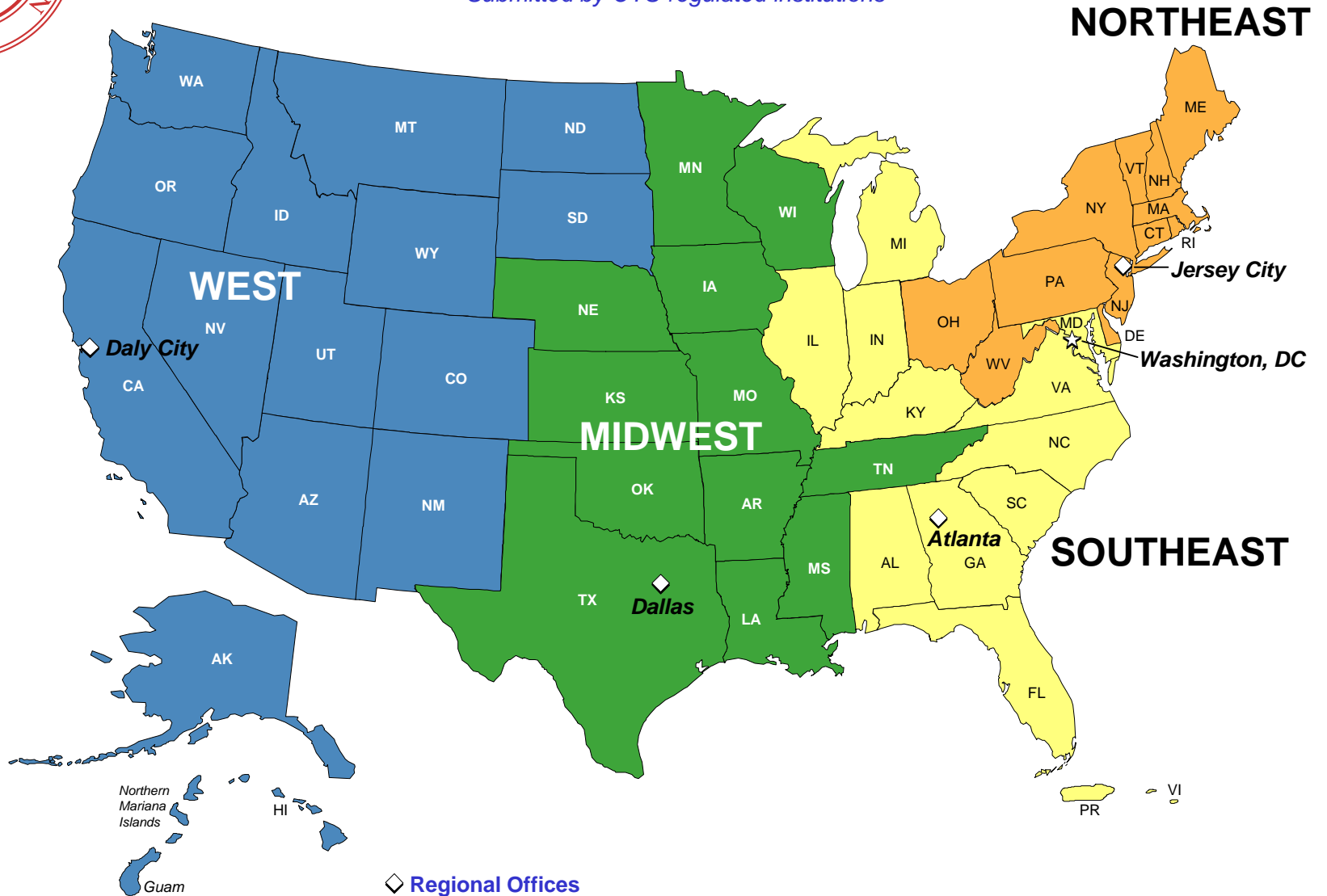




First Quarter 2003 Thrift Industry Report Data

May 20, 2003

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



◆ **Regional Offices**

West Region - Includes Alaska, Hawaii, and Guam.

TABLE OF CONTENTS

INDUSTRY AGGREGATES (OTS-REGULATED THRIFTS)	
Year-to-Date and Prior Four Year Profitability	T-2
Statement of Operations	T-3
Statement of Condition	T-4
Structural Data and Loan Activity	T-7
Capital Measures	T-8
Asset Quality Indicators	T-9
FDICIA CATEGORIES AND CAMELS RATINGS	T-11
REGIONS	
Statement of Operations	T-12
Statement of Condition	T-13
Capital Measures	T-16
Asset Quality Indicators	T-17
STATE STATISTICS	T-19
INDUSTRY OVER TIME	
Statement of Operations	T-21
Statement of Condition	T-22
Capital Measures	T-25
Asset Quality Indicators	T-26
SELECTED INDICATORS	
National Tables	T-28
Regional Tables	T-30
TECHNICAL NOTES	T-38

NOTE: Numbers may not sum due to rounding.

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

INDUSTRY AGGREGATES:	1999	2000	2001	2002	3 mos.2002	3 mos.2003
PROFITABILITY(Percent)						
Return on Average Assets	0.98	0.91	1.07	1.21	1.24	1.30
Median Ratio	0.71	0.68	0.67	0.79	0.77	0.80
Return on Average Equity	12.16	11.63	13.10	13.61	14.67	14.23
Median Ratio	6.75	6.49	6.18	7.41	7.32	7.53
EARNINGS (\$ Millions)						
Interest Income	\$57,006.06	\$64,199.35	\$65,232.71	\$55,456.48	\$14,666.38	\$13,107.37
Interest Expense	34,104.48	40,924.61	37,617.66	25,468.47	6,817.18	5,419.49
NET INTEREST INCOME	22,901.58	23,274.75	27,615.05	29,988.00	7,849.20	7,687.88
Loss Provisions-Interest Bearing Assets	1,311.54	1,659.24	2,532.12	2,854.13	671.28	666.31
Noninterest Income	9,063.47	10,022.59	13,136.64	14,131.65	3,179.55	4,197.97
Mortgage Loan Servicing Fees	948.13	1,045.54	(1,572.23)	(3,860.33)	134.93	(617.84)
Other Fees and Charges	4,651.65	6,066.01	7,655.91	8,409.28	1,993.22	2,313.30
Other Noninterest Income	3,463.69	2,911.05	7,052.97	9,582.70	1,051.40	2,502.51
Noninterest Expense	17,705.74	19,238.15	22,590.75	22,999.31	5,655.55	6,028.93
G&A Expense	17,043.97	18,540.79	21,786.73	22,536.27	5,547.36	5,939.48
Goodwill Amortization	565.08	613.95	696.14	333.75	82.51	55.75
Loss Provisions-Noninterest Bearing Assets	96.69	83.42	107.88	129.30	25.69	33.71
Income Before Taxes & Extraordinary Items	12,947.77	12,399.94	15,628.83	18,266.21	4,701.92	5,190.60
Income Taxes	4,729.47	4,381.83	5,696.03	6,437.00	1,685.83	1,858.74
Extraordinary Items	9.79	(4.02)	269.08	7.87	33.68	(6.45)
NET INCOME	8,228.09	8,014.10	10,201.88	11,837.08	3,049.77	3,325.41
Profits	\$8,507.82	\$8,559.68	\$10,830.08	\$12,570.06	\$3,140.74	\$3,360.83
Losses	(\$279.73)	(\$545.58)	(\$628.20)	(\$732.99)	(\$90.97)	(\$35.42)
PROFITABILITY (Percent of Avg Assets Annualized)						
Interest Income	6.79	7.25	6.83	5.66	5.95	5.12
Interest Expense	4.06	4.62	3.94	2.60	2.76	2.12
NET INTEREST INCOME	2.73	2.63	2.89	3.06	3.18	3.00
Loss Provisions-Interest Bearing Assets	0.16	0.19	0.27	0.29	0.27	0.26
Noninterest Income	1.08	1.13	1.38	1.44	1.29	1.64
Mortgage Loan Servicing Fees	0.11	0.12	(0.16)	(0.39)	0.05	(0.24)
Other Fees and Charges	0.55	0.69	0.80	0.86	0.81	0.90
Other Noninterest Income	0.41	0.33	0.74	0.98	0.43	0.98
Noninterest Expense	2.11	2.17	2.37	2.35	2.29	2.35
G&A Expense	2.03	2.09	2.28	2.30	2.25	2.32
Goodwill Amortization	0.07	0.07	0.07	0.03	0.03	0.02
Loss Provisions-Noninterest Bearing Assets	0.01	0.01	0.01	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	1.54	1.40	1.64	1.87	1.91	2.03
Income Taxes	0.56	0.49	0.60	0.66	0.68	0.73
Extraordinary Items	0.00	0.00	0.03	0.00	0.01	0.00
NET INCOME	0.98	0.91	1.07	1.21	1.24	1.30
Profits	1.01	0.97	1.13	1.28	1.27	1.31
Losses	(0.03)	(0.06)	(0.07)	(0.07)	(0.04)	(0.01)

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	MAR 2001	JUN 2001	SEP 2001	DEC 2001	MAR 2002	JUN 2002	SEP 2002	DEC 2002	MAR 2003
NUMBER OF INSTITUTIONS:	1,060	1,049	1,037	1,019	1,007	995	983	974	958
EARNINGS (\$ Millions)									
Interest Income	\$17,008.73	\$16,824.85	\$16,211.94	\$15,187.19	\$14,666.38	\$13,890.72	\$13,686.03	\$13,213.35	\$13,107.37
Interest Expense	10,732.30	10,064.15	9,125.52	7,695.69	6,817.18	6,418.78	6,329.49	5,903.02	5,419.49
NET INTEREST INCOME	6,276.43	6,760.70	7,086.42	7,491.50	7,849.20	7,471.93	7,356.54	7,310.34	7,687.88
Loss Provisions-Interest Bearing Assets	600.43	620.25	772.88	538.57	671.28	829.67	687.92	665.27	666.31
Noninterest Income	3,106.89	3,508.87	3,383.77	3,137.12	3,179.55	3,460.69	3,646.48	3,844.92	4,197.97
Mortgage Loan Servicing Fees	(24.66)	(86.24)	(499.60)	(961.72)	134.93	(1,125.29)	(2,164.56)	(705.40)	(617.84)
Other Fees and Charges	1,738.67	1,922.77	1,920.20	2,074.26	1,993.22	2,026.35	2,094.09	2,295.62	2,313.30
Other Noninterest Income	1,392.88	1,672.34	1,963.17	2,024.58	1,051.40	2,559.64	3,716.96	2,254.71	2,502.51
Noninterest Expense	5,338.68	5,664.54	5,665.93	5,921.59	5,655.55	5,717.92	5,696.13	5,929.70	6,028.93
G&A Expense	5,149.44	5,462.57	5,455.24	5,719.48	5,547.36	5,578.86	5,590.10	5,819.95	5,939.48
Goodwill Amortization	170.36	178.93	191.64	155.21	82.51	85.44	81.05	84.76	55.75
Loss Provisions-Noninterest Bearing Assets	18.88	23.05	19.05	46.89	25.69	53.63	24.98	25.00	33.71
Income Before Taxes & Extraordinary Items	3,444.20	3,984.78	4,031.38	4,168.47	4,701.92	4,385.03	4,618.97	4,560.29	5,190.60
Income Taxes	1,253.24	1,461.66	1,493.50	1,487.63	1,685.83	1,516.35	1,650.34	1,584.49	1,858.74
Extraordinary Items	(31.22)	(10.63)	72.66	238.27	33.68	(31.72)	(0.05)	5.96	(6.45)
NET INCOME	2,159.75	2,512.48	2,610.54	2,919.11	3,049.77	2,836.97	2,968.58	2,981.76	3,325.41
PROFITABILITY (Percent of Avg Assets Annualized)									
Interest Income	7.26	7.03	6.72	6.32	5.95	5.78	5.62	5.32	5.12
Interest Expense	4.58	4.21	3.78	3.20	2.76	2.67	2.60	2.38	2.12
NET INTEREST INCOME	2.68	2.82	2.94	3.12	3.18	3.11	3.02	2.94	3.00
Loss Provisions-Interest Bearing Assets	0.26	0.26	0.32	0.22	0.27	0.35	0.28	0.27	0.26
Noninterest Income	1.33	1.47	1.40	1.31	1.29	1.44	1.50	1.55	1.64
Mortgage Loan Servicing Fees	-0.01	-0.04	-0.21	-0.40	0.05	-0.47	-0.89	-0.28	-0.24
Other Fees and Charges	0.74	0.80	0.80	0.86	0.81	0.84	0.86	0.92	0.90
Other Noninterest Income	0.59	0.70	0.81	0.84	0.43	1.07	1.53	0.91	0.98
Noninterest Expense	2.28	2.37	2.35	2.47	2.29	2.38	2.34	2.39	2.35
G&A Expense	2.20	2.28	2.26	2.38	2.25	2.32	2.29	2.34	2.32
Goodwill Amortization	0.07	0.07	0.08	0.06	0.03	0.04	0.03	0.03	0.02
Loss Provisions-Noninterest Bearing Assets	0.01	0.01	0.01	0.02	0.01	0.02	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	1.47	1.67	1.67	1.74	1.91	1.82	1.90	1.84	2.03
Income Taxes	0.54	0.61	0.62	0.62	0.68	0.63	0.68	0.64	0.73
Extraordinary Items	-0.01	0.00	0.03	0.10	0.01	-0.01	0.00	0.00	0.00
NET INCOME	0.92	1.05	1.08	1.22	1.24	1.18	1.22	1.20	1.30
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	0.92	1.05	1.08	1.22	1.24	1.18	1.22	1.20	1.30
Median Ratio	0.64	0.66	0.67	0.70	0.77	0.81	0.85	0.81	0.80
Return on Average Equity (Annualized)	11.51	12.97	13.09	14.75	14.67	13.16	13.44	13.24	14.23
Median Ratio	6.07	6.20	6.39	6.60	7.32	7.65	7.91	7.45	7.51
Net Interest Margin (Annualized)	2.68	2.82	2.94	3.12	3.18	3.11	3.02	2.94	3.00
Median Ratio	2.89	2.87	2.90	3.00	3.08	3.18	3.20	3.15	3.07
Number of Profitable Thrifts	927	917	919	886	903	899	903	881	883
Percent Profitable	87.45	87.42	88.62	86.95	89.67	90.35	91.86	90.45	92.17
Profits (\$ Millions)	\$2,348.02	\$2,701.50	\$2,732.58	\$3,047.98	\$3,140.74	\$3,034.95	\$3,053.31	\$3,341.06	\$3,360.83
Number of Unprofitable Thrifts	133	132	118	133	104	96	80	93	75
Percent Unprofitable	12.55	12.58	11.38	13.05	10.33	9.65	8.14	9.55	7.83
Losses (\$ Millions)	(\$188.27)	(\$189.02)	(\$122.03)	(\$128.87)	(\$90.97)	(\$197.99)	(\$84.73)	(\$359.30)	(\$35.42)

