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

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

INDUSTRY AGGREGATES:	1996	1997	1998	1999	9 mos.1999	9 mos.2000
PROFITABILITY(Percent)						
Return on Average Assets	0.62	0.84	0.97	0.98	0.99	0.93
Median Ratio	0.47	0.83	0.77	0.69	0.75	0.71
Return on Average Equity	7.77	10.44	11.42	12.16	12.26	11.99
Median Ratio	4.51	8.33	7.32	6.59	6.96	6.83
EARNINGS (\$ Millions)						
Interest Income	\$55,164.51	\$55,296.16	\$54,899.58	\$57,006.06	\$42,324.85	\$47,188.72
Interest Expense	33,375.13	33,478.90	33,402.41	34,104.48	25,175.02	29,827.64
NET INTEREST INCOME	21,789.38	21,817.26	21,497.17	22,901.58	17,149.83	17,361.08
Loss Provisions-Interest Bearing Assets	2,113.88	1,989.16	1,585.19	1,311.54	966.35	1,148.34
Noninterest Income	6,912.58	7,041.43	9,896.96	9,063.47	6,868.88	7,252.03
Mortgage Loan Servicing Fees	888.25	873.85	507.21	948.13	660.84	790.35
Other Fees and Charges	2,759.92	3,503.83	4,030.47	4,651.65	3,409.31	4,411.09
Other Noninterest Income	3,264.42	2,663.75	5,359.28	3,463.69	2,798.73	2,050.59
Noninterest Expense	19,858.05	16,796.87	18,209.62	17,705.74	13,154.79	14,070.53
G&A Expense	19,137.82	16,060.35	17,504.07	17,043.97	12,662.05	13,561.17
Goodwill Amortization	537.16	541.25	581.58	565.08	415.38	439.98
Loss Provisions-Noninterest Bearing Assets	183.07	195.26	123.97	96.69	77.36	69.38
Income Before Taxes & Extraordinary Items	6,730.04	10,072.67	11,599.31	12,947.77	9,897.57	9,394.24
Income Taxes	1,744.00	3,655.29	3,939.55	4,729.47	3,636.40	3,276.58
Extraordinary Items	(246.27)	(4.80)	(90.36)	9.79	0.47	(16.42)
NET INCOME	4,739.78	6,412.58	7,569.41	8,228.09	6,261.64	6,101.24
Profits	\$5,914.98	\$6,987.55	\$8,059.45	\$8,507.82	\$6,433.31	\$6,448.93
Losses	(\$1,175.20)	(\$574.97)	(\$490.04)	(\$279.73)	(\$171.68)	(\$347.69)
PROFITABILITY (Percent of Avg Assets Annualized)						
Interest Income	7.21	7.28	7.00	6.79	6.72	7.17
Interest Expense	4.36	4.41	4.26	4.06	4.00	4.53
NET INTEREST INCOME	2.85	2.87	2.74	2.73	2.72	2.64
Loss Provisions-Interest Bearing Assets	0.28	0.26	0.20	0.16	0.15	0.17
Noninterest Income	0.90	0.93	1.26	1.08	1.09	1.10
Mortgage Loan Servicing Fees	0.12	0.11	0.06	0.11	0.10	0.12
Other Fees and Charges	0.36	0.46	0.51	0.55	0.54	0.67
Other Noninterest Income	0.43	0.35	0.68	0.41	0.44	0.31
Noninterest Expense	2.59	2.21	2.32	2.11	2.09	2.14
G&A Expense	2.50	2.11	2.23	2.03	2.01	2.06
Goodwill Amortization	0.07	0.07	0.07	0.07	0.07	0.07
Loss Provisions-Noninterest Bearing Assets	0.02	0.03	0.02	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	0.88	1.33	1.48	1.54	1.57	1.43
Income Taxes	0.23	0.48	0.50	0.56	0.58	0.50
Extraordinary Items	(0.03)	0.00	(0.01)	0.00	0.00	0.00
NET INCOME	0.62	0.84	0.97	0.98	0.99	0.93
Profits	0.77	0.92	1.03	1.01	1.02	0.98
Losses	(0.15)	(0.08)	(0.06)	(0.03)	(0.03)	(0.05)

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). Numbers may not sum due to rounding.

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	SEP 1998	DEC 1998	MAR 1999	JUN 1999	SEP 1999	DEC 1999	MAR 2000	JUN 2000	SEP 2000
NUMBER OF INSTITUTIONS:	1,170	1,145	1,129	1,115	1,111	1,103	1,097	1,091	1,082
EARNINGS (\$ Millions)									
Interest Income	\$13,594.78	\$13,748.77	\$13,780.04	\$14,066.03	\$14,478.78	\$14,681.21	\$14,962.22	\$15,632.30	\$16,594.20
Interest Expense	8,306.82	8,323.86	8,166.39	8,304.80	8,703.84	8,929.46	9,190.19	9,846.06	10,791.40
NET INTEREST INCOME	5,287.96	5,424.92	5,613.66	5,761.23	5,774.95	5,751.75	5,772.03	5,786.24	5,802.80
Loss Provisions-Interest Bearing Assets	453.66	376.95	330.32	336.34	299.69	345.19	316.61	436.40	395.33
Noninterest Income	3,236.27	2,227.60	2,352.06	2,302.62	2,214.20	2,194.59	2,241.24	2,473.02	2,537.76
Mortgage Loan Servicing Fees	(50.97)	182.38	208.45	257.12	195.27	287.29	257.41	263.28	269.67
Other Fees and Charges	1,029.02	1,055.94	1,069.65	1,149.50	1,190.16	1,242.35	1,373.36	1,447.03	1,590.70
Other Noninterest Income	2,258.22	989.29	1,073.96	895.99	828.77	664.96	610.47	762.72	677.40
Noninterest Expense	4,434.38	5,062.88	4,366.95	4,386.08	4,401.76	4,550.95	4,461.85	4,658.01	4,950.66
G&A Expense	4,248.01	4,892.69	4,209.28	4,213.97	4,238.81	4,381.92	4,303.76	4,489.46	4,767.96
Goodwill Amortization	156.24	140.30	134.16	142.05	139.17	149.70	136.29	143.11	160.58
Loss Provisions-Noninterest Bearing Assets	30.14	29.89	23.52	30.06	23.78	19.33	21.81	25.45	22.12
Income Before Taxes & Extraordinary Items	3,636.18	2,212.69	3,268.44	3,341.44	3,287.70	3,050.20	3,234.81	3,164.85	2,994.58
Income Taxes	1,393.62	766.19	1,208.64	1,230.11	1,197.65	1,093.07	1,013.43	1,150.37	1,112.78
Extraordinary Items	(15.02)	(66.90)	0.78	0.59	(0.90)	9.32	5.74	2.21	(24.37)
NET INCOME	2,227.54	1,379.60	2,060.58	2,111.92	2,089.15	1,966.45	2,227.13	2,016.69	1,857.42
PROFITABILITY (Percent of Avg Assets Annualized)									
Interest Income	6.92	6.87	6.72	6.71	6.80	6.92	7.00	7.16	7.40
Interest Expense	4.23	4.16	3.98	3.96	4.08	4.21	4.30	4.51	4.81
NET INTEREST INCOME	2.69	2.71	2.74	2.75	2.71	2.71	2.70	2.65	2.59
Loss Provisions-Interest Bearing Assets	0.23	0.19	0.16	0.16	0.14	0.16	0.15	0.20	0.18
Noninterest Income	1.65	1.11	1.15	1.10	1.04	1.03	1.05	1.13	1.13
Mortgage Loan Servicing Fees	-0.03	0.09	0.10	0.12	0.09	0.14	0.12	0.12	0.12
Other Fees and Charges	0.52	0.53	0.52	0.55	0.56	0.59	0.64	0.66	0.71
Other Noninterest Income	1.15	0.49	0.52	0.43	0.39	0.31	0.29	0.35	0.30
Noninterest Expense	2.26	2.53	2.13	2.09	2.07	2.15	2.09	2.13	2.21
G&A Expense	2.16	2.45	2.05	2.01	1.99	2.07	2.01	2.06	2.13
Goodwill Amortization	0.08	0.07	0.07	0.07	0.07	0.07	0.06	0.07	0.07
Loss Provisions-Noninterest Bearing Assets	0.02	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	1.85	1.11	1.59	1.59	1.54	1.44	1.51	1.45	1.34
Income Taxes	0.71	0.38	0.59	0.59	0.56	0.52	0.47	0.53	0.50
Extraordinary Items	-0.01	-0.03	0.00	0.00	0.00	0.00	0.00	0.00	-0.01
NET INCOME	1.13	0.69	1.00	1.01	0.98	0.93	1.04	0.92	0.83
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	1.13	0.69	1.00	1.01	0.98	0.93	1.04	0.92	0.83
Median Ratio	0.79	0.70	0.74	0.75	0.76	0.67	0.73	0.74	0.71
Return on Average Equity (Annualized)	13.24	8.21	12.29	12.41	12.18	11.76	13.46	12.01	10.67
Median Ratio	7.28	6.46	7.00	6.94	7.16	6.34	6.98	7.28	6.65
Net Interest Margin (Annualized)	2.69	2.71	2.74	2.75	2.71	2.71	2.70	2.65	2.59
Median Ratio	3.07	3.03	3.02	3.06	3.08	3.08	3.10	3.09	3.00
Number of Profitable Thrifts	1,075	1,016	1,042	1,029	1,000	971	984	985	952
Percent Profitable	91.88	88.73	92.29	92.29	90.01	88.03	89.70	90.28	87.99
Profits (\$ Millions)	\$2,382.97	\$1,526.77	\$2,112.57	\$2,174.53	\$2,146.22	\$2,074.50	\$2,312.34	\$2,122.29	\$2,014.29
Number of Unprofitable Thrifts	95	129	87	86	111	132	113	106	130
Percent Unprofitable	8.12	11.27	7.71	7.71	9.99	11.97	10.30	9.72	12.01
Losses (\$ Millions)	(\$155.43)	(\$147.17)	(\$51.99)	(\$62.61)	(\$57.07)	(\$108.05)	(\$85.22)	(\$105.61)	(\$156.86)

Numbers may not sum due to rounding.
Office of Thrift Supervision / December 2000

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	SEP 1998	DEC 1998	MAR 1999	JUN 1999	SEP 1999	DEC 1999	MAR 2000	JUN 2000	SEP 2000
NUMBER OF INSTITUTIONS:	1,170	1,145	1,129	1,115	1,111	1,103	1,097	1,091	1,082

TOTAL ASSETS (\$ Billions)	\$795.20	\$817.61	\$835.04	\$846.68	\$862.73	\$863.61	\$868.71	\$888.40	\$908.30
1 - 4 Family Mortgages	394.55	400.91	400.23	408.29	421.03	410.52	415.91	431.95	446.01
Mortgage Pool Securities	93.70	93.31	100.58	99.59	96.60	94.78	88.84	89.68	89.25
Multifamily Mortgages	43.89	44.04	43.47	41.11	42.64	43.90	41.93	42.65	43.43
Nonresidential Mortgages	28.97	29.50	30.19	30.54	31.49	32.67	34.03	35.42	36.33
Construction Loans	13.25	13.76	14.59	15.76	17.00	17.58	18.34	18.96	20.62
Land Loans	3.82	3.91	4.18	4.39	4.54	4.89	5.41	5.21	5.68
Commercial Loans	14.08	15.57	16.64	17.42	18.52	20.87	22.96	24.62	26.65
Consumer Loans	46.40	47.40	49.07	52.33	54.75	53.37	53.50	56.02	57.84
Cash and Noninterest-Earning Deposits	10.95	13.03	10.59	11.63	12.47	14.81	11.91	12.62	12.27
Investment Securities	104.81	113.81	121.92	119.47	117.34	124.35	127.06	117.86	118.11
Mortgage Derivatives	55.95	67.06	73.15	71.47	70.09	78.42	81.63	74.97	73.44
Repossessed Assets, Net	1.51	1.47	1.39	1.22	1.11	1.02	1.05	1.01	0.98
Real Estate Held for Investment, Net	0.45	0.43	0.42	0.44	0.42	0.49	0.48	0.50	0.46
Office Premises & Equipment	7.97	7.96	8.06	8.19	8.26	8.43	8.43	8.49	8.60
Other Assets	36.24	37.83	39.06	41.64	41.95	41.17	44.10	48.73	47.51
Less: Contra Assets & Valuation Allowances	5.40	5.33	5.35	5.35	5.38	5.25	5.23	5.30	5.44

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$795.20	\$817.61	\$835.04	\$846.68	\$862.73	\$863.61	\$868.71	\$888.40	\$908.30
TOTAL DEPOSITS	497.59	498.78	494.28	492.21	493.73	504.95	505.73	508.75	518.09
Deposits less than or equal to \$100,000	407.35	403.51	399.51	395.35	396.32	402.08	396.88	398.25	400.91
Deposits greater than \$100,000	90.24	95.27	94.78	96.86	97.41	102.86	108.85	110.50	117.18
Escrows	10.55	11.73	10.46	10.38	9.04	7.80	8.55	9.62	9.71
BORROWINGS	203.69	224.99	245.78	262.82	278.09	270.38	275.56	289.25	295.80
Advances From FHLB	125.64	143.10	152.22	164.38	174.60	189.89	193.06	204.24	204.54
Repurchase Agreements & FedFunds Purchased	44.69	49.44	59.25	59.34	64.87	63.46	65.74	66.13	71.00
Other Borrowings	33.36	32.46	34.31	39.10	38.62	17.02	16.76	18.89	20.26
Other Liabilities	15.11	14.79	16.54	12.68	12.88	13.18	12.04	12.55	13.42
Equity Capital	68.26	67.32	67.97	68.59	68.98	67.30	66.83	68.23	71.28

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 / December 2000

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	SEP 1998	DEC 1998	MAR 1999	JUN 1999	SEP 1999	DEC 1999	MAR 2000	JUN 2000	SEP 2000
NUMBER OF INSTITUTIONS:	1,170	1,145	1,129	1,115	1,111	1,103	1,097	1,091	1,082
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	49.62	49.03	47.93	48.22	48.80	47.54	47.88	48.62	49.10
Mortgage Pool Securities	11.78	11.41	12.04	11.76	11.20	10.97	10.23	10.09	9.83
Multifamily Mortgages	5.52	5.39	5.21	4.86	4.94	5.08	4.83	4.80	4.78
Nonresidential Mortgages	3.64	3.61	3.62	3.61	3.65	3.78	3.92	3.99	4.00
Construction Loans	1.67	1.68	1.75	1.86	1.97	2.04	2.11	2.13	2.27
Land Loans	0.48	0.48	0.50	0.52	0.53	0.57	0.62	0.59	0.63
Commercial Loans	1.77	1.90	1.99	2.06	2.15	2.42	2.64	2.77	2.93
Consumer Loans	5.84	5.80	5.88	6.18	6.35	6.18	6.16	6.31	6.37
Cash and Noninterest-Earning Deposits	1.38	1.59	1.27	1.37	1.45	1.71	1.37	1.42	1.35
Investment Securities	13.18	13.92	14.60	14.11	13.60	14.40	14.63	13.27	13.00
Mortgage Derivatives	7.04	8.20	8.76	8.44	8.12	9.08	9.40	8.44	8.09
Repossessed Assets, Net	0.19	0.18	0.17	0.14	0.13	0.12	0.12	0.11	0.11
Real Estate Held for Investment, Net	0.06	0.05	0.05	0.05	0.05	0.06	0.06	0.06	0.05
Office Premises & Equipment	1.00	0.97	0.97	0.97	0.96	0.98	0.97	0.96	0.95
Other Assets	4.56	4.63	4.68	4.92	4.86	4.77	5.08	5.48	5.23
Less: Contra Assets & Valuation Allowances	0.68	0.65	0.64	0.63	0.62	0.61	0.60	0.60	0.60
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	62.57	61.00	59.19	58.13	57.23	58.47	58.22	57.27	57.04
Deposits less than or equal to \$100,000	51.23	49.35	47.84	46.69	45.94	46.56	45.69	44.83	44.14
Deposits greater than \$100,000	11.35	11.65	11.35	11.44	11.29	11.91	12.53	12.44	12.90
Escrows	1.33	1.44	1.25	1.23	1.05	0.90	0.98	1.08	1.07
BORROWINGS	25.61	27.52	29.43	31.04	32.23	31.31	31.72	32.56	32.57
Advances From FHLB	15.80	17.50	18.23	19.41	20.24	21.99	22.22	22.99	22.52
Repurchase Agreements & FedFunds Purchased	5.62	6.05	7.10	7.01	7.52	7.35	7.57	7.44	7.82
Other Borrowings	4.20	3.97	4.11	4.62	4.48	1.97	1.93	2.13	2.23
Other Liabilities	1.90	1.81	1.98	1.50	1.49	1.53	1.39	1.41	1.48
Equity Capital	8.58	8.23	8.14	8.10	8.00	7.79	7.69	7.68	7.85

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

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

FOR THE QUARTER ENDING:	SEP 1998	DEC 1998	MAR 1999	JUN 1999	SEP 1999	DEC 1999	MAR 2000	JUN 2000	SEP 2000
NUMBER OF INSTITUTIONS:	1,170	1,145	1,129	1,115	1,111	1,103	1,097	1,091	1,082

