



Second Quarter 2002 Index of Charts

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Second Quarter 2002 Thrift Industry Report

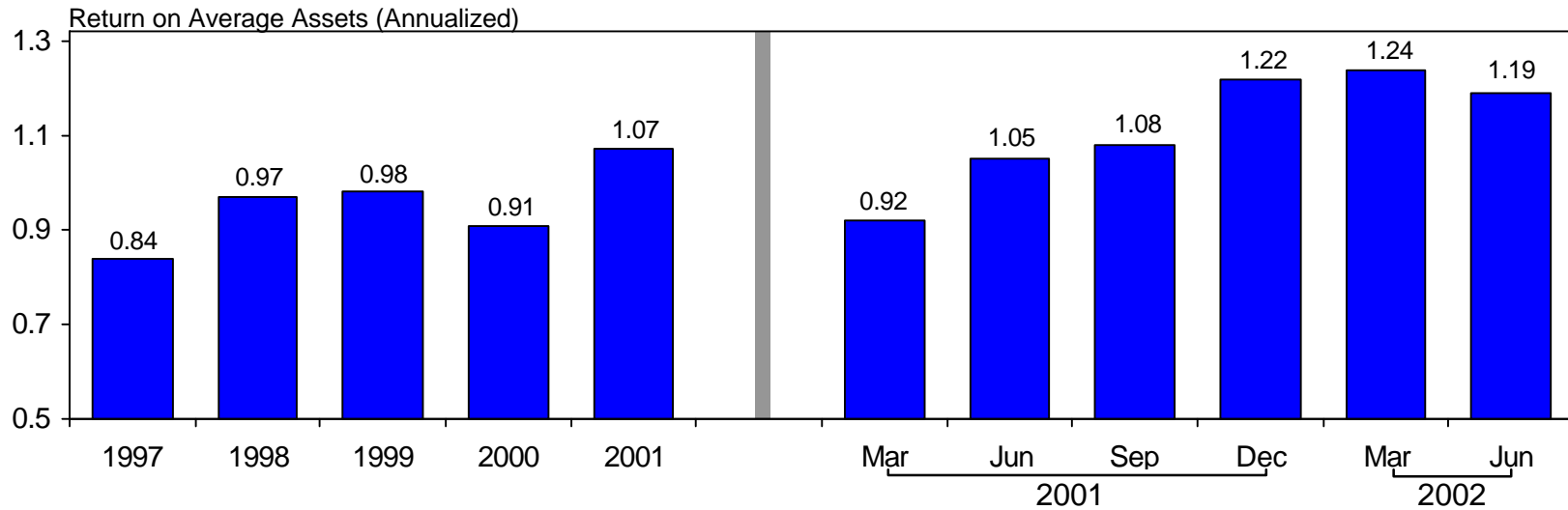
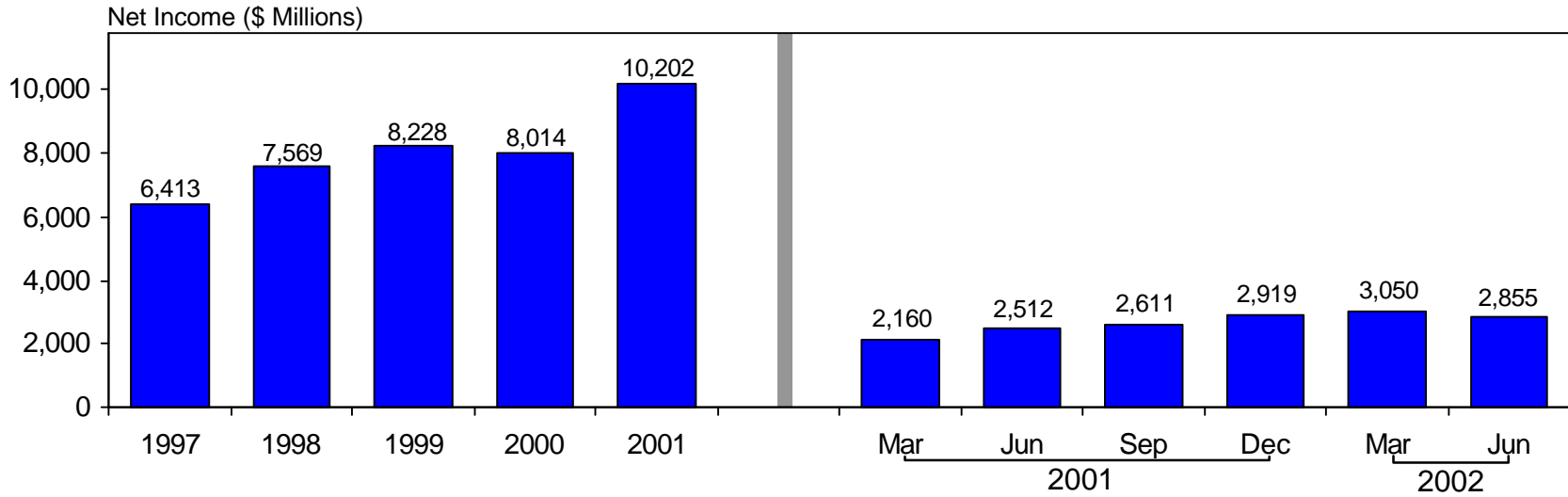
Graphs and Tables

