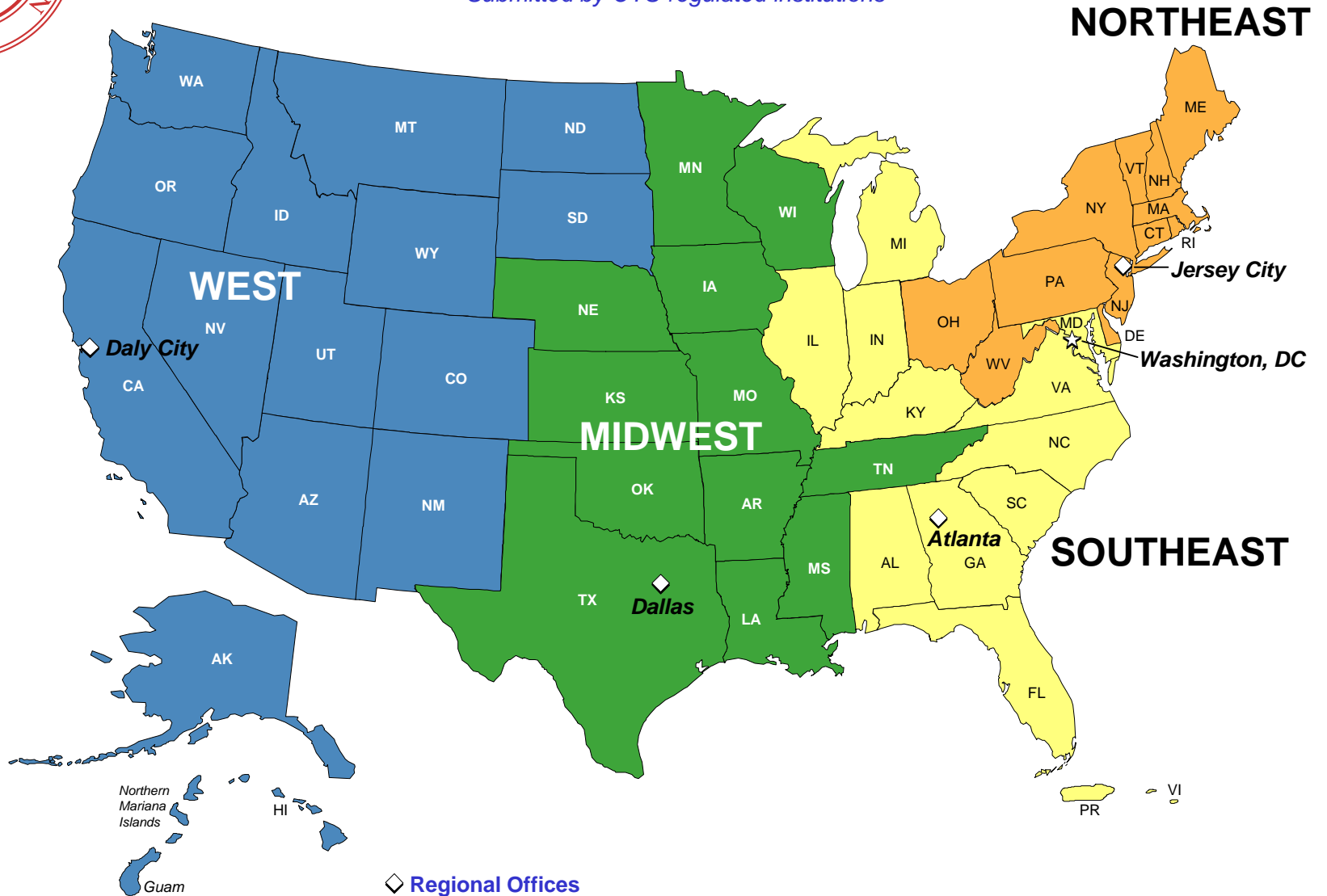




Third Quarter 2003 Thrift Industry Report Data

November 19, 2003

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



West Region - Includes Alaska, Hawaii, and Guam.

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NOTE: Numbers may not sum due to rounding.

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

INDUSTRY AGGREGATES:	1999	2000	2001	2002	9 mos.2002	9 mos.2003
PROFITABILITY(Percent)						
Return on Average Assets	0.98	0.91	1.07	1.21	1.21	1.30
Median Ratio	0.71	0.68	0.67	0.79	0.79	0.80
Return on Average Equity	12.16	11.63	13.10	13.61	13.71	14.34
Median Ratio	6.75	6.49	6.18	7.41	7.53	7.36
EARNINGS (\$ Millions)						
Interest Income	\$57,006.06	\$64,199.35	\$65,232.71	\$55,456.48	\$42,243.12	\$38,748.38
Interest Expense	34,104.48	40,924.61	37,617.66	25,468.47	19,565.45	15,686.97
NET INTEREST INCOME	22,901.58	23,274.75	27,615.05	29,988.00	22,677.67	23,061.40
Loss Provisions-Interest Bearing Assets	1,311.54	1,659.24	2,532.12	2,854.13	2,188.86	1,851.44
Noninterest Income	9,063.47	10,022.59	13,136.64	14,131.65	10,286.73	13,880.49
Mortgage Loan Servicing Fees	948.13	1,045.54	(1,572.23)	(3,860.33)	(3,154.92)	(1,505.46)
Other Fees and Charges	4,651.65	6,066.01	7,655.91	8,409.28	6,113.66	7,372.61
Other Noninterest Income	3,463.69	2,911.05	7,052.97	9,582.70	7,327.99	8,013.34
Noninterest Expense	17,705.74	19,238.15	22,590.75	22,999.31	17,069.61	19,044.15
G&A Expense	17,043.97	18,540.79	21,786.73	22,536.27	16,716.32	18,737.77
Goodwill Amortization	565.08	613.95	696.14	333.75	248.99	192.96
Loss Provisions-Noninterest Bearing Assets	96.69	83.42	107.88	129.30	104.30	113.43
Income Before Taxes & Extraordinary Items	12,947.77	12,399.94	15,628.83	18,266.21	13,705.92	16,046.31
Income Taxes	4,729.47	4,381.83	5,696.03	6,437.00	4,852.51	5,734.17
Extraordinary Items	9.79	(4.02)	269.08	7.87	1.91	(10.39)
NET INCOME	8,228.09	8,014.10	10,201.88	11,837.08	8,855.31	10,301.75
Profits	\$8,507.82	\$8,559.68	\$10,830.08	\$12,570.06	\$9,229.00	\$10,479.34
Losses	(\$279.73)	(\$545.58)	(\$628.20)	(\$732.99)	(\$373.69)	(\$177.59)
PROFITABILITY (Percent of Avg Assets Annualized)						
Interest Income	6.79	7.25	6.83	5.66	5.77	4.90
Interest Expense	4.06	4.62	3.94	2.60	2.67	1.98
NET INTEREST INCOME	2.73	2.63	2.89	3.06	3.10	2.91
Loss Provisions-Interest Bearing Assets	0.16	0.19	0.27	0.29	0.30	0.23
Noninterest Income	1.08	1.13	1.38	1.44	1.40	1.75
Mortgage Loan Servicing Fees	0.11	0.12	(0.16)	(0.39)	(0.43)	(0.19)
Other Fees and Charges	0.55	0.69	0.80	0.86	0.83	0.93
Other Noninterest Income	0.41	0.33	0.74	0.98	1.00	1.01
Noninterest Expense	2.11	2.17	2.37	2.35	2.33	2.41
G&A Expense	2.03	2.09	2.28	2.30	2.28	2.37
Goodwill Amortization	0.07	0.07	0.07	0.03	0.03	0.02
Loss Provisions-Noninterest Bearing Assets	0.01	0.01	0.01	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	1.54	1.40	1.64	1.87	1.87	2.03
Income Taxes	0.56	0.49	0.60	0.66	0.66	0.72
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	1.30
Profits	1.01	0.97	1.13	1.28	1.26	1.32
Losses	(0.03)	(0.06)	(0.07)	(0.07)	(0.05)	(0.02)

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	SEP 2001	DEC 2001	MAR 2002	JUN 2002	SEP 2002	DEC 2002	MAR 2003	JUN 2003	SEP 2003
NUMBER OF INSTITUTIONS:	1,037	1,019	1,007	995	983	974	958	947	936
EARNINGS (\$ Millions)									
Interest Income	\$16,211.94	\$15,187.19	\$14,666.38	\$13,890.72	\$13,686.03	\$13,213.35	\$13,078.68	\$12,995.73	\$12,673.97
Interest Expense	9,125.52	7,695.69	6,817.18	6,418.78	6,329.49	5,903.02	5,419.47	5,240.41	5,027.09
NET INTEREST INCOME	7,086.42	7,491.50	7,849.20	7,471.93	7,356.54	7,310.34	7,659.22	7,755.31	7,646.87
Loss Provisions-Interest Bearing Assets	772.88	538.57	671.28	829.67	687.92	665.27	661.10	652.91	537.43
Noninterest Income	3,383.77	3,137.12	3,179.55	3,460.69	3,646.48	3,844.92	4,211.51	4,846.34	4,822.64
Mortgage Loan Servicing Fees	(499.60)	(961.72)	134.93	(1,125.29)	(2,164.56)	(705.40)	(621.18)	(1,032.43)	148.16
Other Fees and Charges	1,920.20	2,074.26	1,993.22	2,026.35	2,094.09	2,295.62	2,312.23	2,465.09	2,595.28
Other Noninterest Income	1,963.17	2,024.58	1,051.40	2,559.64	3,716.96	2,254.71	2,520.46	3,413.68	2,079.20
Noninterest Expense	5,665.93	5,921.59	5,655.55	5,717.92	5,696.13	5,929.70	6,025.76	6,454.02	6,564.37
G&A Expense	5,455.24	5,719.48	5,547.36	5,578.86	5,590.10	5,819.95	5,936.25	6,328.37	6,473.15
Goodwill Amortization	191.64	155.21	82.51	85.44	81.05	84.76	55.78	74.70	62.48
Loss Provisions-Noninterest Bearing Assets	19.05	46.89	25.69	53.63	24.98	25.00	33.73	50.96	28.74
Income Before Taxes & Extraordinary Items	4,031.38	4,168.47	4,701.92	4,385.03	4,618.97	4,560.29	5,183.87	5,494.72	5,367.72
Income Taxes	1,493.50	1,487.63	1,685.83	1,516.35	1,650.34	1,584.49	1,851.84	1,962.91	1,919.42
Extraordinary Items	72.66	238.27	33.68	(31.72)	(0.05)	5.96	(6.45)	1.41	(5.35)
NET INCOME	2,610.54	2,919.11	3,049.77	2,836.97	2,968.58	2,981.76	3,325.58	3,533.22	3,442.95
PROFITABILITY (Percent of Avg Assets Annualized)									
Interest Income	6.72	6.32	5.95	5.78	5.62	5.32	5.11	4.93	4.70
Interest Expense	3.78	3.20	2.76	2.67	2.60	2.38	2.12	1.99	1.87
NET INTEREST INCOME	2.94	3.12	3.18	3.11	3.02	2.94	2.99	2.94	2.84
Loss Provisions-Interest Bearing Assets	0.32	0.22	0.27	0.35	0.28	0.27	0.26	0.25	0.20
Noninterest Income	1.40	1.31	1.29	1.44	1.50	1.55	1.64	1.84	1.79
Mortgage Loan Servicing Fees	-0.21	-0.40	0.05	-0.47	-0.89	-0.28	-0.24	-0.39	0.05
Other Fees and Charges	0.80	0.86	0.81	0.84	0.86	0.92	0.90	0.94	0.96
Other Noninterest Income	0.81	0.84	0.43	1.07	1.53	0.91	0.98	1.30	0.77
Noninterest Expense	2.35	2.47	2.29	2.38	2.34	2.39	2.35	2.45	2.44
G&A Expense	2.26	2.38	2.25	2.32	2.29	2.34	2.32	2.40	2.40
Goodwill Amortization	0.08	0.06	0.03	0.04	0.03	0.03	0.02	0.03	0.02
Loss Provisions-Noninterest Bearing Assets	0.01	0.02	0.01	0.02	0.01	0.01	0.01	0.02	0.01
Income Before Taxes & Extraordinary Items	1.67	1.74	1.91	1.82	1.90	1.84	2.02	2.08	1.99
Income Taxes	0.62	0.62	0.68	0.63	0.68	0.64	0.72	0.74	0.71
Extraordinary Items	0.03	0.10	0.01	-0.01	0.00	0.00	0.00	0.00	0.00
NET INCOME	1.08	1.22	1.24	1.18	1.22	1.20	1.30	1.34	1.28
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	1.08	1.22	1.24	1.18	1.22	1.20	1.30	1.34	1.28
Median Ratio	0.67	0.70	0.77	0.81	0.85	0.81	0.81	0.82	0.76
Return on Average Equity (Annualized)	13.09	14.75	14.67	13.16	13.44	13.24	14.23	14.71	14.18
Median Ratio	6.39	6.60	7.32	7.65	7.91	7.45	7.54	7.57	7.04
Net Interest Margin (Annualized)	2.94	3.12	3.18	3.11	3.02	2.94	2.99	2.94	2.84
Median Ratio	2.90	3.00	3.08	3.18	3.20	3.15	3.07	3.02	2.96
Number of Profitable Thrifts	919	886	903	899	903	881	883	886	849
Percent Profitable	88.62	86.95	89.67	90.35	91.86	90.45	92.17	93.56	90.71
Profits (\$ Millions)	\$2,732.58	\$3,047.98	\$3,140.74	\$3,034.95	\$3,053.31	\$3,341.06	\$3,361.05	\$3,594.66	\$3,523.63
Number of Unprofitable Thrifts	118	133	104	96	80	93	75	61	87
Percent Unprofitable	11.38	13.05	10.33	9.65	8.14	9.55	7.83	6.44	9.29
Losses (\$ Millions)	(\$122.03)	(\$128.87)	(\$90.97)	(\$197.99)	(\$84.73)	(\$359.30)	(\$35.47)	(\$61.44)	(\$80.68)

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	SEP 2001	DEC 2001	MAR 2002	JUN 2002	SEP 2002	DEC 2002	MAR 2003	JUN 2003	SEP 2003
NUMBER OF INSTITUTIONS:	1,037	1,019	1,007	995	983	974	958	947	936

TOTAL ASSETS (\$ Billions)	\$974.05	\$977.72	\$997.65	\$964.38	\$987.17	\$1,004.53	\$1,047.53	\$1,064.67	\$1,094.20
1 - 4 Family Mortgages	464.58	465.25	453.70	449.41	471.80	479.72	511.38	516.45	528.67
Mortgage Pool Securities	97.88	92.36	89.60	84.65	87.22	89.79	94.51	95.83	90.12
Multifamily Mortgages	45.34	45.39	45.82	45.91	48.12	48.05	48.38	50.59	52.31
Nonresidential Mortgages	39.87	39.30	40.72	41.11	42.10	43.76	45.24	45.75	46.56
Construction Loans	23.04	22.67	22.81	21.93	22.13	21.59	21.64	21.82	21.55
Land Loans	6.38	6.37	6.37	6.52	6.61	6.75	6.83	6.92	7.45
Commercial Loans	30.58	29.37	30.99	28.38	29.62	29.89	30.68	30.93	40.42
Consumer Loans	64.40	65.19	66.18	62.53	59.49	63.39	62.05	67.29	66.06
Cash and Noninterest-Earning Deposits	14.57	14.70	15.14	14.43	15.41	17.75	17.13	20.27	19.88
Investment Securities	123.21	135.70	158.68	144.07	137.65	129.26	136.45	136.25	134.21
Mortgage Derivatives	58.98	54.26	54.55	53.83	55.23	53.63	55.92	52.15	45.42
Reposessed Assets, Net	0.98	0.99	0.99	0.96	1.00	1.00	0.99	0.97	0.99
Real Estate Held for Investment, Net	0.50	0.32	0.33	0.32	0.32	0.30	0.30	0.29	0.31
Office Premises & Equipment	8.78	8.76	8.93	8.77	8.93	9.22	9.42	9.56	9.68
Other Assets	59.89	57.10	63.36	61.54	63.09	70.22	68.82	68.29	82.46
Less: Contra Assets & Valuation Allowances	5.94	5.75	5.96	6.14	6.30	6.17	6.30	6.53	6.47

