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NOTE: Beginning with the quarter ended June 1996, all data are on a consolidated basis. Prior to June 1996, most financial data are presented on an unconsolidated basis unless otherwise noted.

PROFITABILITY FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS  
CURRENT YEAR AND PRIOR FOUR YEARS

INDUSTRY AGGREGATES:	1995	1996	1997	1998	1999
<b>SELECTED INDICATORS (Percent)</b>					
Return on Average Assets	0.70%	0.62%	0.84%	0.97%	0.98%
Median Ratio	0.74%	0.47%	0.83%	0.77%	0.72%
Return on Average Equity	9.00%	7.77%	10.44%	11.42%	12.18%
Median Ratio	7.75%	4.51%	8.33%	7.32%	6.80%
<b>PROFITABILITY (\$ Millions)</b>					
Interest Income	\$55,246.12	\$55,164.51	\$55,296.16	\$54,899.58	\$57,005.73
Interest Expense	34,716.82	33,375.13	33,478.90	33,402.41	34,103.64
NET INTEREST INCOME	20,529.30	21,789.38	21,817.26	21,497.17	22,902.09
Loss Provision-Interest Bearing Assets	1,736.29	2,113.88	1,989.16	1,585.19	1,304.41
Noninterest Income	5,963.20	6,912.58	7,041.43	9,896.96	9,068.60
Mortgage Loan Servicing Fees	747.79	888.25	873.85	507.21	947.88
Other Fees and Charges	2,120.85	2,759.92	3,503.83	4,030.47	4,652.07
Other Noninterest Income	3,094.57	3,264.42	2,663.75	5,359.28	3,468.65
Noninterest Expense	16,143.00	19,858.05	16,796.87	18,209.62	17,699.19
G&A Expense	15,263.88	19,137.82	16,060.35	17,504.07	17,034.91
Goodwill Amortization	638.20	537.16	541.25	581.58	570.03
Loss Provisions-Noninterest Bearing Assets	240.92	183.07	195.26	123.97	94.25
Income Before Taxes & extraordinary Items	8,613.21	6,730.04	10,072.67	11,599.31	12,967.09
Income Taxes	2,935.25	1,744.00	3,655.29	3,939.55	4,736.65
Extraordinary Items	(317.62)	(246.27)	(4.80)	(90.36)	9.79
NET INCOME	5,360.35	4,739.78	6,412.58	7,569.41	8,240.22
Profits	\$6,037.47	\$5,914.98	\$6,987.55	\$8,059.45	\$8,511.71
Losses	(\$677.11)	(\$1,175.20)	(\$574.97)	(\$490.04)	(\$271.49)
<b>PROFITABILITY (% of Average Assets Annualized)</b>					
Interest Income	7.17%	7.21%	7.28%	7.00%	6.79%
Interest Expense	4.50	4.36	4.41	4.26	4.06
NET INTEREST INCOME	2.66	2.85	2.87	2.74	2.73
Loss Provision-Interest Bearing Assets	0.23	0.28	0.26	0.20	0.16
Noninterest Income	0.77	0.90	0.93	1.26	1.08
Mortgage Loan Servicing Fees	0.10	0.12	0.11	0.06	0.11
Other Fees and Charges	0.28	0.36	0.46	0.51	0.55
Other Noninterest Income	0.40	0.43	0.35	0.68	0.41
Noninterest Expense	2.09	2.59	2.21	2.32	2.11
G&A Expense	1.98	2.50	2.11	2.23	2.03
Goodwill Amortization	0.08	0.07	0.07	0.07	0.07
Loss Provisions-Noninterest Bearing Assets	0.03	0.02	0.03	0.02	0.01
Income Before Taxes & Extraordinary Items	1.12	0.88	1.33	1.48	1.54
Income Taxes	0.38	0.23	0.48	0.50	0.56
Extraordinary Items	-0.04	-0.03	0.00	-0.01	0.00
NET INCOME	0.70	0.62	0.84	0.97	0.98
Profits	0.78%	0.77%	0.92%	1.03%	1.01%
Losses	-0.09%	-0.15%	-0.08%	-0.06%	-0.03%

One small thrift with assets under \$250 million did not report financial data for December 1999 and was adequately capitalized. Return on Average Assets(Return on Average Equity) is based on reported net income and average quarterly assets(equity). All data exclude self-liquidating thrifts. See Technical Notes for details. Numbers may not sum due to rounding.

## STATEMENT OF OPERATIONS FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	DEC 1997	MAR 1998	JUN 1998	SEP 1998	DEC 1998	MAR 1999	JUN 1999	SEP 1999	DEC 1999
NUMBER OF THRIFT INSTITUTIONS:	1,215	1,195	1,181	1,170	1,145	1,129	1,115	1,111	1,103
PROFITABILITY (\$ Millions)									
Interest Income	\$14,068.93	\$13,688.57	\$13,867.46	\$13,594.78	\$13,748.77	\$13,780.04	\$14,066.03	\$14,478.78	\$14,680.88
Interest Expense	8,609.44	8,347.88	8,423.86	8,306.82	8,323.86	8,166.39	8,304.80	8,703.84	8,928.62
NET INTEREST INCOME	5,459.49	5,340.69	5,443.61	5,287.96	5,424.92	5,613.66	5,761.23	5,774.95	5,752.25
Loss Provisions-Interest Bearing Assets	531.19	348.80	405.79	453.66	376.95	330.32	336.34	299.69	338.06
Noninterest Income	2,134.74	2,119.34	2,313.75	3,236.27	2,227.60	2,352.06	2,302.62	2,214.20	2,199.73
Mortgage Loan Servicing Fees	223.57	187.87	187.93	(50.97)	182.38	208.45	257.12	195.27	287.04
Other Fees and Charges	972.06	912.46	1,033.06	1,029.02	1,055.94	1,069.65	1,149.50	1,190.16	1,242.76
Other Noninterest Income	939.11	1,019.01	1,092.76	2,258.22	989.29	1,073.96	895.99	828.77	669.92
Noninterest Expense	4,430.96	4,240.52	4,471.84	4,434.38	5,062.88	4,366.95	4,386.08	4,401.76	4,544.41
G&A Expense	4,229.08	4,065.39	4,297.99	4,248.01	4,892.69	4,209.28	4,213.97	4,238.81	4,372.86
Goodwill Amortization	149.43	143.99	141.05	156.24	140.30	134.16	142.05	139.17	154.66
Loss Provisions-Noninterest Bearing Assets	52.45	31.14	32.80	30.14	29.89	23.52	30.06	23.78	16.89
Income Before Taxes & Extraordinary Items	2,632.08	2,870.72	2,879.72	3,636.18	2,212.69	3,268.44	3,341.44	3,287.70	3,069.51
Income Taxes	971.95	996.05	783.68	1,393.62	766.19	1,208.64	1,230.11	1,197.65	1,100.25
Extraordinary Items	(1.55)	(7.87)	(0.57)	(15.02)	(66.90)	0.78	0.59	(0.90)	9.32
NET INCOME	1,658.57	1,866.79	2,095.47	2,227.54	1,379.60	2,060.58	2,111.92	2,089.15	1,978.59
PROFITABILITY (% of Average Assets Annualized)									
Interest Income	7.34%	7.10%	7.11%	6.92%	6.87%	6.72%	6.71%	6.80%	6.92%
Interest Expense	4.49	4.33	4.32	4.23	4.16	3.98	3.96	4.08	4.21
NET INTEREST INCOME	2.85	2.77	2.79	2.69	2.71	2.74	2.75	2.71	2.71
Loss Provisions-Interest Bearing Assets	0.28	0.18	0.21	0.23	0.19	0.16	0.16	0.14	0.16
Noninterest Income	1.11	1.10	1.19	1.65	1.11	1.15	1.10	1.04	1.04
Mortgage Loan Servicing Fees	0.12	0.10	0.10	-0.03	0.09	0.10	0.12	0.09	0.14
Other Fees and Charges	0.51	0.47	0.53	0.52	0.53	0.52	0.55	0.56	0.59
Other Noninterest Income	0.49	0.53	0.56	1.15	0.49	0.52	0.43	0.39	0.32
Noninterest Expense	2.31	2.20	2.29	2.26	2.53	2.13	2.09	2.07	2.14
G&A Expense	2.21	2.11	2.20	2.16	2.45	2.05	2.01	1.99	2.06
Goodwill Amortization	0.08	0.07	0.07	0.08	0.07	0.07	0.07	0.07	0.07
Loss Provisions-Noninterest Bearing Assets	0.03	0.02	0.02	0.02	0.01	0.01	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	1.37	1.49	1.48	1.85	1.11	1.59	1.59	1.54	1.45
Income Taxes	0.51	0.52	0.40	0.71	0.38	0.59	0.59	0.56	0.52
Extraordinary Items	0.00	0.00	0.00	-0.01	-0.03	0.00	0.00	0.00	0.00
NET INCOME	0.87	0.97	1.07	1.13	0.69	1.00	1.01	0.98	0.93
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	0.87	0.97	1.07	1.13	0.69	1.00	1.01	0.98	0.93
Median Ratio	0.79	0.87	0.83	0.79	0.70	0.74	0.75	0.76	0.68
Return on Average Equity (Annualized)	10.50	11.58	12.68	13.24	8.21	12.29	12.41	12.18	11.84
Median Ratio	7.69	8.18	7.94	7.28	6.46	7.00	6.94	7.16	6.37
Net Interest Margin (Annualized)	2.85	2.77	2.79	2.69	2.71	2.74	2.75	2.71	2.71
Median Ratio	3.18	3.16	3.13	3.07	3.03	3.02	3.06	3.08	3.08
Number of Profitable Thrifts	1,108	1,123	1,096	1,075	1,016	1,042	1,029	1,000	978
Percent Profitable	91.19	93.97	92.80	91.88	88.73	92.29	92.29	90.01	88.67
Profits (\$ Millions)	\$1,795.41	\$1,932.39	\$2,217.32	\$2,382.97	\$1,526.77	\$2,112.57	\$2,174.53	\$2,146.22	\$2,078.40
Number of Unprofitable Thrifts	107	72	85	95	129	87	86	111	125
Percent Unprofitable	8.81	6.03	7.20	8.12	11.27	7.71	7.71	9.99	11.33
Losses (\$ Millions)	(\$136.83)	(\$65.59)	(\$121.85)	(\$155.43)	(\$147.17)	(\$51.99)	(\$62.61)	(\$57.07)	(\$99.82)

One small thrift with assets under \$250 million did not report financial data for December 1999 and was adequately capitalized. All data exclude self-liquidating thrifts. See Technical Notes for details. Numbers may not sum due to rounding.

## STATEMENT OF CONDITION FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	DEC 1997	MAR 1998	JUN 1998	SEP 1998	DEC 1998	MAR 1999	JUN 1999	SEP 1999	DEC 1999
NUMBER OF THRIFT INSTITUTIONS:	1,215	1,195	1,181	1,170	1,145	1,129	1,115	1,111	1,103
TOTAL ASSETS (\$ Billions)	\$776.58	\$780.15	\$786.30	\$795.20	\$817.61	\$835.04	\$846.68	\$862.73	\$863.39
1 - 4 Family Mortgages	390.77	394.66	391.68	394.55	400.91	400.23	408.29	421.03	408.01
Mortgage Pool Securities	103.82	101.18	96.86	93.70	93.31	100.58	99.59	96.60	94.76
Multifamily Mortgages	47.46	46.88	46.50	43.89	44.04	43.47	41.11	42.64	43.89
Nonresidential Mortgages	30.24	29.03	29.29	28.97	29.50	30.19	30.54	31.49	32.62
Construction Loans	11.33	11.65	12.12	13.25	13.76	14.59	15.76	17.00	17.56
Land Loans	3.50	3.59	3.59	3.82	3.91	4.18	4.39	4.54	4.88
Commercial Loans	11.50	12.47	12.86	14.08	15.57	16.64	17.42	18.52	20.33
Consumer Loans	44.85	44.67	45.92	46.40	47.40	49.07	52.33	54.75	56.34
Cash and Noninterest-Earning Deposits	10.85	10.54	10.83	10.95	13.03	10.59	11.63	12.47	14.81
Investment Securities	85.05	87.37	95.77	104.81	113.81	121.92	119.47	117.34	124.34
Mortgage Derivatives	36.29	38.12	47.51	55.95	67.06	73.15	71.47	70.09	78.42
Repossessed Assets, Net	1.80	1.76	1.57	1.51	1.47	1.39	1.22	1.11	1.02
Real Estate Held for Investment, Net	0.48	0.52	0.50	0.45	0.43	0.42	0.44	0.42	0.49
Office Premises & Equipment	7.88	7.78	7.97	7.97	7.96	8.06	8.19	8.26	8.42
Other Assets	32.44	33.39	36.23	36.24	37.83	39.06	41.64	41.95	41.17
Less: Contra Assets & Valuation Allowances	5.38	5.34	5.39	5.40	5.33	5.35	5.35	5.38	5.24
TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$776.58	\$780.15	\$786.30	\$795.20	\$817.61	\$835.04	\$846.68	\$862.73	\$863.39
TOTAL DEPOSITS	507.77	505.16	503.97	497.59	498.78	494.28	492.21	493.73	504.81
Deposits less than or equal to \$100,000	426.28	421.07	417.20	407.35	403.51	399.51	395.35	396.32	401.95
Deposits greater than \$100,000	81.49	84.09	86.77	90.24	95.27	94.78	96.86	97.41	102.86
Escrows	8.37	11.20	10.47	10.55	11.73	10.46	10.38	9.04	7.77
BORROWINGS	184.90	185.39	191.98	203.69	224.99	245.78	262.82	278.09	270.36
Advances From FHLB	118.51	116.58	118.44	125.64	143.10	152.22	164.38	174.60	189.87
RevRepo Agreements & FedFunds Purchased	38.49	42.24	43.71	44.69	49.44	59.25	59.34	64.87	63.45
Other Borrowings	27.90	26.57	29.83	33.36	32.46	34.31	39.10	38.62	17.04
Other Liabilities	10.93	12.88	12.61	15.11	14.79	16.54	12.68	12.88	13.17
Equity Capital	64.60	65.52	67.27	68.26	67.32	67.97	68.59	68.98	67.29

One small thrift with assets under \$250 million did not report financial data for December 1999 and was adequately capitalized. Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. Numbers may not sum due to rounding.

## STATEMENT OF CONDITION FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	DEC 1997	MAR 1998	JUN 1998	SEP 1998	DEC 1998	MAR 1999	JUN 1999	SEP 1999	DEC 1999
NUMBER OF THRIFT INSTITUTIONS:	1,215	1,195	1,181	1,170	1,145	1,129	1,115	1,111	1,103
TOTAL ASSETS (% 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	50.32	50.59	49.81	49.62	49.03	47.93	48.22	48.80	47.26
Mortgage Pool Securities	13.37	12.97	12.32	11.78	11.41	12.04	11.76	11.20	10.98
Multifamily Mortgages	6.11	6.01	5.91	5.52	5.39	5.21	4.86	4.94	5.08
Nonresidential Mortgages	3.89	3.72	3.72	3.64	3.61	3.62	3.61	3.65	3.78
Construction Loans	1.46	1.49	1.54	1.67	1.68	1.75	1.86	1.97	2.03
Land Loans	0.45	0.46	0.46	0.48	0.48	0.50	0.52	0.53	0.57
Commercial Loans	1.48	1.60	1.63	1.77	1.90	1.99	2.06	2.15	2.35
Consumer Loans	5.78	5.73	5.84	5.84	5.80	5.88	6.18	6.35	6.53
Cash and Noninterest-Earning Deposits	1.40	1.35	1.38	1.38	1.59	1.27	1.37	1.45	1.71
Investment Securities	10.95	11.20	12.18	13.18	13.92	14.60	14.11	13.60	14.40
Mortgage Derivatives	4.67	4.89	6.04	7.04	8.20	8.76	8.44	8.12	9.08
Reposessed Assets, Net	0.23	0.23	0.20	0.19	0.18	0.17	0.14	0.13	0.12
Real Estate Held for Investment, Net	0.06	0.07	0.06	0.06	0.05	0.05	0.05	0.05	0.06
Office Premises & Equipment	1.02	1.00	1.01	1.00	0.97	0.97	0.97	0.96	0.98
Other Assets	4.18	4.28	4.61	4.56	4.63	4.68	4.92	4.86	4.77
Less: Contra Assets & Valuation Allowances	0.69	0.68	0.69	0.68	0.65	0.64	0.63	0.62	0.61
TOTAL LIABILITIES AND CAPITAL (% of Total Assets)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
TOTAL DEPOSITS	65.39	64.75	64.09	62.57	61.00	59.19	58.13	57.23	58.47
Deposits less than or equal to \$100,000	54.89	53.97	53.06	51.23	49.35	47.84	46.69	45.94	46.55
Deposits greater than \$100,000	10.49	10.78	11.04	11.35	11.65	11.35	11.44	11.29	11.91
Escrows	1.08	1.44	1.33	1.33	1.44	1.25	1.23	1.05	0.90
BORROWINGS	23.81	23.76	24.42	25.61	27.52	29.43	31.04	32.23	31.31
Advances From FHLB	15.26	14.94	15.06	15.80	17.50	18.23	19.41	20.24	21.99
RevRepo Agreements & FedFunds Purchased	4.96	5.41	5.56	5.62	6.05	7.10	7.01	7.52	7.35
Other Borrowings	3.59	3.41	3.79	4.20	3.97	4.11	4.62	4.48	1.97
Other Liabilities	1.41	1.65	1.60	1.90	1.81	1.98	1.50	1.49	1.53
Equity Capital	8.32	8.40	8.56	8.58	8.23	8.14	8.10	8.00	7.79

One small thrift with assets under \$250 million did not report financial data for December 1999 and was adequately capitalized. Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. Numbers may not sum due to rounding.