August 26, 2002

PERFORMANCE

	Quarter		
	Jun '01	Mar '02	Jun '02
Net Income (<i>\$ Billions</i>)	2.51	3.05	2.86
Return on Average Assets (%)	1.05	1.24	1.19
Return on Average Equity (%)	12.97	14.67	13.24
Net Interest Margin (%)	2.82	3.18	3.11
Total Mortgage Originations (<i>\$ Billions</i>)	125.04	110.98	109.24
Equity Capital (% <i>Total Assets</i>)	8.14	8.72	9.15
IRR Sensitivity (<i>Median Basis Points</i>)	199	192	162
Troubled Assets (% <i>Total Assets</i>)	0.64	0.72	0.70

EARNINGS AND PROFITABILITY



ROA ANALYSIS

(Percent of Average Assets)	Quarter			ROA Impact ¹	
	Jun '01	Mar '02	Jun '02	Jun '01 Jun '02	Mar '02 Jun '02
Net Income (ROA)	1.05	1.24	1.19	0.14	-0.05
Net Interest Income (Margin)	2.82	3.18	3.11	0.29	-0.07
Loss Prov. - Int. Bear. Assets	0.26	0.27	0.34	-0.08	-0.07
Total Fee Income	0.76	0.86	0.37	-0.39	-0.49
Mortgage Loan Servicing Fees	-0.04	0.05	-0.47	-0.43	-0.52
Other Fees and Charges	0.80	0.81	0.84	0.04	0.03
Other Noninterest Income ²	0.70	0.43	1.06	0.36	0.63
Noninterest Expense	2.37	2.29	2.37	0.00	-0.08
Taxes	0.61	0.68	0.64	-0.03	0.04
Extraordinary Items	0.00	0.01	-0.01	-0.01	-0.02

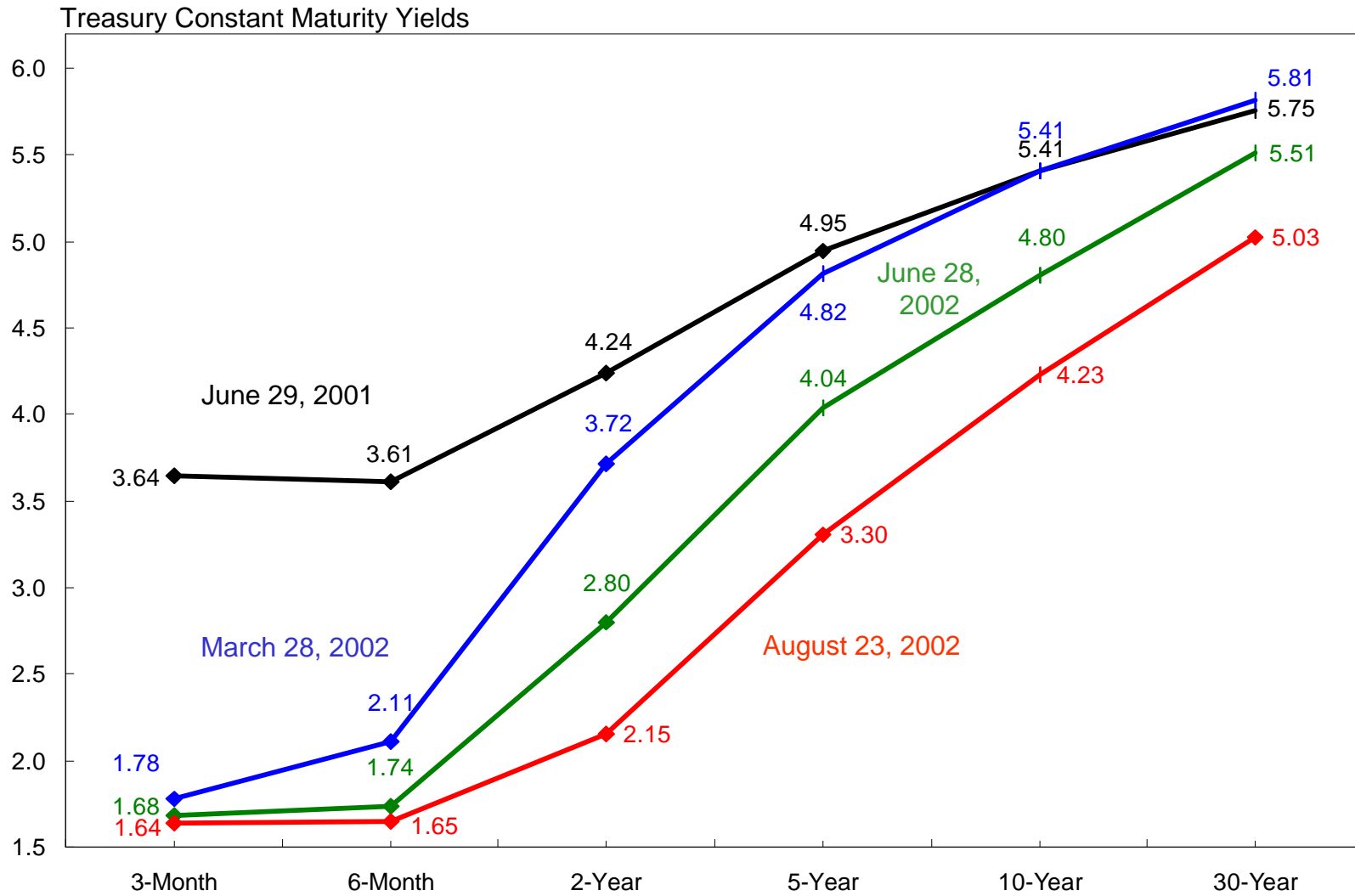
¹ Negative values reduced ROA.