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$974.05	\$977.72	\$997.65	\$964.38	\$987.17	\$1,004.53	\$1,047.53	\$1,064.67	\$1,094.20
TOTAL DEPOSITS	553.45	555.44	580.79	564.46	579.26	593.59	608.74	617.14	631.15
Deposits less than or equal to \$100,000	410.87	410.37	421.51	405.07	402.28	406.70	410.49	407.55	420.10
Deposits greater than \$100,000	142.58	145.07	159.28	159.39	176.98	186.89	198.25	209.59	211.06
Escrows	20.24	23.85	18.32	16.62	27.04	38.26	39.18	43.82	41.37
BORROWINGS	298.52	302.84	295.03	276.97	268.42	257.21	280.00	282.62	288.27
Advances From FHLB	213.15	207.52	193.71	179.69	178.42	171.39	171.26	164.16	175.58
Repurchase Agreements & FedFunds Purchased	49.73	67.85	74.18	65.13	54.92	50.29	55.35	59.44	57.99
Other Borrowings	35.64	27.46	27.15	32.16	35.07	35.53	53.39	59.01	54.70
Other Liabilities	20.45	16.12	16.52	18.10	23.77	23.26	24.58	23.63	36.12
Equity Capital	81.39	79.46	86.98	88.22	88.67	92.22	95.04	97.46	97.30

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	SEP 2001	DEC 2001	MAR 2002	JUN 2002	SEP 2002	DEC 2002	MAR 2003	JUN 2003	SEP 2003
NUMBER OF INSTITUTIONS:	1,037	1,019	1,007	995	983	974	958	947	936

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	47.70	47.58	45.48	46.60	47.79	47.76	48.82	48.51	48.32
Mortgage Pool Securities	10.05	9.45	8.98	8.78	8.84	8.94	9.02	9.00	8.24
Multifamily Mortgages	4.66	4.64	4.59	4.76	4.87	4.78	4.62	4.75	4.78
Nonresidential Mortgages	4.09	4.02	4.08	4.26	4.26	4.36	4.32	4.30	4.26
Construction Loans	2.37	2.32	2.29	2.27	2.24	2.15	2.07	2.05	1.97
Land Loans	0.65	0.65	0.64	0.68	0.67	0.67	0.65	0.65	0.68
Commercial Loans	3.14	3.00	3.11	2.94	3.00	2.98	2.93	2.90	3.69
Consumer Loans	6.61	6.67	6.63	6.48	6.03	6.31	5.92	6.32	6.04
Cash and Noninterest-Earning Deposits	1.50	1.50	1.52	1.50	1.56	1.77	1.63	1.90	1.82
Investment Securities	12.65	13.88	15.91	14.94	13.94	12.87	13.03	12.80	12.27
Mortgage Derivatives	6.06	5.55	5.47	5.58	5.59	5.34	5.34	4.90	4.15
Reposessed Assets, Net	0.10	0.10	0.10	0.10	0.10	0.10	0.09	0.09	0.09
Real Estate Held for Investment, Net	0.05	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03
Office Premises & Equipment	0.90	0.90	0.90	0.91	0.90	0.92	0.90	0.90	0.88
Other Assets	6.15	5.84	6.35	6.38	6.39	6.99	6.57	6.41	7.54
Less: Contra Assets & Valuation Allowances	0.61	0.59	0.60	0.64	0.64	0.61	0.60	0.61	0.59

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	56.82	56.81	58.22	58.53	58.68	59.09	58.11	57.97	57.68
Deposits less than or equal to \$100,000	42.18	41.97	42.25	42.00	40.75	40.49	39.19	38.28	38.39
Deposits greater than \$100,000	14.64	14.84	15.97	16.53	17.93	18.60	18.93	19.69	19.29
Escrows	2.08	2.44	1.84	1.72	2.74	3.81	3.74	4.12	3.78
BORROWINGS	30.65	30.97	29.57	28.72	27.19	25.61	26.73	26.55	26.34
Advances From FHLB	21.88	21.23	19.42	18.63	18.07	17.06	16.35	15.42	16.05
Repurchase Agreements & FedFunds Purchased	5.11	6.94	7.44	6.75	5.56	5.01	5.28	5.58	5.30
Other Borrowings	3.66	2.81	2.72	3.33	3.55	3.54	5.10	5.54	5.00
Other Liabilities	2.10	1.65	1.66	1.88	2.41	2.32	2.35	2.22	3.30
Equity Capital	8.36	8.13	8.72	9.15	8.98	9.18	9.07	9.15	8.89

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

FOR THE QUARTER ENDING:	SEP 2001	DEC 2001	MAR 2002	JUN 2002	SEP 2002	DEC 2002	MAR 2003	JUN 2003	SEP 2003
NUMBER OF INSTITUTIONS:	1,037	1,019	1,007	995	983	974	958	947	936

TOTAL ASSETS (Percent Change)	10.20	11.11	9.92	9.01	9.72	8.20	11.79	13.22	13.44
1 - 4 Family Mortgages	6.61	9.42	3.60	4.30	8.36	7.10	18.12	17.25	14.23
Mortgage Pool Securities	11.40	4.33	-2.17	-2.26	2.09	7.14	16.71	14.77	4.69
Multifamily Mortgages	6.18	5.13	4.27	6.85	9.92	11.15	10.98	14.21	12.91
Nonresidential Mortgages	14.47	14.05	12.85	15.11	14.44	16.25	16.32	14.78	14.59
Construction Loans	16.37	13.13	9.75	8.47	4.97	1.31	1.29	3.09	0.99
Land Loans	16.78	14.01	9.78	13.97	12.78	13.56	15.18	13.72	19.54
Commercial Loans	19.63	15.26	15.14	10.89	15.13	14.62	10.95	10.60	38.34
Consumer Loans	14.93	11.94	13.79	20.15	6.44	9.44	16.05	17.98	13.94
Cash and Noninterest-Earning Deposits	24.20	12.69	23.02	8.59	15.39	27.01	22.43	46.75	35.10
Investment Securities	72.32	83.41	139.07	144.48	141.90	146.43	157.40	154.13	144.32
Mortgage Derivatives	-17.50	-26.66	-17.81	-8.66	-2.95	2.23	5.48	-2.73	-17.31
Reposessed Assets, Net	2.28	14.61	13.42	10.34	10.76	7.63	7.11	3.78	2.55
Real Estate Held for Investment, Net	9.85	-26.05	-27.82	-27.95	-33.46	-6.06	-8.49	-8.32	-5.08
Office Premises & Equipment	6.53	7.39	8.56	9.82	10.58	11.69	11.81	11.77	11.34
Other Assets	31.84	30.49	30.76	22.33	18.91	31.09	15.83	13.39	33.76
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	10.20	11.11	9.92	9.01	9.72	8.20	11.79	13.22	13.44
TOTAL DEPOSITS	10.46	11.29	12.37	13.41	13.32	13.53	12.53	12.45	12.14
Deposits less than or equal to \$100,000	6.02	5.93	6.44	7.39	5.60	5.42	5.03	3.77	7.84
Deposits greater than \$100,000	25.60	29.89	31.80	32.26	35.90	36.33	32.03	34.30	21.81
BORROWINGS	2.63	4.52	1.53	-1.45	-3.32	-11.68	-0.87	3.46	8.55
Advances From FHLE	6.14	-0.87	-7.78	-8.10	-9.27	-13.06	-6.66	-7.59	-0.70
Repurchase Agreements & FedFunds Purchased	-28.84	17.69	29.62	13.76	14.91	-25.41	-24.89	-8.53	5.78
Other Borrowings	76.67	20.74	16.36	13.73	5.74	33.16	111.19	93.34	61.23
Other Liabilities	78.95	88.54	28.62	4.63	44.37	60.24	94.03	97.62	53.85
Equity Capital	17.60	13.69	19.04	21.33	17.15	21.47	17.66	15.63	13.37

STRUCTURAL DATA AND LOAN ACTIVITY

FOR THE QUARTER ENDING:	SEP 2001	DEC 2001	MAR 2002	JUN 2002	SEP 2002	DEC 2002	MAR 2003	JUN 2003	SEP 2003
NUMBER OF INSTITUTIONS:	1,037	1,019	1,007	995	983	974	958	947	936

SELECTED STRUCTURAL DATA									
Number of New Thrifts	5	5	2	2	0	5	3	2	1
Consolidated Assets (\$ Billions)	1.54	0.50	1.06	1.83	0.00	62.75	0.67	0.56	0.02
Number of Conservatorships/Receiverships	1	0	0	1	0	0	0	0	0
Consolidated Assets (\$ Billions)	1.77	0.00	0.00	0.05	0.00	0.00	0.00	0.00	0.00
Number of Bank Charter Conversions	2	8	2	3	3	1	7	3	4
Consolidated Assets (\$ Billions)	1.27	2.54	0.64	37.92	0.30	0.12	1.75	1.02	2.62
Number of Bank Acquisitions	9	12	7	6	5	8	6	8	2
Consolidated Assets (\$ Billions)	5.12	27.90	1.33	1.53	1.88	4.84	1.00	2.51	0.66
Number of Thrift Mergers	5	3	5	2	2	5	6	1	5
Consolidated Assets (\$ Billions)	2.58	0.24	29.22	0.08	0.80	51.16	1.67	0.05	1.46

LOAN ACTIVITY (\$ Millions)									
Mortgage Pool Securities									
Total Purchases	\$43,428.94	\$27,182.78	\$32,874.85	\$26,735.65	\$25,097.56	\$41,163.47	\$32,863.67	\$33,238.04	\$34,179.04
Total Sales	34,408.17	16,189.38	26,117.11	17,736.15	14,895.98	27,128.71	17,231.20	19,186.91	22,483.31
Mortgage Originations	118,731.71	124,221.69	110,977.99	109,245.55	138,304.00	177,438.07	176,176.71	215,074.78	250,386.28
Construction Loans	7,252.58	6,701.01	6,245.09	7,560.83	7,873.05	7,380.34	6,708.02	7,602.87	8,343.27
1-4 Family Mortgages	5,465.51	5,070.14	4,699.31	5,866.27	6,314.58	5,829.04	5,391.99	6,261.99	6,708.35
Permanent Loans Secured by 1-4 Family Unit	103,801.02	110,423.85	97,443.54	92,803.90	122,375.17	159,565.51	160,174.85	195,786.76	229,939.11
Mortgage Refinancings	34,193.39	50,952.23	43,153.96	33,056.84	54,754.37	87,637.11	104,203.84	116,667.75	105,205.49
Mortgage Purchases	56,355.48	65,865.46	62,510.07	52,694.86	64,936.26	97,689.87	91,373.56	99,848.84	107,235.21
Secured by 1-4 Family Mortgages	54,925.58	64,735.81	61,351.18	51,494.97	64,222.53	96,614.03	90,573.44	98,759.68	105,726.16
Mortgage Sales	115,976.85	120,145.98	119,513.45	101,122.36	119,206.77	196,519.89	182,625.95	215,801.63	233,925.90
Secured by 1-4 Family Mortgages	113,297.06	118,719.94	118,407.68	99,736.85	117,530.26	194,643.26	180,976.23	213,838.88	232,515.99
Nonmortgage Originations and Purchases	33,560.48	40,827.67	37,509.14	42,750.45	33,182.59	36,674.80	35,705.19	41,088.39	50,317.22
Consumer Loans	20,778.34	25,787.55	23,525.04	28,502.38	17,153.76	18,359.00	17,381.18	20,583.95	20,537.61

OTHER INDICATORS (Percent Annualized)									
Asset Growth Rate	6.72	14.25	8.54	1.88	10.40	7.87	18.05	7.72	12.37
Cost of Funds	4.31	3.65	3.15	3.05	3.00	2.78	2.49	2.35	2.21
Asset Yield	7.39	6.94	6.54	6.38	6.20	5.90	5.67	5.46	5.24
Mortgage Portfolio Yield	7.42	7.02	6.71	6.56	6.36	6.12	5.83	5.62	5.42
Earnings Efficiency	106.94	106.15	105.69	106.59	107.44	106.98	107.30	107.16	106.79
Operating Efficiency	64.13	66.47	55.60	66.63	76.72	65.39	63.49	68.88	62.30

CAPITAL MEASURES

FOR THE QUARTER ENDING:	SEP 2001	DEC 2001	MAR 2002	JUN 2002	SEP 2002	DEC 2002	MAR 2003	JUN 2003	SEP 2003
NUMBER OF INSTITUTIONS:	1,037	1,019	1,007	995	983	974	958	947	936

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	1,034	1,016	1,004	994	981	972	958	947	935
Percent of Thrifts	99.71	99.71	99.70	99.90	99.80	99.79	100.00	100.00	99.89
Consolidated Assets (\$ Billions)	\$973.65	\$977.41	\$997.56	\$964.33	\$987.12	\$1,004.45	\$1,047.53	\$1,064.67	\$1,093.97
Fail FDICIA Capital Standards	3	3	2	1	2	2	0	0	1
Percent of Thrifts	0.29	0.29	0.20	0.10	0.20	0.21	0.00	0.00	0.11
Consolidated Assets (\$ Billions)	\$0.40	\$0.31	\$0.08	\$0.04	\$0.05	\$0.08	\$0.00	\$0.00	\$0.23
Critically Undercapitalized	0	0	0	0	0	0	0	0	0
Percent of Thrifts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$72.35	\$72.19	\$74.72	\$75.28	\$76.53	\$76.80	\$79.06	\$81.38	\$82.06
Tangible Equity Ratio	7.53	7.46	7.62	7.96	7.89	7.80	7.69	7.79	7.63
Median Ratio	9.34	9.32	9.36	9.32	9.34	9.33	9.43	9.43	9.63
Tier 1 Capital (\$ Billions)	\$72.37	\$72.21	\$74.74	\$75.30	\$76.54	\$76.81	\$79.08	\$81.40	\$82.09
Tier 1 Leverage Ratio	7.53	7.46	7.62	7.97	7.89	7.80	7.70	7.79	7.63
Median Ratio	9.34	9.34	9.36	9.32	9.35	9.33	9.44	9.44	9.64
Tier 1 Risk-based Capital Ratio	12.20	12.19	12.58	12.98	12.80	12.70	12.68	12.81	12.68
Median Ratio	16.55	16.64	16.93	16.78	16.74	16.86	17.10	17.05	16.94
Risk-based Capital (\$ Billions)	\$80.05	\$80.00	\$82.60	\$82.55	\$83.51	\$84.45	\$88.23	\$90.71	\$91.58
Total Risk-based Capital Ratio	13.49	13.51	13.91	14.23	13.97	13.96	14.14	14.27	14.14
Median Ratio	17.37	17.39	17.71	17.59	17.73	17.86	17.89	18.00	17.77

