6.25     |
| Multifamily Mortgages                                      | 1.70                       | 4.78                            | 4.66                      | 4.64     |
| Nonresidential Mortgages                                   | 7.13                       | 10.92                           | 2.94                      | 3.75     |
| Construction Loans   | 2.91                       | 4.96                            | 1.62                      | 1.96     |
| Land Loans   | 1.44                       | 2.56                            | 0.76                      | 0.94     |
| Commercial Loans   | 3.09                       | 3.89                            | 2.86                      | 2.96     |
| Consumer Loans   | 3.38                       | 3.74                            | 6.33                      | 6.05     |
| Reposessed Assets, Net                                     | 0.16                       | 0.09                            | 0.04                      | 0.05     |
| Real Estate Held for Investment, Net                       | 0.05                       | 0.04                            | 0.01                      | 0.01     |
| Office Premises & Equipment                                | 1.76                       | 1.60                            | 0.66                      | 0.76     |
| Other Assets   | 3.50                       | 3.37                            | 5.64                      | 5.40     |
| Less: Contra Assets & Valuation Allowances                 | 0.49                       | 0.56                            | 0.46                      | 0.47     |
| <hr/>  |                            |                                 |                           |          |
| TOTAL LIABILITIES<br>AND CAPITAL (Percent of Total Assets) | 100.00                     | 100.00                          | 100.00                    | 100.00   |
| TOTAL DEPOSITS AND ESCROWS                                 | 74.43                      | 74.73                           | 55.45                     | 57.50    |
| Deposits less than or equal to \$100,000                   | 55.26                      | 51.28                           | 32.19                     | 34.27    |
| Deposits greater than \$100,000                            | 19.17                      | 23.45                           | 23.26                     | 23.23    |
| Escrows  | 0.49                       | 0.69                            | 2.27                      | 2.10     |
| BORROWINGS   | 7.79                       | 13.47                           | 33.75                     | 31.53    |
| Advances From FHLB   | 7.41                       | 12.34                           | 19.67                     | 18.84    |
| Repurchase Agreements & FedFunds Purchased                 | 0.18                       | 0.77                            | 5.92                      | 5.36     |
| Other Borrowings   | 0.21                       | 0.36                            | 8.16                      | 7.33     |
| Other Liabilities  | 1.78                       | 0.95                            | 1.87                      | 1.78     |
| Equity Capital   | 16.00                      | 10.86                           | 8.93                      | 9.19     |
| Capital Stock and Paid-In Capital                          | 5.65                       | 3.04                            | 5.46                      | 5.23     |
| Unrealized Gains (Losses) AFS Securities                   | 0.10                       | 0.06                            | (0.05)                    | (0.04)   |
| Retained Earnings  | 10.29                      | 7.78                            | 3.57                      | 4.05     |

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

| THIRD QUARTER 2005:     | LESS THAN<br>\$100 MILLION | \$100 MILLION<br>TO \$1 BILLION | \$1 BILLION OR<br>GREATER | INDUSTRY |
|-------------------------|----------------------------|---------------------------------|---------------------------|----------|
| NUMBER OF INSTITUTIONS: | 304                        | 452                             | 108                       | 866      |

|  |        |        |         |         |
|--|--------|--------|---------|---------|
| TOTAL ASSETS (Percent Change)              | 5.45   | 7.32   | 20.03   | 18.50   |
| Cash and Noninterest-Earning Deposits      | (5.46) | 15.54  | 1.68    | 3.13    |
| Investment Securities                      | 0.48   | (1.65) | 9.48    | 5.81    |
| Mortgage Backed Securities                 | (8.06) | (6.77) | 18.39   | 15.43   |
| 1 - 4 Family Mortgages                     | 6.86   | 7.17   | 23.39   | 21.97   |
| Home Equity Lines of Credit                | 13.42  | 12.14  | 34.57   | 32.93   |
| Multifamily Mortgages                      | 15.21  | 11.91  | 17.66   | 17.06   |
| Nonresidential Mortgages                   | 15.08  | 15.40  | 11.22   | 12.43   |
| Construction Loans                         | 13.40  | 24.65  | 19.94   | 20.94   |
| Land Loans                                 | 34.41  | 41.95  | 38.97   | 39.65   |
| Commercial Loans                           | 14.24  | 13.09  | 13.96   | 13.85   |
| Consumer Loans                             | 9.85   | 7.07   | 16.66   | 16.00   |
| Repossessed Assets, Net                    | 3.69   | (4.86) | (4.53)  | (4.33)  |
| Real Estate Held for Investment, Net       | (5.91) | (1.19) | (16.35) | (12.11) |
| Office Premises & Equipment                | 8.74   | 11.21  | 12.80   | 12.37   |
| Other Assets                               | 15.86  | 11.41  | 13.17   | 13.09   |
| Less: Contra Assets & Valuation Allowances | 0.50   | 12.33  | 4.24    | 5.07    |

|   |         |         |          |          |
|---|---------|---------|----------|----------|
| TOTAL LIABILITIES AND CAPITAL (Percent Chg) | 5.45    | 7.32    | 20.03    | 18.50    |
| TOTAL DEPOSITS AND ESCROWS                  | 3.31    | 6.64    | 18.12    | 16.32    |
| Deposits less than or equal to \$100,000    | 1.27    | 4.08    | 14.90    | 12.95    |
| Deposits greater than \$100,000             | 9.69    | 12.72   | 22.88    | 21.69    |
| Escrows                                     | 17.88   | (12.52) | 7.00     | 6.27     |
| BORROWINGS                                  | 19.58   | 10.00   | 23.56    | 22.92    |
| Advances From FHLB                          | 18.80   | 9.30    | 23.09    | 22.10    |
| Repurchase Agreements & FedFunds Purchased  | (11.74) | 12.12   | 22.92    | 22.74    |
| Other Borrowings                            | 161.79  | 34.11   | 25.17    | 25.23    |
| Other Liabilities                           | 13.53   | 0.51    | 21.29    | 19.91    |
| Equity Capital                              | 8.81    | 9.47    | 18.97    | 17.60    |
| Capital Stock and Paid-In Capital           | 11.56   | 17.67   | 19.48    | 19.28    |
| Unrealized Gains (Losses) AFS Securities    | (61.86) | (70.03) | (409.36) | (208.26) |
| Retained Earnings                           | 9.26    | 7.96    | 19.54    | 16.92    |



CAPITAL MEASURES  
BY ASSET SIZE

| THIRD QUARTER 2005:     | LESS THAN<br>\$100 MILLION | \$100 MILLION<br>TO \$1 BILLION | \$1 BILLION OR<br>GREATER | INDUSTRY |
|-------------------------|----------------------------|---------------------------------|---------------------------|----------|
| NUMBER OF INSTITUTIONS: | 304                        | 452                             | 108                       | 866      |

|                                   |         |          |            |            |
|-----------------------------------|---------|----------|------------|------------|
| CAPITAL COMPLIANCE                |         |          |            |            |
| Meet FDICIA Capital Standards     | 304     | 451      | 107        | 862        |
| Percent of Thrifts                | 100.00  | 99.78    | 99.07      | 99.54      |
| Consolidated Assets (\$ Billions) | \$15.61 | \$136.81 | \$1,275.71 | \$1,428.13 |
| Fail FDICIA Capital Standards     | 0       | 0        | 1          | 1          |
| Percent of Thrifts                | 0.00    | 0.00     | 0.93       | 0.12       |
| Consolidated Assets (\$ Billions) | \$0.00  | \$0.00   | \$1.07     | \$1.07     |
| 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)    | \$2.39 | \$14.25 | \$95.92  | \$112.55 |
| Tangible Equity Ratio            | 15.43  | 10.46   | 7.63     | 7.99     |
| Median Ratio                     | 13.14  | 9.52    | 8.07     | 10.15    |
| Tier 1 Capital (\$ Billions)     | \$2.39 | \$14.25 | \$95.97  | \$112.62 |
| Tier 1 Leverage Ratio            | 15.43  | 10.46   | 7.63     | 7.99     |
| Median Ratio                     | 13.14  | 9.52    | 8.07     | 10.15    |
| Tier 1 Risk-based Capital Ratio  | 28.53  | 16.63   | 11.96    | 12.56    |
| Median Ratio                     | 25.20  | 15.49   | 12.06    | 17.23    |
| Risk-based Capital (\$ Billions) | \$2.47 | \$14.99 | \$106.80 | \$124.26 |
| Total Risk-based Capital Ratio   | 29.50  | 17.48   | 13.30    | 13.85    |
| Median Ratio                     | 26.48  | 16.23   | 13.02    | 17.97    |

ASSET QUALITY INDICATORS  
BY ASSET SIZE

| THIRD QUARTER 2005:<br>NUMBER OF INSTITUTIONS:        | LESS THAN<br>304 | \$100 MILLION<br>452 | \$1 BILLION OR<br>108 | INDUSTRY<br>866 |
|---|------------------|----------------------|-----------------------|-----------------|
| <b>LOANS 30-89 DAYS DELINQUENT (\$ Millions)</b>      |                  |                      |                       |                 |
| Total Including Repurchased GNMA Loans                | \$176.81         | \$916.89             | \$7,604.05            | \$8,697.76      |
| Repurchased GNMA Loans                                | 0.00             | 1.68                 | 1,136.99              | 1,138.66        |
| Total Excluding Repurchased GNMA Loans                | 176.81           | 915.22               | 6,467.06              | 7,559.09        |
| <b>Mortgage Loans</b>                                 |                  |                      |                       |                 |
| Construction & Land Loans                             | 2.96             | 119.39               | 111.47                | 233.82          |
| Nonresidential Mortgages                              | 14.71            | 106.25               | 108.65                | 229.61          |
| Multifamily Mortgages                                 | 1.07             | 27.68                | 54.75                 | 83.49           |
| 1-4 Family Mortgages                                  | 137.58           | 528.08               | 5,969.68              | 6,635.34        |
| Home Equity Lines of Credit                           | 2.10             | 29.71                | 332.65                | 364.46          |
| <b>Nonmortgage Loans and Leases</b>                   |                  |                      |                       |                 |
| Commercial Loans                                      | 9.69             | 62.08                | 348.32                | 420.09          |
| Consumer Loans  | 10.81            | 73.40                | 1,011.18              | 1,095.39        |
| <b>NONCURRENT LOANS (\$ Millions)</b>                 |                  |                      |                       |                 |
| Total Including Repurchased GNMA Loans                | \$90.99          | \$685.87             | \$7,364.17            | \$8,141.03      |
| Repurchased GNMA Loans                                | 0.00             | 3.62                 | 2,233.77              | 2,237.39        |
| Total Excluding Repurchased GNMA Loans                | 90.99            | 682.25               | 5,130.40              | 5,903.64        |
| <b>Mortgage Loans</b>                                 |                  |                      |                       |                 |
| Construction & Land Loans                             | 10.51            | 89.97                | 112.14                | 212.62          |
| Nonresidential Mortgages                              | 9.37             | 107.05               | 169.81                | 286.22          |
| Multifamily Mortgages                                 | 0.56             | 17.16                | 72.29                 | 90.01           |
| 1-4 Family Mortgages                                  | 60.16            | 375.25               | 6,079.50              | 6,514.91        |
| Home Equity Lines of Credit                           | 2.12             | 10.93                | 125.29                | 138.34          |
| <b>Nonmortgage Loans and Leases</b>                   |                  |                      |                       |                 |
| Commercial Loans                                      | 6.28             | 69.36                | 438.30                | 513.94          |
| Consumer Loans  | 4.12             | 27.08                | 492.13                | 523.32          |
| <b>NET CHARGE-OFFS (\$ Millions)</b>                  |                  |                      |                       |                 |
| Mortgage Loans  | \$1.33           | \$33.19              | \$596.57              | \$631.09        |
| <b>Construction &amp; Land Loans</b>                  |                  |                      |                       |                 |
| Construction & Land Loans                             | (0.23)           | 1.42                 | (4.53)                | (3.34)          |
| Nonresidential Mortgages                              | 0.11             | 3.05                 | (3.62)                | (0.46)          |
| Multifamily Mortgages                                 | 0.03             | 0.83                 | (7.35)                | (6.50)          |
| 1-4 Family Mortgages                                  | 0.59             | 5.17                 | 69.70                 | 75.45           |
| Home Equity Lines of Credit                           | 0.12             | 0.61                 | 11.04                 | 11.77           |
| <b>Nonmortgage Loans and Leases</b>                   |                  |                      |                       |                 |
| Commercial Loans                                      | 0.57             | 8.57                 | 142.78                | 151.91          |
| Consumer Loans  | 0.55             | 11.26                | 369.97                | 381.79          |
| Reposessed Assets                                     | 0.84             | 2.04                 | 11.78                 | 14.66           |
| Other   | (1.12)           | 0.85                 | 17.84                 | 17.58           |
| <b>REPOSSESSED ASSETS, NET (\$ Millions)</b>          |                  |                      |                       |                 |
| Construction & Land Loans                             | \$24.78          | \$123.78             | \$565.64              | \$714.19        |
| Construction & Land Loans                             | 0.81             | 17.60                | 38.03                 | 56.44           |
| Nonresidential Mortgages                              | 4.00             | 28.97                | 53.64                 | 86.61           |
| Multifamily Mortgages                                 | 2.08             | 2.48                 | 5.85                  | 10.41           |
| 1-4 Family Mortgages                                  | 16.94            | 66.40                | 441.93                | 525.28          |
| Other   | 0.94             | 8.33                 | 26.19                 | 35.46           |
| <b>ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)</b> |                  |                      |                       |                 |
| Real Estate Loans                                     | \$9.04           | \$87.14              | \$876.06              | \$972.24        |
| Percent of Total Assets                               | 57.90            | 63.59                | 68.62                 | 68.02           |
| <b>Noncurrent Real Estate Loans</b>                   |                  |                      |                       |                 |
| Including Repurchased GNMA Loans                      | 0.08             | 0.59                 | 6.43                  | 7.10            |
| Percent of Total Assets                               | 0.52             | 0.43                 | 0.50                  | 0.50            |
| Excluding Repurchased GNMA Loans                      | 0.08             | 0.59                 | 4.20                  | 4.87            |
| Percent of Total Assets                               | 0.52             | 0.43                 | 0.33                  | 0.34            |
| <b>Real Estate Owned</b>                              |                  |                      |                       |                 |
| Real Estate Owned                                     | 0.02             | 0.12                 | 0.54                  | 0.68            |
| Percent of Total Assets                               | 0.15             | 0.08                 | 0.04                  | 0.05            |
| <b>Troubled Real Estate Loans</b>                     |                  |                      |                       |                 |
| Including Repurchased GNMA Loans                      | 0.10             | 0.70                 | 6.97                  | 7.78            |
| Percent of Total Assets                               | 0.67             | 0.51                 | 0.55                  | 0.54            |
| Excluding Repurchased GNMA Loans                      | 0.10             | 0.70                 | 4.74                  | 5.55            |
| Percent of Total Assets                               | 0.67             | 0.51                 | 0.37                  | 0.39            |
| Valuation Allowances                                  | 0.09             | 0.82                 | 6.03                  | 6.94            |
| <b>Coverage Ratio</b>                                 |                  |                      |                       |                 |
| Including Repurchased GNMA Loans                      | 83.69            | 112.50               | 79.02                 | 81.89           |
| Excluding Repurchased GNMA Loans                      | 83.69            | 113.10               | 113.42                | 112.93          |
| Reserve Ratio   | 0.76             | 0.79                 | 0.59                  | 0.61            |

