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NOTE: Beginning with the quarter ended June 1996, all data are on a consolidated basis. Prior to June 1996, most financial data are presented on an unconsolidated basis unless otherwise noted.

PROFITABILITY FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS  
YEAR-TO-DATE AND PRIOR FOUR YEARS

INDUSTRY AGGREGATES:	1995	1996	1997	1998	3 mos. 1998	3 mos. 1999
<b>SELECTED INDICATORS (Percent)</b>						
Return on Average Assets	0.70%	0.62%	0.84%	0.97%	0.97%	1.00%
Median Ratio	0.74%	0.47%	0.83%	0.75%	0.87%	0.74%
Return on Average Equity	9.00%	7.77%	10.44%	11.42%	11.58%	12.28%
Median Ratio	7.75%	4.51%	8.33%	7.01%	8.18%	6.99%
<b>PROFITABILITY (\$ Millions)</b>						
Interest Income	\$55,246.12	\$55,164.51	\$55,296.16	\$54,899.58	\$13,688.57	\$13,779.18
Interest Expense	34,716.82	33,375.13	33,478.90	33,402.41	8,347.88	8,166.00
NET INTEREST INCOME	20,529.30	21,789.38	21,817.26	21,497.17	5,340.69	5,613.18
Loss Provisions-Interest Bearing Assets	1,736.29	2,113.88	1,989.16	1,585.19	348.80	330.24
Noninterest Income	5,963.20	6,912.58	7,041.43	9,896.96	2,119.34	2,351.61
Mortgage Loan Servicing Fees	747.79	888.25	873.85	507.21	187.87	208.70
Other Fees and Charges	2,120.85	2,759.92	3,503.83	4,030.47	912.46	1,070.15
Other Noninterest Income	3,094.57	3,264.42	2,663.75	5,359.28	1,019.01	1,072.75
Noninterest Expense	16,143.00	19,858.05	16,796.87	18,209.62	4,240.52	4,366.05
G&A Expense	15,263.88	19,137.82	16,060.35	17,504.07	4,065.39	4,208.13
Goodwill Amortization	638.20	537.16	541.25	581.58	143.99	134.16
Loss Provisions-Noninterest Bearing Assets	240.92	183.07	195.26	123.97	31.14	23.77
Income Before Taxes & Extraordinary Items	8,613.21	6,730.04	10,072.67	11,599.31	2,870.72	3,268.50
Income Taxes	2,935.25	1,744.00	3,655.29	3,939.55	996.05	1,209.18
Extraordinary Items	(317.62)	(246.27)	(4.80)	(90.36)	(7.87)	0.78
NET INCOME	5,360.35	4,739.78	6,412.58	7,569.41	1,866.79	2,060.10
Profits	\$6,037.47	\$5,914.98	\$6,987.55	\$8,059.45	\$1,932.39	\$2,112.11
Losses	(\$677.11)	(\$1,175.20)	(\$574.97)	(\$490.04)	(\$65.59)	(\$52.01)
<b>PROFITABILITY (% of Average Assets Annualized)</b>						
Interest Income	7.17%	7.21%	7.28%	7.00%	7.10%	6.72%
Interest Expense	4.50	4.36	4.41	4.26	4.33	3.98
NET INTEREST INCOME	2.66	2.85	2.87	2.74	2.77	2.74
Loss Provisions-Interest Bearing Assets	0.23	0.28	0.26	0.20	0.18	0.16
Noninterest Income	0.77	0.90	0.93	1.26	1.10	1.15
Mortgage Loan Servicing Fees	0.10	0.12	0.11	0.06	0.10	0.10
Other Fees and Charges	0.28	0.36	0.46	0.51	0.47	0.52
Other Noninterest Income	0.40	0.43	0.35	0.68	0.53	0.52
Noninterest Expense	2.09	2.59	2.21	2.32	2.20	2.13
G&A Expense	1.98	2.50	2.11	2.23	2.11	2.05
Goodwill Amortization	0.08	0.07	0.07	0.07	0.07	0.07
Loss Provisions-Noninterest Bearing Assets	0.03	0.02	0.03	0.02	0.02	0.01
Income Before Taxes & Extraordinary Items	1.12	0.88	1.33	1.48	1.49	1.59
Income Taxes	0.38	0.23	0.48	0.50	0.52	0.59
Extraordinary Items	-0.04	-0.03	0.00	-0.01	0.00	0.00
NET INCOME	0.70	0.62	0.84	0.97	0.97	1.00
Profits	0.78	0.77	0.92	1.03	1.00	1.03
Losses	-0.09	-0.15	-0.08	-0.06	-0.03	-0.03

One thrift did not report financial data and one thrift was not required to report for March 1997.

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).

All data exclude self-liquidating thrifts. See Technical Notes for details.

All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.

Office of Thrift Supervision / June 1999

FOR THE QUARTER ENDING:	MAR 1997	JUN 1997	SEP 1997	DEC 1997	MAR 1998	JUN 1998	SEP 1998	DEC 1998	MAR 1999
NUMBER OF THRIFT INSTITUTIONS:	1,301	1,272	1,238	1,215	1,195	1,181	1,170	1,145	1,129
<b>PROFITABILITY (\$ Millions)</b>									
Interest Income	\$13,715.41	\$13,732.28	\$13,779.55	\$14,068.93	\$13,688.57	\$13,867.46	\$13,594.78	\$13,748.77	\$13,779.18
Interest Expense	8,156.93	8,297.88	8,414.65	8,609.44	8,347.88	8,423.86	8,306.82	8,323.86	8,166.00
NET INTEREST INCOME	5,558.48	5,434.39	5,364.90	5,459.49	5,340.69	5,443.61	5,287.96	5,424.92	5,613.18
Loss Provisions-Interest Bearing Assets	477.15	494.08	486.75	531.19	348.80	405.79	453.66	376.95	330.24
Noninterest Income	1,673.66	1,701.58	1,531.46	2,134.74	2,119.34	2,313.75	3,236.27	2,227.60	2,351.61
Mortgage Loan Servicing Fees	223.71	217.59	208.98	223.57	187.87	187.93	(50.97)	182.38	208.70
Other Fees and Charges	801.62	818.25	911.90	972.06	912.46	1,033.06	1,029.02	1,055.94	1,070.15
Other Noninterest Income	648.33	665.73	410.58	939.11	1,019.01	1,092.76	2,258.22	989.29	1,072.75
Noninterest Expense	4,054.55	4,023.64	4,287.72	4,430.96	4,240.52	4,471.84	4,434.38	5,062.88	4,366.05
G&A Expense	3,888.30	3,830.83	4,112.15	4,229.08	4,065.39	4,297.99	4,248.01	4,892.69	4,208.13
Goodwill Amortization	124.07	131.37	136.38	149.43	143.99	141.05	156.24	140.30	134.16
Loss Provisions-Noninterest Bearing Assets	42.18	61.44	39.19	52.45	31.14	32.80	30.14	29.89	23.77
Income Before Taxes & Extraordinary Items	2,700.44	2,618.25	2,121.90	2,632.08	2,870.72	2,879.72	3,636.18	2,212.69	3,268.50
Income Taxes	974.75	931.35	777.24	971.95	996.05	783.68	1,393.62	766.19	1,209.18
Extraordinary Items	(0.21)	(0.32)	(2.72)	(1.55)	(7.87)	(0.57)	(15.02)	(66.90)	0.78
NET INCOME	1,725.48	1,686.59	1,341.94	1,658.57	1,866.79	2,095.47	2,227.54	1,379.60	2,060.10
<b>PROFITABILITY (% of Average Assets Annualized)</b>									
Interest Income	7.22%	7.24%	7.30%	7.34%	7.10%	7.11%	6.92%	6.87%	6.72
Interest Expense	4.29	4.38	4.46	4.49	4.33	4.32	4.23	4.16	3.98
NET INTEREST INCOME	2.93	2.87	2.84	2.85	2.77	2.79	2.69	2.71	2.74
Loss Provisions-Interest Bearing Assets	0.25	0.26	0.26	0.28	0.18	0.21	0.23	0.19	0.16
Noninterest Income	0.88	0.90	0.81	1.11	1.10	1.19	1.65	1.11	1.15
Mortgage Loan Servicing Fees	0.12	0.11	0.11	0.12	0.10	0.10	-0.03	0.09	0.10
Other Fees and Charges	0.42	0.43	0.48	0.51	0.47	0.53	0.52	0.53	0.52
Other Noninterest Income	0.34	0.35	0.22	0.49	0.53	0.56	1.15	0.49	0.52
Noninterest Expense	2.13	2.12	2.27	2.31	2.20	2.29	2.26	2.53	2.13
G&A Expense	2.05	2.02	2.18	2.21	2.11	2.20	2.16	2.45	2.05
Goodwill Amortization	0.07	0.07	0.07	0.08	0.07	0.07	0.08	0.07	0.07
Loss Provisions-Noninterest Bearing Assets	0.02	0.03	0.02	0.03	0.02	0.02	0.02	0.01	0.01
Income Before Taxes & Extraordinary Items	1.42	1.38	1.12	1.37	1.49	1.48	1.85	1.11	1.59
Income Taxes	0.51	0.49	0.41	0.51	0.52	0.40	0.71	0.38	0.59
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	-0.01	-0.03	0.00
NET INCOME	0.91	0.89	0.71	0.87	0.97	1.07	1.13	0.69	1.00
<b>PROFITABILITY (Percent)</b>									
Return on Average Assets (Annualized)	0.91	0.89	0.71	0.87	0.97	1.07	1.13	0.69	1.00
Median Ratio	0.87	0.89	0.87	0.79	0.87	0.83	0.79	0.70	0.74
Return on Average Equity (Annualized)	11.47	11.09	8.73	10.50	11.58	12.68	13.24	8.21	12.28
Median Ratio	8.87	8.74	8.63	7.69	8.18	7.94	7.28	6.46	6.98
Net Interest Margin (Annualized)	2.93	2.87	2.84	2.85	2.77	2.79	2.69	2.71	2.74
Median Ratio	3.22	3.25	3.22	3.18	3.16	3.13	3.07	3.03	3.02
Number of Profitable Thrifts	1,234	1,216	1,169	1,108	1,123	1,096	1,075	1,016	1,044
Percent Profitable	94.85	95.60	94.43	91.19	93.97	92.80	91.88	88.73	92.47
Profits (\$ Millions)	\$1,775.15	\$1,760.49	\$1,656.50	\$1,795.41	\$1,932.39	\$2,217.32	\$2,382.97	\$1,526.77	\$2,112.11
Number of Unprofitable Thrifts	67	56	69	107	72	85	95	129	85
Percent Unprofitable	5.15	4.40	5.57	8.81	6.03	7.20	8.12	11.27	7.53
Losses (\$ Millions)	(\$49.67)	(\$73.90)	(\$314.56)	(\$136.83)	(\$65.59)	(\$121.85)	(\$155.43)	(\$147.17)	(\$52.01)

One thrift did not report financial data and one thrift was not required to report for March 1997.

All data exclude self-liquidating thrifts. See Technical Notes for details.

Numbers may not sum due to rounding.

