



First Quarter 2001 Index of Charts

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First Quarter 2001 Thrift Industry Report

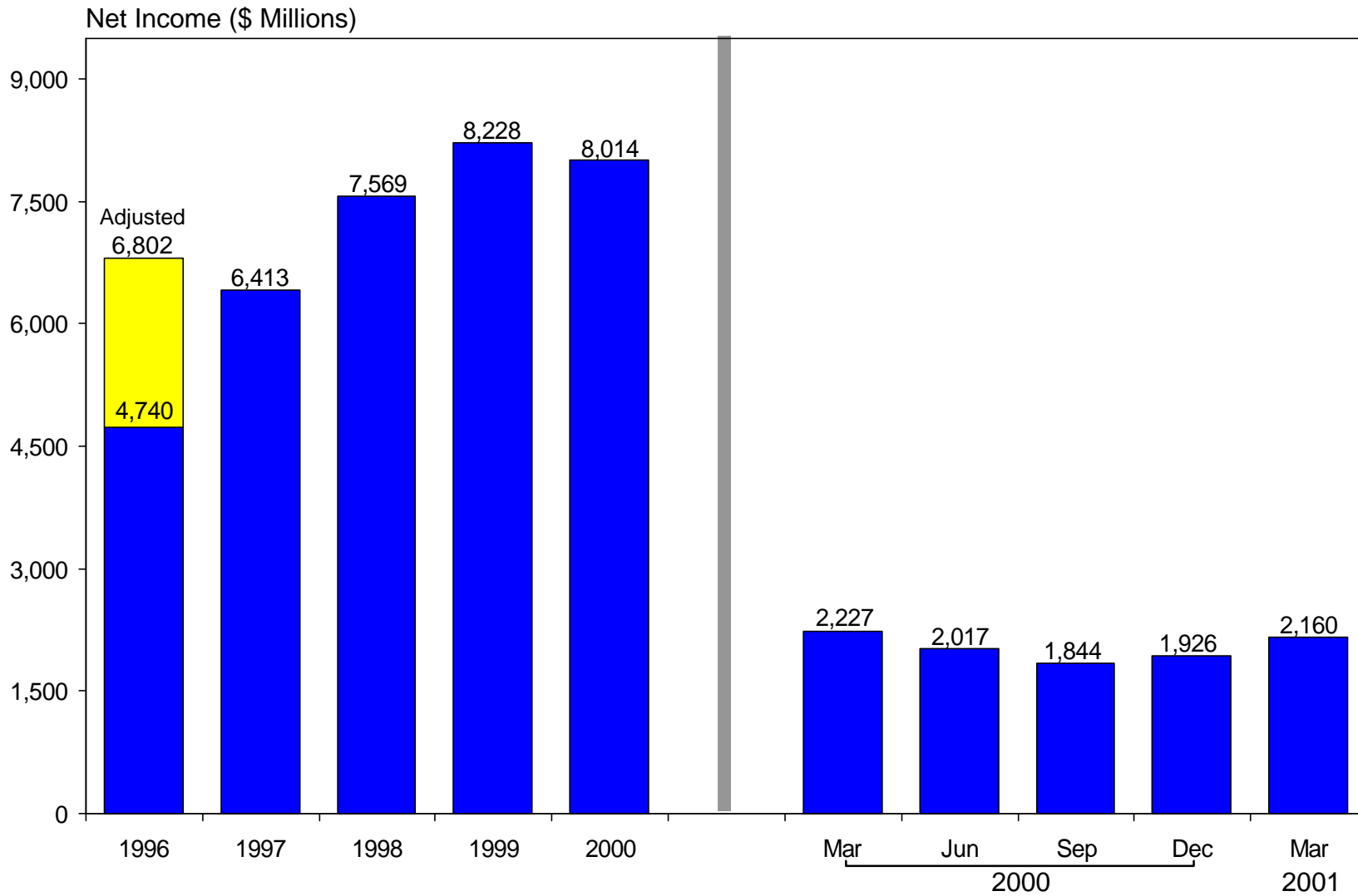
Graphs and Tables

June 6, 2001

PERFORMANCE

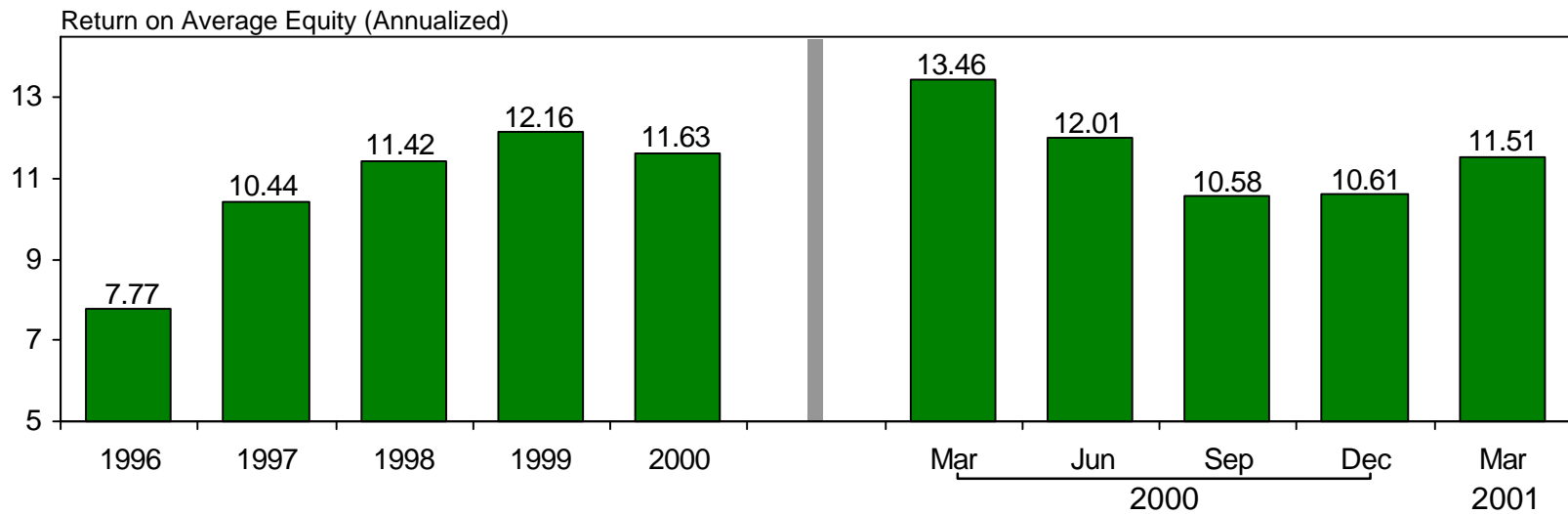
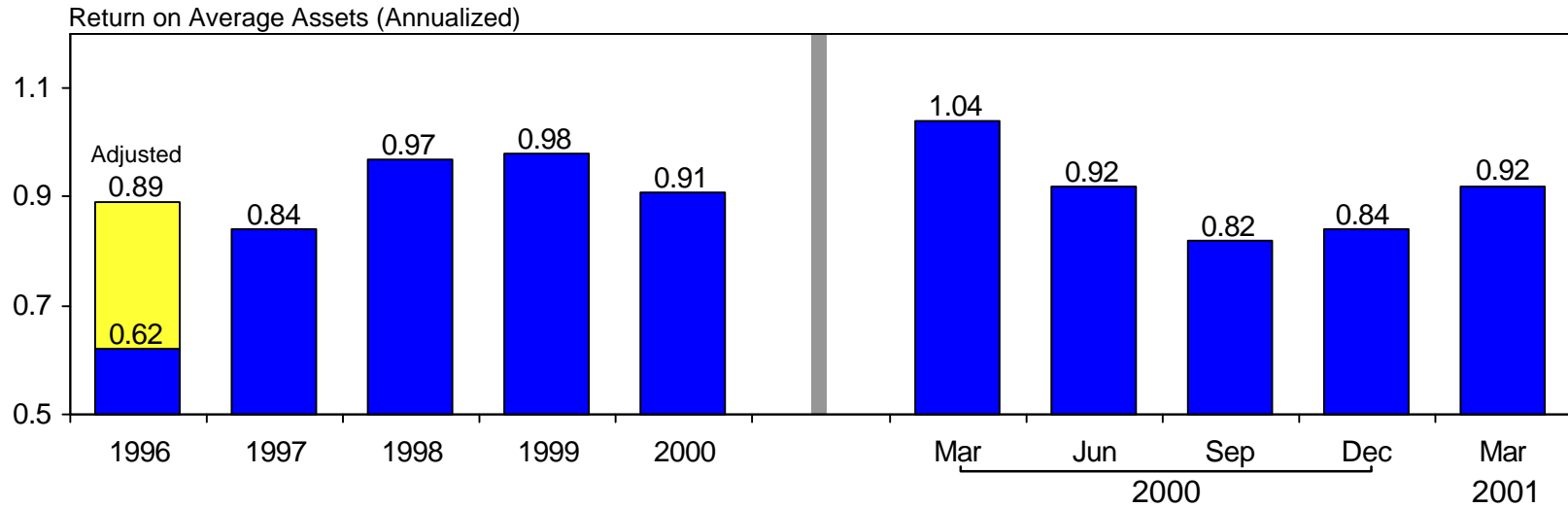
	Quarter		
	Mar '00	Dec '00	Mar '01
Net Income (<i>\$ Billions</i>)	2.23	1.93	2.16
ROAA (%)	1.04	0.84	0.92
ROAE (%)	13.46	10.61	11.51
Net Interest Margin (%)	2.70	2.58	2.67
Asset Growth (% <i>Quarterly</i>)	0.59	2.21	2.65
Loan Growth (% <i>Quarterly</i>)	1.42	1.42	2.04
Deposit Growth (% <i>Quarterly</i>)	0.15	2.21	2.61
IRR Sensitivity (<i>Median Basis Points</i>)	238	180	190
Troubled Assets (% <i>Total Assets</i>)	0.61	0.60	0.62

EARNINGS



Adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter of 1996.
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PROFITABILITY



Adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter of 1996.
Office of Thrift Supervision / June 2001

ROA ANALYSIS

(Percent of Average Assets)	Quarter			ROA Impact ¹	
	Mar '00	Dec '00	Mar '01	Mar '00 Mar '01	Dec '00 Mar '01
Net Income (ROA)	1.04	0.84	0.92	-0.12	0.08
Net Interest Income (Margin)	2.70	2.58	2.67	-0.03	0.09
Loss Prov. - Int. Bear. Assets	0.15	0.22	0.24	-0.09	-0.02
Fee Income	0.76	0.83	0.74	-0.02	-0.09
Other Noninterest Income ²	0.29	0.37	0.58	0.29	0.21
Noninterest Expense	2.09	2.25	2.28	-0.19	-0.03
Taxes	0.47	0.49	0.54	-0.07	-0.05

