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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	6 mos.1999	6 mos.2000
PROFITABILITY(Percent)						
Return on Average Assets	0.62	0.84	0.97	0.98	1.01	0.98
Median Ratio	0.47	0.83	0.77	0.69	0.73	0.72
Return on Average Equity	7.77	10.44	11.42	12.16	12.35	12.74
Median Ratio	4.51	8.33	7.32	6.59	7.04	7.13
EARNINGS (\$ Millions)						
Interest Income	\$55,164.51	\$55,296.16	\$54,899.58	\$57,006.06	\$27,846.07	\$30,594.39
Interest Expense	33,375.13	33,478.90	33,402.41	34,104.48	16,471.18	19,034.77
NET INTEREST INCOME	21,789.38	21,817.26	21,497.17	22,901.58	11,374.89	11,559.62
Loss Provisions-Interest Bearing Assets	2,113.88	1,989.16	1,585.19	1,311.54	666.66	808.18
Noninterest Income	6,912.58	7,041.43	9,896.96	9,063.47	4,654.68	4,774.49
Mortgage Loan Servicing Fees	888.25	873.85	507.21	948.13	465.57	520.69
Other Fees and Charges	2,759.92	3,503.83	4,030.47	4,651.65	2,219.15	2,819.88
Other Noninterest Income	3,264.42	2,663.75	5,359.28	3,463.69	1,969.96	1,433.92
Noninterest Expense	19,858.05	16,796.87	18,209.62	17,705.74	8,753.03	9,119.64
G&A Expense	19,137.82	16,060.35	17,504.07	17,043.97	8,423.24	8,793.34
Goodwill Amortization	537.16	541.25	581.58	565.08	276.21	279.40
Loss Provisions-Noninterest Bearing Assets	183.07	195.26	123.97	96.69	53.58	46.90
Income Before Taxes & Extraordinary Items	6,730.04	10,072.67	11,599.31	12,947.77	6,609.88	6,406.29
Income Taxes	1,744.00	3,655.29	3,939.55	4,729.47	2,438.75	2,165.69
Extraordinary Items	(246.27)	(4.80)	(90.36)	9.79	1.37	7.95
NET INCOME	4,739.78	6,412.58	7,569.41	8,228.09	4,172.49	4,248.56
Profits	\$5,914.98	\$6,987.55	\$8,059.45	\$8,507.82	\$4,287.10	\$4,437.68
Losses	(\$1,175.20)	(\$574.97)	(\$490.04)	(\$279.73)	(\$114.60)	(\$189.12)
PROFITABILITY (Percent of Avg Assets Annualized)						
Interest Income	7.21	7.28	7.00	6.79	6.71	7.08
Interest Expense	4.36	4.41	4.26	4.06	3.97	4.40
NET INTEREST INCOME	2.85	2.87	2.74	2.73	2.74	2.67
Loss Provisions-Interest Bearing Assets	0.28	0.26	0.20	0.16	0.16	0.19
Noninterest Income	0.90	0.93	1.26	1.08	1.12	1.10
Mortgage Loan Servicing Fees	0.12	0.11	0.06	0.11	0.11	0.12
Other Fees and Charges	0.36	0.46	0.51	0.55	0.54	0.65
Other Noninterest Income	0.43	0.35	0.68	0.41	0.47	0.33
Noninterest Expense	2.59	2.21	2.32	2.11	2.11	2.11
G&A Expense	2.50	2.11	2.23	2.03	2.03	2.03
Goodwill Amortization	0.07	0.07	0.07	0.07	0.07	0.06
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	1.59	1.48
Income Taxes	0.23	0.48	0.50	0.56	0.59	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	1.01	0.98
Profits	0.77	0.92	1.03	1.01	1.03	1.03
Losses	(0.15)	(0.08)	(0.06)	(0.03)	(0.03)	(0.04)

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:	JUN 1998	SEP 1998	DEC 1998	MAR 1999	JUN 1999	SEP 1999	DEC 1999	MAR 2000	JUN 2000
NUMBER OF INSTITUTIONS:	1,181	1,170	1,145	1,129	1,115	1,111	1,103	1,097	1,091
EARNINGS (\$ Millions)									
Interest Income	\$13,867.46	\$13,594.78	\$13,748.77	\$13,780.04	\$14,066.03	\$14,478.78	\$14,681.21	\$14,962.22	\$15,632.17
Interest Expense	8,423.86	8,306.82	8,323.86	8,166.39	8,304.80	8,703.84	8,929.46	9,190.19	9,844.58
NET INTEREST INCOME	5,443.61	5,287.96	5,424.92	5,613.66	5,761.23	5,774.95	5,751.75	5,772.03	5,787.59
Loss Provisions-Interest Bearing Assets	405.79	453.66	376.95	330.32	336.34	299.69	345.19	316.61	491.57
Noninterest Income	2,313.75	3,236.27	2,227.60	2,352.06	2,302.62	2,214.20	2,194.59	2,241.24	2,533.25
Mortgage Loan Servicing Fees	187.93	(50.97)	182.38	208.45	257.12	195.27	287.29	257.41	263.28
Other Fees and Charges	1,033.06	1,029.02	1,055.94	1,069.65	1,149.50	1,190.16	1,242.35	1,373.36	1,446.52
Other Noninterest Income	1,092.76	2,258.22	989.29	1,073.96	895.99	828.77	664.96	610.47	823.45
Noninterest Expense	4,471.84	4,434.38	5,062.88	4,366.95	4,386.08	4,401.76	4,550.95	4,461.85	4,657.79
G&A Expense	4,297.99	4,248.01	4,892.69	4,209.28	4,213.97	4,238.81	4,381.92	4,303.76	4,489.59
Goodwill Amortization	141.05	156.24	140.30	134.16	142.05	139.17	149.70	136.29	143.11
Loss Provisions-Noninterest Bearing Assets	32.80	30.14	29.89	23.52	30.06	23.78	19.33	21.81	25.09
Income Before Taxes & Extraordinary Items	2,879.72	3,636.18	2,212.69	3,268.44	3,341.44	3,287.70	3,050.20	3,234.81	3,171.48
Income Taxes	783.68	1,393.62	766.19	1,208.64	1,230.11	1,197.65	1,093.07	1,013.43	1,152.26
Extraordinary Items	(0.57)	(15.02)	(66.90)	0.78	0.59	(0.90)	9.32	5.74	2.21
NET INCOME	2,095.47	2,227.54	1,379.60	2,060.58	2,111.92	2,089.15	1,966.45	2,227.13	2,021.43
PROFITABILITY (Percent of Avg Assets Annualized)									
Interest Income	7.11	6.92	6.87	6.72	6.71	6.80	6.92	7.00	7.16
Interest Expense	4.32	4.23	4.16	3.98	3.96	4.08	4.21	4.30	4.51
NET INTEREST INCOME	2.79	2.69	2.71	2.74	2.75	2.71	2.71	2.70	2.65
Loss Provisions-Interest Bearing Assets	0.21	0.23	0.19	0.16	0.16	0.14	0.16	0.15	0.23
Noninterest Income	1.19	1.65	1.11	1.15	1.10	1.04	1.03	1.05	1.16
Mortgage Loan Servicing Fees	0.10	-0.03	0.09	0.10	0.12	0.09	0.14	0.12	0.12
Other Fees and Charges	0.53	0.52	0.53	0.52	0.55	0.56	0.59	0.64	0.66
Other Noninterest Income	0.56	1.15	0.49	0.52	0.43	0.39	0.31	0.29	0.38
Noninterest Expense	2.29	2.26	2.53	2.13	2.09	2.07	2.15	2.09	2.13
G&A Expense	2.20	2.16	2.45	2.05	2.01	1.99	2.07	2.01	2.06
Goodwill Amortization	0.07	0.08	0.07	0.07	0.07	0.07	0.07	0.06	0.07
Loss Provisions-Noninterest Bearing Assets	0.02	0.02	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	1.48	1.85	1.11	1.59	1.59	1.54	1.44	1.51	1.45
Income Taxes	0.40	0.71	0.38	0.59	0.59	0.56	0.52	0.47	0.53
Extraordinary Items	0.00	-0.01	-0.03	0.00	0.00	0.00	0.00	0.00	0.00
NET INCOME	1.07	1.13	0.69	1.00	1.01	0.98	0.93	1.04	0.93
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	1.07	1.13	0.69	1.00	1.01	0.98	0.93	1.04	0.93
Median Ratio	0.83	0.79	0.70	0.74	0.75	0.76	0.67	0.73	0.74
Return on Average Equity (Annualized)	12.68	13.24	8.21	12.29	12.41	12.18	11.76	13.46	12.04
Median Ratio	7.94	7.28	6.46	7.00	6.94	7.16	6.34	6.98	7.34
Net Interest Margin (Annualized)	2.79	2.69	2.71	2.74	2.75	2.71	2.71	2.70	2.65
Median Ratio	3.13	3.07	3.03	3.02	3.06	3.08	3.08	3.10	3.09
Number of Profitable Thrifts	1,096	1,075	1,016	1,042	1,029	1,000	971	984	986
Percent Profitable	92.80	91.88	88.73	92.29	92.29	90.01	88.03	89.70	90.38
Profits (\$ Millions)	\$2,217.32	\$2,382.97	\$1,526.77	\$2,112.57	\$2,174.53	\$2,146.22	\$2,074.50	\$2,312.34	\$2,125.34
Number of Unprofitable Thrifts	85	95	129	87	86	111	132	113	105
Percent Unprofitable	7.20	8.12	11.27	7.71	7.71	9.99	11.97	10.30	9.62
Losses (\$ Millions)	(\$121.85)	(\$155.43)	(\$147.17)	(\$51.99)	(\$62.61)	(\$57.07)	(\$108.05)	(\$85.22)	(\$103.91)

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

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 1998	SEP 1998	DEC 1998	MAR 1999	JUN 1999	SEP 1999	DEC 1999	MAR 2000	JUN 2000
NUMBER OF INSTITUTIONS:	1,181	1,170	1,145	1,129	1,115	1,111	1,103	1,097	1,091
TOTAL ASSETS (\$ Billions)	\$786.30	\$795.20	\$817.61	\$835.04	\$846.68	\$862.73	\$863.61	\$868.71	\$888.48
1 - 4 Family Mortgages	391.68	394.55	400.91	400.23	408.29	421.03	410.52	415.91	432.30
Mortgage Pool Securities	96.86	93.70	93.31	100.58	99.59	96.60	94.78	88.84	89.68
Multifamily Mortgages	46.50	43.89	44.04	43.47	41.11	42.64	43.90	41.93	42.74
Nonresidential Mortgages	29.29	28.97	29.50	30.19	30.54	31.49	32.67	34.03	35.42
Construction Loans	12.12	13.25	13.76	14.59	15.76	17.00	17.58	18.34	18.96
Land Loans	3.59	3.82	3.91	4.18	4.39	4.54	4.89	5.41	5.21
Commercial Loans	12.86	14.08	15.57	16.64	17.42	18.52	20.87	22.96	24.62
Consumer Loans	45.92	46.40	47.40	49.07	52.33	54.75	53.37	53.50	56.02
Cash and Noninterest-Earning Deposits	10.83	10.95	13.03	10.59	11.63	12.47	14.81	11.91	12.62
Investment Securities	95.77	104.81	113.81	121.92	119.47	117.34	124.35	127.06	117.51
Mortgage Derivatives	47.51	55.95	67.06	73.15	71.47	70.09	78.42	81.63	74.62
Repossessed Assets, Net	1.57	1.51	1.47	1.39	1.22	1.11	1.02	1.05	1.01
Real Estate Held for Investment, Net	0.50	0.45	0.43	0.42	0.44	0.42	0.49	0.48	0.50
Office Premises & Equipment	7.97	7.97	7.96	8.06	8.19	8.26	8.43	8.43	8.49
Other Assets	36.23	36.24	37.83	39.06	41.64	41.95	41.17	44.10	48.78
Less: Contra Assets & Valuation Allowances	5.39	5.40	5.33	5.35	5.35	5.38	5.25	5.23	5.37
TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$786.30	\$795.20	\$817.61	\$835.04	\$846.68	\$862.73	\$863.61	\$868.71	\$888.48
TOTAL DEPOSITS	503.97	497.59	498.78	494.28	492.21	493.73	504.95	505.73	508.75
Deposits less than or equal to \$100,000	417.20	407.35	403.51	399.51	395.35	396.32	402.08	396.88	398.24
Deposits greater than \$100,000	86.77	90.24	95.27	94.78	96.86	97.41	102.86	108.85	110.51
Escrows	10.47	10.55	11.73	10.46	10.38	9.04	7.80	8.55	9.62
BORROWINGS	191.98	203.69	224.99	245.78	262.82	278.09	270.38	275.56	289.34
Advances From FHLB	118.44	125.64	143.10	152.22	164.38	174.60	189.89	193.06	204.24
Repurchase Agreements & FedFunds Purchased	43.71	44.69	49.44	59.25	59.34	64.87	63.46	65.74	66.13
Other Borrowings	29.83	33.36	32.46	34.31	39.10	38.62	17.02	16.76	18.98
Other Liabilities	12.61	15.11	14.79	16.54	12.68	12.88	13.18	12.04	12.53
Equity Capital	67.27	68.26	67.32	67.97	68.59	68.98	67.30	66.83	68.24

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

Numbers may not sum due to rounding.

Office of Thrift Supervision / September 2000

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 1998	SEP 1998	DEC 1998	MAR 1999	JUN 1999	SEP 1999	DEC 1999	MAR 2000	JUN 2000
NUMBER OF INSTITUTIONS:	1,181	1,170	1,145	1,129	1,115	1,111	1,103	1,097	1,091
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	49.81	49.62	49.03	47.93	48.22	48.80	47.54	47.88	48.66
Mortgage Pool Securities	12.32	11.78	11.41	12.04	11.76	11.20	10.97	10.23	10.09
Multifamily Mortgages	5.91	5.52	5.39	5.21	4.86	4.94	5.08	4.83	4.81
Nonresidential Mortgages	3.72	3.64	3.61	3.62	3.61	3.65	3.78	3.92	3.99
Construction Loans	1.54	1.67	1.68	1.75	1.86	1.97	2.04	2.11	2.13
Land Loans	0.46	0.48	0.48	0.50	0.52	0.53	0.57	0.62	0.59
Commercial Loans	1.63	1.77	1.90	1.99	2.06	2.15	2.42	2.64	2.77
Consumer Loans	5.84	5.84	5.80	5.88	6.18	6.35	6.18	6.16	6.31
Cash and Noninterest-Earning Deposits	1.38	1.38	1.59	1.27	1.37	1.45	1.71	1.37	1.42
Investment Securities	12.18	13.18	13.92	14.60	14.11	13.60	14.40	14.63	13.23
Mortgage Derivatives	6.04	7.04	8.20	8.76	8.44	8.12	9.08	9.40	8.40
Repossessed Assets, Net	0.20	0.19	0.18	0.17	0.14	0.13	0.12	0.12	0.11
Real Estate Held for Investment, Net	0.06	0.06	0.05	0.05	0.05	0.05	0.06	0.06	0.06
Office Premises & Equipment	1.01	1.00	0.97	0.97	0.97	0.96	0.98	0.97	0.96
Other Assets	4.61	4.56	4.63	4.68	4.92	4.86	4.77	5.08	5.49
Less: Contra Assets & Valuation Allowances	0.69	0.68	0.65	0.64	0.63	0.62	0.61	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	64.09	62.57	61.00	59.19	58.13	57.23	58.47	58.22	57.26
Deposits less than or equal to \$100,000	53.06	51.23	49.35	47.84	46.69	45.94	46.56	45.69	44.82
Deposits greater than \$100,000	11.04	11.35	11.65	11.35	11.44	11.29	11.91	12.53	12.44
Escrows	1.33	1.33	1.44	1.25	1.23	1.05	0.90	0.98	1.08
BORROWINGS	24.42	25.61	27.52	29.43	31.04	32.23	31.31	31.72	32.57
Advances From FHLB	15.06	15.80	17.50	18.23	19.41	20.24	21.99	22.22	22.99
Repurchase Agreements & FedFunds Purchased	5.56	5.62	6.05	7.10	7.01	7.52	7.35	7.57	7.44
Other Borrowings	3.79	4.20	3.97	4.11	4.62	4.48	1.97	1.93	2.14
Other Liabilities	1.60	1.90	1.81	1.98	1.50	1.49	1.53	1.39	1.41
Equity Capital	8.56	8.58	8.23	8.14	8.10	8.00	7.79	7.69	7.68

