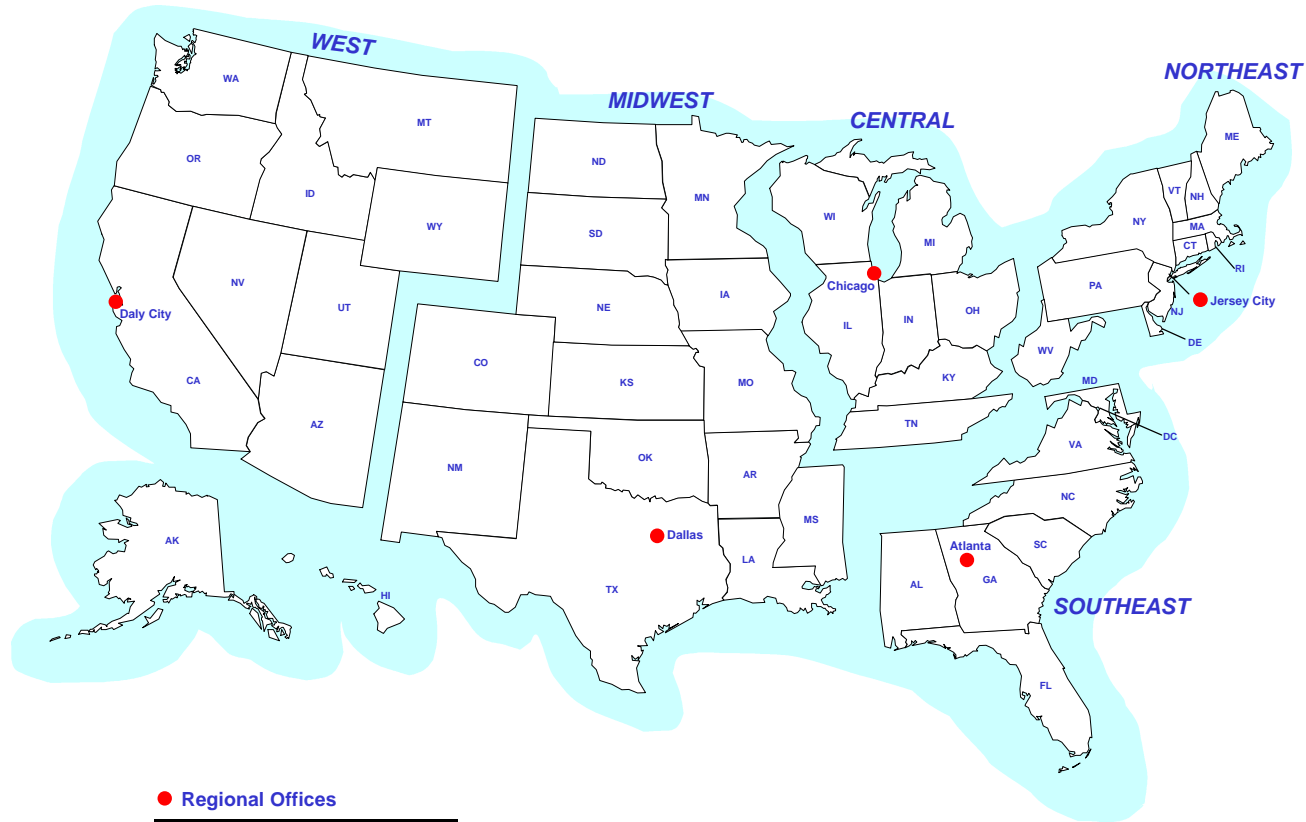




Fourth Quarter 2001 Thrift Industry Report Data

March 6, 2002

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



● Regional Offices

Southeast Region - Includes Puerto Rico and the Virgin Islands
West Region - Includes Alaska, Hawaii, and Guam

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NOTE: Numbers may not sum due to rounding.

PROFITABILITY AND EARNINGS
CURRENT YEAR AND PRIOR FOUR YEARS

INDUSTRY AGGREGATES:	1997	1998	1999	2000	2001
PROFITABILITY (Percent)					
Return on Average Assets	0.84	0.97	0.98	0.91	1.07
Median Ratio	0.83	0.77	0.71	0.68	0.66
Return on Average Equity	10.44	11.42	12.16	11.63	13.12
Median Ratio	8.33	7.32	6.75	6.49	6.18
EARNINGS (\$ Millions)					
Interest Income	\$55,296.16	\$54,899.58	\$57,006.06	\$64,199.35	\$65,233.34
Interest Expense	33,478.90	33,402.41	34,104.48	40,924.61	37,617.61
NET INTEREST INCOME	21,817.26	21,497.17	22,901.58	23,274.75	27,615.73
Loss Provision-Interest Bearing Assets	1,989.16	1,585.19	1,311.54	1,659.24	2,527.17
Noninterest Income	7,041.43	9,896.96	9,063.47	10,022.59	13,137.00
Mortgage Loan Servicing Fees	873.85	507.21	948.13	1,045.54	(1,571.17)
Other Fees and Charges	3,503.83	4,030.47	4,651.65	6,066.01	7,655.13
Other Noninterest Income	2,663.75	5,359.28	3,463.69	2,911.05	7,053.03
Noninterest Expense	16,796.87	18,209.62	17,705.74	19,238.15	22,578.80
G&A Expense	16,060.35	17,504.07	17,043.97	18,540.79	21,775.30
Goodwill Amortization	541.25	581.58	565.08	613.95	696.14
Loss Provisions-Noninterest Bearing Assets	195.26	123.97	96.69	83.42	107.37
Income Before Taxes & extraordinary Items	10,072.67	11,599.31	12,947.77	12,399.94	15,646.76
Income Taxes	3,655.29	3,939.55	4,729.47	4,381.83	5,700.79
Extraordinary Items	(4.80)	(90.36)	9.79	(4.02)	269.10
NET INCOME	6,412.58	7,569.41	8,228.09	8,014.10	10,215.08
Profits	\$6,987.55	\$8,059.45	\$8,507.82	\$8,559.68	\$10,825.68
Losses	(\$574.97)	(\$490.04)	(\$279.73)	(\$545.58)	(\$610.60)
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	7.28	7.00	6.79	7.25	6.83
Interest Expense	4.41	4.26	4.06	4.62	3.94
NET INTEREST INCOME	2.87	2.74	2.73	2.63	2.89
Loss Provision-Interest Bearing Assets	0.26	0.20	0.16	0.19	0.26
Noninterest Income	0.93	1.26	1.08	1.13	1.38
Mortgage Loan Servicing Fees	0.11	0.06	0.11	0.12	-0.16
Other Fees and Charges	0.46	0.51	0.55	0.69	0.80
Other Noninterest Income	0.35	0.68	0.41	0.33	0.74
Noninterest Expense	2.21	2.32	2.11	2.17	2.36
G&A Expense	2.11	2.23	2.03	2.09	2.28
Goodwill Amortization	0.07	0.07	0.07	0.07	0.07
Loss Provisions-Noninterest Bearing Assets	0.03	0.02	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	1.33	1.48	1.54	1.40	1.64
Income Taxes	0.48	0.50	0.56	0.49	0.60
Extraordinary Items	0.00	-0.01	0.00	0.00	0.03
NET INCOME	0.84	0.97	0.98	0.91	1.07
Profits	0.92	1.03	1.01	0.97	1.13
Losses	-0.08	-0.06	-0.03	-0.06	-0.06

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	DEC 1999	MAR 2000	JUN 2000	SEP 2000	DEC 2000	MAR 2001	JUN 2001	SEP 2001	DEC 2001
NUMBER OF INSTITUTIONS:	1,103	1,097	1,091	1,082	1,068	1,060	1,049	1,037	1,019
EARNINGS (\$ Millions)									
Interest Income	\$14,681.21	\$14,962.22	\$15,632.30	\$16,594.79	\$17,010.04	\$17,008.73	\$16,824.85	\$16,211.94	\$15,187.82
Interest Expense	8,929.46	9,190.19	9,846.06	10,791.29	11,097.07	10,732.30	10,064.15	9,125.52	7,695.64
NET INTEREST INCOME	5,751.75	5,772.03	5,786.24	5,803.50	5,912.97	6,276.43	6,760.70	7,086.42	7,492.18
Loss Provisions-Interest Bearing Assets	345.19	316.61	436.40	410.12	496.12	600.43	620.25	772.88	533.62
Noninterest Income	2,194.59	2,241.24	2,473.02	2,540.07	2,768.26	3,106.89	3,508.87	3,383.77	3,137.48
Mortgage Loan Servicing Fees	287.29	257.41	263.28	269.67	255.18	(24.66)	(86.24)	(499.60)	(960.66)
Other Fees and Charges	1,242.35	1,373.36	1,447.03	1,590.69	1,654.93	1,738.67	1,922.77	1,920.20	2,073.49
Other Noninterest Income	664.96	610.47	762.72	679.71	858.15	1,392.88	1,672.34	1,963.17	2,024.65
Noninterest Expense	4,550.95	4,461.85	4,658.01	4,959.65	5,158.64	5,338.68	5,664.54	5,665.93	5,909.65
G&A Expense	4,381.92	4,303.76	4,489.46	4,773.39	4,974.18	5,149.44	5,462.57	5,455.24	5,708.05
Goodwill Amortization	149.70	136.29	143.11	164.19	170.36	170.36	178.93	191.64	155.21
Loss Provisions-Noninterest Bearing Assets	19.33	21.81	25.45	22.08	14.09	18.88	23.05	19.05	46.38
Income Before Taxes & Extraordinary Items	3,050.20	3,234.81	3,164.85	2,973.80	3,026.48	3,444.20	3,984.78	4,031.38	4,186.40
Income Taxes	1,093.07	1,013.43	1,150.37	1,105.33	1,112.70	1,253.24	1,461.66	1,493.50	1,492.38
Extraordinary Items	9.32	5.74	2.21	(24.37)	12.40	(31.22)	(10.63)	72.66	238.29
NET INCOME	1,966.45	2,227.13	2,016.69	1,844.09	1,926.19	2,159.75	2,512.48	2,610.54	2,932.31
PROFITABILITY (Percent of Avg Assets Annualized)									
Interest Income	6.92	7.00	7.16	7.40	7.43	7.26	7.03	6.72	6.32
Interest Expense	4.21	4.30	4.51	4.81	4.85	4.58	4.21	3.78	3.20
NET INTEREST INCOME	2.71	2.70	2.65	2.59	2.58	2.68	2.82	2.94	3.12
Loss Provisions-Interest Bearing Assets	0.16	0.15	0.20	0.18	0.22	0.26	0.26	0.32	0.22
Noninterest Income	1.03	1.05	1.13	1.13	1.21	1.33	1.47	1.40	1.31
Mortgage Loan Servicing Fees	0.14	0.12	0.12	0.12	0.11	-0.01	-0.04	-0.21	-0.40
Other Fees and Charges	0.59	0.64	0.66	0.71	0.72	0.74	0.80	0.80	0.86
Other Noninterest Income	0.31	0.29	0.35	0.30	0.37	0.59	0.70	0.81	0.84
Noninterest Expense	2.15	2.09	2.13	2.21	2.25	2.28	2.37	2.35	2.46
G&A Expense	2.07	2.01	2.06	2.13	2.17	2.20	2.28	2.26	2.38
Goodwill Amortization	0.07	0.06	0.07	0.07	0.07	0.07	0.07	0.08	0.06
Loss Provisions-Noninterest Bearing Assets	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.02
Income Before Taxes & Extraordinary Items	1.44	1.51	1.45	1.33	1.32	1.47	1.67	1.67	1.74
Income Taxes	0.52	0.47	0.53	0.49	0.49	0.54	0.61	0.62	0.62
Extraordinary Items	0.00	0.00	0.00	-0.01	0.01	-0.01	0.00	0.03	0.10
NET INCOME	0.93	1.04	0.92	0.82	0.84	0.92	1.05	1.08	1.22
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	0.93	1.04	0.92	0.82	0.84	0.92	1.05	1.08	1.22
Median Ratio	0.67	0.73	0.74	0.71	0.63	0.64	0.66	0.67	0.70
Return on Average Equity (Annualized)	11.76	13.46	12.01	10.58	10.61	11.51	12.97	13.09	14.81
Median Ratio	6.34	6.98	7.28	6.65	5.86	6.07	6.20	6.39	6.60
Net Interest Margin (Annualized)	2.71	2.70	2.65	2.59	2.58	2.68	2.82	2.94	3.12
Median Ratio	3.08	3.10	3.09	3.00	2.92	2.89	2.87	2.90	3.00
Number of Profitable Thrifts	971	984	985	948	911	927	917	919	891
Percent Profitable	88.03	89.70	90.28	87.62	85.30	87.45	87.42	88.62	87.44
Profits (\$ Millions)	\$2,074.50	\$2,312.34	\$2,122.29	\$2,013.27	\$2,111.77	\$2,348.02	\$2,701.50	\$2,732.58	\$3,043.59
Number of Unprofitable Thrifts	132	113	106	134	157	133	132	118	128
Percent Unprofitable	11.97	10.30	9.72	12.38	14.70	12.55	12.58	11.38	12.56
Losses (\$ Millions)	(\$108.05)	(\$85.22)	(\$105.61)	(\$169.17)	(\$185.59)	(\$188.27)	(\$189.02)	(\$122.03)	(\$111.28)

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	DEC 1999	MAR 2000	JUN 2000	SEP 2000	DEC 2000	MAR 2001	JUN 2001	SEP 2001	DEC 2001
NUMBER OF INSTITUTIONS:	1,103	1,097	1,091	1,082	1,068	1,060	1,049	1,037	1,019
TOTAL ASSETS (\$ Billions)	\$863.61	\$868.71	\$888.40	\$908.20	\$928.29	\$952.89	\$964.68	\$974.05	\$977.81
1 - 4 Family Mrtgages	410.52	415.91	431.95	446.09	448.18	458.23	463.16	464.58	465.20
Mrtgage Pool Securities	94.78	88.84	89.68	89.25	93.11	97.69	98.29	97.88	92.44
Mltifamily Mrtgages	43.90	41.93	42.65	43.43	44.22	44.66	44.73	45.34	45.33
Nonresidential Mrtgages	32.67	34.03	35.42	36.33	37.11	38.37	38.90	39.87	39.30
Construction Loans	17.58	18.34	18.96	20.62	21.42	21.99	22.33	23.04	22.67
Land Loans	4.89	5.41	5.21	5.68	6.03	6.23	6.32	6.38	6.37
Commercial Loans	20.87	22.96	24.62	26.66	27.82	28.95	30.77	30.58	29.42
Consumer Loans	53.37	53.50	56.02	57.77	60.84	60.29	60.13	64.40	65.19
Cash and Noninterest-Earning Deposits	14.81	11.91	12.62	12.27	13.90	13.14	14.61	14.57	14.71
Investment Securities	124.35	127.06	117.86	118.12	121.97	125.04	122.92	123.21	135.62
Mrtgage Derivatives	78.42	81.63	74.97	73.44	75.36	67.49	61.70	58.98	54.19
Repossessed Assets, Net	1.02	1.05	1.01	0.98	0.90	0.92	0.95	0.98	0.99
Real Estate Held for Investment, Net	0.49	0.48	0.50	0.46	0.46	0.48	0.45	0.50	0.32
Office Premises & Equipment	8.43	8.43	8.49	8.60	8.72	8.73	8.81	8.78	8.76
Other Assets	41.17	44.10	48.73	47.38	49.12	53.79	58.06	59.89	57.23
Less: Contra Assets & Valuation Allowances	5.25	5.23	5.30	5.44	5.51	5.63	5.74	5.94	5.75
TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$863.61	\$868.71	\$888.40	\$908.20	\$928.29	\$952.89	\$964.68	\$974.05	\$977.81
TOTAL DEPOSITS	504.95	505.73	508.75	518.09	529.41	543.25	544.79	553.45	555.46
Deposits less than or equal to \$100,000	402.08	396.88	398.25	400.93	409.47	414.26	411.92	410.87	410.36
Deposits greater than \$100,000	102.86	108.85	110.50	117.16	119.94	128.99	132.87	142.58	145.10
Escrows	7.80	8.55	9.62	9.71	8.75	13.07	20.23	20.24	23.84
BORROWINGS	270.38	275.56	289.25	295.50	301.27	302.55	303.00	298.52	302.84
Advances From FHLB	189.89	193.06	204.24	204.25	218.28	217.50	212.37	213.15	207.52
Repurchase Agreements & FedFunds Purchased	63.46	65.74	66.13	71.02	59.96	60.79	60.66	49.73	67.85
Other Borrowings	17.02	16.76	18.89	20.23	23.03	24.27	29.96	35.64	27.47
Other Liabilities	13.18	12.04	12.55	13.42	14.68	17.31	18.11	20.45	16.20
Equity Capital	67.30	66.83	68.23	71.48	74.17	76.71	78.56	81.39	79.47