## STATEMENT OF CONDITION FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

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

FOR THE QUARTER ENDING:	DEC 1997	MAR 1998	JUN 1998	SEP 1998	DEC 1998	MAR 1999	JUN 1999	SEP 1999	DEC 1999
NUMBER OF THRIFT INSTITUTIONS:	1,215	1,195	1,181	1,170	1,145	1,129	1,115	1,111	1,103
TOTAL ASSETS (% Change)	9.21%	10.61%	9.00%	9.50%	11.38%	12.98%	13.50%	13.41%	12.36%
1 - 4 Family Mortgages	10.00	10.90	7.74	6.03	7.68	6.11	9.03	10.81	9.55
Mortgage Pool Securities	1.86	1.25	-5.49	-6.04	-5.03	5.91	9.08	7.28	3.84
Multifamily Mortgages	1.39	1.58	0.81	-4.70	-4.00	-2.71	-6.57	1.94	4.01
Nonresidential Mortgages	1.55	1.74	2.75	6.07	6.64	13.28	14.43	17.23	19.26
Construction Loans	-29.58	18.00	19.61	27.88	34.39	38.14	40.45	35.60	34.05
Land Loans	-1.50	14.14	14.19	20.38	23.08	28.94	32.09	27.92	32.15
Commercial Loans	35.14	44.71	39.93	41.27	44.06	40.89	43.60	38.69	38.74
Consumer Loans	27.34	23.31	22.81	13.20	14.98	20.08	23.24	27.88	32.85
Cash and Noninterest-Earning Deposits	11.80	26.53	23.24	18.61	27.54	5.42	12.98	18.72	18.13
Investment Securities	3.86	153.89	182.43	222.68	236.48	232.59	163.19	118.39	90.54
Mortgage Derivatives	-1.30	10.78	40.10	72.27	98.25	99.55	57.45	30.45	20.17
Reposessed Assets, Net	-10.97	-8.46	-15.50	-17.28	-15.57	-17.85	-19.02	-24.58	-28.82
Real Estate Held for Investment, Net	3.56	13.90	9.86	1.31	-7.78	-17.01	-8.51	-5.56	14.57
Office Premises & Equipment	6.44	5.92	8.10	7.93	7.25	9.47	8.35	8.30	9.63
Other Assets	-12.11	28.38	29.30	27.30	23.35	23.06	20.47	21.40	17.36
Less: Contra Assets & Valuation Allowances	-63.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL LIABILITIES AND CAPITAL (% Change)	9.21%	10.61%	9.00%	9.50%	11.38%	12.98%	13.50%	13.41%	12.36%
TOTAL DEPOSITS	5.80	5.61	5.12	4.39	4.27	3.51	3.32	4.22	4.67
Deposits less than or equal to \$100,000	3.16	2.65	1.91	0.89	0.53	0.50	0.42	2.38	3.13
Deposits greater than \$100,000	22.13	23.45	23.88	23.71	23.73	18.49	17.07	12.43	11.17
BORROWINGS	14.85	19.14	15.19	17.93	27.71	39.44	43.28	41.34	36.27
Advances From FHLB	25.77	30.43	19.13	22.81	26.89	36.74	46.02	44.98	39.04
RevRepo Agreements & FedFunds Purchased	0.23	10.19	16.05	12.24	33.62	49.08	39.93	46.86	29.07
Other Borrowings	-1.63	-4.74	0.82	9.01	22.92	36.16	37.43	20.11	34.31
Other Liabilities	36.88	55.31	37.04	46.20	43.58	15.57	3.19	-12.81	-14.76
Equity Capital	15.35	17.27	15.01	15.17	10.31	9.67	7.54	5.97	6.50

One small thrift with assets under \$250 million did not report financial data for December 1999 and was adequately capitalized. Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. Numbers may not sum due to rounding.

STRUCTURAL AND LOAN ACTIVITY FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	DEC 1997	MAR 1998	JUN 1998	SEP 1998	DEC 1998	MAR 1999	JUN 1999	SEP 1999	DEC 1999
NUMBER OF THRIFT INSTITUTIONS:	1,215	1,195	1,181	1,170	1,145	1,129	1,115	1,111	1,103

SELECTED STRUCTURAL DATA									
Number of Conservatorships/Receiverships	0	0	0	0	0	0	0	1	0
Consolidated Assets (\$ Billions)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	0.00
Number of Bank Charter Conversions	10	6	5	3	5	8	5	5	5
Consolidated Assets (\$ Billions)	1.79	1.39	1.46	2.38	2.38	7.66	2.97	2.92	28.17
Number of Bank Acquisitions	11	8	12	14	13	9	9	7	8
Consolidated Assets (\$ Billions)	3.83	11.93	4.22	8.43	10.63	2.29	1.76	1.91	1.67
Number of Thrift Mergers	7	10	8	7	12	5	8	2	3
Consolidated Assets (\$ Billions)	42.05	14.51	6.04	23.31	63.02	0.77	3.73	0.15	6.22

LOAN ACTIVITY (\$ Millions)									
Mortgage Pool Securities									
Total Purchases	\$16,188.12	\$16,531.59	\$16,653.71	\$19,580.86	\$25,388.40	\$23,536.87	\$23,825.64	\$14,846.86	\$13,644.73
Total Sales	10,137.36	13,818.48	12,103.60	12,745.84	16,044.14	13,204.38	15,389.38	10,707.42	9,732.28
Mortgage Originations	53,718.30	67,489.73	78,581.18	78,724.11	93,676.44	77,366.89	79,203.10	69,319.49	61,380.19
Construction Loans	4,972.42	4,743.01	6,022.61	6,251.97	6,242.10	6,082.17	7,130.96	7,467.79	7,051.66
1-4 Family Mortgages	4,029.15	3,868.22	4,772.00	4,949.92	4,879.32	4,877.34	5,671.24	5,941.26	5,509.56
Permanent Loans Secured by 1-4 Family Unit	44,572.96	58,850.53	67,668.37	67,580.23	81,534.70	66,086.15	66,111.90	55,793.20	47,849.92
Mortgage Refinancings	6,886.84	11,128.45	10,747.88	10,482.28	19,326.69	15,286.63	12,441.30	7,650.93	6,604.45
Mortgage Purchases	21,317.96	19,746.26	27,349.94	24,266.88	27,907.86	21,275.66	21,618.24	23,643.23	17,694.49
Secured by 1-4 Family Mortgages	19,308.82	18,876.75	26,457.21	23,475.38	26,629.26	20,697.03	20,812.96	22,920.18	17,097.38
Mortgage Sales	42,492.16	43,804.75	66,953.87	54,016.41	59,920.85	52,371.35	50,900.70	37,220.99	38,326.17
Secured by 1-4 Family Mortgages	40,701.86	43,017.37	66,390.31	53,061.36	58,954.50	51,950.41	49,053.06	36,619.98	37,736.33
Nonmortgage Originations and Purchases	16,989.53	16,982.42	19,670.85	19,130.15	18,544.44	20,481.80	18,423.52	22,020.44	25,763.90
Consumer Loans	12,456.13	11,926.08	14,368.14	13,689.30	11,957.75	13,984.34	11,491.44	14,593.18	17,119.32

OTHER INDICATORS (Percent Annualized)									
Asset Growth Rate	9.93%	8.62%	5.78%	9.73%	17.61%	14.22%	7.80%	9.60%	14.46%
Cost of Funds	5.03	4.87	4.88	4.79	4.71	4.49	4.46	4.57	4.70
Asset Yield	7.92	7.67	7.70	7.50	7.45	7.28	7.27	7.37	7.52
Mortgage Portfolio Yield	7.89	7.66	7.72	7.47	7.50	7.34	7.28	7.32	7.43

One small thrift with assets under \$250 million did not report financial data for December 1999 and was adequately capitalized. Numbers may not sum due to rounding.

CAPITAL MEASURES FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	DEC 1997	MAR 1998	JUN 1998	SEP 1998	DEC 1998	MAR 1999	JUN 1999	SEP 1999	DEC 1999
NUMBER OF THRIFT INSTITUTIONS:	1,215	1,195	1,181	1,170	1,145	1,129	1,115	1,111	1,103

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	1,214	1,194	1,179	1,170	1,141	1,127	1,113	1,110	1,100
Percent of Thrifts	99.92	99.92	99.83	100.00	99.65	99.82	99.82	99.91	99.73
Consolidated Assets (\$ Billions)	\$776.57	\$780.04	\$785.99	\$795.20	\$817.24	\$834.92	\$846.64	\$862.69	\$863.32
Fail FDICIA Capital Standards	1	1	2	0	2	2	1	1	2
Percent of Thrifts	0.08	0.08	0.17	0.00	0.17	0.18	0.09	0.09	0.18
Consolidated Assets (\$ Billions)	\$0.01	\$0.11	\$0.31	\$0.00	\$0.13	\$0.12	\$0.04	\$0.04	\$0.07
Critically Undercapitalized	0	0	0	0	0	1	0	1	1
Percent of Thrifts	0.00	0.00	0.00	0.00	0.00	0.09	0.00	0.09	0.09
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.07	\$0.00	\$0.04	\$0.03

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$58.21	\$58.62	\$59.92	\$60.52	\$60.07	\$61.36	\$63.25	\$64.65	\$63.74
Tangible Equity Ratio	7.57	7.60	7.71	7.70	7.43	7.42	7.53	7.54	7.42
Median Ratio	9.21	9.28	9.27	9.40	9.31	9.34	9.37	9.37	9.24
Tier 1 Capital (\$ Billions)	\$58.30	\$58.70	\$59.99	\$60.59	\$60.11	\$61.40	\$63.30	\$64.70	\$63.78
Tier 1 Leverage Ratio	7.58	7.61	7.72	7.71	7.43	7.42	7.53	7.54	7.42
Median Ratio	9.21	9.28	9.27	9.40	9.31	9.34	9.37	9.37	9.24
Tier 1 Risk-based Capital Ratio	13.10	13.24	13.35	13.41	13.07	13.06	13.01	12.94	12.65
Median Ratio	17.83	17.96	18.17	18.21	18.10	17.99	17.88	17.66	17.33
Risk-based Capital (\$ Billions)	\$64.52	\$64.58	\$65.80	\$66.50	\$66.17	\$67.40	\$69.25	\$70.69	\$69.81
Total Risk-based Capital Ratio	14.50	14.57	14.64	14.72	14.38	14.34	14.24	14.14	13.85
Median Ratio	18.62	18.65	18.67	18.96	18.73	18.92	18.84	18.48	18.21

One small thrift with assets under \$250 million did not report financial data for December 1999 and was adequately capitalized.  
 One small thrift with assets of \$100 million did not report financial data for June 1999 and was critically undercapitalized.  
 Numbers may not sum due to rounding.



ASSET QUALITY INDICATORS FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	DEC 1997	MAR 1998	JUN 1998	SEP 1998	DEC 1998	MAR 1999	JUN 1999	SEP 1999	DEC 1999
NUMBER OF THRIFT INSTITUTIONS:	1,215	1,195	1,181	1,170	1,145	1,129	1,115	1,111	1,103
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$6,268.15	\$5,949.80	\$5,688.50	\$5,819.77	\$5,759.64	\$5,165.27	\$4,993.23	\$5,095.38	\$5,270.33
Mortgage Loans									
Construction & Land Loans	219.70	282.60	219.03	229.75	298.93	221.46	190.26	192.46	191.84
Nonresidential Mortgages	332.16	307.69	284.04	286.62	288.20	226.20	230.78	192.98	195.17
Multifamily Mortgages	191.91	235.00	189.44	195.94	186.63	117.23	124.99	87.21	120.91
1-4 Family Mortgages	4,420.06	4,146.89	3,978.34	3,979.41	3,873.41	3,645.35	3,454.35	3,582.44	3,594.51
Nonmortgage Loans and Leases									
Commercial Loans	164.40	170.28	177.09	226.44	213.29	217.18	188.52	186.07	265.40
Consumer Loans	939.92	807.34	840.56	901.62	899.18	737.86	804.32	854.23	902.50
NONCURRENT LOANS (\$ Millions)	\$5,919.01	\$5,554.47	\$5,269.46	\$4,879.95	\$4,798.40	\$4,651.85	\$4,328.00	\$4,469.17	\$4,370.37
Mortgage Loans									
Construction & Land Loans	182.14	168.88	167.85	179.69	194.19	170.33	146.28	142.95	137.18
Nonresidential Mortgages	489.95	482.05	425.22	391.22	367.36	358.30	328.27	336.03	282.18
Multifamily Mortgages	350.73	360.06	294.26	244.52	217.82	188.64	160.84	161.73	130.09
1-4 Family Mortgages	4,333.40	4,022.06	3,849.91	3,541.88	3,483.00	3,381.39	3,169.46	3,221.49	3,174.54
Nonmortgage Loans and Leases									
Commercial Loans	126.04	130.89	162.34	159.37	150.38	151.39	156.53	193.05	234.29
Consumer Loans	436.76	390.54	369.88	363.28	385.66	401.81	366.63	413.92	412.08
NET CHARGE-OFFS (\$ Millions)	\$478.15	\$375.81	\$357.13	\$431.23	\$409.96	\$309.06	\$353.90	\$305.55	\$306.73
Mortgage Loans									
Construction & Land Loans	8.43	2.11	3.53	3.94	3.98	1.14	2.56	0.55	3.32
Nonresidential Mortgages	(9.70)	3.32	8.42	1.86	11.56	(3.71)	3.93	8.24	4.47
Multifamily Mortgages	2.65	12.43	7.90	8.96	1.91	(27.99)	10.64	(7.19)	(5.94)
1-4 Family Mortgages	99.52	79.45	86.92	73.17	165.62	61.56	88.45	61.42	55.01
Nonmortgage Loans and Leases									
Commercial Loans	13.14	13.19	11.41	11.75	22.35	9.97	13.59	22.96	36.70
Consumer Loans	240.16	204.75	191.04	260.42	156.35	209.54	154.15	156.39	172.92
Repossessed Assets	43.76	29.23	25.67	34.71	29.13	31.40	53.22	25.08	24.69
Other	80.19	31.33	22.24	36.41	19.07	27.15	27.37	38.10	15.55
REPOSSESSED ASSETS, NET (\$ Millions)	\$1,804.82	\$1,763.19	\$1,571.76	\$1,513.53	\$1,469.66	\$1,387.25	\$1,218.26	\$1,107.81	\$1,021.74
Construction & Land Loans	192.15	181.71	171.29	161.28	162.47	157.52	156.87	137.88	128.85
Nonresidential Mortgages	259.91	263.72	217.88	179.10	226.36	250.24	250.50	236.01	233.95
Multifamily Mortgages	237.68	208.55	200.61	189.13	161.11	166.65	80.71	55.63	41.91
1-4 Family Mortgages	1,062.30	1,024.23	904.69	888.44	816.98	758.75	668.78	613.94	555.74
Other	52.77	84.98	77.29	95.58	102.75	54.10	61.40	64.34	61.29
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)									
Real Estate Loans	\$483.29	\$485.81	\$483.18	\$484.48	\$492.13	\$492.66	\$500.10	\$516.69	\$506.96
Percent of Total Assets	62.23	62.27	61.45	60.92	60.19	59.00	59.07	59.89	58.72
Noncurrent Real Estate Loans	\$5.36	\$5.03	\$4.74	\$4.36	\$4.26	\$4.10	\$3.80	\$3.86	\$3.72
Percent of Total Assets	0.69	0.65	0.60	0.55	0.52	0.49	0.45	0.45	0.43
Real Estate Owned	\$1.75	\$1.68	\$1.49	\$1.42	\$1.37	\$1.33	\$1.16	\$1.04	\$0.96
Percent of Total Assets	0.23	0.22	0.19	0.18	0.17	0.16	0.14	0.12	0.11
Troubled Real Estate Loans	\$7.11	\$6.71	\$6.23	\$5.78	\$5.63	\$5.43	\$4.96	\$4.91	\$4.68
Percent of Total Assets	0.92	0.86	0.79	0.73	0.69	0.65	0.59	0.57	0.54

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

Numbers may not sum due to rounding.