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 2001	DEC 2001	MAR 2002	JUN 2002	SEP 2002	DEC 2002	MAR 2003	JUN 2003	SEP 2003
NUMBER OF INSTITUTIONS:	1,037	1,019	1,007	995	983	974	958	947	936
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$7,740.30	\$7,561.21	\$7,069.02	\$6,205.43	\$6,963.91	\$7,610.21	\$7,237.35	\$7,789.84	\$7,217.54
Mortgage Loans									
Construction & Land Loans	349.89	353.54	349.45	300.32	273.21	327.11	318.26	266.85	263.49
Nonresidential Mortgages	285.68	335.64	311.14	290.24	264.40	290.20	302.04	256.08	217.20
Multifamily Mortgages	84.12	102.02	116.66	84.12	67.38	82.91	93.22	89.24	111.71
1-4 Family Mortgages	5,440.07	5,081.15	4,976.74	4,257.24	4,973.68	5,316.53	5,179.94	5,750.85	5,328.07
Nonmortgage Loans and Leases									
Commercial Loans	393.08	444.07	394.63	342.80	353.22	425.02	373.92	328.03	297.39
Consumer Loans	1,187.45	1,244.80	920.41	930.71	1,032.03	1,168.45	969.96	1,098.80	999.68
NONCURRENT LOANS (\$ Millions)	\$5,683.52	\$5,866.09	\$6,211.00	\$5,822.29	\$5,937.28	\$6,569.81	\$6,571.41	\$6,350.59	\$6,439.75
Mortgage Loans									
Construction & Land Loans	494.79	454.65	531.31	470.96	467.05	453.50	441.44	332.07	329.94
Nonresidential Mortgages	570.20	572.69	591.10	554.26	538.91	544.75	571.77	522.31	478.06
Multifamily Mortgages	71.05	73.86	75.83	95.48	85.06	61.94	74.01	94.84	85.07
1-4 Family Mortgages	3,575.11	3,785.05	3,944.13	3,671.50	3,743.55	4,451.74	4,419.64	4,344.08	4,477.95
Nonmortgage Loans and Leases									
Commercial Loans	494.26	585.53	704.06	714.90	743.59	653.81	641.99	610.46	613.04
Consumer Loans	478.12	394.31	364.57	315.19	359.13	404.07	422.57	446.83	455.69
NET CHARGE-OFFS (\$ Millions)	\$556.10	\$708.74	\$495.08	\$461.52	\$581.88	\$859.10	\$709.54	\$719.11	\$678.65
Mortgage Loans									
Construction & Land Loans	12.57	8.86	9.08	6.18	8.27	6.88	10.41	13.66	7.75
Nonresidential Mortgages	26.88	13.04	4.98	17.48	3.49	9.42	9.90	15.28	6.28
Multifamily Mortgages	2.02	(0.37)	(1.34)	1.25	(0.50)	(0.41)	0.89	2.37	0.52
1-4 Family Mortgages	65.09	61.83	69.84	54.18	54.04	149.36	57.30	59.54	40.20
Nonmortgage Loans and Leases									
Commercial Loans	117.68	92.09	113.96	111.32	115.11	284.60	137.25	145.77	83.89
Consumer Loans	294.47	463.88	254.78	226.92	337.59	363.48	434.11	421.68	500.03
Repossessed Assets	25.62	58.26	37.64	20.87	33.40	36.17	41.99	54.85	31.96
Other	11.77	11.14	6.14	23.32	30.49	9.60	17.70	5.97	8.02
REPOSSESSED ASSETS, NET (\$ Millions)	\$980.49	\$988.55	\$988.70	\$959.69	\$997.71	\$996.01	\$989.61	\$974.38	\$991.18
Construction & Land Loans	148.65	143.44	131.74	129.73	171.46	173.29	177.09	177.79	180.38
Nonresidential Mortgages	235.75	232.28	236.44	249.22	181.33	173.89	168.54	157.00	162.36
Multifamily Mortgages	11.90	10.81	12.94	14.67	9.85	4.97	5.83	5.19	4.94
1-4 Family Mortgages	510.98	509.16	517.70	495.16	553.22	551.20	571.74	576.78	583.94
Other	73.20	92.86	89.87	70.90	81.85	92.66	66.40	57.62	59.56
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)									
Real Estate Loans	\$579.21	\$578.97	\$569.41	\$564.89	\$590.75	\$599.87	\$633.47	\$641.53	\$656.54
Percent of Total Assets	59.46	59.22	57.08	58.58	59.84	59.72	60.47	60.26	60.00
Noncurrent Real Estate Loans	\$4.71	\$4.89	\$5.14	\$4.79	\$4.83	\$5.51	\$5.51	\$5.29	\$5.37
Percent of Total Assets	0.48	0.50	0.52	0.50	0.49	0.55	0.53	0.50	0.49
Real Estate Owned	\$0.91	\$0.90	\$0.90	\$0.89	\$0.92	\$0.90	\$0.92	\$0.92	\$0.93
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	\$5.62	\$5.78	\$6.04	\$5.68	\$5.75	\$6.42	\$6.43	\$6.21	\$6.30
Percent of Total Assets	0.58	0.59	0.61	0.59	0.58	0.64	0.61	0.58	0.58

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 2001	DEC 2001	MAR 2002	JUN 2002	SEP 2002	DEC 2002	MAR 2003	JUN 2003	SEP 2003
NUMBER OF INSTITUTIONS:	1,037	1,019	1,007	995	983	974	958	947	936
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.79	0.77	0.71	0.64	0.71	0.76	0.69	0.73	0.66
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.19	1.22	1.20	1.06	0.95	1.15	1.12	0.93	0.91
Nonresidential Mortgages	0.72	0.85	0.76	0.71	0.63	0.66	0.67	0.56	0.47
Multifamily Mortgages	0.19	0.22	0.25	0.18	0.14	0.17	0.19	0.18	0.21
1-4 Family Mortgages	1.17	1.09	1.10	0.95	1.05	1.11	1.01	1.11	1.01
Nonmortgage Loans and Leases									
Commercial Loans	1.29	1.51	1.27	1.21	1.19	1.42	1.22	1.06	0.74
Consumer Loans	1.84	1.91	1.39	1.49	1.73	1.84	1.56	1.63	1.51
NONCURRENT LOANS (% Total Assets)	0.58	0.60	0.62	0.60	0.60	0.65	0.63	0.60	0.59
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.68	1.57	1.82	1.66	1.63	1.60	1.55	1.16	1.14
Nonresidential Mortgages	1.43	1.46	1.45	1.35	1.28	1.24	1.26	1.14	1.03
Multifamily Mortgages	0.16	0.16	0.17	0.21	0.18	0.13	0.15	0.19	0.16
1-4 Family Mortgages	0.77	0.81	0.87	0.82	0.79	0.93	0.86	0.84	0.85
Nonmortgage Loans and Leases									
Commercial Loans	1.62	1.99	2.27	2.52	2.51	2.19	2.09	1.97	1.52
Consumer Loans	0.74	0.60	0.55	0.50	0.60	0.64	0.68	0.66	0.69
NET CHARGE-OFFS (% Total Assets)	0.06	0.07	0.05	0.05	0.06	0.09	0.07	0.07	0.06
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.04	0.03	0.03	0.02	0.03	0.02	0.04	0.05	0.03
Nonresidential Mortgages	0.07	0.03	0.01	0.04	0.01	0.02	0.02	0.03	0.01
Multifamily Mortgages	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1-4 Family Mortgages	0.01	0.01	0.02	0.01	0.01	0.03	0.01	0.01	0.01
Nonmortgage Loans and Leases									
Commercial Loans	0.38	0.31	0.37	0.39	0.39	0.95	0.45	0.47	0.21
Consumer Loans	0.46	0.71	0.38	0.36	0.57	0.57	0.70	0.63	0.76
Reposessed Assets	2.61	5.89	3.81	2.17	3.35	3.63	4.24	5.63	3.22
Other	0.02	0.02	0.01	0.04	0.05	0.01	0.03	0.01	0.01
REPOSSESSED ASSETS, NET (% Total Assets)	0.10	0.10	0.10	0.10	0.10	0.10	0.09	0.09	0.09
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans	0.51	0.49	0.45	0.46	0.60	0.61	0.62	0.62	0.62
Nonresidential Mortgages	0.59	0.59	0.58	0.61	0.43	0.40	0.37	0.34	0.35
Multifamily Mortgages	0.03	0.02	0.03	0.03	0.02	0.01	0.01	0.01	0.01
1-4 Family Mortgages	0.11	0.11	0.11	0.11	0.12	0.11	0.11	0.11	0.11
Other	0.12	0.16	0.14	0.12	0.13	0.13	0.10	0.08	0.07
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	0.23	0.29	0.20	0.19	0.24	0.34	0.27	0.27	0.25
Net Provisions for Losses (Annualized)	0.32	0.22	0.27	0.34	0.28	0.26	0.25	0.25	0.20
Valuation Allowances	0.66	0.63	0.64	0.68	0.68	0.67	0.65	0.66	0.63
Noncurrent Loans	0.58	0.60	0.62	0.60	0.60	0.65	0.63	0.60	0.59
Reposessed Assets, Net (% Total Assets)	0.10	0.10	0.10	0.10	0.10	0.10	0.09	0.09	0.09
Troubled Assets	0.68	0.70	0.72	0.70	0.70	0.75	0.72	0.69	0.68

SELECTED INDICATORS

BY FDICIA CATEGORY

THIRD QUARTER 2003:	WELL-CAPITALIZED	ADEQUATELY CAPITALIZED	UNDER-CAPITALIZED	INDUSTRY
NUMBER OF INSTITUTIONS:	932	3	1	936
Total Assets (\$ Billions)	\$1,093.62	\$0.35	\$0.23	\$1,094.20
Tier 1 Leverage Ratio (Percent)	7.63	5.67	3.63	7.63
Median Ratio	9.68	5.64	3.63	9.64
Total Risk-based Capital Ratio (Percent)	14.15	9.10	12.94	14.14
Median Ratio	17.81	9.02	12.94	17.77
Return on Average Assets (Percent Annualized)	1.28	-5.21	0.02	1.28
Median Ratio	0.77	-4.87	0.02	0.76
Net Interest Margin (Percent Annualized)	2.84	3.24	2.30	2.84
Median Ratio	2.97	2.73	2.30	2.96
Number of Profitable Thrifts	848	0	1	849
Profits (\$ Millions)	\$3,523.62	\$0.00	\$0.01	\$3,523.63
Number of Unprofitable Thrifts	84	3	0	87
Losses (\$ Millions)	(\$76.27)	(\$4.40)	\$0.00	(\$80.68)
Valuation Allowances (Percent of Total Assets)	0.62	2.81	0.08	0.63
Troubled Assets (Percent of Total Assets)	0.68	2.99	0.02	0.68
Asset Growth Rate (Percent Annualized)	12.34	28.87	262.28	12.37

BY OTS EXAMINATION RATING

THIRD QUARTER 2003:	CAMELS 1 AND 2	CAMELS 3	CAMELS 4 AND 5	INDUSTRY
NUMBER OF INSTITUTIONS:	859	62	7	936
Total Assets (\$ Billions)	\$965.74	\$37.65	\$0.60	\$1,094.20
Tier 1 Leverage Ratio (Percent)	7.64	9.84	7.54	7.63
Median Ratio	9.79	8.20	8.16	9.64
Total Risk-based Capital Ratio (Percent)	14.10	15.02	14.92	14.14
Median Ratio	17.94	14.47	15.66	17.77
Return on Average Assets (Percent Annualized)	1.26	1.37	-0.07	1.28
Median Ratio	0.80	0.32	0.18	0.76
Net Interest Margin (Percent Annualized)	2.77	4.18	1.98	2.84
Median Ratio	2.98	2.82	2.45	2.96
Number of Profitable Thrifts	795	47	4	849
Profits (\$ Millions)	\$3,070.28	\$137.51	\$0.52	\$3,523.63
Number of Unprofitable Thrifts	64	15	3	87
Losses (\$ Millions)	(\$71.41)	(\$7.53)	(\$0.63)	(\$80.68)
Valuation Allowances (Percent of Total Assets)	0.57	2.49	1.54	0.63
Troubled Assets (Percent of Total Assets)	0.63	1.37	5.06	0.68
Asset Growth Rate (Percent Annualized)	8.55	-8.29	-7.76	12.37

Eight de novo thrifts have not been assigned an examination rating. These reported total assets of \$90.2 billion and net income of \$314.2 million.
Office of Thrift Supervision / November 2003

STATEMENT OF OPERATIONS
BY REGION

THIRD QUARTER 2003:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	288	331	219	98	936
EARNINGS (\$ Millions)					
Interest Income	\$3,235.72	\$2,257.65	\$1,574.79	\$5,634.68	\$12,673.97
Interest Expense	1,339.42	991.41	684.45	2,035.06	5,027.09
NET INTEREST INCOME	1,896.30	1,266.24	890.34	3,599.61	7,646.87
Loss Provisions-Interest Bearing Assets	155.65	183.04	67.99	130.81	537.43
Noninterest Income	907.79	1,104.52	642.22	2,170.29	4,822.64
Mortgage Loan Servicing Fees	23.25	5.51	43.97	75.43	148.16
Other Fees and Charges	565.52	567.10	344.70	1,118.12	2,595.28
Other Noninterest Income	319.02	531.92	253.55	976.75	2,079.20
Noninterest Expense	1,547.19	1,403.65	900.92	2,713.93	6,564.37
G&A Expense	1,515.56	1,394.35	892.64	2,671.92	6,473.15
Goodwill Amortization	29.31	8.14	3.37	21.65	62.48
Loss Provisions-Noninterest Bearing Assets	2.31	1.16	4.91	20.36	28.74
Income Before Taxes & Extraordinary Items	1,101.26	784.07	563.65	2,925.16	5,367.72
Income Taxes	383.17	266.47	158.77	1,113.49	1,919.42
Extraordinary Items	(0.42)	(4.61)	0.00	(0.32)	(5.35)
NET INCOME	717.67	512.99	404.89	1,811.36	3,442.95
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	4.88	4.83	4.82	4.48	4.70
Interest Expense	2.02	2.12	2.10	1.62	1.87
NET INTEREST INCOME	2.86	2.71	2.73	2.86	2.84
Loss Provisions-Interest Bearing Assets	0.23	0.39	0.21	0.10	0.20
Noninterest Income	1.37	2.36	1.97	1.73	1.79
Mortgage Loan Servicing Fees	0.04	0.01	0.13	0.06	0.05
Other Fees and Charges	0.85	1.21	1.06	0.89	0.96
Other Noninterest Income	0.48	1.14	0.78	0.78	0.77
Noninterest Expense	2.33	3.00	2.76	2.16	2.44
G&A Expense	2.29	2.98	2.73	2.13	2.40
Goodwill Amortization	0.04	0.02	0.01	0.02	0.02
Loss Provisions-Noninterest Bearing Assets	0.00	0.00	0.02	0.02	0.01
Income Before Taxes & Extraordinary Items	1.66	1.68	1.73	2.33	1.99
Income Taxes	0.58	0.57	0.49	0.89	0.71
Extraordinary Items	0.00	-0.01	0.00	0.00	0.00
NET INCOME	1.08	1.10	1.24	1.44	1.28
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	1.08	1.10	1.24	1.44	1.28
Median Ratio	0.76	0.71	0.82	0.99	0.76
Return on Average Equity (Annualized)	11.66	12.02	14.29	16.25	14.18
Median Ratio	6.79	6.10	7.59	11.06	7.04
Net Interest Margin (Annualized)	2.86	2.71	2.73	2.86	2.84
Median Ratio	2.90	2.92	3.02	3.13	2.96
Number of Profitable Thrifts	255	297	201	96	849
Percent Profitable	88.54	89.73	91.78	97.96	90.71
Profits (\$ Millions)	\$769.35	\$532.28	\$414.56	\$1,811.39	\$3,523.63
Number of Unprofitable Thrifts	33	34	18	2	87
Percent Unprofitable	11.46	10.27	8.22	2.04	9.29
Losses (\$ Millions)	(\$51.68)	(\$19.29)	(\$9.68)	(\$0.03)	(\$80.68)

