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

PROFITABILITY AND EARNINGS
CURRENT YEAR AND PRIOR FOUR YEARS

INDUSTRY AGGREGATES:	1996	1997	1998	1999	2000
PROFITABILITY (Percent)					
Return on Average Assets	0.62	0.84	0.97	0.98	0.90
Median Ratio	0.47	0.83	0.77	0.71	0.68
Return on Average Equity	7.77	10.44	11.42	12.16	11.61
Median Ratio	4.51	8.33	7.32	6.75	6.50
EARNINGS (\$ Millions)					
Interest Income	\$55,164.51	\$55,296.16	\$54,899.58	\$57,006.06	\$64,208.92
Interest Expense	33,375.13	33,478.90	33,402.41	34,104.48	40,925.16
NET INTEREST INCOME	21,789.38	21,817.26	21,497.17	22,901.58	23,283.75
Loss Provision-Interest Bearing Assets	2,113.88	1,989.16	1,585.19	1,311.54	1,647.43
Noninterest Income	6,912.58	7,041.43	9,896.96	9,063.47	9,985.70
Mortgage Loan Servicing Fees	888.25	873.85	507.21	948.13	1,045.40
Other Fees and Charges	2,759.92	3,503.83	4,030.47	4,651.65	6,068.65
Other Noninterest Income	3,264.42	2,663.75	5,359.28	3,463.69	2,871.65
Noninterest Expense	19,858.05	16,796.87	18,209.62	17,705.74	19,237.13
G&A Expense	19,137.82	16,060.35	17,504.07	17,043.97	18,540.29
Goodwill Amortization	537.16	541.25	581.58	565.08	613.94
Loss Provisions-Noninterest Bearing Assets	183.07	195.26	123.97	96.69	82.90
Income Before Taxes & extraordinary Items	6,730.04	10,072.67	11,599.31	12,947.77	12,384.89
Income Taxes	1,744.00	3,655.29	3,939.55	4,729.47	4,378.72
Extraordinary Items	(246.27)	(4.80)	(90.36)	9.79	(4.09)
NET INCOME	4,739.78	6,412.58	7,569.41	8,228.09	8,002.08
Profits	\$5,914.98	\$6,987.55	\$8,059.45	\$8,507.82	\$8,562.34
Losses	(\$1,175.20)	(\$574.97)	(\$490.04)	(\$279.73)	(\$560.25)
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	7.21	7.28	7.00	6.79	7.25
Interest Expense	4.36	4.41	4.26	4.06	4.62
NET INTEREST INCOME	2.85	2.87	2.74	2.73	2.63
Loss Provision-Interest Bearing Assets	0.28	0.26	0.20	0.16	0.19
Noninterest Income	0.90	0.93	1.26	1.08	1.13
Mortgage Loan Servicing Fees	0.12	0.11	0.06	0.11	0.12
Other Fees and Charges	0.36	0.46	0.51	0.55	0.69
Other Noninterest Income	0.43	0.35	0.68	0.41	0.32
Noninterest Expense	2.59	2.21	2.32	2.11	2.17
G&A Expense	2.50	2.11	2.23	2.03	2.09
Goodwill Amortization	0.07	0.07	0.07	0.07	0.07
Loss Provisions-Noninterest Bearing Assets	0.02	0.03	0.02	0.01	0.01
Income Before Taxes & Extraordinary Items	0.88	1.33	1.48	1.54	1.40
Income Taxes	0.23	0.48	0.50	0.56	0.49
Extraordinary Items	-0.03	0.00	-0.01	0.00	0.00
NET INCOME	0.62	0.84	0.97	0.98	0.90
Profits	0.77	0.92	1.03	1.01	0.97
Losses	-0.15	-0.08	-0.06	-0.03	-0.06

Return on Average Assets(Return on Average Equity) is based on reported net income and average quarterly assets(equity).

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	DEC 1998	MAR 1999	JUN 1999	SEP 1999	DEC 1999	MAR 2000	JUN 2000	SEP 2000	DEC 2000
NUMBER OF INSTITUTIONS:	1,145	1,129	1,115	1,111	1,103	1,097	1,091	1,082	1,068
EARNINGS (\$ Millions)									
Interest Income	\$13,748.77	\$13,780.04	\$14,066.03	\$14,478.78	\$14,681.21	\$14,962.22	\$15,632.30	\$16,594.79	\$17,019.61
Interest Expense	8,323.86	8,166.39	8,304.80	8,703.84	8,929.46	9,190.19	9,846.06	10,791.29	11,097.62
NET INTEREST INCOME	5,424.92	5,613.66	5,761.23	5,774.95	5,751.75	5,772.03	5,786.24	5,803.50	5,921.98
Loss Provisions-Interest Bearing Assets	376.95	330.32	336.34	299.69	345.19	316.61	436.40	410.12	484.31
Noninterest Income	2,227.60	2,352.06	2,302.62	2,214.20	2,194.59	2,241.24	2,473.02	2,540.07	2,731.37
Mortgage Loan Servicing Fees	182.38	208.45	257.12	195.27	287.29	257.41	263.28	269.67	255.05
Other Fees and Charges	1,055.94	1,069.65	1,149.50	1,190.16	1,242.35	1,373.36	1,447.03	1,590.69	1,657.57
Other Noninterest Income	989.29	1,073.96	895.99	828.77	664.96	610.47	762.72	679.71	818.76
Noninterest Expense	5,062.88	4,366.95	4,386.08	4,401.76	4,550.95	4,461.85	4,658.01	4,959.65	5,157.61
G&A Expense	4,892.69	4,209.28	4,213.97	4,238.81	4,381.92	4,303.76	4,489.46	4,773.39	4,973.68
Goodwill Amortization	140.30	134.16	142.05	139.17	149.70	136.29	143.11	164.19	170.36
Loss Provisions-Noninterest Bearing Assets	29.89	23.52	30.06	23.78	19.33	21.81	25.45	22.08	13.57
Income Before Taxes & Extraordinary Items	2,212.69	3,268.44	3,341.44	3,287.70	3,050.20	3,234.81	3,164.85	2,973.80	3,011.43
Income Taxes	766.19	1,208.64	1,230.11	1,197.65	1,093.07	1,013.43	1,150.37	1,105.33	1,109.59
Extraordinary Items	(66.90)	0.78	0.59	(0.90)	9.32	5.74	2.21	(24.37)	12.33
NET INCOME	1,379.60	2,060.58	2,111.92	2,089.15	1,966.45	2,227.13	2,016.69	1,844.09	1,914.18
PROFITABILITY (Percent of Avg Assets Annualized)									
Interest Income	6.87	6.72	6.71	6.80	6.92	7.00	7.16	7.40	7.43
Interest Expense	4.16	3.98	3.96	4.08	4.21	4.30	4.51	4.81	4.85
NET INTEREST INCOME	2.71	2.74	2.75	2.71	2.71	2.70	2.65	2.59	2.59
Loss Provisions-Interest Bearing Assets	0.19	0.16	0.16	0.14	0.16	0.15	0.20	0.18	0.21
Noninterest Income	1.11	1.15	1.10	1.04	1.03	1.05	1.13	1.13	1.19
Mortgage Loan Servicing Fees	0.09	0.10	0.12	0.09	0.14	0.12	0.12	0.12	0.11
Other Fees and Charges	0.53	0.52	0.55	0.56	0.59	0.64	0.66	0.71	0.72
Other Noninterest Income	0.49	0.52	0.43	0.39	0.31	0.29	0.35	0.30	0.36
Noninterest Expense	2.53	2.13	2.09	2.07	2.15	2.09	2.13	2.21	2.25
G&A Expense	2.45	2.05	2.01	1.99	2.07	2.01	2.06	2.13	2.17
Goodwill Amortization	0.07	0.07	0.07	0.07	0.07	0.06	0.07	0.07	0.07
Loss Provisions-Noninterest Bearing Assets	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	1.11	1.59	1.59	1.54	1.44	1.51	1.45	1.33	1.31
Income Taxes	0.38	0.59	0.59	0.56	0.52	0.47	0.53	0.49	0.48
Extraordinary Items	-0.03	0.00	0.00	0.00	0.00	0.00	0.00	-0.01	0.01
NET INCOME	0.69	1.00	1.01	0.98	0.93	1.04	0.92	0.82	0.84
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	0.69	1.00	1.01	0.98	0.93	1.04	0.92	0.82	0.84
Median Ratio	0.70	0.74	0.75	0.76	0.67	0.73	0.74	0.71	0.63
Return on Average Equity (Annualized)	8.21	12.29	12.41	12.18	11.76	13.46	12.01	10.58	10.53
Median Ratio	6.46	7.00	6.94	7.16	6.34	6.98	7.28	6.65	5.87
Net Interest Margin (Annualized)	2.71	2.74	2.75	2.71	2.71	2.70	2.65	2.59	2.59
Median Ratio	3.03	3.02	3.06	3.08	3.08	3.10	3.09	3.00	2.92
Number of Profitable Thrifts	1,016	1,042	1,029	1,000	971	984	985	948	914
Percent Profitable	88.73	92.29	92.29	90.01	88.03	89.70	90.28	87.62	85.58
Profits (\$ Millions)	\$1,526.77	\$2,112.57	\$2,174.53	\$2,146.22	\$2,074.50	\$2,312.34	\$2,122.29	\$2,013.27	\$2,114.43
Number of Unprofitable Thrifts	129	87	86	111	132	113	106	134	154
Percent Unprofitable	11.27	7.71	7.71	9.99	11.97	10.30	9.72	12.38	14.42
Losses (\$ Millions)	(\$147.17)	(\$51.99)	(\$62.61)	(\$57.07)	(\$108.05)	(\$85.22)	(\$105.61)	(\$169.17)	(\$200.26)

Numbers may not sum due to rounding.
Office of Thrift Supervision / March 2001

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	DEC 1998	MAR 1999	JUN 1999	SEP 1999	DEC 1999	MAR 2000	JUN 2000	SEP 2000	DEC 2000
NUMBER OF INSTITUTIONS:	1,145	1,129	1,115	1,111	1,103	1,097	1,091	1,082	1,068
TOTAL ASSETS (\$ Billions)	\$817.61	\$835.04	\$846.68	\$862.73	\$863.61	\$868.71	\$888.40	\$908.20	\$928.55
1 - 4 Family Mortgages	400.91	400.23	408.29	421.03	410.52	415.91	431.95	446.09	448.11
Mortgage Pool Securities	93.31	100.58	99.59	96.60	94.78	88.84	89.68	89.25	93.08
Multifamily Mortgages	44.04	43.47	41.11	42.64	43.90	41.93	42.65	43.43	44.22
Nonresidential Mortgages	29.50	30.19	30.54	31.49	32.67	34.03	35.42	36.33	37.16
Construction Loans	13.76	14.59	15.76	17.00	17.58	18.34	18.96	20.62	21.40
Land Loans	3.91	4.18	4.39	4.54	4.89	5.41	5.21	5.68	6.02
Commercial Loans	15.57	16.64	17.42	18.52	20.87	22.96	24.62	26.66	27.87
Consumer Loans	47.40	49.07	52.33	54.75	53.37	53.50	56.02	57.77	60.86
Cash and Noninterest-Earning Deposits	13.03	10.59	11.63	12.47	14.81	11.91	12.62	12.27	13.90
Investment Securities	113.81	121.92	119.47	117.34	124.35	127.06	117.86	118.12	122.38
Mortgage Derivatives	67.06	73.15	71.47	70.09	78.42	81.63	74.97	73.44	75.78
Repossessed Assets, Net	1.47	1.39	1.22	1.11	1.02	1.05	1.01	0.98	0.90
Real Estate Held for Investment, Net	0.43	0.42	0.44	0.42	0.49	0.48	0.50	0.46	0.46
Office Premises & Equipment	7.96	8.06	8.19	8.26	8.43	8.43	8.49	8.60	8.73
Other Assets	37.83	39.06	41.64	41.95	41.17	44.10	48.73	47.38	48.98
Less: Contra Assets & Valuation Allowances	5.33	5.35	5.35	5.38	5.25	5.23	5.30	5.44	5.51
TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$817.61	\$835.04	\$846.68	\$862.73	\$863.61	\$868.71	\$888.40	\$908.20	\$928.55
TOTAL DEPOSITS	498.78	494.28	492.21	493.73	504.95	505.73	508.75	518.09	529.41
Deposits less than or equal to \$100,000	403.51	399.51	395.35	396.32	402.08	396.88	398.25	400.93	409.46
Deposits greater than \$100,000	95.27	94.78	96.86	97.41	102.86	108.85	110.50	117.16	119.95
Escrows	11.73	10.46	10.38	9.04	7.80	8.55	9.62	9.71	8.75
BORROWINGS	224.99	245.78	262.82	278.09	270.38	275.56	289.25	295.50	301.30
Advances From FHLB	143.10	152.22	164.38	174.60	189.89	193.06	204.24	204.25	218.28
Repurchase Agreements & FedFunds Purchased	49.44	59.25	59.34	64.87	63.46	65.74	66.13	71.02	59.99
Other Borrowings	32.46	34.31	39.10	38.62	17.02	16.76	18.89	20.23	23.03
Other Liabilities	14.79	16.54	12.68	12.88	13.18	12.04	12.55	13.42	14.69
Equity Capital	67.32	67.97	68.59	68.98	67.30	66.83	68.23	71.48	74.40

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. Numbers may not sum due to rounding.
Office of Thrift Supervision / March 2001

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	DEC 1998	MAR 1999	JUN 1999	SEP 1999	DEC 1999	MAR 2000	JUN 2000	SEP 2000	DEC 2000
NUMBER OF INSTITUTIONS:	1,145	1,129	1,115	1,111	1,103	1,097	1,091	1,082	1,068
TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1 - 4 Family Mortgages	49.03	47.93	48.22	48.80	47.54	47.88	48.62	49.12	48.26
Mortgage Pool Securities	11.41	12.04	11.76	11.20	10.97	10.23	10.09	9.83	10.02
Multifamily Mortgages	5.39	5.21	4.86	4.94	5.08	4.83	4.80	4.78	4.76
Nonresidential Mortgages	3.61	3.62	3.61	3.65	3.78	3.92	3.99	4.00	4.00
Construction Loans	1.68	1.75	1.86	1.97	2.04	2.11	2.13	2.27	2.30
Land Loans	0.48	0.50	0.52	0.53	0.57	0.62	0.59	0.63	0.65
Commercial Loans	1.90	1.99	2.06	2.15	2.42	2.64	2.77	2.94	3.00
Consumer Loans	5.80	5.88	6.18	6.35	6.18	6.16	6.31	6.36	6.55
Cash and Noninterest-Earning Deposits	1.59	1.27	1.37	1.45	1.71	1.37	1.42	1.35	1.50
Investment Securities	13.92	14.60	14.11	13.60	14.40	14.63	13.27	13.01	13.18
Mortgage Derivatives	8.20	8.76	8.44	8.12	9.08	9.40	8.44	8.09	8.16
Repossessed Assets, Net	0.18	0.17	0.14	0.13	0.12	0.12	0.11	0.11	0.10
Real Estate Held for Investment, Net	0.05	0.05	0.05	0.05	0.06	0.06	0.06	0.05	0.05
Office Premises & Equipment	0.97	0.97	0.97	0.96	0.98	0.97	0.96	0.95	0.94
Other Assets	4.63	4.68	4.92	4.86	4.77	5.08	5.48	5.22	5.27
Less: Contra Assets & Valuation Allowances	0.65	0.64	0.63	0.62	0.61	0.60	0.60	0.60	0.59
TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS	61.00	59.19	58.13	57.23	58.47	58.22	57.27	57.05	57.02
Deposits less than or equal to \$100,000	49.35	47.84	46.69	45.94	46.56	45.69	44.83	44.15	44.10
Deposits greater than \$100,000	11.65	11.35	11.44	11.29	11.91	12.53	12.44	12.90	12.92
Escrows	1.44	1.25	1.23	1.05	0.90	0.98	1.08	1.07	0.94
BORROWINGS	27.52	29.43	31.04	32.23	31.31	31.72	32.56	32.54	32.45
Advances From FHLB	17.50	18.23	19.41	20.24	21.99	22.22	22.99	22.49	23.51
Repurchase Agreements & FedFunds Purchased	6.05	7.10	7.01	7.52	7.35	7.57	7.44	7.82	6.46
Other Borrowings	3.97	4.11	4.62	4.48	1.97	1.93	2.13	2.23	2.48
Other Liabilities	1.81	1.98	1.50	1.49	1.53	1.39	1.41	1.48	1.58
Equity Capital	8.23	8.14	8.10	8.00	7.79	7.69	7.68	7.87	8.01

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. Numbers may not sum due to rounding.

