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

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

INDUSTRY AGGREGATES:	1995	1996	1997	1998	6 mos. 1998	6 mos. 1999
SELECTED INDICATORS (Percent)						
Return on Average Assets	0.70%	0.62%	0.84%	0.97%	1.02%	1.01%
Median Ratio	0.74%	0.47%	0.83%	0.75%	0.85%	0.74%
Return on Average Equity	9.00%	7.77%	10.44%	11.42%	12.14%	12.36%
Median Ratio	7.75%	4.51%	8.33%	7.01%	7.96%	7.05%
PROFITABILITY (\$ Millions)						
Interest Income	\$55,246.12	\$55,164.51	\$55,296.16	\$54,899.58	\$27,556.03	\$27,844.85
Interest Expense	34,716.82	33,375.13	33,478.90	33,402.41	16,771.73	16,471.24
NET INTEREST INCOME	20,529.30	21,789.38	21,817.26	21,497.17	10,784.30	11,373.62
Loss Provisions-Interest Bearing Assets	1,736.29	2,113.88	1,989.16	1,585.19	754.59	657.17
Noninterest Income	5,963.20	6,912.58	7,041.43	9,896.96	4,433.08	4,648.09
Mortgage Loan Servicing Fees	747.79	888.25	873.85	507.21	375.80	463.98
Other Fees and Charges	2,120.85	2,759.92	3,503.83	4,030.47	1,945.51	2,211.22
Other Noninterest Income	3,094.57	3,264.42	2,663.75	5,359.28	2,111.78	1,972.89
Noninterest Expense	16,143.00	19,858.05	16,796.87	18,209.62	8,712.36	8,750.29
G&A Expense	15,263.88	19,137.82	16,060.35	17,504.07	8,363.38	8,420.59
Goodwill Amortization	638.20	537.16	541.25	581.58	285.04	276.13
Loss Provisions-Noninterest Bearing Assets	240.92	183.07	195.26	123.97	63.94	53.57
Income Before Taxes & Extraordinary Items	8,613.21	6,730.04	10,072.67	11,599.31	5,750.44	6,614.25
Income Taxes	2,935.25	1,744.00	3,655.29	3,939.55	1,779.73	2,438.61
Extraordinary Items	(317.62)	(246.27)	(4.80)	(90.36)	(8.44)	1.37
NET INCOME	5,360.35	4,739.78	6,412.58	7,569.41	3,962.27	4,177.00
Profits	\$6,037.47	\$5,914.98	\$6,987.55	\$8,059.45	\$4,149.71	\$4,290.71
Losses	(\$677.11)	(\$1,175.20)	(\$574.97)	(\$490.04)	(\$187.44)	(\$113.71)
PROFITABILITY (% of Average Assets Annualized)						
Interest Income	7.17%	7.21%	7.28%	7.00%	7.10%	6.71%
Interest Expense	4.50	4.36	4.41	4.26	4.32	3.97
NET INTEREST INCOME	2.66	2.85	2.87	2.74	2.78	2.74
Loss Provisions-Interest Bearing Assets	0.23	0.28	0.26	0.20	0.19	0.16
Noninterest Income	0.77	0.90	0.93	1.26	1.14	1.12
Mortgage Loan Servicing Fees	0.10	0.12	0.11	0.06	0.10	0.11
Other Fees and Charges	0.28	0.36	0.46	0.51	0.50	0.53
Other Noninterest Income	0.40	0.43	0.35	0.68	0.54	0.48
Noninterest Expense	2.09	2.59	2.21	2.32	2.25	2.11
G&A Expense	1.98	2.50	2.11	2.23	2.16	2.03
Goodwill Amortization	0.08	0.07	0.07	0.07	0.07	0.07
Loss Provisions-Noninterest Bearing Assets	0.03	0.02	0.03	0.02	0.02	0.01
Income Before Taxes & Extraordinary Items	1.12	0.88	1.33	1.48	1.48	1.59
Income Taxes	0.38	0.23	0.48	0.50	0.46	0.59
Extraordinary Items	-0.04	-0.03	0.00	-0.01	0.00	0.00
NET INCOME	0.70	0.62	0.84	0.97	1.02	1.01
Profits	0.78	0.77	0.92	1.03	1.07	1.03
Losses	-0.09	-0.15	-0.08	-0.06	-0.05	-0.03

One small thrift with assets under \$100 million did not report financial data for June 1999.

Net income for the third quarter 1996 was significantly reduced by a one-time special assessment fee levied to fully capitalize the SAIF. See Technical Notes for details. Return on Average Assets (Return on Average Equity) is based on reported net income and average quarterly assets (equity).

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

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

Office of Thrift Supervision / September 1999

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

FOR THE QUARTER ENDING:	JUN 1997	SEP 1997	DEC 1997	MAR 1998	JUN 1998	SEP 1998	DEC 1998	MAR 1999	JUN 1999
NUMBER OF THRIFT INSTITUTIONS:	1,272	1,238	1,215	1,195	1,181	1,170	1,145	1,129	1,115
PROFITABILITY (\$ Millions)									
Interest Income	\$13,732.28	\$13,779.55	\$14,068.93	\$13,688.57	\$13,867.46	\$13,594.78	\$13,748.77	\$13,780.04	\$14,064.81
Interest Expense	8,297.88	8,414.65	8,609.44	8,347.88	8,423.86	8,306.82	8,323.86	8,166.39	8,304.85
NET INTEREST INCOME	5,434.39	5,364.90	5,459.49	5,340.69	5,443.61	5,287.96	5,424.92	5,613.66	5,759.96
Loss Provisions-Interest Bearing Assets	494.08	486.75	531.19	348.80	405.79	453.66	376.95	330.32	326.85
Noninterest Income	1,701.58	1,531.46	2,134.74	2,119.34	2,313.75	3,236.27	2,227.60	2,352.06	2,296.03
Mortgage Loan Servicing Fees	217.59	208.98	223.57	187.87	187.93	(50.97)	182.38	208.45	255.53
Other Fees and Charges	818.25	911.90	972.06	912.46	1,033.06	1,029.02	1,055.94	1,069.65	1,141.57
Other Noninterest Income	665.73	410.58	939.11	1,019.01	1,092.76	2,258.22	989.29	1,073.96	898.93
Noninterest Expense	4,023.64	4,287.72	4,430.96	4,240.52	4,471.84	4,434.38	5,062.88	4,366.95	4,383.34
G&A Expense	3,830.83	4,112.15	4,229.08	4,065.39	4,297.99	4,248.01	4,892.69	4,209.28	4,211.31
Goodwill Amortization	131.37	136.38	149.43	143.99	141.05	156.24	140.30	134.16	141.97
Loss Provisions-Noninterest Bearing Assets	61.44	39.19	52.45	31.14	32.80	30.14	29.89	23.52	30.05
Income Before Taxes & Extraordinary Items	2,618.25	2,121.90	2,632.08	2,870.72	2,879.72	3,636.18	2,212.69	3,268.44	3,345.80
Income Taxes	931.35	777.24	971.95	996.05	783.68	1,393.62	766.19	1,208.64	1,229.97
Extraordinary Items	(0.32)	(2.72)	(1.55)	(7.87)	(0.57)	(15.02)	(66.90)	0.78	0.59
NET INCOME	1,686.59	1,341.94	1,658.57	1,866.79	2,095.47	2,227.54	1,379.60	2,060.58	2,116.42
PROFITABILITY (% of Average Assets Annualized)									
Interest Income	7.24%	7.30%	7.34%	7.10%	7.11%	6.92%	6.87%	6.72%	6.71%
Interest Expense	4.38	4.46	4.49	4.33	4.32	4.23	4.16	3.98	3.96
NET INTEREST INCOME	2.87	2.84	2.85	2.77	2.79	2.69	2.71	2.74	2.75
Loss Provisions-Interest Bearing Assets	0.26	0.26	0.28	0.18	0.21	0.23	0.19	0.16	0.16
Noninterest Income	0.90	0.81	1.11	1.10	1.19	1.65	1.11	1.15	1.10
Mortgage Loan Servicing Fees	0.11	0.11	0.12	0.10	0.10	-0.03	0.09	0.10	0.12
Other Fees and Charges	0.43	0.48	0.51	0.47	0.53	0.52	0.53	0.52	0.54
Other Noninterest Income	0.35	0.22	0.49	0.53	0.56	1.15	0.49	0.52	0.43
Noninterest Expense	2.12	2.27	2.31	2.20	2.29	2.26	2.53	2.13	2.09
G&A Expense	2.02	2.18	2.21	2.11	2.20	2.16	2.45	2.05	2.01
Goodwill Amortization	0.07	0.07	0.08	0.07	0.07	0.08	0.07	0.07	0.07
Loss Provisions-Noninterest Bearing Assets	0.03	0.02	0.03	0.02	0.02	0.02	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	1.38	1.12	1.37	1.49	1.48	1.85	1.11	1.59	1.60
Income Taxes	0.49	0.41	0.51	0.52	0.40	0.71	0.38	0.59	0.59
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	-0.01	-0.03	0.00	0.00
NET INCOME	0.89	0.71	0.87	0.97	1.07	1.13	0.69	1.00	1.01
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	0.89	0.71	0.87	0.97	1.07	1.13	0.69	1.00	1.01
Median Ratio	0.89	0.87	0.79	0.87	0.83	0.79	0.70	0.74	0.75
Return on Average Equity (Annualized)	11.09	8.73	10.50	11.58	12.68	13.24	8.21	12.29	12.44
Median Ratio	8.74	8.63	7.69	8.18	7.94	7.28	6.46	7.00	6.94
Net Interest Margin (Annualized)	2.87	2.84	2.85	2.77	2.79	2.69	2.71	2.74	2.75
Median Ratio	3.25	3.22	3.18	3.16	3.13	3.07	3.03	3.02	3.06
Number of Profitable Thrifts	1,216	1,169	1,108	1,123	1,096	1,075	1,016	1,042	1,029
Percent Profitable	95.60	94.43	91.19	93.97	92.80	91.88	88.73	92.29	92.29
Profits (\$ Millions)	\$1,760.49	\$1,656.50	\$1,795.41	\$1,932.39	\$2,217.32	\$2,382.97	\$1,526.77	\$2,112.57	\$2,178.14
Number of Unprofitable Thrifts	56	69	107	72	85	95	129	87	86
Percent Unprofitable	4.40	5.57	8.81	6.03	7.20	8.12	11.27	7.71	7.71
Losses (\$ Millions)	(\$73.90)	(\$314.56)	(\$136.83)	(\$65.59)	(\$121.85)	(\$155.43)	(\$147.17)	(\$51.99)	(\$61.71)

One small thrift with assets under \$100 million did not report financial data for June 1999.

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

Numbers may not sum due to rounding.

