# TABLE OF CONTENTS

INDUSTRY AGGREGATES (OTS-REGULATED THRIFTS)
- Year-to-Date and Prior Four Year Profitability T-2
- Statement of Operations T-3
- Statement of Condition T-4
- Structural Data and Loan Activity T-7
- Capital Measures T-8
- Asset Quality Indicators T-9

FDICIA CATEGORIES AND CAMELS RATINGS T-11

REGIONS
- Statement of Operations T-12
- Statement of Condition T-13
- Capital Measures T-16
- Asset Quality Indicators T-17

STATE STATISTICS T-19

INDUSTRY OVER TIME
- Statement of Operations T-21
- Statement of Condition T-22
- Capital Measures T-25
- Asset Quality Indicators T-26

SELECTED INDICATORS
- National Tables T-28
- Regional Tables T-30

TECHNICAL NOTES T-38

NOTE: Numbers may not sum due to rounding.
### PROFITABILITY AND EARNINGS
#### YEAR-TO-DATE AND PRIOR FOUR YEARS

**INDUSTRY AGGREGATES:**

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### PROFITABILITY (Percent of Avg Assets Annualized)

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**TOTAL ASSETS ($ Billions)**

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**TOTAL LIABILITIES AND CAPITAL ($ Billions)**

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### STRUCTURAL DATA AND LOAN ACTIVITY

#### SELECTED STRUCTURAL DATA

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#### LOAN ACTIVITY ($ Millions)

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#### OTHER INDICATORS (Percent Annualized)

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### CAPITAL MEASURES

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<td>1,049</td>
<td>1,037</td>
<td>1,019</td>
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#### CAPITAL COMPLIANCE

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<td>1,055</td>
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#### CAPITAL RATIOS (Percent)

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<td>Tier 1 Capital ($ Billions)</td>
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## Asset Quality Indicators

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### Loans 30-89 Days Delinquent ($ Millions)

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<td>Construction &amp; Land Loans</td>
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### Nonmortgage Loans and Leases

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### Noncurrent Loans ($ Millions)

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<tbody>
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<tr>
<td>Construction &amp; Land Loans</td>
<td>182.77</td>
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### Net Charge-Offs ($ Millions)

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<tr>
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<td>4.35</td>
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<td>6.62</td>
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<td>26.88</td>
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<td>(3.30)</td>
<td>(1.95)</td>
<td>(0.49)</td>
<td>(0.80)</td>
<td>2.02</td>
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<td>50.75</td>
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<td>61.83</td>
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### Repossessed Assets ($ Millions)

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<td>59.46</td>
<td>60.22</td>
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### Asset Quality: Real Estate Loans ($ Billions)

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<tr>
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<td>59.46</td>
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<td>4.89</td>
<td>5.14</td>
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<td>0.85</td>
<td>0.88</td>
<td>0.91</td>
<td>0.90</td>
<td>0.90</td>
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### Office of Thrift Supervision / August 2002

T-9
## Asset Quality Indicators

### For the Quarter Ending:

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### Loans 30-89 Days Delinquent (% Total Assets)

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<td>Percent of Outstanding Loans by Loan Type:</td>
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<td><strong>Mortgage Loans</strong></td>
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<tr>
<td>Construction &amp; Land Loans</td>
<td>0.85</td>
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<td>1.46</td>
<td>1.41</td>
<td>1.32</td>
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<td>1.22</td>
<td>1.20</td>
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<td>0.80</td>
<td>0.62</td>
<td>0.72</td>
<td>0.85</td>
<td>0.76</td>
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<td>0.21</td>
<td>0.19</td>
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<td>0.97</td>
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<tr>
<td>Commercial Loans</td>
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<td>1.72</td>
<td>1.84</td>
<td>1.91</td>
<td>1.39</td>
</tr>
</tbody>
</table>

### Noncurrent Loans (% Total Assets)

|                        |          |          |          |          |          |          |          |          |
| Percent of Outstanding Loans by Loan Type: |          |          |          |          |          |          |          |          |
| **Mortgage Loans** |          |          |          |          |          |          |          |          |
| Construction & Land Loans | 0.76     | 0.77     | 1.13     | 1.26     | 1.39     | 1.68     | 1.57     | 1.82     | 1.65     |
| Nonresidential Mortgages | 0.90     | 0.94     | 0.96     | 1.22     | 1.19     | 1.43     | 1.46     | 1.45     | 1.34     |
| Multifamily Mortgages | 0.20     | 0.18     | 0.15     | 0.18     | 0.16     | 0.16     | 0.16     | 0.17     | 0.20     |
| 1-4 Family Mortgages | 0.65     | 0.65     | 0.67     | 0.69     | 0.72     | 0.77     | 0.81     | 0.87     | 0.82     |
| Nonmortgage Loans and Leases |          |          |          |          |          |          |          |          |
| Commercial Loans | 1.28     | 1.34     | 1.52     | 1.61     | 1.62     | 1.62     | 1.99     | 2.27     | 2.48     |
| Consumer Loans | 0.73     | 0.77     | 0.81     | 0.83     | 0.71     | 0.74     | 0.60     | 0.55     | 0.50     |

### Net Charge-Offs (% Total Assets)

|                        |          |          |          |          |          |          |          |          |
| Percent of Outstanding Loans by Loan Type: |          |          |          |          |          |          |          |          |
| **Mortgage Loans** |          |          |          |          |          |          |          |          |
| Construction & Land Loans | 0.01     | 0.02     | 0.02     | 0.01     | 0.05     | 0.04     | 0.03     | 0.03     | 0.02     |
| Nonresidential Mortgages | 0.00     | 0.01     | 0.02     | 0.02     | 0.06     | 0.07     | 0.03     | 0.01     | 0.04     |
| Multifamily Mortgages | -0.00    | -0.01    | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| 1-4 Family Mortgages | 0.01     | 0.01     | 0.01     | 0.01     | 0.02     | 0.01     | 0.01     | 0.02     | 0.01     |
| Nonmortgage Loans and Leases |          |          |          |          |          |          |          |          |
| Commercial Loans | 0.16     | 0.23     | 0.37     | 0.34     | 0.28     | 0.38     | 0.31     | 0.37     | 0.39     |
| Consumer Loans | 0.37     | 0.36     | 0.43     | 0.46     | 0.46     | 0.46     | 0.71     | 0.38     | 0.36     |
| Repossessed Assets | 3.31     | 3.78     | 4.19     | 2.93     | 3.16     | 2.61     | 5.89     | 3.81     | 2.37     |
| Other | 0.18     | 0.04     | 0.02     | 0.05     | 0.03     | 0.02     | 0.02     | 0.01     | 0.03     |

### Repossessed Assets, Net (% Total Assets)

|                        |          |          |          |          |          |          |          |          |
| Percent of Outstanding Loans by Loan Type: |          |          |          |          |          |          |          |          |
| **Construction & Land Loans** | 0.64     | 0.57     | 0.49     | 0.52     | 0.52     | 0.51     | 0.49     | 0.45     | 0.45     |
| Nonresidential Mortgages | 0.67     | 0.63     | 0.54     | 0.52     | 0.53     | 0.59     | 0.59     | 0.58     | 0.41     |
| Multifamily Mortgages | 0.09     | 0.08     | 0.04     | 0.03     | 0.03     | 0.02     | 0.02     | 0.03     | 0.03     |
| 1-4 Family Mortgages | 0.12     | 0.11     | 0.11     | 0.11     | 0.11     | 0.11     | 0.11     | 0.11     | 0.11     |
| Other | 0.11     | 0.13     | 0.13     | 0.12     | 0.11     | 0.12     | 0.16     | 0.14     | 0.12     |

### Asset Quality Summary (% Total Assets)

|                        |          |          |          |          |          |          |          |          |
| **Net Chargeoffs (Annualized)** | 0.19     | 0.17     | 0.21     | 0.21     | 0.22     | 0.23     | 0.29     | 0.20     | 0.19     |
| **Net Provisions for Losses (Annualized)** | 0.20     | 0.18     | 0.21     | 0.25     | 0.26     | 0.32     | 0.22     | 0.27     | 0.34     |
| **Valuation Allowances** | 0.64     | 0.64     | 0.64     | 0.64     | 0.64     | 0.66     | 0.63     | 0.64     | 0.68     |
| **Noncurrent Loans** | 0.47     | 0.48     | 0.50     | 0.53     | 0.54     | 0.58     | 0.60     | 0.62     | 0.60     |
| **Repossessed Assets, Net (% Total Assets)** | 0.11     | 0.11     | 0.10     | 0.10     | 0.10     | 0.10     | 0.10     | 0.10     | 0.10     |
| **Troubled Assets** | 0.58     | 0.58     | 0.60     | 0.62     | 0.64     | 0.68     | 0.70     | 0.72     | 0.70     |
Eight de novo thrifts have not been assigned an examination rating. These reported total assets of $3.1 billion and net gains of $2.9 million.

Office of Thrift Supervision / August 2002

### BY FDICIA CATEGORY

#### SECOND QUARTER 2002:

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<th>ADEQUATELYCAPITALIZED</th>
<th>UNDERCAPITALIZED</th>
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<td>Total Assets ($ Billions)</td>
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<td>$1.34</td>
<td>$0.04</td>
<td>$964.37</td>
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<tr>
<td>Median Ratio</td>
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<td>3.88</td>
<td>9.32</td>
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<td>9.96</td>
<td>9.94</td>
<td>17.58</td>
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<td>Return on Average Assets (Percent Annualized)</td>
<td>1.19</td>
<td>0.46</td>
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<td>Median Ratio</td>
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<td>Net Interest Margin (Percent Annualized)</td>
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### BY OTS EXAMINATION RATING

#### SECOND QUARTER 2002:

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<th>CAMELS 4 AND 5</th>
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<td>17.58</td>
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<td>1.43</td>
<td>-2.30</td>
<td>1.19</td>
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<td>0.84</td>
<td>0.52</td>
<td>-0.79</td>
<td>0.82</td>
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<td>Net Interest Margin (Percent Annualized)</td>
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<td>2.18</td>
<td>3.11</td>
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<td>3.18</td>
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### Statement of Operations by Region

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<th>WEST</th>
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<td>230</td>
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#### Earnings ($ Millions)

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<th>SOUTHEAST</th>
<th>MIDWEST</th>
<th>WEST</th>
<th>INDUSTRY</th>
</tr>
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<tbody>
<tr>
<td>Interest Income</td>
<td>$3,277.24</td>
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<td>3,581.36</td>
<td>7,472.97</td>
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<tr>
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<td>138.53</td>
<td>440.85</td>
<td>73.31</td>
<td>171.49</td>
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<td>904.54</td>
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<td>3,464.55</td>
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<tr>
<td>Mortgage Loan Servicing Fees</td>
<td>26.44</td>
<td>(7.90)</td>
<td>2.21</td>
<td>(1,141.70)</td>
<td>(1,120.96)</td>
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<tr>
<td>Other Fees and Charges</td>
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<td>471.90</td>
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<td>85.44</td>
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<tr>
<td>NET INCOME</td>
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<td>263.34</td>
<td>363.16</td>
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#### Profitability (Percent of Avg Assets Annualized)