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	MAR 2001	JUN 2001	SEP 2001	DEC 2001	MAR 2002	JUN 2002	SEP 2002	DEC 2002	MAR 2003
NUMBER OF INSTITUTIONS:	1,060	1,049	1,037	1,019	1,007	995	983	974	958
TOTAL ASSETS (\$ Billions)	\$952.89	\$964.68	\$974.05	\$977.72	\$997.65	\$964.38	\$987.17	\$1,004.53	\$1,047.53
1 - 4 Family Mortgages	458.23	463.16	464.58	465.25	453.70	449.41	471.80	479.72	511.37
Mortgage Pool Securities	97.69	98.29	97.88	92.36	89.60	84.65	87.22	89.79	94.52
Multifamily Mortgages	44.66	44.73	45.34	45.39	45.82	45.91	48.12	48.05	48.38
Nonresidential Mortgages	38.37	38.90	39.87	39.30	40.72	41.11	42.10	43.76	45.24
Construction Loans	21.99	22.33	23.04	22.67	22.81	21.93	22.13	21.59	21.64
Land Loans	6.23	6.32	6.38	6.37	6.37	6.52	6.61	6.75	6.83
Commercial Loans	28.95	30.77	30.58	29.37	30.99	28.38	29.62	29.89	30.68
Consumer Loans	60.29	60.13	64.40	65.19	66.18	62.53	59.49	63.39	63.17
Cash and Noninterest-Earning Deposits	13.14	14.61	14.57	14.70	15.14	14.43	15.41	17.75	17.13
Investment Securities	125.04	122.92	123.21	135.70	158.68	144.07	137.65	129.26	136.47
Mortgage Derivatives	67.49	61.70	58.98	54.26	54.55	53.83	55.23	53.63	55.92
Reposessed Assets, Net	0.92	0.95	0.98	0.99	0.99	0.96	1.00	1.00	0.99
Real Estate Held for Investment, Net	0.48	0.45	0.50	0.32	0.33	0.32	0.32	0.30	0.31
Office Premises & Equipment	8.73	8.81	8.78	8.76	8.93	8.77	8.93	9.22	9.42
Other Assets	53.79	58.06	59.89	57.10	63.36	61.54	63.09	70.22	67.71
Less: Contra Assets & Valuation Allowances	5.63	5.74	5.94	5.75	5.96	6.14	6.30	6.17	6.31
TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$952.89	\$964.68	\$974.05	\$977.72	\$997.65	\$964.38	\$987.17	\$1,004.53	\$1,047.53
TOTAL DEPOSITS	543.25	544.79	553.45	555.44	580.79	564.46	579.26	593.59	608.75
Deposits less than or equal to \$100,000	414.26	411.92	410.87	410.37	421.51	405.07	402.28	406.70	410.49
Deposits greater than \$100,000	128.99	132.87	142.58	145.07	159.28	159.39	176.98	186.89	198.26
Escrows	13.07	20.23	20.24	23.85	18.32	16.62	27.04	38.26	39.16
BORROWINGS	302.55	303.00	298.52	302.84	295.03	276.97	268.42	257.21	280.00
Advances From FHLB	217.50	212.37	213.15	207.52	193.71	179.69	178.42	171.39	171.26
Repurchase Agreements & FedFunds Purchased	60.79	60.66	49.73	67.85	74.18	65.13	54.92	50.29	55.35
Other Borrowings	24.27	29.96	35.64	27.46	27.15	32.16	35.07	35.53	53.39
Other Liabilities	17.31	18.11	20.45	16.12	16.52	18.10	23.77	23.26	24.58
Equity Capital	76.71	78.56	81.39	79.46	86.98	88.22	88.67	92.22	95.05

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	MAR 2001	JUN 2001	SEP 2001	DEC 2001	MAR 2002	JUN 2002	SEP 2002	DEC 2002	MAR 2003
NUMBER OF INSTITUTIONS:	1,060	1,049	1,037	1,019	1,007	995	983	974	958

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1 - 4 Family Mortgages	48.09	48.01	47.70	47.58	45.48	46.60	47.79	47.76	48.82
Mortgage Pool Securities	10.25	10.19	10.05	9.45	8.98	8.78	8.84	8.94	9.02
Multifamily Mortgages	4.69	4.64	4.66	4.64	4.59	4.76	4.87	4.78	4.62
Nonresidential Mortgages	4.03	4.03	4.09	4.02	4.08	4.26	4.26	4.36	4.32
Construction Loans	2.31	2.31	2.37	2.32	2.29	2.27	2.24	2.15	2.07
Land Loans	0.65	0.65	0.65	0.65	0.64	0.68	0.67	0.67	0.65
Commercial Loans	3.04	3.19	3.14	3.00	3.11	2.94	3.00	2.98	2.93
Consumer Loans	6.33	6.23	6.61	6.67	6.63	6.48	6.03	6.31	6.03
Cash and Noninterest-Earning Deposits	1.38	1.51	1.50	1.50	1.52	1.50	1.56	1.77	1.63
Investment Securities	13.12	12.74	12.65	13.88	15.91	14.94	13.94	12.87	13.03
Mortgage Derivatives	7.08	6.40	6.06	5.55	5.47	5.58	5.59	5.34	5.34
Reposessed Assets, Net	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.09
Real Estate Held for Investment, Net	0.05	0.05	0.05	0.03	0.03	0.03	0.03	0.03	0.03
Office Premises & Equipment	0.92	0.91	0.90	0.90	0.90	0.91	0.90	0.92	0.90
Other Assets	5.65	6.02	6.15	5.84	6.35	6.38	6.39	6.99	6.46
Less: Contra Assets & Valuation Allowances	0.59	0.59	0.61	0.59	0.60	0.64	0.64	0.61	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	57.01	56.47	56.82	56.81	58.22	58.53	58.68	59.09	58.11
Deposits less than or equal to \$100,000	43.47	42.70	42.18	41.97	42.25	42.00	40.75	40.49	39.19
Deposits greater than \$100,000	13.54	13.77	14.64	14.84	15.97	16.53	17.93	18.60	18.93
Escrows	1.37	2.10	2.08	2.44	1.84	1.72	2.74	3.81	3.74
BORROWINGS	31.75	31.41	30.65	30.97	29.57	28.72	27.19	25.61	26.73
Advances From FHLB	22.82	22.01	21.88	21.23	19.42	18.63	18.07	17.06	16.35
Repurchase Agreements & FedFunds Purchased	6.38	6.29	5.11	6.94	7.44	6.75	5.56	5.01	5.28
Other Borrowings	2.55	3.11	3.66	2.81	2.72	3.33	3.55	3.54	5.10
Other Liabilities	1.82	1.88	2.10	1.65	1.66	1.88	2.41	2.32	2.35
Equity Capital	8.05	8.14	8.36	8.13	8.72	9.15	8.98	9.18	9.07

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

FOR THE QUARTER ENDING:	MAR 2001	JUN 2001	SEP 2001	DEC 2001	MAR 2002	JUN 2002	SEP 2002	DEC 2002	MAR 2003
NUMBER OF INSTITUTIONS:	1,060	1,049	1,037	1,019	1,007	995	983	974	958
<hr/>									
TOTAL ASSETS (Percent Change)	13.10	11.02	10.20	11.11	9.92	9.01	9.72	8.20	11.79
1 - 4 Family Mortgages	12.93	9.49	6.61	9.42	3.60	4.30	8.36	7.10	18.11
Mortgage Pool Securities	13.26	11.12	11.40	4.33	-2.17	-2.26	2.09	7.14	16.71
Multifamily Mortgages	7.69	6.25	6.18	5.13	4.27	6.85	9.92	11.15	10.98
Nonresidential Mortgages	19.32	13.96	14.47	14.05	12.85	15.11	14.44	16.25	16.32
Construction Loans	25.94	21.44	16.37	13.13	9.75	8.47	4.97	1.31	1.29
Land Loans	24.04	25.29	16.78	14.01	9.78	13.97	12.78	13.56	15.17
Commercial Loans	34.55	29.60	19.63	15.26	15.14	10.89	15.13	14.62	10.94
Consumer Loans	17.76	10.62	14.93	11.94	13.79	20.15	6.44	9.44	18.14
Cash and Noninterest-Earning Deposits	16.65	21.57	24.20	12.69	23.02	8.59	15.39	27.01	22.43
Investment Securities	55.92	65.99	72.32	83.41	139.07	144.48	141.90	146.43	157.42
Mortgage Derivatives	-15.84	-16.68	-17.50	-26.66	-17.81	-8.66	-2.95	2.23	5.49
Reposessed Assets, Net	-10.82	-4.37	2.28	14.61	13.42	10.34	10.76	7.63	6.67
Real Estate Held for Investment, Net	0.68	-7.21	9.85	-26.05	-27.82	-27.95	-33.46	-6.06	-8.08
Office Premises & Equipment	7.89	6.93	6.53	7.39	8.56	9.82	10.58	11.69	11.81
Other Assets	25.88	21.73	31.84	30.49	30.76	22.33	18.91	31.09	13.96
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<hr/>									
TOTAL LIABILITIES AND CAPITAL (Percent Chg)	13.10	11.02	10.20	11.11	9.92	9.01	9.72	8.20	11.79
TOTAL DEPOSITS	11.42	10.07	10.46	11.29	12.37	13.41	13.32	13.53	12.53
Deposits less than or equal to \$100,000	8.32	6.36	6.02	5.93	6.44	7.39	5.60	5.42	5.03
Deposits greater than \$100,000	22.67	23.40	25.60	29.89	31.80	32.26	35.90	36.33	32.03
BORROWINGS	12.04	6.09	2.63	4.52	1.53	-1.45	-3.32	-11.68	-0.87
Advances From FHLE	14.87	5.34	6.14	-0.87	-7.78	-8.10	-9.27	-13.06	-6.66
Repurchase Agreements & FedFunds Purchased	-5.05	-6.91	-28.84	17.69	29.62	13.76	14.91	-25.41	-24.89
Other Borrowings	45.40	59.11	76.67	20.74	16.36	13.73	5.74	33.16	111.19
Other Liabilities	50.39	75.61	78.95	88.54	28.62	4.63	44.37	60.24	93.99
Equity Capital	18.57	18.06	17.60	13.69	19.04	21.33	17.15	21.47	17.67

STRUCTURAL DATA AND LOAN ACTIVITY

FOR THE QUARTER ENDING:	MAR 2001	JUN 2001	SEP 2001	DEC 2001	MAR 2002	JUN 2002	SEP 2002	DEC 2002	MAR 2003
NUMBER OF INSTITUTIONS:	1,060	1,049	1,037	1,019	1,007	995	983	974	958

SELECTED STRUCTURAL DATA									
Number of New Thrifts	7	4	5	5	2	2	0	5	3
Consolidated Assets (\$ Billions)	0.37	0.04	1.54	0.50	1.06	1.83	0.00	62.75	0.67
Number of Conservatorships/Receiverships	0	0	1	0	0	1	0	0	0
Consolidated Assets (\$ Billions)	0.00	0.00	1.77	0.00	0.00	0.05	0.00	0.00	0.00
Number of Bank Charter Conversions	7	3	2	8	2	3	3	1	7
Consolidated Assets (\$ Billions)	7.09	0.70	1.27	2.54	0.64	37.92	0.30	0.12	1.75
Number of Bank Acquisitions	5	7	9	12	7	6	5	8	6
Consolidated Assets (\$ Billions)	1.12	2.33	5.12	27.90	1.33	1.53	1.88	4.84	1.00
Number of Thrift Mergers	3	5	5	3	5	2	2	5	6
Consolidated Assets (\$ Billions)	18.70	0.49	2.58	0.24	29.22	0.08	0.80	51.16	1.67

LOAN ACTIVITY (\$ Millions)									
Mortgage Pool Securities									
Total Purchases	\$30,143.44	\$44,504.09	\$43,428.94	\$27,182.78	\$32,874.85	\$26,735.65	\$25,097.56	\$41,163.47	\$32,864.82
Total Sales	21,090.03	34,182.21	34,408.17	16,189.38	26,117.11	17,736.15	14,895.98	27,128.71	17,231.20
Mortgage Originations	87,604.75	125,037.65	118,731.71	124,221.69	110,977.99	109,245.55	138,304.00	177,438.07	161,401.85
Construction Loans	7,135.19	8,016.20	7,252.58	6,701.01	6,245.09	7,560.83	7,873.05	7,380.34	6,708.02
1-4 Family Mortgages	5,731.85	6,166.96	5,465.51	5,070.14	4,699.31	5,866.27	6,314.58	5,829.04	5,391.99
Permanent Loans Secured by 1-4 Family Unit	74,338.98	109,614.66	103,801.02	110,423.85	97,443.54	92,803.90	122,375.17	159,565.51	145,402.15
Mortgage Refinancings	13,016.38	27,726.38	34,193.39	50,952.23	43,153.96	33,056.84	54,754.37	87,637.11	89,431.15
Mortgage Purchases	25,960.01	44,829.53	56,355.48	65,865.46	62,510.07	52,694.86	64,936.26	97,689.87	91,373.56
Secured by 1-4 Family Mortgages	25,288.88	44,160.99	54,925.58	64,735.81	61,351.18	51,494.97	64,222.53	96,614.03	90,573.44
Mortgage Sales	60,875.12	111,816.63	115,976.85	120,145.98	119,513.45	101,122.36	119,206.77	196,519.89	182,625.95
Secured by 1-4 Family Mortgages	60,198.55	110,411.11	113,297.06	118,719.94	118,407.68	99,736.85	117,530.26	194,643.26	180,976.23
Nonmortgage Originations and Purchases	29,283.23	35,228.20	33,560.48	40,827.67	37,509.14	42,750.45	33,182.59	36,674.80	35,831.47
Consumer Loans	16,665.79	19,856.58	20,778.34	25,787.55	23,525.04	28,502.38	17,153.76	18,359.00	17,499.19

OTHER INDICATORS (Percent Annualized)									
Asset Growth Rate	13.87	6.22	6.72	14.25	8.54	1.88	10.40	7.87	18.05
Cost of Funds	5.14	4.76	4.31	3.65	3.15	3.05	3.00	2.78	2.49
Asset Yield	7.93	7.70	7.39	6.94	6.54	6.38	6.20	5.90	5.68
Mortgage Portfolio Yield	7.82	7.72	7.42	7.02	6.71	6.56	6.36	6.12	5.83
Earnings Efficiency	106.65	106.79	106.94	106.15	105.69	106.59	107.44	106.98	107.42
Operating Efficiency	64.45	63.54	64.13	66.47	55.60	66.63	76.72	65.39	63.30

CAPITAL MEASURES

FOR THE QUARTER ENDING:	MAR 2001	JUN 2001	SEP 2001	DEC 2001	MAR 2002	JUN 2002	SEP 2002	DEC 2002	MAR 2003
NUMBER OF INSTITUTIONS:	1,060	1,049	1,037	1,019	1,007	995	983	974	958

