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NOTE: Numbers may not sum due to rounding.

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

INDUSTRY AGGREGATES:	1998	1999	2000	2001	6 mos.2001	6 mos.2002
PROFITABILITY(Percent)						
Return on Average Assets	0.97	0.98	0.91	1.07	0.99	1.21
Median Ratio	0.77	0.71	0.68	0.64	0.65	0.79
Return on Average Equity	11.42	12.16	11.63	13.10	12.25	13.95
Median Ratio	7.32	6.75	6.49	5.95	6.10	7.39
EARNINGS (\$ Millions)						
Interest Income	\$54,899.58	\$57,006.06	\$64,199.35	\$65,232.71	\$33,833.58	\$28,558.20
Interest Expense	33,402.41	34,104.48	40,924.61	37,617.66	20,796.45	13,236.03
NET INTEREST INCOME	21,497.17	22,901.58	23,274.75	27,615.05	13,037.13	15,322.17
Loss Provisions-Interest Bearing Assets	1,585.19	1,311.54	1,659.24	2,532.12	1,220.68	1,495.39
Noninterest Income	9,896.96	9,063.47	10,022.59	13,136.64	6,615.76	6,644.11
Mortgage Loan Servicing Fees	507.21	948.13	1,045.54	(1,572.23)	(110.90)	(986.03)
Other Fees and Charges	4,030.47	4,651.65	6,066.01	7,655.91	3,661.44	4,019.59
Other Noninterest Income	5,359.28	3,463.69	2,911.05	7,052.97	3,065.22	3,610.54
Noninterest Expense	18,209.62	17,705.74	19,238.15	22,590.75	11,003.23	11,353.75
G&A Expense	17,504.07	17,043.97	18,540.79	21,786.73	10,612.01	11,106.58
Goodwill Amortization	581.58	565.08	613.95	696.14	349.29	167.94
Loss Provisions-Noninterest Bearing Assets	123.97	96.69	83.42	107.88	41.93	79.23
Income Before Taxes & Extraordinary Items	11,599.31	12,947.77	12,399.94	15,628.83	7,428.98	9,117.14
Income Taxes	3,939.55	4,729.47	4,381.83	5,696.03	2,714.91	3,214.05
Extraordinary Items	(90.36)	9.79	(4.02)	269.08	(41.85)	2.14
NET INCOME	7,569.41	8,228.09	8,014.10	10,201.88	4,672.23	5,905.22
Profits	\$8,059.45	\$8,507.82	\$8,559.68	\$10,830.08	\$5,049.52	\$6,187.30
Losses	(\$490.04)	(\$279.73)	(\$545.58)	(\$628.20)	(\$377.29)	(\$282.08)
PROFITABILITY (Percent of Avg Assets Annualized)						
Interest Income	7.00	6.79	7.25	6.83	7.15	5.86
Interest Expense	4.26	4.06	4.62	3.94	4.39	2.72
NET INTEREST INCOME	2.74	2.73	2.63	2.89	2.75	3.15
Loss Provisions-Interest Bearing Assets	0.20	0.16	0.19	0.27	0.26	0.31
Noninterest Income	1.26	1.08	1.13	1.38	1.40	1.36
Mortgage Loan Servicing Fees	0.06	0.11	0.12	(0.16)	(0.02)	(0.20)
Other Fees and Charges	0.51	0.55	0.69	0.80	0.77	0.83
Other Noninterest Income	0.68	0.41	0.33	0.74	0.65	0.74
Noninterest Expense	2.32	2.11	2.17	2.37	2.32	2.33
G&A Expense	2.23	2.03	2.09	2.28	2.24	2.28
Goodwill Amortization	0.07	0.07	0.07	0.07	0.07	0.03
Loss Provisions-Noninterest Bearing Assets	0.02	0.01	0.01	0.01	0.01	0.02
Income Before Taxes & Extraordinary Items	1.48	1.54	1.40	1.64	1.57	1.87
Income Taxes	0.50	0.56	0.49	0.60	0.57	0.66
Extraordinary Items	(0.01)	0.00	0.00	0.03	(0.01)	0.00
NET INCOME	0.97	0.98	0.91	1.07	0.99	1.21
Profits	1.03	1.01	0.97	1.13	1.07	1.27
Losses	(0.06)	(0.03)	(0.06)	(0.07)	(0.08)	(0.06)

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	JUN 2000	SEP 2000	DEC 2000	MAR 2001	JUN 2001	SEP 2001	DEC 2001	MAR 2002	JUN 2002
NUMBER OF INSTITUTIONS:	1,091	1,082	1,068	1,060	1,049	1,037	1,019	1,007	995
EARNINGS (\$ Millions)									
Interest Income	\$15,632.30	\$16,594.79	\$17,010.04	\$17,008.73	\$16,824.85	\$16,211.94	\$15,187.19	\$14,666.38	\$13,891.82
Interest Expense	9,846.06	10,791.29	11,097.07	10,732.30	10,064.15	9,125.52	7,695.69	6,817.18	6,418.85
NET INTEREST INCOME	5,786.24	5,803.50	5,912.97	6,276.43	6,760.70	7,086.42	7,491.50	7,849.20	7,472.97
Loss Provisions-Interest Bearing Assets	436.40	410.12	496.12	600.43	620.25	772.88	538.57	671.28	824.11
Noninterest Income	2,473.02	2,540.07	2,768.26	3,106.89	3,508.87	3,383.77	3,137.12	3,179.55	3,464.55
Mortgage Loan Servicing Fees	263.28	269.67	255.18	(24.66)	(86.24)	(499.60)	(961.72)	134.93	(1,120.96)
Other Fees and Charges	1,447.03	1,590.69	1,654.93	1,738.67	1,922.77	1,920.20	2,074.26	1,993.22	2,026.37
Other Noninterest Income	762.72	679.71	858.15	1,392.88	1,672.34	1,963.17	2,024.58	1,051.40	2,559.14
Noninterest Expense	4,658.01	4,959.65	5,158.64	5,338.68	5,664.54	5,665.93	5,921.59	5,655.55	5,698.20
G&A Expense	4,489.46	4,773.39	4,974.18	5,149.44	5,462.57	5,455.24	5,719.48	5,547.36	5,559.22
Goodwill Amortization	143.11	164.19	170.36	170.36	178.93	191.64	155.21	82.51	85.44
Loss Provisions-Noninterest Bearing Assets	25.45	22.08	14.09	18.88	23.05	19.05	46.89	25.69	53.54
Income Before Taxes & Extraordinary Items	3,164.85	2,973.80	3,026.48	3,444.20	3,984.78	4,031.38	4,168.47	4,701.92	4,415.22
Income Taxes	1,150.37	1,105.33	1,112.70	1,253.24	1,461.66	1,493.50	1,487.63	1,685.83	1,528.23
Extraordinary Items	2.21	(24.37)	12.40	(31.22)	(10.63)	72.66	238.27	33.68	(31.54)
NET INCOME	2,016.69	1,844.09	1,926.19	2,159.75	2,512.48	2,610.54	2,919.11	3,049.77	2,855.45
PROFITABILITY (Percent of Avg Assets Annualized)									
Interest Income	7.16	7.40	7.43	7.26	7.03	6.72	6.32	5.95	5.78
Interest Expense	4.51	4.81	4.85	4.58	4.21	3.78	3.20	2.76	2.67
NET INTEREST INCOME	2.65	2.59	2.58	2.68	2.82	2.94	3.12	3.18	3.11
Loss Provisions-Interest Bearing Assets	0.20	0.18	0.22	0.26	0.26	0.32	0.22	0.27	0.34
Noninterest Income	1.13	1.13	1.21	1.33	1.47	1.40	1.31	1.29	1.44
Mortgage Loan Servicing Fees	0.12	0.12	0.11	-0.01	-0.04	-0.21	-0.40	0.05	-0.47
Other Fees and Charges	0.66	0.71	0.72	0.74	0.80	0.80	0.86	0.81	0.84
Other Noninterest Income	0.35	0.30	0.37	0.59	0.70	0.81	0.84	0.43	1.06
Noninterest Expense	2.13	2.21	2.25	2.28	2.37	2.35	2.47	2.29	2.37
G&A Expense	2.06	2.13	2.17	2.20	2.28	2.26	2.38	2.25	2.31
Goodwill Amortization	0.07	0.07	0.07	0.07	0.07	0.08	0.06	0.03	0.04
Loss Provisions-Noninterest Bearing Assets	0.01	0.01	0.01	0.01	0.01	0.01	0.02	0.01	0.02
Income Before Taxes & Extraordinary Items	1.45	1.33	1.32	1.47	1.67	1.67	1.74	1.91	1.84
Income Taxes	0.53	0.49	0.49	0.54	0.61	0.62	0.62	0.68	0.64
Extraordinary Items	0.00	-0.01	0.01	-0.01	0.00	0.03	0.10	0.01	-0.01
NET INCOME	0.92	0.82	0.84	0.92	1.05	1.08	1.22	1.24	1.19
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	0.92	0.82	0.84	0.92	1.05	1.08	1.22	1.24	1.19
Median Ratio	0.74	0.71	0.63	0.64	0.66	0.67	0.70	0.77	0.82
Return on Average Equity (Annualized)	12.01	10.58	10.61	11.51	12.97	13.09	14.75	14.67	13.24
Median Ratio	7.28	6.65	5.86	6.07	6.20	6.39	6.60	7.32	7.70
Net Interest Margin (Annualized)	2.65	2.59	2.58	2.68	2.82	2.94	3.12	3.18	3.11
Median Ratio	3.09	3.00	2.92	2.89	2.87	2.90	3.00	3.08	3.18
Number of Profitable Thrifts	985	948	911	927	917	919	886	903	900
Percent Profitable	90.28	87.62	85.30	87.45	87.42	88.62	86.95	89.67	90.45
Profits (\$ Millions)	\$2,122.29	\$2,013.27	\$2,111.77	\$2,348.02	\$2,701.50	\$2,732.58	\$3,047.98	\$3,140.74	\$3,046.56
Number of Unprofitable Thrifts	106	134	157	133	132	118	133	104	95
Percent Unprofitable	9.72	12.38	14.70	12.55	12.58	11.38	13.05	10.33	9.55
Losses (\$ Millions)	(\$105.61)	(\$169.17)	(\$185.59)	(\$188.27)	(\$189.02)	(\$122.03)	(\$128.87)	(\$90.97)	(\$191.10)

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 2000	SEP 2000	DEC 2000	MAR 2001	JUN 2001	SEP 2001	DEC 2001	MAR 2002	JUN 2002
NUMBER OF INSTITUTIONS:	1,091	1,082	1,068	1,060	1,049	1,037	1,019	1,007	995
TOTAL ASSETS (\$ Billions)	\$888.40	\$908.20	\$928.29	\$952.89	\$964.68	\$974.05	\$977.72	\$997.65	\$964.37
1 - 4 Family Mortgages	431.95	446.09	448.18	458.23	463.16	464.58	465.25	453.70	449.44
Mortgage Pool Securities	89.68	89.25	93.11	97.69	98.29	97.88	92.36	89.60	84.64
Multifamily Mortgages	42.65	43.43	44.22	44.66	44.73	45.34	45.39	45.82	45.91
Nonresidential Mortgages	35.42	36.33	37.11	38.37	38.90	39.87	39.30	40.72	41.08
Construction Loans	18.96	20.62	21.42	21.99	22.33	23.04	22.67	22.81	21.93
Land Loans	5.21	5.68	6.03	6.23	6.32	6.38	6.37	6.37	6.51
Commercial Loans	24.62	26.66	27.82	28.95	30.77	30.58	29.37	30.99	28.39
Consumer Loans	56.02	57.77	60.84	60.29	60.13	64.40	65.19	66.18	62.54
Cash and Noninterest-Earning Deposits	12.62	12.27	13.90	13.14	14.61	14.57	14.70	15.14	14.44
Investment Securities	117.86	118.12	121.97	125.04	122.92	123.21	135.70	158.68	144.06
Mortgage Derivatives	74.97	73.44	75.36	67.49	61.70	58.98	54.26	54.55	53.83
Reposessed Assets, Net	1.01	0.98	0.90	0.92	0.95	0.98	0.99	0.99	0.96
Real Estate Held for Investment, Net	0.50	0.46	0.46	0.48	0.45	0.50	0.32	0.33	0.32
Office Premises & Equipment	8.49	8.60	8.72	8.73	8.81	8.78	8.76	8.93	8.77
Other Assets	48.73	47.38	49.12	53.79	58.06	59.89	57.10	63.36	61.52
Less: Contra Assets & Valuation Allowances	5.30	5.44	5.51	5.63	5.74	5.94	5.75	5.96	6.14
TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$888.40	\$908.20	\$928.29	\$952.89	\$964.68	\$974.05	\$977.72	\$997.65	\$964.37
TOTAL DEPOSITS	508.75	518.09	529.41	543.25	544.79	553.45	555.44	580.79	564.47
Deposits less than or equal to \$100,000	398.25	400.93	409.47	414.26	411.92	410.87	410.37	421.51	405.08
Deposits greater than \$100,000	110.50	117.16	119.94	128.99	132.87	142.58	145.07	159.28	159.39
Escrows	9.62	9.71	8.75	13.07	20.23	20.24	23.85	18.32	16.62
BORROWINGS	289.25	295.50	301.27	302.55	303.00	298.52	302.84	295.03	276.97
Advances From FHLB	204.24	204.25	218.28	217.50	212.37	213.15	207.52	193.71	179.69
Repurchase Agreements & FedFunds Purchased	66.13	71.02	59.96	60.79	60.66	49.73	67.85	74.18	65.13
Other Borrowings	18.89	20.23	23.03	24.27	29.96	35.64	27.46	27.15	32.16
Other Liabilities	12.55	13.42	14.68	17.31	18.11	20.45	16.12	16.52	18.09
Equity Capital	68.23	71.48	74.17	76.71	78.56	81.39	79.46	86.98	88.22

