

TABLE OF CONTENTS

INDUSTRY AGGREGATES	
Year-to-Date and Prior Four Year Profitability	T-2
Statement of Operations	T-3
Statement of Condition	T-4
Structural and Loan Activity	T-7
Capital Measures	T-8
Asset Quality Indicators	T-9
FDICIA CATEGORIES AND CAMELS RATINGS	T-11
REGIONS	
Statement of Operations	T-12
Statement of Condition	T-13
Capital Measures	T-16
Asset Quality Indicators	T-17
STATE STATISTICS	T-19
INDUSTRY OVER TIME	
Statement of Operations	T-22
Statement of Condition	T-23
Capital Measures	T-26
Asset Quality Indicators	T-27
TECHNICAL NOTES	T-29

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

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

INDUSTRY AGGREGATES:	1995	1996	1997	1998	9 mos. 1998	9 mos. 1999
SELECTED INDICATORS (Percent)						
Return on Average Assets	0.70%	0.62%	0.84%	0.97%	1.06%	0.99%
Median Ratio	0.74%	0.47%	0.83%	0.75%	0.81%	0.75%
Return on Average Equity	9.00%	7.77%	10.44%	11.42%	12.48%	12.26%
Median Ratio	7.75%	4.51%	8.33%	7.01%	7.65%	6.96%
PROFITABILITY (\$ Millions)						
Interest Income	\$55,246.12	\$55,164.51	\$55,296.16	\$54,899.58	\$41,150.81	\$42,324.04
Interest Expense	34,716.82	33,375.13	33,478.90	33,402.41	25,078.55	25,175.24
NET INTEREST INCOME	20,529.30	21,789.38	21,817.26	21,497.17	16,072.26	17,148.81
Loss Provisions-Interest Bearing Assets	1,736.29	2,113.88	1,989.16	1,585.19	1,208.25	966.46
Noninterest Income	5,963.20	6,912.58	7,041.43	9,896.96	7,669.35	6,870.53
Mortgage Loan Servicing Fees	747.79	888.25	873.85	507.21	324.83	661.81
Other Fees and Charges	2,120.85	2,759.92	3,503.83	4,030.47	2,974.53	3,409.38
Other Noninterest Income	3,094.57	3,264.42	2,663.75	5,359.28	4,369.99	2,799.34
Noninterest Expense	16,143.00	19,858.05	16,796.87	18,209.62	13,146.74	13,154.60
G&A Expense	15,263.88	19,137.82	16,060.35	17,504.07	12,611.39	12,661.88
Goodwill Amortization	638.20	537.16	541.25	581.58	441.28	415.38
Loss Provisions-Noninterest Bearing Assets	240.92	183.07	195.26	123.97	94.08	77.34
Income Before Taxes & Extraordinary Items	8,613.21	6,730.04	10,072.67	11,599.31	9,386.62	9,898.28
Income Taxes	2,935.25	1,744.00	3,655.29	3,939.55	3,173.35	3,637.18
Extraordinary Items	(317.62)	(246.27)	(4.80)	(90.36)	(23.46)	0.51
NET INCOME	5,360.35	4,739.78	6,412.58	7,569.41	6,189.81	6,261.61
Profits	\$6,037.47	\$5,914.98	\$6,987.55	\$8,059.45	\$6,532.68	\$6,433.31
Losses	(\$677.11)	(\$1,175.20)	(\$574.97)	(\$490.04)	(\$342.87)	(\$171.70)
PROFITABILITY (% of Average Assets Annualized)						
Interest Income	7.17%	7.21%	7.28%	7.00%	7.02%	6.72%
Interest Expense	4.50	4.36	4.41	4.26	4.28	4.00
NET INTEREST INCOME	2.66	2.85	2.87	2.74	2.74	2.72
Loss Provisions-Interest Bearing Assets	0.23	0.28	0.26	0.20	0.21	0.15
Noninterest Income	0.77	0.90	0.93	1.26	1.31	1.09
Mortgage Loan Servicing Fees	0.10	0.12	0.11	0.06	0.06	0.11
Other Fees and Charges	0.28	0.36	0.46	0.51	0.51	0.54
Other Noninterest Income	0.40	0.43	0.35	0.68	0.75	0.44
Noninterest Expense	2.09	2.59	2.21	2.32	2.24	2.09
G&A Expense	1.98	2.50	2.11	2.23	2.15	2.01
Goodwill Amortization	0.08	0.07	0.07	0.07	0.08	0.07
Loss Provisions-Noninterest Bearing Assets	0.03	0.02	0.03	0.02	0.02	0.01
Income Before Taxes & Extraordinary Items	1.12	0.88	1.33	1.48	1.60	1.57
Income Taxes	0.38	0.23	0.48	0.50	0.54	0.58
Extraordinary Items	-0.04	-0.03	0.00	-0.01	0.00	0.00
NET INCOME	0.70	0.62	0.84	0.97	1.06	0.99
Profits	0.78	0.77	0.92	1.03	1.12	1.02
Losses	-0.09	-0.15	-0.08	-0.06	-0.06	-0.03

Net income for the third quarter 1996 was significantly reduced by a one-time special assessment fee levied to fully capitalize the SAIF. See Technical Notes for details. Return on Average Assets (Return on Average Equity) is based on reported net income and average quarterly assets (equity). All data exclude self-liquidating thrifts. See Technical Notes for details. All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding. Office of Thrift Supervision / December 1999

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

FOR THE QUARTER ENDING:	SEP 1997	DEC 1997	MAR 1998	JUN 1998	SEP 1998	DEC 1998	MAR 1999	JUN 1999	SEP 1999
NUMBER OF THRIFT INSTITUTIONS:	1,238	1,215	1,195	1,181	1,170	1,145	1,129	1,115	1,111
PROFITABILITY (\$ Millions)									
Interest Income	\$13,779.55	\$14,068.93	\$13,688.57	\$13,867.46	\$13,594.78	\$13,748.77	\$13,780.04	\$14,066.03	\$14,477.97
Interest Expense	8,414.65	8,609.44	8,347.88	8,423.86	8,306.82	8,323.86	8,166.39	8,304.80	8,704.06
NET INTEREST INCOME	5,364.90	5,459.49	5,340.69	5,443.61	5,287.96	5,424.92	5,613.66	5,761.23	5,773.92
Loss Provisions-Interest Bearing Assets	486.75	531.19	348.80	405.79	453.66	376.95	330.32	336.34	299.80
Noninterest Income	1,531.46	2,134.74	2,119.34	2,313.75	3,236.27	2,227.60	2,352.06	2,302.62	2,215.85
Mortgage Loan Servicing Fees	208.98	223.57	187.87	187.93	(50.97)	182.38	208.45	257.12	196.24
Other Fees and Charges	911.90	972.06	912.46	1,033.06	1,029.02	1,055.94	1,069.65	1,149.50	1,190.23
Other Noninterest Income	410.58	939.11	1,019.01	1,092.76	2,258.22	989.29	1,073.96	895.99	829.38
Noninterest Expense	4,287.72	4,430.96	4,240.52	4,471.84	4,434.38	5,062.88	4,366.95	4,386.08	4,401.57
G&A Expense	4,112.15	4,229.08	4,065.39	4,297.99	4,248.01	4,892.69	4,209.28	4,213.97	4,238.64
Goodwill Amortization	136.38	149.43	143.99	141.05	156.24	140.30	134.16	142.05	139.17
Loss Provisions-Noninterest Bearing Assets	39.19	52.45	31.14	32.80	30.14	29.89	23.52	30.06	23.75
Income Before Taxes & Extraordinary Items	2,121.90	2,632.08	2,870.72	2,879.72	3,636.18	2,212.69	3,268.44	3,341.44	3,288.40
Income Taxes	777.24	971.95	996.05	783.68	1,393.62	766.19	1,208.64	1,230.11	1,198.43
Extraordinary Items	(2.72)	(1.55)	(7.87)	(0.57)	(15.02)	(66.90)	0.78	0.59	(0.86)
NET INCOME	1,341.94	1,658.57	1,866.79	2,095.47	2,227.54	1,379.60	2,060.58	2,111.92	2,089.12
PROFITABILITY (% of Average Assets Annualized)									
Interest Income	7.30%	7.34%	7.10%	7.11%	6.92%	6.87%	6.72%	6.71%	6.79
Interest Expense	4.46	4.49	4.33	4.32	4.23	4.16	3.98	3.96	4.09
NET INTEREST INCOME	2.84	2.85	2.77	2.79	2.69	2.71	2.74	2.75	2.71
Loss Provisions-Interest Bearing Assets	0.26	0.28	0.18	0.21	0.23	0.19	0.16	0.16	0.14
Noninterest Income	0.81	1.11	1.10	1.19	1.65	1.11	1.15	1.10	1.04
Mortgage Loan Servicing Fees	0.11	0.12	0.10	0.10	-0.03	0.09	0.10	0.12	0.09
Other Fees and Charges	0.48	0.51	0.47	0.53	0.52	0.53	0.52	0.55	0.56
Other Noninterest Income	0.22	0.49	0.53	0.56	1.15	0.49	0.52	0.43	0.39
Noninterest Expense	2.27	2.31	2.20	2.29	2.26	2.53	2.13	2.09	2.07
G&A Expense	2.18	2.21	2.11	2.20	2.16	2.45	2.05	2.01	1.99
Goodwill Amortization	0.07	0.08	0.07	0.07	0.08	0.07	0.07	0.07	0.07
Loss Provisions-Noninterest Bearing Assets	0.02	0.03	0.02	0.02	0.02	0.01	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	1.12	1.37	1.49	1.48	1.85	1.11	1.59	1.59	1.54
Income Taxes	0.41	0.51	0.52	0.40	0.71	0.38	0.59	0.59	0.56
Extraordinary Items	0.00	0.00	0.00	0.00	-0.01	-0.03	0.00	0.00	0.00
NET INCOME	0.71	0.87	0.97	1.07	1.13	0.69	1.00	1.01	0.98
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	0.71	0.87	0.97	1.07	1.13	0.69	1.00	1.01	0.98
Median Ratio	0.87	0.79	0.87	0.83	0.79	0.70	0.74	0.75	0.76
Return on Average Equity (Annualized)	8.73	10.50	11.58	12.68	13.24	8.21	12.29	12.41	12.18
Median Ratio	8.63	7.69	8.18	7.94	7.28	6.46	7.00	6.94	7.16
Net Interest Margin (Annualized)	2.84	2.85	2.77	2.79	2.69	2.71	2.74	2.75	2.71
Median Ratio	3.22	3.18	3.16	3.13	3.07	3.03	3.02	3.06	3.08
Number of Profitable Thrifts	1,169	1,108	1,123	1,096	1,075	1,016	1,042	1,029	999
Percent Profitable	94.43	91.19	93.97	92.80	91.88	88.73	92.29	92.29	89.92
Profits (\$ Millions)	\$1,656.50	\$1,795.41	\$1,932.39	\$2,217.32	\$2,382.97	\$1,526.77	\$2,112.57	\$2,174.53	\$2,146.21
Number of Unprofitable Thrifts	69	107	72	85	95	129	87	86	112
Percent Unprofitable	5.57	8.81	6.03	7.20	8.12	11.27	7.71	7.71	10.08
Losses (\$ Millions)	(\$314.56)	(\$136.83)	(\$65.59)	(\$121.85)	(\$155.43)	(\$147.17)	(\$51.99)	(\$62.61)	(\$57.09)