Office of Thrift Supervision / March 2001

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

FOR THE QUARTER ENDING:	DEC 1998	MAR 1999	JUN 1999	SEP 1999	DEC 1999	MAR 2000	JUN 2000	SEP 2000	DEC 2000
NUMBER OF INSTITUTIONS:	1,145	1,129	1,115	1,111	1,103	1,097	1,091	1,082	1,068
TOTAL ASSETS (Percent Change)	11.38	12.98	13.50	13.41	12.39	12.62	14.16	13.79	12.64
1 - 4 Family Mortgages	7.68	6.11	9.03	10.81	10.23	13.57	15.79	14.68	12.67
Mortgage Pool Securities	-5.03	5.91	9.08	7.28	3.86	-5.93	-2.99	-0.64	5.01
Multifamily Mortgages	-4.00	-2.71	-6.57	1.94	4.03	4.41	12.15	10.19	8.56
Nonresidential Mortgages	6.64	13.28	14.43	17.23	19.47	20.66	25.54	24.69	20.73
Construction Loans	34.39	38.14	40.45	35.60	34.19	31.68	27.19	28.49	27.93
Land Loans	23.08	28.94	32.09	27.92	32.33	36.10	29.61	35.20	32.77
Commercial Loans	44.06	40.89	43.60	38.69	42.47	45.73	52.64	55.04	41.94
Consumer Loans	14.98	20.08	23.24	27.88	25.85	22.75	20.92	17.75	22.57
Cash and Noninterest-Earning Deposits	27.54	5.42	12.98	18.72	18.17	16.37	20.36	12.86	0.82
Investment Securities	236.48	232.59	163.19	118.39	90.55	81.05	71.58	74.24	60.18
Mortgage Derivatives	98.25	99.55	57.45	30.45	20.17	16.32	9.14	8.33	-0.82
Repossessed Assets, Net	-15.57	-17.85	-19.02	-24.58	-28.95	-22.76	-15.09	-8.41	-10.10
Real Estate Held for Investment, Net	-7.78	-17.01	-8.51	-5.56	14.81	15.12	12.52	11.90	-5.98
Office Premises & Equipment	7.25	9.47	8.35	8.30	9.70	9.37	8.80	9.23	8.90
Other Assets	23.35	23.06	20.47	21.40	17.39	24.82	29.76	24.33	26.09
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL LIABILITIES AND CAPITAL (Percent Chg)	11.38	12.98	13.50	13.41	12.39	12.62	14.16	13.79	12.64
TOTAL DEPOSITS	4.27	3.51	3.32	4.22	4.70	7.21	8.93	10.35	10.55
Deposits less than or equal to \$100,000	0.53	0.50	0.42	2.38	3.16	4.35	6.29	6.48	7.50
Deposits greater than \$100,000	23.73	18.49	17.07	12.43	11.18	19.15	19.64	26.03	22.41
BORROWINGS	27.71	39.44	43.28	41.34	36.28	29.70	27.43	20.80	15.48
Advances From FHLB	26.89	36.74	46.02	44.98	39.06	33.02	31.42	22.82	18.47
Repurchase Agreements & FedFunds Purchased	33.62	49.08	39.93	46.86	29.11	16.83	14.96	13.30	-1.01
Other Borrowings	22.92	36.16	37.43	20.11	34.21	51.48	34.29	29.43	43.37
Other Liabilities	43.58	15.57	3.19	-12.81	-14.63	-14.75	5.06	13.79	14.89
Equity Capital	10.31	9.67	7.54	5.97	6.53	6.01	8.17	12.27	16.00

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. Numbers may not sum due to rounding.

Office of Thrift Supervision / March 2001

STRUCTURAL DATA AND LOAN ACTIVITY

FOR THE QUARTER ENDING:	DEC 1998	MAR 1999	JUN 1999	SEP 1999	DEC 1999	MAR 2000	JUN 2000	SEP 2000	DEC 2000
NUMBER OF INSTITUTIONS:	1,145	1,129	1,115	1,111	1,103	1,097	1,091	1,082	1,068
SELECTED STRUCTURAL DATA									
Number of New Thrifts	7	9	8	12	9	10	12	8	11
Consolidated Assets (\$ Billions)	0.68	0.41	0.20	0.69	0.39	0.58	0.44	0.56	12.34
Number of Conservatorships/Receiverships	0	0	0	1	0	1	0	0	0
Consolidated Assets (\$ Billions)	0.00	0.00	0.00	0.07	0.00	0.03	0.00	0.00	0.00
Number of Bank Charter Conversions	5	8	5	5	5	5	4	3	2
Consolidated Assets (\$ Billions)	2.38	7.66	2.97	2.92	28.17	2.28	5.73	0.80	1.59
Number of Bank Acquisitions	13	9	9	7	9	8	10	9	15
Consolidated Assets (\$ Billions)	10.63	2.29	1.76	1.91	1.67	19.50	4.28	2.66	2.71
Number of Thrift Mergers	12	5	8	2	3	2	3	5	7
Consolidated Assets (\$ Billions)	63.02	0.77	3.73	0.15	6.22	0.52	0.17	0.54	8.30
LOAN ACTIVITY (\$ Millions)									
Mortgage Pool Securities									
Total Purchases	\$25,388.40	\$23,536.87	\$23,825.64	\$14,846.86	\$13,645.02	\$11,975.40	\$15,502.27	\$17,636.29	\$24,927.83
Total Sales	16,044.14	13,204.38	15,389.38	10,707.42	9,732.28	9,208.96	8,990.86	13,895.24	17,208.38
Mortgage Originations	93,676.44	77,366.89	79,203.10	69,319.49	61,400.65	51,880.78	66,638.68	65,838.56	69,030.18
Construction Loans	6,242.10	6,082.17	7,130.96	7,467.79	7,054.87	6,716.25	7,459.94	7,571.98	7,430.06
1-4 Family Mortgages	4,879.32	4,877.34	5,671.24	5,941.26	5,511.13	5,382.41	5,884.56	6,080.04	5,702.83
Permanent Loans Secured by 1-4 Family Unit	81,534.70	66,086.15	66,111.90	55,793.20	47,864.46	39,731.52	52,924.53	53,226.14	55,272.80
Mortgage Refinancings	19,326.69	15,286.63	12,441.30	7,650.93	6,604.80	5,437.31	5,800.39	5,939.47	7,445.03
Mortgage Purchases	27,907.86	21,275.66	21,618.24	23,643.23	17,689.07	17,452.73	21,200.67	21,207.36	19,342.42
Secured by 1-4 Family Mortgages	26,629.26	20,697.03	20,812.96	22,920.18	17,091.95	16,203.94	20,781.87	20,169.90	18,613.59
Mortgage Sales	59,920.85	52,371.35	50,900.70	37,220.99	38,432.79	30,305.57	40,153.07	41,055.17	50,362.01
Secured by 1-4 Family Mortgages	58,954.50	51,950.41	49,053.06	36,619.98	37,842.95	29,427.11	39,433.25	39,909.28	49,212.33
Nonmortgage Originations and Purchases	18,544.44	20,481.80	18,423.52	22,020.44	25,453.37	21,816.77	24,826.46	30,743.74	29,563.33
Consumer Loans	11,957.75	13,984.34	11,491.44	14,593.18	17,074.34	14,034.10	16,930.58	18,058.64	17,898.69
OTHER INDICATORS (Percent Annualized)									
Asset Growth Rate	17.61	14.22	7.80	9.60	14.56	12.52	13.63	10.44	9.95
Cost of Funds	4.71	4.49	4.46	4.57	4.70	4.78	5.02	5.37	5.41
Asset Yield	7.45	7.28	7.27	7.37	7.51	7.60	7.79	8.06	8.09
Mortgage Portfolio Yield	7.50	7.34	7.28	7.32	7.44	7.54	7.65	7.89	7.93
Earnings Efficiency	107.20	107.72	106.47	106.04	105.94	105.83	105.57	106.05	106.20
Operating Efficiency	73.43	61.08	58.79	59.20	60.18	58.14	59.89	62.28	63.48

Numbers may not sum due to rounding.
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CAPITAL MEASURES

FOR THE QUARTER ENDING:	DEC 1998	MAR 1999	JUN 1999	SEP 1999	DEC 1999	MAR 2000	JUN 2000	SEP 2000	DEC 2000
NUMBER OF INSTITUTIONS:	1,145	1,129	1,115	1,111	1,103	1,097	1,091	1,082	1,068

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	1,141	1,127	1,113	1,110	1,100	1,096	1,089	1,080	1,064
Percent of Thrifts	99.65	99.82	99.82	99.91	99.73	99.91	99.82	99.82	99.63
Consolidated Assets (\$ Billions)	\$817.24	\$834.92	\$846.64	\$862.69	\$863.32	\$868.67	\$888.33	\$907.70	\$927.76
Fail FDICIA Capital Standards	2	2	1	1	2	1	2	2	3
Percent of Thrifts	0.17	0.18	0.09	0.09	0.18	0.09	0.18	0.18	0.28
Consolidated Assets (\$ Billions)	\$0.13	\$0.12	\$0.04	\$0.04	\$0.07	\$0.04	\$0.07	\$0.50	\$0.79
Critically Undercapitalized	0	1	0	1	1	0	0	0	0
Percent of Thrifts	0.00	0.09	0.00	0.09	0.09	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.07	\$0.00	\$0.04	\$0.03	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$60.07	\$61.36	\$63.25	\$64.65	\$63.75	\$63.28	\$64.61	\$66.51	\$67.96
Tangible Equity Ratio	7.43	7.42	7.53	7.54	7.42	7.32	7.31	7.37	7.38
Median Ratio	9.31	9.34	9.37	9.37	9.24	9.30	9.31	9.40	9.32
Tier 1 Capital (\$ Billions)	\$60.11	\$61.40	\$63.30	\$64.70	\$63.79	\$63.32	\$64.65	\$66.54	\$67.99
Tier 1 Leverage Ratio	7.43	7.42	7.53	7.54	7.42	7.32	7.31	7.37	7.39
Median Ratio	9.31	9.34	9.37	9.37	9.24	9.30	9.31	9.40	9.32
Tier 1 Risk-based Capital Ratio	13.07	13.06	13.01	12.94	12.63	12.39	12.19	12.21	12.17
Median Ratio	18.10	17.99	17.88	17.66	17.31	17.19	17.25	17.10	16.82
Risk-based Capital (\$ Billions)	\$66.17	\$67.40	\$69.25	\$70.69	\$69.83	\$69.26	\$70.67	\$72.55	\$74.41
Total Risk-based Capital Ratio	14.38	14.34	14.24	14.14	13.83	13.55	13.32	13.31	13.32
Median Ratio	18.73	18.92	18.84	18.48	18.20	18.02	18.06	17.99	17.71

Numbers may not sum due to rounding.
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ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 1998	MAR 1999	JUN 1999	SEP 1999	DEC 1999	MAR 2000	JUN 2000	SEP 2000	DEC 2000
NUMBER OF INSTITUTIONS:	1,145	1,129	1,115	1,111	1,103	1,097	1,091	1,082	1,068
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$5,759.64	\$5,165.27	\$4,993.23	\$5,095.38	\$5,230.22	\$4,909.40	\$5,005.55	\$5,713.60	\$6,906.84
Mortgage Loans									
Construction & Land Loans	298.93	221.46	190.26	192.46	192.04	282.20	205.96	338.07	401.47
Nonresidential Mortgages	288.20	226.20	230.78	192.98	205.49	263.24	218.90	242.34	294.46
Multifamily Mortgages	186.63	117.23	124.99	87.21	112.26	88.56	60.54	84.07	123.60
1-4 Family Mortgages	3,873.41	3,645.35	3,454.35	3,582.44	3,601.63	3,252.27	3,267.17	3,727.80	4,494.69
Nonmortgage Loans and Leases									
Commercial Loans	213.29	217.18	188.52	186.07	228.17	294.06	365.15	327.50	453.11
Consumer Loans	899.18	737.86	804.32	854.23	890.62	729.08	887.84	993.82	1,139.51
NONCURRENT LOANS (\$ Millions)	\$4,798.40	\$4,651.85	\$4,328.00	\$4,469.17	\$4,350.78	\$4,282.47	\$4,138.34	\$4,316.05	\$4,656.36
Mortgage Loans									
Construction & Land Loans	194.19	170.33	146.28	142.95	137.48	167.19	182.77	202.76	311.07
Nonresidential Mortgages	367.36	358.30	328.27	336.03	282.44	311.28	319.62	342.74	356.20
Multifamily Mortgages	217.82	188.64	160.84	161.73	129.55	100.42	84.76	78.32	67.13
1-4 Family Mortgages	3,483.00	3,381.39	3,169.46	3,221.49	3,157.67	3,051.12	2,825.58	2,891.33	3,007.54
Nonmortgage Loans and Leases									
Commercial Loans	150.38	151.39	156.53	193.05	234.29	259.78	314.42	356.80	424.44
Consumer Loans	385.66	401.81	366.63	413.92	409.34	392.69	411.20	444.10	489.98
NET CHARGE-OFFS (\$ Millions)	\$409.96	\$309.06	\$353.90	\$305.55	\$311.49	\$408.48	\$421.68	\$375.21	\$476.02
Mortgage Loans									
Construction & Land Loans	3.98	1.14	2.56	0.55	3.39	4.16	3.34	4.35	5.53
Nonresidential Mortgages	11.56	(3.71)	3.93	8.24	4.52	0.80	1.50	5.07	5.89
Multifamily Mortgages	1.91	(27.99)	10.64	(7.19)	(4.98)	(6.69)	(2.11)	(3.30)	(2.28)
1-4 Family Mortgages	165.62	61.56	88.45	61.42	60.23	49.82	52.38	43.32	64.96
Nonmortgage Loans and Leases									
Commercial Loans	22.35	9.97	13.59	22.96	36.67	28.33	38.67	61.49	94.50
Consumer Loans	156.35	209.54	154.15	156.39	170.90	221.66	205.34	210.11	258.80
Repossessed Assets	29.13	31.40	53.22	25.08	24.71	26.27	33.39	37.07	37.75
Other	19.07	27.15	27.37	38.10	16.05	84.13	89.17	17.09	10.88
REPOSSESSED ASSETS, NET (\$ Millions)	\$1,469.66	\$1,387.25	\$1,218.26	\$1,107.81	\$1,019.92	\$1,046.86	\$1,009.38	\$981.36	\$900.05
Construction & Land Loans	162.47	157.52	156.87	137.88	129.07	132.00	155.55	148.61	133.61
Nonresidential Mortgages	226.36	250.24	250.50	236.01	233.63	237.24	237.13	230.63	198.40
Multifamily Mortgages	161.11	166.65	80.71	55.63	41.91	41.85	37.14	33.81	18.35
1-4 Family Mortgages	816.98	758.75	668.78	613.94	553.99	570.19	525.79	506.52	486.83
Other	102.75	54.10	61.40	64.34	61.31	65.59	53.78	61.79	62.87
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)									
Real Estate Loans	\$492.13	\$492.66	\$500.10	\$516.69	\$509.56	\$515.62	\$534.18	\$552.14	\$556.91
Percent of Total Assets	60.19	59.00	59.07	59.89	59.00	59.35	60.13	60.80	59.98
Noncurrent Real Estate Loans	\$4.26	\$4.10	\$3.80	\$3.86	\$3.71	\$3.63	\$3.41	\$3.52	\$3.74
Percent of Total Assets	0.52	0.49	0.45	0.45	0.43	0.42	0.38	0.39	0.40
Real Estate Owned	\$1.37	\$1.33	\$1.16	\$1.04	\$0.96	\$0.98	\$0.96	\$0.92	\$0.84
Percent of Total Assets	0.17	0.16	0.14	0.12	0.11	0.11	0.11	0.10	0.09
Troubled Real Estate Loans	\$5.63	\$5.43	\$4.96	\$4.91	\$4.67	\$4.61	\$4.37	\$4.43	\$4.58
Percent of Total Assets	0.69	0.65	0.59	0.57	0.54	0.53	0.49	0.49	0.49

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

Numbers may not sum due to rounding.

