



First Quarter 2005 Thrift Industry Report Data

May 18, 2005

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

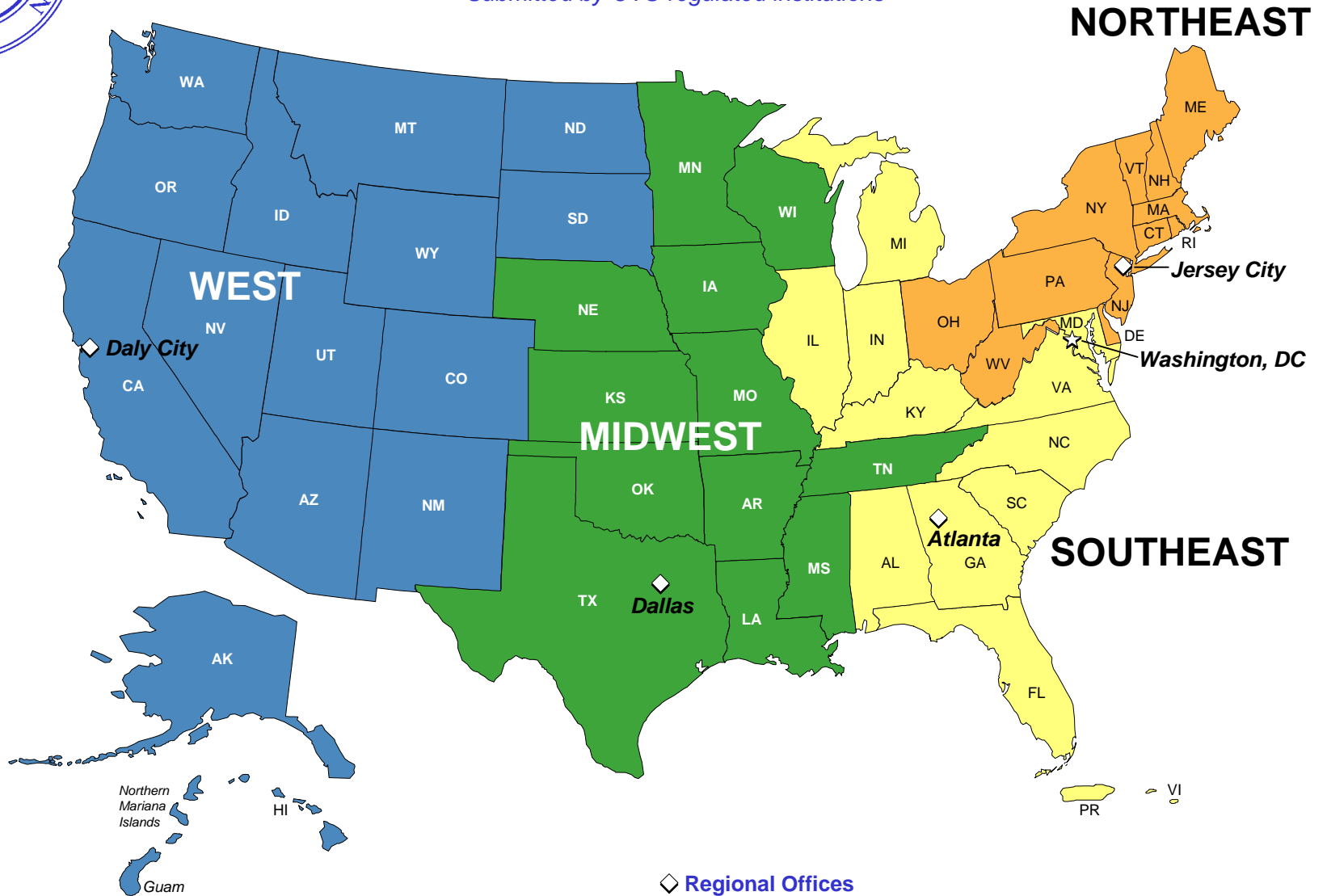


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NOTE: Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2005

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

INDUSTRY AGGREGATES:	3 mos.2005	3 mos.2004	2004	2003	2002	2001
PROFITABILITY(Percent)						
Return on Average Assets	1.22	1.19	1.17	1.29	1.21	1.07
Median Ratio	0.72	0.73	0.68	0.76	0.80	0.67
Return on Average Equity	13.29	13.01	12.79	14.29	13.61	13.10
Median Ratio	6.39	6.32	6.07	6.97	7.56	6.18
Net Interest Margin	2.86	2.88	2.89	2.90	3.06	2.89
Median Ratio	3.16	3.06	3.06	3.00	3.11	2.85
EARNINGS (\$ Millions)						
Interest Income	\$16,075.66	\$13,050.64	\$55,872.33	\$51,478.54	\$55,456.48	\$65,232.71
Interest Expense	6,684.25	4,964.03	21,300.82	20,658.87	25,468.47	37,617.66
NET INTEREST INCOME	9,391.40	8,086.62	34,571.52	30,819.66	29,988.00	27,615.05
Loss Provisions-Interest Bearing Assets	631.07	517.36	2,601.26	2,190.42	2,854.13	2,532.12
Noninterest Income	5,535.99	4,475.41	20,105.57	18,516.01	14,131.65	13,136.64
Mortgage Loan Servicing Fees	740.64	(732.03)	(62.87)	(712.51)	(3,860.33)	(1,572.23)
Other Fees and Charges	3,252.09	2,515.77	12,442.72	9,989.46	8,409.28	7,655.91
Other Noninterest Income	1,543.26	2,691.67	7,725.72	9,239.06	9,582.70	7,052.70
Noninterest Expense	8,077.93	6,846.41	30,500.29	25,766.42	22,999.31	22,590.75
G&A Expense	7,947.39	6,756.81	30,085.01	25,365.88	22,536.27	21,786.73
Goodwill Amortization	112.97	81.99	371.55	268.52	333.75	696.14
Loss Provisions-Noninterest Bearing Assets	17.57	7.61	43.72	132.02	129.30	107.88
Income Before Taxes & Extraordinary Items	6,218.39	5,198.26	21,575.53	21,378.83	18,266.21	15,628.83
Income Taxes	2,214.97	1,851.98	7,630.70	7,634.30	6,437.00	5,696.03
Extraordinary Items	0.00	(8.52)	18.56	(2.89)	7.87	269.08
NET INCOME	4,003.41	3,337.76	13,963.39	13,741.65	11,837.08	10,201.88
Profits	\$4,072.60	\$3,364.47	\$14,311.60	\$14,019.79	\$12,570.06	\$10,830.08
Losses	(\$69.19)	(\$26.71)	(\$348.21)	(\$278.14)	(\$732.99)	(\$628.20)
PROFITABILITY (Percent of Avg Assets Annualized)						
Interest Income	4.90	4.64	4.67	4.85	5.66	6.83
Interest Expense	2.04	1.77	1.78	1.95	2.60	3.94
NET INTEREST INCOME	2.86	2.88	2.89	2.90	3.06	2.89
Loss Provisions-Interest Bearing Assets	0.19	0.18	0.22	0.21	0.29	0.27
Noninterest Income	1.69	1.59	1.68	1.74	1.44	1.38
Mortgage Loan Servicing Fees	0.23	-0.26	-0.01	-0.07	-0.39	-0.16
Other Fees and Charges	0.99	0.90	1.04	0.94	0.86	0.80
Other Noninterest Income	0.47	0.96	0.65	0.87	0.98	0.74
Noninterest Expense	2.46	2.44	2.55	2.43	2.35	2.37
G&A Expense	2.42	2.40	2.52	2.39	2.30	2.28
Goodwill Amortization	0.03	0.03	0.03	0.03	0.03	0.07
Loss Provisions-Noninterest Bearing Assets	0.01	0.00	0.00	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	1.90	1.85	1.80	2.01	1.87	1.64
Income Taxes	0.68	0.66	0.64	0.72	0.66	0.60
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.03
NET INCOME	1.22	1.19	1.17	1.29	1.21	1.07
Profits	1.24	1.20	1.20	1.32	1.28	1.13
Losses	-0.02	-0.01	-0.03	-0.03	-0.07	-0.07

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	MAR 2005	DEC 2004	SEP 2004	JUN 2004	MAR 2004	DEC 2003	SEP 2003	JUN 2003	MAR 2003
NUMBER OF INSTITUTIONS:	880	886	896	910	923	928	936	947	958
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	1.22	1.17	1.15	1.16	1.19	1.26	1.28	1.34	1.30
Median Ratio	0.72	0.71	0.75	0.73	0.73	0.67	0.76	0.82	0.81
Return on Average Equity (Annualized)	13.29	12.96	12.58	12.63	13.01	14.07	14.17	14.71	14.23
Median Ratio	6.38	6.21	6.43	6.57	6.31	6.32	7.04	7.57	7.54
Net Interest Margin (Annualized)	2.86	2.90	2.88	2.91	2.88	2.84	2.84	2.94	2.99
Median Ratio	3.16	3.17	3.13	3.05	3.06	3.03	2.96	3.02	3.07
Number of Profitable Thrifts	811	803	819	824	841	821	847	886	883
Percent Profitable	92.16	90.63	91.41	90.55	91.12	88.47	90.49	93.56	92.17
Profits (\$ Millions)	\$4,072.60	\$3,836.18	\$3,678.77	\$3,432.18	\$3,364.47	\$3,545.58	\$3,518.50	\$3,594.66	\$3,361.05
Number of Unprofitable Thrifts	69	83	77	86	82	107	89	61	75
Percent Unprofitable	7.84	9.37	8.59	9.45	8.88	11.53	9.51	6.44	7.83
Losses (\$ Millions)	(\$69.19)	(\$76.10)	(\$178.90)	(\$66.51)	(\$26.71)	(\$102.33)	(\$78.90)	(\$61.44)	(\$35.47)
EARNINGS (\$ Millions)									
Interest Income	\$16,075.66	\$15,330.14	\$14,186.02	\$13,305.52	\$13,050.64	\$12,730.27	\$12,673.86	\$12,995.73	\$13,078.68
Interest Expense	6,684.25	6,048.34	5,442.79	4,845.66	4,964.03	4,971.90	5,027.10	5,240.41	5,419.47
NET INTEREST INCOME	9,391.40	9,281.80	8,743.23	8,459.86	8,086.62	7,758.37	7,646.76	7,755.31	7,659.22
Loss Provisions-Interest Bearing Assets	631.07	830.80	630.30	622.80	517.36	338.47	537.95	652.91	661.10
Noninterest Income	5,535.99	5,479.84	5,238.35	4,911.97	4,475.41	4,678.35	4,779.81	4,846.34	4,211.51
Mortgage Loan Servicing Fees	740.64	405.13	317.33	(53.30)	(732.03)	800.61	140.50	(1,032.43)	(621.18)
Other Fees and Charges	3,252.09	3,367.19	3,404.81	3,154.94	2,515.77	2,622.60	2,589.54	2,465.09	2,312.23
Other Noninterest Income	1,543.26	1,707.51	1,516.21	1,810.33	2,691.67	1,255.15	2,049.78	3,413.68	2,520.46
Noninterest Expense	8,077.93	8,151.04	7,962.03	7,540.81	6,846.41	6,750.13	6,536.51	6,454.02	6,025.76
G&A Expense	7,947.39	8,032.83	7,853.93	7,441.44	6,756.81	6,656.30	6,444.97	6,328.37	5,936.25
Goodwill Amortization	112.97	97.18	100.57	91.82	81.99	75.56	62.48	74.70	55.78
Loss Provisions-Noninterest Bearing Assets	17.57	21.03	7.53	7.56	7.61	18.27	29.07	50.96	33.73
Income Before Taxes & Extraordinary Items	6,218.39	5,779.80	5,389.25	5,208.22	5,198.26	5,348.13	5,352.11	5,494.72	5,183.87
Income Taxes	2,214.97	2,019.03	1,886.06	1,873.63	1,851.98	1,906.75	1,912.80	1,962.91	1,851.84
Extraordinary Items	0.00	(0.69)	(3.32)	31.09	(8.52)	1.87	0.29	1.41	(6.45)
NET INCOME	4,003.41	3,760.09	3,499.87	3,365.67	3,337.76	3,443.25	3,439.60	3,533.22	3,325.58
PROFITABILITY (Percent of Avg Assets Annualized)									
Interest Income	4.90	4.78	4.68	4.57	4.64	4.67	4.70	4.93	5.11
Interest Expense	2.04	1.89	1.79	1.66	1.77	1.82	1.87	1.99	2.12
NET INTEREST INCOME	2.86	2.90	2.88	2.91	2.88	2.84	2.84	2.94	2.99
Loss Provisions-Interest Bearing Assets	0.19	0.26	0.21	0.21	0.18	0.12	0.20	0.25	0.26
Noninterest Income	1.69	1.71	1.73	1.69	1.59	1.72	1.77	1.84	1.64
Mortgage Loan Servicing Fees	0.23	0.13	0.10	-0.02	-0.26	0.29	0.05	-0.39	-0.24
Other Fees and Charges	0.99	1.05	1.12	1.08	0.90	0.96	0.96	0.94	0.90
Other Noninterest Income	0.47	0.53	0.50	0.62	0.96	0.46	0.76	1.30	0.98
Noninterest Expense	2.46	2.54	2.63	2.59	2.44	2.47	2.43	2.45	2.35
G&A Expense	2.42	2.51	2.59	2.56	2.40	2.44	2.39	2.40	2.32
Goodwill Amortization	0.03	0.03	0.03	0.03	0.03	0.03	0.02	0.03	0.02
Loss Provisions-Noninterest Bearing Assets	0.01	0.01	0.00	0.00	0.00	0.01	0.01	0.02	0.01
Income Before Taxes & Extraordinary Items	1.90	1.80	1.78	1.79	1.85	1.96	1.99	2.08	2.02
Income Taxes	0.68	0.63	0.62	0.64	0.66	0.70	0.71	0.74	0.72
Extraordinary Items	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00
NET INCOME	1.22	1.17	1.15	1.16	1.19	1.26	1.28	1.34	1.30

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	MAR 2005	DEC 2004	SEP 2004	JUN 2004	MAR 2004	DEC 2003	SEP 2003	JUN 2003	MAR 2003
NUMBER OF INSTITUTIONS:	880	886	896	910	923	928	936	947	958
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TOTAL ASSETS (\$ Billions)	\$1,340.78	\$1,306.79	\$1,227.95	\$1,188.30	\$1,157.36	\$1,092.62	\$1,094.13	\$1,064.67	\$1,047.53
Cash and Noninterest-Earning Deposits	18.60	17.78	18.40	18.17	17.88	19.88	19.87	20.27	17.13
Investment Securities	55.37	57.18	60.09	67.89	75.78	84.95	88.81	84.10	80.54
Mortgage Derivatives	64.70	58.94	55.06	52.21	55.41	45.52	45.48	52.15	55.92
Mortgage Backed Securities	94.53	97.50	91.89	94.59	97.28	91.28	90.08	95.83	94.51
1 - 4 Family Mortgages	755.30	729.37	670.49	631.42	602.57	547.42	535.93	523.46	517.93
Home Equity Lines of Credit	82.97	79.27	67.86	58.73	53.53	48.82	42.29	38.21	37.69
Multifamily Mortgages	62.67	61.07	58.53	57.39	56.47	53.72	52.31	50.59	48.38
Nonresidential Mortgages	53.36	52.47	50.23	49.11	48.81	46.84	46.59	45.75	45.24
Construction Loans	25.91	24.85	23.98	23.11	22.86	22.17	21.55	21.82	21.64
Land Loans	11.76	11.08	10.06	9.10	8.44	7.86	7.44	6.92	6.83
Commercial Loans	40.57	40.66	38.78	37.68	32.47	39.13	40.41	30.93	30.68
Consumer Loans	77.61	78.19	76.03	74.36	67.87	63.75	58.80	60.28	55.50
Repossessed Assets, Net	0.72	0.73	0.77	0.82	0.91	0.94	1.00	0.97	0.99
Real Estate Held for Investment, Net	0.25	0.25	0.29	0.28	0.28	0.28	0.31	0.29	0.30
Office Premises & Equipment	10.55	10.63	9.94	9.71	9.79	9.73	9.68	9.56	9.42
Other Assets	75.62	72.85	69.97	68.93	66.77	65.46	82.37	68.29	68.82
Less: Contra Assets & Valuation Allowances	(57.96)	(52.20)	(48.52)	(45.73)	(49.17)	(39.21)	(39.00)	(45.62)	(49.62)
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TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$1,340.78	\$1,306.79	\$1,227.95	\$1,188.30	\$1,157.36	\$1,092.62	\$1,094.13	\$1,064.67	\$1,047.53
TOTAL DEPOSITS AND ESCROWS	784.63	757.76	720.42	695.48	692.91	662.07	672.53	660.96	647.91
Deposits less than or equal to \$100,000	475.06	459.30	442.75	433.90	436.58	444.53	461.64	451.37	449.67
Deposits greater than \$100,000	309.57	298.46	277.68	261.58	256.33	217.53	210.89	209.59	198.25
Escrows	29.82	27.31	28.50	28.28	32.85	25.43	41.38	43.82	39.18
BORROWINGS	407.63	406.19	372.15	362.39	336.98	313.35	288.27	282.62	280.00
Advances From FHLE	241.58	244.82	224.52	223.41	210.52	189.72	175.58	164.16	171.26
Repurchase Agreements & FedFunds Purchased	67.32	69.97	63.39	59.87	62.48	63.65	57.99	59.44	55.35
Other Borrowings	98.73	91.41	84.24	79.11	63.98	59.98	54.70	59.01	53.39
Other Liabilities	25.39	24.14	21.54	21.16	21.18	17.84	36.11	23.63	24.58
Equity Capital	123.13	118.70	113.84	109.26	106.29	99.36	97.23	97.46	95.04
Capital Stock and Paid-In Capital	70.39	66.79	63.99	61.75	58.51	55.05	53.50	53.20	52.42
Unrealized Gains (Losses) AFS Securities	(0.39)	0.51	0.48	(0.53)	1.57	0.54	0.99	2.50	2.45
Retained Earnings	53.73	52.21	50.34	48.82	47.46	44.98	44.21	43.55	41.87