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 2000	SEP 2000	DEC 2000	MAR 2001	JUN 2001	SEP 2001	DEC 2001	MAR 2002	JUN 2002
NUMBER OF INSTITUTIONS:	1,091	1,082	1,068	1,060	1,049	1,037	1,019	1,007	995
TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1 - 4 Family Mortgages	48.62	49.12	48.28	48.09	48.01	47.70	47.58	45.48	46.60
Mortgage Pool Securities	10.09	9.83	10.03	10.25	10.19	10.05	9.45	8.98	8.78
Multifamily Mortgages	4.80	4.78	4.76	4.69	4.64	4.66	4.64	4.59	4.76
Nonresidential Mortgages	3.99	4.00	4.00	4.03	4.03	4.09	4.02	4.08	4.26
Construction Loans	2.13	2.27	2.31	2.31	2.31	2.37	2.32	2.29	2.27
Land Loans	0.59	0.63	0.65	0.65	0.65	0.65	0.65	0.64	0.68
Commercial Loans	2.77	2.94	3.00	3.04	3.19	3.14	3.00	3.11	2.94
Consumer Loans	6.31	6.36	6.55	6.33	6.23	6.61	6.67	6.63	6.48
Cash and Noninterest-Earning Deposits	1.42	1.35	1.50	1.38	1.51	1.50	1.50	1.52	1.50
Investment Securities	13.27	13.01	13.14	13.12	12.74	12.65	13.88	15.91	14.94
Mortgage Derivatives	8.44	8.09	8.12	7.08	6.40	6.06	5.55	5.47	5.58
Reposessed Assets, Net	0.11	0.11	0.10	0.10	0.10	0.10	0.10	0.10	0.10
Real Estate Held for Investment, Net	0.06	0.05	0.05	0.05	0.05	0.05	0.03	0.03	0.03
Office Premises & Equipment	0.96	0.95	0.94	0.92	0.91	0.90	0.90	0.90	0.91
Other Assets	5.48	5.22	5.29	5.65	6.02	6.15	5.84	6.35	6.38
Less: Contra Assets & Valuation Allowances	0.60	0.60	0.59	0.59	0.59	0.61	0.59	0.60	0.64
TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS	57.27	57.05	57.03	57.01	56.47	56.82	56.81	58.22	58.53
Deposits less than or equal to \$100,000	44.83	44.15	44.11	43.47	42.70	42.18	41.97	42.25	42.00
Deposits greater than \$100,000	12.44	12.90	12.92	13.54	13.77	14.64	14.84	15.97	16.53
Escrows	1.08	1.07	0.94	1.37	2.10	2.08	2.44	1.84	1.72
BORROWINGS	32.56	32.54	32.45	31.75	31.41	30.65	30.97	29.57	28.72
Advances From FHLB	22.99	22.49	23.51	22.82	22.01	21.88	21.23	19.42	18.63
Repurchase Agreements & FedFunds Purchased	7.44	7.82	6.46	6.38	6.29	5.11	6.94	7.44	6.75
Other Borrowings	2.13	2.23	2.48	2.55	3.11	3.66	2.81	2.72	3.33
Other Liabilities	1.41	1.48	1.58	1.82	1.88	2.10	1.65	1.66	1.88
Equity Capital	7.68	7.87	7.99	8.05	8.14	8.36	8.13	8.72	9.15

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

FOR THE QUARTER ENDING:	JUN 2000	SEP 2000	DEC 2000	MAR 2001	JUN 2001	SEP 2001	DEC 2001	MAR 2002	JUN 2002
NUMBER OF INSTITUTIONS:	1,091	1,082	1,068	1,060	1,049	1,037	1,019	1,007	995

TOTAL ASSETS (Percent Change)	14.16	13.79	12.61	13.10	11.02	10.20	11.11	9.92	9.01
1 - 4 Family Mortgages	15.79	14.68	12.69	12.93	9.49	6.61	9.42	3.60	4.31
Mortgage Pool Securities	-2.99	-0.64	5.05	13.26	11.12	11.40	4.33	-2.17	-2.26
Multifamily Mortgages	12.15	10.19	8.57	7.69	6.25	6.18	5.13	4.27	6.85
Nonresidential Mortgages	25.54	24.69	20.56	19.32	13.96	14.47	14.05	12.85	15.03
Construction Loans	27.19	28.49	28.06	25.94	21.44	16.37	13.13	9.75	8.48
Land Loans	29.61	35.20	32.97	24.04	25.29	16.78	14.01	9.78	13.85
Commercial Loans	52.64	55.04	41.71	34.55	29.60	19.63	15.26	15.14	10.94
Consumer Loans	20.92	17.75	22.54	17.76	10.62	14.93	11.94	13.79	20.18
Cash and Noninterest-Earning Deposits	20.36	12.86	0.81	16.65	21.57	24.20	12.69	23.02	8.68
Investment Securities	71.58	74.24	59.65	55.92	65.99	72.32	83.41	139.07	144.46
Mortgage Derivatives	9.14	8.33	-1.36	-15.84	-16.68	-17.50	-26.66	-17.81	-8.65
Reposessed Assets, Net	-15.09	-8.41	-9.94	-10.82	-4.37	2.28	14.61	13.42	10.11
Real Estate Held for Investment, Net	12.52	11.90	-6.06	0.68	-7.21	9.85	-26.05	-27.82	-27.95
Office Premises & Equipment	8.80	9.23	8.83	7.89	6.93	6.53	7.39	8.56	9.82
Other Assets	29.76	24.33	26.44	25.88	21.73	31.84	30.49	30.76	22.29
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)	14.16	13.79	12.61	13.10	11.02	10.20	11.11	9.92	9.01
TOTAL DEPOSITS	8.93	10.35	10.55	11.42	10.07	10.46	11.29	12.37	13.41
Deposits less than or equal to \$100,000	6.29	6.48	7.50	8.32	6.36	6.02	5.93	6.44	7.39
Deposits greater than \$100,000	19.64	26.03	22.40	22.67	23.40	25.60	29.89	31.80	32.26
BORROWINGS	27.43	20.80	15.47	12.04	6.09	2.63	4.52	1.53	-1.45
Advances From FHLE	31.42	22.82	18.47	14.87	5.34	6.14	-0.87	-7.78	-8.10
Repurchase Agreements & FedFunds Purchased	14.96	13.30	-1.06	-5.05	-6.91	-28.84	17.69	29.62	13.76
Other Borrowings	34.29	29.43	43.37	45.40	59.11	76.67	20.74	16.36	13.73
Other Liabilities	5.06	13.79	14.87	50.39	75.61	78.95	88.54	28.62	4.61
Equity Capital	8.17	12.27	15.64	18.57	18.06	17.60	13.69	19.04	21.32

STRUCTURAL DATA AND LOAN ACTIVITY

FOR THE QUARTER ENDING:	JUN 2000	SEP 2000	DEC 2000	MAR 2001	JUN 2001	SEP 2001	DEC 2001	MAR 2002	JUN 2002
NUMBER OF INSTITUTIONS:	1,091	1,082	1,068	1,060	1,049	1,037	1,019	1,007	995

SELECTED STRUCTURAL DATA									
Number of New Thrifts	12	8	11	7	4	5	5	2	2
Consolidated Assets (\$ Billions)	0.44	0.56	12.34	0.37	0.04	1.54	0.50	1.06	1.83
Number of Conservatorships/Receiverships	0	0	0	0	0	1	0	0	1
Consolidated Assets (\$ Billions)	0.00	0.00	0.00	0.00	0.00	1.77	0.00	0.00	0.05
Number of Bank Charter Conversions	4	3	2	7	3	2	8	2	3
Consolidated Assets (\$ Billions)	5.73	0.80	1.59	7.09	0.70	1.27	2.54	0.64	37.92
Number of Bank Acquisitions	10	9	15	5	7	9	12	7	6
Consolidated Assets (\$ Billions)	4.28	2.66	2.71	1.12	2.33	5.12	27.90	1.33	1.53
Number of Thrift Mergers	3	5	7	3	5	5	3	5	2
Consolidated Assets (\$ Billions)	0.17	0.54	8.30	18.70	0.49	2.58	0.24	29.22	0.08

LOAN ACTIVITY (\$ Millions)									
Mortgage Pool Securities									
Total Purchases	\$15,502.27	\$17,636.29	\$24,931.54	\$30,143.44	\$44,504.09	\$43,428.94	\$27,182.78	\$32,874.85	\$26,704.48
Total Sales	8,990.86	13,895.24	17,208.38	21,090.03	34,182.21	34,408.17	16,189.38	26,117.11	17,771.05
Mortgage Originations	66,638.68	65,838.56	69,030.28	87,604.75	125,037.65	118,731.71	124,221.69	110,977.99	109,236.28
Construction Loans	7,459.94	7,571.98	7,434.22	7,135.19	8,016.20	7,252.58	6,701.01	6,245.09	7,560.41
1-4 Family Mortgages	5,884.56	6,080.04	5,702.99	5,731.85	6,166.96	5,465.51	5,070.14	4,699.31	5,866.06
Permanent Loans Secured by 1-4 Family Unit	52,924.53	53,226.14	55,275.07	74,338.98	109,614.66	103,801.02	110,423.85	97,443.54	92,807.10
Mortgage Refinancings	5,800.39	5,939.47	7,445.03	13,016.38	27,726.38	34,193.39	50,952.23	43,153.96	33,056.86
Mortgage Purchases	21,200.67	21,207.36	19,345.92	25,960.01	44,829.53	56,355.48	65,865.46	62,510.07	52,696.36
Secured by 1-4 Family Mortgages	20,781.87	20,169.90	18,613.09	25,288.88	44,160.99	54,925.58	64,735.81	61,351.18	51,496.47
Mortgage Sales	40,153.07	41,055.17	50,382.62	60,875.12	111,816.63	115,976.85	120,145.98	119,513.45	101,115.97
Secured by 1-4 Family Mortgages	39,433.25	39,909.28	49,220.21	60,198.55	110,411.11	113,297.06	118,719.94	118,407.68	99,736.85
Nonmortgage Originations and Purchases	24,826.46	30,743.74	30,223.49	29,283.23	35,228.20	33,560.48	40,827.67	37,509.14	42,742.64
Consumer Loans	16,930.58	18,058.64	18,548.49	16,665.79	19,856.58	20,778.34	25,787.55	23,525.04	28,498.10

OTHER INDICATORS (Percent Annualized)									
Asset Growth Rate	13.63	10.44	9.83	13.87	6.22	6.72	14.25	8.54	1.87
Cost of Funds	5.02	5.37	5.41	5.14	4.76	4.31	3.65	3.15	3.05
Asset Yield	7.79	8.06	8.08	7.93	7.70	7.39	6.94	6.54	6.38
Mortgage Portfolio Yield	7.65	7.89	7.93	7.82	7.72	7.42	7.02	6.71	6.56
Earnings Efficiency	105.57	106.05	106.16	106.65	106.79	106.94	106.15	105.69	106.59
Operating Efficiency	59.89	62.28	63.58	64.45	63.54	64.13	66.47	55.60	66.35

CAPITAL MEASURES

FOR THE QUARTER ENDING:	JUN 2000	SEP 2000	DEC 2000	MAR 2001	JUN 2001	SEP 2001	DEC 2001	MAR 2002	JUN 2002
NUMBER OF INSTITUTIONS:	1,091	1,082	1,068	1,060	1,049	1,037	1,019	1,007	995

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	1,089	1,080	1,064	1,055	1,047	1,034	1,016	1,004	994
Percent of Thrifts	99.82	99.82	99.63	99.53	99.81	99.71	99.71	99.70	99.90
Consolidated Assets (\$ Billions)	\$888.33	\$907.70	\$927.50	\$950.50	\$962.60	\$973.65	\$977.41	\$997.56	\$964.33
Fail FDICIA Capital Standards	2	2	3	4	2	3	3	2	1
Percent of Thrifts	0.18	0.18	0.28	0.38	0.19	0.29	0.29	0.20	0.10
Consolidated Assets (\$ Billions)	\$0.07	\$0.50	\$0.79	\$2.36	\$2.08	\$0.40	\$0.31	\$0.08	\$0.04
Critically Undercapitalized	0	0	0	0	1	0	0	0	0
Percent of Thrifts	0.00	0.00	0.00	0.00	0.10	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.00	\$1.77	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$64.61	\$66.51	\$67.73	\$68.64	\$70.35	\$72.35	\$72.19	\$74.72	\$75.27
Tangible Equity Ratio	7.31	7.37	7.36	7.29	7.38	7.53	7.46	7.62	7.96
Median Ratio	9.31	9.40	9.32	9.25	9.27	9.34	9.32	9.36	9.32
Tier 1 Capital (\$ Billions)	\$64.65	\$66.54	\$67.76	\$68.66	\$70.38	\$72.37	\$72.21	\$74.74	\$75.29
Tier 1 Leverage Ratio	7.31	7.37	7.36	7.29	7.38	7.53	7.46	7.62	7.96
Median Ratio	9.31	9.40	9.32	9.25	9.27	9.34	9.34	9.36	9.32
Tier 1 Risk-based Capital Ratio	12.19	12.21	12.15	11.92	11.99	12.20	12.19	12.58	12.98
Median Ratio	17.25	17.10	16.87	16.80	16.42	16.55	16.64	16.93	16.78
Risk-based Capital (\$ Billions)	\$70.67	\$72.55	\$74.20	\$75.11	\$77.84	\$80.05	\$80.00	\$82.60	\$82.53
Total Risk-based Capital Ratio	13.32	13.31	13.30	13.03	13.26	13.49	13.51	13.91	14.23
Median Ratio	18.06	17.99	17.74	17.86	17.23	17.37	17.39	17.71	17.58

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2000	SEP 2000	DEC 2000	MAR 2001	JUN 2001	SEP 2001	DEC 2001	MAR 2002	JUN 2002
NUMBER OF INSTITUTIONS:	1,091	1,082	1,068	1,060	1,049	1,037	1,019	1,007	995
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$5,005.55	\$5,713.60	\$6,908.74	\$6,630.76	\$6,661.23	\$7,740.30	\$7,561.21	\$7,069.02	\$6,206.84
Mortgage Loans									
Construction & Land Loans	205.96	338.07	401.47	396.87	379.16	349.89	353.54	349.45	300.95
Nonresidential Mortgages	218.90	242.34	294.79	308.89	241.11	285.68	335.64	311.14	289.90
Multifamily Mortgages	60.54	84.07	123.67	80.53	92.15	84.12	102.02	116.66	83.72
1-4 Family Mortgages	3,267.17	3,727.80	4,495.39	4,423.40	4,532.22	5,440.07	5,081.15	4,976.74	4,260.24
Nonmortgage Loans and Leases									
Commercial Loans	365.15	327.50	453.75	448.35	381.08	393.08	444.07	394.63	342.27
Consumer Loans	887.84	993.82	1,139.67	972.71	1,035.50	1,187.45	1,244.80	920.41	929.76
NONCURRENT LOANS (\$ Millions)	\$4,138.34	\$4,316.05	\$4,654.39	\$5,013.67	\$5,189.20	\$5,683.52	\$5,866.09	\$6,211.00	\$5,799.23
Mortgage Loans									
Construction & Land Loans	182.77	202.76	311.31	355.86	396.91	494.79	454.65	531.31	468.20
Nonresidential Mortgages	319.62	342.74	356.31	467.47	463.88	570.20	572.69	591.10	550.57
Multifamily Mortgages	84.76	78.32	67.15	80.32	71.80	71.05	73.86	75.83	92.22
1-4 Family Mortgages	2,825.58	2,891.33	3,007.34	3,140.58	3,334.86	3,575.11	3,785.05	3,944.13	3,670.13
Nonmortgage Loans and Leases									
Commercial Loans	314.42	356.80	422.33	467.50	497.53	494.26	585.53	704.06	702.99
Consumer Loans	411.20	444.10	489.95	501.93	424.23	478.12	394.31	364.57	315.12
NET CHARGE-OFFS (\$ Millions)	\$421.68	\$375.21	\$487.68	\$497.58	\$526.30	\$556.10	\$708.74	\$495.08	\$458.01
Mortgage Loans									
Construction & Land Loans	3.34	4.35	5.40	3.36	13.56	12.57	8.86	9.08	5.95
Nonresidential Mortgages	1.50	5.07	6.62	8.87	23.39	26.88	13.04	4.98	17.23
Multifamily Mortgages	(2.11)	(3.30)	(1.95)	(0.49)	(0.80)	2.02	(0.37)	(1.34)	1.31
1-4 Family Mortgages	52.38	43.32	65.75	50.75	83.38	65.09	61.83	69.84	54.39
Nonmortgage Loans and Leases									
Commercial Loans	38.67	61.49	103.31	99.49	86.91	117.68	92.09	113.96	109.73
Consumer Loans	205.34	210.11	258.94	279.38	275.18	294.47	463.88	254.78	226.83
Reposessed Assets	33.39	37.07	37.80	26.79	29.90	25.62	58.26	37.64	22.65
Other	89.17	17.09	11.82	29.43	14.78	11.77	11.14	6.14	19.91
REPOSSESSED ASSETS, NET (\$ Millions)	\$1,009.38	\$981.36	\$901.65	\$915.00	\$947.09	\$980.49	\$988.55	\$988.70	\$957.72
Construction & Land Loans	155.55	148.61	134.26	146.93	149.61	148.65	143.44	131.74	127.76
Nonresidential Mortgages	237.13	230.63	199.09	199.32	205.34	235.75	232.28	236.44	249.26
Multifamily Mortgages	37.14	33.81	18.32	12.84	15.42	11.90	10.81	12.94	14.67
1-4 Family Mortgages	525.79	506.52	486.28	489.15	513.44	510.98	509.16	517.70	495.25
Other	53.78	61.79	63.71	66.77	63.28	73.20	92.86	89.87	70.77
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)									
Real Estate Loans	\$534.18	\$552.14	\$556.96	\$569.49	\$575.45	\$579.21	\$578.97	\$569.41	\$564.88
Percent of Total Assets	60.13	60.80	60.00	59.76	59.65	59.46	59.22	57.08	58.58
Noncurrent Real Estate Loans	\$3.41	\$3.52	\$3.74	\$4.04	\$4.27	\$4.71	\$4.89	\$5.14	\$4.78
Percent of Total Assets	0.38	0.39	0.40	0.42	0.44	0.48	0.50	0.52	0.50
Real Estate Owned	\$0.96	\$0.92	\$0.84	\$0.85	\$0.88	\$0.91	\$0.90	\$0.90	\$0.89
Percent of Total Assets	0.11	0.10	0.09	0.09	0.09	0.09	0.09	0.09	0.09
Troubled Real Estate Loans	\$4.37	\$4.43	\$4.58	\$4.89	\$5.15	\$5.62	\$5.78	\$6.04	\$5.67
Percent of Total Assets	0.49	0.49	0.49	0.51	0.53	0.58	0.59	0.61	0.59