Office of Thrift Supervision / September 1999

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

FOR THE QUARTER ENDING:	JUN 1997	SEP 1997	DEC 1997	MAR 1998	JUN 1998	SEP 1998	DEC 1998	MAR 1999	JUN 1999
NUMBER OF THRIFT INSTITUTIONS:	1,272	1,238	1,215	1,195	1,181	1,170	1,145	1,129	1,115

TOTAL ASSETS (\$ Billions)	\$768.99	\$762.80	\$776.58	\$780.15	\$786.30	\$795.20	\$817.61	\$835.04	\$846.69
1 - 4 Family Mortgages	385.27	387.75	390.77	394.66	391.68	394.55	400.91	400.23	408.26
Mortgage Pool Securities	108.98	103.75	103.82	101.18	96.86	93.70	93.31	100.58	99.62
Multifamily Mortgages	47.50	47.54	47.46	46.88	46.50	43.89	44.04	43.47	41.11
Nonresidential Mortgages	31.39	29.85	30.24	29.03	29.29	28.97	29.50	30.19	30.51
Construction Loans	11.25	11.39	11.33	11.65	12.12	13.25	13.76	14.59	15.79
Land Loans	3.41	3.44	3.50	3.59	3.59	3.82	3.91	4.18	4.37
Commercial Loans	9.98	10.63	11.50	12.47	12.86	14.08	15.57	16.64	17.45
Consumer Loans	40.29	43.31	44.85	44.67	45.92	46.40	47.40	49.07	52.37
Cash and Noninterest-Earning Deposits	9.55	9.77	10.85	10.54	10.83	10.95	13.03	10.59	11.63
Investment Securities	86.24	80.39	85.05	87.37	95.77	104.81	113.81	121.92	119.44
Mortgage Derivatives	37.50	36.12	36.29	38.12	47.51	55.95	67.06	73.15	71.44
Repossessed Assets, Net	1.94	1.90	1.80	1.76	1.57	1.51	1.47	1.39	1.21
Real Estate Held for Investment, Net	0.46	0.46	0.48	0.52	0.50	0.45	0.43	0.42	0.44
Office Premises & Equipment	7.93	7.82	7.88	7.78	7.97	7.97	7.96	8.06	8.19
Other Assets	29.90	29.99	32.44	33.39	36.23	36.24	37.83	39.06	41.65
Less: Contra Assets & Valuation Allowances	5.10	5.20	5.38	5.34	5.39	5.40	5.33	5.35	5.34

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$768.99	\$762.80	\$776.58	\$780.15	\$786.30	\$795.20	\$817.61	\$835.04	\$846.69
TOTAL DEPOSITS	512.76	501.68	507.77	505.16	503.97	497.59	498.78	494.28	492.21
Deposits less than or equal to \$100,000	438.48	424.91	426.28	421.07	417.20	407.35	403.51	399.51	395.33
Deposits greater than \$100,000	74.28	76.77	81.49	84.09	86.77	90.24	95.27	94.78	96.88
Escrows	8.02	8.18	8.37	11.20	10.47	10.55	11.73	10.46	10.38
BORROWINGS	176.02	180.18	184.90	185.39	191.98	203.69	224.99	245.78	262.82
Advances From FHLB	105.35	106.61	118.51	116.58	118.44	125.64	143.10	152.22	164.37
RevRepo Agreements & FedFunds Purchased	40.44	42.34	38.49	42.24	43.71	44.69	49.44	59.25	59.54
Other Borrowings	30.23	31.23	27.90	26.57	29.83	33.36	32.46	34.31	38.91
Other Liabilities	9.78	10.37	10.93	12.88	12.61	15.11	14.79	16.54	12.69
Equity Capital	62.40	62.39	64.60	65.52	67.27	68.26	67.32	67.97	68.59

One small thrift with assets under \$100 million did not report financial data for June 1999.

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

Office of Thrift Supervision / September 1999

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

FOR THE QUARTER ENDING:	JUN 1997	SEP 1997	DEC 1997	MAR 1998	JUN 1998	SEP 1998	DEC 1998	MAR 1999	JUN 1999
NUMBER OF THRIFT INSTITUTIONS:	1,272	1,238	1,215	1,195	1,181	1,170	1,145	1,129	1,115

TOTAL ASSETS (% of Total Assets)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1 - 4 Family Mortgages	50.10	50.83	50.32	50.59	49.81	49.62	49.03	47.93	48.22
Mortgage Pool Securities	14.17	13.60	13.37	12.97	12.32	11.78	11.41	12.04	11.77
Multifamily Mortgages	6.18	6.23	6.11	6.01	5.91	5.52	5.39	5.21	4.86
Nonresidential Mortgages	4.08	3.91	3.89	3.72	3.72	3.64	3.61	3.62	3.60
Construction Loans	1.46	1.49	1.46	1.49	1.54	1.67	1.68	1.75	1.87
Land Loans	0.44	0.45	0.45	0.46	0.46	0.48	0.48	0.50	0.52
Commercial Loans	1.30	1.39	1.48	1.60	1.63	1.77	1.90	1.99	2.06
Consumer Loans	5.24	5.68	5.78	5.73	5.84	5.84	5.80	5.88	6.19
Cash and Noninterest-Earning Deposits	1.24	1.28	1.40	1.35	1.38	1.38	1.59	1.27	1.37
Investment Securities	11.21	10.54	10.95	11.20	12.18	13.18	13.92	14.60	14.11
Mortgage Derivatives	4.88	4.74	4.67	4.89	6.04	7.04	8.20	8.76	8.44
Repossessed Assets, Net	0.25	0.25	0.23	0.23	0.20	0.19	0.18	0.17	0.14
Real Estate Held for Investment, Net	0.06	0.06	0.06	0.07	0.06	0.06	0.05	0.05	0.05
Office Premises & Equipment	1.03	1.03	1.02	1.00	1.01	1.00	0.97	0.97	0.97
Other Assets	3.89	3.93	4.18	4.28	4.61	4.56	4.63	4.68	4.92
Less: Contra Assets & Valuation Allowances	0.66	0.68	0.69	0.68	0.69	0.68	0.65	0.64	0.63

TOTAL LIABILITIES AND CAPITAL (% of Total Assets)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
TOTAL DEPOSITS	66.68	65.77	65.39	64.75	64.09	62.57	61.00	59.19	58.13
Deposits less than or equal to \$100,000	57.02	55.70	54.89	53.97	53.06	51.23	49.35	47.84	46.69
Deposits greater than \$100,000	9.66	10.06	10.49	10.78	11.04	11.35	11.65	11.35	11.44
Escrows	1.04	1.07	1.08	1.44	1.33	1.33	1.44	1.25	1.23
BORROWINGS	22.89	23.62	23.81	23.76	24.42	25.61	27.52	29.43	31.04
Advances From FHLB	13.70	13.98	15.26	14.94	15.06	15.80	17.50	18.23	19.41
RevRepo Agreements & FedFunds Purchased	5.26	5.55	4.96	5.41	5.56	5.62	6.05	7.10	7.03
Other Borrowings	3.93	4.09	3.59	3.41	3.79	4.20	3.97	4.11	4.60
Other Liabilities	1.27	1.36	1.41	1.65	1.60	1.90	1.81	1.98	1.50
Equity Capital	8.11	8.18	8.32	8.40	8.56	8.58	8.23	8.14	8.10

One small thrift with assets under \$100 million did not report financial data for June 1999.

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

Office of Thrift Supervision / September 1999

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

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

FOR THE QUARTER ENDING:	JUN 1997	SEP 1997	DEC 1997	MAR 1998	JUN 1998	SEP 1998	DEC 1998	MAR 1999	JUN 1999
NUMBER OF THRIFT INSTITUTIONS:	1,272	1,238	1,215	1,195	1,181	1,170	1,145	1,129	1,115
TOTAL ASSETS (% Change)	7.17%	7.70%	9.21%	10.61%	9.00%	9.50%	11.38%	12.98%	13.50%
1 - 4 Family Mortgages	10.28	10.53	10.00	10.90	7.74	6.03	7.68	6.11	9.02
Mortgage Pool Securities	-2.93	-0.98	1.86	1.25	-5.49	-6.04	-5.03	5.91	9.12
Multifamily Mortgages	1.98	1.66	1.39	1.58	0.81	-4.70	-4.00	-2.71	-6.56
Nonresidential Mortgages	3.00	0.59	1.55	1.74	2.75	6.07	6.64	13.28	14.31
Construction Loans	-26.39	-28.77	-29.58	18.00	19.61	27.88	34.39	38.14	40.71
Land Loans	-0.66	0.70	-1.50	14.14	14.19	20.38	23.08	28.94	31.30
Commercial Loans	31.63	31.64	35.14	44.71	39.93	41.27	44.06	40.89	43.82
Consumer Loans	17.63	21.85	27.34	23.31	22.81	13.20	14.98	20.08	23.33
Cash and Noninterest-Earning Deposits	0.63	10.33	11.80	26.53	23.24	18.61	27.54	5.42	13.00
Investment Securities	-0.46	-3.44	3.86	153.89	182.43	222.68	236.48	232.59	163.12
Mortgage Derivatives	-5.57	-4.02	-1.30	10.78	40.10	72.27	98.25	99.55	57.39
Repossessed Assets, Net	-16.46	-11.82	-10.97	-8.46	-15.50	-17.28	-15.57	-17.85	-19.86
Real Estate Held for Investment, Net	-3.73	-4.55	3.56	13.90	9.86	1.31	-7.78	-17.01	-8.51
Office Premises & Equipment	5.18	5.72	6.44	5.92	8.10	7.93	7.25	9.47	8.35
Other Assets	-18.50	-16.53	-12.11	28.38	29.30	27.30	23.35	23.06	20.50
Less: Contra Assets & Valuation Allowances	-64.86	-64.89	-63.05	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL LIABILITIES AND CAPITAL (% Change)	7.17%	7.70%	9.21%	10.61%	9.00%	9.50%	11.38%	12.98%	13.50%
TOTAL DEPOSITS	4.69	5.07	5.80	5.61	5.12	4.39	4.27	3.51	3.32
Deposits less than or equal to \$100,000	2.83	2.61	3.16	2.65	1.91	0.89	0.53	0.50	0.42
Deposits greater than \$100,000	17.21	21.13	22.13	23.45	23.88	23.71	23.73	18.49	17.09
BORROWINGS	12.96	13.49	14.85	19.14	15.19	17.93	27.71	39.44	43.28
Advances From FHLB	24.05	23.08	25.77	30.43	19.13	22.81	26.89	36.74	46.01
RevRepo Agreements & FedFunds Purchased	-4.65	0.68	0.23	10.19	16.05	12.24	33.62	49.08	40.40
Other Borrowings	6.13	3.77	-1.63	-4.74	0.82	9.01	22.92	36.16	36.76
Other Liabilities	23.86	9.67	36.88	55.31	37.04	46.20	43.58	15.57	3.25
Equity Capital	8.46	13.13	15.35	17.27	15.01	15.17	10.31	9.67	7.54

One small thrift with assets under \$100 million did not report financial data for June 1999.