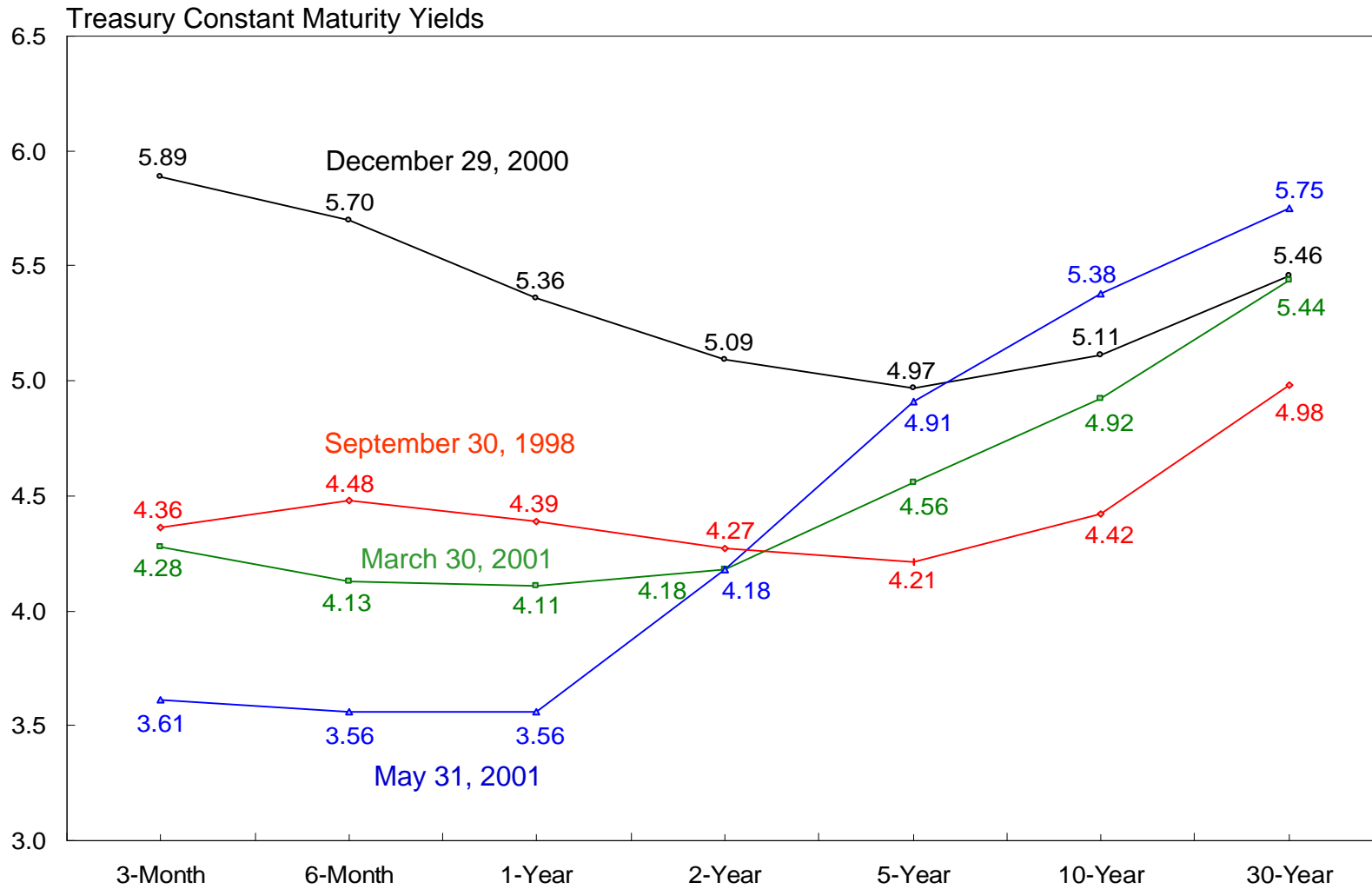
¹ Negative values reduced ROA.

² Other Noninterest Income primarily includes sale of assets held for investment or sale, dividends on FHLB stock, and income from leasing office space.

Data are annualized. Numbers may not sum due to rounding.

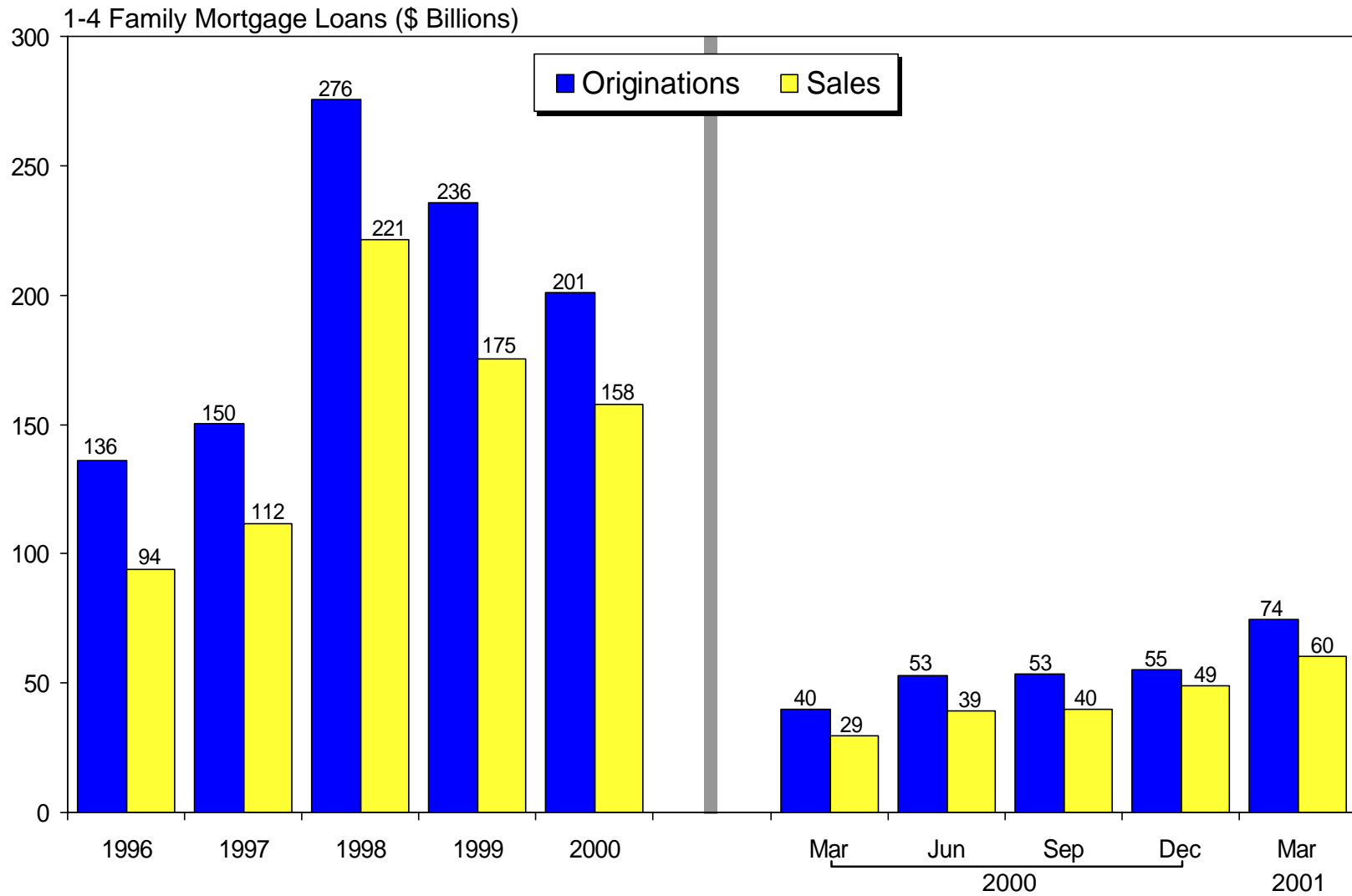
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TREASURY YIELD CURVES

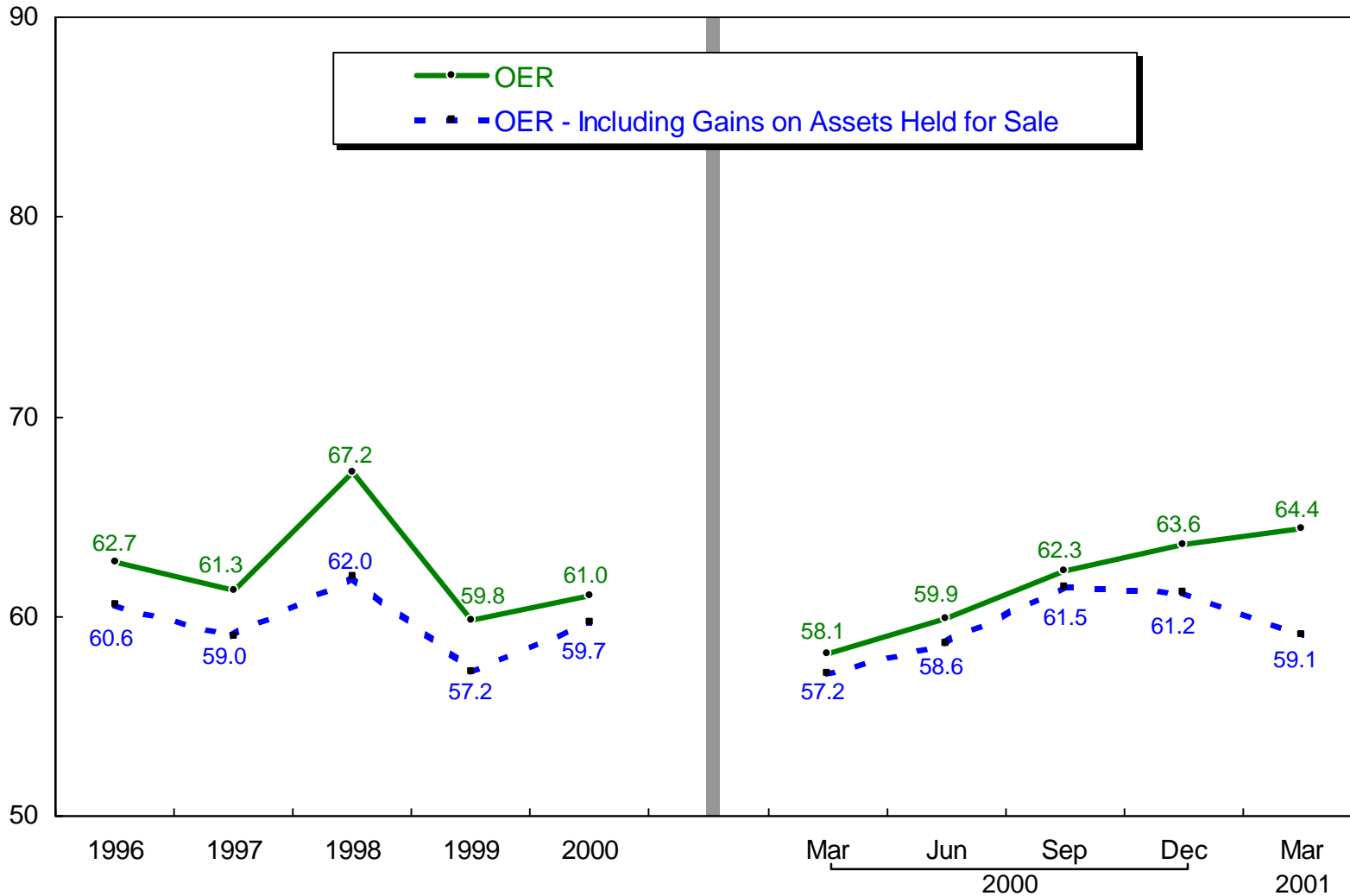


Source: Bloomberg.
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1-4 FAMILY ORIGINATIONS AND SALES



