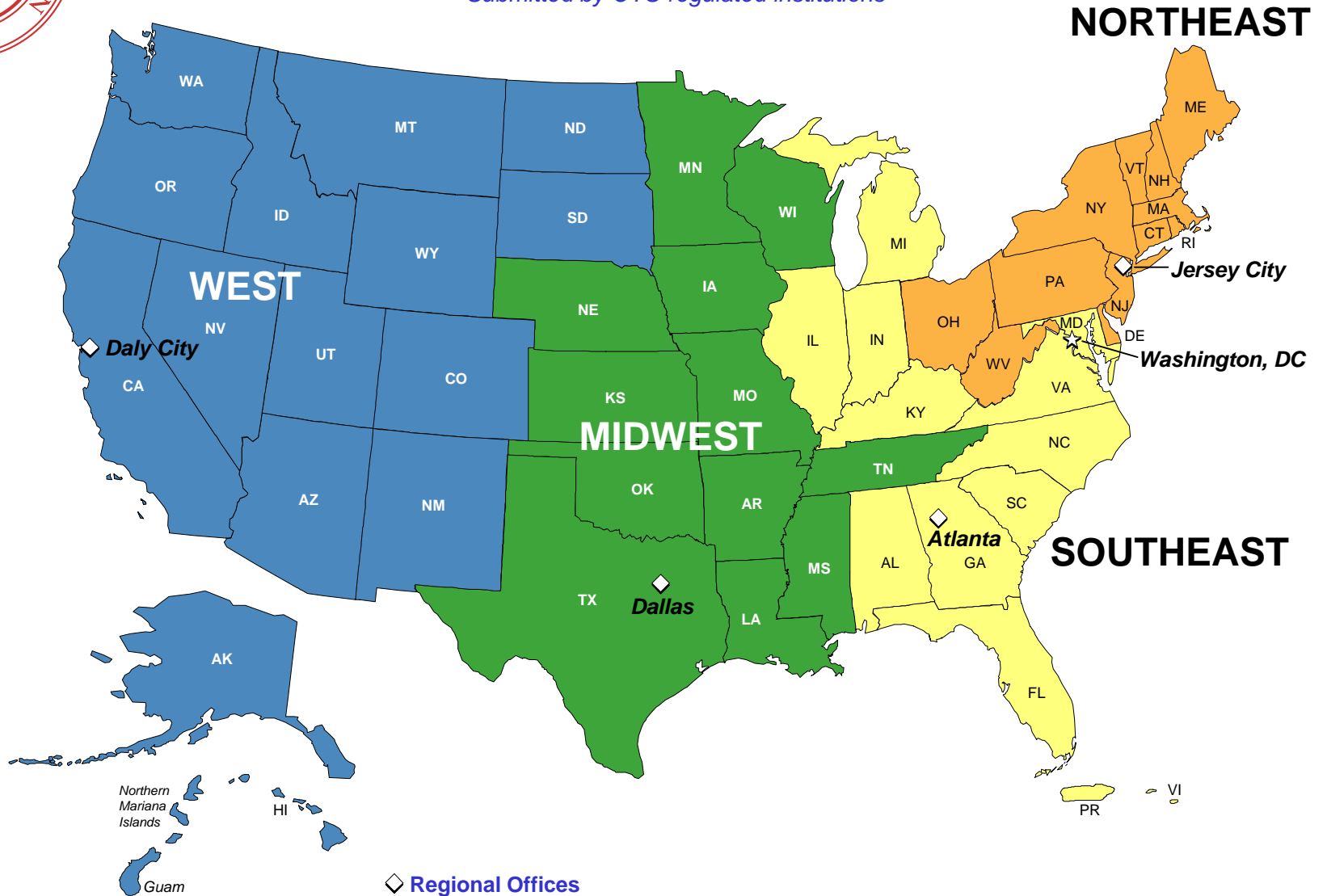




Second Quarter 2003 Thrift Industry Report Data

August 20, 2003

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



◆ **Regional Offices**

West Region - Includes Alaska, Hawaii, and Guam.

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NOTE: Numbers may not sum due to rounding.

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

INDUSTRY AGGREGATES:	1999	2000	2001	2002	6 mos.2002	6 mos.2003
PROFITABILITY(Percent)						
Return on Average Assets	0.98	0.91	1.07	1.21	1.21	1.32
Median Ratio	0.71	0.68	0.67	0.79	0.78	0.81
Return on Average Equity	12.16	11.63	13.10	13.61	13.90	14.48
Median Ratio	6.75	6.49	6.18	7.41	7.39	7.60
EARNINGS (\$ Millions)						
Interest Income	\$57,006.06	\$64,199.35	\$65,232.71	\$55,456.48	\$28,557.09	\$26,076.19
Interest Expense	34,104.48	40,924.61	37,617.66	25,468.47	13,235.96	10,665.80
NET INTEREST INCOME	22,901.58	23,274.75	27,615.05	29,988.00	15,321.13	15,410.39
Loss Provisions-Interest Bearing Assets	1,311.54	1,659.24	2,532.12	2,854.13	1,500.94	1,310.72
Noninterest Income	9,063.47	10,022.59	13,136.64	14,131.65	6,640.25	9,070.37
Mortgage Loan Servicing Fees	948.13	1,045.54	(1,572.23)	(3,860.33)	(990.36)	(1,653.38)
Other Fees and Charges	4,651.65	6,066.01	7,655.91	8,409.28	4,019.57	4,788.23
Other Noninterest Income	3,463.69	2,911.05	7,052.97	9,582.70	3,611.04	5,935.52
Noninterest Expense	17,705.74	19,238.15	22,590.75	22,999.31	11,373.48	12,486.98
G&A Expense	17,043.97	18,540.79	21,786.73	22,536.27	11,126.22	12,270.28
Goodwill Amortization	565.08	613.95	696.14	333.75	167.94	131.97
Loss Provisions-Noninterest Bearing Assets	96.69	83.42	107.88	129.30	79.32	84.72
Income Before Taxes & Extraordinary Items	12,947.77	12,399.94	15,628.83	18,266.21	9,086.95	10,683.06
Income Taxes	4,729.47	4,381.83	5,696.03	6,437.00	3,202.18	3,817.39
Extraordinary Items	9.79	(4.02)	269.08	7.87	1.96	(5.04)
NET INCOME	8,228.09	8,014.10	10,201.88	11,837.08	5,886.73	6,860.63
Profits	\$8,507.82	\$8,559.68	\$10,830.08	\$12,570.06	\$6,175.69	\$6,956.49
Losses	(\$279.73)	(\$545.58)	(\$628.20)	(\$732.99)	(\$288.96)	(\$95.86)
PROFITABILITY (Percent of Avg Assets Annualized)						
Interest Income	6.79	7.25	6.83	5.66	5.86	5.02
Interest Expense	4.06	4.62	3.94	2.60	2.72	2.05
NET INTEREST INCOME	2.73	2.63	2.89	3.06	3.15	2.97
Loss Provisions-Interest Bearing Assets	0.16	0.19	0.27	0.29	0.31	0.25
Noninterest Income	1.08	1.13	1.38	1.44	1.36	1.75
Mortgage Loan Servicing Fees	0.11	0.12	(0.16)	(0.39)	(0.20)	(0.32)
Other Fees and Charges	0.55	0.69	0.80	0.86	0.83	0.92
Other Noninterest Income	0.41	0.33	0.74	0.98	0.74	1.14
Noninterest Expense	2.11	2.17	2.37	2.35	2.34	2.40
G&A Expense	2.03	2.09	2.28	2.30	2.28	2.36
Goodwill Amortization	0.07	0.07	0.07	0.03	0.03	0.03
Loss Provisions-Noninterest Bearing Assets	0.01	0.01	0.01	0.01	0.02	0.02
Income Before Taxes & Extraordinary Items	1.54	1.40	1.64	1.87	1.87	2.06
Income Taxes	0.56	0.49	0.60	0.66	0.66	0.73
Extraordinary Items	0.00	0.00	0.03	0.00	0.00	0.00
NET INCOME	0.98	0.91	1.07	1.21	1.21	1.32
Profits	1.01	0.97	1.13	1.28	1.27	1.34
Losses	(0.03)	(0.06)	(0.07)	(0.07)	(0.06)	(0.02)

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	JUN 2001	SEP 2001	DEC 2001	MAR 2002	JUN 2002	SEP 2002	DEC 2002	MAR 2003	JUN 2003
NUMBER OF INSTITUTIONS:	1,049	1,037	1,019	1,007	995	983	974	958	947
EARNINGS (\$ Millions)									
Interest Income	\$16,824.85	\$16,211.94	\$15,187.19	\$14,666.38	\$13,890.72	\$13,686.03	\$13,213.35	\$13,078.68	\$12,997.51
Interest Expense	10,064.15	9,125.52	7,695.69	6,817.18	6,418.78	6,329.49	5,903.02	5,419.47	5,246.33
NET INTEREST INCOME	6,760.70	7,086.42	7,491.50	7,849.20	7,471.93	7,356.54	7,310.34	7,659.22	7,751.18
Loss Provisions-Interest Bearing Assets	620.25	772.88	538.57	671.28	829.67	687.92	665.27	661.10	649.62
Noninterest Income	3,508.87	3,383.77	3,137.12	3,179.55	3,460.69	3,646.48	3,844.92	4,211.51	4,858.85
Mortgage Loan Servicing Fees	(86.24)	(499.60)	(961.72)	134.93	(1,125.29)	(2,164.56)	(705.40)	(621.18)	(1,032.20)
Other Fees and Charges	1,922.77	1,920.20	2,074.26	1,993.22	2,026.35	2,094.09	2,295.62	2,312.23	2,475.99
Other Noninterest Income	1,672.34	1,963.17	2,024.58	1,051.40	2,559.64	3,716.96	2,254.71	2,520.46	3,415.06
Noninterest Expense	5,664.54	5,665.93	5,921.59	5,655.55	5,717.92	5,696.13	5,929.70	6,025.76	6,461.22
G&A Expense	5,462.57	5,455.24	5,719.48	5,547.36	5,578.86	5,590.10	5,819.95	5,936.25	6,334.04
Goodwill Amortization	178.93	191.64	155.21	82.51	85.44	81.05	84.76	55.78	76.19
Loss Provisions-Noninterest Bearing Assets	23.05	19.05	46.89	25.69	53.63	24.98	25.00	33.73	50.99
Income Before Taxes & Extraordinary Items	3,984.78	4,031.38	4,168.47	4,701.92	4,385.03	4,618.97	4,560.29	5,183.87	5,499.19
Income Taxes	1,461.66	1,493.50	1,487.63	1,685.83	1,516.35	1,650.34	1,584.49	1,851.84	1,965.55
Extraordinary Items	(10.63)	72.66	238.27	33.68	(31.72)	(0.05)	5.96	(6.45)	1.41
NET INCOME	2,512.48	2,610.54	2,919.11	3,049.77	2,836.97	2,968.58	2,981.76	3,325.58	3,535.05
PROFITABILITY (Percent of Avg Assets Annualized)									
Interest Income	7.03	6.72	6.32	5.95	5.78	5.62	5.32	5.11	4.93
Interest Expense	4.21	3.78	3.20	2.76	2.67	2.60	2.38	2.12	1.99
NET INTEREST INCOME	2.82	2.94	3.12	3.18	3.11	3.02	2.94	2.99	2.94
Loss Provisions-Interest Bearing Assets	0.26	0.32	0.22	0.27	0.35	0.28	0.26	0.26	0.25
Noninterest Income	1.47	1.40	1.31	1.29	1.44	1.50	1.55	1.64	1.84
Mortgage Loan Servicing Fees	-0.04	-0.21	-0.40	0.05	-0.47	-0.89	-0.28	-0.24	-0.39
Other Fees and Charges	0.80	0.80	0.86	0.81	0.84	0.86	0.92	0.90	0.94
Other Noninterest Income	0.70	0.81	0.84	0.43	1.07	1.53	0.91	0.98	1.30
Noninterest Expense	2.37	2.35	2.47	2.29	2.38	2.34	2.39	2.35	2.45
G&A Expense	2.28	2.26	2.38	2.25	2.32	2.29	2.34	2.32	2.40
Goodwill Amortization	0.07	0.08	0.06	0.03	0.04	0.03	0.03	0.02	0.03
Loss Provisions-Noninterest Bearing Assets	0.01	0.01	0.02	0.01	0.02	0.01	0.01	0.01	0.02
Income Before Taxes & Extraordinary Items	1.67	1.67	1.74	1.91	1.82	1.90	1.84	2.02	2.09
Income Taxes	0.61	0.62	0.62	0.68	0.63	0.68	0.64	0.72	0.75
Extraordinary Items	0.00	0.03	0.10	0.01	-0.01	0.00	0.00	0.00	0.00
NET INCOME	1.05	1.08	1.22	1.24	1.18	1.22	1.20	1.30	1.34
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	1.05	1.08	1.22	1.24	1.18	1.22	1.20	1.30	1.34
Median Ratio	0.66	0.67	0.70	0.77	0.81	0.85	0.81	0.81	0.82
Return on Average Equity (Annualized)	12.97	13.09	14.75	14.67	13.16	13.44	13.24	14.23	14.72
Median Ratio	6.20	6.39	6.60	7.32	7.65	7.91	7.45	7.54	7.55
Net Interest Margin (Annualized)	2.82	2.94	3.12	3.18	3.11	3.02	2.94	2.99	2.94
Median Ratio	2.87	2.90	3.00	3.08	3.18	3.20	3.15	3.07	3.02
Number of Profitable Thrifts	917	919	886	903	899	903	881	883	886
Percent Profitable	87.42	88.62	86.95	89.67	90.35	91.86	90.45	92.17	93.56
Profits (\$ Millions)	\$2,701.50	\$2,732.58	\$3,047.98	\$3,140.74	\$3,034.95	\$3,053.31	\$3,341.06	\$3,361.05	\$3,595.44
Number of Unprofitable Thrifts	132	118	133	104	96	80	93	75	61
Percent Unprofitable	12.58	11.38	13.05	10.33	9.65	8.14	9.55	7.83	6.44
Losses (\$ Millions)	(\$189.02)	(\$122.03)	(\$128.87)	(\$90.97)	(\$197.99)	(\$84.73)	(\$359.30)	(\$35.47)	(\$60.40)