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

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

FOR THE QUARTER ENDING:	SEP 1997	DEC 1997	MAR 1998	JUN 1998	SEP 1998	DEC 1998	MAR 1999	JUN 1999	SEP 1999
NUMBER OF THRIFT INSTITUTIONS:	1,238	1,215	1,195	1,181	1,170	1,145	1,129	1,115	1,111
TOTAL ASSETS (\$ Billions)	\$762.80	\$776.58	\$780.15	\$786.30	\$795.20	\$817.61	\$835.04	\$846.68	\$862.72
1 - 4 Family Mortgages	387.75	390.77	394.66	391.68	394.55	400.91	400.23	408.29	421.01
Mortgage Pool Securities	103.75	103.82	101.18	96.86	93.70	93.31	100.58	99.59	96.60
Multifamily Mortgages	47.54	47.46	46.88	46.50	43.89	44.04	43.47	41.11	42.64
Nonresidential Mortgages	29.85	30.24	29.03	29.29	28.97	29.50	30.19	30.54	31.42
Construction Loans	11.39	11.33	11.65	12.12	13.25	13.76	14.59	15.76	17.00
Land Loans	3.44	3.50	3.59	3.59	3.82	3.91	4.18	4.39	4.54
Commercial Loans	10.63	11.50	12.47	12.86	14.08	15.57	16.64	17.42	18.60
Consumer Loans	43.31	44.85	44.67	45.92	46.40	47.40	49.07	52.33	54.75
Cash and Noninterest-Earning Deposits	9.77	10.85	10.54	10.83	10.95	13.03	10.59	11.63	12.47
Investment Securities	80.39	85.05	87.37	95.77	104.81	113.81	121.92	119.47	117.34
Mortgage Derivatives	36.12	36.29	38.12	47.51	55.95	67.06	73.15	71.47	70.08
Reposessed Assets, Net	1.90	1.80	1.76	1.57	1.51	1.47	1.39	1.22	1.11
Real Estate Held for Investment, Net	0.46	0.48	0.52	0.50	0.45	0.43	0.42	0.44	0.42
Office Premises & Equipment	7.82	7.88	7.78	7.97	7.97	7.96	8.06	8.19	8.26
Other Assets	29.99	32.44	33.39	36.23	36.24	37.83	39.06	41.64	41.95
Less: Contra Assets & Valuation Allowances	5.20	5.38	5.34	5.39	5.40	5.33	5.35	5.35	5.38
TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$762.80	\$776.58	\$780.15	\$786.30	\$795.20	\$817.61	\$835.04	\$846.68	\$862.72
TOTAL DEPOSITS	501.68	507.77	505.16	503.97	497.59	498.78	494.28	492.21	493.75
Deposits less than or equal to \$100,000	424.91	426.28	421.07	417.20	407.35	403.51	399.51	395.35	396.32
Deposits greater than \$100,000	76.77	81.49	84.09	86.77	90.24	95.27	94.78	96.86	97.42
Escrows	8.18	8.37	11.20	10.47	10.55	11.73	10.46	10.38	9.03
BORROWINGS	180.18	184.90	185.39	191.98	203.69	224.99	245.78	262.82	278.09
Advances From FHLB	106.61	118.51	116.58	118.44	125.64	143.10	152.22	164.38	174.60
RevRepo Agreements & FedFunds Purchased	42.34	38.49	42.24	43.71	44.69	49.44	59.25	59.34	64.85
Other Borrowings	31.23	27.90	26.57	29.83	33.36	32.46	34.31	39.10	38.64
Other Liabilities	10.37	10.93	12.88	12.61	15.11	14.79	16.54	12.68	12.88
Equity Capital	62.39	64.60	65.52	67.27	68.26	67.32	67.97	68.59	68.99

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

Office of Thrift Supervision / December 1999

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

FOR THE QUARTER ENDING:	SEP 1997	DEC 1997	MAR 1998	JUN 1998	SEP 1998	DEC 1998	MAR 1999	JUN 1999	SEP 1999
NUMBER OF THRIFT INSTITUTIONS:	1,238	1,215	1,195	1,181	1,170	1,145	1,129	1,115	1,111
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TOTAL ASSETS (% of Total Assets)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1 - 4 Family Mortgages	50.83	50.32	50.59	49.81	49.62	49.03	47.93	48.22	48.80
Mortgage Pool Securities	13.60	13.37	12.97	12.32	11.78	11.41	12.04	11.76	11.20
Multifamily Mortgages	6.23	6.11	6.01	5.91	5.52	5.39	5.21	4.86	4.94
Nonresidential Mortgages	3.91	3.89	3.72	3.72	3.64	3.61	3.62	3.61	3.64
Construction Loans	1.49	1.46	1.49	1.54	1.67	1.68	1.75	1.86	1.97
Land Loans	0.45	0.45	0.46	0.46	0.48	0.48	0.50	0.52	0.53
Commercial Loans	1.39	1.48	1.60	1.63	1.77	1.90	1.99	2.06	2.16
Consumer Loans	5.68	5.78	5.73	5.84	5.84	5.80	5.88	6.18	6.35
Cash and Noninterest-Earning Deposits	1.28	1.40	1.35	1.38	1.38	1.59	1.27	1.37	1.45
Investment Securities	10.54	10.95	11.20	12.18	13.18	13.92	14.60	14.11	13.60
Mortgage Derivatives	4.74	4.67	4.89	6.04	7.04	8.20	8.76	8.44	8.12
Repossessed Assets, Net	0.25	0.23	0.23	0.20	0.19	0.18	0.17	0.14	0.13
Real Estate Held for Investment, Net	0.06	0.06	0.07	0.06	0.06	0.05	0.05	0.05	0.05
Office Premises & Equipment	1.03	1.02	1.00	1.01	1.00	0.97	0.97	0.97	0.96
Other Assets	3.93	4.18	4.28	4.61	4.56	4.63	4.68	4.92	4.86
Less: Contra Assets & Valuation Allowances	0.68	0.69	0.68	0.69	0.68	0.65	0.64	0.63	0.62
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TOTAL LIABILITIES AND CAPITAL (% of Total Assets)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
TOTAL DEPOSITS	65.77	65.39	64.75	64.09	62.57	61.00	59.19	58.13	57.23
Deposits less than or equal to \$100,000	55.70	54.89	53.97	53.06	51.23	49.35	47.84	46.69	45.94
Deposits greater than \$100,000	10.06	10.49	10.78	11.04	11.35	11.65	11.35	11.44	11.29
Escrows	1.07	1.08	1.44	1.33	1.33	1.44	1.25	1.23	1.05
BORROWINGS	23.62	23.81	23.76	24.42	25.61	27.52	29.43	31.04	32.23
Advances From FHLB	13.98	15.26	14.94	15.06	15.80	17.50	18.23	19.41	20.24
RevRepo Agreements & FedFunds Purchased	5.55	4.96	5.41	5.56	5.62	6.05	7.10	7.01	7.52
Other Borrowings	4.09	3.59	3.41	3.79	4.20	3.97	4.11	4.62	4.48
Other Liabilities	1.36	1.41	1.65	1.60	1.90	1.81	1.98	1.50	1.49
Equity Capital	8.18	8.32	8.40	8.56	8.58	8.23	8.14	8.10	8.00

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

Office of Thrift Supervision / December 1999

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

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

FOR THE QUARTER ENDING:	SEP 1997	DEC 1997	MAR 1998	JUN 1998	SEP 1998	DEC 1998	MAR 1999	JUN 1999	SEP 1999
NUMBER OF THRIFT INSTITUTIONS:	1,238	1,215	1,195	1,181	1,170	1,145	1,129	1,115	1,111
TOTAL ASSETS (% Change)	7.70%	9.21%	10.61%	9.00%	9.50%	11.38%	12.98%	13.50%	13.41
1 - 4 Family Mortgages	10.53	10.00	10.90	7.74	6.03	7.68	6.11	9.03	10.80
Mortgage Pool Securities	-0.98	1.86	1.25	-5.49	-6.04	-5.03	5.91	9.08	7.28
Multifamily Mortgages	1.66	1.39	1.58	0.81	-4.70	-4.00	-2.71	-6.57	1.93
Nonresidential Mortgages	0.59	1.55	1.74	2.75	6.07	6.64	13.28	14.43	17.00
Construction Loans	-28.77	-29.58	18.00	19.61	27.88	34.39	38.14	40.45	35.57
Land Loans	0.70	-1.50	14.14	14.19	20.38	23.08	28.94	32.09	27.94
Commercial Loans	31.64	35.14	44.71	39.93	41.27	44.06	40.89	43.60	39.32
Consumer Loans	21.85	27.34	23.31	22.81	13.20	14.98	20.08	23.24	27.88
Cash and Noninterest-Earning Deposits	10.33	11.80	26.53	23.24	18.61	27.54	5.42	12.98	18.72
Investment Securities	-3.44	3.86	153.89	182.43	222.68	236.48	232.59	163.19	118.39
Mortgage Derivatives	-4.02	-1.30	10.78	40.10	72.27	98.25	99.55	57.45	30.44
Reposessed Assets, Net	-11.82	-10.97	-8.46	-15.50	-17.28	-15.57	-17.85	-19.02	-24.46
Real Estate Held for Investment, Net	-4.55	3.56	13.90	9.86	1.31	-7.78	-17.01	-8.51	-5.61
Office Premises & Equipment	5.72	6.44	5.92	8.10	7.93	7.25	9.47	8.35	8.30
Other Assets	-16.53	-12.11	28.38	29.30	27.30	23.35	23.06	20.47	21.39
Less: Contra Assets & Valuation Allowances	-64.89	-63.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL LIABILITIES AND CAPITAL (% Change)	7.70%	9.21%	10.61%	9.00%	9.50%	11.38%	12.98%	13.50%	13.41
TOTAL DEPOSITS	5.07	5.80	5.61	5.12	4.39	4.27	3.51	3.32	4.22
Deposits less than or equal to \$100,000	2.61	3.16	2.65	1.91	0.89	0.53	0.50	0.42	2.38
Deposits greater than \$100,000	21.13	22.13	23.45	23.88	23.71	23.73	18.49	17.07	12.45
BORROWINGS	13.49	14.85	19.14	15.19	17.93	27.71	39.44	43.28	41.34
Advances From FHLB	23.08	25.77	30.43	19.13	22.81	26.89	36.74	46.02	44.98
RevRepo Agreements & FedFunds Purchased	0.68	0.23	10.19	16.05	12.24	33.62	49.08	39.93	46.83
Other Borrowings	3.77	-1.63	-4.74	0.82	9.01	22.92	36.16	37.43	20.16
Other Liabilities	9.67	36.88	55.31	37.04	46.20	43.58	15.57	3.19	-12.88
Equity Capital	13.13	15.35	17.27	15.01	15.17	10.31	9.67	7.54	5.97

