



Second Quarter 2005 Thrift Industry Report Data

August 19, 2005

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

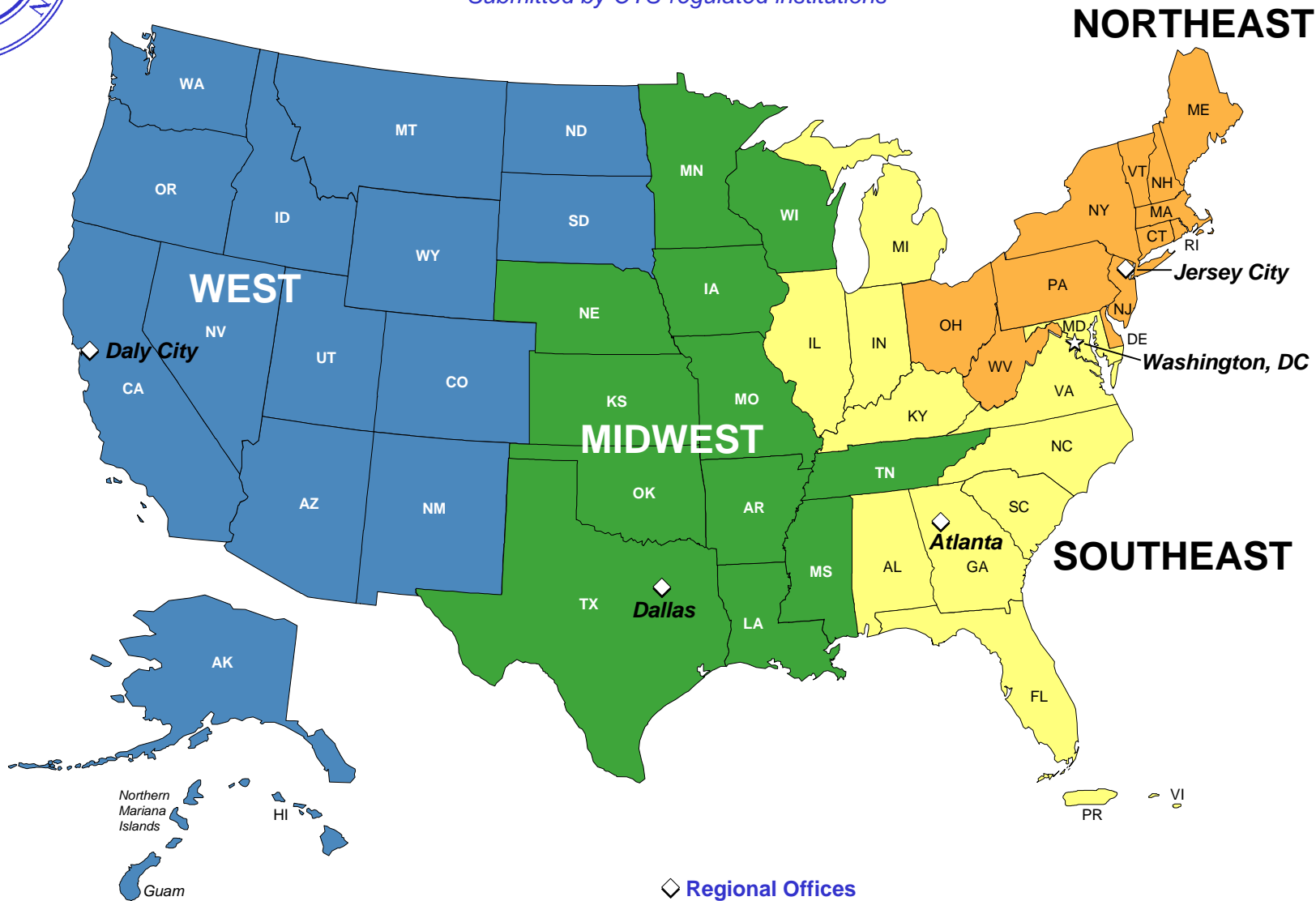


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PROFITABILITY AND EARNINGS
YEAR-TO-DATE AND PRIOR FOUR YEARS

INDUSTRY AGGREGATES:	6 mos.2005	6 mos.2004	2004	2003	2002	2001
PROFITABILITY(Percent)						
Return on Average Assets	1.20	1.17	1.17	1.29	1.21	1.07
Median Ratio	0.77	0.72	0.68	0.76	0.80	0.67
Return on Average Equity	13.04	12.82	12.79	14.29	13.61	13.10
Median Ratio	6.77	6.39	6.07	6.97	7.56	6.18
Net Interest Margin	2.86	2.89	2.89	2.90	3.06	2.89
Median Ratio	3.16	3.07	3.06	3.00	3.11	2.85
EARNINGS (\$ Millions)						
Interest Income	\$33,574.48	\$26,356.16	\$55,872.33	\$51,478.54	\$55,456.48	\$65,232.71
Interest Expense	14,451.91	9,809.69	21,300.82	20,658.87	25,468.47	37,617.66
NET INTEREST INCOME	19,122.58	16,546.48	34,571.52	30,819.66	29,988.00	27,615.05
Loss Provisions-Interest Bearing Assets	1,305.21	1,140.16	2,601.26	2,190.42	2,854.13	2,532.12
Noninterest Income	11,175.33	9,387.38	20,105.57	18,516.01	14,131.65	13,136.64
Mortgage Loan Servicing Fees	629.20	(785.33)	(62.87)	(712.51)	(3,860.33)	(1,572.23)
Other Fees and Charges	6,822.22	5,670.72	12,442.72	9,989.46	8,409.28	7,655.91
Other Noninterest Income	3,723.92	4,502.00	7,725.72	9,239.06	9,582.70	7,052.97
Noninterest Expense	16,509.07	14,387.23	30,500.29	25,766.42	22,999.31	22,590.75
G&A Expense	16,258.40	14,198.25	30,085.01	25,365.88	22,536.27	21,786.73
Goodwill Amortization	225.09	173.80	371.55	268.52	333.75	696.14
Loss Provisions-Noninterest Bearing Assets	25.58	15.17	43.73	132.02	129.30	107.88
Income Before Taxes & Extraordinary Items	12,483.63	10,406.48	21,575.53	21,378.83	18,266.21	15,628.83
Income Taxes	4,440.31	3,725.61	7,630.70	7,634.30	6,437.00	5,696.03
Extraordinary Items	(2.55)	22.57	18.56	(2.89)	7.87	269.08
NET INCOME	8,040.77	6,703.43	13,963.39	13,741.65	11,837.08	10,201.88
Profits	\$8,149.24	\$6,796.65	\$14,311.60	\$14,019.79	\$12,570.06	\$10,830.08
Losses	(\$108.47)	(\$93.22)	(\$348.21)	(\$278.14)	(\$732.99)	(\$628.20)
PROFITABILITY (Percent of Avg Assets Annualized)						
Interest Income	5.01	4.61	4.67	4.85	5.66	6.83
Interest Expense	2.16	1.71	1.78	1.95	2.60	3.94
NET INTEREST INCOME	2.86	2.89	2.89	2.90	3.06	2.89
Loss Provisions-Interest Bearing Assets	0.19	0.20	0.22	0.21	0.29	0.27
Noninterest Income	1.67	1.64	1.68	1.74	1.44	1.38
Mortgage Loan Servicing Fees	0.09	-0.14	-0.01	-0.07	-0.39	-0.16
Other Fees and Charges	1.02	0.99	1.04	0.94	0.86	0.80
Other Noninterest Income	0.56	0.79	0.65	0.87	0.98	0.74
Noninterest Expense	2.47	2.51	2.55	2.43	2.35	2.37
G&A Expense	2.43	2.48	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	0.00	0.00	0.00	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	1.86	1.82	1.80	2.01	1.87	1.64
Income Taxes	0.66	0.65	0.64	0.72	0.66	0.60
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.03
NET INCOME	1.20	1.17	1.17	1.29	1.21	1.07
Profits	1.22	1.19	1.20	1.32	1.28	1.13
Losses	-0.02	-0.02	-0.03	-0.03	-0.07	-0.07

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	JUN 2005	MAR 2005	DEC 2004	SEP 2004	JUN 2004	MAR 2004	DEC 2003	SEP 2003	JUN 2003
NUMBER OF INSTITUTIONS:	870	880	886	896	910	923	928	936	947
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	1.18	1.22	1.17	1.15	1.16	1.19	1.26	1.28	1.34
Median Ratio	0.80	0.72	0.71	0.75	0.73	0.73	0.67	0.76	0.82
Return on Average Equity (Annualized)	12.79	13.30	12.96	12.58	12.63	13.01	14.07	14.17	14.71
Median Ratio	7.18	6.38	6.21	6.43	6.57	6.31	6.32	7.04	7.57
Net Interest Margin (Annualized)	2.85	2.87	2.90	2.88	2.91	2.88	2.84	2.84	2.94
Median Ratio	3.16	3.16	3.17	3.13	3.05	3.06	3.03	2.96	3.02
Number of Profitable Thrifts	812	812	803	819	824	841	821	847	886
Percent Profitable	93.33	92.27	90.63	91.41	90.55	91.12	88.47	90.49	93.56
Profits (\$ Millions)	\$4,072.65	\$4,076.59	\$3,836.18	\$3,678.77	\$3,432.18	\$3,364.47	\$3,545.58	\$3,518.50	\$3,594.66
Number of Unprofitable Thrifts	58	68	83	77	86	82	107	89	61
Percent Unprofitable	6.67	7.73	9.37	8.59	9.45	8.88	11.53	9.51	6.44
Losses (\$ Millions)	(\$38.26)	(\$70.21)	(\$76.10)	(\$178.90)	(\$66.51)	(\$26.71)	(\$102.33)	(\$78.90)	(\$61.44)
EARNINGS (\$ Millions)									
Interest Income	\$17,488.18	\$16,086.31	\$15,330.14	\$14,186.02	\$13,305.52	\$13,050.64	\$12,730.27	\$12,673.86	\$12,995.73
Interest Expense	7,767.70	6,684.21	6,048.34	5,442.79	4,845.66	4,964.03	4,971.90	5,027.10	5,240.41
NET INTEREST INCOME	9,720.47	9,402.10	9,281.80	8,743.23	8,459.86	8,086.62	7,758.37	7,646.76	7,755.31
Loss Provisions-Interest Bearing Assets	674.14	631.07	830.80	630.30	622.80	517.36	338.47	537.95	652.91
Noninterest Income	5,641.35	5,533.99	5,479.84	5,238.35	4,911.97	4,475.41	4,678.35	4,779.81	4,846.34
Mortgage Loan Servicing Fees	(112.62)	741.82	405.13	317.33	(53.30)	(732.03)	800.61	140.50	(1,032.43)
Other Fees and Charges	3,570.72	3,251.50	3,367.19	3,404.81	3,154.94	2,515.77	2,622.60	2,589.54	2,465.09
Other Noninterest Income	2,183.25	1,540.67	1,707.51	1,516.21	1,810.33	2,691.67	1,255.15	2,049.78	3,413.68
Noninterest Expense	8,429.66	8,079.41	8,151.04	7,962.03	7,540.81	6,846.41	6,750.13	6,536.51	6,454.02
G&A Expense	8,309.02	7,949.39	8,032.83	7,853.93	7,441.44	6,756.81	6,656.30	6,444.97	6,328.37
Goodwill Amortization	112.63	112.46	97.18	100.57	91.82	81.99	75.56	62.48	74.70
Loss Provisions-Noninterest Bearing Assets	8.01	17.57	21.03	7.53	7.56	7.61	18.27	29.07	50.96
Income Before Taxes & Extraordinary Items	6,258.02	6,225.61	5,779.80	5,389.25	5,208.22	5,198.26	5,348.13	5,352.11	5,494.72
Income Taxes	2,221.08	2,219.23	2,019.03	1,886.06	1,873.63	1,851.98	1,906.75	1,912.80	1,962.91
Extraordinary Items	(2.55)	0.00	(0.69)	(3.32)	31.09	(8.52)	1.87	0.29	1.41
NET INCOME	4,034.39	4,006.38	3,760.09	3,499.87	3,365.67	3,337.76	3,443.25	3,439.60	3,533.22
PROFITABILITY (Percent of Avg Assets Annualized)									
Interest Income	5.12	4.90	4.78	4.68	4.57	4.64	4.67	4.70	4.93
Interest Expense	2.27	2.04	1.89	1.79	1.66	1.77	1.82	1.87	1.99
NET INTEREST INCOME	2.85	2.87	2.90	2.88	2.91	2.88	2.84	2.84	2.94
Loss Provisions-Interest Bearing Assets	0.20	0.19	0.26	0.21	0.21	0.18	0.12	0.20	0.25
Noninterest Income	1.65	1.69	1.71	1.73	1.69	1.59	1.72	1.77	1.84
Mortgage Loan Servicing Fees	-0.03	0.23	0.13	0.10	-0.02	-0.26	0.29	0.05	-0.39
Other Fees and Charges	1.05	0.99	1.05	1.12	1.08	0.90	0.96	0.96	0.94
Other Noninterest Income	0.64	0.47	0.53	0.50	0.62	0.96	0.46	0.76	1.30
Noninterest Expense	2.47	2.46	2.54	2.63	2.59	2.44	2.47	2.43	2.45
G&A Expense	2.43	2.42	2.51	2.59	2.56	2.40	2.44	2.39	2.40
Goodwill Amortization	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.02	0.03
Loss Provisions-Noninterest Bearing Assets	0.00	0.01	0.01	0.00	0.00	0.00	0.01	0.01	0.02
Income Before Taxes & Extraordinary Items	1.83	1.90	1.80	1.78	1.79	1.85	1.96	1.99	2.08
Income Taxes	0.65	0.68	0.63	0.62	0.64	0.66	0.70	0.71	0.74
Extraordinary Items	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00
NET INCOME	1.18	1.22	1.17	1.15	1.16	1.19	1.26	1.28	1.34

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 2005	MAR 2005	DEC 2004	SEP 2004	JUN 2004	MAR 2004	DEC 2003	SEP 2003	JUN 2003
NUMBER OF INSTITUTIONS:	870	880	886	896	910	923	928	936	947
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TOTAL ASSETS (\$ Billions)	\$1,388.05	\$1,340.78	\$1,306.79	\$1,227.95	\$1,188.30	\$1,157.36	\$1,092.62	\$1,094.13	\$1,064.67
Cash and Noninterest-Earning Deposits	18.42	18.66	17.78	18.40	18.17	17.88	19.88	19.87	20.27
Investment Securities	59.79	55.31	57.18	60.09	67.89	75.78	84.95	88.81	84.10
Mortgage Derivatives	66.45	64.70	58.94	55.06	52.21	55.41	45.52	45.48	52.15
Mortgage Backed Securities	158.89	159.23	156.44	146.95	146.80	152.69	91.28	90.08	95.83
1 - 4 Family Mortgages	789.17	755.31	729.37	670.49	631.42	602.57	547.42	535.93	523.46
Home Equity Lines of Credit	87.21	82.87	79.27	67.86	58.73	53.53	48.82	42.29	38.21
Multifamily Mortgages	65.33	62.69	61.07	58.53	57.39	56.47	53.72	52.31	50.59
Nonresidential Mortgages	53.68	53.38	52.47	50.23	49.11	48.81	46.84	46.59	45.75
Construction Loans	27.04	25.89	24.85	23.98	23.11	22.86	22.17	21.55	21.82
Land Loans	12.46	11.75	11.08	10.06	9.10	8.44	7.86	7.44	6.92
Commercial Loans	43.93	40.56	40.66	38.78	37.68	32.47	39.13	40.41	30.93
Consumer Loans	79.98	77.60	78.19	76.03	74.36	67.87	63.75	58.80	60.28
Reposessed Assets, Net	0.72	0.72	0.73	0.77	0.82	0.91	0.94	1.00	0.97
Real Estate Held for Investment, Net	0.24	0.25	0.25	0.29	0.28	0.28	0.28	0.31	0.29
Office Premises & Equipment	10.74	10.55	10.63	9.94	9.71	9.79	9.73	9.68	9.56
Other Assets	74.29	75.62	72.85	69.97	68.93	66.77	65.46	82.37	68.29
Less: Contra Assets & Valuation Allowances	6.65	6.74	6.74	6.54	6.48	6.24	(39.21)	(39.00)	(45.62)
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TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$1,388.05	\$1,340.78	\$1,306.79	\$1,227.95	\$1,188.30	\$1,157.36	\$1,092.62	\$1,094.13	\$1,064.67
TOTAL DEPOSITS AND ESCROWS	800.66	784.63	757.76	720.42	695.48	692.91	662.07	672.53	660.96
Deposits less than or equal to \$100,000	477.42	475.07	459.30	442.75	433.90	436.58	444.53	461.64	451.37
Deposits greater than \$100,000	323.24	309.57	298.46	277.68	261.58	256.33	217.53	210.89	209.59
Escrows	29.64	29.84	27.31	28.50	28.28	32.85	25.43	41.38	43.82
BORROWINGS	432.84	407.63	406.19	372.15	362.39	336.98	313.35	288.27	282.62
Advances From FHLE	266.45	241.58	244.82	224.52	223.41	210.52	189.72	175.58	164.16
Repurchase Agreements & FedFunds Purchased	68.41	67.32	69.97	63.39	59.87	62.48	63.65	57.99	59.44
Other Borrowings	97.98	98.73	91.41	84.24	79.11	63.98	59.98	54.70	59.01
Other Liabilities	24.90	25.39	24.14	21.54	21.16	21.18	17.84	36.11	23.63
Equity Capital	129.65	123.12	118.70	113.84	109.26	106.29	99.36	97.23	97.46
Capital Stock and Paid-In Capital	74.20	70.41	66.79	63.99	61.75	58.51	55.05	53.50	53.20
Unrealized Gains (Losses) AFS Securities	0.33	(0.39)	0.51	0.48	(0.53)	1.57	0.54	0.99	2.50
Retained Earnings	55.87	53.71	52.21	50.34	48.82	47.46	44.98	44.21	43.55