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ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 1998	MAR 1999	JUN 1999	SEP 1999	DEC 1999	MAR 2000	JUN 2000	SEP 2000	DEC 2000
NUMBER OF INSTITUTIONS:	1,145	1,129	1,115	1,111	1,103	1,097	1,091	1,082	1,068
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.70	0.62	0.59	0.59	0.61	0.57	0.56	0.63	0.74
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.69	1.18	0.94	0.89	0.85	1.19	0.85	1.29	1.46
Nonresidential Mortgages	0.98	0.75	0.76	0.61	0.63	0.77	0.62	0.67	0.79
Multifamily Mortgages	0.42	0.27	0.30	0.20	0.26	0.21	0.14	0.19	0.28
1-4 Family Mortgages	0.97	0.91	0.85	0.85	0.88	0.78	0.76	0.84	1.00
Nonmortgage Loans and Leases									
Commercial Loans	1.37	1.31	1.08	1.00	1.09	1.28	1.48	1.23	1.63
Consumer Loans	1.90	1.50	1.54	1.56	1.67	1.36	1.58	1.72	1.87
NONCURRENT LOANS (% Total Assets)	0.59	0.56	0.51	0.52	0.50	0.49	0.47	0.48	0.50
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.10	0.91	0.73	0.66	0.61	0.70	0.76	0.77	1.13
Nonresidential Mortgages	1.25	1.19	1.07	1.07	0.86	0.91	0.90	0.94	0.96
Multifamily Mortgages	0.49	0.43	0.39	0.38	0.30	0.24	0.20	0.18	0.15
1-4 Family Mortgages	0.87	0.84	0.78	0.77	0.77	0.73	0.65	0.65	0.67
Nonmortgage Loans and Leases									
Commercial Loans	0.97	0.91	0.90	1.04	1.12	1.13	1.28	1.34	1.52
Consumer Loans	0.81	0.82	0.70	0.76	0.77	0.73	0.73	0.77	0.81
NET CHARGE-OFFS (% Total Assets)	0.05	0.04	0.04	0.04	0.04	0.05	0.05	0.04	0.05
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.02	0.01	0.01	0.00	0.02	0.02	0.01	0.02	0.02
Nonresidential Mortgages	0.04	-0.01	0.01	0.03	0.01	0.00	0.00	0.01	0.02
Multifamily Mortgages	0.00	-0.06	0.03	-0.02	-0.01	-0.02	-0.00	-0.01	-0.01
1-4 Family Mortgages	0.04	0.02	0.02	0.01	0.01	0.01	0.01	0.01	0.01
Nonmortgage Loans and Leases									
Commercial Loans	0.14	0.06	0.08	0.12	0.18	0.12	0.16	0.23	0.34
Consumer Loans	0.33	0.43	0.29	0.29	0.32	0.41	0.37	0.36	0.43
Reposessed Assets	1.98	2.26	4.37	2.26	2.42	2.51	3.31	3.78	4.19
Other	0.05	0.07	0.07	0.09	0.04	0.19	0.18	0.04	0.02
REPOSSESSED ASSETS, NET (% Total Assets)	0.18	0.17	0.14	0.13	0.12	0.12	0.11	0.11	0.10
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans	0.92	0.84	0.78	0.64	0.57	0.56	0.64	0.57	0.49
Nonresidential Mortgages	0.77	0.83	0.82	0.75	0.72	0.70	0.67	0.63	0.53
Multifamily Mortgages	0.37	0.38	0.20	0.13	0.10	0.10	0.09	0.08	0.04
1-4 Family Mortgages	0.20	0.19	0.16	0.15	0.13	0.14	0.12	0.11	0.11
Other	0.27	0.14	0.15	0.15	0.15	0.15	0.11	0.13	0.13
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	0.20	0.15	0.17	0.14	0.14	0.19	0.19	0.17	0.21
Net Provisions for Losses (Annualized)	0.18	0.16	0.16	0.14	0.16	0.15	0.20	0.18	0.21
Valuation Allowances	0.73	0.70	0.69	0.68	0.66	0.65	0.64	0.64	0.64
Noncurrent Loans	0.59	0.56	0.51	0.52	0.50	0.49	0.47	0.48	0.50
Reposessed Assets, Net (% Total Assets)	0.18	0.17	0.14	0.13	0.12	0.12	0.11	0.11	0.10
Troubled Assets	0.77	0.72	0.66	0.65	0.62	0.61	0.58	0.58	0.60

Beginning in 1997, net charge-offs data include specific valuation allowance provisions and transfers from general valuation allowances; and reposessed assets data are net of specific allowances.

Numbers may not sum due to rounding.

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SELECTED INDICATORS

BY FDICIA CATEGORY

FOURTH QUARTER 2000:	WELL-CAPITALIZED	ADEQUATELY CAPITALIZED	UNDER-CAPITALIZED	SIGNIFICANTLY UNDER-CAPITALIZED	INDUSTRY
NUMBER OF INSTITUTIONS:	1,038	26	2	1	1,068
Total Assets (\$ Billions)	\$916.74	\$11.01	\$0.76	\$0.03	\$928.55
Tier 1 Leverage Ratio (Percent)	7.40	6.82	5.06	2.75	7.39
Median Ratio	9.48	6.17	4.98	2.75	9.32
Total Risk-based Capital Ratio (Percent)	13.39	8.91	6.93	5.12	13.32
Median Ratio	18.17	9.49	6.93	5.12	17.71
Return on Average Assets (Percent Annualized)	0.85	-0.55	-0.54	0.29	0.84
Median Ratio	0.64	0.14	-0.45	0.29	0.63
Net Interest Margin (Percent Annualized)	2.59	2.39	3.20	3.35	2.59
Median Ratio	2.91	3.11	3.17	3.35	2.92
Number of Profitable Thrifts	896	15	1	1	914
Profits (\$ Millions)	\$2,104.63	\$9.65	\$0.13	\$0.02	\$2,114.43
Number of Unprofitable Thrifts	142	11	1	0	154
Losses (\$ Millions)	(\$174.55)	(\$24.53)	(\$1.18)	\$0.00	(\$200.26)
Valuation Allowances (Percent of Total Assets)	0.63	0.71	1.07	0.24	0.64
Troubled Assets (Percent of Total Assets)	0.59	1.26	3.04	0.91	0.60
Asset Growth Rate (Percent Annualized)	9.94	12.79	-20.56	-8.29	9.95

BY OTS EXAMINATION RATING

FOURTH QUARTER 2000:	CAMELS 1 AND 2	CAMELS 3	CAMELS 4 AND 5	INDUSTRY
NUMBER OF INSTITUTIONS:	918	98	15	1,068
Total Assets (\$ Billions)	\$883.17	\$29.78	\$7.00	\$928.55
Tier 1 Leverage Ratio (Percent)	7.34	7.82	7.37	7.39
Median Ratio	9.59	7.41	6.30	9.32
Total Risk-based Capital Ratio (Percent)	13.32	13.08	9.17	13.32
Median Ratio	18.36	13.25	10.60	17.71
Return on Average Assets (Percent Annualized)	0.87	0.38	-1.85	0.84
Median Ratio	0.67	0.39	-0.40	0.63
Net Interest Margin (Percent Annualized)	2.58	2.76	1.68	2.59
Median Ratio	2.91	2.82	2.43	2.92
Number of Profitable Thrifts	821	72	7	914
Profits (\$ Millions)	\$2,042.01	\$42.72	\$3.87	\$2,114.43
Number of Unprofitable Thrifts	97	26	8	154
Losses (\$ Millions)	(\$143.36)	(\$14.31)	(\$35.81)	(\$200.26)
Valuation Allowances (Percent of Total Assets)	0.62	1.00	0.81	0.64
Troubled Assets (Percent of Total Assets)	0.52	2.74	1.43	0.60
Asset Growth Rate (Percent Annualized)	9.01	-5.07	9.54	9.95

Thirty-seven de novo thrifts have not been assigned an examination rating. These reported total assets of \$14.0 billion and net gains of \$24.1 million. Numbers may not sum due to rounding.

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STATEMENT OF OPERATIONS
BY REGION

FOURTH QUARTER 2000:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	226	210	322	223	87	1,068
EARNINGS (\$ Millions)						
Interest Income	\$3,216.70	\$1,577.58	\$3,186.15	\$2,190.88	\$6,925.82	\$17,019.61
Interest Expense	1,933.35	1,032.99	2,023.07	1,460.43	4,720.43	11,097.62
NET INTEREST INCOME	1,283.35	544.59	1,163.08	730.45	2,205.39	5,921.98
Loss Provisions-Interest Bearing Assets	78.22	82.25	188.53	66.74	68.35	484.31
Noninterest Income	472.62	306.85	752.98	262.73	939.93	2,731.37
Mortgage Loan Servicing Fees	57.62	8.49	66.12	39.09	83.73	255.05
Other Fees and Charges	261.18	235.06	399.08	193.07	569.20	1,657.57
Other Noninterest Income	153.82	63.31	287.78	30.58	287.00	818.76
Noninterest Expense	1,173.96	620.07	1,187.18	678.76	1,498.16	5,157.61
G&A Expense	1,103.04	612.87	1,154.38	663.71	1,440.21	4,973.68
Goodwill Amortization	67.37	5.41	30.99	11.30	55.30	170.36
Loss Provisions-Noninterest Bearing Assets	3.56	1.78	1.81	3.75	2.66	13.57
Income Before Taxes & Extraordinary Items	503.80	149.13	540.35	247.68	1,578.81	3,011.43
Income Taxes	194.86	40.87	191.00	70.14	615.98	1,109.59
Extraordinary Items	(0.23)	(0.18)	7.27	5.46	0.01	12.33
NET INCOME	308.71	108.08	356.63	183.00	962.84	1,914.18
PROFITABILITY (Percent of Avg Assets Annualized)						
Interest Income	7.17	7.67	7.58	7.74	7.37	7.43
Interest Expense	4.31	5.03	4.82	5.16	5.02	4.85
NET INTEREST INCOME	2.86	2.65	2.77	2.58	2.35	2.59
Loss Provisions-Interest Bearing Assets	0.17	0.40	0.45	0.24	0.07	0.21
Noninterest Income	1.05	1.49	1.79	0.93	1.00	1.19
Mortgage Loan Servicing Fees	0.13	0.04	0.16	0.14	0.09	0.11
Other Fees and Charges	0.58	1.14	0.95	0.68	0.61	0.72
Other Noninterest Income	0.34	0.31	0.68	0.11	0.31	0.36
Noninterest Expense	2.62	3.02	2.83	2.40	1.59	2.25
G&A Expense	2.46	2.98	2.75	2.35	1.53	2.17
Goodwill Amortization	0.15	0.03	0.07	0.04	0.06	0.07
Loss Provisions-Noninterest Bearing Assets	0.01	0.01	0.00	0.01	0.00	0.01
Income Before Taxes & Extraordinary Items	1.12	0.73	1.29	0.88	1.68	1.31
Income Taxes	0.43	0.20	0.45	0.25	0.66	0.48
Extraordinary Items	0.00	0.00	0.02	0.02	0.00	0.01
NET INCOME	0.69	0.53	0.85	0.65	1.02	0.84
PROFITABILITY (Percent)						
Return on Average Assets (Annualized)	0.69	0.53	0.85	0.65	1.02	0.84
Median Ratio	0.59	0.60	0.61	0.66	0.77	0.63
Return on Average Equity (Annualized)	7.58	6.21	9.98	7.66	14.95	10.53
Median Ratio	5.82	5.57	5.27	6.40	8.51	5.87
Net Interest Margin (Annualized)	2.86	2.65	2.77	2.58	2.35	2.59
Median Ratio	3.04	2.99	2.80	2.88	3.03	2.92
Number of Profitable Thrifts	191	169	279	197	78	914
Percent Profitable	84.51	80.48	86.65	88.34	89.66	85.58
Profits (\$ Millions)	\$354.50	\$131.90	\$413.59	\$245.11	\$974.41	\$2,114.43
Number of Unprofitable Thrifts	35	41	43	26	9	154
Percent Unprofitable	15.49	19.52	13.35	11.66	10.34	14.42
Losses (\$ Millions)	(\$45.79)	(\$23.82)	(\$56.96)	(\$62.11)	(\$11.57)	(\$200.26)

Numbers may not sum due to rounding.
Office of Thrift Supervision / March 2001

STATEMENT OF CONDITION
BY REGION

FOURTH QUARTER 2000:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	226	210	322	223	87	1,068
TOTAL ASSETS (\$ Billions)	\$181.35	\$84.87	\$169.92	\$116.71	\$381.10	\$928.55
1 - 4 Family Mortgages	76.64	39.13	85.73	46.54	200.07	448.11
Mortgage Pool Securities	16.16	5.29	11.64	10.41	49.57	93.08
Multifamily Mortgages	6.73	0.86	4.88	2.48	29.26	44.22
Nonresidential Mortgages	10.83	3.90	6.75	6.58	9.11	37.16
Construction Loans	2.63	3.45	3.75	8.24	3.33	21.40
Land Loans	0.32	1.61	1.42	1.38	1.29	6.02
Commercial Loans	10.00	3.25	6.33	4.62	3.67	27.87
Consumer Loans	11.74	7.70	19.89	12.32	9.21	60.86
Cash and Noninterest-Earning Deposits	3.06	1.30	3.07	1.55	4.93	13.90
Investment Securities	30.08	14.75	15.04	15.96	51.64	122.38
Mortgage Derivatives	15.56	7.67	5.21	4.66	42.67	75.78
Repossessed Assets, Net	0.22	0.15	0.17	0.14	0.22	0.90
Real Estate Held for Investment, Net	0.10	0.15	0.06	0.03	0.12	0.46
Office Premises & Equipment	1.70	1.21	1.96	1.22	2.64	8.73
Other Assets	12.24	2.58	10.37	5.93	18.16	48.98
Less: Contra Assets & Valuation Allowances	1.08	0.46	1.16	0.68	2.12	5.51
TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$181.35	\$84.87	\$169.92	\$116.71	\$381.10	\$928.55
TOTAL DEPOSITS	111.84	56.90	112.21	64.85	183.62	529.41
Deposits less than or equal to \$100,000	88.51	45.12	89.49	51.04	135.30	409.46
Deposits greater than \$100,000	23.33	11.77	22.72	13.81	48.32	119.95
Escrows	1.64	0.26	2.36	1.64	2.86	8.75
BORROWINGS	48.66	19.05	38.01	38.94	161.71	301.30
Advances From FHLB	31.90	12.69	30.42	33.55	114.72	218.28
Repurchase Agreements & FedFunds Purchased	9.73	5.15	5.14	2.62	37.36	59.99
Other Borrowings	7.03	1.20	2.45	2.77	9.64	23.03
Other Liabilities	2.50	1.56	2.83	1.52	6.32	14.69
Equity Capital	16.71	7.10	14.52	9.77	26.59	74.40

Numbers may not sum due to rounding.
Office of Thrift Supervision / March 2001

STATEMENT OF CONDITION
BY REGION

FOURTH QUARTER 2000:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	226	210	322	223	87	1,068
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TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00
1 - 4 Family Mortgages	42.26	46.11	50.45	39.87	52.50	48.26
Mortgage Pool Securities	8.91	6.24	6.85	8.92	13.01	10.02
Multifamily Mortgages	3.71	1.01	2.87	2.13	7.68	4.76
Nonresidential Mortgages	5.97	4.59	3.97	5.64	2.39	4.00
Construction Loans	1.45	4.07	2.21	7.06	0.87	2.30
Land Loans	0.17	1.90	0.84	1.18	0.34	0.65
Commercial Loans	5.52	3.83	3.72	3.96	0.96	3.00
Consumer Loans	6.47	9.07	11.70	10.55	2.42	6.55
Cash and Noninterest-Earning Deposits	1.69	1.53	1.81	1.33	1.29	1.50
Investment Securities	16.59	17.38	8.85	13.67	13.55	13.18
Mortgage Derivatives	8.58	9.04	3.06	4.00	11.20	8.16
Reposessed Assets, Net	0.12	0.18	0.10	0.12	0.06	0.10
Real Estate Held for Investment, Net	0.05	0.18	0.04	0.03	0.03	0.05
Office Premises & Equipment	0.94	1.42	1.15	1.04	0.69	0.94
Other Assets	6.75	3.04	6.11	5.08	4.76	5.27
Less: Contra Assets & Valuation Allowances	0.60	0.54	0.68	0.59	0.56	0.59
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TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS	61.67	67.04	66.04	55.56	48.18	57.02
Deposits less than or equal to \$100,000	48.81	53.17	52.67	43.73	35.50	44.10
Deposits greater than \$100,000	12.86	13.87	13.37	11.83	12.68	12.92
Escrows	0.90	0.30	1.39	1.41	0.75	0.94
BORROWINGS	26.83	22.45	22.37	33.36	42.43	32.45
Advances From FHLB	17.59	14.95	17.90	28.75	30.10	23.51
Repurchase Agreements & FedFunds Purchased	5.37	6.07	3.02	2.24	9.80	6.46
Other Borrowings	3.88	1.42	1.44	2.37	2.53	2.48
Other Liabilities	1.38	1.84	1.66	1.30	1.66	1.58
Equity Capital	9.21	8.37	8.54	8.37	6.98	8.01

Numbers may not sum due to rounding.
Office of Thrift Supervision / March 2001

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

FOURTH QUARTER 2000:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	226	210	322	223	87	1,068
TOTAL ASSETS (Percent Change)	12.79	23.64	9.78	13.30	13.05	12.64
1 - 4 Family Mortgages	14.07	19.30	8.15	3.31	15.38	12.67
Mortgage Pool Securities	-3.72	13.95	6.50	1.30	7.77	5.01
Multifamily Mortgages	11.17	21.99	5.81	8.05	8.15	8.56
Nonresidential Mortgages	29.05	21.67	27.05	21.61	7.61	20.73
Construction Loans	39.01	29.47	9.76	24.73	55.07	27.93
Land Loans	29.45	24.97	30.76	36.24	43.37	32.77
Commercial Loans	69.30	41.73	31.71	22.94	27.78	41.94
Consumer Loans	26.21	38.48	20.01	5.75	40.24	22.57
Cash and Noninterest-Earning Deposits	13.76	-7.11	-9.57	3.18	2.52	0.82
Investment Securities	61.34	198.69	155.35	311.09	19.98	60.18
Mortgage Derivatives	-16.53	55.32	-11.61	20.17	-0.86	-0.82
Reposessed Assets, Net	-10.60	-8.51	-7.58	15.09	-22.93	-10.10
Real Estate Held for Investment, Net	4.41	7.42	-17.32	8.52	-21.72	-5.98
Office Premises & Equipment	14.32	19.34	16.15	1.33	0.61	8.90
Other Assets	31.37	17.18	29.50	15.19	28.15	26.09
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL LIABILITIES AND CAPITAL (Percent Chg)	12.79	23.64	9.78	13.30	13.05	12.64
TOTAL DEPOSITS	19.35	21.72	10.04	6.61	4.55	10.55
Deposits less than or equal to \$100,000	14.55	23.60	9.53	1.87	-0.01	7.50
Deposits greater than \$100,000	41.89	14.99	12.10	28.75	19.85	22.41
BORROWINGS	-0.08	33.04	7.04	28.33	22.47	15.48
Advances From FHLB	-3.40	23.18	6.29	31.74	32.11	18.47
Repurchase Agreements & FedFunds Purchased	-17.09	72.95	43.51	27.06	-7.19	-1.01
Other Borrowings	78.37	16.26	-25.94	-1.59	94.36	43.37
Other Liabilities	-17.06	39.35	28.45	9.66	27.74	14.89
Equity Capital	24.84	13.27	9.36	8.97	19.53	16.00

