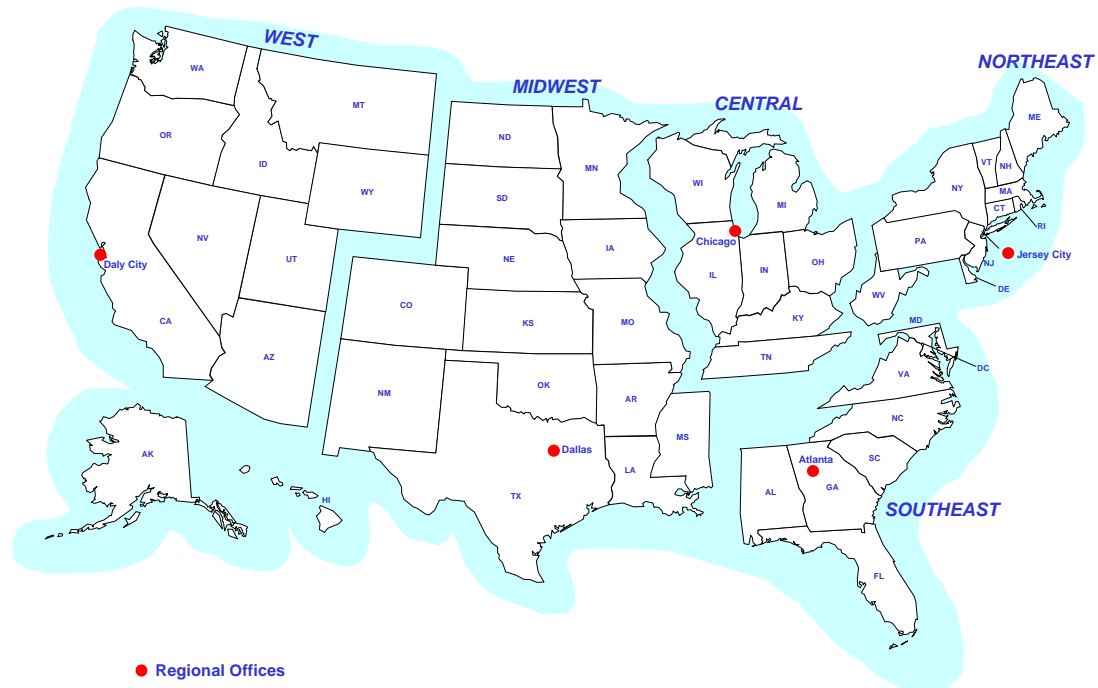




Third Quarter 2001 Thrift Industry Report Data

December 6, 2001

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



● **Regional Offices**

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

TABLE OF CONTENTS

INDUSTRY AGGREGATES (OTS-REGULATED THRIFTS)

Year-to-Date and Prior Four Year Profitability	T-2
Statement of Operations	T-3
Statement of Condition	T-4
Structural Data and Loan Activity	T-7
Capital Measures	T-8
Asset Quality Indicators	T-9
FDICIA CATEGORIES AND CAMELS RATINGS	T-11
REGIONS	
Statement of Operations	T-12
Statement of Condition	T-13
Capital Measures	T-16
Asset Quality Indicators	T-17
STATE STATISTICS	T-19
INDUSTRY OVER TIME	
Statement of Operations	T-22
Statement of Condition	T-23
Capital Measures	T-26
Asset Quality Indicators	T-27
SELECTED INDICATORS	
National Tables	T-29
Regional Tables	T-31
TECHNICAL NOTES	T-41

NOTE: Numbers may not sum due to rounding.

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

INDUSTRY AGGREGATES:	1997	1998	1999	2000	9 mos. 2000	9 mos. 2001
PROFITABILITY(Percent)						
Return on Average Assets	0.84	0.97	0.98	0.91	0.93	1.02
Median Ratio	0.83	0.77	0.71	0.66	0.71	0.66
Return on Average Equity	10.44	11.42	12.16	11.63	11.96	12.51
Median Ratio	8.33	7.32	6.75	6.28	6.83	6.13
EARNINGS (\$ Millions)						
Interest Income	\$55,296.16	\$54,899.58	\$57,006.06	\$64,199.35	\$47,189.31	\$50,045.43
Interest Expense	33,478.90	33,402.41	34,104.48	40,924.61	29,827.54	29,921.91
NET INTEREST INCOME	21,817.26	21,497.17	22,901.58	23,274.75	17,361.77	20,123.52
Loss Provisions-Interest Bearing Assets	1,989.16	1,585.19	1,311.54	1,659.24	1,163.13	1,991.18
Noninterest Income	7,041.43	9,896.96	9,063.47	10,022.59	7,254.33	9,999.17
Mortgage Loan Servicing Fees	873.85	507.21	948.13	1,045.54	790.35	(610.52)
Other Fees and Charges	3,503.83	4,030.47	4,651.65	6,066.01	4,411.08	5,580.92
Other Noninterest Income	2,663.75	5,359.28	3,463.69	2,911.05	2,052.90	5,028.77
Noninterest Expense	16,796.87	18,209.62	17,705.74	19,238.15	14,079.52	16,667.57
G&A Expense	16,060.35	17,504.07	17,043.97	18,540.79	13,566.61	16,065.83
Goodwill Amortization	541.25	581.58	565.08	613.95	443.58	540.86
Loss Provisions-Noninterest Bearing Assets	195.26	123.97	96.69	83.42	69.33	60.88
Income Before Taxes & Extraordinary Items	10,072.67	11,599.31	12,947.77	12,399.94	9,373.46	11,463.94
Income Taxes	3,655.29	3,939.55	4,729.47	4,381.83	3,269.13	4,208.55
Extraordinary Items	(4.80)	(90.36)	9.79	(4.02)	(16.42)	30.61
NET INCOME	6,412.58	7,569.41	8,228.09	8,014.10	6,087.91	7,286.00
Profits	\$6,987.55	\$8,059.45	\$8,507.82	\$8,559.68	\$6,447.90	\$7,782.31
Losses	(\$574.97)	(\$490.04)	(\$279.73)	(\$545.58)	(\$360.00)	(\$496.32)
PROFITABILITY (Percent of Avg Assets Annualized)						
Interest Income	7.28	7.00	6.79	7.25	7.17	6.98
Interest Expense	4.41	4.26	4.06	4.62	4.53	4.18
NET INTEREST INCOME	2.87	2.74	2.73	2.63	2.64	2.81
Loss Provisions-Interest Bearing Assets	0.26	0.20	0.16	0.19	0.18	0.28
Noninterest Income	0.93	1.26	1.08	1.13	1.10	1.40
Mortgage Loan Servicing Fees	0.11	0.06	0.11	0.12	0.12	(0.09)
Other Fees and Charges	0.46	0.51	0.55	0.69	0.67	0.78
Other Noninterest Income	0.35	0.68	0.41	0.33	0.31	0.70
Noninterest Expense	2.21	2.32	2.11	2.17	2.14	2.33
G&A Expense	2.11	2.23	2.03	2.09	2.06	2.24
Goodwill Amortization	0.07	0.07	0.07	0.07	0.07	0.08
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	1.42	1.60
Income Taxes	0.48	0.50	0.56	0.49	0.50	0.59
Extraordinary Items	0.00	(0.01)	0.00	0.00	0.00	0.00
NET INCOME	0.84	0.97	0.98	0.91	0.93	1.02
Profits	0.92	1.03	1.01	0.97	0.98	1.09
Losses	(0.08)	(0.06)	(0.03)	(0.06)	(0.05)	(0.07)

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	SEP 1999	DEC 1999	MAR 2000	JUN 2000	SEP 2000	DEC 2000	MAR 2001	JUN 2001	SEP 2001
NUMBER OF INSTITUTIONS:	1,111	1,103	1,097	1,091	1,082	1,068	1,060	1,049	1,037
EARNINGS (\$ Millions)									
Interest Income	\$14,478.78	\$14,681.21	\$14,962.22	\$15,632.30	\$16,594.79	\$17,010.04	\$17,008.73	\$16,824.85	\$16,211.85
Interest Expense	8,703.84	8,929.46	9,190.19	9,846.06	10,791.29	11,097.07	10,732.30	10,064.15	9,125.46
NET INTEREST INCOME	5,774.95	5,751.75	5,772.03	5,786.24	5,803.50	5,912.97	6,276.43	6,760.70	7,086.40
Loss Provisions-Interest Bearing Assets	299.69	345.19	316.61	436.40	410.12	496.12	600.43	620.25	770.50
Noninterest Income	2,214.20	2,194.59	2,241.24	2,473.02	2,540.07	2,768.26	3,106.89	3,508.87	3,383.41
Mortgage Loan Servicing Fees	195.27	287.29	257.41	263.28	269.67	255.18	(24.66)	(86.24)	(499.62)
Other Fees and Charges	1,190.16	1,242.35	1,373.36	1,447.03	1,590.69	1,654.93	1,738.67	1,922.77	1,919.47
Other Noninterest Income	828.77	664.96	610.47	762.72	679.71	858.15	1,392.88	1,672.34	1,963.55
Noninterest Expense	4,401.76	4,550.95	4,461.85	4,658.01	4,959.65	5,158.64	5,338.68	5,664.54	5,664.34
G&A Expense	4,238.81	4,381.92	4,303.76	4,489.46	4,773.39	4,974.18	5,149.44	5,462.57	5,453.82
Goodwill Amortization	139.17	149.70	136.29	143.11	164.19	170.36	170.36	178.93	191.58
Loss Provisions-Noninterest Bearing Assets	23.78	19.33	21.81	25.45	22.08	14.09	18.88	23.05	18.94
Income Before Taxes & Extraordinary Items	3,287.70	3,050.20	3,234.81	3,164.85	2,973.80	3,026.48	3,444.20	3,984.78	4,034.96
Income Taxes	1,197.65	1,093.07	1,013.43	1,150.37	1,105.33	1,112.70	1,253.24	1,461.66	1,493.65
Extraordinary Items	(0.90)	9.32	5.74	2.21	(24.37)	12.40	(31.22)	(10.63)	72.46
NET INCOME	2,089.15	1,966.45	2,227.13	2,016.69	1,844.09	1,926.19	2,159.75	2,512.48	2,613.77
PROFITABILITY (Percent of Avg Assets Annualized)									
Interest Income	6.80	6.92	7.00	7.16	7.40	7.43	7.26	7.03	6.72
Interest Expense	4.08	4.21	4.30	4.51	4.81	4.85	4.58	4.21	3.78
NET INTEREST INCOME	2.71	2.71	2.70	2.65	2.59	2.58	2.68	2.82	2.94
Loss Provisions-Interest Bearing Assets	0.14	0.16	0.15	0.20	0.18	0.22	0.26	0.26	0.32
Noninterest Income	1.04	1.03	1.05	1.13	1.13	1.21	1.33	1.47	1.40
Mortgage Loan Servicing Fees	0.09	0.14	0.12	0.12	0.12	0.11	-0.01	-0.04	-0.21
Other Fees and Charges	0.56	0.59	0.64	0.66	0.71	0.72	0.74	0.80	0.80
Other Noninterest Income	0.39	0.31	0.29	0.35	0.30	0.37	0.59	0.70	0.81
Noninterest Expense	2.07	2.15	2.09	2.13	2.21	2.25	2.28	2.37	2.35
G&A Expense	1.99	2.07	2.01	2.06	2.13	2.17	2.20	2.28	2.26
Goodwill Amortization	0.07	0.07	0.06	0.07	0.07	0.07	0.07	0.07	0.08
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	1.54	1.44	1.51	1.45	1.33	1.32	1.47	1.67	1.67
Income Taxes	0.56	0.52	0.47	0.53	0.49	0.49	0.54	0.61	0.62
Extraordinary Items	0.00	0.00	0.00	0.00	-0.01	0.01	-0.01	0.00	0.03
NET INCOME	0.98	0.93	1.04	0.92	0.82	0.84	0.92	1.05	1.08
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	0.98	0.93	1.04	0.92	0.82	0.84	0.92	1.05	1.08
Median Ratio	0.76	0.67	0.73	0.74	0.71	0.63	0.64	0.66	0.67
Return on Average Equity (Annualized)	12.18	11.76	13.46	12.01	10.58	10.61	11.51	12.97	13.11
Median Ratio	7.16	6.34	6.98	7.28	6.65	5.86	6.07	6.20	6.39
Net Interest Margin (Annualized)	2.71	2.71	2.70	2.65	2.59	2.58	2.68	2.82	2.94
Median Ratio	3.08	3.08	3.10	3.09	3.00	2.92	2.89	2.87	2.90
Number of Profitable Thrifts	1,000	971	984	985	948	911	927	917	921
Percent Profitable	90.01	88.03	89.70	90.28	87.62	85.30	87.45	87.42	88.81
Profits (\$ Millions)	\$2,146.22	\$2,074.50	\$2,312.34	\$2,122.29	\$2,013.27	\$2,111.77	\$2,348.02	\$2,701.50	\$2,732.79
Number of Unprofitable Thrifts	111	132	113	106	134	157	133	132	116
Percent Unprofitable	9.99	11.97	10.30	9.72	12.38	14.70	12.55	12.58	11.19
Losses (\$ Millions)	(\$57.07)	(\$108.05)	(\$85.22)	(\$105.61)	(\$169.17)	(\$185.59)	(\$188.27)	(\$189.02)	(\$119.02)

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	SEP 1999	DEC 1999	MAR 2000	JUN 2000	SEP 2000	DEC 2000	MAR 2001	JUN 2001	SEP 2001
NUMBER OF INSTITUTIONS:	1,111	1,103	1,097	1,091	1,082	1,068	1,060	1,049	1,037
<hr/>									
TOTAL ASSETS (\$ Billions)	\$862.73	\$863.61	\$868.71	\$888.40	\$908.20	\$928.29	\$952.89	\$964.68	\$974.05
1 - 4 Family Mrtgages	421.03	410.52	415.91	431.95	446.09	448.18	458.23	463.16	464.61
Mrtgage Pool Securities	96.60	94.78	88.84	89.68	89.25	93.11	97.69	98.29	97.88
Multifamily Mrtgages	42.64	43.90	41.93	42.65	43.43	44.22	44.66	44.73	45.34
Nonresidential Mrtgages	31.49	32.67	34.03	35.42	36.33	37.11	38.37	38.90	39.86
Construction Loans	17.00	17.58	18.34	18.96	20.62	21.42	21.99	22.33	22.98
Land Loans	4.54	4.89	5.41	5.21	5.68	6.03	6.23	6.32	6.38
Commercial Loans	18.52	20.87	22.96	24.62	26.66	27.82	28.95	30.77	30.59
Consumer Loans	54.75	53.37	53.50	56.02	57.77	60.84	60.29	60.13	64.42
Cash and Noninterest-Earning Deposits	12.47	14.81	11.91	12.62	12.27	13.90	13.14	14.61	14.57
Investment Securities	117.34	124.35	127.06	117.86	118.12	121.97	125.04	122.92	123.21
Mrtgage Derivatives	70.09	78.42	81.63	74.97	73.44	75.36	67.49	61.70	58.98
Repossessed Assets, Net	1.11	1.02	1.05	1.01	0.98	0.90	0.92	0.95	0.98
Real Estate Held for Investment, Net	0.42	0.49	0.48	0.50	0.46	0.46	0.48	0.45	0.50
Office Premises & Equipment	8.26	8.43	8.43	8.49	8.60	8.72	8.73	8.81	8.78
Other Assets	41.95	41.17	44.10	48.73	47.38	49.12	53.79	58.06	59.89
Less: Contra Assets & Valuation Allowances	5.38	5.25	5.23	5.30	5.44	5.51	5.63	5.74	5.94
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TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$862.73	\$863.61	\$868.71	\$888.40	\$908.20	\$928.29	\$952.89	\$964.68	\$974.05
TOTAL DEPOSITS	493.73	504.95	505.73	508.75	518.09	529.41	543.25	544.79	553.46
Deposits less than or equal to \$100,000	396.32	402.08	396.88	398.25	400.93	409.47	414.26	411.92	410.88
Deposits greater than \$100,000	97.41	102.86	108.85	110.50	117.16	119.94	128.99	132.87	142.58
Escrows	9.04	7.80	8.55	9.62	9.71	8.75	13.07	20.23	20.23
BORROWINGS	278.09	270.38	275.56	289.25	295.50	301.27	302.55	303.00	298.52
Advances From FHLB	174.60	189.89	193.06	204.24	204.25	218.28	217.50	212.37	213.15
Repurchase Agreements & FedFunds Purchased	64.87	63.46	65.74	66.13	71.02	59.96	60.79	60.66	49.73
Other Borrowings	38.62	17.02	16.76	18.89	20.23	23.03	24.27	29.96	35.64
Other Liabilities	12.88	13.18	12.04	12.55	13.42	14.68	17.31	18.11	20.45
Equity Capital	68.98	67.30	66.83	68.23	71.48	74.17	76.71	78.56	81.40