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 2005	MAR 2005	DEC 2004	SEP 2004	JUN 2004	MAR 2004	DEC 2003	SEP 2003	JUN 2003
NUMBER OF INSTITUTIONS:	870	880	886	896	910	923	928	936	947
TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.33	1.39	1.36	1.50	1.53	1.55	1.82	1.82	1.90
Investment Securities	4.31	4.13	4.38	4.89	5.71	6.55	7.78	8.12	7.90
Mortgage Derivatives	4.79	4.83	4.51	4.48	4.39	4.79	4.17	4.16	4.90
Mortgage Backed Securities	11.45	11.88	11.97	11.97	12.35	13.19	8.35	8.23	9.00
1 - 4 Family Mortgages	56.85	56.33	55.81	54.60	53.14	52.06	50.10	48.98	49.17
Home Equity Lines of Credit	6.28	6.18	6.07	5.53	4.94	4.63	4.47	3.87	3.59
Multifamily Mortgages	4.71	4.68	4.67	4.77	4.83	4.88	4.92	4.78	4.75
Nonresidential Mortgages	3.87	3.98	4.02	4.09	4.13	4.22	4.29	4.26	4.30
Construction Loans	1.95	1.93	1.90	1.95	1.94	1.98	2.03	1.97	2.05
Land Loans	0.90	0.88	0.85	0.82	0.77	0.73	0.72	0.68	0.65
Commercial Loans	3.16	3.02	3.11	3.16	3.17	2.81	3.58	3.69	2.90
Consumer Loans	5.76	5.79	5.98	6.19	6.26	5.86	5.84	5.37	5.66
Repossessed Assets, Net	0.05	0.05	0.06	0.06	0.07	0.08	0.09	0.09	0.09
Real Estate Held for Investment, Net	0.02	0.02	0.02	0.02	0.02	0.02	0.03	0.03	0.03
Office Premises & Equipment	0.77	0.79	0.81	0.81	0.82	0.85	0.89	0.88	0.90
Other Assets	5.35	5.64	5.58	5.70	5.80	5.77	5.99	7.53	6.41
Less: Contra Assets & Valuation Allowances	0.48	0.50	0.52	0.53	0.55	0.54	-3.59	-3.56	-4.28
TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	57.68	58.52	57.99	58.67	58.53	59.87	60.59	61.47	62.08
Deposits less than or equal to \$100,000	34.40	35.43	35.15	36.06	36.51	37.72	40.69	42.19	42.40
Deposits greater than \$100,000	23.29	23.09	22.84	22.61	22.01	22.15	19.91	19.27	19.69
Escrows	2.14	2.23	2.09	2.32	2.38	2.84	2.33	3.78	4.12
BORROWINGS	31.18	30.40	31.08	30.31	30.50	29.12	28.68	26.35	26.55
Advances From FHLE	19.20	18.02	18.73	18.28	18.80	18.19	17.36	16.05	15.42
Repurchase Agreements & FedFunds Purchased	4.93	5.02	5.35	5.16	5.04	5.40	5.83	5.30	5.58
Other Borrowings	7.06	7.36	6.99	6.86	6.66	5.53	5.49	5.00	5.54
Other Liabilities	1.79	1.89	1.85	1.75	1.78	1.83	1.63	3.30	2.22
Equity Capital	9.34	9.18	9.08	9.27	9.19	9.18	9.09	8.89	9.15
Capital Stock and Paid-In Capital	5.35	5.25	5.11	5.21	5.20	5.06	5.04	4.89	5.00
Unrealized Gains (Losses) AFS Securities	0.02	-0.03	0.04	0.04	-0.04	0.14	0.05	0.09	0.23
Retained Earnings	4.02	4.01	4.00	4.10	4.11	4.10	4.12	4.04	4.09

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

FOR THE QUARTER ENDING:	JUN 2005	MAR 2005	DEC 2004	SEP 2004	JUN 2004	MAR 2004	DEC 2003	SEP 2003	JUN 2003
NUMBER OF INSTITUTIONS:	870	880	886	896	910	923	928	936	947
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TOTAL ASSETS (Percent Change)	18.81	20.49	24.21	16.69	16.00	12.26	10.43	13.43	13.22
Cash and Noninterest-Earning Deposits	5.29	9.06	-7.21	-4.13	-7.14	5.79	14.13	34.98	46.75
Investment Securities	-10.25	-23.97	33.28	39.28	37.60	36.71	-33.11	61.67	56.86
Mortgage Derivatives	33.42	28.13	37.38	27.63	5.81	-0.04	-14.43	-17.20	-2.73
Mortgage Backed Securities	10.95	11.96	84.03	74.01	63.08	66.77	3.61	4.64	14.77
1 - 4 Family Mortgages	26.13	28.77	38.53	30.69	25.93	18.98	15.35	15.79	18.84
Home Equity Lines of Credit	50.16	61.25	68.25	66.81	60.15	43.89	51.64	50.24	49.43
Multifamily Mortgages	18.08	15.73	17.92	14.79	15.11	18.86	14.03	12.91	14.21
Nonresidential Mortgages	14.51	18.31	20.65	15.50	14.41	11.68	10.68	14.65	14.78
Construction Loans	19.50	19.57	17.83	17.18	12.51	9.66	6.10	1.00	3.09
Land Loans	41.97	44.94	45.66	40.50	37.57	29.23	21.97	19.49	13.72
Commercial Loans	18.20	37.58	12.27	3.64	34.82	8.04	33.49	38.31	10.60
Consumer Loans	9.62	16.68	23.77	31.18	25.04	23.68	15.56	13.80	17.49
Repossessed Assets, Net	-8.76	-17.55	-19.36	-19.18	-14.08	-6.38	-4.25	2.97	3.78
Real Estate Held for Investment, Net	8.09	-12.14	-7.08	-1.01	-0.33	-2.87	-8.35	-5.08	-8.32
Office Premises & Equipment	13.39	12.08	13.35	6.90	5.99	6.90	8.31	11.35	11.77
Other Assets	40.50	49.01	15.02	-12.49	4.57	-1.72	-5.84	33.61	13.39
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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TOTAL LIABILITIES AND CAPITAL (Percent Chg)	18.81	20.49	24.21	16.69	16.00	12.26	10.43	13.43	13.22
TOTAL DEPOSITS AND ESCROWS	17.37	17.89	18.94	11.35	9.25	8.79	6.56	14.03	16.91
Deposits less than or equal to \$100,000	12.44	13.76	7.45	-0.23	-0.03	-1.13	1.72	10.83	10.28
Deposits greater than \$100,000	25.49	24.84	42.34	36.61	29.14	31.21	18.05	21.71	34.30
Escrows	5.77	-8.31	8.65	-30.42	-34.88	-15.93	-33.35	53.52	165.09
BORROWINGS	20.97	25.83	34.66	34.68	33.70	21.85	23.04	8.55	3.46
Advances From FHLE	21.02	19.67	35.09	33.69	42.37	24.92	12.13	-0.70	-7.59
Repurchase Agreements & FedFunds Purchased	16.62	14.35	14.78	16.00	7.03	14.23	27.23	5.79	-8.53
Other Borrowings	32.50	71.93	53.73	56.75	35.98	19.97	69.26	61.22	93.34
Other Liabilities	19.27	22.53	-44.90	-72.69	-69.09	-67.48	-29.20	53.84	97.62
Equity Capital	20.80	20.21	23.83	21.91	16.66	14.07	9.80	13.29	15.63
Capital Stock and Paid-In Capital	21.92	24.95	26.14	24.95	21.54	14.19	11.76	30.00	30.58
Unrealized Gains (Losses) AFS Securities	-165.64	-125.92	-0.49	-48.59	-122.11	-34.02	-77.69	-66.09	68.28
Retained Earnings	17.01	17.31	19.89	18.01	15.69	15.16	11.00	14.59	13.44

STRUCTURAL DATA AND LOAN ACTIVITY

FOR THE QUARTER ENDING:	JUN 2005	MAR 2005	DEC 2004	SEP 2004	JUN 2004	MAR 2004	DEC 2003	SEP 2003	JUN 2003
NUMBER OF INSTITUTIONS:	870	880	886	896	910	923	928	936	947

SELECTED STRUCTURAL DATA									
Number of New Thrifts	1	5	4	3	3	6	4	1	2
Consolidated Assets (\$ Billions)	0.01	0.20	27.37	1.67	0.90	18.78	0.05	0.02	0.56
Number of Conservatorships/Receiverships	0	0	0	0	0	1	0	0	0
Consolidated Assets (\$ Billions)	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00
Number of Bank Charter Conversions	4	1	5	6	4	6	3	4	3
Consolidated Assets (\$ Billions)	0.21	0.34	0.85	1.73	15.59	1.92	0.29	2.62	1.02
Number of Bank Acquisitions	3	5	5	6	8	2	6	2	8
Consolidated Assets (\$ Billions)	1.97	6.57	2.11	3.26	12.26	2.02	3.84	0.66	2.51
Number of Thrift Mergers	3	4	3	4	3	2	2	5	1
Consolidated Assets (\$ Billions)	0.34	31.78	0.63	1.82	3.01	1.57	2.23	1.46	0.05

LOAN ACTIVITY (\$ Millions)									
Mortgage Pool Securities									
Total Purchases	\$30,111.17	\$27,675.73	\$35,334.59	\$23,171.93	\$33,527.54	\$36,842.04	\$31,352.45	\$34,186.45	\$33,238.04
Total Sales	14,485.09	14,579.80	16,923.91	13,964.92	15,053.33	19,171.23	20,331.02	22,483.31	19,186.91
Mortgage Originations	191,834.48	160,982.98	176,643.90	167,067.62	196,533.96	148,843.46	163,940.60	250,458.00	215,074.78
Construction Loans	9,718.76	8,241.14	9,131.50	9,571.47	9,567.17	7,954.39	8,290.99	8,342.29	7,602.87
1-4 Family Mortgages	7,440.58	6,457.44	7,178.53	7,695.33	7,753.91	6,281.82	6,576.19	6,708.35	6,261.99
Permanent Loans Secured by 1-4 Family Unit	169,375.51	141,497.78	154,095.83	145,424.81	173,450.18	130,263.91	143,895.07	230,009.00	195,786.76
Mortgage Refinancings	58,200.23	59,707.99	63,295.64	51,774.59	71,818.62	53,918.34	42,460.75	105,213.26	116,667.75
Mortgage Purchases	96,672.21	80,748.06	79,080.92	78,345.11	80,860.33	64,147.01	62,766.03	107,232.96	99,848.84
Secured by 1-4 Family Mortgages	93,921.45	78,521.77	77,859.65	77,560.48	79,253.06	61,788.39	60,911.40	105,726.81	98,759.68
Mortgage Sales	155,049.28	128,928.94	125,235.01	124,433.55	144,786.15	92,561.23	145,008.72	233,943.52	215,801.63
Secured by 1-4 Family Mortgages	151,260.51	127,605.38	122,524.60	122,749.33	141,334.69	91,094.19	141,057.06	232,533.60	213,838.88
Nonmortgage Originations and Purchases	76,713.05	60,245.60	65,367.29	59,147.31	57,261.77	36,458.57	41,151.00	50,326.61	41,088.39
Consumer Loans	39,621.43	31,450.65	34,752.25	32,881.04	33,121.89	18,749.56	23,928.96	20,548.30	20,583.95

OTHER INDICATORS (Percent Annualized)									
Asset Growth Rate	15.01	12.55	17.78	14.56	20.51	18.63	1.11	12.35	7.72
Cost of Funds	2.63	2.33	2.19	2.07	1.93	2.04	2.12	2.21	2.35
Asset Yield	5.45	5.21	5.10	5.03	4.89	5.10	5.19	5.24	5.46
Mortgage Portfolio Yield	5.32	5.12	5.02	4.94	4.85	5.14	5.24	5.42	5.62
Earnings Efficiency	108.64	108.18	107.99	107.82	107.92	108.13	106.63	106.79	107.16
Operating Efficiency	63.05	59.34	61.53	63.01	64.36	68.46	59.53	62.11	68.88

CAPITAL MEASURES

FOR THE QUARTER ENDING:	JUN 2005	MAR 2005	DEC 2004	SEP 2004	JUN 2004	MAR 2004	DEC 2003	SEP 2003	JUN 2003
NUMBER OF INSTITUTIONS:	870	880	886	896	910	923	928	936	947

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	868	879	885	895	909	922	927	935	947
Percent of Thrifts	99.77	99.89	99.89	99.89	99.89	99.89	99.89	99.89	100.00
Consolidated Assets (\$ Billions)	\$1,388.01	\$1,340.73	\$1,306.75	\$1,227.91	\$1,188.19	\$1,157.25	\$1,092.57	\$1,093.90	\$1,064.67
Fail FDICIA Capital Standards	2	1	1	1	1	1	1	1	0
Percent of Thrifts	0.23	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.00
Consolidated Assets (\$ Billions)	\$0.04	\$0.04	\$0.05	\$0.05	\$0.11	\$0.11	\$0.05	\$0.23	\$0.00
Critically Undercapitalized	1	1	0	0	0	0	0	0	0
Percent of Thrifts	0.11	0.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.04	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$110.28	\$104.17	\$100.20	\$95.89	\$93.50	\$89.41	\$84.08	\$81.69	\$81.38
Tangible Equity Ratio	8.07	7.89	7.80	7.95	7.99	7.86	7.82	7.59	7.79
Median Ratio	10.12	10.05	10.02	9.91	9.85	9.87	9.69	9.63	9.43
Tier 1 Capital (\$ Billions)	\$110.35	\$104.25	\$100.29	\$96.01	\$93.62	\$89.48	\$84.11	\$81.72	\$81.40
Tier 1 Leverage Ratio	8.07	7.89	7.80	7.95	7.99	7.86	7.82	7.59	7.79
Median Ratio	10.12	10.05	10.02	9.91	9.85	9.87	9.69	9.64	9.44
Tier 1 Risk-based Capital Ratio	12.79	12.54	12.39	12.59	12.90	12.82	12.80	12.62	12.81
Median Ratio	17.04	17.24	16.88	16.79	17.05	17.39	17.18	16.96	17.05
Risk-based Capital (\$ Billions)	\$122.13	\$115.93	\$112.15	\$106.01	\$102.66	\$99.35	\$93.50	\$91.22	\$90.71
Total Risk-based Capital Ratio	14.15	13.95	13.85	13.90	14.15	14.23	14.23	14.09	14.27
Median Ratio	17.82	18.08	17.76	17.83	17.99	18.27	17.99	17.79	18.00

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2005	MAR 2005	DEC 2004	SEP 2004	JUN 2004	MAR 2004	DEC 2003	SEP 2003	JUN 2003
NUMBER OF INSTITUTIONS:	870	880	886	896	910	923	928	936	947
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$7,448.56	\$7,067.45	\$7,335.67	\$6,953.59	\$6,667.58	\$6,436.22	\$7,789.18	\$7,178.18	\$7,789.84
Mortgage Loans									
Construction & Land Loans	308.69	276.31	258.49	249.20	263.28	244.01	235.05	263.45	266.85
Nonresidential Mortgages	252.31	241.24	234.20	226.26	238.97	291.54	251.61	223.85	256.08
Multifamily Mortgages	90.23	78.59	62.15	68.12	81.13	89.91	72.63	111.71	89.24
1-4 Family Mortgages	5,334.13	5,020.77	5,126.38	4,866.92	4,584.64	4,636.70	5,640.13	5,328.06	5,750.85
Home Equity Lines of Credit	254.86	232.46	229.16	246.65	176.95	211.02	36.07	36.25	36.83
Nonmortgage Loans and Leases									
Commercial Loans	401.58	420.53	387.01	379.93	429.50	300.45	293.00	291.06	328.03
Consumer Loans	1,061.63	1,030.00	1,267.44	1,163.17	1,070.08	873.60	1,260.69	923.80	1,061.97
NONCURRENT LOANS (\$ Millions)	\$5,089.53	\$5,519.17	\$5,601.30	\$5,292.78	\$5,144.33	\$5,590.37	\$6,352.44	\$6,441.91	\$6,350.59
Mortgage Loans									
Construction & Land Loans	195.20	283.06	255.34	261.72	240.66	294.87	255.91	330.13	332.07
Nonresidential Mortgages	340.16	360.36	414.27	405.90	377.05	451.68	408.50	481.61	522.31
Multifamily Mortgages	51.85	51.17	78.72	85.61	70.88	117.62	68.02	85.07	94.84
1-4 Family Mortgages	3,495.38	3,713.33	3,792.06	3,503.50	3,438.25	3,790.61	4,528.29	4,477.89	4,344.08
Home Equity Lines of Credit	115.94	115.22	112.31	88.52	77.64	106.18	14.86	15.95	17.52
Nonmortgage Loans and Leases									
Commercial Loans	515.10	527.19	452.81	501.64	502.75	463.26	475.00	611.86	610.46
Consumer Loans	491.86	584.06	608.09	534.41	514.74	472.34	601.87	439.40	429.31
NET CHARGE-OFFS (\$ Millions)	\$705.11	\$681.68	\$827.66	\$650.91	\$653.58	\$686.69	\$688.55	\$679.22	\$719.11
Mortgage Loans									
Construction & Land Loans	8.46	3.39	8.69	5.31	2.97	4.40	7.98	7.75	13.66
Nonresidential Mortgages	1.33	2.33	6.93	14.28	12.05	22.99	5.90	6.19	15.28
Multifamily Mortgages	0.27	0.52	2.30	1.68	3.01	0.47	(0.25)	0.52	2.37
1-4 Family Mortgages	102.57	67.42	76.30	53.27	46.73	59.93	58.15	40.47	59.54
Home Equity Lines of Credit	10.80	9.44	6.74	7.39	5.10	6.06	5.85	3.15	2.83
Nonmortgage Loans and Leases									
Commercial Loans	163.09	148.40	184.19	142.13	130.47	92.22	32.93	84.23	145.77
Consumer Loans	369.64	445.80	478.01	418.42	430.32	487.96	528.40	496.92	418.85
Reposessed Assets	17.98	15.49	24.74	12.71	11.46	14.49	25.00	31.96	54.85
Other	41.77	(1.66)	46.50	3.11	16.58	4.24	30.43	11.17	8.80
REPOSSESSED ASSETS, NET (\$ Millions)	\$721.49	\$724.94	\$729.43	\$774.75	\$817.75	\$909.62	\$937.53	\$995.26	\$974.38
Construction & Land Loans	67.94	55.85	64.32	76.16	80.97	127.04	142.79	181.11	177.79
Nonresidential Mortgages	87.89	93.10	82.51	114.87	125.42	121.53	136.98	162.36	157.00
Multifamily Mortgages	8.63	15.74	18.22	13.13	13.13	10.84	6.19	6.05	5.19
1-4 Family Mortgages	525.26	529.78	529.29	536.72	563.66	606.23	597.32	583.57	576.78
Other	31.77	30.48	35.10	33.88	34.56	43.98	54.25	62.17	57.62
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)									
Real Estate Loans	\$947.67	\$909.01	\$878.83	\$813.28	\$770.13	\$739.15	\$678.01	\$663.81	\$648.54
Percent of Total Assets	68.27	67.80	67.25	66.23	64.81	63.87	62.05	60.67	60.91
Noncurrent Real Estate Loans	\$4.08	\$4.41	\$4.54	\$4.26	\$4.13	\$4.65	\$5.26	\$5.37	\$5.29
Percent of Total Assets	0.29	0.33	0.35	0.35	0.35	0.40	0.48	0.49	0.50
Real Estate Owned	\$0.69	\$0.69	\$0.69	\$0.74	\$0.78	\$0.87	\$0.88	\$0.93	\$0.92
Percent of Total Assets	0.05	0.05	0.05	0.06	0.07	0.07	0.08	0.09	0.09
Troubled Real Estate Loans	\$4.77	\$5.10	\$5.23	\$5.00	\$4.91	\$5.52	\$6.14	\$6.31	\$6.21
Percent of Total Assets	0.34	0.38	0.40	0.41	0.41	0.48	0.56	0.58	0.58
Valuation Allowances	\$6.89	\$6.99	\$6.96	\$6.77	\$6.70	\$6.48	\$6.54	\$6.86	\$7.04
Coverage Ratio	129.86	121.06	119.32	122.68	124.87	110.55	98.08	99.19	101.47
Reserve Ratio	0.62	0.65	0.67	0.70	0.73	0.74	0.80	0.84	0.87

