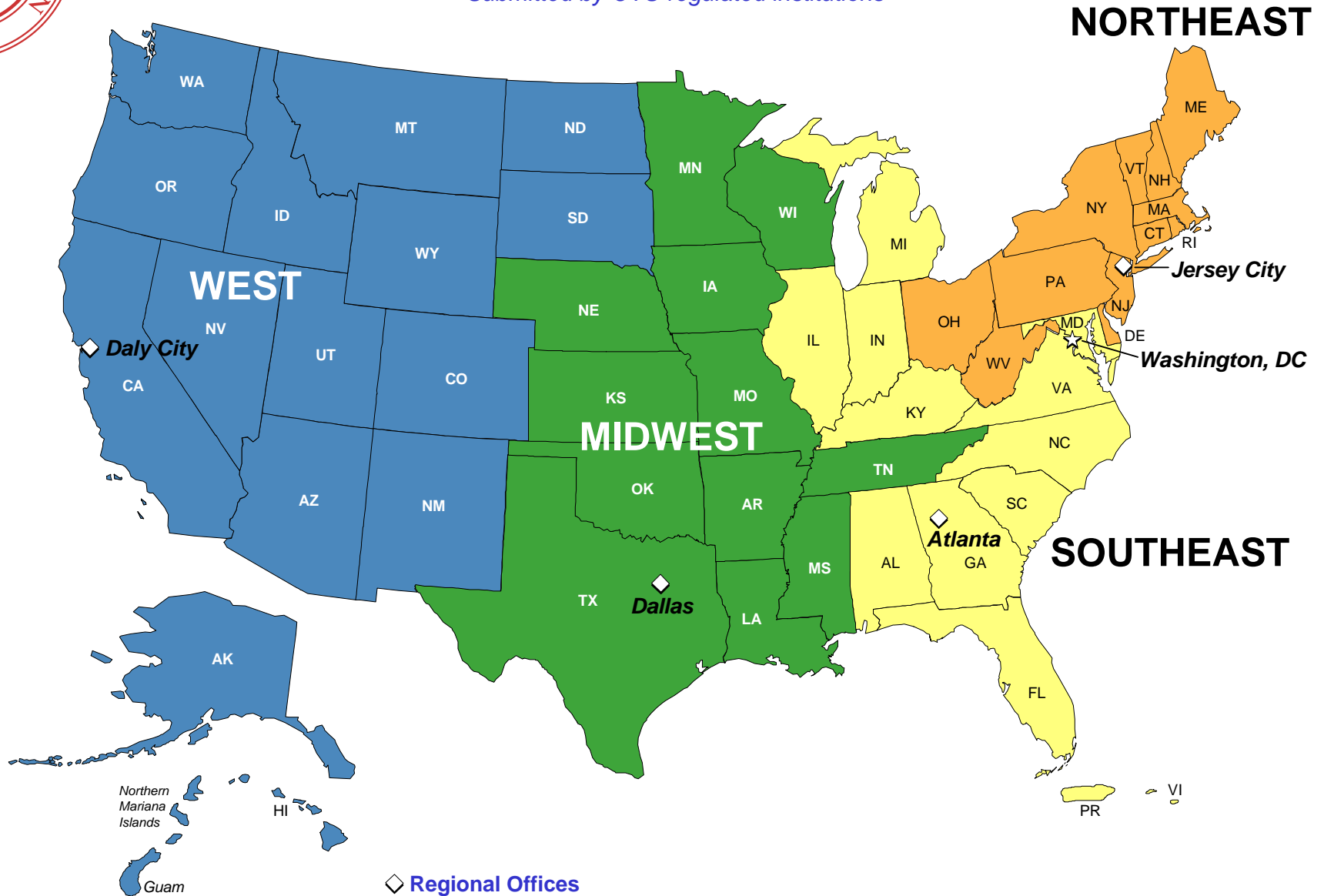




Fourth Quarter 2002 Thrift Industry Report Data

February 19, 2003

Based on the quarterly Thrift Financial Report
Submitted by OTS-regulated institutions



West Region - Includes Alaska, Hawaii, and Guam.

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NOTE: Numbers may not sum due to rounding.

PROFITABILITY AND EARNINGS
CURRENT YEAR AND PRIOR FOUR YEARS

INDUSTRY AGGREGATES:	1998	1999	2000	2001	2002
PROFITABILITY (Percent)					
Return on Average Assets	0.97	0.98	0.91	1.07	1.21
Median Ratio	0.77	0.71	0.68	0.67	0.80
Return on Average Equity	11.42	12.16	11.63	13.10	13.60
Median Ratio	7.32	6.75	6.49	6.18	7.54
EARNINGS (\$ Millions)					
Interest Income	\$54,899.58	\$57,006.06	\$64,199.35	\$65,232.71	\$55,454.53
Interest Expense	33,402.41	34,104.48	40,924.61	37,617.66	25,468.40
NET INTEREST INCOME	21,497.17	22,901.58	23,274.75	27,615.05	29,986.13
Loss Provision-Interest Bearing Assets	1,585.19	1,311.54	1,659.24	2,532.12	2,852.58
Noninterest Income	9,896.96	9,063.47	10,022.59	13,136.64	14,121.81
Mortgage Loan Servicing Fees	507.21	948.13	1,045.54	(1,572.23)	(3,888.44)
Other Fees and Charges	4,030.47	4,651.65	6,066.01	7,655.91	8,395.67
Other Noninterest Income	5,359.28	3,463.69	2,911.05	7,052.97	9,614.58
Noninterest Expense	18,209.62	17,705.74	19,238.15	22,590.75	22,999.32
G&A Expense	17,504.07	17,043.97	18,540.79	21,786.73	22,526.90
Goodwill Amortization	581.58	565.08	613.95	696.14	343.84
Loss Provisions-Noninterest Bearing Assets	123.97	96.69	83.42	107.88	128.58
Income Before Taxes & extraordinary Items	11,599.31	12,947.77	12,399.94	15,628.83	18,256.04
Income Taxes	3,939.55	4,729.47	4,381.83	5,696.03	6,430.90
Extraordinary Items	(90.36)	9.79	(4.02)	269.08	3.51
NET INCOME	7,569.41	8,228.09	8,014.10	10,201.88	11,828.65
Profits	\$8,059.45	\$8,507.82	\$8,559.68	\$10,830.08	\$12,560.17
Losses	(\$490.04)	(\$279.73)	(\$545.58)	(\$628.20)	(\$731.52)
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	7.00	6.79	7.25	6.83	5.66
Interest Expense	4.26	4.06	4.62	3.94	2.60
NET INTEREST INCOME	2.74	2.73	2.63	2.89	3.06
Loss Provision-Interest Bearing Assets	0.20	0.16	0.19	0.27	0.29
Noninterest Income	1.26	1.08	1.13	1.38	1.44
Mortgage Loan Servicing Fees	0.06	0.11	0.12	-0.16	-0.40
Other Fees and Charges	0.51	0.55	0.69	0.80	0.86
Other Noninterest Income	0.68	0.41	0.33	0.74	0.98
Noninterest Expense	2.32	2.11	2.17	2.37	2.35
G&A Expense	2.23	2.03	2.09	2.28	2.30
Goodwill Amortization	0.07	0.07	0.07	0.07	0.04
Loss Provisions-Noninterest Bearing Assets	0.02	0.01	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	1.48	1.54	1.40	1.64	1.86
Income Taxes	0.50	0.56	0.49	0.60	0.66
Extraordinary Items	-0.01	0.00	0.00	0.03	0.00
NET INCOME	0.97	0.98	0.91	1.07	1.21
Profits	1.03	1.01	0.97	1.13	1.28
Losses	-0.06	-0.03	-0.06	-0.07	-0.07

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	DEC 2000	MAR 2001	JUN 2001	SEP 2001	DEC 2001	MAR 2002	JUN 2002	SEP 2002	DEC 2002
NUMBER OF INSTITUTIONS:	1,068	1,060	1,049	1,037	1,019	1,007	995	983	974
EARNINGS (\$ Millions)									
Interest Income	\$17,010.04	\$17,008.73	\$16,824.85	\$16,211.94	\$15,187.19	\$14,666.38	\$13,890.72	\$13,686.03	\$13,211.41
Interest Expense	11,097.07	10,732.30	10,064.15	9,125.52	7,695.69	6,817.18	6,418.78	6,329.49	5,902.95
NET INTEREST INCOME	5,912.97	6,276.43	6,760.70	7,086.42	7,491.50	7,849.20	7,471.93	7,356.54	7,308.46
Loss Provisions-Interest Bearing Assets	496.12	600.43	620.25	772.88	538.57	671.28	829.67	687.92	663.72
Noninterest Income	2,768.26	3,106.89	3,508.87	3,383.77	3,137.12	3,179.55	3,460.69	3,646.48	3,835.08
Mortgage Loan Servicing Fees	255.18	(24.66)	(86.24)	(499.60)	(961.72)	134.93	(1,125.29)	(2,164.56)	(733.52)
Other Fees and Charges	1,654.93	1,738.67	1,922.77	1,920.20	2,074.26	1,993.22	2,026.35	2,094.09	2,282.01
Other Noninterest Income	858.15	1,392.88	1,672.34	1,963.17	2,024.58	1,051.40	2,559.64	3,716.96	2,286.59
Noninterest Expense	5,158.64	5,338.68	5,664.54	5,665.93	5,921.59	5,655.55	5,717.92	5,696.13	5,929.71
G&A Expense	4,974.18	5,149.44	5,462.57	5,455.24	5,719.48	5,547.36	5,578.86	5,590.10	5,810.58
Goodwill Amortization	170.36	170.36	178.93	191.64	155.21	82.51	85.44	81.05	94.85
Loss Provisions-Noninterest Bearing Assets	14.09	18.88	23.05	19.05	46.89	25.69	53.63	24.98	24.27
Income Before Taxes & Extraordinary Items	3,026.48	3,444.20	3,984.78	4,031.38	4,168.47	4,701.92	4,385.03	4,618.97	4,550.12
Income Taxes	1,112.70	1,253.24	1,461.66	1,493.50	1,487.63	1,685.83	1,516.35	1,650.34	1,578.39
Extraordinary Items	12.40	(31.22)	(10.63)	72.66	238.27	33.68	(31.72)	(0.05)	1.60
NET INCOME	1,926.19	2,159.75	2,512.48	2,610.54	2,919.11	3,049.77	2,836.97	2,968.58	2,973.34
PROFITABILITY (Percent of Avg Assets Annualized)									
Interest Income	7.43	7.26	7.03	6.72	6.32	5.95	5.78	5.62	5.32
Interest Expense	4.85	4.58	4.21	3.78	3.20	2.76	2.67	2.60	2.38
NET INTEREST INCOME	2.58	2.68	2.82	2.94	3.12	3.18	3.11	3.02	2.94
Loss Provisions-Interest Bearing Assets	0.22	0.26	0.26	0.32	0.22	0.27	0.35	0.28	0.27
Noninterest Income	1.21	1.33	1.47	1.40	1.31	1.29	1.44	1.50	1.54
Mortgage Loan Servicing Fees	0.11	-0.01	-0.04	-0.21	-0.40	0.05	-0.47	-0.89	-0.30
Other Fees and Charges	0.72	0.74	0.80	0.81	0.86	0.81	0.84	0.86	0.92
Other Noninterest Income	0.37	0.59	0.70	0.81	0.84	0.43	1.07	1.53	0.92
Noninterest Expense	2.25	2.28	2.37	2.35	2.47	2.29	2.38	2.34	2.39
G&A Expense	2.17	2.20	2.28	2.26	2.38	2.25	2.32	2.29	2.34
Goodwill Amortization	0.07	0.07	0.07	0.08	0.06	0.03	0.04	0.03	0.04
Loss Provisions-Noninterest Bearing Assets	0.01	0.01	0.01	0.01	0.02	0.01	0.02	0.01	0.01
Income Before Taxes & Extraordinary Items	1.32	1.47	1.67	1.67	1.74	1.91	1.82	1.90	1.83
Income Taxes	0.49	0.54	0.61	0.62	0.62	0.68	0.63	0.68	0.64
Extraordinary Items	0.01	-0.01	0.00	0.03	0.10	0.01	-0.01	0.00	0.00
NET INCOME	0.84	0.92	1.05	1.08	1.22	1.24	1.18	1.22	1.20
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	0.84	0.92	1.05	1.08	1.22	1.24	1.18	1.22	1.20
Median Ratio	0.63	0.64	0.66	0.67	0.70	0.77	0.81	0.85	0.81
Return on Average Equity (Annualized)	10.61	11.51	12.97	13.09	14.75	14.67	13.16	13.44	13.20
Median Ratio	5.86	6.07	6.20	6.39	6.60	7.32	7.65	7.91	7.51
Net Interest Margin (Annualized)	2.58	2.68	2.82	2.94	3.12	3.18	3.11	3.02	2.94
Median Ratio	2.92	2.89	2.87	2.90	3.00	3.08	3.18	3.20	3.15
Number of Profitable Thrifts	911	927	917	919	886	903	899	903	888
Percent Profitable	85.30	87.45	87.42	88.62	86.95	89.67	90.35	91.86	91.17
Profits (\$ Millions)	\$2,111.77	\$2,348.02	\$2,701.50	\$2,732.58	\$3,047.98	\$3,140.74	\$3,034.95	\$3,053.31	\$3,331.16
Number of Unprofitable Thrifts	157	133	132	118	133	104	96	80	86
Percent Unprofitable	14.70	12.55	12.58	11.38	13.05	10.33	9.65	8.14	8.83
Losses (\$ Millions)	(\$185.59)	(\$188.27)	(\$189.02)	(\$122.03)	(\$128.87)	(\$90.97)	(\$197.99)	(\$84.73)	(\$357.83)

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	DEC 2000	MAR 2001	JUN 2001	SEP 2001	DEC 2001	MAR 2002	JUN 2002	SEP 2002	DEC 2002
NUMBER OF INSTITUTIONS:	1,068	1,060	1,049	1,037	1,019	1,007	995	983	974
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TOTAL ASSETS (\$ Billions)	\$928.29	\$952.89	\$964.68	\$974.05	\$977.72	\$997.65	\$964.38	\$987.17	\$1,004.61
1 - 4 Family Mortgages	448.18	458.23	463.16	464.58	465.25	453.70	449.41	471.80	479.56
Mortgage Pool Securities	93.11	97.69	98.29	97.88	92.36	89.60	84.65	87.22	90.06
Multifamily Mortgages	44.22	44.66	44.73	45.34	45.39	45.82	45.91	48.12	47.24
Nonresidential Mortgages	37.11	38.37	38.90	39.87	39.30	40.72	41.11	42.10	44.51
Construction Loans	21.42	21.99	22.33	23.04	22.67	22.81	21.93	22.13	21.57
Land Loans	6.03	6.23	6.32	6.38	6.37	6.37	6.52	6.61	6.73
Commercial Loans	27.82	28.95	30.77	30.58	29.37	30.99	28.38	29.62	30.03
Consumer Loans	60.84	60.29	60.13	64.40	65.19	66.18	62.53	59.49	63.52
Cash and Noninterest-Earning Deposits	13.90	13.14	14.61	14.57	14.70	15.14	14.43	15.41	17.75
Investment Securities	121.97	125.04	122.92	123.21	135.70	158.68	144.07	137.65	129.07
Mortgage Derivatives	75.36	67.49	61.70	58.98	54.26	54.55	53.83	55.23	53.36
Reposessed Assets, Net	0.90	0.92	0.95	0.98	0.99	0.99	0.96	1.00	0.99
Real Estate Held for Investment, Net	0.46	0.48	0.45	0.50	0.32	0.33	0.32	0.32	0.30
Office Premises & Equipment	8.72	8.73	8.81	8.78	8.76	8.93	8.77	8.93	9.22
Other Assets	49.12	53.79	58.06	59.89	57.10	63.36	61.54	63.09	70.23
Less: Contra Assets & Valuation Allowances	5.51	5.63	5.74	5.94	5.75	5.96	6.14	6.30	6.17
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TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$928.29	\$952.89	\$964.68	\$974.05	\$977.72	\$997.65	\$964.38	\$987.17	\$1,004.61
TOTAL DEPOSITS	529.41	543.25	544.79	553.45	555.44	580.79	564.46	579.26	593.74
Deposits less than or equal to \$100,000	409.47	414.26	411.92	410.87	410.37	421.51	405.07	402.28	406.66
Deposits greater than \$100,000	119.94	128.99	132.87	142.58	145.07	159.28	159.39	176.98	187.08
Escrows	8.75	13.07	20.23	20.24	23.85	18.32	16.62	27.04	38.26
BORROWINGS	301.27	302.55	303.00	298.52	302.84	295.03	276.97	268.42	257.22
Advances From FHLB	218.28	217.50	212.37	213.15	207.52	193.71	179.69	178.42	171.33
Repurchase Agreements & FedFunds Purchased	59.96	60.79	60.66	49.73	67.85	74.18	65.13	54.92	50.35
Other Borrowings	23.03	24.27	29.96	35.64	27.46	27.15	32.16	35.07	35.54
Other Liabilities	14.68	17.31	18.11	20.45	16.12	16.52	18.10	23.77	23.15
Equity Capital	74.17	76.71	78.56	81.39	79.46	86.98	88.22	88.67	92.25