OPERATING EFFICIENCY RATIO



Operating Efficiency Ratio = General and Administrative Expense / Net Interest Income plus Fee Income.
 1996 General and Administrative Expense excludes net SAIF special assessment.
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ASSETS COMPOSITION

	Mar 2000		Dec 2000		Mar 2001		Quarterly Growth Rates	
	\$ Bil	% TA	\$ Bil	% TA	\$ Bil	% TA	Dec '99 Mar '00	Dec '00 Mar '01
Total Assets	868.7	100.0	928.3	100.0	952.9	100.0	0.6	2.6
Total Loans	592.1	68.2	645.6	69.5	658.7	69.1	1.4	2.0
1-4 Family Mortgage Loans	415.9	47.9	448.2	48.3	458.2	48.1	1.3	2.2
Construction Loans	18.3	2.1	21.4	2.3	22.0	2.3	4.3	2.7
Other Mortgages	81.4	9.4	87.4	9.4	89.3	9.4	-0.1	2.2
Commercial Loans / Small Business	23.0	2.6	27.8	3.0	29.0	3.0	10.0	4.1
Consumer Loans	53.5	6.2	60.8	6.6	60.3	6.3	0.2	-0.9
Mortgage Pool Securities	88.8	10.2	93.1	10.0	97.7	10.2	-6.3	4.9
Investment Securities	127.1	14.6	122.0	13.1	125.1	13.1	2.2	2.5
Mortgage Derivatives	81.6	9.4	75.4	8.1	67.5	7.1	4.1	-10.4

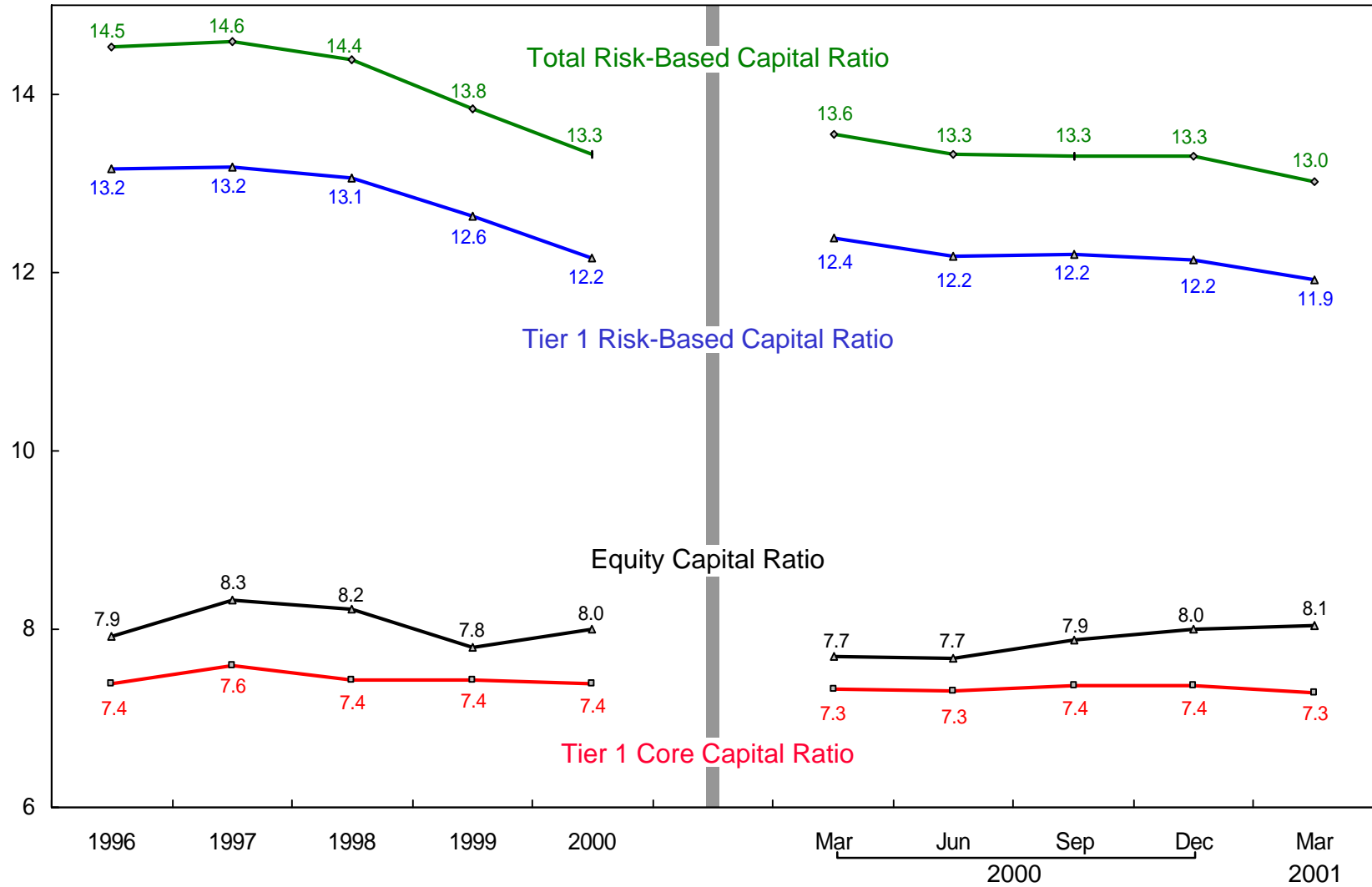
Numbers may not sum due to rounding.
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LIABILITIES AND CAPITAL COMPOSITION

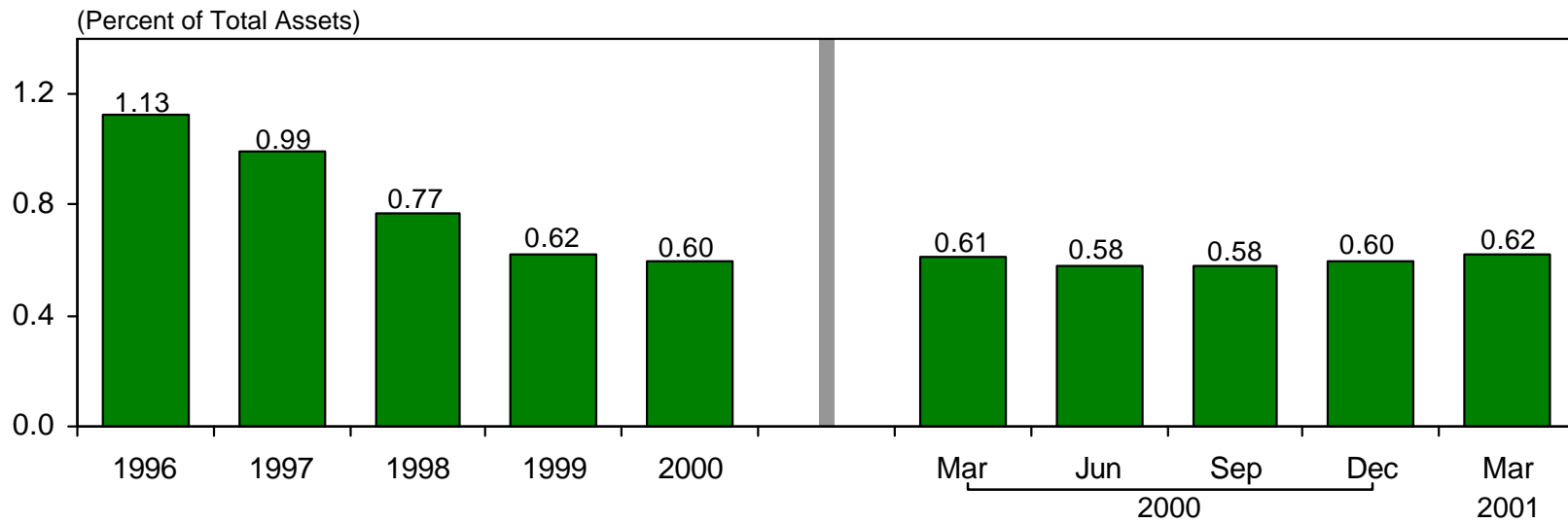
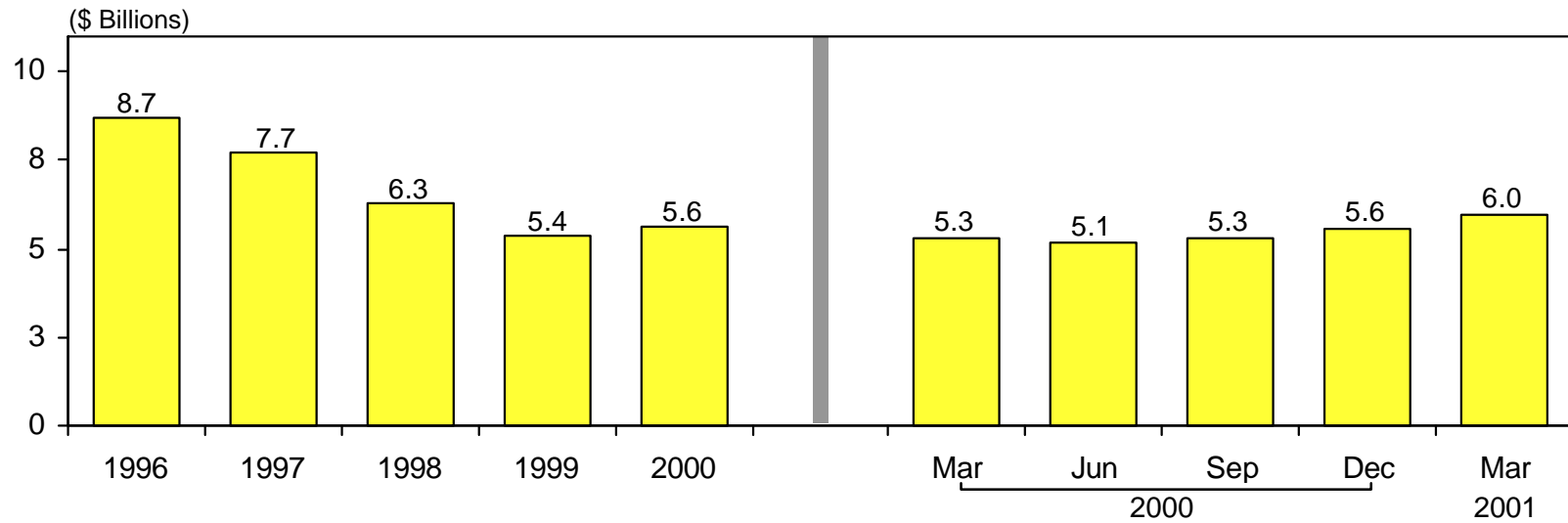
	Mar 2000		Dec 2000		Mar 2001		Quarterly Growth Rates	
							Dec '99 Mar '00	Dec '00 Mar '01
	\$ Bil	% TA	\$ Bil	% TA	\$ Bil	% TA	%	%
Total Liabilities and Capital	868.7	100.0	928.3	100.0	952.9	100.0	0.6	2.6
Total Liabilities	801.9	92.3	854.1	92.0	876.2	91.9	0.7	2.6
Total Deposits	505.7	58.2	529.4	57.0	543.2	57.0	0.2	2.6
Deposits Less Than \$100,000	396.9	45.7	409.5	44.1	414.3	43.5	-1.3	1.2
Deposits Greater Than \$100,000	108.9	12.5	119.9	12.9	129.0	13.5	5.8	7.5
FHLBank Advances	193.1	22.2	218.3	23.5	217.5	22.8	1.7	-0.4
Other Borrowings	91.1	10.5	91.7	9.9	98.1	10.3	3.1	7.0
Other Liabilities	12.0	1.4	14.7	1.6	17.3	1.8	8.7	17.9
Equity Capital	66.8	7.7	74.2	8.0	76.7	8.1	0.7	3.4