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

Office of Thrift Supervision / September 2000

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

FOR THE QUARTER ENDING:	JUN 1998	SEP 1998	DEC 1998	MAR 1999	JUN 1999	SEP 1999	DEC 1999	MAR 2000	JUN 2000
NUMBER OF INSTITUTIONS:	1,181	1,170	1,145	1,129	1,115	1,111	1,103	1,097	1,091
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TOTAL ASSETS (Percent Change)	9.00	9.50	11.38	12.98	13.50	13.41	12.39	12.62	14.17
1 - 4 Family Mortgages	7.74	6.03	7.68	6.11	9.03	10.81	10.23	13.57	15.89
Mortgage Pool Securities	-5.49	-6.04	-5.03	5.91	9.08	7.28	3.86	-5.93	-2.99
Multifamily Mortgages	0.81	-4.70	-4.00	-2.71	-6.57	1.94	4.03	4.41	12.40
Nonresidential Mortgages	2.75	6.07	6.64	13.28	14.43	17.23	19.47	20.66	25.54
Construction Loans	19.61	27.88	34.39	38.14	40.45	35.60	34.19	31.68	27.19
Land Loans	14.19	20.38	23.08	28.94	32.09	27.92	32.33	36.10	29.52
Commercial Loans	39.93	41.27	44.06	40.89	43.60	38.69	42.47	45.73	52.64
Consumer Loans	22.81	13.20	14.98	20.08	23.24	27.88	25.85	22.75	20.92
Cash and Noninterest-Earning Deposits	23.24	18.61	27.54	5.42	12.98	18.72	18.17	16.37	20.36
Investment Securities	182.43	222.68	236.48	232.59	163.19	118.39	90.55	81.05	71.08
Mortgage Derivatives	40.10	72.27	98.25	99.55	57.45	30.45	20.17	16.32	8.64
Reposessed Assets, Net	-15.50	-17.28	-15.57	-17.85	-19.02	-24.58	-28.95	-22.76	-15.02
Real Estate Held for Investment, Net	9.86	1.31	-7.78	-17.01	-8.51	-5.56	14.81	15.12	12.52
Office Premises & Equipment	8.10	7.93	7.25	9.47	8.35	8.30	9.70	9.37	8.80
Other Assets	29.30	27.30	23.35	23.06	20.47	21.40	17.39	24.82	29.91
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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TOTAL LIABILITIES AND CAPITAL (Percent Chg)	9.00	9.50	11.38	12.98	13.50	13.41	12.39	12.62	14.17
TOTAL DEPOSITS	5.12	4.39	4.27	3.51	3.32	4.22	4.70	7.21	8.93
Deposits less than or equal to \$100,000	1.91	0.89	0.53	0.50	0.42	2.38	3.16	4.35	6.28
Deposits greater than \$100,000	23.88	23.71	23.73	18.49	17.07	12.43	11.18	19.15	19.64
BORROWINGS	15.19	17.93	27.71	39.44	43.28	41.34	36.28	29.70	27.47
Advances From FHLB	19.13	22.81	26.89	36.74	46.02	44.98	39.06	33.02	31.42
Repurchase Agreements & FedFunds Purchased	16.05	12.24	33.62	49.08	39.93	46.86	29.11	16.83	14.96
Other Borrowings	0.82	9.01	22.92	36.16	37.43	20.11	34.21	51.48	34.93
Other Liabilities	37.04	46.20	43.58	15.57	3.19	-12.81	-14.63	-14.75	4.98
Equity Capital	15.01	15.17	10.31	9.67	7.54	5.97	6.53	6.01	8.18

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. Numbers may not sum due to rounding.
Office of Thrift Supervision / September 2000

STRUCTURAL DATA AND LOAN ACTIVITY

FOR THE QUARTER ENDING:	JUN 1998	SEP 1998	DEC 1998	MAR 1999	JUN 1999	SEP 1999	DEC 1999	MAR 2000	JUN 2000
NUMBER OF INSTITUTIONS:	1,181	1,170	1,145	1,129	1,115	1,111	1,103	1,097	1,091

SELECTED STRUCTURAL DATA									
Number of New Thrifts	11	15	7	9	8	12	9	10	12
Consolidated Assets (\$ Billions)	0.63	0.77	0.68	0.41	0.20	0.69	0.39	0.58	0.44
Number of Conservatorships/Receiverships	0	0	0	0	0	1	0	1	0
Consolidated Assets (\$ Billions)	0.00	0.00	0.00	0.00	0.00	0.07	0.00	0.03	0.00
Number of Bank Charter Conversions	5	3	5	8	5	5	5	5	4
Consolidated Assets (\$ Billions)	1.46	2.38	2.38	7.66	2.97	2.92	28.17	2.28	5.73
Number of Bank Acquisitions	12	14	13	9	9	7	9	8	10
Consolidated Assets (\$ Billions)	4.22	8.43	10.63	2.29	1.76	1.91	1.67	19.50	4.28
Number of Thrift Mergers	8	7	12	5	8	2	3	2	3
Consolidated Assets (\$ Billions)	6.04	23.31	63.02	0.77	3.73	0.15	6.22	0.52	0.17

LOAN ACTIVITY (\$ Millions)									
Mortgage Pool Securities									
Total Purchases	\$16,653.71	\$19,580.86	\$25,388.40	\$23,536.87	\$23,825.64	\$14,846.86	\$13,645.02	\$11,975.40	\$15,502.27
Total Sales	12,103.60	12,745.84	16,044.14	13,204.38	15,389.38	10,707.42	9,732.28	9,208.96	8,990.12
Mortgage Originations	78,581.18	78,724.11	93,676.44	77,366.89	79,203.10	69,319.49	61,400.65	51,880.78	66,638.66
Construction Loans	6,022.61	6,251.97	6,242.10	6,082.17	7,130.96	7,467.79	7,054.87	6,716.25	7,459.94
1-4 Family Mortgages	4,772.00	4,949.92	4,879.32	4,877.34	5,671.24	5,941.26	5,511.13	5,382.41	5,884.56
Permanent Loans Secured by 1-4 Family Unit	67,668.37	67,580.23	81,534.70	66,086.15	66,111.90	55,793.20	47,864.46	39,731.52	52,879.76
Mortgage Refinancings	10,747.88	10,482.28	19,326.69	15,286.63	12,441.30	7,650.93	6,604.80	5,437.31	5,800.39
Mortgage Purchases	27,349.94	24,266.88	27,907.86	21,275.66	21,618.24	23,643.23	17,689.07	17,452.73	21,200.67
Secured by 1-4 Family Mortgages	26,457.21	23,475.38	26,629.26	20,697.03	20,812.96	22,920.18	17,091.95	16,203.94	20,781.87
Mortgage Sales	66,953.87	54,016.41	59,920.85	52,371.35	50,900.70	37,220.99	38,432.79	30,305.57	39,805.13
Secured by 1-4 Family Mortgages	66,390.31	53,061.36	58,954.50	51,950.41	49,053.06	36,619.98	37,842.95	29,427.11	39,071.23
Nonmortgage Originations and Purchases	19,670.85	19,130.15	18,544.44	20,481.80	18,423.52	22,020.44	25,453.37	21,816.77	24,818.71
Consumer Loans	14,368.14	13,689.30	11,957.75	13,984.34	11,491.44	14,593.18	17,074.34	14,034.10	16,929.84

OTHER INDICATORS (Percent Annualized)									
Asset Growth Rate	5.78	9.73	17.61	14.22	7.80	9.60	14.56	12.52	13.67
Cost of Funds	4.88	4.79	4.71	4.49	4.46	4.57	4.70	4.78	5.02
Asset Yield	7.70	7.50	7.45	7.28	7.27	7.37	7.51	7.60	7.79
Mortgage Portfolio Yield	7.72	7.47	7.50	7.34	7.28	7.32	7.44	7.54	7.65
Earnings Efficiency	107.92	108.12	107.20	107.72	106.47	106.04	105.94	105.83	105.57
Operating Efficiency	64.49	67.79	73.43	61.08	58.79	59.20	60.18	58.14	59.88

CAPITAL MEASURES

FOR THE QUARTER ENDING:	JUN 1998	SEP 1998	DEC 1998	MAR 1999	JUN 1999	SEP 1999	DEC 1999	MAR 2000	JUN 2000
NUMBER OF INSTITUTIONS:	1,181	1,170	1,145	1,129	1,115	1,111	1,103	1,097	1,091

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	1,179	1,170	1,141	1,127	1,113	1,110	1,100	1,096	1,089
Percent of Thrifts	99.83	100.00	99.65	99.82	99.82	99.91	99.73	99.91	99.82
Consolidated Assets (\$ Billions)	\$785.99	\$795.20	\$817.24	\$834.92	\$846.64	\$862.69	\$863.32	\$868.67	\$888.41
Fail FDICIA Capital Standards	2	0	2	2	1	1	2	1	2
Percent of Thrifts	0.17	0.00	0.17	0.18	0.09	0.09	0.18	0.09	0.18
Consolidated Assets (\$ Billions)	\$0.31	\$0.00	\$0.13	\$0.12	\$0.04	\$0.04	\$0.07	\$0.04	\$0.07
Critically Undercapitalized	0	0	0	1	0	1	1	0	0
Percent of Thrifts	0.00	0.00	0.00	0.09	0.00	0.09	0.09	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.07	\$0.00	\$0.04	\$0.03	\$0.00	\$0.00

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$59.92	\$60.52	\$60.07	\$61.36	\$63.25	\$64.65	\$63.75	\$63.28	\$64.62
Tangible Equity Ratio	7.71	7.70	7.43	7.42	7.53	7.54	7.42	7.32	7.31
Median Ratio	9.27	9.40	9.31	9.34	9.37	9.37	9.24	9.30	9.34
Tier 1 Capital (\$ Billions)	\$59.99	\$60.59	\$60.11	\$61.40	\$63.30	\$64.70	\$63.79	\$63.32	\$64.65
Tier 1 Leverage Ratio	7.72	7.71	7.43	7.42	7.53	7.54	7.42	7.32	7.31
Median Ratio	9.27	9.40	9.31	9.34	9.37	9.37	9.24	9.30	9.34
Tier 1 Risk-based Capital Ratio	13.35	13.41	13.07	13.06	13.01	12.94	12.63	12.39	12.19
Median Ratio	18.17	18.21	18.10	17.99	17.88	17.66	17.31	17.19	17.25
Risk-based Capital (\$ Billions)	\$65.80	\$66.50	\$66.17	\$67.40	\$69.25	\$70.69	\$69.83	\$69.26	\$70.67
Total Risk-based Capital Ratio	14.64	14.72	14.38	14.34	14.24	14.14	13.83	13.55	13.33
Median Ratio	18.67	18.96	18.73	18.92	18.84	18.48	18.20	18.02	18.06

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 1998	SEP 1998	DEC 1998	MAR 1999	JUN 1999	SEP 1999	DEC 1999	MAR 2000	JUN 2000
NUMBER OF INSTITUTIONS:	1,181	1,170	1,145	1,129	1,115	1,111	1,103	1,097	1,091
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$5,688.50	\$5,819.77	\$5,759.64	\$5,165.27	\$4,993.23	\$5,095.38	\$5,230.22	\$4,909.40	\$5,005.07
Mortgage Loans									
Construction & Land Loans	219.03	229.75	298.93	221.46	190.26	192.46	192.04	282.20	206.50
Nonresidential Mortgages	284.04	286.62	288.20	226.20	230.78	192.98	205.49	263.24	218.90
Multifamily Mortgages	189.44	195.94	186.63	117.23	124.99	87.21	112.26	88.56	60.54
1-4 Family Mortgages	3,978.34	3,979.41	3,873.41	3,645.35	3,454.35	3,582.44	3,601.63	3,252.27	3,267.29
Nonmortgage Loans and Leases									
Commercial Loans	177.09	226.44	213.29	217.18	188.52	186.07	228.17	294.06	365.10
Consumer Loans	840.56	901.62	899.18	737.86	804.32	854.23	890.62	729.08	886.75
NONCURRENT LOANS (\$ Millions)	\$5,269.46	\$4,879.95	\$4,798.40	\$4,651.85	\$4,328.00	\$4,469.17	\$4,350.78	\$4,282.47	\$4,137.50
Mortgage Loans									
Construction & Land Loans	167.85	179.69	194.19	170.33	146.28	142.95	137.48	167.19	182.03
Nonresidential Mortgages	425.22	391.22	367.36	358.30	328.27	336.03	282.44	311.28	319.62
Multifamily Mortgages	294.26	244.52	217.82	188.64	160.84	161.73	129.55	100.42	84.76
1-4 Family Mortgages	3,849.91	3,541.88	3,483.00	3,381.39	3,169.46	3,221.49	3,157.67	3,051.12	2,825.55
Nonmortgage Loans and Leases									
Commercial Loans	162.34	159.37	150.38	151.39	156.53	193.05	234.29	259.78	314.42
Consumer Loans	369.88	363.28	385.66	401.81	366.63	413.92	409.34	392.69	411.12
NET CHARGE-OFFS (\$ Millions)	\$357.13	\$431.23	\$409.96	\$309.06	\$353.90	\$305.55	\$311.49	\$408.48	\$401.58
Mortgage Loans									
Construction & Land Loans	3.53	3.94	3.98	1.14	2.56	0.55	3.39	4.16	3.34
Nonresidential Mortgages	8.42	1.86	11.56	(3.71)	3.93	8.24	4.52	0.80	1.50
Multifamily Mortgages	7.90	8.96	1.91	(27.99)	10.64	(7.19)	(4.98)	(6.69)	(2.11)
1-4 Family Mortgages	86.92	73.17	165.62	61.56	88.45	61.42	60.23	49.82	47.35
Nonmortgage Loans and Leases									
Commercial Loans	11.41	11.75	22.35	9.97	13.59	22.96	36.67	28.33	39.15
Consumer Loans	191.04	260.42	156.35	209.54	154.15	156.39	170.90	221.66	205.11
Repossessed Assets	25.67	34.71	29.13	31.40	53.22	25.08	24.71	26.27	33.38
Other	22.24	36.41	19.07	27.15	27.37	38.10	16.05	84.13	73.87
REPOSSESSED ASSETS, NET (\$ Millions)	\$1,571.76	\$1,513.53	\$1,469.66	\$1,387.25	\$1,218.26	\$1,107.81	\$1,019.92	\$1,046.86	\$1,010.30
Construction & Land Loans	171.29	161.28	162.47	157.52	156.87	137.88	129.07	132.00	155.55
Nonresidential Mortgages	217.88	179.10	226.36	250.24	250.50	236.01	233.63	237.24	237.31
Multifamily Mortgages	200.61	189.13	161.11	166.65	80.71	55.63	41.91	41.85	36.96
1-4 Family Mortgages	904.69	888.44	816.98	758.75	668.78	613.94	553.99	570.19	526.70
Other	77.29	95.58	102.75	54.10	61.40	64.34	61.31	65.59	53.78
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)									
Real Estate Loans	\$483.18	\$484.48	\$492.13	\$492.66	\$500.10	\$516.69	\$509.56	\$515.62	\$534.63
Percent of Total Assets	61.45	60.92	60.19	59.00	59.07	59.89	59.00	59.35	60.17
Noncurrent Real Estate Loans	\$4.74	\$4.36	\$4.26	\$4.10	\$3.80	\$3.86	\$3.71	\$3.63	\$3.41
Percent of Total Assets	0.60	0.55	0.52	0.49	0.45	0.45	0.43	0.42	0.38
Real Estate Owned	\$1.49	\$1.42	\$1.37	\$1.33	\$1.16	\$1.04	\$0.96	\$0.98	\$0.96
Percent of Total Assets	0.19	0.18	0.17	0.16	0.14	0.12	0.11	0.11	0.11
Troubled Real Estate Loans	\$6.23	\$5.78	\$5.63	\$5.43	\$4.96	\$4.91	\$4.67	\$4.61	\$4.37
Percent of Total Assets	0.79	0.73	0.69	0.65	0.59	0.57	0.54	0.53	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:	JUN 1998	SEP 1998	DEC 1998	MAR 1999	JUN 1999	SEP 1999	DEC 1999	MAR 2000	JUN 2000
NUMBER OF INSTITUTIONS:	1,181	1,170	1,145	1,129	1,115	1,111	1,103	1,097	1,091
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.72	0.73	0.70	0.62	0.59	0.59	0.61	0.57	0.56
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.39	1.35	1.69	1.18	0.94	0.89	0.85	1.19	0.85
Nonresidential Mortgages	0.97	0.99	0.98	0.75	0.76	0.61	0.63	0.77	0.62
Multifamily Mortgages	0.41	0.45	0.42	0.27	0.30	0.20	0.26	0.21	0.14
1-4 Family Mortgages	1.02	1.01	0.97	0.91	0.85	0.85	0.88	0.78	0.76
Nonmortgage Loans and Leases									
Commercial Loans	1.38	1.61	1.37	1.31	1.08	1.00	1.09	1.28	1.48
Consumer Loans	1.83	1.94	1.90	1.50	1.54	1.56	1.67	1.36	1.58
NONCURRENT LOANS (% Total Assets)	0.67	0.61	0.59	0.56	0.51	0.52	0.50	0.49	0.47
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.07	1.05	1.10	0.91	0.73	0.66	0.61	0.70	0.75
Nonresidential Mortgages	1.45	1.35	1.25	1.19	1.07	1.07	0.86	0.91	0.90
Multifamily Mortgages	0.63	0.56	0.49	0.43	0.39	0.38	0.30	0.24	0.20
1-4 Family Mortgages	0.98	0.90	0.87	0.84	0.78	0.77	0.77	0.73	0.65
Nonmortgage Loans and Leases									
Commercial Loans	1.26	1.13	0.97	0.91	0.90	1.04	1.12	1.13	1.28
Consumer Loans	0.81	0.78	0.81	0.82	0.70	0.76	0.77	0.73	0.73
NET CHARGE-OFFS (% Total Assets)	0.05	0.05	0.05	0.04	0.04	0.04	0.04	0.05	0.05
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.02	0.02	0.02	0.01	0.01	0.00	0.02	0.02	0.01
Nonresidential Mortgages	0.03	0.01	0.04	-0.01	0.01	0.03	0.01	0.00	0.00
Multifamily Mortgages	0.02	0.02	0.00	-0.06	0.03	-0.02	-0.01	-0.02	-0.00
1-4 Family Mortgages	0.02	0.02	0.04	0.02	0.02	0.01	0.01	0.01	0.01
Nonmortgage Loans and Leases									
Commercial Loans	0.09	0.08	0.14	0.06	0.08	0.12	0.18	0.12	0.16
Consumer Loans	0.42	0.56	0.33	0.43	0.29	0.29	0.32	0.41	0.37
Reposessed Assets	1.63	2.29	1.98	2.26	4.37	2.26	2.42	2.51	3.30
Other	0.06	0.10	0.05	0.07	0.07	0.09	0.04	0.19	0.15
REPOSSESSED ASSETS, NET (% Total Assets)	0.20	0.19	0.18	0.17	0.14	0.13	0.12	0.12	0.11
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans	1.09	0.94	0.92	0.84	0.78	0.64	0.57	0.56	0.64
Nonresidential Mortgages	0.74	0.62	0.77	0.83	0.82	0.75	0.72	0.70	0.67
Multifamily Mortgages	0.43	0.43	0.37	0.38	0.20	0.13	0.10	0.10	0.09
1-4 Family Mortgages	0.23	0.23	0.20	0.19	0.16	0.15	0.13	0.14	0.12
Other	0.21	0.26	0.27	0.14	0.15	0.15	0.15	0.15	0.11
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	0.18	0.22	0.20	0.15	0.17	0.14	0.14	0.19	0.18
Net Provisions for Losses (Annualized)	0.21	0.23	0.18	0.16	0.16	0.14	0.16	0.15	0.22
Valuation Allowances	0.77	0.76	0.73	0.70	0.69	0.68	0.66	0.65	0.65
Noncurrent Loans	0.67	0.61	0.59	0.56	0.51	0.52	0.50	0.49	0.47
Reposessed Assets, Net (% Total Assets)	0.20	0.19	0.18	0.17	0.14	0.13	0.12	0.12	0.11
Troubled Assets	0.87	0.80	0.77	0.72	0.66	0.65	0.62	0.61	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