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	SEP 1999	DEC 1999	MAR 2000	JUN 2000	SEP 2000	DEC 2000	MAR 2001	JUN 2001	SEP 2001
NUMBER OF INSTITUTIONS:	1,111	1,103	1,097	1,091	1,082	1,068	1,060	1,049	1,037
TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1 - 4 Family Mrtgages	48.80	47.54	47.88	48.62	49.12	48.28	48.09	48.01	47.70
Mrtgage Pool Securities	11.20	10.97	10.23	10.09	9.83	10.03	10.25	10.19	10.05
Mltifamily Mrtgages	4.94	5.08	4.83	4.80	4.78	4.76	4.69	4.64	4.65
Nonresidential Mrtgages	3.65	3.78	3.92	3.99	4.00	4.00	4.03	4.03	4.09
Construction Loans	1.97	2.04	2.11	2.13	2.27	2.31	2.31	2.31	2.36
Land Loans	0.53	0.57	0.62	0.59	0.63	0.65	0.65	0.65	0.65
Commercial Loans	2.15	2.42	2.64	2.77	2.94	3.00	3.04	3.19	3.14
Consumer Loans	6.35	6.18	6.16	6.31	6.36	6.55	6.33	6.23	6.61
Cash and Noninterest-Earning Deposits	1.45	1.71	1.37	1.42	1.35	1.50	1.38	1.51	1.50
Investment Securities	13.60	14.40	14.63	13.27	13.01	13.14	13.12	12.74	12.65
Mrtgage Derivatives	8.12	9.08	9.40	8.44	8.09	8.12	7.08	6.40	6.06
Reposessed Assets, Net	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.10	0.10
Real Estate Held for Investment, Net	0.05	0.06	0.06	0.06	0.05	0.05	0.05	0.05	0.05
Office Premises & Equipment	0.96	0.98	0.97	0.96	0.95	0.94	0.92	0.91	0.90
Other Assets	4.86	4.77	5.08	5.48	5.22	5.29	5.65	6.02	6.15
Less: Contra Assets & Valuation Allowances	0.62	0.61	0.60	0.60	0.60	0.59	0.59	0.59	0.61
TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS	57.23	58.47	58.22	57.27	57.05	57.03	57.01	56.47	56.82
Deposits less than or equal to \$100,000	45.94	46.56	45.69	44.83	44.15	44.11	43.47	42.70	42.18
Deposits greater than \$100,000	11.29	11.91	12.53	12.44	12.90	12.92	13.54	13.77	14.64
Escrows	1.05	0.90	0.98	1.08	1.07	0.94	1.37	2.10	2.08
BORROWINGS	32.23	31.31	31.72	32.56	32.54	32.45	31.75	31.41	30.65
Advances From FHLB	20.24	21.99	22.22	22.99	22.49	23.51	22.82	22.01	21.88
Repurchase Agreements & FedFunds Purchased	7.52	7.35	7.57	7.44	7.82	6.46	6.38	6.29	5.11
Other Borrowings	4.48	1.97	1.93	2.13	2.23	2.48	2.55	3.11	3.66
Other Liabilities	1.49	1.53	1.39	1.41	1.48	1.58	1.82	1.88	2.10
Equity Capital	8.00	7.79	7.69	7.68	7.87	7.99	8.05	8.14	8.36

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

FOR THE QUARTER ENDING:	SEP 1999	DEC 1999	MAR 2000	JUN 2000	SEP 2000	DEC 2000	MAR 2001	JUN 2001	SEP 2001
NUMBER OF INSTITUTIONS:	1,111	1,103	1,097	1,091	1,082	1,068	1,060	1,049	1,037
TOTAL ASSETS (Percent Change)	13.41	12.39	12.62	14.16	13.79	12.61	13.10	11.02	10.20
1 - 4 Family Mrtgages	10.81	10.23	13.57	15.79	14.68	12.69	12.93	9.49	6.62
Mrtgage Pool Securities	7.28	3.86	-5.93	-2.99	-0.64	5.05	13.26	11.12	11.40
Multifamily Mrtgages	1.94	4.03	4.41	12.15	10.19	8.57	7.69	6.25	6.17
Nonresidential Mrtgages	17.23	19.47	20.66	25.54	24.69	20.56	19.32	13.96	14.47
Construction Loans	35.60	34.19	31.68	27.19	28.49	28.06	25.94	21.44	16.08
Land Loans	27.92	32.33	36.10	29.61	35.20	32.97	24.04	25.29	16.81
Commercial Loans	38.69	42.47	45.73	52.64	55.04	41.71	34.55	29.60	19.69
Consumer Loans	27.88	25.85	22.75	20.92	17.75	22.54	17.76	10.62	14.97
Cash and Noninterest-Earning Deposits	18.72	18.17	16.37	20.36	12.86	0.81	16.65	21.57	24.19
Investment Securities	118.39	90.55	81.05	71.58	74.24	59.65	55.92	65.99	72.32
Mrtgage Derivatives	30.45	20.17	16.32	9.14	8.33	-1.36	-15.84	-16.68	-17.50
Repossessed Assets, Net	-24.58	-28.95	-22.76	-15.09	-8.41	-9.94	-10.82	-4.37	2.31
Real Estate Held for Investment, Net	-5.56	14.81	15.12	12.52	11.90	-6.06	0.68	-7.21	9.85
Office Premises & Equipment	8.30	9.70	9.37	8.80	9.23	8.83	7.89	6.93	6.54
Other Assets	21.40	17.39	24.82	29.76	24.33	26.44	25.88	21.73	31.84
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL LIABILITIES AND CAPITAL (Percent Chg)	13.41	12.39	12.62	14.16	13.79	12.61	13.10	11.02	10.20
TOTAL DEPOSITS	4.22	4.70	7.21	8.93	10.35	10.55	11.42	10.07	10.46
Deposits less than or equal to \$100,000	2.38	3.16	4.35	6.29	6.48	7.50	8.32	6.36	6.02
Deposits greater than \$100,000	12.43	11.18	19.15	19.64	26.03	22.40	22.67	23.40	25.60
BORROWINGS	41.34	36.28	29.70	27.43	20.80	15.47	12.04	6.09	2.63
Advances From FHLB	44.98	39.06	33.02	31.42	22.82	18.47	14.87	5.34	6.14
Repurchase Agreements & FedFunds Purchased	46.86	29.11	16.83	14.96	13.30	-1.06	-5.05	-6.91	-28.84
Other Borrowings	20.11	34.21	51.48	34.29	29.43	43.37	45.40	59.11	76.66
Other Liabilities	-12.81	-14.63	-14.75	5.06	13.79	14.87	50.39	75.61	78.90
Equity Capital	5.97	6.53	6.01	8.17	12.27	15.64	18.57	18.06	17.60

STRUCTURAL DATA AND LOAN ACTIVITY

FOR THE QUARTER ENDING:	SEP 1999	DEC 1999	MAR 2000	JUN 2000	SEP 2000	DEC 2000	MAR 2001	JUN 2001	SEP 2001
NUMBER OF INSTITUTIONS:	1, 111	1, 103	1, 097	1, 091	1, 082	1, 068	1, 060	1, 049	1, 037

SELECTED STRUCTURAL DATA									
Number of New Thrifts	12	9	10	12	8	11	7	4	5
Consolidated Assets (\$ Billions)	0.69	0.39	0.58	0.44	0.56	12.34	0.37	0.04	1.54
Number of Conservatorships/Receiverships	1	0	1	0	0	0	0	0	1
Consolidated Assets (\$ Billions)	0.07	0.00	0.03	0.00	0.00	0.00	0.00	0.00	1.77
Number of Bank Charter Conversions	5	5	5	4	3	2	7	3	2
Consolidated Assets (\$ Billions)	2.92	28.17	2.28	5.73	0.80	1.59	7.09	0.70	1.27
Number of Bank Acquisitions	7	9	8	10	9	15	5	7	9
Consolidated Assets (\$ Billions)	1.91	1.67	19.50	4.28	2.66	2.71	1.12	2.33	5.12
Number of Thrift Mergers	2	3	2	3	5	7	3	5	5
Consolidated Assets (\$ Billions)	0.15	6.22	0.52	0.17	0.54	8.30	18.70	0.49	2.58

LOAN ACTIVITY (\$ Millions)									
Mortgage Pool Securities									
Total Purchases	\$14,846.86	\$13,645.02	\$11,975.40	\$15,502.27	\$17,636.29	\$24,931.54	\$30,143.44	\$44,504.09	\$43,428.74
Total Sales	10,707.42	9,732.28	9,208.96	8,990.86	13,895.24	17,208.38	21,090.03	34,182.21	34,408.17
Mortgage Originations									
Construction Loans	7,467.79	7,054.87	6,716.25	7,459.94	7,571.98	7,434.22	7,135.19	8,016.20	7,253.52
1-4 Family Mortgages	5,941.26	5,511.13	5,382.41	5,884.56	6,080.04	5,702.99	5,731.85	6,166.96	5,463.92
Permanent Loans Secured by 1-4 Family Unit	55,793.20	47,864.46	39,731.52	52,924.53	53,226.14	55,275.07	74,338.98	109,614.66	103,803.77
Mortgage Refinancings	7,650.93	6,604.80	5,437.31	5,800.39	5,939.47	7,445.03	13,016.38	27,726.38	34,192.66
Mortgage Purchases									
Secured by 1-4 Family Mortgages	22,920.18	17,091.95	16,203.94	20,781.87	20,169.90	18,613.09	25,288.88	44,160.99	54,923.45
Mortgage Sales									
Secured by 1-4 Family Mortgages	37,220.99	38,432.79	30,305.57	40,153.07	41,055.17	50,382.62	60,875.12	111,816.63	115,970.86
Nonmortgage Originations and Purchases									
Consumer Loans	22,020.44	25,453.37	21,816.77	24,826.46	30,743.74	30,223.49	29,283.23	35,228.20	33,564.17
Consumer Loans	14,593.18	17,074.34	14,034.10	16,930.58	18,058.64	18,548.49	16,665.79	19,856.58	20,778.29

OTHER INDICATORS (Percent Annualized)									
Asset Growth Rate	9.60	14.56	12.52	13.63	10.44	9.83	13.87	6.22	6.72
Cost of Funds	4.57	4.70	4.78	5.02	5.37	5.41	5.14	4.76	4.31
Asset Yield	7.37	7.51	7.60	7.79	8.06	8.08	7.93	7.70	7.38
Mortgage Portfolio Yield	7.32	7.44	7.54	7.65	7.89	7.93	7.82	7.72	7.42
Earnings Efficiency	106.04	105.94	105.83	105.57	106.05	106.16	106.65	106.79	106.94
Operating Efficiency	59.20	60.18	58.14	59.89	62.28	63.58	64.45	63.54	64.12

CAPITAL MEASURES

FOR THE QUARTER ENDING:	SEP 1999	DEC 1999	MAR 2000	JUN 2000	SEP 2000	DEC 2000	MAR 2001	JUN 2001	SEP 2001
NUMBER OF INSTITUTIONS:	1,111	1,103	1,097	1,091	1,082	1,068	1,060	1,049	1,037

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	1,110	1,100	1,096	1,089	1,080	1,064	1,055	1,047	1,034
Percent of Thrifts	99.91	99.73	99.91	99.82	99.82	99.63	99.53	99.81	99.71
Consolidated Assets (\$ Billions)	\$862.69	\$863.32	\$868.67	\$888.33	\$907.70	\$927.50	\$950.50	\$962.60	\$973.65
Fail FDICIA Capital Standards	1	2	1	2	2	3	4	2	3
Percent of Thrifts	0.09	0.18	0.09	0.18	0.18	0.28	0.38	0.19	0.29
Consolidated Assets (\$ Billions)	\$0.04	\$0.07	\$0.04	\$0.07	\$0.50	\$0.79	\$2.36	\$2.08	\$0.40
Critically Undercapitalized	1	1	0	0	0	0	0	1	0
Percent of Thrifts	0.09	0.09	0.00	0.00	0.00	0.00	0.00	0.10	0.00
Consolidated Assets (\$ Billions)	\$0.04	\$0.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.77	\$0.00

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$64.65	\$63.75	\$63.28	\$64.61	\$66.51	\$67.73	\$68.61	\$70.33	\$72.34
Tangible Equity Ratio	7.54	7.42	7.32	7.31	7.37	7.36	7.28	7.37	7.53
Median Ratio	9.37	9.24	9.30	9.31	9.40	9.32	9.25	9.27	9.34
Tier 1 Capital (\$ Billions)	\$64.70	\$63.79	\$63.32	\$64.65	\$66.54	\$67.76	\$68.66	\$70.38	\$72.38
Tier 1 Leverage Ratio	7.54	7.42	7.32	7.31	7.37	7.36	7.29	7.38	7.53
Median Ratio	9.37	9.24	9.30	9.31	9.40	9.32	9.25	9.27	9.36
Tier 1 Risk-based Capital Ratio	12.94	12.63	12.39	12.19	12.21	12.15	11.92	11.99	12.20
Median Ratio	17.66	17.31	17.19	17.25	17.10	16.87	16.80	16.42	16.58
Risk-based Capital (\$ Billions)	\$70.69	\$69.83	\$69.26	\$70.67	\$72.55	\$74.20	\$75.11	\$77.84	\$80.08
Total Risk-based Capital Ratio	14.14	13.83	13.55	13.32	13.31	13.30	13.03	13.26	13.50
Median Ratio	18.48	18.20	18.02	18.06	17.99	17.74	17.86	17.23	17.37

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 1999	DEC 1999	MAR 2000	JUN 2000	SEP 2000	DEC 2000	MAR 2001	JUN 2001	SEP 2001
NUMBER OF INSTITUTIONS:	1, 111	1, 103	1, 097	1, 091	1, 082	1, 068	1, 060	1, 049	1, 037
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$5,095.38	\$5,230.22	\$4,909.40	\$5,005.55	\$5,713.60	\$6,908.74	\$6,630.76	\$6,661.23	\$7,740.38
Mortgage Loans									
Construction & Land Loans	192.46	192.04	282.20	205.96	338.07	401.47	396.87	379.16	349.81
Nonresidential Mortgages	192.98	205.49	263.24	218.90	242.34	294.79	308.89	241.11	285.41
Multifamily Mortgages	87.21	112.26	88.56	60.54	84.07	123.67	80.53	92.15	84.12
1-4 Family Mortgages	3,582.44	3,601.63	3,252.27	3,267.17	3,727.80	4,495.39	4,423.40	4,532.22	5,440.53
Nonmortgage Loans and Leases									
Commercial Loans	186.07	228.17	294.06	365.15	327.50	453.75	448.35	381.08	392.48
Consumer Loans	854.23	890.62	729.08	887.84	993.82	1,139.67	972.71	1,035.50	1,188.04
NONCURRENT LOANS (\$ Millions)	\$4,469.17	\$4,350.78	\$4,282.47	\$4,138.34	\$4,316.05	\$4,654.39	\$5,013.67	\$5,189.20	\$5,685.67
Mortgage Loans									
Construction & Land Loans	142.95	137.48	167.19	182.77	202.76	311.31	355.86	396.91	496.46
Nonresidential Mortgages	336.03	282.44	311.28	319.62	342.74	356.31	467.47	463.88	570.20
Multifamily Mortgages	161.73	129.55	100.42	84.76	78.32	67.15	80.32	71.80	71.05
1-4 Family Mortgages	3,221.49	3,157.67	3,051.12	2,825.58	2,891.33	3,007.34	3,140.58	3,334.86	3,575.05
Nonmortgage Loans and Leases									
Commercial Loans	193.05	234.29	259.78	314.42	356.80	422.33	467.50	497.53	494.57
Consumer Loans	413.92	409.34	392.69	411.20	444.10	489.95	501.93	424.23	478.35
NET CHARGE-OFFS (\$ Millions)	\$305.55	\$311.49	\$408.48	\$421.68	\$375.21	\$487.68	\$497.58	\$526.30	\$553.60
Mortgage Loans									
Construction & Land Loans	0.55	3.39	4.16	3.34	4.35	5.40	3.36	13.56	12.75
Nonresidential Mortgages	8.24	4.52	0.80	1.50	5.07	6.62	8.87	23.39	26.88
Multifamily Mortgages	(7.19)	(4.98)	(6.69)	(2.11)	(3.30)	(1.95)	(0.49)	(0.80)	2.02
1-4 Family Mortgages	61.42	60.23	49.82	52.38	43.32	65.75	50.75	83.38	63.77
Nonmortgage Loans and Leases									
Commercial Loans	22.96	36.67	28.33	38.67	61.49	103.31	99.49	86.91	116.80
Consumer Loans	156.39	170.90	221.66	205.34	210.11	258.94	279.38	275.18	294.22
Repossessed Assets	25.08	24.71	26.27	33.39	37.07	37.80	26.79	29.90	25.40
Other	38.10	16.05	84.13	89.17	17.09	11.82	29.43	14.78	11.77
REPOSSESSED ASSETS, NET (\$ Millions)	\$1,107.81	\$1,019.92	\$1,046.86	\$1,009.38	\$981.36	\$901.65	\$915.00	\$947.09	\$980.72
Construction & Land Loans	137.88	129.07	132.00	155.55	148.61	134.26	146.93	149.61	148.65
Nonresidential Mortgages	236.01	233.63	237.24	237.13	230.63	199.09	199.32	205.34	235.75
Multifamily Mortgages	55.63	41.91	41.85	37.14	33.81	18.32	12.84	15.42	11.90
1-4 Family Mortgages	613.94	553.99	570.19	525.79	506.52	486.28	489.15	513.44	511.22
Other	64.34	61.31	65.59	53.78	61.79	63.71	66.77	63.28	73.20
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)									
Real Estate Loans	\$516.69	\$509.56	\$515.62	\$534.18	\$552.14	\$556.96	\$569.49	\$575.45	\$579.17
Percent of Total Assets	59.89	59.00	59.35	60.13	60.80	60.00	59.76	59.65	59.46
Noncurrent Real Estate Loans	\$3.86	\$3.71	\$3.63	\$3.41	\$3.52	\$3.74	\$4.04	\$4.27	\$4.71
Percent of Total Assets	0.45	0.43	0.42	0.38	0.39	0.40	0.42	0.44	0.48
Real Estate Owned	\$1.04	\$0.96	\$0.98	\$0.96	\$0.92	\$0.84	\$0.85	\$0.88	\$0.91
Percent of Total Assets	0.12	0.11	0.11	0.11	0.10	0.09	0.09	0.09	0.09
Troubled Real Estate Loans	\$4.91	\$4.67	\$4.61	\$4.37	\$4.43	\$4.58	\$4.89	\$5.15	\$5.62
Percent of Total Assets	0.57	0.54	0.53	0.49	0.49	0.49	0.51	0.53	0.58

