



Office of Thrift Supervision

2004 Fact Book

A Statistical Profile of the Thrift Industry

Published May 2005

2004 Fact Book

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2004 HIGHLIGHTS

During 2004, OTS-regulated thrifts continued to set new records. Thrifts established new annual records for net income and equity capital. At year-end, 886 thrifts reported assets of \$1.31 trillion an increase of 19.6 percent over the year.¹ OTS supervised 491 holding company enterprises with U. S. domiciled consolidated assets of approximately \$6.9 trillion at year-end.²

Net income climbed to a record \$13.96 billion, up two percent from the previous year's record of \$13.74 billion.³ The industry's capital position remained strong rising to a record level of \$118.7 billion at year-end. Over 99 percent of the industry reported the capital category of "well capitalized."⁴

Industry Profitability, measured by return on average assets (ROA), stood at 1.17 percent, down 12 basis points from the previous record of 1.29 percent in 2003. Return on average equity (ROE) decreased to 12.79 percent for the year from 14.29 in 2003.⁵

As the yield curve flattened over the year, earnings and profitability remained strong during the challenging interest rate environment.⁶ The industry's net interest margin remained relatively stable as loan portfolios grew. Quarterly changes in interest income and interest expenses remained relatively matched. Mortgage origination volume produced the industry's second best annual production as slightly higher longer-term interest rates at the beginning of the year and lower refinancing volumes reduced demand.⁷

In December 2004, the United Kingdom's Financial Services Authority, in consultation with Commission Bancaire of France and BaFin of Germany, deemed OTS to be equivalent consolidated holding company supervisor for General Electric's financial services arm, GE Capital Services. Thus, OTS has assumed the role as the lead U.S. regulator responsible for assuring global coordination among various financial services regulators overseeing the activities of this diversified multinational financial services conglomerate.

¹ Industry Assets Chart, p. vii.

² *Table 9.1, p. 67.*

³ Earnings and Profitability Chart, p. vii and Table 3.1, p. 21.

⁴ *Table 4.2.1, page 26.*

⁵ *Earnings and Profitability Chart, p. vii , Table 3.1, p. 21*

⁶ *Treasury Yield Curves Chart, p. viii.*

⁷ Table 6.1, p. 35 and Treasury Yield Curves Chart, p. viii.

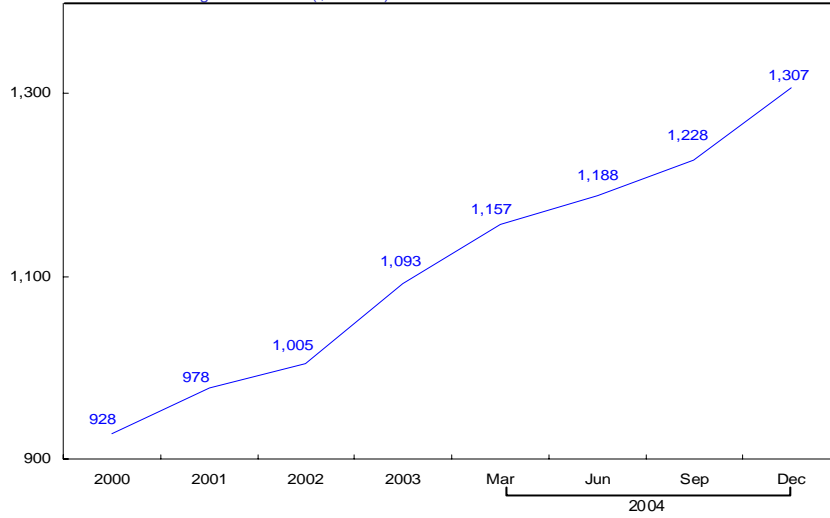
Note:

Discussion of individual data elements can be found in the 2004 *Thrift Financial Report (TFR) Instruction Manual* which is available on the OTS website at www.ots.treas.gov.

Additional information may be obtained by visiting the OTS website, transmitting a FOIA request to public.info@ots.treas.gov, calling (202) 906-6000, faxing (202) 906-7755, or writing to: OTS, Information Services, 1700 G Street, N.W. Washington, D.C. 20552.

INDUSTRY ASSETS

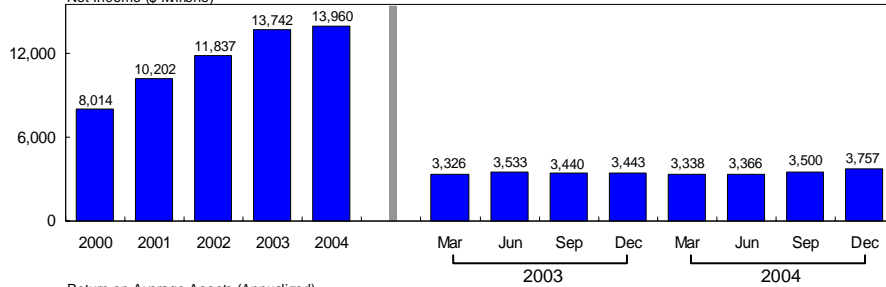
Assets of OTS-Regulated Thrifts (\$ Billions)



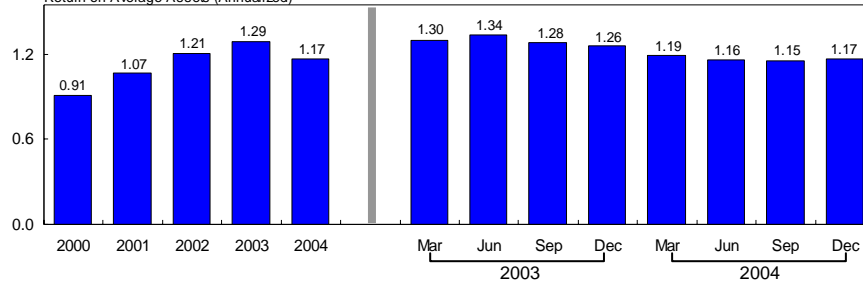
OTS regulated 886 thrifts as of December 31, 2004.

EARNINGS AND PROFITABILITY

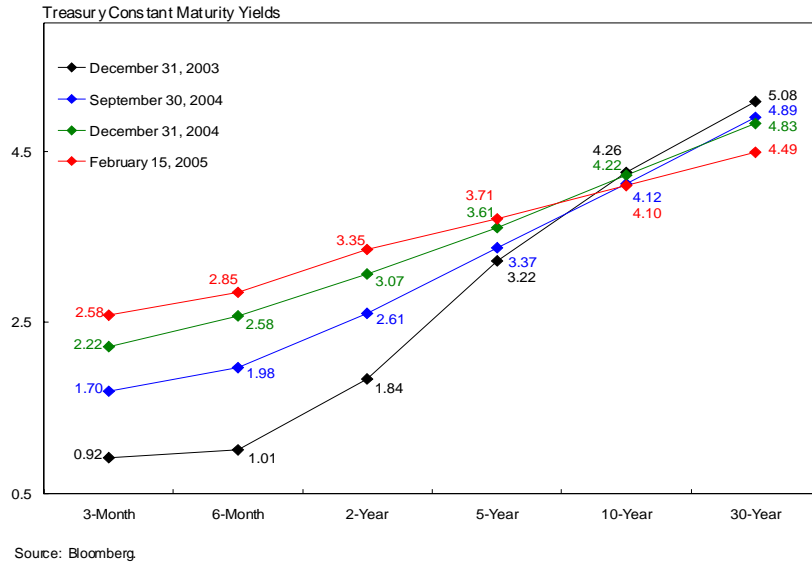
Net Income (\$ Millions)



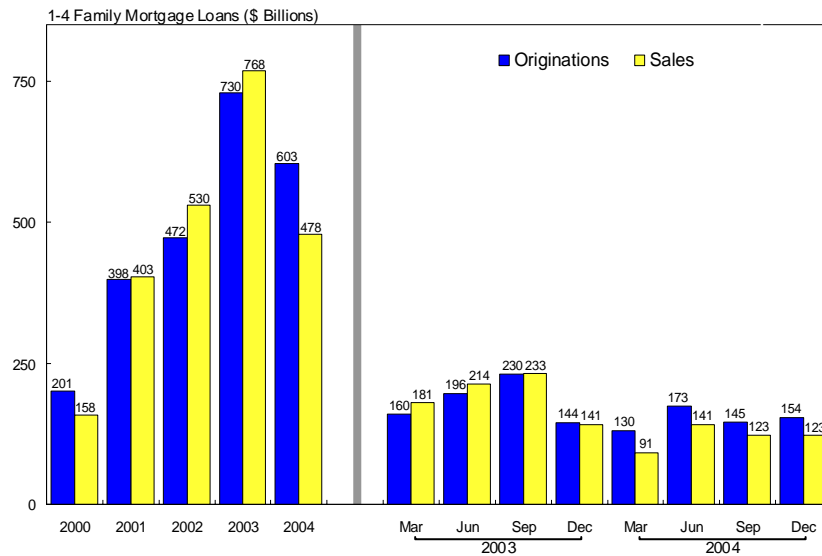
Return on Average Assets (Annualized)



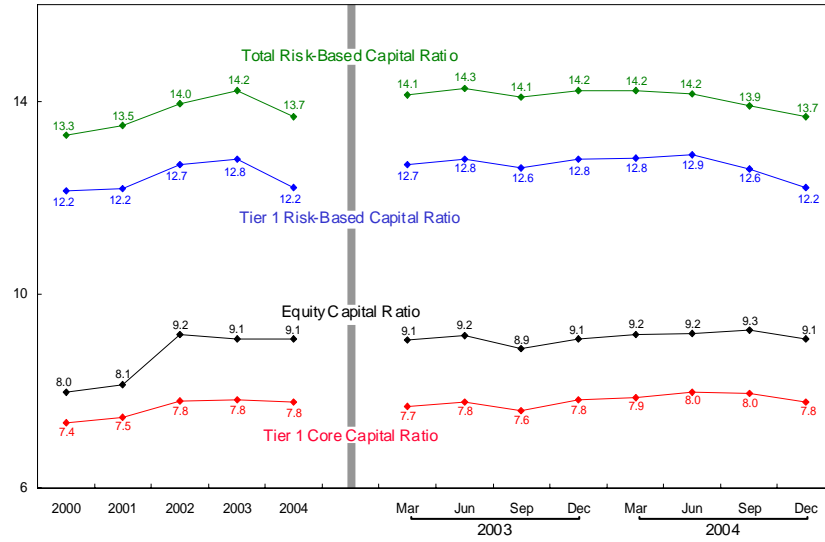
TREASURY YIELD CURVES



1-4 FAMILY ORIGINATIONS AND SALES



CAPITAL RATIOS



NONCURRENT LOANS

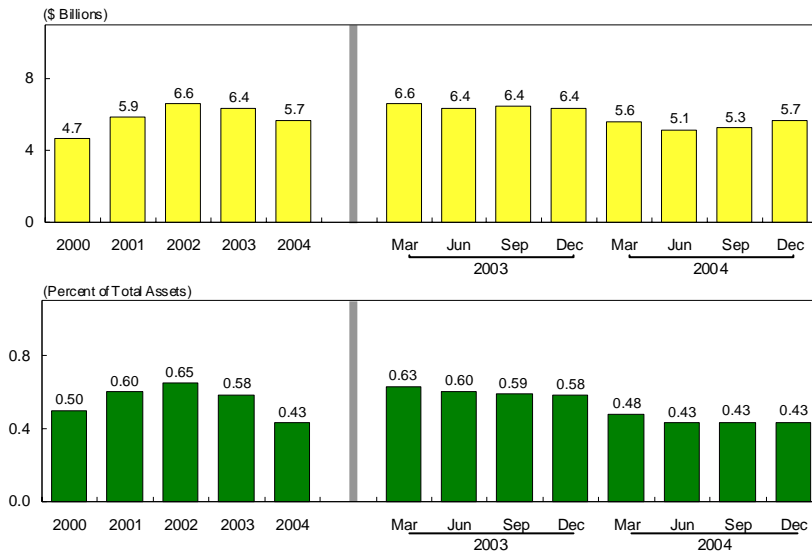


Table 1.1
Number of Federally Insured Thrift Institutions by Charter Type, 1953 - 2004

Year	Total Thrifts	Non-OTS-Regulated Thrifts	OTS-Regulated Thrifts	OTS-Regulated Thrift Institutions ^{1,2}					
				Federal Charter			State Charter		
				Total	Stock Institutions	Mutual Institutions	Total	Stock Institutions	Mutual Institutions
1953	3,523	219	3,304	1,604			1,700		
1954	3,651	218	3,433	1,640			1,793		
1955	3,764	220	3,544	1,683			1,861		
1956	3,889	223	3,666	1,739			1,927		
1957	4,011	239	3,772	1,772			2,000		
1958	4,122	241	3,881	1,804			2,077		
1959	4,247	268	3,979	1,841			2,138		
1960	4,423	325	4,098	1,873			2,225		
1961	4,551	330	4,221	1,906			2,315		
1962	4,663	331	4,332	1,941			2,391		
1963	4,749	330	4,419	1,968			2,451		
1964	4,790	327	4,463	1,981			2,482		
1965	4,837	329	4,508	2,011			2,497		
1966	4,842	332	4,510	2,051			2,459		
1967	4,820	333	4,487	2,056			2,431		
1968	4,804	334	4,470	2,063			2,407		
1969	4,769	331	4,438	2,071			2,367		
1970	4,694	329	4,365	2,067			2,298		
1971	4,598	327	4,271	2,049			2,222		
1972	4,517	326	4,191	2,044			2,147		
1973	4,485	322	4,163	2,040			2,123		
1974	4,461	320	4,141	2,070			2,071		
1975	4,407	329	4,078	2,048			2,030		
1976	4,373	329	4,044	2,019			2,025		
1977	4,388	323	4,065	2,012			2,053		
1978	4,373	325	4,048	1,998	18	1,980	2,050	700	1,350
1979	4,362	324	4,038	1,988	24	1,964	2,050	717	1,333
1980	4,319	326	3,993	1,984	39	1,945	2,009	743	1,266
1981	4,088	337	3,751	1,897	79	1,818	1,854	707	1,147
1982	3,608	321	3,287	1,692	104	1,588	1,595	636	959
1983	3,440	294	3,146	1,677	127	1,550	1,469	600	869
1984	3,418	258	3,160	1,713	295	1,418	1,447	643	804
1985	3,626	352	3,274	1,749	385	1,364	1,525	710	815
1986	3,677	430	3,247	1,771	493	1,278	1,476	705	771
1987	3,622	453	3,169	1,790	588	1,202	1,379	686	693
1988	3,438	469	2,969	1,740	690	1,050	1,229	599	630
1989	3,087	471	2,616	1,586	669	917	1,030	455	575
1990	2,815	456	2,359	1,509	684	825	850	347	503
1991	2,561	449	2,110	1,381	668	713	729	280	449
1992	2,390	519	1,871	1,306	694	612	565	226	339
1993	2,262	593	1,669	1,255	717	538	414	178	236
1994	2,152	609	1,543	1,204	732	472	339	139	200
1995	2,030	593	1,437	1,175	744	431	262	101	161
1996	1,926	591	1,334	1,097	708	389	237	89	148
1997	1,780	567	1,215	1,008	653	355	207	74	133
1998	1,690	545	1,145	955	628	327	190	67	123
1999	1,642	539	1,103	929	616	313	174	60	114
2000	1,589	522	1,068	916	607	309	152	46	106
2001	1,534	515	1,019	882	587	295	137	35	102
2002	1,466	492	974	846	559	287	128	34	94
2003	1,411	483	928	815	534	281	113	27	86
2004	1,345	459	886	781	512	269	105	26	79

Definitions and footnotes are included in the appended Technical Notes.

Table 1.2

Number of OTS-Regulated Thrift Institutions by Charter Type, 1989 - 2004 ²

End of Year	Total	Federal Charter				State Charter			
		Stock		Mutual		Stock		Mutual	
		Savings Associations (#)	Savings Banks (#)	Savings Associations (#)	Savings Banks (#)	Savings Associations (#)	Savings Banks (#)	Savings Associations (#)	Savings Banks (#)
1989	2,616	212	457	683	234	422	33	553	22
1990	2,359	155	529	545	280	342	5	491	12
1991	2,110	133	535	455	258	276	4	442	7
1992	1,871	121	573	401	211	226	0	339	0
1993	1,669	124	593	351	187	178	0	236	0
1994	1,543	123	609	313	159	139	0	200	0
1995	1,437	139	605	275	156	101	0	161	0
1996	1,334	129	580	244	144	89	0	148	0
1997	1,215	119	534	221	134	74	0	133	0
1998	1,145	118	510	200	127	67	0	123	0
1999	1,103	111	505	187	126	60	0	114	0
2000	1,068	107	500	185	124	46	0	106	0
2001	1,019	107	480	180	115	35	0	102	0
2002	974	94	465	172	115	34	0	94	0
2003	928	89	445	167	114	27	0	86	0
2004	886	80	432	162	107	26	0	79	0

Table 1.2.1

Percentage of OTS-Regulated Thrift Institutions by Charter Type, 1989 - 2004 ²

End of Year	Total (%)	Federal Charter				State Charter			
		Stock		Mutual		Stock		Mutual	
		Savings Associations (%)	Savings Banks (%)	Savings Associations (%)	Savings Banks (%)	Savings Associations (%)	Savings Banks (%)	Savings Associations (%)	Savings Banks (%)
1989	100.00	8.10	17.47	26.11	8.94	16.13	1.26	21.14	0.84
1990	100.00	6.57	22.42	23.10	11.87	14.50	0.21	20.81	0.51
1991	100.00	6.30	25.36	21.56	12.23	13.08	0.19	20.95	0.33
1992	100.00	6.47	30.63	21.43	11.28	12.08	0.00	18.12	0.00
1993	100.00	7.43	35.53	21.03	11.20	10.67	0.00	14.14	0.00
1994	100.00	7.97	39.47	20.29	10.30	9.01	0.00	12.96	0.00
1995	100.00	9.67	42.10	19.14	10.86	7.03	0.00	11.20	0.00
1996	100.00	9.67	43.48	18.29	10.79	6.67	0.00	11.09	0.00
1997	100.00	9.79	43.95	18.19	11.03	6.09	0.00	10.95	0.00
1998	100.00	10.31	44.54	17.47	11.09	5.85	0.00	10.74	0.00
1999	100.00	10.06	45.78	16.95	11.42	5.44	0.00	10.34	0.00
2000	100.00	10.02	46.82	17.32	11.61	4.31	0.00	9.93	0.00
2001	100.48	10.50	46.82	17.32	11.61	4.31	0.00	9.92	0.00
2002	100.00	9.65	47.74	17.66	11.81	3.49	0.00	9.65	0.00
2003	100.00	9.59	47.95	18.00	12.28	2.91	0.00	9.27	0.00
2004	100.00	9.03	48.76	18.28	12.08	2.93	0.00	8.92	0.00

Definitions and footnotes are included in the appended Technical Notes.

Table 1.3
Assets of Federally Insured Thrift Institutions by Charter Type, 1989 - 2004 ²
(Dollars in Millions)

Year	Thrift Institutions (\$)	Non-OTS Thrifts (\$)	OTS-Regulated Thrifts (\$)	OTS-Regulated Thrift Institutions					
				Federal Charter			State Charter		
				Total (\$)	Stock Institutions (\$)	Mutual Institutions (\$)	Total (\$)	Stock Institutions (\$)	Mutual Institutions (\$)
1989	1,427,512	240,606	1,186,906	900,220	679,623	220,597	286,686	210,127	76,559
1990	1,259,178	230,013	1,029,165	855,412	665,759	189,653	173,753	110,279	63,474
1991	1,113,002	217,706	895,296	756,070	607,091	148,979	139,226	83,209	56,017
1992	1,030,214	218,214	806,662	704,716	585,831	118,885	101,945	67,896	34,049
1993	1,000,891	226,168	774,775	695,965	600,086	95,879	78,810	56,298	22,512
1994	1,008,568	234,510	774,069	716,752	641,826	74,926	57,317	38,222	19,095
1995	1,025,742	254,769	770,982	733,112	660,159	72,953	37,870	23,354	14,516
1996	1,029,019	258,927	769,367	734,949	667,804	67,145	34,419	20,948	13,471
1997	1,026,186	252,409	776,577	744,046	684,339	59,707	32,531	19,741	12,790
1998	1,088,421	270,799	817,612	783,675	726,582	57,093	33,937	21,822	12,115
1999	1,148,524	284,898	863,606	829,865	779,128	50,737	33,741	22,230	11,511
2000	1,217,338	283,628	928,285	902,877	850,438	52,465	25,408	13,902	11,506
2001	1,316,773	339,058	977,715	953,092	900,497	52,595	24,623	12,596	12,027
2002	1,358,946	354,414	1,004,532	979,226	925,414	53,812	25,307	13,695	11,612
2003	1,474,109	381,479	1,092,630	1,070,547	1,015,367	55,181	22,083	10,701	11,381
2004	1,691,779	384,975	1,306,804	1,283,065	1,227,312	55,752	23,739	13,984	9,755

Table 1.3.1
Percentage of Federally Insured Thrift Assets by Charter Type, 1989 - 2004 ²

Year	Thrift Institutions (%)	Non-OTS Thrifts (%)	OTS-Regulated Thrifts (%)	OTS-Regulated Thrift Institutions					
				Federal Charter			State Charter		
				Total (%)	Stock Institutions (%)	Mutual Institutions (%)	Total (%)	Stock Institutions (%)	Mutual Institutions (%)
1989	100.00	16.85	83.15	63.06	47.61	15.45	20.08	14.72	5.36
1990	100.00	18.27	81.73	67.93	52.87	15.06	13.80	8.76	5.04
1991	100.00	19.56	80.44	67.93	54.55	13.39	12.51	7.48	5.03
1992	100.00	21.18	78.30	68.40	56.86	11.54	9.90	6.59	3.31
1993	100.00	22.60	77.41	69.53	59.96	9.58	7.87	5.62	2.25
1994	100.00	23.25	76.75	71.07	63.64	7.43	5.68	3.79	1.89
1995	100.00	24.84	75.16	71.47	64.36	7.11	3.69	2.28	1.42
1996	100.00	25.16	74.77	71.42	64.90	6.53	3.34	2.04	1.31
1997	100.00	24.60	75.68	72.51	66.69	5.82	3.17	1.92	1.25
1998	100.00	24.88	75.12	72.00	66.76	5.25	3.12	2.00	1.11
1999	100.00	24.81	75.19	72.25	67.84	4.42	2.94	1.94	1.00
2000	100.00	23.30	76.26	74.17	69.86	4.31	2.09	1.14	0.95
2001	100.00	24.05	75.95	73.87	69.58	4.29	2.08	1.14	0.94
2002	100.00	26.08	73.92	72.06	68.10	3.96	1.86	1.01	0.85
2003	100.00	25.88	74.12	72.62	68.88	3.74	1.50	0.73	0.77
2004	100.00	22.76	77.24	75.84	72.55	3.30	1.40	0.83	0.58

Definitions and footnotes are included in the appended Technical Notes.

Table 1.4
Assets of OTS-Regulated Thrift Institutions by Charter Type, 1989 - 2004 ²
(Dollars in Millions)

End of Year	Total (\$)	Federal				State			
		Stock		Mutual		Stock		Mutual	
		Savings Associations (\$)	Savings Banks ¹ (\$)	Savings Associations (\$)	Savings Banks (\$)	Savings Associations (\$)	Savings Banks (\$)	Savings Associations (\$)	Savings Banks (\$)
1989	1,186,906	261,292	418,331	138,756	81,841	194,382	15,745	72,121	4,438
1990	1,029,165	166,485	499,274	109,073	80,580	109,932	347	60,640	2,834
1991	895,296	115,328	491,763	83,817	65,162	82,987	222	55,097	920
1992	806,661	91,705	494,126	69,432	49,453	67,896	0	34,049	0
1993	774,775	91,111	508,975	53,363	42,516	56,298	0	22,512	0
1994	774,069	94,671	547,155	46,650	28,276	38,222	0	19,095	0
1995	770,982	93,356	566,803	41,853	31,100	23,354	0	14,516	0
1996	769,368	82,713	585,091	37,988	29,157	20,948	0	13,471	0
1997	776,577	77,823	606,516	32,613	27,094	19,741	0	12,790	0
1998	817,612	80,298	646,284	31,093	26,000	21,822	0	12,115	0
1999	863,606	85,916	693,211	24,631	26,106	22,231	0	11,511	0
2000	928,548	89,786	760,890	25,602	26,863	13,901	0	11,506	0
2001	977,715	89,773	810,724	25,483	27,112	12,596	0	12,027	0
2002	1,004,532	91,923	833,492	25,723	28,089	13,695	0	11,612	0
2003	1,092,615	96,729	918,624	25,851	29,329	10,701	0	11,381	0
2004	1,306,804	115,438	1,111,874	25,485	30,268	13,984	0	9,755	0

Table 1.4.1
Percentage of OTS-Regulated Thrift Assets by Charter Type, 1989 - 2004 ²

End of Year	Total (%)	Federal				State			
		Stock		Mutual		Stock		Mutual	
		Savings Associations (%)	Savings Banks (%)	Savings Associations (%)	Savings Banks (%)	Savings Associations (%)	Savings Banks (%)	Savings Associations (%)	Savings Banks (%)
1989	100.00	22.01	35.25	11.69	6.90	16.38	1.33	6.08	0.37
1990	100.00	16.18	48.51	10.60	7.83	10.68	0.03	5.89	0.28
1991	100.00	12.88	54.93	9.36	7.28	9.27	0.02	6.15	0.10
1992	100.00	11.37	61.26	8.61	6.13	8.42	0.00	4.22	0.00
1993	100.00	11.76	65.69	6.89	5.49	7.27	0.00	2.91	0.00
1994	100.00	12.23	70.69	6.03	3.65	4.94	0.00	2.47	0.00
1995	100.00	12.11	73.52	5.43	4.03	3.03	0.00	1.88	0.00
1996	100.00	10.75	76.05	4.94	3.79	2.72	0.00	1.75	0.00
1997	100.00	10.02	78.10	4.20	3.49	2.54	0.00	1.65	0.00
1998	100.00	9.82	79.05	3.80	3.18	2.67	0.00	1.48	0.00
1999	100.00	9.95	80.27	2.85	3.02	2.57	0.00	1.33	0.00
2000	100.00	9.67	81.94	2.76	2.89	1.50	0.00	1.24	0.00
2001	100.00	9.18	82.92	2.61	2.77	1.29	0.00	1.23	0.00
2002	100.00	9.15	82.97	2.56	2.80	1.36	0.00	1.16	0.00
2003	100.00	8.85	84.08	2.37	2.68	0.98	0.00	1.04	0.00
2004	100.00	8.83	85.08	1.95	2.32	1.07	0.00	0.75	0.00

Definitions and footnotes are included in the appended Technical Notes.