STATEMENT OF CONDITION
BY REGION

THIRD QUARTER 2003:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	288	331	219	98	936

TOTAL ASSETS (\$ Billions)	\$266.93	\$190.43	\$129.67	\$514.85	\$1,094.20
1 - 4 Family Mortgages	116.26	76.47	42.19	294.25	528.67
Mortgage Pool Securities	27.21	16.60	17.90	28.41	90.12
Multifamily Mortgages	8.50	4.00	2.89	37.01	52.31
Nonresidential Mortgages	16.08	9.19	8.51	12.77	46.56
Construction Loans	4.42	4.93	6.59	5.60	21.55
Land Loans	1.52	2.49	1.41	2.02	7.45
Commercial Loans	11.53	9.71	4.87	14.31	40.42
Consumer Loans	16.35	20.54	15.17	13.99	66.06
Cash and Noninterest-Earning Deposits	3.75	3.58	2.30	10.25	19.88
Investment Securities	46.94	32.95	20.97	40.02	134.21
Mortgage Derivatives	23.87	7.84	3.77	9.95	45.42
Reposessed Assets, Net	0.20	0.26	0.16	0.37	0.99
Real Estate Held for Investment, Net	0.03	0.04	0.10	0.13	0.31
Office Premises & Equipment	2.01	2.21	1.34	4.12	9.68
Other Assets	13.72	8.88	6.11	54.17	82.46
Less: Contra Assets & Valuation Allowances	1.59	1.42	0.87	2.59	6.47

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$266.93	\$190.43	\$129.67	\$514.85	\$1,094.20
TOTAL DEPOSITS	167.92	132.86	76.75	254.30	631.15
Deposits less than or equal to \$100,000	121.74	90.65	55.38	152.61	420.10
Deposits greater than \$100,000	46.18	42.20	21.37	101.68	211.06
Escrows	2.68	2.09	2.59	34.01	41.37
BORROWINGS	66.94	34.72	35.94	157.16	288.27
Advances From FHLB	34.17	24.71	29.39	93.80	175.58
Repurchase Agreements & FedFunds Purchased	13.88	8.48	4.40	31.24	57.99
Other Borrowings	18.90	1.53	2.15	32.12	54.70
Other Liabilities	4.60	3.66	2.96	24.94	36.12
Equity Capital	24.78	17.11	11.44	44.44	97.30

STATEMENT OF CONDITION
BY REGION

THIRD QUARTER 2003:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	288	331	219	98	936

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
1 - 4 Family Mortgages	43.55	40.15	32.53	57.15	48.32
Mortgage Pool Securities	10.19	8.72	13.81	5.52	8.24
Multifamily Mortgages	3.19	2.10	2.23	7.19	4.78
Nonresidential Mortgages	6.03	4.83	6.57	2.48	4.26
Construction Loans	1.66	2.59	5.08	1.09	1.97
Land Loans	0.57	1.31	1.09	0.39	0.68
Commercial Loans	4.32	5.10	3.76	2.78	3.69
Consumer Loans	6.13	10.79	11.70	2.72	6.04
Cash and Noninterest-Earning Deposits	1.40	1.88	1.78	1.99	1.82
Investment Securities	17.59	17.30	16.17	7.77	12.27
Mortgage Derivatives	8.94	4.12	2.90	1.93	4.15
Reposessed Assets, Net	0.07	0.14	0.12	0.07	0.09
Real Estate Held for Investment, Net	0.01	0.02	0.08	0.02	0.03
Office Premises & Equipment	0.75	1.16	1.03	0.80	0.88
Other Assets	5.14	4.66	4.71	10.52	7.54
Less: Contra Assets & Valuation Allowances	0.60	0.75	0.67	0.50	0.59

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS	62.91	69.77	59.19	49.39	57.68
Deposits less than or equal to \$100,000	45.61	47.60	42.71	29.64	38.39
Deposits greater than \$100,000	17.30	22.16	16.48	19.75	19.29
Escrows	1.01	1.10	1.99	6.61	3.78
BORROWINGS	25.08	18.23	27.72	30.53	26.34
Advances From FHLB	12.80	12.98	22.67	18.22	16.05
Repurchase Agreements & FedFunds Purchased	5.20	4.45	3.39	6.07	5.30
Other Borrowings	7.08	0.80	1.66	6.24	5.00
Other Liabilities	1.72	1.92	2.28	4.84	3.30
Equity Capital	9.28	8.99	8.82	8.63	8.89

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

THIRD QUARTER 2003:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	288	331	219	98	936

TOTAL ASSETS (Percent Change)	15.69	9.20	0.92	17.33	13.44
1 - 4 Family Mortgages	14.29	-1.41	-1.52	22.13	14.23
Mortgage Pool Securities	8.57	64.88	3.07	-15.41	4.69
Multifamily Mortgages	19.63	-1.32	0.77	14.48	12.91
Nonresidential Mortgages	33.66	12.19	11.72	-0.09	14.59
Construction Loans	7.05	4.53	-8.02	5.29	0.99
Land Loans	4.69	24.66	23.82	23.45	19.54
Commercial Loans	6.61	30.20	5.06	126.80	38.34
Consumer Loans	42.06	17.31	1.60	-0.19	13.94
Cash and Noninterest-Earning Deposits	8.83	19.23	10.25	65.85	35.10
Investment Securities	129.12	204.33	267.98	123.35	144.32
Mortgage Derivatives	16.49	-27.58	-33.90	-44.47	-17.31
Reposessed Assets, Net	10.84	7.94	9.33	-7.04	2.55
Real Estate Held for Investment, Net	-40.48	-3.14	3.75	1.18	-5.08
Office Premises & Equipment	6.59	6.35	1.90	20.63	11.34
Other Assets	18.70	25.15	11.95	42.88	33.76
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	15.69	9.20	0.92	17.33	13.44
TOTAL DEPOSITS	16.87	7.28	5.05	14.21	12.14
Deposits less than or equal to \$100,000	14.79	3.44	1.26	7.94	7.84
Deposits greater than \$100,000	22.73	16.58	16.34	25.13	21.81
BORROWINGS	12.75	18.10	-9.46	9.07	8.55
Advances From FHLE	6.42	22.03	-4.46	-6.85	-0.70
Repurchase Agreements & FedFunds Purchased	10.62	11.56	-37.10	12.84	5.78
Other Borrowings	28.38	-1.19	10.71	104.41	61.23
Other Liabilities	28.25	13.63	11.77	69.86	53.85
Equity Capital	12.63	6.30	6.13	18.96	13.37

CAPITAL MEASURES
BY REGION

THIRD QUARTER 2003:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	288	331	219	98	936

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	287	331	219	98	935
Percent of Thrifts	99.65	100.00	100.00	100.00	99.89
Consolidated Assets (\$ Billions)	\$266.70	\$190.43	\$129.67	\$514.85	\$1,093.97
Fail FDICIA Capital Standards	1	0	0	0	1
Percent of Thrifts	0.35	0.00	0.00	0.00	0.11
Consolidated Assets (\$ Billions)	\$0.23	\$0.00	\$0.00	\$0.00	\$0.23
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)	\$22.11	\$16.37	\$10.98	\$33.06	\$82.06
Tangible Equity Ratio	8.38	8.65	8.54	6.59	7.63
Median Ratio	10.12	9.81	9.61	8.69	9.63
Tier 1 Capital (\$ Billions)	\$22.12	\$16.39	\$10.99	\$33.07	\$82.09
Tier 1 Leverage Ratio	8.38	8.66	8.54	6.59	7.63
Median Ratio	10.12	9.81	9.61	8.72	9.64
Tier 1 Risk-based Capital Ratio	13.78	13.97	14.39	11.21	12.68
Median Ratio	18.69	17.17	16.12	14.34	16.94
Risk-based Capital (\$ Billions)	\$24.55	\$17.34	\$11.72	\$38.44	\$91.58
Total Risk-based Capital Ratio	15.30	14.78	15.35	13.03	14.14
Median Ratio	19.87	17.85	17.19	15.05	17.77

ASSET QUALITY INDICATORS
BY REGION

THIRD QUARTER 2003:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	288	331	219	98	936
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$1,638.28	\$1,324.04	\$730.65	\$3,535.86	\$7,217.54
Mortgage Loans					
Construction & Land Loans	60.88	64.36	54.68	83.57	263.49
Nonresidential Mortgages	68.35	56.72	57.27	34.85	217.20
Multifamily Mortgages	18.43	5.14	18.51	69.63	111.71
1-4 Family Mortgages	1,162.46	754.09	390.75	3,032.06	5,328.07
Nonmortgage Loans and Leases					
Commercial Loans	76.80	115.05	55.24	50.31	297.39
Consumer Loans	251.36	328.68	154.20	265.45	999.68
NONCURRENT LOANS (\$ Millions)	\$1,509.23	\$1,221.70	\$540.50	\$3,170.18	\$6,439.75
Mortgage Loans					
Construction & Land Loans	67.81	71.60	58.47	132.07	329.94
Nonresidential Mortgages	109.28	106.95	79.44	182.39	478.06
Multifamily Mortgages	30.45	13.85	13.04	27.73	85.07
1-4 Family Mortgages	980.25	660.27	222.16	2,617.14	4,477.95
Nonmortgage Loans and Leases					
Commercial Loans	209.92	186.47	85.27	131.37	613.04
Consumer Loans	111.52	182.56	82.13	79.48	455.69
NET CHARGE-OFFS (\$ Millions)	\$143.22	\$279.23	\$62.15	\$194.05	\$678.65
Mortgage Loans					
Construction & Land Loans	0.13	1.72	0.96	4.95	7.75
Nonresidential Mortgages	2.73	1.38	2.96	(0.79)	6.28
Multifamily Mortgages	(0.19)	(0.03)	0.00	0.74	0.52
1-4 Family Mortgages	11.63	9.72	6.52	12.34	40.20
Nonmortgage Loans and Leases					
Commercial Loans	41.06	50.03	5.76	(12.97)	83.89
Consumer Loans	84.89	206.32	39.43	169.40	500.03
Repossessed Assets	2.18	8.41	1.44	19.93	31.96
Other	0.80	1.67	5.09	0.46	8.02
REPOSSESSED ASSETS, NET (\$ Millions)	\$198.68	\$264.35	\$159.94	\$368.21	\$991.18
Construction & Land Loans	9.97	60.96	63.39	46.06	180.38
Nonresidential Mortgages	82.52	28.59	21.29	29.96	162.36
Multifamily Mortgages	0.82	1.88	2.25	0.00	4.94
1-4 Family Mortgages	90.74	151.24	68.78	273.18	583.94
Other	14.63	21.69	4.24	19.01	59.56
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$146.79	\$97.08	\$61.60	\$351.67	\$656.54
Percent of Total Assets	54.99	50.98	47.50	68.30	60.00
Noncurrent Real Estate Loans	\$1.19	\$0.85	\$0.37	\$2.96	\$5.37
Percent of Total Assets	0.44	0.45	0.29	0.57	0.49
Real Estate Owned	\$0.18	\$0.24	\$0.16	\$0.35	\$0.93
Percent of Total Assets	0.07	0.13	0.12	0.07	0.09
Troubled Real Estate Loans	\$1.37	\$1.10	\$0.53	\$3.31	\$6.30
Percent of Total Assets	0.51	0.58	0.41	0.64	0.58

ASSET QUALITY INDICATORS
BY REGION

THIRD QUARTER 2003:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	288	331	219	98	936
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.61	0.70	0.56	0.69	0.66
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.02	0.87	0.68	1.10	0.91
Nonresidential Mortgages	0.42	0.62	0.67	0.27	0.47
Multifamily Mortgages	0.22	0.13	0.64	0.19	0.21
1-4 Family Mortgages	1.00	0.99	0.93	1.03	1.01
Nonmortgage Loans and Leases					
Commercial Loans	0.67	1.18	1.13	0.35	0.74
Consumer Loans	1.54	1.60	1.02	1.90	1.51
NONCURRENT LOANS (% Total Assets)	0.57	0.64	0.42	0.62	0.59
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.14	0.96	0.73	1.73	1.14
Nonresidential Mortgages	0.68	1.16	0.93	1.43	1.03
Multifamily Mortgages	0.36	0.35	0.45	0.07	0.16
1-4 Family Mortgages	0.84	0.86	0.53	0.89	0.85
Nonmortgage Loans and Leases					
Commercial Loans	1.82	1.92	1.75	0.92	1.52
Consumer Loans	0.68	0.89	0.54	0.57	0.69
NET CHARGE-OFFS (% Total Assets)	0.05	0.15	0.05	0.04	0.06
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.00	0.02	0.01	0.06	0.03
Nonresidential Mortgages	0.02	0.02	0.03	-0.01	0.01
Multifamily Mortgages	0.00	0.00	0.00	0.00	0.00
1-4 Family Mortgages	0.01	0.01	0.02	0.00	0.01
Nonmortgage Loans and Leases					
Commercial Loans	0.36	0.52	0.12	-0.09	0.21
Consumer Loans	0.52	1.00	0.26	1.21	0.76
Reposessed Assets	1.10	3.18	0.90	5.41	3.22
Other	0.01	0.02	0.08	0.00	0.01
REPOSSESSED ASSETS, NET (% Total Assets)	0.07	0.14	0.12	0.07	0.09
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	0.17	0.82	0.79	0.60	0.62
Nonresidential Mortgages	0.51	0.31	0.25	0.23	0.35
Multifamily Mortgages	0.01	0.05	0.08	0.00	0.01
1-4 Family Mortgages	0.08	0.20	0.16	0.09	0.11
Other	0.11	0.24	0.07	0.04	0.07
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.21	0.59	0.19	0.15	0.25
Net Provisions for Losses (Annualized)	0.23	0.38	0.21	0.10	0.20
Valuation Allowances	0.62	0.78	0.70	0.55	0.63
Noncurrent Loans	0.57	0.64	0.42	0.62	0.59
Reposessed Assets, Net (% Total Assets)	0.07	0.14	0.12	0.07	0.09
Troubled Assets	0.64	0.78	0.54	0.69	0.68

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	3rd Qtr 2003 Net Income (\$ Millions)	3rd Qtr 2002 Net Income (\$ Millions)
NORTHEAST REGION						
CONNECTICUT	9	15.26	8.79	1.26	43.90	43.74
DELAWARE	6	56.14	27.58	4.41	246.11	173.37
MAINE	9	1.54	1.09	0.15	4.26	3.10
MASSACHUSETTS	20	8.39	5.58	1.04	19.04	14.38
NEW HAMPSHIRE	6	1.81	1.41	0.19	5.01	4.43
NEW JERSEY	41	19.99	14.34	2.12	59.08	55.96
NEW YORK	43	51.70	31.41	4.84	125.51	157.98
OHIO	87	42.12	31.18	4.17	71.65	59.53
PENNSYLVANIA	53	67.69	44.75	6.32	137.60	173.65
RHODE ISLAND	5	0.78	0.57	0.10	2.99	2.01
VERMONT	2	0.32	0.22	0.02	0.71	0.63
WEST VIRGINIA	7	1.18	1.00	0.13	1.82	2.27
TOTAL	288	\$266.93	\$167.92	\$24.78	\$717.67	\$691.03