ASSET QUALITY INDICATORS  
BY ASSET SIZE

| THIRD QUARTER 2005:                                 | LESS THAN<br>\$100 MILLION | \$100 MILLION<br>TO \$1 BILLION | \$1 BILLION OR<br>GREATER | INDUSTRY |
|---|----------------------------|---------------------------------|---------------------------|----------|
| NUMBER OF INSTITUTIONS:                             | 304                        | 452                             | 108                       | 866      |
| <b>LOANS 30-89 DAYS DELINQUENT (% Total Assets)</b> |                            |                                 |                           |          |
| Total Including Repurchased GNMA Loans              | 1.13                       | 0.67                            | 0.60                      | 0.61     |
| Repurchased GNMA Loans                              | 0.00                       | 0.00                            | 0.09                      | 0.08     |
| Total Excluding Repurchased GNMA Loans              | 1.13                       | 0.67                            | 0.51                      | 0.53     |
| Percent of Outstanding Loans by Loan Type:          |                            |                                 |                           |          |
| Mortgage Loans                                      |                            |                                 |                           |          |
| Construction & Land Loans                           | 0.44                       | 1.16                            | 0.37                      | 0.56     |
| Nonresidential Mortgages                            | 1.32                       | 0.71                            | 0.29                      | 0.43     |
| Multifamily Mortgages                               | 0.40                       | 0.42                            | 0.09                      | 0.13     |
| 1-4 Family Mortgages                                | 1.97                       | 0.95                            | 0.80                      | 0.82     |
| Home Equity Lines of Credit                         | 0.53                       | 0.58                            | 0.40                      | 0.41     |
| Nonmortgage Loans and Leases                        |                            |                                 |                           |          |
| Commercial Loans                                    | 2.01                       | 1.17                            | 0.95                      | 0.99     |
| Consumer Loans                                      | 2.05                       | 1.43                            | 1.25                      | 1.27     |
| <b>NONCURRENT LOANS (% Total Assets)</b>            |                            |                                 |                           |          |
| Total Including Repurchased GNMA Loans              | 0.58                       | 0.50                            | 0.58                      | 0.57     |
| Repurchased GNMA Loans                              | 0.00                       | 0.00                            | 0.17                      | 0.16     |
| Total Excluding Repurchased GNMA Loans              | 0.58                       | 0.50                            | 0.40                      | 0.41     |
| Percent of Outstanding Loans by Loan Type:          |                            |                                 |                           |          |
| Mortgage Loans                                      |                            |                                 |                           |          |
| Construction & Land Loans                           | 1.55                       | 0.87                            | 0.37                      | 0.51     |
| Nonresidential Mortgages                            | 0.84                       | 0.72                            | 0.45                      | 0.53     |
| Multifamily Mortgages                               | 0.21                       | 0.26                            | 0.12                      | 0.14     |
| 1-4 Family Mortgages                                | 0.86                       | 0.68                            | 0.81                      | 0.80     |
| Home Equity Lines of Credit                         | 0.54                       | 0.21                            | 0.15                      | 0.15     |
| Nonmortgage Loans and Leases                        |                            |                                 |                           |          |
| Commercial Loans                                    | 1.30                       | 1.30                            | 1.20                      | 1.22     |
| Consumer Loans                                      | 0.78                       | 0.53                            | 0.61                      | 0.61     |
| <b>NET CHARGE-OFFS (% Total Assets)</b>             |                            |                                 |                           |          |
| Percent of Outstanding Loans by Loan Type:          | 0.01                       | 0.02                            | 0.05                      | 0.04     |
| Mortgage Loans                                      |                            |                                 |                           |          |
| Construction & Land Loans                           | (0.03)                     | 0.01                            | (0.01)                    | (0.01)   |
| Nonresidential Mortgages                            | 0.01                       | 0.02                            | (0.01)                    | 0.00     |
| Multifamily Mortgages                               | 0.01                       | 0.01                            | (0.01)                    | (0.01)   |
| 1-4 Family Mortgages                                | 0.01                       | 0.01                            | 0.01                      | 0.01     |
| Home Equity Lines of Credit                         | 0.03                       | 0.01                            | 0.01                      | 0.01     |
| Nonmortgage Loans and Leases                        |                            |                                 |                           |          |
| Commercial Loans                                    | 0.12                       | 0.16                            | 0.39                      | 0.36     |
| Consumer Loans                                      | 0.10                       | 0.22                            | 0.46                      | 0.44     |
| Repossessed Assets                                  | 3.39                       | 1.65                            | 2.08                      | 2.05     |
| Other   | 0.00                       | 0.00                            | 0.00                      | 0.00     |
| <b>REPOSSESSED ASSETS, NET (% Total Assets)</b>     |                            |                                 |                           |          |
| Percent of Outstanding Loans by Loan Type:          | 0.16                       | 0.09                            | 0.04                      | 0.05     |
| Construction & Land Loans                           |                            |                                 |                           |          |
| Construction & Land Loans                           | 0.12                       | 0.17                            | 0.12                      | 0.14     |
| Nonresidential Mortgages                            | 0.36                       | 0.19                            | 0.14                      | 0.16     |
| Multifamily Mortgages                               | 0.79                       | 0.04                            | 0.01                      | 0.02     |
| 1-4 Family Mortgages                                | 0.24                       | 0.12                            | 0.06                      | 0.06     |
| Other   | 0.17                       | 0.18                            | 0.04                      | 0.05     |
| <b>ASSET QUALITY SUMMARY (% Total Assets)</b>       |                            |                                 |                           |          |
| Net Chargeoffs (Annualized)                         | 0.03                       | 0.10                            | 0.19                      | 0.18     |
| Net Provisions for Losses (Annualized)              | 0.11                       | 0.13                            | 0.20                      | 0.20     |
| Valuation Allowances                                | 0.55                       | 0.60                            | 0.47                      | 0.49     |
| Noncurrent Loans                                    |                            |                                 |                           |          |
| Including Repurchased GNMA Loans                    | 0.58                       | 0.50                            | 0.58                      | 0.57     |
| Excluding Repurchased GNMA Loans                    | 0.58                       | 0.50                            | 0.40                      | 0.41     |
| Repossessed Assets, Net (% Total Assets)            | 0.16                       | 0.09                            | 0.04                      | 0.05     |
| Troubled Assets                                     |                            |                                 |                           |          |
| Including Repurchased GNMA Loans                    | 0.74                       | 0.59                            | 0.62                      | 0.62     |
| Excluding Repurchased GNMA Loans                    | 0.74                       | 0.59                            | 0.45                      | 0.46     |