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Table 1.5
Deposits of Federally Insured Thrift Institutions by Charter Type, 1989 - 2004 ²
(Dollars in Millions)

End of Year	Thrift Institutions (\$)	Non-OTS-Regulated (\$)	OTS-Regulated (\$)	OTS-Regulated Thrifts							
				Federal				State			
				Stock		Mutual		Stock		Mutual	
				Savings Associations (\$)	Savings Banks (\$)	Savings Associations (\$)	Savings Banks (\$)	Savings Associations (\$)	Savings Banks (\$)	Savings Associations (\$)	Savings Banks (\$)
1989	1,081,417	197,770	883,647	181,232	295,844	118,844	64,004	145,347	12,007	62,583	3,786
1990	987,142	194,713	792,429	118,432	369,463	94,249	66,218	87,796	309	53,524	2,438
1991	906,681	190,928	715,753	84,502	383,127	74,694	56,465	67,044	204	48,954	763
1992	828,353	225,077	603,276	64,025	381,236	61,614	42,373	54,028	0	30,449	0
1993	774,144	213,235	560,909	61,126	373,965	46,372	36,320	43,126	0	19,909	0
1994	737,143	207,352	529,791	61,415	375,584	40,099	23,915	28,778	0	16,483	0
1995	741,892	219,330	522,562	61,014	381,565	35,633	26,471	17,879	0	12,469	0
1996	727,923	201,420	519,940	50,750	385,505	31,905	24,354	15,907	0	11,489	0
1997	704,136	190,331	507,774	48,576	384,345	26,608	22,558	14,859	0	10,828	0
1998	704,869	194,351	498,778	51,411	374,602	24,744	21,506	16,414	0	10,101	0
1999	706,980	194,257	504,947	51,152	388,129	19,500	21,193	15,631	0	9,342	0
2000	735,193	197,078	529,413	52,218	416,491	19,857	21,559	10,127	0	9,161	0
2001	811,870	256,433	555,437	56,426	437,684	20,642	22,143	8,815	0	9,728	0
2002	878,654	285,068	593,587	56,073	475,133	20,734	22,961	9,389	0	9,297	0
2003	925,294	288,658	636,635	56,603	519,617	20,695	23,705	7,015	0	9,000	0
2004	991,376	261,499	729,877	65,251	603,712	20,139	24,370	8,969	0	7,436	0

Table 1.5.1
Percentage of Federally Insured Thrift Deposits by Charter Type, 1989 - 2004 ²

End of Year	Thrift Institutions (%)	Non-OTS-Regulated (%)	OTS-Regulated (%)	OTS-Regulated Thrifts							
				Federal				State			
				Stock		Mutual		Stock		Mutual	
				Savings Associations (%)	Savings Banks (%)	Savings Associations (%)	Savings Banks (%)	Savings Associations (%)	Savings Banks (%)	Savings Associations (%)	Savings Banks (%)
1989	100.00	18.29	81.71	16.76	27.36	10.99	5.92	13.44	1.11	5.79	0.35
1990	100.00	19.72	80.28	12.00	37.43	9.55	6.71	8.89	0.03	5.42	0.25
1991	100.00	19.73	80.27	9.32	42.26	8.24	6.23	7.39	0.02	5.40	0.08
1992	100.00	27.17	72.83	7.73	46.02	7.44	5.12	6.52	0.00	3.68	0.00
1993	100.00	23.50	76.50	7.90	48.31	5.99	4.69	5.57	0.00	2.57	0.00
1994	100.00	24.97	75.03	8.33	50.95	5.44	3.24	3.90	0.00	2.24	0.00
1995	100.00	25.89	74.11	8.22	51.43	4.80	3.57	2.41	0.00	1.68	0.00
1996	100.00	27.88	72.12	6.97	52.96	4.38	3.35	2.40	0.00	1.67	0.00
1997	100.00	27.03	72.11	6.90	54.58	3.78	3.20	2.11	0.00	1.54	0.00
1998	100.00	27.57	70.76	7.29	53.14	3.51	3.05	2.33	0.00	1.43	0.00
1999	100.00	27.48	71.42	7.24	54.90	2.76	3.00	2.21	0.00	1.32	0.00
2000	100.00	26.81	72.01	7.10	56.65	2.70	2.93	1.38	0.00	1.25	0.00
2001	100.00	31.59	68.41	6.95	53.91	2.54	2.73	1.09	0.00	1.20	0.00
2002	100.00	32.44	67.56	6.38	54.08	2.36	2.61	1.07	0.00	1.06	0.00
2003	100.00	31.20	68.80	6.12	56.16	2.24	2.56	0.76	0.00	0.97	0.00
2004	100.00	26.38	73.62	6.58	60.90	2.03	2.46	0.90	0.00	0.75	0.00

Definitions and footnotes are included in the appended Technical Notes.

Table 1.6
Equity Capital of OTS-Regulated Thrift Institutions by Charter Type, 1989 - 2004 ²
(Dollars in Millions)

End of Year	Total (\$)	Federal				State			
		Stock		Mutual		Stock		Mutual	
		Savings Associations (\$)	Savings Banks (\$)	Savings Associations (\$)	Savings Banks (\$)	Savings Associations (\$)	Savings Banks (\$)	Savings Associations (\$)	Savings Banks (\$)
1989	52,137	13,672	17,833	6,127	3,182	6,292	691	4,150	190
1990	51,703	8,758	25,489	6,138	3,691	3,539	23	3,932	133
1991	53,161	6,764	28,058	5,803	4,049	4,536	15	3,876	60
1992	55,865	6,178	33,091	5,773	3,401	4,682	0	2,740	0
1993	58,126	7,243	36,040	5,233	3,192	4,354	0	2,064	0
1994	57,906	7,181	38,211	4,919	2,385	3,340	0	1,870	0
1995	61,744	7,721	42,741	4,637	2,910	2,141	0	1,594	0
1996	60,942	6,813	43,478	4,387	2,778	2,003	0	1,484	0
1997	64,598	7,059	47,526	3,932	2,707	1,896	0	1,478	0
1998	67,323	7,327	49,749	3,916	2,663	2,279	0	1,389	0
1999	67,305	6,997	50,991	3,139	2,677	2,169	0	1,332	0
2000	74,395	7,879	57,404	3,455	2,879	1,377	0	1,401	0
2001	79,465	8,090	62,675	3,250	2,781	1,219	0	1,449	0
2002	92,217	8,468	74,715	3,318	2,932	1,321	0	1,464	0
2003	99,358	8,881	81,437	3,453	3,142	1,003	0	1,442	0
2004	118,697	11,052	98,039	3,578	3,334	1,377	0	1,316	0

Table 1.6.1
Ratio of Equity Capital-to-Total Assets of OTS-Regulated Thrift Institutions
by Charter Type, 1989 - 2004 ²

End of Year	Total (%)	Federal				State			
		Stock		Mutual		Stock		Mutual	
		Savings Associations (%)	Savings Banks (%)	Savings Associations (%)	Savings Banks (%)	Savings Associations (%)	Savings Banks (%)	Savings Associations (%)	Savings Banks (%)
1989	4.39	5.23	4.26	4.42	3.89	3.24	4.39	5.75	4.28
1990	5.02	5.26	5.11	5.63	4.58	3.22	6.63	6.48	4.69
1991	5.94	5.87	5.71	6.92	6.21	5.47	6.76	7.03	6.52
1992	6.93	6.74	6.70	8.31	6.88	6.90	0.00	8.05	0.00
1993	7.50	7.95	7.08	9.81	7.51	7.73	0.00	9.17	0.00
1994	7.48	7.59	6.98	10.54	8.43	8.74	0.00	9.79	0.00
1995	8.01	8.26	7.54	11.02	9.41	9.16	0.00	10.98	0.00
1996	7.92	8.23	7.44	11.53	9.52	9.56	0.00	11.02	0.00
1997	8.33	9.07	7.84	12.06	10.00	9.60	0.00	11.56	0.00
1998	8.23	9.07	7.69	12.57	10.28	10.38	0.00	11.50	0.00
1999	7.79	8.15	7.36	12.74	10.28	9.75	0.00	11.57	0.00
2000	7.99	8.78	7.54	13.50	10.72	9.91	0.00	12.18	0.00
2001	8.13	9.01	7.73	12.75	10.26	9.68	0.00	12.05	0.00
2002	9.18	9.21	8.96	12.90	10.44	9.64	0.00	12.61	0.00
2003	9.09	9.18	8.87	13.36	10.71	9.37	0.00	12.67	0.00
2004	9.08	9.57	8.82	14.04	11.02	9.85	0.00	13.49	0.00

Definitions and footnotes are included in the appended Technical Notes.

Table 1.7
OTS-Regulated Thrift Institutions: Profile by Asset Size Groups, 1989 - 2004
(Dollars in Millions)

Assets Less Than \$100 Million					
End of Year	Number (#)	Assets (\$)	Deposits (\$)	Equity Capital (\$)	Earnings (\$Year)
1989	1,310	63,146	55,965	4,048	(96)
1990	1,190	57,591	51,092	4,127	26
1991	1,047	51,558	45,698	3,993	227
1992	938	46,714	40,982	3,929	430
1993	832	42,296	36,480	3,899	439
1994	762	38,195	32,083	3,767	308
1995	686	35,136	29,500	3,748	247
1996	627	32,365	26,469	3,670	138
1996 Adj					244
1997	560	29,230	23,672	3,519	268
1998	519	26,699	21,315	3,345	210
1999	486	24,338	18,978	3,160	166
2000	465	22,789	17,296	3,128	142
2001	430	21,811	17,047	2,830	136
2002	387	20,158	15,854	2,631	198
2003	358	18,734	14,557	2,595	221
2004	324	16,798	12,660	2,559	209

Assets From \$500 Million To Less Than \$1 Billion					
End of Year	Number (#)	Assets (\$)	Deposits (\$)	Equity Capital (\$)	Earnings (\$Year)
1989	161	111,437	88,133	5,449	(516)
1990	137	95,552	78,363	5,183	(247)
1991	125	86,777	72,092	5,135	260
1992	114	78,837	64,717	5,587	674
1993	104	70,922	55,522	5,780	571
1994	102	69,447	52,181	5,769	464
1995	101	69,033	50,709	6,265	494
1996	92	63,331	46,721	5,895	393
1996 Adj					574
1997	80	55,142	40,318	5,493	512
1998	71	49,982	35,244	4,980	454
1999	73	50,507	34,991	4,617	446
2000	67	47,525	34,205	4,560	330
2001	76	53,328	38,560	5,128	429
2002	80	57,081	39,858	5,968	597
2003	79	55,738	39,177	5,650	555
2004	83	59,335	41,991	6,344	535

Assets From \$100 Million To Less Than \$250 Million					
End of Year	Number (#)	Assets (\$)	Deposits (\$)	Equity Capital (\$)	Earnings (\$Year)
1989	645	103,579	90,015	5,453	(202)
1990	588	93,482	82,603	5,720	(2)
1991	546	85,485	75,260	5,813	345
1992	474	74,643	64,714	5,762	696
1993	419	66,442	56,019	5,783	757
1994	388	61,401	50,343	5,841	514
1995	371	59,456	48,802	6,001	488
1996	341	54,865	43,413	5,638	277
1996 Adj					457
1997	320	51,142	40,710	5,525	470
1998	321	52,589	41,658	5,675	441
1999	316	51,048	38,613	5,433	408
2000	297	48,397	36,454	5,299	349
2001	281	45,816	35,007	5,020	322
2002	264	42,639	32,818	4,679	131
2003	262	42,556	32,624	4,696	347
2004	255	40,875	30,871	2,559	312

Assets From \$1 Billion To Less Than \$5 Billion					
End of Year	Number (#)	Assets (\$)	Deposits (\$)	Equity Capital (\$)	Earnings (\$Year)
1989	181	391,879	285,159	15,230	(2,517)
1990	158	334,220	249,874	15,267	(1,888)
1991	133	281,620	218,517	16,084	550
1992	112	241,334	182,520	16,690	1,650
1993	100	219,769	157,539	16,269	1,235
1994	88	202,497	137,680	15,771	1,452
1995	87	189,218	135,149	15,555	1,231
1996	81	161,519	109,858	12,702	1,176
1996 Adj					1,577
1997	83	160,855	104,338	13,644	1,693
1998	72	140,375	89,932	12,470	1,328
1999	74	149,597	92,185	12,263	1,541
2000	70	134,247	86,982	11,368	1,147
2001	63	116,741	76,623	10,468	815
2002	70	135,294	92,959	12,367	1,267
2003	72	140,422	93,045	13,480	1,686
2004	63	128,033	85,132	13,480	1,341

Assets From \$250 Million To Less Than \$500 Million					
End of Year	Number (#)	Assets (\$)	Deposits (\$)	Equity Capital (\$)	Earnings (\$Year)
1989	283	96,658	81,235	5,236	(162)
1990	257	88,172	74,855	5,457	(113)
1991	235	80,717	68,989	5,465	371
1992	211	74,564	63,064	5,561	654
1993	191	68,000	56,067	5,617	729
1994	178	61,949	47,961	5,375	511
1995	167	58,002	45,330	5,533	446
1996	162	56,084	43,173	5,316	305
1996 Adj					471
1997	143	50,119	38,232	4,911	491
1998	136	48,122	36,298	4,909	446
1999	128	44,649	32,456	4,388	343
2000	138	48,248	34,961	4,787	284
2001	136	47,144	34,594	4,774	328
2002	142	49,510	37,203	5,056	307
2003	123	43,449	33,242	4,434	401
2004	120	41,470	31,608	4,316	360

Assets of \$5 Billion or Greater					
End of Year	Number (#)	Assets (\$)	Deposits (\$)	Equity Capital (\$)	Earnings (\$Year)
1989	36	420,207	283,140	16,721	(3,290)
1990	29	360,148	255,642	15,949	(1,593)
1991	24	309,139	235,197	16,671	(558)
1992	22	290,569	217,728	18,336	999
1993	23	307,346	219,191	20,778	1,186
1994	25	340,580	226,026	21,383	1,026
1995	25	360,137	225,541	24,642	2,454
1996	31	401,204	250,276	27,722	2,461
1996 Adj					3,479
1997	29	430,090	260,504	31,506	3,019
1998	26	499,846	274,332	35,945	4,702
1999	26	543,468	287,725	37,445	5,336
2000	31	627,340	319,515	45,253	5,763
2001	33	692,874	353,607	51,245	8,172
2002	31	707,883	375,468	61,939	9,337
2003	34	791,731	637,377	99,868	10,536
2004	41	1,020,293	527,615	87,948	11,225

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.
 Definitions and footnotes are included in the appended Technical Notes.

Table 1.8
Number of Federally Insured Thrift Institutions by Insurance Fund, 1980 - 2004

End of Year	Thrift Institutions	FDIC-Insured			FSLIC-Insured		
		Total	FDIC-Regulated	OTS-Regulated	Total	FDIC-Regulated	OTS-Regulated
1980	4,319	326	326	0	3,993	0	3,993
1981	4,088	337	337	0	3,751	0	3,751
1982	3,608	321	321	0	3,287	0	3,287
1983	3,440	304	304	0	3,146	0	3,146
1984	3,418	282	258	24	3,136	0	3,136
1985	3,626	380	352	28	3,246	0	3,246
1986	3,677	457	430	27	3,220	0	3,220
1987	3,622	475	453	22	3,147	0	3,147
1988	3,438	490	469	21	2,948	0	2,948

End of Year	Thrift Institutions	BIF-Insured			SAIF-Insured		
		Total	FDIC-Regulated	OTS-Regulated	Total	FDIC-Regulated	OTS-Regulated
1989	3,087	491	471	20	2,596	0	2,596
1990	2,815	469	451	18	2,346	5	2,341
1991	2,561	441	426	15	2,118	23	2,095
1992	2,390	414	398	17	1,974	120	1,854
1993	2,262	404	388	16	1,858	205	1,653
1994	2,152	386	369	17	1,766	240	1,526
1995	2,030	383	357	26	1,647	236	1,411
1996	1,924	381	354	27	1,543	236	1,307
1997	1,779	365	330	35	1,414	234	1,180
1998	1,687	359	322	37	1,328	220	1,108
1999	1,640	361	323	38	1,279	214	1,065
2000	1,590	360	321	39	1,230	201	1,029
2001	1,533	357	317	40	1,176	196	980
2002	1,467	347	308	39	1,120	185	935
2003	1,413	339	301	38	1,074	184	890
2004	1,345	322	279	43	1,023	180	843

Table 1.8.1
Percentage of Federally Insured Thrift Institutions by Insurance Fund, 1980 - 2004

End of Year	Thrift Institutions (%)	FDIC-Insured (%)			FSLIC-Insured (%)		
		Total (%)	FDIC-Regulated (%)	OTS-Regulated (%)	Total (%)	FDIC-Regulated (%)	OTS-Regulated (%)
1980	100.00	7.55	7.55	0.00	92.45	0.00	92.45
1981	100.00	8.24	8.24	0.00	91.76	0.00	91.76
1982	100.00	8.90	8.90	0.00	91.10	0.00	91.10
1983	100.00	8.84	8.84	0.00	91.45	0.00	91.45
1984	100.00	8.25	7.55	0.70	91.75	0.00	91.75
1985	100.00	10.48	9.71	0.77	89.52	0.00	89.52
1986	100.00	12.43	11.69	0.73	87.57	0.00	87.57
1987	100.00	13.11	12.51	0.61	86.89	0.00	86.89
1988	100.00	14.25	13.64	0.61	85.75	0.00	85.75

End of Year	Thrift Institutions (%)	BIF-Insured (%)			SAIF-Insured (%)		
		Total (%)	FDIC-Regulated (%)	OTS-Regulated (%)	Total (%)	FDIC-Regulated (%)	OTS-Regulated (%)
1989	100.00	15.91	15.26	0.65	84.09	0.00	84.09
1990	100.00	16.66	16.02	0.64	83.34	0.18	83.16
1991	100.00	17.22	16.63	0.59	82.70	0.90	81.80
1992	100.00	17.32	16.65	0.71	82.59	5.02	77.57
1993	100.00	17.86	17.15	0.71	82.14	9.06	73.08
1994	100.00	17.94	17.15	0.79	82.06	11.15	70.91
1995	100.00	18.87	17.59	1.28	81.13	11.63	69.51
1996	100.00	19.80	18.40	1.40	80.20	12.27	67.93
1997	100.00	20.52	18.55	1.97	79.48	13.15	66.33
1998	100.00	21.28	19.09	2.19	78.72	13.04	65.68
1999	100.00	22.01	19.70	2.32	77.99	13.05	64.94
2000	100.00	22.64	20.19	2.45	77.36	12.70	64.66
2001	100.00	23.29	20.68	2.61	76.71	12.79	63.93
2002	100.00	23.65	21.00	2.66	76.35	12.61	63.74
2003	100.00	23.99	21.30	2.69	76.01	13.02	62.99
2004	100.00	23.94	20.74	3.20	76.06	13.38	62.68

Definitions and footnotes are included in the appended Technical Notes.

Table 1.9
Assets of Federally Insured Thrift Institutions by Insurance Fund, 1980 - 2004
(Dollars in millions)

End of Year	Thrift Institutions (\$)	FDIC-Insured			FSLIC-Insured		
		Total (\$)	FDIC-Regulated (\$)	OTS-Regulated (\$)	Total (\$)	FDIC-Regulated (\$)	OTS-Regulated (\$)
1980	756,900	153,123	152,565	0	603,777	0	603,777
1981	795,800	155,979	155,860	0	639,821	0	639,821
1982	841,600	155,375	155,307	0	686,225	0	686,225
1983	984,400	170,630	170,719	0	813,770	0	813,770
1984	1,144,247	178,922	135,524	43,398	969,571	0	969,571
1985	1,262,647	205,273	157,385	47,888	1,061,901	0	1,061,901
1986	1,386,861	230,768	178,453	52,315	1,156,093	0	1,156,093
1987	1,502,111	261,885	217,136	44,749	1,244,232	0	1,244,232
1988	1,606,489	283,780	237,646	46,134	1,322,709	0	1,322,709

End of Year	Thrift Institutions (\$)	BIF-Insured			SAIF-Insured		
		Total (\$)	FDIC-Regulated (\$)	OTS-Regulated (\$)	Total (\$)	FDIC-Regulated (\$)	OTS-Regulated (\$)
1989	1,427,512	240,606	240,606	39,389	1,147,517	0	1,147,517
1990	1,259,178	227,684	227,684	31,313	1,000,180	2,328	997,852
1991	1,113,002	211,366	211,366	25,951	875,685	6,340	869,345
1992	1,030,216	197,900	197,900	16,942	815,374	25,654	789,720
1993	1,000,889	188,400	188,400	71,302	741,187	37,714	703,473
1994	1,008,644	184,754	184,754	73,529	750,361	49,821	700,540
1995	1,025,741	203,931	203,931	99,269	722,541	50,828	671,713
1996	1,028,192	315,768	203,312	112,456	712,425	55,514	656,911
1997	1,026,219	323,844	191,170	132,674	702,374	57,457	644,917
1998	1,087,684	330,696	214,253	116,443	756,988	56,208	700,780
1999	1,148,726	329,579	224,147	105,432	819,147	61,165	757,982
2000	1,222,635	357,961	230,521	127,440	864,674	58,142	806,532
2001	1,299,461	393,378	252,927	140,451	906,083	58,571	847,512
2002	1,359,474	420,155	281,659	138,496	939,319	65,170	874,149
2003	1,474,288	473,552	304,353	169,199	1,000,736	67,515	933,221
2004	1,691,779	524,657	279,510	245,147	1,167,122	63,293	1,103,829

Table 1.9.1
Percentage of Federally Insured Thrift Industry Assets by Insurance Fund, 1980 - 2004

End of Year	Thrift Institutions (%)	FDIC-Insured			FSLIC-Insured		
		Total (%)	FDIC-Regulated (%)	OTS-Regulated (%)	Total (%)	FDIC-Regulated (%)	OTS-Regulated (%)
1980	100.00	20.23	20.16	0.00	79.77	0.00	79.77
1981	100.00	19.60	19.59	0.00	80.40	0.00	80.40
1982	100.00	18.46	18.45	0.00	81.54	0.00	81.54
1983	100.00	17.33	17.34	0.00	82.67	0.00	82.67
1984	100.00	15.64	11.84	3.79	84.73	0.00	84.73
1985	100.00	16.26	12.46	3.79	84.10	0.00	84.10
1986	100.00	16.64	12.87	3.77	83.36	0.00	83.36
1987	100.00	17.43	14.46	2.98	82.83	0.00	82.83
1988	100.00	17.66	14.79	2.87	82.34	0.00	82.34

End of Year	Thrift Institutions (%)	BIF-Insured			SAIF-Insured		
		Total (%)	FDIC-Regulated (%)	OTS-Regulated (%)	Total (%)	FDIC-Regulated (%)	OTS-Regulated (%)
1989	100.00	16.85	16.85	2.76	80.39	0.00	80.39
1990	100.00	18.08	18.08	2.49	79.43	0.18	79.25
1991	100.00	18.99	18.99	2.33	78.68	0.57	78.11
1992	100.00	19.21	19.21	1.64	79.15	2.49	76.66
1993	100.00	18.82	18.82	7.12	74.05	3.77	70.28
1994	100.00	18.32	18.32	7.29	74.39	4.94	69.45
1995	100.00	19.88	19.88	9.68	70.44	4.96	65.49
1996	100.00	30.71	19.77	10.94	69.29	5.40	63.89
1997	100.00	31.56	18.63	12.93	68.44	5.60	62.84
1998	100.00	30.40	19.70	10.71	69.60	5.17	64.43
1999	100.00	28.69	19.51	9.18	71.31	5.32	65.98
2000	100.00	29.28	18.85	10.42	70.72	4.76	65.97
2001	100.00	30.27	19.46	10.81	69.73	4.51	65.22
2002	100.00	30.91	20.72	10.19	69.09	4.79	64.30
2003	100.00	32.12	20.64	11.48	67.88	4.58	63.30
2004	100.00	31.01	16.52	14.49	68.99	3.74	65.25

Definitions and footnotes are included in the appended Technical Notes.

Table 1.10
OTS-Regulated Thrift Industry Profile, 1962 - 2004
(Dollars in Millions)

Year	Thrifts (#)	Assets (\$)	Deposits (\$)	Equity Capital (\$)	Earnings (\$Year)
1962	4,322	89,545	76,743	6,305	817
1963	4,419	103,154	87,526	6,986	672
1964	4,463	114,652	97,861	7,705	788
1965	4,508	124,576	106,103	8,553	785
1966	4,510	129,045	109,772	8,957	609
1967	4,487	138,489	120,184	9,411	595
1968	4,470	147,736	127,244	10,173	846
1969	4,438	156,788	130,995	11,072	1,013
1970	4,365	170,645	141,703	11,820	925
1971	4,271	199,984	169,045	12,985	1,314
1972	4,191	236,349	200,970	14,526	1,687
1973	4,163	264,797	220,893	16,509	1,897
1974	4,141	288,223	236,689	17,868	1,483
1975	4,078	330,259	278,774	19,175	1,448
1976	4,044	383,172	328,214	21,372	2,250
1977	4,065	449,997	378,782	24,525	3,198
1978	4,048	497,287	420,382	28,121	3,920
1979	4,038	554,358	459,501	31,599	3,613
1980	3,993	603,777	498,701	32,353	781
1981	3,751	639,821	512,270	27,034	(4,631)
1982	3,287	686,225	549,957	25,567	(4,142)
1983	3,146	813,770	667,268	32,980	1,945
1984	3,160	1,012,969	822,726	27,910	994
1985	3,274	1,109,789	883,726	35,170	4,010
1986	3,247	1,208,408	929,958	41,510	610
1987	3,169	1,288,981	963,341	37,135	(7,407)
1988	2,969	1,368,843	1,001,085	47,845	(13,263)
1989	2,616	1,186,906	883,647	52,137	(6,783)
1990	2,359	1,029,165	792,429	51,703	(3,817)
1991	2,110	895,296	715,753	53,161	1,195
1992	1,871	806,662	633,725	55,865	5,103
1993	1,669	774,775	580,818	58,126	4,917
1994	1,543	774,069	546,274	57,906	4,275
1995	1,437	770,982	535,031	61,744	5,360
1996	1,334	769,367	519,940	60,942	4,740
1996 Adj					6,802
1997	1,215	776,577	507,774	64,598	6,413
1998	1,145	817,612	498,778	67,323	7,569
1999	1,103	863,606	504,947	67,305	8,228
2000	1,068	928,290	529,413	74,170	8,014
2001	1,019	977,715	555,437	79,464	10,202
2002	974	1,004,532	593,587	92,217	11,837
2003	928	1,092,615	636,635	99,358	13,742
2004	886	1,306,804	729,877	118,697	13,960

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter. Definitions and footnotes are included in the appended Technical Notes.

Table 1.11
OTS-Regulated Thrift Industry Deposits, 1962 - 2004
(Dollars in Millions)

Year	Thrifts (#)	Total Deposits		Deposits \$100,000 or Less			Deposits Greater Than \$100,000		
		(\$)	% Total Assets	(\$)	% Total Deposits	% Total Assets	(\$)	% Total Deposits	% Total Assets
1962	4,332	76,743	85.70	72,535	94.52	81.00	4,208	5.48	4.70
1963	4,419	87,526	84.85	82,048	93.74	79.54	5,478	6.26	5.31
1964	4,463	97,861	85.35	92,870	94.90	81.00	4,991	5.10	4.35
1965	4,508	106,103	85.17	99,052	93.35	79.51	7,051	6.65	5.66
1966	4,510	109,772	85.06	106,955	97.43	82.88	2,817	2.57	2.18
1967	4,487	120,184	86.78	116,562	96.99	84.17	3,622	3.01	2.62
1968	4,470	127,244	86.13	123,184	96.81	83.38	4,060	3.19	2.75
1969	4,438	130,995	83.55	128,883	98.39	82.20	2,112	1.61	1.35
1970	4,365	141,703	83.04	137,146	96.78	80.37	4,557	3.22	2.67
1971	4,271	169,045	84.53	163,450	96.69	81.73	5,595	3.31	2.80
1972	4,191	200,970	85.03	190,942	95.01	80.79	10,028	4.99	4.24
1973	4,163	220,893	83.42	209,979	95.06	79.30	10,914	4.94	4.12
1974	4,141	236,689	82.12	232,336	98.16	80.61	4,353	1.84	1.51
1975	4,078	278,774	84.41	271,451	97.37	82.19	7,323	2.63	2.22
1976	4,044	328,214	85.66	316,700	96.49	82.65	11,514	3.51	3.00
1977	4,065	378,782	84.17	362,816	95.78	80.63	15,966	4.22	3.55
1978	4,048	420,382	84.54	406,216	96.63	81.69	14,166	3.37	2.85
1979	4,038	459,501	82.89	432,668	94.16	78.05	26,833	5.84	4.84
1980	3,993	498,701	82.60	459,034	92.05	76.03	39,667	7.95	6.57
1981	3,751	512,270	80.06	464,786	90.73	72.64	47,484	9.27	7.42
1982	3,287	549,957	80.14	494,455	89.91	72.05	55,502	10.09	8.09
1983	3,146	667,268	82.00	587,216	88.00	72.16	80,052	12.00	9.84
1984	3,160	822,726	81.22	706,130	85.83	69.71	116,596	14.17	11.51
1985	3,274	883,726	79.63	772,481	87.41	69.61	111,245	12.59	10.02
1986	3,247	929,958	76.96	809,831	87.08	67.02	120,127	12.92	9.94
1987	3,169	963,341	74.74	834,879	86.66	64.77	128,462	13.34	9.97
1988	2,969	1,001,085	73.13	867,014	86.61	63.34	134,071	13.39	9.79
1989	2,616	883,647	74.45	771,474	87.31	65.00	112,173	12.69	9.45
1990	2,359	792,429	77.00	706,670	89.18	68.66	85,759	10.82	8.33
1991	2,110	715,753	79.95	643,549	89.91	71.88	72,204	10.09	8.06
1992	1,871	633,725	78.56	567,459	89.54	70.35	66,266	10.46	8.21
1993	1,669	580,818	74.97	517,188	89.04	66.75	63,630	10.96	8.21
1994	1,543	546,274	70.57	485,568	88.89	62.73	60,706	11.11	7.84
1995	1,437	535,031	69.40	468,831	87.63	60.81	66,200	12.37	8.59
1996	1,334	519,940	67.58	448,921	86.34	58.35	71,019	13.66	9.23
1996 Adj									
1997	1,215	507,774	65.38	426,279	83.95	54.91	81,495	16.05	10.48
1998	1,145	498,778	61.01	403,507	80.90	49.35	95,272	19.10	11.66
1999	1,103	504,947	58.47	402,084	79.62	46.55	102,864	20.38	11.91
2000	1,068	529,413	57.02	409,464	77.34	44.10	119,949	22.66	12.92
2001	1,019	555,437	55.67	410,369	73.88	41.97	145,068	26.12	14.84
2002	974	593,587	59.09	406,699	68.52	40.49	186,888	31.48	18.60
2003	928	636,626	58.27	419,102	65.83	38.36	217,525	34.17	19.91
2004	886	757,788	57.99	459,350	60.62	35.15	298,438	39.38	22.84

Definitions and footnotes are included in the appended Technical Notes.