TOTAL ASSETS (Percent Change)	9.50	11.38	12.98	13.50	13.41	12.39	12.62	14.16	13.81
1 - 4 Family Mortgages	6.03	7.68	6.11	9.03	10.81	10.23	13.57	15.79	14.66
Mortgage Pool Securities	-6.04	-5.03	5.91	9.08	7.28	3.86	-5.93	-2.99	-0.63
Multifamily Mortgages	-4.70	-4.00	-2.71	-6.57	1.94	4.03	4.41	12.15	10.19
Nonresidential Mortgages	6.07	6.64	13.28	14.43	17.23	19.47	20.66	25.54	24.69
Construction Loans	27.88	34.39	38.14	40.45	35.60	34.19	31.68	27.19	28.49
Land Loans	20.38	23.08	28.94	32.09	27.92	32.33	36.10	29.61	35.20
Commercial Loans	41.27	44.06	40.89	43.60	38.69	42.47	45.73	52.64	54.98
Consumer Loans	13.20	14.98	20.08	23.24	27.88	25.85	22.75	20.92	17.88
Cash and Noninterest-Earning Deposits	18.61	27.54	5.42	12.98	18.72	18.17	16.37	20.36	12.84
Investment Securities	222.68	236.48	232.59	163.19	118.39	90.55	81.05	71.58	74.22
Mortgage Derivatives	72.27	98.25	99.55	57.45	30.45	20.17	16.32	9.14	8.33
Repossessed Assets, Net	-17.28	-15.57	-17.85	-19.02	-24.58	-28.95	-22.76	-15.09	-8.37
Real Estate Held for Investment, Net	1.31	-7.78	-17.01	-8.51	-5.56	14.81	15.12	12.52	11.90
Office Premises & Equipment	7.93	7.25	9.47	8.35	8.30	9.70	9.37	8.80	9.18
Other Assets	27.30	23.35	23.06	20.47	21.40	17.39	24.82	29.76	24.69
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	9.50	11.38	12.98	13.50	13.41	12.39	12.62	14.16	13.81
TOTAL DEPOSITS	4.39	4.27	3.51	3.32	4.22	4.70	7.21	8.93	10.35
Deposits less than or equal to \$100,000	0.89	0.53	0.50	0.42	2.38	3.16	4.35	6.29	6.47
Deposits greater than \$100,000	23.71	23.73	18.49	17.07	12.43	11.18	19.15	19.64	26.06
BORROWINGS	17.93	27.71	39.44	43.28	41.34	36.28	29.70	27.43	20.92
Advances From FHLB	22.81	26.89	36.74	46.02	44.98	39.06	33.02	31.42	22.99
Repurchase Agreements & FedFunds Purchased	12.24	33.62	49.08	39.93	46.86	29.11	16.83	14.96	13.26
Other Borrowings	9.01	22.92	36.16	37.43	20.11	34.21	51.48	34.29	29.59
Other Liabilities	46.20	43.58	15.57	3.19	-12.81	-14.63	-14.75	5.06	13.83
Equity Capital	15.17	10.31	9.67	7.54	5.97	6.53	6.01	8.17	11.96

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

STRUCTURAL DATA AND LOAN ACTIVITY

FOR THE QUARTER ENDING:	SEP 1998	DEC 1998	MAR 1999	JUN 1999	SEP 1999	DEC 1999	MAR 2000	JUN 2000	SEP 2000
NUMBER OF INSTITUTIONS:	1,170	1,145	1,129	1,115	1,111	1,103	1,097	1,091	1,082

SELECTED STRUCTURAL DATA									
Number of New Thrifts	15	7	9	8	12	9	10	12	8
Consolidated Assets (\$ Billions)	0.77	0.68	0.41	0.20	0.69	0.39	0.58	0.44	0.56
Number of Conservatorships/Receiverships	0	0	0	0	1	0	1	0	0
Consolidated Assets (\$ Billions)	0.00	0.00	0.00	0.00	0.07	0.00	0.03	0.00	0.00
Number of Bank Charter Conversions	3	5	8	5	5	5	5	4	3
Consolidated Assets (\$ Billions)	2.38	2.38	7.66	2.97	2.92	28.17	2.28	5.73	0.80
Number of Bank Acquisitions	14	13	9	9	7	9	8	10	9
Consolidated Assets (\$ Billions)	8.43	10.63	2.29	1.76	1.91	1.67	19.50	4.28	2.66
Number of Thrift Mergers	7	12	5	8	2	3	2	3	5
Consolidated Assets (\$ Billions)	23.31	63.02	0.77	3.73	0.15	6.22	0.52	0.17	0.54

LOAN ACTIVITY (\$ Millions)									
Mortgage Pool Securities									
Total Purchases	\$19,580.86	\$25,388.40	\$23,536.87	\$23,825.64	\$14,846.86	\$13,645.02	\$11,975.40	\$15,502.27	\$17,636.29
Total Sales	12,745.84	16,044.14	13,204.38	15,389.38	10,707.42	9,732.28	9,208.96	8,990.86	13,895.24
Mortgage Originations	78,724.11	93,676.44	77,366.89	79,203.10	69,319.49	61,400.65	51,880.78	66,638.68	65,817.11
Construction Loans	6,251.97	6,242.10	6,082.17	7,130.96	7,467.79	7,054.87	6,716.25	7,459.94	7,538.16
1-4 Family Mortgages	4,949.92	4,879.32	4,877.34	5,671.24	5,941.26	5,511.13	5,382.41	5,884.56	6,047.39
Permanent Loans Secured by 1-4 Family Unit	67,580.23	81,534.70	66,086.15	66,111.90	55,793.20	47,864.46	39,731.52	52,924.53	53,214.09
Mortgage Refinancings	10,482.28	19,326.69	15,286.63	12,441.30	7,650.93	6,604.80	5,437.31	5,800.39	5,941.34
Mortgage Purchases	24,266.88	27,907.86	21,275.66	21,618.24	23,643.23	17,689.07	17,452.73	21,200.67	21,207.36
Secured by 1-4 Family Mortgages	23,475.38	26,629.26	20,697.03	20,812.96	22,920.18	17,091.95	16,203.94	20,781.87	20,169.90
Mortgage Sales	54,016.41	59,920.85	52,371.35	50,900.70	37,220.99	38,432.79	30,305.57	40,153.07	41,044.90
Secured by 1-4 Family Mortgages	53,061.36	58,954.50	51,950.41	49,053.06	36,619.98	37,842.95	29,427.11	39,433.25	39,899.02
Nonmortgage Originations and Purchases	19,130.15	18,544.44	20,481.80	18,423.52	22,020.44	25,453.37	21,816.77	24,826.46	30,746.14
Consumer Loans	13,689.30	11,957.75	13,984.34	11,491.44	14,593.18	17,074.34	14,034.10	16,930.58	18,060.74

OTHER INDICATORS (Percent Annualized)									
Asset Growth Rate	9.73	17.61	14.22	7.80	9.60	14.56	12.52	13.63	10.48
Cost of Funds	4.79	4.71	4.49	4.46	4.57	4.70	4.78	5.02	5.37
Asset Yield	7.50	7.45	7.28	7.27	7.37	7.51	7.60	7.79	8.06
Mortgage Portfolio Yield	7.47	7.50	7.34	7.28	7.32	7.44	7.54	7.65	7.89
Earnings Efficiency	108.12	107.20	107.72	106.47	106.04	105.94	105.83	105.57	106.02
Operating Efficiency	67.79	73.43	61.08	58.79	59.20	60.18	58.14	59.89	62.22

CAPITAL MEASURES

FOR THE QUARTER ENDING:	SEP 1998	DEC 1998	MAR 1999	JUN 1999	SEP 1999	DEC 1999	MAR 2000	JUN 2000	SEP 2000
NUMBER OF INSTITUTIONS:	1,170	1,145	1,129	1,115	1,111	1,103	1,097	1,091	1,082

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	1,170	1,141	1,127	1,113	1,110	1,100	1,096	1,089	1,080
Percent of Thrifts	100.00	99.65	99.82	99.82	99.91	99.73	99.91	99.82	99.82
Consolidated Assets (\$ Billions)	\$795.20	\$817.24	\$834.92	\$846.64	\$862.69	\$863.32	\$868.67	\$888.33	\$907.80
Fail FDICIA Capital Standards	0	2	2	1	1	2	1	2	2
Percent of Thrifts	0.00	0.17	0.18	0.09	0.09	0.18	0.09	0.18	0.18
Consolidated Assets (\$ Billions)	\$0.00	\$0.13	\$0.12	\$0.04	\$0.04	\$0.07	\$0.04	\$0.07	\$0.50
Critically Undercapitalized	0	0	1	0	1	1	0	0	0
Percent of Thrifts	0.00	0.00	0.09	0.00	0.09	0.09	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.07	\$0.00	\$0.04	\$0.03	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$60.52	\$60.07	\$61.36	\$63.25	\$64.65	\$63.75	\$63.28	\$64.61	\$66.34
Tangible Equity Ratio	7.70	7.43	7.42	7.53	7.54	7.42	7.32	7.31	7.35
Median Ratio	9.40	9.31	9.34	9.37	9.37	9.24	9.30	9.31	9.40
Tier 1 Capital (\$ Billions)	\$60.59	\$60.11	\$61.40	\$63.30	\$64.70	\$63.79	\$63.32	\$64.65	\$66.37
Tier 1 Leverage Ratio	7.71	7.43	7.42	7.53	7.54	7.42	7.32	7.31	7.35
Median Ratio	9.40	9.31	9.34	9.37	9.37	9.24	9.30	9.31	9.40
Tier 1 Risk-based Capital Ratio	13.41	13.07	13.06	13.01	12.94	12.63	12.39	12.19	12.20
Median Ratio	18.21	18.10	17.99	17.88	17.66	17.31	17.19	17.25	17.10
Risk-based Capital (\$ Billions)	\$66.50	\$66.17	\$67.40	\$69.25	\$70.69	\$69.83	\$69.26	\$70.67	\$72.46
Total Risk-based Capital Ratio	14.72	14.38	14.34	14.24	14.14	13.83	13.55	13.32	13.31
Median Ratio	18.96	18.73	18.92	18.84	18.48	18.20	18.02	18.06	17.97

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 1998	DEC 1998	MAR 1999	JUN 1999	SEP 1999	DEC 1999	MAR 2000	JUN 2000	SEP 2000
NUMBER OF INSTITUTIONS:	1,170	1,145	1,129	1,115	1,111	1,103	1,097	1,091	1,082
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$5,819.77	\$5,759.64	\$5,165.27	\$4,993.23	\$5,095.38	\$5,230.22	\$4,909.40	\$5,005.55	\$5,729.65
Mortgage Loans									
Construction & Land Loans	229.75	298.93	221.46	190.26	192.46	192.04	282.20	205.96	336.97
Nonresidential Mortgages	286.62	288.20	226.20	230.78	192.98	205.49	263.24	218.90	241.50
Multifamily Mortgages	195.94	186.63	117.23	124.99	87.21	112.26	88.56	60.54	85.08
1-4 Family Mortgages	3,979.41	3,873.41	3,645.35	3,454.35	3,582.44	3,601.63	3,252.27	3,267.17	3,741.43
Nonmortgage Loans and Leases									
Commercial Loans	226.44	213.29	217.18	188.52	186.07	228.17	294.06	365.15	330.74
Consumer Loans	901.62	899.18	737.86	804.32	854.23	890.62	729.08	887.84	993.93
NONCURRENT LOANS (\$ Millions)	\$4,879.95	\$4,798.40	\$4,651.85	\$4,328.00	\$4,469.17	\$4,350.78	\$4,282.47	\$4,138.34	\$4,301.54
Mortgage Loans									
Construction & Land Loans	179.69	194.19	170.33	146.28	142.95	137.48	167.19	182.77	201.34
Nonresidential Mortgages	391.22	367.36	358.30	328.27	336.03	282.44	311.28	319.62	340.62
Multifamily Mortgages	244.52	217.82	188.64	160.84	161.73	129.55	100.42	84.76	78.32
1-4 Family Mortgages	3,541.88	3,483.00	3,381.39	3,169.46	3,221.49	3,157.67	3,051.12	2,825.58	2,890.52
Nonmortgage Loans and Leases									
Commercial Loans	159.37	150.38	151.39	156.53	193.05	234.29	259.78	314.42	339.27
Consumer Loans	363.28	385.66	401.81	366.63	413.92	409.34	392.69	411.20	451.46
NET CHARGE-OFFS (\$ Millions)	\$431.23	\$409.96	\$309.06	\$353.90	\$305.55	\$311.49	\$408.48	\$421.68	\$324.05
Mortgage Loans									
Construction & Land Loans	3.94	3.98	1.14	2.56	0.55	3.39	4.16	3.34	4.35
Nonresidential Mortgages	1.86	11.56	(3.71)	3.93	8.24	4.52	0.80	1.50	5.01
Multifamily Mortgages	8.96	1.91	(27.99)	10.64	(7.19)	(4.98)	(6.69)	(2.11)	(3.30)
1-4 Family Mortgages	73.17	165.62	61.56	88.45	61.42	60.23	49.82	52.38	39.73
Nonmortgage Loans and Leases									
Commercial Loans	11.75	22.35	9.97	13.59	22.96	36.67	28.33	38.67	60.53
Consumer Loans	260.42	156.35	209.54	154.15	156.39	170.90	221.66	205.34	163.56
Repossessed Assets	34.71	29.13	31.40	53.22	25.08	24.71	26.27	33.39	37.14
Other	36.41	19.07	27.15	27.37	38.10	16.05	84.13	89.17	17.02
REPOSSESSED ASSETS, NET (\$ Millions)	\$1,513.53	\$1,469.66	\$1,387.25	\$1,218.26	\$1,107.81	\$1,019.92	\$1,046.86	\$1,009.38	\$981.78
Construction & Land Loans	161.28	162.47	157.52	156.87	137.88	129.07	132.00	155.55	148.60
Nonresidential Mortgages	179.10	226.36	250.24	250.50	236.01	233.63	237.24	237.13	230.63
Multifamily Mortgages	189.13	161.11	166.65	80.71	55.63	41.91	41.85	37.14	33.81
1-4 Family Mortgages	888.44	816.98	758.75	668.78	613.94	553.99	570.19	525.79	506.44
Other	95.58	102.75	54.10	61.40	64.34	61.31	65.59	53.78	62.30
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)									
Real Estate Loans	\$484.48	\$492.13	\$492.66	\$500.10	\$516.69	\$509.56	\$515.62	\$534.18	\$552.07
Percent of Total Assets	60.92	60.19	59.00	59.07	59.89	59.00	59.35	60.13	60.78
Noncurrent Real Estate Loans	\$4.36	\$4.26	\$4.10	\$3.80	\$3.86	\$3.71	\$3.63	\$3.41	\$3.51
Percent of Total Assets	0.55	0.52	0.49	0.45	0.45	0.43	0.42	0.38	0.39
Real Estate Owned	\$1.42	\$1.37	\$1.33	\$1.16	\$1.04	\$0.96	\$0.98	\$0.96	\$0.92
Percent of Total Assets	0.18	0.17	0.16	0.14	0.12	0.11	0.11	0.11	0.10
Troubled Real Estate Loans	\$5.78	\$5.63	\$5.43	\$4.96	\$4.91	\$4.67	\$4.61	\$4.37	\$4.43
Percent of Total Assets	0.73	0.69	0.65	0.59	0.57	0.54	0.53	0.49	0.49

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.

