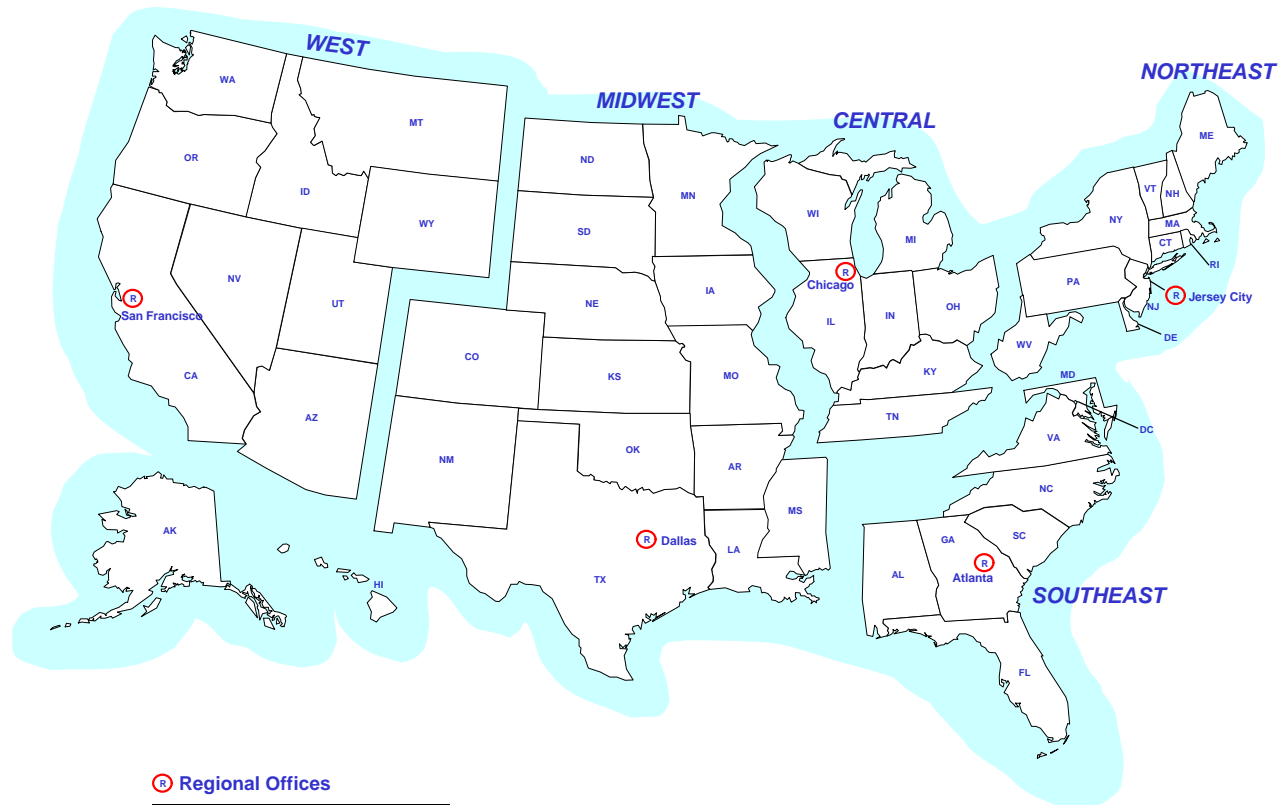




# First Quarter 2001 Thrift Industry Report Data

June 6, 2001

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



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

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

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

INDUSTRY AGGREGATES:	1997	1998	1999	2000	3 mos. 2000	3 mos. 2001
<b>PROFITABILITY (Percent)</b>						
Return on Average Assets	0.84	0.97	0.98	0.91	1.04	0.92
Median Ratio	0.83	0.77	0.71	0.66	0.73	0.64
Return on Average Equity	10.44	11.42	12.16	11.63	13.46	11.51
Median Ratio	8.33	7.32	6.75	6.28	7.00	6.08
<b>EARNINGS (\$ Millions)</b>						
Interest Income	\$55,296.16	\$54,899.58	\$57,006.06	\$64,199.35	\$14,962.22	\$16,993.38
Interest Expense	33,478.90	33,402.41	34,104.48	40,924.61	9,190.19	10,732.22
NET INTEREST INCOME	21,817.26	21,497.17	22,901.58	23,274.75	5,772.03	6,261.16
Loss Provisions-Interest Bearing Assets	1,989.16	1,585.19	1,311.54	1,659.24	316.61	559.25
Noninterest Income	7,041.43	9,896.96	9,063.47	10,022.59	2,241.24	3,079.97
Mortgage Loan Servicing Fees	873.85	507.21	948.13	1,045.54	257.41	(23.78)
Other Fees and Charges	3,503.83	4,030.47	4,651.65	6,066.01	1,373.36	1,754.15
Other Noninterest Income	2,663.75	5,359.28	3,463.69	2,911.05	610.47	1,349.60
Noninterest Expense	16,796.87	18,209.62	17,705.74	19,238.15	4,461.85	5,336.44
G&A Expense	16,060.35	17,504.07	17,043.97	18,540.79	4,303.76	5,147.15
Goodwill Amortization	541.25	581.58	565.08	613.95	136.29	170.40
Loss Provisions-Noninterest Bearing Assets	195.26	123.97	96.69	83.42	21.81	18.88
Income Before Taxes & Extraordinary Items	10,072.67	11,599.31	12,947.77	12,399.94	3,234.81	3,445.45
Income Taxes	3,655.29	3,939.55	4,729.47	4,381.83	1,013.43	1,253.64
Extraordinary Items	(4.80)	(90.36)	9.79	(4.02)	5.74	(31.95)
NET INCOME	6,412.58	7,569.41	8,228.09	8,014.10	2,227.13	2,159.86
Profits	\$6,987.55	\$8,059.45	\$8,507.82	\$8,559.68	\$2,312.34	\$2,347.53
Losses	(\$574.97)	(\$490.04)	(\$279.73)	(\$545.58)	(\$85.22)	(\$187.66)
<b>PROFITABILITY (Percent of Avg Assets Annualized)</b>						
Interest Income	7.28	7.00	6.79	7.25	7.00	7.26
Interest Expense	4.41	4.26	4.06	4.62	4.30	4.58
NET INTEREST INCOME	2.87	2.74	2.73	2.63	2.70	2.67
Loss Provisions-Interest Bearing Assets	0.26	0.20	0.16	0.19	0.15	0.24
Noninterest Income	0.93	1.26	1.08	1.13	1.05	1.32
Mortgage Loan Servicing Fees	0.11	0.06	0.11	0.12	0.12	(0.01)
Other Fees and Charges	0.46	0.51	0.55	0.69	0.64	0.75
Other Noninterest Income	0.35	0.68	0.41	0.33	0.29	0.58
Noninterest Expense	2.21	2.32	2.11	2.17	2.09	2.28
G&A Expense	2.11	2.23	2.03	2.09	2.01	2.20
Goodwill Amortization	0.07	0.07	0.07	0.07	0.06	0.07
Loss Provisions-Noninterest Bearing Assets	0.03	0.02	0.01	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	1.33	1.48	1.54	1.40	1.51	1.47
Income Taxes	0.48	0.50	0.56	0.49	0.47	0.54
Extraordinary Items	0.00	(0.01)	0.00	0.00	0.00	(0.01)
NET INCOME	0.84	0.97	0.98	0.91	1.04	0.92
Profits	0.92	1.03	1.01	0.97	1.08	1.00
Losses	(0.08)	(0.06)	(0.03)	(0.06)	(0.04)	(0.08)

Net income for the third quarter 1996 was significantly reduced by a one-time special assessment fee levied to fully capitalize the SAIF. See Technical Notes for details. Return on Average Assets (Return on Average Equity) is based on reported net income and average quarterly assets (equity). Numbers may not sum due to rounding.

## STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	MAR 1999	JUN 1999	SEP 1999	DEC 1999	MAR 2000	JUN 2000	SEP 2000	DEC 2000	MAR 2001
NUMBER OF INSTITUTIONS:	1,129	1,115	1,111	1,103	1,097	1,091	1,082	1,068	1,059
<b>EARNINGS (\$ Millions)</b>									
Interest Income	\$13,780.04	\$14,066.03	\$14,478.78	\$14,681.21	\$14,962.22	\$15,632.30	\$16,594.79	\$17,010.04	\$16,993.38
Interest Expense	8,166.39	8,304.80	8,703.84	8,929.46	9,190.19	9,846.06	10,791.29	11,097.07	10,732.22
NET INTEREST INCOME	5,613.66	5,761.23	5,774.95	5,751.75	5,772.03	5,786.24	5,803.50	5,912.97	6,261.16
Loss Provisions-Interest Bearing Assets	330.32	336.34	299.69	345.19	316.61	436.40	410.12	496.12	559.25
Noninterest Income	2,352.06	2,302.62	2,214.20	2,194.59	2,241.24	2,473.02	2,540.07	2,768.26	3,079.97
Mortgage Loan Servicing Fees	208.45	257.12	195.27	287.29	257.41	263.28	269.67	255.18	(23.78)
Other Fees and Charges	1,069.65	1,149.50	1,190.16	1,242.35	1,373.36	1,447.03	1,590.69	1,654.93	1,754.15
Other Noninterest Income	1,073.96	895.99	828.77	664.96	610.47	762.72	679.71	858.15	1,349.60
Noninterest Expense	4,366.95	4,386.08	4,401.76	4,550.95	4,461.85	4,658.01	4,959.65	5,158.64	5,336.44
G&A Expense	4,209.28	4,213.97	4,238.81	4,381.92	4,303.76	4,489.46	4,773.39	4,974.18	5,147.15
Goodwill Amortization	134.16	142.05	139.17	149.70	136.29	143.11	164.19	170.36	170.40
Loss Provisions-Noninterest Bearing Assets	23.52	30.06	23.78	19.33	21.81	25.45	22.08	14.09	18.88
Income Before Taxes & Extraordinary Items	3,268.44	3,341.44	3,287.70	3,050.20	3,234.81	3,164.85	2,973.80	3,026.48	3,445.45
Income Taxes	1,208.64	1,230.11	1,197.65	1,093.07	1,013.43	1,150.37	1,105.33	1,112.70	1,253.64
Extraordinary Items	0.78	0.59	(0.90)	9.32	5.74	2.21	(24.37)	12.40	(31.95)
NET INCOME	2,060.58	2,111.92	2,089.15	1,966.45	2,227.13	2,016.69	1,844.09	1,926.19	2,159.86
<b>PROFITABILITY (Percent of Avg Assets Annualized)</b>									
Interest Income	6.72	6.71	6.80	6.92	7.00	7.16	7.40	7.43	7.26
Interest Expense	3.98	3.96	4.08	4.21	4.30	4.51	4.81	4.85	4.58
NET INTEREST INCOME	2.74	2.75	2.71	2.71	2.70	2.65	2.59	2.58	2.67
Loss Provisions-Interest Bearing Assets	0.16	0.16	0.14	0.16	0.15	0.20	0.18	0.22	0.24
Noninterest Income	1.15	1.10	1.04	1.03	1.05	1.13	1.13	1.21	1.32
Mortgage Loan Servicing Fees	0.10	0.12	0.09	0.14	0.12	0.12	0.12	0.11	-0.01
Other Fees and Charges	0.52	0.55	0.56	0.59	0.64	0.66	0.71	0.72	0.75
Other Noninterest Income	0.52	0.43	0.39	0.31	0.29	0.35	0.30	0.37	0.58
Noninterest Expense	2.13	2.09	2.07	2.15	2.09	2.13	2.21	2.25	2.28
G&A Expense	2.05	2.01	1.99	2.07	2.01	2.06	2.13	2.17	2.20
Goodwill Amortization	0.07	0.07	0.07	0.07	0.06	0.07	0.07	0.07	0.07
Loss Provisions-Noninterest Bearing Assets	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	1.59	1.59	1.54	1.44	1.51	1.45	1.33	1.32	1.47
Income Taxes	0.59	0.59	0.56	0.52	0.47	0.53	0.49	0.49	0.54
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	-0.01	0.01	-0.01
NET INCOME	1.00	1.01	0.98	0.93	1.04	0.92	0.82	0.84	0.92
<b>PROFITABILITY (Percent)</b>									
Return on Average Assets (Annualized)	1.00	1.01	0.98	0.93	1.04	0.92	0.82	0.84	0.92
Median Ratio	0.74	0.75	0.76	0.67	0.73	0.74	0.71	0.63	0.64
Return on Average Equity (Annualized)	12.29	12.41	12.18	11.76	13.46	12.01	10.58	10.61	11.51
Median Ratio	7.00	6.94	7.16	6.34	6.98	7.28	6.65	5.86	6.07
Net Interest Margin (Annualized)	2.74	2.75	2.71	2.71	2.70	2.65	2.59	2.58	2.67
Median Ratio	3.02	3.06	3.08	3.08	3.10	3.09	3.00	2.92	2.89
Number of Profitable Thrifts	1,042	1,029	1,000	971	984	985	948	911	927
Percent Profitable	92.29	92.29	90.01	88.03	89.70	90.28	87.62	85.30	87.54
Profits (\$ Millions)	\$2,112.57	\$2,174.53	\$2,146.22	\$2,074.50	\$2,312.34	\$2,122.29	\$2,013.27	\$2,111.77	\$2,347.53
Number of Unprofitable Thrifts	87	86	111	132	113	106	134	157	132
Percent Unprofitable	7.71	7.71	9.99	11.97	10.30	9.72	12.38	14.70	12.46
Losses (\$ Millions)	(\$51.99)	(\$62.61)	(\$57.07)	(\$108.05)	(\$85.22)	(\$105.61)	(\$169.17)	(\$185.59)	(\$187.66)

Numbers may not sum due to rounding.  
Office of Thrift Supervision / June 2001

## STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	MAR 1999	JUN 1999	SEP 1999	DEC 1999	MAR 2000	JUN 2000	SEP 2000	DEC 2000	MAR 2001
NUMBER OF INSTITUTIONS:	1,129	1,115	1,111	1,103	1,097	1,091	1,082	1,068	1,059
TOTAL ASSETS (\$ Billions)	\$835.04	\$846.68	\$862.73	\$863.61	\$868.71	\$888.40	\$908.20	\$928.29	\$952.86
1 - 4 Family Mortgages	400.23	408.29	421.03	410.52	415.91	431.95	446.09	448.18	458.23
Mortgage Pool Securities	100.58	99.59	96.60	94.78	88.84	89.68	89.25	93.11	97.65
Multifamily Mortgages	43.47	41.11	42.64	43.90	41.93	42.65	43.43	44.22	44.67
Nonresidential Mortgages	30.19	30.54	31.49	32.67	34.03	35.42	36.33	37.11	38.37
Construction Loans	14.59	15.76	17.00	17.58	18.34	18.96	20.62	21.42	21.99
Land Loans	4.18	4.39	4.54	4.89	5.41	5.21	5.68	6.03	6.23
Commercial Loans	16.64	17.42	18.52	20.87	22.96	24.62	26.66	27.82	28.96
Consumer Loans	49.07	52.33	54.75	53.37	53.50	56.02	57.77	60.84	60.29
Cash and Noninterest-Earning Deposits	10.59	11.63	12.47	14.81	11.91	12.62	12.27	13.90	13.13
Investment Securities	121.92	119.47	117.34	124.35	127.06	117.86	118.12	121.97	125.06
Mortgage Derivatives	73.15	71.47	70.09	78.42	81.63	74.97	73.44	75.36	67.49
Repossessed Assets, Net	1.39	1.22	1.11	1.02	1.05	1.01	0.98	0.90	0.92
Real Estate Held for Investment, Net	0.42	0.44	0.42	0.49	0.48	0.50	0.46	0.46	0.48
Office Premises & Equipment	8.06	8.19	8.26	8.43	8.43	8.49	8.60	8.72	8.73
Other Assets	39.06	41.64	41.95	41.17	44.10	48.73	47.38	49.12	53.79
Less: Contra Assets & Valuation Allowances	5.35	5.35	5.38	5.25	5.23	5.30	5.44	5.51	5.63
TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$835.04	\$846.68	\$862.73	\$863.61	\$868.71	\$888.40	\$908.20	\$928.29	\$952.86
TOTAL DEPOSITS	494.28	492.21	493.73	504.95	505.73	508.75	518.09	529.41	543.22
Deposits less than or equal to \$100,000	399.51	395.35	396.32	402.08	396.88	398.25	400.93	409.47	414.27
Deposits greater than \$100,000	94.78	96.86	97.41	102.86	108.85	110.50	117.16	119.94	128.96
Escrows	10.46	10.38	9.04	7.80	8.55	9.62	9.71	8.75	13.07
BORROWINGS	245.78	262.82	278.09	270.38	275.56	289.25	295.50	301.27	302.55
Advances From FHLB	152.22	164.38	174.60	189.89	193.06	204.24	204.25	218.28	217.50
Repurchase Agreements & FedFunds Purchased	59.25	59.34	64.87	63.46	65.74	66.13	71.02	59.96	60.79
Other Borrowings	34.31	39.10	38.62	17.02	16.76	18.89	20.23	23.03	24.27
Other Liabilities	16.54	12.68	12.88	13.18	12.04	12.55	13.42	14.68	17.31
Equity Capital	67.97	68.59	68.98	67.30	66.83	68.23	71.48	74.17	76.71

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. Numbers may not sum due to rounding.

## STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	MAR 1999	JUN 1999	SEP 1999	DEC 1999	MAR 2000	JUN 2000	SEP 2000	DEC 2000	MAR 2001
NUMBER OF INSTITUTIONS:	1,129	1,115	1,111	1,103	1,097	1,091	1,082	1,068	1,059
TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1 - 4 Family Mortgages	47.93	48.22	48.80	47.54	47.88	48.62	49.12	48.28	48.09
Mortgage Pool Securities	12.04	11.76	11.20	10.97	10.23	10.09	9.83	10.03	10.25
Multifamily Mortgages	5.21	4.86	4.94	5.08	4.83	4.80	4.78	4.76	4.69
Nonresidential Mortgages	3.62	3.61	3.65	3.78	3.92	3.99	4.00	4.00	4.03
Construction Loans	1.75	1.86	1.97	2.04	2.11	2.13	2.27	2.31	2.31
Land Loans	0.50	0.52	0.53	0.57	0.62	0.59	0.63	0.65	0.65
Commercial Loans	1.99	2.06	2.15	2.42	2.64	2.77	2.94	3.00	3.04
Consumer Loans	5.88	6.18	6.35	6.18	6.16	6.31	6.36	6.55	6.33
Cash and Noninterest-Earning Deposits	1.27	1.37	1.45	1.71	1.37	1.42	1.35	1.50	1.38
Investment Securities	14.60	14.11	13.60	14.40	14.63	13.27	13.01	13.14	13.12
Mortgage Derivatives	8.76	8.44	8.12	9.08	9.40	8.44	8.09	8.12	7.08
Repossessed Assets, Net	0.17	0.14	0.13	0.12	0.12	0.11	0.11	0.10	0.10
Real Estate Held for Investment, Net	0.05	0.05	0.05	0.06	0.06	0.06	0.05	0.05	0.05
Office Premises & Equipment	0.97	0.97	0.96	0.98	0.97	0.96	0.95	0.94	0.92
Other Assets	4.68	4.92	4.86	4.77	5.08	5.48	5.22	5.29	5.64
Less: Contra Assets & Valuation Allowances	0.64	0.63	0.62	0.61	0.60	0.60	0.60	0.59	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	59.19	58.13	57.23	58.47	58.22	57.27	57.05	57.03	57.01
Deposits less than or equal to \$100,000	47.84	46.69	45.94	46.56	45.69	44.83	44.15	44.11	43.48
Deposits greater than \$100,000	11.35	11.44	11.29	11.91	12.53	12.44	12.90	12.92	13.53
Escrows	1.25	1.23	1.05	0.90	0.98	1.08	1.07	0.94	1.37
BORROWINGS	29.43	31.04	32.23	31.31	31.72	32.56	32.54	32.45	31.75
Advances From FHLB	18.23	19.41	20.24	21.99	22.22	22.99	22.49	23.51	22.83
Repurchase Agreements & FedFunds Purchased	7.10	7.01	7.52	7.35	7.57	7.44	7.82	6.46	6.38
Other Borrowings	4.11	4.62	4.48	1.97	1.93	2.13	2.23	2.48	2.55
Other Liabilities	1.98	1.50	1.49	1.53	1.39	1.41	1.48	1.58	1.82
Equity Capital	8.14	8.10	8.00	7.79	7.69	7.68	7.87	7.99	8.05

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. Numbers may not sum due to rounding.

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

FOR THE QUARTER ENDING:	MAR 1999	JUN 1999	SEP 1999	DEC 1999	MAR 2000	JUN 2000	SEP 2000	DEC 2000	MAR 2001
NUMBER OF INSTITUTIONS:	1,129	1,115	1,111	1,103	1,097	1,091	1,082	1,068	1,059
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TOTAL ASSETS (Percent Change)	12.98	13.50	13.41	12.39	12.62	14.16	13.79	12.61	13.10
1 - 4 Family Mortgages	6.11	9.03	10.81	10.23	13.57	15.79	14.68	12.69	12.93
Mortgage Pool Securities	5.91	9.08	7.28	3.86	-5.93	-2.99	-0.64	5.05	13.23
Multifamily Mortgages	-2.71	-6.57	1.94	4.03	4.41	12.15	10.19	8.57	7.70
Nonresidential Mortgages	13.28	14.43	17.23	19.47	20.66	25.54	24.69	20.56	19.31
Construction Loans	38.14	40.45	35.60	34.19	31.68	27.19	28.49	28.06	25.95
Land Loans	28.94	32.09	27.92	32.33	36.10	29.61	35.20	32.97	24.02
Commercial Loans	40.89	43.60	38.69	42.47	45.73	52.64	55.04	41.71	34.55
Consumer Loans	20.08	23.24	27.88	25.85	22.75	20.92	17.75	22.54	17.76
Cash and Noninterest-Earning Deposits	5.42	12.98	18.72	18.17	16.37	20.36	12.86	0.81	16.55
Investment Securities	232.59	163.19	118.39	90.55	81.05	71.58	74.24	59.65	55.95
Mortgage Derivatives	99.55	57.45	30.45	20.17	16.32	9.14	8.33	-1.36	-15.84
Repossessed Assets, Net	-17.85	-19.02	-24.58	-28.95	-22.76	-15.09	-8.41	-9.94	-10.82
Real Estate Held for Investment, Net	-17.01	-8.51	-5.56	14.81	15.12	12.52	11.90	-6.06	0.68
Office Premises & Equipment	9.47	8.35	8.30	9.70	9.37	8.80	9.23	8.83	7.90
Other Assets	23.06	20.47	21.40	17.39	24.82	29.76	24.33	26.44	25.87
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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TOTAL LIABILITIES AND CAPITAL (Percent Chg)	12.98	13.50	13.41	12.39	12.62	14.16	13.79	12.61	13.10
TOTAL DEPOSITS	3.51	3.32	4.22	4.70	7.21	8.93	10.35	10.55	11.41
Deposits less than or equal to \$100,000	0.50	0.42	2.38	3.16	4.35	6.29	6.48	7.50	8.32
Deposits greater than \$100,000	18.49	17.07	12.43	11.18	19.15	19.64	26.03	22.40	22.66
BORROWINGS	39.44	43.28	41.34	36.28	29.70	27.43	20.80	15.47	12.04
Advances From FHLB	36.74	46.02	44.98	39.06	33.02	31.42	22.82	18.47	14.87
Repurchase Agreements & FedFunds Purchased	49.08	39.93	46.86	29.11	16.83	14.96	13.30	-1.06	-5.05
Other Borrowings	36.16	37.43	20.11	34.21	51.48	34.29	29.43	43.37	45.40
Other Liabilities	15.57	3.19	-12.81	-14.63	-14.75	5.06	13.79	14.87	50.37
Equity Capital	9.67	7.54	5.97	6.53	6.01	8.17	12.27	15.64	18.58

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. Numbers may not sum due to rounding.

STRUCTURAL DATA AND LOAN ACTIVITY

FOR THE QUARTER ENDING:	MAR 1999	JUN 1999	SEP 1999	DEC 1999	MAR 2000	JUN 2000	SEP 2000	DEC 2000	MAR 2001
NUMBER OF INSTITUTIONS:	1,129	1,115	1,111	1,103	1,097	1,091	1,082	1,068	1,059

SELECTED STRUCTURAL DATA									
Number of New Thrifts	9	8	12	9	10	12	8	11	7
Consolidated Assets (\$ Billions)	0.41	0.20	0.69	0.39	0.58	0.44	0.56	12.34	0.37
Number of Conservatorships/Receiverships	0	0	1	0	1	0	0	0	0
Consolidated Assets (\$ Billions)	0.00	0.00	0.07	0.00	0.03	0.00	0.00	0.00	0.00
Number of Bank Charter Conversions	8	5	5	5	5	4	3	2	8
Consolidated Assets (\$ Billions)	7.66	2.97	2.92	28.17	2.28	5.73	0.80	1.59	7.12
Number of Bank Acquisitions	9	9	7	9	8	10	9	15	5
Consolidated Assets (\$ Billions)	2.29	1.76	1.91	1.67	19.50	4.28	2.66	2.71	1.12
Number of Thrift Mergers	5	8	2	3	2	3	5	7	3
Consolidated Assets (\$ Billions)	0.77	3.73	0.15	6.22	0.52	0.17	0.54	8.30	18.70

LOAN ACTIVITY (\$ Millions)									
Mortgage Pool Securities									
Total Purchases	\$23,536.87	\$23,825.64	\$14,846.86	\$13,645.02	\$11,975.40	\$15,502.27	\$17,636.29	\$24,931.54	\$30,126.07
Total Sales	13,204.38	15,389.38	10,707.42	9,732.28	9,208.96	8,990.86	13,895.24	17,208.38	21,097.45
Mortgage Originations	77,366.89	79,203.10	69,319.49	61,400.65	51,880.78	66,638.68	65,838.56	69,030.28	87,601.34
Construction Loans	6,082.17	7,130.96	7,467.79	7,054.87	6,716.25	7,459.94	7,571.98	7,434.22	7,130.37
1-4 Family Mortgages	4,877.34	5,671.24	5,941.26	5,511.13	5,382.41	5,884.56	6,080.04	5,702.99	5,731.47
Permanent Loans Secured by 1-4 Family Unit	66,086.15	66,111.90	55,793.20	47,864.46	39,731.52	52,924.53	53,226.14	55,275.07	74,336.26
Mortgage Refinancings	15,286.63	12,441.30	7,650.93	6,604.80	5,437.31	5,800.39	5,939.47	7,445.03	13,016.38
Mortgage Purchases	21,275.66	21,618.24	23,643.23	17,689.07	17,452.73	21,200.67	21,207.36	19,345.92	25,970.11
Secured by 1-4 Family Mortgages	20,697.03	20,812.96	22,920.18	17,091.95	16,203.94	20,781.87	20,169.90	18,613.09	25,298.98
Mortgage Sales	52,371.35	50,900.70	37,220.99	38,432.79	30,305.57	40,153.07	41,055.17	50,382.62	60,873.53
Secured by 1-4 Family Mortgages	51,950.41	49,053.06	36,619.98	37,842.95	29,427.11	39,433.25	39,909.28	49,220.21	60,197.36
Nonmortgage Originations and Purchases	20,481.80	18,423.52	22,020.44	25,453.37	21,816.77	24,826.46	30,743.74	30,223.49	29,270.84
Consumer Loans	13,984.34	11,491.44	14,593.18	17,074.34	14,034.10	16,930.58	18,058.64	18,548.49	16,656.35

OTHER INDICATORS (Percent Annualized)									
Asset Growth Rate	14.22	7.80	9.60	14.56	12.52	13.63	10.44	9.83	13.86
Cost of Funds	4.49	4.46	4.57	4.70	4.78	5.02	5.37	5.41	5.14
Asset Yield	7.28	7.27	7.37	7.51	7.60	7.79	8.06	8.08	7.92
Mortgage Portfolio Yield	7.34	7.28	7.32	7.44	7.54	7.65	7.89	7.93	7.82
Earnings Efficiency	107.72	106.47	106.04	105.94	105.83	105.57	106.05	106.16	106.64
Operating Efficiency	61.08	58.79	59.20	60.18	58.14	59.89	62.28	63.58	64.41

Numbers may not sum due to rounding.



CAPITAL MEASURES

FOR THE QUARTER ENDING:	MAR 1999	JUN 1999	SEP 1999	DEC 1999	MAR 2000	JUN 2000	SEP 2000	DEC 2000	MAR 2001
NUMBER OF INSTITUTIONS:	1,129	1,115	1,111	1,103	1,097	1,091	1,082	1,068	1,059
<b>CAPITAL COMPLIANCE</b>									
Meet FDICIA Capital Standards	1,127	1,113	1,110	1,100	1,096	1,089	1,080	1,064	1,055
Percent of Thrifts	99.82	99.82	99.91	99.73	99.91	99.82	99.82	99.63	99.62
Consolidated Assets (\$ Billions)	\$834.92	\$846.64	\$862.69	\$863.32	\$868.67	\$888.33	\$907.70	\$927.50	\$950.50
Fail FDICIA Capital Standards	2	1	1	2	1	2	2	3	4
Percent of Thrifts	0.18	0.09	0.09	0.18	0.09	0.18	0.18	0.28	0.38
Consolidated Assets (\$ Billions)	\$0.12	\$0.04	\$0.04	\$0.07	\$0.04	\$0.07	\$0.50	\$0.79	\$2.36
Critically Undercapitalized	1	0	1	1	0	0	0	0	0
Percent of Thrifts	0.09	0.00	0.09	0.09	0.00	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.07	\$0.00	\$0.04	\$0.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>CAPITAL RATIOS (Percent)</b>									
Tangible Equity (\$ Billions)	\$61.36	\$63.25	\$64.65	\$63.75	\$63.28	\$64.61	\$66.51	\$67.73	\$68.61
Tangible Equity Ratio	7.42	7.53	7.54	7.42	7.32	7.31	7.37	7.36	7.28
Median Ratio	9.34	9.37	9.37	9.24	9.30	9.31	9.40	9.32	9.26
Tier 1 Capital (\$ Billions)	\$61.40	\$63.30	\$64.70	\$63.79	\$63.32	\$64.65	\$66.54	\$67.76	\$68.66
Tier 1 Leverage Ratio	7.42	7.53	7.54	7.42	7.32	7.31	7.37	7.36	7.29
Median Ratio	9.34	9.37	9.37	9.24	9.30	9.31	9.40	9.32	9.26
Tier 1 Risk-based Capital Ratio	13.06	13.01	12.94	12.63	12.39	12.19	12.21	12.15	11.91
Median Ratio	17.99	17.88	17.66	17.31	17.19	17.25	17.10	16.87	16.81
Risk-based Capital (\$ Billions)	\$67.40	\$69.25	\$70.69	\$69.83	\$69.26	\$70.67	\$72.55	\$74.20	\$75.12
Total Risk-based Capital Ratio	14.34	14.24	14.14	13.83	13.55	13.32	13.31	13.30	13.03
Median Ratio	18.92	18.84	18.48	18.20	18.02	18.06	17.99	17.74	17.85

Numbers may not sum due to rounding.

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 1999	JUN 1999	SEP 1999	DEC 1999	MAR 2000	JUN 2000	SEP 2000	DEC 2000	MAR 2001
NUMBER OF INSTITUTIONS:	1,129	1,115	1,111	1,103	1,097	1,091	1,082	1,068	1,059
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$5,165.27	\$4,993.23	\$5,095.38	\$5,230.22	\$4,909.40	\$5,005.55	\$5,713.60	\$6,908.74	\$6,630.60
Mortgage Loans									
Construction & Land Loans	221.46	190.26	192.46	192.04	282.20	205.96	338.07	401.47	396.62
Nonresidential Mortgages	226.20	230.78	192.98	205.49	263.24	218.90	242.34	294.79	308.58
Multifamily Mortgages	117.23	124.99	87.21	112.26	88.56	60.54	84.07	123.67	79.62
1-4 Family Mortgages	3,645.35	3,454.35	3,582.44	3,601.63	3,252.27	3,267.17	3,727.80	4,495.39	4,425.24
Nonmortgage Loans and Leases									
Commercial Loans	217.18	188.52	186.07	228.17	294.06	365.15	327.50	453.75	447.90
Consumer Loans	737.86	804.32	854.23	890.62	729.08	887.84	993.82	1,139.67	972.65
NONCURRENT LOANS (\$ Millions)	\$4,651.85	\$4,328.00	\$4,469.17	\$4,350.78	\$4,282.47	\$4,138.34	\$4,316.05	\$4,654.39	\$5,035.45
Mortgage Loans									
Construction & Land Loans	170.33	146.28	142.95	137.48	167.19	182.77	202.76	311.31	357.55
Nonresidential Mortgages	358.30	328.27	336.03	282.44	311.28	319.62	342.74	356.31	465.35
Multifamily Mortgages	188.64	160.84	161.73	129.55	100.42	84.76	78.32	67.15	80.41
1-4 Family Mortgages	3,381.39	3,169.46	3,221.49	3,157.67	3,051.12	2,825.58	2,891.33	3,007.34	3,153.71
Nonmortgage Loans and Leases									
Commercial Loans	151.39	156.53	193.05	234.29	259.78	314.42	356.80	422.33	476.11
Consumer Loans	401.81	366.63	413.92	409.34	392.69	411.20	444.10	489.95	502.31
NET CHARGE-OFFS (\$ Millions)	\$309.06	\$353.90	\$305.55	\$311.49	\$408.48	\$421.68	\$375.21	\$487.68	\$456.58
Mortgage Loans									
Construction & Land Loans	1.14	2.56	0.55	3.39	4.16	3.34	4.35	5.40	3.34
Nonresidential Mortgages	(3.71)	3.93	8.24	4.52	0.80	1.50	5.07	6.62	8.81
Multifamily Mortgages	(27.99)	10.64	(7.19)	(4.98)	(6.69)	(2.11)	(3.30)	(1.95)	(0.49)
1-4 Family Mortgages	61.56	88.45	61.42	60.23	49.82	52.38	43.32	65.75	47.56
Nonmortgage Loans and Leases									
Commercial Loans	9.97	13.59	22.96	36.67	28.33	38.67	61.49	103.31	99.49
Consumer Loans	209.54	154.15	156.39	170.90	221.66	205.34	210.11	258.94	241.66
Repossessed Assets	31.40	53.22	25.08	24.71	26.27	33.39	37.07	37.80	26.79
Other	27.15	27.37	38.10	16.05	84.13	89.17	17.09	11.82	29.43
REPOSSESSED ASSETS, NET (\$ Millions)	\$1,387.25	\$1,218.26	\$1,107.81	\$1,019.92	\$1,046.86	\$1,009.38	\$981.36	\$901.65	\$915.00
Construction & Land Loans	157.52	156.87	137.88	129.07	132.00	155.55	148.61	134.26	146.93
Nonresidential Mortgages	250.24	250.50	236.01	233.63	237.24	237.13	230.63	199.09	199.32
Multifamily Mortgages	166.65	80.71	55.63	41.91	41.85	37.14	33.81	18.32	12.84
1-4 Family Mortgages	758.75	668.78	613.94	553.99	570.19	525.79	506.52	486.28	489.15
Other	54.10	61.40	64.34	61.31	65.59	53.78	61.79	63.71	66.77
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)									
Real Estate Loans	\$492.66	\$500.10	\$516.69	\$509.56	\$515.62	\$534.18	\$552.14	\$556.96	\$569.49
Percent of Total Assets	59.00	59.07	59.89	59.00	59.35	60.13	60.80	60.00	59.77
Noncurrent Real Estate Loans	\$4.10	\$3.80	\$3.86	\$3.71	\$3.63	\$3.41	\$3.52	\$3.74	\$4.06
Percent of Total Assets	0.49	0.45	0.45	0.43	0.42	0.38	0.39	0.40	0.43
Real Estate Owned	\$1.33	\$1.16	\$1.04	\$0.96	\$0.98	\$0.96	\$0.92	\$0.84	\$0.85
Percent of Total Assets	0.16	0.14	0.12	0.11	0.11	0.11	0.10	0.09	0.09
Troubled Real Estate Loans	\$5.43	\$4.96	\$4.91	\$4.67	\$4.61	\$4.37	\$4.43	\$4.58	\$4.91
Percent of Total Assets	0.65	0.59	0.57	0.54	0.53	0.49	0.49	0.49	0.51

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.