Numbers may not sum due to rounding.
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CAPITAL RATIOS

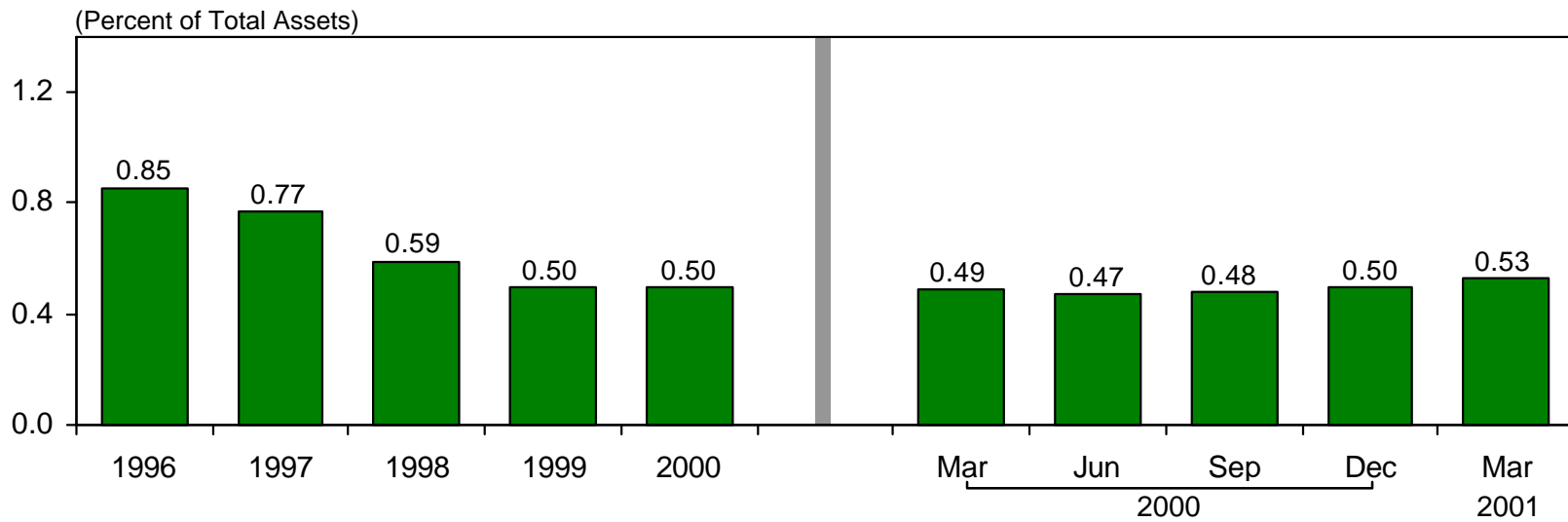
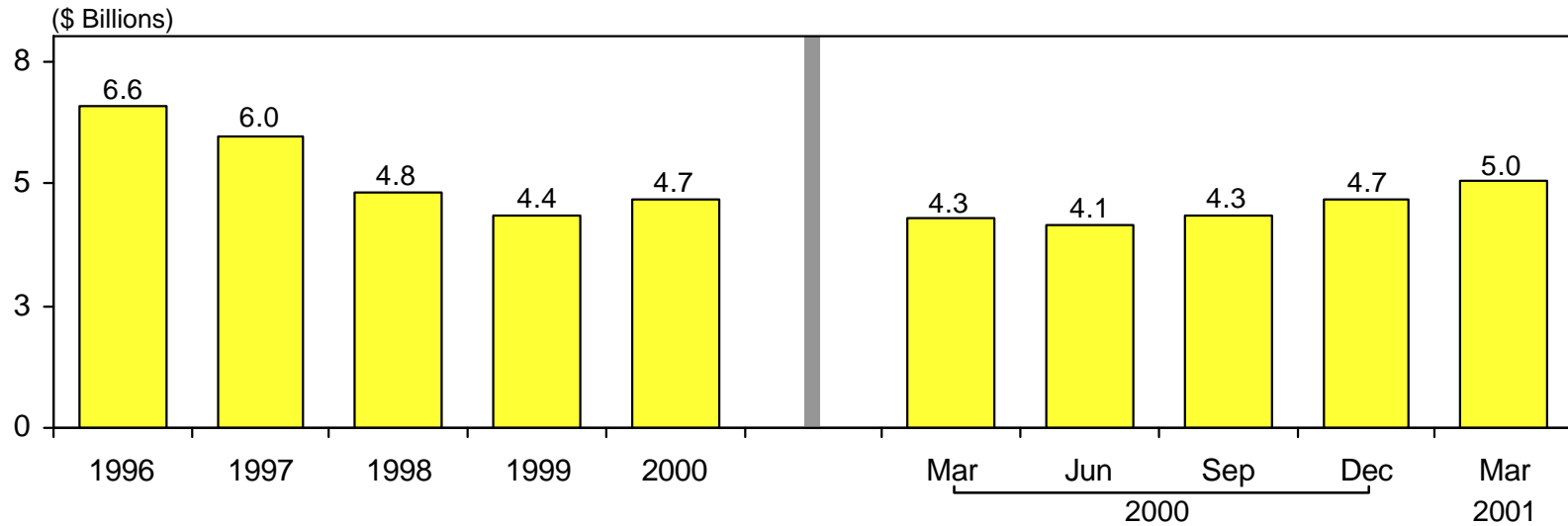


TROUBLED ASSETS



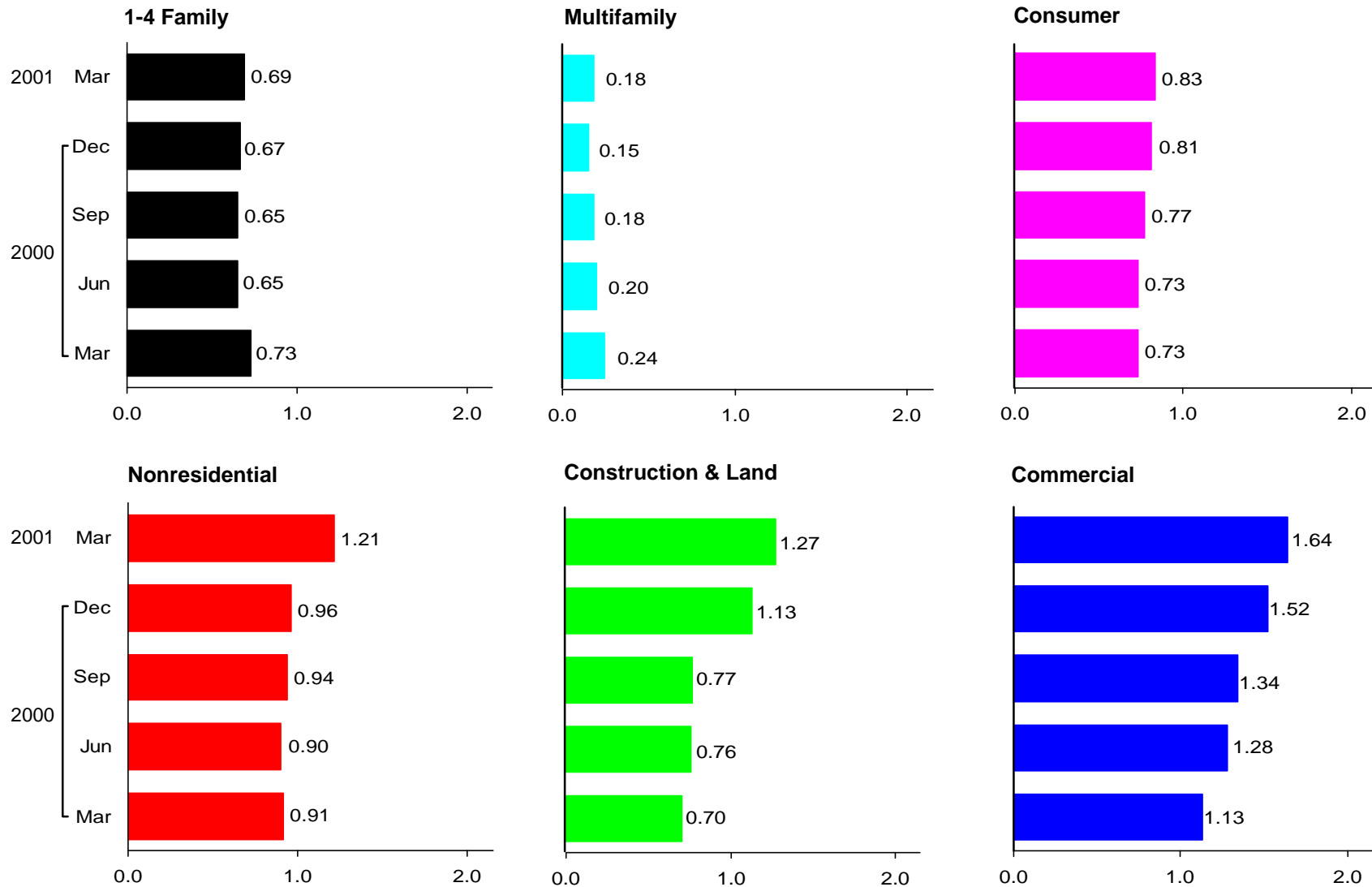
Troubled Assets include noncurrent loans and repossessed assets.
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NONCURRENT LOANS