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<tr>
<th></th>
<th>NORTHEAST</th>
<th>SOUTHEAST</th>
<th>MIDWEST</th>
<th>WEST</th>
<th>INDUSTRY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest Income</td>
<td>5.93</td>
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<td>3.11</td>
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<td>0.25</td>
<td>1.14</td>
<td>0.24</td>
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<td>0.34</td>
</tr>
<tr>
<td>Noninterest Income</td>
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<td>2.34</td>
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<td>1.44</td>
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<td>Mortgage Loan Servicing Fees</td>
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<td>0.01</td>
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<td>-0.47</td>
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<td>Other Fees and Charges</td>
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<td>0.58</td>
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<td>1.06</td>
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<td>2.37</td>
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<td>2.64</td>
<td>1.94</td>
<td>2.31</td>
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<td>Goodwill Amortization</td>
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<td>0.03</td>
<td>0.01</td>
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<td>0.04</td>
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<td>0.01</td>
<td>0.02</td>
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<td>1.19</td>
<td>1.35</td>
<td>1.19</td>
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#### Profitability (Percent)

<table>
<thead>
<tr>
<th></th>
<th>NORTHEAST</th>
<th>SOUTHEAST</th>
<th>MIDWEST</th>
<th>WEST</th>
<th>INDUSTRY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Return on Average Assets (Annualized)</td>
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<td>0.68</td>
<td>1.19</td>
<td>1.35</td>
<td>1.19</td>
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<td>0.76</td>
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<td>1.03</td>
<td>0.82</td>
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<tr>
<td>Return on Average Equity (Annualized)</td>
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<td>15.98</td>
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<tr>
<td>Median Ratio</td>
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<td>6.81</td>
<td>7.97</td>
<td>10.78</td>
<td>7.70</td>
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<tr>
<td>Net Interest Margin (Annualized)</td>
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<td>3.11</td>
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<tr>
<td>Median Ratio</td>
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<td>3.10</td>
<td>3.22</td>
<td>3.40</td>
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<td>Number of Profitable Thrifts</td>
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<td>302</td>
<td>211</td>
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<td>900</td>
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<tr>
<td>Percent Profitable</td>
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<td>86.78</td>
<td>91.74</td>
<td>98.11</td>
<td>90.45</td>
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<tr>
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<td>46</td>
<td>19</td>
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<td>95</td>
</tr>
<tr>
<td>Percent Unprofitable</td>
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<td>8.26</td>
<td>1.89</td>
<td>9.55</td>
</tr>
<tr>
<td>Losses ($ Millions)</td>
<td>($45.53)</td>
<td>($139.81)</td>
<td>($5.53)</td>
<td>($20.23)</td>
<td>($191.10)</td>
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### Statement of Condition by Region

#### Second Quarter 2002:

<table>
<thead>
<tr>
<th></th>
<th>Northeast</th>
<th>Southeast</th>
<th>Midwest</th>
<th>West</th>
<th>Industry</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Number of Institutions:</strong></td>
<td>311</td>
<td>348</td>
<td>230</td>
<td>106</td>
<td>995</td>
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</table>

<table>
<thead>
<tr>
<th><strong>Total Assets ($ Billions)</strong></th>
<th>224.79</th>
<th>157.97</th>
<th>125.21</th>
<th>464.16</th>
<th>964.37</th>
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</thead>
<tbody>
<tr>
<td>1 - 4 Family Mortgages</td>
<td>96.45</td>
<td>66.57</td>
<td>41.10</td>
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<td>Multifamily Mortgages</td>
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<td>2.43</td>
<td>2.95</td>
<td>33.34</td>
<td>45.91</td>
</tr>
<tr>
<td>Nonresidential Mortgages</td>
<td>12.58</td>
<td>7.63</td>
<td>7.46</td>
<td>13.42</td>
<td>41.08</td>
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<tr>
<td>Construction Loans</td>
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<td>7.07</td>
<td>5.57</td>
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<td>Land Loans</td>
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<td>1.12</td>
<td>1.77</td>
<td>6.51</td>
</tr>
<tr>
<td>Commercial Loans</td>
<td>10.42</td>
<td>6.09</td>
<td>4.66</td>
<td>7.21</td>
<td>28.39</td>
</tr>
<tr>
<td>Consumer Loans</td>
<td>10.99</td>
<td>21.37</td>
<td>14.90</td>
<td>15.27</td>
<td>62.54</td>
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<tr>
<td>Cash and Noninterest-Earning Deposits</td>
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<td>2.94</td>
<td>1.99</td>
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<td>14.44</td>
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<td>21.80</td>
<td>64.16</td>
<td>144.06</td>
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<td>Mortgage Derivatives</td>
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<td>9.51</td>
<td>5.91</td>
<td>18.96</td>
<td>53.83</td>
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<tr>
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<td>0.21</td>
<td>0.26</td>
<td>0.15</td>
<td>0.24</td>
<td>0.36</td>
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<tr>
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<td>0.05</td>
<td>0.04</td>
<td>0.10</td>
<td>0.13</td>
<td>0.32</td>
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<tr>
<td>Office Premises &amp; Equipment</td>
<td>1.98</td>
<td>2.02</td>
<td>1.32</td>
<td>3.45</td>
<td>8.77</td>
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<tr>
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<td>5.43</td>
<td>37.71</td>
<td>61.52</td>
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<td>1.34</td>
<td>0.82</td>
<td>2.75</td>
<td>6.14</td>
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<table>
<thead>
<tr>
<th><strong>Total Liabilities and Capital ($ Billions)</strong></th>
<th>224.79</th>
<th>157.97</th>
<th>125.21</th>
<th>464.16</th>
<th>964.37</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Deposits</td>
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<td>107.78</td>
<td>71.86</td>
<td>242.08</td>
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<td>Deposits less than or equal to $100,000</td>
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<td>81.41</td>
<td>54.90</td>
<td>161.57</td>
<td>405.08</td>
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<td>80.51</td>
<td>159.39</td>
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<td>29.88</td>
<td>106.84</td>
<td>179.69</td>
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<td>1.93</td>
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<td>32.16</td>
</tr>
<tr>
<td>Other Liabilities</td>
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<td>2.76</td>
<td>2.79</td>
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<td>18.09</td>
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<td>10.73</td>
<td>40.37</td>
<td>88.22</td>
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### STATEMENT OF CONDITION
#### BY REGION

#### SECOND QUARTER 2002:

<table>
<thead>
<tr>
<th>Region</th>
<th>Number of Institutions</th>
</tr>
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<tbody>
<tr>
<td>NORTHEAST</td>
<td>311</td>
</tr>
<tr>
<td>SOUTHEAST</td>
<td>348</td>
</tr>
<tr>
<td>MIDWEST</td>
<td>230</td>
</tr>
<tr>
<td>WEST</td>
<td>106</td>
</tr>
<tr>
<td>INDUSTRY</td>
<td>995</td>
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#### TOTAL ASSETS (Percent of Total Assets)

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<tr>
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<th>NORTHEAST</th>
<th>SOUTHEAST</th>
<th>MIDWEST</th>
<th>WEST</th>
<th>INDUSTRY</th>
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<tr>
<td>1 - 4 Family Mortgages</td>
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<td>42.14</td>
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<td>6.73</td>
<td>12.77</td>
<td>7.03</td>
<td>8.78</td>
</tr>
<tr>
<td>Multifamily Mortgages</td>
<td>3.22</td>
<td>1.54</td>
<td>2.35</td>
<td>7.18</td>
<td>4.76</td>
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<tr>
<td>Nonresidential Mortgages</td>
<td>5.59</td>
<td>4.83</td>
<td>5.95</td>
<td>2.89</td>
<td>4.26</td>
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<td>Construction Loans</td>
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<td>5.65</td>
<td>1.20</td>
<td>2.27</td>
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<tr>
<td>Land Loans</td>
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<td>1.39</td>
<td>0.89</td>
<td>0.38</td>
<td>0.68</td>
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<td>2.94</td>
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<tr>
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<td>11.90</td>
<td>3.29</td>
<td>6.48</td>
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<td>1.37</td>
<td>1.50</td>
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<td>16.13</td>
<td>17.41</td>
<td>13.82</td>
<td>14.94</td>
</tr>
<tr>
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<td>4.08</td>
<td>5.58</td>
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<td>0.17</td>
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<td>0.07</td>
<td>0.10</td>
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<td>0.03</td>
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<td>0.03</td>
<td>0.03</td>
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<tr>
<td>Office Premises &amp; Equipment</td>
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<td>1.28</td>
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<td>Other Assets</td>
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<td>4.34</td>
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<td>6.38</td>
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<td>0.59</td>
<td>0.64</td>
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#### TOTAL LIABILITIES

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<th>SOUTHEAST</th>
<th>MIDWEST</th>
<th>WEST</th>
<th>INDUSTRY</th>
</tr>
</thead>
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<td>100.00</td>
<td>100.00</td>
<td>100.00</td>
<td>100.00</td>
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<td>58.53</td>
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<td>Deposits less than or equal to $100,000</td>
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<td>51.54</td>
<td>43.85</td>
<td>34.81</td>
<td>42.00</td>
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<tr>
<td>Deposits greater than $100,000</td>
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<td>16.69</td>
<td>13.54</td>
<td>17.34</td>
<td>16.53</td>
</tr>
<tr>
<td>Escrows</td>
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<td>0.61</td>
<td>1.12</td>
<td>2.74</td>
<td>1.72</td>
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<tr>
<td>BORROWINGS</td>
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<td>30.69</td>
<td>30.69</td>
<td>34.48</td>
<td>28.72</td>
</tr>
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<td>Advances From FHLB</td>
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<td>3.23</td>
<td>3.23</td>
<td>3.23</td>
<td>3.23</td>
</tr>
<tr>
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<td>1.63</td>
<td>1.63</td>
<td>1.63</td>
<td>1.63</td>
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<tr>
<td>Other Borrowings</td>
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<td>2.21</td>
<td>1.54</td>
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<td>3.33</td>
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<tr>
<td>Noninterest Liabilities</td>
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<td>1.74</td>
<td>2.33</td>
<td>1.93</td>
<td>1.88</td>
</tr>
<tr>
<td>Equity Capital</td>
<td>9.63</td>
<td>10.05</td>
<td>8.57</td>
<td>8.70</td>
<td>9.15</td>
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</table>
### Statement of Condition

**By Region**

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

<table>
<thead>
<tr>
<th>Second Quarter 2002:</th>
<th>Northeast</th>
<th>Southeast</th>
<th>Midwest</th>
<th>West</th>
<th>Industry</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Number of Institutions:</strong></td>
<td>311</td>
<td>348</td>
<td>230</td>
<td>106</td>
<td>995</td>
</tr>
</tbody>
</table>

