



First Quarter 2002 Index of Charts

TITLE	CHART
● Performance	1
● Earnings and Profitability	2
● ROA Analysis	3
● Treasury Yield Curves	4
● 1-4 Family Originations and Sales	5
● Assets and Liabilities Composition	6
● Capital Ratios	7
● Troubled Assets	8
● Noncurrent Loans	9
● Noncurrent Loans - Five Quarters	10
● Loans 30 - 89 Days Past Due	11
● Loans 30 - 89 Days Past Due - Five Quarters	12
● Loss Provisions, Net Charge-Offs, and Loss Allowances	13
● Coverage and Reserve Ratios	14
● Number and Assets of Problem Thrifts	15
● Number and Assets of 3-Rated Thrifts	16
● Industry Classified by Interest Rate Risk	17
● Interest Rate Sensitivity	18
● Net Portfolio Value Ratio	19
● Number and Assets	20



First Quarter 2002 Thrift Industry Report

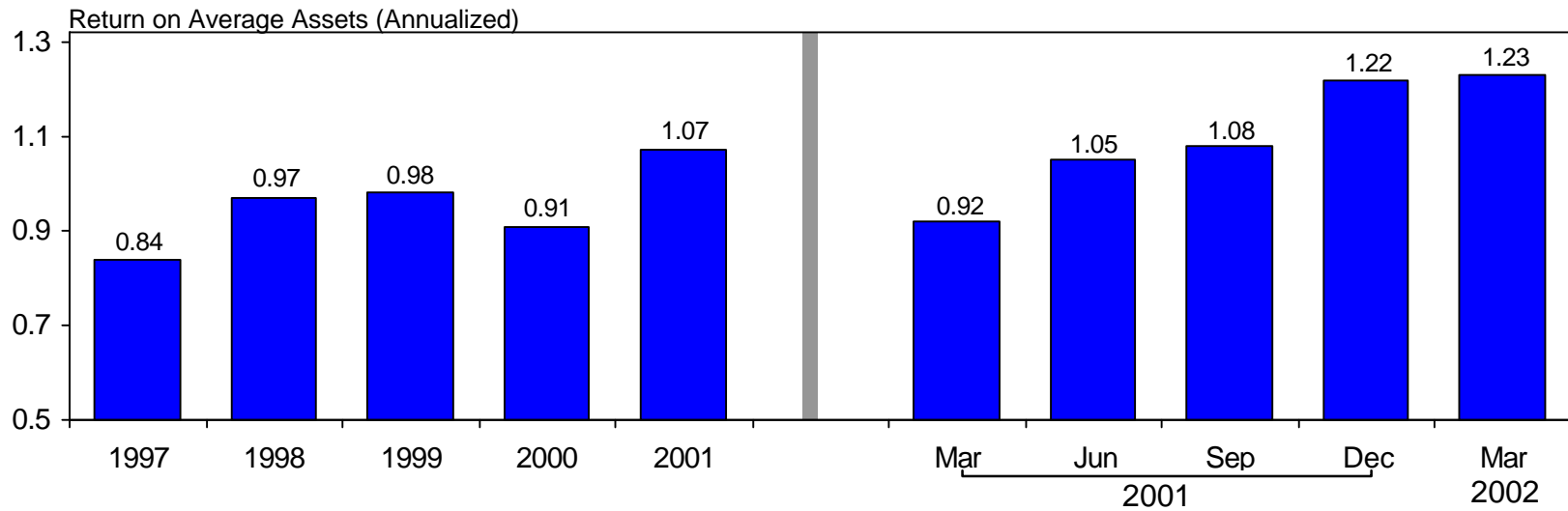
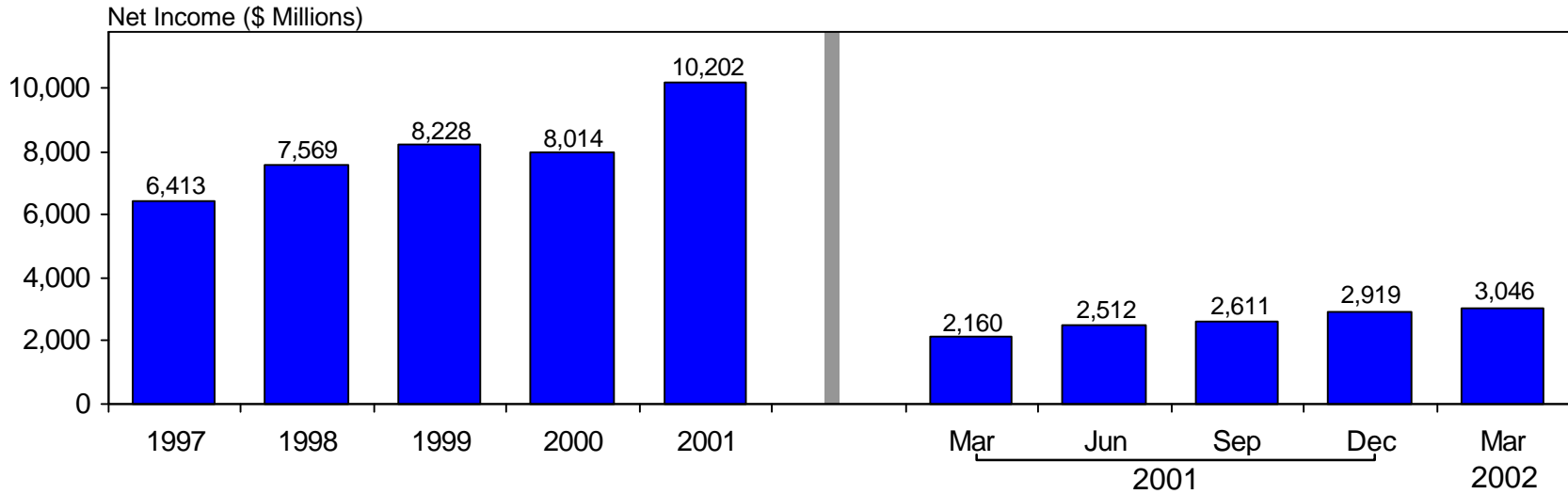
Graphs and Tables

May 29, 2002

PERFORMANCE

	Quarter		
	Mar '01	Dec '01	Mar '02
Net Income (<i>\$ Billions</i>)	2.16	2.92	3.05
Return on Average Assets (%)	0.92	1.22	1.23
Return on Average Equity (%)	11.51	14.76	14.65
Net Interest Margin (%)	2.68	3.12	3.18
Total Mortgage Originations (<i>\$ Billions</i>)	87.60	124.22	111.00
Equity Capital (% <i>Total Assets</i>)	8.05	8.13	8.72
IRR Sensitivity (<i>Median Basis Points</i>)	190	189	202
Troubled Assets (% <i>Total Assets</i>)	0.62	0.70	0.72

EARNINGS AND PROFITABILITY



ROA ANALYSIS

(Percent of Average Assets)	Quarter			ROA Impact ¹	
	Mar '01	Dec '01	Mar '02	Mar '01 Mar '02	Dec '01 Mar '02
Net Income (ROA)	0.92	1.22	1.23	0.31	0.01
Net Interest Income (Margin)	2.68	3.12	3.18	0.50	0.06
Loss Prov. - Int. Bear. Assets	0.26	0.22	0.28	-0.02	-0.06
Total Fee Income	0.73	0.46	0.86	0.13	0.40
Mortgage Loan Servicing Fees	-0.01	-0.40	0.05	0.06	0.45
Other Fees and Charges	0.74	0.86	0.81	0.07	-0.05
Other Noninterest Income ²	0.59	0.84	0.44	-0.15	-0.40
Noninterest Expense	2.28	2.47	2.30	-0.02	0.17
Taxes	0.54	0.62	0.67	-0.13	-0.05
Extraordinary Items	-0.01	0.10	0.01	0.02	-0.09

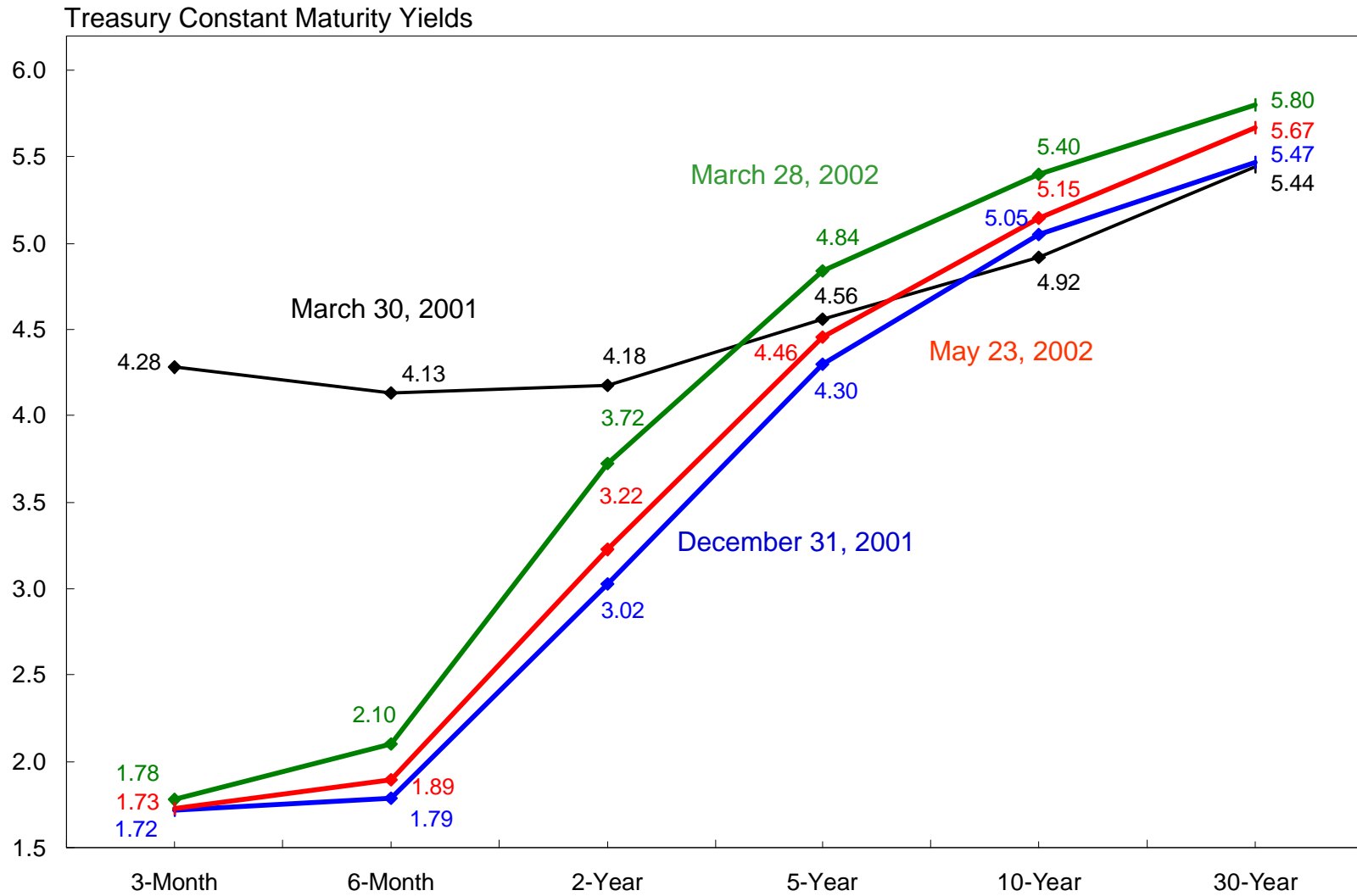
¹ Negative values reduced ROA.