Table 1.12
OTS-Regulated Mutual-to-Stock Conversion Applications Filed
and Mutual Holding Companies Issuances Of Stock, 1972 - 2004 ³

Year	Mutual-to-Stock Conversion Applications				Mutual Holding Companies Issuances of Stock		Total New Capital (\$ Millions)
	Number Filed (#)	Number Approved (#)	Number Completed (#)	Amount of Stock Sold (\$ Millions)	Number (#)	Amount of Stock Sold (\$ Millions)	
1972 - 1975	37	6	1	1			1
1976	29	15	13	51			51
1977	25	10	15	30			30
1978	21	4	5	14			14
1979	42	17	14	114			114
1980	51	46	17	141			141
1981	57	39	37	127			127
1982	35	34	31	123			123
1983	115	108	83	2,741			2,741
1984	88	100	96	715			715
1985	55	62	78	1,385			1,385
1986	154	113	86	2,482			2,482
1987	110	126	130	1,957			1,957
1988	80	89	98	767			767
1989	49	35	35	351			351
1990	94	71	69	774			774
1991	74	75	69	955	1	3	958
1992	85	89	91	1,092	9	67	1,159
1993	80	77	77	2,226	10	59	2,285
1994	83	78	65	2,480	16	197	2,676
1995	57	59	75	1,994	4	63	2,057
1996	43	54	54	1,635	2	21	1,656
1997	50	38	37	1,337	3	22	1,359
1998	27	39	38	2,120	9	142	2,262
1999	10	10	12	197	5	447	644
2000	9	9	10	299	3	70	369
2001	9	8	8	161	2	51	212
2002	14	14	9	788	4	94	882
2003	15	9	11	1,013	3	140	1,153
2004	8	4	6	458	16	577	1,035
TOTALS	1,606	1,438	1,370	28,528	87	1,953	30,481

Definitions and footnotes are included in the appended Technical Notes.

Table 2.1
Assets and Liabilities of OTS-Regulated Thrift Industry, 2002 - 2004

	Dec 2004		Dec 2003		Dec 2002		Growth Rates	
	\$ Bil	% TA	\$ Bil	% TA	\$ Bil	% TA	Dec '04	Dec '03
							Dec '03	Dec '02
							%	%
Total Assets	1,306.8	100.0	1,092.6	100.0	1,004.5	100.0	19.6	8.8
Total Loans	997.8	76.4	780.8	71.5	693.2	69.0	27.8	12.6
1-4 Family Mortgage Loans	729.4	55.8	547.4	50.1	479.7	47.8	33.2	14.1
Construction & Land Loans	35.9	2.7	30.0	2.7	28.3	2.8	19.7	5.9
Multifamily Loans	61.1	4.7	53.7	4.9	48.1	4.8	13.8	11.8
Nonresidential Loans	52.5	4.0	46.8	4.3	43.8	4.4	12.2	6.9
Commercial Loans / Small Business	40.7	3.1	39.1	3.6	29.9	3.0	4.1	30.8
Consumer Loans	78.2	6.0	63.8	5.8	63.4	6.3	22.6	0.6
Mortgage Pool Securities	97.5	7.5	91.3	8.4	89.8	8.9	6.8	1.7
Investment Securities	58.9	4.5	85.0	7.8	129.3	12.9	(30.7)	(34.2)
Mortgage Derivatives	57.2	4.4	45.5	4.2	53.6	5.3	25.7	(15.2)
Total Liabilities and Capital	1,306.8	100.0	1,092.6	100.0	1,004.5	100.0	19.6	8.8
Total Liabilities	1,188.1	90.9	993.2	90.9	912.3	90.8	19.6	8.9
Total Deposits	757.8	58.0	636.6	58.3	593.6	59.1	19.0	7.2
Deposits Less than \$100,000	459.4	35.2	419.1	38.4	406.7	40.5	9.6	3.0
Deposits Greater than \$100,000	298.4	22.8	217.5	19.9	186.9	18.6	37.2	16.4
Escrows	27.9	2.1	25.4	2.3	38.3	3.8	9.7	(33.6)
FHLBank Advances	244.9	18.7	189.7	17.4	171.4	17.1	29.1	10.7
Other Borrowings	161.4	12.4	123.7	11.3	85.8	8.5	30.5	44.2
Other Liabilities	24.1	1.8	17.8	1.6	23.3	2.3	35.7	(23.8)
Equity Capital	118.7	9.08	99.4	9.10	92.2	9.18	19.4	7.8

Numbers may not sum due to rounding

Table 2.2
Balance Sheet Composition of Federally Insured Thrift Industry, 1989 - 2004

Assets
(Dollars in Millions)

End of Year	Cash and Investment Securities (\$)	Mortgage-Backed Securities (\$)	1-4 Family Loans (\$)	Multi-Family Loans (\$)	Construction and Land Development (\$)	Non-Residential Loans (\$)	Consumer Loans (\$)	Commercial Loans (\$)	Real Estate Owned (\$)	Other Assets (\$)	Total Assets (\$)
1989	190,838	189,577	592,339	83,832	65,907	104,825	58,293	40,731	27,294	73,876	1,427,512
1990	156,624	168,774	544,269	77,448	44,403	89,598	47,945	31,258	27,822	71,037	1,259,178
1991	135,468	153,927	506,432	70,586	26,571	74,495	40,694	22,930	22,209	59,690	1,113,002
1992	147,929	154,421	469,251	66,109	19,441	61,295	36,638	12,038	15,870	47,224	1,030,216
1993	143,666	163,362	455,760	64,283	19,026	56,367	37,568	9,825	8,420	42,612	1,000,889
1994	142,738	172,713	467,898	62,671	20,024	52,332	38,577	9,894	4,832	36,965	1,008,644
1995	110,907	215,660	477,711	59,921	21,723	50,623	40,421	12,215	3,475	33,085	1,025,741
1996	82,819	193,079	502,169	59,530	25,429	50,186	44,939	14,848	2,413	52,780	1,028,192
1997	101,759	180,601	506,980	57,612	19,758	47,509	47,677	16,209	2,084	45,997	1,026,186
1998	92,300	207,061	518,055	54,469	23,370	47,840	52,581	21,040	1,578	69,390	1,087,684
1999	98,271	221,723	530,225	55,591	29,073	53,418	62,099	26,534	1,125	70,875	1,148,934
2000	97,724	213,826	574,341	56,797	34,832	59,765	65,286	34,420	1,003	84,641	1,222,635
2001	123,721	196,512	597,867	58,990	38,397	63,140	69,421	36,754	1,050	113,157	1,299,009
2002	156,662	209,660	608,993	63,065	37,437	71,884	68,704	42,228	1,516	98,812	1,358,961
2003	167,839	206,454	678,486	71,991	40,695	79,711	77,850	52,087	1,500	97,495	1,474,109
2004	129,436	234,329	845,344	81,043	46,862	85,142	91,264	60,045	1,285	117,029	1,691,779

Liabilities and Equity
(Dollars in Millions)

End of Year	Total Deposits (\$)	FHLB Advances (\$)	Other Borrowings (\$)	Other Liabilities (\$)	Total Liabilities (\$)	Equity Capital (\$)	Total Liabilities and Equity (\$)	Number of Thrifts (#)
1989	1,081,417	116,676	137,158	22,890	1,358,141	69,371	1,427,512	3,087
1990	987,142	93,396	94,515	16,590	1,191,643	67,535	1,259,178	2,815
1991	906,681	66,483	57,951	13,259	1,044,374	68,628	1,113,002	2,561
1992	828,353	64,058	52,429	11,025	955,865	74,351	1,030,216	2,390
1993	774,144	76,035	60,514	11,774	922,467	78,422	1,000,889	2,262
1994	737,143	88,861	91,915	10,679	928,598	80,046	1,008,644	2,152
1995	741,892	95,912	89,183	12,691	939,678	86,063	1,025,741	2,030
1996	727,994	103,095	100,232	11,061	942,382	85,810	1,028,192	1,924
1997	704,115	118,620	100,572	13,483	936,790	89,396	1,026,186	1,779
1998	704,531	143,081	127,306	18,339	993,257	94,427	1,087,684	1,687
1999	707,097	231,449	95,770	19,659	1,053,975	94,959	1,148,934	1,640
2000	738,234	261,495	98,250	21,098	1,119,077	103,558	1,222,635	1,590
2001	797,822	254,271	111,140	26,158	1,189,391	109,618	1,299,009	1,532
2002	878,655	216,445	107,542	27,707	1,230,349	128,612	1,358,961	1,467
2003	925,294	234,329	153,646	22,110	1,335,379	138,730	1,474,109	1,413
2004	991,376	291,968	190,716	28,633	1,502,694	189,085	1,691,779	1,345

Definitions and footnotes are included in the appended Technical Notes.

**Table 2.2.1
Balance Sheet Percentage Composition of Federally-Insured Thrift Industry, 1989 - 2004**

Assets

End of Year	Cash and Investment Securities (%)	Mortgage-Backed Securities (%)	1-4 Family Loans (%)	Multi-Family Loans (%)	Construction and Land Development (%)	Non-Residential Loans (%)	Consumer Loans (%)	Commercial Loans (%)	Real Estate Owned (%)	Other Assets (%)	Total Assets (%)
1989	13.37	13.28	41.49	5.87	4.62	7.34	4.08	2.85	1.91	5.18	100.00
1990	12.44	13.40	43.22	6.15	3.53	7.12	3.81	2.48	2.21	5.64	100.00
1991	12.17	13.83	45.50	6.34	2.39	6.69	3.66	2.06	2.00	5.36	100.00
1992	14.36	14.99	45.55	6.42	1.89	5.95	3.56	1.17	1.54	4.58	100.00
1993	14.35	16.32	45.54	6.42	1.90	5.63	3.75	0.98	0.84	4.26	100.00
1994	14.15	17.12	46.39	6.21	1.99	5.19	3.82	0.98	0.48	3.66	100.00
1995	10.81	21.02	46.57	5.84	2.12	4.94	3.94	1.19	0.34	3.23	100.00
1996	8.05	18.78	48.84	5.79	2.47	4.88	4.37	1.44	0.23	5.13	100.00
1997	9.92	17.60	49.40	5.61	1.93	4.63	4.65	1.58	0.20	4.48	100.00
1998	8.49	19.04	47.63	5.01	2.15	4.40	4.83	1.93	0.15	6.38	100.00
1999	8.55	19.30	46.15	4.84	2.53	4.65	5.40	2.31	0.10	6.17	100.00
2000	7.99	17.49	46.98	4.65	2.85	4.89	5.34	2.82	0.08	6.92	100.00
2001	9.52	15.13	46.02	4.54	2.96	4.86	5.34	2.83	0.08	8.71	100.00
2002	11.53	15.43	44.81	4.64	2.75	5.29	5.06	3.11	0.11	7.27	100.00
2003	11.39	14.01	46.03	4.88	2.76	5.41	5.28	3.53	0.10	6.61	100.00
2004	7.65	13.85	49.97	4.79	2.77	5.03	5.39	3.55	0.08	6.92	100.00

Liabilities and Equity

End of Year	Total Deposits (%)	FHLB Advances (%)	Other Borrowings (%)	Other Liabilities (%)	Total Liabilities (%)	Equity Capital (%)	Total Liabilities and Equity (%)	Number of Thrifts (#)
1989	75.75	8.06	11.18	1.44	96.42	3.58	100.00	3,438
1990	74.27	8.61	11.48	1.53	95.89	4.11	100.00	3,087
1991	75.76	8.17	9.61	1.60	95.14	4.86	100.00	2,815
1992	78.40	7.42	7.51	1.32	94.64	5.36	100.00	2,561
1993	81.46	5.97	5.21	1.19	93.83	6.17	100.00	2,390
1994	80.41	6.22	5.09	1.07	92.78	7.22	100.00	2,262
1995	77.35	7.60	6.05	1.18	92.16	7.84	100.00	2,152
1996	73.08	8.81	9.11	1.06	92.06	7.94	100.00	2,030
1997	72.33	9.35	8.69	1.24	91.61	8.39	100.00	1,924
1998	70.80	10.03	9.75	1.08	91.65	8.35	100.00	1,779
1999	68.61	11.56	9.80	1.31	91.29	8.71	100.00	1,687
2000	64.77	13.15	11.70	1.69	91.32	8.68	100.00	1,640
2001	61.54	20.14	8.34	1.71	91.74	8.26	100.00	1,534
2002	60.38	21.39	8.04	1.73	91.53	8.47	100.00	1,466
2003	62.77	15.90	10.42	1.50	90.59	9.41	100.00	1,411
2004	58.60	17.26	11.27	1.69	88.82	11.18	100.00	1,345

Table 2.3
Composition of OTS-Regulated Thrift Industry Assets, 1962 - 2004 ⁴
(Dollars in Millions)

End of Year	Cash and Investment Securities (\$)	Mortgage-backed Securities (\$)	1-4 Family Loans (\$)	Multi-Family Loans (\$)	Const. Loans (\$)	Land Loans (\$)	Non-Residential Loans (\$)	Consumer Loans (\$)	Commercial Loans (\$)	Real Estate Owned (\$)	Other Assets (\$)	Less: Contra Assets (\$)	Total Assets (\$)
1962	9,690		75,550								4,305		89,545
1963	10,694		87,453								5,007		103,154
1964	11,285		97,612								5,775		114,672
1965	11,647		106,333								6,596		124,576
1966	11,609		110,511								6,925		129,045
1967	13,395		117,832					1,222			6,040		138,489
1968	13,529		126,756					1,368			6,083		147,736
1969	13,295		136,031					1,619			5,843		156,788
1970	15,846		146,043					1,913		724	6,119		170,645
1971	20,245		169,568					2,865		744	6,562		199,984
1972	23,552		200,876					3,821		752	7,348		236,349
1973	20,304		226,155					3,242		883	14,213		264,797
1974	22,444		243,554					3,721		1,187	17,317		288,223
1975	29,900		272,456			1,957		4,153		1,623	20,170		330,259
1976	34,606	10,377	302,508		13,824	3,313		6,295		1,884	10,365		383,172
1977	38,038	12,698	355,682		18,407	3,890		7,433		1,755	12,094		449,997
1978	43,403	16,079	346,098	35,165	21,366	4,351	10,813	8,783	7,760	1,684	18,171	16,386	497,287
1979	45,866	19,926	383,988	36,700	21,350	5,140	15,328	12,217	9,784	1,777	23,202	20,920	554,358
1980	55,940	26,770	407,873	37,179	16,659	5,365	18,375	14,284	11,708	2,256	27,520	20,152	603,777
1981	61,066	32,802	422,061	36,810	16,006	5,960	18,226	15,043	13,281	3,253	31,951	16,638	639,821
1982	80,607	61,050	398,140	39,568	22,394	6,792	19,895	16,637	16,070	5,392	50,692	31,012	686,225
1983	109,667	92,730	422,024	51,286	43,274	12,814	27,561	21,824	22,949	3,694	60,103	54,156	813,770
1984	146,580	116,952	471,566	68,419	59,932	23,488	90,432	37,004	13,303	5,473	29,168	49,348	1,012,969
1985	152,566	120,768	487,344	80,074	30,007	31,973	77,403	48,616	19,605	9,723	102,671	50,961	1,109,789
1986	174,081	166,239	465,670	70,152	59,932	31,919	86,481	53,521	26,030	16,053	108,101	49,771	1,208,408
1987	176,067	210,966	484,458	76,677	54,262	27,660	92,900	58,071	24,727	25,297	111,614	53,718	1,288,981
1988	191,785	209,418	526,937	78,265	52,124	25,735	93,768	62,068	34,565	27,967	113,118	46,907	1,368,843
1989	159,657	168,459	489,260	69,158	40,057	15,999	80,252	54,835	30,330	21,792	91,126	34,019	1,186,906
1990	137,052	149,098	442,967	63,160	26,218	10,879	64,952	46,310	22,499	22,329	69,029	25,328	1,029,165
1991	115,810	127,304	408,322	57,316	15,655	6,436	52,653	40,725	16,928	17,124	55,972	18,949	895,296
1992	127,184	116,849	368,748	53,180	11,992	4,173	42,727	36,011	7,225	12,650	42,599	16,676	806,662
1993	120,949	119,530	354,750	53,335	12,669	3,719	38,687	35,375	5,152	6,802	39,345	15,538	774,775
1994	112,943	127,554	364,022	51,273	13,642	3,304	34,531	35,913	5,218	3,785	37,608	15,724	774,069
1995	109,034	125,457	365,290	48,760	14,739	3,478	32,876	37,796	7,198	2,754	37,978	14,377	770,982
1996	98,256	110,977	383,858	48,784	17,572	3,784	32,642	39,858	9,394	2,280	38,107	16,145	769,367
1997	95,893	103,815	390,763	47,463	11,319	3,502	30,242	44,864	11,499	1,815	40,824	5,422	776,577
1998	126,672	93,322	400,820	44,021	13,753	3,905	29,469	47,376	15,566	1,470	46,177	4,939	817,612
1999	139,143	94,759	408,008	43,895	17,564	4,881	32,616	56,342	20,327	1,022	50,077	5,032	863,606
2000	136,278	93,076	448,108	44,218	21,398	6,025	37,162	60,856	27,868	900	58,168	5,509	928,548
2001	150,402	92,360	465,245	45,392	22,669	6,373	39,295	65,187	29,373	989	66,177	5,760	977,702
2002	147,013	89,791	479,722	48,052	21,592	6,750	43,757	63,389	29,894	1,300	79,442	6,169	1,004,532
2003	149,749	91,891	540,254	53,713	22,172	7,858	46,790	70,752	39,196	1,216	75,350	6,311	1,092,630
2004	74,956	156,455	729,350	61,067	24,894	11,008	52,494	78,174	40,670	975	83,495	6,734	1,306,804

Definitions and footnotes are included in the appended Technical Notes.

Table 2.3.1
Percentage Composition of OTS-Regulated Thrift Industry Assets, 1962 - 2004 ⁴

End of Year	Cash and Investment Securities (%)	Mortgage-backed Securities (%)	1-4 Family Loans (%)	Multi-Family Loans (%)	Const. Loans (%)	Land Loans (%)	Non-Residential Loans (%)	Consumer Loans (%)	Commercial Loans (%)	Real Estate Owned (%)	Other Assets (%)	Less: Contra Assets (%)	Total Assets (%)
1962	10.82		84.37								4.81		100.00
1963	10.37		84.78								4.85		100.00
1964	9.84		85.12								5.04		100.00
1965	9.35		85.36								5.29		100.00
1966	9.00		85.64								5.37		100.00
1967	9.67		85.08					0.88			4.36		100.00
1968	9.16		85.80					0.93			4.12		100.00
1969	8.48		86.76					1.03			3.73		100.00
1970	9.29		85.58					1.12		0.42	3.59		100.00
1971	10.12		84.79					1.43		0.37	3.28		100.00
1972	9.96		84.99					1.62		0.32	3.11		100.00
1973	7.67		85.41					1.22		0.33	5.37		100.00
1974	7.79		84.50					1.29		0.41	6.01		100.00
1975	9.05		82.50			0.59		1.26		0.49	6.11		100.00
1976	9.03	2.71	78.95		3.61	0.86		1.64		0.49	2.71		100.00
1977	8.45	2.82	79.04		4.09	0.86		1.65		0.39	2.69		100.00
1978	8.73	3.23	69.60	7.07	4.30	0.87	2.17	1.77	1.56	0.34	3.65	3.30	100.00
1979	8.27	3.59	69.27	6.62	3.85	0.93	2.77	2.20	1.76	0.32	4.19	3.77	100.00
1980	9.27	4.43	67.55	6.16	2.76	0.89	3.04	2.37	1.94	0.37	4.56	3.34	100.00
1981	9.54	5.13	65.97	5.75	2.50	0.93	2.85	2.35	2.08	0.51	4.99	2.60	100.00
1982	11.75	8.90	58.02	5.77	3.26	0.99	2.90	2.42	2.34	0.79	7.39	4.52	100.00
1983	13.48	11.40	51.86	6.30	5.32	1.57	3.39	2.68	2.82	0.45	7.39	6.65	100.00
1984	14.47	11.55	46.55	6.75	5.92	2.32	8.93	3.65	1.31	0.54	2.88	4.87	100.00
1985	13.75	10.88	43.91	7.22	2.70	2.88	6.97	4.38	1.77	0.88	9.25	4.59	100.00
1986	14.41	13.76	38.54	5.81	4.96	2.64	7.16	4.43	2.15	1.33	8.95	4.12	100.00
1987	13.66	16.37	37.58	5.95	4.21	2.15	7.21	4.51	1.92	1.96	8.66	4.17	100.00
1988	14.01	15.30	38.50	5.72	3.81	1.88	6.85	4.53	2.53	2.04	8.26	3.43	100.00
1989	13.45	14.19	41.22	5.83	3.37	1.35	6.76	4.62	2.56	1.84	7.68	2.87	100.00
1990	13.32	14.49	43.04	6.14	2.55	1.06	6.31	4.50	2.19	2.17	6.71	2.46	100.00
1991	12.94	14.22	45.61	6.40	1.75	0.72	5.88	4.55	1.89	1.91	6.25	2.12	100.00
1992	15.77	14.49	45.71	6.59	1.49	0.52	5.30	4.46	0.90	1.57	5.28	2.07	100.00
1993	15.61	15.43	45.79	6.88	1.64	0.48	4.99	4.57	0.66	0.88	5.08	2.01	100.00
1994	14.59	16.48	47.03	6.62	1.76	0.43	4.46	4.64	0.67	0.49	4.86	2.03	100.00
1995	14.14	16.27	47.38	6.32	1.91	0.45	4.26	4.90	0.93	0.36	4.93	1.86	100.00
1996	12.77	14.42	49.89	6.34	2.28	0.49	4.24	5.18	1.22	0.30	4.95	2.10	100.00
1997	12.35	13.37	50.32	6.11	1.46	0.45	3.89	5.78	1.48	0.23	5.26	0.69	100.00
1998	15.50	11.42	49.05	5.39	1.68	0.48	3.61	5.80	1.90	0.18	5.65	0.65	100.00
1999	16.12	10.98	47.26	5.08	2.03	0.57	3.78	6.53	2.35	0.12	5.80	0.61	100.00
2000	14.68	10.02	48.26	4.76	2.30	0.65	4.00	6.55	3.00	0.10	6.26	0.59	100.00
2001	15.38	9.45	47.59	4.64	2.32	0.65	4.02	6.67	3.00	0.10	6.77	0.59	100.00
2002	14.63	8.94	47.76	4.78	2.15	0.67	4.36	6.31	2.98	0.13	7.91	0.61	100.00
2003	13.71	8.41	49.45	4.92	2.03	0.72	4.28	6.48	3.59	0.11	6.90	0.58	100.00
2004	5.74	11.97	55.81	4.67	1.90	0.84	4.02	5.98	3.11	0.07	6.39	0.52	100.00

Definitions and footnotes are included in the appended Technical Notes.

Table 2.4
Composition of OTS-Regulated Thrift Industry Liabilities and Equity Capital, 1962 - 2004
(Dollars in Millions)

End of Year	Number of Thrifts (#)	Deposits			FHLB Advances (\$)	Reverse Repo. (\$)	Other Borrowings (\$)	Other Liabilities (\$)	Total Liabilities (\$)	Equity Capital (\$)	Total Liabil. and Capital (\$)
		Total (\$)	Less Than \$100,000 (\$)	Greater Than \$100,000 (\$)							
1962	4,332	76,743	72,535	4,208	3,463		121	2,913	83,240	6,305	89,545
1963	4,419	87,526	82,048	5,478	4,767		204	3,671	96,168	6,986	103,154
1964	4,463	97,861	92,870	4,991	5,309		238	3,559	106,967	7,705	114,672
1965	4,508	106,103	99,052	7,051	5,973		403	3,544	116,023	8,553	124,576
1966	4,510	109,772	106,955	2,817	6,919		477	2,920	120,088	8,957	129,045
1967	4,487	120,184	116,562	3,622	4,377		298	4,219	129,078	9,411	138,489
1968	4,470	127,244	123,184	4,060	5,213		363	4,743	137,563	10,173	147,736
1969	4,438	130,995	128,883	2,112	9,186		436	5,099	145,716	11,072	156,788
1970	4,365	141,703	137,146	4,557	10,474		343	6,305	158,825	11,820	170,645
1971	4,271	169,045	163,450	5,595	7,902		995	9,057	186,999	12,985	199,984
1972	4,191	200,970	190,942	10,028	7,952		1,737	11,164	221,823	14,526	236,349
1973	4,163	220,893	209,979	10,914	14,929		2,049	10,417	248,288	16,509	264,797
1974	4,141	236,689	232,336	4,353	21,463		3,121	9,082	270,355	17,868	288,223
1975	4,078	278,774	271,451	7,323	17,505		3,036	11,769	311,084	19,175	330,259
1976	4,044	328,214	316,700	11,514	15,680		3,302	14,604	361,800	21,372	383,172
1977	4,065	378,782	362,816	15,966	19,908		7,712	19,070	425,472	24,525	449,997
1978	4,048	420,382	406,216	14,166	31,937	5,883	2,075	8,888	469,166	28,121	497,287
1979	4,038	459,501	432,668	26,833	40,374	6,404	4,306	12,175	522,760	31,598	554,358
1980	3,993	498,701	459,034	39,667	47,006	8,465	3,723	13,529	571,424	32,353	603,777
1981	3,751	512,270	464,786	47,484	63,281	16,055	5,627	15,554	612,787	27,034	639,821
1982	3,287	549,957	494,455	55,502	64,272	23,310	4,880	18,238	660,657	25,568	686,225
1983	3,146	667,268	587,216	80,052	57,253	27,456	6,441	22,373	780,790	32,980	813,770
1984	3,160	822,726	706,130	116,596	72,676	49,817	25,325	14,515	985,059	27,910	1,012,969
1985	3,274	883,726	772,481	111,245	86,161	48,539	37,334	18,858	1,074,618	35,171	1,109,789
1986	3,247	929,958	809,831	120,127	103,152	63,149	48,571	22,068	1,166,898	41,510	1,208,408
1987	3,169	963,341	834,879	128,462	121,686	87,585	59,682	19,553	1,251,847	37,134	1,288,981
1988	2,969	1,001,085	867,014	134,071	138,349	91,395	68,763	21,405	1,320,997	47,846	1,368,843
1989	2,616	883,647	771,474	112,173	116,683	56,030	59,126	19,283	1,134,769	52,137	1,186,906
1990	2,359	792,429	706,670	85,759	93,390	40,893	37,300	13,451	977,463	51,702	1,029,165
1991	2,110	715,753	643,549	72,204	66,485	21,566	27,195	11,136	842,135	53,161	895,296
1992	1,871	633,725	567,459	66,266	64,056	22,191	21,498	9,324	750,794	55,868	806,662
1993	1,669	580,818	517,188	63,630	76,035	28,169	22,137	9,490	716,649	58,126	774,775
1994	1,543	546,274	485,568	60,706	88,861	42,962	29,553	8,513	716,163	57,906	774,069
1995	1,437	535,031	468,831	66,200	85,144	44,253	35,023	9,788	709,239	61,743	770,982
1996	1,334	519,940	448,921	71,019	103,426	39,670	30,000	15,389	708,425	60,942	769,367
1997	1,215	507,774	426,279	81,495	118,512	38,486	25,074	22,113	711,979	64,598	776,577
1998	1,145	498,778	403,507	95,272	143,081	49,426	32,467	26,537	750,289	67,323	817,612
1999	1,103	504,947	402,084	102,864	189,872	63,446	17,037	20,999	796,301	67,305	863,606
2000	1,068	529,413	409,472	119,941	218,280	59,994	23,026	23,440	854,153	74,395	928,548
2001	1,019	555,437	410,369	145,068	207,525	67,850	27,463	39,976	898,251	79,464	977,715
2002	974	593,587	406,699	186,888	171,390	50,292	35,529	61,516	911,290	92,217	1,004,532
2003	928	662,067	444,530	217,530	189,720	63,648	59,980	17,840	993,255	99,358	1,092,615
2004	886	757,778	459,350	298,438	244,849	69,967	91,410	24,103	1,188,107	118,697	1,306,804

Definitions and footnotes are included in the appended Technical Notes.