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

Office of Thrift Supervision / September 1999

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

FOR THE QUARTER ENDING:	JUN 1997	SEP 1997	DEC 1997	MAR 1998	JUN 1998	SEP 1998	DEC 1998	MAR 1999	JUN 1999
NUMBER OF THRIFT INSTITUTIONS:	1,272	1,238	1,215	1,195	1,181	1,170	1,145	1,129	1,115

SELECTED STRUCTURAL DATA									
Number of Conservatorships/Receiverships	0	0	0	0	0	0	0	0	0
Consolidated Assets (\$ Billions)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Number of Bank Charter Conversions	13	13	10	6	5	3	5	8	5
Consolidated Assets (\$ Billions)	10.79	7.37	1.79	1.39	1.46	2.38	2.38	7.66	2.97
Number of Bank Acquisitions	14	20	11	8	12	14	13	9	9
Consolidated Assets (\$ Billions)	6.90	14.48	3.83	11.93	4.22	8.43	10.63	2.29	1.76
Number of Thrift Mergers	9	6	7	10	8	7	12	5	8
Consolidated Assets (\$ Billions)	5.58	3.56	42.05	14.51	6.04	23.31	63.02	0.77	3.73

LOAN ACTIVITY (\$ Millions)									
Mortgage Pool Securities									
Total Purchases	\$11,574.20	\$11,647.32	\$16,188.12	\$16,531.59	\$16,653.71	\$19,580.86	\$25,388.40	\$23,536.87	\$23,850.00
Total Sales	6,928.69	9,859.14	10,137.36	13,818.48	12,103.60	12,745.84	16,044.14	13,204.38	15,389.38
Mortgage Originations	47,482.07	48,403.88	53,718.30	67,489.73	78,581.18	78,724.11	93,676.44	77,366.89	79,209.76
Construction Loans	5,351.99	5,148.03	4,972.42	4,743.01	6,022.61	6,251.97	6,242.10	6,082.17	7,130.36
1-4 Family Mortgages	4,549.80	4,244.91	4,029.15	3,868.22	4,772.00	4,949.92	4,879.32	4,877.34	5,670.79
Permanent Loans Secured by 1-4 Family Unit	38,114.85	39,480.55	44,572.96	58,850.53	67,668.37	67,580.23	81,534.70	66,086.15	66,104.78
Mortgage Refinancings	4,022.61	4,793.78	6,886.84	11,128.45	10,747.88	10,482.28	19,326.69	15,286.63	12,437.79
Mortgage Purchases	14,690.96	17,792.90	21,317.96	19,746.26	27,349.94	24,266.88	27,907.86	21,275.66	21,667.16
Secured by 1-4 Family Mortgages	13,930.84	17,021.15	19,308.82	18,876.75	26,457.21	23,475.38	26,629.26	20,697.03	20,861.88
Mortgage Sales	25,700.96	27,168.94	42,492.16	43,804.75	66,953.87	54,016.41	59,920.85	52,371.35	51,006.90
Secured by 1-4 Family Mortgages	25,325.91	26,556.76	40,701.86	43,017.37	66,390.31	53,061.36	58,954.50	51,950.41	49,160.07
Nonmortgage Originations and Purchases	14,723.44	17,358.62	16,989.53	16,982.42	19,670.85	19,130.15	18,544.44	20,481.80	18,449.81
Consumer Loans	11,587.04	13,875.93	12,456.13	11,926.08	14,368.14	13,689.30	11,957.75	13,984.34	11,513.24

OTHER INDICATORS (Percent Annualized)									
Asset Growth Rate	11.09%	7.19%	9.93%	8.62%	5.78%	9.73%	17.61%	14.22%	7.80%
Cost of Funds	4.88	4.98	5.03	4.87	4.88	4.79	4.71	4.49	4.46
Asset Yield	7.79	7.87	7.92	7.67	7.70	7.50	7.45	7.28	7.27
Mortgage Portfolio Yield	7.79	7.87	7.89	7.66	7.72	7.47	7.50	7.34	7.28

CAPITAL MEASURES FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	JUN 1997	SEP 1997	DEC 1997	MAR 1998	JUN 1998	SEP 1998	DEC 1998	MAR 1999	JUN 1999
NUMBER OF THRIFT INSTITUTIONS:	1,272	1,238	1,215	1,195	1,181	1,170	1,145	1,129	1,115

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	1,269	1,235	1,214	1,194	1,179	1,170	1,141	1,127	1,113
Percent of Thrifts	99.76	99.76	99.92	99.92	99.83	100.00	99.65	99.82	99.82
Consolidated Assets (\$ Billions)	\$768.75	\$762.71	\$776.57	\$780.04	\$785.99	\$795.20	\$817.24	\$834.92	\$846.66
Fail FDICIA Capital Standards	3	3	1	1	2	0	2	2	1
Percent of Thrifts	0.24	0.24	0.08	0.08	0.17	0.00	0.17	0.18	0.09
Consolidated Assets (\$ Billions)	\$0.24	\$0.09	\$0.01	\$0.11	\$0.31	\$0.00	\$0.13	\$0.12	\$0.04
Critically Undercapitalized	1	0	0	0	0	0	0	1	0
Percent of Thrifts	0.08	0.00	0.00	0.00	0.00	0.00	0.00	0.09	0.00
Consolidated Assets (\$ Billions)	\$0.21	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.07	\$0.00

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$56.67	\$56.53	\$58.21	\$58.62	\$59.92	\$60.52	\$60.07	\$61.36	\$63.28
Tangible Equity Ratio	7.44	7.48	7.57	7.60	7.71	7.70	7.43	7.42	7.53
Median Ratio	8.93	9.17	9.21	9.28	9.27	9.40	9.31	9.34	9.37
Tier 1 Capital (\$ Billions)	\$56.81	\$56.66	\$58.30	\$58.70	\$59.99	\$60.59	\$60.11	\$61.40	\$63.32
Tier 1 Leverage Ratio	7.45	7.50	7.58	7.61	7.72	7.71	7.43	7.42	7.53
Median Ratio	8.93	9.17	9.21	9.28	9.27	9.40	9.31	9.34	9.37
Tier 1 Risk-based Capital Ratio	13.19	13.07	13.10	13.24	13.35	13.41	13.07	13.06	13.01
Median Ratio	17.45	17.78	17.83	17.96	18.17	18.21	18.10	17.99	17.88
Risk-based Capital (\$ Billions)	\$62.63	\$62.81	\$64.52	\$64.58	\$65.80	\$66.50	\$66.17	\$67.40	\$69.25
Total Risk-based Capital Ratio	14.54	14.49	14.50	14.57	14.64	14.72	14.38	14.34	14.23
Median Ratio	18.10	18.52	18.62	18.65	18.67	18.96	18.73	18.92	18.78

The one small thrift that did not report financial data for June 1999 was critically undercapitalized.
 Numbers may not sum due to rounding.
 Office of Thrift Supervision / September 1999

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

FOR THE QUARTER ENDING:	JUN 1997	SEP 1997	DEC 1997	MAR 1998	JUN 1998	SEP 1998	DEC 1998	MAR 1999	JUN 1999
NUMBER OF THRIFT INSTITUTIONS:	1,272	1,238	1,215	1,195	1,181	1,170	1,145	1,129	1,115
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$5,976.31	\$6,060.46	\$6,268.15	\$5,949.80	\$5,688.50	\$5,819.77	\$5,759.64	\$5,165.27	\$5,008.76
Mortgage Loans									
Construction & Land Loans	236.66	229.90	219.70	282.60	219.03	229.75	298.93	221.46	190.49
Nonresidential Mortgages	296.30	240.29	332.16	307.69	284.04	286.62	288.20	226.20	234.15
Multifamily Mortgages	200.51	184.28	191.91	235.00	189.44	195.94	186.63	117.23	124.99
1-4 Family Mortgages	4,414.55	4,406.71	4,420.06	4,146.89	3,978.34	3,979.41	3,873.41	3,645.35	3,466.62
Nonmortgage Loans and Leases									
Commercial Loans	134.50	140.90	164.40	170.28	177.09	226.44	213.29	217.18	188.74
Consumer Loans	693.81	858.39	939.92	807.34	840.56	901.62	899.18	737.86	803.77
NONCURRENT LOANS (\$ Millions)	\$6,204.24	\$6,302.18	\$5,919.01	\$5,554.47	\$5,269.46	\$4,879.95	\$4,798.40	\$4,651.85	\$4,337.63
Mortgage Loans									
Construction & Land Loans	163.50	162.54	182.14	168.88	167.85	179.69	194.19	170.33	146.28
Nonresidential Mortgages	521.06	537.42	489.95	482.05	425.22	391.22	367.36	358.30	326.67
Multifamily Mortgages	543.97	416.53	350.73	360.06	294.26	244.52	217.82	188.64	163.13
1-4 Family Mortgages	4,476.12	4,660.63	4,333.40	4,022.06	3,849.91	3,541.88	3,483.00	3,381.39	3,169.87
Nonmortgage Loans and Leases									
Commercial Loans	138.59	131.08	126.04	130.89	162.34	159.37	150.38	151.39	156.53
Consumer Loans	361.01	393.97	436.76	390.54	369.88	363.28	385.66	401.81	375.15
NET CHARGE-OFFS (\$ Millions)	\$486.06	\$510.28	\$478.15	\$375.81	\$357.13	\$431.23	\$409.96	\$309.06	\$348.41
Mortgage Loans									
Construction & Land Loans	4.66	1.10	8.43	2.11	3.53	3.94	3.98	1.14	2.47
Nonresidential Mortgages	8.03	13.53	(9.70)	3.32	8.42	1.86	11.56	(3.71)	3.93
Multifamily Mortgages	37.20	17.27	2.65	12.43	7.90	8.96	1.91	(27.99)	10.64
1-4 Family Mortgages	172.43	212.19	99.52	79.45	86.92	73.17	165.62	61.56	87.93
Nonmortgage Loans and Leases									
Commercial Loans	9.47	9.98	13.14	13.19	11.41	11.75	22.35	9.97	13.56
Consumer Loans	177.79	177.51	240.16	204.75	191.04	260.42	156.35	209.54	154.15
Repossessed Assets	43.38	38.98	43.76	29.23	25.67	34.71	29.13	31.40	25.53
Other	33.10	39.73	80.19	31.33	22.24	36.41	19.07	27.15	50.21
REPOSSESSED ASSETS, NET (\$ Millions)	\$1,944.73	\$1,899.62	\$1,804.82	\$1,763.19	\$1,571.76	\$1,513.53	\$1,469.66	\$1,387.25	\$1,205.69
Construction & Land Loans	259.59	230.42	192.15	181.71	171.29	161.28	162.47	157.52	156.87
Nonresidential Mortgages	308.48	269.26	259.91	263.72	217.88	179.10	226.36	250.24	250.98
Multifamily Mortgages	280.58	291.86	237.68	208.55	200.61	189.13	161.11	166.65	80.71
1-4 Family Mortgages	1,059.65	1,067.45	1,062.30	1,024.23	904.69	888.44	816.98	758.75	668.78
Other	36.43	40.64	52.77	84.98	77.29	95.58	102.75	54.10	48.35
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)									
Real Estate Loans	\$478.81	\$479.97	\$483.29	\$485.81	\$483.18	\$484.48	\$492.13	\$492.66	\$500.04
Percent of Total Assets	62.27	62.92	62.23	62.27	61.45	60.92	60.19	59.00	59.06
Noncurrent Real Estate Loans	\$5.70	\$5.78	\$5.36	\$5.03	\$4.74	\$4.36	\$4.26	\$4.10	\$3.81
Percent of Total Assets	0.74	0.76	0.69	0.65	0.60	0.55	0.52	0.49	0.45
Real Estate Owned	\$1.91	\$1.86	\$1.75	\$1.68	\$1.49	\$1.42	\$1.37	\$1.33	\$1.16
Percent of Total Assets	0.25	0.24	0.23	0.22	0.19	0.18	0.17	0.16	0.14
Troubled Real Estate Loans	\$7.61	\$7.64	\$7.11	\$6.71	\$6.23	\$5.78	\$5.63	\$5.43	\$4.96
Percent of Total Assets	0.99	1.00	0.92	0.86	0.79	0.73	0.69	0.65	0.59

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

Numbers may not sum due to rounding.