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	1,055	1,047	1,034	1,016	1,004	994	981	972	958
Percent of Thrifts	99.53	99.81	99.71	99.71	99.70	99.90	99.80	99.79	100.00
Consolidated Assets (\$ Billions)	\$950.50	\$962.60	\$973.65	\$977.41	\$997.56	\$964.33	\$987.12	\$1,004.45	\$1,047.53
Fail FDICIA Capital Standards	4	2	3	3	2	1	2	2	0
Percent of Thrifts	0.38	0.19	0.29	0.29	0.20	0.10	0.20	0.21	0.00
Consolidated Assets (\$ Billions)	\$2.36	\$2.08	\$0.40	\$0.31	\$0.08	\$0.04	\$0.05	\$0.08	\$0.00
Critically Undercapitalized	0	1	0	0	0	0	0	0	0
Percent of Thrifts	0.00	0.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$1.77	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$68.64	\$70.35	\$72.35	\$72.19	\$74.72	\$75.28	\$76.53	\$76.80	\$79.07
Tangible Equity Ratio	7.29	7.38	7.53	7.46	7.62	7.96	7.89	7.80	7.69
Median Ratio	9.25	9.27	9.34	9.32	9.36	9.32	9.34	9.33	9.43
Tier 1 Capital (\$ Billions)	\$68.66	\$70.38	\$72.37	\$72.21	\$74.74	\$75.30	\$76.54	\$76.81	\$79.09
Tier 1 Leverage Ratio	7.29	7.38	7.53	7.46	7.62	7.97	7.89	7.80	7.70
Median Ratio	9.25	9.27	9.34	9.34	9.36	9.32	9.35	9.33	9.44
Tier 1 Risk-based Capital Ratio	11.92	11.99	12.20	12.19	12.58	12.98	12.80	12.70	12.68
Median Ratio	16.80	16.42	16.55	16.64	16.93	16.78	16.74	16.86	17.06
Risk-based Capital (\$ Billions)	\$75.11	\$77.84	\$80.05	\$80.00	\$82.60	\$82.55	\$83.51	\$84.45	\$88.25
Total Risk-based Capital Ratio	13.03	13.26	13.49	13.51	13.91	14.23	13.97	13.96	14.15
Median Ratio	17.86	17.23	17.37	17.39	17.71	17.59	17.73	17.86	17.89

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 2001	JUN 2001	SEP 2001	DEC 2001	MAR 2002	JUN 2002	SEP 2002	DEC 2002	MAR 2003
NUMBER OF INSTITUTIONS:	1,060	1,049	1,037	1,019	1,007	995	983	974	958
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$6,630.76	\$6,661.23	\$7,740.30	\$7,561.21	\$7,069.02	\$6,205.43	\$6,963.91	\$7,610.21	\$7,239.07
Mortgage Loans									
Construction & Land Loans	396.87	379.16	349.89	353.54	349.45	300.32	273.21	327.11	319.33
Nonresidential Mortgages	308.89	241.11	285.68	335.64	311.14	290.24	264.40	290.20	302.08
Multifamily Mortgages	80.53	92.15	84.12	102.02	116.66	84.12	67.38	82.91	93.22
1-4 Family Mortgages	4,423.40	4,532.22	5,440.07	5,081.15	4,976.74	4,257.24	4,973.68	5,316.53	5,179.67
Nonmortgage Loans and Leases									
Commercial Loans	448.35	381.08	393.08	444.07	394.63	342.80	353.22	425.02	374.22
Consumer Loans	972.71	1,035.50	1,187.45	1,244.80	920.41	930.71	1,032.03	1,168.45	970.55
NONCURRENT LOANS (\$ Millions)	\$5,013.67	\$5,189.20	\$5,683.52	\$5,866.09	\$6,211.00	\$5,822.29	\$5,937.28	\$6,569.81	\$6,569.87
Mortgage Loans									
Construction & Land Loans	355.86	396.91	494.79	454.65	531.31	470.96	467.05	453.50	442.23
Nonresidential Mortgages	467.47	463.88	570.20	572.69	591.10	554.26	538.91	544.75	571.81
Multifamily Mortgages	80.32	71.80	71.05	73.86	75.83	95.48	85.06	61.94	73.57
1-4 Family Mortgages	3,140.58	3,334.86	3,575.11	3,785.05	3,944.13	3,671.50	3,743.55	4,451.74	4,419.85
Nonmortgage Loans and Leases									
Commercial Loans	467.50	497.53	494.26	585.53	704.06	714.90	743.59	653.81	643.60
Consumer Loans	501.93	424.23	478.12	394.31	364.57	315.19	359.13	404.07	418.80
NET CHARGE-OFFS (\$ Millions)	\$497.58	\$526.30	\$556.10	\$708.74	\$495.08	\$461.52	\$581.88	\$859.10	\$713.61
Mortgage Loans									
Construction & Land Loans	3.36	13.56	12.57	8.86	9.08	6.18	8.27	6.88	10.41
Nonresidential Mortgages	8.87	23.39	26.88	13.04	4.98	17.48	3.49	9.42	9.90
Multifamily Mortgages	(0.49)	(0.80)	2.02	(0.37)	(1.34)	1.25	(0.50)	(0.41)	0.89
1-4 Family Mortgages	50.75	83.38	65.09	61.83	69.84	54.18	54.04	149.36	57.68
Nonmortgage Loans and Leases									
Commercial Loans	99.49	86.91	117.68	92.09	113.96	111.32	115.11	284.60	138.55
Consumer Loans	279.38	275.18	294.47	463.88	254.78	226.92	337.59	363.48	436.68
Reposessed Assets	26.79	29.90	25.62	58.26	37.64	20.87	33.40	36.17	41.98
Other	29.43	14.78	11.77	11.14	6.14	23.32	30.49	9.60	17.52
REPOSSESSED ASSETS, NET (\$ Millions)	\$915.00	\$947.09	\$980.49	\$988.55	\$988.70	\$959.69	\$997.71	\$996.01	\$985.57
Construction & Land Loans	146.93	149.61	148.65	143.44	131.74	129.73	171.46	173.29	175.56
Nonresidential Mortgages	199.32	205.34	235.75	232.28	236.44	249.22	181.33	173.89	168.54
Multifamily Mortgages	12.84	15.42	11.90	10.81	12.94	14.67	9.85	4.97	5.83
1-4 Family Mortgages	489.15	513.44	510.98	509.16	517.70	495.16	553.22	551.20	571.36
Other	66.77	63.28	73.20	92.86	89.87	70.90	81.85	92.66	64.29
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)									
Real Estate Loans	\$569.49	\$575.45	\$579.21	\$578.97	\$569.41	\$564.89	\$590.75	\$599.87	\$633.46
Percent of Total Assets	59.76	59.65	59.46	59.22	57.08	58.58	59.84	59.72	60.47
Noncurrent Real Estate Loans	\$4.04	\$4.27	\$4.71	\$4.89	\$5.14	\$4.79	\$4.83	\$5.51	\$5.51
Percent of Total Assets	0.42	0.44	0.48	0.50	0.52	0.50	0.49	0.55	0.53
Real Estate Owned	\$0.85	\$0.88	\$0.91	\$0.90	\$0.90	\$0.89	\$0.92	\$0.90	\$0.92
Percent of Total Assets	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09
Troubled Real Estate Loans	\$4.89	\$5.15	\$5.62	\$5.78	\$6.04	\$5.68	\$5.75	\$6.42	\$6.43
Percent of Total Assets	0.51	0.53	0.58	0.59	0.61	0.59	0.58	0.64	0.61

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 2001	JUN 2001	SEP 2001	DEC 2001	MAR 2002	JUN 2002	SEP 2002	DEC 2002	MAR 2003
NUMBER OF INSTITUTIONS:	1,060	1,049	1,037	1,019	1,007	995	983	974	958
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.70	0.69	0.79	0.77	0.71	0.64	0.71	0.76	0.69
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.41	1.32	1.19	1.22	1.20	1.06	0.95	1.15	1.12
Nonresidential Mortgages	0.80	0.62	0.72	0.85	0.76	0.71	0.63	0.66	0.67
Multifamily Mortgages	0.18	0.21	0.19	0.22	0.25	0.18	0.14	0.17	0.19
1-4 Family Mortgages	0.97	0.98	1.17	1.09	1.10	0.95	1.05	1.11	1.01
Nonmortgage Loans and Leases									
Commercial Loans	1.55	1.24	1.29	1.51	1.27	1.21	1.19	1.42	1.22
Consumer Loans	1.61	1.72	1.84	1.91	1.39	1.49	1.73	1.84	1.54
NONCURRENT LOANS (% Total Assets)	0.53	0.54	0.58	0.60	0.62	0.60	0.60	0.65	0.63
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.26	1.39	1.68	1.57	1.82	1.66	1.63	1.60	1.55
Nonresidential Mortgages	1.22	1.19	1.43	1.46	1.45	1.35	1.28	1.24	1.26
Multifamily Mortgages	0.18	0.16	0.16	0.16	0.17	0.21	0.18	0.13	0.15
1-4 Family Mortgages	0.69	0.72	0.77	0.81	0.87	0.82	0.79	0.93	0.86
Nonmortgage Loans and Leases									
Commercial Loans	1.61	1.62	1.62	1.99	2.27	2.52	2.51	2.19	2.10
Consumer Loans	0.83	0.71	0.74	0.60	0.55	0.50	0.60	0.64	0.66
NET CHARGE-OFFS (% Total Assets)	0.05	0.05	0.06	0.07	0.05	0.05	0.06	0.09	0.07
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.01	0.05	0.04	0.03	0.03	0.02	0.03	0.02	0.04
Nonresidential Mortgages	0.02	0.06	0.07	0.03	0.01	0.04	0.01	0.02	0.02
Multifamily Mortgages	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1-4 Family Mortgages	0.01	0.02	0.01	0.01	0.02	0.01	0.01	0.03	0.01
Nonmortgage Loans and Leases									
Commercial Loans	0.34	0.28	0.38	0.31	0.37	0.39	0.39	0.95	0.45
Consumer Loans	0.46	0.46	0.46	0.71	0.38	0.36	0.57	0.57	0.69
Repossessed Assets	2.93	3.16	2.61	5.89	3.81	2.17	3.35	3.63	4.26
Other	0.05	0.03	0.02	0.02	0.01	0.04	0.05	0.01	0.03
REPOSSESSED ASSETS, NET (% Total Assets)	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.09
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans	0.52	0.52	0.51	0.49	0.45	0.46	0.60	0.61	0.62
Nonresidential Mortgages	0.52	0.53	0.59	0.59	0.58	0.61	0.43	0.40	0.37
Multifamily Mortgages	0.03	0.03	0.03	0.02	0.03	0.03	0.02	0.01	0.01
1-4 Family Mortgages	0.11	0.11	0.11	0.11	0.11	0.11	0.12	0.11	0.11
Other	0.12	0.11	0.12	0.16	0.14	0.12	0.13	0.13	0.09
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	0.21	0.22	0.23	0.29	0.20	0.19	0.24	0.34	0.27
Net Provisions for Losses (Annualized)	0.25	0.26	0.32	0.22	0.27	0.34	0.28	0.26	0.25
Valuation Allowances	0.63	0.64	0.66	0.63	0.64	0.68	0.68	0.67	0.65
Noncurrent Loans	0.53	0.54	0.58	0.60	0.62	0.60	0.60	0.65	0.63
Repossessed Assets, Net (% Total Assets)	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.09
Troubled Assets	0.62	0.64	0.68	0.70	0.72	0.70	0.70	0.75	0.72

SELECTED INDICATORS

BY FDICIA CATEGORY

FIRST QUARTER 2003:	WELL-CAPITALIZED	ADEQUATELY CAPITALIZED	INDUSTRY
NUMBER OF INSTITUTIONS:	952	6	958

Total Assets (\$ Billions)	\$1,046.95	\$0.58	\$1,047.53
Tier 1 Leverage Ratio (Percent)	7.70	6.52	7.70
Median Ratio	9.44	5.45	9.44
Total Risk-based Capital Ratio (Percent)	14.15	9.94	14.15
Median Ratio	17.93	10.00	17.89
Return on Average Assets (Percent Annualized)	1.30	0.50	1.30
Median Ratio	0.81	0.29	0.80
Net Interest Margin (Percent Annualized)	3.00	3.61	3.00
Median Ratio	3.07	3.41	3.07
Number of Profitable Thrifts	877	6	883
Profits (\$ Millions)	\$3,360.11	\$0.72	\$3,360.83
Number of Unprofitable Thrifts	75	0	75
Losses (\$ Millions)	(\$35.42)	\$0.00	(\$35.42)
Valuation Allowances (Percent of Total Assets)	0.65	0.88	0.65
Troubled Assets (Percent of Total Assets)	0.72	2.17	0.72
Asset Growth Rate (Percent Annualized)	18.06	9.59	18.05

BY OTS EXAMINATION RATING

FIRST QUARTER 2003:	CAMELS 1 AND 2	CAMELS 3	CAMELS 4 AND 5	INDUSTRY
NUMBER OF INSTITUTIONS:	866	71	12	958

Total Assets (\$ Billions)	\$923.00	\$39.51	\$2.40	\$1,047.53
Tier 1 Leverage Ratio (Percent)	7.70	9.52	7.81	7.70
Median Ratio	9.60	8.31	6.84	9.44
Total Risk-based Capital Ratio (Percent)	14.08	15.29	12.05	14.15
Median Ratio	18.27	15.46	11.91	17.89
Return on Average Assets (Percent Annualized)	1.31	1.20	0.06	1.30
Median Ratio	0.83	0.55	0.02	0.80
Net Interest Margin (Percent Annualized)	2.93	4.40	2.55	3.00
Median Ratio	3.08	3.06	3.09	3.07
Number of Profitable Thrifts	814	57	7	883
Profits (\$ Millions)	\$3,000.37	\$120.96	\$2.76	\$3,360.83
Number of Unprofitable Thrifts	52	14	5	75
Losses (\$ Millions)	(\$27.32)	(\$3.85)	(\$2.37)	(\$35.42)
Valuation Allowances (Percent of Total Assets)	0.57	2.58	1.38	0.65
Troubled Assets (Percent of Total Assets)	0.67	1.60	3.42	0.72
Asset Growth Rate (Percent Annualized)	11.28	12.97	-31.41	18.05

Nine de novo thrifts have not been assigned an examination rating. These reported total assets of \$82.7 billion and net income of \$234.9 million.
Office of Thrift Supervision / May 2003

STATEMENT OF OPERATIONS
BY REGION

FIRST QUARTER 2003:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	299	339	221	99	958
EARNINGS (\$ Millions)					
Interest Income	\$3,323.74	\$2,413.18	\$1,668.85	\$5,737.58	\$13,107.37
Interest Expense	1,430.34	1,071.69	756.01	2,192.69	5,419.49
NET INTEREST INCOME	1,893.40	1,341.50	912.84	3,544.90	7,687.88
Loss Provisions-Interest Bearing Assets	109.83	263.44	79.91	213.29	666.31
Noninterest Income	925.00	1,023.82	487.77	1,763.85	4,197.97
Mortgage Loan Servicing Fees	(28.57)	(42.01)	(36.11)	(511.15)	(617.84)
Other Fees and Charges	467.43	528.98	294.43	1,022.60	2,313.30
Other Noninterest Income	486.14	536.85	229.45	1,252.41	2,502.51
Noninterest Expense	1,402.85	1,333.21	814.27	2,479.84	6,028.93
G&A Expense	1,373.39	1,326.91	806.84	2,433.59	5,939.48
Goodwill Amortization	28.30	4.30	3.86	19.29	55.75
Loss Provisions-Noninterest Bearing Assets	1.17	2.00	3.58	26.96	33.71
Income Before Taxes & Extraordinary Items	1,305.73	768.66	506.43	2,615.62	5,190.60
Income Taxes	466.90	272.32	143.87	977.88	1,858.74
Extraordinary Items	(5.52)	(0.56)	(0.23)	(0.15)	(6.45)
NET INCOME	833.31	495.79	362.33	1,637.58	3,325.41
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	5.29	5.43	5.17	4.83	5.12
Interest Expense	2.28	2.41	2.34	1.85	2.12
NET INTEREST INCOME	3.01	3.02	2.83	2.99	3.00
Loss Provisions-Interest Bearing Assets	0.17	0.59	0.25	0.18	0.26
Noninterest Income	1.47	2.30	1.51	1.49	1.64
Mortgage Loan Servicing Fees	-0.05	-0.09	-0.11	-0.43	-0.24
Other Fees and Charges	0.74	1.19	0.91	0.86	0.90
Other Noninterest Income	0.77	1.21	0.71	1.06	0.98
Noninterest Expense	2.23	3.00	2.52	2.09	2.35
G&A Expense	2.19	2.98	2.50	2.05	2.32
Goodwill Amortization	0.05	0.01	0.01	0.02	0.02
Loss Provisions-Noninterest Bearing Assets	0.00	0.00	0.01	0.02	0.01
Income Before Taxes & Extraordinary Items	2.08	1.73	1.57	2.20	2.03
Income Taxes	0.74	0.61	0.45	0.82	0.73
Extraordinary Items	-0.01	0.00	0.00	0.00	0.00
NET INCOME	1.33	1.11	1.12	1.38	1.30
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	1.33	1.11	1.12	1.38	1.30
Median Ratio	0.79	0.75	0.85	1.09	0.80
Return on Average Equity (Annualized)	14.21	12.02	13.20	15.23	14.23
Median Ratio	7.27	6.68	8.20	11.39	7.51
Net Interest Margin (Annualized)	3.01	3.02	2.83	2.99	3.00
Median Ratio	3.05	2.97	3.11	3.37	3.07
Number of Profitable Thrifts	275	305	206	97	883
Percent Profitable	91.97	89.97	93.21	97.98	92.17
Profits (\$ Millions)	\$841.78	\$517.63	\$366.90	\$1,638.11	\$3,360.83
Number of Unprofitable Thrifts	24	34	15	2	75
Percent Unprofitable	8.03	10.03	6.79	2.02	7.83
Losses (\$ Millions)	(\$8.47)	(\$21.84)	(\$4.57)	(\$0.53)	(\$35.42)