SECOND QUARTER 2000:	WELL- CAPITALIZED	ADEQUATELY CAPITALIZED	SIGNIFICANTLY UNDER- CAPITALIZED	INDUSTRY
NUMBER OF INSTITUTIONS:	1,068	21	2	1,091

Total Assets (\$ Billions)	\$880.13	\$8.28	\$0.07	\$888.48
Tier 1 Leverage Ratio (Percent)	7.33	5.63	2.63	7.31
Median Ratio	9.40	5.90	2.69	9.34
Total Risk-based Capital Ratio (Percent)	13.37	9.08	5.48	13.33
Median Ratio	18.31	9.41	5.49	18.06
Return on Average Assets (Percent Annualized)	0.94	-0.64	-0.76	0.93
Median Ratio	0.74	0.36	-0.77	0.74
Net Interest Margin (Percent Annualized)	2.64	3.55	3.21	2.65
Median Ratio	3.09	3.52	3.21	3.09
Number of Profitable Thrifts	972	14	0	986
Profits (\$ Millions)	\$2,117.55	\$7.79	\$0.00	\$2,125.34
Number of Unprofitable Thrifts	96	7	2	105
Losses (\$ Millions)	(\$82.85)	(\$20.93)	(\$0.14)	(\$103.91)
Valuation Allowances (Percent of Total Assets)	0.65	1.24	0.48	0.65
Troubled Assets (Percent of Total Assets)	0.58	0.99	1.01	0.58
Asset Growth Rate (Percent Annualized)	13.73	7.84	-9.83	13.67

BY OTS EXAMINATION RATING

SECOND QUARTER 2000:	CAMELS 1 AND 2	CAMELS 3	CAMELS 4 AND 5	INDUSTRY
NUMBER OF INSTITUTIONS:	955	86	14	1,091

Total Assets (\$ Billions)	\$845.20	\$34.16	\$7.57	\$888.48
Tier 1 Leverage Ratio (Percent)	7.27	7.46	7.79	7.31
Median Ratio	9.46	7.28	6.56	9.34
Total Risk-based Capital Ratio (Percent)	13.37	11.97	10.71	13.33
Median Ratio	18.52	12.92	11.50	18.06
Return on Average Assets (Percent Annualized)	0.96	0.44	-0.48	0.93
Median Ratio	0.78	0.46	0.29	0.74
Net Interest Margin (Percent Annualized)	2.63	3.06	2.72	2.65
Median Ratio	3.08	2.95	2.98	3.09
Number of Profitable Thrifts	899	67	8	986
Profits (\$ Millions)	\$2,041.84	\$62.41	\$16.97	\$2,125.34
Number of Unprofitable Thrifts	56	19	6	105
Losses (\$ Millions)	(\$46.52)	(\$25.58)	(\$26.03)	(\$103.91)
Valuation Allowances (Percent of Total Assets)	0.62	1.08	2.53	0.65
Troubled Assets (Percent of Total Assets)	0.49	2.67	1.60	0.58
Asset Growth Rate (Percent Annualized)	13.81	12.22	3.13	13.67

Thirty-six de novo thrifts have not been assigned an examination rating. These reported total assets of \$1.6 billion and net losses of \$1.7 million. Numbers may not sum due to rounding.

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STATEMENT OF OPERATIONS
BY REGION

SECOND QUARTER 2000:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	231	218	328	226	88	1,091
EARNINGS (\$ Millions)						
Interest Income	\$3,042.49	\$1,417.55	\$2,980.81	\$2,000.37	\$6,190.94	\$15,632.17
Interest Expense	1,826.80	865.93	1,785.25	1,255.15	4,111.46	9,844.58
NET INTEREST INCOME	1,215.70	551.62	1,195.57	745.23	2,079.49	5,787.59
Loss Provisions-Interest Bearing Assets	56.09	83.64	223.18	69.82	58.84	491.57
Noninterest Income	381.21	233.64	764.96	311.93	841.52	2,533.25
Mortgage Loan Servicing Fees	61.52	8.45	72.45	45.09	75.76	263.28
Other Fees and Charges	239.16	173.46	318.69	187.34	527.88	1,446.52
Other Noninterest Income	80.53	51.73	373.82	79.50	237.88	823.45
Noninterest Expense	1,027.27	529.36	1,085.66	637.10	1,378.39	4,657.79
G&A Expense	972.28	522.69	1,055.79	615.09	1,323.74	4,489.59
Goodwill Amortization	46.55	6.16	29.01	12.80	48.59	143.11
Loss Provisions-Noninterest Bearing Assets	8.44	0.51	0.86	9.22	6.07	25.09
Income Before Taxes & Extraordinary Items	513.54	172.26	651.68	350.23	1,483.77	3,171.48
Income Taxes	184.10	53.01	232.76	105.88	576.51	1,152.26
Extraordinary Items	0.02	0.00	0.00	0.32	1.87	2.21
NET INCOME	329.46	119.25	418.92	244.67	909.13	2,021.43
PROFITABILITY (Percent of Avg Assets Annualized)						
Interest Income	6.90	7.49	7.40	7.37	7.03	7.16
Interest Expense	4.15	4.58	4.43	4.62	4.67	4.51
NET INTEREST INCOME	2.76	2.91	2.97	2.75	2.36	2.65
Loss Provisions-Interest Bearing Assets	0.13	0.44	0.55	0.26	0.07	0.23
Noninterest Income	0.87	1.23	1.90	1.15	0.96	1.16
Mortgage Loan Servicing Fees	0.14	0.04	0.18	0.17	0.09	0.12
Other Fees and Charges	0.54	0.92	0.79	0.69	0.60	0.66
Other Noninterest Income	0.18	0.27	0.93	0.29	0.27	0.38
Noninterest Expense	2.33	2.80	2.70	2.35	1.57	2.13
G&A Expense	2.21	2.76	2.62	2.27	1.50	2.06
Goodwill Amortization	0.11	0.03	0.07	0.05	0.06	0.07
Loss Provisions-Noninterest Bearing Assets	0.02	0.00	0.00	0.03	0.01	0.01
Income Before Taxes & Extraordinary Items	1.17	0.91	1.62	1.29	1.69	1.45
Income Taxes	0.42	0.28	0.58	0.39	0.66	0.53
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
NET INCOME	0.75	0.63	1.04	0.90	1.03	0.93
PROFITABILITY (Percent)						
Return on Average Assets (Annualized)	0.75	0.63	1.04	0.90	1.03	0.93
Median Ratio	0.74	0.66	0.78	0.77	0.77	0.74
Return on Average Equity (Annualized)	8.97	7.23	12.27	10.53	15.86	12.04
Median Ratio	7.50	6.61	7.15	7.37	9.36	7.34
Net Interest Margin (Annualized)	2.76	2.91	2.97	2.75	2.36	2.65
Median Ratio	3.17	3.16	3.02	3.07	3.12	3.09
Number of Profitable Thrifts	213	184	301	206	82	986
Percent Profitable	92.21	84.40	91.77	91.15	93.18	90.38
Profits (\$ Millions)	\$356.33	\$130.24	\$432.77	\$269.77	\$936.22	\$2,125.34
Number of Unprofitable Thrifts	18	34	27	20	6	105
Percent Unprofitable	7.79	15.60	8.23	8.85	6.82	9.62
Losses (\$ Millions)	(\$26.88)	(\$11.00)	(\$13.85)	(\$25.10)	(\$27.09)	(\$103.91)

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

STATEMENT OF CONDITION
BY REGION

SECOND QUARTER 2000:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	231	218	328	226	88	1,091
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TOTAL ASSETS (\$ Billions)	\$181.03	\$77.80	\$164.57	\$110.31	\$354.75	\$888.48
1 - 4 Family Mortgages	76.71	36.97	86.55	47.81	184.26	432.30
Mortgage Pool Securities	16.44	4.98	10.40	11.00	46.85	89.68
Multifamily Mortgages	6.47	0.83	4.71	2.48	28.25	42.74
Nonresidential Mortgages	10.40	3.76	6.17	6.20	8.89	35.42
Construction Loans	2.23	3.18	3.58	7.73	2.24	18.96
Land Loans	0.28	1.52	1.22	1.21	0.98	5.21
Commercial Loans	8.58	2.76	5.46	4.45	3.36	24.62
Consumer Loans	11.29	6.30	18.19	12.11	8.14	56.02
Cash and Noninterest-Earning Deposits	2.87	1.22	2.85	1.34	4.33	12.62
Investment Securities	30.74	12.74	14.70	10.03	49.30	117.51
Mortgage Derivatives	17.11	6.16	5.00	4.19	42.16	74.62
Reposessed Assets, Net	0.27	0.16	0.18	0.14	0.26	1.01
Real Estate Held for Investment, Net	0.10	0.15	0.07	0.04	0.15	0.50
Office Premises & Equipment	1.67	1.15	1.81	1.24	2.62	8.49
Other Assets	13.97	2.53	9.83	5.19	17.26	48.78
Less: Contra Assets & Valuation Allowances	1.00	0.46	1.14	0.67	2.11	5.37
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TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$181.03	\$77.80	\$164.57	\$110.31	\$354.75	\$888.48
TOTAL DEPOSITS	107.05	52.74	107.90	63.62	177.45	508.75
Deposits less than or equal to \$100,000	86.73	40.71	86.36	51.25	133.18	398.24
Deposits greater than \$100,000	20.31	12.02	21.54	12.37	44.27	110.51
Escrows	1.71	0.39	2.60	1.78	3.13	9.62
BORROWINGS	54.42	16.87	37.63	34.20	146.23	289.34
Advances From FHLB	35.69	11.92	30.42	27.87	98.34	204.24
Repurchase Agreements & FedFunds Purchased	13.01	3.89	4.19	3.08	41.96	66.13
Other Borrowings	5.72	1.06	3.01	3.26	5.93	18.98
Other Liabilities	2.53	1.15	2.59	1.35	4.91	12.53
Equity Capital	15.32	6.66	13.86	9.36	23.04	68.24

STATEMENT OF CONDITION
BY REGION

SECOND QUARTER 2000:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	231	218	328	226	88	1,091
TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00
1 - 4 Family Mortgages	42.37	47.52	52.59	43.34	51.94	48.66
Mortgage Pool Securities	9.08	6.41	6.32	9.97	13.21	10.09
Multifamily Mortgages	3.58	1.07	2.86	2.25	7.96	4.81
Nonresidential Mortgages	5.74	4.83	3.75	5.62	2.51	3.99
Construction Loans	1.23	4.09	2.17	7.01	0.63	2.13
Land Loans	0.16	1.96	0.74	1.09	0.28	0.59
Commercial Loans	4.74	3.55	3.32	4.04	0.95	2.77
Consumer Loans	6.24	8.10	11.05	10.98	2.29	6.31
Cash and Noninterest-Earning Deposits	1.59	1.57	1.73	1.21	1.22	1.42
Investment Securities	16.98	16.37	8.93	9.09	13.90	13.23
Mortgage Derivatives	9.45	7.92	3.04	3.80	11.89	8.40
Repossessed Assets, Net	0.15	0.21	0.11	0.13	0.07	0.11
Real Estate Held for Investment, Net	0.05	0.19	0.04	0.03	0.04	0.06
Office Premises & Equipment	0.92	1.48	1.10	1.12	0.74	0.96
Other Assets	7.72	3.25	5.97	4.71	4.86	5.49
Less: Contra Assets & Valuation Allowances	0.55	0.59	0.69	0.60	0.59	0.60
TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS	59.13	67.78	65.56	57.67	50.02	57.26
Deposits less than or equal to \$100,000	47.91	52.33	52.47	46.46	37.54	44.82
Deposits greater than \$100,000	11.22	15.45	13.09	11.21	12.48	12.44
Escrows	0.95	0.50	1.58	1.62	0.88	1.08
BORROWINGS	30.06	21.68	22.86	31.00	41.22	32.57
Advances From FHLB	19.71	15.32	18.48	25.26	27.72	22.99
Repurchase Agreements & FedFunds Purchased	7.19	5.00	2.55	2.79	11.83	7.44
Other Borrowings	3.16	1.36	1.83	2.95	1.67	2.14
Other Liabilities	1.40	1.48	1.57	1.22	1.38	1.41
Equity Capital	8.46	8.56	8.42	8.49	6.49	7.68

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

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

SECOND QUARTER 2000:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	231	218	328	226	88	1,091
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TOTAL ASSETS (Percent Change)	18.76	24.71	13.22	12.33	10.92	14.17
1 - 4 Family Mortgages	22.57	23.09	16.32	11.01	13.08	15.89
Mortgage Pool Securities	-7.45	7.16	-3.83	6.50	-4.16	-2.99
Multifamily Mortgages	17.37	26.43	7.90	21.51	11.00	12.40
Nonresidential Mortgages	47.56	24.00	28.26	29.19	4.30	25.54
Construction Loans	39.83	32.83	13.62	32.57	15.70	27.19
Land Loans	18.71	27.72	27.80	29.09	39.17	29.52
Commercial Loans	104.23	59.84	37.52	36.84	12.98	52.64
Consumer Loans	41.35	42.60	16.04	3.13	25.01	20.92
Cash and Noninterest-Earning Deposits	39.01	19.06	13.44	-6.26	25.64	20.36
Investment Securities	52.51	212.51	148.93	193.85	40.31	71.08
Mortgage Derivatives	-15.12	51.13	-15.39	22.82	20.00	8.64
Reposessed Assets, Net	-1.48	-8.95	-18.30	19.21	-35.58	-15.02
Real Estate Held for Investment, Net	-13.72	145.44	-15.47	35.47	-7.93	12.52
Office Premises & Equipment	18.28	20.10	11.65	4.18	-0.13	8.80
Other Assets	63.07	28.12	28.66	5.64	19.41	29.91
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00	0.00
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TOTAL LIABILITIES AND CAPITAL (Percent Chg)	18.76	24.71	13.22	12.33	10.92	14.17
TOTAL DEPOSITS	16.77	21.32	11.27	6.61	1.25	8.93
Deposits less than or equal to \$100,000	13.37	16.49	9.70	4.10	-1.55	6.28
Deposits greater than \$100,000	33.88	41.13	18.04	18.44	10.71	19.64
BORROWINGS	23.66	51.53	21.52	29.65	27.70	27.47
Advances From FHLB	25.60	51.08	25.46	27.36	34.76	31.42
Repurchase Agreements & FedFunds Purchased	6.38	67.48	1.63	72.58	13.22	14.96
Other Borrowings	70.15	15.20	16.31	19.93	32.44	34.93
Other Liabilities	-1.64	-0.11	36.33	-8.49	0.37	4.98
Equity Capital	23.21	6.65	1.75	7.20	4.49	8.18