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

|  | 3-MONTHS ENDED |              | 9-MONTHS ENDED |              | 2004     | 2003     | 2002     | 2001     |        |
|--|----------------|--------------|----------------|--------------|----------|----------|----------|----------|--------|
|  | SEP.<br>2005   | JUNE<br>2005 | SEP.<br>2005   | SEP.<br>2004 |          |          |          |          |        |
| <b>SUMMARY DATA:</b>                         |                |              |                |              |          |          |          |          |        |
| Number of Thrifts                            | (#)            | 866          | 870            | 866          | 896      | 886      | 928      | 974      | 1,019  |
| Total Assets                                 | (\$)           | 1,429.43     | 1,388.02       | 1,429.43     | 1,227.95 | 1,306.79 | 1,092.62 | 1,004.53 | 977.72 |
| Net Income                                   | (\$)           | 4.04         | 4.03           | 12.08        | 10.20    | 13.96    | 13.74    | 11.84    | 10.20  |
| Profits                                      | (\$)           | 4.06         | 4.07           | 12.21        | 10.48    | 14.31    | 14.02    | 12.57    | 10.83  |
| Losses                                       | (\$)           | (0.02)       | (0.04)         | (0.13)       | (0.27)   | (0.35)   | (0.28)   | (0.73)   | (0.63) |
| <b>PROFITABILITY MEASURES:</b>               |                |              |                |              |          |          |          |          |        |
| Return on Average Assets                     | (%)            | 1.15         | 1.18           | 1.18         | 1.17     | 1.18     | 1.29     | 1.21     | 1.07   |
| Median Ratio                                 | (%)            | 0.73         | 0.80           | 0.76         | 0.73     | 0.71     | 0.76     | 0.80     | 0.67   |
| Return on Average Equity                     | (%)            | 12.42        | 12.79          | 12.79        | 12.70    | 12.79    | 14.29    | 13.61    | 13.10  |
| Median Ratio                                 | (%)            | 6.20         | 7.16           | 6.63         | 6.49     | 6.23     | 6.97     | 7.56     | 6.18   |
| Net Interest Income                          | (\$)           | 9.70         | 9.72           | 28.83        | 25.29    | 34.57    | 30.82    | 29.99    | 27.62  |
| % of Average Assets                          | (%)            | 2.76         | 2.85           | 2.81         | 2.89     | 2.91     | 2.90     | 3.06     | 2.89   |
| Total Fee Income                             | (\$)           | 4.32         | 3.52           | 11.84        | 8.61     | 12.38    | 9.28     | 4.55     | 6.08   |
| % of Average Assets                          | (%)            | 1.23         | 1.03           | 1.23         | 1.23     | 1.19     | 1.25     | 0.64     | 0.46   |
| G&A Expense                                  | (\$)           | 8.40         | 8.39           | 24.74        | 22.05    | 30.09    | 25.37    | 22.54    | 21.79  |
| % of Average Assets                          | (%)            | 2.39         | 2.46           | 2.41         | 2.52     | 2.53     | 2.39     | 2.30     | 2.28   |
| <b>CAPITAL MEASURES:</b>                     |                |              |                |              |          |          |          |          |        |
| Equity Capital Ratio                         | (%)            | 9.19         | 9.34           | 9.19         | 9.27     | 9.08     | 9.09     | 9.18     | 8.13   |
| Tier 1 Leverage Ratio                        | (%)            | 7.99         | 8.07           | 7.99         | 7.95     | 7.80     | 7.82     | 7.80     | 7.46   |
| Risk-based Capital Ratio                     | (%)            | 13.85        | 14.14          | 13.85        | 13.90    | 13.85    | 14.23    | 13.96    | 13.51  |
| <b>Thrifts by FDICIA Capital Categories:</b> |                |              |                |              |          |          |          |          |        |
| Well-Capitalized                             | (#)            | 857          | 866            | 857          | 891      | 881      | 922      | 967      | 999    |
| Adequately Capitalized                       | (#)            | 5            | 2              | 5            | 4        | 4        | 5        | 5        | 17     |
| Undercapitalized                             | (#)            | 1            | 0              | 1            | 0        | 0        | 0        | 2        | 3      |
| Significantly Undercapitalized               | (#)            | 0            | 1              | 0            | 1        | 1        | 1        | 0        | 0      |
| Critically Undercapitalized                  | (#)            | 0            | 1              | 0            | 0        | 0        | 0        | 0        | 0      |
| <b>FAILED/PROBLEM THRIFTS:</b>               |                |              |                |              |          |          |          |          |        |
| Failed Thrifts                               | (#)            | 0            | 0              | 0            | 1        | 1        | 0        | 1        | 1      |
| Problem Thrifts                              | (#)            | 6            | 7              | 6            | 5        | 6        | 8        | 14       | 16     |
| Problem Thrift Assets                        | (\$)           | 1.88         | 1.98           | 1.88         | 0.29     | 0.71     | 0.63     | 2.58     | 3.30   |
| Problem Thrift Assets as a % of Total Assets | (%)            | 0.13         | 0.14           | 0.13         | 0.02     | 0.05     | 0.06     | 0.26     | 0.34   |
| <b>ASSET QUALITY MEASURES:</b>               |                |              |                |              |          |          |          |          |        |
| <b>Troubled Assets</b>                       |                |              |                |              |          |          |          |          |        |
| Including Repurchased GNMA Loans             | (\$)           | 8.86         | N/A            | 8.86         | N/A      | N/A      | N/A      | N/A      | N/A    |
| % of Total Assets                            | (%)            | 0.62         | N/A            | 0.62         | N/A      | N/A      | N/A      | N/A      | N/A    |
| Excluding Repurchased GNMA Loans             | (\$)           | 6.62         | 5.81           | 6.62         | 6.07     | 6.33     | 7.29     | 7.57     | 6.85   |
| % of Total Assets                            | (%)            | 0.46         | 0.42           | 0.46         | 0.49     | 0.48     | 0.67     | 0.75     | 0.70   |
| <b>Noncurrent Loans</b>                      |                |              |                |              |          |          |          |          |        |
| Including Repurchased GNMA Loans             | (\$)           | 8.14         | N/A            | 8.14         | N/A      | N/A      | N/A      | N/A      | N/A    |
| % of Total Assets                            | (%)            | 0.57         | N/A            | 0.57         | N/A      | N/A      | N/A      | N/A      | N/A    |
| Excluding Repurchased GNMA Loans             | (\$)           | 5.90         | 5.09           | 5.90         | 5.29     | 5.60     | 6.35     | 6.57     | 5.87   |
| % of Total Assets                            | (%)            | 0.41         | 0.37           | 0.41         | 0.43     | 0.43     | 0.58     | 0.65     | 0.60   |
| <b>Noncurrent Loans as a % of Loan Type:</b> |                |              |                |              |          |          |          |          |        |
| 1-4 Family Mortgages                         | (%)            | 0.80         | 0.44           | 0.80         | 0.52     | 0.52     | 0.83     | 0.91     | 0.80   |
| Home Equity Lines of Credit                  | (%)            | 0.15         | 0.13           | 0.15         | 0.13     | 0.14     | 0.03     | 0.05     | 0.11   |
| Multifamily Loans                            | (%)            | 0.14         | 0.09           | 0.14         | 0.15     | 0.13     | 0.13     | 0.13     | 0.16   |
| Commercial Loans                             | (%)            | 1.22         | 1.15           | 1.22         | 1.29     | 1.11     | 1.21     | 2.19     | 1.99   |
| Consumer Loans                               | (%)            | 0.61         | 0.61           | 0.61         | 0.70     | 0.78     | 0.94     | 0.70     | 0.64   |
| <b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>    |                |              |                |              |          |          |          |          |        |
| Originations                                 | (\$)           | 181.27       | 169.38         | 492.15       | 449.14   | 603.23   | 729.87   | 472.19   | 398.18 |
| Purchases                                    | (\$)           | 94.98        | 93.87          | 267.38       | 218.60   | 296.46   | 355.97   | 273.68   | 189.11 |
| Sales  | (\$)           | 164.36       | 151.24         | 443.21       | 355.18   | 477.70   | 768.41   | 530.32   | 402.63 |
| Loans Outstanding (1)                        | (\$)           | 810.85       | 789.15         | 810.85       | 670.49   | 729.37   | 547.42   | 487.63   | 472.72 |
| Loans Outstanding / Total Assets             | (%)            | 56.73        | 56.85          | 56.73        | 54.60    | 55.81    | 50.10    | 48.54    | 48.35  |

(1) Does not include Mortgage Backed Securities.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / November 2005

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

|  | SEPTEMBER 2005 |                   | JUNE 2005 |                   | SEPTEMBER 2004 |                   |
|--|----------------|-------------------|-----------|-------------------|----------------|-------------------|
|  | (\$)           | % OF TOTAL ASSETS | (\$)      | % OF TOTAL ASSETS | (\$)           | % OF TOTAL ASSETS |
| TOTAL ASSETS                               | 1,429.43       | 100.00            | 1,388.02  | 100.00            | 1,227.95       | 100.00            |
| Cash and Noninterest-Earning Deposits      | 18.42          | 1.29              | 18.24     | 1.31              | 18.40          | 1.50              |
| Investment Securities                      | 62.64          | 4.38              | 59.78     | 4.31              | 60.09          | 4.89              |
| Mortgage Backed Securities                 | 165.15         | 11.55             | 158.89    | 11.45             | 146.95         | 11.97             |
| 1-4 Family Mortgages                       | 810.85         | 56.73             | 789.15    | 56.85             | 670.49         | 54.60             |
| Home Equity Lines of Credit                | 89.32          | 6.25              | 87.22     | 6.28              | 67.86          | 5.53              |
| Multifamily Mortgages                      | 66.34          | 4.64              | 65.34     | 4.71              | 58.53          | 4.77              |
| Nonresidential Mortgages                   | 53.61          | 3.75              | 53.63     | 3.86              | 50.23          | 4.09              |
| Construction Loans                         | 27.96          | 1.96              | 27.03     | 1.95              | 23.98          | 1.95              |
| Land Loans                                 | 13.49          | 0.94              | 12.50     | 0.90              | 10.06          | 0.82              |
| Commercial Loans                           | 42.28          | 2.96              | 43.93     | 3.16              | 38.78          | 3.16              |
| Consumer Loans                             | 86.45          | 6.05              | 79.98     | 5.76              | 76.03          | 6.19              |
| Repossessed Assets, Net                    | 0.71           | 0.05              | 0.72      | 0.05              | 0.77           | 0.06              |
| Real Estate Held for Investment            | 0.21           | 0.01              | 0.25      | 0.02              | 0.29           | 0.02              |
| Office Premises & Equipment                | 10.85          | 0.76              | 10.74     | 0.77              | 9.94           | 0.81              |
| Other Assets                               | 77.17          | 5.40              | 74.50     | 5.37              | 69.97          | 5.70              |
| Less: Contra Assets & Valuation Allowances | 6.70           | 0.47              | 6.65      | 0.48              | (48.52)        | (3.95)            |
| TOTAL LIABILITIES AND CAPITAL              | 1,429.43       | 100.00            | 1,388.02  | 100.00            | 1,227.95       | 100.00            |
| Total Deposits and Escrows                 | 821.96         | 57.50             | 800.66    | 57.68             | 720.42         | 58.67             |
| Deposits < or = to \$100,000               | 489.86         | 34.27             | 477.45    | 34.40             | 442.75         | 36.06             |
| Deposits > \$100,000                       | 332.10         | 23.23             | 323.21    | 23.29             | 277.68         | 22.61             |
| Escrows                                    | 30.00          | 2.10              | 29.64     | 2.14              | 28.50          | 2.32              |
| Total Borrowings                           | 450.63         | 31.53             | 432.75    | 31.18             | 372.15         | 30.31             |
| Advances from FHLB                         | 269.25         | 18.84             | 266.45    | 19.20             | 224.52         | 18.28             |
| Reverse Repurchase Agreements              | 76.65          | 5.36              | 68.42     | 4.93              | 63.39          | 5.16              |
| Other Borrowings                           | 104.73         | 7.33              | 97.89     | 7.05              | 84.24          | 6.86              |
| Other Liabilities                          | 25.45          | 1.78              | 24.96     | 1.80              | 21.54          | 1.75              |
| EQUITY CAPITAL                             | 131.38         | 9.19              | 129.65    | 9.34              | 113.84         | 9.27              |
| Capital Stock & Paid-In Capital            | 74.76          | 5.23              | 74.22     | 5.35              | 63.99          | 5.21              |
| Unrealized Gains (Losses) AFS Securities   | (0.55)         | (0.04)            | 0.33      | 0.02              | 0.48           | 0.04              |
| Retained Earnings                          | 57.89          | 4.05              | 55.85     | 4.02              | 50.34          | 4.10              |

|   | SEPTEMBER 2005 |                        | JUNE 2005 |                        | SEPTEMBER 2004 |                        |
|---|----------------|------------------------|-----------|------------------------|----------------|------------------------|
|   | (\$)           | % OF AVERAGE ASSETS(*) | (\$)      | % OF AVERAGE ASSETS(*) | (\$)           | % OF AVERAGE ASSETS(*) |
| INCOME AND EXPENSE DATA                 |                |                        |           |                        |                |                        |
| Interest Income                         | 18.97          | 5.40                   | 17.49     | 5.13                   | 14.19          | 4.71                   |
| Interest Expense                        | 9.27           | 2.64                   | 7.77      | 2.28                   | 5.44           | 1.81                   |
| Net Interest Income                     | 9.70           | 2.76                   | 9.72      | 2.85                   | 8.74           | 2.90                   |
| Loss Provisions-Interest Bearing Assets | 0.70           | 0.20                   | 0.68      | 0.20                   | 0.63           | 0.21                   |
| Noninterest Income                      | 5.76           | 1.64                   | 5.71      | 1.68                   | 5.24           | 1.74                   |
| Mortgage Loan Servicing Fees            | 0.57           | 0.16                   | (0.05)    | (0.01)                 | 0.32           | 0.11                   |
| Other Fees and Charges                  | 3.75           | 1.07                   | 3.57      | 1.05                   | 3.40           | 1.13                   |
| Other Noninterest Income                | 1.43           | 0.41                   | 2.19      | 0.64                   | 1.52           | 0.50                   |
| Noninterest Expense                     | 8.52           | 2.43                   | 8.50      | 2.49                   | 7.96           | 2.64                   |
| G&A Expense                             | 8.40           | 2.39                   | 8.39      | 2.46                   | 7.85           | 2.61                   |
| Goodwill Expense                        | 0.11           | 0.03                   | 0.10      | 0.03                   | 0.10           | 0.03                   |
| Loss Provis.-Nonint. Bearing Assets     | 0.01           | 0.00                   | 0.01      | 0.00                   | 0.01           | 0.00                   |
| Income Before Taxes & Extraord. Items   | 6.24           | 1.78                   | 6.26      | 1.84                   | 5.39           | 1.79                   |
| Income Taxes                            | 2.19           | 0.63                   | 2.22      | 0.65                   | 1.89           | 0.63                   |
| Extraordinary Items                     | 0.00           | 0.00                   | 0.00      | 0.00                   | 0.00           | 0.00                   |
| Net Income                              | 4.04           | 1.15                   | 4.03      | 1.18                   | 3.50           | 1.16                   |

\* Annualized.