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 2001	SEP 2001	DEC 2001	MAR 2002	JUN 2002	SEP 2002	DEC 2002	MAR 2003	JUN 2003
NUMBER OF INSTITUTIONS:	1,049	1,037	1,019	1,007	995	983	974	958	947
TOTAL ASSETS (\$ Billions)	\$964.68	\$974.05	\$977.72	\$997.65	\$964.38	\$987.17	\$1,004.53	\$1,047.53	\$1,064.67
1 - 4 Family Mortgages	463.16	464.58	465.25	453.70	449.41	471.80	479.72	511.38	516.45
Mortgage Pool Securities	98.29	97.88	92.36	89.60	84.65	87.22	89.79	94.51	93.57
Multifamily Mortgages	44.73	45.34	45.39	45.82	45.91	48.12	48.05	48.38	50.59
Nonresidential Mortgages	38.90	39.87	39.30	40.72	41.11	42.10	43.76	45.24	45.76
Construction Loans	22.33	23.04	22.67	22.81	21.93	22.13	21.59	21.64	21.82
Land Loans	6.32	6.38	6.37	6.37	6.52	6.61	6.75	6.83	6.92
Commercial Loans	30.77	30.58	29.37	30.99	28.38	29.62	29.89	30.68	30.93
Consumer Loans	60.13	64.40	65.19	66.18	62.53	59.49	63.39	62.05	67.29
Cash and Noninterest-Earning Deposits	14.61	14.57	14.70	15.14	14.43	15.41	17.75	17.13	20.27
Investment Securities	122.92	123.21	135.70	158.68	144.07	137.65	129.26	136.45	138.50
Mortgage Derivatives	61.70	58.98	54.26	54.55	53.83	55.23	53.63	55.92	54.47
Reposessed Assets, Net	0.95	0.98	0.99	0.99	0.96	1.00	1.00	0.99	0.98
Real Estate Held for Investment, Net	0.45	0.50	0.32	0.33	0.32	0.32	0.30	0.30	0.29
Office Premises & Equipment	8.81	8.78	8.76	8.93	8.77	8.93	9.22	9.42	9.56
Other Assets	58.06	59.89	57.10	63.36	61.54	63.09	70.22	68.82	68.28
Less: Contra Assets & Valuation Allowances	5.74	5.94	5.75	5.96	6.14	6.30	6.17	6.30	6.53
TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$964.68	\$974.05	\$977.72	\$997.65	\$964.38	\$987.17	\$1,004.53	\$1,047.53	\$1,064.67
TOTAL DEPOSITS	544.79	553.45	555.44	580.79	564.46	579.26	593.59	608.74	617.14
Deposits less than or equal to \$100,000	411.92	410.87	410.37	421.51	405.07	402.28	406.70	410.49	407.55
Deposits greater than \$100,000	132.87	142.58	145.07	159.28	159.39	176.98	186.89	198.25	209.59
Escrows	20.23	20.24	23.85	18.32	16.62	27.04	38.26	39.18	43.82
BORROWINGS	303.00	298.52	302.84	295.03	276.97	268.42	257.21	280.00	282.62
Advances From FHLB	212.37	213.15	207.52	193.71	179.69	178.42	171.39	171.26	164.16
Repurchase Agreements & FedFunds Purchased	60.66	49.73	67.85	74.18	65.13	54.92	50.29	55.35	59.44
Other Borrowings	29.96	35.64	27.46	27.15	32.16	35.07	35.53	53.39	59.01
Other Liabilities	18.11	20.45	16.12	16.52	18.10	23.77	23.26	24.58	23.62
Equity Capital	78.56	81.39	79.46	86.98	88.22	88.67	92.22	95.04	97.47

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 2001	SEP 2001	DEC 2001	MAR 2002	JUN 2002	SEP 2002	DEC 2002	MAR 2003	JUN 2003
NUMBER OF INSTITUTIONS:	1,049	1,037	1,019	1,007	995	983	974	958	947
TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1 - 4 Family Mortgages	48.01	47.70	47.58	45.48	46.60	47.79	47.76	48.82	48.51
Mortgage Pool Securities	10.19	10.05	9.45	8.98	8.78	8.84	8.94	9.02	8.79
Multifamily Mortgages	4.64	4.66	4.64	4.59	4.76	4.87	4.78	4.62	4.75
Nonresidential Mortgages	4.03	4.09	4.02	4.08	4.26	4.26	4.36	4.32	4.30
Construction Loans	2.31	2.37	2.32	2.29	2.27	2.24	2.15	2.07	2.05
Land Loans	0.65	0.65	0.65	0.64	0.68	0.67	0.67	0.65	0.65
Commercial Loans	3.19	3.14	3.00	3.11	2.94	3.00	2.98	2.93	2.91
Consumer Loans	6.23	6.61	6.67	6.63	6.48	6.03	6.31	5.92	6.32
Cash and Noninterest-Earning Deposits	1.51	1.50	1.50	1.52	1.50	1.56	1.77	1.63	1.90
Investment Securities	12.74	12.65	13.88	15.91	14.94	13.94	12.87	13.03	13.01
Mortgage Derivatives	6.40	6.06	5.55	5.47	5.58	5.59	5.34	5.34	5.12
Reposessed Assets, Net	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.09	0.09
Real Estate Held for Investment, Net	0.05	0.05	0.03	0.03	0.03	0.03	0.03	0.03	0.03
Office Premises & Equipment	0.91	0.90	0.90	0.90	0.91	0.90	0.92	0.90	0.90
Other Assets	6.02	6.15	5.84	6.35	6.38	6.39	6.99	6.57	6.41
Less: Contra Assets & Valuation Allowances	0.59	0.61	0.59	0.60	0.64	0.64	0.61	0.60	0.61
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	56.47	56.82	56.81	58.22	58.53	58.68	59.09	58.11	57.97
Deposits less than or equal to \$100,000	42.70	42.18	41.97	42.25	42.00	40.75	40.49	39.19	38.28
Deposits greater than \$100,000	13.77	14.64	14.84	15.97	16.53	17.93	18.60	18.93	19.69
Escrows	2.10	2.08	2.44	1.84	1.72	2.74	3.81	3.74	4.12
BORROWINGS	31.41	30.65	30.97	29.57	28.72	27.19	25.61	26.73	26.55
Advances From FHLB	22.01	21.88	21.23	19.42	18.63	18.07	17.06	16.35	15.42
Repurchase Agreements & FedFunds Purchased	6.29	5.11	6.94	7.44	6.75	5.56	5.01	5.28	5.58
Other Borrowings	3.11	3.66	2.81	2.72	3.33	3.55	3.54	5.10	5.54
Other Liabilities	1.88	2.10	1.65	1.66	1.88	2.41	2.32	2.35	2.22
Equity Capital	8.14	8.36	8.13	8.72	9.15	8.98	9.18	9.07	9.15

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

FOR THE QUARTER ENDING:	JUN 2001	SEP 2001	DEC 2001	MAR 2002	JUN 2002	SEP 2002	DEC 2002	MAR 2003	JUN 2003
NUMBER OF INSTITUTIONS:	1,049	1,037	1,019	1,007	995	983	974	958	947
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TOTAL ASSETS (Percent Change)	11.02	10.20	11.11	9.92	9.01	9.72	8.20	11.79	13.22
1 - 4 Family Mortgages	9.49	6.61	9.42	3.60	4.30	8.36	7.10	18.12	17.25
Mortgage Pool Securities	11.12	11.40	4.33	-2.17	-2.26	2.09	7.14	16.71	12.06
Multifamily Mortgages	6.25	6.18	5.13	4.27	6.85	9.92	11.15	10.98	14.20
Nonresidential Mortgages	13.96	14.47	14.05	12.85	15.11	14.44	16.25	16.32	14.80
Construction Loans	21.44	16.37	13.13	9.75	8.47	4.97	1.31	1.29	3.09
Land Loans	25.29	16.78	14.01	9.78	13.97	12.78	13.56	15.18	13.72
Commercial Loans	29.60	19.63	15.26	15.14	10.89	15.13	14.62	10.95	10.61
Consumer Loans	10.62	14.93	11.94	13.79	20.15	6.44	9.44	16.05	17.99
Cash and Noninterest-Earning Deposits	21.57	24.20	12.69	23.02	8.59	15.39	27.01	22.43	46.75
Investment Securities	65.99	72.32	83.41	139.07	144.48	141.90	146.43	157.40	158.34
Mortgage Derivatives	-16.68	-17.50	-26.66	-17.81	-8.66	-2.95	2.23	5.48	1.60
Reposessed Assets, Net	-4.37	2.28	14.61	13.42	10.34	10.76	7.63	7.11	4.06
Real Estate Held for Investment, Net	-7.21	9.85	-26.05	-27.82	-27.95	-33.46	-6.06	-8.49	-9.08
Office Premises & Equipment	6.93	6.53	7.39	8.56	9.82	10.58	11.69	11.81	11.78
Other Assets	21.73	31.84	30.49	30.76	22.33	18.91	31.09	15.83	13.38
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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TOTAL LIABILITIES AND CAPITAL (Percent Chg)	11.02	10.20	11.11	9.92	9.01	9.72	8.20	11.79	13.22
TOTAL DEPOSITS	10.07	10.46	11.29	12.37	13.41	13.32	13.53	12.53	12.45
Deposits less than or equal to \$100,000	6.36	6.02	5.93	6.44	7.39	5.60	5.42	5.03	3.77
Deposits greater than \$100,000	23.40	25.60	29.89	31.80	32.26	35.90	36.33	32.03	34.30
BORROWINGS	6.09	2.63	4.52	1.53	-1.45	-3.32	-11.68	-0.87	3.46
Advances From FHLE	5.34	6.14	-0.87	-7.78	-8.10	-9.27	-13.06	-6.66	-7.59
Repurchase Agreements & FedFunds Purchased	-6.91	-28.84	17.69	29.62	13.76	14.91	-25.41	-24.89	-8.53
Other Borrowings	59.11	76.67	20.74	16.36	13.73	5.74	33.16	111.19	93.34
Other Liabilities	75.61	78.95	88.54	28.62	4.63	44.37	60.24	94.03	97.61
Equity Capital	18.06	17.60	13.69	19.04	21.33	17.15	21.47	17.66	15.64

STRUCTURAL DATA AND LOAN ACTIVITY

FOR THE QUARTER ENDING:	JUN 2001	SEP 2001	DEC 2001	MAR 2002	JUN 2002	SEP 2002	DEC 2002	MAR 2003	JUN 2003
NUMBER OF INSTITUTIONS:	1,049	1,037	1,019	1,007	995	983	974	958	947

SELECTED STRUCTURAL DATA									
Number of New Thrifts	4	5	5	2	2	0	5	3	2
Consolidated Assets (\$ Billions)	0.04	1.54	0.50	1.06	1.83	0.00	62.75	0.67	0.56
Number of Conservatorships/Receiverships	0	1	0	0	1	0	0	0	0
Consolidated Assets (\$ Billions)	0.00	1.77	0.00	0.00	0.05	0.00	0.00	0.00	0.00
Number of Bank Charter Conversions	3	2	8	2	3	3	1	7	3
Consolidated Assets (\$ Billions)	0.70	1.27	2.54	0.64	37.92	0.30	0.12	1.75	1.02
Number of Bank Acquisitions	7	9	12	7	6	5	8	6	8
Consolidated Assets (\$ Billions)	2.33	5.12	27.90	1.33	1.53	1.88	4.84	1.00	2.51
Number of Thrift Mergers	5	5	3	5	2	2	5	6	1
Consolidated Assets (\$ Billions)	0.49	2.58	0.24	29.22	0.08	0.80	51.16	1.67	0.05

LOAN ACTIVITY (\$ Millions)									
Mortgage Pool Securities									
Total Purchases	\$44,504.09	\$43,428.94	\$27,182.78	\$32,874.85	\$26,735.65	\$25,097.56	\$41,163.47	\$32,863.67	\$30,932.29
Total Sales	34,182.21	34,408.17	16,189.38	26,117.11	17,736.15	14,895.98	27,128.71	17,231.20	19,185.54
Mortgage Originations	125,037.65	118,731.71	124,221.69	110,977.99	109,245.55	138,304.00	177,438.07	176,176.71	215,068.48
Construction Loans	8,016.20	7,252.58	6,701.01	6,245.09	7,560.83	7,873.05	7,380.34	6,708.02	7,602.87
1-4 Family Mortgages	6,166.96	5,465.51	5,070.14	4,699.31	5,866.27	6,314.58	5,829.04	5,391.99	6,264.07
Permanent Loans Secured by 1-4 Family Unit	109,614.66	103,801.02	110,423.85	97,443.54	92,803.90	122,375.17	159,565.51	160,174.85	195,722.63
Mortgage Refinancings	27,726.38	34,193.39	50,952.23	43,153.96	33,056.84	54,754.37	87,637.11	104,203.84	116,665.79
Mortgage Purchases	44,829.53	56,355.48	65,865.46	62,510.07	52,694.86	64,936.26	97,689.87	91,373.56	99,854.48
Secured by 1-4 Family Mortgages	44,160.99	54,925.58	64,735.81	61,351.18	51,494.97	64,222.53	96,614.03	90,573.44	98,759.84
Mortgage Sales	111,816.63	115,976.85	120,145.98	119,513.45	101,122.36	119,206.77	196,519.89	182,625.95	215,803.27
Secured by 1-4 Family Mortgages	110,411.11	113,297.06	118,719.94	118,407.68	99,736.85	117,530.26	194,643.26	180,976.23	213,842.65
Nonmortgage Originations and Purchases	35,228.20	33,560.48	40,827.67	37,509.14	42,750.45	33,182.59	36,674.80	35,705.19	41,077.15
Consumer Loans	19,856.58	20,778.34	25,787.55	23,525.04	28,502.38	17,153.76	18,359.00	17,381.18	20,572.71

OTHER INDICATORS (Percent Annualized)									
Asset Growth Rate	6.22	6.72	14.25	8.54	1.88	10.40	7.87	18.05	7.71
Cost of Funds	4.76	4.31	3.65	3.15	3.05	3.00	2.78	2.49	2.35
Asset Yield	7.70	7.39	6.94	6.54	6.38	6.20	5.90	5.67	5.46
Mortgage Portfolio Yield	7.72	7.42	7.02	6.71	6.56	6.36	6.12	5.83	5.62
Earnings Efficiency	106.79	106.94	106.15	105.69	106.59	107.44	106.98	107.30	107.16
Operating Efficiency	63.54	64.13	66.47	55.60	66.63	76.72	65.39	63.49	68.89

CAPITAL MEASURES

FOR THE QUARTER ENDING:	JUN 2001	SEP 2001	DEC 2001	MAR 2002	JUN 2002	SEP 2002	DEC 2002	MAR 2003	JUN 2003
NUMBER OF INSTITUTIONS:	1,049	1,037	1,019	1,007	995	983	974	958	947

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	1,047	1,034	1,016	1,004	994	981	972	958	947
Percent of Thrifts	99.81	99.71	99.71	99.70	99.90	99.80	99.79	100.00	100.00
Consolidated Assets (\$ Billions)	\$962.60	\$973.65	\$977.41	\$997.56	\$964.33	\$987.12	\$1,004.45	\$1,047.53	\$1,064.67
Fail FDICIA Capital Standards	2	3	3	2	1	2	2	0	0
Percent of Thrifts	0.19	0.29	0.29	0.20	0.10	0.20	0.21	0.00	0.00
Consolidated Assets (\$ Billions)	\$2.08	\$0.40	\$0.31	\$0.08	\$0.04	\$0.05	\$0.08	\$0.00	\$0.00
Critically Undercapitalized	1	0	0	0	0	0	0	0	0
Percent of Thrifts	0.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$1.77	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$70.35	\$72.35	\$72.19	\$74.72	\$75.28	\$76.53	\$76.80	\$79.06	\$81.38
Tangible Equity Ratio	7.38	7.53	7.46	7.62	7.96	7.89	7.80	7.69	7.79
Median Ratio	9.27	9.34	9.32	9.36	9.32	9.34	9.33	9.43	9.43
Tier 1 Capital (\$ Billions)	\$70.38	\$72.37	\$72.21	\$74.74	\$75.30	\$76.54	\$76.81	\$79.08	\$81.41
Tier 1 Leverage Ratio	7.38	7.53	7.46	7.62	7.97	7.89	7.80	7.70	7.79
Median Ratio	9.27	9.34	9.34	9.36	9.32	9.35	9.33	9.44	9.44
Tier 1 Risk-based Capital Ratio	11.99	12.20	12.19	12.58	12.98	12.80	12.70	12.68	12.85
Median Ratio	16.42	16.55	16.64	16.93	16.78	16.74	16.86	17.10	17.06
Risk-based Capital (\$ Billions)	\$77.84	\$80.05	\$80.00	\$82.60	\$82.55	\$83.51	\$84.45	\$88.23	\$90.72
Total Risk-based Capital Ratio	13.26	13.49	13.51	13.91	14.23	13.97	13.96	14.14	14.32
Median Ratio	17.23	17.37	17.39	17.71	17.59	17.73	17.86	17.89	18.00