ASSET QUALITY INDICATORS FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	DEC 1997	MAR 1998	JUN 1998	SEP 1998	DEC 1998	MAR 1999	JUN 1999	SEP 1999	DEC 1999
NUMBER OF THRIFT INSTITUTIONS:	1,215	1,195	1,181	1,170	1,145	1,129	1,115	1,111	1,103
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.81%	0.76%	0.72%	0.73%	0.70%	0.62%	0.59%	0.59%	0.61%
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.48	1.85	1.39	1.35	1.69	1.18	0.94	0.89	0.85
Nonresidential Mortgages	1.10	1.06	0.97	0.99	0.98	0.75	0.76	0.61	0.60
Multifamily Mortgages	0.40	0.50	0.41	0.45	0.42	0.27	0.30	0.20	0.28
1-4 Family Mortgages	1.13	1.05	1.02	1.01	0.97	0.91	0.85	0.85	0.88
Nonmortgage Loans and Leases									
Commercial Loans	1.43	1.37	1.38	1.61	1.37	1.31	1.08	1.00	1.31
Consumer Loans	2.10	1.81	1.83	1.94	1.90	1.50	1.54	1.56	1.60
NONCURRENT LOANS (% Total Assets)	0.76%	0.71%	0.67%	0.61%	0.59%	0.56%	0.51%	0.52%	0.51%
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.23	1.11	1.07	1.05	1.10	0.91	0.73	0.66	0.61
Nonresidential Mortgages	1.62	1.66	1.45	1.35	1.25	1.19	1.07	1.07	0.87
Multifamily Mortgages	0.74	0.77	0.63	0.56	0.49	0.43	0.39	0.38	0.30
1-4 Family Mortgages	1.11	1.02	0.98	0.90	0.87	0.84	0.78	0.77	0.78
Nonmortgage Loans and Leases									
Commercial Loans	1.10	1.05	1.26	1.13	0.97	0.91	0.90	1.04	1.15
Consumer Loans	0.97	0.87	0.81	0.78	0.81	0.82	0.70	0.76	0.73
NET CHARGE-OFFS (% Total Assets)	0.06%	0.05%	0.05%	0.05%	0.05%	0.04%	0.04%	0.04%	0.04%
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.06	0.01	0.02	0.02	0.02	0.01	0.01	0.00	0.01
Nonresidential Mortgages	-0.03	0.01	0.03	0.01	0.04	-0.01	0.01	0.03	0.01
Multifamily Mortgages	0.01	0.03	0.02	0.02	0.00	-0.06	0.03	-0.02	-0.01
1-4 Family Mortgages	0.03	0.02	0.02	0.02	0.04	0.02	0.02	0.01	0.01
Nonmortgage Loans and Leases									
Commercial Loans	0.11	0.11	0.09	0.08	0.14	0.06	0.08	0.12	0.18
Consumer Loans	0.54	0.46	0.42	0.56	0.33	0.43	0.29	0.29	0.31
Repossessed Assets	2.42	1.66	1.63	2.29	1.98	2.26	4.37	2.26	2.42
Other	0.25	0.09	0.06	0.10	0.05	0.07	0.07	0.09	0.04
REPOSSESSED ASSETS, NET (% Total Assets)	0.23%	0.23%	0.20%	0.19%	0.18%	0.17%	0.14%	0.13%	0.12%
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans	1.30	1.19	1.09	0.94	0.92	0.84	0.78	0.64	0.57
Nonresidential Mortgages	0.86	0.91	0.74	0.62	0.77	0.83	0.82	0.75	0.72
Multifamily Mortgages	0.50	0.44	0.43	0.43	0.37	0.38	0.20	0.13	0.10
1-4 Family Mortgages	0.27	0.26	0.23	0.23	0.20	0.19	0.16	0.15	0.14
Other	0.16	0.25	0.21	0.26	0.27	0.14	0.15	0.15	0.15
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	0.25%	0.19%	0.18%	0.22%	0.20%	0.15%	0.17%	0.14%	0.14%
Net Provisions for Losses (Annualized)	0.27	0.18	0.21	0.23	0.18	0.16	0.16	0.14	0.16
Valuation Allowances	0.78	0.77	0.77	0.76	0.73	0.70	0.69	0.68	0.66
Noncurrent Loans	0.76	0.71	0.67	0.61	0.59	0.56	0.51	0.52	0.51
Repossessed Assets, Net (% Total Assets)	0.23	0.23	0.20	0.19	0.18	0.17	0.14	0.13	0.12
Troubled Assets	0.99	0.94	0.87	0.80	0.77	0.72	0.66	0.65	0.62

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

Numbers may not sum due to rounding.

SELECTED INDICATORS FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

BY FDICIA CATEGORY

FOURTH QUARTER 1999:	WELL-CAPITALIZED	ADEQUATELY CAPITALIZED	SIGNIFICANTLY UNDER-CAPITALIZED	CRITICALLY UNDER-CAPITALIZED	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	1,079	21	1	1	1,103

Total Assets (\$ Billions)	\$857.35	\$5.97	\$0.04	\$0.03	\$863.39
Tier 1 Leverage Ratio (Percent)	7.43	6.16	2.73	0.93	7.42
Median Ratio	9.36	5.92	2.73	0.93	9.24
Total Risk-based Capital Ratio (Percent)	13.89	9.22	6.79	2.44	13.85
Median Ratio	18.47	9.73	6.79	2.44	18.21
Return on Average Assets (Percent Annualized)	0.94	0.80	-5.91	-19.70	0.93
Median Ratio	0.68	0.39	-5.91	-19.70	0.68
Net Interest Margin (Percent Annualized)	2.71	3.36	2.93	3.24	2.71
Median Ratio	3.08	3.25	2.93	3.24	3.08
Number of Profitable Thrifts	961	16	0	0	978
Profits (\$ Millions)	\$2,063.37	\$15.03	\$0.00	\$0.00	\$2,078.40
Number of Unprofitable Thrifts	118	5	1	1	125
Losses (\$ Millions)	(\$94.18)	(\$3.34)	(\$0.66)	(\$1.64)	(\$99.82)
Valuation Allowances (Percent of Total Assets)	0.66	0.71	0.59	4.77	0.66
Troubled Assets (Percent of Total Assets)	0.62	0.94	0.99	4.55	0.62
Asset Growth Rate (Percent Annualized)	14.58	12.79	-19.98	-40.63	14.46

BY OTS EXAMINATION RATING

FOURTH QUARTER 1999:	CAMELS 1 AND 2	CAMELS 3	CAMELS 4 AND 5	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	988	68	12	1,103

Total Assets (\$ Billions)	\$834.75	\$21.60	\$5.45	\$863.39
Tier 1 Leverage Ratio (Percent)	7.38	8.13	6.29	7.42
Median Ratio	9.37	7.30	5.43	9.24
Total Risk-based Capital Ratio (Percent)	13.86	12.49	11.83	13.85
Median Ratio	18.51	13.23	12.81	18.21
Return on Average Assets (Percent Annualized)	0.95	0.95	-0.63	0.93
Median Ratio	0.71	0.43	-0.05	0.68
Net Interest Margin (Percent Annualized)	2.69	3.32	3.05	2.71
Median Ratio	3.08	3.07	3.04	3.08
Number of Profitable Thrifts	917	49	6	978
Profits (\$ Millions)	\$2,006.77	\$64.04	\$6.00	\$2,078.40
Number of Unprofitable Thrifts	71	19	6	125
Losses (\$ Millions)	(\$59.97)	(\$12.86)	(\$14.90)	(\$99.82)
Valuation Allowances (Percent of Total Assets)	0.64	1.17	1.86	0.66
Troubled Assets (Percent of Total Assets)	0.53	4.25	1.41	0.62
Asset Growth Rate (Percent Annualized)	15.11	-0.22	-24.35	14.46

Thirty-five de novo thrifts have not been assigned an examination rating. These reported total assets of \$1.6 billion and net losses of \$10.5 million. All data exclude self-liquidating thrifts. See Technical Notes for details. Numbers may not sum due to rounding.

STATEMENT OF OPERATIONS FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS  
BY REGION

FOURTH QUARTER 1999:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	232	221	336	227	87	1,103
<b>PROFITABILITY (\$ Millions)</b>						
Interest Income	\$2,925.83	\$1,291.29	\$2,953.72	\$1,832.98	\$5,677.05	\$14,680.88
Interest Expense	1,698.15	747.67	1,739.31	1,103.77	3,639.72	8,928.62
NET INTEREST INCOME	1,227.68	543.62	1,214.41	729.21	2,037.33	5,752.25
Loss Provisions-Interest Bearing Assets	44.23	58.55	113.93	49.44	71.91	338.06
Noninterest Income	409.68	221.39	565.66	311.16	691.85	2,199.73
Mortgage Loan Servicing Fees	63.49	13.77	84.96	51.17	73.64	287.04
Other Fees and Charges	222.21	157.28	230.90	178.99	453.39	1,242.76
Other Noninterest Income	123.98	50.34	249.79	81.00	164.82	669.92
Noninterest Expense	941.41	543.44	1,082.64	636.24	1,340.67	4,544.41
G&A Expense	893.95	534.39	1,046.79	619.19	1,278.54	4,372.86
Goodwill Amortization	41.41	7.40	35.12	13.14	57.58	154.66
Loss Provisions-Noninterest Bearing Assets	6.05	1.65	0.73	3.91	4.56	16.89
Income Before Taxes & Extraordinary Items	651.72	163.02	583.50	354.68	1,316.60	3,069.51
Income Taxes	214.59	59.72	214.03	105.57	506.33	1,100.25
Extraordinary Items	0.76	(0.39)	(1.55)	0.00	10.50	9.32
NET INCOME	437.88	102.91	367.91	249.11	820.77	1,978.59
<b>PROFITABILITY (% of Average Assets Annualized)</b>						
Interest Income	6.84%	7.20%	6.99%	7.12%	6.81%	6.92%
Interest Expense	3.97	4.17	4.12	4.29	4.37	4.21
NET INTEREST INCOME	2.87	3.03	2.87	2.83	2.45	2.71
Loss Provisions-Interest Bearing Assets	0.10	0.33	0.27	0.19	0.09	0.16
Noninterest Income	0.96	1.23	1.34	1.21	0.83	1.04
Mortgage Loan Servicing Fees	0.15	0.08	0.20	0.20	0.09	0.14
Other Fees and Charges	0.52	0.88	0.55	0.70	0.54	0.59
Other Noninterest Income	0.29	0.28	0.59	0.31	0.20	0.32
Noninterest Expense	2.20	3.03	2.56	2.47	1.61	2.14
G&A Expense	2.09	2.98	2.48	2.41	1.53	2.06
Goodwill Amortization	0.10	0.04	0.08	0.05	0.07	0.07
Loss Provisions-Noninterest Bearing Assets	0.01	0.01	0.00	0.02	0.01	0.01
Income Before Taxes & Extraordinary Items	1.52	0.91	1.38	1.38	1.58	1.45
Income Taxes	0.50	0.33	0.51	0.41	0.61	0.52
Extraordinary Items	0.00	0.00	0.00	0.00	0.01	0.00
NET INCOME	1.02	0.57	0.87	0.97	0.99	0.93
<b>PROFITABILITY (Percent)</b>						
Return on Average Assets (Annualized)	1.02	0.57	0.87	0.97	0.99	0.93
Median Ratio	0.69	0.63	0.65	0.69	0.80	0.68
Return on Average Equity (Annualized)	12.35	6.16	10.09	10.95	14.72	11.84
Median Ratio	7.08	5.94	6.05	6.24	7.65	6.37
Net Interest Margin (Annualized)	2.87	3.03	2.87	2.83	2.45	2.71
Median Ratio	3.14	3.18	3.02	3.04	3.16	3.08
Number of Profitable Thrifts	216	186	297	206	73	978
Percent Profitable	93.10	84.16	88.39	90.75	83.91	88.67
Profits (\$ Millions)	\$444.47	\$140.29	\$381.18	\$267.88	\$844.59	\$2,078.40
Number of Unprofitable Thrifts	16	35	39	21	14	125
Percent Unprofitable	6.90	15.84	11.61	9.25	16.09	11.33
Losses (\$ Millions)	(\$6.59)	(\$37.38)	(\$13.27)	(\$18.76)	(\$23.82)	(\$99.82)

All data exclude self-liquidating thrifts. See Technical Notes for details.  
Numbers may not sum due to rounding.

STATEMENT OF CONDITION FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS  
BY REGION

FOURTH QUARTER 1999:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	232	221	336	227	87	1,103

TOTAL ASSETS (\$ Billions)	\$174.44	\$73.20	\$172.53	\$104.78	\$338.44	\$863.39
1 - 4 Family Mortgages	71.23	34.10	83.73	44.97	173.97	408.01
Mortgage Pool Securities	19.30	4.87	14.18	10.31	46.10	94.76
Multifamily Mortgages	7.59	0.75	6.16	2.33	27.07	43.89
Nonresidential Mortgages	9.08	3.68	5.76	5.61	8.49	32.62
Construction Loans	2.02	3.00	3.61	6.79	2.15	17.56
Land Loans	0.25	1.46	1.13	1.14	0.91	4.88
Commercial Loans	5.86	2.59	5.07	3.92	2.88	20.33
Consumer Loans	10.59	5.95	20.52	12.32	6.95	56.34
Cash and Noninterest-Earning Deposits	3.13	1.55	3.72	1.58	4.83	14.81
Investment Securities	34.31	11.88	18.33	9.83	49.99	124.34
Mortgage Derivatives	19.92	5.22	6.27	3.92	43.08	78.42
Repossessed Assets, Net	0.25	0.17	0.19	0.12	0.29	1.02
Real Estate Held for Investment, Net	0.09	0.14	0.08	0.03	0.15	0.49
Office Premises & Equipment	1.62	1.08	1.85	1.25	2.63	8.42
Other Assets	10.05	2.42	9.25	5.22	14.23	41.17
Less: Contra Assets & Valuation Allowances	0.95	0.44	1.05	0.62	2.18	5.24

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$174.44	\$73.20	\$172.53	\$104.78	\$338.44	\$863.39
TOTAL DEPOSITS	102.09	49.99	113.90	62.25	176.58	504.81
Deposits less than or equal to \$100,000	83.67	39.07	91.93	51.17	136.11	401.95
Deposits greater than \$100,000	18.42	10.92	21.96	11.08	40.48	102.86
Escrows	1.71	0.26	1.70	1.59	2.50	7.77
BORROWINGS	52.49	15.15	39.89	30.51	132.31	270.36
Advances From FHLB	35.63	10.63	30.93	25.58	87.10	189.87
RevRepo Agreements & FedFunds Purchased	12.89	3.42	4.78	2.10	40.25	63.45
Other Borrowings	3.97	1.10	4.18	2.82	4.96	17.04
Other Liabilities	3.50	1.13	2.54	1.30	4.70	13.17
Equity Capital	14.64	6.68	14.50	9.13	22.34	67.29

All data exclude self-liquidating thrifts. See Technical Notes for details.  
Numbers may not sum due to rounding.

STATEMENT OF CONDITION FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS  
BY REGION

FOURTH QUARTER 1999:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	232	221	336	227	87	1,103

TOTAL ASSETS (% of Total Assets)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1 - 4 Family Mortgages	40.84	46.59	48.53	42.92	51.40	47.26
Mortgage Pool Securities	11.07	6.65	8.22	9.84	13.62	10.98
Multifamily Mortgages	4.35	1.03	3.57	2.22	8.00	5.08
Nonresidential Mortgages	5.21	5.03	3.34	5.35	2.51	3.78
Construction Loans	1.16	4.09	2.09	6.48	0.64	2.03
Land Loans	0.14	1.99	0.65	1.09	0.27	0.57
Commercial Loans	3.36	3.54	2.94	3.74	0.85	2.35
Consumer Loans	6.07	8.13	11.89	11.76	2.05	6.53
Cash and Noninterest-Earning Deposits	1.79	2.11	2.16	1.50	1.43	1.71
Investment Securities	19.67	16.23	10.62	9.38	14.77	14.40
Mortgage Derivatives	11.42	7.13	3.63	3.74	12.73	9.08
Repossessed Assets, Net	0.14	0.23	0.11	0.12	0.08	0.12
Real Estate Held for Investment, Net	0.05	0.19	0.05	0.03	0.04	0.06
Office Premises & Equipment	0.93	1.47	1.07	1.19	0.78	0.98
Other Assets	5.76	3.31	5.36	4.98	4.20	4.77
Less: Contra Assets & Valuation Allowances	0.54	0.60	0.61	0.59	0.64	0.61

TOTAL LIABILITIES AND CAPITAL (% of Total Assets)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
TOTAL DEPOSITS	58.53	68.28	66.02	59.41	52.18	58.47
Deposits less than or equal to \$100,000	47.97	53.37	53.29	48.84	40.22	46.55
Deposits greater than \$100,000	10.56	14.91	12.73	10.57	11.96	11.91
Escrows	0.98	0.36	0.99	1.52	0.74	0.90
BORROWINGS	30.09	20.70	23.12	29.12	39.10	31.31
Advances From FHLB	20.42	14.53	17.93	24.42	25.74	21.99
RevRepo Agreements & FedFunds Purchased	7.39	4.67	2.77	2.01	11.89	7.35
Other Borrowings	2.28	1.50	2.42	2.70	1.47	1.97
Other Liabilities	2.01	1.54	1.47	1.24	1.39	1.53
Equity Capital	8.39	9.12	8.41	8.71	6.60	7.79

All data exclude self-liquidating thrifts. See Technical Notes for details.  
Numbers may not sum due to rounding.

STATEMENT OF CONDITION FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS  
BY REGION  
(Percent Change From Same Quarter Prior Year For Current Thrifts)

FOURTH QUARTER 1999:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	232	221	336	227	87	1,103
TOTAL ASSETS (% Change)	12.75%	19.43%	11.41%	12.94%	11.05%	12.36%
1 - 4 Family Mortgages	10.82	15.05	6.13	5.29	10.88	9.55
Mortgage Pool Securities	0.40	-11.36	-7.74	3.31	11.92	3.84
Multifamily Mortgages	19.01	14.74	13.68	23.17	-2.85	4.01
Nonresidential Mortgages	31.13	21.41	21.02	45.03	-3.17	19.26
Construction Loans	43.71	37.60	19.36	40.96	27.97	34.05
Land Loans	2.47	29.95	20.63	47.01	46.41	32.15
Commercial Loans	61.67	78.06	37.43	35.75	-3.67	38.74
Consumer Loans	31.66	69.59	43.52	15.26	18.53	32.85
Cash and Noninterest-Earning Deposits	31.32	24.02	46.07	23.55	-4.91	18.13
Investment Securities	77.21	240.88	179.54	233.62	51.91	90.54
Mortgage Derivatives	2.87	49.76	-4.34	33.14	30.93	20.17
Repossessed Assets, Net	-22.47	-11.48	-22.61	-33.85	-41.14	-28.82
Real Estate Held for Investment, Net	0.91	144.90	-7.80	-3.10	-8.26	14.57
Office Premises & Equipment	14.74	13.31	9.84	11.44	4.43	9.63
Other Assets	29.52	16.96	20.79	19.53	7.58	17.36
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL LIABILITIES AND CAPITAL (% Change)	12.75%	19.43%	11.41%	12.94%	11.05%	12.36%
TOTAL DEPOSITS	4.40	13.40	9.39	7.03	-0.86	4.67
Deposits less than or equal to \$100,000	1.30	9.95	7.75	7.59	-1.90	3.13
Deposits greater than \$100,000	21.30	27.73	16.83	4.53	2.76	11.17
BORROWINGS	32.39	53.90	23.76	33.21	41.11	36.27
Advances From FHLB	46.79	37.83	34.48	35.19	39.03	39.04
RevRepo Agreements & FedFunds Purchased	3.23	122.38	-34.21	31.17	53.30	29.07
Other Borrowings	37.43	85.52	112.96	18.79	2.06	34.31
Other Liabilities	26.91	0.58	-4.07	-20.32	-34.68	-14.76
Equity Capital	11.14	11.56	2.92	12.90	2.26	6.50

All data exclude self-liquidating thrifts. See Technical Notes for details.  
Numbers may not sum due to rounding.