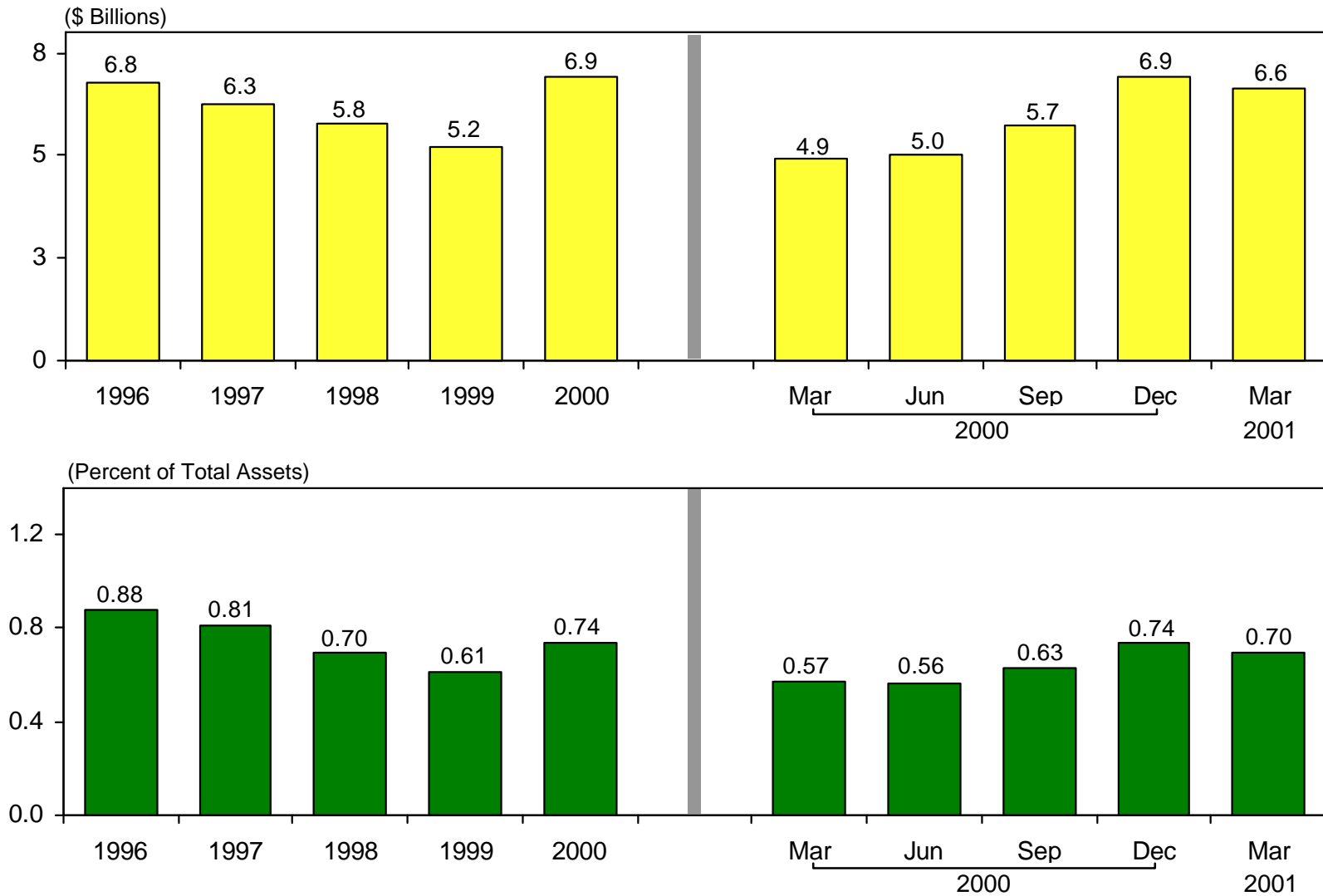


NONCURRENT LOANS – FIVE QUARTERS

Percent of Loan Type

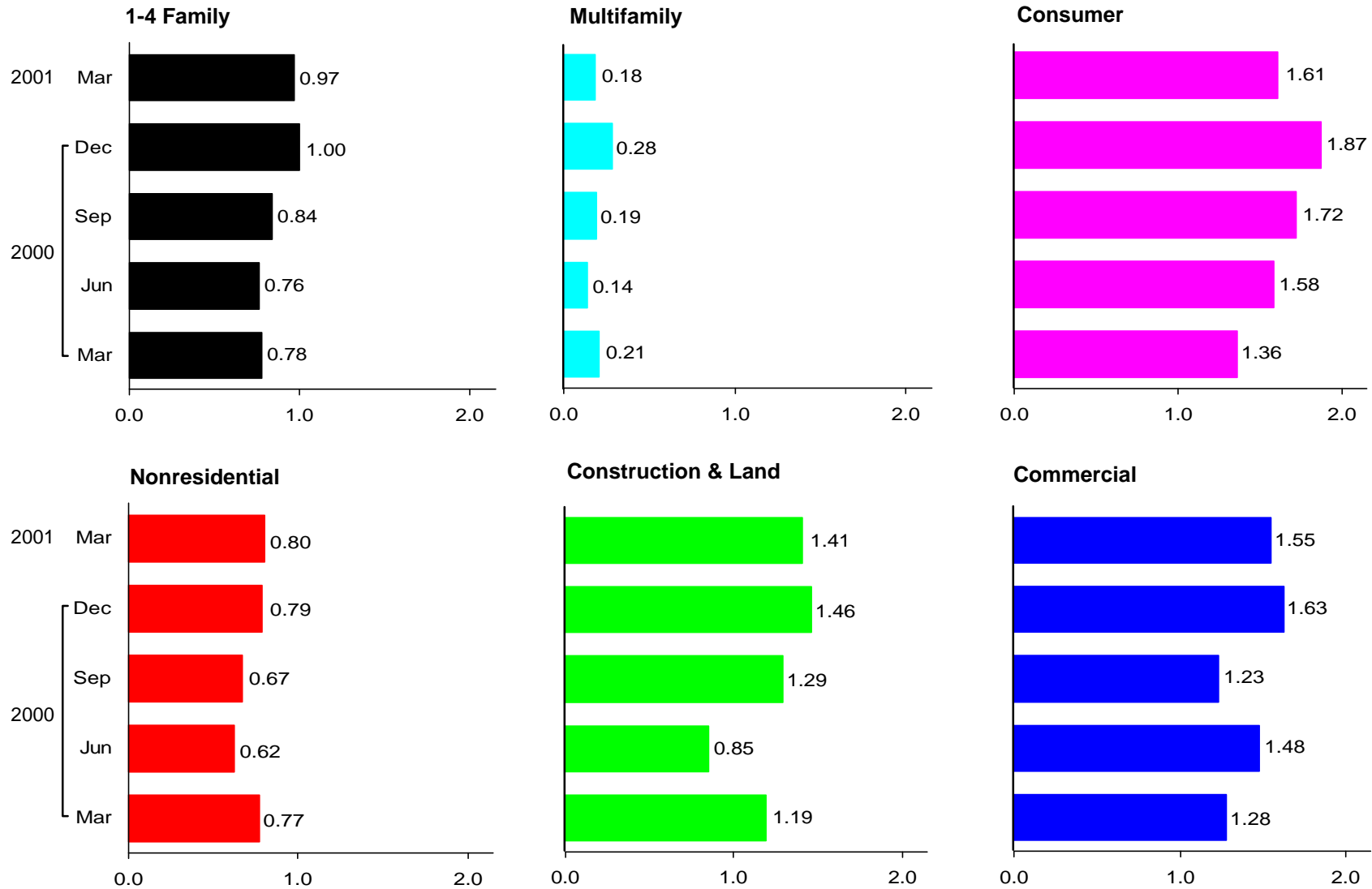


LOANS 30 – 89 DAYS PAST DUE

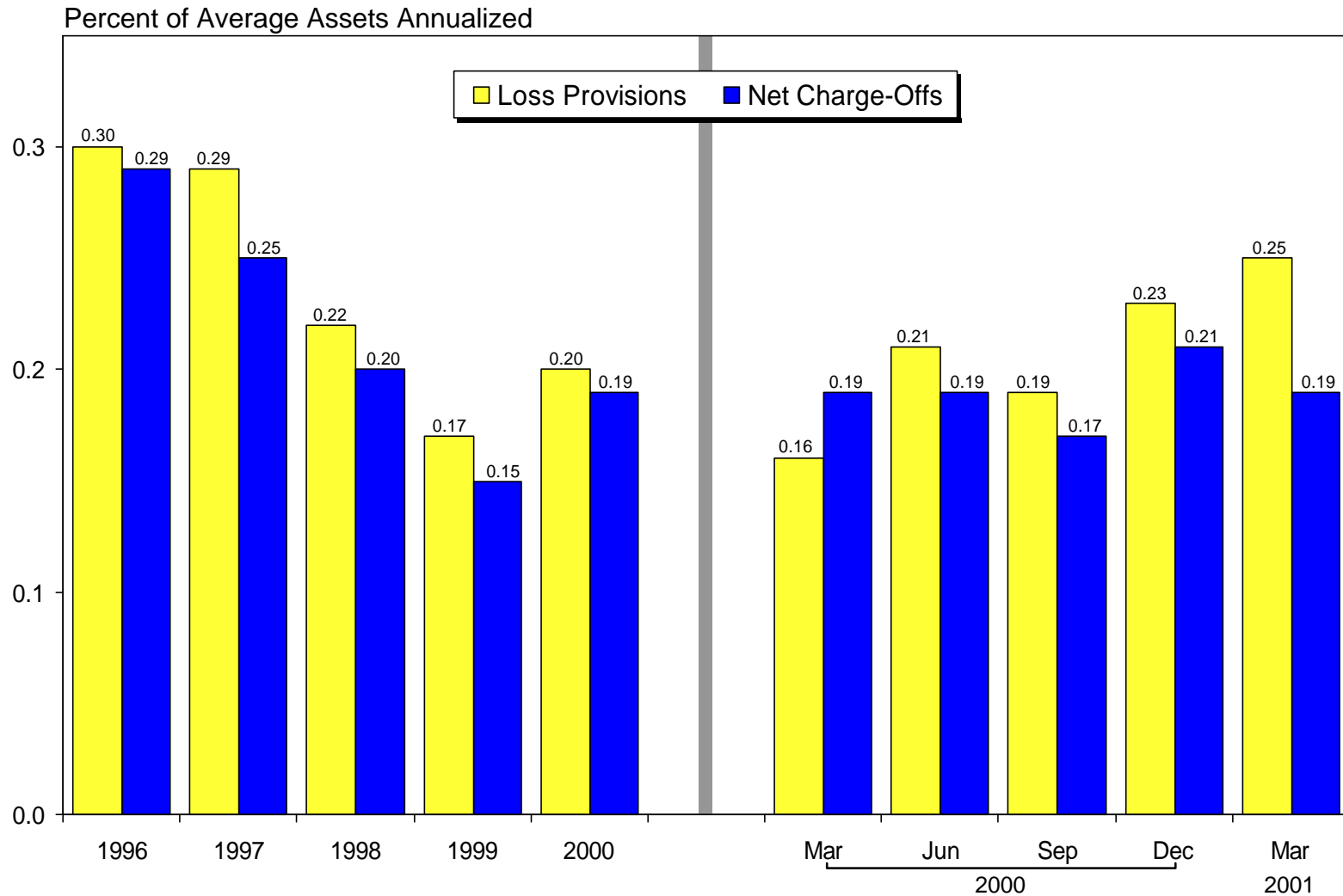


LOANS 30 – 89 DAYS PAST DUE - FIVE QUARTERS

Percent of Loan Type



TOTAL LOSS PROVISIONS AND NET CHARGE-OFFS



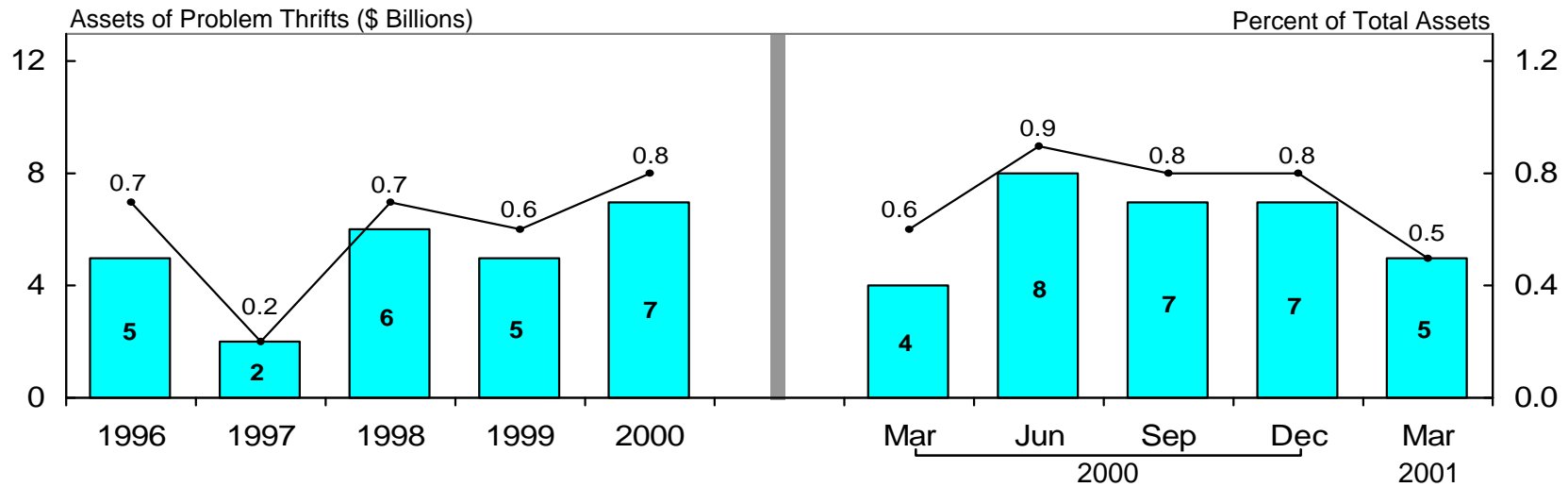