Numbers may not sum due to rounding.

Office of Thrift Supervision / November 2005

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

NORTHEAST REGION

|  | 3-MONTHS ENDED |              | 9-MONTHS ENDED |              | 2004   | 2003   | 2002   | 2001   |        |
|--|----------------|--------------|----------------|--------------|--------|--------|--------|--------|--------|
|  | SEP.<br>2005   | JUNE<br>2005 | SEP.<br>2005   | SEP.<br>2004 |        |        |        |        |        |
| <b>SUMMARY DATA:</b>                         |                |              |                |              |        |        |        |        |        |
| Number of Thrifts                            | (#)            | 265          | 264            | 265          | 276    | 272    | 285    | 304    | 222    |
| Total Assets                                 | (\$)           | 363.26       | 347.17         | 363.26       | 317.64 | 329.11 | 273.70 | 246.92 | 198.18 |
| Net Income                                   | (\$)           | 1.05         | 1.12           | 3.18         | 3.15   | 4.24   | 3.45   | 2.90   | 1.85   |
| Profits                                      | (\$)           | 1.06         | 1.12           | 3.19         | 3.18   | 4.30   | 3.58   | 3.01   | 1.98   |
| Losses                                       | (\$)           | N/A          | 0.00           | (0.01)       | (0.04) | (0.05) | (0.13) | (0.11) | (0.13) |
| <b>PROFITABILITY MEASURES:</b>               |                |              |                |              |        |        |        |        |        |
| Return on Average Assets                     | (%)            | 1.19         | 1.32           | 1.24         | 1.41   | 1.40   | 1.32   | 1.23   | 0.99   |
| Median Ratio                                 | (%)            | 0.71         | 0.80           | 0.76         | 0.72   | 0.69   | 0.72   | 0.77   | 0.62   |
| Return on Average Equity                     | (%)            | 11.57        | 12.99          | 12.41        | 14.24  | 14.05  | 14.14  | 13.15  | 10.69  |
| Median Ratio                                 | (%)            | 5.85         | 6.58           | 6.23         | 6.29   | 6.09   | 6.69   | 7.55   | 5.97   |
| Net Interest Income                          | (\$)           | 2.36         | 2.37           | 7.09         | 6.49   | 8.89   | 7.70   | 7.26   | 5.43   |
| % of Average Assets                          | (%)            | 2.66         | 2.79           | 2.77         | 2.92   | 2.94   | 2.94   | 3.07   | 2.91   |
| Total Fee Income                             | (\$)           | 0.78         | 0.75           | 2.26         | 2.82   | 3.68   | 2.51   | 1.64   | 1.30   |
| % of Average Assets                          | (%)            | 0.88         | 0.88           | 0.88         | 1.30   | 1.08   | 1.50   | 0.72   | 0.69   |
| G&A Expense                                  | (\$)           | 1.72         | 1.68           | 5.08         | 5.20   | 7.13   | 5.90   | 5.21   | 4.33   |
| % of Average Assets                          | (%)            | 1.93         | 1.97           | 1.98         | 2.34   | 2.36   | 2.25   | 2.21   | 2.32   |
| <b>CAPITAL MEASURES:</b>                     |                |              |                |              |        |        |        |        |        |
| Equity Capital Ratio                         | (%)            | 9.99         | 10.52          | 9.99         | 10.09  | 10.08  | 9.54   | 9.39   | 9.19   |
| Tier 1 Leverage Ratio                        | (%)            | 8.88         | 9.31           | 8.88         | 8.96   | 8.96   | 8.69   | 8.42   | 8.02   |
| Risk-based Capital Ratio                     | (%)            | 16.43        | 17.31          | 16.43        | 16.18  | 15.93  | 15.74  | 14.83  | 14.43  |
| <b>Thrifts by FDICIA Capital Categories:</b> |                |              |                |              |        |        |        |        |        |
| Well-Capitalized                             | (#)            | 264          | 264            | 264          | 275    | 271    | 283    | 302    | 221    |
| Adequately Capitalized                       | (#)            | 1            | 0              | 1            | 1      | 1      | 1      | 2      | 1      |
| Undercapitalized                             | (#)            | 0            | 0              | 0            | 0      | 0      | 0      | 0      | 0      |
| Significantly Undercapitalized               | (#)            | 0            | 0              | 0            | 0      | 0      | 1      | 0      | 0      |
| Critically Undercapitalized                  | (#)            | 0            | 0              | 0            | 0      | 0      | 0      | 0      | 0      |
| <b>FAILED/PROBLEM THRIFTS:</b>               |                |              |                |              |        |        |        |        |        |
| Failed Thrifts                               | (#)            | 0            | 0              | 0            | 1      | 1      | 0      | 0      | 0      |
| Problem Thrifts                              | (#)            | 1            | 1              | 1            | 1      | 1      | 1      | 2      | 1      |
| Problem Thrift Assets                        | (\$)           | 0.81         | 0.85           | 0.81         | 0.10   | 0.09   | 0.11   | 1.52   | 0.06   |
| Problem Thrift Assets as a % of Total Assets | (%)            | 0.22         | 0.25           | 0.22         | 0.03   | 0.03   | 0.04   | 0.62   | 0.03   |
| <b>ASSET QUALITY MEASURES:</b>               |                |              |                |              |        |        |        |        |        |
| <b>Troubled Assets</b>                       |                |              |                |              |        |        |        |        |        |
| Including Repurchased GNMA Loans             | (\$)           | 1.38         | N/A            | 1.38         | N/A    | N/A    | N/A    | N/A    | N/A    |
| % of Total Assets                            | (%)            | 0.38         | N/A            | 0.38         | N/A    | N/A    | N/A    | N/A    | N/A    |
| Excluding Repurchased GNMA Loans             | (\$)           | 1.37         | 1.20           | 1.37         | 1.40   | 1.41   | 1.70   | 1.59   | 1.22   |
| % of Total Assets                            | (%)            | 0.38         | 0.34           | 0.38         | 0.44   | 0.43   | 0.62   | 0.65   | 0.61   |
| <b>Noncurrent Loans</b>                      |                |              |                |              |        |        |        |        |        |
| Including Repurchased GNMA Loans             | (\$)           | 1.26         | N/A            | 1.26         | N/A    | N/A    | N/A    | N/A    | N/A    |
| % of Total Assets                            | (%)            | 0.35         | N/A            | 0.35         | N/A    | N/A    | N/A    | N/A    | N/A    |
| Excluding Repurchased GNMA Loans             | (\$)           | 1.25         | 1.08           | 1.25         | 1.28   | 1.30   | 1.56   | 1.41   | 1.02   |
| % of Total Assets                            | (%)            | 0.35         | 0.31           | 0.35         | 0.40   | 0.40   | 0.57   | 0.57   | 0.52   |
| <b>Noncurrent Loans as a % of Loan Type:</b> |                |              |                |              |        |        |        |        |        |
| 1-4 Family Mortgages                         | (%)            | 0.51         | 0.47           | 0.51         | 0.53   | 0.50   | 0.80   | 0.77   | 0.71   |
| Home Equity Lines of Credit                  | (%)            | 0.25         | 0.19           | 0.25         | 0.23   | 0.24   | 0.04   | 0.05   | 0.08   |
| Multifamily Loans                            | (%)            | 0.34         | 0.21           | 0.34         | 0.22   | 0.31   | 0.22   | 0.19   | 0.19   |
| Commercial Loans                             | (%)            | 0.75         | 0.73           | 0.75         | 0.89   | 0.73   | 1.32   | 1.81   | 1.85   |
| Consumer Loans                               | (%)            | 0.50         | 0.50           | 0.50         | 1.20   | 1.41   | 1.51   | 0.54   | 0.71   |
| <b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>    |                |              |                |              |        |        |        |        |        |
| Originations                                 | (\$)           | 40.63        | 34.65          | 106.65       | 92.83  | 125.03 | 155.67 | 103.24 | 72.42  |
| Purchases                                    | (\$)           | 38.70        | 42.03          | 112.00       | 69.91  | 100.16 | 83.82  | 61.92  | 36.78  |
| Sales  | (\$)           | 55.67        | 57.38          | 158.01       | 110.69 | 151.99 | 172.78 | 105.63 | 70.99  |
| Loans Outstanding (1)                        | (\$)           | 178.79       | 169.15         | 178.79       | 146.47 | 155.85 | 117.57 | 112.30 | 87.09  |
| Loans Outstanding / Total Assets             | (%)            | 49.22        | 48.72          | 49.22        | 46.11  | 47.36  | 42.95  | 45.48  | 43.94  |

(1) Does not include Mortgage Backed Securities.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / November 2005

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

NORTHEAST REGION

|  | SEPTEMBER 2005 |                   | JUNE 2005 |                   | SEPTEMBER 2004 |                   |
|--|----------------|-------------------|-----------|-------------------|----------------|-------------------|
|  | (\$)           | % OF TOTAL ASSETS | (\$)      | % OF TOTAL ASSETS | (\$)           | % OF TOTAL ASSETS |
| TOTAL ASSETS                               | 363.26         | 100.00            | 347.17    | 100.00            | 317.64         | 100.00            |
| Cash and Noninterest-Earning Deposits      | 4.30           | 1.18              | 3.64      | 1.05              | 3.95           | 1.24              |
| Investment Securities                      | 24.58          | 6.77              | 23.90     | 6.89              | 23.11          | 7.27              |
| Mortgage Backed Securities                 | 74.30          | 20.45             | 72.46     | 20.87             | 64.31          | 20.25             |
| 1-4 Family Mortgages                       | 178.79         | 49.22             | 169.15    | 48.72             | 146.47         | 46.11             |
| Home Equity Lines of Credit                | 10.21          | 2.81              | 10.70     | 3.08              | 11.02          | 3.47              |
| Multifamily Mortgages                      | 9.85           | 2.71              | 9.70      | 2.79              | 9.23           | 2.91              |
| Nonresidential Mortgages                   | 19.52          | 5.37              | 19.11     | 5.51              | 17.50          | 5.51              |
| Construction Loans                         | 6.06           | 1.67              | 5.61      | 1.62              | 4.70           | 1.48              |
| Land Loans                                 | 3.20           | 0.88              | 2.84      | 0.82              | 1.97           | 0.62              |
| Commercial Loans                           | 13.19          | 3.63              | 13.33     | 3.84              | 11.50          | 3.62              |
| Consumer Loans                             | 11.66          | 3.21              | 10.94     | 3.15              | 18.95          | 5.97              |
| Repossessed Assets, Net                    | 0.12           | 0.03              | 0.12      | 0.03              | 0.12           | 0.04              |
| Real Estate Held for Investment            | 0.01           | 0.00              | 0.03      | 0.01              | 0.08           | 0.02              |
| Office Premises & Equipment                | 2.19           | 0.60              | 2.13      | 0.61              | 2.07           | 0.65              |
| Other Assets                               | 17.02          | 4.69              | 15.72     | 4.53              | 15.45          | 4.86              |
| Less: Contra Assets & Valuation Allowances | 1.53           | 0.42              | 1.52      | 0.44              | (28.58)        | (9.00)            |
| TOTAL LIABILITIES AND CAPITAL              | 363.26         | 100.00            | 347.17    | 100.00            | 317.64         | 100.00            |
| Total Deposits and Escrows                 | 217.20         | 59.79             | 207.43    | 59.75             | 191.76         | 60.37             |
| Deposits < or = to \$100,000               | 148.74         | 40.95             | 142.93    | 41.17             | 131.99         | 41.55             |
| Deposits > \$100,000                       | 68.46          | 18.85             | 64.50     | 18.58             | 59.77          | 18.82             |
| Escrows                                    | 1.98           | 0.55              | 2.11      | 0.61              | 1.92           | 0.61              |
| Total Borrowings                           | 104.68         | 28.82             | 97.97     | 28.22             | 87.18          | 27.45             |
| Advances from FHLB                         | 48.97          | 13.48             | 47.18     | 13.59             | 38.01          | 11.97             |
| Reverse Repurchase Agreements              | 24.45          | 6.73              | 20.81     | 5.99              | 18.25          | 5.75              |
| Other Borrowings                           | 31.27          | 8.61              | 29.98     | 8.64              | 30.92          | 9.73              |
| Other Liabilities                          | 5.10           | 1.40              | 5.25      | 1.51              | 6.63           | 2.09              |
| EQUITY CAPITAL                             | 36.28          | 9.99              | 36.51     | 10.52             | 32.07          | 10.09             |
| Capital Stock & Paid-In Capital            | 20.72          | 5.70              | 20.37     | 5.87              | 16.46          | 5.18              |
| Unrealized Gains (Losses) AFS Securities   | (0.47)         | (0.13)            | (0.12)    | (0.04)            | (0.07)         | (0.02)            |
| Retained Earnings                          | 16.44          | 4.53              | 16.51     | 4.75              | 15.97          | 5.03              |