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ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 1998	DEC 1998	MAR 1999	JUN 1999	SEP 1999	DEC 1999	MAR 2000	JUN 2000	SEP 2000
NUMBER OF INSTITUTIONS:	1,170	1,145	1,129	1,115	1,111	1,103	1,097	1,091	1,082
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.73	0.70	0.62	0.59	0.59	0.61	0.57	0.56	0.63
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.35	1.69	1.18	0.94	0.89	0.85	1.19	0.85	1.28
Nonresidential Mortgages	0.99	0.98	0.75	0.76	0.61	0.63	0.77	0.62	0.66
Multifamily Mortgages	0.45	0.42	0.27	0.30	0.20	0.26	0.21	0.14	0.20
1-4 Family Mortgages	1.01	0.97	0.91	0.85	0.85	0.88	0.78	0.76	0.84
Nonmortgage Loans and Leases									
Commercial Loans	1.61	1.37	1.31	1.08	1.00	1.09	1.28	1.48	1.24
Consumer Loans	1.94	1.90	1.50	1.54	1.56	1.67	1.36	1.58	1.72
NONCURRENT LOANS (% Total Assets)	0.61	0.59	0.56	0.51	0.52	0.50	0.49	0.47	0.47
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.05	1.10	0.91	0.73	0.66	0.61	0.70	0.76	0.77
Nonresidential Mortgages	1.35	1.25	1.19	1.07	1.07	0.86	0.91	0.90	0.94
Multifamily Mortgages	0.56	0.49	0.43	0.39	0.38	0.30	0.24	0.20	0.18
1-4 Family Mortgages	0.90	0.87	0.84	0.78	0.77	0.77	0.73	0.65	0.65
Nonmortgage Loans and Leases									
Commercial Loans	1.13	0.97	0.91	0.90	1.04	1.12	1.13	1.28	1.27
Consumer Loans	0.78	0.81	0.82	0.70	0.76	0.77	0.73	0.73	0.78
NET CHARGE-OFFS (% Total Assets)	0.05	0.05	0.04	0.04	0.04	0.04	0.05	0.05	0.04
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.02	0.02	0.01	0.01	0.00	0.02	0.02	0.01	0.02
Nonresidential Mortgages	0.01	0.04	-0.01	0.01	0.03	0.01	0.00	0.00	0.01
Multifamily Mortgages	0.02	0.00	-0.06	0.03	-0.02	-0.01	-0.02	-0.00	-0.01
1-4 Family Mortgages	0.02	0.04	0.02	0.02	0.01	0.01	0.01	0.01	0.01
Nonmortgage Loans and Leases									
Commercial Loans	0.08	0.14	0.06	0.08	0.12	0.18	0.12	0.16	0.23
Consumer Loans	0.56	0.33	0.43	0.29	0.29	0.32	0.41	0.37	0.28
Reposessed Assets	2.29	1.98	2.26	4.37	2.26	2.42	2.51	3.31	3.78
Other	0.10	0.05	0.07	0.07	0.09	0.04	0.19	0.18	0.04
REPOSSESSED ASSETS, NET (% Total Assets)	0.19	0.18	0.17	0.14	0.13	0.12	0.12	0.11	0.11
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans	0.94	0.92	0.84	0.78	0.64	0.57	0.56	0.64	0.57
Nonresidential Mortgages	0.62	0.77	0.83	0.82	0.75	0.72	0.70	0.67	0.63
Multifamily Mortgages	0.43	0.37	0.38	0.20	0.13	0.10	0.10	0.09	0.08
1-4 Family Mortgages	0.23	0.20	0.19	0.16	0.15	0.13	0.14	0.12	0.11
Other	0.26	0.27	0.14	0.15	0.15	0.15	0.15	0.11	0.13
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	0.22	0.20	0.15	0.17	0.14	0.14	0.19	0.19	0.14
Net Provisions for Losses (Annualized)	0.23	0.18	0.16	0.16	0.14	0.16	0.15	0.20	0.17
Valuation Allowances	0.76	0.73	0.70	0.69	0.68	0.66	0.65	0.64	0.64
Noncurrent Loans	0.61	0.59	0.56	0.51	0.52	0.50	0.49	0.47	0.47
Reposessed Assets, Net (% Total Assets)	0.19	0.18	0.17	0.14	0.13	0.12	0.12	0.11	0.11
Troubled Assets	0.80	0.77	0.72	0.66	0.65	0.62	0.61	0.58	0.58

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.

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SELECTED INDICATORS

BY FDICIA CATEGORY

THIRD QUARTER 2000:	WELL-CAPITALIZED	ADEQUATELY CAPITALIZED	UNDER-CAPITALIZED	SIGNIFICANTLY UNDER-CAPITALIZED	INDUSTRY
NUMBER OF INSTITUTIONS:	1,058	22	1	1	1,082
Total Assets (\$ Billions)	\$897.70	\$10.10	\$0.47	\$0.03	\$908.30
Tier 1 Leverage Ratio (Percent)	7.36	7.27	5.28	2.48	7.35
Median Ratio	9.52	6.06	5.28	2.48	9.40
Total Risk-based Capital Ratio (Percent)	13.38	9.39	7.87	4.92	13.31
Median Ratio	18.16	9.46	7.87	4.92	17.97
Return on Average Assets (Percent Annualized)	0.84	0.37	-5.51	-0.64	0.83
Median Ratio	0.71	0.55	-5.51	-0.64	0.71
Net Interest Margin (Percent Annualized)	2.59	2.45	2.36	3.21	2.59
Median Ratio	2.99	3.31	2.36	3.21	3.00
Number of Profitable Thrifts	936	16	0	0	952
Profits (\$ Millions)	\$2,002.62	\$11.67	\$0.00	\$0.00	\$2,014.29
Number of Unprofitable Thrifts	122	6	1	1	130
Losses (\$ Millions)	(\$147.46)	(\$2.44)	(\$6.92)	(\$0.05)	(\$156.86)
Valuation Allowances (Percent of Total Assets)	0.64	1.11	1.13	0.23	0.64
Troubled Assets (Percent of Total Assets)	0.57	1.30	2.56	0.22	0.58
Asset Growth Rate (Percent Annualized)	10.64	0.31	-45.63	3.31	10.48

BY OTS EXAMINATION RATING

THIRD QUARTER 2000:	CAMELS 1 AND 2	CAMELS 3	CAMELS 4 AND 5	INDUSTRY
NUMBER OF INSTITUTIONS:	935	95	13	1,082
Total Assets (\$ Billions)	\$864.10	\$34.93	\$7.17	\$908.30
Tier 1 Leverage Ratio (Percent)	7.27	8.08	7.92	7.35
Median Ratio	9.60	7.36	5.52	9.40
Total Risk-based Capital Ratio (Percent)	13.27	13.09	10.09	13.31
Median Ratio	18.40	13.29	10.29	17.97
Return on Average Assets (Percent Annualized)	0.87	0.33	-1.06	0.83
Median Ratio	0.74	0.44	-0.64	0.71
Net Interest Margin (Percent Annualized)	2.58	2.97	1.71	2.59
Median Ratio	2.99	2.84	2.55	3.00
Number of Profitable Thrifts	872	67	2	952
Profits (\$ Millions)	\$1,940.73	\$58.54	\$5.24	\$2,014.29
Number of Unprofitable Thrifts	63	28	11	130
Losses (\$ Millions)	(\$89.48)	(\$29.70)	(\$24.65)	(\$156.86)
Valuation Allowances (Percent of Total Assets)	0.62	1.12	1.44	0.64
Troubled Assets (Percent of Total Assets)	0.50	2.37	1.59	0.58
Asset Growth Rate (Percent Annualized)	11.50	-11.53	-19.62	10.48

Thirty-nine de novo thrifts have not been assigned an examination rating. These reported total assets of \$2.1 billion and net losses of \$3.3 million. Numbers may not sum due to rounding.

STATEMENT OF OPERATIONS
BY REGION

THIRD QUARTER 2000:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	232	212	325	224	89	1,082
EARNINGS (\$ Millions)						
Interest Income	\$3,215.23	\$1,498.95	\$3,132.82	\$2,082.98	\$6,664.22	\$16,594.20
Interest Expense	1,937.11	962.64	1,959.86	1,350.10	4,581.70	10,791.40
NET INTEREST INCOME	1,278.12	536.32	1,172.97	732.87	2,082.53	5,802.80
Loss Provisions-Interest Bearing Assets	53.98	69.00	198.06	54.40	19.89	395.33
Noninterest Income	332.87	258.20	765.97	311.25	869.47	2,537.76
Mortgage Loan Servicing Fees	63.26	8.67	67.37	41.82	88.55	269.67
Other Fees and Charges	259.85	190.97	390.63	194.92	554.32	1,590.70
Other Noninterest Income	9.76	58.56	307.97	74.51	226.60	677.40
Noninterest Expense	1,132.40	570.52	1,117.79	661.48	1,468.48	4,950.66
G&A Expense	1,061.51	562.75	1,087.83	642.38	1,413.48	4,767.96
Goodwill Amortization	61.73	6.03	28.71	12.16	51.96	160.58
Loss Provisions-Noninterest Bearing Assets	9.16	1.74	1.25	6.95	3.03	22.12
Income Before Taxes & Extraordinary Items	424.61	155.00	623.09	328.24	1,463.63	2,994.58
Income Taxes	153.87	60.43	220.30	102.94	575.24	1,112.78
Extraordinary Items	(0.03)	0.01	0.35	(24.71)	0.02	(24.37)
NET INCOME	270.71	94.57	403.14	200.59	888.40	1,857.42
PROFITABILITY (Percent of Avg Assets Annualized)						
Interest Income	7.13	7.62	7.57	7.59	7.36	7.40
Interest Expense	4.30	4.89	4.74	4.92	5.06	4.81
NET INTEREST INCOME	2.84	2.73	2.83	2.67	2.30	2.59
Loss Provisions-Interest Bearing Assets	0.12	0.35	0.48	0.20	0.02	0.18
Noninterest Income	0.74	1.31	1.85	1.13	0.96	1.13
Mortgage Loan Servicing Fees	0.14	0.04	0.16	0.15	0.10	0.12
Other Fees and Charges	0.58	0.97	0.94	0.71	0.61	0.71
Other Noninterest Income	0.02	0.30	0.74	0.27	0.25	0.30
Noninterest Expense	2.51	2.90	2.70	2.41	1.62	2.21
G&A Expense	2.35	2.86	2.63	2.34	1.56	2.13
Goodwill Amortization	0.14	0.03	0.07	0.04	0.06	0.07
Loss Provisions-Noninterest Bearing Assets	0.02	0.01	0.00	0.03	0.00	0.01
Income Before Taxes & Extraordinary Items	0.94	0.79	1.51	1.20	1.62	1.34
Income Taxes	0.34	0.31	0.53	0.38	0.64	0.50
Extraordinary Items	0.00	0.00	0.00	-0.09	0.00	-0.01
NET INCOME	0.60	0.48	0.97	0.73	0.98	0.83
PROFITABILITY (Percent)						
Return on Average Assets (Annualized)	0.60	0.48	0.97	0.73	0.98	0.83
Median Ratio	0.74	0.65	0.71	0.71	0.75	0.71
Return on Average Equity (Annualized)	6.95	5.61	11.53	8.58	14.83	10.67
Median Ratio	7.37	6.40	6.19	6.89	7.97	6.65
Net Interest Margin (Annualized)	2.84	2.73	2.83	2.67	2.30	2.59
Median Ratio	3.11	3.09	2.86	2.95	3.08	3.00
Number of Profitable Thrifts	207	291	201	201	77	952
Percent Profitable	89.22	83.02	89.54	89.73	86.52	87.99
Profits (\$ Millions)	\$302.52	\$127.95	\$426.10	\$249.66	\$908.06	\$2,014.29
Number of Unprofitable Thrifts	25	36	34	23	12	130
Percent Unprofitable	10.78	16.98	10.46	10.27	13.48	12.01
Losses (\$ Millions)	(\$31.81)	(\$33.38)	(\$22.96)	(\$49.06)	(\$19.65)	(\$156.86)

Numbers may not sum due to rounding.
Office of Thrift Supervision / December 2000

STATEMENT OF CONDITION
BY REGION

THIRD QUARTER 2000:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	232	212	325	224	89	1,082

TOTAL ASSETS (\$ Billions)	\$179.85	\$80.30	\$167.31	\$110.16	\$370.68	\$908.30
1 - 4 Family Mortgages	75.68	37.88	86.64	48.11	197.70	446.01
Mortgage Pool Securities	16.01	5.50	10.69	10.35	46.70	89.25
Multifamily Mortgages	6.60	0.84	4.81	2.39	28.79	43.43
Nonresidential Mortgages	10.67	3.79	6.39	6.45	9.02	36.33
Construction Loans	2.41	3.31	3.66	8.02	3.21	20.62
Land Loans	0.30	1.54	1.35	1.28	1.22	5.68
Commercial Loans	9.73	2.94	5.98	4.43	3.58	26.65
Consumer Loans	11.59	6.38	19.83	11.86	8.17	57.84
Cash and Noninterest-Earning Deposits	2.82	1.20	2.85	1.22	4.18	12.27
Investment Securities	30.66	13.40	14.31	9.88	49.86	118.11
Mortgage Derivatives	15.82	6.62	5.20	4.25	41.56	73.44
Repossessed Assets, Net	0.25	0.15	0.18	0.15	0.25	0.98
Real Estate Held for Investment, Net	0.10	0.15	0.07	0.03	0.12	0.46
Office Premises & Equipment	1.69	1.17	1.88	1.23	2.63	8.60
Other Assets	12.40	2.50	9.82	5.41	17.38	47.51
Less: Contra Assets & Valuation Allowances	1.06	0.46	1.12	0.66	2.13	5.44

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$179.85	\$80.30	\$167.31	\$110.16	\$370.68	\$908.30
TOTAL DEPOSITS	111.28	54.29	109.12	63.73	179.67	518.09
Deposits less than or equal to \$100,000	88.37	43.10	86.70	50.60	132.13	400.91
Deposits greater than \$100,000	22.90	11.19	22.42	13.12	47.54	117.18
Escrows	1.55	0.40	2.54	1.91	3.30	9.71
BORROWINGS	48.54	17.40	39.03	33.72	157.11	295.80
Advances From FHLB	30.70	12.23	29.71	27.85	104.06	204.54
Repurchase Agreements & FedFunds Purchased	12.34	3.99	5.59	3.34	45.73	71.00
Other Borrowings	5.50	1.18	3.73	2.53	7.32	20.26
Other Liabilities	2.59	1.31	2.45	1.40	5.67	13.42
Equity Capital	15.89	6.89	14.16	9.40	24.93	71.28

STATEMENT OF CONDITION
BY REGION

THIRD QUARTER 2000:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	232	212	325	224	89	1,082

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00
1 - 4 Family Mortgages	42.08	47.17	51.78	43.67	53.33	49.10
Mortgage Pool Securities	8.90	6.84	6.39	9.40	12.60	9.83
Multifamily Mortgages	3.67	1.05	2.87	2.17	7.77	4.78
Nonresidential Mortgages	5.94	4.72	3.82	5.86	2.43	4.00
Construction Loans	1.34	4.13	2.19	7.28	0.87	2.27
Land Loans	0.17	1.92	0.80	1.16	0.33	0.63
Commercial Loans	5.41	3.66	3.57	4.03	0.96	2.93
Consumer Loans	6.44	7.95	11.85	10.77	2.21	6.37
Cash and Noninterest-Earning Deposits	1.57	1.49	1.70	1.11	1.13	1.35
Investment Securities	17.05	16.68	8.55	8.97	13.45	13.00
Mortgage Derivatives	8.80	8.24	3.11	3.86	11.21	8.09
Repossessed Assets, Net	0.14	0.19	0.10	0.14	0.07	0.11
Real Estate Held for Investment, Net	0.05	0.19	0.04	0.02	0.03	0.05
Office Premises & Equipment	0.94	1.46	1.12	1.11	0.71	0.95
Other Assets	6.89	3.12	5.87	4.91	4.69	5.23
Less: Contra Assets & Valuation Allowances	0.59	0.57	0.67	0.60	0.58	0.60

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS	61.87	67.61	65.22	57.85	48.47	57.04
Deposits less than or equal to \$100,000	49.14	53.67	51.82	45.94	35.64	44.14
Deposits greater than \$100,000	12.73	13.94	13.40	11.91	12.83	12.90
Escrows	0.86	0.50	1.52	1.73	0.89	1.07
BORROWINGS	26.99	21.67	23.33	30.61	42.38	32.57
Advances From FHLB	17.07	15.23	17.76	25.28	28.07	22.52
Repurchase Agreements & FedFunds Purchased	6.86	4.97	3.34	3.04	12.34	7.82
Other Borrowings	3.06	1.47	2.23	2.30	1.97	2.23
Other Liabilities	1.44	1.64	1.47	1.27	1.53	1.48
Equity Capital	8.84	8.58	8.47	8.53	6.73	7.85

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

THIRD QUARTER 2000:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	232	212	325	224	89	1,082

TOTAL ASSETS (Percent Change)	14.99	21.83	12.26	10.23	13.42	13.81
1 - 4 Family Mortgages	16.85	19.17	14.52	9.53	14.37	14.66
Mortgage Pool Securities	-8.12	18.16	-1.71	0.58	0.27	-0.63
Multifamily Mortgages	14.75	23.46	9.09	12.36	8.87	10.19
Nonresidential Mortgages	43.22	21.51	25.42	28.68	6.73	24.69
Construction Loans	39.02	31.85	11.20	25.11	53.29	28.49
Land Loans	29.95	25.14	30.65	41.03	51.38	35.20
Commercial Loans	103.91	48.94	47.27	30.43	19.36	54.98
Consumer Loans	25.19	26.22	15.50	3.05	34.65	17.88
Cash and Noninterest-Earning Deposits	39.32	5.51	23.86	-15.68	5.43	12.84
Investment Securities	53.10	211.04	150.18	172.90	46.13	74.22
Mortgage Derivatives	-21.00	53.67	-9.16	17.25	21.80	8.33
Repossessed Assets, Net	-8.24	-8.53	-10.42	35.38	-22.10	-8.37
Real Estate Held for Investment, Net	8.97	146.14	-18.48	-2.87	-21.89	11.90
Office Premises & Equipment	17.71	18.54	14.26	2.76	0.68	9.18
Other Assets	42.48	21.50	20.86	9.04	21.92	24.69
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00	0.00

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	14.99	21.83	12.26	10.23	13.42	13.81
TOTAL DEPOSITS	21.53	19.17	10.71	6.69	3.22	10.35
Deposits less than or equal to \$100,000	16.38	18.66	8.56	2.58	-2.19	6.47
Deposits greater than \$100,000	46.55	21.16	19.87	26.18	21.94	26.06
BORROWINGS	0.92	37.78	18.06	20.71	27.84	20.92
Advances From FHLB	6.71	34.17	12.39	19.17	32.36	22.99
Repurchase Agreements & FedFunds Purchased	-21.14	58.15	48.18	64.58	18.14	13.26
Other Borrowings	49.43	19.07	30.79	-0.27	31.33	29.59
Other Liabilities	0.21	20.84	31.39	-0.07	17.17	13.83
Equity Capital	25.97	9.32	4.05	4.99	12.40	11.96