SOUTHEAST REGION

ALABAMA	12	2.62	1.87	0.24	6.30	2.26
DISTRICT OF COLUMBIA	1	0.22	0.19	0.02	(0.17)	0.13
FLORIDA	41	30.81	20.81	2.72	76.42	67.38
GEORGIA	22	9.08	4.99	0.86	28.57	11.16
ILLINOIS	58	26.82	19.33	2.67	27.59	31.99
INDIANA	51	13.05	9.17	1.25	48.74	19.16
KENTUCKY	27	3.01	2.40	0.34	5.57	5.41
MARYLAND	50	8.51	7.07	0.89	25.18	19.15
MICHIGAN	15	14.21	7.88	1.12	96.03	31.19
NORTH CAROLINA	16	3.43	2.65	0.51	8.11	9.44
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	22	6.97	4.72	0.66	18.66	18.95
VIRGIN ISLANDS	N/A	N/A	N/A	N/A	N/A	N/A
VIRGINIA	16	71.70	51.79	5.83	171.98	147.78
TOTAL	331	\$190.43	\$132.86	\$17.11	\$512.99	\$364.00

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

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	3rd Qtr 2003 Net Income (\$ Millions)	3rd Qtr 2002 Net Income (\$ Millions)
MIDWEST REGION						
ARKANSAS	8	3.72	2.70	0.43	4.94	10.51
IOWA	23	6.21	4.98	0.52	14.95	13.95
KANSAS	17	12.28	6.56	1.30	9.98	33.95
LOUISIANA	29	4.55	3.34	0.60	11.27	10.65
MINNESOTA	22	3.48	2.58	0.31	11.47	8.68
MISSISSIPPI	6	0.56	0.45	0.04	(0.14)	1.21
MISSOURI	31	4.83	3.54	0.55	11.96	12.39
NEBRASKA	11	15.67	8.11	1.22	36.58	36.53
OKLAHOMA	5	9.62	2.51	0.59	90.88	59.99
TENNESSEE	19	5.32	4.26	0.64	14.82	15.99
TEXAS	23	44.08	23.80	3.37	142.98	115.46
WISCONSIN	25	19.37	13.92	1.86	55.20	61.78
TOTAL	219	\$129.67	\$76.75	\$11.44	\$404.89	\$381.08
WEST REGION						
ALASKA	1	0.16	0.14	0.01	0.21	0.36
ARIZONA	4	0.73	0.38	0.11	6.44	3.18
CALIFORNIA	37	477.53	229.55	40.49	1,688.45	1,414.25
COLORADO	10	2.54	1.77	0.20	2.44	(1.18)
GUAM	1	0.09	0.08	0.01	0.18	0.12
HAWAII	2	7.45	4.81	0.61	20.35	18.71
IDAHO	3	1.01	0.78	0.09	2.50	1.63
MONTANA	3	0.28	0.23	0.04	1.05	0.77
NEVADA	2	1.22	0.78	0.16	7.36	2.48
NEW MEXICO	9	2.56	1.66	0.21	15.46	4.65
NORTH DAKOTA	3	0.97	0.80	0.12	3.80	3.86
OREGON	4	2.47	1.83	0.25	3.21	5.63
SOUTH DAKOTA	4	1.22	0.99	0.11	2.59	2.68
UTAH	4	1.61	0.96	0.21	4.96	8.63
WASHINGTON	8	14.62	9.28	1.78	51.70	53.31
WYOMING	3	0.38	0.27	0.05	0.69	0.90
TOTAL	98	\$514.85	\$254.30	\$44.44	\$1,811.36	\$1,519.97
UNITED STATES						
TOTAL	936	\$1,101.89	\$631.83	\$97.77	\$3,446.91	\$2,956.07

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

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	SEP 1999	SEP 2000	SEP 2001	SEP 2002	SEP 2003
NUMBER OF INSTITUTIONS:	1,111	1,082	1,037	983	936
EARNINGS (\$ Millions)					
Interest Income	\$14,478.78	\$16,594.79	\$16,211.94	\$13,686.03	\$12,673.97
Interest Expense	8,703.84	10,791.29	9,125.52	6,329.49	5,027.09
NET INTEREST INCOME	5,774.95	5,803.50	7,086.42	7,356.54	7,646.87
Loss Provisions-Interest Bearing Assets	299.69	410.12	772.88	687.92	537.43
Noninterest Income	2,214.20	2,540.07	3,383.77	3,646.48	4,822.64
Mortgage Loan Servicing Fees	195.27	269.67	(499.60)	(2,164.56)	148.16
Other Fees and Charges	1,190.16	1,590.69	1,920.20	2,094.09	2,595.28
Other Noninterest Income	828.77	679.71	1,963.17	3,716.96	2,079.20
Noninterest Expense	4,401.76	4,959.65	5,665.93	5,696.13	6,564.37
G&A Expense	4,238.81	4,773.39	5,455.24	5,590.10	6,473.15
Goodwill Amortization	139.17	164.19	191.64	81.05	62.48
Loss Provisions-Noninterest Bearing Assets	23.78	22.08	19.05	24.98	28.74
Income Before Taxes & Extraordinary Items	3,287.70	2,973.80	4,031.38	4,618.97	5,367.72
Income Taxes	1,197.65	1,105.33	1,493.50	1,650.34	1,919.42
Extraordinary Items	(0.90)	(24.37)	72.66	(0.05)	(5.35)
NET INCOME	2,089.15	1,844.09	2,610.54	2,968.58	3,442.95
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	6.80	7.40	6.72	5.62	4.70
Interest Expense	4.08	4.81	3.78	2.60	1.87
NET INTEREST INCOME	2.71	2.59	2.94	3.02	2.84
Loss Provisions-Interest Bearing Assets	0.14	0.18	0.32	0.28	0.20
Noninterest Income	1.04	1.13	1.40	1.50	1.79
Mortgage Loan Servicing Fees	0.09	0.12	-0.21	-0.89	0.05
Other Fees and Charges	0.56	0.71	0.80	0.86	0.96
Other Noninterest Income	0.39	0.30	0.81	1.53	0.77
Noninterest Expense	2.07	2.21	2.35	2.34	2.44
G&A Expense	1.99	2.13	2.26	2.29	2.40
Goodwill Amortization	0.07	0.07	0.08	0.03	0.02
Loss Provisions-Noninterest Bearing Assets	0.01	0.01	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	1.54	1.33	1.67	1.90	1.99
Income Taxes	0.56	0.49	0.62	0.68	0.71
Extraordinary Items	0.00	-0.01	0.03	0.00	0.00
NET INCOME	0.98	0.82	1.08	1.22	1.28
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	0.98	0.82	1.08	1.22	1.28
Median Ratio	0.76	0.71	0.67	0.85	0.76
Return on Average Equity (Annualized)	12.18	10.58	13.09	13.44	14.18
Median Ratio	7.16	6.65	6.39	7.91	7.04
Net Interest Margin (Annualized)	2.71	2.59	2.94	3.02	2.84
Median Ratio	3.08	3.00	2.90	3.20	2.96
Number of Profitable Thrifts	1,000	948	919	903	849
Percent Profitable	90.01	87.62	88.62	91.86	90.71
Profits (\$ Millions)	\$2,146.22	\$2,013.27	\$2,732.58	\$3,053.31	\$3,523.63
Number of Unprofitable Thrifts	111	134	118	80	87
Percent Unprofitable	9.99	12.38	11.38	8.14	9.29
Losses (\$ Millions)	(\$57.07)	(\$169.17)	(\$122.03)	(\$84.73)	(\$80.68)

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	SEP 1999	SEP 2000	SEP 2001	SEP 2002	SEP 2003
NUMBER OF INSTITUTIONS:	1,111	1,082	1,037	983	936

TOTAL ASSETS (\$ Billions)	\$862.73	\$908.20	\$974.05	\$987.17	\$1,094.20
1 - 4 Family Mortgages	421.03	446.09	464.58	471.80	528.67
Mortgage Pool Securities	96.60	89.25	97.88	87.22	90.12
Multifamily Mortgages	42.64	43.43	45.34	48.12	52.31
Nonresidential Mortgages	31.49	36.33	39.87	42.10	46.56
Construction Loans	17.00	20.62	23.04	22.13	21.55
Land Loans	4.54	5.68	6.38	6.61	7.45
Commercial Loans	18.52	26.66	30.58	29.62	40.42
Consumer Loans	54.75	57.77	64.40	59.49	66.06
Cash and Noninterest-Earning Deposits	12.47	12.27	14.57	15.41	19.88
Investment Securities	117.34	118.12	123.21	137.65	134.21
Mortgage Derivatives	70.09	73.44	58.98	55.23	45.42
Reposessed Assets, Net	1.11	0.98	0.98	1.00	0.99
Real Estate Held for Investment, Net	0.42	0.46	0.50	0.32	0.31
Office Premises & Equipment	8.26	8.60	8.78	8.93	9.68
Other Assets	41.95	47.38	59.89	63.09	82.46
Less: Contra Assets & Valuation Allowances	5.38	5.44	5.94	6.30	6.47

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$862.73	\$908.20	\$974.05	\$987.17	\$1,094.20
TOTAL DEPOSITS	493.73	518.09	553.45	579.26	631.15
Deposits less than or equal to \$100,000	396.32	400.93	410.87	402.28	420.10
Deposits greater than \$100,000	97.41	117.16	142.58	176.98	211.06
Escrows	9.04	9.71	20.24	27.04	41.37
BORROWINGS	278.09	295.50	298.52	268.42	288.27
Advances From FHLB	174.60	204.25	213.15	178.42	175.58
Repurchase Agreements & FedFunds Purchased	64.87	71.02	49.73	54.92	57.99
Other Borrowings	38.62	20.23	35.64	35.07	54.70
Other Liabilities	12.88	13.42	20.45	23.77	36.12
Equity Capital	68.98	71.48	81.39	88.67	97.30

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	SEP 1999	SEP 2000	SEP 2001	SEP 2002	SEP 2003
NUMBER OF INSTITUTIONS:	1,111	1,082	1,037	983	936

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
1 - 4 Family Mortgages	48.80	49.12	47.70	47.79	48.32
Mortgage Pool Securities	11.20	9.83	10.05	8.84	8.24
Multifamily Mortgages	4.94	4.78	4.66	4.87	4.78
Nonresidential Mortgages	3.65	4.00	4.09	4.26	4.26
Construction Loans	1.97	2.27	2.37	2.24	1.97
Land Loans	0.53	0.63	0.65	0.67	0.68
Commercial Loans	2.15	2.94	3.14	3.00	3.69
Consumer Loans	6.35	6.36	6.61	6.03	6.04
Cash and Noninterest-Earning Deposits	1.45	1.35	1.50	1.56	1.82
Investment Securities	13.60	13.01	12.65	13.94	12.27
Mortgage Derivatives	8.12	8.09	6.06	5.59	4.15
Reposessed Assets, Net	0.13	0.11	0.10	0.10	0.09
Real Estate Held for Investment, Net	0.05	0.05	0.05	0.03	0.03
Office Premises & Equipment	0.96	0.95	0.90	0.90	0.88
Other Assets	4.86	5.22	6.15	6.39	7.54
Less: Contra Assets & Valuation Allowances	0.62	0.60	0.61	0.64	0.59

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS	57.23	57.05	56.82	58.68	57.68
Deposits less than or equal to \$100,000	45.94	44.15	42.18	40.75	38.39
Deposits greater than \$100,000	11.29	12.90	14.64	17.93	19.29
Escrows	1.05	1.07	2.08	2.74	3.78
BORROWINGS	32.23	32.54	30.65	27.19	26.34
Advances From FHLB	20.24	22.49	21.88	18.07	16.05
Repurchase Agreements & FedFunds Purchased	7.52	7.82	5.11	5.56	5.30
Other Borrowings	4.48	2.23	3.66	3.55	5.00
Other Liabilities	1.49	1.48	2.10	2.41	3.30
Equity Capital	8.00	7.87	8.36	8.98	8.89

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

FOR THE QUARTER ENDING:	SEP 1999	SEP 2000	SEP 2001	SEP 2002	SEP 2003
NUMBER OF INSTITUTIONS:	1,111	1,082	1,037	983	936

TOTAL ASSETS (Percent Change)	13.41	13.79	10.20	9.72	13.44
1 - 4 Family Mortgages	10.81	14.68	6.61	8.36	14.23
Mortgage Pool Securities	7.28	-0.64	11.40	2.09	4.69
Multifamily Mortgages	1.94	10.19	6.18	9.92	12.91
Nonresidential Mortgages	17.23	24.69	14.47	14.44	14.59
Construction Loans	35.60	28.49	16.37	4.97	0.99
Land Loans	27.92	35.20	16.78	12.78	19.54
Commercial Loans	38.69	55.04	19.63	15.13	38.34
Consumer Loans	27.88	17.75	14.93	6.44	13.94
Cash and Noninterest-Earning Deposits	18.72	12.86	24.20	15.39	35.10
Investment Securities	118.39	74.24	72.32	141.90	144.32
Mortgage Derivatives	30.45	8.33	-17.50	-2.95	-17.31
Reposessed Assets, Net	-24.58	-8.41	2.28	10.76	2.55
Real Estate Held for Investment, Net	-5.56	11.90	9.85	-33.46	-5.08
Office Premises & Equipment	8.30	9.23	6.53	10.58	11.34
Other Assets	21.40	24.33	31.84	18.91	33.76
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	13.41	13.79	10.20	9.72	13.44
TOTAL DEPOSITS	4.22	10.35	10.46	13.32	12.14
Deposits less than or equal to \$100,000	2.38	6.48	6.02	5.60	7.84
Deposits greater than \$100,000	12.43	26.03	25.60	35.90	21.81
BORROWINGS	41.34	20.80	2.63	-3.32	8.55
Advances From FHLE	44.98	22.82	6.14	-9.27	-0.70
Repurchase Agreements & FedFunds Purchased	46.86	13.30	-28.84	14.91	5.78
Other Borrowings	20.11	29.43	76.67	5.74	61.23
Other Liabilities	-12.81	13.79	78.95	44.37	53.85
Equity Capital	5.97	12.27	17.60	17.15	13.37