STATEMENT OF CONDITION
BY REGION

FIRST QUARTER 2003:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	299	339	221	99	958
<hr/>					
TOTAL ASSETS (\$ Billions)	\$256.45	\$180.16	\$130.60	\$489.38	\$1,047.53
1 - 4 Family Mortgages	111.51	75.53	42.92	281.83	511.37
Mortgage Pool Securities	26.68	16.69	17.07	34.08	94.52
Multifamily Mortgages	8.17	3.54	2.94	33.83	48.38
Nonresidential Mortgages	15.23	8.59	7.99	13.44	45.24
Construction Loans	4.37	5.04	6.83	5.40	21.64
Land Loans	1.57	2.25	1.26	1.75	6.83
Commercial Loans	11.54	7.80	4.89	6.44	30.68
Consumer Loans	12.88	20.22	15.49	14.57	63.17
Cash and Noninterest-Earning Deposits	3.62	3.23	2.26	8.01	17.13
Investment Securities	46.93	29.00	22.48	46.17	136.47
Mortgage Derivatives	25.14	8.79	4.88	17.12	55.92
Reposessed Assets, Net	0.19	0.26	0.14	0.39	0.99
Real Estate Held for Investment, Net	0.03	0.05	0.10	0.12	0.31
Office Premises & Equipment	2.05	2.14	1.33	3.90	9.42
Other Assets	13.08	7.26	5.74	42.05	67.71
Less: Contra Assets & Valuation Allowances	1.42	1.45	0.85	2.59	6.31
<hr/>					
TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$256.45	\$180.16	\$130.60	\$489.38	\$1,047.53
TOTAL DEPOSITS	162.66	126.34	76.05	244.26	608.75
Deposits less than or equal to \$100,000	120.87	88.99	56.19	144.69	410.49
Deposits greater than \$100,000	41.78	37.34	19.86	99.57	198.26
Escrows	2.56	2.07	2.47	32.06	39.16
BORROWINGS	63.04	31.11	38.56	155.29	280.00
Advances From FHLB	31.69	20.12	31.19	96.27	171.26
Repurchase Agreements & FedFunds Purchased	15.37	9.55	5.39	25.05	55.35
Other Borrowings	15.99	1.45	1.98	33.97	53.39
Other Liabilities	4.43	3.84	2.41	13.94	24.58
Equity Capital	23.77	16.80	11.12	43.83	95.05

STATEMENT OF CONDITION
BY REGION

FIRST QUARTER 2003:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	299	339	221	99	958

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
1 - 4 Family Mortgages	43.48	41.92	32.86	57.59	48.82
Mortgage Pool Securities	10.40	9.26	13.07	6.96	9.02
Multifamily Mortgages	3.19	1.96	2.25	6.91	4.62
Nonresidential Mortgages	5.94	4.77	6.12	2.75	4.32
Construction Loans	1.70	2.80	5.23	1.10	2.07
Land Loans	0.61	1.25	0.96	0.36	0.65
Commercial Loans	4.50	4.33	3.75	1.32	2.93
Consumer Loans	5.02	11.23	11.86	2.98	6.03
Cash and Noninterest-Earning Deposits	1.41	1.79	1.73	1.64	1.63
Investment Securities	18.30	16.10	17.21	9.43	13.03
Mortgage Derivatives	9.80	4.88	3.73	3.50	5.34
Reposessed Assets, Net	0.08	0.15	0.11	0.08	0.09
Real Estate Held for Investment, Net	0.01	0.03	0.08	0.03	0.03
Office Premises & Equipment	0.80	1.19	1.02	0.80	0.90
Other Assets	5.10	4.03	4.40	8.59	6.46
Less: Contra Assets & Valuation Allowances	0.55	0.81	0.65	0.53	0.60

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS	63.43	70.12	58.23	49.91	58.11
Deposits less than or equal to \$100,000	47.13	49.40	43.03	29.57	39.19
Deposits greater than \$100,000	16.29	20.73	15.20	20.35	18.93
Escrows	1.00	1.15	1.89	6.55	3.74
BORROWINGS	24.58	17.27	29.52	31.73	26.73
Advances From FHLB	12.36	11.16	23.88	19.67	16.35
Repurchase Agreements & FedFunds Purchased	5.99	5.30	4.13	5.12	5.28
Other Borrowings	6.23	0.80	1.52	6.94	5.10
Other Liabilities	1.73	2.13	1.84	2.85	2.35
Equity Capital	9.27	9.33	8.51	8.96	9.07

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

FIRST QUARTER 2003:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	299	339	221	99	958
<hr/>					
TOTAL ASSETS (Percent Change)	18.69	6.36	10.07	11.05	11.79
1 - 4 Family Mortgages	17.88	1.43	11.44	24.96	18.11
Mortgage Pool Securities	12.71	56.95	21.08	4.58	16.71
Multifamily Mortgages	17.32	-11.28	-0.04	13.82	10.98
Nonresidential Mortgages	27.02	14.02	10.10	10.90	16.32
Construction Loans	7.67	9.10	-1.62	-5.99	1.29
Land Loans	16.16	28.87	13.59	1.49	15.17
Commercial Loans	13.20	19.90	8.67	-0.09	10.94
Consumer Loans	24.08	23.20	11.25	14.31	18.14
Cash and Noninterest-Earning Deposits	31.77	24.23	31.66	15.75	22.43
Investment Securities	155.05	194.64	288.81	143.17	157.42
Mortgage Derivatives	36.62	-10.69	-15.64	-9.84	5.49
Reposessed Assets, Net	-5.50	5.18	-5.65	21.26	6.67
Real Estate Held for Investment, Net	-58.03	5.77	25.19	-2.13	-8.08
Office Premises & Equipment	5.51	6.52	2.82	22.67	11.81
Other Assets	11.32	16.96	14.31	14.23	13.96
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00
<hr/>					
TOTAL LIABILITIES AND CAPITAL (Percent Chg)	18.69	6.36	10.07	11.05	11.79
TOTAL DEPOSITS	18.71	4.23	9.32	14.43	12.53
Deposits less than or equal to \$100,000	16.83	2.43	4.97	-1.65	5.03
Deposits greater than \$100,000	24.50	8.81	23.84	50.07	32.03
BORROWINGS	16.65	4.61	8.78	-8.78	-0.87
Advances From FHLE	2.97	-9.08	7.47	-11.33	-6.66
Repurchase Agreements & FedFunds Purchased	21.22	50.40	1.47	-49.25	-24.89
Other Borrowings	50.91	14.24	77.58	176.15	111.19
Other Liabilities	47.14	55.36	42.70	119.87	93.99
Equity Capital	17.33	14.86	8.71	21.52	17.67

CAPITAL MEASURES
BY REGION

FIRST QUARTER 2003:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	299	339	221	99	958

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	299	339	221	99	958
Percent of Thrifts	100.00	100.00	100.00	100.00	100.00
Consolidated Assets (\$ Billions)	\$256.45	\$180.16	\$130.60	\$489.38	\$1,047.53
Fail FDICIA Capital Standards	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
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)	\$21.02	\$16.09	\$10.68	\$31.74	\$79.07
Tangible Equity Ratio	8.31	9.00	8.25	6.68	7.69
Median Ratio	10.07	9.69	9.26	8.57	9.43
Tier 1 Capital (\$ Billions)	\$21.03	\$16.09	\$10.69	\$31.75	\$79.09
Tier 1 Leverage Ratio	8.31	9.00	8.25	6.68	7.70
Median Ratio	10.07	9.69	9.26	8.66	9.44
Tier 1 Risk-based Capital Ratio	13.97	14.43	14.00	11.05	12.68
Median Ratio	19.16	17.20	15.88	14.00	17.06
Risk-based Capital (\$ Billions)	\$23.16	\$17.13	\$11.43	\$37.00	\$88.25
Total Risk-based Capital Ratio	15.39	15.36	14.97	12.87	14.15
Median Ratio	19.95	18.02	16.90	14.82	17.89

ASSET QUALITY INDICATORS
BY REGION

FIRST QUARTER 2003:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	299	339	221	99	958
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$1,752.60	\$1,367.13	\$818.84	\$3,307.05	\$7,239.07
Mortgage Loans					
Construction & Land Loans	63.79	90.65	90.56	74.33	319.33
Nonresidential Mortgages	88.50	71.22	91.13	51.23	302.08
Multifamily Mortgages	25.11	17.05	12.91	38.16	93.22
1-4 Family Mortgages	1,321.05	704.41	415.79	2,744.98	5,179.67
Nonmortgage Loans and Leases					
Commercial Loans	109.17	137.79	52.30	74.96	374.22
Consumer Loans	144.98	346.02	156.15	323.40	970.55
NONCURRENT LOANS (\$ Millions)	\$1,417.29	\$1,233.65	\$604.81	\$3,316.30	\$6,569.87
Mortgage Loans					
Construction & Land Loans	88.48	91.46	92.28	170.01	442.23
Nonresidential Mortgages	166.19	107.58	84.93	213.11	571.81
Multifamily Mortgages	16.89	13.69	17.08	25.91	73.57
1-4 Family Mortgages	851.62	634.45	235.00	2,700.98	4,419.85
Nonmortgage Loans and Leases					
Commercial Loans	224.08	205.48	99.82	114.21	643.60
Consumer Loans	70.03	180.99	75.69	92.09	418.80
NET CHARGE-OFFS (\$ Millions)	\$82.95	\$349.44	\$84.35	\$196.89	\$713.61
Mortgage Loans					
Construction & Land Loans	0.64	2.41	2.50	4.86	10.41
Nonresidential Mortgages	3.65	0.65	2.49	3.11	9.90
Multifamily Mortgages	0.76	0.03	(0.22)	0.31	0.89
1-4 Family Mortgages	13.80	12.30	4.20	27.40	57.68
Nonmortgage Loans and Leases					
Commercial Loans	18.64	70.12	25.69	24.09	138.55
Consumer Loans	43.09	239.36	45.90	108.33	436.68
Reposessed Assets	1.96	13.86	0.50	25.67	41.98
Other	0.40	10.71	3.29	3.12	17.52
REPOSSESSED ASSETS, NET (\$ Millions)	\$193.93	\$261.67	\$139.04	\$391.14	\$985.57
Construction & Land Loans	16.35	59.25	47.56	52.40	175.56
Nonresidential Mortgages	88.26	25.82	14.45	40.01	168.54
Multifamily Mortgages	2.12	0.27	3.03	0.42	5.83
1-4 Family Mortgages	71.48	153.43	66.60	280.07	571.36
Other	15.74	22.90	7.42	18.24	64.29
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$140.86	\$94.95	\$61.94	\$336.24	\$633.46
Percent of Total Assets	54.93	52.70	47.43	68.71	60.47
Noncurrent Real Estate Loans	\$1.12	\$0.85	\$0.43	\$3.11	\$5.51
Percent of Total Assets	0.44	0.47	0.33	0.64	0.53
Real Estate Owned	\$0.18	\$0.24	\$0.13	\$0.37	\$0.92
Percent of Total Assets	0.07	0.13	0.10	0.08	0.09
Troubled Real Estate Loans	\$1.30	\$1.09	\$0.56	\$3.48	\$6.43
Percent of Total Assets	0.51	0.60	0.43	0.71	0.61

ASSET QUALITY INDICATORS
BY REGION

FIRST QUARTER 2003:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	299	339	221	99	958
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.68	0.76	0.63	0.68	0.69
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.07	1.24	1.12	1.04	1.12
Nonresidential Mortgages	0.58	0.83	1.14	0.38	0.67
Multifamily Mortgages	0.31	0.48	0.44	0.11	0.19
1-4 Family Mortgages	1.18	0.93	0.97	0.97	1.01
Nonmortgage Loans and Leases					
Commercial Loans	0.95	1.77	1.07	1.16	1.22
Consumer Loans	1.13	1.71	1.01	2.22	1.54
NONCURRENT LOANS (% Total Assets)	0.55	0.68	0.46	0.68	0.63
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.49	1.25	1.14	2.38	1.55
Nonresidential Mortgages	1.09	1.25	1.06	1.59	1.26
Multifamily Mortgages	0.21	0.39	0.58	0.08	0.15
1-4 Family Mortgages	0.76	0.84	0.55	0.96	0.86
Nonmortgage Loans and Leases					
Commercial Loans	1.94	2.63	2.04	1.77	2.10
Consumer Loans	0.54	0.89	0.49	0.63	0.66
NET CHARGE-OFFS (% Total Assets)	0.03	0.19	0.06	0.04	0.07
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.01	0.03	0.03	0.07	0.04
Nonresidential Mortgages	0.02	0.01	0.03	0.02	0.02
Multifamily Mortgages	0.01	0.00	-0.01	0.00	0.00
1-4 Family Mortgages	0.01	0.02	0.01	0.01	0.01
Nonmortgage Loans and Leases					
Commercial Loans	0.16	0.90	0.53	0.37	0.45
Consumer Loans	0.33	1.18	0.30	0.74	0.69
Repossessed Assets	1.01	5.30	0.36	6.56	4.26
Other	0.00	0.15	0.06	0.01	0.03
REPOSSESSED ASSETS, NET (% Total Assets)	0.08	0.15	0.11	0.08	0.09
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	0.27	0.81	0.59	0.73	0.62
Nonresidential Mortgages	0.58	0.30	0.18	0.30	0.37
Multifamily Mortgages	0.03	0.01	0.10	0.00	0.01
1-4 Family Mortgages	0.06	0.20	0.16	0.10	0.11
Other	0.12	0.32	0.13	0.04	0.09
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.13	0.78	0.26	0.16	0.27
Net Provisions for Losses (Annualized)	0.17	0.58	0.24	0.17	0.25
Valuation Allowances	0.58	0.88	0.67	0.59	0.65
Noncurrent Loans	0.55	0.68	0.46	0.68	0.63
Repossessed Assets, Net (% Total Assets)	0.08	0.15	0.11	0.08	0.09
Troubled Assets	0.63	0.83	0.57	0.76	0.72