CAPITAL MEASURES
BY REGION

THIRD QUARTER 2000:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	232	212	325	224	89	1,082

CAPITAL COMPLIANCE						
Meet FDICIA Capital Standards	231	212	325	224	88	1,080
Percent of Thrifts	99.57	100.00	100.00	100.00	98.88	99.82
Consolidated Assets (\$ Billions)	\$179.82	\$80.30	\$167.31	\$110.16	\$370.21	\$907.80
Fail FDICIA Capital Standards	1	0	0	0	1	2
Percent of Thrifts	0.43	0.00	0.00	0.00	1.12	0.18
Consolidated Assets (\$ Billions)	\$0.03	\$0.00	\$0.00	\$0.00	\$0.47	\$0.50
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)	\$13.70	\$6.65	\$12.94	\$9.11	\$23.94	\$66.34
Tangible Equity Ratio	7.70	8.33	7.79	8.31	6.48	7.35
Median Ratio	9.40	9.22	10.25	9.10	8.43	9.40
Tier 1 Capital (\$ Billions)	\$13.70	\$6.65	\$12.94	\$9.12	\$23.96	\$66.37
Tier 1 Leverage Ratio	7.71	8.33	7.79	8.32	6.49	7.35
Median Ratio	9.40	9.22	10.25	9.11	8.43	9.40
Tier 1 Risk-based Capital Ratio	13.12	13.93	11.94	12.81	11.28	12.20
Median Ratio	18.35	16.18	18.42	15.99	12.65	17.10
Risk-based Capital (\$ Billions)	\$14.94	\$7.35	\$14.17	\$9.85	\$26.15	\$72.46
Total Risk-based Capital Ratio	14.31	15.39	13.07	13.83	12.31	13.31
Median Ratio	19.25	17.22	19.08	16.83	14.28	17.97

ASSET QUALITY INDICATORS
BY REGION

THIRD QUARTER 2000:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	232	212	325	224	89	1,082
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$998.49	\$611.16	\$1,348.71	\$940.98	\$1,830.30	\$5,729.65
Mortgage Loans						
Construction & Land Loans	12.62	44.01	77.74	149.99	52.60	336.97
Nonresidential Mortgages	35.15	45.98	82.42	57.30	20.65	241.50
Multifamily Mortgages	10.59	2.71	13.59	6.62	51.57	85.08
1-4 Family Mortgages	564.89	322.52	783.17	585.04	1,485.82	3,741.43
Nonmortgage Loans and Leases						
Commercial Loans	132.50	42.46	61.79	52.02	41.97	330.74
Consumer Loans	242.73	153.49	330.00	90.02	177.68	993.93
NONCURRENT LOANS (\$ Millions)	\$1,048.81	\$418.62	\$1,004.63	\$553.77	\$1,275.71	\$4,301.54
Mortgage Loans						
Construction & Land Loans	9.90	38.17	55.15	34.05	64.07	201.34
Nonresidential Mortgages	150.54	49.03	47.70	37.47	55.89	340.62
Multifamily Mortgages	32.98	2.74	17.28	2.60	22.72	78.32
1-4 Family Mortgages	693.48	246.02	567.12	340.58	1,043.33	2,890.52
Nonmortgage Loans and Leases						
Commercial Loans	80.15	36.80	83.01	89.30	50.01	339.27
Consumer Loans	81.76	45.87	234.37	49.78	39.69	451.46
NET CHARGE-OFFS (\$ Millions)	\$59.47	\$67.51	\$89.99	\$51.05	\$56.02	\$324.05
Mortgage Loans						
Construction & Land Loans	0.05	1.76	0.58	0.67	1.30	4.35
Nonresidential Mortgages	4.07	0.21	0.18	1.20	(0.64)	5.01
Multifamily Mortgages	0.15	(0.01)	0.14	(0.26)	(3.31)	(3.30)
1-4 Family Mortgages	6.64	2.97	11.45	5.52	13.14	39.73
Nonmortgage Loans and Leases						
Commercial Loans	18.75	22.87	5.07	10.56	3.27	60.53
Consumer Loans	18.11	16.73	71.47	24.89	32.36	163.56
Repossessed Assets	10.14	21.46	0.07	2.39	3.08	37.14
Other	1.57	1.53	1.02	6.08	6.82	17.02
REPOSSESSED ASSETS, NET (\$ Millions)	\$248.76	\$153.35	\$175.31	\$150.62	\$253.73	\$981.78
Construction & Land Loans	8.66	64.09	13.90	30.38	31.57	148.60
Nonresidential Mortgages	101.38	19.22	28.10	53.43	28.50	230.63
Multifamily Mortgages	13.96	1.73	6.05	0.10	11.97	33.81
1-4 Family Mortgages	119.91	53.93	108.48	59.00	165.12	506.44
Other	4.85	14.38	18.79	7.71	16.57	62.30
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)						
Real Estate Loans	\$95.66	\$47.37	\$102.85	\$66.25	\$239.94	\$552.07
Percent of Total Assets	53.19	58.99	61.47	60.14	64.73	60.78
Noncurrent Real Estate Loans	\$0.89	\$0.34	\$0.69	\$0.41	\$1.19	\$3.51
Percent of Total Assets	0.49	0.42	0.41	0.38	0.32	0.39
Real Estate Owned	\$0.24	\$0.14	\$0.16	\$0.14	\$0.24	\$0.92
Percent of Total Assets	0.14	0.17	0.09	0.13	0.06	0.10
Troubled Real Estate Loans	\$1.13	\$0.47	\$0.84	\$0.56	\$1.42	\$4.43
Percent of Total Assets	0.63	0.59	0.50	0.51	0.38	0.49

ASSET QUALITY INDICATORS
BY REGION

THIRD QUARTER 2000:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	232	212	325	224	89	1,082
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.56	0.76	0.81	0.85	0.49	0.63
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	0.47	0.91	1.55	1.61	1.19	1.28
Nonresidential Mortgages	0.33	1.21	1.29	0.89	0.23	0.66
Multifamily Mortgages	0.16	0.32	0.28	0.28	0.18	0.20
1-4 Family Mortgages	0.75	0.85	0.90	1.22	0.75	0.84
Nonmortgage Loans and Leases						
Commercial Loans	1.36	1.45	1.03	1.17	1.17	1.24
Consumer Loans	2.09	2.40	1.66	0.76	2.17	1.72
NONCURRENT LOANS (% Total Assets)	0.58	0.52	0.60	0.50	0.34	0.47
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	0.37	0.79	1.10	0.37	1.45	0.77
Nonresidential Mortgages	1.41	1.29	0.75	0.58	0.62	0.94
Multifamily Mortgages	0.50	0.33	0.36	0.11	0.08	0.18
1-4 Family Mortgages	0.92	0.65	0.65	0.71	0.53	0.65
Nonmortgage Loans and Leases						
Commercial Loans	0.82	1.25	1.39	2.01	1.40	1.27
Consumer Loans	0.71	0.72	1.18	0.42	0.49	0.78
NET CHARGE-OFFS (% Total Assets)	0.03	0.08	0.05	0.05	0.02	0.04
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	0.00	0.04	0.01	0.01	0.03	0.02
Nonresidential Mortgages	0.04	0.01	0.00	0.02	-0.01	0.01
Multifamily Mortgages	0.00	0.00	0.00	-0.01	-0.01	-0.01
1-4 Family Mortgages	0.01	0.01	0.01	0.01	0.01	0.01
Nonmortgage Loans and Leases						
Commercial Loans	0.19	0.78	0.08	0.24	0.09	0.23
Consumer Loans	0.16	0.26	0.36	0.21	0.40	0.28
Repossessed Assets	4.07	13.99	0.04	1.59	1.21	3.78
Other	0.01	0.06	0.01	0.11	0.04	0.04
REPOSSESSED ASSETS, NET (% Total Assets)	0.14	0.19	0.10	0.14	0.07	0.11
Percent of Outstanding Loans by Loan Type:						
Construction & Land Loans	0.32	1.32	0.28	0.33	0.71	0.57
Nonresidential Mortgages	0.95	0.51	0.44	0.83	0.32	0.63
Multifamily Mortgages	0.21	0.21	0.13	0.00	0.04	0.08
1-4 Family Mortgages	0.16	0.14	0.13	0.12	0.08	0.11
Other	0.04	0.57	0.19	0.14	0.10	0.13
ASSET QUALITY SUMMARY (% Total Assets)						
Net Chargeoffs (Annualized)	0.13	0.34	0.22	0.19	0.06	0.14
Net Provisions for Losses (Annualized)	0.12	0.34	0.47	0.20	0.02	0.17
Valuation Allowances	0.61	0.70	0.72	0.66	0.61	0.64
Noncurrent Loans	0.58	0.52	0.60	0.50	0.34	0.47
Repossessed Assets, Net (% Total Assets)	0.14	0.19	0.10	0.14	0.07	0.11
Troubled Assets	0.72	0.71	0.71	0.64	0.41	0.58

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	3rd Qtr 2000 Net Income (\$ Millions)	3rd Qtr 1999 Net Income (\$ Millions)
NORTHEAST REGION						
CONNECTICUT	13	13.12	8.41	1.08	37.16	29.90
DELAWARE	5	11.42	4.68	1.22	44.16	23.77
MAINE	10	1.34	0.98	0.13	3.29	2.68
MASSACHUSETTS	23	7.41	4.88	0.60	10.62	12.19
NEW HAMPSHIRE	7	1.44	1.17	0.15	3.13	2.73
NEW JERSEY	43	16.91	12.67	1.80	37.43	41.64
NEW YORK	49	68.40	36.87	5.35	99.44	186.49
PENNSYLVANIA	69	58.09	40.27	5.36	31.07	104.96
RHODE ISLAND	4	0.60	0.46	0.09	2.77	3.44
VERMONT	2	0.26	0.19	0.02	0.36	0.44
WEST VIRGINIA	7	0.86	0.71	0.11	1.29	2.56
TOTAL	232	\$179.85	\$111.28	\$15.89	\$270.71	\$410.79
SOUTHEAST REGION						
ALABAMA	13	2.72	1.86	0.23	4.80	5.59
DISTRICT OF COLUMBIA	1	0.25	0.19	0.02	0.45	0.28
FLORIDA	45	22.90	15.48	1.94	40.64	39.07
GEORGIA	24	6.70	4.12	0.88	(8.95)	(4.52)
MARYLAND	62	8.21	6.28	0.88	16.96	18.16
NORTH CAROLINA	19	3.06	2.42	0.44	7.36	7.36
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	30	8.31	5.45	0.74	12.98	17.38
VIRGIN ISLANDS	N/A	N/A	N/A	N/A	N/A	N/A
VIRGINIA	18	28.14	18.49	1.77	20.34	23.50
TOTAL	212	\$80.30	\$54.29	\$6.89	\$94.57	\$106.81

Third quarter 1999 net income data are based on thrifts held constant as of September 30, 2000.
 Financial data as of September 30, 2000 unless otherwise noted.
 Numbers may not sum due to rounding.
 Office of Thrift Supervision / December 2000

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	3rd Qtr 2000 Net Income (\$ Millions)	3rd Qtr 1999 Net Income (\$ Millions)
CENTRAL REGION						
ILLINOIS	67	33.25	22.61	3.13	126.15	126.12
INDIANA	62	15.80	10.81	1.52	38.70	32.42
KENTUCKY	34	3.23	2.38	0.42	5.71	11.02
MICHIGAN	16	29.66	16.19	2.42	31.58	40.83
OHIO	103	68.46	45.23	5.21	164.39	157.12
TENNESSEE	24	4.96	4.05	0.58	12.48	13.65
WISCONSIN	19	11.96	7.86	0.88	24.12	24.65
TOTAL	325	\$167.31	\$109.12	\$14.16	\$403.14	\$405.80
MIDWEST REGION						
ARKANSAS	10	3.47	2.30	0.35	7.57	8.01
COLORADO	10	0.83	0.61	0.08	1.60	1.41
IOWA	25	4.04	2.88	0.36	7.93	7.78
KANSAS	17	11.37	5.98	1.25	24.83	23.21
LOUISIANA	30	3.96	2.94	0.49	7.09	8.08
MINNESOTA	21	2.85	1.91	0.24	6.06	4.68
MISSISSIPPI	6	0.45	0.34	0.03	0.69	0.68
MISSOURI	38	6.79	4.33	0.68	8.40	8.07
NEBRASKA	15	16.46	9.18	1.26	(16.27)	31.22
NEW MEXICO	10	3.12	1.78	0.24	7.20	7.94
NORTH DAKOTA	4	0.97	0.77	0.09	1.86	1.98
OKLAHOMA	9	6.60	2.20	0.44	33.70	31.55
SOUTH DAKOTA	4	1.02	0.78	0.08	2.22	2.75
TEXAS	25	48.23	27.73	3.80	107.71	117.22
TOTAL	224	\$110.16	\$63.73	\$9.40	\$200.59	\$254.58

Third quarter 1999 net income data are based on thrifts held constant as of September 30, 2000.
 Financial data as of September 30, 2000 unless otherwise noted.
 Numbers may not sum due to rounding.
 Office of Thrift Supervision / December 2000

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	3rd Qtr 2000 Net Income (\$ Millions)	3rd Qtr 1999 Net Income (\$ Millions)
WEST REGION						
ALASKA	1	0.13	0.10	0.01	0.16	0.11
ARIZONA	4	0.78	0.66	0.08	5.71	1.56
CALIFORNIA	48	343.45	163.21	22.19	821.78	746.32
GUAM	2	0.28	0.12	0.06	0.87	0.82
HAWAII	2	6.48	3.91	0.48	11.79	10.93
IDAHO	2	0.57	0.44	0.05	2.01	1.24
MONTANA	5	1.54	1.03	0.16	3.57	3.40
NEVADA	2	0.91	0.36	0.10	(2.84)	0.48
OREGON	5	2.21	1.60	0.23	2.82	5.11
UTAH	5	1.49	0.63	0.18	4.28	6.24
WASHINGTON	9	12.44	7.34	1.33	37.71	40.37
WYOMING	4	0.39	0.27	0.06	0.56	0.82
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TOTAL	89	\$370.68	\$179.67	\$24.93	\$888.40	\$817.38
UNITED STATES						
TOTAL	1,082	\$908.30	\$518.09	\$71.28	\$1,857.42	\$1,995.36

Third quarter 1999 net income data are based on thrifts held constant as of September 30, 2000.
 Financial data as of September 30, 2000 unless otherwise noted.
 Numbers may not sum due to rounding.
 Office of Thrift Supervision / December 2000

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	SEP 1996	SEP 1997	SEP 1998	SEP 1999	SEP 2000
NUMBER OF INSTITUTIONS:	1,378	1,238	1,170	1,111	1,082
EARNINGS (\$ Millions)					
Interest Income	\$13,882.05	\$13,779.55	\$13,594.78	\$14,478.78	\$16,594.20
Interest Expense	8,403.43	8,414.65	8,306.82	8,703.84	10,791.40
NET INTEREST INCOME	5,478.62	5,364.90	5,287.96	5,774.95	5,802.80
Loss Provisions-Interest Bearing Assets	514.09	486.75	453.66	299.69	395.33
Noninterest Income	1,612.74	1,531.46	3,236.27	2,214.20	2,537.76
Mortgage Loan Servicing Fees	234.35	208.98	(50.97)	195.27	269.67
Other Fees and Charges	720.24	911.90	1,029.02	1,190.16	1,590.70
Other Noninterest Income	658.15	410.58	2,258.22	828.77	677.40
Noninterest Expense	7,267.20	4,287.72	4,434.38	4,401.76	4,950.66
G&A Expense	7,113.66	4,112.15	4,248.01	4,238.81	4,767.96
Goodwill Amortization	125.51	136.38	156.24	139.17	160.58
Loss Provisions-Noninterest Bearing Assets	28.04	39.19	30.14	23.78	22.12
Income Before Taxes & Extraordinary Items	(689.93)	2,121.90	3,636.18	3,287.70	2,994.58
Income Taxes	(456.35)	777.24	1,393.62	1,197.65	1,112.78
Extraordinary Items	(249.36)	(2.72)	(15.02)	(0.90)	(24.37)
NET INCOME	(482.94)	1,341.94	2,227.54	2,089.15	1,857.42
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	7.21	7.30	6.92	6.80	7.40
Interest Expense	4.36	4.46	4.23	4.08	4.81
NET INTEREST INCOME	2.84	2.84	2.69	2.71	2.59
Loss Provisions-Interest Bearing Assets	0.27	0.26	0.23	0.14	0.18
Noninterest Income	0.84	0.81	1.65	1.04	1.13
Mortgage Loan Servicing Fees	0.12	0.11	-0.03	0.09	0.12
Other Fees and Charges	0.37	0.48	0.52	0.56	0.71
Other Noninterest Income	0.34	0.22	1.15	0.39	0.30
Noninterest Expense	3.77	2.27	2.26	2.07	2.21
G&A Expense	3.69	2.18	2.16	1.99	2.13
Goodwill Amortization	0.07	0.07	0.08	0.07	0.07
Loss Provisions-Noninterest Bearing Assets	0.01	0.02	0.02	0.01	0.01
Income Before Taxes & Extraordinary Items	-0.36	1.12	1.85	1.54	1.34
Income Taxes	-0.24	0.41	0.71	0.56	0.50
Extraordinary Items	-0.13	0.00	-0.01	0.00	-0.01
NET INCOME	-0.25	0.71	1.13	0.98	0.83
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	-0.25	0.71	1.13	0.98	0.83
Median Ratio	-0.52	0.87	0.79	0.76	0.71
Return on Average Equity (Annualized)	-3.16	8.73	13.24	12.18	10.67
Median Ratio	-5.10	8.63	7.28	7.16	6.65
Net Interest Margin (Annualized)	2.84	2.84	2.69	2.71	2.59
Median Ratio	3.21	3.22	3.07	3.08	3.00
Number of Profitable Thrifts	303	1,169	1,075	1,000	952
Percent Profitable	21.99	94.43	91.88	90.01	87.99
Profits (\$ Millions)	\$369.93	\$1,656.50	\$2,382.97	\$2,146.22	\$2,014.29
Number of Unprofitable Thrifts	1,075	69	95	111	130
Percent Unprofitable	78.01	5.57	8.12	9.99	12.01
Losses (\$ Millions)	(\$852.87)	(\$314.56)	(\$155.43)	(\$57.07)	(\$156.86)