² Other Noninterest Income primarily includes sales of assets held for investment or sale, dividends on FHLB stock, and income from leasing office space.

Data are annualized. Numbers may not sum due to rounding.

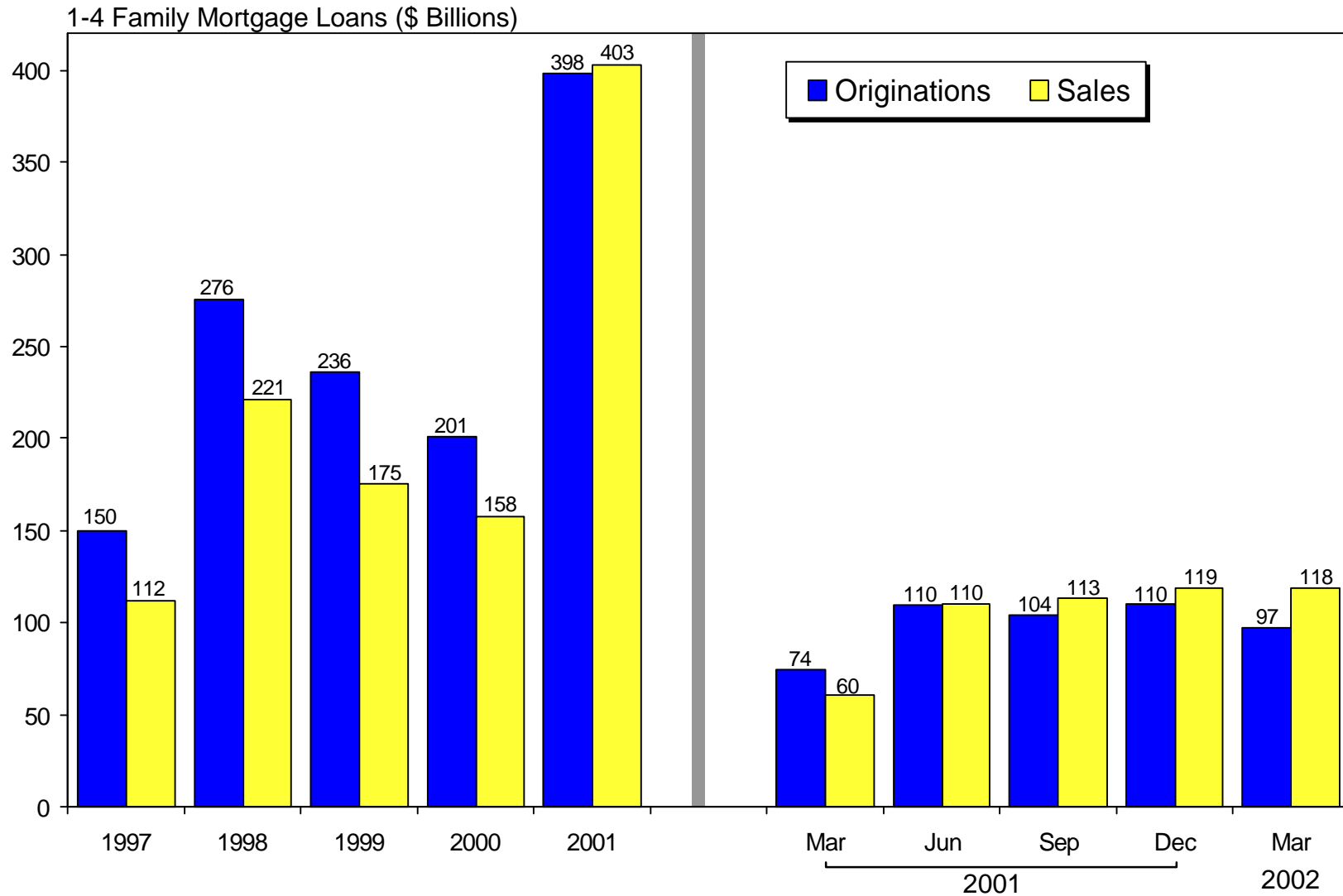
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TREASURY YIELD CURVES



Source: Bloomberg.
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1-4 FAMILY ORIGINATIONS AND SALES