CAPITAL MEASURES
BY REGION

SECOND QUARTER 2000:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	231	218	328	226	88	1,091

CAPITAL COMPLIANCE						
Meet FDICIA Capital Standards	230	217	328	226	88	1,089
Percent of Thrifts	99.57	99.54	100.00	100.00	100.00	99.82
Consolidated Assets (\$ Billions)	\$181.00	\$77.76	\$164.57	\$110.31	\$354.75	\$888.41
Fail FDICIA Capital Standards	1	1	0	0	0	2
Percent of Thrifts	0.43	0.46	0.00	0.00	0.00	0.18
Consolidated Assets (\$ Billions)	\$0.03	\$0.04	\$0.00	\$0.00	\$0.00	\$0.07
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)	\$13.76	\$6.52	\$12.68	\$9.06	\$22.59	\$64.62
Tangible Equity Ratio	7.66	8.41	7.77	8.26	6.38	7.31
Median Ratio	9.30	9.20	10.18	8.89	7.94	9.34
Tier 1 Capital (\$ Billions)	\$13.77	\$6.52	\$12.69	\$9.07	\$22.60	\$64.65
Tier 1 Leverage Ratio	7.66	8.41	7.77	8.26	6.38	7.31
Median Ratio	9.30	9.20	10.18	8.90	7.94	9.34
Tier 1 Risk-based Capital Ratio	13.17	14.00	12.04	12.88	11.11	12.19
Median Ratio	18.25	16.30	18.36	15.93	12.67	17.25
Risk-based Capital (\$ Billions)	\$14.95	\$7.16	\$13.93	\$9.79	\$24.84	\$70.67
Total Risk-based Capital Ratio	14.30	15.38	13.22	13.90	12.21	13.33
Median Ratio	19.04	17.17	19.16	17.01	13.62	18.06

ASSET QUALITY INDICATORS
BY REGION

SECOND QUARTER 2000:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	231	218	328	226	88	1,091
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$958.51	\$553.52	\$1,268.94	\$672.35	\$1,551.75	\$5,005.07
Mortgage Loans						
Construction & Land Loans	7.56	39.23	87.75	57.30	14.65	206.50
Nonresidential Mortgages	48.04	37.89	78.43	34.20	20.34	218.90
Multifamily Mortgages	8.74	2.24	17.91	3.35	28.30	60.54
1-4 Family Mortgages	527.22	280.02	704.82	455.90	1,299.33	3,267.29
Nonmortgage Loans and Leases						
Commercial Loans	158.89	45.73	80.82	33.89	45.77	365.10
Consumer Loans	208.07	148.40	299.20	87.71	143.37	886.75
NONCURRENT LOANS (\$ Millions)	\$1,037.61	\$392.29	\$921.30	\$565.36	\$1,220.95	\$4,137.50
Mortgage Loans						
Construction & Land Loans	8.30	31.63	52.90	29.53	59.67	182.03
Nonresidential Mortgages	153.05	41.38	39.95	33.46	51.77	319.62
Multifamily Mortgages	34.82	3.24	14.50	3.72	28.48	84.76
1-4 Family Mortgages	690.93	234.11	553.32	341.29	1,005.91	2,825.55
Nonmortgage Loans and Leases						
Commercial Loans	72.60	34.60	62.18	99.91	45.14	314.42
Consumer Loans	77.91	47.32	198.46	57.45	29.98	411.12
NET CHARGE-OFFS (\$ Millions)	\$47.44	\$49.47	\$138.35	\$53.72	\$112.61	\$401.58
Mortgage Loans						
Construction & Land Loans	0.02	0.89	1.15	0.54	0.73	3.34
Nonresidential Mortgages	2.27	0.83	0.08	0.05	(1.73)	1.50
Multifamily Mortgages	(0.24)	(0.07)	0.76	(0.01)	(2.55)	(2.11)
1-4 Family Mortgages	8.30	2.87	2.28	8.03	25.88	47.35
Nonmortgage Loans and Leases						
Commercial Loans	8.69	13.37	4.71	3.60	8.77	39.15
Consumer Loans	18.87	18.67	68.68	27.92	70.98	205.11
Reposessed Assets	7.31	12.78	5.03	5.85	2.42	33.38
Other	2.23	0.14	55.66	7.73	8.11	73.87
REPOSSESSED ASSETS, NET (\$ Millions)	\$268.96	\$164.66	\$175.58	\$143.70	\$257.40	\$1,010.30
Construction & Land Loans	11.34	76.81	16.19	30.21	21.00	155.55
Nonresidential Mortgages	107.38	16.27	31.97	46.10	35.60	237.31
Multifamily Mortgages	15.14	1.74	5.42	0.32	14.35	36.96
1-4 Family Mortgages	129.27	58.01	104.25	59.23	175.94	526.70
Other	5.84	11.84	17.74	7.84	10.52	53.78
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)						
Real Estate Loans	\$96.09	\$46.27	\$102.23	\$65.43	\$224.61	\$534.63
Percent of Total Assets	53.08	59.47	62.11	59.31	63.31	60.17
Noncurrent Real Estate Loans	\$0.89	\$0.31	\$0.66	\$0.41	\$1.15	\$3.41
Percent of Total Assets	0.49	0.40	0.40	0.37	0.32	0.38
Real Estate Owned	\$0.26	\$0.15	\$0.16	\$0.14	\$0.25	\$0.96
Percent of Total Assets	0.15	0.20	0.10	0.12	0.07	0.11
Troubled Real Estate Loans	\$1.15	\$0.46	\$0.82	\$0.54	\$1.39	\$4.37
Percent of Total Assets	0.64	0.60	0.50	0.49	0.39	0.49

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

ASSET QUALITY INDICATORS
BY REGION

SECOND QUARTER 2000:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	231	218	328	226	88	1,091
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.53	0.71	0.77	0.61	0.44	0.56
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	0.30	0.83	1.83	0.64	0.46	0.85
Nonresidential Mortgages	0.46	1.01	1.27	0.55	0.23	0.62
Multifamily Mortgages	0.14	0.27	0.38	0.14	0.10	0.14
1-4 Family Mortgages	0.69	0.76	0.81	0.95	0.71	0.76
Nonmortgage Loans and Leases						
Commercial Loans	1.85	1.66	1.48	0.76	1.36	1.48
Consumer Loans	1.84	2.36	1.65	0.72	1.76	1.58
NONCURRENT LOANS (% Total Assets)	0.57	0.50	0.56	0.51	0.34	0.47
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	0.33	0.67	1.10	0.33	1.86	0.75
Nonresidential Mortgages	1.47	1.10	0.65	0.54	0.58	0.90
Multifamily Mortgages	0.54	0.39	0.31	0.15	0.10	0.20
1-4 Family Mortgages	0.90	0.63	0.64	0.71	0.55	0.65
Nonmortgage Loans and Leases						
Commercial Loans	0.85	1.25	1.14	2.24	1.34	1.28
Consumer Loans	0.69	0.75	1.09	0.47	0.37	0.73
NET CHARGE-OFFS (% Total Assets)	0.03	0.06	0.08	0.05	0.03	0.05
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	0.00	0.02	0.02	0.01	0.02	0.01
Nonresidential Mortgages	0.02	0.02	0.00	0.00	-0.02	0.00
Multifamily Mortgages	0.00	-0.01	0.02	0.00	-0.01	-0.00
1-4 Family Mortgages	0.01	0.01	0.00	0.02	0.01	0.01
Nonmortgage Loans and Leases						
Commercial Loans	0.10	0.48	0.09	0.08	0.26	0.16
Consumer Loans	0.17	0.30	0.38	0.23	0.87	0.37
Repossessed Assets	2.72	7.76	2.87	4.07	0.94	3.30
Other	0.02	0.01	0.57	0.15	0.05	0.15
REPOSSESSED ASSETS, NET (% Total Assets)	0.15	0.21	0.11	0.13	0.07	0.11
Percent of Outstanding Loans by Loan Type:						
Construction & Land Loans	0.45	1.63	0.34	0.34	0.65	0.64
Nonresidential Mortgages	1.03	0.43	0.52	0.74	0.40	0.67
Multifamily Mortgages	0.23	0.21	0.12	0.01	0.05	0.09
1-4 Family Mortgages	0.17	0.16	0.12	0.12	0.10	0.12
Other	0.04	0.47	0.18	0.15	0.06	0.11
ASSET QUALITY SUMMARY (% Total Assets)						
Net Chargeoffs (Annualized)	0.10	0.25	0.34	0.19	0.13	0.18
Net Provisions for Losses (Annualized)	0.12	0.43	0.54	0.25	0.07	0.22
Valuation Allowances	0.57	0.71	0.74	0.67	0.63	0.65
Noncurrent Loans	0.57	0.50	0.56	0.51	0.34	0.47
Repossessed Assets, Net (% Total Assets)	0.15	0.21	0.11	0.13	0.07	0.11
Troubled Assets	0.72	0.72	0.67	0.64	0.42	0.58

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

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	2nd Qtr 2000 Net Income (\$ Millions)	2nd Qtr 1999 Net Income (\$ Millions)
NORTHEAST REGION						
CONNECTICUT	12	13.09	8.39	1.04	32.99	28.95
DELAWARE	4	11.59	4.84	0.92	42.95	17.80
MAINE	11	1.39	1.02	0.13	2.72	2.19
MASSACHUSETTS	22	7.30	4.77	0.56	13.93	10.75
NEW HAMPSHIRE	7	1.44	1.15	0.15	3.01	2.84
NEW JERSEY	44	17.43	12.73	1.81	46.44	51.87
NEW YORK	50	68.25	36.88	5.19	160.21	164.73
PENNSYLVANIA	68	58.86	35.92	5.32	24.27	95.58
RHODE ISLAND	4	0.59	0.45	0.08	1.11	4.23
VERMONT	2	0.25	0.18	0.02	0.26	0.35
WEST VIRGINIA	7	0.85	0.71	0.11	1.58	1.73
TOTAL	231	\$181.03	\$107.05	\$15.32	\$329.46	\$381.01

SOUTHEAST REGION

ALABAMA	13	2.65	1.82	0.22	6.21	3.81
DISTRICT OF COLUMBIA	1	0.26	0.20	0.02	0.23	0.27
FLORIDA	46	22.47	15.10	1.91	35.65	43.64
GEORGIA	25	6.57	4.13	0.80	6.97	4.54
MARYLAND	64	8.62	6.49	0.90	18.36	19.07
NORTH CAROLINA	19	3.04	2.40	0.43	7.27	6.82
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	30	8.20	5.34	0.73	17.36	14.97
VIRGIN ISLANDS	1	0.06	0.04	0.00	0.12	0.12
VIRGINIA	19	25.94	17.23	1.64	27.08	26.50
TOTAL	218	\$77.80	\$52.74	\$6.66	\$119.25	\$119.74

Second quarter 1999 net income data are based on thrifts held constant as of June 30, 2000.

Financial data as of June 30, 2000 unless otherwise noted.

Numbers may not sum due to rounding.

Office of Thrift Supervision / September 2000

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	2nd Qtr 2000 Net Income (\$ Millions)	2nd Qtr 1999 Net Income (\$ Millions)
CENTRAL REGION						
ILLINOIS	67	32.29	21.97	3.01	120.97	142.98
INDIANA	64	16.12	11.06	1.53	38.25	32.79
KENTUCKY	34	3.15	2.35	0.42	6.01	5.31
MICHIGAN	16	28.77	16.10	2.43	46.25	53.84
OHIO	103	67.56	44.69	5.03	169.18	175.33
TENNESSEE	24	4.88	3.98	0.57	13.36	12.94
WISCONSIN	20	11.80	7.74	0.88	24.90	17.23
TOTAL	328	\$164.57	\$107.90	\$13.86	\$418.92	\$440.41

MIDWEST REGION

ARKANSAS	10	3.40	2.27	0.36	8.31	7.59
COLORADO	10	0.82	0.60	0.08	1.67	1.36
IOWA	25	3.91	2.80	0.35	7.69	6.42
KANSAS	17	11.29	5.98	1.25	24.56	22.70
LOUISIANA	30	3.90	2.90	0.48	7.63	7.46
MINNESOTA	22	2.94	1.92	0.25	5.26	4.32
MISSISSIPPI	6	0.44	0.34	0.03	0.69	0.64
MISSOURI	38	6.77	4.49	0.68	16.90	10.29
NEBRASKA	15	16.37	8.99	1.33	30.59	35.78
NEW MEXICO	10	2.94	1.83	0.21	5.83	7.75
NORTH DAKOTA	4	0.95	0.76	0.09	1.86	1.80
OKLAHOMA	10	7.03	2.74	0.45	34.39	33.71
SOUTH DAKOTA	4	1.02	0.79	0.08	2.42	2.67
TEXAS	25	48.53	27.21	3.71	96.89	93.40
TOTAL	226	\$110.31	\$63.62	\$9.36	\$244.67	\$235.89

Second quarter 1999 net income data are based on thrifts held constant as of June 30, 2000.

Financial data as of June 30, 2000 unless otherwise noted.

Numbers may not sum due to rounding.

Office of Thrift Supervision / September 2000

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	2nd Qtr 2000 Net Income (\$ Millions)	2nd Qtr 1999 Net Income (\$ Millions)
WEST REGION						
ALASKA	1	0.13	0.10	0.01	0.11	0.06
ARIZONA	4	0.75	0.65	0.07	3.80	2.36
CALIFORNIA	46	327.42	160.78	20.33	834.30	744.01
GUAM	2	0.28	0.13	0.06	0.98	0.61
HAWAII	3	7.31	4.36	0.51	12.60	11.79
IDAHO	2	0.54	0.42	0.05	1.25	1.04
MONTANA	5	1.54	1.03	0.16	3.41	3.02
NEVADA	2	0.64	0.33	0.11	5.19	0.39
OREGON	5	2.25	1.58	0.23	4.55	4.21
UTAH	5	1.35	0.60	0.16	3.90	4.81
WASHINGTON	9	12.16	7.20	1.29	38.42	38.37
WYOMING	4	0.38	0.26	0.05	0.63	0.78

TOTAL	88	\$354.75	\$177.45	\$23.04	\$909.13	\$811.44
UNITED STATES						
TOTAL	1,091	\$888.48	\$508.75	\$68.24	\$2,021.43	\$1,988.49

