



Third Quarter 2004 Thrift Industry Report Graphs and Tables

November 17, 2004



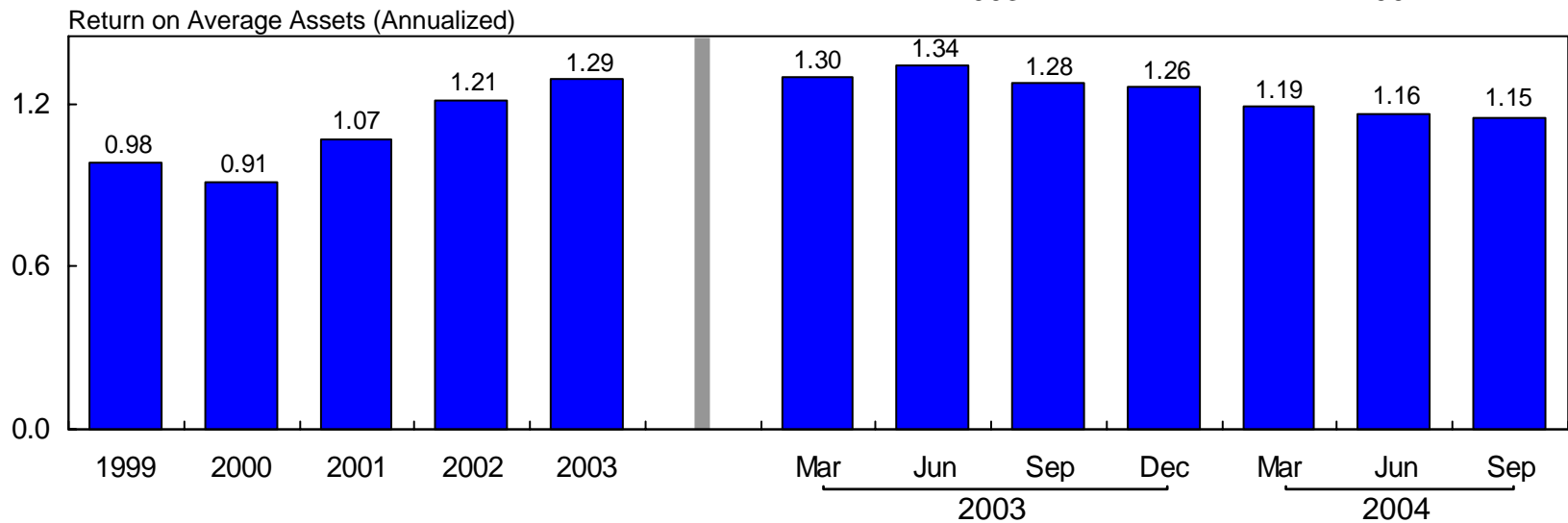
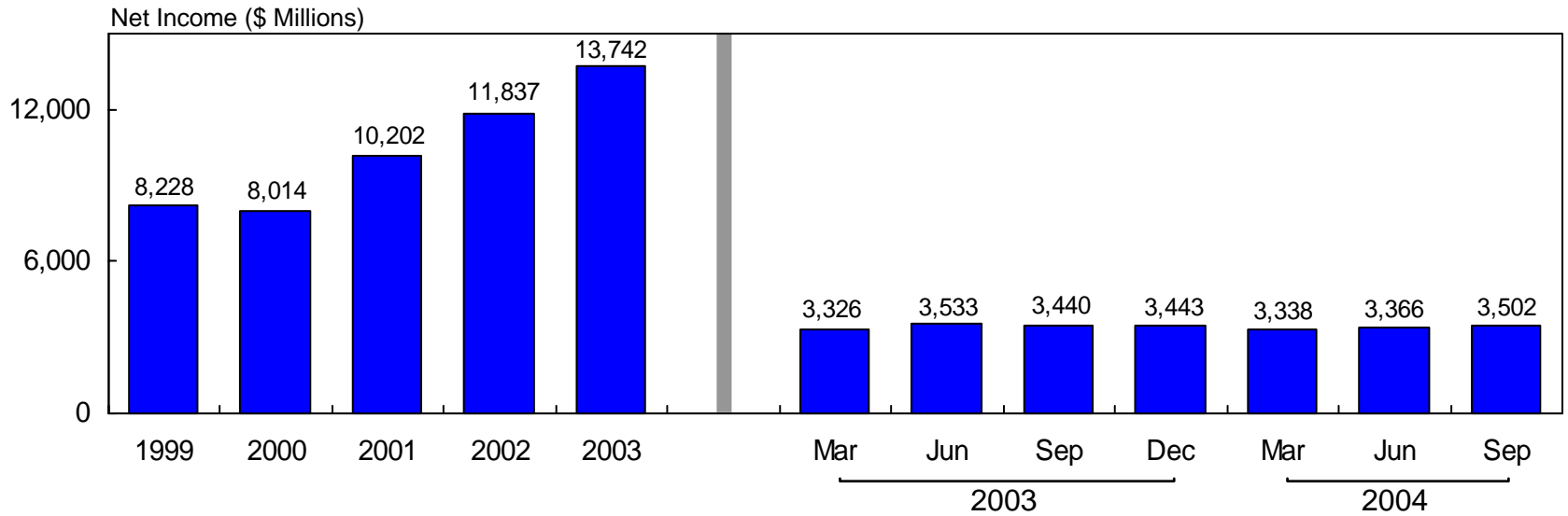
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PERFORMANCE

	Quarter		
	Sep '04	Jun '04	Sep '03
Net Income (<i>\$ Billions</i>)	3.50	3.37	3.44
Return on Average Assets (%)	1.15	1.16	1.28
Return on Average Equity (%)	12.59	12.63	14.17
Net Interest Margin (%)	2.88	2.91	2.84
Total Mortgage Originations (<i>\$ Billions</i>)	167.06	196.53	250.46
Equity Capital (<i>% Total Assets</i>)	9.27	9.19	8.89
Troubled Assets (<i>% Total Assets</i>)	0.49	0.50	0.68

EARNINGS AND PROFITABILITY



ROA ANALYSIS

(Percent of Average Assets)	Quarter			ROA Impact ¹	
	Sep '04	Jun '04	Sep '03	Sep '04 Jun '04	Sep '04 Sep '03
Net Interest Income (Margin)	2.88	2.91	2.84	-0.03	0.04
Loss Prov. - Int. Bear. Assets	0.21	0.21	0.20	0.00	-0.01
Total Fee Income	1.22	1.06	1.01	0.16	0.21
Mortgage Loan Servicing Fees	0.10	-0.02	0.05	0.12	0.05
Other Fees and Charges	1.12	1.08	0.96	0.04	0.16
Other Noninterest Income ²	0.50	0.62	0.76	-0.12	-0.26
Noninterest Expense	2.62	2.59	2.43	-0.03	-0.19
Taxes	0.62	0.64	0.71	0.02	0.09
Net Income (ROA)	1.15	1.16	1.28	-0.01	-0.13