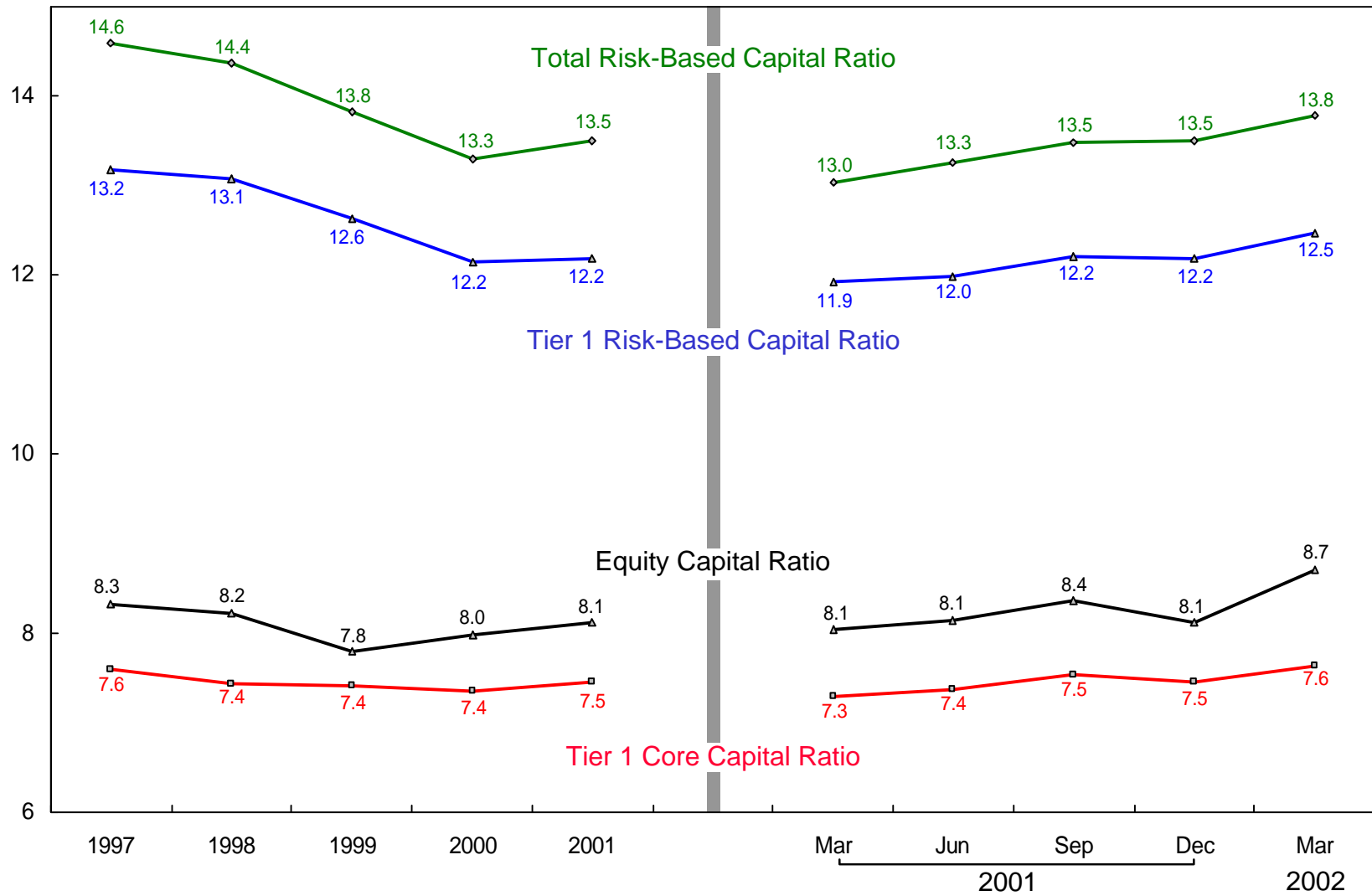
ASSETS AND LIABILITIES COMPOSITION

	Mar 2001		Dec 2001		Mar 2002		Growth Rates	
	\$ Bil	% TA	\$ Bil	% TA	\$ Bil	% TA	Mar '01	Dec '01
							Mar '02	Mar '02
							%	%*
Total Assets	952.9	100.0	977.7	100.0	997.7	100.0	4.7	8.2
Total Loans	658.7	69.1	673.5	68.9	666.5	66.8	1.2	-4.1
1-4 Family Mortgage Loans	458.2	48.1	465.2	47.6	453.7	45.5	-1.0	-9.9
Construction & Land Loans	28.2	3.0	29.0	3.0	29.2	2.9	3.3	1.7
Multifamily Loans	44.7	4.7	45.4	4.6	45.9	4.6	2.7	4.1
Nonresidential Loans	38.4	4.0	39.3	4.0	40.7	4.1	5.9	13.7
Commercial Loans / Small Business	29.0	3.0	29.4	3.0	31.0	3.1	7.0	21.9
Consumer Loans	60.3	6.3	65.2	6.7	66.2	6.6	9.8	6.1
Mortgage Pool Securities	97.7	10.3	92.4	9.4	89.6	9.0	-8.3	-12.0
Investment Securities	125.0	13.1	135.7	13.9	158.7	15.9	26.9	67.8
Mortgage Derivatives	67.5	7.1	54.3	5.5	54.6	5.5	-19.1	2.5