Numbers may not sum due to rounding.
Office of Thrift Supervision / December 2000

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	SEP 1996	SEP 1997	SEP 1998	SEP 1999	SEP 2000
NUMBER OF INSTITUTIONS:	1,378	1,238	1,170	1,111	1,082

TOTAL ASSETS (\$ Billions)	\$777.78	\$762.80	\$795.20	\$862.73	\$908.30
1 - 4 Family Mortgages	383.46	387.75	394.55	421.03	446.01
Mortgage Pool Securities	116.57	103.75	93.70	96.60	89.25
Multifamily Mortgages	49.01	47.54	43.89	42.64	43.43
Nonresidential Mortgages	32.91	29.85	28.97	31.49	36.33
Construction Loans	17.96	11.39	13.25	17.00	20.62
Land Loans	3.73	3.44	3.82	4.54	5.68
Commercial Loans	9.16	10.63	14.08	18.52	26.65
Consumer Loans	40.57	43.31	46.40	54.75	57.84
Cash and Noninterest-Earning Deposits	9.86	9.77	10.95	12.47	12.27
Investment Securities	91.16	80.39	104.81	117.34	118.11
Mortgage Derivatives	40.48	36.12	55.95	70.09	73.44
Repossessed Assets, Net	2.28	1.90	1.51	1.11	0.98
Real Estate Held for Investment, Net	0.51	0.46	0.45	0.42	0.46
Office Premises & Equipment	8.17	7.82	7.97	8.26	8.60
Other Assets	29.09	29.99	36.24	41.95	47.51
Less: Contra Assets & Valuation Allowances	16.65	5.20	5.40	5.38	5.44

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$777.78	\$762.80	\$795.20	\$862.73	\$908.30
TOTAL DEPOSITS	522.97	501.68	497.59	493.73	518.09
Deposits less than or equal to \$100,000	454.65	424.91	407.35	396.32	400.91
Deposits greater than \$100,000	68.32	76.77	90.24	97.41	117.18
Escrows	7.40	8.18	10.55	9.04	9.71
BORROWINGS	175.31	180.18	203.69	278.09	295.80
Advances From FHLB	98.80	106.61	125.64	174.60	204.54
Repurchase Agreements & FedFunds Purchased	44.81	42.34	44.69	64.87	71.00
Other Borrowings	31.69	31.23	33.36	38.62	20.26
Other Liabilities	11.26	10.37	15.11	12.88	13.42
Equity Capital	60.83	62.39	68.26	68.98	71.28

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 / December 2000

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	SEP 1996	SEP 1997	SEP 1998	SEP 1999	SEP 2000
NUMBER OF INSTITUTIONS:	1,378	1,238	1,170	1,111	1,082

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
1 - 4 Family Mortgages	49.30	50.83	49.62	48.80	49.10
Mortgage Pool Securities	14.99	13.60	11.78	11.20	9.83
Multifamily Mortgages	6.30	6.23	5.52	4.94	4.78
Nonresidential Mortgages	4.23	3.91	3.64	3.65	4.00
Construction Loans	2.31	1.49	1.67	1.97	2.27
Land Loans	0.48	0.45	0.48	0.53	0.63
Commercial Loans	1.18	1.39	1.77	2.15	2.93
Consumer Loans	5.22	5.68	5.84	6.35	6.37
Cash and Noninterest-Earning Deposits	1.27	1.28	1.38	1.45	1.35
Investment Securities	11.72	10.54	13.18	13.60	13.00
Mortgage Derivatives	5.20	4.74	7.04	8.12	8.09
Repossessed Assets, Net	0.29	0.25	0.19	0.13	0.11
Real Estate Held for Investment, Net	0.07	0.06	0.06	0.05	0.05
Office Premises & Equipment	1.05	1.03	1.00	0.96	0.95
Other Assets	3.74	3.93	4.56	4.86	5.23
Less: Contra Assets & Valuation Allowances	2.14	0.68	0.68	0.62	0.60

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS	67.24	65.77	62.57	57.23	57.04
Deposits less than or equal to \$100,000	58.46	55.70	51.23	45.94	44.14
Deposits greater than \$100,000	8.78	10.06	11.35	11.29	12.90
Escrows	0.95	1.07	1.33	1.05	1.07
BORROWINGS	22.54	23.62	25.61	32.23	32.57
Advances From FHLB	12.70	13.98	15.80	20.24	22.52
Repurchase Agreements & FedFunds Purchased	5.76	5.55	5.62	7.52	7.82
Other Borrowings	4.07	4.09	4.20	4.48	2.23
Other Liabilities	1.45	1.36	1.90	1.49	1.48
Equity Capital	7.82	8.18	8.58	8.00	7.85

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 / December 2000

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

FOR THE QUARTER ENDING:	SEP 1996	SEP 1997	SEP 1998	SEP 1999	SEP 2000
NUMBER OF INSTITUTIONS:	1,378	1,238	1,170	1,111	1,082

TOTAL ASSETS (Percent Change)	5.15	7.70	9.50	13.41	13.81
1 - 4 Family Mortgages	8.29	10.53	6.03	10.81	14.66
Mortgage Pool Securities	-2.15	-0.98	-6.04	7.28	-0.63
Multifamily Mortgages	-0.82	1.66	-4.70	1.94	10.19
Nonresidential Mortgages	5.96	0.59	6.07	17.23	24.69
Construction Loans	30.73	-28.77	27.88	35.60	28.49
Land Loans	20.19	0.70	20.38	27.92	35.20
Commercial Loans	36.97	31.64	41.27	38.69	54.98
Consumer Loans	12.36	21.85	13.20	27.88	17.88
Cash and Noninterest-Earning Deposits	1.61	10.33	18.61	18.72	12.84
Investment Securities	-0.94	-3.44	222.68	118.39	74.22
Mortgage Derivatives	-4.26	-4.02	72.27	30.45	8.33
Repossessed Assets, Net	-11.03	-11.82	-17.28	-24.58	-8.37
Real Estate Held for Investment, Net	244.31	-4.55	1.31	-5.56	11.90
Office Premises & Equipment	9.17	5.72	7.93	8.30	9.18
Other Assets	-24.90	-16.53	27.30	21.40	24.69
Less: Contra Assets & Valuation Allowances	15.71	-64.89	0.00	0.00	0.00

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	5.15	7.70	9.50	13.41	13.81
TOTAL DEPOSITS	2.15	5.07	4.39	4.22	10.35
Deposits less than or equal to \$100,000	1.26	2.61	0.89	2.38	6.47
Deposits greater than \$100,000	8.51	21.13	23.71	12.43	26.06
BORROWINGS	13.66	13.49	17.93	41.34	20.92
Advances From FHLB	29.16	23.08	22.81	44.98	22.99
Repurchase Agreements & FedFunds Purchased	-13.64	0.68	12.24	46.86	13.26
Other Borrowings	22.59	3.77	9.01	20.11	29.59
Other Liabilities	-33.24	9.67	46.20	-12.81	13.83
Equity Capital	4.79	13.13	15.17	5.97	11.96

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.

CAPITAL MEASURES

FOR THE QUARTER ENDING:	SEP 1996	SEP 1997	SEP 1998	SEP 1999	SEP 2000
NUMBER OF INSTITUTIONS:	1,378	1,238	1,170	1,111	1,082

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	1,374	1,235	1,170	1,110	1,080
Percent of Thrifts	99.71	99.76	100.00	99.91	99.82
Consolidated Assets (\$ Billions)	\$777.03	\$762.71	\$795.20	\$862.69	\$907.80
Fail FDICIA Capital Standards	4	3	0	1	2
Percent of Thrifts	0.29	0.24	0.00	0.09	0.18
Consolidated Assets (\$ Billions)	\$0.75	\$0.09	\$0.00	\$0.04	\$0.50
Critically Undercapitalized	1	0	0	1	0
Percent of Thrifts	0.07	0.00	0.00	0.09	0.00
Consolidated Assets (\$ Billions)	\$0.02	\$0.00	\$0.00	\$0.04	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$56.57	\$56.53	\$60.52	\$64.65	\$66.34
Tangible Equity Ratio	7.29	7.48	7.70	7.54	7.35
Median Ratio	8.63	9.17	9.40	9.37	9.40
Tier 1 Capital (\$ Billions)	\$56.74	\$56.66	\$60.59	\$64.70	\$66.37
Tier 1 Leverage Ratio	7.31	7.50	7.71	7.54	7.35
Median Ratio	8.61	9.17	9.40	9.37	9.40
Tier 1 Risk-based Capital Ratio	13.20	13.07	13.41	12.94	12.20
Median Ratio	16.95	17.78	18.21	17.66	17.10
Risk-based Capital (\$ Billions)	\$62.69	\$62.81	\$66.50	\$70.69	\$72.46
Total Risk-based Capital Ratio	14.58	14.49	14.72	14.14	13.31
Median Ratio	17.69	18.52	18.96	18.48	17.97

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 1996	SEP 1997	SEP 1998	SEP 1999	SEP 2000
NUMBER OF INSTITUTIONS:	1,378	1,238	1,170	1,111	1,082
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$6,718.66	\$6,060.46	\$5,819.77	\$5,095.38	\$5,729.65
Mortgage Loans					
Construction & Land Loans	220.56	229.90	229.75	192.46	336.97
Nonresidential Mortgages	360.16	240.29	286.62	192.98	241.50
Multifamily Mortgages	282.42	184.28	195.94	87.21	85.08
1-4 Family Mortgages	5,003.15	4,406.71	3,979.41	3,582.44	3,741.43
Nonmortgage Loans and Leases					
Commercial Loans	96.94	140.90	226.44	186.07	330.74
Consumer Loans	755.43	858.39	901.62	854.23	993.93
NONCURRENT LOANS (\$ Millions)	\$6,802.69	\$6,302.18	\$4,879.95	\$4,469.17	\$4,301.54
Mortgage Loans					
Construction & Land Loans	209.50	162.54	179.69	142.95	201.34
Nonresidential Mortgages	618.14	537.42	391.22	336.03	340.62
Multifamily Mortgages	732.15	416.53	244.52	161.73	78.32
1-4 Family Mortgages	4,745.35	4,660.63	3,541.88	3,221.49	2,890.52
Nonmortgage Loans and Leases					
Commercial Loans	150.00	131.08	159.37	193.05	339.27
Consumer Loans	347.56	393.97	363.28	413.92	451.46
NET CHARGE-OFFS (\$ Millions)	\$548.30	\$510.28	\$431.23	\$305.55	\$324.05
Mortgage Loans					
Construction & Land Loans	3.51	1.10	3.94	0.55	4.35
Nonresidential Mortgages	25.12	13.53	1.86	8.24	5.01
Multifamily Mortgages	71.48	17.27	8.96	(7.19)	(3.30)
1-4 Family Mortgages	181.90	212.19	73.17	61.42	39.73
Nonmortgage Loans and Leases					
Commercial Loans	5.53	9.98	11.75	22.96	60.53
Consumer Loans	130.18	177.51	260.42	156.39	163.56
Repossessed Assets	73.96	38.98	34.71	25.08	37.14
Other	56.63	39.73	36.41	38.10	17.02
REPOSSESSED ASSETS, NET (\$ Millions)	\$2,276.91	\$1,899.62	\$1,513.53	\$1,107.81	\$981.78
Construction & Land Loans	429.97	230.42	161.28	137.88	148.60
Nonresidential Mortgages	397.71	269.26	179.10	236.01	230.63
Multifamily Mortgages	324.07	291.86	189.13	55.63	33.81
1-4 Family Mortgages	1,288.97	1,067.45	888.44	613.94	506.44
Other	47.17	40.64	95.58	64.34	62.30
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$487.07	\$479.97	\$484.48	\$516.69	\$552.07
Percent of Total Assets	62.62	62.92	60.92	59.89	60.78
Noncurrent Real Estate Loans	\$6.31	\$5.78	\$4.36	\$3.86	\$3.51
Percent of Total Assets	0.81	0.76	0.55	0.45	0.39
Real Estate Owned	\$2.44	\$1.86	\$1.42	\$1.04	\$0.92
Percent of Total Assets	0.31	0.24	0.18	0.12	0.10
Troubled Real Estate Loans	\$8.75	\$7.64	\$5.78	\$4.91	\$4.43
Percent of Total Assets	1.12	1.00	0.73	0.57	0.49

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 / December 2000

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 1996	SEP 1997	SEP 1998	SEP 1999	SEP 2000
NUMBER OF INSTITUTIONS:	1,378	1,238	1,170	1,111	1,082
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.86	0.79	0.73	0.59	0.63
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.02	1.55	1.35	0.89	1.28
Nonresidential Mortgages	1.09	0.81	0.99	0.61	0.66
Multifamily Mortgages	0.58	0.39	0.45	0.20	0.20
1-4 Family Mortgages	1.30	1.14	1.01	0.85	0.84
Nonmortgage Loans and Leases					
Commercial Loans	1.06	1.33	1.61	1.00	1.24
Consumer Loans	1.86	1.98	1.94	1.56	1.72
NONCURRENT LOANS (% Total Assets)	0.87	0.83	0.61	0.52	0.47
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.97	1.10	1.05	0.66	0.77
Nonresidential Mortgages	1.88	1.80	1.35	1.07	0.94
Multifamily Mortgages	1.49	0.88	0.56	0.38	0.18
1-4 Family Mortgages	1.24	1.20	0.90	0.77	0.65
Nonmortgage Loans and Leases					
Commercial Loans	1.64	1.23	1.13	1.04	1.27
Consumer Loans	0.86	0.91	0.78	0.76	0.78
NET CHARGE-OFFS (% Total Assets)	0.07	0.07	0.05	0.04	0.04
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.02	0.01	0.02	0.00	0.02
Nonresidential Mortgages	0.08	0.05	0.01	0.03	0.01
Multifamily Mortgages	0.15	0.04	0.02	-0.02	-0.01
1-4 Family Mortgages	0.05	0.05	0.02	0.01	0.01
Nonmortgage Loans and Leases					
Commercial Loans	0.06	0.09	0.08	0.12	0.23
Consumer Loans	0.32	0.41	0.56	0.29	0.28
Repossessed Assets	3.25	2.05	2.29	2.26	3.78
Other	0.19	0.13	0.10	0.09	0.04
REPOSSESSED ASSETS, NET (% Total Assets)	0.29	0.25	0.19	0.13	0.11
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	1.98	1.55	0.94	0.64	0.57
Nonresidential Mortgages	1.21	0.90	0.62	0.75	0.63
Multifamily Mortgages	0.66	0.61	0.43	0.13	0.08
1-4 Family Mortgages	0.34	0.28	0.23	0.15	0.11
Other	0.16	0.14	0.26	0.15	0.13
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.28	0.27	0.22	0.14	0.14
Net Provisions for Losses (Annualized)	0.26	0.26	0.23	0.14	0.17
Valuation Allowances	0.76	0.79	0.76	0.68	0.64
Noncurrent Loans	0.87	0.83	0.61	0.52	0.47
Repossessed Assets, Net (% Total Assets)	0.29	0.25	0.19	0.13	0.11
Troubled Assets	1.17	1.08	0.80	0.65	0.58