CAPITAL MEASURES
BY REGION

FOURTH QUARTER 2000:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	226	210	322	223	87	1,068

CAPITAL COMPLIANCE						
Meet FDICIA Capital Standards	225	210	321	223	85	1,064
Percent of Thrifts	99.56	100.00	99.69	100.00	97.70	99.63
Consolidated Assets (\$ Billions)	\$181.33	\$84.87	\$169.92	\$116.71	\$380.33	\$927.76
Fail FDICIA Capital Standards	1	0	0	0	2	3
Percent of Thrifts	0.44	0.00	0.00	0.00	2.30	0.28
Consolidated Assets (\$ Billions)	\$0.03	\$0.00	\$0.00	\$0.00	\$0.76	\$0.79
Critically Undercapitalized	0	0	0	0	0	0
Percent of Thrifts	0.00	0.00	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)						
Tangible Equity (\$ Billions)	\$14.05	\$6.80	\$13.08	\$9.42	\$24.88	\$67.96
Tangible Equity Ratio	7.87	8.07	7.77	8.12	6.57	7.38
Median Ratio	9.20	9.53	10.19	8.89	8.19	9.32
Tier 1 Capital (\$ Billions)	\$14.06	\$6.80	\$13.08	\$9.43	\$24.90	\$67.99
Tier 1 Leverage Ratio	7.87	8.08	7.77	8.13	6.58	7.39
Median Ratio	9.20	9.53	10.19	8.89	8.19	9.32
Tier 1 Risk-based Capital Ratio	13.09	13.25	11.94	12.83	11.41	12.17
Median Ratio	17.98	16.51	18.34	16.01	12.53	16.82
Risk-based Capital (\$ Billions)	\$15.25	\$7.53	\$14.53	\$10.18	\$27.21	\$74.41
Total Risk-based Capital Ratio	14.20	14.67	13.26	13.85	12.47	13.32
Median Ratio	19.10	17.47	19.01	17.17	13.52	17.71

ASSET QUALITY INDICATORS
BY REGION

FOURTH QUARTER 2000:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	226	210	322	223	87	1,068
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$1,259.88	\$817.76	\$1,515.27	\$1,092.28	\$2,221.66	\$6,906.84
Mortgage Loans						
Construction & Land Loans	30.04	51.13	87.34	196.08	36.87	401.47
Nonresidential Mortgages	60.28	66.78	66.03	64.04	37.33	294.46
Multifamily Mortgages	13.18	22.45	31.91	5.52	50.55	123.60
1-4 Family Mortgages	770.68	402.95	871.68	654.45	1,794.93	4,494.69
Nonmortgage Loans and Leases						
Commercial Loans	143.48	54.64	107.12	59.70	88.17	453.11
Consumer Loans	242.23	219.81	351.18	112.48	213.81	1,139.51
NONCURRENT LOANS (\$ Millions)	\$1,031.75	\$475.03	\$1,130.93	\$661.50	\$1,357.15	\$4,656.36
Mortgage Loans						
Construction & Land Loans	15.98	52.25	85.54	77.55	79.75	311.07
Nonresidential Mortgages	158.55	51.87	61.95	36.09	47.73	356.20
Multifamily Mortgages	22.18	1.91	15.20	2.64	25.20	67.13
1-4 Family Mortgages	618.22	271.86	619.60	383.62	1,114.25	3,007.54
Nonmortgage Loans and Leases						
Commercial Loans	134.95	42.26	83.03	108.86	55.34	424.44
Consumer Loans	81.87	54.87	265.63	52.74	34.87	489.98
NET CHARGE-OFFS (\$ Millions)	\$77.77	\$83.42	\$161.86	\$45.94	\$107.03	\$476.02
Mortgage Loans						
Construction & Land Loans	0.58	0.01	1.84	(0.06)	3.16	5.53
Nonresidential Mortgages	1.72	0.43	1.21	0.02	2.50	5.89
Multifamily Mortgages	1.78	0.01	0.19	0.00	(4.26)	(2.28)
1-4 Family Mortgages	19.95	6.53	10.02	5.97	22.48	64.96
Nonmortgage Loans and Leases						
Commercial Loans	20.00	24.57	22.56	10.63	16.74	94.50
Consumer Loans	25.04	25.77	122.48	24.63	60.87	258.80
Reposessed Assets	7.18	25.81	2.27	(0.53)	3.02	37.75
Other	1.51	0.29	1.28	5.28	2.52	10.88
REPOSSESSED ASSETS, NET (\$ Millions)	\$221.29	\$151.25	\$174.54	\$136.53	\$216.45	\$900.05
Construction & Land Loans	6.73	64.58	13.31	31.32	17.66	133.61
Nonresidential Mortgages	94.43	16.31	22.94	39.84	24.87	198.40
Multifamily Mortgages	1.28	0.93	6.43	0.15	9.58	18.35
1-4 Family Mortgages	111.77	54.66	113.51	58.65	148.24	486.83
Other	7.08	14.77	18.35	6.57	16.10	62.87
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)						
Real Estate Loans	\$97.14	\$48.95	\$102.54	\$65.22	\$243.06	\$556.91
Percent of Total Assets	53.56	57.68	60.35	55.88	63.78	59.98
Noncurrent Real Estate Loans	\$0.81	\$0.38	\$0.78	\$0.50	\$1.27	\$3.74
Percent of Total Assets	0.45	0.45	0.46	0.43	0.33	0.40
Real Estate Owned	\$0.21	\$0.14	\$0.16	\$0.13	\$0.20	\$0.84
Percent of Total Assets	0.12	0.16	0.09	0.11	0.05	0.09
Troubled Real Estate Loans	\$1.03	\$0.51	\$0.94	\$0.63	\$1.47	\$4.58
Percent of Total Assets	0.57	0.61	0.55	0.54	0.39	0.49

Numbers may not sum due to rounding.
Office of Thrift Supervision / March 2001

ASSET QUALITY INDICATORS
BY REGION

FOURTH QUARTER 2000:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	226	210	322	223	87	1,068
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.69	0.96	0.89	0.94	0.58	0.74
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	1.02	1.01	1.69	2.04	0.80	1.46
Nonresidential Mortgages	0.56	1.71	0.98	0.97	0.41	0.79
Multifamily Mortgages	0.20	2.61	0.65	0.22	0.17	0.28
1-4 Family Mortgages	1.01	1.03	1.02	1.41	0.90	1.00
Nonmortgage Loans and Leases						
Commercial Loans	1.43	1.68	1.69	1.29	2.40	1.63
Consumer Loans	2.06	2.85	1.77	0.91	2.32	1.87
NONCURRENT LOANS (% Total Assets)	0.57	0.56	0.67	0.57	0.36	0.50
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	0.54	1.03	1.65	0.81	1.73	1.13
Nonresidential Mortgages	1.46	1.33	0.92	0.55	0.52	0.96
Multifamily Mortgages	0.33	0.22	0.31	0.11	0.09	0.15
1-4 Family Mortgages	0.81	0.69	0.72	0.82	0.56	0.67
Nonmortgage Loans and Leases						
Commercial Loans	1.35	1.30	1.31	2.36	1.51	1.52
Consumer Loans	0.70	0.71	1.34	0.43	0.38	0.81
NET CHARGE-OFFS (% Total Assets)	0.04	0.10	0.10	0.04	0.03	0.05
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	0.02	0.00	0.04	0.00	0.07	0.02
Nonresidential Mortgages	0.02	0.01	0.02	0.00	0.03	0.02
Multifamily Mortgages	0.03	0.00	0.00	0.00	-0.01	-0.01
1-4 Family Mortgages	0.03	0.02	0.01	0.01	0.01	0.01
Nonmortgage Loans and Leases						
Commercial Loans	0.20	0.76	0.36	0.23	0.46	0.34
Consumer Loans	0.21	0.33	0.62	0.20	0.66	0.43
Reposessed Assets	3.24	17.06	1.30	-0.39	1.40	4.19
Other	0.01	0.01	0.01	0.09	0.01	0.02
REPOSSESSED ASSETS, NET (% Total Assets)	0.12	0.18	0.10	0.12	0.06	0.10
Percent of Outstanding Loans by Loan Type:						
Construction & Land Loans	0.23	1.27	0.26	0.33	0.38	0.49
Nonresidential Mortgages	0.87	0.42	0.34	0.61	0.27	0.53
Multifamily Mortgages	0.02	0.11	0.13	0.01	0.03	0.04
1-4 Family Mortgages	0.15	0.14	0.13	0.13	0.07	0.11
Other	0.06	0.57	0.18	0.11	0.09	0.13
ASSET QUALITY SUMMARY (% Total Assets)						
Net Chargeoffs (Annualized)	0.17	0.39	0.38	0.16	0.11	0.21
Net Provisions for Losses (Annualized)	0.17	0.39	0.44	0.23	0.07	0.21
Valuation Allowances	0.62	0.68	0.73	0.63	0.59	0.64
Noncurrent Loans	0.57	0.56	0.67	0.57	0.36	0.50
Reposessed Assets, Net (% Total Assets)	0.12	0.18	0.10	0.12	0.06	0.10
Troubled Assets	0.69	0.74	0.77	0.68	0.41	0.60

Numbers may not sum due to rounding.
Office of Thrift Supervision / March 2001

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	4th Qtr 2000 Net Income (\$ Millions)	4th Qtr 1999 Net Income (\$ Millions)
NORTHEAST REGION						
CONNECTICUT	11	13.00	8.23	1.15	36.46	26.99
DELAWARE	5	12.34	4.85	1.25	22.78	29.99
MAINE	10	1.34	0.99	0.13	2.02	1.90
MASSACHUSETTS	22	7.48	4.91	0.60	13.24	13.04
NEW HAMPSHIRE	7	1.45	1.18	0.15	1.82	3.09
NEW JERSEY	44	16.64	12.35	1.84	37.50	56.50
NEW YORK	47	68.70	36.98	5.57	149.54	179.99
PENNSYLVANIA	67	58.65	40.99	5.80	40.66	94.31
RHODE ISLAND	4	0.61	0.46	0.09	3.60	0.76
VERMONT	2	0.26	0.19	0.02	0.33	0.23
WEST VIRGINIA	7	0.88	0.72	0.11	0.77	0.61
TOTAL	226	\$181.35	\$111.84	\$16.71	\$308.71	\$407.42
SOUTHEAST REGION						
ALABAMA	13	2.76	1.93	0.24	4.74	3.81
DISTRICT OF COLUMBIA	1	0.25	0.20	0.02	0.02	0.31
FLORIDA	46	23.74	16.04	2.01	34.38	35.66
GEORGIA	23	7.08	4.34	0.95	(3.85)	(9.01)
MARYLAND	61	8.34	6.42	0.90	15.35	12.39
NORTH CAROLINA	19	3.14	2.45	0.45	6.88	7.07
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	29	8.04	5.15	0.74	20.10	17.11
VIRGIN ISLANDS	N/A	N/A	N/A	N/A	N/A	N/A
VIRGINIA	18	31.53	20.37	1.79	30.45	34.61
TOTAL	210	\$84.87	\$56.90	\$7.10	\$108.08	\$101.95

Fourth quarter 1999 net income data are based on thrifts held constant as of December 31, 2000. Financial data as of December 31, 2000 unless otherwise noted. Numbers may not sum due to rounding. Office of Thrift Supervision / March 2001

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	4th Qtr 2000 Net Income (\$ Millions)	4th Qtr 1999 Net Income (\$ Millions)
CENTRAL REGION						
ILLINOIS	67	33.24	22.43	3.20	78.09	147.76
INDIANA	60	15.85	10.54	1.51	24.51	28.11
KENTUCKY	34	3.14	2.29	0.41	4.47	2.81
MICHIGAN	16	29.27	16.52	2.54	42.20	37.69
OHIO	101	69.48	47.02	5.16	170.62	80.28
TENNESSEE	23	4.96	4.03	0.59	11.30	9.51
WISCONSIN	21	13.98	9.38	1.11	25.43	19.79
TOTAL	322	\$169.92	\$112.21	\$14.52	\$356.63	\$325.93
MIDWEST REGION						
ARKANSAS	9	3.27	2.19	0.34	7.00	7.28
COLORADO	10	0.84	0.61	0.09	1.36	1.40
IOWA	25	4.41	3.27	0.39	7.69	7.11
KANSAS	17	11.45	6.03	1.26	25.93	24.18
LOUISIANA	30	4.01	2.98	0.50	6.15	6.59
MINNESOTA	22	2.88	1.95	0.25	5.82	4.54
MISSISSIPPI	6	0.46	0.34	0.04	0.41	0.27
MISSOURI	38	6.85	4.36	0.69	9.32	14.00
NEBRASKA	15	15.07	9.44	1.23	(41.69)	35.32
NEW MEXICO	10	3.21	1.90	0.25	7.03	7.20
NORTH DAKOTA	3	0.91	0.75	0.09	2.04	1.53
OKLAHOMA	8	6.54	2.11	0.43	34.52	31.66
SOUTH DAKOTA	4	1.07	0.85	0.08	2.34	2.58
TEXAS	26	55.74	28.06	4.14	115.08	99.97
TOTAL	223	\$116.71	\$64.85	\$9.77	\$183.00	\$243.63

Fourth quarter 1999 net income data are based on thrifts held constant as of December 31, 2000.
 Financial data as of December 31, 2000 unless otherwise noted.
 Numbers may not sum due to rounding.
 Office of Thrift Supervision / March 2001

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	4th Qtr 2000 Net Income (\$ Millions)	4th Qtr 1999 Net Income (\$ Millions)
WEST REGION						
ALASKA	1	0.13	0.11	0.01	0.09	0.04
ARIZONA	4	0.83	0.69	0.09	7.68	1.55
CALIFORNIA	46	353.54	166.55	23.75	894.29	764.42
GUAM	2	0.28	0.13	0.05	0.49	0.59
HAWAII	2	6.47	3.93	0.48	12.27	11.01
IDAHO	2	0.59	0.45	0.05	0.91	0.98
MONTANA	5	1.55	1.05	0.17	3.50	3.30
NEVADA	2	0.94	0.71	0.10	(4.03)	0.01
OREGON	5	2.21	1.62	0.24	3.73	3.95
UTAH	5	1.54	0.66	0.19	6.27	0.32
WASHINGTON	9	12.63	7.46	1.39	37.19	37.89
WYOMING	4	0.39	0.27	0.06	0.47	0.77

TOTAL	87	\$381.10	\$183.62	\$26.59	\$962.84	\$824.83
UNITED STATES						
TOTAL	1,068	\$933.95	\$529.41	\$74.68	\$1,919.25	\$1,903.76

Fourth quarter 1999 net income data are based on thrifts held constant as of December 31, 2000.
 Financial data as of December 31, 2000 unless otherwise noted.
 Numbers may not sum due to rounding.
 Office of Thrift Supervision / March 2001