Office of Thrift Supervision / September 1999

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

FOR THE QUARTER ENDING:	JUN 1997	SEP 1997	DEC 1997	MAR 1998	JUN 1998	SEP 1998	DEC 1998	MAR 1999	JUN 1999
NUMBER OF THRIFT INSTITUTIONS:	1,272	1,238	1,215	1,195	1,181	1,170	1,145	1,129	1,115
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.78%	0.79%	0.81%	0.76%	0.72%	0.73%	0.70%	0.62%	0.59%
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.62	1.55	1.48	1.85	1.39	1.35	1.69	1.18	0.94
Nonresidential Mortgages	0.94	0.81	1.10	1.06	0.97	0.99	0.98	0.75	0.77
Multifamily Mortgages	0.42	0.39	0.40	0.50	0.41	0.45	0.42	0.27	0.30
1-4 Family Mortgages	1.15	1.14	1.13	1.05	1.02	1.01	0.97	0.91	0.85
Nonmortgage Loans and Leases									
Commercial Loans	1.35	1.33	1.43	1.37	1.38	1.61	1.37	1.31	1.08
Consumer Loans	1.72	1.98	2.10	1.81	1.83	1.94	1.90	1.50	1.53
NONCURRENT LOANS (% Total Assets)	0.81%	0.83%	0.76%	0.71%	0.67%	0.61%	0.59%	0.56%	0.51%
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.12	1.10	1.23	1.11	1.07	1.05	1.10	0.91	0.73
Nonresidential Mortgages	1.66	1.80	1.62	1.66	1.45	1.35	1.25	1.19	1.07
Multifamily Mortgages	1.15	0.88	0.74	0.77	0.63	0.56	0.49	0.43	0.40
1-4 Family Mortgages	1.16	1.20	1.11	1.02	0.98	0.90	0.87	0.84	0.78
Nonmortgage Loans and Leases									
Commercial Loans	1.39	1.23	1.10	1.05	1.26	1.13	0.97	0.91	0.90
Consumer Loans	0.90	0.91	0.97	0.87	0.81	0.78	0.81	0.82	0.72
NET CHARGE-OFFS (% Total Assets)	0.06%	0.07%	0.06%	0.05%	0.05%	0.05%	0.05%	0.04%	0.04%
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.03	0.01	0.06	0.01	0.02	0.02	0.02	0.01	0.01
Nonresidential Mortgages	0.03	0.05	-0.03	0.01	0.03	0.01	0.04	-0.01	0.01
Multifamily Mortgages	0.08	0.04	0.01	0.03	0.02	0.02	0.00	-0.06	0.03
1-4 Family Mortgages	0.04	0.05	0.03	0.02	0.02	0.02	0.04	0.02	0.02
Nonmortgage Loans and Leases									
Commercial Loans	0.09	0.09	0.11	0.11	0.09	0.08	0.14	0.06	0.08
Consumer Loans	0.44	0.41	0.54	0.46	0.42	0.56	0.33	0.43	0.29
Reposessed Assets	2.23	2.05	2.42	1.66	1.63	2.29	1.98	2.26	2.12
Other	0.11	0.13	0.25	0.09	0.06	0.10	0.05	0.07	0.12
REPOSSESSED ASSETS, NET (% Total Assets)	0.25%	0.25%	0.23%	0.23%	0.20%	0.19%	0.18%	0.17%	0.14%
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans	1.77	1.55	1.30	1.19	1.09	0.94	0.92	0.84	0.78
Nonresidential Mortgages	0.98	0.90	0.86	0.91	0.74	0.62	0.77	0.83	0.82
Multifamily Mortgages	0.59	0.61	0.50	0.44	0.43	0.43	0.37	0.38	0.20
1-4 Family Mortgages	0.28	0.28	0.27	0.26	0.23	0.23	0.20	0.19	0.16
Other	0.12	0.14	0.16	0.25	0.21	0.26	0.27	0.14	0.12
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	0.25%	0.27%	0.25%	0.19%	0.18%	0.22%	0.20%	0.15%	0.16%
Net Provisions for Losses (Annualized)	0.26	0.26	0.27	0.18	0.21	0.23	0.18	0.16	0.15
Valuation Allowances	0.77	0.79	0.78	0.77	0.77	0.76	0.73	0.70	0.68
Noncurrent Loans	0.81	0.83	0.76	0.71	0.67	0.61	0.59	0.56	0.51
Reposessed Assets, Net (% Total Assets)	0.25	0.25	0.23	0.23	0.20	0.19	0.18	0.17	0.14
Troubled Assets	1.06	1.08	0.99	0.94	0.87	0.80	0.77	0.72	0.65

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

Numbers may not sum due to rounding.

Office of Thrift Supervision / September 1999

SELECTED INDICATORS FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

BY FDICIA CATEGORY

SECOND QUARTER 1999:	WELL-CAPITALIZED	ADEQUATELY CAPITALIZED	SIGNIFICANTLY UNDER-CAPITALIZED	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	1,084	29	1	1,115
Total Assets (\$ Billions)	\$836.23	\$10.43	\$0.04	\$846.69
Tier 1 Leverage Ratio (Percent)	7.56	5.70	2.43	7.53
Median Ratio	9.48	5.87	2.43	9.37
Total Risk-based Capital Ratio (Percent)	14.31	9.10	3.95	14.23
Median Ratio	19.10	9.66	3.95	18.78
Return on Average Assets (Percent Annualized)	1.03	-0.43	-3.64	1.01
Median Ratio	0.76	0.50	-3.64	0.75
Net Interest Margin (Percent Annualized)	2.74	3.64	5.54	2.75
Median Ratio	3.06	3.30	5.54	3.06
Number of Profitable Thrifts	1,009	19	0	1,029
Profits (\$ Millions)	\$2,166.15	\$11.99	\$0.00	\$2,178.14
Number of Unprofitable Thrifts	75	10	1	86
Losses (\$ Millions)	(\$38.07)	(\$23.28)	(\$0.36)	(\$61.71)
Valuation Allowances (Percent of Total Assets)	0.67	1.51	0.82	0.68
Troubled Assets (Percent of Total Assets)	0.65	1.23	3.23	0.65
Asset Growth Rate (Percent Annualized)	7.96	-1.64	-44.99	7.80

BY OTS EXAMINATION RATING

SECOND QUARTER 1999:	CAMELS 1 AND 2	CAMELS 3	CAMELS 4 AND 5	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	1,000	69	10	1,115
Total Assets (\$ Billions)	\$819.20	\$21.86	\$4.09	\$846.69
Tier 1 Leverage Ratio (Percent)	7.51	7.96	4.91	7.53
Median Ratio	9.49	7.49	4.91	9.37
Total Risk-based Capital Ratio (Percent)	14.25	13.10	9.93	14.23
Median Ratio	19.10	13.95	10.52	18.78
Return on Average Assets (Percent Annualized)	1.03	0.66	-1.32	1.01
Median Ratio	0.77	0.26	-0.40	0.75
Net Interest Margin (Percent Annualized)	2.74	2.86	3.38	2.75
Median Ratio	3.06	2.97	2.96	3.06
Number of Profitable Thrifts	962	50	5	1,029
Profits (\$ Millions)	\$2,122.54	\$51.34	\$1.04	\$2,178.14
Number of Unprofitable Thrifts	38	19	5	86
Losses (\$ Millions)	(\$26.02)	(\$16.23)	(\$15.09)	(\$61.71)
Valuation Allowances (Percent of Total Assets)	0.66	1.15	2.36	0.68
Troubled Assets (Percent of Total Assets)	0.57	3.66	1.55	0.65
Asset Growth Rate (Percent Annualized)	7.48	25.90	-30.55	7.80

The one small thrift that did not report financial data for June 1999 was critically undercapitalized. Thirty-six de novo thrifts have not been assigned an examination rating. These reported total assets of \$1.5 billion and net losses of \$1.2 million. All data exclude self-liquidating thrifts. See Technical Notes for details. Numbers may not sum due to rounding.

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

SECOND QUARTER 1999:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	232	222	342	232	87	1,115
PROFITABILITY (\$ Millions)						
Interest Income	\$2,650.27	\$1,135.82	\$2,824.30	\$1,680.75	\$5,773.68	\$14,064.81
Interest Expense	1,511.58	630.59	1,611.59	983.62	3,567.47	8,304.85
NET INTEREST INCOME	1,138.69	505.22	1,212.71	697.13	2,206.21	5,759.96
Loss Provisions-Interest Bearing Assets	39.95	34.76	106.79	56.67	88.68	326.85
Noninterest Income	435.50	202.04	628.59	297.28	732.62	2,296.03
Mortgage Loan Servicing Fees	51.29	11.20	50.35	38.62	104.07	255.53
Other Fees and Charges	206.46	129.43	207.13	172.00	426.55	1,141.57
Other Noninterest Income	177.76	61.41	371.11	86.66	201.99	898.93
Noninterest Expense	884.67	467.60	1,022.04	592.87	1,416.16	4,383.34
G&A Expense	844.19	460.85	974.80	574.06	1,357.43	4,211.31
Goodwill Amortization	30.06	6.20	42.07	11.62	52.03	141.97
Loss Provisions-Noninterest Bearing Assets	10.42	0.56	5.18	7.20	6.70	30.05
Income Before Taxes & Extraordinary Items	649.58	204.90	712.47	344.87	1,433.99	3,345.80
Income Taxes	235.26	73.63	250.56	104.38	566.14	1,229.97
Extraordinary Items	0.27	0.05	0.01	(0.01)	0.28	0.59
NET INCOME	414.59	131.32	461.92	240.48	868.13	2,116.42
PROFITABILITY (% of Average Assets Annualized)						
Interest Income	6.52%	7.02%	6.86%	6.82%	6.64%	6.71%
Interest Expense	3.72	3.89	3.91	3.99	4.10	3.96
NET INTEREST INCOME	2.80	3.12	2.94	2.83	2.54	2.75
Loss Provisions-Interest Bearing Assets	0.10	0.21	0.26	0.23	0.10	0.16
Noninterest Income	1.07	1.25	1.53	1.21	0.84	1.10
Mortgage Loan Servicing Fees	0.13	0.07	0.12	0.16	0.12	0.12
Other Fees and Charges	0.51	0.80	0.50	0.70	0.49	0.54
Other Noninterest Income	0.44	0.38	0.90	0.35	0.23	0.43
Noninterest Expense	2.18	2.89	2.48	2.41	1.63	2.09
G&A Expense	2.08	2.85	2.37	2.33	1.56	2.01
Goodwill Amortization	0.07	0.04	0.10	0.05	0.06	0.07
Loss Provisions-Noninterest Bearing Assets	0.03	0.00	0.01	0.03	0.01	0.01
Income Before Taxes & Extraordinary Items	1.60	1.27	1.73	1.40	1.65	1.60
Income Taxes	0.58	0.45	0.61	0.42	0.65	0.59
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
NET INCOME	1.02	0.81	1.12	0.98	1.00	1.01
PROFITABILITY (Percent)						
Return on Average Assets (Annualized)	1.02	0.81	1.12	0.98	1.00	1.01
Median Ratio	0.75	0.74	0.76	0.75	0.79	0.75
Return on Average Equity (Annualized)	12.25	8.21	12.35	10.82	14.30	12.44
Median Ratio	7.46	6.96	6.55	7.13	8.07	6.94
Net Interest Margin (Annualized)	2.80	3.12	2.94	2.83	2.54	2.75
Median Ratio	3.13	3.18	3.02	3.18	3.18	3.06
Number of Profitable Thrifts	224	195	314	216	80	1,029
Percent Profitable	96.55	87.84	91.81	93.10	91.95	92.29
Profits (\$ Millions)	\$415.96	\$140.24	\$484.60	\$252.81	\$884.53	\$2,178.14
Number of Unprofitable Thrifts	8	27	28	16	7	86
Percent Unprofitable	3.45	12.16	8.19	6.90	8.05	7.71
Losses (\$ Millions)	(\$1.37)	(\$8.92)	(\$22.68)	(\$12.34)	(\$16.41)	(\$61.71)