Table 2.4.1
Percentage Composition of OTS-Regulated Thrift Industry Liabilities and Equity Capital, 1962 - 2004
(Percentage to Total Liabilities and Equity)

End of Year	Number of Thrifts (#)	Deposits			FHLB Advances (%)	Reverse Repo. (%)	Other Borrowings (%)	Other Liabilities (%)	Total Liabilities (%)	Equity Capital (%)	Total Liab. and Capital (%)
		Total (%)	Less Than \$100,000 (%)	Greater Than \$100,000 (%)							
1962	4,221	86.32	82.25	4.07	3.41		0.20	3.07	92.99	7.01	100.00
1963	4,332	85.70	81.00	4.70	3.87		0.14	3.25	92.96	7.04	100.00
1964	4,419	84.85	79.54	5.31	4.62		0.20	3.56	93.23	6.77	100.00
1965	4,463	85.34	80.99	4.35	4.63		0.21	3.10	93.28	6.72	100.00
1966	4,508	85.17	79.51	5.66	4.79		0.32	2.84	93.13	6.87	100.00
1967	4,510	85.06	82.88	2.18	5.36		0.37	2.26	93.06	6.94	100.00
1968	4,487	86.78	84.17	2.62	3.16		0.22	3.05	93.20	6.80	100.00
1969	4,470	86.13	83.38	2.75	3.53		0.25	3.21	93.11	6.89	100.00
1970	4,438	83.55	82.20	1.35	5.86		0.28	3.25	92.94	7.06	100.00
1971	4,365	83.04	80.37	2.67	6.14		0.20	3.69	93.07	6.93	100.00
1972	4,271	84.53	81.73	2.80	3.95		0.50	4.53	93.51	6.49	100.00
1973	4,191	85.03	80.79	4.24	3.36		0.73	4.72	93.85	6.15	100.00
1974	4,163	83.42	79.30	4.12	5.64		0.77	3.93	93.77	6.23	100.00
1975	4,141	82.12	80.61	1.51	7.45		1.08	3.15	93.80	6.20	100.00
1976	4,078	84.41	82.19	2.22	5.30		0.92	3.56	94.19	5.81	100.00
1977	4,044	85.66	82.65	3.00	4.09		0.86	3.81	94.42	5.58	100.00
1978	4,065	84.17	80.63	3.55	4.42		1.71	4.24	94.55	5.45	100.00
1979	4,048	84.54	81.69	2.85	6.42	1.18	0.42	1.79	94.35	5.65	100.00
1980	4,038	82.89	78.05	4.84	7.28	1.16	0.78	2.20	94.30	5.70	100.00
1981	3,993	82.60	76.03	6.57	7.79	1.40	0.62	2.24	94.64	5.36	100.00
1982	3,751	80.06	72.64	7.42	9.89	2.51	0.88	2.43	95.77	4.23	100.00
1983	3,287	80.14	72.05	8.09	9.37	3.40	0.71	2.66	96.27	3.73	100.00
1984	3,146	82.00	72.16	9.84	7.04	3.37	0.79	2.75	95.95	4.05	100.00
1985	3,160	81.22	69.71	11.51	7.17	4.92	2.50	1.43	97.24	2.76	100.00
1986	3,274	79.63	69.61	10.02	7.76	4.37	3.36	1.70	96.83	3.17	100.00
1987	3,247	76.96	67.02	9.94	8.54	5.23	4.02	1.83	96.56	3.44	100.00
1988	3,169	74.74	64.77	9.97	9.44	6.79	4.63	1.52	97.12	2.88	100.00
1989	2,969	73.13	63.34	9.79	10.11	6.68	5.02	1.56	96.50	3.50	100.00
1990	2,616	74.45	65.00	9.45	9.83	4.72	4.98	1.62	95.61	4.39	100.00
1991	2,359	77.00	68.66	8.33	9.07	3.97	3.62	1.31	94.98	5.02	100.00
1992	2,110	79.95	71.88	8.06	7.43	2.41	3.04	1.24	94.06	5.94	100.00
1993	1,871	78.56	70.35	8.21	7.94	2.75	2.67	1.16	93.07	6.93	100.00
1994	1,669	74.97	66.75	8.21	9.81	3.64	2.86	1.22	92.50	7.50	100.00
1995	1,543	70.57	62.73	7.84	11.48	5.55	3.82	1.10	92.52	7.48	100.00
1996	1,437	69.40	60.81	8.59	11.04	5.74	4.54	1.27	91.99	8.01	100.00
1997	1,334	67.58	58.35	9.23	13.44	5.16	3.90	2.00	92.08	7.92	100.00
1998	1,215	65.39	54.89	10.49	15.26	4.96	3.23	2.85	91.68	8.32	100.00
1999	1,145	61.00	49.35	11.65	17.50	6.05	3.97	3.25	91.77	8.23	100.00
2000	1,103	58.47	46.56	11.91	21.99	7.35	1.97	2.43	92.21	7.79	100.00
2001	1,068	57.02	44.10	12.92	23.51	6.46	2.48	2.52	91.99	8.01	100.00
2002	974	59.09	40.49	18.60	17.06	5.01	3.54	6.12	90.72	9.18	100.00
2003	974	60.59	40.68	19.91	17.36	5.83	5.49	1.63	90.91	9.09	100.00
2004	886	57.99	35.15	22.84	18.74	5.35	6.99	1.84	90.92	9.08	100.00

Definitions and footnotes are included in the appended Technical Notes.

Table 3.1
OTS-Regulated Thrift Industry Earnings and Profitability, 1962 - 2004^{5, 6}

Year	Net Income (\$ Millions)	Return on Assets (%)	Return on Equity (%)	Profitable Gross Profits (\$ Millions)	Unprofitable Gross Losses (\$ Millions)
1962	817	0.98	13.88		
1963	672	0.70	10.11		
1964	788	0.72	10.74		
1965	785	0.67	9.70		
1966	609	0.50	6.95		
1967	595	0.46	6.43		
1968	846	0.60	4.28		
1969	1,013	0.68	9.47		
1970	925	0.57	8.02		
1971	1,314	0.71	10.51		
1972	1,687	0.77	12.14		
1973	1,897	0.76	12.15		
1974	1,483	0.54	8.63		
1975	1,448	0.47	7.82		
1976	2,250	0.63	5.55		
1977	3,198	0.77	13.94		
1978	3,920	0.83	14.84	3,960	(41)
1979	3,613	0.69	11.25	3,699	(86)
1980	781	0.14	2.43	1,558	(777)
1981	(4,631)	(0.74)	(15.57)	425	(5,056)
1982	(4,142)	(0.63)	(17.52)	1,332	(5,475)
1983	1,945	0.26	8.50	3,834	(1,889)
1984	994	0.12	3.72	4,267	(3,273)
1985	401	0.38	12.71	7,659	(3,649)
1986	610	0.05	1.59	9,506	(8,896)
1987	(7,407)	(0.60)	(18.84)	7,066	(14,473)
1988	(13,263)	(1.00)	(31.21)	5,883	(19,146)
1989	(6,783)	(0.54)	(14.14)	5,132	(11,914)
1990	(3,817)	(0.35)	(7.65)	4,733	(8,551)
1991	1,195	0.13	2.25	5,693	(4,498)
1992	5,103	0.61	9.33	7,064	(1,961)
1993	4,917	0.63	8.66	6,946	(2,029)
1994	4,275	0.56	7.36	5,957	(1,682)
1995	5,360	0.70	9.00	6,037	(677)
1996	4,740	0.62	7.77	5,915	(1,175)
1996 Adj	6,802	0.89	11.15		
1997	6,413	0.84	10.44	6,988	(575)
1998	7,569	0.97	11.42	8,059	(490)
1999	8,228	0.98	12.16	8,508	(280)
2000	8,014	0.91	11.63	8,560	(546)
2001	10,202	1.07	13.10	10,830	(628)
2002	11,837	1.21	13.61	12,570	(733)
2003	13,742	1.29	14.29	14,020	(278)
2004	13,960	1.17	12.79	14,313	(353)

Definitions and footnotes are included in the appended Technical Notes.

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.

Table 3.2
OTS-Regulated Thrift Industry Quarterly ROA, 1993 - 2004⁵
(Dollars in Thousands)

Quarterly Period	Thrifts (#)	Quarter-End Assets (\$)	Net Income (\$)	ROA (%)
1993-Mar	1,816	795,082,170	1,805,116	0.91
Jun	1,756	785,025,447	1,260,073	0.65
Sep	1,719	785,439,328	776,939	0.40
Dec	1,669	774,774,555	1,074,742	0.56
1994-Mar	1,631	768,892,890	750,300	0.39
Jun	1,612	772,785,493	1,235,303	0.64
Sep	1,578	772,143,342	1,240,823	0.65
Dec	1,543	774,069,139	1,048,652	0.55
1995-Mar	1,512	779,582,582	1,164,779	0.60
Jun	1,477	777,408,585	1,345,613	0.70
Sep	1,460	775,024,762	1,587,266	0.82
Dec	1,437	770,982,718	1,280,204	0.67
1996-Mar	1,416	762,862,503	1,827,378	0.96
Jun	1,397	768,186,861	1,927,084	1.01
Sep	1,378	777,776,814	(482,940)	(0.26)
Sep. Adj.			1,579,076	0.82
Dec	1,334	769,367,377	1,468,254	0.77
1997-Mar	1,301	764,601,401	1,725,478	0.91
Jun	1,272	768,988,986	1,686,586	0.89
Sep	1,238	762,795,996	1,341,942	0.71
Dec	1,215	776,577,414	1,698,127	0.89
1998-Mar	1,192	780,150,968	1,866,794	0.97
Jun	1,178	786,300,991	2,095,471	1.07
Sep	1,167	795,204,534	2,227,542	1.13
Dec	1,145	817,612,150	1,390,992	0.70
1999-Mar	1,129	835,035,075	2,060,578	1.00
Jun	1,115	846,679,414	2,111,916	1.01
Sep	1,111	862,730,009	2,089,145	0.98
Dec	1,103	863,606,300	1,978,585	0.93
2000-Mar	1,097	868,713,466	2,227,128	1.04
Jun	1,091	888,399,409	2,016,686	0.92
Sep	1,082	908,197,447	1,844,093	0.82
Dec	1,068	928,285,139	1,926,188	0.84
2001-Mar	1,060	952,892,219	2,159,745	0.92
Jun	1,049	964,681,576	2,512,480	1.05
Sep	1,037	974,049,384	2,610,543	1.08
Dec	1,019	977,715,095	2,919,110	1.22
2002-Mar	1,007	998,400,800	3,049,770	1.24
Jun	995	964,375,739	2,836,966	1.18
Sep	983	987,168,215	2,968,580	1.22
Dec	974	1,004,532,483	2,981,762	1.20
2003-Mar	958	1,047,530,368	3,325,582	1.30
Jun	947	1,064,671,766	3,533,219	1.34
Sep	936	1,094,131,195	3,439,599	1.28
Dec	928	1,092,615,463	3,443,251	1.26
2004-Mar	923	1,157,356,020	3,337,764	1.19
Jun	910	1,188,298,822	3,365,667	1.16
Sep	896	1,227,954,505	3,499,868	1.15
Dec	886	1,306,804,098	3,756,724	1.17

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter. Definitions and footnotes are included in the appended Technical Notes.

Table 3.3
OTS-Regulated Thrift Industry Income Statement Detail, 1989 - 2004 ⁷
(Dollars in Millions)

End of Year	Interest Income (\$)	Interest Expense (\$)	Net Interest Income Before Provisions For Losses (\$)	Provisions for Losses Interest Bearing Assets (\$)	Net Interest Income After Provisions For Losses (\$)	Noninterest Income (\$)	Noninterest Expense (\$)
1989	114,265	95,668	18,597	8,664	9,933	15,397	25,746
1990	98,062	77,776	20,286	6,647	13,639	14,432	21,385
1991	81,786	59,780	22,006	4,920	17,086	14,504	19,291
1992	64,039	39,692	24,347	4,142	20,205	13,982	18,157
1993	52,536	29,018	23,518	3,582	19,936	13,886	17,495
1994	49,853	27,648	22,205	2,092	20,113	14,049	17,597
1995	55,246	34,717	20,529	1,736	18,793	14,348	16,143
1996	55,165	33,375	21,789	2,114	19,676	6,913	19,858
1997	55,296	33,479	21,817	1,989	19,828	7,041	16,797
1998	54,900	33,402	21,497	1,585	19,912	9,897	18,210
1999	57,006	34,104	22,902	1,312	21,590	9,063	17,706
2000	64,199	40,925	23,275	1,659	21,616	10,023	19,238
2001	65,233	37,618	27,615	2,532	25,083	13,137	22,591
2002	55,456	25,468	29,988	2,854	27,134	14,132	22,999
2003	51,481	20,660	30,822	2,179	28,642	18,512	25,766
2004	55,871	21,299	34,572	2,592	31,981	20,115	30,531

End of Year	Net Income Before Taxes, and Extraordinary Items (\$)	Taxes (\$)	Extraordinary Items & Effects of Certain Accounting Changes (\$)	Net Income (\$)
1989	(8,306)	676		(6,783)
1990	(3,409)	1,142	125	(3,817)
1991	2,264	2,426	51	1,195
1992	6,855	2,779	244	5,103
1993	7,141	2,819	(104)	4,917
1994	7,447	2,744	(428)	4,275
1995	7,464	2,935	(318)	5,360
1996	6,730	1,744	(246)	4,740
1996 Adj				6,802
1997	10,072	3,655	(5)	6,413
1998	11,599	3,940	(90)	7,569
1999	12,948	4,729	10	8,228
2000	12,400	4,382	(4)	8,014
2001	15,629	5,696	269	10,202
2002	18,266	6,437	8	11,837
2003	21,389	7,636	(7)	13,746
2004	21,565	7,623	19	13,960

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter. Definitions and footnotes are included in the appended Technical Notes.

Table 3.4
OTS-Regulated Thrift Industry Amortization of Goodwill
and Other Intangible Assets, 1984 - 2004 ⁸
(Dollars in Thousands)

Year	Amortization of Goodwill and Other Intangible Assets
1984	\$875,897
1985	\$1,084,505
1986	\$1,265,008
1987	\$1,297,953
1988	\$1,233,361
1989	\$2,787,244
1990	\$1,584,107
1991	\$973,179
1992	\$923,566
1993	\$824,492
1994	\$724,979
1995	\$638,201
1996	\$537,161
1997	\$541,252
1998	\$579,206
1999	\$570,034
2000	\$610,597
2001	\$696,136
2002	\$333,748
2003	\$268,014
2004	\$371,527

Definitions and footnotes are included in the appended Technical Notes.

Table 4.1
OTS-Regulated Thrift Industry Capital Ratios, 1989 - 2004⁹

End of Year	Equity Capital (%)	Regulatory Capital			
		Tangible Capital (%)	Tier 1 Leverage (%)	Tier 1 Risk Based Capital (%)	Total Risk Based (%)
1989	4.39	3.11	3.83		7.19
1990	5.02	3.94	4.27		8.49
1991	5.94	4.99	5.27		10.16
1992	6.93	6.21	6.43		13.28
1993	7.50	6.88	7.08	13.14	14.64
1994	7.48	7.08	7.12	13.37	14.79
1995	8.01	7.44	7.47	13.70	15.15
1996	7.92	7.37	7.38	13.16	14.53
1997	8.33	7.58	7.59	13.18	14.59
1998	8.23	7.43	7.44	13.07	14.38
1999	7.79	7.42	7.42	12.63	13.83
2000	8.01	7.38	7.39	12.17	13.32
2001	8.13	7.46	7.46	12.19	13.51
2002	9.18	7.80	7.80	12.70	13.96
2003	9.09	7.82	7.82	12.80	14.23
2004	9.08	7.80	7.80	12.24	13.69

Definitions and footnotes are included in the appended Technical Notes.

Table 4.2
OTS-Regulated Thrift Industry Prompt Corrective Action ("PCA") Capital Categories, 1999 - 2004 ¹⁰
(Dollars in Millions)

Quarters Ending	Well-Capitalized		Adequately Capitalized		Undercapitalized		Significantly Undercapitalized		Critically Undercapitalized		Total Industry	
	Number (#)	Total Assets (\$)	Number (#)	Total Assets (\$)	Number (#)	Total Assets (\$)	Number (#)	Total Assets (\$)	Number (#)	Total Assets (\$)	Number (#)	Total Assets (\$)
1999-Mar	1,101	825,220	26	9,699	0	0	1	42	1	75	1,129	835,035
Jun	1,084	836,212	29	10,430	0	0	1	37	0	0	1,114	846,679
Sep	1,084	854,110	26	8,585	0	0	0	0	1	35	1,111	862,730
Dec	1,079	857,557	21	5,973	0	0	1	43	1	31	1,102	863,606
2000-Mar	1,075	860,550	21	8,131	1	41	0	0	0	0	1,097	868,722
Jun	1,068	880,129	21	8,280	2	71	0	0	0	0	1,091	888,480
Sep	1,058	897,695	22	10,096	1	472	1	32	0	0	1,082	908,295
Dec	1,038	916,741	26	11,013	2	762	1	32	0	0	1,068	928,548
2001-Mar	1,034	937,380	21	13,120	2	390	2	1,970	0	0	1,059	952,860
Jun	1,022	954,820	25	7,780	1	320	1	1,770	0	0	1,049	964,680
Sep	1,017	969,540	17	4,110	2	130	1	270	0	0	1,037	974,050
Dec	999	972,700	17	480	3	310	0	0	0	0	1,019	977,810
2002-Mar	991	996,250	13	1,370	2	80	0	0	0	0	1,006	997,650
Jun	980	962,980	14	1,340	1	40	0	0	0	0	995	964,376
Sep	969	982,910	12	4,230	2	50	0	0	0	0	983	987,168
Dec	967	1,003,980	5	560	2	80	0	0	0	0	974	1,004,613
2003-Mar	952	1,056,127	6	582	0	0	0	0	0	0	958	1,056,709
Jun	943	1,071,629	4	1,253	0	0	0	0	0	0	947	1,072,882
Sep	932	1,101,305	3	350	1	232	0	0	0	0	936	1,101,886
Dec	922	1,101,116	5	1,259	0	0	1	46	0	0	928	1,102,420
2004-Mar	917	1,194,069	5	440	1	109	0	0	0	0	923	1,194,618
Jun	904	1,224,391	5	983	1	105	0	0	0	0	910	1,225,479
Sep	891	1,262,115	4	3,990	0	0	1	45	0	0	896	1,266,150
Dec	881	1,344,441	4	4,490	0	0	1	45	0	0	886	1,348,976

Table 4.2.1
OTS-Regulated Thrift Industry Prompt Corrective Action ("PCA") Capital Categories, 1999 - 2004 ¹⁰
(Percentage of Total)

Quarters Ending	Well-Capitalized		Adequately Capitalized		Undercapitalized		Significantly Undercapitalized		Critically Undercapitalized		Total Industry	
	Number (%)	Total Assets (%)	Number (%)	Total Assets (%)	Number (%)	Total Assets (%)	Number (%)	Total Assets (%)	Number (%)	Total Assets (%)	Number (%)	Total Assets (%)
1999-Mar	97.52	98.82	2.30	1.16	0.00	0.00	0.09	0.01	0.09	0.01	100.00	100.00
Jun	97.31	98.76	2.60	1.23	0.00	0.00	0.09	0.00	0.00	0.00	100.00	100.00
Sep	97.57	99.00	2.34	1.00	0.00	0.00	0.00	0.00	0.09	0.00	100.00	100.00
Dec	97.91	99.30	1.91	0.69	0.00	0.00	0.09	0.01	0.09	0.00	100.00	100.00
2000-Mar	98.00	99.06	1.91	0.94	0.09	0.00	0.00	0.00	0.00	0.00	100.00	100.00
Jun	97.89	99.06	1.93	0.93	0.18	0.01	0.00	0.00	0.00	0.00	100.00	100.00
Sep	97.78	99.84	2.04	1.11	0.09	0.05	0.09	0.00	0.00	0.00	100.00	100.00
Dec	97.19	98.73	2.43	1.19	0.19	0.08	0.09	0.00	0.00	0.00	100.00	100.00
2001-Mar	97.64	98.38	1.98	1.38	0.19	0.04	0.19	0.21	0.00	0.00	100.00	100.00
Jun	97.43	98.98	2.38	0.81	0.10	0.03	0.10	0.18	0.00	0.00	100.00	100.00
Sep	98.07	99.54	1.64	0.42	0.19	0.01	0.10	0.03	0.00	0.00	100.00	100.00
Dec	98.04	99.48	1.67	0.05	0.29	0.03	0.00	0.00	0.00	0.00	100.00	100.00
2002-Mar	98.41	99.86	1.29	0.14	0.20	0.01	0.00	0.00	0.00	0.00	100.00	100.00
Jun	98.49	99.86	1.41	0.14	0.10	0.00	0.00	0.00	0.00	0.00	100.00	100.00
Sep	98.58	99.57	1.22	0.43	0.20	0.01	0.00	0.00	0.00	0.00	100.00	100.00
Dec	99.28	99.94	0.51	0.06	0.21	0.01	0.00	0.00	0.00	0.00	100.00	100.00
2003-Mar	99.37	99.94	0.63	0.06	0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00
Jun	99.58	99.88	0.42	0.12	0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00
Sep	99.57	99.95	0.32	0.03	0.11	0.02	0.00	0.00	0.00	0.00	100.00	100.00
Dec	99.35	99.88	0.54	0.11	0.00	0.00	0.11	0.00	0.00	0.00	100.00	100.00
2004-Mar	99.35	99.95	0.54	0.04	0.11	0.01	0.00	0.00	0.00	0.00	100.00	100.00
Jun	99.34	99.91	0.55	0.08	0.11	0.01	0.00	0.00	0.00	0.00	100.00	100.00
Sep	99.44	99.68	0.45	0.32	0.00	0.00	0.11	0.00	0.00	0.00	100.00	100.00
Dec	99.44	99.66	0.45	0.33	0.00	0.00	0.11	0.00	0.00	0.00	100.00	100.00

Definitions and footnotes are included in the appended Technical Notes.

Table 5.1
OTS-Regulated Thrift Industry, Asset Quality Summary, 1994 - 2004 ¹¹
(Dollars in Millions)

End of Year	Repossessed Real Estate			Noncurrent Loans			Troubled Assets	
	Amount (\$)	Percentage of Total Assets (%)	Percentage of Total Loans (%)	Amount (\$)	Percentage of Total Assets (%)	Percentage of Total Loans (%)	Total (\$)	Percentage of Total Assets (%)
1994	3,422	0.44	0.67	7,049	0.91	1.39	10,471	1.35
1995	2,506	0.33	0.49	6,756	0.88	1.32	9,262	1.20
1996	2,138	0.28	0.40	6,572	0.85	1.23	8,710	1.13
1997	1,805	0.23	0.33	5,919	0.76	1.10	7,724	0.99
1998	1,470	0.18	0.26	4,798	0.59	0.86	6,268	0.77
1999	1,020	0.12	0.17	4,351	0.50	0.71	5,371	0.62
2000	902	0.09	0.14	4,654	0.48	0.72	5,556	0.57
2001	989	0.10	0.15	5,866	0.60	0.92	6,855	0.70
2002	996	0.10	0.14	6,570	0.65	0.95	7,566	0.75
2003	938	0.09	0.12	6,352	0.58	0.81	7,290	0.67
2004	729	0.06	0.08	5,679	0.43	0.65	6,408	0.49

End of Year	Repossessed Real Estate as a Percentage of Loan Type			
	1-4 Family (%)	Nonresidential (%)	Multifamily (%)	Construction and Land (%)
1994	0.36	2.78	1.12	5.48
1995	0.34	1.47	1.04	2.83
1996	0.32	1.12	0.56	1.93
1997	0.27	0.86	0.50	1.30
1998	0.20	0.77	0.37	0.92
1999	0.14	0.72	0.10	0.57
2000	0.11	0.53	0.04	0.49
2001	0.11	0.59	0.02	0.49
2002	0.11	0.40	0.01	0.61
2003	0.11	0.29	0.01	0.48
2004	0.07	0.16	0.03	0.18

End of Year	Noncurrent Loans as a Percentage of Loan Type					
	1-4 Family (%)	Nonresidential (%)	Multifamily (%)	Construction and Land (%)	Commercial (%)	Consumer (%)
1994	1.18	2.81	2.17	1.75	2.55	0.72
1995	1.28	2.03	1.62	1.33	1.43	0.76
1996	1.21	1.69	1.45	0.92	1.38	0.89
1997	1.11	1.62	0.79	1.23	1.10	0.97
1998	0.87	1.25	0.49	1.09	0.94	0.82
1999	0.78	0.87	0.30	0.61	1.15	0.73
2000	0.67	0.96	0.15	1.13	1.52	0.81
2001	0.81	1.46	0.16	1.57	1.99	0.60
2002	0.91	1.24	0.13	1.60	2.19	0.70
2003	0.83	0.87	0.13	0.85	1.21	0.94
2004	0.52	0.79	0.13	0.69	1.11	0.89

Definitions and footnotes are included in the appended Technical Notes.