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	DEC 2000	MAR 2001	JUN 2001	SEP 2001	DEC 2001	MAR 2002	JUN 2002	SEP 2002	DEC 2002
NUMBER OF INSTITUTIONS:	1,068	1,060	1,049	1,037	1,019	1,007	995	983	974
TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1 - 4 Family Mortgages	48.28	48.09	48.01	47.70	47.58	45.48	46.60	47.79	47.74
Mortgage Pool Securities	10.03	10.25	10.19	10.05	9.45	8.98	8.78	8.84	8.97
Multifamily Mortgages	4.76	4.69	4.64	4.66	4.64	4.59	4.76	4.87	4.70
Nonresidential Mortgages	4.00	4.03	4.03	4.09	4.02	4.08	4.26	4.26	4.43
Construction Loans	2.31	2.31	2.31	2.37	2.32	2.29	2.27	2.24	2.15
Land Loans	0.65	0.65	0.65	0.65	0.65	0.64	0.68	0.67	0.67
Commercial Loans	3.00	3.04	3.19	3.14	3.00	3.11	2.94	3.00	2.99
Consumer Loans	6.55	6.33	6.23	6.61	6.67	6.63	6.48	6.03	6.32
Cash and Noninterest-Earning Deposits	1.50	1.38	1.51	1.50	1.50	1.52	1.50	1.56	1.77
Investment Securities	13.14	13.12	12.74	12.65	13.88	15.91	14.94	13.94	12.85
Mortgage Derivatives	8.12	7.08	6.40	6.06	5.55	5.47	5.58	5.59	5.31
Reposessed Assets, Net	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10
Real Estate Held for Investment, Net	0.05	0.05	0.05	0.05	0.03	0.03	0.03	0.03	0.03
Office Premises & Equipment	0.94	0.92	0.91	0.90	0.90	0.90	0.91	0.90	0.92
Other Assets	5.29	5.65	6.02	6.15	5.84	6.35	6.38	6.39	6.99
Less: Contra Assets & Valuation Allowances	0.59	0.59	0.59	0.61	0.59	0.60	0.64	0.64	0.61
TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS	57.03	57.01	56.47	56.82	56.81	58.22	58.53	58.68	59.10
Deposits less than or equal to \$100,000	44.11	43.47	42.70	42.18	41.97	42.25	42.00	40.75	40.48
Deposits greater than \$100,000	12.92	13.54	13.77	14.64	14.84	15.97	16.53	17.93	18.62
Escrows	0.94	1.37	2.10	2.08	2.44	1.84	1.72	2.74	3.81
BORROWINGS	32.45	31.75	31.41	30.65	30.97	29.57	28.72	27.19	25.60
Advances From FHLB	23.51	22.82	22.01	21.88	21.23	19.42	18.63	18.07	17.05
Repurchase Agreements & FedFunds Purchased	6.46	6.38	6.29	5.11	6.94	7.44	6.75	5.56	5.01
Other Borrowings	2.48	2.55	3.11	3.66	2.81	2.72	3.33	3.55	3.54
Other Liabilities	1.58	1.82	1.88	2.10	1.65	1.66	1.88	2.41	2.30
Equity Capital	7.99	8.05	8.14	8.36	8.13	8.72	9.15	8.98	9.18

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

FOR THE QUARTER ENDING:	DEC 2000	MAR 2001	JUN 2001	SEP 2001	DEC 2001	MAR 2002	JUN 2002	SEP 2002	DEC 2002
NUMBER OF INSTITUTIONS:	1,068	1,060	1,049	1,037	1,019	1,007	995	983	974
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TOTAL ASSETS (Percent Change)	12.61	13.10	11.02	10.20	11.11	9.92	9.01	9.72	8.21
1 - 4 Family Mortgages	12.69	12.93	9.49	6.61	9.42	3.60	4.30	8.36	7.06
Mortgage Pool Securities	5.05	13.26	11.12	11.40	4.33	-2.17	-2.26	2.09	7.47
Multifamily Mortgages	8.57	7.69	6.25	6.18	5.13	4.27	6.85	9.92	9.26
Nonresidential Mortgages	20.56	19.32	13.96	14.47	14.05	12.85	15.11	14.44	18.24
Construction Loans	28.06	25.94	21.44	16.37	13.13	9.75	8.47	4.97	1.22
Land Loans	32.97	24.04	25.29	16.78	14.01	9.78	13.97	12.78	13.25
Commercial Loans	41.71	34.55	29.60	19.63	15.26	15.14	10.89	15.13	15.15
Consumer Loans	22.54	17.76	10.62	14.93	11.94	13.79	20.15	6.44	9.66
Cash and Noninterest-Earning Deposits	0.81	16.65	21.57	24.20	12.69	23.02	8.59	15.39	27.02
Investment Securities	59.65	55.92	65.99	72.32	83.41	139.07	144.48	141.90	146.05
Mortgage Derivatives	-1.36	-15.84	-16.68	-17.50	-26.66	-17.81	-8.66	-2.95	1.73
Reposessed Assets, Net	-9.94	-10.82	-4.37	2.28	14.61	13.42	10.34	10.76	7.03
Real Estate Held for Investment, Net	-6.06	0.68	-7.21	9.85	-26.05	-27.82	-27.95	-33.46	-6.06
Office Premises & Equipment	8.83	7.89	6.93	6.53	7.39	8.56	9.82	10.58	11.69
Other Assets	26.44	25.88	21.73	31.84	30.49	30.76	22.33	18.91	31.10
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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TOTAL LIABILITIES AND CAPITAL (Percent Chg)	12.61	13.10	11.02	10.20	11.11	9.92	9.01	9.72	8.21
TOTAL DEPOSITS	10.55	11.42	10.07	10.46	11.29	12.37	13.41	13.32	13.56
Deposits less than or equal to \$100,000	7.50	8.32	6.36	6.02	5.93	6.44	7.39	5.60	5.41
Deposits greater than \$100,000	22.40	22.67	23.40	25.60	29.89	31.80	32.26	35.90	36.47
BORROWINGS	15.47	12.04	6.09	2.63	4.52	1.53	-1.45	-3.32	-11.68
Advances From FHLE	18.47	14.87	5.34	6.14	-0.87	-7.78	-8.10	-9.27	-13.08
Repurchase Agreements & FedFunds Purchased	-1.06	-5.05	-6.91	-28.84	17.69	29.62	13.76	14.91	-25.32
Other Borrowings	43.37	45.40	59.11	76.67	20.74	16.36	13.73	5.74	33.19
Other Liabilities	14.87	50.39	75.61	78.95	88.54	28.62	4.63	44.37	59.94
Equity Capital	15.64	18.57	18.06	17.60	13.69	19.04	21.33	17.15	21.52

STRUCTURAL DATA AND LOAN ACTIVITY

FOR THE QUARTER ENDING:	DEC 2000	MAR 2001	JUN 2001	SEP 2001	DEC 2001	MAR 2002	JUN 2002	SEP 2002	DEC 2002
NUMBER OF INSTITUTIONS:	1,068	1,060	1,049	1,037	1,019	1,007	995	983	974

SELECTED STRUCTURAL DATA									
Number of New Thrifts	11	7	4	5	5	2	2	0	5
Consolidated Assets (\$ Billions)	12.34	0.37	0.04	1.54	0.50	1.06	1.83	0.00	62.71
Number of Conservatorships/Receiverships	0	0	0	1	0	0	1	0	0
Consolidated Assets (\$ Billions)	0.00	0.00	0.00	1.77	0.00	0.00	0.05	0.00	0.00
Number of Bank Charter Conversions	2	7	3	2	8	2	3	3	1
Consolidated Assets (\$ Billions)	1.59	7.09	0.70	1.27	2.54	0.64	37.92	0.30	0.12
Number of Bank Acquisitions	15	5	7	9	12	7	6	5	8
Consolidated Assets (\$ Billions)	2.71	1.12	2.33	5.12	27.90	1.33	1.53	1.88	4.84
Number of Thrift Mergers	7	3	5	5	3	5	2	2	5
Consolidated Assets (\$ Billions)	8.30	18.70	0.49	2.58	0.24	29.22	0.08	0.80	51.16

LOAN ACTIVITY (\$ Millions)									
Mortgage Pool Securities									
Total Purchases	\$24,931.54	\$30,143.44	\$44,504.09	\$43,428.94	\$27,182.78	\$32,874.85	\$26,735.65	\$25,097.56	\$41,159.92
Total Sales	17,208.38	21,090.03	34,182.21	34,408.17	16,189.38	26,117.11	17,736.15	14,895.98	27,128.71
Mortgage Originations	69,030.28	87,604.75	125,037.65	118,731.71	124,221.69	110,977.99	109,245.55	138,304.00	177,441.83
Construction Loans	7,434.22	7,135.19	8,016.20	7,252.58	6,701.01	6,245.09	7,560.83	7,873.05	7,380.92
1-4 Family Mortgages	5,702.99	5,731.85	6,166.96	5,465.51	5,070.14	4,699.31	5,866.27	6,314.58	5,830.61
Permanent Loans Secured by 1-4 Family Unit	55,275.07	74,338.98	109,614.66	103,801.02	110,423.85	97,443.54	92,803.90	122,375.17	159,581.65
Mortgage Refinancings	7,445.03	13,016.38	27,726.38	34,193.39	50,952.23	43,153.96	33,056.84	54,754.37	87,620.44
Mortgage Purchases	19,345.92	25,960.01	44,829.53	56,355.48	65,865.46	62,510.07	52,694.86	64,936.26	97,688.36
Secured by 1-4 Family Mortgages	18,613.09	25,288.88	44,160.99	54,925.58	64,735.81	61,351.18	51,494.97	64,222.53	96,613.30
Mortgage Sales	50,382.62	60,875.12	111,816.63	115,976.85	120,145.98	119,513.45	101,122.36	119,206.77	196,520.79
Secured by 1-4 Family Mortgages	49,220.21	60,198.55	110,411.11	113,297.06	118,719.94	118,407.68	99,736.85	117,530.26	194,675.37
Nonmortgage Originations and Purchases	30,223.49	29,283.23	35,228.20	33,560.48	40,827.67	37,509.14	42,750.45	33,182.59	36,584.92
Consumer Loans	18,548.49	16,665.79	19,856.58	20,778.34	25,787.55	23,525.04	28,502.38	17,153.76	18,292.41

OTHER INDICATORS (Percent Annualized)									
Asset Growth Rate	9.83	13.87	6.22	6.72	14.25	8.54	1.88	10.40	7.91
Cost of Funds	5.41	5.14	4.76	4.31	3.65	3.15	3.05	3.00	2.78
Asset Yield	8.08	7.93	7.70	7.39	6.94	6.54	6.38	6.20	5.90
Mortgage Portfolio Yield	7.93	7.82	7.72	7.42	7.02	6.71	6.56	6.36	6.12
Earnings Efficiency	106.16	106.65	106.79	106.94	106.15	105.69	106.59	107.44	106.99
Operating Efficiency	63.58	64.45	63.54	64.13	66.47	55.60	66.63	76.72	65.60

CAPITAL MEASURES

FOR THE QUARTER ENDING:	DEC 2000	MAR 2001	JUN 2001	SEP 2001	DEC 2001	MAR 2002	JUN 2002	SEP 2002	DEC 2002
NUMBER OF INSTITUTIONS:	1,068	1,060	1,049	1,037	1,019	1,007	995	983	974

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	1,064	1,055	1,047	1,034	1,016	1,004	994	981	972
Percent of Thrifts	99.63	99.53	99.81	99.71	99.71	99.70	99.90	99.80	99.79
Consolidated Assets (\$ Billions)	\$927.50	\$950.50	\$962.60	\$973.65	\$977.41	\$997.56	\$964.33	\$987.12	\$1,004.53
Fail FDICIA Capital Standards	3	4	2	3	3	2	1	2	2
Percent of Thrifts	0.28	0.38	0.19	0.29	0.29	0.20	0.10	0.20	0.21
Consolidated Assets (\$ Billions)	\$0.79	\$2.36	\$2.08	\$0.40	\$0.31	\$0.08	\$0.04	\$0.05	\$0.08
Critically Undercapitalized	0	0	1	0	0	0	0	0	0
Percent of Thrifts	0.00	0.00	0.10	0.00	0.00	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$1.77	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$67.73	\$68.64	\$70.35	\$72.35	\$72.19	\$74.72	\$75.28	\$76.53	\$76.59
Tangible Equity Ratio	7.36	7.29	7.38	7.53	7.46	7.62	7.96	7.89	7.78
Median Ratio	9.32	9.25	9.27	9.34	9.32	9.36	9.32	9.34	9.32
Tier 1 Capital (\$ Billions)	\$67.76	\$68.66	\$70.38	\$72.37	\$72.21	\$74.74	\$75.30	\$76.54	\$76.60
Tier 1 Leverage Ratio	7.36	7.29	7.38	7.53	7.46	7.62	7.97	7.89	7.78
Median Ratio	9.32	9.25	9.27	9.34	9.34	9.36	9.32	9.35	9.33
Tier 1 Risk-based Capital Ratio	12.15	11.92	11.99	12.20	12.19	12.58	12.98	12.80	12.68
Median Ratio	16.87	16.80	16.42	16.55	16.64	16.93	16.78	16.74	16.88
Risk-based Capital (\$ Billions)	\$74.20	\$75.11	\$77.84	\$80.05	\$80.00	\$82.60	\$82.55	\$83.51	\$84.24
Total Risk-based Capital Ratio	13.30	13.03	13.26	13.49	13.51	13.91	14.23	13.97	13.94
Median Ratio	17.74	17.86	17.23	17.37	17.39	17.71	17.59	17.73	17.86

