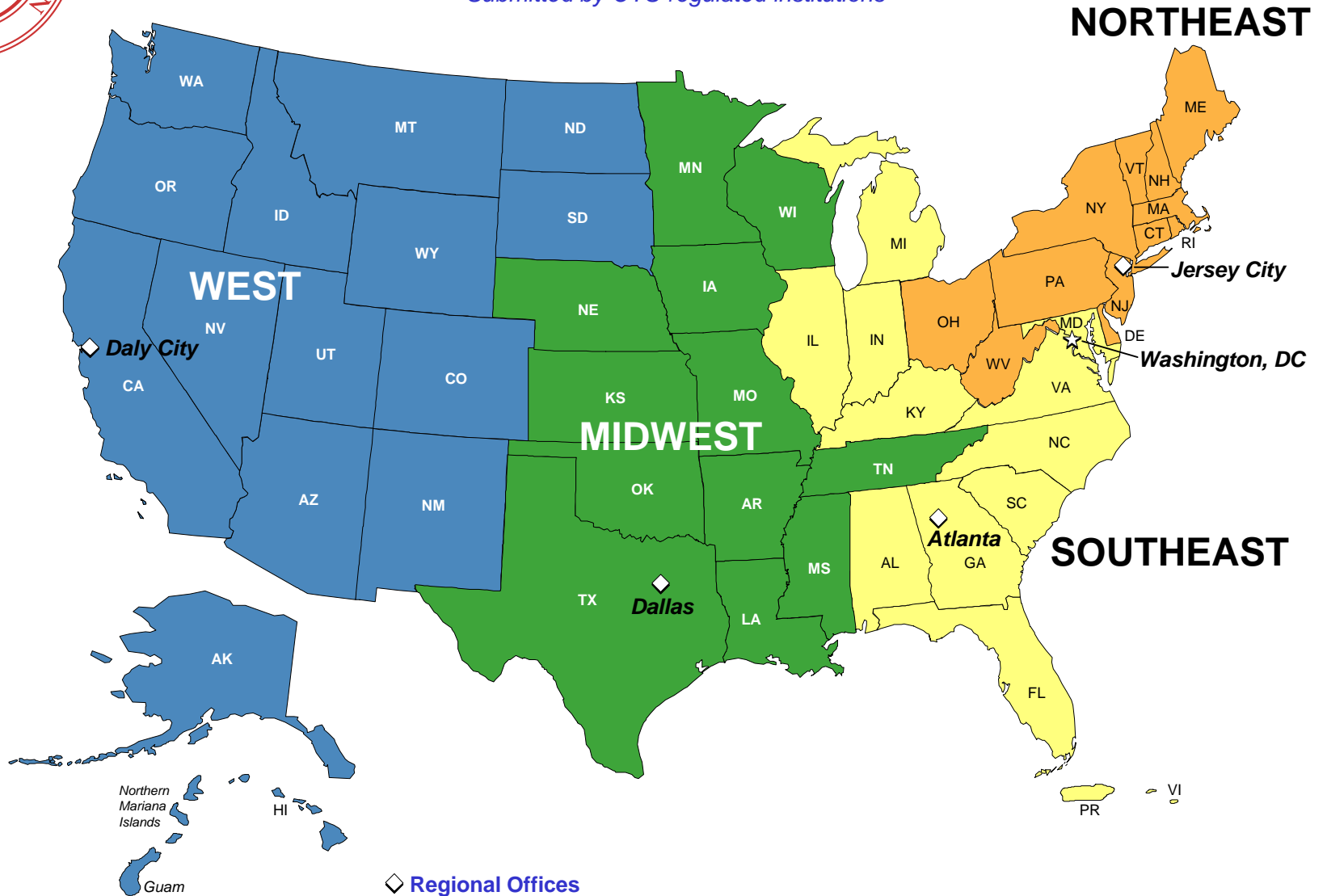




First Quarter 2002 Thrift Industry Report Data

May 29, 2002

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



◆ **Regional Offices**

Southeast Region - Includes Puerto Rico and the Virgin Islands

West Region - Includes Alaska, Hawaii, Guam, and Northern Mariana Islands

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NOTE: Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2002

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

INDUSTRY AGGREGATES:	1998	1999	2000	2001	3 mos. 2001	3 mos. 2002
PROFITABILITY(Percent)						
Return on Average Assets	0.97	0.98	0.91	1.07	0.92	1.23
Median Ratio	0.77	0.71	0.68	0.64	0.64	0.78
Return on Average Equity	11.42	12.16	11.63	13.10	11.51	14.65
Median Ratio	7.32	6.75	6.49	5.95	6.07	7.37
EARNINGS (\$ Millions)						
Interest Income	\$54,899.58	\$57,006.06	\$64,199.35	\$65,232.71	\$17,008.73	\$14,666.44
Interest Expense	33,402.41	34,104.48	40,924.61	37,617.66	10,732.30	6,817.18
NET INTEREST INCOME	21,497.17	22,901.58	23,274.75	27,615.05	6,276.43	7,849.26
Loss Provisions-Interest Bearing Assets	1,585.19	1,311.54	1,659.24	2,532.12	600.43	696.03
Noninterest Income	9,896.96	9,063.47	10,022.59	13,136.64	3,106.89	3,204.60
Mortgage Loan Servicing Fees	507.21	948.13	1,045.54	(1,572.23)	(24.66)	135.28
Other Fees and Charges	4,030.47	4,651.65	6,066.01	7,655.91	1,738.67	1,988.54
Other Noninterest Income	5,359.28	3,463.69	2,911.05	7,052.97	1,392.88	1,080.77
Noninterest Expense	18,209.62	17,705.74	19,238.15	22,590.75	5,338.68	5,683.04
G&A Expense	17,504.07	17,043.97	18,540.79	21,786.73	5,149.44	5,578.28
Goodwill Amortization	581.58	565.08	613.95	696.14	170.36	79.30
Loss Provisions-Noninterest Bearing Assets	123.97	96.69	83.42	107.88	18.88	25.46
Income Before Taxes & Extraordinary Items	11,599.31	12,947.77	12,399.94	15,628.83	3,444.20	4,674.79
Income Taxes	3,939.55	4,729.47	4,381.83	5,696.03	1,253.24	1,662.60
Extraordinary Items	(90.36)	9.79	(4.02)	269.08	(31.22)	33.68
NET INCOME	7,569.41	8,228.09	8,014.10	10,201.88	2,159.75	3,045.86
Profits	\$8,059.45	\$8,507.82	\$8,559.68	\$10,830.08	\$2,348.02	\$3,134.94
Losses	(\$490.04)	(\$279.73)	(\$545.58)	(\$628.20)	(\$188.27)	(\$89.07)
PROFITABILITY (Percent of Avg Assets Annualized)						
Interest Income	7.00	6.79	7.25	6.83	7.26	5.95
Interest Expense	4.26	4.06	4.62	3.94	4.58	2.76
NET INTEREST INCOME	2.74	2.73	2.63	2.89	2.68	3.18
Loss Provisions-Interest Bearing Assets	0.20	0.16	0.19	0.27	0.26	0.28
Noninterest Income	1.26	1.08	1.13	1.38	1.33	1.30
Mortgage Loan Servicing Fees	0.06	0.11	0.12	(0.16)	(0.01)	0.05
Other Fees and Charges	0.51	0.55	0.69	0.80	0.74	0.81
Other Noninterest Income	0.68	0.41	0.33	0.74	0.59	0.44
Noninterest Expense	2.32	2.11	2.17	2.37	2.28	2.30
G&A Expense	2.23	2.03	2.09	2.28	2.20	2.26
Goodwill Amortization	0.07	0.07	0.07	0.07	0.07	0.03
Loss Provisions-Noninterest Bearing Assets	0.02	0.01	0.01	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	1.48	1.54	1.40	1.64	1.47	1.90
Income Taxes	0.50	0.56	0.49	0.60	0.54	0.67
Extraordinary Items	(0.01)	0.00	0.00	0.03	(0.01)	0.01
NET INCOME	0.97	0.98	0.91	1.07	0.92	1.23
Profits	1.03	1.01	0.97	1.13	1.00	1.27
Losses	(0.06)	(0.03)	(0.06)	(0.07)	(0.08)	(0.04)

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	MAR 2000	JUN 2000	SEP 2000	DEC 2000	MAR 2001	JUN 2001	SEP 2001	DEC 2001	MAR 2002
NUMBER OF INSTITUTIONS:	1, 097	1, 091	1, 082	1, 068	1, 060	1, 049	1, 037	1, 019	1, 007
EARNINGS (\$ Millions)									
Interest Income	\$14, 962. 22	\$15, 632. 30	\$16, 594. 79	\$17, 010. 04	\$17, 008. 73	\$16, 824. 85	\$16, 211. 94	\$15, 187. 19	\$14, 666. 44
Interest Expense	9, 190. 19	9, 846. 06	10, 791. 29	11, 097. 07	10, 732. 30	10, 064. 15	9, 125. 52	7, 695. 69	6, 817. 18
NET INTEREST INCOME	5, 772. 03	5, 786. 24	5, 803. 50	5, 912. 97	6, 276. 43	6, 760. 70	7, 086. 42	7, 491. 50	7, 849. 26
Loss Provisions-Interest Bearing Assets	316. 61	436. 40	410. 12	496. 12	600. 43	620. 25	772. 88	538. 57	696. 03
Noninterest Income	2, 241. 24	2, 473. 02	2, 540. 07	2, 768. 26	3, 106. 89	3, 508. 87	3, 383. 77	3, 137. 12	3, 204. 60
Mortgage Loan Servicing Fees	257. 41	263. 28	269. 67	255. 18	(24. 66)	(86. 24)	(499. 60)	(961. 72)	135. 28
Other Fees and Charges	1, 373. 36	1, 447. 03	1, 590. 69	1, 654. 93	1, 738. 67	1, 922. 77	1, 920. 20	2, 074. 26	1, 988. 54
Other Noninterest Income	610. 47	762. 72	679. 71	858. 15	1, 392. 88	1, 672. 34	1, 963. 17	2, 024. 58	1, 080. 77
Noninterest Expense	4, 461. 85	4, 658. 01	4, 959. 65	5, 158. 64	5, 338. 68	5, 664. 54	5, 665. 93	5, 921. 59	5, 683. 04
G&A Expense	4, 303. 76	4, 489. 46	4, 773. 39	4, 974. 18	5, 149. 44	5, 462. 57	5, 455. 24	5, 719. 48	5, 578. 28
Goodwill Amortization	136. 29	143. 11	164. 19	170. 36	170. 36	178. 93	191. 64	155. 21	79. 30
Loss Provisions-Noninterest Bearing Assets	21. 81	25. 45	22. 08	14. 09	18. 88	23. 05	19. 05	46. 89	25. 46
Income Before Taxes & Extraordinary Items	3, 234. 81	3, 164. 85	2, 973. 80	3, 026. 48	3, 444. 20	3, 984. 78	4, 031. 38	4, 168. 47	4, 674. 79
Income Taxes	1, 013. 43	1, 150. 37	1, 105. 33	1, 112. 70	1, 253. 24	1, 461. 66	1, 493. 50	1, 487. 63	1, 662. 60
Extraordinary Items	5. 74	2. 21	(24. 37)	12. 40	(31. 22)	(10. 63)	72. 66	238. 27	33. 68
NET INCOME	2, 227. 13	2, 016. 69	1, 844. 09	1, 926. 19	2, 159. 75	2, 512. 48	2, 610. 54	2, 919. 11	3, 045. 86
PROFITABILITY (Percent of Avg Assets Annualized)									
Interest Income	7. 00	7. 16	7. 40	7. 43	7. 26	7. 03	6. 72	6. 32	5. 95
Interest Expense	4. 30	4. 51	4. 81	4. 85	4. 58	4. 21	3. 78	3. 20	2. 76
NET INTEREST INCOME	2. 70	2. 65	2. 59	2. 58	2. 68	2. 82	2. 94	3. 12	3. 18
Loss Provisions-Interest Bearing Assets	0. 15	0. 20	0. 18	0. 22	0. 26	0. 26	0. 32	0. 22	0. 28
Noninterest Income	1. 05	1. 13	1. 13	1. 21	1. 33	1. 47	1. 40	1. 31	1. 30
Mortgage Loan Servicing Fees	0. 12	0. 12	0. 12	0. 11	-0. 01	-0. 04	-0. 21	-0. 40	0. 05
Other Fees and Charges	0. 64	0. 66	0. 71	0. 72	0. 74	0. 80	0. 80	0. 86	0. 81
Other Noninterest Income	0. 29	0. 35	0. 30	0. 37	0. 59	0. 70	0. 81	0. 84	0. 44
Noninterest Expense	2. 09	2. 13	2. 21	2. 25	2. 28	2. 37	2. 35	2. 47	2. 30
G&A Expense	2. 01	2. 06	2. 13	2. 17	2. 20	2. 28	2. 26	2. 38	2. 26
Goodwill Amortization	0. 06	0. 07	0. 07	0. 07	0. 07	0. 07	0. 08	0. 06	0. 03
Loss Provisions-Noninterest Bearing Assets	0. 01	0. 01	0. 01	0. 01	0. 01	0. 01	0. 01	0. 02	0. 01
Income Before Taxes & Extraordinary Items	1. 51	1. 45	1. 33	1. 32	1. 47	1. 67	1. 67	1. 74	1. 90
Income Taxes	0. 47	0. 53	0. 49	0. 49	0. 54	0. 61	0. 62	0. 62	0. 67
Extraordinary Items	0. 00	0. 00	-0. 01	0. 01	-0. 01	0. 00	0. 03	0. 10	0. 01
NET INCOME	1. 04	0. 92	0. 82	0. 84	0. 92	1. 05	1. 08	1. 22	1. 23
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	1. 04	0. 92	0. 82	0. 84	0. 92	1. 05	1. 08	1. 22	1. 23
Median Ratio	0. 73	0. 74	0. 71	0. 63	0. 64	0. 66	0. 67	0. 70	0. 78
Return on Average Equity (Annualized)	13. 46	12. 01	10. 58	10. 61	11. 51	12. 97	13. 09	14. 75	14. 65
Median Ratio	6. 98	7. 28	6. 65	5. 86	6. 07	6. 20	6. 39	6. 60	7. 37
Net Interest Margin (Annualized)	2. 70	2. 65	2. 59	2. 58	2. 68	2. 82	2. 94	3. 12	3. 18
Median Ratio	3. 10	3. 09	3. 00	2. 92	2. 89	2. 87	2. 90	3. 00	3. 08
Number of Profitable Thrifts	984	985	948	911	927	917	919	886	905
Percent Profitable	89. 70	90. 28	87. 62	85. 30	87. 45	87. 42	88. 62	86. 95	89. 87
Profits (\$ Millions)	\$2, 312. 34	\$2, 122. 29	\$2, 013. 27	\$2, 111. 77	\$2, 348. 02	\$2, 701. 50	\$2, 732. 58	\$3, 047. 98	\$3, 134. 94
Number of Unprofitable Thrifts	113	106	134	157	133	132	118	133	102
Percent Unprofitable	10. 30	9. 72	12. 38	14. 70	12. 55	12. 58	11. 38	13. 05	10. 13
Losses (\$ Millions)	(\$85. 22)	(\$105. 61)	(\$169. 17)	(\$185. 59)	(\$188. 27)	(\$189. 02)	(\$122. 03)	(\$128. 87)	(\$89. 07)