**Total Assets (Percent Change)**

<table>
<thead>
<tr>
<th>Category</th>
<th>Northeast</th>
<th>Southeast</th>
<th>Midwest</th>
<th>West</th>
<th>Industry</th>
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</thead>
<tbody>
<tr>
<td>1 - 4 Family Mortgage</td>
<td>12.56</td>
<td>1.29</td>
<td>1.63</td>
<td>2.73</td>
<td>4.31</td>
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<td>Mortgage Pool Securities</td>
<td>39.12</td>
<td>39.10</td>
<td>35.16</td>
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<td>-2.26</td>
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<td>Multifamily Mortgages</td>
<td>18.60</td>
<td>18.57</td>
<td>9.20</td>
<td>3.80</td>
<td>6.85</td>
</tr>
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<td>Nonresidential Mortgages</td>
<td>19.68</td>
<td>24.38</td>
<td>16.78</td>
<td>5.77</td>
<td>15.03</td>
</tr>
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<td>Construction Loans</td>
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<td>18.14</td>
<td>5.44</td>
<td>-5.09</td>
<td>8.48</td>
</tr>
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<td>Land Loans</td>
<td>30.15</td>
<td>22.03</td>
<td>5.13</td>
<td>0.60</td>
<td>13.85</td>
</tr>
<tr>
<td>Commercial Loans</td>
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<td>28.19</td>
<td>15.94</td>
<td>-0.49</td>
<td>10.94</td>
</tr>
<tr>
<td>Consumer Loans</td>
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<td>24.58</td>
<td>8.17</td>
<td>34.23</td>
<td>20.18</td>
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<td>Cash and Noninterest-Earning Deposits</td>
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<td>13.93</td>
<td>40.29</td>
<td>0.48</td>
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<td>Investment Securities</td>
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<td>248.54</td>
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<td>Mortgage Derivatives</td>
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<td>30.13</td>
<td>22.20</td>
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<td>-4.65</td>
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<td>3.40</td>
<td>18.80</td>
<td>10.11</td>
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<td>-70.86</td>
<td>41.09</td>
<td>-3.44</td>
<td>-27.95</td>
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<td>12.34</td>
<td>3.90</td>
<td>12.73</td>
<td>9.82</td>
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<td>12.19</td>
<td>3.57</td>
<td>9.01</td>
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**Total Liabilities and Capital (Percent Chg)**

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<th>Southeast</th>
<th>Midwest</th>
<th>West</th>
<th>Industry</th>
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<tbody>
<tr>
<td><strong>Total Deposits</strong></td>
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<td>8.10</td>
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<td>13.41</td>
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<td>Deposits less than or equal to $100,000</td>
<td>11.20</td>
<td>10.51</td>
<td>4.25</td>
<td>4.65</td>
<td>7.39</td>
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<td>Deposits greater than $100,000</td>
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<td>22.80</td>
<td>33.26</td>
<td>32.26</td>
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<td>Borrowings</td>
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<td>9.02</td>
<td>19.99</td>
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<td>-1.45</td>
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<td>Advances From FHLB</td>
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<td>-14.26</td>
<td>-8.10</td>
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<tr>
<td>Repurchase Agreements &amp; FedFunds Purchased</td>
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<td>7.87</td>
<td>92.86</td>
<td>4.57</td>
<td>13.76</td>
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<tr>
<td>Other Borrowings</td>
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<td>4.61</td>
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<td>29.27</td>
<td>9.03</td>
<td>23.10</td>
<td>21.32</td>
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### Capital Measures by Region

#### Second Quarter 2002:

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<th>Northeast</th>
<th>Southeast</th>
<th>Midwest</th>
<th>West</th>
<th>Industry</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Institutions</td>
<td>311</td>
<td>348</td>
<td>230</td>
<td>106</td>
<td>995</td>
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</tbody>
</table>

### Capital Compliance

<table>
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<tr>
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<th>Midwest</th>
<th>West</th>
<th>Industry</th>
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<tbody>
<tr>
<td>Meet FDICIA Capital Standards</td>
<td>311</td>
<td>347</td>
<td>230</td>
<td>106</td>
<td>994</td>
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<tr>
<td>Percent of Thrifts</td>
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<td>98.71</td>
<td>100.00</td>
<td>100.00</td>
<td>99.90</td>
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<td>$224.79</td>
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<td>$964.33</td>
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<td>0</td>
<td>1</td>
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<tr>
<td>Percent of Thrifts</td>
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<td>0.00</td>
<td>0.00</td>
<td>0.10</td>
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<tr>
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<td>$0.00</td>
<td>$0.00</td>
<td>$0.04</td>
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<td>Critically Undercapitalized</td>
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<td>0</td>
<td>0</td>
<td>0</td>
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<tr>
<td>Percent of Thrifts</td>
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<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
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<tr>
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<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
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### Capital Ratios (Percent)

<table>
<thead>
<tr>
<th>Category</th>
<th>Northeast</th>
<th>Southeast</th>
<th>Midwest</th>
<th>West</th>
<th>Industry</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tangible Equity ($B Billions)</td>
<td>$19.14</td>
<td>$13.80</td>
<td>$10.25</td>
<td>$32.49</td>
<td>$75.27</td>
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<td>8.63</td>
<td>9.05</td>
<td>8.26</td>
<td>7.15</td>
<td>7.96</td>
</tr>
<tr>
<td>Median Ratio</td>
<td>9.94</td>
<td>9.56</td>
<td>9.19</td>
<td>8.60</td>
<td>9.32</td>
</tr>
<tr>
<td>Tier 1 Capital ($B Billions)</td>
<td>$19.14</td>
<td>$13.80</td>
<td>$10.25</td>
<td>$32.50</td>
<td>$75.29</td>
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<tr>
<td>Tier 1 Leverage Ratio</td>
<td>8.63</td>
<td>9.05</td>
<td>8.26</td>
<td>7.15</td>
<td>7.96</td>
</tr>
<tr>
<td>Median Ratio</td>
<td>9.94</td>
<td>9.56</td>
<td>9.19</td>
<td>8.60</td>
<td>9.32</td>
</tr>
<tr>
<td>Tier 1 Risk-based Capital Ratio</td>
<td>14.30</td>
<td>14.55</td>
<td>13.88</td>
<td>11.65</td>
<td>12.98</td>
</tr>
<tr>
<td>Median Ratio</td>
<td>18.73</td>
<td>17.29</td>
<td>15.48</td>
<td>13.61</td>
<td>16.78</td>
</tr>
<tr>
<td>Risk-based Capital ($B Billions)</td>
<td>$20.44</td>
<td>$14.84</td>
<td>$10.96</td>
<td>$36.70</td>
<td>$82.53</td>
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<tr>
<td>Total Risk-based Capital Ratio</td>
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<td>15.65</td>
<td>14.84</td>
<td>13.15</td>
<td>14.23</td>
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<td>Median Ratio</td>
<td>19.86</td>
<td>18.20</td>
<td>16.36</td>
<td>14.55</td>
<td>17.58</td>
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Office of Thrift Supervision / August 2002
### ASSET QUALITY INDICATORS
#### BY REGION

<table>
<thead>
<tr>
<th>SECOND QUARTER 2002:</th>
<th>NORTHEAST</th>
<th>SOUTHEAST</th>
<th>MIDWEST</th>
<th>WEST</th>
<th>INDUSTRY</th>
</tr>
</thead>
<tbody>
<tr>
<td>NUMBER OF INSTITUTIONS:</td>
<td>311</td>
<td>348</td>
<td>230</td>
<td>106</td>
<td>995</td>
</tr>
</tbody>
</table>

#### LOANS 30-89 DAYS DELINQUENT ($ Millions)

<table>
<thead>
<tr>
<th></th>
<th>Mortgage Loans</th>
<th>Construction &amp; Land Loans</th>
<th>Nonresidential Mortgages</th>
<th>Multifamily Mortgages</th>
<th>1-4 Family Mortgages</th>
<th>Nonmortgage Loans and Leases</th>
<th>Commercial Loans</th>
<th>Consumer Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage Loans</td>
<td>$1,253.57</td>
<td>73.14</td>
<td>102.73</td>
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</tr>
<tr>
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<td>76.57</td>
<td>10.57</td>
<td>836.16</td>
<td>114.39</td>
<td>351.01</td>
<td>71.48</td>
</tr>
<tr>
<td>Nonresidential Mortgages</td>
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<td>53.95</td>
<td>65.74</td>
<td>23.69</td>
<td>418.76</td>
<td>57.34</td>
<td>144.90</td>
<td>109.21</td>
</tr>
<tr>
<td>Multifamily Mortgages</td>
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<td>104.87</td>
<td>44.86</td>
<td>28.05</td>
<td>2,179.47</td>
<td>68.30</td>
<td>307.58</td>
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<td>1-4 Family Mortgages</td>
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<td>342.27</td>
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<td>54.24</td>
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<td>Nonmortgage Loans and Leases</td>
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<td>48.86</td>
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<td>48.86</td>
<td>929.76</td>
<td>54.24</td>
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<tr>
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<td>242.26</td>
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<td>3,670.13</td>
<td>203.93</td>
<td>307.58</td>
<td>468.20</td>
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#### NONCURRENT LOANS ($ Millions)

<table>
<thead>
<tr>
<th></th>
<th>Mortgage Loans</th>
<th>Construction &amp; Land Loans</th>
<th>Nonresidential Mortgages</th>
<th>Multifamily Mortgages</th>
<th>1-4 Family Mortgages</th>
<th>Nonmortgage Loans and Leases</th>
<th>Commercial Loans</th>
<th>Consumer Loans</th>
</tr>
</thead>
<tbody>
<tr>
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<td>36.70</td>
<td>236.10</td>
<td>92.69</td>
<td>67.55</td>
<td>54.24</td>
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<tr>
<td>Multifamily Mortgages</td>
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<td>242.26</td>
<td>17.07</td>
<td>2,112.50</td>
<td>203.93</td>
<td>41.65</td>
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<tr>
<td>1-4 Family Mortgages</td>
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<td>550.57</td>
<td>92.22</td>
<td>3,670.13</td>
<td>702.99</td>
<td>315.12</td>
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<td>Nonmortgage Loans and Leases</td>
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<td>550.57</td>
<td>92.22</td>
<td>3,670.13</td>
<td>702.99</td>
<td>315.12</td>
<td>54.24</td>
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<tr>
<td>Commercial Loans</td>
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<td>194.01</td>
<td>242.26</td>
<td>92.22</td>
<td>3,670.13</td>
<td>702.99</td>
<td>315.12</td>
<td>54.24</td>
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</table>

#### NET CHARGE-OFFS ($ Millions)

<table>
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<tr>
<th></th>
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<th>Construction &amp; Land Loans</th>
<th>Nonresidential Mortgages</th>
<th>Multifamily Mortgages</th>
<th>1-4 Family Mortgages</th>
<th>Nonmortgage Loans and Leases</th>
<th>Commercial Loans</th>
<th>Consumer Loans</th>
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<tbody>
<tr>
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<td>5.54</td>
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<td>3.94</td>
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<td>22.65</td>
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<td>17.23</td>
<td>1.31</td>
<td>54.39</td>
<td>109.73</td>
<td>226.83</td>
<td>22.65</td>
</tr>
<tr>
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<td>17.23</td>
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<td>54.39</td>
<td>109.73</td>
<td>226.83</td>
<td>22.65</td>
</tr>
<tr>
<td>Consumer Loans</td>
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<td>17.23</td>
<td>1.31</td>
<td>54.39</td>
<td>109.73</td>
<td>226.83</td>
<td>22.65</td>
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</table>

#### REPOSESED ASSETS, NET ($ Millions)

<table>
<thead>
<tr>
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<th>Construction &amp; Land Loans</th>
<th>Nonresidential Mortgages</th>
<th>Multifamily Mortgages</th>
<th>1-4 Family Mortgages</th>
<th>Other</th>
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<tr>
<td>Construction &amp; Land Loans</td>
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<td>7.19</td>
<td>151.71</td>
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<td>68.46</td>
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<td>Other</td>
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</table>

