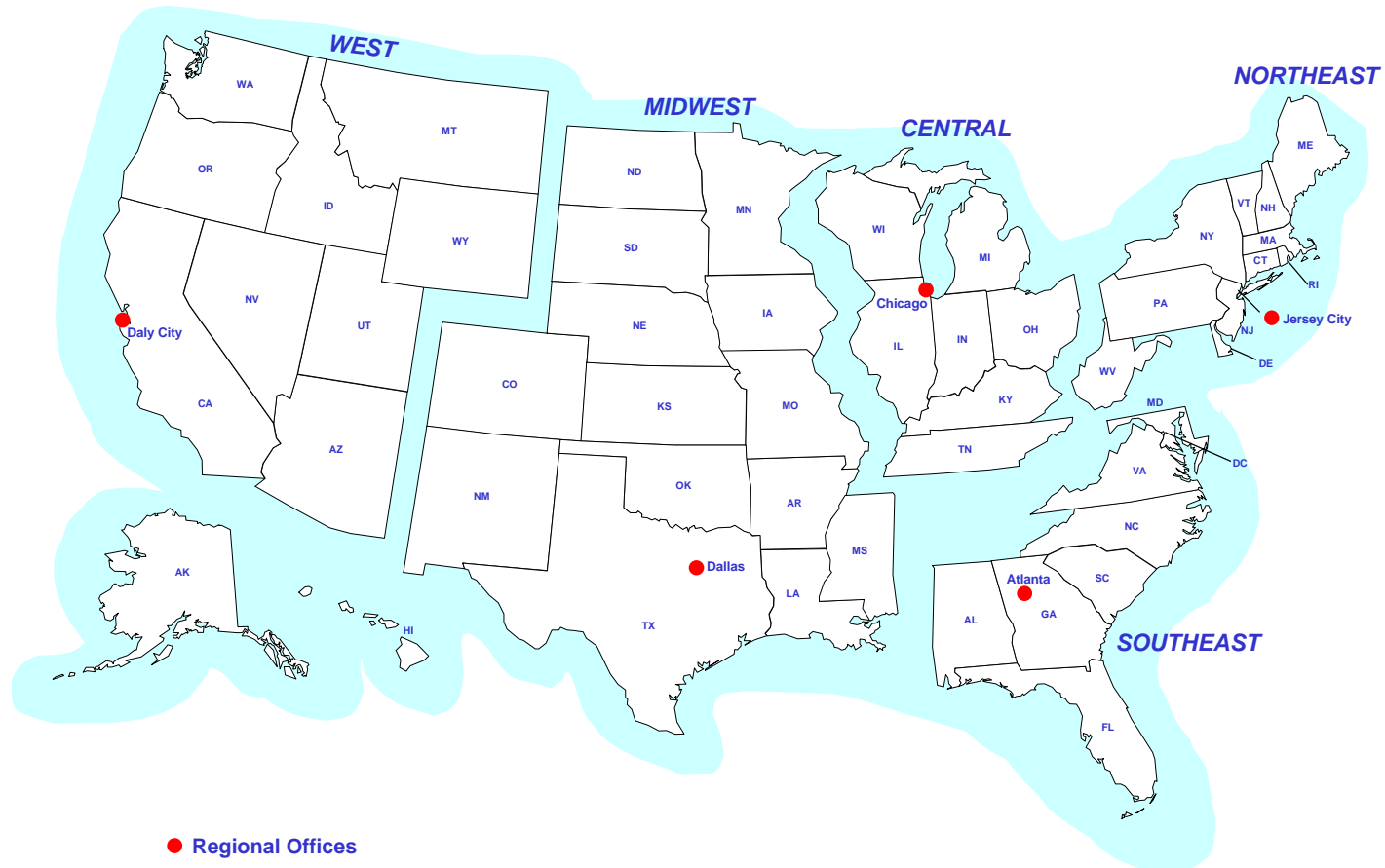




Second Quarter 2001 Thrift Industry Report Data

September 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

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NOTE: Numbers may not sum due to rounding.

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

INDUSTRY AGGREGATES:	1997	1998	1999	2000	6 mos. 2000	6 mos. 2001
PROFITABILITY (Percent)						
Return on Average Assets	0.84	0.97	0.98	0.91	0.98	0.99
Median Ratio	0.83	0.77	0.71	0.66	0.73	0.65
Return on Average Equity	10.44	11.42	12.16	11.63	12.73	12.24
Median Ratio	8.33	7.32	6.75	6.28	7.12	6.10
EARNINGS (\$ Millions)						
Interest Income	\$55,296.16	\$54,899.58	\$57,006.06	\$64,199.35	\$30,594.52	\$33,833.50
Interest Expense	33,478.90	33,402.41	34,104.48	40,924.61	19,036.25	20,796.45
NET INTEREST INCOME	21,817.26	21,497.17	22,901.58	23,274.75	11,558.27	13,037.05
Loss Provisions-Interest Bearing Assets	1,989.16	1,585.19	1,311.54	1,659.24	753.01	1,220.16
Noninterest Income	7,041.43	9,896.96	9,063.47	10,022.59	4,714.26	6,623.70
Mortgage Loan Servicing Fees	873.85	507.21	948.13	1,045.54	520.69	(110.79)
Other Fees and Charges	3,503.83	4,030.47	4,651.65	6,066.01	2,820.39	3,661.44
Other Noninterest Income	2,663.75	5,359.28	3,463.69	2,911.05	1,373.18	3,073.05
Noninterest Expense	16,796.87	18,209.62	17,705.74	19,238.15	9,119.87	11,010.13
G&A Expense	16,060.35	17,504.07	17,043.97	18,540.79	8,793.22	10,612.36
Goodwill Amortization	541.25	581.58	565.08	613.95	279.40	349.29
Loss Provisions-Noninterest Bearing Assets	195.26	123.97	96.69	83.42	47.25	48.48
Income Before Taxes & Extraordinary Items	10,072.67	11,599.31	12,947.77	12,399.94	6,399.66	7,430.46
Income Taxes	3,655.29	3,939.55	4,729.47	4,381.83	2,163.80	2,719.56
Extraordinary Items	(4.80)	(90.36)	9.79	(4.02)	7.95	(41.85)
NET INCOME	6,412.58	7,569.41	8,228.09	8,014.10	4,243.81	4,669.06
Profits	\$6,987.55	\$8,059.45	\$8,507.82	\$8,559.68	\$4,434.64	\$5,046.39
Losses	(\$574.97)	(\$490.04)	(\$279.73)	(\$545.58)	(\$190.82)	(\$377.34)
PROFITABILITY (Percent of Avg Assets Annualized)						
Interest Income	7.28	7.00	6.79	7.25	7.08	7.15
Interest Expense	4.41	4.26	4.06	4.62	4.40	4.39
NET INTEREST INCOME	2.87	2.74	2.73	2.63	2.67	2.75
Loss Provisions-Interest Bearing Assets	0.26	0.20	0.16	0.19	0.17	0.26
Noninterest Income	0.93	1.26	1.08	1.13	1.09	1.40
Mortgage Loan Servicing Fees	0.11	0.06	0.11	0.12	0.12	(0.02)
Other Fees and Charges	0.46	0.51	0.55	0.69	0.65	0.77
Other Noninterest Income	0.35	0.68	0.41	0.33	0.32	0.65
Noninterest Expense	2.21	2.32	2.11	2.17	2.11	2.33
G&A Expense	2.11	2.23	2.03	2.09	2.03	2.24
Goodwill Amortization	0.07	0.07	0.07	0.07	0.06	0.07
Loss Provisions-Noninterest Bearing Assets	0.03	0.02	0.01	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	1.33	1.48	1.54	1.40	1.48	1.57
Income Taxes	0.48	0.50	0.56	0.49	0.50	0.57
Extraordinary Items	0.00	(0.01)	0.00	0.00	0.00	(0.01)
NET INCOME	0.84	0.97	0.98	0.91	0.98	0.99
Profits	0.92	1.03	1.01	0.97	1.03	1.07
Losses	(0.08)	(0.06)	(0.03)	(0.06)	(0.04)	(0.08)

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	JUN 1999	SEP 1999	DEC 1999	MAR 2000	JUN 2000	SEP 2000	DEC 2000	MAR 2001	JUN 2001
NUMBER OF INSTITUTIONS:	1,115	1,111	1,103	1,097	1,091	1,082	1,068	1,060	1,049
EARNINGS (\$ Millions)									
Interest Income	\$14,066.03	\$14,478.78	\$14,681.21	\$14,962.22	\$15,632.30	\$16,594.79	\$17,010.04	\$17,008.73	\$16,824.77
Interest Expense	8,304.80	8,703.84	8,929.46	9,190.19	9,846.06	10,791.29	11,097.07	10,732.30	10,064.15
NET INTEREST INCOME	5,761.23	5,774.95	5,751.75	5,772.03	5,786.24	5,803.50	5,912.97	6,276.43	6,760.62
Loss Provisions-Interest Bearing Assets	336.34	299.69	345.19	316.61	436.40	410.12	496.12	600.43	619.73
Noninterest Income	2,302.62	2,214.20	2,194.59	2,241.24	2,473.02	2,540.07	2,768.26	3,106.89	3,516.81
Mortgage Loan Servicing Fees	257.12	195.27	287.29	257.41	263.28	269.67	255.18	(24.66)	(86.13)
Other Fees and Charges	1,149.50	1,190.16	1,242.35	1,373.36	1,447.03	1,590.69	1,654.93	1,738.67	1,922.77
Other Noninterest Income	895.99	828.77	664.96	610.47	762.72	679.71	858.15	1,392.88	1,680.17
Noninterest Expense	4,386.08	4,401.76	4,550.95	4,461.85	4,658.01	4,959.65	5,158.64	5,338.68	5,671.45
G&A Expense	4,213.97	4,238.81	4,381.92	4,303.76	4,489.46	4,773.39	4,974.18	5,149.44	5,462.93
Goodwill Amortization	142.05	139.17	149.70	136.29	143.11	164.19	170.36	170.36	178.93
Loss Provisions-Noninterest Bearing Assets	30.06	23.78	19.33	21.81	25.45	22.08	14.09	18.88	29.60
Income Before Taxes & Extraordinary Items	3,341.44	3,287.70	3,050.20	3,234.81	3,164.85	2,973.80	3,026.48	3,444.20	3,986.26
Income Taxes	1,230.11	1,197.65	1,093.07	1,013.43	1,150.37	1,105.33	1,112.70	1,253.24	1,466.31
Extraordinary Items	0.59	(0.90)	9.32	5.74	2.21	(24.37)	12.40	(31.22)	(10.63)
NET INCOME	2,111.92	2,089.15	1,966.45	2,227.13	2,016.69	1,844.09	1,926.19	2,159.75	2,509.31
PROFITABILITY (Percent of Avg Assets Annualized)									
Interest Income	6.71	6.80	6.92	7.00	7.16	7.40	7.43	7.26	7.03
Interest Expense	3.96	4.08	4.21	4.30	4.51	4.81	4.85	4.58	4.21
NET INTEREST INCOME	2.75	2.71	2.71	2.70	2.65	2.59	2.58	2.68	2.82
Loss Provisions-Interest Bearing Assets	0.16	0.14	0.16	0.15	0.20	0.18	0.22	0.26	0.26
Noninterest Income	1.10	1.04	1.03	1.05	1.13	1.13	1.21	1.33	1.47
Mortgage Loan Servicing Fees	0.12	0.09	0.14	0.12	0.12	0.12	0.11	-0.01	-0.04
Other Fees and Charges	0.55	0.56	0.59	0.64	0.66	0.71	0.72	0.74	0.80
Other Noninterest Income	0.43	0.39	0.31	0.29	0.35	0.30	0.37	0.59	0.70
Noninterest Expense	2.09	2.07	2.15	2.09	2.13	2.21	2.25	2.28	2.37
G&A Expense	2.01	1.99	2.07	2.01	2.06	2.13	2.17	2.20	2.28
Goodwill Amortization	0.07	0.07	0.07	0.06	0.07	0.07	0.07	0.07	0.07
Loss Provisions-Noninterest Bearing Assets	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	1.59	1.54	1.44	1.51	1.45	1.33	1.32	1.47	1.67
Income Taxes	0.59	0.56	0.52	0.47	0.53	0.49	0.49	0.54	0.61
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	-0.01	0.01	-0.01	0.00
NET INCOME	1.01	0.98	0.93	1.04	0.92	0.82	0.84	0.92	1.05
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	1.01	0.98	0.93	1.04	0.92	0.82	0.84	0.92	1.05
Median Ratio	0.75	0.76	0.67	0.73	0.74	0.71	0.63	0.64	0.66
Return on Average Equity (Annualized)	12.41	12.18	11.76	13.46	12.01	10.58	10.61	11.51	12.95
Median Ratio	6.94	7.16	6.34	6.98	7.28	6.65	5.86	6.07	6.18
Net Interest Margin (Annualized)	2.75	2.71	2.71	2.70	2.65	2.59	2.58	2.68	2.82
Median Ratio	3.06	3.08	3.08	3.10	3.09	3.00	2.92	2.89	2.87
Number of Profitable Thrifts	1,029	1,000	971	984	985	948	911	927	918
Percent Profitable	92.29	90.01	88.03	89.70	90.28	87.62	85.30	87.45	87.51
Profits (\$ Millions)	\$2,174.53	\$2,146.22	\$2,074.50	\$2,312.34	\$2,122.29	\$2,013.27	\$2,111.77	\$2,348.02	\$2,698.37
Number of Unprofitable Thrifts	86	111	132	113	106	134	157	133	131
Percent Unprofitable	7.71	9.99	11.97	10.30	9.72	12.38	14.70	12.55	12.49
Losses (\$ Millions)	(\$62.61)	(\$57.07)	(\$108.05)	(\$85.22)	(\$105.61)	(\$169.17)	(\$185.59)	(\$188.27)	(\$189.06)

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 1999	SEP 1999	DEC 1999	MAR 2000	JUN 2000	SEP 2000	DEC 2000	MAR 2001	JUN 2001
NUMBER OF INSTITUTIONS:	1,115	1,111	1,103	1,097	1,091	1,082	1,068	1,060	1,049
TOTAL ASSETS (\$ Billions)	\$846.68	\$862.73	\$863.61	\$868.71	\$888.40	\$908.20	\$928.29	\$952.89	\$964.68
1 - 4 Family Mortgages	408.29	421.03	410.52	415.91	431.95	446.09	448.18	458.23	463.16
Mortgage Pool Securities	99.59	96.60	94.78	88.84	89.68	89.25	93.11	97.69	98.28
Multifamily Mortgages	41.11	42.64	43.90	41.93	42.65	43.43	44.22	44.66	44.73
Nonresidential Mortgages	30.54	31.49	32.67	34.03	35.42	36.33	37.11	38.37	38.91
Construction Loans	15.76	17.00	17.58	18.34	18.96	20.62	21.42	21.99	22.34
Land Loans	4.39	4.54	4.89	5.41	5.21	5.68	6.03	6.23	6.31
Commercial Loans	17.42	18.52	20.87	22.96	24.62	26.66	27.82	28.95	30.77
Consumer Loans	52.33	54.75	53.37	53.50	56.02	57.77	60.84	60.29	60.13
Cash and Noninterest-Earning Deposits	11.63	12.47	14.81	11.91	12.62	12.27	13.90	13.14	14.61
Investment Securities	119.47	117.34	124.35	127.06	117.86	118.12	121.97	125.04	122.92
Mortgage Derivatives	71.47	70.09	78.42	81.63	74.97	73.44	75.36	67.49	61.70
Repossessed Assets, Net	1.22	1.11	1.02	1.05	1.01	0.98	0.90	0.92	0.95
Real Estate Held for Investment, Net	0.44	0.42	0.49	0.48	0.50	0.46	0.46	0.48	0.45
Office Premises & Equipment	8.19	8.26	8.43	8.43	8.49	8.60	8.72	8.73	8.81
Other Assets	41.64	41.95	41.17	44.10	48.73	47.38	49.12	53.79	58.07
Less: Contra Assets & Valuation Allowances	5.35	5.38	5.25	5.23	5.30	5.44	5.51	5.63	5.74
TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$846.68	\$862.73	\$863.61	\$868.71	\$888.40	\$908.20	\$928.29	\$952.89	\$964.68
TOTAL DEPOSITS	492.21	493.73	504.95	505.73	508.75	518.09	529.41	543.25	544.79
Deposits less than or equal to \$100,000	395.35	396.32	402.08	396.88	398.25	400.93	409.47	414.26	411.92
Deposits greater than \$100,000	96.86	97.41	102.86	108.85	110.50	117.16	119.94	128.99	132.87
Escrows	10.38	9.04	7.80	8.55	9.62	9.71	8.75	13.07	20.23
BORROWINGS	262.82	278.09	270.38	275.56	289.25	295.50	301.27	302.55	303.00
Advances From FHLB	164.38	174.60	189.89	193.06	204.24	204.25	218.28	217.50	212.37
Repurchase Agreements & FedFunds Purchased	59.34	64.87	63.46	65.74	66.13	71.02	59.96	60.79	60.66
Other Borrowings	39.10	38.62	17.02	16.76	18.89	20.23	23.03	24.27	29.96
Other Liabilities	12.68	12.88	13.18	12.04	12.55	13.42	14.68	17.31	18.11
Equity Capital	68.59	68.98	67.30	66.83	68.23	71.48	74.17	76.71	78.55