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 1999	DEC 1999	MAR 2000	JUN 2000	SEP 2000	DEC 2000	MAR 2001	JUN 2001	SEP 2001
NUMBER OF INSTITUTIONS:	1,111	1,103	1,097	1,091	1,082	1,068	1,060	1,049	1,037
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.59	0.61	0.57	0.56	0.63	0.74	0.70	0.69	0.79
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.89	0.85	1.19	0.85	1.29	1.46	1.41	1.32	1.19
Nonresidential Mortgages	0.61	0.63	0.77	0.62	0.67	0.79	0.80	0.62	0.72
Multifamily Mortgages	0.20	0.26	0.21	0.14	0.19	0.28	0.18	0.21	0.19
1-4 Family Mortgages	0.85	0.88	0.78	0.76	0.84	1.00	0.97	0.98	1.17
Nonmortgage Loans and Leases									
Commercial Loans	1.00	1.09	1.28	1.48	1.23	1.63	1.55	1.24	1.28
Consumer Loans	1.56	1.67	1.36	1.58	1.72	1.87	1.61	1.72	1.84
NONCURRENT LOANS (% Total Assets)	0.52	0.50	0.49	0.47	0.48	0.50	0.53	0.54	0.58
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.66	0.61	0.70	0.76	0.77	1.13	1.26	1.39	1.69
Nonresidential Mortgages	1.07	0.86	0.91	0.90	0.94	0.96	1.22	1.19	1.43
Multifamily Mortgages	0.38	0.30	0.24	0.20	0.18	0.15	0.18	0.16	0.16
1-4 Family Mortgages	0.77	0.77	0.73	0.65	0.65	0.67	0.69	0.72	0.77
Nonmortgage Loans and Leases									
Commercial Loans	1.04	1.12	1.13	1.28	1.34	1.52	1.61	1.62	1.62
Consumer Loans	0.76	0.77	0.73	0.73	0.77	0.81	0.83	0.71	0.74
NET CHARGE-OFFS (% Total Assets)	0.04	0.04	0.05	0.05	0.04	0.05	0.05	0.05	0.06
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.00	0.02	0.02	0.01	0.02	0.02	0.01	0.05	0.04
Nonresidential Mortgages	0.03	0.01	0.00	0.00	0.01	0.02	0.02	0.06	0.07
Multifamily Mortgages	-0.02	-0.01	-0.02	-0.00	-0.01	0.00	0.00	0.00	0.00
1-4 Family Mortgages	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.02	0.01
Nonmortgage Loans and Leases									
Commercial Loans	0.12	0.18	0.12	0.16	0.23	0.37	0.34	0.28	0.38
Consumer Loans	0.29	0.32	0.41	0.37	0.36	0.43	0.46	0.46	0.46
Repossessed Assets	2.26	2.42	2.51	3.31	3.78	4.19	2.93	3.16	2.59
Other	0.09	0.04	0.19	0.18	0.04	0.02	0.05	0.03	0.02
REPOSSESSED ASSETS, NET (% Total Assets)	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.10	0.10
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans	0.64	0.57	0.56	0.64	0.57	0.49	0.52	0.52	0.51
Nonresidential Mortgages	0.75	0.72	0.70	0.67	0.63	0.54	0.52	0.53	0.59
Multifamily Mortgages	0.13	0.10	0.10	0.09	0.08	0.04	0.03	0.03	0.03
1-4 Family Mortgages	0.15	0.13	0.14	0.12	0.11	0.11	0.11	0.11	0.11
Other	0.15	0.15	0.15	0.11	0.13	0.13	0.12	0.11	0.12
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	0.14	0.14	0.19	0.19	0.17	0.21	0.21	0.22	0.23
Net Provisions for Losses (Annualized)	0.14	0.16	0.15	0.20	0.18	0.21	0.25	0.26	0.32
Valuation Allowances	0.68	0.66	0.65	0.64	0.64	0.64	0.63	0.64	0.66
Noncurrent Loans	0.52	0.50	0.49	0.47	0.48	0.50	0.53	0.54	0.58
Repossessed Assets, Net (% Total Assets)	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.10	0.10
Troubled Assets	0.65	0.62	0.61	0.58	0.58	0.60	0.62	0.64	0.68

SELECTED INDICATORS
BY FDICIA CATEGORY

THIRD QUARTER 2001:	WELL- CAPITALIZED	ADEQUATELY CAPITALIZED	UNDER- CAPITALIZED	SIGNIFICANTLY UNDER- CAPITALIZED	INDUSTRY
NUMBER OF INSTITUTIONS:	1, 017	17	2	1	1, 037
Total Assets (\$ Billions)	\$969.54	\$4.11	\$0.13	\$0.27	\$974.05
Tier 1 Leverage Ratio (Percent)	7.54	5.66	4.21	4.00	7.53
Median Ratio	9.47	5.45	4.11	4.00	9.36
Total Risk-based Capital Ratio (Percent)	13.52	9.14	8.25	5.59	13.50
Median Ratio	17.63	9.37	8.89	5.59	17.37
Return on Average Assets (Percent Annualized)	1.09	0.12	-3.23	-8.76	1.08
Median Ratio	0.68	0.06	-2.98	-8.76	0.67
Net Interest Margin (Percent Annualized)	2.94	1.94	3.33	2.74	2.94
Median Ratio	2.90	3.14	3.26	2.74	2.90
Number of Profitable Thrifts	911	10	0	0	921
Profits (\$ Millions)	\$2,730.09	\$2.71	\$0.00	\$0.00	\$2,732.79
Number of Unprofitable Thrifts	106	7	2	1	116
Losses (\$ Millions)	(\$110.07)	(\$1.48)	(\$1.05)	(\$6.43)	(\$119.02)
Valuation Allowances (Percent of Total Assets)	0.66	0.72	1.32	1.73	0.66
Troubled Assets (Percent of Total Assets)	0.68	1.04	2.98	6.49	0.68
Asset Growth Rate (Percent Annualized)	6.81	-7.48	-7.84	-56.91	6.72

BY OTS EXAMINATION RATING

THIRD QUARTER 2001:	CAMELS 1 AND 2	CAMELS 3	CAMELS 4 AND 5	INDUSTRY
NUMBER OF INSTITUTIONS:	925	73	16	1, 037
Total Assets (\$ Billions)	\$906.77	\$61.21	\$3.53	\$974.05
Tier 1 Leverage Ratio (Percent)	7.49	7.58	5.73	7.53
Median Ratio	9.50	7.58	5.47	9.36
Total Risk-based Capital Ratio (Percent)	13.57	11.77	10.16	13.50
Median Ratio	17.64	13.93	10.39	17.37
Return on Average Assets (Percent Annualized)	1.14	0.43	-1.67	1.08
Median Ratio	0.70	0.19	-0.23	0.67
Net Interest Margin (Percent Annualized)	2.93	3.08	2.03	2.94
Median Ratio	2.89	2.70	2.58	2.90
Number of Profitable Thrifts	859	47	6	921
Profits (\$ Millions)	\$2,617.98	\$101.23	\$1.12	\$2,732.79
Number of Unprofitable Thrifts	66	26	10	116
Losses (\$ Millions)	(\$63.60)	(\$35.26)	(\$16.11)	(\$119.02)
Valuation Allowances (Percent of Total Assets)	0.64	0.86	0.82	0.66
Troubled Assets (Percent of Total Assets)	0.63	1.34	2.60	0.68
Asset Growth Rate (Percent Annualized)	7.26	-0.43	-11.74	6.72

Twenty-three de novo thrifts have not been assigned an examination rating. These reported total assets of \$2.5 billion and net gains of \$8.4 million.
Office of Thrift Supervision / December 2001

STATEMENT OF OPERATIONS
BY REGION

THIRD QUARTER 2001:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	222	201	311	219	84	1,037
EARNINGS (\$ Millions)						
Interest Income	\$3,070.56	\$1,586.37	\$3,058.43	\$1,704.77	\$6,857.43	\$16,211.85
Interest Expense	1,688.60	954.33	1,775.32	978.62	3,793.29	9,125.46
NET INTEREST INCOME	1,381.97	632.04	1,283.11	726.14	3,064.14	7,086.40
Loss Provisions-Interest Bearing Assets	79.02	114.99	279.73	84.69	212.07	770.50
Noninterest Income	605.20	445.78	1,009.08	344.01	981.79	3,383.41
Mortgage Loan Servicing Fees	42.76	1.60	(52.83)	(3.99)	(487.15)	(499.62)
Other Fees and Charges	285.94	293.97	410.45	217.79	711.33	1,919.47
Other Noninterest Income	276.50	150.22	651.46	130.21	757.62	1,963.55
Noninterest Expense	1,159.35	739.01	1,248.69	640.02	1,877.72	5,664.34
G&A Expense	1,095.41	723.33	1,212.10	626.16	1,797.26	5,453.82
Goodwill Amortization	61.28	13.91	34.41	10.42	71.56	191.58
Loss Provisions-Noninterest Bearing Assets	2.66	1.77	2.18	3.44	8.90	18.94
Income Before Taxes & Extraordinary Items	748.79	223.83	763.78	345.44	1,956.14	4,034.96
Income Taxes	292.41	80.67	264.24	72.83	784.68	1,493.65
Extraordinary Items	(0.65)	(2.29)	0.00	0.00	75.40	72.46
NET INCOME	455.73	140.87	499.54	272.61	1,246.86	2,613.77
PROFITABILITY (Percent of Avg Assets Annualized)						
Interest Income	6.53	7.10	7.04	6.76	6.55	6.72
Interest Expense	3.59	4.27	4.09	3.88	3.62	3.78
NET INTEREST INCOME	2.94	2.83	2.95	2.88	2.93	2.94
Loss Provisions-Interest Bearing Assets	0.17	0.51	0.64	0.34	0.20	0.32
Noninterest Income	1.29	2.00	2.32	1.36	0.94	1.40
Mortgage Loan Servicing Fees	0.09	0.01	-0.12	-0.02	-0.47	-0.21
Other Fees and Charges	0.61	1.32	0.94	0.86	0.68	0.80
Other Noninterest Income	0.59	0.67	1.50	0.52	0.72	0.81
Noninterest Expense	2.46	3.31	2.87	2.54	1.79	2.35
G&A Expense	2.33	3.24	2.79	2.48	1.72	2.26
Goodwill Amortization	0.13	0.06	0.08	0.04	0.07	0.08
Loss Provisions-Noninterest Bearing Assets	0.01	0.01	0.01	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	1.59	1.00	1.76	1.37	1.87	1.67
Income Taxes	0.62	0.36	0.61	0.29	0.75	0.62
Extraordinary Items	0.00	-0.01	0.00	0.00	0.07	0.03
NET INCOME	0.97	0.63	1.15	1.08	1.19	1.08
PROFITABILITY (Percent)						
Return on Average Assets (Annualized)	0.97	0.63	1.15	1.08	1.19	1.08
Median Ratio	0.64	0.62	0.65	0.72	0.88	0.67
Return on Average Equity (Annualized)	10.38	7.42	13.26	12.52	16.02	13.11
Median Ratio	6.28	5.46	6.20	6.91	10.04	6.39
Net Interest Margin (Annualized)	2.94	2.83	2.95	2.88	2.93	2.94
Median Ratio	2.91	2.92	2.74	2.98	3.16	2.90
Number of Profitable Thrifts	193	176	273	201	78	921
Percent Profitable	86.94	87.56	87.78	91.78	92.86	88.81
Profits (\$ Millions)	\$501.87	\$152.77	\$547.98	\$278.18	\$1,253.84	\$2,732.79
Number of Unprofitable Thrifts	29	25	38	18	6	116
Percent Unprofitable	13.06	12.44	12.22	8.22	7.14	11.19
Losses (\$ Millions)	(\$46.14)	(\$11.89)	(\$48.44)	(\$5.57)	(\$6.98)	(\$119.02)

STATEMENT OF CONDITION
BY REGION

THIRD QUARTER 2001:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	222	201	311	219	84	1,037
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TOTAL ASSETS (\$ Billions)	\$192.28	\$90.69	\$175.71	\$101.72	\$419.59	\$974.05
1 - 4 Family Mrtgages	83.14	38.06	83.14	37.05	223.23	464.61
Mrtgage Pool Securities	20.84	6.69	15.91	11.06	43.37	97.88
Multifamily Mrtgages	7.41	0.94	4.73	1.68	30.58	45.34
Nonresidential Mrtgages	11.76	4.31	7.41	5.78	10.60	39.86
Construction Loans	2.72	3.76	4.10	6.81	5.60	22.98
Land Loans	0.35	1.70	1.59	1.06	1.68	6.38
Commercial Loans	9.81	3.80	7.16	3.92	5.90	30.59
Consumer Loans	9.69	10.26	20.99	12.15	11.32	64.42
Cash and Noninterest-Earning Deposits	2.72	1.36	3.32	1.40	5.77	14.57
Investment Securities	30.53	15.68	15.86	15.54	51.24	123.21
Mrtgage Derivatives	15.51	6.70	5.50	3.69	27.59	58.98
Repossessed Assets, Net	0.19	0.14	0.20	0.15	0.30	0.98
Real Estate Held for Investment, Net	0.09	0.17	0.06	0.05	0.13	0.50
Office Premises & Equipment	1.60	1.29	1.94	1.15	2.79	8.78
Other Assets	12.50	3.11	10.62	4.54	29.41	59.89
Less: Contra Assets & Valuation Allowances	1.07	0.57	1.33	0.62	2.34	5.94
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TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$192.28	\$90.69	\$175.71	\$101.72	\$419.59	\$974.05
TOTAL DEPOSITS	112.02	62.38	114.91	58.53	205.82	553.46
Deposits less than or equal to \$100,000	86.11	47.79	88.43	45.80	142.86	410.88
Deposits greater than \$100,000	25.90	14.59	26.47	12.73	62.96	142.58
Escrows	2.11	0.51	4.17	1.59	11.85	20.23
BORROWINGS	56.58	17.79	37.46	30.94	161.15	298.52
Advances From FHLB	33.17	12.09	28.67	26.29	118.34	213.15
Repurchase Agreements & FedFunds Purchased	12.80	4.25	3.42	3.31	25.94	49.73
Other Borrowings	10.61	1.45	5.37	1.35	16.87	35.64
Other Liabilities	3.47	2.22	3.98	1.89	8.92	20.45
Equity Capital	18.10	7.78	15.19	8.77	31.86	81.40

STATEMENT OF CONDITION
BY REGION

THIRD QUARTER 2001:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	222	201	311	219	84	1,037