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2001	SEP 2001	DEC 2001	MAR 2002	JUN 2002	SEP 2002	DEC 2002	MAR 2003	JUN 2003
NUMBER OF INSTITUTIONS:	1,049	1,037	1,019	1,007	995	983	974	958	947
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$6,661.23	\$7,740.30	\$7,561.21	\$7,069.02	\$6,205.43	\$6,963.91	\$7,610.21	\$7,237.35	\$7,795.24
Mortgage Loans									
Construction & Land Loans	379.16	349.89	353.54	349.45	300.32	273.21	327.11	318.26	271.83
Nonresidential Mortgages	241.11	285.68	335.64	311.14	290.24	264.40	290.20	302.04	256.30
Multifamily Mortgages	92.15	84.12	102.02	116.66	84.12	67.38	82.91	93.22	89.24
1-4 Family Mortgages	4,532.22	5,440.07	5,081.15	4,976.74	4,257.24	4,973.68	5,316.53	5,179.94	5,751.07
Nonmortgage Loans and Leases									
Commercial Loans	381.08	393.08	444.07	394.63	342.80	353.22	425.02	373.92	328.03
Consumer Loans	1,035.50	1,187.45	1,244.80	920.41	930.71	1,032.03	1,168.45	969.96	1,098.77
NONCURRENT LOANS (\$ Millions)	\$5,189.20	\$5,683.52	\$5,866.09	\$6,211.00	\$5,822.29	\$5,937.28	\$6,569.81	\$6,571.41	\$6,346.27
Mortgage Loans									
Construction & Land Loans	396.91	494.79	454.65	531.31	470.96	467.05	453.50	441.44	331.42
Nonresidential Mortgages	463.88	570.20	572.69	591.10	554.26	538.91	544.75	571.77	521.39
Multifamily Mortgages	71.80	71.05	73.86	75.83	95.48	85.06	61.94	74.01	94.84
1-4 Family Mortgages	3,334.86	3,575.11	3,785.05	3,944.13	3,671.50	3,743.55	4,451.74	4,419.64	4,344.43
Nonmortgage Loans and Leases									
Commercial Loans	497.53	494.26	585.53	704.06	714.90	743.59	653.81	641.99	607.33
Consumer Loans	424.23	478.12	394.31	364.57	315.19	359.13	404.07	422.57	446.85
NET CHARGE-OFFS (\$ Millions)	\$526.30	\$556.10	\$708.74	\$495.08	\$461.52	\$581.88	\$859.10	\$709.54	\$715.91
Mortgage Loans									
Construction & Land Loans	13.56	12.57	8.86	9.08	6.18	8.27	6.88	10.41	13.66
Nonresidential Mortgages	23.39	26.88	13.04	4.98	17.48	3.49	9.42	9.90	15.28
Multifamily Mortgages	(0.80)	2.02	(0.37)	(1.34)	1.25	(0.50)	(0.41)	0.89	2.37
1-4 Family Mortgages	83.38	65.09	61.83	69.84	54.18	54.04	149.36	57.30	59.58
Nonmortgage Loans and Leases									
Commercial Loans	86.91	117.68	92.09	113.96	111.32	115.11	284.60	137.25	142.52
Consumer Loans	275.18	294.47	463.88	254.78	226.92	337.59	363.48	434.11	421.69
Reposessed Assets	29.90	25.62	58.26	37.64	20.87	33.40	36.17	41.99	54.85
Other	14.78	11.77	11.14	6.14	23.32	30.49	9.60	17.70	5.97
REPOSSESSED ASSETS, NET (\$ Millions)	\$947.09	\$980.49	\$988.55	\$988.70	\$959.69	\$997.71	\$996.01	\$989.61	\$977.03
Construction & Land Loans	149.61	148.65	143.44	131.74	129.73	171.46	173.29	177.09	178.69
Nonresidential Mortgages	205.34	235.75	232.28	236.44	249.22	181.33	173.89	168.54	157.73
Multifamily Mortgages	15.42	11.90	10.81	12.94	14.67	9.85	4.97	5.83	5.57
1-4 Family Mortgages	513.44	510.98	509.16	517.70	495.16	553.22	551.20	571.74	577.42
Other	63.28	73.20	92.86	89.87	70.90	81.85	92.66	66.40	57.64
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)									
Real Estate Loans	\$575.45	\$579.21	\$578.97	\$569.41	\$564.89	\$590.75	\$599.87	\$633.47	\$641.53
Percent of Total Assets	59.65	59.46	59.22	57.08	58.58	59.84	59.72	60.47	60.26
Noncurrent Real Estate Loans	\$4.27	\$4.71	\$4.89	\$5.14	\$4.79	\$4.83	\$5.51	\$5.51	\$5.29
Percent of Total Assets	0.44	0.48	0.50	0.52	0.50	0.49	0.55	0.53	0.50
Real Estate Owned	\$0.88	\$0.91	\$0.90	\$0.90	\$0.89	\$0.92	\$0.90	\$0.92	\$0.92
Percent of Total Assets	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09
Troubled Real Estate Loans	\$5.15	\$5.62	\$5.78	\$6.04	\$5.68	\$5.75	\$6.42	\$6.43	\$6.21
Percent of Total Assets	0.53	0.58	0.59	0.61	0.59	0.58	0.64	0.61	0.58

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2001	SEP 2001	DEC 2001	MAR 2002	JUN 2002	SEP 2002	DEC 2002	MAR 2003	JUN 2003
NUMBER OF INSTITUTIONS:	1,049	1,037	1,019	1,007	995	983	974	958	947
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.69	0.79	0.77	0.71	0.64	0.71	0.76	0.69	0.73
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.32	1.19	1.22	1.20	1.06	0.95	1.15	1.12	0.95
Nonresidential Mortgages	0.62	0.72	0.85	0.76	0.71	0.63	0.66	0.67	0.56
Multifamily Mortgages	0.21	0.19	0.22	0.25	0.18	0.14	0.17	0.19	0.18
1-4 Family Mortgages	0.98	1.17	1.09	1.10	0.95	1.05	1.11	1.01	1.11
Nonmortgage Loans and Leases									
Commercial Loans	1.24	1.29	1.51	1.27	1.21	1.19	1.42	1.22	1.06
Consumer Loans	1.72	1.84	1.91	1.39	1.49	1.73	1.84	1.56	1.63
NONCURRENT LOANS (% Total Assets)	0.54	0.58	0.60	0.62	0.60	0.60	0.65	0.63	0.60
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.39	1.68	1.57	1.82	1.66	1.63	1.60	1.55	1.15
Nonresidential Mortgages	1.19	1.43	1.46	1.45	1.35	1.28	1.24	1.26	1.14
Multifamily Mortgages	0.16	0.16	0.16	0.17	0.21	0.18	0.13	0.15	0.19
1-4 Family Mortgages	0.72	0.77	0.81	0.87	0.82	0.79	0.93	0.86	0.84
Nonmortgage Loans and Leases									
Commercial Loans	1.62	1.62	1.99	2.27	2.52	2.51	2.19	2.09	1.96
Consumer Loans	0.71	0.74	0.60	0.55	0.50	0.60	0.64	0.68	0.66
NET CHARGE-OFFS (% Total Assets)	0.05	0.06	0.07	0.05	0.05	0.06	0.09	0.07	0.07
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.05	0.04	0.03	0.03	0.02	0.03	0.02	0.04	0.05
Nonresidential Mortgages	0.06	0.07	0.03	0.01	0.04	0.01	0.02	0.02	0.03
Multifamily Mortgages	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1-4 Family Mortgages	0.02	0.01	0.01	0.02	0.01	0.01	0.03	0.01	0.01
Nonmortgage Loans and Leases									
Commercial Loans	0.28	0.38	0.31	0.37	0.39	0.39	0.95	0.45	0.46
Consumer Loans	0.46	0.46	0.71	0.38	0.36	0.57	0.57	0.70	0.63
Repossessed Assets	3.16	2.61	5.89	3.81	2.17	3.35	3.63	4.24	5.61
Other	0.03	0.02	0.02	0.01	0.04	0.05	0.01	0.03	0.01
REPOSSESSED ASSETS, NET (% Total Assets)	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.09	0.09
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans	0.52	0.51	0.49	0.45	0.46	0.60	0.61	0.62	0.62
Nonresidential Mortgages	0.53	0.59	0.59	0.58	0.61	0.43	0.40	0.37	0.34
Multifamily Mortgages	0.03	0.03	0.02	0.03	0.03	0.02	0.01	0.01	0.01
1-4 Family Mortgages	0.11	0.11	0.11	0.11	0.11	0.12	0.11	0.11	0.11
Other	0.11	0.12	0.16	0.14	0.12	0.13	0.13	0.10	0.08
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	0.22	0.23	0.29	0.20	0.19	0.24	0.34	0.27	0.27
Net Provisions for Losses (Annualized)	0.26	0.32	0.22	0.27	0.34	0.28	0.26	0.25	0.24
Valuation Allowances	0.64	0.66	0.63	0.64	0.68	0.68	0.67	0.65	0.66
Noncurrent Loans	0.54	0.58	0.60	0.62	0.60	0.60	0.65	0.63	0.60
Repossessed Assets, Net (% Total Assets)	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.09	0.09
Troubled Assets	0.64	0.68	0.70	0.72	0.70	0.70	0.75	0.72	0.69

SELECTED INDICATORS

BY FDICIA CATEGORY

SECOND QUARTER 2003:	WELL-CAPITALIZED	ADEQUATELY CAPITALIZED	INDUSTRY
NUMBER OF INSTITUTIONS:	943	4	947

Total Assets (\$ Billions)	\$1,063.42	\$1.25	\$1,064.67
Tier 1 Leverage Ratio (Percent)	7.80	6.10	7.79
Median Ratio	9.47	5.97	9.44
Total Risk-based Capital Ratio (Percent)	14.33	9.47	14.32
Median Ratio	18.02	9.51	18.00
Return on Average Assets (Percent Annualized)	1.34	-1.96	1.34
Median Ratio	0.82	-0.27	0.82
Net Interest Margin (Percent Annualized)	2.94	2.49	2.94
Median Ratio	3.02	3.18	3.02
Number of Profitable Thrifts	884	2	886
Profits (\$ Millions)	\$3,595.04	\$0.41	\$3,595.44
Number of Unprofitable Thrifts	59	2	61
Losses (\$ Millions)	(\$54.07)	(\$6.32)	(\$60.40)
Valuation Allowances (Percent of Total Assets)	0.66	0.66	0.66
Troubled Assets (Percent of Total Assets)	0.69	0.76	0.69
Asset Growth Rate (Percent Annualized)	7.69	30.30	7.71

BY OTS EXAMINATION RATING

SECOND QUARTER 2003:	CAMELS 1 AND 2	CAMELS 3	CAMELS 4 AND 5	INDUSTRY
NUMBER OF INSTITUTIONS:	859	71	8	947

Total Assets (\$ Billions)	\$939.30	\$41.23	\$0.72	\$1,064.67
Tier 1 Leverage Ratio (Percent)	7.74	9.51	7.44	7.79
Median Ratio	9.57	8.57	7.17	9.44
Total Risk-based Capital Ratio (Percent)	14.18	15.01	14.14	14.32
Median Ratio	18.26	15.58	12.69	18.00
Return on Average Assets (Percent Annualized)	1.33	1.07	-0.51	1.34
Median Ratio	0.85	0.56	-0.09	0.82
Net Interest Margin (Percent Annualized)	2.85	4.18	2.06	2.94
Median Ratio	3.02	2.86	2.59	3.02
Number of Profitable Thrifts	818	58	4	886
Profits (\$ Millions)	\$3,141.33	\$113.32	\$0.39	\$3,595.44
Number of Unprofitable Thrifts	41	13	4	61
Losses (\$ Millions)	(\$53.49)	(\$4.49)	(\$1.34)	(\$60.40)
Valuation Allowances (Percent of Total Assets)	0.56	2.49	1.53	0.66
Troubled Assets (Percent of Total Assets)	0.63	1.30	4.51	0.69
Asset Growth Rate (Percent Annualized)	8.24	9.13	-28.86	7.71

Nine de novo thrifts have not been assigned an examination rating. These reported total assets of \$83.5 billion and net income of \$339.6 million.
Office of Thrift Supervision / August 2003

STATEMENT OF OPERATIONS
BY REGION

SECOND QUARTER 2003:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	293	336	218	100	947
EARNINGS (\$ Millions)					
Interest Income	\$3,316.56	\$2,329.93	\$1,640.41	\$5,745.03	\$12,997.51
Interest Expense	1,391.55	1,038.91	726.25	2,118.65	5,246.33
NET INTEREST INCOME	1,925.01	1,291.02	914.16	3,626.38	7,751.18
Loss Provisions-Interest Bearing Assets	136.10	230.93	84.30	198.33	649.62
Noninterest Income	985.40	1,096.38	598.46	2,181.30	4,858.85
Mortgage Loan Servicing Fees	(34.81)	(76.10)	(77.31)	(843.99)	(1,032.20)
Other Fees and Charges	517.06	546.48	337.25	1,075.32	2,475.99
Other Noninterest Income	503.15	626.00	338.52	1,949.97	3,415.06
Noninterest Expense	1,465.17	1,398.44	874.16	2,724.90	6,461.22
G&A Expense	1,433.52	1,372.85	866.32	2,662.80	6,334.04
Goodwill Amortization	29.22	24.45	3.64	18.88	76.19
Loss Provisions-Noninterest Bearing Assets	2.44	1.14	4.20	43.22	50.99
Income Before Taxes & Extraordinary Items	1,309.13	758.03	554.16	2,884.44	5,499.19
Income Taxes	450.30	262.61	156.56	1,098.61	1,965.55
Extraordinary Items	2.64	(0.48)	0.03	(0.77)	1.41
NET INCOME	861.47	494.94	397.63	1,785.06	3,535.05
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	5.10	5.12	5.02	4.69	4.93
Interest Expense	2.14	2.28	2.22	1.73	1.99
NET INTEREST INCOME	2.96	2.84	2.80	2.96	2.94
Loss Provisions-Interest Bearing Assets	0.21	0.51	0.26	0.16	0.25
Noninterest Income	1.52	2.41	1.83	1.78	1.84
Mortgage Loan Servicing Fees	-0.05	-0.17	-0.24	-0.69	-0.39
Other Fees and Charges	0.80	1.20	1.03	0.88	0.94
Other Noninterest Income	0.77	1.38	1.04	1.59	1.30
Noninterest Expense	2.26	3.08	2.68	2.22	2.45
G&A Expense	2.21	3.02	2.65	2.17	2.40
Goodwill Amortization	0.04	0.05	0.01	0.02	0.03
Loss Provisions-Noninterest Bearing Assets	0.00	0.00	0.01	0.04	0.02
Income Before Taxes & Extraordinary Items	2.02	1.67	1.70	2.35	2.09
Income Taxes	0.69	0.58	0.48	0.90	0.75
Extraordinary Items	0.00	0.00	0.00	0.00	0.00
NET INCOME	1.33	1.09	1.22	1.46	1.34
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	1.33	1.09	1.22	1.46	1.34
Median Ratio	0.77	0.77	0.86	1.04	0.82
Return on Average Equity (Annualized)	14.29	11.66	14.28	16.11	14.72
Median Ratio	7.17	7.05	8.15	11.39	7.55
Net Interest Margin (Annualized)	2.96	2.84	2.80	2.96	2.94
Median Ratio	3.00	2.93	3.09	3.23	3.02
Number of Profitable Thrifts	275	306	208	97	886
Percent Profitable	93.86	91.07	95.41	97.00	93.56
Profits (\$ Millions)	\$873.52	\$534.20	\$402.07	\$1,789.70	\$3,595.44
Number of Unprofitable Thrifts	18	30	10	3	61
Percent Unprofitable	6.14	8.93	4.59	3.00	6.44
Losses (\$ Millions)	(\$12.06)	(\$39.26)	(\$4.44)	(\$4.64)	(\$60.40)