|   | SEPTEMBER 2005 |                        | JUNE 2005 |                        | SEPTEMBER 2004 |                        |
|---|----------------|------------------------|-----------|------------------------|----------------|------------------------|
|   | (\$)           | % OF AVERAGE ASSETS(*) | (\$)      | % OF AVERAGE ASSETS(*) | (\$)           | % OF AVERAGE ASSETS(*) |
| INCOME AND EXPENSE DATA                 |                |                        |           |                        |                |                        |
| Interest Income                         | 4.61           | 5.19                   | 4.34      | 5.11                   | 3.76           | 4.87                   |
| Interest Expense                        | 2.25           | 2.53                   | 1.97      | 2.32                   | 1.53           | 1.98                   |
| Net Interest Income                     | 2.36           | 2.66                   | 2.37      | 2.79                   | 2.23           | 2.89                   |
| Loss Provisions-Interest Bearing Assets | 0.10           | 0.11                   | 0.09      | 0.11                   | 0.21           | 0.27                   |
| Noninterest Income                      | 1.11           | 1.25                   | 1.14      | 1.35                   | 1.54           | 1.99                   |
| Mortgage Loan Servicing Fees            | 0.07           | 0.08                   | 0.05      | 0.06                   | 0.10           | 0.13                   |
| Other Fees and Charges                  | 0.71           | 0.80                   | 0.70      | 0.82                   | 0.90           | 1.17                   |
| Other Noninterest Income                | 0.32           | 0.37                   | 0.40      | 0.47                   | 0.53           | 0.69                   |
| Noninterest Expense                     | 1.75           | 1.98                   | 1.71      | 2.02                   | 1.88           | 2.42                   |
| G&A Expense                             | 1.72           | 1.93                   | 1.68      | 1.97                   | 1.83           | 2.37                   |
| Goodwill Expense                        | 0.04           | 0.04                   | 0.04      | 0.04                   | 0.04           | 0.05                   |
| Loss Provis.-Nonint. Bearing Assets     | 0.00           | 0.00                   | 0.00      | 0.00                   | 0.00           | 0.00                   |
| Income Before Taxes & Extraord. Items   | 1.62           | 1.82                   | 1.71      | 2.01                   | 1.69           | 2.18                   |
| Income Taxes                            | 0.56           | 0.63                   | 0.59      | 0.69                   | 0.59           | 0.76                   |
| Extraordinary Items                     | 0.00           | 0.00                   | 0.00      | 0.00                   | 0.00           | 0.00                   |
| Net Income                              | 1.05           | 1.19                   | 1.12      | 1.32                   | 1.10           | 1.42                   |

\* Annualized.

Numbers may not sum due to rounding.

Office of Thrift Supervision / November 2005

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

SOUTHEAST REGION

|  |      | 3-MONTHS ENDED |              | 9-MONTHS ENDED |              | 2004   | 2003   | 2002   | 2001   |
|--|------|----------------|--------------|----------------|--------------|--------|--------|--------|--------|
|  |      | SEP.<br>2005   | JUNE<br>2005 | SEP.<br>2005   | SEP.<br>2004 |        |        |        |        |
| <b>SUMMARY DATA:</b>                         |      |                |              |                |              |        |        |        |        |
| Number of Thrifts                            | (#)  | 309            | 311          | 309            | 315          | 312    | 329    | 345    | 196    |
| Total Assets                                 | (\$) | 240.10         | 233.83       | 240.10         | 210.80       | 217.81 | 195.38 | 177.16 | 92.54  |
| Net Income                                   | (\$) | 0.57           | 0.49         | 1.63           | 1.58         | 2.01   | 1.89   | 1.07   | 0.53   |
| Profits                                      | (\$) | 0.58           | 0.52         | 1.68           | 1.65         | 2.13   | 2.00   | 1.64   | 0.63   |
| Losses                                       | (\$) | (0.01)         | (0.03)       | (0.05)         | (0.07)       | (0.12) | (0.11) | (0.57) | (0.09) |
| <b>PROFITABILITY MEASURES:</b>               |      |                |              |                |              |        |        |        |        |
| Return on Average Assets                     | (%)  | 0.96           | 0.86         | 0.95           | 1.03         | 0.97   | 1.02   | 0.66   | 0.60   |
| Median Ratio                                 | (%)  | 0.63           | 0.78         | 0.67           | 0.64         | 0.61   | 0.69   | 0.71   | 0.59   |
| Return on Average Equity                     | (%)  | 10.55          | 9.46         | 10.45          | 11.46        | 10.82  | 11.13  | 6.91   | 7.16   |
| Median Ratio                                 | (%)  | 5.57           | 7.17         | 6.21           | 5.82         | 5.40   | 6.18   | 6.25   | 5.45   |
| Net Interest Income                          | (\$) | 1.73           | 1.70         | 5.09           | 4.44         | 6.03   | 5.20   | 4.87   | 2.45   |
| % of Average Assets                          | (%)  | 2.93           | 2.96         | 2.95           | 2.90         | 2.92   | 2.81   | 3.03   | 2.77   |
| Total Fee Income                             | (\$) | 0.63           | 0.56         | 1.77           | 1.63         | 2.22   | 2.05   | 1.85   | 1.20   |
| % of Average Assets                          | (%)  | 1.06           | 0.98         | 1.06           | 0.99         | 1.09   | 1.11   | 1.10   | 1.51   |
| G&A Expense                                  | (\$) | 1.52           | 1.54         | 4.50           | 4.18         | 5.67   | 5.47   | 5.06   | 2.83   |
| % of Average Assets                          | (%)  | 2.57           | 2.69         | 2.61           | 2.74         | 2.75   | 2.96   | 3.15   | 3.20   |
| <b>CAPITAL MEASURES:</b>                     |      |                |              |                |              |        |        |        |        |
| Equity Capital Ratio                         | (%)  | 9.09           | 9.05         | 9.09           | 9.00         | 9.01   | 9.11   | 9.24   | 8.27   |
| Tier 1 Leverage Ratio                        | (%)  | 8.60           | 8.51         | 8.60           | 8.63         | 8.62   | 8.71   | 8.92   | 8.18   |
| Risk-based Capital Ratio                     | (%)  | 13.60          | 13.62        | 13.60          | 14.18        | 14.03  | 14.79  | 15.16  | 13.94  |
| <b>Thrifts by FDICIA Capital Categories:</b> |      |                |              |                |              |        |        |        |        |
| Well-Capitalized                             | (#)  | 306            | 309          | 306            | 311          | 311    | 326    | 342    | 192    |
| Adequately Capitalized                       | (#)  | 3              | 1            | 3              | 3            | 0      | 3      | 2      | 2      |
| Undercapitalized                             | (#)  | 0              | 0            | 0              | 0            | 0      | 0      | 1      | 2      |
| Significantly Undercapitalized               | (#)  | 0              | 1            | 0              | 1            | 1      | 0      | 0      | 0      |
| Critically Undercapitalized                  | (#)  | 0              | 0            | 0              | 0            | 0      | 0      | 0      | 0      |
| <b>FAILED/PROBLEM THRIFTS:</b>               |      |                |              |                |              |        |        |        |        |
| Failed Thrifts                               | (#)  | 0              | 0            | 0              | 0            | 0      | 0      | 1      | 1      |
| Problem Thrifts                              | (#)  | 5              | 6            | 5              | 3            | 4      | 6      | 10     | 5      |
| Problem Thrift Assets                        | (\$) | 1.07           | 1.13         | 1.07           | 0.16         | 0.59   | 0.50   | 0.78   | 0.31   |
| Problem Thrift Assets as a % of Total Assets | (%)  | 0.44           | 0.48         | 0.44           | 0.08         | 0.27   | 0.26   | 0.44   | 0.34   |
| <b>ASSET QUALITY MEASURES:</b>               |      |                |              |                |              |        |        |        |        |
| <b>Troubled Assets</b>                       |      |                |              |                |              |        |        |        |        |
| Including Repurchased GNMA Loans             | (\$) | 1.33           | N/A          | 1.33           | N/A          | N/A    | N/A    | N/A    | N/A    |
| % of Total Assets                            | (%)  | 0.55           | N/A          | 0.55           | N/A          | N/A    | N/A    | N/A    | N/A    |
| Excluding Repurchased GNMA Loans             | (\$) | 1.10           | 1.09         | 1.10           | 1.27         | 1.23   | 1.46   | 1.53   | 0.77   |
| % of Total Assets                            | (%)  | 0.46           | 0.47         | 0.46           | 0.60         | 0.57   | 0.75   | 0.87   | 0.83   |
| <b>Noncurrent Loans</b>                      |      |                |              |                |              |        |        |        |        |
| Including Repurchased GNMA Loans             | (\$) | 1.12           | N/A          | 1.12           | N/A          | N/A    | N/A    | N/A    | N/A    |
| % of Total Assets                            | (%)  | 0.47           | N/A          | 0.47           | N/A          | N/A    | N/A    | N/A    | N/A    |
| Excluding Repurchased GNMA Loans             | (\$) | 0.89           | 0.88         | 0.89           | 1.04         | 1.01   | 1.21   | 1.28   | 0.62   |
| % of Total Assets                            | (%)  | 0.37           | 0.38         | 0.37           | 0.49         | 0.47   | 0.62   | 0.72   | 0.67   |
| <b>Noncurrent Loans as a % of Loan Type:</b> |      |                |              |                |              |        |        |        |        |
| 1-4 Family Mortgages                         | (%)  | 0.61           | 0.43         | 0.61           | 0.57         | 0.56   | 0.79   | 0.87   | 0.74   |
| Home Equity Lines of Credit                  | (%)  | 0.18           | 0.14         | 0.18           | 0.13         | 0.15   | 0.06   | 0.10   | 0.12   |
| Multifamily Loans                            | (%)  | 0.33           | 0.25         | 0.33           | 0.47         | 0.34   | 0.35   | 0.35   | 0.19   |
| Commercial Loans                             | (%)  | 1.14           | 1.23         | 1.14           | 2.13         | 1.33   | 1.68   | 2.84   | 1.72   |
| Consumer Loans                               | (%)  | 0.54           | 0.51         | 0.54           | 0.66         | 0.68   | 0.97   | 1.03   | 1.22   |
| <b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>    |      |                |              |                |              |        |        |        |        |
| Originations                                 | (\$) | 20.04          | 20.38        | 55.80          | 51.54        | 67.59  | 91.71  | 64.89  | 25.84  |
| Purchases                                    | (\$) | 13.44          | 13.62        | 38.52          | 36.01        | 49.06  | 75.20  | 56.44  | 10.56  |
| Sales  | (\$) | 20.57          | 18.73        | 54.63          | 55.94        | 74.95  | 123.12 | 101.76 | 23.21  |
| Loans Outstanding (1)                        | (\$) | 117.39         | 113.53       | 117.39         | 96.99        | 101.33 | 86.35  | 77.65  | 40.06  |
| Loans Outstanding / Total Assets             | (%)  | 48.89          | 48.55        | 48.89          | 46.01        | 46.52  | 44.19  | 43.83  | 43.29  |

(1) Does not include Mortgage Backed Securities.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / November 2005