Total Liabilities and Capital	952.9	100.0	977.7	100.0	997.7	100.0	4.7	8.2
Total Liabilities	876.2	91.9	898.2	91.9	910.7	91.3	3.9	5.5
Total Deposits	543.3	57.0	555.4	56.8	582.5	58.4	7.2	19.5
Deposits Less Than \$100,000	414.3	43.5	410.4	42.0	421.5	42.2	1.7	10.9
Deposits Greater Than \$100,000	129.0	13.5	145.1	14.8	161.0	16.1	24.8	43.8
Escrows	13.1	1.4	23.9	2.4	16.7	1.7	27.4	-120.8
FHLBank Advances	217.5	22.8	207.5	21.2	193.7	19.4	-10.9	-26.7
Other Borrowings	85.1	8.9	95.3	9.7	101.3	10.2	19.1	25.2
Other Liabilities	17.3	1.8	16.1	1.6	16.5	1.7	-4.7	9.4
Equity Capital	76.7	8.1	79.5	8.1	87.0	8.7	13.5	38.1

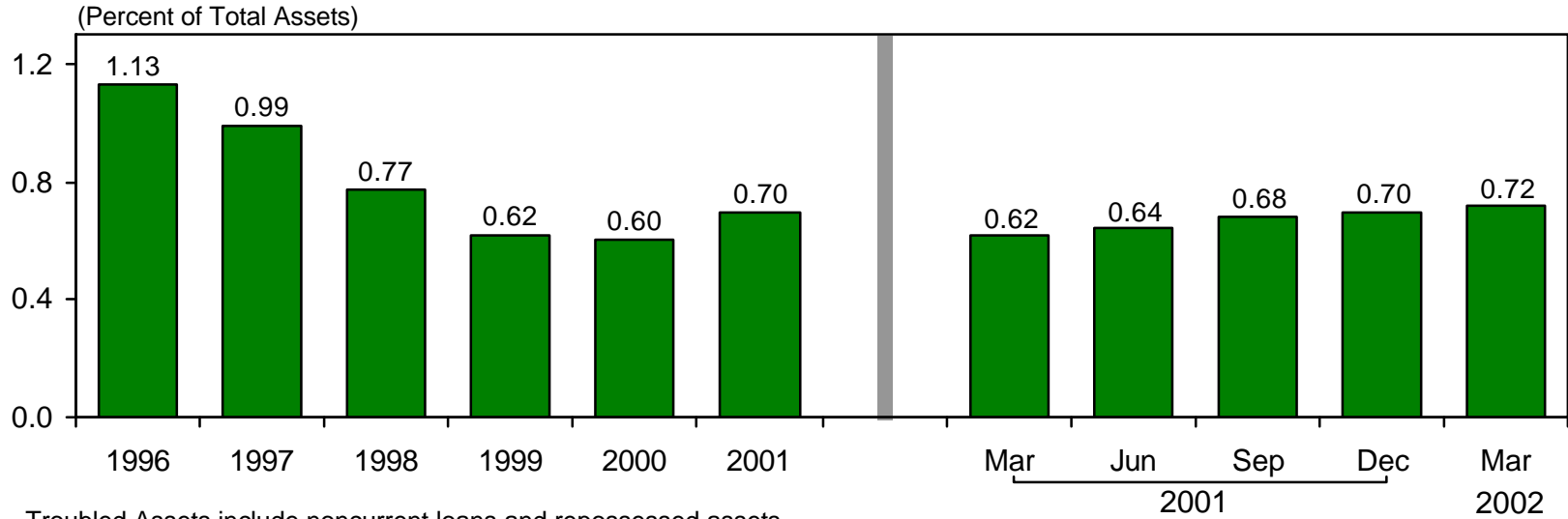
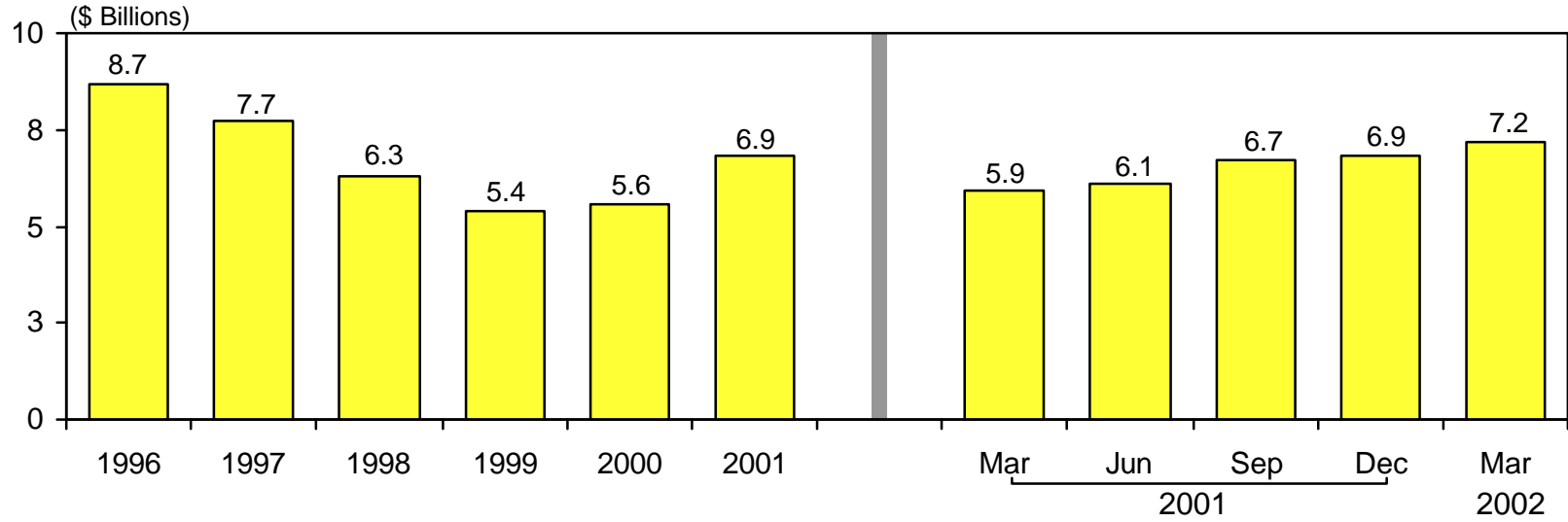
* Annualized.

Numbers may not sum due to rounding.
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CAPITAL RATIOS

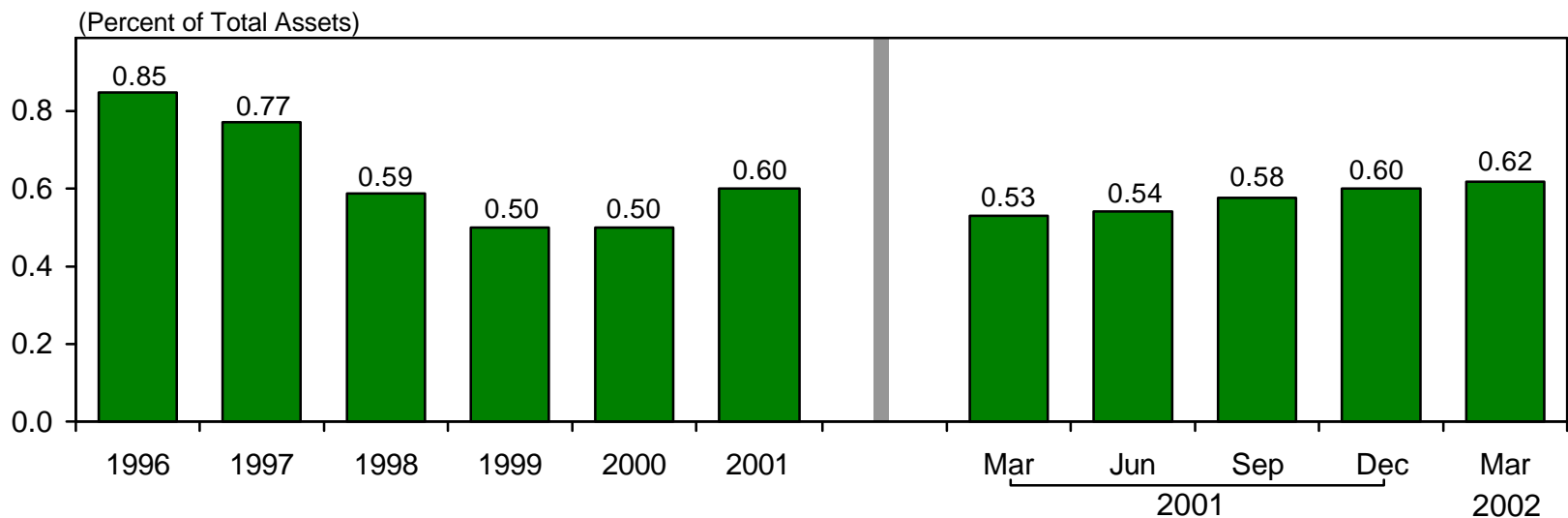
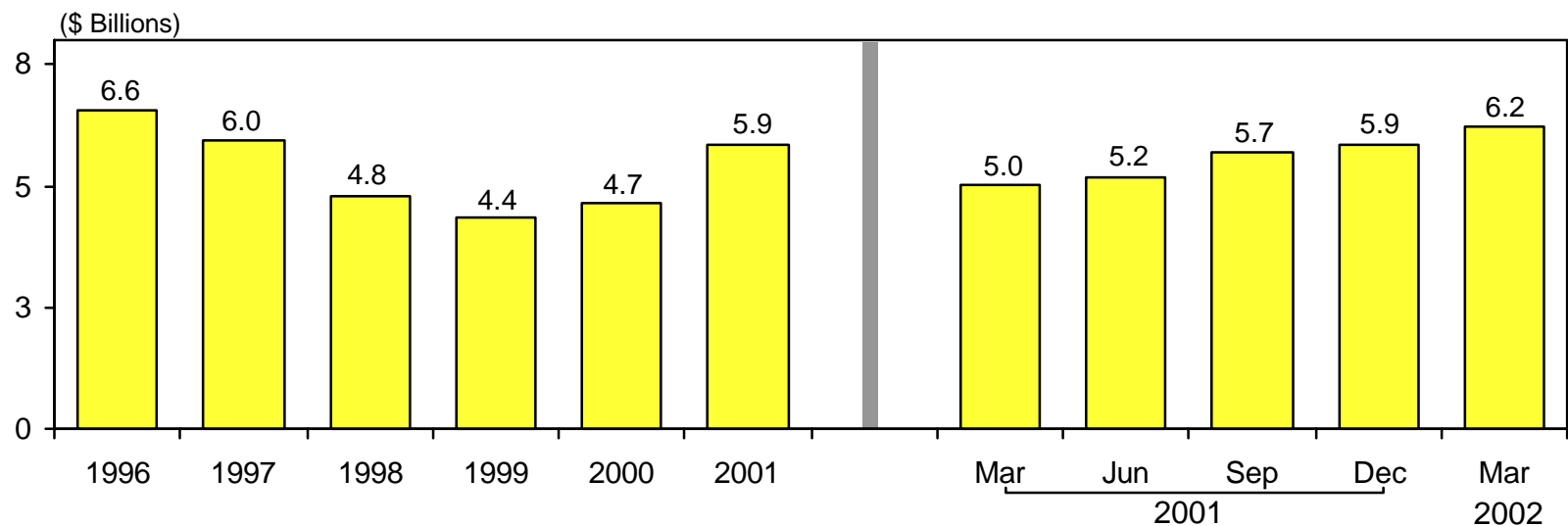