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2005	MAR 2005	DEC 2004	SEP 2004	JUN 2004	MAR 2004	DEC 2003	SEP 2003	JUN 2003
NUMBER OF INSTITUTIONS:	870	880	886	896	910	923	928	936	947
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.54	0.53	0.56	0.57	0.56	0.56	0.71	0.66	0.73
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.78	0.73	0.72	0.73	0.82	0.78	0.78	0.91	0.93
Nonresidential Mortgages	0.47	0.45	0.45	0.45	0.49	0.60	0.54	0.48	0.56
Multifamily Mortgages	0.14	0.13	0.10	0.12	0.14	0.16	0.14	0.21	0.18
1-4 Family Mortgages	0.68	0.66	0.70	0.73	0.73	0.77	1.03	0.99	1.10
Home Equity Lines of Credit	0.29	0.28	0.29	0.36	0.30	0.39	0.07	0.09	0.10
Nonmortgage Loans and Leases									
Commercial Loans	0.91	1.04	0.95	0.98	1.14	0.93	0.75	0.72	1.06
Consumer Loans	1.33	1.33	1.62	1.53	1.44	1.29	1.98	1.57	1.76
NONCURRENT LOANS (% Total Assets)	0.37	0.41	0.43	0.43	0.43	0.48	0.58	0.59	0.60
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.49	0.75	0.71	0.77	0.75	0.94	0.85	1.14	1.16
Nonresidential Mortgages	0.63	0.68	0.79	0.81	0.77	0.93	0.87	1.03	1.14
Multifamily Mortgages	0.08	0.08	0.13	0.15	0.12	0.21	0.13	0.16	0.19
1-4 Family Mortgages	0.44	0.49	0.52	0.52	0.54	0.63	0.83	0.84	0.83
Home Equity Lines of Credit	0.13	0.14	0.14	0.13	0.13	0.20	0.03	0.04	0.05
Nonmortgage Loans and Leases									
Commercial Loans	1.17	1.30	1.11	1.29	1.33	1.43	1.21	1.51	1.97
Consumer Loans	0.61	0.75	0.78	0.70	0.69	0.70	0.94	0.75	0.71
NET CHARGE-OFFS (% Total Assets)	0.05	0.05	0.06	0.05	0.06	0.06	0.06	0.06	0.07
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.02	0.01	0.02	0.02	0.01	0.01	0.03	0.03	0.05
Nonresidential Mortgages	0.00	0.00	0.01	0.03	0.02	0.05	0.01	0.01	0.03
Multifamily Mortgages	0.00	0.00	0.00	0.00	0.01	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	0.37	0.45	0.37	0.35	0.28	0.08	0.21	0.47
Consumer Loans	0.46	0.57	0.61	0.55	0.58	0.72	0.83	0.85	0.69
Repossessed Assets	2.49	2.14	3.39	1.64	1.40	1.59	2.67	3.21	5.63
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)	0.05	0.05	0.06	0.06	0.07	0.08	0.09	0.09	0.09
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans	0.17	0.15	0.18	0.22	0.25	0.41	0.48	0.62	0.62
Nonresidential Mortgages	0.16	0.17	0.16	0.23	0.26	0.25	0.29	0.35	0.34
Multifamily Mortgages	0.01	0.03	0.03	0.02	0.02	0.02	0.01	0.01	0.01
1-4 Family Mortgages	0.07	0.07	0.07	0.08	0.09	0.10	0.11	0.11	0.11
Other	0.04	0.04	0.05	0.05	0.05	0.07	0.08	0.08	0.08
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	0.20	0.20	0.25	0.21	0.22	0.24	0.25	0.25	0.27
Net Provisions for Losses (Annualized)	0.19	0.19	0.25	0.21	0.21	0.18	0.12	0.20	0.25
Valuation Allowances	0.50	0.52	0.53	0.55	0.56	0.56	0.60	0.63	0.66
Noncurrent Loans	0.37	0.41	0.43	0.43	0.43	0.48	0.58	0.59	0.60
Repossessed Assets, Net (% Total Assets)	0.05	0.05	0.06	0.06	0.07	0.08	0.09	0.09	0.09
Troubled Assets	0.42	0.47	0.48	0.49	0.50	0.56	0.67	0.68	0.69

SELECTED INDICATORS

BY FDICIA CATEGORY

SECOND QUARTER 2005:	WELL- CAPITALIZED	ADEQUATELY CAPITALIZED	SIGNIFICANTLY UNDER- CAPITALIZED	CRITICALLY UNDER- CAPITALIZED	INDUSTRY
NUMBER OF INSTITUTIONS:	866	2	1	1	870

Total Assets (\$ Billions)	\$1,387.10	\$0.91	\$0.04	\$0.00	\$1,388.05
Tier 1 Leverage Ratio (Percent)	8.07	7.61	2.15	1.55	8.07
Median Ratio	10.13	7.22	2.15	1.55	10.12
Total Risk-based Capital Ratio (Percent)	14.16	9.73	4.32	7.77	14.15
Median Ratio	17.84	9.72	4.32	7.77	17.82
Return on Average Assets (Percent Annualized)	1.18	0.97	-2.82	-9.20	1.18
Median Ratio	0.80	0.93	-2.82	-9.20	0.80
Net Interest Margin (Percent Annualized)	2.85	3.57	2.96	0.00	2.85
Median Ratio	3.16	3.62	2.96	0.00	3.16
Number of Profitable Thrifts	810	2	0	0	812
Profits (\$ Millions)	\$4,070.53	\$2.13	\$0.00	\$0.00	\$4,072.65
Number of Unprofitable Thrifts	56	0	1	1	58
Losses (\$ Millions)	(\$37.95)	\$0.00	(\$0.30)	(\$0.01)	(\$38.26)
Valuation Allowances (Percent of Total Assets)	0.50	0.82	6.54	0.00	0.50
Troubled Assets (Percent of Total Assets)	0.42	0.52	10.19	0.00	0.42
Asset Growth Rate (Percent Annualized)	15.00	29.23	-15.18	-6.10	15.01

BY OTS EXAMINATION RATINGS

SECOND QUARTER 2005:	SAFETY AND SOUNDNESS COMPOSITE RATINGS			COMPLIANCE COMPOSITE RATINGS			INDUSTRY
	1 AND 2	3	4 AND 5	1 AND 2	3	4 AND 5	
NUMBER OF INSTITUTIONS:	809	47	7	806	54	3	870

Total Assets (\$ Billions)	\$1,361.08	\$24.14	\$1.98	\$1,343.50	\$42.83	\$0.87	\$1,388.05
Tier 1 Leverage Ratio (Percent)	8.05	9.44	8.06	8.08	7.85	11.10	8.07
Median Ratio	10.17	9.32	7.43	10.16	9.30	10.34	10.12
Total Risk-based Capital Ratio (Percent)	14.12	15.56	14.81	14.21	12.36	16.35	14.15
Median Ratio	17.89	16.97	13.82	18.09	15.67	14.05	17.82
Return on Average Assets (Percent Annualized)	1.18	1.33	0.93	1.20	0.61	1.77	1.18
Median Ratio	0.81	0.57	0.63	0.81	0.77	1.68	0.80
Net Interest Margin (Percent Annualized)	2.82	4.30	2.99	2.84	2.96	4.45	2.85
Median Ratio	3.17	3.17	2.71	3.16	3.20	4.16	3.16
Number of Profitable Thrifts	768	36	5	758	48	3	812
Profits (\$ Millions)	\$3,984.73	\$80.69	\$6.14	\$3,986.76	\$80.97	\$3.82	\$4,072.65
Number of Unprofitable Thrifts	41	11	2	48	6	0	58
Losses (\$ Millions)	(\$33.68)	(\$2.46)	(\$1.51)	(\$21.28)	(\$16.38)	\$0.00	(\$38.26)
Valuation Allowances (Percent of Total Assets)	0.48	1.44	1.53	0.49	0.65	0.97	0.50
Troubled Assets (Percent of Total Assets)	0.41	0.69	1.73	0.41	0.72	1.31	0.42
Asset Growth Rate (Percent Annualized)	15.06	15.18	-11.55	15.28	7.26	-0.81	15.01

Seven de novo thrifts have not been assigned a safety and soundness and compliance examination ratings. These reported total assets of \$0.9 billion and net income of \$0.5 million.

STATEMENT OF OPERATIONS
BY REGION

SECOND QUARTER 2005:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	264	311	202	93	870
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	1.32	0.85	1.01	1.24	1.18
Median Ratio	0.80	0.78	0.76	1.01	0.80
Return on Average Equity (Annualized)	12.99	9.47	11.29	14.02	12.79
Median Ratio	6.58	7.09	6.82	9.74	7.18
Net Interest Margin (Annualized)	2.79	2.94	2.83	2.80	2.85
Median Ratio	3.15	3.11	3.21	3.24	3.16
Number of Profitable Thrifts	247	286	188	91	812
Percent Profitable	93.56	91.96	93.07	97.85	93.33
Profits (\$ Millions)	\$1,121.95	\$522.79	\$334.95	\$2,100.77	\$4,072.65
Number of Unprofitable Thrifts	17	25	14	2	58
Percent Unprofitable	6.44	8.04	6.93	2.15	6.67
Losses (\$ Millions)	(\$2.45)	(\$30.32)	(\$5.09)	(\$0.40)	(\$38.26)
EARNINGS (\$ Millions)					
Interest Income	\$4,339.48	\$3,001.95	\$1,716.86	\$8,538.44	\$17,488.18
Interest Expense	1,972.85	1,305.68	788.37	3,794.95	7,767.70
NET INTEREST INCOME	2,366.63	1,696.27	928.48	4,743.49	9,720.47
Loss Provisions-Interest Bearing Assets	91.26	217.55	65.69	299.75	674.14
Noninterest Income	1,143.67	836.11	454.72	3,207.22	5,641.35
Mortgage Loan Servicing Fees	49.36	(34.34)	15.54	(143.18)	(112.62)
Other Fees and Charges	698.23	595.45	361.65	1,915.90	3,570.72
Other Noninterest Income	396.08	274.99	77.54	1,434.51	2,183.25
Noninterest Expense	1,713.67	1,558.24	853.77	4,305.93	8,429.66
G&A Expense	1,676.94	1,540.96	848.61	4,244.43	8,309.02
Goodwill Amortization	35.78	15.37	7.88	53.60	112.63
Loss Provisions-Noninterest Bearing Assets	0.94	1.92	(2.73)	7.90	8.01
Income Before Taxes & Extraordinary Items	1,705.38	756.58	463.75	3,345.03	6,258.02
Income Taxes	585.88	261.76	133.69	1,244.66	2,221.08
Extraordinary Items	0.00	(2.36)	(0.19)	0.00	(2.55)
NET INCOME	1,119.50	492.47	329.86	2,100.37	4,034.39
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	5.11	5.19	5.24	5.04	5.12
Interest Expense	2.32	2.26	2.41	2.24	2.27
NET INTEREST INCOME	2.79	2.94	2.83	2.80	2.85
Loss Provisions-Interest Bearing Assets	0.11	0.38	0.20	0.18	0.20
Noninterest Income	1.35	1.45	1.39	1.89	1.65
Mortgage Loan Servicing Fees	0.06	-0.06	0.05	-0.08	-0.03
Other Fees and Charges	0.82	1.03	1.10	1.13	1.05
Other Noninterest Income	0.47	0.48	0.24	0.85	0.64
Noninterest Expense	2.02	2.70	2.61	2.54	2.47
G&A Expense	1.98	2.67	2.59	2.51	2.43
Goodwill Amortization	0.04	0.03	0.02	0.03	0.03
Loss Provisions-Noninterest Bearing Assets	0.00	0.00	-0.01	0.00	0.00
Income Before Taxes & Extraordinary Items	2.01	1.31	1.42	1.98	1.83
Income Taxes	0.69	0.45	0.41	0.74	0.65
Extraordinary Items	0.00	0.00	0.00	0.00	0.00
NET INCOME	1.32	0.85	1.01	1.24	1.18

STATEMENT OF CONDITION
BY REGION

SECOND QUARTER 2005:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	264	311	202	93	870

TOTAL ASSETS (\$ Billions)	\$347.17	\$233.83	\$133.88	\$686.57	\$1,388.05
Cash and Noninterest-Earning Deposits	3.65	3.97	2.45	8.35	18.42
Investment Securities	23.91	14.86	19.09	13.67	59.79
Mortgage Derivatives	40.91	9.23	3.08	13.23	66.45
Mortgage Backed Securities	72.46	30.09	16.43	39.92	158.89
1 - 4 Family Mortgages	169.15	113.53	47.38	460.14	789.17
Home Equity Lines of Credit	10.69	21.21	7.18	48.13	87.21
Multifamily Mortgages	9.70	5.34	3.30	47.08	65.33
Nonresidential Mortgages	19.11	12.19	9.15	13.22	53.68
Construction Loans	5.61	7.10	6.70	7.63	27.04
Land Loans	2.84	4.24	2.30	3.08	12.46
Commercial Loans	13.33	9.13	5.77	15.70	43.93
Consumer Loans	10.94	21.32	15.30	32.42	79.98
Reposessed Assets, Net	0.12	0.21	0.09	0.30	0.72
Real Estate Held for Investment, Net	0.03	0.08	0.08	0.06	0.24
Office Premises & Equipment	2.13	2.48	1.24	4.89	10.74
Other Assets	15.71	10.61	5.37	43.17	74.29
Less: Contra Assets & Valuation Allowances	1.52	1.30	0.76	3.07	6.65

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$347.17	\$233.83	\$133.88	\$686.57	\$1,388.05
TOTAL DEPOSITS AND ESCROWS	207.43	155.41	77.78	361.17	800.66
Deposits less than or equal to \$100,000	142.92	100.27	53.64	181.02	477.42
Deposits greater than \$100,000	64.51	55.14	24.14	180.15	323.24
Escrows	2.11	2.45	1.41	23.67	29.64
BORROWINGS	97.97	53.07	42.61	250.69	432.84
Advances From FHLE	47.19	34.58	37.02	159.16	266.45
Repurchase Agreements & FedFunds Purchased	20.80	16.02	1.74	29.85	68.41
Other Borrowings	29.98	2.47	3.85	61.68	97.98
Other Liabilities	5.25	4.20	1.71	13.81	24.90
Equity Capital	36.51	21.16	11.78	60.90	129.65
Capital Stock and Paid-In Capital	20.37	11.51	5.26	37.65	74.20
Unrealized Gains (Losses) AFS Securities	(0.12)	(0.03)	0.08	0.41	0.33
Retained Earnings	16.51	9.88	6.56	23.04	55.87

STATEMENT OF CONDITION
BY REGION

SECOND QUARTER 2005:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	264	311	202	93	870
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TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.05	1.70	1.83	1.22	1.33
Investment Securities	6.89	6.35	14.26	1.99	4.31
Mortgage Derivatives	11.78	3.95	2.30	1.93	4.79
Mortgage Backed Securities	20.87	12.87	12.27	5.81	11.45
1 - 4 Family Mortgages	48.72	48.55	35.39	67.02	56.85
Home Equity Lines of Credit	3.08	9.07	5.36	7.01	6.28
Multifamily Mortgages	2.79	2.28	2.46	6.86	4.71
Nonresidential Mortgages	5.51	5.21	6.84	1.93	3.87
Construction Loans	1.62	3.03	5.00	1.11	1.95
Land Loans	0.82	1.81	1.72	0.45	0.90
Commercial Loans	3.84	3.90	4.31	2.29	3.16
Consumer Loans	3.15	9.12	11.43	4.72	5.76
Reposessed Assets, Net	0.03	0.09	0.07	0.04	0.05
Real Estate Held for Investment, Net	0.01	0.03	0.06	0.01	0.02
Office Premises & Equipment	0.61	1.06	0.93	0.71	0.77
Other Assets	4.53	4.54	4.01	6.29	5.35
Less: Contra Assets & Valuation Allowances	0.44	0.55	0.57	0.45	0.48
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TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	59.75	66.46	58.10	52.61	57.68
Deposits less than or equal to \$100,000	41.17	42.88	40.07	26.37	34.40
Deposits greater than \$100,000	18.58	23.58	18.03	26.24	23.29
Escrows	0.61	1.05	1.05	3.45	2.14
BORROWINGS	28.22	22.70	31.83	36.51	31.18
Advances From FHLB	13.59	14.79	27.65	23.18	19.20
Repurchase Agreements & FedFunds Purchased	5.99	6.85	1.30	4.35	4.93
Other Borrowings	8.64	1.06	2.87	8.98	7.06
Other Liabilities	1.51	1.80	1.28	2.01	1.79
Equity Capital	10.52	9.05	8.80	8.87	9.34
Capital Stock and Paid-In Capital	5.87	4.92	3.93	5.48	5.35
Unrealized Gains (Losses) AFS Securities	-0.03	-0.01	0.06	0.06	0.02
Retained Earnings	4.75	4.23	4.90	3.36	4.02

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

SECOND QUARTER 2005:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	264	311	202	93	870

TOTAL ASSETS (Percent Change)	20.04	13.44	5.51	23.05	18.81
Cash and Noninterest-Earning Deposits	12.44	17.07	24.33	-6.04	5.29
Investment Securities	3.47	-16.68	-2.85	-18.32	-10.25
Mortgage Derivatives	48.29	-13.39	-2.57	57.53	33.42
Mortgage Backed Securities	16.67	-1.47	-15.77	28.51	10.95
1 - 4 Family Mortgages	25.53	23.83	12.60	28.60	26.13
Home Equity Lines of Credit	9.99	58.94	33.26	62.45	50.16
Multifamily Mortgages	11.73	16.05	19.56	19.53	18.08
Nonresidential Mortgages	20.27	18.89	14.11	4.02	14.51
Construction Loans	36.76	21.16	9.48	16.58	19.50
Land Loans	66.58	36.76	44.96	29.19	41.97
Commercial Loans	25.08	15.78	19.93	13.66	18.20
Consumer Loans	-0.11	3.75	5.47	20.27	9.62
Reposessed Assets, Net	8.01	-13.13	-24.19	-5.17	-8.76
Real Estate Held for Investment, Net	-2.18	-1.17	5.09	37.70	8.09
Office Premises & Equipment	14.04	11.58	11.66	14.50	13.39
Other Assets	54.29	54.92	67.56	32.17	40.50
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	20.04	13.44	5.51	23.05	18.81
TOTAL DEPOSITS AND ESCROWS	18.40	9.93	5.89	23.31	17.37
Deposits less than or equal to \$100,000	16.98	5.86	6.25	14.91	12.44
Deposits greater than \$100,000	21.65	18.18	5.10	33.09	25.49
Escrows	17.04	35.99	-19.66	4.45	5.77
BORROWINGS	17.12	23.51	3.92	24.91	20.97
Advances From FHLE	20.40	19.83	9.01	23.70	21.02
Repurchase Agreements & FedFunds Purchased	16.83	24.69	-58.00	25.10	16.62
Other Borrowings	16.75	134.08	51.63	38.07	32.50
Other Liabilities	27.01	14.69	24.95	17.55	19.27
Equity Capital	39.49	16.90	6.62	15.72	20.80
Capital Stock and Paid-In Capital	63.89	15.94	7.23	10.29	21.92
Unrealized Gains (Losses) AFS Securities	-75.06	-87.15	13.05	134.35	-165.64
Retained Earnings	13.80	16.65	4.89	23.80	17.01