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	DEC 1996	DEC 1997	DEC 1998	DEC 1999	DEC 2000
NUMBER OF INSTITUTIONS:	1,334	1,215	1,145	1,103	1,068
EARNINGS (\$ Millions)					
Interest Income	\$13,843.65	\$14,068.93	\$13,748.77	\$14,681.21	\$17,019.61
Interest Expense	8,384.50	8,609.44	8,323.86	8,929.46	11,097.62
NET INTEREST INCOME	5,459.15	5,459.49	5,424.92	5,751.75	5,921.98
Loss Provisions-Interest Bearing Assets	704.88	531.19	376.95	345.19	484.31
Noninterest Income	1,768.68	2,134.74	2,227.60	2,194.59	2,731.37
Mortgage Loan Servicing Fees	230.15	223.57	182.38	287.29	255.05
Other Fees and Charges	750.98	972.06	1,055.94	1,242.35	1,657.57
Other Noninterest Income	787.56	939.11	989.29	664.96	818.76
Noninterest Expense	4,394.82	4,430.96	5,062.88	4,550.95	5,157.61
G&A Expense	4,205.91	4,229.08	4,892.69	4,381.92	4,973.68
Goodwill Amortization	130.75	149.43	140.30	149.70	170.36
Loss Provisions-Noninterest Bearing Assets	58.17	52.45	29.89	19.33	13.57
Income Before Taxes & Extraordinary Items	2,128.13	2,632.08	2,212.69	3,050.20	3,011.43
Income Taxes	660.48	971.95	766.19	1,093.07	1,109.59
Extraordinary Items	0.61	(1.55)	(66.90)	9.32	12.33
NET INCOME	1,468.25	1,658.57	1,379.60	1,966.45	1,914.18
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	7.23	7.34	6.87	6.92	7.43
Interest Expense	4.38	4.49	4.16	4.21	4.85
NET INTEREST INCOME	2.85	2.85	2.71	2.71	2.59
Loss Provisions-Interest Bearing Assets	0.37	0.28	0.19	0.16	0.21
Noninterest Income	0.92	1.11	1.11	1.03	1.19
Mortgage Loan Servicing Fees	0.12	0.12	0.09	0.14	0.11
Other Fees and Charges	0.39	0.51	0.53	0.59	0.72
Other Noninterest Income	0.41	0.49	0.49	0.31	0.36
Noninterest Expense	2.29	2.31	2.53	2.15	2.25
G&A Expense	2.20	2.21	2.45	2.07	2.17
Goodwill Amortization	0.07	0.08	0.07	0.07	0.07
Loss Provisions-Noninterest Bearing Assets	0.03	0.03	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	1.11	1.37	1.11	1.44	1.31
Income Taxes	0.34	0.51	0.38	0.52	0.48
Extraordinary Items	0.00	0.00	-0.03	0.00	0.01
NET INCOME	0.77	0.87	0.69	0.93	0.84
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	0.77	0.87	0.69	0.93	0.84
Median Ratio	0.83	0.79	0.70	0.67	0.63
Return on Average Equity (Annualized)	9.75	10.50	8.21	11.76	10.53
Median Ratio	8.48	7.69	6.46	6.34	5.87
Net Interest Margin (Annualized)	2.85	2.85	2.71	2.71	2.59
Median Ratio	3.21	3.18	3.03	3.08	2.92
Number of Profitable Thrifts	1,235	1,108	1,016	971	914
Percent Profitable	92.58	91.19	88.73	88.03	85.58
Profits (\$ Millions)	\$1,650.07	\$1,795.41	\$1,526.77	\$2,074.50	\$2,114.43
Number of Unprofitable Thrifts	99	107	129	132	154
Percent Unprofitable	7.42	8.81	11.27	11.97	14.42
Losses (\$ Millions)	(\$181.82)	(\$136.83)	(\$147.17)	(\$108.05)	(\$200.26)

0Numbers may not sum due to rounding.
Office of Thrift Supervision / March 2001

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	DEC 1996	DEC 1997	DEC 1998	DEC 1999	DEC 2000
NUMBER OF INSTITUTIONS:	1,334	1,215	1,145	1,103	1,068
TOTAL ASSETS (\$ Billions)	\$769.37	\$776.58	\$817.61	\$863.61	\$928.55
1 - 4 Family Mortgages	383.86	390.77	400.91	410.52	448.11
Mortgage Pool Securities	110.98	103.82	93.31	94.78	93.08
Multifamily Mortgages	48.78	47.46	44.04	43.90	44.22
Nonresidential Mortgages	32.64	30.24	29.50	32.67	37.16
Construction Loans	17.57	11.33	13.76	17.58	21.40
Land Loans	3.78	3.50	3.91	4.89	6.02
Commercial Loans	9.39	11.50	15.57	20.87	27.87
Consumer Loans	39.86	44.85	47.40	53.37	60.86
Cash and Noninterest-Earning Deposits	10.74	10.85	13.03	14.81	13.90
Investment Securities	87.52	85.05	113.81	124.35	122.38
Mortgage Derivatives	38.57	36.29	67.06	78.42	75.78
Reposessed Assets, Net	2.14	1.80	1.47	1.02	0.90
Real Estate Held for Investment, Net	0.48	0.48	0.43	0.49	0.46
Office Premises & Equipment	8.10	7.88	7.96	8.43	8.73
Other Assets	29.67	32.44	37.83	41.17	48.98
Less: Contra Assets & Valuation Allowances	16.14	5.38	5.33	5.25	5.51
TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$769.37	\$776.58	\$817.61	\$863.61	\$928.55
TOTAL DEPOSITS	519.94	507.77	498.78	504.95	529.41
Deposits less than or equal to \$100,000	448.92	426.28	403.51	402.08	409.46
Deposits greater than \$100,000	71.02	81.49	95.27	102.86	119.95
Escrows	6.61	8.37	11.73	7.80	8.75
BORROWINGS	173.10	184.90	224.99	270.38	301.30
Advances From FHLB	103.43	118.51	143.10	189.89	218.28
Repurchase Agreements & FedFunds Purchased	39.67	38.49	49.44	63.46	59.99
Other Borrowings	30.00	27.90	32.46	17.02	23.03
Other Liabilities	8.78	10.93	14.79	13.18	14.69
Equity Capital	60.94	64.60	67.32	67.30	74.40

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. Numbers may not sum due to rounding.

Office of Thrift Supervision / March 2001

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	DEC 1996	DEC 1997	DEC 1998	DEC 1999	DEC 2000
NUMBER OF INSTITUTIONS:	1,334	1,215	1,145	1,103	1,068
TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
1 - 4 Family Mortgages	49.89	50.32	49.03	47.54	48.26
Mortgage Pool Securities	14.42	13.37	11.41	10.97	10.02
Multifamily Mortgages	6.34	6.11	5.39	5.08	4.76
Nonresidential Mortgages	4.24	3.89	3.61	3.78	4.00
Construction Loans	2.28	1.46	1.68	2.04	2.30
Land Loans	0.49	0.45	0.48	0.57	0.65
Commercial Loans	1.22	1.48	1.90	2.42	3.00
Consumer Loans	5.18	5.78	5.80	6.18	6.55
Cash and Noninterest-Earning Deposits	1.40	1.40	1.59	1.71	1.50
Investment Securities	11.38	10.95	13.92	14.40	13.18
Mortgage Derivatives	5.01	4.67	8.20	9.08	8.16
Reposessed Assets, Net	0.28	0.23	0.18	0.12	0.10
Real Estate Held for Investment, Net	0.06	0.06	0.05	0.06	0.05
Office Premises & Equipment	1.05	1.02	0.97	0.98	0.94
Other Assets	3.86	4.18	4.63	4.77	5.27
Less: Contra Assets & Valuation Allowances	2.10	0.69	0.65	0.61	0.59
TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS	67.58	65.39	61.00	58.47	57.02
Deposits less than or equal to \$100,000	58.35	54.89	49.35	46.56	44.10
Deposits greater than \$100,000	9.23	10.49	11.65	11.91	12.92
Escrows	0.86	1.08	1.44	0.90	0.94
BORROWINGS	22.50	23.81	27.52	31.31	32.45
Advances From FHLB	13.44	15.26	17.50	21.99	23.51
Repurchase Agreements & FedFunds Purchased	5.16	4.96	6.05	7.35	6.46
Other Borrowings	3.90	3.59	3.97	1.97	2.48
Other Liabilities	1.14	1.41	1.81	1.53	1.58
Equity Capital	7.92	8.32	8.23	7.79	8.01

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. Numbers may not sum due to rounding.

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

FOR THE QUARTER ENDING:	DEC 1996	DEC 1997	DEC 1998	DEC 1999	DEC 2000
NUMBER OF INSTITUTIONS:	1,334	1,215	1,145	1,103	1,068
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TOTAL ASSETS (Percent Change)	4.68	9.21	11.38	12.39	12.64
1 - 4 Family Mortgages	9.80	10.00	7.68	10.23	12.67
Mortgage Pool Securities	-7.99	1.86	-5.03	3.86	5.01
Multifamily Mortgages	2.68	1.39	-4.00	4.03	8.56
Nonresidential Mortgages	5.38	1.55	6.64	19.47	20.73
Construction Loans	28.47	-29.58	34.39	34.19	27.93
Land Loans	17.90	-1.50	23.08	32.33	32.77
Commercial Loans	36.96	35.14	44.06	42.47	41.94
Consumer Loans	10.85	27.34	14.98	25.85	22.57
Cash and Noninterest-Earning Deposits	-3.24	11.80	27.54	18.17	0.82
Investment Securities	-2.73	3.86	236.48	90.55	60.18
Mortgage Derivatives	-7.43	-1.30	98.25	20.17	-0.82
Repossessed Assets, Net	-12.35	-10.97	-15.57	-28.95	-10.10
Real Estate Held for Investment, Net	238.04	3.56	-7.78	14.81	-5.98
Office Premises & Equipment	6.81	6.44	7.25	9.70	8.90
Other Assets	-24.15	-12.11	23.35	17.39	26.09
Less: Contra Assets & Valuation Allowances	18.65	-63.05	0.00	0.00	0.00
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TOTAL LIABILITIES AND CAPITAL (Percent Chg)	4.68	9.21	11.38	12.39	12.64
TOTAL DEPOSITS	2.39	5.80	4.27	4.70	10.55
Deposits less than or equal to \$100,000	1.02	3.16	0.53	3.16	7.50
Deposits greater than \$100,000	12.04	22.13	23.73	11.18	22.41
BORROWINGS	12.58	14.85	27.71	36.28	15.48
Advances From FHLB	26.66	25.77	26.89	39.06	18.47
Repurchase Agreements & FedFunds Purchased	-7.48	0.23	33.62	29.11	-1.01
Other Borrowings	2.67	-1.63	22.92	34.21	43.37
Other Liabilities	-39.50	36.88	43.58	-14.63	14.89
Equity Capital	3.85	15.35	10.31	6.53	16.00

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. Numbers may not sum due to rounding.
Office of Thrift Supervision / March 2001

CAPITAL MEASURES

FOR THE QUARTER ENDING:	DEC 1996	DEC 1997	DEC 1998	DEC 1999	DEC 2000
NUMBER OF INSTITUTIONS:	1,334	1,215	1,145	1,103	1,068
CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	1,333	1,214	1,141	1,100	1,064
Percent of Thrifts	99.93	99.92	99.65	99.73	99.63
Consolidated Assets (\$ Billions)	\$769.35	\$776.57	\$817.24	\$863.32	\$927.76
Fail FDICIA Capital Standards	1	1	2	2	3
Percent of Thrifts	0.07	0.08	0.17	0.18	0.28
Consolidated Assets (\$ Billions)	\$0.01	\$0.01	\$0.13	\$0.07	\$0.79
Critically Undercapitalized	0	0	0	1	0
Percent of Thrifts	N/A	0.00	0.00	0.09	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.03	\$0.00
CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$56.45	\$58.21	\$60.07	\$63.75	\$67.96
Tangible Equity Ratio	7.36	7.57	7.43	7.42	7.38
Median Ratio	8.80	9.21	9.31	9.24	9.32
Tier 1 Capital (\$ Billions)	\$56.61	\$58.30	\$60.11	\$63.79	\$67.99
Tier 1 Leverage Ratio	7.38	7.58	7.43	7.42	7.39
Median Ratio	8.80	9.21	9.31	9.24	9.32
Tier 1 Risk-based Capital Ratio	13.15	13.10	13.07	12.63	12.17
Median Ratio	17.35	17.83	18.10	17.31	16.82
Risk-based Capital (\$ Billions)	\$62.57	\$64.52	\$66.17	\$69.83	\$74.41
Total Risk-based Capital Ratio	14.53	14.50	14.38	13.83	13.32
Median Ratio	18.12	18.62	18.73	18.20	17.71

Numbers may not sum due to rounding.
Office of Thrift Supervision / March 2001

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 1996	DEC 1997	DEC 1998	DEC 1999	DEC 2000
NUMBER OF INSTITUTIONS:	1,334	1,215	1,145	1,103	1,068
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$6,759.29	\$6,268.15	\$5,759.64	\$5,230.22	\$6,906.84
Mortgage Loans					
Construction & Land Loans	237.75	219.70	298.93	192.04	401.47
Nonresidential Mortgages	373.79	332.16	288.20	205.49	294.46
Multifamily Mortgages	280.63	191.91	186.63	112.26	123.60
1-4 Family Mortgages	4,947.83	4,420.06	3,873.41	3,601.63	4,494.69
Nonmortgage Loans and Leases					
Commercial Loans	123.02	164.40	213.29	228.17	453.11
Consumer Loans	796.27	939.92	899.18	890.62	1,139.51
NONCURRENT LOANS (\$ Millions)	\$6,572.15	\$5,919.01	\$4,798.40	\$4,350.78	\$4,656.36
Mortgage Loans					
Construction & Land Loans	197.19	182.14	194.19	137.48	311.07
Nonresidential Mortgages	551.09	489.95	367.36	282.44	356.20
Multifamily Mortgages	706.15	350.73	217.82	129.55	67.13
1-4 Family Mortgages	4,631.84	4,333.40	3,483.00	3,157.67	3,007.54
Nonmortgage Loans and Leases					
Commercial Loans	130.04	126.04	150.38	234.29	424.44
Consumer Loans	355.84	436.76	385.66	409.34	489.98
NET CHARGE-OFFS (\$ Millions)	\$594.81	\$478.15	\$409.96	\$311.49	\$476.02
Mortgage Loans					
Construction & Land Loans	7.44	8.43	3.98	3.39	5.53
Nonresidential Mortgages	28.74	(9.70)	11.56	4.52	5.89
Multifamily Mortgages	47.11	2.65	1.91	(4.98)	(2.28)
1-4 Family Mortgages	230.99	99.52	165.62	60.23	64.96
Nonmortgage Loans and Leases					
Commercial Loans	10.33	13.14	22.35	36.67	94.50
Consumer Loans	155.34	240.16	156.35	170.90	258.80
Reposessed Assets	70.80	43.76	29.13	24.71	37.75
Other	44.04	80.19	19.07	16.05	10.88
REPOSSESSED ASSETS, NET (\$ Millions)	\$2,137.81	\$1,804.82	\$1,469.66	\$1,019.92	\$900.05
Construction & Land Loans	411.99	192.15	162.47	129.07	133.61
Nonresidential Mortgages	366.87	259.91	226.36	233.63	198.40
Multifamily Mortgages	271.08	237.68	161.11	41.91	18.35
1-4 Family Mortgages	1,230.22	1,062.30	816.98	553.99	486.83
Other	58.42	52.77	102.75	61.31	62.87
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$486.64	\$483.29	\$492.13	\$509.56	\$556.91
Percent of Total Assets	63.25	62.23	60.19	59.00	59.98
Noncurrent Real Estate Loans	\$6.09	\$5.36	\$4.26	\$3.71	\$3.74
Percent of Total Assets	0.79	0.69	0.52	0.43	0.40
Real Estate Owned	\$2.28	\$1.75	\$1.37	\$0.96	\$0.84
Percent of Total Assets	0.30	0.23	0.17	0.11	0.09
Troubled Real Estate Loans	\$8.37	\$7.11	\$5.63	\$4.67	\$4.58
Percent of Total Assets	1.09	0.92	0.69	0.54	0.49

Beginning in 1997, net charge-offs data include specific valuation allowance provisions and transfers from general valuation allowances; and reposessed assets data are net of specific allowances.

Numbers may not sum due to rounding.

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ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 1996	DEC 1997	DEC 1998	DEC 1999	DEC 2000
NUMBER OF INSTITUTIONS:	1,334	1,215	1,145	1,103	1,068
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.88	0.81	0.70	0.61	0.74
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.11	1.48	1.69	0.85	1.46
Nonresidential Mortgages	1.15	1.10	0.98	0.63	0.79
Multifamily Mortgages	0.58	0.40	0.42	0.26	0.28
1-4 Family Mortgages	1.29	1.13	0.97	0.88	1.00
Nonmortgage Loans and Leases					
Commercial Loans	1.31	1.43	1.37	1.09	1.63
Consumer Loans	2.00	2.10	1.90	1.67	1.87
NONCURRENT LOANS (% Total Assets)	0.85	0.76	0.59	0.50	0.50
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.92	1.23	1.10	0.61	1.13
Nonresidential Mortgages	1.69	1.62	1.25	0.86	0.96
Multifamily Mortgages	1.45	0.74	0.49	0.30	0.15
1-4 Family Mortgages	1.21	1.11	0.87	0.77	0.67
Nonmortgage Loans and Leases					
Commercial Loans	1.38	1.10	0.97	1.12	1.52
Consumer Loans	0.89	0.97	0.81	0.77	0.81
NET CHARGE-OFFS (% Total Assets)	0.08	0.06	0.05	0.04	0.05
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.03	0.06	0.02	0.02	0.02
Nonresidential Mortgages	0.09	-0.03	0.04	0.01	0.02
Multifamily Mortgages	0.10	0.01	0.00	-0.01	-0.01
1-4 Family Mortgages	0.06	0.03	0.04	0.01	0.01
Nonmortgage Loans and Leases					
Commercial Loans	0.11	0.11	0.14	0.18	0.34
Consumer Loans	0.39	0.54	0.33	0.32	0.43
Repossessed Assets	3.31	2.42	1.98	2.42	4.19
Other	0.15	0.25	0.05	0.04	0.02
REPOSSESSED ASSETS, NET (% Total Assets)	0.28	0.23	0.18	0.12	0.10
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	1.93	1.30	0.92	0.57	0.49
Nonresidential Mortgages	1.12	0.86	0.77	0.72	0.53
Multifamily Mortgages	0.56	0.50	0.37	0.10	0.04
1-4 Family Mortgages	0.32	0.27	0.20	0.13	0.11
Other	0.20	0.16	0.27	0.15	0.13
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.31	0.25	0.20	0.14	0.21
Net Provisions for Losses (Annualized)	0.37	0.27	0.18	0.16	0.21
Valuation Allowances	0.78	0.78	0.73	0.66	0.64
Noncurrent Loans	0.85	0.76	0.59	0.50	0.50
Repossessed Assets, Net (% Total Assets)	0.28	0.23	0.18	0.12	0.10
Troubled Assets	1.13	0.99	0.77	0.62	0.60

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

Numbers may not sum due to rounding.