Table 5.2
OTS-Regulated Thrift Industry Foreclosures and Delinquent Mortgage Loans, 1967 - 2004¹¹
(Dollars in Millions)

Year	Assets (\$)	Mortgage Portfolio (\$)	Mortgage Loans Foreclosed (\$)	Delinquent Mortgage Loans (\$)	Mortgage Loans Foreclosed		Delinquent Loans	
					Percent of Total Assets (%)	Percent of Mortgage Portfolio (%)	Percent of Total Assets (%)	Percent of Mortgage Portfolio (%)
1967	138,489	117,832	957		0.69	0.81		
1968	147,736	126,756	865		0.59	0.68		
1969	156,788	136,031	364		0.23	0.27		
1970	170,645	146,043	321		0.19	0.22		
1971	199,984	169,568	438		0.22	0.26		
1972	236,349	200,876	478		0.20	0.24		
1973	264,797	226,155	577	2,171	0.22	0.26	0.82	0.96
1974	288,223	243,554	715	3,044	0.25	0.29	1.06	1.25
1975	330,259	272,456	1,086	4,060	0.33	0.40	1.23	1.49
1976	383,172	326,699	1,129	3,290	0.29	0.35	0.86	1.01
1977	449,997	386,787	868	3,367	0.19	0.22	0.75	0.87
1978	497,287	445,084	723	3,825	0.15	0.16	0.77	0.86
1979	554,358	494,537	683	5,420	0.12	0.14	0.98	1.10
1980	603,777	528,763	917	7,325	0.15	0.17	1.21	1.39
1981	639,821	575,663	1,563	11,334	0.24	0.27	1.77	1.97
1982	686,225	540,693	3,282	10,160	0.48	0.61	1.48	1.88
1983	813,770	612,955	4,240	11,000	0.52	0.69	1.35	1.79
1984	1,012,969	709,986	6,163	12,576	0.61	0.87	1.24	1.77
1985	1,109,789	766,266	8,675	21,658	0.78	1.13	1.95	2.83
1986	1,208,408	821,891	13,942	32,572	1.15	1.70	2.70	3.96
1987	1,288,981	944,120	18,373	37,739	1.43	1.95	2.93	4.00
1988	1,368,843	986,401	18,859	33,263	1.38	1.91	2.43	3.37
1989	1,186,906	818,368	18,189	36,069	1.53	2.22	3.04	4.41
1990	1,029,165	762,186	22,862	19,790	2.22	3.00	1.92	2.60
1991	895,296	648,699	17,105	21,482	1.91	2.64	2.40	3.31
1992	806,662	581,509	12,408	17,083	1.54	2.13	2.12	2.94
1993	774,775	566,240	6,852	16,124	0.88	1.21	2.08	2.85
1994	774,069	577,374	3,422	12,419	0.44	0.59	1.60	2.15
1995	770,982	572,388	2,506	12,447	0.33	0.44	1.61	2.17
1996	769,367	597,617	2,138	11,926	0.28	0.36	1.55	2.00
1997	776,577	587,103	1,805	10,548	0.23	0.31	1.36	1.80
1998	817,612	515,290	1,470	8,916	0.18	0.29	1.09	1.73
1999	863,606	601,722	1,022	7,826	0.12	0.16	0.91	1.30
2000	928,548	650,064	900	9,056	0.10	0.14	0.98	1.39
2001	977,715	671,333	896	10,759	0.09	0.13	1.10	1.60
2002	1,004,532	689,663	903	11,529	0.09	0.13	1.15	1.67
2003	1,092,630	780,900	938	11,465	0.09	0.12	1.05	1.47
2004	1,306,804	997,700	729	10,214	0.06	0.07	0.78	1.02

Definitions and footnotes are included in the appended Technical Notes.

Table 5.3
OTS-Regulated Thrift Industry Loan Delinquency Detail, 1994 - 2004 ¹¹
(Dollars in Millions)

Loans 30 - 89 Days Past Due and Still Accruing								
Year	1-4 Family (\$)	Multi-family (\$)	Construction (\$)	Non-residential (\$)	Land (\$)	Mortgage Total (\$)	Consumer (\$)	Commercial (\$)
1994	4,662	450	135	459	46	5,762	530	72
1995	5,100	408	184	361	29	6,082	672	99
1996	4,948	281	199	373	39	5,840	796	123
1997	4,420	192	185	332	35	5,164	940	164
1998	3,876	186	260	289	39	4,650	898	211
1999	3,595	121	148	195	44	4,102	902	265
2000	4,495	124	336	294	65	5,314	1,140	453
2001	5,081	102	258	336	96	5,872	1,245	444
2002	5,317	83	269	290	59	6,017	1,168	421
2003	5,676	73	178	252	57	6,235	1,261	293
2004	5,128	62	189	234	70	5,683	1,376	387

Loans 90 or More Days Past Due, Accruing or Nonaccruing								
Year	1-4 Family (\$)	Multi-family (\$)	Construction (\$)	Non-residential (\$)	Land (\$)	Mortgage Total (\$)	Consumer (\$)	Commercial (\$)
1994	4,220	1,111	130	969	167	6,657	259	133
1995	4,669	788	134	666	108	6,365	288	103
1996	4,632	706	133	551	64	6,086	356	130
1997	4,337	376	127	489	55	5,384	437	126
1998	3,488	217	130	367	62	4,266	389	147
1999	3,175	130	90	282	47	3,724	412	234
2000	3,008	67	238	356	73	3,742	490	424
2001	3,785	74	374	573	80	4,886	394	586
2002	4,452	62	358	545	96	5,512	404	654
2003	4,542	68	209	409	47	5,274	602	383
2004	3,792	79	192	415	55	4,532	694	453

Total Loan Delinquencies								
Year	1-4 Family (\$)	Multi-family (\$)	Construction (\$)	Non-Residential (\$)	Land (\$)	Mortgage Total (\$)	Consumer (\$)	Commercial (\$)
1994	8,882	1,561	265	1,428	213	12,419	789	205
1995	9,769	1,196	318	1,027	137	12,447	960	202
1996	9,580	987	332	924	103	11,926	1,152	253
1997	8,757	568	312	821	90	10,548	1,377	290
1998	7,364	403	390	656	101	8,916	1,287	358
1999	6,770	251	238	477	91	7,826	1,314	499
2000	7,503	191	574	650	138	9,056	1,630	877
2001	8,866	176	632	908	176	10,759	1,639	1,030
2002	9,768	145	626	835	154	11,529	1,573	1,075
2003	10,218	141	387	660	104	11,510	1,863	676
2004	8,919	141	381	648	125	10,214	2,069	840

Definitions and footnotes are included in the appended Technical Notes.

Table 5.4
OTS-Regulated Thrift Industry Loan Delinquency Detail, 1994 - 2004 ¹¹
(Percent of Loan Category)

Loans 30 - 89 Days Past Due and Still Accruing								
End of Year	1-4 Family (%)	Multi-family (%)	Construction (%)	Non-residential (%)	Land (%)	Mortgage Total (%)	Consumer (%)	Commercial (%)
1994	1.28	0.88	0.99	1.33	1.39	1.23	1.48	1.38
1995	1.40	0.84	1.25	1.10	0.83	1.31	1.78	1.38
1996	1.29	0.58	1.13	1.14	1.03	1.20	2.00	1.31
1997	1.13	0.40	1.63	1.10	1.00	1.07	2.10	1.43
1998	0.97	0.42	1.89	0.98	1.00	0.95	1.90	1.36
1999	0.88	0.28	0.84	0.60	0.90	0.81	1.60	1.31
2000	1.00	0.28	1.57	0.79	1.02	0.95	1.87	1.63
2001	1.09	0.22	1.14	0.85	1.50	1.01	1.91	1.51
2002	1.11	0.17	1.24	0.66	0.87	1.00	1.84	1.42
2003	1.03	0.14	0.78	0.54	0.74	0.92	1.98	0.75
2004	0.70	0.10	0.72	0.45	0.74	0.92	1.76	0.95

Loans 90 or More Days Past Due, Accruing or Nonaccruing								
End of Year	1-4 Family (%)	Multi-family (%)	Construction (%)	Non-residential (%)	Land (%)	Mortgage Total (%)	Consumer (%)	Commercial (%)
1994	1.16	2.17	0.95	2.81	5.05	1.43	0.72	2.55
1995	1.28	1.62	0.91	2.03	3.11	1.37	0.76	1.43
1996	1.21	1.45	0.76	1.69	1.69	1.25	0.89	1.38
1997	1.11	0.79	1.12	1.62	1.57	1.11	0.97	1.10
1998	0.87	0.49	0.95	1.25	1.59	0.87	0.82	0.94
1999	0.78	0.30	0.51	0.87	0.96	0.73	0.73	1.15
2000	0.67	0.15	1.11	0.96	1.21	0.67	0.81	1.52
2001	0.81	0.16	1.65	1.46	1.26	0.84	0.60	1.99
2002	0.93	0.13	1.66	1.24	1.42	0.92	0.64	2.19
2003	0.83	0.13	0.94	0.87	0.60	0.78	0.94	1.21
2004	0.52	0.13	0.94	0.79	0.60	0.78	0.89	1.11

Total Loan Delinquencies								
End of Year	1-4 Family (%)	Multi-family (%)	Construction (%)	Non-residential (%)	Land (%)	Mortgage Total (%)	Consumer (%)	Commercial (%)
1994	2.44	3.04	1.94	4.14	6.45	2.66	2.20	3.93
1995	2.67	2.45	2.16	3.12	3.94	2.68	2.54	2.81
1996	2.50	2.02	1.89	2.83	2.72	2.45	2.89	2.69
1997	2.24	1.20	2.76	2.72	2.57	2.18	3.07	2.53
1998	1.84	0.91	2.84	2.23	2.59	1.82	2.72	2.30
1999	1.66	0.58	1.35	1.47	1.86	1.54	2.33	2.46
2000	1.67	0.43	2.68	1.75	2.23	1.62	2.68	3.15
2001	1.90	0.38	2.79	2.31	2.76	1.86	2.51	3.50
2002	2.04	0.30	2.90	1.91	2.28	1.92	2.48	3.61
2003	1.88	0.26	1.75	1.41	1.34	1.71	2.92	1.96
2004	1.22	0.23	1.53	1.23	1.14	1.16	2.65	2.07

Definitions and footnotes are included in the appended Technical Notes.

Table 5.5
OTS-Regulated Thrift Industry Net Charge-Offs, 1994 - 2004 ¹¹
(Dollars in Thousands)

Year	Total Net Charge-Offs (\$)	Major Loan Types			
		1-4 Family (\$)	Multifamily (\$)	Consumer (\$)	Commercial (\$)
1994	3,672,788	939,538	757,330	355,990	43,580
1995	2,370,103	688,726	324,969	385,753	44,094
1996	2,214,021	778,299	253,898	530,211	26,471
1997	1,845,546	594,597	86,829	764,213	40,034
1998	1,570,818	405,363	31,197	809,369	58,562
1999	1,275,226	266,441	(30,447)	692,996	83,215
2000	1,681,381	210,473	(14,369)	895,912	222,986
2001	2,288,720	261,050	360	1,312,970	396,163
2002	2,408,976	338,815	(1,009)	1,182,765	624,981
2003	2,796,420	215,460	3,526	1,874,840	400,180
2004	2,817,980	236,490	7,460	1,814,660	548,420

Year	Net Charge-Offs as a Percent of Average Loans Outstanding				
	Total Loans (%)	1-4 Family (%)	Multifamily (%)	Consumer (%)	Commercial (%)
1994	0.73	0.27	1.44	1.01	0.87
1995	0.46	0.19	0.64	1.05	0.68
1996	0.42	0.21	0.52	1.37	0.31
1997	0.35	0.15	0.18	1.87	0.38
1998	0.29	0.10	0.07	1.77	0.44
1999	0.22	0.07	(0.07)	1.33	0.47
2000	0.27	0.05	(0.03)	1.60	0.91
2001	0.35	0.06	0.00	2.11	1.34
2002	0.36	0.07	0.00	1.87	2.11
2003	0.37	0.04	0.01	3.15	1.13
2004	0.31	0.04	0.01	2.45	1.47

Definitions and footnotes are included in the appended Technical Notes.

Table 5.6
OTS-Regulated Thrift Industry Net Charge-Offs, Quarterly, 1995 - 2004 ¹¹
(Dollars in Millions)

End of Quarter	Total Net Charge-Offs (\$)	1-4 Family Charge-Offs (\$)	1-4 Family Loans (\$)	Multifamily Charge-Offs (\$)	Multifamily Loans (\$)	Consumer Charge-offs (\$)	Consumer Loans (\$)	Commercial Charge-Offs (\$)	Commercial Loans (\$)
Mar '95	534.73	177.40	370,528	69.93	50,659	71.42	35,424	17.37	4,760
Jun '95	688.85	170.54	367,466	100.24	51,065	84.30	36,292	4.58	4,841
Sep '95	572.16	161.49	371,443	76.31	50,961	121.99	37,485	8.13	4,943
Dec '95	574.36	179.30	365,290	78.50	48,760	108.04	37,796	14.03	5,218
Mar '96	512.07	172.12	367,836	72.43	48,201	114.66	37,446	4.00	6,625
Jun '96	558.84	193.28	372,836	62.88	48,458	130.03	38,270	6.60	6,472
Sep '96	548.30	181.90	383,459	71.48	49,011	130.18	40,572	5.53	7,052
Dec '96	594.81	230.99	383,858	47.11	48,784	155.34	39,858	10.33	7,198
Mar '97	388.03	110.32	383,046	29.81	47,887	185.48	40,946	5.84	8,138
Jun '97	486.06	172.43	385,271	37.20	47,499	177.79	40,293	9.47	8,352
Sep '97	510.28	212.19	387,748	17.27	47,538	177.51	43,308	9.98	9,162
Dec '97	478.15	99.52	390,766	2.65	47,462	240.16	44,852	13.14	9,394
Mar '98	375.81	79.45	394,665	12.43	46,877	204.75	44,669	13.19	9,637
Jun '98	357.13	86.92	391,684	7.90	46,499	191.04	45,924	11.41	9,985
Sep '98	431.23	73.17	394,551	8.96	43,892	260.42	46,400	11.75	10,631
Dec '98	406.66	165.82	400,820	1.91	44,021	153.16	47,376	22.22	11,500
Mar '99	309.00	62.00	400,232	(28.00)	43,469	210.00	49,071	10.00	12,471
Jun '99	354.00	88.00	408,290	11.00	41,109	154.00	52,331	14.00	12,855
Sep '99	306.00	61.00	421,029	(7.00)	42,637	157.00	54,746	23.00	14,084
Dec '99	307.00	55.00	408,008	(6.00)	43,895	173.00	56,342	37.00	15,567
Mar '00	408.00	49.82	426,938	(7.00)	44,775	221.66	53,501	28.33	16,640
Jun '00	422.00	52.38	443,183	(2.00)	45,720	205.34	56,022	38.67	17,422
Sep '00	375.00	43.32	458,438	(3.00)	46,680	210.11	57,773	61.49	18,518
Dec '00	487.68	65.75	460,632	(2.00)	47,641	259.94	60,841	103.31	20,327
Mar '01	497.58	50.75	458,228	(0.49)	44,664	279.38	60,293	99.49	22,958
Jun '01	526.30	83.38	463,165	(0.80)	44,729	275.18	60,126	86.91	24,616
Sep '01	556.10	65.09	464,582	2.02	45,345	294.47	64,397	117.68	26,665
Dec '01	708.74	61.83	465,245	(0.37)	45,392	463.88	65,187	92.09	27,824
Mar '02	495.08	69.84	453,967	(1.34)	45,817	254.78	66,182	113.96	30,987
Jun '02	461.52	54.18	449,412	1.25	45,910	226.92	62,525	111.32	28,377
Sep '02	581.88	54.04	471,796	(0.50)	48,118	337.59	59,485	115.11	29,261
Dec '02	859.10	149.36	479,722	(0.41)	48,052	363.48	63,389	284.60	29,894
Mar '03	709.54	57.30	511,375	0.89	48,381	430.67	62,051	137.25	30,683
Jun '03	719.11	59.54	516,453	2.37	50,588	418.85	67,289	145.77	30,927
Sep '03	679.22	40.47	528,662	0.52	52,309	496.92	66,064	84.23	40,415
Dec '03	688.55	58.15	540,254	(0.25)	53,713	528.40	70,752	32.93	39,196
Mar '04	686.69	59.93	602,569	0.47	56,467	487.96	67,867	92.22	32,474
Jun '04	653.58	46.73	631,423	3.01	57,393	430.32	74,361	130.47	37,680
Sep '04	650.91	53.27	670,491	1.68	58,525	418.42	76,030	142.13	38,778
Dec '04	826.80	76.56	729,350	2.30	61,067	477.96	78,174	183.60	40,670

Definitions and footnotes are included in the appended Technical Notes.

Table 5.7
OTS-Regulated Thrift Industry Average Net Charge-Offs, Quarterly, 1995 - 2004 ¹¹
(Percent of Average Amount of Loans Outstanding in Category)

End of Quarter	Total Net Charge-Offs (%)	1-4 Family Charge-Offs (%)	Multifamily Charge-Offs (%)	Consumer Charge-offs (%)	Commercial Charge-Offs (%)
Mar '95	0.10	0.05	0.14	0.20	0.29
Jun '95	0.13	0.05	0.20	0.24	0.07
Sep '95	0.11	0.04	0.15	0.33	0.12
Dec '95	0.11	0.05	0.16	0.29	0.20
Mar '96	0.10	0.05	0.15	0.31	0.05
Jun '96	0.11	0.05	0.13	0.34	0.08
Sep '96	0.10	0.05	0.15	0.32	0.06
Dec '96	0.11	0.06	0.10	0.39	0.11
Mar '97	0.07	0.03	0.06	0.45	0.06
Jun '97	0.09	0.04	0.08	0.44	0.09
Sep '97	0.10	0.05	0.04	0.41	0.09
Dec '97	0.09	0.03	0.01	0.54	0.11
Mar '98	0.07	0.02	0.03	0.46	0.11
Jun '98	0.07	0.02	0.02	0.42	0.09
Sep '98	0.08	0.02	0.02	0.56	0.08
Dec '98	0.07	0.04	0.00	0.32	0.14
Mar '99	0.06	0.02	(0.06)	0.43	0.06
Jun '99	0.06	0.02	0.03	0.29	0.08
Sep '99	0.05	0.01	(0.02)	0.29	0.12
Dec '99	0.05	0.01	(0.01)	0.31	0.18
Mar '00	0.05	0.01	(0.01)	0.40	0.13
Jun '00	0.05	0.01	(0.01)	0.37	0.16
Sep '00	0.04	0.01	(0.01)	0.37	0.24
Dec '00	0.05	0.01	(0.01)	0.44	0.35
Mar '01	0.05	0.01	0.00	0.46	0.34
Jun '01	0.05	0.02	0.00	0.46	0.28
Sep '01	0.06	0.01	0.00	0.46	0.38
Dec '01	0.07	0.01	0.00	0.71	0.31
Mar '02	0.05	0.02	0.00	0.38	0.37
Jun '02	0.05	0.01	0.00	0.36	0.39
Sep '02	0.06	0.01	0.00	0.57	0.39
Dec '02	0.09	0.03	0.00	0.57	0.95
Mar '03	0.07	0.01	0.00	0.78	0.45
Jun '03	0.07	0.01	0.00	0.69	0.47
Sep '03	0.06	0.01	0.00	0.85	0.21
Dec '03	0.06	0.01	0.00	0.83	0.08
Mar '04	0.07	0.01	0.00	0.72	0.28
Jun '04	0.07	0.01	0.00	0.58	0.35
Sep '04	0.06	0.01	0.00	0.55	0.37
Dec '04	0.06	0.01	0.00	0.61	0.45

Definitions and footnotes are included in the appended Technical Notes.

Table 6.1
OTS-Regulated Thrift Industry Mortgage Originations, 1969 - 2004 ¹²
(Dollars in Millions)

Year	Mortgage Refinancing (\$)	Mortgage Originations									Mortgage Originations Total (\$)
		1-4 Family Permanent (\$)	1-4 Family Constr. (\$)	Multi-family Permanent (\$)	Multi-family Constr. (\$)	Non-residential Permanent (\$)	Non-residential Constr. (\$)	Permanent Land (\$)	Permanent Subtotal (\$)	Construction Subtotal (\$)	
1969	1,458	13,034	4,611	464	1,372	426	813	450	14,374	6,796	21,170
1970	1,684	12,296	4,028	519	2,021	466	955	475	13,756	7,004	20,760
1971	4,115	23,422	6,638	1,252	3,138	1,166	1,854	871	26,711	11,630	38,341
1972	5,120	32,271	8,322	1,804	2,944	1,481	2,153	1,049	36,605	13,419	50,024
1973	3,960	32,767	8,217	1,570	1,741	1,210	1,731	956	36,503	11,689	48,192
1974	3,200	26,514	6,348	1,053	1,033	984	1,327	791	29,342	8,708	38,050
1975	6,164	37,772	8,493	1,689	1,360	1,857	1,716	912	42,230	11,569	53,799
1976	12,410	60,523	12,050	4,999	2,455	5,445	2,049	1,176	72,143	16,554	88,697
1977	17,615	84,600	16,982	6,700	3,337	5,797	2,252	1,708	98,805	22,571	121,376
1978	16,300	88,299	18,126	6,108	3,954	5,328	2,169	1,825	101,560	24,249	125,809
1979	12,941	81,318	16,107	4,817	4,085	4,523	2,103	1,808	92,466	22,295	114,761
1980	10,605	60,014	11,075	3,045	3,607	4,190	1,978	1,247	68,496	16,660	85,156
1981	8,010	41,265	7,770	2,156	3,623	3,638	2,264	1,340	48,399	13,657	62,056
1982	10,674	34,181	6,536	3,115	5,023	5,450	4,449	1,792	44,538	16,008	60,546
1983	31,804	83,821	13,840	8,723	12,715	14,297	12,169	5,508	112,349	38,724	151,073
1984	31,682	95,682	15,747	13,150	11,066	20,068	17,048	8,541	137,442	43,860	181,302
1985	31,965	107,777	17,398	15,420	10,016	20,283	14,797	11,061	154,541	42,209	196,750
1986	82,967	175,710	21,327	19,805	7,498	21,804	10,817	8,552	225,871	39,641	265,512
1987	72,418	179,536	22,313	18,638	6,762	20,123	8,903	7,031	225,328	37,978	263,306
1988	42,697	162,160	24,232	17,948	6,033	18,631	8,021	9,220	207,959	38,286	246,245
1989	30,561	132,738	21,360	11,169	4,086	10,253	4,900	5,091	159,251	30,346	189,597
1990	20,878	119,917	14,621	9,355	2,136	4,952	1,996	2,485	136,674	18,749	155,423
1991	27,884	121,123	11,605	6,184	716	3,634	898	1,409	132,491	13,220	145,711
1992	59,662	182,458	13,491	7,305	493	3,719	739	1,404	195,132	14,723	209,855
1993	57,319	189,448	14,041	7,597	847	4,033	732	1,514	201,205	17,007	218,212
1994	20,939	132,627	15,676	7,780	1,275	4,501	942	1,652	144,900	19,766	164,666
1995	12,808	106,318	14,109	5,230	1,095	4,452	1,159	1,810	115,945	18,228	134,173
1996	19,020	136,077	16,712	6,525	1,245	5,817	1,725	2,148	150,528	19,721	170,250
1997	19,512	150,159	16,698	6,813	1,194	6,222	2,207	2,222	165,415	20,099	185,514
1998	51,665	275,603	18,464	8,828	1,700	7,990	3,088	2,742	295,166	23,248	318,414
1999	41,983	235,841	21,999	9,327	1,909	10,788	3,824	3,582	259,537	27,733	287,270
2000	24,622	201,156	23,050	7,967	2,278	11,027	3,852	4,060	224,210	29,179	253,389
2001	125,888	398,179	22,434	10,843	2,475	13,228	4,195	4,241	426,491	29,105	455,596
2002	218,585	472,255	22,709	14,279	2,664	16,030	3,686	4,409	506,973	29,059	536,033
2003	368,546	729,866	24,939	20,046	2,694	19,604	3,311	5,190	774,706	30,944	805,650
2004	240,793	603,228	28,909	20,051	3,158	21,186	4,156	8,381	652,847	36,223	689,070

Definitions and footnotes are included in the appended Technical Notes.

Table 6.2
OTS-Regulated Thrift Industry Mortgage Lending Activity and Portfolio, 1969 - 2004¹³
(Dollars in Millions)

Year	Annual Mortgage Lending Activity						Year End Loans & MBS			
	Mortgage Originations (\$)	Mortgage Refinancings (\$)	Mortgage Purchases (\$)	Mortgage Sales (\$)	Mortgage-Backed Securities Purchases (\$)	Mortgage-Backed Securities Sales (\$)	Mortgage Loans Outstanding (\$)	Mortgage-Backed Securities Outstanding (\$)	Loans & Mortgage-Backed Securities (\$)	Loans & MBS Percentage of Total Assets (%)
1969	21,170	1,458	2,331	518			136,031		136,031	86.76
1970	20,760	1,684	3,745	1,108			146,043		146,043	85.58
1971	38,341	4,115	7,529	2,165			169,568		169,568	84.79
1972	50,024	5,120	10,612	3,714			200,876		200,876	84.99
1973	48,192	3,960	7,229	3,457			226,155		226,155	85.41
1974	38,050	3,200	5,904	3,505			243,554		243,554	84.50
1975	53,799	6,164	8,554	5,206			272,456		272,456	82.50
1976	88,697	12,410	12,798	8,449			316,322	10,377	326,699	85.26
1977	121,376	17,615	14,498	13,846			374,089	12,698	386,787	85.95
1978	125,809	16,300	10,982	15,485			424,969	20,115	445,084	89.50
1979	114,761	12,941	12,003	18,329			467,262	27,275	494,537	89.21
1980	85,156	10,605	12,955	15,856			494,914	33,849	528,763	87.58
1981	62,056	8,010	10,516	12,613			512,870	62,793	575,663	89.97
1982	60,546	10,674	23,313	53,459			477,009	63,684	540,693	78.79
1983	151,073	31,804	45,805	55,400			521,308	91,647	612,955	75.32
1984	181,302	31,682	64,161	63,819			593,034	116,952	709,986	70.09
1985	196,750	31,965	62,377	97,724			645,498	120,768	766,266	69.05
1986	265,512	82,967	69,058	169,759			655,652	166,239	821,891	68.01
1987	263,306	72,418	63,482	123,402			733,154	210,966	944,120	73.25
1988	246,245	42,697	55,012	106,144			776,983	209,418	986,401	72.06
1989	189,597	30,561	41,172	105,853			649,909	168,459	818,368	68.95
1990	155,423	20,878	38,989	106,590	72,570	51,336	613,088	149,098	762,186	74.06
1991	145,711	27,884	51,266	106,095	76,637	73,050	521,395	127,304	648,699	72.46
1992	209,855	59,662	56,955	147,713	87,132	60,880	464,660	116,849	581,509	72.09
1993	218,212	57,319	63,570	151,115	91,315	52,800	446,670	119,570	566,240	73.08
1994	164,666	20,939	47,484	100,449	73,494	30,953	449,820	127,554	577,374	74.59
1995	134,173	12,808	43,230	79,176	40,529	24,398	446,930	125,457	572,388	74.24
1996	170,250	19,020	63,415	97,315	45,307	34,379	486,640	110,977	597,617	77.68
1997	185,514	19,512	66,291	115,097	49,718	33,552	483,288	103,815	587,103	75.60
1998	318,414	51,665	99,339	224,375	78,302	54,712	491,968	93,322	585,290	71.62
1999	287,270	41,983	84,232	178,819	75,854	49,033	506,963	94,759	601,722	69.69
2000	253,389	24,622	78,203	161,876	70,042	49,303	556,958	93,106	650,064	70.03
2001	455,596	125,889	193,010	408,815	145,259	105,870	578,974	92,360	671,333	68.66
2002	536,033	218,585	277,831	536,823	125,872	85,898	599,747	90,232	689,979	68.69
2003	805,650	368,546	361,221	777,380	131,641	79,232	787,734	91,891	879,625	80.51
2004	689,070	240,793	302,441	486,991	128,870	65,117	997,657	97,519	1,095,176	83.81

Definitions and footnotes are included in the appended Technical Notes.