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

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

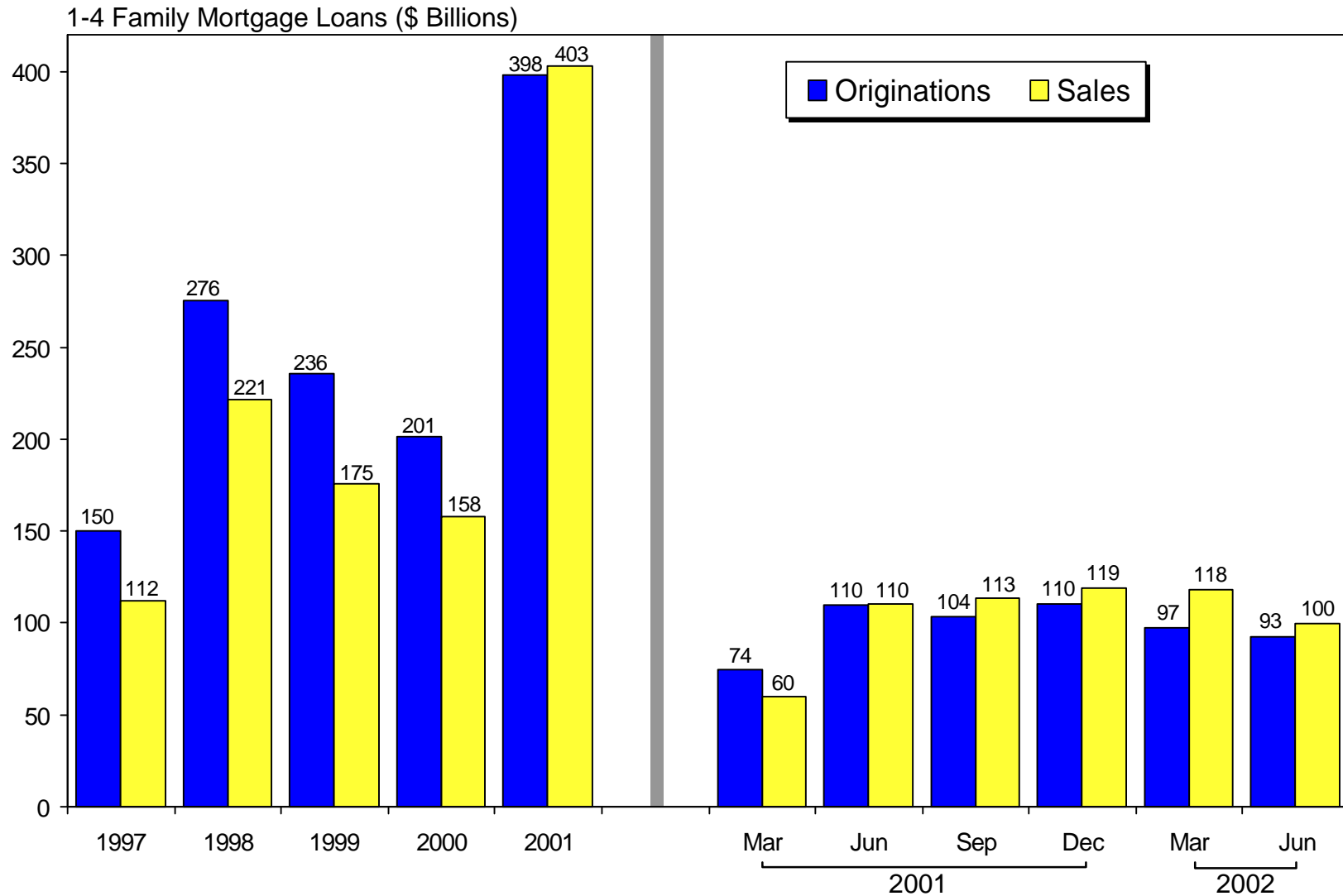
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TREASURY YIELD CURVES