TROUBLED ASSETS



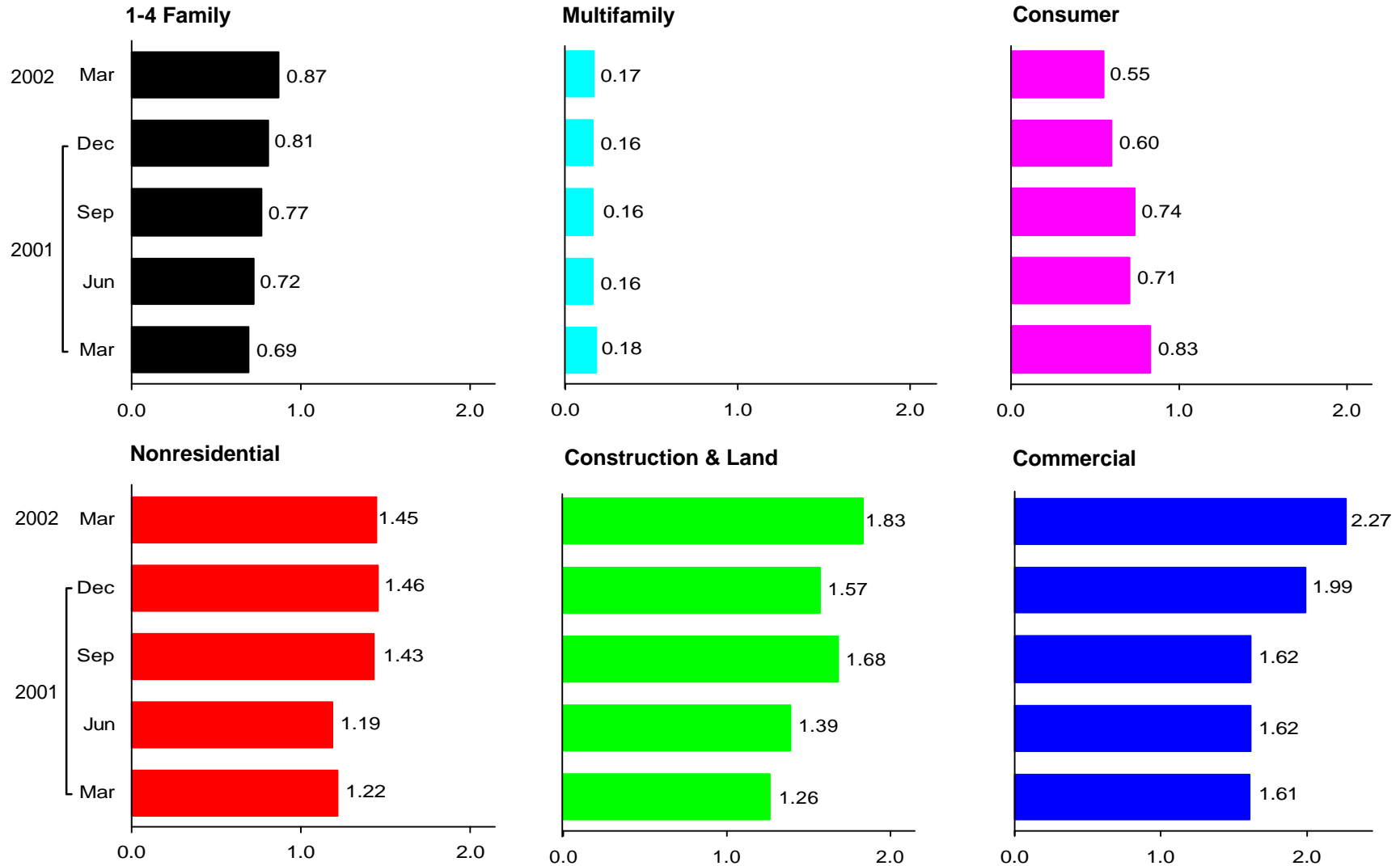
Troubled Assets include noncurrent loans and repossessed assets.
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NONCURRENT LOANS

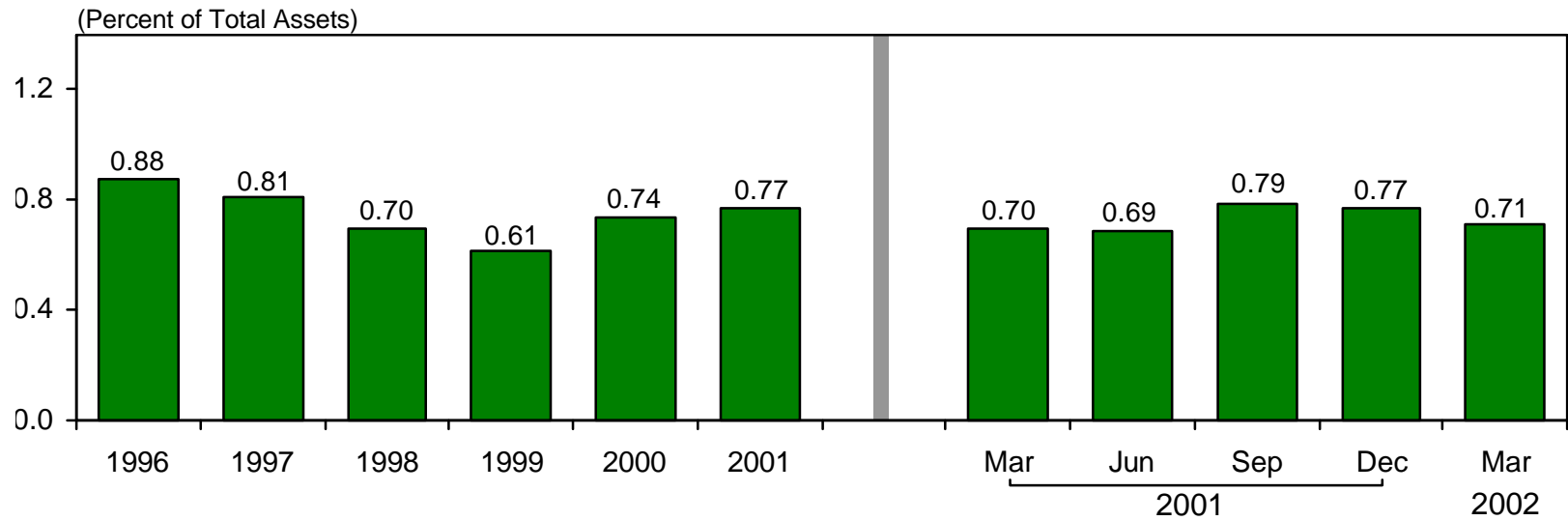
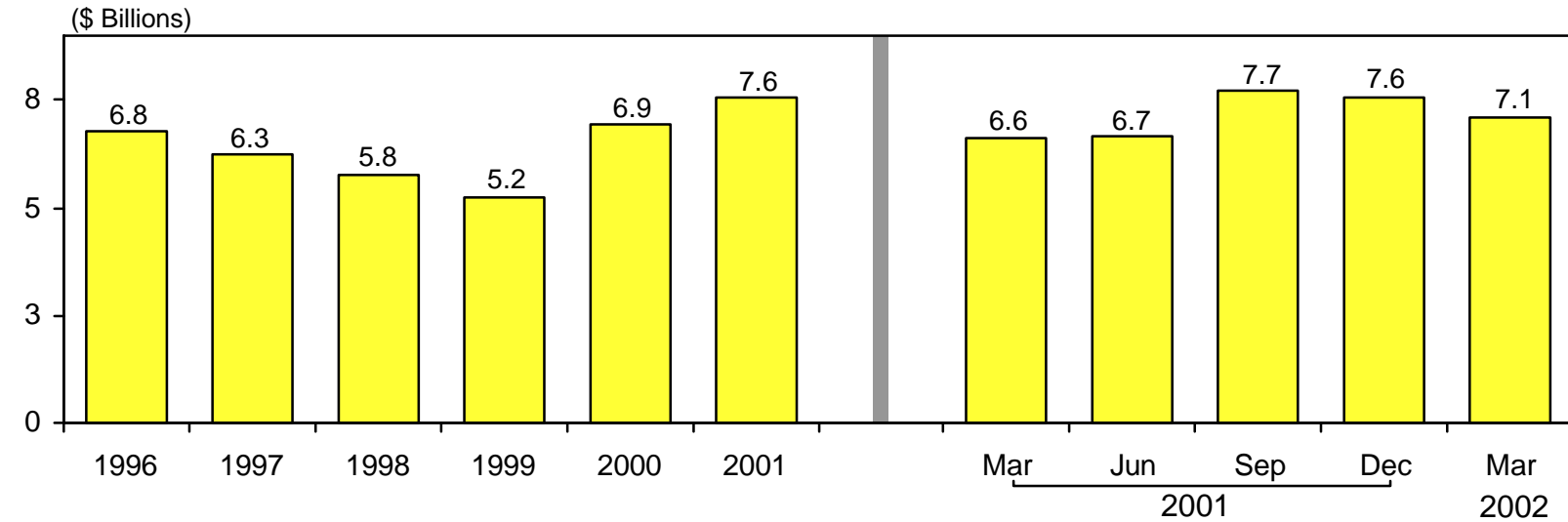