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2000	SEP 2000	DEC 2000	MAR 2001	JUN 2001	SEP 2001	DEC 2001	MAR 2002	JUN 2002
NUMBER OF INSTITUTIONS:	1,091	1,082	1,068	1,060	1,049	1,037	1,019	1,007	995
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.56	0.63	0.74	0.70	0.69	0.79	0.77	0.71	0.64
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.85	1.29	1.46	1.41	1.32	1.19	1.22	1.20	1.06
Nonresidential Mortgages	0.62	0.67	0.79	0.80	0.62	0.72	0.85	0.76	0.71
Multifamily Mortgages	0.14	0.19	0.28	0.18	0.21	0.19	0.22	0.25	0.18
1-4 Family Mortgages	0.76	0.84	1.00	0.97	0.98	1.17	1.09	1.10	0.95
Nonmortgage Loans and Leases									
Commercial Loans	1.48	1.23	1.63	1.55	1.24	1.29	1.51	1.27	1.21
Consumer Loans	1.58	1.72	1.87	1.61	1.72	1.84	1.91	1.39	1.49
NONCURRENT LOANS (% Total Assets)	0.47	0.48	0.50	0.53	0.54	0.58	0.60	0.62	0.60
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.76	0.77	1.13	1.26	1.39	1.68	1.57	1.82	1.65
Nonresidential Mortgages	0.90	0.94	0.96	1.22	1.19	1.43	1.46	1.45	1.34
Multifamily Mortgages	0.20	0.18	0.15	0.18	0.16	0.16	0.16	0.17	0.20
1-4 Family Mortgages	0.65	0.65	0.67	0.69	0.72	0.77	0.81	0.87	0.82
Nonmortgage Loans and Leases									
Commercial Loans	1.28	1.34	1.52	1.61	1.62	1.62	1.99	2.27	2.48
Consumer Loans	0.73	0.77	0.81	0.83	0.71	0.74	0.60	0.55	0.50
NET CHARGE-OFFS (% Total Assets)	0.05	0.04	0.05	0.05	0.05	0.06	0.07	0.05	0.05
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.01	0.02	0.02	0.01	0.05	0.04	0.03	0.03	0.02
Nonresidential Mortgages	0.00	0.01	0.02	0.02	0.06	0.07	0.03	0.01	0.04
Multifamily Mortgages	-0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1-4 Family Mortgages	0.01	0.01	0.01	0.01	0.02	0.01	0.01	0.02	0.01
Nonmortgage Loans and Leases									
Commercial Loans	0.16	0.23	0.37	0.34	0.28	0.38	0.31	0.37	0.39
Consumer Loans	0.37	0.36	0.43	0.46	0.46	0.46	0.71	0.38	0.36
Repossessed Assets	3.31	3.78	4.19	2.93	3.16	2.61	5.89	3.81	2.37
Other	0.18	0.04	0.02	0.05	0.03	0.02	0.02	0.01	0.03
REPOSSESSED ASSETS, NET (% Total Assets)	0.11	0.11	0.10	0.10	0.10	0.10	0.10	0.10	0.10
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans	0.64	0.57	0.49	0.52	0.52	0.51	0.49	0.45	0.45
Nonresidential Mortgages	0.67	0.63	0.54	0.52	0.53	0.59	0.59	0.58	0.61
Multifamily Mortgages	0.09	0.08	0.04	0.03	0.03	0.03	0.02	0.03	0.03
1-4 Family Mortgages	0.12	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11
Other	0.11	0.13	0.13	0.12	0.11	0.12	0.16	0.14	0.12
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	0.19	0.17	0.21	0.21	0.22	0.23	0.29	0.20	0.19
Net Provisions for Losses (Annualized)	0.20	0.18	0.21	0.25	0.26	0.32	0.22	0.27	0.34
Valuation Allowances	0.64	0.64	0.64	0.63	0.64	0.66	0.63	0.64	0.68
Noncurrent Loans	0.47	0.48	0.50	0.53	0.54	0.58	0.60	0.62	0.60
Repossessed Assets, Net (% Total Assets)	0.11	0.11	0.10	0.10	0.10	0.10	0.10	0.10	0.10
Troubled Assets	0.58	0.58	0.60	0.62	0.64	0.68	0.70	0.72	0.70

SELECTED INDICATORS

BY FDICIA CATEGORY

SECOND QUARTER 2002:	WELL- CAPITALIZED	ADEQUATELY CAPITALIZED	UNDER- CAPITALIZED	INDUSTRY
NUMBER OF INSTITUTIONS:	980	14	1	995
Total Assets (\$ Billions)	\$962.98	\$1.34	\$0.04	\$964.37
Tier 1 Leverage Ratio (Percent)	7.97	6.00	3.88	7.96
Median Ratio	9.49	4.91	3.88	9.32
Total Risk-based Capital Ratio (Percent)	14.24	9.90	9.94	14.23
Median Ratio	17.81	9.96	9.94	17.58
Return on Average Assets (Percent Annualized)	1.19	0.46	-2.30	1.19
Median Ratio	0.82	0.26	-2.30	0.82
Net Interest Margin (Percent Annualized)	3.11	3.21	4.09	3.11
Median Ratio	3.19	2.84	4.09	3.18
Number of Profitable Thrifts	892	8	0	900
Profits (\$ Millions)	\$3,044.40	\$2.16	\$0.00	\$3,046.56
Number of Unprofitable Thrifts	88	6	1	95
Losses (\$ Millions)	(\$190.21)	(\$0.65)	(\$0.25)	(\$191.10)
Valuation Allowances (Percent of Total Assets)	0.68	0.66	0.89	0.68
Troubled Assets (Percent of Total Assets)	0.70	1.18	2.91	0.70
Asset Growth Rate (Percent Annualized)	1.86	13.99	-20.75	1.87

BY OTS EXAMINATION RATING

SECOND QUARTER 2002:	CAMELS 1 AND 2	CAMELS 3	CAMELS 4 AND 5	INDUSTRY
NUMBER OF INSTITUTIONS:	895	74	18	995
Total Assets (\$ Billions)	\$907.53	\$50.29	\$3.52	\$964.37
Tier 1 Leverage Ratio (Percent)	7.87	9.74	6.23	7.96
Median Ratio	9.59	7.79	5.55	9.32
Total Risk-based Capital Ratio (Percent)	14.12	16.06	13.23	14.23
Median Ratio	18.07	14.38	11.21	17.58
Return on Average Assets (Percent Annualized)	1.18	1.43	-1.02	1.19
Median Ratio	0.84	0.52	-0.79	0.82
Net Interest Margin (Percent Annualized)	3.08	3.67	2.18	3.11
Median Ratio	3.20	2.99	2.62	3.18
Number of Profitable Thrifts	832	56	7	900
Profits (\$ Millions)	\$2,822.87	\$218.63	\$1.07	\$3,046.56
Number of Unprofitable Thrifts	63	18	11	95
Losses (\$ Millions)	(\$140.20)	(\$39.72)	(\$10.01)	(\$191.10)
Valuation Allowances (Percent of Total Assets)	0.65	1.28	0.78	0.68
Troubled Assets (Percent of Total Assets)	0.66	1.34	2.46	0.70
Asset Growth Rate (Percent Annualized)	1.69	4.85	5.60	1.87

Eight de novo thrifts have not been assigned an examination rating. These reported total assets of \$3.1 billion and net gains of \$2.9 million.
Office of Thrift Supervision / August 2002

STATEMENT OF OPERATIONS
BY REGION

SECOND QUARTER 2002:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	311	348	230	106	995
EARNINGS (\$ Millions)					
Interest Income	\$3,277.24	\$2,460.40	\$1,788.46	\$6,410.46	\$13,891.82
Interest Expense	1,549.09	1,256.44	826.10	2,829.10	6,418.85
NET INTEREST INCOME	1,728.16	1,203.96	962.35	3,581.36	7,472.97
Loss Provisions-Interest Bearing Assets	138.53	440.85	73.31	171.49	824.11
Noninterest Income	664.41	904.54	443.41	1,454.90	3,464.55
Mortgage Loan Servicing Fees	26.44	(7.90)	2.21	(1,141.70)	(1,120.96)
Other Fees and Charges	362.34	471.90	265.16	927.03	2,026.37
Other Noninterest Income	275.63	440.55	176.05	1,669.57	2,559.14
Noninterest Expense	1,260.94	1,263.34	840.71	2,333.93	5,698.20
G&A Expense	1,218.17	1,249.64	808.64	2,283.49	5,559.22
Goodwill Amortization	30.68	12.40	3.89	38.47	85.44
Loss Provisions-Noninterest Bearing Assets	12.09	1.30	28.19	11.97	53.54
Income Before Taxes & Extraordinary Items	993.10	404.31	491.76	2,530.84	4,415.22
Income Taxes	351.45	136.53	128.59	913.52	1,528.23
Extraordinary Items	1.63	(4.44)	(0.01)	(28.73)	(31.54)
NET INCOME	643.28	263.34	363.16	1,588.59	2,855.45
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	5.93	6.35	5.85	5.45	5.78
Interest Expense	2.80	3.25	2.70	2.40	2.67
NET INTEREST INCOME	3.13	3.11	3.15	3.04	3.11
Loss Provisions-Interest Bearing Assets	0.25	1.14	0.24	0.15	0.34
Noninterest Income	1.20	2.34	1.45	1.24	1.44
Mortgage Loan Servicing Fees	0.05	-0.02	0.01	-0.97	-0.47
Other Fees and Charges	0.66	1.22	0.87	0.79	0.84
Other Noninterest Income	0.50	1.14	0.58	1.42	1.06
Noninterest Expense	2.28	3.26	2.75	1.98	2.37
G&A Expense	2.20	3.23	2.64	1.94	2.31
Goodwill Amortization	0.06	0.03	0.01	0.03	0.04
Loss Provisions-Noninterest Bearing Assets	0.02	0.00	0.09	0.01	0.02
Income Before Taxes & Extraordinary Items	1.80	1.04	1.61	2.15	1.84
Income Taxes	0.64	0.35	0.42	0.78	0.64
Extraordinary Items	0.00	-0.01	0.00	-0.02	-0.01
NET INCOME	1.16	0.68	1.19	1.35	1.19
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	1.16	0.68	1.19	1.35	1.19
Median Ratio	0.81	0.76	0.85	1.03	0.82
Return on Average Equity (Annualized)	12.25	6.88	13.77	15.98	13.24
Median Ratio	7.59	6.81	7.97	10.78	7.70
Net Interest Margin (Annualized)	3.13	3.11	3.15	3.04	3.11
Median Ratio	3.17	3.10	3.22	3.40	3.18
Number of Profitable Thrifts	283	302	211	104	900
Percent Profitable	91.00	86.78	91.74	98.11	90.45
Profits (\$ Millions)	\$688.82	\$403.15	\$368.69	\$1,588.83	\$3,046.56
Number of Unprofitable Thrifts	28	46	19	2	95
Percent Unprofitable	9.00	13.22	8.26	1.89	9.55
Losses (\$ Millions)	(\$45.53)	(\$139.81)	(\$5.53)	(\$0.23)	(\$191.10)

STATEMENT OF CONDITION
BY REGION

SECOND QUARTER 2002:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	311	348	230	106	995

TOTAL ASSETS (\$ Billions)	\$224.79	\$157.97	\$125.21	\$464.16	\$964.37
1 - 4 Family Mortgages	96.45	66.57	41.10	245.56	449.44
Mortgage Pool Securities	25.41	10.63	15.99	32.61	84.64
Multifamily Mortgages	7.23	2.43	2.95	33.34	45.91
Nonresidential Mortgages	12.58	7.63	7.46	13.42	41.08
Construction Loans	4.24	5.05	7.07	5.57	21.93
Land Loans	1.43	2.20	1.12	1.77	6.51
Commercial Loans	10.42	6.09	4.66	7.21	28.39
Consumer Loans	10.99	21.37	14.90	15.27	62.54
Cash and Noninterest-Earning Deposits	3.15	2.94	1.99	6.36	14.44
Investment Securities	39.73	25.48	21.80	64.16	144.06
Mortgage Derivatives	19.45	9.51	5.91	18.96	53.83
Reposessed Assets, Net	0.21	0.26	0.15	0.34	0.96
Real Estate Held for Investment, Net	0.05	0.04	0.10	0.13	0.32
Office Premises & Equipment	1.98	2.02	1.32	3.45	8.77
Other Assets	12.16	6.60	5.43	37.71	61.52
Less: Contra Assets & Valuation Allowances	1.23	1.34	0.82	2.75	6.14

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$224.79	\$157.97	\$125.21	\$464.16	\$964.37
TOTAL DEPOSITS	143.07	107.78	71.86	242.08	564.47
Deposits less than or equal to \$100,000	107.37	81.41	54.90	161.57	405.08
Deposits greater than \$100,000	35.70	26.37	16.95	80.51	159.39
Escrows	1.50	0.97	1.41	12.74	16.62
BORROWINGS	54.92	30.59	38.43	160.04	276.97
Advances From FHLB	29.67	20.30	29.88	106.84	179.69
Repurchase Agreements & FedFunds Purchased	12.61	6.80	6.62	39.09	65.13
Other Borrowings	12.63	3.49	1.93	14.11	32.16
Other Liabilities	3.65	2.76	2.79	8.94	18.09
Equity Capital	21.66	15.87	10.73	40.37	88.22

STATEMENT OF CONDITION
BY REGION

SECOND QUARTER 2002:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	311	348	230	106	995