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 1999	SEP 1999	DEC 1999	MAR 2000	JUN 2000	SEP 2000	DEC 2000	MAR 2001	JUN 2001
NUMBER OF INSTITUTIONS:	1,115	1,111	1,103	1,097	1,091	1,082	1,068	1,060	1,049
TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1 - 4 Family Mortgages	48.22	48.80	47.54	47.88	48.62	49.12	48.28	48.09	48.01
Mortgage Pool Securities	11.76	11.20	10.97	10.23	10.09	9.83	10.03	10.25	10.19
Multifamily Mortgages	4.86	4.94	5.08	4.83	4.80	4.78	4.76	4.69	4.64
Nonresidential Mortgages	3.61	3.65	3.78	3.92	3.99	4.00	4.00	4.03	4.03
Construction Loans	1.86	1.97	2.04	2.11	2.13	2.27	2.31	2.31	2.32
Land Loans	0.52	0.53	0.57	0.62	0.59	0.63	0.65	0.65	0.65
Commercial Loans	2.06	2.15	2.42	2.64	2.77	2.94	3.00	3.04	3.19
Consumer Loans	6.18	6.35	6.18	6.16	6.31	6.36	6.55	6.33	6.23
Cash and Noninterest-Earning Deposits	1.37	1.45	1.71	1.37	1.42	1.35	1.50	1.38	1.51
Investment Securities	14.11	13.60	14.40	14.63	13.27	13.01	13.14	13.12	12.74
Mortgage Derivatives	8.44	8.12	9.08	9.40	8.44	8.09	8.12	7.08	6.40
Reposessed Assets, Net	0.14	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.10
Real Estate Held for Investment, Net	0.05	0.05	0.06	0.06	0.06	0.05	0.05	0.05	0.05
Office Premises & Equipment	0.97	0.96	0.98	0.97	0.96	0.95	0.94	0.92	0.91
Other Assets	4.92	4.86	4.77	5.08	5.48	5.22	5.29	5.65	6.02
Less: Contra Assets & Valuation Allowances	0.63	0.62	0.61	0.60	0.60	0.60	0.59	0.59	0.60
TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS	58.13	57.23	58.47	58.22	57.27	57.05	57.03	57.01	56.47
Deposits less than or equal to \$100,000	46.69	45.94	46.56	45.69	44.83	44.15	44.11	43.47	42.70
Deposits greater than \$100,000	11.44	11.29	11.91	12.53	12.44	12.90	12.92	13.54	13.77
Escrows	1.23	1.05	0.90	0.98	1.08	1.07	0.94	1.37	2.10
BORROWINGS	31.04	32.23	31.31	31.72	32.56	32.54	32.45	31.75	31.41
Advances From FHLB	19.41	20.24	21.99	22.22	22.99	22.49	23.51	22.82	22.01
Repurchase Agreements & FedFunds Purchased	7.01	7.52	7.35	7.57	7.44	7.82	6.46	6.38	6.29
Other Borrowings	4.62	4.48	1.97	1.93	2.13	2.23	2.48	2.55	3.11
Other Liabilities	1.50	1.49	1.53	1.39	1.41	1.48	1.58	1.82	1.88
Equity Capital	8.10	8.00	7.79	7.69	7.68	7.87	7.99	8.05	8.14

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

FOR THE QUARTER ENDING:	JUN 1999	SEP 1999	DEC 1999	MAR 2000	JUN 2000	SEP 2000	DEC 2000	MAR 2001	JUN 2001
NUMBER OF INSTITUTIONS:	1,115	1,111	1,103	1,097	1,091	1,082	1,068	1,060	1,049
TOTAL ASSETS (Percent Change)	13.50	13.41	12.39	12.62	14.16	13.79	12.61	13.10	11.02
1 - 4 Family Mortgages	9.03	10.81	10.23	13.57	15.79	14.68	12.69	12.93	9.49
Mortgage Pool Securities	9.08	7.28	3.86	-5.93	-2.99	-0.64	5.05	13.26	11.12
Multifamily Mortgages	-6.57	1.94	4.03	4.41	12.15	10.19	8.57	7.69	6.25
Nonresidential Mortgages	14.43	17.23	19.47	20.66	25.54	24.69	20.56	19.32	13.97
Construction Loans	40.45	35.60	34.19	31.68	27.19	28.49	28.06	25.94	21.48
Land Loans	32.09	27.92	32.33	36.10	29.61	35.20	32.97	24.04	25.21
Commercial Loans	43.60	38.69	42.47	45.73	52.64	55.04	41.71	34.55	29.58
Consumer Loans	23.24	27.88	25.85	22.75	20.92	17.75	22.54	17.76	10.62
Cash and Noninterest-Earning Deposits	12.98	18.72	18.17	16.37	20.36	12.86	0.81	16.65	21.58
Investment Securities	163.19	118.39	90.55	81.05	71.58	74.24	59.65	55.92	66.00
Mortgage Derivatives	57.45	30.45	20.17	16.32	9.14	8.33	-1.36	-15.84	-16.68
Repossessed Assets, Net	-19.02	-24.58	-28.95	-22.76	-15.09	-8.41	-9.94	-10.82	-4.36
Real Estate Held for Investment, Net	-8.51	-5.56	14.81	15.12	12.52	11.90	-6.06	0.68	-7.21
Office Premises & Equipment	8.35	8.30	9.70	9.37	8.80	9.23	8.83	7.89	6.92
Other Assets	20.47	21.40	17.39	24.82	29.76	24.33	26.44	25.88	21.75
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)	13.50	13.41	12.39	12.62	14.16	13.79	12.61	13.10	11.02
TOTAL DEPOSITS	3.32	4.22	4.70	7.21	8.93	10.35	10.55	11.42	10.07
Deposits less than or equal to \$100,000	0.42	2.38	3.16	4.35	6.29	6.48	7.50	8.32	6.36
Deposits greater than \$100,000	17.07	12.43	11.18	19.15	19.64	26.03	22.40	22.67	23.40
BORROWINGS	43.28	41.34	36.28	29.70	27.43	20.80	15.47	12.04	6.09
Advances From FHLB	46.02	44.98	39.06	33.02	31.42	22.82	18.47	14.87	5.34
Repurchase Agreements & FedFunds Purchased	39.93	46.86	29.11	16.83	14.96	13.30	-1.06	-5.05	-6.91
Other Borrowings	37.43	20.11	34.21	51.48	34.29	29.43	43.37	45.40	59.11
Other Liabilities	3.19	-12.81	-14.63	-14.75	5.06	13.79	14.87	50.39	75.63
Equity Capital	7.54	5.97	6.53	6.01	8.17	12.27	15.64	18.57	18.06

STRUCTURAL DATA AND LOAN ACTIVITY

FOR THE QUARTER ENDING:	JUN 1999	SEP 1999	DEC 1999	MAR 2000	JUN 2000	SEP 2000	DEC 2000	MAR 2001	JUN 2001
NUMBER OF INSTITUTIONS:	1,115	1,111	1,103	1,097	1,091	1,082	1,068	1,060	1,049

SELECTED STRUCTURAL DATA									
Number of New Thrifts	8	12	9	10	12	8	11	7	4
Consolidated Assets (\$ Billions)	0.20	0.69	0.39	0.58	0.44	0.56	12.34	0.37	0.04
Number of Conservatorships/Receiverships	0	1	0	1	0	0	0	0	0
Consolidated Assets (\$ Billions)	0.00	0.07	0.00	0.03	0.00	0.00	0.00	0.00	0.00
Number of Bank Charter Conversions	5	5	5	5	4	3	2	7	3
Consolidated Assets (\$ Billions)	2.97	2.92	28.17	2.28	5.73	0.80	1.59	7.09	0.70
Number of Bank Acquisitions	9	7	9	8	10	9	15	5	7
Consolidated Assets (\$ Billions)	1.76	1.91	1.67	19.50	4.28	2.66	2.71	1.12	2.33
Number of Thrift Mergers	8	2	3	2	3	5	7	3	5
Consolidated Assets (\$ Billions)	3.73	0.15	6.22	0.52	0.17	0.54	8.30	18.70	0.49

LOAN ACTIVITY (\$ Millions)									
Mortgage Pool Securities									
Total Purchases	\$23,825.64	\$14,846.86	\$13,645.02	\$11,975.40	\$15,502.27	\$17,636.29	\$24,931.54	\$30,143.44	\$44,499.96
Total Sales	15,389.38	10,707.42	9,732.28	9,208.96	8,990.86	13,895.24	17,208.38	21,090.03	34,182.21
Mortgage Originations	79,203.10	69,319.49	61,400.65	51,880.78	66,638.68	65,838.56	69,030.28	87,604.75	125,035.84
Construction Loans	7,130.96	7,467.79	7,054.87	6,716.25	7,459.94	7,571.98	7,434.22	7,135.19	8,016.70
1-4 Family Mortgages	5,671.24	5,941.26	5,511.13	5,382.41	5,884.56	6,080.04	5,702.99	5,731.85	6,167.47
Permanent Loans Secured by 1-4 Family Unit	66,111.90	55,793.20	47,864.46	39,731.52	52,924.53	53,226.14	55,275.07	74,338.98	109,612.94
Mortgage Refinancings	12,441.30	7,650.93	6,604.80	5,437.31	5,800.39	5,939.47	7,445.03	13,016.38	27,721.98
Mortgage Purchases	21,618.24	23,643.23	17,689.07	17,452.73	21,200.67	21,207.36	19,345.92	25,960.01	44,829.53
Secured by 1-4 Family Mortgages	20,812.96	22,920.18	17,091.95	16,203.94	20,781.87	20,169.90	18,613.09	25,288.88	44,169.20
Mortgage Sales	50,900.70	37,220.99	38,432.79	30,305.57	40,153.07	41,055.17	50,382.62	60,875.12	111,781.36
Secured by 1-4 Family Mortgages	49,053.06	36,619.98	37,842.95	29,427.11	39,433.25	39,909.28	49,220.21	60,198.55	110,375.84
Nonmortgage Originations and Purchases	18,423.52	22,020.44	25,453.37	21,816.77	24,826.46	30,743.74	30,223.49	29,283.23	33,883.74
Consumer Loans	11,491.44	14,593.18	17,074.34	14,034.10	16,930.58	18,058.64	18,548.49	16,665.79	19,778.97

OTHER INDICATORS (Percent Annualized)									
Asset Growth Rate	7.80	9.60	14.56	12.52	13.63	10.44	9.83	13.87	6.22
Cost of Funds	4.46	4.57	4.70	4.78	5.02	5.37	5.41	5.14	4.76
Asset Yield	7.27	7.37	7.51	7.60	7.79	8.06	8.08	7.93	7.70
Mortgage Portfolio Yield	7.28	7.32	7.44	7.54	7.65	7.89	7.93	7.82	7.72
Earnings Efficiency	106.47	106.04	105.94	105.83	105.57	106.05	106.16	106.65	106.77
Operating Efficiency	58.79	59.20	60.18	58.14	59.89	62.28	63.58	64.45	63.54

CAPITAL MEASURES

FOR THE QUARTER ENDING:	JUN 1999	SEP 1999	DEC 1999	MAR 2000	JUN 2000	SEP 2000	DEC 2000	MAR 2001	JUN 2001
NUMBER OF INSTITUTIONS:	1,115	1,111	1,103	1,097	1,091	1,082	1,068	1,060	1,049

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	1,113	1,110	1,100	1,096	1,089	1,080	1,064	1,055	1,047
Percent of Thrifts	99.82	99.91	99.73	99.91	99.82	99.82	99.63	99.53	99.81
Consolidated Assets (\$ Billions)	\$846.64	\$862.69	\$863.32	\$868.67	\$888.33	\$907.70	\$927.50	\$950.50	\$962.60
Fail FDICIA Capital Standards	1	1	2	1	2	2	3	4	2
Percent of Thrifts	0.09	0.09	0.18	0.09	0.18	0.18	0.28	0.38	0.19
Consolidated Assets (\$ Billions)	\$0.04	\$0.04	\$0.07	\$0.04	\$0.07	\$0.50	\$0.79	\$2.36	\$2.08
Critically Undercapitalized	0	1	1	0	0	0	0	0	1
Percent of Thrifts	0.00	0.09	0.09	0.00	0.00	0.00	0.00	0.00	0.10
Consolidated Assets (\$ Billions)	\$0.00	\$0.04	\$0.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.77

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$63.25	\$64.65	\$63.75	\$63.28	\$64.61	\$66.51	\$67.73	\$68.61	\$70.32
Tangible Equity Ratio	7.53	7.54	7.42	7.32	7.31	7.37	7.36	7.28	7.37
Median Ratio	9.37	9.37	9.24	9.30	9.31	9.40	9.32	9.25	9.27
Tier 1 Capital (\$ Billions)	\$63.30	\$64.70	\$63.79	\$63.32	\$64.65	\$66.54	\$67.76	\$68.66	\$70.37
Tier 1 Leverage Ratio	7.53	7.54	7.42	7.32	7.31	7.37	7.36	7.29	7.38
Median Ratio	9.37	9.37	9.24	9.30	9.31	9.40	9.32	9.25	9.27
Tier 1 Risk-based Capital Ratio	13.01	12.94	12.63	12.39	12.19	12.21	12.15	11.92	11.99
Median Ratio	17.88	17.66	17.31	17.19	17.25	17.10	16.87	16.80	16.39
Risk-based Capital (\$ Billions)	\$69.25	\$70.69	\$69.83	\$69.26	\$70.67	\$72.55	\$74.20	\$75.11	\$77.84
Total Risk-based Capital Ratio	14.24	14.14	13.83	13.55	13.32	13.31	13.30	13.03	13.26
Median Ratio	18.84	18.48	18.20	18.02	18.06	17.99	17.74	17.86	17.20

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 1999	SEP 1999	DEC 1999	MAR 2000	JUN 2000	SEP 2000	DEC 2000	MAR 2001	JUN 2001
NUMBER OF INSTITUTIONS:	1,115	1,111	1,103	1,097	1,091	1,082	1,068	1,060	1,049
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$4,993.23	\$5,095.38	\$5,230.22	\$4,909.40	\$5,005.55	\$5,713.60	\$6,908.74	\$6,630.76	\$6,678.82
Mortgage Loans									
Construction & Land Loans	190.26	192.46	192.04	282.20	205.96	338.07	401.47	396.87	376.54
Nonresidential Mortgages	230.78	192.98	205.49	263.24	218.90	242.34	294.79	308.89	240.91
Multifamily Mortgages	124.99	87.21	112.26	88.56	60.54	84.07	123.67	80.53	93.50
1-4 Family Mortgages	3,454.35	3,582.44	3,601.63	3,252.27	3,267.17	3,727.80	4,495.39	4,423.40	4,549.31
Nonmortgage Loans and Leases									
Commercial Loans	188.52	186.07	228.17	294.06	365.15	327.50	453.75	448.35	383.06
Consumer Loans	804.32	854.23	890.62	729.08	887.84	993.82	1,139.67	972.71	1,035.50
NONCURRENT LOANS (\$ Millions)	\$4,328.00	\$4,469.17	\$4,350.78	\$4,282.47	\$4,138.34	\$4,316.05	\$4,654.39	\$5,013.67	\$5,286.81
Mortgage Loans									
Construction & Land Loans	146.28	142.95	137.48	167.19	182.77	202.76	311.31	355.86	396.91
Nonresidential Mortgages	328.27	336.03	282.44	311.28	319.62	342.74	356.31	467.47	466.60
Multifamily Mortgages	160.84	161.73	129.55	100.42	84.76	78.32	67.15	80.32	71.80
1-4 Family Mortgages	3,169.46	3,221.49	3,157.67	3,051.12	2,825.58	2,891.33	3,007.34	3,140.58	3,430.60
Nonmortgage Loans and Leases									
Commercial Loans	156.53	193.05	234.29	259.78	314.42	356.80	422.33	467.50	496.73
Consumer Loans	366.63	413.92	409.34	392.69	411.20	444.10	489.95	501.93	424.18
NET CHARGE-OFFS (\$ Millions)	\$353.90	\$305.55	\$311.49	\$408.48	\$421.68	\$375.21	\$487.68	\$497.58	\$525.62
Mortgage Loans									
Construction & Land Loans	2.56	0.55	3.39	4.16	3.34	4.35	5.40	3.36	13.59
Nonresidential Mortgages	3.93	8.24	4.52	0.80	1.50	5.07	6.62	8.87	23.39
Multifamily Mortgages	10.64	(7.19)	(4.98)	(6.69)	(2.11)	(3.30)	(1.95)	(0.49)	(0.80)
1-4 Family Mortgages	88.45	61.42	60.23	49.82	52.38	43.32	65.75	50.75	82.68
Nonmortgage Loans and Leases									
Commercial Loans	13.59	22.96	36.67	28.33	38.67	61.49	103.31	99.49	86.91
Consumer Loans	154.15	156.39	170.90	221.66	205.34	210.11	258.94	279.38	275.17
Repossessed Assets	53.22	25.08	24.71	26.27	33.39	37.07	37.80	26.79	29.90
Other	27.37	38.10	16.05	84.13	89.17	17.09	11.82	29.43	14.78
REPOSSESSED ASSETS, NET (\$ Millions)	\$1,218.26	\$1,107.81	\$1,019.92	\$1,046.86	\$1,009.38	\$981.36	\$901.65	\$915.00	\$947.12
Construction & Land Loans	156.87	137.88	129.07	132.00	155.55	148.61	134.26	146.93	149.61
Nonresidential Mortgages	250.50	236.01	233.63	237.24	237.13	230.63	199.09	199.32	205.34
Multifamily Mortgages	80.71	55.63	41.91	41.85	37.14	33.81	18.32	12.84	15.42
1-4 Family Mortgages	668.78	613.94	553.99	570.19	525.79	506.52	486.28	489.15	513.47
Other	61.40	64.34	61.31	65.59	53.78	61.79	63.71	66.77	63.28
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)									
Real Estate Loans	\$500.10	\$516.69	\$509.56	\$515.62	\$534.18	\$552.14	\$556.96	\$569.49	\$575.45
Percent of Total Assets	59.07	59.89	59.00	59.35	60.13	60.80	60.00	59.76	59.65
Noncurrent Real Estate Loans	\$3.80	\$3.86	\$3.71	\$3.63	\$3.41	\$3.52	\$3.74	\$4.04	\$4.37
Percent of Total Assets	0.45	0.45	0.43	0.42	0.38	0.39	0.40	0.42	0.45
Real Estate Owned	\$1.16	\$1.04	\$0.96	\$0.98	\$0.96	\$0.92	\$0.84	\$0.85	\$0.88
Percent of Total Assets	0.14	0.12	0.11	0.11	0.11	0.10	0.09	0.09	0.09
Troubled Real Estate Loans	\$4.96	\$4.91	\$4.67	\$4.61	\$4.37	\$4.43	\$4.58	\$4.89	\$5.25
Percent of Total Assets	0.59	0.57	0.54	0.53	0.49	0.49	0.49	0.51	0.54