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 2000	MAR 2001	JUN 2001	SEP 2001	DEC 2001	MAR 2002	JUN 2002	SEP 2002	DEC 2002
NUMBER OF INSTITUTIONS:	1,068	1,060	1,049	1,037	1,019	1,007	995	983	974
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$6,908.74	\$6,630.76	\$6,661.23	\$7,740.30	\$7,561.21	\$7,069.02	\$6,205.43	\$6,963.91	\$7,599.98
Mortgage Loans									
Construction & Land Loans	401.47	396.87	379.16	349.89	353.54	349.45	300.32	273.21	326.56
Nonresidential Mortgages	294.79	308.89	241.11	285.68	335.64	311.14	290.24	264.40	290.20
Multifamily Mortgages	123.67	80.53	92.15	84.12	102.02	116.66	84.12	67.38	82.91
1-4 Family Mortgages	4,495.39	4,423.40	4,532.22	5,440.07	5,081.15	4,976.74	4,257.24	4,973.68	5,310.61
Nonmortgage Loans and Leases									
Commercial Loans	453.75	448.35	381.08	393.08	444.07	394.63	342.80	353.22	421.01
Consumer Loans	1,139.67	972.71	1,035.50	1,187.45	1,244.80	920.41	930.71	1,032.03	1,168.69
NONCURRENT LOANS (\$ Millions)	\$4,654.39	\$5,013.67	\$5,189.20	\$5,683.52	\$5,866.09	\$6,211.00	\$5,822.29	\$5,937.28	\$6,568.79
Mortgage Loans									
Construction & Land Loans	311.31	355.86	396.91	494.79	454.65	531.31	470.96	467.05	453.50
Nonresidential Mortgages	356.31	467.47	463.88	570.20	572.69	591.10	554.26	538.91	544.38
Multifamily Mortgages	67.15	80.32	71.80	71.05	73.86	75.83	95.48	85.06	61.94
1-4 Family Mortgages	3,007.34	3,140.58	3,334.86	3,575.11	3,785.05	3,944.13	3,671.50	3,743.55	4,450.16
Nonmortgage Loans and Leases									
Commercial Loans	422.33	467.50	497.53	494.26	585.53	704.06	714.90	743.59	652.82
Consumer Loans	489.95	501.93	424.23	478.12	394.31	364.57	315.19	359.13	405.99
NET CHARGE-OFFS (\$ Millions)	\$487.68	\$497.58	\$526.30	\$556.10	\$708.74	\$495.08	\$461.52	\$581.88	\$856.36
Mortgage Loans									
Construction & Land Loans	5.40	3.36	13.56	12.57	8.86	9.08	6.18	8.27	6.78
Nonresidential Mortgages	6.62	8.87	23.39	26.88	13.04	4.98	17.48	3.49	9.42
Multifamily Mortgages	(1.95)	(0.49)	(0.80)	2.02	(0.37)	(1.34)	1.25	(0.50)	(0.50)
1-4 Family Mortgages	65.75	50.75	83.38	65.09	61.83	69.84	54.18	54.04	149.32
Nonmortgage Loans and Leases									
Commercial Loans	103.31	99.49	86.91	117.68	92.09	113.96	111.32	115.11	281.57
Consumer Loans	258.94	279.38	275.18	294.47	463.88	254.78	226.92	337.59	364.73
Reposessed Assets	37.80	26.79	29.90	25.62	58.26	37.64	20.87	33.40	35.64
Other	11.82	29.43	14.78	11.77	11.14	6.14	23.32	30.49	9.41
REPOSSESSED ASSETS, NET (\$ Millions)	\$901.65	\$915.00	\$947.09	\$980.49	\$988.55	\$988.70	\$959.69	\$997.71	\$990.45
Construction & Land Loans	134.26	146.93	149.61	148.65	143.44	131.74	129.73	171.46	171.00
Nonresidential Mortgages	199.09	199.32	205.34	235.75	232.28	236.44	249.22	181.33	176.70
Multifamily Mortgages	18.32	12.84	15.42	11.90	10.81	12.94	14.67	9.85	4.97
1-4 Family Mortgages	486.28	489.15	513.44	510.98	509.16	517.70	495.16	553.22	551.27
Other	63.71	66.77	63.28	73.20	92.86	89.87	70.90	81.85	86.51
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)									
Real Estate Loans	\$556.96	\$569.49	\$575.45	\$579.21	\$578.97	\$569.41	\$564.89	\$590.75	\$599.61
Percent of Total Assets	60.00	59.76	59.65	59.46	59.22	57.08	58.58	59.84	59.69
Noncurrent Real Estate Loans	\$3.74	\$4.04	\$4.27	\$4.71	\$4.89	\$5.14	\$4.79	\$4.83	\$5.51
Percent of Total Assets	0.40	0.42	0.44	0.48	0.50	0.52	0.50	0.49	0.55
Real Estate Owned	\$0.84	\$0.85	\$0.88	\$0.91	\$0.90	\$0.90	\$0.89	\$0.92	\$0.90
Percent of Total Assets	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09
Troubled Real Estate Loans	\$4.58	\$4.89	\$5.15	\$5.62	\$5.78	\$6.04	\$5.68	\$5.75	\$6.41
Percent of Total Assets	0.49	0.51	0.53	0.58	0.59	0.61	0.59	0.58	0.64

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 2000	MAR 2001	JUN 2001	SEP 2001	DEC 2001	MAR 2002	JUN 2002	SEP 2002	DEC 2002
NUMBER OF INSTITUTIONS:	1,068	1,060	1,049	1,037	1,019	1,007	995	983	974
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.74	0.70	0.69	0.79	0.77	0.71	0.64	0.71	0.76
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.46	1.41	1.32	1.19	1.22	1.20	1.06	0.95	1.15
Nonresidential Mortgages	0.79	0.80	0.62	0.72	0.85	0.76	0.71	0.63	0.65
Multifamily Mortgages	0.28	0.18	0.21	0.19	0.22	0.25	0.18	0.14	0.18
1-4 Family Mortgages	1.00	0.97	0.98	1.17	1.09	1.10	0.95	1.05	1.11
Nonmortgage Loans and Leases									
Commercial Loans	1.63	1.55	1.24	1.29	1.51	1.27	1.21	1.19	1.40
Consumer Loans	1.87	1.61	1.72	1.84	1.91	1.39	1.49	1.73	1.84
NONCURRENT LOANS (% Total Assets)	0.50	0.53	0.54	0.58	0.60	0.62	0.60	0.60	0.65
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.13	1.26	1.39	1.68	1.57	1.82	1.66	1.63	1.60
Nonresidential Mortgages	0.96	1.22	1.19	1.43	1.46	1.45	1.35	1.28	1.22
Multifamily Mortgages	0.15	0.18	0.16	0.16	0.16	0.17	0.21	0.18	0.13
1-4 Family Mortgages	0.67	0.69	0.72	0.77	0.81	0.87	0.82	0.79	0.93
Nonmortgage Loans and Leases									
Commercial Loans	1.52	1.61	1.62	1.62	1.99	2.27	2.52	2.51	2.17
Consumer Loans	0.81	0.83	0.71	0.74	0.60	0.55	0.50	0.60	0.64
NET CHARGE-OFFS (% Total Assets)	0.05	0.05	0.05	0.06	0.07	0.05	0.05	0.06	0.09
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.02	0.01	0.05	0.04	0.03	0.03	0.02	0.03	0.02
Nonresidential Mortgages	0.02	0.02	0.06	0.07	0.03	0.01	0.04	0.01	0.02
Multifamily Mortgages	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1-4 Family Mortgages	0.01	0.01	0.02	0.01	0.01	0.02	0.01	0.01	0.03
Nonmortgage Loans and Leases									
Commercial Loans	0.37	0.34	0.28	0.38	0.31	0.37	0.39	0.39	0.94
Consumer Loans	0.43	0.46	0.46	0.46	0.71	0.38	0.36	0.57	0.57
Repossessed Assets	4.19	2.93	3.16	2.61	5.89	3.81	2.17	3.35	3.60
Other	0.02	0.05	0.03	0.02	0.02	0.01	0.04	0.05	0.01
REPOSSESSED ASSETS, NET (% Total Assets)	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans	0.49	0.52	0.52	0.51	0.49	0.45	0.46	0.60	0.60
Nonresidential Mortgages	0.54	0.52	0.53	0.59	0.59	0.58	0.61	0.43	0.40
Multifamily Mortgages	0.04	0.03	0.03	0.03	0.02	0.03	0.03	0.02	0.01
1-4 Family Mortgages	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.12	0.11
Other	0.13	0.12	0.11	0.12	0.16	0.14	0.12	0.13	0.12
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	0.21	0.21	0.22	0.23	0.29	0.20	0.19	0.24	0.34
Net Provisions for Losses (Annualized)	0.21	0.25	0.26	0.32	0.22	0.27	0.34	0.28	0.26
Valuation Allowances	0.64	0.63	0.64	0.66	0.63	0.64	0.68	0.68	0.67
Noncurrent Loans	0.50	0.53	0.54	0.58	0.60	0.62	0.60	0.60	0.65
Repossessed Assets, Net (% Total Assets)	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10
Troubled Assets	0.60	0.62	0.64	0.68	0.70	0.72	0.70	0.70	0.75

SELECTED INDICATORS

BY FDICIA CATEGORY

FOURTH QUARTER 2002:	WELL- CAPITALIZED	ADEQUATELY CAPITALIZED	UNDER- CAPITALIZED	INDUSTRY
NUMBER OF INSTITUTIONS:	967	5	2	974

Total Assets (\$ Billions)	\$1,003.98	\$0.56	\$0.08	\$1,004.61
Tier 1 Leverage Ratio (Percent)	7.78	6.40	3.90	7.78
Median Ratio	9.37	6.22	3.91	9.33
Total Risk-based Capital Ratio (Percent)	13.94	9.95	8.95	13.94
Median Ratio	17.92	9.96	9.34	17.86
Return on Average Assets (Percent Annualized)	1.20	0.35	-7.19	1.20
Median Ratio	0.81	0.28	-6.87	0.81
Net Interest Margin (Percent Annualized)	2.94	3.22	2.69	2.94
Median Ratio	3.15	2.83	2.76	3.15
Number of Profitable Thrifts	885	3	0	888
Profits (\$ Millions)	\$3,330.54	\$0.62	\$0.00	\$3,331.16
Number of Unprofitable Thrifts	82	2	2	86
Losses (\$ Millions)	(\$356.19)	(\$0.13)	(\$1.51)	(\$357.83)
Valuation Allowances (Percent of Total Assets)	0.67	0.84	1.80	0.67
Troubled Assets (Percent of Total Assets)	0.75	1.75	6.21	0.75
Asset Growth Rate (Percent Annualized)	7.92	-11.50	-27.47	7.91

BY OTS EXAMINATION RATING

FOURTH QUARTER 2002:	CAMELS 1 AND 2	CAMELS 3	CAMELS 4 AND 5	INDUSTRY
NUMBER OF INSTITUTIONS:	879	72	14	974

Total Assets (\$ Billions)	\$894.53	\$41.42	\$2.58	\$1,004.61
Tier 1 Leverage Ratio (Percent)	7.72	9.53	7.08	7.78
Median Ratio	9.52	7.92	5.73	9.33
Total Risk-based Capital Ratio (Percent)	13.94	15.07	11.64	13.94
Median Ratio	18.39	15.05	12.56	17.86
Return on Average Assets (Percent Annualized)	1.36	-1.43	-0.16	1.20
Median Ratio	0.84	0.57	-0.97	0.81
Net Interest Margin (Percent Annualized)	2.94	3.79	2.46	2.94
Median Ratio	3.16	3.10	2.67	3.15
Number of Profitable Thrifts	821	57	5	888
Profits (\$ Millions)	\$3,120.40	\$85.21	\$3.12	\$3,331.16
Number of Unprofitable Thrifts	58	15	9	86
Losses (\$ Millions)	(\$107.17)	(\$245.97)	(\$4.15)	(\$357.83)
Valuation Allowances (Percent of Total Assets)	0.57	2.45	1.31	0.67
Troubled Assets (Percent of Total Assets)	0.69	1.55	3.24	0.75
Asset Growth Rate (Percent Annualized)	7.85	-59.56	-14.47	7.91

Nine de novo thrifts have not been assigned an examination rating. These reported total assets of \$66.1 billion and net income of \$121.5 million.
Office of Thrift Supervision / February 2003

STATEMENT OF OPERATIONS
BY REGION

FOURTH QUARTER 2002:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	304	345	224	101	974
EARNINGS (\$ Millions)					
Interest Income	\$3,404.63	\$2,585.35	\$1,752.58	\$5,506.75	\$13,211.41
Interest Expense	1,534.26	1,261.72	813.25	2,327.97	5,902.95
NET INTEREST INCOME	1,870.37	1,323.63	939.33	3,178.78	7,308.46
Loss Provisions-Interest Bearing Assets	132.47	235.65	86.56	209.21	663.72
Noninterest Income	932.57	641.72	585.21	1,678.14	3,835.08
Mortgage Loan Servicing Fees	2.78	(27.76)	(28.98)	(679.56)	(733.52)
Other Fees and Charges	436.76	524.00	307.70	1,013.61	2,282.01
Other Noninterest Income	493.03	145.48	306.50	1,344.08	2,286.59
Noninterest Expense	1,413.36	1,471.85	843.75	2,201.71	5,929.71
G&A Expense	1,383.53	1,429.88	837.83	2,160.30	5,810.58
Goodwill Amortization	30.90	40.44	3.49	20.02	94.85
Loss Provisions-Noninterest Bearing Assets	(1.07)	1.53	2.42	21.39	24.27
Income Before Taxes & Extraordinary Items	1,257.11	257.85	594.24	2,445.99	4,550.12
Income Taxes	430.66	84.94	148.58	916.18	1,578.39
Extraordinary Items	(3.43)	(0.40)	5.52	(0.09)	1.60
NET INCOME	823.02	172.52	451.18	1,529.72	2,973.34
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	5.64	5.71	5.46	4.89	5.32
Interest Expense	2.54	2.78	2.53	2.07	2.38
NET INTEREST INCOME	3.10	2.92	2.93	2.82	2.94
Loss Provisions-Interest Bearing Assets	0.22	0.52	0.27	0.19	0.27
Noninterest Income	1.55	1.42	1.82	1.49	1.54
Mortgage Loan Servicing Fees	0.00	-0.06	-0.09	-0.60	-0.30
Other Fees and Charges	0.72	1.16	0.96	0.90	0.92
Other Noninterest Income	0.82	0.32	0.96	1.19	0.92
Noninterest Expense	2.34	3.25	2.63	1.96	2.39
G&A Expense	2.29	3.16	2.61	1.92	2.34
Goodwill Amortization	0.05	0.09	0.01	0.02	0.04
Loss Provisions-Noninterest Bearing Assets	0.00	0.00	0.01	0.02	0.01
Income Before Taxes & Extraordinary Items	2.08	0.57	1.85	2.17	1.83
Income Taxes	0.71	0.19	0.46	0.81	0.64
Extraordinary Items	-0.01	0.00	0.02	0.00	0.00
NET INCOME	1.36	0.38	1.41	1.36	1.20
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	1.36	0.38	1.41	1.36	1.20
Median Ratio	0.76	0.73	0.92	1.06	0.81
Return on Average Equity (Annualized)	14.40	4.05	16.63	15.37	13.20
Median Ratio	7.11	6.49	8.91	11.47	7.51
Net Interest Margin (Annualized)	3.10	2.92	2.93	2.82	2.94
Median Ratio	3.14	3.05	3.23	3.47	3.15
Number of Profitable Thrifts	278	305	210	95	888
Percent Profitable	91.45	88.41	93.75	94.06	91.17
Profits (\$ Millions)	\$837.63	\$508.44	\$457.24	\$1,530.95	\$3,331.16
Number of Unprofitable Thrifts	26	40	14	6	86
Percent Unprofitable	8.55	11.59	6.25	5.94	8.83
Losses (\$ Millions)	(\$14.61)	(\$335.92)	(\$6.06)	(\$1.23)	(\$357.83)

