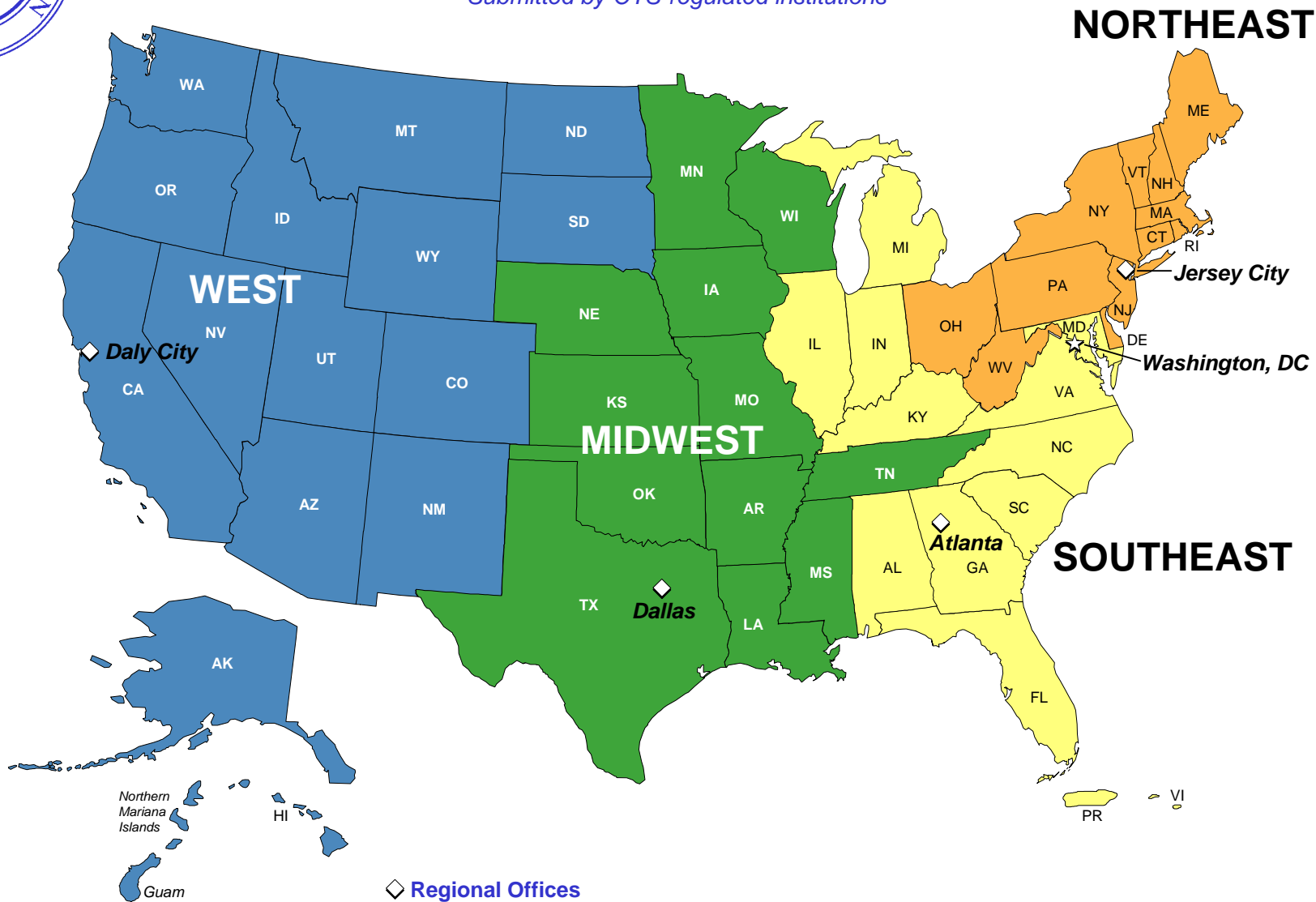




Fourth Quarter 2004 Thrift Industry Report Data

February 16, 2005

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



◆ **Regional Offices**

West Region - Includes Alaska, Hawaii, and Guam.

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NOTE: Numbers may not sum due to rounding.
Office of Thrift Supervision / February 2005

PROFITABILITY AND EARNINGS
CURRENT YEAR AND PRIOR FOUR YEARS

INDUSTRY AGGREGATES:	2004	2003	2002	2001	2000
PROFITABILITY (Percent)					
Return on Average Assets	1.17	1.29	1.21	1.07	0.91
Median Ratio	0.71	0.76	0.80	0.67	0.68
Return on Average Equity	12.79	14.29	13.61	13.10	11.63
Median Ratio	6.26	6.97	7.56	6.18	6.49
Net Interest Margin	2.89	2.90	3.06	2.89	2.63
Median Ratio	3.10	3.00	3.11	2.85	2.98
EARNINGS (\$ Millions)					
Interest Income	\$55,871.04	\$51,478.54	\$55,456.48	\$65,232.71	\$64,199.35
Interest Expense	21,298.58	20,658.87	25,468.47	37,617.66	40,924.61
NET INTEREST INCOME	34,572.46	30,819.66	29,988.00	27,615.05	23,274.75
Loss Provision-Interest Bearing Assets	2,591.79	2,190.42	2,854.13	2,532.12	1,659.24
Noninterest Income	20,115.22	18,516.01	14,131.65	13,136.64	10,022.59
Mortgage Loan Servicing Fees	(62.68)	(712.51)	(3,860.33)	(1,572.23)	1,045.54
Other Fees and Charges	12,440.22	9,989.46	8,409.28	7,655.91	6,066.01
Other Noninterest Income	7,737.69	9,239.06	9,582.70	7,052.97	2,911.05
Noninterest Expense	30,531.28	25,766.42	22,999.31	22,590.75	19,238.15
G&A Expense	30,116.03	25,365.88	22,536.27	21,786.73	18,540.79
Goodwill Amortization	371.53	268.52	333.75	696.14	613.95
Loss Provisions-Noninterest Bearing Assets	43.73	132.02	129.30	107.88	83.42
Income Before Taxes & extraordinary Items	21,564.61	21,378.83	18,266.21	15,628.83	12,399.94
Income Taxes	7,623.42	7,634.30	6,437.00	5,696.03	4,381.83
Extraordinary Items	18.83	(2.89)	7.87	269.08	(4.02)
NET INCOME	13,960.02	13,741.65	11,837.08	10,201.88	8,014.10
Profits	\$14,313.07	\$14,019.79	\$12,570.06	\$10,830.08	\$8,559.68
Losses	(\$353.05)	(\$278.14)	(\$732.99)	(\$628.20)	(\$545.58)
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	4.67	4.85	5.66	6.83	7.25
Interest Expense	1.78	1.95	2.60	3.94	4.62
NET INTEREST INCOME	2.89	2.90	3.06	2.89	2.63
Loss Provision-Interest Bearing Assets	0.22	0.21	0.29	0.27	0.19
Noninterest Income	1.68	1.74	1.44	1.38	1.13
Mortgage Loan Servicing Fees	-0.01	-0.07	-0.39	-0.16	0.12
Other Fees and Charges	1.04	0.94	0.86	0.80	0.69
Other Noninterest Income	0.65	0.87	0.98	0.74	0.33
Noninterest Expense	2.55	2.43	2.35	2.37	2.17
G&A Expense	2.52	2.39	2.30	2.28	2.09
Goodwill Amortization	0.03	0.03	0.03	0.07	0.07
Loss Provisions-Noninterest Bearing Assets	0.00	0.01	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	1.80	2.01	1.87	1.64	1.40
Income Taxes	0.64	0.72	0.66	0.60	0.49
Extraordinary Items	0.00	0.00	0.00	0.03	0.00
NET INCOME	1.17	1.29	1.21	1.07	0.91
Profits	1.20	1.32	1.28	1.13	0.97
Losses	-0.03	-0.03	-0.07	-0.07	-0.06

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	DEC 2004	SEP 2004	JUN 2004	MAR 2004	DEC 2003	SEP 2003	JUN 2003	MAR 2003	DEC 2002
NUMBER OF INSTITUTIONS:	886	896	910	923	928	936	947	958	974
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	1.17	1.15	1.16	1.19	1.26	1.28	1.34	1.30	1.20
Median Ratio	0.71	0.75	0.73	0.73	0.67	0.76	0.82	0.81	0.81
Return on Average Equity (Annualized)	12.95	12.58	12.63	13.01	14.07	14.17	14.71	14.23	13.24
Median Ratio	6.19	6.43	6.57	6.31	6.32	7.04	7.57	7.54	7.45
Net Interest Margin (Annualized)	2.90	2.88	2.91	2.88	2.84	2.84	2.94	2.99	2.94
Median Ratio	3.17	3.13	3.05	3.06	3.03	2.96	3.02	3.07	3.15
Number of Profitable Thrifts	804	819	824	841	821	847	886	883	881
Percent Profitable	90.74	91.41	90.55	91.12	88.47	90.49	93.56	92.17	90.45
Profits (\$ Millions)	\$3,837.65	\$3,678.77	\$3,432.18	\$3,364.47	\$3,545.58	\$3,518.50	\$3,594.66	\$3,361.05	\$3,341.06
Number of Unprofitable Thrifts	82	77	86	82	107	89	61	75	93
Percent Unprofitable	9.26	8.59	9.45	8.88	11.53	9.51	6.44	7.83	9.55
Losses (\$ Millions)	(\$80.93)	(\$178.90)	(\$66.51)	(\$26.71)	(\$102.33)	(\$78.90)	(\$61.44)	(\$35.47)	(\$359.30)
EARNINGS (\$ Millions)									
Interest Income	\$15,328.85	\$14,186.02	\$13,305.52	\$13,050.64	\$12,730.27	\$12,673.86	\$12,995.73	\$13,078.68	\$13,213.35
Interest Expense	6,046.11	5,442.79	4,845.66	4,964.03	4,971.90	5,027.10	5,240.41	5,419.47	5,903.02
NET INTEREST INCOME	9,282.75	8,743.23	8,459.86	8,086.62	7,758.37	7,646.76	7,755.31	7,659.22	7,310.34
Loss Provisions-Interest Bearing Assets	821.33	630.30	622.80	517.36	338.47	537.95	652.91	661.10	665.27
Noninterest Income	5,489.49	5,238.35	4,911.97	4,475.41	4,678.35	4,779.81	4,846.34	4,211.51	3,844.92
Mortgage Loan Servicing Fees	405.32	317.33	(53.30)	(732.03)	800.61	140.50	(1,032.43)	(621.18)	(705.40)
Other Fees and Charges	3,364.69	3,404.81	3,154.94	2,515.77	2,622.60	2,589.54	2,465.09	2,312.23	2,295.62
Other Noninterest Income	1,719.48	1,516.21	1,810.33	2,691.67	1,255.15	2,049.78	3,413.68	2,520.46	2,254.71
Noninterest Expense	8,182.03	7,962.03	7,540.81	6,846.41	6,750.13	6,536.51	6,454.02	6,025.76	5,929.70
G&A Expense	8,063.84	7,853.93	7,441.44	6,756.81	6,656.30	6,444.97	6,328.37	5,936.25	5,819.95
Goodwill Amortization	97.15	100.57	91.82	81.99	75.56	62.48	74.70	55.78	84.76
Loss Provisions-Noninterest Bearing Assets	21.03	7.53	7.56	7.61	18.27	29.07	50.96	33.73	25.00
Income Before Taxes & Extraordinary Items	5,768.88	5,389.25	5,208.22	5,198.26	5,348.13	5,352.11	5,494.72	5,183.87	4,560.29
Income Taxes	2,011.74	1,886.06	1,873.63	1,851.98	1,906.75	1,912.80	1,962.91	1,851.84	1,584.49
Extraordinary Items	(0.42)	(3.32)	31.09	(8.52)	1.87	0.29	1.41	(6.45)	5.96
NET INCOME	3,756.72	3,499.87	3,365.67	3,337.76	3,443.25	3,439.60	3,533.22	3,325.58	2,981.76
PROFITABILITY (Percent of Avg Assets Annualized)									
Interest Income	4.78	4.68	4.57	4.64	4.67	4.70	4.93	5.11	5.32
Interest Expense	1.89	1.79	1.66	1.77	1.82	1.87	1.99	2.12	2.38
NET INTEREST INCOME	2.90	2.88	2.91	2.88	2.84	2.84	2.94	2.99	2.94
Loss Provisions-Interest Bearing Assets	0.26	0.21	0.21	0.18	0.12	0.20	0.25	0.26	0.27
Noninterest Income	1.71	1.73	1.69	1.59	1.72	1.77	1.84	1.64	1.55
Mortgage Loan Servicing Fees	0.13	0.10	-0.02	-0.26	0.29	0.05	-0.39	-0.24	-0.28
Other Fees and Charges	1.05	1.12	1.08	0.90	0.96	0.96	0.94	0.90	0.92
Other Noninterest Income	0.54	0.50	0.62	0.96	0.46	0.76	1.30	0.98	0.91
Noninterest Expense	2.55	2.63	2.59	2.44	2.47	2.43	2.45	2.35	2.39
G&A Expense	2.52	2.59	2.56	2.40	2.44	2.39	2.40	2.32	2.34
Goodwill Amortization	0.03	0.03	0.03	0.03	0.03	0.02	0.03	0.02	0.03
Loss Provisions-Noninterest Bearing Assets	0.01	0.00	0.00	0.00	0.01	0.01	0.02	0.01	0.01
Income Before Taxes & Extraordinary Items	1.80	1.78	1.79	1.85	1.96	1.99	2.08	2.02	1.84
Income Taxes	0.63	0.62	0.64	0.66	0.70	0.71	0.74	0.72	0.64
Extraordinary Items	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
NET INCOME	1.17	1.15	1.16	1.19	1.26	1.28	1.34	1.30	1.20

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	DEC 2004	SEP 2004	JUN 2004	MAR 2004	DEC 2003	SEP 2003	JUN 2003	MAR 2003	DEC 2002
NUMBER OF INSTITUTIONS:	886	896	910	923	928	936	947	958	974
TOTAL ASSETS (\$ Billions)	\$1,306.80	\$1,227.95	\$1,188.30	\$1,157.36	\$1,092.62	\$1,094.13	\$1,064.67	\$1,047.53	\$1,004.53
Cash and Noninterest-Earning Deposits	17.77	18.40	18.17	17.88	19.88	19.87	20.27	17.13	17.75
Investment Securities	57.19	60.09	67.89	75.78	84.95	88.81	84.10	80.54	75.64
Mortgage Derivatives	58.94	55.06	52.21	55.41	45.52	45.48	52.15	55.92	53.63
Mortgage Backed Securities	97.52	91.89	94.59	97.28	91.28	90.08	95.83	94.51	89.79
1 - 4 Family Mortgages	729.35	670.49	631.42	602.57	547.42	535.93	523.46	517.93	487.63
Home Equity Lines of Credit	79.26	67.86	58.73	53.53	48.82	42.29	38.21	37.69	32.57
Multifamily Mortgages	61.07	58.53	57.39	56.47	53.72	52.31	50.59	48.38	48.05
Nonresidential Mortgages	52.49	50.23	49.11	48.81	46.84	46.59	45.75	45.24	43.76
Construction Loans	24.89	23.98	23.11	22.86	22.17	21.55	21.82	21.64	21.59
Land Loans	11.01	10.06	9.10	8.44	7.86	7.44	6.92	6.83	6.75
Commercial Loans	40.67	38.78	37.68	32.47	39.13	40.41	30.93	30.68	29.89
Consumer Loans	78.17	76.03	74.36	67.87	63.75	58.80	60.28	55.50	55.48
Reposessed Assets, Net	0.73	0.77	0.82	0.91	0.94	1.00	0.97	0.99	1.00
Real Estate Held for Investment, Net	0.25	0.29	0.28	0.28	0.28	0.31	0.29	0.30	0.30
Office Premises & Equipment	10.63	9.94	9.71	9.79	9.73	9.68	9.56	9.42	9.22
Other Assets	72.87	69.97	68.93	66.77	65.46	82.37	68.29	68.82	70.22
Less: Contra Assets & Valuation Allowances	(52.20)	(48.52)	(45.73)	(49.17)	(39.21)	(39.00)	(45.62)	(49.62)	(47.46)
TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$1,306.80	\$1,227.95	\$1,188.30	\$1,157.36	\$1,092.62	\$1,094.13	\$1,064.67	\$1,047.53	\$1,004.53
TOTAL DEPOSITS AND ESCROWS	757.78	720.42	695.48	692.91	662.07	672.53	660.96	647.91	631.84
Deposits less than or equal to \$100,000	459.35	442.75	433.90	436.58	444.53	461.64	451.37	449.67	444.95
Deposits greater than \$100,000	298.44	277.68	261.58	256.33	217.53	210.89	209.59	198.25	186.89
Escrows	27.90	28.50	28.28	32.85	25.43	41.38	43.82	39.18	38.26
BORROWINGS	406.23	372.15	362.39	336.98	313.35	288.27	282.62	280.00	257.21
Advances From FHLE	244.85	224.52	223.41	210.52	189.72	175.58	164.16	171.26	171.39
Repurchase Agreements & FedFunds Purchased	69.97	63.39	59.87	62.48	63.65	57.99	59.44	55.35	50.29
Other Borrowings	91.41	84.24	79.11	63.98	59.98	54.70	59.01	53.39	35.53
Other Liabilities	24.10	21.54	21.16	21.18	17.84	36.11	23.63	24.58	23.26
Equity Capital	118.70	113.84	109.26	106.29	99.36	97.23	97.46	95.04	92.22
Capital Stock and Paid-In Capital	66.80	63.99	61.75	58.51	55.05	53.50	53.20	52.42	50.23
Unrealized Gains (Losses) AFS Securities	0.51	0.48	(0.53)	1.57	0.54	0.99	2.50	2.45	2.45
Retained Earnings	52.20	50.34	48.82	47.46	44.98	44.21	43.55	41.87	41.25