STATEMENT OF CONDITION
BY REGION

SECOND QUARTER 2003:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	293	336	218	100	947
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TOTAL ASSETS (\$ Billions)	\$265.42	\$184.40	\$131.38	\$491.56	\$1,064.67
1 - 4 Family Mortgages	114.56	74.85	43.50	283.94	516.45
Mortgage Pool Securities	25.93	17.09	17.60	32.96	93.57
Multifamily Mortgages	8.22	3.78	2.93	35.76	50.59
Nonresidential Mortgages	15.65	9.03	8.18	12.90	45.76
Construction Loans	4.60	4.86	6.72	5.64	21.82
Land Loans	1.55	2.33	1.23	1.81	6.92
Commercial Loans	11.52	8.12	4.98	6.31	30.93
Consumer Loans	15.80	20.05	16.31	15.12	67.29
Cash and Noninterest-Earning Deposits	4.31	3.39	2.51	10.06	20.27
Investment Securities	49.30	31.09	20.96	44.32	138.50
Mortgage Derivatives	26.11	7.87	4.21	16.29	54.47
Reposessed Assets, Net	0.18	0.26	0.15	0.38	0.98
Real Estate Held for Investment, Net	0.03	0.02	0.10	0.13	0.29
Office Premises & Equipment	2.03	2.17	1.34	4.03	9.56
Other Assets	13.34	8.80	5.72	40.85	68.28
Less: Contra Assets & Valuation Allowances	1.60	1.45	0.85	2.64	6.53
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TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$265.42	\$184.40	\$131.38	\$491.56	\$1,064.67
TOTAL DEPOSITS	167.71	128.35	76.86	244.81	617.14
Deposits less than or equal to \$100,000	123.62	89.47	55.62	139.11	407.55
Deposits greater than \$100,000	44.09	38.88	21.24	105.70	209.59
Escrows	3.06	2.66	2.91	35.19	43.82
BORROWINGS	65.61	31.99	37.86	154.16	282.62
Advances From FHLB	33.93	21.16	30.86	85.22	164.16
Repurchase Agreements & FedFunds Purchased	15.11	9.27	4.60	30.46	59.44
Other Borrowings	16.57	1.56	2.41	38.48	59.01
Other Liabilities	4.36	4.16	2.53	12.60	23.62
Equity Capital	24.68	17.24	11.22	44.80	97.47

STATEMENT OF CONDITION
BY REGION

SECOND QUARTER 2003:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	293	336	218	100	947

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
1 - 4 Family Mortgages	43.16	40.59	33.11	57.76	48.51
Mortgage Pool Securities	9.77	9.27	13.39	6.70	8.79
Multifamily Mortgages	3.10	2.05	2.23	7.27	4.75
Nonresidential Mortgages	5.90	4.90	6.22	2.62	4.30
Construction Loans	1.73	2.63	5.11	1.15	2.05
Land Loans	0.58	1.26	0.94	0.37	0.65
Commercial Loans	4.34	4.40	3.79	1.28	2.91
Consumer Loans	5.95	10.87	12.42	3.08	6.32
Cash and Noninterest-Earning Deposits	1.62	1.84	1.91	2.05	1.90
Investment Securities	18.57	16.86	15.96	9.02	13.01
Mortgage Derivatives	9.84	4.27	3.20	3.31	5.12
Reposessed Assets, Net	0.07	0.14	0.12	0.08	0.09
Real Estate Held for Investment, Net	0.01	0.01	0.08	0.03	0.03
Office Premises & Equipment	0.76	1.18	1.02	0.82	0.90
Other Assets	5.03	4.77	4.35	8.31	6.41
Less: Contra Assets & Valuation Allowances	0.60	0.78	0.65	0.54	0.61

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS	63.19	69.60	58.50	49.80	57.97
Deposits less than or equal to \$100,000	46.58	48.52	42.33	28.30	38.28
Deposits greater than \$100,000	16.61	21.08	16.17	21.50	19.69
Escrows	1.15	1.44	2.21	7.16	4.12
BORROWINGS	24.72	17.35	28.82	31.36	26.55
Advances From FHLB	12.78	11.47	23.49	17.34	15.42
Repurchase Agreements & FedFunds Purchased	5.69	5.03	3.50	6.20	5.58
Other Borrowings	6.24	0.85	1.83	7.83	5.54
Other Liabilities	1.64	2.26	1.93	2.56	2.22
Equity Capital	9.30	9.35	8.54	9.11	9.15

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

SECOND QUARTER 2003:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	293	336	218	100	947
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TOTAL ASSETS (Percent Change)	20.05	6.77	6.18	14.16	13.22
1 - 4 Family Mortgages	20.29	-0.93	6.99	23.85	17.25
Mortgage Pool Securities	3.76	53.49	11.32	4.40	12.06
Multifamily Mortgages	20.10	-5.24	1.04	16.83	14.20
Nonresidential Mortgages	28.42	14.06	11.30	3.98	14.80
Construction Loans	12.09	5.30	-3.93	3.45	3.09
Land Loans	13.83	23.71	12.60	3.56	13.72
Commercial Loans	12.24	16.63	9.17	2.16	10.61
Consumer Loans	45.16	15.32	9.85	8.75	17.99
Cash and Noninterest-Earning Deposits	39.35	13.56	27.85	74.35	46.75
Investment Securities	154.72	179.87	256.62	156.63	158.34
Mortgage Derivatives	34.90	-29.19	-28.44	-5.68	1.60
Reposessed Assets, Net	-8.45	1.69	5.63	12.69	4.06
Real Estate Held for Investment, Net	-33.91	-42.13	5.16	0.42	-9.08
Office Premises & Equipment	7.32	5.44	2.33	22.01	11.78
Other Assets	11.69	26.95	6.48	12.34	13.38
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00
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TOTAL LIABILITIES AND CAPITAL (Percent Chg)	20.05	6.77	6.18	14.16	13.22
TOTAL DEPOSITS	19.44	5.13	8.41	13.48	12.45
Deposits less than or equal to \$100,000	17.37	2.25	2.55	-4.63	3.77
Deposits greater than \$100,000	25.67	12.40	27.49	51.30	34.30
BORROWINGS	20.93	3.10	-0.74	-1.64	3.46
Advances From FHLE	16.76	1.20	4.27	-18.91	-7.59
Repurchase Agreements & FedFunds Purchased	20.26	14.39	-30.58	-19.18	-8.53
Other Borrowings	31.20	-22.60	24.74	175.81	93.34
Other Liabilities	46.61	73.01	30.27	127.79	97.61
Equity Capital	15.51	10.12	6.71	20.57	15.64

CAPITAL MEASURES
BY REGION

SECOND QUARTER 2003:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	293	336	218	100	947

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	293	336	218	100	947
Percent of Thrifts	100.00	100.00	100.00	100.00	100.00
Consolidated Assets (\$ Billions)	\$265.42	\$184.40	\$131.38	\$491.56	\$1,064.67
Fail FDICIA Capital Standards	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
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)	\$21.80	\$16.44	\$10.85	\$32.76	\$81.38
Tangible Equity Ratio	8.32	8.98	8.33	6.86	7.79
Median Ratio	9.94	9.63	9.40	8.79	9.43
Tier 1 Capital (\$ Billions)	\$21.80	\$16.45	\$10.85	\$32.77	\$81.41
Tier 1 Leverage Ratio	8.32	8.99	8.33	6.87	7.79
Median Ratio	9.94	9.63	9.40	8.88	9.44
Tier 1 Risk-based Capital Ratio	13.85	14.37	14.03	11.47	12.85
Median Ratio	19.47	17.55	16.08	14.10	17.06
Risk-based Capital (\$ Billions)	\$23.98	\$17.46	\$11.60	\$38.15	\$90.72
Total Risk-based Capital Ratio	15.23	15.24	14.99	13.35	14.32
Median Ratio	20.23	18.37	17.01	14.91	18.00

ASSET QUALITY INDICATORS
BY REGION

SECOND QUARTER 2003:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	293	336	218	100	947
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$2,128.08	\$1,358.23	\$711.29	\$3,606.69	\$7,795.24
Mortgage Loans					
Construction & Land Loans	87.55	75.06	33.89	75.33	271.83
Nonresidential Mortgages	69.17	79.92	62.62	44.61	256.30
Multifamily Mortgages	24.57	10.29	19.61	34.77	89.24
1-4 Family Mortgages	1,613.26	718.99	404.72	3,023.15	5,751.07
Nonmortgage Loans and Leases					
Commercial Loans	91.74	126.50	42.88	66.91	328.03
Consumer Loans	241.79	347.48	147.57	361.93	1,098.77
NONCURRENT LOANS (\$ Millions)	\$1,408.30	\$1,176.96	\$525.09	\$3,237.99	\$6,346.27
Mortgage Loans					
Construction & Land Loans	70.07	71.24	54.03	136.08	331.42
Nonresidential Mortgages	116.28	103.64	92.54	208.93	521.39
Multifamily Mortgages	20.01	13.25	15.30	46.28	94.84
1-4 Family Mortgages	877.09	616.21	224.02	2,629.18	4,344.43
Nonmortgage Loans and Leases					
Commercial Loans	213.93	196.35	67.35	129.70	607.33
Consumer Loans	110.92	176.27	71.85	87.82	446.85
NET CHARGE-OFFS (\$ Millions)	\$116.39	\$313.77	\$84.25	\$201.51	\$715.91
Mortgage Loans					
Construction & Land Loans	1.65	4.49	9.15	(1.63)	13.66
Nonresidential Mortgages	12.47	(0.68)	1.33	2.16	15.28
Multifamily Mortgages	1.32	(0.11)	0.38	0.77	2.37
1-4 Family Mortgages	13.73	11.30	4.34	30.21	59.58
Nonmortgage Loans and Leases					
Commercial Loans	26.20	81.01	19.04	16.28	142.52
Consumer Loans	58.19	207.79	46.08	109.63	421.69
Reposessed Assets	1.52	9.50	1.05	42.77	54.85
Other	1.31	0.48	2.88	1.30	5.97
REPOSSESSED ASSETS, NET (\$ Millions)	\$184.17	\$260.16	\$151.76	\$381.15	\$977.03
Construction & Land Loans	4.92	60.35	60.14	53.28	178.69
Nonresidential Mortgages	78.58	25.62	15.60	37.93	157.73
Multifamily Mortgages	1.39	1.21	2.18	0.79	5.57
1-4 Family Mortgages	83.71	152.64	69.50	271.77	577.42
Other	15.59	20.34	4.33	17.38	57.64
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$144.58	\$94.84	\$62.56	\$340.05	\$641.53
Percent of Total Assets	54.47	51.43	47.61	69.18	60.26
Noncurrent Real Estate Loans	\$1.08	\$0.80	\$0.39	\$3.02	\$5.29
Percent of Total Assets	0.41	0.44	0.29	0.61	0.50
Real Estate Owned	\$0.17	\$0.24	\$0.15	\$0.36	\$0.92
Percent of Total Assets	0.06	0.13	0.11	0.07	0.09
Troubled Real Estate Loans	\$1.25	\$1.04	\$0.53	\$3.38	\$6.21
Percent of Total Assets	0.47	0.57	0.41	0.69	0.58

ASSET QUALITY INDICATORS
BY REGION

SECOND QUARTER 2003:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	293	336	218	100	947
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.80	0.74	0.54	0.73	0.73
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.42	1.04	0.43	1.01	0.95
Nonresidential Mortgages	0.44	0.89	0.77	0.35	0.56
Multifamily Mortgages	0.30	0.27	0.67	0.10	0.18
1-4 Family Mortgages	1.41	0.96	0.93	1.06	1.11
Nonmortgage Loans and Leases					
Commercial Loans	0.80	1.56	0.86	1.06	1.06
Consumer Loans	1.53	1.73	0.90	2.39	1.63
NONCURRENT LOANS (% Total Assets)	0.53	0.64	0.40	0.66	0.60
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.14	0.99	0.68	1.83	1.15
Nonresidential Mortgages	0.74	1.15	1.13	1.62	1.14
Multifamily Mortgages	0.24	0.35	0.52	0.13	0.19
1-4 Family Mortgages	0.77	0.82	0.51	0.93	0.84
Nonmortgage Loans and Leases					
Commercial Loans	1.86	2.42	1.35	2.06	1.96
Consumer Loans	0.70	0.88	0.44	0.58	0.66
NET CHARGE-OFFS (% Total Assets)	0.04	0.17	0.06	0.04	0.07
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.03	0.06	0.12	-0.02	0.05
Nonresidential Mortgages	0.08	-0.01	0.02	0.02	0.03
Multifamily Mortgages	0.02	0.00	0.01	0.00	0.00
1-4 Family Mortgages	0.01	0.02	0.01	0.01	0.01
Nonmortgage Loans and Leases					
Commercial Loans	0.23	1.00	0.38	0.26	0.46
Consumer Loans	0.37	1.04	0.28	0.72	0.63
Repossessed Assets	0.82	3.65	0.69	11.22	5.61
Other	0.01	0.01	0.05	0.00	0.01
REPOSSESSED ASSETS, NET (% Total Assets)	0.07	0.14	0.12	0.08	0.09
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	0.08	0.84	0.76	0.72	0.62
Nonresidential Mortgages	0.50	0.28	0.19	0.29	0.34
Multifamily Mortgages	0.02	0.03	0.07	0.00	0.01
1-4 Family Mortgages	0.07	0.20	0.16	0.10	0.11
Other	0.12	0.23	0.08	0.04	0.08
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.18	0.68	0.26	0.16	0.27
Net Provisions for Losses (Annualized)	0.21	0.50	0.26	0.16	0.24
Valuation Allowances	0.63	0.85	0.67	0.59	0.66
Noncurrent Loans	0.53	0.64	0.40	0.66	0.60
Repossessed Assets, Net (% Total Assets)	0.07	0.14	0.12	0.08	0.09
Troubled Assets	0.60	0.78	0.52	0.74	0.69

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	2nd Qtr 2003 Net Income (\$ Millions)	2nd Qtr 2002 Net Income (\$ Millions)
NORTHEAST REGION						
CONNECTICUT	9	15.05	8.61	1.27	44.60	44.11
DELAWARE	6	52.11	25.74	4.22	227.64	144.12
MAINE	9	1.52	1.08	0.15	4.46	3.19
MASSACHUSETTS	20	8.39	5.55	1.03	22.36	18.68
NEW HAMPSHIRE	6	1.75	1.38	0.19	5.09	3.97
NEW JERSEY	42	19.65	14.14	2.04	57.53	35.63
NEW YORK	44	51.30	31.31	4.87	153.37	119.04
OHIO	89	45.18	33.22	4.36	168.35	93.99
PENNSYLVANIA	54	68.26	44.90	6.28	173.05	171.15
RHODE ISLAND	5	0.74	0.55	0.10	2.25	2.05
VERMONT	2	0.31	0.22	0.02	0.49	0.51
WEST VIRGINIA	7	1.16	1.00	0.13	2.27	2.16
TOTAL	293	\$265.42	\$167.71	\$24.68	\$861.47	\$638.61

SOUTHEAST REGION

ALABAMA	12	2.71	1.84	0.24	8.96	3.94
DISTRICT OF COLUMBIA	1	0.24	0.20	0.02	(0.56)	0.48
FLORIDA	43	30.65	20.35	2.80	74.44	44.46
GEORGIA	22	8.78	4.89	0.84	17.94	(27.56)
ILLINOIS	60	25.82	19.07	2.55	33.06	22.90
INDIANA	51	12.99	9.38	1.23	39.20	21.34
KENTUCKY	27	2.98	2.38	0.34	5.77	4.55
MARYLAND	50	8.49	7.05	0.86	5.02	18.66
MICHIGAN	15	13.49	7.66	1.04	91.74	30.88
NORTH CAROLINA	16	3.43	2.65	0.51	9.85	9.02
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	23	7.13	4.90	0.68	21.12	17.78
VIRGIN ISLANDS	N/A	N/A	N/A	N/A	N/A	N/A
VIRGINIA	16	67.70	47.95	6.15	188.39	68.60
TOTAL	336	\$184.40	\$128.35	\$17.24	\$494.94	\$215.03

Second quarter 2002 net income data are based on thrifts held constant as of June 30, 2003.
 Financial data as of June 30, 2003 unless otherwise noted.
 Office of Thrift Supervision / August 2003