Numbers may not sum due to rounding.

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 1999	JUN 1999	SEP 1999	DEC 1999	MAR 2000	JUN 2000	SEP 2000	DEC 2000	MAR 2001
NUMBER OF INSTITUTIONS:	1,129	1,115	1,111	1,103	1,097	1,091	1,082	1,068	1,059
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.62	0.59	0.59	0.61	0.57	0.56	0.63	0.74	0.70
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.18	0.94	0.89	0.85	1.19	0.85	1.29	1.46	1.41
Nonresidential Mortgages	0.75	0.76	0.61	0.63	0.77	0.62	0.67	0.79	0.80
Multifamily Mortgages	0.27	0.30	0.20	0.26	0.21	0.14	0.19	0.28	0.18
1-4 Family Mortgages	0.91	0.85	0.85	0.88	0.78	0.76	0.84	1.00	0.97
Nonmortgage Loans and Leases									
Commercial Loans	1.31	1.08	1.00	1.09	1.28	1.48	1.23	1.63	1.55
Consumer Loans	1.50	1.54	1.56	1.67	1.36	1.58	1.72	1.87	1.61
NONCURRENT LOANS (% Total Assets)	0.56	0.51	0.52	0.50	0.49	0.47	0.48	0.50	0.53
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.91	0.73	0.66	0.61	0.70	0.76	0.77	1.13	1.27
Nonresidential Mortgages	1.19	1.07	1.07	0.86	0.91	0.90	0.94	0.96	1.21
Multifamily Mortgages	0.43	0.39	0.38	0.30	0.24	0.20	0.18	0.15	0.18
1-4 Family Mortgages	0.84	0.78	0.77	0.77	0.73	0.65	0.65	0.67	0.69
Nonmortgage Loans and Leases									
Commercial Loans	0.91	0.90	1.04	1.12	1.13	1.28	1.34	1.52	1.64
Consumer Loans	0.82	0.70	0.76	0.77	0.73	0.73	0.77	0.81	0.83
NET CHARGE-OFFS (% Total Assets)	0.04	0.04	0.04	0.04	0.05	0.05	0.04	0.05	0.05
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.01	0.01	0.00	0.02	0.02	0.01	0.02	0.02	0.01
Nonresidential Mortgages	-0.01	0.01	0.03	0.01	0.00	0.00	0.01	0.02	0.02
Multifamily Mortgages	-0.06	0.03	-0.02	-0.01	-0.02	-0.00	-0.01	0.00	0.00
1-4 Family Mortgages	0.02	0.02	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Nonmortgage Loans and Leases									
Commercial Loans	0.06	0.08	0.12	0.18	0.12	0.16	0.23	0.37	0.34
Consumer Loans	0.43	0.29	0.29	0.32	0.41	0.37	0.36	0.43	0.40
Repossessed Assets	2.26	4.37	2.26	2.42	2.51	3.31	3.78	4.19	2.93
Other	0.07	0.07	0.09	0.04	0.19	0.18	0.04	0.02	0.05
REPOSSESSED ASSETS, NET (% Total Assets)	0.17	0.14	0.13	0.12	0.12	0.11	0.11	0.10	0.10
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans	0.84	0.78	0.64	0.57	0.56	0.64	0.57	0.49	0.52
Nonresidential Mortgages	0.83	0.82	0.75	0.72	0.70	0.67	0.63	0.54	0.52
Multifamily Mortgages	0.38	0.20	0.13	0.10	0.10	0.09	0.08	0.04	0.03
1-4 Family Mortgages	0.19	0.16	0.15	0.13	0.14	0.12	0.11	0.11	0.11
Other	0.14	0.15	0.15	0.15	0.15	0.11	0.13	0.13	0.12
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	0.15	0.17	0.14	0.14	0.19	0.19	0.17	0.21	0.19
Net Provisions for Losses (Annualized)	0.16	0.16	0.14	0.16	0.15	0.20	0.18	0.21	0.23
Valuation Allowances	0.70	0.69	0.68	0.66	0.65	0.64	0.64	0.64	0.63
Noncurrent Loans	0.56	0.51	0.52	0.50	0.49	0.47	0.48	0.50	0.53
Repossessed Assets, Net (% Total Assets)	0.17	0.14	0.13	0.12	0.12	0.11	0.11	0.10	0.10
Troubled Assets	0.72	0.66	0.65	0.62	0.61	0.58	0.58	0.60	0.62

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.  
Numbers may not sum due to rounding.

SELECTED INDICATORS

BY FDICIA CATEGORY

FIRST QUARTER 2001:	WELL-CAPITALIZED	ADEQUATELY CAPITALIZED	UNDER-CAPITALIZED	SIGNIFICANTLY UNDER-CAPITALIZED	INDUSTRY
NUMBER OF INSTITUTIONS:	1,034	21	2	2	1,059
Total Assets (\$ Billions)	\$937.38	\$13.12	\$0.39	\$1.97	\$952.86
Tier 1 Leverage Ratio (Percent)	7.33	5.25	5.03	2.15	7.29
Median Ratio	9.42	5.13	5.46	2.19	9.26
Total Risk-based Capital Ratio (Percent)	13.15	9.31	7.22	1.49	13.03
Median Ratio	18.04	9.10	7.42	2.86	17.85
Return on Average Assets (Percent Annualized)	0.97	0.11	0.07	-13.76	0.92
Median Ratio	0.66	-0.04	0.39	-7.52	0.64
Net Interest Margin (Percent Annualized)	2.69	2.14	2.38	-1.66	2.67
Median Ratio	2.89	3.13	2.80	0.71	2.89
Number of Profitable Thrifts	915	10	2	0	927
Profits (\$ Millions)	\$2,331.55	\$15.90	\$0.08	\$0.00	\$2,347.53
Number of Unprofitable Thrifts	119	11	0	2	132
Losses (\$ Millions)	(\$105.27)	(\$12.32)	\$0.00	(\$70.07)	(\$187.66)
Valuation Allowances (Percent of Total Assets)	0.63	0.64	1.68	0.10	0.63
Troubled Assets (Percent of Total Assets)	0.61	1.47	6.52	1.63	0.62
Asset Growth Rate (Percent Annualized)	13.66	38.40	-50.57	-24.86	13.86

BY OTS EXAMINATION RATING

FIRST QUARTER 2001:	CAMELS 1 AND 2	CAMELS 3	CAMELS 4 AND 5	INDUSTRY
NUMBER OF INSTITUTIONS:	919	90	14	1,059
Total Assets (\$ Billions)	\$880.47	\$57.88	\$5.02	\$952.86
Tier 1 Leverage Ratio (Percent)	7.27	7.35	4.33	7.29
Median Ratio	9.52	7.33	5.36	9.26
Total Risk-based Capital Ratio (Percent)	13.17	11.51	4.92	13.03
Median Ratio	18.22	13.22	10.27	17.85
Return on Average Assets (Percent Annualized)	0.99	0.46	-5.93	0.92
Median Ratio	0.67	0.39	-0.15	0.64
Net Interest Margin (Percent Annualized)	2.65	3.09	0.56	2.67
Median Ratio	2.87	2.97	2.22	2.89
Number of Profitable Thrifts	843	61	7	927
Profits (\$ Millions)	\$2,234.07	\$84.08	\$3.97	\$2,347.53
Number of Unprofitable Thrifts	76	29	7	132
Losses (\$ Millions)	(\$87.85)	(\$17.31)	(\$76.62)	(\$187.66)
Valuation Allowances (Percent of Total Assets)	0.62	0.89	0.65	0.63
Troubled Assets (Percent of Total Assets)	0.56	1.59	1.85	0.62
Asset Growth Rate (Percent Annualized)	14.42	2.94	20.11	13.86

Thirty-six de novo thrifts have not been assigned an examination rating. These reported total assets of \$14.9 billion and net gains of \$22.5 million. Numbers may not sum due to rounding.

STATEMENT OF OPERATIONS  
BY REGION

FIRST QUARTER 2001:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	225	206	321	219	88	1,059
<b>EARNINGS (\$ Millions)</b>						
Interest Income	\$3,084.09	\$1,597.44	\$3,229.41	\$1,808.21	\$7,353.49	\$16,993.38
Interest Expense	1,825.30	1,036.14	1,995.44	1,155.27	4,797.76	10,732.22
NET INTEREST INCOME	1,258.80	561.30	1,233.97	652.94	2,555.72	6,261.16
Loss Provisions-Interest Bearing Assets	77.61	135.19	183.34	56.90	106.21	559.25
Noninterest Income	588.59	404.62	742.77	279.80	1,067.70	3,079.97
Mortgage Loan Servicing Fees	26.15	(1.39)	(32.56)	16.32	(32.30)	(23.78)
Other Fees and Charges	271.17	284.85	409.99	180.86	607.27	1,754.15
Other Noninterest Income	291.26	121.17	365.33	82.62	492.73	1,349.60
Noninterest Expense	1,108.43	650.42	1,270.69	582.62	1,724.54	5,336.44
G&A Expense	1,037.81	638.94	1,238.53	569.34	1,662.79	5,147.15
Goodwill Amortization	64.97	6.01	31.80	9.29	58.34	170.40
Loss Provisions-Noninterest Bearing Assets	5.66	5.47	0.36	3.98	3.42	18.88
Income Before Taxes & Extraordinary Items	661.34	180.32	522.72	293.22	1,792.67	3,445.45
Income Taxes	230.66	61.52	216.84	74.07	672.44	1,253.64
Extraordinary Items	(16.15)	(2.27)	(2.11)	(2.33)	(9.09)	(31.95)
NET INCOME	414.53	116.53	303.77	216.82	1,111.14	2,159.86
<b>PROFITABILITY (Percent of Avg Assets Annualized)</b>						
Interest Income	6.87	7.45	7.48	7.33	7.26	7.26
Interest Expense	4.06	4.83	4.62	4.69	4.74	4.58
NET INTEREST INCOME	2.80	2.62	2.86	2.65	2.52	2.67
Loss Provisions-Interest Bearing Assets	0.17	0.63	0.42	0.23	0.10	0.24
Noninterest Income	1.31	1.89	1.72	1.13	1.05	1.32
Mortgage Loan Servicing Fees	0.06	-0.01	-0.08	0.07	-0.03	-0.01
Other Fees and Charges	0.60	1.33	0.95	0.73	0.60	0.75
Other Noninterest Income	0.65	0.56	0.85	0.34	0.49	0.58
Noninterest Expense	2.47	3.03	2.94	2.36	1.70	2.28
G&A Expense	2.31	2.98	2.87	2.31	1.64	2.20
Goodwill Amortization	0.14	0.03	0.07	0.04	0.06	0.07
Loss Provisions-Noninterest Bearing Assets	0.01	0.03	0.00	0.02	0.00	0.01
Income Before Taxes & Extraordinary Items	1.47	0.84	1.21	1.19	1.77	1.47
Income Taxes	0.51	0.29	0.50	0.30	0.66	0.54
Extraordinary Items	-0.04	-0.01	N/A	-0.01	-0.01	-0.01
NET INCOME	0.92	0.54	0.70	0.88	1.10	0.92
<b>PROFITABILITY (Percent)</b>						
Return on Average Assets (Annualized)	0.92	0.54	0.70	0.88	1.10	0.92
Median Ratio	0.62	0.59	0.62	0.67	0.79	0.64
Return on Average Equity (Annualized)	10.02	6.52	8.37	10.30	15.46	11.51
Median Ratio	5.79	5.32	5.98	6.40	8.58	6.07
Net Interest Margin (Annualized)	2.80	2.62	2.86	2.65	2.52	2.67
Median Ratio	2.98	2.97	2.77	2.88	3.13	2.89
Number of Profitable Thrifts	193	173	286	196	79	927
Percent Profitable	85.78	83.98	89.10	89.50	89.77	87.54
Profits (\$ Millions)	\$439.74	\$148.97	\$414.95	\$228.62	\$1,118.17	\$2,347.53
Number of Unprofitable Thrifts	32	33	35	23	9	132
Percent Unprofitable	14.22	16.02	10.90	10.50	10.23	12.46
Losses (\$ Millions)	(\$25.21)	(\$32.45)	(\$111.18)	(\$11.80)	(\$7.03)	(\$187.66)

Numbers may not sum due to rounding.

STATEMENT OF CONDITION  
BY REGION

FIRST QUARTER 2001:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	225	206	321	219	88	1,059
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TOTAL ASSETS (\$ Billions)	\$184.16	\$87.52	\$175.82	\$99.86	\$410.91	\$952.86
1 - 4 Family Mortgages	78.92	39.69	85.01	38.08	216.52	458.23
Mortgage Pool Securities	16.68	5.52	14.44	10.47	50.55	97.65
Multifamily Mortgages	6.74	0.89	4.82	1.62	30.60	44.67
Nonresidential Mortgages	11.48	4.03	7.10	5.37	10.40	38.37
Construction Loans	2.51	3.58	3.92	6.28	5.70	21.99
Land Loans	0.33	1.71	1.48	1.02	1.70	6.23
Commercial Loans	9.70	3.38	6.71	3.71	5.46	28.96
Consumer Loans	9.16	8.22	20.69	11.78	10.44	60.29
Cash and Noninterest-Earning Deposits	2.59	1.30	3.24	1.10	4.90	13.13
Investment Securities	32.27	15.39	16.59	15.16	50.77	125.06
Mortgage Derivatives	17.10	6.45	5.07	3.82	35.04	67.49
Reposessed Assets, Net	0.21	0.15	0.19	0.14	0.24	0.92
Real Estate Held for Investment, Net	0.11	0.15	0.06	0.03	0.12	0.48
Office Premises & Equipment	1.64	1.23	1.99	1.14	2.74	8.73
Other Assets	12.87	2.81	10.80	4.54	23.06	53.79
Less: Contra Assets & Valuation Allowances	1.04	0.54	1.21	0.58	2.27	5.63
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TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$184.16	\$87.52	\$175.82	\$99.86	\$410.91	\$952.86
TOTAL DEPOSITS	108.43	60.12	116.35	58.26	200.14	543.22
Deposits less than or equal to \$100,000	84.96	47.01	92.12	46.68	143.54	414.27
Deposits greater than \$100,000	23.47	13.11	24.23	11.58	56.59	128.96
Escrows	2.39	0.43	3.54	1.55	5.16	13.07
BORROWINGS	52.71	17.90	37.80	30.01	169.13	302.55
Advances From FHLB	33.24	11.89	28.99	26.04	122.33	217.50
Repurchase Agreements & FedFunds Purchased	12.35	4.61	5.43	2.06	36.34	60.79
Other Borrowings	7.12	1.39	3.38	1.92	10.46	24.27
Other Liabilities	3.80	1.72	3.38	1.52	6.93	17.31
Equity Capital	16.83	7.34	14.76	8.51	29.56	76.71

Numbers may not sum due to rounding.