STATEMENT OF CONDITION
BY REGION

FOURTH QUARTER 2002:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	304	345	224	101	974

TOTAL ASSETS (\$ Billions)	\$246.93	\$177.14	\$127.58	\$460.89	\$1,004.61
1 - 4 Family Mortgages	109.54	75.32	42.85	252.19	479.56
Mortgage Pool Securities	26.09	14.90	15.78	33.30	90.06
Multifamily Mortgages	7.99	3.50	2.88	32.92	47.24
Nonresidential Mortgages	14.22	8.53	7.90	13.85	44.51
Construction Loans	4.48	4.92	6.86	5.31	21.57
Land Loans	1.60	2.16	1.23	1.75	6.73
Commercial Loans	11.61	7.42	4.76	6.24	30.03
Consumer Loans	12.47	20.41	15.60	15.04	63.52
Cash and Noninterest-Earning Deposits	3.60	3.35	1.96	8.85	17.75
Investment Securities	41.80	27.84	21.50	45.08	129.07
Mortgage Derivatives	20.76	9.44	5.32	17.84	53.36
Reposessed Assets, Net	0.19	0.25	0.13	0.42	0.99
Real Estate Held for Investment, Net	0.04	0.05	0.10	0.12	0.30
Office Premises & Equipment	2.06	2.14	1.33	3.70	9.22
Other Assets	12.60	7.80	5.57	44.64	70.23
Less: Contra Assets & Valuation Allowances	1.37	1.44	0.85	2.51	6.17

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$246.93	\$177.14	\$127.58	\$460.89	\$1,004.61
TOTAL DEPOSITS	158.96	122.05	74.20	239.00	593.74
Deposits less than or equal to \$100,000	119.18	86.70	55.40	145.60	406.66
Deposits greater than \$100,000	39.78	35.34	18.79	93.41	187.08
Escrows	2.30	1.79	2.46	31.71	38.26
BORROWINGS	58.51	32.40	37.87	135.44	257.22
Advances From FHLB	30.28	21.21	30.45	96.39	171.33
Repurchase Agreements & FedFunds Purchased	13.87	9.63	4.92	21.92	50.35
Other Borrowings	14.35	1.56	2.50	17.13	35.54
Other Liabilities	3.92	4.52	2.19	12.55	23.15
Equity Capital	23.24	16.37	10.86	42.19	92.25

STATEMENT OF CONDITION
BY REGION

FOURTH QUARTER 2002:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	304	345	224	101	974

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
1 - 4 Family Mortgages	44.36	42.52	33.58	54.72	47.74
Mortgage Pool Securities	10.57	8.41	12.37	7.22	8.97
Multifamily Mortgages	3.24	1.97	2.26	7.14	4.70
Nonresidential Mortgages	5.76	4.82	6.19	3.01	4.43
Construction Loans	1.82	2.78	5.37	1.15	2.15
Land Loans	0.65	1.22	0.96	0.38	0.67
Commercial Loans	4.70	4.19	3.73	1.35	2.99
Consumer Loans	5.05	11.52	12.22	3.26	6.32
Cash and Noninterest-Earning Deposits	1.46	1.89	1.53	1.92	1.77
Investment Securities	16.93	15.72	16.85	9.78	12.85
Mortgage Derivatives	8.41	5.33	4.17	3.87	5.31
Reposessed Assets, Net	0.08	0.14	0.11	0.09	0.10
Real Estate Held for Investment, Net	0.01	0.03	0.08	0.03	0.03
Office Premises & Equipment	0.84	1.21	1.04	0.80	0.92
Other Assets	5.10	4.40	4.37	9.69	6.99
Less: Contra Assets & Valuation Allowances	0.56	0.81	0.66	0.54	0.61

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS	64.38	68.90	58.16	51.86	59.10
Deposits less than or equal to \$100,000	48.27	48.95	43.43	31.59	40.48
Deposits greater than \$100,000	16.11	19.95	14.73	20.27	18.62
Escrows	0.93	1.01	1.93	6.88	3.81
BORROWINGS	23.69	18.29	29.69	29.39	25.60
Advances From FHLB	12.26	11.97	23.87	20.91	17.05
Repurchase Agreements & FedFunds Purchased	5.62	5.44	3.86	4.76	5.01
Other Borrowings	5.81	0.88	1.96	3.72	3.54
Other Liabilities	1.59	2.55	1.72	2.72	2.30
Equity Capital	9.41	9.24	8.51	9.15	9.18

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

FOURTH QUARTER 2002:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	304	345	224	101	974
TOTAL ASSETS (Percent Change)	19.29	0.14	8.18	6.13	8.21
1 - 4 Family Mortgages	18.05	-9.86	6.79	8.87	7.06
Mortgage Pool Securities	19.78	46.44	16.68	-13.13	7.47
Multifamily Mortgages	18.35	-8.99	0.45	10.51	9.26
Nonresidential Mortgages	29.95	16.63	10.81	13.07	18.24
Construction Loans	18.45	8.69	-1.31	-12.26	1.22
Land Loans	23.97	24.78	12.23	-4.58	13.25
Commercial Loans	20.45	22.13	11.86	2.13	15.15
Consumer Loans	15.64	-2.47	10.45	24.38	9.66
Cash and Noninterest-Earning Deposits	9.68	-1.31	17.46	57.01	27.02
Investment Securities	152.91	233.71	276.75	106.04	146.05
Mortgage Derivatives	25.63	13.18	-6.75	-18.47	1.73
Reposessed Assets, Net	-15.90	4.07	-10.17	33.80	7.03
Real Estate Held for Investment, Net	-53.01	31.61	28.74	-9.53	-6.06
Office Premises & Equipment	8.96	5.41	2.33	21.55	11.69
Other Assets	16.98	17.80	14.31	40.91	31.10
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00
TOTAL LIABILITIES AND CAPITAL (Percent Chg)	19.29	0.14	8.18	6.13	8.21
TOTAL DEPOSITS	22.33	0.30	8.03	17.86	13.56
Deposits less than or equal to \$100,000	20.34	-3.42	4.43	1.07	5.41
Deposits greater than \$100,000	28.73	10.75	20.24	59.03	36.47
BORROWINGS	10.20	-7.10	5.90	-22.38	-11.68
Advances From FHLE	-9.24	-8.07	2.65	-18.33	-13.08
Repurchase Agreements & FedFunds Purchased	26.83	48.02	-2.01	-51.23	-25.32
Other Borrowings	63.34	-70.59	131.84	48.70	33.19
Other Liabilities	27.91	40.60	38.41	72.08	59.94
Equity Capital	21.65	3.47	7.19	34.98	21.52

CAPITAL MEASURES
BY REGION

FOURTH QUARTER 2002:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	304	345	224	101	974

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	304	344	223	101	972
Percent of Thrifts	100.00	99.71	99.55	100.00	99.79
Consolidated Assets (\$ Billions)	\$246.93	\$177.10	\$127.54	\$460.89	\$1,004.53
Fail FDICIA Capital Standards	0	1	1	0	2
Percent of Thrifts	0.00	0.29	0.45	0.00	0.21
Consolidated Assets (\$ Billions)	\$0.00	\$0.04	\$0.04	\$0.00	\$0.08
Critically Undercapitalized	0	0	0	0	0
Percent of Thrifts	0.00	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$20.50	\$15.69	\$10.42	\$30.40	\$76.59
Tangible Equity Ratio	8.41	8.92	8.25	6.81	7.78
Median Ratio	9.88	9.61	9.16	8.63	9.32
Tier 1 Capital (\$ Billions)	\$20.50	\$15.69	\$10.43	\$30.40	\$76.60
Tier 1 Leverage Ratio	8.41	8.92	8.25	6.81	7.78
Median Ratio	9.88	9.61	9.16	8.63	9.33
Tier 1 Risk-based Capital Ratio	13.88	14.21	13.79	11.17	12.68
Median Ratio	19.04	17.11	15.83	14.29	16.88
Risk-based Capital (\$ Billions)	\$21.91	\$16.74	\$11.16	\$34.84	\$84.24
Total Risk-based Capital Ratio	14.83	15.17	14.77	12.80	13.94
Median Ratio	19.83	18.38	16.61	15.02	17.86

ASSET QUALITY INDICATORS
BY REGION

FOURTH QUARTER 2002:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	304	345	224	101	974
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$1,878.17	\$1,612.80	\$854.74	\$3,260.93	\$7,599.98
Mortgage Loans					
Construction & Land Loans	98.90	86.67	96.77	44.22	326.56
Nonresidential Mortgages	89.48	75.58	64.79	60.35	290.20
Multifamily Mortgages	17.97	25.50	12.54	26.90	82.91
1-4 Family Mortgages	1,391.98	820.83	460.17	2,644.28	5,310.61
Nonmortgage Loans and Leases					
Commercial Loans	120.15	172.28	46.25	82.34	421.01
Consumer Loans	159.69	431.95	174.22	402.84	1,168.69
NONCURRENT LOANS (\$ Millions)	\$1,405.27	\$1,281.73	\$598.51	\$3,284.30	\$6,568.79
Mortgage Loans					
Construction & Land Loans	84.41	85.40	80.54	203.16	453.50
Nonresidential Mortgages	172.55	99.96	87.58	184.28	544.38
Multifamily Mortgages	15.33	12.14	17.89	16.59	61.94
1-4 Family Mortgages	868.20	678.54	232.54	2,671.90	4,450.16
Nonmortgage Loans and Leases					
Commercial Loans	207.26	210.03	102.17	133.36	652.82
Consumer Loans	57.52	195.67	77.80	75.02	405.99
NET CHARGE-OFFS (\$ Millions)	\$102.08	\$294.22	\$71.55	\$388.51	\$856.36
Mortgage Loans					
Construction & Land Loans	0.38	1.49	0.27	4.65	6.78
Nonresidential Mortgages	5.30	3.19	5.20	(4.27)	9.42
Multifamily Mortgages	0.16	(1.12)	1.71	(1.24)	(0.50)
1-4 Family Mortgages	20.06	28.85	4.42	96.00	149.32
Nonmortgage Loans and Leases					
Commercial Loans	36.48	45.88	13.96	185.25	281.57
Consumer Loans	40.11	197.89	43.35	83.38	364.73
Reposessed Assets	(0.58)	14.32	1.10	20.79	35.64
Other	0.19	3.72	1.54	3.96	9.41
REPOSSESSED ASSETS, NET (\$ Millions)	\$188.01	\$248.45	\$134.05	\$419.95	\$990.45
Construction & Land Loans	15.61	54.89	42.05	58.45	171.00
Nonresidential Mortgages	93.14	26.53	12.50	44.52	176.70
Multifamily Mortgages	1.82	0.69	1.89	0.57	4.97
1-4 Family Mortgages	60.96	146.68	69.23	274.41	551.27
Other	16.49	19.66	8.37	42.00	86.51
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$137.84	\$94.43	\$61.71	\$306.02	\$599.61
Percent of Total Assets	55.82	53.31	48.37	66.40	59.69
Noncurrent Real Estate Loans	\$1.14	\$0.88	\$0.42	\$3.08	\$5.51
Percent of Total Assets	0.46	0.49	0.33	0.67	0.55
Real Estate Owned	\$0.17	\$0.23	\$0.13	\$0.38	\$0.90
Percent of Total Assets	0.07	0.13	0.10	0.08	0.09
Troubled Real Estate Loans	\$1.31	\$1.10	\$0.54	\$3.45	\$6.41
Percent of Total Assets	0.53	0.62	0.43	0.75	0.64

ASSET QUALITY INDICATORS
BY REGION

FOURTH QUARTER 2002:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	304	345	224	101	974
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.76	0.91	0.67	0.71	0.76
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.63	1.22	1.20	0.63	1.15
Nonresidential Mortgages	0.63	0.89	0.82	0.44	0.65
Multifamily Mortgages	0.22	0.73	0.43	0.08	0.18
1-4 Family Mortgages	1.27	1.09	1.07	1.05	1.11
Nonmortgage Loans and Leases					
Commercial Loans	1.03	2.32	0.97	1.32	1.40
Consumer Loans	1.28	2.12	1.12	2.68	1.84
NONCURRENT LOANS (% Total Assets)	0.57	0.72	0.47	0.71	0.65
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.39	1.21	1.00	2.88	1.60
Nonresidential Mortgages	1.21	1.17	1.11	1.33	1.22
Multifamily Mortgages	0.19	0.35	0.62	0.05	0.13
1-4 Family Mortgages	0.79	0.90	0.54	1.06	0.93
Nonmortgage Loans and Leases					
Commercial Loans	1.78	2.83	2.15	2.14	2.17
Consumer Loans	0.46	0.96	0.50	0.50	0.64
NET CHARGE-OFFS (% Total Assets)	0.04	0.17	0.06	0.08	0.09
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.01	0.02	0.00	0.07	0.02
Nonresidential Mortgages	0.04	0.04	0.07	-0.03	0.02
Multifamily Mortgages	0.00	-0.03	0.06	0.00	0.00
1-4 Family Mortgages	0.02	0.04	0.01	0.04	0.03
Nonmortgage Loans and Leases					
Commercial Loans	0.31	0.62	0.29	2.97	0.94
Consumer Loans	0.32	0.97	0.28	0.55	0.57
Repossessed Assets	-0.31	5.76	0.82	4.95	3.60
Other	0.00	0.05	0.03	0.01	0.01
REPOSSESSED ASSETS, NET (% Total Assets)	0.08	0.14	0.11	0.09	0.10
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	0.26	0.78	0.52	0.83	0.60
Nonresidential Mortgages	0.65	0.31	0.16	0.32	0.40
Multifamily Mortgages	0.02	0.02	0.07	0.00	0.01
1-4 Family Mortgages	0.06	0.19	0.16	0.11	0.11
Other	0.13	0.25	0.15	0.09	0.12
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.17	0.66	0.22	0.34	0.34
Net Provisions for Losses (Annualized)	0.21	0.53	0.27	0.18	0.26
Valuation Allowances	0.59	0.88	0.69	0.61	0.67
Noncurrent Loans	0.57	0.72	0.47	0.71	0.65
Repossessed Assets, Net (% Total Assets)	0.08	0.14	0.11	0.09	0.10
Troubled Assets	0.65	0.86	0.57	0.80	0.75

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	4th Qtr 2002 Net Income (\$ Millions)	4th Qtr 2001 Net Income (\$ Millions)
NORTHEAST REGION						
CONNECTICUT	10	14.22	8.18	1.24	43.67	40.60
DELAWARE	6	42.28	21.62	3.73	279.56	106.61
MAINE	9	1.47	1.05	0.14	(0.60)	1.08
MASSACHUSETTS	21	8.69	5.65	1.06	19.26	18.24
NEW HAMPSHIRE	6	1.71	1.36	0.18	4.23	3.53
NEW JERSEY	42	18.92	13.68	2.02	42.87	40.66
NEW YORK	45	49.31	30.22	4.37	156.00	114.75
OHIO	92	42.38	31.86	3.70	99.72	96.44
PENNSYLVANIA	59	65.86	43.74	6.54	168.71	105.90
RHODE ISLAND	5	0.72	0.52	0.11	7.62	4.99
VERMONT	2	0.31	0.21	0.02	0.40	0.76
WEST VIRGINIA	7	1.05	0.88	0.13	1.59	1.58
TOTAL	304	\$246.93	\$158.96	\$23.24	\$823.02	\$535.14