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	1st Qtr 2003 Net Income (\$ Millions)	1st Qtr 2002 Net Income (\$ Millions)
NORTHEAST REGION						
CONNECTICUT	9	14.90	8.27	1.23	43.36	41.66
DELAWARE	6	46.50	24.21	3.90	252.95	140.67
MAINE	9	1.51	1.08	0.15	3.03	3.02
MASSACHUSETTS	21	8.60	5.78	1.07	12.84	17.09
NEW HAMPSHIRE	6	1.73	1.36	0.18	4.42	3.66
NEW JERSEY	42	19.41	13.97	2.07	56.69	40.84
NEW YORK	44	50.85	30.93	4.75	157.41	127.60
OHIO	91	43.26	31.65	3.90	131.36	91.27
PENNSYLVANIA	57	67.50	43.65	6.26	166.96	138.64
RHODE ISLAND	5	0.72	0.54	0.10	1.09	(0.08)
VERMONT	2	0.31	0.21	0.02	0.56	0.72
WEST VIRGINIA	7	1.16	0.99	0.13	2.63	1.88
TOTAL	299	\$256.45	\$162.66	\$23.77	\$833.31	\$606.98

SOUTHEAST REGION

ALABAMA	12	2.59	1.80	0.23	6.25	1.98
DISTRICT OF COLUMBIA	1	0.25	0.20	0.02	(0.42)	(1.00)
FLORIDA	42	29.51	19.73	2.60	64.77	57.24
GEORGIA	22	7.83	4.69	0.82	15.35	4.87
ILLINOIS	61	25.22	18.66	2.57	38.22	14.78
INDIANA	52	13.20	9.30	1.25	40.01	29.62
KENTUCKY	27	2.87	2.32	0.32	4.76	4.50
MARYLAND	50	8.18	6.82	0.86	16.14	12.64
MICHIGAN	15	12.74	7.50	0.95	46.05	31.23
NORTH CAROLINA	17	3.43	2.66	0.50	9.06	9.20
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	24	7.62	5.26	0.71	20.33	18.22
VIRGIN ISLANDS	N/A	N/A	N/A	N/A	N/A	N/A
VIRGINIA	16	66.72	47.40	5.95	235.27	154.01
TOTAL	339	\$180.16	\$126.34	\$16.80	\$495.79	\$337.28

First quarter 2002 net income data are based on thrifts held constant as of March 31, 2003.
 Financial data as of March 31, 2003 unless otherwise noted.
 Office of Thrift Supervision / May 2003

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	1st Qtr 2003 Net Income (\$ Millions)	1st Qtr 2002 Net Income (\$ Millions)
MIDWEST REGION						
ARKANSAS	8	3.63	2.77	0.37	9.66	9.33
IOWA	23	5.59	4.42	0.48	12.60	14.65
KANSAS	17	12.27	6.52	1.36	19.58	26.52
LOUISIANA	29	4.49	3.33	0.58	12.16	9.80
MINNESOTA	22	3.36	2.44	0.30	9.77	8.63
MISSISSIPPI	6	0.54	0.43	0.04	0.62	0.68
MISSOURI	32	5.30	3.82	0.56	14.42	8.37
NEBRASKA	11	16.57	8.22	1.20	33.78	25.35
OKLAHOMA	6	9.48	2.63	0.58	80.53	44.61
TENNESSEE	20	5.33	4.36	0.60	14.84	16.53
TEXAS	23	45.40	23.63	3.29	98.91	110.80
WISCONSIN	24	18.63	13.47	1.75	55.46	44.42
TOTAL	221	\$130.60	\$76.05	\$11.12	\$362.33	\$319.68

WEST REGION						
ALASKA	1	0.16	0.13	0.01	0.11	0.32
ARIZONA	4	0.64	0.37	0.09	1.19	0.33
CALIFORNIA	38	452.96	220.50	40.03	1,512.74	1,403.45
COLORADO	10	2.60	1.69	0.20	6.71	6.43
GUAM	1	0.09	0.08	0.01	0.11	0.17
HAWAII	2	7.23	4.53	0.60	18.14	16.01
IDAHO	3	0.95	0.72	0.08	1.86	1.26
MONTANA	3	0.27	0.22	0.03	0.73	0.73
NEVADA	2	1.27	0.70	0.15	5.53	2.79
NEW MEXICO	9	2.50	1.61	0.20	15.12	6.38
NORTH DAKOTA	3	0.98	0.80	0.11	3.29	3.00
OREGON	4	2.39	1.84	0.24	4.09	4.82
SOUTH DAKOTA	4	1.19	0.96	0.10	3.15	3.18
UTAH	4	1.64	0.89	0.20	7.32	5.83
WASHINGTON	8	14.14	8.96	1.71	56.88	50.53
WYOMING	3	0.38	0.26	0.05	0.62	0.60
TOTAL	99	\$489.38	\$244.26	\$43.83	\$1,637.58	\$1,505.82

UNITED STATES						
TOTAL	958	\$1,056.59	\$609.30	\$95.51	\$3,329.00	\$2,769.76

First quarter 2002 net income data are based on thrifts held constant as of March 31, 2003.
 Financial data as of March 31, 2003 unless otherwise noted.
 Office of Thrift Supervision / May 2003

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	MAR 1999	MAR 2000	MAR 2001	MAR 2002	MAR 2003
NUMBER OF INSTITUTIONS:	1,129	1,097	1,060	1,007	958
EARNINGS (\$ Millions)					
Interest Income	\$13,780.04	\$14,962.22	\$17,008.73	\$14,666.38	\$13,107.37
Interest Expense	8,166.39	9,190.19	10,732.30	6,817.18	5,419.49
NET INTEREST INCOME	5,613.66	5,772.03	6,276.43	7,849.20	7,687.88
Loss Provisions-Interest Bearing Assets	330.32	316.61	600.43	671.28	666.31
Noninterest Income	2,352.06	2,241.24	3,106.89	3,179.55	4,197.97
Mortgage Loan Servicing Fees	208.45	257.41	(24.66)	134.93	(617.84)
Other Fees and Charges	1,069.65	1,373.36	1,738.67	1,993.22	2,313.30
Other Noninterest Income	1,073.96	610.47	1,392.88	1,051.40	2,502.51
Noninterest Expense	4,366.95	4,461.85	5,338.68	5,655.55	6,028.93
G&A Expense	4,209.28	4,303.76	5,149.44	5,547.36	5,939.48
Goodwill Amortization	134.16	136.29	170.36	82.51	55.75
Loss Provisions-Noninterest Bearing Assets	23.52	21.81	18.88	25.69	33.71
Income Before Taxes & Extraordinary Items	3,268.44	3,234.81	3,444.20	4,701.92	5,190.60
Income Taxes	1,208.64	1,013.43	1,253.24	1,685.83	1,858.74
Extraordinary Items	0.78	5.74	(31.22)	33.68	(6.45)
NET INCOME	2,060.58	2,227.13	2,159.75	3,049.77	3,325.41
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	6.72	7.00	7.26	5.95	5.12
Interest Expense	3.98	4.30	4.58	2.76	2.12
NET INTEREST INCOME	2.74	2.70	2.68	3.18	3.00
Loss Provisions-Interest Bearing Assets	0.16	0.15	0.26	0.27	0.26
Noninterest Income	1.15	1.05	1.33	1.29	1.64
Mortgage Loan Servicing Fees	0.10	0.12	-0.01	0.05	-0.24
Other Fees and Charges	0.52	0.64	0.74	0.81	0.90
Other Noninterest Income	0.52	0.29	0.59	0.43	0.98
Noninterest Expense	2.13	2.09	2.28	2.29	2.35
G&A Expense	2.05	2.01	2.20	2.25	2.32
Goodwill Amortization	0.07	0.06	0.07	0.03	0.02
Loss Provisions-Noninterest Bearing Assets	0.01	0.01	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	1.59	1.51	1.47	1.91	2.03
Income Taxes	0.59	0.47	0.54	0.68	0.73
Extraordinary Items	0.00	0.00	-0.01	0.01	0.00
NET INCOME	1.00	1.04	0.92	1.24	1.30
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	1.00	1.04	0.92	1.24	1.30
Median Ratio	0.74	0.73	0.64	0.77	0.80
Return on Average Equity (Annualized)	12.29	13.46	11.51	14.67	14.23
Median Ratio	7.00	6.98	6.07	7.32	7.51
Net Interest Margin (Annualized)	2.74	2.70	2.68	3.18	3.00
Median Ratio	3.02	3.10	2.89	3.08	3.07
Number of Profitable Thrifts	1,042	984	927	903	883
Percent Profitable	92.29	89.70	87.45	89.67	92.17
Profits (\$ Millions)	\$2,112.57	\$2,312.34	\$2,348.02	\$3,140.74	\$3,360.83
Number of Unprofitable Thrifts	87	113	133	104	75
Percent Unprofitable	7.71	10.30	12.55	10.33	7.83
Losses (\$ Millions)	(\$51.99)	(\$85.22)	(\$188.27)	(\$90.97)	(\$35.42)

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	MAR 1999	MAR 2000	MAR 2001	MAR 2002	MAR 2003
NUMBER OF INSTITUTIONS:	1,129	1,097	1,060	1,007	958
<hr/>					
TOTAL ASSETS (\$ Billions)	\$835.04	\$868.71	\$952.89	\$997.65	\$1,047.53
1 - 4 Family Mortgages	400.23	415.91	458.23	453.70	511.37
Mortgage Pool Securities	100.58	88.84	97.69	89.60	94.52
Multifamily Mortgages	43.47	41.93	44.66	45.82	48.38
Nonresidential Mortgages	30.19	34.03	38.37	40.72	45.24
Construction Loans	14.59	18.34	21.99	22.81	21.64
Land Loans	4.18	5.41	6.23	6.37	6.83
Commercial Loans	16.64	22.96	28.95	30.99	30.68
Consumer Loans	49.07	53.50	60.29	66.18	63.17
Cash and Noninterest-Earning Deposits	10.59	11.91	13.14	15.14	17.13
Investment Securities	121.92	127.06	125.04	158.68	136.47
Mortgage Derivatives	73.15	81.63	67.49	54.55	55.92
Reposessed Assets, Net	1.39	1.05	0.92	0.99	0.99
Real Estate Held for Investment, Net	0.42	0.48	0.48	0.33	0.31
Office Premises & Equipment	8.06	8.43	8.73	8.93	9.42
Other Assets	39.06	44.10	53.79	63.36	67.71
Less: Contra Assets & Valuation Allowances	5.35	5.23	5.63	5.96	6.31
<hr/>					
TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$835.04	\$868.71	\$952.89	\$997.65	\$1,047.53
TOTAL DEPOSITS	494.28	505.73	543.25	580.79	608.75
Deposits less than or equal to \$100,000	399.51	396.88	414.26	421.51	410.49
Deposits greater than \$100,000	94.78	108.85	128.99	159.28	198.26
Escrows	10.46	8.55	13.07	18.32	39.16
BORROWINGS	245.78	275.56	302.55	295.03	280.00
Advances From FHLB	152.22	193.06	217.50	193.71	171.26
Repurchase Agreements & FedFunds Purchased	59.25	65.74	60.79	74.18	55.35
Other Borrowings	34.31	16.76	24.27	27.15	53.39
Other Liabilities	16.54	12.04	17.31	16.52	24.58
Equity Capital	67.97	66.83	76.71	86.98	95.05

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	MAR 1999	MAR 2000	MAR 2001	MAR 2002	MAR 2003
NUMBER OF INSTITUTIONS:	1,129	1,097	1,060	1,007	958
<hr/>					
TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
1 - 4 Family Mortgages	47.93	47.88	48.09	45.48	48.82
Mortgage Pool Securities	12.04	10.23	10.25	8.98	9.02
Multifamily Mortgages	5.21	4.83	4.69	4.59	4.62
Nonresidential Mortgages	3.62	3.92	4.03	4.08	4.32
Construction Loans	1.75	2.11	2.31	2.29	2.07
Land Loans	0.50	0.62	0.65	0.64	0.65
Commercial Loans	1.99	2.64	3.04	3.11	2.93
Consumer Loans	5.88	6.16	6.33	6.63	6.03
Cash and Noninterest-Earning Deposits	1.27	1.37	1.38	1.52	1.63
Investment Securities	14.60	14.63	13.12	15.91	13.03
Mortgage Derivatives	8.76	9.40	7.08	5.47	5.34
Reposessed Assets, Net	0.17	0.12	0.10	0.10	0.09
Real Estate Held for Investment, Net	0.05	0.06	0.05	0.03	0.03
Office Premises & Equipment	0.97	0.97	0.92	0.90	0.90
Other Assets	4.68	5.08	5.65	6.35	6.46
Less: Contra Assets & Valuation Allowances	0.64	0.60	0.59	0.60	0.60
<hr/>					
TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS	59.19	58.22	57.01	58.22	58.11
Deposits less than or equal to \$100,000	47.84	45.69	43.47	42.25	39.19
Deposits greater than \$100,000	11.35	12.53	13.54	15.97	18.93
Escrows	1.25	0.98	1.37	1.84	3.74
BORROWINGS	29.43	31.72	31.75	29.57	26.73
Advances From FHLB	18.23	22.22	22.82	19.42	16.35
Repurchase Agreements & FedFunds Purchased	7.10	7.57	6.38	7.44	5.28
Other Borrowings	4.11	1.93	2.55	2.72	5.10
Other Liabilities	1.98	1.39	1.82	1.66	2.35
Equity Capital	8.14	7.69	8.05	8.72	9.07

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

FOR THE QUARTER ENDING:	MAR 1999	MAR 2000	MAR 2001	MAR 2002	MAR 2003
NUMBER OF INSTITUTIONS:	1,129	1,097	1,060	1,007	958
TOTAL ASSETS (Percent Change)	12.98	12.62	13.10	9.92	11.79
1 - 4 Family Mortgages	6.11	13.57	12.93	3.60	18.11
Mortgage Pool Securities	5.91	-5.93	13.26	-2.17	16.71
Multifamily Mortgages	-2.71	4.41	7.69	4.27	10.98
Nonresidential Mortgages	13.28	20.66	19.32	12.85	16.32
Construction Loans	38.14	31.68	25.94	9.75	1.29
Land Loans	28.94	36.10	24.04	9.78	15.17
Commercial Loans	40.89	45.73	34.55	15.14	10.94
Consumer Loans	20.08	22.75	17.76	13.79	18.14
Cash and Noninterest-Earning Deposits	5.42	16.37	16.65	23.02	22.43
Investment Securities	232.59	81.05	55.92	139.07	157.42
Mortgage Derivatives	99.55	16.32	-15.84	-17.81	5.49
Reposessed Assets, Net	-17.85	-22.76	-10.82	13.42	6.67
Real Estate Held for Investment, Net	-17.01	15.12	0.68	-27.82	-8.08
Office Premises & Equipment	9.47	9.37	7.89	8.56	11.81
Other Assets	23.06	24.82	25.88	30.76	13.96
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00
TOTAL LIABILITIES AND CAPITAL (Percent Chg)	12.98	12.62	13.10	9.92	11.79
TOTAL DEPOSITS	3.51	7.21	11.42	12.37	12.53
Deposits less than or equal to \$100,000	0.50	4.35	8.32	6.44	5.03
Deposits greater than \$100,000	18.49	19.15	22.67	31.80	32.03
BORROWINGS	39.44	29.70	12.04	1.53	-0.87
Advances From FHLE	36.74	33.02	14.87	-7.78	-6.66
Repurchase Agreements & FedFunds Purchased	49.08	16.83	-5.05	29.62	-24.89
Other Borrowings	36.16	51.48	45.40	16.36	111.19
Other Liabilities	15.57	-14.75	50.39	28.62	93.99
Equity Capital	9.67	6.01	18.57	19.04	17.67