CAPITAL MEASURES
BY REGION

SECOND QUARTER 2005:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	264	311	202	93	870

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	264	310	201	93	868
Percent of Thrifts	100.00	99.68	99.50	100.00	99.77
Consolidated Assets (\$ Billions)	\$347.17	\$233.79	\$133.88	\$686.57	\$1,388.01
Fail FDICIA Capital Standards	0	1	1	0	2
Percent of Thrifts	0.00	0.32	0.50	0.00	0.23
Consolidated Assets (\$ Billions)	\$0.00	\$0.04	\$0.00	\$0.00	\$0.04
Critically Undercapitalized	0	0	1	0	1
Percent of Thrifts	0.00	0.00	0.50	0.00	0.11
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$31.89	\$19.72	\$11.40	\$47.97	\$110.28
Tangible Equity Ratio	9.31	8.51	8.56	7.14	8.07
Median Ratio	10.89	9.83	10.31	9.03	10.12
Tier 1 Capital (\$ Billions)	\$31.89	\$19.75	\$11.40	\$48.02	\$110.35
Tier 1 Leverage Ratio	9.31	8.51	8.56	7.14	8.07
Median Ratio	10.89	9.83	10.31	9.05	10.12
Tier 1 Risk-based Capital Ratio	16.13	13.05	13.48	11.11	12.79
Median Ratio	20.32	16.32	16.35	14.19	17.04
Risk-based Capital (\$ Billions)	\$34.23	\$20.62	\$12.04	\$55.94	\$122.13
Total Risk-based Capital Ratio	17.32	13.62	14.25	12.94	14.15
Median Ratio	21.15	17.13	17.33	14.95	17.82

ASSET QUALITY INDICATORS
BY REGION

SECOND QUARTER 2005:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	264	311	202	93	870
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$1,483.66	\$1,198.36	\$647.54	\$4,140.57	\$7,448.56
Mortgage Loans					
Construction & Land Loans	99.29	70.27	40.26	98.87	308.69
Nonresidential Mortgages	92.01	80.53	44.14	35.63	252.31
Multifamily Mortgages	22.94	9.74	15.92	41.63	90.23
1-4 Family Mortgages	1,070.18	721.26	361.84	3,202.43	5,334.13
Home Equity Lines of Credit	39.10	72.13	28.45	115.19	254.86
Nonmortgage Loans and Leases					
Commercial Loans	61.33	111.74	46.16	182.35	401.58
Consumer Loans	137.92	204.83	139.21	579.67	1,061.63
NONCURRENT LOANS (\$ Millions)	\$1,078.45	\$883.94	\$413.17	\$2,722.45	\$5,089.53
Mortgage Loans					
Construction & Land Loans	33.55	59.21	32.51	69.94	195.20
Nonresidential Mortgages	84.73	101.96	64.62	88.85	340.16
Multifamily Mortgages	20.86	13.34	8.84	8.81	51.85
1-4 Family Mortgages	786.90	489.01	179.07	2,048.87	3,495.38
Home Equity Lines of Credit	19.85	30.75	7.87	57.47	115.94
Nonmortgage Loans and Leases					
Commercial Loans	98.04	112.33	54.29	250.44	515.10
Consumer Loans	54.37	108.10	73.85	255.54	491.86
NET CHARGE-OFFS (\$ Millions)	\$79.18	\$213.37	\$69.63	\$342.80	\$705.11
Mortgage Loans					
Construction & Land Loans	2.10	3.43	0.56	2.37	8.46
Nonresidential Mortgages	0.08	1.04	0.14	0.07	1.33
Multifamily Mortgages	0.40	0.43	0.43	(0.99)	0.27
1-4 Family Mortgages	23.04	9.51	4.22	65.56	102.57
Home Equity Lines of Credit	1.60	4.07	0.61	4.52	10.80
Nonmortgage Loans and Leases					
Commercial Loans	15.30	37.76	15.66	94.37	163.09
Consumer Loans	40.58	125.14	44.01	159.91	369.64
Reposessed Assets	1.17	4.77	0.74	11.42	17.98
Other	(3.49)	31.28	3.89	10.10	41.77
REPOSSESSED ASSETS, NET (\$ Millions)	\$118.14	\$211.40	\$88.82	\$304.42	\$721.49
Construction & Land Loans	17.20	39.50	7.39	3.84	67.94
Nonresidential Mortgages	10.38	32.11	23.96	21.45	87.89
Multifamily Mortgages	1.04	6.07	1.52	0.00	8.63
1-4 Family Mortgages	85.39	120.73	51.89	268.54	525.26
Other	4.13	12.99	4.06	10.59	31.77
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$206.42	\$142.39	\$68.83	\$531.16	\$947.67
Percent of Total Assets	59.46	60.89	51.41	77.36	68.27
Noncurrent Real Estate Loans	\$0.93	\$0.66	\$0.29	\$2.22	\$4.08
Percent of Total Assets	0.27	0.28	0.21	0.32	0.29
Real Estate Owned	\$0.11	\$0.20	\$0.08	\$0.29	\$0.69
Percent of Total Assets	0.03	0.08	0.06	0.04	0.05
Troubled Real Estate Loans	\$1.04	\$0.86	\$0.37	\$2.51	\$4.77
Percent of Total Assets	0.30	0.37	0.28	0.37	0.34
Valuation Allowances	\$1.57	\$1.36	\$0.81	\$3.16	\$6.89
Coverage Ratio	140.69	146.35	177.61	112.67	129.86
Reserve Ratio	0.66	0.75	0.82	0.53	0.62

ASSET QUALITY INDICATORS
BY REGION

SECOND QUARTER 2005:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	264	311	202	93	870
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.43	0.51	0.48	0.60	0.54
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.18	0.62	0.45	0.92	0.78
Nonresidential Mortgages	0.48	0.66	0.48	0.27	0.47
Multifamily Mortgages	0.24	0.18	0.48	0.09	0.14
1-4 Family Mortgages	0.63	0.64	0.76	0.70	0.68
Home Equity Lines of Credit	0.37	0.34	0.40	0.24	0.29
Nonmortgage Loans and Leases					
Commercial Loans	0.46	1.22	0.80	1.16	0.91
Consumer Loans	1.26	0.96	0.91	1.79	1.33
NONCURRENT LOANS (% Total Assets)	0.31	0.38	0.31	0.40	0.37
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.40	0.52	0.36	0.65	0.49
Nonresidential Mortgages	0.44	0.84	0.71	0.67	0.63
Multifamily Mortgages	0.21	0.25	0.27	0.02	0.08
1-4 Family Mortgages	0.47	0.43	0.38	0.45	0.44
Home Equity Lines of Credit	0.19	0.14	0.11	0.12	0.13
Nonmortgage Loans and Leases					
Commercial Loans	0.74	1.23	0.94	1.60	1.17
Consumer Loans	0.50	0.51	0.48	0.79	0.61
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	0.02	0.03	0.01	0.02	0.02
Nonresidential Mortgages	0.00	0.01	0.00	0.00	0.00
Multifamily Mortgages	0.00	0.01	0.01	0.00	0.00
1-4 Family Mortgages	0.01	0.01	0.01	0.01	0.01
Home Equity Lines of Credit	0.01	0.02	0.01	0.01	0.01
Nonmortgage Loans and Leases					
Commercial Loans	0.11	0.41	0.27	0.60	0.37
Consumer Loans	0.37	0.59	0.29	0.49	0.46
Repossessed Assets	0.99	2.26	0.83	3.75	2.49
Other	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)	0.03	0.09	0.07	0.04	0.05
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	0.20	0.35	0.08	0.04	0.17
Nonresidential Mortgages	0.05	0.26	0.26	0.16	0.16
Multifamily Mortgages	0.01	0.11	0.05	0.00	0.01
1-4 Family Mortgages	0.05	0.11	0.11	0.06	0.07
Other	0.03	0.12	0.08	0.02	0.04
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.09	0.36	0.21	0.20	0.20
Net Provisions for Losses (Annualized)	0.11	0.37	0.20	0.17	0.19
Valuation Allowances	0.45	0.58	0.60	0.46	0.50
Noncurrent Loans	0.31	0.38	0.31	0.40	0.37
Repossessed Assets, Net (% Total Assets)	0.03	0.09	0.07	0.04	0.05
Troubled Assets	0.34	0.47	0.37	0.44	0.42

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	2nd Qtr 2005 Net Income (\$ Millions)	2nd Qtr 2004 Net Income (\$ Millions)
NORTHEAST REGION						
CONNECTICUT	9	2.52	1.98	0.27	5.05	(2.43)
DELAWARE	7	112.11	54.07	9.64	450.50	314.13
MAINE	8	1.17	0.86	0.13	2.56	2.85
MASSACHUSETTS	21	7.21	5.26	0.93	11.37	10.75
NEW HAMPSHIRE	6	2.07	1.49	0.22	4.19	4.46
NEW JERSEY	38	47.22	27.67	6.71	129.26	114.52
NEW YORK	43	55.11	35.86	5.91	155.04	133.11
OHIO	77	42.54	31.15	4.09	128.42	68.63
PENNSYLVANIA	42	75.20	47.53	8.35	228.23	178.11
RHODE ISLAND	5	0.78	0.56	0.11	2.62	4.34
VERMONT	2	0.34	0.23	0.03	0.57	0.39
WEST VIRGINIA	6	0.91	0.77	0.12	1.72	1.46
TOTAL	264	\$347.17	\$207.43	\$36.51	\$1,119.50	\$830.31
SOUTHEAST REGION						
ALABAMA	12	2.92	2.01	0.26	10.14	4.04
DISTRICT OF COLUMBIA	1	0.17	0.14	0.02	0.44	(1.17)
FLORIDA	38	41.55	27.66	3.60	64.13	78.38
GEORGIA	18	8.66	5.29	0.89	10.51	11.34
ILLINOIS	55	33.21	23.30	3.40	58.55	37.39
INDIANA	50	13.61	9.83	1.30	1.57	43.33
KENTUCKY	23	2.94	2.24	0.35	8.05	7.15
MARYLAND	47	9.21	7.29	1.02	36.55	28.18
MICHIGAN	15	18.14	10.73	1.34	32.83	43.67
NORTH CAROLINA	16	3.81	2.83	0.59	8.48	9.52
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	20	7.36	5.21	0.67	19.01	18.29
VIRGIN ISLANDS	N/A	N/A	N/A	N/A	N/A	N/A
VIRGINIA	16	92.25	58.88	7.71	242.22	269.91
TOTAL	311	\$233.83	\$155.41	\$21.16	\$492.47	\$550.04

Second quarter 2004 net income data are based on thrifts held constant as of June 30, 2005.
 Financial data as of June 30, 2005 unless otherwise noted.
 Office of Thrift Supervision / August 2005

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	2nd Qtr 2005 Net Income (\$ Millions)	2nd Qtr 2004 Net Income (\$ Millions)
MIDWEST REGION						
ARKANSAS	7	1.94	1.38	0.18	4.55	4.83
IOWA	19	5.31	4.07	0.50	5.97	2.70
KANSAS	17	12.56	6.51	1.15	22.61	15.74
LOUISIANA	26	4.72	3.43	0.63	9.43	7.57
MINNESOTA	21	3.59	2.52	0.33	11.01	12.06
MISSISSIPPI	5	0.49	0.37	0.05	1.41	1.17
MISSOURI	31	5.83	4.01	0.63	15.06	14.50
NEBRASKA	11	14.61	9.09	1.29	27.35	28.60
OKLAHOMA	6	10.15	3.33	0.74	66.48	94.96
TENNESSEE	17	4.44	3.46	0.62	18.01	11.62
TEXAS	19	54.00	28.62	3.85	113.57	104.75
WISCONSIN	23	16.24	10.99	1.82	34.41	34.22
TOTAL	202	\$133.88	\$77.78	\$11.78	\$329.86	\$332.71
WEST REGION						
ALASKA	1	0.16	0.14	0.02	0.20	0.22
ARIZONA	4	0.65	0.40	0.16	11.41	6.80
CALIFORNIA	31	622.81	325.58	51.49	1,753.13	1,185.32
COLORADO	11	2.98	2.05	0.23	4.73	5.94
GUAM	1	0.08	0.07	0.01	0.14	0.25
HAWAII	2	8.03	5.54	0.66	17.17	(2.42)
IDAHO	3	1.35	0.98	0.14	3.44	2.67
MONTANA	3	0.28	0.23	0.04	0.48	0.52
NEVADA	2	1.77	1.43	0.20	6.64	6.75
NEW MEXICO	9	3.13	2.11	0.26	9.24	8.74
NORTH DAKOTA	3	1.05	0.88	0.12	2.61	2.57
OREGON	2	0.59	0.52	0.07	1.45	1.26
SOUTH DAKOTA	4	1.37	1.09	0.12	2.77	3.91
UTAH	6	55.72	8.86	33.14	578.03	437.72
WASHINGTON	8	18.05	11.65	2.21	60.87	58.62
WYOMING	3	0.41	0.30	0.05	0.89	0.53
TOTAL	93	\$718.45	\$361.83	\$88.91	\$2,453.20	\$1,719.38
UNITED STATES						
TOTAL	870	\$1,433.33	\$802.45	\$158.36	\$4,395.03	\$3,432.44

Second quarter 2004 net income data are based on thrifts held constant as of June 30, 2005.
 Financial data as of June 30, 2005 unless otherwise noted.
 Office of Thrift Supervision / August 2005

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	JUN 2005	JUN 2004	JUN 2003	JUN 2002	JUN 2001
NUMBER OF INSTITUTIONS:	870	910	947	995	1,049
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	1.18	1.16	1.34	1.18	1.05
Median Ratio	0.80	0.73	0.82	0.81	0.66
Return on Average Equity (Annualized)	12.79	12.63	14.71	13.16	12.97
Median Ratio	7.18	6.57	7.57	7.65	6.20
Net Interest Margin (Annualized)	2.85	2.91	2.94	3.11	2.82
Median Ratio	3.16	3.05	3.02	3.18	2.87
Number of Profitable Thrifts	812	824	886	899	917
Percent Profitable	93.33	90.55	93.56	90.35	87.42
Profits (\$ Millions)	\$4,072.65	\$3,432.18	\$3,594.66	\$3,034.95	\$2,701.50
Number of Unprofitable Thrifts	58	86	61	96	132
Percent Unprofitable	6.67	9.45	6.44	9.65	12.58
Losses (\$ Millions)	(\$38.26)	(\$66.51)	(\$61.44)	(\$197.99)	(\$189.02)
EARNINGS (\$ Millions)					
Interest Income	\$17,488.18	\$13,305.52	\$12,995.73	\$13,890.72	\$16,824.85
Interest Expense	7,767.70	4,845.66	5,240.41	6,418.78	10,064.15
NET INTEREST INCOME	9,720.47	8,459.86	7,755.31	7,471.93	6,760.70
Loss Provisions-Interest Bearing Assets	674.14	622.80	652.91	829.67	620.25
Noninterest Income	5,641.35	4,911.97	4,846.34	3,460.69	3,508.87
Mortgage Loan Servicing Fees	(112.62)	(53.30)	(1,032.43)	(1,125.29)	(86.24)
Other Fees and Charges	3,570.72	3,154.94	2,465.09	2,026.35	1,922.77
Other Noninterest Income	2,183.25	1,810.33	3,413.68	2,559.64	1,672.34
Noninterest Expense	8,429.66	7,540.81	6,454.02	5,717.92	5,664.54
G&A Expense	8,309.02	7,441.44	6,328.37	5,578.86	5,462.57
Goodwill Amortization	112.63	91.82	74.70	85.44	178.93
Loss Provisions-Noninterest Bearing Assets	8.01	7.56	50.96	53.63	23.05
Income Before Taxes & Extraordinary Items	6,258.02	5,208.22	5,494.72	4,385.03	3,984.78
Income Taxes	2,221.08	1,873.63	1,962.91	1,516.35	1,461.66
Extraordinary Items	(2.55)	31.09	1.41	(31.72)	(10.63)
NET INCOME	4,034.39	3,365.67	3,533.22	2,836.97	2,512.48
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	5.12	4.57	4.93	5.78	7.03
Interest Expense	2.27	1.66	1.99	2.67	4.21
NET INTEREST INCOME	2.85	2.91	2.94	3.11	2.82
Loss Provisions-Interest Bearing Assets	0.20	0.21	0.25	0.35	0.26
Noninterest Income	1.65	1.69	1.84	1.44	1.47
Mortgage Loan Servicing Fees	-0.03	-0.02	-0.39	-0.47	-0.04
Other Fees and Charges	1.05	1.08	0.94	0.84	0.80
Other Noninterest Income	0.64	0.62	1.30	1.07	0.70
Noninterest Expense	2.47	2.59	2.45	2.38	2.37
G&A Expense	2.43	2.56	2.40	2.32	2.28
Goodwill Amortization	0.03	0.03	0.03	0.04	0.07
Loss Provisions-Noninterest Bearing Assets	0.00	0.00	0.02	0.02	0.01
Income Before Taxes & Extraordinary Items	1.83	1.79	2.08	1.82	1.67
Income Taxes	0.65	0.64	0.74	0.63	0.61
Extraordinary Items	0.00	0.01	0.00	-0.01	0.00
NET INCOME	1.18	1.16	1.34	1.18	1.05

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 2005	JUN 2004	JUN 2003	JUN 2002	JUN 2001
NUMBER OF INSTITUTIONS:	870	910	947	995	1,049