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	MAR 2005	DEC 2004	SEP 2004	JUN 2004	MAR 2004	DEC 2003	SEP 2003	JUN 2003	MAR 2003
NUMBER OF INSTITUTIONS:	880	886	896	910	923	928	936	947	958
TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.39	1.36	1.50	1.53	1.55	1.82	1.82	1.90	1.63
Investment Securities	4.13	4.38	4.89	5.71	6.55	7.78	8.12	7.90	7.69
Mortgage Derivatives	4.83	4.51	4.48	4.39	4.79	4.17	4.16	4.90	5.34
Mortgage Backed Securities	7.05	7.46	7.48	7.96	8.41	8.35	8.23	9.00	9.02
1 - 4 Family Mortgages	56.33	55.81	54.60	53.14	52.06	50.10	48.98	49.17	49.44
Home Equity Lines of Credit	6.19	6.07	5.53	4.94	4.63	4.47	3.87	3.59	3.60
Multifamily Mortgages	4.67	4.67	4.77	4.83	4.88	4.92	4.78	4.75	4.62
Nonresidential Mortgages	3.98	4.02	4.09	4.13	4.22	4.29	4.26	4.30	4.32
Construction Loans	1.93	1.90	1.95	1.94	1.98	2.03	1.97	2.05	2.07
Land Loans	0.88	0.85	0.82	0.77	0.73	0.72	0.68	0.65	0.65
Commercial Loans	3.03	3.11	3.16	3.17	2.81	3.58	3.69	2.90	2.93
Consumer Loans	5.79	5.98	6.19	6.26	5.86	5.84	5.37	5.66	5.30
Repossessed Assets, Net	0.05	0.06	0.06	0.07	0.08	0.09	0.09	0.09	0.09
Real Estate Held for Investment, Net	0.02	0.02	0.02	0.02	0.02	0.03	0.03	0.03	0.03
Office Premises & Equipment	0.79	0.81	0.81	0.82	0.85	0.89	0.88	0.90	0.90
Other Assets	5.64	5.58	5.70	5.80	5.77	5.99	7.53	6.41	6.57
Less: Contra Assets & Valuation Allowances	-4.32	-3.99	-3.95	-3.85	-4.25	-3.59	-3.56	-4.28	-4.74
TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	58.52	57.99	58.67	58.53	59.87	60.59	61.47	62.08	61.85
Deposits less than or equal to \$100,000	35.43	35.15	36.06	36.51	37.72	40.69	42.19	42.40	42.93
Deposits greater than \$100,000	23.09	22.84	22.61	22.01	22.15	19.91	19.27	19.69	18.93
Escrows	2.22	2.09	2.32	2.38	2.84	2.33	3.78	4.12	3.74
BORROWINGS	30.40	31.08	30.31	30.50	29.12	28.68	26.35	26.55	26.73
Advances From FHLB	18.02	18.73	18.28	18.80	18.19	17.36	16.05	15.42	16.35
Repurchase Agreements & FedFunds Purchased	5.02	5.35	5.16	5.04	5.40	5.83	5.30	5.58	5.28
Other Borrowings	7.36	6.99	6.86	6.66	5.53	5.49	5.00	5.54	5.10
Other Liabilities	1.89	1.85	1.75	1.78	1.83	1.63	3.30	2.22	2.35
Equity Capital	9.18	9.08	9.27	9.19	9.18	9.09	8.89	9.15	9.07
Capital Stock and Paid-In Capital	5.25	5.11	5.21	5.20	5.06	5.04	4.89	5.00	5.00
Unrealized Gains (Losses) AFS Securities	-0.03	0.04	0.04	-0.04	0.14	0.05	0.09	0.23	0.23
Retained Earnings	4.01	4.00	4.10	4.11	4.10	4.12	4.04	4.09	4.00

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

FOR THE QUARTER ENDING:	MAR 2005	DEC 2004	SEP 2004	JUN 2004	MAR 2004	DEC 2003	SEP 2003	JUN 2003	MAR 2003
NUMBER OF INSTITUTIONS:	880	886	896	910	923	928	936	947	958
TOTAL ASSETS (Percent Change)	20.49	24.21	16.69	16.00	12.26	10.43	13.43	13.22	11.79
Cash and Noninterest-Earning Deposits	8.70	-7.21	-4.13	-7.14	5.79	14.13	34.98	46.75	22.43
Investment Securities	0.00	33.28	39.28	37.60	36.71	-33.11	61.67	56.86	51.92
Mortgage Derivatives	0.00	37.38	27.63	5.81	-0.04	-14.43	-17.20	-2.73	5.48
Mortgage Backed Securities	3.06	14.70	8.81	5.08	6.25	3.61	4.64	14.77	16.71
1 - 4 Family Mortgages	28.77	38.53	30.69	25.93	18.98	15.35	15.79	18.84	19.63
Home Equity Lines of Credit	61.44	68.25	66.81	60.15	43.89	51.64	50.24	49.43	71.28
Multifamily Mortgages	15.70	17.92	14.79	15.11	18.86	14.03	12.91	14.21	10.98
Nonresidential Mortgages	18.27	20.65	15.50	14.41	11.68	10.68	14.65	14.78	16.32
Construction Loans	19.63	17.83	17.18	12.51	9.66	6.10	1.00	3.09	1.29
Land Loans	45.00	45.66	40.50	37.57	29.23	21.97	19.49	13.72	15.18
Commercial Loans	37.62	12.27	3.64	34.82	8.04	33.49	38.31	10.60	10.95
Consumer Loans	16.69	23.77	31.18	25.04	23.68	15.56	13.80	17.49	14.67
Repossessed Assets, Net	-17.55	-19.36	-19.18	-14.08	-6.38	-4.25	2.97	3.78	7.11
Real Estate Held for Investment, Net	-12.14	-7.08	-1.01	-0.33	-2.87	-8.35	-5.08	-8.32	-8.49
Office Premises & Equipment	12.08	13.35	6.90	5.99	6.90	8.31	11.35	11.77	11.81
Other Assets	2,028.40	15.02	-12.49	4.57	-1.72	-5.84	33.61	13.39	15.83
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL LIABILITIES AND CAPITAL (Percent Chg)	20.56	24.21	16.69	16.00	12.26	10.43	13.43	13.22	11.79
TOTAL DEPOSITS AND ESCROWS	0.00	18.94	11.35	9.25	8.79	6.56	14.03	16.91	15.95
Deposits less than or equal to \$100,000	0.00	7.45	-0.23	-0.03	-1.13	1.72	10.83	10.28	10.05
Deposits greater than \$100,000	0.00	42.34	36.61	29.14	31.21	18.05	21.71	34.30	32.03
Escrows	0.00	8.65	-30.42	-34.88	-15.93	-33.35	53.52	165.09	120.12
BORROWINGS	25.83	34.66	34.68	33.70	21.85	23.04	8.55	3.46	-0.87
Advances From FHLE	19.67	35.09	33.69	42.37	24.92	12.13	-0.70	-7.59	-6.66
Repurchase Agreements & FedFunds Purchased	14.35	14.78	16.00	7.03	14.23	27.23	5.79	-8.53	-24.89
Other Borrowings	71.93	53.73	56.75	35.98	19.97	69.26	61.22	93.34	111.19
Other Liabilities	22.55	-44.90	-72.69	-69.09	-67.48	-29.20	53.84	97.62	94.03
Equity Capital	20.21	23.83	21.91	16.66	14.07	9.80	13.29	15.63	17.66
Capital Stock and Paid-In Capital	24.91	26.14	24.95	21.54	14.19	11.76	30.00	30.58	33.22
Unrealized Gains (Losses) AFS Securities	-125.61	-0.49	-48.59	-122.11	-34.02	-77.69	-66.09	68.28	-1,420.34
Retained Earnings	17.34	19.89	18.01	15.69	15.16	11.00	14.59	13.44	11.71

STRUCTURAL DATA AND LOAN ACTIVITY

FOR THE QUARTER ENDING:	MAR 2005	DEC 2004	SEP 2004	JUN 2004	MAR 2004	DEC 2003	SEP 2003	JUN 2003	MAR 2003
NUMBER OF INSTITUTIONS:	880	886	896	910	923	928	936	947	958

SELECTED STRUCTURAL DATA									
Number of New Thrifts	4	4	3	3	6	4	1	2	3
Consolidated Assets (\$ Billions)	0.20	27.37	1.67	0.90	18.78	0.05	0.02	0.56	0.67
Number of Conservatorships/Receiverships	0	0	0	0	1	0	0	0	0
Consolidated Assets (\$ Billions)	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00
Number of Bank Charter Conversions	1	5	6	4	6	3	4	3	7
Consolidated Assets (\$ Billions)	0.34	0.85	1.73	15.59	1.92	0.29	2.62	1.02	1.75
Number of Bank Acquisitions	5	5	6	8	2	6	2	8	6
Consolidated Assets (\$ Billions)	6.57	2.11	3.26	12.26	2.02	3.84	0.66	2.51	1.00
Number of Thrift Mergers	3	3	4	3	2	2	5	1	6
Consolidated Assets (\$ Billions)	31.78	0.63	1.82	3.01	1.57	2.23	1.46	0.05	1.67

LOAN ACTIVITY (\$ Millions)									
Mortgage Pool Securities									
Total Purchases	\$27,674.28	\$35,334.59	\$23,171.93	\$33,527.54	\$36,842.04	\$31,352.45	\$34,186.45	\$33,238.04	\$32,863.67
Total Sales	14,579.80	16,923.91	13,964.92	15,053.33	19,171.23	20,331.02	22,483.31	19,186.91	17,231.20
Mortgage Originations	160,979.08	176,643.90	167,067.62	196,533.96	148,843.46	163,940.60	250,458.00	215,074.78	176,176.71
Construction Loans	8,243.76	9,131.50	9,571.47	9,567.17	7,954.39	8,290.99	8,342.29	7,602.87	6,708.02
1-4 Family Mortgages	6,459.95	7,178.53	7,695.33	7,753.91	6,281.82	6,576.19	6,708.35	6,261.99	5,391.99
Permanent Loans Secured by 1-4 Family Unit	141,494.71	154,095.83	145,424.81	173,450.18	130,263.91	143,895.07	230,009.00	195,786.76	160,174.85
Mortgage Refinancings	59,708.45	63,295.64	51,774.59	71,818.62	53,918.34	42,460.75	105,213.26	116,667.75	104,203.84
Mortgage Purchases	80,748.06	79,080.92	78,345.11	80,860.33	64,147.01	62,766.03	107,232.96	99,848.84	91,373.56
Secured by 1-4 Family Mortgages	78,521.77	77,859.65	77,560.48	79,253.06	61,788.39	60,911.40	105,726.81	98,759.68	90,573.44
Mortgage Sales	128,928.46	125,235.01	124,433.55	144,786.15	92,561.23	145,008.72	233,943.52	215,801.63	182,625.95
Secured by 1-4 Family Mortgages	127,604.90	122,524.60	122,749.33	141,334.69	91,094.19	141,057.06	232,533.60	213,838.88	180,976.23
Nonmortgage Originations and Purchases	60,245.18	65,367.29	59,147.31	57,261.77	36,458.57	41,151.00	50,326.61	41,088.39	35,705.19
Consumer Loans	31,450.65	34,752.25	32,881.04	33,121.89	18,749.56	23,928.96	20,548.30	20,583.95	17,381.18

OTHER INDICATORS (Percent Annualized)									
Asset Growth Rate	12.55	17.78	14.56	20.51	18.63	1.11	12.35	7.72	18.05
Cost of Funds	2.33	2.19	2.07	1.93	2.04	2.12	2.21	2.35	2.49
Asset Yield	5.21	5.10	5.03	4.89	5.10	5.19	5.24	5.46	5.67
Mortgage Portfolio Yield	5.12	5.02	4.94	4.85	5.14	5.24	5.42	5.62	5.83
Earnings Efficiency	108.20	107.99	107.82	107.92	108.13	106.63	106.79	107.16	107.30
Operating Efficiency	59.38	61.53	63.01	64.36	68.46	59.53	62.11	68.88	63.49

CAPITAL MEASURES

FOR THE QUARTER ENDING:	MAR 2005	DEC 2004	SEP 2004	JUN 2004	MAR 2004	DEC 2003	SEP 2003	JUN 2003	MAR 2003
NUMBER OF INSTITUTIONS:	880	886	896	910	923	928	936	947	958

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	879	885	895	909	922	927	935	947	958
Percent of Thrifts	99.89	99.89	99.89	99.89	99.89	99.89	99.89	100.00	100.00
Consolidated Assets (\$ Billions)	\$1,340.74	\$1,306.75	\$1,227.91	\$1,188.19	\$1,157.25	\$1,092.57	\$1,093.90	\$1,064.67	\$1,047.53
Fail FDICIA Capital Standards	1	1	1	1	1	1	1	0	0
Percent of Thrifts	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.04	\$0.05	\$0.05	\$0.11	\$0.11	\$0.05	\$0.23	\$0.00	\$0.00
Critically Undercapitalized	1	0	0	0	0	0	0	0	0
Percent of Thrifts	0.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.04	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$104.17	\$100.20	\$95.89	\$93.50	\$89.41	\$84.08	\$81.69	\$81.38	\$79.06
Tangible Equity Ratio	7.89	7.80	7.95	7.99	7.86	7.82	7.59	7.79	7.69
Median Ratio	10.05	10.02	9.91	9.85	9.87	9.69	9.63	9.43	9.43
Tier 1 Capital (\$ Billions)	\$104.25	\$100.29	\$96.01	\$93.62	\$89.48	\$84.11	\$81.72	\$81.40	\$79.08
Tier 1 Leverage Ratio	7.89	7.80	7.95	7.99	7.86	7.82	7.59	7.79	7.70
Median Ratio	10.05	10.02	9.91	9.85	9.87	9.69	9.64	9.44	9.44
Tier 1 Risk-based Capital Ratio	12.54	12.39	12.59	12.90	12.82	12.80	12.62	12.81	12.68
Median Ratio	17.26	16.88	16.79	17.05	17.39	17.18	16.96	17.05	17.10
Risk-based Capital (\$ Billions)	\$115.92	\$112.15	\$106.01	\$102.66	\$99.35	\$93.50	\$91.22	\$90.71	\$88.23
Total Risk-based Capital Ratio	13.95	13.85	13.90	14.15	14.23	14.23	14.09	14.27	14.14
Median Ratio	18.11	17.76	17.83	17.99	18.27	17.99	17.79	18.00	17.89

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 2005	DEC 2004	SEP 2004	JUN 2004	MAR 2004	DEC 2003	SEP 2003	JUN 2003	MAR 2003
NUMBER OF INSTITUTIONS:	880	886	896	910	923	928	936	947	958
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$7,072.44	\$7,335.67	\$6,953.59	\$6,667.58	\$6,436.22	\$7,789.18	\$7,178.18	\$7,789.84	\$7,237.35
Mortgage Loans									
Construction & Land Loans	276.94	258.49	249.20	263.28	244.01	235.05	263.45	266.85	318.26
Nonresidential Mortgages	243.03	234.20	226.26	238.97	291.54	251.61	223.85	256.08	302.04
Multifamily Mortgages	80.02	62.15	68.12	81.13	89.91	72.63	111.71	89.24	93.22
1-4 Family Mortgages	5,022.51	5,126.38	4,866.92	4,584.64	4,636.70	5,640.13	5,328.06	5,750.85	5,179.94
Home Equity Lines of Credit	231.75	229.16	246.65	176.95	211.02	36.07	36.25	36.83	36.03
Nonmortgage Loans and Leases									
Commercial Loans	420.67	387.01	379.93	429.50	300.45	293.00	291.06	328.03	373.92
Consumer Loans	1,029.27	1,267.44	1,163.17	1,070.08	873.60	1,260.69	923.80	1,061.97	933.93
NONCURRENT LOANS (\$ Millions)	\$5,497.92	\$5,601.30	\$5,292.78	\$5,144.33	\$5,590.37	\$6,352.44	\$6,441.91	\$6,350.59	\$6,571.41
Mortgage Loans									
Construction & Land Loans	263.10	255.34	261.72	240.66	294.87	255.91	330.13	332.07	441.44
Nonresidential Mortgages	360.36	414.27	405.90	377.05	451.68	408.50	481.61	522.31	571.77
Multifamily Mortgages	50.97	78.72	85.61	70.88	117.62	68.02	85.07	94.84	74.01
1-4 Family Mortgages	3,713.07	3,792.06	3,503.50	3,438.25	3,790.61	4,528.29	4,477.89	4,344.08	4,419.64
Home Equity Lines of Credit	120.00	112.31	88.52	77.64	106.18	14.86	15.95	17.52	16.99
Nonmortgage Loans and Leases									
Commercial Loans	526.49	452.81	501.64	502.75	463.26	475.00	611.86	610.46	641.99
Consumer Loans	583.93	608.09	534.41	514.74	472.34	601.87	439.40	429.31	405.58
NET CHARGE-OFFS (\$ Millions)	\$681.68	\$827.66	\$650.91	\$653.58	\$686.69	\$688.55	\$679.22	\$719.11	\$709.54
Mortgage Loans									
Construction & Land Loans	3.39	8.69	5.31	2.97	4.40	7.98	7.75	13.66	10.41
Nonresidential Mortgages	2.33	6.93	14.28	12.05	22.99	5.90	6.19	15.28	9.90
Multifamily Mortgages	0.52	2.30	1.68	3.01	0.47	(0.25)	0.52	2.37	0.89
1-4 Family Mortgages	67.39	76.30	53.27	46.73	59.93	58.15	40.47	59.54	57.30
Home Equity Lines of Credit	9.42	6.74	7.39	5.10	6.06	5.85	3.15	2.83	3.44
Nonmortgage Loans and Leases									
Commercial Loans	148.24	184.19	142.13	130.47	92.22	32.93	84.23	145.77	137.25
Consumer Loans	445.76	478.01	418.42	430.32	487.96	528.40	496.92	418.85	430.67
Reposessed Assets	15.49	24.74	12.71	11.46	14.49	25.00	31.96	54.85	41.99
Other	(1.44)	46.50	3.11	16.58	4.24	30.43	11.17	8.80	21.14
REPOSSESSED ASSETS, NET (\$ Millions)	\$724.94	\$729.43	\$774.75	\$817.75	\$909.62	\$937.53	\$995.26	\$974.38	\$989.61
Construction & Land Loans	55.85	64.32	76.16	80.97	127.04	142.79	181.11	177.79	177.09
Nonresidential Mortgages	93.10	82.51	114.87	125.42	121.53	136.98	162.36	157.00	168.54
Multifamily Mortgages	16.06	18.22	13.13	13.13	10.84	6.19	6.05	5.19	5.83
1-4 Family Mortgages	529.45	529.29	536.72	563.66	606.23	597.32	583.57	576.78	571.74
Other	30.48	35.10	33.88	34.56	43.98	54.25	62.17	57.62	66.40
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)									
Real Estate Loans	\$909.00	\$878.83	\$813.28	\$770.13	\$739.15	\$678.01	\$663.81	\$648.54	\$640.02
Percent of Total Assets	67.80	67.25	66.23	64.81	63.87	62.05	60.67	60.91	61.10
Noncurrent Real Estate Loans	\$4.39	\$4.54	\$4.26	\$4.13	\$4.65	\$5.26	\$5.37	\$5.29	\$5.51
Percent of Total Assets	0.33	0.35	0.35	0.35	0.40	0.48	0.49	0.50	0.53
Real Estate Owned	\$0.69	\$0.69	\$0.74	\$0.78	\$0.87	\$0.88	\$0.93	\$0.92	\$0.92
Percent of Total Assets	0.05	0.05	0.06	0.07	0.07	0.08	0.09	0.09	0.09
Troubled Real Estate Loans	\$5.08	\$5.23	\$5.00	\$4.91	\$5.52	\$6.14	\$6.31	\$6.21	\$6.43
Percent of Total Assets	0.38	0.40	0.41	0.41	0.48	0.56	0.58	0.58	0.61
Valuation Allowances	\$6.99	\$6.96	\$6.77	\$6.70	\$6.48	\$6.54	\$6.86	\$7.04	\$6.83
Coverage Ratio	121.53	119.32	122.68	124.87	110.55	98.08	99.19	101.47	94.66
Reserve Ratio	0.65	0.67	0.70	0.73	0.74	0.80	0.84	0.87	0.86