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	DEC 1999	MAR 2000	JUN 2000	SEP 2000	DEC 2000	MAR 2001	JUN 2001	SEP 2001	DEC 2001
NUMBER OF INSTITUTIONS:	1,103	1,097	1,091	1,082	1,068	1,060	1,049	1,037	1,019

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 Mrtgages	47.54	47.88	48.62	49.12	48.28	48.09	48.01	47.70	47.58
Mrtgage Pool Securities	10.97	10.23	10.09	9.83	10.03	10.25	10.19	10.05	9.45
Mltifamily Mrtgages	5.08	4.83	4.80	4.78	4.76	4.69	4.64	4.66	4.64
Nonresidential Mrtgages	3.78	3.92	3.99	4.00	4.00	4.03	4.03	4.09	4.02
Construction Loans	2.04	2.11	2.13	2.27	2.31	2.31	2.31	2.37	2.32
Land Loans	0.57	0.62	0.59	0.63	0.65	0.65	0.65	0.65	0.65
Commercial Loans	2.42	2.64	2.77	2.94	3.00	3.04	3.19	3.14	3.01
Consumer Loans	6.18	6.16	6.31	6.36	6.55	6.33	6.23	6.61	6.67
Cash and Noninterest-Earning Deposits	1.71	1.37	1.42	1.35	1.50	1.38	1.51	1.50	1.50
Investment Securities	14.40	14.63	13.27	13.01	13.14	13.12	12.74	12.65	13.87
Mrtgage Derivatives	9.08	9.40	8.44	8.09	8.12	7.08	6.40	6.06	5.54
Repossessed Assets, Net	0.12	0.12	0.11	0.11	0.10	0.10	0.10	0.10	0.10
Real Estate Held for Investment, Net	0.06	0.06	0.06	0.05	0.05	0.05	0.05	0.05	0.03
Office Premises & Equipment	0.98	0.97	0.96	0.95	0.94	0.92	0.91	0.90	0.90
Other Assets	4.77	5.08	5.48	5.22	5.29	5.65	6.02	6.15	5.85
Less: Contra Assets & Valuation Allowances	0.61	0.60	0.60	0.60	0.59	0.59	0.59	0.61	0.59

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS	58.47	58.22	57.27	57.05	57.03	57.01	56.47	56.82	56.81
Deposits less than or equal to \$100,000	46.56	45.69	44.83	44.15	44.11	43.47	42.70	42.18	41.97
Deposits greater than \$100,000	11.91	12.53	12.44	12.90	12.92	13.54	13.77	14.64	14.84
Escrows	0.90	0.98	1.08	1.07	0.94	1.37	2.10	2.08	2.44
BORROWINGS	31.31	31.72	32.56	32.54	32.45	31.75	31.41	30.65	30.97
Advances From FHLB	21.99	22.22	22.99	22.49	23.51	22.82	22.01	21.88	21.22
Repurchase Agreements & FedFunds Purchased	7.35	7.57	7.44	7.82	6.46	6.38	6.29	5.11	6.94
Other Borrowings	1.97	1.93	2.13	2.23	2.48	2.55	3.11	3.66	2.81
Other Liabilities	1.53	1.39	1.41	1.48	1.58	1.82	1.88	2.10	1.66
Equity Capital	7.79	7.69	7.68	7.87	7.99	8.05	8.14	8.36	8.13

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

FOR THE QUARTER ENDING:	DEC 1999	MAR 2000	JUN 2000	SEP 2000	DEC 2000	MAR 2001	JUN 2001	SEP 2001	DEC 2001
NUMBER OF INSTITUTIONS:	1,103	1,097	1,091	1,082	1,068	1,060	1,049	1,037	1,019
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TOTAL ASSETS (Percent Change)	12.39	12.62	14.16	13.79	12.61	13.10	11.02	10.20	11.12
1 - 4 Family Mrtgages	10.23	13.57	15.79	14.68	12.69	12.93	9.49	6.61	9.41
Mrtgage Pool Securities	3.86	-5.93	-2.99	-0.64	5.05	13.26	11.12	11.40	4.42
Multifamily Mrtgages	4.03	4.41	12.15	10.19	8.57	7.69	6.25	6.18	4.99
Nonresidential Mrtgages	19.47	20.66	25.54	24.69	20.56	19.32	13.96	14.47	14.05
Construction Loans	34.19	31.68	27.19	28.49	28.06	25.94	21.44	16.37	13.14
Land Loans	32.33	36.10	29.61	35.20	32.97	24.04	25.29	16.78	13.96
Commercial Loans	42.47	45.73	52.64	55.04	41.71	34.55	29.60	19.63	15.45
Consumer Loans	25.85	22.75	20.92	17.75	22.54	17.76	10.62	14.93	11.95
Cash and Noninterest-Earning Deposits	18.17	16.37	20.36	12.86	0.81	16.65	21.57	24.20	12.77
Investment Securities	90.55	81.05	71.58	74.24	59.65	55.92	65.99	72.32	83.29
Mrtgage Derivatives	20.17	16.32	9.14	8.33	-1.36	-15.84	-16.68	-17.50	-26.76
Repossessed Assets, Net	-28.95	-22.76	-15.09	-8.41	-9.94	-10.82	-4.37	2.28	14.81
Real Estate Held for Investment, Net	14.81	15.12	12.52	11.90	-6.06	0.68	-7.21	9.85	-26.05
Office Premises & Equipment	9.70	9.37	8.80	9.23	8.83	7.89	6.93	6.53	7.38
Other Assets	17.39	24.82	29.76	24.33	26.44	25.88	21.73	31.84	30.80
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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TOTAL LIABILITIES AND CAPITAL (Percent Chg)	12.39	12.62	14.16	13.79	12.61	13.10	11.02	10.20	11.12
TOTAL DEPOSITS	4.70	7.21	8.93	10.35	10.55	11.42	10.07	10.46	11.30
Deposits less than or equal to \$100,000	3.16	4.35	6.29	6.48	7.50	8.32	6.36	6.02	5.93
Deposits greater than \$100,000	11.18	19.15	19.64	26.03	22.40	22.67	23.40	25.60	29.91
BORROWINGS	36.28	29.70	27.43	20.80	15.47	12.04	6.09	2.63	4.52
Advances From FHLB	39.06	33.02	31.42	22.82	18.47	14.87	5.34	6.14	-0.87
Repurchase Agreements & FedFunds Purchased	29.11	16.83	14.96	13.30	-1.06	-5.05	-6.91	-28.84	17.69
Other Borrowings	34.21	51.48	34.29	29.43	43.37	45.40	59.11	76.67	20.75
Other Liabilities	-14.63	-14.75	5.06	13.79	14.87	50.39	75.61	78.95	88.83
Equity Capital	6.53	6.01	8.17	12.27	15.64	18.57	18.06	17.60	13.70

STRUCTURAL DATA AND LOAN ACTIVITY

FOR THE QUARTER ENDING:	DEC 1999	MAR 2000	JUN 2000	SEP 2000	DEC 2000	MAR 2001	JUN 2001	SEP 2001	DEC 2001
NUMBER OF INSTITUTIONS:	1,103	1,097	1,091	1,082	1,068	1,060	1,049	1,037	1,019

SELECTED STRUCTURAL DATA

Number of New Thrifts	9	10	12	8	11	7	4	5	5
Consolidated Assets (\$ Billions)	0.39	0.58	0.44	0.56	12.34	0.37	0.04	1.54	0.50
Number of Conservatorships/Receiverships	0	1	0	0	0	0	0	1	0
Consolidated Assets (\$ Billions)	0.00	0.03	0.00	0.00	0.00	0.00	0.00	1.77	0.00
Number of Bank Charter Conversions	5	5	4	3	2	7	3	2	8
Consolidated Assets (\$ Billions)	28.17	2.28	5.73	0.80	1.59	7.09	0.70	1.27	2.54
Number of Bank Acquisitions	9	8	10	9	15	5	7	9	12
Consolidated Assets (\$ Billions)	1.67	19.50	4.28	2.66	2.71	1.12	2.33	5.12	27.90
Number of Thrift Mergers	3	2	3	5	7	3	5	5	3
Consolidated Assets (\$ Billions)	6.22	0.52	0.17	0.54	8.30	18.70	0.49	2.58	0.24

LOAN ACTIVITY (\$ Millions)

Mrtgage Pool Securities									
Total Purchases	\$13,645.02	\$11,975.40	\$15,502.27	\$17,636.29	\$24,931.54	\$30,143.44	\$44,504.09	\$43,428.94	\$27,264.03
Total Sales	9,732.28	9,208.96	8,990.86	13,895.24	17,208.38	21,090.03	34,182.21	34,408.17	16,189.38
Mrtgage Originations	61,400.65	51,880.78	66,638.68	65,838.56	69,030.28	87,604.75	125,037.65	118,731.71	124,226.72
Construction Loans	7,054.87	6,716.25	7,459.94	7,571.98	7,434.22	7,135.19	8,016.20	7,252.58	6,713.73
1-4 Family Mrtgages	5,511.13	5,382.41	5,884.56	6,080.04	5,702.99	5,731.85	6,166.96	5,465.51	5,071.05
Permanent Loans Secured by 1-4 Family Unit	47,864.46	39,731.52	52,924.53	53,226.14	55,275.07	74,338.98	109,614.66	103,801.02	110,418.33
Mrtgage Refinancings	6,604.80	5,437.31	5,800.39	5,939.47	7,445.03	13,016.38	27,726.38	34,193.39	50,952.37
Mrtgage Purchases	17,689.07	17,452.73	21,200.67	21,207.36	19,345.92	25,960.01	44,829.53	56,355.48	65,847.49
Secured by 1-4 Family Mrtgages	17,091.95	16,203.94	20,781.87	20,169.90	18,613.09	25,288.88	44,160.99	54,925.58	64,733.83
Mrtgage Sales	38,432.79	30,305.57	40,153.07	41,055.17	50,382.62	60,875.12	111,816.63	115,976.85	120,132.84
Secured by 1-4 Family Mrtgages	37,842.95	29,427.11	39,433.25	39,909.28	49,220.21	60,198.55	110,411.11	113,297.06	118,713.10
Nonmrtgage Originations and Purchases	25,453.37	21,816.77	24,826.46	30,743.74	30,223.49	29,283.23	35,228.20	33,560.48	40,824.44
Consumer Loans	17,074.34	14,034.10	16,930.58	18,058.64	18,548.49	16,665.79	19,856.58	20,778.34	25,787.41

OTHER INDICATORS (Percent Annualized)

Asset Growth Rate	14.56	12.52	13.63	10.44	9.83	13.87	6.22	6.72	14.28
Cost of Funds	4.70	4.78	5.02	5.37	5.41	5.14	4.76	4.31	3.65
Asset Yield	7.51	7.60	7.79	8.06	8.08	7.93	7.70	7.39	6.94
Mrtgage Portfolio Yield	7.44	7.54	7.65	7.89	7.93	7.82	7.72	7.42	7.02
Earnings Efficiency	105.94	105.83	105.57	106.05	106.16	106.65	106.79	106.94	106.14
Operating Efficiency	60.18	58.14	59.89	62.28	63.58	64.45	63.54	64.13	66.33

CAPITAL MEASURES

FOR THE QUARTER ENDING:	DEC 1999	MAR 2000	JUN 2000	SEP 2000	DEC 2000	MAR 2001	JUN 2001	SEP 2001	DEC 2001
NUMBER OF INSTITUTIONS:	1,103	1,097	1,091	1,082	1,068	1,060	1,049	1,037	1,019

CAPITAL COMPLIANCE									
Met FDICIA Capital Standards	1,100	1,096	1,089	1,080	1,064	1,055	1,047	1,034	1,016
Percent of Thrifts	99.73	99.91	99.82	99.82	99.63	99.53	99.81	99.71	99.71
Consolidated Assets (\$ Billions)	\$863.32	\$868.67	\$888.33	\$907.70	\$927.50	\$950.50	\$962.60	\$973.65	\$977.50
Fail FDICIA Capital Standards	2	1	2	2	3	4	2	3	3
Percent of Thrifts	0.18	0.09	0.18	0.18	0.28	0.38	0.19	0.29	0.29
Consolidated Assets (\$ Billions)	\$0.07	\$0.04	\$0.07	\$0.50	\$0.79	\$2.36	\$2.08	\$0.40	\$0.31
Critically Undercapitalized	1	0	0	0	0	0	1	0	0
Percent of Thrifts	0.09	0.00	0.00	0.00	0.00	0.00	0.10	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.77	\$0.00	\$0.00

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$63.75	\$63.28	\$64.61	\$66.51	\$67.73	\$68.64	\$70.35	\$72.35	\$72.20
Tangible Equity Ratio	7.42	7.32	7.31	7.37	7.36	7.29	7.38	7.53	7.46
Median Ratio	9.24	9.30	9.31	9.40	9.32	9.25	9.27	9.34	9.34
Tier 1 Capital (\$ Billions)	\$63.79	\$63.32	\$64.65	\$66.54	\$67.76	\$68.66	\$70.38	\$72.37	\$72.22
Tier 1 Leverage Ratio	7.42	7.32	7.31	7.37	7.36	7.29	7.38	7.53	7.46
Median Ratio	9.24	9.30	9.31	9.40	9.32	9.25	9.27	9.34	9.36
Tier 1 Risk-based Capital Ratio	12.63	12.39	12.19	12.21	12.15	11.92	11.99	12.20	12.20
Median Ratio	17.31	17.19	17.25	17.10	16.87	16.80	16.42	16.55	16.55
Risk-based Capital (\$ Billions)	\$69.83	\$69.26	\$70.67	\$72.55	\$74.20	\$75.11	\$77.84	\$80.05	\$80.01
Total Risk-based Capital Ratio	13.83	13.55	13.32	13.31	13.30	13.03	13.26	13.49	13.51
Median Ratio	18.20	18.02	18.06	17.99	17.74	17.86	17.23	17.37	17.33

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 1999	MAR 2000	JUN 2000	SEP 2000	DEC 2000	MAR 2001	JUN 2001	SEP 2001	DEC 2001
NUMBER OF INSTITUTIONS:	1,103	1,097	1,091	1,082	1,068	1,060	1,049	1,037	1,019
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$5,230.22	\$4,909.40	\$5,005.55	\$5,713.60	\$6,908.74	\$6,630.76	\$6,661.23	\$7,740.30	\$7,558.25
Mortgage Loans									
Construction & Land Loans	192.04	282.20	205.96	338.07	401.47	396.87	379.16	349.89	354.77
Nonresidential Mortgages	205.49	263.24	218.90	242.34	294.79	308.89	241.11	285.68	308.43
Multifamily Mortgages	112.26	88.56	60.54	84.07	123.67	80.53	92.15	84.12	102.85
1-4 Family Mortgages	3,601.63	3,252.27	3,267.17	3,727.80	4,495.39	4,423.40	4,532.22	5,440.07	5,111.40
Nonmortgage Loans and Leases									
Commercial Loans	228.17	294.06	365.15	327.50	453.75	448.35	381.08	393.08	444.09
Consumer Loans	890.62	729.08	887.84	993.82	1,139.67	972.71	1,035.50	1,187.45	1,236.71
NONCURRENT LOANS (\$ Millions)	\$4,350.78	\$4,282.47	\$4,138.34	\$4,316.05	\$4,654.39	\$5,013.67	\$5,189.20	\$5,683.52	\$5,841.79
Mortgage Loans									
Construction & Land Loans	137.48	167.19	182.77	202.76	311.31	355.86	396.91	494.79	454.08
Nonresidential Mortgages	282.44	311.28	319.62	342.74	356.31	467.47	463.88	570.20	569.61
Multifamily Mortgages	129.55	100.42	84.76	78.32	67.15	80.32	71.80	71.05	73.90
1-4 Family Mortgages	3,157.67	3,051.12	2,825.58	2,891.33	3,007.34	3,140.58	3,334.86	3,575.11	3,788.88
Nonmortgage Loans and Leases									
Commercial Loans	234.29	259.78	314.42	356.80	422.33	467.50	497.53	494.26	571.06
Consumer Loans	409.34	392.69	411.20	444.10	489.95	501.93	424.23	478.12	384.26
NET CHARGE-OFFS (\$ Millions)	\$311.49	\$408.48	\$421.68	\$375.21	\$487.68	\$497.58	\$526.30	\$556.10	\$704.13
Mortgage Loans									
Construction & Land Loans	3.39	4.16	3.34	4.35	5.40	3.36	13.56	12.57	8.50
Nonresidential Mortgages	4.52	0.80	1.50	5.07	6.62	8.87	23.39	26.88	12.39
Multifamily Mortgages	(4.98)	(6.69)	(2.11)	(3.30)	(1.95)	(0.49)	(0.80)	2.02	0.09
1-4 Family Mortgages	60.23	49.82	52.38	43.32	65.75	50.75	83.38	65.09	59.86
Nonmortgage Loans and Leases									
Commercial Loans	36.67	28.33	38.67	61.49	103.31	99.49	86.91	117.68	91.82
Consumer Loans	170.90	221.66	205.34	210.11	258.94	279.38	275.18	294.47	463.94
Repossessed Assets	24.71	26.27	33.39	37.07	37.80	26.79	29.90	25.62	55.95
Other	16.05	84.13	89.17	17.09	11.82	29.43	14.78	11.77	11.59
REPOSSESSED ASSETS, NET (\$ Millions)	\$1,019.92	\$1,046.86	\$1,009.38	\$981.36	\$901.65	\$915.00	\$947.09	\$980.49	\$990.29
Construction & Land Loans	129.07	132.00	155.55	148.61	134.26	146.93	149.61	148.65	143.02
Nonresidential Mortgages	233.63	237.24	237.13	230.63	199.09	199.32	205.34	235.75	232.33
Multifamily Mortgages	41.91	41.85	37.14	33.81	18.32	12.84	15.42	11.90	12.33
1-4 Family Mortgages	553.99	570.19	525.79	506.52	486.28	489.15	513.44	510.98	508.26
Other	61.31	65.59	53.78	61.79	63.71	66.77	63.28	73.20	94.35
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)									
Real Estate Loans	\$509.56	\$515.62	\$534.18	\$552.14	\$556.96	\$569.49	\$575.45	\$579.21	\$578.87
Percent of Total Assets	59.00	59.35	60.13	60.80	60.00	59.76	59.65	59.46	59.20
Noncurrent Real Estate Loans	\$3.71	\$3.63	\$3.41	\$3.52	\$3.74	\$4.04	\$4.27	\$4.71	\$4.89
Percent of Total Assets	0.43	0.42	0.38	0.39	0.40	0.42	0.44	0.48	0.50
Real Estate Owned	\$0.96	\$0.98	\$0.96	\$0.92	\$0.84	\$0.85	\$0.88	\$0.91	\$0.90
Percent of Total Assets	0.11	0.11	0.11	0.10	0.09	0.09	0.09	0.09	0.09
Troubled Real Estate Loans	\$4.67	\$4.61	\$4.37	\$4.43	\$4.58	\$4.89	\$5.15	\$5.62	\$5.78
Percent of Total Assets	0.54	0.53	0.49	0.49	0.49	0.51	0.53	0.58	0.59