CAPITAL MEASURES FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS  
BY REGION

FOURTH QUARTER 1999:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	232	221	336	227	87	1,103

CAPITAL COMPLIANCE						
Meet FDICIA Capital Standards	232	218	336	227	87	1,100
Percent of Thrifts	100.00	98.64	100.00	100.00	100.00	99.73
Consolidated Assets (\$ Billions)	\$174.44	\$73.13	\$172.53	\$104.78	\$338.44	\$863.32
Fail FDICIA Capital Standards	0	2	0	0	0	2
Percent of Thrifts	0.00	0.90	0.00	0.00	0.00	0.18
Consolidated Assets (\$ Billions)	\$0.00	\$0.07	\$0.00	\$0.00	\$0.00	\$0.07
Critically Undercapitalized	0	1	0	0	0	1
Percent of Thrifts	0.00	0.45	0.00	0.00	0.00	0.09
Consolidated Assets (\$ Billions)	\$0.00	\$0.03	\$0.00	\$0.00	\$0.00	\$0.03

CAPITAL RATIOS (Percent)						
Tangible Equity (\$ Billions)	\$13.83	\$6.45	\$13.09	\$8.82	\$21.55	\$63.74
Tangible Equity Ratio	7.95	8.86	7.65	8.46	6.39	7.42
Median Ratio	9.16	9.37	10.05	9.04	7.90	9.24
Tier 1 Capital (\$ Billions)	\$13.84	\$6.45	\$13.09	\$8.83	\$21.57	\$63.78
Tier 1 Leverage Ratio	7.96	8.86	7.65	8.47	6.39	7.42
Median Ratio	9.16	9.37	10.05	9.04	7.90	9.24
Tier 1 Risk-based Capital Ratio	14.29	14.84	12.44	13.36	11.20	12.65
Median Ratio	18.26	16.99	18.94	16.85	12.26	17.33
Risk-based Capital (\$ Billions)	\$14.98	\$7.09	\$14.40	\$9.49	\$23.85	\$69.81
Total Risk-based Capital Ratio	15.47	16.32	13.69	14.35	12.39	13.85
Median Ratio	19.43	17.61	19.50	17.67	13.17	18.21

One small thrift with assets of \$100 million did not report financial data for June 1999 and was critically undercapitalized. All data exclude self-liquidating thrifts. See Technical Notes for details. Numbers may not sum due to rounding.



ASSET QUALITY INDICATORS FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS  
BY REGION

FOURTH QUARTER 1999:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	232	221	336	227	87	1,103
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$994.01	\$587.69	\$1,269.43	\$733.56	\$1,685.65	\$5,270.33
Mortgage Loans						
Construction & Land Loans	16.51	35.18	71.95	46.37	21.84	191.84
Nonresidential Mortgages	59.01	36.96	35.50	30.29	33.41	195.17
Multifamily Mortgages	21.28	3.15	32.41	6.73	57.35	120.91
1-4 Family Mortgages	642.90	318.35	762.32	510.87	1,360.08	3,594.51
Nonmortgage Loans and Leases						
Commercial Loans	76.52	44.77	76.19	31.82	36.10	265.40
Consumer Loans	177.80	149.29	291.06	107.48	176.88	902.50
NONCURRENT LOANS (\$ Millions)	\$1,137.66	\$387.00	\$951.46	\$529.65	\$1,364.60	\$4,370.37
Mortgage Loans						
Construction & Land Loans	12.13	24.22	57.48	23.97	19.38	137.18
Nonresidential Mortgages	107.28	38.19	42.31	28.09	66.31	282.18
Multifamily Mortgages	50.31	4.70	25.37	3.79	45.92	130.09
1-4 Family Mortgages	858.07	255.98	614.81	319.21	1,126.48	3,174.54
Nonmortgage Loans and Leases						
Commercial Loans	45.90	28.09	53.65	74.59	32.07	234.29
Consumer Loans	63.98	35.83	157.84	79.99	74.44	412.08
NET CHARGE-OFFS (\$ Millions)	\$46.36	\$46.77	\$64.78	\$60.49	\$88.32	\$306.73
Mortgage Loans						
Construction & Land Loans	0.29	0.91	0.71	0.53	0.88	3.32
Nonresidential Mortgages	0.12	0.41	1.20	0.52	2.22	4.47
Multifamily Mortgages	(0.86)	0.00	0.62	(0.01)	(5.69)	(5.94)
1-4 Family Mortgages	15.48	3.07	5.21	20.20	11.06	55.01
Nonmortgage Loans and Leases						
Commercial Loans	4.24	11.84	8.71	3.24	8.67	36.70
Consumer Loans	19.09	17.60	44.53	28.51	63.19	172.92
Reposessed Assets	6.52	9.46	2.63	3.03	3.04	24.69
Other	1.47	3.50	1.17	4.47	4.95	15.55
REPOSSESSED ASSETS, NET (\$ Millions)	\$250.42	\$170.31	\$192.78	\$120.61	\$287.63	\$1,021.74
Construction & Land Loans	4.57	77.43	13.84	17.75	15.27	128.85
Nonresidential Mortgages	105.54	19.86	39.19	34.31	35.06	233.95
Multifamily Mortgages	6.85	2.48	8.92	0.51	23.16	41.91
1-4 Family Mortgages	128.89	59.32	103.53	58.44	205.56	555.74
Other	4.57	11.23	27.31	9.60	8.58	61.29
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)						
Real Estate Loans	\$90.17	\$42.99	\$100.38	\$60.83	\$212.58	\$506.96
Percent of Total Assets	51.69	58.73	58.18	58.05	62.81	58.72
Noncurrent Real Estate Loans	\$1.03	\$0.32	\$0.74	\$0.38	\$1.26	\$3.72
Percent of Total Assets	0.59	0.44	0.43	0.36	0.37	0.43
Real Estate Owned	\$0.25	\$0.16	\$0.17	\$0.11	\$0.28	\$0.96
Percent of Total Assets	0.14	0.22	0.10	0.11	0.08	0.11
Troubled Real Estate Loans	\$1.27	\$0.48	\$0.91	\$0.49	\$1.54	\$4.68
Percent of Total Assets	0.73	0.66	0.52	0.46	0.45	0.54

Numbers may not sum due to rounding.

ASSET QUALITY INDICATORS FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS  
BY REGION

FOURTH QUARTER 1999:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	232	221	336	227	87	1,103
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.57%	0.80%	0.74%	0.70%	0.50%	0.61%
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	0.73	0.79	1.52	0.58	0.71	0.85
Nonresidential Mortgages	0.65	1.00	0.62	0.54	0.39	0.60
Multifamily Mortgages	0.28	0.42	0.53	0.29	0.21	0.28
1-4 Family Mortgages	0.90	0.93	0.91	1.14	0.78	0.88
Nonmortgage Loans and Leases						
Commercial Loans	1.30	1.73	1.50	0.81	1.25	1.31
Consumer Loans	1.68	2.51	1.42	0.87	2.54	1.60
NONCURRENT LOANS (% Total Assets)	0.65%	0.53%	0.55%	0.51%	0.40%	0.51%
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	0.53	0.54	1.21	0.30	0.63	0.61
Nonresidential Mortgages	1.18	1.04	0.73	0.50	0.78	0.87
Multifamily Mortgages	0.66	0.62	0.41	0.16	0.17	0.30
1-4 Family Mortgages	1.20	0.75	0.73	0.71	0.65	0.78
Nonmortgage Loans and Leases						
Commercial Loans	0.78	1.08	1.06	1.90	1.11	1.15
Consumer Loans	0.60	0.60	0.77	0.65	1.07	0.73
NET CHARGE-OFFS (% Total Assets)	0.03%	0.06%	0.04%	0.06%	0.03%	0.04%
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	0.01	0.02	0.02	0.01	0.03	0.01
Nonresidential Mortgages	0.00	0.01	0.02	0.01	0.03	0.01
Multifamily Mortgages	-0.01	0.00	0.01	0.00	-0.02	-0.01
1-4 Family Mortgages	0.02	0.01	0.01	0.04	0.01	0.01
Nonmortgage Loans and Leases						
Commercial Loans	0.07	0.46	0.17	0.08	0.30	0.18
Consumer Loans	0.18	0.30	0.22	0.23	0.91	0.31
Reposessed Assets	2.61	5.55	1.37	2.51	1.06	2.42
Other	0.01	0.14	0.01	0.09	0.03	0.04
REPOSSESSED ASSETS, NET (% Total Assets)	0.14%	0.23%	0.11%	0.12%	0.08%	0.12%
Percent of Outstanding Loans by Loan Type:						
Construction & Land Loans	0.20	1.74	0.29	0.22	0.50	0.57
Nonresidential Mortgages	1.16	0.54	0.68	0.61	0.41	0.72
Multifamily Mortgages	0.09	0.33	0.14	0.02	0.09	0.10
1-4 Family Mortgages	0.18	0.17	0.12	0.13	0.12	0.14
Other	0.05	0.46	0.30	0.18	0.06	0.15
ASSET QUALITY SUMMARY (% Total Assets)						
Net Chargeoffs (Annualized)	0.11%	0.26%	0.15%	0.23%	0.10%	0.14%
Net Provisions for Losses (Annualized)	0.10	0.32	0.26	0.19	0.08	0.16
Valuation Allowances	0.56	0.73	0.67	0.66	0.69	0.66
Noncurrent Loans	0.65	0.53	0.55	0.51	0.40	0.51
Reposessed Assets, Net (% Total Assets)	0.14	0.23	0.11	0.12	0.08	0.12
Troubled Assets	0.80	0.76	0.66	0.62	0.49	0.62

Numbers may not sum due to rounding.

OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	4th Qtr 1999 Net Income (\$ Millions)	4th Qtr 1998 Net Income (\$ Millions)
NORTHEAST REGION						
CONNECTICUT	10	11.67	7.52	0.88	27.29	25.11
DELAWARE	3	8.78	3.36	0.77	29.97	12.39
MAINE	11	1.33	0.98	0.12	2.04	1.54
MASSACHUSETTS	22	11.32	6.84	0.78	25.02	17.12
NEW HAMPSHIRE	7	1.39	1.10	0.14	2.47	2.62
NEW JERSEY	46	19.62	14.30	2.02	61.07	41.58
NEW YORK	52	70.51	38.57	5.48	194.34	62.20
PENNSYLVANIA	68	48.14	28.09	4.23	94.08	81.46
RHODE ISLAND	4	0.59	0.45	0.08	0.76	5.98
VERMONT	2	0.24	0.17	0.02	0.23	0.41
WEST VIRGINIA	7	0.84	0.70	0.10	0.61	1.08
TOTAL	232	\$174.44	\$102.09	\$14.64	\$437.88	\$251.48
SOUTHEAST REGION						
ALABAMA	13	2.42	1.75	0.22	3.01	1.60
DISTRICT OF COLUMBIA	1	0.26	0.20	0.02	0.17	0.33
FLORIDA	47	20.40	13.91	1.76	35.13	14.27
GEORGIA	28	8.06	4.98	0.99	(15.31)	9.38
MARYLAND	63	8.41	6.49	0.88	12.62	13.50
NORTH CAROLINA	18	2.84	2.26	0.40	7.26	6.58
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	31	8.96	6.03	0.83	24.59	23.37
VIRGIN ISLANDS	1	0.06	0.04	0.00	0.03	(0.10)
VIRGINIA	19	21.81	14.31	1.57	35.41	15.23
TOTAL	221	\$73.20	\$49.99	\$6.68	\$102.91	\$84.14

Fourth quarter 1998 net income data are based on thrifts held constant as of December 31, 1999. Financial data as of December 31, 1999 unless otherwise noted. All data exclude self-liquidating thrifts. See Technical Notes for details. Numbers may not sum due to rounding.

OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	4th Qtr 1999 Net Income (\$ Millions)	4th Qtr 1998 Net Income (\$ Millions)
CENTRAL REGION						
ILLINOIS	68	43.95	29.29	3.62	173.95	110.99
INDIANA	62	15.04	10.51	1.46	31.40	30.84
KENTUCKY	38	3.32	2.51	0.46	3.78	6.13
MICHIGAN	16	26.66	14.84	2.48	40.14	51.64
OHIO	108	66.14	44.37	4.95	84.68	78.82
TENNESSEE	24	6.15	4.86	0.69	13.99	15.16
WISCONSIN	20	11.27	7.51	0.86	19.99	25.39
TOTAL	336	\$172.53	\$113.90	\$14.50	\$367.91	\$318.96

MIDWEST REGION

ARKANSAS	10	3.36	2.13	0.36	8.12	7.27
COLORADO	11	1.11	0.86	0.11	3.64	2.61
IOWA	24	3.65	2.62	0.34	7.11	7.26
KANSAS	17	10.28	6.02	1.21	24.18	17.69
LOUISIANA	30	3.83	2.91	0.47	6.58	7.36
MINNESOTA	22	2.72	1.81	0.23	4.56	5.36
MISSISSIPPI	6	0.43	0.32	0.03	0.27	0.38
MISSOURI	40	6.61	4.54	0.67	14.31	9.34
NEBRASKA	14	15.73	9.09	1.34	35.32	37.79
NEW MEXICO	10	2.87	1.87	0.19	7.16	8.65
NORTH DAKOTA	3	0.91	0.75	0.08	1.54	1.73
OKLAHOMA	10	6.75	3.02	0.43	32.80	29.79
SOUTH DAKOTA	4	0.99	0.75	0.07	2.58	2.41
TEXAS	26	45.55	25.55	3.58	100.95	98.36
TOTAL	227	\$104.78	\$62.25	\$9.13	\$249.11	\$235.98

Fourth quarter 1998 net income data are based on thrifts held constant as of December 31, 1999. Financial data as of December 31, 1999 unless otherwise noted. All data exclude self-liquidating thrifts. See Technical Notes for details. Numbers may not sum due to rounding.

OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	4th Qtr 1999 Net Income (\$ Millions)	4th Qtr 1998 Net Income (\$ Millions)
WEST REGION						
ALASKA	1	0.12	0.10	0.01	0.04	(0.04)
ARIZONA	3	0.93	0.62	0.05	1.43	2.51
CALIFORNIA	46	311.63	159.76	19.69	766.37	364.30
GUAM	2	0.29	0.13	0.06	0.59	1.13
HAWAII	3	7.08	4.26	0.50	3.78	7.84
IDAHO	2	0.50	0.40	0.05	0.98	1.18
MONTANA	5	1.57	1.07	0.16	3.34	3.36
NEVADA	2	0.59	0.25	0.10	0.06	(0.27)
OREGON	6	2.70	2.03	0.26	5.21	5.57
UTAH	4	1.05	0.49	0.14	0.32	5.10
WASHINGTON	9	11.61	7.21	1.26	37.89	38.20
WYOMING	4	0.37	0.26	0.05	0.77	0.88
TOTAL	87	\$338.44	\$176.58	\$22.34	\$820.77	\$429.76

UNITED STATES

TOTAL	1,103	\$863.39	\$504.81	\$67.29	\$1,978.59	\$1,320.32
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Fourth quarter 1998 net income data are based on thrifts held constant as of December 31, 1999. Financial data as of December 31, 1999 unless otherwise noted. All data exclude self-liquidating thrifts. See Technical Notes for details. Numbers may not sum due to rounding.