STATEMENT OF CONDITION  
BY REGION

FIRST QUARTER 2001:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	225	206	321	219	88	1,059
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TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00
1 - 4 Family Mortgages	42.86	45.36	48.35	38.13	52.69	48.09
Mortgage Pool Securities	9.06	6.30	8.21	10.48	12.30	10.25
Multifamily Mortgages	3.66	1.02	2.74	1.63	7.45	4.69
Nonresidential Mortgages	6.23	4.60	4.04	5.38	2.53	4.03
Construction Loans	1.36	4.10	2.23	6.29	1.39	2.31
Land Loans	0.18	1.95	0.84	1.02	0.41	0.65
Commercial Loans	5.26	3.86	3.81	3.72	1.33	3.04
Consumer Loans	4.98	9.39	11.77	11.79	2.54	6.33
Cash and Noninterest-Earning Deposits	1.41	1.49	1.84	1.10	1.19	1.38
Investment Securities	17.52	17.58	9.44	15.18	12.36	13.12
Mortgage Derivatives	9.29	7.37	2.88	3.83	8.53	7.08
Repossessed Assets, Net	0.11	0.17	0.11	0.14	0.06	0.10
Real Estate Held for Investment, Net	0.06	0.18	0.04	0.03	0.03	0.05
Office Premises & Equipment	0.89	1.40	1.13	1.14	0.67	0.92
Other Assets	6.99	3.21	6.14	4.55	5.61	5.64
Less: Contra Assets & Valuation Allowances	0.56	0.62	0.69	0.58	0.55	0.59
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TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS	58.88	68.69	66.17	58.35	48.71	57.01
Deposits less than or equal to \$100,000	46.13	53.72	52.39	46.74	34.93	43.48
Deposits greater than \$100,000	12.74	14.98	13.78	11.60	13.77	13.53
Escrows	1.30	0.49	2.01	1.56	1.25	1.37
BORROWINGS	28.62	20.45	21.50	30.06	41.16	31.75
Advances From FHLB	18.05	13.59	16.49	26.07	29.77	22.83
Repurchase Agreements & FedFunds Purchased	6.71	5.27	3.09	2.06	8.84	6.38
Other Borrowings	3.87	1.59	1.92	1.92	2.54	2.55
Other Liabilities	2.06	1.97	1.92	1.52	1.69	1.82
Equity Capital	9.14	8.39	8.39	8.52	7.19	8.05

Numbers may not sum due to rounding.

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

FIRST QUARTER 2001:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	225	206	321	219	88	1,059
TOTAL ASSETS (Percent Change)	13.19	22.33	13.17	14.45	12.37	13.10
1 - 4 Family Mortgages	17.03	16.08	2.91	3.50	17.20	12.93
Mortgage Pool Securities	3.74	15.89	54.12	-2.21	11.52	13.23
Multifamily Mortgages	11.41	17.05	3.07	21.49	6.78	7.70
Nonresidential Mortgages	29.71	19.18	24.89	32.99	1.83	19.31
Construction Loans	26.37	26.44	17.98	16.32	45.39	25.95
Land Loans	24.95	22.96	30.33	0.38	38.91	24.02
Commercial Loans	35.10	37.41	33.15	24.45	41.37	34.55
Consumer Loans	-9.16	36.58	24.11	4.76	45.38	17.76
Cash and Noninterest-Earning Deposits	15.60	18.14	31.63	9.18	9.96	16.55
Investment Securities	83.71	180.98	237.11	340.40	4.06	55.95
Mortgage Derivatives	-2.63	17.82	3.01	11.11	-28.18	-15.84
Repossessed Assets, Net	-20.49	-6.40	-0.94	16.90	-21.74	-10.82
Real Estate Held for Investment, Net	21.20	8.37	-10.99	15.33	-16.67	0.68
Office Premises & Equipment	9.64	17.41	14.68	2.54	1.13	7.90
Other Assets	23.09	21.48	18.22	26.17	33.83	25.87
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL LIABILITIES AND CAPITAL (Percent Chg)	13.19	22.33	13.17	14.45	12.37	13.10
TOTAL DEPOSITS	13.58	23.95	12.20	9.57	7.18	11.41
Deposits less than or equal to \$100,000	9.16	24.79	10.18	5.72	3.14	8.32
Deposits greater than \$100,000	33.07	21.03	20.64	28.44	18.97	22.66
BORROWINGS	5.50	16.23	11.72	24.43	15.27	12.04
Advances From FHLB	5.01	8.05	7.50	33.70	22.05	14.87
Repurchase Agreements & FedFunds Purchased	-9.71	40.27	26.81	5.53	-10.98	-5.05
Other Borrowings	53.69	26.18	30.71	-28.84	84.38	45.40
Other Liabilities	60.36	54.92	51.59	38.16	48.03	50.37
Equity Capital	25.55	17.51	11.21	10.10	22.97	18.58

Numbers may not sum due to rounding.



CAPITAL MEASURES  
BY REGION

FIRST QUARTER 2001:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	225	206	321	219	88	1,059
<b>CAPITAL COMPLIANCE</b>						
Meet FDICIA Capital Standards	224	206	320	218	87	1,055
Percent of Thrifts	99.56	100.00	99.69	99.54	98.86	99.62
Consolidated Assets (\$ Billions)	\$184.13	\$87.52	\$173.88	\$99.83	\$410.55	\$950.50
Fail FDICIA Capital Standards	1	0	1	1	1	4
Percent of Thrifts	0.44	0.00	0.31	0.46	1.14	0.38
Consolidated Assets (\$ Billions)	\$0.03	\$0.00	\$1.94	\$0.03	\$0.36	\$2.36
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
<b>CAPITAL RATIOS (Percent)</b>						
Tangible Equity (\$ Billions)	\$14.05	\$6.95	\$13.35	\$8.18	\$26.37	\$68.61
Tangible Equity Ratio	7.75	8.02	7.67	8.25	6.49	7.28
Median Ratio	9.14	9.41	9.88	8.89	8.13	9.26
Tier 1 Capital (\$ Billions)	\$14.07	\$6.95	\$13.36	\$8.19	\$26.39	\$68.66
Tier 1 Leverage Ratio	7.76	8.02	7.67	8.26	6.49	7.29
Median Ratio	9.14	9.41	9.88	8.89	8.13	9.26
Tier 1 Risk-based Capital Ratio	13.04	12.99	11.89	13.54	10.85	11.91
Median Ratio	18.40	15.90	17.87	16.22	12.59	16.81
Risk-based Capital (\$ Billions)	\$15.25	\$7.65	\$14.82	\$8.72	\$28.97	\$75.12
Total Risk-based Capital Ratio	14.14	14.29	13.19	14.42	11.91	13.03
Median Ratio	19.30	16.81	18.68	17.02	13.88	17.85

Numbers may not sum due to rounding.

ASSET QUALITY INDICATORS  
BY REGION

FIRST QUARTER 2001:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	225	206	321	219	88	1,059
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$1,248.45	\$716.88	\$1,403.79	\$927.79	\$2,333.82	\$6,630.60
Mortgage Loans						
Construction & Land Loans	36.54	63.32	73.99	165.53	57.24	396.62
Nonresidential Mortgages	90.38	45.71	73.39	59.19	39.92	308.58
Multifamily Mortgages	11.66	4.53	26.91	2.94	33.59	79.62
1-4 Family Mortgages	821.82	343.56	798.53	549.44	1,912.01	4,425.24
Nonmortgage Loans and Leases						
Commercial Loans	136.23	55.79	99.83	57.06	98.99	447.90
Consumer Loans	151.82	203.98	331.14	93.63	192.07	972.65
NONCURRENT LOANS (\$ Millions)	\$988.92	\$497.41	\$1,200.19	\$592.79	\$1,756.15	\$5,035.45
Mortgage Loans						
Construction & Land Loans	20.13	43.64	74.37	118.30	101.11	357.55
Nonresidential Mortgages	137.47	60.62	71.61	55.07	140.59	465.35
Multifamily Mortgages	19.90	2.59	19.51	10.53	27.88	80.41
1-4 Family Mortgages	626.30	273.20	635.72	267.98	1,350.52	3,153.71
Nonmortgage Loans and Leases						
Commercial Loans	130.30	39.80	122.82	86.61	96.59	476.11
Consumer Loans	54.83	77.58	276.16	54.30	39.45	502.31
NET CHARGE-OFFS (\$ Millions)	\$84.24	\$64.89	\$156.01	\$36.01	\$115.43	\$456.58
Mortgage Loans						
Construction & Land Loans	0.12	0.52	(0.03)	0.32	2.40	3.34
Nonresidential Mortgages	7.41	(0.02)	1.08	1.02	(0.68)	8.81
Multifamily Mortgages	0.75	(0.01)	0.08	(0.38)	(0.95)	(0.49)
1-4 Family Mortgages	16.26	2.71	11.14	1.35	16.10	47.56
Nonmortgage Loans and Leases						
Commercial Loans	32.19	17.48	9.33	3.70	36.79	99.49
Consumer Loans	20.92	27.97	129.97	26.49	36.32	241.66
Repossessed Assets	5.33	16.23	2.42	0.66	2.17	26.79
Other	1.27	0.01	2.03	2.84	23.27	29.43
REPOSSESSED ASSETS, NET (\$ Millions)	\$206.14	\$145.53	\$191.59	\$135.34	\$236.41	\$915.00
Construction & Land Loans	6.14	56.61	12.41	53.25	18.52	146.93
Nonresidential Mortgages	98.62	13.91	28.56	32.96	25.26	199.32
Multifamily Mortgages	0.72	1.27	6.15	0.53	4.16	12.84
1-4 Family Mortgages	91.29	56.22	126.75	42.77	172.12	489.15
Other	9.37	17.52	17.72	5.83	16.34	66.77
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)						
Real Estate Loans	\$99.97	\$49.91	\$102.32	\$52.38	\$264.91	\$569.49
Percent of Total Assets	54.29	57.03	58.20	52.45	64.47	59.77
Noncurrent Real Estate Loans	\$0.80	\$0.38	\$0.80	\$0.45	\$1.62	\$4.06
Percent of Total Assets	0.44	0.43	0.46	0.45	0.39	0.43
Real Estate Owned	\$0.20	\$0.13	\$0.17	\$0.13	\$0.22	\$0.85
Percent of Total Assets	0.11	0.15	0.10	0.13	0.05	0.09
Troubled Real Estate Loans	\$1.00	\$0.51	\$0.98	\$0.58	\$1.84	\$4.91
Percent of Total Assets	0.54	0.58	0.55	0.58	0.45	0.51

Numbers may not sum due to rounding.

ASSET QUALITY INDICATORS  
BY REGION

FIRST QUARTER 2001:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	225	206	321	219	88	1,059
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.68	0.82	0.80	0.93	0.57	0.70
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	1.29	1.20	1.37	2.27	0.77	1.41
Nonresidential Mortgages	0.79	1.14	1.03	1.10	0.38	0.80
Multifamily Mortgages	0.17	0.51	0.56	0.18	0.11	0.18
1-4 Family Mortgages	1.04	0.87	0.94	1.44	0.88	0.97
Nonmortgage Loans and Leases						
Commercial Loans	1.41	1.65	1.49	1.54	1.81	1.55
Consumer Loans	1.66	2.48	1.60	0.80	1.84	1.61
NONCURRENT LOANS (% Total Assets)	0.54	0.57	0.68	0.59	0.43	0.53
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	0.71	0.82	1.38	1.62	1.37	1.27
Nonresidential Mortgages	1.20	1.51	1.01	1.02	1.35	1.21
Multifamily Mortgages	0.30	0.29	0.40	0.65	0.09	0.18
1-4 Family Mortgages	0.79	0.69	0.75	0.70	0.62	0.69
Nonmortgage Loans and Leases						
Commercial Loans	1.34	1.18	1.83	2.33	1.77	1.64
Consumer Loans	0.60	0.94	1.33	0.46	0.38	0.83
NET CHARGE-OFFS (% Total Assets)	0.05	0.07	0.09	0.04	0.03	0.05
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	0.00	0.01	0.00	0.00	0.03	0.01
Nonresidential Mortgages	0.06	0.00	0.02	0.02	-0.01	0.02
Multifamily Mortgages	0.01	0.00	0.00	-0.02	0.00	0.00
1-4 Family Mortgages	0.02	0.01	0.01	0.00	0.01	0.01
Nonmortgage Loans and Leases						
Commercial Loans	0.33	0.52	0.14	0.10	0.67	0.34
Consumer Loans	0.23	0.34	0.63	0.22	0.35	0.40
Reposessed Assets	2.58	11.15	1.26	0.48	0.92	2.93
Other	0.01	0.00	0.02	0.06	0.10	0.05
REPOSSESSED ASSETS, NET (% Total Assets)	0.11	0.17	0.11	0.14	0.06	0.10
Percent of Outstanding Loans by Loan Type:						
Construction & Land Loans	0.22	1.07	0.23	0.73	0.25	0.52
Nonresidential Mortgages	0.86	0.35	0.40	0.61	0.24	0.52
Multifamily Mortgages	0.01	0.14	0.13	0.03	0.01	0.03
1-4 Family Mortgages	0.12	0.14	0.15	0.11	0.08	0.11
Other	0.07	0.62	0.16	0.13	0.07	0.12
ASSET QUALITY SUMMARY (% Total Assets)						
Net Chargeoffs (Annualized)	0.18	0.30	0.35	0.14	0.11	0.19
Net Provisions for Losses (Annualized)	0.17	0.62	0.42	0.23	0.10	0.23
Valuation Allowances	0.59	0.75	0.73	0.63	0.58	0.63
Noncurrent Loans	0.54	0.57	0.68	0.59	0.43	0.53
Reposessed Assets, Net (% Total Assets)	0.11	0.17	0.11	0.14	0.06	0.10
Troubled Assets	0.65	0.73	0.79	0.73	0.48	0.62

Numbers may not sum due to rounding.

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	1st Qtr 2001 Net Income (\$ Millions)	1st Qtr 2000 Net Income (\$ Millions)
NORTHEAST REGION						
CONNECTICUT	11	13.49	8.21	1.22	32.93	30.87
DELAWARE	5	16.67	5.51	1.30	47.55	40.93
MAINE	10	1.34	1.00	0.13	2.86	2.45
MASSACHUSETTS	21	6.11	3.89	0.50	10.04	9.88
NEW HAMPSHIRE	7	1.50	1.20	0.15	3.11	2.77
NEW JERSEY	46	17.03	12.59	1.91	32.47	44.45
NEW YORK	45	68.12	35.20	5.63	188.18	166.02
PENNSYLVANIA	67	58.11	39.41	5.78	94.54	93.58
RHODE ISLAND	4	0.64	0.49	0.09	0.95	2.84
VERMONT	2	0.27	0.19	0.02	0.51	0.36
WEST VIRGINIA	7	0.89	0.74	0.11	1.39	2.00
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TOTAL	225	\$184.16	\$108.43	\$16.83	\$414.53	\$396.13
SOUTHEAST REGION						
ALABAMA	13	2.64	2.03	0.24	6.24	3.47
DISTRICT OF COLUMBIA	1	0.26	0.20	0.02	0.17	0.42
FLORIDA	45	25.00	16.98	2.10	46.98	39.71
GEORGIA	24	7.24	4.55	0.94	(3.19)	(0.51)
MARYLAND	60	8.56	6.65	0.91	14.83	15.72
NORTH CAROLINA	17	2.97	2.31	0.43	6.87	5.89
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	29	8.24	5.45	0.80	19.24	18.14
VIRGIN ISLANDS	N/A	N/A	N/A	N/A	N/A	N/A
VIRGINIA	17	32.60	21.94	1.89	25.39	48.79
-----						
TOTAL	206	\$87.52	\$60.12	\$7.34	\$116.53	\$131.63

First quarter 2000 net income data are based on thrifts held constant as of March 31, 2001.  
 Financial data as of March 31, 2001 unless otherwise noted.  
 Numbers may not sum due to rounding.

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	1st Qtr 2001 Net Income (\$ Millions)	1st Qtr 2000 Net Income (\$ Millions)
CENTRAL REGION						
ILLINOIS	67	33.75	23.03	3.20	53.13	131.83
INDIANA	59	15.96	11.09	1.51	26.64	30.42
KENTUCKY	34	3.32	2.53	0.41	4.60	5.94
MICHIGAN	16	32.87	17.35	2.37	7.78	26.70
OHIO	101	70.38	48.25	5.40	165.21	162.54
TENNESSEE	23	5.11	4.15	0.60	12.53	11.42
WISCONSIN	21	14.44	9.94	1.25	33.89	22.66
TOTAL	321	\$175.82	\$116.35	\$14.76	\$303.77	\$391.52
MIDWEST REGION						
ARKANSAS	9	3.27	2.24	0.35	6.82	7.02
COLORADO	10	0.86	0.63	0.09	1.62	1.63
IOWA	24	4.39	3.44	0.39	7.13	7.73
KANSAS	17	11.60	6.16	1.25	25.86	23.62
LOUISIANA	30	4.04	3.03	0.51	7.19	7.43
MINNESOTA	22	2.92	2.00	0.26	5.25	4.97
MISSISSIPPI	6	0.49	0.36	0.04	0.59	0.63
MISSOURI	37	6.32	4.35	0.68	7.09	4.10
NEBRASKA	15	15.38	9.41	1.20	29.91	33.08
NEW MEXICO	10	3.52	2.21	0.25	7.09	6.39
NORTH DAKOTA	3	0.90	0.74	0.09	1.47	1.19
OKLAHOMA	8	6.66	2.18	0.45	35.78	32.88
SOUTH DAKOTA	4	1.08	0.86	0.08	1.85	12.09
TEXAS	24	38.44	20.65	2.87	79.19	58.93
TOTAL	219	\$99.86	\$58.26	\$8.51	\$216.82	\$201.68

First quarter 2000 net income data are based on thrifts held constant as of March 31, 2001.  
 Financial data as of March 31, 2001 unless otherwise noted.  
 Numbers may not sum due to rounding.

