



Office of Thrift Supervision

2003 Fact Book

A Statistical Profile of the Thrift Industry

Published May 2004

2003 Fact Book

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2003 HIGHLIGHTS

During 2003, OTS-regulated thrifts continued to set new records. Thrifts reported results that established new annual records for net income, equity capital, total mortgage originations, and 1-4 family mortgage originations.

Net income climbed to a record \$13.7 billion, up 16 percent from the previous year's record of \$11.8 billion. Profitability, measured by return on average assets (ROA), reached a record 1.29 percent, up from the last year's record 1.21 percent. Return on average equity (ROE) climbed to 14.30 percent from 13.61 percent in 2002.¹

Earnings and profitability remained strong partly from a favorable interest rate environment. Borrowers continued to take advantage of the low interest rate environment to refinance existing mortgages over the first three quarters of the year, driving annual 1-4 family mortgage originations and sales volumes to record levels.

Over the year, the shape of the yield curve remained steep, but the industry's aggregate net interest margin (NIM) declined during the year as asset portfolios repriced at lower yields. An increase in mortgage interest rates in the third and fourth quarters, however, reduced fourth quarter originations and sale volumes to the lowest levels in five quarters.²

Thrift assets increased 8.8 percent over the year to \$1.09 trillion from \$1 trillion at the end of 2002. Capital measures for the industry continued to show strength. At year-end, thrifts reported an aggregate equity capital of 9.1 percent of total assets, down slightly from a record 9.2 percent a year ago. Capital growth over the year resulted from growth in retained earnings and new capital investments.³ Asset quality remained strong for all loan types and the overall level of credit quality remained favorable.⁴ OTS regulated 928 public sector thrifts at year-end. During the year, 57 thrifts left OTS supervision and 11 new thrifts added \$1.2 billion to the industry's aggregate assets.⁵

¹ Earnings and Profitability Chart, p. vii and Table 3.1, p. 21.

² Table 6.1, p. 35 and Treasury Yield Curves Chart, p. viii.

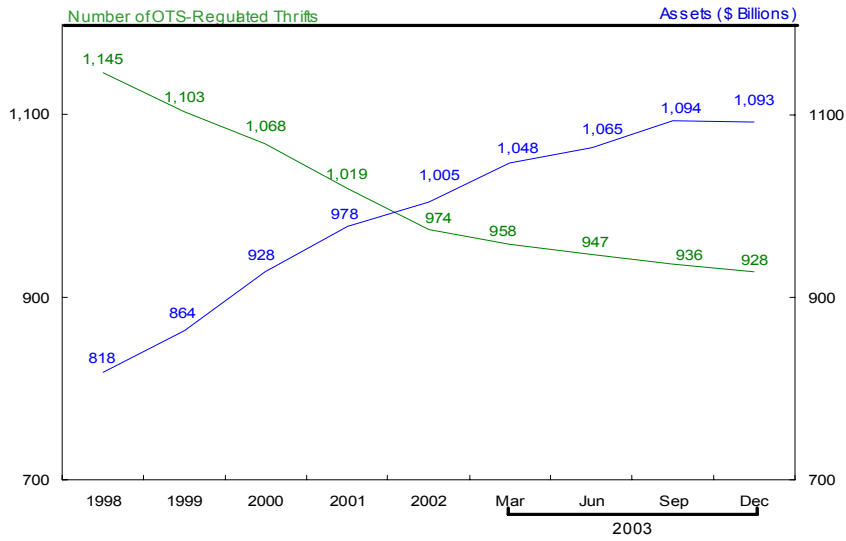
³ Table 2.1, p. 13.

⁴ Table 5.1, p. 27

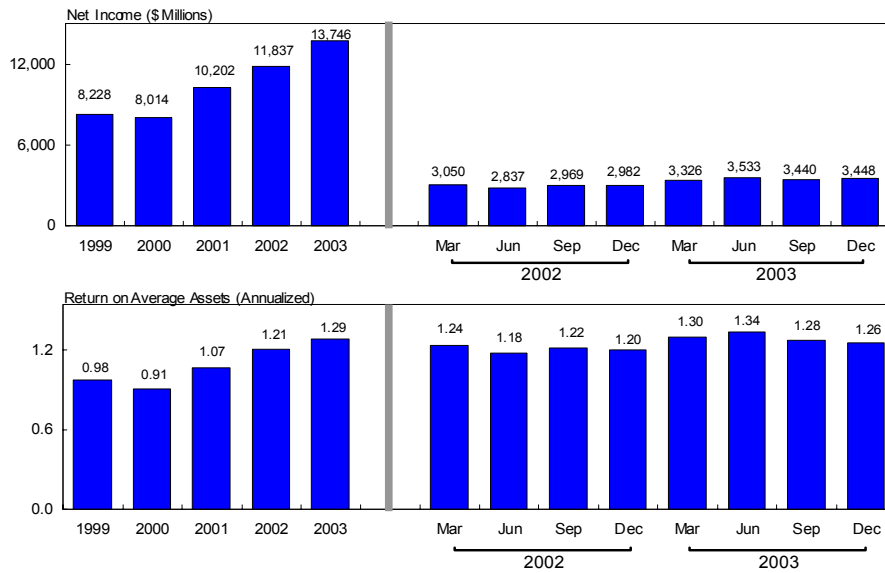
⁵ Table 7.1, p. 39

Note: Discussion of individual data elements can be found in the 2003 *Thrift Financial Report (TFR) Instruction Manual* which is available on the OTS website at www.ots.treas.gov. Additional information may be obtained by visiting the OTS website, transmitting a FOIA request to public.info@ots.treas.gov, calling (202) 906-6000, faxing (202) 906-7755, or writing to: OTS, Dissemination Branch, 1700 G Street, N.W. Washington, D.C. 20552.

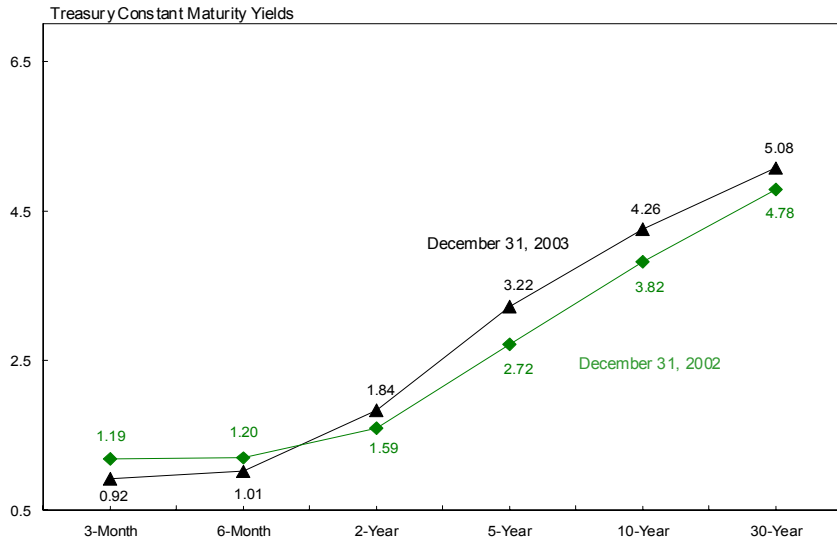
NUMBER AND ASSETS



EARNINGS AND PROFITABILITY

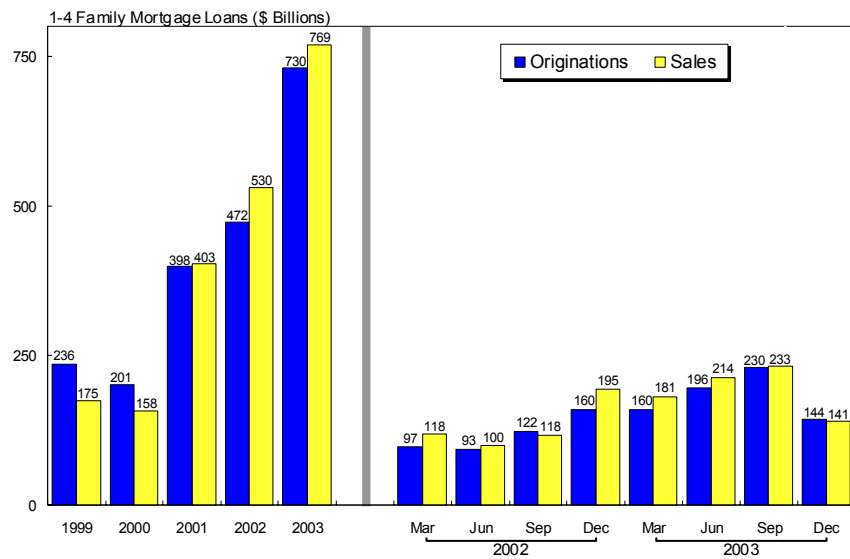


TREASURY YIELD CURVES

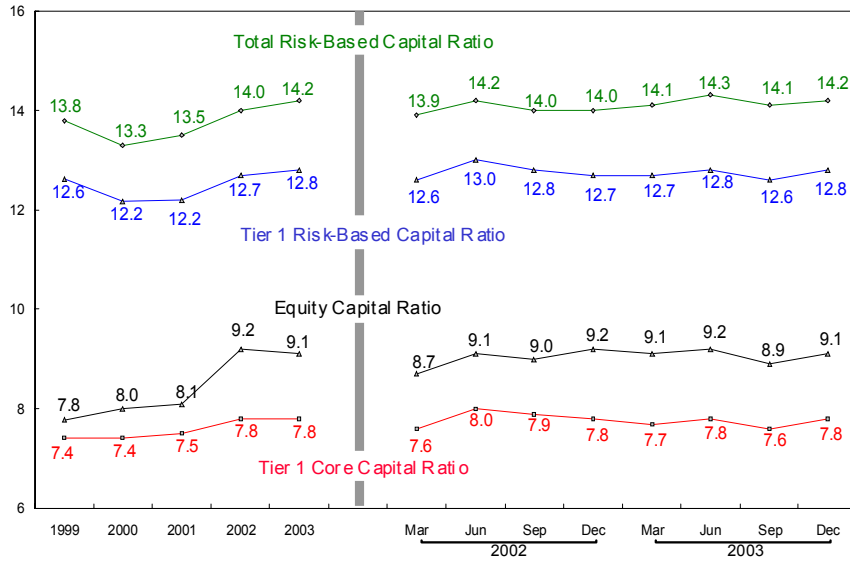


Source: Bloomberg

1-4 FAMILY ORIGINATIONS AND SALES



CAPITAL RATIOS



NONCURRENT LOANS

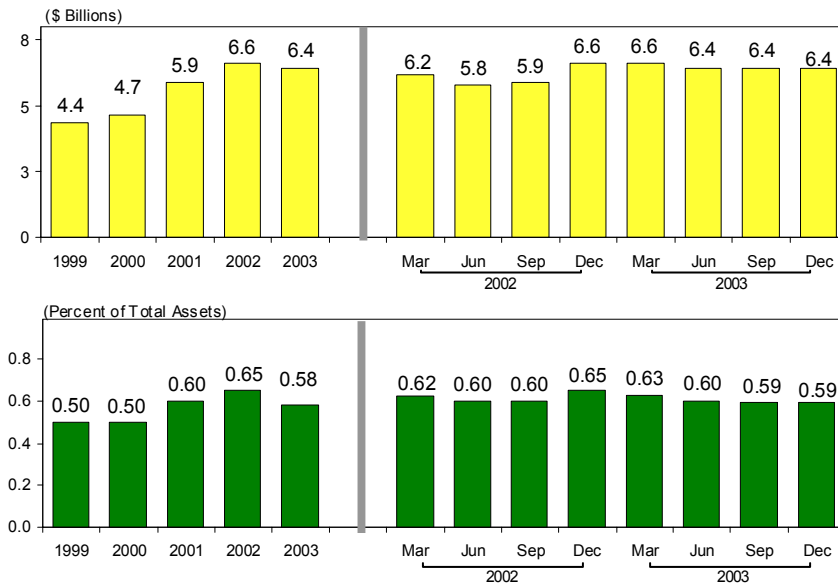


Table 1.1
Number of Federally Insured Thrift Institutions by Charter Type, 1952 - 2003

| Year | Total Thrifts | Non-OTS-Regulated Thrifts | OTS-Regulated Thrifts | OTS-Regulated Thrift Institutions ^{1,2} | | | | | |
|------|---------------|---------------------------|-----------------------|--|--------------------|---------------------|---------------|--------------------|---------------------|
| | | | | Federal Charter | | | State Charter | | |
| | | | | Total | Stock Institutions | Mutual Institutions | Total | Stock Institutions | Mutual Institutions |
| 1952 | 3,378 | 206 | 3,172 | 1,581 | | | 1,591 | | |
| 1953 | 3,523 | 219 | 3,304 | 1,604 | | | 1,700 | | |
| 1954 | 3,651 | 218 | 3,433 | 1,640 | | | 1,793 | | |
| 1955 | 3,764 | 220 | 3,544 | 1,683 | | | 1,861 | | |
| 1956 | 3,889 | 223 | 3,666 | 1,739 | | | 1,927 | | |
| 1957 | 4,011 | 239 | 3,772 | 1,772 | | | 2,000 | | |
| 1958 | 4,122 | 241 | 3,881 | 1,804 | | | 2,077 | | |
| 1959 | 4,247 | 268 | 3,979 | 1,841 | | | 2,138 | | |
| 1960 | 4,423 | 325 | 4,098 | 1,873 | | | 2,225 | | |
| 1961 | 4,551 | 330 | 4,221 | 1,906 | | | 2,315 | | |
| 1962 | 4,663 | 331 | 4,332 | 1,941 | | | 2,391 | | |
| 1963 | 4,749 | 330 | 4,419 | 1,968 | | | 2,451 | | |
| 1964 | 4,790 | 327 | 4,463 | 1,981 | | | 2,482 | | |
| 1965 | 4,837 | 329 | 4,508 | 2,011 | | | 2,497 | | |
| 1966 | 4,842 | 332 | 4,510 | 2,051 | | | 2,459 | | |
| 1967 | 4,820 | 333 | 4,487 | 2,056 | | | 2,431 | | |
| 1968 | 4,804 | 334 | 4,470 | 2,063 | | | 2,407 | | |
| 1969 | 4,769 | 331 | 4,438 | 2,071 | | | 2,367 | | |
| 1970 | 4,694 | 329 | 4,365 | 2,067 | | | 2,298 | | |
| 1971 | 4,598 | 327 | 4,271 | 2,049 | | | 2,222 | | |
| 1972 | 4,517 | 326 | 4,191 | 2,044 | | | 2,147 | | |
| 1973 | 4,485 | 322 | 4,163 | 2,040 | | | 2,123 | | |
| 1974 | 4,461 | 320 | 4,141 | 2,070 | | | 2,071 | | |
| 1975 | 4,407 | 329 | 4,078 | 2,048 | | | 2,030 | | |
| 1976 | 4,373 | 329 | 4,044 | 2,019 | | | 2,025 | | |
| 1977 | 4,388 | 323 | 4,065 | 2,012 | | | 2,053 | | |
| 1978 | 4,373 | 325 | 4,048 | 1,998 | 18 | 1,980 | 2,050 | 700 | 1,350 |
| 1979 | 4,362 | 324 | 4,038 | 1,988 | 24 | 1,964 | 2,050 | 717 | 1,333 |
| 1980 | 4,319 | 326 | 3,993 | 1,984 | 39 | 1,945 | 2,009 | 743 | 1,266 |
| 1981 | 4,088 | 337 | 3,751 | 1,897 | 79 | 1,818 | 1,854 | 707 | 1,147 |
| 1982 | 3,608 | 321 | 3,287 | 1,692 | 104 | 1,588 | 1,595 | 636 | 959 |
| 1983 | 3,440 | 294 | 3,146 | 1,677 | 127 | 1,550 | 1,469 | 600 | 869 |
| 1984 | 3,418 | 258 | 3,160 | 1,713 | 295 | 1,418 | 1,447 | 643 | 804 |
| 1985 | 3,626 | 352 | 3,274 | 1,749 | 385 | 1,364 | 1,525 | 710 | 815 |
| 1986 | 3,677 | 430 | 3,247 | 1,771 | 493 | 1,278 | 1,476 | 705 | 771 |
| 1987 | 3,622 | 453 | 3,169 | 1,790 | 588 | 1,202 | 1,379 | 686 | 693 |
| 1988 | 3,438 | 469 | 2,969 | 1,740 | 690 | 1,050 | 1,229 | 599 | 630 |
| 1989 | 3,087 | 471 | 2,616 | 1,586 | 669 | 917 | 1,030 | 455 | 575 |
| 1990 | 2,815 | 456 | 2,359 | 1,509 | 684 | 825 | 850 | 347 | 503 |
| 1991 | 2,561 | 449 | 2,110 | 1,381 | 668 | 713 | 729 | 280 | 449 |
| 1992 | 2,390 | 519 | 1,871 | 1,306 | 694 | 612 | 565 | 226 | 339 |
| 1993 | 2,262 | 593 | 1,669 | 1,255 | 717 | 538 | 414 | 178 | 236 |
| 1994 | 2,152 | 609 | 1,543 | 1,204 | 732 | 472 | 339 | 139 | 200 |
| 1995 | 2,030 | 593 | 1,437 | 1,175 | 744 | 431 | 262 | 101 | 161 |
| 1996 | 1,926 | 591 | 1,334 | 1,097 | 708 | 389 | 237 | 89 | 148 |
| 1997 | 1,780 | 567 | 1,215 | 1,008 | 653 | 355 | 207 | 74 | 133 |
| 1998 | 1,690 | 545 | 1,145 | 955 | 628 | 327 | 190 | 67 | 123 |
| 1999 | 1,642 | 539 | 1,103 | 929 | 616 | 313 | 174 | 60 | 114 |
| 2000 | 1,589 | 522 | 1,068 | 916 | 607 | 309 | 152 | 46 | 106 |
| 2001 | 1,535 | 515 | 1,019 | 882 | 587 | 295 | 137 | 35 | 102 |
| 2002 | 1,467 | 493 | 974 | 846 | 559 | 287 | 128 | 34 | 94 |
| 2003 | 1,413 | 485 | 928 | 815 | 534 | 281 | 113 | 27 | 86 |

Definitions and footnotes are included in the appended Technical Notes.

Table 1.2

Number of OTS-Regulated Thrift Institutions by Charter Type, 1988 - 2003 ²

| End of Year | Total | Federal Charter | | | | State Charter | | | |
|-------------|-------|--------------------------|-------------------|--------------------------|-------------------|--------------------------|-------------------|--------------------------|-------------------|
| | | Stock | | Mutual | | Stock | | Mutual | |
| | | Savings Associations (#) | Savings Banks (#) | Savings Associations (#) | Savings Banks (#) | Savings Associations (#) | Savings Banks (#) | Savings Associations (#) | Savings Banks (#) |
| 1988 | 2,969 | 271 | 419 | 851 | 199 | 587 | 12 | 618 | 12 |
| 1989 | 2,616 | 212 | 457 | 683 | 234 | 422 | 33 | 553 | 22 |
| 1990 | 2,359 | 155 | 529 | 545 | 280 | 342 | 5 | 491 | 12 |
| 1991 | 2,110 | 133 | 535 | 455 | 258 | 276 | 4 | 442 | 7 |
| 1992 | 1,871 | 121 | 573 | 401 | 211 | 226 | 0 | 339 | 0 |
| 1993 | 1,669 | 124 | 593 | 351 | 187 | 178 | 0 | 236 | 0 |
| 1994 | 1,543 | 123 | 609 | 313 | 159 | 139 | 0 | 200 | 0 |
| 1995 | 1,437 | 139 | 605 | 275 | 156 | 101 | 0 | 161 | 0 |
| 1996 | 1,334 | 129 | 580 | 244 | 144 | 89 | 0 | 148 | 0 |
| 1997 | 1,215 | 119 | 534 | 221 | 134 | 74 | 0 | 133 | 0 |
| 1998 | 1,145 | 118 | 510 | 200 | 127 | 67 | 0 | 123 | 0 |
| 1999 | 1,103 | 111 | 505 | 187 | 126 | 60 | 0 | 114 | 0 |
| 2000 | 1,068 | 107 | 500 | 185 | 124 | 46 | 0 | 106 | 0 |
| 2001 | 1,019 | 107 | 480 | 180 | 115 | 35 | 0 | 102 | 0 |
| 2002 | 974 | 94 | 465 | 172 | 115 | 34 | 0 | 94 | 0 |
| 2003 | 928 | 89 | 445 | 167 | 114 | 27 | 0 | 86 | 0 |

Table 1.2.1

Percentage of OTS-Regulated Thrift Institutions by Charter Type, 1988 - 2003 ²

| End of Year | Total (%) | Federal Charter | | | | State Charter | | | |
|-------------|-----------|--------------------------|-------------------|--------------------------|-------------------|--------------------------|-------------------|--------------------------|-------------------|
| | | Stock | | Mutual | | Stock | | Mutual | |
| | | Savings Associations (%) | Savings Banks (%) | Savings Associations (%) | Savings Banks (%) | Savings Associations (%) | Savings Banks (%) | Savings Associations (%) | Savings Banks (%) |
| 1988 | 100.00 | 9.13 | 14.11 | 28.66 | 6.70 | 19.77 | 0.40 | 20.82 | 0.40 |
| 1989 | 100.00 | 8.10 | 17.47 | 26.11 | 8.94 | 16.13 | 1.26 | 21.14 | 0.84 |
| 1990 | 100.00 | 6.57 | 22.42 | 23.10 | 11.87 | 14.50 | 0.21 | 20.81 | 0.51 |
| 1991 | 100.00 | 6.30 | 25.36 | 21.56 | 12.23 | 13.08 | 0.19 | 20.95 | 0.33 |
| 1992 | 100.00 | 6.47 | 30.63 | 21.43 | 11.28 | 12.08 | 0.00 | 18.12 | 0.00 |
| 1993 | 100.00 | 7.43 | 35.53 | 21.03 | 11.20 | 10.67 | 0.00 | 14.14 | 0.00 |
| 1994 | 100.00 | 7.97 | 39.47 | 20.29 | 10.30 | 9.01 | 0.00 | 12.96 | 0.00 |
| 1995 | 100.00 | 9.67 | 42.10 | 19.14 | 10.86 | 7.03 | 0.00 | 11.20 | 0.00 |
| 1996 | 100.00 | 9.67 | 43.48 | 18.29 | 10.79 | 6.67 | 0.00 | 11.09 | 0.00 |
| 1997 | 100.00 | 9.79 | 43.95 | 18.19 | 11.03 | 6.09 | 0.00 | 10.95 | 0.00 |
| 1998 | 100.00 | 10.31 | 44.54 | 17.47 | 11.09 | 5.85 | 0.00 | 10.74 | 0.00 |
| 1999 | 100.00 | 10.06 | 45.78 | 16.95 | 11.42 | 5.44 | 0.00 | 10.34 | 0.00 |
| 2000 | 100.00 | 10.02 | 46.82 | 17.32 | 11.61 | 4.31 | 0.00 | 9.92 | 0.00 |
| 2001 | 100.00 | 10.50 | 47.11 | 17.66 | 11.29 | 3.43 | 0.00 | 10.01 | 0.00 |
| 2002 | 100.00 | 9.65 | 47.74 | 17.66 | 11.81 | 3.49 | 0.00 | 9.65 | 0.00 |
| 2003 | 100.00 | 9.59 | 47.95 | 18.00 | 12.28 | 2.91 | 0.00 | 9.27 | 0.00 |

Definitions and footnotes are included in the appended Technical Notes.

Table 1.3
Assets of Federally Insured Thrift Institutions by Charter Type, 1988 - 2003 ²
(Dollars in Millions)

| Year | Thrift Institutions (\$) | Non-OTS Thrifts (\$) | OTS-Regulated Thrifts (\$) | OTS-Regulated Thrift Institutions | | | | | |
|------|-----------------------------|-------------------------|-------------------------------|-----------------------------------|----------------------------|-----------------------------|---------------|----------------------------|-----------------------------|
| | | | | Federal Charter | | | State Charter | | |
| | | | | Total (\$) | Stock Institutions (\$) | Mutual Institutions (\$) | Total (\$) | Stock Institutions (\$) | Mutual Institutions (\$) |
| 1988 | 1,606,489 | 237,646 | 1,368,843 | 982,016 | 711,101 | 270,915 | 386,827 | 293,253 | 93,574 |
| 1989 | 1,427,512 | 240,606 | 1,186,906 | 900,220 | 679,623 | 220,597 | 286,686 | 210,127 | 76,559 |
| 1990 | 1,259,178 | 230,013 | 1,029,165 | 855,412 | 665,759 | 189,653 | 173,753 | 110,279 | 63,474 |
| 1991 | 1,113,002 | 217,706 | 895,296 | 756,070 | 607,091 | 148,979 | 139,226 | 83,209 | 56,017 |
| 1992 | 1,030,214 | 218,214 | 806,662 | 704,716 | 585,831 | 118,885 | 101,945 | 67,896 | 34,049 |
| 1993 | 1,000,891 | 226,168 | 774,775 | 695,965 | 600,086 | 95,879 | 78,810 | 56,298 | 22,512 |
| 1994 | 1,008,568 | 234,510 | 774,069 | 716,752 | 641,826 | 74,926 | 57,317 | 38,222 | 19,095 |
| 1995 | 1,025,742 | 254,769 | 770,982 | 733,112 | 660,159 | 72,953 | 37,870 | 23,354 | 14,516 |
| 1996 | 1,029,019 | 258,927 | 769,367 | 734,949 | 667,804 | 67,145 | 34,419 | 20,948 | 13,471 |
| 1997 | 1,026,186 | 252,409 | 776,577 | 744,046 | 684,339 | 59,707 | 32,531 | 19,741 | 12,790 |
| 1998 | 1,088,421 | 270,799 | 817,612 | 783,675 | 726,582 | 57,093 | 33,937 | 21,822 | 12,115 |
| 1999 | 1,148,524 | 284,898 | 863,606 | 829,865 | 779,128 | 50,737 | 33,741 | 22,230 | 11,511 |
| 2000 | 1,217,338 | 283,628 | 928,285 | 902,877 | 850,438 | 52,465 | 25,408 | 13,902 | 11,506 |
| 2001 | 1,316,776 | 329,354 | 977,715 | 953,092 | 900,497 | 52,595 | 24,623 | 12,596 | 12,027 |
| 2002 | 1,358,961 | 346,397 | 1,004,532 | 979,226 | 925,414 | 53,812 | 25,307 | 13,695 | 11,612 |
| 2003 | 1,474,288 | 371,868 | 1,092,630 | 1,070,547 | 1,015,367 | 55,181 | 22,083 | 10,701 | 11,381 |

Table 1.3.1
Percentage of Federally Insured Thrift Assets by Charter Type, 1988 - 2003 ²

| Year | Thrift Institutions (%) | Non-OTS Thrifts (%) | OTS-Regulated Thrifts (%) | OTS-Regulated Thrift Institutions | | | | | |
|------|----------------------------|------------------------|------------------------------|-----------------------------------|---------------------------|----------------------------|---------------|---------------------------|----------------------------|
| | | | | Federal Charter | | | State Charter | | |
| | | | | Total (%) | Stock Institutions (%) | Mutual Institutions (%) | Total (%) | Stock Institutions (%) | Mutual Institutions (%) |
| 1988 | 100.00 | 14.79 | 85.21 | 61.13 | 44.26 | 16.86 | 24.08 | 18.25 | 5.82 |
| 1989 | 100.00 | 16.85 | 83.15 | 63.06 | 47.61 | 15.45 | 20.08 | 14.72 | 5.36 |
| 1990 | 100.00 | 18.27 | 81.73 | 67.93 | 52.87 | 15.06 | 13.80 | 8.76 | 5.04 |
| 1991 | 100.00 | 19.56 | 80.44 | 67.93 | 54.55 | 13.39 | 12.51 | 7.48 | 5.03 |
| 1992 | 100.00 | 21.18 | 78.30 | 68.40 | 56.86 | 11.54 | 9.90 | 6.59 | 3.31 |
| 1993 | 100.00 | 22.60 | 77.41 | 69.53 | 59.96 | 9.58 | 7.87 | 5.62 | 2.25 |
| 1994 | 100.00 | 23.25 | 76.75 | 71.07 | 63.64 | 7.43 | 5.68 | 3.79 | 1.89 |
| 1995 | 100.00 | 24.84 | 75.16 | 71.47 | 64.36 | 7.11 | 3.69 | 2.28 | 1.42 |
| 1996 | 100.00 | 25.16 | 74.77 | 71.42 | 64.90 | 6.53 | 3.34 | 2.04 | 1.31 |
| 1997 | 100.00 | 24.60 | 75.68 | 72.51 | 66.69 | 5.82 | 3.17 | 1.92 | 1.25 |
| 1998 | 100.00 | 24.88 | 75.12 | 72.00 | 66.76 | 5.25 | 3.12 | 2.00 | 1.11 |
| 1999 | 100.00 | 24.81 | 75.19 | 72.25 | 67.84 | 4.42 | 2.94 | 1.94 | 1.00 |
| 2000 | 100.00 | 24.05 | 75.95 | 73.87 | 69.58 | 4.29 | 2.08 | 1.14 | 0.94 |
| 2001 | 100.00 | 25.01 | 74.25 | 72.38 | 68.39 | 3.99 | 1.87 | 0.96 | 0.91 |
| 2002 | 100.00 | 25.49 | 73.92 | 72.06 | 68.10 | 3.96 | 1.86 | 1.01 | 0.85 |
| 2003 | 100.00 | 25.22 | 74.11 | 72.61 | 68.87 | 3.74 | 1.50 | 0.73 | 0.77 |

Definitions and footnotes are included in the appended Technical Notes.

Table 1.4
Assets of OTS-Regulated Thrift Institutions by Charter Type, 1988 - 2003 ²
(Dollars in Millions)

| End of Year | Total (\$) | Federal | | | | State | | | |
|-------------|------------|---------------------------|--------------------|---------------------------|--------------------|---------------------------|--------------------|---------------------------|--------------------|
| | | Stock | | Mutual | | Stock | | Mutual | |
| | | Savings Associations (\$) | Savings Banks (\$) | Savings Associations (\$) | Savings Banks (\$) | Savings Associations (\$) | Savings Banks (\$) | Savings Associations (\$) | Savings Banks (\$) |
| 1988 | 1,368,843 | 332,669 | 378,432 | 192,191 | 78,724 | 286,113 | 7,140 | 86,918 | 6,656 |
| 1989 | 1,186,906 | 261,292 | 418,331 | 138,756 | 81,841 | 194,382 | 15,745 | 72,121 | 4,438 |
| 1990 | 1,029,165 | 166,485 | 499,274 | 109,073 | 80,580 | 109,932 | 347 | 60,640 | 2,834 |
| 1991 | 895,296 | 115,328 | 491,763 | 83,817 | 65,162 | 82,987 | 222 | 55,097 | 920 |
| 1992 | 806,661 | 91,705 | 494,126 | 69,432 | 49,453 | 67,896 | 0 | 34,049 | 0 |
| 1993 | 774,775 | 91,111 | 508,975 | 53,363 | 42,516 | 56,298 | 0 | 22,512 | 0 |
| 1994 | 774,069 | 94,671 | 547,155 | 46,650 | 28,276 | 38,222 | 0 | 19,095 | 0 |
| 1995 | 770,982 | 93,356 | 566,803 | 41,853 | 31,100 | 23,354 | 0 | 14,516 | 0 |
| 1996 | 769,368 | 82,713 | 585,091 | 37,988 | 29,157 | 20,948 | 0 | 13,471 | 0 |
| 1997 | 776,577 | 77,823 | 606,516 | 32,613 | 27,094 | 19,741 | 0 | 12,790 | 0 |
| 1998 | 817,612 | 80,298 | 646,284 | 31,093 | 26,000 | 21,822 | 0 | 12,115 | 0 |
| 1999 | 863,606 | 85,916 | 693,211 | 24,631 | 26,106 | 22,231 | 0 | 11,511 | 0 |
| 2000 | 928,548 | 89,786 | 760,890 | 25,602 | 26,863 | 13,901 | 0 | 11,506 | 0 |
| 2001 | 977,715 | 89,773 | 810,724 | 25,483 | 27,112 | 12,596 | 0 | 12,027 | 0 |
| 2002 | 1,004,532 | 91,923 | 833,492 | 25,723 | 28,089 | 13,695 | 0 | 11,612 | 0 |
| 2003 | 1,092,630 | 96,726 | 918,641 | 25,851 | 29,330 | 10,702 | 0 | 11,381 | 0 |

Table 1.4.1
Percentage of OTS-Regulated Thrift Assets by Charter Type, 1988 - 2003 ²

| End of Year | Total (%) | Federal | | | | State | | | |
|-------------|-----------|--------------------------|-------------------|--------------------------|-------------------|--------------------------|-------------------|--------------------------|-------------------|
| | | Stock | | Mutual | | Stock | | Mutual | |
| | | Savings Associations (%) | Savings Banks (%) | Savings Associations (%) | Savings Banks (%) | Savings Associations (%) | Savings Banks (%) | Savings Associations (%) | Savings Banks (%) |
| 1988 | 100.00 | 24.30 | 27.65 | 14.04 | 5.75 | 20.90 | 0.52 | 6.35 | 0.49 |
| 1989 | 100.00 | 22.01 | 35.25 | 11.69 | 6.90 | 16.38 | 1.33 | 6.08 | 0.37 |
| 1990 | 100.00 | 16.18 | 48.51 | 10.60 | 7.83 | 10.68 | 0.03 | 5.89 | 0.28 |
| 1991 | 100.00 | 12.88 | 54.93 | 9.36 | 7.28 | 9.27 | 0.02 | 6.15 | 0.10 |
| 1992 | 100.00 | 11.37 | 61.26 | 8.61 | 6.13 | 8.42 | 0.00 | 4.22 | 0.00 |
| 1993 | 100.00 | 11.76 | 65.69 | 6.89 | 5.49 | 7.27 | 0.00 | 2.91 | 0.00 |
| 1994 | 100.00 | 12.23 | 70.69 | 6.03 | 3.65 | 4.94 | 0.00 | 2.47 | 0.00 |
| 1995 | 100.00 | 12.11 | 73.52 | 5.43 | 4.03 | 3.03 | 0.00 | 1.88 | 0.00 |
| 1996 | 100.00 | 10.75 | 76.05 | 4.94 | 3.79 | 2.72 | 0.00 | 1.75 | 0.00 |
| 1997 | 100.00 | 10.02 | 78.10 | 4.20 | 3.49 | 2.54 | 0.00 | 1.65 | 0.00 |
| 1998 | 100.00 | 9.82 | 79.05 | 3.80 | 3.18 | 2.67 | 0.00 | 1.48 | 0.00 |
| 1999 | 100.00 | 9.95 | 80.27 | 2.85 | 3.02 | 2.57 | 0.00 | 1.33 | 0.00 |
| 2000 | 100.00 | 9.67 | 81.94 | 2.76 | 2.89 | 1.50 | 0.00 | 1.24 | 0.00 |
| 2001 | 100.00 | 9.18 | 82.92 | 2.61 | 2.77 | 1.29 | 0.00 | 1.23 | 0.00 |
| 2002 | 100.00 | 9.15 | 82.97 | 2.56 | 2.80 | 1.36 | 0.00 | 1.16 | 0.00 |
| 2003 | 100.00 | 8.85 | 84.08 | 2.37 | 2.68 | 0.98 | 0.00 | 1.04 | 0.00 |

Definitions and footnotes are included in the appended Technical Notes.