## STATEMENT OF OPERATIONS FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	DEC 1995	DEC 1996	DEC 1997	DEC 1998	DEC 1999
NUMBER OF THRIFT INSTITUTIONS:	1,437	1,334	1,215	1,145	1,103
<b>PROFITABILITY (\$ Millions)</b>					
Interest Income	\$13,935.75	\$13,843.65	\$14,068.93	\$13,748.77	\$14,680.88
Interest Expense	8,738.60	8,384.50	8,609.44	8,323.86	8,928.62
NET INTEREST INCOME	5,197.15	5,459.15	5,459.49	5,424.92	5,752.25
Loss Provisions-Interest Bearing Assets	515.15	704.88	531.19	376.95	338.06
Noninterest Income	1,311.23	1,768.68	2,134.74	2,227.60	2,199.73
Mortgage Loan Servicing Fees	177.61	230.15	223.57	182.38	287.04
Other Fees and Charges	561.45	750.98	972.06	1,055.94	1,242.76
Other Noninterest Income	572.17	787.56	939.11	989.29	669.92
Noninterest Expense	4,098.51	4,394.82	4,430.96	5,062.88	4,544.41
G&A Expense	3,849.51	4,205.91	4,229.08	4,892.69	4,372.86
Goodwill Amortization	186.26	130.75	149.43	140.30	154.66
Loss Provisions-Noninterest Bearing Assets	62.74	58.17	52.45	29.89	16.89
Income Before Taxes & Extraordinary Items	1,894.72	2,128.13	2,632.08	2,212.69	3,069.51
Income Taxes	550.99	660.48	971.95	766.19	1,100.25
Extraordinary Items	(81.03)	0.61	(1.55)	(66.90)	9.32
NET INCOME	1,262.69	1,468.25	1,658.57	1,379.60	1,978.59
<b>PROFITABILITY (% of Average Assets Annualized)</b>					
Interest Income	7.28%	7.23%	7.34%	6.87%	6.92%
Interest Expense	4.56	4.38	4.49	4.16	4.21
NET INTEREST INCOME	2.71	2.85	2.85	2.71	2.71
Loss Provisions-Interest Bearing Assets	0.27	0.37	0.28	0.19	0.16
Noninterest Income	0.68	0.92	1.11	1.11	1.04
Mortgage Loan Servicing Fees	0.09	0.12	0.12	0.09	0.14
Other Fees and Charges	0.29	0.39	0.51	0.53	0.59
Other Noninterest Income	0.30	0.41	0.49	0.49	0.32
Noninterest Expense	2.14	2.29	2.31	2.53	2.14
G&A Expense	2.01	2.20	2.21	2.45	2.06
Goodwill Amortization	0.10	0.07	0.08	0.07	0.07
Loss Provisions-Noninterest Bearing Assets	0.03	0.03	0.03	0.01	0.01
Income Before Taxes & Extraordinary Items	0.99	1.11	1.37	1.11	1.45
Income Taxes	0.29	0.34	0.51	0.38	0.52
Extraordinary Items	-0.04	0.00	0.00	-0.03	0.00
NET INCOME	0.66	0.77	0.87	0.69	0.93
<b>PROFITABILITY (Percent)</b>					
Return on Average Assets (Annualized)	0.66	0.77	0.87	0.69	0.93
Median Ratio	0.73	0.83	0.79	0.70	0.68
Return on Average Equity (Annualized)	8.31	9.75	10.50	8.21	11.84
Median Ratio	7.28	8.48	7.69	6.46	6.37
Net Interest Margin (Annualized)	2.71	2.85	2.85	2.71	2.71
Median Ratio	3.10	3.21	3.18	3.03	3.08
Number of Profitable Thrifts	1,304	1,235	1,108	1,016	978
Percent Profitable	90.74	92.58	91.19	88.73	88.67
Profits (\$ Millions)	\$1,537.07	\$1,650.07	\$1,795.41	\$1,526.77	\$2,078.40
Number of Unprofitable Thrifts	133	99	107	129	125
Percent Unprofitable	9.26	7.42	8.81	11.27	11.33
Losses (\$ Millions)	(\$274.38)	(\$181.82)	(\$136.83)	(\$147.17)	(\$99.82)

All data exclude self-liquidating thrifts. See Technical Notes for details.

All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.

## STATEMENT OF CONDITION FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	DEC 1995	DEC 1996	DEC 1997	DEC 1998	DEC 1999
NUMBER OF THRIFT INSTITUTIONS:	1,437	1,334	1,215	1,145	1,103

TOTAL ASSETS (\$ Billions)	\$770.98	\$769.37	\$776.58	\$817.61	\$863.39
1 - 4 Family Mortgages	365.29	383.86	390.77	400.91	408.01
Mortgage Pool Securities	125.46	110.98	103.82	93.31	94.76
Multifamily Mortgages	48.76	48.78	47.46	44.04	43.89
Nonresidential Mortgages	32.88	32.64	30.24	29.50	32.62
Construction Loans	14.74	17.57	11.33	13.76	17.56
Land Loans	3.48	3.78	3.50	3.91	4.88
Commercial Loans	7.20	9.39	11.50	15.57	20.33
Consumer Loans	37.80	39.86	44.85	47.40	56.34
Cash and Noninterest-Earning Deposits	11.62	10.74	10.85	13.03	14.81
Investment Securities	97.42	87.52	85.05	113.81	124.34
Mortgage Derivatives	44.31	38.57	36.29	67.06	78.42
Reposessed Assets, Net	2.51	2.14	1.80	1.47	1.02
Real Estate Held for Investment, Net	0.15	0.48	0.48	0.43	0.49
Office Premises & Equipment	7.94	8.10	7.88	7.96	8.42
Other Assets	30.47	29.67	32.44	37.83	41.17
Less: Contra Assets & Valuation Allowances	14.71	16.14	5.38	5.33	5.24

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$770.98	\$769.37	\$776.58	\$817.61	\$863.39
TOTAL DEPOSITS	535.03	519.94	507.77	498.78	504.81
Deposits less than or equal to \$100,000	468.19	448.92	426.28	403.51	401.95
Deposits greater than \$100,000	66.20	71.02	81.49	95.27	102.86
Escrows	5.53	6.61	8.37	11.73	7.77
BORROWINGS	158.85	173.10	184.90	224.99	270.36
Advances From FHLB	85.14	103.43	118.51	143.10	189.87
RevRepo Agreements & FedFunds Purchased	44.25	39.67	38.49	49.44	63.45
Other Borrowings	29.45	30.00	27.90	32.46	17.04
Other Liabilities	9.83	8.78	10.93	14.79	13.17
Equity Capital	61.74	60.94	64.60	67.32	67.29

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.

## STATEMENT OF CONDITION FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	DEC 1995	DEC 1996	DEC 1997	DEC 1998	DEC 1999
NUMBER OF THRIFT INSTITUTIONS:	1,437	1,334	1,215	1,145	1,103

TOTAL ASSETS (% of Total Assets)	100.00%	100.00%	100.00%	100.00%	100.00%
1 - 4 Family Mortgages	47.38	49.89	50.32	49.03	47.26
Mortgage Pool Securities	16.27	14.42	13.37	11.41	10.98
Multifamily Mortgages	6.32	6.34	6.11	5.39	5.08
Nonresidential Mortgages	4.26	4.24	3.89	3.61	3.78
Construction Loans	1.91	2.28	1.46	1.68	2.03
Land Loans	0.45	0.49	0.45	0.48	0.57
Commercial Loans	0.93	1.22	1.48	1.90	2.35
Consumer Loans	4.90	5.18	5.78	5.80	6.53
Cash and Noninterest-Earning Deposits	1.51	1.40	1.40	1.59	1.71
Investment Securities	12.64	11.38	10.95	13.92	14.40
Mortgage Derivatives	5.75	5.01	4.67	8.20	9.08
Reposessed Assets, Net	0.33	0.28	0.23	0.18	0.12
Real Estate Held for Investment, Net	0.02	0.06	0.06	0.05	0.06
Office Premises & Equipment	1.03	1.05	1.02	0.97	0.98
Other Assets	3.95	3.86	4.18	4.63	4.77
Less: Contra Assets & Valuation Allowances	1.91	2.10	0.69	0.65	0.61

TOTAL LIABILITIES AND CAPITAL (% of Total Assets)	100.00%	100.00%	100.00%	100.00%	100.00%
TOTAL DEPOSITS	69.40	67.58	65.39	61.00	58.47
Deposits less than or equal to \$100,000	60.73	58.35	54.89	49.35	46.55
Deposits greater than \$100,000	8.59	9.23	10.49	11.65	11.91
Escrows	0.72	0.86	1.08	1.44	0.90
BORROWINGS	20.60	22.50	23.81	27.52	31.31
Advances From FHLB	11.04	13.44	15.26	17.50	21.99
RevRepo Agreements & FedFunds Purchased	5.74	5.16	4.96	6.05	7.35
Other Borrowings	3.82	3.90	3.59	3.97	1.97
Other Liabilities	1.28	1.14	1.41	1.81	1.53
Equity Capital	8.01	7.92	8.32	8.23	7.79

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.



## STATEMENT OF CONDITION FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

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

FOR THE QUARTER ENDING:	DEC 1995	DEC 1996	DEC 1997	DEC 1998	DEC 1999
NUMBER OF THRIFT INSTITUTIONS:	1,437	1,334	1,215	1,145	1,103

TOTAL ASSETS (% Change)	5.85%	4.68%	9.21%	11.38%	12.36%
1 - 4 Family Mortgages	7.13	9.80	10.00	7.68	9.55
Mortgage Pool Securities	5.74	-7.99	1.86	-5.03	3.84
Multifamily Mortgages	-1.95	2.68	1.39	-4.00	4.01
Nonresidential Mortgages	1.63	5.38	1.55	6.64	19.26
Construction Loans	15.78	28.47	-29.58	34.39	34.05
Land Loans	12.37	17.90	-1.50	23.08	32.15
Commercial Loans	47.43	36.96	35.14	44.06	38.74
Consumer Loans	9.71	10.85	27.34	14.98	32.85
Cash and Noninterest-Earning Deposits	11.09	-3.24	11.80	27.54	18.13
Investment Securities	0.22	-2.73	3.86	236.48	90.54
Mortgage Derivatives	0.52	-7.43	-1.30	98.25	20.17
Reposessed Assets, Net	-20.66	-12.35	-10.97	-15.57	-28.82
Real Estate Held for Investment, Net	-49.15	238.04	3.56	-7.78	14.57
Office Premises & Equipment	6.60	6.81	6.44	7.25	9.63
Other Assets	-20.63	-24.15	-12.11	23.35	17.36
Less: Contra Assets & Valuation Allowances	-1.70	18.65	-63.05	0.00	0.00

TOTAL LIABILITIES AND CAPITAL (% Change)	5.85%	4.68%	9.21%	11.38%	12.36%
TOTAL DEPOSITS	3.47	2.39	5.80	4.27	4.67
Deposits less than or equal to \$100,000	1.86	1.02	3.16	0.53	3.13
Deposits greater than \$100,000	15.24	12.04	22.13	23.73	11.17
BORROWINGS	10.07	12.58	14.85	27.71	36.27
Advances From FHLB	4.16	26.66	25.77	26.89	39.04
RevRepo Agreements & FedFunds Purchased	12.89	-7.48	0.23	33.62	29.07
Other Borrowings	26.00	2.67	-1.63	22.92	34.31
Other Liabilities	22.66	-39.50	36.88	43.58	-14.76
Equity Capital	13.40	3.85	15.35	10.31	6.50

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.

CAPITAL MEASURES FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	DEC 1995	DEC 1996	DEC 1997	DEC 1998	DEC 1999
NUMBER OF THRIFT INSTITUTIONS:	1,437	1,334	1,215	1,145	1,103

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	1,430	1,333	1,214	1,141	1,100
Percent of Thrifts	99.51	99.93	99.92	99.65	99.73
Consolidated Assets (\$ Billions)	\$770.85	\$769.35	\$776.57	\$817.24	\$863.32
Fail FDICIA Capital Standards	5	1	1	2	2
Percent of Thrifts	0.35	0.07	0.08	0.17	0.18
Consolidated Assets (\$ Billions)	\$0.67	\$0.01	\$0.01	\$0.13	\$0.07
Critically Undercapitalized	0	0	0	0	1
Percent of Thrifts	0.00	0.00	0.00	0.00	0.09
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.03

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$57.00	\$56.45	\$58.21	\$60.07	\$63.74
Tangible Equity Ratio	7.44	7.36	7.57	7.43	7.42
Median Ratio	8.82	8.80	9.21	9.31	9.24
Tier 1 Capital (\$ Billions)	\$57.22	\$56.61	\$58.30	\$60.11	\$63.78
Tier 1 Leverage Ratio	7.47	7.38	7.58	7.43	7.42
Median Ratio	8.81	8.80	9.21	9.31	9.24
Tier 1 Risk-based Capital Ratio	13.70	13.15	13.10	13.07	12.65
Median Ratio	17.65	17.35	17.83	18.10	17.33
Risk-based Capital (\$ Billions)	\$63.29	\$62.57	\$64.52	\$66.17	\$69.81
Total Risk-based Capital Ratio	15.15	14.53	14.50	14.38	13.85
Median Ratio	18.48	18.12	18.62	18.73	18.21

All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.

ASSET QUALITY INDICATORS FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	DEC 1995	DEC 1996	DEC 1997	DEC 1998	DEC 1999
NUMBER OF THRIFT INSTITUTIONS:	1,437	1,334	1,215	1,145	1,103
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$6,853.18	\$6,759.29	\$6,268.15	\$5,759.64	\$5,270.33
Mortgage Loans					
Construction & Land Loans	212.90	237.75	219.70	298.93	191.84
Nonresidential Mortgages	361.45	373.79	332.16	288.20	195.17
Multifamily Mortgages	407.50	280.63	191.91	186.63	120.91
1-4 Family Mortgages	5,100.40	4,947.83	4,420.06	3,873.41	3,594.51
Nonmortgage Loans and Leases					
Commercial Loans	98.79	123.02	164.40	213.29	265.40
Consumer Loans	672.15	796.27	939.92	899.18	902.50
NONCURRENT LOANS (\$ Millions)	\$6,755.66	\$6,572.15	\$5,919.01	\$4,798.40	\$4,370.37
Mortgage Loans					
Construction & Land Loans	241.67	197.19	182.14	194.19	137.18
Nonresidential Mortgages	666.09	551.09	489.95	367.36	282.18
Multifamily Mortgages	788.17	706.15	350.73	217.82	130.09
1-4 Family Mortgages	4,668.98	4,631.84	4,333.40	3,483.00	3,174.54
Nonmortgage Loans and Leases					
Commercial Loans	103.18	130.04	126.04	150.38	234.29
Consumer Loans	287.57	355.84	436.76	385.66	412.08
NET CHARGE-OFFS (\$ Millions)	\$574.36	\$594.81	\$478.15	\$409.96	\$306.73
Mortgage Loans					
Construction & Land Loans	15.22	7.44	8.43	3.98	3.32
Nonresidential Mortgages	30.81	28.74	(9.70)	11.56	4.47
Multifamily Mortgages	78.50	47.11	2.65	1.91	(5.94)
1-4 Family Mortgages	179.30	230.99	99.52	165.62	55.01
Nonmortgage Loans and Leases					
Commercial Loans	14.03	10.33	13.14	22.35	36.70
Consumer Loans	108.04	155.34	240.16	156.35	172.92
Reposessed Assets	114.63	70.80	43.76	29.13	24.69
Other	33.85	44.04	80.19	19.07	15.55
REPOSSESSED ASSETS, NET (\$ Millions)	\$2,505.93	\$2,137.81	\$1,804.82	\$1,469.66	\$1,021.74
Construction & Land Loans	516.40	411.99	192.15	162.47	128.85
Nonresidential Mortgages	482.83	366.87	259.91	226.36	233.95
Multifamily Mortgages	505.90	271.08	237.68	161.11	41.91
1-4 Family Mortgages	1,248.65	1,230.22	1,062.30	816.98	555.74
Other	29.28	58.42	52.77	102.75	61.29
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$465.14	\$486.64	\$483.29	\$492.13	\$506.96
Percent of Total Assets	60.33	63.25	62.23	60.19	58.72
Noncurrent Real Estate Loans	\$6.36	\$6.09	\$5.36	\$4.26	\$3.72
Percent of Total Assets	0.83	0.79	0.69	0.52	0.43
Real Estate Owned	\$2.75	\$2.28	\$1.75	\$1.37	\$0.96
Percent of Total Assets	0.36	0.30	0.23	0.17	0.11
Troubled Real Estate Loans	\$9.12	\$8.37	\$7.11	\$5.63	\$4.68
Percent of Total Assets	1.18	1.09	0.92	0.69	0.54

All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.

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

## ASSET QUALITY INDICATORS FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	DEC 1995	DEC 1996	DEC 1997	DEC 1998	DEC 1999
NUMBER OF THRIFT INSTITUTIONS:	1,437	1,334	1,215	1,145	1,103
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.89%	0.88%	0.81%	0.70%	0.61%
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.17	1.11	1.48	1.69	0.85
Nonresidential Mortgages	1.10	1.15	1.10	0.98	0.60
Multifamily Mortgages	0.84	0.58	0.40	0.42	0.28
1-4 Family Mortgages	1.40	1.29	1.13	0.97	0.88
Nonmortgage Loans and Leases					
Commercial Loans	1.37	1.31	1.43	1.37	1.31
Consumer Loans	1.78	2.00	2.10	1.90	1.60
NONCURRENT LOANS (% Total Assets)	0.88%	0.85%	0.76%	0.59%	0.51%
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.33	0.92	1.23	1.10	0.61
Nonresidential Mortgages	2.03	1.69	1.62	1.25	0.87
Multifamily Mortgages	1.62	1.45	0.74	0.49	0.30
1-4 Family Mortgages	1.28	1.21	1.11	0.87	0.78
Nonmortgage Loans and Leases					
Commercial Loans	1.43	1.38	1.10	0.97	1.15
Consumer Loans	0.76	0.89	0.97	0.81	0.73
NET CHARGE-OFFS (% Total Assets)	0.07%	0.08%	0.06%	0.05%	0.04%
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.08	0.03	0.06	0.02	0.01
Nonresidential Mortgages	0.09	0.09	-0.03	0.04	0.01
Multifamily Mortgages	0.16	0.10	0.01	0.00	-0.01
1-4 Family Mortgages	0.05	0.06	0.03	0.04	0.01
Nonmortgage Loans and Leases					
Commercial Loans	0.19	0.11	0.11	0.14	0.18
Consumer Loans	0.29	0.39	0.54	0.33	0.31
Reposessed Assets	4.57	3.31	2.42	1.98	2.42
Other	0.11	0.15	0.25	0.05	0.04
REPOSSESSED ASSETS, NET (% Total Assets)	0.33%	0.28%	0.23%	0.18%	0.12%
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	2.83	1.93	1.30	0.92	0.57
Nonresidential Mortgages	1.47	1.12	0.86	0.77	0.72
Multifamily Mortgages	1.04	0.56	0.50	0.37	0.10
1-4 Family Mortgages	0.34	0.32	0.27	0.20	0.14
Other	0.10	0.20	0.16	0.27	0.15
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.30%	0.31%	0.25%	0.20%	0.14%
Net Provisions for Losses (Annualized)	0.27	0.37	0.27	0.18	0.16
Valuation Allowances	0.77	0.78	0.78	0.73	0.66
Noncurrent Loans	0.88	0.85	0.76	0.59	0.51
Reposessed Assets, Net (% Total Assets)	0.33	0.28	0.23	0.18	0.12
Troubled Assets	1.20	1.13	0.99	0.77	0.62

All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.