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	1st Qtr 2001 Net Income (\$ Millions)	1st Qtr 2000 Net Income (\$ Millions)
WEST REGION						
ALASKA	1	0.14	0.11	0.01	0.04	0.04
ARIZONA	4	0.87	0.72	0.09	5.94	0.66
CALIFORNIA	46	383.13	182.94	26.71	1,044.81	1,004.72
GUAM	2	0.28	0.16	0.05	1.01	0.99
HAWAII	2	6.52	4.00	0.48	13.98	13.21
IDAHO	3	0.72	0.57	0.06	0.94	1.21
MONTANA	5	1.27	0.87	0.13	(3.73)	2.65
NEVADA	2	0.97	0.65	0.10	(1.22)	(1.33)
OREGON	5	2.25	1.63	0.24	5.17	4.21
UTAH	5	1.59	0.65	0.19	4.40	1.48
WASHINGTON	9	12.83	7.61	1.43	39.51	38.51
WYOMING	4	0.33	0.23	0.05	0.31	0.72
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TOTAL	88	\$410.91	\$200.14	\$29.56	\$1,111.14	\$1,067.08
UNITED STATES						
TOTAL	1,059	\$958.27	\$543.29	\$77.00	\$2,162.79	\$2,188.04

First quarter 2000 net income data are based on thrifts held constant as of March 31, 2001.  
 Financial data as of March 31, 2001 unless otherwise noted.  
 Numbers may not sum due to rounding.

## STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	MAR 1997	MAR 1998	MAR 1999	MAR 2000	MAR 2001
NUMBER OF INSTITUTIONS:	1,301	1,195	1,129	1,097	1,059
<b>EARNINGS (\$ Millions)</b>					
Interest Income	\$13,715.41	\$13,688.57	\$13,780.04	\$14,962.22	\$16,993.38
Interest Expense	8,156.93	8,347.88	8,166.39	9,190.19	10,732.22
NET INTEREST INCOME	5,558.48	5,340.69	5,613.66	5,772.03	6,261.16
Loss Provisions-Interest Bearing Assets	477.15	348.80	330.32	316.61	559.25
Noninterest Income	1,673.66	2,119.34	2,352.06	2,241.24	3,079.97
Mortgage Loan Servicing Fees	223.71	187.87	208.45	257.41	(23.78)
Other Fees and Charges	801.62	912.46	1,069.65	1,373.36	1,754.15
Other Noninterest Income	648.33	1,019.01	1,073.96	610.47	1,349.60
Noninterest Expense	4,054.55	4,240.52	4,366.95	4,461.85	5,336.44
G&A Expense	3,888.30	4,065.39	4,209.28	4,303.76	5,147.15
Goodwill Amortization	124.07	143.99	134.16	136.29	170.40
Loss Provisions-Noninterest Bearing Assets	42.18	31.14	23.52	21.81	18.88
Income Before Taxes & Extraordinary Items	2,700.44	2,870.72	3,268.44	3,234.81	3,445.45
Income Taxes	974.75	996.05	1,208.64	1,013.43	1,253.64
Extraordinary Items	(0.21)	(7.87)	0.78	5.74	(31.95)
NET INCOME	1,725.48	1,866.79	2,060.58	2,227.13	2,159.86
<b>PROFITABILITY (Percent of Avg Assets Annualized)</b>					
Interest Income	7.22	7.10	6.72	7.00	7.26
Interest Expense	4.29	4.33	3.98	4.30	4.58
NET INTEREST INCOME	2.93	2.77	2.74	2.70	2.67
Loss Provisions-Interest Bearing Assets	0.25	0.18	0.16	0.15	0.24
Noninterest Income	0.88	1.10	1.15	1.05	1.32
Mortgage Loan Servicing Fees	0.12	0.10	0.10	0.12	-0.01
Other Fees and Charges	0.42	0.47	0.52	0.64	0.75
Other Noninterest Income	0.34	0.53	0.52	0.29	0.58
Noninterest Expense	2.13	2.20	2.13	2.09	2.28
G&A Expense	2.05	2.11	2.05	2.01	2.20
Goodwill Amortization	0.07	0.07	0.07	0.06	0.07
Loss Provisions-Noninterest Bearing Assets	0.02	0.02	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	1.42	1.49	1.59	1.51	1.47
Income Taxes	0.51	0.52	0.59	0.47	0.54
Extraordinary Items	0.00	0.00	0.00	0.00	-0.01
NET INCOME	0.91	0.97	1.00	1.04	0.92
<b>PROFITABILITY (Percent)</b>					
Return on Average Assets (Annualized)	0.91	0.97	1.00	1.04	0.92
Median Ratio	0.87	0.87	0.74	0.73	0.64
Return on Average Equity (Annualized)	11.47	11.58	12.29	13.46	11.51
Median Ratio	8.87	8.18	7.00	6.98	6.07
Net Interest Margin (Annualized)	2.93	2.77	2.74	2.70	2.67
Median Ratio	3.22	3.16	3.02	3.10	2.89
Number of Profitable Thrifts	1,234	1,123	1,042	984	927
Percent Profitable	94.85	93.97	92.29	89.70	87.54
Profits (\$ Millions)	\$1,775.15	\$1,932.39	\$2,112.57	\$2,312.34	\$2,347.53
Number of Unprofitable Thrifts	67	72	87	113	132
Percent Unprofitable	5.15	6.03	7.71	10.30	12.46
Losses (\$ Millions)	(\$49.67)	(\$65.59)	(\$51.99)	(\$85.22)	(\$187.66)

0Numbers may not sum due to rounding.

## STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	MAR 1997	MAR 1998	MAR 1999	MAR 2000	MAR 2001
NUMBER OF INSTITUTIONS:	1,301	1,195	1,129	1,097	1,059
TOTAL ASSETS (\$ Billions)	\$764.60	\$780.15	\$835.04	\$868.71	\$952.86
1 - 4 Family Mortgages	383.05	394.66	400.23	415.91	458.23
Mortgage Pool Securities	108.84	101.18	100.58	88.84	97.65
Multifamily Mortgages	47.89	46.88	43.47	41.93	44.67
Nonresidential Mortgages	31.87	29.03	30.19	34.03	38.37
Construction Loans	10.76	11.65	14.59	18.34	21.99
Land Loans	3.35	3.59	4.18	5.41	6.23
Commercial Loans	9.64	12.47	16.64	22.96	28.96
Consumer Loans	40.95	44.67	49.07	53.50	60.29
Cash and Noninterest-Earning Deposits	9.28	10.54	10.59	11.91	13.13
Investment Securities	85.16	87.37	121.92	127.06	125.06
Mortgage Derivatives	38.29	38.12	73.15	81.63	67.49
Reposessed Assets, Net	2.03	1.76	1.39	1.05	0.92
Real Estate Held for Investment, Net	0.47	0.52	0.42	0.48	0.48
Office Premises & Equipment	8.08	7.78	8.06	8.43	8.73
Other Assets	28.41	33.39	39.06	44.10	53.79
Less: Contra Assets & Valuation Allowances	5.16	5.34	5.35	5.23	5.63
TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$764.60	\$780.15	\$835.04	\$868.71	\$952.86
TOTAL DEPOSITS	519.63	505.16	494.28	505.73	543.22
Deposits less than or equal to \$100,000	446.82	421.07	399.51	396.88	414.27
Deposits greater than \$100,000	72.81	84.09	94.78	108.85	128.96
Escrows	7.25	11.20	10.46	8.55	13.07
BORROWINGS	167.47	185.39	245.78	275.56	302.55
Advances From FHLB	97.05	116.58	152.22	193.06	217.50
Repurchase Agreements & FedFunds Purchased	41.24	42.24	59.25	65.74	60.79
Other Borrowings	29.18	26.57	34.31	16.76	24.27
Other Liabilities	9.54	12.88	16.54	12.04	17.31
Equity Capital	60.71	65.52	67.97	66.83	76.71

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. Numbers may not sum due to rounding.



## STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	MAR 1997	MAR 1998	MAR 1999	MAR 2000	MAR 2001
NUMBER OF INSTITUTIONS:	1,301	1,195	1,129	1,097	1,059
TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
1 - 4 Family Mortgages	50.10	50.59	47.93	47.88	48.09
Mortgage Pool Securities	14.23	12.97	12.04	10.23	10.25
Multifamily Mortgages	6.26	6.01	5.21	4.83	4.69
Nonresidential Mortgages	4.17	3.72	3.62	3.92	4.03
Construction Loans	1.41	1.49	1.75	2.11	2.31
Land Loans	0.44	0.46	0.50	0.62	0.65
Commercial Loans	1.26	1.60	1.99	2.64	3.04
Consumer Loans	5.36	5.73	5.88	6.16	6.33
Cash and Noninterest-Earning Deposits	1.21	1.35	1.27	1.37	1.38
Investment Securities	11.14	11.20	14.60	14.63	13.12
Mortgage Derivatives	5.01	4.89	8.76	9.40	7.08
Repossessed Assets, Net	0.27	0.23	0.17	0.12	0.10
Real Estate Held for Investment, Net	0.06	0.07	0.05	0.06	0.05
Office Premises & Equipment	1.06	1.00	0.97	0.97	0.92
Other Assets	3.72	4.28	4.68	5.08	5.64
Less: Contra Assets & Valuation Allowances	0.67	0.68	0.64	0.60	0.59
TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS	67.96	64.75	59.19	58.22	57.01
Deposits less than or equal to \$100,000	58.44	53.97	47.84	45.69	43.48
Deposits greater than \$100,000	9.52	10.78	11.35	12.53	13.53
Escrows	0.95	1.44	1.25	0.98	1.37
BORROWINGS	21.90	23.76	29.43	31.72	31.75
Advances From FHLB	12.69	14.94	18.23	22.22	22.83
Repurchase Agreements & FedFunds Purchased	5.39	5.41	7.10	7.57	6.38
Other Borrowings	3.82	3.41	4.11	1.93	2.55
Other Liabilities	1.25	1.65	1.98	1.39	1.82
Equity Capital	7.94	8.40	8.14	7.69	8.05

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. Numbers may not sum due to rounding.

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

FOR THE QUARTER ENDING:	MAR 1997	MAR 1998	MAR 1999	MAR 2000	MAR 2001
NUMBER OF INSTITUTIONS:	1,301	1,195	1,129	1,097	1,059
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TOTAL ASSETS (Percent Change)	5.55	10.61	12.98	12.62	13.10
1 - 4 Family Mortgages	9.85	10.90	6.11	13.57	12.93
Mortgage Pool Securities	-4.04	1.25	5.91	-5.93	13.23
Multifamily Mortgages	2.12	1.58	-2.71	4.41	7.70
Nonresidential Mortgages	3.62	1.74	13.28	20.66	19.31
Construction Loans	-23.13	18.00	38.14	31.68	25.95
Land Loans	0.82	14.14	28.94	36.10	24.02
Commercial Loans	23.52	44.71	40.89	45.73	34.55
Consumer Loans	15.50	23.31	20.08	22.75	17.76
Cash and Noninterest-Earning Deposits	-5.68	26.53	5.42	16.37	16.55
Investment Securities	-4.41	153.89	232.59	81.05	55.95
Mortgage Derivatives	-6.61	10.78	99.55	16.32	-15.84
Repossessed Assets, Net	-13.98	-8.46	-17.85	-22.76	-10.82
Real Estate Held for Investment, Net	260.77	13.90	-17.01	15.12	0.68
Office Premises & Equipment	7.46	5.92	9.47	9.37	7.90
Other Assets	-26.58	28.38	23.06	24.82	25.87
Less: Contra Assets & Valuation Allowances	-62.03	0.00	0.00	0.00	0.00
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TOTAL LIABILITIES AND CAPITAL (Percent Chg)	5.55	10.61	12.98	12.62	13.10
TOTAL DEPOSITS	3.58	5.61	3.51	7.21	11.41
Deposits less than or equal to \$100,000	2.13	2.65	0.50	4.35	8.32
Deposits greater than \$100,000	13.46	23.45	18.49	19.15	22.66
BORROWINGS	12.34	19.14	39.44	29.70	12.04
Advances From FHLB	20.39	30.43	36.74	33.02	14.87
Repurchase Agreements & FedFunds Purchased	3.23	10.19	49.08	16.83	-5.05
Other Borrowings	2.35	-4.74	36.16	51.48	45.40
Other Liabilities	10.44	55.31	15.57	-14.75	50.37
Equity Capital	3.94	17.27	9.67	6.01	18.58

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. Numbers may not sum due to rounding.

CAPITAL MEASURES

FOR THE QUARTER ENDING:	MAR 1997	MAR 1998	MAR 1999	MAR 2000	MAR 2001
NUMBER OF INSTITUTIONS:	1,301	1,195	1,129	1,097	1,059
<b>CAPITAL COMPLIANCE</b>					
Meet FDICIA Capital Standards	1,298	1,194	1,127	1,096	1,055
Percent of Thrifts	99.77	99.92	99.82	99.91	99.62
Consolidated Assets (\$ Billions)	\$764.33	\$780.04	\$834.92	\$868.67	\$950.50
Fail FDICIA Capital Standards	3	1	2	1	4
Percent of Thrifts	0.23	0.08	0.18	0.09	0.38
Consolidated Assets (\$ Billions)	\$0.27	\$0.11	\$0.12	\$0.04	\$2.36
Critically Undercapitalized	1	0	1	0	0
Percent of Thrifts	0.08	0.00	0.09	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.01	\$0.00	\$0.07	\$0.00	\$0.00
<b>CAPITAL RATIOS (Percent)</b>					
Tangible Equity (\$ Billions)	\$56.40	\$58.62	\$61.36	\$63.28	\$68.61
Tangible Equity Ratio	7.43	7.60	7.42	7.32	7.28
Median Ratio	8.83	9.28	9.34	9.30	9.26
Tier 1 Capital (\$ Billions)	\$56.54	\$58.70	\$61.40	\$63.32	\$68.66
Tier 1 Leverage Ratio	7.44	7.61	7.42	7.32	7.29
Median Ratio	8.83	9.28	9.34	9.30	9.26
Tier 1 Risk-based Capital Ratio	13.09	13.24	13.06	12.39	11.91
Median Ratio	17.26	17.96	17.99	17.19	16.81
Risk-based Capital (\$ Billions)	\$62.54	\$64.58	\$67.40	\$69.26	\$75.12
Total Risk-based Capital Ratio	14.48	14.57	14.34	13.55	13.03
Median Ratio	17.99	18.65	18.92	18.02	17.85

Numbers may not sum due to rounding.

## ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 1997	MAR 1998	MAR 1999	MAR 2000	MAR 2001
NUMBER OF INSTITUTIONS:	1,301	1,195	1,129	1,097	1,059
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$6,481.54	\$5,949.80	\$5,165.27	\$4,909.40	\$6,630.60
Mortgage Loans					
Construction & Land Loans	246.88	282.60	221.46	282.20	396.62
Nonresidential Mortgages	340.98	307.69	226.20	263.24	308.58
Multifamily Mortgages	265.45	235.00	117.23	88.56	79.62
1-4 Family Mortgages	4,759.05	4,146.89	3,645.35	3,252.27	4,425.24
Nonmortgage Loans and Leases					
Commercial Loans	130.15	170.28	217.18	294.06	447.90
Consumer Loans	739.03	807.34	737.86	729.08	972.65
NONCURRENT LOANS (\$ Millions)	\$6,739.10	\$5,554.47	\$4,651.85	\$4,282.47	\$5,035.45
Mortgage Loans					
Construction & Land Loans	188.34	168.88	170.33	167.19	357.55
Nonresidential Mortgages	556.99	482.05	358.30	311.28	465.35
Multifamily Mortgages	640.18	360.06	188.64	100.42	80.41
1-4 Family Mortgages	4,836.14	4,022.06	3,381.39	3,051.12	3,153.71
Nonmortgage Loans and Leases					
Commercial Loans	126.65	130.89	151.39	259.78	476.11
Consumer Loans	390.81	390.54	401.81	392.69	502.31
NET CHARGE-OFFS (\$ Millions)	\$388.03	\$375.81	\$309.06	\$408.48	\$456.58
Mortgage Loans					
Construction & Land Loans	4.61	2.11	1.14	4.16	3.34
Nonresidential Mortgages	13.99	3.32	(3.71)	0.80	8.81
Multifamily Mortgages	29.81	12.43	(27.99)	(6.69)	(0.49)
1-4 Family Mortgages	110.32	79.45	61.56	49.82	47.56
Nonmortgage Loans and Leases					
Commercial Loans	5.84	13.19	9.97	28.33	99.49
Consumer Loans	185.48	204.75	209.54	221.66	241.66
Repossessed Assets	44.83	29.23	31.40	26.27	26.79
Other	(6.84)	31.33	27.15	84.13	29.43
REPOSSESSED ASSETS, NET (\$ Millions)	\$2,030.80	\$1,763.19	\$1,387.25	\$1,046.86	\$915.00
Construction & Land Loans	280.90	181.71	157.52	132.00	146.93
Nonresidential Mortgages	304.49	263.72	250.24	237.24	199.32
Multifamily Mortgages	263.60	208.55	166.65	41.85	12.84
1-4 Family Mortgages	1,136.74	1,024.23	758.75	570.19	489.15
Other	45.06	84.98	54.10	65.59	66.77
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$476.91	\$485.81	\$492.66	\$515.62	\$569.49
Percent of Total Assets	62.37	62.27	59.00	59.35	59.77
Noncurrent Real Estate Loans	\$6.22	\$5.03	\$4.10	\$3.63	\$4.06
Percent of Total Assets	0.81	0.65	0.49	0.42	0.43
Real Estate Owned	\$1.99	\$1.68	\$1.33	\$0.98	\$0.85
Percent of Total Assets	0.26	0.22	0.16	0.11	0.09
Troubled Real Estate Loans	\$8.21	\$6.71	\$5.43	\$4.61	\$4.91
Percent of Total Assets	1.07	0.86	0.65	0.53	0.51

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.