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	2nd Qtr 2003 Net Income (\$ Millions)	2nd Qtr 2002 Net Income (\$ Millions)
MIDWEST REGION						
ARKANSAS	8	3.74	2.85	0.38	8.50	9.73
IOWA	22	5.90	4.72	0.50	15.39	11.16
KANSAS	17	12.25	6.55	1.31	15.29	28.87
LOUISIANA	29	4.53	3.34	0.59	10.93	10.20
MINNESOTA	22	3.43	2.55	0.31	10.28	8.28
MISSISSIPPI	6	0.55	0.44	0.04	1.16	0.75
MISSOURI	31	5.08	3.65	0.54	14.64	7.90
NEBRASKA	11	16.33	8.12	1.21	34.02	36.78
OKLAHOMA	5	9.52	2.51	0.55	90.44	55.28
TENNESSEE	19	5.38	4.41	0.61	15.23	14.12
TEXAS	23	44.94	23.72	3.33	116.04	129.79
WISCONSIN	25	19.72	14.01	1.85	65.71	47.28
TOTAL	218	\$131.38	\$76.86	\$11.22	\$397.63	\$360.12

WEST REGION						
ALASKA	1	0.16	0.13	0.01	0.14	0.20
ARIZONA	4	0.70	0.39	0.10	4.16	3.44
CALIFORNIA	38	454.31	220.62	40.91	1,669.73	1,403.54
COLORADO	10	2.65	1.70	0.20	5.97	5.98
GUAM	1	0.09	0.08	0.01	0.18	0.15
HAWAII	2	7.40	4.69	0.61	18.65	17.92
IDAHO	3	1.00	0.76	0.09	2.64	1.32
MONTANA	3	0.28	0.23	0.03	0.37	0.67
NEVADA	2	1.31	0.68	0.16	5.88	3.54
NEW MEXICO	9	2.56	1.64	0.21	6.32	4.39
NORTH DAKOTA	3	0.97	0.80	0.11	3.52	2.91
OREGON	4	2.37	1.83	0.25	1.75	5.21
SOUTH DAKOTA	4	1.22	0.99	0.11	2.34	2.63
UTAH	4	1.65	0.86	0.21	5.05	2.61
WASHINGTON	9	14.53	9.17	1.74	57.73	52.11
WYOMING	3	0.38	0.27	0.05	0.62	0.57
TOTAL	100	\$491.56	\$244.81	\$44.80	\$1,785.06	\$1,507.17

UNITED STATES						
TOTAL	947	\$1,072.76	\$617.72	\$97.94	\$3,539.09	\$2,720.94

Second quarter 2002 net income data are based on thrifts held constant as of June 30, 2003.
 Financial data as of June 30, 2003 unless otherwise noted.
 Office of Thrift Supervision / August 2003

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	JUN 1999	JUN 2000	JUN 2001	JUN 2002	JUN 2003
NUMBER OF INSTITUTIONS:	1,115	1,091	1,049	995	947
EARNINGS (\$ Millions)					
Interest Income	\$14,066.03	\$15,632.30	\$16,824.85	\$13,890.72	\$12,997.51
Interest Expense	8,304.80	9,846.06	10,064.15	6,418.78	5,246.33
NET INTEREST INCOME	5,761.23	5,786.24	6,760.70	7,471.93	7,751.18
Loss Provisions-Interest Bearing Assets	336.34	436.40	620.25	829.67	649.62
Noninterest Income	2,302.62	2,473.02	3,508.87	3,460.69	4,858.85
Mortgage Loan Servicing Fees	257.12	263.28	(86.24)	(1,125.29)	(1,032.20)
Other Fees and Charges	1,149.50	1,447.03	1,922.77	2,026.35	2,475.99
Other Noninterest Income	895.99	762.72	1,672.34	2,559.64	3,415.06
Noninterest Expense	4,386.08	4,658.01	5,664.54	5,717.92	6,461.22
G&A Expense	4,213.97	4,489.46	5,462.57	5,578.86	6,334.04
Goodwill Amortization	142.05	143.11	178.93	85.44	76.19
Loss Provisions-Noninterest Bearing Assets	30.06	25.45	23.05	53.63	50.99
Income Before Taxes & Extraordinary Items	3,341.44	3,164.85	3,984.78	4,385.03	5,499.19
Income Taxes	1,230.11	1,150.37	1,461.66	1,516.35	1,965.55
Extraordinary Items	0.59	2.21	(10.63)	(31.72)	1.41
NET INCOME	2,111.92	2,016.69	2,512.48	2,836.97	3,535.05
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	6.71	7.16	7.03	5.78	4.93
Interest Expense	3.96	4.51	4.21	2.67	1.99
NET INTEREST INCOME	2.75	2.65	2.82	3.11	2.94
Loss Provisions-Interest Bearing Assets	0.16	0.20	0.26	0.35	0.25
Noninterest Income	1.10	1.13	1.47	1.44	1.84
Mortgage Loan Servicing Fees	0.12	0.12	-0.04	-0.47	-0.39
Other Fees and Charges	0.55	0.66	0.80	0.84	0.94
Other Noninterest Income	0.43	0.35	0.70	1.07	1.30
Noninterest Expense	2.09	2.13	2.37	2.38	2.45
G&A Expense	2.01	2.06	2.28	2.32	2.40
Goodwill Amortization	0.07	0.07	0.07	0.04	0.03
Loss Provisions-Noninterest Bearing Assets	0.01	0.01	0.01	0.02	0.02
Income Before Taxes & Extraordinary Items	1.59	1.45	1.67	1.82	2.09
Income Taxes	0.59	0.53	0.61	0.63	0.75
Extraordinary Items	0.00	0.00	0.00	-0.01	0.00
NET INCOME	1.01	0.92	1.05	1.18	1.34
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	1.01	0.92	1.05	1.18	1.34
Median Ratio	0.75	0.74	0.66	0.81	0.82
Return on Average Equity (Annualized)	12.41	12.01	12.97	13.16	14.72
Median Ratio	6.94	7.28	6.20	7.65	7.55
Net Interest Margin (Annualized)	2.75	2.65	2.82	3.11	2.94
Median Ratio	3.06	3.09	2.87	3.18	3.02
Number of Profitable Thrifts	1,029	985	917	899	886
Percent Profitable	92.29	90.28	87.42	90.35	93.56
Profits (\$ Millions)	\$2,174.53	\$2,122.29	\$2,701.50	\$3,034.95	\$3,595.44
Number of Unprofitable Thrifts	86	106	132	96	61
Percent Unprofitable	7.71	9.72	12.58	9.65	6.44
Losses (\$ Millions)	(\$62.61)	(\$105.61)	(\$189.02)	(\$197.99)	(\$60.40)

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 1999	JUN 2000	JUN 2001	JUN 2002	JUN 2003
NUMBER OF INSTITUTIONS:	1,115	1,091	1,049	995	947
TOTAL ASSETS (\$ Billions)					
TOTAL ASSETS (\$ Billions)	\$846.68	\$888.40	\$964.68	\$964.38	\$1,064.67
1 - 4 Family Mortgages	408.29	431.95	463.16	449.41	516.45
Mortgage Pool Securities	99.59	89.68	98.29	84.65	93.57
Multifamily Mortgages	41.11	42.65	44.73	45.91	50.59
Nonresidential Mortgages	30.54	35.42	38.90	41.11	45.76
Construction Loans	15.76	18.96	22.33	21.93	21.82
Land Loans	4.39	5.21	6.32	6.52	6.92
Commercial Loans	17.42	24.62	30.77	28.38	30.93
Consumer Loans	52.33	56.02	60.13	62.53	67.29
Cash and Noninterest-Earning Deposits	11.63	12.62	14.61	14.43	20.27
Investment Securities	119.47	117.86	122.92	144.07	138.50
Mortgage Derivatives	71.47	74.97	61.70	53.83	54.47
Reposessed Assets, Net	1.22	1.01	0.95	0.96	0.98
Real Estate Held for Investment, Net	0.44	0.50	0.45	0.32	0.29
Office Premises & Equipment	8.19	8.49	8.81	8.77	9.56
Other Assets	41.64	48.73	58.06	61.54	68.28
Less: Contra Assets & Valuation Allowances	5.35	5.30	5.74	6.14	6.53
TOTAL LIABILITIES AND CAPITAL (\$ Billions)					
TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$846.68	\$888.40	\$964.68	\$964.38	\$1,064.67
TOTAL DEPOSITS	492.21	508.75	544.79	564.46	617.14
Deposits less than or equal to \$100,000	395.35	398.25	411.92	405.07	407.55
Deposits greater than \$100,000	96.86	110.50	132.87	159.39	209.59
Escrows	10.38	9.62	20.23	16.62	43.82
BORROWINGS	262.82	289.25	303.00	276.97	282.62
Advances From FHLB	164.38	204.24	212.37	179.69	164.16
Repurchase Agreements & FedFunds Purchased	59.34	66.13	60.66	65.13	59.44
Other Borrowings	39.10	18.89	29.96	32.16	59.01
Other Liabilities	12.68	12.55	18.11	18.10	23.62
Equity Capital	68.59	68.23	78.56	88.22	97.47

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 1999	JUN 2000	JUN 2001	JUN 2002	JUN 2003
NUMBER OF INSTITUTIONS:	1,115	1,091	1,049	995	947
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TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
1 - 4 Family Mortgages	48.22	48.62	48.01	46.60	48.51
Mortgage Pool Securities	11.76	10.09	10.19	8.78	8.79
Multifamily Mortgages	4.86	4.80	4.64	4.76	4.75
Nonresidential Mortgages	3.61	3.99	4.03	4.26	4.30
Construction Loans	1.86	2.13	2.31	2.27	2.05
Land Loans	0.52	0.59	0.65	0.68	0.65
Commercial Loans	2.06	2.77	3.19	2.94	2.91
Consumer Loans	6.18	6.31	6.23	6.48	6.32
Cash and Noninterest-Earning Deposits	1.37	1.42	1.51	1.50	1.90
Investment Securities	14.11	13.27	12.74	14.94	13.01
Mortgage Derivatives	8.44	8.44	6.40	5.58	5.12
Reposessed Assets, Net	0.14	0.11	0.10	0.10	0.09
Real Estate Held for Investment, Net	0.05	0.06	0.05	0.03	0.03
Office Premises & Equipment	0.97	0.96	0.91	0.91	0.90
Other Assets	4.92	5.48	6.02	6.38	6.41
Less: Contra Assets & Valuation Allowances	0.63	0.60	0.59	0.64	0.61
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TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS	58.13	57.27	56.47	58.53	57.97
Deposits less than or equal to \$100,000	46.69	44.83	42.70	42.00	38.28
Deposits greater than \$100,000	11.44	12.44	13.77	16.53	19.69
Escrows	1.23	1.08	2.10	1.72	4.12
BORROWINGS	31.04	32.56	31.41	28.72	26.55
Advances From FHLB	19.41	22.99	22.01	18.63	15.42
Repurchase Agreements & FedFunds Purchased	7.01	7.44	6.29	6.75	5.58
Other Borrowings	4.62	2.13	3.11	3.33	5.54
Other Liabilities	1.50	1.41	1.88	1.88	2.22
Equity Capital	8.10	7.68	8.14	9.15	9.15

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

FOR THE QUARTER ENDING:	JUN 1999	JUN 2000	JUN 2001	JUN 2002	JUN 2003
NUMBER OF INSTITUTIONS:	1,115	1,091	1,049	995	947

TOTAL ASSETS (Percent Change)	13.50	14.16	11.02	9.01	13.22
1 - 4 Family Mortgages	9.03	15.79	9.49	4.30	17.25
Mortgage Pool Securities	9.08	-2.99	11.12	-2.26	12.06
Multifamily Mortgages	-6.57	12.15	6.25	6.85	14.20
Nonresidential Mortgages	14.43	25.54	13.96	15.11	14.80
Construction Loans	40.45	27.19	21.44	8.47	3.09
Land Loans	32.09	29.61	25.29	13.97	13.72
Commercial Loans	43.60	52.64	29.60	10.89	10.61
Consumer Loans	23.24	20.92	10.62	20.15	17.99
Cash and Noninterest-Earning Deposits	12.98	20.36	21.57	8.59	46.75
Investment Securities	163.19	71.58	65.99	144.48	158.34
Mortgage Derivatives	57.45	9.14	-16.68	-8.66	1.60
Reposessed Assets, Net	-19.02	-15.09	-4.37	10.34	4.06
Real Estate Held for Investment, Net	-8.51	12.52	-7.21	-27.95	-9.08
Office Premises & Equipment	8.35	8.80	6.93	9.82	11.78
Other Assets	20.47	29.76	21.73	22.33	13.38
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	13.50	14.16	11.02	9.01	13.22
TOTAL DEPOSITS	3.32	8.93	10.07	13.41	12.45
Deposits less than or equal to \$100,000	0.42	6.29	6.36	7.39	3.77
Deposits greater than \$100,000	17.07	19.64	23.40	32.26	34.30
BORROWINGS	43.28	27.43	6.09	-1.45	3.46
Advances From FHLE	46.02	31.42	5.34	-8.10	-7.59
Repurchase Agreements & FedFunds Purchased	39.93	14.96	-6.91	13.76	-8.53
Other Borrowings	37.43	34.29	59.11	13.73	93.34
Other Liabilities	3.19	5.06	75.61	4.63	97.61
Equity Capital	7.54	8.17	18.06	21.33	15.64

CAPITAL MEASURES

FOR THE QUARTER ENDING:	JUN 1999	JUN 2000	JUN 2001	JUN 2002	JUN 2003
NUMBER OF INSTITUTIONS:	1,115	1,091	1,049	995	947

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	1,113	1,089	1,047	994	947
Percent of Thrifts	99.82	99.82	99.81	99.90	100.00
Consolidated Assets (\$ Billions)	\$846.64	\$888.33	\$962.60	\$964.33	\$1,064.67
Fail FDICIA Capital Standards	1	2	2	1	0
Percent of Thrifts	0.09	0.18	0.19	0.10	0.00
Consolidated Assets (\$ Billions)	\$0.04	\$0.07	\$2.08	\$0.04	\$0.00
Critically Undercapitalized	0	0	1	0	0
Percent of Thrifts	0.00	0.00	0.10	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$1.77	\$0.00	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$63.25	\$64.61	\$70.35	\$75.28	\$81.38
Tangible Equity Ratio	7.53	7.31	7.38	7.96	7.79
Median Ratio	9.37	9.31	9.27	9.32	9.43
Tier 1 Capital (\$ Billions)	\$63.30	\$64.65	\$70.38	\$75.30	\$81.41
Tier 1 Leverage Ratio	7.53	7.31	7.38	7.97	7.79
Median Ratio	9.37	9.31	9.27	9.32	9.44
Tier 1 Risk-based Capital Ratio	13.01	12.19	11.99	12.98	12.85
Median Ratio	17.88	17.25	16.42	16.78	17.06
Risk-based Capital (\$ Billions)	\$69.25	\$70.67	\$77.84	\$82.55	\$90.72
Total Risk-based Capital Ratio	14.24	13.32	13.26	14.23	14.32
Median Ratio	18.84	18.06	17.23	17.59	18.00