CAPITAL MEASURES

FOR THE QUARTER ENDING:	MAR 1999	MAR 2000	MAR 2001	MAR 2002	MAR 2003
NUMBER OF INSTITUTIONS:	1,129	1,097	1,060	1,007	958

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	1,127	1,096	1,055	1,004	958
Percent of Thrifts	99.82	99.91	99.53	99.70	100.00
Consolidated Assets (\$ Billions)	\$834.92	\$868.67	\$950.50	\$997.56	\$1,047.53
Fail FDICIA Capital Standards	2	1	4	2	0
Percent of Thrifts	0.18	0.09	0.38	0.20	0.00
Consolidated Assets (\$ Billions)	\$0.12	\$0.04	\$2.36	\$0.08	\$0.00
Critically Undercapitalized	1	0	0	0	0
Percent of Thrifts	0.09	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.07	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$61.36	\$63.28	\$68.64	\$74.72	\$79.07
Tangible Equity Ratio	7.42	7.32	7.29	7.62	7.69
Median Ratio	9.34	9.30	9.25	9.36	9.43
Tier 1 Capital (\$ Billions)	\$61.40	\$63.32	\$68.66	\$74.74	\$79.09
Tier 1 Leverage Ratio	7.42	7.32	7.29	7.62	7.70
Median Ratio	9.34	9.30	9.25	9.36	9.44
Tier 1 Risk-based Capital Ratio	13.06	12.39	11.92	12.58	12.68
Median Ratio	17.99	17.19	16.80	16.93	17.06
Risk-based Capital (\$ Billions)	\$67.40	\$69.26	\$75.11	\$82.60	\$88.25
Total Risk-based Capital Ratio	14.34	13.55	13.03	13.91	14.15
Median Ratio	18.92	18.02	17.86	17.71	17.89

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 1999	MAR 2000	MAR 2001	MAR 2002	MAR 2003
NUMBER OF INSTITUTIONS:	1,129	1,097	1,060	1,007	958
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$5,165.27	\$4,909.40	\$6,630.76	\$7,069.02	\$7,239.07
Mortgage Loans					
Construction & Land Loans	221.46	282.20	396.87	349.45	319.33
Nonresidential Mortgages	226.20	263.24	308.89	311.14	302.08
Multifamily Mortgages	117.23	88.56	80.53	116.66	93.22
1-4 Family Mortgages	3,645.35	3,252.27	4,423.40	4,976.74	5,179.67
Nonmortgage Loans and Leases					
Commercial Loans	217.18	294.06	448.35	394.63	374.22
Consumer Loans	737.86	729.08	972.71	920.41	970.55
NONCURRENT LOANS (\$ Millions)	\$4,651.85	\$4,282.47	\$5,013.67	\$6,211.00	\$6,569.87
Mortgage Loans					
Construction & Land Loans	170.33	167.19	355.86	531.31	442.23
Nonresidential Mortgages	358.30	311.28	467.47	591.10	571.81
Multifamily Mortgages	188.64	100.42	80.32	75.83	73.57
1-4 Family Mortgages	3,381.39	3,051.12	3,140.58	3,944.13	4,419.85
Nonmortgage Loans and Leases					
Commercial Loans	151.39	259.78	467.50	704.06	643.60
Consumer Loans	401.81	392.69	501.93	364.57	418.80
NET CHARGE-OFFS (\$ Millions)	\$309.06	\$408.48	\$497.58	\$495.08	\$713.61
Mortgage Loans					
Construction & Land Loans	1.14	4.16	3.36	9.08	10.41
Nonresidential Mortgages	(3.71)	0.80	8.87	4.98	9.90
Multifamily Mortgages	(27.99)	(6.69)	(0.49)	(1.34)	0.89
1-4 Family Mortgages	61.56	49.82	50.75	69.84	57.68
Nonmortgage Loans and Leases					
Commercial Loans	9.97	28.33	99.49	113.96	138.55
Consumer Loans	209.54	221.66	279.38	254.78	436.68
Reposessed Assets	31.40	26.27	26.79	37.64	41.98
Other	27.15	84.13	29.43	6.14	17.52
REPOSSESSED ASSETS, NET (\$ Millions)	\$1,387.25	\$1,046.86	\$915.00	\$988.70	\$985.57
Construction & Land Loans	157.52	132.00	146.93	131.74	175.56
Nonresidential Mortgages	250.24	237.24	199.32	236.44	168.54
Multifamily Mortgages	166.65	41.85	12.84	12.94	5.83
1-4 Family Mortgages	758.75	570.19	489.15	517.70	571.36
Other	54.10	65.59	66.77	89.87	64.29
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$492.66	\$515.62	\$569.49	\$569.41	\$633.46
Percent of Total Assets	59.00	59.35	59.76	57.08	60.47
Noncurrent Real Estate Loans	\$4.10	\$3.63	\$4.04	\$5.14	\$5.51
Percent of Total Assets	0.49	0.42	0.42	0.52	0.53
Real Estate Owned	\$1.33	\$0.98	\$0.85	\$0.90	\$0.92
Percent of Total Assets	0.16	0.11	0.09	0.09	0.09
Troubled Real Estate Loans	\$5.43	\$4.61	\$4.89	\$6.04	\$6.43
Percent of Total Assets	0.65	0.53	0.51	0.61	0.61

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 1999	MAR 2000	MAR 2001	MAR 2002	MAR 2003
NUMBER OF INSTITUTIONS:	1,129	1,097	1,060	1,007	958
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.62	0.57	0.70	0.71	0.69
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.18	1.19	1.41	1.20	1.12
Nonresidential Mortgages	0.75	0.77	0.80	0.76	0.67
Multifamily Mortgages	0.27	0.21	0.18	0.25	0.19
1-4 Family Mortgages	0.91	0.78	0.97	1.10	1.01
Nonmortgage Loans and Leases					
Commercial Loans	1.31	1.28	1.55	1.27	1.22
Consumer Loans	1.50	1.36	1.61	1.39	1.54
NONCURRENT LOANS (% Total Assets)	0.56	0.49	0.53	0.62	0.63
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.91	0.70	1.26	1.82	1.55
Nonresidential Mortgages	1.19	0.91	1.22	1.45	1.26
Multifamily Mortgages	0.43	0.24	0.18	0.17	0.15
1-4 Family Mortgages	0.84	0.73	0.69	0.87	0.86
Nonmortgage Loans and Leases					
Commercial Loans	0.91	1.13	1.61	2.27	2.10
Consumer Loans	0.82	0.73	0.83	0.55	0.66
NET CHARGE-OFFS (% Total Assets)	0.04	0.05	0.05	0.05	0.07
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.01	0.02	0.01	0.03	0.04
Nonresidential Mortgages	-0.01	0.00	0.02	0.01	0.02
Multifamily Mortgages	-0.06	-0.02	0.00	0.00	0.00
1-4 Family Mortgages	0.02	0.01	0.01	0.02	0.01
Nonmortgage Loans and Leases					
Commercial Loans	0.06	0.12	0.34	0.37	0.45
Consumer Loans	0.43	0.41	0.46	0.38	0.69
Repossessed Assets	2.26	2.51	2.93	3.81	4.26
Other	0.07	0.19	0.05	0.01	0.03
REPOSSESSED ASSETS, NET (% Total Assets)	0.17	0.12	0.10	0.10	0.09
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	0.84	0.56	0.52	0.45	0.62
Nonresidential Mortgages	0.83	0.70	0.52	0.58	0.37
Multifamily Mortgages	0.38	0.10	0.03	0.03	0.01
1-4 Family Mortgages	0.19	0.14	0.11	0.11	0.11
Other	0.14	0.15	0.12	0.14	0.09
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.15	0.19	0.21	0.20	0.27
Net Provisions for Losses (Annualized)	0.16	0.15	0.25	0.27	0.25
Valuation Allowances	0.70	0.65	0.63	0.64	0.65
Noncurrent Loans	0.56	0.49	0.53	0.62	0.63
Repossessed Assets, Net (% Total Assets)	0.17	0.12	0.10	0.10	0.09
Troubled Assets	0.72	0.61	0.62	0.72	0.72

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

		3-MONTHS ENDED						
		1998	1999	2000	2001	2002	DEC. 2002	MAR. 2003
		----	----	----	----	----	-----	-----
SUMMARY DATA:								
Number of Thrifts	(#)	1,145	1,103	1,068	1,019	974	974	958
Total Assets	(\$)	817.61	863.61	928.29	977.72	1,004.53	1,004.53	1,047.53
Net Income	(\$)	7.57	8.23	8.01	10.20	11.84	2.98	3.33
Profits	(\$)	8.06	8.51	8.56	10.83	12.57	3.34	3.36
Losses	(\$)	-0.49	-0.28	-0.55	-0.63	-0.73	-0.36	-0.04
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	0.97	0.98	0.91	1.07	1.21	1.20	1.30
Median Ratio	(%)	0.77	0.71	0.68	0.67	0.80	0.81	0.80
Return on Average Equity	(%)	11.42	12.16	11.63	13.10	13.61	13.24	14.23
Median Ratio	(%)	7.32	6.75	6.49	6.18	7.56	7.45	7.51
Net Interest Income	(\$)	21.50	22.90	23.27	27.62	29.99	7.31	7.69
% of Average Assets	(%)	2.74	2.73	2.63	2.89	3.06	2.94	3.00
Total Fee Income	(\$)	4.54	5.60	7.11	6.08	4.55	1.59	1.70
% of Average Assets	(%)	0.62	0.72	0.83	0.46	0.64	0.64	0.66
G&A Expense	(\$)	17.50	17.04	18.54	21.79	22.54	5.82	5.94
% of Average Assets	(%)	2.23	2.03	2.09	2.28	2.30	2.34	2.32
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	8.23	7.79	7.99	8.13	9.18	9.18	9.07
Tier 1 Leverage Ratio	(%)	7.43	7.42	7.36	7.46	7.80	7.80	7.70
Risk-based Capital Ratio	(%)	14.38	13.83	13.30	13.51	13.96	13.96	14.15
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	1,115	1,079	1,038	999	967	967	952
Adequately Capitalized	(#)	26	21	26	17	5	5	6
Undercapitalized	(#)	1	0	2	3	2	2	0
Significantly Undercapitalized	(#)	1	1	1	0	0	0	0
Critically Undercapitalized	(#)	0	1	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	1	1	1	1	0	0
Problem Thrifts	(#)	15	12	15	16	14	14	12
Problem Thrift Assets	(\$)	5.91	5.45	6.78	3.30	2.58	2.58	2.40
Problem Thrift Assets as a % of Total Assets	(%)	0.72	0.63	0.73	0.34	0.26	0.26	0.23
ASSET QUALITY MEASURES:								
Troubled Assets	(\$)	6.27	5.37	5.56	6.85	7.57	7.57	7.56
% of Total Assets	(%)	0.77	0.62	0.60	0.70	0.75	0.75	0.72
Noncurrent Loans	(\$)	4.80	4.35	4.65	5.87	6.57	6.57	6.57
% of Total Assets	(%)	0.59	0.50	0.50	0.60	0.65	0.65	0.63
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	0.87	0.77	0.67	0.81	0.93	0.93	0.86
Multifamily Loans	(%)	0.49	0.30	0.15	0.16	0.13	0.13	0.15
Commercial Loans	(%)	0.97	1.12	1.52	1.99	2.19	2.19	2.10
Consumer Loans	(%)	0.81	0.77	0.81	0.60	0.64	0.64	0.66
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	275.63	235.86	201.16	398.18	472.19	159.57	145.40
Purchases	(\$)	95.44	81.52	75.77	189.11	273.68	96.61	90.57
Sales	(\$)	221.42	175.47	157.99	402.63	530.32	194.64	180.98
Loans Outstanding (1)	(\$)	400.91	410.52	448.18	465.25	479.72	479.72	511.37
Loans Outstanding / Total Assets	(%)	49.03	47.54	48.28	47.58	47.76	47.76	48.82

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2003

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

	MARCH 2002		DECEMBER 2002		MARCH 2003	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	997.65	100.00	1,004.53	100.00	1,047.53	100.00
1-4 Family Mortgages	453.70	45.48	479.72	47.76	511.37	48.82
Mortgage Pool Securities	89.60	8.98	89.79	8.94	94.52	9.02
Multifamily Mortgages	45.82	4.59	48.05	4.78	48.38	4.62
Nonresidential Mortgages	40.72	4.08	43.76	4.36	45.24	4.32
Construction Loans	22.81	2.29	21.59	2.15	21.64	2.07
Land Loans	6.37	0.64	6.75	0.67	6.83	0.65
Commercial Loans	30.99	3.11	29.89	2.98	30.68	2.93
Consumer Loans	66.18	6.63	63.39	6.31	63.17	6.03
Cash and Noninterest-Earning Deposits	15.14	1.52	17.75	1.77	17.13	1.63
Investment Securities	158.68	15.91	129.26	12.87	136.47	13.03
Mortgage Derivatives	54.55	5.47	53.63	5.34	55.92	5.34
Repossessed Assets, Net	0.99	0.10	1.00	0.10	0.99	0.09
Real Estate Held for Investment	0.33	0.03	0.30	0.03	0.31	0.03
Office Premises & Equipment	8.93	0.90	9.22	0.92	9.42	0.90
Other Assets	63.36	6.35	70.22	6.99	67.71	6.46
Less: Contra Assets & Valuation Allowances	5.96	0.60	6.17	0.61	6.31	0.60
TOTAL LIABILITIES AND CAPITAL	997.65	100.00	1,004.53	100.00	1,047.53	100.00
Total Deposits	580.79	58.22	593.59	59.09	608.75	58.11
Deposits < or = to \$100,000	421.51	42.25	406.70	40.49	410.49	39.19
Deposits > \$100,000	159.28	15.97	186.89	18.60	198.26	18.93
Escrows	18.32	1.84	38.26	3.81	39.16	3.74
Total Borrowings	295.03	29.57	257.21	25.61	280.00	26.73
Advances from FHLB	193.71	19.42	171.39	17.06	171.26	16.35
Reverse Repurchase Agreements	74.18	7.44	50.29	5.01	55.35	5.28
Other Borrowings	27.15	2.72	35.53	3.54	53.39	5.10
Other Liabilities	16.52	1.66	23.26	2.32	24.58	2.35
EQUITY CAPITAL	86.98	8.72	92.22	9.18	95.05	9.07

	MARCH 2002		DECEMBER 2002		MARCH 2003	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	14.67	5.95	13.21	5.32	13.11	5.12
Interest Expense	6.82	2.76	5.90	2.38	5.42	2.12
Net Interest Income	7.85	3.18	7.31	2.94	7.69	3.00
Loss Provisions-Interest Bearing Assets	0.67	0.27	0.67	0.27	0.67	0.26
Noninterest Income	3.18	1.29	3.84	1.55	4.20	1.64
Mortgage Loan Servicing Fees	0.13	0.05	-0.71	-0.28	-0.62	-0.24
Other Fees and Charges	1.99	0.81	2.30	0.92	2.31	0.90
Other Noninterest Income	1.05	0.43	2.25	0.91	2.50	0.98
Noninterest Expense	5.66	2.29	5.93	2.39	6.03	2.35
G&A Expense	5.55	2.25	5.82	2.34	5.94	2.32
Goodwill Expense	0.08	0.03	0.08	0.03	0.06	0.02
Loss Provis.-Nonint. Bearing Assets	0.03	0.01	0.02	0.01	0.03	0.01
Income Before Taxes & Extraord. Items	4.70	1.91	4.56	1.84	5.19	2.03
Income Taxes	1.69	0.68	1.58	0.64	1.86	0.73
Extraordinary Items	0.03	0.01	0.01	0.00	-0.01	0.00
Net Income	3.05	1.24	2.98	1.20	3.33	1.30