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

Office of Thrift Supervision / December 1999

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

FOR THE QUARTER ENDING:	SEP 1997	DEC 1997	MAR 1998	JUN 1998	SEP 1998	DEC 1998	MAR 1999	JUN 1999	SEP 1999
NUMBER OF THRIFT INSTITUTIONS:	1,238	1,215	1,195	1,181	1,170	1,145	1,129	1,115	1,111

SELECTED STRUCTURAL DATA									
Number of Conservatorships/Receiverships	0	0	0	0	0	0	0	0	1
Consolidated Assets (\$ Billions)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07
Number of Bank Charter Conversions	13	10	6	5	3	5	8	5	5
Consolidated Assets (\$ Billions)	7.37	1.79	1.39	1.46	2.38	2.38	7.66	2.97	2.92
Number of Bank Acquisitions	20	11	8	12	14	13	9	9	7
Consolidated Assets (\$ Billions)	14.48	3.83	11.93	4.22	8.43	10.63	2.29	1.76	1.91
Number of Thrift Mergers	6	7	10	8	7	12	5	8	2
Consolidated Assets (\$ Billions)	3.56	42.05	14.51	6.04	23.31	63.02	0.77	3.73	0.15

LOAN ACTIVITY (\$ Millions)									
Mortgage Pool Securities									
Total Purchases	\$11,647.32	\$16,188.12	\$16,531.59	\$16,653.71	\$19,580.86	\$25,388.40	\$23,536.87	\$23,825.64	\$14,849.53
Total Sales	9,859.14	10,137.36	13,818.48	12,103.60	12,745.84	16,044.14	13,204.38	15,389.38	10,692.67
Mortgage Originations	48,403.88	53,718.30	67,489.73	78,581.18	78,724.11	93,676.44	77,366.89	79,203.10	69,318.18
Construction Loans	5,148.03	4,972.42	4,743.01	6,022.61	6,251.97	6,242.10	6,082.17	7,130.96	7,467.79
1-4 Family Mortgages	4,244.91	4,029.15	3,868.22	4,772.00	4,949.92	4,879.32	4,877.34	5,671.24	5,941.26
Permanent Loans Secured by 1-4 Family Unit	39,480.55	44,572.96	58,850.53	67,668.37	67,580.23	81,534.70	66,086.15	66,111.90	55,792.08
Mortgage Refinancings	4,793.78	6,886.84	11,128.45	10,747.88	10,482.28	19,326.69	15,286.63	12,441.30	7,697.75
Mortgage Purchases	17,792.90	21,317.96	19,746.26	27,349.94	24,266.88	27,907.86	21,275.66	21,618.24	23,398.27
Secured by 1-4 Family Mortgages	17,021.15	19,308.82	18,876.75	26,457.21	23,475.38	26,629.26	20,697.03	20,812.96	22,675.22
Mortgage Sales	27,168.94	42,492.16	43,804.75	66,953.87	54,016.41	59,920.85	52,371.35	50,900.70	37,220.99
Secured by 1-4 Family Mortgages	26,556.76	40,701.86	43,017.37	66,390.31	53,061.36	58,954.50	51,950.41	49,053.06	36,619.98
Nonmortgage Originations and Purchases	17,358.62	16,989.53	16,982.42	19,670.85	19,130.15	18,544.44	20,481.80	18,423.52	21,988.11
Consumer Loans	13,875.93	12,456.13	11,926.08	14,368.14	13,689.30	11,957.75	13,984.34	11,491.44	14,563.95

OTHER INDICATORS (Percent Annualized)									
Asset Growth Rate	7.19%	9.93%	8.62%	5.78%	9.73%	17.61%	14.22%	7.80%	9.59
Cost of Funds	4.98	5.03	4.87	4.88	4.79	4.71	4.49	4.46	4.57
Asset Yield	7.87	7.92	7.67	7.70	7.50	7.45	7.28	7.27	7.37
Mortgage Portfolio Yield	7.87	7.89	7.66	7.72	7.47	7.50	7.34	7.28	7.32

CAPITAL MEASURES FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	SEP 1997	DEC 1997	MAR 1998	JUN 1998	SEP 1998	DEC 1998	MAR 1999	JUN 1999	SEP 1999
NUMBER OF THRIFT INSTITUTIONS:	1,238	1,215	1,195	1,181	1,170	1,145	1,129	1,115	1,111

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	1,235	1,214	1,194	1,179	1,170	1,141	1,127	1,113	1,110
Percent of Thrifts	99.76	99.92	99.92	99.83	100.00	99.65	99.82	99.82	99.91
Consolidated Assets (\$ Billions)	\$762.71	\$776.57	\$780.04	\$785.99	\$795.20	\$817.24	\$834.92	\$846.64	\$862.69
Fail FDICIA Capital Standards	3	1	1	2	0	2	2	1	1
Percent of Thrifts	0.24	0.08	0.08	0.17	0.00	0.17	0.18	0.09	0.09
Consolidated Assets (\$ Billions)	\$0.09	\$0.01	\$0.11	\$0.31	\$0.00	\$0.13	\$0.12	\$0.04	\$0.04
Critically Undercapitalized	0	0	0	0	0	0	1	0	1
Percent of Thrifts	0.00	0.00	0.00	0.00	0.00	0.00	0.09	0.00	0.09
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.07	\$0.00	\$0.04

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$56.53	\$58.21	\$58.62	\$59.92	\$60.52	\$60.07	\$61.36	\$63.25	\$64.65
Tangible Equity Ratio	7.48	7.57	7.60	7.71	7.70	7.43	7.42	7.53	7.54
Median Ratio	9.17	9.21	9.28	9.27	9.40	9.31	9.34	9.37	9.37
Tier 1 Capital (\$ Billions)	\$56.66	\$58.30	\$58.70	\$59.99	\$60.59	\$60.11	\$61.40	\$63.30	\$64.70
Tier 1 Leverage Ratio	7.50	7.58	7.61	7.72	7.71	7.43	7.42	7.53	7.54
Median Ratio	9.17	9.21	9.28	9.27	9.40	9.31	9.34	9.37	9.37
Tier 1 Risk-based Capital Ratio	13.07	13.10	13.24	13.35	13.41	13.07	13.06	13.01	12.94
Median Ratio	17.78	17.83	17.96	18.17	18.21	18.10	17.99	17.88	17.66
Risk-based Capital (\$ Billions)	\$62.81	\$64.52	\$64.58	\$65.80	\$66.50	\$66.17	\$67.40	\$69.25	\$70.69
Total Risk-based Capital Ratio	14.49	14.50	14.57	14.64	14.72	14.38	14.34	14.24	14.14
Median Ratio	18.52	18.62	18.65	18.67	18.96	18.73	18.92	18.84	18.48

One small thrift with assets of \$100 Million did not report financial data for June 1999 and was critically undercapitalized. Numbers may not sum due to rounding.
Office of Thrift Supervision / December 1999

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

FOR THE QUARTER ENDING:	SEP 1997	DEC 1997	MAR 1998	JUN 1998	SEP 1998	DEC 1998	MAR 1999	JUN 1999	SEP 1999
NUMBER OF THRIFT INSTITUTIONS:	1,238	1,215	1,195	1,181	1,170	1,145	1,129	1,115	1,111
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$6,060.46	\$6,268.15	\$5,949.80	\$5,688.50	\$5,819.77	\$5,759.64	\$5,165.27	\$4,993.23	\$5,094.55
Mortgage Loans									
Construction & Land Loans	229.90	219.70	282.60	219.03	229.75	298.93	221.46	190.26	192.46
Nonresidential Mortgages	240.29	332.16	307.69	284.04	286.62	288.20	226.20	230.78	192.51
Multifamily Mortgages	184.28	191.91	235.00	189.44	195.94	186.63	117.23	124.99	87.21
1-4 Family Mortgages	4,406.71	4,420.06	4,146.89	3,978.34	3,979.41	3,873.41	3,645.35	3,454.35	3,581.63
Nonmortgage Loans and Leases									
Commercial Loans	140.90	164.40	170.28	177.09	226.44	213.29	217.18	188.52	186.53
Consumer Loans	858.39	939.92	807.34	840.56	901.62	899.18	737.86	804.32	854.21
NONCURRENT LOANS (\$ Millions)	\$6,302.18	\$5,919.01	\$5,554.47	\$5,269.46	\$4,879.95	\$4,798.40	\$4,651.85	\$4,328.00	\$4,468.88
Mortgage Loans									
Construction & Land Loans	162.54	182.14	168.88	167.85	179.69	194.19	170.33	146.28	142.68
Nonresidential Mortgages	537.42	489.95	482.05	425.22	391.22	367.36	358.30	328.27	335.57
Multifamily Mortgages	416.53	350.73	360.06	294.26	244.52	217.82	188.64	160.84	162.16
1-4 Family Mortgages	4,660.63	4,333.40	4,022.06	3,849.91	3,541.88	3,483.00	3,381.39	3,169.46	3,222.29
Nonmortgage Loans and Leases									
Commercial Loans	131.08	126.04	130.89	162.34	159.37	150.38	151.39	156.53	192.45
Consumer Loans	393.97	436.76	390.54	369.88	363.28	385.66	401.81	366.63	413.74
NET CHARGE-OFFS (\$ Millions)	\$510.28	\$478.15	\$375.81	\$357.13	\$431.23	\$409.96	\$309.06	\$353.90	\$305.64
Mortgage Loans									
Construction & Land Loans	1.10	8.43	2.11	3.53	3.94	3.98	1.14	2.56	0.55
Nonresidential Mortgages	13.53	(9.70)	3.32	8.42	1.86	11.56	(3.71)	3.93	8.24
Multifamily Mortgages	17.27	2.65	12.43	7.90	8.96	1.91	(27.99)	10.64	(7.19)
1-4 Family Mortgages	212.19	99.52	79.45	86.92	73.17	165.62	61.56	88.45	61.61
Nonmortgage Loans and Leases									
Commercial Loans	9.98	13.14	13.19	11.41	11.75	22.35	9.97	13.59	22.96
Consumer Loans	177.51	240.16	204.75	191.04	260.42	156.35	209.54	154.15	156.39
Reposessed Assets	38.98	43.76	29.23	25.67	34.71	29.13	31.40	53.22	25.06
Other	39.73	80.19	31.33	22.24	36.41	19.07	27.15	27.37	38.03
REPOSSESSED ASSETS, NET (\$ Millions)	\$1,899.62	\$1,804.82	\$1,763.19	\$1,571.76	\$1,513.53	\$1,469.66	\$1,387.25	\$1,218.26	\$1,109.49
Construction & Land Loans	230.42	192.15	181.71	171.29	161.28	162.47	157.52	156.87	137.91
Nonresidential Mortgages	269.26	259.91	263.72	217.88	179.10	226.36	250.24	250.50	236.01
Multifamily Mortgages	291.86	237.68	208.55	200.61	189.13	161.11	166.65	80.71	55.63
1-4 Family Mortgages	1,067.45	1,062.30	1,024.23	904.69	888.44	816.98	758.75	668.78	613.93
Other	40.64	52.77	84.98	77.29	95.58	102.75	54.10	61.40	66.00
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)									
Real Estate Loans	\$479.97	\$483.29	\$485.81	\$483.18	\$484.48	\$492.13	\$492.66	\$500.10	\$516.61
Percent of Total Assets	62.92	62.23	62.27	61.45	60.92	60.19	59.00	59.07	59.88
Noncurrent Real Estate Loans	\$5.78	\$5.36	\$5.03	\$4.74	\$4.36	\$4.26	\$4.10	\$3.80	\$3.86
Percent of Total Assets	0.76	0.69	0.65	0.60	0.55	0.52	0.49	0.45	0.45
Real Estate Owned	\$1.86	\$1.75	\$1.68	\$1.49	\$1.42	\$1.37	\$1.33	\$1.16	\$1.04
Percent of Total Assets	0.24	0.23	0.22	0.19	0.18	0.17	0.16	0.14	0.12
Troubled Real Estate Loans	\$7.64	\$7.11	\$6.71	\$6.23	\$5.78	\$5.63	\$5.43	\$4.96	\$4.91
Percent of Total Assets	1.00	0.92	0.86	0.79	0.73	0.69	0.65	0.59	0.57

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

Numbers may not sum due to rounding.