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
1 - 4 Family Mortgages	42.90	42.14	32.82	52.90	46.60
Mortgage Pool Securities	11.30	6.73	12.77	7.03	8.78
Multifamily Mortgages	3.22	1.54	2.35	7.18	4.76
Nonresidential Mortgages	5.59	4.83	5.95	2.89	4.26
Construction Loans	1.89	3.20	5.65	1.20	2.27
Land Loans	0.63	1.39	0.89	0.38	0.68
Commercial Loans	4.64	3.86	3.72	1.55	2.94
Consumer Loans	4.89	13.53	11.90	3.29	6.48
Cash and Noninterest-Earning Deposits	1.40	1.86	1.59	1.37	1.50
Investment Securities	17.67	16.13	17.41	13.82	14.94
Mortgage Derivatives	8.65	6.02	4.72	4.08	5.58
Reposessed Assets, Net	0.09	0.17	0.12	0.07	0.10
Real Estate Held for Investment, Net	0.02	0.03	0.08	0.03	0.03
Office Premises & Equipment	0.88	1.28	1.06	0.74	0.91
Other Assets	5.41	4.18	4.34	8.12	6.38
Less: Contra Assets & Valuation Allowances	0.55	0.85	0.65	0.59	0.64

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS	63.65	68.23	57.39	52.15	58.53
Deposits less than or equal to \$100,000	47.76	51.54	43.85	34.81	42.00
Deposits greater than \$100,000	15.88	16.69	13.54	17.34	16.53
Escrows	0.67	0.61	1.12	2.74	1.72
BORROWINGS	24.43	19.36	30.69	34.48	28.72
Advances From FHLB	13.20	12.85	23.86	23.02	18.63
Repurchase Agreements & FedFunds Purchased	5.61	4.31	5.29	8.42	6.75
Other Borrowings	5.62	2.21	1.54	3.04	3.33
Other Liabilities	1.62	1.74	2.23	1.93	1.88
Equity Capital	9.63	10.05	8.57	8.70	9.15

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

SECOND QUARTER 2002:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	311	348	230	106	995
TOTAL ASSETS (Percent Change)	16.79	14.35	12.19	3.57	9.01
1 - 4 Family Mortgages	12.56	1.29	1.63	2.73	4.31
Mortgage Pool Securities	39.12	39.10	35.16	-33.26	-2.26
Multifamily Mortgages	18.60	18.57	9.20	3.80	6.85
Nonresidential Mortgages	19.68	24.38	16.78	5.77	15.03
Construction Loans	25.88	18.14	5.44	-5.09	8.48
Land Loans	30.15	22.03	5.13	0.60	13.85
Commercial Loans	8.93	28.19	15.94	-0.49	10.94
Consumer Loans	12.98	24.58	8.17	34.23	20.18
Cash and Noninterest-Earning Deposits	6.46	13.93	40.29	0.48	8.68
Investment Securities	144.21	248.54	350.66	110.27	144.46
Mortgage Derivatives	19.55	30.13	22.20	-37.87	-8.65
Reposessed Assets, Net	-6.33	19.61	3.40	18.80	10.11
Real Estate Held for Investment, Net	-46.36	-70.86	41.09	-3.44	-27.95
Office Premises & Equipment	6.64	12.34	3.90	12.73	9.82
Other Assets	18.19	29.12	17.00	23.42	22.29
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00
TOTAL LIABILITIES AND CAPITAL (Percent Chg)	16.79	14.35	12.19	3.57	9.01
TOTAL DEPOSITS	16.80	14.56	8.10	12.70	13.41
Deposits less than or equal to \$100,000	11.20	10.51	4.25	4.65	7.39
Deposits greater than \$100,000	37.64	29.20	22.80	33.26	32.26
BORROWINGS	14.58	9.02	19.99	-10.25	-1.45
Advances From FHLE	-0.16	4.78	11.36	-14.26	-8.10
Repurchase Agreements & FedFunds Purchased	24.58	7.87	92.86	4.57	13.76
Other Borrowings	56.24	46.69	9.39	-13.52	13.73
Other Liabilities	30.33	-0.11	28.60	-2.70	4.61
Equity Capital	19.67	29.27	9.03	23.10	21.32

CAPITAL MEASURES
BY REGION

SECOND QUARTER 2002:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	311	348	230	106	995

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	311	347	230	106	994
Percent of Thrifts	100.00	99.71	100.00	100.00	99.90
Consolidated Assets (\$ Billions)	\$224.79	\$157.92	\$125.21	\$464.16	\$964.33
Fail FDICIA Capital Standards	0	1	0	0	1
Percent of Thrifts	0.00	0.29	0.00	0.00	0.10
Consolidated Assets (\$ Billions)	\$0.00	\$0.04	\$0.00	\$0.00	\$0.04
Critically Undercapitalized	0	0	0	0	0
Percent of Thrifts	0.00	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$19.14	\$13.80	\$10.25	\$32.49	\$75.27
Tangible Equity Ratio	8.63	9.05	8.26	7.15	7.96
Median Ratio	9.94	9.56	9.19	8.60	9.32
Tier 1 Capital (\$ Billions)	\$19.14	\$13.80	\$10.25	\$32.50	\$75.29
Tier 1 Leverage Ratio	8.63	9.05	8.26	7.15	7.96
Median Ratio	9.94	9.56	9.19	8.60	9.32
Tier 1 Risk-based Capital Ratio	14.30	14.55	13.88	11.65	12.98
Median Ratio	18.73	17.29	15.48	13.61	16.78
Risk-based Capital (\$ Billions)	\$20.44	\$14.84	\$10.96	\$36.70	\$82.53
Total Risk-based Capital Ratio	15.28	15.65	14.84	13.15	14.23
Median Ratio	19.86	18.20	16.36	14.55	17.58

ASSET QUALITY INDICATORS
BY REGION

SECOND QUARTER 2002:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	311	348	230	106	995
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$1,253.57	\$1,457.71	\$764.38	\$2,733.13	\$6,206.84
Mortgage Loans					
Construction & Land Loans	73.14	68.99	53.95	104.87	300.95
Nonresidential Mortgages	102.73	76.57	65.74	44.86	289.90
Multifamily Mortgages	21.40	10.57	23.69	28.05	83.72
1-4 Family Mortgages	827.81	836.16	418.76	2,179.47	4,260.24
Nonmortgage Loans and Leases					
Commercial Loans	102.23	114.39	57.34	68.30	342.27
Consumer Loans	126.26	351.01	144.90	307.58	929.76
NONCURRENT LOANS (\$ Millions)	\$1,236.65	\$1,152.11	\$599.04	\$2,811.43	\$5,799.23
Mortgage Loans					
Construction & Land Loans	93.50	71.48	109.21	194.01	468.20
Nonresidential Mortgages	122.64	128.88	56.79	242.26	550.57
Multifamily Mortgages	27.10	11.35	36.70	17.07	92.22
1-4 Family Mortgages	716.96	604.58	236.10	2,112.50	3,670.13
Nonmortgage Loans and Leases					
Commercial Loans	214.58	191.79	92.69	203.93	702.99
Consumer Loans	61.87	144.04	67.55	41.65	315.12
NET CHARGE-OFFS (\$ Millions)	\$82.91	\$175.87	\$47.49	\$151.73	\$458.01
Mortgage Loans					
Construction & Land Loans	0.96	2.55	0.16	2.29	5.95
Nonresidential Mortgages	1.13	3.50	8.66	3.94	17.23
Multifamily Mortgages	1.66	(0.62)	(0.42)	0.69	1.31
1-4 Family Mortgages	15.95	13.67	3.56	21.21	54.39
Nonmortgage Loans and Leases					
Commercial Loans	25.37	38.34	5.54	40.48	109.73
Consumer Loans	27.22	108.36	25.09	66.17	226.83
Reposessed Assets	2.80	9.74	1.70	8.41	22.65
Other	7.82	0.33	3.21	8.54	19.91
REPOSSESSED ASSETS, NET (\$ Millions)	\$207.28	\$262.69	\$145.86	\$341.89	\$957.72
Construction & Land Loans	13.40	54.63	41.10	18.64	127.76
Nonresidential Mortgages	114.29	31.13	24.61	79.23	249.26
Multifamily Mortgages	5.61	7.19	1.51	0.36	14.67
1-4 Family Mortgages	59.04	151.71	68.46	216.05	495.25
Other	14.95	18.03	10.18	27.62	70.77
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$121.92	\$83.88	\$59.68	\$299.66	\$564.88
Percent of Total Assets	54.24	53.10	47.67	64.56	58.58
Noncurrent Real Estate Loans	\$0.96	\$0.82	\$0.44	\$2.57	\$4.78
Percent of Total Assets	0.43	0.52	0.35	0.55	0.50
Real Estate Owned	\$0.19	\$0.24	\$0.14	\$0.31	\$0.89
Percent of Total Assets	0.09	0.15	0.11	0.07	0.09
Troubled Real Estate Loans	\$1.15	\$1.06	\$0.57	\$2.88	\$5.67
Percent of Total Assets	0.51	0.67	0.46	0.62	0.59

ASSET QUALITY INDICATORS
BY REGION

SECOND QUARTER 2002:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	311	348	230	106	995
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.56	0.92	0.61	0.59	0.64
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.29	0.95	0.66	1.43	1.06
Nonresidential Mortgages	0.82	1.00	0.88	0.33	0.71
Multifamily Mortgages	0.30	0.44	0.80	0.08	0.18
1-4 Family Mortgages	0.86	1.26	1.02	0.89	0.95
Nonmortgage Loans and Leases					
Commercial Loans	0.98	1.88	1.23	0.95	1.21
Consumer Loans	1.15	1.64	0.97	2.01	1.49
NONCURRENT LOANS (% Total Assets)	0.55	0.73	0.48	0.61	0.60
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.65	0.99	1.33	2.64	1.65
Nonresidential Mortgages	0.98	1.69	0.76	1.81	1.34
Multifamily Mortgages	0.37	0.47	1.24	0.05	0.20
1-4 Family Mortgages	0.74	0.91	0.57	0.86	0.82
Nonmortgage Loans and Leases					
Commercial Loans	2.06	3.15	1.99	2.83	2.48
Consumer Loans	0.56	0.67	0.45	0.27	0.50
NET CHARGE-OFFS (% Total Assets)	0.04	0.11	0.04	0.03	0.05
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.02	0.04	0.00	0.03	0.02
Nonresidential Mortgages	0.01	0.05	0.12	0.03	0.04
Multifamily Mortgages	0.02	-0.03	-0.01	0.00	0.00
1-4 Family Mortgages	0.02	0.02	0.01	0.01	0.01
Nonmortgage Loans and Leases					
Commercial Loans	0.24	0.63	0.12	0.56	0.39
Consumer Loans	0.25	0.51	0.17	0.43	0.36
Reposessed Assets	1.35	3.71	1.16	2.46	2.37
Other	0.06	0.01	0.06	0.02	0.03
REPOSSESSED ASSETS, NET (% Total Assets)	0.09	0.17	0.12	0.07	0.10
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	0.24	0.75	0.50	0.25	0.45
Nonresidential Mortgages	0.91	0.41	0.33	0.59	0.61
Multifamily Mortgages	0.08	0.30	0.05	0.00	0.03
1-4 Family Mortgages	0.06	0.23	0.17	0.09	0.11
Other	0.12	0.27	0.19	0.07	0.12
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.15	0.45	0.15	0.13	0.19
Net Provisions for Losses (Annualized)	0.25	1.12	0.23	0.15	0.34
Valuation Allowances	0.58	0.94	0.68	0.62	0.68
Noncurrent Loans	0.55	0.73	0.48	0.61	0.60
Reposessed Assets, Net (% Total Assets)	0.09	0.17	0.12	0.07	0.10
Troubled Assets	0.64	0.90	0.59	0.68	0.70

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	2nd Qtr 2002 Net Income (\$ Millions)	2nd Qtr 2001 Net Income (\$ Millions)
NORTHEAST REGION						
CONNECTICUT	11	13.17	7.90	1.28	44.54	38.41
DELAWARE	6	32.84	13.92	3.34	144.12	61.15
MAINE	9	1.41	1.05	0.14	3.19	3.07
MASSACHUSETTS	21	8.62	5.48	0.85	20.52	11.95
NEW HAMPSHIRE	6	1.64	1.31	0.17	3.97	3.23
NEW JERSEY	45	18.88	13.56	2.04	36.31	30.21
NEW YORK	44	42.62	25.03	3.70	129.77	107.56
OHIO	94	39.91	31.09	3.61	84.63	64.23
PENNSYLVANIA	61	63.72	42.17	6.29	171.49	101.22
RHODE ISLAND	5	0.68	0.51	0.10	2.05	0.78
VERMONT	2	0.30	0.20	0.02	0.51	0.62
WEST VIRGINIA	7	1.00	0.85	0.12	2.16	1.21
TOTAL	311	\$224.79	\$143.07	\$21.66	\$643.28	\$423.64

SOUTHEAST REGION

ALABAMA	12	2.70	1.89	0.22	4.24	8.37
DISTRICT OF COLUMBIA	1	0.26	0.21	0.02	0.74	0.09
FLORIDA	42	27.84	18.77	2.45	63.77	49.45
GEORGIA	23	8.54	5.21	0.88	(25.82)	7.51
ILLINOIS	62	33.28	22.49	4.91	120.34	106.81
INDIANA	53	12.63	8.12	1.21	22.58	29.64
KENTUCKY	27	3.10	2.42	0.36	6.45	4.28
MARYLAND	56	8.17	6.59	0.88	19.75	12.35
MICHIGAN	15	9.90	5.83	0.72	30.88	20.92
NORTH CAROLINA	17	3.24	2.53	0.45	9.05	6.02
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	25	7.13	4.94	0.68	19.27	16.32
VIRGIN ISLANDS	N/A	N/A	N/A	N/A	N/A	N/A
VIRGINIA	15	41.19	28.78	3.10	(7.91)	36.06
TOTAL	348	\$157.97	\$107.78	\$15.87	\$263.34	\$297.80

Second quarter 2001 net income data are based on thrifts held constant as of June 30, 2002.
 Financial data as of June 30, 2002 unless otherwise noted.
 Office of Thrift Supervision / August 2002

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	2nd Qtr 2002 Net Income (\$ Millions)	2nd Qtr 2001 Net Income (\$ Millions)
MIDWEST REGION						
ARKANSAS	8	3.50	2.63	0.36	9.73	7.97
IOWA	22	5.00	4.01	0.44	11.20	7.18
KANSAS	17	12.21	6.53	1.30	28.87	27.19
LOUISIANA	29	4.34	3.28	0.54	10.27	6.93
MINNESOTA	22	3.07	2.20	0.28	8.28	7.01
MISSISSIPPI	6	0.50	0.39	0.04	0.75	0.76
MISSOURI	34	4.91	3.60	0.55	8.94	7.81
NEBRASKA	15	16.04	8.09	1.11	36.49	33.81
OKLAHOMA	6	7.88	2.33	0.53	55.27	36.94
TENNESSEE	22	5.44	4.33	0.68	15.94	13.23
TEXAS	24	44.13	21.55	3.23	130.15	108.35
WISCONSIN	25	18.16	12.93	1.68	47.28	34.18
TOTAL	230	\$125.21	\$71.86	\$10.73	\$363.16	\$291.36