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	DEC 2004	SEP 2004	JUN 2004	MAR 2004	DEC 2003	SEP 2003	JUN 2003	MAR 2003	DEC 2002
NUMBER OF INSTITUTIONS:	886	896	910	923	928	936	947	958	974
TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.36	1.50	1.53	1.55	1.82	1.82	1.90	1.63	1.77
Investment Securities	4.38	4.89	5.71	6.55	7.78	8.12	7.90	7.69	7.53
Mortgage Derivatives	4.51	4.48	4.39	4.79	4.17	4.16	4.90	5.34	5.34
Mortgage Backed Securities	7.46	7.48	7.96	8.41	8.35	8.23	9.00	9.02	8.94
1 - 4 Family Mortgages	55.81	54.60	53.14	52.06	50.10	48.98	49.17	49.44	48.54
Home Equity Lines of Credit	6.07	5.53	4.94	4.63	4.47	3.87	3.59	3.60	3.24
Multifamily Mortgages	4.67	4.77	4.83	4.88	4.92	4.78	4.75	4.62	4.78
Nonresidential Mortgages	4.02	4.09	4.13	4.22	4.29	4.26	4.30	4.32	4.36
Construction Loans	1.90	1.95	1.94	1.98	2.03	1.97	2.05	2.07	2.15
Land Loans	0.84	0.82	0.77	0.73	0.72	0.68	0.65	0.65	0.67
Commercial Loans	3.11	3.16	3.17	2.81	3.58	3.69	2.90	2.93	2.98
Consumer Loans	5.98	6.19	6.26	5.86	5.84	5.37	5.66	5.30	5.52
Reposessed Assets, Net	0.06	0.06	0.07	0.08	0.09	0.09	0.09	0.09	0.10
Real Estate Held for Investment, Net	0.02	0.02	0.02	0.02	0.03	0.03	0.03	0.03	0.03
Office Premises & Equipment	0.81	0.81	0.82	0.85	0.89	0.88	0.90	0.90	0.92
Other Assets	5.58	5.70	5.80	5.77	5.99	7.53	6.41	6.57	6.99
Less: Contra Assets & Valuation Allowances	-3.99	-3.95	-3.85	-4.25	-3.59	-3.56	-4.28	-4.74	-4.72
TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	57.99	58.67	58.53	59.87	60.59	61.47	62.08	61.85	62.90
Deposits less than or equal to \$100,000	35.15	36.06	36.51	37.72	40.69	42.19	42.40	42.93	44.29
Deposits greater than \$100,000	22.84	22.61	22.01	22.15	19.91	19.27	19.69	18.93	18.60
Escrows	2.14	2.32	2.38	2.84	2.33	3.78	4.12	3.74	3.81
BORROWINGS	31.09	30.31	30.50	29.12	28.68	26.35	26.55	26.73	25.61
Advances From FHLB	18.74	18.28	18.80	18.19	17.36	16.05	15.42	16.35	17.06
Repurchase Agreements & FedFunds Purchased	5.35	5.16	5.04	5.40	5.83	5.30	5.58	5.28	5.01
Other Borrowings	6.99	6.86	6.66	5.53	5.49	5.00	5.54	5.10	3.54
Other Liabilities	1.84	1.75	1.78	1.83	1.63	3.30	2.22	2.35	2.32
Equity Capital	9.08	9.27	9.19	9.18	9.09	8.89	9.15	9.07	9.18
Capital Stock and Paid-In Capital	5.11	5.21	5.20	5.06	5.04	4.89	5.00	5.00	5.00
Unrealized Gains (Losses) AFS Securities	0.04	0.04	-0.04	0.14	0.05	0.09	0.23	0.23	0.24
Retained Earnings	3.99	4.10	4.11	4.10	4.12	4.04	4.09	4.00	4.11

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

FOR THE QUARTER ENDING:	DEC 2004	SEP 2004	JUN 2004	MAR 2004	DEC 2003	SEP 2003	JUN 2003	MAR 2003	DEC 2002
NUMBER OF INSTITUTIONS:	886	896	910	923	928	936	947	958	974
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TOTAL ASSETS (Percent Change)	24.21	16.69	16.00	12.26	10.43	13.43	13.22	11.79	8.20
Cash and Noninterest-Earning Deposits	-7.26	-4.13	-7.14	5.79	14.13	34.98	46.75	22.43	27.01
Investment Securities	33.31	39.28	37.60	36.71	-33.11	61.67	56.86	51.92	44.20
Mortgage Derivatives	37.38	27.63	5.81	-0.04	-14.43	-17.20	-2.73	5.48	2.23
Mortgage Backed Securities	14.72	8.81	5.08	6.25	3.61	4.64	14.77	16.71	7.14
1 - 4 Family Mortgages	38.53	30.69	25.93	18.98	15.35	15.79	18.84	19.63	8.86
Home Equity Lines of Credit	68.25	66.81	60.15	43.89	51.64	50.24	49.43	71.28	76.04
Multifamily Mortgages	17.93	14.79	15.11	18.86	14.03	12.91	14.21	10.98	11.15
Nonresidential Mortgages	20.70	15.50	14.41	11.68	10.68	14.65	14.78	16.32	16.25
Construction Loans	18.05	17.18	12.51	9.66	6.10	1.00	3.09	1.29	1.31
Land Loans	44.74	40.50	37.57	29.23	21.97	19.49	13.72	15.18	13.56
Commercial Loans	12.30	3.64	34.82	8.04	33.49	38.31	10.60	10.95	14.62
Consumer Loans	23.75	31.18	25.04	23.68	15.56	13.80	17.49	14.67	4.40
Repossessed Assets, Net	-19.43	-19.18	-14.08	-6.38	-4.25	2.97	3.78	7.11	7.63
Real Estate Held for Investment, Net	-7.04	-1.01	-0.33	-2.87	-8.35	-5.08	-8.32	-8.49	-6.06
Office Premises & Equipment	13.34	6.90	5.99	6.90	8.31	11.35	11.77	11.81	11.69
Other Assets	15.04	-12.49	4.57	-1.72	-5.84	33.61	13.39	15.83	31.09
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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TOTAL LIABILITIES AND CAPITAL (Percent Chg)	24.21	16.69	16.00	12.26	10.43	13.43	13.22	11.79	8.20
TOTAL DEPOSITS AND ESCROWS	18.94	11.35	9.25	8.79	6.56	14.03	16.91	15.95	15.70
Deposits less than or equal to \$100,000	7.47	-0.23	-0.03	-1.13	1.72	10.83	10.28	10.05	8.79
Deposits greater than \$100,000	42.33	36.61	29.14	31.21	18.05	21.71	34.30	32.03	36.33
Escrows	10.98	-30.42	-34.88	-15.93	-33.35	53.52	165.09	120.12	64.61
BORROWINGS	34.67	34.68	33.70	21.85	23.04	8.55	3.46	-0.87	-11.68
Advances From FHLE	35.11	33.69	42.37	24.92	12.13	-0.70	-7.59	-6.66	-13.06
Repurchase Agreements & FedFunds Purchased	14.78	16.00	7.03	14.23	27.23	5.79	-8.53	-24.89	-25.41
Other Borrowings	53.73	56.75	35.98	19.97	69.26	61.22	93.34	111.19	33.16
Other Liabilities	-44.98	-72.69	-69.09	-67.48	-29.20	53.84	97.62	94.03	60.24
Equity Capital	23.83	21.91	16.66	14.07	9.80	13.29	15.63	17.66	21.47
Capital Stock and Paid-In Capital	26.15	24.95	21.54	14.19	11.76	30.00	30.58	33.22	55.04
Unrealized Gains (Losses) AFS Securities	-0.39	-48.59	-122.11	-34.02	-77.69	-66.09	68.28	-1,420.34	311.75
Retained Earnings	19.87	18.01	15.69	15.16	11.00	14.59	13.44	11.71	12.32

STRUCTURAL DATA AND LOAN ACTIVITY

FOR THE QUARTER ENDING:	DEC 2004	SEP 2004	JUN 2004	MAR 2004	DEC 2003	SEP 2003	JUN 2003	MAR 2003	DEC 2002
NUMBER OF INSTITUTIONS:	886	896	910	923	928	936	947	958	974

SELECTED STRUCTURAL DATA									
Number of New Thrifts	4	3	3	6	4	1	2	3	5
Consolidated Assets (\$ Billions)	27.37	1.67	0.90	18.78	0.05	0.02	0.56	0.67	62.75
Number of Conservatorships/Receiverships	0	0	0	1	0	0	0	0	0
Consolidated Assets (\$ Billions)	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00
Number of Bank Charter Conversions	5	6	4	6	3	4	3	7	1
Consolidated Assets (\$ Billions)	0.85	1.73	15.59	1.92	0.29	2.62	1.02	1.75	0.12
Number of Bank Acquisitions	5	6	8	2	6	2	8	6	8
Consolidated Assets (\$ Billions)	2.11	3.26	12.26	2.02	3.84	0.66	2.51	1.00	4.84
Number of Thrift Mergers	3	4	3	2	2	5	1	6	5
Consolidated Assets (\$ Billions)	0.63	1.82	3.01	1.57	2.23	1.46	0.05	1.67	51.16

LOAN ACTIVITY (\$ Millions)									
Mortgage Pool Securities									
Total Purchases	\$35,328.97	\$23,171.93	\$33,527.54	\$36,842.04	\$31,352.45	\$34,186.45	\$33,238.04	\$32,863.67	\$41,163.47
Total Sales	16,927.91	13,964.92	15,053.33	19,171.23	20,331.02	22,483.31	19,186.91	17,231.20	27,128.71
Mortgage Originations	176,625.40	167,067.62	196,533.96	148,843.46	163,940.60	250,458.00	215,074.78	176,176.71	177,438.07
Construction Loans	9,130.44	9,571.47	9,567.17	7,954.39	8,290.99	8,342.29	7,602.87	6,708.02	7,380.34
1-4 Family Mortgages	7,178.37	7,695.33	7,753.91	6,281.82	6,576.19	6,708.35	6,261.99	5,391.99	5,829.04
Permanent Loans Secured by 1-4 Family Unit	154,089.57	145,424.81	173,450.18	130,263.91	143,895.07	230,009.00	195,786.76	160,174.85	159,565.51
Mortgage Refinancings	63,281.90	51,774.59	71,818.62	53,918.34	42,460.75	105,213.26	116,667.75	104,203.84	87,637.11
Mortgage Purchases	79,089.00	78,345.11	80,860.33	64,147.01	62,766.03	107,232.96	99,848.84	91,373.56	97,689.87
Secured by 1-4 Family Mortgages	77,859.65	77,560.48	79,253.06	61,788.39	60,911.40	105,726.81	98,759.68	90,573.44	96,614.03
Mortgage Sales	125,209.94	124,433.55	144,786.15	92,561.23	145,008.72	233,943.52	215,801.63	182,625.95	196,519.89
Secured by 1-4 Family Mortgages	122,524.15	122,749.33	141,334.69	91,094.19	141,057.06	232,533.60	213,838.88	180,976.23	194,643.26
Nonmortgage Originations and Purchases	65,315.43	59,147.31	57,261.77	36,458.57	41,151.00	50,326.61	41,088.39	35,705.19	36,674.80
Consumer Loans	34,737.77	32,881.04	33,121.89	18,749.56	23,928.96	20,548.30	20,583.95	17,381.18	18,359.00

OTHER INDICATORS (Percent Annualized)									
Asset Growth Rate	17.78	14.56	20.51	18.63	1.11	12.35	7.72	18.05	7.87
Cost of Funds	2.19	2.07	1.93	2.04	2.12	2.21	2.35	2.49	2.78
Asset Yield	5.09	5.03	4.89	5.10	5.19	5.24	5.46	5.67	5.90
Mortgage Portfolio Yield	5.02	4.94	4.85	5.14	5.24	5.42	5.62	5.83	6.12
Earnings Efficiency	108.00	107.82	107.92	108.13	106.63	106.79	107.16	107.30	106.98
Operating Efficiency	61.78	63.01	64.36	68.46	59.53	62.11	68.88	63.49	65.39

CAPITAL MEASURES

FOR THE QUARTER ENDING:	DEC 2004	SEP 2004	JUN 2004	MAR 2004	DEC 2003	SEP 2003	JUN 2003	MAR 2003	DEC 2002
NUMBER OF INSTITUTIONS:	886	896	910	923	928	936	947	958	974

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	885	895	909	922	927	935	947	958	972
Percent of Thrifts	99.89	99.89	99.89	99.89	99.89	99.89	100.00	100.00	99.79
Consolidated Assets (\$ Billions)	\$1,306.76	\$1,227.91	\$1,188.19	\$1,157.25	\$1,092.57	\$1,093.90	\$1,064.67	\$1,047.53	\$1,004.45
Fail FDICIA Capital Standards	1	1	1	1	1	1	0	0	2
Percent of Thrifts	0.11	0.11	0.11	0.11	0.11	0.11	0.00	0.00	0.21
Consolidated Assets (\$ Billions)	\$0.05	\$0.05	\$0.11	\$0.11	\$0.05	\$0.23	\$0.00	\$0.00	\$0.08
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)	\$100.20	\$95.89	\$93.50	\$89.41	\$84.08	\$81.69	\$81.38	\$79.06	\$76.80
Tangible Equity Ratio	7.80	7.95	7.99	7.86	7.82	7.59	7.79	7.69	7.80
Median Ratio	10.00	9.91	9.85	9.87	9.69	9.63	9.43	9.43	9.33
Tier 1 Capital (\$ Billions)	\$100.30	\$96.01	\$93.62	\$89.48	\$84.11	\$81.72	\$81.40	\$79.08	\$76.81
Tier 1 Leverage Ratio	7.80	7.95	7.99	7.86	7.82	7.59	7.79	7.70	7.80
Median Ratio	10.00	9.91	9.85	9.87	9.69	9.64	9.44	9.44	9.33
Tier 1 Risk-based Capital Ratio	12.24	12.59	12.90	12.82	12.80	12.62	12.81	12.68	12.70
Median Ratio	16.90	16.79	17.05	17.39	17.18	16.96	17.05	17.10	16.86
Risk-based Capital (\$ Billions)	\$112.16	\$106.01	\$102.66	\$99.35	\$93.50	\$91.22	\$90.71	\$88.23	\$84.45
Total Risk-based Capital Ratio	13.69	13.90	14.15	14.23	14.23	14.09	14.27	14.14	13.96
Median Ratio	17.73	17.83	17.99	18.27	17.99	17.79	18.00	17.89	17.86

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 2004	SEP 2004	JUN 2004	MAR 2004	DEC 2003	SEP 2003	JUN 2003	MAR 2003	DEC 2002
NUMBER OF INSTITUTIONS:	886	896	910	923	928	936	947	958	974
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$7,445.07	\$6,953.59	\$6,667.58	\$6,436.22	\$7,789.18	\$7,178.18	\$7,789.84	\$7,237.35	\$7,610.21
Mortgage Loans									
Construction & Land Loans	259.09	249.20	263.28	244.01	235.05	263.45	266.85	318.26	327.11
Nonresidential Mortgages	233.64	226.26	238.97	291.54	251.61	223.85	256.08	302.04	290.20
Multifamily Mortgages	62.15	68.12	81.13	89.91	72.63	111.71	89.24	93.22	82.91
1-4 Family Mortgages	5,127.65	4,866.92	4,584.64	4,636.70	5,640.13	5,328.06	5,750.85	5,179.94	5,316.53
Home Equity Lines of Credit	229.41	246.65	176.95	211.02	36.07	36.25	36.83	36.03	42.99
Nonmortgage Loans and Leases									
Commercial Loans	387.01	379.93	429.50	300.45	293.00	291.06	328.03	373.92	425.02
Consumer Loans	1,375.53	1,163.17	1,070.08	873.60	1,260.69	923.80	1,061.97	933.93	1,125.46
NONCURRENT LOANS (\$ Millions)	\$5,678.79	\$5,292.78	\$5,144.33	\$5,590.37	\$6,352.44	\$6,441.91	\$6,350.59	\$6,571.41	\$6,569.81
Mortgage Loans									
Construction & Land Loans	247.04	261.72	240.66	294.87	255.91	330.13	332.07	441.44	453.50
Nonresidential Mortgages	414.56	405.90	377.05	451.68	408.50	481.61	522.31	571.77	544.75
Multifamily Mortgages	78.72	85.61	70.88	117.62	68.02	85.07	94.84	74.01	61.94
1-4 Family Mortgages	3,791.57	3,503.50	3,438.25	3,790.61	4,528.29	4,477.89	4,344.08	4,419.64	4,451.74
Home Equity Lines of Credit	112.21	88.52	77.64	106.18	14.86	15.95	17.52	16.99	16.47
Nonmortgage Loans and Leases									
Commercial Loans	452.95	501.64	502.75	463.26	475.00	611.86	610.46	641.99	653.81
Consumer Loans	693.95	534.41	514.74	472.34	601.87	439.40	429.31	405.58	387.60
NET CHARGE-OFFS (\$ Millions)	\$826.80	\$650.91	\$653.58	\$686.69	\$688.55	\$679.22	\$719.11	\$709.54	\$859.10
Mortgage Loans									
Construction & Land Loans	8.70	5.31	2.97	4.40	7.98	7.75	13.66	10.41	6.88
Nonresidential Mortgages	6.93	14.28	12.05	22.99	5.90	6.19	15.28	9.90	9.42
Multifamily Mortgages	2.30	1.68	3.01	0.47	(0.25)	0.52	2.37	0.89	(0.41)
1-4 Family Mortgages	76.56	53.27	46.73	59.93	58.15	40.47	59.54	57.30	149.36
Home Equity Lines of Credit	6.74	7.39	5.10	6.06	5.85	3.15	2.83	3.44	3.84
Nonmortgage Loans and Leases									
Commercial Loans	183.60	142.13	130.47	92.22	32.93	84.23	145.77	137.25	284.60
Consumer Loans	477.96	418.42	430.32	487.96	528.40	496.92	418.85	430.67	359.65
Reposessed Assets	24.63	12.71	11.46	14.49	25.00	31.96	54.85	41.99	36.17
Other	46.14	3.11	16.58	4.24	30.43	11.17	8.80	21.14	13.44
REPOSSESSED ASSETS, NET (\$ Millions)	\$728.78	\$774.75	\$817.75	\$909.62	\$937.53	\$995.26	\$974.38	\$989.61	\$996.01
Construction & Land Loans	64.32	76.16	80.97	127.04	142.79	181.11	177.79	177.09	173.29
Nonresidential Mortgages	82.51	114.87	125.42	121.53	136.98	162.36	157.00	168.54	173.89
Multifamily Mortgages	17.73	13.13	13.13	10.84	6.19	6.05	5.19	5.83	4.97
1-4 Family Mortgages	529.12	536.72	563.66	606.23	597.32	583.57	576.78	571.74	551.20
Other	35.10	33.88	34.56	43.98	54.25	62.17	57.62	66.40	92.66
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)									
Real Estate Loans	\$878.81	\$813.28	\$770.13	\$739.15	\$678.01	\$663.81	\$648.54	\$640.02	\$607.78
Percent of Total Assets	67.25	66.23	64.81	63.87	62.05	60.67	60.91	61.10	60.50
Noncurrent Real Estate Loans	\$4.53	\$4.26	\$4.13	\$4.65	\$5.26	\$5.37	\$5.29	\$5.51	\$5.51
Percent of Total Assets	0.35	0.35	0.35	0.40	0.48	0.49	0.50	0.53	0.55
Real Estate Owned	\$0.69	\$0.74	\$0.78	\$0.87	\$0.88	\$0.93	\$0.92	\$0.92	\$0.90
Percent of Total Assets	0.05	0.06	0.07	0.07	0.08	0.09	0.09	0.09	0.09
Troubled Real Estate Loans	\$5.23	\$5.00	\$4.91	\$5.52	\$6.14	\$6.31	\$6.21	\$6.43	\$6.42
Percent of Total Assets	0.40	0.41	0.41	0.48	0.56	0.58	0.58	0.61	0.64
Valuation Allowances	\$6.96	\$6.77	\$6.70	\$6.48	\$6.54	\$6.86	\$7.04	\$6.83	\$6.69
Coverage Ratio	117.64	122.68	124.87	110.55	98.08	99.19	101.47	94.66	92.68
Reserve Ratio	0.67	0.70	0.73	0.74	0.80	0.84	0.87	0.86	0.88