#### ASSET QUALITY: REAL ESTATE LOANS ($ Billions)

<table>
<thead>
<tr>
<th></th>
<th>Real Estate Loans</th>
<th>Percent of Total Assets</th>
<th>Noncurrent Real Estate Loans</th>
<th>Percent of Total Assets</th>
<th>Troubled Real Estate Loans</th>
<th>Percent of Total Assets</th>
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<tbody>
<tr>
<td>Real Estate Loans</td>
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<td>$0.82</td>
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<tr>
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## ASSET QUALITY INDICATORS
### BY REGION

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<tr>
<th>SECOND QUARTER 2002:</th>
<th>NORTHEAST</th>
<th>SOUTHEAST</th>
<th>MIDWEST</th>
<th>WEST</th>
<th>INDUSTRY</th>
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<tr>
<td>Percent of Outstanding Loans by Loan Type:</td>
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<tr>
<td>Mortgage Loans</td>
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<td>0.95</td>
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<td>0.17</td>
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<tr>
<td>Other</td>
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<td>0.19</td>
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<td>0.60</td>
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<tr>
<td>Repossessed Assets, Net (% Total Assets)</td>
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<td>0.17</td>
<td>0.12</td>
<td>0.07</td>
<td>0.10</td>
</tr>
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<td>0.90</td>
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### OTS-Regulated Institutions by Region and State

<table>
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<tr>
<th>Region</th>
<th>Thrifts</th>
<th>Total Assets ($ Billions)</th>
<th>Total Deposits ($ Billions)</th>
<th>Equity Capital ($ Billions)</th>
<th>2nd Qtr 2002 Net Income ($ Millions)</th>
<th>2nd Qtr 2001 Net Income ($ Millions)</th>
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<td>NORTHEAST REGION</td>
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<td>36.31</td>
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<td>$143.07</td>
<td>$21.66</td>
<td>$643.28</td>
<td>$423.64</td>
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</tbody>
</table>

| SOUTHEAST REGION        |         |                           |                             |                             |                                     |                                     |
| Alabama                 | 12      | 2.70                      | 1.89                        | 0.22                        | 4.24                                | 8.37                                |
| District of Columbia    | 1       | 0.26                      | 0.21                        | 0.02                        | 0.74                                | 0.09                                |
| Florida                 | 42      | 27.84                     | 18.77                       | 2.45                        | 63.77                               | 49.45                               |
| Georgia                 | 23      | 8.54                      | 5.21                        | 0.88                        | (25.82)                             | 7.51                                |
| Illinois                | 62      | 33.28                     | 22.49                       | 4.91                        | 120.34                              | 106.81                              |
| Indiana                 | 53      | 12.63                     | 8.12                        | 1.21                        | 22.58                               | 29.64                               |
| Kentucky                | 27      | 3.10                      | 2.42                        | 0.36                        | 6.45                                | 4.28                                |
| Maryland                | 56      | 8.17                      | 6.59                        | 0.88                        | 19.75                               | 12.35                               |
| Michigan                | 15      | 9.90                      | 5.83                        | 0.72                        | 30.88                               | 20.92                               |
| North Carolina          | 17      | 3.24                      | 2.53                        | 0.45                        | 9.05                                | 6.02                                |
| Puerto Rico             | N/A     | N/A                       | N/A                         | N/A                         | N/A                                 | N/A                                 |
| South Carolina          | 25      | 7.13                      | 4.94                        | 0.68                        | 19.27                               | 16.32                               |
| Virginia Islands        | N/A     | N/A                       | N/A                         | N/A                         | N/A                                 | N/A                                 |
| Virginia               | 15      | 41.19                     | 28.78                       | 3.10                        | (7.91)                              | 36.06                               |
| TOTAL                   | 348     | $157.97                   | $107.78                     | $15.87                      | $263.34                             | $297.80                             |

Second quarter 2001 net income data are based on thrifts held constant as of June 30, 2002.
Financial data as of June 30, 2002 unless otherwise noted.
Office of Thrift Supervision / August 2002
### OTS-Regulated Institutions by Region and State

#### MIDWEST REGION

<table>
<thead>
<tr>
<th>Thrifts</th>
<th>Total Assets ($ Billions)</th>
<th>Total Deposits ($ Billions)</th>
<th>Equity Capital ($ Billions)</th>
<th>2nd Qtr 2002 Net Income ($ Millions)</th>
<th>2nd Qtr 2001 Net Income ($ Millions)</th>
</tr>
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<td>ARKANSAS</td>
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#### WEST REGION

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<th>Equity Capital ($ Billions)</th>
<th>2nd Qtr 2002 Net Income ($ Millions)</th>
<th>2nd Qtr 2001 Net Income ($ Millions)</th>
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<td>0.05</td>
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<tr>
<td>TOTAL</td>
<td>106</td>
<td>$464.16</td>
<td>$242.08</td>
<td>$40.37</td>
<td>$1,588.59</td>
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#### UNITED STATES

<table>
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<tr>
<th>Thrifts</th>
<th>Total Assets ($ Billions)</th>
<th>Total Deposits ($ Billions)</th>
<th>Equity Capital ($ Billions)</th>
<th>2nd Qtr 2002 Net Income ($ Millions)</th>
<th>2nd Qtr 2001 Net Income ($ Millions)</th>
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<tr>
<td>995</td>
<td>$972.12</td>
<td>$564.78</td>
<td>$88.62</td>
<td>$2,858.38</td>
<td>$2,468.40</td>
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Second quarter 2001 net income data are based on thrifts held constant as of June 30, 2002.
Financial data as of June 30, 2002 unless otherwise noted.
Office of Thrift Supervision / August 2002
### Statement of Operations

#### For the Quarter Ending:

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<th></th>
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<td>1,115</td>
<td>1,091</td>
<td>1,049</td>
<td>995</td>
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<td><strong>Earnings ($ Millions)</strong></td>
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<td>Interest Income</td>
<td>$13,867.46</td>
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<td>9,866.06</td>
<td>10,064.15</td>
<td>6,418.85</td>
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<td>5,443.61</td>
<td>5,761.23</td>
<td>5,786.24</td>
<td>6,760.70</td>
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<td>Loss Provisions-Interest Bearing Assets</td>
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<td>336.34</td>
<td>436.40</td>
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<td>2,313.75</td>
<td>2,302.62</td>
<td>2,473.02</td>
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<td>3,646.55</td>
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<td>Mortgage Loan Servicing Fees</td>
<td>187.93</td>
<td>257.12</td>
<td>263.28</td>
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<td>(1,120.96)</td>
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<td>2,559.14</td>
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<td>4,386.08</td>
<td>4,658.01</td>
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<td>4,213.97</td>
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<td>5,559.22</td>
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<td>142.05</td>
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<td>178.93</td>
<td>85.44</td>
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<td>30.06</td>
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<td>23.05</td>
<td>53.54</td>
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<td>Income Before Taxes &amp; Extraordinary Items</td>
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<td>3,341.44</td>
<td>3,164.85</td>
<td>3,984.78</td>
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<td>1,528.23</td>
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<tr>
<td>Extraordinary Items</td>
<td>(0.57)</td>
<td>0.59</td>
<td>2.21</td>
<td>(10.63)</td>
<td>(31.54)</td>
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<td><strong>Net Income</strong></td>
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<td>2,111.92</td>
<td>2,016.69</td>
<td>2,512.48</td>
<td>2,855.45</td>
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#### Profitability (Percent of Avg Assets Annualized)

<table>
<thead>
<tr>
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<th></th>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td><strong>Interest Income</strong></td>
<td>7.11</td>
<td>6.71</td>
<td>7.16</td>
<td>7.03</td>
<td>5.78</td>
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<td><strong>Interest Expense</strong></td>
<td>4.32</td>
<td>3.36</td>
<td>4.51</td>
<td>4.21</td>
<td>2.67</td>
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<td><strong>Net Interest Income</strong></td>
<td>2.79</td>
<td>2.75</td>
<td>2.65</td>
<td>2.82</td>
<td>3.11</td>
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<td>0.16</td>
<td>0.20</td>
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<td>0.34</td>
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<tr>
<td>Noninterest Income</td>
<td>1.19</td>
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<td>1.13</td>
<td>1.47</td>
<td>1.44</td>
</tr>
<tr>
<td>Mortgage Loan Servicing Fees</td>
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<td>0.12</td>
<td>0.12</td>
<td>(0.04)</td>
<td>(0.47)</td>
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<td>Other Fees and Charges</td>
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<td>0.55</td>
<td>0.66</td>
<td>0.80</td>
<td>0.84</td>
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<td>0.07</td>
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<td>1.84</td>
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<td>0.64</td>
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<tr>
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<td>(0.00)</td>
<td>(0.00)</td>
<td>(0.00)</td>
<td>(0.00)</td>
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<tr>
<td><strong>Net Income</strong></td>
<td>1.07</td>
<td>1.01</td>
<td>0.92</td>
<td>1.05</td>
<td>1.19</td>
</tr>
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</table>

#### Profitability (Percent)

<table>
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<tr>
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</thead>
<tbody>
<tr>
<td>Return on Average Assets (Annualized)</td>
<td>1.07</td>
<td>1.01</td>
<td>0.92</td>
<td>1.05</td>
<td>1.19</td>
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<tr>
<td>Median Ratio</td>
<td>0.83</td>
<td>0.75</td>
<td>0.74</td>
<td>0.66</td>
<td>0.82</td>
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<tr>
<td>Return on Average Equity (Annualized)</td>
<td>12.68</td>
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<td>12.01</td>
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<td>13.24</td>
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<td>Median Ratio</td>
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<td>6.94</td>
<td>7.28</td>
<td>6.20</td>
<td>7.70</td>
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<tr>
<td>Net Interest Margin (Annualized)</td>
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<td>3.06</td>
<td>3.09</td>
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<td>900</td>
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<td>92.28</td>
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<td>86</td>
<td>106</td>
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<td>95</td>
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<td>Percent Unprofitable</td>
<td>7.20</td>
<td>7.71</td>
<td>12.58</td>
<td>9.55</td>
<td>9.55</td>
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<tr>
<td>Losses ($ Millions)</td>
<td>($121.85)</td>
<td>($62.61)</td>
<td>($105.61)</td>
<td>($189.02)</td>
<td>($191.10)</td>
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### STATEMENT OF CONDITION

#### FOR THE QUARTER ENDING:

<table>
<thead>
<tr>
<th></th>
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<th></th>
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</thead>
<tbody>
<tr>
<td>NUMBER OF INSTITUTIONS</td>
<td>1,181</td>
<td>1,115</td>
<td>1,091</td>
<td>1,049</td>
<td>995</td>
</tr>
</tbody>
</table>