Table 1.5
Deposits of Federally Insured Thrift Institutions by Charter Type, 1988 - 2003²
(Dollars in Millions)

| End of Year | Thrift Institutions (\$) | Non-OTS-Regulated (\$) | OTS-Regulated (\$) | OTS-Regulated Thrifts | | | | | | | |
|-------------|--------------------------|------------------------|--------------------|---------------------------|--------------------|---------------------------|--------------------|---------------------------|--------------------|---------------------------|--------------------|
| | | | | Federal | | | | State | | | |
| | | | | Stock | | Mutual | | Stock | | Mutual | |
| | | | | Savings Associations (\$) | Savings Banks (\$) | Savings Associations (\$) | Savings Banks (\$) | Savings Associations (\$) | Savings Banks (\$) | Savings Associations (\$) | Savings Banks (\$) |
| 1988 | 1,193,134 | 192,049 | 1,001,085 | 226,609 | 258,964 | 160,958 | 61,451 | 209,436 | 4,596 | 74,360 | 4,711 |
| 1989 | 1,081,417 | 197,770 | 883,647 | 181,232 | 295,844 | 118,844 | 64,004 | 145,347 | 12,007 | 62,583 | 3,786 |
| 1990 | 987,142 | 194,713 | 792,429 | 118,432 | 369,463 | 94,249 | 66,218 | 87,796 | 309 | 53,524 | 2,438 |
| 1991 | 906,681 | 190,928 | 715,753 | 84,502 | 383,127 | 74,694 | 56,465 | 67,044 | 204 | 48,954 | 763 |
| 1992 | 828,353 | 225,077 | 603,276 | 64,025 | 381,236 | 61,614 | 42,373 | 54,028 | 0 | 30,449 | 0 |
| 1993 | 774,144 | 213,235 | 560,909 | 61,126 | 373,965 | 46,372 | 36,320 | 43,126 | 0 | 19,909 | 0 |
| 1994 | 737,143 | 207,352 | 529,791 | 61,415 | 375,584 | 40,099 | 23,915 | 28,778 | 0 | 16,483 | 0 |
| 1995 | 741,892 | 219,330 | 522,562 | 61,014 | 381,565 | 35,633 | 26,471 | 17,879 | 0 | 12,469 | 0 |
| 1996 | 727,923 | 201,420 | 519,940 | 50,750 | 385,505 | 31,905 | 24,354 | 15,907 | 0 | 11,489 | 0 |
| 1997 | 704,136 | 190,331 | 507,774 | 48,576 | 384,345 | 26,608 | 22,558 | 14,859 | 0 | 10,828 | 0 |
| 1998 | 704,869 | 194,351 | 498,778 | 51,411 | 374,602 | 24,744 | 21,506 | 16,414 | 0 | 10,101 | 0 |
| 1999 | 706,980 | 194,257 | 504,947 | 51,152 | 388,129 | 19,500 | 21,193 | 15,631 | 0 | 9,342 | 0 |
| 2000 | 735,193 | 197,078 | 529,413 | 52,218 | 416,491 | 19,857 | 21,559 | 10,127 | 0 | 9,161 | 0 |
| 2001 | 811,870 | 232,304 | 555,437 | 56,426 | 437,684 | 20,642 | 22,143 | 8,815 | 0 | 9,728 | 0 |
| 2002 | 878,655 | 246,250 | 593,587 | 56,073 | 475,133 | 20,734 | 22,961 | 9,389 | 0 | 9,297 | 0 |
| 2003 | 925,423 | 262,449 | 636,630 | 56,606 | 519,609 | 20,695 | 23,705 | 7,015 | 0 | 9,000 | 0 |

Table 1.5.1
Percentage of Federally Insured Thrift Deposits by Charter Type, 1988 - 2003²

| End of Year | Thrift Institutions (%) | Non-OTS-Regulated (%) | OTS-Regulated (%) | OTS-Regulated Thrifts | | | | | | | |
|-------------|-------------------------|-----------------------|-------------------|--------------------------|-------------------|--------------------------|-------------------|--------------------------|-------------------|--------------------------|-------------------|
| | | | | Federal | | | | State | | | |
| | | | | Stock | | Mutual | | Stock | | Mutual | |
| | | | | Savings Associations (%) | Savings Banks (%) | Savings Associations (%) | Savings Banks (%) | Savings Associations (%) | Savings Banks (%) | Savings Associations (%) | Savings Banks (%) |
| 1988 | 100.00 | 16.10 | 83.90 | 18.99 | 21.70 | 13.49 | 5.15 | 17.55 | 0.39 | 6.23 | 0.39 |
| 1989 | 100.00 | 18.29 | 81.71 | 16.76 | 27.36 | 10.99 | 5.92 | 13.44 | 1.11 | 5.79 | 0.35 |
| 1990 | 100.00 | 19.73 | 80.27 | 12.00 | 37.43 | 9.55 | 6.71 | 8.89 | 0.03 | 5.42 | 0.25 |
| 1991 | 100.00 | 21.06 | 78.94 | 9.32 | 42.26 | 8.24 | 6.23 | 7.39 | 0.02 | 5.40 | 0.08 |
| 1992 | 100.00 | 23.50 | 76.50 | 7.73 | 46.02 | 7.44 | 5.12 | 6.52 | 0.00 | 3.68 | 0.00 |
| 1993 | 100.00 | 24.97 | 75.03 | 7.90 | 48.31 | 5.99 | 4.69 | 5.57 | 0.00 | 2.57 | 0.00 |
| 1994 | 100.00 | 25.89 | 74.11 | 8.33 | 50.95 | 5.44 | 3.24 | 3.90 | 0.00 | 2.24 | 0.00 |
| 1995 | 100.00 | 27.88 | 72.12 | 8.22 | 51.43 | 4.80 | 3.57 | 2.40 | 0.00 | 1.67 | 0.00 |
| 1996 | 100.00 | 27.67 | 71.43 | 6.97 | 52.96 | 4.38 | 3.35 | 2.19 | 0.00 | 1.58 | 0.00 |
| 1997 | 100.00 | 27.03 | 72.11 | 6.90 | 54.58 | 3.78 | 3.20 | 2.11 | 0.00 | 1.54 | 0.00 |
| 1998 | 100.00 | 27.57 | 70.76 | 7.29 | 53.14 | 3.51 | 3.05 | 2.33 | 0.00 | 1.43 | 0.00 |
| 1999 | 100.00 | 27.48 | 71.42 | 7.24 | 54.90 | 2.76 | 3.00 | 2.21 | 0.00 | 1.32 | 0.00 |
| 2000 | 100.00 | 26.81 | 72.01 | 7.10 | 56.65 | 2.70 | 2.93 | 1.38 | 0.00 | 1.25 | 0.00 |
| 2001 | 100.00 | 28.61 | 68.41 | 6.95 | 53.91 | 2.54 | 2.73 | 1.09 | 0.00 | 1.20 | 0.00 |
| 2002 | 100.00 | 28.03 | 67.56 | 6.38 | 54.08 | 2.36 | 2.61 | 1.07 | 0.00 | 1.06 | 0.00 |
| 2003 | 100.00 | 28.36 | 68.79 | 6.12 | 56.15 | 2.24 | 2.56 | 0.76 | 0.00 | 0.97 | 0.00 |

Definitions and footnotes are included in the appended Technical Notes.

Table 1.6
Equity Capital of OTS-Regulated Thrift Institutions by Charter Type, 1988 - 2003 ²
(Dollars in Millions)

| End of Year | Total (\$) | Federal | | | | State | | | |
|-------------|------------|---------------------------|--------------------|---------------------------|--------------------|---------------------------|--------------------|---------------------------|--------------------|
| | | Stock | | Mutual | | Stock | | Mutual | |
| | | Savings Associations (\$) | Savings Banks (\$) | Savings Associations (\$) | Savings Banks (\$) | Savings Associations (\$) | Savings Banks (\$) | Savings Associations (\$) | Savings Banks (\$) |
| 1988 | 47,845 | 15,684 | 16,789 | 3,813 | 2,796 | 4,412 | 280 | 3,752 | 319 |
| 1989 | 52,137 | 13,672 | 17,833 | 6,127 | 3,182 | 6,292 | 691 | 4,150 | 190 |
| 1990 | 51,703 | 8,758 | 25,489 | 6,138 | 3,691 | 3,539 | 23 | 3,932 | 133 |
| 1991 | 53,161 | 6,764 | 28,058 | 5,803 | 4,049 | 4,536 | 15 | 3,876 | 60 |
| 1992 | 55,865 | 6,178 | 33,091 | 5,773 | 3,401 | 4,682 | 0 | 2,740 | 0 |
| 1993 | 58,126 | 7,243 | 36,040 | 5,233 | 3,192 | 4,354 | 0 | 2,064 | 0 |
| 1994 | 57,906 | 7,181 | 38,211 | 4,919 | 2,385 | 3,340 | 0 | 1,870 | 0 |
| 1995 | 61,744 | 7,721 | 42,741 | 4,637 | 2,910 | 2,141 | 0 | 1,594 | 0 |
| 1996 | 60,942 | 6,813 | 43,478 | 4,387 | 2,778 | 2,003 | 0 | 1,484 | 0 |
| 1997 | 64,598 | 7,059 | 47,526 | 3,932 | 2,707 | 1,896 | 0 | 1,478 | 0 |
| 1998 | 67,323 | 7,327 | 49,749 | 3,916 | 2,663 | 2,279 | 0 | 1,389 | 0 |
| 1999 | 67,305 | 6,997 | 50,991 | 3,139 | 2,677 | 2,169 | 0 | 1,332 | 0 |
| 2000 | 74,395 | 7,879 | 57,404 | 3,455 | 2,879 | 1,377 | 0 | 1,401 | 0 |
| 2001 | 79,465 | 8,090 | 62,675 | 3,250 | 2,781 | 1,219 | 0 | 1,449 | 0 |
| 2002 | 92,217 | 8,468 | 74,715 | 3,318 | 2,932 | 1,321 | 0 | 1,464 | 0 |
| 2003 | 99,364 | 8,883 | 81,441 | 3,453 | 3,142 | 1,003 | 0 | 1,442 | 0 |

Table 1.6.1
Ratio of Equity Capital-to-Total Assets of OTS-Regulated Thrift Institutions ²
by Charter Type, 1988 - 2003

| End of Year | Total (%) | Federal | | | | State | | | |
|-------------|-----------|--------------------------|-------------------|--------------------------|-------------------|--------------------------|-------------------|--------------------------|-------------------|
| | | Stock | | Mutual | | Stock | | Mutual | |
| | | Savings Associations (%) | Savings Banks (%) | Savings Associations (%) | Savings Banks (%) | Savings Associations (%) | Savings Banks (%) | Savings Associations (%) | Savings Banks (%) |
| 1988 | 3.50 | 4.71 | 4.44 | 1.98 | 3.55 | 1.54 | 3.92 | 4.32 | 4.79 |
| 1989 | 4.39 | 5.23 | 4.26 | 4.42 | 3.89 | 3.24 | 4.39 | 5.75 | 4.28 |
| 1990 | 5.02 | 5.26 | 5.11 | 5.63 | 4.58 | 3.22 | 6.63 | 6.48 | 4.69 |
| 1991 | 5.94 | 5.87 | 5.71 | 6.92 | 6.21 | 5.47 | 6.76 | 7.03 | 6.52 |
| 1992 | 6.93 | 6.74 | 6.70 | 8.31 | 6.88 | 6.90 | 0.00 | 8.05 | 0.00 |
| 1993 | 7.50 | 7.95 | 7.08 | 9.81 | 7.51 | 7.73 | 0.00 | 9.17 | 0.00 |
| 1994 | 7.48 | 7.59 | 6.98 | 10.54 | 8.43 | 8.74 | 0.00 | 9.79 | 0.00 |
| 1995 | 8.01 | 8.26 | 7.54 | 11.02 | 9.41 | 9.16 | 0.00 | 10.98 | 0.00 |
| 1996 | 7.92 | 8.23 | 7.44 | 11.53 | 9.52 | 9.56 | 0.00 | 11.02 | 0.00 |
| 1997 | 8.33 | 9.07 | 7.84 | 12.06 | 10.00 | 9.60 | 0.00 | 11.56 | 0.00 |
| 1998 | 8.23 | 9.07 | 7.69 | 12.57 | 10.28 | 10.38 | 0.00 | 11.50 | 0.00 |
| 1999 | 7.79 | 8.15 | 7.36 | 12.74 | 10.28 | 9.75 | 0.00 | 11.57 | 0.00 |
| 2000 | 7.99 | 8.78 | 7.54 | 13.50 | 10.72 | 9.91 | 0.00 | 12.18 | 0.00 |
| 2001 | 8.13 | 9.01 | 7.73 | 12.75 | 10.26 | 9.68 | 0.00 | 12.05 | 0.00 |
| 2002 | 9.18 | 9.21 | 8.96 | 12.90 | 10.44 | 9.64 | 0.00 | 12.61 | 0.00 |
| 2003 | 9.09 | 9.18 | 8.87 | 13.36 | 10.71 | 9.37 | 0.00 | 12.67 | 0.00 |

Definitions and footnotes are included in the appended Technical Notes.

Table 1.7
OTS-Regulated Thrift Institutions: Profile by Asset Size Groups, 1988 - 2003
(Dollars in Millions)

| Assets Less Than \$100 Million | | | | | |
|--------------------------------|------------|-------------|---------------|---------------------|-------------------|
| End of Year | Number (#) | Assets (\$) | Deposits (\$) | Equity Capital (\$) | Earnings (\$Year) |
| 1988 | 1,472 | 71,069 | 64,239 | 1,855 | (984) |
| 1989 | 1,310 | 63,146 | 55,965 | 4,048 | (96) |
| 1990 | 1,190 | 57,591 | 51,092 | 4,127 | 26 |
| 1991 | 1,047 | 51,558 | 45,698 | 3,993 | 227 |
| 1992 | 938 | 46,714 | 40,982 | 3,929 | 430 |
| 1993 | 832 | 42,296 | 36,480 | 3,899 | 439 |
| 1994 | 762 | 38,195 | 32,083 | 3,767 | 308 |
| 1995 | 686 | 35,136 | 29,500 | 3,748 | 247 |
| 1996 | 627 | 32,365 | 26,469 | 3,670 | 138 |
| 1996 Adj | | | | | 244 |
| 1997 | 560 | 29,230 | 23,672 | 3,519 | 268 |
| 1998 | 519 | 26,699 | 21,315 | 3,345 | 210 |
| 1999 | 486 | 24,338 | 18,978 | 3,160 | 166 |
| 2000 | 465 | 22,789 | 17,296 | 3,128 | 142 |
| 2001 | 430 | 21,811 | 17,047 | 2,830 | 136 |
| 2002 | 387 | 20,158 | 15,854 | 2,631 | 198 |
| 2003 | 358 | 18,734 | 14,557 | 2,595 | 221 |

| Assets From \$500 Million To Less Than \$1 Billion | | | | | |
|--|------------|-------------|---------------|---------------------|-------------------|
| End of Year | Number (#) | Assets (\$) | Deposits (\$) | Equity Capital (\$) | Earnings (\$Year) |
| 1988 | 180 | 125,795 | 101,508 | 2,646 | (2,690) |
| 1989 | 161 | 111,437 | 88,133 | 5,449 | (516) |
| 1990 | 137 | 95,552 | 78,363 | 5,183 | (247) |
| 1991 | 125 | 86,777 | 72,092 | 5,135 | 260 |
| 1992 | 114 | 78,837 | 64,717 | 5,587 | 674 |
| 1993 | 104 | 70,922 | 55,522 | 5,780 | 571 |
| 1994 | 102 | 69,447 | 52,181 | 5,769 | 464 |
| 1995 | 101 | 69,033 | 50,709 | 6,265 | 494 |
| 1996 | 92 | 63,331 | 46,721 | 5,895 | 393 |
| 1996 Adj | | | | | 574 |
| 1997 | 80 | 55,142 | 40,318 | 5,493 | 512 |
| 1998 | 71 | 49,982 | 35,244 | 4,980 | 454 |
| 1999 | 73 | 50,507 | 34,991 | 4,617 | 446 |
| 2000 | 67 | 47,525 | 34,205 | 4,560 | 330 |
| 2001 | 76 | 53,328 | 38,560 | 5,128 | 429 |
| 2002 | 80 | 57,081 | 39,858 | 5,968 | 597 |
| 2003 | 79 | 55,738 | 39,177 | 5,650 | 555 |

| Assets From \$100 Million To Less Than \$250 Million | | | | | |
|--|------------|-------------|---------------|---------------------|-------------------|
| End of Year | Number (#) | Assets (\$) | Deposits (\$) | Equity Capital (\$) | Earnings (\$Year) |
| 1988 | 730 | 115,781 | 101,672 | 2,897 | (1,984) |
| 1989 | 645 | 103,579 | 90,015 | 5,453 | (202) |
| 1990 | 588 | 93,482 | 82,603 | 5,720 | (2) |
| 1991 | 546 | 85,485 | 75,260 | 5,813 | 345 |
| 1992 | 474 | 74,643 | 64,714 | 5,762 | 696 |
| 1993 | 419 | 66,442 | 56,019 | 5,783 | 757 |
| 1994 | 388 | 61,401 | 50,343 | 5,841 | 514 |
| 1995 | 371 | 59,456 | 48,802 | 6,001 | 488 |
| 1996 | 341 | 54,865 | 43,413 | 5,638 | 277 |
| 1996 Adj | | | | | 457 |
| 1997 | 320 | 51,142 | 40,710 | 5,525 | 470 |
| 1998 | 321 | 52,589 | 41,658 | 5,675 | 441 |
| 1999 | 316 | 51,048 | 38,613 | 5,433 | 408 |
| 2000 | 297 | 48,397 | 36,454 | 5,299 | 349 |
| 2001 | 281 | 45,816 | 35,007 | 5,020 | 322 |
| 2002 | 264 | 42,639 | 32,818 | 4,679 | 131 |
| 2003 | 262 | 42,556 | 32,624 | 4,696 | 347 |

| Assets From \$1 Billion To Less Than \$5 Billion | | | | | |
|--|------------|-------------|---------------|---------------------|-------------------|
| End of Year | Number (#) | Assets (\$) | Deposits (\$) | Equity Capital (\$) | Earnings (\$Year) |
| 1988 | 204 | 433,935 | 308,232 | 14,312 | (6,025) |
| 1989 | 181 | 391,879 | 285,159 | 15,230 | (2,517) |
| 1990 | 158 | 334,220 | 249,874 | 15,267 | (1,888) |
| 1991 | 133 | 281,620 | 218,517 | 16,084 | 550 |
| 1992 | 112 | 241,334 | 182,520 | 16,690 | 1,650 |
| 1993 | 100 | 219,769 | 157,539 | 16,269 | 1,235 |
| 1994 | 88 | 202,497 | 137,680 | 15,771 | 1,452 |
| 1995 | 87 | 189,218 | 135,149 | 15,555 | 1,231 |
| 1996 | 81 | 161,519 | 109,858 | 12,702 | 1,176 |
| 1996 Adj | | | | | 1,577 |
| 1997 | 83 | 160,855 | 104,338 | 13,644 | 1,693 |
| 1998 | 72 | 140,375 | 89,932 | 12,470 | 1,328 |
| 1999 | 74 | 149,597 | 92,185 | 12,263 | 1,541 |
| 2000 | 70 | 134,247 | 86,982 | 11,368 | 1,147 |
| 2001 | 63 | 116,741 | 76,623 | 10,468 | 815 |
| 2002 | 70 | 135,294 | 92,959 | 12,367 | 1,267 |
| 2003 | 72 | 140,422 | 93,045 | 13,480 | 1,686 |

| Assets From \$250 Million To Less Than \$500 Million | | | | | |
|--|------------|-------------|---------------|---------------------|-------------------|
| End of Year | Number (#) | Assets (\$) | Deposits (\$) | Equity Capital (\$) | Earnings (\$Year) |
| 1988 | 336 | 115,809 | 96,681 | 3,972 | (1,702) |
| 1989 | 283 | 96,658 | 81,235 | 5,236 | (162) |
| 1990 | 257 | 88,172 | 74,855 | 5,457 | (113) |
| 1991 | 235 | 80,717 | 68,989 | 5,465 | 371 |
| 1992 | 211 | 74,564 | 63,064 | 5,561 | 654 |
| 1993 | 191 | 68,000 | 56,067 | 5,617 | 729 |
| 1994 | 178 | 61,949 | 47,961 | 5,375 | 511 |
| 1995 | 167 | 58,002 | 45,330 | 5,533 | 446 |
| 1996 | 162 | 56,084 | 43,173 | 5,316 | 305 |
| 1996 Adj | | | | | 471 |
| 1997 | 143 | 50,119 | 38,232 | 4,911 | 491 |
| 1998 | 136 | 48,122 | 36,298 | 4,909 | 446 |
| 1999 | 128 | 44,649 | 32,456 | 4,388 | 343 |
| 2000 | 138 | 48,248 | 34,961 | 4,787 | 284 |
| 2001 | 136 | 47,144 | 34,594 | 4,774 | 328 |
| 2002 | 142 | 49,510 | 37,203 | 5,056 | 307 |
| 2003 | 123 | 43,449 | 33,242 | 4,434 | 401 |

| Assets of \$5 Billion or Greater | | | | | |
|----------------------------------|------------|-------------|---------------|---------------------|-------------------|
| End of Year | Number (#) | Assets (\$) | Deposits (\$) | Equity Capital (\$) | Earnings (\$Year) |
| 1988 | 47 | 506,454 | 328,753 | 22,163 | 122 |
| 1989 | 36 | 420,207 | 283,140 | 16,721 | (3,290) |
| 1990 | 29 | 360,148 | 255,642 | 15,949 | (1,593) |
| 1991 | 24 | 309,139 | 235,197 | 16,671 | (558) |
| 1992 | 22 | 290,569 | 217,728 | 18,336 | 999 |
| 1993 | 23 | 307,346 | 219,191 | 20,778 | 1,186 |
| 1994 | 25 | 340,580 | 226,026 | 21,383 | 1,026 |
| 1995 | 25 | 360,137 | 225,541 | 24,642 | 2,454 |
| 1996 | 31 | 401,204 | 250,276 | 27,722 | 2,461 |
| 1996 Adj | | | | | 3,479 |
| 1997 | 29 | 430,090 | 260,504 | 31,506 | 3,019 |
| 1998 | 26 | 499,846 | 274,332 | 35,945 | 4,702 |
| 1999 | 26 | 543,468 | 287,725 | 37,445 | 5,336 |
| 2000 | 31 | 627,340 | 319,515 | 45,253 | 5,763 |
| 2001 | 33 | 692,874 | 353,607 | 51,245 | 8,172 |
| 2002 | 31 | 707,883 | 375,468 | 61,939 | 9,337 |
| 2003 | 34 | 791,731 | 637,377 | 99,868 | 10,536 |

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

Table 1.8
Number of Federally Insured Thrift Institutions by Insurance Fund, 1980 - 2003

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

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

Table 1.8.1
Percentage of Federally Insured Thrift Institutions by Insurance Fund, 1980 - 2003

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

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

Definitions and footnotes are included in the appended Technical Notes.

Table 1.9
Assets of Federally Insured Thrift Institutions by Insurance Fund, 1980 - 2003
(Dollars in millions)

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

| End of Year | Thrift Institutions (\$) | BIF-Insured | | | SAIF-Insured | | |
|-------------|--------------------------|-------------|---------------------|--------------------|--------------|---------------------|--------------------|
| | | Total (\$) | FDIC-Regulated (\$) | OTS-Regulated (\$) | Total (\$) | FDIC-Regulated (\$) | OTS-Regulated (\$) |
| 1989 | 1,427,512 | 240,606 | 240,606 | 39,389 | 1,147,517 | 0 | 1,147,517 |
| 1990 | 1,259,178 | 227,684 | 227,684 | 31,313 | 1,000,180 | 2,328 | 997,852 |
| 1991 | 1,113,002 | 211,366 | 211,366 | 25,951 | 875,685 | 6,340 | 869,345 |
| 1992 | 1,030,216 | 197,900 | 197,900 | 16,942 | 815,374 | 25,654 | 789,720 |
| 1993 | 1,000,889 | 188,400 | 188,400 | 71,302 | 741,187 | 37,714 | 703,473 |
| 1994 | 1,008,644 | 184,754 | 184,754 | 73,529 | 750,361 | 49,821 | 700,540 |
| 1995 | 1,025,741 | 203,931 | 203,931 | 99,269 | 722,541 | 50,828 | 671,713 |
| 1996 | 1,028,192 | 315,768 | 203,312 | 112,456 | 712,425 | 55,514 | 656,911 |
| 1997 | 1,026,186 | 323,813 | 191,149 | 132,674 | 702,374 | 58,421 | 643,953 |
| 1998 | 1,087,684 | 330,696 | 214,412 | 116,284 | 756,988 | 56,058 | 700,930 |
| 1999 | 1,148,934 | 329,587 | 224,315 | 105,272 | 819,147 | 61,026 | 758,121 |
| 2000 | 1,222,635 | 357,961 | 230,521 | 127,440 | 864,674 | 58,142 | 806,532 |
| 2001 | 1,299,099 | 252,927 | 252,927 | 140,451 | 906,083 | 58,571 | 847,512 |
| 2002 | 1,358,961 | 420,197 | 291,613 | 128,585 | 938,764 | 62,816 | 875,948 |
| 2003 | 1,474,288 | 473,551 | 315,971 | 157,580 | 1,000,737 | 65,687 | 935,050 |

Table 1.9.1
Percentage of Federally Insured Thrift Industry Assets by Insurance Fund, 1980 - 2003

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

| End of Year | Thrift Institutions (%) | BIF-Insured | | | SAIF-Insured | | |
|-------------|-------------------------|-------------|--------------------|-------------------|--------------|--------------------|-------------------|
| | | Total (%) | FDIC-Regulated (%) | OTS-Regulated (%) | Total (%) | FDIC-Regulated (%) | OTS-Regulated (%) |
| 1989 | 100.00 | 16.85 | 16.85 | 2.76 | 80.39 | 0.00 | 80.39 |
| 1990 | 100.00 | 18.08 | 18.08 | 2.49 | 79.43 | 0.18 | 79.25 |
| 1991 | 100.00 | 18.99 | 18.99 | 2.33 | 78.68 | 0.57 | 78.11 |
| 1992 | 100.00 | 19.21 | 19.21 | 1.64 | 79.15 | 2.49 | 76.66 |
| 1993 | 100.00 | 18.82 | 18.82 | 7.12 | 74.05 | 3.77 | 70.28 |
| 1994 | 100.00 | 18.32 | 18.32 | 7.29 | 74.39 | 4.94 | 69.45 |
| 1995 | 100.00 | 19.88 | 19.88 | 9.68 | 70.44 | 4.96 | 65.49 |
| 1996 | 100.00 | 30.71 | 19.77 | 10.94 | 69.29 | 5.40 | 63.89 |
| 1997 | 100.00 | 31.56 | 18.63 | 12.93 | 68.45 | 5.69 | 62.75 |
| 1998 | 100.00 | 30.40 | 19.71 | 10.69 | 69.60 | 5.15 | 64.44 |
| 1999 | 100.00 | 28.69 | 19.52 | 9.16 | 71.30 | 5.31 | 65.98 |
| 2000 | 100.00 | 29.28 | 18.86 | 10.42 | 70.72 | 4.75 | 65.97 |
| 2001 | 100.00 | 19.47 | 19.47 | 10.81 | 69.75 | 4.51 | 65.24 |
| 2002 | 100.00 | 30.92 | 21.46 | 9.46 | 69.08 | 4.62 | 64.46 |
| 2003 | 100.00 | 32.12 | 21.43 | 10.69 | 67.88 | 4.46 | 63.42 |

Definitions and footnotes are included in the appended Technical Notes.

Table 1.10
OTS-Regulated Thrift Industry Profile, 1962 - 2003
(Dollars in Millions)

| Year | Thrifts (#) | Assets (\$) | Deposits (\$) | Equity Capital (\$) | Earnings (\$Year) |
|----------|----------------|----------------|------------------|------------------------|----------------------|
| 1962 | 4,322 | 89,545 | 76,743 | 6,305 | 817 |
| 1963 | 4,419 | 103,154 | 87,526 | 6,986 | 672 |
| 1964 | 4,463 | 114,652 | 97,861 | 7,705 | 788 |
| 1965 | 4,508 | 124,576 | 106,103 | 8,553 | 785 |
| 1966 | 4,510 | 129,045 | 109,772 | 8,957 | 609 |
| 1967 | 4,487 | 138,489 | 120,184 | 9,411 | 595 |
| 1968 | 4,470 | 147,736 | 127,244 | 10,173 | 846 |
| 1969 | 4,438 | 156,788 | 130,995 | 11,072 | 1,013 |
| 1970 | 4,365 | 170,645 | 141,703 | 11,820 | 925 |
| 1971 | 4,271 | 199,984 | 169,045 | 12,985 | 1,314 |
| 1972 | 4,191 | 236,349 | 200,970 | 14,526 | 1,687 |
| 1973 | 4,163 | 264,797 | 220,893 | 16,509 | 1,897 |
| 1974 | 4,141 | 288,223 | 236,689 | 17,868 | 1,483 |
| 1975 | 4,078 | 330,259 | 278,774 | 19,175 | 1,448 |
| 1976 | 4,044 | 383,172 | 328,214 | 21,372 | 2,250 |
| 1977 | 4,065 | 449,997 | 378,782 | 24,525 | 3,198 |
| 1978 | 4,048 | 497,287 | 420,382 | 28,121 | 3,920 |
| 1979 | 4,038 | 554,358 | 459,501 | 31,599 | 3,613 |
| 1980 | 3,993 | 603,777 | 498,701 | 32,353 | 781 |
| 1981 | 3,751 | 639,821 | 512,270 | 27,034 | (4,631) |
| 1982 | 3,287 | 686,225 | 549,957 | 25,567 | (4,142) |
| 1983 | 3,146 | 813,770 | 667,268 | 32,980 | 1,945 |
| 1984 | 3,160 | 1,012,969 | 822,726 | 27,910 | 994 |
| 1985 | 3,274 | 1,109,789 | 883,726 | 35,170 | 4,010 |
| 1986 | 3,247 | 1,208,408 | 929,958 | 41,510 | 610 |
| 1987 | 3,169 | 1,288,981 | 963,341 | 37,135 | (7,407) |
| 1988 | 2,969 | 1,368,843 | 1,001,085 | 47,845 | (13,263) |
| 1989 | 2,616 | 1,186,906 | 883,647 | 52,137 | (6,783) |
| 1990 | 2,359 | 1,029,165 | 792,429 | 51,703 | (3,817) |
| 1991 | 2,110 | 895,296 | 715,753 | 53,161 | 1,195 |
| 1992 | 1,871 | 806,662 | 633,725 | 55,865 | 5,103 |
| 1993 | 1,669 | 774,775 | 580,818 | 58,126 | 4,917 |
| 1994 | 1,543 | 774,069 | 546,274 | 57,906 | 4,275 |
| 1995 | 1,437 | 770,982 | 535,031 | 61,744 | 5,360 |
| 1996 | 1,334 | 769,367 | 519,940 | 60,942 | 4,740 |
| 1996 Adj | | | | | 6,802 |
| 1997 | 1,215 | 776,577 | 507,774 | 64,598 | 6,413 |
| 1998 | 1,145 | 817,612 | 498,778 | 67,323 | 7,569 |
| 1999 | 1,103 | 863,606 | 504,947 | 67,305 | 8,228 |
| 2000 | 1,068 | 928,290 | 529,413 | 74,170 | 8,014 |
| 2001 | 1,019 | 977,715 | 555,437 | 79,464 | 10,202 |
| 2002 | 974 | 1,004,532 | 593,587 | 92,217 | 11,837 |
| 2003 | 928 | 1,092,630 | 636,630 | 99,364 | 13,746 |

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

Table 1.11
Deposits at OTS-Regulated Thrift Institutions, 1962-2003
(Dollars in Millions)

| Year | Thrifts (#) | Total Deposits | | Deposits \$100,000 or Less | | | Deposits Greater Than \$100,000 | | |
|------|-------------|----------------|----------------|----------------------------|------------------|----------------|---------------------------------|------------------|----------------|
| | | (\$) | % Total Assets | (\$) | % Total Deposits | % Total Assets | (\$) | % Total Deposits | % Total Assets |
| 1962 | 4,332 | 76,743 | 85.70 | 72,535 | 94.52 | 81.00 | 4,208 | 5.48 | 4.70 |
| 1963 | 4,419 | 87,526 | 84.85 | 82,048 | 93.74 | 79.54 | 5,478 | 6.26 | 5.31 |
| 1964 | 4,463 | 97,861 | 85.35 | 92,870 | 94.90 | 81.00 | 4,991 | 5.10 | 4.35 |
| 1965 | 4,508 | 106,103 | 85.17 | 99,052 | 93.35 | 79.51 | 7,051 | 6.65 | 5.66 |
| 1966 | 4,510 | 109,772 | 85.06 | 106,955 | 97.43 | 82.88 | 2,817 | 2.57 | 2.18 |
| 1967 | 4,487 | 120,184 | 86.78 | 116,562 | 96.99 | 84.17 | 3,622 | 3.01 | 2.62 |
| 1968 | 4,470 | 127,244 | 86.13 | 123,184 | 96.81 | 83.38 | 4,060 | 3.19 | 2.75 |
| 1969 | 4,438 | 130,995 | 83.55 | 128,883 | 98.39 | 82.20 | 2,112 | 1.61 | 1.35 |
| 1970 | 4,365 | 141,703 | 83.04 | 137,146 | 96.78 | 80.37 | 4,557 | 3.22 | 2.67 |
| 1971 | 4,271 | 169,045 | 84.53 | 163,450 | 96.69 | 81.73 | 5,595 | 3.31 | 2.80 |
| 1972 | 4,191 | 200,970 | 85.03 | 190,942 | 95.01 | 80.79 | 10,028 | 4.99 | 4.24 |
| 1973 | 4,163 | 220,893 | 83.42 | 209,979 | 95.06 | 79.30 | 10,914 | 4.94 | 4.12 |
| 1974 | 4,141 | 236,689 | 82.12 | 232,336 | 98.16 | 80.61 | 4,353 | 1.84 | 1.51 |
| 1975 | 4,078 | 278,774 | 84.41 | 271,451 | 97.37 | 82.19 | 7,323 | 2.63 | 2.22 |
| 1976 | 4,044 | 328,214 | 85.66 | 316,700 | 96.49 | 82.65 | 11,514 | 3.51 | 3.00 |
| 1977 | 4,065 | 378,782 | 84.17 | 362,816 | 95.78 | 80.63 | 15,966 | 4.22 | 3.55 |
| 1978 | 4,048 | 420,382 | 84.54 | 406,216 | 96.63 | 81.69 | 14,166 | 3.37 | 2.85 |
| 1979 | 4,038 | 459,501 | 82.89 | 432,668 | 94.16 | 78.05 | 26,833 | 5.84 | 4.84 |
| 1980 | 3,993 | 498,701 | 82.60 | 459,034 | 92.05 | 76.03 | 39,667 | 7.95 | 6.57 |
| 1981 | 3,751 | 512,270 | 80.06 | 464,786 | 90.73 | 72.64 | 47,484 | 9.27 | 7.42 |
| 1982 | 3,287 | 549,957 | 80.14 | 494,455 | 89.91 | 72.05 | 55,502 | 10.09 | 8.09 |
| 1983 | 3,146 | 667,268 | 82.00 | 587,216 | 88.00 | 72.16 | 80,052 | 12.00 | 9.84 |
| 1984 | 3,160 | 822,726 | 81.22 | 706,130 | 85.83 | 69.71 | 116,596 | 14.17 | 11.51 |
| 1985 | 3,274 | 883,726 | 79.63 | 772,481 | 87.41 | 69.61 | 111,245 | 12.59 | 10.02 |
| 1986 | 3,247 | 929,958 | 76.96 | 809,831 | 87.08 | 67.02 | 120,127 | 12.92 | 9.94 |
| 1987 | 3,169 | 963,341 | 74.74 | 834,879 | 86.66 | 64.77 | 128,462 | 13.34 | 9.97 |
| 1988 | 2,969 | 1,001,085 | 73.13 | 867,014 | 86.61 | 63.34 | 134,071 | 13.39 | 9.79 |
| 1989 | 2,616 | 883,647 | 74.45 | 771,474 | 87.31 | 65.00 | 112,173 | 12.69 | 9.45 |
| 1990 | 2,359 | 792,429 | 77.00 | 706,670 | 89.18 | 68.66 | 85,759 | 10.82 | 8.33 |
| 1991 | 2,110 | 715,753 | 79.95 | 643,549 | 89.91 | 71.88 | 72,204 | 10.09 | 8.06 |
| 1992 | 1,871 | 633,725 | 78.56 | 567,459 | 89.54 | 70.35 | 66,266 | 10.46 | 8.21 |
| 1993 | 1,669 | 580,818 | 74.97 | 517,188 | 89.04 | 66.75 | 63,630 | 10.96 | 8.21 |
| 1994 | 1,543 | 546,274 | 70.57 | 485,568 | 88.89 | 62.73 | 60,706 | 11.11 | 7.84 |
| 1995 | 1,437 | 535,031 | 69.40 | 468,831 | 87.63 | 60.81 | 66,200 | 12.37 | 8.59 |
| 1996 | 1,334 | 519,940 | 67.58 | 448,921 | 86.34 | 58.35 | 71,019 | 13.66 | 9.23 |
| 1997 | 1,215 | 507,774 | 65.38 | 426,279 | 83.95 | 54.91 | 81,495 | 16.05 | 10.48 |
| 1998 | 1,145 | 498,778 | 61.01 | 403,507 | 80.90 | 49.35 | 95,272 | 19.10 | 11.66 |
| 1999 | 1,103 | 504,947 | 58.47 | 402,084 | 79.62 | 46.55 | 102,864 | 20.38 | 11.91 |
| 2000 | 1,068 | 529,413 | 57.02 | 409,464 | 77.34 | 44.10 | 119,949 | 22.66 | 12.92 |
| 2001 | 1,019 | 555,437 | 55.67 | 410,369 | 73.88 | 41.97 | 145,068 | 26.12 | 14.84 |
| 2002 | 974 | 593,587 | 59.09 | 406,699 | 68.52 | 40.49 | 186,888 | 31.48 | 18.60 |
| 2003 | 928 | 636,630 | 58.27 | 419,105 | 65.83 | 38.36 | 217,525 | 34.17 | 19.91 |

Definitions and footnotes are included in the appended Technical Notes.