All data exclude self-liquidating thrifts. See Technical Notes for details.
Numbers may not sum due to rounding.
Office of Thrift Supervision / September 1999

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

SECOND QUARTER 1999:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	232	222	342	232	87	1,115

TOTAL ASSETS (\$ Billions)	\$164.26	\$65.99	\$165.97	\$99.93	\$350.54	\$846.69
1 - 4 Family Mortgages	65.63	30.95	81.97	43.67	186.04	408.26
Mortgage Pool Securities	20.36	4.92	14.76	10.52	49.07	99.62
Multifamily Mortgages	6.93	0.71	5.80	2.07	25.60	41.11
Nonresidential Mortgages	7.71	3.43	5.38	4.90	9.09	30.51
Construction Loans	1.70	2.61	3.40	5.97	2.11	15.79
Land Loans	0.24	1.31	1.10	1.00	0.71	4.37
Commercial Loans	4.72	1.97	4.23	3.31	3.21	17.45
Consumer Loans	8.27	4.77	18.26	11.80	9.27	52.37
Cash and Noninterest-Earning Deposits	2.24	1.13	2.85	1.45	3.95	11.63
Investment Securities	36.17	11.19	18.47	9.51	44.09	119.44
Mortgage Derivatives	21.57	4.38	6.82	3.53	35.13	71.44
Reposessed Assets, Net	0.28	0.18	0.21	0.12	0.41	1.21
Real Estate Held for Investment, Net	0.11	0.06	0.08	0.03	0.16	0.44
Office Premises & Equipment	1.53	1.01	1.79	1.22	2.63	8.19
Other Assets	9.26	2.14	8.66	4.98	16.60	41.65
Less: Contra Assets & Valuation Allowances	0.91	0.41	1.00	0.62	2.40	5.34

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$164.26	\$65.99	\$165.97	\$99.93	\$350.54	\$846.69
TOTAL DEPOSITS	99.17	46.14	109.82	60.81	176.28	492.21
Deposits less than or equal to \$100,000	82.58	37.07	89.48	50.10	136.11	395.33
Deposits greater than \$100,000	16.59	9.07	20.34	10.71	40.17	96.88
Escrows	1.89	0.49	2.13	2.05	3.82	10.38
BORROWINGS	46.97	11.64	36.83	26.74	140.65	262.82
Advances From FHLB	30.75	8.32	27.50	22.23	75.58	164.37
RevRepo Agreements & FedFunds Purchased	12.83	2.60	5.27	1.78	37.06	59.54
Other Borrowings	3.39	0.72	4.06	2.73	28.01	38.91
Other Liabilities	2.63	1.12	2.17	1.39	5.40	12.69
Equity Capital	13.61	6.60	15.03	8.95	24.39	68.59

All data exclude self-liquidating thrifts. See Technical Notes for details.
Numbers may not sum due to rounding.
Office of Thrift Supervision / September 1999

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

SECOND QUARTER 1999:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	232	222	342	232	87	1,115

TOTAL ASSETS (% of Total Assets)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1 - 4 Family Mortgages	39.95	46.91	49.39	43.70	53.07	48.22
Mortgage Pool Securities	12.39	7.45	8.89	10.53	14.00	11.77
Multifamily Mortgages	4.22	1.08	3.50	2.07	7.30	4.86
Nonresidential Mortgages	4.69	5.20	3.24	4.90	2.59	3.60
Construction Loans	1.04	3.96	2.05	5.97	0.60	1.87
Land Loans	0.15	1.99	0.66	1.00	0.20	0.52
Commercial Loans	2.87	2.99	2.55	3.31	0.92	2.06
Consumer Loans	5.04	7.22	11.00	11.81	2.64	6.19
Cash and Noninterest-Earning Deposits	1.37	1.72	1.72	1.45	1.13	1.37
Investment Securities	22.02	16.95	11.13	9.52	12.58	14.11
Mortgage Derivatives	13.13	6.64	4.11	3.53	10.02	8.44
Reposessed Assets, Net	0.17	0.28	0.13	0.12	0.12	0.14
Real Estate Held for Investment, Net	0.07	0.09	0.05	0.03	0.05	0.05
Office Premises & Equipment	0.93	1.54	1.08	1.22	0.75	0.97
Other Assets	5.64	3.25	5.22	4.98	4.74	4.92
Less: Contra Assets & Valuation Allowances	0.55	0.62	0.60	0.62	0.69	0.63

TOTAL LIABILITIES AND CAPITAL (% of Total Assets)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
TOTAL DEPOSITS	60.37	69.92	66.17	60.85	50.29	58.13
Deposits less than or equal to \$100,000	50.27	56.17	53.91	50.13	38.83	46.69
Deposits greater than \$100,000	10.10	13.75	12.26	10.71	11.46	11.44
Escrows	1.15	0.74	1.28	2.05	1.09	1.23
BORROWINGS	28.59	17.65	22.19	26.76	40.12	31.04
Advances From FHLB	18.72	12.61	16.57	22.24	21.56	19.41
RevRepo Agreements & FedFunds Purchased	7.81	3.94	3.18	1.78	10.57	7.03
Other Borrowings	2.07	1.09	2.44	2.73	7.99	4.60
Other Liabilities	1.60	1.69	1.31	1.39	1.54	1.50
Equity Capital	8.29	10.00	9.06	8.96	6.96	8.10

All data exclude self-liquidating thrifts. See Technical Notes for details.
Numbers may not sum due to rounding.
Office of Thrift Supervision / September 1999

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

SECOND QUARTER 1999:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	232	222	342	232	87	1,115

TOTAL ASSETS (% Change)	15.27%	17.42%	12.62%	14.23%	12.20%	13.50%
1 - 4 Family Mortgages	5.58	17.84	6.02	9.20	10.25	9.02
Mortgage Pool Securities	6.57	-22.55	19.28	7.99	12.21	9.12
Multifamily Mortgages	15.68	6.16	12.60	10.65	-15.56	-6.56
Nonresidential Mortgages	21.15	17.01	17.68	50.04	-4.88	14.31
Construction Loans	37.68	36.05	39.38	49.54	28.92	40.71
Land Loans	-21.26	31.44	26.23	67.86	28.73	31.30
Commercial Loans	86.04	72.80	34.03	52.20	2.95	43.82
Consumer Loans	8.18	16.79	45.37	17.66	13.83	23.33
Cash and Noninterest-Earning Deposits	6.02	6.02	36.30	27.59	1.86	13.00
Investment Securities	146.71	506.88	159.58	221.38	134.39	163.12
Mortgage Derivatives	47.14	137.80	-4.10	19.26	86.75	57.39
Reposessed Assets, Net	-5.52	-11.34	3.89	-32.84	-33.34	-19.86
Real Estate Held for Investment, Net	16.83	27.23	-31.19	-10.31	-15.20	-8.51
Office Premises & Equipment	10.44	14.10	7.74	19.85	1.17	8.35
Other Assets	42.53	-3.96	30.06	24.79	9.34	20.50
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00	0.00

TOTAL LIABILITIES AND CAPITAL (% Change)	15.27%	17.42%	12.62%	14.23%	12.20%	13.50%
TOTAL DEPOSITS	6.69	13.74	5.74	6.37	-3.08	3.32
Deposits less than or equal to \$100,000	2.99	11.00	4.47	4.68	-7.15	0.42
Deposits greater than \$100,000	30.00	26.51	11.69	15.03	13.84	17.09
BORROWINGS	42.34	34.05	42.84	38.91	45.41	43.28
Advances From FHLB	46.32	28.01	49.64	51.97	45.17	46.01
RevRepo Agreements & FedFunds Purchased	32.11	74.66	24.34	-8.30	48.07	40.40
Other Borrowings	49.20	3.58	28.17	1.84	42.65	36.76
Other Liabilities	13.07	9.77	10.55	10.54	-6.84	3.25
Equity Capital	8.30	20.32	8.60	12.49	1.96	7.54

All data exclude self-liquidating thrifts. See Technical Notes for details.
Numbers may not sum due to rounding.
Office of Thrift Supervision / September 1999

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

SECOND QUARTER 1999:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	232	222	342	232	87	1,115

CAPITAL COMPLIANCE						
Meet FDICIA Capital Standards	232	220	342	232	87	1,113
Percent of Thrifts	100.00	99.10	100.00	100.00	100.00	99.82
Consolidated Assets (\$ Billions)	\$164.26	\$65.95	\$165.97	\$99.93	\$350.54	\$846.66
Fail FDICIA Capital Standards	0	1	0	0	0	1
Percent of Thrifts	0.00	0.45	0.00	0.00	0.00	0.09
Consolidated Assets (\$ Billions)	\$0.00	\$0.04	\$0.00	\$0.00	\$0.00	\$0.04
Critically Undercapitalized	0	0	0	0	0	0
Percent of Thrifts	0.00	0.00	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)						
Tangible Equity (\$ Billions)	\$12.48	\$6.28	\$13.45	\$8.52	\$22.54	\$63.28
Tangible Equity Ratio	7.64	9.60	8.18	8.59	6.48	7.53
Median Ratio	9.04	9.70	10.27	9.08	7.82	9.37
Tier 1 Capital (\$ Billions)	\$12.49	\$6.28	\$13.46	\$8.54	\$22.55	\$63.32
Tier 1 Leverage Ratio	7.65	9.60	8.19	8.60	6.48	7.53
Median Ratio	9.04	9.70	10.27	9.08	7.82	9.37
Tier 1 Risk-based Capital Ratio	14.33	16.19	13.40	13.81	11.37	13.01
Median Ratio	18.82	17.77	19.46	17.19	12.93	17.88
Risk-based Capital (\$ Billions)	\$13.39	\$6.84	\$14.61	\$9.21	\$25.19	\$69.25
Total Risk-based Capital Ratio	15.37	17.63	14.55	14.89	12.70	14.23
Median Ratio	19.98	18.95	20.19	18.10	13.79	18.78

The one small thrift that did not report financial data for June 1999 was critically undercapitalized. All data exclude self-liquidating thrifts. See Technical Notes for details. Numbers may not sum due to rounding.