#### TOTAL ASSETS ($ Billions)

<table>
<thead>
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</thead>
<tbody>
<tr>
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<td>$846.68</td>
<td>$888.40</td>
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<td>$964.37</td>
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<td>1 – 4 Family Mortgages</td>
<td>391.68</td>
<td>408.29</td>
<td>431.95</td>
<td>463.16</td>
<td>449.44</td>
</tr>
<tr>
<td>Mortgage Pool Securities</td>
<td>96.86</td>
<td>99.59</td>
<td>89.68</td>
<td>98.29</td>
<td>84.64</td>
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<tr>
<td>Multifamily Mortgages</td>
<td>46.50</td>
<td>41.11</td>
<td>42.65</td>
<td>44.73</td>
<td>45.91</td>
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<tr>
<td>Nonresidential Mortgages</td>
<td>29.29</td>
<td>30.54</td>
<td>35.42</td>
<td>38.90</td>
<td>41.08</td>
</tr>
<tr>
<td>Construction Loans</td>
<td>12.12</td>
<td>15.76</td>
<td>18.96</td>
<td>22.33</td>
<td>21.93</td>
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<tr>
<td>Land Loans</td>
<td>3.59</td>
<td>4.39</td>
<td>5.21</td>
<td>6.32</td>
<td>6.51</td>
</tr>
<tr>
<td>Commercial Loans</td>
<td>12.86</td>
<td>17.42</td>
<td>24.62</td>
<td>30.77</td>
<td>28.39</td>
</tr>
<tr>
<td>Consumer Loans</td>
<td>45.92</td>
<td>52.33</td>
<td>56.02</td>
<td>60.13</td>
<td>62.54</td>
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<td>117.86</td>
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<td>71.47</td>
<td>74.97</td>
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<td>53.83</td>
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<tr>
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<td>1.57</td>
<td>1.22</td>
<td>1.01</td>
<td>0.95</td>
<td>0.96</td>
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<tr>
<td>Real Estate Held for Investment, Net</td>
<td>0.50</td>
<td>0.44</td>
<td>0.50</td>
<td>0.45</td>
<td>0.32</td>
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<tr>
<td>Office Premises &amp; Equipment</td>
<td>7.97</td>
<td>8.19</td>
<td>8.49</td>
<td>8.81</td>
<td>8.77</td>
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<tr>
<td>Other Assets</td>
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<td>41.64</td>
<td>48.73</td>
<td>58.06</td>
<td>61.52</td>
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<tr>
<td>Less: Contra Assets &amp; Valuation Allowances</td>
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<td>5.35</td>
<td>5.30</td>
<td>5.74</td>
<td>6.14</td>
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#### TOTAL LIABILITIES AND CAPITAL ($ Billions)

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<tbody>
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<td>492.21</td>
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<td>Deposits less than or equal to $100,000</td>
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<td>Advances From FHLB</td>
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<td>65.13</td>
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<td>29.96</td>
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<td>Other Liabilities</td>
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<td>12.68</td>
<td>12.55</td>
<td>18.11</td>
<td>18.09</td>
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<td>68.59</td>
<td>68.23</td>
<td>78.56</td>
<td>88.22</td>
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## STATEMENT OF CONDITION

### FOR THE QUARTER ENDING:

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<tr>
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<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>NUMBER OF INSTITUTIONS:</td>
<td>1,181</td>
<td>1,115</td>
<td>1,091</td>
<td>1,049</td>
<td>995</td>
</tr>
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### TOTAL ASSETS (Percent of Total Assets)

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<th>JUN 1999</th>
<th>JUN 2000</th>
<th>JUN 2001</th>
<th>JUN 2002</th>
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<tr>
<td>1 - 4 Family Mortgages</td>
<td>49.81</td>
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<td>48.62</td>
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<td>46.60</td>
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<td>12.32</td>
<td>11.76</td>
<td>10.99</td>
<td>10.19</td>
<td>8.78</td>
</tr>
<tr>
<td>Multifamily Mortgages</td>
<td>5.91</td>
<td>4.86</td>
<td>4.80</td>
<td>4.64</td>
<td>4.76</td>
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<td>Nonresidential Mortgages</td>
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<td>3.61</td>
<td>3.99</td>
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<tr>
<td>Construction Loans</td>
<td>1.54</td>
<td>1.86</td>
<td>2.13</td>
<td>2.31</td>
<td>2.27</td>
</tr>
<tr>
<td>Land Loans</td>
<td>0.46</td>
<td>0.52</td>
<td>0.59</td>
<td>0.65</td>
<td>0.68</td>
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<td>Commercial Loans</td>
<td>1.63</td>
<td>2.06</td>
<td>2.77</td>
<td>3.19</td>
<td>2.94</td>
</tr>
<tr>
<td>Consumer Loans</td>
<td>5.84</td>
<td>6.18</td>
<td>6.31</td>
<td>6.23</td>
<td>6.48</td>
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<td>1.42</td>
<td>1.51</td>
<td>1.50</td>
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<td>Investment Securities</td>
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<td>14.11</td>
<td>13.27</td>
<td>12.74</td>
<td>14.94</td>
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<tr>
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<td>8.44</td>
<td>6.40</td>
<td>5.58</td>
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<tr>
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<td>0.14</td>
<td>0.11</td>
<td>0.10</td>
<td>0.10</td>
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<tr>
<td>Real Estate Held for Investment, Net</td>
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<td>0.05</td>
<td>0.06</td>
<td>0.05</td>
<td>0.03</td>
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<tr>
<td>Office Premises &amp; Equipment</td>
<td>1.01</td>
<td>0.97</td>
<td>0.96</td>
<td>0.91</td>
<td>0.91</td>
</tr>
<tr>
<td>Other Assets</td>
<td>4.61</td>
<td>4.92</td>
<td>5.48</td>
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### TOTAL LIABILITIES (Percent of Total Assets)

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### STATEMENT OF CONDITION

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

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<td>-19.02</td>
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<td>12.52</td>
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<tr>
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<td>8.80</td>
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<td>9.82</td>
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<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
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| TOTAL LIABILITIES AND CAPITAL (Percent Chg) | 9.00 | 13.50 | 14.16 | 11.02 | 9.01 |
| TOTAL DEPOSITS | 5.12 | 3.32 | 8.93 | 10.07 | 13.41 |
| Deposits less than or equal to $100,000 | 1.91 | 0.42 | 6.29 | 6.36 | 7.39 |
| Deposits greater than $100,000 | 23.88 | 17.07 | 19.64 | 23.40 | 32.26 |
| Advances From FHLB | 15.39 | 43.28 | 27.43 | 6.09 | -1.45 |
| Repurchase Agreements & FedFunds Purchased | 16.05 | 39.93 | 14.96 | -6.91 | 13.76 |
| Other Borrowings | 0.82 | 37.43 | 34.29 | 59.11 | 13.73 |
| Other Liabilities | 37.04 | 3.19 | 5.06 | 75.61 | 4.61 |
| Equity Capital | 15.01 | 7.54 | 8.17 | 18.06 | 21.32 |
## Capital Measures

### For the Quarter Ending:

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<td>18.84</td>
<td>18.06</td>
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<td>9.37</td>
<td>9.31</td>
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<td>18.84</td>
<td>18.06</td>
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### Capital Compliance

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<th>1,047</th>
<th>994</th>
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<td>3.41</td>
<td>4.27</td>
<td>4.78</td>
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<tr>
<td>Percent of Total Assets</td>
<td>0.60</td>
<td>0.45</td>
<td>0.38</td>
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<td>0.50</td>
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<tr>
<td>Real Estate Owned</td>
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<td>1.16</td>
<td>0.96</td>
<td>0.88</td>
<td>0.89</td>
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<tr>
<td>Percent of Total Assets</td>
<td>0.19</td>
<td>0.14</td>
<td>0.11</td>
<td>0.09</td>
<td>0.09</td>
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<tr>
<td>Troubled Real Estate Loans</td>
<td>6.23</td>
<td>4.96</td>
<td>4.37</td>
<td>5.15</td>
<td>5.67</td>
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<tr>
<td>Percent of Total Assets</td>
<td>0.79</td>
<td>0.59</td>
<td>0.49</td>
<td>0.53</td>
<td>0.59</td>
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</table>
### ASSET QUALITY INDICATORS

#### FOR THE QUARTER ENDING:

<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td><strong>NUMBER OF INSTITUTIONS:</strong></td>
<td>1,181</td>
<td>1,115</td>
<td>1,091</td>
<td>1,049</td>
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#### LOANS 30-89 DAYS DELINQUENT (% Total Assets)

<table>
<thead>
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</thead>
<tbody>
<tr>
<td>Mortgage Loans</td>
<td>0.72</td>
<td>0.59</td>
<td>0.56</td>
<td>0.69</td>
<td>0.64</td>
</tr>
<tr>
<td>Construction &amp; Land Loans</td>
<td>1.39</td>
<td>0.94</td>
<td>0.85</td>
<td>1.32</td>
<td>1.06</td>
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<tr>
<td>Nonresidential Mortgages</td>
<td>0.97</td>
<td>0.76</td>
<td>0.62</td>
<td>0.62</td>
<td>0.71</td>
</tr>
<tr>
<td>Multifamily Mortgages</td>
<td>0.41</td>
<td>0.30</td>
<td>0.14</td>
<td>0.21</td>
<td>0.18</td>
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<tr>
<td>1-4 Family Mortgages</td>
<td>0.02</td>
<td>0.85</td>
<td>0.76</td>
<td>0.98</td>
<td>0.95</td>
</tr>
<tr>
<td>Nonmortgage Loans and Leases</td>
<td>1.38</td>
<td>1.08</td>
<td>1.48</td>
<td>1.24</td>
<td>1.21</td>
</tr>
<tr>
<td>Commercial Loans</td>
<td>1.83</td>
<td>1.54</td>
<td>1.50</td>
<td>1.72</td>
<td>1.49</td>
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#### NONCURRENT LOANS (% Total Assets)

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>Mortgage Loans</td>
<td>0.67</td>
<td>0.51</td>
<td>0.47</td>
<td>0.54</td>
<td>0.60</td>
</tr>
<tr>
<td>Construction &amp; Land Loans</td>
<td>1.07</td>
<td>0.73</td>
<td>0.76</td>
<td>1.39</td>
<td>1.65</td>
</tr>
<tr>
<td>Nonresidential Mortgages</td>
<td>1.45</td>
<td>1.07</td>
<td>0.90</td>
<td>1.19</td>
<td>1.34</td>
</tr>
<tr>
<td>Multifamily Mortgages</td>
<td>0.63</td>
<td>0.39</td>
<td>0.20</td>
<td>0.16</td>
<td>0.20</td>
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<tr>
<td>1-4 Family Mortgages</td>
<td>0.98</td>
<td>0.78</td>
<td>0.65</td>
<td>0.72</td>
<td>0.82</td>
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<tr>
<td>Nonmortgage Loans and Leases</td>
<td>1.26</td>
<td>0.90</td>
<td>1.28</td>
<td>1.62</td>
<td>2.48</td>
</tr>
<tr>
<td>Commercial Loans</td>
<td>0.81</td>
<td>0.70</td>
<td>0.73</td>
<td>0.71</td>
<td>0.50</td>
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#### NET CHARGE-OFFS (% Total Assets)

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>Mortgage Loans</td>
<td>0.05</td>
<td>0.04</td>
<td>0.05</td>
<td>0.05</td>
<td>0.05</td>
</tr>
<tr>
<td>Construction &amp; Land Loans</td>
<td>0.02</td>
<td>0.01</td>
<td>0.01</td>
<td>0.05</td>
<td>0.02</td>
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<tr>
<td>Nonresidential Mortgages</td>
<td>0.03</td>
<td>0.01</td>
<td>0.00</td>
<td>0.06</td>
<td>0.04</td>
</tr>
<tr>
<td>Multifamily Mortgages</td>
<td>0.02</td>
<td>0.03</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>1-4 Family Mortgages</td>
<td>0.02</td>
<td>0.02</td>
<td>0.01</td>
<td>0.02</td>
<td>0.01</td>
</tr>
<tr>
<td>Nonmortgage Loans and Leases</td>
<td>0.09</td>
<td>0.08</td>
<td>0.16</td>
<td>0.28</td>
<td>0.39</td>
</tr>
<tr>
<td>Commercial Loans</td>
<td>0.42</td>
<td>0.29</td>
<td>0.37</td>
<td>0.46</td>
<td>0.36</td>
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<tr>
<td>Consumer Loans</td>
<td>1.63</td>
<td>4.37</td>
<td>3.16</td>
<td>3.16</td>
<td>2.37</td>
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<tr>
<td>Other</td>
<td>0.06</td>
<td>0.07</td>
<td>0.18</td>
<td>0.03</td>
<td>0.03</td>
</tr>
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#### REPOSESSSED ASSETS, NET (% Total Assets)