WEST REGION						
ALASKA	1	0.15	0.12	0.01	0.20	0.15
ARIZONA	3	0.44	0.25	0.07	3.48	4.64
CALIFORNIA	42	429.82	219.25	36.75	1,483.12	1,370.97
COLORADO	10	2.45	1.48	0.19	5.98	4.86
GUAM	2	0.25	0.13	0.06	0.69	1.04
HAWAII	2	6.79	4.31	0.55	17.92	12.44
IDAHO	3	0.86	0.66	0.07	1.32	0.88
MONTANA	4	0.47	0.38	0.06	0.87	0.99
NEVADA	2	0.93	0.44	0.14	3.54	0.82
NEW MEXICO	9	2.19	1.53	0.18	4.46	4.77
NORTH DAKOTA	3	0.97	0.79	0.10	2.91	1.73
OREGON	5	2.83	2.18	0.27	6.38	5.10
SOUTH DAKOTA	4	1.10	0.89	0.09	2.63	1.80
UTAH	4	1.62	0.83	0.18	2.61	4.76
WASHINGTON	8	12.93	8.57	1.58	51.91	40.24
WYOMING	4	0.37	0.26	0.05	0.57	0.42
TOTAL	106	\$464.16	\$242.08	\$40.37	\$1,588.59	\$1,455.60

UNITED STATES						
TOTAL	995	\$972.12	\$564.78	\$88.62	\$2,858.38	\$2,468.40

Second quarter 2001 net income data are based on thrifts held constant as of June 30, 2002.
 Financial data as of June 30, 2002 unless otherwise noted.
 Office of Thrift Supervision / August 2002

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	JUN 1998	JUN 1999	JUN 2000	JUN 2001	JUN 2002
NUMBER OF INSTITUTIONS:	1,181	1,115	1,091	1,049	995
EARNINGS (\$ Millions)					
Interest Income	\$13,867.46	\$14,066.03	\$15,632.30	\$16,824.85	\$13,891.82
Interest Expense	8,423.86	8,304.80	9,846.06	10,064.15	6,418.85
NET INTEREST INCOME	5,443.61	5,761.23	5,786.24	6,760.70	7,472.97
Loss Provisions-Interest Bearing Assets	405.79	336.34	436.40	620.25	824.11
Noninterest Income	2,313.75	2,302.62	2,473.02	3,508.87	3,464.55
Mortgage Loan Servicing Fees	187.93	257.12	263.28	(86.24)	(1,120.96)
Other Fees and Charges	1,033.06	1,149.50	1,447.03	1,922.77	2,026.37
Other Noninterest Income	1,092.76	895.99	762.72	1,672.34	2,559.14
Noninterest Expense	4,471.84	4,386.08	4,658.01	5,664.54	5,698.20
G&A Expense	4,297.99	4,213.97	4,489.46	5,462.57	5,559.22
Goodwill Amortization	141.05	142.05	143.11	178.93	85.44
Loss Provisions-Noninterest Bearing Assets	32.80	30.06	25.45	23.05	53.54
Income Before Taxes & Extraordinary Items	2,879.72	3,341.44	3,164.85	3,984.78	4,415.22
Income Taxes	783.68	1,230.11	1,150.37	1,461.66	1,528.23
Extraordinary Items	(0.57)	0.59	2.21	(10.63)	(31.54)
NET INCOME	2,095.47	2,111.92	2,016.69	2,512.48	2,855.45
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	7.11	6.71	7.16	7.03	5.78
Interest Expense	4.32	3.96	4.51	4.21	2.67
NET INTEREST INCOME	2.79	2.75	2.65	2.82	3.11
Loss Provisions-Interest Bearing Assets	0.21	0.16	0.20	0.26	0.34
Noninterest Income	1.19	1.10	1.13	1.47	1.44
Mortgage Loan Servicing Fees	0.10	0.12	0.12	-0.04	-0.47
Other Fees and Charges	0.53	0.55	0.66	0.80	0.84
Other Noninterest Income	0.56	0.43	0.35	0.70	1.06
Noninterest Expense	2.29	2.09	2.13	2.37	2.37
G&A Expense	2.20	2.01	2.06	2.28	2.31
Goodwill Amortization	0.07	0.07	0.07	0.07	0.04
Loss Provisions-Noninterest Bearing Assets	0.02	0.01	0.01	0.01	0.02
Income Before Taxes & Extraordinary Items	1.48	1.59	1.45	1.67	1.84
Income Taxes	0.40	0.59	0.53	0.61	0.64
Extraordinary Items	0.00	0.00	0.00	0.00	-0.01
NET INCOME	1.07	1.01	0.92	1.05	1.19
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	1.07	1.01	0.92	1.05	1.19
Median Ratio	0.83	0.75	0.74	0.66	0.82
Return on Average Equity (Annualized)	12.68	12.41	12.01	12.97	13.24
Median Ratio	7.94	6.94	7.28	6.20	7.70
Net Interest Margin (Annualized)	2.79	2.75	2.65	2.82	3.11
Median Ratio	3.13	3.06	3.09	2.87	3.18
Number of Profitable Thrifts	1,096	1,029	985	917	900
Percent Profitable	92.80	92.29	90.28	87.42	90.45
Profits (\$ Millions)	\$2,217.32	\$2,174.53	\$2,122.29	\$2,701.50	\$3,046.56
Number of Unprofitable Thrifts	85	86	106	132	95
Percent Unprofitable	7.20	7.71	9.72	12.58	9.55
Losses (\$ Millions)	(\$121.85)	(\$62.61)	(\$105.61)	(\$189.02)	(\$191.10)

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 1998	JUN 1999	JUN 2000	JUN 2001	JUN 2002
NUMBER OF INSTITUTIONS:	1,181	1,115	1,091	1,049	995
TOTAL ASSETS (\$ Billions)					
TOTAL ASSETS (\$ Billions)	\$786.30	\$846.68	\$888.40	\$964.68	\$964.37
1 - 4 Family Mortgages	391.68	408.29	431.95	463.16	449.44
Mortgage Pool Securities	96.86	99.59	89.68	98.29	84.64
Multifamily Mortgages	46.50	41.11	42.65	44.73	45.91
Nonresidential Mortgages	29.29	30.54	35.42	38.90	41.08
Construction Loans	12.12	15.76	18.96	22.33	21.93
Land Loans	3.59	4.39	5.21	6.32	6.51
Commercial Loans	12.86	17.42	24.62	30.77	28.39
Consumer Loans	45.92	52.33	56.02	60.13	62.54
Cash and Noninterest-Earning Deposits	10.83	11.63	12.62	14.61	14.44
Investment Securities	95.77	119.47	117.86	122.92	144.06
Mortgage Derivatives	47.51	71.47	74.97	61.70	53.83
Reposessed Assets, Net	1.57	1.22	1.01	0.95	0.96
Real Estate Held for Investment, Net	0.50	0.44	0.50	0.45	0.32
Office Premises & Equipment	7.97	8.19	8.49	8.81	8.77
Other Assets	36.23	41.64	48.73	58.06	61.52
Less: Contra Assets & Valuation Allowances	5.39	5.35	5.30	5.74	6.14
TOTAL LIABILITIES AND CAPITAL (\$ Billions)					
TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$786.30	\$846.68	\$888.40	\$964.68	\$964.37
TOTAL DEPOSITS	503.97	492.21	508.75	544.79	564.47
Deposits less than or equal to \$100,000	417.20	395.35	398.25	411.92	405.08
Deposits greater than \$100,000	86.77	96.86	110.50	132.87	159.39
Escrows	10.47	10.38	9.62	20.23	16.62
BORROWINGS	191.98	262.82	289.25	303.00	276.97
Advances From FHLB	118.44	164.38	204.24	212.37	179.69
Repurchase Agreements & FedFunds Purchased	43.71	59.34	66.13	60.66	65.13
Other Borrowings	29.83	39.10	18.89	29.96	32.16
Other Liabilities	12.61	12.68	12.55	18.11	18.09
Equity Capital	67.27	68.59	68.23	78.56	88.22

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 1998	JUN 1999	JUN 2000	JUN 2001	JUN 2002
NUMBER OF INSTITUTIONS:	1,181	1,115	1,091	1,049	995
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TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
1 - 4 Family Mortgages	49.81	48.22	48.62	48.01	46.60
Mortgage Pool Securities	12.32	11.76	10.09	10.19	8.78
Multifamily Mortgages	5.91	4.86	4.80	4.64	4.76
Nonresidential Mortgages	3.72	3.61	3.99	4.03	4.26
Construction Loans	1.54	1.86	2.13	2.31	2.27
Land Loans	0.46	0.52	0.59	0.65	0.68
Commercial Loans	1.63	2.06	2.77	3.19	2.94
Consumer Loans	5.84	6.18	6.31	6.23	6.48
Cash and Noninterest-Earning Deposits	1.38	1.37	1.42	1.51	1.50
Investment Securities	12.18	14.11	13.27	12.74	14.94
Mortgage Derivatives	6.04	8.44	8.44	6.40	5.58
Reposessed Assets, Net	0.20	0.14	0.11	0.10	0.10
Real Estate Held for Investment, Net	0.06	0.05	0.06	0.05	0.03
Office Premises & Equipment	1.01	0.97	0.96	0.91	0.91
Other Assets	4.61	4.92	5.48	6.02	6.38
Less: Contra Assets & Valuation Allowances	0.69	0.63	0.60	0.59	0.64
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TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS	64.09	58.13	57.27	56.47	58.53
Deposits less than or equal to \$100,000	53.06	46.69	44.83	42.70	42.00
Deposits greater than \$100,000	11.04	11.44	12.44	13.77	16.53
Escrows	1.33	1.23	1.08	2.10	1.72
BORROWINGS	24.42	31.04	32.56	31.41	28.72
Advances From FHLB	15.06	19.41	22.99	22.01	18.63
Repurchase Agreements & FedFunds Purchased	5.56	7.01	7.44	6.29	6.75
Other Borrowings	3.79	4.62	2.13	3.11	3.33
Other Liabilities	1.60	1.50	1.41	1.88	1.88
Equity Capital	8.56	8.10	7.68	8.14	9.15

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

FOR THE QUARTER ENDING:	JUN 1998	JUN 1999	JUN 2000	JUN 2001	JUN 2002
NUMBER OF INSTITUTIONS:	1,181	1,115	1,091	1,049	995

TOTAL ASSETS (Percent Change)	9.00	13.50	14.16	11.02	9.01
1 - 4 Family Mortgages	7.74	9.03	15.79	9.49	4.31
Mortgage Pool Securities	-5.49	9.08	-2.99	11.12	-2.26
Multifamily Mortgages	0.81	-6.57	12.15	6.25	6.85
Nonresidential Mortgages	2.75	14.43	25.54	13.96	15.03
Construction Loans	19.61	40.45	27.19	21.44	8.48
Land Loans	14.19	32.09	29.61	25.29	13.85
Commercial Loans	39.93	43.60	52.64	29.60	10.94
Consumer Loans	22.81	23.24	20.92	10.62	20.18
Cash and Noninterest-Earning Deposits	23.24	12.98	20.36	21.57	8.68
Investment Securities	182.43	163.19	71.58	65.99	144.46
Mortgage Derivatives	40.10	57.45	9.14	-16.68	-8.65
Reposessed Assets, Net	-15.50	-19.02	-15.09	-4.37	10.11
Real Estate Held for Investment, Net	9.86	-8.51	12.52	-7.21	-27.95
Office Premises & Equipment	8.10	8.35	8.80	6.93	9.82
Other Assets	29.30	20.47	29.76	21.73	22.29
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	9.00	13.50	14.16	11.02	9.01
TOTAL DEPOSITS	5.12	3.32	8.93	10.07	13.41
Deposits less than or equal to \$100,000	1.91	0.42	6.29	6.36	7.39
Deposits greater than \$100,000	23.88	17.07	19.64	23.40	32.26
BORROWINGS	15.19	43.28	27.43	6.09	-1.45
Advances From FHLE	19.13	46.02	31.42	5.34	-8.10
Repurchase Agreements & FedFunds Purchased	16.05	39.93	14.96	-6.91	13.76
Other Borrowings	0.82	37.43	34.29	59.11	13.73
Other Liabilities	37.04	3.19	5.06	75.61	4.61
Equity Capital	15.01	7.54	8.17	18.06	21.32

CAPITAL MEASURES

FOR THE QUARTER ENDING:	JUN 1998	JUN 1999	JUN 2000	JUN 2001	JUN 2002
NUMBER OF INSTITUTIONS:	1,181	1,115	1,091	1,049	995

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	1,179	1,113	1,089	1,047	994
Percent of Thrifts	99.83	99.82	99.82	99.81	99.90
Consolidated Assets (\$ Billions)	\$785.99	\$846.64	\$888.33	\$962.60	\$964.33
Fail FDICIA Capital Standards	2	1	2	2	1
Percent of Thrifts	0.17	0.09	0.18	0.19	0.10
Consolidated Assets (\$ Billions)	\$0.31	\$0.04	\$0.07	\$2.08	\$0.04
Critically Undercapitalized	0	0	0	1	0
Percent of Thrifts	0.00	0.00	0.00	0.10	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$1.77	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$59.92	\$63.25	\$64.61	\$70.35	\$75.27
Tangible Equity Ratio	7.71	7.53	7.31	7.38	7.96
Median Ratio	9.27	9.37	9.31	9.27	9.32
Tier 1 Capital (\$ Billions)	\$59.99	\$63.30	\$64.65	\$70.38	\$75.29
Tier 1 Leverage Ratio	7.72	7.53	7.31	7.38	7.96
Median Ratio	9.27	9.37	9.31	9.27	9.32
Tier 1 Risk-based Capital Ratio	13.35	13.01	12.19	11.99	12.98
Median Ratio	18.17	17.88	17.25	16.42	16.78
Risk-based Capital (\$ Billions)	\$65.80	\$69.25	\$70.67	\$77.84	\$82.53
Total Risk-based Capital Ratio	14.64	14.24	13.32	13.26	14.23
Median Ratio	18.67	18.84	18.06	17.23	17.58