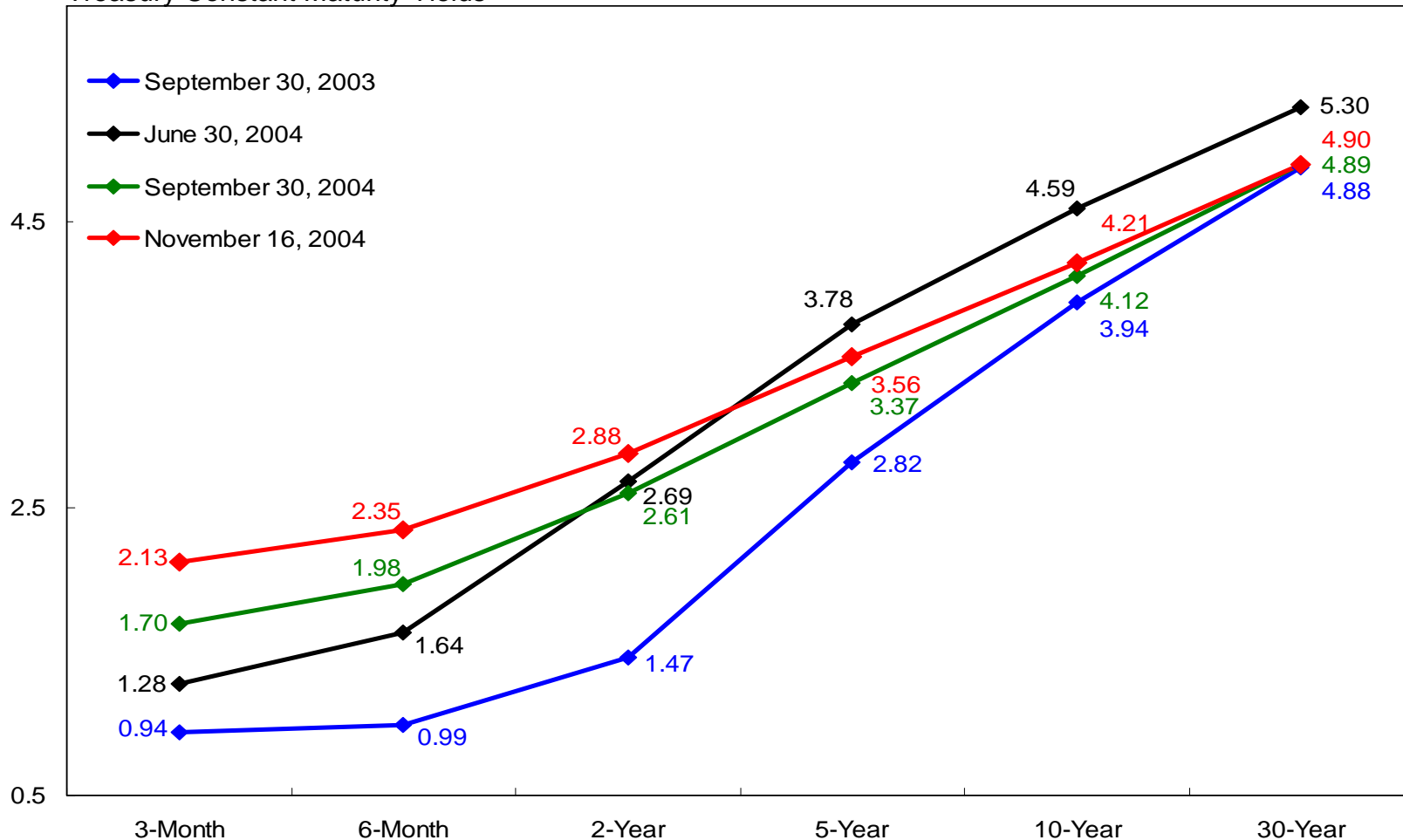
¹ Negative values reduced ROA.

² Other Noninterest Income primarily includes sales of assets and income from leasing office space.

Data are annualized. Numbers may not sum due to rounding.
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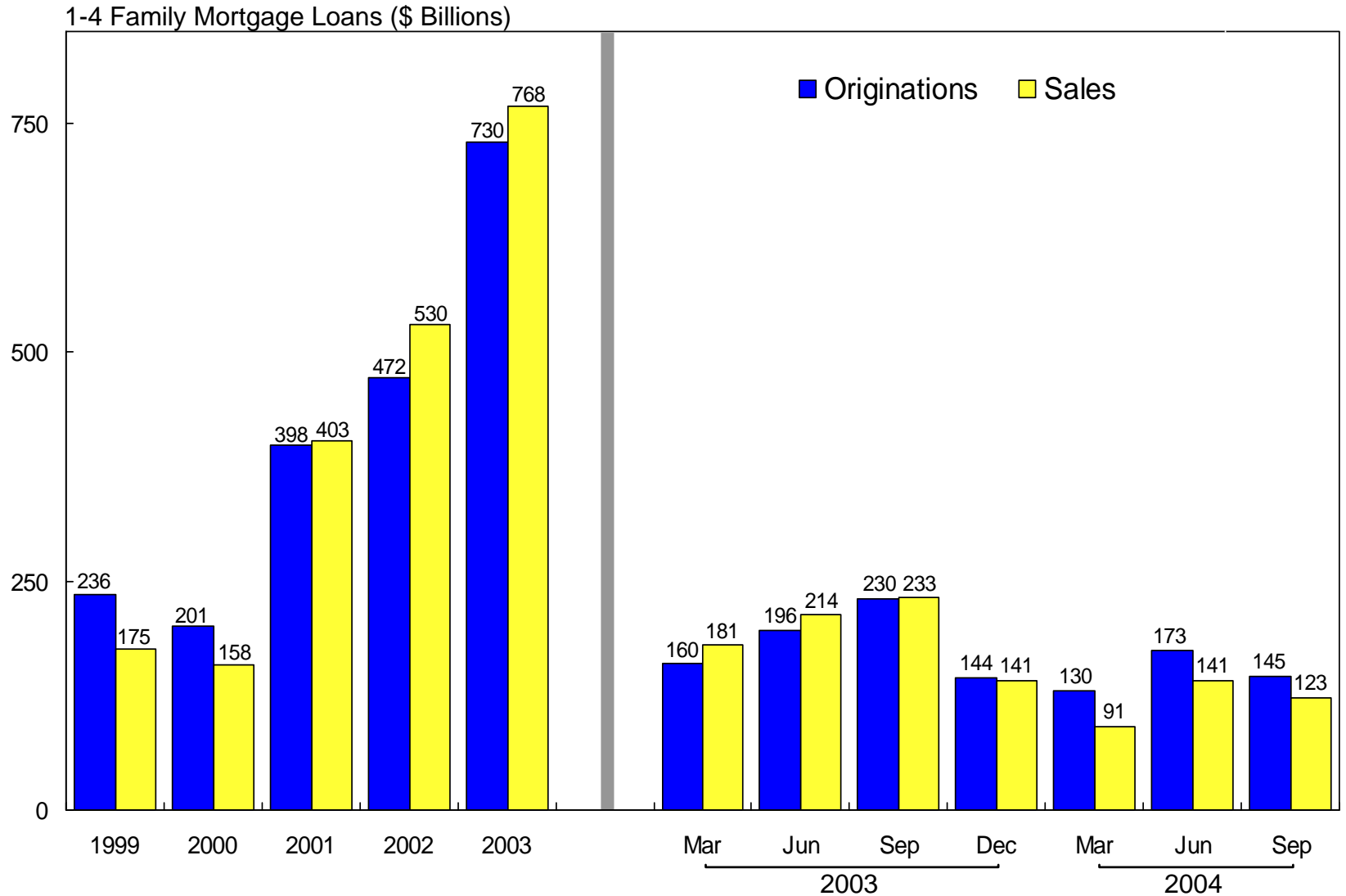
TREASURY YIELD CURVES

Treasury Constant Maturity Yields



Source: Bloomberg.
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1-4 FAMILY ORIGINATIONS AND SALES