Table 1.12
OTS-Regulated Mutual-to-Stock Conversion Applications Filed
and Mutual Holding Companies Issuances Of Stock, 1972-2003 ³

| Year | Mutual-to-Stock Conversion Applications * | | | | Mutual Holding Companies Issuances of Stock | |
|--------------|---|--------------|--------------|------------------------------------|---|------------------------------------|
| | Filed | Approved | Completed | | Number (#) | Amount of Stock Sold (\$ Millions) |
| | Number (#) | Number (#) | Number (#) | Amount of Stock Sold (\$ Millions) | | |
| 1972 - 1975 | 37 | 6 | 1 | 1 | | |
| 1976 | 29 | 15 | 13 | 51 | | |
| 1977 | 25 | 10 | 15 | 30 | | |
| 1978 | 21 | 4 | 5 | 14 | | |
| 1979 | 42 | 17 | 14 | 114 | | |
| 1980 | 51 | 46 | 17 | 141 | | |
| 1981 | 57 | 39 | 37 | 127 | | |
| 1982 | 35 | 34 | 31 | 123 | | |
| 1983 | 115 | 108 | 83 | 2,741 | | |
| 1984 | 88 | 100 | 96 | 715 | | |
| 1985 | 55 | 62 | 78 | 1,385 | | |
| 1986 | 154 | 113 | 86 | 2,482 | | |
| 1987 | 110 | 126 | 130 | 1,957 | | |
| 1988 | 80 | 89 | 98 | 767 | | |
| 1989 | 49 | 35 | 35 | 351 | | |
| 1990 | 94 | 71 | 69 | 774 | | |
| 1991 | 74 | 75 | 69 | 955 | 1 | 3 |
| 1992 | 85 | 89 | 91 | 1,092 | 9 | 67 |
| 1993 | 80 | 77 | 77 | 2,226 | 10 | 59 |
| 1994 | 83 | 78 | 65 | 2,480 | 16 | 197 |
| 1995 | 57 | 59 | 75 | 1,994 | 4 | 63 |
| 1996 | 43 | 54 | 54 | 1,635 | 2 | 21 |
| 1997 | 50 | 38 | 37 | 1,337 | 3 | 22 |
| 1998 | 27 | 39 | 38 | 2,120 | 9 | 142 |
| 1999 | 10 | 10 | 12 | 197 | 5 | 447 |
| 2000 | 9 | 9 | 10 | 299 | 3 | 70 |
| 2001 | 9 | 8 | 8 | 161 | 2 | 51 |
| 2002 | 14 | 14 | 9 | 788 | 4 | 94 |
| 2003 | 15 | 9 | 11 | 1,013 | 3 | 140 |
| TOTAL | 1,598 | 1,434 | 1,364 | 28,070 | 71 | 1,376 |

Definitions and footnotes are included in the appended Technical Notes.

* Of the 1,598 applications filed only 1,434 were approved because nine applicants failed to complete their applications and 150 applicants withdrew their applications. Five applications were in process at the close of 2003.

Of the 1,434 approved applications only 1,364 applicants issued stock. Sixty-seven never sold any stock.

Three applications approved in 2003 completed the sale of stock in 2004.

Table 2.1
Assets and Liabilities of OTS-Regulated Thrift Industry, 2001 - 2003

| | Dec 2003 | | Dec 2002 | | Dec 2001 | | Growth Rates | |
|-----------------------------------|----------|-------|----------|-------|----------|-------|--------------|---------|
| | \$ Bil | % TA | \$ Bil | % TA | \$ Bil | % TA | Dec '03 | Dec '02 |
| | | | | | | | Dec '02 | Dec '01 |
| | | | | | | | % | % |
| Total Assets | 1,092.6 | 100.0 | 1,004.5 | 100.0 | 977.7 | 100.0 | 8.8 | 2.7 |
| Total Loans | 780.8 | 71.5 | 693.2 | 69.0 | 673.6 | 68.9 | 12.6 | 2.9 |
| 1-4 Family Mortgage Loans | 540.3 | 49.5 | 479.7 | 47.8 | 465.3 | 47.6 | 12.6 | 3.1 |
| Construction & Land Loans | 30.0 | 2.7 | 28.3 | 2.8 | 29.0 | 3.0 | 5.9 | (2.3) |
| Multifamily Loans | 53.7 | 4.9 | 48.1 | 4.8 | 45.4 | 4.6 | 11.8 | 5.8 |
| Nonresidential Loans | 46.8 | 4.3 | 43.8 | 4.4 | 39.3 | 4.0 | 6.9 | 11.3 |
| Commercial Loans / Small Business | 39.2 | 3.6 | 29.9 | 3.0 | 29.4 | 3.0 | 31.1 | 1.7 |
| Consumer Loans | 70.8 | 6.5 | 63.4 | 6.3 | 65.2 | 6.7 | 11.7 | (2.8) |
| Mortgage Pool Securities | 91.9 | 8.4 | 89.8 | 8.9 | 92.4 | 9.5 | 2.3 | (2.8) |
| Investment Securities | 129.9 | 11.9 | 129.3 | 12.9 | 135.7 | 13.9 | 0.5 | (4.7) |
| Mortgage Derivatives | 44.8 | 4.1 | 53.6 | 5.3 | 54.3 | 5.6 | (16.5) | (1.2) |
| Total Liabilities and Capital | 1,092.6 | 100.0 | 1,004.5 | 100.0 | 977.7 | 100.0 | 8.8 | 2.7 |
| Total Liabilities | 993.2 | 90.9 | 912.3 | 90.8 | 898.2 | 91.9 | 8.9 | 1.6 |
| Total Deposits | 636.6 | 58.3 | 593.6 | 59.1 | 555.5 | 56.8 | 7.2 | 6.9 |
| Deposits Less than \$100,000 | 419.1 | 38.4 | 406.7 | 40.5 | 410.4 | 42.0 | 3.0 | (0.9) |
| Deposits Greater than \$100,000 | 217.5 | 19.9 | 186.9 | 18.6 | 145.1 | 14.8 | 16.4 | 28.8 |
| Escrows | 25.4 | 2.3 | 38.3 | 3.8 | 23.9 | 2.4 | (33.6) | 60.3 |
| FHLBank Advances | 189.7 | 17.4 | 171.4 | 17.1 | 207.5 | 21.2 | 10.7 | (17.4) |
| Other Borrowings | 123.7 | 11.3 | 85.8 | 8.5 | 95.3 | 9.7 | 44.2 | (10.0) |
| Other Liabilities | 17.8 | 1.6 | 23.3 | 2.3 | 16.1 | 1.6 | (23.8) | 44.7 |
| Equity Capital | 99.4 | 9.1 | 92.2 | 9.2 | 79.5 | 8.1 | 7.8 | 16.0 |

Table 2.2
Balance Sheet Composition of Federally Insured Thrift Industry, 1988 - 2003

Assets
(Dollars in Millions)

| End of Year | Cash and Invest. Securities (\$) | Mortgage-Backed Securities (\$) | 1-4 Family Loans (\$) | Multi-Family Loans (\$) | Construction and Land Development (\$) | Non-Residential Loans (\$) | Consumer Loans (\$) | Commercial Loans (\$) | Real Estate Owned (\$) | Other Assets (\$) | Total Assets (\$) |
|-------------|----------------------------------|---------------------------------|-----------------------|-------------------------|--|----------------------------|---------------------|-----------------------|------------------------|-------------------|-------------------|
| 1988 | 227,749 | 229,166 | 625,568 | 92,083 | 88,164 | 116,999 | 68,121 | 44,920 | 33,155 | 80,564 | 1,606,489 |
| 1989 | 190,838 | 189,577 | 592,339 | 83,832 | 65,907 | 104,825 | 58,293 | 40,731 | 27,294 | 73,876 | 1,427,512 |
| 1990 | 156,624 | 168,774 | 544,269 | 77,448 | 44,403 | 89,598 | 47,945 | 31,258 | 27,822 | 71,037 | 1,259,178 |
| 1991 | 135,468 | 153,927 | 506,432 | 70,586 | 26,571 | 74,495 | 40,694 | 22,930 | 22,209 | 59,690 | 1,113,002 |
| 1992 | 147,929 | 154,421 | 469,251 | 66,109 | 19,441 | 61,295 | 36,638 | 12,038 | 15,870 | 47,224 | 1,030,216 |
| 1993 | 143,666 | 163,362 | 455,760 | 64,283 | 19,026 | 56,367 | 37,568 | 9,825 | 8,420 | 42,612 | 1,000,889 |
| 1994 | 142,738 | 172,713 | 467,898 | 62,671 | 20,024 | 52,332 | 38,577 | 9,894 | 4,832 | 36,965 | 1,008,644 |
| 1995 | 110,907 | 215,660 | 477,711 | 59,921 | 21,723 | 50,623 | 40,421 | 12,215 | 3,475 | 33,085 | 1,025,741 |
| 1996 | 82,819 | 193,079 | 502,169 | 59,530 | 25,429 | 50,186 | 44,939 | 14,848 | 2,413 | 52,780 | 1,028,192 |
| 1997 | 101,759 | 180,601 | 506,980 | 57,612 | 19,758 | 47,509 | 47,677 | 16,209 | 2,084 | 45,997 | 1,026,186 |
| 1998 | 92,300 | 207,061 | 518,055 | 54,469 | 23,370 | 47,840 | 52,581 | 21,040 | 1,578 | 69,390 | 1,087,684 |
| 1999 | 98,271 | 221,723 | 530,225 | 55,591 | 29,073 | 53,418 | 62,099 | 26,534 | 1,125 | 70,875 | 1,148,934 |
| 2000 | 97,724 | 213,826 | 574,341 | 56,797 | 34,832 | 59,765 | 65,286 | 34,420 | 1,003 | 84,641 | 1,222,635 |
| 2001 | 123,721 | 196,512 | 597,867 | 58,990 | 38,397 | 63,140 | 69,421 | 36,754 | 1,050 | 113,157 | 1,299,009 |
| 2002 | 156,662 | 209,660 | 608,993 | 63,065 | 37,437 | 71,884 | 68,704 | 42,228 | 1,516 | 98,812 | 1,358,961 |
| 2003 | 167,882 | 206,389 | 678,349 | 71,989 | 40,703 | 79,713 | 77,860 | 52,169 | 1,501 | 97,734 | 1,474,288 |

Liabilities and Equity
(Dollars in Millions)

| End of Year | Total Deposits (\$) | FHLB Advances (\$) | Other Borrowings (\$) | Other Liabilities (\$) | Total Liabilities (\$) | Equity Capital (\$) | Total Liabil. and Equity (\$) | Number of Thrifts (#) |
|-------------|---------------------|--------------------|-----------------------|------------------------|------------------------|---------------------|-------------------------------|-----------------------|
| 1988 | 1,193,134 | 138,326 | 184,410 | 24,621 | 1,540,491 | 65,997 | 1,606,489 | 3,438 |
| 1989 | 1,081,417 | 116,676 | 137,158 | 22,890 | 1,358,141 | 69,371 | 1,427,512 | 3,087 |
| 1990 | 987,142 | 93,396 | 94,515 | 16,590 | 1,191,643 | 67,535 | 1,259,178 | 2,815 |
| 1991 | 906,681 | 66,483 | 57,951 | 13,259 | 1,044,374 | 68,628 | 1,113,002 | 2,561 |
| 1992 | 828,353 | 64,058 | 52,429 | 11,025 | 955,865 | 74,351 | 1,030,216 | 2,390 |
| 1993 | 774,144 | 76,035 | 60,514 | 11,774 | 922,467 | 78,422 | 1,000,889 | 2,262 |
| 1994 | 737,143 | 88,861 | 91,915 | 10,679 | 928,598 | 80,046 | 1,008,644 | 2,152 |
| 1995 | 741,892 | 95,912 | 89,183 | 12,691 | 939,678 | 86,063 | 1,025,741 | 2,030 |
| 1996 | 727,994 | 103,095 | 100,232 | 11,061 | 942,382 | 85,810 | 1,028,192 | 1,924 |
| 1997 | 704,115 | 118,620 | 100,572 | 13,483 | 936,790 | 89,396 | 1,026,186 | 1,779 |
| 1998 | 704,531 | 143,081 | 127,306 | 18,339 | 993,257 | 94,427 | 1,087,684 | 1,687 |
| 1999 | 707,097 | 231,449 | 95,770 | 19,659 | 1,053,975 | 94,959 | 1,148,934 | 1,640 |
| 2000 | 738,234 | 261,495 | 98,250 | 21,098 | 1,119,077 | 103,558 | 1,222,635 | 1,590 |
| 2001 | 797,822 | 254,271 | 111,140 | 26,158 | 1,189,391 | 109,618 | 1,299,009 | 1,532 |
| 2002 | 878,655 | 216,445 | 107,542 | 27,707 | 1,230,349 | 128,612 | 1,358,961 | 1,467 |
| 2003 | 925,423 | 234,345 | 153,709 | 22,067 | 1,335,543 | 138,745 | 1,474,288 | 1,413 |

Definitions and footnotes are included in the appended Technical Notes.

**Table 2.2.1
Balance Sheet Percentage Composition of Federally-Insured Thrift Industry, 1988 - 2003**

Assets

| End of Year | Cash and Invest. Securities (%) | Mortgage-Backed Securities (%) | 1-4 Family Loans (%) | Multi-Family Loans (%) | Construction and Land Development (%) | Non-Residential Loans (%) | Consumer Loans (%) | Commercial Loans (%) | Real Estate Owned (%) | Other Assets (%) | Total Assets (%) |
|-------------|---------------------------------|--------------------------------|----------------------|------------------------|---------------------------------------|---------------------------|--------------------|----------------------|-----------------------|------------------|------------------|
| 1988 | 14.18 | 14.27 | 38.94 | 5.73 | 5.49 | 7.28 | 4.24 | 2.80 | 2.06 | 5.01 | 100.00 |
| 1989 | 13.37 | 13.28 | 41.49 | 5.87 | 4.62 | 7.34 | 4.08 | 2.85 | 1.91 | 5.18 | 100.00 |
| 1990 | 12.44 | 13.40 | 43.22 | 6.15 | 3.53 | 7.12 | 3.81 | 2.48 | 2.21 | 5.64 | 100.00 |
| 1991 | 12.17 | 13.83 | 45.50 | 6.34 | 2.39 | 6.69 | 3.66 | 2.06 | 2.00 | 5.36 | 100.00 |
| 1992 | 14.36 | 14.99 | 45.55 | 6.42 | 1.89 | 5.95 | 3.56 | 1.17 | 1.54 | 4.58 | 100.00 |
| 1993 | 14.35 | 16.32 | 45.54 | 6.42 | 1.90 | 5.63 | 3.75 | 0.98 | 0.84 | 4.26 | 100.00 |
| 1994 | 14.15 | 17.12 | 46.39 | 6.21 | 1.99 | 5.19 | 3.82 | 0.98 | 0.48 | 3.66 | 100.00 |
| 1995 | 10.81 | 21.02 | 46.57 | 5.84 | 2.12 | 4.94 | 3.94 | 1.19 | 0.34 | 3.23 | 100.00 |
| 1996 | 8.05 | 18.78 | 48.84 | 5.79 | 2.47 | 4.88 | 4.37 | 1.44 | 0.23 | 5.13 | 100.00 |
| 1997 | 9.92 | 17.60 | 49.40 | 5.61 | 1.93 | 4.63 | 4.65 | 1.58 | 0.20 | 4.48 | 100.00 |
| 1998 | 8.49 | 19.04 | 47.63 | 5.01 | 2.15 | 4.40 | 4.83 | 1.93 | 0.15 | 6.38 | 100.00 |
| 1999 | 8.55 | 19.30 | 46.15 | 4.84 | 2.53 | 4.65 | 5.40 | 2.31 | 0.10 | 6.17 | 100.00 |
| 2000 | 7.99 | 17.49 | 46.98 | 4.65 | 2.85 | 4.89 | 5.34 | 2.82 | 0.08 | 6.92 | 100.00 |
| 2001 | 9.52 | 15.13 | 46.02 | 4.54 | 2.96 | 4.86 | 5.34 | 2.83 | 0.08 | 8.71 | 100.00 |
| 2002 | 11.53 | 15.43 | 44.81 | 4.64 | 2.75 | 5.29 | 5.06 | 3.11 | 0.11 | 7.27 | 100.00 |
| 2003 | 11.39 | 14.00 | 46.01 | 4.88 | 2.76 | 5.41 | 5.28 | 3.54 | 0.10 | 6.63 | 100.00 |

Liabilities and Equity

| End of Year | Total Deposits (%) | FHLB Advances (%) | Other Borrowings (%) | Other Liabilities (%) | Total Liabilities (%) | Equity Capital (%) | Total Liabil. and Equity (%) | Number of Thrifts (#) |
|-------------|--------------------|-------------------|----------------------|-----------------------|-----------------------|--------------------|------------------------------|-----------------------|
| 1988 | 75.75 | 8.06 | 11.18 | 1.44 | 96.42 | 3.58 | 100.00 | 3,438 |
| 1989 | 74.27 | 8.61 | 11.48 | 1.53 | 95.89 | 4.11 | 100.00 | 3,087 |
| 1990 | 75.76 | 8.17 | 9.61 | 1.60 | 95.14 | 4.86 | 100.00 | 2,815 |
| 1991 | 78.40 | 7.42 | 7.51 | 1.32 | 94.64 | 5.36 | 100.00 | 2,561 |
| 1992 | 81.46 | 5.97 | 5.21 | 1.19 | 93.83 | 6.17 | 100.00 | 2,390 |
| 1993 | 80.41 | 6.22 | 5.09 | 1.07 | 92.78 | 7.22 | 100.00 | 2,262 |
| 1994 | 77.35 | 7.60 | 6.05 | 1.18 | 92.16 | 7.84 | 100.00 | 2,152 |
| 1995 | 73.08 | 8.81 | 9.11 | 1.06 | 92.06 | 7.94 | 100.00 | 2,030 |
| 1996 | 72.33 | 9.35 | 8.69 | 1.24 | 91.61 | 8.39 | 100.00 | 1,924 |
| 1997 | 70.80 | 10.03 | 9.75 | 1.08 | 91.65 | 8.35 | 100.00 | 1,779 |
| 1998 | 68.61 | 11.56 | 9.80 | 1.31 | 91.29 | 8.71 | 100.00 | 1,687 |
| 1999 | 64.77 | 13.15 | 11.70 | 1.69 | 91.32 | 8.68 | 100.00 | 1,640 |
| 2000 | 61.54 | 20.14 | 8.34 | 1.71 | 91.74 | 8.26 | 100.00 | 1,590 |
| 2001 | 60.38 | 21.39 | 8.04 | 1.73 | 91.53 | 8.47 | 100.00 | 1,532 |
| 2002 | 64.66 | 15.93 | 7.91 | 2.04 | 90.54 | 9.46 | 100.00 | 1,467 |
| 2003 | 62.77 | 15.90 | 10.43 | 1.50 | 90.59 | 9.41 | 100.00 | 1,413 |

Table 2.3
Composition of OTS-Regulated Thrift Industry Assets, 1962 - 2003 ⁴
(Dollars in Millions)

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

Definitions and footnotes are included in the appended Technical Notes.

Table 2.3.1
Percentage Composition of OTS-Regulated Thrift Industry Assets, 1962 - 2003 ⁴

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

Definitions and footnotes are included in the appended Technical Notes.

Table 2.4
Composition of OTS-Regulated Thrift Industry Liabilities and Equity Capital, 1962 - 2003
(Dollars in Millions)

| End of Year | Number of Thrifts (#) | Deposits | | | FHLB Advances (\$) | Reverse Repo. (\$) | Other Borrowings (\$) | Other Liabilities (\$) | Total Liabilities (\$) | Equity Capital (\$) | Total Liabil. and Capital (\$) |
|-------------|-----------------------|------------|--------------------------|-----------------------------|--------------------|--------------------|-----------------------|------------------------|------------------------|---------------------|--------------------------------|
| | | Total (\$) | Less Than \$100,000 (\$) | Greater Than \$100,000 (\$) | | | | | | | |
| 1962 | 4,332 | 76,743 | 72,535 | 4,208 | 3,463 | | 121 | 2,913 | 83,240 | 6,305 | 89,545 |
| 1963 | 4,419 | 87,526 | 82,048 | 5,478 | 4,767 | | 204 | 3,671 | 96,168 | 6,986 | 103,154 |
| 1964 | 4,463 | 97,861 | 92,870 | 4,991 | 5,309 | | 238 | 3,559 | 106,967 | 7,705 | 114,672 |
| 1965 | 4,508 | 106,103 | 99,052 | 7,051 | 5,973 | | 403 | 3,544 | 116,023 | 8,553 | 124,576 |
| 1966 | 4,510 | 109,772 | 106,955 | 2,817 | 6,919 | | 477 | 2,920 | 120,088 | 8,957 | 129,045 |
| 1967 | 4,487 | 120,184 | 116,562 | 3,622 | 4,377 | | 298 | 4,219 | 129,078 | 9,411 | 138,489 |
| 1968 | 4,470 | 127,244 | 123,184 | 4,060 | 5,213 | | 363 | 4,743 | 137,563 | 10,173 | 147,736 |
| 1969 | 4,438 | 130,995 | 128,883 | 2,112 | 9,186 | | 436 | 5,099 | 145,716 | 11,072 | 156,788 |
| 1970 | 4,365 | 141,703 | 137,146 | 4,557 | 10,474 | | 343 | 6,305 | 158,825 | 11,820 | 170,645 |
| 1971 | 4,271 | 169,045 | 163,450 | 5,595 | 7,902 | | 995 | 9,057 | 186,999 | 12,985 | 199,984 |
| 1972 | 4,191 | 200,970 | 190,942 | 10,028 | 7,952 | | 1,737 | 11,164 | 221,823 | 14,526 | 236,349 |
| 1973 | 4,163 | 220,893 | 209,979 | 10,914 | 14,929 | | 2,049 | 10,417 | 248,288 | 16,509 | 264,797 |
| 1974 | 4,141 | 236,689 | 232,336 | 4,353 | 21,463 | | 3,121 | 9,082 | 270,355 | 17,868 | 288,223 |
| 1975 | 4,078 | 278,774 | 271,451 | 7,323 | 17,505 | | 3,036 | 11,769 | 311,084 | 19,175 | 330,259 |
| 1976 | 4,044 | 328,214 | 316,700 | 11,514 | 15,680 | | 3,302 | 14,604 | 361,800 | 21,372 | 383,172 |
| 1977 | 4,065 | 378,782 | 362,816 | 15,966 | 19,908 | | 7,712 | 19,070 | 425,472 | 24,525 | 449,997 |
| 1978 | 4,048 | 420,382 | 406,216 | 14,166 | 31,937 | 5,883 | 2,075 | 8,888 | 469,166 | 28,121 | 497,287 |
| 1979 | 4,038 | 459,501 | 432,668 | 26,833 | 40,374 | 6,404 | 4,306 | 12,175 | 522,760 | 31,598 | 554,358 |
| 1980 | 3,993 | 498,701 | 459,034 | 39,667 | 47,006 | 8,465 | 3,723 | 13,529 | 571,424 | 32,353 | 603,777 |
| 1981 | 3,751 | 512,270 | 464,786 | 47,484 | 63,281 | 16,055 | 5,627 | 15,554 | 612,787 | 27,034 | 639,821 |
| 1982 | 3,287 | 549,957 | 494,455 | 55,502 | 64,272 | 23,310 | 4,880 | 18,238 | 660,657 | 25,568 | 686,225 |
| 1983 | 3,146 | 667,268 | 587,216 | 80,052 | 57,253 | 27,456 | 6,441 | 22,373 | 780,790 | 32,980 | 813,770 |
| 1984 | 3,160 | 822,726 | 706,130 | 116,596 | 72,676 | 49,817 | 25,325 | 14,515 | 985,059 | 27,910 | 1,012,969 |
| 1985 | 3,274 | 883,726 | 772,481 | 111,245 | 86,161 | 48,539 | 37,334 | 18,858 | 1,074,618 | 35,171 | 1,109,789 |
| 1986 | 3,247 | 929,958 | 809,831 | 120,127 | 103,152 | 63,149 | 48,571 | 22,068 | 1,166,898 | 41,510 | 1,208,408 |
| 1987 | 3,169 | 963,341 | 834,879 | 128,462 | 121,686 | 87,585 | 59,682 | 19,553 | 1,251,847 | 37,134 | 1,288,981 |
| 1988 | 2,969 | 1,001,085 | 867,014 | 134,071 | 138,349 | 91,395 | 68,763 | 21,405 | 1,320,997 | 47,846 | 1,368,843 |
| 1989 | 2,616 | 883,647 | 771,474 | 112,173 | 116,683 | 56,030 | 59,126 | 19,283 | 1,134,769 | 52,137 | 1,186,906 |
| 1990 | 2,359 | 792,429 | 706,670 | 85,759 | 93,390 | 40,893 | 37,300 | 13,451 | 977,463 | 51,702 | 1,029,165 |
| 1991 | 2,110 | 715,753 | 643,549 | 72,204 | 66,485 | 21,566 | 27,195 | 11,136 | 842,135 | 53,161 | 895,296 |
| 1992 | 1,871 | 633,725 | 567,459 | 66,266 | 64,056 | 22,191 | 21,498 | 9,324 | 750,794 | 55,868 | 806,662 |
| 1993 | 1,669 | 580,818 | 517,188 | 63,630 | 76,035 | 28,169 | 22,137 | 9,490 | 716,649 | 58,126 | 774,775 |
| 1994 | 1,543 | 546,274 | 485,568 | 60,706 | 88,861 | 42,962 | 29,553 | 8,513 | 716,163 | 57,906 | 774,069 |
| 1995 | 1,437 | 535,031 | 468,831 | 66,200 | 85,144 | 44,253 | 35,023 | 9,788 | 709,239 | 61,743 | 770,982 |
| 1996 | 1,334 | 519,940 | 448,921 | 71,019 | 103,426 | 39,670 | 30,000 | 15,389 | 708,425 | 60,942 | 769,367 |
| 1997 | 1,215 | 507,774 | 426,279 | 81,495 | 118,512 | 38,486 | 25,074 | 22,113 | 711,979 | 64,598 | 776,577 |
| 1998 | 1,145 | 498,778 | 403,507 | 95,272 | 143,081 | 49,426 | 32,467 | 26,537 | 750,289 | 67,323 | 817,612 |
| 1999 | 1,103 | 504,947 | 402,084 | 102,864 | 189,872 | 63,446 | 17,037 | 20,999 | 796,301 | 67,305 | 863,606 |
| 2000 | 1,068 | 529,413 | 409,472 | 119,941 | 218,280 | 59,994 | 23,026 | 23,440 | 854,153 | 74,395 | 928,548 |
| 2001 | 1,019 | 555,437 | 410,369 | 145,068 | 207,525 | 67,850 | 27,463 | 39,976 | 898,251 | 79,464 | 977,715 |
| 2002 | 974 | 593,587 | 406,699 | 186,888 | 171,390 | 50,292 | 35,529 | 61,516 | 911,290 | 92,217 | 1,004,532 |
| 2003 | 928 | 636,630 | 419,105 | 217,525 | 189,720 | 63,648 | 60,042 | 43,226 | 992,709 | 99,364 | 1,092,630 |

Definitions and footnotes are included in the appended Technical Notes.