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

TECHNICAL NOTES

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

1-4 Family Mortgages

Includes permanent mortgages on 1-4 dwelling units.

All data through September 1998 exclude one self-liquidating thrift, except as follows: three self-liquidating thrifts are excluded in 1995 and two in 1997. Two thrifts did not report financial data for December 1998 and one thrift for June 1999 and December 1999.

Asset Growth Rate

Calculated on a held constant basis.

Associations Held Constant as of December 31, 1999.

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

Commercial Loans

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

Construction Loans

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

Consumer Loans

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

Critically Undercapitalized

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

Equity Capital

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

Mortgage Originations

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

Mortgage Pool Securities

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

Mortgage Refinancings

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

Mortgage Sales

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

TECHNICAL NOTES

Multifamily Mortgages

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

Net Charge-offs

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

Net Income

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

Net Interest Margin

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

Noncurrent Loans

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

Nonresidential Mortgages

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

Repossessed Assets

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

Real Estate Held for Investment, Net

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

RevRepo 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.

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

		3-MONTHS ENDED							
		1995	1996	ADJ. 1996 (1)	1997	1998	1999	SEP. 1999	DEC. 1999
		----	----	----	----	----	----	----	----
<b>SUMMARY DATA:</b>									
Number of Thrifts	(#)	1,437	1,334		1,215	1,145	1,103	1,111	1,103
Total Assets	(\$)	770.98	769.37		776.58	817.61	863.39	862.73	863.39
Net Income	(\$)	5.36	4.74	6.80	6.41	7.57	8.24	2.09	1.98
Profits	(\$)	6.04	5.91		6.99	8.06	8.51	2.15	2.08
Losses	(\$)	-0.68	-1.18		-0.57	-0.49	-0.27	-0.06	-0.10
<b>PROFITABILITY MEASURES:</b>									
Return on Average Assets	(%)	0.70	0.62	0.89	0.84	0.97	0.98	0.98	0.93
Median Ratio	(%)	0.74	0.47	0.77	0.83	0.77	0.72	0.76	0.68
Return on Average Equity	(%)	9.00	7.77	11.15	10.44	11.42	12.18	12.18	11.84
Median Ratio	(%)	7.75	4.51	7.73	8.33	7.32	6.80	7.16	6.37
Net Interest Income	(\$)	20.53	21.79		21.82	21.50	22.90	5.77	5.75
% of Average Assets	(%)	2.66	2.85		2.87	2.74	2.73	2.71	2.71
Total Fee Income	(\$)	2.87	3.65		4.38	4.54	5.60	1.39	1.53
% of Average Assets	(%)	0.39	0.51		0.62	0.62	0.72	0.65	0.72
G&A Expense	(\$)	15.26	19.14	15.97	16.06	17.50	17.03	4.24	4.37
% of Average Assets	(%)	1.98	2.50	2.09	2.11	2.23	2.03	1.99	2.06
<b>CAPITAL MEASURES:</b>									
Equity Capital Ratio	(%)	8.01	7.92		8.32	8.23	7.79	8.00	7.79
Tier 1 Leverage Ratio	(%)	7.47	7.38		7.58	7.43	7.42	7.54	7.42
Risk-based Capital Ratio	(%)	15.15	14.53		14.50	14.38	13.85	14.14	13.85
<b>Thrifts by FDICIA Capital Categories:</b>									
Well-Capitalized	(#)	1,392	1,290		1,183	1,115	1,079	1,084	1,079
Adequately Capitalized	(#)	38	43		31	26	21	26	21
Undercapitalized	(#)	4	0		1	1	0	0	0
Significantly Undercapitalized	(#)	1	1		0	1	1	0	1
Critically Undercapitalized	(#)	0	0		0	0	1	1	1
<b>FAILED/PROBLEM THRIFTS:</b>									
Failed Thrifts	(#)	2	1		0	0	1	1	0
Problem Thrifts	(#)	41	29		18	15	12	10	12
Problem Thrift Assets	(\$)	10.76	5.43		1.58	5.91	5.45	3.83	5.45
Problem Thrift Assets as a % of Total Assets	(%)	1.40	0.71		0.20	0.72	0.63	0.44	0.63
<b>ASSET QUALITY MEASURES:</b>									
Troubled Assets (2)	(\$)	9.54	8.71		7.72	6.27	5.39	5.58	5.39
% of Total Assets	(%)	1.24	1.13		0.99	0.77	0.62	0.65	0.62
Noncurrent Loans	(\$)	6.76	6.57		5.92	4.80	4.37	4.47	4.37
% of Total Assets	(%)	0.88	0.85		0.76	0.59	0.51	0.52	0.51
<b>Noncurrent Loans as a % of Loan Type:</b>									
1-4 Family Mortgages	(%)	1.28	1.21		1.11	0.87	0.78	0.77	0.78
Multifamily Loans	(%)	1.62	1.45		0.74	0.49	0.30	0.38	0.30
Commercial Loans	(%)	1.43	1.38		1.10	0.97	1.15	1.04	1.15
Consumer Loans	(%)	0.76	0.89		0.97	0.81	0.73	0.76	0.73
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>									
Originations	(\$)	106.32	136.08		150.16	275.63	235.84	55.79	47.85
Purchases	(\$)	40.51	57.37		62.43	95.44	81.53	22.92	17.10
Sales	(\$)	76.40	93.76		111.83	221.42	175.36	36.62	37.74
Loans Outstanding (3)	(\$)	365.29	383.86		390.77	400.91	408.01	421.03	408.01
Loans Outstanding / Total Assets	(%)	47.38	49.89		50.32	49.03	47.26	48.80	47.26

(1) Excludes the SAIF special assessment.

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

(3) Does not include Mortgage Backed Securities.

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

Office of Thrift Supervision / March 2000

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

	DECEMBER 1998		SEPTEMBER 1999		DECEMBER 1999	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	817.61	100.00	862.73	100.00	863.39	100.00
1-4 Family Mortgages	400.91	49.03	421.03	48.80	408.01	47.26
Mortgage Pool Securities	93.31	11.41	96.60	11.20	94.76	10.98
Multifamily Mortgages	44.04	5.39	42.64	4.94	43.89	5.08
Nonresidential Mortgages	29.50	3.61	31.49	3.65	32.62	3.78
Construction Loans	13.76	1.68	17.00	1.97	17.56	2.03
Land Loans	3.91	0.48	4.54	0.53	4.88	0.57
Commercial Loans	15.57	1.90	18.52	2.15	20.33	2.35
Consumer Loans	47.40	5.80	54.75	6.35	56.34	6.53
Cash and Noninterest-Earning Deposits	13.03	1.59	12.47	1.45	14.81	1.71
Investment Securities	113.81	13.92	117.34	13.60	124.34	14.40
Mortgage Derivatives	67.06	8.20	70.09	8.12	78.42	9.08
Repossessed Assets, Net	1.47	0.18	1.11	0.13	1.02	0.12
Real Estate Held for Investment	0.43	0.05	0.42	0.05	0.49	0.06
Office Premises & Equipment	7.96	0.97	8.26	0.96	8.42	0.98
Other Assets	37.83	4.63	41.95	4.86	41.17	4.77
Less: Contra Assets & Valuation Allowances	5.33	0.65	5.38	0.62	5.24	0.61
TOTAL LIABILITIES AND CAPITAL	817.61	100.00	862.73	100.00	863.39	100.00
Total Deposits	498.78	61.00	493.73	57.23	504.81	58.47
Deposits < or = to \$100,000	403.51	49.35	396.32	45.94	401.95	46.55
Deposits > \$100,000	95.27	11.65	97.41	11.29	102.86	11.91
Escrows	11.73	1.44	9.04	1.05	7.77	0.90
Total Borrowings	224.99	27.52	278.09	32.23	270.36	31.31
Advances from FHLB	143.10	17.50	174.60	20.24	189.87	21.99
Reverse Repurchase Agreements	49.44	6.05	64.87	7.52	63.45	7.35
Other Borrowings	32.46	3.97	38.62	4.48	17.04	1.97
Other Liabilities	14.79	1.81	12.88	1.49	13.17	1.53
EQUITY CAPITAL	67.32	8.23	68.98	8.00	67.29	7.79

	DECEMBER 1998		SEPTEMBER 1999		DECEMBER 1999	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	13.75	6.87	14.48	6.80	14.68	6.92
Interest Expense	8.32	4.16	8.70	4.08	8.93	4.21
Net Interest Income	5.42	2.71	5.77	2.71	5.75	2.71
Loss Provisions-Interest Bearing Assets	0.38	0.19	0.30	0.14	0.34	0.16
Noninterest Income	2.23	1.11	2.21	1.04	2.20	1.04
Mortgage Loan Servicing Fees	0.18	0.09	0.20	0.09	0.29	0.14
Other Fees and Charges	1.06	0.53	1.19	0.56	1.24	0.59
Other Noninterest Income	0.99	0.49	0.83	0.39	0.67	0.32
Noninterest Expense	5.06	2.53	4.40	2.07	4.54	2.14
G&A Expense	4.89	2.45	4.24	1.99	4.37	2.06
Goodwill Expense	0.14	0.07	0.14	0.07	0.15	0.07
Loss Provis.-Nonint. Bearing Assets	0.03	0.01	0.02	0.01	0.02	0.01
Income Before Taxes & Extraord. Items	2.21	1.11	3.29	1.54	3.07	1.45
Income Taxes	0.77	0.38	1.20	0.56	1.10	0.52
Extraordinary Items	-0.07	-0.03	0.00	0.00	0.01	0.00
Net Income	1.38	0.69	2.09	0.98	1.98	0.93

\* Annualized.

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

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

Office of Thrift Supervision / March 2000



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

NORTHEAST REGION

		3-MONTHS ENDED							
		1995	1996	ADJ. 1996 (1)	1997	1998	1999	SEP. 1999	DEC. 1999
		----	----	----	----	----	----	----	
<b>SUMMARY DATA:</b>									
Number of Thrifts	(#)	283	269		257	243	232	231	232
Total Assets	(\$)	140.09	139.82		153.60	158.86	174.44	168.23	174.44
Net Income	(\$)	1.00	0.95	1.25	1.28	1.31	1.68	0.44	0.44
Profits	(\$)	1.04	1.05		1.32	1.42	1.70	0.45	0.44
Losses	(\$)	-0.04	-0.10		-0.04	-0.10	-0.02	0.00	-0.01
<b>PROFITABILITY MEASURES:</b>									
Return on Average Assets	(%)	0.77	0.68	0.89	0.91	0.86	1.02	1.07	1.02
Median Ratio	(%)	0.72	0.47	0.77	0.78	0.71	0.71	0.80	0.69
Return on Average Equity	(%)	9.59	8.30	10.87	10.87	9.76	12.26	12.96	12.35
Median Ratio	(%)	7.86	4.74	8.09	8.02	6.78	7.37	7.86	7.08
Net Interest Income	(\$)	3.83	4.18		4.33	4.35	4.65	1.17	1.23
% of Average Assets	(%)	2.96	2.99		3.07	2.84	2.82	2.83	2.87
Total Fee Income	(\$)	0.32	0.41		0.62	0.87	1.06	0.28	0.29
% of Average Assets	(%)	0.26	0.33		0.63	0.66	0.67	0.66	0.67
G&A Expense	(\$)	2.58	3.17	2.71	2.91	3.53	3.42	0.84	0.89
% of Average Assets	(%)	2.00	2.27	1.94	2.06	2.31	2.08	2.02	2.09
<b>CAPITAL MEASURES:</b>									
Equity Capital Ratio	(%)	8.41	8.24		8.74	8.58	8.39	8.17	8.39
Tier 1 Leverage Ratio	(%)	7.89	7.60		7.90	7.66	7.96	7.65	7.96
Risk-based Capital Ratio	(%)	17.35	16.35		16.37	15.62	15.47	15.01	15.47
<b>Thrifts by FDICIA Capital Categories:</b>									
Well-Capitalized	(#)	278	264		257	240	230	229	230
Adequately Capitalized	(#)	3	5		0	2	2	2	2
Undercapitalized	(#)	1	0		0	0	0	0	0
Significantly Undercapitalized	(#)	0	0		0	1	0	0	0
Critically Undercapitalized	(#)	0	0		0	0	0	0	0
<b>FAILED/PROBLEM THRIFTS:</b>									
Failed Thrifts	(#)	1	0		0	0	0	0	0
Problem Thrifts	(#)	2	0		1	2	1	1	1
Problem Thrift Assets	(\$)	0.31	0.00		0.22	0.51	0.41	0.41	0.41
Problem Thrift Assets as a % of Total Assets	(%)	0.22	0.00		0.15	0.32	0.24	0.25	0.24
<b>ASSET QUALITY MEASURES:</b>									
Troubled Assets (2)	(\$)	1.76	2.02		2.17	1.52	1.39	1.34	1.39
% of Total Assets	(%)	1.26	1.44		1.41	0.96	0.80	0.80	0.80
Noncurrent Loans	(\$)	1.27	1.64		1.83	1.19	1.14	1.06	1.14
% of Total Assets	(%)	0.91	1.17		1.19	0.75	0.65	0.63	0.65
<b>Noncurrent Loans as a % of Loan Type:</b>									
1-4 Family Mortgages	(%)	1.43	1.69		1.92	1.32	1.20	1.12	1.20
Multifamily Loans	(%)	1.92	3.69		2.52	0.94	0.66	0.75	0.66
Commercial Loans	(%)	2.52	2.66		1.86	1.17	0.78	0.77	0.78
Consumer Loans	(%)	1.19	1.11		0.86	0.72	0.60	0.65	0.60
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>									
Originations	(\$)	12.38	18.76		21.77	51.19	42.71	9.64	9.59
Purchases	(\$)	8.38	12.38		6.47	8.31	11.57	3.91	2.42
Sales	(\$)	5.64	8.64		11.75	36.52	30.67	7.05	5.03
Loans Outstanding (3)	(\$)	59.58	63.39		68.50	66.16	71.23	67.66	71.23
Loans Outstanding / Total Assets	(%)	42.53	45.33		44.60	41.64	40.84	40.22	40.84

(1) Excludes the SAIF special assessment.

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

(3) Does not include Mortgage Backed Securities.

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

Office of Thrift Supervision / March 2000

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

NORTHEAST REGION

	DECEMBER 1998		SEPTEMBER 1999		DECEMBER 1999	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	158.86	100.00	168.23	100.00	174.44	100.00
1-4 Family Mortgages	66.16	41.64	67.66	40.22	71.23	40.84
Mortgage Pool Securities	19.76	12.44	19.96	11.86	19.30	11.07
Multifamily Mortgages	6.53	4.11	7.23	4.30	7.59	4.35
Nonresidential Mortgages	7.14	4.49	8.16	4.85	9.08	5.21
Construction Loans	1.49	0.94	1.84	1.09	2.02	1.16
Land Loans	0.25	0.15	0.24	0.14	0.25	0.14
Commercial Loans	3.72	2.34	5.30	3.15	5.86	3.36
Consumer Loans	8.20	5.16	9.57	5.69	10.59	6.07
Cash and Noninterest-Earning Deposits	2.44	1.54	2.18	1.30	3.13	1.79
Investment Securities	34.17	21.51	35.72	21.23	34.31	19.67
Mortgage Derivatives	19.60	12.34	21.41	12.73	19.92	11.42
Repossessed Assets, Net	0.33	0.21	0.28	0.16	0.25	0.14
Real Estate Held for Investment	0.09	0.06	0.09	0.05	0.09	0.05
Office Premises & Equipment	1.46	0.92	1.56	0.92	1.62	0.93
Other Assets	7.99	5.03	9.38	5.58	10.05	5.76
Less: Contra Assets & Valuation Allowances	0.86	0.54	0.93	0.55	0.95	0.54
TOTAL LIABILITIES AND CAPITAL	158.86	100.00	168.23	100.00	174.44	100.00
Total Deposits	100.92	63.53	98.92	58.80	102.09	58.53
Deposits < or = to \$100,000	85.30	53.70	81.78	48.61	83.67	47.97
Deposits > \$100,000	15.62	9.83	17.14	10.19	18.42	10.56
Escrows	2.12	1.34	1.67	0.99	1.71	0.98
Total Borrowings	40.13	25.26	51.19	30.43	52.49	30.09
Advances from FHLB	24.67	15.53	31.33	18.62	35.63	20.42
Reverse Repurchase Agreements	12.55	7.90	16.16	9.61	12.89	7.39
Other Borrowings	2.90	1.83	3.70	2.20	3.97	2.28
Other Liabilities	2.06	1.29	2.70	1.60	3.50	2.01
EQUITY CAPITAL	13.64	8.58	13.75	8.17	14.64	8.39

	DECEMBER 1998		SEPTEMBER 1999		DECEMBER 1999	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	2.60	6.70	2.77	6.67	2.93	6.84
Interest Expense	1.53	3.94	1.60	3.85	1.70	3.97
Net Interest Income	1.07	2.76	1.17	2.83	1.23	2.87
Loss Provisions-Interest Bearing Assets	0.06	0.14	0.04	0.09	0.04	0.10
Noninterest Income	0.43	1.10	0.44	1.06	0.41	0.96
Mortgage Loan Servicing Fees	0.04	0.11	0.06	0.15	0.06	0.15
Other Fees and Charges	0.22	0.56	0.21	0.51	0.22	0.52
Other Noninterest Income	0.17	0.44	0.16	0.39	0.12	0.29
Noninterest Expense	1.01	2.59	0.88	2.12	0.94	2.20
G&A Expense	0.97	2.50	0.84	2.02	0.89	2.09
Goodwill Expense	0.03	0.07	0.03	0.08	0.04	0.10
Loss Provis.-Nonint. Bearing Assets	0.01	0.02	0.01	0.02	0.01	0.01
Income Before Taxes & Extraord. Items	0.44	1.13	0.70	1.67	0.65	1.52
Income Taxes	0.16	0.42	0.25	0.61	0.21	0.50
Extraordinary Items	-0.01	-0.03	0.00	0.00	0.00	0.00
Net Income	0.26	0.68	0.44	1.07	0.44	1.02

\* Annualized.