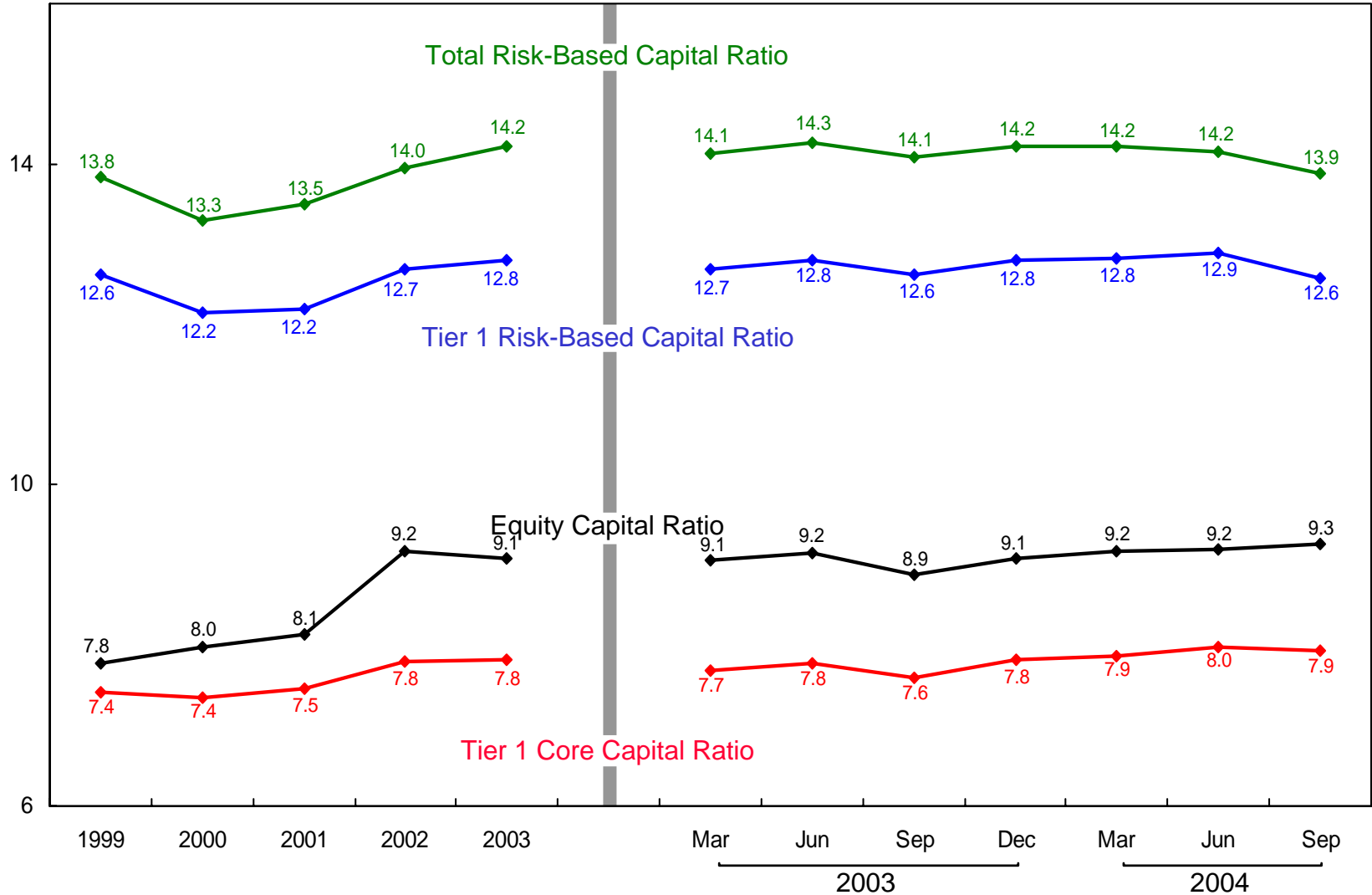


ASSETS AND LIABILITIES COMPOSITION

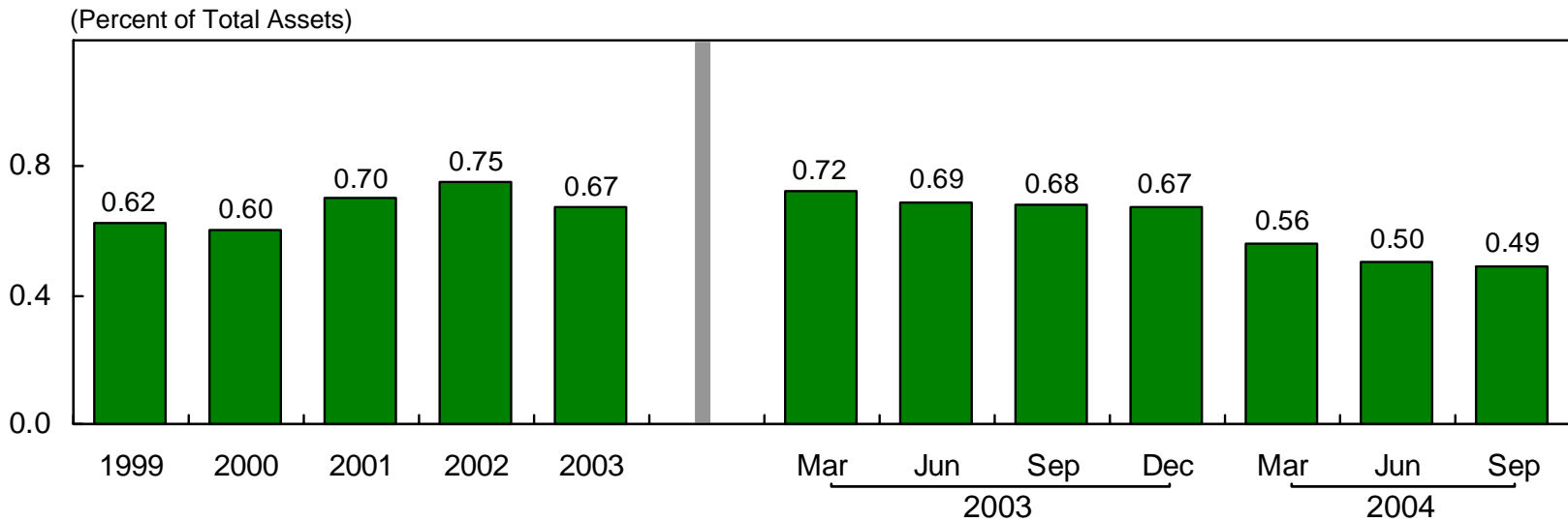
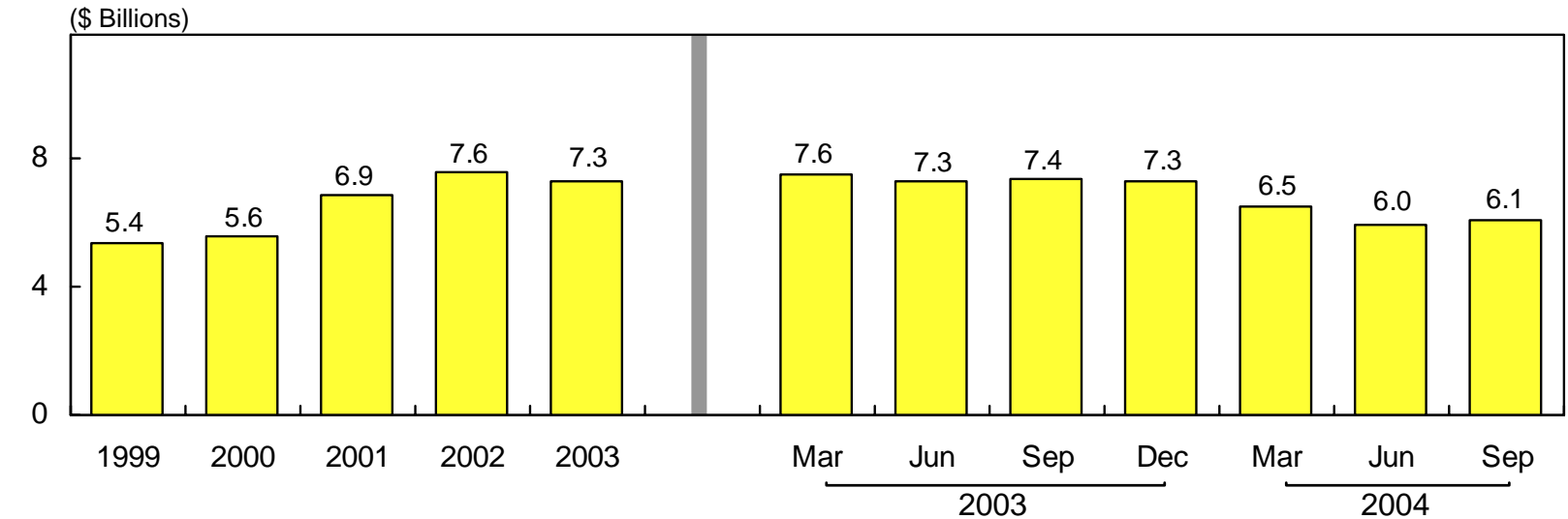
	Sep 2004		Jun 2004		Sep 2003		Growth Rates	
	\$ Bil	% TA	\$ Bil	% TA	\$ Bil	% TA	Sep '04	Sep '04
							Jun '04	Sep '03
							%*	%
Total Assets	1,227.9	100.0	1,188.3	100.0	1,094.1	100.0	13.3	12.2
Total Loans	928.1	75.6	882.2	74.2	763.0	69.7	20.8	21.6
1-4 Family Mortgage Loans	670.5	54.6	631.4	53.1	535.9	49.0	24.8	25.1
Construction & Land Loans	34.0	2.8	32.2	2.7	29.0	2.6	22.5	17.4
Multifamily Loans	58.5	4.8	57.4	4.8	52.3	4.8	7.9	11.9
Nonresidential Loans	50.2	4.1	49.1	4.1	46.6	4.3	9.1	7.8
Commercial Loans / Small Business	38.8	3.2	37.7	3.2	40.4	3.7	11.8	(4.0)
Consumer Loans	76.0	6.2	74.4	6.3	58.8	5.4	9.0	29.3
Mortgage Backed Securities	91.9	7.5	94.6	8.0	90.1	8.2	(11.5)	2.0
Mortgage Derivatives	55.1	4.5	52.2	4.4	45.5	4.2	21.8	21.1
Investment Securities	60.1	4.9	67.9	5.7	88.8	8.1	(46.0)	(32.3)
Total Liabilities and Capital	1,227.9	100.0	1,188.3	100.0	1,094.1	100.0	13.3	12.2
Total Liabilities	1,114.1	90.7	1,079.0	90.8	996.9	91.1	13.0	11.8
Total Deposits and Escrows	720.4	58.7	695.5	58.5	713.9	65.2	14.3	0.9
**Deposits Less than \$100,000	442.8	36.1	433.9	36.5	461.6	42.2	8.2	(4.1)
**Deposits Greater than \$100,000	277.6	22.6	261.6	22.0	210.9	19.3	24.5	31.6
Escrows	28.1	2.3	28.3	2.4	41.4	3.8	(3.3)	(32.2)
FHLBank Advances	224.5	18.3	223.4	18.8	175.6	16.0	1.9	27.9
Other Borrowings	147.7	12.0	139.0	11.7	112.7	10.3	25.0	31.0
Other Liabilities	21.6	1.8	21.2	1.8	36.1	3.3	7.6	(40.3)
Equity Capital	113.8	9.3	109.3	9.2	97.2	8.9	16.7	17.1