Office of Thrift Supervision / June 1999

## STATEMENT OF CONDITION FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	MAR 1997	JUN 1997	SEP 1997	DEC 1997	MAR 1998	JUN 1998	SEP 1998	DEC 1998	MAR 1999
NUMBER OF THRIFT INSTITUTIONS:	1,301	1,272	1,238	1,215	1,195	1,181	1,170	1,145	1,129
TOTAL ASSETS (\$ Billions)	\$764.60	\$768.99	\$762.80	\$776.58	\$780.15	\$786.30	\$795.20	\$817.61	\$835.04
1 - 4 Family Mortgages	383.05	385.27	387.75	390.77	394.66	391.68	394.55	400.91	399.97
Mortgage Pool Securities	108.84	108.98	103.75	103.82	101.18	96.86	93.70	93.31	100.58
Multifamily Mortgages	47.89	47.50	47.54	47.46	46.88	46.50	43.89	44.04	43.47
Nonresidential Mortgages	31.87	31.39	29.85	30.24	29.03	29.29	28.97	29.50	30.19
Construction Loans	10.76	11.25	11.39	11.33	11.65	12.12	13.25	13.76	14.59
Land Loans	3.35	3.41	3.44	3.50	3.59	3.59	3.82	3.91	4.18
Commercial Loans	9.64	9.98	10.63	11.50	12.47	12.86	14.08	15.57	16.65
Consumer Loans	40.95	40.29	43.31	44.85	44.67	45.92	46.40	47.40	49.08
Cash and Noninterest-Earning Deposits	9.28	9.55	9.77	10.85	10.54	10.83	10.95	13.03	10.59
Investment Securities	85.16	86.24	80.39	85.05	87.37	95.77	104.81	113.81	121.92
Mortgage Derivatives	38.29	37.50	36.12	36.29	38.12	47.51	55.95	67.06	73.15
Repossessed Assets, Net	2.03	1.94	1.90	1.80	1.76	1.57	1.51	1.47	1.44
Real Estate Held for Investment, Net	0.47	0.46	0.46	0.48	0.52	0.50	0.45	0.43	0.42
Office Premises & Equipment	8.08	7.93	7.82	7.88	7.78	7.97	7.97	7.96	8.06
Other Assets	28.41	29.90	29.99	32.44	33.39	36.23	36.24	37.83	39.28
Less: Contra Assets & Valuation Allowances	5.16	5.10	5.20	5.38	5.34	5.39	5.40	5.33	5.37
TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$764.60	\$768.99	\$762.80	\$776.58	\$780.15	\$786.30	\$795.20	\$817.61	\$835.04
TOTAL DEPOSITS	519.63	512.76	501.68	507.77	505.16	503.97	497.59	498.78	494.29
Deposits less than or equal to \$100,000	446.82	438.48	424.91	426.28	421.07	417.20	407.35	403.51	399.51
Deposits greater than \$100,000	72.81	74.28	76.77	81.49	84.09	86.77	90.24	95.27	94.78
Escrows	7.25	8.02	8.18	8.37	11.20	10.47	10.55	11.73	10.46
BORROWINGS	167.47	176.02	180.18	184.90	185.39	191.98	203.69	224.99	245.78
Advances From FHLB	97.05	105.35	106.61	118.51	116.58	118.44	125.64	143.10	152.22
RevRepo Agreements & FedFunds Purchased	41.24	40.44	42.34	38.49	42.24	43.71	44.69	49.44	59.25
Other Borrowings	29.18	30.23	31.23	27.90	26.57	29.83	33.36	32.46	34.31
Other Liabilities	9.54	9.78	10.37	10.93	12.88	12.61	15.11	14.79	16.55
Equity Capital	60.71	62.40	62.39	64.60	65.52	67.27	68.26	67.32	67.97

One thrift did not report financial data and one thrift was not required to report for March 1997.

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.

Office of Thrift Supervision / June 1999

## STATEMENT OF CONDITION FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	MAR 1997	JUN 1997	SEP 1997	DEC 1997	MAR 1998	JUN 1998	SEP 1998	DEC 1998	MAR 1999
NUMBER OF THRIFT INSTITUTIONS:	1,301	1,272	1,238	1,215	1,195	1,181	1,170	1,145	1,129
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TOTAL ASSETS (% 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	50.10	50.10	50.83	50.32	50.59	49.81	49.62	49.03	47.90
Mortgage Pool Securities	14.23	14.17	13.60	13.37	12.97	12.32	11.78	11.41	12.04
Multifamily Mortgages	6.26	6.18	6.23	6.11	6.01	5.91	5.52	5.39	5.21
Nonresidential Mortgages	4.17	4.08	3.91	3.89	3.72	3.72	3.64	3.61	3.62
Construction Loans	1.41	1.46	1.49	1.46	1.49	1.54	1.67	1.68	1.75
Land Loans	0.44	0.44	0.45	0.45	0.46	0.46	0.48	0.48	0.50
Commercial Loans	1.26	1.30	1.39	1.48	1.60	1.63	1.77	1.90	1.99
Consumer Loans	5.36	5.24	5.68	5.78	5.73	5.84	5.84	5.80	5.88
Cash and Noninterest-Earning Deposits	1.21	1.24	1.28	1.40	1.35	1.38	1.38	1.59	1.27
Investment Securities	11.14	11.21	10.54	10.95	11.20	12.18	13.18	13.92	14.60
Mortgage Derivatives	5.01	4.88	4.74	4.67	4.89	6.04	7.04	8.20	8.76
Repossessed Assets, Net	0.27	0.25	0.25	0.23	0.23	0.20	0.19	0.18	0.17
Real Estate Held for Investment, Net	0.06	0.06	0.06	0.06	0.07	0.06	0.06	0.05	0.05
Office Premises & Equipment	1.06	1.03	1.03	1.02	1.00	1.01	1.00	0.97	0.97
Other Assets	3.72	3.89	3.93	4.18	4.28	4.61	4.56	4.63	4.70
Less: Contra Assets & Valuation Allowances	0.67	0.66	0.68	0.69	0.68	0.69	0.68	0.65	0.64
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TOTAL LIABILITIES AND CAPITAL (% of Total Assets)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00
TOTAL DEPOSITS	67.96	66.68	65.77	65.39	64.75	64.09	62.57	61.00	59.19
Deposits less than or equal to \$100,000	58.44	57.02	55.70	54.89	53.97	53.06	51.23	49.35	47.84
Deposits greater than \$100,000	9.52	9.66	10.06	10.49	10.78	11.04	11.35	11.65	11.35
Escrows	0.95	1.04	1.07	1.08	1.44	1.33	1.33	1.44	1.25
BORROWINGS	21.90	22.89	23.62	23.81	23.76	24.42	25.61	27.52	29.43
Advances From FHLB	12.69	13.70	13.98	15.26	14.94	15.06	15.80	17.50	18.23
RevRepo Agreements & FedFunds Purchased	5.39	5.26	5.55	4.96	5.41	5.56	5.62	6.05	7.10
Other Borrowings	3.82	3.93	4.09	3.59	3.41	3.79	4.20	3.97	4.11
Other Liabilities	1.25	1.27	1.36	1.41	1.65	1.60	1.90	1.81	1.98
Equity Capital	7.94	8.11	8.18	8.32	8.40	8.56	8.58	8.23	8.14

One thrift did not report financial data and one thrift was not required to report for March 1997.

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.

Office of Thrift Supervision / June 1999

## STATEMENT OF CONDITION FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

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

FOR THE QUARTER ENDING:	MAR 1997	JUN 1997	SEP 1997	DEC 1997	MAR 1998	JUN 1998	SEP 1998	DEC 1998	MAR 1999
NUMBER OF THRIFT INSTITUTIONS:	1,301	1,272	1,238	1,215	1,195	1,181	1,170	1,145	1,129
TOTAL ASSETS (% Change)	5.55%	7.17%	7.70%	9.21%	10.61%	9.00%	9.50%	11.38%	12.98
1 - 4 Family Mortgages	9.85	10.28	10.53	10.00	10.90	7.74	6.03	7.68	6.03
Mortgage Pool Securities	-4.04	-2.93	-0.98	1.86	1.25	-5.49	-6.04	-5.03	5.91
Multifamily Mortgages	2.12	1.98	1.66	1.39	1.58	0.81	-4.70	-4.00	-2.71
Nonresidential Mortgages	3.62	3.00	0.59	1.55	1.74	2.75	6.07	6.64	13.27
Construction Loans	-23.13	-26.39	-28.77	-29.58	18.00	19.61	27.88	34.39	38.14
Land Loans	0.82	-0.66	0.70	-1.50	14.14	14.19	20.38	23.08	28.88
Commercial Loans	23.52	31.63	31.64	35.14	44.71	39.93	41.27	44.06	40.99
Consumer Loans	15.50	17.63	21.85	27.34	23.31	22.81	13.20	14.98	20.10
Cash and Noninterest-Earning Deposits	-5.68	0.63	10.33	11.80	26.53	23.24	18.61	27.54	5.50
Investment Securities	-4.41	-0.46	-3.44	3.86	153.89	182.43	222.68	236.48	232.58
Mortgage Derivatives	-6.61	-5.57	-4.02	-1.30	10.78	40.10	72.27	98.25	99.55
Repossessed Assets, Net	-13.98	-16.46	-11.82	-10.97	-8.46	-15.50	-17.28	-15.57	-14.72
Real Estate Held for Investment, Net	260.77	-3.73	-4.55	3.56	13.90	9.86	1.31	-7.78	-17.10
Office Premises & Equipment	7.46	5.18	5.72	6.44	5.92	8.10	7.93	7.25	9.47
Other Assets	-26.58	-18.50	-16.53	-12.11	28.38	29.30	27.30	23.35	23.74
Less: Contra Assets & Valuation Allowances	-62.03	-64.86	-64.89	-63.05	0.00	0.00	0.00	0.00	0.00
TOTAL LIABILITIES AND CAPITAL (% Change)	5.55%	7.17%	7.70%	9.21%	10.61%	9.00%	9.50%	11.38%	12.98
TOTAL DEPOSITS	3.58	4.69	5.07	5.80	5.61	5.12	4.39	4.27	3.51
Deposits less than or equal to \$100,000	2.13	2.83	2.61	3.16	2.65	1.91	0.89	0.53	0.50
Deposits greater than \$100,000	13.46	17.21	21.13	22.13	23.45	23.88	23.71	23.73	18.49
BORROWINGS	12.34	12.96	13.49	14.85	19.14	15.19	17.93	27.71	39.44
Advances From FHLB	20.39	24.05	23.08	25.77	30.43	19.13	22.81	26.89	36.74
RevRepo Agreements & FedFunds Purchased	3.23	-4.65	0.68	0.23	10.19	16.05	12.24	33.62	49.08
Other Borrowings	2.35	6.13	3.77	-1.63	-4.74	0.82	9.01	22.92	36.17
Other Liabilities	10.44	23.86	9.67	36.88	55.31	37.04	46.20	43.58	15.57
Equity Capital	3.94	8.46	13.13	15.35	17.27	15.01	15.17	10.31	9.67

One thrift did not report financial data and one thrift was not required to report for March 1997.

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.