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 1999	SEP 1999	DEC 1999	MAR 2000	JUN 2000	SEP 2000	DEC 2000	MAR 2001	JUN 2001
NUMBER OF INSTITUTIONS:	1,115	1,111	1,103	1,097	1,091	1,082	1,068	1,060	1,049
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.59	0.59	0.61	0.57	0.56	0.63	0.74	0.70	0.69
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.94	0.89	0.85	1.19	0.85	1.29	1.46	1.41	1.31
Nonresidential Mortgages	0.76	0.61	0.63	0.77	0.62	0.67	0.79	0.80	0.62
Multifamily Mortgages	0.30	0.20	0.26	0.21	0.14	0.19	0.28	0.18	0.21
1-4 Family Mortgages	0.85	0.85	0.88	0.78	0.76	0.84	1.00	0.97	0.98
Nonmortgage Loans and Leases									
Commercial Loans	1.08	1.00	1.09	1.28	1.48	1.23	1.63	1.55	1.25
Consumer Loans	1.54	1.56	1.67	1.36	1.58	1.72	1.87	1.61	1.72
NONCURRENT LOANS (% Total Assets)	0.51	0.52	0.50	0.49	0.47	0.48	0.50	0.53	0.55
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.73	0.66	0.61	0.70	0.76	0.77	1.13	1.26	1.39
Nonresidential Mortgages	1.07	1.07	0.86	0.91	0.90	0.94	0.96	1.22	1.20
Multifamily Mortgages	0.39	0.38	0.30	0.24	0.20	0.18	0.15	0.18	0.16
1-4 Family Mortgages	0.78	0.77	0.77	0.73	0.65	0.65	0.67	0.69	0.74
Nonmortgage Loans and Leases									
Commercial Loans	0.90	1.04	1.12	1.13	1.28	1.34	1.52	1.61	1.61
Consumer Loans	0.70	0.76	0.77	0.73	0.73	0.77	0.81	0.83	0.71
NET CHARGE-OFFS (% Total Assets)	0.04	0.04	0.04	0.05	0.05	0.04	0.05	0.05	0.05
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.01	0.00	0.02	0.02	0.01	0.02	0.02	0.01	0.05
Nonresidential Mortgages	0.01	0.03	0.01	0.00	0.00	0.01	0.02	0.02	0.06
Multifamily Mortgages	0.03	-0.02	-0.01	-0.02	-0.00	-0.01	0.00	0.00	0.00
1-4 Family Mortgages	0.02	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.02
Nonmortgage Loans and Leases									
Commercial Loans	0.08	0.12	0.18	0.12	0.16	0.23	0.37	0.34	0.28
Consumer Loans	0.29	0.29	0.32	0.41	0.37	0.36	0.43	0.46	0.46
Repossessed Assets	4.37	2.26	2.42	2.51	3.31	3.78	4.19	2.93	3.16
Other	0.07	0.09	0.04	0.19	0.18	0.04	0.02	0.05	0.03
REPOSSESSED ASSETS, NET (% Total Assets)	0.14	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.10
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans	0.78	0.64	0.57	0.56	0.64	0.57	0.49	0.52	0.52
Nonresidential Mortgages	0.82	0.75	0.72	0.70	0.67	0.63	0.54	0.52	0.53
Multifamily Mortgages	0.20	0.13	0.10	0.10	0.09	0.08	0.04	0.03	0.03
1-4 Family Mortgages	0.16	0.15	0.13	0.14	0.12	0.11	0.11	0.11	0.11
Other	0.15	0.15	0.15	0.15	0.11	0.13	0.13	0.12	0.11
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	0.17	0.14	0.14	0.19	0.19	0.17	0.21	0.21	0.22
Net Provisions for Losses (Annualized)	0.16	0.14	0.16	0.15	0.20	0.18	0.21	0.25	0.26
Valuation Allowances	0.69	0.68	0.66	0.65	0.64	0.64	0.64	0.63	0.64
Noncurrent Loans	0.51	0.52	0.50	0.49	0.47	0.48	0.50	0.53	0.55
Repossessed Assets, Net (% Total Assets)	0.14	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.10
Troubled Assets	0.66	0.65	0.62	0.61	0.58	0.58	0.60	0.62	0.65

SELECTED INDICATORS

BY FDICIA CATEGORY

SECOND QUARTER 2001:	WELL- CAPITALIZED	ADEQUATELY CAPITALIZED	UNDER- CAPITALIZED	CRITICALLY UNDER- CAPITALIZED	INDUSTRY
NUMBER OF INSTITUTIONS:	1,022	25	1	1	1,049
Total Assets (\$ Billions)	\$954.82	\$7.78	\$0.32	\$1.77	\$964.68
Tier 1 Leverage Ratio (Percent)	7.41	5.69	5.28	-0.70	7.38
Median Ratio	9.43	5.28	5.28	-0.70	9.27
Total Risk-based Capital Ratio (Percent)	13.36	9.18	6.94	-0.51	13.26
Median Ratio	17.41	9.31	6.94	-0.51	17.20
Return on Average Assets (Percent Annualized)	1.07	0.23	-1.04	-6.65	1.05
Median Ratio	0.67	0.18	-1.04	-6.65	0.66
Net Interest Margin (Percent Annualized)	2.84	2.28	2.31	-1.61	2.82
Median Ratio	2.87	2.73	2.31	-1.61	2.87
Number of Profitable Thrifts	903	15	0	0	918
Profits (\$ Millions)	\$2,691.68	\$6.69	\$0.00	\$0.00	\$2,698.37
Number of Unprofitable Thrifts	119	10	1	1	131
Losses (\$ Millions)	(\$155.03)	(\$2.33)	(\$0.87)	(\$30.83)	(\$189.06)
Valuation Allowances (Percent of Total Assets)	0.64	0.75	1.31	0.34	0.64
Troubled Assets (Percent of Total Assets)	0.64	1.75	6.34	0.70	0.65
Asset Growth Rate (Percent Annualized)	6.34	5.56	-46.12	-36.26	6.22

BY OTS EXAMINATION RATING

SECOND QUARTER 2001:	CAMELS 1 AND 2	CAMELS 3	CAMELS 4 AND 5	INDUSTRY
NUMBER OF INSTITUTIONS:	917	83	17	1,049
Total Assets (\$ Billions)	\$900.59	\$56.70	\$5.79	\$964.68
Tier 1 Leverage Ratio (Percent)	7.39	7.25	3.68	7.38
Median Ratio	9.51	7.33	5.24	9.27
Total Risk-based Capital Ratio (Percent)	13.44	11.49	4.63	13.26
Median Ratio	17.61	13.18	9.84	17.20
Return on Average Assets (Percent Annualized)	1.10	0.51	-2.15	1.05
Median Ratio	0.70	0.38	-0.39	0.66
Net Interest Margin (Percent Annualized)	2.82	3.07	0.81	2.82
Median Ratio	2.87	2.86	2.44	2.87
Number of Profitable Thrifts	842	59	5	918
Profits (\$ Millions)	\$2,599.82	\$86.48	\$1.36	\$2,698.37
Number of Unprofitable Thrifts	75	24	12	131
Losses (\$ Millions)	(\$134.09)	(\$15.02)	(\$33.17)	(\$189.06)
Valuation Allowances (Percent of Total Assets)	0.62	0.86	0.86	0.64
Troubled Assets (Percent of Total Assets)	0.59	1.48	2.13	0.65
Asset Growth Rate (Percent Annualized)	6.44	4.41	-16.26	6.22

Thirty-two de novo thrifts have not been assigned an examination rating. These reported total assets of \$7.3 billion and net income of \$6.0 million.

STATEMENT OF OPERATIONS
BY REGION

SECOND QUARTER 2001:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	223	202	318	220	86	1,049
EARNINGS (\$ Millions)						
Interest Income	\$3,109.21	\$1,593.48	\$3,190.78	\$1,763.20	\$7,238.97	\$16,824.77
Interest Expense	1,789.38	999.41	1,930.58	1,067.53	4,347.27	10,064.15
NET INTEREST INCOME	1,319.83	594.07	1,260.20	695.67	2,891.70	6,760.62
Loss Provisions-Interest Bearing Assets	81.89	102.20	258.75	74.66	102.24	619.73
Noninterest Income	600.76	405.96	877.37	351.52	1,284.03	3,516.81
Mortgage Loan Servicing Fees	36.87	1.73	(130.20)	15.06	(9.59)	(86.13)
Other Fees and Charges	293.08	296.50	397.25	210.26	725.68	1,922.77
Other Noninterest Income	270.81	107.72	610.32	126.20	567.94	1,680.17
Noninterest Expense	1,130.42	720.55	1,356.26	614.92	1,849.62	5,671.45
G&A Expense	1,062.66	710.36	1,314.07	600.31	1,775.84	5,462.93
Goodwill Amortization	61.45	9.25	33.13	9.32	65.78	178.93
Loss Provisions-Noninterest Bearing Assets	6.31	0.94	9.06	5.29	7.99	29.60
Income Before Taxes & Extraordinary Items	708.28	177.28	522.57	357.62	2,223.87	3,986.26
Income Taxes	251.78	61.66	197.28	87.96	868.96	1,466.31
Extraordinary Items	(0.55)	(3.00)	0.00	(8.65)	1.56	(10.63)
NET INCOME	455.95	112.63	325.29	261.01	1,356.48	2,509.31
PROFITABILITY (Percent of Avg Assets Annualized)						
Interest Income	6.72	7.23	7.28	7.05	6.99	7.03
Interest Expense	3.87	4.53	4.40	4.27	4.20	4.21
NET INTEREST INCOME	2.85	2.69	2.87	2.78	2.79	2.82
Loss Provisions-Interest Bearing Assets	0.18	0.46	0.59	0.30	0.10	0.26
Noninterest Income	1.30	1.84	2.00	1.41	1.24	1.47
Mortgage Loan Servicing Fees	0.08	0.01	-0.30	0.06	-0.01	-0.04
Other Fees and Charges	0.63	1.34	0.91	0.84	0.70	0.80
Other Noninterest Income	0.59	0.49	1.39	0.50	0.55	0.70
Noninterest Expense	2.44	3.27	3.09	2.46	1.79	2.37
G&A Expense	2.30	3.22	3.00	2.40	1.71	2.28
Goodwill Amortization	0.13	0.04	0.08	0.04	0.06	0.07
Loss Provisions-Noninterest Bearing Assets	0.01	0.00	0.02	0.02	0.01	0.01
Income Before Taxes & Extraordinary Items	1.53	0.80	1.19	1.43	2.15	1.67
Income Taxes	0.54	0.28	0.45	0.35	0.84	0.61
Extraordinary Items	0.00	-0.01	0.00	-0.03	0.00	0.00
NET INCOME	0.99	0.51	0.74	1.04	1.31	1.05
PROFITABILITY (Percent)						
Return on Average Assets (Annualized)	0.99	0.51	0.74	1.04	1.31	1.05
Median Ratio	0.64	0.58	0.66	0.67	0.84	0.66
Return on Average Equity (Annualized)	10.73	6.06	8.79	12.16	18.11	12.95
Median Ratio	6.55	5.11	5.83	6.50	9.16	6.18
Net Interest Margin (Annualized)	2.85	2.69	2.87	2.78	2.79	2.82
Median Ratio	2.88	2.94	2.73	2.89	3.02	2.87
Number of Profitable Thrifts	196	174	275	194	79	918
Percent Profitable	87.89	86.14	86.48	88.18	91.86	87.51
Profits (\$ Millions)	\$483.51	\$147.30	\$443.08	\$268.00	\$1,358.53	\$2,698.37
Number of Unprofitable Thrifts	27	28	43	26	7	131
Percent Unprofitable	12.11	13.86	13.52	11.82	8.14	12.49
Losses (\$ Millions)	(\$27.56)	(\$34.67)	(\$117.79)	(\$6.99)	(\$2.06)	(\$189.06)

STATEMENT OF CONDITION
BY REGION

SECOND QUARTER 2001:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	223	202	318	220	86	1,049
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TOTAL ASSETS (\$ Billions)	\$186.09	\$89.31	\$175.97	\$100.20	\$418.84	\$964.68
1 - 4 Family Mortgages	78.96	39.37	85.15	37.57	222.11	463.16
Mortgage Pool Securities	18.74	6.47	15.08	10.70	47.31	98.28
Multifamily Mortgages	6.90	0.83	4.75	1.67	30.58	44.73
Nonresidential Mortgages	11.49	4.22	7.22	5.53	10.45	38.91
Construction Loans	2.58	3.78	4.06	6.47	5.46	22.34
Land Loans	0.37	1.69	1.51	1.03	1.71	6.31
Commercial Loans	9.90	3.62	7.39	3.82	6.03	30.77
Consumer Loans	9.39	9.36	19.54	11.67	10.17	60.13
Cash and Noninterest-Earning Deposits	2.95	1.38	3.25	1.17	5.86	14.61
Investment Securities	31.75	14.61	15.90	15.32	50.79	122.92
Mortgage Derivatives	16.17	6.44	5.17	3.63	30.28	61.70
Reposessed Assets, Net	0.20	0.15	0.19	0.14	0.27	0.95
Real Estate Held for Investment, Net	0.10	0.14	0.06	0.03	0.12	0.45
Office Premises & Equipment	1.62	1.25	2.01	1.16	2.78	8.81
Other Assets	12.21	3.01	11.15	4.53	27.46	58.07
Less: Contra Assets & Valuation Allowances	1.07	0.56	1.28	0.59	2.25	5.74
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TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$186.09	\$89.31	\$175.97	\$100.20	\$418.84	\$964.68
TOTAL DEPOSITS	109.61	61.28	116.40	57.99	199.66	544.79
Deposits less than or equal to \$100,000	84.93	47.75	91.22	45.86	142.25	411.92
Deposits greater than \$100,000	24.67	13.52	25.18	12.12	57.41	132.87
Escrows	2.30	0.51	4.06	1.75	11.60	20.23
BORROWINGS	54.19	18.11	37.03	30.36	168.56	303.00
Advances From FHLB	33.23	11.98	28.94	25.49	117.72	212.37
Repurchase Agreements & FedFunds Purchased	12.81	4.93	4.86	3.24	34.81	60.66
Other Borrowings	8.15	1.20	3.23	1.62	16.03	29.96
Other Liabilities	2.80	1.84	3.51	1.45	8.55	18.11
Equity Capital	17.19	7.57	14.95	8.66	30.46	78.55