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 1999	MAR 2000	JUN 2000	SEP 2000	DEC 2000	MAR 2001	JUN 2001	SEP 2001	DEC 2001
NUMBER OF INSTITUTIONS:	1,103	1,097	1,091	1,082	1,068	1,060	1,049	1,037	1,019
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.61	0.57	0.56	0.63	0.74	0.70	0.69	0.79	0.77
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.85	1.19	0.85	1.29	1.46	1.41	1.32	1.19	1.22
Nonresidential Mortgages	0.63	0.77	0.62	0.67	0.79	0.80	0.62	0.72	0.78
Multifamily Mortgages	0.26	0.21	0.14	0.19	0.28	0.18	0.21	0.19	0.23
1-4 Family Mortgages	0.88	0.78	0.76	0.84	1.00	0.97	0.98	1.17	1.10
Nonmortgage Loans and Leases									
Commercial Loans	1.09	1.28	1.48	1.23	1.63	1.55	1.24	1.29	1.51
Consumer Loans	1.67	1.36	1.58	1.72	1.87	1.61	1.72	1.84	1.90
NONCURRENT LOANS (% Total Assets)	0.50	0.49	0.47	0.48	0.50	0.53	0.54	0.58	0.60
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.61	0.70	0.76	0.77	1.13	1.26	1.39	1.68	1.56
Nonresidential Mortgages	0.86	0.91	0.90	0.94	0.96	1.22	1.19	1.43	1.45
Multifamily Mortgages	0.30	0.24	0.20	0.18	0.15	0.18	0.16	0.16	0.16
1-4 Family Mortgages	0.77	0.73	0.65	0.65	0.67	0.69	0.72	0.77	0.81
Nonmortgage Loans and Leases									
Commercial Loans	1.12	1.13	1.28	1.34	1.52	1.61	1.62	1.62	1.94
Consumer Loans	0.77	0.73	0.73	0.77	0.81	0.83	0.71	0.74	0.59
NET CHARGE-OFFS (% Total Assets)	0.04	0.05	0.05	0.04	0.05	0.05	0.05	0.06	0.07
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.02	0.02	0.01	0.02	0.02	0.01	0.05	0.04	0.03
Nonresidential Mortgages	0.01	0.00	0.00	0.01	0.02	0.02	0.06	0.07	0.03
Multifamily Mortgages	-0.01	-0.02	-0.00	-0.01	0.00	0.00	0.00	0.00	0.00
1-4 Family Mortgages	0.01	0.01	0.01	0.01	0.01	0.01	0.02	0.01	0.01
Nonmortgage Loans and Leases									
Commercial Loans	0.18	0.12	0.16	0.23	0.37	0.34	0.28	0.38	0.31
Consumer Loans	0.32	0.41	0.37	0.36	0.43	0.46	0.46	0.46	0.71
Reposessed Assets	2.42	2.51	3.31	3.78	4.19	2.93	3.16	2.61	5.65
Other	0.04	0.19	0.18	0.04	0.02	0.05	0.03	0.02	0.02
REPOSSESSED ASSETS, NET (% Total Assets)	0.12	0.12	0.11	0.11	0.10	0.10	0.10	0.10	0.10
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans	0.57	0.56	0.64	0.57	0.49	0.52	0.52	0.51	0.49
Nonresidential Mortgages	0.72	0.70	0.67	0.63	0.54	0.52	0.53	0.59	0.59
Multifamily Mortgages	0.10	0.10	0.09	0.08	0.04	0.03	0.03	0.03	0.03
1-4 Family Mortgages	0.13	0.14	0.12	0.11	0.11	0.11	0.11	0.11	0.11
Other	0.15	0.15	0.11	0.13	0.13	0.12	0.11	0.12	0.16
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	0.14	0.19	0.19	0.17	0.21	0.21	0.22	0.23	0.29
Net Provisions for Losses (Annualized)	0.16	0.15	0.20	0.18	0.21	0.25	0.26	0.32	0.22
Valuation Allowances	0.66	0.65	0.64	0.64	0.64	0.63	0.64	0.66	0.63
Noncurrent Loans	0.50	0.49	0.47	0.48	0.50	0.53	0.54	0.58	0.60
Reposessed Assets, Net (% Total Assets)	0.12	0.12	0.11	0.11	0.10	0.10	0.10	0.10	0.10
Troubled Assets	0.62	0.61	0.58	0.58	0.60	0.62	0.64	0.68	0.70

SELECTED INDICATORS

BY FDICIA CATEGORY

FOURTH QUARTER 2001:	WELL-CAPITALIZED	ADEQUATELY CAPITALIZED	UNDER-CAPITALIZED	INDUSTRY
NUMBER OF INSTITUTIONS:	999	17	3	1,019

Total Assets (\$ Billions)	\$972.70	\$4.80	\$0.31	\$977.81
Tier 1 Leverage Ratio (Percent)	7.47	5.81	4.77	7.46
Median Ratio	9.44	6.12	3.83	9.36
Total Risk-based Capital Ratio (Percent)	13.54	9.23	6.90	13.51
Median Ratio	17.59	9.31	7.15	17.33
Return on Average Assets (Percent Annualized)	1.23	0.05	1.47	1.22
Median Ratio	0.71	0.18	-0.39	0.70
Net Interest Margin (Percent Annualized)	3.12	2.27	3.41	3.12
Median Ratio	3.00	3.18	3.84	3.00
Number of Profitable Thrifts	880	10	1	891
Profits (\$ Millions)	\$3,038.57	\$3.35	\$1.66	\$3,043.59
Number of Unprofitable Thrifts	119	7	2	128
Losses (\$ Millions)	(\$108.01)	(\$2.78)	(\$0.48)	(\$111.28)
Valuation Allowances (Percent of Total Assets)	0.63	0.81	1.61	0.63
Troubled Assets (Percent of Total Assets)	0.69	1.38	6.56	0.70
Asset Growth Rate (Percent Annualized)	14.41	-6.07	-30.46	14.28

BY OTS EXAMINATION RATING

FOURTH QUARTER 2001:	CAMELS 1 AND 2	CAMELS 3	CAMELS 4 AND 5	INDUSTRY
NUMBER OF INSTITUTIONS:	912	72	16	1,019

Total Assets (\$ Billions)	\$945.56	\$25.53	\$3.30	\$977.81
Tier 1 Leverage Ratio (Percent)	7.41	8.18	5.91	7.46
Median Ratio	9.55	7.56	5.28	9.36
Total Risk-based Capital Ratio (Percent)	13.46	13.91	10.31	13.51
Median Ratio	17.91	14.34	10.20	17.33
Return on Average Assets (Percent Annualized)	1.26	0.09	-0.21	1.22
Median Ratio	0.74	0.28	-0.26	0.70
Net Interest Margin (Percent Annualized)	3.13	2.58	2.18	3.12
Median Ratio	3.01	2.75	2.39	3.00
Number of Profitable Thrifts	831	46	6	891
Profits (\$ Millions)	\$2,972.87	\$57.59	\$2.40	\$3,043.59
Number of Unprofitable Thrifts	81	26	10	128
Losses (\$ Millions)	(\$51.09)	(\$51.63)	(\$4.23)	(\$111.28)
Valuation Allowances (Percent of Total Assets)	0.62	0.95	0.96	0.63
Troubled Assets (Percent of Total Assets)	0.66	2.05	2.85	0.70
Asset Growth Rate (Percent Annualized)	14.22	9.05	-24.44	14.28

Nineteen de novo thrifts have not been assigned an examination rating. These reported total assets of \$3.4 billion and net gains of \$6.4 million.
Office of Thrift Supervision / March 2002

STATEMENT OF OPERATIONS
BY REGION

FOURTH QUARTER 2001:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	222	196	305	216	80	1,019
EARNINGS (\$ Millions)						
Interest Income	\$2,974.19	\$1,506.80	\$2,650.61	\$1,636.71	\$6,478.29	\$15,187.82
Interest Expense	1,502.45	860.32	1,415.05	844.27	3,131.29	7,695.64
NET INTEREST INCOME	1,471.74	646.48	1,235.56	792.45	3,347.00	7,492.18
Loss Provisions-Interest Bearing Assets	108.14	140.94	(18.95)	85.27	218.35	533.62
Noninterest Income	687.56	514.88	925.59	433.64	578.18	3,137.48
Mortgage Loan Servicing Fees	3.53	1.59	(3.95)	13.84	(975.67)	(960.66)
Other Fees and Charges	334.60	340.86	388.75	253.13	756.16	2,073.49
Other Noninterest Income	349.43	172.43	540.78	166.67	797.69	2,024.65
Noninterest Expense	1,187.61	765.59	1,143.24	767.02	2,046.70	5,909.65
G&A Expense	1,122.26	755.62	1,129.65	754.91	1,946.13	5,708.05
Goodwill Amortization	60.31	8.23	11.34	8.80	66.53	155.21
Loss Provisions-Noninterest Bearing Assets	5.04	1.74	2.25	3.31	34.04	46.38
Income Before Taxes & Extraordinary Items	863.55	254.82	1,036.85	373.80	1,660.12	4,186.40
Income Taxes	324.94	89.21	364.93	106.87	607.52	1,492.38
Extraordinary Items	(2.64)	(0.28)	0.10	(0.30)	241.42	238.29
NET INCOME	535.97	165.33	672.02	266.63	1,294.02	2,932.31
PROFITABILITY (Percent of Avg Assets Annualized)						
Interest Income	6.09	6.64	6.94	6.34	6.09	6.32
Interest Expense	3.08	3.79	3.70	3.27	2.94	3.20
NET INTEREST INCOME	3.02	2.85	3.23	3.07	3.15	3.12
Loss Provisions-Interest Bearing Assets	0.22	0.62	-0.05	0.33	0.21	0.22
Noninterest Income	1.41	2.27	2.42	1.68	0.54	1.31
Mortgage Loan Servicing Fees	0.01	0.01	-0.01	0.05	-0.92	-0.40
Other Fees and Charges	0.69	1.50	1.02	0.98	0.71	0.86
Other Noninterest Income	0.72	0.76	1.42	0.65	0.75	0.84
Noninterest Expense	2.43	3.38	2.99	2.97	1.92	2.46
G&A Expense	2.30	3.33	2.96	2.92	1.83	2.38
Goodwill Amortization	0.12	0.04	0.03	0.03	0.06	0.06
Loss Provisions-Noninterest Bearing Assets	0.01	0.01	0.01	0.01	0.03	0.02
Income Before Taxes & Extraordinary Items	1.77	1.12	2.71	1.45	1.56	1.74
Income Taxes	0.67	0.39	0.96	0.41	0.57	0.62
Extraordinary Items	-0.01	0.00	0.00	0.00	0.23	0.10
NET INCOME	1.10	0.73	1.76	1.03	1.22	1.22
PROFITABILITY (Percent)						
Return on Average Assets (Annualized)	1.10	0.73	1.76	1.03	1.22	1.22
Median Ratio	0.68	0.64	0.68	0.71	0.91	0.70
Return on Average Equity (Annualized)	11.80	8.69	19.91	12.09	16.46	14.81
Median Ratio	6.40	6.07	5.97	6.69	10.56	6.60
Net Interest Margin (Annualized)	3.02	2.85	3.23	3.07	3.15	3.12
Median Ratio	2.99	3.02	2.84	3.09	3.35	3.00
Number of Profitable Thrifts	187	168	264	194	78	891
Percent Profitable	84.23	85.71	86.56	89.81	97.50	87.44
Profits (\$ Millions)	\$557.19	\$175.13	\$710.98	\$306.26	\$1,295.69	\$3,043.59
Number of Unprofitable Thrifts	35	28	41	22	2	128
Percent Unprofitable	15.77	14.29	13.44	10.19	2.50	12.56
Losses (\$ Millions)	(\$21.23)	(\$9.80)	(\$38.95)	(\$39.63)	(\$1.67)	(\$111.28)

STATEMENT OF CONDITION
BY REGION

FOURTH QUARTER 2001:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	222	196	305	216	80	1,019
TOTAL ASSETS (\$ Billions)	\$198.17	\$92.55	\$155.27	\$105.17	\$434.32	\$977.81
1 - 4 Family Mrtgages	85.81	39.38	72.71	37.13	230.35	465.20
Mrtgage Pool Securities	22.04	8.13	12.06	12.79	37.42	92.44
Multifamily Mrtgages	7.58	0.97	4.79	1.70	30.32	45.33
Nonresidential Mrtgages	11.76	4.21	7.32	5.93	10.07	39.30
Construction Loans	2.89	3.80	3.89	6.57	5.53	22.67
Land Loans	0.41	1.72	1.56	0.96	1.72	6.37
Commercial Loans	9.85	4.00	6.03	3.99	5.56	29.42
Consumer Loans	10.08	12.06	19.25	11.85	11.95	65.19
Cash and Noninterest-Earning Deposits	3.10	1.48	3.19	1.43	5.52	14.71
Investment Securities	31.11	12.86	15.82	17.54	65.38	135.62
Mrtgage Derivatives	15.69	5.03	5.62	4.24	23.61	54.19
Repossessed Assets, Net	0.19	0.15	0.20	0.15	0.29	0.99
Real Estate Held for Investment, Net	0.08	0.02	0.05	0.04	0.13	0.32
Office Premises & Equipment	1.63	1.30	1.79	1.14	2.91	8.76
Other Assets	12.75	3.08	7.54	4.61	29.62	57.23
Less: Contra Assets & Valuation Allowances	1.10	0.62	0.94	0.65	2.44	5.75
TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$198.17	\$92.55	\$155.27	\$105.17	\$434.32	\$977.81
TOTAL DEPOSITS	114.81	64.07	108.46	58.77	209.59	555.46
Deposits less than or equal to \$100,000	86.55	48.92	84.13	45.21	145.69	410.36
Deposits greater than \$100,000	28.26	15.15	24.33	13.56	63.90	145.10
Escrows	2.86	0.46	2.11	1.75	16.67	23.84
BORROWINGS	59.01	18.68	28.20	34.25	169.70	302.84
Advances From FHLB	38.37	12.06	23.27	28.41	112.42	207.52
Repurchase Agreements & FedFunds Purchased	11.76	5.08	2.00	4.89	44.12	67.85
Other Borrowings	8.88	1.54	2.92	0.96	13.17	27.47
Other Liabilities	3.28	1.69	2.74	1.49	7.03	16.20
Equity Capital	18.22	7.65	13.77	8.90	31.33	79.47

STATEMENT OF CONDITION
BY REGION

FOURTH QUARTER 2001:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	222	196	305	216	80	1,019