Numbers may not sum due to rounding.

## ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 1997	MAR 1998	MAR 1999	MAR 2000	MAR 2001
NUMBER OF INSTITUTIONS:	1,301	1,195	1,129	1,097	1,059
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.85	0.76	0.62	0.57	0.70
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.75	1.85	1.18	1.19	1.41
Nonresidential Mortgages	1.07	1.06	0.75	0.77	0.80
Multifamily Mortgages	0.55	0.50	0.27	0.21	0.18
1-4 Family Mortgages	1.24	1.05	0.91	0.78	0.97
Nonmortgage Loans and Leases					
Commercial Loans	1.35	1.37	1.31	1.28	1.55
Consumer Loans	1.80	1.81	1.50	1.36	1.61
NONCURRENT LOANS (% Total Assets)	0.88	0.71	0.56	0.49	0.53
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.34	1.11	0.91	0.70	1.27
Nonresidential Mortgages	1.75	1.66	1.19	0.91	1.21
Multifamily Mortgages	1.34	0.77	0.43	0.24	0.18
1-4 Family Mortgages	1.26	1.02	0.84	0.73	0.69
Nonmortgage Loans and Leases					
Commercial Loans	1.31	1.05	0.91	1.13	1.64
Consumer Loans	0.95	0.87	0.82	0.73	0.83
NET CHARGE-OFFS (% Total Assets)	0.05	0.05	0.04	0.05	0.05
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.03	0.01	0.01	0.02	0.01
Nonresidential Mortgages	0.04	0.01	-0.01	0.00	0.02
Multifamily Mortgages	0.06	0.03	-0.06	-0.02	0.00
1-4 Family Mortgages	0.03	0.02	0.02	0.01	0.01
Nonmortgage Loans and Leases					
Commercial Loans	0.06	0.11	0.06	0.12	0.34
Consumer Loans	0.45	0.46	0.43	0.41	0.40
Reposessed Assets	2.21	1.66	2.26	2.51	2.93
Other	-0.02	0.09	0.07	0.19	0.05
REPOSSESSED ASSETS, NET (% Total Assets)	0.27	0.23	0.17	0.12	0.10
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	1.99	1.19	0.84	0.56	0.52
Nonresidential Mortgages	0.96	0.91	0.83	0.70	0.52
Multifamily Mortgages	0.55	0.44	0.38	0.10	0.03
1-4 Family Mortgages	0.30	0.26	0.19	0.14	0.11
Other	0.16	0.25	0.14	0.15	0.12
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.20	0.19	0.15	0.19	0.19
Net Provisions for Losses (Annualized)	0.25	0.18	0.16	0.15	0.23
Valuation Allowances	0.78	0.77	0.70	0.65	0.63
Noncurrent Loans	0.88	0.71	0.56	0.49	0.53
Reposessed Assets, Net (% Total Assets)	0.27	0.23	0.17	0.12	0.10
Troubled Assets	1.15	0.94	0.72	0.61	0.62

Beginning in 1997, net charge-offs data include specific valuation allowance provisions and transfers from general valuation allowances; and reposessed assets data are net of specific allowances.

Numbers may not sum due to rounding.

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

	1996	ADJ. 1996 (1)	1997	1998	1999	2000	3-MONTHS ENDED	
							DEC. 2000	MAR. 2001
SUMMARY DATA:								
Number of Thrifts (#)	1,334		1,215	1,145	1,103	1,068	1,068	1,059
Total Assets (\$)	769.37		776.58	817.61	863.61	928.29	928.29	952.86
Net Income (\$)	4.74	6.80	6.41	7.57	8.23	8.01	1.93	2.16
Profits (\$)	5.91		6.99	8.06	8.51	8.56	2.11	2.35
Losses (\$)	-1.18		-0.57	-0.49	-0.28	-0.55	-0.19	-0.19
PROFITABILITY MEASURES:								
Return on Average Assets (%)	0.62	0.89	0.84	0.97	0.98	0.91	0.84	0.92
Median Ratio (%)	0.47	0.77	0.83	0.77	0.71	0.66	0.63	0.64
Return on Average Equity (%)	7.77	11.15	10.44	11.42	12.16	11.63	10.61	11.51
Median Ratio (%)	4.51	7.73	8.33	7.32	6.75	6.28	5.86	6.07
Net Interest Income (\$)	21.79		21.82	21.50	22.90	23.27	5.91	6.26
% of Average Assets (%)	2.85		2.87	2.74	2.73	2.63	2.58	2.67
Total Fee Income (\$)	3.65		4.38	4.54	5.60	7.11	1.91	1.73
% of Average Assets (%)	0.51		0.62	0.62	0.72	0.83	0.83	0.74
G&A Expense (\$)	19.14	15.97	16.06	17.50	17.04	18.54	4.97	5.15
% of Average Assets (%)	2.50	2.09	2.11	2.23	2.03	2.09	2.17	2.20
CAPITAL MEASURES:								
Equity Capital Ratio (%)	7.92		8.32	8.23	7.79	7.99	7.99	8.05
Tier 1 Leverage Ratio (%)	7.38		7.58	7.43	7.42	7.36	7.36	7.29
Risk-based Capital Ratio (%)	14.53		14.50	14.38	13.83	13.30	13.30	13.03
Thrifts by FDICIA Capital Categories:								
Well-Capitalized (#)	1,290		1,183	1,115	1,079	1,038	1,038	1,034
Adequately Capitalized (#)	43		31	26	21	26	26	21
Undercapitalized (#)	0		1	1	0	2	2	2
Significantly Undercapitalized (#)	1		0	1	1	1	1	2
Critically Undercapitalized (#)	0		0	0	1	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts (#)	1		0	0	1	0	0	0
Problem Thrifts (#)	29		18	15	12	15	15	14
Problem Thrift Assets (\$)	5.43		1.58	5.91	5.45	6.78	6.78	5.02
Problem Thrift Assets as a % of Total Assets (%)	0.71		0.20	0.72	0.63	0.73	0.73	0.53
ASSET QUALITY MEASURES:								
Troubled Assets (2) (\$)	8.71		7.72	6.27	5.37	5.56	5.56	5.95
% of Total Assets (%)	1.13		0.99	0.77	0.62	0.60	0.60	0.62
Noncurrent Loans (\$)	6.57		5.92	4.80	4.35	4.65	4.65	5.04
% of Total Assets (%)	0.85		0.76	0.59	0.50	0.50	0.50	0.53
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages (%)	1.21		1.11	0.87	0.77	0.67	0.67	0.69
Multifamily Loans (%)	1.45		0.74	0.49	0.30	0.15	0.15	0.18
Commercial Loans (%)	1.38		1.10	0.97	1.12	1.52	1.52	1.64
Consumer Loans (%)	0.89		0.97	0.81	0.77	0.81	0.81	0.83
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations (\$)	136.08		150.16	275.63	235.86	201.16	55.28	74.34
Purchases (\$)	57.37		62.43	95.44	81.52	75.77	18.61	25.30
Sales (\$)	93.76		111.83	221.42	175.47	157.99	49.22	60.20
Loans Outstanding (3) (\$)	383.86		390.77	400.91	410.52	448.18	448.18	458.23
Loans Outstanding / Total Assets (%)	49.89		50.32	49.03	47.54	48.28	48.28	48.09

(1) Excludes the SAIF special assessment.

(2) Data after 1995 are net of specific valuation allowances.

(3) Does not include Mortgage Backed Securities.

Numbers may not sum due to rounding. With the exception of regulatory capital measures, all data prior to June 1996 are unconsolidated.

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

	MARCH 2000		DECEMBER 2000		MARCH 2001	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	868.71	100.00	928.29	100.00	952.86	100.00
1-4 Family Mortgages	415.91	47.88	448.18	48.28	458.23	48.09
Mortgage Pool Securities	88.84	10.23	93.11	10.03	97.65	10.25
Multifamily Mortgages	41.93	4.83	44.22	4.76	44.67	4.69
Nonresidential Mortgages	34.03	3.92	37.11	4.00	38.37	4.03
Construction Loans	18.34	2.11	21.42	2.31	21.99	2.31
Land Loans	5.41	0.62	6.03	0.65	6.23	0.65
Commercial Loans	22.96	2.64	27.82	3.00	28.96	3.04
Consumer Loans	53.50	6.16	60.84	6.55	60.29	6.33
Cash and Noninterest-Earning Deposits	11.91	1.37	13.90	1.50	13.13	1.38
Investment Securities	127.06	14.63	121.97	13.14	125.06	13.12
Mortgage Derivatives	81.63	9.40	75.36	8.12	67.49	7.08
Reposessed Assets, Net	1.05	0.12	0.90	0.10	0.92	0.10
Real Estate Held for Investment	0.48	0.06	0.46	0.05	0.48	0.05
Office Premises & Equipment	8.43	0.97	8.72	0.94	8.73	0.92
Other Assets	44.10	5.08	49.12	5.29	53.79	5.64
Less: Contra Assets & Valuation Allowances	5.23	0.60	5.51	0.59	5.63	0.59
TOTAL LIABILITIES AND CAPITAL	868.71	100.00	928.29	100.00	952.86	100.00
Total Deposits	505.73	58.22	529.41	57.03	543.22	57.01
Deposits < or = to \$100,000	396.88	45.69	409.47	44.11	414.27	43.48
Deposits > \$100,000	108.85	12.53	119.94	12.92	128.96	13.53
Escrows	8.55	0.98	8.75	0.94	13.07	1.37
Total Borrowings	275.56	31.72	301.27	32.45	302.55	31.75
Advances from FHLB	193.06	22.22	218.28	23.51	217.50	22.83
Reverse Repurchase Agreements	65.74	7.57	59.96	6.46	60.79	6.38
Other Borrowings	16.76	1.93	23.03	2.48	24.27	2.55
Other Liabilities	12.04	1.39	14.68	1.58	17.31	1.82
EQUITY CAPITAL	66.83	7.69	74.17	7.99	76.71	8.05

	MARCH 2000		DECEMBER 2000		MARCH 2001	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	14.96	7.00	17.01	7.43	16.99	7.26
Interest Expense	9.19	4.30	11.10	4.85	10.73	4.58
Net Interest Income	5.77	2.70	5.91	2.58	6.26	2.67
Loss Provisions-Interest Bearing Assets	0.32	0.15	0.50	0.22	0.56	0.24
Noninterest Income	2.24	1.05	2.77	1.21	3.08	1.32
Mortgage Loan Servicing Fees	0.26	0.12	0.26	0.11	-0.02	-0.01
Other Fees and Charges	1.37	0.64	1.65	0.72	1.75	0.75
Other Noninterest Income	0.61	0.29	0.86	0.37	1.35	0.58
Noninterest Expense	4.46	2.09	5.16	2.25	5.34	2.28
G&A Expense	4.30	2.01	4.97	2.17	5.15	2.20
Goodwill Expense	0.14	0.06	0.17	0.07	0.17	0.07
Loss Provis.-Nonint. Bearing Assets	0.02	0.01	0.01	0.01	0.02	0.01
Income Before Taxes & Extraord. Items	3.23	1.51	3.03	1.32	3.45	1.47
Income Taxes	1.01	0.47	1.11	0.49	1.25	0.54
Extraordinary Items	0.01	0.00	0.01	0.01	-0.03	-0.01
Net Income	2.23	1.04	1.93	0.84	2.16	0.92

\* Annualized.

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. Numbers may not sum due to rounding.

With the exception of regulatory capital measures, all data prior to June 1996 are unconsolidated.

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

		NORTHEAST REGION						3-MONTHS ENDED	
		1996	ADJ. 1996 (1)	1997	1998	1999	2000	DEC. 2000	MAR. 2001
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SUMMARY DATA:									
Number of Thrifts	(#)	269		257	243	232	226	226	225
Total Assets	(\$)	139.82		153.60	158.86	174.46	181.35	181.35	184.16
Net Income	(\$)	0.95	1.25	1.28	1.31	1.68	1.32	0.31	0.41
Profits	(\$)	1.05		1.32	1.42	1.70	1.43	0.35	0.44
Losses	(\$)	-0.10		-0.04	-0.10	-0.02	-0.12	-0.05	-0.03
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.68	0.89	0.91	0.86	1.02	0.74	0.68	0.92
Median Ratio	(%)	0.47	0.77	0.78	0.71	0.70	0.66	0.59	0.62
Return on Average Equity	(%)	8.30	10.87	10.87	9.76	12.26	8.68	7.53	10.02
Median Ratio	(%)	4.74	8.09	8.02	6.78	7.34	6.67	5.84	5.79
Net Interest Income	(\$)	4.18		4.33	4.35	4.65	4.98	1.28	1.26
% of Average Assets	(%)	2.99		3.07	2.84	2.82	2.82	2.86	2.80
Total Fee Income	(\$)	0.41		0.62	0.87	1.06	1.25	0.32	0.30
% of Average Assets	(%)	0.33		0.63	0.66	0.67	0.71	0.71	0.66
G&A Expense	(\$)	3.17	2.71	2.91	3.53	3.43	4.01	1.10	1.04
% of Average Assets	(%)	2.27	1.94	2.06	2.31	2.08	2.27	2.46	2.31
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	8.24		8.74	8.58	8.40	9.21	9.21	9.14
Tier 1 Leverage Ratio	(%)	7.60		7.90	7.66	7.96	7.87	7.87	7.76
Risk-based Capital Ratio	(%)	16.35		16.37	15.62	15.48	14.31	14.31	14.14
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	264		257	240	230	224	224	224
Adequately Capitalized	(#)	5		0	2	2	1	1	0
Undercapitalized	(#)	0		0	0	0	0	0	0
Significantly Undercapitalized	(#)	0		0	1	0	1	1	1
Critically Undercapitalized	(#)	0		0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0		0	0	0	0	0	0
Problem Thrifts	(#)	0		1	2	1	1	1	2
Problem Thrift Assets	(\$)	0.00		0.22	0.51	0.41	0.03	0.03	0.41
Problem Thrift Assets as a % of Total Assets	(%)	0.00		0.15	0.32	0.24	0.02	0.02	0.22
ASSET QUALITY MEASURES:									
Troubled Assets (2)	(\$)	2.02		2.17	1.52	1.37	1.25	1.25	1.20
% of Total Assets	(%)	1.44		1.41	0.96	0.78	0.69	0.69	0.65
Noncurrent Loans	(\$)	1.64		1.83	1.19	1.12	1.03	1.03	0.99
% of Total Assets	(%)	1.17		1.19	0.75	0.64	0.57	0.57	0.54
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	1.69		1.92	1.32	1.17	0.81	0.81	0.79
Multifamily Loans	(%)	3.69		2.52	0.94	0.66	0.33	0.33	0.30
Commercial Loans	(%)	2.66		1.86	1.17	0.71	1.33	1.33	1.34
Consumer Loans	(%)	1.11		0.86	0.72	0.64	0.70	0.70	0.60
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	18.76		21.77	51.19	42.71	32.93	9.59	12.57
Purchases	(\$)	12.38		6.47	8.31	11.57	16.88	4.66	7.67
Sales	(\$)	8.64		11.75	36.52	30.67	31.00	8.34	12.55
Loans Outstanding (3)	(\$)	63.39		68.50	66.16	71.23	76.65	76.65	78.92
Loans Outstanding / Total Assets	(%)	45.33		44.60	41.64	40.83	42.27	42.27	42.86

(1) Excludes the SAIF special assessment.

(2) Data after 1995 are net of specific valuation allowances.

(3) Does not include Mortgage Backed Securities.

Numbers may not sum due to rounding. With the exception of regulatory capital measures, all data prior to June 1996 are unconsolidated.