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 2004	SEP 2004	JUN 2004	MAR 2004	DEC 2003	SEP 2003	JUN 2003	MAR 2003	DEC 2002
NUMBER OF INSTITUTIONS:	886	896	910	923	928	936	947	958	974
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.57	0.57	0.56	0.56	0.71	0.66	0.73	0.69	0.76
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.72	0.73	0.82	0.78	0.78	0.91	0.93	1.12	1.15
Nonresidential Mortgages	0.45	0.45	0.49	0.60	0.54	0.48	0.56	0.67	0.66
Multifamily Mortgages	0.10	0.12	0.14	0.16	0.14	0.21	0.18	0.19	0.17
1-4 Family Mortgages	0.70	0.73	0.73	0.77	1.03	0.99	1.10	1.00	1.09
Home Equity Lines of Credit	0.29	0.36	0.30	0.39	0.07	0.09	0.10	0.10	0.13
Nonmortgage Loans and Leases									
Commercial Loans	0.95	0.98	1.14	0.93	0.75	0.72	1.06	1.22	1.42
Consumer Loans	1.76	1.53	1.44	1.29	1.98	1.57	1.76	1.68	2.03
NONCURRENT LOANS (% Total Assets)	0.43	0.43	0.43	0.48	0.58	0.59	0.60	0.63	0.65
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.69	0.77	0.75	0.94	0.85	1.14	1.16	1.55	1.60
Nonresidential Mortgages	0.79	0.81	0.77	0.93	0.87	1.03	1.14	1.26	1.24
Multifamily Mortgages	0.13	0.15	0.12	0.21	0.13	0.16	0.19	0.15	0.13
1-4 Family Mortgages	0.52	0.52	0.54	0.63	0.83	0.84	0.83	0.85	0.91
Home Equity Lines of Credit	0.14	0.13	0.13	0.20	0.03	0.04	0.05	0.05	0.05
Nonmortgage Loans and Leases									
Commercial Loans	1.11	1.29	1.33	1.43	1.21	1.51	1.97	2.09	2.19
Consumer Loans	0.89	0.70	0.69	0.70	0.94	0.75	0.71	0.73	0.70
NET CHARGE-OFFS (% Total Assets)	0.06	0.05	0.06	0.06	0.06	0.06	0.07	0.07	0.09
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.02	0.02	0.01	0.01	0.03	0.03	0.05	0.04	0.02
Nonresidential Mortgages	0.01	0.03	0.02	0.05	0.01	0.01	0.03	0.02	0.02
Multifamily Mortgages	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
1-4 Family Mortgages	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.03
Home Equity Lines of Credit	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Nonmortgage Loans and Leases									
Commercial Loans	0.45	0.37	0.35	0.28	0.08	0.21	0.47	0.45	0.95
Consumer Loans	0.61	0.55	0.58	0.72	0.83	0.85	0.69	0.78	0.65
Repossessed Assets	3.38	1.64	1.40	1.59	2.67	3.21	5.63	4.24	3.63
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)	0.06	0.06	0.07	0.08	0.09	0.09	0.09	0.09	0.10
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans	0.18	0.22	0.25	0.41	0.48	0.62	0.62	0.62	0.61
Nonresidential Mortgages	0.16	0.23	0.26	0.25	0.29	0.35	0.34	0.37	0.40
Multifamily Mortgages	0.03	0.02	0.02	0.02	0.01	0.01	0.01	0.01	0.01
1-4 Family Mortgages	0.07	0.08	0.09	0.10	0.11	0.11	0.11	0.11	0.11
Other	0.05	0.05	0.05	0.07	0.08	0.08	0.08	0.10	0.13
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	0.25	0.21	0.22	0.24	0.25	0.25	0.27	0.27	0.34
Net Provisions for Losses (Annualized)	0.25	0.21	0.21	0.18	0.12	0.20	0.25	0.25	0.26
Valuation Allowances	0.53	0.55	0.56	0.56	0.60	0.63	0.66	0.65	0.67
Noncurrent Loans	0.43	0.43	0.43	0.48	0.58	0.59	0.60	0.63	0.65
Repossessed Assets, Net (% Total Assets)	0.06	0.06	0.07	0.08	0.09	0.09	0.09	0.09	0.10
Troubled Assets	0.49	0.49	0.50	0.56	0.67	0.68	0.69	0.72	0.75

SELECTED INDICATORS

BY FDICIA CATEGORY

FOURTH QUARTER 2004:	WELL-CAPITALIZED	ADEQUATELY CAPITALIZED	SIGNIFICANTLY UNDER-CAPITALIZED	INDUSTRY
NUMBER OF INSTITUTIONS:	881	4	1	886

Total Assets (\$ Billions)	\$1,302.27	\$4.49	\$0.05	\$1,306.80
Tier 1 Leverage Ratio (Percent)	7.80	5.45	2.72	7.80
Median Ratio	10.03	7.87	2.72	10.00
Total Risk-based Capital Ratio (Percent)	13.70	9.99	5.27	13.69
Median Ratio	17.75	9.91	5.27	17.73
Return on Average Assets (Percent Annualized)	1.17	0.95	0.45	1.17
Median Ratio	0.71	0.17	0.45	0.71
Net Interest Margin (Percent Annualized)	2.90	3.19	3.08	2.90
Median Ratio	3.17	3.47	3.08	3.17
Number of Profitable Thrifts	801	2	1	804
Profits (\$ Millions)	\$3,826.90	\$10.70	\$0.05	\$3,837.65
Number of Unprofitable Thrifts	80	2	0	82
Losses (\$ Millions)	(\$80.61)	(\$0.32)	\$0.00	(\$80.93)
Valuation Allowances (Percent of Total Assets)	0.53	0.40	5.77	0.53
Troubled Assets (Percent of Total Assets)	0.49	0.49	12.04	0.49
Asset Growth Rate (Percent Annualized)	17.72	34.65	-2.80	17.78

BY OTS EXAMINATION RATING

FOURTH QUARTER 2004:	CAMELS 1 AND 2	CAMELS 3	CAMELS 4 AND 5	INDUSTRY
NUMBER OF INSTITUTIONS:	813	52	6	886

Total Assets (\$ Billions)	\$1,248.01	\$25.78	\$0.71	\$1,306.80
Tier 1 Leverage Ratio (Percent)	7.76	9.48	6.86	7.80
Median Ratio	10.05	8.66	7.21	10.00
Total Risk-based Capital Ratio (Percent)	13.66	16.14	13.42	13.69
Median Ratio	17.79	15.75	12.46	17.73
Return on Average Assets (Percent Annualized)	1.18	1.28	-0.65	1.17
Median Ratio	0.74	0.32	-0.35	0.71
Net Interest Margin (Percent Annualized)	2.87	4.35	2.64	2.90
Median Ratio	3.17	2.90	3.05	3.17
Number of Profitable Thrifts	757	34	2	804
Profits (\$ Millions)	\$3,668.86	\$88.26	\$0.07	\$3,837.65
Number of Unprofitable Thrifts	56	18	4	82
Losses (\$ Millions)	(\$74.58)	(\$4.61)	(\$1.21)	(\$80.93)
Valuation Allowances (Percent of Total Assets)	0.51	1.43	1.67	0.53
Troubled Assets (Percent of Total Assets)	0.48	0.78	3.85	0.49
Asset Growth Rate (Percent Annualized)	18.37	-6.38	2.56	17.78

Fifteen de novo thrifts have not been assigned an examination rating. These reported total assets of \$32.3 billion and net income of \$79.9 million.
Office of Thrift Supervision / February 2005

STATEMENT OF OPERATIONS
BY REGION

FOURTH QUARTER 2004:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	272	312	207	95	886
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	1.36	0.78	1.08	1.21	1.17
Median Ratio	0.72	0.58	0.74	0.95	0.71
Return on Average Equity (Annualized)	13.49	8.73	12.52	14.12	12.95
Median Ratio	5.81	5.38	6.37	10.44	6.19
Net Interest Margin (Annualized)	2.97	2.96	2.81	2.81	2.90
Median Ratio	3.09	3.12	3.26	3.27	3.17
Number of Profitable Thrifts	250	269	191	94	804
Percent Profitable	91.91	86.22	92.27	98.95	90.74
Profits (\$ Millions)	\$1,111.54	\$481.58	\$378.07	\$1,872.84	\$3,837.65
Number of Unprofitable Thrifts	22	43	16	1	82
Percent Unprofitable	8.09	13.78	7.73	1.05	9.26
Losses (\$ Millions)	(\$12.59)	(\$60.39)	(\$7.40)	(\$0.56)	(\$80.93)
EARNINGS (\$ Millions)					
Interest Income	\$4,012.78	\$2,671.08	\$1,654.74	\$7,062.85	\$15,328.85
Interest Expense	1,615.96	1,078.24	696.25	2,716.11	6,046.11
NET INTEREST INCOME	2,396.81	1,592.84	958.50	4,346.74	9,282.75
Loss Provisions-Interest Bearing Assets	314.30	188.55	47.33	271.26	821.33
Noninterest Income	1,547.14	783.31	469.20	2,690.08	5,489.49
Mortgage Loan Servicing Fees	143.68	50.59	14.24	196.81	405.32
Other Fees and Charges	722.86	533.90	347.87	1,760.37	3,364.69
Other Noninterest Income	680.61	198.82	107.09	732.89	1,719.48
Noninterest Expense	1,970.81	1,538.23	873.99	3,800.91	8,182.03
G&A Expense	1,928.68	1,520.87	862.97	3,753.21	8,063.84
Goodwill Amortization	41.70	12.52	7.83	35.10	97.15
Loss Provisions-Noninterest Bearing Assets	0.42	4.83	3.19	12.59	21.03
Income Before Taxes & Extraordinary Items	1,658.85	649.36	506.39	2,964.65	5,768.88
Income Taxes	559.92	227.42	136.05	1,092.37	2,011.74
Extraordinary Items	0.01	(0.76)	0.33	0.00	(0.42)
NET INCOME	1,098.95	421.19	370.67	1,872.28	3,756.72
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	4.97	4.96	4.84	4.56	4.78
Interest Expense	2.00	2.00	2.04	1.75	1.89
NET INTEREST INCOME	2.97	2.96	2.81	2.81	2.90
Loss Provisions-Interest Bearing Assets	0.39	0.35	0.14	0.18	0.26
Noninterest Income	1.91	1.45	1.37	1.74	1.71
Mortgage Loan Servicing Fees	0.18	0.09	0.04	0.13	0.13
Other Fees and Charges	0.89	0.99	1.02	1.14	1.05
Other Noninterest Income	0.84	0.37	0.31	0.47	0.54
Noninterest Expense	2.44	2.85	2.56	2.45	2.55
G&A Expense	2.39	2.82	2.53	2.42	2.52
Goodwill Amortization	0.05	0.02	0.02	0.02	0.03
Loss Provisions-Noninterest Bearing Assets	0.00	0.01	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	2.05	1.21	1.48	1.91	1.80
Income Taxes	0.69	0.42	0.40	0.71	0.63
Extraordinary Items	0.00	0.00	0.00	0.00	0.00
NET INCOME	1.36	0.78	1.08	1.21	1.17

STATEMENT OF CONDITION
BY REGION

FOURTH QUARTER 2004:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	272	312	207	95	886

TOTAL ASSETS (\$ Billions)	\$329.11	\$217.84	\$135.39	\$637.62	\$1,306.80
Cash and Noninterest-Earning Deposits	3.74	3.64	1.80	8.59	17.77
Investment Securities	22.59	14.01	19.74	12.64	57.19
Mortgage Derivatives	32.58	11.13	3.80	11.43	58.94
Mortgage Backed Securities	32.16	21.51	14.91	28.93	97.52
1 - 4 Family Mortgages	155.84	101.32	46.24	426.66	729.35
Home Equity Lines of Credit	11.09	18.30	6.78	43.10	79.26
Multifamily Mortgages	9.36	5.00	3.37	43.43	61.07
Nonresidential Mortgages	18.02	11.22	9.25	14.00	52.49
Construction Loans	5.04	6.30	6.32	7.23	24.89
Land Loans	2.33	3.76	2.16	2.76	11.01
Commercial Loans	11.81	8.42	5.69	14.74	40.67
Consumer Loans	19.68	20.70	15.26	22.54	78.17
Reposessed Assets, Net	0.11	0.22	0.09	0.32	0.73
Real Estate Held for Investment, Net	0.03	0.08	0.08	0.05	0.25
Office Premises & Equipment	2.14	2.39	1.27	4.84	10.63
Other Assets	15.50	9.40	6.22	42.30	72.87
Less: Contra Assets & Valuation Allowances	(30.76)	(9.85)	(3.00)	(8.59)	(52.20)

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$329.11	\$217.84	\$135.39	\$637.62	\$1,306.80
TOTAL DEPOSITS AND ESCROWS	195.37	146.75	78.54	338.02	757.78
Deposits less than or equal to \$100,000	133.21	97.00	54.39	175.10	459.35
Deposits greater than \$100,000	62.16	49.76	24.15	162.92	298.44
Escrows	2.01	1.97	1.52	22.40	27.90
BORROWINGS	92.69	47.70	43.17	234.16	406.23
Advances From FHLE	40.28	30.77	36.18	149.12	244.85
Repurchase Agreements & FedFunds Purchased	19.97	15.73	3.98	30.30	69.97
Other Borrowings	32.44	1.20	3.02	54.75	91.41
Other Liabilities	7.86	3.77	1.52	11.02	24.10
Equity Capital	33.19	19.62	12.16	54.41	118.70
Capital Stock and Paid-In Capital	17.01	10.58	5.92	33.88	66.80
Unrealized Gains (Losses) AFS Securities	(0.08)	0.04	0.13	0.42	0.51
Retained Earnings	16.51	9.15	6.28	20.37	52.20

STATEMENT OF CONDITION
BY REGION

FOURTH QUARTER 2004:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	272	312	207	95	886
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TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.14	1.67	1.33	1.35	1.36
Investment Securities	6.86	6.43	14.58	1.98	4.38
Mortgage Derivatives	9.90	5.11	2.81	1.79	4.51
Mortgage Backed Securities	9.77	9.87	11.01	4.54	7.46
1 - 4 Family Mortgages	47.35	46.51	34.15	66.91	55.81
Home Equity Lines of Credit	3.37	8.40	5.01	6.76	6.07
Multifamily Mortgages	2.84	2.30	2.49	6.81	4.67
Nonresidential Mortgages	5.48	5.15	6.83	2.20	4.02
Construction Loans	1.53	2.89	4.67	1.13	1.90
Land Loans	0.71	1.73	1.59	0.43	0.84
Commercial Loans	3.59	3.87	4.21	2.31	3.11
Consumer Loans	5.98	9.50	11.27	3.53	5.98
Repossessed Assets, Net	0.03	0.10	0.07	0.05	0.06
Real Estate Held for Investment, Net	0.01	0.04	0.06	0.01	0.02
Office Premises & Equipment	0.65	1.10	0.94	0.76	0.81
Other Assets	4.71	4.32	4.59	6.63	5.58
Less: Contra Assets & Valuation Allowances	-9.35	-4.52	-2.22	-1.35	-3.99
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TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	59.36	67.37	58.01	53.01	57.99
Deposits less than or equal to \$100,000	40.47	44.53	40.17	27.46	35.15
Deposits greater than \$100,000	18.89	22.84	17.83	25.55	22.84
Escrows	0.61	0.90	1.13	3.51	2.14
BORROWINGS	28.16	21.90	31.89	36.72	31.09
Advances From FHLB	12.24	14.13	26.72	23.39	18.74
Repurchase Agreements & FedFunds Purchased	6.07	7.22	2.94	4.75	5.35
Other Borrowings	9.86	0.55	2.23	8.59	6.99
Other Liabilities	2.39	1.73	1.12	1.73	1.84
Equity Capital	10.08	9.01	8.98	8.53	9.08
Capital Stock and Paid-In Capital	5.17	4.86	4.37	5.31	5.11
Unrealized Gains (Losses) AFS Securities	-0.02	0.02	0.10	0.07	0.04
Retained Earnings	5.02	4.20	4.64	3.19	3.99

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

FOURTH QUARTER 2004:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	272	312	207	95	886

TOTAL ASSETS (Percent Change)	35.26	13.89	7.37	27.21	24.21
Cash and Noninterest-Earning Deposits	13.07	8.92	-4.31	-19.19	-7.26
Investment Securities	3.61	66.52	430.19	41.19	33.31
Mortgage Derivatives	49.40	32.29	2.03	27.61	37.38
Mortgage Backed Securities	27.50	22.39	-14.55	16.90	14.72
1 - 4 Family Mortgages	48.43	24.29	13.82	42.24	38.53
Home Equity Lines of Credit	9.37	63.72	48.27	103.07	68.25
Multifamily Mortgages	13.98	22.70	19.78	18.06	17.93
Nonresidential Mortgages	30.50	18.37	12.69	16.73	20.70
Construction Loans	34.17	23.94	4.35	16.85	18.05
Land Loans	54.79	46.28	47.06	33.84	44.74
Commercial Loans	27.00	-13.15	24.21	16.69	12.30
Consumer Loans	13.59	14.89	5.35	68.87	23.75
Reposessed Assets, Net	-14.82	-7.71	-48.47	-14.82	-19.43
Real Estate Held for Investment, Net	-42.64	9.47	6.97	-10.21	-7.04
Office Premises & Equipment	19.10	8.18	10.42	14.40	13.34
Other Assets	20.41	7.33	12.56	15.52	15.04
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	35.26	13.89	7.37	27.21	24.21
TOTAL DEPOSITS AND ESCROWS	25.52	8.86	5.19	23.93	18.94
Deposits less than or equal to \$100,000	18.75	5.88	0.60	3.06	7.47
Deposits greater than \$100,000	42.99	15.20	17.26	58.41	42.33
Escrows	15.74	37.32	-11.15	10.59	10.98
BORROWINGS	54.86	33.57	12.16	32.99	34.67
Advances From FHLE	47.32	19.78	9.91	43.69	35.11
Repurchase Agreements & FedFunds Purchased	54.23	81.02	22.72	-16.04	14.78
Other Borrowings	65.80	-9.99	29.15	51.15	53.73
Other Liabilities	30.66	-26.36	-61.28	-61.64	-44.98
Equity Capital	40.31	13.09	11.53	22.41	23.83
Capital Stock and Paid-In Capital	55.72	12.13	21.23	20.41	26.15
Unrealized Gains (Losses) AFS Securities	-189.22	-50.55	-21.07	131.68	-0.39
Retained Earnings	28.50	14.32	2.94	22.12	19.87