TOTAL ASSETS (\$ Billions)	\$1,388.05	\$1,188.30	\$1,064.67	\$964.38	\$964.68
Cash and Noninterest-Earning Deposits	18.42	18.17	20.27	14.43	14.61
Investment Securities	59.79	67.89	84.10	90.25	61.22
Mortgage Derivatives	66.45	52.21	52.15	53.83	61.70
Mortgage Backed Securities	158.89	146.80	95.83	84.65	98.29
1 - 4 Family Mortgages	789.17	631.42	523.46	456.13	470.15
Home Equity Lines of Credit	87.21	58.73	38.21	26.82	19.42
Multifamily Mortgages	65.33	57.39	50.59	45.91	44.73
Nonresidential Mortgages	53.68	49.11	45.75	41.11	38.90
Construction Loans	27.04	23.11	21.82	21.93	22.33
Land Loans	12.46	9.10	6.92	6.52	6.32
Commercial Loans	43.93	37.68	30.93	28.38	30.77
Consumer Loans	79.98	74.36	60.28	55.80	53.14
Reposessed Assets, Net	0.72	0.82	0.97	0.96	0.95
Real Estate Held for Investment, Net	0.24	0.28	0.29	0.32	0.45
Office Premises & Equipment	10.74	9.71	9.56	8.77	8.81
Other Assets	74.29	68.93	68.29	61.54	58.06
Less: Contra Assets & Valuation Allowances	6.65	6.48	(45.62)	(47.68)	(55.96)

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$1,388.05	\$1,188.30	\$1,064.67	\$964.38	\$964.68
TOTAL DEPOSITS AND ESCROWS	800.66	695.48	660.96	581.08	565.02
Deposits less than or equal to \$100,000	477.42	433.90	451.37	421.69	432.15
Deposits greater than \$100,000	323.24	261.58	209.59	159.39	132.87
Escrows	29.64	28.28	43.82	16.62	20.23
BORROWINGS	432.84	362.39	282.62	276.97	303.00
Advances From FHLE	266.45	223.41	164.16	179.69	212.37
Repurchase Agreements & FedFunds Purchased	68.41	59.87	59.44	65.13	60.66
Other Borrowings	97.98	79.11	59.01	32.16	29.96
Other Liabilities	24.90	21.16	23.63	18.10	18.11
Equity Capital	129.65	109.26	97.46	88.22	78.56
Capital Stock and Paid-In Capital	74.20	61.75	53.20	46.37	41.14
Unrealized Gains (Losses) AFS Securities	0.33	(0.53)	2.50	1.56	0.85
Retained Earnings	55.87	48.82	43.55	41.39	37.12

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 2005	JUN 2004	JUN 2003	JUN 2002	JUN 2001
NUMBER OF INSTITUTIONS:	870	910	947	995	1,049

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.33	1.53	1.90	1.50	1.51
Investment Securities	4.31	5.71	7.90	9.36	6.35
Mortgage Derivatives	4.79	4.39	4.90	5.58	6.40
Mortgage Backed Securities	11.45	12.35	9.00	8.78	10.19
1 - 4 Family Mortgages	56.85	53.14	49.17	47.30	48.74
Home Equity Lines of Credit	6.28	4.94	3.59	2.78	2.01
Multifamily Mortgages	4.71	4.83	4.75	4.76	4.64
Nonresidential Mortgages	3.87	4.13	4.30	4.26	4.03
Construction Loans	1.95	1.94	2.05	2.27	2.31
Land Loans	0.90	0.77	0.65	0.68	0.65
Commercial Loans	3.16	3.17	2.90	2.94	3.19
Consumer Loans	5.76	6.26	5.66	5.79	5.51
Reposessed Assets, Net	0.05	0.07	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	0.77	0.82	0.90	0.91	0.91
Other Assets	5.35	5.80	6.41	6.38	6.02
Less: Contra Assets & Valuation Allowances	0.48	0.55	-4.28	-4.94	-5.80

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	57.68	58.53	62.08	60.25	58.57
Deposits less than or equal to \$100,000	34.40	36.51	42.40	43.73	44.80
Deposits greater than \$100,000	23.29	22.01	19.69	16.53	13.77
Escrows	2.14	2.38	4.12	1.72	2.10
BORROWINGS	31.18	30.50	26.55	28.72	31.41
Advances From FHLE	19.20	18.80	15.42	18.63	22.01
Repurchase Agreements & FedFunds Purchased	4.93	5.04	5.58	6.75	6.29
Other Borrowings	7.06	6.66	5.54	3.33	3.11
Other Liabilities	1.79	1.78	2.22	1.88	1.88
Equity Capital	9.34	9.19	9.15	9.15	8.14
Capital Stock and Paid-In Capital	5.35	5.20	5.00	4.81	4.26
Unrealized Gains (Losses) AFS Securities	0.02	-0.04	0.23	0.16	0.09
Retained Earnings	4.02	4.11	4.09	4.29	3.85

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

FOR THE QUARTER ENDING:	JUN 2005	JUN 2004	JUN 2003	JUN 2002	JUN 2001
NUMBER OF INSTITUTIONS:	870	910	947	995	1,049

TOTAL ASSETS (Percent Change)	18.81	16.00	13.22	9.01	11.02
Cash and Noninterest-Earning Deposits	5.29	-7.14	46.75	8.59	21.57
Investment Securities	-10.25	37.60	56.86	53.14	-17.32
Mortgage Derivatives	33.42	5.81	-2.73	-8.66	-16.68
Mortgage Backed Securities	10.95	63.08	14.77	-2.26	11.12
1 - 4 Family Mortgages	26.13	25.93	18.84	5.86	11.14
Home Equity Lines of Credit	50.16	60.15	49.43	80.08	35.29
Multifamily Mortgages	18.08	15.11	14.21	6.85	6.25
Nonresidential Mortgages	14.51	14.41	14.78	15.11	13.96
Construction Loans	19.50	12.51	3.09	8.47	21.44
Land Loans	41.97	37.57	13.72	13.97	25.29
Commercial Loans	18.20	34.82	10.60	10.89	29.60
Consumer Loans	9.62	25.04	17.49	17.25	10.84
Repossessed Assets, Net	-8.76	-14.08	3.78	10.34	-4.37
Real Estate Held for Investment, Net	8.09	-0.33	-8.32	-27.95	-7.21
Office Premises & Equipment	13.39	5.99	11.77	9.82	6.93
Other Assets	40.50	4.57	13.39	22.33	21.73
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	18.81	16.00	13.22	9.01	11.02
TOTAL DEPOSITS AND ESCROWS	17.37	9.25	16.91	12.88	12.01
Deposits less than or equal to \$100,000	12.44	-0.03	10.28	6.96	8.92
Deposits greater than \$100,000	25.49	29.14	34.30	32.26	23.40
Escrows	5.77	-34.88	165.09	-2.58	113.01
BORROWINGS	20.97	33.70	3.46	-1.45	6.09
Advances From FHLE	21.02	42.37	-7.59	-8.10	5.34
Repurchase Agreements & FedFunds Purchased	16.62	7.03	-8.53	13.76	-6.91
Other Borrowings	32.50	35.98	93.34	13.73	59.11
Other Liabilities	19.27	-69.09	97.62	4.63	75.61
Equity Capital	20.80	16.66	15.63	21.33	18.06
Capital Stock and Paid-In Capital	21.92	21.54	30.58	33.96	18.63
Unrealized Gains (Losses) AFS Securities	-165.64	-122.11	68.28	54.03	-135.47
Retained Earnings	17.01	15.69	13.44	17.66	15.13

CAPITAL MEASURES

FOR THE QUARTER ENDING:	JUN 2005	JUN 2004	JUN 2003	JUN 2002	JUN 2001
NUMBER OF INSTITUTIONS:	870	910	947	995	1,049

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	868	909	947	994	1,047
Percent of Thrifts	99.77	99.89	100.00	99.90	99.81
Consolidated Assets (\$ Billions)	\$1,388.01	\$1,188.19	\$1,064.67	\$964.33	\$962.60
Fail FDICIA Capital Standards	2	1	0	1	2
Percent of Thrifts	0.23	0.11	0.00	0.10	0.19
Consolidated Assets (\$ Billions)	\$0.04	\$0.11	\$0.00	\$0.04	\$2.08
Critically Undercapitalized	1	0	0	0	1
Percent of Thrifts	0.11	0.00	0.00	0.00	0.10
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.00	\$1.77

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$110.28	\$93.50	\$81.38	\$75.28	\$70.35
Tangible Equity Ratio	8.07	7.99	7.79	7.96	7.38
Median Ratio	10.12	9.85	9.43	9.32	9.27
Tier 1 Capital (\$ Billions)	\$110.35	\$93.62	\$81.40	\$75.30	\$70.38
Tier 1 Leverage Ratio	8.07	7.99	7.79	7.97	7.38
Median Ratio	10.12	9.85	9.44	9.32	9.27
Tier 1 Risk-based Capital Ratio	12.79	12.90	12.81	12.98	11.99
Median Ratio	17.04	17.05	17.05	16.78	16.42
Risk-based Capital (\$ Billions)	\$122.13	\$102.66	\$90.71	\$82.55	\$77.84
Total Risk-based Capital Ratio	14.15	14.15	14.27	14.23	13.26
Median Ratio	17.82	17.99	18.00	17.59	17.23

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2005	JUN 2004	JUN 2003	JUN 2002	JUN 2001
NUMBER OF INSTITUTIONS:	870	910	947	995	1,049
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$7,448.56	\$6,667.58	\$7,789.84	\$6,205.43	\$6,661.23
Mortgage Loans					
Construction & Land Loans	308.69	263.28	266.85	300.32	379.16
Nonresidential Mortgages	252.31	238.97	256.08	290.24	241.11
Multifamily Mortgages	90.23	81.13	89.24	84.12	92.15
1-4 Family Mortgages	5,334.13	4,584.64	5,750.85	4,257.24	4,532.22
Home Equity Lines of Credit	254.86	176.95	36.83	26.95	59.02
Nonmortgage Loans and Leases					
Commercial Loans	401.58	429.50	328.03	342.80	381.08
Consumer Loans	1,061.63	1,070.08	1,061.97	903.76	976.49
NONCURRENT LOANS (\$ Millions)	\$5,089.53	\$5,144.33	\$6,350.59	\$5,822.29	\$5,189.20
Mortgage Loans					
Construction & Land Loans	195.20	240.66	332.07	470.96	396.91
Nonresidential Mortgages	340.16	377.05	522.31	554.26	463.88
Multifamily Mortgages	51.85	70.88	94.84	95.48	71.80
1-4 Family Mortgages	3,495.38	3,438.25	4,344.08	3,671.50	3,334.86
Home Equity Lines of Credit	115.94	77.64	17.52	15.31	21.63
Nonmortgage Loans and Leases					
Commercial Loans	515.10	502.75	610.46	714.90	497.53
Consumer Loans	491.86	514.74	429.31	299.88	402.59
NET CHARGE-OFFS (\$ Millions)	\$705.11	\$653.58	\$719.11	\$461.52	\$526.30
Mortgage Loans					
Construction & Land Loans	8.46	2.97	13.66	6.18	13.56
Nonresidential Mortgages	1.33	12.05	15.28	17.48	23.39
Multifamily Mortgages	0.27	3.01	2.37	1.25	(0.80)
1-4 Family Mortgages	102.57	46.73	59.54	54.18	83.38
Home Equity Lines of Credit	10.80	5.10	2.83	2.97	1.73
Nonmortgage Loans and Leases					
Commercial Loans	163.09	130.47	145.77	111.32	86.91
Consumer Loans	369.64	430.32	418.85	223.94	273.44
Reposessed Assets	17.98	11.46	54.85	20.87	29.90
Other	41.77	16.58	8.80	26.30	16.51
REPOSSESSED ASSETS, NET (\$ Millions)	\$721.49	\$817.75	\$974.38	\$959.69	\$947.09
Construction & Land Loans	67.94	80.97	177.79	129.73	149.61
Nonresidential Mortgages	87.89	125.42	157.00	249.22	205.34
Multifamily Mortgages	8.63	13.13	5.19	14.67	15.42
1-4 Family Mortgages	525.26	563.66	576.78	495.16	513.44
Other	31.77	34.56	57.62	70.90	63.28
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$947.67	\$770.13	\$648.54	\$571.61	\$582.43
Percent of Total Assets	68.27	64.81	60.91	59.27	60.38
Noncurrent Real Estate Loans	\$4.08	\$4.13	\$5.29	\$4.79	\$4.27
Percent of Total Assets	0.29	0.35	0.50	0.50	0.44
Real Estate Owned	\$0.69	\$0.78	\$0.92	\$0.89	\$0.88
Percent of Total Assets	0.05	0.07	0.09	0.09	0.09
Troubled Real Estate Loans	\$4.77	\$4.91	\$6.21	\$5.68	\$5.15
Percent of Total Assets	0.34	0.41	0.58	0.59	0.53
Valuation Allowances	\$6.89	\$6.70	\$7.04	\$6.54	\$6.16
Coverage Ratio	129.86	124.87	101.47	103.79	109.21
Reserve Ratio	0.62	0.73	0.87	0.92	0.85

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2005	JUN 2004	JUN 2003	JUN 2002	JUN 2001
NUMBER OF INSTITUTIONS:	870	910	947	995	1,049
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.54	0.56	0.73	0.64	0.69
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.78	0.82	0.93	1.06	1.32
Nonresidential Mortgages	0.47	0.49	0.56	0.71	0.62
Multifamily Mortgages	0.14	0.14	0.18	0.18	0.21
1-4 Family Mortgages	0.68	0.73	1.10	0.93	0.96
Home Equity Lines of Credit	0.29	0.30	0.10	0.10	0.30
Nonmortgage Loans and Leases					
Commercial Loans	0.91	1.14	1.06	1.21	1.24
Consumer Loans	1.33	1.44	1.76	1.62	1.84
NONCURRENT LOANS (% Total Assets)	0.37	0.43	0.60	0.60	0.54
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.49	0.75	1.16	1.66	1.39
Nonresidential Mortgages	0.63	0.77	1.14	1.35	1.19
Multifamily Mortgages	0.08	0.12	0.19	0.21	0.16
1-4 Family Mortgages	0.44	0.54	0.83	0.80	0.71
Home Equity Lines of Credit	0.13	0.13	0.05	0.06	0.11
Nonmortgage Loans and Leases					
Commercial Loans	1.17	1.33	1.97	2.52	1.62
Consumer Loans	0.61	0.69	0.71	0.54	0.76
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	0.02	0.01	0.05	0.02	0.05
Nonresidential Mortgages	0.00	0.02	0.03	0.04	0.06
Multifamily Mortgages	0.00	0.01	0.00	0.00	0.00
1-4 Family Mortgages	0.01	0.01	0.01	0.01	0.02
Home Equity Lines of Credit	0.01	0.01	0.01	0.01	0.01
Nonmortgage Loans and Leases					
Commercial Loans	0.37	0.35	0.47	0.39	0.28
Consumer Loans	0.46	0.58	0.69	0.40	0.51
Repossessed Assets	2.49	1.40	5.63	2.17	3.16
Other	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)	0.05	0.07	0.09	0.10	0.10
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	0.17	0.25	0.62	0.46	0.52
Nonresidential Mortgages	0.16	0.26	0.34	0.61	0.53
Multifamily Mortgages	0.01	0.02	0.01	0.03	0.03
1-4 Family Mortgages	0.07	0.09	0.11	0.11	0.11
Other	0.04	0.05	0.08	0.12	0.11
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.20	0.22	0.27	0.19	0.22
Net Provisions for Losses (Annualized)	0.19	0.21	0.25	0.34	0.26
Valuation Allowances	0.50	0.56	0.66	0.68	0.64
Noncurrent Loans	0.37	0.43	0.60	0.60	0.54
Repossessed Assets, Net (% Total Assets)	0.05	0.07	0.09	0.10	0.10
Troubled Assets	0.42	0.50	0.69	0.70	0.64

STATEMENT OF OPERATIONS
BY ASSET SIZE

SECOND QUARTER 2005:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	310	453	107	870
PROFITABILITY (Percent)				
Return on Average Assets (Annualized)	1.64	0.94	1.20	1.18
Median Ratio	0.72	0.80	1.03	0.80
Return on Average Equity (Annualized)	10.54	8.66	13.40	12.79
Median Ratio	5.36	7.37	11.33	7.18
Net Interest Margin (Annualized)	3.27	3.18	2.80	2.85
Median Ratio	3.24	3.16	2.87	3.16
Number of Profitable Thrifts	271	438	103	812
Percent Profitable	87.42	96.69	96.26	93.33
Profits (\$ Millions)	\$70.53	\$324.15	\$3,677.97	\$4,072.65
Number of Unprofitable Thrifts	39	15	4	58
Percent Unprofitable	12.58	3.31	3.74	6.67
Losses (\$ Millions)	(\$5.60)	(\$5.31)	(\$27.35)	(\$38.26)
EARNINGS (\$ Millions)				
Interest Income	\$204.25	\$1,799.36	\$15,484.56	\$17,488.18
Interest Expense	74.76	722.02	6,970.93	7,767.70
NET INTEREST INCOME	129.49	1,077.34	8,513.64	9,720.47
Loss Provisions-Interest Bearing Assets	3.86	55.77	614.52	674.14
Noninterest Income	257.29	394.90	4,989.16	5,641.35
Mortgage Loan Servicing Fees	1.26	15.39	(129.27)	(112.62)
Other Fees and Charges	226.59	261.67	3,082.47	3,570.72
Other Noninterest Income	29.45	117.83	2,035.97	2,183.25
Noninterest Expense	279.96	962.19	7,187.51	8,429.66
G&A Expense	275.16	954.40	7,079.45	8,309.02
Goodwill Amortization	4.20	6.82	101.62	112.63
Loss Provisions-Noninterest Bearing Assets	0.60	0.98	6.44	8.01
Income Before Taxes & Extraordinary Items	102.97	454.28	5,700.77	6,258.02
Income Taxes	37.85	135.97	2,047.26	2,221.08
Extraordinary Items	(0.19)	0.54	(2.89)	(2.55)
NET INCOME	64.93	318.85	3,650.62	4,034.39
PROFITABILITY (Percent of Avg Assets Annualized)				
Interest Income	5.16	5.30	5.10	5.12
Interest Expense	1.89	2.13	2.30	2.27
NET INTEREST INCOME	3.27	3.18	2.80	2.85
Loss Provisions-Interest Bearing Assets	0.10	0.16	0.20	0.20
Noninterest Income	6.50	1.16	1.64	1.65
Mortgage Loan Servicing Fees	0.03	0.05	-0.04	-0.03
Other Fees and Charges	5.73	0.77	1.02	1.05
Other Noninterest Income	0.74	0.35	0.67	0.64
Noninterest Expense	7.08	2.84	2.37	2.47
G&A Expense	6.95	2.81	2.33	2.43
Goodwill Amortization	0.11	0.02	0.03	0.03
Loss Provisions-Noninterest Bearing Assets	0.02	0.00	0.00	0.00
Income Before Taxes & Extraordinary Items	2.60	1.34	1.88	1.83
Income Taxes	0.96	0.40	0.67	0.65
Extraordinary Items	N/A	0.00	0.00	0.00
NET INCOME	1.64	0.94	1.20	1.18

STATEMENT OF CONDITION
BY ASSET SIZE

SECOND QUARTER 2005:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	310	453	107	870