Table 6.3
OTS-Regulated 1-4 Family Fixed- and Adjustable-Rate Mortgage Portfolio Share, 1986 - 2004 ¹⁴
(Dollars in Millions)

Year	TFR Data		Schedule CMR Data				
	Total Assets (\$)	Mortgage Portfolio Total (\$)	Total 1-4 Family Mortgages and MBSs (\$)	Fixed-Rate Mortgages and MBSs (\$)	Fixed-Rate Percent of 1-4 Family and MBSs (%)	Adjustable- Rate 1-4 Family Mortgages and MBSs (\$)	Adjustable- Rate Percent of 1-4 Family and MBSs (%)
1986	1,208,408	821,891	465,670	286,480	61.52	179,190	38.48
1987	1,288,981	944,120	484,458	271,636	56.07	212,822	43.93
1988	1,368,843	986,401	526,937	277,274	52.62	249,663	47.38
1989	1,186,906	818,388	489,260	212,143	43.36	277,117	56.64
1990	1,029,165	762,186	442,967	184,186	41.58	258,781	58.42
1991	895,296	648,699	408,322	170,107	41.66	238,215	58.34
1992	806,662	581,509	368,748	150,044	40.69	218,704	59.31
1993	774,775	566,240	447,221	170,110	38.04	269,111	60.17
1994	774,069	577,374	469,552	165,542	35.26	304,010	64.74
1995	770,982	572,388	462,896	161,531	34.90	301,365	65.10
1996	769,367	597,617	471,796	161,221	34.17	310,575	65.83
1997	776,577	587,103	466,527	163,132	34.97	303,395	65.03
1998	817,612	585,290	467,182	210,810	45.12	256,372	54.88
1999	863,606	601,722	473,243	207,029	43.75	266,214	56.25
2000	928,548	650,064	501,127	201,086	40.13	300,041	59.87
2001	977,715	671,333	497,109	224,344	45.13	272,765	54.87
2002	1,004,532	689,979	500,201	218,938	43.77	281,263	56.23
2003	1,092,630	787,734	549,646	216,260	39.35	333,386	60.65
2004	1,306,804	997,657	700,379	246,649	35.22	453,730	64.78

These data include both mortgages and mortgage-backed securities.
 CMR data for 1993 - 2004 represent only those thrifts filing TFR Schedule CMR.
 Definitions and footnotes are included in the appended Technical Notes.

Table 7.1
OTS-Regulated Thrift Industry Structural Data, Number and Assets, 1991 - 2004 ¹⁵

Number

End of Year	Net Decline (#)	Number of Entrants (#)	Total Exits (#)	Number of Failures (#)	Conversions			External Acquisitions			Voluntary Dissolutions (#)	Voluntary Mergers with Other OTS-reg. Thrifts (#)
					Total (#)	To Comm. Banks (#)	To State Chart. Sav. Banks (#)	Total (#)	By Commercial Banks (#)	By State Savings Banks (#)		
1991	247	6	253	147	43	21	22	19	19	0	6	38
1992	242	6	248	61	108	10	98	31	30	1	8	40
1993	198	15	213	8	116	18	98	42	39	3	10	37
1994	138	11	149	2	66	17	49	46	44	2	3	32
1995	106	23	129	2	29	13	16	50	50	0	5	43
1996	103	17	120	1	30	10	20	50	47	3	3	36
1997	120	21	141	0	49	32	17	61	56	5	3	28
1998	71	39	110	0	18	5	13	49	42	7	5	38
1999	42	38	80	1	24	16	8	35	29	6	2	18
2000	35	41	76	1	14	9	5	42	37	5	2	17
2001	* 49	23	72	1	20	15	5	33	30	3	2	16
2002	** *** 45	9	54	1	9	8	1	26	19	7	4	14
2003	46	11	57	0	17	9	8	22	19	3	4	14
2004	42	16	58	1	21	14	7	21	16	5	3	12

* One *De Novo* associated with a new receivership is not included.

** One *De Novo* associated with a volunteer merger between two OTS thrifts is only included in the Number panel.

Assets

(Dollars in Billions)

End of Year	Net Decline (\$)	Assets of Entrants (\$)	Total Exits (\$)	Assets of Failures (\$)	Conversions			External Acquisitions			Voluntary Dissolutions (\$)	Voluntary Mergers with Other OTS-reg. Thrifts (\$)
					Total (\$)	To Comm. Banks (\$)	To State Chart. Sav. Banks (\$)	Total (\$)	By Commercial Banks (\$)	By State Savings Banks (\$)		
1991	105.6	0.2	105.8	81.1	7.6	3.0	4.6	4.3	4.3	0.0	na	12.8
1992	83.2	0.1	102.4	53.9	21.7	2.8	18.9	7.8	7.7	0.1	na	19.0
1993	46.3	5.7	120.1	6.1	24.1	11.2	12.9	21.7	21.7	0.1	na	68.1
1994	39.1	2.7	68.5	0.1	18.3	6.2	12.1	23.4	23.3	0.1	na	26.7
1995	24.8	14.9	89.1	0.4	6.8	4.1	2.7	32.4	22.0	10.4	na	49.4
1996	33.9	1.7	60.1	0.0	6.2	5.7	0.5	29.0	28.2	0.8	0.4	24.5
1997	49.1	6.1	55.2	0.0	20.0	16.5	3.5	35.2	34.5	0.6	0.1	70.6
1998	40.8	2.7	43.5	0.0	7.4	5.2	2.1	36.0	30.3	5.7	0.1	107.0
1999	49.4	1.7	51.1	0.1	42.1	40.7	1.4	8.9	7.0	1.9	0.0	10.9
2000	27.4	12.2	39.6	0.0	10.4	8.1	2.3	29.2	27.6	1.6	0.0	9.5
2001	47.4	2.5	49.9	1.8	11.6	4.9	6.7	36.5	35.1	1.4	0.1	22.0
2002	42.8	5.8	48.7	0.1	39.0	39.0	*	9.6	8.9	0.7	0.1	85.6
2003	13.2	1.2	14.4	0.0	5.7	2.1	3.5	8.0	7.3	0.7	0.8	5.4
2004	(8.6)	48.6	39.9	0.0	20.1	18.8	1.3	19.6	10.8	8.9	0.1	7.1

* The one conversion to a state charter involved a thrift with assets of \$25.6 million.

na = data not available.

Definitions and footnotes are included in the appended Technical Notes.

Table 8.1
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1988 - 2004 ¹⁶
(Dollars in Millions)

ALABAMA

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	37	10,623	7,838	10,178	445	(25.2)
1989	32	8,209	6,097	7,808	401	(18.2)
1990	30	7,877	5,767	7,517	361	(32.4)
1991	27	4,945	4,225	4,623	322	18.9
1992	25	4,893	4,052	4,542	350	30.7
1993	21	4,182	3,324	3,864	318	33.5
1994	20	2,341	1,944	2,156	186	24.0
1995	18	2,356	1,946	2,152	203	16.2
1996	14	1,970	1,642	1,794	176	8.2
1996 Adj						15.9
1997	13	2,387	1,779	2,197	190	10.8
1998	13	2,625	1,915	2,409	216	17.7
1999	13	2,416	1,748	2,196	220	19.9
2000	13	2,758	1,931	2,521	238	19.3
2001	13	2,786	1,891	2,552	234	26.7
2002	13	2,642	1,820	2,404	238	18.3
2003	12	2,561	1,718	2,311	250	27.8
2004	12	2,748	1,844	2,494	253	12.8

ALASKA

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	3	352	379	450	(97)	(76.9)
1989	1	109	101	104	6	(0.2)
1990	1	110	101	104	6	0.6
1991	1	111	104	107	4	(2.2)
1992	1	110	104	105	5	1.3
1993	1	107	98	100	6	0.8
1994	1	109	97	99	5	(0.2)
1995	1	106	98	100	6	0.6
1996	1	109	97	103	6	(0.1)
1996 Adj						0.3
1997	1	114	96	107	7	0.7
1998	1	110	101	103	7	0.3
1999	1	120	102	109	11	0.3
2000	1	134	107	122	12	0.2
2001	1	153	125	140	13	0.6
2002	1	152	131	138	15	1.9
2003	1	163	138	148	15	0.6
2004	1	162	137	147	15	0.8

1996 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.
Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1988 - 2004 ¹⁶
(Dollars in Millions)

ARIZONA

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	11	24,151	17,393	24,268	(117)	(887.6)
1989	6	12,839	9,580	12,931	(92)	(834.9)
1990	2	220	192	212	8	(7.0)
1991	1	73	64	69	4	0.7
1992	2	180	155	163	197	1.9
1993	2	218	185	197	21	3.2
1994	2	198	243	275	23	2.1
1995	2	433	369	404	29	3.2
1996	2	515	432	482	33	4.4
1996 Adj						5.7
1997	2	600	525	560	40	6.2
1998	3	688	538	637	51	7.0
1999	3	935	623	880	55	8.4
2000	4	826	687	737	88	17.9
2001	3	425	254	362	64	51.8
2002	3	523	276	440	83	12.5
2003	4	820	392	708	112	16.8
2004	4	697	408	560	137	25.4

ARKANSAS

End of Year	Number of Institutions	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	36	6,406	5,708	7,239	(833)	(485.0)
1989	24	3,077	2,652	2,988	89	(7.1)
1990	20	2,585	2,268	2,481	103	(2.2)
1991	19	2,497	2,292	2,378	118	13.1
1992	18	2,641	2,365	2,484	157	27.2
1993	19	3,124	2,669	2,915	209	32.3
1994	17	3,292	2,584	3,064	228	30.4
1995	17	3,407		3,148	259	30.8
1996	16	3,412	2,603	3,131	281	20.5
1996 Adj						31.2
1997	14	3,498	2,613	3,121	378	32.2
1998	12	3,347	2,349	2,961	386	24.8
1999	10	3,364	2,125	3,003	361	31.0
2000	9	3,272	2,187	2,937	335	30.7
2001	9	3,399	2,515	3,053	346	31.0
2002	8	3,552	2,681	3,190	361	39.7
2003	7	1,942	1,483	1,753	189	28.2
2004	7	1,885	1,358	1,706	179	17.0

1996 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion. Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1988 - 2004 ¹⁶
(Dollars in Millions)

CALIFORNIA

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	192	371,955	256,717	356,166	15,774	284.2
1989	160	347,208	242,917	331,284	15,896	(651.1)
1990	139	325,623	240,917	310,691	14,929	(1,095.4)
1991	117	288,612	225,010	271,893	16,719	130.0
1992	103	267,589	204,856	250,385	17,204	520.3
1993	96	264,913	198,206	246,942	17,970	504.4
1994	87	259,204	178,987	243,039	16,165	320.0
1995	77	243,812	165,949	227,527	16,263	924.0
1996	66	248,123	166,833	231,833	16,261	663.6
1996 Adj						1,353.4
1997	58	273,609	172,790	254,978	18,629	1,975.7
1998	48	287,311	166,541	267,485	19,826	2,704.8
1999	46	311,630	159,757	291,940	19,869	2,955.6
2000	46	353,532	166,548	329,790	23,743	3,509.6
2001	42	407,312	192,176	378,848	28,464	4,672.2
2002	39	424,356	214,955	385,916	38,440	5,932.3
2003	37	468,283	230,939	427,343	40,940	6,435.0
2004	33	558,945	261,890	512,281	46,664	5,580.0

COLORADO

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	35	14,773	10,290	14,537	236	(596.5)
1989	22	11,314	8,251	10,921	394	(174.5)
1990	20	9,855	7,445	9,424	431	(46.4)
1991	20	8,466	6,744	7,950	516	143.9
1992	19	4,643	3,878	4,281	362	46.8
1993	16	2,179	1,836	1,989	189	28.1
1994	16	2,404	1,935	2,206	197	21.3
1995	16	2,714	2,119	2,440	274	20.9
1996	15	2,519	1,965	2,248	271	16.9
1996 Adj						24.6
1997	12	2,487	1,929	2,176	311	24.5
1998	11	982	777	877	105	16.5
1999	11	1,106	863	992	114	12.7
2000	10	838	613	753	85	8.2
2001	10	909	680	817	91	7.1
2002	10	2,582	1,653	2,389	193	14.4
2003	11	2,658	1,763	2,451	207	18.4
2004	11	2,871	1,806	2,647	224	18.0

1996 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.
 Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1988 - 2004 ¹⁶
(Dollars in Millions)

CONNECTICUT

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	28	13,561	9,009	12,951	609	9.0
1989	26	10,648	7,854	10,049	599	(19.8)
1990	23	9,628	7,161	9,314	314	(254.4)
1991	18	7,216	6,301	6,801	415	(3.9)
1992	17	8,638	7,198	8,179	459	(34.9)
1993	16	8,836	6,926	8,353	483	25.0
1994	13	8,153	6,109	7,665	488	45.4
1995	12	6,001	4,466	5,601	400	16.2
1996	12	7,041	5,351	6,578	463	38.8
1996 Adj						48.3
1997	12	11,061	7,134	10,280	781	58.8
1998	11	10,886	7,118	10,132	754	62.5
1999	10	11,671	7,524	10,788	884	91.9
2000	11	12,997	8,230	11,846	1,151	112.9
2001	11	12,429	7,580	11,223	1,206	138.0
2002	10	14,220	8,184	12,977	1,243	152.3
2003	8	15,228	9,048	13,908	1,319	175.3
2004	9	2,135	1,654	1,879	256	43.2

DELAWARE

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	5	1,874	1,375	1,759	115	5.7
1989	5	1,935	1,397	1,829	106	(7.0)
1990	5	1,847	1,341	1,810	37	(82.3)
1991	5	1,640	1,224	1,576	65	29.3
1992	4	1,025	805	986	39	17.9
1993	3	962	740	891	72	7.4
1994	3	1,142	739	1,060	28	12.6
1995	3	1,397	868	1,291	106	32.1
1996	4	1,813	1,115	1,684	130	15.1
1996 Adj						15.6
1997	5	3,190	1,604	2,923	267	11.0
1998	4	4,355	1,412	4,012	343	21.1
1999	3	8,782	3,358	8,014	767	86.3
2000	5	12,432	4,847	11,093	1,250	150.8
2001	6	24,888	9,270	22,813	2,074	287.9
2002	6	42,282	21,620	38,602	3,680	741.3
2003	6	56,380	28,539	51,476	4,905	952.7
2004	6	95,934	44,898	88,212	7,722	1,340.4

1996 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.
 Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1988 - 2004 ¹⁶
(Dollars in Millions)

DISTRICT OF COLUMBIA

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	5	2,827	1,828	2,504	323	(6.7)
1989	4	2,870	1,842	2,529	341	25.1
1990	3	1,661	1,147	1,361	300	10.4
1991	2	475	388	453	22	1.3
1992	2	465	379	441	24	2.3
1993	2	480	396	453	27	4.0
1994	1	256	201	242	14	1.9
1995	1	265	227	248	17	1.4
1996	1	261	203	244	17	0.3
1996 Adj						1.2
1997	1	270	204	251	19	1.6
1998	1	267	204	245	22	3.7
1999	1	260	203	237	23	1.2
2000	1	255	198	232	23	1.1
2001	1	259	198	236	23	0.3
2002	1	251	205	228	23	(0.3)
2003	1	212	212	191	22	(1.4)
2004	1	178	151	161	17	(2.3)

FLORIDA

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	145	88,456	65,465	85,669	2,787	(484.7)
1989	130	76,438	58,727	73,472	2,739	(663.8)
1990	114	53,652	44,571	51,558	2,093	(533.0)
1991	94	41,546	35,199	39,213	2,332	59.7
1992	88	38,245	31,588	35,272	2,974	289.5
1993	79	32,891	25,448	30,409	2,482	285.4
1994	80	31,042	23,353	28,439	1,603	237.4
1995	70	25,539	20,202	23,338	2,201	195.8
1996	57	16,804	13,346	15,412	1,392	92.6
1996 Adj						145.1
1997	47	18,300	12,979	16,625	1,675	153.0
1998	42	17,878	12,340	16,191	1,688	113.5
1999	47	20,607	14,084	18,834	1,773	142.7
2000	46	23,738	16,037	21,727	2,011	146.5
2001	45	26,610	17,844	24,372	2,238	203.5
2002	41	27,854	18,881	25,329	2,525	261.8
2003	42	31,379	21,425	28,562	2,817	272.6
2004	39	38,085	24,560	34,874	3,211	323.8

1996 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.
 Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1988 - 2004 ¹⁶
(Dollars in Millions)

GEORGIA

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	71	20,159	14,408	19,276	882	37.8
1989	65	17,938	13,540	16,993	946	(105.5)
1990	62	17,730	13,133	16,823	907	(42.1)
1991	50	14,986	11,591	14,008	979	60.4
1992	43	13,633	10,067	12,695	938	118.3
1993	39	6,601	5,268	6,016	585	72.3
1994	37	6,632	5,134	6,057	585	54.4
1995	36	6,637	5,106	5,977	660	62.7
1996	35	5,835	4,307	5,188	647	24.7
1996 Adj						40.9
1997	31	5,828	4,222	5,169	659	25.9
1998	28	6,726	4,687	5,943	783	33.0
1999	28	8,056	4,984	7,069	986	25.6
2000	23	7,075	4,340	6,129	946	(4.6)
2001	23	7,993	4,812	7,104	889	(16.2)
2002	22	7,396	4,352	6,581	816	5.5
2003	22	8,694	5,093	7,822	872	69.6
2004	19	8,535	4,948	7,606	929	22.1

GUAM

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	2	107	77	92	15	1.6
1989	2	118	90	104	14	2.6
1990	2	130	102	115	15	2.5
1991	2	145	102	121	24	3.2
1992	2	189	108	160	29	4.9
1993	2	207	104	172	35	5.1
1994	2	225	112	186	39	4.8
1995	2	245	117	202	44	4.9
1996	2	261	126	213	48	4.2
1996 Adj						4.7
1997	2	276	125	223	52	4.8
1998	2	283	129	226	57	4.6
1999	2	286	131	228	58	3.0
2000	2	280	132	226	54	3.3
2001	2	257	130	201	55	3.4
2002	1	83	71	75	8	2.2
2003	1	86	76	77	9	0.8
2004	1	83	72	73	10	0.7

1996 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.
Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1988 - 2004 ¹⁶
(Dollars in Millions)

HAWAII

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	6	6,546	4,515	6,227	318	51.9
1989	6	7,251	4,956	6,936	315	30.4
1990	6	7,314	5,273	6,866	448	81.0
1991	6	7,330	5,447	6,809	521	67.9
1992	5	4,680	3,643	4,259	421	61.8
1993	5	4,930	3,648	4,480	450	57.6
1994	5	5,852	3,752	5,383	470	54.7
1995	5	6,348	4,067	5,842	505	47.6
1996	5	6,567	4,085	6,063	504	38.1
1996 Adj						54.1
1997	4	7,951	5,640	7,346	606	51.1
1998	3	6,783	4,679	6,284	498	49.7
1999	3	7,079	4,262	6,576	502	38.8
2000	2	6,469	3,927	5,987	482	50.7
2001	2	6,572	4,165	6,059	513	57.5
2002	2	7,077	4,434	6,482	595	70.4
2003	2	7,536	4,909	6,920	616	76.2
2004	2	7,981	5,352	7,335	646	61.7

IDAHO

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	5	884	698	843	42	1.4
1989	5	898	716	855	43	2.0
1990	5	926	738	865	60	(0.5)
1991	3	459	428	434	25	4.4
1992	3	477	432	448	30	5.0
1993	4	498	442	458	39	6.2
1994	4	519	432	476	43	3.9
1995	4	570	469	523	47	4.1
1996	4	589	474	539	50	2.0
1996 Adj						3.7
1997	3	495	405	452	44	5.4
1998	3	533	444	482	51	5.0
1999	2	504	397	457	48	4.4
2000	2	590	447	536	54	5.4
2001	3	808	626	737	71	3.8
2002	3	912	700	834	78	6.0
2003	3	1,037	775	946	90	8.9
2004	3	1,228	898	1,095	133	10.2

1996 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.
Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1988 - 2004 ¹⁶
(Dollars in Millions)

ILLINOIS

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	247	67,400	53,466	63,403	3,997	66.3
1989	219	60,792	49,379	57,190	3,602	222.6
1990	195	53,824	44,537	50,181	3,743	194.8
1991	177	45,470	38,920	42,141	3,329	280.8
1992	151	43,429	36,353	39,634	3,613	366.7
1993	125	39,679	32,152	36,196	3,483	384.3
1994	114	40,734	31,988	36,951	3,783	305.5
1995	97	47,210	33,908	42,926	4,283	442.4
1996	87	44,091	31,182	40,058	4,032	400.7
1996 Adj						542.0
1997	73	39,048	28,764	35,139	3,908	412.1
1998	70	43,730	28,731	39,605	4,126	437.7
1999	68	43,926	29,273	40,330	3,616	664.1
2000	67	33,022	22,427	30,044	2,978	474.5
2001	62	31,556	21,133	27,951	3,606	508.3
2002	62	24,930	18,248	22,383	2,547	4.2
2003	57	29,228	20,654	26,247	2,982	136.1
2004	55	32,079	22,204	28,831	3,248	168.7

INDIANA

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	106	13,922	11,603	13,038	884	54.9
1989	102	13,522	11,191	12,629	903	64.6
1990	94	13,331	11,290	12,351	981	64.5
1991	90	13,501	11,220	12,454	1,047	112.8
1992	87	13,964	11,366	12,801	1,163	149.2
1993	79	12,873	10,311	11,696	1,177	164.1
1994	73	13,436	10,062	12,229	1,206	79.5
1995	69	13,212	9,684	11,915	1,298	123.2
1996	66	14,042	9,705	12,770	1,272	73.4
1996 Adj						113.2
1997	62	13,701	9,317	12,440	1,261	140.5
1998	62	14,631	19,345	13,151	1,480	180.3
1999	62	15,041	10,514	13,585	1,456	131.3
2000	60	15,853	10,542	14,347	1,506	131.9
2001	56	12,433	8,508	11,218	1,215	132.3
2002	52	12,899	8,813	11,677	1,222	114.1
2003	51	13,424	9,181	12,181	1,243	134.5
2004	50	13,764	9,707	12,473	1,291	61.8

1996 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.
Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1988 - 2004 ¹⁶
(Dollars in Millions)

IOWA

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	45	9,662	7,970	9,366	296	(97.9)
1989	42	8,660	7,439	8,371	289	(14.1)
1990	37	5,819	4,951	5,573	245	13.4
1991	32	4,541	3,892	4,244	297	38.8
1992	31	4,638	3,791	4,269	369	51.7
1993	31	4,658	3,713	4,238	420	52.4
1994	33	5,349	3,837	4,844	506	45.7
1995	32	5,934	4,258	5,386	548	35.6
1996	30	5,906	4,172	5,338	568	30.9
1996 Adj						47.7
1997	26	4,931	3,538	4,476	455	52.3
1998	23	3,186	2,268	2,888	297	33.1
1999	24	3,646	2,621	3,302	343	28.1
2000	25	4,409	3,271	4,020	389	31.1
2001	24	4,927	3,913	4,493	434	41.3
2002	23	5,310	4,193	4,839	471	54.8
2003	22	6,010	4,782	5,500	510	57.9
2004	19	5,123	3,878	4,626	496	34.3

KANSAS

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	55	22,549	14,770	21,809	740	(54.5)
1989	39	18,278	11,687	17,399	879	(228.6)
1990	36	8,943	7,331	8,415	528	29.3
1991	33	8,715	7,321	8,122	593	66.8
1992	31	8,476	7,067	7,795	681	87.8
1993	25	7,305	5,967	6,592	713	83.9
1994	24	7,630	6,026	6,848	782	59.1
1995	22	7,539	5,974	6,720	819	60.0
1996	22	7,798	6,178	6,938	859	48.5
1996 Adj						72.9
1997	19	8,276	6,119	7,371	905	84.4
1998	18	8,346	6,093	7,415	930	74.4
1999	17	10,284	6,023	9,072	1,212	90.3
2000	17	11,452	6,028	10,196	1,256	99.0
2001	17	11,946	6,396	10,677	1,269	104.6
2002	17	12,150	6,376	10,813	1,337	126.6
2003	18	12,074	6,439	10,851	1,223	57.0
2004	17	12,479	6,386	11,332	1,147	(63.7)

1996 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.
 Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1988 - 2004 ¹⁶
(Dollars in Millions)

KENTUCKY

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	63	7,715	6,415	7,228	487	38.9
1989	62	7,787	6,788	7,266	521	46.6
1990	61	7,854	6,785	7,301	553	33.0
1991	58	7,537	6,545	6,939	598	45.3
1992	56	7,275	6,232	6,634	640	64.7
1993	55	7,310	5,969	6,651	660	57.8
1994	52	5,990	4,407	5,248	743	64.1
1995	51	7,761	4,945	6,869	892	59.2
1996	46	7,035	4,787	6,232	802	21.2
1996 Adj						40.8
1997	42	6,789	4,674	6,056	733	65.4
1998	40	3,537	2,772	3,065	472	32.6
1999	38	3,318	2,507	2,863	456	28.0
2000	34	3,141	2,289	2,730	411	23.0
2001	28	2,919	2,247	2,582	337	16.4
2002	28	3,380	2,706	3,003	377	26.9
2003	26	3,020	2,396	2,673	347	21.0
2004	23	2,755	2,082	2,429	326	21.3

LOUISIANA

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	93	14,890	12,379	14,221	669	(248.3)
1989	60	10,120	8,955	9,819	301	(226.0)
1990	47	8,153	7,913	8,300	(147)	(211.9)
1991	44	5,718	5,597	5,664	54	(110.2)
1992	40	4,005	3,661	3,713	292	54.0
1993	35	3,664	3,279	3,340	324	53.6
1994						
1995	34	3,809	3,259	3,378	430	36.6
1996	33	3,666	3,062	3,242	425	21.1
1996 Adj						34.9
1997	31	3,686	3,009	3,227	459	35.2
1998	30	3,680	2,895	3,200	481	31.9
1999	30	3,829	2,912	3,360	469	29.8
2000	30	4,006	2,975	3,507	499	28.3
2001	29	4,224	3,201	3,700	523	29.7
2002	29	4,467	3,326	3,892	574	40.8
2003	29	4,615	3,343	4,011	604	41.3
2004	26	4,682	3,369	4,075	607	30.5

1996 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.
 Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1988 - 2004 ¹⁶
(Dollars in Millions)

MAINE

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	16	886	756	805	81	5.6
1989	16	948	775	862	87	6.1
1990	15	914	770	831	83	3.1
1991	15	936	797	857	79	(6.8)
1992	14	872	719	794	78	(1.2)
1993	14	961	795	875	86	9.0
1994	13	842	670	759	83	8.7
1995	12	937	749	849	88	7.4
1996	11	1,012	778	920	92	5.6
1996 Adj						7.2
1997	11	1,095	848	993	102	6.8
1998	11	1,210	908	1,097	113	9.1
1999	11	1,329	976	1,206	124	9.6
2000	10	1,341	985	1,211	130	10.6
2001	9	1,370	1,045	1,235	135	10.3
2002	9	1,473	1,047	1,329	144	8.7
2003	9	1,566	1,120	1,411	156	13.3
2004	8	1,144	837	1,021	123	11.1

MARYLAND

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	98	23,429	18,363	22,654	774	68.0
1989	99	21,682	17,918	20,650	1,033	107.2
1990	92	21,537	17,100	20,495	1,042	24.6
1991	88	19,763	16,337	18,755	1,008	(12.8)
1992	83	15,797	13,354	14,752	1,044	52.1
1993	81	46,559	13,087	15,331	1,229	151.5
1994	80	46,329	13,017	15,040	1,290	128.5
1995	77	17,288	13,707	15,853	1,435	114.2
1996	69	9,651	7,828	8,715	936	70.1
1996 Adj						106.9
1997	63	8,165	66,661	7,293	872	80.1
1998	64	7,843	6,389	6,996	846	59.2
1999	63	8,410	6,491	7,527	883	66.3
2000	61	8,336	6,417	7,436	900	66.9
2001	57	7,811	6,342	6,984	827	57.2
2002	54	8,386	6,863	7,500	885	73.6
2003	50	8,609	7,118	7,708	900	68.1
2004	47	8,925	7,140	7,978	947	112.7

1996 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.
 Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1988 - 2004 ¹⁶
(Dollars in Millions)