CAPITAL MEASURES
BY REGION

FOURTH QUARTER 2004:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	272	312	207	95	886

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	272	311	207	95	885
Percent of Thrifts	100.00	99.68	100.00	100.00	99.89
Consolidated Assets (\$ Billions)	\$329.11	\$217.79	\$135.39	\$637.62	\$1,306.76
Fail FDICIA Capital Standards	0	1	0	0	1
Percent of Thrifts	0.00	0.32	0.00	0.00	0.11
Consolidated Assets (\$ Billions)	\$0.00	\$0.05	\$0.00	\$0.00	\$0.05
Critically Undercapitalized	0	0	0	0	0
Percent of Thrifts	0.00	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$29.11	\$18.63	\$11.32	\$41.83	\$100.20
Tangible Equity Ratio	8.96	8.62	8.45	6.71	7.80
Median Ratio	10.51	9.76	9.91	9.06	10.00
Tier 1 Capital (\$ Billions)	\$29.11	\$18.66	\$11.32	\$41.89	\$100.30
Tier 1 Leverage Ratio	8.96	8.62	8.45	6.71	7.80
Median Ratio	10.51	9.76	9.91	9.08	10.00
Tier 1 Risk-based Capital Ratio	14.69	13.38	13.63	10.43	12.24
Median Ratio	19.63	16.34	16.10	14.46	16.90
Risk-based Capital (\$ Billions)	\$31.56	\$19.57	\$12.01	\$49.71	\$112.16
Total Risk-based Capital Ratio	15.93	14.04	14.45	12.37	13.69
Median Ratio	20.31	17.33	16.97	15.15	17.73

ASSET QUALITY INDICATORS
BY REGION

FOURTH QUARTER 2004:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	272	312	207	95	886
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$1,948.44	\$1,244.96	\$728.53	\$3,542.99	\$7,445.07
Mortgage Loans					
Construction & Land Loans	85.05	72.49	44.92	56.64	259.09
Nonresidential Mortgages	70.88	69.72	62.85	30.20	233.64
Multifamily Mortgages	19.36	7.03	11.22	24.54	62.15
1-4 Family Mortgages	1,044.40	735.54	410.86	2,956.70	5,127.65
Home Equity Lines of Credit	51.17	59.28	25.42	93.54	229.41
Nonmortgage Loans and Leases					
Commercial Loans	55.67	114.64	38.61	178.10	387.01
Consumer Loans	673.10	245.55	160.07	296.81	1,375.53
NONCURRENT LOANS (\$ Millions)	\$1,389.78	\$1,014.07	\$522.06	\$2,764.57	\$5,678.79
Mortgage Loans					
Construction & Land Loans	46.11	60.35	50.13	90.46	247.04
Nonresidential Mortgages	81.91	113.08	90.49	129.07	414.56
Multifamily Mortgages	29.07	16.95	20.53	12.17	78.72
1-4 Family Mortgages	783.52	569.55	231.40	2,218.78	3,791.57
Home Equity Lines of Credit	26.32	26.86	7.94	51.10	112.21
Nonmortgage Loans and Leases					
Commercial Loans	85.73	112.36	47.28	207.59	452.95
Consumer Loans	363.45	141.78	82.23	106.49	693.95
NET CHARGE-OFFS (\$ Millions)	\$231.63	\$254.21	\$58.36	\$282.68	\$826.80
Mortgage Loans					
Construction & Land Loans	0.20	3.63	0.61	4.25	8.70
Nonresidential Mortgages	4.71	(0.93)	3.79	(0.64)	6.93
Multifamily Mortgages	0.27	0.09	0.08	1.86	2.30
1-4 Family Mortgages	17.22	8.39	6.30	44.56	76.56
Home Equity Lines of Credit	2.14	2.72	1.24	0.64	6.74
Nonmortgage Loans and Leases					
Commercial Loans	17.58	81.88	5.91	78.23	183.60
Consumer Loans	162.83	143.36	38.31	133.46	477.96
Reposessed Assets	2.75	8.16	0.99	12.91	24.63
Other	26.09	9.63	2.38	8.05	46.14
REPOSSESSED ASSETS, NET (\$ Millions)	\$108.31	\$217.12	\$88.67	\$315.37	\$728.78
Construction & Land Loans	8.53	37.91	8.12	9.76	64.32
Nonresidential Mortgages	19.98	30.76	14.18	17.59	82.51
Multifamily Mortgages	3.72	10.66	1.02	2.33	17.73
1-4 Family Mortgages	66.97	124.64	59.48	278.72	529.12
Other	9.11	13.16	5.87	6.97	35.10
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$190.59	\$127.60	\$67.34	\$494.08	\$878.81
Percent of Total Assets	57.91	58.58	49.74	77.49	67.25
Noncurrent Real Estate Loans	\$0.94	\$0.76	\$0.39	\$2.45	\$4.53
Percent of Total Assets	0.29	0.35	0.29	0.38	0.35
Real Estate Owned	\$0.10	\$0.20	\$0.08	\$0.31	\$0.69
Percent of Total Assets	0.03	0.09	0.06	0.05	0.05
Troubled Real Estate Loans	\$1.04	\$0.96	\$0.48	\$2.76	\$5.23
Percent of Total Assets	0.32	0.44	0.35	0.43	0.40
Valuation Allowances	\$1.85	\$1.35	\$0.83	\$2.93	\$6.96
Coverage Ratio	129.74	126.64	144.55	102.74	117.64
Reserve Ratio	0.81	0.82	0.86	0.54	0.67

ASSET QUALITY INDICATORS
BY REGION

FOURTH QUARTER 2004:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	272	312	207	95	886
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.59	0.57	0.54	0.56	0.57
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.15	0.72	0.53	0.57	0.72
Nonresidential Mortgages	0.39	0.62	0.68	0.22	0.45
Multifamily Mortgages	0.21	0.14	0.33	0.06	0.10
1-4 Family Mortgages	0.67	0.73	0.89	0.69	0.70
Home Equity Lines of Credit	0.46	0.32	0.38	0.22	0.29
Nonmortgage Loans and Leases					
Commercial Loans	0.47	1.36	0.68	1.21	0.95
Consumer Loans	3.42	1.19	1.05	1.32	1.76
NONCURRENT LOANS (% Total Assets)	0.42	0.47	0.39	0.43	0.43
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.63	0.60	0.59	0.91	0.69
Nonresidential Mortgages	0.45	1.01	0.98	0.92	0.79
Multifamily Mortgages	0.31	0.34	0.61	0.03	0.13
1-4 Family Mortgages	0.50	0.56	0.50	0.52	0.52
Home Equity Lines of Credit	0.24	0.15	0.12	0.12	0.14
Nonmortgage Loans and Leases					
Commercial Loans	0.73	1.33	0.83	1.41	1.11
Consumer Loans	1.85	0.68	0.54	0.47	0.89
NET CHARGE-OFFS (% Total Assets)	0.07	0.12	0.04	0.04	0.06
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.00	0.04	0.01	0.04	0.02
Nonresidential Mortgages	0.03	-0.01	0.04	0.00	0.01
Multifamily Mortgages	0.00	0.00	0.00	0.00	0.00
1-4 Family Mortgages	0.01	0.01	0.01	0.01	0.01
Home Equity Lines of Credit	0.02	0.01	0.02	0.00	0.01
Nonmortgage Loans and Leases					
Commercial Loans	0.15	0.97	0.10	0.53	0.45
Consumer Loans	0.83	0.69	0.25	0.59	0.61
Repossessed Assets	2.54	3.76	1.12	4.09	3.38
Other	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)	0.03	0.10	0.07	0.05	0.06
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	0.12	0.38	0.10	0.10	0.18
Nonresidential Mortgages	0.11	0.27	0.15	0.13	0.16
Multifamily Mortgages	0.04	0.21	0.03	0.01	0.03
1-4 Family Mortgages	0.04	0.12	0.13	0.07	0.07
Other	0.06	0.14	0.09	0.02	0.05
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.28	0.47	0.17	0.18	0.25
Net Provisions for Losses (Annualized)	0.38	0.35	0.14	0.17	0.25
Valuation Allowances	0.56	0.62	0.61	0.46	0.53
Noncurrent Loans	0.42	0.47	0.39	0.43	0.43
Repossessed Assets, Net (% Total Assets)	0.03	0.10	0.07	0.05	0.06
Troubled Assets	0.46	0.57	0.45	0.48	0.49

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	4th Qtr 2004 Net Income (\$ Millions)	4th Qtr 2003 Net Income (\$ Millions)
NORTHEAST REGION						
CONNECTICUT	9	2.13	N/A	0.26	3.88	(4.16)
DELAWARE	6	95.93	N/A	7.72	387.15	226.00
MAINE	8	1.14	N/A	0.12	2.25	0.46
MASSACHUSETTS	21	7.89	N/A	1.04	10.51	9.17
NEW HAMPSHIRE	6	2.01	N/A	0.21	4.27	4.16
NEW JERSEY	39	41.53	N/A	3.73	131.87	66.88
NEW YORK	42	52.13	N/A	5.18	131.67	117.99
OHIO	83	49.01	N/A	6.80	246.88	435.98
PENNSYLVANIA	45	75.35	N/A	7.87	173.81	155.88
RHODE ISLAND	5	0.76	N/A	0.12	4.55	5.16
VERMONT	2	0.33	N/A	0.03	0.52	0.45
WEST VIRGINIA	6	0.86	N/A	0.11	1.57	1.07
TOTAL	272	\$329.11	N/A	\$33.19	\$1,098.95	\$1,019.03
SOUTHEAST REGION						
ALABAMA	12	2.75	N/A	0.25	4.65	5.50
DISTRICT OF COLUMBIA	1	0.18	N/A	0.02	0.20	(0.31)
FLORIDA	39	38.09	N/A	3.21	80.80	57.10
GEORGIA	19	8.54	N/A	0.93	(11.00)	12.42
ILLINOIS	55	32.08	N/A	3.25	43.94	37.28
INDIANA	50	13.76	N/A	1.29	(16.79)	10.06
KENTUCKY	23	2.76	N/A	0.33	4.84	4.20
MARYLAND	47	8.92	N/A	0.95	27.84	21.21
MICHIGAN	15	16.22	N/A	1.24	30.70	41.82
NORTH CAROLINA	16	3.64	N/A	0.56	9.25	9.22
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	20	7.02	N/A	0.65	18.75	15.88
VIRGIN ISLANDS	N/A	N/A	N/A	N/A	N/A	N/A
VIRGINIA	15	83.89	N/A	6.96	228.02	180.67
TOTAL	312	\$217.84	N/A	\$19.62	\$421.19	\$395.05

Fourth quarter 2003 net income data are based on thrifts held constant as of December 31, 2004.
 Financial data as of December 31, 2004 unless otherwise noted.
 Office of Thrift Supervision / February 2005

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	4th Qtr 2004 Net Income (\$ Millions)	4th Qtr 2003 Net Income (\$ Millions)
MIDWEST REGION						
ARKANSAS	7	1.89	N/A	0.18	4.52	4.81
IOWA	19	5.12	N/A	0.50	10.06	13.85
KANSAS	17	12.48	N/A	1.15	26.26	10.94
LOUISIANA	26	4.68	N/A	0.61	6.80	7.40
MINNESOTA	21	3.46	N/A	0.31	10.67	12.48
MISSISSIPPI	6	0.52	N/A	0.05	0.00	(0.10)
MISSOURI	31	5.59	N/A	0.61	15.87	11.29
NEBRASKA	11	15.56	N/A	1.24	29.42	30.28
OKLAHOMA	5	9.91	N/A	0.74	95.35	93.58
TENNESSEE	19	5.46	N/A	0.70	11.63	13.41
TEXAS	21	51.02	N/A	3.67	112.08	110.23
WISCONSIN	24	19.71	N/A	2.42	48.01	41.08
TOTAL	207	\$135.39	N/A	\$12.16	\$370.67	\$349.25
WEST REGION						
ALASKA	1	0.16	N/A	0.02	0.19	0.13
ARIZONA	4	0.70	N/A	0.14	13.71	4.98
CALIFORNIA	33	558.95	N/A	46.66	1,511.74	1,554.79
COLORADO	11	2.87	N/A	0.22	6.11	3.33
GUAM	1	0.08	N/A	0.01	0.17	0.26
HAWAII	2	7.98	N/A	0.65	21.65	19.06
IDAHO	3	1.23	N/A	0.13	2.91	2.00
MONTANA	3	0.28	N/A	0.04	0.81	0.87
NEVADA	2	1.67	N/A	0.19	4.73	3.51
NEW MEXICO	9	2.95	N/A	0.24	7.94	4.17
NORTH DAKOTA	3	1.03	N/A	0.13	1.99	3.10
OREGON	2	0.61	N/A	0.07	1.34	1.20
SOUTH DAKOTA	4	1.32	N/A	0.12	3.68	2.76
UTAH	5	42.00	N/A	28.76	300.89	7.62
WASHINGTON	9	44.43	N/A	4.14	133.43	48.16
WYOMING	3	0.39	N/A	0.05	0.54	0.52
TOTAL	95	\$666.65	N/A	\$81.56	\$2,011.84	\$1,656.47
UNITED STATES						
TOTAL	886	\$1,348.98	N/A	\$146.53	\$3,902.65	\$3,419.81

Fourth quarter 2003 net income data are based on thrifts held constant as of December 31, 2004.
 Financial data as of December 31, 2004 unless otherwise noted.
 Office of Thrift Supervision / February 2005

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	DEC 2004	DEC 2003	DEC 2002	DEC 2001	DEC 2000
NUMBER OF INSTITUTIONS:	886	928	974	1,019	1,068
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	1.17	1.26	1.20	1.22	0.84
Median Ratio	0.71	0.67	0.81	0.70	0.63
Return on Average Equity (Annualized)	12.95	14.07	13.24	14.75	10.61
Median Ratio	6.19	6.32	7.45	6.60	5.86
Net Interest Margin (Annualized)	2.90	2.84	2.94	3.12	2.58
Median Ratio	3.17	3.03	3.15	3.00	2.92
Number of Profitable Thrifts	804	821	881	886	911
Percent Profitable	90.74	88.47	90.45	86.95	85.30
Profits (\$ Millions)	\$3,837.65	\$3,545.58	\$3,341.06	\$3,047.98	\$2,111.77
Number of Unprofitable Thrifts	82	107	93	133	157
Percent Unprofitable	9.26	11.53	9.55	13.05	14.70
Losses (\$ Millions)	(\$80.93)	(\$102.33)	(\$359.30)	(\$128.87)	(\$185.59)
EARNINGS (\$ Millions)					
Interest Income	\$15,328.85	\$12,730.27	\$13,213.35	\$15,187.19	\$17,010.04
Interest Expense	6,046.11	4,971.90	5,903.02	7,695.69	11,097.07
NET INTEREST INCOME	9,282.75	7,758.37	7,310.34	7,491.50	5,912.97
Loss Provisions-Interest Bearing Assets	821.33	338.47	665.27	538.57	496.12
Noninterest Income	5,489.49	4,678.35	3,844.92	3,137.12	2,768.26
Mortgage Loan Servicing Fees	405.32	800.61	(705.40)	(961.72)	255.18
Other Fees and Charges	3,364.69	2,622.60	2,295.62	2,074.26	1,654.93
Other Noninterest Income	1,719.48	1,255.15	2,254.71	2,024.58	858.15
Noninterest Expense	8,182.03	6,750.13	5,929.70	5,921.59	5,158.64
G&A Expense	8,063.84	6,656.30	5,819.95	5,719.48	4,974.18
Goodwill Amortization	97.15	75.56	84.76	155.21	170.36
Loss Provisions-Noninterest Bearing Assets	21.03	18.27	25.00	46.89	14.09
Income Before Taxes & Extraordinary Items	5,768.88	5,348.13	4,560.29	4,168.47	3,026.48
Income Taxes	2,011.74	1,906.75	1,584.49	1,487.63	1,112.70
Extraordinary Items	(0.42)	1.87	5.96	238.27	12.40
NET INCOME	3,756.72	3,443.25	2,981.76	2,919.11	1,926.19
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	4.78	4.67	5.32	6.32	7.43
Interest Expense	1.89	1.82	2.38	3.20	4.85
NET INTEREST INCOME	2.90	2.84	2.94	3.12	2.58
Loss Provisions-Interest Bearing Assets	0.26	0.12	0.27	0.22	0.22
Noninterest Income	1.71	1.72	1.55	1.31	1.21
Mortgage Loan Servicing Fees	0.13	0.29	-0.28	-0.40	0.11
Other Fees and Charges	1.05	0.96	0.92	0.86	0.72
Other Noninterest Income	0.54	0.46	0.91	0.84	0.37
Noninterest Expense	2.55	2.47	2.39	2.47	2.25
G&A Expense	2.52	2.44	2.34	2.38	2.17
Goodwill Amortization	0.03	0.03	0.03	0.06	0.07
Loss Provisions-Noninterest Bearing Assets	0.01	0.01	0.01	0.02	0.01
Income Before Taxes & Extraordinary Items	1.80	1.96	1.84	1.74	1.32
Income Taxes	0.63	0.70	0.64	0.62	0.49
Extraordinary Items	0.00	0.00	0.00	0.10	0.01
NET INCOME	1.17	1.26	1.20	1.22	0.84

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	DEC 2004	DEC 2003	DEC 2002	DEC 2001	DEC 2000
NUMBER OF INSTITUTIONS:	886	928	974	1,019	1,068