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	MAR 2000	JUN 2000	SEP 2000	DEC 2000	MAR 2001	JUN 2001	SEP 2001	DEC 2001	MAR 2002
NUMBER OF INSTITUTIONS:	1, 097	1, 091	1, 082	1, 068	1, 060	1, 049	1, 037	1, 019	1, 007
TOTAL ASSETS (\$ Billions)	\$868. 71	\$888. 40	\$908. 20	\$928. 29	\$952. 89	\$964. 68	\$974. 05	\$977. 72	\$997. 70
1 - 4 Family Mortgages	415. 91	431. 95	446. 09	448. 18	458. 23	463. 16	464. 58	465. 25	453. 73
Mortgage Pool Securities	88. 84	89. 68	89. 25	93. 11	97. 69	98. 29	97. 88	92. 36	89. 56
Multifamily Mortgages	41. 93	42. 65	43. 43	44. 22	44. 66	44. 73	45. 34	45. 39	45. 86
Nonresidential Mortgages	34. 03	35. 42	36. 33	37. 11	38. 37	38. 90	39. 87	39. 30	40. 67
Construction Loans	18. 34	18. 96	20. 62	21. 42	21. 99	22. 33	23. 04	22. 67	22. 78
Land Loans	5. 41	5. 21	5. 68	6. 03	6. 23	6. 32	6. 38	6. 37	6. 37
Commercial Loans	22. 96	24. 62	26. 66	27. 82	28. 95	30. 77	30. 58	29. 37	30. 99
Consumer Loans	53. 50	56. 02	57. 77	60. 84	60. 29	60. 13	64. 40	65. 19	66. 19
Cash and Noninterest-Earning Deposits	11. 91	12. 62	12. 27	13. 90	13. 14	14. 61	14. 57	14. 70	15. 14
Investment Securities	127. 06	117. 86	118. 12	121. 97	125. 04	122. 92	123. 21	135. 70	158. 71
Mortgage Derivatives	81. 63	74. 97	73. 44	75. 36	67. 49	61. 70	58. 98	54. 26	54. 60
Reposessed Assets, Net	1. 05	1. 01	0. 98	0. 90	0. 92	0. 95	0. 98	0. 99	0. 99
Real Estate Held for Investment, Net	0. 48	0. 50	0. 46	0. 46	0. 48	0. 45	0. 50	0. 32	0. 32
Office Premises & Equipment	8. 43	8. 49	8. 60	8. 72	8. 73	8. 81	8. 78	8. 76	8. 94
Other Assets	44. 10	48. 73	47. 38	49. 12	53. 79	58. 06	59. 89	57. 10	63. 42
Less: Contra Assets & Valuation Allowances	5. 23	5. 30	5. 44	5. 51	5. 63	5. 74	5. 94	5. 75	5. 96
TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$868. 71	\$888. 40	\$908. 20	\$928. 29	\$952. 89	\$964. 68	\$974. 05	\$977. 72	\$997. 70
TOTAL DEPOSITS	505. 73	508. 75	518. 09	529. 41	543. 25	544. 79	553. 45	555. 44	582. 46
Deposits less than or equal to \$100,000	396. 88	398. 25	400. 93	409. 47	414. 26	411. 92	410. 87	410. 37	421. 51
Deposits greater than \$100,000	108. 85	110. 50	117. 16	119. 94	128. 99	132. 87	142. 58	145. 07	160. 95
Escrows	8. 55	9. 62	9. 71	8. 75	13. 07	20. 23	20. 24	23. 85	16. 65
BORROWINGS	275. 56	289. 25	295. 50	301. 27	302. 55	303. 00	298. 52	302. 84	295. 03
Advances From FHLB	193. 06	204. 24	204. 25	218. 28	217. 50	212. 37	213. 15	207. 52	193. 71
Repurchase Agreements & FedFunds Purchased	65. 74	66. 13	71. 02	59. 96	60. 79	60. 66	49. 73	67. 85	74. 18
Other Borrowings	16. 76	18. 89	20. 23	23. 03	24. 27	29. 96	35. 64	27. 46	27. 15
Other Liabilities	12. 04	12. 55	13. 42	14. 68	17. 31	18. 11	20. 45	16. 12	16. 52
Equity Capital	66. 83	68. 23	71. 48	74. 17	76. 71	78. 56	81. 39	79. 46	87. 04

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	MAR 2000	JUN 2000	SEP 2000	DEC 2000	MAR 2001	JUN 2001	SEP 2001	DEC 2001	MAR 2002
NUMBER OF INSTITUTIONS:	1, 097	1, 091	1, 082	1, 068	1, 060	1, 049	1, 037	1, 019	1, 007
TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1 - 4 Family Mortgages	47.88	48.62	49.12	48.28	48.09	48.01	47.70	47.58	45.48
Mortgage Pool Securities	10.23	10.09	9.83	10.03	10.25	10.19	10.05	9.45	8.98
Multifamily Mortgages	4.83	4.80	4.78	4.76	4.69	4.64	4.66	4.64	4.60
Nonresidential Mortgages	3.92	3.99	4.00	4.00	4.03	4.03	4.09	4.02	4.08
Construction Loans	2.11	2.13	2.27	2.31	2.31	2.31	2.37	2.32	2.28
Land Loans	0.62	0.59	0.63	0.65	0.65	0.65	0.65	0.65	0.64
Commercial Loans	2.64	2.77	2.94	3.00	3.04	3.19	3.14	3.00	3.11
Consumer Loans	6.16	6.31	6.36	6.55	6.33	6.23	6.61	6.67	6.63
Cash and Noninterest-Earning Deposits	1.37	1.42	1.35	1.50	1.38	1.51	1.50	1.50	1.52
Investment Securities	14.63	13.27	13.01	13.14	13.12	12.74	12.65	13.88	15.91
Mortgage Derivatives	9.40	8.44	8.09	8.12	7.08	6.40	6.06	5.55	5.47
Reposessed Assets, Net	0.12	0.11	0.11	0.10	0.10	0.10	0.10	0.10	0.10
Real Estate Held for Investment, Net	0.06	0.06	0.05	0.05	0.05	0.05	0.05	0.03	0.03
Office Premises & Equipment	0.97	0.96	0.95	0.94	0.92	0.91	0.90	0.90	0.90
Other Assets	5.08	5.48	5.22	5.29	5.65	6.02	6.15	5.84	6.36
Less: Contra Assets & Valuation Allowances	0.60	0.60	0.60	0.59	0.59	0.59	0.61	0.59	0.60
TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS	58.22	57.27	57.05	57.03	57.01	56.47	56.82	56.81	58.38
Deposits less than or equal to \$100,000	45.69	44.83	44.15	44.11	43.47	42.70	42.18	41.97	42.25
Deposits greater than \$100,000	12.53	12.44	12.90	12.92	13.54	13.77	14.64	14.84	16.13
Escrows	0.98	1.08	1.07	0.94	1.37	2.10	2.08	2.44	1.67
BORROWINGS	31.72	32.56	32.54	32.45	31.75	31.41	30.65	30.97	29.57
Advances From FHLB	22.22	22.99	22.49	23.51	22.82	22.01	21.88	21.23	19.42
Repurchase Agreements & FedFunds Purchased	7.57	7.44	7.82	6.46	6.38	6.29	5.11	6.94	7.44
Other Borrowings	1.93	2.13	2.23	2.48	2.55	3.11	3.66	2.81	2.72
Other Liabilities	1.39	1.41	1.48	1.58	1.82	1.88	2.10	1.65	1.66
Equity Capital	7.69	7.68	7.87	7.99	8.05	8.14	8.36	8.13	8.72

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

FOR THE QUARTER ENDING:	MAR 2000	JUN 2000	SEP 2000	DEC 2000	MAR 2001	JUN 2001	SEP 2001	DEC 2001	MAR 2002
NUMBER OF INSTITUTIONS:	1, 097	1, 091	1, 082	1, 068	1, 060	1, 049	1, 037	1, 019	1, 007
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TOTAL ASSETS (Percent Change)	12.62	14.16	13.79	12.61	13.10	11.02	10.20	11.11	9.92
1 - 4 Family Mortgages	13.57	15.79	14.68	12.69	12.93	9.49	6.61	9.42	3.61
Mortgage Pool Securities	-5.93	-2.99	-0.64	5.05	13.26	11.12	11.40	4.33	-2.21
Multifamily Mortgages	4.41	12.15	10.19	8.57	7.69	6.25	6.18	5.13	4.37
Nonresidential Mortgages	20.66	25.54	24.69	20.56	19.32	13.96	14.47	14.05	12.72
Construction Loans	31.68	27.19	28.49	28.06	25.94	21.44	16.37	13.13	9.63
Land Loans	36.10	29.61	35.20	32.97	24.04	25.29	16.78	14.01	9.67
Commercial Loans	45.73	52.64	55.04	41.71	34.55	29.60	19.63	15.26	15.14
Consumer Loans	22.75	20.92	17.75	22.54	17.76	10.62	14.93	11.94	13.80
Cash and Noninterest-Earning Deposits	16.37	20.36	12.86	0.81	16.65	21.57	24.20	12.69	23.08
Investment Securities	81.05	71.58	74.24	59.65	55.92	65.99	72.32	83.41	139.12
Mortgage Derivatives	16.32	9.14	8.33	-1.36	-15.84	-16.68	-17.50	-26.66	-17.74
Reposessed Assets, Net	-22.76	-15.09	-8.41	-9.94	-10.82	-4.37	2.28	14.61	13.42
Real Estate Held for Investment, Net	15.12	12.52	11.90	-6.06	0.68	-7.21	9.85	-26.05	-30.82
Office Premises & Equipment	9.37	8.80	9.23	8.83	7.89	6.93	6.53	7.39	8.74
Other Assets	24.82	29.76	24.33	26.44	25.88	21.73	31.84	30.49	30.87
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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TOTAL LIABILITIES AND CAPITAL (Percent Chg)	12.62	14.16	13.79	12.61	13.10	11.02	10.20	11.11	9.92
TOTAL DEPOSITS	7.21	8.93	10.35	10.55	11.42	10.07	10.46	11.29	12.69
Deposits less than or equal to \$100,000	4.35	6.29	6.48	7.50	8.32	6.36	6.02	5.93	6.44
Deposits greater than \$100,000	19.15	19.64	26.03	22.40	22.67	23.40	25.60	29.89	33.17
BORROWINGS	29.70	27.43	20.80	15.47	12.04	6.09	2.63	4.52	1.53
Advances From FHLB	33.02	31.42	22.82	18.47	14.87	5.34	6.14	-0.87	-7.78
Repurchase Agreements & FedFunds Purchased	16.83	14.96	13.30	-1.06	-5.05	-6.91	-28.84	17.69	29.62
Other Borrowings	51.48	34.29	29.43	43.37	45.40	59.11	76.67	20.74	16.36
Other Liabilities	-14.75	5.06	13.79	14.87	50.39	75.61	78.95	88.54	22.46
Equity Capital	6.01	8.17	12.27	15.64	18.57	18.06	17.60	13.69	19.12

STRUCTURAL DATA AND LOAN ACTIVITY

FOR THE QUARTER ENDING:	MAR 2000	JUN 2000	SEP 2000	DEC 2000	MAR 2001	JUN 2001	SEP 2001	DEC 2001	MAR 2002
NUMBER OF INSTITUTIONS:	1, 097	1, 091	1, 082	1, 068	1, 060	1, 049	1, 037	1, 019	1, 007

SELECTED STRUCTURAL DATA									
Number of New Thrifts	10	12	8	11	7	4	5	5	2
Consolidated Assets (\$ Billions)	0.58	0.44	0.56	12.34	0.37	0.04	1.54	0.50	1.06
Number of Conservatorships/Receiverships	1	0	0	0	0	0	1	0	0
Consolidated Assets (\$ Billions)	0.03	0.00	0.00	0.00	0.00	0.00	1.77	0.00	0.00
Number of Bank Charter Conversions	5	4	3	2	7	3	2	8	2
Consolidated Assets (\$ Billions)	2.28	5.73	0.80	1.59	7.09	0.70	1.27	2.54	0.64
Number of Bank Acquisitions	8	10	9	15	5	7	9	12	7
Consolidated Assets (\$ Billions)	19.50	4.28	2.66	2.71	1.12	2.33	5.12	27.90	1.33
Number of Thrift Mergers	2	3	5	7	3	5	5	3	5
Consolidated Assets (\$ Billions)	0.52	0.17	0.54	8.30	18.70	0.49	2.58	0.24	29.22

LOAN ACTIVITY (\$ Millions)									
Mortgage Pool Securities									
Total Purchases	\$11,975.40	\$15,502.27	\$17,636.29	\$24,931.54	\$30,143.44	\$44,504.09	\$43,428.94	\$27,182.78	\$32,831.31
Total Sales	9,208.96	8,990.86	13,895.24	17,208.38	21,090.03	34,182.21	34,408.17	16,189.38	26,117.11
Mortgage Originations	51,880.78	66,638.68	65,838.56	69,030.28	87,604.75	125,037.65	118,731.71	124,221.69	110,995.51
Construction Loans	6,716.25	7,459.94	7,571.98	7,434.22	7,135.19	8,016.20	7,252.58	6,701.01	6,272.69
1-4 Family Mortgages	5,382.41	5,884.56	6,080.04	5,702.99	5,731.85	6,166.96	5,465.51	5,070.14	4,726.04
Permanent Loans Secured by 1-4 Family Unit	39,731.52	52,924.53	53,226.14	55,275.07	74,338.98	109,614.66	103,801.02	110,423.85	97,434.05
Mortgage Refinancings	5,437.31	5,800.39	5,939.47	7,445.03	13,016.38	27,726.38	34,193.39	50,952.23	43,150.64
Mortgage Purchases	17,452.73	21,200.67	21,207.36	19,345.92	25,960.01	44,829.53	56,355.48	65,865.46	62,507.27
Secured by 1-4 Family Mortgages	16,203.94	20,781.87	20,169.90	18,613.09	25,288.88	44,160.99	54,925.58	64,735.81	61,351.18
Mortgage Sales	30,305.57	40,153.07	41,055.17	50,382.62	60,875.12	111,816.63	115,976.85	120,145.98	119,516.28
Secured by 1-4 Family Mortgages	29,427.11	39,433.25	39,909.28	49,220.21	60,198.55	110,411.11	113,297.06	118,719.94	118,407.68
Nonmortgage Originations and Purchases	21,816.77	24,826.46	30,743.74	30,223.49	29,283.23	35,228.20	33,560.48	40,827.67	37,509.14
Consumer Loans	14,034.10	16,930.58	18,058.64	18,548.49	16,665.79	19,856.58	20,778.34	25,787.55	23,525.04

OTHER INDICATORS (Percent Annualized)									
Asset Growth Rate	12.52	13.63	10.44	9.83	13.87	6.22	6.72	14.25	8.56
Cost of Funds	4.78	5.02	5.37	5.41	5.14	4.76	4.31	3.65	3.14
Asset Yield	7.60	7.79	8.06	8.08	7.93	7.70	7.39	6.94	6.54
Mortgage Portfolio Yield	7.54	7.65	7.89	7.93	7.82	7.72	7.42	7.02	6.71
Earnings Efficiency	105.83	105.57	106.05	106.16	106.65	106.79	106.94	106.15	105.89
Operating Efficiency	58.14	59.89	62.28	63.58	64.45	63.54	64.13	66.47	55.93

CAPITAL MEASURES

FOR THE QUARTER ENDING:	MAR 2000	JUN 2000	SEP 2000	DEC 2000	MAR 2001	JUN 2001	SEP 2001	DEC 2001	MAR 2002
NUMBER OF INSTITUTIONS:	1, 097	1, 091	1, 082	1, 068	1, 060	1, 049	1, 037	1, 019	1, 007

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	1, 096	1, 089	1, 080	1, 064	1, 055	1, 047	1, 034	1, 016	1, 004
Percent of Thrifts	99. 91	99. 82	99. 82	99. 63	99. 53	99. 81	99. 71	99. 71	99. 70
Consolidated Assets (\$ Billions)	\$868. 67	\$888. 33	\$907. 70	\$927. 50	\$950. 50	\$962. 60	\$973. 65	\$977. 41	\$997. 62
Fail FDICIA Capital Standards	1	2	2	3	4	2	3	3	2
Percent of Thrifts	0. 09	0. 18	0. 18	0. 28	0. 38	0. 19	0. 29	0. 29	0. 20
Consolidated Assets (\$ Billions)	\$0. 04	\$0. 07	\$0. 50	\$0. 79	\$2. 36	\$2. 08	\$0. 40	\$0. 31	\$0. 08
Critically Undercapitalized	0	0	0	0	0	1	0	0	0
Percent of Thrifts	0. 00	0. 00	0. 00	0. 00	0. 00	0. 10	0. 00	0. 00	0. 00
Consolidated Assets (\$ Billions)	\$0. 00	\$0. 00	\$0. 00	\$0. 00	\$0. 00	\$1. 77	\$0. 00	\$0. 00	\$0. 00

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$63. 28	\$64. 61	\$66. 51	\$67. 73	\$68. 64	\$70. 35	\$72. 35	\$72. 19	\$74. 78
Tangible Equity Ratio	7. 32	7. 31	7. 37	7. 36	7. 29	7. 38	7. 53	7. 46	7. 63
Median Ratio	9. 30	9. 31	9. 40	9. 32	9. 25	9. 27	9. 34	9. 32	9. 37
Tier 1 Capital (\$ Billions)	\$63. 32	\$64. 65	\$66. 54	\$67. 76	\$68. 66	\$70. 38	\$72. 37	\$72. 21	\$74. 80
Tier 1 Leverage Ratio	7. 32	7. 31	7. 37	7. 36	7. 29	7. 38	7. 53	7. 46	7. 63
Median Ratio	9. 30	9. 31	9. 40	9. 32	9. 25	9. 27	9. 34	9. 34	9. 37
Tier 1 Risk-based Capital Ratio	12. 39	12. 19	12. 21	12. 15	11. 92	11. 99	12. 20	12. 19	12. 47
Median Ratio	17. 19	17. 25	17. 10	16. 87	16. 80	16. 42	16. 55	16. 64	16. 88
Risk-based Capital (\$ Billions)	\$69. 26	\$70. 67	\$72. 55	\$74. 20	\$75. 11	\$77. 84	\$80. 05	\$80. 00	\$82. 69
Total Risk-based Capital Ratio	13. 55	13. 32	13. 31	13. 30	13. 03	13. 26	13. 49	13. 51	13. 79
Median Ratio	18. 02	18. 06	17. 99	17. 74	17. 86	17. 23	17. 37	17. 39	17. 69