Office of Thrift Supervision / June 1999

STRUCTURAL AND LOAN ACTIVITY FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	MAR 1997	JUN 1997	SEP 1997	DEC 1997	MAR 1998	JUN 1998	SEP 1998	DEC 1998	MAR 1999
NUMBER OF THRIFT INSTITUTIONS:	1,301	1,272	1,238	1,215	1,195	1,181	1,170	1,145	1,129

SELECTED STRUCTURAL DATA									
Number of Conservatorships/Receiverships	0	0	0	0	0	0	0	0	0
Consolidated Assets (\$ Billions)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Number of Bank Charter Conversions	13	13	13	10	6	5	3	5	9
Consolidated Assets (\$ Billions)	1.63	10.79	7.37	1.79	1.39	1.46	2.38	2.38	8.09
Number of Bank Acquisitions	13	14	20	11	8	12	14	13	8
Consolidated Assets (\$ Billions)	9.89	6.90	14.48	3.83	11.93	4.22	8.43	10.63	2.29
Number of Thrift Mergers	5	9	6	7	10	8	7	12	5
Consolidated Assets (\$ Billions)	18.20	5.58	3.56	42.05	14.51	6.04	23.31	63.02	0.77

LOAN ACTIVITY (\$ Millions)									
Mortgage Pool Securities									
Total Purchases	\$10,288.92	\$11,574.20	\$11,647.32	\$16,188.12	\$16,531.59	\$16,653.71	\$19,580.86	\$25,388.40	\$23,538.87
Total Sales	6,624.16	6,928.69	9,859.14	10,137.36	13,818.48	12,103.60	12,745.84	16,044.14	13,204.38
Mortgage Originations	35,909.83	47,482.07	48,403.88	53,718.30	67,489.73	78,581.18	78,724.11	93,676.44	77,351.60
Construction Loans	4,625.38	5,351.99	5,148.03	4,972.42	4,743.01	6,022.61	6,251.97	6,242.10	6,078.28
1-4 Family Mortgages	3,873.76	4,549.80	4,244.91	4,029.15	3,868.22	4,772.00	4,949.92	4,879.32	4,874.28
Permanent Loans Secured by 1-4 Family Unit	27,990.81	38,114.85	39,480.55	44,572.96	58,850.53	67,668.37	67,580.23	81,534.70	66,076.33
Mortgage Refinancings	3,808.66	4,022.61	4,793.78	6,886.84	11,128.45	10,747.88	10,482.28	19,326.69	15,284.39
Mortgage Purchases	12,552.17	14,690.96	17,792.90	21,317.96	19,746.26	27,349.94	24,266.88	27,907.86	21,270.54
Secured by 1-4 Family Mortgages	12,172.02	13,930.84	17,021.15	19,308.82	18,876.75	26,457.21	23,475.38	26,629.26	20,691.90
Mortgage Sales	19,820.28	25,700.96	27,168.94	42,492.16	43,804.75	66,953.87	54,016.41	59,920.85	52,362.75
Secured by 1-4 Family Mortgages	19,240.79	25,325.91	26,556.76	40,701.86	43,017.37	66,390.31	53,061.36	58,954.50	51,944.16
Nonmortgage Originations and Purchases	14,283.45	14,723.44	17,358.62	16,989.53	16,982.42	19,670.85	19,130.15	18,544.44	20,487.57
Consumer Loans	10,946.09	11,587.04	13,875.93	12,456.13	11,926.08	14,368.14	13,689.30	11,957.75	13,993.09

OTHER INDICATORS (Percent Annualized)									
Asset Growth Rate	5.10%	11.09%	7.19%	9.93%	8.62%	5.78%	9.73%	17.61%	14.22
Cost of Funds	4.77	4.88	4.98	5.03	4.87	4.88	4.79	4.71	4.49
Asset Yield	7.78	7.79	7.87	7.92	7.67	7.70	7.50	7.45	7.28
Mortgage Portfolio Yield	7.77	7.79	7.87	7.89	7.66	7.72	7.47	7.50	7.34

CAPITAL MEASURES FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	MAR 1997	JUN 1997	SEP 1997	DEC 1997	MAR 1998	JUN 1998	SEP 1998	DEC 1998	MAR 1999
NUMBER OF THRIFT INSTITUTIONS:	1,301	1,272	1,238	1,215	1,195	1,181	1,170	1,145	1,129

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	1,298	1,269	1,235	1,214	1,194	1,179	1,170	1,141	1,127
Percent of Thrifts	99.77	99.76	99.76	99.92	99.92	99.83	100.00	99.65	99.82
Consolidated Assets (\$ Billions)	\$764.33	\$768.75	\$762.71	\$776.57	\$780.04	\$785.99	\$795.20	\$817.24	\$834.92
Fail FDICIA Capital Standards	3	3	3	1	1	2	0	2	2
Percent of Thrifts	0.23	0.24	0.24	0.08	0.08	0.17	0.00	0.17	0.18
Consolidated Assets (\$ Billions)	\$0.27	\$0.24	\$0.09	\$0.01	\$0.11	\$0.31	\$0.00	\$0.13	\$0.12
Critically Undercapitalized	1	1	0	0	0	0	0	0	1
Percent of Thrifts	0.08	0.08	0.00	0.00	0.00	0.00	0.00	0.00	0.09
Consolidated Assets (\$ Billions)	\$0.01	\$0.21	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.07

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$56.40	\$56.67	\$56.53	\$58.21	\$58.62	\$59.92	\$60.52	\$60.07	\$61.36
Tangible Equity Ratio	7.43	7.44	7.48	7.57	7.60	7.71	7.70	7.43	7.42
Median Ratio	8.83	8.93	9.17	9.21	9.28	9.27	9.40	9.31	9.34
Tier 1 Capital (\$ Billions)	\$56.54	\$56.81	\$56.66	\$58.30	\$58.70	\$59.99	\$60.59	\$60.11	\$61.41
Tier 1 Leverage Ratio	7.44	7.45	7.50	7.58	7.61	7.72	7.71	7.43	7.43
Median Ratio	8.83	8.93	9.17	9.21	9.28	9.27	9.40	9.31	9.34
Tier 1 Risk-based Capital Ratio	13.09	13.19	13.07	13.10	13.24	13.35	13.41	13.07	13.06
Median Ratio	17.26	17.45	17.78	17.83	17.96	18.17	18.21	18.10	17.97
Risk-based Capital (\$ Billions)	\$62.54	\$62.63	\$62.81	\$64.52	\$64.58	\$65.80	\$66.50	\$66.17	\$67.40
Total Risk-based Capital Ratio	14.48	14.54	14.49	14.50	14.57	14.64	14.72	14.38	14.34
Median Ratio	17.99	18.10	18.52	18.62	18.65	18.67	18.96	18.73	18.92



ASSET QUALITY INDICATORS FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	MAR 1997	JUN 1997	SEP 1997	DEC 1997	MAR 1998	JUN 1998	SEP 1998	DEC 1998	MAR 1999
NUMBER OF THRIFT INSTITUTIONS:	1,301	1,272	1,238	1,215	1,195	1,181	1,170	1,145	1,129
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$6,481.54	\$5,976.31	\$6,060.46	\$6,268.15	\$5,949.80	\$5,688.50	\$5,819.77	\$5,759.64	\$5,175.35
Mortgage Loans									
Construction & Land Loans	246.88	236.66	229.90	219.70	282.60	219.03	229.75	298.93	221.20
Nonresidential Mortgages	340.98	296.30	240.29	332.16	307.69	284.04	286.62	288.20	225.73
Multifamily Mortgages	265.45	200.51	184.28	191.91	235.00	189.44	195.94	186.63	117.27
1-4 Family Mortgages	4,759.05	4,414.55	4,406.71	4,420.06	4,146.89	3,978.34	3,979.41	3,873.41	3,656.26
Nonmortgage Loans and Leases									
Commercial Loans	130.15	134.50	140.90	164.40	170.28	177.09	226.44	213.29	217.02
Consumer Loans	739.03	693.81	858.39	939.92	807.34	840.56	901.62	899.18	737.87
NONCURRENT LOANS (\$ Millions)	\$6,739.10	\$6,204.24	\$6,302.18	\$5,919.01	\$5,554.47	\$5,269.46	\$4,879.95	\$4,798.40	\$4,615.04
Mortgage Loans									
Construction & Land Loans	188.34	163.50	162.54	182.14	168.88	167.85	179.69	194.19	169.87
Nonresidential Mortgages	556.99	521.06	537.42	489.95	482.05	425.22	391.22	367.36	358.79
Multifamily Mortgages	640.18	543.97	416.53	350.73	360.06	294.26	244.52	217.82	188.64
1-4 Family Mortgages	4,836.14	4,476.12	4,660.63	4,333.40	4,022.06	3,849.91	3,541.88	3,483.00	3,381.12
Nonmortgage Loans and Leases									
Commercial Loans	126.65	138.59	131.08	126.04	130.89	162.34	159.37	150.38	149.42
Consumer Loans	390.81	361.01	393.97	436.76	390.54	369.88	363.28	385.66	367.20
NET CHARGE-OFFS (\$ Millions)	\$388.03	\$486.06	\$510.28	\$478.15	\$375.81	\$357.13	\$431.23	\$409.96	\$290.40
Mortgage Loans									
Construction & Land Loans	4.61	4.66	1.10	8.43	2.11	3.53	3.94	3.98	1.14
Nonresidential Mortgages	13.99	8.03	13.53	(9.70)	3.32	8.42	1.86	11.56	(3.69)
Multifamily Mortgages	29.81	37.20	17.27	2.65	12.43	7.90	8.96	1.91	(27.99)
1-4 Family Mortgages	110.32	172.43	212.19	99.52	79.45	86.92	73.17	165.62	62.47
Nonmortgage Loans and Leases									
Commercial Loans	5.84	9.47	9.98	13.14	13.19	11.41	11.75	22.35	9.94
Consumer Loans	185.48	177.79	177.51	240.16	204.75	191.04	260.42	156.35	190.04
Reposessed Assets	44.83	43.38	38.98	43.76	29.23	25.67	34.71	29.13	31.34
Other	(6.84)	33.10	39.73	80.19	31.33	22.24	36.41	19.07	27.15
REPOSSESSED ASSETS, NET (\$ Millions)	\$2,030.80	\$1,944.73	\$1,899.62	\$1,804.82	\$1,763.19	\$1,571.76	\$1,513.53	\$1,469.66	\$1,440.20
Construction & Land Loans	280.90	259.59	230.42	192.15	181.71	171.29	161.28	162.47	157.62
Nonresidential Mortgages	304.49	308.48	269.26	259.91	263.72	217.88	179.10	226.36	250.06
Multifamily Mortgages	263.60	280.58	291.86	237.68	208.55	200.61	189.13	161.11	166.82
1-4 Family Mortgages	1,136.74	1,059.65	1,067.45	1,062.30	1,024.23	904.69	888.44	816.98	758.36
Other	45.06	36.43	40.64	52.77	84.98	77.29	95.58	102.75	107.35
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)									
Real Estate Loans	\$476.91	\$478.81	\$479.97	\$483.29	\$485.81	\$483.18	\$484.48	\$492.13	\$492.39
Percent of Total Assets	62.37	62.27	62.92	62.23	62.27	61.45	60.92	60.19	58.97
Noncurrent Real Estate Loans	\$6.22	\$5.70	\$5.78	\$5.36	\$5.03	\$4.74	\$4.36	\$4.26	\$4.10
Percent of Total Assets	0.81	0.74	0.76	0.69	0.65	0.60	0.55	0.52	0.49
Real Estate Owned	\$1.99	\$1.91	\$1.86	\$1.75	\$1.68	\$1.49	\$1.42	\$1.37	\$1.33
Percent of Total Assets	0.26	0.25	0.24	0.23	0.22	0.19	0.18	0.17	0.16
Troubled Real Estate Loans	\$8.21	\$7.61	\$7.64	\$7.11	\$6.71	\$6.23	\$5.78	\$5.63	\$5.43
Percent of Total Assets	1.07	0.99	1.00	0.92	0.86	0.79	0.73	0.69	0.65

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.