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 1999	JUN 2000	JUN 2001	JUN 2002	JUN 2003
NUMBER OF INSTITUTIONS:	1,115	1,091	1,049	995	947
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$4,993.23	\$5,005.55	\$6,661.23	\$6,205.43	\$7,795.24
Mortgage Loans					
Construction & Land Loans	190.26	205.96	379.16	300.32	271.83
Nonresidential Mortgages	230.78	218.90	241.11	290.24	256.30
Multifamily Mortgages	124.99	60.54	92.15	84.12	89.24
1-4 Family Mortgages	3,454.35	3,267.17	4,532.22	4,257.24	5,751.07
Nonmortgage Loans and Leases					
Commercial Loans	188.52	365.15	381.08	342.80	328.03
Consumer Loans	804.32	887.84	1,035.50	930.71	1,098.77
NONCURRENT LOANS (\$ Millions)	\$4,328.00	\$4,138.34	\$5,189.20	\$5,822.29	\$6,346.27
Mortgage Loans					
Construction & Land Loans	146.28	182.77	396.91	470.96	331.42
Nonresidential Mortgages	328.27	319.62	463.88	554.26	521.39
Multifamily Mortgages	160.84	84.76	71.80	95.48	94.84
1-4 Family Mortgages	3,169.46	2,825.58	3,334.86	3,671.50	4,344.43
Nonmortgage Loans and Leases					
Commercial Loans	156.53	314.42	497.53	714.90	607.33
Consumer Loans	366.63	411.20	424.23	315.19	446.85
NET CHARGE-OFFS (\$ Millions)	\$353.90	\$421.68	\$526.30	\$461.52	\$715.91
Mortgage Loans					
Construction & Land Loans	2.56	3.34	13.56	6.18	13.66
Nonresidential Mortgages	3.93	1.50	23.39	17.48	15.28
Multifamily Mortgages	10.64	(2.11)	(0.80)	1.25	2.37
1-4 Family Mortgages	88.45	52.38	83.38	54.18	59.58
Nonmortgage Loans and Leases					
Commercial Loans	13.59	38.67	86.91	111.32	142.52
Consumer Loans	154.15	205.34	275.18	226.92	421.69
Repossessed Assets	53.22	33.39	29.90	20.87	54.85
Other	27.37	89.17	14.78	23.32	5.97
REPOSSESSED ASSETS, NET (\$ Millions)	\$1,218.26	\$1,009.38	\$947.09	\$959.69	\$977.03
Construction & Land Loans	156.87	155.55	149.61	129.73	178.69
Nonresidential Mortgages	250.50	237.13	205.34	249.22	157.73
Multifamily Mortgages	80.71	37.14	15.42	14.67	5.57
1-4 Family Mortgages	668.78	525.79	513.44	495.16	577.42
Other	61.40	53.78	63.28	70.90	57.64
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$500.10	\$534.18	\$575.45	\$564.89	\$641.53
Percent of Total Assets	59.07	60.13	59.65	58.58	60.26
Noncurrent Real Estate Loans	\$3.80	\$3.41	\$4.27	\$4.79	\$5.29
Percent of Total Assets	0.45	0.38	0.44	0.50	0.50
Real Estate Owned	\$1.16	\$0.96	\$0.88	\$0.89	\$0.92
Percent of Total Assets	0.14	0.11	0.09	0.09	0.09
Troubled Real Estate Loans	\$4.96	\$4.37	\$5.15	\$5.68	\$6.21
Percent of Total Assets	0.59	0.49	0.53	0.59	0.58

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 1999	JUN 2000	JUN 2001	JUN 2002	JUN 2003
NUMBER OF INSTITUTIONS:	1,115	1,091	1,049	995	947
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.59	0.56	0.69	0.64	0.73
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.94	0.85	1.32	1.06	0.95
Nonresidential Mortgages	0.76	0.62	0.62	0.71	0.56
Multifamily Mortgages	0.30	0.14	0.21	0.18	0.18
1-4 Family Mortgages	0.85	0.76	0.98	0.95	1.11
Nonmortgage Loans and Leases					
Commercial Loans	1.08	1.48	1.24	1.21	1.06
Consumer Loans	1.54	1.58	1.72	1.49	1.63
NONCURRENT LOANS (% Total Assets)	0.51	0.47	0.54	0.60	0.60
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.73	0.76	1.39	1.66	1.15
Nonresidential Mortgages	1.07	0.90	1.19	1.35	1.14
Multifamily Mortgages	0.39	0.20	0.16	0.21	0.19
1-4 Family Mortgages	0.78	0.65	0.72	0.82	0.84
Nonmortgage Loans and Leases					
Commercial Loans	0.90	1.28	1.62	2.52	1.96
Consumer Loans	0.70	0.73	0.71	0.50	0.66
NET CHARGE-OFFS (% Total Assets)	0.04	0.05	0.05	0.05	0.07
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.01	0.01	0.05	0.02	0.05
Nonresidential Mortgages	0.01	0.00	0.06	0.04	0.03
Multifamily Mortgages	0.03	-0.00	0.00	0.00	0.00
1-4 Family Mortgages	0.02	0.01	0.02	0.01	0.01
Nonmortgage Loans and Leases					
Commercial Loans	0.08	0.16	0.28	0.39	0.46
Consumer Loans	0.29	0.37	0.46	0.36	0.63
Repossessed Assets	4.37	3.31	3.16	2.17	5.61
Other	0.07	0.18	0.03	0.04	0.01
REPOSSESSED ASSETS, NET (% Total Assets)	0.14	0.11	0.10	0.10	0.09
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	0.78	0.64	0.52	0.46	0.62
Nonresidential Mortgages	0.82	0.67	0.53	0.61	0.34
Multifamily Mortgages	0.20	0.09	0.03	0.03	0.01
1-4 Family Mortgages	0.16	0.12	0.11	0.11	0.11
Other	0.15	0.11	0.11	0.12	0.08
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.17	0.19	0.22	0.19	0.27
Net Provisions for Losses (Annualized)	0.16	0.20	0.26	0.34	0.24
Valuation Allowances	0.69	0.64	0.64	0.68	0.66
Noncurrent Loans	0.51	0.47	0.54	0.60	0.60
Repossessed Assets, Net (% Total Assets)	0.14	0.11	0.10	0.10	0.09
Troubled Assets	0.66	0.58	0.64	0.70	0.69

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

						6-MONTHS ENDED		3-MONTHS ENDED	
		1999	2000	2001	2002	JUNE 2002	JUNE 2003	MAR. 2003	JUNE 2003
SUMMARY DATA:									
Number of Thrifts	(#)	1,103	1,068	1,019	974	995	947	958	947
Total Assets	(\$)	863.61	928.29	977.72	1,004.53	964.38	1,064.67	1,047.53	1,064.67
Net Income	(\$)	8.23	8.01	10.20	11.84	5.89	6.86	3.33	3.54
Profits	(\$)	8.51	8.56	10.83	12.57	6.18	6.96	3.36	3.60
Losses	(\$)	-0.28	-0.55	-0.63	-0.73	-0.29	-0.10	-0.04	-0.06
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.98	0.91	1.07	1.21	1.21	1.32	1.30	1.34
Median Ratio	(%)	0.71	0.68	0.67	0.80	0.78	0.81	0.81	0.82
Return on Average Equity	(%)	12.16	11.63	13.10	13.61	13.90	14.48	14.23	14.72
Median Ratio	(%)	6.75	6.49	6.18	7.56	7.39	7.60	7.54	7.55
Net Interest Income	(\$)	22.90	23.27	27.62	29.99	15.32	15.41	7.66	7.75
% of Average Assets	(%)	2.73	2.63	2.89	3.06	3.15	2.97	2.99	2.94
Total Fee Income	(\$)	5.60	7.11	6.08	4.55	3.03	3.13	1.69	1.44
% of Average Assets	(%)	0.72	0.83	0.46	0.64	0.37	0.55	0.66	0.55
G&A Expense	(\$)	17.04	18.54	21.79	22.54	11.13	12.27	5.94	6.33
% of Average Assets	(%)	2.03	2.09	2.28	2.30	2.28	2.36	2.32	2.40
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	7.79	7.99	8.13	9.18	9.15	9.15	9.07	9.15
Tier 1 Leverage Ratio	(%)	7.42	7.36	7.46	7.80	7.97	7.79	7.70	7.79
Risk-based Capital Ratio	(%)	13.83	13.30	13.51	13.96	14.23	14.32	14.14	14.32
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	1,079	1,038	999	967	980	943	952	943
Adequately Capitalized	(#)	21	26	17	5	14	4	6	4
Undercapitalized	(#)	0	2	3	2	1	0	0	0
Significantly Undercapitalized	(#)	1	1	0	0	0	0	0	0
Critically Undercapitalized	(#)	1	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	1	1	1	1	1	0	0	0
Problem Thrifts	(#)	12	15	16	14	18	8	12	8
Problem Thrift Assets	(\$)	5.45	6.78	3.30	2.58	3.51	0.72	2.39	0.72
Problem Thrift Assets as a % of Total Assets	(%)	0.63	0.73	0.34	0.26	0.36	0.07	0.23	0.07
ASSET QUALITY MEASURES:									
Troubled Assets	(\$)	5.37	5.56	6.85	7.57	6.78	7.32	7.56	7.32
% of Total Assets	(%)	0.62	0.60	0.70	0.75	0.70	0.69	0.72	0.69
Noncurrent Loans	(\$)	4.35	4.65	5.87	6.57	5.82	6.35	6.57	6.35
% of Total Assets	(%)	0.50	0.50	0.60	0.65	0.60	0.60	0.63	0.60
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	0.77	0.67	0.81	0.93	0.82	0.84	0.86	0.84
Multifamily Loans	(%)	0.30	0.15	0.16	0.13	0.21	0.19	0.15	0.19
Commercial Loans	(%)	1.12	1.52	1.99	2.19	2.52	1.96	2.09	1.96
Consumer Loans	(%)	0.77	0.81	0.60	0.64	0.50	0.66	0.68	0.66
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	235.86	201.16	398.18	472.19	190.25	355.90	160.17	195.72
Purchases	(\$)	81.52	75.77	189.11	273.68	112.85	189.33	90.57	98.76
Sales	(\$)	175.47	157.99	402.63	530.32	218.14	394.82	180.98	213.84
Loans Outstanding (1)	(\$)	410.52	448.18	465.25	479.72	449.41	516.45	511.38	516.45
Loans Outstanding / Total Assets	(%)	47.54	48.28	47.58	47.76	46.60	48.51	48.82	48.51

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / August 2003

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

	JUNE 2002		MARCH 2003		JUNE 2003	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	964.38	100.00	1,047.53	100.00	1,064.67	100.00
1-4 Family Mortgages	449.41	46.60	511.38	48.82	516.45	48.51
Mortgage Pool Securities	84.65	8.78	94.51	9.02	93.57	8.79
Multifamily Mortgages	45.91	4.76	48.38	4.62	50.59	4.75
Nonresidential Mortgages	41.11	4.26	45.24	4.32	45.76	4.30
Construction Loans	21.93	2.27	21.64	2.07	21.82	2.05
Land Loans	6.52	0.68	6.83	0.65	6.92	0.65
Commercial Loans	28.38	2.94	30.68	2.93	30.93	2.91
Consumer Loans	62.53	6.48	62.05	5.92	67.29	6.32
Cash and Noninterest-Earning Deposits	14.43	1.50	17.13	1.63	20.27	1.90
Investment Securities	144.07	14.94	136.45	13.03	138.50	13.01
Mortgage Derivatives	53.83	5.58	55.92	5.34	54.47	5.12
Repossessed Assets, Net	0.96	0.10	0.99	0.09	0.98	0.09
Real Estate Held for Investment	0.32	0.03	0.30	0.03	0.29	0.03
Office Premises & Equipment	8.77	0.91	9.42	0.90	9.56	0.90
Other Assets	61.54	6.38	68.82	6.57	68.28	6.41
Less: Contra Assets & Valuation Allowances	6.14	0.64	6.30	0.60	6.53	0.61
TOTAL LIABILITIES AND CAPITAL	964.38	100.00	1,047.53	100.00	1,064.67	100.00
Total Deposits	564.46	58.53	608.74	58.11	617.14	57.97
Deposits < or = to \$100,000	405.07	42.00	410.49	39.19	407.55	38.28
Deposits > \$100,000	159.39	16.53	198.25	18.93	209.59	19.69
Escrows	16.62	1.72	39.18	3.74	43.82	4.12
Total Borrowings	276.97	28.72	280.00	26.73	282.62	26.55
Advances from FHLB	179.69	18.63	171.26	16.35	164.16	15.42
Reverse Repurchase Agreements	65.13	6.75	55.35	5.28	59.44	5.58
Other Borrowings	32.16	3.33	53.39	5.10	59.01	5.54
Other Liabilities	18.10	1.88	24.58	2.35	23.62	2.22
EQUITY CAPITAL	88.22	9.15	95.04	9.07	97.47	9.15

	JUNE 2002		MARCH 2003		JUNE 2003	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	13.89	5.78	13.08	5.11	13.00	4.93
Interest Expense	6.42	2.67	5.42	2.12	5.25	1.99
Net Interest Income	7.47	3.11	7.66	2.99	7.75	2.94
Loss Provisions-Interest Bearing Assets	0.83	0.35	0.66	0.26	0.65	0.25
Noninterest Income	3.46	1.44	4.21	1.64	4.86	1.84
Mortgage Loan Servicing Fees	-1.13	-0.47	-0.62	-0.24	-1.03	-0.39
Other Fees and Charges	2.03	0.84	2.31	0.90	2.48	0.94
Other Noninterest Income	2.56	1.07	2.52	0.98	3.42	1.30
Noninterest Expense	5.72	2.38	6.03	2.35	6.46	2.45
G&A Expense	5.58	2.32	5.94	2.32	6.33	2.40
Goodwill Expense	0.09	0.04	0.06	0.02	0.08	0.03
Loss Provis.-Nonint. Bearing Assets	0.05	0.02	0.03	0.01	0.05	0.02
Income Before Taxes & Extraord. Items	4.39	1.82	5.18	2.02	5.50	2.09
Income Taxes	1.52	0.63	1.85	0.72	1.97	0.75
Extraordinary Items	-0.03	-0.01	-0.01	0.00	0.00	0.00
Net Income	2.84	1.18	3.33	1.30	3.54	1.34

* Annualized.
Numbers may not sum due to rounding.
Office of Thrift Supervision / August 2003

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

NORTHEAST REGION

		NORTHEAST REGION				6-MONTHS ENDED		3-MONTHS ENDED	
		1999	2000	2001	2002	JUNE 2002	JUNE 2003	MAR. 2003	JUNE 2003
SUMMARY DATA:									
Number of Thrifts	(#)	232	226	222	304	311	293	299	293
Total Assets	(\$)	174.46	181.35	198.18	246.92	224.80	265.42	256.46	265.42
Net Income	(\$)	1.68	1.32	1.85	2.90	1.37	1.69	0.83	0.86
Profits	(\$)	1.70	1.43	1.98	3.01	1.46	1.72	0.84	0.87
Losses	(\$)	-0.02	-0.12	-0.13	-0.11	-0.08	-0.02	-0.01	-0.01
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	1.02	0.74	0.99	1.23	1.16	1.33	1.33	1.33
Median Ratio	(%)	0.70	0.66	0.62	0.77	0.76	0.77	0.79	0.79
Return on Average Equity	(%)	12.26	8.68	10.69	13.15	12.72	14.25	14.21	14.29
Median Ratio	(%)	7.34	6.67	5.97	7.55	7.35	7.25	7.27	7.19
Net Interest Income	(\$)	4.65	4.98	5.43	7.26	3.63	3.82	1.89	1.93
% of Average Assets	(%)	2.82	2.82	2.91	3.07	3.07	2.99	3.01	2.96
Total Fee Income	(\$)	1.06	1.25	1.30	1.64	0.86	0.92	0.44	0.48
% of Average Assets	(%)	0.67	0.71	0.69	0.72	0.70	0.74	0.70	0.74
G&A Expense	(\$)	3.43	4.01	4.33	5.21	2.58	2.81	1.37	1.43
% of Average Assets	(%)	2.08	2.27	2.32	2.21	2.19	2.20	2.19	2.21
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	8.40	9.21	9.19	9.39	9.64	9.30	9.27	9.30
Tier 1 Leverage Ratio	(%)	7.96	7.87	8.02	8.42	8.63	8.32	8.31	8.32
Risk-based Capital Ratio	(%)	15.48	14.31	14.43	14.83	15.29	15.23	15.39	15.23
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	230	224	221	302	307	292	297	292
Adequately Capitalized	(#)	2	1	1	2	4	1	2	1
Undercapitalized	(#)	0	0	0	0	0	0	0	0
Significantly Undercapitalized	(#)	0	1	0	0	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	0	0	0	0	0	0	0
Problem Thrifts	(#)	1	1	1	2	3	1	3	1
Problem Thrift Assets	(\$)	0.41	0.03	0.06	1.52	0.09	0.11	1.50	0.11
Problem Thrift Assets as a % of Total Assets	(%)	0.24	0.02	0.03	0.62	0.04	0.04	0.59	0.04
ASSET QUALITY MEASURES:									
Troubled Assets	(\$)	1.37	1.25	1.22	1.59	1.44	1.59	1.62	1.59
% of Total Assets	(%)	0.78	0.69	0.61	0.65	0.64	0.60	0.63	0.60
Noncurrent Loans	(\$)	1.12	1.03	1.02	1.41	1.24	1.41	1.42	1.41
% of Total Assets	(%)	0.64	0.57	0.52	0.57	0.55	0.53	0.55	0.53
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	1.17	0.81	0.72	0.79	0.74	0.77	0.76	0.77
Multifamily Loans	(%)	0.66	0.33	0.19	0.19	0.37	0.24	0.21	0.24
Commercial Loans	(%)	0.71	1.33	1.85	1.81	2.06	1.86	1.94	1.86
Consumer Loans	(%)	0.64	0.70	0.67	0.46	0.56	0.70	0.58	0.70
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	42.71	32.93	72.42	103.24	40.74	79.29	35.97	43.32
Purchases	(\$)	11.57	16.88	36.78	61.92	23.93	38.78	18.14	20.64
Sales	(\$)	30.67	31.00	70.99	105.63	43.99	80.83	38.07	42.75
Loans Outstanding (1)	(\$)	71.23	76.65	85.86	109.55	96.44	114.56	111.52	114.56
Loans Outstanding / Total Assets	(%)	40.83	42.27	43.32	44.37	42.90	43.16	43.48	43.16