STATEMENT OF CONDITION
BY REGION

SECOND QUARTER 2001:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	223	202	318	220	86	1,049
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TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00
1 - 4 Family Mortgages	42.43	44.08	48.39	37.50	53.03	48.01
Mortgage Pool Securities	10.07	7.24	8.57	10.67	11.30	10.19
Multifamily Mortgages	3.71	0.93	2.70	1.67	7.30	4.64
Nonresidential Mortgages	6.17	4.73	4.10	5.51	2.49	4.03
Construction Loans	1.39	4.23	2.31	6.46	1.30	2.32
Land Loans	0.20	1.89	0.86	1.03	0.41	0.65
Commercial Loans	5.32	4.05	4.20	3.82	1.44	3.19
Consumer Loans	5.05	10.48	11.10	11.64	2.43	6.23
Cash and Noninterest-Earning Deposits	1.59	1.55	1.85	1.17	1.40	1.51
Investment Securities	17.06	16.36	9.04	15.28	12.13	12.74
Mortgage Derivatives	8.69	7.21	2.94	3.62	7.23	6.40
Repossessed Assets, Net	0.11	0.17	0.11	0.14	0.06	0.10
Real Estate Held for Investment, Net	0.05	0.16	0.04	0.03	0.03	0.05
Office Premises & Equipment	0.87	1.39	1.14	1.15	0.66	0.91
Other Assets	6.56	3.37	6.33	4.52	6.56	6.02
Less: Contra Assets & Valuation Allowances	0.57	0.62	0.73	0.59	0.54	0.60
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TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS	58.90	68.61	66.15	57.87	47.67	56.47
Deposits less than or equal to \$100,000	45.64	53.47	51.84	45.77	33.96	42.70
Deposits greater than \$100,000	13.26	15.14	14.31	12.10	13.71	13.77
Escrows	1.24	0.57	2.31	1.75	2.77	2.10
BORROWINGS	29.12	20.28	21.05	30.30	40.25	31.41
Advances From FHLB	17.86	13.41	16.45	25.44	28.11	22.01
Repurchase Agreements & FedFunds Purchased	6.88	5.52	2.76	3.24	8.31	6.29
Other Borrowings	4.38	1.35	1.84	1.62	3.83	3.11
Other Liabilities	1.50	2.06	2.00	1.44	2.04	1.88
Equity Capital	9.24	8.48	8.50	8.65	7.27	8.14

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

SECOND QUARTER 2001:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	223	202	318	220	86	1,049
TOTAL ASSETS (Percent Change)	8.34	18.61	9.06	11.59	12.98	11.02
1 - 4 Family Mortgages	8.84	10.39	0.86	-1.46	15.53	9.49
Mortgage Pool Securities	19.28	32.12	47.17	-1.18	1.13	11.12
Multifamily Mortgages	11.89	2.52	3.60	20.06	4.92	6.25
Nonresidential Mortgages	17.00	17.90	20.33	19.90	3.18	13.97
Construction Loans	23.30	23.94	17.04	14.65	31.80	21.48
Land Loans	34.57	15.70	26.43	24.32	33.47	25.21
Commercial Loans	20.97	34.11	37.14	22.98	38.29	29.58
Consumer Loans	-10.26	51.83	9.01	1.56	22.32	10.62
Cash and Noninterest-Earning Deposits	18.10	16.94	16.34	8.54	31.17	21.58
Investment Securities	93.41	137.76	199.49	365.90	18.41	66.00
Mortgage Derivatives	-1.47	4.83	-2.63	10.42	-29.40	-16.68
Reposessed Assets, Net	-24.32	-6.08	9.41	11.60	0.15	-4.36
Real Estate Held for Investment, Net	4.99	-2.64	-8.99	-11.67	-17.49	-7.21
Office Premises & Equipment	2.34	13.05	12.34	5.01	4.25	6.92
Other Assets	-9.70	25.34	15.95	22.21	48.80	21.75
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL LIABILITIES AND CAPITAL (Percent Chg)	8.34	18.61	9.06	11.59	12.98	11.02
TOTAL DEPOSITS	9.04	20.59	10.27	8.16	8.24	10.07
Deposits less than or equal to \$100,000	3.99	21.87	8.12	3.78	3.18	6.36
Deposits greater than \$100,000	30.94	16.28	18.84	28.72	23.21	23.40
BORROWINGS	3.17	8.70	-0.10	17.00	9.89	6.09
Advances From FHLB	-4.07	1.79	-3.13	23.45	12.47	5.34
Repurchase Agreements & FedFunds Purchased	5.02	28.11	16.19	41.84	-18.37	-6.91
Other Borrowings	43.24	15.12	7.27	-46.14	163.73	59.11
Other Liabilities	24.47	57.50	47.18	33.09	131.92	75.63
Equity Capital	17.52	19.66	10.25	10.50	26.01	18.06

CAPITAL MEASURES
BY REGION

SECOND QUARTER 2001:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	223	202	318	220	86	1,049
CAPITAL COMPLIANCE						
Meet FDICIA Capital Standards	223	202	317	220	85	1,047
Percent of Thrifts	100.00	100.00	99.69	100.00	98.84	99.81
Consolidated Assets (\$ Billions)	\$186.09	\$89.31	\$174.20	\$100.20	\$418.53	\$962.60
Fail FDICIA Capital Standards	0	0	1	0	1	2
Percent of Thrifts	0.00	0.00	0.31	0.00	1.16	0.19
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$1.77	\$0.00	\$0.32	\$2.08
Critically Undercapitalized	0	0	1	0	0	1
Percent of Thrifts	0.00	0.00	0.31	0.00	0.00	0.10
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$1.77	\$0.00	\$0.00	\$1.77
CAPITAL RATIOS (Percent)						
Tangible Equity (\$ Billions)	\$14.50	\$7.15	\$13.75	\$8.34	\$26.88	\$70.32
Tangible Equity Ratio	7.91	8.10	7.88	8.38	6.49	7.37
Median Ratio	9.21	9.52	9.86	8.79	8.05	9.27
Tier 1 Capital (\$ Billions)	\$14.51	\$7.15	\$13.76	\$8.35	\$26.89	\$70.37
Tier 1 Leverage Ratio	7.92	8.10	7.89	8.39	6.50	7.38
Median Ratio	9.21	9.52	9.86	8.81	8.05	9.27
Tier 1 Risk-based Capital Ratio	13.34	12.97	12.19	13.66	10.75	11.99
Median Ratio	18.27	15.67	16.97	15.71	13.20	16.39
Risk-based Capital (\$ Billions)	\$15.74	\$7.83	\$15.22	\$8.88	\$30.45	\$77.84
Total Risk-based Capital Ratio	14.47	14.20	13.49	14.54	12.17	13.26
Median Ratio	19.60	16.35	17.68	16.71	14.14	17.20

ASSET QUALITY INDICATORS
BY REGION

SECOND QUARTER 2001:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	223	202	318	220	86	1,049
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$1,064.91	\$758.13	\$1,531.37	\$860.41	\$2,464.01	\$6,678.82
Mortgage Loans						
Construction & Land Loans	23.67	65.56	78.58	145.05	63.70	376.54
Nonresidential Mortgages	48.57	41.28	67.81	63.99	19.26	240.91
Multifamily Mortgages	11.35	5.43	26.08	5.03	45.61	93.50
1-4 Family Mortgages	690.47	355.66	954.30	522.80	2,026.09	4,549.31
Nonmortgage Loans and Leases						
Commercial Loans	125.43	52.39	90.20	28.09	86.95	383.06
Consumer Loans	165.42	237.81	314.41	95.46	222.40	1,035.50
NONCURRENT LOANS (\$ Millions)	\$1,088.46	\$520.12	\$1,178.75	\$598.00	\$1,901.48	\$5,286.81
Mortgage Loans						
Construction & Land Loans	26.41	45.42	63.69	143.47	117.93	396.91
Nonresidential Mortgages	150.12	54.02	74.85	51.85	135.77	466.60
Multifamily Mortgages	16.51	2.74	18.38	7.15	27.03	71.80
1-4 Family Mortgages	711.49	284.86	717.61	274.32	1,442.33	3,430.60
Nonmortgage Loans and Leases						
Commercial Loans	130.30	43.87	115.39	66.72	140.45	496.73
Consumer Loans	53.64	89.22	188.84	54.50	37.98	424.18
NET CHARGE-OFFS (\$ Millions)	\$56.76	\$87.11	\$187.98	\$70.41	\$123.37	\$525.62
Mortgage Loans						
Construction & Land Loans	0.12	1.29	2.50	7.95	1.73	13.59
Nonresidential Mortgages	4.11	2.33	0.64	3.27	13.05	23.39
Multifamily Mortgages	0.00	0.02	(0.19)	0.01	(0.63)	(0.80)
1-4 Family Mortgages	12.08	4.15	27.14	2.50	36.80	82.68
Nonmortgage Loans and Leases						
Commercial Loans	16.54	23.40	11.25	22.51	13.22	86.91
Consumer Loans	18.38	39.11	141.82	30.03	45.83	275.17
Repossessed Assets	4.17	13.53	4.41	0.86	6.94	29.90
Other	1.36	3.28	0.42	3.28	6.43	14.78
REPOSSESSED ASSETS, NET (\$ Millions)	\$200.75	\$149.62	\$189.73	\$137.18	\$269.84	\$947.12
Construction & Land Loans	5.40	49.75	12.47	57.44	24.54	149.61
Nonresidential Mortgages	105.19	18.31	19.62	31.26	30.96	205.34
Multifamily Mortgages	0.57	3.16	7.63	0.00	4.06	15.42
1-4 Family Mortgages	79.95	63.42	135.00	42.45	192.66	513.47
Other	9.65	14.97	15.02	6.03	17.62	63.28
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)						
Real Estate Loans	\$100.30	\$49.89	\$102.69	\$52.27	\$270.30	\$575.45
Percent of Total Assets	53.90	55.86	58.36	52.17	64.53	59.65
Noncurrent Real Estate Loans	\$0.90	\$0.39	\$0.87	\$0.48	\$1.72	\$4.37
Percent of Total Assets	0.49	0.43	0.50	0.48	0.41	0.45
Real Estate Owned	\$0.19	\$0.13	\$0.17	\$0.13	\$0.25	\$0.88
Percent of Total Assets	0.10	0.15	0.10	0.13	0.06	0.09
Troubled Real Estate Loans	\$1.10	\$0.52	\$1.05	\$0.61	\$1.98	\$5.25
Percent of Total Assets	0.59	0.58	0.60	0.61	0.47	0.54

ASSET QUALITY INDICATORS
BY REGION

SECOND QUARTER 2001:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	223	202	318	220	86	1,049
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.57	0.85	0.87	0.86	0.59	0.69
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	0.80	1.20	1.41	1.93	0.89	1.31
Nonresidential Mortgages	0.42	0.98	0.94	1.16	0.18	0.62
Multifamily Mortgages	0.16	0.65	0.55	0.30	0.15	0.21
1-4 Family Mortgages	0.87	0.90	1.12	1.39	0.91	0.98
Nonmortgage Loans and Leases						
Commercial Loans	1.27	1.45	1.22	0.73	1.44	1.25
Consumer Loans	1.76	2.54	1.61	0.82	2.19	1.72
NONCURRENT LOANS (% Total Assets)	0.58	0.58	0.67	0.60	0.45	0.55
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	0.90	0.83	1.14	1.91	1.64	1.39
Nonresidential Mortgages	1.31	1.28	1.04	0.94	1.30	1.20
Multifamily Mortgages	0.24	0.33	0.39	0.43	0.09	0.16
1-4 Family Mortgages	0.90	0.72	0.84	0.73	0.65	0.74
Nonmortgage Loans and Leases						
Commercial Loans	1.32	1.21	1.56	1.74	2.33	1.61
Consumer Loans	0.57	0.95	0.97	0.47	0.37	0.71
NET CHARGE-OFFS (% Total Assets)	0.03	0.10	0.11	0.07	0.03	0.05
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	0.00	0.02	0.04	0.11	0.02	0.05
Nonresidential Mortgages	0.04	0.06	0.01	0.06	0.12	0.06
Multifamily Mortgages	0.00	0.00	0.00	0.00	0.00	0.00
1-4 Family Mortgages	0.02	0.01	0.03	0.01	0.02	0.02
Nonmortgage Loans and Leases						
Commercial Loans	0.17	0.65	0.15	0.59	0.22	0.28
Consumer Loans	0.20	0.42	0.73	0.26	0.45	0.46
Repossessed Assets	2.08	9.04	2.32	0.63	2.57	3.16
Other	0.01	0.11	0.00	0.07	0.02	0.03
REPOSSESSED ASSETS, NET (% Total Assets)	0.11	0.17	0.11	0.14	0.06	0.10
Percent of Outstanding Loans by Loan Type:						
Construction & Land Loans	0.18	0.91	0.22	0.77	0.34	0.52
Nonresidential Mortgages	0.92	0.43	0.27	0.57	0.30	0.53
Multifamily Mortgages	0.01	0.38	0.16	0.00	0.01	0.03
1-4 Family Mortgages	0.10	0.16	0.16	0.11	0.09	0.11
Other	0.08	0.50	0.13	0.13	0.06	0.11
ASSET QUALITY SUMMARY (% Total Assets)						
Net Chargeoffs (Annualized)	0.12	0.39	0.43	0.28	0.12	0.22
Net Provisions for Losses (Annualized)	0.18	0.46	0.59	0.30	0.10	0.26
Valuation Allowances	0.59	0.76	0.78	0.64	0.57	0.64
Noncurrent Loans	0.58	0.58	0.67	0.60	0.45	0.55
Repossessed Assets, Net (% Total Assets)	0.11	0.17	0.11	0.14	0.06	0.10
Troubled Assets	0.69	0.75	0.78	0.73	0.52	0.65

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	2nd Qtr 2001 Net Income (\$ Millions)	2nd Qtr 2000 Net Income (\$ Millions)
NORTHEAST REGION						
CONNECTICUT	12	13.58	8.26	1.23	40.40	32.53
DELAWARE	5	16.94	5.82	1.62	61.39	42.97
MAINE	9	1.34	1.00	0.13	3.07	2.58
MASSACHUSETTS	21	6.34	4.03	0.52	11.84	10.19
NEW HAMPSHIRE	7	1.55	1.24	0.16	3.18	3.01
NEW JERSEY	45	17.43	12.69	1.92	30.21	45.78
NEW YORK	45	68.31	36.04	5.65	200.43	155.62
PENNSYLVANIA	66	58.77	39.07	5.75	102.79	18.81
RHODE ISLAND	4	0.66	0.51	0.09	0.86	1.11
VERMONT	2	0.27	0.19	0.02	0.62	0.26
WEST VIRGINIA	7	0.90	0.75	0.11	1.17	1.58
TOTAL	223	\$186.09	\$109.61	\$17.19	\$455.95	\$314.43
SOUTHEAST REGION						
ALABAMA	13	2.68	1.90	0.23	5.63	6.25
DISTRICT OF COLUMBIA	1	0.26	0.20	0.02	0.09	0.23
FLORIDA	45	25.18	17.06	2.19	50.71	38.10
GEORGIA	23	7.31	4.52	0.94	(20.51)	5.77
MARYLAND	58	8.53	6.62	0.91	14.16	17.31
NORTH CAROLINA	17	3.01	2.32	0.44	5.45	6.82
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	28	8.20	5.55	0.81	19.09	17.89
VIRGIN ISLANDS	N/A	N/A	N/A	N/A	N/A	N/A
VIRGINIA	17	34.13	23.11	2.04	38.02	24.37
TOTAL	202	\$89.31	\$61.28	\$7.57	\$112.63	\$116.75

Second quarter 2000 net income data are based on thrifts held constant as of June 30, 2001. Financial data as of June 30, 2001 unless otherwise noted.

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	2nd Qtr 2001 Net Income (\$ Millions)	2nd Qtr 2000 Net Income (\$ Millions)
CENTRAL REGION						
ILLINOIS	66	33.46	23.03	3.08	51.34	119.17
INDIANA	59	15.35	10.62	1.49	40.09	35.34
KENTUCKY	32	3.24	2.53	0.39	4.91	5.24
MICHIGAN	16	32.31	15.97	2.59	2.25	46.25
OHIO	100	71.61	49.78	5.43	178.16	162.42
TENNESSEE	23	5.35	4.30	0.67	14.16	13.11
WISCONSIN	22	14.65	10.18	1.32	34.37	24.90
TOTAL	318	\$175.97	\$116.40	\$14.95	\$325.29	\$406.43

MIDWEST REGION

ARKANSAS	9	3.38	2.41	0.35	7.97	7.37
COLORADO	10	0.88	0.65	0.09	1.66	1.67
IOWA	24	4.64	3.57	0.41	7.86	7.54
KANSAS	17	11.79	6.31	1.28	27.87	24.56
LOUISIANA	30	4.09	3.10	0.51	6.95	7.63
MINNESOTA	23	2.95	2.01	0.27	6.82	5.24
MISSISSIPPI	6	0.48	0.38	0.04	0.76	0.66
MISSOURI	36	5.06	3.65	0.53	7.30	12.55
NEBRASKA	15	15.30	8.95	1.17	33.66	30.59
NEW MEXICO	10	3.57	2.26	0.26	8.01	5.83
NORTH DAKOTA	3	0.91	0.74	0.09	1.73	1.85
OKLAHOMA	8	6.77	2.01	0.47	37.29	32.95
SOUTH DAKOTA	4	1.12	0.90	0.08	1.80	2.42
TEXAS	25	39.27	21.06	3.12	111.33	72.38
TOTAL	220	\$100.20	\$57.99	\$8.66	\$261.01	\$213.21

Second quarter 2000 net income data are based on thrifts held constant as of June 30, 2001. Financial data as of June 30, 2001 unless otherwise noted.