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

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

Office of Thrift Supervision / March 2000

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

SOUTHEAST REGION

		3-MONTHS ENDED							
		1995	1996	ADJ. 1996 (1)	1997	1998	1999	SEP. 1999	DEC. 1999
		----	----	----	----	----	----	----	
<b>SUMMARY DATA:</b>									
Number of Thrifts	(#)	291	264		237	222	221	224	221
Total Assets	(\$)	73.01	61.71		62.78	63.34	73.20	70.36	73.20
Net Income	(\$)	0.58	0.34	0.53	0.52	0.53	0.51	0.12	0.10
Profits	(\$)	0.64	0.46		0.59	0.62	0.59	0.14	0.14
Losses	(\$)	-0.06	-0.12		-0.08	-0.09	-0.08	-0.02	-0.04
<b>PROFITABILITY MEASURES:</b>									
Return on Average Assets	(%)	0.74	0.53	0.83	0.83	0.85	0.76	0.69	0.57
Median Ratio	(%)	0.79	0.47	0.77	0.78	0.79	0.66	0.70	0.63
Return on Average Equity	(%)	8.76	5.82	9.04	8.86	8.58	7.88	7.00	6.16
Median Ratio	(%)	8.24	4.53	7.60	8.33	7.07	5.99	6.23	5.94
Net Interest Income	(\$)	2.32	2.11		2.04	1.89	2.03	0.53	0.54
% of Average Assets	(%)	2.99	3.28		3.28	3.03	3.04	3.08	3.03
Total Fee Income	(\$)	0.51	0.66		0.72	0.56	0.58	0.15	0.17
% of Average Assets	(%)	0.73	1.12		1.21	0.79	0.95	0.86	0.95
G&A Expense	(\$)	1.97	2.16	1.86	1.95	1.91	1.92	0.49	0.53
% of Average Assets	(%)	2.54	3.35	2.90	3.13	3.05	2.87	2.87	2.98
<b>CAPITAL MEASURES:</b>									
Equity Capital Ratio	(%)	8.98	9.10		9.82	9.85	9.12	9.57	9.12
Tier 1 Leverage Ratio	(%)	8.51	8.62		9.03	9.17	8.86	9.24	8.86
Risk-based Capital Ratio	(%)	16.62	16.01		16.35	17.37	16.32	17.06	16.32
<b>Thrifts by FDICIA Capital Categories:</b>									
Well-Capitalized	(#)	281	251		223	211	214	216	214
Adequately Capitalized	(#)	9	12		14	8	4	7	4
Undercapitalized	(#)	0	0		0	1	0	0	0
Significantly Undercapitalized	(#)	0	1		0	0	1	0	1
Critically Undercapitalized	(#)	0	0		0	0	1	1	1
<b>FAILED/PROBLEM THRIFTS:</b>									
Failed Thrifts	(#)	0	0		0	0	1	1	0
Problem Thrifts	(#)	15	13		9	5	4	5	4
Problem Thrift Assets	(\$)	1.33	0.85		0.56	0.22	0.16	0.20	0.16
Problem Thrift Assets as a % of Total Assets	(%)	1.82	1.38		0.89	0.35	0.22	0.29	0.22
<b>ASSET QUALITY MEASURES:</b>									
Troubled Assets (2)	(\$)	0.97	0.79		0.72	0.61	0.56	0.54	0.56
% of Total Assets	(%)	1.33	1.28		1.15	0.96	0.76	0.77	0.76
Noncurrent Loans	(\$)	0.51	0.49		0.46	0.41	0.39	0.37	0.39
% of Total Assets	(%)	0.70	0.80		0.74	0.65	0.53	0.52	0.53
<b>Noncurrent Loans as a % of Loan Type:</b>									
1-4 Family Mortgages	(%)	0.83	0.94		0.94	0.89	0.75	0.73	0.75
Multifamily Loans	(%)	1.98	1.39		0.91	0.85	0.62	1.03	0.62
Commercial Loans	(%)	1.71	1.97		1.07	0.83	1.08	1.10	1.08
Consumer Loans	(%)	1.04	1.54		1.82	1.00	0.60	0.61	0.60
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>									
Originations	(\$)	9.94	11.58		12.07	19.14	14.73	3.73	3.00
Purchases	(\$)	3.22	3.03		5.87	9.28	7.02	2.03	1.40
Sales	(\$)	6.01	6.35		8.94	13.48	10.38	2.28	1.95
Loans Outstanding (3)	(\$)	34.36	29.67		29.68	30.79	34.10	32.98	34.10
Loans Outstanding / Total Assets	(%)	47.06	48.08		47.27	48.61	46.59	46.87	46.59

(1) Excludes the SAIF special assessment.

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

(3) Does not include Mortgage Backed Securities.

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

Office of Thrift Supervision / March 2000

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

SOUTHEAST REGION

	DECEMBER 1998		SEPTEMBER 1999		DECEMBER 1999	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	63.34	100.00	70.36	100.00	73.20	100.00
1-4 Family Mortgages	30.79	48.61	32.98	46.87	34.10	46.59
Mortgage Pool Securities	5.56	8.79	4.89	6.95	4.87	6.65
Multifamily Mortgages	0.68	1.08	0.73	1.04	0.75	1.03
Nonresidential Mortgages	3.20	5.05	3.59	5.10	3.68	5.03
Construction Loans	2.32	3.67	2.83	4.02	3.00	4.09
Land Loans	1.15	1.82	1.39	1.97	1.46	1.99
Commercial Loans	1.51	2.39	2.24	3.19	2.59	3.54
Consumer Loans	3.56	5.62	5.44	7.73	5.95	8.13
Cash and Noninterest-Earning Deposits	1.29	2.03	1.31	1.86	1.55	2.11
Investment Securities	10.30	16.26	11.84	16.82	11.88	16.23
Mortgage Derivatives	3.55	5.60	4.64	6.59	5.22	7.13
Repossessed Assets, Net	0.20	0.31	0.17	0.24	0.17	0.23
Real Estate Held for Investment	0.06	0.09	0.06	0.09	0.14	0.19
Office Premises & Equipment	0.98	1.54	1.05	1.50	1.08	1.47
Other Assets	2.16	3.40	2.27	3.22	2.42	3.31
Less: Contra Assets & Valuation Allowances	0.42	0.66	0.42	0.60	0.44	0.60
TOTAL LIABILITIES AND CAPITAL	63.34	100.00	70.36	100.00	73.20	100.00
Total Deposits	45.30	71.51	48.71	69.23	49.99	68.28
Deposits < or = to \$100,000	36.48	57.59	38.85	55.21	39.07	53.37
Deposits > \$100,000	8.82	13.92	9.86	14.02	10.92	14.91
Escrows	0.32	0.50	0.39	0.56	0.26	0.36
Total Borrowings	10.39	16.40	13.41	19.05	15.15	20.70
Advances from FHLB	8.16	12.88	9.59	13.63	10.63	14.53
Reverse Repurchase Agreements	1.62	2.56	2.83	4.02	3.42	4.67
Other Borrowings	0.60	0.95	0.99	1.41	1.10	1.50
Other Liabilities	1.09	1.73	1.12	1.59	1.13	1.54
EQUITY CAPITAL	6.24	9.85	6.73	9.57	6.68	9.12

	DECEMBER 1998		SEPTEMBER 1999		DECEMBER 1999	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.08	7.00	1.21	7.09	1.29	7.20
Interest Expense	0.63	4.11	0.68	4.00	0.75	4.17
Net Interest Income	0.44	2.89	0.53	3.08	0.54	3.03
Loss Provisions-Interest Bearing Assets	0.04	0.24	0.04	0.23	0.06	0.33
Noninterest Income	0.17	1.12	0.20	1.15	0.22	1.23
Mortgage Loan Servicing Fees	0.01	0.07	0.01	0.06	0.01	0.08
Other Fees and Charges	0.11	0.72	0.14	0.80	0.16	0.88
Other Noninterest Income	0.05	0.33	0.05	0.29	0.05	0.28
Noninterest Expense	0.46	2.98	0.50	2.91	0.54	3.03
G&A Expense	0.45	2.93	0.49	2.87	0.53	2.98
Goodwill Expense	0.01	0.05	0.01	0.04	0.01	0.04
Loss Provis.-Nonint. Bearing Assets	0.00	0.01	0.00	0.00	0.00	0.01
Income Before Taxes & Extraord. Items	0.12	0.79	0.19	1.10	0.16	0.91
Income Taxes	0.04	0.29	0.07	0.41	0.06	0.33
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.08	0.50	0.12	0.69	0.10	0.57

\* Annualized.

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

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

Office of Thrift Supervision / March 2000

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

CENTRAL REGION

		3-MONTHS ENDED							
		1995	1996	ADJ.	1997	1998	1999	SEP.	DEC.
		----	----	1996 (1)	----	----	----	1999	1999
		----	----	----	----	----	----	----	----
<b>SUMMARY DATA:</b>									
Number of Thrifts	(#)	433	405		363	353	336	337	336
Total Assets	(\$)	157.25	158.17		156.91	162.20	172.53	166.25	172.53
Net Income	(\$)	1.32	1.11	1.58	1.45	1.54	1.71	0.43	0.37
Profits	(\$)	1.47	1.33		1.54	1.62	1.77	0.44	0.38
Losses	(\$)	-0.15	-0.21		-0.09	-0.08	-0.06	-0.01	-0.01
<b>PROFITABILITY MEASURES:</b>									
Return on Average Assets	(%)	0.85	0.70	1.00	0.94	0.98	1.04	1.05	0.87
Median Ratio	(%)	0.77	0.47	0.76	0.90	0.79	0.72	0.74	0.65
Return on Average Equity	(%)	9.89	8.10	11.51	10.59	10.62	11.58	11.66	10.09
Median Ratio	(%)	7.59	4.18	7.12	8.45	7.32	6.49	6.46	6.05
Net Interest Income	(\$)	4.25	4.55		4.52	4.49	4.82	1.21	1.21
% of Average Assets	(%)	2.75	2.88		2.94	2.87	2.92	2.94	2.87
Total Fee Income	(\$)	0.57	0.68		0.74	0.81	1.05	0.26	0.32
% of Average Assets	(%)	0.38	0.43		0.48	0.49	0.75	0.63	0.75
G&A Expense	(\$)	3.10	3.92	3.20	3.34	3.77	3.89	0.95	1.05
% of Average Assets	(%)	2.00	2.47	2.02	2.17	2.41	2.36	2.32	2.48
<b>CAPITAL MEASURES:</b>									
Equity Capital Ratio	(%)	8.77	8.46		9.13	9.07	8.41	8.85	8.41
Tier 1 Leverage Ratio	(%)	8.30	8.00		8.09	8.05	7.65	8.03	7.65
Risk-based Capital Ratio	(%)	17.22	15.98		15.39	14.94	13.69	14.17	13.69
<b>Thrifts by FDICIA Capital Categories:</b>									
Well-Capitalized	(#)	424	396		355	348	331	329	331
Adequately Capitalized	(#)	9	9		7	5	5	8	5
Undercapitalized	(#)	0	0		1	0	0	0	0
Significantly Undercapitalized	(#)	0	0		0	0	0	0	0
Critically Undercapitalized	(#)	0	0		0	0	0	0	0
<b>FAILED/PROBLEM THRIFTS:</b>									
Failed Thrifts	(#)	0	0		0	0	0	0	0
Problem Thrifts	(#)	4	3		2	3	2	2	2
Problem Thrift Assets	(\$)	0.86	0.73		0.03	0.44	0.18	0.17	0.18
Problem Thrift Assets as a % of Total Assets	(%)	0.55	0.46		0.02	0.27	0.10	0.10	0.10
<b>ASSET QUALITY MEASURES:</b>									
Troubled Assets (2)	(\$)	1.17	1.06		1.06	1.19	1.14	1.16	1.14
% of Total Assets	(%)	0.74	0.67		0.68	0.73	0.66	0.70	0.66
Noncurrent Loans	(\$)	1.01	0.89		0.86	0.93	0.95	0.96	0.95
% of Total Assets	(%)	0.64	0.56		0.55	0.58	0.55	0.58	0.55
<b>Noncurrent Loans as a % of Loan Type:</b>									
1-4 Family Mortgages	(%)	0.87	0.68		0.68	0.71	0.73	0.75	0.73
Multifamily Loans	(%)	1.35	1.46		0.78	0.67	0.41	0.47	0.41
Commercial Loans	(%)	1.16	1.24		0.67	0.97	1.06	1.34	1.06
Consumer Loans	(%)	0.84	0.93		1.10	0.90	0.77	0.80	0.77
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>									
Originations	(\$)	28.14	38.41		39.81	69.54	60.05	14.67	11.70
Purchases	(\$)	10.25	12.24		15.49	31.81	28.41	6.69	5.79
Sales	(\$)	20.55	29.96		34.10	72.25	65.55	15.35	11.66
Loans Outstanding (3)	(\$)	77.74	80.77		80.95	82.06	83.73	81.66	83.73
Loans Outstanding / Total Assets	(%)	49.43	51.07		51.59	50.59	48.53	49.12	48.53

(1) Excludes the SAIF special assessment.

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

(3) Does not include Mortgage Backed Securities.

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

Office of Thrift Supervision / March 2000

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

CENTRAL REGION

	DECEMBER 1998		SEPTEMBER 1999		DECEMBER 1999	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	162.20	100.00	166.25	100.00	172.53	100.00
1-4 Family Mortgages	82.06	50.59	81.66	49.12	83.73	48.53
Mortgage Pool Securities	15.99	9.86	14.53	8.74	14.18	8.22
Multifamily Mortgages	5.56	3.43	5.95	3.58	6.16	3.57
Nonresidential Mortgages	5.21	3.21	5.61	3.37	5.76	3.34
Construction Loans	3.18	1.96	3.51	2.11	3.61	2.09
Land Loans	1.06	0.66	1.08	0.65	1.13	0.65
Commercial Loans	3.87	2.39	4.24	2.55	5.07	2.94
Consumer Loans	14.99	9.24	19.36	11.65	20.52	11.89
Cash and Noninterest-Earning Deposits	2.68	1.65	2.46	1.48	3.72	2.16
Investment Securities	18.50	11.41	17.74	10.67	18.33	10.62
Mortgage Derivatives	7.26	4.48	6.16	3.70	6.27	3.63
Repossessed Assets, Net	0.25	0.16	0.20	0.12	0.19	0.11
Real Estate Held for Investment	0.09	0.05	0.08	0.05	0.08	0.05
Office Premises & Equipment	1.77	1.09	1.79	1.08	1.85	1.07
Other Assets	7.98	4.92	9.05	5.44	9.25	5.36
Less: Contra Assets & Valuation Allowances	0.99	0.61	1.01	0.61	1.05	0.61
TOTAL LIABILITIES AND CAPITAL	162.20	100.00	166.25	100.00	172.53	100.00
Total Deposits	109.46	67.48	109.78	66.04	113.90	66.02
Deposits < or = to \$100,000	89.88	55.41	89.30	53.72	91.93	53.29
Deposits > \$100,000	19.58	12.07	20.48	12.32	21.96	12.73
Escrows	2.01	1.24	1.99	1.20	1.70	0.99
Total Borrowings	33.51	20.66	37.44	22.52	39.89	23.12
Advances from FHLB	24.15	14.89	29.06	17.48	30.93	17.93
Reverse Repurchase Agreements	7.37	4.54	5.09	3.06	4.78	2.77
Other Borrowings	1.99	1.23	3.30	1.98	4.18	2.42
Other Liabilities	2.51	1.55	2.31	1.39	2.54	1.47
EQUITY CAPITAL	14.71	9.07	14.72	8.85	14.50	8.41

	DECEMBER 1998		SEPTEMBER 1999		DECEMBER 1999	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	2.78	7.00	2.85	6.94	2.95	6.99
Interest Expense	1.64	4.14	1.64	4.00	1.74	4.12
Net Interest Income	1.14	2.87	1.21	2.94	1.21	2.87
Loss Provisions-Interest Bearing Assets	0.11	0.27	0.09	0.23	0.11	0.27
Noninterest Income	0.60	1.51	0.55	1.34	0.57	1.34
Mortgage Loan Servicing Fees	0.01	0.03	0.04	0.09	0.08	0.20
Other Fees and Charges	0.18	0.46	0.22	0.54	0.23	0.55
Other Noninterest Income	0.40	1.02	0.29	0.71	0.25	0.59
Noninterest Expense	1.04	2.62	0.99	2.41	1.08	2.56
G&A Expense	1.00	2.52	0.95	2.32	1.05	2.48
Goodwill Expense	0.03	0.09	0.03	0.08	0.04	0.08
Loss Provis.-Nonint. Bearing Assets	0.00	0.01	0.00	0.01	0.00	0.00
Income Before Taxes & Extraord. Items	0.59	1.49	0.67	1.64	0.58	1.38
Income Taxes	0.20	0.51	0.24	0.59	0.21	0.51
Extraordinary Items	-0.06	-0.14	0.00	0.00	0.00	0.00
Net Income	0.33	0.84	0.43	1.05	0.37	0.87

\* Annualized.