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00
1 - 4 Family Mortgages	43.24	41.96	47.31	36.42	53.20	47.70
Mortgage Pool Securities	10.84	7.38	9.05	10.88	10.34	10.05
Multifamily Mortgages	3.85	1.04	2.69	1.65	7.29	4.65
Nonresidential Mortgages	6.12	4.76	4.22	5.68	2.53	4.09
Construction Loans	1.41	4.14	2.33	6.70	1.33	2.36
Land Loans	0.18	1.88	0.90	1.04	0.40	0.65
Commercial Loans	5.10	4.19	4.08	3.85	1.41	3.14
Consumer Loans	5.04	11.32	11.95	11.95	2.70	6.61
Cash and Noninterest-Earning Deposits	1.41	1.50	1.89	1.37	1.38	1.50
Investment Securities	15.88	17.29	9.03	15.28	12.21	12.65
Mortgage Derivatives	8.07	7.39	3.13	3.63	6.58	6.06
Repossessed Assets, Net	0.10	0.16	0.11	0.14	0.07	0.10
Real Estate Held for Investment, Net	0.05	0.18	0.04	0.05	0.03	0.05
Office Premises & Equipment	0.83	1.43	1.11	1.13	0.66	0.90
Other Assets	6.50	3.43	6.05	4.46	7.01	6.15
Less: Contra Assets & Valuation Allowances	0.56	0.63	0.75	0.61	0.56	0.61

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS	58.26	68.79	65.40	57.54	49.05	56.82
Deposits less than or equal to \$100,000	44.79	52.70	50.33	45.03	34.05	42.18
Deposits greater than \$100,000	13.47	16.09	15.07	12.51	15.00	14.64
Escrows	1.10	0.57	2.38	1.56	2.82	2.08
BORROWINGS	29.42	19.61	21.32	30.42	38.41	30.65
Advances From FHLB	17.25	13.33	16.32	25.84	28.20	21.88
Repurchase Agreements & FedFunds Purchased	6.66	4.69	1.95	3.25	6.18	5.11
Other Borrowings	5.52	1.60	3.05	1.32	4.02	3.66
Other Liabilities	1.81	2.45	2.26	1.86	2.12	2.10
Equity Capital	9.42	8.58	8.64	8.62	7.59	8.36

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

THIRD QUARTER 2001:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	222	201	311	219	84	1,037
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TOTAL ASSETS (Percent Change)	13.90	17.59	9.46	12.04	8.53	10.20
1 - 4 Family Mrtgages	16.69	5.28	-0.68	-4.49	8.43	6.62
Mrtgage Pool Securities	36.39	26.89	52.27	8.64	-7.08	11.40
Multifamily Mrtgages	19.35	15.64	0.72	16.88	3.49	6.17
Nonresidential Mrtgages	18.06	21.46	19.79	17.31	3.91	14.47
Construction Loans	22.41	18.70	21.13	15.84	8.71	16.08
Land Loans	24.39	14.34	25.13	16.76	10.87	16.81
Commercial Loans	5.90	34.28	24.76	22.97	30.03	19.69
Consumer Loans	-8.37	64.28	7.87	6.45	35.85	14.97
Cash and Noninterest-Earning Deposits	8.82	18.56	20.57	38.83	33.44	24.19
Investment Securities	108.67	137.28	247.06	355.08	21.21	72.32
Mrtgage Derivatives	6.02	1.37	20.24	8.06	-34.74	-17.50
Repossessed Assets, Net	-21.52	-4.54	21.26	14.01	10.62	2.31
Real Estate Held for Investment, Net	-4.52	9.76	-6.87	82.81	13.52	9.85
Office Premises & Equipment	1.02	15.34	11.30	3.84	4.13	6.54
Other Assets	6.57	30.55	21.09	14.97	58.21	31.84
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 (Percent Chg)	13.90	17.59	9.46	12.04	8.53	10.20
TOTAL DEPOSITS	8.07	20.23	10.22	7.11	10.28	10.46
Deposits less than or equal to \$100,000	4.36	15.94	6.93	2.69	4.67	6.02
Deposits greater than \$100,000	22.59	36.81	22.87	26.75	25.57	25.60
BORROWINGS	23.19	4.21	-1.25	20.68	-1.92	2.63
Advances From FHLB	15.18	1.20	-0.91	27.06	7.14	6.14
Repurchase Agreements & FedFunds Purchased	9.81	7.20	-35.07	28.23	-44.10	-28.84
Other Borrowings	93.78	25.02	43.94	-43.15	126.67	76.66
Other Liabilities	39.55	63.80	67.85	34.00	116.03	78.90
Equity Capital	18.78	19.80	12.66	10.90	22.15	17.60

CAPITAL MEASURES
BY REGION

THIRD QUARTER 2001:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	222	201	311	219	84	1,037

CAPITAL COMPLIANCE

Meet FDICIA Capital Standards	222	199	311	219	83	1,034
Percent of Thrifts	100.00	99.00	100.00	100.00	98.81	99.71
Consolidated Assets (\$ Billions)	\$192.28	\$90.57	\$175.71	\$101.72	\$419.32	\$973.65
Fail FDICIA Capital Standards	0	2	0	0	1	3
Percent of Thrifts	0.00	1.00	0.00	0.00	1.19	0.29
Consolidated Assets (\$ Billions)	\$0.00	\$0.13	\$0.00	\$0.00	\$0.27	\$0.40
Critically Undercapitalized	0	0	0	0	0	0
Percent of Thrifts	0.00	0.00	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)

Tangible Equity (\$ Billions)	\$15.29	\$7.32	\$13.78	\$8.46	\$27.80	\$72.34
Tangible Equity Ratio	8.09	8.18	7.93	8.38	6.72	7.53
Median Ratio	9.48	9.41	10.01	8.88	8.27	9.34
Tier 1 Capital (\$ Billions)	\$15.31	\$7.32	\$13.78	\$8.46	\$27.82	\$72.38
Tier 1 Leverage Ratio	8.09	8.18	7.93	8.38	6.72	7.53
Median Ratio	9.48	9.41	10.01	8.88	8.27	9.36
Tier 1 Risk-based Capital Ratio	13.43	13.00	12.39	13.68	11.08	12.20
Median Ratio	18.60	15.89	17.27	15.92	13.38	16.58
Risk-based Capital (\$ Billions)	\$16.58	\$7.99	\$15.25	\$9.02	\$31.55	\$80.08
Total Risk-based Capital Ratio	14.54	14.17	13.70	14.59	12.57	13.50
Median Ratio	19.55	16.76	18.23	16.90	13.99	17.37

ASSET QUALITY INDICATORS
BY REGION

THIRD QUARTER 2001:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	222	201	311	219	84	1,037
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$1,466.68	\$782.23	\$1,679.80	\$930.32	\$2,881.36	\$7,740.38
Mortgage Loans						
Construction & Land Loans	24.08	49.87	92.79	115.44	67.61	349.81
Nonresidential Mortgages	50.52	44.56	103.67	65.12	21.54	285.41
Multifamily Mortgages	8.03	6.90	25.14	7.22	36.84	84.12
1-4 Family Mortgages	1,074.71	366.13	1,014.90	580.84	2,403.94	5,440.53
Nonmortgage Loans and Leases						
Commercial Loans	118.03	58.39	86.99	50.62	78.45	392.48
Consumer Loans	191.30	256.38	356.31	111.07	272.98	1,188.04
NONCURRENT LOANS (\$ Millions)	\$1,054.91	\$569.42	\$1,250.73	\$576.77	\$2,233.84	\$5,685.67
Mortgage Loans						
Construction & Land Loans	26.96	64.30	67.06	140.63	197.51	496.46
Nonresidential Mortgages	139.72	49.39	101.78	57.82	221.50	570.20
Multifamily Mortgages	18.58	2.52	25.26	7.28	17.41	71.05
1-4 Family Mortgages	643.27	286.61	763.59	265.93	1,615.66	3,575.05
Nonmortgage Loans and Leases						
Commercial Loans	169.90	51.17	83.40	50.57	139.53	494.57
Consumer Loans	56.48	115.43	209.65	54.55	42.24	478.35
NET CHARGE-OFFS (\$ Millions)	\$74.89	\$91.38	\$201.73	\$59.35	\$126.26	\$553.60
Mortgage Loans						
Construction & Land Loans	0.51	1.87	0.63	2.21	7.53	12.75
Nonresidential Mortgages	4.21	0.06	0.42	4.70	17.50	26.88
Multifamily Mortgages	0.90	(0.01)	0.33	0.05	0.75	2.02
1-4 Family Mortgages	14.39	2.02	33.77	3.04	10.54	63.77
Nonmortgage Loans and Leases						
Commercial Loans	27.62	25.64	12.30	17.08	34.16	116.80
Consumer Loans	21.94	47.18	150.50	29.26	45.34	294.22
Reposessed Assets	2.52	14.59	3.36	0.87	4.05	25.40
Other	2.81	0.03	0.42	2.14	6.37	11.77
REPOSSESSED ASSETS, NET (\$ Millions)	\$192.37	\$142.42	\$197.73	\$146.08	\$302.11	\$980.72
Construction & Land Loans	3.17	46.12	10.74	61.47	27.15	148.65
Nonresidential Mortgages	107.76	15.20	28.53	35.46	48.80	235.75
Multifamily Mortgages	0.74	3.08	5.03	1.06	2.00	11.90
1-4 Family Mortgages	69.42	62.76	133.77	41.57	203.70	511.22
Other	11.28	15.27	19.67	6.52	20.46	73.20
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)						
Real Estate Loans	\$105.38	\$48.77	\$100.96	\$52.38	\$271.69	\$579.17
Percent of Total Assets	54.81	53.77	57.46	51.49	64.75	59.46
Noncurrent Real Estate Loans	\$0.83	\$0.40	\$0.96	\$0.47	\$2.05	\$4.71
Percent of Total Assets	0.43	0.44	0.55	0.46	0.49	0.48
Real Estate Owned	\$0.18	\$0.13	\$0.18	\$0.14	\$0.28	\$0.91
Percent of Total Assets	0.09	0.14	0.10	0.14	0.07	0.09
Troubled Real Estate Loans	\$1.01	\$0.53	\$1.14	\$0.61	\$2.33	\$5.62
Percent of Total Assets	0.53	0.58	0.65	0.60	0.56	0.58

ASSET QUALITY INDICATORS
BY REGION

THIRD QUARTER 2001:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	222	201	311	219	84	1,037
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.76	0.86	0.96	0.91	0.69	0.79
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	0.78	0.91	1.63	1.47	0.93	1.19
Nonresidential Mortgages	0.43	1.03	1.40	1.13	0.20	0.72
Multifamily Mortgages	0.11	0.73	0.53	0.43	0.12	0.19
1-4 Family Mortgages	1.29	0.96	1.22	1.57	1.08	1.17
Nonmortgage Loans and Leases						
Commercial Loans	1.20	1.54	1.21	1.29	1.33	1.28
Consumer Loans	1.97	2.50	1.70	0.91	2.41	1.84
NONCURRENT LOANS (% Total Assets)						
0.55	0.63	0.71	0.57	0.53	0.58	
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	0.88	1.18	1.18	1.79	2.71	1.69
Nonresidential Mortgages	1.19	1.15	1.37	1.00	2.09	1.43
Multifamily Mortgages	0.25	0.27	0.53	0.43	0.06	0.16
1-4 Family Mortgages	0.77	0.75	0.92	0.72	0.72	0.77
Nonmortgage Loans and Leases						
Commercial Loans	1.73	1.35	1.16	1.29	2.37	1.62
Consumer Loans	0.58	1.12	1.00	0.45	0.37	0.74
NET CHARGE-OFFS (% Total Assets)						
0.04	0.10	0.11	0.06	0.03	0.06	
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	0.02	0.03	0.01	0.03	0.10	0.04
Nonresidential Mortgages	0.04	0.00	0.01	0.08	0.17	0.07
Multifamily Mortgages	0.01	0.00	0.01	0.00	0.00	0.00
1-4 Family Mortgages	0.02	0.01	0.04	0.01	0.00	0.01
Nonmortgage Loans and Leases						
Commercial Loans	0.28	0.68	0.17	0.44	0.58	0.38
Consumer Loans	0.23	0.46	0.72	0.24	0.40	0.46
Repossessed Assets	1.31	10.25	1.70	0.60	1.34	2.59
Other	0.02	0.00	0.00	0.05	0.02	0.02
REPOSSESSED ASSETS, NET (% Total Assets)						
0.10	0.16	0.11	0.14	0.07	0.10	
Percent of Outstanding Loans by Loan Type:						
Construction & Land Loans	0.10	0.85	0.19	0.78	0.37	0.51
Nonresidential Mortgages	0.92	0.35	0.38	0.61	0.46	0.59
Multifamily Mortgages	0.01	0.33	0.11	0.06	0.01	0.03
1-4 Family Mortgages	0.08	0.16	0.16	0.11	0.09	0.11
Other	0.09	0.49	0.19	0.14	0.07	0.12
ASSET QUALITY SUMMARY (% Total Assets)						
Net Chargeoffs (Annualized)	0.16	0.40	0.46	0.23	0.12	0.23
Net Provisions for Losses (Annualized)	0.16	0.51	0.64	0.33	0.20	0.32
Valuation Allowances	0.58	0.77	0.80	0.67	0.60	0.66
Noncurrent Loans	0.55	0.63	0.71	0.57	0.53	0.58
Repossessed Assets, Net (% Total Assets)	0.10	0.16	0.11	0.14	0.07	0.10
Troubled Assets	0.65	0.78	0.82	0.71	0.60	0.68

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	3rd Qtr 2001 Net Income (\$ Millions)	3rd Qtr 2000 Net Income (\$ Millions)
NORTHEAST REGION						
CONNECTICUT	11	12.17	7.47	1.22	39.12	34.42
DELAWARE	6	22.18	7.91	1.91	72.38	44.09
MAINE	9	1.35	1.02	0.13	3.32	3.29
MASSACHUSETTS	21	7.37	4.67	0.76	16.20	9.67
NEW HAMPSHIRE	7	1.60	1.29	0.16	3.09	3.13
NEW JERSEY	45	17.89	12.96	1.93	17.01	37.40
NEW YORK	46	68.87	36.62	5.92	215.81	89.88
PENNSYLVANIA	64	58.97	38.58	5.85	86.03	20.53
RHODE ISLAND	4	0.66	0.51	0.09	0.82	2.77
VERMONT	2	0.28	0.20	0.02	0.64	0.36
WEST VIRGINIA	7	0.94	0.79	0.11	1.31	1.30
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TOTAL	222	\$192.28	\$112.02	\$18.10	\$455.73	\$246.84

SOUTHEAST REGION

ALABAMA	13	2.68	1.89	0.23	6.19	4.80
DISTRICT OF COLUMBIA	1	0.26	0.20	0.02	(0.19)	0.45
FLORIDA	45	26.13	17.39	2.26	50.03	40.80
GEORGIA	24	7.75	4.72	0.98	2.10	(13.56)
MARYLAND	58	8.68	6.79	0.92	14.31	15.96
NORTH CAROLINA	17	3.05	2.35	0.45	7.08	6.91
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	27	7.62	5.16	0.72	19.70	11.35
VIRGIN ISLANDS	N/A	N/A	N/A	N/A	N/A	N/A
VIRGINIA	16	34.53	23.88	2.20	41.66	16.18
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TOTAL	201	\$90.69	\$62.38	\$7.78	\$140.87	\$82.89

Third quarter 2000 net income data are based on thrifts held constant as of September 30, 2001.
 Financial data as of September 30, 2001 unless otherwise noted.
 Office of Thrift Supervision / December 2001

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	3rd Qtr 2001 Net Income (\$ Millions)	3rd Qtr 2000 Net Income (\$ Millions)
CENTRAL REGION						
ILLINOIS	64	31.25	20.11	3.23	85.76	123.05
INDIANA	57	13.14	9.00	1.30	28.31	30.34
KENTUCKY	31	3.29	2.55	0.39	2.38	4.96
MICHIGAN	16	32.64	15.29	2.38	136.44	31.58
OHIO	98	74.85	52.85	5.84	191.40	168.72
TENNESSEE	23	5.54	4.47	0.68	15.32	12.27
WISCONSIN	22	14.99	10.64	1.36	39.93	24.12
TOTAL	311	\$175.71	\$114.91	\$15.19	\$499.54	\$395.04

MIDWEST REGION

ARKANSAS	9	3.36	2.40	0.35	8.36	6.70
COLORADO	10	0.90	0.67	0.09	1.79	1.62
IOWA	24	4.76	3.79	0.43	12.26	7.61
KANSAS	17	11.94	6.47	1.26	25.03	24.87
LOUISIANA	30	4.16	3.17	0.52	7.12	7.09
MINNESOTA	23	3.02	2.11	0.27	7.75	6.06
MISSISSIPPI	6	0.49	0.38	0.04	0.60	0.69
MISSOURI	35	5.00	3.59	0.56	8.48	4.27
NEBRASKA	15	15.71	8.45	1.12	31.80	(16.27)
NEW MEXICO	10	3.46	2.22	0.27	6.74	7.23
NORTH DAKOTA	3	0.94	0.77	0.10	2.34	1.84
OKLAHOMA	8	6.86	2.02	0.47	37.31	34.25
SOUTH DAKOTA	4	1.11	0.88	0.09	2.08	2.22
TEXAS	25	40.02	21.59	3.20	120.95	75.57
TOTAL	219	\$101.72	\$58.53	\$8.77	\$272.61	\$163.74