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	2nd Qtr 2001 Net Income (\$ Millions)	2nd Qtr 2000 Net Income (\$ Millions)
WEST REGION						
ALASKA	1	0.14	0.11	0.01	0.15	0.11
ARIZONA	4	0.87	0.72	0.10	6.16	3.80
CALIFORNIA	45	391.84	182.75	27.64	1,282.22	875.31
GUAM	2	0.27	0.14	0.05	1.04	0.98
HAWAII	2	6.52	4.07	0.49	12.44	11.48
IDAHO	3	0.75	0.58	0.07	0.88	1.25
MONTANA	4	0.37	0.27	0.06	0.99	0.79
NEVADA	2	0.94	0.55	0.10	0.82	5.19
OREGON	5	2.30	1.65	0.23	5.10	4.55
UTAH	5	1.55	0.62	0.20	4.53	3.90
WASHINGTON	9	12.96	7.97	1.46	41.75	38.42
WYOMING	4	0.34	0.23	0.05	0.42	0.63

TOTAL	86	\$418.84	\$199.66	\$30.46	\$1,356.48	\$946.38
UNITED STATES						
TOTAL	1,049	\$970.42	\$544.93	\$78.85	\$2,511.36	\$1,997.20

Second quarter 2000 net income data are based on thrifts held constant as of June 30, 2001. Financial data as of June 30, 2001 unless otherwise noted.

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	JUN 1997	JUN 1998	JUN 1999	JUN 2000	JUN 2001
NUMBER OF INSTITUTIONS:	1,272	1,181	1,115	1,091	1,049
EARNINGS (\$ Millions)					
Interest Income	\$13,732.28	\$13,867.46	\$14,066.03	\$15,632.30	\$16,824.77
Interest Expense	8,297.88	8,423.86	8,304.80	9,846.06	10,064.15
NET INTEREST INCOME	5,434.39	5,443.61	5,761.23	5,786.24	6,760.62
Loss Provisions-Interest Bearing Assets	494.08	405.79	336.34	436.40	619.73
Noninterest Income	1,701.58	2,313.75	2,302.62	2,473.02	3,516.81
Mortgage Loan Servicing Fees	217.59	187.93	257.12	263.28	(86.13)
Other Fees and Charges	818.25	1,033.06	1,149.50	1,447.03	1,922.77
Other Noninterest Income	665.73	1,092.76	895.99	762.72	1,680.17
Noninterest Expense	4,023.64	4,471.84	4,386.08	4,658.01	5,671.45
G&A Expense	3,830.83	4,297.99	4,213.97	4,489.46	5,462.93
Goodwill Amortization	131.37	141.05	142.05	143.11	178.93
Loss Provisions-Noninterest Bearing Assets	61.44	32.80	30.06	25.45	29.60
Income Before Taxes & Extraordinary Items	2,618.25	2,879.72	3,341.44	3,164.85	3,986.26
Income Taxes	931.35	783.68	1,230.11	1,150.37	1,466.31
Extraordinary Items	(0.32)	(0.57)	0.59	2.21	(10.63)
NET INCOME	1,686.59	2,095.47	2,111.92	2,016.69	2,509.31
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	7.24	7.11	6.71	7.16	7.03
Interest Expense	4.38	4.32	3.96	4.51	4.21
NET INTEREST INCOME	2.87	2.79	2.75	2.65	2.82
Loss Provisions-Interest Bearing Assets	0.26	0.21	0.16	0.20	0.26
Noninterest Income	0.90	1.19	1.10	1.13	1.47
Mortgage Loan Servicing Fees	0.11	0.10	0.12	0.12	-0.04
Other Fees and Charges	0.43	0.53	0.55	0.66	0.80
Other Noninterest Income	0.35	0.56	0.43	0.35	0.70
Noninterest Expense	2.12	2.29	2.09	2.13	2.37
G&A Expense	2.02	2.20	2.01	2.06	2.28
Goodwill Amortization	0.07	0.07	0.07	0.07	0.07
Loss Provisions-Noninterest Bearing Assets	0.03	0.02	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	1.38	1.48	1.59	1.45	1.67
Income Taxes	0.49	0.40	0.59	0.53	0.61
Extraordinary Items	0.00	0.00	0.00	0.00	0.00
NET INCOME	0.89	1.07	1.01	0.92	1.05
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	0.89	1.07	1.01	0.92	1.05
Median Ratio	0.89	0.83	0.75	0.74	0.66
Return on Average Equity (Annualized)	11.09	12.68	12.41	12.01	12.95
Median Ratio	8.74	7.94	6.94	7.28	6.18
Net Interest Margin (Annualized)	2.87	2.79	2.75	2.65	2.82
Median Ratio	3.25	3.13	3.06	3.09	2.87
Number of Profitable Thrifts	1,216	1,096	1,029	985	918
Percent Profitable	95.60	92.80	92.29	90.28	87.51
Profits (\$ Millions)	\$1,760.49	\$2,217.32	\$2,174.53	\$2,122.29	\$2,698.37
Number of Unprofitable Thrifts	56	85	86	106	131
Percent Unprofitable	4.40	7.20	7.71	9.72	12.49
Losses (\$ Millions)	(\$73.90)	(\$121.85)	(\$62.61)	(\$105.61)	(\$189.06)

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 1997	JUN 1998	JUN 1999	JUN 2000	JUN 2001
NUMBER OF INSTITUTIONS:	1,272	1,181	1,115	1,091	1,049
TOTAL ASSETS (\$ Billions)	\$768.99	\$786.30	\$846.68	\$888.40	\$964.68
1 - 4 Family Mortgages	385.27	391.68	408.29	431.95	463.16
Mortgage Pool Securities	108.98	96.86	99.59	89.68	98.28
Multifamily Mortgages	47.50	46.50	41.11	42.65	44.73
Nonresidential Mortgages	31.39	29.29	30.54	35.42	38.91
Construction Loans	11.25	12.12	15.76	18.96	22.34
Land Loans	3.41	3.59	4.39	5.21	6.31
Commercial Loans	9.98	12.86	17.42	24.62	30.77
Consumer Loans	40.29	45.92	52.33	56.02	60.13
Cash and Noninterest-Earning Deposits	9.55	10.83	11.63	12.62	14.61
Investment Securities	86.24	95.77	119.47	117.86	122.92
Mortgage Derivatives	37.50	47.51	71.47	74.97	61.70
Reposessed Assets, Net	1.94	1.57	1.22	1.01	0.95
Real Estate Held for Investment, Net	0.46	0.50	0.44	0.50	0.45
Office Premises & Equipment	7.93	7.97	8.19	8.49	8.81
Other Assets	29.90	36.23	41.64	48.73	58.07
Less: Contra Assets & Valuation Allowances	5.10	5.39	5.35	5.30	5.74
TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$768.99	\$786.30	\$846.68	\$888.40	\$964.68
TOTAL DEPOSITS	512.76	503.97	492.21	508.75	544.79
Deposits less than or equal to \$100,000	438.48	417.20	395.35	398.25	411.92
Deposits greater than \$100,000	74.28	86.77	96.86	110.50	132.87
Escrows	8.02	10.47	10.38	9.62	20.23
BORROWINGS	176.02	191.98	262.82	289.25	303.00
Advances From FHLB	105.35	118.44	164.38	204.24	212.37
Repurchase Agreements & FedFunds Purchased	40.44	43.71	59.34	66.13	60.66
Other Borrowings	30.23	29.83	39.10	18.89	29.96
Other Liabilities	9.78	12.61	12.68	12.55	18.11
Equity Capital	62.40	67.27	68.59	68.23	78.55

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 1997	JUN 1998	JUN 1999	JUN 2000	JUN 2001
NUMBER OF INSTITUTIONS:	1,272	1,181	1,115	1,091	1,049
TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
1 - 4 Family Mortgages	50.10	49.81	48.22	48.62	48.01
Mortgage Pool Securities	14.17	12.32	11.76	10.09	10.19
Multifamily Mortgages	6.18	5.91	4.86	4.80	4.64
Nonresidential Mortgages	4.08	3.72	3.61	3.99	4.03
Construction Loans	1.46	1.54	1.86	2.13	2.32
Land Loans	0.44	0.46	0.52	0.59	0.65
Commercial Loans	1.30	1.63	2.06	2.77	3.19
Consumer Loans	5.24	5.84	6.18	6.31	6.23
Cash and Noninterest-Earning Deposits	1.24	1.38	1.37	1.42	1.51
Investment Securities	11.21	12.18	14.11	13.27	12.74
Mortgage Derivatives	4.88	6.04	8.44	8.44	6.40
Repossessed Assets, Net	0.25	0.20	0.14	0.11	0.10
Real Estate Held for Investment, Net	0.06	0.06	0.05	0.06	0.05
Office Premises & Equipment	1.03	1.01	0.97	0.96	0.91
Other Assets	3.89	4.61	4.92	5.48	6.02
Less: Contra Assets & Valuation Allowances	0.66	0.69	0.63	0.60	0.60
TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS	66.68	64.09	58.13	57.27	56.47
Deposits less than or equal to \$100,000	57.02	53.06	46.69	44.83	42.70
Deposits greater than \$100,000	9.66	11.04	11.44	12.44	13.77
Escrows	1.04	1.33	1.23	1.08	2.10
BORROWINGS	22.89	24.42	31.04	32.56	31.41
Advances From FHLB	13.70	15.06	19.41	22.99	22.01
Repurchase Agreements & FedFunds Purchased	5.26	5.56	7.01	7.44	6.29
Other Borrowings	3.93	3.79	4.62	2.13	3.11
Other Liabilities	1.27	1.60	1.50	1.41	1.88
Equity Capital	8.11	8.56	8.10	7.68	8.14

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

FOR THE QUARTER ENDING:	JUN 1997	JUN 1998	JUN 1999	JUN 2000	JUN 2001
NUMBER OF INSTITUTIONS:	1,272	1,181	1,115	1,091	1,049
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TOTAL ASSETS (Percent Change)	7.17	9.00	13.50	14.16	11.02
1 - 4 Family Mortgages	10.28	7.74	9.03	15.79	9.49
Mortgage Pool Securities	-2.93	-5.49	9.08	-2.99	11.12
Multifamily Mortgages	1.98	0.81	-6.57	12.15	6.25
Nonresidential Mortgages	3.00	2.75	14.43	25.54	13.97
Construction Loans	-26.39	19.61	40.45	27.19	21.48
Land Loans	-0.66	14.19	32.09	29.61	25.21
Commercial Loans	31.63	39.93	43.60	52.64	29.58
Consumer Loans	17.63	22.81	23.24	20.92	10.62
Cash and Noninterest-Earning Deposits	0.63	23.24	12.98	20.36	21.58
Investment Securities	-0.46	182.43	163.19	71.58	66.00
Mortgage Derivatives	-5.57	40.10	57.45	9.14	-16.68
Repossessed Assets, Net	-16.46	-15.50	-19.02	-15.09	-4.36
Real Estate Held for Investment, Net	-3.73	9.86	-8.51	12.52	-7.21
Office Premises & Equipment	5.18	8.10	8.35	8.80	6.92
Other Assets	-18.50	29.30	20.47	29.76	21.75
Less: Contra Assets & Valuation Allowances	-64.86	0.00	0.00	0.00	0.00
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TOTAL LIABILITIES AND CAPITAL (Percent Chg)	7.17	9.00	13.50	14.16	11.02
TOTAL DEPOSITS	4.69	5.12	3.32	8.93	10.07
Deposits less than or equal to \$100,000	2.83	1.91	0.42	6.29	6.36
Deposits greater than \$100,000	17.21	23.88	17.07	19.64	23.40
BORROWINGS	12.96	15.19	43.28	27.43	6.09
Advances From FHLB	24.05	19.13	46.02	31.42	5.34
Repurchase Agreements & FedFunds Purchased	-4.65	16.05	39.93	14.96	-6.91
Other Borrowings	6.13	0.82	37.43	34.29	59.11
Other Liabilities	23.86	37.04	3.19	5.06	75.63
Equity Capital	8.46	15.01	7.54	8.17	18.06

CAPITAL MEASURES

FOR THE QUARTER ENDING:	JUN 1997	JUN 1998	JUN 1999	JUN 2000	JUN 2001
NUMBER OF INSTITUTIONS:	1,272	1,181	1,115	1,091	1,049
CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	1,269	1,179	1,113	1,089	1,047
Percent of Thrifts	99.76	99.83	99.82	99.82	99.81
Consolidated Assets (\$ Billions)	\$768.75	\$785.99	\$846.64	\$888.33	\$962.60
Fail FDICIA Capital Standards	3	2	1	2	2
Percent of Thrifts	0.24	0.17	0.09	0.18	0.19
Consolidated Assets (\$ Billions)	\$0.24	\$0.31	\$0.04	\$0.07	\$2.08
Critically Undercapitalized	1	0	0	0	1
Percent of Thrifts	0.08	0.00	0.00	0.00	0.10
Consolidated Assets (\$ Billions)	\$0.21	\$0.00	\$0.00	\$0.00	\$1.77
CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$56.67	\$59.92	\$63.25	\$64.61	\$70.32
Tangible Equity Ratio	7.44	7.71	7.53	7.31	7.37
Median Ratio	8.93	9.27	9.37	9.31	9.27
Tier 1 Capital (\$ Billions)	\$56.81	\$59.99	\$63.30	\$64.65	\$70.37
Tier 1 Leverage Ratio	7.45	7.72	7.53	7.31	7.38
Median Ratio	8.93	9.27	9.37	9.31	9.27
Tier 1 Risk-based Capital Ratio	13.19	13.35	13.01	12.19	11.99
Median Ratio	17.45	18.17	17.88	17.25	16.39
Risk-based Capital (\$ Billions)	\$62.63	\$65.80	\$69.25	\$70.67	\$77.84
Total Risk-based Capital Ratio	14.54	14.64	14.24	13.32	13.26
Median Ratio	18.10	18.67	18.84	18.06	17.20

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 1997	JUN 1998	JUN 1999	JUN 2000	JUN 2001
NUMBER OF INSTITUTIONS:	1,272	1,181	1,115	1,091	1,049
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$5,976.31	\$5,688.50	\$4,993.23	\$5,005.55	\$6,678.82
Mortgage Loans					
Construction & Land Loans	236.66	219.03	190.26	205.96	376.54
Nonresidential Mortgages	296.30	284.04	230.78	218.90	240.91
Multifamily Mortgages	200.51	189.44	124.99	60.54	93.50
1-4 Family Mortgages	4,414.55	3,978.34	3,454.35	3,267.17	4,549.31
Nonmortgage Loans and Leases					
Commercial Loans	134.50	177.09	188.52	365.15	383.06
Consumer Loans	693.81	840.56	804.32	887.84	1,035.50
NONCURRENT LOANS (\$ Millions)	\$6,204.24	\$5,269.46	\$4,328.00	\$4,138.34	\$5,286.81
Mortgage Loans					
Construction & Land Loans	163.50	167.85	146.28	182.77	396.91
Nonresidential Mortgages	521.06	425.22	328.27	319.62	466.60
Multifamily Mortgages	543.97	294.26	160.84	84.76	71.80
1-4 Family Mortgages	4,476.12	3,849.91	3,169.46	2,825.58	3,430.60
Nonmortgage Loans and Leases					
Commercial Loans	138.59	162.34	156.53	314.42	496.73
Consumer Loans	361.01	369.88	366.63	411.20	424.18
NET CHARGE-OFFS (\$ Millions)	\$486.06	\$357.13	\$353.90	\$421.68	\$525.62
Mortgage Loans					
Construction & Land Loans	4.66	3.53	2.56	3.34	13.59
Nonresidential Mortgages	8.03	8.42	3.93	1.50	23.39
Multifamily Mortgages	37.20	7.90	10.64	(2.11)	(0.80)
1-4 Family Mortgages	172.43	86.92	88.45	52.38	82.68
Nonmortgage Loans and Leases					
Commercial Loans	9.47	11.41	13.59	38.67	86.91
Consumer Loans	177.79	191.04	154.15	205.34	275.17
Repossessed Assets	43.38	25.67	53.22	33.39	29.90
Other	33.10	22.24	27.37	89.17	14.78
REPOSSESSED ASSETS, NET (\$ Millions)	\$1,944.73	\$1,571.76	\$1,218.26	\$1,009.38	\$947.12
Construction & Land Loans	259.59	171.29	156.87	155.55	149.61
Nonresidential Mortgages	308.48	217.88	250.50	237.13	205.34
Multifamily Mortgages	280.58	200.61	80.71	37.14	15.42
1-4 Family Mortgages	1,059.65	904.69	668.78	525.79	513.47
Other	36.43	77.29	61.40	53.78	63.28
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$478.81	\$483.18	\$500.10	\$534.18	\$575.45
Percent of Total Assets	62.27	61.45	59.07	60.13	59.65
Noncurrent Real Estate Loans	\$5.70	\$4.74	\$3.80	\$3.41	\$4.37
Percent of Total Assets	0.74	0.60	0.45	0.38	0.45
Real Estate Owned	\$1.91	\$1.49	\$1.16	\$0.96	\$0.88
Percent of Total Assets	0.25	0.19	0.14	0.11	0.09
Troubled Real Estate Loans	\$7.61	\$6.23	\$4.96	\$4.37	\$5.25
Percent of Total Assets	0.99	0.79	0.59	0.49	0.54