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 2005	DEC 2004	SEP 2004	JUN 2004	MAR 2004	DEC 2003	SEP 2003	JUN 2003	MAR 2003
NUMBER OF INSTITUTIONS:	880	886	896	910	923	928	936	947	958
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.53	0.56	0.57	0.56	0.56	0.71	0.66	0.73	0.69
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.74	0.72	0.73	0.82	0.78	0.78	0.91	0.93	1.12
Nonresidential Mortgages	0.46	0.45	0.45	0.49	0.60	0.54	0.48	0.56	0.67
Multifamily Mortgages	0.13	0.10	0.12	0.14	0.16	0.14	0.21	0.18	0.19
1-4 Family Mortgages	0.66	0.70	0.73	0.73	0.77	1.03	0.99	1.10	1.00
Home Equity Lines of Credit	0.28	0.29	0.36	0.30	0.39	0.07	0.09	0.10	0.10
Nonmortgage Loans and Leases									
Commercial Loans	1.04	0.95	0.98	1.14	0.93	0.75	0.72	1.06	1.22
Consumer Loans	1.33	1.62	1.53	1.44	1.29	1.98	1.57	1.76	1.68
NONCURRENT LOANS (% Total Assets)	0.41	0.43	0.43	0.43	0.48	0.58	0.59	0.60	0.63
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.70	0.71	0.77	0.75	0.94	0.85	1.14	1.16	1.55
Nonresidential Mortgages	0.68	0.79	0.81	0.77	0.93	0.87	1.03	1.14	1.26
Multifamily Mortgages	0.08	0.13	0.15	0.12	0.21	0.13	0.16	0.19	0.15
1-4 Family Mortgages	0.49	0.52	0.52	0.54	0.63	0.83	0.84	0.83	0.85
Home Equity Lines of Credit	0.14	0.14	0.13	0.13	0.20	0.03	0.04	0.05	0.05
Nonmortgage Loans and Leases									
Commercial Loans	1.30	1.11	1.29	1.33	1.43	1.21	1.51	1.97	2.09
Consumer Loans	0.75	0.78	0.70	0.69	0.70	0.94	0.75	0.71	0.73
NET CHARGE-OFFS (% Total Assets)	0.05	0.06	0.05	0.06	0.06	0.06	0.06	0.07	0.07
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.01	0.02	0.02	0.01	0.01	0.03	0.03	0.05	0.04
Nonresidential Mortgages	0.00	0.01	0.03	0.02	0.05	0.01	0.01	0.03	0.02
Multifamily Mortgages	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00
1-4 Family Mortgages	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Home Equity Lines of Credit	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Nonmortgage Loans and Leases									
Commercial Loans	0.37	0.45	0.37	0.35	0.28	0.08	0.21	0.47	0.45
Consumer Loans	0.57	0.61	0.55	0.58	0.72	0.83	0.85	0.69	0.78
Repossessed Assets	2.14	3.39	1.64	1.40	1.59	2.67	3.21	5.63	4.24
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)	0.05	0.06	0.06	0.07	0.08	0.09	0.09	0.09	0.09
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans	0.15	0.18	0.22	0.25	0.41	0.48	0.62	0.62	0.62
Nonresidential Mortgages	0.17	0.16	0.23	0.26	0.25	0.29	0.35	0.34	0.37
Multifamily Mortgages	0.03	0.03	0.02	0.02	0.02	0.01	0.01	0.01	0.01
1-4 Family Mortgages	0.07	0.07	0.08	0.09	0.10	0.11	0.11	0.11	0.11
Other	0.04	0.05	0.05	0.05	0.07	0.08	0.08	0.08	0.10
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	0.20	0.25	0.21	0.22	0.24	0.25	0.25	0.27	0.27
Net Provisions for Losses (Annualized)	0.19	0.25	0.21	0.21	0.18	0.12	0.20	0.25	0.25
Valuation Allowances	0.52	0.53	0.55	0.56	0.56	0.60	0.63	0.66	0.65
Noncurrent Loans	0.41	0.43	0.43	0.43	0.48	0.58	0.59	0.60	0.63
Repossessed Assets, Net (% Total Assets)	0.05	0.06	0.06	0.07	0.08	0.09	0.09	0.09	0.09
Troubled Assets	0.46	0.48	0.49	0.50	0.56	0.67	0.68	0.69	0.72

SELECTED INDICATORS

BY FDICIA CATEGORY

FIRST QUARTER 2005:	WELL- CAPITALIZED	ADEQUATELY CAPITALIZED	CRITICALLY UNDER- CAPITALIZED	INDUSTRY
NUMBER OF INSTITUTIONS:	875	4	1	880

Total Assets (\$ Billions)	\$1,340.08	\$0.66	\$0.04	\$1,340.78
Tier 1 Leverage Ratio (Percent)	7.90	7.02	1.60	7.89
Median Ratio	10.08	6.00	1.60	10.05
Total Risk-based Capital Ratio (Percent)	13.95	10.10	3.43	13.95
Median Ratio	18.13	11.05	3.43	18.11
Return on Average Assets (Percent Annualized)	1.22	0.68	-4.96	1.22
Median Ratio	0.72	-1.29	-4.96	0.72
Net Interest Margin (Percent Annualized)	2.86	3.51	3.27	2.86
Median Ratio	3.16	2.88	3.27	3.16
Number of Profitable Thrifts	810	1	0	811
Profits (\$ Millions)	\$4,071.07	\$1.53	\$0.00	\$4,072.60
Number of Unprofitable Thrifts	65	3	1	69
Losses (\$ Millions)	(\$68.18)	(\$0.45)	(\$0.56)	(\$69.19)
Valuation Allowances (Percent of Total Assets)	0.52	0.82	6.29	0.52
Troubled Assets (Percent of Total Assets)	0.46	0.50	10.75	0.46
Asset Growth Rate (Percent Annualized)	12.55	19.78	-12.52	12.55

BY OTS EXAMINATION RATING

FIRST QUARTER 2005:	CAMELS 1 AND 2	CAMELS 3	CAMELS 4 AND 5	INDUSTRY
NUMBER OF INSTITUTIONS:	808	53	8	880

Total Assets (\$ Billions)	\$1,309.72	\$25.82	\$1.60	\$1,340.78
Tier 1 Leverage Ratio (Percent)	7.86	9.71	6.64	7.89
Median Ratio	10.13	8.75	7.14	10.05
Total Risk-based Capital Ratio (Percent)	13.90	16.28	13.46	13.95
Median Ratio	18.30	15.91	13.59	18.11
Return on Average Assets (Percent Annualized)	1.22	1.14	0.17	1.22
Median Ratio	0.76	0.35	-0.12	0.72
Net Interest Margin (Percent Annualized)	2.83	4.28	2.44	2.86
Median Ratio	3.16	3.19	2.79	3.16
Number of Profitable Thrifts	762	36	4	811
Profits (\$ Millions)	\$3,986.24	\$76.31	\$1.75	\$4,072.60
Number of Unprofitable Thrifts	46	17	4	69
Losses (\$ Millions)	(\$63.25)	(\$4.33)	(\$1.05)	(\$69.19)
Valuation Allowances (Percent of Total Assets)	0.50	1.40	1.66	0.52
Troubled Assets (Percent of Total Assets)	0.46	0.75	1.48	0.46
Asset Growth Rate (Percent Annualized)	12.56	12.80	-8.16	12.55

Eleven de novo thrifts have not been assigned an examination rating. These reported total assets of \$3.6 billion and net income of \$7.7 million.
Office of Thrift Supervision / May 2005

STATEMENT OF OPERATIONS
BY REGION

FIRST QUARTER 2005:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	269	312	204	95	880
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	1.25	1.04	0.89	1.31	1.22
Median Ratio	0.70	0.65	0.77	0.95	0.72
Return on Average Equity (Annualized)	12.87	11.46	10.02	14.70	13.29
Median Ratio	5.96	6.05	6.64	9.33	6.38
Net Interest Margin (Annualized)	2.92	2.99	2.79	2.75	2.86
Median Ratio	3.10	3.15	3.18	3.31	3.16
Number of Profitable Thrifts	247	281	191	92	811
Percent Profitable	91.82	90.06	93.63	96.84	92.16
Profits (\$ Millions)	\$1,015.42	\$583.71	\$345.59	\$2,134.59	\$4,072.60
Number of Unprofitable Thrifts	22	31	13	3	69
Percent Unprofitable	8.18	9.94	6.37	3.16	7.84
Losses (\$ Millions)	(\$3.42)	(\$7.84)	(\$57.39)	(\$0.54)	(\$69.19)
EARNINGS (\$ Millions)					
Interest Income	\$4,069.74	\$2,815.52	\$1,618.49	\$7,661.04	\$16,075.66
Interest Expense	1,709.08	1,157.15	714.96	3,178.66	6,684.25
NET INTEREST INCOME	2,360.66	1,658.38	903.53	4,482.39	9,391.40
Loss Provisions-Interest Bearing Assets	96.50	133.82	62.01	339.65	631.07
Noninterest Income	1,037.59	809.03	401.05	3,288.58	5,535.99
Mortgage Loan Servicing Fees	90.84	41.24	23.41	585.15	740.64
Other Fees and Charges	640.60	544.81	312.37	1,754.63	3,252.09
Other Noninterest Income	306.15	222.98	65.27	948.80	1,543.26
Noninterest Expense	1,722.49	1,449.80	862.52	4,045.09	8,077.93
G&A Expense	1,682.88	1,433.51	846.87	3,986.12	7,947.39
Goodwill Amortization	36.55	14.90	10.49	51.03	112.97
Loss Provisions-Noninterest Bearing Assets	3.07	1.39	5.17	7.94	17.57
Income Before Taxes & Extraordinary Items	1,579.25	883.78	380.04	3,386.23	6,218.39
Income Taxes	567.26	307.92	91.84	1,252.18	2,214.97
Extraordinary Items	0.00	0.00	0.00	0.00	0.00
NET INCOME	1,012.00	575.86	288.20	2,134.05	4,003.41
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	5.04	5.07	5.00	4.71	4.90
Interest Expense	2.12	2.08	2.21	1.95	2.04
NET INTEREST INCOME	2.92	2.99	2.79	2.75	2.86
Loss Provisions-Interest Bearing Assets	0.12	0.24	0.19	0.21	0.19
Noninterest Income	1.28	1.46	1.24	2.02	1.69
Mortgage Loan Servicing Fees	0.11	0.07	0.07	0.36	0.23
Other Fees and Charges	0.79	0.98	0.96	1.08	0.99
Other Noninterest Income	0.38	0.40	0.20	0.58	0.47
Noninterest Expense	2.13	2.61	2.66	2.49	2.46
G&A Expense	2.08	2.58	2.62	2.45	2.42
Goodwill Amortization	0.05	0.03	0.03	0.03	0.03
Loss Provisions-Noninterest Bearing Assets	0.00	0.00	0.02	0.00	0.01
Income Before Taxes & Extraordinary Items	1.95	1.59	1.17	2.08	1.90
Income Taxes	0.70	0.55	0.28	0.77	0.68
Extraordinary Items	0.00	0.00	0.00	0.00	0.00
NET INCOME	1.25	1.04	0.89	1.31	1.22

STATEMENT OF CONDITION
BY REGION

FIRST QUARTER 2005:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	269	312	204	95	880

TOTAL ASSETS (\$ Billions)	\$334.08	\$225.68	\$129.41	\$664.39	\$1,340.78
Cash and Noninterest-Earning Deposits	3.25	4.04	2.19	9.12	18.60
Investment Securities	21.10	14.55	18.35	12.64	55.37
Mortgage Derivatives	38.22	10.21	3.04	13.22	64.70
Mortgage Backed Securities	31.60	20.90	13.82	28.22	94.53
1 - 4 Family Mortgages	161.70	106.97	45.54	441.97	755.30
Home Equity Lines of Credit	10.78	20.22	6.68	45.29	82.97
Multifamily Mortgages	9.30	5.15	3.27	45.03	62.67
Nonresidential Mortgages	19.45	11.78	8.84	13.30	53.36
Construction Loans	5.32	6.82	6.34	7.43	25.91
Land Loans	2.67	3.94	2.18	2.96	11.76
Commercial Loans	12.18	8.70	5.60	14.09	40.57
Consumer Loans	12.32	20.93	14.30	30.06	77.61
Reposessed Assets, Net	0.10	0.21	0.09	0.32	0.72
Real Estate Held for Investment, Net	0.03	0.08	0.08	0.06	0.25
Office Premises & Equipment	2.17	2.41	1.22	4.75	10.55
Other Assets	16.24	10.28	5.31	44.34	75.62
Less: Contra Assets & Valuation Allowances	(36.66)	(8.93)	(2.27)	(10.10)	(57.96)

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$334.08	\$225.68	\$129.41	\$664.39	\$1,340.78
TOTAL DEPOSITS AND ESCROWS	203.22	151.95	76.54	353.93	784.63
Deposits less than or equal to \$100,000	139.95	99.58	53.06	182.87	475.06
Deposits greater than \$100,000	63.27	52.38	23.48	171.07	309.57
Escrows	2.16	2.20	1.34	24.13	29.82
BORROWINGS	93.36	49.49	39.83	235.95	407.63
Advances From FHLE	37.84	31.61	34.33	148.80	241.58
Repurchase Agreements & FedFunds Purchased	22.03	15.61	2.65	27.04	67.32
Other Borrowings	33.50	2.27	2.85	60.11	98.73
Other Liabilities	4.76	3.72	1.44	15.55	25.39
Equity Capital	32.73	20.52	11.60	58.96	123.13
Capital Stock and Paid-In Capital	17.37	11.21	5.25	37.14	70.39
Unrealized Gains (Losses) AFS Securities	(0.43)	(0.23)	0.05	0.23	(0.39)
Retained Earnings	16.03	9.62	6.38	21.80	53.73

STATEMENT OF CONDITION
BY REGION

FIRST QUARTER 2005:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	269	312	204	95	880

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	0.97	1.79	1.69	1.37	1.39
Investment Securities	6.32	6.45	14.18	1.90	4.13
Mortgage Derivatives	11.44	4.52	2.35	1.99	4.83
Mortgage Backed Securities	9.46	9.26	10.68	4.25	7.05
1 - 4 Family Mortgages	48.40	47.40	35.19	66.52	56.33
Home Equity Lines of Credit	3.23	8.96	5.16	6.82	6.19
Multifamily Mortgages	2.79	2.28	2.53	6.78	4.67
Nonresidential Mortgages	5.82	5.22	6.83	2.00	3.98
Construction Loans	1.59	3.02	4.90	1.12	1.93
Land Loans	0.80	1.75	1.69	0.45	0.88
Commercial Loans	3.65	3.85	4.32	2.12	3.03
Consumer Loans	3.69	9.27	11.05	4.52	5.79
Repossessed Assets, Net	0.03	0.09	0.07	0.05	0.05
Real Estate Held for Investment, Net	0.01	0.03	0.06	0.01	0.02
Office Premises & Equipment	0.65	1.07	0.94	0.71	0.79
Other Assets	4.86	4.56	4.11	6.67	5.64
Less: Contra Assets & Valuation Allowances	-10.97	-3.96	-1.75	-1.52	-4.32

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	60.83	67.33	59.15	53.27	58.52
Deposits less than or equal to \$100,000	41.89	44.12	41.00	27.52	35.43
Deposits greater than \$100,000	18.94	23.21	18.15	25.75	23.09
Escrows	0.65	0.97	1.03	3.63	2.22
BORROWINGS	27.95	21.93	30.78	35.51	30.40
Advances From FHLE	11.33	14.01	26.53	22.40	18.02
Repurchase Agreements & FedFunds Purchased	6.59	6.91	2.05	4.07	5.02
Other Borrowings	10.03	1.01	2.20	9.05	7.36
Other Liabilities	1.43	1.65	1.11	2.34	1.89
Equity Capital	9.80	9.09	8.96	8.87	9.18
Capital Stock and Paid-In Capital	5.20	4.97	4.06	5.59	5.25
Unrealized Gains (Losses) AFS Securities	-0.13	-0.10	0.04	0.03	-0.03
Retained Earnings	4.80	4.26	4.93	3.28	4.01

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

FIRST QUARTER 2005:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	269	312	204	95	880

TOTAL ASSETS (Percent Change)	24.56	13.81	3.51	24.68	20.49
Cash and Noninterest-Earning Deposits	2.76	21.85	7.69	6.04	8.70
Investment Securities	0.00	0.00	0.00	0.00	0.00
Mortgage Derivatives	0.00	0.00	0.00	0.00	0.00
Mortgage Backed Securities	-4.51	17.51	-18.91	18.51	3.06
1 - 4 Family Mortgages	36.02	22.16	10.51	30.16	28.77
Home Equity Lines of Credit	15.49	65.88	40.77	80.25	61.44
Multifamily Mortgages	10.54	17.16	25.31	15.93	15.70
Nonresidential Mortgages	29.20	18.80	12.44	8.20	18.27
Construction Loans	39.30	21.11	4.56	20.92	19.63
Land Loans	65.34	41.28	51.78	30.76	45.00
Commercial Loans	20.37	9.09	24.25	104.75	37.62
Consumer Loans	13.69	4.62	11.85	31.38	16.69
Reposessed Assets, Net	-17.81	-11.89	-42.28	-10.02	-17.55
Real Estate Held for Investment, Net	-56.85	-4.81	7.08	15.11	-12.14
Office Premises & Equipment	17.30	9.04	11.06	11.66	12.08
Other Assets	2,214.92	1,544.57	1,017.81	2,429.96	2,028.40
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	24.62	13.93	3.56	24.72	20.56
TOTAL DEPOSITS AND ESCROWS	0.00	0.00	0.00	0.00	0.00
Deposits less than or equal to \$100,000	0.00	0.00	0.00	0.00	0.00
Deposits greater than \$100,000	0.00	0.00	0.00	0.00	0.00
Escrows	0.00	0.00	0.00	0.00	0.00
BORROWINGS	38.27	35.84	-0.56	24.06	25.83
Advances From FHLE	15.56	21.36	1.31	24.57	19.67
Repurchase Agreements & FedFunds Purchased	28.10	64.35	-35.25	-3.75	14.35
Other Borrowings	101.87	234.69	65.88	56.40	71.93
Other Liabilities	-10.54	1.42	-11.48	52.20	22.55
Equity Capital	24.07	14.46	6.04	23.37	20.21
Capital Stock and Paid-In Capital	45.52	15.94	7.48	22.21	24.91
Unrealized Gains (Losses) AFS Securities	-211.47	-195.78	-79.69	-65.21	-125.61
Retained Earnings	11.79	16.93	4.72	26.69	17.34