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 1998	JUN 1999	JUN 2000	JUN 2001	JUN 2002
NUMBER OF INSTITUTIONS:	1,181	1,115	1,091	1,049	995
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$5,688.50	\$4,993.23	\$5,005.55	\$6,661.23	\$6,206.84
Mortgage Loans					
Construction & Land Loans	219.03	190.26	205.96	379.16	300.95
Nonresidential Mortgages	284.04	230.78	218.90	241.11	289.90
Multifamily Mortgages	189.44	124.99	60.54	92.15	83.72
1-4 Family Mortgages	3,978.34	3,454.35	3,267.17	4,532.22	4,260.24
Nonmortgage Loans and Leases					
Commercial Loans	177.09	188.52	365.15	381.08	342.27
Consumer Loans	840.56	804.32	887.84	1,035.50	929.76
NONCURRENT LOANS (\$ Millions)	\$5,269.46	\$4,328.00	\$4,138.34	\$5,189.20	\$5,799.23
Mortgage Loans					
Construction & Land Loans	167.85	146.28	182.77	396.91	468.20
Nonresidential Mortgages	425.22	328.27	319.62	463.88	550.57
Multifamily Mortgages	294.26	160.84	84.76	71.80	92.22
1-4 Family Mortgages	3,849.91	3,169.46	2,825.58	3,334.86	3,670.13
Nonmortgage Loans and Leases					
Commercial Loans	162.34	156.53	314.42	497.53	702.99
Consumer Loans	369.88	366.63	411.20	424.23	315.12
NET CHARGE-OFFS (\$ Millions)	\$357.13	\$353.90	\$421.68	\$526.30	\$458.01
Mortgage Loans					
Construction & Land Loans	3.53	2.56	3.34	13.56	5.95
Nonresidential Mortgages	8.42	3.93	1.50	23.39	17.23
Multifamily Mortgages	7.90	10.64	(2.11)	(0.80)	1.31
1-4 Family Mortgages	86.92	88.45	52.38	83.38	54.39
Nonmortgage Loans and Leases					
Commercial Loans	11.41	13.59	38.67	86.91	109.73
Consumer Loans	191.04	154.15	205.34	275.18	226.83
Repossessed Assets	25.67	53.22	33.39	29.90	22.65
Other	22.24	27.37	89.17	14.78	19.91
REPOSSESSED ASSETS, NET (\$ Millions)	\$1,571.76	\$1,218.26	\$1,009.38	\$947.09	\$957.72
Construction & Land Loans	171.29	156.87	155.55	149.61	127.76
Nonresidential Mortgages	217.88	250.50	237.13	205.34	249.26
Multifamily Mortgages	200.61	80.71	37.14	15.42	14.67
1-4 Family Mortgages	904.69	668.78	525.79	513.44	495.25
Other	77.29	61.40	53.78	63.28	70.77
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$483.18	\$500.10	\$534.18	\$575.45	\$564.88
Percent of Total Assets	61.45	59.07	60.13	59.65	58.58
Noncurrent Real Estate Loans	\$4.74	\$3.80	\$3.41	\$4.27	\$4.78
Percent of Total Assets	0.60	0.45	0.38	0.44	0.50
Real Estate Owned	\$1.49	\$1.16	\$0.96	\$0.88	\$0.89
Percent of Total Assets	0.19	0.14	0.11	0.09	0.09
Troubled Real Estate Loans	\$6.23	\$4.96	\$4.37	\$5.15	\$5.67
Percent of Total Assets	0.79	0.59	0.49	0.53	0.59

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 1998	JUN 1999	JUN 2000	JUN 2001	JUN 2002
NUMBER OF INSTITUTIONS:	1,181	1,115	1,091	1,049	995
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.72	0.59	0.56	0.69	0.64
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.39	0.94	0.85	1.32	1.06
Nonresidential Mortgages	0.97	0.76	0.62	0.62	0.71
Multifamily Mortgages	0.41	0.30	0.14	0.21	0.18
1-4 Family Mortgages	1.02	0.85	0.76	0.98	0.95
Nonmortgage Loans and Leases					
Commercial Loans	1.38	1.08	1.48	1.24	1.21
Consumer Loans	1.83	1.54	1.58	1.72	1.49
NONCURRENT LOANS (% Total Assets)	0.67	0.51	0.47	0.54	0.60
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.07	0.73	0.76	1.39	1.65
Nonresidential Mortgages	1.45	1.07	0.90	1.19	1.34
Multifamily Mortgages	0.63	0.39	0.20	0.16	0.20
1-4 Family Mortgages	0.98	0.78	0.65	0.72	0.82
Nonmortgage Loans and Leases					
Commercial Loans	1.26	0.90	1.28	1.62	2.48
Consumer Loans	0.81	0.70	0.73	0.71	0.50
NET CHARGE-OFFS (% Total Assets)	0.05	0.04	0.05	0.05	0.05
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.02	0.01	0.01	0.05	0.02
Nonresidential Mortgages	0.03	0.01	0.00	0.06	0.04
Multifamily Mortgages	0.02	0.03	-0.00	0.00	0.00
1-4 Family Mortgages	0.02	0.02	0.01	0.02	0.01
Nonmortgage Loans and Leases					
Commercial Loans	0.09	0.08	0.16	0.28	0.39
Consumer Loans	0.42	0.29	0.37	0.46	0.36
Repossessed Assets	1.63	4.37	3.31	3.16	2.37
Other	0.06	0.07	0.18	0.03	0.03
REPOSSESSED ASSETS, NET (% Total Assets)	0.20	0.14	0.11	0.10	0.10
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	1.09	0.78	0.64	0.52	0.45
Nonresidential Mortgages	0.74	0.82	0.67	0.53	0.61
Multifamily Mortgages	0.43	0.20	0.09	0.03	0.03
1-4 Family Mortgages	0.23	0.16	0.12	0.11	0.11
Other	0.21	0.15	0.11	0.11	0.12
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.18	0.17	0.19	0.22	0.19
Net Provisions for Losses (Annualized)	0.21	0.16	0.20	0.26	0.34
Valuation Allowances	0.77	0.69	0.64	0.64	0.68
Noncurrent Loans	0.67	0.51	0.47	0.54	0.60
Repossessed Assets, Net (% Total Assets)	0.20	0.14	0.11	0.10	0.10
Troubled Assets	0.87	0.66	0.58	0.64	0.70

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

						6-MONTHS ENDED		3-MONTHS ENDED	
		1998	1999	2000	2001	JUNE 2001	JUNE 2002	MAR. 2002	JUNE 2002
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SUMMARY DATA:									
Number of Thrifts	(#)	1,145	1,103	1,068	1,019	1,049	995	1,007	995
Total Assets	(\$)	817.61	863.61	928.29	977.72	964.68	964.37	997.65	964.37
Net Income	(\$)	7.57	8.23	8.01	10.20	4.67	5.91	3.05	2.86
Profits	(\$)	8.06	8.51	8.56	10.83	5.05	6.19	3.14	3.05
Losses	(\$)	-0.49	-0.28	-0.55	-0.63	-0.38	-0.28	-0.09	-0.19
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.97	0.98	0.91	1.07	0.99	1.21	1.24	1.19
Median Ratio	(%)	0.77	0.71	0.68	0.67	0.65	0.79	0.77	0.82
Return on Average Equity	(%)	11.42	12.16	11.63	13.10	12.25	13.95	14.67	13.24
Median Ratio	(%)	7.32	6.75	6.49	6.18	6.10	7.39	7.32	7.70
Net Interest Income	(\$)	21.50	22.90	23.27	27.62	13.04	15.32	7.85	7.47
% of Average Assets	(%)	2.74	2.73	2.63	2.89	2.75	3.15	3.18	3.11
Total Fee Income	(\$)	4.54	5.60	7.11	6.08	3.55	3.03	2.13	0.91
% of Average Assets	(%)	0.62	0.72	0.83	0.46	0.77	0.38	0.86	0.38
G&A Expense	(\$)	17.50	17.04	18.54	21.79	10.61	11.11	5.55	5.56
% of Average Assets	(%)	2.23	2.03	2.09	2.28	2.24	2.28	2.25	2.31
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	8.23	7.79	7.99	8.13	8.14	9.15	8.72	9.15
Tier 1 Leverage Ratio	(%)	7.43	7.42	7.36	7.46	7.38	7.96	7.62	7.96
Risk-based Capital Ratio	(%)	14.38	13.83	13.30	13.51	13.26	14.23	13.91	14.23
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	1,115	1,079	1,038	999	1,022	980	991	980
Adequately Capitalized	(#)	26	21	26	17	25	14	13	14
Undercapitalized	(#)	1	0	2	3	1	1	2	1
Significantly Undercapitalized	(#)	1	1	1	0	0	0	0	0
Critically Undercapitalized	(#)	0	1	0	0	1	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	1	1	1	0	1	0	1
Problem Thrifts	(#)	15	12	15	16	17	18	19	18
Problem Thrift Assets	(\$)	5.91	5.45	6.78	3.30	5.79	3.52	14.68	3.52
Problem Thrift Assets as a % of Total Assets	(%)	0.72	0.63	0.73	0.34	0.60	0.36	1.47	0.36
ASSET QUALITY MEASURES:									
Troubled Assets	(\$)	6.27	5.37	5.56	6.85	6.14	6.76	7.20	6.76
% of Total Assets	(%)	0.77	0.62	0.60	0.70	0.64	0.70	0.72	0.70
Noncurrent Loans	(\$)	4.80	4.35	4.65	5.87	5.19	5.80	6.21	5.80
% of Total Assets	(%)	0.59	0.50	0.50	0.60	0.54	0.60	0.62	0.60
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	0.87	0.77	0.67	0.81	0.72	0.82	0.87	0.82
Multifamily Loans	(%)	0.49	0.30	0.15	0.16	0.16	0.20	0.17	0.20
Commercial Loans	(%)	0.97	1.12	1.52	1.99	1.62	2.48	2.27	2.48
Consumer Loans	(%)	0.81	0.77	0.81	0.60	0.71	0.50	0.55	0.50
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	275.63	235.86	201.16	398.18	183.95	190.25	97.44	92.81
Purchases	(\$)	95.44	81.52	75.77	189.11	69.45	112.85	61.35	51.50
Sales	(\$)	221.42	175.47	157.99	402.63	170.61	218.14	118.41	99.74
Loans Outstanding (1)	(\$)	400.91	410.52	448.18	465.25	463.16	449.44	453.70	449.44
Loans Outstanding / Total Assets	(%)	49.03	47.54	48.28	47.58	48.01	46.60	45.48	46.60

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

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

	JUNE 2001		MARCH 2002		JUNE 2002	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	964.68	100.00	997.65	100.00	964.37	100.00
1-4 Family Mortgages	463.16	48.01	453.70	45.48	449.44	46.60
Mortgage Pool Securities	98.29	10.19	89.60	8.98	84.64	8.78
Multifamily Mortgages	44.73	4.64	45.82	4.59	45.91	4.76
Nonresidential Mortgages	38.90	4.03	40.72	4.08	41.08	4.26
Construction Loans	22.33	2.31	22.81	2.29	21.93	2.27
Land Loans	6.32	0.65	6.37	0.64	6.51	0.68
Commercial Loans	30.77	3.19	30.99	3.11	28.39	2.94
Consumer Loans	60.13	6.23	66.18	6.63	62.54	6.48
Cash and Noninterest-Earning Deposits	14.61	1.51	15.14	1.52	14.44	1.50
Investment Securities	122.92	12.74	158.68	15.91	144.06	14.94
Mortgage Derivatives	61.70	6.40	54.55	5.47	53.83	5.58
Repossessed Assets, Net	0.95	0.10	0.99	0.10	0.96	0.10
Real Estate Held for Investment	0.45	0.05	0.33	0.03	0.32	0.03
Office Premises & Equipment	8.81	0.91	8.93	0.90	8.77	0.91
Other Assets	58.06	6.02	63.36	6.35	61.52	6.38
Less: Contra Assets & Valuation Allowances	5.74	0.59	5.96	0.60	6.14	0.64
TOTAL LIABILITIES AND CAPITAL	964.68	100.00	997.65	100.00	964.37	100.00
Total Deposits	544.79	56.47	580.79	58.22	564.47	58.53
Deposits < or = to \$100,000	411.92	42.70	421.51	42.25	405.08	42.00
Deposits > \$100,000	132.87	13.77	159.28	15.97	159.39	16.53
Escrows	20.23	2.10	18.32	1.84	16.62	1.72
Total Borrowings	303.00	31.41	295.03	29.57	276.97	28.72
Advances from FHLB	212.37	22.01	193.71	19.42	179.69	18.63
Reverse Repurchase Agreements	60.66	6.29	74.18	7.44	65.13	6.75
Other Borrowings	29.96	3.11	27.15	2.72	32.16	3.33
Other Liabilities	18.11	1.88	16.52	1.66	18.09	1.88
EQUITY CAPITAL	78.56	8.14	86.98	8.72	88.22	9.15

	JUNE 2001		MARCH 2002		JUNE 2002	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	16.82	7.03	14.67	5.95	13.89	5.78
Interest Expense	10.06	4.21	6.82	2.76	6.42	2.67
Net Interest Income	6.76	2.82	7.85	3.18	7.47	3.11
Loss Provisions-Interest Bearing Assets	0.62	0.26	0.67	0.27	0.82	0.34
Noninterest Income	3.51	1.47	3.18	1.29	3.46	1.44
Mortgage Loan Servicing Fees	-0.09	-0.04	0.13	0.05	-1.12	-0.47
Other Fees and Charges	1.92	0.80	1.99	0.81	2.03	0.84
Other Noninterest Income	1.67	0.70	1.05	0.43	2.56	1.06
Noninterest Expense	5.66	2.37	5.66	2.29	5.70	2.37
G&A Expense	5.46	2.28	5.55	2.25	5.56	2.31
Goodwill Expense	0.18	0.07	0.08	0.03	0.09	0.04
Loss Provis.-Nonint. Bearing Assets	0.02	0.01	0.03	0.01	0.05	0.02
Income Before Taxes & Extraord. Items	3.98	1.67	4.70	1.91	4.42	1.84
Income Taxes	1.46	0.61	1.69	0.68	1.53	0.64
Extraordinary Items	-0.01	0.00	0.03	0.01	-0.03	-0.01
Net Income	2.51	1.05	3.05	1.24	2.86	1.19

* Annualized.
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Office of Thrift Supervision / August 2002

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

NORTHEAST REGION

		NORTHEAST REGION				6-MONTHS ENDED		3-MONTHS ENDED	
		1998	1999	2000	2001	JUNE 2001	JUNE 2002	MAR. 2002	JUNE 2002
SUMMARY DATA:									
Number of Thrifts	(#)	243	232	226	222	223	311	316	311
Total Assets	(\$)	158.86	174.46	181.35	198.18	186.09	224.79	255.92	224.79
Net Income	(\$)	1.31	1.68	1.32	1.85	0.87	1.39	0.75	0.64
Profits	(\$)	1.42	1.70	1.43	1.98	0.92	1.47	0.78	0.69
Losses	(\$)	-0.10	-0.02	-0.12	-0.13	-0.05	-0.08	-0.03	-0.05
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.86	1.02	0.74	0.99	0.96	1.18	1.19	1.16
Median Ratio	(%)	0.71	0.70	0.66	0.62	0.64	0.76	0.73	0.80
Return on Average Equity	(%)	9.76	12.26	8.68	10.69	10.38	12.86	13.45	12.25
Median Ratio	(%)	6.78	7.34	6.67	5.97	5.94	7.36	7.39	7.64
Net Interest Income	(\$)	4.35	4.65	4.98	5.43	2.58	3.63	1.90	1.73
% of Average Assets	(%)	2.84	2.82	2.82	2.91	2.83	3.07	3.02	3.13
Total Fee Income	(\$)	0.87	1.06	1.25	1.30	0.63	0.86	0.48	0.39
% of Average Assets	(%)	0.66	0.67	0.71	0.69	0.72	0.70	0.76	0.70
G&A Expense	(\$)	3.53	3.43	4.01	4.33	2.10	2.56	1.34	1.22
% of Average Assets	(%)	2.31	2.08	2.27	2.32	2.30	2.17	2.14	2.20
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	8.58	8.40	9.21	9.19	9.24	9.63	8.91	9.63
Tier 1 Leverage Ratio	(%)	7.66	7.96	7.87	8.02	7.92	8.63	7.98	8.63
Risk-based Capital Ratio	(%)	15.62	15.48	14.31	14.43	14.47	15.28	14.23	15.28
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	240	230	224	221	223	307	312	307
Adequately Capitalized	(#)	2	2	1	1	0	4	2	4
Undercapitalized	(#)	0	0	0	0	0	0	1	0
Significantly Undercapitalized	(#)	1	0	1	0	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	0	0	0	0	0	0	0
Problem Thrifts	(#)	2	1	1	1	0	3	3	3
Problem Thrift Assets	(\$)	0.51	0.41	0.03	0.06	0.00	0.10	0.10	0.10
Problem Thrift Assets as a % of Total Assets	(%)	0.32	0.24	0.02	0.03	0.00	0.04	0.04	0.04
ASSET QUALITY MEASURES:									
Troubled Assets	(\$)	1.52	1.37	1.25	1.22	1.21	1.44	1.74	1.44
% of Total Assets	(%)	0.96	0.78	0.69	0.61	0.65	0.64	0.68	0.64
Noncurrent Loans	(\$)	1.19	1.12	1.03	1.02	1.01	1.24	1.48	1.24
% of Total Assets	(%)	0.75	0.64	0.57	0.52	0.54	0.55	0.58	0.55
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	1.32	1.17	0.81	0.72	0.80	0.74	0.82	0.74
Multifamily Loans	(%)	0.94	0.66	0.33	0.19	0.24	0.37	0.37	0.37
Commercial Loans	(%)	1.17	0.71	1.33	1.85	1.32	2.06	1.65	2.06
Consumer Loans	(%)	0.72	0.64	0.70	0.67	0.57	0.56	0.53	0.56
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	51.19	42.71	32.93	72.42	31.34	40.74	21.58	19.17
Purchases	(\$)	8.31	11.57	16.88	36.78	15.25	23.93	11.95	11.97
Sales	(\$)	36.52	30.67	31.00	70.99	31.38	43.99	22.91	21.08
Loans Outstanding (1)	(\$)	66.16	71.23	76.65	85.86	78.96	96.45	107.05	96.45
Loans Outstanding / Total Assets	(%)	41.64	40.83	42.27	43.32	42.43	42.90	41.83	42.90