TOTAL ASSETS (\$ Billions)	\$1,306.80	\$1,092.62	\$1,004.53	\$977.72	\$928.29
Cash and Noninterest-Earning Deposits	17.77	19.88	17.75	14.70	13.90
Investment Securities	57.19	84.95	75.64	81.44	46.61
Mortgage Derivatives	58.94	45.52	53.63	54.26	75.36
Mortgage Backed Securities	97.52	91.28	89.79	92.36	93.11
1 - 4 Family Mortgages	729.35	547.42	487.63	472.72	455.54
Home Equity Lines of Credit	79.26	48.82	32.57	23.11	17.50
Multifamily Mortgages	61.07	53.72	48.05	45.39	44.22
Nonresidential Mortgages	52.49	46.84	43.76	39.30	37.11
Construction Loans	24.89	22.17	21.59	22.67	21.42
Land Loans	11.01	7.86	6.75	6.37	6.03
Commercial Loans	40.67	39.13	29.89	29.37	27.82
Consumer Loans	78.17	63.75	55.48	57.71	53.48
Reposessed Assets, Net	0.73	0.94	1.00	0.99	0.90
Real Estate Held for Investment, Net	0.25	0.28	0.30	0.32	0.46
Office Premises & Equipment	10.63	9.73	9.22	8.76	8.72
Other Assets	72.87	65.46	70.22	57.10	49.12
Less: Contra Assets & Valuation Allowances	(52.20)	(39.21)	(47.46)	(48.52)	(69.85)

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$1,306.80	\$1,092.62	\$1,004.53	\$977.72	\$928.29
TOTAL DEPOSITS AND ESCROWS	757.78	662.07	631.84	579.29	538.17
Deposits less than or equal to \$100,000	459.35	444.53	444.95	434.22	418.23
Deposits greater than \$100,000	298.44	217.53	186.89	145.07	119.94
Escrows	27.90	25.43	38.26	23.85	8.75
BORROWINGS	406.23	313.35	257.21	302.84	301.27
Advances From FHLE	244.85	189.72	171.39	207.52	218.28
Repurchase Agreements & FedFunds Purchased	69.97	63.65	50.29	67.85	59.96
Other Borrowings	91.41	59.98	35.53	27.46	23.03
Other Liabilities	24.10	17.84	23.26	16.12	14.68
Equity Capital	118.70	99.36	92.22	79.46	74.17
Capital Stock and Paid-In Capital	66.80	55.05	50.23	39.86	38.68
Unrealized Gains (Losses) AFS Securities	0.51	0.54	2.45	0.68	0.14
Retained Earnings	52.20	44.98	41.25	39.62	35.68

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	DEC 2004	DEC 2003	DEC 2002	DEC 2001	DEC 2000
NUMBER OF INSTITUTIONS:	886	928	974	1,019	1,068

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.36	1.82	1.77	1.50	1.50
Investment Securities	4.38	7.78	7.53	8.33	5.02
Mortgage Derivatives	4.51	4.17	5.34	5.55	8.12
Mortgage Backed Securities	7.46	8.35	8.94	9.45	10.03
1 - 4 Family Mortgages	55.81	50.10	48.54	48.35	49.07
Home Equity Lines of Credit	6.07	4.47	3.24	2.36	1.89
Multifamily Mortgages	4.67	4.92	4.78	4.64	4.76
Nonresidential Mortgages	4.02	4.29	4.36	4.02	4.00
Construction Loans	1.90	2.03	2.15	2.32	2.31
Land Loans	0.84	0.72	0.67	0.65	0.65
Commercial Loans	3.11	3.58	2.98	3.00	3.00
Consumer Loans	5.98	5.84	5.52	5.90	5.76
Reposessed Assets, Net	0.06	0.09	0.10	0.10	0.10
Real Estate Held for Investment, Net	0.02	0.03	0.03	0.03	0.05
Office Premises & Equipment	0.81	0.89	0.92	0.90	0.94
Other Assets	5.58	5.99	6.99	5.84	5.29
Less: Contra Assets & Valuation Allowances	-3.99	-3.59	-4.72	-4.96	-7.52

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	57.99	60.59	62.90	59.25	57.97
Deposits less than or equal to \$100,000	35.15	40.69	44.29	44.41	45.05
Deposits greater than \$100,000	22.84	19.91	18.60	14.84	12.92
Escrows	2.14	2.33	3.81	2.44	0.94
BORROWINGS	31.09	28.68	25.61	30.97	32.45
Advances From FHLB	18.74	17.36	17.06	21.23	23.51
Repurchase Agreements & FedFunds Purchased	5.35	5.83	5.01	6.94	6.46
Other Borrowings	6.99	5.49	3.54	2.81	2.48
Other Liabilities	1.84	1.63	2.32	1.65	1.58
Equity Capital	9.08	9.09	9.18	8.13	7.99
Capital Stock and Paid-In Capital	5.11	5.04	5.00	4.08	4.17
Unrealized Gains (Losses) AFS Securities	0.04	0.05	0.24	0.07	0.02
Retained Earnings	3.99	4.12	4.11	4.05	3.84

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

FOR THE QUARTER ENDING:	DEC 2004	DEC 2003	DEC 2002	DEC 2001	DEC 2000
NUMBER OF INSTITUTIONS:	886	928	974	1,019	1,068

TOTAL ASSETS (Percent Change)	24.21	10.43	8.20	11.11	12.61
Cash and Noninterest-Earning Deposits	-7.26	14.13	27.01	12.69	0.81
Investment Securities	33.31	-33.11	44.20	10.07	-38.99
Mortgage Derivatives	37.38	-14.43	2.23	-26.66	-1.36
Mortgage Backed Securities	14.72	3.61	7.14	4.33	5.05
1 - 4 Family Mortgages	38.53	15.35	8.86	11.18	14.54
Home Equity Lines of Credit	68.25	51.64	76.04	44.60	40.87
Multifamily Mortgages	17.93	14.03	11.15	5.13	8.57
Nonresidential Mortgages	20.70	10.68	16.25	14.05	20.56
Construction Loans	18.05	6.10	1.31	13.13	28.06
Land Loans	44.74	21.97	13.56	14.01	32.97
Commercial Loans	12.30	33.49	14.62	15.26	41.71
Consumer Loans	23.75	15.56	4.40	11.55	21.27
Reposessed Assets, Net	-19.43	-4.25	7.63	14.61	-9.94
Real Estate Held for Investment, Net	-7.04	-8.35	-6.06	-26.05	-6.06
Office Premises & Equipment	13.34	8.31	11.69	7.39	8.83
Other Assets	15.04	-5.84	31.09	30.49	26.44
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	24.21	10.43	8.20	11.11	12.61
TOTAL DEPOSITS AND ESCROWS	18.94	6.56	15.70	14.38	10.60
Deposits less than or equal to \$100,000	7.47	1.72	8.79	10.00	7.63
Deposits greater than \$100,000	42.33	18.05	36.33	29.89	22.40
Escrows	10.98	-33.35	64.61	224.03	13.91
BORROWINGS	34.67	23.04	-11.68	4.52	15.47
Advances From FHLE	35.11	12.13	-13.06	-0.87	18.47
Repurchase Agreements & FedFunds Purchased	14.78	27.23	-25.41	17.69	-1.06
Other Borrowings	53.73	69.26	33.16	20.74	43.37
Other Liabilities	-44.98	-29.20	60.24	88.54	14.87
Equity Capital	23.83	9.80	21.47	13.69	15.64
Capital Stock and Paid-In Capital	26.15	11.76	55.04	16.05	12.14
Unrealized Gains (Losses) AFS Securities	-0.39	-77.69	311.75	192.23	-106.62
Retained Earnings	19.87	11.00	12.32	16.49	14.70

CAPITAL MEASURES

FOR THE QUARTER ENDING:	DEC 2004	DEC 2003	DEC 2002	DEC 2001	DEC 2000
NUMBER OF INSTITUTIONS:	886	928	974	1,019	1,068

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	885	927	972	1,016	1,064
Percent of Thrifts	99.89	99.89	99.79	99.71	99.63
Consolidated Assets (\$ Billions)	\$1,306.76	\$1,092.57	\$1,004.45	\$977.41	\$927.50
Fail FDICIA Capital Standards	1	1	2	3	3
Percent of Thrifts	0.11	0.11	0.21	0.29	0.28
Consolidated Assets (\$ Billions)	\$0.05	\$0.05	\$0.08	\$0.31	\$0.79
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)	\$100.20	\$84.08	\$76.80	\$72.19	\$67.73
Tangible Equity Ratio	7.80	7.82	7.80	7.46	7.36
Median Ratio	10.00	9.69	9.33	9.32	9.32
Tier 1 Capital (\$ Billions)	\$100.30	\$84.11	\$76.81	\$72.21	\$67.76
Tier 1 Leverage Ratio	7.80	7.82	7.80	7.46	7.36
Median Ratio	10.00	9.69	9.33	9.34	9.32
Tier 1 Risk-based Capital Ratio	12.24	12.80	12.70	12.19	12.15
Median Ratio	16.90	17.18	16.86	16.64	16.87
Risk-based Capital (\$ Billions)	\$112.16	\$93.50	\$84.45	\$80.00	\$74.20
Total Risk-based Capital Ratio	13.69	14.23	13.96	13.51	13.30
Median Ratio	17.73	17.99	17.86	17.39	17.74

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 2004	DEC 2003	DEC 2002	DEC 2001	DEC 2000
NUMBER OF INSTITUTIONS:	886	928	974	1,019	1,068
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$7,445.07	\$7,789.18	\$7,610.21	\$7,561.21	\$6,908.74
Mortgage Loans					
Construction & Land Loans	259.09	235.05	327.11	353.54	401.47
Nonresidential Mortgages	233.64	251.61	290.20	335.64	294.79
Multifamily Mortgages	62.15	72.63	82.91	102.02	123.67
1-4 Family Mortgages	5,127.65	5,640.13	5,316.53	5,081.15	4,495.39
Home Equity Lines of Credit	229.41	36.07	42.99	70.02	61.32
Nonmortgage Loans and Leases					
Commercial Loans	387.01	293.00	425.02	444.07	453.75
Consumer Loans	1,375.53	1,260.69	1,125.46	1,174.77	1,078.36
NONCURRENT LOANS (\$ Millions)	\$5,678.79	\$6,352.44	\$6,569.81	\$5,866.09	\$4,654.39
Mortgage Loans					
Construction & Land Loans	247.04	255.91	453.50	454.65	311.31
Nonresidential Mortgages	414.56	408.50	544.75	572.69	356.31
Multifamily Mortgages	78.72	68.02	61.94	73.86	67.15
1-4 Family Mortgages	3,791.57	4,528.29	4,451.74	3,785.05	3,007.34
Home Equity Lines of Credit	112.21	14.86	16.47	24.90	26.91
Nonmortgage Loans and Leases					
Commercial Loans	452.95	475.00	653.81	585.53	422.33
Consumer Loans	693.95	601.87	387.60	369.41	463.04
NET CHARGE-OFFS (\$ Millions)	\$826.80	\$688.55	\$859.10	\$708.74	\$487.68
Mortgage Loans					
Construction & Land Loans	8.70	7.98	6.88	8.86	5.40
Nonresidential Mortgages	6.93	5.90	9.42	13.04	6.62
Multifamily Mortgages	2.30	(0.25)	(0.41)	(0.37)	(1.95)
1-4 Family Mortgages	76.56	58.15	149.36	61.83	65.75
Home Equity Lines of Credit	6.74	5.85	3.84	0.06	4.39
Nonmortgage Loans and Leases					
Commercial Loans	183.60	32.93	284.60	92.09	103.31
Consumer Loans	477.96	528.40	359.65	463.82	254.55
Repossessed Assets	24.63	25.00	36.17	58.26	37.80
Other	46.14	30.43	13.44	11.20	16.21
REPOSSESSED ASSETS, NET (\$ Millions)	\$728.78	\$937.53	\$996.01	\$988.55	\$901.65
Construction & Land Loans	64.32	142.79	173.29	143.44	134.26
Nonresidential Mortgages	82.51	136.98	173.89	232.28	199.09
Multifamily Mortgages	17.73	6.19	4.97	10.81	18.32
1-4 Family Mortgages	529.12	597.32	551.20	509.16	486.28
Other	35.10	54.25	92.66	92.86	63.71
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$878.81	\$678.01	\$607.78	\$586.45	\$564.32
Percent of Total Assets	67.25	62.05	60.50	59.98	60.79
Noncurrent Real Estate Loans	\$4.53	\$5.26	\$5.51	\$4.89	\$3.74
Percent of Total Assets	0.35	0.48	0.55	0.50	0.40
Real Estate Owned	\$0.69	\$0.88	\$0.90	\$0.90	\$0.84
Percent of Total Assets	0.05	0.08	0.09	0.09	0.09
Troubled Real Estate Loans	\$5.23	\$6.14	\$6.42	\$5.78	\$4.58
Percent of Total Assets	0.40	0.56	0.64	0.59	0.49
Valuation Allowances	\$6.96	\$6.54	\$6.69	\$6.19	\$5.92
Coverage Ratio	117.64	98.08	92.68	96.84	116.37
Reserve Ratio	0.67	0.80	0.88	0.85	0.84

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 2004	DEC 2003	DEC 2002	DEC 2001	DEC 2000
NUMBER OF INSTITUTIONS:	886	928	974	1,019	1,068
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.57	0.71	0.76	0.77	0.74
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.72	0.78	1.15	1.22	1.46
Nonresidential Mortgages	0.45	0.54	0.66	0.85	0.79
Multifamily Mortgages	0.10	0.14	0.17	0.22	0.28
1-4 Family Mortgages	0.70	1.03	1.09	1.07	0.99
Home Equity Lines of Credit	0.29	0.07	0.13	0.30	0.35
Nonmortgage Loans and Leases					
Commercial Loans	0.95	0.75	1.42	1.51	1.63
Consumer Loans	1.76	1.98	2.03	2.04	2.02
NONCURRENT LOANS (% Total Assets)	0.43	0.58	0.65	0.60	0.50
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.69	0.85	1.60	1.57	1.13
Nonresidential Mortgages	0.79	0.87	1.24	1.46	0.96
Multifamily Mortgages	0.13	0.13	0.13	0.16	0.15
1-4 Family Mortgages	0.52	0.83	0.91	0.80	0.66
Home Equity Lines of Credit	0.14	0.03	0.05	0.11	0.15
Nonmortgage Loans and Leases					
Commercial Loans	1.11	1.21	2.19	1.99	1.52
Consumer Loans	0.89	0.94	0.70	0.64	0.87
NET CHARGE-OFFS (% Total Assets)	0.06	0.06	0.09	0.07	0.05
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.02	0.03	0.02	0.03	0.02
Nonresidential Mortgages	0.01	0.01	0.02	0.03	0.02
Multifamily Mortgages	0.00	0.00	0.00	0.00	0.00
1-4 Family Mortgages	0.01	0.01	0.03	0.01	0.01
Home Equity Lines of Credit	0.01	0.01	0.01	0.00	0.03
Nonmortgage Loans and Leases					
Commercial Loans	0.45	0.08	0.95	0.31	0.37
Consumer Loans	0.61	0.83	0.65	0.80	0.48
Repossessed Assets	3.38	2.67	3.63	5.89	4.19
Other	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)	0.06	0.09	0.10	0.10	0.10
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	0.18	0.48	0.61	0.49	0.49
Nonresidential Mortgages	0.16	0.29	0.40	0.59	0.54
Multifamily Mortgages	0.03	0.01	0.01	0.02	0.04
1-4 Family Mortgages	0.07	0.11	0.11	0.11	0.11
Other	0.05	0.08	0.13	0.16	0.13
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.25	0.25	0.34	0.29	0.21
Net Provisions for Losses (Annualized)	0.25	0.12	0.26	0.22	0.21
Valuation Allowances	0.53	0.60	0.67	0.63	0.64
Noncurrent Loans	0.43	0.58	0.65	0.60	0.50
Repossessed Assets, Net (% Total Assets)	0.06	0.09	0.10	0.10	0.10
Troubled Assets	0.49	0.67	0.75	0.70	0.60

STATEMENT OF OPERATIONS
BY ASSET SIZE

FOURTH QUARTER 2004:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	324	458	104	886
PROFITABILITY (Percent)				
Return on Average Assets (Annualized)	1.66	0.87	1.20	1.17
Median Ratio	0.58	0.72	1.02	0.71
Return on Average Equity (Annualized)	11.10	8.10	13.74	12.95
Median Ratio	4.33	6.71	12.21	6.19
Net Interest Margin (Annualized)	3.77	3.13	2.85	2.90
Median Ratio	3.25	3.12	3.01	3.17
Number of Profitable Thrifts	275	431	98	804
Percent Profitable	84.88	94.10	94.23	90.74
Profits (\$ Millions)	\$77.72	\$329.20	\$3,430.74	\$3,837.65
Number of Unprofitable Thrifts	49	27	6	82
Percent Unprofitable	15.12	5.90	5.77	9.26
Losses (\$ Millions)	(\$6.33)	(\$23.73)	(\$50.87)	(\$80.93)
EARNINGS (\$ Millions)				
Interest Income	\$237.51	\$1,792.00	\$13,299.34	\$15,328.85
Interest Expense	75.66	690.85	5,279.60	6,046.11
NET INTEREST INCOME	161.86	1,101.15	8,019.74	9,282.75
Loss Provisions-Interest Bearing Assets	7.85	52.63	760.85	821.33
Noninterest Income	248.26	401.35	4,839.88	5,489.49
Mortgage Loan Servicing Fees	2.04	31.51	371.77	405.32
Other Fees and Charges	227.19	260.77	2,876.74	3,364.69
Other Noninterest Income	19.04	109.08	1,591.37	1,719.48
Noninterest Expense	291.91	1,022.51	6,867.60	8,182.03
G&A Expense	288.36	1,013.77	6,761.72	8,063.84
Goodwill Amortization	3.70	7.40	86.05	97.15
Loss Provisions-Noninterest Bearing Assets	(0.15)	1.34	19.84	21.03
Income Before Taxes & Extraordinary Items	110.35	427.36	5,231.17	5,768.88
Income Taxes	38.96	121.55	1,851.23	2,011.74
Extraordinary Items	0.00	(0.34)	(0.07)	(0.42)
NET INCOME	71.39	305.47	3,379.86	3,756.72
PROFITABILITY (Percent of Avg Assets Annualized)				
Interest Income	5.53	5.09	4.73	4.78
Interest Expense	1.76	1.96	1.88	1.89
NET INTEREST INCOME	3.77	3.13	2.85	2.90
Loss Provisions-Interest Bearing Assets	0.18	0.15	0.27	0.26
Noninterest Income	5.78	1.14	1.72	1.71
Mortgage Loan Servicing Fees	0.05	0.09	0.13	0.13
Other Fees and Charges	5.29	0.74	1.02	1.05
Other Noninterest Income	0.44	0.31	0.57	0.54
Noninterest Expense	6.79	2.90	2.44	2.55
G&A Expense	6.71	2.88	2.41	2.52
Goodwill Amortization	0.09	0.02	0.03	0.03
Loss Provisions-Noninterest Bearing Assets	0.00	0.00	0.01	0.01
Income Before Taxes & Extraordinary Items	2.57	1.21	1.86	1.80
Income Taxes	0.91	0.35	0.66	0.63
Extraordinary Items	0.00	0.00	0.00	0.00
NET INCOME	1.66	0.87	1.20	1.17