Office of Thrift Supervision / June 1999

FOR THE QUARTER ENDING:	MAR 1997	JUN 1997	SEP 1997	DEC 1997	MAR 1998	JUN 1998	SEP 1998	DEC 1998	MAR 1999
NUMBER OF THRIFT INSTITUTIONS:	1,301	1,272	1,238	1,215	1,195	1,181	1,170	1,145	1,129
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.85%	0.78%	0.79%	0.81%	0.76%	0.72%	0.73%	0.70%	0.62
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.75	1.62	1.55	1.48	1.85	1.39	1.35	1.69	1.18
Nonresidential Mortgages	1.07	0.94	0.81	1.10	1.06	0.97	0.99	0.98	0.75
Multifamily Mortgages	0.55	0.42	0.39	0.40	0.50	0.41	0.45	0.42	0.27
1-4 Family Mortgages	1.24	1.15	1.14	1.13	1.05	1.02	1.01	0.97	0.91
Nonmortgage Loans and Leases									
Commercial Loans	1.35	1.35	1.33	1.43	1.37	1.38	1.61	1.37	1.30
Consumer Loans	1.80	1.72	1.98	2.10	1.81	1.83	1.94	1.90	1.50
NONCURRENT LOANS (% Total Assets)	0.88%	0.81%	0.83%	0.76%	0.71%	0.67%	0.61%	0.59%	0.55
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.34	1.12	1.10	1.23	1.11	1.07	1.05	1.10	0.91
Nonresidential Mortgages	1.75	1.66	1.80	1.62	1.66	1.45	1.35	1.25	1.19
Multifamily Mortgages	1.34	1.15	0.88	0.74	0.77	0.63	0.56	0.49	0.43
1-4 Family Mortgages	1.26	1.16	1.20	1.11	1.02	0.98	0.90	0.87	0.85
Nonmortgage Loans and Leases									
Commercial Loans	1.31	1.39	1.23	1.10	1.05	1.26	1.13	0.97	0.90
Consumer Loans	0.95	0.90	0.91	0.97	0.87	0.81	0.78	0.81	0.75
NET CHARGE-OFFS (% Total Assets)	0.05%	0.06%	0.07%	0.06%	0.05%	0.05%	0.05%	0.05%	0.03
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.03	0.03	0.01	0.06	0.01	0.02	0.02	0.02	0.01
Nonresidential Mortgages	0.04	0.03	0.05	-0.03	0.01	0.03	0.01	0.04	-0.01
Multifamily Mortgages	0.06	0.08	0.04	0.01	0.03	0.02	0.02	0.00	-0.06
1-4 Family Mortgages	0.03	0.04	0.05	0.03	0.02	0.02	0.02	0.04	0.02
Nonmortgage Loans and Leases									
Commercial Loans	0.06	0.09	0.09	0.11	0.11	0.09	0.08	0.14	0.06
Consumer Loans	0.45	0.44	0.41	0.54	0.46	0.42	0.56	0.33	0.39
Repossessed Assets	2.21	2.23	2.05	2.42	1.66	1.63	2.29	1.98	2.18
Other	-0.02	0.11	0.13	0.25	0.09	0.06	0.10	0.05	0.07
REPOSSESSED ASSETS, NET (% Total Assets)	0.27%	0.25%	0.25%	0.23%	0.23%	0.20%	0.19%	0.18%	0.17
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans	1.99	1.77	1.55	1.30	1.19	1.09	0.94	0.92	0.84
Nonresidential Mortgages	0.96	0.98	0.90	0.86	0.91	0.74	0.62	0.77	0.83
Multifamily Mortgages	0.55	0.59	0.61	0.50	0.44	0.43	0.43	0.37	0.38
1-4 Family Mortgages	0.30	0.28	0.28	0.27	0.26	0.23	0.23	0.20	0.19
Other	0.16	0.12	0.14	0.16	0.25	0.21	0.26	0.27	0.27
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	0.20%	0.25%	0.27%	0.25%	0.19%	0.18%	0.22%	0.20%	0.14
Net Provisions for Losses (Annualized)	0.25	0.26	0.26	0.27	0.18	0.21	0.23	0.18	0.16
Valuation Allowances	0.78	0.77	0.79	0.78	0.77	0.77	0.76	0.73	0.70
Noncurrent Loans	0.88	0.81	0.83	0.76	0.71	0.67	0.61	0.59	0.55
Repossessed Assets, Net (% Total Assets)	0.27	0.25	0.25	0.23	0.23	0.20	0.19	0.18	0.17
Troubled Assets	1.15	1.06	1.08	0.99	0.94	0.87	0.80	0.77	0.73

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.

Office of Thrift Supervision / June 1999

SELECTED INDICATORS FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

BY FDICIA CATEGORY

FIRST QUARTER 1999:	WELL- CAPITALIZED	ADEQUATELY CAPITALIZED	SIGNIFICANTLY UNDER- CAPITALIZED	CRITICALLY UNDER- CAPITALIZED	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	1,101	26	1	1	1,129
Total Assets (\$ Billions)	\$825.22	\$9.70	\$0.04	\$0.07	\$835.04
Tier 1 Leverage Ratio (Percent)	7.45	5.72	3.01	0.01	7.43
Median Ratio	9.50	5.99	3.01	0.01	9.34
Total Risk-based Capital Ratio (Percent)	14.42	9.12	5.00	0.04	14.34
Median Ratio	19.38	9.57	5.00	0.04	18.92
Return on Average Assets (Percent Annualized)	1.02	0.22	-6.50	-10.70	1.00
Median Ratio	0.74	0.66	-6.50	-10.70	0.74
Net Interest Margin (Percent Annualized)	2.73	3.56	3.32	2.09	2.74
Median Ratio	3.02	3.25	3.32	2.09	3.02
Number of Profitable Thrifts	1,024	20	0	0	1,044
Profits (\$ Millions)	\$2,099.05	\$13.06	\$0.00	\$0.00	\$2,112.11
Number of Unprofitable Thrifts	77	6	1	1	85
Losses (\$ Millions)	(\$41.28)	(\$7.87)	(\$0.69)	(\$2.17)	(\$52.01)
Valuation Allowances (Percent of Total Assets)	0.69	1.62	0.77	1.99	0.70
Troubled Assets (Percent of Total Assets)	0.71	1.55	5.89	4.61	0.73
Asset Growth Rate (Percent Annualized)	14.37	2.31	-5.75	-59.08	14.22

BY OTS EXAMINATION RATING

FIRST QUARTER 1999:	CAMELS 1 AND 2	CAMELS 3	CAMELS 4 AND 5	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	1,015	68	14	1,129
Total Assets (\$ Billions)	\$801.45	\$27.21	\$4.97	\$835.04
Tier 1 Leverage Ratio (Percent)	7.39	7.94	5.50	7.43
Median Ratio	9.54	7.57	5.69	9.34
Total Risk-based Capital Ratio (Percent)	14.32	13.93	10.94	14.34
Median Ratio	19.51	14.37	12.10	18.92
Return on Average Assets (Percent Annualized)	1.03	0.69	0.08	1.00
Median Ratio	0.77	0.40	0.11	0.74
Net Interest Margin (Percent Annualized)	2.73	2.86	3.08	2.74
Median Ratio	3.03	2.77	2.95	3.02
Number of Profitable Thrifts	980	49	7	1,044
Profits (\$ Millions)	\$2,035.71	\$69.95	\$4.29	\$2,112.11
Number of Unprofitable Thrifts	35	19	7	85
Losses (\$ Millions)	(\$14.78)	(\$23.40)	(\$3.24)	(\$52.01)
Valuation Allowances (Percent of Total Assets)	0.67	1.46	2.02	0.70
Troubled Assets (Percent of Total Assets)	0.61	3.80	1.79	0.73
Asset Growth Rate (Percent Annualized)	14.68	5.76	-14.00	14.22

Thirty-two de novo thrifts have not been assigned an examination rating. These reported total assets of \$1.4 billion and net losses of \$8.4 million. All data exclude self-liquidating thrifts. See Technical Notes for details. Numbers may not sum due to rounding.

Office of Thrift Supervision / June 1999

BY REGION

FIRST QUARTER 1999:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	236	223	345	236	89	1,129
<b>PROFITABILITY (\$ Millions)</b>						
Interest Income	\$2,619.30	\$1,076.22	\$2,801.10	\$1,672.13	\$5,610.44	\$13,779.18
Interest Expense	1,509.81	616.41	1,616.34	991.53	3,431.91	8,166.00
NET INTEREST INCOME	1,109.48	459.80	1,184.76	680.60	2,178.54	5,613.18
Loss Provisions-Interest Bearing Assets	47.54	37.44	96.92	51.71	96.63	330.24
Noninterest Income	424.73	265.50	580.85	288.24	792.30	2,351.61
Mortgage Loan Servicing Fees	43.82	9.60	(0.89)	33.17	123.01	208.70
Other Fees and Charges	193.20	116.02	212.43	157.49	391.02	1,070.15
Other Noninterest Income	187.72	139.88	369.31	97.58	278.27	1,072.75
Noninterest Expense	876.31	438.24	954.75	598.68	1,498.08	4,366.05
G&A Expense	842.75	432.29	914.88	582.77	1,435.44	4,208.13
Goodwill Amortization	28.48	6.45	34.23	12.32	52.68	134.16
Loss Provisions-Noninterest Bearing Assets	5.08	(0.49)	5.64	3.59	9.96	23.77
Income Before Taxes & Extraordinary Items	610.36	249.62	713.94	318.45	1,376.12	3,268.50
Income Taxes	225.00	90.57	258.97	99.45	535.20	1,209.18
Extraordinary Items	0.00	(0.29)	(0.01)	0.10	0.98	0.78
NET INCOME	385.37	158.76	454.96	219.11	841.91	2,060.10
<b>PROFITABILITY (% of Average Assets Annualized)</b>						
Interest Income	6.59%	6.85%	6.90%	6.87%	6.62%	6.72%
Interest Expense	3.80	3.93	3.98	4.08	4.05	3.98
NET INTEREST INCOME	2.79	2.93	2.92	2.80	2.57	2.74
Loss Provisions-Interest Bearing Assets	0.12	0.24	0.24	0.21	0.11	0.16
Noninterest Income	1.07	1.69	1.43	1.18	0.93	1.15
Mortgage Loan Servicing Fees	0.11	0.06	0.00	0.14	0.15	0.10
Other Fees and Charges	0.49	0.74	0.52	0.65	0.46	0.52
Other Noninterest Income	0.47	0.89	0.91	0.40	0.33	0.52
Noninterest Expense	2.20	2.79	2.35	2.46	1.77	2.13
G&A Expense	2.12	2.75	2.25	2.40	1.69	2.05
Goodwill Amortization	0.07	0.04	0.08	0.05	0.06	0.07
Loss Provisions-Noninterest Bearing Assets	0.01	0.00	0.01	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	1.53	1.59	1.76	1.31	1.62	1.59
Income Taxes	0.57	0.58	0.64	0.41	0.63	0.59
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
NET INCOME	0.97	1.01	1.12	0.90	0.99	1.00
<b>PROFITABILITY (Percent)</b>						
Return on Average Assets (Annualized)	0.97	1.01	1.12	0.90	0.99	1.00
Median Ratio	0.71	0.72	0.76	0.75	0.76	0.74
Return on Average Equity (Annualized)	11.46	10.36	12.34	10.08	14.00	12.28
Median Ratio	7.07	6.73	6.69	7.25	8.82	6.98
Net Interest Margin (Annualized)	2.79	2.93	2.92	2.80	2.57	2.74
Median Ratio	3.11	3.11	2.98	2.95	3.14	3.02
Number of Profitable Thrifts	225	194	324	219	82	1,044
Percent Profitable	95.34	87.00	93.91	92.80	92.13	92.47
Profits (\$ Millions)	\$390.97	\$172.61	\$468.22	\$237.78	\$842.52	\$2,112.11
Number of Unprofitable Thrifts	11	29	21	17	7	85
Percent Unprofitable	4.66	13.00	6.09	7.20	7.87	7.53
Losses (\$ Millions)	(\$5.60)	(\$13.86)	(\$13.26)	(\$18.68)	(\$0.62)	(\$52.01)