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

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

Office of Thrift Supervision / March 2000

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

MIDWEST REGION

		3-MONTHS ENDED							
		1995	1996	ADJ. 1996 (1)	1997	1998	1999	SEP. 1999	DEC. 1999
		----	----	----	----	----	----	----	
<b>SUMMARY DATA:</b>									
Number of Thrifts	(#)	302	282		256	239	227	231	227
Total Assets	(\$)	124.03	124.57		91.93	95.91	104.78	102.20	104.78
Net Income	(\$)	1.24	1.45	1.80	0.94	0.92	0.97	0.26	0.25
Profits	(\$)	1.27	1.62		1.09	1.04	1.03	0.27	0.27
Losses	(\$)	-0.03	-0.16		-0.15	-0.12	-0.06	-0.01	-0.02
<b>PROFITABILITY MEASURES:</b>									
Return on Average Assets	(%)	1.00	1.14	1.42	0.96	1.01	0.97	1.03	0.97
Median Ratio	(%)	0.77	0.46	0.81	0.85	0.78	0.73	0.76	0.69
Return on Average Equity	(%)	12.98	14.00	17.32	11.23	11.19	10.84	11.44	10.95
Median Ratio	(%)	7.89	4.77	8.18	8.17	7.33	7.10	7.16	6.24
Net Interest Income	(\$)	3.19	3.47		2.79	2.47	2.84	0.73	0.73
% of Average Assets	(%)	2.58	2.73		2.85	2.72	2.84	2.88	2.83
Total Fee Income	(\$)	0.64	0.83		0.70	0.74	0.86	0.22	0.23
% of Average Assets	(%)	0.54	0.73		0.77	0.86	0.89	0.89	0.89
G&A Expense	(\$)	2.46	3.22	2.69	2.10	2.13	2.38	0.60	0.62
% of Average Assets	(%)	1.99	2.54	2.12	2.15	2.35	2.38	2.40	2.41
<b>CAPITAL MEASURES:</b>									
Equity Capital Ratio	(%)	8.05	8.42		8.74	8.80	8.71	9.01	8.71
Tier 1 Leverage Ratio	(%)	7.46	7.71		8.34	8.38	8.47	8.70	8.47
Risk-based Capital Ratio	(%)	15.47	15.30		15.64	14.95	14.35	14.87	14.35
<b>Thrifts by FDICIA Capital Categories:</b>									
Well-Capitalized	(#)	297	275		248	229	218	223	218
Adequately Capitalized	(#)	4	7		8	10	9	8	9
Undercapitalized	(#)	1	0		0	0	0	0	0
Significantly Undercapitalized	(#)	0	0		0	0	0	0	0
Critically Undercapitalized	(#)	0	0		0	0	0	0	0
<b>FAILED/PROBLEM THRIFTS:</b>									
Failed Thrifts	(#)	0	0		0	0	0	0	0
Problem Thrifts	(#)	6	3		1	2	3	1	3
Problem Thrift Assets	(\$)	0.33	0.13		0.01	0.78	1.46	0.09	1.46
Problem Thrift Assets as a % of Total Assets	(%)	0.27	0.11		0.02	0.82	1.39	0.09	1.39
<b>ASSET QUALITY MEASURES:</b>									
Troubled Assets (2)	(\$)	1.09	1.03		0.64	0.61	0.65	0.70	0.65
% of Total Assets	(%)	0.88	0.83		0.70	0.64	0.62	0.69	0.62
Noncurrent Loans	(\$)	0.73	0.74		0.46	0.43	0.53	0.59	0.53
% of Total Assets	(%)	0.59	0.59		0.50	0.45	0.51	0.58	0.51
<b>Noncurrent Loans as a % of Loan Type:</b>									
1-4 Family Mortgages	(%)	0.95	0.97		0.69	0.61	0.71	0.93	0.71
Multifamily Loans	(%)	0.99	0.83		0.44	0.48	0.16	0.32	0.16
Commercial Loans	(%)	1.71	0.95		1.28	0.98	1.90	0.86	1.90
Consumer Loans	(%)	0.41	0.65		0.84	0.55	0.65	0.72	0.65
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>									
Originations	(\$)	16.22	21.84		19.23	31.30	25.98	6.14	4.96
Purchases	(\$)	11.12	14.77		11.98	18.46	10.82	2.87	2.13
Sales	(\$)	12.65	21.41		16.98	28.46	16.52	3.42	2.82
Loans Outstanding (3)	(\$)	54.47	54.11		40.59	43.40	44.97	44.63	44.97
Loans Outstanding / Total Assets	(%)	43.92	43.44		44.15	45.25	42.92	43.67	42.92

(1) Excludes the SAIF special assessment.

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

(3) Does not include Mortgage Backed Securities.

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

Office of Thrift Supervision / March 2000

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

MIDWEST REGION

	DECEMBER 1998		SEPTEMBER 1999		DECEMBER 1999	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	95.91	100.00	102.20	100.00	104.78	100.00
1-4 Family Mortgages	43.40	45.25	44.63	43.67	44.97	42.92
Mortgage Pool Securities	10.03	10.46	10.48	10.26	10.31	9.84
Multifamily Mortgages	2.22	2.31	2.17	2.12	2.33	2.22
Nonresidential Mortgages	4.28	4.47	5.18	5.06	5.61	5.35
Construction Loans	4.91	5.12	6.58	6.44	6.79	6.48
Land Loans	0.81	0.84	1.03	1.01	1.14	1.09
Commercial Loans	3.12	3.25	3.53	3.46	3.92	3.74
Consumer Loans	10.88	11.34	11.64	11.39	12.32	11.76
Cash and Noninterest-Earning Deposits	1.30	1.36	1.50	1.47	1.58	1.50
Investment Securities	9.63	10.04	9.68	9.47	9.83	9.38
Mortgage Derivatives	3.50	3.65	3.72	3.64	3.92	3.74
Repossessed Assets, Net	0.19	0.19	0.11	0.11	0.12	0.12
Real Estate Held for Investment	0.03	0.03	0.03	0.03	0.03	0.03
Office Premises & Equipment	1.17	1.22	1.24	1.21	1.25	1.19
Other Assets	4.53	4.72	5.04	4.93	5.22	4.98
Less: Contra Assets & Valuation Allowances	0.58	0.61	0.63	0.62	0.62	0.59
TOTAL LIABILITIES AND CAPITAL	95.91	100.00	102.20	100.00	104.78	100.00
Total Deposits	60.35	62.92	61.30	59.98	62.25	59.41
Deposits < or = to \$100,000	49.53	51.64	50.53	49.45	51.17	48.84
Deposits > \$100,000	10.82	11.28	10.76	10.53	11.08	10.57
Escrows	2.43	2.53	1.96	1.92	1.59	1.52
Total Borrowings	23.42	24.42	28.36	27.75	30.51	29.12
Advances from FHLB	19.43	20.25	23.74	23.23	25.58	24.42
Reverse Repurchase Agreements	1.61	1.68	2.07	2.03	2.10	2.01
Other Borrowings	2.38	2.49	2.55	2.49	2.82	2.70
Other Liabilities	1.28	1.33	1.37	1.35	1.30	1.24
EQUITY CAPITAL	8.44	8.80	9.21	9.01	9.13	8.71

	DECEMBER 1998		SEPTEMBER 1999		DECEMBER 1999	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.64	7.02	1.77	7.02	1.83	7.12
Interest Expense	0.98	4.21	1.04	4.13	1.10	4.29
Net Interest Income	0.65	2.81	0.73	2.88	0.73	2.83
Loss Provisions-Interest Bearing Assets	0.06	0.26	0.06	0.22	0.05	0.19
Noninterest Income	0.33	1.43	0.30	1.18	0.31	1.21
Mortgage Loan Servicing Fees	0.02	0.10	0.04	0.17	0.05	0.20
Other Fees and Charges	0.18	0.75	0.18	0.72	0.18	0.70
Other Noninterest Income	0.13	0.57	0.07	0.29	0.08	0.31
Noninterest Expense	0.58	2.50	0.63	2.48	0.64	2.47
G&A Expense	0.56	2.40	0.60	2.40	0.62	2.41
Goodwill Expense	0.01	0.06	0.01	0.05	0.01	0.05
Loss Provis.-Nonint. Bearing Assets	0.01	0.03	0.01	0.03	0.00	0.02
Income Before Taxes & Extraord. Items	0.35	1.48	0.34	1.36	0.35	1.38
Income Taxes	0.10	0.43	0.08	0.33	0.11	0.41
Extraordinary Items	0.00	0.00	0.00	-0.01	0.00	0.00
Net Income	0.24	1.05	0.26	1.03	0.25	0.97

\* Annualized.

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

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

Office of Thrift Supervision / March 2000



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

WEST REGION

		3-MONTHS ENDED							
		1995	1996	ADJ.	1997	1998	1999	SEP.	DEC.
		----	----	1996 (1)	----	----	----	1999	1999
		----	----	----	----	----	----	----	----
<b>SUMMARY DATA:</b>									
Number of Thrifts	(#)	128	114		102	88	87	88	87
Total Assets	(\$)	276.60	285.09		311.37	337.29	338.44	355.69	338.44
Net Income	(\$)	1.23	0.88	1.64	2.23	3.27	3.37	0.84	0.82
Profits	(\$)	1.62	1.46		2.45	3.37	3.42	0.85	0.84
Losses	(\$)	-0.39	-0.58		-0.22	-0.09	-0.05	-0.01	-0.02
<b>PROFITABILITY MEASURES:</b>									
Return on Average Assets	(%)	0.43	0.32	0.59	0.73	1.02	0.98	0.95	0.99
Median Ratio	(%)	0.46	0.38	0.63	0.77	0.78	0.78	0.84	0.80
Return on Average Equity	(%)	6.24	4.49	8.40	10.23	13.64	14.18	13.75	14.72
Median Ratio	(%)	5.94	4.41	8.25	9.56	8.72	8.43	9.24	7.65
Net Interest Income	(\$)	6.95	7.47		8.15	8.30	8.56	2.14	2.04
% of Average Assets	(%)	2.43	2.71		2.67	2.58	2.49	2.43	2.45
Total Fee Income	(\$)	0.83	1.06		1.60	1.58	2.05	0.48	0.53
% of Average Assets	(%)	0.29	0.42		0.53	0.56	0.63	0.54	0.63
G&A Expense	(\$)	5.16	6.68	5.50	5.78	6.16	5.42	1.35	1.28
% of Average Assets	(%)	1.80	2.42	1.99	1.89	1.92	1.58	1.53	1.53
<b>CAPITAL MEASURES:</b>									
Equity Capital Ratio	(%)	7.09	6.99		7.27	7.20	6.60	6.91	6.60
Tier 1 Leverage Ratio	(%)	6.51	6.52		6.66	6.43	6.39	6.60	6.39
Risk-based Capital Ratio	(%)	12.73	12.45		12.62	12.85	12.39	12.89	12.39
<b>Thrifts by FDICIA Capital Categories:</b>									
Well-Capitalized	(#)	112	104		100	87	86	87	86
Adequately Capitalized	(#)	13	10		2	1	1	1	1
Undercapitalized	(#)	2	0		0	0	0	0	0
Significantly Undercapitalized	(#)	1	0		0	0	0	0	0
Critically Undercapitalized	(#)	0	0		0	0	0	0	0
<b>FAILED/PROBLEM THRIFTS:</b>									
Failed Thrifts	(#)	1	1		0	0	0	0	0
Problem Thrifts	(#)	14	10		5	3	2	1	2
Problem Thrift Assets	(\$)	7.92	3.72		0.75	3.96	3.25	2.96	3.25
Problem Thrift Assets as a % of Total Assets	(%)	2.87	1.30		0.24	1.17	0.96	0.83	0.96
<b>ASSET QUALITY MEASURES:</b>									
Troubled Assets (2)	(\$)	4.55	3.81		3.13	2.34	1.65	1.84	1.65
% of Total Assets	(%)	1.65	1.34		1.01	0.69	0.49	0.52	0.49
Noncurrent Loans	(\$)	3.23	2.81		2.31	1.84	1.36	1.49	1.36
% of Total Assets	(%)	1.17	0.99		0.74	0.54	0.40	0.42	0.40
<b>Noncurrent Loans as a % of Loan Type:</b>									
1-4 Family Mortgages	(%)	1.68	1.42		1.12	0.83	0.65	0.61	0.65
Multifamily Loans	(%)	1.69	1.10		0.41	0.35	0.17	0.24	0.17
Commercial Loans	(%)	0.43	0.57		0.73	0.78	1.11	1.26	1.11
Consumer Loans	(%)	0.64	0.57		0.59	0.98	1.07	0.91	1.07
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>									
Originations	(\$)	39.64	45.50		57.35	104.46	92.37	21.61	18.60
Purchases	(\$)	7.54	14.94		22.62	27.58	23.71	7.41	5.35
Sales	(\$)	31.55	27.39		40.05	70.71	52.23	8.52	16.28
Loans Outstanding (3)	(\$)	139.15	155.92		171.06	178.51	173.97	194.11	173.97
Loans Outstanding / Total Assets	(%)	50.31	54.69		54.94	52.92	51.40	54.57	51.40

(1) Excludes the SAIF special assessment.

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

(3) Does not include Mortgage Backed Securities.

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

Office of Thrift Supervision / March 2000

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

WEST REGION

	DECEMBER 1998		SEPTEMBER 1999		DECEMBER 1999	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	337.29	100.00	355.69	100.00	338.44	100.00
1-4 Family Mortgages	178.51	52.92	194.11	54.57	173.97	51.40
Mortgage Pool Securities	41.97	12.44	46.74	13.14	46.10	13.62
Multifamily Mortgages	29.05	8.61	26.57	7.47	27.07	8.00
Nonresidential Mortgages	9.67	2.87	8.96	2.52	8.49	2.51
Construction Loans	1.86	0.55	2.25	0.63	2.15	0.64
Land Loans	0.65	0.19	0.81	0.23	0.91	0.27
Commercial Loans	3.34	0.99	3.20	0.90	2.88	0.85
Consumer Loans	9.77	2.90	8.73	2.46	6.95	2.05
Cash and Noninterest-Earning Deposits	5.32	1.58	5.01	1.41	4.83	1.43
Investment Securities	41.21	12.22	42.36	11.91	49.99	14.77
Mortgage Derivatives	33.15	9.83	34.16	9.60	43.08	12.73
Repossessed Assets, Net	0.50	0.15	0.35	0.10	0.29	0.08
Real Estate Held for Investment	0.16	0.05	0.15	0.04	0.15	0.04
Office Premises & Equipment	2.57	0.76	2.62	0.74	2.63	0.78
Other Assets	15.19	4.50	16.22	4.56	14.23	4.20
Less: Contra Assets & Valuation Allowances	2.48	0.73	2.39	0.67	2.18	0.64
TOTAL LIABILITIES AND CAPITAL	337.29	100.00	355.69	100.00	338.44	100.00
Total Deposits	182.75	54.18	175.02	49.21	176.58	52.18
Deposits < or = to \$100,000	142.31	42.19	135.86	38.20	136.11	40.22
Deposits > \$100,000	40.43	11.99	39.16	11.01	40.48	11.96
Escrows	4.85	1.44	3.02	0.85	2.50	0.74
Total Borrowings	117.54	34.85	147.69	41.52	132.31	39.10
Advances from FHLB	66.69	19.77	80.89	22.74	87.10	25.74
Reverse Repurchase Agreements	26.28	7.79	38.71	10.88	40.25	11.89
Other Borrowings	24.57	7.28	28.09	7.90	4.96	1.47
Other Liabilities	7.85	2.33	5.38	1.51	4.70	1.39
EQUITY CAPITAL	24.30	7.20	24.58	6.91	22.34	6.60

	DECEMBER 1998		SEPTEMBER 1999		DECEMBER 1999	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	5.65	6.83	5.88	6.66	5.68	6.81
Interest Expense	3.54	4.27	3.74	4.24	3.64	4.37
Net Interest Income	2.12	2.56	2.14	2.43	2.04	2.45
Loss Provisions-Interest Bearing Assets	0.12	0.14	0.07	0.08	0.07	0.09
Noninterest Income	0.70	0.84	0.73	0.83	0.69	0.83
Mortgage Loan Servicing Fees	0.09	0.11	0.04	0.05	0.07	0.09
Other Fees and Charges	0.37	0.45	0.44	0.50	0.45	0.54
Other Noninterest Income	0.23	0.28	0.25	0.29	0.16	0.20
Noninterest Expense	1.98	2.39	1.41	1.60	1.34	1.61
G&A Expense	1.91	2.31	1.35	1.53	1.28	1.53
Goodwill Expense	0.06	0.07	0.05	0.06	0.06	0.07
Loss Provis.-Nonint. Bearing Assets	0.01	0.01	0.01	0.01	0.00	0.01
Income Before Taxes & Extraord. Items	0.72	0.86	1.39	1.57	1.32	1.58
Income Taxes	0.26	0.31	0.55	0.62	0.51	0.61
Extraordinary Items	0.00	0.00	0.00	0.00	0.01	0.01
Net Income	0.46	0.55	0.84	0.95	0.82	0.99

\* Annualized.

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments.

Numbers may not sum due to rounding.

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

Office of Thrift Supervision / March 2000