Table 2.4.1
Percentage Composition of OTS-Regulated Thrift Industry Liabilities and Equity Capital, 1962 - 2003
(Percentage to Total Liabilities and Equity)

| End of Year | Number of Thrifts (#) | Deposits | | | FHLB Advances (%) | Reverse Repo. (%) | Other Borrowings (%) | Other Liabilities (%) | Total Liabilities (%) | Equity Capital (%) | Total Liabil. and Capital (%) |
|-------------|-----------------------|-----------|-------------------------|----------------------------|-------------------|-------------------|----------------------|-----------------------|-----------------------|--------------------|-------------------------------|
| | | Total (%) | Less Than \$100,000 (%) | Greater Than \$100,000 (%) | | | | | | | |
| 1962 | 4,221 | 86.32 | 82.25 | 4.07 | 3.41 | | 0.20 | 3.07 | 92.99 | 7.01 | 100.00 |
| 1963 | 4,332 | 85.70 | 81.00 | 4.70 | 3.87 | | 0.14 | 3.25 | 92.96 | 7.04 | 100.00 |
| 1964 | 4,419 | 84.85 | 79.54 | 5.31 | 4.62 | | 0.20 | 3.56 | 93.23 | 6.77 | 100.00 |
| 1965 | 4,463 | 85.34 | 80.99 | 4.35 | 4.63 | | 0.21 | 3.10 | 93.28 | 6.72 | 100.00 |
| 1966 | 4,508 | 85.17 | 79.51 | 5.66 | 4.79 | | 0.32 | 2.84 | 93.13 | 6.87 | 100.00 |
| 1967 | 4,510 | 85.06 | 82.88 | 2.18 | 5.36 | | 0.37 | 2.26 | 93.06 | 6.94 | 100.00 |
| 1968 | 4,487 | 86.78 | 84.17 | 2.62 | 3.16 | | 0.22 | 3.05 | 93.20 | 6.80 | 100.00 |
| 1969 | 4,470 | 86.13 | 83.38 | 2.75 | 3.53 | | 0.25 | 3.21 | 93.11 | 6.89 | 100.00 |
| 1970 | 4,438 | 83.55 | 82.20 | 1.35 | 5.86 | | 0.28 | 3.25 | 92.94 | 7.06 | 100.00 |
| 1971 | 4,365 | 83.04 | 80.37 | 2.67 | 6.14 | | 0.20 | 3.69 | 93.07 | 6.93 | 100.00 |
| 1972 | 4,271 | 84.53 | 81.73 | 2.80 | 3.95 | | 0.50 | 4.53 | 93.51 | 6.49 | 100.00 |
| 1973 | 4,191 | 85.03 | 80.79 | 4.24 | 3.36 | | 0.73 | 4.72 | 93.85 | 6.15 | 100.00 |
| 1974 | 4,163 | 83.42 | 79.30 | 4.12 | 5.64 | | 0.77 | 3.93 | 93.77 | 6.23 | 100.00 |
| 1975 | 4,141 | 82.12 | 80.61 | 1.51 | 7.45 | | 1.08 | 3.15 | 93.80 | 6.20 | 100.00 |
| 1976 | 4,078 | 84.41 | 82.19 | 2.22 | 5.30 | | 0.92 | 3.56 | 94.19 | 5.81 | 100.00 |
| 1977 | 4,044 | 85.66 | 82.65 | 3.00 | 4.09 | | 0.86 | 3.81 | 94.42 | 5.58 | 100.00 |
| 1978 | 4,065 | 84.17 | 80.63 | 3.55 | 4.42 | | 1.71 | 4.24 | 94.55 | 5.45 | 100.00 |
| 1979 | 4,048 | 84.54 | 81.69 | 2.85 | 6.42 | 1.18 | 0.42 | 1.79 | 94.35 | 5.65 | 100.00 |
| 1980 | 4,038 | 82.89 | 78.05 | 4.84 | 7.28 | 1.16 | 0.78 | 2.20 | 94.30 | 5.70 | 100.00 |
| 1981 | 3,993 | 82.60 | 76.03 | 6.57 | 7.79 | 1.40 | 0.62 | 2.24 | 94.64 | 5.36 | 100.00 |
| 1982 | 3,751 | 80.06 | 72.64 | 7.42 | 9.89 | 2.51 | 0.88 | 2.43 | 95.77 | 4.23 | 100.00 |
| 1983 | 3,287 | 80.14 | 72.05 | 8.09 | 9.37 | 3.40 | 0.71 | 2.66 | 96.27 | 3.73 | 100.00 |
| 1984 | 3,146 | 82.00 | 72.16 | 9.84 | 7.04 | 3.37 | 0.79 | 2.75 | 95.95 | 4.05 | 100.00 |
| 1985 | 3,160 | 81.22 | 69.71 | 11.51 | 7.17 | 4.92 | 2.50 | 1.43 | 97.24 | 2.76 | 100.00 |
| 1986 | 3,274 | 79.63 | 69.61 | 10.02 | 7.76 | 4.37 | 3.36 | 1.70 | 96.83 | 3.17 | 100.00 |
| 1987 | 3,247 | 76.96 | 67.02 | 9.94 | 8.54 | 5.23 | 4.02 | 1.83 | 96.56 | 3.44 | 100.00 |
| 1988 | 3,169 | 74.74 | 64.77 | 9.97 | 9.44 | 6.79 | 4.63 | 1.52 | 97.12 | 2.88 | 100.00 |
| 1989 | 2,969 | 73.13 | 63.34 | 9.79 | 10.11 | 6.68 | 5.02 | 1.56 | 96.50 | 3.50 | 100.00 |
| 1990 | 2,616 | 74.45 | 65.00 | 9.45 | 9.83 | 4.72 | 4.98 | 1.62 | 95.61 | 4.39 | 100.00 |
| 1991 | 2,359 | 77.00 | 68.66 | 8.33 | 9.07 | 3.97 | 3.62 | 1.31 | 94.98 | 5.02 | 100.00 |
| 1992 | 2,110 | 79.95 | 71.88 | 8.06 | 7.43 | 2.41 | 3.04 | 1.24 | 94.06 | 5.94 | 100.00 |
| 1993 | 1,871 | 78.56 | 70.35 | 8.21 | 7.94 | 2.75 | 2.67 | 1.16 | 93.07 | 6.93 | 100.00 |
| 1994 | 1,669 | 74.97 | 66.75 | 8.21 | 9.81 | 3.64 | 2.86 | 1.22 | 92.50 | 7.50 | 100.00 |
| 1995 | 1,543 | 70.57 | 62.73 | 7.84 | 11.48 | 5.55 | 3.82 | 1.10 | 92.52 | 7.48 | 100.00 |
| 1996 | 1,437 | 69.40 | 60.81 | 8.59 | 11.04 | 5.74 | 4.54 | 1.27 | 91.99 | 8.01 | 100.00 |
| 1997 | 1,334 | 67.58 | 58.35 | 9.23 | 13.44 | 5.16 | 3.90 | 2.00 | 92.08 | 7.92 | 100.00 |
| 1998 | 1,215 | 65.39 | 54.89 | 10.49 | 15.26 | 4.96 | 3.23 | 2.85 | 91.68 | 8.32 | 100.00 |
| 1999 | 1,145 | 61.00 | 49.35 | 11.65 | 17.50 | 6.05 | 3.97 | 3.25 | 91.77 | 8.23 | 100.00 |
| 2000 | 1,103 | 58.47 | 46.56 | 11.91 | 21.99 | 7.35 | 1.97 | 2.43 | 92.21 | 7.79 | 100.00 |
| 2001 | 1,068 | 57.02 | 44.10 | 12.92 | 23.51 | 6.46 | 2.48 | 2.52 | 91.99 | 8.01 | 100.00 |
| 2002 | 974 | 59.09 | 40.49 | 18.60 | 17.06 | 5.01 | 3.54 | 6.12 | 90.72 | 9.18 | 100.00 |
| 2003 | 974 | 58.27 | 38.36 | 19.91 | 17.36 | 5.83 | 5.50 | 3.96 | 90.85 | 9.09 | 100.00 |

Definitions and footnotes are included in the appended Technical Notes.

Table 3.1
OTS-Regulated Thrift Industry Earnings and Profitability, 1962 - 2003^{5, 6}

| Year | Net Income (\$ Millions) | Return on Assets (%) | Return on Equity (%) | Profitable Gross Profits (\$ Millions) | Unprofitable Gross Losses (\$ Millions) |
|----------|-----------------------------|----------------------------|----------------------------|--|---|
| 1962 | 817 | 0.98 | 13.88 | | |
| 1963 | 672 | 0.70 | 10.11 | | |
| 1964 | 788 | 0.72 | 10.74 | | |
| 1965 | 785 | 0.67 | 9.70 | | |
| 1966 | 609 | 0.50 | 6.95 | | |
| 1967 | 595 | 0.46 | 6.43 | | |
| 1968 | 846 | 0.60 | 4.28 | | |
| 1969 | 1,013 | 0.68 | 9.47 | | |
| 1970 | 925 | 0.57 | 8.02 | | |
| 1971 | 1,314 | 0.71 | 10.51 | | |
| 1972 | 1,687 | 0.77 | 12.14 | | |
| 1973 | 1,897 | 0.76 | 12.15 | | |
| 1974 | 1,483 | 0.54 | 8.63 | | |
| 1975 | 1,448 | 0.47 | 7.82 | | |
| 1976 | 2,250 | 0.63 | 5.55 | | |
| 1977 | 3,198 | 0.77 | 13.94 | | |
| 1978 | 3,920 | 0.83 | 14.84 | 3,960 | (41) |
| 1979 | 3,613 | 0.69 | 11.25 | 3,699 | (86) |
| 1980 | 781 | 0.14 | 2.43 | 1,558 | (777) |
| 1981 | (4,631) | (0.74) | (15.57) | 425 | (5,056) |
| 1982 | (4,142) | (0.63) | (17.52) | 1,332 | (5,475) |
| 1983 | 1,945 | 0.26 | 8.50 | 3,834 | (1,889) |
| 1984 | 994 | 0.12 | 3.72 | 4,267 | (3,273) |
| 1985 | 401 | 0.38 | 12.71 | 7,659 | (3,649) |
| 1986 | 610 | 0.05 | 1.59 | 9,506 | (8,896) |
| 1987 | (7,407) | (0.60) | (18.84) | 7,066 | (14,473) |
| 1988 | (13,263) | (1.00) | (31.21) | 5,883 | (19,146) |
| 1989 | (6,783) | (0.54) | (14.14) | 5,132 | (11,914) |
| 1990 | (3,817) | (0.35) | (7.65) | 4,733 | (8,551) |
| 1991 | 1,195 | 0.13 | 2.25 | 5,693 | (4,498) |
| 1992 | 5,103 | 0.61 | 9.33 | 7,064 | (1,961) |
| 1993 | 4,917 | 0.63 | 8.66 | 6,946 | (2,029) |
| 1994 | 4,275 | 0.56 | 7.36 | 5,957 | (1,682) |
| 1995 | 5,360 | 0.70 | 9.00 | 6,037 | (677) |
| 1996 | 4,740 | 0.62 | 7.77 | 5,915 | (1,175) |
| 1996 Adj | 6,802 | 0.89 | 11.15 | | |
| 1997 | 6,413 | 0.84 | 10.44 | 6,988 | (575) |
| 1998 | 7,569 | 0.97 | 11.42 | 8,059 | (490) |
| 1999 | 8,228 | 0.98 | 12.16 | 8,508 | (280) |
| 2000 | 8,014 | 0.91 | 11.63 | 8,560 | (546) |
| 2001 | 10,202 | 1.07 | 13.10 | 10,830 | (628) |
| 2002 | 11,837 | 1.21 | 13.61 | 12,570 | (733) |
| 2003 | 13,746 | 1.29 | 14.30 | 14,019 | (273) |

Definitions and footnotes are included in the appended Technical Notes.

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

Table 3.2
OTS-Regulated Thrift Industry Quarterly ROA, 1992 - 2003⁵
(Dollars in Thousands)

| Quarterly Period | Thrifts (#) | Quarter-End Assets (\$) | Net Income (\$) | ROA (%) |
|------------------|-------------|-------------------------|-----------------|---------|
| 1992-Mar | 2,077 | 872,122,195 | 1,550,501 | 0.71 |
| Jun | 2,026 | 852,142,613 | 1,252,199 | 0.59 |
| Sep | 1,969 | 827,573,457 | 1,248,395 | 0.60 |
| Dec | 1,871 | 806,662,386 | 1,051,514 | 0.52 |
| 1993-Mar | 1,816 | 795,082,170 | 1,805,116 | 0.91 |
| Jun | 1,756 | 785,025,447 | 1,260,073 | 0.65 |
| Sep | 1,719 | 785,439,328 | 776,939 | 0.40 |
| Dec | 1,669 | 774,774,555 | 1,074,742 | 0.56 |
| 1994-Mar | 1,631 | 768,892,890 | 750,300 | 0.39 |
| Jun | 1,612 | 772,785,493 | 1,235,303 | 0.64 |
| Sep | 1,578 | 772,143,342 | 1,240,823 | 0.65 |
| Dec | 1,543 | 774,069,139 | 1,048,652 | 0.55 |
| 1995-Mar | 1,512 | 779,582,582 | 1,164,779 | 0.60 |
| Jun | 1,477 | 777,408,585 | 1,345,613 | 0.70 |
| Sep | 1,460 | 775,024,762 | 1,587,266 | 0.82 |
| Dec | 1,437 | 770,982,718 | 1,280,204 | 0.67 |
| 1996-Mar | 1,416 | 762,862,503 | 1,827,378 | 0.96 |
| Jun | 1,397 | 768,186,861 | 1,927,084 | 1.01 |
| Sep | 1,378 | 777,776,814 | (482,940) | (0.26) |
| Sep. Adj. | | | 1,579,076 | 0.82 |
| Dec | 1,334 | 769,367,377 | 1,468,254 | 0.77 |
| 1997-Mar | 1,301 | 764,601,401 | 1,725,478 | 0.91 |
| Jun | 1,272 | 768,988,986 | 1,686,586 | 0.89 |
| Sep | 1,238 | 762,795,996 | 1,341,942 | 0.71 |
| Dec | 1,215 | 776,577,414 | 1,698,127 | 0.89 |
| 1998-Mar | 1,192 | 780,150,968 | 1,866,794 | 0.97 |
| Jun | 1,178 | 786,300,991 | 2,095,471 | 1.07 |
| Sep | 1,167 | 795,204,534 | 2,227,542 | 1.13 |
| Dec | 1,145 | 817,612,150 | 1,390,992 | 0.70 |
| 1999-Mar | 1,129 | 835,035,075 | 2,060,578 | 1.00 |
| Jun | 1,115 | 846,679,414 | 2,111,916 | 1.01 |
| Sep | 1,111 | 862,730,009 | 2,089,145 | 0.98 |
| Dec | 1,103 | 863,606,300 | 1,978,585 | 0.93 |
| 2000-Mar | 1,097 | 868,713,466 | 2,227,128 | 1.04 |
| Jun | 1,091 | 888,399,409 | 2,016,686 | 0.92 |
| Sep | 1,082 | 908,197,447 | 1,844,093 | 0.82 |
| Dec | 1,068 | 928,285,139 | 1,926,188 | 0.84 |
| 2001-Mar | 1,060 | 952,892,219 | 2,159,745 | 0.92 |
| Jun | 1,049 | 964,681,576 | 2,512,480 | 1.05 |
| Sep | 1,037 | 974,049,384 | 2,610,543 | 1.08 |
| Dec | 1,019 | 977,715,095 | 2,919,110 | 1.22 |
| 2002-Mar | 1,007 | 998,400,800 | 3,049,770 | 1.24 |
| Jun | 995 | 964,375,739 | 2,836,966 | 1.18 |
| Sep | 983 | 987,168,215 | 2,968,580 | 1.22 |
| Dec | 974 | 1,004,532,483 | 2,981,762 | 1.20 |
| 2003-Mar | 958 | 1,047,530,368 | 3,325,582 | 1.30 |
| Jun | 947 | 1,064,671,766 | 3,533,219 | 1.34 |
| Sep | 936 | 1,094,131,195 | 3,439,599 | 1.28 |
| Dec | 928 | 1,092,630,089 | 3,447,910 | 1.26 |

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

Table 3.3
OTS-Regulated Thrift Industry Income Statement Detail, 1988 - 2003 ⁷
(Dollars in Millions)

| End of Year | Interest Income (\$) | Interest Expense (\$) | Net Interest Income Before Provisions For Losses (\$) | Provisions for Losses Interest Bearing Assets (\$) | Net Interest Income After Provisions For Losses (\$) | Noninterest Income (\$) | Noninterest Expense (\$) |
|-------------|----------------------|-----------------------|---|--|--|-------------------------|--------------------------|
| 1988 | 110,751 | 92,499 | 18,252 | 13,972 | 4,280 | 15,511 | 25,586 |
| 1989 | 114,265 | 95,668 | 18,597 | 8,664 | 9,933 | 15,397 | 25,746 |
| 1990 | 98,062 | 77,776 | 20,286 | 6,647 | 13,639 | 14,432 | 21,385 |
| 1991 | 81,786 | 59,780 | 22,006 | 4,920 | 17,086 | 14,504 | 19,291 |
| 1992 | 64,039 | 39,692 | 24,347 | 4,142 | 20,205 | 13,982 | 18,157 |
| 1993 | 52,536 | 29,018 | 23,518 | 3,582 | 19,936 | 13,886 | 17,495 |
| 1994 | 49,853 | 27,648 | 22,205 | 2,092 | 20,113 | 14,049 | 17,597 |
| 1995 | 55,246 | 34,717 | 20,529 | 1,736 | 18,793 | 14,348 | 16,143 |
| 1996 | 55,165 | 33,375 | 21,789 | 2,114 | 19,676 | 6,913 | 19,858 |
| 1997 | 55,296 | 33,479 | 21,817 | 1,989 | 19,828 | 7,041 | 16,797 |
| 1998 | 54,900 | 33,402 | 21,497 | 1,585 | 19,912 | 9,897 | 18,210 |
| 1999 | 57,006 | 34,104 | 22,902 | 1,312 | 21,590 | 9,063 | 17,706 |
| 2000 | 64,199 | 40,925 | 23,275 | 1,659 | 21,616 | 10,023 | 19,238 |
| 2001 | 65,233 | 37,618 | 27,615 | 2,532 | 25,083 | 13,137 | 22,591 |
| 2002 | 55,456 | 25,468 | 29,988 | 2,854 | 27,134 | 14,132 | 22,999 |
| 2003 | 51,481 | 20,660 | 30,822 | 2,179 | 28,642 | 18,512 | 25,766 |

| End of Year | Net Income Before Taxes, and Extraordinary Items (\$) | Taxes (\$) | Extraordinary Items & Effects of Certain Accounting Changes (\$) | Net Income (\$) | Cash Dividends on Common and Preferred Stock (\$) | Reinvested Earnings (\$) |
|-------------|---|------------|--|-----------------|---|--------------------------|
| 1988 | (13,557) | 2,018 | | (13,263) | 1,027 | (14,290) |
| 1989 | (8,306) | 676 | | (6,783) | 1,068 | (7,851) |
| 1990 | (3,409) | 1,142 | 125 | (3,817) | 934 | (4,751) |
| 1991 | 2,264 | 2,426 | 51 | 1,195 | 1,519 | (324) |
| 1992 | 6,855 | 2,779 | 244 | 5,103 | 1,751 | 3,352 |
| 1993 | 7,141 | 2,819 | (104) | 4,917 | 1,953 | 2,964 |
| 1994 | 7,447 | 2,744 | (428) | 4,275 | 2,104 | 2,171 |
| 1995 | 7,464 | 2,935 | (318) | 5,360 | 3,315 | 2,045 |
| 1996 | 6,730 | 1,744 | (246) | 4,740 | 4,632 | 108 |
| 1996 Adj | | | | 6,802 | | |
| 1997 | 10,072 | 3,655 | (5) | 6,413 | 4,298 | 2,115 |
| 1998 | 11,599 | 3,940 | (90) | 7,569 | 5,671 | 1,898 |
| 1999 | 12,948 | 4,729 | 10 | 8,228 | 4,836 | 3,392 |
| 2000 | 12,400 | 4,382 | (4) | 8,014 | 4,131 | 3,883 |
| 2001 | 15,629 | 5,696 | 269 | 10,202 | 4,823 | 5,379 |
| 2002 | 18,266 | 6,437 | 8 | 11,837 | 6,660 | 5,177 |
| 2003 | 21,389 | 7,636 | (7) | 13,746 | 10,843 | 2,903 |

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

Table 3.4
OTS-Regulated Thrift Industry Amortization of Goodwill
and Other Intangible Assets, 1984 - 2003 ⁸
(Dollars in Thousands)

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

Definitions and footnotes are included in the appended Technical Notes.

Table 4.1
OTS-Regulated Thrift Industry Capital Ratios, 1989 - 2003⁹

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

Definitions and footnotes are included in the appended Technical Notes.

Table 4.2

OTS-Regulated Thrift Industry Prompt Corrective Action ("PCA") Capital Categories, 1998 - 2003¹⁰

(Dollars in Millions)

| Quarters Ending | Well-Capitalized | | Adequately Capitalized | | Undercapitalized | | Significantly Undercapitalized | | Critically Undercapitalized | | Total Industry | |
|-----------------|------------------|-------------------|------------------------|-------------------|------------------|-------------------|--------------------------------|-------------------|-----------------------------|-------------------|----------------|-------------------|
| | Number (#) | Total Assets (\$) | Number (#) | Total Assets (\$) | Number (#) | Total Assets (\$) | Number (#) | Total Assets (\$) | Number (#) | Total Assets (\$) | Number (#) | Total Assets (\$) |
| 1998-Mar | 1,163 | 772,001 | 28 | 8,039 | 1 | 111 | 0 | 0 | 0 | 0 | 1,192 | 780,151 |
| Jun | 1,150 | 779,340 | 26 | 6,650 | 2 | 311 | 0 | 0 | 0 | 0 | 1,178 | 786,301 |
| Sep | 1,139 | 763,254 | 28 | 31,950 | 0 | 0 | 0 | 0 | 0 | 0 | 1,167 | 795,204 |
| Dec | 1,115 | 807,048 | 26 | 10,433 | 1 | 43 | 1 | 88 | 0 | 0 | 1,145 | 817,612 |
| 1999-Mar | 1,101 | 825,220 | 26 | 9,699 | 0 | 0 | 1 | 42 | 1 | 75 | 1,129 | 835,035 |
| Jun | 1,084 | 836,212 | 29 | 10,430 | 0 | 0 | 1 | 37 | 0 | 0 | 1,114 | 846,679 |
| Sep | 1,084 | 854,110 | 26 | 8,585 | 0 | 0 | 0 | 0 | 1 | 35 | 1,111 | 862,730 |
| Dec | 1,079 | 857,557 | 21 | 5,973 | 0 | 0 | 1 | 43 | 1 | 31 | 1,102 | 863,606 |
| 2000-Mar | 1,075 | 860,550 | 21 | 8,131 | 1 | 41 | 0 | 0 | 0 | 0 | 1,097 | 868,722 |
| Jun | 1,068 | 880,129 | 21 | 8,280 | 2 | 71 | 0 | 0 | 0 | 0 | 1,091 | 888,480 |
| Sep | 1,058 | 897,695 | 22 | 10,096 | 1 | 472 | 1 | 32 | 0 | 0 | 1,082 | 908,295 |
| Dec | 1,038 | 916,741 | 26 | 11,013 | 2 | 762 | 1 | 32 | 0 | 0 | 1,068 | 928,548 |
| 2001-Mar | 1,034 | 937,380 | 21 | 13,120 | 2 | 390 | 2 | 1,970 | 0 | 0 | 1,059 | 952,860 |
| Jun | 1,022 | 954,820 | 25 | 7,780 | 1 | 320 | 1 | 1,770 | 0 | 0 | 1,049 | 964,680 |
| Sep | 1,017 | 969,540 | 17 | 4,110 | 2 | 130 | 1 | 270 | 0 | 0 | 1,037 | 974,050 |
| Dec | 999 | 972,700 | 17 | 480 | 3 | 310 | 0 | 0 | 0 | 0 | 1,019 | 977,810 |
| 2002-Mar | 991 | 996,250 | 13 | 1,370 | 2 | 80 | 0 | 0 | 0 | 0 | #REF! | 997,650 |
| Jun | 980 | 962,980 | 14 | 1,340 | 1 | 40 | 0 | 0 | 0 | 0 | #REF! | 964,376 |
| Sep | 969 | 982,910 | 12 | 4,230 | 2 | 50 | 0 | 0 | 0 | 0 | #REF! | 987,168 |
| Dec | 967 | 1,003,980 | 5 | 560 | 2 | 80 | 0 | 0 | 0 | 0 | #REF! | 1,004,613 |
| 2003-Mar | 952 | 1,046,950 | 6 | 580 | 0 | 0 | 0 | 0 | 0 | 0 | 958 | 1,047,530 |
| Jun | 943 | 1,063,420 | 4 | 1,250 | 0 | 0 | 0 | 0 | 0 | 0 | #REF! | 1,064,670 |
| Sep | 932 | 1,093,620 | 3 | 350 | 1 | 230 | 0 | 0 | 0 | 0 | #REF! | 1,094,200 |
| Dec | 922 | 1,091,330 | 5 | 1,260 | 1 | 50 | 0 | 0 | 0 | 0 | #REF! | 1,092,630 |

Table 4.2.1

OTS-Regulated Thrift Industry Prompt Corrective Action ("PCA") Capital Categories, 1998 - 2003¹⁰

(Percentage of Total)

| Quarters Ending | Well-Capitalized | | Adequately Capitalized | | Undercapitalized | | Significantly Undercapitalized | | Critically Undercapitalized | | Total Industry | |
|-----------------|------------------|------------------|------------------------|------------------|------------------|------------------|--------------------------------|------------------|-----------------------------|------------------|----------------|------------------|
| | Number (%) | Total Assets (%) | Number (%) | Total Assets (%) | Number (%) | Total Assets (%) | Number (%) | Total Assets (%) | Number (%) | Total Assets (%) | Number (%) | Total Assets (%) |
| 1998-Mar | 97.57 | 98.96 | 2.35 | 1.03 | 0.08 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 | 100.00 |
| Jun | 97.62 | 99.11 | 2.21 | 0.85 | 0.17 | 0.04 | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 | 100.00 |
| Sep | 97.60 | 95.98 | 2.40 | 4.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 | 100.00 |
| Dec | 97.38 | 98.71 | 2.27 | 1.28 | 0.09 | 0.01 | 0.09 | 0.01 | 0.00 | 0.00 | 100.00 | 100.00 |
| 1999-Mar | 97.52 | 98.82 | 2.30 | 1.16 | 0.00 | 0.00 | 0.09 | 0.01 | 0.09 | 0.01 | 100.00 | 100.00 |
| Jun | 97.31 | 98.76 | 2.60 | 1.23 | 0.00 | 0.00 | 0.09 | 0.00 | 0.00 | 0.00 | 100.00 | 100.00 |
| Sep | 97.57 | 99.00 | 2.34 | 1.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.09 | 0.00 | 100.00 | 100.00 |
| Dec | 97.91 | 99.30 | 1.91 | 0.69 | 0.00 | 0.00 | 0.09 | 0.01 | 0.09 | 0.00 | 100.00 | 100.00 |
| 2000-Mar | 98.00 | 99.06 | 1.91 | 0.94 | 0.09 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 | 100.00 |
| Jun | 97.89 | 99.06 | 1.93 | 0.93 | 0.18 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 | 100.00 |
| Sep | 97.78 | 99.84 | 2.04 | 1.11 | 0.09 | 0.05 | 0.09 | 0.00 | 0.00 | 0.00 | 100.00 | 100.00 |
| Dec | 97.19 | 98.73 | 2.43 | 1.19 | 0.19 | 0.08 | 0.09 | 0.00 | 0.00 | 0.00 | 100.00 | 100.00 |
| 2001-Mar | 97.64 | 98.38 | 1.98 | 1.38 | 0.19 | 0.04 | 0.19 | 0.21 | 0.00 | 0.00 | 100.00 | 100.00 |
| Jun | 97.43 | 98.98 | 2.38 | 0.81 | 0.10 | 0.03 | 0.10 | 0.18 | 0.00 | 0.00 | 100.00 | 100.00 |
| Sep | 98.07 | 99.54 | 1.64 | 0.42 | 0.19 | 0.01 | 0.10 | 0.03 | 0.00 | 0.00 | 100.00 | 100.00 |
| Dec | 98.04 | 99.48 | 1.67 | 0.05 | 0.29 | 0.03 | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 | 100.00 |
| 2002-Mar | 98.41 | 99.86 | 1.29 | 0.14 | 0.20 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 | 100.00 |
| Jun | 98.49 | 99.86 | 1.41 | 0.14 | 0.10 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 | 100.00 |
| Sep | 98.58 | 99.57 | 1.22 | 0.43 | 0.20 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 | 100.00 |
| Dec | 99.28 | 99.94 | 0.51 | 0.06 | 0.21 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 | 100.00 |
| 2003-Mar | 99.37 | 99.94 | 0.63 | 0.06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 | 100.00 |
| Jun | 99.58 | 99.88 | 0.42 | 0.12 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 | 100.00 |
| Sep | 99.57 | 99.95 | 0.32 | 0.03 | 0.11 | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 | 100.00 |
| Dec | 99.35 | 99.88 | 0.54 | 0.12 | 0.11 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 | 100.00 |

Definitions and footnotes are included in the appended Technical Notes.

Table 5.1
OTS-Regulated Thrift Industry, Asset Quality Summary, 1994 - 2003 ¹¹
(Dollars in Millions)

| End of Year | Reposessed Real Estate | | | Noncurrent Loans | | | Troubled Assets | |
|-------------|------------------------|--------------------------------|-------------------------------|------------------|--------------------------------|-------------------------------|-----------------|--------------------------------|
| | Amount (\$) | Percentage of Total Assets (%) | Percentage of Total Loans (%) | Amount (\$) | Percentage of Total Assets (%) | Percentage of Total Loans (%) | Total (\$) | Percentage of Total Assets (%) |
| 1994 | 3,422 | 0.44 | 0.67 | 7,049 | 0.91 | 1.39 | 10,471 | 1.35 |
| 1995 | 2,506 | 0.33 | 0.49 | 6,756 | 0.88 | 1.32 | 9,262 | 1.20 |
| 1996 | 2,138 | 0.28 | 0.40 | 6,572 | 0.85 | 1.23 | 8,710 | 1.13 |
| 1997 | 1,805 | 0.23 | 0.33 | 5,919 | 0.76 | 1.10 | 7,724 | 0.99 |
| 1998 | 1,470 | 0.18 | 0.26 | 4,798 | 0.59 | 0.86 | 6,268 | 0.77 |
| 1999 | 1,020 | 0.12 | 0.17 | 4,351 | 0.50 | 0.71 | 5,371 | 0.62 |
| 2000 | 902 | 0.09 | 0.14 | 4,654 | 0.48 | 0.72 | 5,556 | 0.57 |
| 2001 | 989 | 0.10 | 0.15 | 5,866 | 0.60 | 0.92 | 6,855 | 0.70 |
| 2002 | 996 | 0.10 | 0.14 | 6,570 | 0.65 | 0.95 | 7,566 | 0.75 |
| 2003 | 939 | 0.09 | 0.12 | 6,353 | 0.58 | 0.81 | 7,292 | 0.67 |

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

| End of Year | Noncurrent Loans as a Percentage of Loan Type | | | | | |
|-------------|---|--------------------|-----------------|---------------------------|----------------|--------------|
| | 1-4 Family (%) | Nonresidential (%) | Multifamily (%) | Construction and Land (%) | Commercial (%) | Consumer (%) |
| 1994 | 1.18 | 2.81 | 2.17 | 1.75 | 2.55 | 0.72 |
| 1995 | 1.28 | 2.03 | 1.62 | 1.33 | 1.43 | 0.76 |
| 1996 | 1.21 | 1.69 | 1.45 | 0.92 | 1.38 | 0.89 |
| 1997 | 1.11 | 1.62 | 0.79 | 1.23 | 1.10 | 0.97 |
| 1998 | 0.87 | 1.25 | 0.49 | 1.09 | 0.94 | 0.82 |
| 1999 | 0.78 | 0.87 | 0.30 | 0.61 | 1.15 | 0.73 |
| 2000 | 0.67 | 0.96 | 0.15 | 1.13 | 1.52 | 0.81 |
| 2001 | 0.81 | 1.46 | 0.16 | 1.57 | 1.99 | 0.60 |
| 2002 | 0.93 | 1.24 | 0.13 | 1.60 | 2.19 | 0.64 |
| 2003 | 0.84 | 0.87 | 0.13 | 0.85 | 1.21 | 0.87 |

Definitions and footnotes are included in the appended Technical Notes.

Table 5.2
OTS-Regulated Thrift Industry Foreclosures and Delinquent Mortgage Loans, 1967 - 2003¹¹
(Dollars in Millions)

| Year | Assets (\$) | Mortgage Portfolio (\$) | Mortgage Loans Foreclosed (\$) | Delinquent Mortgage Loans (\$) | Mortgage Loans Foreclosed | | Delinquent Loans | |
|------|----------------|-------------------------------|---|---|--------------------------------------|--|--------------------------------------|--|
| | | | | | Percent of Total Assets (%) | Percent of Mortgage Portfolio (%) | Percent of Total Assets (%) | Percent of Mortgage Portfolio (%) |
| 1967 | 138,489 | 117,832 | 957 | | 0.69 | 0.81 | | |
| 1968 | 147,736 | 126,756 | 865 | | 0.59 | 0.68 | | |
| 1969 | 156,788 | 136,031 | 364 | | 0.23 | 0.27 | | |
| 1970 | 170,645 | 146,043 | 321 | | 0.19 | 0.22 | | |
| 1971 | 199,984 | 169,568 | 438 | | 0.22 | 0.26 | | |
| 1972 | 236,349 | 200,876 | 478 | | 0.20 | 0.24 | | |
| 1973 | 264,797 | 226,155 | 577 | 2,171 | 0.22 | 0.26 | 0.82 | 0.96 |
| 1974 | 288,223 | 243,554 | 715 | 3,044 | 0.25 | 0.29 | 1.06 | 1.25 |
| 1975 | 330,259 | 272,456 | 1,086 | 4,060 | 0.33 | 0.40 | 1.23 | 1.49 |
| 1976 | 383,172 | 326,699 | 1,129 | 3,290 | 0.29 | 0.35 | 0.86 | 1.01 |
| 1977 | 449,997 | 386,787 | 868 | 3,367 | 0.19 | 0.22 | 0.75 | 0.87 |
| 1978 | 497,287 | 445,084 | 723 | 3,825 | 0.15 | 0.16 | 0.77 | 0.86 |
| 1979 | 554,358 | 494,537 | 683 | 5,420 | 0.12 | 0.14 | 0.98 | 1.10 |
| 1980 | 603,777 | 528,763 | 917 | 7,325 | 0.15 | 0.17 | 1.21 | 1.39 |
| 1981 | 639,821 | 575,663 | 1,563 | 11,334 | 0.24 | 0.27 | 1.77 | 1.97 |
| 1982 | 686,225 | 540,693 | 3,282 | 10,160 | 0.48 | 0.61 | 1.48 | 1.88 |
| 1983 | 813,770 | 612,955 | 4,240 | 11,000 | 0.52 | 0.69 | 1.35 | 1.79 |
| 1984 | 1,012,969 | 709,986 | 6,163 | 12,576 | 0.61 | 0.87 | 1.24 | 1.77 |
| 1985 | 1,109,789 | 766,266 | 8,675 | 21,658 | 0.78 | 1.13 | 1.95 | 2.83 |
| 1986 | 1,208,408 | 821,891 | 13,942 | 32,572 | 1.15 | 1.70 | 2.70 | 3.96 |
| 1987 | 1,288,981 | 944,120 | 18,373 | 37,739 | 1.43 | 1.95 | 2.93 | 4.00 |
| 1988 | 1,368,843 | 986,401 | 18,859 | 33,263 | 1.38 | 1.91 | 2.43 | 3.37 |
| 1989 | 1,186,906 | 818,368 | 18,189 | 36,069 | 1.53 | 2.22 | 3.04 | 4.41 |
| 1990 | 1,029,165 | 762,186 | 22,862 | 19,790 | 2.22 | 3.00 | 1.92 | 2.60 |
| 1991 | 895,296 | 648,699 | 17,105 | 21,482 | 1.91 | 2.64 | 2.40 | 3.31 |
| 1992 | 806,662 | 581,509 | 12,408 | 17,083 | 1.54 | 2.13 | 2.12 | 2.94 |
| 1993 | 774,775 | 566,240 | 6,852 | 16,124 | 0.88 | 1.21 | 2.08 | 2.85 |
| 1994 | 774,069 | 577,374 | 3,422 | 12,419 | 0.44 | 0.59 | 1.60 | 2.15 |
| 1995 | 770,982 | 572,388 | 2,506 | 12,447 | 0.33 | 0.44 | 1.61 | 2.17 |
| 1996 | 769,367 | 597,617 | 2,138 | 11,926 | 0.28 | 0.36 | 1.55 | 2.00 |
| 1997 | 776,577 | 587,103 | 1,805 | 10,548 | 0.23 | 0.31 | 1.36 | 1.80 |
| 1998 | 817,612 | 515,290 | 1,470 | 8,916 | 0.18 | 0.29 | 1.09 | 1.73 |
| 1999 | 863,606 | 601,722 | 1,022 | 7,826 | 0.12 | 0.16 | 0.91 | 1.30 |
| 2000 | 928,548 | 650,064 | 900 | 9,056 | 0.10 | 0.14 | 0.98 | 1.39 |
| 2001 | 977,715 | 671,333 | 896 | 10,759 | 0.09 | 0.13 | 1.10 | 1.60 |
| 2002 | 1,004,532 | 689,663 | 903 | 11,529 | 0.09 | 0.13 | 1.15 | 1.67 |
| 2003 | 1,092,630 | 762,678 | 990 | 11,465 | 0.09 | 0.13 | 1.05 | 1.50 |

Definitions and footnotes are included in the appended Technical Notes.