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

SECOND QUARTER 1999:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	232	222	342	232	87	1,115
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$801.11	\$472.19	\$1,112.06	\$743.96	\$1,879.45	\$5,008.76
Mortgage Loans						
Construction & Land Loans	13.13	27.80	54.07	67.60	27.88	190.49
Nonresidential Mortgages	72.86	32.07	45.04	31.16	53.02	234.15
Multifamily Mortgages	27.80	5.62	14.85	8.42	68.32	124.99
1-4 Family Mortgages	494.32	288.62	680.52	496.07	1,507.09	3,466.62
Nonmortgage Loans and Leases						
Commercial Loans	53.85	23.70	47.68	29.27	34.24	188.74
Consumer Loans	139.15	94.38	269.89	111.44	188.91	803.77
NONCURRENT LOANS (\$ Millions)	\$989.89	\$361.09	\$929.30	\$519.17	\$1,538.19	\$4,337.63
Mortgage Loans						
Construction & Land Loans	18.55	18.20	57.11	25.96	26.47	146.28
Nonresidential Mortgages	117.34	41.15	59.57	32.76	75.85	326.67
Multifamily Mortgages	49.41	6.61	29.58	6.39	71.14	163.13
1-4 Family Mortgages	711.26	245.03	601.08	360.15	1,252.34	3,169.87
Nonmortgage Loans and Leases						
Commercial Loans	43.99	18.80	39.62	15.83	38.29	156.53
Consumer Loans	49.34	31.29	142.33	78.08	74.10	375.15
NET CHARGE-OFFS (\$ Millions)	\$40.42	\$31.07	\$100.92	\$39.41	\$136.59	\$348.41
Mortgage Loans						
Construction & Land Loans	0.24	0.48	2.78	0.11	(1.15)	2.47
Nonresidential Mortgages	0.59	0.18	(0.01)	2.89	0.27	3.93
Multifamily Mortgages	(0.34)	0.15	1.21	(0.22)	9.83	10.64
1-4 Family Mortgages	18.71	3.25	6.70	3.27	55.99	87.93
Nonmortgage Loans and Leases						
Commercial Loans	1.30	5.60	0.62	2.76	3.30	13.56
Consumer Loans	11.97	14.66	49.22	25.20	53.11	154.15
Repossessed Assets	6.07	6.48	3.38	1.56	8.05	25.53
Other	1.88	0.27	37.02	3.85	7.19	50.21
REPOSSESSED ASSETS, NET (\$ Millions)	\$277.77	\$184.29	\$207.62	\$121.56	\$414.46	\$1,205.69
Construction & Land Loans	5.53	90.19	15.20	21.39	24.56	156.87
Nonresidential Mortgages	112.51	19.63	47.57	23.98	47.30	250.98
Multifamily Mortgages	13.10	1.84	10.78	3.95	51.04	80.71
1-4 Family Mortgages	144.00	63.25	119.62	65.48	276.42	668.78
Other	2.63	9.39	14.44	6.77	15.14	48.35
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)						
Real Estate Loans	\$82.21	\$39.02	\$97.66	\$57.61	\$223.55	\$500.04
Percent of Total Assets	50.05	59.13	58.84	57.65	63.77	59.06
Noncurrent Real Estate Loans	\$0.90	\$0.31	\$0.75	\$0.43	\$1.43	\$3.81
Percent of Total Assets	0.55	0.47	0.45	0.43	0.41	0.45
Real Estate Owned	\$0.28	\$0.17	\$0.19	\$0.11	\$0.40	\$1.16
Percent of Total Assets	0.17	0.27	0.12	0.11	0.11	0.14
Troubled Real Estate Loans	\$1.17	\$0.49	\$0.94	\$0.54	\$1.83	\$4.96
Percent of Total Assets	0.71	0.74	0.57	0.54	0.52	0.59

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

SECOND QUARTER 1999:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	232	222	342	232	87	1,115
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.49%	0.72%	0.67%	0.74%	0.54%	0.59%
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	0.68	0.71	1.20	0.97	0.99	0.94
Nonresidential Mortgages	0.95	0.94	0.84	0.64	0.58	0.77
Multifamily Mortgages	0.40	0.79	0.26	0.41	0.27	0.30
1-4 Family Mortgages	0.75	0.93	0.83	1.14	0.81	0.85
Nonmortgage Loans and Leases						
Commercial Loans	1.14	1.20	1.13	0.88	1.07	1.08
Consumer Loans	1.68	1.98	1.48	0.94	2.04	1.53
NONCURRENT LOANS (% Total Assets)	0.60%	0.55%	0.56%	0.52%	0.44%	0.51%
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	0.95	0.46	1.27	0.37	0.94	0.73
Nonresidential Mortgages	1.52	1.20	1.11	0.67	0.83	1.07
Multifamily Mortgages	0.71	0.93	0.51	0.31	0.28	0.40
1-4 Family Mortgages	1.08	0.79	0.73	0.82	0.67	0.78
Nonmortgage Loans and Leases						
Commercial Loans	0.93	0.95	0.94	0.48	1.19	0.90
Consumer Loans	0.60	0.66	0.78	0.66	0.80	0.72
NET CHARGE-OFFS (% Total Assets)	0.02%	0.05%	0.06%	0.04%	0.04%	0.04%
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	0.01	0.01	0.06	0.00	-0.04	0.01
Nonresidential Mortgages	0.01	0.01	0.00	0.06	0.00	0.01
Multifamily Mortgages	N/A	0.02	0.02	-0.01	0.04	0.03
1-4 Family Mortgages	0.03	0.01	0.01	0.01	0.03	0.02
Nonmortgage Loans and Leases						
Commercial Loans	0.03	0.28	0.01	0.08	0.10	0.08
Consumer Loans	0.14	0.31	0.27	0.21	0.57	0.29
Repossessed Assets	2.18	3.52	1.63	1.28	1.94	2.12
Other	0.02	0.01	0.43	0.08	0.04	0.12
REPOSSESSED ASSETS, NET (% Total Assets)	0.17%	0.28%	0.13%	0.12%	0.12%	0.14%
Percent of Outstanding Loans by Loan Type:						
Construction & Land Loans	0.28	2.30	0.34	0.31	0.87	0.78
Nonresidential Mortgages	1.46	0.57	0.88	0.49	0.52	0.82
Multifamily Mortgages	0.19	0.26	0.19	0.19	0.20	0.20
1-4 Family Mortgages	0.22	0.20	0.15	0.15	0.15	0.16
Other	0.03	0.44	0.17	0.14	0.09	0.12
ASSET QUALITY SUMMARY (% Total Assets)						
Net Chargeoffs (Annualized)	0.10%	0.19%	0.24%	0.16%	0.16%	0.16%
Net Provisions for Losses (Annualized)	0.10	0.21	0.26	0.23	0.10	0.15
Valuation Allowances	0.57	0.77	0.65	0.68	0.74	0.68
Noncurrent Loans	0.60	0.55	0.56	0.52	0.44	0.51
Repossessed Assets, Net (% Total Assets)	0.17	0.28	0.13	0.12	0.12	0.14
Troubled Assets	0.77	0.83	0.69	0.64	0.56	0.65

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

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	2nd Qtr 1999 Net Income (\$ Millions)	2nd Qtr 1998 Net Income (\$ Millions)
NORTHEAST REGION						
CONNECTICUT	10	10.81	7.11	0.78	28.95	15.94
DELAWARE	4	4.94	1.28	0.43	17.99	3.32
MAINE	11	1.25	0.93	0.12	2.19	2.17
MASSACHUSETTS	22	10.82	6.73	0.77	23.66	17.11
NEW HAMPSHIRE	7	1.45	1.23	0.15	3.17	3.08
NEW JERSEY	45	19.27	14.34	2.03	58.69	37.46
NEW YORK	52	67.43	37.61	5.38	177.68	158.07
PENNSYLVANIA	68	46.66	28.65	3.76	95.96	80.65
RHODE ISLAND	4	0.60	0.47	0.08	4.23	7.75
VERMONT	2	0.23	0.16	0.02	0.35	0.25
WEST VIRGINIA	7	0.78	0.67	0.10	1.73	1.31
TOTAL	232	\$164.26	\$99.17	\$13.61	\$414.59	\$327.09
SOUTHEAST REGION						
ALABAMA	13	2.28	1.72	0.22	3.81	1.24
DISTRICT OF COLUMBIA	1	0.26	0.21	0.02	0.32	1.89
FLORIDA	46	19.49	13.39	1.71	43.81	36.40
GEORGIA	29	7.24	4.80	0.99	9.33	16.68
MARYLAND	64	8.14	6.52	0.86	18.99	17.55
NORTH CAROLINA	19	2.94	2.35	0.44	7.38	6.33
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	30	8.32	5.82	0.83	21.06	22.54
VIRGIN ISLANDS	1	0.06	0.04	0.00	0.12	0.05
VIRGINIA	19	17.28	11.28	1.54	26.50	11.60
TOTAL	222	\$65.99	\$46.14	\$6.60	\$131.32	\$114.27

Second quarter 1998 net income data are based on thrifts held constant as of June 30, 1999.
 Financial data as of June 30, 1999 unless otherwise noted.
 All data exclude self-liquidating thrifts. See Technical Notes for details.
 Numbers may not sum due to rounding.
 Office of Thrift Supervision / September 1999

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

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	2nd Qtr 1999 Net Income (\$ Millions)	2nd Qtr 1998 Net Income (\$ Millions)
CENTRAL REGION						
ILLINOIS	69	45.15	27.92	4.16	181.69	108.93
INDIANA	62	14.56	10.57	1.43	32.98	38.36
KENTUCKY	37	3.20	2.48	0.45	5.97	7.20
MICHIGAN	18	28.33	16.25	2.68	37.42	43.10
OHIO	111	58.02	40.51	4.78	167.12	157.42
TENNESSEE	24	5.91	4.57	0.66	16.99	14.22
WISCONSIN	21	10.80	7.53	0.87	19.75	25.52
TOTAL	342	\$165.97	\$109.82	\$15.03	\$461.92	\$394.74

MIDWEST REGION

ARKANSAS	10	3.33	2.17	0.36	7.47	6.77
COLORADO	11	1.03	0.82	0.11	3.06	1.42
IOWA	24	3.43	2.49	0.33	6.42	7.15
KANSAS	17	9.17	6.10	1.21	22.70	19.60
LOUISIANA	30	3.73	2.91	0.47	7.46	7.69
MINNESOTA	22	2.55	1.78	0.22	4.32	4.62
MISSISSIPPI	8	0.87	0.60	0.11	1.72	1.44
MISSOURI	43	6.91	4.87	0.75	11.97	12.50
NEBRASKA	13	15.09	9.29	1.32	35.82	30.48
NEW MEXICO	10	2.48	1.84	0.18	7.75	6.27
NORTH DAKOTA	3	0.90	0.76	0.08	1.80	2.27
OKLAHOMA	10	6.37	2.85	0.38	33.83	20.63
SOUTH DAKOTA	4	0.96	0.76	0.07	2.67	2.66
TEXAS	27	43.09	23.59	3.35	93.48	70.82
TOTAL	232	\$99.93	\$60.81	\$8.95	\$240.48	\$194.31

Second quarter 1998 net income data are based on thrifts held constant as of June 30, 1999.
 Financial data as of June 30, 1999 unless otherwise noted.
 All data exclude self-liquidating thrifts. See Technical Notes for details.
 Numbers may not sum due to rounding.
 Office of Thrift Supervision / September 1999