Third quarter 2000 net income data are based on thrifts held constant as of September 30, 2001.
 Financial data as of September 30, 2001 unless otherwise noted.
 Office of Thrift Supervision / December 2001

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	3rd Qtr 2001 Net Income (\$ Millions)	3rd Qtr 2000 Net Income (\$ Millions)
WEST REGION						
ALASKA	1	0.15	0.12	0.01	0.04	0.15
ARIZONA	4	0.47	0.25	0.14	37.35	5.71
CALIFORNIA	45	392.94	188.80	28.93	1,139.22	865.50
GUAM	2	0.27	0.14	0.05	0.71	0.87
HAWAII	2	6.60	4.13	0.52	13.28	11.79
IDAHO	3	0.78	0.61	0.07	0.72	2.01
MONTANA	4	0.39	0.29	0.06	0.87	0.77
NEVADA	2	0.86	0.51	0.11	1.37	(2.84)
OREGON	5	2.78	2.13	0.24	4.35	2.82
UTAH	4	1.44	0.55	0.19	4.57	4.35
WASHINGTON	8	12.55	8.05	1.49	43.87	36.46
WYOMING	4	0.35	0.24	0.05	0.50	0.56
TOTAL	84	\$419.59	\$205.82	\$31.86	\$1,246.86	\$928.14
UNITED STATES						
TOTAL	1,037	\$979.99	\$553.66	\$81.71	\$2,615.60	\$1,816.63

Third quarter 2000 net income data are based on thrifts held constant as of September 30, 2001.
 Financial data as of September 30, 2001 unless otherwise noted.
 Office of Thrift Supervision / December 2001

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	SEP 1997	SEP 1998	SEP 1999	SEP 2000	SEP 2001
NUMBER OF INSTITUTIONS:	1, 238	1, 170	1, 111	1, 082	1, 037
EARNINGS (\$ Millions)					
Interest Income	\$13, 779. 55	\$13, 594. 78	\$14, 478. 78	\$16, 594. 79	\$16, 211. 85
Interest Expense	8, 414. 65	8, 306. 82	8, 703. 84	10, 791. 29	9, 125. 46
NET INTEREST INCOME	5, 364. 90	5, 287. 96	5, 774. 95	5, 803. 50	7, 086. 40
Loss Provisions-Interest Bearing Assets	486. 75	453. 66	299. 69	410. 12	770. 50
Noninterest Income	1, 531. 46	3, 236. 27	2, 214. 20	2, 540. 07	3, 383. 41
Mortgage Loan Servicing Fees	208. 98	(50. 97)	195. 27	269. 67	(499. 62)
Other Fees and Charges	911. 90	1, 029. 02	1, 190. 16	1, 590. 69	1, 919. 47
Other Noninterest Income	410. 58	2, 258. 22	828. 77	679. 71	1, 963. 55
Noninterest Expense	4, 287. 72	4, 434. 38	4, 401. 76	4, 959. 65	5, 664. 34
G&A Expense	4, 112. 15	4, 248. 01	4, 238. 81	4, 773. 39	5, 453. 82
Goodwill Amortization	136. 38	156. 24	139. 17	164. 19	191. 58
Loss Provisions-Noninterest Bearing Assets	39. 19	30. 14	23. 78	22. 08	18. 94
Income Before Taxes & Extraordinary Items	2, 121. 90	3, 636. 18	3, 287. 70	2, 973. 80	4, 034. 96
Income Taxes	777. 24	1, 393. 62	1, 197. 65	1, 105. 33	1, 493. 65
Extraordinary Items	(2. 72)	(15. 02)	(0. 90)	(24. 37)	72. 46
NET INCOME	1, 341. 94	2, 227. 54	2, 089. 15	1, 844. 09	2, 613. 77
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	7. 30	6. 92	6. 80	7. 40	6. 72
Interest Expense	4. 46	4. 23	4. 08	4. 81	3. 78
NET INTEREST INCOME	2. 84	2. 69	2. 71	2. 59	2. 94
Loss Provisions-Interest Bearing Assets	0. 26	0. 23	0. 14	0. 18	0. 32
Noninterest Income	0. 81	1. 65	1. 04	1. 13	1. 40
Mortgage Loan Servicing Fees	0. 11	-0. 03	0. 09	0. 12	-0. 21
Other Fees and Charges	0. 48	0. 52	0. 56	0. 71	0. 80
Other Noninterest Income	0. 22	1. 15	0. 39	0. 30	0. 81
Noninterest Expense	2. 27	2. 26	2. 07	2. 21	2. 35
G&A Expense	2. 18	2. 16	1. 99	2. 13	2. 26
Goodwill Amortization	0. 07	0. 08	0. 07	0. 07	0. 08
Loss Provisions-Noninterest Bearing Assets	0. 02	0. 02	0. 01	0. 01	0. 01
Income Before Taxes & Extraordinary Items	1. 12	1. 85	1. 54	1. 33	1. 67
Income Taxes	0. 41	0. 71	0. 56	0. 49	0. 62
Extraordinary Items	0. 00	-0. 01	0. 00	-0. 01	0. 03
NET INCOME	0. 71	1. 13	0. 98	0. 82	1. 08
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	0. 71	1. 13	0. 98	0. 82	1. 08
Median Ratio	0. 87	0. 79	0. 76	0. 71	0. 67
Return on Average Equity (Annualized)	8. 73	13. 24	12. 18	10. 58	13. 11
Median Ratio	8. 63	7. 28	7. 16	6. 65	6. 39
Net Interest Margin (Annualized)	2. 84	2. 69	2. 71	2. 59	2. 94
Median Ratio	3. 22	3. 07	3. 08	3. 00	2. 90
Number of Profitable Thrifts	1, 169	1, 075	1, 000	948	921
Percent Profitable	94. 43	91. 88	90. 01	87. 62	88. 81
Profits (\$ Millions)	\$1, 656. 50	\$2, 382. 97	\$2, 146. 22	\$2, 013. 27	\$2, 732. 79
Number of Unprofitable Thrifts	69	95	111	134	116
Percent Unprofitable	5. 57	8. 12	9. 99	12. 38	11. 19
Losses (\$ Millions)	(\$314. 56)	(\$155. 43)	(\$57. 07)	(\$169. 17)	(\$119. 02)

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	SEP 1997	SEP 1998	SEP 1999	SEP 2000	SEP 2001
NUMBER OF INSTITUTIONS:	1, 238	1, 170	1, 111	1, 082	1, 037
TOTAL ASSETS (\$ Billions)	\$762.80	\$795.20	\$862.73	\$908.20	\$974.05
1 - 4 Family Mrtgages	387.75	394.55	421.03	446.09	464.61
Mrtgage Pool Securities	103.75	93.70	96.60	89.25	97.88
Mltifamily Mrtgages	47.54	43.89	42.64	43.43	45.34
Nonresidential Mrtgages	29.85	28.97	31.49	36.33	39.86
Construction Loans	11.39	13.25	17.00	20.62	22.98
Land Loans	3.44	3.82	4.54	5.68	6.38
Commercial Loans	10.63	14.08	18.52	26.66	30.59
Consumer Loans	43.31	46.40	54.75	57.77	64.42
Cash and Noninterest-Earning Deposits	9.77	10.95	12.47	12.27	14.57
Investment Securities	80.39	104.81	117.34	118.12	123.21
Mrtgage Derivatives	36.12	55.95	70.09	73.44	58.98
Repossessed Assets, Net	1.90	1.51	1.11	0.98	0.98
Real Estate Held for Investment, Net	0.46	0.45	0.42	0.46	0.50
Office Premises & Equipment	7.82	7.97	8.26	8.60	8.78
Other Assets	29.99	36.24	41.95	47.38	59.89
Less: Contra Assets & Valuation Allowances	5.20	5.40	5.38	5.44	5.94
TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$762.80	\$795.20	\$862.73	\$908.20	\$974.05
TOTAL DEPOSITS	501.68	497.59	493.73	518.09	553.46
Deposits less than or equal to \$100,000	424.91	407.35	396.32	400.93	410.88
Deposits greater than \$100,000	76.77	90.24	97.41	117.16	142.58
Escrows	8.18	10.55	9.04	9.71	20.23
BORROWINGS	180.18	203.69	278.09	295.50	298.52
Advances From FHLB	106.61	125.64	174.60	204.25	213.15
Repurchase Agreements & FedFunds Purchased	42.34	44.69	64.87	71.02	49.73
Other Borrowings	31.23	33.36	38.62	20.23	35.64
Other Liabilities	10.37	15.11	12.88	13.42	20.45
Equity Capital	62.39	68.26	68.98	71.48	81.40

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	SEP 1997	SEP 1998	SEP 1999	SEP 2000	SEP 2001
NUMBER OF INSTITUTIONS:	1, 238	1, 170	1, 111	1, 082	1, 037
TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
1 - 4 Family Mrtgages	50.83	49.62	48.80	49.12	47.70
Mrtgage Pool Securities	13.60	11.78	11.20	9.83	10.05
Multifamily Mrtgages	6.23	5.52	4.94	4.78	4.65
Nonresidential Mrtgages	3.91	3.64	3.65	4.00	4.09
Construction Loans	1.49	1.67	1.97	2.27	2.36
Land Loans	0.45	0.48	0.53	0.63	0.65
Commercial Loans	1.39	1.77	2.15	2.94	3.14
Consumer Loans	5.68	5.84	6.35	6.36	6.61
Cash and Noninterest-Earning Deposits	1.28	1.38	1.45	1.35	1.50
Investment Securities	10.54	13.18	13.60	13.01	12.65
Mrtgage Derivatives	4.74	7.04	8.12	8.09	6.06
Reposessed Assets, Net	0.25	0.19	0.13	0.11	0.10
Real Estate Held for Investment, Net	0.06	0.06	0.05	0.05	0.05
Office Premises & Equipment	1.03	1.00	0.96	0.95	0.90
Other Assets	3.93	4.56	4.86	5.22	6.15
Less: Contra Assets & Valuation Allowances	0.68	0.68	0.62	0.60	0.61
TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS	65.77	62.57	57.23	57.05	56.82
Deposits less than or equal to \$100,000	55.70	51.23	45.94	44.15	42.18
Deposits greater than \$100,000	10.06	11.35	11.29	12.90	14.64
Escrows	1.07	1.33	1.05	1.07	2.08
BORROWINGS	23.62	25.61	32.23	32.54	30.65
Advances From FHLB	13.98	15.80	20.24	22.49	21.88
Repurchase Agreements & FedFunds Purchased	5.55	5.62	7.52	7.82	5.11
Other Borrowings	4.09	4.20	4.48	2.23	3.66
Other Liabilities	1.36	1.90	1.49	1.48	2.10
Equity Capital	8.18	8.58	8.00	7.87	8.36

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

FOR THE QUARTER ENDING:	SEP 1997	SEP 1998	SEP 1999	SEP 2000	SEP 2001
NUMBER OF INSTITUTIONS:	1,238	1,170	1,111	1,082	1,037

TOTAL ASSETS (Percent Change)	7.70	9.50	13.41	13.79	10.20
1 - 4 Family Mortgages	10.53	6.03	10.81	14.68	6.62
Mortgage Pool Securities	-0.98	-6.04	7.28	-0.64	11.40
Multifamily Mortgages	1.66	-4.70	1.94	10.19	6.17
Nonresidential Mortgages	0.59	6.07	17.23	24.69	14.47
Construction Loans	-28.77	27.88	35.60	28.49	16.08
Land Loans	0.70	20.38	27.92	35.20	16.81
Commercial Loans	31.64	41.27	38.69	55.04	19.69
Consumer Loans	21.85	13.20	27.88	17.75	14.97
Cash and Noninterest-Earning Deposits	10.33	18.61	18.72	12.86	24.19
Investment Securities	-3.44	222.68	118.39	74.24	72.32
Mortgage Derivatives	-4.02	72.27	30.45	8.33	-17.50
Repossessed Assets, Net	-11.82	-17.28	-24.58	-8.41	2.31
Real Estate Held for Investment, Net	-4.55	1.31	-5.56	11.90	9.85
Office Premises & Equipment	5.72	7.93	8.30	9.23	6.54
Other Assets	-16.53	27.30	21.40	24.33	31.84
Less: Contra Assets & Valuation Allowances	-64.89	0.00	0.00	0.00	0.00

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	7.70	9.50	13.41	13.79	10.20
TOTAL DEPOSITS	5.07	4.39	4.22	10.35	10.46
Deposits less than or equal to \$100,000	2.61	0.89	2.38	6.48	6.02
Deposits greater than \$100,000	21.13	23.71	12.43	26.03	25.60
BORROWINGS	13.49	17.93	41.34	20.80	2.63
Advances From FHLB	23.08	22.81	44.98	22.82	6.14
Repurchase Agreements & FedFunds Purchased	0.68	12.24	46.86	13.30	-28.84
Other Borrowings	3.77	9.01	20.11	29.43	76.66
Other Liabilities	9.67	46.20	-12.81	13.79	78.90
Equity Capital	13.13	15.17	5.97	12.27	17.60

CAPITAL MEASURES

FOR THE QUARTER ENDING:	SEP 1997	SEP 1998	SEP 1999	SEP 2000	SEP 2001
NUMBER OF INSTITUTIONS:	1,238	1,170	1,111	1,082	1,037

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	1,235	1,170	1,110	1,080	1,034
Percent of Thrifts	99.76	100.00	99.91	99.82	99.71
Consolidated Assets (\$ Billions)	\$762.71	\$795.20	\$862.69	\$907.70	\$973.65
Fail FDICIA Capital Standards	3	0	1	2	3
Percent of Thrifts	0.24	0.00	0.09	0.18	0.29
Consolidated Assets (\$ Billions)	\$0.09	\$0.00	\$0.04	\$0.50	\$0.40
Critically Undercapitalized	0	0	1	0	0
Percent of Thrifts	0.00	0.00	0.09	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.04	\$0.00	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$56.53	\$60.52	\$64.65	\$66.51	\$72.34
Tangible Equity Ratio	7.48	7.70	7.54	7.37	7.53
Median Ratio	9.17	9.40	9.37	9.40	9.34
Tier 1 Capital (\$ Billions)	\$56.66	\$60.59	\$64.70	\$66.54	\$72.38
Tier 1 Leverage Ratio	7.50	7.71	7.54	7.37	7.53
Median Ratio	9.17	9.40	9.37	9.40	9.36
Tier 1 Risk-based Capital Ratio	13.07	13.41	12.94	12.21	12.20
Median Ratio	17.78	18.21	17.66	17.10	16.58
Risk-based Capital (\$ Billions)	\$62.81	\$66.50	\$70.69	\$72.55	\$80.08
Total Risk-based Capital Ratio	14.49	14.72	14.14	13.31	13.50
Median Ratio	18.52	18.96	18.48	17.99	17.37

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 1997	SEP 1998	SEP 1999	SEP 2000	SEP 2001
NUMBER OF INSTITUTIONS:	1, 238	1, 170	1, 111	1, 082	1, 037
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$6,060.46	\$5,819.77	\$5,095.38	\$5,713.60	\$7,740.38
Mortgage Loans					
Construction & Land Loans	229.90	229.75	192.46	338.07	349.81
Nonresidential Mortgages	240.29	286.62	192.98	242.34	285.41
Multifamily Mortgages	184.28	195.94	87.21	84.07	84.12
1-4 Family Mortgages	4,406.71	3,979.41	3,582.44	3,727.80	5,440.53
Nonmortgage Loans and Leases					
Commercial Loans	140.90	226.44	186.07	327.50	392.48
Consumer Loans	858.39	901.62	854.23	993.82	1,188.04
NONCURRENT LOANS (\$ Millions)	\$6,302.18	\$4,879.95	\$4,469.17	\$4,316.05	\$5,685.67
Mortgage Loans					
Construction & Land Loans	162.54	179.69	142.95	202.76	496.46
Nonresidential Mortgages	537.42	391.22	336.03	342.74	570.20
Multifamily Mortgages	416.53	244.52	161.73	78.32	71.05
1-4 Family Mortgages	4,660.63	3,541.88	3,221.49	2,891.33	3,575.05
Nonmortgage Loans and Leases					
Commercial Loans	131.08	159.37	193.05	356.80	494.57
Consumer Loans	393.97	363.28	413.92	444.10	478.35
NET CHARGE-OFFS (\$ Millions)	\$510.28	\$431.23	\$305.55	\$375.21	\$553.60
Mortgage Loans					
Construction & Land Loans	1.10	3.94	0.55	4.35	12.75
Nonresidential Mortgages	13.53	1.86	8.24	5.07	26.88
Multifamily Mortgages	17.27	8.96	(7.19)	(3.30)	2.02
1-4 Family Mortgages	212.19	73.17	61.42	43.32	63.77
Nonmortgage Loans and Leases					
Commercial Loans	9.98	11.75	22.96	61.49	116.80
Consumer Loans	177.51	260.42	156.39	210.11	294.22
Reposessed Assets	38.98	34.71	25.08	37.07	25.40
Other	39.73	36.41	38.10	17.09	11.77
REPOSSESSED ASSETS, NET (\$ Millions)	\$1,899.62	\$1,513.53	\$1,107.81	\$981.36	\$980.72
Construction & Land Loans	230.42	161.28	137.88	148.61	148.65
Nonresidential Mortgages	269.26	179.10	236.01	230.63	235.75
Multifamily Mortgages	291.86	189.13	55.63	33.81	11.90
1-4 Family Mortgages	1,067.45	888.44	613.94	506.52	511.22
Other	40.64	95.58	64.34	61.79	73.20
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$479.97	\$484.48	\$516.69	\$552.14	\$579.17
Percent of Total Assets	62.92	60.92	59.89	60.80	59.46
Noncurrent Real Estate Loans	\$5.78	\$4.36	\$3.86	\$3.52	\$4.71
Percent of Total Assets	0.76	0.55	0.45	0.39	0.48
Real Estate Owned	\$1.86	\$1.42	\$1.04	\$0.92	\$0.91
Percent of Total Assets	0.24	0.18	0.12	0.10	0.09
Troubled Real Estate Loans	\$7.64	\$5.78	\$4.91	\$4.43	\$5.62
Percent of Total Assets	1.00	0.73	0.57	0.49	0.58