NONCURRENT LOANS – FIVE QUARTERS

Percent of Loan Type

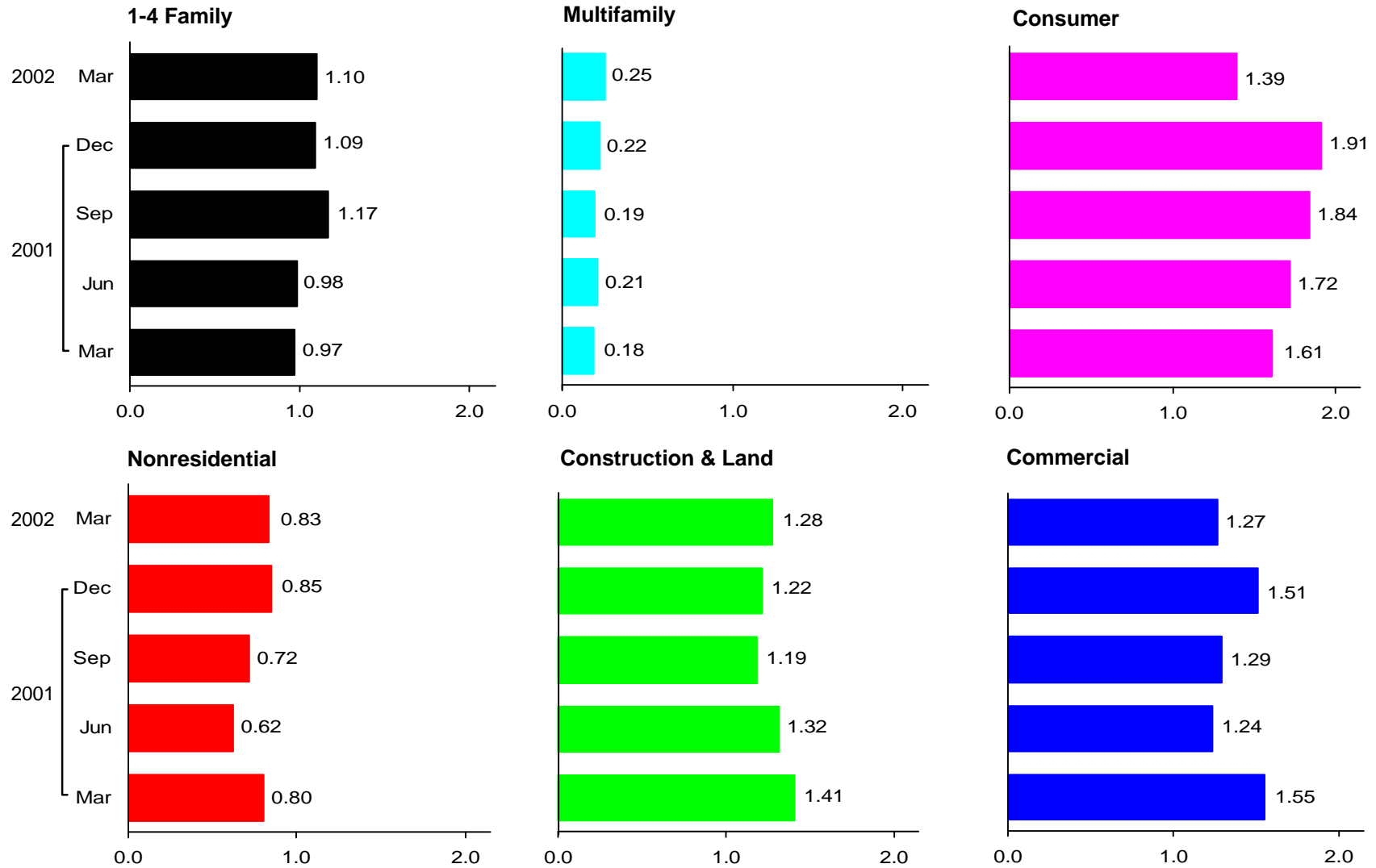


LOANS 30 – 89 DAYS PAST DUE

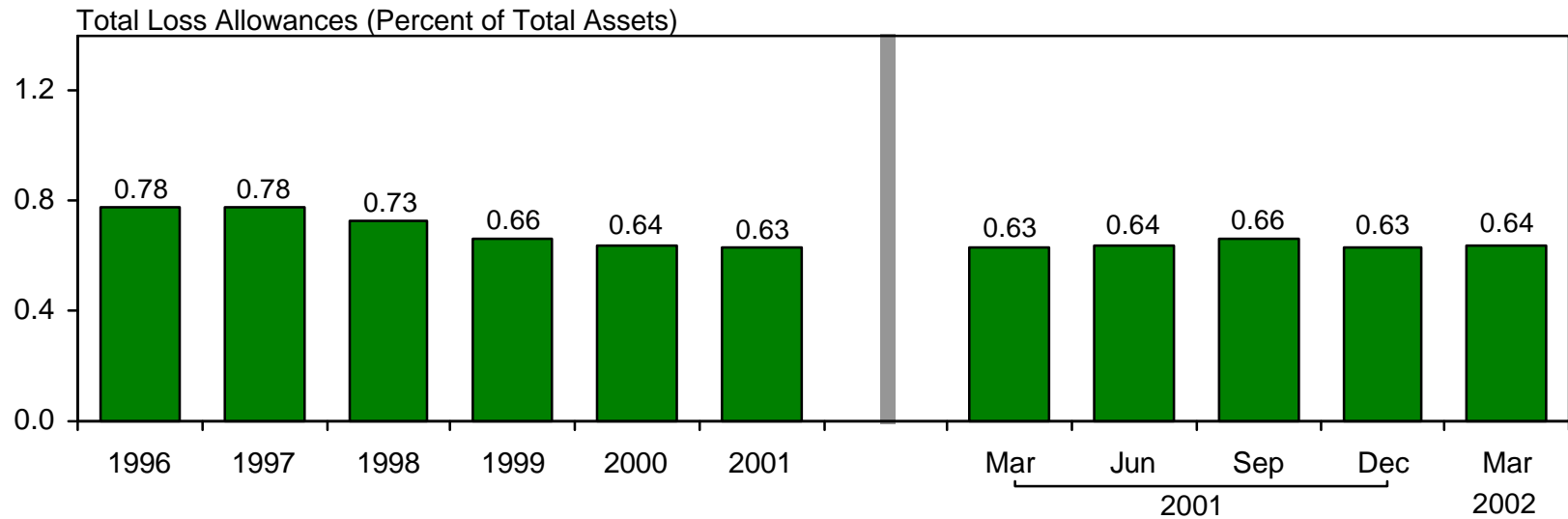
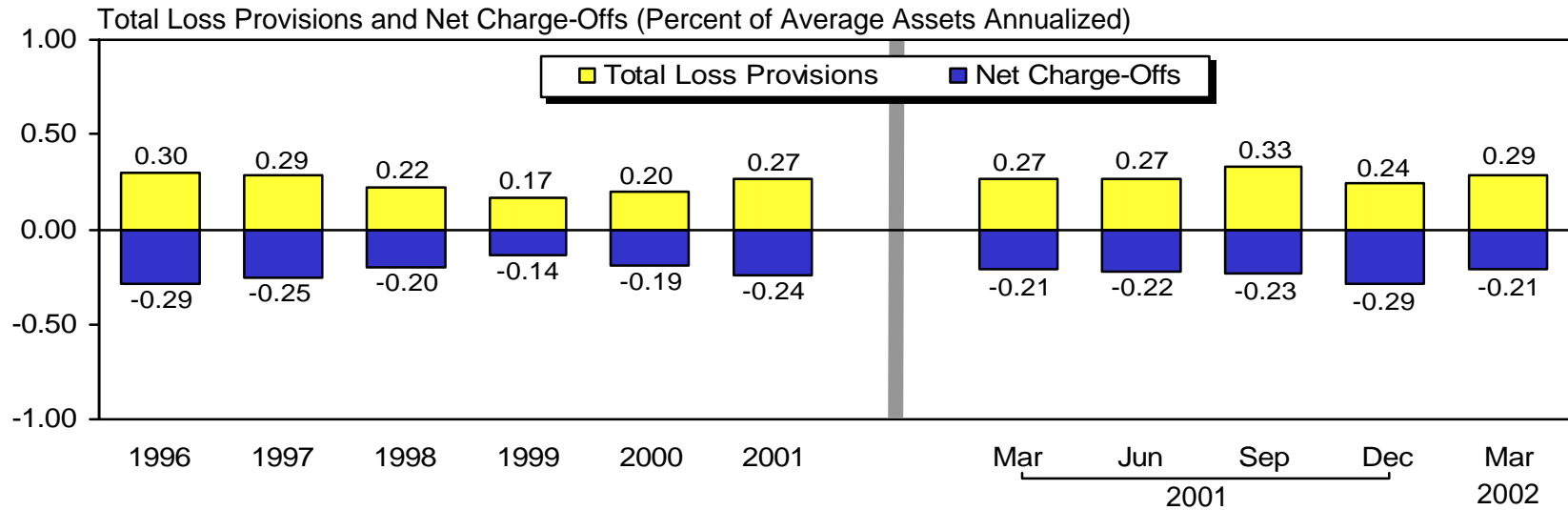