STATEMENT OF CONDITION
BY ASSET SIZE

FOURTH QUARTER 2004:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	324	458	104	886

TOTAL ASSETS (\$ Billions)	\$16.80	\$141.68	\$1,148.33	\$1,306.80
Cash and Noninterest-Earning Deposits	0.28	2.24	15.24	17.77
Investment Securities	3.32	17.79	36.08	57.19
Mortgage Derivatives	0.38	3.73	54.83	58.94
Mortgage Backed Securities	1.36	14.18	81.98	97.52
1 - 4 Family Mortgages	7.34	55.87	666.14	729.35
Home Equity Lines of Credit	0.46	5.16	73.65	79.26
Multifamily Mortgages	0.28	7.08	53.70	61.07
Nonresidential Mortgages	1.19	14.43	36.88	52.49
Construction Loans	0.45	6.19	18.25	24.89
Land Loans	0.23	2.99	7.79	11.01
Commercial Loans	0.55	5.27	34.85	40.67
Consumer Loans	0.61	5.19	72.37	78.17
Repossessed Assets, Net	0.02	0.13	0.57	0.73
Real Estate Held for Investment, Net	0.01	0.06	0.18	0.25
Office Premises & Equipment	0.30	2.15	8.17	10.63
Other Assets	0.57	5.15	67.15	72.87
Less: Contra Assets & Valuation Allowances	(0.29)	(2.94)	(48.96)	(52.20)

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$16.80	\$141.68	\$1,148.33	\$1,306.80
TOTAL DEPOSITS AND ESCROWS	12.73	105.53	639.52	757.78
Deposits less than or equal to \$100,000	9.52	73.20	376.63	459.35
Deposits greater than \$100,000	3.22	32.33	262.89	298.44
Escrows	0.07	1.06	26.77	27.90
BORROWINGS	1.21	19.47	385.55	406.23
Advances From FHLE	1.14	17.72	225.99	244.85
Repurchase Agreements & FedFunds Purchased	0.05	1.14	68.77	69.97
Other Borrowings	0.02	0.61	90.79	91.41
Other Liabilities	0.30	1.38	22.42	24.10
Equity Capital	2.56	15.29	100.84	118.70
Capital Stock and Paid-In Capital	1.08	4.53	61.19	66.80
Unrealized Gains (Losses) AFS Securities	0.04	0.27	0.20	0.51
Retained Earnings	1.44	10.57	40.19	52.20

STATEMENT OF CONDITION
BY ASSET SIZE

FOURTH QUARTER 2004:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	324	458	104	886
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TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.68	1.58	1.33	1.36
Investment Securities	19.75	12.56	3.14	4.38
Mortgage Derivatives	2.25	2.63	4.77	4.51
Mortgage Backed Securities	8.10	10.01	7.14	7.46
1 - 4 Family Mortgages	43.69	39.43	58.01	55.81
Home Equity Lines of Credit	2.73	3.64	6.41	6.07
Multifamily Mortgages	1.65	5.00	4.68	4.67
Nonresidential Mortgages	7.07	10.18	3.21	4.02
Construction Loans	2.68	4.37	1.59	1.90
Land Loans	1.37	2.11	0.68	0.84
Commercial Loans	3.27	3.72	3.04	3.11
Consumer Loans	3.63	3.66	6.30	5.98
Repossessed Assets, Net	0.14	0.09	0.05	0.06
Real Estate Held for Investment, Net	0.04	0.04	0.02	0.02
Office Premises & Equipment	1.78	1.52	0.71	0.81
Other Assets	3.40	3.64	5.85	5.58
Less: Contra Assets & Valuation Allowances	-1.74	-2.08	-4.26	-3.99
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TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	75.77	74.49	55.69	57.99
Deposits less than or equal to \$100,000	56.68	51.67	32.80	35.15
Deposits greater than \$100,000	19.15	22.82	22.89	22.84
Escrows	0.40	0.75	2.33	2.14
BORROWINGS	7.19	13.74	33.57	31.09
Advances From FHLB	6.79	12.50	19.68	18.74
Repurchase Agreements & FedFunds Purchased	0.31	0.81	5.99	5.35
Other Borrowings	0.09	0.43	7.91	6.99
Other Liabilities	1.81	0.98	1.95	1.84
Equity Capital	15.24	10.80	8.78	9.08
Capital Stock and Paid-In Capital	6.43	3.20	5.33	5.11
Unrealized Gains (Losses) AFS Securities	0.24	0.19	0.02	0.04
Retained Earnings	8.59	7.46	3.50	3.99

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

FOURTH QUARTER 2004:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	324	458	104	886

TOTAL ASSETS (Percent Change)	-5.87	8.78	27.02	24.21
Cash and Noninterest-Earning Deposits	-10.90	-12.67	-6.34	-7.26
Investment Securities	134.68	397.85	-4.83	33.31
Mortgage Derivatives	-73.33	4.33	44.63	37.38
Mortgage Backed Securities	-7.24	3.90	17.30	14.72
1 - 4 Family Mortgages	7.73	12.81	41.68	38.53
Home Equity Lines of Credit	4.13	12.15	75.05	68.25
Multifamily Mortgages	13.27	19.06	17.80	17.93
Nonresidential Mortgages	14.68	19.75	21.28	20.70
Construction Loans	10.35	31.95	14.16	18.05
Land Loans	27.25	39.63	47.41	44.74
Commercial Loans	20.06	23.81	10.63	12.30
Consumer Loans	-39.73	3.16	26.69	23.75
Repossessed Assets, Net	-7.54	-25.98	-18.15	-19.43
Real Estate Held for Investment, Net	15.88	-40.01	14.19	-7.04
Office Premises & Equipment	5.21	11.90	14.06	13.34
Other Assets	-2.63	9.86	15.64	15.04
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	-5.87	8.78	27.02	24.21
TOTAL DEPOSITS AND ESCROWS	-1.91	7.51	21.59	18.94
Deposits less than or equal to \$100,000	-5.52	3.57	8.64	7.47
Deposits greater than \$100,000	10.98	17.65	46.62	42.33
Escrows	-21.27	19.30	10.79	10.98
BORROWINGS	-42.95	12.75	36.60	34.67
Advances From FHLE	20.00	18.40	36.71	35.11
Repurchase Agreements & FedFunds Purchased	-95.29	12.56	16.88	14.78
Other Borrowings	-75.92	-52.76	56.24	53.73
Other Liabilities	-21.20	-34.38	-45.77	-44.98
Equity Capital	4.35	12.38	26.38	23.83
Capital Stock and Paid-In Capital	15.08	22.93	26.62	26.15
Unrealized Gains (Losses) AFS Securities	-8.81	6.19	-6.32	-0.39
Retained Earnings	-1.96	8.84	24.18	19.87

CAPITAL MEASURES
BY ASSET SIZE

FOURTH QUARTER 2004:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	324	458	104	886

CAPITAL COMPLIANCE				
Meet FDICIA Capital Standards	323	458	104	885
Percent of Thrifts	99.69	100.00	100.00	99.89
Consolidated Assets (\$ Billions)	\$16.75	\$141.68	\$1,148.33	\$1,306.76
Fail FDICIA Capital Standards	1	0	0	1
Percent of Thrifts	0.31	0.00	0.00	0.11
Consolidated Assets (\$ Billions)	\$0.05	\$0.00	\$0.00	\$0.05
Critically Undercapitalized	0	0	0	0
Percent of Thrifts	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)				
Tangible Equity (\$ Billions)	\$2.44	\$14.46	\$83.30	\$100.20
Tangible Equity Ratio	14.64	10.28	7.38	7.80
Median Ratio	12.17	9.40	7.80	10.00
Tier 1 Capital (\$ Billions)	\$2.44	\$14.47	\$83.39	\$100.30
Tier 1 Leverage Ratio	14.64	10.28	7.38	7.80
Median Ratio	12.17	9.40	7.82	10.00
Tier 1 Risk-based Capital Ratio	27.19	16.77	11.51	12.24
Median Ratio	24.74	15.44	12.09	16.90
Risk-based Capital (\$ Billions)	\$2.53	\$15.23	\$94.40	\$112.16
Total Risk-based Capital Ratio	28.21	17.66	13.03	13.69
Median Ratio	25.55	16.35	12.77	17.73

ASSET QUALITY INDICATORS
BY ASSET SIZE

FOURTH QUARTER 2004:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	324	458	104	886
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$167.26	\$999.73	\$6,278.08	\$7,445.07
Mortgage Loans				
Construction & Land Loans	5.80	91.15	162.15	259.09
Nonresidential Mortgages	13.12	113.84	106.68	233.64
Multifamily Mortgages	1.84	22.18	38.13	62.15
1-4 Family Mortgages	125.25	610.02	4,392.38	5,127.65
Home Equity Lines of Credit	4.33	28.04	197.04	229.41
Nonmortgage Loans and Leases				
Commercial Loans	8.80	74.99	303.22	387.01
Consumer Loans	12.46	87.55	1,275.52	1,375.53
NONCURRENT LOANS (\$ Millions)	\$111.02	\$691.92	\$4,875.85	\$5,678.79
Mortgage Loans				
Construction & Land Loans	11.77	65.42	169.86	247.04
Nonresidential Mortgages	16.00	99.09	299.47	414.56
Multifamily Mortgages	0.75	26.17	51.81	78.72
1-4 Family Mortgages	68.06	415.65	3,307.86	3,791.57
Home Equity Lines of Credit	1.17	14.12	96.92	112.21
Nonmortgage Loans and Leases				
Commercial Loans	7.79	54.36	390.80	452.95
Consumer Loans	6.66	31.23	656.06	693.95
NET CHARGE-OFFS (\$ Millions)	\$11.29	\$42.21	\$773.30	\$826.80
Mortgage Loans				
Construction & Land Loans	1.96	1.67	5.07	8.70
Nonresidential Mortgages	0.67	2.34	3.91	6.93
Multifamily Mortgages	(0.01)	0.70	1.61	2.30
1-4 Family Mortgages	1.84	5.52	69.20	76.56
Home Equity Lines of Credit	0.73	0.77	5.24	6.74
Nonmortgage Loans and Leases				
Commercial Loans	0.37	9.34	173.88	183.60
Consumer Loans	5.71	11.92	460.32	477.96
Reposessed Assets	0.33	4.60	19.70	24.63
Other	0.41	6.12	39.61	46.14
REPOSSESSED ASSETS, NET (\$ Millions)	\$23.04	\$134.43	\$571.30	\$728.78
Construction & Land Loans	1.48	19.57	43.28	64.32
Nonresidential Mortgages	3.32	31.22	47.96	82.51
Multifamily Mortgages	3.57	3.27	10.89	17.73
1-4 Family Mortgages	13.95	73.36	441.81	529.12
Other	0.73	7.01	27.36	35.10
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)				
Real Estate Loans	\$9.48	\$86.56	\$782.76	\$878.81
Percent of Total Assets	56.47	61.10	68.17	67.25
Noncurrent Real Estate Loans	\$0.10	\$0.61	\$3.83	\$4.53
Percent of Total Assets	0.57	0.43	0.33	0.35
Real Estate Owned	\$0.02	\$0.13	\$0.54	\$0.69
Percent of Total Assets	0.13	0.09	0.05	0.05
Troubled Real Estate Loans	\$0.12	\$0.73	\$4.37	\$5.23
Percent of Total Assets	0.71	0.52	0.38	0.40
Valuation Allowances	\$0.09	\$0.83	\$6.04	\$6.96
Coverage Ratio	75.16	111.91	119.43	117.64
Reserve Ratio	0.79	0.80	0.66	0.67

ASSET QUALITY INDICATORS
BY ASSET SIZE

FOURTH QUARTER 2004:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	324	458	104	886
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	1.00	0.71	0.55	0.57
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	0.85	0.99	0.62	0.72
Nonresidential Mortgages	1.11	0.79	0.29	0.45
Multifamily Mortgages	0.66	0.31	0.07	0.10
1-4 Family Mortgages	1.71	1.09	0.66	0.70
Home Equity Lines of Credit	0.95	0.54	0.27	0.29
Nonmortgage Loans and Leases				
Commercial Loans	1.60	1.42	0.87	0.95
Consumer Loans	2.04	1.69	1.76	1.76
NONCURRENT LOANS (% Total Assets)	0.66	0.49	0.42	0.43
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	1.73	0.71	0.65	0.69
Nonresidential Mortgages	1.35	0.69	0.81	0.79
Multifamily Mortgages	0.27	0.37	0.10	0.13
1-4 Family Mortgages	0.93	0.74	0.50	0.52
Home Equity Lines of Credit	0.26	0.27	0.13	0.14
Nonmortgage Loans and Leases				
Commercial Loans	1.42	1.03	1.12	1.11
Consumer Loans	1.09	0.60	0.91	0.89
NET CHARGE-OFFS (% Total Assets)	0.07	0.03	0.07	0.06
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	0.29	0.02	0.02	0.02
Nonresidential Mortgages	0.06	0.02	0.01	0.01
Multifamily Mortgages	0.00	0.01	0.00	0.00
1-4 Family Mortgages	0.03	0.01	0.01	0.01
Home Equity Lines of Credit	0.16	0.01	0.01	0.01
Nonmortgage Loans and Leases				
Commercial Loans	0.07	0.18	0.50	0.45
Consumer Loans	0.94	0.23	0.64	0.61
Reposessed Assets	1.43	3.42	3.45	3.38
Other	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)	0.14	0.09	0.05	0.06
Percent of Outstanding Loans by Loan Type:				
Construction & Land Loans	0.22	0.21	0.17	0.18
Nonresidential Mortgages	0.28	0.22	0.13	0.16
Multifamily Mortgages	1.29	0.05	0.02	0.03
1-4 Family Mortgages	0.19	0.13	0.07	0.07
Other	0.13	0.14	0.04	0.05
ASSET QUALITY SUMMARY (% Total Assets)				
Net Chargeoffs (Annualized)	0.27	0.12	0.27	0.25
Net Provisions for Losses (Annualized)	0.19	0.15	0.27	0.25
Valuation Allowances	0.54	0.59	0.53	0.53
Noncurrent Loans	0.66	0.49	0.42	0.43
Reposessed Assets, Net (% Total Assets)	0.14	0.09	0.05	0.06
Troubled Assets	0.80	0.58	0.47	0.49

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

	3-MONTHS ENDED							
	DEC. 2004	SEP. 2004	2004	2003	2002	2001	2000	
SUMMARY DATA:								
Number of Thrifts	(#)	886	896	886	928	974	1,019	1,068
Total Assets	(\$)	1,306.80	1,227.95	1,306.80	1,092.62	1,004.53	977.72	928.29
Net Income	(\$)	3.76	3.50	13.96	13.74	11.84	10.20	8.01
Profits	(\$)	3.84	3.68	14.31	14.02	12.57	10.83	8.56
Losses	(\$)	-0.08	-0.18	-0.35	-0.28	-0.73	-0.63	-0.55
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	1.19	1.16	1.17	1.29	1.21	1.07	0.91
Median Ratio	(%)	0.71	0.75	0.71	0.76	0.80	0.67	0.68
Return on Average Equity	(%)	12.95	12.58	12.79	14.29	13.61	13.10	11.63
Median Ratio	(%)	6.19	6.43	6.26	6.97	7.56	6.18	6.49
Net Interest Income	(\$)	9.28	8.74	34.57	30.82	29.99	27.62	23.27
% of Average Assets	(%)	2.93	2.90	2.91	2.90	3.06	2.89	2.63
Total Fee Income	(\$)	3.77	3.72	12.38	9.28	4.55	6.08	7.11
% of Average Assets	(%)	1.19	1.23	1.19	1.25	0.64	0.46	0.83
G&A Expense	(\$)	8.06	7.85	30.12	25.37	22.54	21.79	18.54
% of Average Assets	(%)	2.55	2.61	2.53	2.39	2.30	2.28	2.09
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	9.08	9.27	9.08	9.09	9.18	8.13	7.99
Tier 1 Leverage Ratio	(%)	7.80	7.95	7.80	7.82	7.80	7.46	7.36
Risk-based Capital Ratio	(%)	13.69	13.90	13.69	14.23	13.96	13.51	13.30
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	881	891	881	922	967	999	1,038
Adequately Capitalized	(#)	4	4	4	5	5	17	26
Undercapitalized	(#)	0	0	0	0	2	3	2
Significantly Undercapitalized	(#)	1	1	1	1	0	0	1
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	1	0	1	1	1
Problem Thrifts	(#)	6	5	6	8	14	16	15
Problem Thrift Assets	(\$)	0.71	0.29	0.71	0.63	2.58	3.30	6.78
Problem Thrift Assets as a % of Total Assets	(%)	0.05	0.02	0.05	0.06	0.26	0.34	0.73
ASSET QUALITY MEASURES:								
Troubled Assets	(\$)	6.41	6.07	6.41	7.29	7.57	6.85	5.56
% of Total Assets	(%)	0.49	0.49	0.49	0.67	0.75	0.70	0.60
Noncurrent Loans	(\$)	5.68	5.29	5.68	6.35	6.57	5.87	4.65
% of Total Assets	(%)	0.43	0.43	0.43	0.58	0.65	0.60	0.50
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	0.52	0.52	0.52	0.83	0.91	0.80	0.66
Home Equity Lines of Credit	(%)	0.14	0.13	0.14	0.03	0.05	0.11	0.15
Multifamily Loans	(%)	0.13	0.15	0.13	0.13	0.13	0.16	0.15
Commercial Loans	(%)	1.11	1.29	1.11	1.21	2.19	1.99	1.52
Consumer Loans	(%)	0.89	0.70	0.89	0.94	0.70	0.64	0.87
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	154.09	145.42	603.23	729.87	472.19	398.18	201.16
Purchases	(\$)	77.86	77.56	296.46	355.97	273.68	189.11	75.77
Sales	(\$)	122.52	122.75	477.70	768.41	530.32	402.63	157.99
Loans Outstanding (1)	(\$)	729.35	670.49	729.35	547.42	487.63	472.72	455.54
Loans Outstanding / Total Assets	(%)	55.81	54.60	55.81	50.10	48.54	48.35	49.07