Office of Thrift Supervision / December 1999

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

FOR THE QUARTER ENDING:	SEP 1997	DEC 1997	MAR 1998	JUN 1998	SEP 1998	DEC 1998	MAR 1999	JUN 1999	SEP 1999
NUMBER OF THRIFT INSTITUTIONS:	1,238	1,215	1,195	1,181	1,170	1,145	1,129	1,115	1,111
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.79%	0.81%	0.76%	0.72%	0.73%	0.70%	0.62%	0.59%	0.59
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.55	1.48	1.85	1.39	1.35	1.69	1.18	0.94	0.89
Nonresidential Mortgages	0.81	1.10	1.06	0.97	0.99	0.98	0.75	0.76	0.61
Multifamily Mortgages	0.39	0.40	0.50	0.41	0.45	0.42	0.27	0.30	0.20
1-4 Family Mortgages	1.14	1.13	1.05	1.02	1.01	0.97	0.91	0.85	0.85
Nonmortgage Loans and Leases									
Commercial Loans	1.33	1.43	1.37	1.38	1.61	1.37	1.31	1.08	1.00
Consumer Loans	1.98	2.10	1.81	1.83	1.94	1.90	1.50	1.54	1.56
NONCURRENT LOANS (% Total Assets)	0.83%	0.76%	0.71%	0.67%	0.61%	0.59%	0.56%	0.51%	0.52
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.10	1.23	1.11	1.07	1.05	1.10	0.91	0.73	0.66
Nonresidential Mortgages	1.80	1.62	1.66	1.45	1.35	1.25	1.19	1.07	1.07
Multifamily Mortgages	0.88	0.74	0.77	0.63	0.56	0.49	0.43	0.39	0.38
1-4 Family Mortgages	1.20	1.11	1.02	0.98	0.90	0.87	0.84	0.78	0.77
Nonmortgage Loans and Leases									
Commercial Loans	1.23	1.10	1.05	1.26	1.13	0.97	0.91	0.90	1.03
Consumer Loans	0.91	0.97	0.87	0.81	0.78	0.81	0.82	0.70	0.76
NET CHARGE-OFFS (% Total Assets)	0.07%	0.06%	0.05%	0.05%	0.05%	0.05%	0.04%	0.04%	0.04
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.01	0.06	0.01	0.02	0.02	0.02	0.01	0.01	0.00
Nonresidential Mortgages	0.05	-0.03	0.01	0.03	0.01	0.04	-0.01	0.01	0.03
Multifamily Mortgages	0.04	0.01	0.03	0.02	0.02	0.00	-0.06	0.03	-0.02
1-4 Family Mortgages	0.05	0.03	0.02	0.02	0.02	0.04	0.02	0.02	0.01
Nonmortgage Loans and Leases									
Commercial Loans	0.09	0.11	0.11	0.09	0.08	0.14	0.06	0.08	0.12
Consumer Loans	0.41	0.54	0.46	0.42	0.56	0.33	0.43	0.29	0.29
Repossessed Assets	2.05	2.42	1.66	1.63	2.29	1.98	2.26	4.37	2.26
Other	0.13	0.25	0.09	0.06	0.10	0.05	0.07	0.07	0.09
REPOSSESSED ASSETS, NET (% Total Assets)	0.25%	0.23%	0.23%	0.20%	0.19%	0.18%	0.17%	0.14%	0.13
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans	1.55	1.30	1.19	1.09	0.94	0.92	0.84	0.78	0.64
Nonresidential Mortgages	0.90	0.86	0.91	0.74	0.62	0.77	0.83	0.82	0.75
Multifamily Mortgages	0.61	0.50	0.44	0.43	0.43	0.37	0.38	0.20	0.13
1-4 Family Mortgages	0.28	0.27	0.26	0.23	0.23	0.20	0.19	0.16	0.15
Other	0.14	0.16	0.25	0.21	0.26	0.27	0.14	0.15	0.16
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	0.27%	0.25%	0.19%	0.18%	0.22%	0.20%	0.15%	0.17%	0.14
Net Provisions for Losses (Annualized)	0.26	0.27	0.18	0.21	0.23	0.18	0.16	0.16	0.14
Valuation Allowances	0.79	0.78	0.77	0.77	0.76	0.73	0.70	0.69	0.68
Noncurrent Loans	0.83	0.76	0.71	0.67	0.61	0.59	0.56	0.51	0.52
Repossessed Assets, Net (% Total Assets)	0.25	0.23	0.23	0.20	0.19	0.18	0.17	0.14	0.13
Troubled Assets	1.08	0.99	0.94	0.87	0.80	0.77	0.72	0.66	0.65

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

Numbers may not sum due to rounding.

Office of Thrift Supervision / December 1999

SELECTED INDICATORS FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

BY FDICIA CATEGORY

THIRD QUARTER 1999:	WELL- CAPITALIZED	ADEQUATELY CAPITALIZED	CRITICALLY UNDER- CAPITALIZED	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	1,084	26	1	1,111
Total Assets (\$ Billions)	\$854.10	\$8.59	\$0.04	\$862.72
Tier 1 Leverage Ratio (Percent)	7.56	6.01	1.19	7.54
Median Ratio	9.47	5.82	1.19	9.37
Total Risk-based Capital Ratio (Percent)	14.20	9.20	2.73	14.14
Median Ratio	18.72	9.50	2.73	18.48
Return on Average Assets (Percent Annualized)	0.99	0.51	-5.45	0.98
Median Ratio	0.76	0.55	-5.45	0.76
Net Interest Margin (Percent Annualized)	2.70	3.25	5.47	2.71
Median Ratio	3.07	3.28	5.47	3.08
Number of Profitable Thrifts	981	18	0	999
Profits (\$ Millions)	\$2,131.61	\$14.60	\$0.00	\$2,146.21
Number of Unprofitable Thrifts	103	8	1	112
Losses (\$ Millions)	(\$52.75)	(\$3.85)	(\$0.49)	(\$57.09)
Valuation Allowances (Percent of Total Assets)	0.68	0.70	1.84	0.68
Troubled Assets (Percent of Total Assets)	0.64	1.33	5.24	0.65
Asset Growth Rate (Percent Annualized)	9.55	13.92	-24.74	9.59

BY OTS EXAMINATION RATING

THIRD QUARTER 1999:	CAMELS 1 AND 2	CAMELS 3	CAMELS 4 AND 5	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	996	67	10	1,111
Total Assets (\$ Billions)	\$835.64	\$21.44	\$3.83	\$862.72
Tier 1 Leverage Ratio (Percent)	7.51	8.09	5.36	7.54
Median Ratio	9.46	7.51	4.84	9.37
Total Risk-based Capital Ratio (Percent)	14.15	12.85	10.91	14.14
Median Ratio	18.67	13.61	11.88	18.48
Return on Average Assets (Percent Annualized)	1.00	0.71	-0.16	0.98
Median Ratio	0.79	0.43	-0.16	0.76
Net Interest Margin (Percent Annualized)	2.70	2.93	3.40	2.71
Median Ratio	3.08	3.06	2.91	3.08
Number of Profitable Thrifts	941	46	3	999
Profits (\$ Millions)	\$2,094.65	\$46.94	\$0.83	\$2,146.21
Number of Unprofitable Thrifts	55	21	7	112
Losses (\$ Millions)	(\$36.66)	(\$8.73)	(\$2.40)	(\$57.09)
Valuation Allowances (Percent of Total Assets)	0.66	1.19	2.26	0.68
Troubled Assets (Percent of Total Assets)	0.56	3.99	1.59	0.65
Asset Growth Rate (Percent Annualized)	10.20	-7.42	-33.40	9.59

Thirty-eight de novo thrifts have not been assigned an examination rating. These reported total assets of \$1.8 billion and net losses of \$5.5 million. All data exclude self-liquidating thrifts. See Technical Notes for details.

Numbers may not sum due to rounding.
Office of Thrift Supervision / December 1999