LOANS 30 – 89 DAYS PAST DUE - FIVE QUARTERS

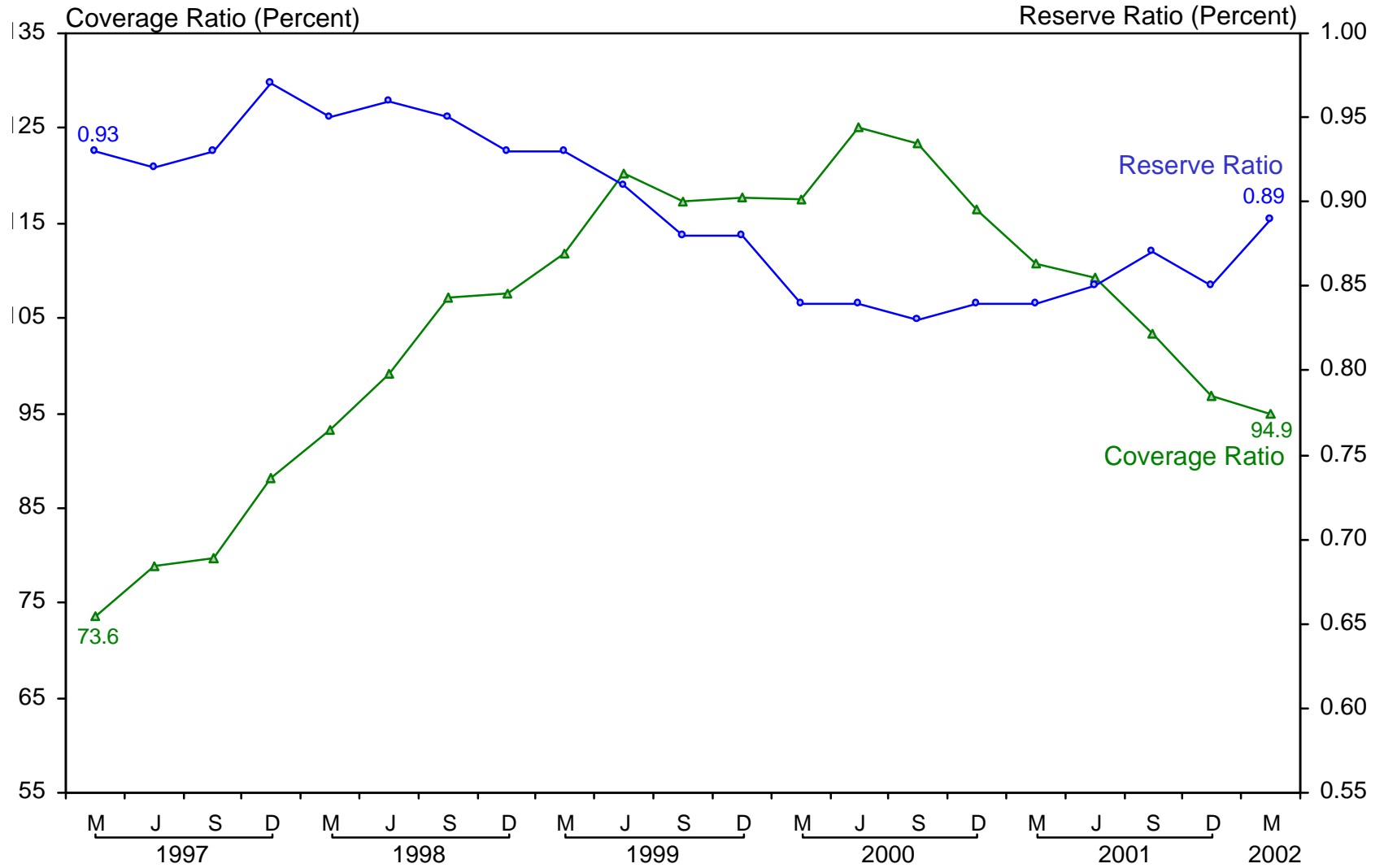
Percent of Loan Type



LOSS PROVISIONS, NET CHARGE-OFFS, AND LOSS ALLOWANCES



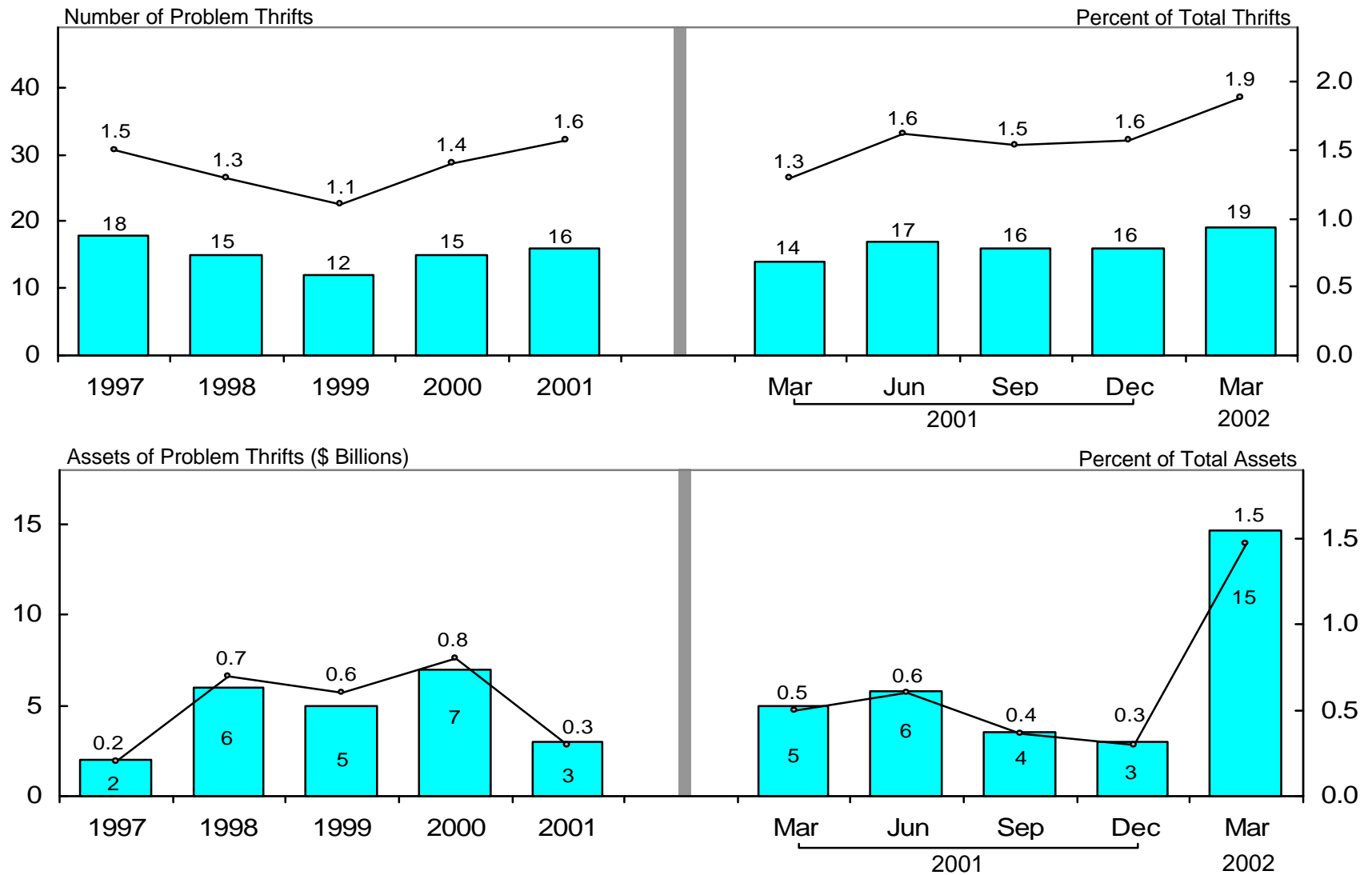
COVERAGE AND RESERVE RATIOS



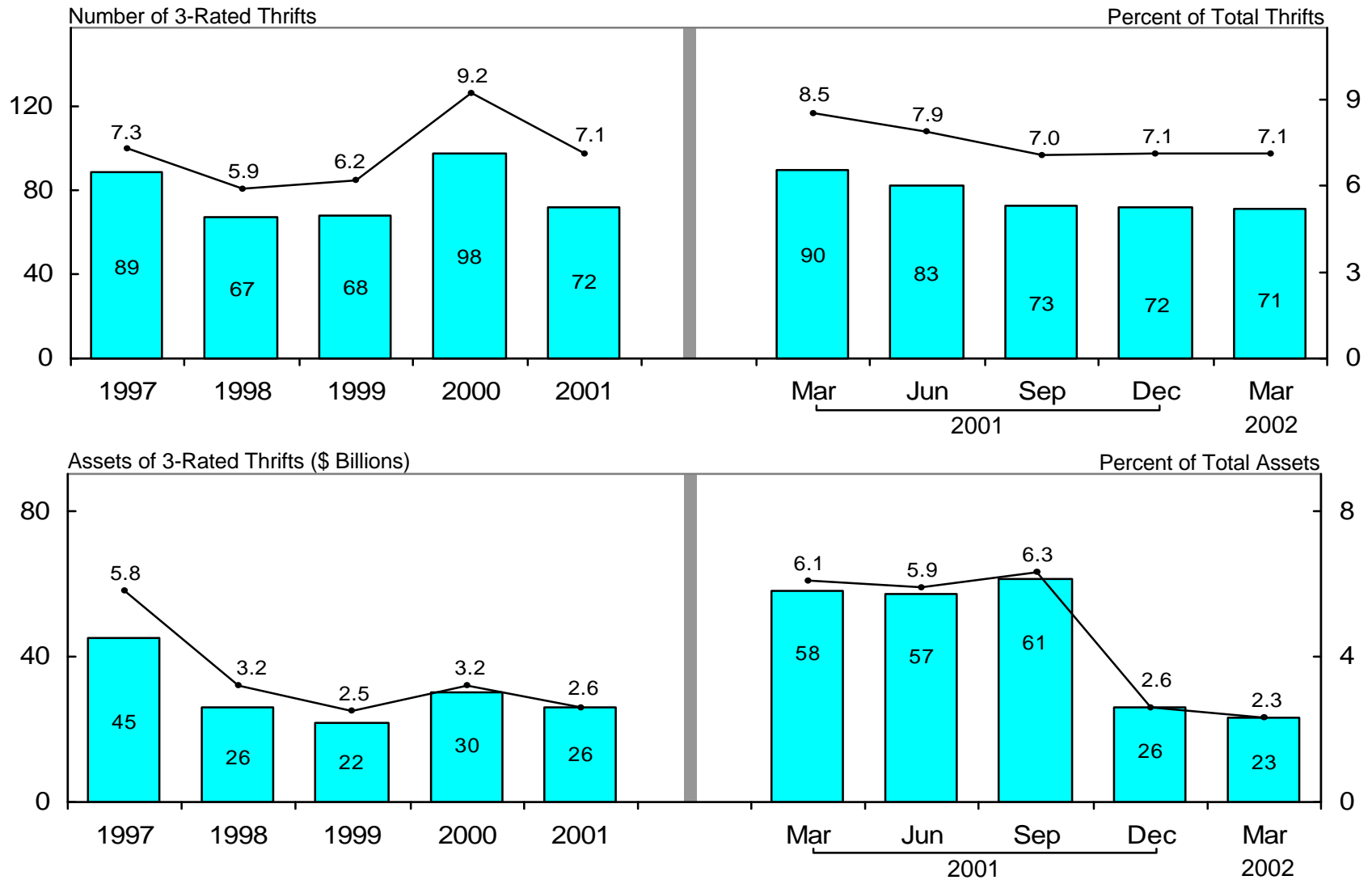
Coverage Ratio = ALLL to noncurrent loans and leases.
 Reserve Ratio = ALLL to total loans and leases.
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NUMBER AND ASSETS OF PROBLEM THRIFTS

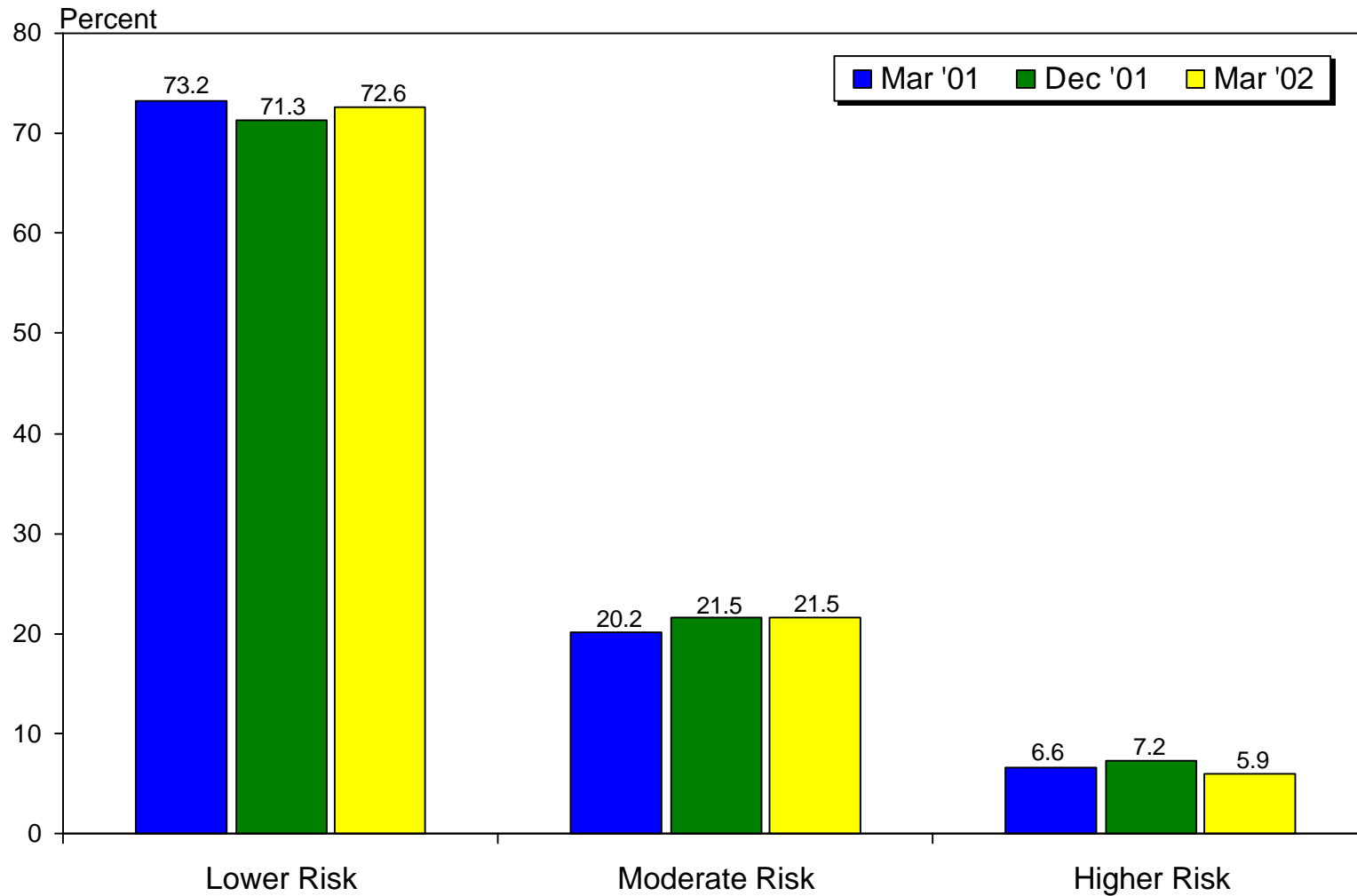
(Thriffs with CAMELS Ratings of 4 or 5)