* Annualized. **Includes escrows after 2003.
 Numbers may not sum due to rounding.
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CAPITAL RATIOS



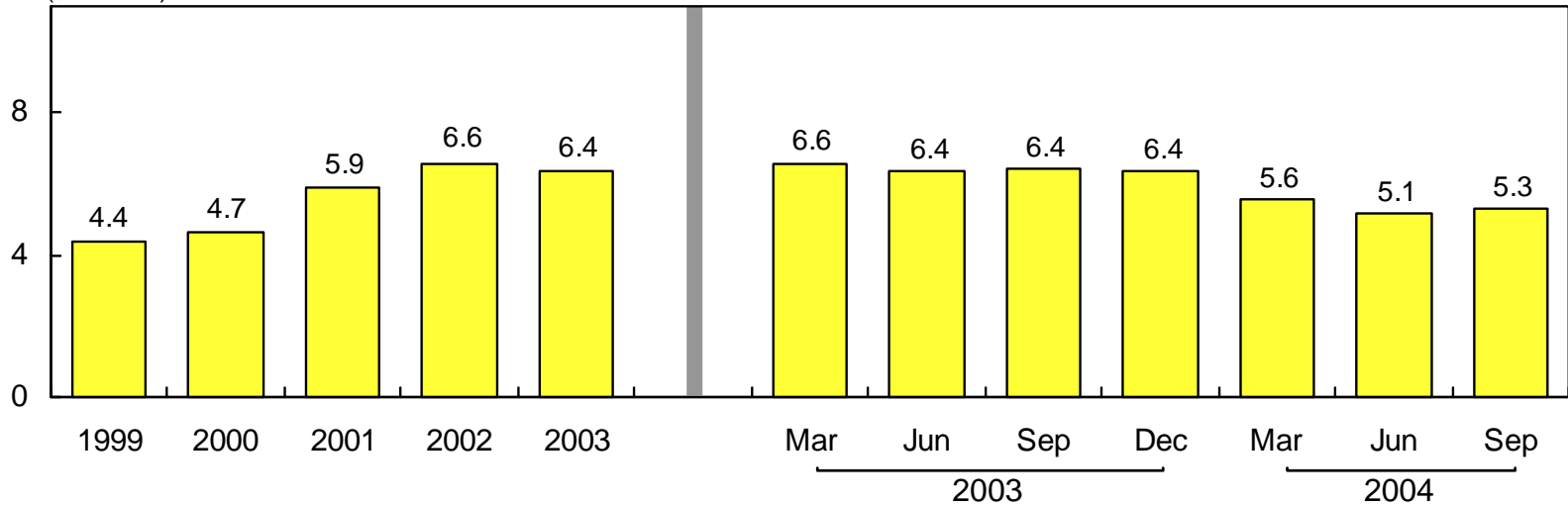
TROUBLED ASSETS



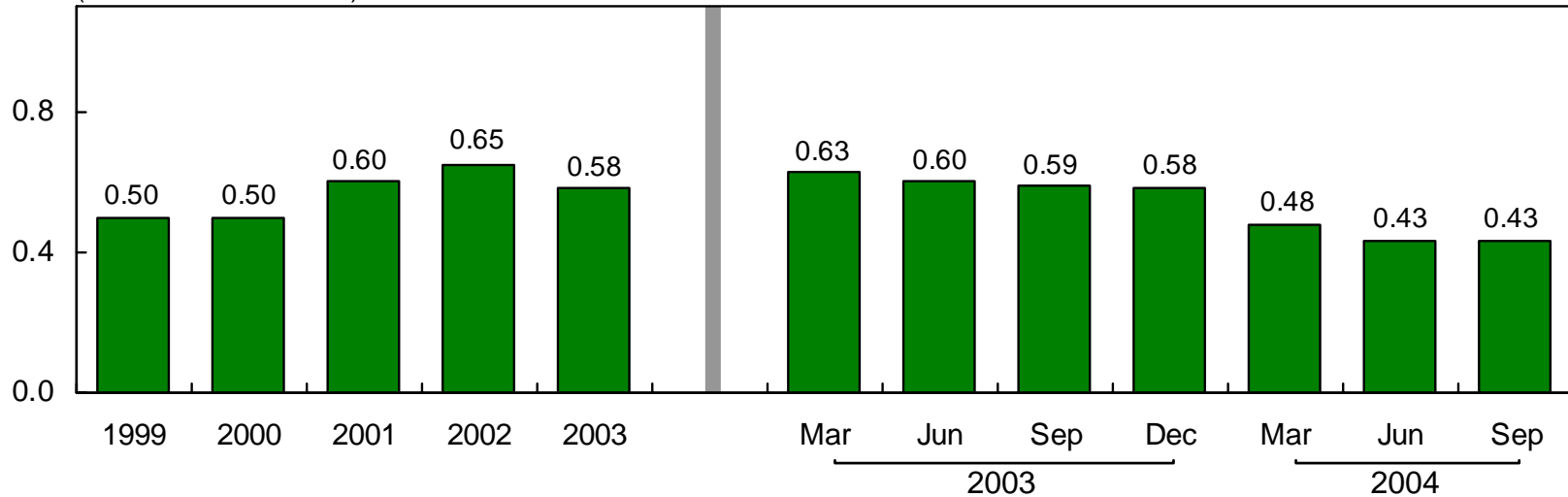
Troubled Assets include noncurrent loans and repossessed assets.
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NONCURRENT LOANS

(\$ Billions)



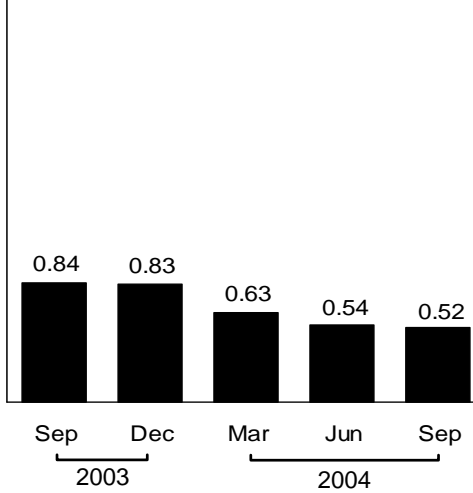
(Percent of Total Assets)