Table 5.3
OTS-Regulated Thrift Industry Loan Delinquency Detail, 1994 - 2003 ¹¹
(Dollars in Millions)

| Loans 30 - 89 Days Past Due and Still Accruing | | | | | | | | |
|--|-----------------|-------------------|-------------------|----------------------|-----------|---------------------|---------------|-----------------|
| Year | 1-4 Family (\$) | Multi-family (\$) | Construction (\$) | Non-residential (\$) | Land (\$) | Mortgage Total (\$) | Consumer (\$) | Commercial (\$) |
| 1994 | 4,662 | 450 | 135 | 459 | 46 | 5,762 | 530 | 72 |
| 1995 | 5,100 | 408 | 184 | 361 | 29 | 6,082 | 672 | 99 |
| 1996 | 4,948 | 281 | 199 | 373 | 39 | 5,840 | 796 | 123 |
| 1997 | 4,420 | 192 | 185 | 332 | 35 | 5,164 | 940 | 164 |
| 1998 | 3,876 | 186 | 260 | 289 | 39 | 4,650 | 898 | 211 |
| 1999 | 3,595 | 121 | 148 | 195 | 44 | 4,102 | 902 | 265 |
| 2000 | 4,495 | 124 | 336 | 294 | 65 | 5,314 | 1,140 | 453 |
| 2001 | 5,081 | 102 | 258 | 336 | 96 | 5,872 | 1,245 | 444 |
| 2002 | 5,317 | 83 | 269 | 290 | 59 | 6,017 | 1,168 | 421 |
| 2003 | 5,642 | 73 | 179 | 251 | 58 | 6,202 | 1,297 | 295 |

| Loans 90 or More Days Past Due, Accruing or Nonaccruing | | | | | | | | |
|---|-----------------|-------------------|-------------------|----------------------|-----------|---------------------|---------------|-----------------|
| Year | 1-4 Family (\$) | Multi-family (\$) | Construction (\$) | Non-residential (\$) | Land (\$) | Mortgage Total (\$) | Consumer (\$) | Commercial (\$) |
| 1994 | 4,220 | 1,111 | 130 | 969 | 167 | 6,657 | 259 | 133 |
| 1995 | 4,669 | 788 | 134 | 666 | 108 | 6,365 | 288 | 103 |
| 1996 | 4,632 | 706 | 133 | 551 | 64 | 6,086 | 356 | 130 |
| 1997 | 4,337 | 376 | 127 | 489 | 55 | 5,384 | 437 | 126 |
| 1998 | 3,488 | 217 | 130 | 367 | 62 | 4,266 | 389 | 147 |
| 1999 | 3,175 | 130 | 90 | 282 | 47 | 3,724 | 412 | 234 |
| 2000 | 3,008 | 67 | 238 | 356 | 73 | 3,742 | 490 | 424 |
| 2001 | 3,785 | 74 | 374 | 573 | 80 | 4,886 | 394 | 586 |
| 2002 | 4,452 | 62 | 358 | 545 | 96 | 5,512 | 404 | 654 |
| 2003 | 4,529 | 69 | 363 | 408 | 47 | 5,416 | 617 | 474 |

| Total Loan Delinquencies | | | | | | | | |
|--------------------------|-----------------|-------------------|-------------------|----------------------|-----------|---------------------|---------------|-----------------|
| Year | 1-4 Family (\$) | Multi-family (\$) | Construction (\$) | Non-Residential (\$) | Land (\$) | Mortgage Total (\$) | Consumer (\$) | Commercial (\$) |
| 1994 | 8,882 | 1,561 | 265 | 1,428 | 213 | 12,419 | 789 | 205 |
| 1995 | 9,769 | 1,196 | 318 | 1,027 | 137 | 12,447 | 960 | 202 |
| 1996 | 9,580 | 987 | 332 | 924 | 103 | 11,926 | 1,152 | 253 |
| 1997 | 8,757 | 568 | 312 | 821 | 90 | 10,548 | 1,377 | 290 |
| 1998 | 7,364 | 403 | 390 | 656 | 101 | 8,916 | 1,287 | 358 |
| 1999 | 6,770 | 251 | 238 | 477 | 91 | 7,826 | 1,314 | 499 |
| 2000 | 7,503 | 191 | 574 | 650 | 138 | 9,056 | 1,630 | 877 |
| 2001 | 8,866 | 176 | 632 | 908 | 176 | 10,759 | 1,639 | 1,030 |
| 2002 | 9,768 | 145 | 626 | 835 | 154 | 11,529 | 1,573 | 1,075 |
| 2003 | 10,171 | 141 | 542 | 659 | 105 | 11,619 | 1,913 | 769 |

Definitions and footnotes are included in the appended Technical Notes.

Table 5.4
OTS-Regulated Thrift Industry Loan Delinquency Detail, 1994 - 2003 ¹¹
(Percent of Loan Category)

| Loans 30 - 89 Days Past Due and Still Accruing | | | | | | | | |
|--|----------------|------------------|------------------|---------------------|----------|--------------------|--------------|----------------|
| End of Year | 1-4 Family (%) | Multi-family (%) | Construction (%) | Non-residential (%) | Land (%) | Mortgage Total (%) | Consumer (%) | Commercial (%) |
| 1994 | 1.28 | 0.88 | 0.99 | 1.33 | 1.39 | 1.23 | 1.48 | 1.38 |
| 1995 | 1.40 | 0.84 | 1.25 | 1.10 | 0.83 | 1.31 | 1.78 | 1.38 |
| 1996 | 1.29 | 0.58 | 1.13 | 1.14 | 1.03 | 1.20 | 2.00 | 1.31 |
| 1997 | 1.13 | 0.40 | 1.63 | 1.10 | 1.00 | 1.07 | 2.10 | 1.43 |
| 1998 | 0.97 | 0.42 | 1.89 | 0.98 | 1.00 | 0.95 | 1.90 | 1.36 |
| 1999 | 0.88 | 0.28 | 0.84 | 0.60 | 0.90 | 0.81 | 1.60 | 1.31 |
| 2000 | 1.00 | 0.28 | 1.57 | 0.79 | 1.02 | 0.95 | 1.87 | 1.63 |
| 2001 | 1.09 | 0.22 | 1.14 | 0.85 | 1.50 | 1.01 | 1.91 | 1.51 |
| 2002 | 1.11 | 0.17 | 1.24 | 0.66 | 0.87 | 1.00 | 1.84 | 1.42 |
| 2003 | 1.04 | 0.14 | 0.81 | 0.54 | 0.74 | 0.92 | 1.83 | 0.75 |

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

| Total Loan Delinquencies | | | | | | | | |
|--------------------------|----------------|------------------|------------------|---------------------|----------|--------------------|--------------|----------------|
| End of Year | 1-4 Family (%) | Multi-family (%) | Construction (%) | Non-residential (%) | Land (%) | Mortgage Total (%) | Consumer (%) | Commercial (%) |
| 1994 | 2.44 | 3.04 | 1.94 | 4.14 | 6.45 | 2.66 | 2.20 | 3.93 |
| 1995 | 2.67 | 2.45 | 2.16 | 3.12 | 3.94 | 2.68 | 2.54 | 2.81 |
| 1996 | 2.50 | 2.02 | 1.89 | 2.83 | 2.72 | 2.45 | 2.89 | 2.69 |
| 1997 | 2.24 | 1.20 | 2.76 | 2.72 | 2.57 | 2.18 | 3.07 | 2.53 |
| 1998 | 1.84 | 0.91 | 2.84 | 2.23 | 2.59 | 1.82 | 2.72 | 2.30 |
| 1999 | 1.66 | 0.58 | 1.35 | 1.47 | 1.86 | 1.54 | 2.33 | 2.46 |
| 2000 | 1.67 | 0.43 | 2.68 | 1.75 | 2.23 | 1.62 | 2.68 | 3.15 |
| 2001 | 1.90 | 0.38 | 2.79 | 2.31 | 2.76 | 1.86 | 2.51 | 3.50 |
| 2002 | 2.04 | 0.30 | 2.90 | 1.91 | 2.28 | 1.92 | 2.48 | 3.61 |
| 2003 | 1.88 | 0.26 | 1.75 | 1.41 | 1.34 | 1.71 | 2.70 | 1.96 |

Definitions and footnotes are included in the appended Technical Notes.

Table 5.5
OTS-Regulated Thrift Industry Net Charge-Offs, 1994 - 2003 ¹¹
(Dollars in Thousands)

| End of Year | Total Net Charge-Offs (\$) | Major Loan Types | | | |
|-------------|----------------------------|------------------|------------------|---------------|-----------------|
| | | 1-4 Family (\$) | Multifamily (\$) | Consumer (\$) | Commercial (\$) |
| 1994 | 3,672,788 | 939,538 | 757,330 | 355,990 | 43,580 |
| 1995 | 2,370,103 | 688,726 | 324,969 | 385,753 | 44,094 |
| 1996 | 2,214,021 | 778,299 | 253,898 | 530,211 | 26,471 |
| 1997 | 1,845,546 | 594,597 | 86,829 | 764,213 | 40,034 |
| 1998 | 1,570,818 | 405,363 | 31,197 | 809,369 | 58,562 |
| 1999 | 1,275,226 | 266,441 | (30,447) | 692,996 | 83,215 |
| 2000 | 1,681,381 | 210,473 | (14,369) | 895,912 | 222,986 |
| 2001 | 2,288,720 | 261,050 | 360 | 1,312,970 | 396,163 |
| 2002 | 2,408,976 | 338,815 | (1,009) | 1,182,765 | 624,981 |
| 2003 | 2,784,129 | 206,997 | 3,532 | 1,890,691 | 756,821 |

| Year | Net Charge-Offs as a Percent of Average Loans Outstanding | | | | |
|------|---|----------------|-----------------|--------------|----------------|
| | Total Loans (%) | 1-4 Family (%) | Multifamily (%) | Consumer (%) | Commercial (%) |
| 1994 | 0.73 | 0.27 | 1.44 | 1.01 | 0.87 |
| 1995 | 0.46 | 0.19 | 0.64 | 1.05 | 0.68 |
| 1996 | 0.42 | 0.21 | 0.52 | 1.37 | 0.31 |
| 1997 | 0.35 | 0.15 | 0.18 | 1.87 | 0.38 |
| 1998 | 0.29 | 0.10 | 0.07 | 1.77 | 0.44 |
| 1999 | 0.22 | 0.07 | (0.07) | 1.33 | 0.47 |
| 2000 | 0.27 | 0.05 | (0.03) | 1.60 | 0.91 |
| 2001 | 0.35 | 0.06 | 0.00 | 2.11 | 1.34 |
| 2002 | 0.36 | 0.07 | 0.00 | 1.87 | 2.11 |
| 2003 | 0.38 | 0.04 | 0.01 | 2.87 | 1.17 |

Definitions and footnotes are included in the appended Technical Notes.

Table 5.6
OTS-Regulated Thrift Industry Net Charge-Offs, Quarterly, 1994 - 2003 ¹¹
(Dollars in Millions)

| End of Quarter | Total Net Charge-Offs (\$) | 1-4 Family Charge-Offs (\$) | 1-4 Family Loans (\$) | Multifamily Charge-Offs (\$) | Multifamily Loans (\$) | Consumer Charge-offs (\$) | Consumer Loans (\$) | Commercial Charge-Offs (\$) | Commercial Loans (\$) |
|----------------|----------------------------|-----------------------------|-----------------------|------------------------------|------------------------|---------------------------|---------------------|-----------------------------|-----------------------|
| Mar '94 | 839.17 | 222.09 | 344,811 | 147.97 | 53,080 | 95.84 | 34,542 | 15.09 | 5,961 |
| Jun '94 | 1,090.08 | 250.15 | 351,555 | 233.04 | 52,724 | 90.73 | 35,567 | 14.30 | 5,667 |
| Sep '94 | 835.23 | 262.90 | 354,464 | 189.13 | 52,338 | 83.93 | 35,668 | 9.52 | 5,338 |
| Dec '94 | 908.31 | 204.40 | 364,022 | 187.20 | 51,273 | 85.49 | 35,913 | 4.67 | 5,152 |
| Mar '95 | 534.73 | 177.40 | 370,528 | 69.93 | 50,659 | 71.42 | 35,424 | 17.37 | 4,760 |
| Jun '95 | 688.85 | 170.54 | 367,466 | 100.24 | 51,065 | 84.30 | 36,292 | 4.58 | 4,841 |
| Sep '95 | 572.16 | 161.49 | 371,443 | 76.31 | 50,961 | 121.99 | 37,485 | 8.13 | 4,943 |
| Dec '95 | 574.36 | 179.30 | 365,290 | 78.50 | 48,760 | 108.04 | 37,796 | 14.03 | 5,218 |
| Mar '96 | 512.07 | 172.12 | 367,836 | 72.43 | 48,201 | 114.66 | 37,446 | 4.00 | 6,625 |
| Jun '96 | 558.84 | 193.28 | 372,836 | 62.88 | 48,458 | 130.03 | 38,270 | 6.60 | 6,472 |
| Sep '96 | 548.30 | 181.90 | 383,459 | 71.48 | 49,011 | 130.18 | 40,572 | 5.53 | 7,052 |
| Dec '96 | 594.81 | 230.99 | 383,858 | 47.11 | 48,784 | 155.34 | 39,858 | 10.33 | 7,198 |
| Mar '97 | 388.03 | 110.32 | 383,046 | 29.81 | 47,887 | 185.48 | 40,946 | 5.84 | 8,138 |
| Jun '97 | 486.06 | 172.43 | 385,271 | 37.20 | 47,499 | 177.79 | 40,293 | 9.47 | 8,352 |
| Sep '97 | 510.28 | 212.19 | 387,748 | 17.27 | 47,538 | 177.51 | 43,308 | 9.98 | 9,162 |
| Dec '97 | 478.15 | 99.52 | 390,766 | 2.65 | 47,462 | 240.16 | 44,852 | 13.14 | 9,394 |
| Mar '98 | 375.81 | 79.45 | 394,665 | 12.43 | 46,877 | 204.75 | 44,669 | 13.19 | 9,637 |
| Jun '98 | 357.13 | 86.92 | 391,684 | 7.90 | 46,499 | 191.04 | 45,924 | 11.41 | 9,985 |
| Sep '98 | 431.23 | 73.17 | 394,551 | 8.96 | 43,892 | 260.42 | 46,400 | 11.75 | 10,631 |
| Dec '98 | 406.66 | 165.82 | 400,820 | 1.91 | 44,021 | 153.16 | 47,376 | 22.22 | 11,500 |
| Mar '99 | 309.00 | 62.00 | 400,232 | (28.00) | 43,469 | 210.00 | 49,071 | 10.00 | 12,471 |
| Jun '99 | 354.00 | 88.00 | 408,290 | 11.00 | 41,109 | 154.00 | 52,331 | 14.00 | 12,855 |
| Sep '99 | 306.00 | 61.00 | 421,029 | (7.00) | 42,637 | 157.00 | 54,746 | 23.00 | 14,084 |
| Dec '99 | 307.00 | 55.00 | 408,008 | (6.00) | 43,895 | 173.00 | 56,342 | 37.00 | 15,567 |
| Mar '00 | 408.00 | 49.82 | 426,938 | (7.00) | 44,775 | 221.66 | 53,501 | 28.33 | 16,640 |
| Jun '00 | 422.00 | 52.38 | 443,183 | (2.00) | 45,720 | 205.34 | 56,022 | 38.67 | 17,422 |
| Sep '00 | 375.00 | 43.32 | 458,438 | (3.00) | 46,680 | 210.11 | 57,773 | 61.49 | 18,518 |
| Dec '00 | 487.68 | 65.75 | 460,632 | (2.00) | 47,641 | 259.94 | 60,841 | 103.31 | 20,327 |
| Mar '01 | 497.58 | 50.75 | 458,228 | (0.49) | 44,664 | 279.38 | 60,293 | 99.49 | 22,958 |
| Jun '01 | 526.30 | 83.38 | 463,165 | (0.80) | 44,729 | 275.18 | 60,126 | 86.91 | 24,616 |
| Sep '01 | 556.10 | 65.09 | 464,582 | 2.02 | 45,345 | 294.47 | 64,397 | 117.68 | 26,665 |
| Dec '01 | 708.74 | 61.83 | 465,245 | (0.37) | 45,392 | 463.88 | 65,187 | 92.09 | 27,824 |
| Mar '02 | 495.08 | 69.84 | 453,967 | (1.34) | 45,817 | 254.78 | 66,182 | 113.96 | 30,987 |
| Jun '02 | 461.52 | 54.18 | 449,412 | 1.25 | 45,910 | 226.92 | 62,525 | 111.32 | 28,377 |
| Sep '02 | 581.88 | 54.04 | 471,796 | (0.50) | 48,118 | 337.59 | 59,485 | 115.11 | 29,261 |
| Dec '02 | 859.10 | 149.36 | 479,722 | (0.41) | 48,052 | 363.48 | 63,389 | 284.60 | 29,894 |
| Mar '03 | 709.54 | 57.30 | 511,375 | 0.89 | 48,381 | 434.11 | 62,051 | 137.25 | 30,683 |
| Jun '03 | 719.11 | 59.54 | 516,453 | 2.37 | 50,588 | 421.68 | 67,289 | 145.77 | 30,927 |
| Sep '03 | 679.22 | 40.47 | 528,662 | 0.52 | 52,309 | 500.07 | 66,064 | 84.23 | 40,415 |
| Dec '03 | 676.27 | 49.60 | 540,254 | (0.25) | 53,713 | 534.83 | 70,752 | 32.80 | 39,196 |

Definitions and footnotes are included in the appended Technical Notes.

Table 5.7
OTS-Regulated Thrift Industry Average Net Charge-Offs, Quarterly, 1994 - 2003 ¹¹
(Percent of Average Amount of Loans Outstanding in Category)

| End of Quarter | Total Net Charge-Offs (%) | 1-4 Family Charge-Offs (%) | Multifamily Charge-Offs (%) | Consumer Charge-offs (%) | Commercial Charge-Offs (%) |
|----------------|---------------------------|----------------------------|-----------------------------|--------------------------|----------------------------|
| Mar '94 | 0.17 | 0.06 | 0.28 | 0.27 | 0.30 |
| Jun '94 | 0.22 | 0.07 | 0.44 | 0.26 | 0.30 |
| Sep '94 | 0.17 | 0.07 | 0.36 | 0.24 | 0.19 |
| Dec '94 | 0.18 | 0.06 | 0.36 | 0.24 | 0.09 |
| Mar '95 | 0.10 | 0.05 | 0.14 | 0.20 | 0.29 |
| Jun '95 | 0.13 | 0.05 | 0.20 | 0.24 | 0.07 |
| Sep '95 | 0.11 | 0.04 | 0.15 | 0.33 | 0.12 |
| Dec '95 | 0.11 | 0.05 | 0.16 | 0.29 | 0.20 |
| Mar '96 | 0.10 | 0.05 | 0.15 | 0.31 | 0.05 |
| Jun '96 | 0.11 | 0.05 | 0.13 | 0.34 | 0.08 |
| Sep '96 | 0.10 | 0.05 | 0.15 | 0.32 | 0.06 |
| Dec '96 | 0.11 | 0.06 | 0.10 | 0.39 | 0.11 |
| Mar '97 | 0.07 | 0.03 | 0.06 | 0.45 | 0.06 |
| Jun '97 | 0.09 | 0.04 | 0.08 | 0.44 | 0.09 |
| Sep '97 | 0.10 | 0.05 | 0.04 | 0.41 | 0.09 |
| Dec '97 | 0.09 | 0.03 | 0.01 | 0.54 | 0.11 |
| Mar '98 | 0.07 | 0.02 | 0.03 | 0.46 | 0.11 |
| Jun '98 | 0.07 | 0.02 | 0.02 | 0.42 | 0.09 |
| Sep '98 | 0.08 | 0.02 | 0.02 | 0.56 | 0.08 |
| Dec '98 | 0.07 | 0.04 | 0.00 | 0.32 | 0.14 |
| Mar '99 | 0.06 | 0.02 | (0.06) | 0.43 | 0.06 |
| Jun '99 | 0.06 | 0.02 | 0.03 | 0.29 | 0.08 |
| Sep '99 | 0.05 | 0.01 | (0.02) | 0.29 | 0.12 |
| Dec '99 | 0.05 | 0.01 | (0.01) | 0.31 | 0.18 |
| Mar '00 | 0.05 | 0.01 | (0.01) | 0.40 | 0.13 |
| Jun '00 | 0.05 | 0.01 | (0.01) | 0.37 | 0.16 |
| Sep '00 | 0.04 | 0.01 | (0.01) | 0.37 | 0.24 |
| Dec '00 | 0.05 | 0.01 | (0.01) | 0.44 | 0.35 |
| Mar '01 | 0.05 | 0.01 | 0.00 | 0.46 | 0.34 |
| Jun '01 | 0.05 | 0.02 | 0.00 | 0.46 | 0.28 |
| Sep '01 | 0.06 | 0.01 | 0.00 | 0.46 | 0.38 |
| Dec '01 | 0.07 | 0.01 | 0.00 | 0.71 | 0.31 |
| Mar '02 | 0.05 | 0.02 | 0.00 | 0.38 | 0.37 |
| Jun '02 | 0.05 | 0.01 | 0.00 | 0.36 | 0.39 |
| Sep '02 | 0.06 | 0.01 | 0.00 | 0.57 | 0.39 |
| Dec '02 | 0.09 | 0.03 | 0.00 | 0.57 | 0.95 |
| Mar '03 | 0.07 | 0.01 | 0.00 | 0.70 | 0.45 |
| Jun '03 | 0.07 | 0.01 | 0.00 | 0.63 | 0.47 |
| Sep '03 | 0.06 | 0.01 | 0.00 | 0.76 | 0.21 |
| Dec '03 | 0.06 | 0.01 | 0.00 | 0.76 | 0.08 |

Definitions and footnotes are included in the appended Technical Notes.

Table 6.1
OTS-Regulated Thrift Industry Mortgage Originations, 1968 - 2003 ¹²
(Dollars in Millions)

| Year | Mortgage Refinancing (\$) | Mortgage Originations | | | | | | | | | Mortgage Originations Total (\$) |
|------|---------------------------|---------------------------|-------------------------|-----------------------------|---------------------------|--------------------------------|------------------------------|---------------------|-------------------------|----------------------------|----------------------------------|
| | | 1-4 Family Permanent (\$) | 1-4 Family Constr. (\$) | Multi-family Permanent (\$) | Multi-family Constr. (\$) | Non-residential Permanent (\$) | Non-residential Constr. (\$) | Permanent Land (\$) | Permanent Subtotal (\$) | Construction Subtotal (\$) | |
| 1968 | 1,813 | 13,787 | 4,762 | 593 | 1,178 | 353 | 624 | | 14,733 | 6,564 | 21,297 |
| 1969 | 1,458 | 13,034 | 4,611 | 464 | 1,372 | 426 | 813 | 450 | 14,374 | 6,796 | 21,170 |
| 1970 | 1,684 | 12,296 | 4,028 | 519 | 2,021 | 466 | 955 | 475 | 13,756 | 7,004 | 20,760 |
| 1971 | 4,115 | 23,422 | 6,638 | 1,252 | 3,138 | 1,166 | 1,854 | 871 | 26,711 | 11,630 | 38,341 |
| 1972 | 5,120 | 32,271 | 8,322 | 1,804 | 2,944 | 1,481 | 2,153 | 1,049 | 36,605 | 13,419 | 50,024 |
| 1973 | 3,960 | 32,767 | 8,217 | 1,570 | 1,741 | 1,210 | 1,731 | 956 | 36,503 | 11,689 | 48,192 |
| 1974 | 3,200 | 26,514 | 6,348 | 1,053 | 1,033 | 984 | 1,327 | 791 | 29,342 | 8,708 | 38,050 |
| 1975 | 6,164 | 37,772 | 8,493 | 1,689 | 1,360 | 1,857 | 1,716 | 912 | 42,230 | 11,569 | 53,799 |
| 1976 | 12,410 | 60,523 | 12,050 | 4,999 | 2,455 | 5,445 | 2,049 | 1,176 | 72,143 | 16,554 | 88,697 |
| 1977 | 17,615 | 84,600 | 16,982 | 6,700 | 3,337 | 5,797 | 2,252 | 1,708 | 98,805 | 22,571 | 121,376 |
| 1978 | 16,300 | 88,299 | 18,126 | 6,108 | 3,954 | 5,328 | 2,169 | 1,825 | 101,560 | 24,249 | 125,809 |
| 1979 | 12,941 | 81,318 | 16,107 | 4,817 | 4,085 | 4,523 | 2,103 | 1,808 | 92,466 | 22,295 | 114,761 |
| 1980 | 10,605 | 60,014 | 11,075 | 3,045 | 3,607 | 4,190 | 1,978 | 1,247 | 68,496 | 16,660 | 85,156 |
| 1981 | 8,010 | 41,265 | 7,770 | 2,156 | 3,623 | 3,638 | 2,264 | 1,340 | 48,399 | 13,657 | 62,056 |
| 1982 | 10,674 | 34,181 | 6,536 | 3,115 | 5,023 | 5,450 | 4,449 | 1,792 | 44,538 | 16,008 | 60,546 |
| 1983 | 31,804 | 83,821 | 13,840 | 8,723 | 12,715 | 14,297 | 12,169 | 5,508 | 112,349 | 38,724 | 151,073 |
| 1984 | 31,682 | 95,682 | 15,747 | 13,150 | 11,066 | 20,068 | 17,048 | 8,541 | 137,442 | 43,860 | 181,302 |
| 1985 | 31,965 | 107,777 | 17,398 | 15,420 | 10,016 | 20,283 | 14,797 | 11,061 | 154,541 | 42,209 | 196,750 |
| 1986 | 82,967 | 175,710 | 21,327 | 19,805 | 7,498 | 21,804 | 10,817 | 8,552 | 225,871 | 39,641 | 265,512 |
| 1987 | 72,418 | 179,536 | 22,313 | 18,638 | 6,762 | 20,123 | 8,903 | 7,031 | 225,328 | 37,978 | 263,306 |
| 1988 | 42,697 | 162,160 | 24,232 | 17,948 | 6,033 | 18,631 | 8,021 | 9,220 | 207,959 | 38,286 | 246,245 |
| 1989 | 30,561 | 132,738 | 21,360 | 11,169 | 4,086 | 10,253 | 4,900 | 5,091 | 159,251 | 30,346 | 189,597 |
| 1990 | 20,878 | 119,917 | 14,621 | 9,355 | 2,136 | 4,952 | 1,996 | 2,485 | 136,674 | 18,749 | 155,423 |
| 1991 | 27,884 | 121,123 | 11,605 | 6,184 | 716 | 3,634 | 898 | 1,409 | 132,491 | 13,220 | 145,711 |
| 1992 | 59,662 | 182,458 | 13,491 | 7,305 | 493 | 3,719 | 739 | 1,404 | 195,132 | 14,723 | 209,855 |
| 1993 | 57,319 | 189,448 | 14,041 | 7,597 | 847 | 4,033 | 732 | 1,514 | 201,205 | 17,007 | 218,212 |
| 1994 | 20,939 | 132,627 | 15,676 | 7,780 | 1,275 | 4,501 | 942 | 1,652 | 144,900 | 19,766 | 164,666 |
| 1995 | 12,808 | 106,318 | 14,109 | 5,230 | 1,095 | 4,452 | 1,159 | 1,810 | 115,945 | 18,228 | 134,173 |
| 1996 | 19,020 | 136,077 | 16,712 | 6,525 | 1,245 | 5,817 | 1,725 | 2,148 | 150,528 | 19,721 | 170,250 |
| 1997 | 19,512 | 150,159 | 16,698 | 6,813 | 1,194 | 6,222 | 2,207 | 2,222 | 165,415 | 20,099 | 185,514 |
| 1998 | 51,665 | 275,603 | 18,464 | 8,828 | 1,700 | 7,990 | 3,088 | 2,742 | 295,166 | 23,248 | 318,414 |
| 1999 | 41,983 | 235,841 | 21,999 | 9,327 | 1,909 | 10,788 | 3,824 | 3,582 | 259,537 | 27,733 | 287,270 |
| 2000 | 24,622 | 201,156 | 23,050 | 7,967 | 2,278 | 11,027 | 3,852 | 4,060 | 224,210 | 29,179 | 253,389 |
| 2001 | 125,888 | 398,179 | 22,434 | 10,843 | 2,475 | 13,228 | 4,195 | 4,241 | 426,491 | 29,105 | 455,596 |
| 2002 | 218,585 | 472,255 | 22,709 | 14,279 | 2,664 | 16,030 | 3,686 | 4,409 | 506,973 | 29,059 | 536,033 |
| 2003 | 368,545 | 729,849 | 22,711 | 14,256 | 2,695 | 19,575 | 3,312 | 5,181 | 768,862 | 28,717 | 797,580 |

Definitions and footnotes are included in the appended Technical Notes.

Table 6.2
OTS-Regulated Thrift Industry Mortgage Lending Activity and Portfolio, 1968 - 2003¹²
(Dollars in Millions)

| Year | Annual Mortgage Lending Activity | | | | | | Year End Mortgage Portfolio | | | |
|------|----------------------------------|----------------------------|-------------------------|---------------------|---|---------------------------------------|---------------------------------|---|-------------------------------|--|
| | Mortgage Originations (\$) | Mortgage Refinancings (\$) | Mortgage Purchases (\$) | Mortgage Sales (\$) | Mortgage-Backed Securities Purchases (\$) | Mortgage-Backed Securities Sales (\$) | Mortgage Loans Outstanding (\$) | Mortgage-Backed Securities Outstanding (\$) | Mortgage Portfolio Total (\$) | Mort. Port. Percentage of Total Assets (%) |
| 1968 | 21,297 | 1,813 | 2,332 | 690 | | | 126,756 | | 126,756 | 85.80 |
| 1969 | 21,170 | 1,458 | 2,331 | 518 | | | 136,031 | | 136,031 | 86.76 |
| 1970 | 20,760 | 1,684 | 3,745 | 1,108 | | | 146,043 | | 146,043 | 85.58 |
| 1971 | 38,341 | 4,115 | 7,529 | 2,165 | | | 169,568 | | 169,568 | 84.79 |
| 1972 | 50,024 | 5,120 | 10,612 | 3,714 | | | 200,876 | | 200,876 | 84.99 |
| 1973 | 48,192 | 3,960 | 7,229 | 3,457 | | | 226,155 | | 226,155 | 85.41 |
| 1974 | 38,050 | 3,200 | 5,904 | 3,505 | | | 243,554 | | 243,554 | 84.50 |
| 1975 | 53,799 | 6,164 | 8,554 | 5,206 | | | 272,456 | | 272,456 | 82.50 |
| 1976 | 88,697 | 12,410 | 12,798 | 8,449 | | | 316,322 | 10,377 | 326,699 | 85.26 |
| 1977 | 121,376 | 17,615 | 14,498 | 13,846 | | | 374,089 | 12,698 | 386,787 | 85.95 |
| 1978 | 125,809 | 16,300 | 10,982 | 15,485 | | | 424,969 | 20,115 | 445,084 | 89.50 |
| 1979 | 114,761 | 12,941 | 12,003 | 18,329 | | | 467,262 | 27,275 | 494,537 | 89.21 |
| 1980 | 85,156 | 10,605 | 12,955 | 15,856 | | | 494,914 | 33,849 | 528,763 | 87.58 |
| 1981 | 62,056 | 8,010 | 10,516 | 12,613 | | | 512,870 | 62,793 | 575,663 | 89.97 |
| 1982 | 60,546 | 10,674 | 23,313 | 53,459 | | | 477,009 | 63,684 | 540,693 | 78.79 |
| 1983 | 151,073 | 31,804 | 45,805 | 55,400 | | | 521,308 | 91,647 | 612,955 | 75.32 |
| 1984 | 181,302 | 31,682 | 64,161 | 63,819 | | | 593,034 | 116,952 | 709,986 | 70.09 |
| 1985 | 196,750 | 31,965 | 62,377 | 97,724 | | | 645,498 | 120,768 | 766,266 | 69.05 |
| 1986 | 265,512 | 82,967 | 69,058 | 169,759 | | | 655,652 | 166,239 | 821,891 | 68.01 |
| 1987 | 263,306 | 72,418 | 63,482 | 123,402 | | | 733,154 | 210,966 | 944,120 | 73.25 |
| 1988 | 246,245 | 42,697 | 55,012 | 106,144 | | | 776,983 | 209,418 | 986,401 | 72.06 |
| 1989 | 189,597 | 30,561 | 41,172 | 105,853 | | | 649,909 | 168,459 | 818,368 | 68.95 |
| 1990 | 155,423 | 20,878 | 38,989 | 106,590 | 72,570 | 51,336 | 613,088 | 149,098 | 762,186 | 74.06 |
| 1991 | 145,711 | 27,884 | 51,266 | 106,095 | 76,637 | 73,050 | 521,395 | 127,304 | 648,699 | 72.46 |
| 1992 | 209,855 | 59,662 | 56,955 | 147,713 | 87,132 | 60,880 | 464,660 | 116,849 | 581,509 | 72.09 |
| 1993 | 218,212 | 57,319 | 63,570 | 151,115 | 91,315 | 52,800 | 446,670 | 119,570 | 566,240 | 73.08 |
| 1994 | 164,666 | 20,939 | 47,484 | 100,449 | 73,494 | 30,953 | 449,820 | 127,554 | 577,374 | 74.59 |
| 1995 | 134,173 | 12,808 | 43,230 | 79,176 | 40,529 | 24,398 | 446,930 | 125,457 | 572,388 | 74.24 |
| 1996 | 170,250 | 19,020 | 63,415 | 97,315 | 45,307 | 34,379 | 486,640 | 110,977 | 597,617 | 77.68 |
| 1997 | 185,514 | 19,512 | 66,291 | 115,097 | 49,718 | 33,552 | 483,288 | 103,815 | 587,103 | 75.60 |
| 1998 | 318,414 | 51,665 | 99,339 | 224,375 | 78,302 | 54,712 | 491,968 | 93,322 | 585,290 | 71.62 |
| 1999 | 287,270 | 41,983 | 84,232 | 178,819 | 75,854 | 49,033 | 506,963 | 94,759 | 601,722 | 69.69 |
| 2000 | 253,389 | 24,622 | 78,203 | 161,876 | 70,042 | 49,303 | 556,958 | 93,106 | 650,064 | 70.03 |
| 2001 | 455,596 | 125,889 | 193,010 | 408,815 | 145,259 | 105,870 | 578,974 | 92,360 | 671,333 | 68.66 |
| 2002 | 536,033 | 218,585 | 277,831 | 536,823 | 125,872 | 85,898 | 599,747 | 90,232 | 689,979 | 68.69 |
| 2003 | 797,580 | 368,545 | 361,277 | 777,512 | 131,857 | 79,232 | 670,233 | 92,294 | 762,527 | 69.79 |

Definitions and footnotes are included in the appended Technical Notes.