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

SOUTHEAST REGION

|  | SEPTEMBER 2005 |                   | JUNE 2005 |                   | SEPTEMBER 2004 |                   |
|--|----------------|-------------------|-----------|-------------------|----------------|-------------------|
|  | (\$)           | % OF TOTAL ASSETS | (\$)      | % OF TOTAL ASSETS | (\$)           | % OF TOTAL ASSETS |
| TOTAL ASSETS                               | 240.10         | 100.00            | 233.83    | 100.00            | 210.80         | 100.00            |
| Cash and Noninterest-Earning Deposits      | 3.97           | 1.65              | 3.98      | 1.70              | 3.73           | 1.77              |
| Investment Securities                      | 14.48          | 6.03              | 14.85     | 6.35              | 15.20          | 7.21              |
| Mortgage Backed Securities                 | 31.19          | 12.99             | 30.09     | 12.87             | 30.41          | 14.43             |
| 1-4 Family Mortgages                       | 117.39         | 48.89             | 113.53    | 48.55             | 96.99          | 46.01             |
| Home Equity Lines of Credit                | 22.72          | 9.46              | 21.21     | 9.07              | 16.02          | 7.60              |
| Multifamily Mortgages                      | 5.46           | 2.27              | 5.34      | 2.28              | 4.66           | 2.21              |
| Nonresidential Mortgages                   | 12.53          | 5.22              | 12.14     | 5.19              | 10.80          | 5.13              |
| Construction Loans                         | 7.33           | 3.05              | 7.09      | 3.03              | 5.99           | 2.84              |
| Land Loans                                 | 4.69           | 1.96              | 4.28      | 1.83              | 3.42           | 1.62              |
| Commercial Loans                           | 9.25           | 3.85              | 9.13      | 3.90              | 7.93           | 3.76              |
| Consumer Loans                             | 21.67          | 9.03              | 21.32     | 9.12              | 20.88          | 9.90              |
| Repossessed Assets, Net                    | 0.21           | 0.09              | 0.21      | 0.09              | 0.23           | 0.11              |
| Real Estate Held for Investment            | 0.07           | 0.03              | 0.08      | 0.03              | 0.08           | 0.04              |
| Office Premises & Equipment                | 2.53           | 1.06              | 2.48      | 1.06              | 2.30           | 1.09              |
| Other Assets                               | 10.62          | 4.42              | 10.61     | 4.54              | 9.50           | 4.50              |
| Less: Contra Assets & Valuation Allowances | 1.31           | 0.55              | 1.30      | 0.55              | (9.69)         | (4.60)            |
| TOTAL LIABILITIES AND CAPITAL              | 240.10         | 100.00            | 233.83    | 100.00            | 210.80         | 100.00            |
| Total Deposits and Escrows                 | 160.26         | 66.75             | 155.41    | 66.46             | 144.94         | 68.76             |
| Deposits < or = to \$100,000               | 103.17         | 42.97             | 100.27    | 42.88             | 96.35          | 45.71             |
| Deposits > \$100,000                       | 57.09          | 23.78             | 55.14     | 23.58             | 48.59          | 23.05             |
| Escrows                                    | 2.58           | 1.07              | 2.45      | 1.05              | 2.36           | 1.12              |
| Total Borrowings                           | 53.74          | 22.38             | 53.07     | 22.70             | 43.36          | 20.57             |
| Advances from FHLB                         | 35.80          | 14.91             | 34.58     | 14.79             | 28.74          | 13.63             |
| Reverse Repurchase Agreements              | 15.81          | 6.58              | 16.02     | 6.85              | 13.42          | 6.37              |
| Other Borrowings                           | 2.13           | 0.89              | 2.47      | 1.06              | 1.20           | 0.57              |
| Other Liabilities                          | 4.27           | 1.78              | 4.20      | 1.80              | 3.54           | 1.68              |
| EQUITY CAPITAL                             | 21.83          | 9.09              | 21.15     | 9.05              | 18.96          | 9.00              |
| Capital Stock & Paid-In Capital            | 11.80          | 4.92              | 11.51     | 4.92              | 10.11          | 4.79              |
| Unrealized Gains (Losses) AFS Securities   | (0.22)         | (0.09)            | (0.03)    | (0.01)            | 0.01           | 0.01              |
| Retained Earnings                          | 10.35          | 4.31              | 9.88      | 4.22              | 8.99           | 4.27              |

|   | SEPTEMBER 2005 |                        | JUNE 2005 |                        | SEPTEMBER 2004 |                        |
|---|----------------|------------------------|-----------|------------------------|----------------|------------------------|
|   | (\$)           | % OF AVERAGE ASSETS(*) | (\$)      | % OF AVERAGE ASSETS(*) | (\$)           | % OF AVERAGE ASSETS(*) |
| INCOME AND EXPENSE DATA                 |                |                        |           |                        |                |                        |
| Interest Income                         | 3.19           | 5.39                   | 3.00      | 5.24                   | 2.56           | 4.90                   |
| Interest Expense                        | 1.46           | 2.47                   | 1.31      | 2.28                   | 1.01           | 1.94                   |
| Net Interest Income                     | 1.73           | 2.93                   | 1.70      | 2.96                   | 1.54           | 2.96                   |
| Loss Provisions-Interest Bearing Assets | 0.18           | 0.30                   | 0.22      | 0.38                   | 0.13           | 0.25                   |
| Noninterest Income                      | 0.83           | 1.40                   | 0.84      | 1.46                   | 0.84           | 1.61                   |
| Mortgage Loan Servicing Fees            | 0.02           | 0.04                   | (0.03)    | (0.06)                 | (0.02)         | (0.04)                 |
| Other Fees and Charges                  | 0.60           | 1.02                   | 0.60      | 1.04                   | 0.54           | 1.03                   |
| Other Noninterest Income                | 0.20           | 0.34                   | 0.28      | 0.48                   | 0.32           | 0.61                   |
| Noninterest Expense                     | 1.54           | 2.60                   | 1.56      | 2.72                   | 1.42           | 2.73                   |
| G&A Expense                             | 1.52           | 2.57                   | 1.54      | 2.69                   | 1.41           | 2.70                   |
| Goodwill Expense                        | 0.02           | 0.03                   | 0.02      | 0.03                   | 0.01           | 0.02                   |
| Loss Provis.-Nonint. Bearing Assets     | 0.00           | 0.00                   | 0.00      | 0.00                   | 0.00           | 0.00                   |
| Income Before Taxes & Extraord. Items   | 0.84           | 1.42                   | 0.76      | 1.32                   | 0.83           | 1.60                   |
| Income Taxes                            | 0.27           | 0.46                   | 0.26      | 0.46                   | 0.29           | 0.55                   |
| Extraordinary Items                     | 0.00           | 0.00                   | 0.00      | 0.00                   | 0.00           | (0.01)                 |
| Net Income                              | 0.57           | 0.96                   | 0.49      | 0.86                   | 0.54           | 1.04                   |

\* Annualized.

Numbers may not sum due to rounding.

Office of Thrift Supervision / November 2005

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

MIDWEST REGION

|  | 3-MONTHS ENDED |              | 9-MONTHS ENDED |              | 2004   | 2003   | 2002   | 2001   |        |
|--|----------------|--------------|----------------|--------------|--------|--------|--------|--------|--------|
|  | SEP.<br>2005   | JUNE<br>2005 | SEP.<br>2005   | SEP.<br>2004 |        |        |        |        |        |
| <b>SUMMARY DATA:</b>                         |                |              |                |              |        |        |        |        |        |
| Number of Thrifts                            | (#)            | 202          | 202            | 202          | 210    | 207    | 216    | 224    | 216    |
| Total Assets                                 | (\$)           | 135.64       | 133.88         | 135.64       | 133.73 | 135.39 | 127.54 | 127.58 | 105.17 |
| Net Income                                   | (\$)           | 0.39         | 0.33           | 1.01         | 0.87   | 1.24   | 1.52   | 1.52   | 1.02   |
| Profits                                      | (\$)           | 0.40         | 0.34           | 1.08         | 1.03   | 1.41   | 1.54   | 1.57   | 1.08   |
| Losses                                       | (\$)           | 0.00         | (0.01)         | (0.06)       | (0.15) | (0.16) | (0.03) | (0.04) | (0.07) |
| <b>PROFITABILITY MEASURES:</b>               |                |              |                |              |        |        |        |        |        |
| Return on Average Assets                     | (%)            | 1.17         | 1.01           | 1.02         | 0.88   | 0.94   | 1.17   | 1.22   | 1.01   |
| Median Ratio                                 | (%)            | 0.74         | 0.76           | 0.76         | 0.76   | 0.75   | 0.82   | 0.84   | 0.69   |
| Return on Average Equity                     | (%)            | 13.21        | 11.33          | 11.52        | 10.18  | 10.79  | 13.66  | 14.28  | 11.77  |
| Median Ratio                                 | (%)            | 6.23         | 6.82           | 6.69         | 6.69   | 6.40   | 7.54   | 8.02   | 6.72   |
| Net Interest Income                          | (\$)           | 0.94         | 0.93           | 2.77         | 2.74   | 3.70   | 3.60   | 3.81   | 2.87   |
| % of Average Assets                          | (%)            | 2.79         | 2.82           | 2.79         | 2.77   | 2.80   | 2.78   | 3.07   | 2.85   |
| Total Fee Income                             | (\$)           | 0.41         | 0.38           | 1.12         | 1.02   | 1.38   | 1.23   | 1.04   | 0.90   |
| % of Average Assets                          | (%)            | 1.21         | 1.15           | 1.21         | 0.98   | 1.08   | 1.02   | 0.87   | 1.03   |
| G&A Expense                                  | (\$)           | 0.86         | 0.85           | 2.56         | 2.75   | 3.61   | 3.35   | 3.27   | 2.55   |
| % of Average Assets                          | (%)            | 2.56         | 2.58           | 2.58         | 2.78   | 2.74   | 2.59   | 2.63   | 2.53   |
| <b>CAPITAL MEASURES:</b>                     |                |              |                |              |        |        |        |        |        |
| Equity Capital Ratio                         | (%)            | 8.89         | 8.80           | 8.89         | 8.69   | 8.98   | 8.66   | 8.51   | 8.47   |
| Tier 1 Leverage Ratio                        | (%)            | 8.66         | 8.56           | 8.66         | 8.42   | 8.45   | 8.42   | 8.25   | 8.21   |
| Risk-based Capital Ratio                     | (%)            | 14.16        | 14.25          | 14.16        | 14.62  | 14.45  | 15.05  | 14.76  | 14.63  |
| <b>Thrifts by FDICIA Capital Categories:</b> |                |              |                |              |        |        |        |        |        |
| Well-Capitalized                             | (#)            | 198          | 200            | 198          | 210    | 204    | 216    | 222    | 207    |
| Adequately Capitalized                       | (#)            | 1            | 1              | 1            | 0      | 3      | 0      | 1      | 9      |
| Undercapitalized                             | (#)            | 0            | 0              | 0            | 0      | 0      | 0      | 1      | 0      |
| Significantly Undercapitalized               | (#)            | 0            | 0              | 0            | 0      | 0      | 0      | 0      | 0      |
| Critically Undercapitalized                  | (#)            | 0            | 1              | 0            | 0      | 0      | 0      | 0      | 0      |
| <b>FAILED/PROBLEM THRIFTS:</b>               |                |              |                |              |        |        |        |        |        |
| Failed Thrifts                               | (#)            | 0            | 0              | 0            | 0      | 0      | 0      | 0      | 0      |
| Problem Thrifts                              | (#)            | 0            | 0              | 0            | 1      | 1      | 1      | 1      | 4      |
| Problem Thrift Assets                        | (\$)           | N/A          | N/A            | N/A          | 0.03   | 0.03   | 0.03   | 0.04   | 1.42   |
| Problem Thrift Assets as a % of Total Assets | (%)            | N/A          | N/A            | N/A          | 0.03   | 0.02   | 0.02   | 0.03   | 1.35   |
| <b>ASSET QUALITY MEASURES:</b>               |                |              |                |              |        |        |        |        |        |
| <b>Troubled Assets</b>                       |                |              |                |              |        |        |        |        |        |
| Including Repurchased GNMA Loans             | (\$)           | 1.42         | N/A            | 1.42         | N/A    | N/A    | N/A    | N/A    | N/A    |
| % of Total Assets                            | (%)            | 1.04         | N/A            | 1.04         | N/A    | N/A    | N/A    | N/A    | N/A    |
| Excluding Repurchased GNMA Loans             | (\$)           | 0.54         | 0.50           | 0.54         | 0.61   | 0.61   | 0.69   | 0.73   | 0.76   |
| % of Total Assets                            | (%)            | 0.40         | 0.37           | 0.40         | 0.46   | 0.45   | 0.54   | 0.58   | 0.72   |
| <b>Noncurrent Loans</b>                      |                |              |                |              |        |        |        |        |        |
| Including Repurchased GNMA Loans             | (\$)           | 1.32         | N/A            | 1.32         | N/A    | N/A    | N/A    | N/A    | N/A    |
| % of Total Assets                            | (%)            | 0.98         | N/A            | 0.98         | N/A    | N/A    | N/A    | N/A    | N/A    |
| Excluding Repurchased GNMA Loans             | (\$)           | 0.45         | 0.41           | 0.45         | 0.50   | 0.52   | 0.52   | 0.60   | 0.61   |
| % of Total Assets                            | (%)            | 0.33         | 0.31           | 0.33         | 0.38   | 0.39   | 0.40   | 0.47   | 0.58   |
| <b>Noncurrent Loans as a % of Loan Type:</b> |                |              |                |              |        |        |        |        |        |
| 1-4 Family Mortgages                         | (%)            | 2.31         | 0.38           | 2.31         | 0.51   | 0.50   | 0.57   | 0.53   | 0.75   |
| Home Equity Lines of Credit                  | (%)            | 0.14         | 0.11           | 0.14         | 0.21   | 0.12   | 0.03   | 0.05   | 0.05   |
| Multifamily Loans                            | (%)            | 0.65         | 0.27           | 0.65         | 0.53   | 0.61   | 0.51   | 0.62   | 0.36   |
| Commercial Loans                             | (%)            | 1.02         | 0.94           | 1.02         | 1.01   | 0.83   | 1.32   | 2.15   | 2.10   |
| Consumer Loans                               | (%)            | 0.48         | 0.48           | 0.48         | 0.49   | 0.54   | 0.56   | 0.52   | 0.46   |
| <b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>    |                |              |                |              |        |        |        |        |        |
| Originations                                 | (\$)           | 16.30        | 14.77          | 42.14        | 37.51  | 49.45  | 69.19  | 53.58  | 37.03  |
| Purchases                                    | (\$)           | 2.52         | 2.30           | 7.43         | 7.21   | 9.57   | 14.73  | 13.94  | 9.86   |
| Sales  | (\$)           | 9.79         | 8.29           | 25.17        | 24.92  | 32.82  | 58.76  | 43.34  | 27.55  |
| Loans Outstanding (1)                        | (\$)           | 46.98        | 47.38          | 46.98        | 45.33  | 46.24  | 42.01  | 43.95  | 37.48  |
| Loans Outstanding / Total Assets             | (%)            | 34.64        | 35.39          | 34.64        | 33.90  | 34.15  | 32.94  | 34.45  | 35.64  |