CAPITAL MEASURES

FOR THE QUARTER ENDING:	SEP 1999	SEP 2000	SEP 2001	SEP 2002	SEP 2003
NUMBER OF INSTITUTIONS:	1,111	1,082	1,037	983	936

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	1,110	1,080	1,034	981	935
Percent of Thrifts	99.91	99.82	99.71	99.80	99.89
Consolidated Assets (\$ Billions)	\$862.69	\$907.70	\$973.65	\$987.12	\$1,093.97
Fail FDICIA Capital Standards	1	2	3	2	1
Percent of Thrifts	0.09	0.18	0.29	0.20	0.11
Consolidated Assets (\$ Billions)	\$0.04	\$0.50	\$0.40	\$0.05	\$0.23
Critically Undercapitalized	1	0	0	0	0
Percent of Thrifts	0.09	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.04	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$64.65	\$66.51	\$72.35	\$76.53	\$82.06
Tangible Equity Ratio	7.54	7.37	7.53	7.89	7.63
Median Ratio	9.37	9.40	9.34	9.34	9.63
Tier 1 Capital (\$ Billions)	\$64.70	\$66.54	\$72.37	\$76.54	\$82.09
Tier 1 Leverage Ratio	7.54	7.37	7.53	7.89	7.63
Median Ratio	9.37	9.40	9.34	9.35	9.64
Tier 1 Risk-based Capital Ratio	12.94	12.21	12.20	12.80	12.68
Median Ratio	17.66	17.10	16.55	16.74	16.94
Risk-based Capital (\$ Billions)	\$70.69	\$72.55	\$80.05	\$83.51	\$91.58
Total Risk-based Capital Ratio	14.14	13.31	13.49	13.97	14.14
Median Ratio	18.48	17.99	17.37	17.73	17.77

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 1999	SEP 2000	SEP 2001	SEP 2002	SEP 2003
NUMBER OF INSTITUTIONS:	1,111	1,082	1,037	983	936
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$5,095.38	\$5,713.60	\$7,740.30	\$6,963.91	\$7,217.54
Mortgage Loans					
Construction & Land Loans	192.46	338.07	349.89	273.21	263.49
Nonresidential Mortgages	192.98	242.34	285.68	264.40	217.20
Multifamily Mortgages	87.21	84.07	84.12	67.38	111.71
1-4 Family Mortgages	3,582.44	3,727.80	5,440.07	4,973.68	5,328.07
Nonmortgage Loans and Leases					
Commercial Loans	186.07	327.50	393.08	353.22	297.39
Consumer Loans	854.23	993.82	1,187.45	1,032.03	999.68
NONCURRENT LOANS (\$ Millions)	\$4,469.17	\$4,316.05	\$5,683.52	\$5,937.28	\$6,439.75
Mortgage Loans					
Construction & Land Loans	142.95	202.76	494.79	467.05	329.94
Nonresidential Mortgages	336.03	342.74	570.20	538.91	478.06
Multifamily Mortgages	161.73	78.32	71.05	85.06	85.07
1-4 Family Mortgages	3,221.49	2,891.33	3,575.11	3,743.55	4,477.95
Nonmortgage Loans and Leases					
Commercial Loans	193.05	356.80	494.26	743.59	613.04
Consumer Loans	413.92	444.10	478.12	359.13	455.69
NET CHARGE-OFFS (\$ Millions)	\$305.55	\$375.21	\$556.10	\$581.88	\$678.65
Mortgage Loans					
Construction & Land Loans	0.55	4.35	12.57	8.27	7.75
Nonresidential Mortgages	8.24	5.07	26.88	3.49	6.28
Multifamily Mortgages	(7.19)	(3.30)	2.02	(0.50)	0.52
1-4 Family Mortgages	61.42	43.32	65.09	54.04	40.20
Nonmortgage Loans and Leases					
Commercial Loans	22.96	61.49	117.68	115.11	83.89
Consumer Loans	156.39	210.11	294.47	337.59	500.03
Repossessed Assets	25.08	37.07	25.62	33.40	31.96
Other	38.10	17.09	11.77	30.49	8.02
REPOSSESSED ASSETS, NET (\$ Millions)	\$1,107.81	\$981.36	\$980.49	\$997.71	\$991.18
Construction & Land Loans	137.88	148.61	148.65	171.46	180.38
Nonresidential Mortgages	236.01	230.63	235.75	181.33	162.36
Multifamily Mortgages	55.63	33.81	11.90	9.85	4.94
1-4 Family Mortgages	613.94	506.52	510.98	553.22	583.94
Other	64.34	61.79	73.20	81.85	59.56
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$516.69	\$552.14	\$579.21	\$590.75	\$656.54
Percent of Total Assets	59.89	60.80	59.46	59.84	60.00
Noncurrent Real Estate Loans	\$3.86	\$3.52	\$4.71	\$4.83	\$5.37
Percent of Total Assets	0.45	0.39	0.48	0.49	0.49
Real Estate Owned	\$1.04	\$0.92	\$0.91	\$0.92	\$0.93
Percent of Total Assets	0.12	0.10	0.09	0.09	0.09
Troubled Real Estate Loans	\$4.91	\$4.43	\$5.62	\$5.75	\$6.30
Percent of Total Assets	0.57	0.49	0.58	0.58	0.58

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 1999	SEP 2000	SEP 2001	SEP 2002	SEP 2003
NUMBER OF INSTITUTIONS:	1,111	1,082	1,037	983	936
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.59	0.63	0.79	0.71	0.66
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.89	1.29	1.19	0.95	0.91
Nonresidential Mortgages	0.61	0.67	0.72	0.63	0.47
Multifamily Mortgages	0.20	0.19	0.19	0.14	0.21
1-4 Family Mortgages	0.85	0.84	1.17	1.05	1.01
Nonmortgage Loans and Leases					
Commercial Loans	1.00	1.23	1.29	1.19	0.74
Consumer Loans	1.56	1.72	1.84	1.73	1.51
NONCURRENT LOANS (% Total Assets)	0.52	0.48	0.58	0.60	0.59
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.66	0.77	1.68	1.63	1.14
Nonresidential Mortgages	1.07	0.94	1.43	1.28	1.03
Multifamily Mortgages	0.38	0.18	0.16	0.18	0.16
1-4 Family Mortgages	0.77	0.65	0.77	0.79	0.85
Nonmortgage Loans and Leases					
Commercial Loans	1.04	1.34	1.62	2.51	1.52
Consumer Loans	0.76	0.77	0.74	0.60	0.69
NET CHARGE-OFFS (% Total Assets)	0.04	0.04	0.06	0.06	0.06
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.00	0.02	0.04	0.03	0.03
Nonresidential Mortgages	0.03	0.01	0.07	0.01	0.01
Multifamily Mortgages	-0.02	-0.01	0.00	0.00	0.00
1-4 Family Mortgages	0.01	0.01	0.01	0.01	0.01
Nonmortgage Loans and Leases					
Commercial Loans	0.12	0.23	0.38	0.39	0.21
Consumer Loans	0.29	0.36	0.46	0.57	0.76
Repossessed Assets	2.26	3.78	2.61	3.35	3.22
Other	0.09	0.04	0.02	0.05	0.01
REPOSSESSED ASSETS, NET (% Total Assets)	0.13	0.11	0.10	0.10	0.09
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	0.64	0.57	0.51	0.60	0.62
Nonresidential Mortgages	0.75	0.63	0.59	0.43	0.35
Multifamily Mortgages	0.13	0.08	0.03	0.02	0.01
1-4 Family Mortgages	0.15	0.11	0.11	0.12	0.11
Other	0.15	0.13	0.12	0.13	0.07
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.14	0.17	0.23	0.24	0.25
Net Provisions for Losses (Annualized)	0.14	0.18	0.32	0.28	0.20
Valuation Allowances	0.68	0.64	0.66	0.68	0.63
Noncurrent Loans	0.52	0.48	0.58	0.60	0.59
Repossessed Assets, Net (% Total Assets)	0.13	0.11	0.10	0.10	0.09
Troubled Assets	0.65	0.58	0.68	0.70	0.68

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

						9-MONTHS ENDED		3-MONTHS ENDED	
		1999	2000	2001	2002	SEP.	SEP.	JUNE	SEP.
		----	----	----	----	2002	2003	2003	2003
SUMMARY DATA:									
Number of Thrifts	(#)	1,103	1,068	1,019	974	983	936	947	936
Total Assets	(\$)	863.61	928.29	977.72	1,004.53	987.17	1,094.20	1,064.67	1,094.20
Net Income	(\$)	8.23	8.01	10.20	11.84	8.86	10.30	3.53	3.44
Profits	(\$)	8.51	8.56	10.83	12.57	9.23	10.48	3.59	3.52
Losses	(\$)	-0.28	-0.55	-0.63	-0.73	-0.37	-0.18	-0.06	-0.08
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.98	0.91	1.07	1.21	1.21	1.30	1.34	1.28
Median Ratio	(%)	0.71	0.68	0.67	0.80	0.79	0.80	0.82	0.76
Return on Average Equity	(%)	12.16	11.63	13.10	13.61	13.71	14.34	14.71	14.18
Median Ratio	(%)	6.75	6.49	6.18	7.56	7.53	7.36	7.57	7.04
Net Interest Income	(\$)	22.90	23.27	27.62	29.99	22.68	23.06	7.76	7.65
% of Average Assets	(%)	2.73	2.63	2.89	3.06	3.10	2.91	2.94	2.84
Total Fee Income	(\$)	5.60	7.11	6.08	4.55	2.96	5.87	1.43	2.74
% of Average Assets	(%)	0.72	0.83	0.46	0.64	-0.03	1.02	0.54	1.02
G&A Expense	(\$)	17.04	18.54	21.79	22.54	16.72	18.74	6.33	6.47
% of Average Assets	(%)	2.03	2.09	2.28	2.30	2.28	2.37	2.40	2.40
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	7.79	7.99	8.13	9.18	8.98	8.89	9.15	8.89
Tier 1 Leverage Ratio	(%)	7.42	7.36	7.46	7.80	7.89	7.63	7.79	7.63
Risk-based Capital Ratio	(%)	13.83	13.30	13.51	13.96	13.97	14.14	14.27	14.14
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	1,079	1,038	999	967	969	932	943	932
Adequately Capitalized	(#)	21	26	17	5	12	3	4	3
Undercapitalized	(#)	0	2	3	2	2	1	0	1
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	17	7	8	7
Problem Thrift Assets	(\$)	5.45	6.78	3.30	2.58	3.56	0.60	0.72	0.60
Problem Thrift Assets as a % of Total Assets	(%)	0.63	0.73	0.34	0.26	0.36	0.06	0.07	0.06
ASSET QUALITY MEASURES:									
Troubled Assets	(\$)	5.37	5.56	6.85	7.57	6.93	7.43	7.32	7.43
% of Total Assets	(%)	0.62	0.60	0.70	0.75	0.70	0.68	0.69	0.68
Noncurrent Loans	(\$)	4.35	4.65	5.87	6.57	5.94	6.44	6.35	6.44
% of Total Assets	(%)	0.50	0.50	0.60	0.65	0.60	0.59	0.60	0.59
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	0.77	0.67	0.81	0.93	0.79	0.85	0.84	0.85
Multifamily Loans	(%)	0.30	0.15	0.16	0.13	0.18	0.16	0.19	0.16
Commercial Loans	(%)	1.12	1.52	1.99	2.19	2.51	1.52	1.97	1.52
Consumer Loans	(%)	0.77	0.81	0.60	0.64	0.60	0.69	0.66	0.69
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	235.86	201.16	398.18	472.19	312.62	585.90	195.79	229.94
Purchases	(\$)	81.52	75.77	189.11	273.68	177.07	295.06	98.76	105.73
Sales	(\$)	175.47	157.99	402.63	530.32	335.67	627.33	213.84	232.52
Loans Outstanding (1)	(\$)	410.52	448.18	465.25	479.72	471.80	528.67	516.45	528.67
Loans Outstanding / Total Assets	(%)	47.54	48.28	47.58	47.76	47.79	48.32	48.51	48.32

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

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

	SEPTEMBER 2002		JUNE 2003		SEPTEMBER 2003	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	987.17	100.00	1,064.67	100.00	1,094.20	100.00
1-4 Family Mortgages	471.80	47.79	516.45	48.51	528.67	48.32
Mortgage Pool Securities	87.22	8.84	95.83	9.00	90.12	8.24
Multifamily Mortgages	48.12	4.87	50.59	4.75	52.31	4.78
Nonresidential Mortgages	42.10	4.26	45.75	4.30	46.56	4.26
Construction Loans	22.13	2.24	21.82	2.05	21.55	1.97
Land Loans	6.61	0.67	6.92	0.65	7.45	0.68
Commercial Loans	29.62	3.00	30.93	2.90	40.42	3.69
Consumer Loans	59.49	6.03	67.29	6.32	66.06	6.04
Cash and Noninterest-Earning Deposits	15.41	1.56	20.27	1.90	19.88	1.82
Investment Securities	137.65	13.94	136.25	12.80	134.21	12.27
Mortgage Derivatives	55.23	5.59	52.15	4.90	45.42	4.15
Reposessed Assets, Net	1.00	0.10	0.97	0.09	0.99	0.09
Real Estate Held for Investment	0.32	0.03	0.29	0.03	0.31	0.03
Office Premises & Equipment	8.93	0.90	9.56	0.90	9.68	0.88
Other Assets	63.09	6.39	68.29	6.41	82.46	7.54
Less: Contra Assets & Valuation Allowances	6.30	0.64	6.53	0.61	6.47	0.59
TOTAL LIABILITIES AND CAPITAL	987.17	100.00	1,064.67	100.00	1,094.20	100.00
Total Deposits	579.26	58.68	617.14	57.97	631.15	57.68
Deposits < or = to \$100,000	402.28	40.75	407.55	38.28	420.10	38.39
Deposits > \$100,000	176.98	17.93	209.59	19.69	211.06	19.29
Escrows	27.04	2.74	43.82	4.12	41.37	3.78
Total Borrowings	268.42	27.19	282.62	26.55	288.27	26.34
Advances from FHLB	178.42	18.07	164.16	15.42	175.58	16.05
Reverse Repurchase Agreements	54.92	5.56	59.44	5.58	57.99	5.30
Other Borrowings	35.07	3.55	59.01	5.54	54.70	5.00
Other Liabilities	23.77	2.41	23.63	2.22	36.12	3.30
EQUITY CAPITAL	88.67	8.98	97.46	9.15	97.30	8.89

	SEPTEMBER 2002		JUNE 2003		SEPTEMBER 2003	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	13.69	5.62	13.00	4.93	12.67	4.70
Interest Expense	6.33	2.60	5.24	1.99	5.03	1.87
Net Interest Income	7.36	3.02	7.76	2.94	7.65	2.84
Loss Provisions-Interest Bearing Assets	0.69	0.28	0.65	0.25	0.54	0.20
Noninterest Income	3.65	1.50	4.85	1.84	4.82	1.79
Mortgage Loan Servicing Fees	-2.16	-0.89	-1.03	-0.39	0.15	0.05
Other Fees and Charges	2.09	0.86	2.47	0.94	2.60	0.96
Other Noninterest Income	3.72	1.53	3.41	1.30	2.08	0.77
Noninterest Expense	5.70	2.34	6.45	2.45	6.56	2.44
G&A Expense	5.59	2.29	6.33	2.40	6.47	2.40
Goodwill Expense	0.08	0.03	0.07	0.03	0.06	0.02
Loss Provis.-Nonint. Bearing Assets	0.02	0.01	0.05	0.02	0.03	0.01
Income Before Taxes & Extraord. Items	4.62	1.90	5.49	2.08	5.37	1.99
Income Taxes	1.65	0.68	1.96	0.74	1.92	0.71
Extraordinary Items	0.00	0.00	0.00	0.00	-0.01	0.00
Net Income	2.97	1.22	3.53	1.34	3.44	1.28