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

THIRD QUARTER 1999:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	231	224	337	231	88	1,111
PROFITABILITY (\$ Millions)						
Interest Income	\$2,770.09	\$1,208.64	\$2,851.40	\$1,770.13	\$5,877.71	\$14,477.97
Interest Expense	1,596.70	683.14	1,644.10	1,043.13	3,737.00	8,704.06
NET INTEREST INCOME	1,173.40	525.50	1,207.31	727.00	2,140.72	5,773.92
Loss Provisions-Interest Bearing Assets	37.45	39.92	93.86	55.97	72.59	299.80
Noninterest Income	438.66	197.88	549.29	299.34	730.68	2,215.85
Mortgage Loan Servicing Fees	64.09	10.74	37.76	43.92	39.73	196.24
Other Fees and Charges	211.98	136.18	222.11	180.90	439.07	1,190.23
Other Noninterest Income	162.59	50.96	289.42	74.53	251.88	829.38
Noninterest Expense	879.54	496.07	989.81	625.66	1,410.48	4,401.57
G&A Expense	840.15	489.60	951.94	604.70	1,352.25	4,238.64
Goodwill Amortization	32.15	6.47	34.59	12.84	53.13	139.17
Loss Provisions-Noninterest Bearing Assets	7.24	0.01	3.27	8.13	5.11	23.75
Income Before Taxes & Extraordinary Items	695.06	187.38	672.93	344.71	1,388.32	3,288.40
Income Taxes	252.72	70.29	243.74	83.42	548.26	1,198.43
Extraordinary Items	0.19	(0.38)	0.00	(1.74)	1.07	(0.86)
NET INCOME	442.53	116.71	429.19	259.56	841.14	2,089.12
PROFITABILITY (% of Average Assets Annualized)						
Interest Income	6.67%	7.09%	6.94%	7.01%	6.66%	6.79%
Interest Expense	3.85	4.01	4.00	4.13	4.24	4.09
NET INTEREST INCOME	2.83	3.08	2.94	2.88	2.43	2.71
Loss Provisions-Interest Bearing Assets	0.09	0.23	0.23	0.22	0.08	0.14
Noninterest Income	1.06	1.16	1.34	1.19	0.83	1.04
Mortgage Loan Servicing Fees	0.15	0.06	0.09	0.17	0.05	0.09
Other Fees and Charges	0.51	0.80	0.54	0.72	0.50	0.56
Other Noninterest Income	0.39	0.30	0.70	0.30	0.29	0.39
Noninterest Expense	2.12	2.91	2.41	2.48	1.60	2.07
G&A Expense	2.02	2.87	2.32	2.40	1.53	1.99
Goodwill Amortization	0.08	0.04	0.08	0.05	0.06	0.07
Loss Provisions-Noninterest Bearing Assets	0.02	0.00	0.01	0.03	0.01	0.01
Income Before Taxes & Extraordinary Items	1.67	1.10	1.64	1.37	1.57	1.54
Income Taxes	0.61	0.41	0.59	0.33	0.62	0.56
Extraordinary Items	0.00	0.00	0.00	-0.01	0.00	0.00
NET INCOME	1.07	0.68	1.05	1.03	0.95	0.98
PROFITABILITY (Percent)						
Return on Average Assets (Annualized)	1.07	0.68	1.05	1.03	0.95	0.98
Median Ratio	0.80	0.70	0.74	0.76	0.84	0.76
Return on Average Equity (Annualized)	12.96	7.00	11.65	11.45	13.75	12.18
Median Ratio	7.86	6.30	6.47	7.18	9.24	7.16
Net Interest Margin (Annualized)	2.83	3.08	2.94	2.88	2.43	2.71
Median Ratio	3.15	3.21	3.00	3.02	3.25	3.08
Number of Profitable Thrifts	218	186	306	209	80	999
Percent Profitable	94.37	83.04	90.80	90.48	90.91	89.92
Profits (\$ Millions)	\$446.66	\$138.11	\$441.59	\$273.31	\$846.53	\$2,146.21
Number of Unprofitable Thrifts	13	38	31	22	8	112
Percent Unprofitable	5.63	16.96	9.20	9.52	9.09	10.08
Losses (\$ Millions)	(\$4.14)	(\$21.41)	(\$12.40)	(\$13.75)	(\$5.39)	(\$57.09)

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

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

THIRD QUARTER 1999:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	231	224	337	231	88	1,111
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TOTAL ASSETS (\$ Billions)	\$168.23	\$70.36	\$166.25	\$102.19	\$355.69	\$862.72
1 - 4 Family Mortgages	67.66	32.98	81.63	44.63	194.11	421.01
Mortgage Pool Securities	19.96	4.88	14.53	10.49	46.74	96.60
Multifamily Mortgages	7.23	0.73	5.95	2.17	26.57	42.64
Nonresidential Mortgages	8.16	3.59	5.54	5.18	8.96	31.42
Construction Loans	1.84	2.82	3.51	6.58	2.25	17.00
Land Loans	0.24	1.39	1.08	1.03	0.81	4.54
Commercial Loans	5.30	2.24	4.33	3.53	3.20	18.60
Consumer Loans	9.57	5.44	19.36	11.64	8.73	54.75
Cash and Noninterest-Earning Deposits	2.18	1.31	2.46	1.50	5.01	12.47
Investment Securities	35.72	11.84	17.74	9.67	42.36	117.34
Mortgage Derivatives	21.41	4.64	6.16	3.71	34.16	70.08
Reposessed Assets, Net	0.28	0.17	0.20	0.11	0.35	1.11
Real Estate Held for Investment, Net	0.09	0.06	0.08	0.03	0.15	0.42
Office Premises & Equipment	1.56	1.05	1.79	1.24	2.62	8.26
Other Assets	9.39	2.26	9.05	5.04	16.22	41.95
Less: Contra Assets & Valuation Allowances	0.93	0.42	1.01	0.63	2.39	5.38
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TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$168.23	\$70.36	\$166.25	\$102.19	\$355.69	\$862.72
TOTAL DEPOSITS	98.92	48.71	109.80	61.30	175.02	493.75
Deposits less than or equal to \$100,000	81.78	38.85	89.30	50.53	135.86	396.32
Deposits greater than \$100,000	17.14	9.86	20.49	10.76	39.16	97.42
Escrows	1.67	0.39	1.98	1.96	3.02	9.03
BORROWINGS	51.19	13.41	37.44	28.36	147.69	278.09
Advances From FHLB	31.33	9.59	29.06	23.74	80.89	174.60
RevRepo Agreements & FedFunds Purchased	16.16	2.81	5.09	2.07	38.71	64.85
Other Borrowings	3.70	1.00	3.30	2.55	28.09	38.64
Other Liabilities	2.70	1.11	2.31	1.37	5.38	12.88
Equity Capital	13.75	6.73	14.72	9.21	24.58	68.99

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

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

THIRD QUARTER 1999:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	231	224	337	231	88	1,111
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TOTAL ASSETS (% of Total Assets)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1 - 4 Family Mortgages	40.22	46.87	49.10	43.67	54.57	48.80
Mortgage Pool Securities	11.86	6.94	8.74	10.26	13.14	11.20
Multifamily Mortgages	4.30	1.04	3.58	2.12	7.47	4.94
Nonresidential Mortgages	4.85	5.10	3.33	5.06	2.52	3.64
Construction Loans	1.09	4.01	2.11	6.44	0.63	1.97
Land Loans	0.14	1.97	0.65	1.01	0.23	0.53
Commercial Loans	3.15	3.19	2.60	3.46	0.90	2.16
Consumer Loans	5.69	7.73	11.65	11.39	2.46	6.35
Cash and Noninterest-Earning Deposits	1.30	1.86	1.48	1.47	1.41	1.45
Investment Securities	21.23	16.83	10.67	9.46	11.91	13.60
Mortgage Derivatives	12.73	6.59	3.70	3.64	9.60	8.12
Repossessed Assets, Net	0.16	0.24	0.12	0.11	0.10	0.13
Real Estate Held for Investment, Net	0.05	0.09	0.05	0.03	0.04	0.05
Office Premises & Equipment	0.92	1.50	1.08	1.21	0.74	0.96
Other Assets	5.58	3.22	5.44	4.93	4.56	4.86
Less: Contra Assets & Valuation Allowances	0.55	0.60	0.61	0.62	0.67	0.62
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TOTAL LIABILITIES						
AND CAPITAL (% of Total Assets)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
TOTAL DEPOSITS	58.80	69.23	66.04	59.98	49.21	57.23
Deposits less than or equal to \$100,000	48.61	55.21	53.72	49.45	38.20	45.94
Deposits greater than \$100,000	10.19	14.02	12.33	10.53	11.01	11.29
Escrows	0.99	0.56	1.19	1.92	0.85	1.05
BORROWINGS	30.43	19.05	22.52	27.75	41.52	32.23
Advances From FHLB	18.62	13.63	17.48	23.23	22.74	20.24
RevRepo Agreements & FedFunds Purchased	9.61	4.00	3.06	2.03	10.88	7.52
Other Borrowings	2.20	1.43	1.98	2.49	7.90	4.48
Other Liabilities	1.60	1.58	1.39	1.34	1.51	1.49
Equity Capital	8.17	9.57	8.85	9.01	6.91	8.00

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

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

THIRD QUARTER 1999:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	231	224	337	231	88	1,111
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TOTAL ASSETS (% Change)	13.60%	21.53%	12.16%	16.06%	11.68%	13.41%
1 - 4 Family Mortgages	7.82	19.54	5.27	9.32	13.34	10.80
Mortgage Pool Securities	2.43	-15.88	14.46	10.88	9.71	7.28
Multifamily Mortgages	17.67	12.96	15.27	16.23	-5.18	1.93
Nonresidential Mortgages	22.48	21.37	19.14	51.09	-2.23	17.00
Construction Loans	34.69	38.39	26.51	40.76	33.42	35.57
Land Loans	-24.43	30.74	24.85	38.04	43.01	27.94
Commercial Loans	76.99	81.70	25.57	54.73	-5.74	39.32
Consumer Loans	15.73	67.69	49.58	18.93	1.96	27.88
Cash and Noninterest-Earning Deposits	2.46	17.36	10.99	32.78	28.30	18.72
Investment Securities	117.55	330.30	162.95	250.12	69.13	118.39
Mortgage Derivatives	30.39	68.49	-8.73	34.48	36.39	30.44
Reposessed Assets, Net	-10.59	-13.94	-10.08	-36.52	-37.78	-24.46
Real Estate Held for Investment, Net	-6.81	30.67	-26.06	-7.22	-1.22	-5.61
Office Premises & Equipment	9.13	15.75	7.44	16.52	2.34	8.30
Other Assets	31.23	19.49	28.95	15.81	14.63	21.39
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 (% Change)	13.60%	21.53%	12.16%	16.06%	11.68%	13.41%
TOTAL DEPOSITS	3.65	16.59	6.91	7.43	-0.99	4.22
Deposits less than or equal to \$100,000	0.74	13.54	5.37	7.38	-2.89	2.38
Deposits greater than \$100,000	20.17	30.42	14.21	7.64	6.22	12.45
BORROWINGS	45.54	51.71	35.11	48.32	39.45	41.34
Advances From FHLB	42.22	42.61	45.90	56.02	43.04	44.98
RevRepo Agreements & FedFunds Purchased	51.12	79.62	46.60	22.42	44.76	46.83
Other Borrowings	50.98	83.68	-23.82	15.22	24.18	20.16
Other Liabilities	3.32	5.88	15.63	-12.12	-29.90	-12.88
Equity Capital	3.79	15.02	4.43	13.89	3.19	5.97

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

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

THIRD QUARTER 1999:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	231	224	337	231	88	1,111

CAPITAL COMPLIANCE						
Meet FDICIA Capital Standards	231	223	337	231	88	1,110
Percent of Thrifts	100.00	99.55	100.00	100.00	100.00	99.91
Consolidated Assets (\$ Billions)	\$168.23	\$70.32	\$166.25	\$102.19	\$355.69	\$862.69
Fail FDICIA Capital Standards	0	1	0	0	0	1
Percent of Thrifts	0.00	0.45	0.00	0.00	0.00	0.09
Consolidated Assets (\$ Billions)	\$0.00	\$0.04	\$0.00	\$0.00	\$0.00	\$0.04
Critically Undercapitalized	0	1	0	0	0	1
Percent of Thrifts	0.00	0.45	0.00	0.00	0.00	0.09
Consolidated Assets (\$ Billions)	\$0.00	\$0.04	\$0.00	\$0.00	\$0.00	\$0.04

CAPITAL RATIOS (Percent)						
Tangible Equity (\$ Billions)	\$12.81	\$6.45	\$13.23	\$8.82	\$23.33	\$64.65
Tangible Equity Ratio	7.65	9.23	8.03	8.69	6.59	7.54
Median Ratio	9.15	9.61	10.20	9.07	8.04	9.37
Tier 1 Capital (\$ Billions)	\$12.82	\$6.45	\$13.24	\$8.84	\$23.35	\$64.70
Tier 1 Leverage Ratio	7.65	9.24	8.03	8.70	6.60	7.54
Median Ratio	9.15	9.61	10.20	9.07	8.04	9.37
Tier 1 Risk-based Capital Ratio	13.96	15.58	13.01	13.83	11.61	12.94
Median Ratio	18.18	17.55	19.00	17.16	12.44	17.66
Risk-based Capital (\$ Billions)	\$13.78	\$7.08	\$14.40	\$9.50	\$25.94	\$70.69
Total Risk-based Capital Ratio	15.01	17.08	14.16	14.87	12.89	14.14
Median Ratio	19.09	18.27	20.05	18.16	13.47	18.48