(1) Does not include Mortgage Backed Securities.
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Office of Thrift Supervision / August 2003

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

NORTHEAST REGION

	JUNE 2002		MARCH 2003		JUNE 2003	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	224.80	100.00	256.46	100.00	265.42	100.00
1-4 Family Mortgages	96.44	42.90	111.52	43.48	114.56	43.16
Mortgage Pool Securities	25.41	11.30	26.68	10.40	25.93	9.77
Multifamily Mortgages	7.23	3.22	8.17	3.19	8.22	3.10
Nonresidential Mortgages	12.58	5.59	15.23	5.94	15.65	5.90
Construction Loans	4.24	1.89	4.37	1.70	4.60	1.73
Land Loans	1.43	0.64	1.57	0.61	1.55	0.58
Commercial Loans	10.42	4.64	11.54	4.50	11.52	4.34
Consumer Loans	10.99	4.89	12.88	5.02	15.80	5.95
Cash and Noninterest-Earning Deposits	3.14	1.40	3.62	1.41	4.31	1.62
Investment Securities	39.74	17.68	46.93	18.30	49.30	18.57
Mortgage Derivatives	19.45	8.65	25.14	9.80	26.11	9.84
Repossessed Assets, Net	0.21	0.09	0.19	0.08	0.18	0.07
Real Estate Held for Investment	0.05	0.02	0.03	0.01	0.03	0.01
Office Premises & Equipment	1.98	0.88	2.05	0.80	2.03	0.76
Other Assets	12.17	5.42	13.08	5.10	13.34	5.03
Less: Contra Assets & Valuation Allowances	1.23	0.55	1.42	0.55	1.60	0.60
TOTAL LIABILITIES AND CAPITAL	224.80	100.00	256.46	100.00	265.42	100.00
Total Deposits	143.07	63.64	162.66	63.42	167.71	63.19
Deposits < or = to \$100,000	107.37	47.76	120.87	47.13	123.62	46.58
Deposits > \$100,000	35.70	15.88	41.78	16.29	44.09	16.61
Escrows	1.50	0.67	2.56	1.00	3.06	1.15
Total Borrowings	54.92	24.43	63.04	24.58	65.61	24.72
Advances from FHLB	29.67	13.20	31.69	12.36	33.93	12.78
Reverse Repurchase Agreements	12.61	5.61	15.37	5.99	15.11	5.69
Other Borrowings	12.63	5.62	15.99	6.23	16.57	6.24
Other Liabilities	3.65	1.62	4.43	1.73	4.36	1.64
EQUITY CAPITAL	21.67	9.64	23.77	9.27	24.68	9.30

	JUNE 2002		MARCH 2003		JUNE 2003	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	3.28	5.93	3.32	5.29	3.32	5.10
Interest Expense	1.55	2.80	1.43	2.28	1.39	2.14
Net Interest Income	1.73	3.13	1.89	3.01	1.93	2.96
Loss Provisions-Interest Bearing Assets	0.14	0.25	0.11	0.17	0.14	0.21
Noninterest Income	0.66	1.19	0.92	1.47	0.99	1.52
Mortgage Loan Servicing Fees	0.02	0.04	-0.03	-0.05	-0.03	-0.05
Other Fees and Charges	0.36	0.66	0.47	0.74	0.52	0.80
Other Noninterest Income	0.28	0.50	0.49	0.77	0.50	0.77
Noninterest Expense	1.28	2.32	1.40	2.23	1.47	2.26
G&A Expense	1.24	2.24	1.37	2.19	1.43	2.21
Goodwill Expense	0.03	0.06	0.03	0.05	0.03	0.04
Loss Provis.-Nonint. Bearing Assets	0.01	0.02	0.00	0.00	0.00	0.00
Income Before Taxes & Extraord. Items	0.97	1.75	1.31	2.08	1.31	2.02
Income Taxes	0.34	0.62	0.47	0.74	0.45	0.69
Extraordinary Items	0.00	0.00	-0.01	-0.01	0.00	0.00
Net Income	0.63	1.14	0.83	1.33	0.86	1.33

* Annualized.
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Office of Thrift Supervision / August 2003

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

SOUTHEAST REGION

		1999	2000	2001	2002	6-MONTHS ENDED		3-MONTHS ENDED	
						JUNE 2002	JUNE 2003	MAR. 2003	JUNE 2003
SUMMARY DATA:									
Number of Thrifts	(#)	221	210	196	345	348	336	339	336
Total Assets	(\$)	73.41	84.86	92.54	177.16	157.96	184.40	180.16	184.40
Net Income	(\$)	0.51	0.46	0.53	1.07	0.65	0.99	0.50	0.49
Profits	(\$)	0.59	0.55	0.63	1.64	0.83	1.05	0.52	0.53
Losses	(\$)	-0.08	-0.09	-0.09	-0.57	-0.18	-0.06	-0.02	-0.04
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.76	0.59	0.60	0.66	0.85	1.10	1.11	1.09
Median Ratio	(%)	0.66	0.65	0.59	0.71	0.71	0.74	0.75	0.77
Return on Average Equity	(%)	7.88	6.81	7.16	6.91	8.81	11.84	12.02	11.66
Median Ratio	(%)	6.04	6.19	5.45	6.25	6.55	6.85	6.76	7.05
Net Interest Income	(\$)	2.04	2.21	2.45	4.87	2.38	2.61	1.32	1.29
% of Average Assets	(%)	3.04	2.84	2.77	3.03	3.13	2.90	2.97	2.84
Total Fee Income	(\$)	0.58	0.84	1.20	1.85	0.95	0.96	0.48	0.47
% of Average Assets	(%)	0.95	1.18	1.51	1.10	1.20	1.03	1.09	1.03
G&A Expense	(\$)	1.92	2.25	2.83	5.06	2.46	2.70	1.32	1.37
% of Average Assets	(%)	2.87	2.89	3.20	3.15	3.23	3.00	2.98	3.02
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	9.12	8.37	8.27	9.24	10.05	9.35	9.33	9.35
Tier 1 Leverage Ratio	(%)	8.86	8.07	8.18	8.92	9.05	8.99	8.99	8.99
Risk-based Capital Ratio	(%)	16.26	14.66	13.94	15.16	15.62	15.24	15.35	15.24
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	214	201	192	342	341	333	336	333
Adequately Capitalized	(#)	4	9	2	2	6	3	3	3
Undercapitalized	(#)	0	0	2	1	1	0	0	0
Significantly Undercapitalized	(#)	1	0	0	0	0	0	0	0
Critically Undercapitalized	(#)	1	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	1	1	1	1	1	0	0	0
Problem Thrifts	(#)	4	1	5	10	12	6	7	6
Problem Thrift Assets	(\$)	0.16	0.02	0.31	0.78	1.97	0.57	0.62	0.57
Problem Thrift Assets as a % of Total Assets	(%)	0.22	0.03	0.34	0.44	1.25	0.31	0.35	0.31
ASSET QUALITY MEASURES:									
Troubled Assets	(\$)	0.56	0.63	0.77	1.53	1.42	1.44	1.49	1.44
% of Total Assets	(%)	0.76	0.74	0.83	0.87	0.90	0.78	0.83	0.78
Noncurrent Loans	(\$)	0.39	0.48	0.62	1.28	1.15	1.18	1.23	1.18
% of Total Assets	(%)	0.53	0.56	0.67	0.72	0.73	0.64	0.68	0.64
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	0.75	0.70	0.75	0.90	0.91	0.82	0.84	0.82
Multifamily Loans	(%)	0.63	0.23	0.19	0.35	0.47	0.35	0.39	0.35
Commercial Loans	(%)	1.08	1.31	1.72	2.84	3.15	2.42	2.61	2.42
Consumer Loans	(%)	0.61	0.71	1.17	0.95	0.67	0.88	0.94	0.88
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	14.74	11.19	25.84	64.89	24.00	49.64	23.72	25.91
Purchases	(\$)	7.02	6.80	10.56	56.44	22.44	40.07	18.93	21.14
Sales	(\$)	10.38	7.19	23.21	101.76	35.62	69.82	32.52	37.30
Loans Outstanding (1)	(\$)	34.23	39.14	39.38	75.34	66.55	74.85	75.53	74.85
Loans Outstanding / Total Assets	(%)	46.62	46.13	42.55	42.53	42.13	40.59	41.93	40.59

(1) Does not include Mortgage Backed Securities.
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Office of Thrift Supervision / August 2003

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

SOUTHEAST REGION

	JUNE 2002		MARCH 2003		JUNE 2003	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	157.96	100.00	180.16	100.00	184.40	100.00
1-4 Family Mortgages	66.55	42.13	75.53	41.93	74.85	40.59
Mortgage Pool Securities	10.63	6.73	16.69	9.26	17.09	9.27
Multifamily Mortgages	2.43	1.54	3.54	1.96	3.78	2.05
Nonresidential Mortgages	7.65	4.84	8.59	4.77	9.03	4.90
Construction Loans	5.05	3.20	5.04	2.80	4.86	2.63
Land Loans	2.20	1.39	2.25	1.25	2.33	1.26
Commercial Loans	6.09	3.86	7.80	4.33	8.12	4.40
Consumer Loans	21.36	13.52	19.11	10.61	20.05	10.87
Cash and Noninterest-Earning Deposits	2.94	1.86	3.23	1.79	3.39	1.84
Investment Securities	25.48	16.13	29.01	16.10	31.09	16.86
Mortgage Derivatives	9.51	6.02	8.78	4.88	7.87	4.27
Repossessed Assets, Net	0.26	0.17	0.26	0.15	0.26	0.14
Real Estate Held for Investment	0.04	0.03	0.05	0.03	0.02	0.01
Office Premises & Equipment	2.02	1.28	2.14	1.19	2.17	1.18
Other Assets	6.61	4.18	8.36	4.64	8.80	4.77
Less: Contra Assets & Valuation Allowances	1.34	0.85	1.44	0.80	1.45	0.78
TOTAL LIABILITIES AND CAPITAL	157.96	100.00	180.16	100.00	184.40	100.00
Total Deposits	107.78	68.23	126.32	70.12	128.35	69.60
Deposits < or = to \$100,000	81.41	51.54	88.99	49.40	89.47	48.52
Deposits > \$100,000	26.37	16.69	37.33	20.72	38.88	21.08
Escrows	0.97	0.61	2.08	1.15	2.66	1.44
Total Borrowings	30.59	19.36	31.11	17.27	31.99	17.35
Advances from FHLB	20.30	12.85	20.12	11.17	21.16	11.47
Reverse Repurchase Agreements	6.80	4.31	9.55	5.30	9.27	5.03
Other Borrowings	3.49	2.21	1.45	0.80	1.56	0.85
Other Liabilities	2.76	1.74	3.84	2.13	4.16	2.26
EQUITY CAPITAL	15.87	10.05	16.80	9.33	17.24	9.35

	JUNE 2002		MARCH 2003		JUNE 2003	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	2.46	6.36	2.39	5.38	2.33	5.12
Interest Expense	1.26	3.25	1.07	2.41	1.04	2.28
Net Interest Income	1.20	3.11	1.32	2.97	1.29	2.84
Loss Provisions-Interest Bearing Assets	0.44	1.15	0.26	0.58	0.23	0.51
Noninterest Income	0.90	2.34	1.04	2.33	1.10	2.41
Mortgage Loan Servicing Fees	-0.01	-0.02	-0.04	-0.10	-0.08	-0.17
Other Fees and Charges	0.47	1.22	0.53	1.19	0.55	1.20
Other Noninterest Income	0.44	1.14	0.55	1.24	0.63	1.38
Noninterest Expense	1.26	3.26	1.33	2.99	1.40	3.08
G&A Expense	1.25	3.23	1.32	2.98	1.37	3.02
Goodwill Expense	0.01	0.03	0.00	0.01	0.02	0.05
Loss Provis.-Nonint. Bearing Assets	0.00	0.00	0.00	0.00	0.00	0.00
Income Before Taxes & Extraord. Items	0.40	1.03	0.77	1.73	0.76	1.67
Income Taxes	0.14	0.35	0.27	0.61	0.26	0.58
Extraordinary Items	0.00	-0.01	0.00	0.00	0.00	0.00
Net Income	0.26	0.67	0.50	1.11	0.49	1.09

* Annualized.
Numbers may not sum due to rounding.
Office of Thrift Supervision / August 2003

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

MIDWEST REGION

		MIDWEST REGION				6-MONTHS ENDED		3-MONTHS ENDED	
		1999	2000	2001	2002	JUNE 2002	JUNE 2003	MAR. 2003	JUNE 2003
SUMMARY DATA:									
Number of Thrifts	(#)	227	223	216	224	230	218	221	218
Total Assets	(\$)	104.78	116.71	105.17	127.58	125.21	131.38	130.60	131.38
Net Income	(\$)	0.97	0.87	1.02	1.52	0.69	0.76	0.36	0.40
Profits	(\$)	1.03	1.02	1.08	1.57	0.71	0.77	0.37	0.40
Losses	(\$)	-0.06	-0.16	-0.07	-0.04	-0.02	-0.01	0.00	0.00
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.97	0.79	1.01	1.22	1.13	1.17	1.12	1.22
Median Ratio	(%)	0.73	0.71	0.69	0.84	0.84	0.87	0.85	0.86
Return on Average Equity	(%)	10.81	9.26	11.77	14.28	13.04	13.75	13.21	14.28
Median Ratio	(%)	7.08	6.72	6.72	8.02	7.46	8.00	8.20	8.15
Net Interest Income	(\$)	2.84	2.94	2.87	3.81	1.89	1.83	0.91	0.91
% of Average Assets	(%)	2.84	2.69	2.85	3.07	3.12	2.81	2.83	2.80
Total Fee Income	(\$)	0.86	0.92	0.90	1.04	0.52	0.52	0.26	0.26
% of Average Assets	(%)	0.89	0.82	1.03	0.87	0.87	0.80	0.80	0.80
G&A Expense	(\$)	2.38	2.52	2.55	3.27	1.60	1.67	0.81	0.87
% of Average Assets	(%)	2.38	2.31	2.53	2.63	2.64	2.58	2.50	2.65
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	8.71	8.37	8.47	8.51	8.57	8.54	8.51	8.54
Tier 1 Leverage Ratio	(%)	8.47	8.13	8.21	8.25	8.26	8.33	8.25	8.33
Risk-based Capital Ratio	(%)	14.35	13.87	14.63	14.76	14.83	14.99	14.96	14.99
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	218	214	207	222	226	218	220	218
Adequately Capitalized	(#)	9	9	9	1	4	0	1	0
Undercapitalized	(#)	0	0	0	1	0	0	0	0
Significantly Undercapitalized	(#)	0	0	0	0	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	0	0	0	0	0	0	0
Problem Thrifts	(#)	3	4	4	1	3	1	1	1
Problem Thrift Assets	(\$)	1.46	1.45	1.42	0.04	1.45	0.04	0.04	0.04
Problem Thrift Assets as a % of Total Assets	(%)	1.39	1.25	1.35	0.03	1.16	0.03	0.03	0.03
ASSET QUALITY MEASURES:									
Troubled Assets	(\$)	0.65	0.80	0.76	0.73	0.75	0.68	0.74	0.68
% of Total Assets	(%)	0.62	0.68	0.72	0.58	0.60	0.52	0.57	0.52
Noncurrent Loans	(\$)	0.53	0.66	0.61	0.60	0.60	0.53	0.61	0.53
% of Total Assets	(%)	0.51	0.57	0.58	0.47	0.48	0.40	0.46	0.40
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	0.70	0.82	0.76	0.55	0.58	0.51	0.55	0.51
Multifamily Loans	(%)	0.16	0.11	0.36	0.62	1.34	0.52	0.60	0.52
Commercial Loans	(%)	1.90	2.36	2.10	2.15	1.99	1.35	2.04	1.35
Consumer Loans	(%)	0.68	0.43	0.45	0.50	0.45	0.44	0.49	0.44
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	25.99	19.15	37.03	53.58	18.89	37.98	16.56	21.42
Purchases	(\$)	10.82	9.12	9.86	13.94	5.69	7.95	3.98	3.97
Sales	(\$)	16.63	14.82	27.55	43.34	15.05	31.86	14.31	17.55
Loans Outstanding (1)	(\$)	45.49	46.56	37.13	42.85	41.09	43.50	42.92	43.50
Loans Outstanding / Total Assets	(%)	43.41	39.89	35.30	33.58	32.82	33.11	32.86	33.11