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

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

NORTHEAST REGION

		1999	2000	2001	2002	9-MONTHS ENDED		3-MONTHS ENDED	
						SEP. 2002	SEP. 2003	JUNE 2003	SEP. 2003
SUMMARY DATA:									
Number of Thrifts	(#)	232	226	222	304	307	288	293	288
Total Assets	(\$)	174.46	181.35	198.18	246.92	236.13	266.93	265.42	266.93
Net Income	(\$)	1.68	1.32	1.85	2.90	2.07	2.41	0.86	0.72
Profits	(\$)	1.70	1.43	1.98	3.01	2.17	2.48	0.87	0.77
Losses	(\$)	-0.02	-0.12	-0.13	-0.11	-0.10	-0.07	-0.01	-0.05
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	1.02	0.74	0.99	1.23	1.18	1.24	1.33	1.08
Median Ratio	(%)	0.70	0.66	0.62	0.77	0.78	0.76	0.81	0.76
Return on Average Equity	(%)	12.26	8.68	10.69	13.15	12.68	13.34	14.30	11.66
Median Ratio	(%)	7.34	6.67	5.97	7.55	7.49	7.00	7.19	6.79
Net Interest Income	(\$)	4.65	4.98	5.43	7.26	5.39	5.71	1.92	1.90
% of Average Assets	(%)	2.82	2.82	2.91	3.07	3.06	2.94	2.96	2.86
Total Fee Income	(\$)	1.06	1.25	1.30	1.64	1.20	1.50	0.47	0.59
% of Average Assets	(%)	0.67	0.71	0.69	0.72	0.59	0.89	0.73	0.89
G&A Expense	(\$)	3.43	4.01	4.33	5.21	3.82	4.31	1.42	1.52
% of Average Assets	(%)	2.08	2.27	2.32	2.21	2.17	2.22	2.19	2.29
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	8.40	9.21	9.19	9.39	9.53	9.28	9.30	9.28
Tier 1 Leverage Ratio	(%)	7.96	7.87	8.02	8.42	8.49	8.38	8.32	8.38
Risk-based Capital Ratio	(%)	15.48	14.31	14.43	14.83	15.18	15.30	15.23	15.30
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	230	224	221	302	304	287	292	287
Adequately Capitalized	(#)	2	1	1	2	2	0	1	0
Undercapitalized	(#)	0	0	0	0	1	1	0	1
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	4	1	1	1
Problem Thrift Assets	(\$)	0.41	0.03	0.06	1.52	1.58	0.11	0.11	0.11
Problem Thrift Assets as a % of Total Assets	(%)	0.24	0.02	0.03	0.62	0.67	0.04	0.04	0.04
ASSET QUALITY MEASURES:									
Troubled Assets	(\$)	1.37	1.25	1.22	1.59	1.51	1.71	1.59	1.71
% of Total Assets	(%)	0.78	0.69	0.61	0.65	0.64	0.64	0.60	0.64
Noncurrent Loans	(\$)	1.12	1.03	1.02	1.41	1.32	1.51	1.41	1.51
% of Total Assets	(%)	0.64	0.57	0.52	0.57	0.56	0.57	0.53	0.57
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	1.17	0.81	0.72	0.79	0.73	0.84	0.77	0.84
Multifamily Loans	(%)	0.66	0.33	0.19	0.19	0.28	0.36	0.24	0.36
Commercial Loans	(%)	0.71	1.33	1.85	1.81	2.00	1.82	1.85	1.82
Consumer Loans	(%)	0.64	0.70	0.67	0.46	0.51	0.68	0.70	0.68
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	42.71	32.93	72.42	103.24	66.52	127.16	43.32	47.86
Purchases	(\$)	11.57	16.88	36.78	61.92	40.26	66.22	20.64	27.44
Sales	(\$)	30.67	31.00	70.99	105.63	66.82	135.54	42.75	54.71
Loans Outstanding (1)	(\$)	71.23	76.65	85.86	109.55	103.78	116.26	114.56	116.26
Loans Outstanding / Total Assets	(%)	40.83	42.27	43.32	44.37	43.95	43.55	43.16	43.55

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Office of Thrift Supervision / November 2003

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

NORTHEAST REGION

	SEPTEMBER 2002		JUNE 2003		SEPTEMBER 2003	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	236.13	100.00	265.42	100.00	266.93	100.00
1-4 Family Mortgages	103.78	43.95	114.56	43.16	116.26	43.55
Mortgage Pool Securities	25.52	10.81	28.21	10.63	27.21	10.19
Multifamily Mortgages	7.61	3.22	8.22	3.10	8.50	3.19
Nonresidential Mortgages	12.63	5.35	15.65	5.90	16.08	6.03
Construction Loans	4.38	1.86	4.60	1.73	4.42	1.66
Land Loans	1.52	0.64	1.55	0.58	1.52	0.57
Commercial Loans	11.00	4.66	11.52	4.34	11.53	4.32
Consumer Loans	11.73	4.97	15.80	5.95	16.35	6.13
Cash and Noninterest-Earning Deposits	3.52	1.49	4.31	1.62	3.75	1.40
Investment Securities	41.61	17.62	47.01	17.71	46.94	17.59
Mortgage Derivatives	20.66	8.75	23.77	8.96	23.87	8.94
Reposessed Assets, Net	0.19	0.08	0.18	0.07	0.20	0.07
Real Estate Held for Investment	0.05	0.02	0.03	0.01	0.03	0.01
Office Premises & Equipment	1.98	0.84	2.03	0.76	2.01	0.75
Other Assets	11.86	5.02	13.34	5.03	13.72	5.14
Less: Contra Assets & Valuation Allowances	1.27	0.54	1.60	0.60	1.59	0.60
TOTAL LIABILITIES AND CAPITAL	236.13	100.00	265.42	100.00	266.93	100.00
Total Deposits	147.66	62.53	167.71	63.19	167.92	62.91
Deposits < or = to \$100,000	109.13	46.21	123.62	46.58	121.74	45.61
Deposits > \$100,000	38.53	16.32	44.09	16.61	46.18	17.30
Escrows	1.95	0.83	3.06	1.15	2.68	1.01
Total Borrowings	60.15	25.47	65.61	24.72	66.94	25.08
Advances from FHLB	32.81	13.89	33.93	12.78	34.17	12.80
Reverse Repurchase Agreements	12.62	5.34	15.11	5.69	13.88	5.20
Other Borrowings	14.73	6.24	16.57	6.24	18.90	7.08
Other Liabilities	3.87	1.64	4.37	1.65	4.60	1.72
EQUITY CAPITAL	22.50	9.53	24.67	9.30	24.78	9.28

	SEPTEMBER 2002		JUNE 2003		SEPTEMBER 2003	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	3.31	5.74	3.32	5.10	3.24	4.88
Interest Expense	1.55	2.69	1.39	2.14	1.34	2.02
Net Interest Income	1.76	3.06	1.92	2.96	1.90	2.86
Loss Provisions-Interest Bearing Assets	0.11	0.19	0.14	0.21	0.16	0.23
Noninterest Income	0.70	1.21	0.97	1.50	0.91	1.37
Mortgage Loan Servicing Fees	-0.02	-0.04	-0.03	-0.05	0.02	0.04
Other Fees and Charges	0.37	0.64	0.51	0.78	0.57	0.85
Other Noninterest Income	0.36	0.62	0.50	0.77	0.32	0.48
Noninterest Expense	1.27	2.21	1.45	2.24	1.55	2.33
G&A Expense	1.23	2.14	1.42	2.19	1.52	2.29
Goodwill Expense	0.04	0.06	0.03	0.04	0.03	0.04
Loss Provis.-Nonint. Bearing Assets	0.00	0.00	0.00	0.00	0.00	0.00
Income Before Taxes & Extraord. Items	1.08	1.88	1.31	2.02	1.10	1.66
Income Taxes	0.38	0.67	0.45	0.69	0.38	0.58
Extraordinary Items	0.01	0.01	0.00	0.00	0.00	0.00
Net Income	0.70	1.22	0.86	1.33	0.72	1.08

* Annualized.
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Office of Thrift Supervision / November 2003

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

SOUTHEAST REGION

		1999	2000	2001	2002	9-MONTHS ENDED		3-MONTHS ENDED	
						SEP. 2002	SEP. 2003	JUNE 2003	SEP. 2003
SUMMARY DATA:									
Number of Thrifts	(#)	221	210	196	345	345	331	336	331
Total Assets	(\$)	73.41	84.86	92.54	177.16	157.06	190.43	184.40	190.43
Net Income	(\$)	0.51	0.46	0.53	1.07	0.90	1.50	0.49	0.51
Profits	(\$)	0.59	0.55	0.63	1.64	1.13	1.58	0.53	0.53
Losses	(\$)	-0.08	-0.09	-0.09	-0.57	-0.24	-0.08	-0.04	-0.02
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.76	0.59	0.60	0.66	0.78	1.10	1.08	1.10
Median Ratio	(%)	0.66	0.65	0.59	0.71	0.72	0.73	0.77	0.71
Return on Average Equity	(%)	7.88	6.81	7.16	6.91	7.99	11.85	11.60	12.02
Median Ratio	(%)	6.04	6.19	5.45	6.25	6.57	6.60	7.01	6.10
Net Interest Income	(\$)	2.04	2.21	2.45	4.87	3.54	3.88	1.30	1.27
% of Average Assets	(%)	3.04	2.84	2.77	3.03	3.06	2.83	2.85	2.71
Total Fee Income	(\$)	0.58	0.84	1.20	1.85	1.35	1.53	0.47	0.57
% of Average Assets	(%)	0.95	1.18	1.51	1.10	1.02	1.22	1.03	1.22
G&A Expense	(\$)	1.92	2.25	2.83	5.06	3.63	4.10	1.38	1.39
% of Average Assets	(%)	2.87	2.89	3.20	3.15	3.13	2.99	3.03	2.98
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	9.12	8.37	8.27	9.24	9.54	8.99	9.35	8.99
Tier 1 Leverage Ratio	(%)	8.86	8.07	8.18	8.92	9.11	8.66	8.98	8.66
Risk-based Capital Ratio	(%)	16.26	14.66	13.94	15.16	15.86	14.78	15.24	14.78
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	214	201	192	342	338	330	333	330
Adequately Capitalized	(#)	4	9	2	2	6	1	3	1
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	5	6	5
Problem Thrift Assets	(\$)	0.16	0.02	0.31	0.78	1.93	0.46	0.57	0.46
Problem Thrift Assets as a % of Total Assets	(%)	0.22	0.03	0.34	0.44	1.23	0.24	0.31	0.24
ASSET QUALITY MEASURES:									
Troubled Assets	(\$)	0.56	0.63	0.77	1.53	1.52	1.49	1.44	1.49
% of Total Assets	(%)	0.76	0.74	0.83	0.87	0.97	0.78	0.78	0.78
Noncurrent Loans	(\$)	0.39	0.48	0.62	1.28	1.26	1.22	1.18	1.22
% of Total Assets	(%)	0.53	0.56	0.67	0.72	0.80	0.64	0.64	0.64
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	0.75	0.70	0.75	0.90	1.01	0.86	0.82	0.86
Multifamily Loans	(%)	0.63	0.23	0.19	0.35	0.56	0.35	0.35	0.35
Commercial Loans	(%)	1.08	1.31	1.72	2.84	3.21	1.92	2.46	1.92
Consumer Loans	(%)	0.61	0.71	1.17	0.95	0.98	0.89	0.88	0.89
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	14.74	11.19	25.84	64.89	40.19	75.07	25.98	25.37
Purchases	(\$)	7.02	6.80	10.56	56.44	37.20	60.40	21.14	20.33
Sales	(\$)	10.38	7.19	23.21	101.76	59.32	104.61	37.30	34.79
Loans Outstanding (1)	(\$)	34.23	39.14	39.38	75.34	67.30	76.47	74.86	76.47
Loans Outstanding / Total Assets	(%)	46.62	46.13	42.55	42.53	42.85	40.15	40.59	40.15

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

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

SOUTHEAST REGION

	SEPTEMBER 2002		JUNE 2003		SEPTEMBER 2003	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	157.06	100.00	184.40	100.00	190.43	100.00
1-4 Family Mortgages	67.30	42.85	74.86	40.59	76.47	40.15
Mortgage Pool Securities	9.74	6.20	17.07	9.25	16.60	8.72
Multifamily Mortgages	2.43	1.55	3.78	2.05	4.00	2.10
Nonresidential Mortgages	7.83	4.98	9.02	4.89	9.19	4.83
Construction Loans	5.04	3.21	4.86	2.63	4.93	2.59
Land Loans	2.24	1.43	2.33	1.26	2.49	1.31
Commercial Loans	6.66	4.24	8.12	4.40	9.71	5.10
Consumer Loans	17.33	11.03	20.05	10.87	20.54	10.79
Cash and Noninterest-Earning Deposits	2.95	1.88	3.39	1.84	3.58	1.88
Investment Securities	28.02	17.84	31.12	16.88	32.95	17.30
Mortgage Derivatives	9.34	5.95	7.88	4.27	7.84	4.12
Reposessed Assets, Net	0.26	0.17	0.26	0.14	0.26	0.14
Real Estate Held for Investment	0.05	0.03	0.02	0.01	0.04	0.02
Office Premises & Equipment	2.05	1.31	2.17	1.18	2.21	1.16
Other Assets	6.61	4.21	8.80	4.77	8.88	4.66
Less: Contra Assets & Valuation Allowances	1.43	0.91	1.45	0.78	1.42	0.75
TOTAL LIABILITIES AND CAPITAL	157.06	100.00	184.40	100.00	190.43	100.00
Total Deposits	109.00	69.40	128.35	69.60	132.86	69.77
Deposits < or = to \$100,000	80.74	51.41	89.47	48.52	90.65	47.60
Deposits > \$100,000	28.26	18.00	38.88	21.08	42.20	22.16
Escrows	1.68	1.07	2.66	1.44	2.09	1.10
Total Borrowings	28.69	18.27	31.99	17.35	34.72	18.23
Advances from FHLB	19.80	12.61	21.16	11.47	24.71	12.98
Reverse Repurchase Agreements	6.21	3.95	9.27	5.03	8.48	4.45
Other Borrowings	2.68	1.70	1.56	0.85	1.53	0.80
Other Liabilities	2.71	1.72	4.16	2.26	3.66	1.92
EQUITY CAPITAL	14.99	9.54	17.24	9.35	17.11	8.99

	SEPTEMBER 2002		JUNE 2003		SEPTEMBER 2003	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	2.37	6.05	2.33	5.12	2.26	4.83
Interest Expense	1.21	3.09	1.03	2.27	0.99	2.12
Net Interest Income	1.16	2.95	1.30	2.85	1.27	2.71
Loss Provisions-Interest Bearing Assets	0.36	0.93	0.23	0.52	0.18	0.39
Noninterest Income	0.75	1.92	1.10	2.41	1.10	2.36
Mortgage Loan Servicing Fees	-0.06	-0.15	-0.08	-0.17	0.01	0.01
Other Fees and Charges	0.46	1.17	0.55	1.20	0.57	1.21
Other Noninterest Income	0.35	0.90	0.63	1.38	0.53	1.14
Noninterest Expense	1.18	3.00	1.40	3.09	1.40	3.00
G&A Expense	1.16	2.97	1.38	3.03	1.39	2.98
Goodwill Expense	0.01	0.02	0.02	0.05	0.01	0.02
Loss Provis.-Nonint. Bearing Assets	0.00	0.00	0.00	0.00	0.00	0.00
Income Before Taxes & Extraord. Items	0.37	0.95	0.75	1.66	0.78	1.68
Income Taxes	0.12	0.31	0.26	0.57	0.27	0.57
Extraordinary Items	0.00	-0.01	0.00	0.00	0.00	-0.01
Net Income	0.25	0.64	0.49	1.08	0.51	1.10