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

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	2nd Qtr 1999 Net Income (\$ Millions)	2nd Qtr 1998 Net Income (\$ Millions)
WEST REGION						
ALASKA	1	0.12	0.11	0.01	0.06	0.16
ARIZONA	3	0.77	0.57	0.05	2.36	0.70
CALIFORNIA	46	295.27	159.56	19.49	745.35	929.47
GUAM	2	0.28	0.13	0.06	0.61	1.11
HAWAII	3	6.78	4.54	0.51	11.79	10.50
IDAHO	2	0.48	0.38	0.05	1.04	1.16
MONTANA	5	1.56	1.05	0.16	3.11	3.55
NEVADA	1	0.47	0.19	0.06	0.39	(0.33)
OREGON	7	32.07	1.86	2.52	59.46	50.48
UTAH	4	1.43	0.60	0.17	4.81	1.68
WASHINGTON	9	10.95	7.02	1.28	38.37	35.67
WYOMING	4	0.36	0.26	0.05	0.78	0.93

TOTAL	87	\$350.54	\$176.28	\$24.39	\$868.13	\$1,035.08

UNITED STATES

TOTAL	1,115	\$846.69	\$492.21	\$68.59	\$2,116.42	\$2,065.49
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Second quarter 1998 net income data are based on thrifts held constant as of June 30, 1999.
 Financial data as of June 30, 1999 unless otherwise noted.
 All data exclude self-liquidating thrifts. See Technical Notes for details.
 Numbers may not sum due to rounding.
 Office of Thrift Supervision / September 1999

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

FOR THE QUARTER ENDING:	JUN 1995	JUN 1996	JUN 1997	JUN 1998	JUN 1999
NUMBER OF THRIFT INSTITUTIONS:	1,477	1,397	1,272	1,181	1,115
PROFITABILITY (\$ Millions)					
Interest Income	\$13,845.88	\$13,732.07	\$13,732.28	\$13,867.46	\$14,064.81
Interest Expense	8,780.18	8,224.43	8,297.88	8,423.86	8,304.85
NET INTEREST INCOME	5,065.70	5,507.63	5,434.39	5,443.61	5,759.96
Loss Provisions-Interest Bearing Assets	412.01	447.89	494.08	405.79	326.85
Noninterest Income	1,409.33	1,687.32	1,701.58	2,313.75	2,296.03
Mortgage Loan Servicing Fees	193.55	223.34	217.59	187.93	255.53
Other Fees and Charges	518.64	692.75	818.25	1,033.06	1,141.57
Other Noninterest Income	697.14	771.23	665.73	1,092.76	898.93
Noninterest Expense	3,962.29	4,175.07	4,023.64	4,471.84	4,383.34
G&A Expense	3,806.73	3,981.95	3,830.83	4,297.99	4,211.31
Goodwill Amortization	114.13	152.29	131.37	141.05	141.97
Loss Provisions-Noninterest Bearing Assets	41.43	40.83	61.44	32.80	30.05
Income Before Taxes & Extraordinary Items	2,100.74	2,571.99	2,618.25	2,879.72	3,345.80
Income Taxes	753.87	642.59	931.35	783.68	1,229.97
Extraordinary Items	(1.26)	(2.31)	(0.32)	(0.57)	0.59
NET INCOME	1,345.61	1,927.08	1,686.59	2,095.47	2,116.42
PROFITABILITY (% of Average Assets Annualized)					
Interest Income	7.17%	7.19%	7.24%	7.11%	6.71%
Interest Expense	4.54	4.30	4.38	4.32	3.96
NET INTEREST INCOME	2.62	2.88	2.87	2.79	2.75
Loss Provisions-Interest Bearing Assets	0.21	0.23	0.26	0.21	0.16
Noninterest Income	0.73	0.88	0.90	1.19	1.10
Mortgage Loan Servicing Fees	0.10	0.12	0.11	0.10	0.12
Other Fees and Charges	0.27	0.36	0.43	0.53	0.54
Other Noninterest Income	0.36	0.40	0.35	0.56	0.43
Noninterest Expense	2.05	2.18	2.12	2.29	2.09
G&A Expense	1.97	2.08	2.02	2.20	2.01
Goodwill Amortization	0.06	0.08	0.07	0.07	0.07
Loss Provisions-Noninterest Bearing Assets	0.02	0.02	0.03	0.02	0.01
Income Before Taxes & Extraordinary Items	1.09	1.35	1.38	1.48	1.60
Income Taxes	0.39	0.34	0.49	0.40	0.59
Extraordinary Items	0.00	0.00	0.00	0.00	0.00
NET INCOME	0.70	1.01	0.89	1.07	1.01
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	0.70	1.01	0.89	1.07	1.01
Median Ratio	0.76	0.80	0.89	0.83	0.75
Return on Average Equity (Annualized)	9.10	12.52	11.09	12.68	12.44
Median Ratio	8.01	7.98	8.74	7.94	6.94
Net Interest Margin (Annualized)	2.62	2.88	2.87	2.79	2.75
Median Ratio	3.14	3.19	3.25	3.13	3.06
Number of Profitable Thrifts	1,376	1,325	1,216	1,096	1,029
Percent Profitable	93.16	94.85	95.60	92.80	92.29
Profits (\$ Millions)	\$1,445.58	\$2,005.63	\$1,760.49	\$2,217.32	\$2,178.14
Number of Unprofitable Thrifts	101	72	56	85	86
Percent Unprofitable	6.84	5.15	4.40	7.20	7.71
Losses (\$ Millions)	(\$99.96)	(\$78.55)	(\$73.90)	(\$121.85)	(\$61.71)

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

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

Office of Thrift Supervision / September 1999

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

FOR THE QUARTER ENDING:	JUN 1995	JUN 1996	JUN 1997	JUN 1998	JUN 1999
NUMBER OF THRIFT INSTITUTIONS:	1,477	1,397	1,272	1,181	1,115

TOTAL ASSETS (\$ Billions)	\$777.41	\$768.19	\$768.99	\$786.30	\$846.69
1 - 4 Family Mortgages	367.47	372.84	385.27	391.68	408.26
Mortgage Pool Securities	126.93	120.06	108.98	96.86	99.62
Multifamily Mortgages	51.07	48.46	47.50	46.50	41.11
Nonresidential Mortgages	33.67	32.81	31.39	29.29	30.51
Construction Loans	13.99	16.94	11.25	12.12	15.79
Land Loans	3.25	3.73	3.41	3.59	4.37
Commercial Loans	6.49	8.35	9.98	12.86	17.45
Consumer Loans	36.29	38.27	40.29	45.92	52.37
Cash and Noninterest-Earning Deposits	9.95	10.24	9.55	10.83	11.63
Investment Securities	101.67	92.82	86.24	95.77	119.44
Mortgage Derivatives	45.51	41.87	37.50	47.51	71.44
Reposessed Assets, Net	2.84	2.43	1.94	1.57	1.21
Real Estate Held for Investment, Net	0.19	0.51	0.46	0.50	0.44
Office Premises & Equipment	8.17	8.09	7.93	7.97	8.19
Other Assets	30.70	28.75	29.90	36.23	41.65
Less: Contra Assets & Valuation Allowances	15.27	16.10	5.10	5.39	5.34

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$777.41	\$768.19	\$768.99	\$786.30	\$846.69
TOTAL DEPOSITS	549.58	522.80	512.76	503.97	492.21
Deposits less than or equal to \$100,000	485.11	455.97	438.48	417.20	395.33
Deposits greater than \$100,000	64.46	66.82	74.28	86.77	96.88
Escrows	6.36	6.87	8.02	10.47	10.38
BORROWINGS	152.13	167.91	176.02	191.98	262.82
Advances From FHLB	79.35	92.54	105.35	118.44	164.37
RevRepo Agreements & FedFunds Purchased	48.07	45.01	40.44	43.71	59.54
Other Borrowings	24.71	30.35	30.23	29.83	38.91
Other Liabilities	9.41	8.74	9.78	12.61	12.69
Equity Capital	59.94	61.88	62.40	67.27	68.59

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.
Office of Thrift Supervision / September 1999

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

FOR THE QUARTER ENDING:	JUN 1995	JUN 1996	JUN 1997	JUN 1998	JUN 1999
NUMBER OF THRIFT INSTITUTIONS:	1,477	1,397	1,272	1,181	1,115

TOTAL ASSETS (% of Total Assets)	100.00%	100.00%	100.00%	100.00%	100.00%
1 - 4 Family Mortgages	47.27	48.53	50.10	49.81	48.22
Mortgage Pool Securities	16.33	15.63	14.17	12.32	11.77
Multifamily Mortgages	6.57	6.31	6.18	5.91	4.86
Nonresidential Mortgages	4.33	4.27	4.08	3.72	3.60
Construction Loans	1.80	2.20	1.46	1.54	1.87
Land Loans	0.42	0.48	0.44	0.46	0.52
Commercial Loans	0.84	1.09	1.30	1.63	2.06
Consumer Loans	4.67	4.98	5.24	5.84	6.19
Cash and Noninterest-Earning Deposits	1.28	1.33	1.24	1.38	1.37
Investment Securities	13.08	12.08	11.21	12.18	14.11
Mortgage Derivatives	5.85	5.45	4.88	6.04	8.44
Reposessed Assets, Net	0.37	0.32	0.25	0.20	0.14
Real Estate Held for Investment, Net	0.02	0.07	0.06	0.06	0.05
Office Premises & Equipment	1.05	1.05	1.03	1.01	0.97
Other Assets	3.95	3.74	3.89	4.61	4.92
Less: Contra Assets & Valuation Allowances	1.96	2.10	0.66	0.69	0.63

TOTAL LIABILITIES AND CAPITAL (% of Total Assets)	100.00%	100.00%	100.00%	100.00%	100.00%
TOTAL DEPOSITS	70.69	68.06	66.68	64.09	58.13
Deposits less than or equal to \$100,000	62.40	59.36	57.02	53.06	46.69
Deposits greater than \$100,000	8.29	8.70	9.66	11.04	11.44
Escrows	0.82	0.89	1.04	1.33	1.23
BORROWINGS	19.57	21.86	22.89	24.42	31.04
Advances From FHLB	10.21	12.05	13.70	15.06	19.41
RevRepo Agreements & FedFunds Purchased	6.18	5.86	5.26	5.56	7.03
Other Borrowings	3.18	3.95	3.93	3.79	4.60
Other Liabilities	1.21	1.14	1.27	1.60	1.50
Equity Capital	7.71	8.05	8.11	8.56	8.10

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.
Office of Thrift Supervision / September 1999