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 2000	JUN 2000	SEP 2000	DEC 2000	MAR 2001	JUN 2001	SEP 2001	DEC 2001	MAR 2002
NUMBER OF INSTITUTIONS:	1, 097	1, 091	1, 082	1, 068	1, 060	1, 049	1, 037	1, 019	1, 007
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$4, 909. 40	\$5, 005. 55	\$5, 713. 60	\$6, 908. 74	\$6, 630. 76	\$6, 661. 23	\$7, 740. 30	\$7, 561. 21	\$7, 121. 72
Mortgage Loans									
Construction & Land Loans	282. 20	205. 96	338. 07	401. 47	396. 87	379. 16	349. 89	353. 54	373. 68
Nonresidential Mortgages	263. 24	218. 90	242. 34	294. 79	308. 89	241. 11	285. 68	335. 64	337. 84
Multifamily Mortgages	88. 56	60. 54	84. 07	123. 67	80. 53	92. 15	84. 12	102. 02	116. 66
1-4 Family Mortgages	3, 252. 27	3, 267. 17	3, 727. 80	4, 495. 39	4, 423. 40	4, 532. 22	5, 440. 07	5, 081. 15	4, 978. 61
Nonmortgage Loans and Leases									
Commercial Loans	294. 06	365. 15	327. 50	453. 75	448. 35	381. 08	393. 08	444. 07	394. 46
Consumer Loans	729. 08	887. 84	993. 82	1, 139. 67	972. 71	1, 035. 50	1, 187. 45	1, 244. 80	920. 47
NONCURRENT LOANS (\$ Millions)	\$4, 282. 47	\$4, 138. 34	\$4, 316. 05	\$4, 654. 39	\$5, 013. 67	\$5, 189. 20	\$5, 683. 52	\$5, 866. 09	\$6, 210. 73
Mortgage Loans									
Construction & Land Loans	167. 19	182. 77	202. 76	311. 31	355. 86	396. 91	494. 79	454. 65	532. 17
Nonresidential Mortgages	311. 28	319. 62	342. 74	356. 31	467. 47	463. 88	570. 20	572. 69	591. 65
Multifamily Mortgages	100. 42	84. 76	78. 32	67. 15	80. 32	71. 80	71. 05	73. 86	75. 83
1-4 Family Mortgages	3, 051. 12	2, 825. 58	2, 891. 33	3, 007. 34	3, 140. 58	3, 334. 86	3, 575. 11	3, 785. 05	3, 942. 44
Nonmortgage Loans and Leases									
Commercial Loans	259. 78	314. 42	356. 80	422. 33	467. 50	497. 53	494. 26	585. 53	704. 06
Consumer Loans	392. 69	411. 20	444. 10	489. 95	501. 93	424. 23	478. 12	394. 31	364. 57
NET CHARGE-OFFS (\$ Millions)	\$408. 48	\$421. 68	\$375. 21	\$487. 68	\$497. 58	\$526. 30	\$556. 10	\$708. 74	\$521. 75
Mortgage Loans									
Construction & Land Loans	4. 16	3. 34	4. 35	5. 40	3. 36	13. 56	12. 57	8. 86	9. 20
Nonresidential Mortgages	0. 80	1. 50	5. 07	6. 62	8. 87	23. 39	26. 88	13. 04	4. 43
Multifamily Mortgages	(6. 69)	(2. 11)	(3. 30)	(1. 95)	(0. 49)	(0. 80)	2. 02	(0. 37)	(1. 34)
1-4 Family Mortgages	49. 82	52. 38	43. 32	65. 75	50. 75	83. 38	65. 09	61. 83	69. 65
Nonmortgage Loans and Leases									
Commercial Loans	28. 33	38. 67	61. 49	103. 31	99. 49	86. 91	117. 68	92. 09	113. 99
Consumer Loans	221. 66	205. 34	210. 11	258. 94	279. 38	275. 18	294. 47	463. 88	282. 31
Repossessed Assets	26. 27	33. 39	37. 07	37. 80	26. 79	29. 90	25. 62	58. 26	37. 62
Other	84. 13	89. 17	17. 09	11. 82	29. 43	14. 78	11. 77	11. 14	5. 89
REPOSSESSED ASSETS, NET (\$ Millions)	\$1, 046. 86	\$1, 009. 38	\$981. 36	\$901. 65	\$915. 00	\$947. 09	\$980. 49	\$988. 55	\$988. 68
Construction & Land Loans	132. 00	155. 55	148. 61	134. 26	146. 93	149. 61	148. 65	143. 44	131. 74
Nonresidential Mortgages	237. 24	237. 13	230. 63	199. 09	199. 32	205. 34	235. 75	232. 28	236. 44
Multifamily Mortgages	41. 85	37. 14	33. 81	18. 32	12. 84	15. 42	11. 90	10. 81	12. 94
1-4 Family Mortgages	570. 19	525. 79	506. 52	486. 28	489. 15	513. 44	510. 98	509. 16	517. 70
Other	65. 59	53. 78	61. 79	63. 71	66. 77	63. 28	73. 20	92. 86	89. 85
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)	\$515. 62	\$534. 18	\$552. 14	\$556. 96	\$569. 49	\$575. 45	\$579. 21	\$578. 97	\$569. 41
Real Estate Loans	59. 35	60. 13	60. 80	60. 00	59. 76	59. 65	59. 46	59. 22	57. 07
Percent of Total Assets	0. 11	0. 11	0. 11	0. 11	0. 10	0. 10	0. 10	0. 10	0. 10
Noncurrent Real Estate Loans	\$3. 63	\$3. 41	\$3. 52	\$3. 74	\$4. 04	\$4. 27	\$4. 71	\$4. 89	\$5. 14
Percent of Total Assets	0. 42	0. 38	0. 39	0. 40	0. 42	0. 44	0. 48	0. 50	0. 52
Real Estate Owned	\$0. 98	\$0. 96	\$0. 92	\$0. 84	\$0. 85	\$0. 88	\$0. 91	\$0. 90	\$0. 90
Percent of Total Assets	0. 11	0. 11	0. 10	0. 09	0. 09	0. 09	0. 09	0. 09	0. 09
Troubled Real Estate Loans	\$4. 61	\$4. 37	\$4. 43	\$4. 58	\$4. 89	\$5. 15	\$5. 62	\$5. 78	\$6. 04
Percent of Total Assets	0. 53	0. 49	0. 49	0. 49	0. 51	0. 53	0. 58	0. 59	0. 61

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 2000	JUN 2000	SEP 2000	DEC 2000	MAR 2001	JUN 2001	SEP 2001	DEC 2001	MAR 2002
NUMBER OF INSTITUTIONS:	1, 097	1, 091	1, 082	1, 068	1, 060	1, 049	1, 037	1, 019	1, 007
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.57	0.56	0.63	0.74	0.70	0.69	0.79	0.77	0.71
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.19	0.85	1.29	1.46	1.41	1.32	1.19	1.22	1.28
Nonresidential Mortgages	0.77	0.62	0.67	0.79	0.80	0.62	0.72	0.85	0.83
Multi Family Mortgages	0.21	0.14	0.19	0.28	0.18	0.21	0.19	0.22	0.25
1-4 Family Mortgages	0.78	0.76	0.84	1.00	0.97	0.98	1.17	1.09	1.10
Nonmortgage Loans and Leases									
Commercial Loans	1.28	1.48	1.23	1.63	1.55	1.24	1.29	1.51	1.27
Consumer Loans	1.36	1.58	1.72	1.87	1.61	1.72	1.84	1.91	1.39
NONCURRENT LOANS (% Total Assets)	0.49	0.47	0.48	0.50	0.53	0.54	0.58	0.60	0.62
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.70	0.76	0.77	1.13	1.26	1.39	1.68	1.57	1.83
Nonresidential Mortgages	0.91	0.90	0.94	0.96	1.22	1.19	1.43	1.46	1.45
Multi Family Mortgages	0.24	0.20	0.18	0.15	0.18	0.16	0.16	0.16	0.17
1-4 Family Mortgages	0.73	0.65	0.65	0.67	0.69	0.72	0.77	0.81	0.87
Nonmortgage Loans and Leases									
Commercial Loans	1.13	1.28	1.34	1.52	1.61	1.62	1.62	1.99	2.27
Consumer Loans	0.73	0.73	0.77	0.81	0.83	0.71	0.74	0.60	0.55
NET CHARGE-OFFS (% Total Assets)	0.05	0.05	0.04	0.05	0.05	0.05	0.06	0.07	0.05
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.02	0.01	0.02	0.02	0.01	0.05	0.04	0.03	0.03
Nonresidential Mortgages	0.00	0.00	0.01	0.02	0.02	0.06	0.07	0.03	0.01
Multi Family Mortgages	-0.02	-0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00
1-4 Family Mortgages	0.01	0.01	0.01	0.01	0.01	0.02	0.01	0.01	0.02
Nonmortgage Loans and Leases									
Commercial Loans	0.12	0.16	0.23	0.37	0.34	0.28	0.38	0.31	0.37
Consumer Loans	0.41	0.37	0.36	0.43	0.46	0.46	0.46	0.71	0.43
Repossessed Assets	2.51	3.31	3.78	4.19	2.93	3.16	2.61	5.89	3.81
Other	0.19	0.18	0.04	0.02	0.05	0.03	0.02	0.02	0.01
REPOSSESSED ASSETS, NET (% Total Assets)	0.12	0.11	0.11	0.10	0.10	0.10	0.10	0.10	0.10
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans	0.56	0.64	0.57	0.49	0.52	0.52	0.51	0.49	0.45
Nonresidential Mortgages	0.70	0.67	0.63	0.54	0.52	0.53	0.59	0.59	0.58
Multi family Mortgages	0.10	0.09	0.08	0.04	0.03	0.03	0.03	0.02	0.03
1-4 Family Mortgages	0.14	0.12	0.11	0.11	0.11	0.11	0.11	0.11	0.11
Other	0.15	0.11	0.13	0.13	0.12	0.11	0.12	0.16	0.14
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	0.19	0.19	0.17	0.21	0.21	0.22	0.23	0.29	0.21
Net Provisions for Losses (Annualized)	0.15	0.20	0.18	0.21	0.25	0.26	0.32	0.22	0.28
Valuation Allowances	0.65	0.64	0.64	0.64	0.63	0.64	0.66	0.63	0.64
Noncurrent Loans	0.49	0.47	0.48	0.50	0.53	0.54	0.58	0.60	0.62
Repossessed Assets, Net (% Total Assets)	0.12	0.11	0.11	0.10	0.10	0.10	0.10	0.10	0.10
Troubled Assets	0.61	0.58	0.58	0.60	0.62	0.64	0.68	0.70	0.72

SELECTED INDICATORS

BY FDICIA CATEGORY

FIRST QUARTER 2002:	WELL-CAPITALIZED	ADEQUATELY CAPITALIZED	UNDER-CAPITALIZED	INDUSTRY
NUMBER OF INSTITUTIONS:	991	13	2	1,007
Total Assets (\$ Billions)	\$996.25	\$1.37	\$0.08	\$997.70
Tier 1 Leverage Ratio (Percent)	7.63	5.70	3.68	7.63
Median Ratio	9.48	5.03	3.49	9.37
Total Risk-based Capital Ratio (Percent)	13.79	9.56	8.18	13.79
Median Ratio	17.84	9.52	7.97	17.69
Return on Average Assets (Percent Annualized)	1.24	-3.99	-0.37	1.23
Median Ratio	0.78	0.13	0.31	0.78
Net Interest Margin (Percent Annualized)	3.18	3.35	2.74	3.18
Median Ratio	3.08	3.73	3.06	3.08
Number of Profitable Thrifts	896	7	1	905
Profits (\$ Millions)	\$3,133.61	\$1.26	\$0.06	\$3,134.94
Number of Unprofitable Thrifts	95	6	1	102
Losses (\$ Millions)	(\$74.01)	(\$14.93)	(\$0.14)	(\$89.07)
Valuation Allowances (Percent of Total Assets)	0.64	0.51	0.83	0.64
Troubled Assets (Percent of Total Assets)	0.72	1.22	1.88	0.72
Asset Growth Rate (Percent Annualized)	8.58	-1.10	2.56	8.56

BY OTS EXAMINATION RATING

FIRST QUARTER 2002:	CAMELS 1 AND 2	CAMELS 3	CAMELS 4 AND 5	INDUSTRY
NUMBER OF INSTITUTIONS:	903	71	19	1,007
Total Assets (\$ Billions)	\$955.40	\$23.28	\$14.68	\$997.70
Tier 1 Leverage Ratio (Percent)	7.50	8.95	13.41	7.63
Median Ratio	9.58	7.71	5.41	9.37
Total Risk-based Capital Ratio (Percent)	13.77	14.67	11.65	13.79
Median Ratio	18.21	14.40	10.82	17.69
Return on Average Assets (Percent Annualized)	1.22	0.45	3.45	1.23
Median Ratio	0.81	0.35	-0.41	0.78
Net Interest Margin (Percent Annualized)	3.17	2.60	4.79	3.18
Median Ratio	3.11	2.82	2.46	3.08
Number of Profitable Thrifts	837	53	6	905
Profits (\$ Millions)	\$2,929.35	\$58.97	\$131.25	\$3,134.94
Number of Unprofitable Thrifts	66	18	13	102
Losses (\$ Millions)	(\$52.48)	(\$32.56)	(\$2.96)	(\$89.07)
Valuation Allowances (Percent of Total Assets)	0.62	0.99	1.12	0.64
Troubled Assets (Percent of Total Assets)	0.69	2.02	0.77	0.72
Asset Growth Rate (Percent Annualized)	9.25	-10.00	-10.68	8.56

Fourteen de novo thrifts have not been assigned an examination rating. These reported total assets of \$4.3 billion and net gains of \$14.3 million.
Office of Thrift Supervision / May 2002

STATEMENT OF OPERATIONS
BY REGION

FIRST QUARTER 2002:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	316	351	233	107	1,007
EARNINGS (\$ Millions)					
Interest Income	\$3,752.28	\$2,455.24	\$1,779.55	\$6,729.67	\$14,666.44
Interest Expense	1,854.26	1,274.85	849.60	2,886.17	6,817.18
NET INTEREST INCOME	1,898.02	1,180.39	929.96	3,843.50	7,849.26
Loss Provisions-Interest Bearing Assets	138.39	260.34	87.16	210.15	696.03
Noninterest Income	764.16	910.85	397.54	1,134.69	3,204.60
Mortgage Loan Servicing Fees	57.10	(0.88)	9.00	70.06	135.28
Other Fees and Charges	414.87	485.80	238.94	848.96	1,988.54
Other Noninterest Income	292.19	425.93	149.60	215.67	1,080.77
Noninterest Expense	1,415.25	1,223.17	798.81	2,246.44	5,683.04
G&A Expense	1,372.69	1,214.85	788.17	2,203.19	5,578.28
Goodwill Amortization	36.55	6.21	4.75	31.79	79.30
Loss Provisions-Noninterest Bearing Assets	6.02	2.10	5.88	11.46	25.46
Income Before Taxes & Extraordinary Items	1,108.54	607.73	441.53	2,521.60	4,674.79
Income Taxes	380.70	215.12	117.62	950.95	1,662.60
Extraordinary Items	(1.24)	0.00	0.00	34.91	33.68
NET INCOME	726.60	392.61	323.91	1,605.56	3,045.86
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	5.97	6.54	5.94	5.69	5.95
Interest Expense	2.95	3.40	2.83	2.44	2.76
NET INTEREST INCOME	3.02	3.14	3.10	3.25	3.18
Loss Provisions-Interest Bearing Assets	0.22	0.69	0.29	0.18	0.28
Noninterest Income	1.22	2.43	1.33	0.96	1.30
Mortgage Loan Servicing Fees	0.09	0.00	0.03	0.06	0.05
Other Fees and Charges	0.66	1.29	0.80	0.72	0.81
Other Noninterest Income	0.47	1.13	0.50	0.18	0.44
Noninterest Expense	2.25	3.26	2.66	1.90	2.30
G&A Expense	2.18	3.24	2.63	1.86	2.26
Goodwill Amortization	0.06	0.02	0.02	0.03	0.03
Loss Provisions-Noninterest Bearing Assets	0.01	0.01	0.02	0.01	0.01
Income Before Taxes & Extraordinary Items	1.76	1.62	1.47	2.13	1.90
Income Taxes	0.61	0.57	0.39	0.80	0.67
Extraordinary Items	0.00	0.00	0.00	0.03	0.01
NET INCOME	1.16	1.05	1.08	1.36	1.23
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	1.16	1.05	1.08	1.36	1.23
Median Ratio	0.73	0.70	0.81	1.03	0.78
Return on Average Equity (Annualized)	13.10	11.11	12.31	17.49	14.65
Median Ratio	7.38	6.54	7.38	11.16	7.37
Net Interest Margin (Annualized)	3.02	3.14	3.10	3.25	3.18
Median Ratio	3.04	2.99	3.09	3.37	3.08
Number of Profitable Thrifts	285	300	218	102	905
Percent Profitable	90.19	85.47	93.56	95.33	89.87
Profits (\$ Millions)	\$758.76	\$431.90	\$340.66	\$1,606.43	\$3,134.94
Number of Unprofitable Thrifts	31	51	15	5	102
Percent Unprofitable	9.81	14.53	6.44	4.67	10.13
Losses (\$ Millions)	(\$32.15)	(\$39.29)	(\$16.76)	(\$0.87)	(\$89.07)