* Annualized.
Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2003

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

NORTHEAST REGION

		1998	1999	2000	2001	2002	3-MONTHS ENDED	
							DEC. 2002	MAR. 2003
SUMMARY DATA:								
Number of Thrifts	(#)	243	232	226	222	304	304	299
Total Assets	(\$)	158.86	174.46	181.35	198.18	246.92	246.92	256.45
Net Income	(\$)	1.31	1.68	1.32	1.85	2.90	0.82	0.83
Profits	(\$)	1.42	1.70	1.43	1.98	3.01	0.84	0.84
Losses	(\$)	-0.10	-0.02	-0.12	-0.13	-0.11	-0.02	-0.01
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	0.86	1.02	0.74	0.99	1.23	1.36	1.33
Median Ratio	(%)	0.71	0.70	0.66	0.62	0.77	0.75	0.79
Return on Average Equity	(%)	9.76	12.26	8.68	10.69	13.15	14.41	14.21
Median Ratio	(%)	6.78	7.34	6.67	5.97	7.55	7.05	7.27
Net Interest Income	(\$)	4.35	4.65	4.98	5.43	7.26	1.87	1.89
% of Average Assets	(%)	2.84	2.82	2.82	2.91	3.07	3.10	3.01
Total Fee Income	(\$)	0.87	1.06	1.25	1.30	1.64	0.44	0.44
% of Average Assets	(%)	0.66	0.67	0.71	0.69	0.72	0.72	0.70
G&A Expense	(\$)	3.53	3.43	4.01	4.33	5.21	1.39	1.37
% of Average Assets	(%)	2.31	2.08	2.27	2.32	2.21	2.31	2.19
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	8.58	8.40	9.21	9.19	9.39	9.39	9.27
Tier 1 Leverage Ratio	(%)	7.66	7.96	7.87	8.02	8.42	8.42	8.31
Risk-based Capital Ratio	(%)	15.62	15.48	14.31	14.43	14.83	14.83	15.39
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	240	230	224	221	302	302	297
Adequately Capitalized	(#)	2	2	1	1	2	2	2
Undercapitalized	(#)	0	0	0	0	0	0	0
Significantly Undercapitalized	(#)	1	0	1	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	(#)	2	1	1	1	2	2	3
Problem Thrift Assets	(\$)	0.51	0.41	0.03	0.06	1.52	1.52	1.50
Problem Thrift Assets as a % of Total Assets	(%)	0.32	0.24	0.02	0.03	0.62	0.62	0.59
ASSET QUALITY MEASURES:								
Troubled Assets	(\$)	1.52	1.37	1.25	1.22	1.59	1.59	1.61
% of Total Assets	(%)	0.96	0.78	0.69	0.61	0.65	0.65	0.63
Noncurrent Loans	(\$)	1.19	1.12	1.03	1.02	1.41	1.41	1.42
% of Total Assets	(%)	0.75	0.64	0.57	0.52	0.57	0.57	0.55
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	1.32	1.17	0.81	0.72	0.79	0.79	0.76
Multifamily Loans	(%)	0.94	0.66	0.33	0.19	0.19	0.19	0.21
Commercial Loans	(%)	1.17	0.71	1.33	1.85	1.81	1.81	1.94
Consumer Loans	(%)	0.72	0.64	0.70	0.67	0.46	0.46	0.54
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	51.19	42.71	32.93	72.42	103.24	36.73	35.97
Purchases	(\$)	8.31	11.57	16.88	36.78	61.92	21.66	18.14
Sales	(\$)	36.52	30.67	31.00	70.99	105.63	38.81	38.07
Loans Outstanding (1)	(\$)	66.16	71.23	76.65	85.86	109.55	109.55	111.51
Loans Outstanding / Total Assets	(%)	41.64	40.83	42.27	43.32	44.37	44.37	43.48

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2003

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

NORTHEAST REGION

	MARCH 2002		DECEMBER 2002		MARCH 2003	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	255.92	100.00	246.92	100.00	256.45	100.00
1-4 Family Mortgages	107.05	41.83	109.55	44.37	111.51	43.48
Mortgage Pool Securities	31.42	12.28	26.09	10.57	26.68	10.40
Multifamily Mortgages	7.94	3.10	7.97	3.23	8.17	3.19
Nonresidential Mortgages	13.17	5.14	14.30	5.79	15.23	5.94
Construction Loans	4.95	1.94	4.56	1.84	4.37	1.70
Land Loans	1.48	0.58	1.60	0.65	1.57	0.61
Commercial Loans	13.26	5.18	11.48	4.65	11.54	4.50
Consumer Loans	17.80	6.96	12.47	5.05	12.88	5.02
Cash and Noninterest-Earning Deposits	3.33	1.30	3.60	1.46	3.62	1.41
Investment Securities	39.84	15.57	41.80	16.93	46.93	18.30
Mortgage Derivatives	19.78	7.73	20.76	8.41	25.14	9.80
Repossessed Assets, Net	0.26	0.10	0.19	0.08	0.19	0.08
Real Estate Held for Investment	0.08	0.03	0.04	0.01	0.03	0.01
Office Premises & Equipment	2.33	0.91	2.06	0.84	2.05	0.80
Other Assets	14.43	5.64	12.59	5.10	13.08	5.10
Less: Contra Assets & Valuation Allowances	1.41	0.55	1.37	0.56	1.42	0.55
TOTAL LIABILITIES AND CAPITAL	255.92	100.00	246.92	100.00	256.45	100.00
Total Deposits	163.90	64.04	158.96	64.38	162.66	63.43
Deposits < or = to \$100,000	123.70	48.34	119.19	48.27	120.87	47.13
Deposits > \$100,000	40.20	15.71	39.77	16.11	41.78	16.29
Escrows	2.11	0.82	2.30	0.93	2.56	1.00
Total Borrowings	63.13	24.67	58.51	23.69	63.04	24.58
Advances from FHLB	38.85	15.18	30.28	12.26	31.69	12.36
Reverse Repurchase Agreements	12.90	5.04	13.87	5.62	15.37	5.99
Other Borrowings	11.39	4.45	14.35	5.81	15.99	6.23
Other Liabilities	3.99	1.56	3.96	1.61	4.43	1.73
EQUITY CAPITAL	22.79	8.91	23.19	9.39	23.77	9.27

	MARCH 2002		DECEMBER 2002		MARCH 2003	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	3.75	5.97	3.40	5.64	3.32	5.29
Interest Expense	1.85	2.95	1.53	2.54	1.43	2.28
Net Interest Income	1.90	3.02	1.87	3.10	1.89	3.01
Loss Provisions-Interest Bearing Assets	0.14	0.22	0.13	0.22	0.11	0.17
Noninterest Income	0.77	1.22	0.93	1.54	0.93	1.47
Mortgage Loan Servicing Fees	0.06	0.09	0.00	0.00	-0.03	-0.05
Other Fees and Charges	0.42	0.67	0.44	0.72	0.47	0.74
Other Noninterest Income	0.29	0.46	0.49	0.82	0.49	0.77
Noninterest Expense	1.39	2.21	1.42	2.35	1.40	2.23
G&A Expense	1.34	2.14	1.39	2.31	1.37	2.19
Goodwill Expense	0.04	0.06	0.03	0.05	0.03	0.05
Loss Provis.-Nonint. Bearing Assets	0.01	0.01	0.00	0.00	0.00	0.00
Income Before Taxes & Extraord. Items	1.14	1.82	1.25	2.06	1.31	2.08
Income Taxes	0.39	0.63	0.42	0.70	0.47	0.74
Extraordinary Items	0.00	0.00	0.00	0.00	-0.01	-0.01
Net Income	0.75	1.19	0.82	1.36	0.83	1.33

* Annualized.
Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2003

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

SOUTHEAST REGION

		1998	1999	2000	2001	2002	3-MONTHS ENDED	
							DEC. 2002	MAR. 2003
SUMMARY DATA:								
Number of Thrifts	(#)	222	221	210	196	345	345	339
Total Assets	(\$)	63.34	73.41	84.86	92.54	177.16	177.16	180.16
Net Income	(\$)	0.53	0.51	0.46	0.53	1.07	0.17	0.50
Profits	(\$)	0.62	0.59	0.55	0.63	1.64	0.51	0.52
Losses	(\$)	-0.09	-0.08	-0.09	-0.09	-0.57	-0.34	-0.02
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	0.85	0.76	0.59	0.60	0.66	0.38	1.11
Median Ratio	(%)	0.79	0.66	0.65	0.59	0.71	0.73	0.75
Return on Average Equity	(%)	8.58	7.88	6.81	7.16	6.91	4.01	12.02
Median Ratio	(%)	7.07	6.04	6.19	5.45	6.25	6.39	6.68
Net Interest Income	(\$)	1.89	2.04	2.21	2.45	4.87	1.32	1.34
% of Average Assets	(%)	3.03	3.04	2.84	2.77	3.03	2.92	3.02
Total Fee Income	(\$)	0.56	0.58	0.84	1.20	1.85	0.50	0.49
% of Average Assets	(%)	0.79	0.95	1.18	1.51	1.10	1.10	1.10
G&A Expense	(\$)	1.91	1.92	2.25	2.83	5.06	1.43	1.33
% of Average Assets	(%)	3.05	2.87	2.89	3.20	3.15	3.16	2.98
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	9.85	9.12	8.37	8.27	9.24	9.24	9.33
Tier 1 Leverage Ratio	(%)	9.17	8.86	8.07	8.18	8.92	8.92	9.00
Risk-based Capital Ratio	(%)	17.37	16.26	14.66	13.94	15.16	15.16	15.36
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	211	214	201	192	342	342	336
Adequately Capitalized	(#)	8	4	9	2	2	2	3
Undercapitalized	(#)	1	0	0	2	1	1	0
Significantly Undercapitalized	(#)	0	1	0	0	0	0	0
Critically Undercapitalized	(#)	0	1	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	1	1	1	1	0	0
Problem Thrifts	(#)	5	4	1	5	10	10	7
Problem Thrift Assets	(\$)	0.22	0.16	0.02	0.31	0.78	0.78	0.62
Problem Thrift Assets as a % of Total Assets	(%)	0.35	0.22	0.03	0.34	0.44	0.44	0.35
ASSET QUALITY MEASURES:								
Troubled Assets	(\$)	0.61	0.56	0.63	0.77	1.53	1.53	1.50
% of Total Assets	(%)	0.96	0.76	0.74	0.83	0.87	0.87	0.83
Noncurrent Loans	(\$)	0.41	0.39	0.48	0.62	1.28	1.28	1.23
% of Total Assets	(%)	0.65	0.53	0.56	0.67	0.72	0.72	0.68
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	0.89	0.75	0.70	0.75	0.90	0.90	0.84
Multifamily Loans	(%)	0.85	0.63	0.23	0.19	0.35	0.35	0.39
Commercial Loans	(%)	0.83	1.08	1.31	1.72	2.84	2.84	2.63
Consumer Loans	(%)	1.00	0.61	0.71	1.17	0.95	0.95	0.89
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	19.14	14.74	11.19	25.84	64.89	24.69	23.72
Purchases	(\$)	9.28	7.02	6.80	10.56	56.44	19.24	18.93
Sales	(\$)	13.48	10.38	7.19	23.21	101.76	42.45	32.52
Loans Outstanding (1)	(\$)	30.79	34.23	39.14	39.38	75.34	75.34	75.53
Loans Outstanding / Total Assets	(%)	48.61	46.62	46.13	42.55	42.53	42.53	41.92

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2003

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

SOUTHEAST REGION

	MARCH 2002		DECEMBER 2002		MARCH 2003	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	151.99	100.00	177.16	100.00	180.16	100.00
1-4 Family Mortgages	65.60	43.16	75.34	42.53	75.53	41.92
Mortgage Pool Securities	10.21	6.72	14.90	8.41	16.69	9.26
Multifamily Mortgages	2.47	1.63	3.51	1.98	3.54	1.96
Nonresidential Mortgages	7.18	4.72	8.52	4.81	8.59	4.77
Construction Loans	4.91	3.23	4.87	2.75	5.04	2.80
Land Loans	2.01	1.32	2.17	1.23	2.25	1.25
Commercial Loans	5.57	3.66	7.42	4.19	7.80	4.33
Consumer Loans	20.44	13.45	20.43	11.53	20.22	11.23
Cash and Noninterest-Earning Deposits	2.68	1.76	3.35	1.89	3.23	1.79
Investment Securities	23.73	15.61	27.83	15.71	29.00	16.10
Mortgage Derivatives	8.01	5.27	9.43	5.33	8.79	4.88
Repossessed Assets, Net	0.25	0.17	0.25	0.14	0.26	0.15
Real Estate Held for Investment	0.05	0.03	0.05	0.03	0.05	0.03
Office Premises & Equipment	1.97	1.29	2.14	1.21	2.14	1.19
Other Assets	5.99	3.94	7.83	4.42	7.26	4.03
Less: Contra Assets & Valuation Allowances	1.07	0.70	1.44	0.81	1.45	0.81
TOTAL LIABILITIES AND CAPITAL	151.99	100.00	177.16	100.00	180.16	100.00
Total Deposits	106.27	69.91	122.04	68.89	126.34	70.12
Deposits < or = to \$100,000	80.60	53.03	86.70	48.94	88.99	49.40
Deposits > \$100,000	25.66	16.88	35.34	19.95	37.34	20.73
Escrows	0.93	0.61	1.79	1.01	2.07	1.15
Total Borrowings	27.18	17.88	32.40	18.29	31.11	17.27
Advances from FHLB	20.12	13.24	21.21	11.97	20.12	11.16
Reverse Repurchase Agreements	5.01	3.30	9.63	5.44	9.55	5.30
Other Borrowings	2.05	1.35	1.56	0.88	1.45	0.80
Other Liabilities	2.78	1.83	4.56	2.57	3.84	2.13
EQUITY CAPITAL	14.84	9.76	16.37	9.24	16.80	9.33

	MARCH 2002		DECEMBER 2002		MARCH 2003	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	2.46	6.54	2.58	5.71	2.41	5.43
Interest Expense	1.27	3.40	1.26	2.78	1.07	2.41
Net Interest Income	1.18	3.14	1.32	2.92	1.34	3.02
Loss Provisions-Interest Bearing Assets	0.24	0.63	0.24	0.52	0.26	0.59
Noninterest Income	0.88	2.35	0.64	1.42	1.02	2.30
Mortgage Loan Servicing Fees	0.00	0.00	-0.03	-0.06	-0.04	-0.09
Other Fees and Charges	0.49	1.30	0.52	1.16	0.53	1.19
Other Noninterest Income	0.40	1.06	0.15	0.32	0.54	1.21
Noninterest Expense	1.23	3.26	1.46	3.23	1.33	3.00
G&A Expense	1.21	3.23	1.43	3.16	1.33	2.98
Goodwill Expense	0.01	0.03	0.03	0.07	0.00	0.01
Loss Provis.-Nonint. Bearing Assets	0.00	0.01	0.00	0.00	0.00	0.00
Income Before Taxes & Extraord. Items	0.60	1.60	0.26	0.58	0.77	1.73
Income Taxes	0.21	0.57	0.09	0.21	0.27	0.61
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.39	1.03	0.17	0.38	0.50	1.11