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 1997	JUN 1998	JUN 1999	JUN 2000	JUN 2001
NUMBER OF INSTITUTIONS:	1,272	1,181	1,115	1,091	1,049
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.78	0.72	0.59	0.56	0.69
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.62	1.39	0.94	0.85	1.31
Nonresidential Mortgages	0.94	0.97	0.76	0.62	0.62
Multifamily Mortgages	0.42	0.41	0.30	0.14	0.21
1-4 Family Mortgages	1.15	1.02	0.85	0.76	0.98
Nonmortgage Loans and Leases					
Commercial Loans	1.35	1.38	1.08	1.48	1.25
Consumer Loans	1.72	1.83	1.54	1.58	1.72
NONCURRENT LOANS (% Total Assets)	0.81	0.67	0.51	0.47	0.55
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.12	1.07	0.73	0.76	1.39
Nonresidential Mortgages	1.66	1.45	1.07	0.90	1.20
Multifamily Mortgages	1.15	0.63	0.39	0.20	0.16
1-4 Family Mortgages	1.16	0.98	0.78	0.65	0.74
Nonmortgage Loans and Leases					
Commercial Loans	1.39	1.26	0.90	1.28	1.61
Consumer Loans	0.90	0.81	0.70	0.73	0.71
NET CHARGE-OFFS (% Total Assets)	0.06	0.05	0.04	0.05	0.05
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.03	0.02	0.01	0.01	0.05
Nonresidential Mortgages	0.03	0.03	0.01	0.00	0.06
Multifamily Mortgages	0.08	0.02	0.03	-0.00	0.00
1-4 Family Mortgages	0.04	0.02	0.02	0.01	0.02
Nonmortgage Loans and Leases					
Commercial Loans	0.09	0.09	0.08	0.16	0.28
Consumer Loans	0.44	0.42	0.29	0.37	0.46
Repossessed Assets	2.23	1.63	4.37	3.31	3.16
Other	0.11	0.06	0.07	0.18	0.03
REPOSSESSED ASSETS, NET (% Total Assets)	0.25	0.20	0.14	0.11	0.10
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	1.77	1.09	0.78	0.64	0.52
Nonresidential Mortgages	0.98	0.74	0.82	0.67	0.53
Multifamily Mortgages	0.59	0.43	0.20	0.09	0.03
1-4 Family Mortgages	0.28	0.23	0.16	0.12	0.11
Other	0.12	0.21	0.15	0.11	0.11
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.25	0.18	0.17	0.19	0.22
Net Provisions for Losses (Annualized)	0.26	0.21	0.16	0.20	0.26
Valuation Allowances	0.77	0.77	0.69	0.64	0.64
Noncurrent Loans	0.81	0.67	0.51	0.47	0.55
Repossessed Assets, Net (% Total Assets)	0.25	0.20	0.14	0.11	0.10
Troubled Assets	1.06	0.87	0.66	0.58	0.65

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

						6-MONTHS ENDED		3-MONTHS ENDED	
		1997	1998	1999	2000	JUNE 2000	JUNE 2001	MAR. 2001	JUNE 2001
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SUMMARY DATA:									
Number of Thrifts	(#)	1,215	1,145	1,103	1,068	1,091	1,049	1,060	1,049
Total Assets	(\$)	776.58	817.61	863.61	928.29	888.40	964.68	952.89	964.68
Net Income	(\$)	6.41	7.57	8.23	8.01	4.24	4.67	2.16	2.51
Profits	(\$)	6.99	8.06	8.51	8.56	4.43	5.05	2.35	2.70
Losses	(\$)	-0.57	-0.49	-0.28	-0.55	-0.19	-0.38	-0.19	-0.19
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.84	0.97	0.98	0.91	0.98	0.99	0.92	1.05
Median Ratio	(%)	0.83	0.77	0.71	0.66	0.73	0.65	0.64	0.66
Return on Average Equity	(%)	10.44	11.42	12.16	11.63	12.73	12.24	11.51	12.95
Median Ratio	(%)	8.33	7.32	6.75	6.28	7.12	6.10	6.07	6.18
Net Interest Income	(\$)	21.82	21.50	22.90	23.27	11.56	13.04	6.28	6.76
% of Average Assets	(%)	2.87	2.74	2.73	2.63	2.67	2.75	2.68	2.82
Total Fee Income	(\$)	4.38	4.54	5.60	7.11	3.34	3.55	1.71	1.84
% of Average Assets	(%)	0.62	0.62	0.72	0.83	0.78	0.77	0.73	0.77
G&A Expense	(\$)	16.06	17.50	17.04	18.54	8.79	10.61	5.15	5.46
% of Average Assets	(%)	2.11	2.23	2.03	2.09	2.03	2.24	2.20	2.28
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	8.32	8.23	7.79	7.99	7.68	8.14	8.05	8.14
Tier 1 Leverage Ratio	(%)	7.58	7.43	7.42	7.36	7.31	7.38	7.29	7.38
Risk-based Capital Ratio	(%)	14.50	14.38	13.83	13.30	13.32	13.26	13.03	13.26
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	1,183	1,115	1,079	1,038	1,068	1,022	1,034	1,022
Adequately Capitalized	(#)	31	26	21	26	21	25	21	25
Undercapitalized	(#)	1	1	0	2	0	1	2	1
Significantly Undercapitalized	(#)	0	1	1	1	2	0	2	0
Critically Undercapitalized	(#)	0	0	1	0	0	1	0	1
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	0	1	0	0	0	0	0
Problem Thrifts	(#)	18	15	12	15	14	17	14	17
Problem Thrift Assets	(\$)	1.58	5.91	5.45	6.78	7.50	5.79	5.02	5.79
Problem Thrift Assets as a % of Total Assets	(%)	0.20	0.72	0.63	0.73	0.84	0.60	0.53	0.60
ASSET QUALITY MEASURES:									
Troubled Assets	(\$)	7.72	6.27	5.37	5.56	5.15	6.23	5.93	6.23
% of Total Assets	(%)	0.99	0.77	0.62	0.60	0.58	0.65	0.62	0.65
Noncurrent Loans	(\$)	5.92	4.80	4.35	4.65	4.14	5.29	5.01	5.29
% of Total Assets	(%)	0.76	0.59	0.50	0.50	0.47	0.55	0.53	0.55
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	1.11	0.87	0.77	0.67	0.65	0.74	0.69	0.74
Multifamily Loans	(%)	0.74	0.49	0.30	0.15	0.20	0.16	0.18	0.16
Commercial Loans	(%)	1.10	0.97	1.12	1.52	1.28	1.61	1.61	1.61
Consumer Loans	(%)	0.97	0.81	0.77	0.81	0.73	0.71	0.83	0.71
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	150.16	275.63	235.86	201.16	92.66	183.95	74.34	109.61
Purchases	(\$)	62.43	95.44	81.52	75.77	36.99	69.46	25.29	44.17
Sales	(\$)	111.83	221.42	175.47	157.99	68.86	170.57	60.20	110.38
Loans Outstanding (1)	(\$)	390.77	400.91	410.52	448.18	431.95	463.16	458.23	463.16
Loans Outstanding / Total Assets	(%)	50.32	49.03	47.54	48.28	48.62	48.01	48.09	48.01

(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)

	JUNE 2000		MARCH 2001		JUNE 2001	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	888.40	100.00	952.89	100.00	964.68	100.00
1-4 Family Mortgages	431.95	48.62	458.23	48.09	463.16	48.01
Mortgage Pool Securities	89.68	10.09	97.69	10.25	98.28	10.19
Multifamily Mortgages	42.65	4.80	44.66	4.69	44.73	4.64
Nonresidential Mortgages	35.42	3.99	38.37	4.03	38.91	4.03
Construction Loans	18.96	2.13	21.99	2.31	22.34	2.32
Land Loans	5.21	0.59	6.23	0.65	6.31	0.65
Commercial Loans	24.62	2.77	28.95	3.04	30.77	3.19
Consumer Loans	56.02	6.31	60.29	6.33	60.13	6.23
Cash and Noninterest-Earning Deposits	12.62	1.42	13.14	1.38	14.61	1.51
Investment Securities	117.86	13.27	125.04	13.12	122.92	12.74
Mortgage Derivatives	74.97	8.44	67.49	7.08	61.70	6.40
Repossessed Assets, Net	1.01	0.11	0.92	0.10	0.95	0.10
Real Estate Held for Investment	0.50	0.06	0.48	0.05	0.45	0.05
Office Premises & Equipment	8.49	0.96	8.73	0.92	8.81	0.91
Other Assets	48.73	5.48	53.79	5.65	58.07	6.02
Less: Contra Assets & Valuation Allowances	5.30	0.60	5.63	0.59	5.74	0.60
TOTAL LIABILITIES AND CAPITAL	888.40	100.00	952.89	100.00	964.68	100.00
Total Deposits	508.75	57.27	543.25	57.01	544.79	56.47
Deposits < or = to \$100,000	398.25	44.83	414.26	43.47	411.92	42.70
Deposits > \$100,000	110.50	12.44	128.99	13.54	132.87	13.77
Escrows	9.62	1.08	13.07	1.37	20.23	2.10
Total Borrowings	289.25	32.56	302.55	31.75	303.00	31.41
Advances from FHLB	204.24	22.99	217.50	22.82	212.37	22.01
Reverse Repurchase Agreements	66.13	7.44	60.79	6.38	60.66	6.29
Other Borrowings	18.89	2.13	24.27	2.55	29.96	3.11
Other Liabilities	12.55	1.41	17.31	1.82	18.11	1.88
EQUITY CAPITAL	68.23	7.68	76.71	8.05	78.55	8.14

	JUNE 2000		MARCH 2001		JUNE 2001	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	15.63	7.16	17.01	7.26	16.82	7.03
Interest Expense	9.85	4.51	10.73	4.58	10.06	4.21
Net Interest Income	5.79	2.65	6.28	2.68	6.76	2.82
Loss Provisions-Interest Bearing Assets	0.44	0.20	0.60	0.26	0.62	0.26
Noninterest Income	2.47	1.13	3.11	1.33	3.52	1.47
Mortgage Loan Servicing Fees	0.26	0.12	-0.02	-0.01	-0.09	-0.04
Other Fees and Charges	1.45	0.66	1.74	0.74	1.92	0.80
Other Noninterest Income	0.76	0.35	1.39	0.59	1.68	0.70
Noninterest Expense	4.66	2.13	5.34	2.28	5.67	2.37
G&A Expense	4.49	2.06	5.15	2.20	5.46	2.28
Goodwill Expense	0.14	0.07	0.17	0.07	0.18	0.07
Loss Provis.-Nonint. Bearing Assets	0.03	0.01	0.02	0.01	0.03	0.01
Income Before Taxes & Extraord. Items	3.16	1.45	3.44	1.47	3.99	1.67
Income Taxes	1.15	0.53	1.25	0.54	1.47	0.61
Extraordinary Items	0.00	0.00	-0.03	-0.01	-0.01	0.00
Net Income	2.02	0.92	2.16	0.92	2.51	1.05

* Annualized.
Numbers may not sum due to rounding.

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

		NORTHEAST REGION				6-MONTHS ENDED		3-MONTHS ENDED	
		1997	1998	1999	2000	JUNE 2000	JUNE 2001	MAR. 2001	JUNE 2001
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SUMMARY DATA:									
Number of Thrifts	(#)	257	243	232	226	231	223	225	223
Total Assets	(\$)	153.60	158.86	174.46	181.35	181.03	186.09	184.16	186.09
Net Income	(\$)	1.28	1.31	1.68	1.32	0.74	0.87	0.41	0.46
Profits	(\$)	1.32	1.42	1.70	1.43	0.78	0.92	0.44	0.48
Losses	(\$)	-0.04	-0.10	-0.02	-0.12	-0.03	-0.05	-0.03	-0.03
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.91	0.86	1.02	0.74	0.86	0.96	0.92	0.99
Median Ratio	(%)	0.78	0.71	0.70	0.66	0.72	0.64	0.62	0.64
Return on Average Equity	(%)	10.87	9.76	12.26	8.68	10.35	10.38	10.02	10.73
Median Ratio	(%)	8.02	6.78	7.34	6.67	7.34	5.94	5.79	6.55
Net Interest Income	(\$)	4.33	4.35	4.65	4.98	2.42	2.58	1.26	1.32
% of Average Assets	(%)	3.07	2.84	2.82	2.82	2.78	2.83	2.80	2.85
Total Fee Income	(\$)	0.62	0.87	1.06	1.25	0.61	0.63	0.30	0.33
% of Average Assets	(%)	0.63	0.66	0.67	0.71	0.68	0.71	0.66	0.71
G&A Expense	(\$)	2.91	3.53	3.43	4.01	1.85	2.10	1.04	1.06
% of Average Assets	(%)	2.06	2.31	2.08	2.27	2.12	2.30	2.31	2.30
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	8.74	8.58	8.40	9.21	8.46	9.24	9.14	9.24
Tier 1 Leverage Ratio	(%)	7.90	7.66	7.96	7.87	7.66	7.92	7.76	7.92
Risk-based Capital Ratio	(%)	16.37	15.62	15.48	14.31	14.30	14.47	14.14	14.47
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	257	240	230	224	228	223	224	223
Adequately Capitalized	(#)	0	2	2	1	2	0	0	0
Undercapitalized	(#)	0	0	0	0	0	0	0	0
Significantly Undercapitalized	(#)	0	1	0	1	1	0	1	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	2	0
Problem Thrift Assets	(\$)	0.22	0.51	0.41	0.03	0.42	0.00	0.41	0.00
Problem Thrift Assets as a % of Total Assets	(%)	0.15	0.32	0.24	0.02	0.23	0.00	0.22	0.00
ASSET QUALITY MEASURES:									
Troubled Assets	(\$)	2.17	1.52	1.37	1.25	1.31	1.29	1.20	1.29
% of Total Assets	(%)	1.41	0.96	0.78	0.69	0.72	0.69	0.65	0.69
Noncurrent Loans	(\$)	1.83	1.19	1.12	1.03	1.04	1.09	0.99	1.09
% of Total Assets	(%)	1.19	0.75	0.64	0.57	0.57	0.58	0.54	0.58
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	1.92	1.32	1.17	0.81	0.90	0.90	0.79	0.90
Multifamily Loans	(%)	2.52	0.94	0.66	0.33	0.54	0.24	0.30	0.24
Commercial Loans	(%)	1.86	1.17	0.71	1.33	0.85	1.32	1.34	1.32
Consumer Loans	(%)	0.86	0.72	0.64	0.70	0.69	0.57	0.60	0.57
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	21.77	51.19	42.71	32.93	14.87	31.34	12.57	18.77
Purchases	(\$)	6.47	8.31	11.57	16.88	8.74	15.25	7.67	7.58
Sales	(\$)	11.75	36.52	30.67	31.00	12.21	31.38	12.55	18.84
Loans Outstanding (1)	(\$)	68.50	66.16	71.23	76.65	76.71	78.96	78.93	78.96
Loans Outstanding / Total Assets	(%)	44.60	41.64	40.83	42.27	42.37	42.43	42.86	42.43

(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

	JUNE 2000		MARCH 2001		JUNE 2001	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	181.03	100.00	184.16	100.00	186.09	100.00
1-4 Family Mortgages	76.71	42.37	78.93	42.86	78.96	42.43
Mortgage Pool Securities	16.44	9.08	16.70	9.07	18.74	10.07
Multifamily Mortgages	6.47	3.58	6.73	3.66	6.90	3.71
Nonresidential Mortgages	10.40	5.74	11.48	6.23	11.49	6.17
Construction Loans	2.23	1.23	2.51	1.36	2.58	1.39
Land Loans	0.28	0.16	0.33	0.18	0.37	0.20
Commercial Loans	8.58	4.74	9.70	5.26	9.90	5.32
Consumer Loans	11.29	6.24	9.16	4.98	9.39	5.05
Cash and Noninterest-Earning Deposits	2.87	1.59	2.59	1.41	2.95	1.59
Investment Securities	30.74	16.98	32.24	17.51	31.75	17.06
Mortgage Derivatives	17.11	9.45	17.10	9.29	16.17	8.69
Reposessed Assets, Net	0.27	0.15	0.21	0.11	0.20	0.11
Real Estate Held for Investment	0.10	0.05	0.11	0.06	0.10	0.05
Office Premises & Equipment	1.67	0.92	1.64	0.89	1.62	0.87
Other Assets	13.97	7.72	12.87	6.99	12.21	6.56
Less: Contra Assets & Valuation Allowances	1.00	0.55	1.04	0.56	1.07	0.57
TOTAL LIABILITIES AND CAPITAL	181.03	100.00	184.16	100.00	186.09	100.00
Total Deposits	107.05	59.13	108.43	58.88	109.61	58.90
Deposits < or = to \$100,000	86.74	47.91	84.96	46.13	84.93	45.64
Deposits > \$100,000	20.31	11.22	23.47	12.74	24.67	13.26
Escrows	1.71	0.95	2.39	1.30	2.30	1.24
Total Borrowings	54.42	30.06	52.71	28.62	54.19	29.12
Advances from FHLB	35.69	19.71	33.24	18.05	33.23	17.86
Reverse Repurchase Agreements	13.01	7.19	12.35	6.71	12.81	6.88
Other Borrowings	5.72	3.16	7.12	3.87	8.15	4.38
Other Liabilities	2.53	1.40	3.80	2.06	2.80	1.50
EQUITY CAPITAL	15.32	8.46	16.83	9.14	17.19	9.24

	JUNE 2000		MARCH 2001		JUNE 2001	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	3.04	6.91	3.08	6.87	3.11	6.72
Interest Expense	1.83	4.15	1.83	4.06	1.79	3.87
Net Interest Income	1.22	2.76	1.26	2.80	1.32	2.85
Loss Provisions-Interest Bearing Assets	0.06	0.13	0.08	0.17	0.08	0.18
Noninterest Income	0.38	0.87	0.59	1.31	0.60	1.30
Mortgage Loan Servicing Fees	0.06	0.14	0.03	0.06	0.04	0.08
Other Fees and Charges	0.24	0.54	0.27	0.60	0.29	0.63
Other Noninterest Income	0.08	0.18	0.29	0.65	0.27	0.59
Noninterest Expense	1.03	2.33	1.11	2.47	1.13	2.44
G&A Expense	0.97	2.21	1.04	2.31	1.06	2.30
Goodwill Expense	0.05	0.11	0.06	0.14	0.06	0.13
Loss Provis.-Nonint. Bearing Assets	0.01	0.02	0.01	0.01	0.01	0.01
Income Before Taxes & Extraord. Items	0.51	1.17	0.66	1.47	0.71	1.53
Income Taxes	0.18	0.42	0.23	0.51	0.25	0.54
Extraordinary Items	0.00	0.00	-0.02	-0.04	0.00	0.00
Net Income	0.33	0.75	0.41	0.92	0.46	0.99

* Annualized.
 Numbers may not sum due to rounding.