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

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

MIDWEST REGION

		1999	2000	2001	2002	9-MONTHS ENDED		3-MONTHS ENDED	
						SEP. 2002	SEP. 2003	JUNE 2003	SEP. 2003
SUMMARY DATA:									
Number of Thrifts	(#)	227	223	216	224	226	219	218	219
Total Assets	(\$)	104.78	116.71	105.17	127.58	129.31	129.67	131.38	129.67
Net Income	(\$)	0.97	0.87	1.02	1.52	1.07	1.17	0.40	0.40
Profits	(\$)	1.03	1.02	1.08	1.57	1.11	1.18	0.40	0.41
Losses	(\$)	-0.06	-0.16	-0.07	-0.04	-0.04	-0.02	0.00	-0.01
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.97	0.79	1.01	1.22	1.16	1.19	1.22	1.24
Median Ratio	(%)	0.73	0.71	0.69	0.84	0.84	0.84	0.86	0.82
Return on Average Equity	(%)	10.81	9.26	11.77	14.28	13.42	13.89	14.28	14.29
Median Ratio	(%)	7.08	6.72	6.72	8.02	7.56	7.92	8.15	7.59
Net Interest Income	(\$)	2.84	2.94	2.87	3.81	2.87	2.72	0.91	0.89
% of Average Assets	(%)	2.84	2.69	2.85	3.07	3.10	2.78	2.80	2.73
Total Fee Income	(\$)	0.86	0.92	0.90	1.04	0.76	0.91	0.26	0.39
% of Average Assets	(%)	0.89	0.82	1.03	0.87	0.76	1.19	0.80	1.19
G&A Expense	(\$)	2.38	2.52	2.55	3.27	2.43	2.57	0.87	0.89
% of Average Assets	(%)	2.38	2.31	2.53	2.63	2.63	2.62	2.65	2.73
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	8.71	8.37	8.47	8.51	8.40	8.82	8.54	8.82
Tier 1 Leverage Ratio	(%)	8.47	8.13	8.21	8.25	8.11	8.54	8.33	8.54
Risk-based Capital Ratio	(%)	14.35	13.87	14.63	14.76	14.68	15.35	14.99	15.35
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	218	214	207	222	222	217	218	217
Adequately Capitalized	(#)	9	9	9	1	4	2	0	2
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	1	1	1	1
Problem Thrift Assets	(\$)	1.46	1.45	1.42	0.04	0.05	0.03	0.04	0.03
Problem Thrift Assets as a % of Total Assets	(%)	1.39	1.25	1.35	0.03	0.04	0.02	0.03	0.02
ASSET QUALITY MEASURES:									
Troubled Assets	(\$)	0.65	0.80	0.76	0.73	0.71	0.70	0.68	0.70
% of Total Assets	(%)	0.62	0.68	0.72	0.58	0.55	0.54	0.51	0.54
Noncurrent Loans	(\$)	0.53	0.66	0.61	0.60	0.57	0.54	0.53	0.54
% of Total Assets	(%)	0.51	0.57	0.58	0.47	0.44	0.42	0.40	0.42
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	0.70	0.82	0.76	0.55	0.53	0.53	0.51	0.53
Multifamily Loans	(%)	0.16	0.11	0.36	0.62	0.99	0.45	0.52	0.45
Commercial Loans	(%)	1.90	2.36	2.10	2.15	2.19	1.75	1.35	1.75
Consumer Loans	(%)	0.68	0.43	0.45	0.50	0.49	0.54	0.44	0.54
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	25.99	19.15	37.03	53.58	33.20	58.86	21.42	20.88
Purchases	(\$)	10.82	9.12	9.86	13.94	10.15	12.28	3.97	4.33
Sales	(\$)	16.63	14.82	27.55	43.34	25.95	50.19	17.55	18.32
Loans Outstanding (1)	(\$)	45.49	46.56	37.13	42.85	43.16	42.19	43.50	42.19
Loans Outstanding / Total Assets	(%)	43.41	39.89	35.30	33.58	33.38	32.53	33.11	32.53

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

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

MIDWEST REGION

	SEPTEMBER 2002		JUNE 2003		SEPTEMBER 2003	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	129.31	100.00	131.38	100.00	129.67	100.00
1-4 Family Mortgages	43.16	33.38	43.50	33.11	42.19	32.53
Mortgage Pool Securities	17.40	13.46	17.59	13.39	17.90	13.81
Multifamily Mortgages	2.92	2.26	2.93	2.23	2.89	2.23
Nonresidential Mortgages	7.70	5.96	8.18	6.22	8.51	6.57
Construction Loans	7.22	5.59	6.72	5.11	6.59	5.08
Land Loans	1.15	0.89	1.23	0.94	1.41	1.09
Commercial Loans	4.67	3.61	4.98	3.79	4.87	3.76
Consumer Loans	14.97	11.57	16.31	12.42	15.17	11.70
Cash and Noninterest-Earning Deposits	2.10	1.63	2.51	1.91	2.30	1.78
Investment Securities	21.75	16.82	20.96	15.96	20.97	16.17
Mortgage Derivatives	5.72	4.43	4.21	3.20	3.77	2.90
Reposessed Assets, Net	0.15	0.11	0.15	0.12	0.16	0.12
Real Estate Held for Investment	0.10	0.08	0.10	0.08	0.10	0.08
Office Premises & Equipment	1.33	1.03	1.34	1.02	1.34	1.03
Other Assets	5.51	4.26	5.72	4.35	6.11	4.71
Less: Contra Assets & Valuation Allowances	0.83	0.64	0.85	0.65	0.87	0.67
TOTAL LIABILITIES AND CAPITAL	129.31	100.00	131.38	100.00	129.67	100.00
Total Deposits	73.61	56.93	76.86	58.50	76.75	59.19
Deposits < or = to \$100,000	55.14	42.64	55.62	42.33	55.38	42.71
Deposits > \$100,000	18.48	14.29	21.24	16.17	21.37	16.48
Escrows	2.10	1.62	2.91	2.21	2.59	1.99
Total Borrowings	39.87	30.83	37.86	28.82	35.94	27.72
Advances from FHLB	30.93	23.92	30.86	23.49	29.39	22.67
Reverse Repurchase Agreements	6.99	5.41	4.60	3.50	4.40	3.39
Other Borrowings	1.94	1.50	2.41	1.83	2.15	1.66
Other Liabilities	2.87	2.22	2.53	1.93	2.96	2.28
EQUITY CAPITAL	10.86	8.40	11.22	8.54	11.44	8.82

	SEPTEMBER 2002		JUNE 2003		SEPTEMBER 2003	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.81	5.69	1.64	5.02	1.57	4.82
Interest Expense	0.83	2.60	0.73	2.22	0.68	2.10
Net Interest Income	0.98	3.09	0.91	2.80	0.89	2.73
Loss Provisions-Interest Bearing Assets	0.07	0.22	0.08	0.26	0.07	0.21
Noninterest Income	0.48	1.53	0.60	1.83	0.64	1.97
Mortgage Loan Servicing Fees	-0.05	-0.15	-0.08	-0.24	0.04	0.13
Other Fees and Charges	0.29	0.90	0.34	1.03	0.34	1.06
Other Noninterest Income	0.24	0.77	0.34	1.04	0.25	0.78
Noninterest Expense	0.84	2.66	0.87	2.68	0.90	2.76
G&A Expense	0.84	2.63	0.87	2.65	0.89	2.73
Goodwill Expense	0.00	0.01	0.00	0.01	0.00	0.01
Loss Provis.-Nonint. Bearing Assets	0.00	0.01	0.00	0.01	0.00	0.02
Income Before Taxes & Extraord. Items	0.55	1.73	0.55	1.70	0.56	1.73
Income Taxes	0.17	0.53	0.16	0.48	0.16	0.49
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.38	1.20	0.40	1.22	0.40	1.24

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

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

WEST REGION

		1999	2000	2001	2002	9-MONTHS ENDED		3-MONTHS ENDED	
						SEP. 2002	SEP. 2003	JUNE 2003	SEP. 2003
SUMMARY DATA:									
Number of Thrifts	(#)	87	87	80	101	105	98	100	98
Total Assets	(\$)	338.44	381.09	434.32	460.78	472.51	514.85	491.56	514.85
Net Income	(\$)	3.37	3.78	5.01	6.36	4.82	5.23	1.79	1.81
Profits	(\$)	3.42	3.87	5.03	6.37	4.83	5.24	1.79	1.81
Losses	(\$)	-0.05	-0.09	-0.02	-0.01	-0.01	-0.01	0.00	0.00
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.98	1.06	1.20	1.37	1.36	1.42	1.46	1.44
Median Ratio	(%)	0.77	0.81	0.87	1.05	1.04	1.04	1.04	0.99
Return on Average Equity	(%)	14.17	15.89	16.51	16.22	16.45	15.83	16.11	16.25
Median Ratio	(%)	8.63	9.16	9.47	11.51	11.51	11.00	11.39	11.06
Net Interest Income	(\$)	8.56	8.45	11.86	14.06	10.88	10.76	3.63	3.60
% of Average Assets	(%)	2.49	2.36	2.85	3.02	3.08	2.93	2.96	2.86
Total Fee Income	(\$)	2.05	2.45	1.30	0.03	-0.35	1.94	0.23	1.19
% of Average Assets	(%)	0.63	0.69	-0.21	0.34	-0.90	0.95	0.19	0.95
G&A Expense	(\$)	5.43	5.49	7.19	9.00	6.84	7.77	2.66	2.67
% of Average Assets	(%)	1.58	1.53	1.73	1.93	1.93	2.11	2.17	2.13
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	6.60	6.98	7.21	9.16	8.62	8.63	9.11	8.63
Tier 1 Leverage Ratio	(%)	6.39	6.57	6.52	6.85	7.07	6.59	6.87	6.59
Risk-based Capital Ratio	(%)	12.38	12.47	12.59	12.85	12.63	13.03	13.24	13.03
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	86	84	79	101	105	98	100	98
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	0	0
Problem Thrift Assets	(\$)	3.25	2.70	0.25	0.23	0.00	0.00	0.00	0.00
Problem Thrift Assets as a % of Total Assets	(%)	0.96	0.71	0.06	0.05	0.00	0.00	0.00	0.00
ASSET QUALITY MEASURES:									
Troubled Assets	(\$)	1.65	1.57	2.91	3.71	3.19	3.54	3.62	3.54
% of Total Assets	(%)	0.49	0.41	0.67	0.80	0.67	0.69	0.74	0.69
Noncurrent Loans	(\$)	1.37	1.36	2.61	3.28	2.79	3.17	3.24	3.17
% of Total Assets	(%)	0.40	0.36	0.60	0.71	0.59	0.62	0.66	0.62
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	0.65	0.56	0.85	1.06	0.81	0.89	0.93	0.89
Multifamily Loans	(%)	0.17	0.09	0.07	0.05	0.06	0.07	0.13	0.07
Commercial Loans	(%)	1.11	1.51	3.04	2.14	2.84	0.92	2.06	0.92
Consumer Loans	(%)	1.07	0.38	0.41	0.50	0.36	0.57	0.58	0.57
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	92.37	86.53	156.98	250.48	172.72	324.81	105.07	135.82
Purchases	(\$)	23.71	21.59	83.59	141.59	89.53	156.38	53.01	53.75
Sales	(\$)	52.23	50.71	158.14	279.58	183.59	337.00	116.23	124.70
Loans Outstanding (1)	(\$)	173.96	200.07	230.35	252.32	257.78	294.25	283.94	294.25
Loans Outstanding / Total Assets	(%)	51.40	52.50	53.04	54.76	54.55	57.15	57.76	57.15

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

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

WEST REGION

	SEPTEMBER 2002		JUNE 2003		SEPTEMBER 2003	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	472.51	100.00	491.56	100.00	514.85	100.00
1-4 Family Mortgages	257.78	54.55	283.94	57.76	294.25	57.15
Mortgage Pool Securities	34.55	7.31	32.96	6.70	28.41	5.52
Multifamily Mortgages	35.20	7.45	35.76	7.27	37.01	7.19
Nonresidential Mortgages	13.94	2.95	12.90	2.62	12.77	2.48
Construction Loans	5.48	1.16	5.64	1.15	5.60	1.09
Land Loans	1.69	0.36	1.81	0.37	2.02	0.39
Commercial Loans	7.29	1.54	6.31	1.28	14.31	2.78
Consumer Loans	15.46	3.27	15.12	3.08	13.99	2.72
Cash and Noninterest-Earning Deposits	6.83	1.45	10.06	2.05	10.25	1.99
Investment Securities	53.48	11.32	44.32	9.02	40.02	7.77
Mortgage Derivatives	19.51	4.13	16.29	3.31	9.95	1.93
Reposessed Assets, Net	0.40	0.09	0.38	0.08	0.37	0.07
Real Estate Held for Investment	0.13	0.03	0.13	0.03	0.13	0.02
Office Premises & Equipment	3.57	0.75	4.03	0.82	4.12	0.80
Other Assets	39.48	8.36	40.85	8.31	54.17	10.52
Less: Contra Assets & Valuation Allowances	2.77	0.59	2.64	0.54	2.59	0.50
TOTAL LIABILITIES AND CAPITAL	472.51	100.00	491.56	100.00	514.85	100.00
Total Deposits	249.38	52.78	244.81	49.80	254.30	49.39
Deposits < or = to \$100,000	157.48	33.33	139.11	28.30	152.61	29.64
Deposits > \$100,000	91.90	19.45	105.70	21.50	101.68	19.75
Escrows	21.32	4.51	35.19	7.16	34.01	6.61
Total Borrowings	146.72	31.05	154.16	31.36	157.16	30.53
Advances from FHLB	101.89	21.56	85.22	17.34	93.80	18.22
Reverse Repurchase Agreements	29.10	6.16	30.46	6.20	31.24	6.07
Other Borrowings	15.73	3.33	38.48	7.83	32.12	6.24
Other Liabilities	14.36	3.04	12.60	2.56	24.94	4.84
EQUITY CAPITAL	40.73	8.62	44.80	9.11	44.44	8.63

	SEPTEMBER 2002		JUNE 2003		SEPTEMBER 2003	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	6.24	5.33	5.75	4.69	5.63	4.48
Interest Expense	2.78	2.38	2.12	1.73	2.04	1.62
Net Interest Income	3.46	2.95	3.63	2.96	3.60	2.86
Loss Provisions-Interest Bearing Assets	0.14	0.12	0.20	0.16	0.13	0.10
Noninterest Income	1.71	1.46	2.18	1.78	2.17	1.73
Mortgage Loan Servicing Fees	-2.03	-1.74	-0.84	-0.69	0.08	0.06
Other Fees and Charges	0.98	0.84	1.08	0.88	1.12	0.89
Other Noninterest Income	2.77	2.36	1.95	1.59	0.98	0.78
Noninterest Expense	2.41	2.06	2.72	2.22	2.71	2.16
G&A Expense	2.36	2.01	2.66	2.17	2.67	2.13
Goodwill Expense	0.03	0.03	0.02	0.02	0.02	0.02
Loss Provis.-Nonint. Bearing Assets	0.02	0.02	0.04	0.04	0.02	0.02
Income Before Taxes & Extraord. Items	2.62	2.24	2.88	2.35	2.93	2.33
Income Taxes	0.98	0.84	1.10	0.90	1.11	0.89
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	1.64	1.40	1.79	1.46	1.81	1.44

* Annualized.
Numbers may not sum due to rounding.
Office of Thrift Supervision / November 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 September 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.