Office of Thrift Supervision / March 2001

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

		1996	ADJ. 1996 (1)	1997	1998	1999	2000	3-MONTHS ENDED	
								SEP. 2000	DEC. 2000
SUMMARY DATA:									
Number of Thrifts	(#)	1,334		1,215	1,145	1,103	1,068	1,082	1,068
Total Assets	(\$)	769.37		776.58	817.61	863.61	928.55	908.20	928.55
Net Income	(\$)	4.74	6.80	6.41	7.57	8.23	8.00	1.84	1.91
Profits	(\$)	5.91		6.99	8.06	8.51	8.56	2.01	2.11
Losses	(\$)	-1.18		-0.57	-0.49	-0.28	-0.56	-0.17	-0.20
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.62	0.89	0.84	0.97	0.98	0.90	0.82	0.84
Median Ratio	(%)	0.47	0.77	0.83	0.77	0.71	0.68	0.71	0.63
Return on Average Equity	(%)	7.77	11.15	10.44	11.42	12.16	11.61	10.58	10.53
Median Ratio	(%)	4.51	7.73	8.33	7.32	6.75	6.50	6.65	5.87
Net Interest Income	(\$)	21.79		21.82	21.50	22.90	23.28	5.80	5.92
% of Average Assets	(%)	2.85		2.87	2.74	2.73	2.63	2.59	2.59
Total Fee Income	(\$)	3.65		4.38	4.54	5.60	7.11	1.86	1.91
% of Average Assets	(%)	0.51		0.62	0.62	0.72	0.84	0.83	0.84
G&A Expense	(\$)	19.14	15.97	16.06	17.50	17.04	18.54	4.77	4.97
% of Average Assets	(%)	2.50	2.09	2.11	2.23	2.03	2.09	2.13	2.17
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	7.92		8.32	8.23	7.79	8.01	7.87	8.01
Tier 1 Leverage Ratio	(%)	7.38		7.58	7.43	7.42	7.39	7.37	7.39
Risk-based Capital Ratio	(%)	14.53		14.50	14.38	13.83	13.32	13.31	13.32
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	1,290		1,183	1,115	1,079	1,038	1,058	1,038
Adequately Capitalized	(#)	43		31	26	21	26	22	26
Undercapitalized	(#)	0		1	1	0	2	1	2
Significantly Undercapitalized	(#)	1		0	1	1	1	1	1
Critically Undercapitalized	(#)	0		0	0	1	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	1		0	0	1	0	0	0
Problem Thrifts	(#)	29		18	15	12	15	13	15
Problem Thrift Assets	(\$)	5.43		1.58	5.91	5.45	7.00	7.17	7.00
Problem Thrift Assets as a % of Total Assets	(%)	0.71		0.20	0.72	0.63	0.75	0.79	0.75
ASSET QUALITY MEASURES:									
Troubled Assets (2)	(\$)	8.71		7.72	6.27	5.37	5.56	5.30	5.56
% of Total Assets	(%)	1.13		0.99	0.77	0.62	0.60	0.58	0.60
Noncurrent Loans	(\$)	6.57		5.92	4.80	4.35	4.66	4.32	4.66
% of Total Assets	(%)	0.85		0.76	0.59	0.50	0.50	0.48	0.50
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	1.21		1.11	0.87	0.77	0.67	0.65	0.67
Multifamily Loans	(%)	1.45		0.74	0.49	0.30	0.15	0.18	0.15
Commercial Loans	(%)	1.38		1.10	0.97	1.12	1.52	1.34	1.52
Consumer Loans	(%)	0.89		0.97	0.81	0.77	0.81	0.77	0.81
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	136.08		150.16	275.63	235.86	201.15	53.23	55.27
Purchases	(\$)	57.37		62.43	95.44	81.52	75.77	20.17	18.61
Sales	(\$)	93.76		111.83	221.42	175.47	157.98	39.91	49.21
Loans Outstanding (3)	(\$)	383.86		390.77	400.91	410.52	448.11	446.09	448.11
Loans Outstanding / Total Assets	(%)	49.89		50.32	49.03	47.54	48.26	49.12	48.26

(1) Excludes the SAIF special assessment.

(2) Data after 1995 are net of specific valuation allowances.

(3) Does not include Mortgage Backed Securities.

Numbers may not sum due to rounding. With the exception of regulatory capital measures, all data prior to June 1996 are unconsolidated.

Office of Thrift Supervision / March 2001

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

	DECEMBER 1999		SEPTEMBER 2000		DECEMBER 2000	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	863.61	100.00	908.20	100.00	928.55	100.00
1-4 Family Mortgages	410.52	47.54	446.09	49.12	448.11	48.26
Mortgage Pool Securities	94.78	10.97	89.25	9.83	93.08	10.02
Multifamily Mortgages	43.90	5.08	43.43	4.78	44.22	4.76
Nonresidential Mortgages	32.67	3.78	36.33	4.00	37.16	4.00
Construction Loans	17.58	2.04	20.62	2.27	21.40	2.30
Land Loans	4.89	0.57	5.68	0.63	6.02	0.65
Commercial Loans	20.87	2.42	26.66	2.94	27.87	3.00
Consumer Loans	53.37	6.18	57.77	6.36	60.86	6.55
Cash and Noninterest-Earning Deposits	14.81	1.71	12.27	1.35	13.90	1.50
Investment Securities	124.35	14.40	118.12	13.01	122.38	13.18
Mortgage Derivatives	78.42	9.08	73.44	8.09	75.78	8.16
Repossessed Assets, Net	1.02	0.12	0.98	0.11	0.90	0.10
Real Estate Held for Investment	0.49	0.06	0.46	0.05	0.46	0.05
Office Premises & Equipment	8.43	0.98	8.60	0.95	8.73	0.94
Other Assets	41.17	4.77	47.38	5.22	48.98	5.27
Less: Contra Assets & Valuation Allowances	5.25	0.61	5.44	0.60	5.51	0.59
TOTAL LIABILITIES AND CAPITAL	863.61	100.00	908.20	100.00	928.55	100.00
Total Deposits	504.95	58.47	518.09	57.05	529.41	57.02
Deposits < or = to \$100,000	402.08	46.56	400.93	44.15	409.46	44.10
Deposits > \$100,000	102.86	11.91	117.16	12.90	119.95	12.92
Escrows	7.80	0.90	9.71	1.07	8.75	0.94
Total Borrowings	270.38	31.31	295.50	32.54	301.30	32.45
Advances from FHLB	189.89	21.99	204.25	22.49	218.28	23.51
Reverse Repurchase Agreements	63.46	7.35	71.02	7.82	59.99	6.46
Other Borrowings	17.02	1.97	20.23	2.23	23.03	2.48
Other Liabilities	13.18	1.53	13.42	1.48	14.69	1.58
EQUITY CAPITAL	67.30	7.79	71.48	7.87	74.40	8.01

	DECEMBER 1999		SEPTEMBER 2000		DECEMBER 2000	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	14.68	6.92	16.59	7.40	17.02	7.43
Interest Expense	8.93	4.21	10.79	4.81	11.10	4.85
Net Interest Income	5.75	2.71	5.80	2.59	5.92	2.59
Loss Provisions-Interest Bearing Assets	0.35	0.16	0.41	0.18	0.48	0.21
Noninterest Income	2.19	1.03	2.54	1.13	2.73	1.19
Mortgage Loan Servicing Fees	0.29	0.14	0.27	0.12	0.26	0.11
Other Fees and Charges	1.24	0.59	1.59	0.71	1.66	0.72
Other Noninterest Income	0.66	0.31	0.68	0.30	0.82	0.36
Noninterest Expense	4.55	2.15	4.96	2.21	5.16	2.25
G&A Expense	4.38	2.07	4.77	2.13	4.97	2.17
Goodwill Expense	0.15	0.07	0.16	0.07	0.17	0.07
Loss Provis.-Nonint. Bearing Assets	0.02	0.01	0.02	0.01	0.01	0.01
Income Before Taxes & Extraord. Items	3.05	1.44	2.97	1.33	3.01	1.31
Income Taxes	1.09	0.52	1.11	0.49	1.11	0.48
Extraordinary Items	0.01	0.00	-0.02	-0.01	0.01	0.01
Net Income	1.97	0.93	1.84	0.82	1.91	0.84

* Annualized.

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. Numbers may not sum due to rounding.

With the exception of regulatory capital measures, all data prior to June 1996 are unconsolidated.

Office of Thrift Supervision / March 2001

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

NORTHEAST REGION

		1996	ADJ. 1996 (1)	1997	1998	1999	2000	3-MONTHS ENDED	
								SEP. 2000	DEC. 2000
SUMMARY DATA:									
Number of Thrifts	(#)	269		257	243	232	226	232	226
Total Assets	(\$)	139.82		153.60	158.86	174.46	181.35	179.75	181.35
Net Income	(\$)	0.95	1.25	1.28	1.31	1.68	1.32	0.27	0.31
Profits	(\$)	1.05		1.32	1.42	1.70	1.43	0.30	0.35
Losses	(\$)	-0.10		-0.04	-0.10	-0.02	-0.11	-0.03	-0.05
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.68	0.89	0.91	0.86	1.02	0.75	0.59	0.69
Median Ratio	(%)	0.47	0.77	0.78	0.71	0.70	0.66	0.74	0.59
Return on Average Equity	(%)	8.30	10.87	10.87	9.76	12.26	8.70	6.82	7.58
Median Ratio	(%)	4.74	8.09	8.02	6.78	7.34	6.71	7.27	5.82
Net Interest Income	(\$)	4.18		4.33	4.35	4.65	4.98	1.28	1.28
% of Average Assets	(%)	2.99		3.07	2.84	2.82	2.82	2.84	2.86
Total Fee Income	(\$)	0.41		0.62	0.87	1.06	1.25	0.32	0.32
% of Average Assets	(%)	0.33		0.63	0.66	0.67	0.71	0.72	0.71
G&A Expense	(\$)	3.17	2.71	2.91	3.53	3.43	4.01	1.06	1.10
% of Average Assets	(%)	2.27	1.94	2.06	2.31	2.08	2.27	2.36	2.46
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	8.24		8.74	8.58	8.40	9.21	8.95	9.21
Tier 1 Leverage Ratio	(%)	7.60		7.90	7.66	7.96	7.87	7.81	7.87
Risk-based Capital Ratio	(%)	16.35		16.37	15.62	15.48	14.20	14.29	14.20
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	264		257	240	230	224	230	224
Adequately Capitalized	(#)	5		0	2	2	1	1	1
Undercapitalized	(#)	0		0	0	0	0	0	0
Significantly Undercapitalized	(#)	0		0	1	0	1	1	1
Critically Undercapitalized	(#)	0		0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0		0	0	0	0	0	0
Problem Thrifts	(#)	0		1	2	1	1	1	1
Problem Thrift Assets	(\$)	0.00		0.22	0.51	0.41	0.03	0.03	0.03
Problem Thrift Assets as a % of Total Assets	(%)	0.00		0.15	0.32	0.24	0.02	0.02	0.02
ASSET QUALITY MEASURES:									
Troubled Assets (2)	(\$)	2.02		2.17	1.52	1.37	1.25	1.30	1.25
% of Total Assets	(%)	1.44		1.41	0.96	0.78	0.69	0.72	0.69
Noncurrent Loans	(\$)	1.64		1.83	1.19	1.12	1.03	1.05	1.03
% of Total Assets	(%)	1.17		1.19	0.75	0.64	0.57	0.58	0.57
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	1.69		1.92	1.32	1.17	0.81	0.92	0.81
Multifamily Loans	(%)	3.69		2.52	0.94	0.66	0.33	0.50	0.33
Commercial Loans	(%)	2.66		1.86	1.17	0.71	1.35	0.82	1.35
Consumer Loans	(%)	1.11		0.86	0.72	0.64	0.70	0.71	0.70
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	18.76		21.77	51.19	42.71	32.93	8.47	9.59
Purchases	(\$)	12.38		6.47	8.31	11.57	16.88	3.48	4.66
Sales	(\$)	8.64		11.75	36.52	30.67	31.00	10.44	8.34
Loans Outstanding (3)	(\$)	63.39		68.50	66.16	71.23	76.64	75.76	76.64
Loans Outstanding / Total Assets	(%)	45.33		44.60	41.64	40.83	42.26	42.15	42.26

(1) Excludes the SAIF special assessment.

(2) Data after 1995 are net of specific valuation allowances.

(3) Does not include Mortgage Backed Securities.

Numbers may not sum due to rounding. With the exception of regulatory capital measures, all data prior to June 1996 are unconsolidated.
Office of Thrift Supervision / March 2001

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

	DECEMBER 1999		SEPTEMBER 2000		DECEMBER 2000	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	174.46	100.00	179.75	100.00	181.35	100.00
1-4 Family Mortgages	71.23	40.83	75.76	42.15	76.64	42.26
Mortgage Pool Securities	19.33	11.08	16.01	8.91	16.16	8.91
Multifamily Mortgages	7.59	4.35	6.60	3.67	6.73	3.71
Nonresidential Mortgages	9.08	5.20	10.67	5.94	10.83	5.97
Construction Loans	2.02	1.16	2.41	1.34	2.63	1.45
Land Loans	0.25	0.14	0.30	0.17	0.32	0.17
Commercial Loans	6.46	3.70	9.73	5.41	10.00	5.52
Consumer Loans	10.00	5.73	11.51	6.41	11.74	6.47
Cash and Noninterest-Earning Deposits	3.13	1.79	2.82	1.57	3.06	1.69
Investment Securities	34.31	19.67	30.67	17.06	30.08	16.59
Mortgage Derivatives	19.92	11.42	15.82	8.80	15.56	8.58
Reposessed Assets, Net	0.25	0.14	0.25	0.14	0.22	0.12
Real Estate Held for Investment	0.09	0.05	0.10	0.05	0.10	0.05
Office Premises & Equipment	1.62	0.93	1.69	0.94	1.70	0.94
Other Assets	10.05	5.76	12.29	6.83	12.24	6.75
Less: Contra Assets & Valuation Allowances	0.95	0.54	1.06	0.59	1.08	0.60
TOTAL LIABILITIES AND CAPITAL	174.46	100.00	179.75	100.00	181.35	100.00
Total Deposits	102.09	58.52	111.28	61.91	111.84	61.67
Deposits < or = to \$100,000	83.67	47.96	88.36	49.16	88.51	48.81
Deposits > \$100,000	18.42	10.56	22.91	12.75	23.33	12.86
Escrows	1.71	0.98	1.55	0.86	1.64	0.90
Total Borrowings	52.49	30.09	48.25	26.84	48.66	26.83
Advances from FHLB	35.63	20.42	30.41	16.92	31.90	17.59
Reverse Repurchase Agreements	12.91	7.40	12.34	6.87	9.73	5.37
Other Borrowings	3.96	2.27	5.50	3.06	7.03	3.88
Other Liabilities	3.51	2.01	2.59	1.44	2.50	1.38
EQUITY CAPITAL	14.65	8.40	16.09	8.95	16.71	9.21

	DECEMBER 1999		SEPTEMBER 2000		DECEMBER 2000	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	2.93	6.84	3.22	7.13	3.22	7.17
Interest Expense	1.70	3.97	1.94	4.30	1.93	4.31
Net Interest Income	1.23	2.87	1.28	2.84	1.28	2.86
Loss Provisions-Interest Bearing Assets	0.04	0.10	0.05	0.12	0.08	0.17
Noninterest Income	0.41	0.96	0.33	0.74	0.47	1.05
Mortgage Loan Servicing Fees	0.06	0.15	0.06	0.14	0.06	0.13
Other Fees and Charges	0.22	0.52	0.26	0.58	0.26	0.58
Other Noninterest Income	0.12	0.29	0.01	0.02	0.15	0.34
Noninterest Expense	0.94	2.20	1.14	2.52	1.17	2.62
G&A Expense	0.90	2.10	1.06	2.36	1.10	2.46
Goodwill Expense	0.04	0.08	0.06	0.14	0.07	0.15
Loss Provis.-Nonint. Bearing Assets	0.01	0.01	0.01	0.02	0.00	0.01
Income Before Taxes & Extraord. Items	0.65	1.52	0.42	0.93	0.50	1.12
Income Taxes	0.21	0.50	0.15	0.34	0.19	0.43
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.44	1.02	0.27	0.59	0.31	0.69

* Annualized.