SOUTHEAST REGION

ALABAMA	13	2.64	1.82	0.24	8.96	5.92
DISTRICT OF COLUMBIA	1	0.25	0.21	0.02	0.23	0.21
FLORIDA	41	27.85	18.88	2.53	67.34	52.48
GEORGIA	22	7.40	4.35	0.82	15.09	4.90
ILLINOIS	62	24.93	18.25	2.55	(277.76)	318.18
INDIANA	52	12.90	8.81	1.22	43.34	32.66
KENTUCKY	28	3.38	2.71	0.38	6.45	5.62
MARYLAND	54	8.39	6.86	0.89	20.68	14.07
MICHIGAN	15	11.36	6.61	0.85	37.25	38.50
NORTH CAROLINA	17	3.38	2.63	0.50	9.25	7.60
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	24	7.52	5.16	0.70	22.14	19.33
VIRGIN ISLANDS	N/A	N/A	N/A	N/A	N/A	N/A
VIRGINIA	16	67.14	45.75	5.69	219.54	128.50
TOTAL	345	\$177.14	\$122.05	\$16.37	\$172.52	\$627.95

Fourth quarter 2001 net income data are based on thrifts held constant as of December 31, 2002.
 Financial data as of December 31, 2002 unless otherwise noted.
 Office of Thrift Supervision / February 2003

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	4th Qtr 2002 Net Income (\$ Millions)	4th Qtr 2001 Net Income (\$ Millions)
MIDWEST REGION						
ARKANSAS	8	3.55	2.68	0.36	10.13	7.91
IOWA	23	5.31	4.19	0.47	14.45	13.27
KANSAS	17	12.15	6.38	1.34	35.59	25.74
LOUISIANA	29	4.47	3.33	0.57	10.03	8.41
MINNESOTA	22	3.31	2.38	0.30	10.35	7.38
MISSISSIPPI	6	0.52	0.41	0.04	0.48	(0.09)
MISSOURI	32	5.28	3.68	0.54	13.31	7.46
NEBRASKA	13	16.29	8.04	1.18	38.49	33.94
OKLAHOMA	6	8.95	2.60	0.54	64.86	39.96
TENNESSEE	20	5.18	4.23	0.59	13.97	10.83
TEXAS	23	44.09	22.67	3.19	167.35	89.45
WISCONSIN	25	18.49	13.61	1.73	72.15	42.51
TOTAL	224	\$127.58	\$74.20	\$10.86	\$451.18	\$286.76

WEST REGION						
ALASKA	1	0.15	0.13	0.01	0.39	0.33
ARIZONA	3	0.52	0.26	0.08	5.48	2.32
CALIFORNIA	39	424.46	215.11	38.43	1,417.27	1,221.22
COLORADO	10	2.59	1.65	0.19	3.09	9.17
GUAM	1	0.08	0.07	0.01	(0.11)	0.11
HAWAII	2	7.08	4.43	0.60	17.77	17.79
IDAHO	3	0.91	0.70	0.08	1.75	1.30
MONTANA	4	0.49	0.40	0.06	1.06	1.31
NEVADA	2	1.36	0.83	0.14	3.39	0.88
NEW MEXICO	9	2.38	1.60	0.19	6.41	7.52
NORTH DAKOTA	3	0.98	0.80	0.11	3.39	3.10
OREGON	5	2.89	2.19	0.28	5.96	4.92
SOUTH DAKOTA	4	1.22	0.99	0.10	1.37	1.74
UTAH	4	1.65	0.89	0.20	6.41	5.54
WASHINGTON	8	13.76	8.70	1.66	55.45	48.80
WYOMING	3	0.36	0.26	0.05	0.64	1.04
TOTAL	101	\$460.89	\$239.00	\$42.19	\$1,529.72	\$1,327.08

UNITED STATES						
TOTAL	974	\$1,012.53	\$594.21	\$92.66	\$2,976.43	\$2,776.93

Fourth quarter 2001 net income data are based on thrifts held constant as of December 31, 2002.
 Financial data as of December 31, 2002 unless otherwise noted.
 Office of Thrift Supervision / February 2003

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	DEC 1998	DEC 1999	DEC 2000	DEC 2001	DEC 2002
NUMBER OF INSTITUTIONS:	1,145	1,103	1,068	1,019	974
EARNINGS (\$ Millions)					
Interest Income	\$13,748.77	\$14,681.21	\$17,010.04	\$15,187.19	\$13,211.41
Interest Expense	8,323.86	8,929.46	11,097.07	7,695.69	5,902.95
NET INTEREST INCOME	5,424.92	5,751.75	5,912.97	7,491.50	7,308.46
Loss Provisions-Interest Bearing Assets	376.95	345.19	496.12	538.57	663.72
Noninterest Income	2,227.60	2,194.59	2,768.26	3,137.12	3,835.08
Mortgage Loan Servicing Fees	182.38	287.29	255.18	(961.72)	(733.52)
Other Fees and Charges	1,055.94	1,242.35	1,654.93	2,074.26	2,282.01
Other Noninterest Income	989.29	664.96	858.15	2,024.58	2,286.59
Noninterest Expense	5,062.88	4,550.95	5,158.64	5,921.59	5,929.71
G&A Expense	4,892.69	4,381.92	4,974.18	5,719.48	5,810.58
Goodwill Amortization	140.30	149.70	170.36	155.21	94.85
Loss Provisions-Noninterest Bearing Assets	29.89	19.33	14.09	46.89	24.27
Income Before Taxes & Extraordinary Items	2,212.69	3,050.20	3,026.48	4,168.47	4,550.12
Income Taxes	766.19	1,093.07	1,112.70	1,487.63	1,578.39
Extraordinary Items	(66.90)	9.32	12.40	238.27	1.60
NET INCOME	1,379.60	1,966.45	1,926.19	2,919.11	2,973.34
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	6.87	6.92	7.43	6.32	5.32
Interest Expense	4.16	4.21	4.85	3.20	2.38
NET INTEREST INCOME	2.71	2.71	2.58	3.12	2.94
Loss Provisions-Interest Bearing Assets	0.19	0.16	0.22	0.22	0.27
Noninterest Income	1.11	1.03	1.21	1.31	1.54
Mortgage Loan Servicing Fees	0.09	0.14	0.11	-0.40	-0.30
Other Fees and Charges	0.53	0.59	0.72	0.86	0.92
Other Noninterest Income	0.49	0.31	0.37	0.84	0.92
Noninterest Expense	2.53	2.15	2.25	2.47	2.39
G&A Expense	2.45	2.07	2.17	2.38	2.34
Goodwill Amortization	0.07	0.07	0.07	0.06	0.04
Loss Provisions-Noninterest Bearing Assets	0.01	0.01	0.01	0.02	0.01
Income Before Taxes & Extraordinary Items	1.11	1.44	1.32	1.74	1.83
Income Taxes	0.38	0.52	0.49	0.62	0.64
Extraordinary Items	-0.03	0.00	0.01	0.10	0.00
NET INCOME	0.69	0.93	0.84	1.22	1.20
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	0.69	0.93	0.84	1.22	1.20
Median Ratio	0.70	0.67	0.63	0.70	0.81
Return on Average Equity (Annualized)	8.21	11.76	10.61	14.75	13.20
Median Ratio	6.46	6.34	5.86	6.60	7.51
Net Interest Margin (Annualized)	2.71	2.71	2.58	3.12	2.94
Median Ratio	3.03	3.08	2.92	3.00	3.15
Number of Profitable Thrifts	1,016	971	911	886	888
Percent Profitable	88.73	88.03	85.30	86.95	91.17
Profits (\$ Millions)	\$1,526.77	\$2,074.50	\$2,111.77	\$3,047.98	\$3,331.16
Number of Unprofitable Thrifts	129	132	157	133	86
Percent Unprofitable	11.27	11.97	14.70	13.05	8.83
Losses (\$ Millions)	(\$147.17)	(\$108.05)	(\$185.59)	(\$128.87)	(\$357.83)

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	DEC 1998	DEC 1999	DEC 2000	DEC 2001	DEC 2002
NUMBER OF INSTITUTIONS:	1,145	1,103	1,068	1,019	974
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TOTAL ASSETS (\$ Billions)	\$817.61	\$863.61	\$928.29	\$977.72	\$1,004.61
1 - 4 Family Mortgages	400.91	410.52	448.18	465.25	479.56
Mortgage Pool Securities	93.31	94.78	93.11	92.36	90.06
Multifamily Mortgages	44.04	43.90	44.22	45.39	47.24
Nonresidential Mortgages	29.50	32.67	37.11	39.30	44.51
Construction Loans	13.76	17.58	21.42	22.67	21.57
Land Loans	3.91	4.89	6.03	6.37	6.73
Commercial Loans	15.57	20.87	27.82	29.37	30.03
Consumer Loans	47.40	53.37	60.84	65.19	63.52
Cash and Noninterest-Earning Deposits	13.03	14.81	13.90	14.70	17.75
Investment Securities	113.81	124.35	121.97	135.70	129.07
Mortgage Derivatives	67.06	78.42	75.36	54.26	53.36
Reposessed Assets, Net	1.47	1.02	0.90	0.99	0.99
Real Estate Held for Investment, Net	0.43	0.49	0.46	0.32	0.30
Office Premises & Equipment	7.96	8.43	8.72	8.76	9.22
Other Assets	37.83	41.17	49.12	57.10	70.23
Less: Contra Assets & Valuation Allowances	5.33	5.25	5.51	5.75	6.17
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TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$817.61	\$863.61	\$928.29	\$977.72	\$1,004.61
TOTAL DEPOSITS	498.78	504.95	529.41	555.44	593.74
Deposits less than or equal to \$100,000	403.51	402.08	409.47	410.37	406.66
Deposits greater than \$100,000	95.27	102.86	119.94	145.07	187.08
Escrows	11.73	7.80	8.75	23.85	38.26
BORROWINGS	224.99	270.38	301.27	302.84	257.22
Advances From FHLB	143.10	189.89	218.28	207.52	171.33
Repurchase Agreements & FedFunds Purchased	49.44	63.46	59.96	67.85	50.35
Other Borrowings	32.46	17.02	23.03	27.46	35.54
Other Liabilities	14.79	13.18	14.68	16.12	23.15
Equity Capital	67.32	67.30	74.17	79.46	92.25

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	DEC 1998	DEC 1999	DEC 2000	DEC 2001	DEC 2002
NUMBER OF INSTITUTIONS:	1,145	1,103	1,068	1,019	974
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TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
1 - 4 Family Mortgages	49.03	47.54	48.28	47.58	47.74
Mortgage Pool Securities	11.41	10.97	10.03	9.45	8.97
Multifamily Mortgages	5.39	5.08	4.76	4.64	4.70
Nonresidential Mortgages	3.61	3.78	4.00	4.02	4.43
Construction Loans	1.68	2.04	2.31	2.32	2.15
Land Loans	0.48	0.57	0.65	0.65	0.67
Commercial Loans	1.90	2.42	3.00	3.00	2.99
Consumer Loans	5.80	6.18	6.55	6.67	6.32
Cash and Noninterest-Earning Deposits	1.59	1.71	1.50	1.50	1.77
Investment Securities	13.92	14.40	13.14	13.88	12.85
Mortgage Derivatives	8.20	9.08	8.12	5.55	5.31
Reposessed Assets, Net	0.18	0.12	0.10	0.10	0.10
Real Estate Held for Investment, Net	0.05	0.06	0.05	0.03	0.03
Office Premises & Equipment	0.97	0.98	0.94	0.90	0.92
Other Assets	4.63	4.77	5.29	5.84	6.99
Less: Contra Assets & Valuation Allowances	0.65	0.61	0.59	0.59	0.61
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TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS	61.00	58.47	57.03	56.81	59.10
Deposits less than or equal to \$100,000	49.35	46.56	44.11	41.97	40.48
Deposits greater than \$100,000	11.65	11.91	12.92	14.84	18.62
Escrows	1.44	0.90	0.94	2.44	3.81
BORROWINGS	27.52	31.31	32.45	30.97	25.60
Advances From FHLB	17.50	21.99	23.51	21.23	17.05
Repurchase Agreements & FedFunds Purchased	6.05	7.35	6.46	6.94	5.01
Other Borrowings	3.97	1.97	2.48	2.81	3.54
Other Liabilities	1.81	1.53	1.58	1.65	2.30
Equity Capital	8.23	7.79	7.99	8.13	9.18

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

FOR THE QUARTER ENDING:	DEC 1998	DEC 1999	DEC 2000	DEC 2001	DEC 2002
NUMBER OF INSTITUTIONS:	1,145	1,103	1,068	1,019	974
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TOTAL ASSETS (Percent Change)	11.38	12.39	12.61	11.11	8.21
1 - 4 Family Mortgages	7.68	10.23	12.69	9.42	7.06
Mortgage Pool Securities	-5.03	3.86	5.05	4.33	7.47
Multifamily Mortgages	-4.00	4.03	8.57	5.13	9.26
Nonresidential Mortgages	6.64	19.47	20.56	14.05	18.24
Construction Loans	34.39	34.19	28.06	13.13	1.22
Land Loans	23.08	32.33	32.97	14.01	13.25
Commercial Loans	44.06	42.47	41.71	15.26	15.15
Consumer Loans	14.98	25.85	22.54	11.94	9.66
Cash and Noninterest-Earning Deposits	27.54	18.17	0.81	12.69	27.02
Investment Securities	236.48	90.55	59.65	83.41	146.05
Mortgage Derivatives	98.25	20.17	-1.36	-26.66	1.73
Reposessed Assets, Net	-15.57	-28.95	-9.94	14.61	7.03
Real Estate Held for Investment, Net	-7.78	14.81	-6.06	-26.05	-6.06
Office Premises & Equipment	7.25	9.70	8.83	7.39	11.69
Other Assets	23.35	17.39	26.44	30.49	31.10
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00
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TOTAL LIABILITIES AND CAPITAL (Percent Chg)	11.38	12.39	12.61	11.11	8.21
TOTAL DEPOSITS	4.27	4.70	10.55	11.29	13.56
Deposits less than or equal to \$100,000	0.53	3.16	7.50	5.93	5.41
Deposits greater than \$100,000	23.73	11.18	22.40	29.89	36.47
BORROWINGS	27.71	36.28	15.47	4.52	-11.68
Advances From FHLE	26.89	39.06	18.47	-0.87	-13.08
Repurchase Agreements & FedFunds Purchased	33.62	29.11	-1.06	17.69	-25.32
Other Borrowings	22.92	34.21	43.37	20.74	33.19
Other Liabilities	43.58	-14.63	14.87	88.54	59.94
Equity Capital	10.31	6.53	15.64	13.69	21.52

CAPITAL MEASURES

FOR THE QUARTER ENDING:	DEC 1998	DEC 1999	DEC 2000	DEC 2001	DEC 2002
NUMBER OF INSTITUTIONS:	1,145	1,103	1,068	1,019	974

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	1,141	1,100	1,064	1,016	972
Percent of Thrifts	99.65	99.73	99.63	99.71	99.79
Consolidated Assets (\$ Billions)	\$817.24	\$863.32	\$927.50	\$977.41	\$1,004.53
Fail FDICIA Capital Standards	2	2	3	3	2
Percent of Thrifts	0.17	0.18	0.28	0.29	0.21
Consolidated Assets (\$ Billions)	\$0.13	\$0.07	\$0.79	\$0.31	\$0.08
Critically Undercapitalized	0	1	0	0	0
Percent of Thrifts	0.00	0.09	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.03	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$60.07	\$63.75	\$67.73	\$72.19	\$76.59
Tangible Equity Ratio	7.43	7.42	7.36	7.46	7.78
Median Ratio	9.31	9.24	9.32	9.32	9.32
Tier 1 Capital (\$ Billions)	\$60.11	\$63.79	\$67.76	\$72.21	\$76.60
Tier 1 Leverage Ratio	7.43	7.42	7.36	7.46	7.78
Median Ratio	9.31	9.24	9.32	9.34	9.33
Tier 1 Risk-based Capital Ratio	13.07	12.63	12.15	12.19	12.68
Median Ratio	18.10	17.31	16.87	16.64	16.88
Risk-based Capital (\$ Billions)	\$66.17	\$69.83	\$74.20	\$80.00	\$84.24
Total Risk-based Capital Ratio	14.38	13.83	13.30	13.51	13.94
Median Ratio	18.73	18.20	17.74	17.39	17.86