(1) Does not include Mortgage Backed Securities.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / November 2005

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

MIDWEST REGION

|  | SEPTEMBER 2005 |                   | JUNE 2005 |                   | SEPTEMBER 2004 |                   |
|--|----------------|-------------------|-----------|-------------------|----------------|-------------------|
|  | (\$)           | % OF TOTAL ASSETS | (\$)      | % OF TOTAL ASSETS | (\$)           | % OF TOTAL ASSETS |
| TOTAL ASSETS                               | 135.64         | 100.00            | 133.88    | 100.00            | 133.73         | 100.00            |
| Cash and Noninterest-Earning Deposits      | 2.03           | 1.49              | 2.46      | 1.84              | 2.37           | 1.77              |
| Investment Securities                      | 19.91          | 14.68             | 19.08     | 14.25             | 19.14          | 14.31             |
| Mortgage Backed Securities                 | 16.53          | 12.18             | 16.43     | 12.27             | 19.32          | 14.45             |
| 1-4 Family Mortgages                       | 46.98          | 34.64             | 47.38     | 35.39             | 45.33          | 33.90             |
| Home Equity Lines of Credit                | 7.36           | 5.43              | 7.18      | 5.36              | 6.47           | 4.84              |
| Multifamily Mortgages                      | 3.31           | 2.44              | 3.30      | 2.46              | 3.25           | 2.43              |
| Nonresidential Mortgages                   | 9.15           | 6.75              | 9.15      | 6.84              | 9.04           | 6.76              |
| Construction Loans                         | 7.19           | 5.30              | 6.70      | 5.00              | 6.39           | 4.78              |
| Land Loans                                 | 2.51           | 1.85              | 2.30      | 1.72              | 1.96           | 1.46              |
| Commercial Loans                           | 5.95           | 4.39              | 5.77      | 4.31              | 5.51           | 4.12              |
| Consumer Loans                             | 15.87          | 11.70             | 15.30     | 11.43             | 15.02          | 11.23             |
| Repossessed Assets, Net                    | 0.09           | 0.07              | 0.09      | 0.07              | 0.11           | 0.08              |
| Real Estate Held for Investment            | 0.08           | 0.06              | 0.08      | 0.06              | 0.08           | 0.06              |
| Office Premises & Equipment                | 1.28           | 0.95              | 1.24      | 0.93              | 1.25           | 0.94              |
| Other Assets                               | 5.50           | 4.05              | 5.37      | 4.01              | 5.76           | 4.31              |
| Less: Contra Assets & Valuation Allowances | 0.74           | 0.55              | 0.76      | 0.57              | (2.99)         | (2.23)            |
| TOTAL LIABILITIES AND CAPITAL              | 135.64         | 100.00            | 133.88    | 100.00            | 133.73         | 100.00            |
| Total Deposits and Escrows                 | 79.65          | 58.72             | 77.78     | 58.10             | 78.34          | 58.58             |
| Deposits < or = to \$100,000               | 54.50          | 40.18             | 53.64     | 40.07             | 54.35          | 40.64             |
| Deposits > \$100,000                       | 25.15          | 18.54             | 24.14     | 18.03             | 23.99          | 17.94             |
| Escrows                                    | 1.44           | 1.06              | 1.41      | 1.05              | 1.84           | 1.37              |
| Total Borrowings                           | 42.40          | 31.26             | 42.61     | 31.83             | 42.25          | 31.60             |
| Advances from FHLB                         | 38.51          | 28.39             | 37.02     | 27.65             | 35.59          | 26.61             |
| Reverse Repurchase Agreements              | 0.99           | 0.73              | 1.74      | 1.30              | 4.10           | 3.07              |
| Other Borrowings                           | 2.90           | 2.14              | 3.85      | 2.87              | 2.56           | 1.92              |
| Other Liabilities                          | 1.54           | 1.13              | 1.71      | 1.28              | 1.52           | 1.13              |
| EQUITY CAPITAL                             | 12.06          | 8.89              | 11.78     | 8.80              | 11.62          | 8.69              |
| Capital Stock & Paid-In Capital            | 5.36           | 3.95              | 5.26      | 3.93              | 5.34           | 3.99              |
| Unrealized Gains (Losses) AFS Securities   | 0.02           | 0.01              | 0.08      | 0.06              | 0.13           | 0.10              |
| Retained Earnings                          | 6.75           | 4.97              | 6.56      | 4.90              | 6.35           | 4.75              |

|   | SEPTEMBER 2005 |                        | JUNE 2005 |                        | SEPTEMBER 2004 |                        |
|---|----------------|------------------------|-----------|------------------------|----------------|------------------------|
|   | (\$)           | % OF AVERAGE ASSETS(*) | (\$)      | % OF AVERAGE ASSETS(*) | (\$)           | % OF AVERAGE ASSETS(*) |
| INCOME AND EXPENSE DATA                 |                |                        |           |                        |                |                        |
| Interest Income                         | 1.83           | 5.43                   | 1.72      | 5.22                   | 1.57           | 4.71                   |
| Interest Expense                        | 0.89           | 2.64                   | 0.79      | 2.40                   | 0.65           | 1.95                   |
| Net Interest Income                     | 0.94           | 2.79                   | 0.93      | 2.82                   | 0.92           | 2.77                   |
| Loss Provisions-Interest Bearing Assets | 0.04           | 0.13                   | 0.07      | 0.20                   | 0.05           | 0.15                   |
| Noninterest Income                      | 0.53           | 1.56                   | 0.46      | 1.39                   | 0.45           | 1.35                   |
| Mortgage Loan Servicing Fees            | 0.02           | 0.05                   | 0.02      | 0.05                   | (0.03)         | (0.08)                 |
| Other Fees and Charges                  | 0.39           | 1.16                   | 0.36      | 1.10                   | 0.36           | 1.07                   |
| Other Noninterest Income                | 0.12           | 0.35                   | 0.08      | 0.24                   | 0.12           | 0.37                   |
| Noninterest Expense                     | 0.87           | 2.59                   | 0.85      | 2.60                   | 1.10           | 3.31                   |
| G&A Expense                             | 0.86           | 2.56                   | 0.85      | 2.58                   | 1.09           | 3.26                   |
| Goodwill Expense                        | 0.01           | 0.02                   | 0.01      | 0.02                   | 0.01           | 0.04                   |
| Loss Provis.-Nonint. Bearing Assets     | 0.00           | 0.01                   | 0.00      | (0.01)                 | 0.00           | 0.00                   |
| Income Before Taxes & Extraord. Items   | 0.55           | 1.63                   | 0.46      | 1.41                   | 0.22           | 0.66                   |
| Income Taxes                            | 0.16           | 0.46                   | 0.13      | 0.41                   | 0.03           | 0.09                   |
| Extraordinary Items                     | 0.00           | 0.00                   | 0.00      | 0.00                   | 0.00           | 0.00                   |
| Net Income                              | 0.39           | 1.17                   | 0.33      | 1.01                   | 0.19           | 0.57                   |

\* Annualized.

Numbers may not sum due to rounding.