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 / December 2000

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

		1996	ADJ. 1996 (1)	1997	1998	1999	9-MONTHS ENDED		3-MONTHS ENDED	
							SEP. 1999	SEP. 2000	JUNE 2000	SEP. 2000
SUMMARY DATA:										
Number of Thrifts	(#)	1,334		1,215	1,145	1,103	1,111	1,082	1,091	1,082
Total Assets	(\$)	769.37		776.58	817.61	863.61	862.73	908.30	888.40	908.30
Net Income	(\$)	4.74	6.80	6.41	7.57	8.23	6.26	6.10	2.02	1.86
Profits	(\$)	5.91		6.99	8.06	8.51	6.43	6.45	2.12	2.01
Losses	(\$)	-1.18		-0.57	-0.49	-0.28	-0.17	-0.35	-0.11	-0.16
PROFITABILITY MEASURES:										
Return on Average Assets	(%)	0.62	0.89	0.84	0.97	0.98	0.99	0.93	0.92	0.83
Median Ratio	(%)	0.47	0.77	0.83	0.77	0.71	0.75	0.71	0.74	0.71
Return on Average Equity	(%)	7.77	11.15	10.44	11.42	12.16	12.26	11.99	12.01	10.67
Median Ratio	(%)	4.51	7.73	8.33	7.32	6.75	6.96	6.83	7.28	6.65
Net Interest Income	(\$)	21.79		21.82	21.50	22.90	17.15	17.36	5.79	5.80
% of Average Assets	(%)	2.85		2.87	2.74	2.73	2.72	2.64	2.65	2.59
Total Fee Income	(\$)	3.65		4.38	4.54	5.60	4.07	5.20	1.71	1.86
% of Average Assets	(%)	0.51		0.62	0.62	0.72	0.65	0.83	0.78	0.83
G&A Expense	(\$)	19.14	15.97	16.06	17.50	17.04	12.66	13.56	4.49	4.77
% of Average Assets	(%)	2.50	2.09	2.11	2.23	2.03	2.01	2.06	2.06	2.13
CAPITAL MEASURES:										
Equity Capital Ratio	(%)	7.92		8.32	8.23	7.79	8.00	7.85	7.68	7.85
Tier 1 Leverage Ratio	(%)	7.38		7.58	7.43	7.42	7.54	7.35	7.31	7.35
Risk-based Capital Ratio	(%)	14.53		14.50	14.38	13.83	14.14	13.31	13.32	13.31
Thrifts by FDICIA Capital Categories:										
Well-Capitalized	(#)	1,290		1,183	1,115	1,079	1,084	1,058	1,068	1,058
Adequately Capitalized	(#)	43		31	26	21	26	22	21	22
Undercapitalized	(#)	0		1	1	0	0	1	0	1
Significantly Undercapitalized	(#)	1		0	1	1	0	1	2	1
Critically Undercapitalized	(#)	0		0	0	1	1	0	0	0
FAILED/PROBLEM THRIFTS:										
Failed Thrifts	(#)	1		0	0	1	1	0	0	0
Problem Thrifts	(#)	29		18	15	12	10	13	14	13
Problem Thrift Assets	(\$)	5.43		1.58	5.91	5.45	3.83	7.17	7.50	7.17
Problem Thrift Assets as a % of Total Assets	(%)	0.71		0.20	0.72	0.63	0.44	0.79	0.84	0.79
ASSET QUALITY MEASURES:										
Troubled Assets (2)	(\$)	8.71		7.72	6.27	5.37	5.58	5.28	5.15	5.28
% of Total Assets	(%)	1.13		0.99	0.77	0.62	0.65	0.58	0.58	0.58
Noncurrent Loans	(\$)	6.57		5.92	4.80	4.35	4.47	4.30	4.14	4.30
% of Total Assets	(%)	0.85		0.76	0.59	0.50	0.52	0.47	0.47	0.47
Noncurrent Loans as a % of Loan Type:										
1-4 Family Mortgages	(%)	1.21		1.11	0.87	0.77	0.77	0.65	0.65	0.65
Multifamily Loans	(%)	1.45		0.74	0.49	0.30	0.38	0.18	0.20	0.18
Commercial Loans	(%)	1.38		1.10	0.97	1.12	1.04	1.27	1.28	1.27
Consumer Loans	(%)	0.89		0.97	0.81	0.77	0.76	0.78	0.73	0.78
1-4 FAMILY MORTGAGE LOAN ACTIVITY:										
Originations	(\$)	136.08		150.16	275.63	235.86	187.99	145.87	52.92	53.21
Purchases	(\$)	57.37		62.43	95.44	81.52	64.43	57.16	20.78	20.17
Sales	(\$)	93.76		111.83	221.42	175.47	137.62	108.76	39.43	39.90
Loans Outstanding (3)	(\$)	383.86		390.77	400.91	410.52	421.03	446.01	431.95	446.01
Loans Outstanding / Total Assets	(%)	49.89		50.32	49.03	47.54	48.80	49.10	48.62	49.10

(1) Excludes the SAIF special assessment.

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

(3) Does not include Mortgage Backed Securities.

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

Office of Thrift Supervision / December 2000

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

	SEPTEMBER 1999		JUNE 2000		SEPTEMBER 2000	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	862.73	100.00	888.40	100.00	908.30	100.00
1-4 Family Mortgages	421.03	48.80	431.95	48.62	446.01	49.10
Mortgage Pool Securities	96.60	11.20	89.68	10.09	89.25	9.83
Multifamily Mortgages	42.64	4.94	42.65	4.80	43.43	4.78
Nonresidential Mortgages	31.49	3.65	35.42	3.99	36.33	4.00
Construction Loans	17.00	1.97	18.96	2.13	20.62	2.27
Land Loans	4.54	0.53	5.21	0.59	5.68	0.63
Commercial Loans	18.52	2.15	24.62	2.77	26.65	2.93
Consumer Loans	54.75	6.35	56.02	6.31	57.84	6.37
Cash and Noninterest-Earning Deposits	12.47	1.45	12.62	1.42	12.27	1.35
Investment Securities	117.34	13.60	117.86	13.27	118.11	13.00
Mortgage Derivatives	70.09	8.12	74.97	8.44	73.44	8.09
Reposessed Assets, Net	1.11	0.13	1.01	0.11	0.98	0.11
Real Estate Held for Investment	0.42	0.05	0.50	0.06	0.46	0.05
Office Premises & Equipment	8.26	0.96	8.49	0.96	8.60	0.95
Other Assets	41.95	4.86	48.73	5.48	47.51	5.23
Less: Contra Assets & Valuation Allowances	5.38	0.62	5.30	0.60	5.44	0.60
TOTAL LIABILITIES AND CAPITAL	862.73	100.00	888.40	100.00	908.30	100.00
Total Deposits	493.73	57.23	508.75	57.27	518.09	57.04
Deposits < or = to \$100,000	396.32	45.94	398.25	44.83	400.91	44.14
Deposits > \$100,000	97.41	11.29	110.50	12.44	117.18	12.90
Escrows	9.04	1.05	9.62	1.08	9.71	1.07
Total Borrowings	278.09	32.23	289.25	32.56	295.80	32.57
Advances from FHLB	174.60	20.24	204.24	22.99	204.54	22.52
Reverse Repurchase Agreements	64.87	7.52	66.13	7.44	71.00	7.82
Other Borrowings	38.62	4.48	18.89	2.13	20.26	2.23
Other Liabilities	12.88	1.49	12.55	1.41	13.42	1.48
EQUITY CAPITAL	68.98	8.00	68.23	7.68	71.28	7.85

	SEPTEMBER 1999		JUNE 2000		SEPTEMBER 2000	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	14.48	6.80	15.63	7.16	16.59	7.40
Interest Expense	8.70	4.08	9.85	4.51	10.79	4.81
Net Interest Income	5.77	2.71	5.79	2.65	5.80	2.59
Loss Provisions-Interest Bearing Assets	0.30	0.14	0.44	0.20	0.40	0.18
Noninterest Income	2.21	1.04	2.47	1.13	2.54	1.13
Mortgage Loan Servicing Fees	0.20	0.09	0.26	0.12	0.27	0.12
Other Fees and Charges	1.19	0.56	1.45	0.66	1.59	0.71
Other Noninterest Income	0.83	0.39	0.76	0.35	0.68	0.30
Noninterest Expense	4.40	2.07	4.66	2.13	4.95	2.21
G&A Expense	4.24	1.99	4.49	2.06	4.77	2.13
Goodwill Expense	0.14	0.07	0.14	0.07	0.16	0.07
Loss Provis.-Nonint. Bearing Assets	0.02	0.01	0.03	0.01	0.02	0.01
Income Before Taxes & Extraord. Items	3.29	1.54	3.16	1.45	2.99	1.34
Income Taxes	1.20	0.56	1.15	0.53	1.11	0.50
Extraordinary Items	0.00	0.00	0.00	0.00	-0.02	-0.01
Net Income	2.09	0.98	2.02	0.92	1.86	0.83

* Annualized.

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

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

Office of Thrift Supervision / December 2000

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

NORTHEAST REGION

		1996	ADJ. 1996 (1)	1997	1998	1999	9-MONTHS ENDED		3-MONTHS ENDED	
							SEP. 1999	SEP. 2000	JUNE 2000	SEP. 2000
SUMMARY DATA:										
Number of Thrifts	(#)	269		257	243	232	231	232	231	232
Total Assets	(\$)	139.82		153.60	158.86	174.46	168.23	179.85	181.03	179.85
Net Income	(\$)	0.95	1.25	1.28	1.31	1.68	1.24	1.01	0.33	0.27
Profits	(\$)	1.05		1.32	1.42	1.70	1.25	1.08	0.36	0.30
Losses	(\$)	-0.10		-0.04	-0.10	-0.02	-0.01	-0.07	-0.03	-0.03
PROFITABILITY MEASURES:										
Return on Average Assets	(%)	0.68	0.89	0.91	0.86	1.02	1.02	0.77	0.75	0.60
Median Ratio	(%)	0.47	0.77	0.78	0.71	0.70	0.76	0.72	0.74	0.74
Return on Average Equity	(%)	8.30	10.87	10.87	9.76	12.26	12.20	9.13	8.99	6.95
Median Ratio	(%)	4.74	8.09	8.02	6.78	7.34	7.39	7.22	7.50	7.37
Net Interest Income	(\$)	4.18		4.33	4.35	4.65	3.43	3.70	1.22	1.28
% of Average Assets	(%)	2.99		3.07	2.84	2.82	2.80	2.79	2.76	2.84
Total Fee Income	(\$)	0.41		0.62	0.87	1.06	0.77	0.93	0.30	0.32
% of Average Assets	(%)	0.33		0.63	0.66	0.67	0.66	0.72	0.68	0.72
G&A Expense	(\$)	3.17	2.71	2.91	3.53	3.43	2.53	2.91	0.97	1.06
% of Average Assets	(%)	2.27	1.94	2.06	2.31	2.08	2.07	2.20	2.21	2.35
CAPITAL MEASURES:										
Equity Capital Ratio	(%)	8.24		8.74	8.58	8.40	8.17	8.84	8.46	8.84
Tier 1 Leverage Ratio	(%)	7.60		7.90	7.66	7.96	7.65	7.71	7.66	7.71
Risk-based Capital Ratio	(%)	16.35		16.37	15.62	15.48	15.01	14.31	14.30	14.31
Thrifts by FDICIA Capital Categories:										
Well-Capitalized	(#)	264		257	240	230	229	230	228	230
Adequately Capitalized	(#)	5		0	2	2	2	1	2	1
Undercapitalized	(#)	0		0	0	0	0	0	0	0
Significantly Undercapitalized	(#)	0		0	1	0	0	1	1	1
Critically Undercapitalized	(#)	0		0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:										
Failed Thrifts	(#)	0		0	0	0	0	0	0	0
Problem Thrifts	(#)	0		1	2	1	1	1	1	1
Problem Thrift Assets	(\$)	0.00		0.22	0.51	0.41	0.41	0.03	0.42	0.03
Problem Thrift Assets as a % of Total Assets	(%)	0.00		0.15	0.32	0.24	0.25	0.02	0.23	0.02
ASSET QUALITY MEASURES:										
Troubled Assets (2)	(\$)	2.02		2.17	1.52	1.37	1.34	1.30	1.31	1.30
% of Total Assets	(%)	1.44		1.41	0.96	0.78	0.80	0.72	0.72	0.72
Noncurrent Loans	(\$)	1.64		1.83	1.19	1.12	1.06	1.05	1.04	1.05
% of Total Assets	(%)	1.17		1.19	0.75	0.64	0.63	0.58	0.57	0.58
Noncurrent Loans as a % of Loan Type:										
1-4 Family Mortgages	(%)	1.69		1.92	1.32	1.17	1.12	0.92	0.90	0.92
Multifamily Loans	(%)	3.69		2.52	0.94	0.66	0.75	0.50	0.54	0.50
Commercial Loans	(%)	2.66		1.86	1.17	0.71	0.77	0.82	0.85	0.82
Consumer Loans	(%)	1.11		0.86	0.72	0.64	0.65	0.71	0.69	0.71
1-4 FAMILY MORTGAGE LOAN ACTIVITY:										
Originations	(\$)	18.76		21.77	51.19	42.71	33.12	23.34	8.54	8.47
Purchases	(\$)	12.38		6.47	8.31	11.57	9.15	12.22	4.72	3.48
Sales	(\$)	8.64		11.75	36.52	30.67	25.65	22.66	7.42	10.44
Loans Outstanding (3)	(\$)	63.39		68.50	66.16	71.23	67.66	75.68	76.71	75.68
Loans Outstanding / Total Assets	(%)	45.33		44.60	41.64	40.83	40.22	42.08	42.37	42.08

(1) Excludes the SAIF special assessment.

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

(3) Does not include Mortgage Backed Securities.

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

Office of Thrift Supervision / December 2000

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

NORTHEAST REGION

	SEPTEMBER 1999		JUNE 2000		SEPTEMBER 2000	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	168.23	100.00	181.03	100.00	179.85	100.00
1-4 Family Mortgages	67.66	40.22	76.71	42.37	75.68	42.08
Mortgage Pool Securities	19.96	11.86	16.44	9.08	16.01	8.90
Multifamily Mortgages	7.23	4.30	6.47	3.58	6.60	3.67
Nonresidential Mortgages	8.16	4.85	10.40	5.74	10.67	5.94
Construction Loans	1.84	1.09	2.23	1.23	2.41	1.34
Land Loans	0.24	0.14	0.28	0.16	0.30	0.17
Commercial Loans	5.30	3.15	8.58	4.74	9.73	5.41
Consumer Loans	9.57	5.69	11.29	6.24	11.59	6.44
Cash and Noninterest-Earning Deposits	2.18	1.30	2.87	1.59	2.82	1.57
Investment Securities	35.72	21.23	30.74	16.98	30.66	17.05
Mortgage Derivatives	21.41	12.73	17.11	9.45	15.82	8.80
Reposessed Assets, Net	0.28	0.16	0.27	0.15	0.25	0.14
Real Estate Held for Investment	0.09	0.05	0.10	0.05	0.10	0.05
Office Premises & Equipment	1.56	0.92	1.67	0.92	1.69	0.94
Other Assets	9.38	5.58	13.97	7.72	12.40	6.89
Less: Contra Assets & Valuation Allowances	0.93	0.55	1.00	0.55	1.06	0.59
TOTAL LIABILITIES AND CAPITAL	168.23	100.00	181.03	100.00	179.85	100.00
Total Deposits	98.92	58.80	107.05	59.13	111.28	61.87
Deposits < or = to \$100,000	81.78	48.61	86.74	47.91	88.37	49.14
Deposits > \$100,000	17.14	10.19	20.31	11.22	22.90	12.73
Escrows	1.67	0.99	1.71	0.95	1.55	0.86
Total Borrowings	51.19	30.43	54.42	30.06	48.54	26.99
Advances from FHLB	31.33	18.62	35.69	19.71	30.70	17.07
Reverse Repurchase Agreements	16.16	9.61	13.01	7.19	12.34	6.86
Other Borrowings	3.70	2.20	5.72	3.16	5.50	3.06
Other Liabilities	2.70	1.60	2.53	1.40	2.59	1.44
EQUITY CAPITAL	13.75	8.17	15.32	8.46	15.89	8.84

	SEPTEMBER 1999		JUNE 2000		SEPTEMBER 2000	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	2.77	6.67	3.04	6.91	3.22	7.13
Interest Expense	1.60	3.85	1.83	4.15	1.94	4.30
Net Interest Income	1.17	2.83	1.22	2.76	1.28	2.84
Loss Provisions-Interest Bearing Assets	0.04	0.09	0.06	0.13	0.05	0.12
Noninterest Income	0.44	1.06	0.38	0.87	0.33	0.74
Mortgage Loan Servicing Fees	0.06	0.15	0.06	0.14	0.06	0.14
Other Fees and Charges	0.21	0.51	0.24	0.54	0.26	0.58
Other Noninterest Income	0.16	0.39	0.08	0.18	0.01	0.02
Noninterest Expense	0.88	2.12	1.03	2.33	1.13	2.51
G&A Expense	0.84	2.02	0.97	2.21	1.06	2.35
Goodwill Expense	0.03	0.08	0.05	0.11	0.06	0.14
Loss Provis.-Nonint. Bearing Assets	0.01	0.02	0.01	0.02	0.01	0.02
Income Before Taxes & Extraord. Items	0.70	1.67	0.51	1.17	0.42	0.94
Income Taxes	0.25	0.61	0.18	0.42	0.15	0.34
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.44	1.07	0.33	0.75	0.27	0.60

* Annualized.