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / August 2003

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

MIDWEST REGION

	JUNE 2002		MARCH 2003		JUNE 2003	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	125.21	100.00	130.60	100.00	131.38	100.00
1-4 Family Mortgages	41.09	32.82	42.92	32.86	43.50	33.11
Mortgage Pool Securities	15.99	12.77	17.07	13.07	17.60	13.39
Multifamily Mortgages	2.95	2.35	2.94	2.25	2.93	2.23
Nonresidential Mortgages	7.47	5.96	7.99	6.12	8.18	6.22
Construction Loans	7.07	5.65	6.83	5.23	6.72	5.11
Land Loans	1.12	0.89	1.26	0.96	1.23	0.94
Commercial Loans	4.65	3.71	4.90	3.75	4.98	3.79
Consumer Loans	14.90	11.90	15.48	11.86	16.31	12.42
Cash and Noninterest-Earning Deposits	1.99	1.59	2.26	1.73	2.51	1.91
Investment Securities	21.80	17.41	22.47	17.20	20.96	15.96
Mortgage Derivatives	5.91	4.72	4.88	3.73	4.21	3.20
Repossessed Assets, Net	0.15	0.12	0.14	0.11	0.15	0.12
Real Estate Held for Investment	0.10	0.08	0.10	0.08	0.10	0.08
Office Premises & Equipment	1.32	1.06	1.33	1.02	1.34	1.02
Other Assets	5.43	4.34	5.76	4.41	5.72	4.35
Less: Contra Assets & Valuation Allowances	0.82	0.65	0.85	0.65	0.85	0.65
TOTAL LIABILITIES AND CAPITAL	125.21	100.00	130.60	100.00	131.38	100.00
Total Deposits	71.86	57.39	76.05	58.23	76.86	58.50
Deposits < or = to \$100,000	54.90	43.85	56.19	43.03	55.62	42.33
Deposits > \$100,000	16.95	13.54	19.86	15.20	21.24	16.17
Escrows	1.41	1.12	2.47	1.89	2.91	2.21
Total Borrowings	38.43	30.69	38.56	29.52	37.86	28.82
Advances from FHLB	29.88	23.86	31.19	23.88	30.86	23.49
Reverse Repurchase Agreements	6.62	5.29	5.39	4.13	4.60	3.50
Other Borrowings	1.93	1.54	1.98	1.52	2.41	1.83
Other Liabilities	2.79	2.23	2.41	1.84	2.53	1.93
EQUITY CAPITAL	10.72	8.57	11.12	8.51	11.22	8.54

	JUNE 2002		MARCH 2003		JUNE 2003	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.79	5.84	1.67	5.17	1.64	5.02
Interest Expense	0.83	2.70	0.76	2.34	0.73	2.22
Net Interest Income	0.96	3.14	0.91	2.83	0.91	2.80
Loss Provisions-Interest Bearing Assets	0.07	0.24	0.08	0.25	0.08	0.26
Noninterest Income	0.44	1.45	0.49	1.51	0.60	1.83
Mortgage Loan Servicing Fees	0.00	0.01	-0.04	-0.11	-0.08	-0.24
Other Fees and Charges	0.27	0.87	0.29	0.91	0.34	1.03
Other Noninterest Income	0.18	0.58	0.23	0.72	0.34	1.04
Noninterest Expense	0.84	2.75	0.81	2.53	0.87	2.68
G&A Expense	0.81	2.64	0.81	2.50	0.87	2.65
Goodwill Expense	0.00	0.01	0.00	0.01	0.00	0.01
Loss Provis.-Nonint. Bearing Assets	0.03	0.09	0.00	0.01	0.00	0.01
Income Before Taxes & Extraord. Items	0.49	1.61	0.51	1.57	0.55	1.70
Income Taxes	0.13	0.42	0.14	0.45	0.16	0.48
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.36	1.19	0.36	1.12	0.40	1.22

* Annualized.
Numbers may not sum due to rounding.
Office of Thrift Supervision / August 2003

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

WEST REGION

		WEST REGION				6-MONTHS ENDED		3-MONTHS ENDED	
		1999	2000	2001	2002	JUNE 2002	JUNE 2003	MAR. 2003	JUNE 2003
SUMMARY DATA:									
Number of Thrifts	(#)	87	87	80	101	106	100	99	100
Total Assets	(\$)	338.44	381.09	434.32	460.78	464.16	491.56	489.38	491.56
Net Income	(\$)	3.37	3.78	5.01	6.36	3.18	3.42	1.64	1.79
Profits	(\$)	3.42	3.87	5.03	6.37	3.18	3.43	1.64	1.79
Losses	(\$)	-0.05	-0.09	-0.02	-0.01	0.00	-0.01	0.00	0.00
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.98	1.06	1.20	1.37	1.35	1.42	1.38	1.46
Median Ratio	(%)	0.77	0.81	0.87	1.05	1.01	1.02	1.09	1.04
Return on Average Equity	(%)	14.17	15.89	16.51	16.22	16.65	15.68	15.23	16.11
Median Ratio	(%)	8.63	9.16	9.47	11.51	11.40	11.25	11.39	11.39
Net Interest Income	(\$)	8.56	8.45	11.86	14.06	7.42	7.16	3.54	3.63
% of Average Assets	(%)	2.49	2.36	2.85	3.02	3.15	2.97	2.98	2.96
Total Fee Income	(\$)	2.05	2.45	1.30	0.03	0.70	0.74	0.51	0.23
% of Average Assets	(%)	0.63	0.69	-0.21	0.34	-0.18	0.19	0.43	0.19
G&A Expense	(\$)	5.43	5.49	7.19	9.00	4.49	5.10	2.43	2.66
% of Average Assets	(%)	1.58	1.53	1.73	1.93	1.90	2.11	2.05	2.17
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	6.60	6.98	7.21	9.16	8.70	9.11	8.96	9.11
Tier 1 Leverage Ratio	(%)	6.39	6.57	6.52	6.85	7.15	6.87	6.68	6.87
Risk-based Capital Ratio	(%)	12.38	12.47	12.59	12.85	13.15	13.35	12.87	13.35
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	86	84	79	101	106	100	99	100
Adequately Capitalized	(#)	1	1	0	0	0	0	0	0
Undercapitalized	(#)	0	2	1	0	0	0	0	0
Significantly Undercapitalized	(#)	0	0	0	0	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	0	0	0	0	0	0	0
Problem Thrifts	(#)	2	3	1	1	0	0	1	0
Problem Thrift Assets	(\$)	3.25	2.70	0.25	0.23	0.00	0.00	0.22	0.00
Problem Thrift Assets as a % of Total Assets	(%)	0.96	0.71	0.06	0.05	0.00	0.00	0.05	0.00
ASSET QUALITY MEASURES:									
Troubled Assets	(\$)	1.65	1.57	2.91	3.71	3.17	3.62	3.71	3.62
% of Total Assets	(%)	0.49	0.41	0.67	0.80	0.68	0.74	0.76	0.74
Noncurrent Loans	(\$)	1.37	1.36	2.61	3.28	2.83	3.24	3.32	3.24
% of Total Assets	(%)	0.40	0.36	0.60	0.71	0.61	0.66	0.68	0.66
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	0.65	0.56	0.85	1.06	0.86	0.93	0.96	0.93
Multifamily Loans	(%)	0.17	0.09	0.07	0.05	0.05	0.13	0.08	0.13
Commercial Loans	(%)	1.11	1.51	3.04	2.14	2.99	2.06	1.77	2.06
Consumer Loans	(%)	1.07	0.38	0.41	0.50	0.27	0.58	0.63	0.58
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	92.37	86.53	156.98	250.48	106.62	188.99	83.92	105.07
Purchases	(\$)	23.71	21.59	83.59	141.59	60.86	102.64	49.63	53.01
Sales	(\$)	52.23	50.71	158.14	279.58	123.48	212.31	96.07	116.24
Loans Outstanding (1)	(\$)	173.96	200.07	230.35	252.32	245.56	283.94	281.83	283.94
Loans Outstanding / Total Assets	(%)	51.40	52.50	53.04	54.76	52.90	57.76	57.59	57.76

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / August 2003

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

WEST REGION

	JUNE 2002		MARCH 2003		JUNE 2003	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	464.16	100.00	489.38	100.00	491.56	100.00
1-4 Family Mortgages	245.56	52.90	281.83	57.59	283.94	57.76
Mortgage Pool Securities	32.61	7.03	34.08	6.96	32.96	6.70
Multifamily Mortgages	33.34	7.18	33.83	6.91	35.76	7.27
Nonresidential Mortgages	13.42	2.89	13.44	2.75	12.90	2.62
Construction Loans	5.57	1.20	5.40	1.10	5.64	1.15
Land Loans	1.77	0.38	1.75	0.36	1.81	0.37
Commercial Loans	7.21	1.55	6.44	1.32	6.31	1.28
Consumer Loans	15.27	3.29	14.57	2.98	15.12	3.08
Cash and Noninterest-Earning Deposits	6.36	1.37	8.01	1.64	10.06	2.05
Investment Securities	64.16	13.82	46.17	9.43	44.32	9.02
Mortgage Derivatives	18.96	4.08	17.12	3.50	16.29	3.31
Repossessed Assets, Net	0.34	0.07	0.39	0.08	0.38	0.08
Real Estate Held for Investment	0.13	0.03	0.12	0.03	0.13	0.03
Office Premises & Equipment	3.45	0.74	3.90	0.80	4.03	0.82
Other Assets	37.71	8.12	42.05	8.59	40.85	8.31
Less: Contra Assets & Valuation Allowances	2.75	0.59	2.59	0.53	2.64	0.54
TOTAL LIABILITIES AND CAPITAL	464.16	100.00	489.38	100.00	491.56	100.00
Total Deposits	242.07	52.15	244.26	49.91	244.81	49.80
Deposits < or = to \$100,000	161.57	34.81	144.69	29.57	139.11	28.30
Deposits > \$100,000	80.50	17.34	99.57	20.35	105.70	21.50
Escrows	12.74	2.74	32.06	6.55	35.19	7.16
Total Borrowings	160.04	34.48	155.29	31.73	154.16	31.36
Advances from FHLB	106.84	23.02	96.27	19.67	85.22	17.34
Reverse Repurchase Agreements	39.09	8.42	25.05	5.12	30.46	6.20
Other Borrowings	14.11	3.04	33.97	6.94	38.48	7.83
Other Liabilities	8.94	1.93	13.93	2.85	12.60	2.56
EQUITY CAPITAL	40.37	8.70	43.83	8.96	44.80	9.11

	JUNE 2002		MARCH 2003		JUNE 2003	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	6.41	5.45	5.73	4.83	5.75	4.69
Interest Expense	2.83	2.40	2.19	1.85	2.12	1.73
Net Interest Income	3.58	3.04	3.54	2.98	3.63	2.96
Loss Provisions-Interest Bearing Assets	0.17	0.15	0.21	0.18	0.20	0.16
Noninterest Income	1.45	1.24	1.76	1.49	2.18	1.78
Mortgage Loan Servicing Fees	-1.14	-0.97	-0.51	-0.43	-0.84	-0.69
Other Fees and Charges	0.93	0.79	1.02	0.86	1.08	0.88
Other Noninterest Income	1.67	1.42	1.25	1.06	1.95	1.59
Noninterest Expense	2.33	1.98	2.48	2.09	2.72	2.22
G&A Expense	2.28	1.94	2.43	2.05	2.66	2.17
Goodwill Expense	0.04	0.03	0.02	0.02	0.02	0.02
Loss Provis.-Nonint. Bearing Assets	0.01	0.01	0.03	0.02	0.04	0.04
Income Before Taxes & Extraord. Items	2.53	2.15	2.61	2.20	2.88	2.35
Income Taxes	0.91	0.78	0.97	0.82	1.10	0.90
Extraordinary Items	-0.03	-0.02	0.00	0.00	0.00	0.00
Net Income	1.59	1.35	1.64	1.38	1.79	1.46

* Annualized.
Numbers may not sum due to rounding.
Office of Thrift Supervision / August 2003

TECHNICAL NOTES

Beginning with the quarter ended June 1996, all data are on a consolidated basis.

N/A - Not Available; -- Not applicable.

1-4 Family Mortgages

Includes permanent mortgages on 1-4 dwelling units.

All data through September 1998 exclude one self-liquidating thrift. Two thrifts did not report financial data for December 1998; and one thrift for June 1999, December 2000, and March 2002. September 2001 data exclude one conservatorship.

Asset Growth Rate

Calculated on a held constant basis.

Associations Held Constant as of June 30, 2003

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, home improvement loans, education loans, auto loans, mobile home loans, open-end home equity loans, and open-end unsecured consumer credit.

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.

Equity Capital

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 Pool Securities

Insured or guaranteed by an agency or instrument of the United States and privately issued mortgage pool securities.

Mortgage Refinancings

Includes refinanced loans of construction and permanent mortgages on all property types where the reporting thrift held the original loan being refinanced.

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. Beginning in 1997, 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 Income

As part of the Deposit Insurance Funds Act of 1996 ("DIFA"), a one-time special assessment on SAIF-assessable deposits was levied in the third quarter 1996 to fully capitalize the SAIF. For OTS-regulated thrifts, the special assessment totaled \$3.2 billion. This expense was recorded in thrifts' Non-Interest Expense. Since the special assessment was a tax-deductible expense, thrifts' Income Taxes were reduced. The estimated net impact of this special assessment was to reduce net income by approximately \$2.1 billion.

Net Interest Margin

Interest income earned on assets less interest paid on liabilities 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. Beginning March 1996, delinquent and non-current loans are reported net of specific valuation allowances.

Nonresidential Mortgages

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

Repossessed Assets

Includes real estate (construction, 1-4 dwelling units, 5 or more dwelling units, nonresidential and land) and other repossessed assets. Prior to March 1993, construction loans were included in each loan category. 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.

Repurchase Agreements & FedFunds Purchased

Prior to March 1998, Federal Funds Purchased were reported in "Other Borrowings."

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.