Office of Thrift Supervision / November 2005

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

WEST REGION

|  | 3-MONTHS ENDED |              | 9-MONTHS ENDED |              | 2004   | 2003   | 2002   | 2001   |        |
|--|----------------|--------------|----------------|--------------|--------|--------|--------|--------|--------|
|  | SEP.<br>2005   | JUNE<br>2005 | SEP.<br>2005   | SEP.<br>2004 |        |        |        |        |        |
| <b>SUMMARY DATA:</b>                         |                |              |                |              |        |        |        |        |        |
| Number of Thrifts                            | (#)            | 90           | 93             | 90           | 95     | 95     | 98     | 101    | 80     |
| Total Assets                                 | (\$)           | 704.46       | 686.55         | 704.46       | 578.36 | 637.62 | 505.78 | 460.78 | 434.32 |
| Net Income                                   | (\$)           | 2.04         | 2.10           | 6.28         | 4.62   | 6.49   | 6.90   | 6.36   | 5.01   |
| Profits                                      | (\$)           | 2.04         | 2.10           | 6.28         | 4.63   | 6.50   | 6.91   | 6.37   | 5.03   |
| Losses                                       | (\$)           | 0.00         | 0.00           | 0.00         | (0.01) | (0.01) | (0.01) | (0.01) | (0.02) |
| <b>PROFITABILITY MEASURES:</b>               |                |              |                |              |        |        |        |        |        |
| Return on Average Assets                     | (%)            | 1.18         | 1.24           | 1.24         | 1.13   | 1.16   | 1.40   | 1.37   | 1.20   |
| Median Ratio                                 | (%)            | 0.94         | 1.01           | 0.97         | 0.89   | 0.91   | 1.00   | 1.05   | 0.87   |
| Return on Average Equity                     | (%)            | 13.36        | 14.01          | 13.98        | 12.71  | 13.11  | 15.64  | 16.22  | 16.51  |
| Median Ratio                                 | (%)            | 9.62         | 9.63           | 9.18         | 9.55   | 9.77   | 10.90  | 11.51  | 9.47   |
| Net Interest Income                          | (\$)           | 4.69         | 4.74           | 13.93        | 11.65  | 16.00  | 14.34  | 14.06  | 11.86  |
| % of Average Assets                          | (%)            | 2.71         | 2.81           | 2.75         | 2.85   | 2.86   | 2.90   | 3.02   | 2.85   |
| Total Fee Income                             | (\$)           | 2.51         | 1.84           | 6.69         | 3.14   | 5.09   | 3.49   | 0.03   | 1.30   |
| % of Average Assets                          | (%)            | 1.45         | 1.09           | 1.45         | 1.32   | 1.29   | 1.22   | 0.34   | (0.21) |
| G&A Expense                                  | (\$)           | 4.30         | 4.32           | 12.61        | 9.92   | 13.68  | 10.66  | 9.00   | 7.19   |
| % of Average Assets                          | (%)            | 2.49         | 2.56           | 2.49         | 2.43   | 2.45   | 2.15   | 1.93   | 1.73   |
| <b>CAPITAL MEASURES:</b>                     |                |              |                |              |        |        |        |        |        |
| Equity Capital Ratio                         | (%)            | 8.79         | 8.87           | 8.79         | 8.97   | 8.53   | 8.88   | 9.16   | 7.21   |
| Tier 1 Leverage Ratio                        | (%)            | 7.13         | 7.14           | 7.13         | 6.96   | 6.71   | 6.79   | 6.85   | 6.52   |
| Risk-based Capital Ratio                     | (%)            | 12.75        | 12.91          | 12.75        | 12.52  | 12.69  | 13.01  | 12.85  | 12.59  |
| <b>Thrifts by FDICIA Capital Categories:</b> |                |              |                |              |        |        |        |        |        |
| Well-Capitalized                             | (#)            | 89           | 93             | 89           | 95     | 95     | 97     | 101    | 79     |
| Adequately Capitalized                       | (#)            | 0            | 0              | 0            | 0      | 0      | 1      | 0      | 0      |
| Undercapitalized                             | (#)            | 1            | 0              | 1            | 0      | 0      | 0      | 0      | 1      |
| Significantly Undercapitalized               | (#)            | 0            | 0              | 0            | 0      | 0      | 0      | 0      | 0      |
| Critically Undercapitalized                  | (#)            | 0            | 0              | 0            | 0      | 0      | 0      | 0      | 0      |
| <b>FAILED/PROBLEM THRIFTS:</b>               |                |              |                |              |        |        |        |        |        |
| Failed Thrifts                               | (#)            | 0            | 0              | 0            | 0      | 0      | 0      | 0      | 0      |
| Problem Thrifts                              | (#)            | 0            | 0              | 0            | 0      | 0      | 0      | 1      | 1      |
| Problem Thrift Assets                        | (\$)           | N/A          | N/A            | N/A          | N/A    | N/A    | N/A    | 0.23   | 0.25   |
| Problem Thrift Assets as a % of Total Assets | (%)            | N/A          | N/A            | N/A          | N/A    | N/A    | N/A    | 0.05   | 0.06   |
| <b>ASSET QUALITY MEASURES:</b>               |                |              |                |              |        |        |        |        |        |
| <b>Troubled Assets</b>                       |                |              |                |              |        |        |        |        |        |
| Including Repurchased GNMA Loans             | (\$)           | 4.75         | N/A            | 4.75         | N/A    | N/A    | N/A    | N/A    | N/A    |
| % of Total Assets                            | (%)            | 0.67         | N/A            | 0.67         | N/A    | N/A    | N/A    | N/A    | N/A    |
| Excluding Repurchased GNMA Loans             | (\$)           | 3.62         | 3.03           | 3.62         | 2.79   | 3.09   | 3.44   | 3.71   | 2.91   |
| % of Total Assets                            | (%)            | 0.51         | 0.44           | 0.51         | 0.48   | 0.48   | 0.68   | 0.80   | 0.67   |
| <b>Noncurrent Loans</b>                      |                |              |                |              |        |        |        |        |        |
| Including Repurchased GNMA Loans             | (\$)           | 4.45         | N/A            | 4.45         | N/A    | N/A    | N/A    | N/A    | N/A    |
| % of Total Assets                            | (%)            | 0.63         | N/A            | 0.63         | N/A    | N/A    | N/A    | N/A    | N/A    |
| Excluding Repurchased GNMA Loans             | (\$)           | 3.32         | 2.72           | 3.32         | 2.48   | 2.77   | 3.07   | 3.28   | 2.61   |
| % of Total Assets                            | (%)            | 0.47         | 0.40           | 0.47         | 0.43   | 0.43   | 0.61   | 0.71   | 0.60   |
| <b>Noncurrent Loans as a % of Loan Type:</b> |                |              |                |              |        |        |        |        |        |
| 1-4 Family Mortgages                         | (%)            | 0.81         | 0.45           | 0.81         | 0.51   | 0.52   | 0.88   | 1.05   | 0.84   |
| Home Equity Lines of Credit                  | (%)            | 0.12         | 0.12           | 0.12         | 0.08   | 0.12   | 0.01   | 0.02   | 0.03   |
| Multifamily Loans                            | (%)            | 0.03         | 0.03           | 0.03         | 0.06   | 0.03   | 0.05   | 0.05   | 0.07   |
| Commercial Loans                             | (%)            | 1.79         | 1.55           | 1.79         | 1.27   | 1.41   | 0.72   | 2.14   | 3.04   |
| Consumer Loans                               | (%)            | 0.73         | 0.79           | 0.73         | 0.46   | 0.47   | 0.59   | 0.55   | 0.44   |
| <b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>    |                |              |                |              |        |        |        |        |        |
| Originations                                 | (\$)           | 104.30       | 99.58          | 287.57       | 267.25 | 361.17 | 413.30 | 250.48 | 156.98 |
| Purchases                                    | (\$)           | 40.42        | 36.12          | 109.93       | 105.60 | 137.80 | 182.56 | 141.59 | 83.59  |
| Sales  | (\$)           | 78.33        | 66.85          | 205.41       | 163.63 | 217.94 | 413.75 | 279.58 | 158.14 |
| Loans Outstanding (1)                        | (\$)           | 468.77       | 460.12         | 468.77       | 382.45 | 426.66 | 302.09 | 254.07 | 231.93 |
| Loans Outstanding / Total Assets             | (%)            | 66.54        | 67.02          | 66.54        | 66.13  | 66.91  | 59.73  | 55.14  | 53.40  |

(1) Does not include Mortgage Backed Securities.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / November 2005

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

WEST REGION

|  | SEPTEMBER 2005 |                   | JUNE 2005 |                   | SEPTEMBER 2004 |                   |
|--|----------------|-------------------|-----------|-------------------|----------------|-------------------|
|  | (\$)           | % OF TOTAL ASSETS | (\$)      | % OF TOTAL ASSETS | (\$)           | % OF TOTAL ASSETS |
| TOTAL ASSETS                               | 704.46         | 100.00            | 686.55    | 100.00            | 578.36         | 100.00            |
| Cash and Noninterest-Earning Deposits      | 8.12           | 1.15              | 8.17      | 1.19              | 8.34           | 1.44              |
| Investment Securities                      | 15.92          | 2.26              | 13.67     | 1.99              | 13.86          | 2.40              |
| Mortgage Backed Securities                 | 43.14          | 6.12              | 39.92     | 5.81              | 32.90          | 5.69              |
| 1-4 Family Mortgages                       | 468.77         | 66.54             | 460.12    | 67.02             | 382.45         | 66.13             |
| Home Equity Lines of Credit                | 49.03          | 6.96              | 48.13     | 7.01              | 34.35          | 5.94              |
| Multifamily Mortgages                      | 47.80          | 6.79              | 47.08     | 6.86              | 41.48          | 7.17              |
| Nonresidential Mortgages                   | 12.40          | 1.76              | 13.22     | 1.93              | 12.88          | 2.23              |
| Construction Loans                         | 7.38           | 1.05              | 7.63      | 1.11              | 6.90           | 1.19              |
| Land Loans                                 | 3.08           | 0.44              | 3.08      | 0.45              | 2.71           | 0.47              |
| Commercial Loans                           | 13.89          | 1.97              | 15.70     | 2.29              | 13.83          | 2.39              |
| Consumer Loans                             | 37.26          | 5.29              | 32.42     | 4.72              | 21.18          | 3.66              |
| Reposessed Assets, Net                     | 0.29           | 0.04              | 0.30      | 0.04              | 0.31           | 0.05              |
| Real Estate Held for Investment            | 0.05           | 0.01              | 0.06      | 0.01              | 0.05           | 0.01              |
| Office Premises & Equipment                | 4.84           | 0.69              | 4.89      | 0.71              | 4.31           | 0.75              |
| Other Assets                               | 44.63          | 6.34              | 43.36     | 6.32              | 39.78          | 6.88              |
| Less: Contra Assets & Valuation Allowances | 3.12           | 0.44              | 3.07      | 0.45              | (7.26)         | (1.26)            |
| TOTAL LIABILITIES AND CAPITAL              | 704.46         | 100.00            | 686.55    | 100.00            | 578.36         | 100.00            |
| Total Deposits and Escrows                 | 366.01         | 51.96             | 361.17    | 52.61             | 306.22         | 52.95             |
| Deposits < or = to \$100,000               | 183.91         | 26.11             | 181.05    | 26.37             | 160.38         | 27.73             |
| Deposits > \$100,000                       | 182.11         | 25.85             | 180.12    | 26.24             | 145.84         | 25.22             |
| Escrows                                    | 23.99          | 3.41              | 23.67     | 3.45              | 22.38          | 3.87              |
| Total Borrowings                           | 261.85         | 37.17             | 250.60    | 36.50             | 210.36         | 36.37             |
| Advances from FHLB                         | 158.01         | 22.43             | 159.16    | 23.18             | 133.19         | 23.03             |
| Reverse Repurchase Agreements              | 35.41          | 5.03              | 29.85     | 4.35              | 27.61          | 4.77              |
| Other Borrowings                           | 68.44          | 9.71              | 61.59     | 8.97              | 49.56          | 8.57              |
| Other Liabilities                          | 14.64          | 2.08              | 13.87     | 2.02              | 9.91           | 1.71              |
| EQUITY CAPITAL                             | 61.95          | 8.79              | 60.90     | 8.87              | 51.88          | 8.97              |
| Capital Stock & Paid-In Capital            | 37.49          | 5.32              | 37.67     | 5.49              | 32.67          | 5.65              |
| Unrealized Gains (Losses) AFS Securities   | 0.14           | 0.02              | 0.41      | 0.06              | 0.40           | 0.07              |
| Retained Earnings                          | 24.48          | 3.48              | 23.03     | 3.35              | 19.13          | 3.31              |

|   | SEPTEMBER 2005 |                        | JUNE 2005 |                        | SEPTEMBER 2004 |                        |
|---|----------------|------------------------|-----------|------------------------|----------------|------------------------|
|   | (\$)           | % OF AVERAGE ASSETS(*) | (\$)      | % OF AVERAGE ASSETS(*) | (\$)           | % OF AVERAGE ASSETS(*) |
| INCOME AND EXPENSE DATA                 |                |                        |           |                        |                |                        |
| Interest Income                         | 9.47           | 5.48                   | 8.54      | 5.06                   | 6.35           | 4.48                   |
| Interest Expense                        | 4.78           | 2.77                   | 3.79      | 2.25                   | 2.30           | 1.62                   |
| Net Interest Income                     | 4.69           | 2.71                   | 4.74      | 2.81                   | 4.06           | 2.86                   |
| Loss Provisions-Interest Bearing Assets | 0.38           | 0.22                   | 0.30      | 0.18                   | 0.24           | 0.17                   |
| Noninterest Income                      | 3.30           | 1.91                   | 3.27      | 1.94                   | 2.41           | 1.70                   |
| Mortgage Loan Servicing Fees            | 0.46           | 0.27                   | (0.08)    | (0.05)                 | 0.26           | 0.19                   |
| Other Fees and Charges                  | 2.05           | 1.18                   | 1.92      | 1.13                   | 1.61           | 1.14                   |
| Other Noninterest Income                | 0.79           | 0.46                   | 1.44      | 0.85                   | 0.54           | 0.38                   |
| Noninterest Expense                     | 4.36           | 2.52                   | 4.37      | 2.59                   | 3.57           | 2.52                   |
| G&A Expense                             | 4.30           | 2.49                   | 4.32      | 2.56                   | 3.53           | 2.49                   |
| Goodwill Expense                        | 0.05           | 0.03                   | 0.04      | 0.02                   | 0.04           | 0.02                   |
| Loss Provis.-Nonint. Bearing Assets     | 0.01           | 0.00                   | 0.01      | 0.00                   | 0.01           | 0.00                   |
| Income Before Taxes & Extraord. Items   | 3.25           | 1.88                   | 3.34      | 1.98                   | 2.66           | 1.88                   |
| Income Taxes                            | 1.21           | 0.70                   | 1.25      | 0.74                   | 0.99           | 0.70                   |
| Extraordinary Items                     | 0.00           | 0.00                   | 0.00      | 0.00                   | 0.00           | 0.00                   |
| Net Income                              | 2.04           | 1.18                   | 2.10      | 1.24                   | 1.67           | 1.18                   |

\* Annualized.

Numbers may not sum due to rounding.

Office of Thrift Supervision / November 2005

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.

All data for September 2005 exclude two thrifts that did not report TFR data for the quarter.

Asset Growth Rate - Calculated on a held constant basis.

Associations Held Constant as of September 30, 2005  
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.

Repurchased GNMA Loans - Loans repurchased or eligible for repurchase from mortgage pool securities issued by the Government National Mortgage Association and guaranteed or insured by the U.S. Government. These loans were included in past due loans beginning in September 2005.

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.