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

	MARCH 2000		DECEMBER 2000		MARCH 2001	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	175.95	100.00	181.35	100.00	184.16	100.00
1-4 Family Mortgages	72.49	41.20	76.65	42.27	78.92	42.86
Mortgage Pool Securities	18.17	10.33	16.14	8.90	16.68	9.06
Multifamily Mortgages	6.34	3.60	6.73	3.71	6.74	3.66
Nonresidential Mortgages	9.74	5.54	10.83	5.97	11.48	6.23
Construction Loans	2.18	1.24	2.63	1.45	2.51	1.36
Land Loans	0.27	0.15	0.32	0.17	0.33	0.18
Commercial Loans	8.01	4.55	10.00	5.51	9.70	5.26
Consumer Loans	11.07	6.29	11.73	6.47	9.16	4.98
Cash and Noninterest-Earning Deposits	2.59	1.47	3.06	1.69	2.59	1.41
Investment Securities	32.90	18.70	30.10	16.60	32.27	17.52
Mortgage Derivatives	18.46	10.49	15.58	8.59	17.10	9.29
Reposessed Assets, Net	0.26	0.15	0.22	0.12	0.21	0.11
Real Estate Held for Investment	0.09	0.05	0.10	0.05	0.11	0.06
Office Premises & Equipment	1.63	0.93	1.70	0.94	1.64	0.89
Other Assets	11.18	6.35	12.24	6.75	12.87	6.99
Less: Contra Assets & Valuation Allowances	0.98	0.56	1.08	0.60	1.04	0.56
TOTAL LIABILITIES AND CAPITAL	175.95	100.00	181.35	100.00	184.16	100.00
Total Deposits	104.27	59.26	111.85	61.67	108.43	58.88
Deposits < or = to \$100,000	84.76	48.17	88.51	48.81	84.96	46.13
Deposits > \$100,000	19.51	11.09	23.33	12.86	23.47	12.74
Escrows	1.69	0.96	1.64	0.90	2.39	1.30
Total Borrowings	53.34	30.31	48.66	26.83	52.71	28.62
Advances from FHLB	34.03	19.34	31.90	17.59	33.24	18.05
Reverse Repurchase Agreements	14.65	8.33	9.73	5.37	12.35	6.71
Other Borrowings	4.65	2.64	7.03	3.88	7.12	3.87
Other Liabilities	2.35	1.34	2.50	1.38	3.80	2.06
EQUITY CAPITAL	14.30	8.13	16.71	9.21	16.83	9.14

	MARCH 2000		DECEMBER 2000		MARCH 2001	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	2.93	6.83	3.21	7.16	3.08	6.87
Interest Expense	1.73	4.02	1.93	4.31	1.83	4.06
Net Interest Income	1.21	2.81	1.28	2.86	1.26	2.80
Loss Provisions-Interest Bearing Assets	0.04	0.10	0.08	0.18	0.08	0.17
Noninterest Income	0.41	0.95	0.47	1.05	0.59	1.31
Mortgage Loan Servicing Fees	0.06	0.15	0.06	0.13	0.03	0.06
Other Fees and Charges	0.24	0.56	0.26	0.58	0.27	0.60
Other Noninterest Income	0.10	0.24	0.15	0.34	0.29	0.65
Noninterest Expense	0.92	2.15	1.17	2.61	1.11	2.47
G&A Expense	0.87	2.03	1.10	2.46	1.04	2.31
Goodwill Expense	0.04	0.09	0.07	0.15	0.06	0.14
Loss Provis.-Nonint. Bearing Assets	0.01	0.02	0.00	0.01	0.01	0.01
Income Before Taxes & Extraord. Items	0.65	1.51	0.50	1.11	0.66	1.47
Income Taxes	0.23	0.55	0.19	0.43	0.23	0.51
Extraordinary Items	0.00	0.00	0.00	0.00	-0.02	-0.04
Net Income	0.41	0.96	0.31	0.68	0.41	0.92

\* Annualized.  
Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments.  
Numbers may not sum due to rounding.  
With the exception of regulatory capital measures, all data prior to June 1996 are unconsolidated.

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

SOUTHEAST REGION

	1996	ADJ. 1996 (1)	1997	1998	1999	2000	3-MONTHS ENDED	
							DEC. 2000	MAR. 2001
SUMMARY DATA:								
Number of Thrifts (#)	264		237	222	221	210	210	206
Total Assets (\$)	61.71		62.78	63.34	73.41	84.86	84.86	87.52
Net Income (\$)	0.34	0.53	0.52	0.53	0.51	0.46	0.11	0.12
Profits (\$)	0.46		0.59	0.62	0.59	0.55	0.13	0.15
Losses (\$)	-0.12		-0.08	-0.09	-0.08	-0.09	-0.03	-0.03
PROFITABILITY MEASURES:								
Return on Average Assets (%)	0.53	0.83	0.83	0.85	0.76	0.59	0.52	0.54
Median Ratio (%)	0.47	0.77	0.78	0.79	0.66	0.65	0.61	0.59
Return on Average Equity (%)	5.82	9.04	8.86	8.58	7.88	6.81	6.11	6.52
Median Ratio (%)	4.53	7.60	8.33	7.07	6.04	6.19	5.57	5.32
Net Interest Income (\$)	2.11		2.04	1.89	2.04	2.21	0.54	0.56
% of Average Assets (%)	3.28		3.28	3.03	3.04	2.84	2.65	2.62
Total Fee Income (\$)	0.66		0.72	0.56	0.58	0.84	0.24	0.28
% of Average Assets (%)	1.12		1.21	0.79	0.95	1.18	1.18	1.32
G&A Expense (\$)	2.16	1.86	1.95	1.91	1.92	2.25	0.61	0.64
% of Average Assets (%)	3.35	2.90	3.13	3.05	2.87	2.89	2.98	2.98
CAPITAL MEASURES:								
Equity Capital Ratio (%)	9.10		9.82	9.85	9.12	8.37	8.37	8.39
Tier 1 Leverage Ratio (%)	8.62		9.03	9.17	8.86	8.07	8.07	8.02
Risk-based Capital Ratio (%)	16.01		16.35	17.37	16.26	14.66	14.66	14.29
Thrifts by FDICIA Capital Categories:								
Well-Capitalized (#)	251		223	211	214	201	201	199
Adequately Capitalized (#)	12		14	8	4	9	9	7
Undercapitalized (#)	0		0	1	0	0	0	0
Significantly Undercapitalized (#)	1		0	0	1	0	0	0
Critically Undercapitalized (#)	0		0	0	1	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts (#)	0		0	0	1	0	0	0
Problem Thrifts (#)	13		9	5	4	1	1	2
Problem Thrift Assets (\$)	0.85		0.56	0.22	0.16	0.02	0.02	0.06
% of Total Assets (%)	1.38		0.89	0.35	0.22	0.03	0.03	0.06
ASSET QUALITY MEASURES:								
Troubled Assets (2) (\$)	0.79		0.72	0.61	0.56	0.63	0.63	0.64
% of Total Assets (%)	1.28		1.15	0.96	0.76	0.74	0.74	0.73
Noncurrent Loans (\$)	0.49		0.46	0.41	0.39	0.48	0.48	0.50
% of Total Assets (%)	0.80		0.74	0.65	0.53	0.56	0.56	0.57
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages (%)	0.94		0.94	0.89	0.75	0.70	0.70	0.69
Multifamily Loans (%)	0.91		0.91	0.85	0.63	0.23	0.23	0.29
Commercial Loans (%)	1.97		1.07	0.83	1.08	1.31	1.31	1.18
Consumer Loans (%)	1.54		1.82	1.00	0.61	0.71	0.71	0.94
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations (\$)	11.58		12.07	19.14	14.74	11.19	2.47	3.69
Purchases (\$)	3.03		5.87	9.28	7.02	6.80	1.95	1.80
Sales (\$)	6.35		8.94	13.48	10.38	7.19	1.81	2.66
Loans Outstanding (3) (\$)	29.67		29.68	30.79	34.23	39.14	39.14	39.69
Loans Outstanding / Total Assets (%)	48.08		47.27	48.61	46.62	46.13	46.13	45.36

(1) Excludes the SAIF special assessment.

(2) Data after 1995 are net of specific valuation allowances.

(3) Does not include Mortgage Backed Securities.

Numbers may not sum due to rounding. With the exception of regulatory capital measures, all data prior to June 1996 are unconsolidated.

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

	MARCH 2000		DECEMBER 2000		MARCH 2001	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	76.96	100.00	84.86	100.00	87.52	100.00
1-4 Family Mortgages	36.13	46.94	39.14	46.13	39.69	45.36
Mortgage Pool Securities	4.95	6.43	5.34	6.29	5.52	6.30
Multifamily Mortgages	0.82	1.07	0.86	1.01	0.89	1.02
Nonresidential Mortgages	3.91	5.08	3.90	4.60	4.03	4.60
Construction Loans	3.21	4.18	3.46	4.07	3.58	4.10
Land Loans	1.57	2.04	1.62	1.91	1.71	1.95
Commercial Loans	2.70	3.50	3.21	3.79	3.38	3.86
Consumer Loans	6.43	8.35	7.70	9.08	8.22	9.39
Cash and Noninterest-Earning Deposits	1.24	1.61	1.29	1.53	1.30	1.49
Investment Securities	12.45	16.17	14.70	17.32	15.39	17.58
Mortgage Derivatives	5.72	7.43	7.62	8.97	6.45	7.37
Reposessed Assets, Net	0.16	0.21	0.15	0.18	0.15	0.17
Real Estate Held for Investment	0.14	0.18	0.15	0.18	0.15	0.18
Office Premises & Equipment	1.13	1.47	1.20	1.42	1.23	1.40
Other Assets	2.57	3.34	2.59	3.05	2.81	3.21
Less: Contra Assets & Valuation Allowances	0.45	0.58	0.46	0.54	0.54	0.62
TOTAL LIABILITIES AND CAPITAL	76.96	100.00	84.86	100.00	87.52	100.00
Total Deposits	52.44	68.14	56.90	67.04	60.12	68.69
Deposits < or = to \$100,000	40.78	52.99	45.11	53.16	47.01	53.72
Deposits > \$100,000	11.66	15.16	11.78	13.88	13.11	14.98
Escrows	0.32	0.41	0.26	0.30	0.43	0.49
Total Borrowings	16.22	21.08	19.05	22.45	17.90	20.45
Advances from FHLB	11.35	14.75	12.69	14.95	11.89	13.59
Reverse Repurchase Agreements	3.73	4.85	5.15	6.07	4.61	5.27
Other Borrowings	1.14	1.48	1.20	1.42	1.39	1.59
Other Liabilities	1.17	1.52	1.56	1.84	1.72	1.97
EQUITY CAPITAL	6.81	8.85	7.10	8.37	7.34	8.39

	MARCH 2000		DECEMBER 2000		MARCH 2001	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.38	7.37	1.58	7.67	1.60	7.45
Interest Expense	0.81	4.30	1.03	5.03	1.04	4.83
Net Interest Income	0.58	3.07	0.54	2.65	0.56	2.62
Loss Provisions-Interest Bearing Assets	0.05	0.29	0.08	0.41	0.14	0.63
Noninterest Income	0.26	1.38	0.31	1.49	0.40	1.89
Mortgage Loan Servicing Fees	0.01	0.06	0.01	0.04	0.00	-0.01
Other Fees and Charges	0.20	1.07	0.24	1.14	0.28	1.33
Other Noninterest Income	0.05	0.25	0.06	0.31	0.12	0.56
Noninterest Expense	0.56	2.97	0.62	3.02	0.65	3.03
G&A Expense	0.55	2.93	0.61	2.98	0.64	2.98
Goodwill Expense	0.01	0.03	0.01	0.03	0.01	0.03
Loss Provis.-Nonint. Bearing Assets	0.00	0.00	0.00	0.01	0.01	0.03
Income Before Taxes & Extraord. Items	0.22	1.20	0.15	0.72	0.18	0.84
Income Taxes	0.08	0.43	0.04	0.20	0.06	0.29
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	-0.01
Net Income	0.14	0.77	0.11	0.52	0.12	0.54

\* Annualized.  
 Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments.  
 Numbers may not sum due to rounding.  
 With the exception of regulatory capital measures, all data prior to June 1996 are unconsolidated.

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

		CENTRAL REGION						3-MONTHS ENDED	
		1996	ADJ. 1996 (1)	1997	1998	1999	2000	DEC. 2000	MAR. 2001
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SUMMARY DATA:									
Number of Thrifts	(#)	405		363	353	336	322	322	321
Total Assets	(\$)	158.17		156.91	162.20	172.52	169.67	169.67	175.82
Net Income	(\$)	1.11	1.58	1.45	1.54	1.70	1.59	0.38	0.30
Profits	(\$)	1.33		1.54	1.62	1.77	1.69	0.41	0.41
Losses	(\$)	-0.21		-0.09	-0.08	-0.07	-0.09	-0.04	-0.11
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.70	1.00	0.94	0.98	1.03	0.97	0.90	0.70
Median Ratio	(%)	0.47	0.76	0.90	0.79	0.71	0.67	0.61	0.62
Return on Average Equity	(%)	8.10	11.51	10.59	10.62	11.53	11.49	10.61	8.37
Median Ratio	(%)	4.18	7.12	8.45	7.32	6.41	5.95	5.17	5.98
Net Interest Income	(\$)	4.55		4.52	4.49	4.81	4.69	1.16	1.23
% of Average Assets	(%)	2.88		2.94	2.87	2.92	2.87	2.76	2.86
Total Fee Income	(\$)	0.68		0.74	0.81	1.05	1.66	0.46	0.38
% of Average Assets	(%)	0.43		0.48	0.49	0.75	1.10	1.10	0.87
G&A Expense	(\$)	3.92	3.20	3.34	3.77	3.89	4.26	1.15	1.24
% of Average Assets	(%)	2.47	2.02	2.17	2.41	2.36	2.61	2.75	2.87
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	8.46		9.13	9.07	8.40	8.43	8.43	8.39
Tier 1 Leverage Ratio	(%)	8.00		8.09	8.05	7.64	7.65	7.65	7.67
Risk-based Capital Ratio	(%)	15.98		15.39	14.94	13.60	13.09	13.09	13.19
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	396		355	348	331	315	315	315
Adequately Capitalized	(#)	9		7	5	5	6	6	5
Undercapitalized	(#)	0		1	0	0	0	0	0
Significantly Undercapitalized	(#)	0		0	0	0	0	0	1
Critically Undercapitalized	(#)	0		0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0		0	0	0	0	0	0
Problem Thrifts	(#)	3		2	3	2	6	6	5
Problem Thrift Assets	(\$)	0.73		0.03	0.44	0.18	2.57	2.57	2.40
Problem Thrift Assets as a % of Total Assets	(%)	0.46		0.02	0.27	0.10	1.52	1.52	1.36
ASSET QUALITY MEASURES:									
Troubled Assets (2)	(\$)	1.06		1.06	1.19	1.14	1.31	1.31	1.39
% of Total Assets	(%)	0.67		0.68	0.73	0.66	0.77	0.77	0.79
Noncurrent Loans	(\$)	0.89		0.86	0.93	0.95	1.13	1.13	1.20
% of Total Assets	(%)	0.56		0.55	0.58	0.55	0.67	0.67	0.68
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	0.68		0.68	0.71	0.72	0.72	0.72	0.75
Multifamily Loans	(%)	1.46		0.78	0.67	0.41	0.31	0.31	0.40
Commercial Loans	(%)	1.24		0.67	0.97	1.07	1.31	1.31	1.83
Consumer Loans	(%)	0.93		1.10	0.90	0.83	1.34	1.34	1.33
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	38.41		39.81	69.54	60.05	51.36	15.08	22.02
Purchases	(\$)	12.24		15.49	31.81	28.41	21.39	5.16	8.01
Sales	(\$)	29.96		34.10	72.25	65.55	54.35	17.24	25.09
Loans Outstanding (3)	(\$)	80.77		80.95	82.06	85.60	85.75	85.75	85.01
Loans Outstanding / Total Assets	(%)	51.07		51.59	50.59	49.62	50.54	50.54	48.35

(1) Excludes the SAIF special assessment.

(2) Data after 1995 are net of specific valuation allowances.

(3) Does not include Mortgage Backed Securities.

Numbers may not sum due to rounding. With the exception of regulatory capital measures, all data prior to June 1996 are unconsolidated.

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

	MARCH 2000		DECEMBER 2000		MARCH 2001	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	159.16	100.00	169.67	100.00	175.82	100.00
1-4 Family Mortgages	84.41	53.04	85.75	50.54	85.01	48.35
Mortgage Pool Securities	9.52	5.98	11.64	6.86	14.44	8.21
Multifamily Mortgages	4.72	2.97	4.88	2.88	4.82	2.74
Nonresidential Mortgages	5.86	3.68	6.73	3.96	7.10	4.04
Construction Loans	3.40	2.13	3.76	2.21	3.92	2.23
Land Loans	1.15	0.72	1.42	0.84	1.48	0.84
Commercial Loans	5.14	3.23	6.33	3.73	6.71	3.81
Consumer Loans	17.23	10.83	19.89	11.72	20.69	11.77
Cash and Noninterest-Earning Deposits	2.53	1.59	3.07	1.81	3.24	1.84
Investment Securities	14.93	9.38	14.67	8.65	16.59	9.44
Mortgage Derivatives	5.12	3.22	4.83	2.85	5.07	2.88
Reposessed Assets, Net	0.20	0.12	0.17	0.10	0.19	0.11
Real Estate Held for Investment	0.07	0.05	0.06	0.04	0.06	0.04
Office Premises & Equipment	1.77	1.11	1.96	1.15	1.99	1.13
Other Assets	9.26	5.82	10.50	6.19	10.80	6.14
Less: Contra Assets & Valuation Allowances	1.03	0.65	1.16	0.69	1.21	0.69
TOTAL LIABILITIES AND CAPITAL	159.16	100.00	169.67	100.00	175.82	100.00
Total Deposits	106.46	66.89	112.21	66.13	116.35	66.17
Deposits < or = to \$100,000	85.96	54.01	89.49	52.74	92.12	52.39
Deposits > \$100,000	20.51	12.88	22.72	13.39	24.23	13.78
Escrows	2.14	1.35	2.36	1.39	3.54	2.01
Total Borrowings	34.48	21.67	37.98	22.38	37.80	21.50
Advances from FHLB	27.37	17.20	30.42	17.93	28.99	16.49
Reverse Repurchase Agreements	4.52	2.84	5.11	3.01	5.43	3.09
Other Borrowings	2.59	1.63	2.45	1.44	3.38	1.92
Other Liabilities	2.47	1.55	2.83	1.67	3.38	1.92
EQUITY CAPITAL	13.61	8.55	14.30	8.43	14.76	8.39

	MARCH 2000		DECEMBER 2000		MARCH 2001	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	2.83	7.12	3.18	7.57	3.23	7.48
Interest Expense	1.66	4.18	2.02	4.82	2.00	4.62
Net Interest Income	1.17	2.94	1.16	2.76	1.23	2.86
Loss Provisions-Interest Bearing Assets	0.14	0.35	0.19	0.46	0.18	0.42
Noninterest Income	0.59	1.48	0.79	1.89	0.74	1.72
Mortgage Loan Servicing Fees	0.06	0.16	0.07	0.16	-0.03	-0.08
Other Fees and Charges	0.29	0.72	0.40	0.95	0.41	0.95
Other Noninterest Income	0.24	0.60	0.33	0.79	0.37	0.85
Noninterest Expense	1.00	2.51	1.19	2.83	1.27	2.94
G&A Expense	0.96	2.43	1.15	2.75	1.24	2.87
Goodwill Expense	0.03	0.07	0.03	0.07	0.03	0.07
Loss Provis.-Nonint. Bearing Assets	0.00	0.00	0.00	0.01	0.00	0.00
Income Before Taxes & Extraord. Items	0.62	1.55	0.57	1.36	0.52	1.21
Income Taxes	0.22	0.55	0.20	0.48	0.22	0.50
Extraordinary Items	0.01	0.01	0.01	0.02	0.00	0.00
Net Income	0.40	1.01	0.38	0.90	0.30	0.70

\* Annualized.