STATEMENT OF CONDITION
BY REGION

FIRST QUARTER 2002:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	316	351	233	107	1,007
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TOTAL ASSETS (\$ Billions)	\$255.92	\$152.04	\$120.29	\$477.16	\$997.70
1 - 4 Family Mortgages	107.05	65.64	38.98	242.24	453.73
Mortgage Pool Securities	31.42	10.21	14.26	33.68	89.56
Multifamily Mortgages	7.98	2.47	2.95	32.48	45.86
Nonresidential Mortgages	13.12	7.18	7.37	13.00	40.67
Construction Loans	4.96	4.88	7.04	5.90	22.78
Land Loans	1.48	2.01	1.13	1.75	6.37
Commercial Loans	13.26	5.57	4.62	7.54	30.99
Consumer Loans	17.80	20.44	13.96	13.98	66.19
Cash and Noninterest-Earning Deposits	3.33	2.68	1.74	7.39	15.14
Investment Securities	39.83	23.73	22.29	79.99	158.71
Mortgage Derivatives	19.78	8.01	5.88	20.92	54.60
Reposessed Assets, Net	0.26	0.25	0.15	0.33	0.99
Real Estate Held for Investment, Net	0.07	0.05	0.08	0.13	0.32
Office Premises & Equipment	2.34	1.97	1.31	3.33	8.94
Other Assets	14.43	6.04	5.18	38.14	63.42
Less: Contra Assets & Valuation Allowances	1.41	1.06	0.77	2.72	5.96
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TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$255.92	\$152.04	\$120.29	\$477.16	\$997.70
TOTAL DEPOSITS	163.89	106.27	70.41	242.16	582.46
Deposits less than or equal to \$100,000	123.70	80.60	54.11	163.26	421.51
Deposits greater than \$100,000	40.19	25.66	16.30	78.90	160.95
Escrows	2.11	0.93	1.38	12.23	16.65
BORROWINGS	63.13	27.18	35.87	175.85	295.03
Advances From FHLB	38.85	20.12	29.44	112.29	193.71
Repurchase Agreements & FedFunds Purchased	12.90	5.01	5.31	50.96	74.18
Other Borrowings	11.39	2.05	1.11	12.60	27.15
Other Liabilities	3.99	2.78	2.06	7.72	16.52
Equity Capital	22.79	14.89	10.57	39.19	87.04

STATEMENT OF CONDITION
BY REGION

FIRST QUARTER 2002:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	316	351	233	107	1,007
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TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
1 - 4 Family Mortgages	41.83	43.17	32.40	50.77	45.48
Mortgage Pool Securities	12.28	6.71	11.85	7.06	8.98
Multifamily Mortgages	3.12	1.63	2.45	6.81	4.60
Nonresidential Mortgages	5.13	4.72	6.12	2.73	4.08
Construction Loans	1.94	3.21	5.85	1.24	2.28
Land Loans	0.58	1.32	0.94	0.37	0.64
Commercial Loans	5.18	3.66	3.84	1.58	3.11
Consumer Loans	6.96	13.44	11.61	2.93	6.63
Cash and Noninterest-Earning Deposits	1.30	1.76	1.45	1.55	1.52
Investment Securities	15.56	15.61	18.53	16.76	15.91
Mortgage Derivatives	7.73	5.27	4.89	4.39	5.47
Reposessed Assets, Net	0.10	0.17	0.12	0.07	0.10
Real Estate Held for Investment, Net	0.03	0.03	0.07	0.03	0.03
Office Premises & Equipment	0.92	1.29	1.08	0.70	0.90
Other Assets	5.64	3.97	4.31	7.99	6.36
Less: Contra Assets & Valuation Allowances	0.55	0.70	0.64	0.57	0.60
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TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS	64.04	69.89	58.53	50.75	58.38
Deposits less than or equal to \$100,000	48.34	53.01	44.98	34.22	42.25
Deposits greater than \$100,000	15.71	16.88	13.55	16.53	16.13
Escrows	0.82	0.61	1.15	2.56	1.67
BORROWINGS	24.67	17.87	29.82	36.85	29.57
Advances From FHLB	15.18	13.23	24.48	23.53	19.42
Repurchase Agreements & FedFunds Purchased	5.04	3.30	4.42	10.68	7.44
Other Borrowings	4.45	1.35	0.93	2.64	2.72
Other Liabilities	1.56	1.83	1.71	1.62	1.66
Equity Capital	8.91	9.79	8.79	8.21	8.72

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

FIRST QUARTER 2002:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	316	351	233	107	1,007
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TOTAL ASSETS (Percent Change)	13.32	11.20	7.38	8.83	9.92
1 - 4 Family Mortgages	8.73	-0.13	-5.52	4.18	3.61
Mortgage Pool Securities	47.42	54.85	22.30	-35.27	-2.21
Multifamily Mortgages	10.72	17.63	13.03	1.43	4.37
Nonresidential Mortgages	14.82	21.91	17.66	3.99	12.72
Construction Loans	26.50	20.27	4.24	-2.42	9.63
Land Loans	31.33	10.49	0.04	1.02	9.67
Commercial Loans	10.99	25.56	16.90	14.62	15.14
Consumer Loans	8.76	23.16	1.65	22.03	13.80
Cash and Noninterest-Earning Deposits	6.77	8.76	27.19	38.15	23.08
Investment Securities	112.11	224.88	347.16	126.60	139.12
Mortgage Derivatives	5.32	9.70	17.96	-40.73	-17.74
Reposessed Assets, Net	-1.22	17.07	8.90	27.70	13.42
Real Estate Held for Investment, Net	-39.84	-71.55	13.78	6.35	-30.82
Office Premises & Equipment	5.42	12.17	2.32	11.94	8.74
Other Assets	9.49	25.19	7.99	47.01	30.87
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00
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TOTAL LIABILITIES AND CAPITAL (Percent Chg)	13.32	11.20	7.38	8.83	9.92
TOTAL DEPOSITS	15.15	13.84	4.92	13.08	12.69
Deposits less than or equal to \$100,000	8.88	9.46	0.28	5.42	6.44
Deposits greater than \$100,000	39.93	30.19	23.92	33.08	33.17
BORROWINGS	9.83	-2.73	12.02	-1.29	1.53
Advances From FHLB	-0.47	3.80	6.93	-13.01	-7.78
Repurchase Agreements & FedFunds Purchased	20.72	-11.55	109.23	32.91	29.62
Other Borrowings	46.66	-29.19	-42.79	17.47	16.36
Other Liabilities	0.66	4.54	9.73	38.75	22.46
Equity Capital	14.14	25.18	8.35	23.48	19.12

CAPITAL MEASURES
BY REGION

FIRST QUARTER 2002:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	316	351	233	107	1,007

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	314	350	233	107	1,004
Percent of Thrifts	99.37	99.72	100.00	100.00	99.70
Consolidated Assets (\$ Billions)	\$255.86	\$152.03	\$120.29	\$477.16	\$997.62
Fail FDICIA Capital Standards	1	1	0	0	2
Percent of Thrifts	0.32	0.28	0.00	0.00	0.20
Consolidated Assets (\$ Billions)	\$0.07	\$0.02	\$0.00	\$0.00	\$0.08
Critically Undercapitalized	0	0	0	0	0
Percent of Thrifts	0.00	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$20.18	\$13.06	\$10.08	\$31.86	\$74.78
Tangible Equity Ratio	7.97	8.90	8.44	6.80	7.63
Median Ratio	9.80	9.52	9.33	8.63	9.37
Tier 1 Capital (\$ Billions)	\$20.18	\$13.07	\$10.08	\$31.87	\$74.80
Tier 1 Leverage Ratio	7.98	8.90	8.45	6.80	7.63
Median Ratio	9.80	9.52	9.33	8.63	9.37
Tier 1 Risk-based Capital Ratio	12.96	13.31	14.21	11.53	12.47
Median Ratio	18.57	17.18	16.00	14.76	16.88
Risk-based Capital (\$ Billions)	\$22.18	\$14.18	\$10.77	\$35.97	\$82.69
Total Risk-based Capital Ratio	14.24	14.44	15.19	13.01	13.79
Median Ratio	19.68	18.02	16.85	15.58	17.69

ASSET QUALITY INDICATORS
BY REGION

FIRST QUARTER 2002: NUMBER OF INSTITUTIONS:	NORTHEAST 316	SOUTHEAST 351	MIDWEST 233	WEST 107	INDUSTRY 1,007
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$1,680.69	\$1,442.01	\$879.11	\$3,120.22	\$7,121.72
Mortgage Loans					
Construction & Land Loans	110.45	71.02	86.16	106.06	373.68
Nonresidential Mortgages	107.58	113.74	83.84	32.68	337.84
Multifamily Mortgages	19.44	11.69	10.05	75.47	116.66
1-4 Family Mortgages	1,103.35	814.44	496.45	2,564.68	4,978.61
Nonmortgage Loans and Leases					
Commercial Loans	135.81	114.23	52.30	92.12	394.46
Consumer Loans	204.06	316.88	150.32	249.21	920.47
NONCURRENT LOANS (\$ Millions)	\$1,480.01	\$1,120.10	\$573.62	\$3,036.99	\$6,210.73
Mortgage Loans					
Construction & Land Loans	112.99	69.09	109.67	240.42	532.17
Nonresidential Mortgages	147.22	122.61	64.10	257.72	591.65
Multifamily Mortgages	29.71	14.39	17.02	14.71	75.83
1-4 Family Mortgages	876.64	580.93	220.28	2,264.59	3,942.44
Nonmortgage Loans and Leases					
Commercial Loans	218.43	185.32	88.90	211.41	704.06
Consumer Loans	95.02	147.77	73.65	48.13	364.57
NET CHARGE-OFFS (\$ Millions)	\$111.12	\$206.64	\$67.46	\$136.53	\$521.75
Mortgage Loans					
Construction & Land Loans	0.51	2.61	(0.47)	6.55	9.20
Nonresidential Mortgages	4.55	1.36	1.76	(3.25)	4.43
Multifamily Mortgages	1.71	0.51	0.09	(3.66)	(1.34)
1-4 Family Mortgages	22.21	14.57	2.68	30.19	69.65
Nonmortgage Loans and Leases					
Commercial Loans	34.98	36.40	20.98	21.64	113.99
Consumer Loans	39.73	134.53	35.20	72.85	282.31
Repossessed Assets	7.31	15.62	3.51	11.19	37.62
Other	0.12	1.03	3.71	1.02	5.89
REPOSSESSED ASSETS, NET (\$ Millions)	\$258.02	\$254.91	\$149.44	\$326.30	\$988.68
Construction & Land Loans	6.27	46.15	59.90	19.43	131.74
Nonresidential Mortgages	118.83	38.67	21.70	57.25	236.44
Multifamily Mortgages	5.67	5.05	1.80	0.41	12.94
1-4 Family Mortgages	96.22	145.41	55.77	220.30	517.70
Other	31.03	19.63	10.28	28.91	89.85
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$134.58	\$82.18	\$57.47	\$295.37	\$569.41
Percent of Total Assets	52.59	54.05	47.77	61.90	57.07
Noncurrent Real Estate Loans	\$1.17	\$0.79	\$0.41	\$2.78	\$5.14
Percent of Total Assets	0.46	0.52	0.34	0.58	0.52
Real Estate Owned	\$0.23	\$0.24	\$0.14	\$0.30	\$0.90
Percent of Total Assets	0.09	0.15	0.12	0.06	0.09
Troubled Real Estate Loans	\$1.39	\$1.02	\$0.55	\$3.07	\$6.04
Percent of Total Assets	0.54	0.67	0.46	0.64	0.61

ASSET QUALITY INDICATORS
BY REGION

FIRST QUARTER 2002: NUMBER OF INSTITUTIONS:	NORTHEAST 316	SOUTHEAST 351	MIDWEST 233	WEST 107	INDUSTRY 1,007
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.66	0.95	0.73	0.65	0.71
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.72	1.03	1.05	1.39	1.28
Nonresidential Mortgages	0.82	1.58	1.14	0.25	0.83
Multifamily Mortgages	0.24	0.47	0.34	0.23	0.25
1-4 Family Mortgages	1.03	1.24	1.27	1.06	1.10
Nonmortgage Loans and Leases					
Commercial Loans	1.02	2.05	1.13	1.22	1.27
Consumer Loans	1.15	1.55	1.08	1.78	1.39
NONCURRENT LOANS (% Total Assets)	0.58	0.74	0.48	0.64	0.62
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.76	1.00	1.34	3.14	1.83
Nonresidential Mortgages	1.12	1.71	0.87	1.98	1.45
Multifamily Mortgages	0.37	0.58	0.58	0.05	0.17
1-4 Family Mortgages	0.82	0.89	0.57	0.93	0.87
Nonmortgage Loans and Leases					
Commercial Loans	1.65	3.33	1.92	2.81	2.27
Consumer Loans	0.53	0.72	0.53	0.34	0.55
NET CHARGE-OFFS (% Total Assets)	0.04	0.14	0.06	0.03	0.05
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.01	0.04	-0.01	0.09	0.03
Nonresidential Mortgages	0.03	0.02	0.02	-0.02	0.01
Multifamily Mortgages	0.02	0.02	0.00	-0.01	0.00
1-4 Family Mortgages	0.02	0.02	0.01	0.01	0.02
Nonmortgage Loans and Leases					
Commercial Loans	0.26	0.65	0.45	0.29	0.37
Consumer Loans	0.22	0.66	0.25	0.52	0.43
Repossessed Assets	2.83	6.13	2.35	3.43	3.81
Other	0.00	0.02	0.07	0.00	0.01
REPOSSESSED ASSETS, NET (% Total Assets)	0.10	0.17	0.12	0.07	0.10
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	0.10	0.67	0.73	0.25	0.45
Nonresidential Mortgages	0.91	0.54	0.29	0.44	0.58
Multifamily Mortgages	0.07	0.20	0.06	0.00	0.03
1-4 Family Mortgages	0.09	0.22	0.14	0.09	0.11
Other	0.21	0.33	0.20	0.08	0.14
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.17	0.54	0.22	0.11	0.21
Net Provisions for Losses (Annualized)	0.22	0.68	0.29	0.18	0.28
Valuation Allowances	0.59	0.79	0.68	0.60	0.64
Noncurrent Loans	0.58	0.74	0.48	0.64	0.62
Repossessed Assets, Net (% Total Assets)	0.10	0.17	0.12	0.07	0.10
Troubled Assets	0.68	0.90	0.60	0.70	0.72

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	1st Qtr 2002 Net Income (\$ Millions)	1st Qtr 2001 Net Income (\$ Millions)
NORTHEAST REGION						
CONNECTICUT	11	12.96	7.73	1.18	42.14	30.12
DELAWARE	6	29.61	11.95	2.68	121.62	47.48
MAINE	9	1.39	1.04	0.14	3.02	2.86
MASSACHUSETTS	21	8.02	5.35	0.83	17.09	9.90
NEW HAMPSHIRE	6	1.61	1.29	0.16	3.66	3.19
NEW JERSEY	45	18.58	13.24	2.01	41.45	32.47
NEW YORK	45	42.55	24.69	3.53	128.59	99.63
OHIO	97	77.40	55.93	5.94	227.58	168.61
PENNSYLVANIA	62	61.85	41.14	6.08	138.92	89.87
RHODE ISLAND	5	0.68	0.51	0.09	(0.08)	0.95
VERMONT	2	0.29	0.20	0.02	0.72	0.51
WEST VIRGINIA	7	0.98	0.83	0.12	1.88	1.42
TOTAL	316	\$255.92	\$163.89	\$22.79	\$726.60	\$487.01