Table 6.3
OTS-Regulated 1-4 Family Fixed- and Adjustable-Rate Mortgage Portfolio Share, 1986 - 2003¹⁴
(Dollars in Millions)

| Year | TFR Data | | Schedule CMR Data | | | | |
|------|----------------------|--|--|---|---|--|--|
| | Total Assets (\$) | Mortgage Portfolio Total (\$) | Total 1-4 Family Mortgages and MBSs (\$) | Fixed-Rate Mortgages and MBSs (\$) | Fixed-Rate Percent of 1-4 Family and MBSs (%) | Adjustable- Rate 1-4 Family Mortgages and MBSs (\$) | Adjustable- Rate Percent of 1-4 Family and MBSs (%) |
| 1986 | 1,208,408 | 821,891 | 465,670 | 286,480 | 61.52 | 179,190 | 38.48 |
| 1987 | 1,288,981 | 944,120 | 484,458 | 271,636 | 56.07 | 212,822 | 43.93 |
| 1988 | 1,368,843 | 986,401 | 526,937 | 277,274 | 52.62 | 249,663 | 47.38 |
| 1989 | 1,186,906 | 818,388 | 489,260 | 212,143 | 43.36 | 277,117 | 56.64 |
| 1990 | 1,029,165 | 762,186 | 442,967 | 184,186 | 41.58 | 258,781 | 58.42 |
| 1991 | 895,296 | 648,699 | 408,322 | 170,107 | 41.66 | 238,215 | 58.34 |
| 1992 | 806,662 | 581,509 | 368,748 | 150,044 | 40.69 | 218,704 | 59.31 |
| 1993 | 774,775 | 566,240 | 447,221 | 170,110 | 38.04 | 269,111 | 60.17 |
| 1994 | 774,069 | 577,374 | 469,552 | 165,542 | 35.26 | 304,010 | 64.74 |
| 1995 | 770,982 | 572,388 | 462,896 | 161,531 | 34.90 | 301,365 | 65.10 |
| 1996 | 769,367 | 597,617 | 471,796 | 161,221 | 34.17 | 310,575 | 65.83 |
| 1997 | 776,577 | 587,103 | 466,527 | 163,132 | 34.97 | 303,395 | 65.03 |
| 1998 | 817,612 | 585,290 | 467,182 | 210,810 | 45.12 | 256,372 | 54.88 |
| 1999 | 863,606 | 601,722 | 473,243 | 207,029 | 43.75 | 266,214 | 56.25 |
| 2000 | 928,548 | 650,064 | 501,127 | 201,086 | 40.13 | 300,041 | 59.87 |
| 2001 | 977,715 | 671,333 | 497,109 | 224,344 | 45.13 | 272,765 | 54.87 |
| 2002 | 1,004,532 | 689,979 | 500,201 | 218,938 | 43.77 | 281,263 | 56.23 |
| 2003 | 1,092,630 | 762,527 | 549,876 | 216,271 | 39.33 | 333,605 | 60.67 |

These data include both mortgages and mortgage-backed securities.
 CMR data for 1993 - 2002 represent only those thrifts filing TFR Schedule CMR.
 Definitions and footnotes are included in the appended Technical Notes.

Table 7.1
OTS-Regulated Thrift Industry Structural Data, Number and Assets, 1991 - 2003 ¹⁵

Number

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

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

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

Assets

(Dollars in Billions)

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

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

na = data not available.

Definitions and footnotes are included in the appended Technical Notes.

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

ALABAMA

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 36 | 8,904 | 6,886 | 8,622 | 283 | (8.9) |
| 1988 | 37 | 10,623 | 7,838 | 10,178 | 445 | (25.2) |
| 1989 | 32 | 8,209 | 6,097 | 7,808 | 401 | (18.2) |
| 1990 | 30 | 7,877 | 5,767 | 7,517 | 361 | (32.4) |
| 1991 | 27 | 4,945 | 4,225 | 4,623 | 322 | 18.9 |
| 1992 | 25 | 4,893 | 4,052 | 4,542 | 350 | 30.7 |
| 1993 | 21 | 4,182 | 3,324 | 3,864 | 318 | 33.5 |
| 1994 | 20 | 2,341 | 1,944 | 2,156 | 186 | 24.0 |
| 1995 | 18 | 2,356 | 1,946 | 2,152 | 203 | 16.2 |
| 1996 | 14 | 1,970 | 1,642 | 1,794 | 176 | 8.2 |
| 1996 Adj | | | | | | 15.9 |
| 1997 | 13 | 2,387 | 1,779 | 2,197 | 190 | 10.8 |
| 1998 | 13 | 2,625 | 1,915 | 2,409 | 216 | 17.7 |
| 1999 | 13 | 2,416 | 1,748 | 2,196 | 220 | 19.9 |
| 2000 | 13 | 2,758 | 1,931 | 2,521 | 238 | 19.3 |
| 2001 | 13 | 2,786 | 1,891 | 2,552 | 234 | 26.7 |
| 2002 | 13 | 2,642 | 1,820 | 2,404 | 238 | 18.3 |
| 2003 | 12 | 2,561 | 1,718 | 2,311 | 250 | 27.8 |

ALASKA

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 3 | 526 | 406 | 539 | (14) | (39.6) |
| 1988 | 3 | 352 | 379 | 450 | (97) | (76.9) |
| 1989 | 1 | 109 | 101 | 104 | 6 | (0.2) |
| 1990 | 1 | 110 | 101 | 104 | 6 | 0.6 |
| 1991 | 1 | 111 | 104 | 107 | 4 | (2.2) |
| 1992 | 1 | 110 | 104 | 105 | 5 | 1.3 |
| 1993 | 1 | 107 | 98 | 100 | 6 | 0.8 |
| 1994 | 1 | 109 | 97 | 99 | 5 | (0.2) |
| 1995 | 1 | 106 | 98 | 100 | 6 | 0.6 |
| 1996 | 1 | 109 | 97 | 103 | 6 | (0.1) |
| 1996 Adj | | | | | | 0.3 |
| 1997 | 1 | 114 | 96 | 107 | 7 | 0.7 |
| 1998 | 1 | 110 | 101 | 103 | 7 | 0.3 |
| 1999 | 1 | 120 | 102 | 109 | 11 | 0.3 |
| 2000 | 1 | 134 | 107 | 122 | 12 | 0.2 |
| 2001 | 1 | 153 | 125 | 140 | 13 | 0.6 |
| 2002 | 1 | 152 | 131 | 138 | 15 | 1.9 |
| 2003 | 1 | 163 | 138 | 148 | 15 | 0.6 |

1966 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.

Definitions and footnotes are included in the appended Technical Notes.

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

ARIZONA

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 12 | 24,065 | 16,758 | 23,378 | 687 | (71.2) |
| 1988 | 11 | 24,151 | 17,393 | 24,268 | (117) | (887.6) |
| 1989 | 6 | 12,839 | 9,580 | 12,931 | (92) | (834.9) |
| 1990 | 2 | 220 | 192 | 212 | 8 | (7.0) |
| 1991 | 1 | 73 | 64 | 69 | 4 | 0.7 |
| 1992 | 2 | 180 | 155 | 163 | 197 | 1.9 |
| 1993 | 2 | 218 | 185 | 197 | 21 | 3.2 |
| 1994 | 2 | 198 | 243 | 275 | 23 | 2.1 |
| 1995 | 2 | 433 | 369 | 404 | 29 | 3.2 |
| 1996 | 2 | 515 | 432 | 482 | 33 | 4.4 |
| 1996 Adj | | | | | | 5.7 |
| 1997 | 2 | 600 | 525 | 560 | 40 | 6.2 |
| 1998 | 3 | 688 | 538 | 637 | 51 | 7.0 |
| 1999 | 3 | 935 | 623 | 880 | 55 | 8.4 |
| 2000 | 4 | 826 | 687 | 737 | 88 | 17.9 |
| 2001 | 3 | 425 | 254 | 362 | 64 | 51.8 |
| 2002 | 3 | 523 | 276 | 440 | 83 | 12.5 |
| 2003 | 4 | 820 | 392 | 708 | 112 | 18.0 |

ARKANSAS

| End of Year | Number of Institutions | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 37 | 6,706 | 5,653 | 7,078 | (372) | (320.5) |
| 1988 | 36 | 6,406 | 5,708 | 7,239 | (833) | (485.0) |
| 1989 | 24 | 3,077 | 2,652 | 2,988 | 89 | (7.1) |
| 1990 | 20 | 2,585 | 2,268 | 2,481 | 103 | (2.2) |
| 1991 | 19 | 2,497 | 2,292 | 2,378 | 118 | 13.1 |
| 1992 | 18 | 2,641 | 2,365 | 2,484 | 157 | 27.2 |
| 1993 | 19 | 3,124 | 2,669 | 2,915 | 209 | 32.3 |
| 1994 | 17 | 3,292 | 2,584 | 3,064 | 228 | 30.4 |
| 1995 | 17 | 3,407 | | 3,148 | 259 | 30.8 |
| 1996 | 16 | 3,412 | 2,603 | 3,131 | 281 | 20.5 |
| 1996 Adj | | | | | | 31.2 |
| 1997 | 14 | 3,498 | 2,613 | 3,121 | 378 | 32.2 |
| 1998 | 12 | 3,347 | 2,349 | 2,961 | 386 | 24.8 |
| 1999 | 10 | 3,364 | 2,125 | 3,003 | 361 | 31.0 |
| 2000 | 9 | 3,272 | 2,187 | 2,937 | 335 | 30.7 |
| 2001 | 9 | 3,399 | 2,515 | 3,053 | 346 | 31.0 |
| 2002 | 8 | 3,552 | 2,681 | 3,190 | 361 | 39.7 |
| 2003 | 7 | 1,942 | 1,483 | 1,753 | 189 | 28.1 |

1966 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.

Definitions and footnotes are included in the appended Technical Notes.

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

CALIFORNIA

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 206 | 345,631 | 239,780 | 334,658 | 10,961 | 105.9 |
| 1988 | 192 | 371,955 | 256,717 | 356,166 | 15,774 | 284.2 |
| 1989 | 160 | 347,208 | 242,917 | 331,284 | 15,896 | (651.1) |
| 1990 | 139 | 325,623 | 240,917 | 310,691 | 14,929 | (1,095.4) |
| 1991 | 117 | 288,612 | 225,010 | 271,893 | 16,719 | 130.0 |
| 1992 | 103 | 267,589 | 204,856 | 250,385 | 17,204 | 520.3 |
| 1993 | 96 | 264,913 | 198,206 | 246,942 | 17,970 | 504.4 |
| 1994 | 87 | 259,204 | 178,987 | 243,039 | 16,165 | 320.0 |
| 1995 | 77 | 243,812 | 165,949 | 227,527 | 16,263 | 924.0 |
| 1996 | 66 | 248,123 | 166,833 | 231,833 | 16,261 | 663.6 |
| 1996 Adj | | | | | | 1,353.4 |
| 1997 | 58 | 273,609 | 172,790 | 254,978 | 18,629 | 1,975.7 |
| 1998 | 48 | 287,311 | 166,541 | 267,485 | 19,826 | 2,704.8 |
| 1999 | 46 | 311,630 | 159,757 | 291,940 | 19,869 | 2,955.6 |
| 2000 | 46 | 353,532 | 166,548 | 329,790 | 23,743 | 3,509.6 |
| 2001 | 42 | 407,312 | 192,176 | 378,848 | 28,464 | 4,672.2 |
| 2002 | 39 | 424,356 | 214,955 | 385,916 | 38,440 | 5,932.3 |
| 2003 | 37 | 468,283 | 230,939 | 427,343 | 40,940 | 6,435.2 |

COLORADO

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 36 | 14,624 | 10,692 | 14,261 | 363 | (219.3) |
| 1988 | 35 | 14,773 | 10,290 | 14,537 | 236 | (596.5) |
| 1989 | 22 | 11,314 | 8,251 | 10,921 | 394 | (174.5) |
| 1990 | 20 | 9,855 | 7,445 | 9,424 | 431 | (46.4) |
| 1991 | 20 | 8,466 | 6,744 | 7,950 | 516 | 143.9 |
| 1992 | 19 | 4,643 | 3,878 | 4,281 | 362 | 46.8 |
| 1993 | 16 | 2,179 | 1,836 | 1,989 | 189 | 28.1 |
| 1994 | 16 | 2,404 | 1,935 | 2,206 | 197 | 21.3 |
| 1995 | 16 | 2,714 | 2,119 | 2,440 | 274 | 20.9 |
| 1996 | 15 | 2,519 | 1,965 | 2,248 | 271 | 16.9 |
| 1996 Adj | | | | | | 24.6 |
| 1997 | 12 | 2,487 | 1,929 | 2,176 | 311 | 24.5 |
| 1998 | 11 | 982 | 777 | 877 | 105 | 16.5 |
| 1999 | 11 | 1,106 | 863 | 992 | 114 | 12.7 |
| 2000 | 10 | 838 | 613 | 753 | 85 | 8.2 |
| 2001 | 10 | 909 | 680 | 817 | 91 | 7.1 |
| 2002 | 10 | 2,582 | 1,653 | 2,389 | 193 | 14.4 |
| 2003 | 11 | 2,658 | 1,763 | 2,451 | 207 | 18.4 |

1966 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.

Definitions and footnotes are included in the appended Technical Notes.

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

CONNECTICUT

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 29 | 14,049 | 9,359 | 13,226 | 823 | 50.9 |
| 1988 | 28 | 13,561 | 9,009 | 12,951 | 609 | 9.0 |
| 1989 | 26 | 10,648 | 7,854 | 10,049 | 599 | (19.8) |
| 1990 | 23 | 9,628 | 7,161 | 9,314 | 314 | (254.4) |
| 1991 | 18 | 7,216 | 6,301 | 6,801 | 415 | (3.9) |
| 1992 | 17 | 8,638 | 7,198 | 8,179 | 459 | (34.9) |
| 1993 | 16 | 8,836 | 6,926 | 8,353 | 483 | 25.0 |
| 1994 | 13 | 8,153 | 6,109 | 7,665 | 488 | 45.4 |
| 1995 | 12 | 6,001 | 4,466 | 5,601 | 400 | 16.2 |
| 1996 | 12 | 7,041 | 5,351 | 6,578 | 463 | 38.8 |
| 1996 Adj | | | | | | 48.3 |
| 1997 | 12 | 11,061 | 7,134 | 10,280 | 781 | 58.8 |
| 1998 | 11 | 10,886 | 7,118 | 10,132 | 754 | 62.5 |
| 1999 | 10 | 11,671 | 7,524 | 10,788 | 884 | 91.9 |
| 2000 | 11 | 12,997 | 8,230 | 11,846 | 1,151 | 112.9 |
| 2001 | 11 | 12,429 | 7,580 | 11,223 | 1,206 | 138.0 |
| 2002 | 10 | 14,220 | 8,184 | 12,977 | 1,243 | 152.3 |
| 2003 | 8 | 15,228 | 9,048 | 13,908 | 1,319 | 174.6 |

DELAWARE

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 5 | 1,671 | 1,258 | 1,569 | 102 | 8.1 |
| 1988 | 5 | 1,874 | 1,375 | 1,759 | 115 | 5.7 |
| 1989 | 5 | 1,935 | 1,397 | 1,829 | 106 | (7.0) |
| 1990 | 5 | 1,847 | 1,341 | 1,810 | 37 | (82.3) |
| 1991 | 5 | 1,640 | 1,224 | 1,576 | 65 | 29.3 |
| 1992 | 4 | 1,025 | 805 | 986 | 39 | 17.9 |
| 1993 | 3 | 962 | 740 | 891 | 72 | 7.4 |
| 1994 | 3 | 1,142 | 739 | 1,060 | 28 | 12.6 |
| 1995 | 3 | 1,397 | 868 | 1,291 | 106 | 32.1 |
| 1996 | 4 | 1,813 | 1,115 | 1,684 | 130 | 15.1 |
| 1996 Adj | | | | | | 15.6 |
| 1997 | 5 | 3,190 | 1,604 | 2,923 | 267 | 11.0 |
| 1998 | 4 | 4,355 | 1,412 | 4,012 | 343 | 21.1 |
| 1999 | 3 | 8,782 | 3,358 | 8,014 | 767 | 86.3 |
| 2000 | 5 | 12,432 | 4,847 | 11,093 | 1,250 | 150.8 |
| 2001 | 6 | 24,888 | 9,270 | 22,813 | 2,074 | 287.9 |
| 2002 | 6 | 42,282 | 21,620 | 38,602 | 3,680 | 741.3 |
| 2003 | 6 | 56,380 | 28,539 | 51,476 | 4,905 | 952.7 |

1966 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.

Definitions and footnotes are included in the appended Technical Notes.

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

DISTRICT OF COLUMBIA

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 6 | 4,409 | 2,841 | 4,199 | 210 | (1.4) |
| 1988 | 5 | 2,827 | 1,828 | 2,504 | 323 | (6.7) |
| 1989 | 4 | 2,870 | 1,842 | 2,529 | 341 | 25.1 |
| 1990 | 3 | 1,661 | 1,147 | 1,361 | 300 | 10.4 |
| 1991 | 2 | 475 | 388 | 453 | 22 | 1.3 |
| 1992 | 2 | 465 | 379 | 441 | 24 | 2.3 |
| 1993 | 2 | 480 | 396 | 453 | 27 | 4.0 |
| 1994 | 1 | 256 | 201 | 242 | 14 | 1.9 |
| 1995 | 1 | 265 | 227 | 248 | 17 | 1.4 |
| 1996 | 1 | 261 | 203 | 244 | 17 | 0.3 |
| 1996 Adj | | | | | | 1.2 |
| 1997 | 1 | 270 | 204 | 251 | 19 | 1.6 |
| 1998 | 1 | 267 | 204 | 245 | 22 | 3.7 |
| 1999 | 1 | 260 | 203 | 237 | 23 | 1.2 |
| 2000 | 1 | 255 | 198 | 232 | 23 | 1.1 |
| 2001 | 1 | 259 | 198 | 236 | 23 | 0.3 |
| 2002 | 1 | 251 | 205 | 228 | 23 | (0.3) |
| 2003 | 1 | 212 | 212 | 191 | 22 | (1.4) |

FLORIDA

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 149 | 79,918 | 60,521 | 77,014 | 2,837 | (135.0) |
| 1988 | 145 | 88,456 | 65,465 | 85,669 | 2,787 | (484.7) |
| 1989 | 130 | 76,438 | 58,727 | 73,472 | 2,739 | (663.8) |
| 1990 | 114 | 53,652 | 44,571 | 51,558 | 2,093 | (533.0) |
| 1991 | 94 | 41,546 | 35,199 | 39,213 | 2,332 | 59.7 |
| 1992 | 88 | 38,245 | 31,588 | 35,272 | 2,974 | 289.5 |
| 1993 | 79 | 32,891 | 25,448 | 30,409 | 2,482 | 285.4 |
| 1994 | 80 | 31,042 | 23,353 | 28,439 | 1,603 | 237.4 |
| 1995 | 70 | 25,539 | 20,202 | 23,338 | 2,201 | 195.8 |
| 1996 | 57 | 16,804 | 13,346 | 15,412 | 1,392 | 92.6 |
| 1996 Adj | | | | | | 145.1 |
| 1997 | 47 | 18,300 | 12,979 | 16,625 | 1,675 | 153.0 |
| 1998 | 42 | 17,878 | 12,340 | 16,191 | 1,688 | 113.5 |
| 1999 | 47 | 20,607 | 14,084 | 18,834 | 1,773 | 142.7 |
| 2000 | 46 | 23,738 | 16,037 | 21,727 | 2,011 | 146.5 |
| 2001 | 45 | 26,610 | 17,844 | 24,372 | 2,238 | 203.5 |
| 2002 | 41 | 27,854 | 18,881 | 25,329 | 2,525 | 261.8 |
| 2003 | 42 | 31,379 | 21,425 | 28,562 | 2,817 | 272.7 |

1966 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.

Definitions and footnotes are included in the appended Technical Notes.

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

GEORGIA

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 69 | 18,148 | 13,736 | 17,359 | 789 | 60.8 |
| 1988 | 71 | 20,159 | 14,408 | 19,276 | 882 | 37.8 |
| 1989 | 65 | 17,938 | 13,540 | 16,993 | 946 | (105.5) |
| 1990 | 62 | 17,730 | 13,133 | 16,823 | 907 | (42.1) |
| 1991 | 50 | 14,986 | 11,591 | 14,008 | 979 | 60.4 |
| 1992 | 43 | 13,633 | 10,067 | 12,695 | 938 | 118.3 |
| 1993 | 39 | 6,601 | 5,268 | 6,016 | 585 | 72.3 |
| 1994 | 37 | 6,632 | 5,134 | 6,057 | 585 | 54.4 |
| 1995 | 36 | 6,637 | 5,106 | 5,977 | 660 | 62.7 |
| 1996 | 35 | 5,835 | 4,307 | 5,188 | 647 | 24.7 |
| 1996 Adj | | | | | | 40.9 |
| 1997 | 31 | 5,828 | 4,222 | 5,169 | 659 | 25.9 |
| 1998 | 28 | 6,726 | 4,687 | 5,943 | 783 | 33.0 |
| 1999 | 28 | 8,056 | 4,984 | 7,069 | 986 | 25.6 |
| 2000 | 23 | 7,075 | 4,340 | 6,129 | 946 | (4.6) |
| 2001 | 23 | 7,993 | 4,812 | 7,104 | 889 | (16.2) |
| 2002 | 22 | 7,396 | 4,352 | 6,581 | 816 | 5.5 |
| 2003 | 22 | 8,694 | 5,093 | 7,822 | 872 | 68.6 |

GUAM

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 2 | 95 | 67 | 81 | 13 | 1.0 |
| 1988 | 2 | 107 | 77 | 92 | 15 | 1.6 |
| 1989 | 2 | 118 | 90 | 104 | 14 | 2.6 |
| 1990 | 2 | 130 | 102 | 115 | 15 | 2.5 |
| 1991 | 2 | 145 | 102 | 121 | 24 | 3.2 |
| 1992 | 2 | 189 | 108 | 160 | 29 | 4.9 |
| 1993 | 2 | 207 | 104 | 172 | 35 | 5.1 |
| 1994 | 2 | 225 | 112 | 186 | 39 | 4.8 |
| 1995 | 2 | 245 | 117 | 202 | 44 | 4.9 |
| 1996 | 2 | 261 | 126 | 213 | 48 | 4.2 |
| 1996 Adj | | | | | | 4.7 |
| 1997 | 2 | 276 | 125 | 223 | 52 | 4.8 |
| 1998 | 2 | 283 | 129 | 226 | 57 | 4.6 |
| 1999 | 2 | 286 | 131 | 228 | 58 | 3.0 |
| 2000 | 2 | 280 | 132 | 226 | 54 | 3.3 |
| 2001 | 2 | 257 | 130 | 201 | 55 | 3.4 |
| 2002 | 1 | 83 | 71 | 75 | 8 | 2.2 |
| 2003 | 1 | 86 | 76 | 77 | 9 | 0.8 |

1966 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.

Definitions and footnotes are included in the appended Technical Notes.

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

HAWAII

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 6 | 5,504 | 3,814 | 5,253 | 250 | 56.8 |
| 1988 | 6 | 6,546 | 4,515 | 6,227 | 318 | 51.9 |
| 1989 | 6 | 7,251 | 4,956 | 6,936 | 315 | 30.4 |
| 1990 | 6 | 7,314 | 5,273 | 6,866 | 448 | 81.0 |
| 1991 | 6 | 7,330 | 5,447 | 6,809 | 521 | 67.9 |
| 1992 | 5 | 4,680 | 3,643 | 4,259 | 421 | 61.8 |
| 1993 | 5 | 4,930 | 3,648 | 4,480 | 450 | 57.6 |
| 1994 | 5 | 5,852 | 3,752 | 5,383 | 470 | 54.7 |
| 1995 | 5 | 6,348 | 4,067 | 5,842 | 505 | 47.6 |
| 1996 | 5 | 6,567 | 4,085 | 6,063 | 504 | 38.1 |
| 1996 Adj | | | | | | 54.1 |
| 1997 | 4 | 7,951 | 5,640 | 7,346 | 606 | 51.1 |
| 1998 | 3 | 6,783 | 4,679 | 6,284 | 498 | 49.7 |
| 1999 | 3 | 7,079 | 4,262 | 6,576 | 502 | 38.8 |
| 2000 | 2 | 6,469 | 3,927 | 5,987 | 482 | 50.7 |
| 2001 | 2 | 6,572 | 4,165 | 6,059 | 513 | 57.5 |
| 2002 | 2 | 7,077 | 4,434 | 6,482 | 595 | 70.4 |
| 2003 | 2 | 7,536 | 4,909 | 6,920 | 616 | 76.2 |

IDAHO

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 7 | 904 | 697 | 862 | 42 | (29.1) |
| 1988 | 5 | 884 | 698 | 843 | 42 | 1.4 |
| 1989 | 5 | 898 | 716 | 855 | 43 | 2.0 |
| 1990 | 5 | 926 | 738 | 865 | 60 | (0.5) |
| 1991 | 3 | 459 | 428 | 434 | 25 | 4.4 |
| 1992 | 3 | 477 | 432 | 448 | 30 | 5.0 |
| 1993 | 4 | 498 | 442 | 458 | 39 | 6.2 |
| 1994 | 4 | 519 | 432 | 476 | 43 | 3.9 |
| 1995 | 4 | 570 | 469 | 523 | 47 | 4.1 |
| 1996 | 4 | 589 | 474 | 539 | 50 | 2.0 |
| 1996 Adj | | | | | | 3.7 |
| 1997 | 3 | 495 | 405 | 452 | 44 | 5.4 |
| 1998 | 3 | 533 | 444 | 482 | 51 | 5.0 |
| 1999 | 2 | 504 | 397 | 457 | 48 | 4.4 |
| 2000 | 2 | 590 | 447 | 536 | 54 | 5.4 |
| 2001 | 3 | 808 | 626 | 737 | 71 | 3.8 |
| 2002 | 3 | 912 | 700 | 834 | 78 | 6.0 |
| 2003 | 3 | 1,037 | 775 | 946 | 90 | 9.0 |

1966 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.

Definitions and footnotes are included in the appended Technical Notes.

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

ILLINOIS

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 264 | 68,191 | 55,198 | 64,724 | 3,461 | 33.0 |
| 1988 | 247 | 67,400 | 53,466 | 63,403 | 3,997 | 66.3 |
| 1989 | 219 | 60,792 | 49,379 | 57,190 | 3,602 | 222.6 |
| 1990 | 195 | 53,824 | 44,537 | 50,181 | 3,743 | 194.8 |
| 1991 | 177 | 45,470 | 38,920 | 42,141 | 3,329 | 280.8 |
| 1992 | 151 | 43,429 | 36,353 | 39,634 | 3,613 | 366.7 |
| 1993 | 125 | 39,679 | 32,152 | 36,196 | 3,483 | 384.3 |
| 1994 | 114 | 40,734 | 31,988 | 36,951 | 3,783 | 305.5 |
| 1995 | 97 | 47,210 | 33,908 | 42,926 | 4,283 | 442.4 |
| 1996 | 87 | 44,091 | 31,182 | 40,058 | 4,032 | 400.7 |
| 1996 Adj | | | | | | 542.0 |
| 1997 | 73 | 39,048 | 28,764 | 35,139 | 3,908 | 412.1 |
| 1998 | 70 | 43,730 | 28,731 | 39,605 | 4,126 | 437.7 |
| 1999 | 68 | 43,926 | 29,273 | 40,330 | 3,616 | 664.1 |
| 2000 | 67 | 33,022 | 22,427 | 30,044 | 2,978 | 474.5 |
| 2001 | 62 | 31,556 | 21,133 | 27,951 | 3,606 | 508.3 |
| 2002 | 62 | 24,930 | 18,248 | 22,383 | 2,547 | 4.2 |
| 2003 | 57 | 29,228 | 20,654 | 26,247 | 2,982 | 136.4 |

INDIANA

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 113 | 13,655 | 11,794 | 12,953 | 702 | 25.0 |
| 1988 | 106 | 13,922 | 11,603 | 13,038 | 884 | 54.9 |
| 1989 | 102 | 13,522 | 11,191 | 12,629 | 903 | 64.6 |
| 1990 | 94 | 13,331 | 11,290 | 12,351 | 981 | 64.5 |
| 1991 | 90 | 13,501 | 11,220 | 12,454 | 1,047 | 112.8 |
| 1992 | 87 | 13,964 | 11,366 | 12,801 | 1,163 | 149.2 |
| 1993 | 79 | 12,873 | 10,311 | 11,696 | 1,177 | 164.1 |
| 1994 | 73 | 13,436 | 10,062 | 12,229 | 1,206 | 79.5 |
| 1995 | 69 | 13,212 | 9,684 | 11,915 | 1,298 | 123.2 |
| 1996 | 66 | 14,042 | 9,705 | 12,770 | 1,272 | 73.4 |
| 1996 Adj | | | | | | 113.2 |
| 1997 | 62 | 13,701 | 9,317 | 12,440 | 1,261 | 140.5 |
| 1998 | 62 | 14,631 | 19,345 | 13,151 | 1,480 | 180.3 |
| 1999 | 62 | 15,041 | 10,514 | 13,585 | 1,456 | 131.3 |
| 2000 | 60 | 15,853 | 10,542 | 14,347 | 1,506 | 131.9 |
| 2001 | 56 | 12,433 | 8,508 | 11,218 | 1,215 | 132.3 |
| 2002 | 52 | 12,899 | 8,813 | 11,677 | 1,222 | 114.1 |
| 2003 | 51 | 13,424 | 9,181 | 12,181 | 1,243 | 136.1 |

1966 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.

Definitions and footnotes are included in the appended Technical Notes.

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

IOWA

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 50 | 8,616 | 7,374 | 8,565 | 51 | (80.9) |
| 1988 | 45 | 9,662 | 7,970 | 9,366 | 296 | (97.9) |
| 1989 | 42 | 8,660 | 7,439 | 8,371 | 289 | (14.1) |
| 1990 | 37 | 5,819 | 4,951 | 5,573 | 245 | 13.4 |
| 1991 | 32 | 4,541 | 3,892 | 4,244 | 297 | 38.8 |
| 1992 | 31 | 4,638 | 3,791 | 4,269 | 369 | 51.7 |
| 1993 | 31 | 4,658 | 3,713 | 4,238 | 420 | 52.4 |
| 1994 | 33 | 5,349 | 3,837 | 4,844 | 506 | 45.7 |
| 1995 | 32 | 5,934 | 4,258 | 5,386 | 548 | 35.6 |
| 1996 | 30 | 5,906 | 4,172 | 5,338 | 568 | 30.9 |
| 1996 Adj | | | | | | 47.7 |
| 1997 | 26 | 4,931 | 3,538 | 4,476 | 455 | 52.3 |
| 1998 | 23 | 3,186 | 2,268 | 2,888 | 297 | 33.1 |
| 1999 | 24 | 3,646 | 2,621 | 3,302 | 343 | 28.1 |
| 2000 | 25 | 4,409 | 3,271 | 4,020 | 389 | 31.1 |
| 2001 | 24 | 4,927 | 3,913 | 4,493 | 434 | 41.3 |
| 2002 | 23 | 5,310 | 4,193 | 4,839 | 471 | 54.8 |
| 2003 | 22 | 6,010 | 4,782 | 5,500 | 510 | 57.9 |

KANSAS

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 55 | 20,366 | 13,274 | 19,590 | 77 | 32.9 |
| 1988 | 55 | 22,549 | 14,770 | 21,809 | 740 | (54.5) |
| 1989 | 39 | 18,278 | 11,687 | 17,399 | 879 | (228.6) |
| 1990 | 36 | 8,943 | 7,331 | 8,415 | 528 | 29.3 |
| 1991 | 33 | 8,715 | 7,321 | 8,122 | 593 | 66.8 |
| 1992 | 31 | 8,476 | 7,067 | 7,795 | 681 | 87.8 |
| 1993 | 25 | 7,305 | 5,967 | 6,592 | 713 | 83.9 |
| 1994 | 24 | 7,630 | 6,026 | 6,848 | 782 | 59.1 |
| 1995 | 22 | 7,539 | 5,974 | 6,720 | 819 | 60.0 |
| 1996 | 22 | 7,798 | 6,178 | 6,938 | 859 | 48.5 |
| 1996 Adj | | | | | | 72.9 |
| 1997 | 19 | 8,276 | 6,119 | 7,371 | 905 | 84.4 |
| 1998 | 18 | 8,346 | 6,093 | 7,415 | 930 | 74.4 |
| 1999 | 17 | 10,284 | 6,023 | 9,072 | 1,212 | 90.3 |
| 2000 | 17 | 11,452 | 6,028 | 10,196 | 1,256 | 99.0 |
| 2001 | 17 | 11,946 | 6,396 | 10,677 | 1,269 | 104.6 |
| 2002 | 17 | 12,150 | 6,376 | 10,813 | 1,337 | 126.6 |
| 2003 | 18 | 12,074 | 6,439 | 10,851 | 1,223 | 56.1 |

1966 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.

Definitions and footnotes are included in the appended Technical Notes.