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

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	JUN 1996	JUN 1997	JUN 1998	JUN 1999	JUN 2000
NUMBER OF INSTITUTIONS:	1,397	1,272	1,181	1,115	1,091
EARNINGS (\$ Millions)					
Interest Income	\$13,732.07	\$13,732.28	\$13,867.46	\$14,066.03	\$15,632.17
Interest Expense	8,224.43	8,297.88	8,423.86	8,304.80	9,844.58
NET INTEREST INCOME	5,507.63	5,434.39	5,443.61	5,761.23	5,787.59
Loss Provisions-Interest Bearing Assets	447.89	494.08	405.79	336.34	491.57
Noninterest Income	1,687.32	1,701.58	2,313.75	2,302.62	2,533.25
Mortgage Loan Servicing Fees	223.34	217.59	187.93	257.12	263.28
Other Fees and Charges	692.75	818.25	1,033.06	1,149.50	1,446.52
Other Noninterest Income	771.23	665.73	1,092.76	895.99	823.45
Noninterest Expense	4,175.07	4,023.64	4,471.84	4,386.08	4,657.79
G&A Expense	3,981.95	3,830.83	4,297.99	4,213.97	4,489.59
Goodwill Amortization	152.29	131.37	141.05	142.05	143.11
Loss Provisions-Noninterest Bearing Assets	40.83	61.44	32.80	30.06	25.09
Income Before Taxes & Extraordinary Items	2,571.99	2,618.25	2,879.72	3,341.44	3,171.48
Income Taxes	642.59	931.35	783.68	1,230.11	1,152.26
Extraordinary Items	(2.31)	(0.32)	(0.57)	0.59	2.21
NET INCOME	1,927.08	1,686.59	2,095.47	2,111.92	2,021.43
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	7.19	7.24	7.11	6.71	7.16
Interest Expense	4.30	4.38	4.32	3.96	4.51
NET INTEREST INCOME	2.88	2.87	2.79	2.75	2.65
Loss Provisions-Interest Bearing Assets	0.23	0.26	0.21	0.16	0.23
Noninterest Income	0.88	0.90	1.19	1.10	1.16
Mortgage Loan Servicing Fees	0.12	0.11	0.10	0.12	0.12
Other Fees and Charges	0.36	0.43	0.53	0.55	0.66
Other Noninterest Income	0.40	0.35	0.56	0.43	0.38
Noninterest Expense	2.18	2.12	2.29	2.09	2.13
G&A Expense	2.08	2.02	2.20	2.01	2.06
Goodwill Amortization	0.08	0.07	0.07	0.07	0.07
Loss Provisions-Noninterest Bearing Assets	0.02	0.03	0.02	0.01	0.01
Income Before Taxes & Extraordinary Items	1.35	1.38	1.48	1.59	1.45
Income Taxes	0.34	0.49	0.40	0.59	0.53
Extraordinary Items	0.00	0.00	0.00	0.00	0.00
NET INCOME	1.01	0.89	1.07	1.01	0.93
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	1.01	0.89	1.07	1.01	0.93
Median Ratio	0.80	0.89	0.83	0.75	0.74
Return on Average Equity (Annualized)	12.52	11.09	12.68	12.41	12.04
Median Ratio	7.98	8.74	7.94	6.94	7.34
Net Interest Margin (Annualized)	2.88	2.87	2.79	2.75	2.65
Median Ratio	3.19	3.25	3.13	3.06	3.09
Number of Profitable Thrifts	1,325	1,216	1,096	1,029	986
Percent Profitable	94.85	95.60	92.80	92.29	90.38
Profits (\$ Millions)	\$2,005.63	\$1,760.49	\$2,217.32	\$2,174.53	\$2,125.34
Number of Unprofitable Thrifts	72	56	85	86	105
Percent Unprofitable	5.15	4.40	7.20	7.71	9.62
Losses (\$ Millions)	(\$78.55)	(\$73.90)	(\$121.85)	(\$62.61)	(\$103.91)

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

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 1996	JUN 1997	JUN 1998	JUN 1999	JUN 2000
NUMBER OF INSTITUTIONS:	1,397	1,272	1,181	1,115	1,091
TOTAL ASSETS (\$ Billions)	\$768.19	\$768.99	\$786.30	\$846.68	\$888.48
1 - 4 Family Mortgages	372.84	385.27	391.68	408.29	432.30
Mortgage Pool Securities	120.06	108.98	96.86	99.59	89.68
Multifamily Mortgages	48.46	47.50	46.50	41.11	42.74
Nonresidential Mortgages	32.81	31.39	29.29	30.54	35.42
Construction Loans	16.94	11.25	12.12	15.76	18.96
Land Loans	3.73	3.41	3.59	4.39	5.21
Commercial Loans	8.35	9.98	12.86	17.42	24.62
Consumer Loans	38.27	40.29	45.92	52.33	56.02
Cash and Noninterest-Earning Deposits	10.24	9.55	10.83	11.63	12.62
Investment Securities	92.82	86.24	95.77	119.47	117.51
Mortgage Derivatives	41.87	37.50	47.51	71.47	74.62
Repossessed Assets, Net	2.43	1.94	1.57	1.22	1.01
Real Estate Held for Investment, Net	0.51	0.46	0.50	0.44	0.50
Office Premises & Equipment	8.09	7.93	7.97	8.19	8.49
Other Assets	28.75	29.90	36.23	41.64	48.78
Less: Contra Assets & Valuation Allowances	16.10	5.10	5.39	5.35	5.37
TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$768.19	\$768.99	\$786.30	\$846.68	\$888.48
TOTAL DEPOSITS	522.80	512.76	503.97	492.21	508.75
Deposits less than or equal to \$100,000	455.97	438.48	417.20	395.35	398.24
Deposits greater than \$100,000	66.82	74.28	86.77	96.86	110.51
Escrows	6.87	8.02	10.47	10.38	9.62
BORROWINGS	167.91	176.02	191.98	262.82	289.34
Advances From FHLB	92.54	105.35	118.44	164.38	204.24
Repurchase Agreements & FedFunds Purchased	45.01	40.44	43.71	59.34	66.13
Other Borrowings	30.35	30.23	29.83	39.10	18.98
Other Liabilities	8.74	9.78	12.61	12.68	12.53
Equity Capital	61.88	62.40	67.27	68.59	68.24

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

Office of Thrift Supervision / September 2000

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 1996	JUN 1997	JUN 1998	JUN 1999	JUN 2000
NUMBER OF INSTITUTIONS:	1,397	1,272	1,181	1,115	1,091
TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
1 - 4 Family Mortgages	48.53	50.10	49.81	48.22	48.66
Mortgage Pool Securities	15.63	14.17	12.32	11.76	10.09
Multifamily Mortgages	6.31	6.18	5.91	4.86	4.81
Nonresidential Mortgages	4.27	4.08	3.72	3.61	3.99
Construction Loans	2.20	1.46	1.54	1.86	2.13
Land Loans	0.48	0.44	0.46	0.52	0.59
Commercial Loans	1.09	1.30	1.63	2.06	2.77
Consumer Loans	4.98	5.24	5.84	6.18	6.31
Cash and Noninterest-Earning Deposits	1.33	1.24	1.38	1.37	1.42
Investment Securities	12.08	11.21	12.18	14.11	13.23
Mortgage Derivatives	5.45	4.88	6.04	8.44	8.40
Repossessed Assets, Net	0.32	0.25	0.20	0.14	0.11
Real Estate Held for Investment, Net	0.07	0.06	0.06	0.05	0.06
Office Premises & Equipment	1.05	1.03	1.01	0.97	0.96
Other Assets	3.74	3.89	4.61	4.92	5.49
Less: Contra Assets & Valuation Allowances	2.10	0.66	0.69	0.63	0.60
TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS	68.06	66.68	64.09	58.13	57.26
Deposits less than or equal to \$100,000	59.36	57.02	53.06	46.69	44.82
Deposits greater than \$100,000	8.70	9.66	11.04	11.44	12.44
Escrows	0.89	1.04	1.33	1.23	1.08
BORROWINGS	21.86	22.89	24.42	31.04	32.57
Advances From FHLB	12.05	13.70	15.06	19.41	22.99
Repurchase Agreements & FedFunds Purchased	5.86	5.26	5.56	7.01	7.44
Other Borrowings	3.95	3.93	3.79	4.62	2.14
Other Liabilities	1.14	1.27	1.60	1.50	1.41
Equity Capital	8.05	8.11	8.56	8.10	7.68

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

Office of Thrift Supervision / September 2000

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

FOR THE QUARTER ENDING:	JUN 1996	JUN 1997	JUN 1998	JUN 1999	JUN 2000
NUMBER OF INSTITUTIONS:	1,397	1,272	1,181	1,115	1,091
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TOTAL ASSETS (Percent Change)	3.94	7.17	9.00	13.50	14.17
1 - 4 Family Mortgages	7.05	10.28	7.74	9.03	15.89
Mortgage Pool Securities	-1.98	-2.93	-5.49	9.08	-2.99
Multifamily Mortgages	-1.73	1.98	0.81	-6.57	12.40
Nonresidential Mortgages	4.38	3.00	2.75	14.43	25.54
Construction Loans	27.47	-26.39	19.61	40.45	27.19
Land Loans	22.92	-0.66	14.19	32.09	29.52
Commercial Loans	37.21	31.63	39.93	43.60	52.64
Consumer Loans	10.11	17.63	22.81	23.24	20.92
Cash and Noninterest-Earning Deposits	9.03	0.63	23.24	12.98	20.36
Investment Securities	-2.79	-0.46	182.43	163.19	71.08
Mortgage Derivatives	-4.08	-5.57	40.10	57.45	8.64
Repossessed Assets, Net	-9.29	-16.46	-15.50	-19.02	-15.02
Real Estate Held for Investment, Net	217.83	-3.73	9.86	-8.51	12.52
Office Premises & Equipment	6.72	5.18	8.10	8.35	8.80
Other Assets	-27.22	-18.50	29.30	20.47	29.91
Less: Contra Assets & Valuation Allowances	12.97	-64.86	0.00	0.00	0.00
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TOTAL LIABILITIES AND CAPITAL (Percent Chg)	3.94	7.17	9.00	13.50	14.17
TOTAL DEPOSITS	0.30	4.69	5.12	3.32	8.93
Deposits less than or equal to \$100,000	-0.82	2.83	1.91	0.42	6.28
Deposits greater than \$100,000	8.63	17.21	23.88	17.07	19.64
BORROWINGS	14.99	12.96	15.19	43.28	27.47
Advances From FHLB	24.51	24.05	19.13	46.02	31.42
Repurchase Agreements & FedFunds Purchased	-4.87	-4.65	16.05	39.93	14.96
Other Borrowings	24.50	6.13	0.82	37.43	34.93
Other Liabilities	-43.11	23.86	37.04	3.19	4.98
Equity Capital	9.19	8.46	15.01	7.54	8.18

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. Numbers may not sum due to rounding.
Office of Thrift Supervision / September 2000

CAPITAL MEASURES

FOR THE QUARTER ENDING:	JUN 1996	JUN 1997	JUN 1998	JUN 1999	JUN 2000
NUMBER OF INSTITUTIONS:	1,397	1,272	1,181	1,115	1,091
CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	1,391	1,269	1,179	1,113	1,089
Percent of Thrifts	99.57	99.76	99.83	99.82	99.82
Consolidated Assets (\$ Billions)	\$767.76	\$768.75	\$785.99	\$846.64	\$888.41
Fail FDICIA Capital Standards	6	3	2	1	2
Percent of Thrifts	0.43	0.24	0.17	0.09	0.18
Consolidated Assets (\$ Billions)	\$0.43	\$0.24	\$0.31	\$0.04	\$0.07
Critically Undercapitalized	1	1	0	0	0
Percent of Thrifts	0.07	0.08	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.03	\$0.21	\$0.00	\$0.00	\$0.00
CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$57.78	\$56.67	\$59.92	\$63.25	\$64.62
Tangible Equity Ratio	7.54	7.44	7.71	7.53	7.31
Median Ratio	8.92	8.93	9.27	9.37	9.34
Tier 1 Capital (\$ Billions)	\$57.98	\$56.81	\$59.99	\$63.30	\$64.65
Tier 1 Leverage Ratio	7.56	7.45	7.72	7.53	7.31
Median Ratio	8.92	8.93	9.27	9.37	9.34
Tier 1 Risk-based Capital Ratio	13.75	13.19	13.35	13.01	12.19
Median Ratio	17.70	17.45	18.17	17.88	17.25
Risk-based Capital (\$ Billions)	\$63.81	\$62.63	\$65.80	\$69.25	\$70.67
Total Risk-based Capital Ratio	15.14	14.54	14.64	14.24	13.33
Median Ratio	18.52	18.10	18.67	18.84	18.06

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

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 1996	JUN 1997	JUN 1998	JUN 1999	JUN 2000
NUMBER OF INSTITUTIONS:	1,397	1,272	1,181	1,115	1,091
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$6,374.04	\$5,976.31	\$5,688.50	\$4,993.23	\$5,005.07
Mortgage Loans					
Construction & Land Loans	199.55	236.66	219.03	190.26	206.50
Nonresidential Mortgages	345.77	296.30	284.04	230.78	218.90
Multifamily Mortgages	278.52	200.51	189.44	124.99	60.54
1-4 Family Mortgages	4,797.26	4,414.55	3,978.34	3,454.35	3,267.29
Nonmortgage Loans and Leases					
Commercial Loans	107.46	134.50	177.09	188.52	365.10
Consumer Loans	645.49	693.81	840.56	804.32	886.75
NONCURRENT LOANS (\$ Millions)	\$6,601.00	\$6,204.24	\$5,269.46	\$4,328.00	\$4,137.50
Mortgage Loans					
Construction & Land Loans	212.70	163.50	167.85	146.28	182.03
Nonresidential Mortgages	591.85	521.06	425.22	328.27	319.62
Multifamily Mortgages	699.52	543.97	294.26	160.84	84.76
1-4 Family Mortgages	4,653.00	4,476.12	3,849.91	3,169.46	2,825.55
Nonmortgage Loans and Leases					
Commercial Loans	137.35	138.59	162.34	156.53	314.42
Consumer Loans	306.59	361.01	369.88	366.63	411.12
NET CHARGE-OFFS (\$ Millions)	\$558.84	\$486.06	\$357.13	\$353.90	\$401.58
Mortgage Loans					
Construction & Land Loans	6.14	4.66	3.53	2.56	3.34
Nonresidential Mortgages	40.21	8.03	8.42	3.93	1.50
Multifamily Mortgages	62.88	37.20	7.90	10.64	(2.11)
1-4 Family Mortgages	193.28	172.43	86.92	88.45	47.35
Nonmortgage Loans and Leases					
Commercial Loans	6.60	9.47	11.41	13.59	39.15
Consumer Loans	130.03	177.79	191.04	154.15	205.11
Repossessed Assets	81.05	43.38	25.67	53.22	33.38
Other	38.66	33.10	22.24	27.37	73.87
REPOSSESSED ASSETS, NET (\$ Millions)	\$2,431.11	\$1,944.73	\$1,571.76	\$1,218.26	\$1,010.30
Construction & Land Loans	476.42	259.59	171.29	156.87	155.55
Nonresidential Mortgages	443.20	308.48	217.88	250.50	237.31
Multifamily Mortgages	409.46	280.58	200.61	80.71	36.96
1-4 Family Mortgages	1,302.17	1,059.65	904.69	668.78	526.70
Other	34.51	36.43	77.29	61.40	53.78
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$474.76	\$478.81	\$483.18	\$500.10	\$534.63
Percent of Total Assets	61.80	62.27	61.45	59.07	60.17
Noncurrent Real Estate Loans	\$6.16	\$5.70	\$4.74	\$3.80	\$3.41
Percent of Total Assets	0.80	0.74	0.60	0.45	0.38
Real Estate Owned	\$2.63	\$1.91	\$1.49	\$1.16	\$0.96
Percent of Total Assets	0.34	0.25	0.19	0.14	0.11
Troubled Real Estate Loans	\$8.79	\$7.61	\$6.23	\$4.96	\$4.37
Percent of Total Assets	1.14	0.99	0.79	0.59	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 / September 2000

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 1996	JUN 1997	JUN 1998	JUN 1999	JUN 2000
NUMBER OF INSTITUTIONS:	1,397	1,272	1,181	1,115	1,091
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.83	0.78	0.72	0.59	0.56
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.97	1.62	1.39	0.94	0.85
Nonresidential Mortgages	1.05	0.94	0.97	0.76	0.62
Multifamily Mortgages	0.57	0.42	0.41	0.30	0.14
1-4 Family Mortgages	1.29	1.15	1.02	0.85	0.76
Nonmortgage Loans and Leases					
Commercial Loans	1.29	1.35	1.38	1.08	1.48
Consumer Loans	1.69	1.72	1.83	1.54	1.58
NONCURRENT LOANS (% Total Assets)	0.86	0.81	0.67	0.51	0.47
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.03	1.12	1.07	0.73	0.75
Nonresidential Mortgages	1.80	1.66	1.45	1.07	0.90
Multifamily Mortgages	1.44	1.15	0.63	0.39	0.20
1-4 Family Mortgages	1.25	1.16	0.98	0.78	0.65
Nonmortgage Loans and Leases					
Commercial Loans	1.64	1.39	1.26	0.90	1.28
Consumer Loans	0.80	0.90	0.81	0.70	0.73
NET CHARGE-OFFS (% Total Assets)	0.07	0.06	0.05	0.04	0.05
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.03	0.03	0.02	0.01	0.01
Nonresidential Mortgages	0.12	0.03	0.03	0.01	0.00
Multifamily Mortgages	0.13	0.08	0.02	0.03	-0.00
1-4 Family Mortgages	0.05	0.04	0.02	0.02	0.01
Nonmortgage Loans and Leases					
Commercial Loans	0.08	0.09	0.09	0.08	0.16
Consumer Loans	0.34	0.44	0.42	0.29	0.37
Repossessed Assets	3.33	2.23	1.63	4.37	3.30
Other	0.13	0.11	0.06	0.07	0.15
REPOSSESSED ASSETS, NET (% Total Assets)	0.32	0.25	0.20	0.14	0.11
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	2.31	1.77	1.09	0.78	0.64
Nonresidential Mortgages	1.35	0.98	0.74	0.82	0.67
Multifamily Mortgages	0.84	0.59	0.43	0.20	0.09
1-4 Family Mortgages	0.35	0.28	0.23	0.16	0.12
Other	0.12	0.12	0.21	0.15	0.11
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.29	0.25	0.18	0.17	0.18
Net Provisions for Losses (Annualized)	0.23	0.26	0.21	0.16	0.22
Valuation Allowances	0.77	0.77	0.77	0.69	0.65
Noncurrent Loans	0.86	0.81	0.67	0.51	0.47
Repossessed Assets, Net (% Total Assets)	0.32	0.25	0.20	0.14	0.11
Troubled Assets	1.18	1.06	0.87	0.66	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 / September 2000