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00
1 - 4 Family Mrtgages	43.30	42.55	46.82	35.30	53.04	47.58
Mrtgage Pool Securities	11.12	8.79	7.77	12.16	8.62	9.45
Multifamily Mrtgages	3.82	1.05	3.09	1.62	6.98	4.64
Nonresidential Mrtgages	5.93	4.55	4.72	5.64	2.32	4.02
Construction Loans	1.46	4.10	2.51	6.25	1.27	2.32
Land Loans	0.20	1.86	1.00	0.91	0.40	0.65
Commercial Loans	4.97	4.32	3.88	3.79	1.28	3.01
Consumer Loans	5.08	13.03	12.40	11.27	2.75	6.67
Cash and Noninterest-Earning Deposits	1.56	1.60	2.06	1.36	1.27	1.50
Investment Securities	15.70	13.90	10.19	16.68	15.05	13.87
Mrtgage Derivatives	7.92	5.44	3.62	4.03	5.44	5.54
Reposessed Assets, Net	0.10	0.17	0.13	0.14	0.07	0.10
Real Estate Held for Investment, Net	0.04	0.03	0.04	0.04	0.03	0.03
Office Premises & Equipment	0.82	1.41	1.15	1.08	0.67	0.90
Other Assets	6.43	3.33	4.86	4.38	6.82	5.85
Less: Contra Assets & Valuation Allowances	0.56	0.67	0.60	0.62	0.56	0.59

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS	57.94	69.23	69.85	55.88	48.26	56.81
Deposits less than or equal to \$100,000	43.68	52.86	54.18	42.99	33.54	41.97
Deposits greater than \$100,000	14.26	16.37	15.67	12.89	14.71	14.84
Escrows	1.44	0.49	1.36	1.66	3.84	2.44
BORROWINGS	29.78	20.18	18.16	32.57	39.07	30.97
Advances From FHLB	19.36	13.03	14.99	27.01	25.88	21.22
Repurchase Agreements & FedFunds Purchased	5.94	5.48	1.29	4.65	10.16	6.94
Other Borrowings	4.48	1.67	1.88	0.91	3.03	2.81
Other Liabilities	1.65	1.83	1.76	1.42	1.62	1.66
Equity Capital	9.19	8.27	8.87	8.47	7.21	8.13

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

FOURTH QUARTER 2001:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	222	196	305	216	80	1,019
TOTAL ASSETS (Percent Change)	14.80	14.85	9.62	8.56	10.35	11.12
1 - 4 Family Mrtgages	17.59	6.43	2.09	0.32	11.29	9.41
Mrtgage Pool Securities	41.13	63.69	43.04	24.65	-24.03	4.42
Multifamily Mrtgages	17.96	15.46	2.52	13.76	1.92	4.99
Nonresidential Mrtgages	16.44	19.95	22.37	15.46	3.58	14.05
Construction Loans	19.14	20.18	25.96	6.70	6.10	13.14
Land Loans	34.84	14.49	27.24	-2.08	9.15	13.96
Commercial Loans	3.17	29.64	21.04	20.59	21.73	15.45
Consumer Loans	-9.75	62.48	3.15	-0.10	31.10	11.95
Cash and Noninterest-Earning Deposits	8.86	20.79	22.87	9.59	8.65	12.77
Investment Securities	109.63	69.44	247.65	352.67	51.59	83.29
Mrtgage Derivatives	5.72	-33.70	23.53	9.40	-45.26	-26.76
Repossessed Assets, Net	-12.55	5.56	34.33	34.65	24.27	14.81
Real Estate Held for Investment, Net	-10.83	-83.57	0.59	20.69	9.67	-26.05
Office Premises & Equipment	0.57	14.01	10.61	2.17	8.91	7.38
Other Assets	8.69	29.14	20.25	4.56	53.82	30.80
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL LIABILITIES AND CAPITAL (Percent Chg)	14.80	14.85	9.62	8.56	10.35	11.12
TOTAL DEPOSITS	8.90	18.79	13.18	4.70	11.63	11.30
Deposits less than or equal to \$100,000	3.61	14.45	7.54	-0.45	5.99	5.93
Deposits greater than \$100,000	29.09	35.38	38.23	26.53	27.05	29.91
BORROWINGS	25.34	2.00	-8.24	14.41	0.57	4.52
Advances From FHLB	26.13	-0.44	-7.82	11.09	-7.09	-0.87
Repurchase Agreements & FedFunds Purchased	21.91	0.93	-38.40	180.25	16.18	17.69
Other Borrowings	26.67	31.86	30.98	-63.55	34.60	20.75
Other Liabilities	51.70	22.57	45.90	28.15	147.01	88.83
Equity Capital	13.35	16.25	17.07	7.52	13.99	13.70

CAPITAL MEASURES
BY REGION

FOURTH QUARTER 2001:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	222	196	305	216	80	1,019

CAPITAL COMPLIANCE						
Meet FDICIA Capital Standards	222	194	305	216	79	1,016
Percent of Thrifts	100.00	98.98	100.00	100.00	98.75	99.71
Consolidated Assets (\$ Billions)	\$198.17	\$92.49	\$155.27	\$105.17	\$434.08	\$977.50
Fail FDICIA Capital Standards	0	2	0	0	1	3
Percent of Thrifts	0.00	1.02	0.00	0.00	1.25	0.29
Consolidated Assets (\$ Billions)	\$0.00	\$0.06	\$0.00	\$0.00	\$0.25	\$0.31
Critically Undercapitalized	0	0	0	0	0	0
Percent of Thrifts	0.00	0.00	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)						
Tangible Equity (\$ Billions)	\$15.67	\$7.52	\$12.81	\$8.57	\$28.02	\$72.20
Tangible Equity Ratio	8.02	8.17	8.31	8.21	6.52	7.46
Median Ratio	9.55	9.22	10.07	8.94	8.32	9.34
Tier 1 Capital (\$ Billions)	\$15.68	\$7.53	\$12.81	\$8.58	\$28.03	\$72.22
Tier 1 Leverage Ratio	8.02	8.17	8.31	8.21	6.52	7.46
Median Ratio	9.55	9.22	10.07	8.94	8.32	9.36
Tier 1 Risk-based Capital Ratio	13.34	12.73	12.57	13.75	11.09	12.20
Median Ratio	18.61	15.76	17.91	15.56	13.58	16.55
Risk-based Capital (\$ Billions)	\$16.99	\$8.22	\$14.22	\$9.15	\$31.83	\$80.01
Total Risk-based Capital Ratio	14.45	13.91	13.95	14.67	12.59	13.51
Median Ratio	19.70	16.41	18.71	16.72	14.31	17.33

ASSET QUALITY INDICATORS
BY REGION

FOURTH QUARTER 2001:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	222	196	305	216	80	1,019
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$1,250.56	\$911.97	\$1,497.48	\$860.93	\$3,037.44	\$7,558.25
Mortgage Loans						
Construction & Land Loans	42.51	40.90	114.58	69.42	87.36	354.77
Nonresidential Mortgages	78.87	58.21	83.04	66.26	22.05	308.43
Multifamily Mortgages	17.53	8.03	21.07	20.47	35.75	102.85
1-4 Family Mortgages	789.36	396.53	932.60	529.26	2,463.78	5,111.40
Nonmortgage Loans and Leases						
Commercial Loans	125.07	83.04	100.22	42.89	92.87	444.09
Consumer Loans	197.22	325.27	245.96	132.63	335.64	1,236.71
NONCURRENT LOANS (\$ Millions)	\$1,024.64	\$616.80	\$978.56	\$609.62	\$2,612.18	\$5,841.79
Mortgage Loans						
Construction & Land Loans	25.55	51.71	77.21	110.08	189.55	454.08
Nonresidential Mortgages	114.99	56.43	95.65	76.18	226.36	569.61
Multifamily Mortgages	14.85	1.84	30.99	6.09	20.12	73.90
1-4 Family Mortgages	620.15	296.51	632.79	280.69	1,958.73	3,788.88
Nonmortgage Loans and Leases						
Commercial Loans	182.02	68.80	68.32	83.13	168.79	571.06
Consumer Loans	67.08	141.51	73.61	53.45	48.63	384.26
NET CHARGE-OFFS (\$ Millions)	\$80.12	\$102.06	\$317.41	\$58.64	\$145.91	\$704.13
Mortgage Loans						
Construction & Land Loans	(0.83)	(0.25)	2.07	5.95	1.57	8.50
Nonresidential Mortgages	5.44	1.43	0.97	6.05	(1.50)	12.39
Multifamily Mortgages	0.59	0.15	1.02	0.72	(2.39)	0.09
1-4 Family Mortgages	14.61	5.68	15.79	3.81	19.97	59.86
Nonmortgage Loans and Leases						
Commercial Loans	29.10	15.29	11.69	5.06	30.69	91.82
Consumer Loans	24.93	64.61	279.19	33.13	62.08	463.94
Repossessed Assets	5.91	14.98	4.46	1.06	29.54	55.95
Other	0.37	0.18	2.22	2.87	5.95	11.59
REPOSSESSED ASSETS, NET (\$ Millions)	\$191.90	\$154.24	\$198.45	\$150.88	\$294.81	\$990.29
Construction & Land Loans	1.78	47.41	8.22	59.94	25.67	143.02
Nonresidential Mortgages	113.60	16.83	29.39	32.76	39.76	232.33
Multifamily Mortgages	0.98	3.32	6.39	1.06	0.58	12.33
1-4 Family Mortgages	59.57	68.94	127.22	49.69	202.84	508.26
Other	15.97	17.74	27.24	7.43	25.96	94.35
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)						
Real Estate Loans	\$108.44	\$50.08	\$90.27	\$52.29	\$277.99	\$578.87
Percent of Total Assets	54.72	54.11	58.14	49.72	64.00	59.20
Noncurrent Real Estate Loans	\$0.78	\$0.41	\$0.84	\$0.47	\$2.39	\$4.89
Percent of Total Assets	0.39	0.44	0.54	0.45	0.55	0.50
Real Estate Owned	\$0.18	\$0.14	\$0.17	\$0.14	\$0.27	\$0.90
Percent of Total Assets	0.09	0.15	0.11	0.14	0.06	0.09
Troubled Real Estate Loans	\$0.95	\$0.54	\$1.01	\$0.62	\$2.66	\$5.78
Percent of Total Assets	0.48	0.59	0.65	0.59	0.61	0.59

ASSET QUALITY INDICATORS
BY REGION

FOURTH QUARTER 2001: NUMBER OF INSTITUTIONS:	NORTHEAST 222	SOUTHEAST 196	CENTRAL 305	MIDWEST 216	WEST 80	INDUSTRY 1,019
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.63	0.99	0.96	0.82	0.70	0.77
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	1.29	0.74	2.10	0.92	1.21	1.22
Nonresidential Mortgages	0.67	1.38	1.13	1.12	0.22	0.78
Multifamily Mortgages	0.23	0.83	0.44	1.20	0.12	0.23
1-4 Family Mortgages	0.92	1.01	1.28	1.43	1.07	1.10
Nonmortgage Loans and Leases						
Commercial Loans	1.27	2.08	1.66	1.08	1.67	1.51
Consumer Loans	1.96	2.70	1.28	1.12	2.81	1.90
NONCURRENT LOANS (% Total Assets)	0.52	0.67	0.63	0.58	0.60	0.60
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	0.78	0.94	1.42	1.46	2.62	1.56
Nonresidential Mortgages	0.98	1.34	1.31	1.28	2.25	1.45
Multifamily Mortgages	0.20	0.19	0.65	0.36	0.07	0.16
1-4 Family Mortgages	0.72	0.75	0.87	0.76	0.85	0.81
Nonmortgage Loans and Leases						
Commercial Loans	1.85	1.72	1.13	2.08	3.04	1.94
Consumer Loans	0.67	1.17	0.38	0.45	0.41	0.59
NET CHARGE-OFFS (% Total Assets)	0.04	0.11	0.20	0.06	0.03	0.07
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	-0.03	0.00	0.04	0.08	0.02	0.03
Nonresidential Mortgages	0.05	0.03	0.01	0.10	-0.01	0.03
Multifamily Mortgages	0.01	0.02	0.02	0.04	-0.01	0.00
1-4 Family Mortgages	0.02	0.01	0.02	0.01	0.01	0.01
Nonmortgage Loans and Leases						
Commercial Loans	0.30	0.38	0.19	0.13	0.55	0.31
Consumer Loans	0.25	0.54	1.45	0.28	0.52	0.71
Repossessed Assets	3.08	9.71	2.25	0.70	10.02	5.65
Other	0.00	0.01	0.03	0.06	0.02	0.02
REPOSSESSED ASSETS, NET (% Total Assets)	0.10	0.17	0.13	0.14	0.07	0.10
Percent of Outstanding Loans by Loan Type:						
Construction & Land Loans	0.05	0.86	0.15	0.80	0.35	0.49
Nonresidential Mortgages	0.97	0.40	0.40	0.55	0.39	0.59
Multifamily Mortgages	0.01	0.34	0.13	0.06	0.00	0.03
1-4 Family Mortgages	0.07	0.18	0.17	0.13	0.09	0.11
Other	0.13	0.58	0.36	0.16	0.09	0.16
ASSET QUALITY SUMMARY (% Total Assets)						
Net Chargeoffs (Annualized)	0.16	0.44	0.82	0.22	0.13	0.29
Net Provisions for Losses (Annualized)	0.22	0.61	-0.05	0.32	0.20	0.22
Valuation Allowances	0.58	0.80	0.65	0.67	0.59	0.63
Noncurrent Loans	0.52	0.67	0.63	0.58	0.60	0.60
Repossessed Assets, Net (% Total Assets)	0.10	0.17	0.13	0.14	0.07	0.10
Troubled Assets	0.61	0.83	0.76	0.72	0.67	0.70

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	4th Qtr 2001 Net Income (\$ Millions)	4th Qtr 2000 Net Income (\$ Millions)
NORTHEAST REGION						
CONNECTICUT	11	12.43	7.58	1.21	39.80	35.04
DELAWARE	6	24.89	9.27	2.07	106.61	22.78
MAINE	9	1.37	1.05	0.14	1.08	2.02
MASSACHUSETTS	21	7.40	4.72	0.76	18.15	9.63
NEW HAMPSHIRE	7	1.61	1.29	0.16	3.46	1.82
NEW JERSEY	45	18.32	13.11	1.99	40.70	37.49
NEW YORK	46	70.17	37.23	5.79	201.36	167.78
PENNSYLVANIA	63	60.06	39.05	5.87	117.48	31.95
RHODE ISLAND	5	0.69	0.51	0.10	4.99	3.60
VERMONT	2	0.29	0.19	0.02	0.76	0.33
WEST VIRGINIA	7	0.95	0.80	0.11	1.58	0.81
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TOTAL	222	\$198.17	\$114.81	\$18.22	\$535.97	\$313.24

SOUTHEAST REGION

ALABAMA	13	2.79	1.89	0.23	6.01	4.74
DISTRICT OF COLUMBIA	1	0.26	0.20	0.02	0.15	(0.02)
FLORIDA	45	26.61	17.84	2.24	56.46	31.28
GEORGIA	23	8.00	4.81	0.89	7.99	(5.20)
MARYLAND	57	7.81	6.34	0.83	13.82	13.41
NORTH CAROLINA	17	3.19	2.50	0.43	7.65	6.58
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	25	7.01	4.72	0.65	19.35	15.42
VIRGIN ISLANDS	N/A	N/A	N/A	N/A	N/A	N/A
VIRGINIA	15	36.88	25.77	2.36	53.92	27.31
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TOTAL	196	\$92.55	\$64.07	\$7.65	\$165.33	\$93.52

Fourth quarter 2000 net income data are based on thrifts held constant as of December 31, 2001.
 Financial data as of December 31, 2001 unless otherwise noted.
 Office of Thrift Supervision / March 2002

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	4th Qtr 2001 Net Income (\$ Millions)	4th Qtr 2000 Net Income (\$ Millions)
CENTRAL REGION						
ILLINOIS	62	31.56	21.13	3.61	319.78	94.25
INDIANA	56	12.43	8.51	1.22	37.78	14.66
KENTUCKY	28	2.92	2.25	0.34	5.66	3.82
MICHIGAN	15	9.69	5.82	0.65	30.73	12.15
OHIO	97	77.22	54.87	5.80	223.02	173.75
TENNESSEE	23	5.58	4.51	0.68	12.42	11.30
WISCONSIN	24	15.88	11.38	1.48	42.63	25.43
TOTAL	305	\$155.27	\$108.46	\$13.77	\$672.02	\$335.36
MIDWEST REGION						
ARKANSAS	9	3.40	2.52	0.35	7.91	6.99
COLORADO	10	0.91	0.68	0.09	2.01	1.36
IOWA	24	4.93	3.91	0.43	14.04	7.34
KANSAS	17	11.95	6.40	1.27	25.74	25.47
LOUISIANA	29	4.22	3.20	0.52	8.41	6.23
MINNESOTA	23	3.12	2.21	0.28	7.25	5.91
MISSISSIPPI	6	0.49	0.38	0.04	0.01	0.41
MISSOURI	35	5.13	3.71	0.57	8.42	4.93
NEBRASKA	15	15.72	8.11	1.10	33.65	(41.81)
NEW MEXICO	10	3.59	2.31	0.27	14.76	7.03
NORTH DAKOTA	3	0.96	0.79	0.10	3.19	2.04
OKLAHOMA	6	6.92	2.10	0.50	39.96	34.24
SOUTH DAKOTA	4	1.10	0.91	0.09	1.74	2.34
TEXAS	25	42.73	21.53	3.31	99.53	83.77
TOTAL	216	\$105.17	\$58.77	\$8.90	\$266.63	\$146.22