SOUTHEAST REGION

ALABAMA	12	2.69	1.88	0.22	3.38	5.93
DISTRICT OF COLUMBIA	1	0.26	0.20	0.02	(0.02)	0.17
FLORIDA	43	27.17	18.59	2.34	60.07	45.08
GEORGIA	24	8.04	5.11	0.91	7.25	(3.75)
ILLINOIS	62	32.48	21.73	4.68	144.66	117.57
INDIANA	53	12.19	8.26	1.17	30.33	18.12
KENTUCKY	28	3.02	2.35	0.35	6.42	3.91
MARYLAND	56	7.97	6.47	0.84	13.82	12.38
MICHIGAN	15	9.48	5.69	0.69	31.24	16.02
NORTH CAROLINA	17	3.20	2.53	0.44	9.20	6.16
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	25	7.06	4.84	0.66	18.21	16.63
VIRGIN ISLANDS	N/A	N/A	N/A	N/A	N/A	N/A
VIRGINIA	15	38.48	28.61	2.57	68.06	23.67
TOTAL	351	\$152.04	\$106.27	\$14.89	\$392.61	\$261.88

First quarter 2001 net income data are based on thrifts held constant as of March 31, 2002.
 Financial data as of March 31, 2002 unless otherwise noted.
 Office of Thrift Supervision / May 2002

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	1st Qtr 2002 Net Income (\$ Millions)	1st Qtr 2001 Net Income (\$ Millions)
MIDWEST REGION						
ARKANSAS	9	3.49	2.60	0.35	9.38	6.82
IOWA	24	5.10	4.08	0.44	15.19	7.13
KANSAS	17	12.07	6.55	1.30	26.52	25.47
LOUISIANA	29	4.29	3.25	0.53	9.80	7.17
MINNESOTA	22	3.05	2.17	0.27	8.63	5.57
MISSISSIPPI	6	0.50	0.39	0.04	0.68	0.59
MISSOURI	34	4.91	3.62	0.54	8.47	4.64
NEBRASKA	15	15.55	8.14	1.09	25.01	29.91
OKLAHOMA	6	7.03	2.14	0.54	44.61	35.45
TENNESSEE	22	5.33	4.30	0.65	18.54	11.62
TEXAS	25	43.04	21.79	3.30	112.68	81.49
WISCONSIN	24	15.93	11.38	1.53	44.42	33.57
TOTAL	233	\$120.29	\$70.41	\$10.57	\$323.91	\$249.42

WEST REGION

ALASKA	1	0.14	0.12	0.01	0.32	0.04
ARIZONA	3	0.41	0.25	0.07	0.43	4.53
CALIFORNIA	42	443.41	219.79	35.71	1,501.60	1,127.13
COLORADO	11	2.39	1.60	0.20	6.47	5.60
GUAM	2	0.26	0.14	0.06	0.65	1.01
HAWAII	2	6.66	4.20	0.51	16.01	13.98
IDAHO	3	0.84	0.64	0.07	1.26	0.94
MONTANA	4	0.45	0.36	0.06	0.43	0.77
NEVADA	2	0.96	0.48	0.13	2.79	(1.22)
NEW MEXICO	9	2.11	1.46	0.17	6.38	3.11
NORTH DAKOTA	3	0.95	0.78	0.10	3.00	1.47
OREGON	5	2.79	2.15	0.24	5.84	5.17
SOUTH DAKOTA	4	1.07	0.87	0.09	3.18	2.58
UTAH	4	1.66	0.70	0.19	5.83	4.47
WASHINGTON	8	12.71	8.36	1.53	50.77	38.10
WYOMING	4	0.36	0.26	0.05	0.62	0.31
TOTAL	107	\$477.16	\$242.16	\$39.19	\$1,605.56	\$1,207.97

UNITED STATES

TOTAL	1,007	\$1,005.41	\$582.73	\$87.44	\$3,048.68	\$2,206.28
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First quarter 2001 net income data are based on thrifts held constant as of March 31, 2002.
 Financial data as of March 31, 2002 unless otherwise noted.
 Office of Thrift Supervision / May 2002

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	MAR 1998	MAR 1999	MAR 2000	MAR 2001	MAR 2002
NUMBER OF INSTITUTIONS:	1, 195	1, 129	1, 097	1, 060	1, 007
EARNINGS (\$ Millions)					
Interest Income	\$13, 688. 57	\$13, 780. 04	\$14, 962. 22	\$17, 008. 73	\$14, 666. 44
Interest Expense	8, 347. 88	8, 166. 39	9, 190. 19	10, 732. 30	6, 817. 18
NET INTEREST INCOME	5, 340. 69	5, 613. 66	5, 772. 03	6, 276. 43	7, 849. 26
Loss Provisions-Interest Bearing Assets	348. 80	330. 32	316. 61	600. 43	696. 03
Noninterest Income	2, 119. 34	2, 352. 06	2, 241. 24	3, 106. 89	3, 204. 60
Mortgage Loan Servicing Fees	187. 87	208. 45	257. 41	(24. 66)	135. 28
Other Fees and Charges	912. 46	1, 069. 65	1, 373. 36	1, 738. 67	1, 988. 54
Other Noninterest Income	1, 019. 01	1, 073. 96	610. 47	1, 392. 88	1, 080. 77
Noninterest Expense	4, 240. 52	4, 366. 95	4, 461. 85	5, 338. 68	5, 683. 04
G&A Expense	4, 065. 39	4, 209. 28	4, 303. 76	5, 149. 44	5, 578. 28
Goodwill Amortization	143. 99	134. 16	136. 29	170. 36	79. 30
Loss Provisions-Noninterest Bearing Assets	31. 14	23. 52	21. 81	18. 88	25. 46
Income Before Taxes & Extraordinary Items	2, 870. 72	3, 268. 44	3, 234. 81	3, 444. 20	4, 674. 79
Income Taxes	996. 05	1, 208. 64	1, 013. 43	1, 253. 24	1, 662. 60
Extraordinary Items	(7. 87)	0. 78	5. 74	(31. 22)	33. 68
NET INCOME	1, 866. 79	2, 060. 58	2, 227. 13	2, 159. 75	3, 045. 86
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	7. 10	6. 72	7. 00	7. 26	5. 95
Interest Expense	4. 33	3. 98	4. 30	4. 58	2. 76
NET INTEREST INCOME	2. 77	2. 74	2. 70	2. 68	3. 18
Loss Provisions-Interest Bearing Assets	0. 18	0. 16	0. 15	0. 26	0. 28
Noninterest Income	1. 10	1. 15	1. 05	1. 33	1. 30
Mortgage Loan Servicing Fees	0. 10	0. 10	0. 12	-0. 01	0. 05
Other Fees and Charges	0. 47	0. 52	0. 64	0. 74	0. 81
Other Noninterest Income	0. 53	0. 52	0. 29	0. 59	0. 44
Noninterest Expense	2. 20	2. 13	2. 09	2. 28	2. 30
G&A Expense	2. 11	2. 05	2. 01	2. 20	2. 26
Goodwill Amortization	0. 07	0. 07	0. 06	0. 07	0. 03
Loss Provisions-Noninterest Bearing Assets	0. 02	0. 01	0. 01	0. 01	0. 01
Income Before Taxes & Extraordinary Items	1. 49	1. 59	1. 51	1. 47	1. 90
Income Taxes	0. 52	0. 59	0. 47	0. 54	0. 67
Extraordinary Items	0. 00	0. 00	0. 00	-0. 01	0. 01
NET INCOME	0. 97	1. 00	1. 04	0. 92	1. 23
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	0. 97	1. 00	1. 04	0. 92	1. 23
Median Ratio	0. 87	0. 74	0. 73	0. 64	0. 78
Return on Average Equity (Annualized)	11. 58	12. 29	13. 46	11. 51	14. 65
Median Ratio	8. 18	7. 00	6. 98	6. 07	7. 37
Net Interest Margin (Annualized)	2. 77	2. 74	2. 70	2. 68	3. 18
Median Ratio	3. 16	3. 02	3. 10	2. 89	3. 08
Number of Profitable Thrifts	1, 123	1, 042	984	927	905
Percent Profitable	93. 97	92. 29	89. 70	87. 45	89. 87
Profits (\$ Millions)	\$1, 932. 39	\$2, 112. 57	\$2, 312. 34	\$2, 348. 02	\$3, 134. 94
Number of Unprofitable Thrifts	72	87	113	133	102
Percent Unprofitable	6. 03	7. 71	10. 30	12. 55	10. 13
Losses (\$ Millions)	(\$65. 59)	(\$51. 99)	(\$85. 22)	(\$188. 27)	(\$89. 07)

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	MAR 1998	MAR 1999	MAR 2000	MAR 2001	MAR 2002
NUMBER OF INSTITUTIONS:	1, 195	1, 129	1, 097	1, 060	1, 007
TOTAL ASSETS (\$ Billions)	\$780.15	\$835.04	\$868.71	\$952.89	\$997.70
1 - 4 Family Mortgages	394.66	400.23	415.91	458.23	453.73
Mortgage Pool Securities	101.18	100.58	88.84	97.69	89.56
Multifamily Mortgages	46.88	43.47	41.93	44.66	45.86
Nonresidential Mortgages	29.03	30.19	34.03	38.37	40.67
Construction Loans	11.65	14.59	18.34	21.99	22.78
Land Loans	3.59	4.18	5.41	6.23	6.37
Commercial Loans	12.47	16.64	22.96	28.95	30.99
Consumer Loans	44.67	49.07	53.50	60.29	66.19
Cash and Noninterest-Earning Deposits	10.54	10.59	11.91	13.14	15.14
Investment Securities	87.37	121.92	127.06	125.04	158.71
Mortgage Derivatives	38.12	73.15	81.63	67.49	54.60
Reposessed Assets, Net	1.76	1.39	1.05	0.92	0.99
Real Estate Held for Investment, Net	0.52	0.42	0.48	0.48	0.32
Office Premises & Equipment	7.78	8.06	8.43	8.73	8.94
Other Assets	33.39	39.06	44.10	53.79	63.42
Less: Contra Assets & Valuation Allowances	5.34	5.35	5.23	5.63	5.96
TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$780.15	\$835.04	\$868.71	\$952.89	\$997.70
TOTAL DEPOSITS	505.16	494.28	505.73	543.25	582.46
Deposits less than or equal to \$100,000	421.07	399.51	396.88	414.26	421.51
Deposits greater than \$100,000	84.09	94.78	108.85	128.99	160.95
Escrows	11.20	10.46	8.55	13.07	16.65
BORROWINGS	185.39	245.78	275.56	302.55	295.03
Advances From FHLB	116.58	152.22	193.06	217.50	193.71
Repurchase Agreements & FedFunds Purchased	42.24	59.25	65.74	60.79	74.18
Other Borrowings	26.57	34.31	16.76	24.27	27.15
Other Liabilities	12.88	16.54	12.04	17.31	16.52
Equity Capital	65.52	67.97	66.83	76.71	87.04

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	MAR 1998	MAR 1999	MAR 2000	MAR 2001	MAR 2002
NUMBER OF INSTITUTIONS:	1, 195	1, 129	1, 097	1, 060	1, 007
TOTAL ASSETS (Percent of Total Assets)					
TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
1 - 4 Family Mortgages	50.59	47.93	47.88	48.09	45.48
Mortgage Pool Securities	12.97	12.04	10.23	10.25	8.98
Multifamily Mortgages	6.01	5.21	4.83	4.69	4.60
Nonresidential Mortgages	3.72	3.62	3.92	4.03	4.08
Construction Loans	1.49	1.75	2.11	2.31	2.28
Land Loans	0.46	0.50	0.62	0.65	0.64
Commercial Loans	1.60	1.99	2.64	3.04	3.11
Consumer Loans	5.73	5.88	6.16	6.33	6.63
Cash and Noninterest-Earning Deposits	1.35	1.27	1.37	1.38	1.52
Investment Securities	11.20	14.60	14.63	13.12	15.91
Mortgage Derivatives	4.89	8.76	9.40	7.08	5.47
Reposessed Assets, Net	0.23	0.17	0.12	0.10	0.10
Real Estate Held for Investment, Net	0.07	0.05	0.06	0.05	0.03
Office Premises & Equipment	1.00	0.97	0.97	0.92	0.90
Other Assets	4.28	4.68	5.08	5.65	6.36
Less: Contra Assets & Valuation Allowances	0.68	0.64	0.60	0.59	0.60
TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)					
TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS	64.75	59.19	58.22	57.01	58.38
Deposits less than or equal to \$100,000	53.97	47.84	45.69	43.47	42.25
Deposits greater than \$100,000	10.78	11.35	12.53	13.54	16.13
Escrows	1.44	1.25	0.98	1.37	1.67
BORROWINGS	23.76	29.43	31.72	31.75	29.57
Advances From FHLB	14.94	18.23	22.22	22.82	19.42
Repurchase Agreements & FedFunds Purchased	5.41	7.10	7.57	6.38	7.44
Other Borrowings	3.41	4.11	1.93	2.55	2.72
Other Liabilities	1.65	1.98	1.39	1.82	1.66
Equity Capital	8.40	8.14	7.69	8.05	8.72

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

FOR THE QUARTER ENDING:	MAR 1998	MAR 1999	MAR 2000	MAR 2001	MAR 2002
NUMBER OF INSTITUTIONS:	1, 195	1, 129	1, 097	1, 060	1, 007
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TOTAL ASSETS (Percent Change)	10. 61	12. 98	12. 62	13. 10	9. 92
1 - 4 Family Mortgages	10. 90	6. 11	13. 57	12. 93	3. 61
Mortgage Pool Securities	1. 25	5. 91	-5. 93	13. 26	-2. 21
Multifamily Mortgages	1. 58	-2. 71	4. 41	7. 69	4. 37
Nonresidential Mortgages	1. 74	13. 28	20. 66	19. 32	12. 72
Construction Loans	18. 00	38. 14	31. 68	25. 94	9. 63
Land Loans	14. 14	28. 94	36. 10	24. 04	9. 67
Commercial Loans	44. 71	40. 89	45. 73	34. 55	15. 14
Consumer Loans	23. 31	20. 08	22. 75	17. 76	13. 80
Cash and Noninterest-Earning Deposits	26. 53	5. 42	16. 37	16. 65	23. 08
Investment Securities	153. 89	232. 59	81. 05	55. 92	139. 12
Mortgage Derivatives	10. 78	99. 55	16. 32	-15. 84	-17. 74
Reposessed Assets, Net	-8. 46	-17. 85	-22. 76	-10. 82	13. 42
Real Estate Held for Investment, Net	13. 90	-17. 01	15. 12	0. 68	-30. 82
Office Premises & Equipment	5. 92	9. 47	9. 37	7. 89	8. 74
Other Assets	28. 38	23. 06	24. 82	25. 88	30. 87
Less: Contra Assets & Valuation Allowances	0. 00	0. 00	0. 00	0. 00	0. 00
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TOTAL LIABILITIES AND CAPITAL (Percent Chg)	10. 61	12. 98	12. 62	13. 10	9. 92
TOTAL DEPOSITS	5. 61	3. 51	7. 21	11. 42	12. 69
Deposits less than or equal to \$100,000	2. 65	0. 50	4. 35	8. 32	6. 44
Deposits greater than \$100,000	23. 45	18. 49	19. 15	22. 67	33. 17
BORROWINGS	19. 14	39. 44	29. 70	12. 04	1. 53
Advances From FHLB	30. 43	36. 74	33. 02	14. 87	-7. 78
Repurchase Agreements & FedFunds Purchased	10. 19	49. 08	16. 83	-5. 05	29. 62
Other Borrowings	-4. 74	36. 16	51. 48	45. 40	16. 36
Other Liabilities	55. 31	15. 57	-14. 75	50. 39	22. 46
Equity Capital	17. 27	9. 67	6. 01	18. 57	19. 12

CAPITAL MEASURES

FOR THE QUARTER ENDING:	MAR 1998	MAR 1999	MAR 2000	MAR 2001	MAR 2002
NUMBER OF INSTITUTIONS:	1, 195	1, 129	1, 097	1, 060	1, 007