MASSACHUSETTS

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	32	13,303	9,683	12,551	753	44.6
1989	31	12,304	9,493	11,803	502	(196.8)
1990	27	6,083	5,168	5,746	337	(190.5)
1991	25	5,474	4,884	5,185	289	(44.6)
1992	24	5,119	4,570	4,818	302	9.5
1993	24	4,129	3,384	3,811	318	29.9
1994	24	4,531	3,452	4,188	343	31.5
1995	25	5,697	4,494	5,227	470	33.9
1996	25	6,776	4,987	6,192	584	33.6
1996 Adj						45.7
1997	23	7,164	5,090	6,543	622	56.8
1998	22	8,057	5,522	7,408	650	69.3
1999	22	11,324	6,842	10,543	781	83.0
2000	22	7,477	4,915	6,875	602	60.1
2001	21	7,396	4,724	6,638	758	56.3
2002	21	8,693	5,646	7,633	1,060	73.4
2003	20	8,694	5,902	7,623	1,071	66.2
2004	21	7,886	5,708	6,851	1,036	48.2

MICHIGAN

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	47	37,974	21,521	36,304	1,670	134.8
1989	43	35,233	20,516	33,698	1,535	78.3
1990	42	32,199	19,011	30,643	1,551	18.3
1991	36	29,705	18,155	28,071	1,643	144.4
1992	34	29,255	17,673	27,455	1,800	208.0
1993	33	29,951	17,810	28,033	1,918	129.7
1994	31	30,542	17,505	28,574	1,968	90.4
1995	30	23,847	16,466	22,094	1,753	209.0
1996	24	25,455	17,573	23,688	1,767	132.4
1996 Adj						204.7
1997	18	23,267	14,833	20,843	2,424	193.8
1998	20	28,076	16,131	25,441	2,635	179.2
1999	16	26,659	14,844	24,183	2,476	164.5
2000	16	29,267	16,522	26,724	2,543	145.1
2001	15	9,609	5,816	8,959	651	185.0
2002	15	11,358	6,614	10,510	847	130.8
2003	15	13,846	7,915	12,688	1,158	275.7
2004	15	16,216	9,447	14,980	1,236	173.0

1996 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.
 Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1988 - 2004 ¹⁶
(Dollars in Millions)

MINNESOTA

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	32	15,210	10,939	15,257	(48)	(355.1)
1989	31	11,137	8,517	10,802	335	0.0
1990	27	7,127	5,800	6,826	301	(18.7)
1991	26	6,881	5,715	6,538	342	27.4
1992	24	6,739	5,363	6,315	424	57.6
1993	24	6,546	4,884	6,005	541	72.3
1994	22	6,581	4,037	5,988	593	86.6
1995	22	5,680	4,078	5,068	611	98.9
1996	23	6,093	4,078	5,516	577	84.7
1996 Adj						101.9
1997	22	2,352	1,681	2,120	233	43.8
1998	22	2,474	1,756	2,260	214	19.4
1999	22	2,724	1,807	2,489	235	17.7
2000	22	2,880	1,955	2,631	249	22.2
2001	23	3,120	2,213	2,840	280	27.1
2002	22	3,308	2,377	3,010	297	35.6
2003	22	3,590	2,493	3,256	333	44.9
2004	21	3,457	2,429	3,146	311	45.8

MISSISSIPPI

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	42	5,184	4,377	5,138	46	(90.3)
1989	33	3,583	3,019	3,457	126	(81.6)
1990	26	2,923	2,517	2,772	151	(17.6)
1991	23	2,872	2,554	2,713	160	6.3
1992	21	2,570	2,258	2,394	176	32.9
1993	16	2,239	1,872	2,053	186	36.6
1994	15	2,389	1,890	2,185	204	22.4
1995	14	2,591	1,922	2,356	235	33.4
1996	13	2,616	1,780	2,362	254	24.9
1996 Adj						33.1
1997	11	1,001	789	879	122	23.6
1998	10	891	642	780	111	6.7
1999	6	429	322	397	32	5.1
2000	6	462	339	426	36	2.4
2001	6	493	384	454	39	1.9
2002	6	522	408	480	42	3.1
2003	6	538	434	494	44	1.9
2003	6	517	395	470	47	2.9

1996 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.
 Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1988 - 2004 ¹⁶
(Dollars in Millions)

MISSOURI

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	80	24,804	18,923	24,122	582	(112.5)
1989	74	21,285	16,812	20,995	289	(328.3)
1990	69	18,134	14,887	17,297	837	(32.1)
1991	65	15,012	12,230	14,202	810	31.7
1992	61	14,796	11,717	13,835	961	125.5
1993	60	16,445	12,203	15,279	1,166	136.8
1994	56	16,239	10,917	15,094	1,144	99.7
1995	53	16,671	10,928	15,434	1,237	105.7
1996	49	15,437	11,082	14,173	1,174	49.0
1996 Adj						91.1
1997	45	6,894	5,083	6,159	735	79.8
1998	41	6,468	3,785	5,745	723	60.1
1999	40	6,605	4,543	5,935	669	46.4
2000	38	6,854	4,362	6,162	692	38.3
2001	35	5,133	3,713	4,568	566	30.1
2002	32	5,280	3,685	4,736	544	44.2
2003	31	4,997	3,551	4,453	545	52.3
2004	31	5,593	3,811	4,988	605	62.4

MONTANA

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	10	1,171	925	1,080	91	4.8
1989	10	1,179	965	1,082	98	7.5
1990	10	1,199	984	1,095	105	8.5
1991	9	1,246	1,038	1,133	114	10.1
1992	9	1,319	1,102	1,194	125	16.5
1993	9	1,422	1,147	1,281	141	19.7
1994	9	1,649	1,176	1,477	171	17.1
1995	9	1,766	1,206	1,577	189	16.8
1996	10	1,827	1,234	1,637	190	14.5
1996 Adj						19.1
1997	9	1,950	1,246	1,735	215	17.9
1998	5	1,498	1,047	1,337	161	13.5
1999	5	1,570	1,072	1,412	158	12.8
2000	5	1,548	1,048	1,381	168	13.2
2001	4	418	323	358	60	(0.7)
2002	4	489	397	426	62	3.3
2003	3	279	230	244	36	3.0
2004	3	276	228	238	38	2.4

1996 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.
Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1988 - 2004 ¹⁶
(Dollars in Millions)

NEBRASKA

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	25	12,310	7,768	12,200	50	(91.5)
1989	20	9,922	5,825	9,641	221	(39.3)
1990	17	9,062	5,331	8,785	277	10.7
1991	17	8,142	5,429	7,796	345	64.4
1992	16	7,091	4,335	6,640	451	48.5
1993	15	7,590	4,906	7,074	517	64.2
1994	15	8,019	5,114	7,540	479	(29.8)
1995	14	8,735	5,625	8,159	576	63.2
1996	13	8,735	5,891	8,128	607	56.9
1996 Adj						80.8
1997	13	9,229	5,682	8,533	696	90.8
1998	13	14,299	9,142	13,094	1,205	107.6
1999	14	15,731	9,092	14,387	1,344	124.6
2000	15	15,071	9,443	13,844	1,227	5.6
2001	15	15,718	8,114	14,623	1,096	129.2
2002	13	16,290	8,042	15,105	1,184	137.2
2003	11	15,449	8,157	14,275	1,174	134.7
2004	11	15,561	8,786	14,321	1,240	114.9

NEVADA

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	5	5,124	2,996	4,848	276	28.2
1989	5	4,881	3,216	4,595	284	18.8
1990	5	4,599	3,114	4,298	200	10.1
1991	5	3,877	3,103	3,637	240	(70.4)
1992	5	3,761	3,004	3,489	273	3.1
1993	4	3,323	2,621	3,023	300	24.1
1994	2	3,376	2,642	3,084	290	22.0
1995	2	3,342	2,668	3,034	308	6.2
1996	1	2,772	2,448	2,529	243	(25.6)
1996 Adj						(14.5)
1997	0	0	0	0	0	0
1998	0	0	0	0	0	0
1999	2	595	248	493	102	1.0
2000	2	942	707	840	101	(3.0)
2001	2	1,051	522	944	107	1.9
2002	2	1,361	830	1,217	144	12.2
2003	2	1,275	802	1,109	166	22.3
2004	2	1,666	1,260	1,479	187	20.2

1996 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.
 Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1988 - 2004 ¹⁶
(Dollars in Millions)

NEW HAMPSHIRE

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	12	2,739	2,085	2,528	211	1.6
1989	12	2,687	2,135	2,490	197	(13.2)
1990	12	2,531	2,057	2,398	133	(54.0)
1991	9	1,544	1,342	1,426	118	(30.1)
1992	9	1,582	1,422	1,464	128	10.8
1993	9	1,538	1,304	1,399	138	20.7
1994	9	1,851	1,564	1,686	165	17.2
1995	7	1,694	1,393	1,504	190	10.1
1996	7	1,257	1,083	1,135	122	12.9
1996 Adj						17.1
1997	7	1,353	1,163	1,223	130	12.1
1998	7	1,428	1,227	1,286	142	12.2
1999	7	1,391	1,100	1,247	144	12.5
2000	7	1,454	1,184	1,303	151	10.7
2001	7	1,611	1,293	1,448	163	12.8
2002	6	1,709	1,356	1,533	176	16.3
2003	6	1,826	1,405	1,636	191	18.7
2004	6	2,013	1,444	1,804	209	18.0

NEW JERSEY

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	133	54,347	41,891	51,924	2,422	80.3
1989	125	42,377	34,010	40,128	2,249	(212.8)
1990	111	37,090	29,420	35,118	1,971	(299.4)
1991	97	34,927	28,369	33,004	1,923	(65.5)
1992	82	24,026	20,408	22,304	1,722	220.4
1993	71	23,499	19,632	21,584	1,864	279.4
1994	63	23,283	18,894	21,285	1,998	278.9
1995	66	29,985	23,395	27,006	2,978	216.4
1996	61	27,706	20,248	25,000	2,706	225.5
1996 Adj						298.8
1997	56	26,020	19,419	23,200	2,819	332.6
1998	50	21,515	15,703	19,146	2,369	259.7
1999	46	19,623	14,302	17,600	2,023	229.0
2000	44	16,643	12,346	14,800	1,843	166.5
2001	45	18,317	13,113	16,330	1,988	120.7
2002	42	18,918	13,682	16,897	2,021	177.3
2003	41	20,043	14,334	17,866	2,177	239.9
2004	39	41,535	26,210	37,803	3,732	498.3

1996 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.
 Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1988 - 2004 ¹⁶
(Dollars in Millions)

NEW MEXICO

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	24	5,368	4,660	5,914	(546)	(563.1)
1989	18	3,689	1,788	3,670	19	(155.9)
1990	14	1,459	1,226	1,349	70	(10.4)
1991	13	1,221	1,088	1,156	76	7.9
1992	13	1,213	1,061	1,131	82	9.5
1993	12	1,253	1,022	1,161	93	14.8
1994	12	1,263	996	1,164	99	12.8
1995	10	1,259	961	1,151	108	14.2
1996	10	1,433	1,035	1,318	115	9.8
1996 Adj						13.7
1997	10	1,831	1,282	1,685	146	20.7
1998	10	2,378	1,731	2,199	180	28.4
1999	10	2,869	1,867	2,675	195	30.7
2000	10	3,205	1,903	2,958	247	26.5
2001	10	3,587	2,314	3,319	269	36.6
2002	9	2,377	1,599	2,192	186	21.8
2003	9	2,635	1,719	2,424	211	41.1
2004	9	2,952	1,979	2,714	238	28.5

NEW YORK

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	96	98,163	91,867	92,997	5,166	295.1
1989	95	89,269	69,926	86,281	2,987	(1,537.2)
1990	85	69,607	54,378	66,051	3,399	(799.1)
1991	77	64,788	51,975	61,738	3,050	(520.2)
1992	76	54,797	44,562	51,494	3,302	209.3
1993	73	60,772	45,420	56,491	4,282	(154.9)
1994	70	61,000	44,068	56,474	4,526	411.8
1995	64	64,864	45,420	59,865	4,999	427.2
1996	61	62,572	43,295	57,793	4,779	434.8
1996 Adj						548.9
1997	60	66,223	43,880	60,634	5,589	537.3
1998	55	66,294	38,793	60,892	5,402	544.5
1999	52	70,510	38,572	65,030	5,480	744.0
2000	47	68,701	36,984	63,131	5,570	578.3
2001	46	70,174	37,229	64,382	5,791	805.8
2002	45	49,315	30,220	44,946	4,369	561.6
2003	43	52,322	31,563	47,498	4,824	508.3
2004	42	52,134	33,095	46,954	5,180	530.8

1996 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.
 Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1988 - 2004 ¹⁶
(Dollars in Millions)

NORTH CAROLINA

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	133	21,101	17,514	19,857	1,243	84.4
1989	128	20,966	17,693	19,661	1,305	23.7
1990	122	19,036	16,178	17,711	1,325	(10.2)
1991	113	17,299	14,841	16,016	1,283	86.9
1992	113	10,170	8,816	9,343	827	108.7
1993	31	5,371	4,606	4,833	538	44.6
1994	23	3,906	3,195	3,481	425	39.3
1995	22	4,326	3,341	3,693	631	26.9
1996	21	3,668	2,803	3,121	545	14.7
1996 Adj						25.4
1997	21	3,828	2,830	3,243	585	38.0
1998	22	4,284	3,069	3,657	627	27.9
1999	18	2,836	2,260	2,435	401	29.3
2000	19	3,138	2,451	2,687	451	27.8
2001	17	3,195	2,498	2,764	431	26.6
2002	17	3,380	2,631	2,885	496	36.9
2003	16	3,480	2,661	2,957	524	36.3
2004	16	3,643	2,719	3,087	555	37.0

NORTH DAKOTA

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	6	4,577	2,607	4,437	140	3.8
1989	6	4,186	2,750	4,092	94	(6.7)
1990	5	5,237	4,038	4,993	244	34.2
1991	4	5,286	4,415	4,986	300	62.5
1992	4	6,751	5,791	6,230	521	143.8
1993	4	7,607	5,789	7,005	602	73.7
1994	4	8,551	6,010	8,018	865	(48.6)
1995	4	6,687	3,600	6,126	561	110.7
1996	3	5,569	3,214	5,039	530	14.9
1996 Adj						34.6
1997	3	955	792	881	74	17.5
1998	3	917	768	838	79	8.2
1999	3	905	752	823	82	7.6
2000	3	912	752	821	91	6.9
2001	3	955	785	857	98	8.6
2002	3	981	797	873	108	13.2
2003	3	982	816	861	121	13.7
2004	3	1,032	851	901	131	9.2

1996 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.
 Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1988 - 2004 ¹⁶
(Dollars in Millions)

OHIO

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	223	54,535	44,685	51,795	2,740	188.1
1989	216	51,513	43,673	48,800	2,713	141.9
1990	207	46,671	39,757	43,858	2,812	45.2
1991	193	40,628	35,118	38,066	2,452	111.9
1992	193	36,480	31,472	33,612	2,869	356.6
1993	156	35,148	29,358	31,983	3,165	482.1
1994	140	35,185	27,879	32,038	3,147	392.1
1995	133	42,812	30,700	39,106	3,706	261.0
1996	131	46,838	33,724	43,002	3,836	320.0
1996 Adj						449.2
1997	121	53,750	36,542	49,467	4,283	471.9
1998	115	56,721	39,983	52,179	4,542	479.5
1999	108	66,157	44,388	61,210	4,947	562.8
2000	101	69,502	47,044	64,339	5,164	668.4
2001	97	77,255	549,888	71,442	5,813	757.7
2002	92	42,497	31,963	38,779	3,713	473.6
2003	87	46,336	34,051	41,325	5,011	810.0
2004	83	49,013	30,936	42,209	6,803	1,055.5

OKLAHOMA

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	39	11,047	8,177	10,700	348	(255.4)
1989	30	7,714	5,699	7,476	238	(195.0)
1990	27	6,726	5,256	6,463	263	32.2
1991	20	5,372	3,793	5,069	303	68.0
1992	19	5,510	3,759	6,107	404	128.3
1993	15	5,071	3,094	4,678	393	73.0
1994	13	5,379	2,768	4,975	403	97.0
1995	13	5,790	2,918	5,360	430	42.9
1996	13	6,204	3,027	5,790	414	33.6
1996 Adj						45.8
1997	12	6,395	3,965	5,900	495	(58.1)
1998	12	7,883	4,863	7,333	549	131.8
1999	10	6,753	3,020	6,328	425	137.5
2000	8	6,541	2,107	6,108	434	136.5
2001	6	6,924	2,102	6,422	501	150.2
2002	6	8,946	2,601	8,408	539	224.7
2003	5	9,448	2,573	8,788	660	355.3
2004	5	9,909	2,847	9,169	740	375.1

1996 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.
 Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1988 - 2004 ¹⁶
(Dollars in Millions)

OREGON

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	12	1,162	6,749	10,761	401	(15.3)
1989	12	10,727	6,699	10,758	(31)	(376.2)
1990	10	6,989	5,264	6,800	190	(220.0)
1991	8	1,273	1,156	1,183	90	3.4
1992	8	3,833	2,928	3,536	296	27.1
1993	7	4,491	2,444	3,941	550	26.8
1994	8	5,650	2,594	5,058	592	24.1
1995	8	9,360	2,967	8,301	1,059	27.4
1996	8	13,815	3,324	12,404	1,411	48.3
1996 Adj						59.6
1997	7	14,792	1,768	13,114	1,678	(9.7)
1998	7	27,770	1,743	25,650	2,120	318.2
1999	6	2,697	2,028	2,433	264	141.6
2000	5	2,215	1,622	1,977	237	15.3
2001	5	2,792	2,148	2,551	241	19.5
2002	5	2,886	2,188	2,603	283	25.0
2003	3	2,056	1,490	1,861	195	7.9
2004	2	606	535	540	66	4.1

PENNSYLVANIA

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	167	45,618	35,685	43,432	2,187	15.7
1989	162	39,171	31,894	37,451	1,720	(481.6)
1990	150	34,540	29,097	32,558	2,093	(64.2)
1991	127	28,757	24,261	26,883	1,874	99.0
1992	102	24,429	20,433	22,713	1,716	178.0
1993	89	22,836	17,855	21,057	1,780	193.6
1994	82	22,935	17,010	21,082	1,852	168.9
1995	78	26,670	19,505	24,411	2,259	200.0
1996	73	29,102	19,670	26,728	2,374	153.8
1996 Adj						225.9
1997	69	35,635	23,666	32,764	2,871	240.2
1998	70	43,541	28,970	39,879	3,662	280.3
1999	68	48,158	28,094	43,912	4,246	387.8
2000	67	58,645	40,986	52,850	5,795	186.0
2001	63	60,073	39,061	54,216	5,857	388.9
2002	59	65,862	43,736	59,327	6,535	652.2
2003	51	69,046	44,112	62,844	6,202	642.5
2004	45	75,353	47,060	67,484	7,869	677.9

1996 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.
 Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1988 - 2004 ¹⁶
(Dollars in Millions)

RHODE ISLAND

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	4	3,818	2,682	3,564	254	26.5
1989	4	3,383	2,619	3,257	125	(37.0)
1990	4	2,899	2,282	2,736	163	(12.9)
1991	3	2,290	1,922	2,233	58	(132.1)
1992	3	1,936	1,765	1,905	31	(28.3)
1993	2	98	79	93	5	0.6
1994	3	359	279	310	49	2.0
1995	3	386	285	329	57	10.2
1996	3	412	308	346	66	11.2
1996 Adj						11.5
1997	4	568	428	475	93	16.1
1998	4	592	455	504	87	16.7
1999	4	585	453	502	84	7.9
2000	4	606	456	517	90	10.3
2001	5	685	511	587	98	7.5
2002	5	718	519	612	106	11.6
2003	5	756	540	643	112	11.5
2004	5	760	556	641	118	12.7

SOUTH CAROLINA

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	47	11,696	9,083	11,196	500	43.9
1989	46	10,835	8,738	10,272	563	(1.0)
1990	46	10,883	8,704	10,241	642	41.0
1991	45	10,695	8,576	10,014	680	53.5
1992	39	10,148	8,156	9,423	725	77.4
1993	38	9,467	7,553	8,801	665	(53.7)
1994	37	8,024	6,172	7,348	676	77.6
1995	33	7,310	5,646	6,642	667	72.6
1996	34	7,721	5,876	7,028	693	48.4
1996 Adj						70.8
1997	32	8,033	5,907	7,245	788	74.7
1998	30	7,994	5,691	7,175	819	89.1
1999	31	8,963	6,032	8,135	828	93.1
2000	29	8,037	5,152	7,296	740	74.4
2001	25	7,009	4,721	6,355	654	77.3
2002	24	7,522	5,156	6,820	702	81.0
2003	21	6,886	4,589	6,266	620	76.7
2004	20	7,017	4,705	6,370	647	69.4

1996 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.
 Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1987 - 2003 ¹⁶
(Dollars in Millions)

SOUTH DAKOTA

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	11	1,414	1,258	1,356	57	6.3
1989	12	1,439	1,301	1,396	43	(10.5)
1990	12	1,351	1,236	1,321	30	(10.9)
1991	10	1,171	1,063	1,139	32	(2.6)
1992	10	968	845	888	81	5.7
1993	7	788	673	722	65	11.7
1994	6	757	600	698	59	6.8
1995	6	924	725	852	71	6.6
1996	5	844	678	779	65	5.2
1996 Adj						8.0
1997	5	886	718	816	70	9.9
1998	4	893	694	821	72	9.6
1999	4	988	747	914	74	10.0
2000	4	1,070	850	990	80	19.1
2001	4	1,102	908	1,017	86	8.2
2002	4	1,220	993	1,122	98	9.9
2003	4	1,229	1,015	1,121	108	10.8
2004	4	1,323	1,062	1,206	117	14.0

TENNESSEE

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	60	12,081	9,860	11,336	745	18.8
1989	53	11,179	9,519	10,393	787	24.7
1990	49	10,863	9,378	10,199	664	(66.7)
1991	44	9,546	8,371	8,897	649	34.3
1992	38	8,228	7,135	7,633	593	57.7
1993	32	6,323	5,252	5,817	506	65.5
1994	30	6,959	5,245	6,390	569	77.8
1995	25	6,849	4,690	6,289	560	77.6
1996	23	3,932	3,267	3,538	384	50.4
1996 Adj						68.2
1997	23	4,218	3,495	3,753	464	42.5
1998	24	5,465	4,243	4,847	619	59.1
1999	24	6,146	4,859	5,461	684	63.0
2000	23	4,932	4,027	4,342	589	51.9
2001	23	5,568	4,495	4,885	683	54.2
2002	20	5,179	4,229	4,586	593	64.9
2003	19	5,360	4,293	4,709	651	58.9
2004	19	5,457	4,367	4,759	697	56.5

1996 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.
 Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1988 - 2004 ¹⁶
(Dollars in Millions)

TEXAS

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	204	110,499	83,950	114,527	(4,088)	(10,497.6)
1989	115	68,452	45,440	66,932	1,517	(978.4)
1990	80	58,586	40,405	45,411	2,076	(200.6)
1991	68	48,864	37,365	46,469	2,395	213.5
1992	68	47,565	33,299	44,648	2,917	739.8
1993	62	42,982	25,503	40,014	2,948	754.0
1994	52	50,007	29,394	46,559	3,448	353.9
1995	45	52,288	30,641	48,461	3,827	577.1
1996	37	54,427	28,053	50,082	4,345	1,037.1
1996 Adj						1,179.3
1997	33	40,309	21,702	37,220	3,089	466.6
1998	30	40,166	21,585	37,061	3,105	374.2
1999	26	45,546	25,553	41,971	3,575	394.8
2000	26	55,736	28,063	51,588	4,147	411.2
2001	25	42,730	21,529	39,423	3,307	410.8
2002	23	44,086	22,673	40,894	3,192	525.4
2003	22	45,974	23,538	42,840	3,134	466.5
2004	21	51,018	26,077	47,348	3,670	392.6

UTAH

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	13	7,617	4,615	7,410	208	(75.3)
1989	10	4,818	2,864	4,295	522	(165.9)
1990	8	3,853	2,316	3,313	540	5.6
1991	6	3,018	1,987	2,462	556	19.3
1992	5	1,277	968	1,178	98	44.6
1993	4	989	710	896	93	20.4
1994	4	929	570	810	119	12.9
1995	3	651	336	557	95	14.7
1996	2	571	260	436	135	14.9
1996 Adj						16.3
1997	2	1,265	472	1,088	177	14.8
1998	3	1,306	448	1,115	191	16.3
1999	4	1,052	491	912	140	44.5
2000	5	1,540	662	1,345	195	15.9
2001	4	1,521	612	1,330	190	19.0
2002	4	1,651	894	1,456	206	23.5
2003	4	1,565	882	1,348	217	25.1
2003	5	41,998	6,910	13,236	28,762	813.0

1996 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.
 Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1988 - 2004 ¹⁶
(Dollars in Millions)

VERMONT

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	4	585	420	552	33	2.8
1989	4	565	414	533	33	0.7
1990	4	595	419	561	34	1.8
1991	4	564	432	531	33	(1.3)
1992	4	630	485	595	34	1.6
1993	4	653	482	616	38	3.2
1994	3	698	500	657	41	4.0
1995	3	986	756	914	72	5.8
1996	3	1,027	766	953	74	5.1
1996 Adj						8.1
1997	2	186	150	172	14	(0.3)
1998	2	210	157	195	15	1.1
1999	2	244	166	228	16	1.4
2000	2	263	190	246	17	1.3
2001	2	286	194	266	20	2.5
2002	2	307	211	285	22	2.3
2003	2	327	219	303	24	2.2
2004	2	335	226	309	26	1.9

VIRGINIA

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	62	29,946	21,720	28,660	1,286	4.0
1989	58	28,706	21,335	27,363	1,343	13.8
1990	56	25,783	20,103	25,669	1,113	(327.5)
1991	51	19,109	14,628	18,245	865	(208.3)
1992	44	14,958	10,981	13,979	979	66.9
1993	43	14,346	10,150	13,302	1,044	60.0
1994	37	13,486	9,105	12,516	969	61.8
1995	31	9,046	6,290	8,241	805	84.5
1996	30	15,432	10,719	14,110	1,177	81.8
1996 Adj						123.5
1997	27	15,885	11,597	14,514	1,371	129.2
1998	21	15,670	10,964	14,436	1,234	184.1
1999	19	21,808	14,313	20,234	1,574	131.9
2000	18	31,527	20,371	29,734	1,793	128.7
2001	15	36,881	25,767	34,526	2,356	158.0
2002	16	67,141	45,754	61,475	5,691	315.3
2003	16	74,032	53,065	67,960	6,072	777.1
2004	15	83,892	55,275	76,933	6,960	996.2

1996 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.
 Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1988 - 2004 ¹⁶
(Dollars in Millions)

WASHINGTON

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	33	17,252	11,498	16,256	996	56.9
1989	31	15,972	10,645	14,868	1,104	89.5
1990	27	16,594	11,510	15,371	1,223	118.5
1991	20	15,807	10,744	14,381	1,427	152.1
1992	20	15,593	10,585	13,983	1,611	124.4
1993	13	16,240	10,349	14,605	1,636	238.3
1994	12	18,554	10,855	16,744	1,810	219.3
1995	11	9,665	5,683	8,637	1,028	179.8
1996	9	9,602	5,481	8,592	1,010	110.7
1996 Adj						134.1
1997	10	10,143	6,002	8,952	1,192	146.9
1998	9	10,649	6,818	9,366	1,283	152.1
1999	9	11,607	7,209	10,351	1,256	156.4
2000	9	12,628	7,461	11,237	1,391	151.8
2001	8	12,661	8,260	11,165	1,496	173.9
2002	8	13,759	8,697	12,104	1,655	211.4
2003	8	14,822	9,322	13,025	1,797	216.8
2004	6	44,433	32,569	40,294	4,139	303.1

WEST VIRGINIA

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	16	2,074	1,731	1,940	134	9.3
1989	16	2,167	1,767	2,024	143	10.3
1990	15	1,920	1,612	1,772	148	3.0
1991	12	1,228	1,063	1,128	100	4.5
1992	11	1,218	1,059	1,100	118	12.5
1993	11	1,281	1,093	1,151	130	16.8
1994	10	1,399	1,146	1,256	143	13.5
1995	10	1,471	1,194	1,305	166	13.6
1996	9	1,106	891	968	138	6.0
1996 Adj						9.6
1997	8	1,102	887	972	130	9.2
1998	7	775	659	676	99	7.3
1999	7	839	704	737	103	6.4
2000	7	884	722	774	109	5.6
2001	7	954	802	840	114	5.7
2002	7	1,047	882	918	129	7.9
2003	7	1,176	997	1,041	135	8.7
2004	6	864	735	750	115	7.8

1996 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion. Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1988 - 2004 ¹⁶
(Dollars in Millions)

WISCONSIN

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	72	16,982	14,511	15,802	1,170	85.9
1989	68	16,870	14,361	15,576	1,294	75.2
1990	65	17,596	15,357	16,248	1,349	56.0
1991	61	17,810	15,497	16,371	1,439	103.4
1992	61	13,867	11,548	12,760	1,107	147.1
1993	37	13,828	11,151	12,675	1,153	139.3
1994	30	14,519	10,820	13,376	1,141	122.9
1995	28	15,563	11,649	14,261	1,302	148.1
1996	28	16,788	12,194	15,507	1,281	114.9
1996 Adj						164.0
1997	24	16,135	11,924	14,878	1,257	119.4
1998	22	10,052	7,262	9,211	841	169.3
1999	20	11,271	7,509	10,408	863	87.5
2000	21	13,976	9,380	12,866	1,110	97.1
2001	24	15,878	11,376	14,399	1,479	150.8
2002	25	18,494	13,607	16,766	1,728	225.7
2003	24	17,545	12,922	15,566	1,979	217.2
2004	12	19,709	13,311	17,289	3,420	176.1

WYOMING

End of Year	Number of Institutions (#)	Total Assets (\$)	Total Deposits (\$)	Total Liabilities (\$)	Total Equity Capital (\$)	Net Income (Loss) (\$)
1988	10	1,305	1,073	1,258	48	(37.4)
1989	9	1,141	945	1,100	42	(6.4)
1990	7	913	713	863	50	1.7
1991	6	812	707	758	54	3.9
1992	6	823	690	756	67	13.0
1993	6	856	696	779	77	9.8
1994	5	342	281	297	45	3.4
1995	4	303	241	258	44	2.3
1996	4	340	248	291	50	2.1
1996 Adj						3.1
1997	4	358	249	303	54	3.6
1998	4	364	262	309	55	3.5
1999	4	366	263	313	53	3.2
2000	4	387	271	329	57	2.4
2001	4	349	247	297	52	2.3
2002	3	362	256	309	53	2.7
2003	3	379	276	328	51	2.4
2004	3	393	293	340	53	2.0

1996 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.
 Definitions and footnotes are included in the appended Technical Notes.