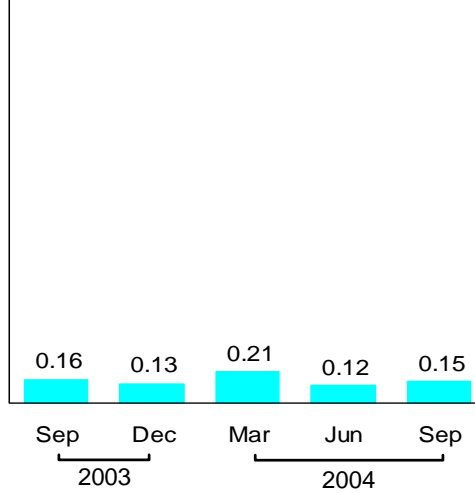
NONCURRENT LOANS – FIVE QUARTERS

Percent of Loan Type

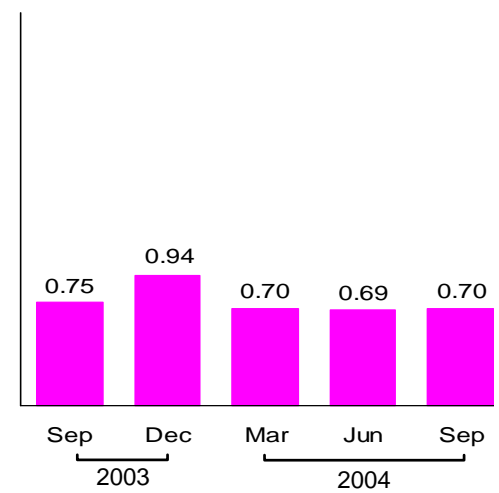
1-4 Family



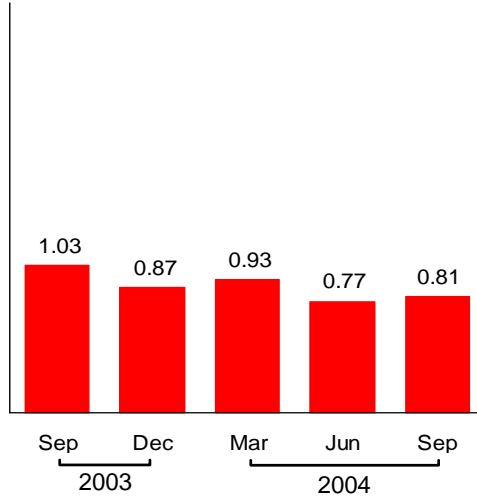
Multifamily



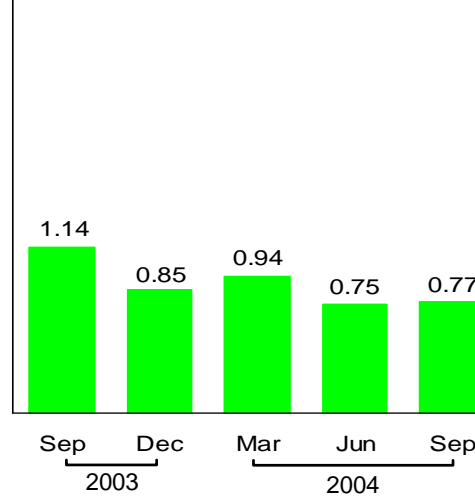
Consumer



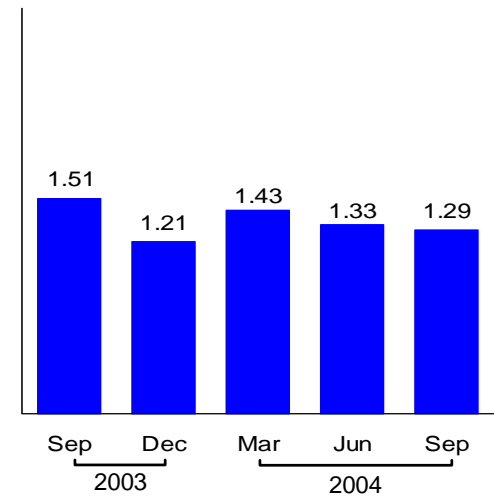
Nonresidential



Construction & Land

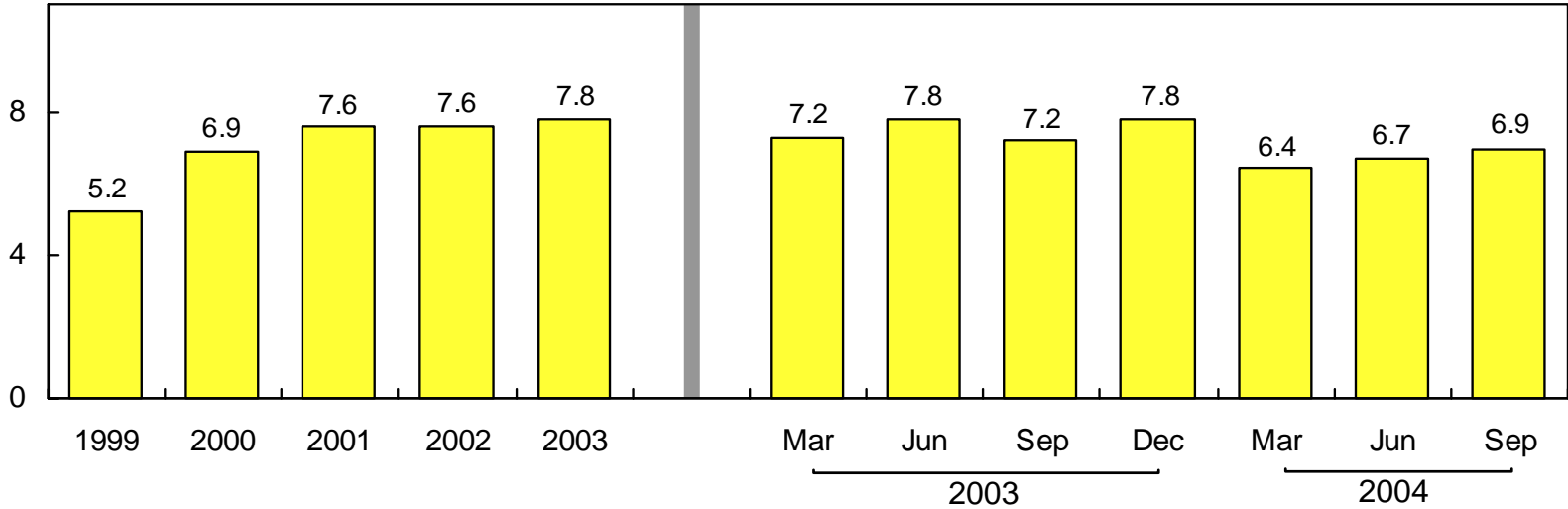


Commercial

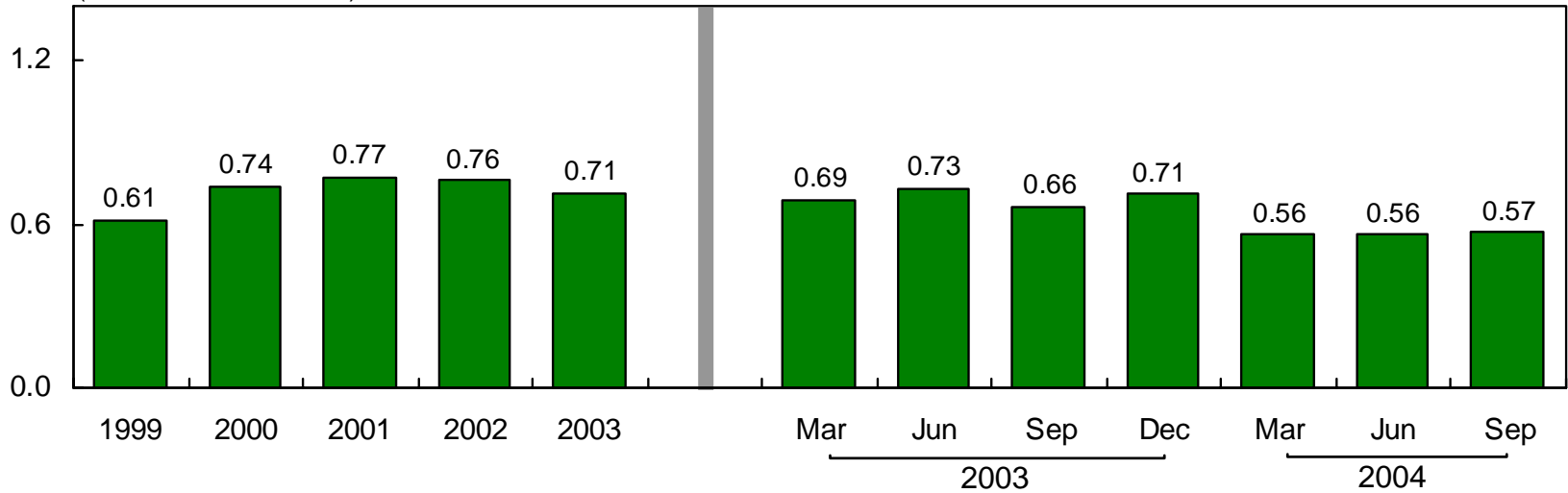


LOANS 30 – 89 DAYS PAST DUE

(\$ Billions)



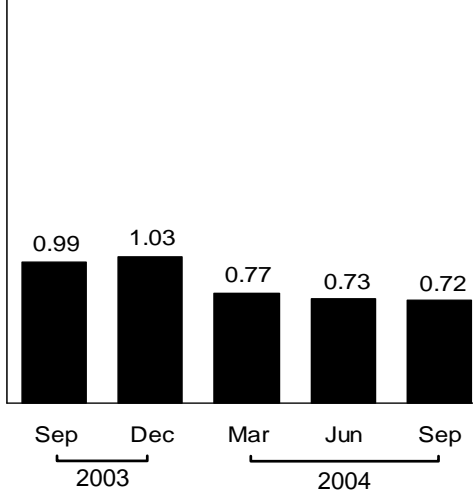
(Percent of Total Assets)