One small thrift with assets of \$100 Million did not report financial data for June 1999 and was critically undercapitalized. All data exclude self-liquidating thrifts. See Technical Notes for details. Numbers may not sum due to rounding.
Office of Thrift Supervision / December 1999

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

THIRD QUARTER 1999:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	231	224	337	231	88	1,111
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$807.02	\$563.68	\$1,163.85	\$711.30	\$1,848.69	\$5,094.55
Mortgage Loans						
Construction & Land Loans	22.49	44.10	54.88	53.98	17.01	192.46
Nonresidential Mortgages	60.50	37.81	40.60	20.04	33.57	192.51
Multifamily Mortgages	11.93	3.73	21.23	4.46	45.87	87.21
1-4 Family Mortgages	510.76	326.92	719.00	494.15	1,530.79	3,581.63
Nonmortgage Loans and Leases						
Commercial Loans	43.71	36.53	50.79	28.90	26.61	186.53
Consumer Loans	157.63	114.60	277.36	109.78	194.84	854.21
NONCURRENT LOANS (\$ Millions)	\$1,062.52	\$366.56	\$960.55	\$589.14	\$1,490.12	\$4,468.88
Mortgage Loans						
Construction & Land Loans	14.78	20.12	45.69	23.81	38.28	142.68
Nonresidential Mortgages	132.72	38.32	59.29	29.36	75.88	335.57
Multifamily Mortgages	54.09	8.04	28.06	6.95	65.03	162.16
1-4 Family Mortgages	757.94	242.27	615.26	415.79	1,191.03	3,222.29
Nonmortgage Loans and Leases						
Commercial Loans	40.99	24.59	56.81	29.72	40.34	192.45
Consumer Loans	62.00	33.22	155.44	83.51	79.57	413.74
NET CHARGE-OFFS (\$ Millions)	\$31.61	\$36.99	\$77.68	\$60.40	\$98.96	\$305.64
Mortgage Loans						
Construction & Land Loans	(0.79)	0.89	0.66	(0.40)	0.18	0.55
Nonresidential Mortgages	0.75	0.28	(0.09)	(0.50)	7.79	8.24
Multifamily Mortgages	0.02	0.01	0.60	(0.03)	(7.79)	(7.19)
1-4 Family Mortgages	6.24	3.96	16.94	11.92	22.55	61.61
Nonmortgage Loans and Leases						
Commercial Loans	0.09	9.42	8.85	0.78	3.82	22.96
Consumer Loans	16.32	14.10	40.94	24.72	60.32	156.39
Reposessed Assets	6.75	8.36	1.23	1.58	7.14	25.06
Other	2.24	(0.03)	8.54	22.33	4.95	38.03
REPOSSESSED ASSETS, NET (\$ Millions)	\$275.51	\$171.55	\$201.38	\$112.79	\$348.26	\$1,109.49
Construction & Land Loans	6.00	81.47	13.53	20.88	16.04	137.91
Nonresidential Mortgages	115.06	19.07	42.22	23.24	36.43	236.01
Multifamily Mortgages	12.58	1.57	6.60	0.28	34.61	55.63
1-4 Family Mortgages	135.93	59.91	111.67	62.49	243.93	613.93
Other	5.95	9.54	27.37	5.90	17.25	66.00
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)						
Real Estate Loans	\$85.12	\$41.51	\$97.71	\$59.58	\$232.69	\$516.61
Percent of Total Assets	50.60	59.00	58.77	58.30	65.42	59.88
Noncurrent Real Estate Loans	\$0.96	\$0.31	\$0.75	\$0.48	\$1.37	\$3.86
Percent of Total Assets	0.57	0.44	0.45	0.47	0.39	0.45
Real Estate Owned	\$0.27	\$0.16	\$0.17	\$0.11	\$0.33	\$1.04
Percent of Total Assets	0.16	0.23	0.10	0.10	0.09	0.12
Troubled Real Estate Loans	\$1.23	\$0.47	\$0.92	\$0.58	\$1.70	\$4.91
Percent of Total Assets	0.73	0.67	0.55	0.57	0.48	0.57

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

THIRD QUARTER 1999:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	231	224	337	231	88	1,111
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.48%	0.80%	0.70%	0.70%	0.52%	0.59%
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	1.08	1.05	1.20	0.71	0.56	0.89
Nonresidential Mortgages	0.74	1.05	0.73	0.39	0.37	0.61
Multifamily Mortgages	0.17	0.51	0.36	0.21	0.17	0.20
1-4 Family Mortgages	0.75	0.99	0.88	1.11	0.79	0.85
Nonmortgage Loans and Leases						
Commercial Loans	0.82	1.63	1.17	0.82	0.83	1.00
Consumer Loans	1.65	2.11	1.43	0.94	2.23	1.56
NONCURRENT LOANS (% Total Assets)	0.63%	0.52%	0.58%	0.58%	0.42%	0.52%
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	0.71	0.48	1.00	0.31	1.25	0.66
Nonresidential Mortgages	1.63	1.07	1.07	0.57	0.85	1.07
Multifamily Mortgages	0.75	1.10	0.47	0.32	0.24	0.38
1-4 Family Mortgages	1.12	0.73	0.75	0.93	0.61	0.77
Nonmortgage Loans and Leases						
Commercial Loans	0.77	1.10	1.31	0.84	1.26	1.03
Consumer Loans	0.65	0.61	0.80	0.72	0.91	0.76
NET CHARGE-OFFS (% Total Assets)	0.02%	0.05%	0.05%	0.06%	0.03%	0.04%
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	-0.04	0.02	0.01	-0.01	0.01	0.00
Nonresidential Mortgages	0.01	0.01	0.00	-0.01	0.09	0.03
Multifamily Mortgages	0.00	0.00	0.01	0.00	-0.03	-0.02
1-4 Family Mortgages	0.01	0.01	0.02	0.03	0.01	0.01
Nonmortgage Loans and Leases						
Commercial Loans	0.00	0.42	0.20	0.02	0.12	0.12
Consumer Loans	0.17	0.26	0.21	0.21	0.69	0.29
Repossessed Assets	2.45	4.87	0.61	1.40	2.05	2.26
Other	0.02	0.00	0.09	0.44	0.03	0.09
REPOSSESSED ASSETS, NET (% Total Assets)	0.16%	0.24%	0.12%	0.11%	0.10%	0.13%
Percent of Outstanding Loans by Loan Type:						
Construction & Land Loans	0.29	1.93	0.29	0.27	0.52	0.64
Nonresidential Mortgages	1.41	0.53	0.76	0.45	0.41	0.75
Multifamily Mortgages	0.17	0.21	0.11	0.01	0.13	0.13
1-4 Family Mortgages	0.20	0.18	0.14	0.14	0.13	0.15
Other	0.06	0.42	0.30	0.12	0.11	0.16
ASSET QUALITY SUMMARY (% Total Assets)						
Net Chargeoffs (Annualized)	0.08%	0.21%	0.19%	0.24%	0.11%	0.14%
Net Provisions for Losses (Annualized)	0.09	0.23	0.23	0.22	0.08	0.14
Valuation Allowances	0.57	0.73	0.67	0.68	0.72	0.68
Noncurrent Loans	0.63	0.52	0.58	0.58	0.42	0.52
Repossessed Assets, Net (% Total Assets)	0.16	0.24	0.12	0.11	0.10	0.13
Troubled Assets	0.80	0.76	0.70	0.69	0.52	0.65

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

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	3rd Qtr 1999 Net Income (\$ Millions)	3rd Qtr 1998 Net Income (\$ Millions)
NORTHEAST REGION						
CONNECTICUT	10	10.74	6.90	0.80	29.90	25.60
DELAWARE	3	6.03	1.88	0.49	23.87	8.35
MAINE	11	1.29	0.96	0.12	2.81	2.90
MASSACHUSETTS	22	11.02	6.78	0.76	21.85	17.05
NEW HAMPSHIRE	7	1.49	1.24	0.16	3.26	3.13
NEW JERSEY	46	19.47	14.30	2.03	49.76	82.00
NEW YORK	51	68.95	37.34	5.46	199.63	147.90
PENNSYLVANIA	68	47.57	28.18	3.73	105.01	74.70
RHODE ISLAND	4	0.59	0.46	0.09	3.44	1.50
VERMONT	2	0.24	0.16	0.02	0.44	0.34
WEST VIRGINIA	7	0.85	0.72	0.10	2.56	1.26
TOTAL	231	\$168.23	\$98.92	\$13.75	\$442.53	\$364.72
SOUTHEAST REGION						
ALABAMA	13	2.51	1.83	0.22	5.59	7.94
DISTRICT OF COLUMBIA	1	0.26	0.20	0.02	0.28	0.71
FLORIDA	47	20.07	13.80	1.77	38.48	18.36
GEORGIA	28	7.72	4.86	1.04	(1.32)	11.37
MARYLAND	64	8.33	6.55	0.87	18.26	16.67
NORTH CAROLINA	19	2.97	2.36	0.44	7.72	7.09
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	32	8.62	5.88	0.82	23.89	17.00
VIRGIN ISLANDS	1	0.06	0.04	0.00	(0.02)	0.10
VIRGINIA	19	19.82	13.19	1.54	23.83	121.23
TOTAL	224	\$70.36	\$48.71	\$6.73	\$116.71	\$200.46

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

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

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	3rd Qtr 1999 Net Income (\$ Millions)	3rd Qtr 1998 Net Income (\$ Millions)
CENTRAL REGION						
ILLINOIS	68	46.90	29.75	3.97	152.53	106.41
INDIANA	62	14.76	10.56	1.44	33.27	82.51
KENTUCKY	37	3.24	2.48	0.45	11.56	6.60
MICHIGAN	15	25.55	14.64	2.54	40.83	28.22
OHIO	110	58.61	40.08	4.77	148.67	144.23
TENNESSEE	24	6.00	4.66	0.67	17.02	15.33
WISCONSIN	21	11.19	7.63	0.88	25.31	24.66
TOTAL	337	\$166.25	\$109.80	\$14.72	\$429.19	\$407.96
MIDWEST REGION						
ARKANSAS	9	3.34	2.12	0.35	8.01	6.88
COLORADO	11	1.07	0.83	0.11	3.22	1.88
IOWA	24	3.54	2.54	0.34	7.78	7.14
KANSAS	17	9.61	5.99	1.23	23.39	16.56
LOUISIANA	30	3.76	2.90	0.48	8.08	7.64
MINNESOTA	22	2.63	1.79	0.23	4.58	3.35
MISSISSIPPI	7	0.71	0.47	0.08	1.29	1.23
MISSOURI	43	7.10	4.86	0.75	8.95	12.22
NEBRASKA	13	15.46	8.98	1.32	31.22	28.14
NEW MEXICO	10	2.56	1.80	0.19	7.91	7.70
NORTH DAKOTA	3	0.91	0.75	0.08	1.98	2.18
OKLAHOMA	11	6.67	3.11	0.42	33.08	30.62
SOUTH DAKOTA	4	0.96	0.72	0.07	2.79	2.31
TEXAS	27	43.87	24.44	3.55	117.31	74.21
TOTAL	231	\$102.19	\$61.30	\$9.21	\$259.56	\$202.04