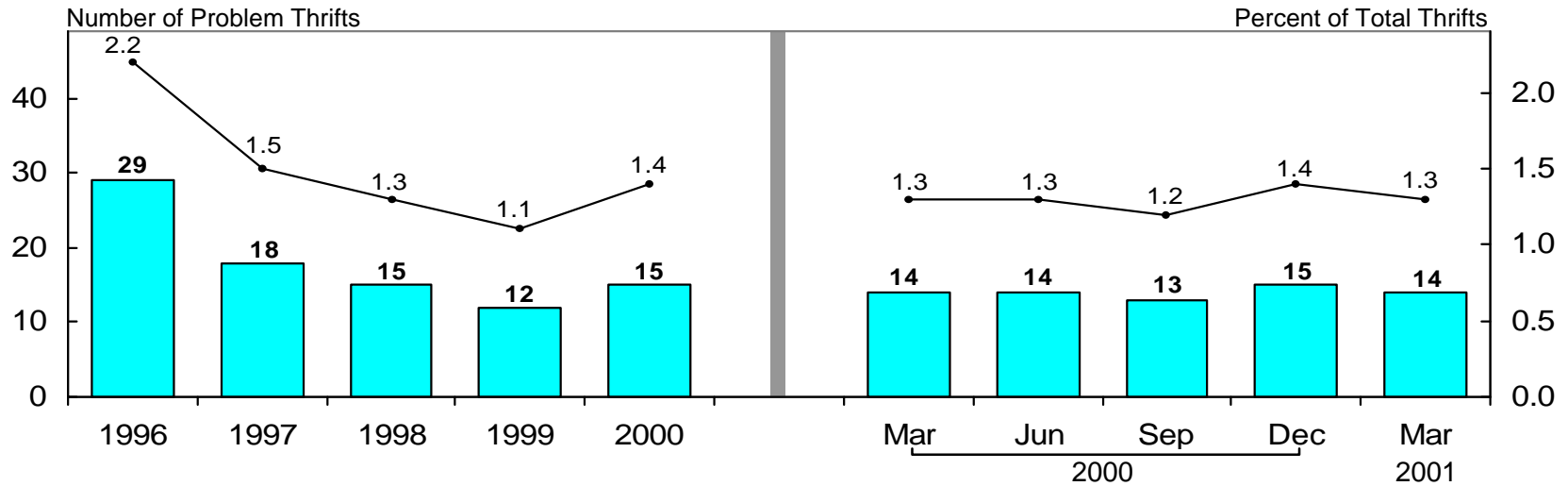
Total Loss Provisions include loss provisions on interest-bearing and noninterest-bearing assets.

Net charge-offs are charge-offs less recoveries.

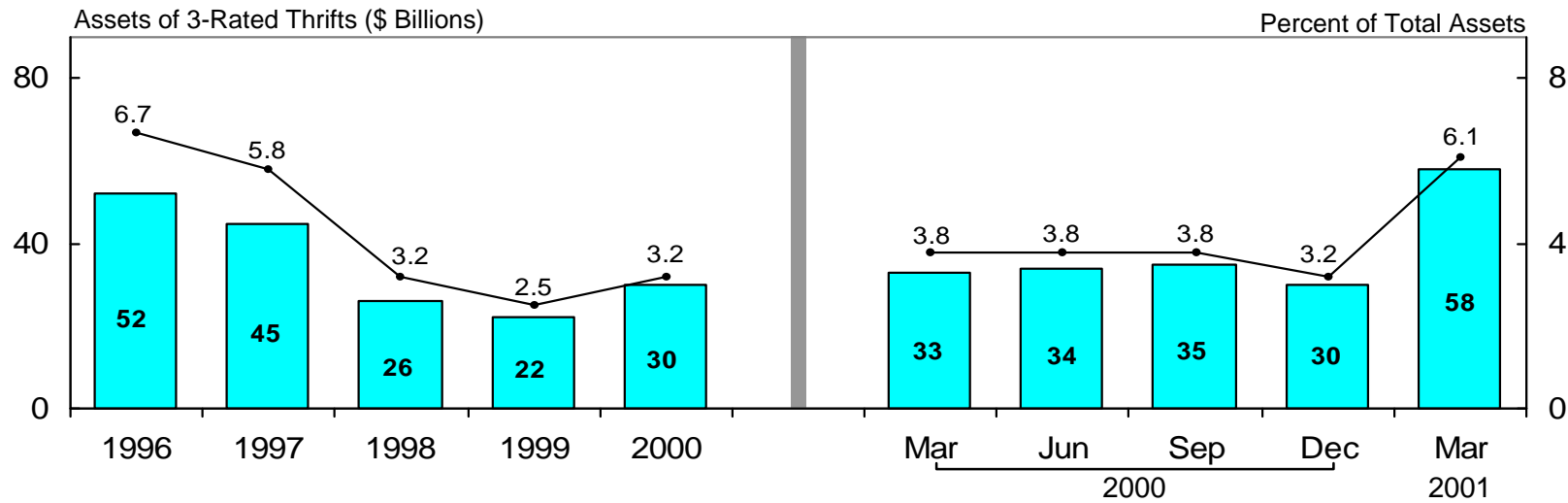
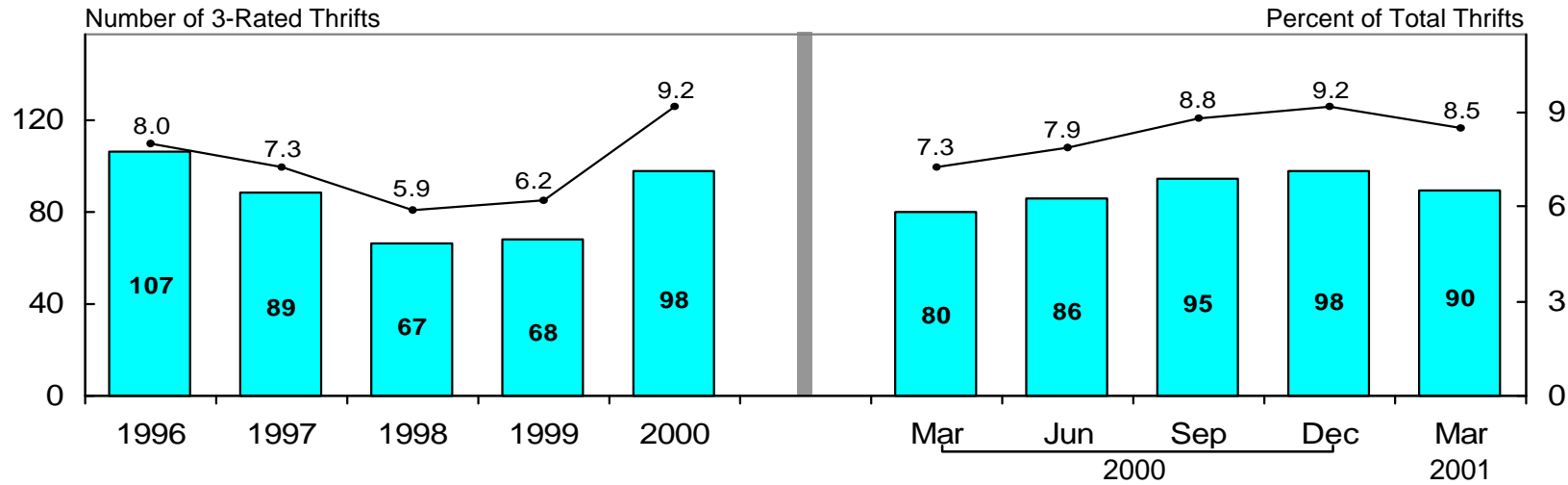
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NUMBER AND ASSETS OF PROBLEM THRIFTS