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

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

Office of Thrift Supervision / December 2000

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

SOUTHEAST REGION

		1996	ADJ. 1996 (1)	1997	1998	1999	9-MONTHS ENDED		3-MONTHS ENDED	
							SEP. 1999	SEP. 2000	JUNE 2000	SEP. 2000
SUMMARY DATA:										
Number of Thrifts	(#)	264		237	222	221	224	212	218	212
Total Assets	(\$)	61.71		62.78	63.34	73.41	70.36	80.30	77.80	80.30
Net Income	(\$)	0.34	0.53	0.52	0.53	0.51	0.41	0.36	0.12	0.09
Profits	(\$)	0.46		0.59	0.62	0.59	0.45	0.42	0.13	0.13
Losses	(\$)	-0.12		-0.08	-0.09	-0.08	-0.04	-0.06	-0.01	-0.03
PROFITABILITY MEASURES:										
Return on Average Assets	(%)	0.53	0.83	0.83	0.85	0.76	0.83	0.62	0.63	0.48
Median Ratio	(%)	0.47	0.77	0.78	0.79	0.66	0.69	0.65	0.67	0.65
Return on Average Equity	(%)	5.82	9.04	8.86	8.58	7.88	8.46	7.11	7.19	5.61
Median Ratio	(%)	4.53	7.60	8.33	7.07	6.04	6.40	6.63	6.61	6.40
Net Interest Income	(\$)	2.11		2.04	1.89	2.04	1.49	1.66	0.55	0.54
% of Average Assets	(%)	3.28		3.28	3.03	3.04	3.04	2.89	2.91	2.73
Total Fee Income	(\$)	0.66		0.72	0.56	0.58	0.41	0.59	0.18	0.20
% of Average Assets	(%)	1.12		1.21	0.79	0.95	0.86	1.01	0.96	1.01
G&A Expense	(\$)	2.16	1.86	1.95	1.91	1.92	1.38	1.63	0.52	0.56
% of Average Assets	(%)	3.35	2.90	3.13	3.05	2.87	2.82	2.84	2.76	2.86
CAPITAL MEASURES:										
Equity Capital Ratio	(%)	9.10		9.82	9.85	9.12	9.57	8.58	8.56	8.58
Tier 1 Leverage Ratio	(%)	8.62		9.03	9.17	8.86	9.24	8.33	8.41	8.33
Risk-based Capital Ratio	(%)	16.01		16.35	17.37	16.26	17.06	15.39	15.38	15.39
Thrifts by FDICIA Capital Categories:										
Well-Capitalized	(#)	251		223	211	214	216	206	211	206
Adequately Capitalized	(#)	12		14	8	4	7	6	6	6
Undercapitalized	(#)	0		0	1	0	0	0	0	0
Significantly Undercapitalized	(#)	1		0	0	1	0	0	1	0
Critically Undercapitalized	(#)	0		0	0	1	1	0	0	0
FAILED/PROBLEM THRIFTS:										
Failed Thrifts	(#)	0		0	0	1	1	0	0	0
Problem Thrifts	(#)	13		9	5	4	5	1	3	1
Problem Thrift Assets	(\$)	0.85		0.56	0.22	0.16	0.20	0.02	0.12	0.02
Problem Thrift Assets as a % of Total Assets	(%)	1.38		0.89	0.35	0.22	0.29	0.03	0.15	0.03
ASSET QUALITY MEASURES:										
Troubled Assets (2)	(\$)	0.79		0.72	0.61	0.56	0.54	0.57	0.56	0.57
% of Total Assets	(%)	1.28		1.15	0.96	0.76	0.77	0.71	0.72	0.71
Noncurrent Loans	(\$)	0.49		0.46	0.41	0.39	0.37	0.42	0.39	0.42
% of Total Assets	(%)	0.80		0.74	0.65	0.53	0.52	0.52	0.51	0.52
Noncurrent Loans as a % of Loan Type:										
1-4 Family Mortgages	(%)	0.94		0.94	0.89	0.75	0.73	0.65	0.63	0.65
Multifamily Loans	(%)	1.39		0.91	0.85	0.63	1.03	0.33	0.39	0.33
Commercial Loans	(%)	1.97		1.07	0.83	1.08	1.10	1.25	1.25	1.25
Consumer Loans	(%)	1.54		1.82	1.00	0.61	0.61	0.72	0.75	0.72
1-4 FAMILY MORTGAGE LOAN ACTIVITY:										
Originations	(\$)	11.58		12.07	19.14	14.74	11.73	8.72	3.23	2.68
Purchases	(\$)	3.03		5.87	9.28	7.02	5.62	4.84	1.51	1.78
Sales	(\$)	6.35		8.94	13.48	10.38	8.43	5.37	1.80	2.04
Loans Outstanding (3)	(\$)	29.67		29.68	30.79	34.23	32.98	37.88	36.97	37.88
Loans Outstanding / Total Assets	(%)	48.08		47.27	48.61	46.62	46.87	47.17	47.52	47.17

(1) Excludes the SAIF special assessment.

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

(3) Does not include Mortgage Backed Securities.

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

Office of Thrift Supervision / December 2000

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

SOUTHEAST REGION

	SEPTEMBER 1999		JUNE 2000		SEPTEMBER 2000	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	70.36	100.00	77.80	100.00	80.30	100.00
1-4 Family Mortgages	32.98	46.87	36.97	47.52	37.88	47.17
Mortgage Pool Securities	4.89	6.95	4.98	6.41	5.50	6.84
Multifamily Mortgages	0.73	1.04	0.83	1.07	0.84	1.05
Nonresidential Mortgages	3.59	5.10	3.76	4.83	3.79	4.72
Construction Loans	2.83	4.02	3.18	4.09	3.31	4.13
Land Loans	1.39	1.97	1.52	1.96	1.54	1.92
Commercial Loans	2.24	3.19	2.76	3.55	2.94	3.66
Consumer Loans	5.44	7.73	6.30	8.10	6.38	7.95
Cash and Noninterest-Earning Deposits	1.31	1.86	1.22	1.57	1.20	1.49
Investment Securities	11.84	16.82	12.74	16.37	13.40	16.68
Mortgage Derivatives	4.64	6.59	6.16	7.92	6.62	8.24
Reposessed Assets, Net	0.17	0.24	0.16	0.21	0.15	0.19
Real Estate Held for Investment	0.06	0.09	0.15	0.19	0.15	0.19
Office Premises & Equipment	1.05	1.50	1.15	1.48	1.17	1.46
Other Assets	2.27	3.22	2.52	3.24	2.50	3.12
Less: Contra Assets & Valuation Allowances	0.42	0.60	0.46	0.59	0.46	0.57
TOTAL LIABILITIES AND CAPITAL	70.36	100.00	77.80	100.00	80.30	100.00
Total Deposits	48.71	69.23	52.74	67.78	54.29	67.61
Deposits < or = to \$100,000	38.85	55.21	40.71	52.33	43.10	53.67
Deposits > \$100,000	9.86	14.02	12.02	15.45	11.19	13.94
Escrows	0.39	0.56	0.39	0.50	0.40	0.50
Total Borrowings	13.41	19.05	16.87	21.68	17.40	21.67
Advances from FHLB	9.59	13.63	11.92	15.32	12.23	15.23
Reverse Repurchase Agreements	2.83	4.02	3.89	5.00	3.99	4.97
Other Borrowings	0.99	1.41	1.06	1.36	1.18	1.47
Other Liabilities	1.12	1.59	1.15	1.48	1.31	1.64
EQUITY CAPITAL	6.73	9.57	6.66	8.56	6.89	8.58

	SEPTEMBER 1999		JUNE 2000		SEPTEMBER 2000	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.21	7.09	1.42	7.49	1.50	7.62
Interest Expense	0.68	4.00	0.87	4.58	0.96	4.89
Net Interest Income	0.53	3.08	0.55	2.91	0.54	2.73
Loss Provisions-Interest Bearing Assets	0.04	0.23	0.09	0.45	0.07	0.35
Noninterest Income	0.20	1.15	0.23	1.24	0.26	1.31
Mortgage Loan Servicing Fees	0.01	0.06	0.01	0.04	0.01	0.04
Other Fees and Charges	0.14	0.80	0.17	0.92	0.19	0.97
Other Noninterest Income	0.05	0.29	0.05	0.27	0.06	0.30
Noninterest Expense	0.50	2.91	0.53	2.79	0.57	2.90
G&A Expense	0.49	2.87	0.52	2.76	0.56	2.86
Goodwill Expense	0.01	0.04	0.01	0.03	0.01	0.03
Loss Provis.-Nonint. Bearing Assets	0.00	0.00	0.00	0.00	0.00	0.01
Income Before Taxes & Extraord. Items	0.19	1.10	0.17	0.91	0.15	0.79
Income Taxes	0.07	0.41	0.05	0.28	0.06	0.31
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.12	0.69	0.12	0.63	0.09	0.48

* Annualized.

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

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

Office of Thrift Supervision / December 2000

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

CENTRAL REGION

		1996	ADJ. 1996 (1)	1997	1998	1999	9-MONTHS ENDED		3-MONTHS ENDED	
							SEP. 1999	SEP. 2000	JUNE 2000	SEP. 2000
SUMMARY DATA:										
Number of Thrifts	(#)	405		363	353	336	337	325	328	325
Total Assets	(\$)	158.17		156.91	162.20	172.52	166.25	167.31	164.57	167.31
Net Income	(\$)	1.11	1.58	1.45	1.54	1.70	1.34	1.22	0.42	0.40
Profits	(\$)	1.33		1.54	1.62	1.77	1.39	1.28	0.43	0.43
Losses	(\$)	-0.21		-0.09	-0.08	-0.07	-0.05	-0.05	-0.01	-0.02
PROFITABILITY MEASURES:										
Return on Average Assets	(%)	0.70	1.00	0.94	0.98	1.03	1.09	1.00	1.03	0.97
Median Ratio	(%)	0.47	0.76	0.90	0.79	0.71	0.74	0.70	0.76	0.71
Return on Average Equity	(%)	8.10	11.51	10.59	10.62	11.53	12.05	11.82	12.19	11.53
Median Ratio	(%)	4.18	7.12	8.45	7.32	6.41	6.42	6.48	7.08	6.18
Net Interest Income	(\$)	4.55		4.52	4.49	4.81	3.60	3.54	1.20	1.17
% of Average Assets	(%)	2.88		2.94	2.87	2.92	2.92	2.91	2.97	2.83
Total Fee Income	(\$)	0.68		0.74	0.81	1.05	0.74	1.20	0.39	0.46
% of Average Assets	(%)	0.43		0.48	0.49	0.75	0.63	1.11	0.97	1.11
G&A Expense	(\$)	3.92	3.20	3.34	3.77	3.89	2.84	3.11	1.06	1.09
% of Average Assets	(%)	2.47	2.02	2.17	2.41	2.36	2.31	2.56	2.62	2.63
CAPITAL MEASURES:										
Equity Capital Ratio	(%)	8.46		9.13	9.07	8.40	8.85	8.47	8.42	8.47
Tier 1 Leverage Ratio	(%)	8.00		8.09	8.05	7.64	8.03	7.79	7.77	7.79
Risk-based Capital Ratio	(%)	15.98		15.39	14.94	13.60	14.17	13.07	13.21	13.07
Thrifts by FDICIA Capital Categories:										
Well-Capitalized	(#)	396		355	348	331	329	320	325	320
Adequately Capitalized	(#)	9		7	5	5	8	5	3	5
Undercapitalized	(#)	0		1	0	0	0	0	0	0
Significantly Undercapitalized	(#)	0		0	0	0	0	0	0	0
Critically Undercapitalized	(#)	0		0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:										
Failed Thrifts	(#)	0		0	0	0	0	0	0	0
Problem Thrifts	(#)	3		2	3	2	2	4	4	4
Problem Thrift Assets	(\$)	0.73		0.03	0.44	0.18	0.17	2.33	2.47	2.33
Problem Thrift Assets as a % of Total Assets	(%)	0.46		0.02	0.27	0.10	0.10	1.39	1.50	1.39
ASSET QUALITY MEASURES:										
Troubled Assets (2)	(\$)	1.06		1.06	1.19	1.14	1.16	1.18	1.10	1.18
% of Total Assets	(%)	0.67		0.68	0.73	0.66	0.70	0.71	0.67	0.71
Noncurrent Loans	(\$)	0.89		0.86	0.93	0.95	0.96	1.00	0.92	1.00
% of Total Assets	(%)	0.56		0.55	0.58	0.55	0.58	0.60	0.56	0.60
Noncurrent Loans as a % of Loan Type:										
1-4 Family Mortgages	(%)	0.68		0.68	0.71	0.72	0.75	0.65	0.64	0.65
Multifamily Loans	(%)	1.46		0.78	0.67	0.41	0.47	0.36	0.31	0.36
Commercial Loans	(%)	1.24		0.67	0.97	1.07	1.34	1.39	1.14	1.39
Consumer Loans	(%)	0.93		1.10	0.90	0.83	0.80	1.18	1.09	1.18
1-4 FAMILY MORTGAGE LOAN ACTIVITY:										
Originations	(\$)	38.41		39.81	69.54	60.05	48.36	36.27	12.78	13.94
Purchases	(\$)	12.24		15.49	31.81	28.41	22.62	16.23	5.93	5.41
Sales	(\$)	29.96		34.10	72.25	65.55	53.89	37.11	13.30	14.67
Loans Outstanding (3)	(\$)	80.77		80.95	82.06	85.60	81.66	86.64	86.20	86.64
Loans Outstanding / Total Assets	(%)	51.07		51.59	50.59	49.62	49.12	51.78	52.38	51.78

(1) Excludes the SAIF special assessment.

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

(3) Does not include Mortgage Backed Securities.

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

Office of Thrift Supervision / December 2000

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

CENTRAL REGION

	SEPTEMBER 1999		JUNE 2000		SEPTEMBER 2000	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	166.25	100.00	164.57	100.00	167.31	100.00
1-4 Family Mortgages	81.66	49.12	86.20	52.38	86.64	51.78
Mortgage Pool Securities	14.53	8.74	10.40	6.32	10.69	6.39
Multifamily Mortgages	5.95	3.58	4.71	2.86	4.81	2.87
Nonresidential Mortgages	5.61	3.37	6.17	3.75	6.39	3.82
Construction Loans	3.51	2.11	3.58	2.17	3.66	2.19
Land Loans	1.08	0.65	1.22	0.74	1.35	0.80
Commercial Loans	4.24	2.55	5.46	3.32	5.98	3.57
Consumer Loans	19.36	11.65	18.19	11.05	19.83	11.85
Cash and Noninterest-Earning Deposits	2.46	1.48	2.85	1.73	2.85	1.70
Investment Securities	17.74	10.67	15.05	9.14	14.31	8.55
Mortgage Derivatives	6.16	3.70	5.34	3.25	5.20	3.11
Reposessed Assets, Net	0.20	0.12	0.17	0.11	0.18	0.10
Real Estate Held for Investment	0.08	0.05	0.07	0.04	0.07	0.04
Office Premises & Equipment	1.79	1.08	1.81	1.10	1.88	1.12
Other Assets	9.05	5.44	9.75	5.93	9.82	5.87
Less: Contra Assets & Valuation Allowances	1.01	0.61	1.06	0.65	1.12	0.67
TOTAL LIABILITIES AND CAPITAL	166.25	100.00	164.57	100.00	167.31	100.00
Total Deposits	109.78	66.04	107.90	65.56	109.12	65.22
Deposits < or = to \$100,000	89.30	53.72	86.36	52.48	86.70	51.82
Deposits > \$100,000	20.48	12.32	21.54	13.09	22.42	13.40
Escrows	1.99	1.20	2.60	1.58	2.54	1.52
Total Borrowings	37.44	22.52	37.63	22.86	39.03	23.33
Advances from FHLB	29.06	17.48	30.42	18.48	29.71	17.76
Reverse Repurchase Agreements	5.09	3.06	4.19	2.55	5.59	3.34
Other Borrowings	3.30	1.98	3.01	1.83	3.73	2.23
Other Liabilities	2.31	1.39	2.59	1.57	2.45	1.47
EQUITY CAPITAL	14.72	8.85	13.86	8.42	14.16	8.47

	SEPTEMBER 1999		JUNE 2000		SEPTEMBER 2000	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	2.85	6.94	2.98	7.40	3.13	7.57
Interest Expense	1.64	4.00	1.79	4.43	1.96	4.74
Net Interest Income	1.21	2.94	1.20	2.97	1.17	2.83
Loss Provisions-Interest Bearing Assets	0.09	0.23	0.17	0.41	0.20	0.48
Noninterest Income	0.55	1.34	0.70	1.75	0.77	1.85
Mortgage Loan Servicing Fees	0.04	0.09	0.07	0.18	0.07	0.16
Other Fees and Charges	0.22	0.54	0.32	0.79	0.39	0.94
Other Noninterest Income	0.29	0.71	0.31	0.78	0.31	0.74
Noninterest Expense	0.99	2.41	1.09	2.70	1.12	2.70
G&A Expense	0.95	2.32	1.06	2.62	1.09	2.63
Goodwill Expense	0.03	0.08	0.03	0.07	0.03	0.07
Loss Provis.-Nonint. Bearing Assets	0.00	0.01	0.00	0.00	0.00	0.00
Income Before Taxes & Extraord. Items	0.67	1.64	0.65	1.61	0.62	1.51
Income Taxes	0.24	0.59	0.23	0.57	0.22	0.53
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.43	1.05	0.42	1.03	0.40	0.97

* Annualized.