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

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

FOR THE QUARTER ENDING:	JUN 1995	JUN 1996	JUN 1997	JUN 1998	JUN 1999
NUMBER OF THRIFT INSTITUTIONS:	1,477	1,397	1,272	1,181	1,115
TOTAL ASSETS (% Change)	7.19%	3.94%	7.17%	9.00%	13.50%
1 - 4 Family Mortgages	10.50	7.05	10.28	7.74	9.02
Mortgage Pool Securities	9.74	-1.98	-2.93	-5.49	9.12
Multifamily Mortgages	0.95	-1.73	1.98	0.81	-6.56
Nonresidential Mortgages	-0.19	4.38	3.00	2.75	14.31
Construction Loans	11.27	27.47	-26.39	19.61	40.71
Land Loans	8.06	22.92	-0.66	14.19	31.30
Commercial Loans	53.38	37.21	31.63	39.93	43.82
Consumer Loans	10.23	10.11	17.63	22.81	23.33
Cash and Noninterest-Earning Deposits	5.49	9.03	0.63	23.24	13.00
Investment Securities	-3.67	-2.79	-0.46	182.43	163.12
Mortgage Derivatives	-0.99	-4.08	-5.57	40.10	57.39
Reposessed Assets, Net	-29.30	-9.29	-16.46	-15.50	-19.86
Real Estate Held for Investment, Net	-56.54	217.83	-3.73	9.86	-8.51
Office Premises & Equipment	8.55	6.72	5.18	8.10	8.35
Other Assets	-24.14	-27.22	-18.50	29.30	20.50
Less: Contra Assets & Valuation Allowances	-3.82	12.97	-64.86	0.00	0.00
TOTAL LIABILITIES AND CAPITAL (% Change)	7.19%	3.94%	7.17%	9.00%	13.50%
TOTAL DEPOSITS	3.52	0.30	4.69	5.12	3.32
Deposits less than or equal to \$100,000	2.41	-0.82	2.83	1.91	0.42
Deposits greater than \$100,000	12.70	8.63	17.21	23.88	17.09
BORROWINGS	21.32	14.99	12.96	15.19	43.28
Advances From FHLB	5.07	24.51	24.05	19.13	46.01
RevRepo Agreements & FedFunds Purchased	49.01	-4.87	-4.65	16.05	40.40
Other Borrowings	40.25	24.50	6.13	0.82	36.76
Other Liabilities	14.03	-43.11	23.86	37.04	3.25
Equity Capital	8.70	9.19	8.46	15.01	7.54

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.
Office of Thrift Supervision / September 1999

CAPITAL MEASURES FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	JUN 1995	JUN 1996	JUN 1997	JUN 1998	JUN 1999
NUMBER OF THRIFT INSTITUTIONS:	1,477	1,397	1,272	1,181	1,115

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	1,470	1,391	1,269	1,179	1,113
Percent of Thrifts	99.53	99.57	99.76	99.83	99.82
Consolidated Assets (\$ Billions)	\$777.92	\$767.76	\$768.75	\$785.99	\$846.66
Fail FDICIA Capital Standards	6	6	3	2	1
Percent of Thrifts	0.41	0.43	0.24	0.17	0.09
Consolidated Assets (\$ Billions)	\$1.62	\$0.43	\$0.24	\$0.31	\$0.04
Critically Undercapitalized	0	1	1	0	0
Percent of Thrifts	0.00	0.07	0.08	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.03	\$0.21	\$0.00	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$55.08	\$57.78	\$56.67	\$59.92	\$63.28
Tangible Equity Ratio	7.11	7.54	7.44	7.71	7.53
Median Ratio	8.63	8.92	8.93	9.27	9.37
Tier 1 Capital (\$ Billions)	\$55.38	\$57.98	\$56.81	\$59.99	\$63.32
Tier 1 Leverage Ratio	7.15	7.56	7.45	7.72	7.53
Median Ratio	8.63	8.92	8.93	9.27	9.37
Tier 1 Risk-based Capital Ratio	13.25	13.75	13.19	13.35	13.01
Median Ratio	17.44	17.70	17.45	18.17	17.88
Risk-based Capital (\$ Billions)	\$61.44	\$63.81	\$62.63	\$65.80	\$69.25
Total Risk-based Capital Ratio	14.70	15.14	14.54	14.64	14.23
Median Ratio	18.14	18.52	18.10	18.67	18.78

The one small thrift that did not report financial data for June 1999 was critically undercapitalized.
 All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.
 Office of Thrift Supervision / September 1999

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

FOR THE QUARTER ENDING:	JUN 1995	JUN 1996	JUN 1997	JUN 1998	JUN 1999
NUMBER OF THRIFT INSTITUTIONS:	1,477	1,397	1,272	1,181	1,115
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$5,854.11	\$6,374.04	\$5,976.31	\$5,688.50	\$5,008.76
Mortgage Loans					
Construction & Land Loans	198.24	199.55	236.66	219.03	190.49
Nonresidential Mortgages	351.31	345.77	296.30	284.04	234.15
Multifamily Mortgages	414.32	278.52	200.51	189.44	124.99
1-4 Family Mortgages	4,291.57	4,797.26	4,414.55	3,978.34	3,466.62
Nonmortgage Loans and Leases					
Commercial Loans	81.61	107.46	134.50	177.09	188.74
Consumer Loans	517.05	645.49	693.81	840.56	803.77
NONCURRENT LOANS (\$ Millions)	\$6,753.25	\$6,601.00	\$6,204.24	\$5,269.46	\$4,337.63
Mortgage Loans					
Construction & Land Loans	258.71	212.70	163.50	167.85	146.28
Nonresidential Mortgages	1,024.14	591.85	521.06	425.22	326.67
Multifamily Mortgages	837.20	699.52	543.97	294.26	163.13
1-4 Family Mortgages	4,264.04	4,653.00	4,476.12	3,849.91	3,169.87
Nonmortgage Loans and Leases					
Commercial Loans	123.81	137.35	138.59	162.34	156.53
Consumer Loans	245.35	306.59	361.01	369.88	375.15
NET CHARGE-OFFS (\$ Millions)	\$688.85	\$558.84	\$486.06	\$357.13	\$348.41
Mortgage Loans					
Construction & Land Loans	17.13	6.14	4.66	3.53	2.47
Nonresidential Mortgages	102.77	40.21	8.03	8.42	3.93
Multifamily Mortgages	100.24	62.88	37.20	7.90	10.64
1-4 Family Mortgages	170.54	193.28	172.43	86.92	87.93
Nonmortgage Loans and Leases					
Commercial Loans	4.58	6.60	9.47	11.41	13.56
Consumer Loans	84.30	130.03	177.79	191.04	154.15
Repossessed Assets	154.83	81.05	43.38	25.67	25.53
Other	54.47	38.66	33.10	22.24	50.21
REPOSSESSED ASSETS, NET (\$ Millions)	\$2,839.51	\$2,431.11	\$1,944.73	\$1,571.76	\$1,205.69
Construction & Land Loans	660.90	476.42	259.59	171.29	156.87
Nonresidential Mortgages	620.04	443.20	308.48	217.88	250.98
Multifamily Mortgages	567.78	409.46	280.58	200.61	80.71
1-4 Family Mortgages	1,268.02	1,302.17	1,059.65	904.69	668.78
Other	23.88	34.51	36.43	77.29	48.35
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$469.43	\$474.76	\$478.81	\$483.18	\$500.04
Percent of Total Assets	60.38	61.80	62.27	61.45	59.06
Noncurrent Real Estate Loans	\$6.38	\$6.16	\$5.70	\$4.74	\$3.81
Percent of Total Assets	0.82	0.80	0.74	0.60	0.45
Real Estate Owned	\$3.12	\$2.63	\$1.91	\$1.49	\$1.16
Percent of Total Assets	0.40	0.34	0.25	0.19	0.14
Troubled Real Estate Loans	\$9.50	\$8.79	\$7.61	\$6.23	\$4.96
Percent of Total Assets	1.22	1.14	0.99	0.79	0.59

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

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

Office of Thrift Supervision / September 1999

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

FOR THE QUARTER ENDING:	JUN 1995	JUN 1996	JUN 1997	JUN 1998	JUN 1999
NUMBER OF THRIFT INSTITUTIONS:	1,477	1,397	1,272	1,181	1,115
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.75%	0.83%	0.78%	0.72%	0.59%
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.15	0.97	1.62	1.39	0.94
Nonresidential Mortgages	1.04	1.05	0.94	0.97	0.77
Multifamily Mortgages	0.81	0.57	0.42	0.41	0.30
1-4 Family Mortgages	1.17	1.29	1.15	1.02	0.85
Nonmortgage Loans and Leases					
Commercial Loans	1.26	1.29	1.35	1.38	1.08
Consumer Loans	1.42	1.69	1.72	1.83	1.53
NONCURRENT LOANS (% Total Assets)	0.87%	0.86%	0.81%	0.67%	0.51%
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.50	1.03	1.12	1.07	0.73
Nonresidential Mortgages	3.04	1.80	1.66	1.45	1.07
Multifamily Mortgages	1.64	1.44	1.15	0.63	0.40
1-4 Family Mortgages	1.16	1.25	1.16	0.98	0.78
Nonmortgage Loans and Leases					
Commercial Loans	1.91	1.64	1.39	1.26	0.90
Consumer Loans	0.68	0.80	0.90	0.81	0.72
NET CHARGE-OFFS (% Total Assets)	0.09%	0.07%	0.06%	0.05%	0.04%
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.10	0.03	0.03	0.02	0.01
Nonresidential Mortgages	0.31	0.12	0.03	0.03	0.01
Multifamily Mortgages	0.20	0.13	0.08	0.02	0.03
1-4 Family Mortgages	0.05	0.05	0.04	0.02	0.02
Nonmortgage Loans and Leases					
Commercial Loans	0.07	0.08	0.09	0.09	0.08
Consumer Loans	0.23	0.34	0.44	0.42	0.29
Reposessed Assets	5.45	3.33	2.23	1.63	2.12
Other	0.18	0.13	0.11	0.06	0.12
REPOSSESSED ASSETS, NET (% Total Assets)	0.37%	0.32%	0.25%	0.20%	0.14%
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	3.83	2.31	1.77	1.09	0.78
Nonresidential Mortgages	1.84	1.35	0.98	0.74	0.82
Multifamily Mortgages	1.11	0.84	0.59	0.43	0.20
1-4 Family Mortgages	0.35	0.35	0.28	0.23	0.16
Other	0.08	0.12	0.12	0.21	0.12
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.35%	0.29%	0.25%	0.18%	0.16%
Net Provisions for Losses (Annualized)	0.21	0.23	0.26	0.21	0.15
Valuation Allowances	0.79	0.77	0.77	0.77	0.68
Noncurrent Loans	0.87	0.86	0.81	0.67	0.51
Reposessed Assets, Net (% Total Assets)	0.37	0.32	0.25	0.20	0.14
Troubled Assets	1.23	1.18	1.06	0.87	0.65

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

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

TECHNICAL NOTES

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

1-4 Family Mortgages

Includes permanent mortgages on 1-4 dwelling units.

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

Asset Growth Rate

Calculated on a held constant basis.

Associations Held Constant as of June 30, 1999.

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

Commercial Loans

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

Construction Loans

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

Consumer Loans

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

Critically Undercapitalized

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

Equity Capital

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

Mortgage Originations

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

Mortgage Pool Securities

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

Mortgage Refinancings

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

Mortgage Sales

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

TECHNICAL NOTES

Multifamily Mortgages

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

Net Charge-offs

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

Net Income

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

Net Interest Margin

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

Noncurrent Loans

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

Nonresidential Mortgages

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

Repossessed Assets

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

Real Estate Held for Investment, Net

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

RevRepo Agreements & FedFunds Purchased

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

Tier 1 Capital

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

Troubled Assets

Includes noncurrent loans and repossessed assets.

Troubled Real Estate Loans

Includes noncurrent mortgage loans and real estate owned.

Valuation Allowances

Amount of valuation allowances for all assets.