Fourth quarter 2000 net income data are based on thrifts held constant as of December 31, 2001.
 Financial data as of December 31, 2001 unless otherwise noted.
 Office of Thrift Supervision / March 2002

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	4th Qtr 2001 Net Income (\$ Millions)	4th Qtr 2000 Net Income (\$ Millions)
WEST REGION						
ALASKA	1	0.15	0.12	0.01	0.33	(0.11)
ARIZONA	3	0.43	0.25	0.06	2.32	6.60
CALIFORNIA	42	407.32	192.18	28.47	1,209.56	923.82
GUAM	2	0.26	0.13	0.05	0.21	0.49
HAWAII	2	6.57	4.16	0.51	17.79	12.27
IDAHO	3	0.81	0.63	0.07	1.30	0.91
MONTANA	4	0.42	0.32	0.06	1.31	0.70
NEVADA	2	1.05	0.52	0.11	0.88	(4.03)
OREGON	5	2.79	2.15	0.24	4.92	3.73
UTAH	4	1.52	0.61	0.19	5.54	6.27
WASHINGTON	8	12.66	8.26	1.50	48.80	35.89
WYOMING	4	0.35	0.25	0.05	1.06	0.47
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TOTAL	80	\$434.32	\$209.59	\$31.33	\$1,294.02	\$986.99
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UNITED STATES						
TOTAL	1,019	\$985.49	\$555.70	\$79.88	\$2,933.98	\$1,875.33

Fourth quarter 2000 net income data are based on thrifts held constant as of December 31, 2001.
 Financial data as of December 31, 2001 unless otherwise noted.
 Office of Thrift Supervision / March 2002

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	DEC 1997	SEP 1999	DEC 1999	DEC 2000	DEC 2001
NUMBER OF INSTITUTIONS:	1,215	1,145	1,103	1,068	1,019
EARNINGS (\$ Millions)					
Interest Income	\$14,068.93	\$13,748.77	\$14,681.21	\$17,010.04	\$15,187.82
Interest Expense	8,609.44	8,323.86	8,929.46	11,097.07	7,695.64
NET INTEREST INCOME	5,459.49	5,424.92	5,751.75	5,912.97	7,492.18
Loss Provisions-Interest Bearing Assets	531.19	376.95	345.19	496.12	533.62
Noninterest Income	2,134.74	2,227.60	2,194.59	2,768.26	3,137.48
Mortgage Loan Servicing Fees	223.57	182.38	287.29	255.18	(960.66)
Other Fees and Charges	972.06	1,055.94	1,242.35	1,654.93	2,073.49
Other Noninterest Income	939.11	989.29	664.96	858.15	2,024.65
Noninterest Expense	4,430.96	5,062.88	4,550.95	5,158.64	5,909.65
G&A Expense	4,229.08	4,892.69	4,381.92	4,974.18	5,708.05
Goodwill Amortization	149.43	140.30	149.70	170.36	155.21
Loss Provisions-Noninterest Bearing Assets	52.45	29.89	19.33	14.09	46.38
Income Before Taxes & Extraordinary Items	2,632.08	2,212.69	3,050.20	3,026.48	4,186.40
Income Taxes	971.95	766.19	1,093.07	1,112.70	1,492.38
Extraordinary Items	(1.55)	(66.90)	9.32	12.40	238.29
NET INCOME	1,658.57	1,379.60	1,966.45	1,926.19	2,932.31
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	7.34	6.87	6.92	7.43	6.32
Interest Expense	4.49	4.16	4.21	4.85	3.20
NET INTEREST INCOME	2.85	2.71	2.71	2.58	3.12
Loss Provisions-Interest Bearing Assets	0.28	0.19	0.16	0.22	0.22
Noninterest Income	1.11	1.11	1.03	1.21	1.31
Mortgage Loan Servicing Fees	0.12	0.09	0.14	0.11	-0.40
Other Fees and Charges	0.51	0.53	0.59	0.72	0.86
Other Noninterest Income	0.49	0.49	0.31	0.37	0.84
Noninterest Expense	2.31	2.53	2.15	2.25	2.46
G&A Expense	2.21	2.45	2.07	2.17	2.38
Goodwill Amortization	0.08	0.07	0.07	0.07	0.06
Loss Provisions-Noninterest Bearing Assets	0.03	0.01	0.01	0.01	0.02
Income Before Taxes & Extraordinary Items	1.37	1.11	1.44	1.32	1.74
Income Taxes	0.51	0.38	0.52	0.49	0.62
Extraordinary Items	0.00	-0.03	0.00	0.01	0.10
NET INCOME	0.87	0.69	0.93	0.84	1.22
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	0.87	0.69	0.93	0.84	1.22
Median Ratio	0.79	0.70	0.67	0.63	0.70
Return on Average Equity (Annualized)	10.50	8.21	11.76	10.61	14.81
Median Ratio	7.69	6.46	6.34	5.86	6.60
Net Interest Margin (Annualized)	2.85	2.71	2.71	2.58	3.12
Median Ratio	3.18	3.03	3.08	2.92	3.00
Number of Profitable Thrifts	1,108	1,016	971	911	891
Percent Profitable	91.19	88.73	88.03	85.30	87.44
Profits (\$ Millions)	\$1,795.41	\$1,526.77	\$2,074.50	\$2,111.77	\$3,043.59
Number of Unprofitable Thrifts	107	129	132	157	128
Percent Unprofitable	8.81	11.27	11.97	14.70	12.56
Losses (\$ Millions)	(\$136.83)	(\$147.17)	(\$108.05)	(\$185.59)	(\$111.28)

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	DEC 1997	SEP 1999	DEC 1999	DEC 2000	DEC 2001
NUMBER OF INSTITUTIONS:	1,215	1,145	1,103	1,068	1,019

TOTAL ASSETS (\$ Billions)	\$776.58	\$817.61	\$863.61	\$928.29	\$977.81
1 - 4 Family Mrtgages	390.77	400.91	410.52	448.18	465.20
Mrtgage Pool Securities	103.82	93.31	94.78	93.11	92.44
Multifamily Mrtgages	47.46	44.04	43.90	44.22	45.33
Nonresidential Mrtgages	30.24	29.50	32.67	37.11	39.30
Construction Loans	11.33	13.76	17.58	21.42	22.67
Land Loans	3.50	3.91	4.89	6.03	6.37
Commercial Loans	11.50	15.57	20.87	27.82	29.42
Consumer Loans	44.85	47.40	53.37	60.84	65.19
Cash and Noninterest-Earning Deposits	10.85	13.03	14.81	13.90	14.71
Investment Securities	85.05	113.81	124.35	121.97	135.62
Mrtgage Derivatives	36.29	67.06	78.42	75.36	54.19
Repossessed Assets, Net	1.80	1.47	1.02	0.90	0.99
Real Estate Held for Investment, Net	0.48	0.43	0.49	0.46	0.32
Office Premises & Equipment	7.88	7.96	8.43	8.72	8.76
Other Assets	32.44	37.83	41.17	49.12	57.23
Less: Contra Assets & Valuation Allowances	5.38	5.33	5.25	5.51	5.75

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$776.58	\$817.61	\$863.61	\$928.29	\$977.81
TOTAL DEPOSITS	507.77	498.78	504.95	529.41	555.46
Deposits less than or equal to \$100,000	426.28	403.51	402.08	409.47	410.36
Deposits greater than \$100,000	81.49	95.27	102.86	119.94	145.10
Escrows	8.37	11.73	7.80	8.75	23.84
BORROWINGS	184.90	224.99	270.38	301.27	302.84
Advances From FHLB	118.51	143.10	189.89	218.28	207.52
Repurchase Agreements & FedFunds Purchased	38.49	49.44	63.46	59.96	67.85
Other Borrowings	27.90	32.46	17.02	23.03	27.47
Other Liabilities	10.93	14.79	13.18	14.68	16.20
Equity Capital	64.60	67.32	67.30	74.17	79.47

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	DEC 1997	SEP 1999	DEC 1999	DEC 2000	DEC 2001
NUMBER OF INSTITUTIONS:	1,215	1,145	1,103	1,068	1,019
TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
1 - 4 Family Mrtgages	50.32	49.03	47.54	48.28	47.58
Mrtgage Pool Securities	13.37	11.41	10.97	10.03	9.45
Multifamily Mrtgages	6.11	5.39	5.08	4.76	4.64
Nonresidential Mrtgages	3.89	3.61	3.78	4.00	4.02
Construction Loans	1.46	1.68	2.04	2.31	2.32
Land Loans	0.45	0.48	0.57	0.65	0.65
Commercial Loans	1.48	1.90	2.42	3.00	3.01
Consumer Loans	5.78	5.80	6.18	6.55	6.67
Cash and Noninterest-Earning Deposits	1.40	1.59	1.71	1.50	1.50
Investment Securities	10.95	13.92	14.40	13.14	13.87
Mrtgage Derivatives	4.67	8.20	9.08	8.12	5.54
Repossessed Assets, Net	0.23	0.18	0.12	0.10	0.10
Real Estate Held for Investment, Net	0.06	0.05	0.06	0.05	0.03
Office Premises & Equipment	1.02	0.97	0.98	0.94	0.90
Other Assets	4.18	4.63	4.77	5.29	5.85
Less: Contra Assets & Valuation Allowances	0.69	0.65	0.61	0.59	0.59
TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS	65.39	61.00	58.47	57.03	56.81
Deposits less than or equal to \$100,000	54.89	49.35	46.56	44.11	41.97
Deposits greater than \$100,000	10.49	11.65	11.91	12.92	14.84
Escrows	1.08	1.44	0.90	0.94	2.44
BORROWINGS	23.81	27.52	31.31	32.45	30.97
Advances From FHLB	15.26	17.50	21.99	23.51	21.22
Repurchase Agreements & FedFunds Purchased	4.96	6.05	7.35	6.46	6.94
Other Borrowings	3.59	3.97	1.97	2.48	2.81
Other Liabilities	1.41	1.81	1.53	1.58	1.66
Equity Capital	8.32	8.23	7.79	7.99	8.13

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

FOR THE QUARTER ENDING:	DEC 1997	SEP 1999	DEC 1999	DEC 2000	DEC 2001
NUMBER OF INSTITUTIONS:	1,215	1,145	1,103	1,068	1,019
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TOTAL ASSETS (Percent Change)	9.21	11.38	12.39	12.61	11.12
1 - 4 Family Mortgages	10.00	7.68	10.23	12.69	9.41
Mortgage Pool Securities	1.86	-5.03	3.86	5.05	4.42
Multifamily Mortgages	1.39	-4.00	4.03	8.57	4.99
Nonresidential Mortgages	1.55	6.64	19.47	20.56	14.05
Construction Loans	-29.58	34.39	34.19	28.06	13.14
Land Loans	-1.50	23.08	32.33	32.97	13.96
Commercial Loans	35.14	44.06	42.47	41.71	15.45
Consumer Loans	27.34	14.98	25.85	22.54	11.95
Cash and Noninterest-Earning Deposits	11.80	27.54	18.17	0.81	12.77
Investment Securities	3.86	236.48	90.55	59.65	83.29
Mortgage Derivatives	-1.30	98.25	20.17	-1.36	-26.76
Reposessed Assets, Net	-10.97	-15.57	-28.95	-9.94	14.81
Real Estate Held for Investment, Net	3.56	-7.78	14.81	-6.06	-26.05
Office Premises & Equipment	6.44	7.25	9.70	8.83	7.38
Other Assets	-12.11	23.35	17.39	26.44	30.80
Less: Contra Assets & Valuation Allowances	-63.05	0.00	0.00	0.00	0.00
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TOTAL LIABILITIES AND CAPITAL (Percent Chg)	9.21	11.38	12.39	12.61	11.12
TOTAL DEPOSITS	5.80	4.27	4.70	10.55	11.30
Deposits less than or equal to \$100,000	3.16	0.53	3.16	7.50	5.93
Deposits greater than \$100,000	22.13	23.73	11.18	22.40	29.91
BORROWINGS	14.85	27.71	36.28	15.47	4.52
Advances From FHLB	25.77	26.89	39.06	18.47	-0.87
Repurchase Agreements & FedFunds Purchased	0.23	33.62	29.11	-1.06	17.69
Other Borrowings	-1.63	22.92	34.21	43.37	20.75
Other Liabilities	36.88	43.58	-14.63	14.87	88.83
Equity Capital	15.35	10.31	6.53	15.64	13.70

CAPITAL MEASURES

FOR THE QUARTER ENDING:	DEC 1997	SEP 1999	DEC 1999	DEC 2000	DEC 2001
NUMBER OF INSTITUTIONS:	1,215	1,145	1,103	1,068	1,019

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	1,214	1,141	1,100	1,064	1,016
Percent of Thrifts	99.92	99.65	99.73	99.63	99.71
Consolidated Assets (\$ Billions)	\$776.57	\$817.24	\$863.32	\$927.50	\$977.50
Fail FDICIA Capital Standards	1	2	2	3	3
Percent of Thrifts	0.08	0.17	0.18	0.28	0.29
Consolidated Assets (\$ Billions)	\$0.01	\$0.13	\$0.07	\$0.79	\$0.31
Critically Undercapitalized	0	0	1	0	0
Percent of Thrifts	0.00	0.00	0.09	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.03	\$0.00	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$58.21	\$60.07	\$63.75	\$67.73	\$72.20
Tangible Equity Ratio	7.57	7.43	7.42	7.36	7.46
Median Ratio	9.21	9.31	9.24	9.32	9.34
Tier 1 Capital (\$ Billions)	\$58.30	\$60.11	\$63.79	\$67.76	\$72.22
Tier 1 Leverage Ratio	7.58	7.43	7.42	7.36	7.46
Median Ratio	9.21	9.31	9.24	9.32	9.36
Tier 1 Risk-based Capital Ratio	13.10	13.07	12.63	12.15	12.20
Median Ratio	17.83	18.10	17.31	16.87	16.55
Risk-based Capital (\$ Billions)	\$64.52	\$66.17	\$69.83	\$74.20	\$80.01
Total Risk-based Capital Ratio	14.50	14.38	13.83	13.30	13.51
Median Ratio	18.62	18.73	18.20	17.74	17.33

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 1997	SEP 1999	DEC 1999	DEC 2000	DEC 2001
NUMBER OF INSTITUTIONS:	1,215	1,145	1,103	1,068	1,019
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$6,268.15	\$5,759.64	\$5,230.22	\$6,908.74	\$7,558.25
Mortgage Loans					
Construction & Land Loans	219.70	298.93	192.04	401.47	354.77
Nonresidential Mortgages	332.16	288.20	205.49	294.79	308.43
Multifamily Mortgages	191.91	186.63	112.26	123.67	102.85
1-4 Family Mortgages	4,420.06	3,873.41	3,601.63	4,495.39	5,111.40
Nonmortgage Loans and Leases					
Commercial Loans	164.40	213.29	228.17	453.75	444.09
Consumer Loans	939.92	899.18	890.62	1,139.67	1,236.71
NONCURRENT LOANS (\$ Millions)	\$5,919.01	\$4,798.40	\$4,350.78	\$4,654.39	\$5,841.79
Mortgage Loans					
Construction & Land Loans	182.14	194.19	137.48	311.31	454.08
Nonresidential Mortgages	489.95	367.36	282.44	356.31	569.61
Multifamily Mortgages	350.73	217.82	129.55	67.15	73.90
1-4 Family Mortgages	4,333.40	3,483.00	3,157.67	3,007.34	3,788.88
Nonmortgage Loans and Leases					
Commercial Loans	126.04	150.38	234.29	422.33	571.06
Consumer Loans	436.76	385.66	409.34	489.95	384.26
NET CHARGE-OFFS (\$ Millions)	\$478.15	\$409.96	\$311.49	\$487.68	\$704.13
Mortgage Loans					
Construction & Land Loans	8.43	3.98	3.39	5.40	8.50
Nonresidential Mortgages	(9.70)	11.56	4.52	6.62	12.39
Multifamily Mortgages	2.65	1.91	(4.98)	(1.95)	0.09
1-4 Family Mortgages	99.52	165.62	60.23	65.75	59.86
Nonmortgage Loans and Leases					
Commercial Loans	13.14	22.35	36.67	103.31	91.82
Consumer Loans	240.16	156.35	170.90	258.94	463.94
Reposessed Assets	43.76	29.13	24.71	37.80	55.95
Other	80.19	19.07	16.05	11.82	11.59
REPOSSESSED ASSETS, NET (\$ Millions)	\$1,804.82	\$1,469.66	\$1,019.92	\$901.65	\$990.29
Construction & Land Loans	192.15	162.47	129.07	134.26	143.02
Nonresidential Mortgages	259.91	226.36	233.63	199.09	232.33
Multifamily Mortgages	237.68	161.11	41.91	18.32	12.33
1-4 Family Mortgages	1,062.30	816.98	553.99	486.28	508.26
Other	52.77	102.75	61.31	63.71	94.35
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$483.29	\$492.13	\$509.56	\$556.96	\$578.87
Percent of Total Assets	62.23	60.19	59.00	60.00	59.20
Noncurrent Real Estate Loans	\$5.36	\$4.26	\$3.71	\$3.74	\$4.89
Percent of Total Assets	0.69	0.52	0.43	0.40	0.50
Real Estate Owned	\$1.75	\$1.37	\$0.96	\$0.84	\$0.90
Percent of Total Assets	0.23	0.17	0.11	0.09	0.09
Troubled Real Estate Loans	\$7.11	\$5.63	\$4.67	\$4.58	\$5.78
Percent of Total Assets	0.92	0.69	0.54	0.49	0.59