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	1, 194	1, 127	1, 096	1, 055	1, 004
Percent of Thrifts	99.92	99.82	99.91	99.53	99.70
Consolidated Assets (\$ Billions)	\$780.04	\$834.92	\$868.67	\$950.50	\$997.62
Fail FDICIA Capital Standards	1	2	1	4	2
Percent of Thrifts	0.08	0.18	0.09	0.38	0.20
Consolidated Assets (\$ Billions)	\$0.11	\$0.12	\$0.04	\$2.36	\$0.08
Critically Undercapitalized	0	1	0	0	0
Percent of Thrifts	0.00	0.09	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.07	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$58.62	\$61.36	\$63.28	\$68.64	\$74.78
Tangible Equity Ratio	7.60	7.42	7.32	7.29	7.63
Median Ratio	9.28	9.34	9.30	9.25	9.37
Tier 1 Capital (\$ Billions)	\$58.70	\$61.40	\$63.32	\$68.66	\$74.80
Tier 1 Leverage Ratio	7.61	7.42	7.32	7.29	7.63
Median Ratio	9.28	9.34	9.30	9.25	9.37
Tier 1 Risk-based Capital Ratio	13.24	13.06	12.39	11.92	12.47
Median Ratio	17.96	17.99	17.19	16.80	16.88
Risk-based Capital (\$ Billions)	\$64.58	\$67.40	\$69.26	\$75.11	\$82.69
Total Risk-based Capital Ratio	14.57	14.34	13.55	13.03	13.79
Median Ratio	18.65	18.92	18.02	17.86	17.69

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 1998	MAR 1999	MAR 2000	MAR 2001	MAR 2002
NUMBER OF INSTITUTIONS:	1, 195	1, 129	1, 097	1, 060	1, 007
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$5, 949. 80	\$5, 165. 27	\$4, 909. 40	\$6, 630. 76	\$7, 121. 72
Mortgage Loans					
Construction & Land Loans	282. 60	221. 46	282. 20	396. 87	373. 68
Nonresidential Mortgages	307. 69	226. 20	263. 24	308. 89	337. 84
Multifamily Mortgages	235. 00	117. 23	88. 56	80. 53	116. 66
1-4 Family Mortgages	4, 146. 89	3, 645. 35	3, 252. 27	4, 423. 40	4, 978. 61
Nonmortgage Loans and Leases					
Commercial Loans	170. 28	217. 18	294. 06	448. 35	394. 46
Consumer Loans	807. 34	737. 86	729. 08	972. 71	920. 47
NONCURRENT LOANS (\$ Millions)	\$5, 554. 47	\$4, 651. 85	\$4, 282. 47	\$5, 013. 67	\$6, 210. 73
Mortgage Loans					
Construction & Land Loans	168. 88	170. 33	167. 19	355. 86	532. 17
Nonresidential Mortgages	482. 05	358. 30	311. 28	467. 47	591. 65
Multifamily Mortgages	360. 06	188. 64	100. 42	80. 32	75. 83
1-4 Family Mortgages	4, 022. 06	3, 381. 39	3, 051. 12	3, 140. 58	3, 942. 44
Nonmortgage Loans and Leases					
Commercial Loans	130. 89	151. 39	259. 78	467. 50	704. 06
Consumer Loans	390. 54	401. 81	392. 69	501. 93	364. 57
NET CHARGE-OFFS (\$ Millions)	\$375. 81	\$309. 06	\$408. 48	\$497. 58	\$521. 75
Mortgage Loans					
Construction & Land Loans	2. 11	1. 14	4. 16	3. 36	9. 20
Nonresidential Mortgages	3. 32	(3. 71)	0. 80	8. 87	4. 43
Multifamily Mortgages	12. 43	(27. 99)	(6. 69)	(0. 49)	(1. 34)
1-4 Family Mortgages	79. 45	61. 56	49. 82	50. 75	69. 65
Nonmortgage Loans and Leases					
Commercial Loans	13. 19	9. 97	28. 33	99. 49	113. 99
Consumer Loans	204. 75	209. 54	221. 66	279. 38	282. 31
Repossessed Assets	29. 23	31. 40	26. 27	26. 79	37. 62
Other	31. 33	27. 15	84. 13	29. 43	5. 89
REPOSSESSED ASSETS, NET (\$ Millions)	\$1, 763. 19	\$1, 387. 25	\$1, 046. 86	\$915. 00	\$988. 68
Construction & Land Loans	181. 71	157. 52	132. 00	146. 93	131. 74
Nonresidential Mortgages	263. 72	250. 24	237. 24	199. 32	236. 44
Multifamily Mortgages	208. 55	166. 65	41. 85	12. 84	12. 94
1-4 Family Mortgages	1, 024. 23	758. 75	570. 19	489. 15	517. 70
Other	84. 98	54. 10	65. 59	66. 77	89. 85
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$485. 81	\$492. 66	\$515. 62	\$569. 49	\$569. 41
Percent of Total Assets	62. 27	59. 00	59. 35	59. 76	57. 07
Noncurrent Real Estate Loans	\$5. 03	\$4. 10	\$3. 63	\$4. 04	\$5. 14
Percent of Total Assets	0. 65	0. 49	0. 42	0. 42	0. 52
Real Estate Owned	\$1. 68	\$1. 33	\$0. 98	\$0. 85	\$0. 90
Percent of Total Assets	0. 22	0. 16	0. 11	0. 09	0. 09
Troubled Real Estate Loans	\$6. 71	\$5. 43	\$4. 61	\$4. 89	\$6. 04
Percent of Total Assets	0. 86	0. 65	0. 53	0. 51	0. 61

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING: NUMBER OF INSTITUTIONS:	MAR 1998 1, 195	MAR 1999 1, 129	MAR 2000 1, 097	MAR 2001 1, 060	MAR 2002 1, 007
LOANS 30- 89 DAYS DELINQUENT (% Total Assets)	0. 76	0. 62	0. 57	0. 70	0. 71
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1. 85	1. 18	1. 19	1. 41	1. 28
Nonresidential Mortgages	1. 06	0. 75	0. 77	0. 80	0. 83
Multi family Mortgages	0. 50	0. 27	0. 21	0. 18	0. 25
1-4 Family Mortgages	1. 05	0. 91	0. 78	0. 97	1. 10
Nonmortgage Loans and Leases					
Commercial Loans	1. 37	1. 31	1. 28	1. 55	1. 27
Consumer Loans	1. 81	1. 50	1. 36	1. 61	1. 39
NONCURRENT LOANS (% Total Assets)	0. 71	0. 56	0. 49	0. 53	0. 62
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1. 11	0. 91	0. 70	1. 26	1. 83
Nonresidential Mortgages	1. 66	1. 19	0. 91	1. 22	1. 45
Multi family Mortgages	0. 77	0. 43	0. 24	0. 18	0. 17
1-4 Family Mortgages	1. 02	0. 84	0. 73	0. 69	0. 87
Nonmortgage Loans and Leases					
Commercial Loans	1. 05	0. 91	1. 13	1. 61	2. 27
Consumer Loans	0. 87	0. 82	0. 73	0. 83	0. 55
NET CHARGE-OFFS (% Total Assets)	0. 05	0. 04	0. 05	0. 05	0. 05
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0. 01	0. 01	0. 02	0. 01	0. 03
Nonresidential Mortgages	0. 01	-0. 01	0. 00	0. 02	0. 01
Multi family Mortgages	0. 03	-0. 06	-0. 02	0. 00	0. 00
1-4 Family Mortgages	0. 02	0. 02	0. 01	0. 01	0. 02
Nonmortgage Loans and Leases					
Commercial Loans	0. 11	0. 06	0. 12	0. 34	0. 37
Consumer Loans	0. 46	0. 43	0. 41	0. 46	0. 43
Repossessed Assets	1. 66	2. 26	2. 51	2. 93	3. 81
Other	0. 09	0. 07	0. 19	0. 05	0. 01
REPOSSESSED ASSETS, NET (% Total Assets)	0. 23	0. 17	0. 12	0. 10	0. 10
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	1. 19	0. 84	0. 56	0. 52	0. 45
Nonresidential Mortgages	0. 91	0. 83	0. 70	0. 52	0. 58
Multi family Mortgages	0. 44	0. 38	0. 10	0. 03	0. 03
1-4 Family Mortgages	0. 26	0. 19	0. 14	0. 11	0. 11
Other	0. 25	0. 14	0. 15	0. 12	0. 14
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0. 19	0. 15	0. 19	0. 21	0. 21
Net Provisions for Losses (Annualized)	0. 18	0. 16	0. 15	0. 25	0. 28
Valuation Allowances	0. 77	0. 70	0. 65	0. 63	0. 64
Noncurrent Loans	0. 71	0. 56	0. 49	0. 53	0. 62
Repossessed Assets, Net (% Total Assets)	0. 23	0. 17	0. 12	0. 10	0. 10
Troubled Assets	0. 94	0. 72	0. 61	0. 62	0. 72

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

		3-MONTHS ENDED						
		1997	1998	1999	2000	2001	DEC. 2001	MAR. 2002
SUMMARY DATA:								
Number of Thrifts	(#)	1,215	1,145	1,103	1,068	1,019	1,019	1,007
Total Assets	(\$)	776.58	817.61	863.61	928.29	977.72	977.72	997.70
Net Income	(\$)	6.41	7.57	8.23	8.01	10.20	2.92	3.05
Profits	(\$)	6.99	8.06	8.51	8.56	10.83	3.05	3.13
Losses	(\$)	-0.57	-0.49	-0.28	-0.55	-0.63	-0.13	-0.09
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	0.84	0.97	0.98	0.91	1.07	1.22	1.23
Median Ratio	(%)	0.83	0.77	0.71	0.68	0.67	0.70	0.78
Return on Average Equity	(%)	10.44	11.42	12.16	11.63	13.10	14.75	14.65
Median Ratio	(%)	8.33	7.32	6.75	6.49	6.18	6.60	7.37
Net Interest Income	(\$)	21.82	21.50	22.90	23.27	27.62	7.49	7.85
% of Average Assets	(%)	2.87	2.74	2.73	2.63	2.89	3.12	3.18
Total Fee Income	(\$)	4.38	4.54	5.60	7.11	6.08	1.11	2.12
% of Average Assets	(%)	0.62	0.62	0.72	0.83	0.46	0.46	0.86
G&A Expense	(\$)	16.06	17.50	17.04	18.54	21.79	5.72	5.58
% of Average Assets	(%)	2.11	2.23	2.03	2.09	2.28	2.38	2.26
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	8.32	8.23	7.79	7.99	8.13	8.13	8.72
Tier 1 Leverage Ratio	(%)	7.58	7.43	7.42	7.36	7.46	7.46	7.63
Risk-based Capital Ratio	(%)	14.50	14.38	13.83	13.30	13.51	13.51	13.79
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	1,183	1,115	1,079	1,038	999	999	991
Adequately Capitalized	(#)	31	26	21	26	17	17	13
Undercapitalized	(#)	1	1	0	2	3	3	2
Significantly Undercapitalized	(#)	0	1	1	1	0	0	0
Critically Undercapitalized	(#)	0	0	1	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	1	0	0	0	0
Problem Thrifts	(#)	18	15	12	15	16	16	19
Problem Thrift Assets	(\$)	1.58	5.91	5.45	6.78	3.30	3.30	14.68
Problem Thrift Assets as a % of Total Assets	(%)	0.20	0.72	0.63	0.73	0.34	0.34	1.47
ASSET QUALITY MEASURES:								
Troubled Assets	(\$)	7.72	6.27	5.37	5.56	6.85	6.85	7.20
% of Total Assets	(%)	0.99	0.77	0.62	0.60	0.70	0.70	0.72
Noncurrent Loans	(\$)	5.92	4.80	4.35	4.65	5.87	5.87	6.21
% of Total Assets	(%)	0.76	0.59	0.50	0.50	0.60	0.60	0.62
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	1.11	0.87	0.77	0.67	0.81	0.81	0.87
Multifamily Loans	(%)	0.74	0.49	0.30	0.15	0.16	0.16	0.17
Commercial Loans	(%)	1.10	0.97	1.12	1.52	1.99	1.99	2.27
Consumer Loans	(%)	0.97	0.81	0.77	0.81	0.60	0.60	0.55
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	150.16	275.63	235.86	201.16	398.18	110.42	97.43
Purchases	(\$)	62.43	95.44	81.52	75.77	189.11	64.74	61.35
Sales	(\$)	111.83	221.42	175.47	157.99	402.63	118.72	118.41
Loans Outstanding (1)	(\$)	390.77	400.91	410.52	448.18	465.25	465.25	453.73
Loans Outstanding / Total Assets	(%)	50.32	49.03	47.54	48.28	47.58	47.58	45.48

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2002

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

	MARCH 2001		DECEMBER 2001		MARCH 2002	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	952.89	100.00	977.72	100.00	997.70	100.00
1-4 Family Mortgages	458.23	48.09	465.25	47.58	453.73	45.48
Mortgage Pool Securities	97.69	10.25	92.36	9.45	89.56	8.98
Multi-Family Mortgages	44.66	4.69	45.39	4.64	45.86	4.60
Nonresidential Mortgages	38.37	4.03	39.30	4.02	40.67	4.08
Construction Loans	21.99	2.31	22.67	2.32	22.78	2.28
Land Loans	6.23	0.65	6.37	0.65	6.37	0.64
Commercial Loans	28.95	3.04	29.37	3.00	30.99	3.11
Consumer Loans	60.29	6.33	65.19	6.67	66.19	6.63
Cash and Noninterest-Earning Deposits	13.14	1.38	14.70	1.50	15.14	1.52
Investment Securities	125.04	13.12	135.70	13.88	158.71	15.91
Mortgage Derivatives	67.49	7.08	54.26	5.55	54.60	5.47
Reposessed Assets, Net	0.92	0.10	0.99	0.10	0.99	0.10
Real Estate Held for Investment	0.48	0.05	0.32	0.03	0.32	0.03
Office Premises & Equipment	8.73	0.92	8.76	0.90	8.94	0.90
Other Assets	53.79	5.65	57.10	5.84	63.42	6.36
Less: Contra Assets & Valuation Allowances	5.63	0.59	5.75	0.59	5.96	0.60
TOTAL LIABILITIES AND CAPITAL	952.89	100.00	977.72	100.00	997.70	100.00
Total Deposits	543.25	57.01	555.44	56.81	582.46	58.38
Deposits < or = to \$100,000	414.26	43.47	410.37	41.97	421.51	42.25
Deposits > \$100,000	128.99	13.54	145.07	14.84	160.95	16.13
Escrows	13.07	1.37	23.85	2.44	16.65	1.67
Total Borrowings	302.55	31.75	302.84	30.97	295.03	29.57
Advances from FHLB	217.50	22.82	207.52	21.23	193.71	19.42
Reverse Repurchase Agreements	60.79	6.38	67.85	6.94	74.18	7.44
Other Borrowings	24.27	2.55	27.46	2.81	27.15	2.72
Other Liabilities	17.31	1.82	16.12	1.65	16.52	1.66
EQUITY CAPITAL	76.71	8.05	79.46	8.13	87.04	8.72

	MARCH 2001		DECEMBER 2001		MARCH 2002	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	17.01	7.26	15.19	6.32	14.67	5.95
Interest Expense	10.73	4.58	7.70	3.20	6.82	2.76
Net Interest Income	6.28	2.68	7.49	3.12	7.85	3.18
Loss Provisions-Interest Bearing Assets	0.60	0.26	0.54	0.22	0.70	0.28
Noninterest Income	3.11	1.33	3.14	1.31	3.20	1.30
Mortgage Loan Servicing Fees	-0.02	-0.01	-0.96	-0.40	0.14	0.05
Other Fees and Charges	1.74	0.74	2.07	0.86	1.99	0.81
Other Noninterest Income	1.39	0.59	2.02	0.84	1.08	0.44
Noninterest Expense	5.34	2.28	5.92	2.47	5.68	2.30
G&A Expense	5.15	2.20	5.72	2.38	5.58	2.26
Goodwill Expense	0.17	0.07	0.16	0.06	0.08	0.03
Loss Provis.-Nonint. Bearing Assets	0.02	0.01	0.05	0.02	0.03	0.01
Income Before Taxes & Extraord. Items	3.44	1.47	4.17	1.74	4.67	1.90
Income Taxes	1.25	0.54	1.49	0.62	1.66	0.67
Extraordinary Items	-0.03	-0.01	0.24	0.10	0.03	0.01
Net Income	2.16	0.92	2.92	1.22	3.05	1.23