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

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

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	3rd Qtr 1999 Net Income (\$ Millions)	3rd Qtr 1998 Net Income (\$ Millions)
WEST REGION						
ALASKA	1	0.12	0.10	0.01	0.11	0.11
ARIZONA	3	0.86	0.60	0.05	1.56	2.19
CALIFORNIA	46	301.45	158.39	19.58	746.49	731.67
GUAM	2	0.28	0.12	0.06	0.82	1.20
HAWAII	3	6.95	4.35	0.51	11.80	11.08
IDAHO	2	0.50	0.39	0.05	1.24	0.99
MONTANA	5	1.58	1.05	0.16	3.40	3.25
NEVADA	2	0.61	0.26	0.10	0.48	0.21
OREGON	7	30.16	1.93	2.54	27.82	201.32
UTAH	4	1.34	0.52	0.17	6.24	3.73
WASHINGTON	9	11.46	7.06	1.29	40.37	39.41
WYOMING	4	0.37	0.26	0.05	0.82	0.88
TOTAL	88	\$355.69	\$175.02	\$24.58	\$841.14	\$996.03
UNITED STATES						
TOTAL	1,111	\$862.72	\$493.75	\$68.99	\$2,089.12	\$2,171.22

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

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

FOR THE QUARTER ENDING:	SEP 1995	SEP 1996	SEP 1997	SEP 1998	SEP 1999
NUMBER OF THRIFT INSTITUTIONS:	1,460	1,378	1,238	1,170	1,111
PROFITABILITY (\$ Millions)					
Interest Income	\$14,053.22	\$13,882.05	\$13,779.55	\$13,594.78	\$14,477.97
Interest Expense	8,914.26	8,403.43	8,414.65	8,306.82	8,704.06
NET INTEREST INCOME	5,138.97	5,478.62	5,364.90	5,287.96	5,773.92
Loss Provisions-Interest Bearing Assets	404.15	514.09	486.75	453.66	299.80
Noninterest Income	2,130.72	1,612.74	1,531.46	3,236.27	2,215.85
Mortgage Loan Servicing Fees	183.39	234.35	208.98	(50.97)	196.24
Other Fees and Charges	554.18	720.24	911.90	1,029.02	1,190.23
Other Noninterest Income	1,393.16	658.15	410.58	2,258.22	829.38
Noninterest Expense	4,019.97	7,267.20	4,287.72	4,434.38	4,401.57
G&A Expense	3,744.99	7,113.66	4,112.15	4,248.01	4,238.64
Goodwill Amortization	211.80	125.51	136.38	156.24	139.17
Loss Provisions-Noninterest Bearing Assets	63.18	28.04	39.19	30.14	23.75
Income Before Taxes & Extraordinary Items	2,845.57	(689.93)	2,121.90	3,636.18	3,288.40
Income Taxes	1,017.77	(456.35)	777.24	1,393.62	1,198.43
Extraordinary Items	(240.54)	(249.36)	(2.72)	(15.02)	(0.86)
NET INCOME	1,587.27	(482.94)	1,341.94	2,227.54	2,089.12
PROFITABILITY (% of Average Assets Annualized)					
Interest Income	7.28%	7.21%	7.30%	6.92%	6.79%
Interest Expense	4.62	4.36	4.46	4.23	4.09
NET INTEREST INCOME	2.66	2.84	2.84	2.69	2.71
Loss Provisions-Interest Bearing Assets	0.21	0.27	0.26	0.23	0.14
Noninterest Income	1.10	0.84	0.81	1.65	1.04
Mortgage Loan Servicing Fees	0.09	0.12	0.11	-0.03	0.09
Other Fees and Charges	0.29	0.37	0.48	0.52	0.56
Other Noninterest Income	0.72	0.34	0.22	1.15	0.39
Noninterest Expense	2.08	3.77	2.27	2.26	2.07
G&A Expense	1.94	3.69	2.18	2.16	1.99
Goodwill Amortization	0.11	0.07	0.07	0.08	0.07
Loss Provisions-Noninterest Bearing Assets	0.03	0.01	0.02	0.02	0.01
Income Before Taxes & Extraordinary Items	1.47	-0.36	1.12	1.85	1.54
Income Taxes	0.53	-0.24	0.41	0.71	0.56
Extraordinary Items	-0.12	-0.13	0.00	-0.01	0.00
NET INCOME	0.82	-0.25	0.71	1.13	0.98
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	0.82	-0.25	0.71	1.13	0.98
Median Ratio	0.76	-0.52	0.87	0.79	0.76
Return on Average Equity (Annualized)	10.54	-3.16	8.73	13.24	12.18
Median Ratio	7.78	-5.10	8.63	7.28	7.16
Net Interest Margin (Annualized)	2.66	2.84	2.84	2.69	2.71
Median Ratio	3.08	3.21	3.22	3.07	3.08
Number of Profitable Thrifts	1,374	303	1,169	1,075	999
Percent Profitable	94.11	21.99	94.43	91.88	89.92
Profits (\$ Millions)	\$1,635.72	\$369.93	\$1,656.50	\$2,382.97	\$2,146.21
Number of Unprofitable Thrifts	86	1,075	69	95	112
Percent Unprofitable	5.89	78.01	5.57	8.12	10.08
Losses (\$ Millions)	(\$48.46)	(\$852.87)	(\$314.56)	(\$155.43)	(\$57.09)

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

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

Office of Thrift Supervision / December 1999

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

FOR THE QUARTER ENDING:	SEP 1995	SEP 1996	SEP 1997	SEP 1998	SEP 1999
NUMBER OF THRIFT INSTITUTIONS:	1,460	1,378	1,238	1,170	1,111
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TOTAL ASSETS (\$ Billions)	\$775.02	\$777.78	\$762.80	\$795.20	\$862.72
1 - 4 Family Mortgages	371.44	383.46	387.75	394.55	421.01
Mortgage Pool Securities	123.57	116.57	103.75	93.70	96.60
Multifamily Mortgages	50.96	49.01	47.54	43.89	42.64
Nonresidential Mortgages	33.05	32.91	29.85	28.97	31.42
Construction Loans	14.44	17.96	11.39	13.25	17.00
Land Loans	3.31	3.73	3.44	3.82	4.54
Commercial Loans	7.05	9.16	10.63	14.08	18.60
Consumer Loans	37.49	40.57	43.31	46.40	54.75
Cash and Noninterest-Earning Deposits	10.17	9.86	9.77	10.95	12.47
Investment Securities	98.02	91.16	80.39	104.81	117.34
Mortgage Derivatives	44.18	40.48	36.12	55.95	70.08
Reposessed Assets, Net	2.74	2.28	1.90	1.51	1.11
Real Estate Held for Investment, Net	0.17	0.51	0.46	0.45	0.42
Office Premises & Equipment	8.04	8.17	7.82	7.97	8.26
Other Assets	29.97	29.09	29.99	36.24	41.95
Less: Contra Assets & Valuation Allowances	15.40	16.65	5.20	5.40	5.38
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TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$775.02	\$777.78	\$762.80	\$795.20	\$862.72
TOTAL DEPOSITS	537.58	522.97	501.68	497.59	493.75
Deposits less than or equal to \$100,000	471.97	454.65	424.91	407.35	396.32
Deposits greater than \$100,000	65.61	68.32	76.77	90.24	97.42
Escrows	6.42	7.40	8.18	10.55	9.03
BORROWINGS	160.38	175.31	180.18	203.69	278.09
Advances From FHLB	80.37	98.80	106.61	125.64	174.60
RevRepo Agreements & FedFunds Purchased	53.07	44.81	42.34	44.69	64.85
Other Borrowings	26.93	31.69	31.23	33.36	38.64
Other Liabilities	9.54	11.26	10.37	15.11	12.88
Equity Capital	61.11	60.83	62.39	68.26	68.99

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

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

FOR THE QUARTER ENDING:	SEP 1995	SEP 1996	SEP 1997	SEP 1998	SEP 1999
NUMBER OF THRIFT INSTITUTIONS:	1,460	1,378	1,238	1,170	1,111
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TOTAL ASSETS (% of Total Assets)	100.00%	100.00%	100.00%	100.00%	100.00%
1 - 4 Family Mortgages	47.93	49.30	50.83	49.62	48.80
Mortgage Pool Securities	15.94	14.99	13.60	11.78	11.20
Multifamily Mortgages	6.58	6.30	6.23	5.52	4.94
Nonresidential Mortgages	4.26	4.23	3.91	3.64	3.64
Construction Loans	1.86	2.31	1.49	1.67	1.97
Land Loans	0.43	0.48	0.45	0.48	0.53
Commercial Loans	0.91	1.18	1.39	1.77	2.16
Consumer Loans	4.84	5.22	5.68	5.84	6.35
Cash and Noninterest-Earning Deposits	1.31	1.27	1.28	1.38	1.45
Investment Securities	12.65	11.72	10.54	13.18	13.60
Mortgage Derivatives	5.70	5.20	4.74	7.04	8.12
Repossessed Assets, Net	0.35	0.29	0.25	0.19	0.13
Real Estate Held for Investment, Net	0.02	0.07	0.06	0.06	0.05
Office Premises & Equipment	1.04	1.05	1.03	1.00	0.96
Other Assets	3.87	3.74	3.93	4.56	4.86
Less: Contra Assets & Valuation Allowances	1.99	2.14	0.68	0.68	0.62
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TOTAL LIABILITIES AND CAPITAL (% of Total Assets)	100.00%	100.00%	100.00%	100.00%	100.00%
TOTAL DEPOSITS	69.36	67.24	65.77	62.57	57.23
Deposits less than or equal to \$100,000	60.90	58.46	55.70	51.23	45.94
Deposits greater than \$100,000	8.47	8.78	10.06	11.35	11.29
Escrows	0.83	0.95	1.07	1.33	1.05
BORROWINGS	20.69	22.54	23.62	25.61	32.23
Advances From FHLB	10.37	12.70	13.98	15.80	20.24
RevRepo Agreements & FedFunds Purchased	6.85	5.76	5.55	5.62	7.52
Other Borrowings	3.47	4.07	4.09	4.20	4.48
Other Liabilities	1.23	1.45	1.36	1.90	1.49
Equity Capital	7.88	7.82	8.18	8.58	8.00