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 1997	SEP 1999	DEC 1999	DEC 2000	DEC 2001
NUMBER OF INSTITUTIONS:	1,215	1,145	1,103	1,068	1,019
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.81	0.70	0.61	0.74	0.77
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.48	1.69	0.85	1.46	1.22
Nonresidential Mortgages	1.10	0.98	0.63	0.79	0.78
Multifamily Mortgages	0.40	0.42	0.26	0.28	0.23
1-4 Family Mortgages	1.13	0.97	0.88	1.00	1.10
Nonmortgage Loans and Leases					
Commercial Loans	1.43	1.37	1.09	1.63	1.51
Consumer Loans	2.10	1.90	1.67	1.87	1.90
NONCURRENT LOANS (% Total Assets)	0.76	0.59	0.50	0.50	0.60
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.23	1.10	0.61	1.13	1.56
Nonresidential Mortgages	1.62	1.25	0.86	0.96	1.45
Multifamily Mortgages	0.74	0.49	0.30	0.15	0.16
1-4 Family Mortgages	1.11	0.87	0.77	0.67	0.81
Nonmortgage Loans and Leases					
Commercial Loans	1.10	0.97	1.12	1.52	1.94
Consumer Loans	0.97	0.81	0.77	0.81	0.59
NET CHARGE-OFFS (% Total Assets)	0.06	0.05	0.04	0.05	0.07
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.06	0.02	0.02	0.02	0.03
Nonresidential Mortgages	-0.03	0.04	0.01	0.02	0.03
Multifamily Mortgages	0.01	0.00	-0.01	0.00	0.00
1-4 Family Mortgages	0.03	0.04	0.01	0.01	0.01
Nonmortgage Loans and Leases					
Commercial Loans	0.11	0.14	0.18	0.37	0.31
Consumer Loans	0.54	0.33	0.32	0.43	0.71
Repossessed Assets	2.42	1.98	2.42	4.19	5.65
Other	0.25	0.05	0.04	0.02	0.02
REPOSSESSED ASSETS, NET (% Total Assets)	0.23	0.18	0.12	0.10	0.10
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	1.30	0.92	0.57	0.49	0.49
Nonresidential Mortgages	0.86	0.77	0.72	0.54	0.59
Multifamily Mortgages	0.50	0.37	0.10	0.04	0.03
1-4 Family Mortgages	0.27	0.20	0.13	0.11	0.11
Other	0.16	0.27	0.15	0.13	0.16
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.25	0.20	0.14	0.21	0.29
Net Provisions for Losses (Annualized)	0.27	0.18	0.16	0.21	0.22
Valuation Allowances	0.78	0.73	0.66	0.64	0.63
Noncurrent Loans	0.76	0.59	0.50	0.50	0.60
Repossessed Assets, Net (% Total Assets)	0.23	0.18	0.12	0.10	0.10
Troubled Assets	0.99	0.77	0.62	0.60	0.70

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

		1997	1998	1999	2000	2001	3-MONTHS ENDED	
							SEP. 2001	DEC. 2001
SUMMARY DATA:								
Number of Thrifts	(#)	1,215	1,145	1,103	1,068	1,019	1,037	1,019
Total Assets	(\$)	776.58	817.61	863.61	928.29	977.81	974.05	977.81
Net Income	(\$)	6.41	7.57	8.23	8.01	10.22	2.61	2.93
Profits	(\$)	6.99	8.06	8.51	8.56	10.83	2.73	3.04
Losses	(\$)	-0.57	-0.49	-0.28	-0.55	-0.61	-0.12	-0.11
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	0.84	0.97	0.98	0.91	1.07	1.08	1.22
Median Ratio	(%)	0.83	0.77	0.71	0.68	0.66	0.67	0.70
Return on Average Equity	(%)	10.44	11.42	12.16	11.63	13.12	13.09	14.81
Median Ratio	(%)	8.33	7.32	6.75	6.49	6.18	6.39	6.60
Net Interest Income	(\$)	21.82	21.50	22.90	23.27	27.62	7.09	7.49
% of Average Assets	(%)	2.87	2.74	2.73	2.63	2.89	2.94	3.12
Total Fee Income	(\$)	4.38	4.54	5.60	7.11	6.08	1.42	1.11
% of Average Assets	(%)	0.62	0.62	0.72	0.83	0.46	0.59	0.46
G&A Expense	(\$)	16.06	17.50	17.04	18.54	21.78	5.46	5.71
% of Average Assets	(%)	2.11	2.23	2.03	2.09	2.28	2.26	2.38
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	8.32	8.23	7.79	7.99	8.13	8.36	8.13
Tier 1 Leverage Ratio	(%)	7.58	7.43	7.42	7.36	7.46	7.53	7.46
Risk-based Capital Ratio	(%)	14.50	14.38	13.83	13.30	13.51	13.49	13.51
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	1,183	1,115	1,079	1,038	999	1,017	999
Adequately Capitalized	(#)	31	26	21	26	17	17	17
Undercapitalized	(#)	1	1	0	2	3	2	3
Significantly Undercapitalized	(#)	0	1	1	1	0	1	0
Critically Undercapitalized	(#)	0	0	1	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	1	0	0	0	0
Problem Thrifts	(#)	18	15	12	15	16	16	16
Problem Thrift Assets	(\$)	1.58	5.91	5.45	6.78	3.30	3.53	3.30
Problem Thrift Assets as a % of Total Assets	(%)	0.20	0.72	0.63	0.73	0.34	0.36	0.34
ASSET QUALITY MEASURES:								
Troubled Assets	(\$)	7.72	6.27	5.37	5.56	6.83	6.66	6.83
% of Total Assets	(%)	0.99	0.77	0.62	0.60	0.70	0.68	0.70
Noncurrent Loans	(\$)	5.92	4.80	4.35	4.65	5.84	5.68	5.84
% of Total Assets	(%)	0.76	0.59	0.50	0.50	0.60	0.58	0.60
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mrtgages	(%)	1.11	0.87	0.77	0.67	0.81	0.77	0.81
Multi Family Loans	(%)	0.74	0.49	0.30	0.15	0.16	0.16	0.16
Commercial Loans	(%)	1.10	0.97	1.12	1.52	1.94	1.62	1.94
Consumer Loans	(%)	0.97	0.81	0.77	0.81	0.59	0.74	0.59
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	150.16	275.63	235.86	201.16	398.17	103.80	110.42
Purchases	(\$)	62.43	95.44	81.52	75.77	189.11	54.93	64.73
Sales	(\$)	111.83	221.42	175.47	157.99	402.62	113.30	118.71
Loans Outstanding (1)	(\$)	390.77	400.91	410.52	448.18	465.20	464.58	465.20
Loans Outstanding / Total Assets	(%)	50.32	49.03	47.54	48.28	47.58	47.70	47.58

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

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

	DECEMBER 2000		SEPTEMBER 2001		DECEMBER 2001	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	928.29	100.00	974.05	100.00	977.81	100.00
1-4 Family Mrtgages	448.18	48.28	464.58	47.70	465.20	47.58
Mrtgage Pool Securities	93.11	10.03	97.88	10.05	92.44	9.45
Multifamily Mrtgages	44.22	4.76	45.34	4.66	45.33	4.64
Nonresidential Mrtgages	37.11	4.00	39.87	4.09	39.30	4.02
Construction Loans	21.42	2.31	23.04	2.37	22.67	2.32
Land Loans	6.03	0.65	6.38	0.65	6.37	0.65
Commercial Loans	27.82	3.00	30.58	3.14	29.42	3.01
Consumer Loans	60.84	6.55	64.40	6.61	65.19	6.67
Cash and Noninterest-Earning Deposits	13.90	1.50	14.57	1.50	14.71	1.50
Investment Securities	121.97	13.14	123.21	12.65	135.62	13.87
Mrtgage Derivatives	75.36	8.12	58.98	6.06	54.19	5.54
Reposessed Assets, Net	0.90	0.10	0.98	0.10	0.99	0.10
Real Estate Held for Investment	0.46	0.05	0.50	0.05	0.32	0.03
Office Premises & Equipment	8.72	0.94	8.78	0.90	8.76	0.90
Other Assets	49.12	5.29	59.89	6.15	57.23	5.85
Less: Contra Assets & Valuation Allowances	5.51	0.59	5.94	0.61	5.75	0.59
TOTAL LIABILITIES AND CAPITAL	928.29	100.00	974.05	100.00	977.81	100.00
Total Deposits	529.41	57.03	553.45	56.82	555.46	56.81
Deposits < or = to \$100,000	409.47	44.11	410.87	42.18	410.36	41.97
Deposits > \$100,000	119.94	12.92	142.58	14.64	145.10	14.84
Escrows	8.75	0.94	20.24	2.08	23.84	2.44
Total Borrowings	301.27	32.45	298.52	30.65	302.84	30.97
Advances from FHLB	218.28	23.51	213.15	21.88	207.52	21.22
Reverse Repurchase Agreements	59.96	6.46	49.73	5.11	67.85	6.94
Other Borrowings	23.03	2.48	35.64	3.66	27.47	2.81
Other Liabilities	14.68	1.58	20.45	2.10	16.20	1.66
EQUITY CAPITAL	74.17	7.99	81.39	8.36	79.47	8.13

	DECEMBER 2000		SEPTEMBER 2001		DECEMBER 2001	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	17.01	7.43	16.21	6.72	15.19	6.32
Interest Expense	11.10	4.85	9.13	3.78	7.70	3.20
Net Interest Income	5.91	2.58	7.09	2.94	7.49	3.12
Loss Provisions-Interest Bearing Assets	0.50	0.22	0.77	0.32	0.53	0.22
Noninterest Income	2.77	1.21	3.38	1.40	3.14	1.31
Mrtgage Loan Servicing Fees	0.26	0.11	-0.50	-0.21	-0.96	-0.40
Other Fees and Charges	1.65	0.72	1.92	0.80	2.07	0.86
Other Noninterest Income	0.86	0.37	1.96	0.81	2.02	0.84
Noninterest Expense	5.16	2.25	5.67	2.35	5.91	2.46
G&A Expense	4.97	2.17	5.46	2.26	5.71	2.38
Goodwill Expense	0.17	0.07	0.19	0.08	0.16	0.06
Loss Provis.-Nonint. Bearing Assets	0.01	0.01	0.02	0.01	0.05	0.02
Income Before Taxes & Extraord. Items	3.03	1.32	4.03	1.67	4.19	1.74
Income Taxes	1.11	0.49	1.49	0.62	1.49	0.62
Extraordinary Items	0.01	0.01	0.07	0.03	0.24	0.10
Net Income	1.93	0.84	2.61	1.08	2.93	1.22

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

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

		NORTHEAST REGION					3-MONTHS ENDED	
		1997	1998	1999	2000	2001	SEP. 2001	DEC. 2001
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SUMMARY DATA:								
Number of Thrifts	(#)	257	243	232	226	222	222	222
Total Assets	(\$)	153.60	158.86	174.46	181.35	198.17	192.28	198.17
Net Income	(\$)	1.28	1.31	1.68	1.32	1.86	0.46	0.54
Profits	(\$)	1.32	1.42	1.70	1.43	1.98	0.50	0.56
Losses	(\$)	-0.04	-0.10	-0.02	-0.12	-0.12	-0.05	-0.02
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	0.91	0.86	1.02	0.74	1.00	0.97	1.10
Median Ratio	(%)	0.78	0.71	0.70	0.66	0.62	0.65	0.68
Return on Average Equity	(%)	10.87	9.76	12.26	8.68	10.75	10.38	11.80
Median Ratio	(%)	8.02	6.78	7.34	6.67	5.95	6.28	6.40
Net Interest Income	(\$)	4.33	4.35	4.65	4.98	5.43	1.38	1.47
% of Average Assets	(%)	3.07	2.84	2.82	2.82	2.91	2.94	3.02
Total Fee Income	(\$)	0.62	0.87	1.06	1.25	1.30	0.33	0.34
% of Average Assets	(%)	0.63	0.66	0.67	0.71	0.69	0.70	0.69
G&A Expense	(\$)	2.91	3.53	3.43	4.01	4.32	1.10	1.12
% of Average Assets	(%)	2.06	2.31	2.08	2.27	2.31	2.33	2.30
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	8.74	8.58	8.40	9.21	9.19	9.42	9.19
Tier 1 Leverage Ratio	(%)	7.90	7.66	7.96	7.87	8.02	8.09	8.02
Risk-based Capital Ratio	(%)	16.37	15.62	15.48	14.31	14.45	14.54	14.45
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	257	240	230	224	221	221	221
Adequately Capitalized	(#)	0	2	2	1	1	1	1
Undercapitalized	(#)	0	0	0	0	0	0	0
Significantly Undercapitalized	(#)	0	1	0	1	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	0	0	0	0	0
Problem Thrifts	(#)	1	2	1	1	1	0	1
Problem Thrift Assets	(\$)	0.22	0.51	0.41	0.03	0.07	0.00	0.07
Problem Thrift Assets as a % of Total Assets	(%)	0.15	0.32	0.24	0.02	0.03	0.00	0.03
ASSET QUALITY MEASURES:								
Troubled Assets	(\$)	2.17	1.52	1.37	1.25	1.22	1.25	1.22
% of Total Assets	(%)	1.41	0.96	0.78	0.69	0.61	0.65	0.61
Noncurrent Loans	(\$)	1.83	1.19	1.12	1.03	1.02	1.05	1.02
% of Total Assets	(%)	1.19	0.75	0.64	0.57	0.52	0.55	0.52
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mrtgages	(%)	1.92	1.32	1.17	0.81	0.72	0.77	0.72
Multifamily Loans	(%)	2.52	0.94	0.66	0.33	0.20	0.25	0.20
Commercial Loans	(%)	1.86	1.17	0.71	1.33	1.85	1.73	1.85
Consumer Loans	(%)	0.86	0.72	0.64	0.70	0.67	0.58	0.67
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	21.77	51.19	42.71	32.93	72.42	16.70	24.39
Purchases	(\$)	6.47	8.31	11.57	16.88	36.78	11.29	10.24
Sales	(\$)	11.75	36.52	30.67	31.00	70.99	16.92	22.69
Loans Outstanding (1)	(\$)	68.50	66.16	71.23	76.65	85.81	83.14	85.81
Loans Outstanding / Total Assets	(%)	44.60	41.64	40.83	42.27	43.30	43.24	43.30

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

THE OTS-REGULATED THRIFT INDUSTRY
AGGREGATE FINANCIAL CONDITION AND INCOME DATA

(Dollars in Billions)

NORTHEAST REGION

	DECEMBER 2000		SEPTEMBER 2001		DECEMBER 2001	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	181.35	100.00	192.28	100.00	198.17	100.00
1-4 Family Mrtgages	76.65	42.27	83.14	43.24	85.81	43.30
Mrtgage Pool Securities	16.14	8.90	20.84	10.84	22.04	11.12
Multifamily Mrtgages	6.73	3.71	7.41	3.85	7.58	3.82
Nonresidential Mrtgages	10.83	5.97	11.76	6.12	11.76	5.93
Construction Loans	2.63	1.45	2.72	1.41	2.89	1.46
Land Loans	0.32	0.17	0.35	0.18	0.41	0.20
Commercial Loans	10.00	5.51	9.81	5.10	9.85	4.97
Consumer Loans	11.73	6.47	9.69	5.04	10.08	5.08
Cash and Noninterest-Earning Deposits	3.06	1.69	2.72	1.41	3.10	1.56
Investment Securities	30.10	16.60	30.53	15.88	31.11	15.70
Mrtgage Derivatives	15.58	8.59	15.51	8.07	15.69	7.92
Reposessed Assets, Net	0.22	0.12	0.19	0.10	0.19	0.10
Real Estate Held for Investment	0.10	0.05	0.09	0.05	0.08	0.04
Office Premises & Equipment	1.70	0.94	1.60	0.83	1.63	0.82
Other Assets	12.24	6.75	12.51	6.50	12.75	6.43
Less: Contra Assets & Valuation Allowances	1.08	0.60	1.07	0.56	1.10	0.56
TOTAL LIABILITIES AND CAPITAL	181.35	100.00	192.28	100.00	198.17	100.00
Total Deposits	111.85	61.67	112.02	58.26	114.81	57.94
Deposits < or = to \$100,000	88.51	48.81	86.11	44.78	86.55	43.68
Deposits > \$100,000	23.33	12.86	25.91	13.48	28.26	14.26
Escrows	1.64	0.90	2.11	1.10	2.86	1.44
Total Borrowings	48.66	26.83	56.58	29.42	59.01	29.78
Advances from FHLB	31.90	17.59	33.17	17.25	38.37	19.36
Reverse Repurchase Agreements	9.73	5.37	12.80	6.66	11.76	5.94
Other Borrowings	7.03	3.88	10.61	5.52	8.88	4.48
Other Liabilities	2.50	1.38	3.47	1.81	3.28	1.65
EQUITY CAPITAL	16.71	9.21	18.11	9.42	18.22	9.19