All data exclude self-liquidating thrifts. See Technical Notes for details.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / June 1999

STATEMENT OF CONDITION FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS  
BY REGION

FIRST QUARTER 1999:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	236	223	345	236	89	1,129
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TOTAL ASSETS (\$ Billions)	\$161.85	\$63.85	\$164.42	\$98.91	\$346.01	\$835.04
1 - 4 Family Mortgages	64.89	30.03	81.45	43.18	180.42	399.97
Mortgage Pool Securities	20.60	5.08	15.59	10.59	48.71	100.58
Multifamily Mortgages	6.62	0.69	5.69	2.27	28.21	43.47
Nonresidential Mortgages	7.31	3.20	5.39	4.81	9.47	30.19
Construction Loans	1.50	2.39	3.21	5.51	1.97	14.59
Land Loans	0.24	1.21	1.13	0.92	0.68	4.18
Commercial Loans	4.23	1.75	3.98	3.42	3.28	16.65
Consumer Loans	8.03	4.18	17.31	11.19	8.37	49.08
Cash and Noninterest-Earning Deposits	2.10	1.15	2.12	1.38	3.84	10.59
Investment Securities	36.92	11.20	18.58	9.91	45.30	121.92
Mortgage Derivatives	22.35	4.13	7.25	3.50	35.93	73.15
Reposessed Assets, Net	0.32	0.19	0.26	0.20	0.48	1.44
Real Estate Held for Investment, Net	0.10	0.05	0.09	0.03	0.15	0.42
Office Premises & Equipment	1.51	0.98	1.77	1.22	2.59	8.06
Other Assets	8.38	2.15	8.86	4.90	14.98	39.28
Less: Contra Assets & Valuation Allowances	0.89	0.41	1.01	0.61	2.44	5.37
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TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$161.85	\$63.85	\$164.42	\$98.91	\$346.01	\$835.04
TOTAL DEPOSITS	99.06	45.58	109.75	61.48	178.41	494.29
Deposits less than or equal to \$100,000	82.67	36.54	89.19	51.25	139.86	399.51
Deposits greater than \$100,000	16.40	9.03	20.56	10.23	38.56	94.78
Escrows	1.92	0.43	1.92	2.09	4.10	10.46
BORROWINGS	45.01	10.44	34.91	24.94	130.48	245.78
Advances From FHLB	28.60	7.62	25.23	20.39	70.38	152.22
RevRepo Agreements & FedFunds Purchased	13.44	2.23	7.84	2.15	33.58	59.25
Other Borrowings	2.97	0.59	1.83	2.39	26.52	34.31
Other Liabilities	2.32	1.19	2.86	1.41	8.76	16.55
Equity Capital	13.54	6.21	14.98	8.99	24.26	67.97

All data exclude self-liquidating thrifts. See Technical Notes for details.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / June 1999

STATEMENT OF CONDITION FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS  
BY REGION

FIRST QUARTER 1999:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	236	223	345	236	89	1,129
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TOTAL ASSETS (% of Total Assets)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1 - 4 Family Mortgages	40.09	47.04	49.54	43.66	52.14	47.90
Mortgage Pool Securities	12.73	7.96	9.48	10.71	14.08	12.04
Multifamily Mortgages	4.09	1.08	3.46	2.29	8.15	5.21
Nonresidential Mortgages	4.52	5.01	3.28	4.87	2.74	3.62
Construction Loans	0.93	3.75	1.95	5.57	0.57	1.75
Land Loans	0.15	1.90	0.68	0.93	0.20	0.50
Commercial Loans	2.61	2.74	2.42	3.45	0.95	1.99
Consumer Loans	4.96	6.54	10.53	11.32	2.42	5.88
Cash and Noninterest-Earning Deposits	1.30	1.80	1.29	1.40	1.11	1.27
Investment Securities	22.81	17.54	11.30	10.02	13.09	14.60
Mortgage Derivatives	13.81	6.46	4.41	3.53	10.38	8.76
Reposessed Assets, Net	0.20	0.30	0.16	0.20	0.14	0.17
Real Estate Held for Investment, Net	0.06	0.08	0.05	0.03	0.04	0.05
Office Premises & Equipment	0.93	1.53	1.08	1.23	0.75	0.97
Other Assets	5.18	3.36	5.39	4.95	4.33	4.70
Less: Contra Assets & Valuation Allowances	0.55	0.64	0.62	0.62	0.71	0.64
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TOTAL LIABILITIES AND CAPITAL (% of Total Assets)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
TOTAL DEPOSITS	61.21	71.38	66.75	62.16	51.56	59.19
Deposits less than or equal to \$100,000	51.08	57.23	54.25	51.82	40.42	47.84
Deposits greater than \$100,000	10.13	14.14	12.51	10.34	11.14	11.35
Escrows	1.19	0.67	1.17	2.12	1.18	1.25
BORROWINGS	27.81	16.36	21.23	25.21	37.71	29.43
Advances From FHLB	17.67	11.93	15.35	20.62	20.34	18.23
RevRepo Agreements & FedFunds Purchased	8.30	3.50	4.77	2.18	9.70	7.10
Other Borrowings	1.83	0.93	1.11	2.42	7.67	4.11
Other Liabilities	1.43	1.87	1.74	1.43	2.53	1.98
Equity Capital	8.36	9.73	9.11	9.09	7.01	8.14

All data exclude self-liquidating thrifts. See Technical Notes for details.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / June 1999

STATEMENT OF CONDITION FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS  
BY REGION  
(Percent Change From Same Quarter Prior Year For Current Thrifts)

FIRST QUARTER 1999:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	236	223	345	236	89	1,129
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TOTAL ASSETS (% Change)	15.75%	17.11%	12.67%	10.76%	11.78%	12.98%
1 - 4 Family Mortgages	4.56	17.62	4.63	7.01	5.25	6.03
Mortgage Pool Securities	-0.16	-17.76	28.70	2.66	6.55	5.91
Multifamily Mortgages	16.89	3.59	10.51	-2.51	-8.65	-2.71
Nonresidential Mortgages	19.32	11.27	23.51	34.39	-2.38	13.27
Construction Loans	29.78	33.62	29.88	54.85	24.65	38.14
Land Loans	-13.58	23.55	27.23	64.78	25.75	28.88
Commercial Loans	83.20	81.13	17.65	66.98	5.47	40.99
Consumer Loans	11.18	-0.74	50.81	11.72	5.41	20.10
Cash and Noninterest-Earning Deposits	18.97	13.11	2.64	14.67	-3.70	5.50
Investment Securities	182.14	634.35	146.27	198.98	305.00	232.58
Mortgage Derivatives	70.78	170.59	-3.85	5.45	221.18	99.55
Repossessed Assets, Net	-2.56	-13.37	20.29	6.48	-35.89	-14.72
Real Estate Held for Investment, Net	2.54	5.76	-31.35	-25.02	-21.27	-17.10
Office Premises & Equipment	12.17	13.51	7.94	24.01	2.00	9.47
Other Assets	39.50	-1.50	45.46	23.75	11.01	23.74
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00	0.00
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TOTAL LIABILITIES AND CAPITAL (% Change)	15.75%	17.11%	12.67%	10.76%	11.78%	12.98%
TOTAL DEPOSITS	7.74	13.91	7.15	5.11	-3.37	3.51
Deposits less than or equal to \$100,000	4.00	10.46	3.46	3.65	-6.33	0.50
Deposits greater than \$100,000	31.59	30.42	26.77	13.06	9.13	18.49
BORROWINGS	44.14	34.16	34.90	27.60	42.08	39.44
Advances From FHLB	35.29	30.96	33.00	45.71	36.92	36.74
RevRepo Agreements & FedFunds Purchased	56.29	76.13	71.57	-26.63	50.11	49.08
Other Borrowings	99.69	-15.38	-21.46	-8.44	46.83	36.17
Other Liabilities	-8.28	9.72	19.88	9.36	27.65	15.57
Equity Capital	12.56	18.23	9.85	11.48	5.47	9.67

All data exclude self-liquidating thrifts. See Technical Notes for details.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / June 1999

CAPITAL MEASURES FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS  
BY REGION

FIRST QUARTER 1999:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	236	223	345	236	89	1,129

CAPITAL COMPLIANCE						
Meet FDICIA Capital Standards	235	222	345	236	89	1,127
Percent of Thrifts	99.58	99.55	100.00	100.00	100.00	99.82
Consolidated Assets (\$ Billions)	\$161.77	\$63.81	\$164.42	\$98.91	\$346.01	\$834.92
Fail FDICIA Capital Standards	1	1	0	0	0	2
Percent of Thrifts	0.42	0.45	0.00	0.00	0.00	0.18
Consolidated Assets (\$ Billions)	\$0.07	\$0.04	\$0.00	\$0.00	\$0.00	\$0.12
Critically Undercapitalized	1	0	0	0	0	1
Percent of Thrifts	0.42	0.00	0.00	0.00	0.00	0.09
Consolidated Assets (\$ Billions)	\$0.07	\$0.00	\$0.00	\$0.00	\$0.00	\$0.07

CAPITAL RATIOS (Percent)						
Tangible Equity (\$ Billions)	\$12.07	\$5.81	\$13.22	\$8.53	\$21.75	\$61.36
Tangible Equity Ratio	7.52	9.19	8.13	8.69	6.35	7.42
Median Ratio	9.21	10.06	10.28	8.97	7.85	9.34
Tier 1 Capital (\$ Billions)	\$12.08	\$5.81	\$13.23	\$8.54	\$21.75	\$61.41
Tier 1 Leverage Ratio	7.53	9.19	8.13	8.70	6.35	7.43
Median Ratio	9.21	10.06	10.28	8.97	7.85	9.34
Tier 1 Risk-based Capital Ratio	14.32	15.84	13.57	14.15	11.37	13.06
Median Ratio	19.52	17.67	19.47	17.35	13.08	17.97
Risk-based Capital (\$ Billions)	\$12.96	\$6.34	\$14.37	\$9.20	\$24.53	\$67.40
Total Risk-based Capital Ratio	15.37	17.29	14.75	15.23	12.83	14.34
Median Ratio	20.25	18.55	20.27	18.53	13.72	18.92

All data exclude self-liquidating thrifts. See Technical Notes for details.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / June 1999



ASSET QUALITY INDICATORS FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS  
BY REGION