Table 9.1

HOLDING COMPANY ENTERPRISES
(December 31, 2004)

BUSINESS CLASSES	NUMBER
Agriculture, Forestry, Fishing Hunting, Mining, and Utilities	2
Finance and Insurance	464
Manufacturing	5
Real Estate	13
Retail Trade	3
Services and Other Commercial	4
Total Enterprises	491
Total Assets (\$Bil)	6,875

TECHNICAL NOTES 2004 FACT BOOK

THRIFT INDUSTRY FINANCIAL DATA COVERAGE

Data are for thrift institutions (savings and loan associations and savings banks) supervised by the Office of Thrift Supervision (OTS), and its predecessor, the Federal Home Loan Bank Board (FHLBB), unless otherwise indicated. The OTS was created upon enactment on August 8, 1989, of the Financial Institutions Reform, Recovery, and Enforcement Act. At that time, the FHLBB and the Federal Savings and Loan Insurance Corporation (FSLIC) were abolished. Thrift deposits are primarily insured by the Savings Association Insurance Fund (SAIF), formerly the FSLIC, but some thrift deposits are also insured by the Bank Insurance Fund (BIF).

The FDIC has supervisory authority over both the SAIF and the BIF. SAIF data subgroups reported include: SAIF-insured savings and loan associations, SAIF-insured savings banks, and SAIF-insured stock thrifts. Total assets and liabilities for the period 1952 -1977 are for all FSLIC-insured thrifts.

Data for OTS-regulated thrifts for the period 1978 through 2004 are for private sector institutions and exclude institutions that were in conservatorship, receivership, or were self liquidating. Data for FDIC-regulated thrift institutions exclude Resolution Trust Corporation conservatorships and receiverships. OTS and FDIC financial data are preliminary for the fourth quarter 2004.

The sources of data used in compiling this publication for the period prior to 1978 are the Federal Home Loan Bank Board / Office of Thrift Supervision *Savings & Home Financing Source Book* and the Federal Deposit Insurance Corporation *Statistics on Banking*. The sources of data used in compiling this publication for the period 1978 through 2004 are the OTS Thrift Financial Report (TFR) system database and the FDIC *Statistics on Banking*.

Beginning with June 1996, the TFR was converted to a fully consolidated report, replacing the separate reporting of the thrift, its subsidiaries, and the consolidated entity. Additional reporting changes are described in the Data Definitions section of the Technical Notes.

On September 30, 1996, President Clinton signed the Economic Growth and Regulatory Paperwork Reduction Act of 1996, which included the Deposit Insurance Funds Act of 1996 (DIFA). The major element of the DIFA was to capitalize the Savings Association Insurance Fund (SAIF) through a one-time special assessment on institutions that have deposits insured by the SAIF. The special assessment was reflected as an expense in institutions' third quarter 1996 financial statements. Information presented herein show profitability data with and estimated values without the SAIF assessment expense, which amounted to an aggregate \$2.1 billion net of taxes.

Individual Federal and State Charter Group table information are not adjusted for parent thrift and subsidiary thrift charter differences, where the parent thrift and subsidiary are different charter types or are located in different states.

Note: Discussion of individual data elements can be found in the 2004 *Thrift Financial Report (TFR) Instruction Manual* which is available on the OTS website at www.ots.treas.gov. Additional information may be obtained by visiting the OTS website, transmitting a FOIA request to public.infro@ots.treas.gov, calling (202) 906-6000, faxing (202) 906-7755, or writing to: OTS, Information Services, 1700 G Street, N.W. Washington, D.C. 20552.

I. SPECIFIC FOOTNOTES

All Tables

1. a. Data for the period 1952 -1989 are for FSLIC-insured thrift institutions.
- b. Data after August 1989 are for SAIF- and BIF-insured private sector thrift institutions.
- c. Numbers may not sum due to rounding.

Tables 1.1, 1.2, 1.3, 1.4, 1.5, 1.6

2. Data for OTS-regulated state-chartered stock and mutual savings banks are estimated for the period 1987 - 1991. Some institutions were erroneously classified in the OTS system after they changed their names to savings bank but continued to function as a savings and loan association without authority to sell stock. Data for Total Federally Insured and Non-OTS Regulated Thrift Institutions for the period 1991 through 2004 was obtained from the *FDIC- Statistics on Depository Institutions* for "All Savings Institutions – National" and FDIC regulated savings banks. Data for OTS-regulated thrifts for the same period represent private sector institutions. The data may not sum for certain years due to the two different data sources. In addition, [note about parent-child data from FDIC.

Table 1.12

3. Conversion applications include mutual-to-stock conversions and second step stock conversions of companies formerly in MHC form. Of the 1,606 conversion applications filed since 1972, 150 applications were withdrawn, 14 failed to complete the process but were never withdrawn, and four filed in 2004 were still in process or had not closed by December 31, 2004. Of the 1,438 approved conversion applications, 68 did not complete the sale of stock. Of the 94 MHC stock issuance applications filed since 1991, seven filings in 2004 were still in process or had not closed by December 31, 2004. Applicants file Stock Conversion applications and mutual holding company stock issuances pursuant to 12 CFR Parts 563b and 575 (2005).

Table 2.2, 2.2.1

4. Contra-assets for the period 1978-1983 are estimated by subtracting all other categories from Total Assets.

Tables 3.1, 3.2

5. *Return on Assets (ROA)* is net income divided by average total assets.
6. *Return on Equity (ROE)* is net income divided by average total equity capital.

Table 3.3

7. OTS-Regulated Thrift Industry *Income Statement Detail*
 - a. *Loss provisions* for noninterest-bearing assets are included in noninterest expense.
 - b. *Net Gain (Loss) on Sale of Assets* is reported in noninterest Income.
 - c. In September 2000, the Financial Accounting Standards Board, Norwalk, Connecticut, issued *Statement of Financial Accounting Standards No. 140 (FAS 140)*. FAS 140 states that penalty fees associated with the early extinguishment of debt, such as Federal Home Loan Bank advances, shall be treated as a noninterest expense rather than as an extraordinary Item.
 - d. *Reinvested earnings* are retained in the business and are calculated by subtracting declared cash dividends on common and preferred stock from net income.

Table 3.4

8. OTS-Regulated Thrift Industry *Amortization of Goodwill and Other Intangible Assets*

In June 2001, the Financial Accounting Standards Board, Norwalk, Connecticut, issued *Statement of Financial Accounting Standards No. 142 (FAS 142)*. FAS 142 states that goodwill created during an acquisition accounted for under the purchase method shall not be amortized after June 30, 2001. Business entities had to comply with FAS 142 in fiscal years beginning after December 15, 2001. Table 3.4 reflects the effects of FAS 142 in calendar years 2002 through 2004.

Table 4.1

9. OTS-Regulated Thrift Industry *Capital Ratios*:
- a. **Equity Capital ratio:** Generally Accepted Accounting Principles
Numerator: Equity Capital.
Denominator: Total Assets
 - b. **Tangible Equity Capital ratio:** 12 CFR 567.9 (2005).
Numerator: Tier 1 (Core) Capital less Qualifying Intangible Assets.
Denominator: Adjusted Total Assets less Qualifying Intangible Assets.
 - c. **Tier 1 Risk-based Capital ratio:** 12 CFR 565.2(g) and 12 CFR 567.5(a) (2005).
Numerator: Tier 1 (Core) Capital
Denominator: Total Risk-weighted Assets.
 - d. **Total Risk-based Capital Ratio:** 12 CFR 565.2(j) (2005).
Numerator: Total Risked-Based Capital
Denominator: Total Risk-weighted assets

Table 4.2, 4.2.1

10. Prompt Corrective Action (“PCA”) Capital Categories

Pursuant to the Federal Deposit Insurance Corporation Improvement Act (FDICIA)

a. **Prompt Corrective Action (PCA) definitions:**

- i. A **well-capitalized** thrift has Total Risk-Based Capital greater than or equal to 10% and Tier 1 Risk-Based Capital (core capital) greater than or equal to 6% and Tier 1 Leverage Ratio greater than or equal to 5%.
 - ii. An **adequately capitalized** thrift has Total Risk-Based Capital greater than or equal to 8% and Tier 1 Risk-Based Capital (core capital) greater than or equal to 4% and Tier 1 Leverage Ratio greater than or equal to 4% (3% if the thrift received a composite examination rating of 1).
 - iii. An **undercapitalized** thrift has Total Risk-Based Capital less than 8% or Tier 1 Risk-Based Capital (core capital) less than 4% or Tier 1 Leverage Ratio less than 4% (3% if the thrift received a composite examination rating of 1).
 - iv. A **significantly undercapitalized** thrift has Total Risk-Based Capital less than 6% of risk-weighted assets or Tier 1 Risk-Based Capital (core capital) less than 3% or Tier 1 Leverage Ratio less than 3%.
 - v. A **critically undercapitalized** thrift has a Tangible Capital ratio less than 2%.
- b. PCA data exclude information on thrifts that failed to file their TFRs in a timely fashion.
 - c. Total category assets may not sum to total industry assets due to rounding.

Tables 5.1, 5.2, 5.3, 5.4, 5.5, 5.6, 5.7

11. *Asset Quality Summary*

- a. Foreclosures are reported as of judgment date, even if subject to a redemption period. Prior to 1980, foreclosure rates are calculated as a percent of month-end mortgage holdings.
- b. Mortgage delinquencies prior to 1987 include all mortgage loans 60 or more days delinquent.
During the years 1987-1989, data include construction and land loans past due, permanent loans secured by 1-4 dwelling unit properties 60 or more days delinquent, and all other permanent loans past due. Starting in 1990 data include mortgage loans 30 to 89 days past due.
- c. Noncurrent loans are defined as loans 90 or more days past due or in nonaccrual status. Beginning in 1996, delinquent and noncurrent loans are reported net of specific valuation allowances.
- d. Net Charge-offs are for OTS-regulated private sector thrifts and exclude data for thrifts that are not regulated by OTS, OTS-regulated thrifts that are in conservatorship or receivership, or are self-liquidating.
- e. Net Charge-offs for 1996 and prior years are the amount of loss on assets charged off to general valuation allowances plus the amount of specific valuation allowances eliminated on sale of related assets. For 1997 and subsequent years, charge-offs are the amount of loss on assets charged off to general valuation allowances plus the amount of loss on assets charged to earnings and provided to specific valuation allowances.

Table 6.1

12. *OTS-Regulated Thrift Industry Mortgage Originations*
 - a. Prior to 2004, **Mortgage Refinancing** included only those loans refinanced with the original lender. Beginning In 2004, **Mortgage Refinancing** includes both refinanced loans with the original lender and refinanced loans where another financial institution held the original mortgage.
 - b. For 1996, data for multifamily construction loans, nonresidential permanent loans, nonresidential construction loans, and permanent land loans are estimated.
 - c. **Mortgage Originations Total** includes all mortgage categories. Mortgage refinancing data are distributed among the mortgage categories as appropriate.

Table 6.2

13. *OTS-Regulated Thrift Industry Mortgage Lending Activity and Portfolio*
 - a. **Mortgage Loans Outstanding** includes mortgages originated in the year, including mortgage refinancings, and net mortgage loan purchases, minus any principal repayments.
 - b. **Mortgage-Backed Securities (MBS) Outstanding** includes MBS purchases, minus MBS sales (net MBS purchases), minus any principal repayments.
 - c. Principal repayments are not listed separately.
 - d. Data on MBS purchases and sales before 1990 are inconsistent and are not published here.
 - e. **Mortgage Portfolio Total** equals mortgages outstanding plus MBS outstanding.

Table 6.3

14. *OTS-Regulated 1-4 Family Fixed- and Adjustable-Rate Mortgage Portfolio Share*
 - a. Balloon mortgage products are included in adjustable-rate mortgages.
 - b. Total 1-4 family mortgages are for thrifts filing a TFR Schedule MR (maturity and rate data) and starting in 1993, TFR Schedule CMR (consolidated maturity and rate data). Not all institutions are required to file TFR Schedule CMR. Thrifts with assets less than \$300 million and risk-based capital in excess of 12 percent are exempt from filing, TFR Schedule CMR, but many file voluntarily.

Table 7.1

15. *OTS-Regulated Thrift Industry Structural Data, Number and Assets*
 - a. Structural data are counted in the year of consummation.
 - b. External Acquisitions include OTS-regulated thrift institutions acquired by a bank or bank holding company, non-OTS-regulated thrift, or thrift holding company where the charter changes to a non-OTS-regulated type.

Table 8.1

16. *Selected Financial Data for OTS-Regulated Thrift Industry, Private Sector by State and Territory*

Total liabilities include redeemable preferred stock and minority investment. Starting in 2001, the Fact Book does not include the territory of the United States Virgin Islands or the Republic of Puerto Rico because no OTS-Regulated thrifts exist therein.

Table 9.1, 9.2

17. *Savings and Loan Holding Company Ownership of OTS-Regulated Thrifts*

A savings and loan holding company ("holding company") is a company that directly or indirectly controls a savings association ("thrift"). 12 C.F.R. 583.20 (2002). Since some thrifts are held by more than one holding company, the number of holding companies exceed the number of thrifts held.

A company that owns one thrift is a unitary holding company while a company that controls two or more thrifts is a multiple holding company. A HOLA 10(1) holding company controls a state savings bank or cooperative bank that has elected to be treated as a savings association for purposes of regulating its holding company. FRB-regulated holding companies are registered as both thrift holding companies and bank holding companies. Further information on this topic is available in the OTS Regulatory Handbook on Holding Companies dated April 16, 2002 and available on the OTS website under Supervision / Handbooks. <http://www.ots.treas.gov/pagehtml.cfm?catNumber=111&an=10>

II. SELECTED BALANCE-SHEET ITEMS

Total Assets:

Beginning in 1982, balances reflect a regulatory change adopted in July 1982, which provided that certain balances previously reported as liability items be reported as contra-asset items (deductions from asset accounts).

Mortgage Loans Outstanding:

Balances exclude mortgage-backed securities, which are reported separately. Beginning in 1982, balances reflect a regulatory change adopted in July 1982, which provided that certain balances previously reported as liability items be reported as contra-asset items (deductions from asset accounts).

Mortgage-Backed Securities:

Includes mortgage-backed pass-through securities (holders have an undivided equity interest in the underlying mortgage loans).

Nonmortgage Loans:

Includes all loans that do not qualify to be classified as mortgage loans.

Cash and Investments:

Includes cash, deposits, U.S. government and agency securities, equity securities, and certain other investments, except as noted below. Before 1972, balances exclude U.S. government obligations, time deposits, and miscellaneous investment securities. Beginning in 1973, balances exclude stock in the Federal Home Loan Banks, and GNMA-guaranteed mortgage-backed pass-through securities.

Total Deposits:

Includes all deposits (e.g., passbook accounts, transaction accounts, and certificates of deposit). Balances exclude government investments that had been retired by 1951. In addition, effective June 1996, outstanding checks drawn against a Federal Home Loan Bank are no longer reported in deposits but reported as a memo item in Supplemental Information.

Federal Home Loan Bank (FHLBank) Advances:

Includes all borrowings from Federal Home Loan Banks.

Other Borrowed Money:

Includes all borrowings other than FHLBank advances, principally reverse repurchase agreements, mortgage-backed bonds issued, commercial bank loans, commercial paper issued, overdrafts in transaction accounts, and all other borrowings.

Regulatory Capital:

From 1966 to 1977, balances exclude paid-in surplus of stock institutions and specific reserves of all institutions according to the 1989 FHLBB *Savings & Home Financing Source Book*.

Insurance Coverage:

Historical maximum insured deposits are as follows:

1934 - 1949	\$ 5,000	
1950 - 1965	\$ 10,000	
1966 - 1968	\$ 15,000	
1969 - 1973	\$ 20,000	
1974 - 1979	\$ 40,000	nongovernment accounts
.....	\$ 100,000	government accounts
1980 - 2004	\$ 100,000	

III. SELECTED ACTIVITY ITEMS

Mortgage Loans Originated:

Lending is reported on a gross basis (i.e., without deducting contra-assets), and includes refinancings. Data before 1984 are partially estimated to reflect the gross amount of refinancing loans closed. Amounts are reported by the type of loan and the type of property securing the loan.

Construction Loans:

Construction loans finance the erection of a structure and include combination land/construction loans, combination construction/permanent loans until construction has been completed, and bridge loans to developers.

Permanent Loans:

Permanent loans are loans or contracts to finance the acquisition of property where construction has been completed, farm land, developed building lots, and vacant land.

Refinancing Loans:

Refinancing loans are new loans made on real estate in which ownership of the property is not transferred, and the refinancing loan replaces the outstanding mortgage or mortgages on the same property.

Residential: 1-4 Dwelling Units:

Includes 1-4 family dwellings in detached or semidetached structures consisting of 2-4 dwelling units. Permanently financed units in a condominium, cooperative, or timesharing arrangement are also included if the owner of each unit has an undivided proportional interest in the underlying real estate and common elements of the structure.

Multifamily Residential: 5 or More Dwelling Units:

Includes construction financing of condominium or cooperative apartments until the construction phase is complete (see multifamily).

Land Loans:

Land Loans are loans secured by real estate upon which there is not a structure, including unimproved land, developed building lots, and loans to acquire and develop land.

Nonresidential Property (Non-Res.):

Includes all properties not covered in the definitions for Residential 1-4, Residential 5 or more, and Land Loans.

Mortgage Loans Purchased/Sold:

Data for 1963 - 1966 exclude purchases and sales of participations; thereafter includes activity for both whole loans and participations.

Noncurrent Loans:

Includes loans that are past due 90 days or more and are still accruing interest and loans reported as nonaccrual.

Reposessed Real Estate:

The outstanding balance, net of loans in process, of mortgage loans foreclosed.

IV. SELECTED OPERATING RATIOS

Quarterly ratios (reported as an annualized percent) are calculated beginning in 1984.

Return on Assets:

Net income divided by average total assets. (See Specific Footnote 5.)

Return on Equity:

Net income divided by average total equity capital. (See Specific Footnote 6.)

V. GENERAL DEFINITIONS

Note: These definitions are intended to help readers understand the accompanying tables. For purposes of regulatory interpretations, readers should refer to the definitions found in OTS regulations as published in the Code of Federal Regulations.

Cash Dividend:

Cash dividends paid on Preferred and Common Stock. (See Preferred and Common Stock.)

Charge-off:

The amount (value) deducted from the loan portfolio and reserve account if a loan or other asset is deemed uncollectible and/or worthless. (See specific footnote 10.e.)

Commercial Loan:

A loan to a company to meet business operating expenses or to finance the purchase of inventory.

Consumer Loans:

Any loan or extension of credit to an individual for personal, family, or household use.

Construction and Land Loans:

An interim loan for financing the cost of construction as well as to develop and/or purchase the property to which the construction is to take place.

Deposit:

(1) The placement of funds into an account at an institution in order to increase the credit balance of the account, or (2) that which is deposited.

Earnings:

(1) Net income, or (2) income minus expenses.

Equity Capital:

Investment in the ownership of a business where the investor's return depends on the profit of the underlying investment and/or the business and management's dividend policy. Among the items included in equity capital are perpetual preferred stock, common stock, and paid-in capital.

Federal Deposit Insurance Corporation (FDIC):

A government corporation that insures deposits in thrift institutions and commercial banks. FDIC administers the Savings Association Insurance Fund (SAIF) providing deposit insurance primarily to thrift institutions, and the Bank Insurance Fund (BIF) providing deposit insurance to commercial banks and thrift institutions.

Federal Savings and Loan Insurance Corporation (FSLIC):

A former government corporation under the direction of the former Federal Home Loan Bank Board that insured deposits at savings institutions. Congress authorized FSLIC in the National Housing Act of 1934. The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 abolished FSLIC. The FSLIC deposit insurance function was assumed by a new insurance fund, the Savings Association Insurance Fund (SAIF), administered by the Federal Deposit Insurance Corporation (FDIC).

Federally Chartered Savings Association:

A savings association chartered by the Office of Thrift Supervision (OTS) (or its predecessor agency, the Federal Home Loan Bank Board) under the provisions of the Home Owners' Loan Act of 1933, and subject to the supervision of OTS. Federal savings associations are required by law to have their savings accounts insured by the Savings Association Insurance Fund (SAIF) or Bank Insurance Fund (BIF). The recently enacted Gramm-Leach-Bliley Act removed the requirement that federal savings associations belong to a Federal Home Loan Bank. Federal Home Loan Bank membership is now voluntary.

Goodwill:

The difference between the market value of the institution's assets and the higher amount paid at the time the institution is purchased or merged into another institution.

Net Income Profitable Thrifts:

Profits of institutions whose net income is greater than zero.

Net Losses Unprofitable Thrifts:

Losses of institutions whose net income is less than or equal to zero.

Holding Company:

A holding company is any company that directly or indirectly controls a savings association.

Interest Expense:

Money paid as a finance charge to lenders and depositors. Interest expenses include, but are not limited to, interest paid for deposits, advances from Federal Home Loan Banks, and subordinated debentures.

Interest Income:

Money received as a finance charge from borrowers. Interest income includes, but is not limited to, interest or dividends earned on deposits at financial institutions and investment securities, interest earned on mortgage loans or mortgage-backed securities, and interest earned on consumer or commercial loans.

Mortgage-Backed Bonds:

Bonds that are secured by mortgages. Unlike mortgage-backed pass-through securities, mortgage-backed bonds do not convey ownership of any portion of the underlying pool of mortgages.

Mortgage Loan:

An advance of funds from a lender, called the mortgagee, to a borrower, called the mortgagor, secured by real property and evidenced by a document called a mortgage. The mortgage sets forth the conditions of the loan, the manner and duration of repayment, and reserves to the mortgagee the right to possess the pledged property if the mortgagor fails to repay any portion of principal and interest.

Mortgage loans outstanding:

The total amount of money that is owed by mortgagors.

Multifamily Structure:

A residential structure containing more than four dwelling units. An apartment building, a residence hall for students or employees, a retirement complex, etc.

Mutual Holding Company:

A corporate structure that combines elements of a mutual savings and loan, which is technically owned by its depositors and, in some cases, by its borrowers, with elements of a stock savings and loan, which is owned by its shareholders. In a mutual holding company, depositors own the mutual holding company, which in turn holds a majority of the voting stock of its subsidiary savings association. The balance of the thrift's stock can be sold to outside investors to raise capital. Mutual holding companies were first authorized by the Competitive Equality Banking Act of 1987 (CEBA). Those provisions were clarified by Congress in the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA). Further information on this topic is available from the OTS Business Transactions Division.

Mutual Savings Association or Savings Bank:

A thrift that issues no capital stock, but is owned and controlled by its savings depositors, and in some cases, by its borrowers. These owners, who are called members, do not normally share in profits, but exercise other ownership rights such as electing the board of directors.

Net Worth:

The value in dollars of all assets less all liabilities. Net worth may be expressed as a dollar amount, or as a percentage of either assets or liabilities, calculated by subtracting liabilities from assets and dividing the remainder by assets or liabilities.

Net Interest Income:

Interest income minus interest expense.

Noninterest Expense:

The sum of personnel compensation, legal expense, office occupancy and equipment expense, other non-interest and loan loss provisions.

Noninterest Income:

The sum of mortgage loan servicing fees and other fees and charges, profit (loss) from asset sales, leasing income, and other noninterest income.

Nonmortgage Loan:

An advance of funds not secured by a real estate mortgage.

Nonoperating Expenses:

The outlays and losses of a savings association that are nonrecurring in nature and that do not result from the ordinary savings and lending operations of the institution. These include the expense of maintaining real estate owned or a loss taken on the sale of a nonmortgage investment; also called nonrecurring expense.

1-4 Family Dwelling:

A detached unit on a single lot providing primary shelter for one family, a townhouse (row house), an apartment condominium, or a residence that shares common walls with contiguous units.

Preferred and Common Stock:

Preferred Stock is defined as capital stock to which preferences or special rights are attached.

Common Stock is defined as securities that are evidence of proportionate equity or ownership of a corporation and that give the holder an unlimited proportionate interest in the corporation's earnings and assets after claims from creditors and the holders of preferred stock have been met.

Provision for Losses:

Provision for Losses is defined as a charge to expense for credit losses on loans.

Savings Bank:

A financial intermediary that accepts savings deposits and invest these funds in loans primarily for commercial and residential real estate, plus investments in government and high quality corporate bonds and blue chip common stocks. Savings banks may be state- or federally chartered and insured by the SAIF or the FDIC. In 1982, Congress removed all differences between federally chartered savings banks and federally chartered savings and loan associations as to the kinds of loans and investments they can make.

State-Chartered Savings Association:

A savings institution that has received its operational charter as a savings association from a state regulatory authority. State savings associations have OTS as their primary federal regulator. In contrast, state savings banks, which are also chartered by state regulatory authority, have FDIC as their primary regulator.

Stock Association:

A savings and loan association that sells stock to raise capital. The institution is owned by those who buy its stock, called shareholders. The shareholders share in profits earned by the association through the payment of dividends. See mutual association.

Stock:

(1) Shares of ownership in a corporation, (2) the capital raised by the sale of shares, or (3) a certificate that shows ownership of a stated number of shares.

Taxes:

A charge imposed by government upon persons, companies, or property for public purposes. The charge is usually imposed by federal, state, and/or local government.

Thrift Industry:

All of the operating financial institutions that primarily accept deposits from individual savers and loan funds primarily for home mortgages. These include savings and loan associations and savings banks.

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