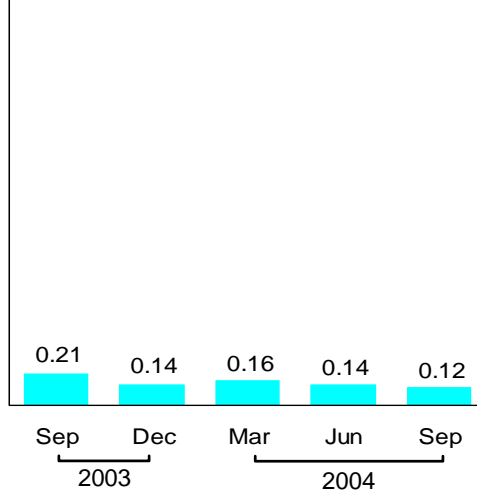
LOANS 30 – 89 DAYS PAST DUE - FIVE QUARTERS

Percent of Loan Type

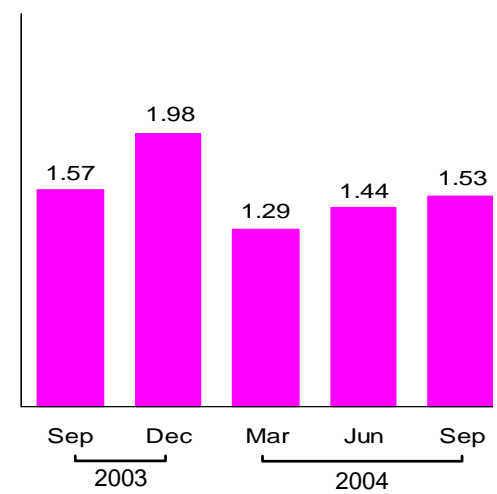
1-4 Family



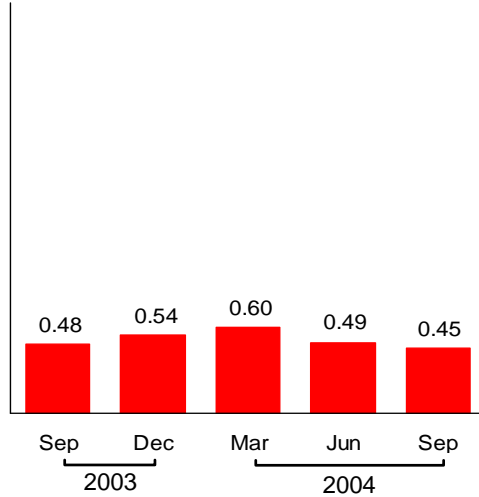
Multifamily



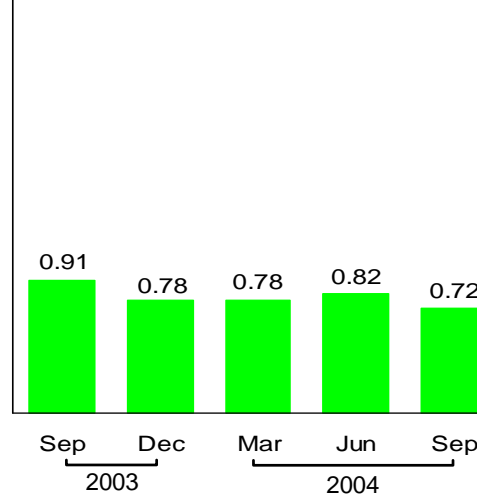
Consumer



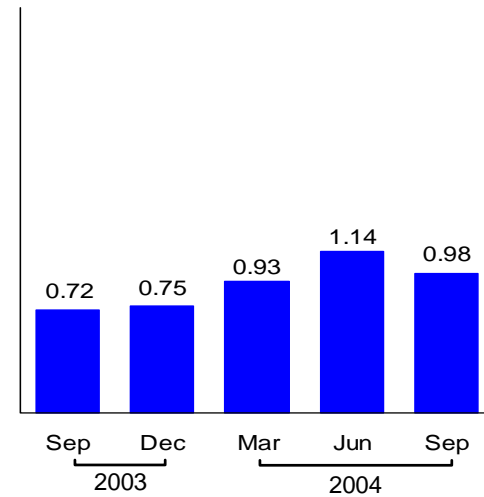
Nonresidential



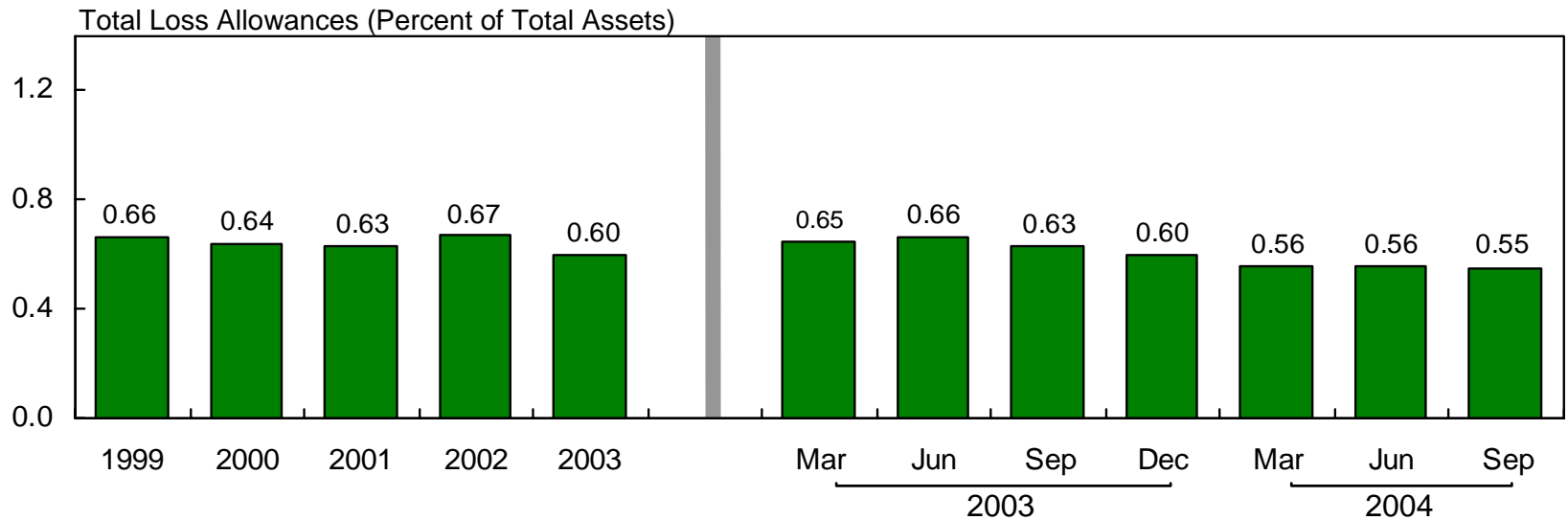
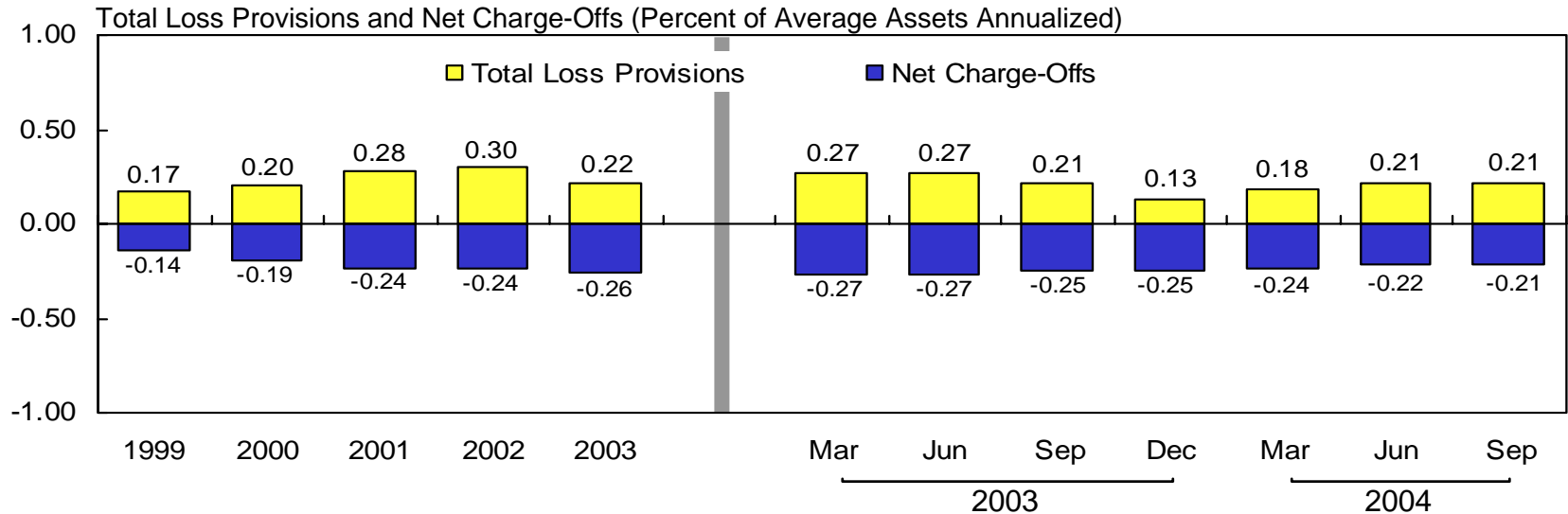
Construction & Land