* Annualized.
Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2002

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

NORTHEAST REGION

3-MONTHS ENDED

		1997	1998	1999	2000	2001	DEC. 2001	MAR. 2002
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SUMMARY DATA:								
Number of Thrifts	(#)	257	243	232	226	222	222	316
Total Assets	(\$)	153.60	158.86	174.46	181.35	198.18	198.18	255.92
Net Income	(\$)	1.28	1.31	1.68	1.32	1.85	0.52	0.73
Profits	(\$)	1.32	1.42	1.70	1.43	1.98	0.55	0.76
Losses	(\$)	-0.04	-0.10	-0.02	-0.12	-0.13	-0.03	-0.03
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	0.91	0.86	1.02	0.74	0.99	1.07	1.16
Median Ratio	(%)	0.78	0.71	0.70	0.66	0.62	0.67	0.73
Return on Average Equity	(%)	10.87	9.76	12.26	8.68	10.69	11.55	13.10
Median Ratio	(%)	8.02	6.78	7.34	6.67	5.97	6.36	7.39
Net Interest Income	(\$)	4.33	4.35	4.65	4.98	5.43	1.47	1.90
% of Average Assets	(%)	3.07	2.84	2.82	2.82	2.91	3.02	3.02
Total Fee Income	(\$)	0.62	0.87	1.06	1.25	1.30	0.34	0.47
% of Average Assets	(%)	0.63	0.66	0.67	0.71	0.69	0.69	0.75
G&A Expense	(\$)	2.91	3.53	3.43	4.01	4.33	1.14	1.37
% of Average Assets	(%)	2.06	2.31	2.08	2.27	2.32	2.33	2.18
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	8.74	8.58	8.40	9.21	9.19	9.19	8.91
Tier 1 Leverage Ratio	(%)	7.90	7.66	7.96	7.87	8.02	8.02	7.98
Risk-based Capital Ratio	(%)	16.37	15.62	15.48	14.31	14.43	14.43	14.24
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	257	240	230	224	221	221	312
Adequately Capitalized	(#)	0	2	2	1	1	1	2
Undercapitalized	(#)	0	0	0	0	0	0	1
Significantly Undercapitalized	(#)	0	1	0	1	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	0	0	0	0	0
Problem Thrifts	(#)	1	2	1	1	1	1	3
Problem Thrift Assets	(\$)	0.22	0.51	0.41	0.03	0.06	0.06	0.10
Problem Thrift Assets as a % of Total Assets	(%)	0.15	0.32	0.24	0.02	0.03	0.03	0.04
ASSET QUALITY MEASURES:								
Troubled Assets	(\$)	2.17	1.52	1.37	1.25	1.22	1.22	1.74
% of Total Assets	(%)	1.41	0.96	0.78	0.69	0.61	0.61	0.68
Noncurrent Loans	(\$)	1.83	1.19	1.12	1.03	1.02	1.02	1.48
% of Total Assets	(%)	1.19	0.75	0.64	0.57	0.52	0.52	0.58
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	1.92	1.32	1.17	0.81	0.72	0.72	0.82
Multifamily Loans	(%)	2.52	0.94	0.66	0.33	0.19	0.19	0.37
Commercial Loans	(%)	1.86	1.17	0.71	1.33	1.85	1.85	1.65
Consumer Loans	(%)	0.86	0.72	0.64	0.70	0.67	0.67	0.53
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	21.77	51.19	42.71	32.93	72.42	24.39	21.58
Purchases	(\$)	6.47	8.31	11.57	16.88	36.78	10.24	11.95
Sales	(\$)	11.75	36.52	30.67	31.00	70.99	22.69	22.91
Loans Outstanding (1)	(\$)	68.50	66.16	71.23	76.65	85.86	85.86	107.05
Loans Outstanding / Total Assets	(%)	44.60	41.64	40.83	42.27	43.32	43.32	41.83

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2002

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

NORTHEAST REGION

	MARCH 2001		DECEMBER 2001		MARCH 2002	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	184.16	100.00	198.18	100.00	255.92	100.00
1-4 Family Mortgages	78.93	42.86	85.86	43.32	107.05	41.83
Mortgage Pool Securities	16.70	9.07	22.03	11.12	31.42	12.28
Multi Family Mortgages	6.73	3.66	7.63	3.85	7.98	3.12
Nonresidential Mortgages	11.48	6.23	11.70	5.90	13.12	5.13
Construction Loans	2.51	1.36	2.89	1.46	4.96	1.94
Land Loans	0.33	0.18	0.41	0.20	1.48	0.58
Commercial Loans	9.70	5.26	9.85	4.97	13.26	5.18
Consumer Loans	9.16	4.98	10.08	5.08	17.80	6.96
Cash and Noninterest-Earning Deposits	2.59	1.41	3.10	1.56	3.33	1.30
Investment Securities	32.24	17.51	31.12	15.70	39.83	15.56
Mortgage Derivatives	17.10	9.29	15.69	7.92	19.78	7.73
Repossessed Assets, Net	0.21	0.11	0.19	0.10	0.26	0.10
Real Estate Held for Investment	0.11	0.06	0.08	0.04	0.07	0.03
Office Premises & Equipment	1.64	0.89	1.63	0.82	2.34	0.92
Other Assets	12.87	6.99	12.72	6.42	14.43	5.64
Less: Contra Assets & Valuation Allowances	1.04	0.56	1.10	0.56	1.41	0.55
TOTAL LIABILITIES AND CAPITAL	184.16	100.00	198.18	100.00	255.92	100.00
Total Deposits	108.43	58.88	114.82	57.94	163.89	64.04
Deposits < or = to \$100,000	84.96	46.13	86.56	43.68	123.70	48.34
Deposits > \$100,000	23.47	12.74	28.26	14.26	40.19	15.71
Escrows	2.39	1.30	2.86	1.44	2.11	0.82
Total Borrowings	52.71	28.62	59.01	29.77	63.13	24.67
Advances from FHLB	33.24	18.05	38.37	19.36	38.85	15.18
Reverse Repurchase Agreements	12.35	6.71	11.76	5.94	12.90	5.04
Other Borrowings	7.12	3.87	8.88	4.48	11.39	4.45
Other Liabilities	3.80	2.06	3.29	1.66	3.99	1.56
EQUITY CAPITAL	16.83	9.14	18.21	9.19	22.79	8.91

	MARCH 2001		DECEMBER 2001		MARCH 2002	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	3.08	6.87	2.97	6.09	3.75	5.97
Interest Expense	1.83	4.06	1.50	3.08	1.85	2.95
Net Interest Income	1.26	2.80	1.47	3.02	1.90	3.02
Loss Provisions-Interest Bearing Assets	0.08	0.17	0.11	0.22	0.14	0.22
Noninterest Income	0.59	1.31	0.69	1.41	0.76	1.22
Mortgage Loan Servicing Fees	0.03	0.06	0.00	0.01	0.06	0.09
Other Fees and Charges	0.27	0.60	0.33	0.69	0.41	0.66
Other Noninterest Income	0.29	0.65	0.35	0.72	0.29	0.47
Noninterest Expense	1.11	2.47	1.20	2.47	1.42	2.25
G&A Expense	1.04	2.31	1.14	2.33	1.37	2.18
Goodwill Expense	0.06	0.14	0.06	0.12	0.04	0.06
Loss Provis.-Nonint. Bearing Assets	0.01	0.01	0.01	0.01	0.01	0.01
Income Before Taxes & Extraord. Items	0.66	1.47	0.85	1.73	1.11	1.76
Income Taxes	0.23	0.51	0.32	0.65	0.38	0.61
Extraordinary Items	-0.02	-0.04	0.00	-0.01	0.00	0.00
Net Income	0.41	0.92	0.52	1.07	0.73	1.16

* Annualized.

Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2002

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

SOUTHEAST REGION

3-MONTHS ENDED

		1997	1998	1999	2000	2001	DEC. 2001	MAR. 2002
SUMMARY DATA:								
Number of Thrifts	(#)	237	222	221	210	196	196	351
Total Assets	(\$)	62.78	63.34	73.41	84.86	92.54	92.54	152.04
Net Income	(\$)	0.52	0.53	0.51	0.46	0.53	0.16	0.39
Profits	(\$)	0.59	0.62	0.59	0.55	0.63	0.18	0.43
Losses	(\$)	-0.08	-0.09	-0.08	-0.09	-0.09	-0.01	-0.04
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	0.83	0.85	0.76	0.59	0.60	0.71	1.05
Median Ratio	(%)	0.78	0.79	0.66	0.65	0.59	0.65	0.70
Return on Average Equity	(%)	8.86	8.58	7.88	6.81	7.16	8.50	11.11
Median Ratio	(%)	8.33	7.07	6.04	6.19	5.45	6.13	6.54
Net Interest Income	(\$)	2.04	1.89	2.04	2.21	2.45	0.65	1.18
% of Average Assets	(%)	3.28	3.03	3.04	2.84	2.77	2.85	3.14
Total Fee Income	(\$)	0.72	0.56	0.58	0.84	1.20	0.34	0.48
% of Average Assets	(%)	1.21	0.79	0.95	1.18	1.51	1.51	1.29
G&A Expense	(\$)	1.95	1.91	1.92	2.25	2.83	0.76	1.21
% of Average Assets	(%)	3.13	3.05	2.87	2.89	3.20	3.34	3.24
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	9.82	9.85	9.12	8.37	8.27	8.27	9.79
Tier 1 Leverage Ratio	(%)	9.03	9.17	8.86	8.07	8.18	8.18	8.90
Risk-based Capital Ratio	(%)	16.35	17.37	16.26	14.66	13.94	13.94	14.44
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	223	211	214	201	192	192	345
Adequately Capitalized	(#)	14	8	4	9	2	2	5
Undercapitalized	(#)	0	1	0	0	2	2	1
Significantly Undercapitalized	(#)	0	0	1	0	0	0	0
Critically Undercapitalized	(#)	0	0	1	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	1	0	0	0	0
Problem Thrifts	(#)	9	5	4	1	5	5	13
Problem Thrift Assets	(\$)	0.56	0.22	0.16	0.02	0.31	0.31	13.31
Problem Thrift Assets as a % of Total Assets	(%)	0.89	0.35	0.22	0.03	0.34	0.34	8.75
ASSET QUALITY MEASURES:								
Troubled Assets	(\$)	0.72	0.61	0.56	0.63	0.77	0.77	1.38
% of Total Assets	(%)	1.15	0.96	0.76	0.74	0.83	0.83	0.90
Noncurrent Loans	(\$)	0.46	0.41	0.39	0.48	0.62	0.62	1.12
% of Total Assets	(%)	0.74	0.65	0.53	0.56	0.67	0.67	0.74
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	0.94	0.89	0.75	0.70	0.75	0.75	0.89
Multifamily Loans	(%)	0.91	0.85	0.63	0.23	0.19	0.19	0.58
Commercial Loans	(%)	1.07	0.83	1.08	1.31	1.72	1.72	3.33
Consumer Loans	(%)	1.82	1.00	0.61	0.71	1.17	1.17	0.72
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	12.07	19.14	14.74	11.19	25.84	9.11	12.04
Purchases	(\$)	5.87	9.28	7.02	6.80	10.56	3.88	12.37
Sales	(\$)	8.94	13.48	10.38	7.19	23.21	7.42	19.59
Loans Outstanding (1)	(\$)	29.68	30.79	34.23	39.14	39.38	39.38	65.64
Loans Outstanding / Total Assets	(%)	47.27	48.61	46.62	46.13	42.55	42.55	43.17

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2002

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

	MARCH 2001		DECEMBER 2001		MARCH 2002	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	87.54	100.00	92.54	100.00	152.04	100.00
1-4 Family Mortgages	39.69	45.33	39.38	42.55	65.64	43.17
Mortgage Pool Securities	5.53	6.32	8.03	8.68	10.21	6.71
Multi Family Mortgages	0.89	1.02	0.97	1.05	2.47	1.63
Nonresidential Mortgages	4.03	4.60	4.22	4.56	7.18	4.72
Construction Loans	3.58	4.09	3.80	4.10	4.88	3.21
Land Loans	1.71	1.95	1.72	1.86	2.01	1.32
Commercial Loans	3.38	3.86	3.99	4.32	5.57	3.66
Consumer Loans	8.22	9.39	12.06	13.04	20.44	13.44
Cash and Noninterest-Earning Deposits	1.32	1.51	1.48	1.60	2.68	1.76
Investment Securities	15.39	17.58	12.95	14.00	23.73	15.61
Mortgage Derivatives	6.45	7.37	5.13	5.54	8.01	5.27
Reposessed Assets, Net	0.15	0.17	0.15	0.16	0.25	0.17
Real Estate Held for Investment	0.15	0.18	0.02	0.03	0.05	0.03
Office Premises & Equipment	1.23	1.41	1.30	1.41	1.97	1.29
Other Assets	2.81	3.22	3.07	3.32	6.04	3.97
Less: Contra Assets & Valuation Allowances	0.54	0.62	0.62	0.67	1.06	0.70
TOTAL LIABILITIES AND CAPITAL	87.54	100.00	92.54	100.00	152.04	100.00
Total Deposits	60.14	68.70	64.07	69.23	106.27	69.89
Deposits < or = to \$100,000	47.00	53.69	48.92	52.87	80.60	53.01
Deposits > \$100,000	13.14	15.01	15.15	16.37	25.66	16.88
Escrows	0.43	0.50	0.45	0.49	0.93	0.61
Total Borrowings	17.90	20.44	18.68	20.18	27.18	17.87
Advances from FHLB	11.89	13.59	12.06	13.03	20.12	13.23
Reverse Repurchase Agreements	4.61	5.27	5.08	5.48	5.01	3.30
Other Borrowings	1.39	1.59	1.54	1.67	2.05	1.35
Other Liabilities	1.72	1.97	1.69	1.83	2.78	1.83
EQUITY CAPITAL	7.35	8.39	7.65	8.27	14.89	9.79

	MARCH 2001		DECEMBER 2001		MARCH 2002	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.61	7.52	1.51	6.64	2.46	6.54
Interest Expense	1.04	4.83	0.86	3.79	1.27	3.40
Net Interest Income	0.58	2.69	0.65	2.85	1.18	3.14
Loss Provisions-Interest Bearing Assets	0.14	0.63	0.14	0.63	0.26	0.69
Noninterest Income	0.39	1.82	0.52	2.27	0.91	2.43
Mortgage Loan Servicing Fees	0.00	-0.01	0.00	0.01	0.00	0.00
Other Fees and Charges	0.27	1.27	0.34	1.50	0.49	1.29
Other Noninterest Income	0.12	0.57	0.17	0.76	0.43	1.13
Noninterest Expense	0.65	3.04	0.77	3.39	1.22	3.26
G&A Expense	0.64	2.99	0.76	3.34	1.21	3.24
Goodwill Expense	0.01	0.03	0.01	0.04	0.01	0.02
Loss Provis.-Nonint. Bearing Assets	0.01	0.03	0.00	0.01	0.00	0.01
Income Before Taxes & Extraord. Items	0.18	0.84	0.25	1.11	0.61	1.62
Income Taxes	0.06	0.29	0.09	0.40	0.22	0.57
Extraordinary Items	0.00	-0.01	0.00	0.00	0.00	0.00
Net Income	0.12	0.54	0.16	0.71	0.39	1.05

* Annualized.

Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2002

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

MIDWEST REGION

3-MONTHS ENDED

		1997	1998	1999	2000	2001	DEC. 2001	MAR. 2002
SUMMARY DATA:								
Number of Thrifts	(#)	256	239	227	223	216	216	233
Total Assets	(\$)	91.93	95.91	104.78	116.71	105.17	105.17	120.29
Net Income	(\$)	0.94	0.92	0.97	0.87	1.02	0.27	0.32
Profits	(\$)	1.09	1.04	1.03	1.02	1.08	0.31	0.34
Losses	(\$)	-0.15	-0.12	-0.06	-0.16	-0.07	-0.04	-0.02
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	0.96	1.01	0.97	0.79	1.01	1.03	1.08
Median Ratio	(%)	0.85	0.78	0.73	0.71	0.69	0.71	0.81
Return on Average Equity	(%)	11.23	11.19	10.81	9.26	11.77	12.03	12.31
Median Ratio	(%)	8.17	7.33	7.08	6.72	6.72	6.59	7.38
Net Interest Income	(\$)	2.79	2.47	2.84	2.94	2.87	0.79	0.93
% of Average Assets	(%)	2.85	2.72	2.84	2.69	2.85	3.07	3.10
Total Fee Income	(\$)	0.70	0.74	0.86	0.92	0.90	0.27	0.25
% of Average Assets	(%)	0.77	0.86	0.89	0.82	1.03	1.03	0.83
G&A Expense	(\$)	2.10	2.13	2.38	2.52	2.55	0.76	0.79
% of Average Assets	(%)	2.15	2.35	2.38	2.31	2.53	2.93	2.63
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	8.74	8.80	8.71	8.37	8.47	8.47	8.79
Tier 1 Leverage Ratio	(%)	8.34	8.38	8.47	8.13	8.21	8.21	8.45
Risk-based Capital Ratio	(%)	15.64	14.95	14.35	13.87	14.63	14.63	15.19
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	248	229	218	214	207	207	227
Adequately Capitalized	(#)	8	10	9	9	9	9	6
Undercapitalized	(#)	0	0	0	0	0	0	0
Significantly Undercapitalized	(#)	0	0	0	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	0	0	0	0	0
Problem Thrifts	(#)	1	2	3	4	4	4	3
Problem Thrift Assets	(\$)	0.01	0.78	1.46	1.45	1.42	1.42	1.27
Problem Thrift Assets as a % of Total Assets	(%)	0.02	0.82	1.39	1.25	1.35	1.35	1.06
ASSET QUALITY MEASURES:								
Troubled Assets	(\$)	0.64	0.61	0.65	0.80	0.76	0.76	0.72
% of Total Assets	(%)	0.70	0.64	0.62	0.68	0.72	0.72	0.60
Noncurrent Loans	(\$)	0.46	0.43	0.53	0.66	0.61	0.61	0.57
% of Total Assets	(%)	0.50	0.45	0.51	0.57	0.58	0.58	0.48
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	0.69	0.61	0.70	0.82	0.76	0.76	0.57
Multifamily Loans	(%)	0.44	0.48	0.16	0.11	0.36	0.36	0.58
Commercial Loans	(%)	1.28	0.98	1.90	2.36	2.10	2.10	1.92
Consumer Loans	(%)	0.84	0.55	0.68	0.43	0.45	0.45	0.53
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	19.23	31.30	25.99	19.15	37.03	12.86	9.08
Purchases	(\$)	11.98	18.46	10.82	9.12	9.86	2.81	2.55
Sales	(\$)	16.98	28.46	16.63	14.82	27.55	9.58	7.44
Loans Outstanding (1)	(\$)	40.59	43.40	45.49	46.56	37.13	37.13	38.98
Loans Outstanding / Total Assets	(%)	44.15	45.25	43.41	39.89	35.30	35.30	32.40

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2002

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

	MARCH 2001		DECEMBER 2001		MARCH 2002	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	99.86	100.00	105.17	100.00	120.29	100.00
1-4 Family Mortgages	38.08	38.13	37.13	35.30	38.98	32.40
Mortgage Pool Securities	10.47	10.48	12.79	12.16	14.26	11.85
Multi Family Mortgages	1.62	1.63	1.70	1.62	2.95	2.45
Nonresidential Mortgages	5.38	5.38	5.93	5.64	7.37	6.12
Construction Loans	6.28	6.29	6.57	6.25	7.04	5.85
Land Loans	1.02	1.02	0.96	0.91	1.13	0.94
Commercial Loans	3.71	3.72	3.99	3.79	4.62	3.84
Consumer Loans	11.78	11.79	11.85	11.27	13.96	11.61
Cash and Noninterest-Earning Deposits	1.10	1.10	1.43	1.36	1.74	1.45
Investment Securities	15.16	15.18	17.54	16.68	22.29	18.53
Mortgage Derivatives	3.82	3.83	4.24	4.03	5.88	4.89
Repossessed Assets, Net	0.14	0.14	0.15	0.14	0.15	0.12
Real Estate Held for Investment	0.03	0.03	0.04	0.04	0.08	0.07
Office Premises & Equipment	1.14	1.14	1.14	1.08	1.31	1.08
Other Assets	4.54	4.55	4.61	4.38	5.18	4.31
Less: Contra Assets & Valuation Allowances	0.58	0.58	0.65	0.62	0.77	0.64
TOTAL LIABILITIES AND CAPITAL	99.86	100.00	105.17	100.00	120.29	100.00
Total Deposits	58.26	58.35	58.77	55.88	70.41	58.53
Deposits < or = to \$100,000	46.68	46.75	45.21	42.99	54.11	44.98
Deposits > \$100,000	11.58	11.60	13.56	12.89	16.30	13.55
Escrows	1.55	1.56	1.75	1.66	1.38	1.15
Total Borrowings	30.01	30.06	34.25	32.57	35.87	29.82
Advances from FHLB	26.04	26.07	28.41	27.02	29.44	24.48
Reverse Repurchase Agreements	2.06	2.06	4.89	4.65	5.31	4.42
Other Borrowings	1.92	1.92	0.96	0.91	1.11	0.93
Other Liabilities	1.51	1.52	1.49	1.42	2.06	1.71
EQUITY CAPITAL	8.51	8.53	8.90	8.47	10.57	8.79

	MARCH 2001		DECEMBER 2001		MARCH 2002	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.81	7.33	1.64	6.34	1.78	5.94
Interest Expense	1.16	4.69	0.84	3.27	0.85	2.83
Net Interest Income	0.65	2.65	0.79	3.07	0.93	3.10
Loss Provisions-Interest Bearing Assets	0.06	0.23	0.09	0.33	0.09	0.29
Noninterest Income	0.28	1.13	0.43	1.68	0.40	1.33
Mortgage Loan Servicing Fees	0.02	0.07	0.01	0.05	0.01	0.03
Other Fees and Charges	0.18	0.73	0.25	0.98	0.24	0.80
Other Noninterest Income	0.08	0.34	0.17	0.65	0.15	0.50
Noninterest Expense	0.58	2.36	0.77	2.97	0.80	2.66
G&A Expense	0.57	2.31	0.76	2.93	0.79	2.63
Goodwill Expense	0.01	0.04	0.01	0.03	0.00	0.02
Loss Provis.-Nonint. Bearing Assets	0.00	0.02	0.00	0.01	0.01	0.02
Income Before Taxes & Extraord. Items	0.29	1.19	0.37	1.44	0.44	1.47
Income Taxes	0.07	0.30	0.11	0.41	0.12	0.39
Extraordinary Items	0.00	-0.01	0.00	0.00	0.00	0.00
Net Income	0.22	0.88	0.27	1.03	0.32	1.08

* Annualized.

Numbers may not sum due to rounding.
 Office of Thrift Supervision / May 2002

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

							3-MONTHS ENDED	
		1997	1998	1999	2000	2001	DEC. 2001	MAR. 2002
		----	----	----	----	----	----	----
SUMMARY DATA:								
Number of Thrifts	(#)	102	88	87	87	80	80	107
Total Assets	(\$)	311.37	337.29	338.44	381.09	434.32	434.32	477.16
Net Income	(\$)	2.23	3.27	3.37	3.78	5.01	1.29	1.61
Profits	(\$)	2.45	3.37	3.42	3.87	5.03	1.30	1.61
Losses	(\$)	-0.22	-0.09	-0.05	-0.09	-0.02	-0.01	0.00
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	0.73	1.02	0.98	1.06	1.20	1.21	1.36
Median Ratio	(%)	0.77	0.78	0.77	0.81	0.87	0.96	1.03
Return on Average Equity	(%)	10.23	13.64	14.17	15.89	16.51	16.42	17.49
Median Ratio	(%)	9.56	8.72	8.63	9.16	9.47	10.86	11.16
Net Interest Income	(\$)	8.15	8.30	8.56	8.45	11.86	3.35	3.84
% of Average Assets	(%)	2.67	2.58	2.49	2.36	2.85	3.15	3.25
Total Fee Income	(\$)	1.60	1.58	2.05	2.45	1.30	-0.22	0.92
% of Average Assets	(%)	0.53	0.56	0.63	0.69	-0.21	-0.21	0.78
G&A Expense	(\$)	5.78	6.16	5.43	5.49	7.19	1.95	2.20
% of Average Assets	(%)	1.89	1.92	1.58	1.53	1.73	1.83	1.86
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	7.27	7.20	6.60	6.98	7.21	7.21	8.21
Tier 1 Leverage Ratio	(%)	6.66	6.43	6.39	6.57	6.52	6.52	6.80
Risk-based Capital Ratio	(%)	12.62	12.85	12.38	12.47	12.59	12.59	13.01
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	100	87	86	84	79	79	107
Adequately Capitalized	(#)	2	1	1	1	0	0	0
Undercapitalized	(#)	0	0	0	2	1	1	0
Significantly Undercapitalized	(#)	0	0	0	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	0	0	0	0	0
Problem Thrifts	(#)	5	3	2	3	1	1	0
Problem Thrift Assets	(\$)	0.75	3.96	3.25	2.70	0.25	0.25	0.00
Problem Thrift Assets as a % of Total Assets	(%)	0.24	1.17	0.96	0.71	0.06	0.06	0.00
ASSET QUALITY MEASURES:								
Troubled Assets	(\$)	3.13	2.34	1.65	1.57	2.91	2.91	3.36
% of Total Assets	(%)	1.01	0.69	0.49	0.41	0.67	0.67	0.70
Noncurrent Loans	(\$)	2.31	1.84	1.37	1.36	2.61	2.61	3.04
% of Total Assets	(%)	0.74	0.54	0.40	0.36	0.60	0.60	0.64
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	1.12	0.83	0.65	0.56	0.85	0.85	0.93
Multi family Loans	(%)	0.41	0.35	0.17	0.09	0.07	0.07	0.05
Commercial Loans	(%)	0.73	0.78	1.11	1.51	3.04	3.04	2.81
Consumer Loans	(%)	0.59	0.98	1.07	0.38	0.41	0.41	0.34
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	57.35	104.46	92.37	86.53	156.98	47.75	54.74
Purchases	(\$)	22.62	27.58	23.71	21.59	83.59	31.02	34.49
Sales	(\$)	40.05	70.71	52.23	50.71	158.14	57.14	68.48
Loans Outstanding (1)	(\$)	171.06	178.51	173.96	200.07	230.35	230.35	242.24
Loans Outstanding / Total Assets	(%)	54.94	52.92	51.40	52.50	53.04	53.04	50.77

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2002

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

WEST REGION

	MARCH 2001		DECEMBER 2001		MARCH 2002	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	410.90	100.00	434.32	100.00	477.16	100.00
1-4 Family Mortgages	216.52	52.69	230.35	53.04	242.24	50.77
Mortgage Pool Securities	50.55	12.30	37.44	8.62	33.68	7.06
Multi Family Mortgages	30.60	7.45	30.33	6.98	32.48	6.81
Nonresidential Mortgages	10.40	2.53	10.07	2.32	13.00	2.73
Construction Loans	5.70	1.39	5.53	1.27	5.90	1.24
Land Loans	1.70	0.41	1.72	0.40	1.75	0.37
Commercial Loans	5.46	1.33	5.56	1.28	7.54	1.58
Consumer Loans	10.44	2.54	11.95	2.75	13.98	2.93
Cash and Noninterest-Earning Deposits	4.90	1.19	5.52	1.27	7.39	1.55
Investment Securities	50.77	12.36	65.36	15.05	79.99	16.76
Mortgage Derivatives	35.04	8.53	23.58	5.43	20.92	4.39
Reposessed Assets, Net	0.24	0.06	0.29	0.07	0.33	0.07
Real Estate Held for Investment	0.12	0.03	0.13	0.03	0.13	0.03
Office Premises & Equipment	2.74	0.67	2.91	0.67	3.33	0.70
Other Assets	23.06	5.61	29.61	6.82	38.14	7.99
Less: Contra Assets & Valuation Allowances	2.27	0.55	2.44	0.56	2.72	0.57
TOTAL LIABILITIES AND CAPITAL	410.90	100.00	434.32	100.00	477.16	100.00
Total Deposits	200.14	48.71	209.59	48.26	242.16	50.75
Deposits < or = to \$100,000	143.54	34.93	145.69	33.54	163.26	34.22
Deposits > \$100,000	56.59	13.77	63.90	14.71	78.90	16.53
Escrows	5.15	1.25	16.67	3.84	12.23	2.56
Total Borrowings	169.13	41.16	169.70	39.07	175.85	36.85
Advances from FHLB	122.33	29.77	112.42	25.88	112.29	23.53
Reverse Repurchase Agreements	36.34	8.84	44.12	10.16	50.96	10.68
Other Borrowings	10.46	2.54	13.17	3.03	12.60	2.64
Other Liabilities	6.93	1.69	7.04	1.62	7.72	1.62
EQUITY CAPITAL	29.56	7.19	31.33	7.21	39.19	8.21

	MARCH 2001		DECEMBER 2001		MARCH 2002	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	7.35	7.26	6.48	6.09	6.73	5.69
Interest Expense	4.80	4.74	3.13	2.94	2.89	2.44
Net Interest Income	2.56	2.52	3.35	3.15	3.84	3.25
Loss Provisions-Interest Bearing Assets	0.11	0.10	0.22	0.20	0.21	0.18
Noninterest Income	1.07	1.05	0.58	0.54	1.13	0.96
Mortgage Loan Servicing Fees	-0.03	-0.03	-0.98	-0.92	0.07	0.06
Other Fees and Charges	0.61	0.60	0.76	0.71	0.85	0.72
Other Noninterest Income	0.49	0.49	0.80	0.75	0.22	0.18
Noninterest Expense	1.72	1.70	2.05	1.93	2.25	1.90
G&A Expense	1.66	1.64	1.95	1.83	2.20	1.86
Goodwill Expense	0.06	0.06	0.07	0.06	0.03	0.03
Loss Provis.-Nonint. Bearing Assets	0.00	0.00	0.03	0.03	0.01	0.01
Income Before Taxes & Extraord. Items	1.79	1.77	1.66	1.56	2.52	2.13
Income Taxes	0.67	0.66	0.61	0.57	0.95	0.80
Extraordinary Items	-0.01	-0.01	0.24	0.23	0.03	0.03
Net Income	1.11	1.10	1.29	1.21	1.61	1.36

*Annualized.

Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2002

TECHNICAL NOTES

Beginning with the quarter ended June 1996, all data are on a consolidated basis.

N/A - Not Available; -- Not applicable.

1-4 Family Mortgages

Includes permanent mortgages on 1-4 dwelling units.

All data through September 1998 exclude one self-liquidating thrift, except two self-liquidating thrifts are excluded in 1997.

Two thrifts did not report financial data for December 1998; and one thrift for June 1999, December 2000, and March 2002. September 2001 data exclude one conservatorship.

Asset Growth Rate

Calculated on a held constant basis.

Associations Held Constant as of March 31, 2002

Adjusted to reflect their merger and acquisition activity in prior periods.

Commercial Loans

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

Construction Loans

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

Consumer Loans

Includes unsecured personal loans, loans on deposits, home improvement loans, education loans, auto loans, mobile home loans, open-end home equity loans, and open-end unsecured consumer credit.

Critically Undercapitalized

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

Equity Capital

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

Mortgage Originations

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

Mortgage Pool Securities

Insured or guaranteed by an agency or instrument of the United States and privately issued mortgage pool securities.

Mortgage Refinancings

Includes refinanced loans of construction and permanent mortgages on all property types where the reporting thrift held the original loan being refinanced.

Mortgage Sales

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

Multi-family Mortgages

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

Net Charge-offs

Total charge-offs less total recoveries for all assets. Beginning in 1997, net charge-offs data include specific valuation allowance provisions and transfers from general valuation allowances; and repossessed assets data are net of specific allowances.

Net Income

As part of the Deposit Insurance Funds Act of 1996 ("DIFA"), a one-time special assessment on SAIF-assessable deposits was levied in the third quarter 1996 to fully capitalize the SAIF. For OTS-regulated thrifts, the special assessment totaled \$3.2 billion. This expense was recorded in thrifts' Non-Interest Expense. Since the special assessment was a tax-deductible expense, thrifts' Income Taxes were reduced. The estimated net impact of this special assessment was to reduce net income by approximately \$2.1 billion.

Net Interest Margin

Interest income earned on assets less interest paid on liabilities expressed as a percentage of average assets.

Noncurrent Loans

Includes loans that are past due 90 days or more and still accruing interest and loans reported as nonaccrual. Beginning March 1996, delinquent and non-current loans are reported net of specific valuation allowances.

Nonresidential Mortgages

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

Repossessed Assets

Includes real estate (construction, 1-4 dwelling units, 5 or more dwelling units, nonresidential and land) and other repossessed assets. Prior to March 1993, construction loans were included in each loan category. Net repossessed assets are net of specific valuation allowances.

Real Estate Held for Investment, Net

Real estate acquired for development, investment, or resale. Net of specific valuation allowances.

Repurchase Agreements & FedFunds Purchased

Prior to March 1998, Federal Funds Purchased were reported in "Other Borrowings."

Tier 1 Capital

Tangible capital and qualifying intangible assets less nonqualifying purchased mortgage servicing rights.

Troubled Assets

Includes noncurrent loans and repossessed assets.

Troubled Real Estate Loans

Includes noncurrent mortgage loans and real estate owned.

Valuation Allowances

Amount of valuation allowances for all assets.