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 1997	SEP 1998	SEP 1999	SEP 2000	SEP 2001
NUMBER OF INSTITUTIONS:	1, 238	1, 170	1, 111	1, 082	1, 037
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.79	0.73	0.59	0.63	0.79
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.55	1.35	0.89	1.29	1.19
Nonresidential Mortgages	0.81	0.99	0.61	0.67	0.72
Multifamily Mortgages	0.39	0.45	0.20	0.19	0.19
1-4 Family Mortgages	1.14	1.01	0.85	0.84	1.17
Nonmortgage Loans and Leases					
Commercial Loans	1.33	1.61	1.00	1.23	1.28
Consumer Loans	1.98	1.94	1.56	1.72	1.84
NONCURRENT LOANS (% Total Assets)	0.83	0.61	0.52	0.48	0.58
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.10	1.05	0.66	0.77	1.69
Nonresidential Mortgages	1.80	1.35	1.07	0.94	1.43
Multifamily Mortgages	0.88	0.56	0.38	0.18	0.16
1-4 Family Mortgages	1.20	0.90	0.77	0.65	0.77
Nonmortgage Loans and Leases					
Commercial Loans	1.23	1.13	1.04	1.34	1.62
Consumer Loans	0.91	0.78	0.76	0.77	0.74
NET CHARGE-OFFS (% Total Assets)	0.07	0.05	0.04	0.04	0.06
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.01	0.02	0.00	0.02	0.04
Nonresidential Mortgages	0.05	0.01	0.03	0.01	0.07
Multifamily Mortgages	0.04	0.02	-0.02	-0.01	0.00
1-4 Family Mortgages	0.05	0.02	0.01	0.01	0.01
Nonmortgage Loans and Leases					
Commercial Loans	0.09	0.08	0.12	0.23	0.38
Consumer Loans	0.41	0.56	0.29	0.36	0.46
Repossessed Assets	2.05	2.29	2.26	3.78	2.59
Other	0.13	0.10	0.09	0.04	0.02
REPOSSESSED ASSETS, NET (% Total Assets)	0.25	0.19	0.13	0.11	0.10
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	1.55	0.94	0.64	0.57	0.51
Nonresidential Mortgages	0.90	0.62	0.75	0.63	0.59
Multifamily Mortgages	0.61	0.43	0.13	0.08	0.03
1-4 Family Mortgages	0.28	0.23	0.15	0.11	0.11
Other	0.14	0.26	0.15	0.13	0.12
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.27	0.22	0.14	0.17	0.23
Net Provisions for Losses (Annualized)	0.26	0.23	0.14	0.18	0.32
Valuation Allowances	0.79	0.76	0.68	0.64	0.66
Noncurrent Loans	0.83	0.61	0.52	0.48	0.58
Repossessed Assets, Net (% Total Assets)	0.25	0.19	0.13	0.11	0.10
Troubled Assets	1.08	0.80	0.65	0.58	0.68

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

		1997	1998	1999	2000	9-MONTHS ENDED		3-MONTHS ENDED	
						SEP. 2000	SEP. 2001	JUNE 2001	SEP. 2001
SUMMARY DATA:									
Number of Thrifts	(#)	1,215	1,145	1,103	1,068	1,082	1,037	1,049	1,037
Total Assets	(\$)	776.58	817.61	863.61	928.29	908.20	974.05	964.68	974.05
Net Income	(\$)	6.41	7.57	8.23	8.01	6.09	7.29	2.51	2.61
Profits	(\$)	6.99	8.06	8.51	8.56	6.45	7.78	2.70	2.73
Losses	(\$)	-0.57	-0.49	-0.28	-0.55	-0.36	-0.50	-0.19	-0.12
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.84	0.97	0.98	0.91	0.93	1.02	1.05	1.08
Median Ratio	(%)	0.83	0.77	0.71	0.66	0.71	0.66	0.66	0.67
Return on Average Equity	(%)	10.44	11.42	12.16	11.63	11.96	12.51	12.97	13.11
Median Ratio	(%)	8.33	7.32	6.75	6.28	6.83	6.13	6.20	6.39
Net Interest Income	(\$)	21.82	21.50	22.90	23.27	17.36	20.12	6.76	7.09
% of Average Assets	(%)	2.87	2.74	2.73	2.63	2.64	2.81	2.82	2.94
Total Fee Income	(\$)	4.38	4.54	5.60	7.11	5.20	4.97	1.84	1.42
% of Average Assets	(%)	0.62	0.62	0.72	0.83	0.83	0.59	0.77	0.59
G&A Expense	(\$)	16.06	17.50	17.04	18.54	13.57	16.07	5.46	5.45
% of Average Assets	(%)	2.11	2.23	2.03	2.09	2.06	2.24	2.28	2.26
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	8.32	8.23	7.79	7.99	7.87	8.36	8.14	8.36
Tier 1 Leverage Ratio	(%)	7.58	7.43	7.42	7.36	7.37	7.53	7.38	7.53
Risk-based Capital Ratio	(%)	14.50	14.38	13.83	13.30	13.31	13.50	13.26	13.50
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	1,183	1,115	1,079	1,038	1,058	1,017	1,022	1,017
Adequately Capitalized	(#)	31	26	21	26	22	17	25	17
Undercapitalized	(#)	1	1	0	2	1	2	1	2
Significantly Undercapitalized	(#)	0	1	1	1	1	1	0	1
Critically Undercapitalized	(#)	0	0	1	0	0	0	1	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	0	1	0	0	0	0	0
Problem Thrifts	(#)	18	15	12	15	13	16	17	16
Problem Thrift Assets	(\$)	1.58	5.91	5.45	6.78	7.17	3.53	5.79	3.53
Problem Thrift Assets as a % of Total Assets	(%)	0.20	0.72	0.63	0.73	0.79	0.36	0.60	0.36
ASSET QUALITY MEASURES:									
Troubled Assets	(\$)	7.72	6.27	5.37	5.56	5.30	6.67	6.14	6.67
% of Total Assets	(%)	0.99	0.77	0.62	0.60	0.58	0.68	0.64	0.68
Noncurrent Loans	(\$)	5.92	4.80	4.35	4.65	4.32	5.69	5.19	5.69
% of Total Assets	(%)	0.76	0.59	0.50	0.50	0.48	0.58	0.54	0.58
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mrtgages	(%)	1.11	0.87	0.77	0.67	0.65	0.77	0.72	0.77
Multifamily Loans	(%)	0.74	0.49	0.30	0.15	0.18	0.16	0.16	0.16
Commercial Loans	(%)	1.10	0.97	1.12	1.52	1.34	1.62	1.62	1.62
Consumer Loans	(%)	0.97	0.81	0.77	0.81	0.77	0.74	0.71	0.74
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	150.16	275.63	235.86	201.16	145.88	287.76	109.61	103.80
Purchases	(\$)	62.43	95.44	81.52	75.77	57.16	124.37	44.16	54.92
Sales	(\$)	111.83	221.42	175.47	157.99	108.77	283.90	110.41	113.29
Loans Outstanding (1)	(\$)	390.77	400.91	410.52	448.18	446.09	464.61	463.16	464.61
Loans Outstanding / Total Assets	(%)	50.32	49.03	47.54	48.28	49.12	47.70	48.01	47.70

(1) Does not include Mortgage Backed Securities. Numbers may not sum due to rounding.

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

	SEPTEMBER 2000		JUNE 2001		SEPTEMBER 2001	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	908.20	100.00	964.68	100.00	974.05	100.00
1-4 Family Mortgages	446.09	49.12	463.16	48.01	464.61	47.70
Mortgage Pool Securities	89.25	9.83	98.29	10.19	97.88	10.05
Multifamily Mortgages	43.43	4.78	44.73	4.64	45.34	4.65
Nonresidential Mortgages	36.33	4.00	38.90	4.03	39.86	4.09
Construction Loans	20.62	2.27	22.33	2.31	22.98	2.36
Land Loans	5.68	0.63	6.32	0.65	6.38	0.65
Commercial Loans	26.66	2.94	30.77	3.19	30.59	3.14
Consumer Loans	57.77	6.36	60.13	6.23	64.42	6.61
Cash and Noninterest-Earning Deposits	12.27	1.35	14.61	1.51	14.57	1.50
Investment Securities	118.12	13.01	122.92	12.74	123.21	12.65
Mortgage Derivatives	73.44	8.09	61.70	6.40	58.98	6.06
Reposessed Assets, Net	0.98	0.11	0.95	0.10	0.98	0.10
Real Estate Held for Investment	0.46	0.05	0.45	0.05	0.50	0.05
Office Premises & Equipment	8.60	0.95	8.81	0.91	8.78	0.90
Other Assets	47.38	5.22	58.06	6.02	59.89	6.15
Less: Contra Assets & Valuation Allowances	5.44	0.60	5.74	0.59	5.94	0.61
TOTAL LIABILITIES AND CAPITAL	908.20	100.00	964.68	100.00	974.05	100.00
Total Deposits	518.09	57.05	544.79	56.47	553.46	56.82
Deposits < or = to \$100,000	400.93	44.15	411.92	42.70	410.88	42.18
Deposits > \$100,000	117.16	12.90	132.87	13.77	142.58	14.64
Escrows	9.71	1.07	20.23	2.10	20.23	2.08
Total Borrowings	295.50	32.54	303.00	31.41	298.52	30.65
Advances from FHLB	204.25	22.49	212.37	22.01	213.15	21.88
Reverse Repurchase Agreements	71.02	7.82	60.66	6.29	49.73	5.11
Other Borrowings	20.23	2.23	29.96	3.11	35.64	3.66
Other Liabilities	13.42	1.48	18.11	1.88	20.45	2.10
EQUITY CAPITAL	71.48	7.87	78.56	8.14	81.40	8.36

	SEPTEMBER 2000		JUNE 2001		SEPTEMBER 2001	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	16.59	7.40	16.82	7.03	16.21	6.72
Interest Expense	10.79	4.81	10.06	4.21	9.13	3.78
Net Interest Income	5.80	2.59	6.76	2.82	7.09	2.94
Loss Provisions-Interest Bearing Assets	0.41	0.18	0.62	0.26	0.77	0.32
Noninterest Income	2.54	1.13	3.51	1.47	3.38	1.40
Mortgage Loan Servicing Fees	0.27	0.12	-0.09	-0.04	-0.50	-0.21
Other Fees and Charges	1.59	0.71	1.92	0.80	1.92	0.80
Other Noninterest Income	0.68	0.30	1.67	0.70	1.96	0.81
Noninterest Expense	4.96	2.21	5.66	2.37	5.66	2.35
G&A Expense	4.77	2.13	5.46	2.28	5.45	2.26
Goodwill Expense	0.16	0.07	0.18	0.07	0.19	0.08
Loss Provis.-Nonint. Bearing Assets	0.02	0.01	0.02	0.01	0.02	0.01
Income Before Taxes & Extraord. Items	2.97	1.33	3.98	1.67	4.03	1.67
Income Taxes	1.11	0.49	1.46	0.61	1.49	0.62
Extraordinary Items	-0.02	-0.01	-0.01	0.00	0.07	0.03
Net Income	1.84	0.82	2.51	1.05	2.61	1.08

* Annualized. Numbers may not sum due to rounding.
Office of Thrift Supervision / December 2001

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

		1997	1998	1999	2000	9-MONTHS ENDED		3-MONTHS ENDED	
						SEP. 2000	SEP. 2001	JUNE 2001	SEP. 2001
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SUMMARY DATA:									
Number of Thrifts	(#)	257	243	232	226	232	222	223	222
Total Assets	(\$)	153.60	158.86	174.46	181.35	179.75	192.28	186.09	192.28
Net Income	(\$)	1.28	1.31	1.68	1.32	1.01	1.33	0.46	0.46
Profits	(\$)	1.32	1.42	1.70	1.43	1.08	1.43	0.48	0.50
Losses	(\$)	-0.04	-0.10	-0.02	-0.12	-0.07	-0.10	-0.03	-0.05
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.91	0.86	1.02	0.74	0.76	0.96	0.99	0.97
Median Ratio	(%)	0.78	0.71	0.70	0.66	0.72	0.64	0.64	0.64
Return on Average Equity	(%)	10.87	9.76	12.26	8.68	9.08	10.35	10.73	10.38
Median Ratio	(%)	8.02	6.78	7.34	6.67	7.22	6.05	6.55	6.28
Net Interest Income	(\$)	4.33	4.35	4.65	4.98	3.70	3.96	1.32	1.38
% of Average Assets	(%)	3.07	2.84	2.82	2.82	2.79	2.86	2.85	2.94
Total Fee Income	(\$)	0.62	0.87	1.06	1.25	0.93	0.96	0.33	0.33
% of Average Assets	(%)	0.63	0.66	0.67	0.71	0.72	0.70	0.72	0.70
G&A Expense	(\$)	2.91	3.53	3.43	4.01	2.91	3.20	1.06	1.10
% of Average Assets	(%)	2.06	2.31	2.08	2.27	2.20	2.31	2.30	2.33
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	8.74	8.58	8.40	9.21	8.95	9.42	9.24	9.42
Tier 1 Leverage Ratio	(%)	7.90	7.66	7.96	7.87	7.81	8.09	7.92	8.09
Risk-based Capital Ratio	(%)	16.37	15.62	15.48	14.31	14.29	14.54	14.47	14.54
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	257	240	230	224	230	221	223	221
Adequately Capitalized	(#)	0	2	2	1	1	1	0	1
Undercapitalized	(#)	0	0	0	0	0	0	0	0
Significantly Undercapitalized	(#)	0	1	0	1	1	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	0	0	0	0	0	0	0
Problem Thrifts	(#)	1	2	1	1	1	0	0	0
Problem Thrift Assets	(\$)	0.22	0.51	0.41	0.03	0.03	0.00	0.00	0.00
Problem Thrift Assets as a % of Total Assets	(%)	0.15	0.32	0.24	0.02	0.02	0.00	0.00	0.00
ASSET QUALITY MEASURES:									
Troubled Assets	(\$)	2.17	1.52	1.37	1.25	1.30	1.25	1.21	1.25
% of Total Assets	(%)	1.41	0.96	0.78	0.69	0.72	0.65	0.65	0.65
Noncurrent Loans	(\$)	1.83	1.19	1.12	1.03	1.05	1.05	1.01	1.05
% of Total Assets	(%)	1.19	0.75	0.64	0.57	0.58	0.55	0.54	0.55
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mrtgages	(%)	1.92	1.32	1.17	0.81	0.92	0.77	0.80	0.77
Multifamily Loans	(%)	2.52	0.94	0.66	0.33	0.50	0.25	0.24	0.25
Commercial Loans	(%)	1.86	1.17	0.71	1.33	0.82	1.73	1.32	1.73
Consumer Loans	(%)	0.86	0.72	0.64	0.70	0.71	0.58	0.57	0.58
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	21.77	51.19	42.71	32.93	23.34	48.04	18.77	16.70
Purchases	(\$)	6.47	8.31	11.57	16.88	12.22	26.54	7.58	11.29
Sales	(\$)	11.75	36.52	30.67	31.00	22.66	48.30	18.84	16.92
Loans Outstanding (1)	(\$)	68.50	66.16	71.23	76.65	75.76	83.14	78.96	83.14
Loans Outstanding / Total Assets	(%)	44.60	41.64	40.83	42.27	42.15	43.24	42.43	43.24

(1) Does not include Mortgage Backed Securities. Numbers may not sum due to rounding.