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Construction &amp; Land Loans</td>
<td>0.20</td>
<td>0.14</td>
<td>0.11</td>
<td>0.10</td>
<td>0.10</td>
</tr>
<tr>
<td>Nonresidential Mortgages</td>
<td>0.09</td>
<td>0.78</td>
<td>0.64</td>
<td>0.52</td>
<td>0.45</td>
</tr>
<tr>
<td>Multifamily Mortgages</td>
<td>0.43</td>
<td>0.20</td>
<td>0.09</td>
<td>0.03</td>
<td>0.03</td>
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<tr>
<td>1-4 Family Mortgages</td>
<td>0.23</td>
<td>0.16</td>
<td>0.12</td>
<td>0.11</td>
<td>0.11</td>
</tr>
<tr>
<td>Other</td>
<td>0.21</td>
<td>0.15</td>
<td>0.11</td>
<td>0.11</td>
<td>0.12</td>
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#### ASSET QUALITY SUMMARY (% Total Assets)

<table>
<thead>
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</thead>
<tbody>
<tr>
<td>Net Chargeoffs (Annualized)</td>
<td>0.18</td>
<td>0.17</td>
<td>0.19</td>
<td>0.22</td>
<td>0.19</td>
</tr>
<tr>
<td>Net Provisions for Losses (Annualized)</td>
<td>0.21</td>
<td>0.16</td>
<td>0.20</td>
<td>0.26</td>
<td>0.34</td>
</tr>
<tr>
<td>Valuation Allowances</td>
<td>0.77</td>
<td>0.69</td>
<td>0.64</td>
<td>0.64</td>
<td>0.69</td>
</tr>
<tr>
<td>Noncurrent Loans</td>
<td>0.67</td>
<td>0.51</td>
<td>0.47</td>
<td>0.54</td>
<td>0.60</td>
</tr>
<tr>
<td>Repossessed Assets, Net (% Total Assets)</td>
<td>0.20</td>
<td>0.14</td>
<td>0.11</td>
<td>0.10</td>
<td>0.10</td>
</tr>
<tr>
<td>Troubled Assets</td>
<td>0.87</td>
<td>0.66</td>
<td>0.58</td>
<td>0.64</td>
<td>0.70</td>
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</table>
### Selected Indicators

**Summary Data:**

<table>
<thead>
<tr>
<th>Year</th>
<th>Loans Outstanding</th>
<th>Sales</th>
<th>Purchases</th>
</tr>
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<tbody>
<tr>
<td>1998</td>
<td>400.91</td>
<td>221.42</td>
<td>95.44</td>
</tr>
<tr>
<td>1999</td>
<td>410.52</td>
<td>175.47</td>
<td>81.52</td>
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<tr>
<td>2000</td>
<td>448.18</td>
<td>157.99</td>
<td>75.77</td>
</tr>
<tr>
<td>2001</td>
<td>465.25</td>
<td>402.63</td>
<td>6.49</td>
</tr>
<tr>
<td>2002</td>
<td>463.16</td>
<td>370.61</td>
<td>6.97</td>
</tr>
<tr>
<td>JUNE</td>
<td>449.44</td>
<td>218.14</td>
<td>6.11</td>
</tr>
<tr>
<td>MAR.</td>
<td>453.70</td>
<td>118.41</td>
<td>6.15</td>
</tr>
<tr>
<td>JUNE</td>
<td>449.44</td>
<td>99.74</td>
<td>6.51</td>
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</table>

**Profitability Measures:**

<table>
<thead>
<tr>
<th>Year</th>
<th>Return on Average Assets</th>
<th>Median Ratio</th>
<th>Net Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1998</td>
<td>0.97%</td>
<td>0.77%</td>
<td>7.57%</td>
</tr>
<tr>
<td>1999</td>
<td>0.98%</td>
<td>0.71%</td>
<td>8.23%</td>
</tr>
<tr>
<td>2000</td>
<td>0.91%</td>
<td>0.68%</td>
<td>7.43%</td>
</tr>
<tr>
<td>2001</td>
<td>1.07%</td>
<td>0.67%</td>
<td>7.81%</td>
</tr>
<tr>
<td>2002</td>
<td>1.21%</td>
<td>0.65%</td>
<td>7.32%</td>
</tr>
<tr>
<td>JUNE</td>
<td>1.24%</td>
<td>0.79%</td>
<td>7.16%</td>
</tr>
<tr>
<td>MAR.</td>
<td>1.19%</td>
<td>0.77%</td>
<td>7.07%</td>
</tr>
<tr>
<td>JUNE</td>
<td>1.19%</td>
<td>0.82%</td>
<td>7.29%</td>
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</table>

**Capital Measures:**

<table>
<thead>
<tr>
<th>Year</th>
<th>Equity Capital Ratio</th>
<th>Tier 1 Leverage Ratio</th>
<th>Return on Average Equity</th>
</tr>
</thead>
<tbody>
<tr>
<td>1998</td>
<td>8.23%</td>
<td>7.99%</td>
<td>7.32%</td>
</tr>
<tr>
<td>1999</td>
<td>7.99%</td>
<td>7.99%</td>
<td>6.75%</td>
</tr>
<tr>
<td>2000</td>
<td>8.13%</td>
<td>7.99%</td>
<td>7.64%</td>
</tr>
<tr>
<td>2001</td>
<td>8.14%</td>
<td>7.99%</td>
<td>7.64%</td>
</tr>
<tr>
<td>2002</td>
<td>9.15%</td>
<td>7.99%</td>
<td>7.64%</td>
</tr>
<tr>
<td>JUNE</td>
<td>9.15%</td>
<td>7.99%</td>
<td>7.64%</td>
</tr>
<tr>
<td>MAR.</td>
<td>8.15%</td>
<td>7.99%</td>
<td>7.64%</td>
</tr>
<tr>
<td>JUNE</td>
<td>9.15%</td>
<td>7.99%</td>
<td>7.64%</td>
</tr>
</tbody>
</table>

**Asset Quality Measures:**

<table>
<thead>
<tr>
<th>Year</th>
<th>Troubled Assets</th>
<th>% of Total Assets</th>
<th>Noncurrent Loans as a % of Total Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>1998</td>
<td>6.27%</td>
<td>7.32%</td>
<td>6.14%</td>
</tr>
<tr>
<td>1999</td>
<td>5.37%</td>
<td>7.32%</td>
<td>6.14%</td>
</tr>
<tr>
<td>2000</td>
<td>5.56%</td>
<td>7.32%</td>
<td>6.14%</td>
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<tr>
<td>2001</td>
<td>6.85%</td>
<td>7.32%</td>
<td>6.14%</td>
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<tr>
<td>2002</td>
<td>6.76%</td>
<td>7.32%</td>
<td>6.14%</td>
</tr>
<tr>
<td>JUNE</td>
<td>6.76%</td>
<td>7.32%</td>
<td>6.14%</td>
</tr>
<tr>
<td>MAR.</td>
<td>6.76%</td>
<td>7.32%</td>
<td>6.14%</td>
</tr>
<tr>
<td>JUNE</td>
<td>6.76%</td>
<td>7.32%</td>
<td>6.14%</td>
</tr>
</tbody>
</table>

### Profitability Measures

- **Return on Average Assets**: The rate at which the average assets generate earnings.
- **Median Ratio**: The median value of a particular ratio across all thrifts.
- **Net Income**: The income generated from operations after all expenses are deducted.

### Capital Measures

- **Equity Capital Ratio**: The ratio of equity capital to average assets.
- **Tier 1 Leverage Ratio**: The ratio ofTier 1 assets to average assets.
- **Return on Average Equity**: The rate of return on average equity.

### Asset Quality Measures

- **Troubled Assets**: The amount of assets that are nonperforming or in serious difficulty.
- **% of Total Assets**: The percentage of total assets that are troubled.
- **Noncurrent Loans as a % of Total Assets**: The percentage of total assets that are noncurrent.

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / August 2002
### AGGREGATE FINANCIAL CONDITION AND INCOME DATA

**Dollars in Billions**

<table>
<thead>
<tr>
<th></th>
<th>JUNE 2001</th>
<th>MARCH 2002</th>
<th>JUNE 2002</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>964.68</td>
<td>100.00</td>
<td>997.65</td>
</tr>
<tr>
<td>1-4 Family Mortgages</td>
<td>463.16</td>
<td>48.01</td>
<td>453.70</td>
</tr>
<tr>
<td>Mortgage Pool Securities</td>
<td>98.29</td>
<td>10.19</td>
<td>89.60</td>
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<tr>
<td>Multifamily Mortgages</td>
<td>44.73</td>
<td>4.64</td>
<td>45.82</td>
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<tr>
<td>Nonresidential Mortgages</td>
<td>38.90</td>
<td>4.03</td>
<td>40.72</td>
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<tr>
<td>Construction Loans</td>
<td>22.33</td>
<td>2.31</td>
<td>22.81</td>
</tr>
<tr>
<td>Land Loans</td>
<td>6.32</td>
<td>0.65</td>
<td>6.37</td>
</tr>
<tr>
<td>Commercial Loans</td>
<td>30.77</td>
<td>3.19</td>
<td>30.99</td>
</tr>
<tr>
<td>Consumer Loans</td>
<td>60.13</td>
<td>6.23</td>
<td>66.18</td>
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<tr>
<td>Cash and Noninterest-Earning Deposits</td>
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<td>1.51</td>
<td>15.14</td>
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<td>Investment Securities</td>
<td>122.92</td>
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<td>158.68</td>
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<tr>
<td>Mortgage Derivatives</td>
<td>61.70</td>
<td>6.40</td>
<td>54.55</td>
</tr>
<tr>
<td>Repossessed Assets, Net</td>
<td>0.95</td>
<td>0.10</td>
<td>0.99</td>
</tr>
<tr>
<td>Real Estate Held for Investment</td>
<td>0.45</td>
<td>0.05</td>
<td>0.33</td>
</tr>
<tr>
<td>Office Premises &amp; Equipment</td>
<td>8.81</td>
<td>0.91</td>
<td>8.93</td>
</tr>
<tr>
<td>Other Assets</td>
<td>58.06</td>
<td>6.02</td>
<td>63.36</td>
</tr>
<tr>
<td><strong>Less: Contra Assets &amp; Valuation Allowances</strong></td>
<td>5.74</td>
<td>0.59</td>
<td>5.96</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES AND CAPITAL</strong></td>
<td>964.68</td>
<td>100.00</td>
<td>997.65</td>
</tr>
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</table>