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. Numbers may not sum due to rounding.

With the exception of regulatory capital measures, all data prior to June 1996 are unconsolidated.

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

MIDWEST REGION

	1996	ADJ. 1996 (1)	1997	1998	1999	2000	3-MONTHS ENDED	
							DEC. 2000	MAR. 2001
SUMMARY DATA:								
Number of Thrifts (#)	282		256	239	227	223	223	219
Total Assets (\$)	124.57		91.93	95.91	104.78	116.71	116.71	99.86
Net Income (\$)	1.45	1.80	0.94	0.92	0.97	0.87	0.19	0.22
Profits (\$)	1.62		1.09	1.04	1.03	1.02	0.24	0.23
Losses (\$)	-0.16		-0.15	-0.12	-0.06	-0.16	-0.06	-0.01
PROFITABILITY MEASURES:								
Return on Average Assets (%)	1.14	1.42	0.96	1.01	0.97	0.79	0.66	0.88
Median Ratio (%)	0.46	0.81	0.85	0.78	0.73	0.71	0.66	0.67
Return on Average Equity (%)	14.00	17.32	11.23	11.19	10.81	9.26	7.78	10.30
Median Ratio (%)	4.77	8.18	8.17	7.33	7.08	6.72	6.37	6.40
Net Interest Income (\$)	3.47		2.79	2.47	2.84	2.94	0.73	0.65
% of Average Assets (%)	2.73		2.85	2.72	2.84	2.69	2.58	2.65
Total Fee Income (\$)	0.83		0.70	0.74	0.86	0.92	0.23	0.20
% of Average Assets (%)	0.73		0.77	0.86	0.89	0.82	0.82	0.80
G&A Expense (\$)	3.22	2.69	2.10	2.13	2.38	2.52	0.66	0.57
% of Average Assets (%)	2.54	2.12	2.15	2.35	2.38	2.31	2.35	2.31
CAPITAL MEASURES:								
Equity Capital Ratio (%)	8.42		8.74	8.80	8.71	8.37	8.37	8.52
Tier 1 Leverage Ratio (%)	7.71		8.34	8.38	8.47	8.13	8.13	8.26
Risk-based Capital Ratio (%)	15.30		15.64	14.95	14.35	13.87	13.87	14.42
Thrifts by FDICIA Capital Categories:								
Well-Capitalized (#)	275		248	229	218	214	214	211
Adequately Capitalized (#)	7		8	10	9	9	9	7
Undercapitalized (#)	0		0	0	0	0	0	1
Significantly Undercapitalized (#)	0		0	0	0	0	0	0
Critically Undercapitalized (#)	0		0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts (#)	0		0	0	0	0	0	0
Problem Thrifts (#)	3		1	2	3	4	4	2
Problem Thrift Assets (\$)	0.13		0.01	0.78	1.46	1.45	1.45	1.39
Problem Thrift Assets as a % of Total Assets (%)	0.11		0.02	0.82	1.39	1.25	1.25	1.39
ASSET QUALITY MEASURES:								
Troubled Assets (2) (\$)	1.03		0.64	0.61	0.65	0.80	0.80	0.73
% of Total Assets (%)	0.83		0.70	0.64	0.62	0.68	0.68	0.73
Noncurrent Loans (\$)	0.74		0.46	0.43	0.53	0.66	0.66	0.59
% of Total Assets (%)	0.59		0.50	0.45	0.51	0.57	0.57	0.59
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages (%)	0.97		0.69	0.61	0.70	0.82	0.82	0.70
Multifamily Loans (%)	0.83		0.44	0.48	0.16	0.11	0.11	0.65
Commercial Loans (%)	0.95		1.28	0.98	1.90	2.36	2.36	2.33
Consumer Loans (%)	0.65		0.84	0.55	0.68	0.43	0.43	0.46
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations (\$)	21.84		19.23	31.30	25.99	19.15	5.01	6.50
Purchases (\$)	14.77		11.98	18.46	10.82	9.12	2.12	2.19
Sales (\$)	21.41		16.98	28.46	16.63	14.82	5.50	4.65
Loans Outstanding (3) (\$)	54.11		40.59	43.40	45.49	46.56	46.56	38.08
Loans Outstanding / Total Assets (%)	43.44		44.15	45.25	43.41	39.89	39.89	38.13

(1) Excludes the SAIF special assessment.

(2) Data after 1995 are net of specific valuation allowances.

(3) Does not include Mortgage Backed Securities.

Numbers may not sum due to rounding. With the exception of regulatory capital measures, all data prior to June 1996 are unconsolidated.

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

	MARCH 2000		DECEMBER 2000		MARCH 2001	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	107.24	100.00	116.71	100.00	99.86	100.00
1-4 Family Mortgages	46.14	43.02	46.56	39.89	38.08	38.13
Mortgage Pool Securities	10.90	10.17	10.41	8.92	10.47	10.48
Multifamily Mortgages	2.31	2.16	2.48	2.13	1.62	1.63
Nonresidential Mortgages	5.73	5.34	6.56	5.62	5.37	5.38
Construction Loans	7.43	6.93	8.24	7.06	6.28	6.29
Land Loans	1.48	1.38	1.38	1.18	1.02	1.02
Commercial Loans	4.27	3.98	4.61	3.95	3.71	3.72
Consumer Loans	11.91	11.10	12.32	10.56	11.78	11.79
Cash and Noninterest-Earning Deposits	1.26	1.17	1.55	1.33	1.10	1.10
Investment Securities	9.90	9.23	15.96	13.67	15.16	15.18
Mortgage Derivatives	4.34	4.04	4.66	4.00	3.82	3.83
Reposessed Assets, Net	0.14	0.13	0.14	0.12	0.14	0.14
Real Estate Held for Investment	0.03	0.03	0.03	0.03	0.03	0.03
Office Premises & Equipment	1.27	1.18	1.22	1.05	1.14	1.14
Other Assets	5.10	4.76	5.93	5.08	4.54	4.55
Less: Contra Assets & Valuation Allowances	0.64	0.60	0.68	0.58	0.58	0.58
TOTAL LIABILITIES AND CAPITAL	107.24	100.00	116.71	100.00	99.86	100.00
Total Deposits	63.31	59.04	64.85	55.56	58.26	58.35
Deposits < or = to \$100,000	51.73	48.24	51.04	43.73	46.68	46.74
Deposits > \$100,000	11.57	10.79	13.81	11.83	11.58	11.60
Escrows	1.62	1.51	1.64	1.41	1.55	1.56
Total Borrowings	31.76	29.61	38.94	33.36	30.01	30.06
Advances from FHLB	26.34	24.57	33.55	28.75	26.04	26.07
Reverse Repurchase Agreements	2.56	2.39	2.62	2.24	2.06	2.06
Other Borrowings	2.86	2.66	2.77	2.37	1.92	1.92
Other Liabilities	1.27	1.19	1.51	1.30	1.52	1.52
EQUITY CAPITAL	9.28	8.65	9.77	8.37	8.51	8.52

	MARCH 2000		DECEMBER 2000		MARCH 2001	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.91	7.20	2.19	7.74	1.81	7.33
Interest Expense	1.17	4.41	1.46	5.16	1.16	4.69
Net Interest Income	0.74	2.79	0.73	2.58	0.65	2.65
Loss Provisions-Interest Bearing Assets	0.06	0.23	0.07	0.24	0.06	0.23
Noninterest Income	0.29	1.08	0.26	0.93	0.28	1.13
Mortgage Loan Servicing Fees	0.05	0.18	0.04	0.14	0.02	0.07
Other Fees and Charges	0.17	0.64	0.19	0.68	0.18	0.73
Other Noninterest Income	0.07	0.26	0.03	0.11	0.08	0.34
Noninterest Expense	0.62	2.34	0.68	2.40	0.58	2.36
G&A Expense	0.60	2.27	0.66	2.35	0.57	2.31
Goodwill Expense	0.01	0.05	0.01	0.04	0.01	0.04
Loss Provis.-Nonint. Bearing Assets	0.01	0.02	0.00	0.01	0.00	0.02
Income Before Taxes & Extraord. Items	0.34	1.29	0.25	0.87	0.29	1.19
Income Taxes	0.10	0.39	0.07	0.23	0.07	0.30
Extraordinary Items	0.00	0.00	0.01	0.02	0.00	-0.01
Net Income	0.24	0.89	0.19	0.66	0.22	0.88

\* Annualized.

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. Numbers may not sum due to rounding.

With the exception of regulatory capital measures, all data prior to June 1996 are unconsolidated.

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

		WEST REGION						3-MONTHS ENDED	
		1996	ADJ. 1996 (1)	1997	1998	1999	2000	DEC. 2000	MAR. 2001
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SUMMARY DATA:									
Number of Thrifts	(#)	114		102	88	87	87	87	88
Total Assets	(\$)	285.09		311.37	337.29	338.44	381.09	381.09	410.91
Net Income	(\$)	0.88	1.64	2.23	3.27	3.37	3.78	0.96	1.11
Profits	(\$)	1.46		2.45	3.37	3.42	3.87	0.97	1.12
Losses	(\$)	-0.58		-0.22	-0.09	-0.05	-0.09	-0.02	-0.01
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.32	0.59	0.73	1.02	0.98	1.06	1.02	1.10
Median Ratio	(%)	0.38	0.63	0.77	0.78	0.77	0.81	0.77	0.79
Return on Average Equity	(%)	4.49	8.40	10.23	13.64	14.17	15.89	14.85	15.46
Median Ratio	(%)	4.41	8.25	9.56	8.72	8.63	9.16	8.51	8.58
Net Interest Income	(\$)	7.47		8.15	8.30	8.56	8.45	2.20	2.56
% of Average Assets	(%)	2.67		2.71	2.58	2.49	2.36	2.35	2.52
Total Fee Income	(\$)	1.06		1.60	1.58	2.05	2.45	0.65	0.57
% of Average Assets	(%)	0.42		0.53	0.56	0.63	0.69	0.69	0.57
G&A Expense	(\$)	6.68	5.50	5.78	6.16	5.43	5.49	1.44	1.66
% of Average Assets	(%)	2.42	1.99	1.89	1.92	1.58	1.53	1.53	1.64
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	6.99		7.27	7.20	6.60	6.98	6.98	7.19
Tier 1 Leverage Ratio	(%)	6.52		6.66	6.43	6.39	6.57	6.57	6.49
Risk-based Capital Ratio	(%)	12.45		12.62	12.85	12.38	12.47	12.47	11.91
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	104		100	87	86	84	84	85
Adequately Capitalized	(#)	10		2	1	1	1	1	2
Undercapitalized	(#)	0		0	0	0	2	2	1
Significantly Undercapitalized	(#)	0		0	0	0	0	0	0
Critically Undercapitalized	(#)	0		0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	1		0	0	0	0	0	0
Problem Thrifts	(#)	10		5	3	2	3	3	3
Problem Thrift Assets	(\$)	3.72		0.75	3.96	3.25	2.70	2.70	0.76
Problem Thrift Assets as a % of Total Assets	(%)	1.30		0.24	1.17	0.96	0.71	0.71	0.19
ASSET QUALITY MEASURES:									
Troubled Assets (2)	(\$)	3.81		3.13	2.34	1.65	1.57	1.57	1.99
% of Total Assets	(%)	1.34		1.01	0.69	0.49	0.41	0.41	0.48
Noncurrent Loans	(\$)	2.81		2.31	1.84	1.37	1.36	1.36	1.76
% of Total Assets	(%)	0.99		0.74	0.54	0.40	0.36	0.36	0.43
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	1.42		1.12	0.83	0.65	0.56	0.56	0.62
Multifamily Loans	(%)	1.10		0.41	0.35	0.17	0.09	0.09	0.09
Commercial Loans	(%)	0.57		0.73	0.78	1.11	1.51	1.51	1.77
Consumer Loans	(%)	0.57		0.59	0.98	1.07	0.38	0.38	0.38
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	45.50		57.35	104.46	92.37	86.53	23.13	29.56
Purchases	(\$)	14.94		22.62	27.58	23.71	21.59	4.72	5.63
Sales	(\$)	27.39		40.05	70.71	52.23	50.71	16.41	15.25
Loans Outstanding (3)	(\$)	155.92		171.06	178.51	173.96	200.07	200.07	216.52
Loans Outstanding / Total Assets	(%)	54.69		54.94	52.92	51.40	52.50	52.50	52.69

(1) Excludes the SAIF special assessment.

(2) Data after 1995 are net of specific valuation allowances.

(3) Does not include Mortgage Backed Securities.

Numbers may not sum due to rounding. With the exception of regulatory capital measures, all data prior to June 1996 are unconsolidated.



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

WEST REGION

	MARCH 2000		DECEMBER 2000		MARCH 2001	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	349.41	100.00	381.09	100.00	410.91	100.00
1-4 Family Mortgages	176.74	50.58	200.07	52.50	216.52	52.69
Mortgage Pool Securities	45.30	12.97	49.57	13.01	50.55	12.30
Multifamily Mortgages	27.73	7.94	29.26	7.68	30.60	7.45
Nonresidential Mortgages	8.80	2.52	9.09	2.39	10.40	2.53
Construction Loans	2.12	0.61	3.34	0.88	5.70	1.39
Land Loans	0.93	0.27	1.29	0.34	1.70	0.41
Commercial Loans	2.84	0.81	3.67	0.96	5.46	1.33
Consumer Loans	6.86	1.96	9.21	2.42	10.44	2.54
Cash and Noninterest-Earning Deposits	4.30	1.23	4.93	1.29	4.90	1.19
Investment Securities	56.87	16.28	51.64	13.55	50.77	12.36
Mortgage Derivatives	47.99	13.74	42.67	11.20	35.04	8.53
Reposessed Assets, Net	0.28	0.08	0.22	0.06	0.24	0.06
Real Estate Held for Investment	0.14	0.04	0.12	0.03	0.12	0.03
Office Premises & Equipment	2.63	0.75	2.64	0.69	2.74	0.67
Other Assets	15.99	4.58	18.16	4.76	23.06	5.61
Less: Contra Assets & Valuation Allowances	2.13	0.61	2.12	0.56	2.27	0.55
TOTAL LIABILITIES AND CAPITAL	349.41	100.00	381.09	100.00	410.91	100.00
Total Deposits	179.25	51.30	183.62	48.18	200.14	48.71
Deposits < or = to \$100,000	133.65	38.25	135.31	35.51	143.54	34.93
Deposits > \$100,000	45.60	13.05	48.30	12.68	56.59	13.77
Escrows	2.79	0.80	2.86	0.75	5.16	1.25
Total Borrowings	139.76	40.00	161.71	42.43	169.13	41.16
Advances from FHLB	93.96	26.89	114.72	30.10	122.33	29.77
Reverse Repurchase Agreements	40.28	11.53	37.36	9.80	36.34	8.84
Other Borrowings	5.52	1.58	9.64	2.53	10.46	2.54
Other Liabilities	4.78	1.37	6.32	1.66	6.93	1.69
EQUITY CAPITAL	22.84	6.54	26.58	6.98	29.56	7.19

	MARCH 2000		DECEMBER 2000		MARCH 2001	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	5.91	6.88	6.92	7.37	7.35	7.26
Interest Expense	3.83	4.46	4.72	5.02	4.80	4.74
Net Interest Income	2.08	2.43	2.20	2.35	2.56	2.52
Loss Provisions-Interest Bearing Assets	0.02	0.02	0.07	0.07	0.11	0.10
Noninterest Income	0.70	0.82	0.94	1.00	1.07	1.05
Mortgage Loan Servicing Fees	0.07	0.08	0.08	0.09	-0.03	-0.03
Other Fees and Charges	0.48	0.55	0.57	0.61	0.61	0.60
Other Noninterest Income	0.15	0.18	0.28	0.30	0.49	0.49
Noninterest Expense	1.37	1.59	1.50	1.59	1.72	1.70
G&A Expense	1.31	1.53	1.44	1.53	1.66	1.64
Goodwill Expense	0.05	0.06	0.06	0.06	0.06	0.06
Loss Provis.-Nonint. Bearing Assets	0.01	0.01	0.00	0.00	0.00	0.00
Income Before Taxes & Extraord. Items	1.40	1.63	1.57	1.67	1.79	1.77
Income Taxes	0.38	0.44	0.62	0.66	0.67	0.66
Extraordinary Items	0.00	0.00	0.00	0.00	-0.01	-0.01
Net Income	1.03	1.20	0.96	1.02	1.11	1.10

\* Annualized.

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. Numbers may not sum due to rounding.

With the exception of regulatory capital measures, all data prior to June 1996 are unconsolidated.

TECHNICAL NOTES

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.

Asset Growth Rate

Calculated on a held constant basis.

Associations Held Constant as of March 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.

Mortgage Sales

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

TECHNICAL NOTES

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.