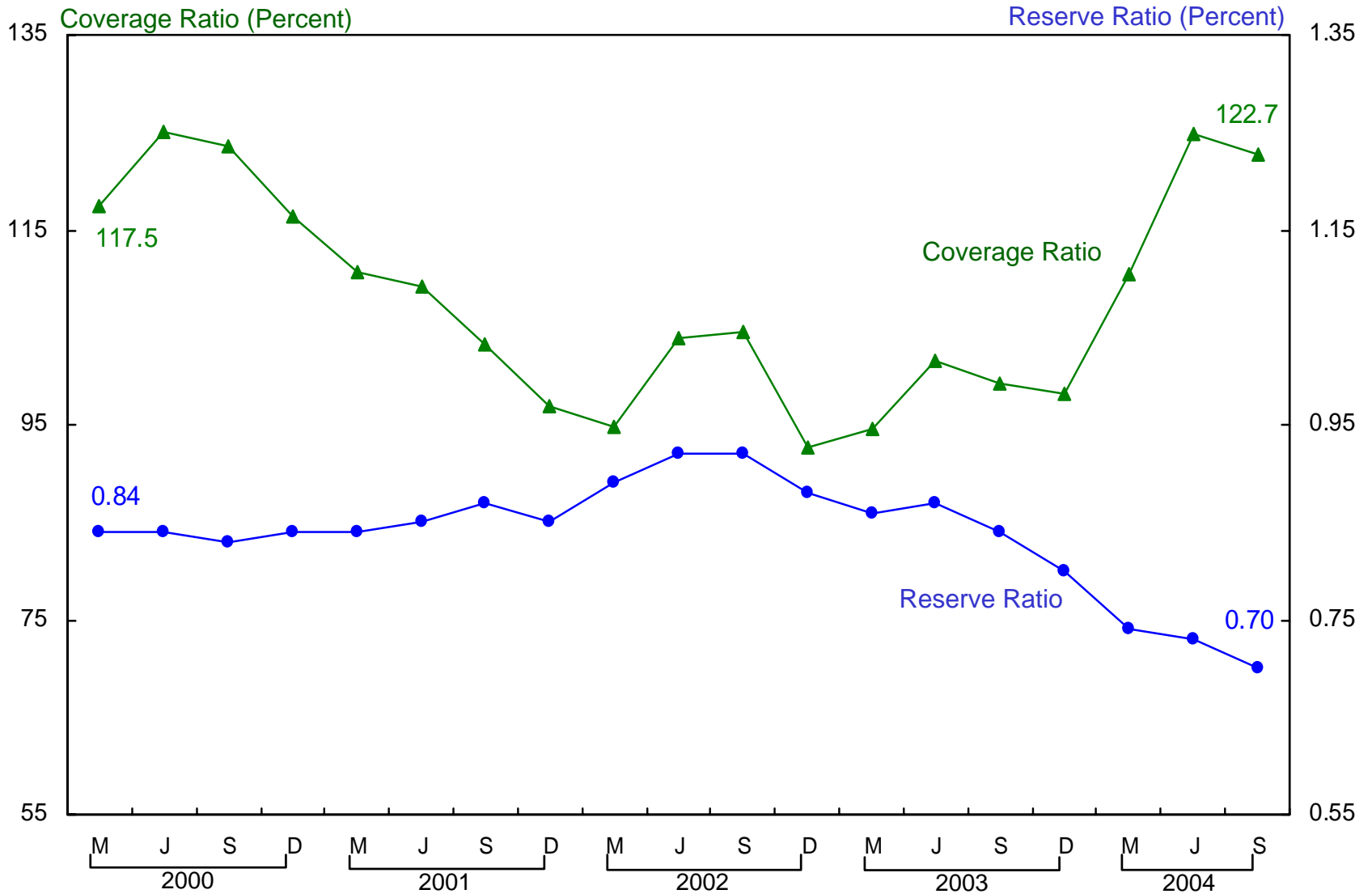
Commercial



LOSS PROVISIONS, NET CHARGE-OFFS, AND LOSS ALLOWANCES



COVERAGE AND RESERVE RATIOS



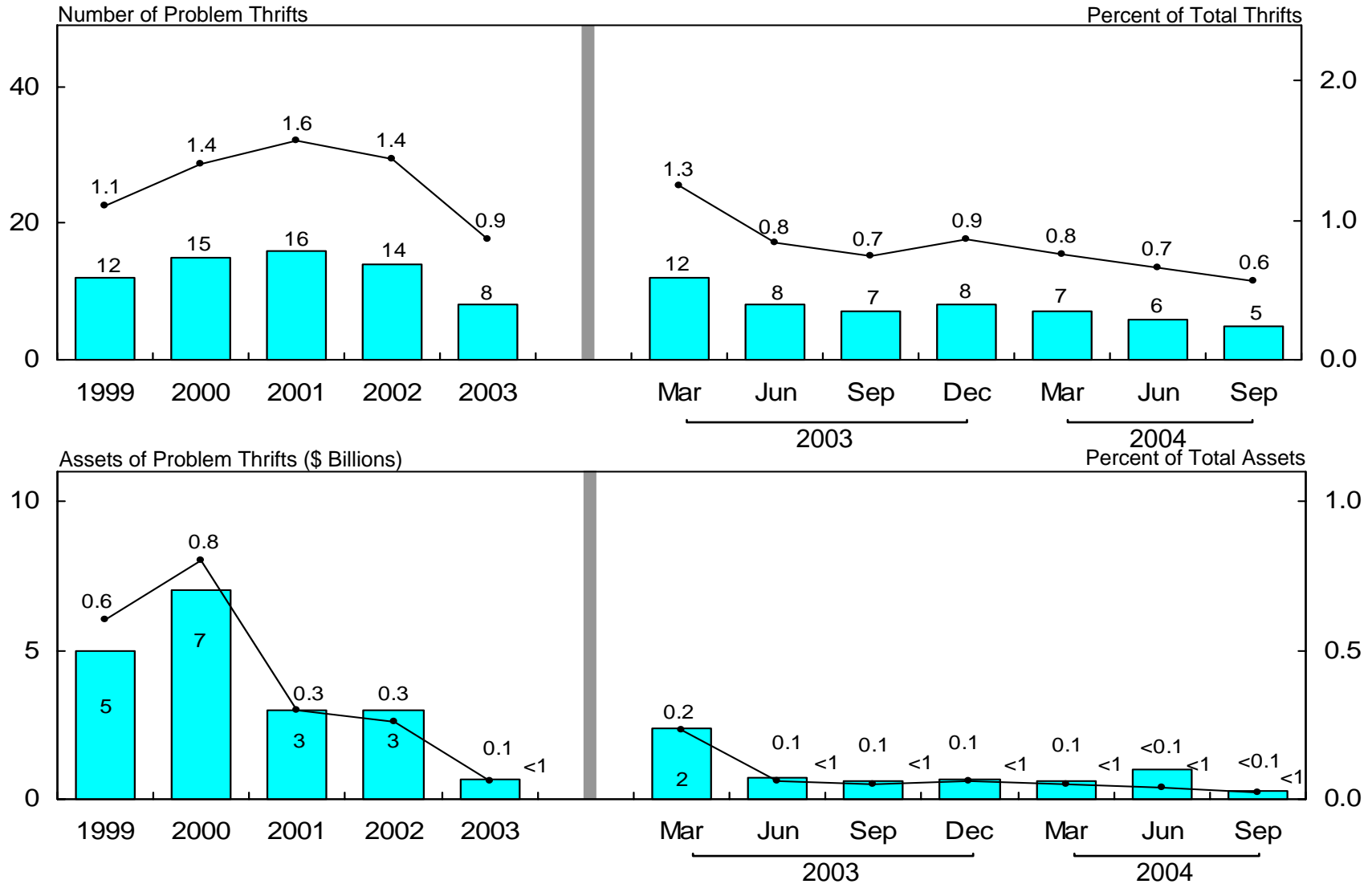
Coverage Ratio = ALLL to noncurrent loans and leases.