TOTAL ASSETS (\$ Billions)	\$15.86	\$137.52	\$1,234.67	\$1,388.05
Cash and Noninterest-Earning Deposits	0.26	2.27	15.89	18.42
Investment Securities	3.05	17.34	39.40	59.79
Mortgage Derivatives	0.33	3.23	62.89	66.45
Mortgage Backed Securities	1.65	15.48	141.77	158.89
1 - 4 Family Mortgages	7.03	54.82	727.32	789.17
Home Equity Lines of Credit	0.41	5.08	81.72	87.21
Multifamily Mortgages	0.27	6.81	58.25	65.33
Nonresidential Mortgages	1.14	14.66	37.88	53.68
Construction Loans	0.44	6.47	20.14	27.04
Land Loans	0.24	3.21	9.01	12.46
Commercial Loans	0.47	5.33	38.12	43.93
Consumer Loans	0.53	4.92	74.53	79.98
Repossessed Assets, Net	0.03	0.13	0.56	0.72
Real Estate Held for Investment, Net	0.01	0.06	0.18	0.24
Office Premises & Equipment	0.28	2.15	8.30	10.74
Other Assets	0.54	4.63	69.11	74.29
Less: Contra Assets & Valuation Allowances	0.08	0.77	5.80	6.65

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$15.86	\$137.52	\$1,234.67	\$1,388.05
TOTAL DEPOSITS AND ESCROWS	11.91	102.63	686.12	800.66
Deposits less than or equal to \$100,000	8.92	70.47	398.03	477.42
Deposits greater than \$100,000	2.99	32.16	288.09	323.24
Escrows	0.07	0.93	28.64	29.64
BORROWINGS	1.17	18.63	413.05	432.84
Advances From FHLE	1.13	16.96	248.36	266.45
Repurchase Agreements & FedFunds Purchased	0.02	1.14	67.25	68.41
Other Borrowings	0.01	0.52	97.44	97.98
Other Liabilities	0.28	1.31	23.31	24.90
Equity Capital	2.50	14.96	112.19	129.65
Capital Stock and Paid-In Capital	0.92	4.29	68.99	74.20
Unrealized Gains (Losses) AFS Securities	0.03	0.19	0.11	0.33
Retained Earnings	1.56	10.54	43.77	55.87

STATEMENT OF CONDITION
BY ASSET SIZE

SECOND QUARTER 2005:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	310	453	107	870
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TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.66	1.65	1.29	1.33
Investment Securities	19.26	12.61	3.19	4.31
Mortgage Derivatives	2.05	2.35	5.09	4.79
Mortgage Backed Securities	10.38	11.25	11.48	11.45
1 - 4 Family Mortgages	44.33	39.86	58.91	56.85
Home Equity Lines of Credit	2.59	3.69	6.62	6.28
Multifamily Mortgages	1.68	4.95	4.72	4.71
Nonresidential Mortgages	7.17	10.66	3.07	3.87
Construction Loans	2.76	4.70	1.63	1.95
Land Loans	1.49	2.33	0.73	0.90
Commercial Loans	2.99	3.88	3.09	3.16
Consumer Loans	3.36	3.58	6.04	5.76
Repossessed Assets, Net	0.16	0.10	0.05	0.05
Real Estate Held for Investment, Net	0.05	0.04	0.01	0.02
Office Premises & Equipment	1.79	1.57	0.67	0.77
Other Assets	3.41	3.37	5.60	5.35
Less: Contra Assets & Valuation Allowances	0.50	0.56	0.47	0.48
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TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	75.09	74.63	55.57	57.68
Deposits less than or equal to \$100,000	56.22	51.24	32.24	34.40
Deposits greater than \$100,000	18.86	23.38	23.33	23.29
Escrows	0.41	0.68	2.32	2.14
BORROWINGS	7.35	13.54	33.45	31.18
Advances From FHLE	7.12	12.34	20.12	19.20
Repurchase Agreements & FedFunds Purchased	0.15	0.83	5.45	4.93
Other Borrowings	0.08	0.38	7.89	7.06
Other Liabilities	1.78	0.95	1.89	1.79
Equity Capital	15.79	10.88	9.09	9.34
Capital Stock and Paid-In Capital	5.80	3.12	5.59	5.35
Unrealized Gains (Losses) AFS Securities	0.20	0.14	0.01	0.02
Retained Earnings	9.83	7.66	3.55	4.02

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

SECOND QUARTER 2005:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	310	453	107	870

TOTAL ASSETS (Percent Change)	3.21	9.50	20.18	18.81
Cash and Noninterest-Earning Deposits	0.10	10.89	4.63	5.29
Investment Securities	-7.72	-2.39	-13.50	-10.25
Mortgage Derivatives	-8.42	4.62	35.66	33.42
Mortgage Backed Securities	-6.15	0.51	12.47	10.95
1 - 4 Family Mortgages	6.44	9.46	27.83	26.13
Home Equity Lines of Credit	17.66	17.48	53.01	50.16
Multifamily Mortgages	13.67	13.55	18.65	18.08
Nonresidential Mortgages	13.52	17.00	13.60	14.51
Construction Loans	12.37	29.09	16.88	19.50
Land Loans	30.34	43.58	41.74	41.97
Commercial Loans	10.08	22.17	17.77	18.20
Consumer Loans	5.74	4.96	9.97	9.62
Repossessed Assets, Net	17.68	-7.37	-10.00	-8.76
Real Estate Held for Investment, Net	4.82	1.53	10.72	8.09
Office Premises & Equipment	9.18	12.95	13.66	13.39
Other Assets	61.15	71.65	38.67	40.50
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	3.21	9.50	20.18	18.81
TOTAL DEPOSITS AND ESCROWS	1.27	8.14	19.22	17.37
Deposits less than or equal to \$100,000	-0.66	4.35	14.35	12.44
Deposits greater than \$100,000	7.52	17.49	26.68	25.49
Escrows	16.92	15.33	5.47	5.77
BORROWINGS	10.48	13.92	21.34	20.97
Advances From FHLE	13.27	13.00	21.64	21.02
Repurchase Agreements & FedFunds Purchased	-46.76	16.72	16.67	16.62
Other Borrowings	24.54	49.21	32.42	32.50
Other Liabilities	10.89	15.39	19.62	19.27
Equity Capital	8.94	13.35	22.17	20.80
Capital Stock and Paid-In Capital	10.70	24.43	21.93	21.92
Unrealized Gains (Losses) AFS Securities	38.32	87.66	-117.90	-165.64
Retained Earnings	7.48	8.49	19.65	17.01

CAPITAL MEASURES
BY ASSET SIZE

SECOND QUARTER 2005:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	310	453	107	870

CAPITAL COMPLIANCE				
Meet FDICIA Capital Standards	308	453	107	868
Percent of Thrifts	99.35	100.00	100.00	99.77
Consolidated Assets (\$ Billions)	\$15.82	\$137.52	\$1,234.67	\$1,388.01
Fail FDICIA Capital Standards	2	0	0	2
Percent of Thrifts	0.65	0.00	0.00	0.23
Consolidated Assets (\$ Billions)	\$0.04	\$0.00	\$0.00	\$0.04
Critically Undercapitalized	1	0	0	1
Percent of Thrifts	0.32	0.00	0.00	0.11
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)				
Tangible Equity (\$ Billions)	\$2.38	\$14.20	\$93.70	\$110.28
Tangible Equity Ratio	15.12	10.40	7.72	8.07
Median Ratio	12.80	9.49	8.10	10.12
Tier 1 Capital (\$ Billions)	\$2.38	\$14.21	\$93.76	\$110.35
Tier 1 Leverage Ratio	15.12	10.40	7.72	8.07
Median Ratio	12.80	9.49	8.10	10.12
Tier 1 Risk-based Capital Ratio	28.18	16.75	12.18	12.79
Median Ratio	24.92	15.58	12.11	17.04
Risk-based Capital (\$ Billions)	\$2.46	\$14.95	\$104.72	\$122.13
Total Risk-based Capital Ratio	29.19	17.63	13.61	14.15
Median Ratio	26.01	16.29	13.23	17.82

ASSET QUALITY INDICATORS
BY ASSET SIZE

SECOND QUARTER 2005:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	310	453	107	870
LOANS 30-89 DAYS DELINQUENT (\$ Millions)				
Mortgage Loans	\$148.06	\$870.35	\$6,430.15	\$7,448.56
Construction & Land Loans	6.68	114.40	187.61	308.69
Nonresidential Mortgages	13.52	98.08	140.71	252.31
Multifamily Mortgages	1.15	21.82	67.27	90.23
1-4 Family Mortgages	110.89	489.75	4,733.49	5,334.13
Home Equity Lines of Credit	4.59	31.72	218.55	254.86
Nonmortgage Loans and Leases				
Commercial Loans	6.83	80.56	314.19	401.58
Consumer Loans	8.99	65.76	986.88	1,061.63
NONCURRENT LOANS (\$ Millions)				
Mortgage Loans	\$85.73	\$636.29	\$4,367.51	\$5,089.53
Construction & Land Loans	8.36	69.06	117.78	195.20
Nonresidential Mortgages	9.55	109.44	221.17	340.16
Multifamily Mortgages	0.26	13.46	38.12	51.85
1-4 Family Mortgages	56.54	348.61	3,090.23	3,495.38
Home Equity Lines of Credit	1.36	11.75	102.83	115.94
Nonmortgage Loans and Leases				
Commercial Loans	5.64	68.82	440.64	515.10
Consumer Loans	5.39	26.89	459.57	491.86
NET CHARGE-OFFS (\$ Millions)				
Mortgage Loans	\$3.03	\$33.68	\$668.40	\$705.11
Construction & Land Loans	0.78	2.17	5.51	8.46
Nonresidential Mortgages	0.09	0.11	1.13	1.33
Multifamily Mortgages	0.12	0.93	(0.77)	0.27
1-4 Family Mortgages	0.56	4.47	97.53	102.57
Home Equity Lines of Credit	(0.01)	0.75	10.06	10.80
Nonmortgage Loans and Leases				
Commercial Loans	0.34	12.71	150.04	163.09
Consumer Loans	0.54	9.20	359.90	369.64
Reposessed Assets	0.75	1.72	15.51	17.98
Other	(0.16)	2.38	39.54	41.77
REPOSSESSED ASSETS, NET (\$ Millions)				
Construction & Land Loans	\$25.87	\$132.80	\$562.82	\$721.49
Nonresidential Mortgages	0.70	18.91	48.32	67.94
Multifamily Mortgages	4.96	28.21	54.73	87.89
1-4 Family Mortgages	1.87	1.45	5.31	8.63
Other	17.26	78.29	429.71	525.26
Other	1.08	5.94	24.76	31.77
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)				
Real Estate Loans	\$9.11	\$85.96	\$852.60	\$947.67
Percent of Total Assets	57.43	62.51	69.06	68.27
Noncurrent Real Estate Loans	\$0.07	\$0.54	\$3.47	\$4.08
Percent of Total Assets	0.47	0.39	0.28	0.29
Real Estate Owned	\$0.02	\$0.13	\$0.54	\$0.69
Percent of Total Assets	0.16	0.09	0.04	0.05
Troubled Real Estate Loans	\$0.10	\$0.67	\$4.01	\$4.77
Percent of Total Assets	0.63	0.49	0.32	0.34
Valuation Allowances	\$0.09	\$0.82	\$5.99	\$6.89
Coverage Ratio	90.67	120.52	131.99	129.86
Reserve Ratio	0.77	0.80	0.60	0.62

ASSET QUALITY INDICATORS
BY ASSET SIZE

SECOND QUARTER 2005:	LESS THAN \$100 MILLION 310	\$100 MILLION TO \$1 BILLION 453	\$1 BILLION OR GREATER 107	INDUSTRY 870
NUMBER OF INSTITUTIONS:				
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.93	0.63	0.52	0.54
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	0.99	1.18	0.64	0.78
Nonresidential Mortgages	1.19	0.67	0.37	0.47
Multifamily Mortgages	0.43	0.32	0.12	0.14
1-4 Family Mortgages	1.58	0.89	0.65	0.68
Home Equity Lines of Credit	1.12	0.62	0.27	0.29
Nonmortgage Loans and Leases				
Commercial Loans	1.44	1.51	0.82	0.91
Consumer Loans	1.69	1.34	1.32	1.33
NONCURRENT LOANS (% Total Assets)	0.54	0.46	0.35	0.37
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	1.24	0.71	0.40	0.49
Nonresidential Mortgages	0.84	0.75	0.58	0.63
Multifamily Mortgages	0.10	0.20	0.07	0.08
1-4 Family Mortgages	0.80	0.64	0.42	0.44
Home Equity Lines of Credit	0.33	0.23	0.13	0.13
Nonmortgage Loans and Leases				
Commercial Loans	1.19	1.29	1.16	1.17
Consumer Loans	1.01	0.55	0.62	0.61
NET CHARGE-OFFS (% Total Assets)	0.02	0.02	0.05	0.05
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	0.12	0.02	0.02	0.02
Nonresidential Mortgages	0.01	0.00	0.00	0.00
Multifamily Mortgages	0.04	0.01	0.00	0.00
1-4 Family Mortgages	0.01	0.01	0.01	0.01
Home Equity Lines of Credit	0.00	0.01	0.01	0.01
Nonmortgage Loans and Leases				
Commercial Loans	0.07	0.24	0.39	0.37
Consumer Loans	0.10	0.19	0.48	0.46
Repossessed Assets	2.91	1.29	2.76	2.49
Other	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)	0.16	0.10	0.05	0.05
Percent of Outstanding Loans by Loan Type:				
Construction & Land Loans	0.10	0.20	0.17	0.17
Nonresidential Mortgages	0.44	0.19	0.14	0.16
Multifamily Mortgages	0.70	0.02	0.01	0.01
1-4 Family Mortgages	0.25	0.14	0.06	0.07
Other	0.20	0.13	0.04	0.04
ASSET QUALITY SUMMARY (% Total Assets)				
Net Chargeoffs (Annualized)	0.08	0.10	0.22	0.20
Net Provisions for Losses (Annualized)	0.10	0.16	0.20	0.19
Valuation Allowances	0.54	0.60	0.48	0.50
Noncurrent Loans	0.54	0.46	0.35	0.37
Repossessed Assets, Net (% Total Assets)	0.16	0.10	0.05	0.05
Troubled Assets	0.70	0.56	0.40	0.42

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

	3-MONTHS ENDED		6-MONTHS ENDED		2004	2003	2002	2001	
	JUNE 2005	MAR. 2005	JUNE 2005	JUNE 2004					
SUMMARY DATA:									
Number of Thrifts	(#)	870	880	870	910	886	928	974	1,019
Total Assets	(\$)	1,388.05	1,340.78	1,388.05	1,188.30	1,306.79	1,092.62	1,004.53	977.72
Net Income	(\$)	4.03	4.01	8.04	6.70	13.96	13.74	11.84	10.20
Profits	(\$)	4.07	4.08	8.15	6.80	14.31	14.02	12.57	10.83
Losses	(\$)	-0.04	-0.07	-0.11	-0.09	-0.35	-0.28	-0.73	-0.63
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	1.18	1.21	1.20	1.18	1.18	1.29	1.21	1.07
Median Ratio	(%)	0.80	0.72	0.77	0.72	0.71	0.76	0.80	0.67
Return on Average Equity	(%)	12.79	13.30	13.04	12.82	12.79	14.29	13.61	13.10
Median Ratio	(%)	7.18	6.38	6.77	6.39	6.23	6.97	7.56	6.18
Net Interest Income	(\$)	9.72	9.40	19.12	16.55	34.57	30.82	29.99	27.62
% of Average Assets	(%)	2.85	2.85	2.85	2.90	2.91	2.90	3.06	2.89
Total Fee Income	(\$)	3.46	3.99	7.45	4.89	12.38	9.28	4.55	6.08
% of Average Assets	(%)	1.01	1.21	1.01	1.07	1.19	1.25	0.64	0.46
G&A Expense	(\$)	8.31	7.95	16.26	14.20	30.09	25.37	22.54	21.79
% of Average Assets	(%)	2.44	2.41	2.42	2.49	2.53	2.39	2.30	2.28
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	9.34	9.18	9.34	9.19	9.08	9.09	9.18	8.13
Tier 1 Leverage Ratio	(%)	8.07	7.89	8.07	7.99	7.80	7.82	7.80	7.46
Risk-based Capital Ratio	(%)	14.15	13.95	14.15	14.15	13.85	14.23	13.96	13.51
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	866	875	866	904	881	922	967	999
Adequately Capitalized	(#)	2	4	2	5	4	5	5	17
Undercapitalized	(#)	0	0	0	1	0	0	2	3
Significantly Undercapitalized	(#)	1	0	1	0	1	1	0	0
Critically Undercapitalized	(#)	1	1	1	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	0	0	1	1	0	1	1
Problem Thrifts	(#)	7	8	7	6	6	8	14	16
Problem Thrift Assets	(\$)	1.98	1.60	1.98	0.49	0.71	0.63	2.58	3.30
Problem Thrift Assets as a % of Total Assets	(%)	0.14	0.12	0.14	0.04	0.05	0.06	0.26	0.34
ASSET QUALITY MEASURES:									
Troubled Assets	(\$)	5.81	6.24	5.81	5.96	6.33	7.29	7.57	6.85
% of Total Assets	(%)	0.42	0.47	0.42	0.50	0.48	0.67	0.75	0.70
Noncurrent Loans	(\$)	5.09	5.52	5.09	5.14	5.60	6.35	6.57	5.87
% of Total Assets	(%)	0.37	0.41	0.37	0.43	0.43	0.58	0.65	0.60
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	0.44	0.49	0.44	0.54	0.52	0.83	0.91	0.80
Home Equity Lines of Credit	(%)	0.13	0.14	0.13	0.13	0.14	0.03	0.05	0.11
Multifamily Loans	(%)	0.08	0.08	0.08	0.12	0.13	0.13	0.13	0.16
Commercial Loans	(%)	1.17	1.30	1.17	1.33	1.11	1.21	2.19	1.99
Consumer Loans	(%)	0.61	0.75	0.61	0.69	0.78	0.94	0.70	0.64
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	169.38	141.50	310.87	303.71	603.23	729.87	472.19	398.18
Purchases	(\$)	93.92	78.52	172.44	141.04	296.46	355.97	273.68	189.11
Sales	(\$)	151.26	127.61	278.87	232.43	477.70	768.41	530.32	402.63
Loans Outstanding (1)	(\$)	789.17	755.31	789.17	631.42	729.37	547.42	487.63	472.72
Loans Outstanding / Total Assets	(%)	56.85	56.33	56.85	53.14	55.81	50.10	48.54	48.35