NUMBER AND ASSETS OF 3-RATED THRIFTS

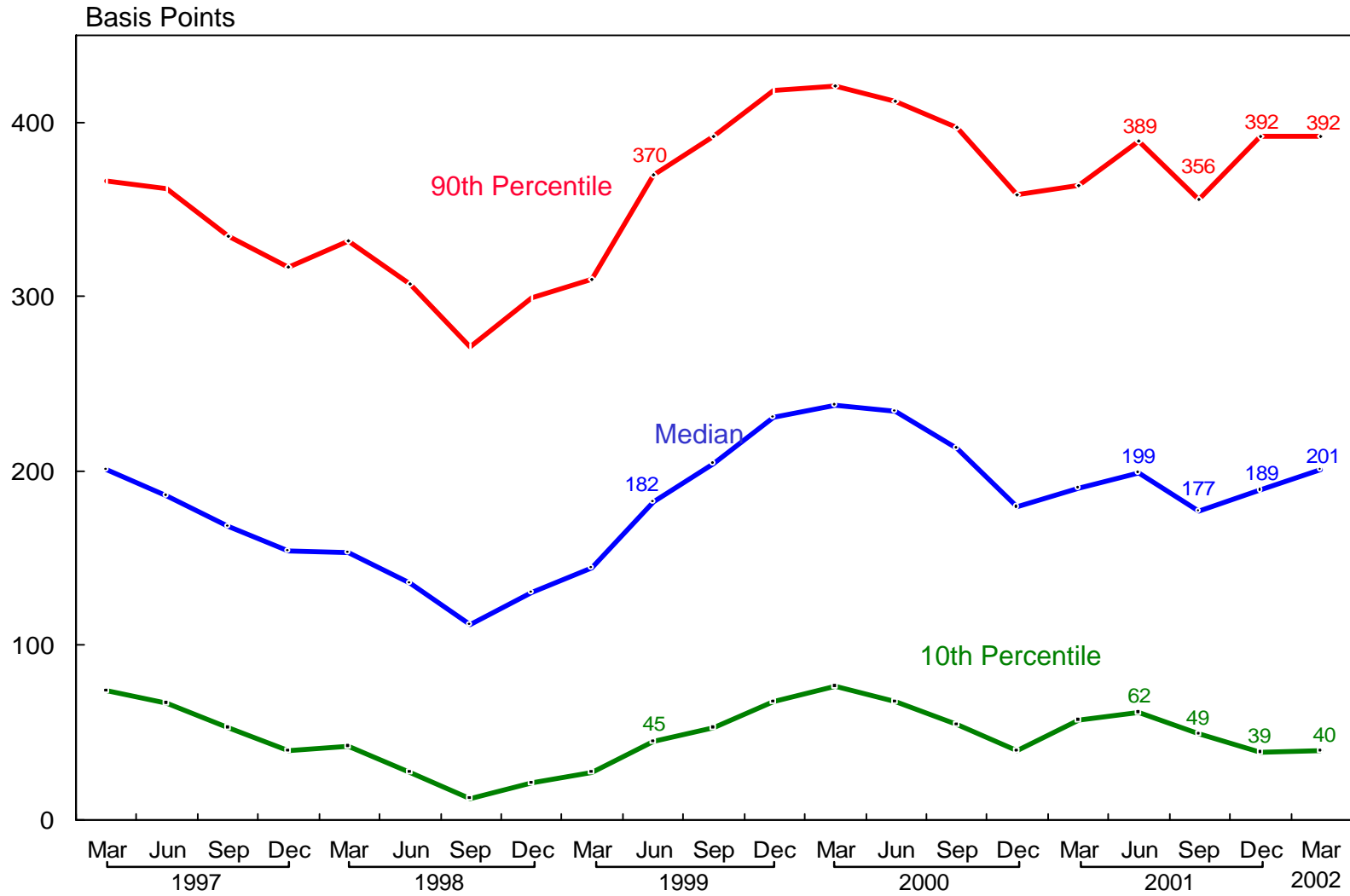


INDUSTRY CLASSIFIED BY INTEREST RATE RISK*



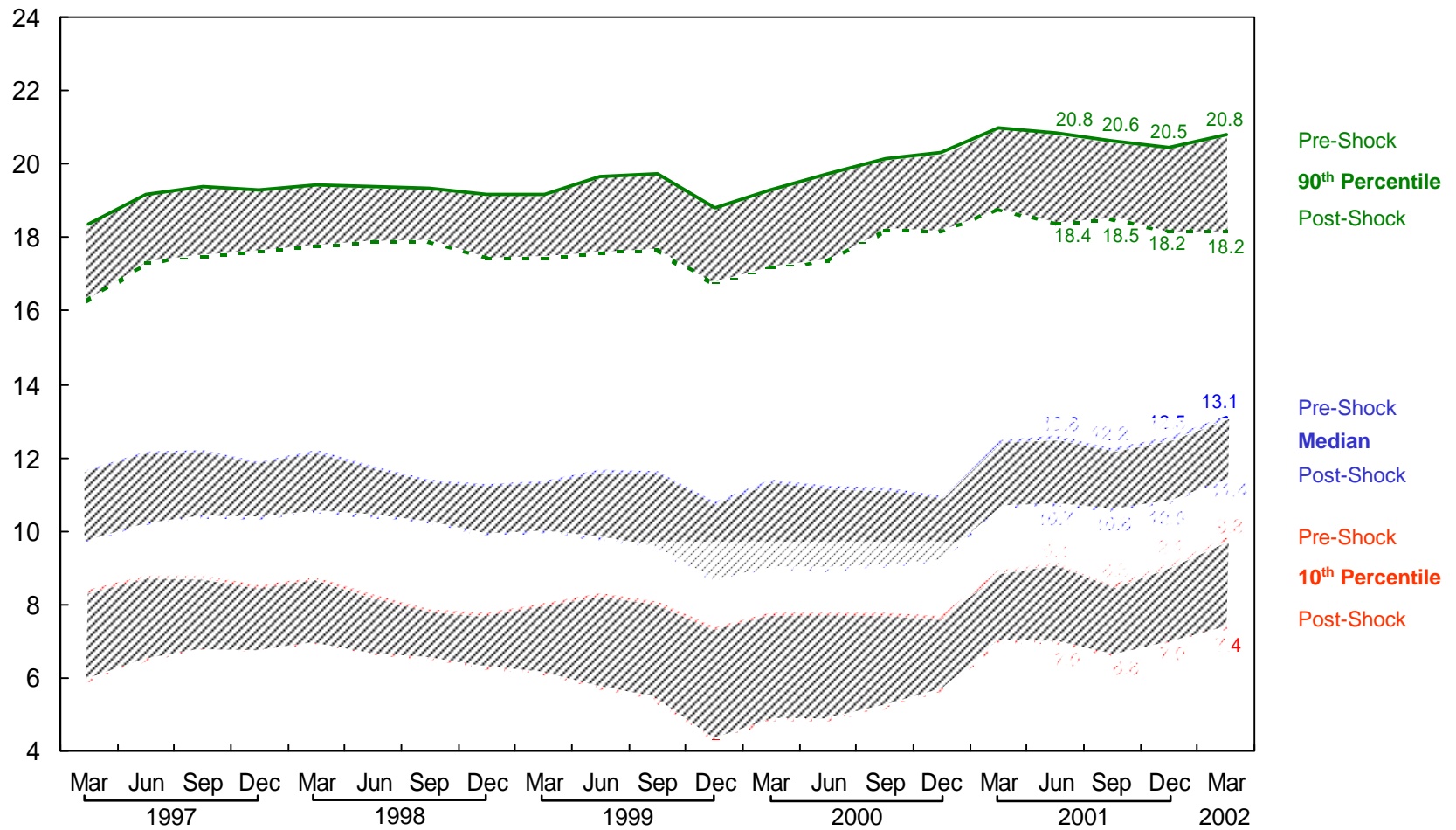
* Preliminary first quarter data as of May 24, 2002, for 864 thrifts with \$840.0 billion in assets.
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INTEREST RATE SENSITIVITY*



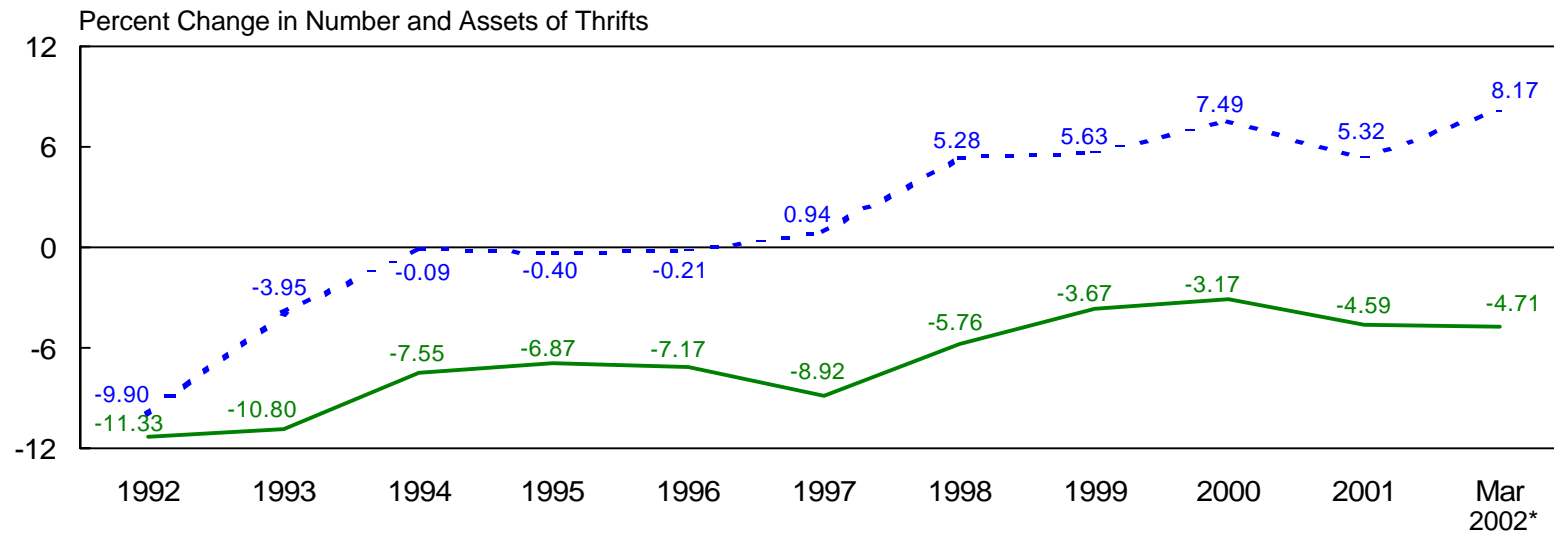
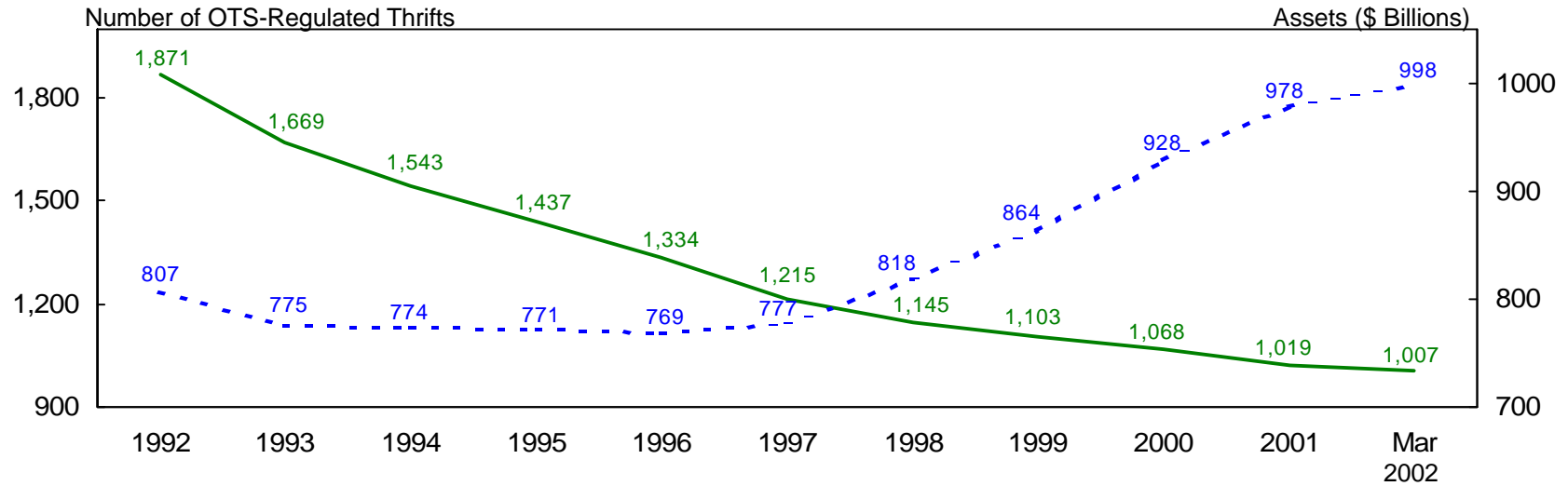
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Office of Thrift Supervision / May 2002

NET PORTFOLIO VALUE RATIO*



* Preliminary first quarter data as of May 24, 2002, for 864 thrifts with \$840.0 billion in assets.
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NUMBER AND ASSETS



* Annualized.

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