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

	SEPTEMBER 2000		JUNE 2001		SEPTEMBER 2001	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	179.75	100.00	186.09	100.00	192.28	100.00
1-4 Family Mrtgages	75.76	42.15	78.96	42.43	83.14	43.24
Mrtgage Pool Securities	16.01	8.91	18.74	10.07	20.84	10.84
Multifamily Mrtgages	6.60	3.67	6.90	3.71	7.41	3.85
Nonresidential Mrtgages	10.67	5.94	11.49	6.18	11.76	6.12
Construction Loans	2.41	1.34	2.58	1.39	2.72	1.41
Land Loans	0.30	0.17	0.37	0.20	0.35	0.18
Commercial Loans	9.73	5.41	9.90	5.32	9.81	5.10
Consumer Loans	11.51	6.41	9.39	5.05	9.69	5.04
Cash and Noninterest-Earning Deposits	2.82	1.57	2.95	1.59	2.72	1.41
Investment Securities	30.67	17.06	31.75	17.06	30.53	15.88
Mrtgage Derivatives	15.82	8.80	16.17	8.69	15.51	8.07
Repossessed Assets, Net	0.25	0.14	0.20	0.11	0.19	0.10
Real Estate Held for Investment	0.10	0.05	0.10	0.05	0.09	0.05
Office Premises & Equipment	1.69	0.94	1.62	0.87	1.60	0.83
Other Assets	12.29	6.83	12.20	6.56	12.50	6.50
Less: Contra Assets & Valuation Allowances	1.06	0.59	1.06	0.57	1.07	0.56
TOTAL LIABILITIES AND CAPITAL	179.75	100.00	186.09	100.00	192.28	100.00
Total Deposits	111.28	61.91	109.61	58.90	112.02	58.26
Deposits < or = to \$100,000	88.36	49.16	84.93	45.64	86.11	44.79
Deposits > \$100,000	22.91	12.75	24.67	13.26	25.90	13.47
Escrows	1.55	0.86	2.30	1.24	2.11	1.10
Total Borrowings	48.25	26.84	54.19	29.12	56.58	29.42
Advances from FHLB	30.41	16.92	33.23	17.86	33.17	17.25
Reverse Repurchase Agreements	12.34	6.87	12.81	6.88	12.80	6.66
Other Borrowings	5.50	3.06	8.15	4.38	10.61	5.52
Other Liabilities	2.59	1.44	2.80	1.50	3.47	1.81
EQUITY CAPITAL	16.09	8.95	17.19	9.24	18.10	9.42

	SEPTEMBER 2000		JUNE 2001		SEPTEMBER 2001	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	3.22	7.13	3.11	6.72	3.07	6.53
Interest Expense	1.94	4.30	1.79	3.87	1.69	3.59
Net Interest Income	1.28	2.84	1.32	2.85	1.38	2.94
Loss Provisions-Interest Bearing Assets	0.05	0.12	0.08	0.18	0.08	0.17
Noninterest Income	0.33	0.74	0.59	1.29	0.61	1.29
Mrtgage Loan Servicing Fees	0.06	0.14	0.04	0.08	0.04	0.09
Other Fees and Charges	0.26	0.58	0.29	0.63	0.29	0.61
Other Noninterest Income	0.01	0.02	0.26	0.57	0.28	0.59
Noninterest Expense	1.14	2.52	1.12	2.43	1.16	2.46
G&A Expense	1.06	2.36	1.06	2.30	1.10	2.33
Goodwill Expense	0.06	0.14	0.06	0.13	0.06	0.13
Loss Provis.-Nonint. Bearing Assets	0.01	0.02	0.00	0.00	0.00	0.01
Income Before Taxes & Extraord. Items	0.42	0.93	0.71	1.53	0.75	1.59
Income Taxes	0.15	0.34	0.25	0.54	0.29	0.62
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.27	0.59	0.46	0.99	0.46	0.97

* Annualized. Numbers may not sum due to rounding.
 Office of Thrift Supervision / December 2001

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

		1997	1998	1999	2000	9-MONTHS ENDED		3-MONTHS ENDED	
						SEP. 2000	SEP. 2001	JUNE 2001	SEP. 2001
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SUMMARY DATA:									
Number of Thrifts	(#)	237	222	221	210	212	201	202	201
Total Assets	(\$)	62.78	63.34	73.41	84.86	80.30	90.69	89.31	90.69
Net Income	(\$)	0.52	0.53	0.51	0.46	0.35	0.37	0.12	0.14
Profits	(\$)	0.59	0.62	0.59	0.55	0.42	0.45	0.15	0.15
Losses	(\$)	-0.08	-0.09	-0.08	-0.09	-0.07	-0.08	-0.03	-0.01
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.83	0.85	0.76	0.59	0.62	0.56	0.52	0.63
Median Ratio	(%)	0.78	0.79	0.66	0.65	0.65	0.60	0.58	0.62
Return on Average Equity	(%)	8.86	8.58	7.88	6.81	7.04	6.70	6.22	7.42
Median Ratio	(%)	8.33	7.07	6.04	6.19	6.63	5.43	5.11	5.46
Net Interest Income	(\$)	2.04	1.89	2.04	2.21	1.66	1.80	0.59	0.63
% of Average Assets	(%)	3.28	3.03	3.04	2.84	2.89	2.73	2.69	2.83
Total Fee Income	(\$)	0.72	0.56	0.58	0.84	0.59	0.86	0.30	0.30
% of Average Assets	(%)	1.21	0.79	0.95	1.18	1.01	1.32	1.35	1.32
G&A Expense	(\$)	1.95	1.91	1.92	2.25	1.64	2.08	0.71	0.72
% of Average Assets	(%)	3.13	3.05	2.87	2.89	2.84	3.14	3.22	3.24
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	9.82	9.85	9.12	8.37	8.57	8.58	8.48	8.58
Tier 1 Leverage Ratio	(%)	9.03	9.17	8.86	8.07	8.33	8.18	8.10	8.18
Risk-based Capital Ratio	(%)	16.35	17.37	16.26	14.66	15.42	14.17	14.19	14.17
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	223	211	214	201	206	194	195	194
Adequately Capitalized	(#)	14	8	4	9	6	5	7	5
Undercapitalized	(#)	0	1	0	0	0	2	0	2
Significantly Undercapitalized	(#)	0	0	1	0	0	0	0	0
Critically Undercapitalized	(#)	0	0	1	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	0	1	0	0	0	0	0
Problem Thrifts	(#)	9	5	4	1	1	5	4	5
Problem Thrift Assets	(\$)	0.56	0.22	0.16	0.02	0.02	0.30	0.23	0.30
Problem Thrift Assets as a % of Total Assets	(%)	0.89	0.35	0.22	0.03	0.03	0.33	0.26	0.33
ASSET QUALITY MEASURES:									
Troubled Assets	(\$)	0.72	0.61	0.56	0.63	0.58	0.71	0.65	0.71
% of Total Assets	(%)	1.15	0.96	0.76	0.74	0.72	0.78	0.73	0.78
Noncurrent Loans	(\$)	0.46	0.41	0.39	0.48	0.42	0.57	0.50	0.57
% of Total Assets	(%)	0.74	0.65	0.53	0.56	0.53	0.63	0.56	0.63
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mrtgages	(%)	0.94	0.89	0.75	0.70	0.65	0.75	0.69	0.75
Multifamily Loans	(%)	0.91	0.85	0.63	0.23	0.33	0.27	0.33	0.27
Commercial Loans	(%)	1.07	0.83	1.08	1.31	1.26	1.35	1.21	1.35
Consumer Loans	(%)	1.82	1.00	0.61	0.71	0.72	1.12	0.95	1.12
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	12.07	19.14	14.74	11.19	8.72	16.72	6.54	6.49
Purchases	(\$)	5.87	9.28	7.02	6.80	4.84	6.69	3.09	1.80
Sales	(\$)	8.94	13.48	10.38	7.19	5.38	15.78	6.81	6.31
Loans Outstanding (1)	(\$)	29.68	30.79	34.23	39.14	37.88	38.06	39.37	38.06
Loans Outstanding / Total Assets	(%)	47.27	48.61	46.62	46.13	47.18	41.96	44.08	41.96

(1) Does not include Mortgage Backed Securities. Numbers may not sum due to rounding.

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

	SEPTEMBER 2000		JUNE 2001		SEPTEMBER 2001	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	80.30	100.00	89.31	100.00	90.69	100.00
1-4 Family Mrtgages	37.88	47.18	39.37	44.08	38.06	41.96
Mrtgage Pool Securities	5.50	6.84	6.46	7.24	6.69	7.38
Multifamily Mrtgages	0.84	1.05	0.83	0.93	0.94	1.04
Nonresidential Mrtgages	3.79	4.72	4.22	4.72	4.31	4.76
Construction Loans	3.31	4.13	3.77	4.22	3.76	4.14
Land Loans	1.54	1.92	1.69	1.89	1.70	1.88
Commercial Loans	2.94	3.66	3.62	4.06	3.80	4.19
Consumer Loans	6.38	7.95	9.36	10.48	10.26	11.32
Cash and Noninterest-Earning Deposits	1.20	1.49	1.38	1.55	1.36	1.50
Investment Securities	13.40	16.69	14.61	16.36	15.68	17.29
Mrtgage Derivatives	6.62	8.24	6.44	7.21	6.70	7.39
Repossessed Assets, Net	0.15	0.19	0.15	0.17	0.14	0.16
Real Estate Held for Investment	0.15	0.19	0.14	0.16	0.17	0.18
Office Premises & Equipment	1.17	1.46	1.25	1.39	1.29	1.43
Other Assets	2.50	3.11	3.01	3.37	3.11	3.43
Less: Contra Assets & Valuation Allowances	0.46	0.57	0.56	0.62	0.57	0.63
TOTAL LIABILITIES AND CAPITAL	80.30	100.00	89.31	100.00	90.69	100.00
Total Deposits	54.29	67.62	61.28	68.61	62.38	68.79
Deposits < or = to \$100,000	43.13	53.71	47.75	53.47	47.79	52.70
Deposits > \$100,000	11.16	13.90	13.52	15.14	14.59	16.09
Escrows	0.40	0.50	0.51	0.57	0.51	0.57
Total Borrowings	17.40	21.67	18.11	20.28	17.79	19.61
Advances from FHLB	12.23	15.23	11.98	13.41	12.09	13.33
Reverse Repurchase Agreements	3.99	4.97	4.93	5.52	4.25	4.69
Other Borrowings	1.18	1.47	1.20	1.35	1.45	1.60
Other Liabilities	1.31	1.64	1.84	2.06	2.22	2.45
EQUITY CAPITAL	6.88	8.57	7.58	8.48	7.78	8.58
		SEPTEMBER 2000		JUNE 2001		SEPTEMBER 2001
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.50	7.62	1.59	7.23	1.59	7.10
Interest Expense	0.96	4.89	1.00	4.53	0.95	4.27
Net Interest Income	0.54	2.73	0.59	2.69	0.63	2.83
Loss Provisions-Interest Bearing Assets	0.07	0.35	0.10	0.46	0.11	0.51
Noninterest Income	0.26	1.31	0.40	1.83	0.45	2.00
Mrtgage Loan Servicing Fees	0.01	0.04	0.00	0.00	0.00	0.01
Other Fees and Charges	0.19	0.97	0.30	1.34	0.29	1.32
Other Noninterest Income	0.06	0.30	0.11	0.49	0.15	0.67
Noninterest Expense	0.58	2.92	0.72	3.27	0.74	3.31
G&A Expense	0.56	2.87	0.71	3.22	0.72	3.24
Goodwill Expense	0.01	0.05	0.01	0.04	0.01	0.06
Loss Provis.-Nonint. Bearing Assets	0.00	0.01	0.00	0.00	0.00	0.01
Income Before Taxes & Extraord. Items	0.15	0.76	0.18	0.80	0.22	1.00
Income Taxes	0.06	0.30	0.06	0.26	0.08	0.36
Extraordinary Items	0.00	0.00	0.00	-0.01	0.00	-0.01
Net Income	0.09	0.46	0.12	0.52	0.14	0.63

* Annualized. Numbers may not sum due to rounding.
 Office of Thrift Supervision / December 2001

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

		1997	1998	1999	2000	9-MONTHS ENDED		3-MONTHS ENDED	
						SEP. 2000	SEP. 2001	JUNE 2001	SEP. 2001
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SUMMARY DATA:									
Number of Thrifts	(#)	363	353	336	322	325	311	318	311
Total Assets	(\$)	156.91	162.20	172.52	169.67	167.31	175.71	175.97	175.71
Net Income	(\$)	1.45	1.54	1.70	1.59	1.22	1.13	0.33	0.50
Profits	(\$)	1.54	1.62	1.77	1.69	1.27	1.41	0.44	0.55
Losses	(\$)	-0.09	-0.08	-0.07	-0.09	-0.06	-0.28	-0.12	-0.05
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.94	0.98	1.03	0.97	1.00	0.86	0.74	1.15
Median Ratio	(%)	0.90	0.79	0.71	0.67	0.70	0.66	0.66	0.65
Return on Average Equity	(%)	10.59	10.62	11.53	11.49	11.76	10.14	8.79	13.26
Median Ratio	(%)	8.45	7.32	6.41	5.95	6.39	6.00	5.86	6.20
Net Interest Income	(\$)	4.52	4.49	4.81	4.69	3.54	3.78	1.26	1.28
% of Average Assets	(%)	2.94	2.87	2.92	2.87	2.91	2.89	2.87	2.95
Total Fee Income	(\$)	0.74	0.81	1.05	1.66	1.20	1.00	0.27	0.36
% of Average Assets	(%)	0.48	0.49	0.75	1.10	1.11	0.82	0.61	0.82
G&A Expense	(\$)	3.34	3.77	3.89	4.26	3.11	3.76	1.31	1.21
% of Average Assets	(%)	2.17	2.41	2.36	2.61	2.56	2.88	3.00	2.79
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	9.13	9.07	8.40	8.43	8.47	8.64	8.50	8.64
Tier 1 Leverage Ratio	(%)	8.09	8.05	7.64	7.65	7.79	7.93	7.89	7.93
Risk-based Capital Ratio	(%)	15.39	14.94	13.60	13.09	13.05	13.70	13.49	13.70
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	355	348	331	315	320	307	310	307
Adequately Capitalized	(#)	7	5	5	6	5	4	7	4
Undercapitalized	(#)	1	0	0	0	0	0	0	0
Significantly Undercapitalized	(#)	0	0	0	0	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	1	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	0	0	0	0	0	0	0
Problem Thrifts	(#)	2	3	2	6	4	5	6	5
Problem Thrift Assets	(\$)	0.03	0.44	0.18	2.57	2.33	1.34	3.26	1.34
Problem Thrift Assets as a % of Total Assets	(%)	0.02	0.27	0.10	1.52	1.39	0.76	1.86	0.76
ASSET QUALITY MEASURES:									
Troubled Assets	(\$)	1.06	1.19	1.14	1.31	1.18	1.45	1.37	1.45
% of Total Assets	(%)	0.68	0.73	0.66	0.77	0.71	0.82	0.78	0.82
Noncurrent Loans	(\$)	0.86	0.93	0.95	1.13	1.01	1.25	1.18	1.25
% of Total Assets	(%)	0.55	0.58	0.55	0.67	0.60	0.71	0.67	0.71
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mrtgages	(%)	0.68	0.71	0.72	0.72	0.65	0.92	0.84	0.92
Multifamily Loans	(%)	0.78	0.67	0.41	0.31	0.36	0.53	0.39	0.53
Commercial Loans	(%)	0.67	0.97	1.07	1.31	1.53	1.16	1.58	1.16
Consumer Loans	(%)	1.10	0.90	0.83	1.34	1.15	1.00	0.97	1.00
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	39.81	69.54	60.05	51.36	36.28	89.58	34.61	32.95
Purchases	(\$)	15.49	31.81	28.41	21.39	16.23	31.53	11.24	12.29
Sales	(\$)	34.10	72.25	65.55	54.35	37.12	100.85	38.80	36.95
Loans Outstanding (1)	(\$)	80.95	82.06	85.60	85.75	86.64	83.14	85.15	83.14
Loans Outstanding / Total Assets	(%)	51.59	50.59	49.62	50.54	51.78	47.31	48.39	47.31

(1) Does not include Mortgage Backed Securities. Numbers may not sum due to rounding.