	DECEMBER 2000		SEPTEMBER 2001		DECEMBER 2001	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	3.21	7.16	3.07	6.53	2.97	6.09
Interest Expense	1.93	4.31	1.69	3.59	1.50	3.08
Net Interest Income	1.28	2.86	1.38	2.94	1.47	3.02
Loss Provisions-Interest Bearing Assets	0.08	0.18	0.08	0.17	0.11	0.22
Noninterest Income	0.47	1.05	0.61	1.29	0.69	1.41
Mrtgage Loan Servicing Fees	0.06	0.13	0.04	0.09	0.00	0.01
Other Fees and Charges	0.26	0.58	0.29	0.61	0.33	0.69
Other Noninterest Income	0.15	0.34	0.28	0.59	0.35	0.72
Noninterest Expense	1.17	2.61	1.16	2.46	1.19	2.43
G&A Expense	1.10	2.46	1.10	2.33	1.12	2.30
Goodwill Expense	0.07	0.15	0.06	0.13	0.06	0.12
Loss Provis.-Nonint. Bearing Assets	0.00	0.01	0.00	0.01	0.01	0.01
Income Before Taxes & Extraord. Items	0.50	1.11	0.75	1.59	0.86	1.77
Income Taxes	0.19	0.43	0.29	0.62	0.32	0.67
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	-0.01
Net Income	0.31	0.68	0.46	0.97	0.54	1.10

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

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

		SOUTHEAST REGION					3-MONTHS ENDED	
		1997	1998	1999	2000	2001	SEP. 2001	DEC. 2001
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SUMMARY DATA:								
Number of Thrifts	(#)	237	222	221	210	196	201	196
Total Assets	(\$)	62.78	63.34	73.41	84.86	92.55	90.69	92.55
Net Income	(\$)	0.52	0.53	0.51	0.46	0.54	0.14	0.17
Profits	(\$)	0.59	0.62	0.59	0.55	0.63	0.15	0.18
Losses	(\$)	-0.08	-0.09	-0.08	-0.09	-0.09	-0.01	-0.01
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	0.83	0.85	0.76	0.59	0.61	0.63	0.73
Median Ratio	(%)	0.78	0.79	0.66	0.65	0.59	0.62	0.64
Return on Average Equity	(%)	8.86	8.58	7.88	6.81	7.21	7.38	8.69
Median Ratio	(%)	8.33	7.07	6.04	6.19	5.46	5.46	6.07
Net Interest Income	(\$)	2.04	1.89	2.04	2.21	2.45	0.63	0.65
% of Average Assets	(%)	3.28	3.03	3.04	2.84	2.77	2.83	2.85
Total Fee Income	(\$)	0.72	0.56	0.58	0.84	1.20	0.30	0.34
% of Average Assets	(%)	1.21	0.79	0.95	1.18	1.51	1.32	1.51
G&A Expense	(\$)	1.95	1.91	1.92	2.25	2.83	0.72	0.76
% of Average Assets	(%)	3.13	3.05	2.87	2.89	3.20	3.24	3.33
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	9.82	9.85	9.12	8.37	8.27	8.58	8.27
Tier 1 Leverage Ratio	(%)	9.03	9.17	8.86	8.07	8.17	8.16	8.17
Risk-based Capital Ratio	(%)	16.35	17.37	16.26	14.66	13.91	14.17	13.91
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	223	211	214	201	192	194	192
Adequately Capitalized	(#)	14	8	4	9	2	5	2
Undercapitalized	(#)	0	1	0	0	2	2	2
Significantly Undercapitalized	(#)	0	0	1	0	0	0	0
Critically Undercapitalized	(#)	0	0	1	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	1	0	0	0	0
Problem Thrifts	(#)	9	5	4	1	5	5	5
Problem Thrift Assets	(\$)	0.56	0.22	0.16	0.02	0.31	0.30	0.31
Problem Thrift Assets as a % of Total Assets	(%)	0.89	0.35	0.22	0.03	0.34	0.33	0.34
ASSET QUALITY MEASURES:								
Troubled Assets	(\$)	0.72	0.61	0.56	0.63	0.77	0.71	0.77
% of Total Assets	(%)	1.15	0.96	0.76	0.74	0.83	0.78	0.83
Noncurrent Loans	(\$)	0.46	0.41	0.39	0.48	0.62	0.57	0.62
% of Total Assets	(%)	0.74	0.65	0.53	0.56	0.67	0.63	0.67
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mrtgages	(%)	0.94	0.89	0.75	0.70	0.75	0.75	0.75
Multi family Loans	(%)	0.91	0.85	0.63	0.23	0.19	0.27	0.19
Commercial Loans	(%)	1.07	0.83	1.08	1.31	1.72	1.34	1.72
Consumer Loans	(%)	1.82	1.00	0.61	0.71	1.17	1.12	1.17
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	12.07	19.14	14.74	11.19	25.84	6.49	9.11
Purchases	(\$)	5.87	9.28	7.02	6.80	10.56	1.80	3.88
Sales	(\$)	8.94	13.48	10.38	7.19	23.21	6.31	7.42
Loans Outstanding (1)	(\$)	29.68	30.79	34.23	39.14	39.38	38.06	39.38
Loans Outstanding / Total Assets	(%)	47.27	48.61	46.62	46.13	42.55	41.96	42.55

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

THE OTS-REGULATED THRIFT INDUSTRY
AGGREGATE FINANCIAL CONDITION AND INCOME DATA

(Dollars in Billions)

SOUTHEAST REGION

	DECEMBER 2000		SEPTEMBER 2001		DECEMBER 2001	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	84.86	100.00	90.69	100.00	92.55	100.00
1-4 Family Mrtgages	39.14	46.13	38.06	41.96	39.38	42.55
Mrtgage Pool Securities	5.34	6.29	6.69	7.38	8.13	8.79
Multifamily Mrtgages	0.86	1.01	0.94	1.04	0.97	1.05
Nonresidential Mrtgages	3.90	4.60	4.31	4.75	4.21	4.55
Construction Loans	3.46	4.07	3.75	4.14	3.80	4.10
Land Loans	1.62	1.91	1.70	1.88	1.72	1.86
Commercial Loans	3.21	3.79	3.80	4.19	4.00	4.32
Consumer Loans	7.70	9.08	10.26	11.31	12.06	13.03
Cash and Noninterest-Earning Deposits	1.29	1.53	1.36	1.50	1.48	1.60
Investment Securities	14.70	17.32	15.68	17.29	12.86	13.90
Mrtgage Derivatives	7.62	8.97	6.70	7.39	5.03	5.44
Reposessed Assets, Net	0.15	0.18	0.14	0.16	0.15	0.17
Real Estate Held for Investment	0.15	0.18	0.17	0.18	0.02	0.03
Office Premises & Equipment	1.20	1.42	1.29	1.43	1.30	1.41
Other Assets	2.59	3.05	3.11	3.43	3.08	3.33
Less: Contra Assets & Valuation Allowances	0.46	0.54	0.57	0.63	0.62	0.67
TOTAL LIABILITIES AND CAPITAL	84.86	100.00	90.69	100.00	92.55	100.00
Total Deposits	56.90	67.04	62.38	68.79	64.07	69.23
Deposits < or = to \$100,000	45.11	53.16	47.79	52.70	48.92	52.86
Deposits > \$100,000	11.78	13.88	14.59	16.09	15.15	16.37
Escrows	0.26	0.30	0.51	0.57	0.46	0.49
Total Borrowings	19.05	22.45	17.79	19.61	18.68	20.18
Advances from FHLB	12.69	14.95	12.09	13.33	12.06	13.03
Reverse Repurchase Agreements	5.15	6.07	4.25	4.69	5.08	5.48
Other Borrowings	1.20	1.42	1.45	1.60	1.54	1.67
Other Liabilities	1.56	1.84	2.23	2.45	1.69	1.83
EQUITY CAPITAL	7.10	8.37	7.78	8.58	7.65	8.27

	DECEMBER 2000		SEPTEMBER 2001		DECEMBER 2001	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.58	7.67	1.59	7.10	1.51	6.64
Interest Expense	1.03	5.03	0.95	4.27	0.86	3.79
Net Interest Income	0.54	2.65	0.63	2.83	0.65	2.85
Loss Provisions-Interest Bearing Assets	0.08	0.41	0.12	0.52	0.14	0.62
Noninterest Income	0.31	1.49	0.45	1.99	0.51	2.27
Mrtgage Loan Servicing Fees	0.01	0.04	0.00	0.01	0.00	0.01
Other Fees and Charges	0.24	1.14	0.29	1.32	0.34	1.50
Other Noninterest Income	0.06	0.31	0.15	0.67	0.17	0.76
Noninterest Expense	0.62	3.02	0.74	3.31	0.77	3.38
G&A Expense	0.61	2.98	0.72	3.24	0.76	3.33
Goodwill Expense	0.01	0.03	0.01	0.06	0.01	0.04
Loss Provis.-Nonint. Bearing Assets	0.00	0.01	0.00	0.01	0.00	0.01
Income Before Taxes & Extraord. Items	0.15	0.72	0.22	1.00	0.25	1.12
Income Taxes	0.04	0.20	0.08	0.36	0.09	0.39
Extraordinary Items	0.00	0.00	0.00	-0.01	0.00	0.00
Net Income	0.11	0.52	0.14	0.63	0.17	0.73

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

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

		CENTRAL REGION					3-MONTHS ENDED	
		1997	1998	1999	2000	2001	SEP. 2001	DEC. 2001
		----	----	----	----	----	-----	-----
SUMMARY DATA:								
Number of Thrifts	(#)	363	353	336	322	305	311	305
Total Assets	(\$)	156.91	162.20	172.52	169.67	155.27	175.71	155.27
Net Income	(\$)	1.45	1.54	1.70	1.59	1.80	0.50	0.67
Profits	(\$)	1.54	1.62	1.77	1.69	2.12	0.55	0.71
Losses	(\$)	-0.09	-0.08	-0.07	-0.09	-0.32	-0.05	-0.04
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	0.94	0.98	1.03	0.97	1.07	1.14	1.76
Median Ratio	(%)	0.90	0.79	0.71	0.67	0.67	0.65	0.67
Return on Average Equity	(%)	10.59	10.62	11.53	11.49	12.42	13.20	19.91
Median Ratio	(%)	8.45	7.32	6.41	5.95	6.12	6.20	5.98
Net Interest Income	(\$)	4.52	4.49	4.81	4.69	5.01	1.28	1.24
% of Average Assets	(%)	2.94	2.87	2.92	2.87	2.97	2.95	3.23
Total Fee Income	(\$)	0.74	0.81	1.05	1.66	1.39	0.36	0.38
% of Average Assets	(%)	0.48	0.49	0.75	1.10	1.01	0.82	1.01
G&A Expense	(\$)	3.34	3.77	3.89	4.26	4.90	1.21	1.13
% of Average Assets	(%)	2.17	2.41	2.36	2.61	2.90	2.79	2.96
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	9.13	9.07	8.40	8.43	8.87	8.64	8.87
Tier 1 Leverage Ratio	(%)	8.09	8.05	7.64	7.65	8.31	7.93	8.31
Risk-based Capital Ratio	(%)	15.39	14.94	13.60	13.09	13.95	13.70	13.95
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	355	348	331	315	300	307	300
Adequately Capitalized	(#)	7	5	5	6	5	4	5
Undercapitalized	(#)	1	0	0	0	0	0	0
Significantly Undercapitalized	(#)	0	0	0	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	0	0	0	0	0
Problem Thrifts	(#)	2	3	2	6	5	5	5
Problem Thrift Assets	(\$)	0.03	0.44	0.18	2.57	1.25	1.34	1.25
Problem Thrift Assets as a % of Total Assets	(%)	0.02	0.27	0.10	1.52	0.81	0.76	0.81
ASSET QUALITY MEASURES:								
Troubled Assets	(\$)	1.06	1.19	1.14	1.31	1.18	1.45	1.18
% of Total Assets	(%)	0.68	0.73	0.66	0.77	0.76	0.82	0.76
Noncurrent Loans	(\$)	0.86	0.93	0.95	1.13	0.98	1.25	0.98
% of Total Assets	(%)	0.55	0.58	0.55	0.67	0.63	0.71	0.63
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mrtgages	(%)	0.68	0.71	0.72	0.72	0.87	0.92	0.87
Multi family Loans	(%)	0.78	0.67	0.41	0.31	0.65	0.53	0.65
Commercial Loans	(%)	0.67	0.97	1.07	1.31	1.13	1.17	1.13
Consumer Loans	(%)	1.10	0.90	0.83	1.34	0.38	1.00	0.38
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	39.81	69.54	60.05	51.36	105.90	32.95	16.32
Purchases	(\$)	15.49	31.81	28.41	21.39	48.50	12.29	16.96
Sales	(\$)	34.10	72.25	65.55	54.35	122.74	36.96	21.89
Loans Outstanding (1)	(\$)	80.95	82.06	85.60	85.75	72.71	83.11	72.71
Loans Outstanding / Total Assets	(%)	51.59	50.59	49.62	50.54	46.82	47.30	46.82

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

THE OTS-REGULATED THRIFT INDUSTRY
AGGREGATE FINANCIAL CONDITION AND INCOME DATA

(Dollars in Billions)

CENTRAL REGION

	DECEMBER 2000		SEPTEMBER 2001		DECEMBER 2001	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	169.67	100.00	175.71	100.00	155.27	100.00
1-4 Family Mrtgages	85.75	50.54	83.11	47.30	72.71	46.82
Mrtgage Pool Securities	11.64	6.86	15.91	9.06	12.06	7.77
Multifamily Mrtgages	4.88	2.88	4.73	2.69	4.79	3.09
Nonresidential Mrtgages	6.73	3.96	7.42	4.22	7.32	4.72
Construction Loans	3.76	2.21	4.16	2.37	3.89	2.51
Land Loans	1.42	0.84	1.58	0.90	1.56	1.00
Commercial Loans	6.33	3.73	7.14	4.06	6.03	3.88
Consumer Loans	19.89	11.72	20.97	11.94	19.25	12.40
Cash and Noninterest-Earning Deposits	3.07	1.81	3.32	1.89	3.19	2.06
Investment Securities	14.67	8.65	15.86	9.03	15.82	10.19
Mrtgage Derivatives	4.83	2.85	5.50	3.13	5.62	3.62
Reposessed Assets, Net	0.17	0.10	0.20	0.11	0.20	0.13
Real Estate Held for Investment	0.06	0.04	0.06	0.04	0.05	0.04
Office Premises & Equipment	1.96	1.15	1.94	1.11	1.79	1.15
Other Assets	10.50	6.19	10.62	6.05	7.54	4.86
Less: Contra Assets & Valuation Allowances	1.16	0.69	1.33	0.75	0.94	0.60
TOTAL LIABILITIES AND CAPITAL	169.67	100.00	175.71	100.00	155.27	100.00
Total Deposits	112.21	66.13	114.90	65.39	108.46	69.85
Deposits < or = to \$100,000	89.49	52.74	88.43	50.33	84.13	54.18
Deposits > \$100,000	22.72	13.39	26.47	15.06	24.33	15.67
Escrows	2.36	1.39	4.18	2.38	2.11	1.36
Total Borrowings	37.98	22.38	37.46	21.32	28.20	18.16
Advances from FHLB	30.42	17.93	28.67	16.32	23.27	14.99
Reverse Repurchase Agreements	5.11	3.01	3.42	1.95	2.00	1.29
Other Borrowings	2.45	1.44	5.37	3.06	2.92	1.88
Other Liabilities	2.83	1.67	3.98	2.27	2.74	1.76
EQUITY CAPITAL	14.30	8.43	15.19	8.64	13.77	8.87

	DECEMBER 2000		SEPTEMBER 2001		DECEMBER 2001	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	3.18	7.57	3.06	7.04	2.65	6.94
Interest Expense	2.02	4.82	1.78	4.09	1.42	3.70
Net Interest Income	1.16	2.76	1.28	2.95	1.24	3.23
Loss Provisions-Interest Bearing Assets	0.19	0.46	0.28	0.65	-0.02	-0.05
Noninterest Income	0.79	1.89	1.01	2.32	0.93	2.42
Mrtgage Loan Servicing Fees	0.07	0.16	-0.05	-0.12	0.00	-0.01
Other Fees and Charges	0.40	0.95	0.41	0.95	0.39	1.02
Other Noninterest Income	0.33	0.79	0.65	1.50	0.54	1.42
Noninterest Expense	1.19	2.83	1.25	2.88	1.14	2.99
G&A Expense	1.15	2.75	1.21	2.79	1.13	2.96
Goodwill Expense	0.03	0.07	0.03	0.08	0.01	0.03
Loss Provis.-Nonint. Bearing Assets	0.00	0.01	0.00	0.01	0.00	0.01
Income Before Taxes & Extraord. Items	0.57	1.36	0.76	1.75	1.04	2.71
Income Taxes	0.20	0.48	0.26	0.61	0.36	0.96
Extraordinary Items	0.01	0.02	0.00	0.00	0.00	0.00
Net Income	0.38	0.90	0.50	1.14	0.67	1.76

* Annualized.