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

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

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

FOR THE QUARTER ENDING:	SEP 1995	SEP 1996	SEP 1997	SEP 1998	SEP 1999
NUMBER OF THRIFT INSTITUTIONS:	1,460	1,378	1,238	1,170	1,111
TOTAL ASSETS (% Change)	6.41%	5.15%	7.70%	9.50%	13.41%
1 - 4 Family Mortgages	10.56	8.29	10.53	6.03	10.80
Mortgage Pool Securities	4.56	-2.15	-0.98	-6.04	7.28
Multifamily Mortgages	1.01	-0.82	1.66	-4.70	1.93
Nonresidential Mortgages	-1.19	5.96	0.59	6.07	17.00
Construction Loans	9.22	30.73	-28.77	27.88	35.57
Land Loans	5.14	20.19	0.70	20.38	27.94
Commercial Loans	54.53	36.97	31.64	41.27	39.32
Consumer Loans	12.87	12.36	21.85	13.20	27.88
Cash and Noninterest-Earning Deposits	4.55	1.61	10.33	18.61	18.72
Investment Securities	-4.02	-0.94	-3.44	222.68	118.39
Mortgage Derivatives	-1.51	-4.26	-4.02	72.27	30.44
Reposessed Assets, Net	-23.12	-11.03	-11.82	-17.28	-24.46
Real Estate Held for Investment, Net	-53.45	244.31	-4.55	1.31	-5.61
Office Premises & Equipment	6.23	9.17	5.72	7.93	8.30
Other Assets	-24.40	-24.90	-16.53	27.30	21.39
Less: Contra Assets & Valuation Allowances	-2.34	15.71	-64.89	0.00	0.00
TOTAL LIABILITIES AND CAPITAL (% Change)	6.41%	5.15%	7.70%	9.50%	13.41%
TOTAL DEPOSITS	2.37	2.15	5.07	4.39	4.22
Deposits less than or equal to \$100,000	1.05	1.26	2.61	0.89	2.38
Deposits greater than \$100,000	12.94	8.51	21.13	23.71	12.45
BORROWINGS	19.86	13.66	13.49	17.93	41.34
Advances From FHLB	0.79	29.16	23.08	22.81	44.98
RevRepo Agreements & FedFunds Purchased	62.78	-13.64	0.68	12.24	46.83
Other Borrowings	25.51	22.59	3.77	9.01	20.16
Other Liabilities	16.56	-33.24	9.67	46.20	-12.88
Equity Capital	9.78	4.79	13.13	15.17	5.97

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

CAPITAL MEASURES FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	SEP 1995	SEP 1996	SEP 1997	SEP 1998	SEP 1999
NUMBER OF THRIFT INSTITUTIONS:	1,460	1,378	1,238	1,170	1,111

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	1,454	1,374	1,235	1,170	1,110
Percent of Thrifts	99.59	99.71	99.76	100.00	99.91
Consolidated Assets (\$ Billions)	\$775.52	\$777.03	\$762.71	\$795.20	\$862.69
Fail FDICIA Capital Standards	6	4	3	0	1
Percent of Thrifts	0.41	0.29	0.24	0.00	0.09
Consolidated Assets (\$ Billions)	\$1.22	\$0.75	\$0.09	\$0.00	\$0.04
Critically Undercapitalized	0	1	0	0	1
Percent of Thrifts	0.00	0.07	0.00	0.00	0.09
Consolidated Assets (\$ Billions)	\$0.00	\$0.02	\$0.00	\$0.00	\$0.04

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$56.74	\$56.57	\$56.53	\$60.52	\$64.65
Tangible Equity Ratio	7.35	7.29	7.48	7.70	7.54
Median Ratio	8.78	8.63	9.17	9.40	9.37
Tier 1 Capital (\$ Billions)	\$56.98	\$56.74	\$56.66	\$60.59	\$64.70
Tier 1 Leverage Ratio	7.38	7.31	7.50	7.71	7.54
Median Ratio	8.78	8.61	9.17	9.40	9.37
Tier 1 Risk-based Capital Ratio	13.63	13.20	13.07	13.41	12.94
Median Ratio	17.70	16.95	17.78	18.21	17.66
Risk-based Capital (\$ Billions)	\$63.00	\$62.69	\$62.81	\$66.50	\$70.69
Total Risk-based Capital Ratio	15.07	14.58	14.49	14.72	14.14
Median Ratio	18.38	17.69	18.52	18.96	18.48

All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.
Office of Thrift Supervision / December 1999

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

FOR THE QUARTER ENDING:	SEP 1995	SEP 1996	SEP 1997	SEP 1998	SEP 1999
NUMBER OF THRIFT INSTITUTIONS:	1,460	1,378	1,238	1,170	1,111
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$6,435.39	\$6,718.66	\$6,060.46	\$5,819.77	\$5,094.55
Mortgage Loans					
Construction & Land Loans	185.23	220.56	229.90	229.75	192.46
Nonresidential Mortgages	362.77	360.16	240.29	286.62	192.51
Multifamily Mortgages	367.09	282.42	184.28	195.94	87.21
1-4 Family Mortgages	4,847.51	5,003.15	4,406.71	3,979.41	3,581.63
Nonmortgage Loans and Leases					
Commercial Loans	85.41	96.94	140.90	226.44	186.53
Consumer Loans	587.38	755.43	858.39	901.62	854.21
NONCURRENT LOANS (\$ Millions)	\$6,535.91	\$6,802.69	\$6,302.18	\$4,879.95	\$4,468.88
Mortgage Loans					
Construction & Land Loans	246.24	209.50	162.54	179.69	142.68
Nonresidential Mortgages	743.37	618.14	537.42	391.22	335.57
Multifamily Mortgages	778.53	732.15	416.53	244.52	162.16
1-4 Family Mortgages	4,378.32	4,745.35	4,660.63	3,541.88	3,222.29
Nonmortgage Loans and Leases					
Commercial Loans	121.01	150.00	131.08	159.37	192.45
Consumer Loans	268.43	347.56	393.97	363.28	413.74
NET CHARGE-OFFS (\$ Millions)	\$572.16	\$548.30	\$510.28	\$431.23	\$305.64
Mortgage Loans					
Construction & Land Loans	19.82	3.51	1.10	3.94	0.55
Nonresidential Mortgages	68.96	25.12	13.53	1.86	8.24
Multifamily Mortgages	76.31	71.48	17.27	8.96	(7.19)
1-4 Family Mortgages	161.49	181.90	212.19	73.17	61.61
Nonmortgage Loans and Leases					
Commercial Loans	8.13	5.53	9.98	11.75	22.96
Consumer Loans	121.99	130.18	177.51	260.42	156.39
Reposessed Assets	97.62	73.96	38.98	34.71	25.06
Other	17.84	56.63	39.73	36.41	38.03
REPOSSESSED ASSETS, NET (\$ Millions)	\$2,738.77	\$2,276.91	\$1,899.62	\$1,513.53	\$1,109.49
Construction & Land Loans	665.91	429.97	230.42	161.28	137.91
Nonresidential Mortgages	536.25	397.71	269.26	179.10	236.01
Multifamily Mortgages	544.20	324.07	291.86	189.13	55.63
1-4 Family Mortgages	1,253.26	1,288.97	1,067.45	888.44	613.93
Other	25.48	47.17	40.64	95.58	66.00
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$473.20	\$487.07	\$479.97	\$484.48	\$516.61
Percent of Total Assets	61.06	62.62	62.92	60.92	59.88
Noncurrent Real Estate Loans	\$6.15	\$6.31	\$5.78	\$4.36	\$3.86
Percent of Total Assets	0.79	0.81	0.76	0.55	0.45
Real Estate Owned	\$3.00	\$2.44	\$1.86	\$1.42	\$1.04
Percent of Total Assets	0.39	0.31	0.24	0.18	0.12
Troubled Real Estate Loans	\$9.15	\$8.75	\$7.64	\$5.78	\$4.91
Percent of Total Assets	1.18	1.12	1.00	0.73	0.57

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

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

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

FOR THE QUARTER ENDING:	SEP 1995	SEP 1996	SEP 1997	SEP 1998	SEP 1999
NUMBER OF THRIFT INSTITUTIONS:	1,460	1,378	1,238	1,170	1,111
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.83%	0.86%	0.79%	0.73%	0.59%
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.04	1.02	1.55	1.35	0.89
Nonresidential Mortgages	1.10	1.09	0.81	0.99	0.61
Multifamily Mortgages	0.72	0.58	0.39	0.45	0.20
1-4 Family Mortgages	1.31	1.30	1.14	1.01	0.85
Nonmortgage Loans and Leases					
Commercial Loans	1.21	1.06	1.33	1.61	1.00
Consumer Loans	1.57	1.86	1.98	1.94	1.56
NONCURRENT LOANS (% Total Assets)	0.84%	0.87%	0.83%	0.61%	0.52%
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.39	0.97	1.10	1.05	0.66
Nonresidential Mortgages	2.25	1.88	1.80	1.35	1.07
Multifamily Mortgages	1.53	1.49	0.88	0.56	0.38
1-4 Family Mortgages	1.18	1.24	1.20	0.90	0.77
Nonmortgage Loans and Leases					
Commercial Loans	1.72	1.64	1.23	1.13	1.03
Consumer Loans	0.72	0.86	0.91	0.78	0.76
NET CHARGE-OFFS (% Total Assets)	0.07%	0.07%	0.07%	0.05%	0.04%
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.11	0.02	0.01	0.02	0.00
Nonresidential Mortgages	0.21	0.08	0.05	0.01	0.03
Multifamily Mortgages	0.15	0.15	0.04	0.02	-0.02
1-4 Family Mortgages	0.04	0.05	0.05	0.02	0.01
Nonmortgage Loans and Leases					
Commercial Loans	0.12	0.06	0.09	0.08	0.12
Consumer Loans	0.33	0.32	0.41	0.56	0.29
Repossessed Assets	3.56	3.25	2.05	2.29	2.26
Other	0.06	0.19	0.13	0.10	0.09
REPOSSESSED ASSETS, NET (% Total Assets)	0.35%	0.29%	0.25%	0.19%	0.13%
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	3.75	1.98	1.55	0.94	0.64
Nonresidential Mortgages	1.62	1.21	0.90	0.62	0.75
Multifamily Mortgages	1.07	0.66	0.61	0.43	0.13
1-4 Family Mortgages	0.34	0.34	0.28	0.23	0.15
Other	0.09	0.16	0.14	0.26	0.16
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.30%	0.28%	0.27%	0.22%	0.14%
Net Provisions for Losses (Annualized)	0.21	0.26	0.26	0.23	0.14
Valuation Allowances	0.77	0.76	0.79	0.76	0.68
Noncurrent Loans	0.84	0.87	0.83	0.61	0.52
Repossessed Assets, Net (% Total Assets)	0.35	0.29	0.25	0.19	0.13
Troubled Assets	1.20	1.17	1.08	0.80	0.65

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

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

TECHNICAL NOTES

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

1-4 Family Mortgages

Includes permanent mortgages on 1-4 dwelling units.

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

Asset Growth Rate

Calculated on a held constant basis.

Associations Held Constant as of September 30, 1999.

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

Commercial Loans

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

Construction Loans

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

Consumer Loans

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

Critically Undercapitalized

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

Equity Capital

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

Mortgage Originations

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

Mortgage Pool Securities

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

Mortgage Refinancings

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

Mortgage Sales

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