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

	SEPTEMBER 2000		JUNE 2001		SEPTEMBER 2001	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	167.31	100.00	175.97	100.00	175.71	100.00
1-4 Family Mrtgages	86.64	51.78	85.15	48.39	83.14	47.31
Mrtgage Pool Securities	10.69	6.39	15.08	8.57	15.91	9.05
Multifamily Mrtgages	4.81	2.87	4.75	2.70	4.73	2.69
Nonresidential Mrtgages	6.39	3.82	7.22	4.10	7.41	4.22
Construction Loans	3.66	2.19	4.06	2.31	4.10	2.33
Land Loans	1.35	0.80	1.51	0.86	1.59	0.90
Commercial Loans	5.99	3.58	7.39	4.20	7.16	4.08
Consumer Loans	19.84	11.86	19.54	11.10	20.99	11.95
Cash and Noninterest-Earning Deposits	2.85	1.70	3.25	1.85	3.32	1.89
Investment Securities	14.31	8.55	15.90	9.04	15.86	9.03
Mrtgage Derivatives	5.19	3.10	5.17	2.94	5.50	3.13
Repossessed Assets, Net	0.17	0.10	0.19	0.11	0.20	0.11
Real Estate Held for Investment	0.07	0.04	0.06	0.04	0.06	0.04
Office Premises & Equipment	1.88	1.12	2.01	1.14	1.94	1.11
Other Assets	9.79	5.85	11.15	6.33	10.62	6.05
Less: Contra Assets & Valuation Allowances	1.13	0.67	1.28	0.73	1.33	0.75
TOTAL LIABILITIES AND CAPITAL	167.31	100.00	175.97	100.00	175.71	100.00
Total Deposits	109.12	65.22	116.40	66.15	114.91	65.40
Deposits < or = to \$100,000	86.70	51.82	91.22	51.84	88.43	50.33
Deposits > \$100,000	22.42	13.40	25.18	14.31	26.47	15.07
Escrows	2.54	1.52	4.06	2.31	4.17	2.38
Total Borrowings	39.03	23.33	37.03	21.05	37.46	21.32
Advances from FHLB	29.71	17.76	28.94	16.45	28.67	16.32
Reverse Repurchase Agreements	5.59	3.34	4.86	2.76	3.42	1.95
Other Borrowings	3.73	2.23	3.23	1.84	5.37	3.05
Other Liabilities	2.44	1.46	3.51	2.00	3.98	2.26
EQUITY CAPITAL	14.17	8.47	14.95	8.50	15.19	8.64
	SEPTEMBER 2000		JUNE 2001		SEPTEMBER 2001	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	3.13	7.57	3.19	7.28	3.06	7.04
Interest Expense	1.96	4.74	1.93	4.40	1.78	4.09
Net Interest Income	1.17	2.84	1.26	2.87	1.28	2.95
Loss Provisions-Interest Bearing Assets	0.21	0.51	0.26	0.59	0.28	0.64
Noninterest Income	0.77	1.86	0.88	2.00	1.01	2.32
Mrtgage Loan Servicing Fees	0.07	0.16	-0.13	-0.30	-0.05	-0.12
Other Fees and Charges	0.39	0.94	0.40	0.91	0.41	0.94
Other Noninterest Income	0.31	0.75	0.61	1.39	0.65	1.50
Noninterest Expense	1.12	2.70	1.36	3.09	1.25	2.87
G&A Expense	1.09	2.63	1.31	3.00	1.21	2.79
Goodwill Expense	0.03	0.07	0.03	0.08	0.03	0.08
Loss Provis.-Nonint. Bearing Assets	0.00	0.00	0.01	0.02	0.00	0.01
Income Before Taxes & Extraord. Items	0.61	1.48	0.52	1.19	0.76	1.76
Income Taxes	0.22	0.52	0.20	0.45	0.26	0.61
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.40	0.96	0.33	0.74	0.50	1.15

* Annualized. Numbers may not sum due to rounding.
 Office of Thrift Supervision / December 2001

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

		1997	1998	1999	2000	9-MONTHS ENDED		3-MONTHS ENDED	
						SEP. 2000	SEP. 2001	JUNE 2001	SEP. 2001
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SUMMARY DATA:									
Number of Thrifts	(#)	256	239	227	223	224	219	220	219
Total Assets	(\$)	91.93	95.91	104.78	116.71	110.16	101.72	100.20	101.72
Net Income	(\$)	0.94	0.92	0.97	0.87	0.68	0.75	0.26	0.27
Profits	(\$)	1.09	1.04	1.03	1.02	0.78	0.78	0.27	0.28
Losses	(\$)	-0.15	-0.12	-0.06	-0.16	-0.10	-0.02	-0.01	-0.01
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.96	1.01	0.97	0.79	0.84	1.00	1.04	1.08
Median Ratio	(%)	0.85	0.78	0.73	0.71	0.74	0.66	0.67	0.72
Return on Average Equity	(%)	11.23	11.19	10.81	9.26	9.75	11.66	12.16	12.52
Median Ratio	(%)	8.17	7.33	7.08	6.72	6.82	6.31	6.50	6.91
Net Interest Income	(\$)	2.79	2.47	2.84	2.94	2.21	2.07	0.70	0.73
% of Average Assets	(%)	2.85	2.72	2.84	2.69	2.72	2.76	2.78	2.88
Total Fee Income	(\$)	0.70	0.74	0.86	0.92	0.69	0.63	0.23	0.21
% of Average Assets	(%)	0.77	0.86	0.89	0.82	0.86	0.85	0.90	0.85
G&A Expense	(\$)	2.10	2.13	2.38	2.52	1.86	1.80	0.60	0.63
% of Average Assets	(%)	2.15	2.35	2.38	2.31	2.29	2.39	2.40	2.48
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	8.74	8.80	8.71	8.37	8.53	8.62	8.65	8.62
Tier 1 Leverage Ratio	(%)	8.34	8.38	8.47	8.13	8.32	8.38	8.39	8.38
Risk-based Capital Ratio	(%)	15.64	14.95	14.35	13.87	13.83	14.59	14.54	14.59
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	248	229	218	214	217	212	210	212
Adequately Capitalized	(#)	8	10	9	9	7	7	10	7
Undercapitalized	(#)	0	0	0	0	0	0	0	0
Significantly Undercapitalized	(#)	0	0	0	0	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	0	0	0	0	0	0	0
Problem Thrifts	(#)	1	2	3	4	3	4	4	4
Problem Thrift Assets	(\$)	0.01	0.78	1.46	1.45	1.37	1.54	1.56	1.54
Problem Thrift Assets as a % of Total Assets	(%)	0.02	0.82	1.39	1.25	1.24	1.51	1.56	1.51
ASSET QUALITY MEASURES:									
Troubled Assets	(\$)	0.64	0.61	0.65	0.80	0.70	0.72	0.73	0.72
% of Total Assets	(%)	0.70	0.64	0.62	0.68	0.64	0.71	0.73	0.71
Noncurrent Loans	(\$)	0.46	0.43	0.53	0.66	0.55	0.58	0.60	0.58
% of Total Assets	(%)	0.50	0.45	0.51	0.57	0.50	0.57	0.60	0.57
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mrtgages	(%)	0.69	0.61	0.70	0.82	0.71	0.72	0.73	0.72
Multifamily Loans	(%)	0.44	0.48	0.16	0.11	0.11	0.43	0.43	0.43
Commercial Loans	(%)	1.28	0.98	1.90	2.36	2.02	1.29	1.73	1.29
Consumer Loans	(%)	0.84	0.55	0.68	0.43	0.42	0.45	0.47	0.45
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	19.23	31.30	25.99	19.15	14.13	24.18	8.83	8.85
Purchases	(\$)	11.98	18.46	10.82	9.12	7.00	7.05	2.66	2.20
Sales	(\$)	16.98	28.46	16.63	14.82	9.32	17.97	7.03	6.30
Loans Outstanding (1)	(\$)	40.59	43.40	45.49	46.56	48.11	37.05	37.57	37.05
Loans Outstanding / Total Assets	(%)	44.15	45.25	43.41	39.89	43.67	36.42	37.50	36.42

(1) Does not include Mortgage Backed Securities. Numbers may not sum due to rounding.

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

	SEPTEMBER 2000		JUNE 2001		SEPTEMBER 2001	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	110.16	100.00	100.20	100.00	101.72	100.00
1-4 Family Mrtgages	48.11	43.67	37.57	37.50	37.05	36.42
Mrtgage Pool Securities	10.35	9.40	10.70	10.67	11.06	10.88
Multifamily Mrtgages	2.39	2.17	1.67	1.67	1.68	1.65
Nonresidential Mrtgages	6.45	5.86	5.53	5.51	5.78	5.68
Construction Loans	8.02	7.28	6.47	6.45	6.81	6.70
Land Loans	1.28	1.16	1.04	1.03	1.06	1.04
Commercial Loans	4.44	4.03	3.83	3.82	3.92	3.85
Consumer Loans	11.86	10.77	11.67	11.64	12.15	11.95
Cash and Noninterest-Earning Deposits	1.22	1.11	1.17	1.17	1.40	1.37
Investment Securities	9.88	8.97	15.32	15.29	15.54	15.28
Mrtgage Derivatives	4.25	3.86	3.63	3.62	3.69	3.63
Repossessed Assets, Net	0.15	0.14	0.14	0.14	0.15	0.14
Real Estate Held for Investment	0.03	0.02	0.03	0.03	0.05	0.05
Office Premises & Equipment	1.23	1.11	1.16	1.15	1.15	1.13
Other Assets	5.41	4.91	4.52	4.51	4.54	4.46
Less: Contra Assets & Valuation Allowances	0.66	0.60	0.59	0.59	0.62	0.61
TOTAL LIABILITIES AND CAPITAL	110.16	100.00	100.20	100.00	101.72	100.00
Total Deposits	63.73	57.85	57.98	57.87	58.53	57.54
Deposits < or = to \$100,000	50.61	45.94	45.86	45.77	45.80	45.03
Deposits > \$100,000	13.12	11.91	12.12	12.10	12.73	12.51
Escrows	1.91	1.73	1.75	1.75	1.59	1.56
Total Borrowings	33.72	30.61	30.36	30.30	30.94	30.42
Advances from FHLB	27.85	25.28	25.49	25.44	26.29	25.84
Reverse Repurchase Agreements	3.34	3.04	3.24	3.24	3.31	3.25
Other Borrowings	2.53	2.30	1.62	1.62	1.35	1.32
Other Liabilities	1.40	1.27	1.45	1.44	1.89	1.86
EQUITY CAPITAL	9.40	8.53	8.66	8.65	8.77	8.62
		SEPTEMBER 2000		JUNE 2001		SEPTEMBER 2001
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	2.08	7.59	1.76	7.05	1.70	6.76
Interest Expense	1.35	4.92	1.07	4.27	0.98	3.88
Net Interest Income	0.73	2.67	0.70	2.78	0.73	2.88
Loss Provisions-Interest Bearing Assets	0.05	0.20	0.07	0.30	0.08	0.34
Noninterest Income	0.31	1.14	0.35	1.40	0.34	1.36
Mrtgage Loan Servicing Fees	0.04	0.15	0.02	0.06	0.00	-0.02
Other Fees and Charges	0.19	0.71	0.21	0.84	0.22	0.86
Other Noninterest Income	0.07	0.27	0.13	0.50	0.13	0.52
Noninterest Expense	0.66	2.41	0.61	2.46	0.64	2.54
G&A Expense	0.64	2.34	0.60	2.40	0.63	2.48
Goodwill Expense	0.01	0.04	0.01	0.04	0.01	0.04
Loss Provis.-Nonint. Bearing Assets	0.01	0.03	0.01	0.02	0.00	0.01
Income Before Taxes & Extraord. Items	0.33	1.20	0.36	1.43	0.35	1.37
Income Taxes	0.10	0.37	0.09	0.35	0.07	0.29
Extraordinary Items	-0.02	-0.09	-0.01	-0.03	0.00	0.00
Net Income	0.20	0.73	0.26	1.04	0.27	1.08

* Annualized. Numbers may not sum due to rounding.
Office of Thrift Supervision / December 2001

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

		1997	1998	1999	2000	9-MONTHS ENDED		3-MONTHS ENDED	
						SEP. 2000	SEP. 2001	JUNE 2001	SEP. 2001
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SUMMARY DATA:									
Number of Thrifts	(#)	102	88	87	87	89	84	86	84
Total Assets	(\$)	311.37	337.29	338.44	381.09	370.68	419.59	418.84	419.59
Net Income	(\$)	2.23	3.27	3.37	3.78	2.83	3.71	1.36	1.25
Profits	(\$)	2.45	3.37	3.42	3.87	2.89	3.73	1.36	1.25
Losses	(\$)	-0.22	-0.09	-0.05	-0.09	-0.07	-0.02	0.00	-0.01
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.73	1.02	0.98	1.06	1.07	1.20	1.31	1.19
Median Ratio	(%)	0.77	0.78	0.77	0.81	0.86	0.82	0.84	0.88
Return on Average Equity	(%)	10.23	13.64	14.17	15.89	16.24	16.50	18.10	16.02
Median Ratio	(%)	9.56	8.72	8.63	9.16	9.08	9.08	9.16	10.04
Net Interest Income	(\$)	8.15	8.30	8.56	8.45	6.25	8.51	2.89	3.06
% of Average Assets	(%)	2.67	2.58	2.49	2.36	2.36	2.74	2.79	2.93
Total Fee Income	(\$)	1.60	1.58	2.05	2.45	1.79	1.52	0.72	0.22
% of Average Assets	(%)	0.53	0.56	0.63	0.69	0.71	0.21	0.69	0.21
G&A Expense	(\$)	5.78	6.16	5.43	5.49	4.05	5.24	1.78	1.80
% of Average Assets	(%)	1.89	1.92	1.58	1.53	1.53	1.69	1.71	1.72
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	7.27	7.20	6.60	6.98	6.73	7.59	7.27	7.59
Tier 1 Leverage Ratio	(%)	6.66	6.43	6.39	6.57	6.49	6.72	6.50	6.72
Risk-based Capital Ratio	(%)	12.62	12.85	12.38	12.47	12.31	12.57	12.17	12.57
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	100	87	86	84	85	83	84	83
Adequately Capitalized	(#)	2	1	1	1	3	0	1	0
Undercapitalized	(#)	0	0	0	2	1	0	1	0
Significantly Undercapitalized	(#)	0	0	0	0	0	1	0	1
Critically Undercapitalized	(#)	0	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	0	0	0	0	0	0	0
Problem Thrifts	(#)	5	3	2	3	4	2	3	2
Problem Thrift Assets	(\$)	0.75	3.96	3.25	2.70	3.43	0.35	0.73	0.35
Problem Thrift Assets as a % of Total Assets	(%)	0.24	1.17	0.96	0.71	0.92	0.08	0.17	0.08
ASSET QUALITY MEASURES:									
Troubled Assets	(\$)	3.13	2.34	1.65	1.57	1.54	2.54	2.17	2.54
% of Total Assets	(%)	1.01	0.69	0.49	0.41	0.41	0.60	0.52	0.60
Noncurrent Loans	(\$)	2.31	1.84	1.37	1.36	1.28	2.23	1.90	2.23
% of Total Assets	(%)	0.74	0.54	0.40	0.36	0.35	0.53	0.45	0.53
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mrtgages	(%)	1.12	0.83	0.65	0.56	0.53	0.72	0.65	0.72
Multifamily Loans	(%)	0.41	0.35	0.17	0.09	0.08	0.06	0.09	0.06
Commercial Loans	(%)	0.73	0.78	1.11	1.51	1.64	2.37	2.33	2.37
Consumer Loans	(%)	0.59	0.98	1.07	0.38	0.49	0.37	0.37	0.37
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	57.35	104.46	92.37	86.53	63.41	109.24	40.86	38.81
Purchases	(\$)	22.62	27.58	23.71	21.59	16.87	52.56	19.59	27.34
Sales	(\$)	40.05	70.71	52.23	50.71	34.30	101.00	38.94	46.81
Loans Outstanding (1)	(\$)	171.06	178.51	173.96	200.07	197.70	223.23	222.11	223.23
Loans Outstanding / Total Assets	(%)	54.94	52.92	51.40	52.50	53.33	53.20	53.03	53.20

(1) Does not include Mortgage Backed Securities. Numbers may not sum due to rounding.

TECHNICAL NOTES

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

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

1-4 Family Mortgages

Includes permanent mortgages on 1-4 dwelling units.

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

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

Asset Growth Rate

Calculated on a held constant basis.

Associations Held Constant as of September 30, 2001

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

Commercial Loans

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

Construction Loans

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

Consumer Loans

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

Critically Undercapitalized

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

Equity Capital

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

Mortgage Originations

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

Mortgage Pool Securities

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

Mortgage Refinancings

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

TECHNICAL NOTES

Mortgage Sales

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

Multifamily Mortgages

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

Net Charge-offs

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

Net Income

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

Net Interest Margin

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

Noncurrent Loans

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

Nonresidential Mortgages

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

Repossessed Assets

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

Real Estate Held for Investment, Net

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

Repurchase Agreements & FedFunds Purchased

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

Tier 1 Capital

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

Troubled Assets

Includes noncurrent loans and repossessed assets.

Troubled Real Estate Loans

Includes noncurrent mortgage loans and real estate owned.

Valuation Allowances

Amount of valuation allowances for all assets.