CAPITAL MEASURES
BY REGION

FIRST QUARTER 2005:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	269	312	204	95	880

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	269	311	204	95	879
Percent of Thrifts	100.00	99.68	100.00	100.00	99.89
Consolidated Assets (\$ Billions)	\$334.08	\$225.64	\$129.41	\$664.39	\$1,340.74
Fail FDICIA Capital Standards	0	1	0	0	1
Percent of Thrifts	0.00	0.32	0.00	0.00	0.11
Consolidated Assets (\$ Billions)	\$0.00	\$0.04	\$0.00	\$0.00	\$0.04
Critically Undercapitalized	0	1	0	0	1
Percent of Thrifts	0.00	0.32	0.00	0.00	0.11
Consolidated Assets (\$ Billions)	\$0.00	\$0.04	\$0.00	\$0.00	\$0.04

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$28.35	\$19.20	\$11.21	\$46.11	\$104.17
Tangible Equity Ratio	8.60	8.58	8.71	7.09	7.89
Median Ratio	10.62	9.67	10.20	9.10	10.05
Tier 1 Capital (\$ Billions)	\$28.36	\$19.22	\$11.21	\$46.16	\$104.25
Tier 1 Leverage Ratio	8.60	8.58	8.71	7.09	7.89
Median Ratio	10.62	9.67	10.20	9.20	10.05
Tier 1 Risk-based Capital Ratio	14.30	13.25	13.90	11.26	12.54
Median Ratio	20.16	16.29	16.85	14.45	17.26
Risk-based Capital (\$ Billions)	\$30.73	\$20.10	\$11.86	\$53.94	\$115.92
Total Risk-based Capital Ratio	15.50	13.85	14.71	13.15	13.95
Median Ratio	20.95	17.19	17.81	15.43	18.11

ASSET QUALITY INDICATORS
BY REGION

FIRST QUARTER 2005:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	269	312	204	95	880
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$1,322.49	\$1,198.30	\$680.50	\$3,890.92	\$7,072.44
Mortgage Loans					
Construction & Land Loans	116.18	72.27	50.73	37.76	276.94
Nonresidential Mortgages	74.78	76.30	58.56	33.40	243.03
Multifamily Mortgages	26.63	17.56	11.31	24.51	80.02
1-4 Family Mortgages	897.96	712.05	387.36	3,044.91	5,022.51
Home Equity Lines of Credit	37.86	63.10	29.61	101.19	231.75
Nonmortgage Loans and Leases					
Commercial Loans	75.30	120.32	34.77	190.27	420.67
Consumer Loans	131.64	199.80	137.77	560.07	1,029.27
NONCURRENT LOANS (\$ Millions)	\$1,105.75	\$960.76	\$424.37	\$3,015.64	\$5,497.92
Mortgage Loans					
Construction & Land Loans	57.91	68.84	46.97	89.38	263.10
Nonresidential Mortgages	78.85	108.55	53.30	119.66	360.36
Multifamily Mortgages	16.51	15.72	11.96	6.79	50.97
1-4 Family Mortgages	799.87	536.22	182.46	2,203.13	3,713.07
Home Equity Lines of Credit	24.36	30.50	7.41	57.73	120.00
Nonmortgage Loans and Leases					
Commercial Loans	99.24	109.59	53.54	264.12	526.49
Consumer Loans	53.38	121.84	76.15	332.56	583.93
NET CHARGE-OFFS (\$ Millions)	\$75.82	\$203.45	\$61.50	\$340.87	\$681.68
Mortgage Loans					
Construction & Land Loans	0.81	1.52	0.37	0.70	3.39
Nonresidential Mortgages	(0.71)	2.98	0.93	(0.87)	2.33
Multifamily Mortgages	(0.20)	(0.19)	0.95	(0.05)	0.52
1-4 Family Mortgages	20.22	7.83	5.06	34.10	67.39
Home Equity Lines of Credit	1.82	3.42	1.46	2.72	9.42
Nonmortgage Loans and Leases					
Commercial Loans	10.61	35.90	10.32	91.41	148.24
Consumer Loans	50.94	150.29	38.60	205.94	445.76
Reposessed Assets	0.62	4.89	2.32	7.82	15.49
Other	(6.45)	0.23	2.95	1.84	(1.44)
REPOSSESSED ASSETS, NET (\$ Millions)	\$97.66	\$212.97	\$92.70	\$322.57	\$724.94
Construction & Land Loans	3.38	37.38	7.84	7.25	55.85
Nonresidential Mortgages	12.49	32.89	24.87	22.86	93.10
Multifamily Mortgages	2.04	10.15	2.72	1.16	16.06
1-4 Family Mortgages	73.29	120.53	52.91	283.68	529.45
Other	6.46	12.02	4.36	7.63	30.48
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$198.44	\$134.65	\$66.18	\$510.69	\$909.00
Percent of Total Assets	59.40	59.66	51.14	76.87	67.80
Noncurrent Real Estate Loans	\$0.95	\$0.73	\$0.29	\$2.42	\$4.39
Percent of Total Assets	0.29	0.32	0.23	0.36	0.33
Real Estate Owned	\$0.09	\$0.20	\$0.09	\$0.31	\$0.69
Percent of Total Assets	0.03	0.09	0.07	0.05	0.05
Troubled Real Estate Loans	\$1.04	\$0.93	\$0.38	\$2.73	\$5.08
Percent of Total Assets	0.31	0.41	0.30	0.41	0.38
Valuation Allowances	\$1.62	\$1.34	\$0.81	\$3.22	\$6.99
Coverage Ratio	140.63	132.35	172.31	103.67	121.53
Reserve Ratio	0.70	0.78	0.85	0.56	0.65

ASSET QUALITY INDICATORS
BY REGION

FIRST QUARTER 2005:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	269	312	204	95	880
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.40	0.53	0.53	0.59	0.53
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.45	0.67	0.60	0.36	0.74
Nonresidential Mortgages	0.38	0.65	0.66	0.25	0.46
Multifamily Mortgages	0.29	0.34	0.35	0.05	0.13
1-4 Family Mortgages	0.56	0.67	0.85	0.69	0.66
Home Equity Lines of Credit	0.35	0.31	0.44	0.22	0.28
Nonmortgage Loans and Leases					
Commercial Loans	0.62	1.38	0.62	1.35	1.04
Consumer Loans	1.07	0.95	0.96	1.86	1.33
NONCURRENT LOANS (% Total Assets)	0.33	0.43	0.33	0.45	0.41
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.72	0.64	0.55	0.86	0.70
Nonresidential Mortgages	0.41	0.92	0.60	0.90	0.68
Multifamily Mortgages	0.18	0.31	0.37	0.02	0.08
1-4 Family Mortgages	0.49	0.50	0.40	0.50	0.49
Home Equity Lines of Credit	0.23	0.15	0.11	0.13	0.14
Nonmortgage Loans and Leases					
Commercial Loans	0.81	1.26	0.96	1.87	1.30
Consumer Loans	0.43	0.58	0.53	1.11	0.75
NET CHARGE-OFFS (% Total Assets)	0.02	0.09	0.05	0.05	0.05
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.01	0.01	0.00	0.01	0.01
Nonresidential Mortgages	0.00	0.03	0.01	-0.01	0.00
Multifamily Mortgages	0.00	0.00	0.03	0.00	0.00
1-4 Family Mortgages	0.01	0.01	0.01	0.01	0.01
Home Equity Lines of Credit	0.02	0.02	0.02	0.01	0.01
Nonmortgage Loans and Leases					
Commercial Loans	0.09	0.41	0.18	0.65	0.37
Consumer Loans	0.41	0.72	0.27	0.69	0.57
Repossessed Assets	0.63	2.30	2.50	2.42	2.14
Other	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)	0.03	0.09	0.07	0.05	0.05
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	0.04	0.35	0.09	0.07	0.15
Nonresidential Mortgages	0.06	0.28	0.28	0.17	0.17
Multifamily Mortgages	0.02	0.20	0.08	0.00	0.03
1-4 Family Mortgages	0.05	0.11	0.12	0.06	0.07
Other	0.04	0.12	0.08	0.02	0.04
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.09	0.36	0.19	0.21	0.20
Net Provisions for Losses (Annualized)	0.12	0.24	0.19	0.20	0.19
Valuation Allowances	0.48	0.59	0.63	0.49	0.52
Noncurrent Loans	0.33	0.43	0.33	0.45	0.41
Repossessed Assets, Net (% Total Assets)	0.03	0.09	0.07	0.05	0.05
Troubled Assets	0.36	0.52	0.40	0.50	0.46

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	1st Qtr 2005 Net Income (\$ Millions)	1st Qtr 2004 Net Income (\$ Millions)
NORTHEAST REGION						
CONNECTICUT	9	2.44	N/A	0.26	4.35	5.19
DELAWARE	7	104.88	N/A	8.97	425.89	265.08
MAINE	8	1.15	N/A	0.13	2.88	3.31
MASSACHUSETTS	21	6.98	N/A	0.92	13.28	9.53
NEW HAMPSHIRE	6	2.01	N/A	0.21	3.95	4.49
NEW JERSEY	39	42.66	N/A	3.83	123.48	121.39
NEW YORK	43	55.15	N/A	5.73	150.93	128.17
OHIO	80	41.87	N/A	4.01	100.42	94.09
PENNSYLVANIA	43	74.93	N/A	8.40	184.11	155.06
RHODE ISLAND	5	0.76	N/A	0.12	0.40	0.01
VERMONT	2	0.34	N/A	0.03	0.42	0.46
WEST VIRGINIA	6	0.91	N/A	0.12	1.89	1.63
TOTAL	269	\$334.08	N/A	\$32.73	\$1,012.00	\$788.40
SOUTHEAST REGION						
ALABAMA	12	2.90	N/A	0.25	5.11	2.99
DISTRICT OF COLUMBIA	1	0.17	N/A	0.02	(0.07)	(0.06)
FLORIDA	39	40.30	N/A	3.50	97.76	71.23
GEORGIA	18	8.36	N/A	0.87	4.60	10.30
ILLINOIS	55	32.20	N/A	3.22	49.13	43.54
INDIANA	50	13.51	N/A	1.29	15.76	31.16
KENTUCKY	23	2.85	N/A	0.34	4.38	4.81
MARYLAND	47	9.05	N/A	0.96	26.77	23.93
MICHIGAN	15	17.44	N/A	1.31	24.77	41.71
NORTH CAROLINA	16	3.74	N/A	0.58	10.07	9.15
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	20	7.20	N/A	0.65	16.69	17.30
VIRGIN ISLANDS	N/A	N/A	N/A	N/A	N/A	N/A
VIRGINIA	16	87.97	N/A	7.55	320.89	224.32
TOTAL	312	\$225.68	N/A	\$20.52	\$575.86	\$480.37

First quarter 2004 net income data are based on thrifts held constant as of March 31, 2005.
 Financial data as of March 31, 2005 unless otherwise noted.
 Office of Thrift Supervision / May 2005

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	1st Qtr 2005 Net Income (\$ Millions)	1st Qtr 2004 Net Income (\$ Millions)
MIDWEST REGION						
ARKANSAS	7	1.91	N/A	0.18	4.61	4.60
IOWA	19	5.18	N/A	0.50	8.54	12.57
KANSAS	17	12.47	N/A	1.14	24.39	17.23
LOUISIANA	26	4.69	N/A	0.62	8.41	9.14
MINNESOTA	21	3.49	N/A	0.32	14.41	9.12
MISSISSIPPI	6	0.52	N/A	0.05	0.75	0.83
MISSOURI	31	5.67	N/A	0.61	15.61	14.96
NEBRASKA	11	14.50	N/A	1.26	(44.70)	27.24
OKLAHOMA	5	9.98	N/A	0.76	99.21	93.74
TENNESSEE	18	4.47	N/A	0.62	9.41	11.15
TEXAS	20	51.09	N/A	3.76	104.18	86.61
WISCONSIN	23	15.43	N/A	1.78	43.40	34.90
TOTAL	204	\$129.41	N/A	\$11.60	\$288.20	\$322.08

WEST REGION						
ALASKA	1	0.16	N/A	0.02	0.13	0.19
ARIZONA	4	0.63	N/A	0.15	12.09	(2.87)
CALIFORNIA	32	604.95	N/A	50.17	1,875.25	1,388.48
COLORADO	11	2.85	N/A	0.23	5.69	3.71
GUAM	1	0.08	N/A	0.01	0.27	0.18
HAWAII	2	8.01	N/A	0.63	21.51	21.37
IDAHO	3	1.26	N/A	0.14	3.17	1.96
MONTANA	3	0.28	N/A	0.04	0.68	0.51
NEVADA	2	1.71	N/A	0.19	5.22	3.92
NEW MEXICO	10	3.08	N/A	0.25	7.51	4.70
NORTH DAKOTA	3	1.04	N/A	0.13	2.21	2.26
OREGON	2	0.60	N/A	0.07	1.40	0.14
SOUTH DAKOTA	4	1.33	N/A	0.12	3.29	3.04
UTAH	6	51.81	N/A	32.26	170.88	241.43
WASHINGTON	8	17.80	N/A	2.12	62.71	54.43
WYOMING	3	0.40	N/A	0.05	0.67	0.33
TOTAL	95	\$695.99	N/A	\$86.56	\$2,172.67	\$1,723.77

UNITED STATES						
TOTAL	880	\$1,385.16	N/A	\$151.42	\$4,048.73	\$3,314.62

First quarter 2004 net income data are based on thrifts held constant as of March 31, 2005.
 Financial data as of March 31, 2005 unless otherwise noted.
 Office of Thrift Supervision / May 2005

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	MAR 2005	MAR 2004	MAR 2003	MAR 2002	MAR 2001
NUMBER OF INSTITUTIONS:	880	923	958	1,007	1,060
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	1.22	1.19	1.30	1.24	0.92
Median Ratio	0.72	0.73	0.81	0.77	0.64
Return on Average Equity (Annualized)	13.29	13.01	14.23	14.67	11.51
Median Ratio	6.38	6.31	7.54	7.32	6.07
Net Interest Margin (Annualized)	2.86	2.88	2.99	3.18	2.68
Median Ratio	3.16	3.06	3.07	3.08	2.89
Number of Profitable Thrifts	811	841	883	903	927
Percent Profitable	92.16	91.12	92.17	89.67	87.45
Profits (\$ Millions)	\$4,072.60	\$3,364.47	\$3,361.05	\$3,140.74	\$2,348.02
Number of Unprofitable Thrifts	69	82	75	104	133
Percent Unprofitable	7.84	8.88	7.83	10.33	12.55
Losses (\$ Millions)	(\$69.19)	(\$26.71)	(\$35.47)	(\$90.97)	(\$188.27)
EARNINGS (\$ Millions)					
Interest Income	\$16,075.66	\$13,050.64	\$13,078.68	\$14,666.38	\$17,008.73
Interest Expense	6,684.25	4,964.03	5,419.47	6,817.18	10,732.30
NET INTEREST INCOME	9,391.40	8,086.62	7,659.22	7,849.20	6,276.43
Loss Provisions-Interest Bearing Assets	631.07	517.36	661.10	671.28	600.43
Noninterest Income	5,535.99	4,475.41	4,211.51	3,179.55	3,106.89
Mortgage Loan Servicing Fees	740.64	(732.03)	(621.18)	134.93	(24.66)
Other Fees and Charges	3,252.09	2,515.77	2,312.23	1,993.22	1,738.67
Other Noninterest Income	1,543.26	2,691.67	2,520.46	1,051.40	1,392.88
Noninterest Expense	8,077.93	6,846.41	6,025.76	5,655.55	5,338.68
G&A Expense	7,947.39	6,756.81	5,936.25	5,547.36	5,149.44
Goodwill Amortization	112.97	81.99	55.78	82.51	170.36
Loss Provisions-Noninterest Bearing Assets	17.57	7.61	33.73	25.69	18.88
Income Before Taxes & Extraordinary Items	6,218.39	5,198.26	5,183.87	4,701.92	3,444.20
Income Taxes	2,214.97	1,851.98	1,851.84	1,685.83	1,253.24
Extraordinary Items	0.00	(8.52)	(6.45)	33.68	(31.22)
NET INCOME	4,003.41	3,337.76	3,325.58	3,049.77	2,159.75
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	4.90	4.64	5.11	5.95	7.26
Interest Expense	2.04	1.77	2.12	2.76	4.58
NET INTEREST INCOME	2.86	2.88	2.99	3.18	2.68
Loss Provisions-Interest Bearing Assets	0.19	0.18	0.26	0.27	0.26
Noninterest Income	1.69	1.59	1.64	1.29	1.33
Mortgage Loan Servicing Fees	0.23	-0.26	-0.24	0.05	-0.01
Other Fees and Charges	0.99	0.90	0.90	0.81	0.74
Other Noninterest Income	0.47	0.96	0.98	0.43	0.59
Noninterest Expense	2.46	2.44	2.35	2.29	2.28
G&A Expense	2.42	2.40	2.32	2.25	2.20
Goodwill Amortization	0.03	0.03	0.02	0.03	0.07
Loss Provisions-Noninterest Bearing Assets	0.01	0.00	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	1.90	1.85	2.02	1.91	1.47
Income Taxes	0.68	0.66	0.72	0.68	0.54
Extraordinary Items	0.00	0.00	0.00	0.01	-0.01
NET INCOME	1.22	1.19	1.30	1.24	0.92

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	MAR 2005	MAR 2004	MAR 2003	MAR 2002	MAR 2001
NUMBER OF INSTITUTIONS:	880	923	958	1,007	1,060