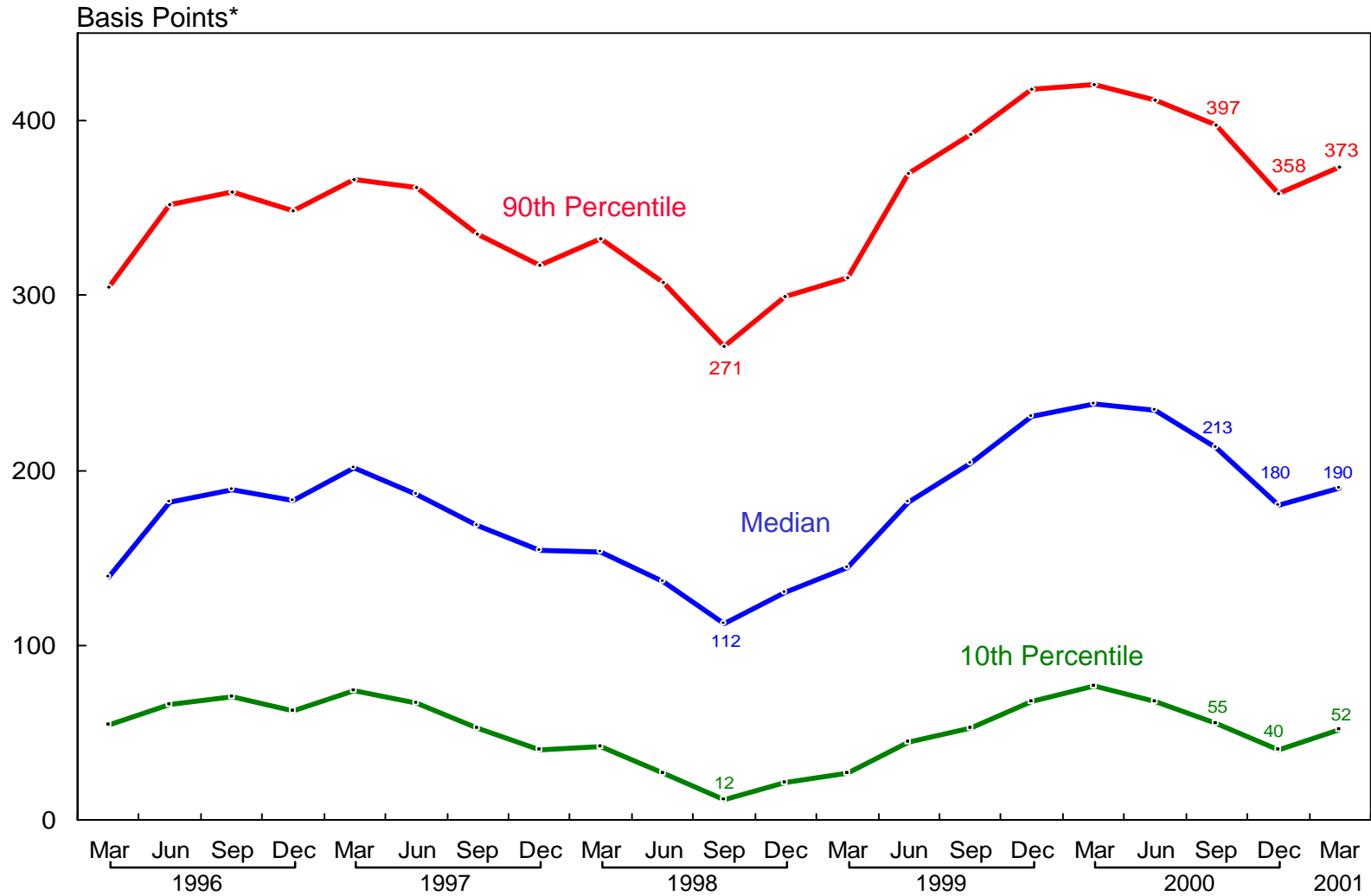
(Thrifts with CAMELS Ratings of 4 or 5)



NUMBER AND ASSETS OF 3-RATED THRIFTS

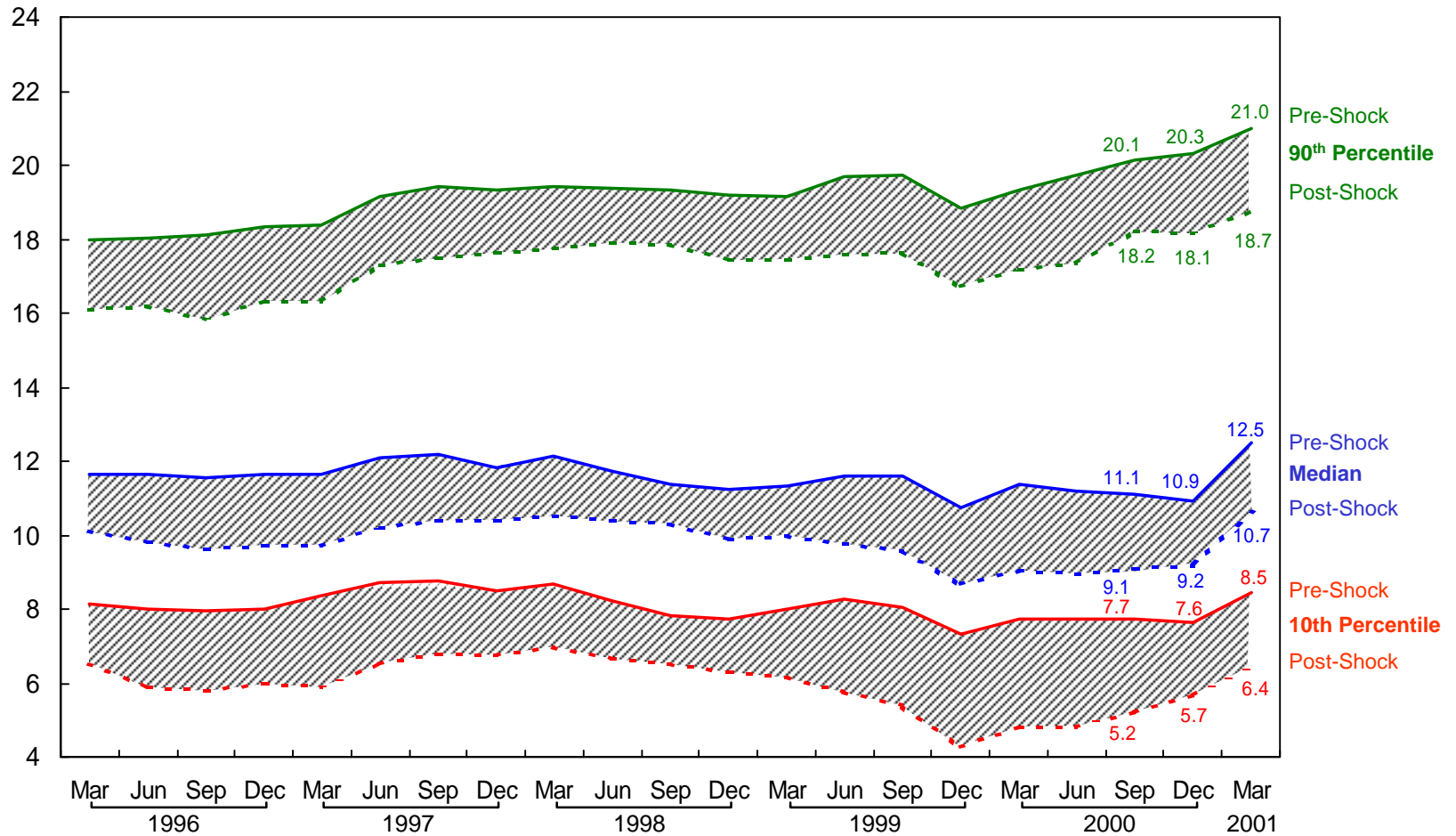


INTEREST RATE SENSITIVITY



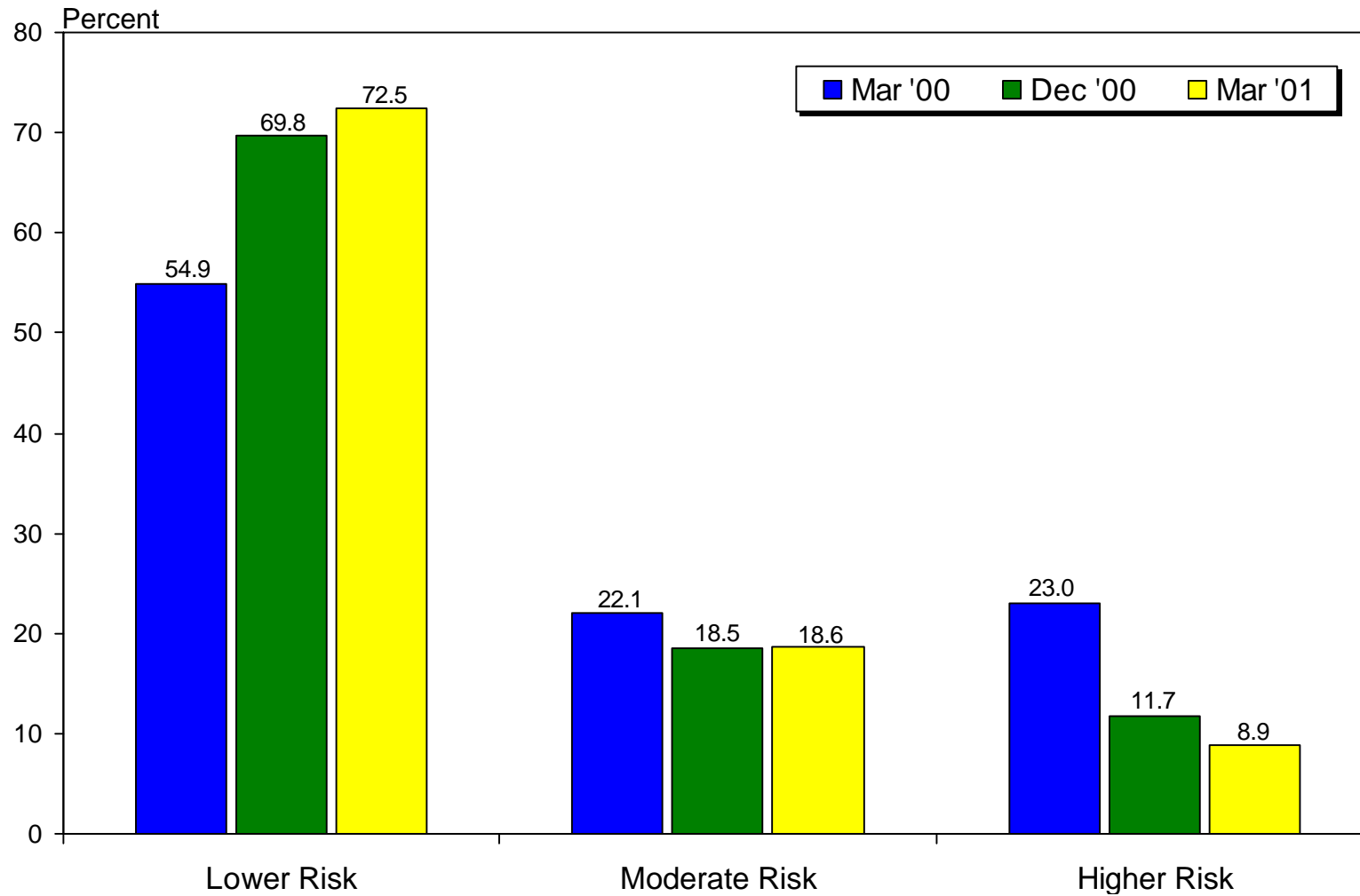
* Preliminary first quarter data as of June 1, 2001, for 893 thrifts with \$699.7 billion in assets.
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NET PORTFOLIO VALUE*