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 1998	DEC 1999	DEC 2000	DEC 2001	DEC 2002
NUMBER OF INSTITUTIONS:	1,145	1,103	1,068	1,019	974
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$5,759.64	\$5,230.22	\$6,908.74	\$7,561.21	\$7,599.98
Mortgage Loans					
Construction & Land Loans	298.93	192.04	401.47	353.54	326.56
Nonresidential Mortgages	288.20	205.49	294.79	335.64	290.20
Multifamily Mortgages	186.63	112.26	123.67	102.02	82.91
1-4 Family Mortgages	3,873.41	3,601.63	4,495.39	5,081.15	5,310.61
Nonmortgage Loans and Leases					
Commercial Loans	213.29	228.17	453.75	444.07	421.01
Consumer Loans	899.18	890.62	1,139.67	1,244.80	1,168.69
NONCURRENT LOANS (\$ Millions)	\$4,798.40	\$4,350.78	\$4,654.39	\$5,866.09	\$6,568.79
Mortgage Loans					
Construction & Land Loans	194.19	137.48	311.31	454.65	453.50
Nonresidential Mortgages	367.36	282.44	356.31	572.69	544.38
Multifamily Mortgages	217.82	129.55	67.15	73.86	61.94
1-4 Family Mortgages	3,483.00	3,157.67	3,007.34	3,785.05	4,450.16
Nonmortgage Loans and Leases					
Commercial Loans	150.38	234.29	422.33	585.53	652.82
Consumer Loans	385.66	409.34	489.95	394.31	405.99
NET CHARGE-OFFS (\$ Millions)	\$409.96	\$311.49	\$487.68	\$708.74	\$856.36
Mortgage Loans					
Construction & Land Loans	3.98	3.39	5.40	8.86	6.78
Nonresidential Mortgages	11.56	4.52	6.62	13.04	9.42
Multifamily Mortgages	1.91	(4.98)	(1.95)	(0.37)	(0.50)
1-4 Family Mortgages	165.62	60.23	65.75	61.83	149.32
Nonmortgage Loans and Leases					
Commercial Loans	22.35	36.67	103.31	92.09	281.57
Consumer Loans	156.35	170.90	258.94	463.88	364.73
Repossessed Assets	29.13	24.71	37.80	58.26	35.64
Other	19.07	16.05	11.82	11.14	9.41
REPOSSESSED ASSETS, NET (\$ Millions)	\$1,469.66	\$1,019.92	\$901.65	\$988.55	\$990.45
Construction & Land Loans	162.47	129.07	134.26	143.44	171.00
Nonresidential Mortgages	226.36	233.63	199.09	232.28	176.70
Multifamily Mortgages	161.11	41.91	18.32	10.81	4.97
1-4 Family Mortgages	816.98	553.99	486.28	509.16	551.27
Other	102.75	61.31	63.71	92.86	86.51
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$492.13	\$509.56	\$556.96	\$578.97	\$599.61
Percent of Total Assets	60.19	59.00	60.00	59.22	59.69
Noncurrent Real Estate Loans	\$4.26	\$3.71	\$3.74	\$4.89	\$5.51
Percent of Total Assets	0.52	0.43	0.40	0.50	0.55
Real Estate Owned	\$1.37	\$0.96	\$0.84	\$0.90	\$0.90
Percent of Total Assets	0.17	0.11	0.09	0.09	0.09
Troubled Real Estate Loans	\$5.63	\$4.67	\$4.58	\$5.78	\$6.41
Percent of Total Assets	0.69	0.54	0.49	0.59	0.64

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 1998	DEC 1999	DEC 2000	DEC 2001	DEC 2002
NUMBER OF INSTITUTIONS:	1,145	1,103	1,068	1,019	974
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.70	0.61	0.74	0.77	0.76
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.69	0.85	1.46	1.22	1.15
Nonresidential Mortgages	0.98	0.63	0.79	0.85	0.65
Multifamily Mortgages	0.42	0.26	0.28	0.22	0.18
1-4 Family Mortgages	0.97	0.88	1.00	1.09	1.11
Nonmortgage Loans and Leases					
Commercial Loans	1.37	1.09	1.63	1.51	1.40
Consumer Loans	1.90	1.67	1.87	1.91	1.84
NONCURRENT LOANS (% Total Assets)	0.59	0.50	0.50	0.60	0.65
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.10	0.61	1.13	1.57	1.60
Nonresidential Mortgages	1.25	0.86	0.96	1.46	1.22
Multifamily Mortgages	0.49	0.30	0.15	0.16	0.13
1-4 Family Mortgages	0.87	0.77	0.67	0.81	0.93
Nonmortgage Loans and Leases					
Commercial Loans	0.97	1.12	1.52	1.99	2.17
Consumer Loans	0.81	0.77	0.81	0.60	0.64
NET CHARGE-OFFS (% Total Assets)	0.05	0.04	0.05	0.07	0.09
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.02	0.02	0.02	0.03	0.02
Nonresidential Mortgages	0.04	0.01	0.02	0.03	0.02
Multifamily Mortgages	0.00	-0.01	0.00	0.00	0.00
1-4 Family Mortgages	0.04	0.01	0.01	0.01	0.03
Nonmortgage Loans and Leases					
Commercial Loans	0.14	0.18	0.37	0.31	0.94
Consumer Loans	0.33	0.32	0.43	0.71	0.57
Repossessed Assets	1.98	2.42	4.19	5.89	3.60
Other	0.05	0.04	0.02	0.02	0.01
REPOSSESSED ASSETS, NET (% Total Assets)	0.18	0.12	0.10	0.10	0.10
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	0.92	0.57	0.49	0.49	0.60
Nonresidential Mortgages	0.77	0.72	0.54	0.59	0.40
Multifamily Mortgages	0.37	0.10	0.04	0.02	0.01
1-4 Family Mortgages	0.20	0.13	0.11	0.11	0.11
Other	0.27	0.15	0.13	0.16	0.12
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.20	0.14	0.21	0.29	0.34
Net Provisions for Losses (Annualized)	0.18	0.16	0.21	0.22	0.26
Valuation Allowances	0.73	0.66	0.64	0.63	0.67
Noncurrent Loans	0.59	0.50	0.50	0.60	0.65
Repossessed Assets, Net (% Total Assets)	0.18	0.12	0.10	0.10	0.10
Troubled Assets	0.77	0.62	0.60	0.70	0.75

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

		3-MONTHS ENDED						
		1998	1999	2000	2001	2002	SEP. 2002	DEC. 2002
SUMMARY DATA:								
Number of Thrifts	(#)	1,145	1,103	1,068	1,019	974	983	974
Total Assets	(\$)	817.61	863.61	928.29	977.72	1,004.61	987.17	1,004.61
Net Income	(\$)	7.57	8.23	8.01	10.20	11.83	2.97	2.97
Profits	(\$)	8.06	8.51	8.56	10.83	12.56	3.05	3.33
Losses	(\$)	-0.49	-0.28	-0.55	-0.63	-0.73	-0.08	-0.36
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	0.97	0.98	0.91	1.07	1.21	1.22	1.20
Median Ratio	(%)	0.77	0.71	0.68	0.67	0.80	0.85	0.81
Return on Average Equity	(%)	11.42	12.16	11.63	13.10	13.60	13.44	13.20
Median Ratio	(%)	7.32	6.75	6.49	6.18	7.54	7.91	7.51
Net Interest Income	(\$)	21.50	22.90	23.27	27.62	29.99	7.36	7.31
% of Average Assets	(%)	2.74	2.73	2.63	2.89	3.06	3.02	2.94
Total Fee Income	(\$)	4.54	5.60	7.11	6.08	4.51	-0.07	1.55
% of Average Assets	(%)	0.62	0.72	0.83	0.46	0.62	-0.03	0.62
G&A Expense	(\$)	17.50	17.04	18.54	21.79	22.53	5.59	5.81
% of Average Assets	(%)	2.23	2.03	2.09	2.28	2.30	2.29	2.34
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	8.23	7.79	7.99	8.13	9.18	8.98	9.18
Tier 1 Leverage Ratio	(%)	7.43	7.42	7.36	7.46	7.78	7.89	7.78
Risk-based Capital Ratio	(%)	14.38	13.83	13.30	13.51	13.94	13.97	13.94
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	1,115	1,079	1,038	999	967	969	967
Adequately Capitalized	(#)	26	21	26	17	5	12	5
Undercapitalized	(#)	1	0	2	3	2	2	2
Significantly Undercapitalized	(#)	1	1	1	0	0	0	0
Critically Undercapitalized	(#)	0	1	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	1	1	1	1	0	0
Problem Thrifts	(#)	15	12	15	16	14	17	14
Problem Thrift Assets	(\$)	5.91	5.45	6.78	3.30	2.58	3.56	2.58
Problem Thrift Assets as a % of Total Assets	(%)	0.72	0.63	0.73	0.34	0.26	0.36	0.26
ASSET QUALITY MEASURES:								
Troubled Assets	(\$)	6.27	5.37	5.56	6.85	7.56	6.93	7.56
% of Total Assets	(%)	0.77	0.62	0.60	0.70	0.75	0.70	0.75
Noncurrent Loans	(\$)	4.80	4.35	4.65	5.87	6.57	5.94	6.57
% of Total Assets	(%)	0.59	0.50	0.50	0.60	0.65	0.60	0.65
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	0.87	0.77	0.67	0.81	0.93	0.79	0.93
Multifamily Loans	(%)	0.49	0.30	0.15	0.16	0.13	0.18	0.13
Commercial Loans	(%)	0.97	1.12	1.52	1.99	2.17	2.51	2.17
Consumer Loans	(%)	0.81	0.77	0.81	0.60	0.64	0.60	0.64
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	275.63	235.86	201.16	398.18	472.20	122.38	159.58
Purchases	(\$)	95.44	81.52	75.77	189.11	273.68	64.22	96.61
Sales	(\$)	221.42	175.47	157.99	402.63	530.35	117.53	194.68
Loans Outstanding (1)	(\$)	400.91	410.52	448.18	465.25	479.56	471.80	479.56
Loans Outstanding / Total Assets	(%)	49.03	47.54	48.28	47.58	47.74	47.79	47.74

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / February 2003

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

	DECEMBER 2001		SEPTEMBER 2002		DECEMBER 2002	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	977.72	100.00	987.17	100.00	1,004.61	100.00
1-4 Family Mortgages	465.25	47.58	471.80	47.79	479.56	47.74
Mortgage Pool Securities	92.36	9.45	87.22	8.84	90.06	8.97
Multifamily Mortgages	45.39	4.64	48.12	4.87	47.24	4.70
Nonresidential Mortgages	39.30	4.02	42.10	4.26	44.51	4.43
Construction Loans	22.67	2.32	22.13	2.24	21.57	2.15
Land Loans	6.37	0.65	6.61	0.67	6.73	0.67
Commercial Loans	29.37	3.00	29.62	3.00	30.03	2.99
Consumer Loans	65.19	6.67	59.49	6.03	63.52	6.32
Cash and Noninterest-Earning Deposits	14.70	1.50	15.41	1.56	17.75	1.77
Investment Securities	135.70	13.88	137.65	13.94	129.07	12.85
Mortgage Derivatives	54.26	5.55	55.23	5.59	53.36	5.31
Repossessed Assets, Net	0.99	0.10	1.00	0.10	0.99	0.10
Real Estate Held for Investment	0.32	0.03	0.32	0.03	0.30	0.03
Office Premises & Equipment	8.76	0.90	8.93	0.90	9.22	0.92
Other Assets	57.10	5.84	63.09	6.39	70.23	6.99
Less: Contra Assets & Valuation Allowances	5.75	0.59	6.30	0.64	6.17	0.61
TOTAL LIABILITIES AND CAPITAL	977.72	100.00	987.17	100.00	1,004.61	100.00
Total Deposits	555.44	56.81	579.26	58.68	593.74	59.10
Deposits < or = to \$100,000	410.37	41.97	402.28	40.75	406.66	40.48
Deposits > \$100,000	145.07	14.84	176.98	17.93	187.08	18.62
Escrows	23.85	2.44	27.04	2.74	38.26	3.81
Total Borrowings	302.84	30.97	268.42	27.19	257.22	25.60
Advances from FHLB	207.52	21.23	178.42	18.07	171.33	17.05
Reverse Repurchase Agreements	67.85	6.94	54.92	5.56	50.35	5.01
Other Borrowings	27.46	2.81	35.07	3.55	35.54	3.54
Other Liabilities	16.12	1.65	23.77	2.41	23.15	2.30
EQUITY CAPITAL	79.46	8.13	88.67	8.98	92.25	9.18

	DECEMBER 2001		SEPTEMBER 2002		DECEMBER 2002	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	15.19	6.32	13.69	5.62	13.21	5.32
Interest Expense	7.70	3.20	6.33	2.60	5.90	2.38
Net Interest Income	7.49	3.12	7.36	3.02	7.31	2.94
Loss Provisions-Interest Bearing Assets	0.54	0.22	0.69	0.28	0.66	0.27
Noninterest Income	3.14	1.31	3.65	1.50	3.84	1.54
Mortgage Loan Servicing Fees	-0.96	-0.40	-2.16	-0.89	-0.73	-0.30
Other Fees and Charges	2.07	0.86	2.09	0.86	2.28	0.92
Other Noninterest Income	2.02	0.84	3.72	1.53	2.29	0.92
Noninterest Expense	5.92	2.47	5.70	2.34	5.93	2.39
G&A Expense	5.72	2.38	5.59	2.29	5.81	2.34
Goodwill Expense	0.16	0.06	0.08	0.03	0.09	0.04
Loss Provis.-Nonint. Bearing Assets	0.05	0.02	0.02	0.01	0.02	0.01
Income Before Taxes & Extraord. Items	4.17	1.74	4.62	1.90	4.55	1.83
Income Taxes	1.49	0.62	1.65	0.68	1.58	0.64
Extraordinary Items	0.24	0.10	0.00	0.00	0.00	0.00
Net Income	2.92	1.22	2.97	1.22	2.97	1.20

* Annualized.
Numbers may not sum due to rounding.
Office of Thrift Supervision / February 2003