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

KENTUCKY

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 67 | 7,452 | 6,340 | 7,072 | 379 | 0.7 |
| 1988 | 63 | 7,715 | 6,415 | 7,228 | 487 | 38.9 |
| 1989 | 62 | 7,787 | 6,788 | 7,266 | 521 | 46.6 |
| 1990 | 61 | 7,854 | 6,785 | 7,301 | 553 | 33.0 |
| 1991 | 58 | 7,537 | 6,545 | 6,939 | 598 | 45.3 |
| 1992 | 56 | 7,275 | 6,232 | 6,634 | 640 | 64.7 |
| 1993 | 55 | 7,310 | 5,969 | 6,651 | 660 | 57.8 |
| 1994 | 52 | 5,990 | 4,407 | 5,248 | 743 | 64.1 |
| 1995 | 51 | 7,761 | 4,945 | 6,869 | 892 | 59.2 |
| 1996 | 46 | 7,035 | 4,787 | 6,232 | 802 | 21.2 |
| 1996 Adj | | | | | | 40.8 |
| 1997 | 42 | 6,789 | 4,674 | 6,056 | 733 | 65.4 |
| 1998 | 40 | 3,537 | 2,772 | 3,065 | 472 | 32.6 |
| 1999 | 38 | 3,318 | 2,507 | 2,863 | 456 | 28.0 |
| 2000 | 34 | 3,141 | 2,289 | 2,730 | 411 | 23.0 |
| 2001 | 28 | 2,919 | 2,247 | 2,582 | 337 | 16.4 |
| 2002 | 28 | 3,380 | 2,706 | 3,003 | 377 | 26.9 |
| 2003 | 26 | 3,020 | 2,396 | 2,673 | 347 | 21.0 |

LOUISIANA

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 96 | 15,462 | 12,857 | 14,808 | 654 | (321.0) |
| 1988 | 93 | 14,890 | 12,379 | 14,221 | 669 | (248.3) |
| 1989 | 60 | 10,120 | 8,955 | 9,819 | 301 | (226.0) |
| 1990 | 47 | 8,153 | 7,913 | 8,300 | (147) | (211.9) |
| 1991 | 44 | 5,718 | 5,597 | 5,664 | 54 | (110.2) |
| 1992 | 40 | 4,005 | 3,661 | 3,713 | 292 | 54.0 |
| 1993 | 35 | 3,664 | 3,279 | 3,340 | 324 | 53.6 |
| 1994 | | | | | | |
| 1995 | 34 | 3,809 | 3,259 | 3,378 | 430 | 36.6 |
| 1996 | 33 | 3,666 | 3,062 | 3,242 | 425 | 21.1 |
| 1996 Adj | | | | | | 34.9 |
| 1997 | 31 | 3,686 | 3,009 | 3,227 | 459 | 35.2 |
| 1998 | 30 | 3,680 | 2,895 | 3,200 | 481 | 31.9 |
| 1999 | 30 | 3,829 | 2,912 | 3,360 | 469 | 29.8 |
| 2000 | 30 | 4,006 | 2,975 | 3,507 | 499 | 28.3 |
| 2001 | 29 | 4,224 | 3,201 | 3,700 | 523 | 29.7 |
| 2002 | 29 | 4,467 | 3,326 | 3,892 | 574 | 40.8 |
| 2003 | 29 | 4,615 | 3,343 | 4,011 | 604 | 41.3 |

1966 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.

Definitions and footnotes are included in the appended Technical Notes.

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

MAINE

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 17 | 1,638 | 1,301 | 1,511 | 128 | 12.7 |
| 1988 | 16 | 886 | 756 | 805 | 81 | 5.6 |
| 1989 | 16 | 948 | 775 | 862 | 87 | 6.1 |
| 1990 | 15 | 914 | 770 | 831 | 83 | 3.1 |
| 1991 | 15 | 936 | 797 | 857 | 79 | (6.8) |
| 1992 | 14 | 872 | 719 | 794 | 78 | (1.2) |
| 1993 | 14 | 961 | 795 | 875 | 86 | 9.0 |
| 1994 | 13 | 842 | 670 | 759 | 83 | 8.7 |
| 1995 | 12 | 937 | 749 | 849 | 88 | 7.4 |
| 1996 | 11 | 1,012 | 778 | 920 | 92 | 5.6 |
| 1996 Adj | | | | | | 7.2 |
| 1997 | 11 | 1,095 | 848 | 993 | 102 | 6.8 |
| 1998 | 11 | 1,210 | 908 | 1,097 | 113 | 9.1 |
| 1999 | 11 | 1,329 | 976 | 1,206 | 124 | 9.6 |
| 2000 | 10 | 1,341 | 985 | 1,211 | 130 | 10.6 |
| 2001 | 9 | 1,370 | 1,045 | 1,235 | 135 | 10.3 |
| 2002 | 9 | 1,473 | 1,047 | 1,329 | 144 | 8.7 |
| 2003 | 9 | 1,566 | 1,120 | 1,411 | 156 | 13.3 |

MARYLAND

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 96 | 20,709 | 16,380 | 20,046 | 662 | 5.7 |
| 1988 | 98 | 23,429 | 18,363 | 22,654 | 774 | 68.0 |
| 1989 | 99 | 21,682 | 17,918 | 20,650 | 1,033 | 107.2 |
| 1990 | 92 | 21,537 | 17,100 | 20,495 | 1,042 | 24.6 |
| 1991 | 88 | 19,763 | 16,337 | 18,755 | 1,008 | (12.8) |
| 1992 | 83 | 15,797 | 13,354 | 14,752 | 1,044 | 52.1 |
| 1993 | 81 | 46,559 | 13,087 | 15,331 | 1,229 | 151.5 |
| 1994 | 80 | 46,329 | 13,017 | 15,040 | 1,290 | 128.5 |
| 1995 | 77 | 17,288 | 13,707 | 15,853 | 1,435 | 114.2 |
| 1996 | 69 | 9,651 | 7,828 | 8,715 | 936 | 70.1 |
| 1996 Adj | | | | | | 106.9 |
| 1997 | 63 | 8,165 | 66,661 | 7,293 | 872 | 80.1 |
| 1998 | 64 | 7,843 | 6,389 | 6,996 | 846 | 59.2 |
| 1999 | 63 | 8,410 | 6,491 | 7,527 | 883 | 66.3 |
| 2000 | 61 | 8,336 | 6,417 | 7,436 | 900 | 66.9 |
| 2001 | 57 | 7,811 | 6,342 | 6,984 | 827 | 57.2 |
| 2002 | 54 | 8,386 | 6,863 | 7,500 | 885 | 73.6 |
| 2003 | 50 | 8,609 | 7,118 | 7,708 | 900 | 68.1 |

1966 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.

Definitions and footnotes are included in the appended Technical Notes.

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

MASSACHUSETTS

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 36 | 11,778 | 8,476 | 11,056 | 722 | 62.8 |
| 1988 | 32 | 13,303 | 9,683 | 12,551 | 753 | 44.6 |
| 1989 | 31 | 12,304 | 9,493 | 11,803 | 502 | (196.8) |
| 1990 | 27 | 6,083 | 5,168 | 5,746 | 337 | (190.5) |
| 1991 | 25 | 5,474 | 4,884 | 5,185 | 289 | (44.6) |
| 1992 | 24 | 5,119 | 4,570 | 4,818 | 302 | 9.5 |
| 1993 | 24 | 4,129 | 3,384 | 3,811 | 318 | 29.9 |
| 1994 | 24 | 4,531 | 3,452 | 4,188 | 343 | 31.5 |
| 1995 | 25 | 5,697 | 4,494 | 5,227 | 470 | 33.9 |
| 1996 | 25 | 6,776 | 4,987 | 6,192 | 584 | 33.6 |
| 1996 Adj | | | | | | 45.7 |
| 1997 | 23 | 7,164 | 5,090 | 6,543 | 622 | 56.8 |
| 1998 | 22 | 8,057 | 5,522 | 7,408 | 650 | 69.3 |
| 1999 | 22 | 11,324 | 6,842 | 10,543 | 781 | 83.0 |
| 2000 | 22 | 7,477 | 4,915 | 6,875 | 602 | 60.1 |
| 2001 | 21 | 7,396 | 4,724 | 6,638 | 758 | 56.3 |
| 2002 | 21 | 8,693 | 5,646 | 7,633 | 1,060 | 73.4 |
| 2003 | 20 | 8,694 | 5,902 | 7,623 | 1,071 | 66.3 |

MICHIGAN

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 51 | 36,898 | 21,245 | 35,485 | 1,412 | 144.9 |
| 1988 | 47 | 37,974 | 21,521 | 36,304 | 1,670 | 134.8 |
| 1989 | 43 | 35,233 | 20,516 | 33,698 | 1,535 | 78.3 |
| 1990 | 42 | 32,199 | 19,011 | 30,643 | 1,551 | 18.3 |
| 1991 | 36 | 29,705 | 18,155 | 28,071 | 1,643 | 144.4 |
| 1992 | 34 | 29,255 | 17,673 | 27,455 | 1,800 | 208.0 |
| 1993 | 33 | 29,951 | 17,810 | 28,033 | 1,918 | 129.7 |
| 1994 | 31 | 30,542 | 17,505 | 28,574 | 1,968 | 90.4 |
| 1995 | 30 | 23,847 | 16,466 | 22,094 | 1,753 | 209.0 |
| 1996 | 24 | 25,455 | 17,573 | 23,688 | 1,767 | 132.4 |
| 1996 Adj | | | | | | 204.7 |
| 1997 | 18 | 23,267 | 14,833 | 20,843 | 2,424 | 193.8 |
| 1998 | 20 | 28,076 | 16,131 | 25,441 | 2,635 | 179.2 |
| 1999 | 16 | 26,659 | 14,844 | 24,183 | 2,476 | 164.5 |
| 2000 | 16 | 29,267 | 16,522 | 26,724 | 2,543 | 145.1 |
| 2001 | 15 | 9,609 | 5,816 | 8,959 | 651 | 185.0 |
| 2002 | 15 | 11,358 | 6,614 | 10,510 | 847 | 130.8 |
| 2003 | 15 | 13,846 | 7,915 | 12,688 | 1,158 | 276.5 |

1966 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.

Definitions and footnotes are included in the appended Technical Notes.

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

MINNESOTA

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 36 | 15,995 | 11,029 | 15,894 | 104 | (86.4) |
| 1988 | 32 | 15,210 | 10,939 | 15,257 | (48) | (355.1) |
| 1989 | 31 | 11,137 | 8,517 | 10,802 | 335 | 0.0 |
| 1990 | 27 | 7,127 | 5,800 | 6,826 | 301 | (18.7) |
| 1991 | 26 | 6,881 | 5,715 | 6,538 | 342 | 27.4 |
| 1992 | 24 | 6,739 | 5,363 | 6,315 | 424 | 57.6 |
| 1993 | 24 | 6,546 | 4,884 | 6,005 | 541 | 72.3 |
| 1994 | 22 | 6,581 | 4,037 | 5,988 | 593 | 86.6 |
| 1995 | 22 | 5,680 | 4,078 | 5,068 | 611 | 98.9 |
| 1996 | 23 | 6,093 | 4,078 | 5,516 | 577 | 84.7 |
| 1996 Adj | | | | | | 101.9 |
| 1997 | 22 | 2,352 | 1,681 | 2,120 | 233 | 43.8 |
| 1998 | 22 | 2,474 | 1,756 | 2,260 | 214 | 19.4 |
| 1999 | 22 | 2,724 | 1,807 | 2,489 | 235 | 17.7 |
| 2000 | 22 | 2,880 | 1,955 | 2,631 | 249 | 22.2 |
| 2001 | 23 | 3,120 | 2,213 | 2,840 | 280 | 27.1 |
| 2002 | 22 | 3,308 | 2,377 | 3,010 | 297 | 35.6 |
| 2003 | 22 | 3,590 | 2,493 | 3,256 | 333 | 44.9 |

MISSISSIPPI

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 42 | 5,019 | 4,220 | 4,862 | 156 | (10.5) |
| 1988 | 42 | 5,184 | 4,377 | 5,138 | 46 | (90.3) |
| 1989 | 33 | 3,583 | 3,019 | 3,457 | 126 | (81.6) |
| 1990 | 26 | 2,923 | 2,517 | 2,772 | 151 | (17.6) |
| 1991 | 23 | 2,872 | 2,554 | 2,713 | 160 | 6.3 |
| 1992 | 21 | 2,570 | 2,258 | 2,394 | 176 | 32.9 |
| 1993 | 16 | 2,239 | 1,872 | 2,053 | 186 | 36.6 |
| 1994 | 15 | 2,389 | 1,890 | 2,185 | 204 | 22.4 |
| 1995 | 14 | 2,591 | 1,922 | 2,356 | 235 | 33.4 |
| 1996 | 13 | 2,616 | 1,780 | 2,362 | 254 | 24.9 |
| 1996 Adj | | | | | | 33.1 |
| 1997 | 11 | 1,001 | 789 | 879 | 122 | 23.6 |
| 1998 | 10 | 891 | 642 | 780 | 111 | 6.7 |
| 1999 | 6 | 429 | 322 | 397 | 32 | 5.1 |
| 2000 | 6 | 462 | 339 | 426 | 36 | 2.4 |
| 2001 | 6 | 493 | 384 | 454 | 39 | 1.9 |
| 2002 | 6 | 522 | 408 | 480 | 42 | 3.1 |
| 2003 | 6 | 538 | 434 | 494 | 44 | 1.9 |

1966 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.

Definitions and footnotes are included in the appended Technical Notes.

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

MISSOURI

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 81 | 23,817 | 18,687 | 23,104 | 713 | (9.9) |
| 1988 | 80 | 24,804 | 18,923 | 24,122 | 582 | (112.5) |
| 1989 | 74 | 21,285 | 16,812 | 20,995 | 289 | (328.3) |
| 1990 | 69 | 18,134 | 14,887 | 17,297 | 837 | (32.1) |
| 1991 | 65 | 15,012 | 12,230 | 14,202 | 810 | 31.7 |
| 1992 | 61 | 14,796 | 11,717 | 13,835 | 961 | 125.5 |
| 1993 | 60 | 16,445 | 12,203 | 15,279 | 1,166 | 136.8 |
| 1994 | 56 | 16,239 | 10,917 | 15,094 | 1,144 | 99.7 |
| 1995 | 53 | 16,671 | 10,928 | 15,434 | 1,237 | 105.7 |
| 1996 | 49 | 15,437 | 11,082 | 14,173 | 1,174 | 49.0 |
| 1996 Adj | | | | | | 91.1 |
| 1997 | 45 | 6,894 | 5,083 | 6,159 | 735 | 79.8 |
| 1998 | 41 | 6,468 | 3,785 | 5,745 | 723 | 60.1 |
| 1999 | 40 | 6,605 | 4,543 | 5,935 | 669 | 46.4 |
| 2000 | 38 | 6,854 | 4,362 | 6,162 | 692 | 38.3 |
| 2001 | 35 | 5,133 | 3,713 | 4,568 | 566 | 30.1 |
| 2002 | 32 | 5,280 | 3,685 | 4,736 | 544 | 44.2 |
| 2003 | 31 | 4,997 | 3,551 | 4,453 | 545 | 52.3 |

MONTANA

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 11 | 1,208 | 973 | 1,131 | 77 | 2.2 |
| 1988 | 10 | 1,171 | 925 | 1,080 | 91 | 4.8 |
| 1989 | 10 | 1,179 | 965 | 1,082 | 98 | 7.5 |
| 1990 | 10 | 1,199 | 984 | 1,095 | 105 | 8.5 |
| 1991 | 9 | 1,246 | 1,038 | 1,133 | 114 | 10.1 |
| 1992 | 9 | 1,319 | 1,102 | 1,194 | 125 | 16.5 |
| 1993 | 9 | 1,422 | 1,147 | 1,281 | 141 | 19.7 |
| 1994 | 9 | 1,649 | 1,176 | 1,477 | 171 | 17.1 |
| 1995 | 9 | 1,766 | 1,206 | 1,577 | 189 | 16.8 |
| 1996 | 10 | 1,827 | 1,234 | 1,637 | 190 | 14.5 |
| 1996 Adj | | | | | | 19.1 |
| 1997 | 9 | 1,950 | 1,246 | 1,735 | 215 | 17.9 |
| 1998 | 5 | 1,498 | 1,047 | 1,337 | 161 | 13.5 |
| 1999 | 5 | 1,570 | 1,072 | 1,412 | 158 | 12.8 |
| 2000 | 5 | 1,548 | 1,048 | 1,381 | 168 | 13.2 |
| 2001 | 4 | 418 | 323 | 358 | 60 | (0.7) |
| 2002 | 4 | 489 | 397 | 426 | 62 | 3.3 |
| 2003 | 3 | 279 | 230 | 244 | 36 | 3.0 |

1966 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.

Definitions and footnotes are included in the appended Technical Notes.

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

NEBRASKA

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 23 | 11,299 | 7,394 | 11,111 | 127 | (47.0) |
| 1988 | 25 | 12,310 | 7,768 | 12,200 | 50 | (91.5) |
| 1989 | 20 | 9,922 | 5,825 | 9,641 | 221 | (39.3) |
| 1990 | 17 | 9,062 | 5,331 | 8,785 | 277 | 10.7 |
| 1991 | 17 | 8,142 | 5,429 | 7,796 | 345 | 64.4 |
| 1992 | 16 | 7,091 | 4,335 | 6,640 | 451 | 48.5 |
| 1993 | 15 | 7,590 | 4,906 | 7,074 | 517 | 64.2 |
| 1994 | 15 | 8,019 | 5,114 | 7,540 | 479 | (29.8) |
| 1995 | 14 | 8,735 | 5,625 | 8,159 | 576 | 63.2 |
| 1996 | 13 | 8,735 | 5,891 | 8,128 | 607 | 56.9 |
| 1996 Adj | | | | | | 80.8 |
| 1997 | 13 | 9,229 | 5,682 | 8,533 | 696 | 90.8 |
| 1998 | 13 | 14,299 | 9,142 | 13,094 | 1,205 | 107.6 |
| 1999 | 14 | 15,731 | 9,092 | 14,387 | 1,344 | 124.6 |
| 2000 | 15 | 15,071 | 9,443 | 13,844 | 1,227 | 5.6 |
| 2001 | 15 | 15,718 | 8,114 | 14,623 | 1,096 | 129.2 |
| 2002 | 13 | 16,290 | 8,042 | 15,105 | 1,184 | 137.2 |
| 2003 | 11 | 15,449 | 8,157 | 14,275 | 1,174 | 134.7 |

NEVADA

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 7 | 4,616 | 2,829 | 4,353 | 263 | 28.7 |
| 1988 | 5 | 5,124 | 2,996 | 4,848 | 276 | 28.2 |
| 1989 | 5 | 4,881 | 3,216 | 4,595 | 284 | 18.8 |
| 1990 | 5 | 4,599 | 3,114 | 4,298 | 200 | 10.1 |
| 1991 | 5 | 3,877 | 3,103 | 3,637 | 240 | (70.4) |
| 1992 | 5 | 3,761 | 3,004 | 3,489 | 273 | 3.1 |
| 1993 | 4 | 3,323 | 2,621 | 3,023 | 300 | 24.1 |
| 1994 | 2 | 3,376 | 2,642 | 3,084 | 290 | 22.0 |
| 1995 | 2 | 3,342 | 2,668 | 3,034 | 308 | 6.2 |
| 1996 | 1 | 2,772 | 2,448 | 2,529 | 243 | (25.6) |
| 1996 Adj | | | | | | (14.5) |
| 1997 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1998 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1999 | 2 | 595 | 248 | 493 | 102 | 1.0 |
| 2000 | 2 | 942 | 707 | 840 | 101 | (3.0) |
| 2001 | 2 | 1,051 | 522 | 944 | 107 | 1.9 |
| 2002 | 2 | 1,361 | 830 | 1,217 | 144 | 12.2 |
| 2003 | 2 | 1,275 | 802 | 1,109 | 166 | 22.3 |

1966 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.

Definitions and footnotes are included in the appended Technical Notes.

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

NEW HAMPSHIRE

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 13 | 2,852 | 2,129 | 2,629 | 223 | 11.2 |
| 1988 | 12 | 2,739 | 2,085 | 2,528 | 211 | 1.6 |
| 1989 | 12 | 2,687 | 2,135 | 2,490 | 197 | (13.2) |
| 1990 | 12 | 2,531 | 2,057 | 2,398 | 133 | (54.0) |
| 1991 | 9 | 1,544 | 1,342 | 1,426 | 118 | (30.1) |
| 1992 | 9 | 1,582 | 1,422 | 1,464 | 128 | 10.8 |
| 1993 | 9 | 1,538 | 1,304 | 1,399 | 138 | 20.7 |
| 1994 | 9 | 1,851 | 1,564 | 1,686 | 165 | 17.2 |
| 1995 | 7 | 1,694 | 1,393 | 1,504 | 190 | 10.1 |
| 1996 | 7 | 1,257 | 1,083 | 1,135 | 122 | 12.9 |
| 1996 Adj | | | | | | 17.1 |
| 1997 | 7 | 1,353 | 1,163 | 1,223 | 130 | 12.1 |
| 1998 | 7 | 1,428 | 1,227 | 1,286 | 142 | 12.2 |
| 1999 | 7 | 1,391 | 1,100 | 1,247 | 144 | 12.5 |
| 2000 | 7 | 1,454 | 1,184 | 1,303 | 151 | 10.7 |
| 2001 | 7 | 1,611 | 1,293 | 1,448 | 163 | 12.8 |
| 2002 | 6 | 1,709 | 1,356 | 1,533 | 176 | 16.3 |
| 2003 | 6 | 1,826 | 1,405 | 1,636 | 191 | 18.7 |

NEW JERSEY

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 137 | 52,690 | 40,940 | 50,592 | 2,098 | 148.0 |
| 1988 | 133 | 54,347 | 41,891 | 51,924 | 2,422 | 80.3 |
| 1989 | 125 | 42,377 | 34,010 | 40,128 | 2,249 | (212.8) |
| 1990 | 111 | 37,090 | 29,420 | 35,118 | 1,971 | (299.4) |
| 1991 | 97 | 34,927 | 28,369 | 33,004 | 1,923 | (65.5) |
| 1992 | 82 | 24,026 | 20,408 | 22,304 | 1,722 | 220.4 |
| 1993 | 71 | 23,499 | 19,632 | 21,584 | 1,864 | 279.4 |
| 1994 | 63 | 23,283 | 18,894 | 21,285 | 1,998 | 278.9 |
| 1995 | 66 | 29,985 | 23,395 | 27,006 | 2,978 | 216.4 |
| 1996 | 61 | 27,706 | 20,248 | 25,000 | 2,706 | 225.5 |
| 1996 Adj | | | | | | 298.8 |
| 1997 | 56 | 26,020 | 19,419 | 23,200 | 2,819 | 332.6 |
| 1998 | 50 | 21,515 | 15,703 | 19,146 | 2,369 | 259.7 |
| 1999 | 46 | 19,623 | 14,302 | 17,600 | 2,023 | 229.0 |
| 2000 | 44 | 16,643 | 12,346 | 14,800 | 1,843 | 166.5 |
| 2001 | 45 | 18,317 | 13,113 | 16,330 | 1,988 | 120.7 |
| 2002 | 42 | 18,918 | 13,682 | 16,897 | 2,021 | 177.3 |
| 2003 | 41 | 20,043 | 14,334 | 17,866 | 2,177 | 239.8 |

1966 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.

Definitions and footnotes are included in the appended Technical Notes.

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

NEW MEXICO

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 25 | 5,987 | 4,646 | 6,008 | (21) | (173.1) |
| 1988 | 24 | 5,368 | 4,660 | 5,914 | (546) | (563.1) |
| 1989 | 18 | 3,689 | 1,788 | 3,670 | 19 | (155.9) |
| 1990 | 14 | 1,459 | 1,226 | 1,349 | 70 | (10.4) |
| 1991 | 13 | 1,221 | 1,088 | 1,156 | 76 | 7.9 |
| 1992 | 13 | 1,213 | 1,061 | 1,131 | 82 | 9.5 |
| 1993 | 12 | 1,253 | 1,022 | 1,161 | 93 | 14.8 |
| 1994 | 12 | 1,263 | 996 | 1,164 | 99 | 12.8 |
| 1995 | 10 | 1,259 | 961 | 1,151 | 108 | 14.2 |
| 1996 | 10 | 1,433 | 1,035 | 1,318 | 115 | 9.8 |
| 1996 Adj | | | | | | 13.7 |
| 1997 | 10 | 1,831 | 1,282 | 1,685 | 146 | 20.7 |
| 1998 | 10 | 2,378 | 1,731 | 2,199 | 180 | 28.4 |
| 1999 | 10 | 2,869 | 1,867 | 2,675 | 195 | 30.7 |
| 2000 | 10 | 3,205 | 1,903 | 2,958 | 247 | 26.5 |
| 2001 | 10 | 3,587 | 2,314 | 3,319 | 269 | 36.6 |
| 2002 | 9 | 2,377 | 1,599 | 2,192 | 186 | 21.8 |
| 2003 | 9 | 2,635 | 1,719 | 2,424 | 211 | 41.2 |

NEW YORK

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 97 | 91,690 | 67,895 | 86,904 | 4,787 | 642.6 |
| 1988 | 96 | 98,163 | 91,867 | 92,997 | 5,166 | 295.1 |
| 1989 | 95 | 89,269 | 69,926 | 86,281 | 2,987 | (1,537.2) |
| 1990 | 85 | 69,607 | 54,378 | 66,051 | 3,399 | (799.1) |
| 1991 | 77 | 64,788 | 51,975 | 61,738 | 3,050 | (520.2) |
| 1992 | 76 | 54,797 | 44,562 | 51,494 | 3,302 | 209.3 |
| 1993 | 73 | 60,772 | 45,420 | 56,491 | 4,282 | (154.9) |
| 1994 | 70 | 61,000 | 44,068 | 56,474 | 4,526 | 411.8 |
| 1995 | 64 | 64,864 | 45,420 | 59,865 | 4,999 | 427.2 |
| 1996 | 61 | 62,572 | 43,295 | 57,793 | 4,779 | 434.8 |
| 1996 Adj | | | | | | 548.9 |
| 1997 | 60 | 66,223 | 43,880 | 60,634 | 5,589 | 537.3 |
| 1998 | 55 | 66,294 | 38,793 | 60,892 | 5,402 | 544.5 |
| 1999 | 52 | 70,510 | 38,572 | 65,030 | 5,480 | 744.0 |
| 2000 | 47 | 68,701 | 36,984 | 63,131 | 5,570 | 578.3 |
| 2001 | 46 | 70,174 | 37,229 | 64,382 | 5,791 | 805.8 |
| 2002 | 45 | 49,315 | 30,220 | 44,946 | 4,369 | 561.6 |
| 2003 | 43 | 52,322 | 31,563 | 47,498 | 4,824 | 509.6 |

1966 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.

Definitions and footnotes are included in the appended Technical Notes.

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

NORTH CAROLINA

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 137 | 20,052 | 16,794 | 18,947 | 1,104 | 111.7 |
| 1988 | 133 | 21,101 | 17,514 | 19,857 | 1,243 | 84.4 |
| 1989 | 128 | 20,966 | 17,693 | 19,661 | 1,305 | 23.7 |
| 1990 | 122 | 19,036 | 16,178 | 17,711 | 1,325 | (10.2) |
| 1991 | 113 | 17,299 | 14,841 | 16,016 | 1,283 | 86.9 |
| 1992 | 113 | 10,170 | 8,816 | 9,343 | 827 | 108.7 |
| 1993 | 31 | 5,371 | 4,606 | 4,833 | 538 | 44.6 |
| 1994 | 23 | 3,906 | 3,195 | 3,481 | 425 | 39.3 |
| 1995 | 22 | 4,326 | 3,341 | 3,693 | 631 | 26.9 |
| 1996 | 21 | 3,668 | 2,803 | 3,121 | 545 | 14.7 |
| 1996 Adj | | | | | | 25.4 |
| 1997 | 21 | 3,828 | 2,830 | 3,243 | 585 | 38.0 |
| 1998 | 22 | 4,284 | 3,069 | 3,657 | 627 | 27.9 |
| 1999 | 18 | 2,836 | 2,260 | 2,435 | 401 | 29.3 |
| 2000 | 19 | 3,138 | 2,451 | 2,687 | 451 | 27.8 |
| 2001 | 17 | 3,195 | 2,498 | 2,764 | 431 | 26.6 |
| 2002 | 17 | 3,380 | 2,631 | 2,885 | 496 | 36.9 |
| 2003 | 16 | 3,480 | 2,661 | 2,957 | 524 | 36.3 |

NORTH DAKOTA

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 6 | 4,183 | 2,511 | 4,047 | 136 | 14.6 |
| 1988 | 6 | 4,577 | 2,607 | 4,437 | 140 | 3.8 |
| 1989 | 6 | 4,186 | 2,750 | 4,092 | 94 | (6.7) |
| 1990 | 5 | 5,237 | 4,038 | 4,993 | 244 | 34.2 |
| 1991 | 4 | 5,286 | 4,415 | 4,986 | 300 | 62.5 |
| 1992 | 4 | 6,751 | 5,791 | 6,230 | 521 | 143.8 |
| 1993 | 4 | 7,607 | 5,789 | 7,005 | 602 | 73.7 |
| 1994 | 4 | 8,551 | 6,010 | 8,018 | 865 | (48.6) |
| 1995 | 4 | 6,687 | 3,600 | 6,126 | 561 | 110.7 |
| 1996 | 3 | 5,569 | 3,214 | 5,039 | 530 | 14.9 |
| 1996 Adj | | | | | | 34.6 |
| 1997 | 3 | 955 | 792 | 881 | 74 | 17.5 |
| 1998 | 3 | 917 | 768 | 838 | 79 | 8.2 |
| 1999 | 3 | 905 | 752 | 823 | 82 | 7.6 |
| 2000 | 3 | 912 | 752 | 821 | 91 | 6.9 |
| 2001 | 3 | 955 | 785 | 857 | 98 | 8.6 |
| 2002 | 3 | 981 | 797 | 873 | 108 | 13.2 |
| 2003 | 3 | 982 | 816 | 861 | 121 | 13.7 |

1966 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.

Definitions and footnotes are included in the appended Technical Notes.

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

OHIO

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 224 | 52,371 | 43,442 | 50,195 | 2,176 | 82.8 |
| 1988 | 223 | 54,535 | 44,685 | 51,795 | 2,740 | 188.1 |
| 1989 | 216 | 51,513 | 43,673 | 48,800 | 2,713 | 141.9 |
| 1990 | 207 | 46,671 | 39,757 | 43,858 | 2,812 | 45.2 |
| 1991 | 193 | 40,628 | 35,118 | 38,066 | 2,452 | 111.9 |
| 1992 | 193 | 36,480 | 31,472 | 33,612 | 2,869 | 356.6 |
| 1993 | 156 | 35,148 | 29,358 | 31,983 | 3,165 | 482.1 |
| 1994 | 140 | 35,185 | 27,879 | 32,038 | 3,147 | 392.1 |
| 1995 | 133 | 42,812 | 30,700 | 39,106 | 3,706 | 261.0 |
| 1996 | 131 | 46,838 | 33,724 | 43,002 | 3,836 | 320.0 |
| 1996 Adj | | | | | | 449.2 |
| 1997 | 121 | 53,750 | 36,542 | 49,467 | 4,283 | 471.9 |
| 1998 | 115 | 56,721 | 39,983 | 52,179 | 4,542 | 479.5 |
| 1999 | 108 | 66,157 | 44,388 | 61,210 | 4,947 | 562.8 |
| 2000 | 101 | 69,502 | 47,044 | 64,339 | 5,164 | 668.4 |
| 2001 | 97 | 77,255 | 549,888 | 71,442 | 5,813 | 757.7 |
| 2002 | 92 | 42,497 | 31,963 | 38,779 | 3,713 | 473.6 |
| 2003 | 87 | 46,336 | 34,051 | 41,325 | 5,011 | 134.7 |

OKLAHOMA

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 53 | 9,974 | 8,464 | 10,337 | (363) | (527.4) |
| 1988 | 39 | 11,047 | 8,177 | 10,700 | 348 | (255.4) |
| 1989 | 30 | 7,714 | 5,699 | 7,476 | 238 | (195.0) |
| 1990 | 27 | 6,726 | 5,256 | 6,463 | 263 | 32.2 |
| 1991 | 20 | 5,372 | 3,793 | 5,069 | 303 | 68.0 |
| 1992 | 19 | 5,510 | 3,759 | 6,107 | 404 | 128.3 |
| 1993 | 15 | 5,071 | 3,094 | 4,678 | 393 | 73.0 |
| 1994 | 13 | 5,379 | 2,768 | 4,975 | 403 | 97.0 |
| 1995 | 13 | 5,790 | 2,918 | 5,360 | 430 | 42.9 |
| 1996 | 13 | 6,204 | 3,027 | 5,790 | 414 | 33.6 |
| 1996 Adj | | | | | | 45.8 |
| 1997 | 12 | 6,395 | 3,965 | 5,900 | 495 | (58.1) |
| 1998 | 12 | 7,883 | 4,863 | 7,333 | 549 | 131.8 |
| 1999 | 10 | 6,753 | 3,020 | 6,328 | 425 | 137.5 |
| 2000 | 8 | 6,541 | 2,107 | 6,108 | 434 | 136.5 |
| 2001 | 6 | 6,924 | 2,102 | 6,422 | 501 | 150.2 |
| 2002 | 6 | 8,946 | 2,601 | 8,408 | 539 | 224.7 |
| 2003 | 5 | 9,448 | 2,573 | 8,788 | 660 | 355.3 |

1966 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.

Definitions and footnotes are included in the appended Technical Notes.