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. Numbers may not sum due to rounding.

With the exception of regulatory capital measures, all data prior to June 1996 are unconsolidated.
 Office of Thrift Supervision / March 2001

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

SOUTHEAST REGION

	1996	ADJ. 1996 (1)	1997	1998	1999	2000	3-MONTHS ENDED	
							SEP. 2000	DEC. 2000
SUMMARY DATA:								
Number of Thrifts (#)	264		237	222	221	210	212	210
Total Assets (\$)	61.71		62.78	63.34	73.41	84.87	80.30	84.87
Net Income (\$)	0.34	0.53	0.52	0.53	0.51	0.46	0.09	0.11
Profits (\$)	0.46		0.59	0.62	0.59	0.55	0.13	0.13
Losses (\$)	-0.12		-0.08	-0.09	-0.08	-0.09	-0.04	-0.02
PROFITABILITY MEASURES:								
Return on Average Assets (%)	0.53	0.83	0.83	0.85	0.76	0.59	0.46	0.53
Median Ratio (%)	0.47	0.77	0.78	0.79	0.66	0.65	0.65	0.60
Return on Average Equity (%)	5.82	9.04	8.86	8.58	7.88	6.84	5.38	6.21
Median Ratio (%)	4.53	7.60	8.33	7.07	6.04	6.19	6.43	5.57
Net Interest Income (\$)	2.11		2.04	1.89	2.04	2.21	0.54	0.54
% of Average Assets (%)	3.28		3.28	3.03	3.04	2.84	2.73	2.65
Total Fee Income (\$)	0.66		0.72	0.56	0.58	0.84	0.20	0.24
% of Average Assets (%)	1.12		1.21	0.79	0.95	1.18	1.01	1.18
G&A Expense (\$)	2.16	1.86	1.95	1.91	1.92	2.25	0.56	0.61
% of Average Assets (%)	3.35	2.90	3.13	3.05	2.87	2.89	2.87	2.98
CAPITAL MEASURES:								
Equity Capital Ratio (%)	9.10		9.82	9.85	9.12	8.37	8.57	8.37
Tier 1 Leverage Ratio (%)	8.62		9.03	9.17	8.86	8.08	8.33	8.08
Risk-based Capital Ratio (%)	16.01		16.35	17.37	16.26	14.67	15.42	14.67
Thrifts by FDICIA Capital Categories:								
Well-Capitalized (#)	251		223	211	214	201	206	201
Adequately Capitalized (#)	12		14	8	4	9	6	9
Undercapitalized (#)	0		0	1	0	0	0	0
Significantly Undercapitalized (#)	1		0	0	1	0	0	0
Critically Undercapitalized (#)	0		0	0	1	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts (#)	0		0	0	1	0	0	0
Problem Thrifts (#)	13		9	5	4	1	1	1
Problem Thrift Assets (\$)	0.85		0.56	0.22	0.16	0.02	0.02	0.02
Problem Thrift Assets as a % of Total Assets (%)	1.38		0.89	0.35	0.22	0.03	0.03	0.03
ASSET QUALITY MEASURES:								
Troubled Assets (2) (\$)	0.79		0.72	0.61	0.56	0.63	0.58	0.63
% of Total Assets (%)	1.28		1.15	0.96	0.76	0.74	0.72	0.74
Noncurrent Loans (\$)	0.49		0.46	0.41	0.39	0.48	0.42	0.48
% of Total Assets (%)	0.80		0.74	0.65	0.53	0.56	0.53	0.56
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages (%)	0.94		0.94	0.89	0.75	0.69	0.65	0.69
Multifamily Loans (%)	1.39		0.91	0.85	0.63	0.22	0.33	0.22
Commercial Loans (%)	1.97		1.07	0.83	1.08	1.30	1.26	1.30
Consumer Loans (%)	1.54		1.82	1.00	0.61	0.71	0.72	0.71
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations (\$)	11.58		12.07	19.14	14.74	11.18	2.68	2.46
Purchases (\$)	3.03		5.87	9.28	7.02	6.80	1.78	1.96
Sales (\$)	6.35		8.94	13.48	10.38	7.19	2.05	1.81
Loans Outstanding (3) (\$)	29.67		29.68	30.79	34.23	39.13	37.88	39.13
Loans Outstanding / Total Assets (%)	48.08		47.27	48.61	46.62	46.11	47.18	46.11

(1) Excludes the SAIF special assessment.

(2) Data after 1995 are net of specific valuation allowances.

(3) Does not include Mortgage Backed Securities.

Numbers may not sum due to rounding. With the exception of regulatory capital measures, all data prior to June 1996 are unconsolidated.
Office of Thrift Supervision / March 2001

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

	DECEMBER 1999		SEPTEMBER 2000		DECEMBER 2000	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	73.41	100.00	80.30	100.00	84.87	100.00
1-4 Family Mortgages	34.23	46.62	37.88	47.18	39.13	46.11
Mortgage Pool Securities	4.87	6.63	5.50	6.84	5.29	6.24
Multifamily Mortgages	0.75	1.03	0.84	1.05	0.86	1.01
Nonresidential Mortgages	3.70	5.04	3.79	4.72	3.90	4.59
Construction Loans	3.01	4.10	3.31	4.13	3.45	4.07
Land Loans	1.46	1.99	1.54	1.92	1.61	1.90
Commercial Loans	2.59	3.53	2.94	3.66	3.25	3.83
Consumer Loans	5.97	8.14	6.38	7.95	7.70	9.07
Cash and Noninterest-Earning Deposits	1.56	2.12	1.20	1.49	1.30	1.53
Investment Securities	11.88	16.19	13.40	16.69	14.75	17.38
Mortgage Derivatives	5.22	7.11	6.62	8.24	7.67	9.04
Repossessed Assets, Net	0.17	0.23	0.15	0.19	0.15	0.18
Real Estate Held for Investment	0.14	0.19	0.15	0.19	0.15	0.18
Office Premises & Equipment	1.08	1.48	1.17	1.46	1.21	1.42
Other Assets	2.43	3.31	2.50	3.11	2.58	3.04
Less: Contra Assets & Valuation Allowances	0.44	0.60	0.46	0.57	0.46	0.54
TOTAL LIABILITIES AND CAPITAL	73.41	100.00	80.30	100.00	84.87	100.00
Total Deposits	50.15	68.32	54.29	67.62	56.90	67.04
Deposits < or = to \$100,000	39.20	53.40	43.13	53.71	45.12	53.17
Deposits > \$100,000	10.95	14.91	11.16	13.90	11.77	13.87
Escrows	0.26	0.36	0.40	0.50	0.26	0.30
Total Borrowings	15.17	20.67	17.40	21.67	19.05	22.45
Advances from FHLB	10.65	14.51	12.23	15.23	12.69	14.95
Reverse Repurchase Agreements	3.42	4.66	3.99	4.97	5.15	6.07
Other Borrowings	1.10	1.50	1.18	1.47	1.20	1.42
Other Liabilities	1.13	1.54	1.31	1.64	1.56	1.84
EQUITY CAPITAL	6.69	9.12	6.88	8.57	7.10	8.37

	DECEMBER 1999		SEPTEMBER 2000		DECEMBER 2000	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.29	7.20	1.50	7.62	1.58	7.67
Interest Expense	0.75	4.17	0.96	4.89	1.03	5.03
Net Interest Income	0.54	3.03	0.54	2.73	0.54	2.65
Loss Provisions-Interest Bearing Assets	0.06	0.33	0.07	0.35	0.08	0.40
Noninterest Income	0.22	1.24	0.26	1.31	0.31	1.49
Mortgage Loan Servicing Fees	0.01	0.08	0.01	0.04	0.01	0.04
Other Fees and Charges	0.16	0.88	0.19	0.97	0.24	1.14
Other Noninterest Income	0.05	0.29	0.06	0.30	0.06	0.31
Noninterest Expense	0.55	3.04	0.58	2.92	0.62	3.02
G&A Expense	0.54	2.99	0.56	2.87	0.61	2.98
Goodwill Expense	0.01	0.04	0.01	0.05	0.01	0.03
Loss Provis.-Nonint. Bearing Assets	0.00	0.01	0.00	0.01	0.00	0.01
Income Before Taxes & Extraord. Items	0.16	0.91	0.15	0.76	0.15	0.73
Income Taxes	0.06	0.33	0.06	0.30	0.04	0.20
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.10	0.57	0.09	0.46	0.11	0.53

* Annualized.

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. Numbers may not sum due to rounding.

With the exception of regulatory capital measures, all data prior to June 1996 are unconsolidated.

Office of Thrift Supervision / March 2001

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

		CENTRAL REGION						3-MONTHS ENDED	
		1996	ADJ. 1996 (1)	1997	1998	1999	2000	SEP. 2000	DEC. 2000
		----	----	----	----	----	----	----	----
SUMMARY DATA:									
Number of Thrifts	(#)	405		363	353	336	322	325	322
Total Assets	(\$)	158.17		156.91	162.20	172.52	169.92	167.31	169.92
Net Income	(\$)	1.11	1.58	1.45	1.54	1.70	1.57	0.40	0.36
Profits	(\$)	1.33		1.54	1.62	1.77	1.69	0.43	0.41
Losses	(\$)	-0.21		-0.09	-0.08	-0.07	-0.12	-0.03	-0.06
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.70	1.00	0.94	0.98	1.03	0.96	0.96	0.85
Median Ratio	(%)	0.47	0.76	0.90	0.79	0.71	0.67	0.71	0.61
Return on Average Equity	(%)	8.10	11.51	10.59	10.62	11.53	11.32	11.34	9.98
Median Ratio	(%)	4.18	7.12	8.45	7.32	6.41	5.95	6.14	5.25
Net Interest Income	(\$)	4.55		4.52	4.49	4.81	4.70	1.17	1.16
% of Average Assets	(%)	2.88		2.94	2.87	2.92	2.88	2.84	2.77
Total Fee Income	(\$)	0.68		0.74	0.81	1.05	1.66	0.46	0.47
% of Average Assets	(%)	0.43		0.48	0.49	0.75	1.11	1.11	1.11
G&A Expense	(\$)	3.92	3.20	3.34	3.77	3.89	4.26	1.09	1.15
% of Average Assets	(%)	2.47	2.02	2.17	2.41	2.36	2.61	2.63	2.75
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	8.46		9.13	9.07	8.40	8.54	8.47	8.54
Tier 1 Leverage Ratio	(%)	8.00		8.09	8.05	7.64	7.77	7.79	7.77
Risk-based Capital Ratio	(%)	15.98		15.39	14.94	13.60	13.26	13.05	13.26
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	396		355	348	331	315	320	315
Adequately Capitalized	(#)	9		7	5	5	6	5	6
Undercapitalized	(#)	0		1	0	0	0	0	0
Significantly Undercapitalized	(#)	0		0	0	0	0	0	0
Critically Undercapitalized	(#)	0		0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0		0	0	0	0	0	0
Problem Thrifts	(#)	3		2	3	2	6	4	6
Problem Thrift Assets	(\$)	0.73		0.03	0.44	0.18	2.79	2.33	2.79
Problem Thrift Assets as a % of Total Assets	(%)	0.46		0.02	0.27	0.10	1.64	1.39	1.64
ASSET QUALITY MEASURES:									
Troubled Assets (2)	(\$)	1.06		1.06	1.19	1.14	1.31	1.18	1.31
% of Total Assets	(%)	0.67		0.68	0.73	0.66	0.77	0.71	0.77
Noncurrent Loans	(\$)	0.89		0.86	0.93	0.95	1.13	1.01	1.13
% of Total Assets	(%)	0.56		0.55	0.58	0.55	0.67	0.60	0.67
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	0.68		0.68	0.71	0.72	0.72	0.65	0.72
Multifamily Loans	(%)	1.46		0.78	0.67	0.41	0.31	0.36	0.31
Commercial Loans	(%)	1.24		0.67	0.97	1.07	1.31	1.53	1.31
Consumer Loans	(%)	0.93		1.10	0.90	0.83	1.34	1.15	1.34
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	38.41		39.81	69.54	60.05	51.36	13.95	15.08
Purchases	(\$)	12.24		15.49	31.81	28.41	21.39	5.41	5.16
Sales	(\$)	29.96		34.10	72.25	65.55	54.35	14.67	17.24
Loans Outstanding (3)	(\$)	80.77		80.95	82.06	85.60	85.73	86.64	85.73
Loans Outstanding / Total Assets	(%)	51.07		51.59	50.59	49.62	50.45	51.78	50.45

(1) Excludes the SAIF special assessment.

(2) Data after 1995 are net of specific valuation allowances.

(3) Does not include Mortgage Backed Securities.

Numbers may not sum due to rounding. With the exception of regulatory capital measures, all data prior to June 1996 are unconsolidated.

Office of Thrift Supervision / March 2001

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

CENTRAL REGION

	DECEMBER 1999		SEPTEMBER 2000		DECEMBER 2000	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	172.52	100.00	167.31	100.00	169.92	100.00
1-4 Family Mortgages	85.60	49.62	86.64	51.78	85.73	50.45
Mortgage Pool Securities	14.18	8.22	10.69	6.39	11.64	6.85
Multifamily Mortgages	6.16	3.57	4.81	2.87	4.88	2.87
Nonresidential Mortgages	5.80	3.36	6.39	3.82	6.75	3.97
Construction Loans	3.61	2.09	3.66	2.19	3.75	2.21
Land Loans	1.13	0.66	1.35	0.80	1.42	0.84
Commercial Loans	5.02	2.91	5.99	3.58	6.33	3.72
Consumer Loans	18.64	10.81	19.84	11.86	19.89	11.70
Cash and Noninterest-Earning Deposits	3.72	2.16	2.85	1.70	3.07	1.81
Investment Securities	18.33	10.63	14.31	8.55	15.04	8.85
Mortgage Derivatives	6.27	3.64	5.19	3.10	5.21	3.06
Reposessed Assets, Net	0.19	0.11	0.17	0.10	0.17	0.10
Real Estate Held for Investment	0.08	0.05	0.07	0.04	0.06	0.04
Office Premises & Equipment	1.85	1.07	1.88	1.12	1.96	1.15
Other Assets	9.25	5.36	9.79	5.85	10.37	6.11
Less: Contra Assets & Valuation Allowances	1.06	0.62	1.13	0.67	1.16	0.68
TOTAL LIABILITIES AND CAPITAL	172.52	100.00	167.31	100.00	169.92	100.00
Total Deposits	113.88	66.01	109.12	65.22	112.21	66.04
Deposits < or = to \$100,000	91.93	53.29	86.70	51.82	89.49	52.67
Deposits > \$100,000	21.94	12.72	22.42	13.40	22.72	13.37
Escrows	1.72	1.00	2.54	1.52	2.36	1.39
Total Borrowings	39.89	23.12	39.03	23.33	38.01	22.37
Advances from FHLB	30.93	17.93	29.71	17.76	30.42	17.90
Reverse Repurchase Agreements	4.78	2.77	5.59	3.34	5.14	3.02
Other Borrowings	4.18	2.42	3.73	2.23	2.45	1.44
Other Liabilities	2.53	1.47	2.44	1.46	2.83	1.66
EQUITY CAPITAL	14.49	8.40	14.17	8.47	14.52	8.54

	DECEMBER 1999		SEPTEMBER 2000		DECEMBER 2000	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	2.95	6.98	3.13	7.57	3.19	7.58
Interest Expense	1.74	4.12	1.96	4.74	2.02	4.82
Net Interest Income	1.21	2.87	1.17	2.84	1.16	2.77
Loss Provisions-Interest Bearing Assets	0.12	0.28	0.21	0.51	0.19	0.45
Noninterest Income	0.57	1.34	0.77	1.86	0.75	1.79
Mortgage Loan Servicing Fees	0.08	0.20	0.07	0.16	0.07	0.16
Other Fees and Charges	0.23	0.55	0.39	0.94	0.40	0.95
Other Noninterest Income	0.25	0.59	0.31	0.75	0.29	0.68
Noninterest Expense	1.09	2.57	1.12	2.70	1.19	2.83
G&A Expense	1.05	2.48	1.09	2.63	1.15	2.75
Goodwill Expense	0.04	0.08	0.03	0.07	0.03	0.07
Loss Provis.-Nonint. Bearing Assets	0.00	0.01	0.00	0.00	0.00	0.00
Income Before Taxes & Extraord. Items	0.57	1.35	0.61	1.48	0.54	1.29
Income Taxes	0.21	0.50	0.22	0.52	0.19	0.45
Extraordinary Items	0.00	0.00	0.00	0.00	0.01	0.02
Net Income	0.36	0.85	0.40	0.96	0.36	0.85

* Annualized.