TOTAL ASSETS (\$ Billions)	\$1,340.78	\$1,157.36	\$1,047.53	\$997.65	\$952.89
Cash and Noninterest-Earning Deposits	18.60	17.88	17.13	15.14	13.14
Investment Securities	55.37	75.78	80.54	104.13	57.55
Mortgage Derivatives	64.70	55.41	55.92	54.55	67.49
Mortgage Backed Securities	94.53	97.28	94.51	89.60	97.69
1 - 4 Family Mortgages	755.30	602.57	517.93	461.77	464.92
Home Equity Lines of Credit	82.97	53.53	37.69	25.19	18.14
Multifamily Mortgages	62.67	56.47	48.38	45.82	44.66
Nonresidential Mortgages	53.36	48.81	45.24	40.72	38.37
Construction Loans	25.91	22.86	21.64	22.81	21.99
Land Loans	11.76	8.44	6.83	6.37	6.23
Commercial Loans	40.57	32.47	30.68	30.99	28.95
Consumer Loans	77.61	67.87	55.50	58.11	53.60
Reposessed Assets, Net	0.72	0.91	0.99	0.99	0.92
Real Estate Held for Investment, Net	0.25	0.28	0.30	0.33	0.48
Office Premises & Equipment	10.55	9.79	9.42	8.93	8.73
Other Assets	75.62	66.77	68.82	63.36	53.79
Less: Contra Assets & Valuation Allowances	(57.96)	(49.17)	(49.62)	(48.59)	(61.86)

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$1,340.78	\$1,157.36	\$1,047.53	\$997.65	\$952.89
TOTAL DEPOSITS AND ESCROWS	784.63	692.91	647.91	599.11	556.31
Deposits less than or equal to \$100,000	475.06	436.58	449.67	439.83	427.33
Deposits greater than \$100,000	309.57	256.33	198.25	159.28	128.99
Escrows	29.82	32.85	39.18	18.32	13.07
BORROWINGS	407.63	336.98	280.00	295.03	302.55
Advances From FHLE	241.58	210.52	171.26	193.71	217.50
Repurchase Agreements & FedFunds Purchased	67.32	62.48	55.35	74.18	60.79
Other Borrowings	98.73	63.98	53.39	27.15	24.27
Other Liabilities	25.39	21.18	24.58	16.52	17.31
Equity Capital	123.13	106.29	95.04	86.98	76.71
Capital Stock and Paid-In Capital	70.39	58.51	52.42	46.57	40.28
Unrealized Gains (Losses) AFS Securities	(0.39)	1.57	2.45	(0.15)	1.11
Retained Earnings	53.73	47.46	41.87	41.04	36.09

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	MAR 2005	MAR 2004	MAR 2003	MAR 2002	MAR 2001
NUMBER OF INSTITUTIONS:	880	923	958	1,007	1,060

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.39	1.55	1.63	1.52	1.38
Investment Securities	4.13	6.55	7.69	10.44	6.04
Mortgage Derivatives	4.83	4.79	5.34	5.47	7.08
Mortgage Backed Securities	7.05	8.41	9.02	8.98	10.25
1 - 4 Family Mortgages	56.33	52.06	49.44	46.29	48.79
Home Equity Lines of Credit	6.19	4.63	3.60	2.53	1.90
Multifamily Mortgages	4.67	4.88	4.62	4.59	4.69
Nonresidential Mortgages	3.98	4.22	4.32	4.08	4.03
Construction Loans	1.93	1.98	2.07	2.29	2.31
Land Loans	0.88	0.73	0.65	0.64	0.65
Commercial Loans	3.03	2.81	2.93	3.11	3.04
Consumer Loans	5.79	5.86	5.30	5.82	5.63
Reposessed Assets, Net	0.05	0.08	0.09	0.10	0.10
Real Estate Held for Investment, Net	0.02	0.02	0.03	0.03	0.05
Office Premises & Equipment	0.79	0.85	0.90	0.90	0.92
Other Assets	5.64	5.77	6.57	6.35	5.65
Less: Contra Assets & Valuation Allowances	-4.32	-4.25	-4.74	-4.87	-6.49

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	58.52	59.87	61.85	60.05	58.38
Deposits less than or equal to \$100,000	35.43	37.72	42.93	44.09	44.85
Deposits greater than \$100,000	23.09	22.15	18.93	15.97	13.54
Escrows	2.22	2.84	3.74	1.84	1.37
BORROWINGS	30.40	29.12	26.73	29.57	31.75
Advances From FHLE	18.02	18.19	16.35	19.42	22.82
Repurchase Agreements & FedFunds Purchased	5.02	5.40	5.28	7.44	6.38
Other Borrowings	7.36	5.53	5.10	2.72	2.55
Other Liabilities	1.89	1.83	2.35	1.66	1.82
Equity Capital	9.18	9.18	9.07	8.72	8.05
Capital Stock and Paid-In Capital	5.25	5.06	5.00	4.67	4.23
Unrealized Gains (Losses) AFS Securities	-0.03	0.14	0.23	-0.02	0.12
Retained Earnings	4.01	4.10	4.00	4.11	3.79

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

FOR THE QUARTER ENDING:	MAR 2005	MAR 2004	MAR 2003	MAR 2002	MAR 2001
NUMBER OF INSTITUTIONS:	880	923	958	1,007	1,060

TOTAL ASSETS (Percent Change)	20.49	12.26	11.79	9.92	13.10
Cash and Noninterest-Earning Deposits	8.70	5.79	22.43	23.02	16.65
Investment Securities	0.00	36.71	51.92	56.89	-28.23
Mortgage Derivatives	0.00	-0.04	5.48	-17.81	-15.84
Mortgage Backed Securities	3.06	6.25	16.71	-2.17	13.26
1 - 4 Family Mortgages	28.77	18.98	19.63	5.44	14.57
Home Equity Lines of Credit	61.44	43.89	71.28	63.66	37.97
Multifamily Mortgages	15.70	18.86	10.98	4.27	7.69
Nonresidential Mortgages	18.27	11.68	16.32	12.85	19.32
Construction Loans	19.63	9.66	1.29	9.75	25.94
Land Loans	45.00	29.23	15.18	9.78	24.04
Commercial Loans	37.62	8.04	10.95	15.14	34.55
Consumer Loans	16.69	23.68	14.67	11.06	18.36
Reposessed Assets, Net	-17.55	-6.38	7.11	13.42	-10.82
Real Estate Held for Investment, Net	-12.14	-2.87	-8.49	-27.82	0.68
Office Premises & Equipment	12.08	6.90	11.81	8.56	7.89
Other Assets	2,028.40	-1.72	15.83	30.76	25.88
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	20.56	12.26	11.79	9.92	13.10
TOTAL DEPOSITS AND ESCROWS	0.00	8.79	15.95	13.55	12.15
Deposits less than or equal to \$100,000	0.00	-1.13	10.05	8.12	9.33
Deposits greater than \$100,000	0.00	31.21	32.03	31.80	22.67
Escrows	0.00	-15.93	120.12	70.28	54.92
BORROWINGS	25.83	21.85	-0.87	1.53	12.04
Advances From FHLE	19.67	24.92	-6.66	-7.78	14.87
Repurchase Agreements & FedFunds Purchased	14.35	14.23	-24.89	29.62	-5.05
Other Borrowings	71.93	19.97	111.19	16.36	45.40
Other Liabilities	22.55	-67.48	94.03	28.62	50.39
Equity Capital	20.21	14.07	17.66	19.04	18.57
Capital Stock and Paid-In Capital	24.91	14.19	33.22	32.33	20.14
Unrealized Gains (Losses) AFS Securities	-125.61	-34.02	-1,420.34	-113.02	-148.01
Retained Earnings	17.34	15.16	11.71	17.70	14.36

CAPITAL MEASURES

FOR THE QUARTER ENDING:	MAR 2005	MAR 2004	MAR 2003	MAR 2002	MAR 2001
NUMBER OF INSTITUTIONS:	880	923	958	1,007	1,060

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	879	922	958	1,004	1,055
Percent of Thrifts	99.89	99.89	100.00	99.70	99.53
Consolidated Assets (\$ Billions)	\$1,340.74	\$1,157.25	\$1,047.53	\$997.56	\$950.50
Fail FDICIA Capital Standards	1	1	0	2	4
Percent of Thrifts	0.11	0.11	0.00	0.20	0.38
Consolidated Assets (\$ Billions)	\$0.04	\$0.11	\$0.00	\$0.08	\$2.36
Critically Undercapitalized	1	0	0	0	0
Percent of Thrifts	0.11	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.04	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$104.17	\$89.41	\$79.06	\$74.72	\$68.64
Tangible Equity Ratio	7.89	7.86	7.69	7.62	7.29
Median Ratio	10.05	9.87	9.43	9.36	9.25
Tier 1 Capital (\$ Billions)	\$104.25	\$89.48	\$79.08	\$74.74	\$68.66
Tier 1 Leverage Ratio	7.89	7.86	7.70	7.62	7.29
Median Ratio	10.05	9.87	9.44	9.36	9.25
Tier 1 Risk-based Capital Ratio	12.54	12.82	12.68	12.58	11.92
Median Ratio	17.26	17.39	17.10	16.93	16.80
Risk-based Capital (\$ Billions)	\$115.92	\$99.35	\$88.23	\$82.60	\$75.11
Total Risk-based Capital Ratio	13.95	14.23	14.14	13.91	13.03
Median Ratio	18.11	18.27	17.89	17.71	17.86

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 2005	MAR 2004	MAR 2003	MAR 2002	MAR 2001
NUMBER OF INSTITUTIONS:	880	923	958	1,007	1,060
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$7,072.44	\$6,436.22	\$7,237.35	\$7,069.02	\$6,630.76
Mortgage Loans					
Construction & Land Loans	276.94	244.01	318.26	349.45	396.87
Nonresidential Mortgages	243.03	291.54	302.04	311.14	308.89
Multifamily Mortgages	80.02	89.91	93.22	116.66	80.53
1-4 Family Mortgages	5,022.51	4,636.70	5,179.94	4,976.74	4,423.40
Home Equity Lines of Credit	231.75	211.02	36.03	54.52	48.12
Nonmortgage Loans and Leases					
Commercial Loans	420.67	300.45	373.92	394.63	448.35
Consumer Loans	1,029.27	873.60	933.93	865.89	924.60
NONCURRENT LOANS (\$ Millions)	\$5,497.92	\$5,590.37	\$6,571.41	\$6,211.00	\$5,013.67
Mortgage Loans					
Construction & Land Loans	263.10	294.87	441.44	531.31	355.86
Nonresidential Mortgages	360.36	451.68	571.77	591.10	467.47
Multifamily Mortgages	50.97	117.62	74.01	75.83	80.32
1-4 Family Mortgages	3,713.07	3,790.61	4,419.64	3,944.13	3,140.58
Home Equity Lines of Credit	120.00	106.18	16.99	23.29	22.43
Nonmortgage Loans and Leases					
Commercial Loans	526.49	463.26	641.99	704.06	467.50
Consumer Loans	583.93	472.34	405.58	341.28	479.50
NET CHARGE-OFFS (\$ Millions)	\$681.68	\$686.69	\$709.54	\$495.08	\$497.58
Mortgage Loans					
Construction & Land Loans	3.39	4.40	10.41	9.08	3.36
Nonresidential Mortgages	2.33	22.99	9.90	4.98	8.87
Multifamily Mortgages	0.52	0.47	0.89	(1.34)	(0.49)
1-4 Family Mortgages	67.39	59.93	57.30	69.84	50.75
Home Equity Lines of Credit	9.42	6.06	3.44	3.66	1.52
Nonmortgage Loans and Leases					
Commercial Loans	148.24	92.22	137.25	113.96	99.49
Consumer Loans	445.76	487.96	430.67	251.12	277.86
Reposessed Assets	15.49	14.49	41.99	37.64	26.79
Other	(1.44)	4.24	21.14	9.80	30.95
REPOSSESSED ASSETS, NET (\$ Millions)	\$724.94	\$909.62	\$989.61	\$988.70	\$915.00
Construction & Land Loans	55.85	127.04	177.09	131.74	146.93
Nonresidential Mortgages	93.10	121.53	168.54	236.44	199.32
Multifamily Mortgages	16.06	10.84	5.83	12.94	12.84
1-4 Family Mortgages	529.45	606.23	571.74	517.70	489.15
Other	30.48	43.98	66.40	89.87	66.77
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$909.00	\$739.15	\$640.02	\$577.49	\$576.18
Percent of Total Assets	67.80	63.87	61.10	57.88	60.47
Noncurrent Real Estate Loans	\$4.39	\$4.65	\$5.51	\$5.14	\$4.04
Percent of Total Assets	0.33	0.40	0.53	0.52	0.42
Real Estate Owned	\$0.69	\$0.87	\$0.92	\$0.90	\$0.85
Percent of Total Assets	0.05	0.07	0.09	0.09	0.09
Troubled Real Estate Loans	\$5.08	\$5.52	\$6.43	\$6.04	\$4.89
Percent of Total Assets	0.38	0.48	0.61	0.61	0.51
Valuation Allowances	\$6.99	\$6.48	\$6.83	\$6.38	\$6.04
Coverage Ratio	121.53	110.55	94.66	94.93	110.64
Reserve Ratio	0.65	0.74	0.86	0.89	0.84

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 2005	MAR 2004	MAR 2003	MAR 2002	MAR 2001
NUMBER OF INSTITUTIONS:	880	923	958	1,007	1,060
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.53	0.56	0.69	0.71	0.70
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.74	0.78	1.12	1.20	1.41
Nonresidential Mortgages	0.46	0.60	0.67	0.76	0.80
Multifamily Mortgages	0.13	0.16	0.19	0.25	0.18
1-4 Family Mortgages	0.66	0.77	1.00	1.08	0.95
Home Equity Lines of Credit	0.28	0.39	0.10	0.22	0.27
Nonmortgage Loans and Leases					
Commercial Loans	1.04	0.93	1.22	1.27	1.55
Consumer Loans	1.33	1.29	1.68	1.49	1.72
NONCURRENT LOANS (% Total Assets)	0.41	0.48	0.63	0.62	0.53
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.70	0.94	1.55	1.82	1.26
Nonresidential Mortgages	0.68	0.93	1.26	1.45	1.22
Multifamily Mortgages	0.08	0.21	0.15	0.17	0.18
1-4 Family Mortgages	0.49	0.63	0.85	0.85	0.68
Home Equity Lines of Credit	0.14	0.20	0.05	0.09	0.12
Nonmortgage Loans and Leases					
Commercial Loans	1.30	1.43	2.09	2.27	1.61
Consumer Loans	0.75	0.70	0.73	0.59	0.89
NET CHARGE-OFFS (% Total Assets)	0.05	0.06	0.07	0.05	0.05
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.01	0.01	0.04	0.03	0.01
Nonresidential Mortgages	0.00	0.05	0.02	0.01	0.02
Multifamily Mortgages	0.00	0.00	0.00	0.00	0.00
1-4 Family Mortgages	0.01	0.01	0.01	0.02	0.01
Home Equity Lines of Credit	0.01	0.01	0.01	0.01	0.01
Nonmortgage Loans and Leases					
Commercial Loans	0.37	0.28	0.45	0.37	0.34
Consumer Loans	0.57	0.72	0.78	0.43	0.52
Repossessed Assets	2.14	1.59	4.24	3.81	2.93
Other	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)	0.05	0.08	0.09	0.10	0.10
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	0.15	0.41	0.62	0.45	0.52
Nonresidential Mortgages	0.17	0.25	0.37	0.58	0.52
Multifamily Mortgages	0.03	0.02	0.01	0.03	0.03
1-4 Family Mortgages	0.07	0.10	0.11	0.11	0.11
Other	0.04	0.07	0.10	0.14	0.12
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.20	0.24	0.27	0.20	0.21
Net Provisions for Losses (Annualized)	0.19	0.18	0.25	0.27	0.25
Valuation Allowances	0.52	0.56	0.65	0.64	0.63
Noncurrent Loans	0.41	0.48	0.63	0.62	0.53
Repossessed Assets, Net (% Total Assets)	0.05	0.08	0.09	0.10	0.10
Troubled Assets	0.46	0.56	0.72	0.72	0.62

STATEMENT OF OPERATIONS
BY ASSET SIZE

FIRST QUARTER 2005:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	322	455	103	880
PROFITABILITY (Percent)				
Return on Average Assets (Annualized)	1.30	0.91	1.26	1.22
Median Ratio	0.64	0.73	1.02	0.72
Return on Average Equity (Annualized)	8.46	8.42	14.12	13.29
Median Ratio	4.75	6.87	12.03	6.38
Net Interest Margin (Annualized)	3.28	3.16	2.82	2.86
Median Ratio	3.27	3.11	2.95	3.16
Number of Profitable Thrifts	273	438	100	811
Percent Profitable	84.78	96.26	97.09	92.16
Profits (\$ Millions)	\$59.18	\$323.28	\$3,690.15	\$4,072.60
Number of Unprofitable Thrifts	49	17	3	69
Percent Unprofitable	15.22	3.74	2.91	7.84
Losses (\$ Millions)	(\$5.69)	(\$6.60)	(\$56.90)	(\$69.19)
EARNINGS (\$ Millions)				
Interest Income	\$208.25	\$1,794.68	\$14,072.73	\$16,075.66
Interest Expense	73.00	697.25	5,914.01	6,684.25
NET INTEREST INCOME	135.25	1,097.43	8,158.72	9,391.40
Loss Provisions-Interest Bearing Assets	3.16	37.04	590.88	631.07
Noninterest Income	233.31	397.49	4,905.19	5,535.99
Mortgage Loan Servicing Fees	1.35	42.07	697.22	740.64
Other Fees and Charges	213.76	252.10	2,786.23	3,252.09
Other Noninterest Income	18.20	103.32	1,421.74	1,543.26
Noninterest Expense	281.17	1,004.12	6,792.64	8,077.93
G&A Expense	276.32	992.82	6,678.25	7,947.39
Goodwill Amortization	4.78	6.98	101.21	112.97
Loss Provisions-Noninterest Bearing Assets	0.07	4.32	13.18	17.57
Income Before Taxes & Extraordinary Items	84.23	453.76	5,680.40	6,218.39
Income Taxes	30.74	137.08	2,047.15	2,214.97
Extraordinary Items	0.00	0.00	0.00	0.00
NET INCOME	53.49	316.68	3,633.24	4,003.41
PROFITABILITY (Percent of Avg Assets Annualized)				
Interest Income	5.05	5.17	4.86	4.90
Interest Expense	1.77	2.01	2.04	2.04
NET INTEREST INCOME	3.28	3.16	2.82	2.86
Loss Provisions-Interest Bearing Assets	0.08	0.11	0.20	0.19
Noninterest Income	5.66	1.14	1.70	1.69
Mortgage Loan Servicing Fees	0.03	0.12	0.24	0.23
Other Fees and Charges	5.19	0.73	0.96	0.99
Other Noninterest Income	0.44	0.30	0.49	0.47
Noninterest Expense	6.82	2.89	2.35	2.46
G&A Expense	6.70	2.86	2.31	2.42
Goodwill Amortization	0.12	0.02	0.03	0.03
Loss Provisions-Noninterest Bearing Assets	0.00	0.01	0.00	0.01
Income Before Taxes & Extraordinary Items	2.04	1.31	1.96	1.90
Income Taxes	0.75	0.39	0.71	0.68
Extraordinary Items	0.00	0.00	0.00	0.00
NET INCOME	1.30	0.91	1.26	1.22