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

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

		MIDWEST REGION					3-MONTHS ENDED	
		1997	1998	1999	2000	2001	SEP. 2001	DEC. 2001
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SUMMARY DATA:								
Number of Thrifts	(#)	256	239	227	223	216	219	216
Total Assets	(\$)	91.93	95.91	104.78	116.71	105.17	101.72	105.17
Net Income	(\$)	0.94	0.92	0.97	0.87	1.02	0.27	0.27
Profits	(\$)	1.09	1.04	1.03	1.02	1.08	0.28	0.31
Losses	(\$)	-0.15	-0.12	-0.06	-0.16	-0.06	-0.01	-0.04
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	0.96	1.01	0.97	0.79	1.01	1.08	1.03
Median Ratio	(%)	0.85	0.78	0.73	0.71	0.69	0.72	0.71
Return on Average Equity	(%)	11.23	11.19	10.81	9.26	11.79	12.50	12.09
Median Ratio	(%)	8.17	7.33	7.08	6.72	6.72	6.91	6.69
Net Interest Income	(\$)	2.79	2.47	2.84	2.94	2.87	0.73	0.79
% of Average Assets	(%)	2.85	2.72	2.84	2.69	2.85	2.88	3.07
Total Fee Income	(\$)	0.70	0.74	0.86	0.92	0.90	0.21	0.27
% of Average Assets	(%)	0.77	0.86	0.89	0.82	1.03	0.85	1.03
G&A Expense	(\$)	2.10	2.13	2.38	2.52	2.55	0.63	0.75
% of Average Assets	(%)	2.15	2.35	2.38	2.31	2.53	2.48	2.92
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	8.74	8.80	8.71	8.37	8.47	8.62	8.47
Tier 1 Leverage Ratio	(%)	8.34	8.38	8.47	8.13	8.21	8.38	8.21
Risk-based Capital Ratio	(%)	15.64	14.95	14.35	13.87	14.67	14.54	14.67
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	248	229	218	214	207	212	207
Adequately Capitalized	(#)	8	10	9	9	9	7	9
Undercapitalized	(#)	0	0	0	0	0	0	0
Significantly Undercapitalized	(#)	0	0	0	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	0	0	0	0	0
Problem Thrifts	(#)	1	2	3	4	4	4	4
Problem Thrift Assets	(\$)	0.01	0.78	1.46	1.45	1.42	1.54	1.42
Problem Thrift Assets as a % of Total Assets	(%)	0.02	0.82	1.39	1.25	1.35	1.51	1.35
ASSET QUALITY MEASURES:								
Troubled Assets	(\$)	0.64	0.61	0.65	0.80	0.76	0.72	0.76
% of Total Assets	(%)	0.70	0.64	0.62	0.68	0.72	0.71	0.72
Noncurrent Loans	(\$)	0.46	0.43	0.53	0.66	0.61	0.58	0.61
% of Total Assets	(%)	0.50	0.45	0.51	0.57	0.58	0.57	0.58
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mrtgages	(%)	0.69	0.61	0.70	0.82	0.76	0.72	0.76
Multifamily Loans	(%)	0.44	0.48	0.16	0.11	0.36	0.43	0.36
Commercial Loans	(%)	1.28	0.98	1.90	2.36	2.08	1.29	2.08
Consumer Loans	(%)	0.84	0.55	0.68	0.43	0.45	0.45	0.45
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	19.23	31.30	25.99	19.15	37.03	8.85	12.85
Purchases	(\$)	11.98	18.46	10.82	9.12	9.86	2.20	2.81
Sales	(\$)	16.98	28.46	16.63	14.82	27.55	6.30	9.57
Loans Outstanding (1)	(\$)	40.59	43.40	45.49	46.56	37.13	37.05	37.13
Loans Outstanding / Total Assets	(%)	44.15	45.25	43.41	39.89	35.30	36.42	35.30

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

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

MIDWEST REGION

	DECEMBER 2000		SEPTEMBER 2001		DECEMBER 2001	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	116.71	100.00	101.72	100.00	105.17	100.00
1-4 Family Mrtgages	46.56	39.89	37.05	36.42	37.13	35.30
Mrtgage Pool Securities	10.41	8.92	11.07	10.88	12.79	12.16
Multifamily Mrtgages	2.48	2.13	1.68	1.65	1.70	1.62
Nonresidential Mrtgages	6.56	5.62	5.78	5.68	5.93	5.64
Construction Loans	8.24	7.06	6.81	6.70	6.57	6.25
Land Loans	1.38	1.18	1.06	1.04	0.96	0.91
Commercial Loans	4.61	3.95	3.92	3.85	3.99	3.79
Consumer Loans	12.32	10.56	12.15	11.95	11.85	11.27
Cash and Noninterest-Earning Deposits	1.55	1.33	1.40	1.37	1.43	1.36
Investment Securities	15.96	13.67	15.54	15.28	17.54	16.68
Mrtgage Derivatives	4.66	4.00	3.69	3.63	4.24	4.03
Reposessed Assets, Net	0.14	0.12	0.15	0.14	0.15	0.14
Real Estate Held for Investment	0.03	0.03	0.05	0.05	0.04	0.04
Office Premises & Equipment	1.22	1.05	1.15	1.13	1.14	1.08
Other Assets	5.93	5.08	4.54	4.46	4.61	4.38
Less: Contra Assets & Valuation Allowances	0.68	0.58	0.62	0.61	0.65	0.62
TOTAL LIABILITIES AND CAPITAL	116.71	100.00	101.72	100.00	105.17	100.00
Total Deposits	64.85	55.56	58.53	57.54	58.77	55.88
Deposits < or = to \$100,000	51.04	43.73	45.80	45.03	45.21	42.99
Deposits > \$100,000	13.81	11.83	12.73	12.51	13.56	12.89
Escrows	1.64	1.41	1.59	1.56	1.75	1.66
Total Borrowings	38.94	33.36	30.94	30.42	34.25	32.57
Advances from FHLB	33.55	28.75	26.29	25.84	28.41	27.01
Reverse Repurchase Agreements	2.62	2.24	3.31	3.25	4.89	4.65
Other Borrowings	2.77	2.37	1.35	1.32	0.96	0.91
Other Liabilities	1.51	1.30	1.89	1.86	1.49	1.42
EQUITY CAPITAL	9.77	8.37	8.77	8.62	8.90	8.47

	DECEMBER 2000		SEPTEMBER 2001		DECEMBER 2001	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	2.19	7.74	1.70	6.76	1.64	6.34
Interest Expense	1.46	5.16	0.98	3.88	0.84	3.27
Net Interest Income	0.73	2.58	0.73	2.88	0.79	3.07
Loss Provisions-Interest Bearing Assets	0.07	0.24	0.08	0.34	0.09	0.33
Noninterest Income	0.26	0.93	0.34	1.36	0.43	1.68
Mrtgage Loan Servicing Fees	0.04	0.14	0.00	-0.02	0.01	0.05
Other Fees and Charges	0.19	0.68	0.22	0.86	0.25	0.98
Other Noninterest Income	0.03	0.11	0.13	0.52	0.17	0.65
Noninterest Expense	0.68	2.40	0.64	2.54	0.77	2.97
G&A Expense	0.66	2.35	0.63	2.48	0.75	2.92
Goodwill Expense	0.01	0.04	0.01	0.04	0.01	0.03
Loss Provis.-Nonint. Bearing Assets	0.00	0.01	0.00	0.01	0.00	0.01
Income Before Taxes & Extraord. Items	0.25	0.87	0.35	1.37	0.37	1.45
Income Taxes	0.07	0.23	0.07	0.29	0.11	0.41
Extraordinary Items	0.01	0.02	0.00	0.00	0.00	0.00
Net Income	0.19	0.66	0.27	1.08	0.27	1.03

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

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

		WEST REGION					3-MONTHS ENDED	
		1997	1998	1999	2000	2001	SEP. 2001	DEC. 2001
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SUMMARY DATA:								
Number of Thrifts	(#)	102	88	87	87	80	84	80
Total Assets	(\$)	311.37	337.29	338.44	381.09	434.32	419.59	434.32
Net Income	(\$)	2.23	3.27	3.37	3.78	5.01	1.25	1.29
Profits	(\$)	2.45	3.37	3.42	3.87	5.03	1.25	1.30
Losses	(\$)	-0.22	-0.09	-0.05	-0.09	-0.02	-0.01	0.00
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	0.73	1.02	0.98	1.06	1.20	1.19	1.22
Median Ratio	(%)	0.77	0.78	0.77	0.81	0.87	0.88	0.91
Return on Average Equity	(%)	10.23	13.64	14.17	15.89	16.52	16.02	16.46
Median Ratio	(%)	9.56	8.72	8.63	9.16	9.47	10.04	10.56
Net Interest Income	(\$)	8.15	8.30	8.56	8.45	11.86	3.06	3.35
% of Average Assets	(%)	2.67	2.58	2.49	2.36	2.85	2.93	3.15
Total Fee Income	(\$)	1.60	1.58	2.05	2.45	1.30	0.22	-0.22
% of Average Assets	(%)	0.53	0.56	0.63	0.69	-0.21	0.21	-0.21
G&A Expense	(\$)	5.78	6.16	5.43	5.49	7.18	1.80	1.95
% of Average Assets	(%)	1.89	1.92	1.58	1.53	1.73	1.72	1.83
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	7.27	7.20	6.60	6.98	7.21	7.59	7.21
Tier 1 Leverage Ratio	(%)	6.66	6.43	6.39	6.57	6.52	6.72	6.52
Risk-based Capital Ratio	(%)	12.62	12.85	12.38	12.47	12.59	12.57	12.59
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	100	87	86	84	79	83	79
Adequately Capitalized	(#)	2	1	1	1	0	0	0
Undercapitalized	(#)	0	0	0	2	1	0	1
Significantly Undercapitalized	(#)	0	0	0	0	0	1	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	0	0	0	0	0
Problem Thrifts	(#)	5	3	2	3	1	2	1
Problem Thrift Assets	(\$)	0.75	3.96	3.25	2.70	0.25	0.35	0.25
Problem Thrift Assets as a % of Total Assets	(%)	0.24	1.17	0.96	0.71	0.06	0.08	0.06
ASSET QUALITY MEASURES:								
Troubled Assets	(\$)	3.13	2.34	1.65	1.57	2.91	2.54	2.91
% of Total Assets	(%)	1.01	0.69	0.49	0.41	0.67	0.60	0.67
Noncurrent Loans	(\$)	2.31	1.84	1.37	1.36	2.61	2.23	2.61
% of Total Assets	(%)	0.74	0.54	0.40	0.36	0.60	0.53	0.60
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mrtgages	(%)	1.12	0.83	0.65	0.56	0.85	0.72	0.85
Multifamily Loans	(%)	0.41	0.35	0.17	0.09	0.07	0.06	0.07
Commercial Loans	(%)	0.73	0.78	1.11	1.51	3.04	2.36	3.04
Consumer Loans	(%)	0.59	0.98	1.07	0.38	0.41	0.37	0.41
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	57.35	104.46	92.37	86.53	156.98	38.81	47.75
Purchases	(\$)	22.62	27.58	23.71	21.59	83.59	27.34	31.02
Sales	(\$)	40.05	70.71	52.23	50.71	158.14	46.81	57.14
Loans Outstanding (1)	(\$)	171.06	178.51	173.96	200.07	230.35	223.23	230.35
Loans Outstanding / Total Assets	(%)	54.94	52.92	51.40	52.50	53.04	53.20	53.04

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

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

WEST REGION

	DECEMBER 2000		SEPTEMBER 2001		DECEMBER 2001	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	381.09	100.00	419.59	100.00	434.32	100.00
1-4 Family Mrtgages	200.07	52.50	223.23	53.20	230.35	53.04
Mrtgage Pool Securities	49.57	13.01	43.37	10.34	37.42	8.62
Multifamily Mrtgages	29.26	7.68	30.58	7.29	30.32	6.98
Nonresidential Mrtgages	9.09	2.39	10.60	2.53	10.07	2.32
Construction Loans	3.34	0.88	5.60	1.33	5.53	1.27
Land Loans	1.29	0.34	1.68	0.40	1.72	0.40
Commercial Loans	3.67	0.96	5.90	1.41	5.56	1.28
Consumer Loans	9.21	2.42	11.32	2.70	11.95	2.75
Cash and Noninterest-Earning Deposits	4.93	1.29	5.77	1.38	5.52	1.27
Investment Securities	51.64	13.55	51.24	12.21	65.38	15.05
Mrtgage Derivatives	42.67	11.20	27.59	6.58	23.61	5.44
Reposessed Assets, Net	0.22	0.06	0.30	0.07	0.29	0.07
Real Estate Held for Investment	0.12	0.03	0.13	0.03	0.13	0.03
Office Premises & Equipment	2.64	0.69	2.79	0.66	2.91	0.67
Other Assets	18.16	4.76	29.41	7.01	29.62	6.82
Less: Contra Assets & Valuation Allowances	2.12	0.56	2.34	0.56	2.44	0.56
TOTAL LIABILITIES AND CAPITAL	381.09	100.00	419.59	100.00	434.32	100.00
Total Deposits	183.62	48.18	205.82	49.05	209.59	48.26
Deposits < or = to \$100,000	135.31	35.51	142.86	34.05	145.69	33.54
Deposits > \$100,000	48.30	12.68	62.96	15.00	63.90	14.71
Escrows	2.86	0.75	11.85	2.82	16.67	3.84
Total Borrowings	161.71	42.43	161.15	38.41	169.70	39.07
Advances from FHLB	114.72	30.10	118.34	28.20	112.42	25.88
Reverse Repurchase Agreements	37.36	9.80	25.94	6.18	44.12	10.16
Other Borrowings	9.64	2.53	16.87	4.02	13.17	3.03
Other Liabilities	6.32	1.66	8.92	2.12	7.03	1.62
EQUITY CAPITAL	26.58	6.98	31.86	7.59	31.33	7.21

	DECEMBER 2000		SEPTEMBER 2001		DECEMBER 2001	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	6.92	7.37	6.86	6.55	6.48	6.09
Interest Expense	4.72	5.02	3.79	3.62	3.13	2.94
Net Interest Income	2.20	2.35	3.06	2.93	3.35	3.15
Loss Provisions-Interest Bearing Assets	0.07	0.07	0.21	0.20	0.22	0.21
Noninterest Income	0.94	1.00	0.98	0.94	0.58	0.54
Mrtgage Loan Servicing Fees	0.08	0.09	-0.49	-0.47	-0.98	-0.92
Other Fees and Charges	0.57	0.61	0.71	0.68	0.76	0.71
Other Noninterest Income	0.28	0.30	0.76	0.72	0.80	0.75
Noninterest Expense	1.50	1.59	1.88	1.79	2.05	1.92
G&A Expense	1.44	1.53	1.80	1.72	1.95	1.83
Goodwill Expense	0.06	0.06	0.07	0.07	0.07	0.06
Loss Provis.-Nonint. Bearing Assets	0.00	0.00	0.01	0.01	0.03	0.03
Income Before Taxes & Extraord. Items	1.57	1.67	1.96	1.87	1.66	1.56
Income Taxes	0.62	0.66	0.78	0.75	0.61	0.57
Extraordinary Items	0.00	0.00	0.08	0.07	0.24	0.23
Net Income	0.96	1.02	1.25	1.19	1.29	1.22

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

TECHNICAL NOTES

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

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

1-4 Family Mortgages

Includes permanent mortgages on 1-4 dwelling units.

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

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

Asset Growth Rate

Calculated on a held constant basis.

Associations Held Constant as of December 31, 2001

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.