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

NORTHEAST REGION

		1998	1999	2000	2001	2002	3-MONTHS ENDED	
							SEP. 2002	DEC. 2002
SUMMARY DATA:								
Number of Thrifts	(#)	243	232	226	222	304	307	304
Total Assets	(\$)	158.86	174.46	181.35	198.18	246.93	236.13	246.93
Net Income	(\$)	1.31	1.68	1.32	1.85	2.90	0.70	0.82
Profits	(\$)	1.42	1.70	1.43	1.98	3.01	0.71	0.84
Losses	(\$)	-0.10	-0.02	-0.12	-0.13	-0.11	-0.01	-0.01
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	0.86	1.02	0.74	0.99	1.23	1.22	1.36
Median Ratio	(%)	0.71	0.70	0.66	0.62	0.78	0.80	0.76
Return on Average Equity	(%)	9.76	12.26	8.68	10.69	13.15	12.68	14.40
Median Ratio	(%)	6.78	7.34	6.67	5.97	7.55	7.88	7.11
Net Interest Income	(\$)	4.35	4.65	4.98	5.43	7.26	1.76	1.87
% of Average Assets	(%)	2.84	2.82	2.82	2.91	3.07	3.06	3.10
Total Fee Income	(\$)	0.87	1.06	1.25	1.30	1.64	0.34	0.44
% of Average Assets	(%)	0.66	0.67	0.71	0.69	0.73	0.59	0.73
G&A Expense	(\$)	3.53	3.43	4.01	4.33	5.20	1.23	1.38
% of Average Assets	(%)	2.31	2.08	2.27	2.32	2.20	2.14	2.29
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	8.58	8.40	9.21	9.19	9.41	9.53	9.41
Tier 1 Leverage Ratio	(%)	7.66	7.96	7.87	8.02	8.41	8.49	8.41
Risk-based Capital Ratio	(%)	15.62	15.48	14.31	14.43	14.83	15.18	14.83
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	240	230	224	221	302	304	302
Adequately Capitalized	(#)	2	2	1	1	2	2	2
Undercapitalized	(#)	0	0	0	0	0	1	0
Significantly Undercapitalized	(#)	1	0	1	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	0	0	0	0	0
Problem Thrifts	(#)	2	1	1	1	2	4	2
Problem Thrift Assets	(\$)	0.51	0.41	0.03	0.06	1.52	1.58	1.52
Problem Thrift Assets as a % of Total Assets	(%)	0.32	0.24	0.02	0.03	0.62	0.67	0.62
ASSET QUALITY MEASURES:								
Troubled Assets	(\$)	1.52	1.37	1.25	1.22	1.59	1.51	1.59
% of Total Assets	(%)	0.96	0.78	0.69	0.61	0.65	0.64	0.65
Noncurrent Loans	(\$)	1.19	1.12	1.03	1.02	1.41	1.32	1.41
% of Total Assets	(%)	0.75	0.64	0.57	0.52	0.57	0.56	0.57
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	1.32	1.17	0.81	0.72	0.79	0.73	0.79
Multifamily Loans	(%)	0.94	0.66	0.33	0.19	0.19	0.28	0.19
Commercial Loans	(%)	1.17	0.71	1.33	1.85	1.78	2.00	1.78
Consumer Loans	(%)	0.72	0.64	0.70	0.67	0.46	0.51	0.46
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	51.19	42.71	32.93	72.42	103.24	25.77	36.73
Purchases	(\$)	8.31	11.57	16.88	36.78	61.92	16.33	21.66
Sales	(\$)	36.52	30.67	31.00	70.99	105.63	22.83	38.81
Loans Outstanding (1)	(\$)	66.16	71.23	76.65	85.86	109.54	103.78	109.54
Loans Outstanding / Total Assets	(%)	41.64	40.83	42.27	43.32	44.36	43.95	44.36

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / February 2003

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

NORTHEAST REGION

	DECEMBER 2001		SEPTEMBER 2002		DECEMBER 2002	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	198.18	100.00	236.13	100.00	246.93	100.00
1-4 Family Mortgages	85.86	43.32	103.78	43.95	109.54	44.36
Mortgage Pool Securities	22.03	11.12	25.52	10.81	26.09	10.57
Multifamily Mortgages	7.63	3.85	7.61	3.22	7.99	3.24
Nonresidential Mortgages	11.70	5.90	12.63	5.35	14.22	5.76
Construction Loans	2.89	1.46	4.38	1.86	4.48	1.82
Land Loans	0.41	0.20	1.52	0.64	1.60	0.65
Commercial Loans	9.85	4.97	11.00	4.66	11.61	4.70
Consumer Loans	10.08	5.08	11.73	4.97	12.47	5.05
Cash and Noninterest-Earning Deposits	3.10	1.56	3.52	1.49	3.60	1.46
Investment Securities	31.12	15.70	41.61	17.62	41.80	16.93
Mortgage Derivatives	15.69	7.92	20.66	8.75	20.76	8.41
Repossessed Assets, Net	0.19	0.10	0.19	0.08	0.19	0.08
Real Estate Held for Investment	0.08	0.04	0.05	0.02	0.04	0.01
Office Premises & Equipment	1.63	0.82	1.98	0.84	2.06	0.84
Other Assets	12.72	6.42	11.86	5.02	12.60	5.10
Less: Contra Assets & Valuation Allowances	1.10	0.56	1.27	0.54	1.37	0.56
TOTAL LIABILITIES AND CAPITAL	198.18	100.00	236.13	100.00	246.93	100.00
Total Deposits	114.82	57.94	147.66	62.53	158.96	64.38
Deposits < or = to \$100,000	86.56	43.68	109.13	46.21	119.18	48.27
Deposits > \$100,000	28.26	14.26	38.53	16.32	39.78	16.11
Escrows	2.86	1.44	1.95	0.83	2.30	0.93
Total Borrowings	59.01	29.77	60.15	25.47	58.51	23.69
Advances from FHLB	38.37	19.36	32.81	13.89	30.28	12.26
Reverse Repurchase Agreements	11.76	5.94	12.62	5.34	13.87	5.62
Other Borrowings	8.88	4.48	14.73	6.24	14.35	5.81
Other Liabilities	3.29	1.66	3.87	1.64	3.92	1.59
EQUITY CAPITAL	18.21	9.19	22.50	9.53	23.24	9.41

	DECEMBER 2001		SEPTEMBER 2002		DECEMBER 2002	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	2.97	6.09	3.31	5.74	3.40	5.64
Interest Expense	1.50	3.08	1.55	2.69	1.53	2.54
Net Interest Income	1.47	3.02	1.76	3.06	1.87	3.10
Loss Provisions-Interest Bearing Assets	0.11	0.22	0.11	0.19	0.13	0.22
Noninterest Income	0.69	1.41	0.70	1.21	0.93	1.55
Mortgage Loan Servicing Fees	0.00	0.01	-0.02	-0.04	0.00	0.00
Other Fees and Charges	0.33	0.69	0.37	0.64	0.44	0.72
Other Noninterest Income	0.35	0.72	0.36	0.62	0.49	0.82
Noninterest Expense	1.20	2.47	1.27	2.21	1.41	2.34
G&A Expense	1.14	2.33	1.23	2.14	1.38	2.29
Goodwill Expense	0.06	0.12	0.04	0.06	0.03	0.05
Loss Provis.-Nonint. Bearing Assets	0.01	0.01	0.00	0.00	0.00	0.00
Income Before Taxes & Extraord. Items	0.85	1.73	1.08	1.88	1.26	2.08
Income Taxes	0.32	0.65	0.38	0.67	0.43	0.71
Extraordinary Items	0.00	-0.01	0.01	0.01	0.00	-0.01
Net Income	0.52	1.07	0.70	1.22	0.82	1.36

* Annualized.
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Office of Thrift Supervision / February 2003

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

SOUTHEAST REGION

		1998	1999	2000	2001	2002	3-MONTHS ENDED	
							SEP. 2002	DEC. 2002
SUMMARY DATA:								
Number of Thrifts	(#)	222	221	210	196	345	345	345
Total Assets	(\$)	63.34	73.41	84.86	92.54	177.14	157.06	177.14
Net Income	(\$)	0.53	0.51	0.46	0.53	1.07	0.25	0.17
Profits	(\$)	0.62	0.59	0.55	0.63	1.64	0.30	0.51
Losses	(\$)	-0.09	-0.08	-0.09	-0.09	-0.57	-0.05	-0.34
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	0.85	0.76	0.59	0.60	0.67	0.64	0.38
Median Ratio	(%)	0.79	0.66	0.65	0.59	0.71	0.76	0.73
Return on Average Equity	(%)	8.58	7.88	6.81	7.16	6.92	6.47	4.05
Median Ratio	(%)	7.07	6.04	6.19	5.45	6.24	6.86	6.49
Net Interest Income	(\$)	1.89	2.04	2.21	2.45	4.87	1.16	1.32
% of Average Assets	(%)	3.03	3.04	2.84	2.77	3.03	2.95	2.92
Total Fee Income	(\$)	0.56	0.58	0.84	1.20	1.85	0.40	0.50
% of Average Assets	(%)	0.79	0.95	1.18	1.51	1.10	1.02	1.10
G&A Expense	(\$)	1.91	1.92	2.25	2.83	5.06	1.16	1.43
% of Average Assets	(%)	3.05	2.87	2.89	3.20	3.15	2.97	3.16
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	9.85	9.12	8.37	8.27	9.24	9.54	9.24
Tier 1 Leverage Ratio	(%)	9.17	8.86	8.07	8.18	8.92	9.11	8.92
Risk-based Capital Ratio	(%)	17.37	16.26	14.66	13.94	15.17	15.86	15.17
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	211	214	201	192	342	338	342
Adequately Capitalized	(#)	8	4	9	2	2	6	2
Undercapitalized	(#)	1	0	0	2	1	1	1
Significantly Undercapitalized	(#)	0	1	0	0	0	0	0
Critically Undercapitalized	(#)	0	1	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	1	1	0	1	0	0
Problem Thrifts	(#)	5	4	1	5	10	12	10
Problem Thrift Assets	(\$)	0.22	0.16	0.02	0.31	0.78	1.93	0.78
Problem Thrift Assets as a % of Total Assets	(%)	0.35	0.22	0.03	0.34	0.44	1.23	0.44
ASSET QUALITY MEASURES:								
Troubled Assets	(\$)	0.61	0.56	0.63	0.77	1.53	1.52	1.53
% of Total Assets	(%)	0.96	0.76	0.74	0.83	0.86	0.97	0.86
Noncurrent Loans	(\$)	0.41	0.39	0.48	0.62	1.28	1.26	1.28
% of Total Assets	(%)	0.65	0.53	0.56	0.67	0.72	0.80	0.72
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	0.89	0.75	0.70	0.75	0.90	1.01	0.90
Multifamily Loans	(%)	0.85	0.63	0.23	0.19	0.35	0.56	0.35
Commercial Loans	(%)	0.83	1.08	1.31	1.72	2.83	3.21	2.83
Consumer Loans	(%)	1.00	0.61	0.71	1.17	0.96	0.98	0.96
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	19.14	14.74	11.19	25.84	64.89	16.20	24.69
Purchases	(\$)	9.28	7.02	6.80	10.56	56.44	14.76	19.24
Sales	(\$)	13.48	10.38	7.19	23.21	101.76	23.69	42.45
Loans Outstanding (1)	(\$)	30.79	34.23	39.14	39.38	75.32	67.30	75.32
Loans Outstanding / Total Assets	(%)	48.61	46.62	46.13	42.55	42.52	42.85	42.52

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Numbers may not sum due to rounding.
Office of Thrift Supervision / February 2003

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

SOUTHEAST REGION

	DECEMBER 2001		SEPTEMBER 2002		DECEMBER 2002	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	92.54	100.00	157.06	100.00	177.14	100.00
1-4 Family Mortgages	39.38	42.55	67.30	42.85	75.32	42.52
Mortgage Pool Securities	8.03	8.68	9.74	6.20	14.90	8.41
Multifamily Mortgages	0.97	1.05	2.43	1.55	3.50	1.97
Nonresidential Mortgages	4.22	4.56	7.83	4.98	8.53	4.82
Construction Loans	3.80	4.10	5.04	3.21	4.92	2.78
Land Loans	1.72	1.86	2.24	1.43	2.16	1.22
Commercial Loans	3.99	4.32	6.66	4.24	7.42	4.19
Consumer Loans	12.06	13.04	17.33	11.03	20.41	11.52
Cash and Noninterest-Earning Deposits	1.48	1.60	2.95	1.88	3.35	1.89
Investment Securities	12.95	14.00	28.02	17.84	27.84	15.72
Mortgage Derivatives	5.13	5.54	9.34	5.95	9.44	5.33
Repossessed Assets, Net	0.15	0.16	0.26	0.17	0.25	0.14
Real Estate Held for Investment	0.02	0.03	0.05	0.03	0.05	0.03
Office Premises & Equipment	1.30	1.41	2.05	1.31	2.14	1.21
Other Assets	3.07	3.32	6.61	4.21	7.80	4.40
Less: Contra Assets & Valuation Allowances	0.62	0.67	1.43	0.91	1.44	0.81
TOTAL LIABILITIES AND CAPITAL	92.54	100.00	157.06	100.00	177.14	100.00
Total Deposits	64.07	69.23	109.00	69.40	122.05	68.90
Deposits < or = to \$100,000	48.92	52.87	80.74	51.41	86.70	48.95
Deposits > \$100,000	15.15	16.37	28.26	18.00	35.34	19.95
Escrows	0.45	0.49	1.68	1.07	1.79	1.01
Total Borrowings	18.68	20.18	28.69	18.27	32.40	18.29
Advances from FHLB	12.06	13.03	19.80	12.61	21.21	11.97
Reverse Repurchase Agreements	5.08	5.48	6.21	3.95	9.63	5.44
Other Borrowings	1.54	1.67	2.68	1.70	1.56	0.88
Other Liabilities	1.69	1.83	2.71	1.72	4.52	2.55
EQUITY CAPITAL	7.65	8.27	14.99	9.54	16.37	9.24

	DECEMBER 2001		SEPTEMBER 2002		DECEMBER 2002	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.51	6.64	2.37	6.05	2.59	5.71
Interest Expense	0.86	3.79	1.21	3.09	1.26	2.78
Net Interest Income	0.65	2.85	1.16	2.95	1.32	2.92
Loss Provisions-Interest Bearing Assets	0.14	0.63	0.36	0.93	0.24	0.52
Noninterest Income	0.52	2.27	0.75	1.92	0.64	1.42
Mortgage Loan Servicing Fees	0.00	0.01	-0.06	-0.15	-0.03	-0.06
Other Fees and Charges	0.34	1.50	0.46	1.17	0.52	1.16
Other Noninterest Income	0.17	0.76	0.35	0.90	0.15	0.32
Noninterest Expense	0.77	3.39	1.18	3.00	1.47	3.25
G&A Expense	0.76	3.34	1.16	2.97	1.43	3.16
Goodwill Expense	0.01	0.04	0.01	0.02	0.04	0.09
Loss Provis.-Nonint. Bearing Assets	0.00	0.01	0.00	0.00	0.00	0.00
Income Before Taxes & Extraord. Items	0.25	1.11	0.37	0.95	0.26	0.57
Income Taxes	0.09	0.40	0.12	0.31	0.08	0.19
Extraordinary Items	0.00	0.00	0.00	-0.01	0.00	0.00
Net Income	0.16	0.71	0.25	0.64	0.17	0.38

* Annualized.
Numbers may not sum due to rounding.
Office of Thrift Supervision / February 2003