**INCOME AND EXPENSE DATA**

<table>
<thead>
<tr>
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<th>JUNE 2001</th>
<th>MARCH 2002</th>
<th>JUNE 2002</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest Income</td>
<td>16.82</td>
<td>7.03</td>
<td>14.67</td>
</tr>
<tr>
<td>Interest Expense</td>
<td>10.06</td>
<td>4.21</td>
<td>6.82</td>
</tr>
<tr>
<td>Net Interest Income</td>
<td>6.76</td>
<td>2.82</td>
<td>7.85</td>
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<tr>
<td>Loss Provisions-Interest Bearing Assets</td>
<td>0.62</td>
<td>0.26</td>
<td>0.67</td>
</tr>
<tr>
<td>Noninterest Income</td>
<td>3.51</td>
<td>1.47</td>
<td>3.18</td>
</tr>
<tr>
<td>Mortgage Loan Servicing Fees</td>
<td>-0.09</td>
<td>-0.04</td>
<td>0.13</td>
</tr>
<tr>
<td>Other Fees and Charges</td>
<td>1.92</td>
<td>0.80</td>
<td>1.99</td>
</tr>
<tr>
<td>Other Noninterest Income</td>
<td>1.67</td>
<td>0.70</td>
<td>1.05</td>
</tr>
<tr>
<td>Noninterest Expense</td>
<td>5.66</td>
<td>2.37</td>
<td>5.66</td>
</tr>
<tr>
<td>G&amp;A Expense</td>
<td>5.46</td>
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<td>5.55</td>
</tr>
<tr>
<td>Goodwill Expense</td>
<td>0.18</td>
<td>0.07</td>
<td>0.08</td>
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<td>Loss Provis.-Nonint. Bearing Assets</td>
<td>0.02</td>
<td>0.01</td>
<td>0.03</td>
</tr>
<tr>
<td>Income Before Taxes &amp; Extraord. Items</td>
<td>3.98</td>
<td>1.67</td>
<td>4.70</td>
</tr>
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<td>Income Taxes</td>
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<td>Net Income</td>
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* Annualized.
Numbers may not sum due to rounding.
Office of Thrift Supervision / August 2002
### NORTHEAST REGION

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<th>1999</th>
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<th>JUNE</th>
<th>MAR.</th>
<th>JUNE</th>
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<td>Total Assets (in Billions)</td>
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<td>174.46</td>
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<td>-0.05</td>
<td>-0.08</td>
<td>-0.03</td>
<td>-0.05</td>
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### PROFITABILITY MEASURES:

- **Return on Average Assets (%)**
  - 1998: 0.86
  - 1999: 1.02
  - 2000: 0.74
  - 2001: 0.99
  - JUNE 2001: 0.96
  - JUNE 2002: 1.18
  - MAR. 2002: 1.00
  - JUNE 2002: 1.19

- **Median Ratio (%)**
  - 1998: 0.71
  - 1999: 0.70
  - 2000: 0.66
  - 2001: 0.62
  - JUNE 2001: 0.64
  - JUNE 2002: 0.76
  - MAR. 2002: 0.73
  - JUNE 2002: 0.80

- **Return on Average Equity (%)**
  - 1998: 9.76
  - 1999: 12.26
  - 2000: 8.68
  - 2001: 10.69
  - JUNE 2001: 10.38
  - JUNE 2002: 12.86
  - MAR. 2002: 13.45
  - JUNE 2002: 12.25

### CAPITAL MEASURES:

- **Equity Capital Ratio (%)**
  - 1998: 8.58
  - 1999: 8.40
  - 2000: 9.21
  - 2001: 9.19
  - JUNE 2001: 9.24
  - JUNE 2002: 9.63
  - MAR. 2002: 8.91
  - JUNE 2002: 9.63

- **Tier 1 Leverage Ratio (%)**
  - 1998: 7.66
  - 1999: 7.96
  - 2000: 7.87
  - 2001: 8.02
  - JUNE 2001: 7.92
  - JUNE 2002: 8.63
  - MAR. 2002: 7.98
  - JUNE 2002: 8.63

### ASSET QUALITY MEASURES:

- **Problem Thrift Assets (in Billions)**
  - 1998: 0.51
  - 1999: 0.41
  - 2000: 0.03
  - 2001: 0.06
  - JUNE 2001: 0.00
  - JUNE 2002: 0.10
  - MAR. 2002: 0.10
  - JUNE 2002: 0.10

- **Total Fee Income (in Billions)**
  - 1998: 0.87
  - 1999: 1.06
  - 2000: 1.25
  - 2001: 1.30
  - JUNE 2001: 0.63
  - JUNE 2002: 0.86
  - MAR. 2002: 0.87
  - JUNE 2002: 1.39

### PROFITABILITY MEASURES:

- **Net Income (in Billions)**
  - 1998: 1.31
  - 1999: 1.68
  - 2000: 1.32
  - 2001: 1.85
  - JUNE 2001: 0.92
  - JUNE 2002: 1.47
  - MAR. 2002: 0.78
  - JUNE 2002: 0.69

- **Number of Thrifts (#)**
  - 1998: 243
  - 1999: 232
  - 2000: 226
  - 2001: 222
  - JUNE 2001: 223
  - JUNE 2002: 311
  - MAR. 2002: 316
  - JUNE 2002: 311

- **Total Fee Income (in Billions)**
  - 1998: 36.52
  - 1999: 30.67
  - 2000: 31.00
  - 2001: 70.99
  - JUNE 2001: 31.38
  - JUNE 2002: 43.99
  - MAR. 2002: 22.91
  - JUNE 2002: 21.08

### CAPITAL MEASURES:

- **Medians Ratio (%)**
  - 1998: 0.71
  - 1999: 0.70
  - 2000: 0.66
  - 2001: 0.62
  - JUNE 2001: 0.64
  - JUNE 2002: 0.76
  - MAR. 2002: 0.73
  - JUNE 2002: 0.80

- **Return on Average Equity (%)**
  - 1998: 9.76
  - 1999: 12.26
  - 2000: 8.68
  - 2001: 10.69
  - JUNE 2001: 10.38
  - JUNE 2002: 12.86
  - MAR. 2002: 13.45
  - JUNE 2002: 12.25

### SUMMARY DATA:

- **Number of Thrifts (#)**
  - 1998: 243
  - 1999: 232
  - 2000: 226
  - 2001: 222
  - JUNE 2001: 223
  - JUNE 2002: 311
  - MAR. 2002: 316
  - JUNE 2002: 311

(1) Does not include Mortgage Backed Securities.

Numbers may not sum due to rounding.

Office of Thrift Supervision / August 2002
### INCOME AND EXPENSE DATA

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<td><strong>Goodwill Expense</strong></td>
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* Annualized.

Numbers may not sum due to rounding.

Office of Thrift Supervision / August 2002
## SELECTED INDICATORS

### SOUTHEAST REGION

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### PROFITABILITY MEASURES:

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<td>0.65</td>
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<td>0.71</td>
<td>0.69</td>
<td>0.76</td>
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<td>1.20</td>
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<td><strong>G&amp;A Expense</strong></td>
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<td>2.25</td>
<td>2.83</td>
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<td>2.46</td>
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### CAPITAL MEASURES:

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(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / August 2002
### Net Income Table

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<td>Income Taxes</td>
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<td>Goodwill Expense</td>
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<td>0.52</td>
<td>0.39</td>
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* Annualized.

Office of Thrift Supervision / August 2002
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<td>0.96</td>
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<td>37.50</td>
<td>32.82</td>
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## Aggregate Financial Condition and Income Data
### Midwest Region

#### JUNE 2001 | MARCH 2002 | JUNE 2002

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<th>% of Total</th>
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#### TOTAL LIABILITIES AND CAPITAL

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#### INCOME AND EXPENSE DATA

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*Annualized.
Numbers may not sum due to rounding.
Office of Thrift Supervision / August 2002*
## SELECTED INDICATORS

### WEST REGION

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<td><strong>Profits</strong> ($)</td>
<td>3.37</td>
<td>3.42</td>
<td>3.87</td>
<td>5.03</td>
<td>2.48</td>
<td>3.19</td>
<td>1.60</td>
<td>1.59</td>
</tr>
<tr>
<td><strong>Losses</strong> ($)</td>
<td>-0.09</td>
<td>-0.05</td>
<td>-0.09</td>
<td>-0.02</td>
<td>-0.01</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
</tbody>
</table>

### PROFITABILITY MEASURES:

- **Return on Average Assets (%)**
  - 1.02
  - 0.98
  - 1.06
  - 1.20
  - 1.20
  - 1.35
  - 1.35

- **Median Ratio %**
  - 0.78
  - 0.77
  - 0.81
  - 0.87
  - 0.83
  - 1.01
  - 1.03

- **Return on Average Equity (%)**
  - 13.64
  - 14.17
  - 15.89
  - 16.51
  - 16.81
  - 16.65
  - 17.38
  - 15.98

- **Net Interest Income ($)**
  - 8.30
  - 8.56
  - 8.45
  - 11.86
  - 5.45
  - 7.42
  - 3.84
  - 3.58

- **% of Average Assets (%)**
  - 2.58
  - 2.49
  - 2.36
  - 2.85
  - 2.66
  - 3.15
  - 3.25
  - 3.04

- **Total Fee Income ($)**
  - 1.58
  - 2.05
  - 2.45
  - 1.30
  - 1.29
  - 0.70
  - 0.92
  - 0.21

- **% of Average Assets (%)**
  - 0.56
  - 0.63
  - 0.69
  - 0.21
  - 0.69
  - 0.18
  - 0.78
  - 0.18

- **G&A Expense ($)**
  - 6.16
  - 5.43
  - 5.49
  - 7.19
  - 3.44
  - 4.49
  - 2.20
  - 2.28

- **% of Average Assets (%)**
  - 1.92
  - 1.58
  - 1.53
  - 1.73
  - 1.68
  - 1.90
  - 1.86
  - 1.94

### CAPITAL MEASURES:

- **Equity Capital Ratio (%)**
  - 7.20
  - 6.60
  - 6.98
  - 7.21
  - 7.27
  - 8.70
  - 8.21
  - 8.70

- **Tier 1 Leverage Ratio (%)**
  - 6.43
  - 6.39
  - 6.57
  - 6.52
  - 6.30
  - 7.15
  - 6.80
  - 7.15

- **Risk-based Capital Ratio (%)**
  - 12.85
  - 12.38
  - 12.47
  - 12.59
  - 12.17
  - 13.15
  - 13.01
  - 13.15

### Thrifts by FDICIA Capital Categories:

- **Well-Capitalized (%)**
  - 87
  - 86
  - 84
  - 79
  - 84
  - 106
  - 107
  - 106

- **Adequately Capitalized (%)**
  - 1
  - 1
  - 0
  - 1
  - 0
  - 0
  - 0
  - 0

- **Undercapitalized (%)**
  - 0
  - 0
  - 2
  - 1
  - 1
  - 0
  - 0
  - 0

- **Significantly Undercapitalized (%)**
  - 0
  - 0
  - 0
  - 0
  - 0
  - 0
  - 0
  - 0

- **Critically Undercapitalized (%)**
  - 0
  - 0
  - 0
  - 0
  - 0
  - 0
  - 0
  - 0

### FAILED/PROBLEM THRIFTS:

- **Failed Thrifts (%)**
  - 0
  - 0
  - 0
  - 0
  - 0
  - 0
  - 0
  - 0

- **Problem Thrifts (%)**
  - 3
  - 2
  - 3
  - 1
  - 3
  - 0
  - 0
  - 0

- **Problem Thrift Assets ($)**
  - 3.96
  - 3.25
  - 2.70
  - 0.25
  - 0.73
  - 0.00
  - 0.00
  - 0.00