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

		SOUTHEAST REGION				6-MONTHS ENDED		3-MONTHS ENDED	
		1997	1998	1999	2000	JUNE 2000	JUNE 2001	MAR. 2001	JUNE 2001
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SUMMARY DATA:									
Number of Thrifts	(#)	237	222	221	210	218	202	207	202
Total Assets	(\$)	62.78	63.34	73.41	84.86	77.80	89.31	87.54	89.31
Net Income	(\$)	0.52	0.53	0.51	0.46	0.26	0.23	0.12	0.11
Profits	(\$)	0.59	0.62	0.59	0.55	0.29	0.30	0.15	0.15
Losses	(\$)	-0.08	-0.09	-0.08	-0.09	-0.03	-0.07	-0.03	-0.03
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.83	0.85	0.76	0.59	0.70	0.53	0.54	0.51
Median Ratio	(%)	0.78	0.79	0.66	0.65	0.67	0.57	0.59	0.58
Return on Average Equity	(%)	8.86	8.58	7.88	6.81	7.90	6.27	6.48	6.06
Median Ratio	(%)	8.33	7.07	6.04	6.19	6.69	5.18	5.28	5.11
Net Interest Income	(\$)	2.04	1.89	2.04	2.21	1.13	1.17	0.58	0.59
% of Average Assets	(%)	3.28	3.03	3.04	2.84	2.99	2.69	2.69	2.69
Total Fee Income	(\$)	0.72	0.56	0.58	0.84	0.39	0.57	0.27	0.30
% of Average Assets	(%)	1.21	0.79	0.95	1.18	0.96	1.35	1.26	1.35
G&A Expense	(\$)	1.95	1.91	1.92	2.25	1.07	1.35	0.64	0.71
% of Average Assets	(%)	3.13	3.05	2.87	2.89	2.84	3.11	2.99	3.22
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	9.82	9.85	9.12	8.37	8.56	8.48	8.39	8.48
Tier 1 Leverage Ratio	(%)	9.03	9.17	8.86	8.07	8.41	8.10	8.02	8.10
Risk-based Capital Ratio	(%)	16.35	17.37	16.26	14.66	15.38	14.20	14.29	14.20
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	223	211	214	201	211	195	199	195
Adequately Capitalized	(#)	14	8	4	9	6	7	7	7
Undercapitalized	(#)	0	1	0	0	0	0	0	0
Significantly Undercapitalized	(#)	0	0	1	0	1	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	3	4	2	4
Problem Thrift Assets	(\$)	0.56	0.22	0.16	0.02	0.12	0.23	0.06	0.23
% of Total Assets	(%)	0.89	0.35	0.22	0.03	0.15	0.26	0.06	0.26
ASSET QUALITY MEASURES:									
Troubled Assets	(\$)	0.72	0.61	0.56	0.63	0.56	0.67	0.64	0.67
% of Total Assets	(%)	1.15	0.96	0.76	0.74	0.72	0.75	0.74	0.75
Noncurrent Loans	(\$)	0.46	0.41	0.39	0.48	0.39	0.52	0.50	0.52
% of Total Assets	(%)	0.74	0.65	0.53	0.56	0.51	0.58	0.57	0.58
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	0.94	0.89	0.75	0.70	0.63	0.72	0.69	0.72
Multifamily Loans	(%)	0.91	0.85	0.63	0.23	0.39	0.33	0.29	0.33
Commercial Loans	(%)	1.07	0.83	1.08	1.31	1.25	1.21	1.18	1.21
Consumer Loans	(%)	1.82	1.00	0.61	0.71	0.75	0.95	0.94	0.95
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	12.07	19.14	14.74	11.19	6.04	10.23	3.69	6.54
Purchases	(\$)	5.87	9.28	7.02	6.80	3.06	4.88	1.79	3.09
Sales	(\$)	8.94	13.48	10.38	7.19	3.33	9.47	2.66	6.80
Loans Outstanding (1)	(\$)	29.68	30.79	34.23	39.14	36.97	39.37	39.69	39.37
Loans Outstanding / Total Assets	(%)	47.27	48.61	46.62	46.13	47.52	44.08	45.33	44.08

(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

	JUNE 2000		MARCH 2001		JUNE 2001	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	77.80	100.00	87.54	100.00	89.31	100.00
1-4 Family Mortgages	36.97	47.52	39.69	45.33	39.37	44.08
Mortgage Pool Securities	4.98	6.41	5.53	6.32	6.47	7.24
Multifamily Mortgages	0.83	1.07	0.89	1.02	0.83	0.93
Nonresidential Mortgages	3.76	4.83	4.03	4.60	4.22	4.73
Construction Loans	3.18	4.09	3.58	4.09	3.78	4.23
Land Loans	1.52	1.96	1.71	1.95	1.69	1.89
Commercial Loans	2.76	3.55	3.38	3.86	3.62	4.05
Consumer Loans	6.30	8.10	8.22	9.39	9.36	10.48
Cash and Noninterest-Earning Deposits	1.22	1.57	1.32	1.51	1.38	1.55
Investment Securities	12.74	16.37	15.39	17.58	14.61	16.36
Mortgage Derivatives	6.16	7.92	6.45	7.37	6.44	7.21
Repossessed Assets, Net	0.16	0.21	0.15	0.17	0.15	0.17
Real Estate Held for Investment	0.15	0.19	0.15	0.18	0.14	0.16
Office Premises & Equipment	1.15	1.48	1.23	1.41	1.25	1.39
Other Assets	2.52	3.24	2.81	3.22	3.01	3.37
Less: Contra Assets & Valuation Allowances	0.46	0.59	0.54	0.62	0.56	0.62
TOTAL LIABILITIES AND CAPITAL	77.80	100.00	87.54	100.00	89.31	100.00
Total Deposits	52.74	67.78	60.14	68.70	61.28	68.61
Deposits < or = to \$100,000	40.71	52.33	47.00	53.69	47.75	53.47
Deposits > \$100,000	12.02	15.45	13.14	15.01	13.52	15.14
Escrows	0.39	0.50	0.43	0.50	0.51	0.57
Total Borrowings	16.87	21.68	17.90	20.44	18.11	20.28
Advances from FHLB	11.92	15.32	11.89	13.59	11.98	13.41
Reverse Repurchase Agreements	3.89	5.00	4.61	5.27	4.93	5.52
Other Borrowings	1.06	1.36	1.39	1.59	1.20	1.35
Other Liabilities	1.15	1.48	1.72	1.97	1.84	2.06
EQUITY CAPITAL	6.66	8.56	7.35	8.39	7.57	8.48

	JUNE 2000		MARCH 2001		JUNE 2001	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.42	7.49	1.61	7.52	1.59	7.23
Interest Expense	0.87	4.58	1.04	4.83	1.00	4.53
Net Interest Income	0.55	2.91	0.58	2.69	0.59	2.69
Loss Provisions-Interest Bearing Assets	0.09	0.45	0.14	0.63	0.10	0.46
Noninterest Income	0.23	1.24	0.39	1.82	0.41	1.84
Mortgage Loan Servicing Fees	0.01	0.04	0.00	-0.01	0.00	0.01
Other Fees and Charges	0.17	0.92	0.27	1.27	0.30	1.34
Other Noninterest Income	0.05	0.27	0.12	0.57	0.11	0.49
Noninterest Expense	0.53	2.79	0.65	3.04	0.72	3.27
G&A Expense	0.52	2.76	0.64	2.99	0.71	3.22
Goodwill Expense	0.01	0.03	0.01	0.03	0.01	0.04
Loss Provis.-Nonint. Bearing Assets	0.00	0.00	0.01	0.03	0.00	0.00
Income Before Taxes & Extraord. Items	0.17	0.91	0.18	0.84	0.18	0.80
Income Taxes	0.05	0.28	0.06	0.29	0.06	0.28
Extraordinary Items	0.00	0.00	0.00	-0.01	0.00	-0.01
Net Income	0.12	0.63	0.12	0.54	0.11	0.51

* Annualized.
Numbers may not sum due to rounding.

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

		CENTRAL REGION				6-MONTHS ENDED		3-MONTHS ENDED	
		1997	1998	1999	2000	JUNE 2000	JUNE 2001	MAR. 2001	JUNE 2001
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SUMMARY DATA:									
Number of Thrifts	(#)	363	353	336	322	328	318	321	318
Total Assets	(\$)	156.91	162.20	172.52	169.67	164.57	175.97	175.83	175.97
Net Income	(\$)	1.45	1.54	1.70	1.59	0.82	0.63	0.30	0.33
Profits	(\$)	1.54	1.62	1.77	1.69	0.85	0.86	0.41	0.44
Losses	(\$)	-0.09	-0.08	-0.07	-0.09	-0.03	-0.23	-0.11	-0.12
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.94	0.98	1.03	0.97	1.02	0.72	0.70	0.74
Median Ratio	(%)	0.90	0.79	0.71	0.67	0.71	0.63	0.62	0.66
Return on Average Equity	(%)	10.59	10.62	11.53	11.49	12.02	8.58	8.36	8.79
Median Ratio	(%)	8.45	7.32	6.41	5.95	6.63	5.89	5.98	5.82
Net Interest Income	(\$)	4.52	4.49	4.81	4.69	2.36	2.49	1.23	1.26
% of Average Assets	(%)	2.94	2.87	2.92	2.87	2.95	2.87	2.86	2.87
Total Fee Income	(\$)	0.74	0.81	1.05	1.66	0.74	0.64	0.38	0.27
% of Average Assets	(%)	0.48	0.49	0.75	1.10	0.97	0.61	0.87	0.61
G&A Expense	(\$)	3.34	3.77	3.89	4.26	2.02	2.55	1.24	1.31
% of Average Assets	(%)	2.17	2.41	2.36	2.61	2.53	2.93	2.87	3.00
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	9.13	9.07	8.40	8.43	8.42	8.50	8.39	8.50
Tier 1 Leverage Ratio	(%)	8.09	8.05	7.64	7.65	7.77	7.89	7.67	7.89
Risk-based Capital Ratio	(%)	15.39	14.94	13.60	13.09	13.21	13.49	13.19	13.49
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	355	348	331	315	325	310	315	310
Adequately Capitalized	(#)	7	5	5	6	3	7	5	7
Undercapitalized	(#)	1	0	0	0	0	0	0	0
Significantly Undercapitalized	(#)	0	0	0	0	0	0	1	0
Critically Undercapitalized	(#)	0	0	0	0	0	1	0	1
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	0	0	0	0	0	0	0
Problem Thrifts	(#)	2	3	2	6	4	6	5	6
Problem Thrift Assets	(\$)	0.03	0.44	0.18	2.57	2.47	3.26	2.40	3.26
Problem Thrift Assets as a % of Total Assets	(%)	0.02	0.27	0.10	1.52	1.50	1.86	1.36	1.86
ASSET QUALITY MEASURES:									
Troubled Assets	(\$)	1.06	1.19	1.14	1.31	1.10	1.37	1.37	1.37
% of Total Assets	(%)	0.68	0.73	0.66	0.77	0.67	0.78	0.78	0.78
Noncurrent Loans	(\$)	0.86	0.93	0.95	1.13	0.92	1.18	1.18	1.18
% of Total Assets	(%)	0.55	0.58	0.55	0.67	0.56	0.67	0.67	0.67
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	0.68	0.71	0.72	0.72	0.64	0.84	0.73	0.84
Multifamily Loans	(%)	0.78	0.67	0.41	0.31	0.31	0.39	0.40	0.39
Commercial Loans	(%)	0.67	0.97	1.07	1.31	1.14	1.56	1.70	1.56
Consumer Loans	(%)	1.10	0.90	0.83	1.34	1.09	0.97	1.33	0.97
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	39.81	69.54	60.05	51.36	22.32	56.63	22.02	34.61
Purchases	(\$)	15.49	31.81	28.41	21.39	10.82	19.24	8.01	11.24
Sales	(\$)	34.10	72.25	65.55	54.35	22.45	63.89	25.09	38.80
Loans Outstanding (1)	(\$)	80.95	82.06	85.60	85.75	86.20	85.15	85.02	85.15
Loans Outstanding / Total Assets	(%)	51.59	50.59	49.62	50.54	52.38	48.39	48.35	48.39

(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

	JUNE 2000		MARCH 2001		JUNE 2001	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	164.57	100.00	175.83	100.00	175.97	100.00
1-4 Family Mortgages	86.20	52.38	85.02	48.35	85.15	48.39
Mortgage Pool Securities	10.40	6.32	14.44	8.21	15.08	8.57
Multifamily Mortgages	4.71	2.86	4.82	2.74	4.75	2.70
Nonresidential Mortgages	6.17	3.75	7.09	4.03	7.22	4.10
Construction Loans	3.58	2.17	3.92	2.23	4.06	2.31
Land Loans	1.22	0.74	1.48	0.84	1.51	0.86
Commercial Loans	5.46	3.32	6.71	3.81	7.39	4.20
Consumer Loans	18.19	11.05	20.69	11.77	19.54	11.10
Cash and Noninterest-Earning Deposits	2.85	1.73	3.24	1.84	3.25	1.85
Investment Securities	15.05	9.14	16.59	9.44	15.90	9.04
Mortgage Derivatives	5.34	3.25	5.07	2.88	5.17	2.94
Reposessed Assets, Net	0.17	0.11	0.19	0.11	0.19	0.11
Real Estate Held for Investment	0.07	0.04	0.06	0.04	0.06	0.04
Office Premises & Equipment	1.81	1.10	1.98	1.13	2.01	1.14
Other Assets	9.75	5.93	10.80	6.14	11.15	6.33
Less: Contra Assets & Valuation Allowances	1.06	0.65	1.21	0.69	1.28	0.73
TOTAL LIABILITIES AND CAPITAL	164.57	100.00	175.83	100.00	175.97	100.00
Total Deposits	107.90	65.56	116.35	66.17	116.40	66.15
Deposits < or = to \$100,000	86.36	52.48	92.12	52.39	91.22	51.84
Deposits > \$100,000	21.54	13.09	24.23	13.78	25.18	14.31
Escrows	2.60	1.58	3.54	2.01	4.06	2.31
Total Borrowings	37.63	22.86	37.80	21.50	37.03	21.05
Advances from FHLB	30.42	18.48	28.99	16.49	28.94	16.45
Reverse Repurchase Agreements	4.19	2.55	5.43	3.09	4.86	2.76
Other Borrowings	3.01	1.83	3.38	1.92	3.23	1.84
Other Liabilities	2.59	1.57	3.38	1.92	3.51	2.00
EQUITY CAPITAL	13.86	8.42	14.75	8.39	14.95	8.50

	JUNE 2000		MARCH 2001		JUNE 2001	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	2.98	7.40	3.23	7.48	3.19	7.28
Interest Expense	1.79	4.43	2.00	4.62	1.93	4.40
Net Interest Income	1.20	2.97	1.23	2.86	1.26	2.87
Loss Provisions-Interest Bearing Assets	0.17	0.41	0.22	0.52	0.26	0.59
Noninterest Income	0.70	1.75	0.78	1.81	0.88	2.00
Mortgage Loan Servicing Fees	0.07	0.18	-0.03	-0.08	-0.13	-0.30
Other Fees and Charges	0.32	0.79	0.41	0.95	0.40	0.91
Other Noninterest Income	0.31	0.78	0.41	0.94	0.61	1.39
Noninterest Expense	1.09	2.70	1.27	2.94	1.36	3.09
G&A Expense	1.06	2.62	1.24	2.87	1.31	3.00
Goodwill Expense	0.03	0.07	0.03	0.07	0.03	0.08
Loss Provis.-Nonint. Bearing Assets	0.00	0.00	0.00	0.00	0.01	0.02
Income Before Taxes & Extraord. Items	0.65	1.61	0.52	1.21	0.52	1.19
Income Taxes	0.23	0.57	0.22	0.50	0.20	0.45
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.42	1.03	0.30	0.70	0.33	0.74

* Annualized.
 Numbers may not sum due to rounding.