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

		1996	ADJ. 1996 (1)	1997	1998	1999	6-MONTHS ENDED		3-MONTHS ENDED	
							JUNE 1999	JUNE 2000	MAR. 2000	JUNE 2000
SUMMARY DATA:										
Number of Thrifts	(#)	1,334		1,215	1,145	1,103	1,115	1,091	1,097	1,091
Total Assets	(\$)	769.37		776.58	817.61	863.61	846.68	888.48	868.71	888.48
Net Income	(\$)	4.74	6.80	6.41	7.57	8.23	4.17	4.25	2.23	2.02
Profits	(\$)	5.91		6.99	8.06	8.51	4.29	4.44	2.31	2.13
Losses	(\$)	-1.18		-0.57	-0.49	-0.28	-0.11	-0.19	-0.09	-0.10
PROFITABILITY MEASURES:										
Return on Average Assets	(%)	0.62	0.89	0.84	0.97	0.98	1.01	0.98	1.04	0.93
Median Ratio	(%)	0.47	0.77	0.83	0.77	0.71	0.73	0.72	0.73	0.74
Return on Average Equity	(%)	7.77	11.15	10.44	11.42	12.16	12.35	12.74	13.46	12.04
Median Ratio	(%)	4.51	7.73	8.33	7.32	6.75	7.04	7.13	6.98	7.34
Net Interest Income	(\$)	21.79		21.82	21.50	22.90	11.37	11.56	5.77	5.79
% of Average Assets	(%)	2.85		2.87	2.74	2.73	2.74	2.67	2.70	2.65
Total Fee Income	(\$)	3.65		4.38	4.54	5.60	2.68	3.34	1.63	1.71
% of Average Assets	(%)	0.51		0.62	0.62	0.72	0.67	0.78	0.76	0.78
G&A Expense	(\$)	19.14	15.97	16.06	17.50	17.04	8.42	8.79	4.30	4.49
% of Average Assets	(%)	2.50	2.09	2.11	2.23	2.03	2.03	2.03	2.01	2.06
CAPITAL MEASURES:										
Equity Capital Ratio	(%)	7.92		8.32	8.23	7.79	8.10	7.68	7.69	7.68
Tier 1 Leverage Ratio	(%)	7.38		7.58	7.43	7.42	7.53	7.31	7.32	7.31
Risk-based Capital Ratio	(%)	14.53		14.50	14.38	13.83	14.24	13.33	13.55	13.33
Thrifts by FDICIA Capital Categories:										
Well-Capitalized	(#)	1,290		1,183	1,115	1,079	1,084	1,068	1,075	1,068
Adequately Capitalized	(#)	43		31	26	21	29	21	21	21
Undercapitalized	(#)	0		1	1	0	0	0	0	0
Significantly Undercapitalized	(#)	1		0	1	1	1	2	1	2
Critically Undercapitalized	(#)	0		0	0	1	0	0	0	0
FAILED/PROBLEM THRIFTS:										
Failed Thrifts	(#)	1		0	0	1	0	0	0	0
Problem Thrifts	(#)	29		18	15	12	10	14	14	14
Problem Thrift Assets	(\$)	5.43		1.58	5.91	5.45	4.09	7.57	5.26	7.57
Problem Thrift Assets as a % of Total Assets	(%)	0.71		0.20	0.72	0.63	0.48	0.85	0.61	0.85
ASSET QUALITY MEASURES:										
Troubled Assets (2)	(\$)	8.71		7.72	6.27	5.37	5.55	5.15	5.33	5.15
% of Total Assets	(%)	1.13		0.99	0.77	0.62	0.66	0.58	0.61	0.58
Noncurrent Loans	(\$)	6.57		5.92	4.80	4.35	4.33	4.14	4.28	4.14
% of Total Assets	(%)	0.85		0.76	0.59	0.50	0.51	0.47	0.49	0.47
Noncurrent Loans as a % of Loan Type:										
1-4 Family Mortgages	(%)	1.21		1.11	0.87	0.77	0.78	0.65	0.73	0.65
Multifamily Loans	(%)	1.45		0.74	0.49	0.30	0.39	0.20	0.24	0.20
Commercial Loans	(%)	1.38		1.10	0.97	1.12	0.90	1.28	1.13	1.28
Consumer Loans	(%)	0.89		0.97	0.81	0.77	0.70	0.73	0.73	0.73
1-4 FAMILY MORTGAGE LOAN ACTIVITY:										
Originations	(\$)	136.08		150.16	275.63	235.86	132.20	92.61	39.73	52.88
Purchases	(\$)	57.37		62.43	95.44	81.52	41.51	36.99	16.20	20.78
Sales	(\$)	93.76		111.83	221.42	175.47	101.00	68.50	29.43	39.07
Loans Outstanding (3)	(\$)	383.86		390.77	400.91	410.52	408.29	432.30	415.91	432.30
Loans Outstanding / Total Assets	(%)	49.89		50.32	49.03	47.54	48.22	48.66	47.88	48.66

(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 / September 2000

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

	JUNE 1999		MARCH 2000		JUNE 2000	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	846.68	100.00	868.71	100.00	888.48	100.00
1-4 Family Mortgages	408.29	48.22	415.91	47.88	432.30	48.66
Mortgage Pool Securities	99.59	11.76	88.84	10.23	89.68	10.09
Multifamily Mortgages	41.11	4.86	41.93	4.83	42.74	4.81
Nonresidential Mortgages	30.54	3.61	34.03	3.92	35.42	3.99
Construction Loans	15.76	1.86	18.34	2.11	18.96	2.13
Land Loans	4.39	0.52	5.41	0.62	5.21	0.59
Commercial Loans	17.42	2.06	22.96	2.64	24.62	2.77
Consumer Loans	52.33	6.18	53.50	6.16	56.02	6.31
Cash and Noninterest-Earning Deposits	11.63	1.37	11.91	1.37	12.62	1.42
Investment Securities	119.47	14.11	127.06	14.63	117.51	13.23
Mortgage Derivatives	71.47	8.44	81.63	9.40	74.62	8.40
Repossessed Assets, Net	1.22	0.14	1.05	0.12	1.01	0.11
Real Estate Held for Investment	0.44	0.05	0.48	0.06	0.50	0.06
Office Premises & Equipment	8.19	0.97	8.43	0.97	8.49	0.96
Other Assets	41.64	4.92	44.10	5.08	48.78	5.49
Less: Contra Assets & Valuation Allowances	5.35	0.63	5.23	0.60	5.37	0.60
TOTAL LIABILITIES AND CAPITAL	846.68	100.00	868.71	100.00	888.48	100.00
Total Deposits	492.21	58.13	505.73	58.22	508.75	57.26
Deposits < or = to \$100,000	395.35	46.69	396.88	45.69	398.24	44.82
Deposits > \$100,000	96.86	11.44	108.85	12.53	110.51	12.44
Escrows	10.38	1.23	8.55	0.98	9.62	1.08
Total Borrowings	262.82	31.04	275.56	31.72	289.34	32.57
Advances from FHLB	164.38	19.41	193.06	22.22	204.24	22.99
Reverse Repurchase Agreements	59.34	7.01	65.74	7.57	66.13	7.44
Other Borrowings	39.10	4.62	16.76	1.93	18.98	2.14
Other Liabilities	12.68	1.50	12.04	1.39	12.53	1.41
EQUITY CAPITAL	68.59	8.10	66.83	7.69	68.24	7.68

	JUNE 1999		MARCH 2000		JUNE 2000	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	14.07	6.71	14.96	7.00	15.63	7.16
Interest Expense	8.30	3.96	9.19	4.30	9.84	4.51
Net Interest Income	5.76	2.75	5.77	2.70	5.79	2.65
Loss Provisions-Interest Bearing Assets	0.34	0.16	0.32	0.15	0.49	0.23
Noninterest Income	2.30	1.10	2.24	1.05	2.53	1.16
Mortgage Loan Servicing Fees	0.26	0.12	0.26	0.12	0.26	0.12
Other Fees and Charges	1.15	0.55	1.37	0.64	1.45	0.66
Other Noninterest Income	0.90	0.43	0.61	0.29	0.82	0.38
Noninterest Expense	4.39	2.09	4.46	2.09	4.66	2.13
G&A Expense	4.21	2.01	4.30	2.01	4.49	2.06
Goodwill Expense	0.14	0.07	0.14	0.06	0.14	0.07
Loss Provis.-Nonint. Bearing Assets	0.03	0.01	0.02	0.01	0.03	0.01
Income Before Taxes & Extraord. Items	3.34	1.59	3.23	1.51	3.17	1.45
Income Taxes	1.23	0.59	1.01	0.47	1.15	0.53
Extraordinary Items	0.00	0.00	0.01	0.00	0.00	0.00
Net Income	2.11	1.01	2.23	1.04	2.02	0.93

* Annualized.

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

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

Office of Thrift Supervision / September 2000

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

NORTHEAST REGION

	1996	ADJ. 1996 (1)	1997	1998	1999	JUNE 1999	JUNE 2000	MAR. 2000	JUNE 2000
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SUMMARY DATA:									
Number of Thrifts	(#)	269		257	243	232	232	231	231
Total Assets	(\$)	139.82		153.60	158.86	174.46	164.26	181.03	175.95
Net Income	(\$)	0.95	1.25	1.28	1.31	1.68	0.80	0.74	0.41
Profits	(\$)	1.05		1.32	1.42	1.70	0.81	0.78	0.42
Losses	(\$)	-0.10		-0.04	-0.10	-0.02	-0.01	-0.03	-0.01
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.68	0.89	0.91	0.86	1.02	0.99	0.85	0.96
Median Ratio	(%)	0.47	0.77	0.78	0.71	0.70	0.73	0.72	0.72
Return on Average Equity	(%)	8.30	10.87	10.87	9.76	12.26	11.85	10.34	11.77
Median Ratio	(%)	4.74	8.09	8.02	6.78	7.34	7.21	7.34	7.10
Net Interest Income	(\$)	4.18		4.33	4.35	4.65	2.25	2.42	1.21
% of Average Assets	(%)	2.99		3.07	2.84	2.82	2.80	2.78	2.81
Total Fee Income	(\$)	0.41		0.62	0.87	1.06	0.49	0.61	0.31
% of Average Assets	(%)	0.33		0.63	0.66	0.67	0.63	0.68	0.71
G&A Expense	(\$)	3.17	2.71	2.91	3.53	3.43	1.69	1.85	0.87
% of Average Assets	(%)	2.27	1.94	2.06	2.31	2.08	2.10	2.12	2.03
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	8.24		8.74	8.58	8.40	8.29	8.46	8.13
Tier 1 Leverage Ratio	(%)	7.60		7.90	7.66	7.96	7.64	7.66	7.48
Risk-based Capital Ratio	(%)	16.35		16.37	15.62	15.48	15.37	14.30	14.28
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	264		257	240	230	229	228	227
Adequately Capitalized	(#)	5		0	2	2	3	2	3
Undercapitalized	(#)	0		0	0	0	0	0	0
Significantly Undercapitalized	(#)	0		0	1	0	0	1	0
Critically Undercapitalized	(#)	0		0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0		0	0	0	0	0	0
Problem Thrifts	(#)	0		1	2	1	1	1	1
Problem Thrift Assets	(\$)	0.00		0.22	0.51	0.41	0.42	0.42	0.42
Problem Thrift Assets as a % of Total Assets	(%)	0.00		0.15	0.32	0.24	0.26	0.23	0.24
ASSET QUALITY MEASURES:									
Troubled Assets (2)	(\$)	2.02		2.17	1.52	1.37	1.27	1.31	1.34
% of Total Assets	(%)	1.44		1.41	0.96	0.78	0.77	0.72	0.76
Noncurrent Loans	(\$)	1.64		1.83	1.19	1.12	0.99	1.04	1.08
% of Total Assets	(%)	1.17		1.19	0.75	0.64	0.60	0.57	0.61
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	1.69		1.92	1.32	1.17	1.08	0.90	1.07
Multifamily Loans	(%)	3.69		2.52	0.94	0.66	0.71	0.54	0.55
Commercial Loans	(%)	2.66		1.86	1.17	0.71	0.93	0.85	0.58
Consumer Loans	(%)	1.11		0.86	0.72	0.64	0.60	0.69	0.61
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	18.76		21.77	51.19	42.71	23.47	14.87	6.33
Purchases	(\$)	12.38		6.47	8.31	11.57	5.24	8.74	4.02
Sales	(\$)	8.64		11.75	36.52	30.67	18.60	12.21	4.80
Loans Outstanding (3)	(\$)	63.39		68.50	66.16	71.23	65.63	76.71	72.49
Loans Outstanding / Total Assets	(%)	45.33		44.60	41.64	40.83	39.95	42.37	41.20

(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 / September 2000

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

NORTHEAST REGION

	JUNE 1999		MARCH 2000		JUNE 2000	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	164.26	100.00	175.95	100.00	181.03	100.00
1-4 Family Mortgages	65.63	39.95	72.49	41.20	76.71	42.37
Mortgage Pool Securities	20.36	12.39	18.17	10.33	16.44	9.08
Multifamily Mortgages	6.93	4.22	6.34	3.60	6.47	3.58
Nonresidential Mortgages	7.71	4.69	9.74	5.54	10.40	5.74
Construction Loans	1.70	1.04	2.18	1.24	2.23	1.23
Land Loans	0.24	0.15	0.27	0.15	0.28	0.16
Commercial Loans	4.72	2.87	8.01	4.55	8.58	4.74
Consumer Loans	8.27	5.04	11.07	6.29	11.29	6.24
Cash and Noninterest-Earning Deposits	2.24	1.37	2.59	1.47	2.87	1.59
Investment Securities	36.17	22.02	32.90	18.70	30.74	16.98
Mortgage Derivatives	21.57	13.13	18.46	10.49	17.11	9.45
Repossessed Assets, Net	0.28	0.17	0.26	0.15	0.27	0.15
Real Estate Held for Investment	0.11	0.07	0.09	0.05	0.10	0.05
Office Premises & Equipment	1.53	0.93	1.63	0.93	1.67	0.92
Other Assets	9.26	5.64	11.18	6.35	13.97	7.72
Less: Contra Assets & Valuation Allowances	0.91	0.55	0.98	0.56	1.00	0.55
TOTAL LIABILITIES AND CAPITAL	164.26	100.00	175.95	100.00	181.03	100.00
Total Deposits	99.17	60.37	104.27	59.26	107.05	59.13
Deposits < or = to \$100,000	82.58	50.27	84.76	48.17	86.73	47.91
Deposits > \$100,000	16.59	10.10	19.51	11.09	20.31	11.22
Escrows	1.89	1.15	1.69	0.96	1.71	0.95
Total Borrowings	46.97	28.59	53.34	30.31	54.42	30.06
Advances from FHLB	30.76	18.72	34.03	19.34	35.69	19.71
Reverse Repurchase Agreements	12.83	7.81	14.65	8.33	13.01	7.19
Other Borrowings	3.38	2.06	4.65	2.64	5.72	3.16
Other Liabilities	2.63	1.60	2.35	1.34	2.53	1.40
EQUITY CAPITAL	13.61	8.29	14.30	8.13	15.32	8.46

	JUNE 1999		MARCH 2000		JUNE 2000	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	2.65	6.53	2.93	6.83	3.04	6.90
Interest Expense	1.51	3.72	1.73	4.02	1.83	4.15
Net Interest Income	1.14	2.81	1.21	2.81	1.22	2.76
Loss Provisions-Interest Bearing Assets	0.04	0.10	0.04	0.10	0.06	0.13
Noninterest Income	0.43	1.06	0.41	0.95	0.38	0.87
Mortgage Loan Servicing Fees	0.05	0.13	0.06	0.15	0.06	0.14
Other Fees and Charges	0.21	0.51	0.24	0.56	0.24	0.54
Other Noninterest Income	0.17	0.43	0.10	0.24	0.08	0.18
Noninterest Expense	0.88	2.18	0.92	2.15	1.03	2.33
G&A Expense	0.84	2.08	0.87	2.03	0.97	2.21
Goodwill Expense	0.03	0.07	0.04	0.09	0.05	0.11
Loss Provis.-Nonint. Bearing Assets	0.01	0.03	0.01	0.02	0.01	0.02
Income Before Taxes & Extraord. Items	0.65	1.60	0.65	1.51	0.51	1.17
Income Taxes	0.24	0.58	0.23	0.55	0.18	0.42
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.41	1.02	0.41	0.96	0.33	0.75