Reserve Ratio = ALLL to total loans and leases..

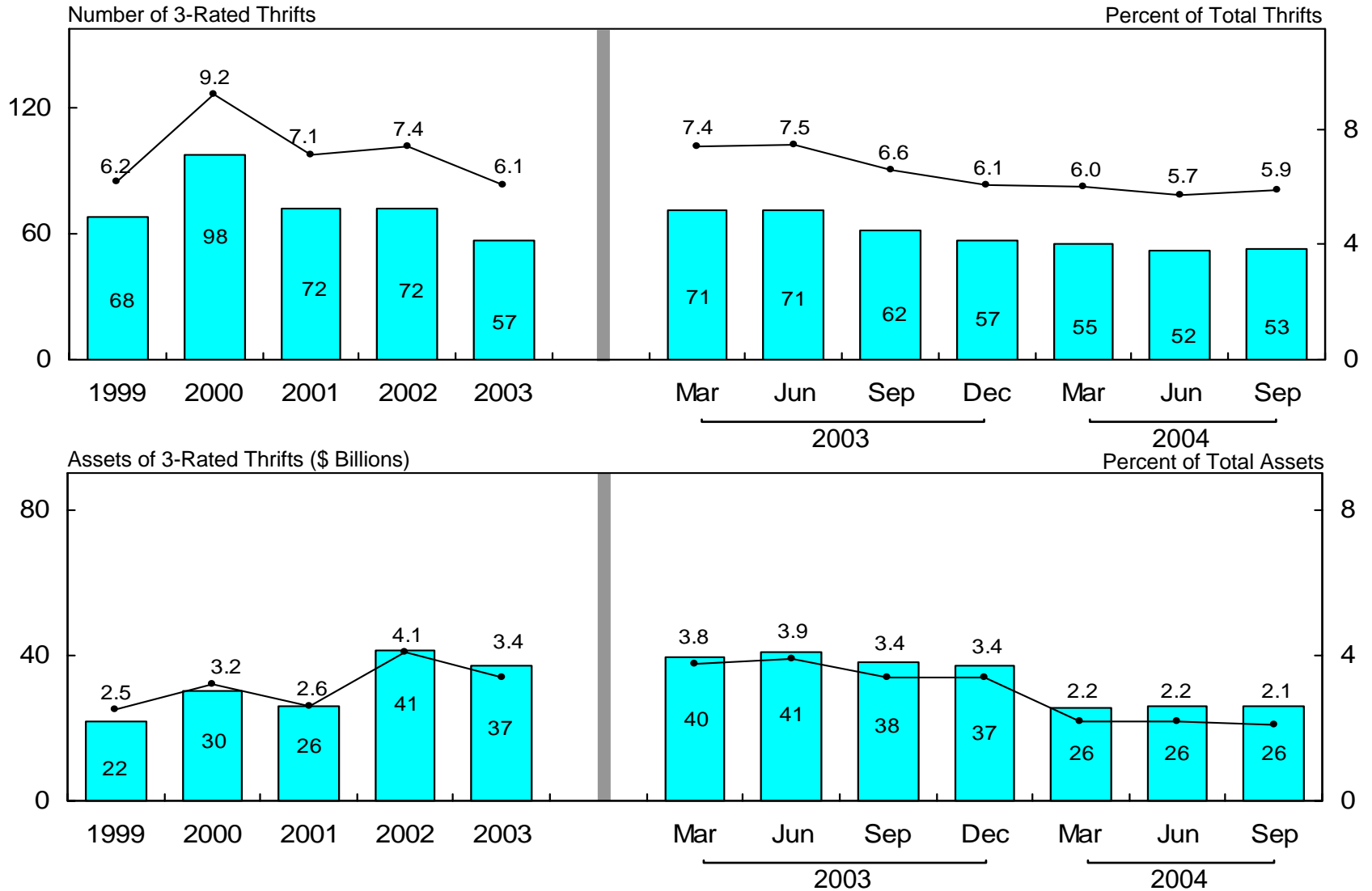
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NUMBER AND ASSETS OF PROBLEM THRIFTS

(Thrifts with CAMELS Ratings of 4 or 5)

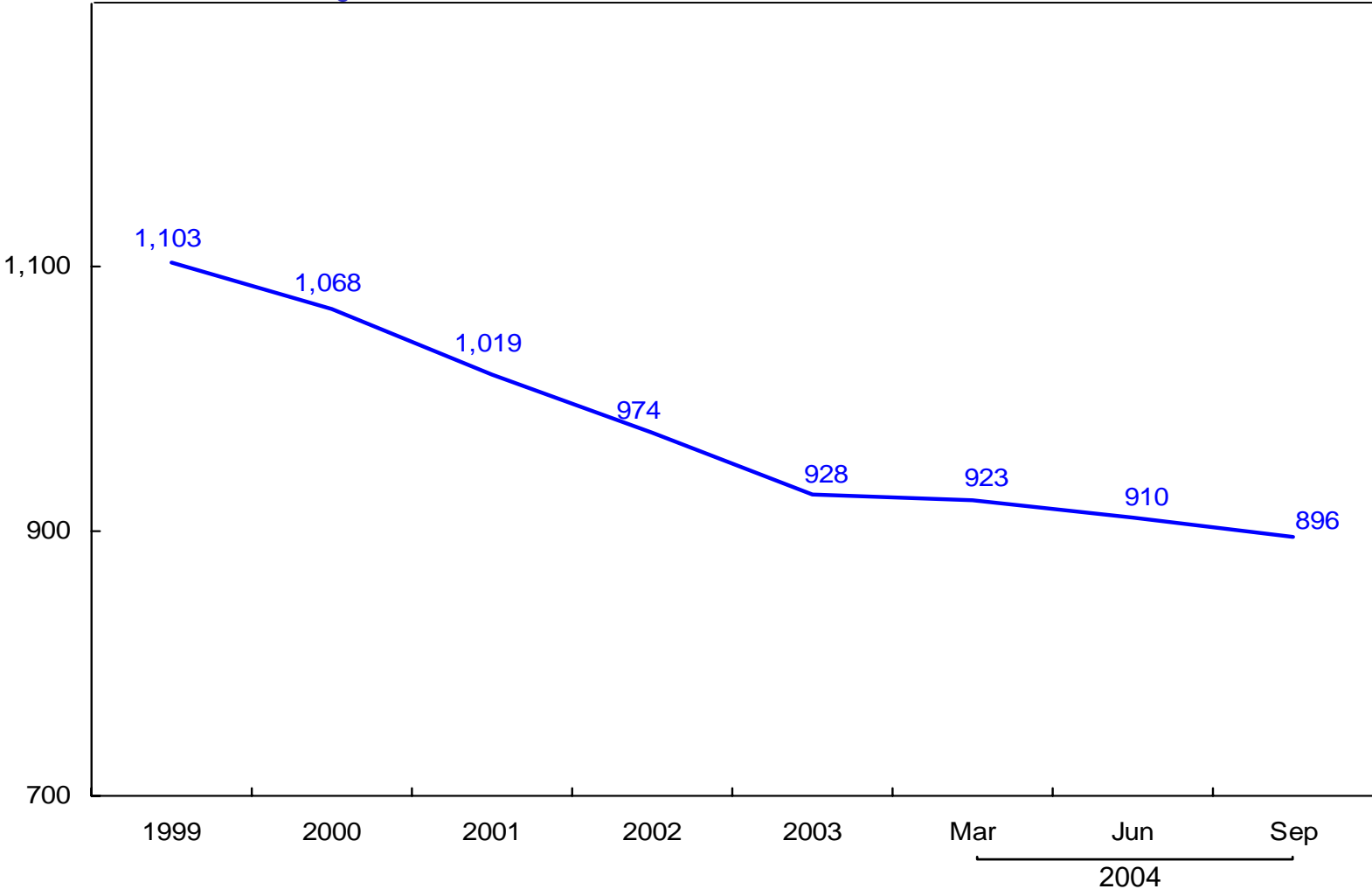


NUMBER AND ASSETS OF 3-RATED THRIFTS



NUMBER

Number of OTS-Regulated Thrifts



ASSETS

Assets of OTS-Regulated Thrifts (\$ Billions)