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

MIDWEST REGION					6-MONTHS ENDED		3-MONTHS ENDED	
	1997	1998	1999	2000	JUNE 2000	JUNE 2001	MAR. 2001	JUNE 2001
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SUMMARY DATA:								
Number of Thrifts (#)	256	239	227	223	226	220	219	220
Total Assets (\$)	91.93	95.91	104.78	116.71	110.24	100.20	99.86	100.20
Net Income (\$)	0.94	0.92	0.97	0.87	0.48	0.48	0.22	0.26
Profits (\$)	1.09	1.04	1.03	1.02	0.53	0.50	0.23	0.27
Losses (\$)	-0.15	-0.12	-0.06	-0.16	-0.05	-0.02	-0.01	-0.01
PROFITABILITY MEASURES:								
Return on Average Assets (%)	0.96	1.01	0.97	0.79	0.89	0.96	0.88	1.04
Median Ratio (%)	0.85	0.78	0.73	0.71	0.75	0.65	0.67	0.67
Return on Average Equity (%)	11.23	11.19	10.81	9.26	10.38	11.25	10.33	12.16
Median Ratio (%)	8.17	7.33	7.08	6.72	7.19	6.25	6.40	6.50
Net Interest Income (\$)	2.79	2.47	2.84	2.94	1.48	1.35	0.65	0.70
% of Average Assets (%)	2.85	2.72	2.84	2.69	2.76	2.72	2.65	2.78
Total Fee Income (\$)	0.70	0.74	0.86	0.92	0.45	0.42	0.20	0.23
% of Average Assets (%)	0.77	0.86	0.89	0.82	0.86	0.90	0.79	0.90
G&A Expense (\$)	2.10	2.13	2.38	2.52	1.22	1.17	0.57	0.60
% of Average Assets (%)	2.15	2.35	2.38	2.31	2.27	2.36	2.31	2.40
CAPITAL MEASURES:								
Equity Capital Ratio (%)	8.74	8.80	8.71	8.37	8.49	8.65	8.53	8.65
Tier 1 Leverage Ratio (%)	8.34	8.38	8.47	8.13	8.27	8.39	8.26	8.39
Risk-based Capital Ratio (%)	15.64	14.95	14.35	13.87	13.90	14.54	14.41	14.54
Thrifts by FDICIA Capital Categories:								
Well-Capitalized (#)	248	229	218	214	220	210	211	210
Adequately Capitalized (#)	8	10	9	9	6	10	7	10
Undercapitalized (#)	0	0	0	0	0	0	1	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	2	4
Problem Thrift Assets (\$)	0.01	0.78	1.46	1.45	1.48	1.56	1.39	1.56
Problem Thrift Assets as a % of Total Assets (%)	0.02	0.82	1.39	1.25	1.34	1.56	1.39	1.56
ASSET QUALITY MEASURES:								
Troubled Assets (\$)	0.64	0.61	0.65	0.80	0.71	0.74	0.73	0.74
% of Total Assets (%)	0.70	0.64	0.62	0.68	0.64	0.73	0.73	0.73
Noncurrent Loans (\$)	0.46	0.43	0.53	0.66	0.57	0.60	0.59	0.60
% of Total Assets (%)	0.50	0.45	0.51	0.57	0.51	0.60	0.59	0.60
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages (%)	0.69	0.61	0.70	0.82	0.71	0.73	0.70	0.73
Multifamily Loans (%)	0.44	0.48	0.16	0.11	0.16	0.43	0.65	0.43
Commercial Loans (%)	1.28	0.98	1.90	2.36	2.24	1.74	2.33	1.74
Consumer Loans (%)	0.84	0.55	0.68	0.43	0.47	0.47	0.46	0.47
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations (\$)	19.23	31.30	25.99	19.15	8.96	15.33	6.50	8.83
Purchases (\$)	11.98	18.46	10.82	9.12	4.73	4.85	2.19	2.66
Sales (\$)	16.98	28.46	16.63	14.82	5.85	11.65	4.65	7.00
Loans Outstanding (1) (\$)	40.59	43.40	45.49	46.56	47.81	37.57	38.08	37.57
Loans Outstanding / Total Assets (%)	44.15	45.25	43.41	39.89	43.37	37.50	38.13	37.50

(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

	JUNE 2000		MARCH 2001		JUNE 2001	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	110.24	100.00	99.86	100.00	100.20	100.00
1-4 Family Mortgages	47.81	43.37	38.08	38.13	37.57	37.50
Mortgage Pool Securities	11.00	9.98	10.47	10.48	10.70	10.67
Multifamily Mortgages	2.38	2.16	1.62	1.63	1.67	1.67
Nonresidential Mortgages	6.20	5.63	5.38	5.38	5.53	5.51
Construction Loans	7.73	7.01	6.28	6.29	6.47	6.46
Land Loans	1.21	1.09	1.02	1.02	1.03	1.03
Commercial Loans	4.45	4.04	3.71	3.72	3.82	3.82
Consumer Loans	12.11	10.98	11.78	11.79	11.67	11.64
Cash and Noninterest-Earning Deposits	1.34	1.21	1.10	1.10	1.17	1.17
Investment Securities	10.03	9.10	15.16	15.18	15.32	15.28
Mortgage Derivatives	4.19	3.80	3.82	3.83	3.63	3.62
Reposessed Assets, Net	0.14	0.13	0.14	0.14	0.14	0.14
Real Estate Held for Investment	0.04	0.03	0.03	0.03	0.03	0.03
Office Premises & Equipment	1.24	1.12	1.14	1.14	1.16	1.15
Other Assets	5.22	4.74	4.54	4.55	4.53	4.52
Less: Contra Assets & Valuation Allowances	0.67	0.60	0.58	0.58	0.59	0.59
TOTAL LIABILITIES AND CAPITAL	110.24	100.00	99.86	100.00	100.20	100.00
Total Deposits	63.62	57.71	58.26	58.35	57.99	57.87
Deposits < or = to \$100,000	51.25	46.49	46.68	46.75	45.86	45.77
Deposits > \$100,000	12.37	11.22	11.58	11.60	12.12	12.10
Escrows	1.78	1.62	1.55	1.56	1.75	1.75
Total Borrowings	34.11	30.94	30.01	30.06	30.36	30.30
Advances from FHLB	27.87	25.28	26.04	26.07	25.49	25.44
Reverse Repurchase Agreements	3.08	2.79	2.06	2.06	3.24	3.24
Other Borrowings	3.17	2.87	1.92	1.92	1.62	1.62
Other Liabilities	1.37	1.24	1.51	1.52	1.45	1.44
EQUITY CAPITAL	9.36	8.49	8.51	8.53	8.66	8.65

	JUNE 2000		MARCH 2001		JUNE 2001	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	2.00	7.37	1.81	7.33	1.76	7.05
Interest Expense	1.26	4.63	1.16	4.69	1.07	4.27
Net Interest Income	0.74	2.74	0.65	2.65	0.70	2.78
Loss Provisions-Interest Bearing Assets	0.07	0.26	0.06	0.23	0.07	0.30
Noninterest Income	0.31	1.15	0.28	1.13	0.35	1.41
Mortgage Loan Servicing Fees	0.05	0.17	0.02	0.07	0.02	0.06
Other Fees and Charges	0.19	0.69	0.18	0.73	0.21	0.84
Other Noninterest Income	0.08	0.29	0.08	0.34	0.13	0.50
Noninterest Expense	0.64	2.35	0.58	2.36	0.61	2.46
G&A Expense	0.62	2.27	0.57	2.31	0.60	2.40
Goodwill Expense	0.01	0.05	0.01	0.04	0.01	0.04
Loss Provis.-Nonint. Bearing Assets	0.01	0.03	0.00	0.02	0.01	0.02
Income Before Taxes & Extraord. Items	0.35	1.28	0.29	1.19	0.36	1.43
Income Taxes	0.11	0.39	0.07	0.30	0.09	0.35
Extraordinary Items	0.00	0.00	0.00	-0.01	-0.01	-0.03
Net Income	0.24	0.89	0.22	0.88	0.26	1.04

* Annualized.
 Numbers may not sum due to rounding.

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

		WEST REGION				6-MONTHS ENDED		3-MONTHS ENDED	
		1997	1998	1999	2000	JUNE 2000	JUNE 2001	MAR. 2001	JUNE 2001
		----	----	----	----	----	----	----	----
SUMMARY DATA:									
Number of Thrifts	(#)	102	88	87	87	88	86	88	86
Total Assets	(\$)	311.37	337.29	338.44	381.09	354.75	418.84	410.90	418.84
Net Income	(\$)	2.23	3.27	3.37	3.78	1.94	2.47	1.11	1.36
Profits	(\$)	2.45	3.37	3.42	3.87	1.99	2.48	1.12	1.36
Losses	(\$)	-0.22	-0.09	-0.05	-0.09	-0.05	-0.01	-0.01	0.00
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.73	1.02	0.98	1.06	1.11	1.20	1.10	1.31
Median Ratio	(%)	0.77	0.78	0.77	0.81	0.77	0.83	0.79	0.84
Return on Average Equity	(%)	10.23	13.64	14.17	15.89	17.04	16.81	15.47	18.11
Median Ratio	(%)	9.56	8.72	8.63	9.16	9.25	9.12	8.58	9.16
Net Interest Income	(\$)	8.15	8.30	8.56	8.45	4.16	5.45	2.56	2.89
% of Average Assets	(%)	2.67	2.58	2.49	2.36	2.39	2.66	2.52	2.79
Total Fee Income	(\$)	1.60	1.58	2.05	2.45	1.15	1.29	0.57	0.72
% of Average Assets	(%)	0.53	0.56	0.63	0.69	0.69	0.69	0.57	0.69
G&A Expense	(\$)	5.78	6.16	5.43	5.49	2.64	3.44	1.66	1.78
% of Average Assets	(%)	1.89	1.92	1.58	1.53	1.52	1.68	1.64	1.71
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	7.27	7.20	6.60	6.98	6.49	7.27	7.19	7.27
Tier 1 Leverage Ratio	(%)	6.66	6.43	6.39	6.57	6.38	6.50	6.49	6.50
Risk-based Capital Ratio	(%)	12.62	12.85	12.38	12.47	12.21	12.17	11.91	12.17
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	100	87	86	84	84	84	85	84
Adequately Capitalized	(#)	2	1	1	1	4	1	2	1
Undercapitalized	(#)	0	0	0	2	0	1	1	1
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	(#)	5	3	2	3	3	3	3	3
Problem Thrift Assets	(\$)	0.75	3.96	3.25	2.70	3.01	0.73	0.76	0.73
Problem Thrift Assets as a % of Total Assets	(%)	0.24	1.17	0.96	0.71	0.85	0.17	0.19	0.17
ASSET QUALITY MEASURES:									
Troubled Assets	(\$)	3.13	2.34	1.65	1.57	1.48	2.17	1.99	2.17
% of Total Assets	(%)	1.01	0.69	0.49	0.41	0.42	0.52	0.48	0.52
Noncurrent Loans	(\$)	2.31	1.84	1.37	1.36	1.22	1.90	1.76	1.90
% of Total Assets	(%)	0.74	0.54	0.40	0.36	0.34	0.45	0.43	0.45
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	1.12	0.83	0.65	0.56	0.55	0.65	0.62	0.65
Multifamily Loans	(%)	0.41	0.35	0.17	0.09	0.10	0.09	0.09	0.09
Commercial Loans	(%)	0.73	0.78	1.11	1.51	1.34	2.33	1.77	2.33
Consumer Loans	(%)	0.59	0.98	1.07	0.38	0.37	0.37	0.38	0.37
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	57.35	104.46	92.37	86.53	40.46	70.42	29.56	40.86
Purchases	(\$)	22.62	27.58	23.71	21.59	9.64	25.23	5.63	19.60
Sales	(\$)	40.05	70.71	52.23	50.71	25.02	54.19	15.25	38.94
Loans Outstanding (1)	(\$)	171.06	178.51	173.96	200.07	184.25	222.11	216.52	222.11
Loans Outstanding / Total Assets	(%)	54.94	52.92	51.40	52.50	51.94	53.03	52.69	53.03

(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)
WEST REGION

	JUNE 2000		MARCH 2001		JUNE 2001	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	354.75	100.00	410.90	100.00	418.84	100.00
1-4 Family Mortgages	184.25	51.94	216.52	52.69	222.11	53.03
Mortgage Pool Securities	46.85	13.21	50.55	12.30	47.31	11.30
Multifamily Mortgages	28.25	7.96	30.60	7.45	30.58	7.30
Nonresidential Mortgages	8.89	2.51	10.40	2.53	10.45	2.49
Construction Loans	2.24	0.63	5.70	1.39	5.46	1.30
Land Loans	0.98	0.28	1.70	0.41	1.71	0.41
Commercial Loans	3.36	0.95	5.46	1.33	6.03	1.44
Consumer Loans	8.14	2.29	10.44	2.54	10.17	2.43
Cash and Noninterest-Earning Deposits	4.33	1.22	4.90	1.19	5.86	1.40
Investment Securities	49.30	13.90	50.77	12.36	50.79	12.13
Mortgage Derivatives	42.16	11.89	35.04	8.53	30.28	7.23
Reposessed Assets, Net	0.26	0.07	0.24	0.06	0.27	0.06
Real Estate Held for Investment	0.15	0.04	0.12	0.03	0.12	0.03
Office Premises & Equipment	2.62	0.74	2.74	0.67	2.78	0.66
Other Assets	17.26	4.86	23.06	5.61	27.46	6.56
Less: Contra Assets & Valuation Allowances	2.11	0.59	2.27	0.55	2.25	0.54
TOTAL LIABILITIES AND CAPITAL	354.75	100.00	410.90	100.00	418.84	100.00
Total Deposits	177.45	50.02	200.14	48.71	199.66	47.67
Deposits < or = to \$100,000	133.18	37.54	143.54	34.93	142.25	33.96
Deposits > \$100,000	44.27	12.48	56.59	13.77	57.41	13.71
Escrows	3.13	0.88	5.15	1.25	11.60	2.77
Total Borrowings	146.23	41.22	169.13	41.16	168.56	40.25
Advances from FHLB	98.34	27.72	122.33	29.77	117.72	28.11
Reverse Repurchase Agreements	41.96	11.83	36.34	8.84	34.81	8.31
Other Borrowings	5.93	1.67	10.46	2.54	16.03	3.83
Other Liabilities	4.91	1.38	6.93	1.69	8.55	2.04
EQUITY CAPITAL	23.04	6.49	29.56	7.19	30.46	7.27

	JUNE 2000		MARCH 2001		JUNE 2001	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	6.19	7.03	7.35	7.26	7.24	6.99
Interest Expense	4.11	4.67	4.80	4.74	4.35	4.20
Net Interest Income	2.08	2.36	2.56	2.52	2.89	2.79
Loss Provisions-Interest Bearing Assets	0.06	0.07	0.11	0.10	0.10	0.10
Noninterest Income	0.84	0.96	1.07	1.05	1.28	1.24
Mortgage Loan Servicing Fees	0.08	0.09	-0.03	-0.03	-0.01	-0.01
Other Fees and Charges	0.53	0.60	0.61	0.60	0.73	0.70
Other Noninterest Income	0.24	0.27	0.49	0.49	0.57	0.55
Noninterest Expense	1.38	1.57	1.72	1.70	1.85	1.79
G&A Expense	1.32	1.50	1.66	1.64	1.78	1.71
Goodwill Expense	0.05	0.06	0.06	0.06	0.07	0.06
Loss Provis.-Nonint. Bearing Assets	0.01	0.01	0.00	0.00	0.01	0.01
Income Before Taxes & Extraord. Items	1.48	1.69	1.79	1.77	2.22	2.15
Income Taxes	0.58	0.66	0.67	0.66	0.87	0.84
Extraordinary Items	0.00	0.00	-0.01	-0.01	0.00	0.00
Net Income	0.91	1.03	1.11	1.10	1.36	1.31

* Annualized.
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.

Asset Growth Rate

Calculated on a held constant basis.

Associations Held Constant as of June 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.