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

OREGON

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 16 | 9,466 | 6,544 | 9,427 | 40 | (136.6) |
| 1988 | 12 | 1,162 | 6,749 | 10,761 | 401 | (15.3) |
| 1989 | 12 | 10,727 | 6,699 | 10,758 | (31) | (376.2) |
| 1990 | 10 | 6,989 | 5,264 | 6,800 | 190 | (220.0) |
| 1991 | 8 | 1,273 | 1,156 | 1,183 | 90 | 3.4 |
| 1992 | 8 | 3,833 | 2,928 | 3,536 | 296 | 27.1 |
| 1993 | 7 | 4,491 | 2,444 | 3,941 | 550 | 26.8 |
| 1994 | 8 | 5,650 | 2,594 | 5,058 | 592 | 24.1 |
| 1995 | 8 | 9,360 | 2,967 | 8,301 | 1,059 | 27.4 |
| 1996 | 8 | 13,815 | 3,324 | 12,404 | 1,411 | 48.3 |
| 1996 Adj | | | | | | 59.6 |
| 1997 | 7 | 14,792 | 1,768 | 13,114 | 1,678 | (9.7) |
| 1998 | 7 | 27,770 | 1,743 | 25,650 | 2,120 | 318.2 |
| 1999 | 6 | 2,697 | 2,028 | 2,433 | 264 | 141.6 |
| 2000 | 5 | 2,215 | 1,622 | 1,977 | 237 | 15.3 |
| 2001 | 5 | 2,792 | 2,148 | 2,551 | 241 | 19.5 |
| 2002 | 5 | 2,886 | 2,188 | 2,603 | 283 | 25.0 |
| 2003 | 3 | 2,056 | 1,490 | 1,861 | 195 | 7.9 |

PENNSYLVANIA

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 170 | 42,795 | 33,056 | 40,676 | 2,119 | 222.6 |
| 1988 | 167 | 45,618 | 35,685 | 43,432 | 2,187 | 15.7 |
| 1989 | 162 | 39,171 | 31,894 | 37,451 | 1,720 | (481.6) |
| 1990 | 150 | 34,540 | 29,097 | 32,558 | 2,093 | (64.2) |
| 1991 | 127 | 28,757 | 24,261 | 26,883 | 1,874 | 99.0 |
| 1992 | 102 | 24,429 | 20,433 | 22,713 | 1,716 | 178.0 |
| 1993 | 89 | 22,836 | 17,855 | 21,057 | 1,780 | 193.6 |
| 1994 | 82 | 22,935 | 17,010 | 21,082 | 1,852 | 168.9 |
| 1995 | 78 | 26,670 | 19,505 | 24,411 | 2,259 | 200.0 |
| 1996 | 73 | 29,102 | 19,670 | 26,728 | 2,374 | 153.8 |
| 1996 Adj | | | | | | 225.9 |
| 1997 | 69 | 35,635 | 23,666 | 32,764 | 2,871 | 240.2 |
| 1998 | 70 | 43,541 | 28,970 | 39,879 | 3,662 | 280.3 |
| 1999 | 68 | 48,158 | 28,094 | 43,912 | 4,246 | 387.8 |
| 2000 | 67 | 58,645 | 40,986 | 52,850 | 5,795 | 186.0 |
| 2001 | 63 | 60,073 | 39,061 | 54,216 | 5,857 | 388.9 |
| 2002 | 59 | 65,862 | 43,736 | 59,327 | 6,535 | 652.2 |
| 2003 | 51 | 69,046 | 44,112 | 62,844 | 6,202 | 642.8 |

1966 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.

Definitions and footnotes are included in the appended Technical Notes.

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

RHODE ISLAND

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 5 | 6,017 | 4,016 | 5,537 | 480 | 24.6 |
| 1988 | 4 | 3,818 | 2,682 | 3,564 | 254 | 26.5 |
| 1989 | 4 | 3,383 | 2,619 | 3,257 | 125 | (37.0) |
| 1990 | 4 | 2,899 | 2,282 | 2,736 | 163 | (12.9) |
| 1991 | 3 | 2,290 | 1,922 | 2,233 | 58 | (132.1) |
| 1992 | 3 | 1,936 | 1,765 | 1,905 | 31 | (28.3) |
| 1993 | 2 | 98 | 79 | 93 | 5 | 0.6 |
| 1994 | 3 | 359 | 279 | 310 | 49 | 2.0 |
| 1995 | 3 | 386 | 285 | 329 | 57 | 10.2 |
| 1996 | 3 | 412 | 308 | 346 | 66 | 11.2 |
| 1996 Adj | | | | | | 11.5 |
| 1997 | 4 | 568 | 428 | 475 | 93 | 16.1 |
| 1998 | 4 | 592 | 455 | 504 | 87 | 16.7 |
| 1999 | 4 | 585 | 453 | 502 | 84 | 7.9 |
| 2000 | 4 | 606 | 456 | 517 | 90 | 10.3 |
| 2001 | 5 | 685 | 511 | 587 | 98 | 7.5 |
| 2002 | 5 | 718 | 519 | 612 | 106 | 11.6 |
| 2003 | 5 | 756 | 540 | 643 | 112 | 11.5 |

SOUTH CAROLINA

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 49 | 10,771 | 8,618 | 10,325 | 444 | 47.8 |
| 1988 | 47 | 11,696 | 9,083 | 11,196 | 500 | 43.9 |
| 1989 | 46 | 10,835 | 8,738 | 10,272 | 563 | (1.0) |
| 1990 | 46 | 10,883 | 8,704 | 10,241 | 642 | 41.0 |
| 1991 | 45 | 10,695 | 8,576 | 10,014 | 680 | 53.5 |
| 1992 | 39 | 10,148 | 8,156 | 9,423 | 725 | 77.4 |
| 1993 | 38 | 9,467 | 7,553 | 8,801 | 665 | (53.7) |
| 1994 | 37 | 8,024 | 6,172 | 7,348 | 676 | 77.6 |
| 1995 | 33 | 7,310 | 5,646 | 6,642 | 667 | 72.6 |
| 1996 | 34 | 7,721 | 5,876 | 7,028 | 693 | 48.4 |
| 1996 Adj | | | | | | 70.8 |
| 1997 | 32 | 8,033 | 5,907 | 7,245 | 788 | 74.7 |
| 1998 | 30 | 7,994 | 5,691 | 7,175 | 819 | 89.1 |
| 1999 | 31 | 8,963 | 6,032 | 8,135 | 828 | 93.1 |
| 2000 | 29 | 8,037 | 5,152 | 7,296 | 740 | 74.4 |
| 2001 | 25 | 7,009 | 4,721 | 6,355 | 654 | 77.3 |
| 2002 | 24 | 7,522 | 5,156 | 6,820 | 702 | 81.0 |
| 2003 | 21 | 6,886 | 4,589 | 6,266 | 620 | 76.8 |

1966 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.

Definitions and footnotes are included in the appended Technical Notes.

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

SOUTH DAKOTA

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 12 | 1,395 | 1,254 | 1,349 | 46 | 2.7 |
| 1988 | 11 | 1,414 | 1,258 | 1,356 | 57 | 6.3 |
| 1989 | 12 | 1,439 | 1,301 | 1,396 | 43 | (10.5) |
| 1990 | 12 | 1,351 | 1,236 | 1,321 | 30 | (10.9) |
| 1991 | 10 | 1,171 | 1,063 | 1,139 | 32 | (2.6) |
| 1992 | 10 | 968 | 845 | 888 | 81 | 5.7 |
| 1993 | 7 | 788 | 673 | 722 | 65 | 11.7 |
| 1994 | 6 | 757 | 600 | 698 | 59 | 6.8 |
| 1995 | 6 | 924 | 725 | 852 | 71 | 6.6 |
| 1996 | 5 | 844 | 678 | 779 | 65 | 5.2 |
| 1996 Adj | | | | | | 8.0 |
| 1997 | 5 | 886 | 718 | 816 | 70 | 9.9 |
| 1998 | 4 | 893 | 694 | 821 | 72 | 9.6 |
| 1999 | 4 | 988 | 747 | 914 | 74 | 10.0 |
| 2000 | 4 | 1,070 | 850 | 990 | 80 | 19.1 |
| 2001 | 4 | 1,102 | 908 | 1,017 | 86 | 8.2 |
| 2002 | 4 | 1,220 | 993 | 1,122 | 98 | 9.9 |
| 2003 | 4 | 1,229 | 1,015 | 1,121 | 108 | 10.8 |

TENNESSEE

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 63 | 11,423 | 9,240 | 10,741 | 681 | 50.5 |
| 1988 | 60 | 12,081 | 9,860 | 11,336 | 745 | 18.8 |
| 1989 | 53 | 11,179 | 9,519 | 10,393 | 787 | 24.7 |
| 1990 | 49 | 10,863 | 9,378 | 10,199 | 664 | (66.7) |
| 1991 | 44 | 9,546 | 8,371 | 8,897 | 649 | 34.3 |
| 1992 | 38 | 8,228 | 7,135 | 7,633 | 593 | 57.7 |
| 1993 | 32 | 6,323 | 5,252 | 5,817 | 506 | 65.5 |
| 1994 | 30 | 6,959 | 5,245 | 6,390 | 569 | 77.8 |
| 1995 | 25 | 6,849 | 4,690 | 6,289 | 560 | 77.6 |
| 1996 | 23 | 3,932 | 3,267 | 3,538 | 384 | 50.4 |
| 1996 Adj | | | | | | 68.2 |
| 1997 | 23 | 4,218 | 3,495 | 3,753 | 464 | 42.5 |
| 1998 | 24 | 5,465 | 4,243 | 4,847 | 619 | 59.1 |
| 1999 | 24 | 6,146 | 4,859 | 5,461 | 684 | 63.0 |
| 2000 | 23 | 4,932 | 4,027 | 4,342 | 589 | 51.9 |
| 2001 | 23 | 5,568 | 4,495 | 4,885 | 683 | 54.2 |
| 2002 | 20 | 5,179 | 4,229 | 4,586 | 593 | 64.9 |
| 2003 | 19 | 5,360 | 4,293 | 4,709 | 651 | 134.7 |

1966 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.

Definitions and footnotes are included in the appended Technical Notes.

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

TEXAS

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 279 | 99,080 | 85,325 | 106,916 | (7,840) | (7,271.4) |
| 1988 | 204 | 110,499 | 83,950 | 114,527 | (4,088) | (10,497.6) |
| 1989 | 115 | 68,452 | 45,440 | 66,932 | 1,517 | (978.4) |
| 1990 | 80 | 58,586 | 40,405 | 45,411 | 2,076 | (200.6) |
| 1991 | 68 | 48,864 | 37,365 | 46,469 | 2,395 | 213.5 |
| 1992 | 68 | 47,565 | 33,299 | 44,648 | 2,917 | 739.8 |
| 1993 | 62 | 42,982 | 25,503 | 40,014 | 2,948 | 754.0 |
| 1994 | 52 | 50,007 | 29,394 | 46,559 | 3,448 | 353.9 |
| 1995 | 45 | 52,288 | 30,641 | 48,461 | 3,827 | 577.1 |
| 1996 | 37 | 54,427 | 28,053 | 50,082 | 4,345 | 1,037.1 |
| 1996 Adj | | | | | | 1,179.3 |
| 1997 | 33 | 40,309 | 21,702 | 37,220 | 3,089 | 466.6 |
| 1998 | 30 | 40,166 | 21,585 | 37,061 | 3,105 | 374.2 |
| 1999 | 26 | 45,546 | 25,553 | 41,971 | 3,575 | 394.8 |
| 2000 | 26 | 55,736 | 28,063 | 51,588 | 4,147 | 411.2 |
| 2001 | 25 | 42,730 | 21,529 | 39,423 | 3,307 | 410.8 |
| 2002 | 23 | 44,086 | 22,673 | 40,894 | 3,192 | 525.4 |
| 2003 | 22 | 45,974 | 23,538 | 42,840 | 3,134 | 466.0 |

UTAH

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 13 | 7,070 | 4,584 | 6,905 | 165 | (92.6) |
| 1988 | 13 | 7,617 | 4,615 | 7,410 | 208 | (75.3) |
| 1989 | 10 | 4,818 | 2,864 | 4,295 | 522 | (165.9) |
| 1990 | 8 | 3,853 | 2,316 | 3,313 | 540 | 5.6 |
| 1991 | 6 | 3,018 | 1,987 | 2,462 | 556 | 19.3 |
| 1992 | 5 | 1,277 | 968 | 1,178 | 98 | 44.6 |
| 1993 | 4 | 989 | 710 | 896 | 93 | 20.4 |
| 1994 | 4 | 929 | 570 | 810 | 119 | 12.9 |
| 1995 | 3 | 651 | 336 | 557 | 95 | 14.7 |
| 1996 | 2 | 571 | 260 | 436 | 135 | 14.9 |
| 1996 Adj | | | | | | 16.3 |
| 1997 | 2 | 1,265 | 472 | 1,088 | 177 | 14.8 |
| 1998 | 3 | 1,306 | 448 | 1,115 | 191 | 16.3 |
| 1999 | 4 | 1,052 | 491 | 912 | 140 | 44.5 |
| 2000 | 5 | 1,540 | 662 | 1,345 | 195 | 15.9 |
| 2001 | 4 | 1,521 | 612 | 1,330 | 190 | 19.0 |
| 2002 | 4 | 1,651 | 894 | 1,456 | 206 | 23.5 |
| 2003 | 4 | 1,565 | 882 | 1,348 | 217 | 25.1 |

1966 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.

Definitions and footnotes are included in the appended Technical Notes.

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

VERMONT

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 4 | 514 | 367 | 485 | 29 | 3.7 |
| 1988 | 4 | 585 | 420 | 552 | 33 | 2.8 |
| 1989 | 4 | 565 | 414 | 533 | 33 | 0.7 |
| 1990 | 4 | 595 | 419 | 561 | 34 | 1.8 |
| 1991 | 4 | 564 | 432 | 531 | 33 | (1.3) |
| 1992 | 4 | 630 | 485 | 595 | 34 | 1.6 |
| 1993 | 4 | 653 | 482 | 616 | 38 | 3.2 |
| 1994 | 3 | 698 | 500 | 657 | 41 | 4.0 |
| 1995 | 3 | 986 | 756 | 914 | 72 | 5.8 |
| 1996 | 3 | 1,027 | 766 | 953 | 74 | 5.1 |
| 1996 Adj | | | | | | 8.1 |
| 1997 | 2 | 186 | 150 | 172 | 14 | (0.3) |
| 1998 | 2 | 210 | 157 | 195 | 15 | 1.1 |
| 1999 | 2 | 244 | 166 | 228 | 16 | 1.4 |
| 2000 | 2 | 263 | 190 | 246 | 17 | 1.3 |
| 2001 | 2 | 286 | 194 | 266 | 20 | 2.5 |
| 2002 | 2 | 307 | 211 | 285 | 22 | 2.3 |
| 2003 | 2 | 327 | 219 | 303 | 24 | 2.2 |

VIRGINIA

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 66 | 25,515 | 19,368 | 24,442 | 1,072 | 38.7 |
| 1988 | 62 | 29,946 | 21,720 | 28,660 | 1,286 | 4.0 |
| 1989 | 58 | 28,706 | 21,335 | 27,363 | 1,343 | 13.8 |
| 1990 | 56 | 25,783 | 20,103 | 25,669 | 1,113 | (327.5) |
| 1991 | 51 | 19,109 | 14,628 | 18,245 | 865 | (208.3) |
| 1992 | 44 | 14,958 | 10,981 | 13,979 | 979 | 66.9 |
| 1993 | 43 | 14,346 | 10,150 | 13,302 | 1,044 | 60.0 |
| 1994 | 37 | 13,486 | 9,105 | 12,516 | 969 | 61.8 |
| 1995 | 31 | 9,046 | 6,290 | 8,241 | 805 | 84.5 |
| 1996 | 30 | 15,432 | 10,719 | 14,110 | 1,177 | 81.8 |
| 1996 Adj | | | | | | 123.5 |
| 1997 | 27 | 15,885 | 11,597 | 14,514 | 1,371 | 129.2 |
| 1998 | 21 | 15,670 | 10,964 | 14,436 | 1,234 | 184.1 |
| 1999 | 19 | 21,808 | 14,313 | 20,234 | 1,574 | 131.9 |
| 2000 | 18 | 31,527 | 20,371 | 29,734 | 1,793 | 128.7 |
| 2001 | 15 | 36,881 | 25,767 | 34,526 | 2,356 | 158.0 |
| 2002 | 16 | 67,141 | 45,754 | 61,475 | 5,691 | 315.3 |
| 2003 | 16 | 74,032 | 53,065 | 67,960 | 6,072 | 777.1 |

1966 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.

Definitions and footnotes are included in the appended Technical Notes.

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

WASHINGTON

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 39 | 17,460 | 11,656 | 16,499 | 954 | 85.9 |
| 1988 | 33 | 17,252 | 11,498 | 16,256 | 996 | 56.9 |
| 1989 | 31 | 15,972 | 10,645 | 14,868 | 1,104 | 89.5 |
| 1990 | 27 | 16,594 | 11,510 | 15,371 | 1,223 | 118.5 |
| 1991 | 20 | 15,807 | 10,744 | 14,381 | 1,427 | 152.1 |
| 1992 | 20 | 15,593 | 10,585 | 13,983 | 1,611 | 124.4 |
| 1993 | 13 | 16,240 | 10,349 | 14,605 | 1,636 | 238.3 |
| 1994 | 12 | 18,554 | 10,855 | 16,744 | 1,810 | 219.3 |
| 1995 | 11 | 9,665 | 5,683 | 8,637 | 1,028 | 179.8 |
| 1996 | 9 | 9,602 | 5,481 | 8,592 | 1,010 | 110.7 |
| 1996 Adj | | | | | | 134.1 |
| 1997 | 10 | 10,143 | 6,002 | 8,952 | 1,192 | 146.9 |
| 1998 | 9 | 10,649 | 6,818 | 9,366 | 1,283 | 152.1 |
| 1999 | 9 | 11,607 | 7,209 | 10,351 | 1,256 | 156.4 |
| 2000 | 9 | 12,628 | 7,461 | 11,237 | 1,391 | 151.8 |
| 2001 | 8 | 12,661 | 8,260 | 11,165 | 1,496 | 173.9 |
| 2002 | 8 | 13,759 | 8,697 | 12,104 | 1,655 | 211.4 |
| 2003 | 8 | 14,822 | 9,322 | 13,025 | 1,797 | 216.9 |

WEST VIRGINIA

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 18 | 2,002 | 1,763 | 1,923 | 79 | (16.0) |
| 1988 | 16 | 2,074 | 1,731 | 1,940 | 134 | 9.3 |
| 1989 | 16 | 2,167 | 1,767 | 2,024 | 143 | 10.3 |
| 1990 | 15 | 1,920 | 1,612 | 1,772 | 148 | 3.0 |
| 1991 | 12 | 1,228 | 1,063 | 1,128 | 100 | 4.5 |
| 1992 | 11 | 1,218 | 1,059 | 1,100 | 118 | 12.5 |
| 1993 | 11 | 1,281 | 1,093 | 1,151 | 130 | 16.8 |
| 1994 | 10 | 1,399 | 1,146 | 1,256 | 143 | 13.5 |
| 1995 | 10 | 1,471 | 1,194 | 1,305 | 166 | 13.6 |
| 1996 | 9 | 1,106 | 891 | 968 | 138 | 6.0 |
| 1996 Adj | | | | | | 9.6 |
| 1997 | 8 | 1,102 | 887 | 972 | 130 | 9.2 |
| 1998 | 7 | 775 | 659 | 676 | 99 | 7.3 |
| 1999 | 7 | 839 | 704 | 737 | 103 | 6.4 |
| 2000 | 7 | 884 | 722 | 774 | 109 | 5.6 |
| 2001 | 7 | 954 | 802 | 840 | 114 | 5.7 |
| 2002 | 7 | 1,047 | 882 | 918 | 129 | 7.9 |
| 2003 | 7 | 1,176 | 997 | 1,041 | 135 | 8.7 |

1966 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.

Definitions and footnotes are included in the appended Technical Notes.

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

WISCONSIN

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 75 | 16,382 | 14,051 | 15,307 | 1,075 | 67.2 |
| 1988 | 72 | 16,982 | 14,511 | 15,802 | 1,170 | 85.9 |
| 1989 | 68 | 16,870 | 14,361 | 15,576 | 1,294 | 75.2 |
| 1990 | 65 | 17,596 | 15,357 | 16,248 | 1,349 | 56.0 |
| 1991 | 61 | 17,810 | 15,497 | 16,371 | 1,439 | 103.4 |
| 1992 | 61 | 13,867 | 11,548 | 12,760 | 1,107 | 147.1 |
| 1993 | 37 | 13,828 | 11,151 | 12,675 | 1,153 | 139.3 |
| 1994 | 30 | 14,519 | 10,820 | 13,376 | 1,141 | 122.9 |
| 1995 | 28 | 15,563 | 11,649 | 14,261 | 1,302 | 148.1 |
| 1996 | 28 | 16,788 | 12,194 | 15,507 | 1,281 | 114.9 |
| 1996 Adj | | | | | | 164.0 |
| 1997 | 24 | 16,135 | 11,924 | 14,878 | 1,257 | 119.4 |
| 1998 | 22 | 10,052 | 7,262 | 9,211 | 841 | 169.3 |
| 1999 | 20 | 11,271 | 7,509 | 10,408 | 863 | 87.5 |
| 2000 | 21 | 13,976 | 9,380 | 12,866 | 1,110 | 97.1 |
| 2001 | 24 | 15,878 | 11,376 | 14,399 | 1,479 | 150.8 |
| 2002 | 25 | 18,494 | 13,607 | 16,766 | 1,728 | 225.7 |
| 2003 | 24 | 17,545 | 12,922 | 15,566 | 1,979 | 217.1 |

WYOMING

| End of Year | Number of Institutions (#) | Total Assets (\$) | Total Deposits (\$) | Total Liabilities (\$) | Total Equity Capital (\$) | Net Income (Loss) (\$) |
|-------------|----------------------------|-------------------|---------------------|------------------------|---------------------------|------------------------|
| 1987 | 11 | 1,194 | 1,124 | 1,233 | (39) | (43.0) |
| 1988 | 10 | 1,305 | 1,073 | 1,258 | 48 | (37.4) |
| 1989 | 9 | 1,141 | 945 | 1,100 | 42 | (6.4) |
| 1990 | 7 | 913 | 713 | 863 | 50 | 1.7 |
| 1991 | 6 | 812 | 707 | 758 | 54 | 3.9 |
| 1992 | 6 | 823 | 690 | 756 | 67 | 13.0 |
| 1993 | 6 | 856 | 696 | 779 | 77 | 9.8 |
| 1994 | 5 | 342 | 281 | 297 | 45 | 3.4 |
| 1995 | 4 | 303 | 241 | 258 | 44 | 2.3 |
| 1996 | 4 | 340 | 248 | 291 | 50 | 2.1 |
| 1996 Adj | | | | | | 3.1 |
| 1997 | 4 | 358 | 249 | 303 | 54 | 3.6 |
| 1998 | 4 | 364 | 262 | 309 | 55 | 3.5 |
| 1999 | 4 | 366 | 263 | 313 | 53 | 3.2 |
| 2000 | 4 | 387 | 271 | 329 | 57 | 2.4 |
| 2001 | 4 | 349 | 247 | 297 | 52 | 2.3 |
| 2002 | 3 | 362 | 256 | 309 | 53 | 2.7 |
| 2003 | 3 | 379 | 276 | 328 | 51 | 2.4 |

1966 adjusted data exclude the third quarter net SAIF special assessment of \$2.1 billion.

Definitions and footnotes are included in the appended Technical Notes.

Table 9.1
Savings and Loan Holding Company Ownership
of OTS-Regulated Thrifts, 1993 - 2003 ¹⁷

| Year-End | Number of Holding Companies (#) | Number of Thrifts (#) | Percent of OTS-Reg. Industry (%) |
|----------|---------------------------------|-----------------------|----------------------------------|
| 1993 | 748 | 585 | 35.1 |
| 1994 | 845 | 654 | 42.4 |
| 1995 | 895 | 668 | 46.5 |
| 1996 | 875 | 651 | 48.8 |
| 1997 | 875 | 617 | 50.8 |
| 1998 | 949 | 613 | 53.5 |
| 1999 | 1,052 | 606 | 54.9 |
| 2000 | 1,111 | 590 | 55.2 |
| 2001 | 1,026 | 562 | 55.2 |
| 2002 | 1,010 | 530 | 54.4 |
| 2003 | 1,027 | 510 | 55.0 |

Note: Since some thrifts are held by more than one holding company, the number of holding companies exceeds the number of thrifts held. Definitions and footnotes are included in the appended Technical Notes.

Table 9.2
Savings Associations Owned by Savings and Loan Holding Companies, 2000 - 2003¹⁷
(Dollars in Billions)

| Savings and Loan Holding Company Type | 2000 | | | 2001 | | |
|---|---------------------------------|-----------------------|--------------------|---------------------------------|-----------------------|--------------------|
| | Number of Holding Companies (#) | Number of Thrifts (#) | Thrift Assets (\$) | Number of Holding Companies (#) | Number of Thrifts (#) | Thrift Assets (\$) |
| <i>OTS Holding Companies (HCs)</i> | | | | | | |
| Unitary | 919 | 507 | 681 | 855 | 494 | 731 |
| Multiple | 13 | 17 | 69 | 11 | 13 | 72 |
| Total OTS HCs | 932 | 524 | 750 | 866 | 507 | 803 |
| <i>OTS-HOLA 10(l) Holding Companies (HCs)</i> | | | | | | |
| Unitary | 77 | 3 | 1 | 80 | 1 | 9 |
| Multiple | | | | 1 | 1 | 1 |
| Total HOLA 10(l) HCs | 77 | 3 | 1 | 81 | 2 | 10 |
| <i>FRB Supervised Bank/Thrift HC Owning A Thrift</i> | | | | | | |
| Unitary | 98 | 58 | 103 | 72 | 45 | 88 |
| Multiple | 4 | 5 | 1 | 7 | 8 | 2 |
| Total FRB Supervised Bank/Thrift | 102 | 63 | 104 | 79 | 53 | 90 |
| Total Holding Companies and Thrifts in Holding Companies | 1,111 | 590 | 855 | 1,026 | 562 | 903 |

| Savings and Loan Holding Company Type | 2002 | | | 2003 | | |
|---|---------------------------------|-----------------------|--------------------|---------------------------------|-----------------------|--------------------|
| | Number of Holding Companies (#) | Number of Thrifts (#) | Thrift Assets (\$) | Number of Holding Companies (#) | Number of Thrifts (#) | Thrift Assets (\$) |
| <i>OTS Holding Companies (HCs)</i> | | | | | | |
| Unitary | 846 | 467 | 499 | 846 | 453 | 549 |
| Multiple | 11 | 15 | 88 | 10 | 15 | 103 |
| Total OTS HCs | 857 | 482 | 587 | 856 | 468 | 652 |
| <i>OTS-HOLA 10(l) Holding Companies (HCs)</i> | | | | | | |
| Unitary | 92 | 0 | 0 | 80 | 0 | 0 |
| Multiple | 3 | 3 | 238 | 3 | 3 | 236 |
| Total HOLA 10(l) HCs | 95 | 3 | 238 | 83 | 3 | 236 |
| <i>FRB Supervised Bank/Thrift HC Owning A Thrift</i> | | | | | | |
| Unitary | 50 | 34 | 23 | 79 | 32 | 10 |
| Multiple | 8 | 11 | 86 | 9 | 7 | 125 |
| Total FRB Supervised Bank/Thrift | 58 | 45 | 109 | 88 | 39 | 135 |
| Total Holding Companies and Thrifts in Holding Companies | 1,010 | 530 | 934 | 1,027 | 510 | 1,023 |

Definitions and footnotes are included in the appended Technical Notes.
n.a. not available

TECHNICAL NOTES 2003 FACT BOOK

THRIFT INDUSTRY FINANCIAL DATA COVERAGE

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

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

Data for OTS-regulated thrifts for the period 1978 through 2003 are for private sector institutions and exclude institutions that were in conservatorship, receivership, or were self liquidating. Data for FDIC-regulated thrift institutions exclude Resolution Trust Corporation conservatorships and receiverships. OTS and FDIC financial data are preliminary for the fourth quarter 2003.

The sources of data used in compiling this publication for the period prior to 1978 are the Federal Home Loan Bank Board / Office of Thrift Supervision *Savings & Home Financing Source Book* and the Federal Deposit Insurance Corporation *Statistics on Banking*. The sources of data used in compiling this publication for the period 1978 through 2000 are the OTS Thrift Financial Report (TFR) system database and the FDIC *Statistics on Banking*.

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

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

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

Note: Discussion of individual data elements can be found in the 2003 *Thrift Financial Report (TFR) Instruction Manual* which is available on the OTS website at www.ots.treas.gov. Additional information may be obtained by visiting the OTS website, transmitting a FOIA request to public.infro@ots.treas.gov, calling (202) 906-6000, faxing (202) 906-7755, or writing to: OTS, Dissemination Branch, 1700 G Street, N.W. Washington, D.C. 20552.

I. SPECIFIC FOOTNOTES

All Tables

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

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

2. Data for OTS-regulated state-chartered stock and mutual savings banks are estimated for the period 1987 - 1991. Some institutions were erroneously classified in the OTS system after they changed their names to savings bank but continued to function as a savings and loan association without authority to sell stock. Data for Total Federally Insured and Non-OTS Regulated Thrift Institutions for the period 1991 through 2003 was obtained from the *FDIC- Statistics on Depository Institutions* for "All Savings Institutions – National" and FDIC regulated savings banks. Data for OTS-regulated thrifts for the same period represent private sector institutions. The data may not sum for certain years due to the two different data sources.

Table 1.12

3. Applicants file Stock Conversion applications and mutual holding company stock issuances pursuant to 12 CFR Parts 563b and 575 (2002). Stock conversions completed include an existing holding company's second step stock conversion.

Table 2.2, 2.2.1

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

Tables 3.1, 3.2

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

Table 3.3

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

Table 3.4

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

In June 2001, the Financial Accounting Standards Board, Norwalk, Connecticut, issued *Statement of Financial Accounting Standards No. 142* (FAS 142). FAS 142 states that goodwill created during an acquisition accounted for under the purchase method shall not be amortized after June 30, 2001. Business entities had to comply with FAS 142 in fiscal years beginning after December 15, 2001. Table 3.4 reflects the effects of FAS 142 in calendar years 2002 and 2003.

Table 4.1

9. OTS-Regulated Thrift Industry *Capital Ratios*:
 - a. **Equity Capital ratio:** Generally Accepted Accounting Principles
Numerator: Equity Capital.
Denominator: Total Assets.

Table 4.1 Continued

- b. **Tangible Equity Capital ratio:** 12 CFR 567.9 (2003).
Numerator: Tier 1 (Core) Capital less Qualifying Intangible Assets.
Denominator: Adjusted Total Assets less Qualifying Intangible Assets.
- c. **Tier 1 Risk-based Capital ratio:** 12 CFR 565.2(g) and 12 CFR 567.5(a) (2003).
Numerator: Tier 1 (Core) Capital
Denominator: Total Risk-weighted Assets.
- d. **Total Risk-based Capital Ratio:** 12 CFR 565.2(j) (2002).
Numerator: Total Risked-Based Capital
Denominator: Total Risk-weighted assets

Table 4.2, 4.2.1

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

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

a. Prompt Corrective Action (PCA) definitions:

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

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

11. Asset Quality Summary

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

Table 6.1

12. *OTS-Regulated Thrift Industry Mortgage Originations*
- Mortgage Refinancing* data include only those loans refinanced with the original lender.
 - Data for multifamily construction loans, nonresidential permanent loans, nonresidential construction loans, and permanent land loans for 1996 are estimated.
 - Mortgage originations total* include all categories. Mortgage refinancings are distributed among each of the categories as appropriate.

Table 6.2

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

Table 6.3

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

Table 7.1

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

Table 8.1

16. *Selected Financial Data for OTS-Regulated Thrift Industry, Private Sector by State and Territory*
- Total liabilities include redeemable preferred stock and minority investment. Starting in 2001, the Fact Book does not include the territory of the United States Virgin Islands or the Republic of Puerto Rico because no OTS-Regulated thrifts exist therein.

Table 9.1, 9.2

17. *Savings and Loan Holding Company Ownership of OTS-Regulated Thrifts*
- A savings and loan holding company ("holding company") is a company that directly or indirectly controls a savings association ("thrift"). 12 C.F.R. 583.20 (2002). Since some thrifts are held by more than one holding company, the number of holding companies exceed the number of thrifts held.*
- A company that owns one thrift is a unitary holding company while a company that controls two or more thrifts is a multiple holding company. A HOLA 10(l) holding company controls a state savings bank or cooperative bank that has elected to be treated as a savings association for purposes of regulating its holding company. FRB-regulated holding companies are registered as both thrift holding companies and bank holding companies. Further information on this topic is available in the OTS Regulatory Handbook on Holding Companies dated April 16, 2002 and available on the OTS website under Supervision / Handbooks. <http://www.ots.treas.gov/pagehtml.cfm?catNumber=111&an=10>

II. SELECTED BALANCE-SHEET ITEMS

Total Assets:

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

Mortgage Loans Outstanding:

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

Mortgage-Backed Securities:

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

Nonmortgage Loans:

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

Cash and Investments:

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

Total Deposits:

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

Federal Home Loan Bank (FHLBank) Advances:

Includes all borrowings from Federal Home Loan Banks.

Other Borrowed Money:

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

Regulatory Capital:

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

Insurance Coverage:

Historical maximum insured deposits are as follows:

| | | |
|-------------------|------------|------------------------|
| 1934 - 1949 | \$ 5,000 | |
| 1950 - 1965 | \$ 10,000 | |
| 1966 - 1968 | \$ 15,000 | |
| 1969 - 1973 | \$ 20,000 | |
| 1974 - 1979 | \$ 40,000 | nongovernment accounts |
| | \$ 100,000 | government accounts |
| 1980 - 2003 | \$ 100,000 | |

III. SELECTED ACTIVITY ITEMS

Mortgage Loans Originated:

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

Construction Loans:

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

Permanent Loans:

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

Refinancing Loans:

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

Residential: 1-4 Dwelling Units:

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

Multifamily Residential: 5 or More Dwelling Units:

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

Land Loans:

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

Nonresidential Property (Non-Res.):

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

Mortgage Loans Purchased/Sold:

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

Noncurrent Loans:

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

Reposessed Real Estate:

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

IV. SELECTED OPERATING RATIOS

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

Return on Assets:

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

Return on Equity:

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

V. GENERAL DEFINITIONS

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

Cash Dividend:

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

Charge-off:

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

Commercial Loan:

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

Consumer Loans:

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

Construction and Land Loans:

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

Deposit:

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

Earnings:

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

Equity Capital:

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

Federal Deposit Insurance Corporation (FDIC):

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

Federal Savings and Loan Insurance Corporation (FSLIC):

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

Federally Chartered Savings Association:

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

Goodwill:

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

Net Income Profitable Thrifts:

Profits of institutions whose net income is greater than zero.

Net Losses Unprofitable Thrifts:

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

Holding Company:

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

Interest Expense:

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

Interest Income:

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

Mortgage-Backed Bonds:

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

Mortgage Loan:

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

Mortgage loans outstanding:

The total amount of money that is owed by mortgagors.

Multifamily Structure:

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

Mutual Holding Company:

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

Mutual Savings Association or Savings Bank:

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

Net Worth:

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

Net Interest Income:

Interest income minus interest expense.

Noninterest Expense:

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

Noninterest Income:

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

Nonmortgage Loan:

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

Nonoperating Expenses:

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

1-4 Family Dwelling:

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

Preferred and Common Stock:

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

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

Provision for Losses:

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

Savings Bank:

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

State-Chartered Savings Association:

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

Stock Association:

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

Stock:

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

Taxes:

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

Thrift Industry:

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

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