STATEMENT OF CONDITION
BY ASSET SIZE

FIRST QUARTER 2005:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	322	455	103	880

TOTAL ASSETS (\$ Billions)	\$16.61	\$140.36	\$1,183.81	\$1,340.78
Cash and Noninterest-Earning Deposits	0.29	2.31	16.00	18.60
Investment Securities	3.24	17.51	34.63	55.37
Mortgage Derivatives	0.36	3.27	61.07	64.70
Mortgage Backed Securities	1.40	13.63	79.50	94.53
1 - 4 Family Mortgages	7.27	55.48	692.55	755.30
Home Equity Lines of Credit	0.43	5.24	77.29	82.97
Multifamily Mortgages	0.28	6.94	55.45	62.67
Nonresidential Mortgages	1.20	14.50	37.66	53.36
Construction Loans	0.44	6.48	18.99	25.91
Land Loans	0.24	3.15	8.37	11.76
Commercial Loans	0.51	5.24	34.81	40.57
Consumer Loans	0.56	4.99	72.06	77.61
Reposessed Assets, Net	0.02	0.13	0.57	0.72
Real Estate Held for Investment, Net	0.01	0.06	0.17	0.25
Office Premises & Equipment	0.30	2.18	8.07	10.55
Other Assets	0.56	5.29	69.78	75.62
Less: Contra Assets & Valuation Allowances	(0.28)	(2.47)	(55.21)	(57.96)

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$16.61	\$140.36	\$1,183.81	\$1,340.78
TOTAL DEPOSITS AND ESCROWS	12.60	104.36	667.67	784.63
Deposits less than or equal to \$100,000	9.42	71.30	394.34	475.06
Deposits greater than \$100,000	3.18	33.07	273.32	309.57
Escrows	0.07	1.24	28.51	29.82
BORROWINGS	1.18	19.46	387.00	407.63
Advances From FHLE	1.10	17.69	222.79	241.58
Repurchase Agreements & FedFunds Purchased	0.03	1.19	66.09	67.32
Other Borrowings	0.05	0.57	98.11	98.73
Other Liabilities	0.29	1.40	23.70	25.39
Equity Capital	2.54	15.14	105.44	123.13
Capital Stock and Paid-In Capital	0.99	4.41	64.99	70.39
Unrealized Gains (Losses) AFS Securities	0.02	0.09	(0.50)	(0.39)
Retained Earnings	1.54	10.73	41.46	53.73

STATEMENT OF CONDITION
BY ASSET SIZE

FIRST QUARTER 2005:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	322	455	103	880
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TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.75	1.64	1.35	1.39
Investment Securities	19.49	12.47	2.93	4.13
Mortgage Derivatives	2.18	2.33	5.16	4.83
Mortgage Backed Securities	8.44	9.71	6.72	7.05
1 - 4 Family Mortgages	43.78	39.52	58.50	56.33
Home Equity Lines of Credit	2.61	3.74	6.53	6.19
Multifamily Mortgages	1.69	4.94	4.68	4.67
Nonresidential Mortgages	7.25	10.33	3.18	3.98
Construction Loans	2.62	4.62	1.60	1.93
Land Loans	1.44	2.24	0.71	0.88
Commercial Loans	3.08	3.74	2.94	3.03
Consumer Loans	3.39	3.55	6.09	5.79
Repossessed Assets, Net	0.15	0.10	0.05	0.05
Real Estate Held for Investment, Net	0.05	0.05	0.01	0.02
Office Premises & Equipment	1.82	1.55	0.68	0.79
Other Assets	3.36	3.77	5.89	5.64
Less: Contra Assets & Valuation Allowances	-1.68	-1.76	-4.66	-4.32
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TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	75.87	74.35	56.40	58.52
Deposits less than or equal to \$100,000	56.74	50.79	33.31	35.43
Deposits greater than \$100,000	19.13	23.56	23.09	23.09
Escrows	0.44	0.88	2.41	2.22
BORROWINGS	7.08	13.86	32.69	30.40
Advances From FHLE	6.60	12.60	18.82	18.02
Repurchase Agreements & FedFunds Purchased	0.20	0.85	5.58	5.02
Other Borrowings	0.28	0.41	8.29	7.36
Other Liabilities	1.76	1.00	2.00	1.89
Equity Capital	15.29	10.79	8.91	9.18
Capital Stock and Paid-In Capital	5.96	3.14	5.49	5.25
Unrealized Gains (Losses) AFS Securities	0.11	0.07	-0.04	-0.03
Retained Earnings	9.26	7.64	3.50	4.01

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

FIRST QUARTER 2005:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	322	455	103	880

TOTAL ASSETS (Percent Change)	2.61	9.00	22.32	20.49
Cash and Noninterest-Earning Deposits	-0.76	-7.28	11.67	8.70
Investment Securities	0.00	0.00	0.00	0.00
Mortgage Derivatives	0.00	0.00	0.00	0.00
Mortgage Backed Securities	-4.76	4.86	2.91	3.06
1 - 4 Family Mortgages	5.00	10.28	30.84	28.77
Home Equity Lines of Credit	-11.75	23.27	65.69	61.44
Multifamily Mortgages	13.02	14.86	15.82	15.70
Nonresidential Mortgages	15.01	19.03	18.09	18.27
Construction Loans	9.74	28.18	17.20	19.63
Land Loans	31.43	46.10	45.02	45.00
Commercial Loans	15.92	19.68	41.19	37.62
Consumer Loans	1.78	4.49	17.78	16.69
Repossessed Assets, Net	2.33	-22.02	-17.12	-17.55
Real Estate Held for Investment, Net	1.81	-40.42	5.96	-12.14
Office Premises & Equipment	5.83	13.07	12.06	12.08
Other Assets	1,108.85	1,247.66	2,140.36	2,028.40
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	2.61	9.00	22.39	20.56
TOTAL DEPOSITS AND ESCROWS	0.00	0.00	0.00	0.00
Deposits less than or equal to \$100,000	0.00	0.00	0.00	0.00
Deposits greater than \$100,000	0.00	0.00	0.00	0.00
Escrows	0.00	0.00	0.00	0.00
BORROWINGS	6.56	20.05	26.20	25.83
Advances From FHLE	14.83	19.56	19.70	19.67
Repurchase Agreements & FedFunds Purchased	-31.58	36.12	14.05	14.35
Other Borrowings	-52.20	9.30	72.72	71.93
Other Liabilities	8.42	10.23	23.58	22.55
Equity Capital	5.49	9.73	22.30	20.21
Capital Stock and Paid-In Capital	8.32	23.22	25.32	24.91
Unrealized Gains (Losses) AFS Securities	-65.23	-72.55	-144.42	-125.61
Retained Earnings	6.36	7.81	20.57	17.34

CAPITAL MEASURES
BY ASSET SIZE

FIRST QUARTER 2005:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	322	455	103	880

CAPITAL COMPLIANCE				
Meet FDICIA Capital Standards	321	455	103	879
Percent of Thrifts	99.69	100.00	100.00	99.89
Consolidated Assets (\$ Billions)	\$16.57	\$140.36	\$1,183.81	\$1,340.74
Fail FDICIA Capital Standards	1	0	0	1
Percent of Thrifts	0.31	0.00	0.00	0.11
Consolidated Assets (\$ Billions)	\$0.04	\$0.00	\$0.00	\$0.04
Critically Undercapitalized	1	0	0	1
Percent of Thrifts	0.31	0.00	0.00	0.11
Consolidated Assets (\$ Billions)	\$0.04	\$0.00	\$0.00	\$0.04

CAPITAL RATIOS (Percent)				
Tangible Equity (\$ Billions)	\$2.44	\$14.47	\$87.26	\$104.17
Tangible Equity Ratio	14.79	10.37	7.50	7.89
Median Ratio	12.41	9.41	8.02	10.05
Tier 1 Capital (\$ Billions)	\$2.44	\$14.47	\$87.34	\$104.25
Tier 1 Leverage Ratio	14.79	10.37	7.50	7.89
Median Ratio	12.41	9.41	8.02	10.05
Tier 1 Risk-based Capital Ratio	27.59	16.88	11.86	12.54
Median Ratio	24.60	15.49	12.32	17.26
Risk-based Capital (\$ Billions)	\$2.53	\$15.21	\$98.19	\$115.92
Total Risk-based Capital Ratio	28.58	17.74	13.33	13.95
Median Ratio	25.45	16.34	13.11	18.11

ASSET QUALITY INDICATORS
BY ASSET SIZE

FIRST QUARTER 2005:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	322	455	103	880
LOANS 30-89 DAYS DELINQUENT (\$ Millions)				
Mortgage Loans	\$150.33	\$919.27	\$6,002.83	\$7,072.44
Construction & Land Loans	4.90	111.27	160.77	276.94
Nonresidential Mortgages	13.81	105.05	124.17	243.03
Multifamily Mortgages	2.04	30.29	47.68	80.02
1-4 Family Mortgages	109.26	525.68	4,387.57	5,022.51
Home Equity Lines of Credit	4.17	26.86	200.72	231.75
Nonmortgage Loans and Leases				
Commercial Loans	8.71	80.84	331.12	420.67
Consumer Loans	11.61	66.13	951.53	1,029.27
NONCURRENT LOANS (\$ Millions)				
Mortgage Loans	\$98.31	\$653.79	\$4,745.82	\$5,497.92
Construction & Land Loans	10.79	82.12	170.19	263.10
Nonresidential Mortgages	15.85	101.17	243.34	360.36
Multifamily Mortgages	0.68	13.73	36.57	50.97
1-4 Family Mortgages	59.85	376.62	3,276.60	3,713.07
Home Equity Lines of Credit	0.93	13.81	105.27	120.00
Nonmortgage Loans and Leases				
Commercial Loans	6.75	54.35	465.39	526.49
Consumer Loans	4.39	25.80	553.74	583.93
NET CHARGE-OFFS (\$ Millions)				
Mortgage Loans	\$2.12	\$23.79	\$655.77	\$681.68
Construction & Land Loans	0.10	1.75	1.55	3.39
Nonresidential Mortgages	(0.11)	1.77	0.67	2.33
Multifamily Mortgages	0.00	(0.31)	0.83	0.52
1-4 Family Mortgages	0.86	2.75	63.78	67.39
Home Equity Lines of Credit	0.02	0.72	8.68	9.42
Nonmortgage Loans and Leases				
Commercial Loans	0.23	3.86	144.15	148.24
Consumer Loans	0.70	10.75	434.31	445.76
Reposessed Assets	0.30	2.76	12.43	15.49
Other	0.05	0.46	(1.95)	(1.44)
REPOSSESSED ASSETS, NET (\$ Millions)				
Construction & Land Loans	\$24.56	\$133.88	\$566.51	\$724.94
Nonresidential Mortgages	1.03	20.10	34.73	55.85
Multifamily Mortgages	4.90	30.46	57.75	93.10
1-4 Family Mortgages	3.53	2.02	10.51	16.06
Other	14.39	75.33	439.72	529.45
Other	0.71	5.97	23.80	30.48
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)				
Real Estate Loans	\$9.43	\$86.55	\$813.02	\$909.00
Percent of Total Assets	56.78	61.66	68.68	67.80
Noncurrent Real Estate Loans	\$0.09	\$0.57	\$3.73	\$4.39
Percent of Total Assets	0.52	0.41	0.31	0.33
Real Estate Owned	\$0.02	\$0.13	\$0.54	\$0.69
Percent of Total Assets	0.14	0.09	0.05	0.05
Troubled Real Estate Loans	\$0.11	\$0.70	\$4.27	\$5.08
Percent of Total Assets	0.67	0.50	0.36	0.38
Valuation Allowances	\$0.09	\$0.84	\$6.05	\$6.99
Coverage Ratio	83.82	119.34	122.62	121.53
Reserve Ratio	0.79	0.81	0.63	0.65

ASSET QUALITY INDICATORS
BY ASSET SIZE

FIRST QUARTER 2005:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	322	455	103	880
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.91	0.65	0.51	0.53
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	0.73	1.15	0.59	0.74
Nonresidential Mortgages	1.15	0.72	0.33	0.46
Multifamily Mortgages	0.73	0.44	0.09	0.13
1-4 Family Mortgages	1.50	0.95	0.63	0.66
Home Equity Lines of Credit	0.96	0.51	0.26	0.28
Nonmortgage Loans and Leases				
Commercial Loans	1.70	1.54	0.95	1.04
Consumer Loans	2.06	1.33	1.32	1.33
NONCURRENT LOANS (% Total Assets)	0.59	0.47	0.40	0.41
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	1.60	0.85	0.62	0.70
Nonresidential Mortgages	1.32	0.70	0.65	0.68
Multifamily Mortgages	0.24	0.20	0.07	0.08
1-4 Family Mortgages	0.82	0.68	0.47	0.49
Home Equity Lines of Credit	0.21	0.26	0.14	0.14
Nonmortgage Loans and Leases				
Commercial Loans	1.32	1.04	1.34	1.30
Consumer Loans	0.78	0.52	0.77	0.75
NET CHARGE-OFFS (% Total Assets)	0.01	0.02	0.06	0.05
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	0.01	0.02	0.01	0.01
Nonresidential Mortgages	-0.01	0.01	0.00	0.00
Multifamily Mortgages	0.00	0.00	0.00	0.00
1-4 Family Mortgages	0.01	0.00	0.01	0.01
Home Equity Lines of Credit	0.01	0.01	0.01	0.01
Nonmortgage Loans and Leases				
Commercial Loans	0.04	0.07	0.41	0.37
Consumer Loans	0.12	0.22	0.60	0.57
Repossessed Assets	1.20	2.06	2.19	2.14
Other	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)	0.15	0.10	0.05	0.05
Percent of Outstanding Loans by Loan Type:				
Construction & Land Loans	0.15	0.21	0.13	0.15
Nonresidential Mortgages	0.41	0.21	0.15	0.17
Multifamily Mortgages	1.26	0.03	0.02	0.03
1-4 Family Mortgages	0.20	0.14	0.06	0.07
Other	0.13	0.11	0.03	0.04
ASSET QUALITY SUMMARY (% Total Assets)				
Net Chargeoffs (Annualized)	0.05	0.07	0.22	0.20
Net Provisions for Losses (Annualized)	0.08	0.11	0.20	0.19
Valuation Allowances	0.54	0.60	0.51	0.52
Noncurrent Loans	0.59	0.47	0.40	0.41
Repossessed Assets, Net (% Total Assets)	0.15	0.10	0.05	0.05
Troubled Assets	0.74	0.56	0.45	0.46

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

	3-MONTHS ENDED							
	MAR. 2005	DEC. 2004	2004	2003	2002	2001	2000	
SUMMARY DATA:								
Number of Thrifts	(#)	880	886	886	928	974	1,019	1,068
Total Assets	(\$)	1,340.78	1,306.79	1,306.79	1,092.62	1,004.53	977.72	928.29
Net Income	(\$)	4.00	3.76	13.96	13.74	11.84	10.20	8.01
Profits	(\$)	4.07	3.84	14.31	14.02	12.57	10.83	8.56
Losses	(\$)	-0.07	-0.08	-0.35	-0.28	-0.73	-0.63	-0.55
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	1.21	1.19	1.18	1.29	1.21	1.07	0.91
Median Ratio	(%)	0.72	0.71	0.71	0.76	0.80	0.67	0.68
Return on Average Equity	(%)	13.29	12.96	12.79	14.29	13.61	13.10	11.63
Median Ratio	(%)	6.38	6.21	6.23	6.97	7.56	6.18	6.49
Net Interest Income	(\$)	9.39	9.28	34.57	30.82	29.99	27.62	23.27
% of Average Assets	(%)	2.85	2.93	2.91	2.90	3.06	2.89	2.63
Total Fee Income	(\$)	3.99	3.77	12.38	9.28	4.55	6.08	7.11
% of Average Assets	(%)	1.21	1.19	1.19	1.25	0.64	0.46	0.83
G&A Expense	(\$)	7.95	8.03	30.09	25.37	22.54	21.79	18.54
% of Average Assets	(%)	2.41	2.54	2.53	2.39	2.30	2.28	2.09
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	9.18	9.08	9.08	9.09	9.18	8.13	7.99
Tier 1 Leverage Ratio	(%)	7.89	7.80	7.80	7.82	7.80	7.46	7.36
Risk-based Capital Ratio	(%)	13.95	13.85	13.85	14.23	13.96	13.51	13.30
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	875	881	881	922	967	999	1,038
Adequately Capitalized	(#)	4	4	4	5	5	17	26
Undercapitalized	(#)	0	0	0	0	2	3	2
Significantly Undercapitalized	(#)	0	1	1	1	0	0	1
Critically Undercapitalized	(#)	1	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	1	0	1	1	1
Problem Thrifts	(#)	8	6	6	8	14	16	15
Problem Thrift Assets	(\$)	1.60	0.71	0.71	0.63	2.58	3.30	6.78
Problem Thrift Assets as a % of Total Assets	(%)	0.12	0.05	0.05	0.06	0.26	0.34	0.73
ASSET QUALITY MEASURES:								
Troubled Assets	(\$)	6.22	6.33	6.33	7.29	7.57	6.85	5.56
% of Total Assets	(%)	0.46	0.48	0.48	0.67	0.75	0.70	0.60
Noncurrent Loans	(\$)	5.50	5.60	5.60	6.35	6.57	5.87	4.65
% of Total Assets	(%)	0.41	0.43	0.43	0.58	0.65	0.60	0.50
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	0.49	0.52	0.52	0.83	0.91	0.80	0.66
Home Equity Lines of Credit	(%)	0.14	0.14	0.14	0.03	0.05	0.11	0.15
Multifamily Loans	(%)	0.08	0.13	0.13	0.13	0.13	0.16	0.15
Commercial Loans	(%)	1.30	1.11	1.11	1.21	2.19	1.99	1.52
Consumer Loans	(%)	0.75	0.78	0.78	0.94	0.70	0.64	0.87
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	141.49	154.10	603.23	729.87	472.19	398.18	201.16
Purchases	(\$)	78.52	77.86	296.46	355.97	273.68	189.11	75.77
Sales	(\$)	127.60	122.52	477.70	768.41	530.32	402.63	157.99
Loans Outstanding (1)	(\$)	755.30	729.37	729.37	547.42	487.63	472.72	455.54
Loans Outstanding / Total Assets	(%)	56.33	55.81	55.81	50.10	48.54	48.35	49.07