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Office of Thrift Supervision / August 2002

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

NORTHEAST REGION

	JUNE 2001		MARCH 2002		JUNE 2002	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	186.09	100.00	255.92	100.00	224.79	100.00
1-4 Family Mortgages	78.96	42.43	107.05	41.83	96.45	42.90
Mortgage Pool Securities	18.74	10.07	31.42	12.28	25.41	11.30
Multifamily Mortgages	6.90	3.71	7.94	3.10	7.23	3.22
Nonresidential Mortgages	11.49	6.18	13.17	5.14	12.58	5.59
Construction Loans	2.58	1.39	4.95	1.94	4.24	1.89
Land Loans	0.37	0.20	1.48	0.58	1.43	0.63
Commercial Loans	9.90	5.32	13.26	5.18	10.42	4.64
Consumer Loans	9.39	5.05	17.80	6.96	10.99	4.89
Cash and Noninterest-Earning Deposits	2.95	1.59	3.33	1.30	3.15	1.40
Investment Securities	31.75	17.06	39.84	15.57	39.73	17.67
Mortgage Derivatives	16.17	8.69	19.78	7.73	19.45	8.65
Repossessed Assets, Net	0.20	0.11	0.26	0.10	0.21	0.09
Real Estate Held for Investment	0.10	0.05	0.08	0.03	0.05	0.02
Office Premises & Equipment	1.62	0.87	2.33	0.91	1.98	0.88
Other Assets	12.20	6.56	14.43	5.64	12.16	5.41
Less: Contra Assets & Valuation Allowances	1.06	0.57	1.41	0.55	1.23	0.55
TOTAL LIABILITIES AND CAPITAL	186.09	100.00	255.92	100.00	224.79	100.00
Total Deposits	109.61	58.90	163.90	64.04	143.07	63.65
Deposits < or = to \$100,000	84.93	45.64	123.70	48.34	107.37	47.76
Deposits > \$100,000	24.67	13.26	40.20	15.71	35.70	15.88
Escrows	2.30	1.24	2.11	0.82	1.50	0.67
Total Borrowings	54.19	29.12	63.13	24.67	54.92	24.43
Advances from FHLB	33.23	17.86	38.85	15.18	29.67	13.20
Reverse Repurchase Agreements	12.81	6.88	12.90	5.04	12.61	5.61
Other Borrowings	8.15	4.38	11.39	4.45	12.63	5.62
Other Liabilities	2.80	1.50	3.99	1.56	3.65	1.62
EQUITY CAPITAL	17.19	9.24	22.79	8.91	21.66	9.63

	JUNE 2001		MARCH 2002		JUNE 2002	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	3.11	6.72	3.75	5.97	3.28	5.93
Interest Expense	1.79	3.87	1.85	2.95	1.55	2.80
Net Interest Income	1.32	2.85	1.90	3.02	1.73	3.13
Loss Provisions-Interest Bearing Assets	0.08	0.18	0.14	0.22	0.14	0.25
Noninterest Income	0.59	1.29	0.77	1.22	0.66	1.20
Mortgage Loan Servicing Fees	0.04	0.08	0.06	0.09	0.03	0.05
Other Fees and Charges	0.29	0.63	0.42	0.67	0.36	0.66
Other Noninterest Income	0.26	0.57	0.29	0.46	0.28	0.50
Noninterest Expense	1.12	2.43	1.39	2.21	1.26	2.28
G&A Expense	1.06	2.30	1.34	2.14	1.22	2.20
Goodwill Expense	0.06	0.13	0.04	0.06	0.03	0.06
Loss Provis.-Nonint. Bearing Assets	0.00	0.00	0.01	0.01	0.01	0.02
Income Before Taxes & Extraord. Items	0.71	1.53	1.14	1.82	0.99	1.80
Income Taxes	0.25	0.54	0.39	0.63	0.35	0.64
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.46	0.99	0.75	1.19	0.64	1.16

* Annualized.
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Office of Thrift Supervision / August 2002

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

SOUTHEAST REGION

		1998	1999	2000	2001	6-MONTHS ENDED		3-MONTHS ENDED	
						JUNE 2001	JUNE 2002	MAR. 2002	JUNE 2002
SUMMARY DATA:									
Number of Thrifts	(#)	222	221	210	196	202	348	351	348
Total Assets	(\$)	63.34	73.41	84.86	92.54	89.31	157.97	151.99	157.97
Net Income	(\$)	0.53	0.51	0.46	0.53	0.23	0.65	0.39	0.26
Profits	(\$)	0.62	0.59	0.55	0.63	0.30	0.83	0.43	0.40
Losses	(\$)	-0.09	-0.08	-0.09	-0.09	-0.07	-0.18	-0.04	-0.14
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.85	0.76	0.59	0.60	0.53	0.85	1.03	0.68
Median Ratio	(%)	0.79	0.66	0.65	0.59	0.57	0.71	0.69	0.76
Return on Average Equity	(%)	8.58	7.88	6.81	7.16	6.35	8.85	10.99	6.88
Median Ratio	(%)	7.07	6.04	6.19	5.45	5.18	6.53	6.37	6.81
Net Interest Income	(\$)	1.89	2.04	2.21	2.45	1.17	2.38	1.18	1.20
% of Average Assets	(%)	3.03	3.04	2.84	2.77	2.69	3.13	3.14	3.11
Total Fee Income	(\$)	0.56	0.58	0.84	1.20	0.57	0.95	0.49	0.46
% of Average Assets	(%)	0.79	0.95	1.18	1.51	1.35	1.20	1.29	1.20
G&A Expense	(\$)	1.91	1.92	2.25	2.83	1.35	2.46	1.21	1.25
% of Average Assets	(%)	3.05	2.87	2.89	3.20	3.11	3.23	3.23	3.23
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	9.85	9.12	8.37	8.27	8.48	10.05	9.76	10.05
Tier 1 Leverage Ratio	(%)	9.17	8.86	8.07	8.18	8.10	9.05	8.86	9.05
Risk-based Capital Ratio	(%)	17.37	16.26	14.66	13.94	14.19	15.65	15.26	15.65
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	211	214	201	192	195	341	345	341
Adequately Capitalized	(#)	8	4	9	2	7	6	5	6
Undercapitalized	(#)	1	0	0	2	0	1	1	1
Significantly Undercapitalized	(#)	0	1	0	0	0	0	0	0
Critically Undercapitalized	(#)	0	1	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	1	1	0	0	1	0	1
Problem Thrifts	(#)	5	4	1	5	4	12	13	12
Problem Thrift Assets	(\$)	0.22	0.16	0.02	0.31	0.23	1.97	13.31	1.97
Problem Thrift Assets as a % of Total Assets	(%)	0.35	0.22	0.03	0.34	0.26	1.25	8.76	1.25
ASSET QUALITY MEASURES:									
Troubled Assets	(\$)	0.61	0.56	0.63	0.77	0.65	1.41	1.38	1.41
% of Total Assets	(%)	0.96	0.76	0.74	0.83	0.73	0.90	0.90	0.90
Noncurrent Loans	(\$)	0.41	0.39	0.48	0.62	0.50	1.15	1.12	1.15
% of Total Assets	(%)	0.65	0.53	0.56	0.67	0.56	0.73	0.74	0.73
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	0.89	0.75	0.70	0.75	0.69	0.91	0.89	0.91
Multifamily Loans	(%)	0.85	0.63	0.23	0.19	0.33	0.47	0.58	0.47
Commercial Loans	(%)	0.83	1.08	1.31	1.72	1.21	3.15	3.33	3.15
Consumer Loans	(%)	1.00	0.61	0.71	1.17	0.95	0.67	0.72	0.67
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	19.14	14.74	11.19	25.84	10.23	24.00	12.04	11.95
Purchases	(\$)	9.28	7.02	6.80	10.56	4.88	22.44	12.37	10.07
Sales	(\$)	13.48	10.38	7.19	23.21	9.48	35.62	19.59	16.04
Loans Outstanding (1)	(\$)	30.79	34.23	39.14	39.38	39.37	66.57	65.60	66.57
Loans Outstanding / Total Assets	(%)	48.61	46.62	46.13	42.55	44.08	42.14	43.16	42.14

(1) Does not include Mortgage Backed Securities.
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Office of Thrift Supervision / August 2002

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

SOUTHEAST REGION

	JUNE 2001		MARCH 2002		JUNE 2002	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	89.31	100.00	151.99	100.00	157.97	100.00
1-4 Family Mortgages	39.37	44.08	65.60	43.16	66.57	42.14
Mortgage Pool Securities	6.46	7.24	10.21	6.72	10.63	6.73
Multifamily Mortgages	0.83	0.93	2.47	1.63	2.43	1.54
Nonresidential Mortgages	4.22	4.72	7.18	4.72	7.63	4.83
Construction Loans	3.77	4.22	4.91	3.23	5.05	3.20
Land Loans	1.69	1.89	2.01	1.32	2.20	1.39
Commercial Loans	3.62	4.06	5.57	3.66	6.09	3.86
Consumer Loans	9.36	10.48	20.44	13.45	21.37	13.53
Cash and Noninterest-Earning Deposits	1.38	1.55	2.68	1.76	2.94	1.86
Investment Securities	14.61	16.36	23.73	15.61	25.48	16.13
Mortgage Derivatives	6.44	7.21	8.01	5.27	9.51	6.02
Repossessed Assets, Net	0.15	0.17	0.25	0.17	0.26	0.17
Real Estate Held for Investment	0.14	0.16	0.05	0.03	0.04	0.03
Office Premises & Equipment	1.25	1.39	1.97	1.29	2.02	1.28
Other Assets	3.01	3.37	5.99	3.94	6.60	4.18
Less: Contra Assets & Valuation Allowances	0.56	0.62	1.07	0.70	1.34	0.85
TOTAL LIABILITIES AND CAPITAL	89.31	100.00	151.99	100.00	157.97	100.00
Total Deposits	61.28	68.61	106.27	69.91	107.78	68.23
Deposits < or = to \$100,000	47.75	53.47	80.60	53.03	81.41	51.54
Deposits > \$100,000	13.52	15.14	25.66	16.88	26.37	16.69
Escrows	0.51	0.57	0.93	0.61	0.97	0.61
Total Borrowings	18.11	20.28	27.18	17.88	30.59	19.36
Advances from FHLB	11.98	13.41	20.12	13.24	20.30	12.85
Reverse Repurchase Agreements	4.93	5.52	5.01	3.30	6.80	4.31
Other Borrowings	1.20	1.35	2.05	1.35	3.49	2.21
Other Liabilities	1.84	2.06	2.78	1.83	2.76	1.74
EQUITY CAPITAL	7.58	8.48	14.84	9.76	15.87	10.05

	JUNE 2001		MARCH 2002		JUNE 2002	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.59	7.23	2.46	6.54	2.46	6.35
Interest Expense	1.00	4.53	1.27	3.40	1.26	3.25
Net Interest Income	0.59	2.69	1.18	3.14	1.20	3.11
Loss Provisions-Interest Bearing Assets	0.10	0.46	0.24	0.63	0.44	1.14
Noninterest Income	0.40	1.83	0.88	2.35	0.90	2.34
Mortgage Loan Servicing Fees	0.00	0.00	0.00	0.00	-0.01	-0.02
Other Fees and Charges	0.30	1.34	0.49	1.30	0.47	1.22
Other Noninterest Income	0.11	0.49	0.40	1.06	0.44	1.14
Noninterest Expense	0.72	3.27	1.23	3.26	1.26	3.26
G&A Expense	0.71	3.22	1.21	3.23	1.25	3.23
Goodwill Expense	0.01	0.04	0.01	0.03	0.01	0.03
Loss Provis.-Nonint. Bearing Assets	0.00	0.00	0.00	0.01	0.00	0.00
Income Before Taxes & Extraord. Items	0.18	0.80	0.60	1.60	0.40	1.04
Income Taxes	0.06	0.26	0.21	0.57	0.14	0.35
Extraordinary Items	0.00	-0.01	0.00	0.00	0.00	-0.01
Net Income	0.12	0.52	0.39	1.03	0.26	0.68