* Annualized.
Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2003

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

MIDWEST REGION

		1998	1999	2000	2001	2002	3-MONTHS ENDED	
							DEC. 2002	MAR. 2003
SUMMARY DATA:								
Number of Thrifts	(#)	239	227	223	216	224	224	221
Total Assets	(\$)	95.91	104.78	116.71	105.17	127.58	127.58	130.60
Net Income	(\$)	0.92	0.97	0.87	1.02	1.52	0.45	0.36
Profits	(\$)	1.04	1.03	1.02	1.08	1.57	0.46	0.37
Losses	(\$)	-0.12	-0.06	-0.16	-0.07	-0.04	-0.01	0.00
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	1.01	0.97	0.79	1.01	1.22	1.41	1.12
Median Ratio	(%)	0.78	0.73	0.71	0.69	0.84	0.92	0.85
Return on Average Equity	(%)	11.19	10.81	9.26	11.77	14.28	16.71	13.20
Median Ratio	(%)	7.33	7.08	6.72	6.72	8.02	8.91	8.20
Net Interest Income	(\$)	2.47	2.84	2.94	2.87	3.81	0.94	0.91
% of Average Assets	(%)	2.72	2.84	2.69	2.85	3.07	2.93	2.83
Total Fee Income	(\$)	0.74	0.86	0.92	0.90	1.04	0.28	0.26
% of Average Assets	(%)	0.86	0.89	0.82	1.03	0.87	0.87	0.80
G&A Expense	(\$)	2.13	2.38	2.52	2.55	3.27	0.84	0.81
% of Average Assets	(%)	2.35	2.38	2.31	2.53	2.63	2.61	2.50
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	8.80	8.71	8.37	8.47	8.51	8.51	8.51
Tier 1 Leverage Ratio	(%)	8.38	8.47	8.13	8.21	8.25	8.25	8.25
Risk-based Capital Ratio	(%)	14.95	14.35	13.87	14.63	14.76	14.76	14.97
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	229	218	214	207	222	222	220
Adequately Capitalized	(#)	10	9	9	9	1	1	1
Undercapitalized	(#)	0	0	0	0	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	(#)	2	3	4	4	1	1	1
Problem Thrift Assets	(\$)	0.78	1.46	1.45	1.42	0.04	0.04	0.04
Problem Thrift Assets as a % of Total Assets	(%)	0.82	1.39	1.25	1.35	0.03	0.03	0.03
ASSET QUALITY MEASURES:								
Troubled Assets	(\$)	0.61	0.65	0.80	0.76	0.73	0.73	0.74
% of Total Assets	(%)	0.64	0.62	0.68	0.72	0.58	0.58	0.57
Noncurrent Loans	(\$)	0.43	0.53	0.66	0.61	0.60	0.60	0.60
% of Total Assets	(%)	0.45	0.51	0.57	0.58	0.47	0.47	0.46
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	0.61	0.70	0.82	0.76	0.55	0.55	0.55
Multifamily Loans	(%)	0.48	0.16	0.11	0.36	0.62	0.62	0.58
Commercial Loans	(%)	0.98	1.90	2.36	2.10	2.15	2.15	2.04
Consumer Loans	(%)	0.55	0.68	0.43	0.45	0.50	0.50	0.49
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	31.30	25.99	19.15	37.03	53.58	20.38	16.56
Purchases	(\$)	18.46	10.82	9.12	9.86	13.94	3.79	3.98
Sales	(\$)	28.46	16.63	14.82	27.55	43.34	17.40	14.31
Loans Outstanding (1)	(\$)	43.40	45.49	46.56	37.13	42.85	42.85	42.92
Loans Outstanding / Total Assets	(%)	45.25	43.41	39.89	35.30	33.58	33.58	32.86

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2003

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

MIDWEST REGION

	MARCH 2002		DECEMBER 2002		MARCH 2003	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	120.29	100.00	127.58	100.00	130.60	100.00
1-4 Family Mortgages	38.98	32.40	42.85	33.58	42.92	32.86
Mortgage Pool Securities	14.30	11.89	15.76	12.35	17.07	13.07
Multifamily Mortgages	2.95	2.45	2.88	2.26	2.94	2.25
Nonresidential Mortgages	7.37	6.12	7.90	6.19	7.99	6.12
Construction Loans	7.04	5.85	6.86	5.37	6.83	5.23
Land Loans	1.13	0.94	1.23	0.96	1.26	0.96
Commercial Loans	4.62	3.84	4.76	3.73	4.89	3.75
Consumer Loans	13.96	11.61	15.60	12.22	15.49	11.86
Cash and Noninterest-Earning Deposits	1.74	1.45	1.96	1.53	2.26	1.73
Investment Securities	22.25	18.50	21.51	16.86	22.48	17.21
Mortgage Derivatives	5.84	4.85	5.32	4.17	4.88	3.73
Repossessed Assets, Net	0.15	0.12	0.13	0.11	0.14	0.11
Real Estate Held for Investment	0.08	0.07	0.10	0.08	0.10	0.08
Office Premises & Equipment	1.31	1.09	1.33	1.04	1.33	1.02
Other Assets	5.17	4.30	5.58	4.37	5.74	4.40
Less: Contra Assets & Valuation Allowances	0.77	0.64	0.85	0.66	0.85	0.65
TOTAL LIABILITIES AND CAPITAL	120.29	100.00	127.58	100.00	130.60	100.00
Total Deposits	70.41	58.53	74.20	58.16	76.05	58.23
Deposits < or = to \$100,000	54.11	44.98	55.41	43.43	56.19	43.03
Deposits > \$100,000	16.30	13.55	18.79	14.73	19.86	15.20
Escrows	1.38	1.15	2.46	1.93	2.47	1.89
Total Borrowings	35.87	29.82	37.87	29.68	38.56	29.52
Advances from FHLB	29.44	24.48	30.45	23.87	31.19	23.88
Reverse Repurchase Agreements	5.31	4.42	4.92	3.86	5.39	4.13
Other Borrowings	1.11	0.93	2.50	1.96	1.98	1.52
Other Liabilities	2.05	1.70	2.19	1.72	2.41	1.84
EQUITY CAPITAL	10.57	8.79	10.86	8.51	11.12	8.51

	MARCH 2002		DECEMBER 2002		MARCH 2003	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.78	5.94	1.76	5.47	1.67	5.17
Interest Expense	0.85	2.83	0.81	2.53	0.76	2.34
Net Interest Income	0.93	3.10	0.94	2.93	0.91	2.83
Loss Provisions-Interest Bearing Assets	0.09	0.29	0.09	0.27	0.08	0.25
Noninterest Income	0.40	1.33	0.59	1.83	0.49	1.51
Mortgage Loan Servicing Fees	0.01	0.03	-0.04	-0.13	-0.04	-0.11
Other Fees and Charges	0.24	0.80	0.32	1.00	0.29	0.91
Other Noninterest Income	0.15	0.50	0.31	0.96	0.23	0.71
Noninterest Expense	0.80	2.66	0.84	2.63	0.81	2.52
G&A Expense	0.79	2.63	0.84	2.61	0.81	2.50
Goodwill Expense	0.00	0.02	0.00	0.01	0.00	0.01
Loss Provis.-Nonint. Bearing Assets	0.01	0.02	0.00	0.01	0.00	0.01
Income Before Taxes & Extraord. Items	0.44	1.47	0.60	1.86	0.51	1.57
Income Taxes	0.12	0.39	0.15	0.47	0.14	0.45
Extraordinary Items	0.00	0.00	0.01	0.02	0.00	0.00
Net Income	0.32	1.08	0.45	1.41	0.36	1.12

* Annualized.
Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2003

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

WEST REGION

		1998	1999	2000	2001	2002	3-MONTHS ENDED	
							DEC. 2002	MAR. 2003
SUMMARY DATA:								
Number of Thrifts	(#)	88	87	87	80	101	101	99
Total Assets	(\$)	337.29	338.44	381.09	434.32	460.78	460.78	489.38
Net Income	(\$)	3.27	3.37	3.78	5.01	6.36	1.54	1.64
Profits	(\$)	3.37	3.42	3.87	5.03	6.37	1.54	1.64
Losses	(\$)	-0.09	-0.05	-0.09	-0.02	-0.01	0.00	0.00
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	1.02	0.98	1.06	1.20	1.37	1.37	1.38
Median Ratio	(%)	0.78	0.77	0.81	0.87	1.05	1.06	1.09
Return on Average Equity	(%)	13.64	14.17	15.89	16.51	16.22	15.45	15.23
Median Ratio	(%)	8.72	8.63	9.16	9.47	11.51	11.50	11.39
Net Interest Income	(\$)	8.30	8.56	8.45	11.86	14.06	3.18	3.54
% of Average Assets	(%)	2.58	2.49	2.36	2.85	3.02	2.82	2.99
Total Fee Income	(\$)	1.58	2.05	2.45	1.30	0.03	0.38	0.51
% of Average Assets	(%)	0.56	0.63	0.69	-0.21	0.34	0.34	0.43
G&A Expense	(\$)	6.16	5.43	5.49	7.19	9.00	2.16	2.43
% of Average Assets	(%)	1.92	1.58	1.53	1.73	1.93	1.92	2.05
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	7.20	6.60	6.98	7.21	9.16	9.16	8.96
Tier 1 Leverage Ratio	(%)	6.43	6.39	6.57	6.52	6.85	6.85	6.68
Risk-based Capital Ratio	(%)	12.85	12.38	12.47	12.59	12.85	12.85	12.87
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	87	86	84	79	101	101	99
Adequately Capitalized	(#)	1	1	1	0	0	0	0
Undercapitalized	(#)	0	0	2	1	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	(#)	3	2	3	1	1	1	1
Problem Thrift Assets	(\$)	3.96	3.25	2.70	0.25	0.23	0.23	0.22
Problem Thrift Assets as a % of Total Assets	(%)	1.17	0.96	0.71	0.06	0.05	0.05	0.05
ASSET QUALITY MEASURES:								
Troubled Assets	(\$)	2.34	1.65	1.57	2.91	3.71	3.71	3.71
% of Total Assets	(%)	0.69	0.49	0.41	0.67	0.80	0.80	0.76
Noncurrent Loans	(\$)	1.84	1.37	1.36	2.61	3.28	3.28	3.32
% of Total Assets	(%)	0.54	0.40	0.36	0.60	0.71	0.71	0.68
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	0.83	0.65	0.56	0.85	1.06	1.06	0.96
Multifamily Loans	(%)	0.35	0.17	0.09	0.07	0.05	0.05	0.08
Commercial Loans	(%)	0.78	1.11	1.51	3.04	2.14	2.14	1.77
Consumer Loans	(%)	0.98	1.07	0.38	0.41	0.50	0.50	0.63
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	104.46	92.37	86.53	156.98	250.48	77.76	69.14
Purchases	(\$)	27.58	23.71	21.59	83.59	141.59	52.06	49.63
Sales	(\$)	70.71	52.23	50.71	158.14	279.58	95.99	96.07
Loans Outstanding (1)	(\$)	178.51	173.96	200.07	230.35	252.32	252.32	281.83
Loans Outstanding / Total Assets	(%)	52.92	51.40	52.50	53.04	54.76	54.76	57.59

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2003

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

WEST REGION

	MARCH 2002		DECEMBER 2002		MARCH 2003	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	477.16	100.00	460.78	100.00	489.38	100.00
1-4 Family Mortgages	242.24	50.77	252.32	54.76	281.83	57.59
Mortgage Pool Securities	33.68	7.06	33.04	7.17	34.08	6.96
Multifamily Mortgages	32.48	6.81	33.74	7.32	33.83	6.91
Nonresidential Mortgages	13.00	2.73	13.04	2.83	13.44	2.75
Construction Loans	5.90	1.24	5.31	1.15	5.40	1.10
Land Loans	1.75	0.37	1.75	0.38	1.75	0.36
Commercial Loans	7.54	1.58	6.23	1.35	6.44	1.32
Consumer Loans	13.98	2.93	14.90	3.23	14.57	2.98
Cash and Noninterest-Earning Deposits	7.38	1.55	8.85	1.92	8.01	1.64
Investment Securities	80.00	16.77	45.27	9.83	46.17	9.43
Mortgage Derivatives	20.92	4.38	18.11	3.93	17.12	3.50
Repossessed Assets, Net	0.33	0.07	0.42	0.09	0.39	0.08
Real Estate Held for Investment	0.13	0.03	0.12	0.03	0.12	0.03
Office Premises & Equipment	3.33	0.70	3.70	0.80	3.90	0.80
Other Assets	38.14	7.99	44.60	9.68	42.05	8.59
Less: Contra Assets & Valuation Allowances	2.72	0.57	2.51	0.54	2.59	0.53
TOTAL LIABILITIES AND CAPITAL	477.16	100.00	460.78	100.00	489.38	100.00
Total Deposits	240.49	50.40	238.85	51.84	244.26	49.91
Deposits < or = to \$100,000	163.26	34.22	145.63	31.60	144.69	29.57
Deposits > \$100,000	77.23	16.19	93.23	20.23	99.57	20.35
Escrows	13.89	2.91	31.71	6.88	32.06	6.55
Total Borrowings	175.85	36.85	135.43	29.39	155.29	31.73
Advances from FHLB	112.29	23.53	96.45	20.93	96.27	19.67
Reverse Repurchase Agreements	50.96	10.68	21.87	4.75	25.05	5.12
Other Borrowings	12.60	2.64	17.12	3.71	33.97	6.94
Other Liabilities	7.73	1.62	12.58	2.73	13.94	2.85
EQUITY CAPITAL	39.18	8.21	42.21	9.16	43.83	8.96

	MARCH 2002		DECEMBER 2002		MARCH 2003	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	6.73	5.69	5.51	4.89	5.74	4.83
Interest Expense	2.89	2.44	2.33	2.07	2.19	1.85
Net Interest Income	3.84	3.25	3.18	2.82	3.54	2.99
Loss Provisions-Interest Bearing Assets	0.21	0.18	0.21	0.19	0.21	0.18
Noninterest Income	1.13	0.96	1.69	1.50	1.76	1.49
Mortgage Loan Servicing Fees	0.07	0.06	-0.64	-0.56	-0.51	-0.43
Other Fees and Charges	0.85	0.72	1.01	0.90	1.02	0.86
Other Noninterest Income	0.22	0.18	1.31	1.17	1.25	1.06
Noninterest Expense	2.25	1.90	2.20	1.96	2.48	2.09
G&A Expense	2.20	1.86	2.16	1.92	2.43	2.05
Goodwill Expense	0.03	0.03	0.02	0.02	0.02	0.02
Loss Provis.-Nonint. Bearing Assets	0.01	0.01	0.02	0.02	0.03	0.02
Income Before Taxes & Extraord. Items	2.52	2.13	2.46	2.18	2.62	2.20
Income Taxes	0.96	0.81	0.92	0.82	0.98	0.82
Extraordinary Items	0.03	0.03	0.00	0.00	0.00	0.00
Net Income	1.60	1.35	1.54	1.37	1.64	1.38

* Annualized.
Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2003

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. 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, 2003

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.

TECHNICAL NOTES

Mortgage Sales

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

Multifamily Mortgages

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

Net Charge-offs

Total charge-offs less total recoveries for all assets. 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.