* 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 / September 2000

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

SOUTHEAST REGION

		1996	ADJ.	1997	1998	1999	JUNE	JUNE	MAR.	JUNE
		----	1996 (1)	----	----	----	-----	-----	-----	-----
SUMMARY DATA:										
Number of Thrifts	(#)	264		237	222	221	222	218	220	218
Total Assets	(\$)	61.71		62.78	63.34	73.41	65.99	77.80	76.96	77.80
Net Income	(\$)	0.34	0.53	0.52	0.53	0.51	0.29	0.26	0.14	0.12
Profits	(\$)	0.46		0.59	0.62	0.59	0.31	0.29	0.16	0.13
Losses	(\$)	-0.12		-0.08	-0.09	-0.08	-0.02	-0.03	-0.02	-0.01
PROFITABILITY MEASURES:										
Return on Average Assets	(%)	0.53	0.83	0.83	0.85	0.76	0.91	0.70	0.77	0.63
Median Ratio	(%)	0.47	0.77	0.78	0.79	0.66	0.74	0.67	0.68	0.66
Return on Average Equity	(%)	5.82	9.04	8.86	8.58	7.88	9.27	7.92	8.60	7.23
Median Ratio	(%)	4.53	7.60	8.33	7.07	6.04	6.73	6.69	6.78	6.61
Net Interest Income	(\$)	2.11		2.04	1.89	2.04	0.97	1.13	0.58	0.55
% of Average Assets	(%)	3.28		3.28	3.03	3.04	3.03	2.99	3.07	2.91
Total Fee Income	(\$)	0.66		0.72	0.56	0.58	0.27	0.39	0.21	0.18
% of Average Assets	(%)	1.12		1.21	0.79	0.95	0.87	0.96	1.13	0.96
G&A Expense	(\$)	2.16	1.86	1.95	1.91	1.92	0.89	1.07	0.55	0.52
% of Average Assets	(%)	3.35	2.90	3.13	3.05	2.87	2.80	2.85	2.93	2.76
CAPITAL MEASURES:										
Equity Capital Ratio	(%)	9.10		9.82	9.85	9.12	10.00	8.56	8.85	8.56
Tier 1 Leverage Ratio	(%)	8.62		9.03	9.17	8.86	9.60	8.41	8.64	8.41
Risk-based Capital Ratio	(%)	16.01		16.35	17.37	16.26	17.65	15.38	15.74	15.38
Thrifts by FDICIA Capital Categories:										
Well-Capitalized	(#)	251		223	211	214	213	211	214	211
Adequately Capitalized	(#)	12		14	8	4	7	6	5	6
Undercapitalized	(#)	0		0	1	0	0	0	0	0
Significantly Undercapitalized	(#)	1		0	0	1	1	1	1	1
Critically Undercapitalized	(#)	0		0	0	1	0	0	0	0
FAILED/PROBLEM THRIFTS:										
Failed Thrifts	(#)	0		0	0	1	0	0	0	0
Problem Thrifts	(#)	13		9	5	4	6	3	4	3
Problem Thrift Assets	(\$)	0.85		0.56	0.22	0.16	0.20	0.12	0.15	0.12
Problem Thrift Assets as a % of Total Assets	(%)	1.38		0.89	0.35	0.22	0.30	0.15	0.20	0.15
ASSET QUALITY MEASURES:										
Troubled Assets (2)	(\$)	0.79		0.72	0.61	0.56	0.54	0.56	0.58	0.56
% of Total Assets	(%)	1.28		1.15	0.96	0.76	0.82	0.72	0.75	0.72
Noncurrent Loans	(\$)	0.49		0.46	0.41	0.39	0.36	0.39	0.42	0.39
% of Total Assets	(%)	0.80		0.74	0.65	0.53	0.54	0.50	0.54	0.50
Noncurrent Loans as a % of Loan Type:										
1-4 Family Mortgages	(%)	0.94		0.94	0.89	0.75	0.79	0.63	0.70	0.63
Multifamily Loans	(%)	1.39		0.91	0.85	0.63	0.93	0.39	0.54	0.39
Commercial Loans	(%)	1.97		1.07	0.83	1.08	0.95	1.25	1.10	1.25
Consumer Loans	(%)	1.54		1.82	1.00	0.61	0.66	0.75	0.78	0.75
1-4 FAMILY MORTGAGE LOAN ACTIVITY:										
Originations	(\$)	11.58		12.07	19.14	14.74	8.00	6.00	2.81	3.18
Purchases	(\$)	3.03		5.87	9.28	7.02	3.59	3.06	1.55	1.51
Sales	(\$)	6.35		8.94	13.48	10.38	6.15	3.33	1.54	1.80
Loans Outstanding (3)	(\$)	29.67		29.68	30.79	34.23	30.96	36.97	36.13	36.97
Loans Outstanding / Total Assets	(%)	48.08		47.27	48.61	46.62	46.91	47.52	46.94	47.52

(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 / September 2000

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

SOUTHEAST REGION

	JUNE 1999		MARCH 2000		JUNE 2000	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	65.99	100.00	76.96	100.00	77.80	100.00
1-4 Family Mortgages	30.96	46.91	36.13	46.94	36.97	47.52
Mortgage Pool Securities	4.92	7.45	4.95	6.43	4.98	6.41
Multifamily Mortgages	0.71	1.08	0.82	1.07	0.83	1.07
Nonresidential Mortgages	3.43	5.20	3.91	5.08	3.76	4.83
Construction Loans	2.61	3.95	3.21	4.18	3.18	4.09
Land Loans	1.32	1.99	1.57	2.04	1.52	1.96
Commercial Loans	1.97	2.99	2.70	3.50	2.76	3.55
Consumer Loans	4.77	7.23	6.43	8.35	6.30	8.10
Cash and Noninterest-Earning Deposits	1.13	1.72	1.24	1.61	1.22	1.57
Investment Securities	11.19	16.96	12.45	16.17	12.74	16.37
Mortgage Derivatives	4.39	6.65	5.72	7.43	6.16	7.92
Repossessed Assets, Net	0.18	0.28	0.16	0.21	0.16	0.21
Real Estate Held for Investment	0.06	0.09	0.14	0.18	0.15	0.19
Office Premises & Equipment	1.01	1.54	1.13	1.47	1.15	1.48
Other Assets	2.14	3.25	2.57	3.34	2.53	3.25
Less: Contra Assets & Valuation Allowances	0.41	0.62	0.45	0.58	0.46	0.59
TOTAL LIABILITIES AND CAPITAL	65.99	100.00	76.96	100.00	77.80	100.00
Total Deposits	46.14	69.92	52.44	68.14	52.74	67.78
Deposits < or = to \$100,000	37.08	56.20	40.78	52.99	40.71	52.33
Deposits > \$100,000	9.05	13.72	11.66	15.16	12.02	15.45
Escrows	0.49	0.74	0.32	0.41	0.39	0.50
Total Borrowings	11.64	17.65	16.22	21.08	16.87	21.68
Advances from FHLB	8.32	12.61	11.35	14.75	11.92	15.32
Reverse Repurchase Agreements	2.40	3.64	3.73	4.85	3.89	5.00
Other Borrowings	0.92	1.40	1.14	1.48	1.06	1.36
Other Liabilities	1.12	1.69	1.17	1.52	1.15	1.48
EQUITY CAPITAL	6.60	10.00	6.81	8.85	6.66	8.56

	JUNE 1999		MARCH 2000		JUNE 2000	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.14	7.02	1.38	7.37	1.42	7.49
Interest Expense	0.63	3.89	0.81	4.30	0.87	4.58
Net Interest Income	0.51	3.12	0.58	3.07	0.55	2.91
Loss Provisions-Interest Bearing Assets	0.03	0.21	0.05	0.29	0.08	0.44
Noninterest Income	0.20	1.25	0.26	1.38	0.23	1.23
Mortgage Loan Servicing Fees	0.01	0.07	0.01	0.06	0.01	0.04
Other Fees and Charges	0.13	0.80	0.20	1.07	0.17	0.92
Other Noninterest Income	0.06	0.38	0.05	0.25	0.05	0.27
Noninterest Expense	0.47	2.89	0.56	2.97	0.53	2.80
G&A Expense	0.46	2.85	0.55	2.93	0.52	2.76
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	0.00
Income Before Taxes & Extraord. Items	0.20	1.27	0.22	1.20	0.17	0.91
Income Taxes	0.07	0.45	0.08	0.43	0.05	0.28
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.13	0.81	0.14	0.77	0.12	0.63

* 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 / September 2000

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

CENTRAL REGION

		1996	ADJ. 1996 (1)	1997	1998	1999	6-MONTHS ENDED		3-MONTHS ENDED	
							JUNE 1999	JUNE 2000	MAR. 2000	JUNE 2000
SUMMARY DATA:										
Number of Thrifts	(#)	405		363	353	336	342	328	331	328
Total Assets	(\$)	158.17		156.91	162.20	172.52	165.96	164.57	159.16	164.57
Net Income	(\$)	1.11	1.58	1.45	1.54	1.70	0.91	0.82	0.40	0.42
Profits	(\$)	1.33		1.54	1.62	1.77	0.95	0.85	0.42	0.43
Losses	(\$)	-0.21		-0.09	-0.08	-0.07	-0.04	-0.03	-0.02	-0.01
PROFITABILITY MEASURES:										
Return on Average Assets	(%)	0.70	1.00	0.94	0.98	1.03	1.12	1.03	1.01	1.04
Median Ratio	(%)	0.47	0.76	0.90	0.79	0.71	0.73	0.71	0.71	0.77
Return on Average Equity	(%)	8.10	11.51	10.59	10.62	11.53	12.28	12.05	11.84	12.27
Median Ratio	(%)	4.18	7.12	8.45	7.32	6.41	6.66	6.69	6.33	7.12
Net Interest Income	(\$)	4.55		4.52	4.49	4.81	2.39	2.36	1.17	1.20
% of Average Assets	(%)	2.88		2.94	2.87	2.92	2.93	2.95	2.94	2.97
Total Fee Income	(\$)	0.68		0.74	0.81	1.05	0.48	0.74	0.35	0.39
% of Average Assets	(%)	0.43		0.48	0.49	0.75	0.65	0.97	0.88	0.97
G&A Expense	(\$)	3.92	3.20	3.34	3.77	3.89	1.89	2.02	0.96	1.06
% of Average Assets	(%)	2.47	2.02	2.17	2.41	2.36	2.31	2.53	2.43	2.62
CAPITAL MEASURES:										
Equity Capital Ratio	(%)	8.46		9.13	9.07	8.40	9.06	8.42	8.55	8.42
Tier 1 Leverage Ratio	(%)	8.00		8.09	8.05	7.64	8.19	7.77	7.82	7.77
Risk-based Capital Ratio	(%)	15.98		15.39	14.94	13.60	14.54	13.22	13.44	13.22
Thrifts by FDICIA Capital Categories:										
Well-Capitalized	(#)	396		355	348	331	337	325	328	325
Adequately Capitalized	(#)	9		7	5	5	5	3	3	3
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	3	4
Problem Thrift Assets	(\$)	0.73		0.03	0.44	0.18	0.18	2.47	0.20	2.47
Problem Thrift Assets as a % of Total Assets	(%)	0.46		0.02	0.27	0.10	0.11	1.50	0.13	1.50
ASSET QUALITY MEASURES:										
Troubled Assets (2)	(\$)	1.06		1.06	1.19	1.14	1.14	1.10	1.13	1.10
% of Total Assets	(%)	0.67		0.68	0.73	0.66	0.69	0.67	0.71	0.67
Noncurrent Loans	(\$)	0.89		0.86	0.93	0.95	0.92	0.92	0.94	0.92
% of Total Assets	(%)	0.56		0.55	0.58	0.55	0.55	0.56	0.59	0.56
Noncurrent Loans as a % of Loan Type:										
1-4 Family Mortgages	(%)	0.68		0.68	0.71	0.72	0.73	0.64	0.69	0.64
Multifamily Loans	(%)	1.46		0.78	0.67	0.41	0.52	0.31	0.57	0.31
Commercial Loans	(%)	1.24		0.67	0.97	1.07	0.94	1.14	1.24	1.14
Consumer Loans	(%)	0.93		1.10	0.90	0.83	0.73	1.09	0.99	1.09
1-4 FAMILY MORTGAGE LOAN ACTIVITY:										
Originations	(\$)	38.41		39.81	69.54	60.05	33.69	22.32	9.55	12.78
Purchases	(\$)	12.24		15.49	31.81	28.41	15.92	10.82	4.89	5.93
Sales	(\$)	29.96		34.10	72.25	65.55	38.54	22.10	9.15	12.95
Loans Outstanding (3)	(\$)	80.77		80.95	82.06	85.60	82.01	86.55	84.41	86.55
Loans Outstanding / Total Assets	(%)	51.07		51.59	50.59	49.62	49.41	52.59	53.04	52.59

(1) Excludes the SAIF special assessment.

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

(3) Does not include Mortgage Backed Securities.

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

Office of Thrift Supervision / September 2000

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

CENTRAL REGION

	JUNE 1999		MARCH 2000		JUNE 2000	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	165.96	100.00	159.16	100.00	164.57	100.00
1-4 Family Mortgages	82.01	49.41	84.41	53.04	86.55	52.59
Mortgage Pool Securities	14.74	8.88	9.52	5.98	10.40	6.32
Multifamily Mortgages	5.80	3.50	4.72	2.97	4.71	2.86
Nonresidential Mortgages	5.41	3.26	5.86	3.68	6.17	3.75
Construction Loans	3.40	2.05	3.40	2.13	3.58	2.17
Land Loans	1.09	0.66	1.15	0.72	1.22	0.74
Commercial Loans	4.21	2.53	5.14	3.23	5.46	3.32
Consumer Loans	18.22	10.98	17.23	10.83	18.19	11.05
Cash and Noninterest-Earning Deposits	2.85	1.72	2.53	1.59	2.85	1.73
Investment Securities	18.48	11.14	14.93	9.38	14.70	8.93
Mortgage Derivatives	6.84	4.12	5.12	3.22	5.00	3.04
Reposessed Assets, Net	0.22	0.13	0.20	0.12	0.18	0.11
Real Estate Held for Investment	0.08	0.05	0.07	0.05	0.07	0.04
Office Premises & Equipment	1.79	1.08	1.77	1.11	1.81	1.10
Other Assets	8.65	5.21	9.26	5.82	9.83	5.97
Less: Contra Assets & Valuation Allowances	1.00	0.61	1.03	0.65	1.14	0.69
TOTAL LIABILITIES AND CAPITAL	165.96	100.00	159.16	100.00	164.57	100.00
Total Deposits	109.82	66.17	106.46	66.89	107.90	65.56
Deposits < or = to \$100,000	89.48	53.92	85.96	54.01	86.36	52.47
Deposits > \$100,000	20.34	12.26	20.51	12.88	21.54	13.09
Escrows	2.13	1.28	2.14	1.35	2.60	1.58
Total Borrowings	36.83	22.19	34.48	21.67	37.63	22.86
Advances from FHLB	27.50	16.57	27.37	17.20	30.42	18.48
Reverse Repurchase Agreements	5.27	3.18	4.52	2.84	4.19	2.55
Other Borrowings	4.06	2.44	2.59	1.63	3.01	1.83
Other Liabilities	2.15	1.30	2.47	1.55	2.59	1.57
EQUITY CAPITAL	15.03	9.06	13.61	8.55	13.86	8.42

	JUNE 1999		MARCH 2000		JUNE 2000	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	2.82	6.85	2.83	7.12	2.98	7.40
Interest Expense	1.61	3.91	1.66	4.18	1.79	4.43
Net Interest Income	1.21	2.94	1.17	2.94	1.20	2.97
Loss Provisions-Interest Bearing Assets	0.12	0.28	0.14	0.35	0.22	0.55
Noninterest Income	0.64	1.55	0.59	1.48	0.76	1.90
Mortgage Loan Servicing Fees	0.05	0.13	0.06	0.16	0.07	0.18
Other Fees and Charges	0.21	0.52	0.29	0.72	0.32	0.79
Other Noninterest Income	0.37	0.90	0.24	0.60	0.37	0.93
Noninterest Expense	1.02	2.49	1.00	2.51	1.09	2.70
G&A Expense	0.98	2.37	0.96	2.43	1.06	2.62
Goodwill Expense	0.04	0.10	0.03	0.07	0.03	0.07
Loss Provis.-Nonint. Bearing Assets	0.01	0.01	0.00	0.00	0.00	0.00
Income Before Taxes & Extraord. Items	0.71	1.72	0.62	1.55	0.65	1.62
Income Taxes	0.25	0.61	0.22	0.55	0.23	0.58
Extraordinary Items	0.00	0.00	0.01	0.01	0.00	0.00
Net Income	0.46	1.11	0.40	1.01	0.42	1.04