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

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

Office of Thrift Supervision / December 2000

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

MIDWEST REGION

		1996	ADJ. 1996 (1)	1997	1998	1999	9-MONTHS ENDED		3-MONTHS ENDED	
							SEP. 1999	SEP. 2000	JUNE 2000	SEP. 2000
SUMMARY DATA:										
Number of Thrifts	(#)	282		256	239	227	231	224	226	224
Total Assets	(\$)	124.57		91.93	95.91	104.78	102.20	110.16	110.24	110.16
Net Income	(\$)	1.45	1.80	0.94	0.92	0.97	0.72	0.68	0.24	0.20
Profits	(\$)	1.62		1.09	1.04	1.03	0.76	0.78	0.27	0.25
Losses	(\$)	-0.16		-0.15	-0.12	-0.06	-0.04	-0.10	-0.03	-0.05
PROFITABILITY MEASURES:										
Return on Average Assets	(%)	1.14	1.42	0.96	1.01	0.97	0.97	0.84	0.89	0.73
Median Ratio	(%)	0.46	0.81	0.85	0.78	0.73	0.77	0.74	0.76	0.71
Return on Average Equity	(%)	14.00	17.32	11.23	11.19	10.81	10.77	9.75	10.45	8.58
Median Ratio	(%)	4.77	8.18	8.17	7.33	7.08	7.15	6.82	7.33	6.89
Net Interest Income	(\$)	3.47		2.79	2.47	2.84	2.11	2.21	0.74	0.73
% of Average Assets	(%)	2.73		2.85	2.72	2.84	2.83	2.72	2.74	2.67
Total Fee Income	(\$)	0.83		0.70	0.74	0.86	0.63	0.69	0.23	0.24
% of Average Assets	(%)	0.73		0.77	0.86	0.89	0.89	0.86	0.86	0.86
G&A Expense	(\$)	3.22	2.69	2.10	2.13	2.38	1.76	1.86	0.62	0.64
% of Average Assets	(%)	2.54	2.12	2.15	2.35	2.38	2.37	2.29	2.27	2.34
CAPITAL MEASURES:										
Equity Capital Ratio	(%)	8.42		8.74	8.80	8.71	9.01	8.53	8.49	8.53
Tier 1 Leverage Ratio	(%)	7.71		8.34	8.38	8.47	8.70	8.32	8.27	8.32
Risk-based Capital Ratio	(%)	15.30		15.64	14.95	14.35	14.87	13.83	13.90	13.83
Thrifts by FDICIA Capital Categories:										
Well-Capitalized	(#)	275		248	229	218	223	217	220	217
Adequately Capitalized	(#)	7		8	10	9	8	7	6	7
Undercapitalized	(#)	0		0	0	0	0	0	0	0
Significantly Undercapitalized	(#)	0		0	0	0	0	0	0	0
Critically Undercapitalized	(#)	0		0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:										
Failed Thrifts	(#)	0		0	0	0	0	0	0	0
Problem Thrifts	(#)	3		1	2	3	1	3	3	3
Problem Thrift Assets	(\$)	0.13		0.01	0.78	1.46	0.09	1.37	1.48	1.37
Problem Thrift Assets as a % of Total Assets	(%)	0.11		0.02	0.82	1.39	0.09	1.24	1.34	1.24
ASSET QUALITY MEASURES:										
Troubled Assets (2)	(\$)	1.03		0.64	0.61	0.65	0.70	0.70	0.71	0.70
% of Total Assets	(%)	0.83		0.70	0.64	0.62	0.69	0.64	0.64	0.64
Noncurrent Loans	(\$)	0.74		0.46	0.43	0.53	0.59	0.55	0.57	0.55
% of Total Assets	(%)	0.59		0.50	0.45	0.51	0.58	0.50	0.51	0.50
Noncurrent Loans as a % of Loan Type:										
1-4 Family Mortgages	(%)	0.97		0.69	0.61	0.70	0.93	0.71	0.71	0.71
Multifamily Loans	(%)	0.83		0.44	0.48	0.16	0.32	0.11	0.16	0.11
Commercial Loans	(%)	0.95		1.28	0.98	1.90	0.86	2.01	2.24	2.01
Consumer Loans	(%)	0.65		0.84	0.55	0.68	0.72	0.42	0.47	0.42
1-4 FAMILY MORTGAGE LOAN ACTIVITY:										
Originations	(\$)	21.84		19.23	31.30	25.99	21.02	14.13	5.09	5.17
Purchases	(\$)	14.77		11.98	18.46	10.82	8.68	7.00	2.49	2.27
Sales	(\$)	21.41		16.98	28.46	16.63	13.71	9.32	3.10	3.47
Loans Outstanding (3)	(\$)	54.11		40.59	43.40	45.49	44.63	48.11	47.81	48.11
Loans Outstanding / Total Assets	(%)	43.44		44.15	45.25	43.41	43.67	43.67	43.37	43.67

(1) Excludes the SAIF special assessment.

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

(3) Does not include Mortgage Backed Securities.

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

Office of Thrift Supervision / December 2000

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

MIDWEST REGION

	SEPTEMBER 1999		JUNE 2000		SEPTEMBER 2000	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	102.20	100.00	110.24	100.00	110.16	100.00
1-4 Family Mortgages	44.63	43.67	47.81	43.37	48.11	43.67
Mortgage Pool Securities	10.48	10.26	11.00	9.98	10.35	9.40
Multifamily Mortgages	2.17	2.12	2.38	2.16	2.39	2.17
Nonresidential Mortgages	5.18	5.06	6.20	5.63	6.45	5.86
Construction Loans	6.58	6.44	7.73	7.01	8.02	7.28
Land Loans	1.03	1.01	1.21	1.09	1.28	1.16
Commercial Loans	3.53	3.46	4.45	4.04	4.43	4.03
Consumer Loans	11.64	11.39	12.11	10.98	11.86	10.77
Cash and Noninterest-Earning Deposits	1.50	1.47	1.34	1.21	1.22	1.11
Investment Securities	9.68	9.47	10.03	9.10	9.88	8.97
Mortgage Derivatives	3.72	3.64	4.19	3.80	4.25	3.86
Reposessed Assets, Net	0.11	0.11	0.14	0.13	0.15	0.14
Real Estate Held for Investment	0.03	0.03	0.04	0.03	0.03	0.02
Office Premises & Equipment	1.24	1.21	1.24	1.12	1.23	1.11
Other Assets	5.04	4.93	5.22	4.74	5.41	4.91
Less: Contra Assets & Valuation Allowances	0.63	0.62	0.67	0.60	0.66	0.60
TOTAL LIABILITIES AND CAPITAL	102.20	100.00	110.24	100.00	110.16	100.00
Total Deposits	61.30	59.98	63.62	57.71	63.73	57.85
Deposits < or = to \$100,000	50.53	49.45	51.25	46.49	50.60	45.94
Deposits > \$100,000	10.76	10.53	12.37	11.22	13.12	11.91
Escrows	1.96	1.92	1.78	1.62	1.91	1.73
Total Borrowings	28.36	27.75	34.11	30.94	33.72	30.61
Advances from FHLB	23.74	23.23	27.87	25.28	27.85	25.28
Reverse Repurchase Agreements	2.07	2.03	3.08	2.79	3.34	3.04
Other Borrowings	2.55	2.49	3.17	2.87	2.53	2.30
Other Liabilities	1.37	1.35	1.37	1.24	1.40	1.27
EQUITY CAPITAL	9.21	9.01	9.36	8.49	9.40	8.53

	SEPTEMBER 1999		JUNE 2000		SEPTEMBER 2000	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.77	7.02	2.00	7.37	2.08	7.59
Interest Expense	1.04	4.13	1.26	4.63	1.35	4.92
Net Interest Income	0.73	2.88	0.74	2.74	0.73	2.67
Loss Provisions-Interest Bearing Assets	0.06	0.22	0.07	0.26	0.05	0.20
Noninterest Income	0.30	1.18	0.31	1.15	0.31	1.13
Mortgage Loan Servicing Fees	0.04	0.17	0.05	0.17	0.04	0.15
Other Fees and Charges	0.18	0.72	0.19	0.69	0.19	0.71
Other Noninterest Income	0.07	0.29	0.08	0.29	0.07	0.27
Noninterest Expense	0.63	2.48	0.64	2.35	0.66	2.41
G&A Expense	0.60	2.40	0.62	2.27	0.64	2.34
Goodwill Expense	0.01	0.05	0.01	0.05	0.01	0.04
Loss Provis.-Nonint. Bearing Assets	0.01	0.03	0.01	0.03	0.01	0.03
Income Before Taxes & Extraord. Items	0.34	1.36	0.35	1.28	0.33	1.20
Income Taxes	0.08	0.33	0.11	0.39	0.10	0.38
Extraordinary Items	0.00	-0.01	0.00	0.00	-0.02	-0.09
Net Income	0.26	1.03	0.24	0.89	0.20	0.73

* Annualized.

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

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

Office of Thrift Supervision / December 2000

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

WEST REGION

		1996	ADJ. 1996 (1)	1997	1998	1999	9-MONTHS ENDED		3-MONTHS ENDED	
							SEP. 1999	SEP. 2000	JUNE 2000	SEP. 2000
SUMMARY DATA:										
Number of Thrifts	(#)	114		102	88	87	88	89	88	89
Total Assets	(\$)	285.09		311.37	337.29	338.44	355.69	370.68	354.75	370.68
Net Income	(\$)	0.88	1.64	2.23	3.27	3.37	2.55	2.83	0.91	0.89
Profits	(\$)	1.46		2.45	3.37	3.42	2.57	2.89	0.94	0.91
Losses	(\$)	-0.58		-0.22	-0.09	-0.05	-0.02	-0.07	-0.03	-0.02
PROFITABILITY MEASURES:										
Return on Average Assets	(%)	0.32	0.59	0.73	1.02	0.98	0.98	1.07	1.03	0.98
Median Ratio	(%)	0.38	0.63	0.77	0.78	0.77	0.78	0.83	0.77	0.75
Return on Average Equity	(%)	4.49	8.40	10.23	13.64	14.17	13.98	16.23	15.86	14.83
Median Ratio	(%)	4.41	8.25	9.56	8.72	8.63	8.08	9.08	9.36	7.97
Net Interest Income	(\$)	7.47		8.15	8.30	8.56	6.53	6.25	2.08	2.08
% of Average Assets	(%)	2.71		2.67	2.58	2.49	2.50	2.36	2.36	2.30
Total Fee Income	(\$)	1.06		1.60	1.58	2.05	1.52	1.79	0.60	0.64
% of Average Assets	(%)	0.42		0.53	0.56	0.63	0.54	0.71	0.69	0.71
G&A Expense	(\$)	6.68	5.50	5.78	6.16	5.43	4.15	4.05	1.32	1.41
% of Average Assets	(%)	2.42	1.99	1.89	1.92	1.58	1.59	1.53	1.50	1.56
CAPITAL MEASURES:										
Equity Capital Ratio	(%)	6.99		7.27	7.20	6.60	6.91	6.73	6.49	6.73
Tier 1 Leverage Ratio	(%)	6.52		6.66	6.43	6.39	6.60	6.49	6.38	6.49
Risk-based Capital Ratio	(%)	12.45		12.62	12.85	12.38	12.89	12.31	12.21	12.31
Thrifts by FDICIA Capital Categories:										
Well-Capitalized	(#)	104		100	87	86	87	85	84	85
Adequately Capitalized	(#)	10		2	1	1	1	3	4	3
Undercapitalized	(#)	0		0	0	0	0	1	0	1
Significantly Undercapitalized	(#)	0		0	0	0	0	0	0	0
Critically Undercapitalized	(#)	0		0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:										
Failed Thrifts	(#)	1		0	0	0	0	0	0	0
Problem Thrifts	(#)	10		5	3	2	1	4	3	4
Problem Thrift Assets	(\$)	3.72		0.75	3.96	3.25	2.96	3.43	3.01	3.43
Problem Thrift Assets as a % of Total Assets	(%)	1.30		0.24	1.17	0.96	0.83	0.92	0.85	0.92
ASSET QUALITY MEASURES:										
Troubled Assets (2)	(\$)	3.81		3.13	2.34	1.65	1.84	1.53	1.48	1.53
% of Total Assets	(%)	1.34		1.01	0.69	0.49	0.52	0.41	0.42	0.41
Noncurrent Loans	(\$)	2.81		2.31	1.84	1.37	1.49	1.28	1.22	1.28
% of Total Assets	(%)	0.99		0.74	0.54	0.40	0.42	0.34	0.34	0.34
Noncurrent Loans as a % of Loan Type:										
1-4 Family Mortgages	(%)	1.42		1.12	0.83	0.65	0.61	0.53	0.55	0.53
Multifamily Loans	(%)	1.10		0.41	0.35	0.17	0.24	0.08	0.10	0.08
Commercial Loans	(%)	0.57		0.73	0.78	1.11	1.26	1.40	1.34	1.40
Consumer Loans	(%)	0.57		0.59	0.98	1.07	0.91	0.49	0.37	0.49
1-4 FAMILY MORTGAGE LOAN ACTIVITY:										
Originations	(\$)	45.50		57.35	104.46	92.37	73.77	63.41	23.30	22.95
Purchases	(\$)	14.94		22.62	27.58	23.71	18.36	16.87	6.14	7.23
Sales	(\$)	27.39		40.05	70.71	52.23	35.95	34.30	13.82	9.28
Loans Outstanding (3)	(\$)	155.92		171.06	178.51	173.96	194.11	197.70	184.25	197.70
Loans Outstanding / Total Assets	(%)	54.69		54.94	52.92	51.40	54.57	53.33	51.94	53.33

(1) Excludes the SAIF special assessment.

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

(3) Does not include Mortgage Backed Securities.

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

Office of Thrift Supervision / December 2000

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

WEST REGION

	SEPTEMBER 1999		JUNE 2000		SEPTEMBER 2000	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	355.69	100.00	354.75	100.00	370.68	100.00
1-4 Family Mortgages	194.11	54.57	184.25	51.94	197.70	53.33
Mortgage Pool Securities	46.74	13.14	46.85	13.21	46.70	12.60
Multifamily Mortgages	26.57	7.47	28.25	7.96	28.79	7.77
Nonresidential Mortgages	8.96	2.52	8.89	2.51	9.02	2.43
Construction Loans	2.25	0.63	2.24	0.63	3.21	0.87
Land Loans	0.81	0.23	0.98	0.28	1.22	0.33
Commercial Loans	3.20	0.90	3.36	0.95	3.58	0.96
Consumer Loans	8.73	2.46	8.14	2.29	8.17	2.21
Cash and Noninterest-Earning Deposits	5.01	1.41	4.33	1.22	4.18	1.13
Investment Securities	42.36	11.91	49.30	13.90	49.86	13.45
Mortgage Derivatives	34.16	9.60	42.16	11.89	41.56	11.21
Reposessed Assets, Net	0.35	0.10	0.26	0.07	0.25	0.07
Real Estate Held for Investment	0.15	0.04	0.15	0.04	0.12	0.03
Office Premises & Equipment	2.62	0.74	2.62	0.74	2.63	0.71
Other Assets	16.22	4.56	17.26	4.86	17.38	4.69
Less: Contra Assets & Valuation Allowances	2.39	0.67	2.11	0.59	2.13	0.58
TOTAL LIABILITIES AND CAPITAL	355.69	100.00	354.75	100.00	370.68	100.00
Total Deposits	175.02	49.21	177.45	50.02	179.67	48.47
Deposits < or = to \$100,000	135.86	38.20	133.18	37.54	132.13	35.64
Deposits > \$100,000	39.16	11.01	44.27	12.48	47.54	12.83
Escrows	3.02	0.85	3.13	0.88	3.30	0.89
Total Borrowings	147.69	41.52	146.23	41.22	157.11	42.38
Advances from FHLB	80.89	22.74	98.34	27.72	104.06	28.07
Reverse Repurchase Agreements	38.71	10.88	41.96	11.83	45.73	12.34
Other Borrowings	28.09	7.90	5.93	1.67	7.32	1.97
Other Liabilities	5.38	1.51	4.91	1.38	5.67	1.53
EQUITY CAPITAL	24.58	6.91	23.04	6.49	24.93	6.73

	SEPTEMBER 1999		JUNE 2000		SEPTEMBER 2000	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	5.88	6.66	6.19	7.03	6.66	7.36
Interest Expense	3.74	4.24	4.11	4.67	4.58	5.06
Net Interest Income	2.14	2.43	2.08	2.36	2.08	2.30
Loss Provisions-Interest Bearing Assets	0.07	0.08	0.06	0.07	0.02	0.02
Noninterest Income	0.73	0.83	0.84	0.96	0.87	0.96
Mortgage Loan Servicing Fees	0.04	0.05	0.08	0.09	0.09	0.10
Other Fees and Charges	0.44	0.50	0.53	0.60	0.55	0.61
Other Noninterest Income	0.25	0.29	0.24	0.27	0.23	0.25
Noninterest Expense	1.41	1.60	1.38	1.57	1.47	1.62
G&A Expense	1.35	1.53	1.32	1.50	1.41	1.56
Goodwill Expense	0.05	0.06	0.05	0.06	0.05	0.06
Loss Provis.-Nonint. Bearing Assets	0.01	0.01	0.01	0.01	0.00	0.00
Income Before Taxes & Extraord. Items	1.39	1.57	1.48	1.69	1.46	1.62
Income Taxes	0.55	0.62	0.58	0.66	0.58	0.64
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.84	0.95	0.91	1.03	0.89	0.98

* Annualized.

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

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

Office of Thrift Supervision / December 2000

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 September 30, 2000

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.

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.