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. Numbers may not sum due to rounding. With the exception of regulatory capital measures, all data prior to June 1996 are unconsolidated. Office of Thrift Supervision / March 2001

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

		MIDWEST REGION						3-MONTHS ENDED	
		1996	ADJ. 1996 (1)	1997	1998	1999	2000	SEP. 2000	DEC. 2000
		----	----	----	----	----	----	----	----
SUMMARY DATA:									
Number of Thrifts	(#)	282		256	239	227	223	224	223
Total Assets	(\$)	124.57		91.93	95.91	104.78	116.71	110.16	116.71
Net Income	(\$)	1.45	1.80	0.94	0.92	0.97	0.86	0.20	0.18
Profits	(\$)	1.62		1.09	1.04	1.03	1.02	0.25	0.25
Losses	(\$)	-0.16		-0.15	-0.12	-0.06	-0.16	-0.05	-0.06
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	1.14	1.42	0.96	1.01	0.97	0.79	0.73	0.65
Median Ratio	(%)	0.46	0.81	0.85	0.78	0.73	0.70	0.71	0.66
Return on Average Equity	(%)	14.00	17.32	11.23	11.19	10.81	9.23	8.58	7.66
Median Ratio	(%)	4.77	8.18	8.17	7.33	7.08	6.72	6.89	6.40
Net Interest Income	(\$)	3.47		2.79	2.47	2.84	2.94	0.73	0.73
% of Average Assets	(%)	2.73		2.85	2.72	2.84	2.69	2.67	2.58
Total Fee Income	(\$)	0.83		0.70	0.74	0.86	0.92	0.24	0.23
% of Average Assets	(%)	0.73		0.77	0.86	0.89	0.82	0.86	0.82
G&A Expense	(\$)	3.22	2.69	2.10	2.13	2.38	2.52	0.64	0.66
% of Average Assets	(%)	2.54	2.12	2.15	2.35	2.38	2.31	2.34	2.35
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	8.42		8.74	8.80	8.71	8.37	8.53	8.37
Tier 1 Leverage Ratio	(%)	7.71		8.34	8.38	8.47	8.13	8.32	8.13
Risk-based Capital Ratio	(%)	15.30		15.64	14.95	14.35	13.85	13.83	13.85
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	275		248	229	218	214	217	214
Adequately Capitalized	(#)	7		8	10	9	9	7	9
Undercapitalized	(#)	0		0	0	0	0	0	0
Significantly Undercapitalized	(#)	0		0	0	0	0	0	0
Critically Undercapitalized	(#)	0		0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0		0	0	0	0	0	0
Problem Thrifts	(#)	3		1	2	3	4	3	4
Problem Thrift Assets	(\$)	0.13		0.01	0.78	1.46	1.46	1.37	1.46
Problem Thrift Assets as a % of Total Assets	(%)	0.11		0.02	0.82	1.39	1.25	1.24	1.25
ASSET QUALITY MEASURES:									
Troubled Assets (2)	(\$)	1.03		0.64	0.61	0.65	0.80	0.70	0.80
% of Total Assets	(%)	0.83		0.70	0.64	0.62	0.68	0.64	0.68
Noncurrent Loans	(\$)	0.74		0.46	0.43	0.53	0.66	0.55	0.66
% of Total Assets	(%)	0.59		0.50	0.45	0.51	0.57	0.50	0.57
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	0.97		0.69	0.61	0.70	0.82	0.71	0.82
Multifamily Loans	(%)	0.83		0.44	0.48	0.16	0.11	0.11	0.11
Commercial Loans	(%)	0.95		1.28	0.98	1.90	2.36	2.02	2.36
Consumer Loans	(%)	0.65		0.84	0.55	0.68	0.43	0.42	0.43
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	21.84		19.23	31.30	25.99	19.15	5.17	5.01
Purchases	(\$)	14.77		11.98	18.46	10.82	9.12	2.27	2.12
Sales	(\$)	21.41		16.98	28.46	16.63	14.82	3.47	5.50
Loans Outstanding (3)	(\$)	54.11		40.59	43.40	45.49	46.54	48.11	46.54
Loans Outstanding / Total Assets	(%)	43.44		44.15	45.25	43.41	39.87	43.67	39.87

(1) Excludes the SAIF special assessment.

(2) Data after 1995 are net of specific valuation allowances.

(3) Does not include Mortgage Backed Securities.

Numbers may not sum due to rounding. With the exception of regulatory capital measures, all data prior to June 1996 are unconsolidated.

Office of Thrift Supervision / March 2001

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

	DECEMBER 1999		SEPTEMBER 2000		DECEMBER 2000	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	104.78	100.00	110.16	100.00	116.71	100.00
1-4 Family Mortgages	45.49	43.41	48.11	43.67	46.54	39.87
Mortgage Pool Securities	10.31	9.84	10.35	9.40	10.41	8.92
Multifamily Mortgages	2.33	2.22	2.39	2.17	2.48	2.13
Nonresidential Mortgages	5.60	5.35	6.45	5.86	6.58	5.64
Construction Loans	6.79	6.48	8.02	7.28	8.24	7.06
Land Loans	1.14	1.09	1.28	1.16	1.38	1.18
Commercial Loans	3.92	3.74	4.44	4.03	4.62	3.96
Consumer Loans	11.81	11.27	11.86	10.77	12.32	10.55
Cash and Noninterest-Earning Deposits	1.58	1.50	1.22	1.11	1.55	1.33
Investment Securities	9.83	9.38	9.88	8.97	15.96	13.67
Mortgage Derivatives	3.92	3.75	4.25	3.86	4.66	4.00
Reposessed Assets, Net	0.12	0.11	0.15	0.14	0.14	0.12
Real Estate Held for Investment	0.03	0.03	0.03	0.02	0.03	0.03
Office Premises & Equipment	1.25	1.19	1.23	1.11	1.22	1.04
Other Assets	5.21	4.98	5.41	4.91	5.93	5.08
Less: Contra Assets & Valuation Allowances	0.62	0.59	0.66	0.60	0.68	0.59
TOTAL LIABILITIES AND CAPITAL	104.78	100.00	110.16	100.00	116.71	100.00
Total Deposits	62.24	59.41	63.73	57.85	64.85	55.56
Deposits < or = to \$100,000	51.17	48.84	50.61	45.94	51.04	43.73
Deposits > \$100,000	11.07	10.57	13.12	11.91	13.81	11.83
Escrows	1.59	1.52	1.91	1.73	1.64	1.41
Total Borrowings	30.51	29.12	33.72	30.61	38.94	33.36
Advances from FHLB	25.58	24.42	27.85	25.28	33.55	28.75
Reverse Repurchase Agreements	2.10	2.01	3.34	3.04	2.62	2.24
Other Borrowings	2.82	2.70	2.53	2.30	2.77	2.37
Other Liabilities	1.30	1.24	1.40	1.27	1.52	1.30
EQUITY CAPITAL	9.13	8.71	9.40	8.53	9.77	8.37

	DECEMBER 1999		SEPTEMBER 2000		DECEMBER 2000	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.83	7.12	2.08	7.59	2.19	7.74
Interest Expense	1.10	4.29	1.35	4.92	1.46	5.16
Net Interest Income	0.73	2.83	0.73	2.67	0.73	2.58
Loss Provisions-Interest Bearing Assets	0.05	0.19	0.05	0.20	0.07	0.24
Noninterest Income	0.31	1.20	0.31	1.14	0.26	0.93
Mortgage Loan Servicing Fees	0.05	0.20	0.04	0.15	0.04	0.14
Other Fees and Charges	0.18	0.69	0.19	0.71	0.19	0.68
Other Noninterest Income	0.08	0.31	0.07	0.27	0.03	0.11
Noninterest Expense	0.64	2.47	0.66	2.41	0.68	2.40
G&A Expense	0.62	2.41	0.64	2.34	0.66	2.35
Goodwill Expense	0.01	0.05	0.01	0.04	0.01	0.04
Loss Provis.-Nonint. Bearing Assets	0.00	0.02	0.01	0.03	0.00	0.01
Income Before Taxes & Extraord. Items	0.35	1.36	0.33	1.20	0.25	0.88
Income Taxes	0.10	0.41	0.10	0.37	0.07	0.25
Extraordinary Items	0.00	0.00	-0.02	-0.09	0.01	0.02
Net Income	0.25	0.96	0.20	0.73	0.18	0.65

* Annualized.

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. Numbers may not sum due to rounding.

With the exception of regulatory capital measures, all data prior to June 1996 are unconsolidated.

Office of Thrift Supervision / March 2001

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

		WEST REGION						3-MONTHS ENDED	
		1996	ADJ. 1996 (1)	1997	1998	1999	2000	SEP. 2000	DEC. 2000
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SUMMARY DATA:									
Number of Thrifts	(#)	114		102	88	87	87	89	87
Total Assets	(\$)	285.09		311.37	337.29	338.44	381.10	370.68	381.10
Net Income	(\$)	0.88	1.64	2.23	3.27	3.37	3.79	0.89	0.96
Profits	(\$)	1.46		2.45	3.37	3.42	3.87	0.91	0.97
Losses	(\$)	-0.58		-0.22	-0.09	-0.05	-0.08	-0.02	-0.01
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.32	0.59	0.73	1.02	0.98	1.06	0.98	1.02
Median Ratio	(%)	0.38	0.63	0.77	0.78	0.77	0.78	0.77	0.77
Return on Average Equity	(%)	4.49	8.40	10.23	13.64	14.17	15.92	14.83	14.95
Median Ratio	(%)	4.41	8.25	9.56	8.72	8.63	9.09	8.32	8.51
Net Interest Income	(\$)	7.47		8.15	8.30	8.56	8.45	2.08	2.21
% of Average Assets	(%)	2.71		2.67	2.58	2.49	2.36	2.30	2.35
Total Fee Income	(\$)	1.06		1.60	1.58	2.05	2.45	0.64	0.65
% of Average Assets	(%)	0.42		0.53	0.56	0.63	0.69	0.71	0.69
G&A Expense	(\$)	6.68	5.50	5.78	6.16	5.43	5.49	1.41	1.44
% of Average Assets	(%)	2.42	1.99	1.89	1.92	1.58	1.53	1.56	1.53
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	6.99		7.27	7.20	6.60	6.98	6.73	6.98
Tier 1 Leverage Ratio	(%)	6.52		6.66	6.43	6.39	6.58	6.49	6.58
Risk-based Capital Ratio	(%)	12.45		12.62	12.85	12.38	12.47	12.31	12.47
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	104		100	87	86	84	85	84
Adequately Capitalized	(#)	10		2	1	1	1	3	1
Undercapitalized	(#)	0		0	0	0	2	1	2
Significantly Undercapitalized	(#)	0		0	0	0	0	0	0
Critically Undercapitalized	(#)	0		0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	1		0	0	0	0	0	0
Problem Thrifts	(#)	10		5	3	2	3	4	3
Problem Thrift Assets	(\$)	3.72		0.75	3.96	3.25	2.71	3.43	2.71
Problem Thrift Assets as a % of Total Assets	(%)	1.30		0.24	1.17	0.96	0.71	0.92	0.71
ASSET QUALITY MEASURES:									
Troubled Assets (2)	(\$)	3.81		3.13	2.34	1.65	1.57	1.54	1.57
% of Total Assets	(%)	1.34		1.01	0.69	0.49	0.41	0.41	0.41
Noncurrent Loans	(\$)	2.81		2.31	1.84	1.37	1.36	1.28	1.36
% of Total Assets	(%)	0.99		0.74	0.54	0.40	0.36	0.35	0.36
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	1.42		1.12	0.83	0.65	0.56	0.53	0.56
Multifamily Loans	(%)	1.10		0.41	0.35	0.17	0.09	0.08	0.09
Commercial Loans	(%)	0.57		0.73	0.78	1.11	1.51	1.64	1.51
Consumer Loans	(%)	0.57		0.59	0.98	1.07	0.38	0.49	0.38
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	45.50		57.35	104.46	92.37	86.54	22.95	23.13
Purchases	(\$)	14.94		22.62	27.58	23.71	21.59	7.23	4.72
Sales	(\$)	27.39		40.05	70.71	52.23	50.70	9.28	16.40
Loans Outstanding (3)	(\$)	155.92		171.06	178.51	173.96	200.07	197.70	200.07
Loans Outstanding / Total Assets	(%)	54.69		54.94	52.92	51.40	52.50	53.33	52.50

(1) Excludes the SAIF special assessment.

(2) Data after 1995 are net of specific valuation allowances.

(3) Does not include Mortgage Backed Securities.

Numbers may not sum due to rounding. With the exception of regulatory capital measures, all data prior to June 1996 are unconsolidated.

Office of Thrift Supervision / March 2001

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

WEST REGION

	DECEMBER 1999		SEPTEMBER 2000		DECEMBER 2000	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	338.44	100.00	370.68	100.00	381.10	100.00
1-4 Family Mortgages	173.96	51.40	197.70	53.33	200.07	52.50
Mortgage Pool Securities	46.10	13.62	46.70	12.60	49.57	13.01
Multifamily Mortgages	27.07	8.00	28.79	7.77	29.26	7.68
Nonresidential Mortgages	8.49	2.51	9.02	2.43	9.11	2.39
Construction Loans	2.15	0.64	3.21	0.87	3.33	0.87
Land Loans	0.91	0.27	1.22	0.33	1.29	0.34
Commercial Loans	2.88	0.85	3.58	0.96	3.67	0.96
Consumer Loans	6.95	2.05	8.17	2.21	9.21	2.42
Cash and Noninterest-Earning Deposits	4.83	1.43	4.18	1.13	4.93	1.29
Investment Securities	49.99	14.77	49.86	13.45	51.64	13.55
Mortgage Derivatives	43.08	12.73	41.56	11.21	42.67	11.20
Repossessed Assets, Net	0.29	0.08	0.25	0.07	0.22	0.06
Real Estate Held for Investment	0.15	0.04	0.12	0.03	0.12	0.03
Office Premises & Equipment	2.63	0.78	2.63	0.71	2.64	0.69
Other Assets	14.23	4.20	17.38	4.69	18.16	4.76
Less: Contra Assets & Valuation Allowances	2.18	0.64	2.13	0.58	2.12	0.56
TOTAL LIABILITIES AND CAPITAL	338.44	100.00	370.68	100.00	381.10	100.00
Total Deposits	176.58	52.18	179.67	48.47	183.62	48.18
Deposits < or = to \$100,000	136.11	40.22	132.13	35.65	135.30	35.50
Deposits > \$100,000	40.48	11.96	47.54	12.83	48.32	12.68
Escrows	2.50	0.74	3.30	0.89	2.86	0.75
Total Borrowings	132.31	39.10	157.11	42.38	161.71	42.43
Advances from FHLB	87.10	25.74	104.06	28.07	114.72	30.10
Reverse Repurchase Agreements	40.25	11.89	45.76	12.34	37.36	9.80
Other Borrowings	4.96	1.47	7.29	1.97	9.64	2.53
Other Liabilities	4.70	1.39	5.67	1.53	6.32	1.66
EQUITY CAPITAL	22.34	6.60	24.93	6.73	26.59	6.98

	DECEMBER 1999		SEPTEMBER 2000		DECEMBER 2000	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	5.68	6.81	6.66	7.36	6.93	7.37
Interest Expense	3.64	4.37	4.58	5.06	4.72	5.02
Net Interest Income	2.04	2.45	2.08	2.30	2.21	2.35
Loss Provisions-Interest Bearing Assets	0.07	0.09	0.02	0.02	0.07	0.07
Noninterest Income	0.69	0.83	0.87	0.96	0.94	1.00
Mortgage Loan Servicing Fees	0.07	0.09	0.09	0.10	0.08	0.09
Other Fees and Charges	0.45	0.54	0.55	0.61	0.57	0.61
Other Noninterest Income	0.16	0.19	0.23	0.25	0.29	0.31
Noninterest Expense	1.34	1.61	1.47	1.62	1.50	1.59
G&A Expense	1.28	1.54	1.41	1.56	1.44	1.53
Goodwill Expense	0.06	0.07	0.05	0.06	0.06	0.06
Loss Provis.-Nonint. Bearing Assets	0.00	0.01	0.00	0.00	0.00	0.00
Income Before Taxes & Extraord. Items	1.31	1.58	1.46	1.62	1.58	1.68
Income Taxes	0.50	0.61	0.57	0.63	0.62	0.66
Extraordinary Items	0.01	0.01	0.00	0.00	0.00	0.00
Net Income	0.82	0.98	0.89	0.98	0.96	1.02

* Annualized.

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. Numbers may not sum due to rounding.

With the exception of regulatory capital measures, all data prior to June 1996 are unconsolidated.

Office of Thrift Supervision / March 2001

TECHNICAL NOTES

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

1-4 Family Mortgages

Includes permanent mortgages on 1-4 dwelling units.

All data through September 1998 exclude one self-liquidating thrift, except two self-liquidating thrifts are excluded in 1997. Two thrifts did not report financial data for December 1998; and one thrift for June 1999 and December 2000.

Asset Growth Rate

Calculated on a held constant basis.

Associations Held Constant as of December 31, 2000

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

Commercial Loans

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

Construction Loans

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

Consumer Loans

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

Critically Undercapitalized

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

Equity Capital

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

Mortgage Originations

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

Mortgage Pool Securities

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

Mortgage Refinancings

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

Mortgage Sales

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

TECHNICAL NOTES

Multifamily Mortgages

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

Net Charge-offs

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

Net Income

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

Net Interest Margin

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

Noncurrent Loans

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

Nonresidential Mortgages

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

Repossessed Assets

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

Real Estate Held for Investment, Net

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

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.