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

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

	JUNE 2005		MARCH 2005		JUNE 2004	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	1,388.05	100.00	1,340.78	100.00	1,188.30	100.00
Cash and Noninterest-Earning Deposits	18.42	1.33	18.66	1.39	18.17	1.53
Investment Securities	59.79	4.31	55.31	4.13	67.89	5.71
Mortgage Derivatives	66.45	4.79	64.70	4.83	52.21	4.39
Mortgage Backed Securities	158.89	11.45	159.23	11.88	94.59	7.96
1-4 Family Mortgages	789.17	56.85	755.31	56.33	631.42	53.14
Home Equity Lines of Credit	87.21	6.28	82.87	6.18	58.73	4.94
Multifamily Mortgages	65.33	4.71	62.69	4.68	57.39	4.83
Nonresidential Mortgages	53.68	3.87	53.38	3.98	49.11	4.13
Construction Loans	27.04	1.95	25.89	1.93	23.11	1.94
Land Loans	12.46	0.90	11.75	0.88	9.10	0.77
Commercial Loans	43.93	3.16	40.56	3.02	37.68	3.17
Consumer Loans	79.98	5.76	77.60	5.79	74.36	6.26
Repossessed Assets, Net	0.72	0.05	0.72	0.05	0.82	0.07
Real Estate Held for Investment	0.24	0.02	0.25	0.02	0.28	0.02
Office Premises & Equipment	10.74	0.77	10.55	0.79	9.71	0.82
Other Assets	74.29	5.35	75.62	5.64	68.93	5.80
Less: Contra Assets & Valuation Allowances	6.65	0.48	6.74	0.50	-45.73	-3.85
TOTAL LIABILITIES AND CAPITAL	1,388.05	100.00	1,340.78	100.00	1,188.30	100.00
Total Deposits and Escrows	800.66	57.68	784.63	58.52	695.48	58.53
Deposits < or = to \$100,000	477.42	34.40	475.07	35.43	433.90	36.51
Deposits > \$100,000	323.24	23.29	309.57	23.09	261.58	22.01
Escrows	29.64	2.14	29.84	2.23	28.28	2.38
Total Borrowings	432.84	31.18	407.63	30.40	362.39	30.50
Advances from FHLB	266.45	19.20	241.58	18.02	223.41	18.80
Reverse Repurchase Agreements	68.41	4.93	67.32	5.02	59.87	5.04
Other Borrowings	97.98	7.06	98.73	7.36	79.11	6.66
Other Liabilities	24.90	1.79	25.39	1.89	21.16	1.78
EQUITY CAPITAL	129.65	9.34	123.12	9.18	109.26	9.19
Capital Stock & Paid-In Capital	74.20	5.35	70.41	5.25	61.75	5.20
Unrealized Gains (Losses) AFS Securities	0.33	0.02	-0.39	-0.03	-0.53	-0.04
Retained Earnings	55.87	4.02	53.71	4.01	48.82	4.11

	JUNE 2005		MARCH 2005		JUNE 2004	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	17.49	5.13	16.09	4.87	13.31	4.59
Interest Expense	7.77	2.28	6.68	2.03	4.85	1.67
Net Interest Income	9.72	2.85	9.40	2.85	8.46	2.92
Loss Provisions-Interest Bearing Assets	0.67	0.20	0.63	0.19	0.62	0.21
Noninterest Income	5.64	1.66	5.53	1.68	4.91	1.70
Mortgage Loan Servicing Fees	-0.11	-0.03	0.74	0.22	-0.05	-0.02
Other Fees and Charges	3.57	1.05	3.25	0.99	3.15	1.09
Other Noninterest Income	2.18	0.64	1.54	0.47	1.81	0.62
Noninterest Expense	8.43	2.47	8.08	2.45	7.54	2.60
G&A Expense	8.31	2.44	7.95	2.41	7.44	2.57
Goodwill Expense	0.11	0.03	0.11	0.03	0.09	0.03
Loss Provis.-Nonint. Bearing Assets	0.01	0.00	0.02	0.01	0.01	0.00
Income Before Taxes & Extraord. Items	6.26	1.84	6.23	1.89	5.21	1.80
Income Taxes	2.22	0.65	2.22	0.67	1.87	0.65
Extraordinary Items	0.00	0.00	0.00	0.00	0.03	0.01
Net Income	4.03	1.18	4.01	1.21	3.37	1.16

* Annualized.

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

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

NORTHEAST REGION

	3-MONTHS ENDED		6-MONTHS ENDED		2004	2003	2002	2001	
	JUNE	MAR.	JUNE	JUNE					
	2005	2005	2005	2004					
SUMMARY DATA:									
Number of Thrifts	(#)	264	269	264	278	272	285	304	222
Total Assets	(\$)	347.17	334.08	347.17	301.92	329.11	273.70	246.92	198.18
Net Income	(\$)	1.12	1.01	2.13	2.05	4.24	3.45	2.90	1.85
Profits	(\$)	1.12	1.02	2.14	2.07	4.30	3.58	3.01	1.98
Losses	(\$)	0.00	0.00	-0.01	-0.03	-0.05	-0.13	-0.11	-0.13
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	1.32	1.24	1.28	1.42	1.40	1.32	1.23	0.99
Median Ratio	(%)	0.80	0.70	0.75	0.72	0.69	0.72	0.77	0.62
Return on Average Equity	(%)	12.99	12.86	12.93	14.22	14.05	14.14	13.15	10.69
Median Ratio	(%)	6.58	5.96	6.39	5.89	6.09	6.69	7.55	5.97
Net Interest Income	(\$)	2.37	2.36	4.73	4.26	8.89	7.70	7.26	5.43
% of Average Assets	(%)	2.79	2.89	2.84	2.95	2.94	2.94	3.07	2.91
Total Fee Income	(\$)	0.75	0.73	1.48	1.81	3.68	2.51	1.64	1.30
% of Average Assets	(%)	0.88	0.90	0.88	1.36	1.08	1.50	0.72	0.69
G&A Expense	(\$)	1.68	1.68	3.36	3.37	7.13	5.90	5.21	4.33
% of Average Assets	(%)	1.97	2.06	2.02	2.33	2.36	2.25	2.21	2.32
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	10.52	9.80	10.52	9.68	10.08	9.54	9.39	9.19
Tier 1 Leverage Ratio	(%)	9.31	8.60	9.31	8.97	8.96	8.69	8.42	8.02
Risk-based Capital Ratio	(%)	17.32	15.50	17.32	16.60	15.93	15.74	14.83	14.43
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	264	268	264	277	271	283	302	221
Adequately Capitalized	(#)	0	1	0	1	1	1	2	1
Undercapitalized	(#)	0	0	0	0	0	0	0	0
Significantly Undercapitalized	(#)	0	0	0	0	0	1	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	0	0	1	1	0	0	0
Problem Thrifts	(#)	1	2	1	1	1	1	2	1
Problem Thrift Assets	(\$)	0.85	0.96	0.85	0.09	0.09	0.11	1.52	0.06
Problem Thrift Assets as a % of Total Assets	(%)	0.25	0.29	0.25	0.03	0.03	0.04	0.62	0.03
ASSET QUALITY MEASURES:									
Troubled Assets	(\$)	1.20	1.22	1.20	1.37	1.41	1.70	1.59	1.22
% of Total Assets	(%)	0.34	0.36	0.34	0.45	0.43	0.62	0.65	0.61
Noncurrent Loans	(\$)	1.08	1.12	1.08	1.25	1.30	1.56	1.41	1.02
% of Total Assets	(%)	0.31	0.34	0.31	0.41	0.40	0.57	0.57	0.52
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	0.47	0.50	0.47	0.56	0.50	0.80	0.77	0.71
Home Equity Lines of Credit	(%)	0.19	0.18	0.19	0.20	0.24	0.04	0.05	0.08
Multifamily Loans	(%)	0.21	0.18	0.21	0.19	0.31	0.22	0.19	0.19
Commercial Loans	(%)	0.74	0.82	0.74	0.87	0.73	1.32	1.81	1.85
Consumer Loans	(%)	0.50	0.43	0.50	1.22	1.41	1.51	0.54	0.71
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	34.65	31.36	66.01	65.44	125.03	155.67	103.24	72.42
Purchases	(\$)	42.08	31.28	73.36	40.03	100.16	83.82	61.92	36.78
Sales	(\$)	57.40	44.97	102.36	70.11	151.99	172.78	105.63	70.99
Loans Outstanding (1)	(\$)	169.15	161.70	169.15	137.22	155.85	117.57	112.30	87.09
Loans Outstanding / Total Assets	(%)	48.72	48.40	48.72	45.45	47.36	42.95	45.48	43.94

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

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

NORTHEAST REGION

	JUNE 2005		MARCH 2005		JUNE 2004	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	347.17	100.00	334.08	100.00	301.92	100.00
Cash and Noninterest-Earning Deposits	3.65	1.05	3.31	0.99	3.77	1.25
Investment Securities	23.91	6.89	21.04	6.30	23.53	7.79
Mortgage Derivatives	40.91	11.78	38.22	11.44	27.74	9.19
Mortgage Backed Securities	72.46	20.87	69.82	20.90	35.17	11.65
1-4 Family Mortgages	169.15	48.72	161.70	48.40	137.22	45.45
Home Equity Lines of Credit	10.69	3.08	10.69	3.20	10.04	3.32
Multifamily Mortgages	9.70	2.79	9.32	2.79	8.86	2.94
Nonresidential Mortgages	19.11	5.51	19.45	5.82	16.32	5.41
Construction Loans	5.61	1.62	5.31	1.59	4.21	1.39
Land Loans	2.84	0.82	2.67	0.80	1.74	0.58
Commercial Loans	13.33	3.84	12.17	3.64	10.82	3.58
Consumer Loans	10.94	3.15	12.32	3.69	17.56	5.82
Repossessed Assets, Net	0.12	0.03	0.10	0.03	0.12	0.04
Real Estate Held for Investment	0.03	0.01	0.03	0.01	0.08	0.03
Office Premises & Equipment	2.13	0.61	2.17	0.65	1.96	0.65
Other Assets	15.71	4.53	16.24	4.86	14.48	4.79
Less: Contra Assets & Valuation Allowances	1.52	0.44	1.57	0.47	-26.08	-8.64
TOTAL LIABILITIES AND CAPITAL	347.17	100.00	334.08	100.00	301.92	100.00
Total Deposits and Escrows	207.43	59.75	203.22	60.83	180.97	59.94
Deposits < or = to \$100,000	142.92	41.17	139.95	41.89	126.14	41.78
Deposits > \$100,000	64.51	18.58	63.27	18.94	54.83	18.16
Escrows	2.11	0.61	2.16	0.65	1.95	0.65
Total Borrowings	97.97	28.22	93.36	27.95	85.24	28.23
Advances from FHLB	47.19	13.59	37.84	11.33	40.26	13.33
Reverse Repurchase Agreements	20.80	5.99	22.03	6.59	17.85	5.91
Other Borrowings	29.98	8.64	33.50	10.03	27.13	8.99
Other Liabilities	5.25	1.51	4.76	1.43	6.47	2.14
EQUITY CAPITAL	36.51	10.52	32.73	9.80	29.24	9.68
Capital Stock & Paid-In Capital	20.37	5.87	17.38	5.20	14.79	4.90
Unrealized Gains (Losses) AFS Securities	-0.12	-0.03	-0.43	-0.13	-0.49	-0.16
Retained Earnings	16.51	4.75	16.03	4.80	15.22	5.04

	JUNE 2005		MARCH 2005		JUNE 2004	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	4.34	5.11	4.07	4.98	3.43	4.72
Interest Expense	1.97	2.32	1.71	2.09	1.31	1.81
Net Interest Income	2.37	2.79	2.36	2.89	2.11	2.91
Loss Provisions-Interest Bearing Assets	0.09	0.11	0.10	0.12	0.21	0.29
Noninterest Income	1.14	1.35	1.04	1.27	1.43	1.96
Mortgage Loan Servicing Fees	0.05	0.06	0.09	0.11	0.15	0.20
Other Fees and Charges	0.70	0.82	0.64	0.78	0.84	1.16
Other Noninterest Income	0.40	0.47	0.31	0.37	0.44	0.60
Noninterest Expense	1.71	2.02	1.72	2.11	1.72	2.36
G&A Expense	1.68	1.97	1.68	2.06	1.67	2.30
Goodwill Expense	0.04	0.04	0.04	0.04	0.04	0.06
Loss Provis.-Nonint. Bearing Assets	0.00	0.00	0.00	0.00	0.00	0.00
Income Before Taxes & Extraord. Items	1.71	2.01	1.58	1.93	1.62	2.23
Income Taxes	0.59	0.69	0.57	0.69	0.59	0.81
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	1.12	1.32	1.01	1.24	1.03	1.42

* Annualized.

Numbers may not sum due to rounding.

Office of Thrift Supervision / August 2005

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

SOUTHEAST REGION

		3-MONTHS ENDED		6-MONTHS ENDED		2004	2003	2002	2001
		JUNE 2005	MAR. 2005	JUNE 2005	JUNE 2004				
SUMMARY DATA:									
Number of Thrifts	(#)	311	312	311	324	312	329	345	196
Total Assets	(\$)	233.83	225.68	233.83	208.46	217.81	195.38	177.16	92.54
Net Income	(\$)	0.49	0.57	1.07	1.03	2.01	1.89	1.07	0.53
Profits	(\$)	0.52	0.58	1.11	1.07	2.13	2.00	1.64	0.63
Losses	(\$)	-0.03	-0.01	-0.04	-0.04	-0.12	-0.11	-0.57	-0.09
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.86	1.04	0.95	1.03	0.97	1.02	0.66	0.60
Median Ratio	(%)	0.78	0.65	0.70	0.65	0.61	0.69	0.71	0.59
Return on Average Equity	(%)	9.47	11.44	10.44	11.39	10.82	11.13	6.91	7.16
Median Ratio	(%)	7.09	6.05	6.34	5.82	5.40	6.18	6.25	5.45
Net Interest Income	(\$)	1.70	1.66	3.35	2.89	6.03	5.20	4.87	2.45
% of Average Assets	(%)	2.96	2.99	2.97	2.88	2.92	2.81	3.03	2.77
Total Fee Income	(\$)	0.56	0.59	1.15	1.12	2.22	2.05	1.85	1.20
% of Average Assets	(%)	0.98	1.06	0.98	1.20	1.09	1.11	1.10	1.51
G&A Expense	(\$)	1.54	1.43	2.98	2.77	5.67	5.47	5.06	2.83
% of Average Assets	(%)	2.69	2.58	2.64	2.76	2.75	2.96	3.15	3.20
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	9.05	9.09	9.05	8.85	9.01	9.11	9.24	8.27
Tier 1 Leverage Ratio	(%)	8.51	8.58	8.51	8.58	8.62	8.71	8.92	8.18
Risk-based Capital Ratio	(%)	13.62	13.85	13.62	14.42	14.03	14.79	15.16	13.94
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	309	310	309	319	311	326	342	192
Adequately Capitalized	(#)	1	1	1	4	0	3	2	2
Undercapitalized	(#)	0	0	0	1	0	0	1	2
Significantly Undercapitalized	(#)	1	0	1	0	1	0	0	0
Critically Undercapitalized	(#)	0	1	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	0	0	0	0	0	1	1
Problem Thrifts	(#)	6	5	6	4	4	6	10	5
Problem Thrift Assets	(\$)	1.13	0.61	1.13	0.37	0.59	0.50	0.78	0.31
Problem Thrift Assets as a % of Total Assets	(%)	0.48	0.27	0.48	0.18	0.27	0.26	0.44	0.34
ASSET QUALITY MEASURES:									
Troubled Assets	(\$)	1.10	1.18	1.10	1.33	1.23	1.46	1.53	0.77
% of Total Assets	(%)	0.47	0.52	0.47	0.64	0.57	0.75	0.87	0.83
Noncurrent Loans	(\$)	0.88	0.97	0.88	1.08	1.01	1.21	1.28	0.62
% of Total Assets	(%)	0.38	0.43	0.38	0.52	0.47	0.62	0.72	0.67
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	0.43	0.50	0.43	0.63	0.56	0.79	0.87	0.74
Home Equity Lines of Credit	(%)	0.14	0.15	0.14	0.16	0.15	0.06	0.10	0.12
Multifamily Loans	(%)	0.25	0.31	0.25	0.41	0.34	0.35	0.35	0.19
Commercial Loans	(%)	1.23	1.26	1.23	2.34	1.33	1.68	2.84	1.72
Consumer Loans	(%)	0.51	0.58	0.51	0.63	0.68	0.97	1.03	1.22
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	20.38	15.38	35.76	34.56	67.59	91.71	64.89	25.84
Purchases	(\$)	13.62	11.45	25.07	24.72	49.06	75.20	56.44	10.56
Sales	(\$)	18.73	15.32	34.05	38.46	74.95	123.12	101.76	23.21
Loans Outstanding (1)	(\$)	113.53	106.96	113.53	92.70	101.33	86.35	77.65	40.06
Loans Outstanding / Total Assets	(%)	48.55	47.39	48.55	44.47	46.52	44.19	43.83	43.29

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

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

SOUTHEAST REGION

	JUNE 2005		MARCH 2005		JUNE 2004	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	233.83	100.00	225.68	100.00	208.46	100.00
Cash and Noninterest-Earning Deposits	3.97	1.70	4.04	1.79	3.54	1.70
Investment Securities	14.86	6.35	14.55	6.45	18.24	8.75
Mortgage Derivatives	9.23	3.95	10.21	4.52	10.64	5.10
Mortgage Backed Securities	30.09	12.87	31.10	13.78	19.88	9.53
1-4 Family Mortgages	113.53	48.55	106.96	47.39	92.70	44.47
Home Equity Lines of Credit	21.21	9.07	20.22	8.96	13.32	6.39
Multifamily Mortgages	5.34	2.28	5.15	2.28	4.70	2.26
Nonresidential Mortgages	12.19	5.21	11.79	5.22	10.62	5.09
Construction Loans	7.10	3.03	6.81	3.02	5.83	2.80
Land Loans	4.24	1.81	3.94	1.75	3.17	1.52
Commercial Loans	9.13	3.90	8.70	3.85	7.93	3.81
Consumer Loans	21.32	9.12	20.93	9.27	20.49	9.83
Repossessed Assets, Net	0.21	0.09	0.21	0.09	0.25	0.12
Real Estate Held for Investment	0.08	0.03	0.08	0.03	0.08	0.04
Office Premises & Equipment	2.48	1.06	2.41	1.07	2.27	1.09
Other Assets	10.61	4.54	10.28	4.56	9.49	4.55
Less: Contra Assets & Valuation Allowances	1.30	0.55	1.27	0.56	-9.27	-4.45
TOTAL LIABILITIES AND CAPITAL	233.83	100.00	225.68	100.00	208.46	100.00
Total Deposits and Escrows	155.41	66.46	151.95	67.33	142.91	68.56
Deposits < or = to \$100,000	100.27	42.88	99.58	44.12	95.74	45.93
Deposits > \$100,000	55.14	23.58	52.38	23.21	47.18	22.63
Escrows	2.45	1.05	2.21	0.98	1.81	0.87
Total Borrowings	53.07	22.70	49.49	21.93	43.37	20.80
Advances from FHLB	34.58	14.79	31.61	14.01	29.26	14.04
Reverse Repurchase Agreements	16.02	6.85	15.61	6.91	12.83	6.15
Other Borrowings	2.47	1.06	2.27	1.01	1.28	0.61
Other Liabilities	4.20	1.80	3.72	1.65	3.73	1.79
EQUITY CAPITAL	21.16	9.05	20.52	9.09	18.45	8.85
Capital Stock & Paid-In Capital	11.51	4.92	11.21	4.97	10.09	4.84
Unrealized Gains (Losses) AFS Securities	-0.03	-0.01	-0.23	-0.10	-0.25	-0.12
Retained Earnings	9.88	4.23	9.62	4.26	8.66	4.16

	JUNE 2005		MARCH 2005		JUNE 2004	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	3.00	5.24	2.82	5.07	2.42	4.74
Interest Expense	1.31	2.28	1.16	2.08	0.96	1.88
Net Interest Income	1.70	2.96	1.66	2.99	1.46	2.87
Loss Provisions-Interest Bearing Assets	0.22	0.38	0.13	0.24	0.16	0.32
Noninterest Income	0.84	1.46	0.81	1.46	0.87	1.70
Mortgage Loan Servicing Fees	-0.03	-0.06	0.04	0.07	0.08	0.15
Other Fees and Charges	0.60	1.04	0.54	0.98	0.54	1.05
Other Noninterest Income	0.27	0.48	0.22	0.40	0.25	0.50
Noninterest Expense	1.56	2.72	1.45	2.61	1.39	2.74
G&A Expense	1.54	2.69	1.43	2.58	1.38	2.72
Goodwill Expense	0.02	0.03	0.01	0.03	0.01	0.02
Loss Provis.-Nonint. Bearing Assets	0.00	0.00	0.00	0.00	0.00	0.00
Income Before Taxes & Extraord. Items	0.76	1.32	0.88	1.59	0.77	1.52
Income Taxes	0.26	0.46	0.31	0.55	0.26	0.51
Extraordinary Items	0.00	0.00	0.00	0.00	0.03	0.06
Net Income	0.49	0.86	0.57	1.04	0.55	1.07

* Annualized.