* 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 / September 2000

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

		1996	ADJ. 1996 (1)	1997	1998	1999	6-MONTHS ENDED		3-MONTHS ENDED	
							JUNE 1999	JUNE 2000	MAR. 2000	JUNE 2000
SUMMARY DATA:										
Number of Thrifts	(#)	282		256	239	227	232	226	228	226
Total Assets	(\$)	124.57		91.93	95.91	104.78	99.93	110.31	107.24	110.31
Net Income	(\$)	1.45	1.80	0.94	0.92	0.97	0.46	0.48	0.24	0.24
Profits	(\$)	1.62		1.09	1.04	1.03	0.49	0.53	0.26	0.27
Losses	(\$)	-0.16		-0.15	-0.12	-0.06	-0.03	-0.05	-0.02	-0.03
PROFITABILITY MEASURES:										
Return on Average Assets	(%)	1.14	1.42	0.96	1.01	0.97	0.94	0.90	0.89	0.90
Median Ratio	(%)	0.46	0.81	0.85	0.78	0.73	0.73	0.75	0.77	0.77
Return on Average Equity	(%)	14.00	17.32	11.23	11.19	10.81	10.46	10.42	10.30	10.53
Median Ratio	(%)	4.77	8.18	4.17	7.33	7.08	7.27	7.21	7.40	7.37
Net Interest Income	(\$)	3.47		2.79	2.47	2.84	1.38	1.48	0.74	0.75
% of Average Assets	(%)	2.73		2.85	2.72	2.84	2.81	2.77	2.79	2.75
Total Fee Income	(\$)	0.83		0.70	0.74	0.86	0.40	0.45	0.22	0.23
% of Average Assets	(%)	0.73		0.77	0.86	0.89	0.85	0.86	0.82	0.86
G&A Expense	(\$)	3.22	2.69	2.10	2.13	2.38	1.16	1.22	0.60	0.62
% of Average Assets	(%)	2.54	2.12	2.15	2.35	2.38	2.36	2.27	2.27	2.27
CAPITAL MEASURES:										
Equity Capital Ratio	(%)	8.42		8.74	8.80	8.71	8.96	8.49	8.65	8.49
Tier 1 Leverage Ratio	(%)	7.71		8.34	8.38	8.47	8.60	8.26	8.44	8.26
Risk-based Capital Ratio	(%)	15.30		15.64	14.95	14.35	14.91	13.90	14.22	13.90
Thrifts by FDICIA Capital Categories:										
Well-Capitalized	(#)	275		248	229	218	220	220	218	220
Adequately Capitalized	(#)	7		8	10	9	12	6	10	6
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	0	3	3	3
Problem Thrift Assets	(\$)	0.13		0.01	0.78	1.46	0.00	1.55	1.42	1.55
Problem Thrift Assets as a % of Total Assets	(%)	0.11		0.02	0.82	1.39	0.00	1.40	1.33	1.40
ASSET QUALITY MEASURES:										
Troubled Assets (2)	(\$)	1.03		0.64	0.61	0.65	0.64	0.71	0.72	0.71
% of Total Assets	(%)	0.83		0.70	0.64	0.62	0.64	0.64	0.67	0.64
Noncurrent Loans	(\$)	0.74		0.46	0.43	0.53	0.52	0.57	0.58	0.57
% of Total Assets	(%)	0.59		0.50	0.45	0.51	0.52	0.51	0.54	0.51
Noncurrent Loans as a % of Loan Type:										
1-4 Family Mortgages	(%)	0.97		0.69	0.61	0.70	0.82	0.71	0.81	0.71
Multifamily Loans	(%)	0.83		0.44	0.48	0.16	0.31	0.15	0.15	0.15
Commercial Loans	(%)	0.95		1.28	0.98	1.90	0.48	2.24	1.81	2.24
Consumer Loans	(%)	0.65		0.84	0.55	0.68	0.66	0.47	0.56	0.47
1-4 FAMILY MORTGAGE LOAN ACTIVITY:										
Originations	(\$)	21.84		19.23	31.30	25.99	14.87	8.96	3.88	5.09
Purchases	(\$)	14.77		11.98	18.46	10.82	5.81	4.73	2.24	2.49
Sales	(\$)	21.41		16.98	28.46	16.63	10.28	5.83	2.75	3.08
Loans Outstanding (3)	(\$)	54.11		40.59	43.40	45.49	43.67	47.81	46.14	47.81
Loans Outstanding / Total Assets	(%)	43.44		44.15	45.25	43.41	43.69	43.34	43.02	43.34

(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 / September 2000

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

MIDWEST REGION

	JUNE 1999		MARCH 2000		JUNE 2000	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	99.93	100.00	107.24	100.00	110.31	100.00
1-4 Family Mortgages	43.67	43.69	46.14	43.02	47.81	43.34
Mortgage Pool Securities	10.53	10.53	10.90	10.17	11.00	9.97
Multifamily Mortgages	2.07	2.07	2.31	2.16	2.48	2.25
Nonresidential Mortgages	4.90	4.90	5.73	5.34	6.20	5.62
Construction Loans	5.94	5.94	7.43	6.93	7.73	7.01
Land Loans	1.03	1.03	1.48	1.38	1.21	1.09
Commercial Loans	3.31	3.31	4.27	3.98	4.45	4.04
Consumer Loans	11.80	11.81	11.91	11.10	12.11	10.98
Cash and Noninterest-Earning Deposits	1.45	1.45	1.26	1.17	1.34	1.21
Investment Securities	9.51	9.52	9.90	9.23	10.03	9.09
Mortgage Derivatives	3.52	3.52	4.34	4.04	4.19	3.80
Reposessed Assets, Net	0.12	0.12	0.14	0.13	0.14	0.13
Real Estate Held for Investment	0.03	0.03	0.03	0.03	0.04	0.03
Office Premises & Equipment	1.22	1.22	1.27	1.18	1.24	1.12
Other Assets	4.98	4.98	5.10	4.76	5.19	4.71
Less: Contra Assets & Valuation Allowances	0.62	0.62	0.64	0.60	0.67	0.60
TOTAL LIABILITIES AND CAPITAL	99.93	100.00	107.24	100.00	110.31	100.00
Total Deposits	60.81	60.85	63.31	59.04	63.62	57.67
Deposits < or = to \$100,000	50.10	50.13	51.73	48.24	51.25	46.46
Deposits > \$100,000	10.71	10.71	11.57	10.79	12.37	11.21
Escrows	2.05	2.05	1.62	1.51	1.78	1.62
Total Borrowings	26.74	26.76	31.76	29.61	34.20	31.00
Advances from FHLB	22.23	22.24	26.34	24.57	27.87	25.26
Reverse Repurchase Agreements	1.78	1.78	2.56	2.39	3.08	2.79
Other Borrowings	2.73	2.73	2.86	2.66	3.26	2.95
Other Liabilities	1.39	1.39	1.27	1.19	1.35	1.22
EQUITY CAPITAL	8.95	8.96	9.28	8.65	9.36	8.49

	JUNE 1999		MARCH 2000		JUNE 2000	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.68	6.82	1.91	7.20	2.00	7.37
Interest Expense	0.98	3.99	1.17	4.41	1.26	4.62
Net Interest Income	0.70	2.83	0.74	2.79	0.75	2.75
Loss Provisions-Interest Bearing Assets	0.06	0.23	0.06	0.23	0.07	0.26
Noninterest Income	0.30	1.20	0.29	1.08	0.31	1.15
Mortgage Loan Servicing Fees	0.04	0.16	0.05	0.18	0.05	0.17
Other Fees and Charges	0.17	0.70	0.17	0.64	0.19	0.69
Other Noninterest Income	0.09	0.35	0.07	0.26	0.08	0.29
Noninterest Expense	0.59	2.41	0.62	2.34	0.64	2.35
G&A Expense	0.57	2.33	0.60	2.27	0.62	2.27
Goodwill Expense	0.01	0.05	0.01	0.05	0.01	0.05
Loss Provis.-Nonint. Bearing Assets	0.01	0.03	0.01	0.02	0.01	0.03
Income Before Taxes & Extraord. Items	0.34	1.40	0.34	1.29	0.35	1.29
Income Taxes	0.10	0.42	0.10	0.39	0.11	0.39
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.24	0.98	0.24	0.89	0.24	0.90

* 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 / September 2000

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

		1996	ADJ. 1996 (1)	1997	1998	1999	6-MONTHS ENDED		3-MONTHS ENDED	
							JUNE 1999	JUNE 2000	MAR. 2000	JUNE 2000
SUMMARY DATA:										
Number of Thrifts	(#)	114		102	88	87	87	88	88	88
Total Assets	(\$)	285.09		311.37	337.29	338.44	350.54	354.75	349.41	354.75
Net Income	(\$)	0.88	1.64	2.23	3.27	3.37	1.71	1.94	1.03	0.91
Profits	(\$)	1.46		2.45	3.37	3.42	1.73	1.99	1.05	0.94
Losses	(\$)	-0.58		-0.22	-0.09	-0.05	-0.02	-0.05	-0.02	-0.03
PROFITABILITY MEASURES:										
Return on Average Assets	(%)	0.32	0.59	0.73	1.02	0.98	1.00	1.11	1.20	1.03
Median Ratio	(%)	0.38	0.63	0.77	0.78	0.77	0.75	0.77	0.77	0.77
Return on Average Equity	(%)	4.49	8.40	10.23	13.64	14.17	14.15	17.04	18.23	15.86
Median Ratio	(%)	4.41	8.25	9.56	8.72	8.63	7.98	9.25	8.59	9.36
Net Interest Income	(\$)	7.47		8.15	8.30	8.56	4.38	4.16	2.08	2.08
% of Average Assets	(%)	2.71		2.67	2.58	2.49	2.55	2.39	2.43	2.36
Total Fee Income	(\$)	1.06		1.60	1.58	2.05	1.05	1.15	0.55	0.60
% of Average Assets	(%)	0.42		0.53	0.56	0.63	0.61	0.69	0.64	0.69
G&A Expense	(\$)	6.68	5.50	5.78	6.16	5.43	2.79	2.64	1.31	1.32
% of Average Assets	(%)	2.42	1.99	1.89	1.92	1.58	1.63	1.52	1.53	1.50
CAPITAL MEASURES:										
Equity Capital Ratio	(%)	6.99		7.27	7.20	6.60	6.96	6.49	6.54	6.49
Tier 1 Leverage Ratio	(%)	6.52		6.66	6.43	6.39	6.48	6.38	6.38	6.38
Risk-based Capital Ratio	(%)	12.45		12.62	12.85	12.38	12.70	12.21	12.49	12.21
Thrifts by FDICIA Capital Categories:										
Well-Capitalized	(#)	104		100	87	86	85	84	88	84
Adequately Capitalized	(#)	10		2	1	1	2	4	0	4
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	(#)	1		0	0	0	0	0	0	0
Problem Thrifts	(#)	10		5	3	2	1	3	3	3
Problem Thrift Assets	(\$)	3.72		0.75	3.96	3.25	3.29	3.01	3.07	3.01
Problem Thrift Assets as a % of Total Assets	(%)	1.30		0.24	1.17	0.96	0.94	0.85	0.88	0.85
ASSET QUALITY MEASURES:										
Troubled Assets (2)	(\$)	3.81		3.13	2.34	1.65	1.95	1.48	1.55	1.48
% of Total Assets	(%)	1.34		1.01	0.69	0.49	0.56	0.42	0.44	0.42
Noncurrent Loans	(\$)	2.81		2.31	1.84	1.37	1.54	1.22	1.27	1.22
% of Total Assets	(%)	0.99		0.74	0.54	0.40	0.44	0.34	0.36	0.34
Noncurrent Loans as a % of Loan Type:										
1-4 Family Mortgages	(%)	1.42		1.12	0.83	0.65	0.67	0.55	0.60	0.55
Multifamily Loans	(%)	1.10		0.41	0.35	0.17	0.27	0.10	0.11	0.10
Commercial Loans	(%)	0.57		0.73	0.78	1.11	1.19	1.34	1.48	1.34
Consumer Loans	(%)	0.57		0.59	0.98	1.07	0.80	0.37	0.56	0.37
1-4 FAMILY MORTGAGE LOAN ACTIVITY:										
Originations	(\$)	45.50		57.35	104.46	92.37	52.16	40.46	17.16	23.30
Purchases	(\$)	14.94		22.62	27.58	23.71	10.95	9.64	3.50	6.14
Sales	(\$)	27.39		40.05	70.71	52.23	27.43	25.02	11.20	13.82
Loans Outstanding (3)	(\$)	155.92		171.06	178.51	173.96	186.04	184.26	176.74	184.26
Loans Outstanding / Total Assets	(%)	54.69		54.94	52.92	51.40	53.07	51.94	50.58	51.94

(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 / September 2000

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

WEST REGION

	JUNE 1999		MARCH 2000		JUNE 2000	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	350.54	100.00	349.41	100.00	354.75	100.00
1-4 Family Mortgages	186.04	53.07	176.74	50.58	184.26	51.94
Mortgage Pool Securities	49.05	13.99	45.30	12.97	46.85	13.21
Multifamily Mortgages	25.60	7.30	27.73	7.94	28.25	7.96
Nonresidential Mortgages	9.09	2.59	8.80	2.52	8.89	2.51
Construction Loans	2.11	0.60	2.12	0.61	2.24	0.63
Land Loans	0.71	0.20	0.93	0.27	0.98	0.28
Commercial Loans	3.21	0.92	2.84	0.81	3.36	0.95
Consumer Loans	9.27	2.64	6.86	1.96	8.14	2.29
Cash and Noninterest-Earning Deposits	3.95	1.13	4.30	1.23	4.33	1.22
Investment Securities	44.11	12.58	56.87	16.28	49.30	13.90
Mortgage Derivatives	35.15	10.03	47.99	13.74	42.16	11.89
Reposessed Assets, Net	0.41	0.12	0.28	0.08	0.26	0.07
Real Estate Held for Investment	0.16	0.05	0.14	0.04	0.15	0.04
Office Premises & Equipment	2.63	0.75	2.63	0.75	2.62	0.74
Other Assets	16.60	4.74	15.99	4.58	17.26	4.86
Less: Contra Assets & Valuation Allowances	2.40	0.69	2.13	0.61	2.11	0.59
TOTAL LIABILITIES AND CAPITAL	350.54	100.00	349.41	100.00	354.75	100.00
Total Deposits	176.28	50.29	179.25	51.30	177.45	50.02
Deposits < or = to \$100,000	136.11	38.83	133.65	38.25	133.18	37.54
Deposits > \$100,000	40.17	11.46	45.60	13.05	44.27	12.48
Escrows	3.82	1.09	2.79	0.80	3.13	0.88
Total Borrowings	140.65	40.12	139.76	40.00	146.23	41.22
Advances from FHLB	75.58	21.56	93.96	26.89	98.34	27.72
Reverse Repurchase Agreements	37.06	10.57	40.28	11.53	41.96	11.83
Other Borrowings	28.01	7.99	5.52	1.58	5.93	1.67
Other Liabilities	5.40	1.54	4.78	1.37	4.91	1.38
EQUITY CAPITAL	24.39	6.96	22.84	6.54	23.04	6.49

	JUNE 1999		MARCH 2000		JUNE 2000	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	5.77	6.64	5.91	6.88	6.19	7.03
Interest Expense	3.57	4.10	3.83	4.46	4.11	4.67
Net Interest Income	2.21	2.54	2.08	2.43	2.08	2.36
Loss Provisions-Interest Bearing Assets	0.09	0.10	0.02	0.02	0.06	0.07
Noninterest Income	0.73	0.84	0.70	0.82	0.84	0.96
Mortgage Loan Servicing Fees	0.10	0.12	0.07	0.08	0.08	0.09
Other Fees and Charges	0.43	0.49	0.48	0.55	0.53	0.60
Other Noninterest Income	0.20	0.23	0.15	0.18	0.24	0.27
Noninterest Expense	1.42	1.63	1.37	1.59	1.38	1.57
G&A Expense	1.36	1.56	1.31	1.53	1.32	1.50
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	0.01	0.01
Income Before Taxes & Extraord. Items	1.43	1.65	1.40	1.63	1.48	1.69
Income Taxes	0.57	0.65	0.38	0.44	0.58	0.66
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.87	1.00	1.03	1.20	0.91	1.03

* 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 / September 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 June 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.