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

MIDWEST REGION

		1998	1999	2000	2001	2002	3-MONTHS ENDED	
							SEP. 2002	DEC. 2002
SUMMARY DATA:								
Number of Thrifts	(#)	239	227	223	216	224	226	224
Total Assets	(\$)	95.91	104.78	116.71	105.17	127.58	129.31	127.58
Net Income	(\$)	0.92	0.97	0.87	1.02	1.52	0.38	0.45
Profits	(\$)	1.04	1.03	1.02	1.08	1.56	0.40	0.46
Losses	(\$)	-0.12	-0.06	-0.16	-0.07	-0.04	-0.01	-0.01
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	1.01	0.97	0.79	1.01	1.22	1.20	1.41
Median Ratio	(%)	0.78	0.73	0.71	0.69	0.84	0.91	0.92
Return on Average Equity	(%)	11.19	10.81	9.26	11.77	14.26	14.26	16.63
Median Ratio	(%)	7.33	7.08	6.72	6.72	7.86	8.40	8.91
Net Interest Income	(\$)	2.47	2.84	2.94	2.87	3.81	0.98	0.94
% of Average Assets	(%)	2.72	2.84	2.69	2.85	3.06	3.09	2.93
Total Fee Income	(\$)	0.74	0.86	0.92	0.90	1.03	0.24	0.28
% of Average Assets	(%)	0.86	0.89	0.82	1.03	0.87	0.76	0.87
G&A Expense	(\$)	2.13	2.38	2.52	2.55	3.27	0.84	0.84
% of Average Assets	(%)	2.35	2.38	2.31	2.53	2.63	2.63	2.61
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	8.80	8.71	8.37	8.47	8.51	8.40	8.51
Tier 1 Leverage Ratio	(%)	8.38	8.47	8.13	8.21	8.25	8.11	8.25
Risk-based Capital Ratio	(%)	14.95	14.35	13.87	14.63	14.77	14.68	14.77
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	229	218	214	207	222	222	222
Adequately Capitalized	(#)	10	9	9	9	1	4	1
Undercapitalized	(#)	0	0	0	0	1	0	1
Significantly Undercapitalized	(#)	0	0	0	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	0	0	0	0	0
Problem Thrifts	(#)	2	3	4	4	1	1	1
Problem Thrift Assets	(\$)	0.78	1.46	1.45	1.42	0.04	0.05	0.04
Problem Thrift Assets as a % of Total Assets	(%)	0.82	1.39	1.25	1.35	0.03	0.04	0.03
ASSET QUALITY MEASURES:								
Troubled Assets	(\$)	0.61	0.65	0.80	0.76	0.73	0.71	0.73
% of Total Assets	(%)	0.64	0.62	0.68	0.72	0.57	0.55	0.57
Noncurrent Loans	(\$)	0.43	0.53	0.66	0.61	0.60	0.57	0.60
% of Total Assets	(%)	0.45	0.51	0.57	0.58	0.47	0.44	0.47
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	0.61	0.70	0.82	0.76	0.54	0.53	0.54
Multifamily Loans	(%)	0.48	0.16	0.11	0.36	0.62	0.99	0.62
Commercial Loans	(%)	0.98	1.90	2.36	2.10	2.15	2.19	2.15
Consumer Loans	(%)	0.55	0.68	0.43	0.45	0.50	0.49	0.50
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	31.30	25.99	19.15	37.03	53.58	14.31	20.38
Purchases	(\$)	18.46	10.82	9.12	9.86	13.93	4.46	3.79
Sales	(\$)	28.46	16.63	14.82	27.55	43.35	10.90	17.40
Loans Outstanding (1)	(\$)	43.40	45.49	46.56	37.13	42.85	43.16	42.85
Loans Outstanding / Total Assets	(%)	45.25	43.41	39.89	35.30	33.58	33.38	33.58

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / February 2003

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

MIDWEST REGION

	DECEMBER 2001		SEPTEMBER 2002		DECEMBER 2002	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	105.17	100.00	129.31	100.00	127.58	100.00
1-4 Family Mortgages	37.13	35.30	43.16	33.38	42.85	33.58
Mortgage Pool Securities	12.79	12.16	17.40	13.46	15.78	12.37
Multifamily Mortgages	1.70	1.62	2.92	2.26	2.88	2.26
Nonresidential Mortgages	5.93	5.64	7.70	5.96	7.90	6.19
Construction Loans	6.57	6.25	7.22	5.59	6.86	5.37
Land Loans	0.96	0.91	1.15	0.89	1.23	0.96
Commercial Loans	3.99	3.79	4.67	3.61	4.76	3.73
Consumer Loans	11.85	11.27	14.97	11.57	15.60	12.22
Cash and Noninterest-Earning Deposits	1.43	1.36	2.10	1.63	1.96	1.53
Investment Securities	17.54	16.68	21.75	16.82	21.50	16.85
Mortgage Derivatives	4.24	4.03	5.72	4.43	5.32	4.17
Repossessed Assets, Net	0.15	0.14	0.15	0.11	0.13	0.11
Real Estate Held for Investment	0.04	0.04	0.10	0.08	0.10	0.08
Office Premises & Equipment	1.14	1.08	1.33	1.03	1.33	1.04
Other Assets	4.61	4.38	5.51	4.26	5.57	4.37
Less: Contra Assets & Valuation Allowances	0.65	0.62	0.83	0.64	0.85	0.66
TOTAL LIABILITIES AND CAPITAL	105.17	100.00	129.31	100.00	127.58	100.00
Total Deposits	58.77	55.88	73.61	56.93	74.20	58.16
Deposits < or = to \$100,000	45.21	42.99	55.14	42.64	55.40	43.43
Deposits > \$100,000	13.56	12.89	18.48	14.29	18.79	14.73
Escrows	1.75	1.66	2.10	1.62	2.46	1.93
Total Borrowings	34.25	32.57	39.87	30.83	37.87	29.69
Advances from FHLB	28.41	27.02	30.93	23.92	30.45	23.87
Reverse Repurchase Agreements	4.89	4.65	6.99	5.41	4.92	3.86
Other Borrowings	0.96	0.91	1.94	1.50	2.50	1.96
Other Liabilities	1.49	1.42	2.87	2.22	2.19	1.72
EQUITY CAPITAL	8.90	8.47	10.86	8.40	10.86	8.51

	DECEMBER 2001		SEPTEMBER 2002		DECEMBER 2002	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.64	6.34	1.81	5.69	1.75	5.46
Interest Expense	0.84	3.27	0.83	2.60	0.81	2.53
Net Interest Income	0.79	3.07	0.98	3.09	0.94	2.93
Loss Provisions-Interest Bearing Assets	0.09	0.33	0.07	0.22	0.09	0.27
Noninterest Income	0.43	1.68	0.48	1.53	0.59	1.82
Mortgage Loan Servicing Fees	0.01	0.05	-0.05	-0.15	-0.03	-0.09
Other Fees and Charges	0.25	0.98	0.29	0.90	0.31	0.96
Other Noninterest Income	0.17	0.65	0.24	0.77	0.31	0.96
Noninterest Expense	0.77	2.97	0.84	2.66	0.84	2.63
G&A Expense	0.76	2.93	0.84	2.63	0.84	2.61
Goodwill Expense	0.01	0.03	0.00	0.01	0.00	0.01
Loss Provis.-Nonint. Bearing Assets	0.00	0.01	0.00	0.01	0.00	0.01
Income Before Taxes & Extraord. Items	0.37	1.44	0.55	1.73	0.59	1.85
Income Taxes	0.11	0.41	0.17	0.53	0.15	0.46
Extraordinary Items	0.00	0.00	0.00	0.00	0.01	0.02
Net Income	0.27	1.03	0.38	1.20	0.45	1.41

* Annualized.
Numbers may not sum due to rounding.
Office of Thrift Supervision / February 2003

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

WEST REGION

		1998	1999	2000	2001	2002	3-MONTHS ENDED	
							SEP. 2002	DEC. 2002
SUMMARY DATA:								
Number of Thrifts	(#)	88	87	87	80	101	105	101
Total Assets	(\$)	337.29	338.44	381.09	434.32	460.89	472.51	460.89
Net Income	(\$)	3.27	3.37	3.78	5.01	6.35	1.64	1.53
Profits	(\$)	3.37	3.42	3.87	5.03	6.36	1.64	1.53
Losses	(\$)	-0.09	-0.05	-0.09	-0.02	-0.01	0.00	0.00
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	1.02	0.98	1.06	1.20	1.36	1.40	1.36
Median Ratio	(%)	0.78	0.77	0.81	0.87	1.04	1.08	1.06
Return on Average Equity	(%)	13.64	14.17	15.89	16.51	16.20	16.18	15.37
Median Ratio	(%)	8.72	8.63	9.16	9.47	11.40	11.87	11.47
Net Interest Income	(\$)	8.30	8.56	8.45	11.86	14.06	3.46	3.18
% of Average Assets	(%)	2.58	2.49	2.36	2.85	3.02	2.95	2.82
Total Fee Income	(\$)	1.58	2.05	2.45	1.30	-0.02	-1.05	0.33
% of Average Assets	(%)	0.56	0.63	0.69	-0.21	0.30	-0.90	0.30
G&A Expense	(\$)	6.16	5.43	5.49	7.19	9.00	2.36	2.16
% of Average Assets	(%)	1.92	1.58	1.53	1.73	1.93	2.01	1.92
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	7.20	6.60	6.98	7.21	9.15	8.62	9.15
Tier 1 Leverage Ratio	(%)	6.43	6.39	6.57	6.52	6.81	7.07	6.81
Risk-based Capital Ratio	(%)	12.85	12.38	12.47	12.59	12.80	12.63	12.80
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	87	86	84	79	101	105	101
Adequately Capitalized	(#)	1	1	1	0	0	0	0
Undercapitalized	(#)	0	0	2	1	0	0	0
Significantly Undercapitalized	(#)	0	0	0	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	0	0	0	0	0
Problem Thrifts	(#)	3	2	3	1	1	0	1
Problem Thrift Assets	(\$)	3.96	3.25	2.70	0.25	0.23	0.00	0.23
Problem Thrift Assets as a % of Total Assets	(%)	1.17	0.96	0.71	0.06	0.05	0.00	0.05
ASSET QUALITY MEASURES:								
Troubled Assets	(\$)	2.34	1.65	1.57	2.91	3.70	3.19	3.70
% of Total Assets	(%)	0.69	0.49	0.41	0.67	0.80	0.67	0.80
Noncurrent Loans	(\$)	1.84	1.37	1.36	2.61	3.28	2.79	3.28
% of Total Assets	(%)	0.54	0.40	0.36	0.60	0.71	0.59	0.71
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	0.83	0.65	0.56	0.85	1.06	0.81	1.06
Multifamily Loans	(%)	0.35	0.17	0.09	0.07	0.05	0.06	0.05
Commercial Loans	(%)	0.78	1.11	1.51	3.04	2.14	2.84	2.14
Consumer Loans	(%)	0.98	1.07	0.38	0.41	0.50	0.36	0.50
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	104.46	92.37	86.53	156.98	250.50	66.10	77.78
Purchases	(\$)	27.58	23.71	21.59	83.59	141.59	28.66	52.06
Sales	(\$)	70.71	52.23	50.71	158.14	279.61	60.11	96.02
Loans Outstanding (1)	(\$)	178.51	173.96	200.07	230.35	252.19	257.78	252.19
Loans Outstanding / Total Assets	(%)	52.92	51.40	52.50	53.04	54.72	54.55	54.72

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / February 2003

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

WEST REGION

	DECEMBER 2001		SEPTEMBER 2002		DECEMBER 2002	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	434.32	100.00	472.51	100.00	460.89	100.00
1-4 Family Mortgages	230.35	53.04	257.78	54.55	252.19	54.72
Mortgage Pool Securities	37.44	8.62	34.55	7.31	33.30	7.22
Multifamily Mortgages	30.33	6.98	35.20	7.45	32.92	7.14
Nonresidential Mortgages	10.07	2.32	13.94	2.95	13.85	3.01
Construction Loans	5.53	1.27	5.48	1.16	5.31	1.15
Land Loans	1.72	0.40	1.69	0.36	1.75	0.38
Commercial Loans	5.56	1.28	7.29	1.54	6.24	1.35
Consumer Loans	11.95	2.75	15.46	3.27	15.04	3.26
Cash and Noninterest-Earning Deposits	5.52	1.27	6.83	1.45	8.85	1.92
Investment Securities	65.36	15.05	53.48	11.32	45.08	9.78
Mortgage Derivatives	23.58	5.43	19.51	4.13	17.84	3.87
Repossessed Assets, Net	0.29	0.07	0.40	0.09	0.42	0.09
Real Estate Held for Investment	0.13	0.03	0.13	0.03	0.12	0.03
Office Premises & Equipment	2.91	0.67	3.57	0.75	3.70	0.80
Other Assets	29.61	6.82	39.48	8.36	44.64	9.69
Less: Contra Assets & Valuation Allowances	2.44	0.56	2.77	0.59	2.51	0.54
TOTAL LIABILITIES AND CAPITAL	434.32	100.00	472.51	100.00	460.89	100.00
Total Deposits	209.59	48.26	249.38	52.78	239.00	51.86
Deposits < or = to \$100,000	145.69	33.54	157.48	33.33	145.60	31.59
Deposits > \$100,000	63.90	14.71	91.90	19.45	93.41	20.27
Escrows	16.67	3.84	21.32	4.51	31.71	6.88
Total Borrowings	169.70	39.07	146.72	31.05	135.44	29.39
Advances from FHLB	112.42	25.88	101.89	21.56	96.39	20.91
Reverse Repurchase Agreements	44.12	10.16	29.10	6.16	21.92	4.76
Other Borrowings	13.17	3.03	15.73	3.33	17.13	3.72
Other Liabilities	7.04	1.62	14.36	3.04	12.55	2.72
EQUITY CAPITAL	31.33	7.21	40.73	8.62	42.19	9.15

	DECEMBER 2001		SEPTEMBER 2002		DECEMBER 2002	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	6.48	6.09	6.24	5.33	5.51	4.89
Interest Expense	3.13	2.94	2.78	2.38	2.33	2.07
Net Interest Income	3.35	3.15	3.46	2.95	3.18	2.82
Loss Provisions-Interest Bearing Assets	0.22	0.20	0.14	0.12	0.21	0.19
Noninterest Income	0.58	0.54	1.71	1.46	1.68	1.49
Mortgage Loan Servicing Fees	-0.98	-0.92	-2.03	-1.74	-0.68	-0.60
Other Fees and Charges	0.76	0.71	0.98	0.84	1.01	0.90
Other Noninterest Income	0.80	0.75	2.77	2.36	1.34	1.19
Noninterest Expense	2.05	1.93	2.41	2.06	2.20	1.96
G&A Expense	1.95	1.83	2.36	2.01	2.16	1.92
Goodwill Expense	0.07	0.06	0.03	0.03	0.02	0.02
Loss Provis.-Nonint. Bearing Assets	0.03	0.03	0.02	0.02	0.02	0.02
Income Before Taxes & Extraord. Items	1.66	1.56	2.62	2.24	2.45	2.17
Income Taxes	0.61	0.57	0.98	0.84	0.92	0.81
Extraordinary Items	0.24	0.23	0.00	0.00	0.00	0.00
Net Income	1.29	1.21	1.64	1.40	1.53	1.36

* Annualized.
Numbers may not sum due to rounding.
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TECHNICAL NOTES

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

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

1-4 Family Mortgages

Includes permanent mortgages on 1-4 dwelling units.

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

Asset Growth Rate

Calculated on a held constant basis.

Associations Held Constant as of December 31, 2002

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

Commercial Loans

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

Construction Loans

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

Consumer Loans

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

Critically Undercapitalized

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

Equity Capital

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

Mortgage Originations

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

Mortgage Pool Securities

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

Mortgage Refinancings

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

TECHNICAL NOTES

Mortgage Sales

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

Multifamily Mortgages

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

Net Charge-offs

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

Net Income

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

Net Interest Margin

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

Noncurrent Loans

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

Nonresidential Mortgages

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

Repossessed Assets

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

Real Estate Held for Investment, Net

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

Repurchase Agreements & FedFunds Purchased

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

Tier 1 Capital

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

Troubled Assets

Includes noncurrent loans and repossessed assets.

Troubled Real Estate Loans

Includes noncurrent mortgage loans and real estate owned.

Valuation Allowances

Amount of valuation allowances for all assets.