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

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

MIDWEST REGION

	3-MONTHS ENDED		6-MONTHS ENDED		2004	2003	2002	2001	
	JUNE 2005	MAR. 2005	JUNE 2005	JUNE 2004					
SUMMARY DATA:									
Number of Thrifts	(#)	202	204	202	211	207	216	224	216
Total Assets	(\$)	133.88	129.41	133.88	132.67	135.39	127.54	127.58	105.17
Net Income	(\$)	0.33	0.29	0.62	0.68	1.24	1.52	1.52	1.02
Profits	(\$)	0.33	0.35	0.68	0.70	1.41	1.54	1.57	1.08
Losses	(\$)	-0.01	-0.06	-0.06	-0.02	-0.16	-0.03	-0.04	-0.07
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	1.00	0.89	0.95	1.05	0.94	1.17	1.22	1.01
Median Ratio	(%)	0.76	0.77	0.75	0.76	0.75	0.82	0.84	0.69
Return on Average Equity	(%)	11.29	10.06	10.68	12.05	10.79	13.66	14.28	11.77
Median Ratio	(%)	6.82	6.64	6.89	6.77	6.40	7.54	8.02	6.72
Net Interest Income	(\$)	0.93	0.90	1.83	1.82	3.70	3.60	3.81	2.87
% of Average Assets	(%)	2.82	2.79	2.80	2.79	2.80	2.78	3.07	2.85
Total Fee Income	(\$)	0.38	0.34	0.71	0.69	1.38	1.23	1.04	0.90
% of Average Assets	(%)	1.15	1.04	1.15	1.21	1.08	1.02	0.87	1.03
G&A Expense	(\$)	0.85	0.85	1.70	1.66	3.61	3.35	3.27	2.55
% of Average Assets	(%)	2.58	2.61	2.60	2.55	2.74	2.59	2.63	2.53
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	8.80	8.96	8.80	8.69	8.98	8.66	8.51	8.47
Tier 1 Leverage Ratio	(%)	8.56	8.71	8.56	8.48	8.45	8.42	8.25	8.21
Risk-based Capital Ratio	(%)	14.25	14.71	14.25	14.99	14.45	15.05	14.76	14.63
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	200	202	200	211	204	216	222	207
Adequately Capitalized	(#)	1	2	1	0	3	0	1	9
Undercapitalized	(#)	0	0	0	0	0	0	1	0
Significantly Undercapitalized	(#)	0	0	0	0	0	0	0	0
Critically Undercapitalized	(#)	1	0	1	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	0	0	0	0	0	0	0
Problem Thrifts	(#)	0	1	0	1	1	1	1	4
Problem Thrift Assets	(\$)	0.00	0.03	0.00	0.03	0.03	0.03	0.04	1.42
Problem Thrift Assets as a % of Total Assets	(%)	0.00	0.02	0.00	0.02	0.02	0.02	0.03	1.35
ASSET QUALITY MEASURES:									
Troubled Assets	(\$)	0.50	0.52	0.50	0.60	0.61	0.69	0.73	0.76
% of Total Assets	(%)	0.37	0.40	0.37	0.45	0.45	0.54	0.58	0.72
Noncurrent Loans	(\$)	0.41	0.42	0.41	0.47	0.52	0.52	0.60	0.61
% of Total Assets	(%)	0.31	0.33	0.31	0.36	0.39	0.40	0.47	0.58
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	0.38	0.40	0.38	0.52	0.50	0.57	0.53	0.75
Home Equity Lines of Credit	(%)	0.11	0.11	0.11	0.24	0.12	0.03	0.05	0.05
Multifamily Loans	(%)	0.27	0.37	0.27	0.45	0.61	0.51	0.62	0.36
Commercial Loans	(%)	0.94	0.96	0.94	0.99	0.83	1.32	2.15	2.10
Consumer Loans	(%)	0.48	0.53	0.48	0.44	0.54	0.56	0.52	0.46
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	14.77	11.07	25.84	25.17	49.45	69.19	53.58	37.03
Purchases	(\$)	2.30	2.62	4.91	4.81	9.57	14.73	13.94	9.86
Sales	(\$)	8.29	7.09	15.38	17.18	32.82	58.76	43.34	27.55
Loans Outstanding (1)	(\$)	47.38	45.55	47.38	43.74	46.24	42.01	43.95	37.48
Loans Outstanding / Total Assets	(%)	35.39	35.20	35.39	32.97	34.15	32.94	34.45	35.64

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

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

MIDWEST REGION

	JUNE 2005		MARCH 2005		JUNE 2004	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	133.88	100.00	129.41	100.00	132.67	100.00
Cash and Noninterest-Earning Deposits	2.45	1.83	2.19	1.69	2.11	1.59
Investment Securities	19.09	14.26	18.35	14.18	19.90	15.00
Mortgage Derivatives	3.08	2.30	3.04	2.35	3.89	2.93
Mortgage Backed Securities	16.43	12.27	16.86	13.03	16.54	12.46
1-4 Family Mortgages	47.38	35.39	45.55	35.20	43.74	32.97
Home Equity Lines of Credit	7.18	5.36	6.68	5.16	5.69	4.29
Multifamily Mortgages	3.30	2.46	3.27	2.53	3.03	2.29
Nonresidential Mortgages	9.15	6.84	8.84	6.83	8.70	6.56
Construction Loans	6.70	5.00	6.34	4.90	6.49	4.89
Land Loans	2.30	1.72	2.18	1.69	1.79	1.35
Commercial Loans	5.77	4.31	5.59	4.32	5.11	3.85
Consumer Loans	15.30	11.43	14.29	11.04	15.11	11.39
Repossessed Assets, Net	0.09	0.07	0.09	0.07	0.12	0.09
Real Estate Held for Investment	0.08	0.06	0.08	0.06	0.07	0.06
Office Premises & Equipment	1.24	0.93	1.22	0.94	1.20	0.90
Other Assets	5.37	4.01	5.31	4.11	5.67	4.27
Less: Contra Assets & Valuation Allowances	0.76	0.57	0.77	0.60	-3.08	-2.32
TOTAL LIABILITIES AND CAPITAL	133.88	100.00	129.41	100.00	132.67	100.00
Total Deposits and Escrows	77.78	58.10	76.54	59.15	77.91	58.72
Deposits < or = to \$100,000	53.64	40.07	53.06	41.00	53.75	40.51
Deposits > \$100,000	24.14	18.03	23.48	18.15	24.16	18.21
Escrows	1.41	1.05	1.34	1.03	1.84	1.39
Total Borrowings	42.61	31.83	39.83	30.78	41.80	31.50
Advances from FHLB	37.02	27.65	34.33	26.53	34.71	26.16
Reverse Repurchase Agreements	1.74	1.30	2.65	2.05	4.20	3.16
Other Borrowings	3.85	2.87	2.85	2.20	2.89	2.18
Other Liabilities	1.71	1.28	1.44	1.11	1.45	1.09
EQUITY CAPITAL	11.78	8.80	11.60	8.96	11.52	8.69
Capital Stock & Paid-In Capital	5.26	3.93	5.25	4.06	5.11	3.85
Unrealized Gains (Losses) AFS Securities	0.08	0.06	0.05	0.04	0.06	0.04
Retained Earnings	6.56	4.90	6.38	4.93	6.53	4.92

	JUNE 2005		MARCH 2005		JUNE 2004	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.72	5.22	1.62	4.99	1.52	4.62
Interest Expense	0.79	2.40	0.71	2.20	0.61	1.84
Net Interest Income	0.93	2.82	0.90	2.79	0.91	2.78
Loss Provisions-Interest Bearing Assets	0.07	0.20	0.06	0.19	0.05	0.16
Noninterest Income	0.45	1.38	0.40	1.24	0.46	1.41
Mortgage Loan Servicing Fees	0.02	0.05	0.02	0.08	0.05	0.17
Other Fees and Charges	0.36	1.10	0.31	0.96	0.34	1.05
Other Noninterest Income	0.08	0.24	0.07	0.21	0.06	0.20
Noninterest Expense	0.85	2.60	0.86	2.66	0.85	2.58
G&A Expense	0.85	2.58	0.85	2.61	0.84	2.55
Goodwill Expense	0.01	0.02	0.01	0.03	0.01	0.02
Loss Provis.-Nonint. Bearing Assets	0.00	-0.01	0.01	0.02	0.00	0.01
Income Before Taxes & Extraord. Items	0.46	1.41	0.38	1.18	0.48	1.45
Income Taxes	0.13	0.41	0.09	0.28	0.13	0.39
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.33	1.00	0.29	0.89	0.35	1.06

* Annualized.

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

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

WEST REGION

		3-MONTHS ENDED		6-MONTHS ENDED		2004	2003	2002	2001
		JUNE 2005	MAR. 2005	JUNE 2005	JUNE 2004				
SUMMARY DATA:									
Number of Thrifts	(#)	93	95	93	97	95	98	101	80
Total Assets	(\$)	686.57	664.39	686.57	557.17	637.62	505.78	460.78	434.32
Net Income	(\$)	2.10	2.14	4.24	2.95	6.49	6.90	6.36	5.01
Profits	(\$)	2.10	2.14	4.24	2.96	6.50	6.91	6.37	5.03
Losses	(\$)	0.00	0.00	0.00	-0.01	-0.01	-0.01	-0.01	-0.02
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	1.24	1.31	1.27	1.11	1.16	1.40	1.37	1.20
Median Ratio	(%)	1.02	0.95	0.98	0.92	0.91	1.00	1.05	0.87
Return on Average Equity	(%)	14.02	14.72	14.36	12.57	13.11	15.64	16.22	16.51
Median Ratio	(%)	9.63	9.06	9.26	9.34	9.77	10.90	11.51	9.47
Net Interest Income	(\$)	4.74	4.49	9.24	7.59	16.00	14.34	14.06	11.86
% of Average Assets	(%)	2.81	2.75	2.78	2.86	2.86	2.90	3.02	2.85
Total Fee Income	(\$)	1.77	2.34	4.11	1.26	5.09	3.49	3.03	1.30
% of Average Assets	(%)	1.05	1.43	1.05	0.81	1.29	1.22	0.34	-0.21
G&A Expense	(\$)	4.24	3.99	8.23	6.40	13.68	10.66	9.00	7.19
% of Average Assets	(%)	2.51	2.44	2.48	2.41	2.45	2.15	1.93	1.73
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	8.87	8.87	8.87	9.09	8.53	8.88	9.16	7.21
Tier 1 Leverage Ratio	(%)	7.14	7.09	7.14	7.06	6.71	6.79	6.85	6.52
Risk-based Capital Ratio	(%)	12.94	13.16	12.94	12.68	12.69	13.01	12.85	12.59
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	93	95	93	97	95	97	101	79
Adequately Capitalized	(#)	0	0	0	0	0	1	0	0
Undercapitalized	(#)	0	0	0	0	0	0	0	1
Significantly Undercapitalized	(#)	0	0	0	0	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	0	0	0	0	0	0	0
Problem Thrifts	(#)	0	0	0	0	0	0	1	1
Problem Thrift Assets	(\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.23	0.25
Problem Thrift Assets as a % of Total Assets	(%)	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.06
ASSET QUALITY MEASURES:									
Troubled Assets	(\$)	3.03	3.34	3.03	2.67	3.09	3.44	3.71	2.91
% of Total Assets	(%)	0.44	0.50	0.44	0.48	0.48	0.68	0.80	0.67
Noncurrent Loans	(\$)	2.72	3.02	2.72	2.34	2.77	3.07	3.28	2.61
% of Total Assets	(%)	0.40	0.45	0.40	0.42	0.43	0.61	0.71	0.60
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	0.45	0.50	0.45	0.52	0.52	0.88	1.05	0.84
Home Equity Lines of Credit	(%)	0.12	0.13	0.12	0.08	0.12	0.01	0.02	0.03
Multifamily Loans	(%)	0.02	0.02	0.02	0.05	0.03	0.05	0.05	0.07
Commercial Loans	(%)	1.60	1.87	1.60	1.25	1.41	0.72	2.14	3.04
Consumer Loans	(%)	0.79	1.11	0.79	0.49	0.47	0.59	0.55	0.44
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	99.58	83.69	183.27	178.54	361.17	413.30	250.48	156.98
Purchases	(\$)	36.12	33.38	69.50	71.48	137.80	182.56	141.59	83.59
Sales	(\$)	66.85	60.23	127.08	106.68	217.94	413.75	279.58	158.14
Loans Outstanding (1)	(\$)	460.14	441.97	460.14	358.41	426.66	302.09	254.07	231.93
Loans Outstanding / Total Assets	(%)	67.02	66.52	67.02	64.33	66.91	59.73	55.14	53.40

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

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

WEST REGION

	JUNE 2005		MARCH 2005		JUNE 2004	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	686.57	100.00	664.39	100.00	557.17	100.00
Cash and Noninterest-Earning Deposits	8.35	1.22	9.12	1.37	8.75	1.57
Investment Securities	13.67	1.99	12.64	1.90	16.92	3.04
Mortgage Derivatives	13.23	1.93	13.22	1.99	9.94	1.78
Mortgage Backed Securities	39.92	5.81	41.44	6.24	23.01	4.13
1-4 Family Mortgages	460.14	67.02	441.97	66.52	358.41	64.33
Home Equity Lines of Credit	48.13	7.01	45.29	6.82	29.69	5.33
Multifamily Mortgages	47.08	6.86	45.03	6.78	40.89	7.34
Nonresidential Mortgages	13.22	1.93	13.30	2.00	13.48	2.42
Construction Loans	7.63	1.11	7.43	1.12	6.57	1.18
Land Loans	3.08	0.45	2.96	0.45	2.40	0.43
Commercial Loans	15.70	2.29	14.09	2.12	13.82	2.48
Consumer Loans	32.42	4.72	30.06	4.52	21.20	3.81
Repossessed Assets, Net	0.30	0.04	0.32	0.05	0.32	0.06
Real Estate Held for Investment	0.06	0.01	0.06	0.01	0.04	0.01
Office Premises & Equipment	4.89	0.71	4.75	0.71	4.29	0.77
Other Assets	43.17	6.29	44.34	6.67	39.78	7.14
Less: Contra Assets & Valuation Allowances	3.07	0.45	3.13	0.47	-7.30	-1.31
TOTAL LIABILITIES AND CAPITAL	686.57	100.00	664.39	100.00	557.17	100.00
Total Deposits and Escrows	361.17	52.61	353.93	53.27	294.45	52.85
Deposits < or = to \$100,000	181.02	26.37	182.87	27.52	158.59	28.46
Deposits > \$100,000	180.15	26.24	171.07	25.75	135.86	24.38
Escrows	23.67	3.45	24.13	3.63	22.68	4.07
Total Borrowings	250.69	36.51	235.95	35.51	202.49	36.34
Advances from FHLB	159.16	23.18	148.80	22.40	129.68	23.27
Reverse Repurchase Agreements	29.85	4.35	27.04	4.07	25.00	4.49
Other Borrowings	61.68	8.98	60.11	9.05	47.81	8.58
Other Liabilities	13.81	2.01	15.55	2.34	9.56	1.72
EQUITY CAPITAL	60.90	8.87	58.96	8.87	50.67	9.09
Capital Stock & Paid-In Capital	37.65	5.48	37.16	5.59	32.29	5.80
Unrealized Gains (Losses) AFS Securities	0.41	0.06	0.22	0.03	0.16	0.03
Retained Earnings	23.04	3.36	21.78	3.28	18.51	3.32

	JUNE 2005		MARCH 2005		JUNE 2004	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	8.54	5.06	7.67	4.69	5.98	4.40
Interest Expense	3.79	2.25	3.18	1.94	2.00	1.47
Net Interest Income	4.74	2.81	4.49	2.75	3.98	2.92
Loss Provisions-Interest Bearing Assets	0.30	0.18	0.34	0.21	0.20	0.15
Noninterest Income	3.21	1.90	3.29	2.01	2.15	1.58
Mortgage Loan Servicing Fees	-0.14	-0.08	0.59	0.36	-0.33	-0.24
Other Fees and Charges	1.92	1.13	1.76	1.07	1.43	1.05
Other Noninterest Income	1.43	0.85	0.94	0.58	1.05	0.77
Noninterest Expense	4.31	2.55	4.04	2.47	3.58	2.63
G&A Expense	4.24	2.51	3.99	2.44	3.54	2.60
Goodwill Expense	0.05	0.03	0.05	0.03	0.03	0.02
Loss Provis.-Nonint. Bearing Assets	0.01	0.00	0.01	0.00	0.00	0.00
Income Before Taxes & Extraord. Items	3.35	1.98	3.39	2.07	2.35	1.72
Income Taxes	1.24	0.74	1.26	0.77	0.90	0.66
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	2.10	1.24	2.14	1.31	1.45	1.06

* Annualized.

Numbers may not sum due to rounding.
Office of Thrift Supervision / August 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 June 30, 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.