FIRST QUARTER 1999:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	236	223	345	236	89	1,129
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$825.57	\$483.28	\$1,168.57	\$822.05	\$1,875.88	\$5,175.35
Mortgage Loans						
Construction & Land Loans	11.82	42.04	68.80	80.41	18.13	221.20
Nonresidential Mortgages	72.34	25.09	46.40	44.87	37.04	225.73
Multifamily Mortgages	17.81	5.48	27.09	1.85	65.05	117.27
1-4 Family Mortgages	541.94	295.57	725.74	529.59	1,563.42	3,656.26
Nonmortgage Loans and Leases						
Commercial Loans	51.53	30.44	60.43	42.00	32.63	217.02
Consumer Loans	130.15	84.66	240.12	123.33	159.62	737.87
NONCURRENT LOANS (\$ Millions)	\$1,071.50	\$391.67	\$947.73	\$496.05	\$1,708.09	\$4,615.04
Mortgage Loans						
Construction & Land Loans	17.94	27.39	55.93	32.76	35.86	169.87
Nonresidential Mortgages	125.58	51.55	72.15	28.53	80.98	358.79
Multifamily Mortgages	62.58	6.84	32.27	5.00	81.95	188.64
1-4 Family Mortgages	769.07	258.17	626.67	327.55	1,399.66	3,381.12
Nonmortgage Loans and Leases						
Commercial Loans	36.55	14.97	41.55	28.96	27.40	149.42
Consumer Loans	59.78	32.76	119.16	73.27	82.24	367.20
NET CHARGE-OFFS (\$ Millions)	\$24.93	\$36.77	\$86.42	\$36.04	\$106.24	\$290.40
Mortgage Loans						
Construction & Land Loans	(0.02)	0.64	0.37	0.16	(0.01)	1.14
Nonresidential Mortgages	1.42	1.21	0.52	0.65	(7.48)	(3.69)
Multifamily Mortgages	(1.81)	(0.07)	0.61	0.34	(27.06)	(27.99)
1-4 Family Mortgages	4.44	3.69	13.19	2.77	38.38	62.47
Nonmortgage Loans and Leases						
Commercial Loans	(1.07)	2.68	2.51	2.78	3.04	9.94
Consumer Loans	13.27	18.43	58.44	24.90	75.00	190.04
Reposessed Assets	7.29	5.68	1.01	1.32	16.05	31.34
Other	1.42	4.51	9.77	3.13	8.32	27.15
REPOSSESSED ASSETS, NET (\$ Millions)	\$317.96	\$192.08	\$259.60	\$195.07	\$475.49	\$1,440.20
Construction & Land Loans	7.91	95.68	16.49	14.59	22.94	157.62
Nonresidential Mortgages	113.17	19.05	41.64	28.69	47.51	250.06
Multifamily Mortgages	34.92	7.83	5.01	63.86	55.21	166.82
1-4 Family Mortgages	157.05	60.77	127.33	79.59	333.62	758.36
Other	4.91	8.74	69.13	8.34	16.22	107.35
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)						
Real Estate Loans	\$80.56	\$37.53	\$96.86	\$56.69	\$220.75	\$492.39
Percent of Total Assets	49.77	58.78	58.91	57.31	63.80	58.97
Noncurrent Real Estate Loans	\$0.98	\$0.34	\$0.79	\$0.39	\$1.60	\$4.10
Percent of Total Assets	0.60	0.54	0.48	0.40	0.46	0.49
Real Estate Owned	\$0.31	\$0.18	\$0.19	\$0.19	\$0.46	\$1.33
Percent of Total Assets	0.19	0.29	0.12	0.19	0.13	0.16
Troubled Real Estate Loans	\$1.29	\$0.53	\$0.98	\$0.58	\$2.06	\$5.43
Percent of Total Assets	0.80	0.83	0.59	0.59	0.59	0.65

Numbers may not sum due to rounding.  
Office of Thrift Supervision / June 1999

BY REGION

FIRST QUARTER 1999:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	236	223	345	236	89	1,129
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.51%	0.76%	0.71%	0.83%	0.54%	0.62%
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	0.68	1.16	1.59	1.25	0.68	1.18
Nonresidential Mortgages	0.99	0.78	0.86	0.93	0.39	0.75
Multifamily Mortgages	0.27	0.80	0.48	0.08	0.23	0.27
1-4 Family Mortgages	0.84	0.98	0.89	1.23	0.87	0.91
Nonmortgage Loans and Leases						
Commercial Loans	1.22	1.74	1.52	1.23	1.00	1.30
Consumer Loans	1.62	2.03	1.39	1.10	1.91	1.50
NONCURRENT LOANS (% Total Assets)	0.66%	0.61%	0.58%	0.50%	0.49%	0.55%
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	1.03	0.76	1.29	0.51	1.35	0.91
Nonresidential Mortgages	1.72	1.61	1.34	0.59	0.86	1.19
Multifamily Mortgages	0.95	1.00	0.57	0.22	0.29	0.43
1-4 Family Mortgages	1.19	0.86	0.77	0.76	0.78	0.85
Nonmortgage Loans and Leases						
Commercial Loans	0.86	0.86	1.04	0.85	0.84	0.90
Consumer Loans	0.74	0.78	0.69	0.65	0.98	0.75
NET CHARGE-OFFS (% Total Assets)	0.02%	0.06%	0.05%	0.04%	0.03%	0.03%
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	0.00	0.02	0.01	0.00	0.00	0.01
Nonresidential Mortgages	0.02	0.04	0.01	0.01	-0.08	-0.01
Multifamily Mortgages	-0.03	-0.01	0.01	0.02	-0.10	-0.06
1-4 Family Mortgages	0.01	0.01	0.02	0.01	0.02	0.02
Nonmortgage Loans and Leases						
Commercial Loans	-0.03	0.15	0.06	0.08	0.09	0.06
Consumer Loans	0.17	0.44	0.34	0.22	0.90	0.39
Repossessed Assets	2.29	2.96	0.39	0.67	3.38	2.18
Other	0.02	0.21	0.11	0.06	0.06	0.07
REPOSSESSED ASSETS, NET (% Total Assets)	0.20%	0.30%	0.16%	0.20%	0.14%	0.17%
Percent of Outstanding Loans by Loan Type:						
Construction & Land Loans	0.46	2.65	0.38	0.23	0.86	0.84
Nonresidential Mortgages	1.55	0.60	0.77	0.60	0.50	0.83
Multifamily Mortgages	0.53	1.14	0.09	2.82	0.20	0.38
1-4 Family Mortgages	0.24	0.20	0.16	0.18	0.18	0.19
Other	0.06	0.41	0.78	0.17	0.11	0.27
ASSET QUALITY SUMMARY (% Total Assets)						
Net Chargeoffs (Annualized)	0.06%	0.23%	0.21%	0.15%	0.12%	0.14%
Net Provisions for Losses (Annualized)	0.12	0.23	0.24	0.21	0.11	0.16
Valuation Allowances	0.58	0.79	0.66	0.69	0.76	0.70
Noncurrent Loans	0.66	0.61	0.58	0.50	0.49	0.55
Repossessed Assets, Net (% Total Assets)	0.20	0.30	0.16	0.20	0.14	0.17
Troubled Assets	0.86	0.91	0.73	0.70	0.63	0.73

OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	1st Qtr 1999 Net Income (\$ Millions)	1st Qtr 1998 Net Income (\$ Millions)
NORTHEAST REGION						
CONNECTICUT	10	10.59	6.89	0.74	26.72	24.44
DELAWARE	4	4.44	1.25	0.36	14.46	(1.14)
MAINE	11	1.22	0.92	0.11	2.57	2.47
MASSACHUSETTS	22	10.12	6.66	0.77	12.58	13.34
NEW HAMPSHIRE	7	1.43	1.22	0.14	2.97	2.83
NEW JERSEY	48	20.81	15.11	2.32	59.27	62.65
NEW YORK	53	67.01	37.43	5.36	172.32	146.73
PENNSYLVANIA	68	44.64	28.31	3.55	93.13	49.69
RHODE ISLAND	4	0.58	0.45	0.08	(0.51)	1.48
VERMONT	2	0.22	0.16	0.02	0.37	0.11
WEST VIRGINIA	7	0.78	0.66	0.10	1.48	1.53
TOTAL	236	\$161.85	\$99.06	\$13.54	\$385.37	\$304.14
SOUTHEAST REGION						
ALABAMA	13	2.47	1.92	0.22	6.52	6.97
DISTRICT OF COLUMBIA	1	0.26	0.21	0.02	0.37	0.79
FLORIDA	46	19.13	13.08	1.76	25.32	34.26
GEORGIA	28	6.67	4.76	0.85	32.92	13.17
MARYLAND	64	7.96	6.46	0.85	16.46	19.15
NORTH CAROLINA	20	3.00	2.43	0.44	7.05	6.33
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	30	8.15	5.77	0.82	24.02	21.95
VIRGIN ISLANDS	1	0.06	0.04	0.00	0.05	0.10
VIRGINIA	20	16.16	10.92	1.25	46.06	22.04
TOTAL	223	\$63.85	\$45.58	\$6.21	\$158.76	\$124.75

First quarter 1998 net income data are based on thrifts held constant as of March 31, 1999. Financial data as of March 31, 1999 unless otherwise noted. All data exclude self-liquidating thrifts. See Technical Notes for details. Numbers may not sum due to rounding. Office of Thrift Supervision / June 1999

OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	1st Qtr 1999 Net Income (\$ Millions)	1st Qtr 1998 Net Income (\$ Millions)
CENTRAL REGION						
ILLINOIS	70	45.54	28.33	4.26	156.95	94.42
INDIANA	62	14.48	10.49	1.49	36.17	27.46
KENTUCKY	35	3.17	2.46	0.44	7.12	8.36
MICHIGAN	18	28.59	16.79	2.63	48.55	43.19
OHIO	113	56.43	39.88	4.63	166.19	146.29
TENNESSEE	25	5.77	4.49	0.65	15.74	14.69
WISCONSIN	22	10.43	7.32	0.87	24.25	22.56
TOTAL	345	\$164.42	\$109.75	\$14.98	\$454.96	\$356.97
MIDWEST REGION						
ARKANSAS	11	3.43	2.36	0.38	7.25	2.42
COLORADO	11	1.00	0.79	0.11	2.74	1.46
IOWA	25	3.41	2.47	0.32	6.80	6.00
KANSAS	17	8.73	6.08	1.20	20.16	20.51
LOUISIANA	30	3.70	2.92	0.47	7.76	8.51
MINNESOTA	22	2.49	1.75	0.22	4.20	5.32
MISSISSIPPI	9	0.89	0.63	0.11	1.74	1.72
MISSOURI	42	6.70	4.82	0.74	12.10	24.58
NEBRASKA	13	15.17	9.44	1.30	22.23	25.67
NEW MEXICO	10	2.43	1.82	0.18	7.84	5.75
NORTH DAKOTA	3	0.91	0.76	0.08	2.26	1.99
OKLAHOMA	11	8.25	4.53	0.56	37.82	28.66
SOUTH DAKOTA	4	0.89	0.69	0.07	2.03	2.27
TEXAS	28	40.90	22.43	3.25	84.19	124.75
TOTAL	236	\$98.91	\$61.48	\$8.99	\$219.11	\$259.60

First quarter 1998 net income data are based on thrifts held constant as of March 31, 1999. Financial data as of March 31, 1999 unless otherwise noted. All data exclude self-liquidating thrifts. See Technical Notes for details. Numbers may not sum due to rounding. Office of Thrift Supervision / June 1999

OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	1st Qtr 1999 Net Income (\$ Millions)	1st Qtr 1998 Net Income (\$ Millions)
WEST REGION						
ALASKA	1	0.11	0.10	0.01	0.05	0.10
ARIZONA	3	0.71	0.54	0.05	2.97	1.86
CALIFORNIA	48	292.18	161.88	19.71	699.25	631.55
GUAM	2	0.28	0.13	0.06	1.01	1.16
HAWAII	3	6.68	4.62	0.51	11.41	11.44
IDAHO	3	0.54	0.45	0.05	1.15	1.26
MONTANA	5	1.52	1.03	0.16	3.03	2.88
NEVADA	1	0.25	0.19	0.03	0.13	2.28
OREGON	7	31.23	1.82	2.18	49.13	44.17
UTAH	3	1.35	0.46	0.15	33.14	5.65
WASHINGTON	9	10.80	6.93	1.30	39.86	39.24
WYOMING	4	0.37	0.26	0.05	0.80	0.84
TOTAL	89	\$346.01	\$178.41	\$24.26	\$841.91	\$742.44
UNITED STATES						
TOTAL	1,129	\$835.04	\$494.29	\$67.97	\$2,060.10	\$1,787.89

First quarter 1998 net income data are based on thrifts held constant as of March 31, 1999.  
 Financial data as of March 31, 1999 unless otherwise noted.  
 All data exclude self-liquidating thrifts. See Technical Notes for details.  
 Numbers may not sum due to rounding.  
 Office of Thrift Supervision / June 1999

FOR THE QUARTER ENDING:	MAR 1995	MAR 1996	MAR 1997	MAR 1998	MAR 1999
NUMBER OF THRIFT INSTITUTIONS:	1,512	1,416	1,301	1,195	1,129
<b>PROFITABILITY (\$ Millions)</b>					
Interest Income	\$13,411.26	\$13,706.74	\$13,715.41	\$13,688.57	\$13,779.18
Interest Expense	8,283.78	8,362.76	8,156.93	8,347.88	8,166.00
NET INTEREST INCOME	5,127.48	5,343.98	5,558.48	5,340.69	5,613.18
Loss Provisions-Interest Bearing Assets	404.98	447.02	477.15	348.80	330.24
Noninterest Income	1,111.92	1,843.84	1,673.66	2,119.34	2,351.61
Mortgage Loan Servicing Fees	193.24	200.41	223.71	187.87	208.70
Other Fees and Charges	486.57	595.95	801.62	912.46	1,070.15
Other Noninterest Income	432.11	1,047.47	648.33	1,019.01	1,072.75
Noninterest Expense	4,062.24	4,020.95	4,054.55	4,240.52	4,366.05
G&A Expense	3,862.66	3,836.30	3,888.30	4,065.39	4,208.13
Goodwill Amortization	126.01	128.62	124.07	143.99	134.16
Loss Provisions-Noninterest Bearing Assets	73.57	56.03	42.18	31.14	23.77
Income Before Taxes & Extraordinary Items	1,772.19	2,719.85	2,700.44	2,870.72	3,268.50
Income Taxes	612.62	897.27	974.75	996.05	1,209.18
Extraordinary Items	5.21	4.80	(0.21)	(7.87)	0.78
NET INCOME	1,164.78	1,827.38	1,725.48	1,866.79	2,060.10
<b>PROFITABILITY (% of Average Assets Annualized)</b>					
Interest Income	6.94%	7.21%	7.22%	7.10%	6.72%
Interest Expense	4.29	4.40	4.29	4.33	3.98
NET INTEREST INCOME	2.66	2.81	2.93	2.77	2.74
Loss Provisions-Interest Bearing Assets	0.21	0.24	0.25	0.18	0.16
Noninterest Income	0.58	0.97	0.88	1.10	1.15
Mortgage Loan Servicing Fees	0.10	0.11	0.12	0.10	0.10
Other Fees and Charges	0.25	0.31	0.42	0.47	0.52
Other Noninterest Income	0.22	0.55	0.34	0.53	0.52
Noninterest Expense	2.10	2.12	2.13	2.20	2.13
G&A Expense	2.00	2.02	2.05	2.11	2.05
Goodwill Amortization	0.07	0.07	0.07	0.07	0.07
Loss Provisions-Noninterest Bearing Assets	0.04	0.03	0.02	0.02	0.01
Income Before Taxes & Extraordinary Items	0.92	1.43	1.42	1.49	1.59
Income Taxes	0.32	0.47	0.51	0.52	0.59
Extraordinary Items	0.00	0.00	0.00	0.00	0.00
NET INCOME	0.60	0.96	0.91	0.97	1.00
<b>PROFITABILITY (Percent)</b>					
Return on Average Assets (Annualized)	0.60	0.96	0.91	0.97	1.00
Median Ratio	0.79	0.76	0.87	0.87	0.74
Return on Average Equity (Annualized)	8.01	11.96	11.47	11.58	12.28
Median Ratio	8.69	7.61	8.87	8.18	6.98
Net Interest Margin (Annualized)	2.66	2.81	2.93	2.77	2.74
Median Ratio	3.28	3.11	3.22	3.16	3.02
Number of Profitable Thrifts	1,406	1,326	1,234	1,123	1,044
Percent Profitable	92.99	93.64	94.85	93.97	92.47
Profits (\$ Millions)	\$1,419.10	\$1,889.35	\$1,775.15	\$1,932.39	\$2,112.11
Number of Unprofitable Thrifts	106	90	67	72	85
Percent Unprofitable	7.01	6.36	5.15	6.03	7.53
Losses (\$ Millions)	(\$254.32)	(\$61.98)	(\$49.67)	(\$65.59)	(\$52.01)

All data exclude self-liquidating thrifts. See Technical Notes for details.  
All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.  
Office of Thrift Supervision / June 1999

## STATEMENT OF CONDITION FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	MAR 1995	MAR 1996	MAR 1997	MAR 1998	MAR 1999
NUMBER OF THRIFT INSTITUTIONS:	1,512	1,416	1,301	1,195	1,129
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TOTAL ASSETS (\$ Billions)	\$779.58	\$762.86	\$764.60	\$780.15	\$835.04
1 - 4 Family Mortgages	370.53	367.11	383.05	394.66	399.97
Mortgage Pool Securities	128.07	119.59	108.84	101.18	100.58
Multifamily Mortgages	50.66	48.20	47.89	46.88	43.47
Nonresidential Mortgages	34.83	32.20	31.87	29.03	30.19
Construction Loans	13.33	15.27	10.76	11.65	14.59
Land Loans	3.30	3.59	3.35	3.59	4.18
Commercial Loans	6.63	8.14	9.64	12.47	16.65
Consumer Loans	35.42	37.45	40.95	44.67	49.08
Cash and Noninterest-Earning Deposits	9.44	10.29	9.28	10.54	10.59
Investment Securities	100.79	94.60	85.16	87.37	121.92
Mortgage Derivatives	43.47	42.79	38.29	38.12	73.15
Reposessed Assets, Net	3.17	2.42	2.03	1.76	1.44
Real Estate Held for Investment, Net	0.26	0.13	0.47	0.52	0.42
Office Premises & Equipment	8.27	7.92	8.08	7.78	8.06
Other Assets	30.34	30.66	28.41	33.39	39.28
Less: Contra Assets & Valuation Allowances	15.44	14.71	5.16	5.34	5.37
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TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$779.58	\$762.86	\$764.60	\$780.15	\$835.04
TOTAL DEPOSITS	553.00	527.45	519.63	505.16	494.29
Deposits less than or equal to \$100,000	489.96	460.56	446.82	421.07	399.51
Deposits greater than \$100,000	62.69	66.89	72.81	84.09	94.78
Escrows	5.45	6.67	7.25	11.20	10.46
BORROWINGS	153.41	157.61	167.47	185.39	245.78
Advances From FHLB	83.54	85.86	97.05	116.58	152.22
RevRepo Agreements & FedFunds Purchased	43.09	41.60	41.24	42.24	59.25
Other Borrowings	26.78	30.15	29.18	26.57	34.31
Other Liabilities	8.52	9.53	9.54	12.88	16.55
Equity Capital	59.21	61.60	60.71	65.52	67.97

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.  
Office of Thrift Supervision / June 1999

## STATEMENT OF CONDITION FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	MAR 1995	MAR 1996	MAR 1997	MAR 1998	MAR 1999
NUMBER OF THRIFT INSTITUTIONS:	1,512	1,416	1,301	1,195	1,129
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TOTAL ASSETS (% of Total Assets)	100.00%	100.00%	100.00%	100.00%	100.00%
1 - 4 Family Mortgages	47.53	48.12	50.10	50.59	47.90
Mortgage Pool Securities	16.43	15.68	14.23	12.97	12.04
Multifamily Mortgages	6.50	6.32	6.26	6.01	5.21
Nonresidential Mortgages	4.47	4.22	4.17	3.72	3.62
Construction Loans	1.71	2.00	1.41	1.49	1.75
Land Loans	0.42	0.47	0.44	0.46	0.50
Commercial Loans	0.85	1.07	1.26	1.60	1.99
Consumer Loans	4.54	4.91	5.36	5.73	5.88
Cash and Noninterest-Earning Deposits	1.21	1.35	1.21	1.35	1.27
Investment Securities	12.93	12.40	11.14	11.20	14.60
Mortgage Derivatives	5.58	5.61	5.01	4.89	8.76
Repossessed Assets, Net	0.41	0.32	0.27	0.23	0.17
Real Estate Held for Investment, Net	0.03	0.02	0.06	0.07	0.05
Office Premises & Equipment	1.06	1.04	1.06	1.00	0.97
Other Assets	3.89	4.02	3.72	4.28	4.70
Less: Contra Assets & Valuation Allowances	1.98	1.93	0.67	0.68	0.64
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TOTAL LIABILITIES AND CAPITAL (% of Total Assets)	100.00%	100.00%	100.00%	100.00%	100.00%
TOTAL DEPOSITS	70.94	69.14	67.96	64.75	59.19
Deposits less than or equal to \$100,000	62.85	60.37	58.44	53.97	47.84
Deposits greater than \$100,000	8.04	8.77	9.52	10.78	11.35
Escrows	0.70	0.87	0.95	1.44	1.25
BORROWINGS	19.68	20.66	21.90	23.76	29.43
Advances From FHLB	10.72	11.25	12.69	14.94	18.23
RevRepo Agreements & FedFunds Purchased	5.53	5.45	5.39	5.41	7.10
Other Borrowings	3.44	3.95	3.82	3.41	4.11
Other Liabilities	1.09	1.25	1.25	1.65	1.98
Equity Capital	7.59	8.08	7.94	8.40	8.14

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.  
Office of Thrift Supervision / June 1999