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

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

MIDWEST REGION

		1998	1999	2000	2001	6-MONTHS ENDED		3-MONTHS ENDED	
						JUNE 2001	JUNE 2002	MAR. 2002	JUNE 2002
SUMMARY DATA:									
Number of Thrifts	(#)	239	227	223	216	220	230	233	230
Total Assets	(\$)	95.91	104.78	116.71	105.17	100.20	125.21	120.29	125.21
Net Income	(\$)	0.92	0.97	0.87	1.02	0.48	0.69	0.32	0.36
Profits	(\$)	1.04	1.03	1.02	1.08	0.50	0.71	0.34	0.37
Losses	(\$)	-0.12	-0.06	-0.16	-0.07	-0.02	-0.02	-0.02	-0.01
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	1.01	0.97	0.79	1.01	0.96	1.13	1.08	1.19
Median Ratio	(%)	0.78	0.73	0.71	0.69	0.65	0.84	0.80	0.85
Return on Average Equity	(%)	11.19	10.81	9.26	11.77	11.26	13.04	12.31	13.77
Median Ratio	(%)	7.33	7.08	6.72	6.72	6.27	7.46	7.30	7.97
Net Interest Income	(\$)	2.47	2.84	2.94	2.87	1.35	1.89	0.93	0.96
% of Average Assets	(%)	2.72	2.84	2.69	2.85	2.72	3.12	3.10	3.15
Total Fee Income	(\$)	0.74	0.86	0.92	0.90	0.42	0.52	0.25	0.27
% of Average Assets	(%)	0.86	0.89	0.82	1.03	0.90	0.87	0.83	0.87
G&A Expense	(\$)	2.13	2.38	2.52	2.55	1.17	1.60	0.79	0.81
% of Average Assets	(%)	2.35	2.38	2.31	2.53	2.35	2.64	2.63	2.64
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	8.80	8.71	8.37	8.47	8.65	8.57	8.79	8.57
Tier 1 Leverage Ratio	(%)	8.38	8.47	8.13	8.21	8.39	8.26	8.45	8.26
Risk-based Capital Ratio	(%)	14.95	14.35	13.87	14.63	14.54	14.84	15.19	14.84
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	229	218	214	207	210	226	227	226
Adequately Capitalized	(#)	10	9	9	9	10	4	6	4
Undercapitalized	(#)	0	0	0	0	0	0	0	0
Significantly Undercapitalized	(#)	0	0	0	0	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	0	0	0	0	0	0	0
Problem Thrifts	(#)	2	3	4	4	4	3	3	3
Problem Thrift Assets	(\$)	0.78	1.46	1.45	1.42	1.56	1.45	1.27	1.45
Problem Thrift Assets as a % of Total Assets	(%)	0.82	1.39	1.25	1.35	1.56	1.16	1.06	1.16
ASSET QUALITY MEASURES:									
Troubled Assets	(\$)	0.61	0.65	0.80	0.76	0.73	0.74	0.72	0.74
% of Total Assets	(%)	0.64	0.62	0.68	0.72	0.73	0.59	0.60	0.59
Noncurrent Loans	(\$)	0.43	0.53	0.66	0.61	0.60	0.60	0.57	0.60
% of Total Assets	(%)	0.45	0.51	0.57	0.58	0.60	0.48	0.48	0.48
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	0.61	0.70	0.82	0.76	0.73	0.57	0.57	0.57
Multifamily Loans	(%)	0.48	0.16	0.11	0.36	0.43	1.24	0.58	1.24
Commercial Loans	(%)	0.98	1.90	2.36	2.10	1.73	1.99	1.92	1.99
Consumer Loans	(%)	0.55	0.68	0.43	0.45	0.47	0.45	0.53	0.45
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	31.30	25.99	19.15	37.03	15.33	18.89	9.09	9.80
Purchases	(\$)	18.46	10.82	9.12	9.86	4.85	5.69	2.55	3.14
Sales	(\$)	28.46	16.63	14.82	27.55	11.67	15.05	7.44	7.61
Loans Outstanding (1)	(\$)	43.40	45.49	46.56	37.13	37.57	41.10	38.98	41.10
Loans Outstanding / Total Assets	(%)	45.25	43.41	39.89	35.30	37.50	32.82	32.40	32.82

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

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

MIDWEST REGION

	JUNE 2001		MARCH 2002		JUNE 2002	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	100.20	100.00	120.29	100.00	125.21	100.00
1-4 Family Mortgages	37.57	37.50	38.98	32.40	41.10	32.82
Mortgage Pool Securities	10.70	10.67	14.30	11.89	15.99	12.77
Multifamily Mortgages	1.67	1.67	2.95	2.45	2.95	2.35
Nonresidential Mortgages	5.53	5.51	7.37	6.12	7.46	5.95
Construction Loans	6.47	6.45	7.04	5.85	7.07	5.65
Land Loans	1.04	1.03	1.13	0.94	1.12	0.89
Commercial Loans	3.83	3.82	4.62	3.84	4.66	3.72
Consumer Loans	11.67	11.64	13.96	11.61	14.90	11.90
Cash and Noninterest-Earning Deposits	1.17	1.17	1.74	1.45	1.99	1.59
Investment Securities	15.32	15.29	22.25	18.50	21.80	17.41
Mortgage Derivatives	3.63	3.62	5.84	4.85	5.91	4.72
Repossessed Assets, Net	0.14	0.14	0.15	0.12	0.15	0.12
Real Estate Held for Investment	0.03	0.03	0.08	0.07	0.10	0.08
Office Premises & Equipment	1.16	1.15	1.31	1.09	1.32	1.06
Other Assets	4.52	4.51	5.17	4.30	5.43	4.34
Less: Contra Assets & Valuation Allowances	0.59	0.59	0.77	0.64	0.82	0.65
TOTAL LIABILITIES AND CAPITAL	100.20	100.00	120.29	100.00	125.21	100.00
Total Deposits	57.98	57.87	70.41	58.53	71.86	57.39
Deposits < or = to \$100,000	45.86	45.77	54.11	44.98	54.90	43.85
Deposits > \$100,000	12.12	12.10	16.30	13.55	16.95	13.54
Escrows	1.75	1.75	1.38	1.15	1.41	1.12
Total Borrowings	30.36	30.30	35.87	29.82	38.43	30.69
Advances from FHLB	25.49	25.44	29.44	24.48	29.88	23.86
Reverse Repurchase Agreements	3.24	3.24	5.31	4.42	6.62	5.29
Other Borrowings	1.62	1.62	1.11	0.93	1.93	1.54
Other Liabilities	1.45	1.44	2.05	1.70	2.79	2.23
EQUITY CAPITAL	8.66	8.65	10.57	8.79	10.73	8.57

	JUNE 2001		MARCH 2002		JUNE 2002	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.76	7.05	1.78	5.94	1.79	5.85
Interest Expense	1.07	4.27	0.85	2.83	0.83	2.70
Net Interest Income	0.70	2.78	0.93	3.10	0.96	3.15
Loss Provisions-Interest Bearing Assets	0.07	0.30	0.09	0.29	0.07	0.24
Noninterest Income	0.35	1.40	0.40	1.33	0.44	1.45
Mortgage Loan Servicing Fees	0.02	0.06	0.01	0.03	0.00	0.01
Other Fees and Charges	0.21	0.84	0.24	0.80	0.27	0.87
Other Noninterest Income	0.13	0.50	0.15	0.50	0.18	0.58
Noninterest Expense	0.61	2.46	0.80	2.66	0.84	2.75
G&A Expense	0.60	2.40	0.79	2.63	0.81	2.64
Goodwill Expense	0.01	0.04	0.00	0.02	0.00	0.01
Loss Provis.-Nonint. Bearing Assets	0.01	0.02	0.01	0.02	0.03	0.09
Income Before Taxes & Extraord. Items	0.36	1.43	0.44	1.47	0.49	1.61
Income Taxes	0.09	0.35	0.12	0.39	0.13	0.42
Extraordinary Items	-0.01	-0.03	0.00	0.00	0.00	0.00
Net Income	0.26	1.04	0.32	1.08	0.36	1.19

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

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

WEST REGION

		1998	1999	2000	2001	6-MONTHS ENDED		3-MONTHS ENDED	
						JUNE 2001	JUNE 2002	MAR. 2002	JUNE 2002
SUMMARY DATA:									
Number of Thrifts	(#)	88	87	87	80	86	106	107	106
Total Assets	(\$)	337.29	338.44	381.09	434.32	418.84	464.16	477.16	464.16
Net Income	(\$)	3.27	3.37	3.78	5.01	2.47	3.18	1.60	1.59
Profits	(\$)	3.37	3.42	3.87	5.03	2.48	3.19	1.60	1.59
Losses	(\$)	-0.09	-0.05	-0.09	-0.02	-0.01	0.00	0.00	0.00
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	1.02	0.98	1.06	1.20	1.20	1.35	1.35	1.35
Median Ratio	(%)	0.78	0.77	0.81	0.87	0.83	1.01	1.03	1.03
Return on Average Equity	(%)	13.64	14.17	15.89	16.51	16.81	16.65	17.38	15.98
Median Ratio	(%)	8.72	8.63	9.16	9.47	8.97	11.40	11.16	10.78
Net Interest Income	(\$)	8.30	8.56	8.45	11.86	5.45	7.42	3.84	3.58
% of Average Assets	(%)	2.58	2.49	2.36	2.85	2.66	3.15	3.25	3.04
Total Fee Income	(\$)	1.58	2.05	2.45	1.30	1.29	0.70	0.92	-0.21
% of Average Assets	(%)	0.56	0.63	0.69	-0.21	0.69	-0.18	0.78	-0.18
G&A Expense	(\$)	6.16	5.43	5.49	7.19	3.44	4.49	2.20	2.28
% of Average Assets	(%)	1.92	1.58	1.53	1.73	1.68	1.90	1.86	1.94
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	7.20	6.60	6.98	7.21	7.27	8.70	8.21	8.70
Tier 1 Leverage Ratio	(%)	6.43	6.39	6.57	6.52	6.50	7.15	6.80	7.15
Risk-based Capital Ratio	(%)	12.85	12.38	12.47	12.59	12.17	13.15	13.01	13.15
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	87	86	84	79	84	106	107	106
Adequately Capitalized	(#)	1	1	1	0	1	0	0	0
Undercapitalized	(#)	0	0	2	1	1	0	0	0
Significantly Undercapitalized	(#)	0	0	0	0	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	0	0	0	0	0	0	0
Problem Thrifts	(#)	3	2	3	1	3	0	0	0
Problem Thrift Assets	(\$)	3.96	3.25	2.70	0.25	0.73	0.00	0.00	0.00
Problem Thrift Assets as a % of Total Assets	(%)	1.17	0.96	0.71	0.06	0.17	0.00	0.00	0.00
ASSET QUALITY MEASURES:									
Troubled Assets	(\$)	2.34	1.65	1.57	2.91	2.17	3.15	3.36	3.15
% of Total Assets	(%)	0.69	0.49	0.41	0.67	0.52	0.68	0.70	0.68
Noncurrent Loans	(\$)	1.84	1.37	1.36	2.61	1.90	2.81	3.04	2.81
% of Total Assets	(%)	0.54	0.40	0.36	0.60	0.45	0.61	0.64	0.61
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	0.83	0.65	0.56	0.85	0.65	0.86	0.93	0.86
Multifamily Loans	(%)	0.35	0.17	0.09	0.07	0.09	0.05	0.05	0.05
Commercial Loans	(%)	0.78	1.11	1.51	3.04	2.33	2.83	2.81	2.83
Consumer Loans	(%)	0.98	1.07	0.38	0.41	0.37	0.27	0.34	0.27
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	104.46	92.37	86.53	156.98	70.42	106.62	54.74	51.89
Purchases	(\$)	27.58	23.71	21.59	83.59	25.23	60.86	34.49	26.38
Sales	(\$)	70.71	52.23	50.71	158.14	54.19	123.48	68.48	55.01
Loans Outstanding (1)	(\$)	178.51	173.96	200.07	230.35	222.11	245.56	242.24	245.56
Loans Outstanding / Total Assets	(%)	52.92	51.40	52.50	53.04	53.03	52.90	50.77	52.90

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

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

WEST REGION

	JUNE 2001		MARCH 2002		JUNE 2002	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	418.84	100.00	477.16	100.00	464.16	100.00
1-4 Family Mortgages	222.11	53.03	242.24	50.77	245.56	52.90
Mortgage Pool Securities	47.31	11.30	33.68	7.06	32.61	7.03
Multifamily Mortgages	30.58	7.30	32.48	6.81	33.34	7.18
Nonresidential Mortgages	10.45	2.49	13.00	2.73	13.42	2.89
Construction Loans	5.45	1.30	5.90	1.24	5.57	1.20
Land Loans	1.71	0.41	1.75	0.37	1.77	0.38
Commercial Loans	6.03	1.44	7.54	1.58	7.21	1.55
Consumer Loans	10.17	2.43	13.98	2.93	15.27	3.29
Cash and Noninterest-Earning Deposits	5.86	1.40	7.38	1.55	6.36	1.37
Investment Securities	50.79	12.13	80.00	16.77	64.16	13.82
Mortgage Derivatives	30.28	7.23	20.92	4.38	18.96	4.08
Repossessed Assets, Net	0.27	0.06	0.33	0.07	0.34	0.07
Real Estate Held for Investment	0.12	0.03	0.13	0.03	0.13	0.03
Office Premises & Equipment	2.78	0.66	3.33	0.70	3.45	0.74
Other Assets	27.46	6.56	38.14	7.99	37.71	8.12
Less: Contra Assets & Valuation Allowances	2.25	0.54	2.72	0.57	2.75	0.59
TOTAL LIABILITIES AND CAPITAL	418.84	100.00	477.16	100.00	464.16	100.00
Total Deposits	199.66	47.67	240.49	50.40	242.08	52.15
Deposits < or = to \$100,000	142.25	33.96	163.26	34.22	161.57	34.81
Deposits > \$100,000	57.41	13.71	77.23	16.19	80.51	17.34
Escrows	11.60	2.77	13.89	2.91	12.74	2.74
Total Borrowings	168.56	40.25	175.85	36.85	160.04	34.48
Advances from FHLB	117.72	28.11	112.29	23.53	106.84	23.02
Reverse Repurchase Agreements	34.81	8.31	50.96	10.68	39.09	8.42
Other Borrowings	16.03	3.83	12.60	2.64	14.11	3.04
Other Liabilities	8.55	2.04	7.73	1.62	8.94	1.93
EQUITY CAPITAL	30.46	7.27	39.18	8.21	40.37	8.70

	JUNE 2001		MARCH 2002		JUNE 2002	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	7.24	6.99	6.73	5.69	6.41	5.45
Interest Expense	4.35	4.20	2.89	2.44	2.83	2.40
Net Interest Income	2.89	2.79	3.84	3.25	3.58	3.04
Loss Provisions-Interest Bearing Assets	0.10	0.10	0.21	0.18	0.17	0.15
Noninterest Income	1.28	1.24	1.13	0.96	1.45	1.24
Mortgage Loan Servicing Fees	-0.01	-0.01	0.07	0.06	-1.14	-0.97
Other Fees and Charges	0.73	0.70	0.85	0.72	0.93	0.79
Other Noninterest Income	0.57	0.55	0.22	0.18	1.67	1.42
Noninterest Expense	1.85	1.79	2.25	1.90	2.33	1.98
G&A Expense	1.78	1.71	2.20	1.86	2.28	1.94
Goodwill Expense	0.07	0.06	0.03	0.03	0.04	0.03
Loss Provis.-Nonint. Bearing Assets	0.01	0.01	0.01	0.01	0.01	0.01
Income Before Taxes & Extraord. Items	2.22	2.15	2.52	2.13	2.53	2.15
Income Taxes	0.87	0.84	0.96	0.81	0.91	0.78
Extraordinary Items	0.00	0.00	0.03	0.03	-0.03	-0.02
Net Income	1.36	1.31	1.60	1.35	1.59	1.35

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

TECHNICAL NOTES

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

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

1-4 Family Mortgages

Includes permanent mortgages on 1-4 dwelling units.

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

Two thrifts did not report financial data for December 1998; and one thrift for June 1999, December 2000, and March 2002. September 2001 data exclude one conservatorship.

Asset Growth Rate

Calculated on a held constant basis.

Associations Held Constant as of June 30, 2002

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

Commercial Loans

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

Construction Loans

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

Consumer Loans

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

Critically Undercapitalized

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

Equity Capital

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

Mortgage Originations

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

Mortgage Pool Securities

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

Mortgage Refinancings

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

TECHNICAL NOTES

Mortgage Sales

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

Multifamily Mortgages

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

Net Charge-offs

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

Net Income

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

Net Interest Margin

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

Noncurrent Loans

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

Nonresidential Mortgages

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

Repossessed Assets

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

Real Estate Held for Investment, Net

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

Repurchase Agreements & FedFunds Purchased

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

Tier 1 Capital

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

Troubled Assets

Includes noncurrent loans and repossessed assets.

Troubled Real Estate Loans

Includes noncurrent mortgage loans and real estate owned.

Valuation Allowances

Amount of valuation allowances for all assets.