- **Problem Thrift Assets as a % of Total Assets (%)**
  - 1.17
  - 0.96
  - 0.71
  - 0.06
  - 0.17
  - 0.00
  - 0.00
  - 0.00

### ASSET QUALITY MEASURES:

- **Problem Thrift Loans (%)**
  - 0.69
  - 0.49
  - 0.41
  - 0.67
  - 0.52
  - 0.68
  - 0.70
  - 0.68

- **Noncurrent Loans (%)**
  - 1.84
  - 1.37
  - 1.36
  - 2.61
  - 1.90
  - 2.81
  - 3.04
  - 2.81

- **% of Total Assets (%)**
  - 0.54
  - 0.40
  - 0.36
  - 0.60
  - 0.45
  - 0.61
  - 0.64
  - 0.61

- **Noncurrent Loans as % of Loan Type (%)**
  - 0.83
  - 0.65
  - 0.56
  - 0.85
  - 0.65
  - 0.86
  - 0.93
  - 0.86

- **1-4 Family Mortgages (%)**
  - 0.35
  - 0.17
  - 0.09
  - 0.07
  - 0.09
  - 0.05
  - 0.05
  - 0.05

- **Multifamily Loans (%)**
  - 0.78
  - 1.11
  - 1.51
  - 3.04
  - 2.33
  - 2.83
  - 2.81
  - 2.83

- **Commercial Loans (%)**
  - 0.98
  - 1.07
  - 0.38
  - 0.41
  - 0.37
  - 0.27
  - 0.24
  - 0.27

### 1-4 FAMILY MORTGAGE LOAN ACTIVITY:

- **Originations ($)**
  - 104.46
  - 92.37
  - 86.53
  - 156.98
  - 70.42
  - 106.62
  - 54.74
  - 51.89

- **Purchases ($)**
  - 27.58
  - 23.71
  - 21.59
  - 83.59
  - 25.23
  - 60.86
  - 34.49
  - 26.38

- **Sales ($)**
  - 70.71
  - 52.23
  - 50.71
  - 158.14
  - 54.19
  - 123.48
  - 68.48
  - 55.01

- **Loans Outstanding (1) ($)**
  - 179.31
  - 173.96
  - 200.07
  - 230.35
  - 222.11
  - 245.56
  - 242.24
  - 245.56

- **Loans Outstanding / Total Assets (%)**
  - 52.92
  - 51.40
  - 52.50
  - 53.04
  - 53.03
  - 52.90
  - 50.77
  - 52.90

---

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / August 2002

T-36
## Aggregated Financial Condition and Income Data

### West Region

#### June 2001

<table>
<thead>
<tr>
<th>($$)</th>
<th>% of Total Assets</th>
<th>($$)</th>
<th>% of Total Assets</th>
<th>($$)</th>
<th>% of Total Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Assets</strong></td>
<td>418.84</td>
<td>100.00</td>
<td>477.16</td>
<td>100.00</td>
<td>464.16</td>
</tr>
<tr>
<td>1-4 Family Mortgages</td>
<td>222.11</td>
<td>53.03</td>
<td>242.24</td>
<td>50.77</td>
<td>245.56</td>
</tr>
<tr>
<td>Mortgage Pool Securities</td>
<td>47.31</td>
<td>11.30</td>
<td>33.68</td>
<td>7.06</td>
<td>32.61</td>
</tr>
<tr>
<td>Multifamily Mortgages</td>
<td>30.58</td>
<td>7.30</td>
<td>32.48</td>
<td>6.81</td>
<td>33.34</td>
</tr>
<tr>
<td>Nonresidential Mortgages</td>
<td>10.45</td>
<td>2.49</td>
<td>13.00</td>
<td>2.73</td>
<td>13.42</td>
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<tr>
<td>Construction Loans</td>
<td>5.45</td>
<td>1.30</td>
<td>5.90</td>
<td>1.24</td>
<td>5.57</td>
</tr>
<tr>
<td>Land Loans</td>
<td>1.71</td>
<td>0.41</td>
<td>1.75</td>
<td>0.37</td>
<td>1.77</td>
</tr>
<tr>
<td>Commercial Loans</td>
<td>6.03</td>
<td>1.44</td>
<td>7.54</td>
<td>1.58</td>
<td>7.21</td>
</tr>
<tr>
<td>Consumer Loans</td>
<td>10.17</td>
<td>2.43</td>
<td>13.98</td>
<td>2.93</td>
<td>15.27</td>
</tr>
<tr>
<td>Cash and Noninterest-Earning Deposits</td>
<td>5.86</td>
<td>1.40</td>
<td>7.38</td>
<td>1.55</td>
<td>6.36</td>
</tr>
<tr>
<td>Investment Securities</td>
<td>50.79</td>
<td>12.13</td>
<td>80.00</td>
<td>16.77</td>
<td>64.16</td>
</tr>
<tr>
<td>Mortgage Derivatives</td>
<td>30.28</td>
<td>7.23</td>
<td>20.92</td>
<td>4.38</td>
<td>18.96</td>
</tr>
<tr>
<td>Repossessed Assets, Net</td>
<td>0.27</td>
<td>0.06</td>
<td>0.33</td>
<td>0.07</td>
<td>0.34</td>
</tr>
<tr>
<td>Real Estate Held for Investment</td>
<td>0.12</td>
<td>0.03</td>
<td>0.13</td>
<td>0.03</td>
<td>0.13</td>
</tr>
<tr>
<td>Office Premises &amp; Equipment</td>
<td>2.78</td>
<td>0.66</td>
<td>3.33</td>
<td>0.70</td>
<td>3.45</td>
</tr>
<tr>
<td>Other Other</td>
<td>27.46</td>
<td>6.56</td>
<td>38.14</td>
<td>7.99</td>
<td>37.71</td>
</tr>
<tr>
<td>Less: Contra Assets &amp; Valuation Allowances</td>
<td>2.25</td>
<td>0.54</td>
<td>2.72</td>
<td>0.57</td>
<td>2.75</td>
</tr>
<tr>
<td><strong>Total Liabilities and Capital</strong></td>
<td>418.84</td>
<td>100.00</td>
<td>477.16</td>
<td>100.00</td>
<td>464.16</td>
</tr>
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#### March 2002

<table>
<thead>
<tr>
<th>($$)</th>
<th>% of Total Assets</th>
<th>($$)</th>
<th>% of Total Assets</th>
<th>($$)</th>
<th>% of Total Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Assets</strong></td>
<td>477.16</td>
<td>100.00</td>
<td>464.16</td>
<td>100.00</td>
<td></td>
</tr>
<tr>
<td>Total Deposits</td>
<td>199.66</td>
<td>47.67</td>
<td>240.49</td>
<td>50.40</td>
<td>242.08</td>
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<tr>
<td>Deposits &gt; $100,000</td>
<td>142.25</td>
<td>33.96</td>
<td>163.26</td>
<td>34.22</td>
<td>161.57</td>
</tr>
<tr>
<td>Deposits &gt; $100,000</td>
<td>57.41</td>
<td>13.71</td>
<td>77.23</td>
<td>16.19</td>
<td>80.51</td>
</tr>
<tr>
<td>Total Borrowings</td>
<td>11.60</td>
<td>2.77</td>
<td>13.89</td>
<td>2.91</td>
<td>12.74</td>
</tr>
<tr>
<td>Total Borrowings</td>
<td>18.56</td>
<td>40.25</td>
<td>175.85</td>
<td>36.85</td>
<td>160.04</td>
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<tr>
<td>Advances from FHLB</td>
<td>117.72</td>
<td>28.11</td>
<td>112.29</td>
<td>23.53</td>
<td>106.84</td>
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<tr>
<td>Reverse Repurchase Agreements</td>
<td>34.81</td>
<td>8.31</td>
<td>50.96</td>
<td>10.68</td>
<td>39.09</td>
</tr>
<tr>
<td>Other Borrowings</td>
<td>16.03</td>
<td>3.83</td>
<td>12.60</td>
<td>2.64</td>
<td>14.11</td>
</tr>
<tr>
<td>Total Deposits</td>
<td>8.55</td>
<td>2.04</td>
<td>7.73</td>
<td>1.62</td>
<td>8.94</td>
</tr>
<tr>
<td><strong>Other Liabilities</strong></td>
<td>30.46</td>
<td>7.27</td>
<td>39.18</td>
<td>8.21</td>
<td>40.37</td>
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</tbody>
</table>

#### June 2002

<table>
<thead>
<tr>
<th>($$)</th>
<th>% of Average Assets(*)</th>
<th>($$)</th>
<th>% of Average Assets(*)</th>
<th>($$)</th>
<th>% of Average Assets(*)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Income and Expense Data</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest Income</td>
<td>7.24</td>
<td>6.99</td>
<td>6.73</td>
<td>5.69</td>
<td>6.41</td>
</tr>
<tr>
<td>Interest Expense</td>
<td>4.35</td>
<td>4.20</td>
<td>2.89</td>
<td>2.44</td>
<td>2.83</td>
</tr>
<tr>
<td>Net Interest Income</td>
<td>2.89</td>
<td>2.79</td>
<td>3.84</td>
<td>3.25</td>
<td>3.58</td>
</tr>
<tr>
<td>Loss Provisions-Interest Bearing Assets</td>
<td>0.10</td>
<td>0.10</td>
<td>0.21</td>
<td>0.18</td>
<td>0.17</td>
</tr>
<tr>
<td>Noninterest Income</td>
<td>1.28</td>
<td>1.24</td>
<td>1.13</td>
<td>0.96</td>
<td>1.45</td>
</tr>
<tr>
<td>Noninterest Expense</td>
<td>1.85</td>
<td>1.79</td>
<td>2.25</td>
<td>1.90</td>
<td>2.33</td>
</tr>
<tr>
<td>G&amp;A Expense</td>
<td>1.78</td>
<td>1.71</td>
<td>2.20</td>
<td>1.86</td>
<td>2.28</td>
</tr>
<tr>
<td>Goodwill Expense</td>
<td>0.07</td>
<td>0.06</td>
<td>0.03</td>
<td>0.03</td>
<td>0.04</td>
</tr>
<tr>
<td>Other Noninterest Income</td>
<td>0.57</td>
<td>0.55</td>
<td>0.22</td>
<td>0.18</td>
<td>1.67</td>
</tr>
<tr>
<td>Noninterest Expense</td>
<td>1.85</td>
<td>1.79</td>
<td>2.25</td>
<td>1.90</td>
<td>2.33</td>
</tr>
<tr>
<td>Income Before Taxes &amp; Extraord. Items</td>
<td>2.22</td>
<td>2.15</td>
<td>2.52</td>
<td>2.13</td>
<td>2.53</td>
</tr>
<tr>
<td>Income Taxes</td>
<td>0.87</td>
<td>0.84</td>
<td>0.96</td>
<td>0.81</td>
<td>0.91</td>
</tr>
<tr>
<td>Extraordinary Items</td>
<td>0.00</td>
<td>0.00</td>
<td>0.03</td>
<td>0.03</td>
<td>-0.03</td>
</tr>
<tr>
<td>Net Income</td>
<td>1.36</td>
<td>1.31</td>
<td>1.60</td>
<td>1.35</td>
<td>1.59</td>
</tr>
</tbody>
</table>

* Annualized.

Numbers may not sum due to rounding.
Office of Thrift Supervision / August 2002
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.


Asset Growth Rate
Calculated on a held constant basis.

Associations Held Constant as of June 30, 2002
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.