## STATEMENT OF CONDITION FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

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

FOR THE QUARTER ENDING:	MAR 1995	MAR 1996	MAR 1997	MAR 1998	MAR 1999
NUMBER OF THRIFT INSTITUTIONS:	1,512	1,416	1,301	1,195	1,129
TOTAL ASSETS (% Change)	7.44%	4.39%	5.55%	10.61%	12.98%
1 - 4 Family Mortgages	12.66	6.02	9.85	10.90	6.03
Mortgage Pool Securities	13.07	-0.60	-4.04	1.25	5.91
Multifamily Mortgages	-0.93	-1.13	2.12	1.58	-2.71
Nonresidential Mortgages	0.09	0.40	3.62	1.74	13.27
Construction Loans	16.28	22.70	-23.13	18.00	38.14
Land Loans	7.15	17.61	0.82	14.14	28.88
Commercial Loans	62.25	31.41	23.52	44.71	40.99
Consumer Loans	11.08	10.57	15.50	23.31	20.10
Cash and Noninterest-Earning Deposits	-11.03	15.82	-5.68	26.53	5.50
Investment Securities	-7.46	0.52	-4.41	153.89	232.58
Mortgage Derivatives	-3.46	3.82	-6.61	10.78	99.55
Repossessed Assets, Net	-33.62	-16.43	-13.98	-8.46	-14.72
Real Estate Held for Investment, Net	-49.32	-31.17	260.77	13.90	-17.10
Office Premises & Equipment	9.87	4.13	7.46	5.92	9.47
Other Assets	-27.90	-21.20	-26.58	28.38	23.74
Less: Contra Assets & Valuation Allowances	2.54	2.62	-62.03	0.00	0.00
TOTAL LIABILITIES AND CAPITAL (% Change)	7.44%	4.39%	5.55%	10.61%	12.98%
TOTAL DEPOSITS	2.49	1.51	3.58	5.61	3.51
Deposits less than or equal to \$100,000	1.83	0.03	2.13	2.65	0.50
Deposits greater than \$100,000	7.34	13.06	13.46	23.45	18.49
BORROWINGS	32.83	10.64	12.34	19.14	39.44
Advances From FHLB	16.33	13.16	20.39	30.43	36.74
RevRepo Agreements & FedFunds Purchased	49.53	1.29	3.23	10.19	49.08
Other Borrowings	80.14	18.20	2.35	-4.74	36.17
Other Liabilities	-10.14	22.56	10.44	55.31	15.57
Equity Capital	7.73	10.99	3.94	17.27	9.67

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.  
Office of Thrift Supervision / June 1999

CAPITAL MEASURES FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	MAR 1995	MAR 1996	MAR 1997	MAR 1998	MAR 1999
NUMBER OF THRIFT INSTITUTIONS:	1,512	1,416	1,301	1,195	1,129

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	1,501	1,411	1,298	1,194	1,127
Percent of Thrifts	99.27	99.65	99.77	99.92	99.82
Consolidated Assets (\$ Billions)	\$777.06	\$763.38	\$764.33	\$780.04	\$834.92
Fail FDICIA Capital Standards	10	5	3	1	2
Percent of Thrifts	0.66	0.35	0.23	0.08	0.18
Consolidated Assets (\$ Billions)	\$4.62	\$0.78	\$0.27	\$0.11	\$0.12
Critically Undercapitalized	1	0	1	0	1
Percent of Thrifts	0.07	0.00	0.08	0.00	0.09
Consolidated Assets (\$ Billions)	\$1.71	\$0.00	\$0.01	\$0.00	\$0.07

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$54.79	\$57.12	\$56.40	\$58.62	\$61.36
Tangible Equity Ratio	7.05	7.52	7.43	7.60	7.42
Median Ratio	8.50	8.81	8.83	9.28	9.34
Tier 1 Capital (\$ Billions)	\$55.10	\$57.33	\$56.54	\$58.70	\$61.41
Tier 1 Leverage Ratio	7.09	7.55	7.44	7.61	7.43
Median Ratio	8.50	8.80	8.83	9.28	9.34
Tier 1 Risk-based Capital Ratio	13.26	13.77	13.09	13.24	13.06
Median Ratio	17.43	17.69	17.26	17.96	17.97
Risk-based Capital (\$ Billions)	\$61.13	\$63.17	\$62.54	\$64.58	\$67.40
Total Risk-based Capital Ratio	14.71	15.17	14.48	14.57	14.34
Median Ratio	18.18	18.46	17.99	18.65	18.92

All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.  
Office of Thrift Supervision / June 1999

ASSET QUALITY INDICATORS FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	MAR 1995	MAR 1996	MAR 1997	MAR 1998	MAR 1999
NUMBER OF THRIFT INSTITUTIONS:	1,512	1,416	1,301	1,195	1,129
<b>LOANS 30-89 DAYS DELINQUENT (\$ Millions)</b>	<b>\$6,084.68</b>	<b>\$6,635.57</b>	<b>\$6,481.54</b>	<b>\$5,949.80</b>	<b>\$5,175.35</b>
Mortgage Loans					
Construction & Land Loans	171.71	226.69	246.88	282.60	221.20
Nonresidential Mortgages	419.75	391.36	340.98	307.69	225.73
Multifamily Mortgages	512.88	343.51	265.45	235.00	117.27
1-4 Family Mortgages	4,394.86	4,959.64	4,759.05	4,146.89	3,656.26
Nonmortgage Loans and Leases					
Commercial Loans	77.85	100.54	130.15	170.28	217.02
Consumer Loans	507.63	613.83	739.03	807.34	737.87
<b>NONCURRENT LOANS (\$ Millions)</b>	<b>\$6,936.01</b>	<b>\$7,015.27</b>	<b>\$6,739.10</b>	<b>\$5,554.47</b>	<b>\$4,615.04</b>
Mortgage Loans					
Construction & Land Loans	272.26	234.27	188.34	168.88	169.87
Nonresidential Mortgages	951.19	667.06	556.99	482.05	358.79
Multifamily Mortgages	1,077.87	745.72	640.18	360.06	188.64
1-4 Family Mortgages	4,263.38	4,964.21	4,836.14	4,022.06	3,381.12
Nonmortgage Loans and Leases					
Commercial Loans	127.98	104.59	126.65	130.89	149.42
Consumer Loans	243.33	299.43	390.81	390.54	367.20
<b>NET CHARGE-OFFS (\$ Millions)</b>	<b>\$534.73</b>	<b>\$512.07</b>	<b>\$388.03</b>	<b>\$375.81</b>	<b>\$290.40</b>
Mortgage Loans					
Construction & Land Loans	7.20	3.88	4.61	2.11	1.14
Nonresidential Mortgages	59.36	32.95	13.99	3.32	(3.69)
Multifamily Mortgages	69.93	72.43	29.81	12.43	(27.99)
1-4 Family Mortgages	177.40	172.12	110.32	79.45	62.47
Nonmortgage Loans and Leases					
Commercial Loans	17.37	4.00	5.84	13.19	9.94
Consumer Loans	71.42	114.66	185.48	204.75	190.04
Reposessed Assets	103.67	94.89	44.83	29.23	31.34
Other	28.38	17.13	(6.84)	31.33	27.15
<b>REPOSSESSED ASSETS, NET (\$ Millions)</b>	<b>\$3,173.19</b>	<b>\$2,422.38</b>	<b>\$2,030.80</b>	<b>\$1,763.19</b>	<b>\$1,440.20</b>
Construction & Land Loans	804.20	482.48	280.90	181.71	157.62
Nonresidential Mortgages	784.31	461.63	304.49	263.72	250.06
Multifamily Mortgages	587.69	405.99	263.60	208.55	166.82
1-4 Family Mortgages	1,345.01	1,280.64	1,136.74	1,024.23	758.36
Other	26.39	35.21	45.06	84.98	107.35
<b>ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)</b>					
Real Estate Loans	\$472.64	\$466.36	\$476.91	\$485.81	\$492.39
Percent of Total Assets	60.63	61.13	62.37	62.27	58.97
Noncurrent Real Estate Loans	\$6.56	\$6.61	\$6.22	\$5.03	\$4.10
Percent of Total Assets	0.84	0.87	0.81	0.65	0.49
Real Estate Owned	\$3.52	\$2.63	\$1.99	\$1.68	\$1.33
Percent of Total Assets	0.45	0.34	0.26	0.22	0.16
Troubled Real Estate Loans	\$10.09	\$9.24	\$8.21	\$6.71	\$5.43
Percent of Total Assets	1.29	1.21	1.07	0.86	0.65

All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.

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.

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FOR THE QUARTER ENDING:	MAR 1995	MAR 1996	MAR 1997	MAR 1998	MAR 1999
NUMBER OF THRIFT INSTITUTIONS:	1,512	1,416	1,301	1,195	1,129
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.78%	0.87%	0.85%	0.76%	0.62%
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.03	1.20	1.75	1.85	1.18
Nonresidential Mortgages	1.21	1.22	1.07	1.06	0.75
Multifamily Mortgages	1.01	0.71	0.55	0.50	0.27
1-4 Family Mortgages	1.19	1.35	1.24	1.05	0.91
Nonmortgage Loans and Leases					
Commercial Loans	1.18	1.24	1.35	1.37	1.30
Consumer Loans	1.43	1.64	1.80	1.81	1.50
NONCURRENT LOANS (% Total Assets)	0.89%	0.92%	0.88%	0.71%	0.55%
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.64	1.24	1.34	1.11	0.91
Nonresidential Mortgages	2.73	2.07	1.75	1.66	1.19
Multifamily Mortgages	2.13	1.55	1.34	0.77	0.43
1-4 Family Mortgages	1.15	1.35	1.26	1.02	0.85
Nonmortgage Loans and Leases					
Commercial Loans	1.93	1.29	1.31	1.05	0.90
Consumer Loans	0.69	0.80	0.95	0.87	0.75
NET CHARGE-OFFS (% Total Assets)	0.07%	0.07%	0.05%	0.05%	0.03%
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.04	0.02	0.03	0.01	0.01
Nonresidential Mortgages	0.17	0.10	0.04	0.01	-0.01
Multifamily Mortgages	0.14	0.15	0.06	0.03	-0.06
1-4 Family Mortgages	0.05	0.05	0.03	0.02	0.02
Nonmortgage Loans and Leases					
Commercial Loans	0.26	0.05	0.06	0.11	0.06
Consumer Loans	0.20	0.31	0.45	0.46	0.39
Repossessed Assets	3.27	3.92	2.21	1.66	2.18
Other	0.09	0.06	-0.02	0.09	0.07
REPOSSESSED ASSETS, NET (% Total Assets)	0.41%	0.32%	0.27%	0.23%	0.17%
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	4.84	2.56	1.99	1.19	0.84
Nonresidential Mortgages	2.25	1.43	0.96	0.91	0.83
Multifamily Mortgages	1.16	0.84	0.55	0.44	0.38
1-4 Family Mortgages	0.36	0.35	0.30	0.26	0.19
Other	0.09	0.11	0.16	0.25	0.27
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.27%	0.27%	0.20%	0.19%	0.14%
Net Provisions for Losses (Annualized)	0.21	0.23	0.25	0.18	0.16
Valuation Allowances	0.82	0.76	0.78	0.77	0.70
Noncurrent Loans	0.89	0.92	0.88	0.71	0.55
Repossessed Assets, Net (% Total Assets)	0.41	0.32	0.27	0.23	0.17
Troubled Assets	1.30	1.24	1.15	0.94	0.73

All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.

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.

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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 as follows: two self-liquidating thrifts are excluded in the June/December 1994, the March/September 1995 and the March 1997 quarters and three self-liquidating thrifts are excluded in September 1994 and June 1995. One thrift did not report financial data for March 1997 and two thrifts did not report financial data for December 1998.

Asset Growth Rate

Calculated on a held constant basis.

Associations Held Constant as of March 31, 1999.

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.

RevRepo 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.