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

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

	DECEMBER 2004		SEPTEMBER 2004		DECEMBER 2003	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	1,306.80	100.00	1,227.95	100.00	1,092.62	100.00
Cash and Noninterest-Earning Deposits	17.77	1.36	18.40	1.50	19.88	1.82
Investment Securities	57.19	4.38	60.09	4.89	84.95	7.78
Mortgage Derivatives	58.94	4.51	55.06	4.48	45.52	4.17
Mortgage Backed Securities	97.52	7.46	91.89	7.48	91.28	8.35
1-4 Family Mortgages	729.35	55.81	670.49	54.60	547.42	50.10
Home Equity Lines of Credit	79.26	6.07	67.86	5.53	48.82	4.47
Multifamily Mortgages	61.07	4.67	58.53	4.77	53.72	4.92
Nonresidential Mortgages	52.49	4.02	50.23	4.09	46.84	4.29
Construction Loans	24.89	1.90	23.98	1.95	22.17	2.03
Land Loans	11.01	0.84	10.06	0.82	7.86	0.72
Commercial Loans	40.67	3.11	38.78	3.16	39.13	3.58
Consumer Loans	78.17	5.98	76.03	6.19	63.75	5.84
Repossessed Assets, Net	0.73	0.06	0.77	0.06	0.94	0.09
Real Estate Held for Investment	0.25	0.02	0.29	0.02	0.28	0.03
Office Premises & Equipment	10.63	0.81	9.94	0.81	9.73	0.89
Other Assets	72.87	5.58	69.97	5.70	65.46	5.99
Less: Contra Assets & Valuation Allowances	-52.20	-3.99	-48.52	-3.95	-39.21	-3.59
TOTAL LIABILITIES AND CAPITAL	1,306.80	100.00	1,227.95	100.00	1,092.62	100.00
Total Deposits and Escrows	757.78	57.99	720.42	58.67	662.07	60.59
Deposits < or = to \$100,000	459.35	35.15	442.75	36.06	444.53	40.69
Deposits > \$100,000	298.44	22.84	277.68	22.61	217.53	19.91
Escrows	27.90	2.14	28.50	2.32	25.43	2.33
Total Borrowings	406.23	31.09	372.15	30.31	313.35	28.68
Advances from FHLB	244.85	18.74	224.52	18.28	189.72	17.36
Reverse Repurchase Agreements	69.97	5.35	63.39	5.16	63.65	5.83
Other Borrowings	91.41	6.99	84.24	6.86	59.98	5.49
Other Liabilities	24.10	1.84	21.54	1.75	17.84	1.63
EQUITY CAPITAL	118.70	9.08	113.84	9.27	99.36	9.09
Capital Stock & Paid-In Capital	66.80	5.11	63.99	5.21	55.05	5.04
Unrealized Gains (Losses) AFS Securities	0.51	0.04	0.48	0.04	0.54	0.05
Retained Earnings	52.20	3.99	50.34	4.10	44.98	4.12

	DECEMBER 2004		SEPTEMBER 2004		DECEMBER 2003	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	15.33	4.84	14.19	4.71	12.73	4.67
Interest Expense	6.05	1.91	5.44	1.81	4.97	1.82
Net Interest Income	9.28	2.93	8.74	2.90	7.76	2.84
Loss Provisions-Interest Bearing Assets	0.82	0.26	0.63	0.21	0.34	0.12
Noninterest Income	5.49	1.73	5.24	1.74	4.68	1.72
Mortgage Loan Servicing Fees	0.41	0.13	0.32	0.11	0.80	0.29
Other Fees and Charges	3.36	1.06	3.40	1.13	2.62	0.96
Other Noninterest Income	1.72	0.54	1.52	0.50	1.26	0.46
Noninterest Expense	8.18	2.59	7.96	2.64	6.75	2.47
G&A Expense	8.06	2.55	7.85	2.61	6.66	2.44
Goodwill Expense	0.10	0.03	0.10	0.03	0.08	0.03
Loss Provis.-Nonint. Bearing Assets	0.02	0.01	0.01	0.00	0.02	0.01
Income Before Taxes & Extraord. Items	5.77	1.82	5.39	1.79	5.35	1.96
Income Taxes	2.01	0.64	1.89	0.63	1.91	0.70
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	3.76	1.19	3.50	1.16	3.44	1.26

* Annualized.

Numbers may not sum due to rounding.

Office of Thrift Supervision / February 2005

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

NORTHEAST REGION

		3-MONTHS ENDED		2004	2003	2002	2001	2000
		DEC. 2004	SEP. 2004					
SUMMARY DATA:								
Number of Thrifts	(#)	272	276	272	285	304	222	226
Total Assets	(\$)	329.11	317.64	329.11	273.70	246.92	198.18	181.35
Net Income	(\$)	1.10	1.10	4.25	3.45	2.90	1.85	1.32
Profits	(\$)	1.11	1.11	4.30	3.58	3.01	1.98	1.43
Losses	(\$)	-0.01	-0.01	-0.05	-0.13	-0.11	-0.13	-0.12
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	1.36	1.42	1.40	1.32	1.23	0.99	0.74
Median Ratio	(%)	0.72	0.71	0.68	0.72	0.77	0.62	0.66
Return on Average Equity	(%)	13.49	14.37	14.06	14.14	13.15	10.69	8.68
Median Ratio	(%)	5.81	6.12	6.09	6.69	7.55	5.97	6.67
Net Interest Income	(\$)	2.40	2.23	8.89	7.70	7.26	5.43	4.98
% of Average Assets	(%)	2.97	2.89	2.94	2.94	3.07	2.91	2.82
Total Fee Income	(\$)	0.87	1.00	3.68	2.51	1.64	1.30	1.25
% of Average Assets	(%)	1.07	1.30	1.07	1.50	0.72	0.69	0.71
G&A Expense	(\$)	1.93	1.83	7.13	5.90	5.21	4.33	4.01
% of Average Assets	(%)	2.39	2.37	2.36	2.25	2.21	2.32	2.27
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	10.08	10.09	10.08	9.54	9.39	9.19	9.21
Tier 1 Leverage Ratio	(%)	8.96	8.96	8.96	8.69	8.42	8.02	7.87
Risk-based Capital Ratio	(%)	15.93	16.18	15.93	15.74	14.83	14.43	14.31
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	271	275	271	283	302	221	224
Adequately Capitalized	(#)	1	1	1	1	2	1	1
Undercapitalized	(#)	0	0	0	0	0	0	0
Significantly Undercapitalized	(#)	0	0	0	1	0	0	1
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	1	0	0	0	0
Problem Thrifts	(#)	1	1	1	1	2	1	1
Problem Thrift Assets	(\$)	0.09	0.10	0.09	0.11	1.52	0.06	0.03
Problem Thrift Assets as a % of Total Assets	(%)	0.03	0.03	0.03	0.04	0.62	0.03	0.02
ASSET QUALITY MEASURES:								
Troubled Assets	(\$)	1.50	1.40	1.50	1.70	1.59	1.22	1.25
% of Total Assets	(%)	0.46	0.44	0.46	0.62	0.65	0.61	0.69
Noncurrent Loans	(\$)	1.39	1.28	1.39	1.56	1.41	1.02	1.03
% of Total Assets	(%)	0.42	0.40	0.42	0.57	0.57	0.52	0.57
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	0.50	0.53	0.50	0.80	0.77	0.71	0.79
Home Equity Lines of Credit	(%)	0.24	0.23	0.24	0.04	0.05	0.08	0.20
Multifamily Loans	(%)	0.31	0.22	0.31	0.22	0.19	0.19	0.33
Commercial Loans	(%)	0.73	0.89	0.73	1.32	1.81	1.85	1.33
Consumer Loans	(%)	1.85	1.20	1.85	1.51	0.54	0.71	0.74
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	32.20	27.38	125.03	155.67	103.24	72.42	32.93
Purchases	(\$)	30.25	29.88	100.16	83.82	61.92	36.78	16.88
Sales	(\$)	41.30	40.58	151.99	172.78	105.63	70.99	31.00
Loans Outstanding (1)	(\$)	155.84	146.47	155.84	117.57	112.30	87.09	78.43
Loans Outstanding / Total Assets	(%)	47.35	46.11	47.35	42.95	45.48	43.94	43.25

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

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

NORTHEAST REGION

	DECEMBER 2004		SEPTEMBER 2004		DECEMBER 2003	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	329.11	100.00	317.64	100.00	273.70	100.00
Cash and Noninterest-Earning Deposits	3.74	1.14	3.95	1.24	3.81	1.39
Investment Securities	22.59	6.86	23.11	7.27	22.15	8.09
Mortgage Derivatives	32.58	9.90	30.36	9.56	23.91	8.73
Mortgage Backed Securities	32.16	9.77	33.95	10.69	30.64	11.20
1-4 Family Mortgages	155.84	47.35	146.47	46.11	117.57	42.95
Home Equity Lines of Credit	11.09	3.37	11.02	3.47	10.91	3.99
Multifamily Mortgages	9.36	2.84	9.23	2.91	8.65	3.16
Nonresidential Mortgages	18.02	5.48	17.50	5.51	16.04	5.86
Construction Loans	5.04	1.53	4.70	1.48	4.56	1.66
Land Loans	2.33	0.71	1.97	0.62	1.65	0.60
Commercial Loans	11.81	3.59	11.50	3.62	11.98	4.38
Consumer Loans	19.68	5.98	18.95	5.97	17.68	6.46
Repossessed Assets, Net	0.11	0.03	0.12	0.04	0.14	0.05
Real Estate Held for Investment	0.03	0.01	0.08	0.02	0.07	0.03
Office Premises & Equipment	2.14	0.65	2.07	0.65	2.05	0.75
Other Assets	15.50	4.71	15.45	4.86	14.55	5.32
Less: Contra Assets & Valuation Allowances	-30.76	-9.35	-28.58	-9.00	-22.17	-8.10
TOTAL LIABILITIES AND CAPITAL	329.11	100.00	317.64	100.00	273.70	100.00
Total Deposits and Escrows	195.37	59.36	191.76	60.37	173.74	63.48
Deposits < or = to \$100,000	133.21	40.47	131.99	41.55	124.70	45.56
Deposits > \$100,000	62.16	18.89	59.77	18.82	49.04	17.92
Escrows	2.01	0.61	1.92	0.61	1.92	0.70
Total Borrowings	92.69	28.16	87.18	27.45	69.45	25.38
Advances from FHLB	40.28	12.24	38.01	11.97	34.34	12.55
Reverse Repurchase Agreements	19.97	6.07	18.25	5.75	15.58	5.69
Other Borrowings	32.44	9.86	30.92	9.73	19.53	7.14
Other Liabilities	7.86	2.39	6.63	2.09	4.38	1.60
EQUITY CAPITAL	33.19	10.08	32.07	10.09	26.12	9.54
Capital Stock & Paid-In Capital	17.01	5.17	16.46	5.18	12.47	4.56
Unrealized Gains (Losses) AFS Securities	-0.08	-0.02	-0.07	-0.02	0.11	0.04
Retained Earnings	16.51	5.02	15.97	5.03	13.78	5.04

	DECEMBER 2004		SEPTEMBER 2004		DECEMBER 2003	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	4.01	4.97	3.76	4.87	3.30	4.90
Interest Expense	1.62	2.00	1.53	1.98	1.32	1.95
Net Interest Income	2.40	2.97	2.23	2.89	1.99	2.95
Loss Provisions-Interest Bearing Assets	0.31	0.39	0.21	0.27	0.24	0.36
Noninterest Income	1.55	1.92	1.54	1.99	1.50	2.23
Mortgage Loan Servicing Fees	0.14	0.18	0.10	0.13	0.20	0.30
Other Fees and Charges	0.72	0.90	0.90	1.17	0.81	1.20
Other Noninterest Income	0.68	0.84	0.53	0.69	0.49	0.73
Noninterest Expense	1.97	2.44	1.88	2.42	1.62	2.40
G&A Expense	1.93	2.39	1.83	2.37	1.58	2.35
Goodwill Expense	0.04	0.05	0.04	0.05	0.04	0.06
Loss Provis.-Nonint. Bearing Assets	0.00	0.00	0.00	0.00	0.00	0.00
Income Before Taxes & Extraord. Items	1.66	2.05	1.69	2.18	1.63	2.42
Income Taxes	0.56	0.69	0.59	0.76	0.60	0.89
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	1.10	1.36	1.10	1.42	1.03	1.53

* Annualized.

Numbers may not sum due to rounding.

Office of Thrift Supervision / February 2005

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

SOUTHEAST REGION

		3-MONTHS ENDED		2004	2003	2002	2001	2000
		DEC. 2004	SEP. 2004					
SUMMARY DATA:								
Number of Thrifts	(#)	312	315	312	329	345	196	210
Total Assets	(\$)	217.84	210.80	217.84	195.38	177.16	92.54	84.86
Net Income	(\$)	0.42	0.54	2.00	1.89	1.07	0.53	0.46
Profits	(\$)	0.48	0.58	2.13	2.00	1.64	0.63	0.55
Losses	(\$)	-0.06	-0.03	-0.13	-0.11	-0.57	-0.09	-0.09
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	0.79	1.04	0.97	1.02	0.66	0.60	0.59
Median Ratio	(%)	0.58	0.68	0.61	0.69	0.71	0.59	0.65
Return on Average Equity	(%)	8.73	11.69	10.77	11.13	6.91	7.16	6.81
Median Ratio	(%)	5.38	5.94	5.42	6.18	6.25	5.45	6.19
Net Interest Income	(\$)	1.59	1.54	6.03	5.20	4.87	2.45	2.21
% of Average Assets	(%)	2.97	2.96	2.93	2.81	3.03	2.77	2.84
Total Fee Income	(\$)	0.58	0.52	2.22	2.05	1.85	1.20	0.84
% of Average Assets	(%)	1.09	0.99	1.09	1.11	1.10	1.51	1.18
G&A Expense	(\$)	1.52	1.41	5.71	5.47	5.06	2.83	2.25
% of Average Assets	(%)	2.84	2.70	2.77	2.96	3.15	3.20	2.89
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	9.01	9.00	9.01	9.11	9.24	8.27	8.37
Tier 1 Leverage Ratio	(%)	8.62	8.63	8.62	8.71	8.92	8.18	8.07
Risk-based Capital Ratio	(%)	14.04	14.18	14.04	14.79	15.16	13.94	14.66
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	311	311	311	326	342	192	201
Adequately Capitalized	(#)	0	3	0	3	2	2	9
Undercapitalized	(#)	0	0	0	0	1	2	0
Significantly Undercapitalized	(#)	1	1	1	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	0	0	1	1	1
Problem Thrifts	(#)	4	3	4	6	10	5	1
Problem Thrift Assets	(\$)	0.59	0.16	0.59	0.50	0.78	0.31	0.02
Problem Thrift Assets as a % of Total Assets	(%)	0.27	0.08	0.27	0.26	0.44	0.34	0.03
ASSET QUALITY MEASURES:								
Troubled Assets	(\$)	1.23	1.27	1.23	1.46	1.53	0.77	0.63
% of Total Assets	(%)	0.57	0.60	0.57	0.75	0.87	0.83	0.74
Noncurrent Loans	(\$)	1.01	1.04	1.01	1.21	1.28	0.62	0.48
% of Total Assets	(%)	0.47	0.49	0.47	0.62	0.72	0.67	0.56
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	0.56	0.57	0.56	0.79	0.87	0.74	0.69
Home Equity Lines of Credit	(%)	0.15	0.13	0.15	0.06	0.10	0.12	0.11
Multifamily Loans	(%)	0.34	0.47	0.34	0.35	0.35	0.19	0.23
Commercial Loans	(%)	1.33	2.13	1.33	1.68	2.84	1.72	1.31
Consumer Loans	(%)	0.68	0.66	0.68	0.97	1.03	1.22	0.73
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	16.04	16.99	67.58	91.71	64.89	25.84	11.19
Purchases	(\$)	13.05	11.30	49.06	75.20	56.44	10.56	6.80
Sales	(\$)	19.02	17.48	74.95	123.12	101.76	23.21	7.19
Loans Outstanding (1)	(\$)	101.32	96.99	101.32	86.35	77.65	40.06	39.68
Loans Outstanding / Total Assets	(%)	46.51	46.01	46.51	44.19	43.83	43.29	46.76

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

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

SOUTHEAST REGION

	DECEMBER 2004		SEPTEMBER 2004		DECEMBER 2003	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	217.84	100.00	210.80	100.00	195.38	100.00
Cash and Noninterest-Earning Deposits	3.64	1.67	3.73	1.77	3.45	1.76
Investment Securities	14.01	6.43	15.20	7.21	19.40	9.93
Mortgage Derivatives	11.13	5.11	11.00	5.22	8.51	4.35
Mortgage Backed Securities	21.51	9.87	19.41	9.21	17.91	9.17
1-4 Family Mortgages	101.32	46.51	96.99	46.01	86.35	44.19
Home Equity Lines of Credit	18.30	8.40	16.02	7.60	11.84	6.06
Multifamily Mortgages	5.00	2.30	4.66	2.21	4.23	2.17
Nonresidential Mortgages	11.22	5.15	10.80	5.13	9.75	4.99
Construction Loans	6.30	2.89	5.99	2.84	5.10	2.61
Land Loans	3.76	1.73	3.42	1.62	2.63	1.35
Commercial Loans	8.42	3.87	7.93	3.76	9.80	5.01
Consumer Loans	20.70	9.50	20.88	9.90	18.17	9.30
Repossessed Assets, Net	0.22	0.10	0.23	0.11	0.25	0.13
Real Estate Held for Investment	0.08	0.04	0.08	0.04	0.07	0.04
Office Premises & Equipment	2.39	1.10	2.30	1.09	2.26	1.15
Other Assets	9.40	4.32	9.50	4.50	8.92	4.56
Less: Contra Assets & Valuation Allowances	-9.85	-4.52	-9.69	-4.60	-7.10	-3.64
TOTAL LIABILITIES AND CAPITAL	217.84	100.00	210.80	100.00	195.38	100.00
Total Deposits and Escrows	146.75	67.37	144.94	68.76	137.52	70.38
Deposits < or = to \$100,000	97.00	44.53	96.35	45.71	93.48	47.85
Deposits > \$100,000	49.76	22.84	48.59	23.05	44.03	22.54
Escrows	1.97	0.90	2.36	1.12	1.52	0.78
Total Borrowings	47.70	21.90	43.36	20.57	36.62	18.74
Advances from FHLB	30.77	14.13	28.74	13.63	26.01	13.31
Reverse Repurchase Agreements	15.73	7.22	13.42	6.37	8.72	4.46
Other Borrowings	1.20	0.55	1.20	0.57	1.89	0.97
Other Liabilities	3.77	1.73	3.54	1.68	3.44	1.76
EQUITY CAPITAL	19.62	9.01	18.96	9.00	17.80	9.11
Capital Stock & Paid-In Capital	10.58	4.86	10.11	4.79	9.71	4.97
Unrealized Gains (Losses) AFS Securities	0.04	0.02	0.01	0.01	0.08	0.04
Retained Earnings	9.15	4.20	8.99	4.27	8.18	4.19

	DECEMBER 2004		SEPTEMBER 2004		DECEMBER 2003	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	2.67	4.98	2.56	4.90	2.30	4.76
Interest Expense	1.08	2.01	1.01	1.94	0.98	2.02
Net Interest Income	1.59	2.97	1.54	2.96	1.32	2.73
Loss Provisions-Interest Bearing Assets	0.19	0.35	0.13	0.25	0.20	0.42
Noninterest Income	0.78	1.46	0.84	1.61	0.87	1.79
Mortgage Loan Servicing Fees	0.05	0.09	-0.02	-0.04	0.01	0.02
Other Fees and Charges	0.53	1.00	0.54	1.03	0.53	1.09
Other Noninterest Income	0.20	0.37	0.32	0.61	0.33	0.68
Noninterest Expense	1.54	2.87	1.42	2.73	1.38	2.86
G&A Expense	1.52	2.84	1.41	2.70	1.37	2.84
Goodwill Expense	0.01	0.02	0.01	0.02	0.01	0.02
Loss Provis.-Nonint. Bearing Assets	0.00	0.01	0.00	0.00	0.00	0.00
Income Before Taxes & Extraord. Items	0.65	1.21	0.83	1.60	0.60	1.25
Income Taxes	0.23	0.42	0.29	0.55	0.21	0.43
Extraordinary Items	0.00	0.00	0.00	-0.01	0.00	0.00
Net Income	0.42	0.79	0.54	1.04	0.39	0.82

* Annualized.