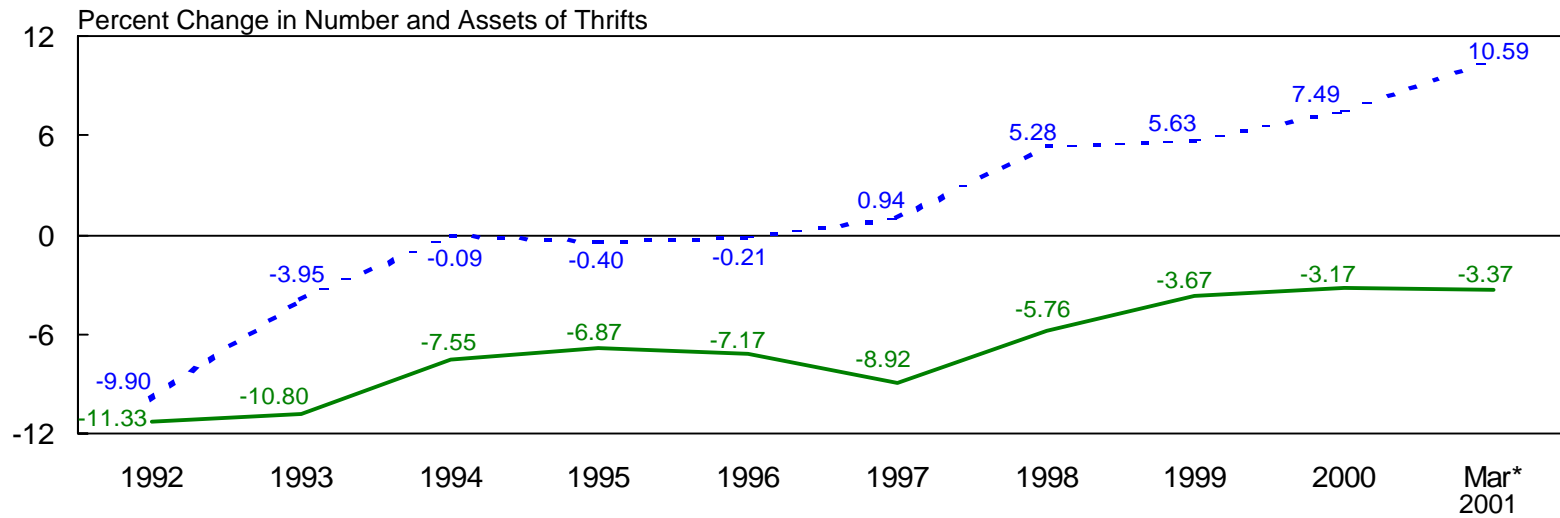
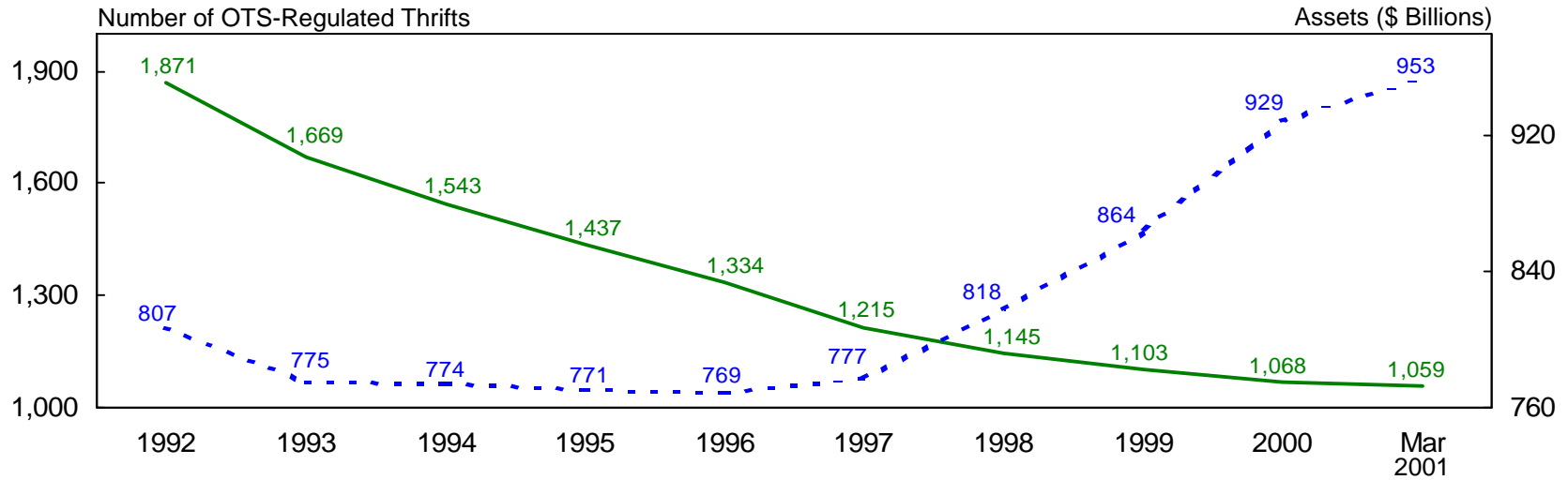


* Preliminary first quarter data as of June 1, 2001, for 893 thrifts with \$699.7 billion in assets.
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INDUSTRY CLASSIFIED BY INTEREST RATE RISK

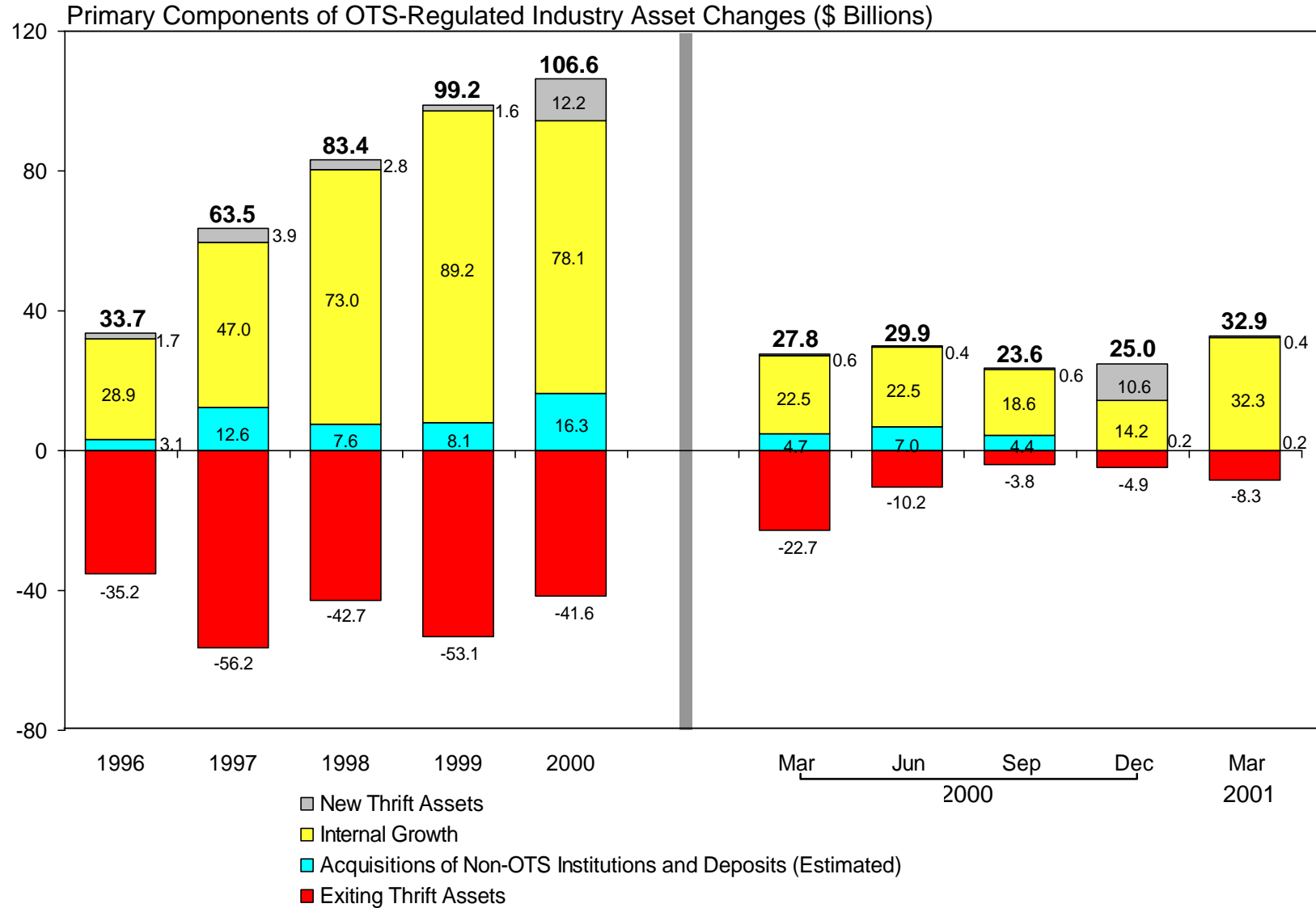


NUMBER AND ASSETS



* Annualized.
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ASSET GROWTH RECONCILIATION



Note: For 1999 and 2000, branches sold have been added to exiting thrift assets.

STRUCTURAL CHANGES

OTS-REGULATED THRIFTS	1996	1997	1998	1999	2000	2000				2001
						Mar	Jun	Sep	Dec	Mar
TOTAL EXITS	119	141	109	80	76	16	18	17	25	17
Failures	1	0	0	1	1	1	0	0	0	0
Conversions										
To Commercial Banks	10	32	5	17	9	2	3	2	2	5
To State-Chartered Savings Banks	<u>20</u>	<u>17</u>	<u>13</u>	<u>7</u>	<u>5</u>	<u>3</u>	<u>1</u>	<u>1</u>	<u>0</u>	<u>3</u>
Total Conversions	30	49	18	24	14	5	4	3	2	8
Acquisitions										
By Commercial Banks	46	56	42	30	37	6	10	8	13	5
By State-Chartered Savings Banks	<u>3</u>	<u>5</u>	<u>7</u>	<u>5</u>	<u>5</u>	<u>2</u>	<u>0</u>	<u>1</u>	<u>2</u>	<u>0</u>
Total Acquisitions by Non-OTS Regulated Institutions	49	61	49	35	42	8	10	9	15	5
OTS Thrift-to-Thrift Mergers	<u>36</u>	<u>28</u>	<u>38</u>	<u>18</u>	<u>17</u>	<u>2</u>	<u>3</u>	<u>5</u>	<u>7</u>	<u>3</u>
Total Acquisitions	85	89	87	53	59	10	13	14	22	8
Voluntary Dissolutions	3	3	4	2	2	0	1	0	1	1
TOTAL ENTRANTS	18	21	39	38	41	10	12	8	11	8
De Novo	6	11	25	27	29	5	10	7	7	5
Charter Conversions	12	10	14	11	12	5	2	1	4	3
NET DECLINE	101	120	70	42	35	6	6	9	14	9