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

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

	MARCH 2005		DECEMBER 2004		MARCH 2004	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	1,340.78	100.00	1,306.79	100.00	1,157.36	100.00
Cash and Noninterest-Earning Deposits	18.60	1.39	17.78	1.36	17.88	1.55
Investment Securities	55.37	4.13	57.18	4.38	75.78	6.55
Mortgage Derivatives	64.70	4.83	58.94	4.51	55.41	4.79
Mortgage Backed Securities	94.53	7.05	97.50	7.46	97.28	8.41
1-4 Family Mortgages	755.30	56.33	729.37	55.81	602.57	52.06
Home Equity Lines of Credit	82.97	6.19	79.27	6.07	53.53	4.63
Multifamily Mortgages	62.67	4.67	61.07	4.67	56.47	4.88
Nonresidential Mortgages	53.36	3.98	52.47	4.02	48.81	4.22
Construction Loans	25.91	1.93	24.85	1.90	22.86	1.98
Land Loans	11.76	0.88	11.08	0.85	8.44	0.73
Commercial Loans	40.57	3.03	40.66	3.11	32.47	2.81
Consumer Loans	77.61	5.79	78.19	5.98	67.87	5.86
Repossessed Assets, Net	0.72	0.05	0.73	0.06	0.91	0.08
Real Estate Held for Investment	0.25	0.02	0.25	0.02	0.28	0.02
Office Premises & Equipment	10.55	0.79	10.63	0.81	9.79	0.85
Other Assets	75.62	5.64	72.85	5.58	66.77	5.77
Less: Contra Assets & Valuation Allowances	-57.96	-4.32	-52.20	-3.99	-49.17	-4.25
TOTAL LIABILITIES AND CAPITAL	1,340.78	100.00	1,306.79	100.00	1,157.36	100.00
Total Deposits and Escrows	784.63	58.52	757.76	57.99	693.04	59.88
Deposits < or = to \$100,000	475.06	35.43	459.30	35.15	436.58	37.72
Deposits > \$100,000	309.57	23.09	298.46	22.84	256.33	22.15
Escrows	29.82	2.22	27.31	2.09	32.85	2.84
Total Borrowings	407.63	30.40	406.19	31.08	336.98	29.12
Advances from FHLB	241.58	18.02	244.82	18.73	210.52	18.19
Reverse Repurchase Agreements	67.32	5.02	69.97	5.35	62.48	5.40
Other Borrowings	98.73	7.36	91.41	6.99	63.98	5.53
Other Liabilities	25.39	1.89	24.14	1.85	21.18	1.83
EQUITY CAPITAL	123.13	9.18	118.70	9.08	106.29	9.18
Capital Stock & Paid-In Capital	70.39	5.25	66.79	5.11	58.51	5.06
Unrealized Gains (Losses) AFS Securities	-0.39	-0.03	0.51	0.04	1.57	0.14
Retained Earnings	53.73	4.01	52.21	4.00	47.46	4.10

	MARCH 2005		DECEMBER 2004		MARCH 2004	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	16.08	4.87	15.33	4.84	13.05	4.65
Interest Expense	6.68	2.03	6.05	1.91	4.96	1.77
Net Interest Income	9.39	2.85	9.28	2.93	8.09	2.88
Loss Provisions-Interest Bearing Assets	0.63	0.19	0.83	0.26	0.52	0.18
Noninterest Income	5.54	1.68	5.48	1.73	4.48	1.59
Mortgage Loan Servicing Fees	0.74	0.22	0.41	0.13	-0.73	-0.26
Other Fees and Charges	3.25	0.99	3.37	1.06	2.52	0.90
Other Noninterest Income	1.54	0.47	1.71	0.54	2.69	0.96
Noninterest Expense	8.08	2.45	8.15	2.58	6.85	2.44
G&A Expense	7.95	2.41	8.03	2.54	6.76	2.41
Goodwill Expense	0.11	0.03	0.10	0.03	0.08	0.03
Loss Provis.-Nonint. Bearing Assets	0.02	0.01	0.02	0.01	0.01	0.00
Income Before Taxes & Extraord. Items	6.22	1.88	5.78	1.83	5.20	1.85
Income Taxes	2.21	0.67	2.02	0.64	1.85	0.66
Extraordinary Items	0.00	0.00	0.00	0.00	-0.01	0.00
Net Income	4.00	1.21	3.76	1.19	3.34	1.19

* Annualized.

Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2005

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

NORTHEAST REGION

	3-MONTHS ENDED		2004	2003	2002	2001	2000	
	MAR. 2005	DEC. 2004						
SUMMARY DATA:								
Number of Thrifts	(#)	269	272	272	285	304	222	226
Total Assets	(\$)	334.08	329.11	329.11	273.70	246.92	198.18	181.35
Net Income	(\$)	1.01	1.10	4.24	3.45	2.90	1.85	1.32
Profits	(\$)	1.02	1.11	4.30	3.58	3.01	1.98	1.43
Losses	(\$)	0.00	-0.02	-0.05	-0.13	-0.11	-0.13	-0.12
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	1.24	1.36	1.40	1.32	1.23	0.99	0.74
Median Ratio	(%)	0.70	0.72	0.69	0.72	0.77	0.62	0.66
Return on Average Equity	(%)	12.87	13.44	14.05	14.14	13.15	10.69	8.68
Median Ratio	(%)	5.96	5.83	6.09	6.69	7.55	5.97	6.67
Net Interest Income	(\$)	2.36	2.40	8.89	7.70	7.26	5.43	4.98
% of Average Assets	(%)	2.89	2.97	2.94	2.94	3.07	2.91	2.82
Total Fee Income	(\$)	0.73	0.87	3.68	2.51	1.64	1.30	1.25
% of Average Assets	(%)	0.90	1.08	1.08	1.50	0.72	0.69	0.71
G&A Expense	(\$)	1.68	1.93	7.13	5.90	5.21	4.33	4.01
% of Average Assets	(%)	2.06	2.39	2.36	2.25	2.21	2.32	2.27
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	9.80	10.08	10.08	9.54	9.39	9.19	9.21
Tier 1 Leverage Ratio	(%)	8.60	8.96	8.96	8.69	8.42	8.02	7.87
Risk-based Capital Ratio	(%)	15.50	15.93	15.93	15.74	14.83	14.43	14.31
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	268	271	271	283	302	221	224
Adequately Capitalized	(#)	1	1	1	1	2	1	1
Undercapitalized	(#)	0	0	0	0	0	0	0
Significantly Undercapitalized	(#)	0	0	0	1	0	0	1
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	1	0	0	0	0
Problem Thrifts	(#)	2	1	1	1	2	1	1
Problem Thrift Assets	(\$)	0.96	0.09	0.09	0.11	1.52	0.06	0.03
Problem Thrift Assets as a % of Total Assets	(%)	0.29	0.03	0.03	0.04	0.62	0.03	0.02
ASSET QUALITY MEASURES:								
Troubled Assets	(\$)	1.20	1.41	1.41	1.70	1.59	1.22	1.25
% of Total Assets	(%)	0.36	0.43	0.43	0.62	0.65	0.61	0.69
Noncurrent Loans	(\$)	1.11	1.30	1.30	1.56	1.41	1.02	1.03
% of Total Assets	(%)	0.33	0.40	0.40	0.57	0.57	0.52	0.57
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	0.49	0.50	0.50	0.80	0.77	0.71	0.79
Home Equity Lines of Credit	(%)	0.23	0.24	0.24	0.04	0.05	0.08	0.20
Multifamily Loans	(%)	0.18	0.31	0.31	0.22	0.19	0.19	0.33
Commercial Loans	(%)	0.81	0.73	0.73	1.32	1.81	1.85	1.33
Consumer Loans	(%)	0.43	1.41	1.41	1.51	0.54	0.71	0.74
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	31.36	32.20	125.03	155.67	103.24	72.42	32.93
Purchases	(\$)	31.28	30.25	100.16	83.82	61.92	36.78	16.88
Sales	(\$)	44.97	41.30	151.99	172.78	105.63	70.99	31.00
Loans Outstanding (1)	(\$)	161.70	155.85	155.85	117.57	112.30	87.09	78.43
Loans Outstanding / Total Assets	(%)	48.40	47.36	47.36	42.95	45.48	43.94	43.25

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

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

NORTHEAST REGION

	MARCH 2005		DECEMBER 2004		MARCH 2004	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	334.08	100.00	329.11	100.00	305.23	100.00
Cash and Noninterest-Earning Deposits	3.25	0.97	3.74	1.14	3.83	1.25
Investment Securities	21.10	6.32	22.59	6.86	24.22	7.94
Mortgage Derivatives	38.22	11.44	32.58	9.90	29.65	9.72
Mortgage Backed Securities	31.60	9.46	32.16	9.77	37.70	12.35
1-4 Family Mortgages	161.70	48.40	155.85	47.36	131.54	43.09
Home Equity Lines of Credit	10.78	3.23	11.09	3.37	11.17	3.66
Multifamily Mortgages	9.30	2.79	9.36	2.84	8.86	2.90
Nonresidential Mortgages	19.45	5.82	18.01	5.47	17.23	5.64
Construction Loans	5.32	1.59	5.02	1.53	4.69	1.53
Land Loans	2.67	0.80	2.35	0.71	1.75	0.57
Commercial Loans	12.18	3.65	11.81	3.59	12.81	4.20
Consumer Loans	12.32	3.69	19.69	5.98	17.37	5.69
Repossessed Assets, Net	0.10	0.03	0.11	0.03	0.13	0.04
Real Estate Held for Investment	0.03	0.01	0.03	0.01	0.08	0.02
Office Premises & Equipment	2.17	0.65	2.14	0.65	2.08	0.68
Other Assets	16.24	4.86	15.48	4.70	15.08	4.94
Less: Contra Assets & Valuation Allowances	-36.66	-10.97	-30.76	-9.35	-27.86	-9.13
TOTAL LIABILITIES AND CAPITAL	334.08	100.00	329.11	100.00	305.23	100.00
Total Deposits and Escrows	203.22	60.83	195.36	59.36	188.80	61.85
Deposits < or = to \$100,000	139.95	41.89	133.20	40.47	133.82	43.84
Deposits > \$100,000	63.27	18.94	62.16	18.89	54.85	17.97
Escrows	2.16	0.65	2.01	0.61	2.32	0.76
Total Borrowings	93.36	27.95	92.69	28.16	79.37	26.00
Advances from FHLB	37.84	11.33	40.28	12.24	39.26	12.86
Reverse Repurchase Agreements	22.03	6.59	19.97	6.07	19.63	6.43
Other Borrowings	33.50	10.03	32.44	9.86	20.48	6.71
Other Liabilities	4.76	1.43	7.88	2.39	6.11	2.00
EQUITY CAPITAL	32.73	9.80	33.19	10.08	31.08	10.18
Capital Stock & Paid-In Capital	17.37	5.20	17.02	5.17	15.43	5.06
Unrealized Gains (Losses) AFS Securities	-0.43	-0.13	-0.08	-0.02	0.44	0.14
Retained Earnings	16.03	4.80	16.51	5.02	15.53	5.09

	MARCH 2005		DECEMBER 2004		MARCH 2004	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	4.07	4.98	4.01	4.97	3.52	4.89
Interest Expense	1.71	2.09	1.62	2.00	1.37	1.91
Net Interest Income	2.36	2.89	2.40	2.97	2.15	2.98
Loss Provisions-Interest Bearing Assets	0.10	0.12	0.32	0.40	0.23	0.32
Noninterest Income	1.04	1.27	1.55	1.92	1.40	1.95
Mortgage Loan Servicing Fees	0.09	0.11	0.14	0.18	0.06	0.08
Other Fees and Charges	0.64	0.78	0.73	0.90	0.77	1.07
Other Noninterest Income	0.31	0.37	0.68	0.84	0.58	0.80
Noninterest Expense	1.72	2.11	1.97	2.44	1.73	2.41
G&A Expense	1.68	2.06	1.93	2.39	1.69	2.36
Goodwill Expense	0.04	0.04	0.04	0.05	0.04	0.05
Loss Provis.-Nonint. Bearing Assets	0.00	0.00	0.00	0.00	0.00	0.00
Income Before Taxes & Extraord. Items	1.58	1.93	1.66	2.05	1.59	2.21
Income Taxes	0.57	0.69	0.56	0.69	0.57	0.79
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	1.01	1.24	1.10	1.36	1.02	1.41

* Annualized.

Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2005

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

SOUTHEAST REGION

		3-MONTHS ENDED		2004	2003	2002	2001	2000
		MAR. 2005	DEC. 2004					
SUMMARY DATA:								
Number of Thrifts	(#)	312	312	312	329	345	196	210
Total Assets	(\$)	225.68	217.81	217.81	195.38	177.16	92.54	84.86
Net Income	(\$)	0.58	0.43	2.01	1.89	1.07	0.53	0.46
Profits	(\$)	0.58	0.48	2.13	2.00	1.64	0.63	0.55
Losses	(\$)	-0.01	-0.05	-0.12	-0.11	-0.57	-0.09	-0.09
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	1.04	0.80	0.97	1.02	0.66	0.60	0.59
Median Ratio	(%)	0.65	0.59	0.61	0.69	0.71	0.59	0.65
Return on Average Equity	(%)	11.46	8.91	10.82	11.13	6.91	7.16	6.81
Median Ratio	(%)	6.05	5.43	5.40	6.18	6.25	5.45	6.19
Net Interest Income	(\$)	1.66	1.59	6.03	5.20	4.87	2.45	2.21
% of Average Assets	(%)	2.99	2.97	2.92	2.81	3.03	2.77	2.84
Total Fee Income	(\$)	0.59	0.58	2.22	2.05	1.85	1.20	0.84
% of Average Assets	(%)	1.06	1.09	1.09	1.11	1.10	1.51	1.18
G&A Expense	(\$)	1.43	1.49	5.67	5.47	5.06	2.83	2.25
% of Average Assets	(%)	2.58	2.78	2.75	2.96	3.15	3.20	2.89
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	9.09	9.01	9.01	9.11	9.24	8.27	8.37
Tier 1 Leverage Ratio	(%)	8.58	8.62	8.62	8.71	8.92	8.18	8.07
Risk-based Capital Ratio	(%)	13.85	14.03	14.03	14.79	15.16	13.94	14.66
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	310	311	311	326	342	192	201
Adequately Capitalized	(#)	1	0	0	3	2	2	9
Undercapitalized	(#)	0	0	0	0	1	2	0
Significantly Undercapitalized	(#)	0	1	1	0	0	0	0
Critically Undercapitalized	(#)	1	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	0	0	1	1	1
Problem Thrifts	(#)	5	4	4	6	10	5	1
Problem Thrift Assets	(\$)	0.61	0.59	0.59	0.50	0.78	0.31	0.02
Problem Thrift Assets as a % of Total Assets	(%)	0.27	0.27	0.27	0.26	0.44	0.34	0.03
ASSET QUALITY MEASURES:								
Troubled Assets	(\$)	1.17	1.23	1.23	1.46	1.53	0.77	0.63
% of Total Assets	(%)	0.52	0.57	0.57	0.75	0.87	0.83	0.74
Noncurrent Loans	(\$)	0.96	1.01	1.01	1.21	1.28	0.62	0.48
% of Total Assets	(%)	0.43	0.47	0.47	0.62	0.72	0.67	0.56
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	0.50	0.56	0.56	0.79	0.87	0.74	0.69
Home Equity Lines of Credit	(%)	0.15	0.15	0.15	0.06	0.10	0.12	0.11
Multifamily Loans	(%)	0.31	0.34	0.34	0.35	0.35	0.19	0.23
Commercial Loans	(%)	1.26	1.33	1.33	1.68	2.84	1.72	1.31
Consumer Loans	(%)	0.58	0.68	0.68	0.97	1.03	1.22	0.73
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	15.38	16.04	67.59	91.71	64.89	25.84	11.19
Purchases	(\$)	11.45	13.05	49.06	75.20	56.44	10.56	6.80
Sales	(\$)	15.32	19.02	74.95	123.12	101.76	23.21	7.19
Loans Outstanding (1)	(\$)	106.97	101.33	101.33	86.35	77.65	40.06	39.68
Loans Outstanding / Total Assets	(%)	47.40	46.52	46.52	44.19	43.83	43.29	46.76

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

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

SOUTHEAST REGION

	MARCH 2005		DECEMBER 2004		MARCH 2004	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	225.68	100.00	217.81	100.00	200.86	100.00
Cash and Noninterest-Earning Deposits	4.04	1.79	3.65	1.68	3.39	1.69
Investment Securities	14.55	6.45	14.00	6.43	18.65	9.28
Mortgage Derivatives	10.21	4.52	11.13	5.11	10.80	5.38
Mortgage Backed Securities	20.90	9.26	21.48	9.86	18.15	9.03
1-4 Family Mortgages	106.97	47.40	101.33	46.52	88.63	44.12
Home Equity Lines of Credit	20.22	8.96	18.30	8.40	12.17	6.06
Multifamily Mortgages	5.15	2.28	5.00	2.30	4.55	2.26
Nonresidential Mortgages	11.78	5.22	11.22	5.15	10.07	5.01
Construction Loans	6.82	3.02	6.26	2.87	5.56	2.77
Land Loans	3.94	1.75	3.80	1.74	2.82	1.40
Commercial Loans	8.70	3.85	8.42	3.87	7.99	3.98
Consumer Loans	20.93	9.27	20.70	9.50	20.04	9.98
Repossessed Assets, Net	0.21	0.09	0.22	0.10	0.25	0.12
Real Estate Held for Investment	0.08	0.03	0.08	0.04	0.08	0.04
Office Premises & Equipment	2.41	1.07	2.39	1.10	2.25	1.12
Other Assets	10.28	4.56	9.41	4.32	9.00	4.48
Less: Contra Assets & Valuation Allowances	-8.93	-3.96	-9.84	-4.52	-9.43	-4.70
TOTAL LIABILITIES AND CAPITAL	225.68	100.00	217.81	100.00	200.86	100.00
Total Deposits and Escrows	151.95	67.33	146.74	67.37	142.12	70.76
Deposits < or = to \$100,000	99.58	44.12	96.95	44.51	94.51	47.05
Deposits > \$100,000	52.38	23.21	49.79	22.86	47.60	23.70
Escrows	2.20	0.97	1.97	0.90	2.02	1.01
Total Borrowings	49.49	21.93	47.67	21.89	36.77	18.31
Advances from FHLB	31.61	14.01	30.74	14.12	26.38	13.13
Reverse Repurchase Agreements	15.61	6.91	15.73	7.22	9.49	4.72
Other Borrowings	2.27	1.01	1.20	0.55	0.90	0.45
Other Liabilities	3.72	1.65	3.77	1.73	3.70	1.84
EQUITY CAPITAL	20.52	9.09	19.62	9.01	18.26	9.09
Capital Stock & Paid-In Capital	11.21	4.97	10.58	4.86	9.83	4.89
Unrealized Gains (Losses) AFS Securities	-0.23	-0.10	0.04	0.02	0.24	0.12
Retained Earnings	9.62	4.26	9.14	4.20	8.42	4.19

	MARCH 2005		DECEMBER 2004		MARCH 2004	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	2.82	5.07	2.67	4.98	2.39	4.84
Interest Expense	1.16	2.08	1.08	2.02	0.96	1.94
Net Interest Income	1.66	2.99	1.59	2.97	1.43	2.90
Loss Provisions-Interest Bearing Assets	0.13	0.24	0.19	0.36	0.14	0.29
Noninterest Income	0.81	1.46	0.77	1.44	0.86	1.73
Mortgage Loan Servicing Fees	0.04	0.07	0.05	0.09	-0.01	-0.02
Other Fees and Charges	0.54	0.98	0.53	1.00	0.51	1.04
Other Noninterest Income	0.22	0.40	0.19	0.35	0.35	0.71
Noninterest Expense	1.45	2.61	1.51	2.81	1.40	2.84
G&A Expense	1.43	2.58	1.49	2.78	1.39	2.81
Goodwill Expense	0.01	0.03	0.01	0.02	0.01	0.02
Loss Provis.-Nonint. Bearing Assets	0.00	0.00	0.00	0.01	0.00	0.00
Income Before Taxes & Extraord. Items	0.88	1.59	0.67	1.24	0.74	1.50
Income Taxes	0.31	0.55	0.23	0.44	0.26	0.52
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.58	1.04	0.43	0.80	0.49	0.98

* Annualized.

Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2005

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

MIDWEST REGION

		3-MONTHS ENDED		2004	2003	2002	2001	2000
		MAR. 2005	DEC. 2004					
SUMMARY DATA:								
Number of Thrifts	(#)	204	207	207	216	224	216	223
Total Assets	(\$)	129.41	135.39	135.39	127.54	127.58	105.17	116.71
Net Income	(\$)	0.29	0.37	1.24	1.52	1.52	1.02	0.87
Profits	(\$)	0.35	0.38	1.41	1.54	1.57	1.08	1.02
Losses	(\$)	-0.06	-0.01	-0.16	-0.03	-0.04	-0.07	-0.16
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	0.89	1.10	0.94	1.17	1.22	1.01	0.79
Median Ratio	(%)	0.77	0.73	0.75	0.82	0.84	0.69	0.71
Return on Average Equity	(%)	10.02	12.48	10.79	13.66	14.28	11.77	9.26
Median Ratio	(%)	6.64	6.30	6.40	7.54	8.02	6.72	6.72
Net Interest Income	(\$)	0.90	0.96	3.70	3.60	3.81	2.87	2.94
% of Average Assets	(%)	2.79	2.86	2.80	2.78	3.07	2.85	2.69
Total Fee Income	(\$)	0.34	0.36	1.38	1.23	1.04	0.90	0.92
% of Average Assets	(%)	1.04	1.08	1.08	1.02	0.87	1.03	0.82
G&A Expense	(\$)	0.85	0.86	3.61	3.35	3.27	2.55	2.52
% of Average Assets	(%)	2.61	2.58	2.74	2.59	2.63	2.53	2.31
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	8.96	8.98	8.98	8.66	8.51	8.47	8.37
Tier 1 Leverage Ratio	(%)	8.71	8.45	8.45	8.42	8.25	8.21	8.13
Risk-based Capital Ratio	(%)	14.71	14.45	14.45	15.05	14.76	14.63	13.87
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	202	204	204	216	222	207	214
Adequately Capitalized	(#)	2	3	3	0	1	9	9
Undercapitalized	(#)	0	0	0	0	1	0	0
Significantly Undercapitalized	(#)	0	0	0	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	0	0	0	0	0
Problem Thrifts	(#)	1	1	1	1	1	4	4
Problem Thrift Assets	(\$)	0.03	0.03	0.03	0.03	0.04	1.42	1.45
Problem Thrift Assets as a % of Total Assets	(%)	0.02	0.02	0.02	0.02	0.03	1.35	1.25
ASSET QUALITY MEASURES:								
Troubled Assets	(\$)	0.52	0.61	0.61	0.69	0.73	0.76	0.80
% of Total Assets	(%)	0.40	0.45	0.45	0.54	0.58	0.72	0.68
Noncurrent Loans	(\$)	0.42	0.52	0.52	0.52	0.60	0.61	0.66
% of Total Assets	(%)	0.33	0.39	0.39	0.40	0.47	0.58	0.57
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	0.40	0.50	0.50	0.57	0.53	0.75	0.82
Home Equity Lines of Credit	(%)	0.11	0.12	0.12	0.03	0.05	0.05	0.04
Multifamily Loans	(%)	0.37	0.61	0.61	0.51	0.62	0.36	0.11
Commercial Loans	(%)	0.96	0.83	0.83	1.32	2.15	2.10	2.36
Consumer Loans	(%)	0.53	0.54	0.54	0.56	0.52	0.46	0.44
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	11.07	11.94	49.45	69.19	53.58	37.03	19.15
Purchases	(\$)	2.62	2.36	9.57	14.73	13.94	9.86	9.12
Sales	(\$)	7.09	7.90	32.82	58.76	43.34	27.55	14.82
Loans Outstanding (1)	(\$)	45.54	46.24	46.24	42.01	43.95	37.48	46.89
Loans Outstanding / Total Assets	(%)	35.19	34.15	34.15	32.94	34.45	35.64	40.17

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

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

MIDWEST REGION

	MARCH 2005		DECEMBER 2004		MARCH 2004	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	129.41	100.00	135.39	100.00	130.92	100.00
Cash and Noninterest-Earning Deposits	2.19	1.69	1.80	1.33	2.17	1.65
Investment Securities	18.35	14.18	19.74	14.58	19.81	15.13
Mortgage Derivatives	3.04	2.35	3.80	2.81	4.76	3.63
Mortgage Backed Securities	13.82	10.68	14.91	11.01	17.25	13.18
1-4 Family Mortgages	45.54	35.19	46.24	34.15	42.88	32.75
Home Equity Lines of Credit	6.68	5.16	6.78	5.01	5.02	3.83
Multifamily Mortgages	3.27	2.53	3.36	2.48	2.91	2.22
Nonresidential Mortgages	8.84	6.83	9.25	6.83	8.50	6.50
Construction Loans	6.34	4.90	6.33	4.68	6.45	4.93
Land Loans	2.18	1.69	2.17	1.60	1.60	1.22
Commercial Loans	5.60	4.32	5.68	4.20	4.78	3.65
Consumer Loans	14.30	11.05	15.26	11.27	13.38	10.22
Repossessed Assets, Net	0.09	0.07	0.09	0.07	0.17	0.13
Real Estate Held for Investment	0.08	0.06	0.08	0.06	0.07	0.06
Office Premises & Equipment	1.22	0.94	1.27	0.93	1.18	0.90
Other Assets	5.31	4.11	6.21	4.59	5.82	4.44
Less: Contra Assets & Valuation Allowances	-2.27	-1.75	-3.01	-2.22	-3.94	-3.01
TOTAL LIABILITIES AND CAPITAL	129.41	100.00	135.39	100.00	130.92	100.00
Total Deposits and Escrows	76.54	59.15	78.54	58.01	76.84	58.69
Deposits < or = to \$100,000	53.06	41.00	54.39	40.17	53.89	41.16
Deposits > \$100,000	23.48	18.15	24.15	17.83	22.95	17.53
Escrows	1.34	1.03	1.52	1.13	1.91	1.46
Total Borrowings	39.83	30.78	43.17	31.89	40.93	31.27
Advances from FHLB	34.33	26.53	36.18	26.72	34.69	26.50
Reverse Repurchase Agreements	2.65	2.05	3.98	2.94	4.17	3.18
Other Borrowings	2.85	2.20	3.02	2.23	2.08	1.59
Other Liabilities	1.44	1.11	1.53	1.13	1.70	1.30
EQUITY CAPITAL	11.60	8.96	12.16	8.98	11.44	8.74
Capital Stock & Paid-In Capital	5.25	4.06	5.90	4.36	5.15	3.93
Unrealized Gains (Losses) AFS Securities	0.05	0.04	0.13	0.10	0.23	0.18
Retained Earnings	6.38	4.93	6.29	4.65	6.33	4.84

	MARCH 2005		DECEMBER 2004		MARCH 2004	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.62	4.99	1.65	4.94	1.50	4.66
Interest Expense	0.71	2.20	0.70	2.08	0.60	1.87
Net Interest Income	0.90	2.79	0.96	2.86	0.90	2.79
Loss Provisions-Interest Bearing Assets	0.06	0.19	0.05	0.14	0.05	0.16
Noninterest Income	0.40	1.24	0.47	1.40	0.44	1.36
Mortgage Loan Servicing Fees	0.02	0.07	0.01	0.04	-0.01	-0.02
Other Fees and Charges	0.31	0.96	0.35	1.04	0.30	0.93
Other Noninterest Income	0.07	0.20	0.11	0.32	0.15	0.45
Noninterest Expense	0.86	2.66	0.88	2.61	0.83	2.58
G&A Expense	0.85	2.61	0.86	2.58	0.82	2.55
Goodwill Expense	0.01	0.03	0.01	0.02	0.01	0.02
Loss Provis.-Nonint. Bearing Assets	0.01	0.02	0.00	0.01	0.00	0.01
Income Before Taxes & Extraord. Items	0.38	1.17	0.50	1.50	0.46	1.41
Income Taxes	0.09	0.28	0.14	0.40	0.12	0.37
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.29	0.89	0.37	1.10	0.34	1.04

* Annualized.

Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2005

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

WEST REGION

		3-MONTHS ENDED		2004	2003	2002	2001	2000
		MAR. 2005	DEC. 2004					
SUMMARY DATA:								
Number of Thrifts	(#)	95	95	95	98	101	80	87
Total Assets	(\$)	664.39	637.62	637.62	505.78	460.78	434.32	381.09
Net Income	(\$)	2.13	1.87	6.49	6.90	6.36	5.01	3.78
Profits	(\$)	2.13	1.87	6.50	6.91	6.37	5.03	3.87
Losses	(\$)	0.00	0.00	-0.01	-0.01	-0.01	-0.02	-0.09
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	1.30	1.23	1.16	1.40	1.37	1.20	1.06
Median Ratio	(%)	0.95	0.96	0.91	1.00	1.05	0.87	0.81
Return on Average Equity	(%)	14.70	14.12	13.11	15.64	16.22	16.51	15.89
Median Ratio	(%)	9.06	10.43	9.77	10.90	11.51	9.47	9.16
Net Interest Income	(\$)	4.48	4.35	16.00	14.34	14.06	11.86	8.45
% of Average Assets	(%)	2.74	2.86	2.86	2.90	3.02	2.85	2.36
Total Fee Income	(\$)	2.34	1.96	5.09	3.49	0.03	1.30	2.45
% of Average Assets	(%)	1.43	1.29	1.29	1.22	0.34	-0.21	0.69
G&A Expense	(\$)	3.99	3.75	13.68	10.66	9.00	7.19	5.49
% of Average Assets	(%)	2.44	2.47	2.45	2.15	1.93	1.73	1.53
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	8.87	8.53	8.53	8.88	9.16	7.21	6.98
Tier 1 Leverage Ratio	(%)	7.09	6.71	6.71	6.79	6.85	6.52	6.57
Risk-based Capital Ratio	(%)	13.15	12.69	12.69	13.01	12.85	12.59	12.47
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	95	95	95	97	101	79	84
Adequately Capitalized	(#)	0	0	0	1	0	0	1
Undercapitalized	(#)	0	0	0	0	0	1	2
Significantly Undercapitalized	(#)	0	0	0	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	0	0	0	0	0
Problem Thrifts	(#)	0	0	0	0	1	1	3
Problem Thrift Assets	(\$)	0.00	0.00	0.00	0.00	0.23	0.25	2.70
Problem Thrift Assets as a % of Total Assets	(%)	0.00	0.00	0.00	0.00	0.05	0.06	0.71
ASSET QUALITY MEASURES:								
Troubled Assets	(\$)	3.34	3.09	3.09	3.44	3.71	2.91	1.57
% of Total Assets	(%)	0.50	0.48	0.48	0.68	0.80	0.67	0.41
Noncurrent Loans	(\$)	3.02	2.77	2.77	3.07	3.28	2.61	1.36
% of Total Assets	(%)	0.45	0.43	0.43	0.61	0.71	0.60	0.36
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	0.50	0.52	0.52	0.88	1.05	0.84	0.55
Home Equity Lines of Credit	(%)	0.13	0.12	0.12	0.01	0.02	0.03	0.06
Multifamily Loans	(%)	0.02	0.03	0.03	0.05	0.05	0.07	0.09
Commercial Loans	(%)	1.87	1.41	1.41	0.72	2.14	3.04	1.51
Consumer Loans	(%)	1.11	0.47	0.47	0.59	0.55	0.44	0.40
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	83.69	93.91	361.17	413.30	250.48	156.98	86.53
Purchases	(\$)	33.38	32.21	137.80	182.56	141.59	83.59	21.59
Sales	(\$)	60.23	54.30	217.94	413.75	279.58	158.14	50.71
Loans Outstanding (1)	(\$)	441.97	426.66	426.66	302.09	254.07	231.93	201.21
Loans Outstanding / Total Assets	(%)	66.52	66.91	66.91	59.73	55.14	53.40	52.80

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

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

WEST REGION

	MARCH 2005		DECEMBER 2004		MARCH 2004	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	664.39	100.00	637.62	100.00	532.01	100.00
Cash and Noninterest-Earning Deposits	9.12	1.37	8.59	1.35	8.50	1.60
Investment Securities	12.64	1.90	12.64	1.98	23.52	4.42
Mortgage Derivatives	13.22	1.99	11.43	1.79	10.20	1.92
Mortgage Backed Securities	28.22	4.25	28.94	4.54	24.18	4.54
1-4 Family Mortgages	441.97	66.52	426.66	66.91	340.20	63.95
Home Equity Lines of Credit	45.29	6.82	43.10	6.76	25.17	4.73
Multifamily Mortgages	45.03	6.78	43.43	6.81	40.25	7.57
Nonresidential Mortgages	13.30	2.00	13.99	2.19	13.01	2.45
Construction Loans	7.43	1.12	7.23	1.13	6.17	1.16
Land Loans	2.96	0.45	2.76	0.43	2.27	0.43
Commercial Loans	14.09	2.12	14.74	2.31	6.89	1.30
Consumer Loans	30.06	4.52	22.54	3.53	17.08	3.21
Repossessed Assets, Net	0.32	0.05	0.32	0.05	0.36	0.07
Real Estate Held for Investment	0.06	0.01	0.05	0.01	0.05	0.01
Office Premises & Equipment	4.75	0.71	4.84	0.76	4.27	0.80
Other Assets	44.34	6.67	42.30	6.63	37.34	7.02
Less: Contra Assets & Valuation Allowances	-10.10	-1.52	-8.59	-1.35	-7.93	-1.49
TOTAL LIABILITIES AND CAPITAL	664.39	100.00	637.62	100.00	532.01	100.00
Total Deposits and Escrows	353.93	53.27	338.02	53.01	286.04	53.77
Deposits < or = to \$100,000	182.87	27.52	175.10	27.46	154.68	29.07
Deposits > \$100,000	171.07	25.75	162.92	25.55	131.36	24.69
Escrows	24.13	3.63	21.82	3.42	26.60	5.00
Total Borrowings	235.95	35.51	234.16	36.72	190.16	35.74
Advances from FHLB	148.80	22.40	149.12	23.39	120.44	22.64
Reverse Repurchase Agreements	27.04	4.07	30.30	4.75	29.20	5.49
Other Borrowings	60.11	9.05	54.75	8.59	40.52	7.62
Other Liabilities	15.55	2.34	11.02	1.73	9.70	1.82
EQUITY CAPITAL	58.96	8.87	54.41	8.53	46.12	8.67
Capital Stock & Paid-In Capital	37.14	5.59	33.88	5.31	28.63	5.38
Unrealized Gains (Losses) AFS Securities	0.23	0.03	0.42	0.07	0.66	0.12
Retained Earnings	21.80	3.28	20.37	3.19	17.28	3.25

	MARCH 2005		DECEMBER 2004		MARCH 2004	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	7.66	4.68	7.06	4.65	5.67	4.37
Interest Expense	3.18	1.94	2.72	1.79	2.06	1.59
Net Interest Income	4.48	2.74	4.35	2.86	3.61	2.79
Loss Provisions-Interest Bearing Assets	0.34	0.21	0.27	0.18	0.09	0.07
Noninterest Income	3.29	2.01	2.69	1.77	1.78	1.37
Mortgage Loan Servicing Fees	0.59	0.36	0.20	0.13	-0.77	-0.60
Other Fees and Charges	1.75	1.07	1.76	1.16	0.94	0.72
Other Noninterest Income	0.95	0.58	0.73	0.48	1.62	1.25
Noninterest Expense	4.05	2.47	3.80	2.50	2.88	2.22
G&A Expense	3.99	2.44	3.75	2.47	2.85	2.20
Goodwill Expense	0.05	0.03	0.04	0.02	0.03	0.02
Loss Provis.-Nonint. Bearing Assets	0.01	0.00	0.01	0.01	0.00	0.00
Income Before Taxes & Extraord. Items	3.39	2.07	2.96	1.95	2.42	1.87
Income Taxes	1.25	0.77	1.09	0.72	0.91	0.70
Extraordinary Items	0.00	0.00	0.00	0.00	-0.01	-0.01
Net Income	2.13	1.30	1.87	1.23	1.50	1.16

* Annualized.

Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2005

TECHNICAL NOTES

All data are on a consolidated basis.

N/A - Not Available or not applicable.

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

Asset Growth Rate - Calculated on a held constant basis.

Associations Held Constant as of March 31, 2005
Adjusted to reflect their merger and acquisition activity in prior periods.

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

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

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

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

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

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

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

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

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

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

TECHNICAL NOTES

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

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

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

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

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

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

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

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

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

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

Troubled Assets - Includes noncurrent loans and repossessed assets.

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

Valuation Allowances - Amount of valuation allowances for all assets.