Numbers may not sum due to rounding.

Office of Thrift Supervision / February 2005

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

MIDWEST REGION

		3-MONTHS ENDED		2004	2003	2002	2001	2000
		DEC. 2004	SEP. 2004					
SUMMARY DATA:								
Number of Thrifts	(#)	207	210	207	216	224	216	223
Total Assets	(\$)	135.39	133.73	135.39	127.54	127.58	105.17	116.71
Net Income	(\$)	0.37	0.19	1.24	1.52	1.52	1.02	0.87
Profits	(\$)	0.38	0.32	1.41	1.54	1.57	1.08	1.02
Losses	(\$)	-0.01	-0.13	-0.16	-0.03	-0.04	-0.07	-0.16
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	1.11	0.57	0.94	1.17	1.22	1.01	0.79
Median Ratio	(%)	0.74	0.78	0.75	0.82	0.84	0.69	0.71
Return on Average Equity	(%)	12.52	6.57	10.80	13.66	14.28	11.77	9.26
Median Ratio	(%)	6.37	6.53	6.40	7.54	8.02	6.72	6.72
Net Interest Income	(\$)	0.96	0.92	3.70	3.60	3.81	2.87	2.94
% of Average Assets	(%)	2.86	2.77	2.80	2.78	3.07	2.85	2.69
Total Fee Income	(\$)	0.36	0.33	1.38	1.23	1.04	0.90	0.92
% of Average Assets	(%)	1.08	0.98	1.08	1.02	0.87	1.03	0.82
G&A Expense	(\$)	0.86	1.09	3.61	3.35	3.27	2.55	2.52
% of Average Assets	(%)	2.57	3.26	2.74	2.59	2.63	2.53	2.31
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	8.98	8.69	8.98	8.66	8.51	8.47	8.37
Tier 1 Leverage Ratio	(%)	8.45	8.42	8.45	8.42	8.25	8.21	8.13
Risk-based Capital Ratio	(%)	14.45	14.62	14.45	15.05	14.76	14.63	13.87
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	204	210	204	216	222	207	214
Adequately Capitalized	(#)	3	0	3	0	1	9	9
Undercapitalized	(#)	0	0	0	0	1	0	0
Significantly Undercapitalized	(#)	0	0	0	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	0	0	0	0	0
Problem Thrifts	(#)	1	1	1	1	1	4	4
Problem Thrift Assets	(\$)	0.03	0.03	0.03	0.03	0.04	1.42	1.45
Problem Thrift Assets as a % of Total Assets	(%)	0.02	0.03	0.02	0.02	0.03	1.35	1.25
ASSET QUALITY MEASURES:								
Troubled Assets	(\$)	0.61	0.61	0.61	0.69	0.73	0.76	0.80
% of Total Assets	(%)	0.45	0.46	0.45	0.54	0.58	0.72	0.68
Noncurrent Loans	(\$)	0.52	0.50	0.52	0.52	0.60	0.61	0.66
% of Total Assets	(%)	0.39	0.38	0.39	0.40	0.47	0.58	0.57
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	0.50	0.51	0.50	0.57	0.53	0.75	0.82
Home Equity Lines of Credit	(%)	0.12	0.21	0.12	0.03	0.05	0.05	0.04
Multifamily Loans	(%)	0.61	0.53	0.61	0.51	0.62	0.36	0.11
Commercial Loans	(%)	0.83	1.01	0.83	1.32	2.15	2.10	2.36
Consumer Loans	(%)	0.54	0.49	0.54	0.56	0.52	0.46	0.44
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	11.94	12.34	49.45	69.19	53.58	37.03	19.15
Purchases	(\$)	2.36	2.40	9.57	14.73	13.94	9.86	9.12
Sales	(\$)	7.90	7.74	32.82	58.76	43.34	27.55	14.82
Loans Outstanding (1)	(\$)	46.24	45.33	46.24	42.01	43.95	37.48	46.89
Loans Outstanding / Total Assets	(%)	34.15	33.90	34.15	32.94	34.45	35.64	40.17

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

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

MIDWEST REGION

	DECEMBER 2004		SEPTEMBER 2004		DECEMBER 2003	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	135.39	100.00	133.73	100.00	127.54	100.00
Cash and Noninterest-Earning Deposits	1.80	1.33	2.37	1.77	1.90	1.49
Investment Securities	19.74	14.58	19.14	14.31	17.92	14.05
Mortgage Derivatives	3.80	2.81	3.79	2.84	3.74	2.94
Mortgage Backed Securities	14.91	11.01	15.53	11.61	17.54	13.75
1-4 Family Mortgages	46.24	34.15	45.33	33.90	42.01	32.94
Home Equity Lines of Credit	6.78	5.01	6.47	4.84	4.61	3.61
Multifamily Mortgages	3.37	2.49	3.25	2.43	2.83	2.22
Nonresidential Mortgages	9.25	6.83	9.04	6.76	8.37	6.56
Construction Loans	6.32	4.67	6.39	4.78	6.29	4.93
Land Loans	2.16	1.59	1.96	1.46	1.51	1.18
Commercial Loans	5.69	4.21	5.51	4.12	4.72	3.70
Consumer Loans	15.26	11.27	15.02	11.23	14.54	11.40
Repossessed Assets, Net	0.09	0.07	0.11	0.08	0.18	0.14
Real Estate Held for Investment	0.08	0.06	0.08	0.06	0.07	0.06
Office Premises & Equipment	1.27	0.94	1.25	0.94	1.17	0.91
Other Assets	6.22	4.59	5.76	4.31	5.58	4.38
Less: Contra Assets & Valuation Allowances	-3.00	-2.22	-2.99	-2.23	-2.92	-2.29
TOTAL LIABILITIES AND CAPITAL	135.39	100.00	133.73	100.00	127.54	100.00
Total Deposits and Escrows	78.54	58.01	78.34	58.58	75.73	59.37
Deposits < or = to \$100,000	54.39	40.17	54.35	40.64	54.86	43.02
Deposits > \$100,000	24.15	17.83	23.99	17.94	20.86	16.36
Escrows	1.52	1.13	1.84	1.37	1.72	1.35
Total Borrowings	43.17	31.89	42.25	31.60	38.71	30.35
Advances from FHLB	36.18	26.72	35.59	26.61	33.12	25.97
Reverse Repurchase Agreements	3.98	2.94	4.10	3.07	3.26	2.55
Other Borrowings	3.02	2.23	2.56	1.92	2.34	1.83
Other Liabilities	1.52	1.12	1.52	1.13	2.06	1.61
EQUITY CAPITAL	12.16	8.98	11.62	8.69	11.05	8.66
Capital Stock & Paid-In Capital	5.92	4.37	5.34	3.99	4.97	3.90
Unrealized Gains (Losses) AFS Securities	0.13	0.10	0.13	0.10	0.17	0.13
Retained Earnings	6.28	4.64	6.35	4.75	6.15	4.82

	DECEMBER 2004		SEPTEMBER 2004		DECEMBER 2003	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.65	4.94	1.57	4.71	1.50	4.76
Interest Expense	0.70	2.08	0.65	1.95	0.62	1.98
Net Interest Income	0.96	2.86	0.92	2.77	0.88	2.78
Loss Provisions-Interest Bearing Assets	0.05	0.14	0.05	0.15	0.05	0.17
Noninterest Income	0.47	1.40	0.45	1.35	0.47	1.50
Mortgage Loan Servicing Fees	0.01	0.04	-0.03	-0.08	0.03	0.10
Other Fees and Charges	0.35	1.04	0.36	1.07	0.29	0.93
Other Noninterest Income	0.11	0.32	0.12	0.37	0.15	0.48
Noninterest Expense	0.87	2.61	1.10	3.31	0.83	2.61
G&A Expense	0.86	2.57	1.09	3.26	0.81	2.57
Goodwill Expense	0.01	0.02	0.01	0.04	0.01	0.02
Loss Provis.-Nonint. Bearing Assets	0.00	0.01	0.00	0.00	0.01	0.03
Income Before Taxes & Extraord. Items	0.51	1.51	0.22	0.66	0.47	1.50
Income Taxes	0.14	0.41	0.03	0.09	0.12	0.39
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.37	1.11	0.19	0.57	0.35	1.11

* Annualized.

Numbers may not sum due to rounding.

Office of Thrift Supervision / February 2005

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

WEST REGION

		3-MONTHS ENDED		2004	2003	2002	2001	2000
		DEC. 2004	SEP. 2004					
SUMMARY DATA:								
Number of Thrifts	(#)	95	95	95	98	101	80	87
Total Assets	(\$)	637.62	578.36	637.62	505.78	460.78	434.32	381.09
Net Income	(\$)	1.87	1.67	6.49	6.90	6.36	5.01	3.78
Profits	(\$)	1.87	1.67	6.50	6.91	6.37	5.03	3.87
Losses	(\$)	0.00	0.00	-0.01	-0.01	-0.01	-0.02	-0.09
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	1.23	1.18	1.16	1.40	1.37	1.20	1.06
Median Ratio	(%)	0.96	1.00	0.91	1.00	1.05	0.87	0.81
Return on Average Equity	(%)	14.12	13.07	13.11	15.64	16.22	16.51	15.89
Median Ratio	(%)	10.43	10.14	9.77	10.90	11.51	9.47	9.16
Net Interest Income	(\$)	4.35	4.06	16.00	14.34	14.06	11.86	8.45
% of Average Assets	(%)	2.86	2.86	2.86	2.90	3.02	2.85	2.36
Total Fee Income	(\$)	1.96	1.87	5.09	3.49	0.03	1.30	2.45
% of Average Assets	(%)	1.29	1.32	1.29	1.22	0.34	-0.21	0.69
G&A Expense	(\$)	3.75	3.53	13.68	10.66	9.00	7.19	5.49
% of Average Assets	(%)	2.47	2.49	2.45	2.15	1.93	1.73	1.53
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	8.53	8.97	8.53	8.88	9.16	7.21	6.98
Tier 1 Leverage Ratio	(%)	6.71	6.96	6.71	6.79	6.85	6.52	6.57
Risk-based Capital Ratio	(%)	12.37	12.52	12.37	13.01	12.85	12.59	12.47
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	95	95	95	97	101	79	84
Adequately Capitalized	(#)	0	0	0	1	0	0	1
Undercapitalized	(#)	0	0	0	0	0	1	2
Significantly Undercapitalized	(#)	0	0	0	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	0	0	0	0	0
Problem Thrifts	(#)	0	0	0	0	1	1	3
Problem Thrift Assets	(\$)	0.00	0.00	0.00	0.00	0.23	0.25	2.70
Problem Thrift Assets as a % of Total Assets	(%)	0.00	0.00	0.00	0.00	0.05	0.06	0.71
ASSET QUALITY MEASURES:								
Troubled Assets	(\$)	3.08	2.79	3.08	3.44	3.71	2.91	1.57
% of Total Assets	(%)	0.48	0.48	0.48	0.68	0.80	0.67	0.41
Noncurrent Loans	(\$)	2.76	2.48	2.76	3.07	3.28	2.61	1.36
% of Total Assets	(%)	0.43	0.43	0.43	0.61	0.71	0.60	0.36
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	0.52	0.51	0.52	0.88	1.05	0.84	0.55
Home Equity Lines of Credit	(%)	0.12	0.08	0.12	0.01	0.02	0.03	0.06
Multifamily Loans	(%)	0.03	0.06	0.03	0.05	0.05	0.07	0.09
Commercial Loans	(%)	1.41	1.27	1.41	0.72	2.14	3.04	1.51
Consumer Loans	(%)	0.47	0.46	0.47	0.59	0.55	0.44	0.40
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	93.91	88.71	361.17	413.30	250.48	156.98	86.53
Purchases	(\$)	32.21	34.12	137.80	182.56	141.59	83.59	21.59
Sales	(\$)	54.30	56.95	217.94	413.75	279.58	158.14	50.71
Loans Outstanding (1)	(\$)	426.66	382.45	426.66	302.09	254.07	231.93	201.21
Loans Outstanding / Total Assets	(%)	66.91	66.13	66.91	59.73	55.14	53.40	52.80

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

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

WEST REGION

	DECEMBER 2004		SEPTEMBER 2004		DECEMBER 2003	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	637.62	100.00	578.36	100.00	505.78	100.00
Cash and Noninterest-Earning Deposits	8.59	1.35	8.34	1.44	10.72	2.12
Investment Securities	12.64	1.98	13.86	2.40	34.15	6.75
Mortgage Derivatives	11.43	1.79	9.91	1.71	9.36	1.85
Mortgage Backed Securities	28.93	4.54	23.00	3.98	25.19	4.98
1-4 Family Mortgages	426.66	66.91	382.45	66.13	302.09	59.73
Home Equity Lines of Credit	43.10	6.76	34.35	5.94	21.46	4.24
Multifamily Mortgages	43.43	6.81	41.48	7.17	38.10	7.53
Nonresidential Mortgages	14.00	2.20	12.88	2.23	12.68	2.51
Construction Loans	7.23	1.13	6.90	1.19	6.22	1.23
Land Loans	2.76	0.43	2.71	0.47	2.07	0.41
Commercial Loans	14.74	2.31	13.83	2.39	12.64	2.50
Consumer Loans	22.54	3.53	21.18	3.66	13.37	2.64
Repossessed Assets, Net	0.32	0.05	0.31	0.05	0.37	0.07
Real Estate Held for Investment	0.05	0.01	0.05	0.01	0.06	0.01
Office Premises & Equipment	4.84	0.76	4.31	0.75	4.25	0.84
Other Assets	42.30	6.63	39.78	6.88	36.83	7.28
Less: Contra Assets & Valuation Allowances	-8.59	-1.35	-7.26	-1.26	-7.02	-1.39
TOTAL LIABILITIES AND CAPITAL	637.62	100.00	578.36	100.00	505.78	100.00
Total Deposits and Escrows	338.02	53.01	306.22	52.95	275.83	54.53
Deposits < or = to \$100,000	175.10	27.46	160.38	27.73	171.80	33.97
Deposits > \$100,000	162.92	25.55	145.84	25.22	104.03	20.57
Escrows	22.40	3.51	22.38	3.87	20.27	4.01
Total Borrowings	234.16	36.72	210.36	36.37	177.06	35.01
Advances from FHLB	149.12	23.39	133.19	23.03	104.75	20.71
Reverse Repurchase Agreements	30.30	4.75	27.61	4.77	36.09	7.14
Other Borrowings	54.75	8.59	49.56	8.57	36.22	7.16
Other Liabilities	11.02	1.73	9.91	1.71	8.00	1.58
EQUITY CAPITAL	54.41	8.53	51.88	8.97	44.89	8.88
Capital Stock & Paid-In Capital	33.88	5.31	32.67	5.65	28.31	5.60
Unrealized Gains (Losses) AFS Securities	0.42	0.07	0.40	0.07	0.18	0.04
Retained Earnings	20.37	3.19	19.13	3.31	16.94	3.35

	DECEMBER 2004		SEPTEMBER 2004		DECEMBER 2003	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	7.06	4.65	6.35	4.48	5.65	4.43
Interest Expense	2.72	1.79	2.30	1.62	2.08	1.63
Net Interest Income	4.35	2.86	4.06	2.86	3.58	2.80
Loss Provisions-Interest Bearing Assets	0.27	0.18	0.24	0.17	-0.16	-0.12
Noninterest Income	2.69	1.77	2.41	1.70	1.84	1.44
Mortgage Loan Servicing Fees	0.20	0.13	0.26	0.19	0.56	0.44
Other Fees and Charges	1.76	1.16	1.61	1.14	0.99	0.78
Other Noninterest Income	0.73	0.48	0.54	0.38	0.29	0.22
Noninterest Expense	3.80	2.50	3.57	2.52	2.92	2.29
G&A Expense	3.75	2.47	3.53	2.49	2.89	2.27
Goodwill Expense	0.04	0.02	0.04	0.02	0.02	0.02
Loss Provis.-Nonint. Bearing Assets	0.01	0.01	0.01	0.00	0.01	0.01
Income Before Taxes & Extraord. Items	2.96	1.95	2.66	1.88	2.65	2.07
Income Taxes	1.09	0.72	0.99	0.70	0.98	0.77
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	1.87	1.23	1.67	1.18	1.67	1.31

* Annualized.

Numbers may not sum due to rounding.

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TECHNICAL NOTES

All data are on a consolidated basis.

N/A - Not Available or not applicable.

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

Asset Growth Rate - Calculated on a held constant basis.

Associations Held Constant as of December 31, 2004
Adjusted to reflect their merger and acquisition activity in prior periods.

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

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

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

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

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

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

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

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

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

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

TECHNICAL NOTES

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

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

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

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

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

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

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

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

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

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

Troubled Assets - Includes noncurrent loans and repossessed assets.

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

Valuation Allowances - Amount of valuation allowances for all assets.