Source: Bloomberg.
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1-4 FAMILY ORIGINATIONS AND SALES



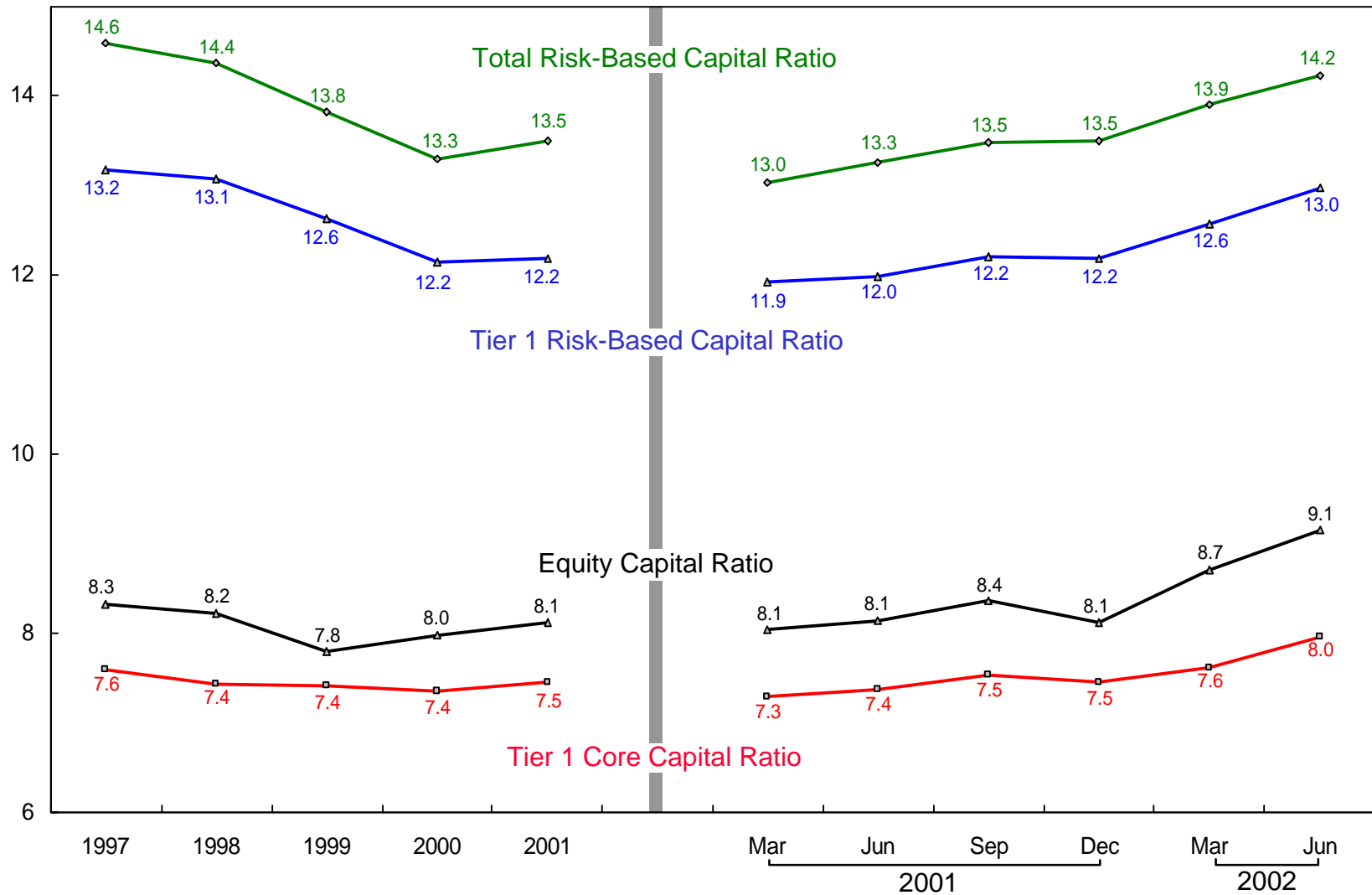
ASSETS AND LIABILITIES COMPOSITION

	Jun 2001		Mar 2002		Jun 2002		Growth Rates	
	\$ Bil	% TA	\$ Bil	% TA	\$ Bil	% TA	Jun '01	Mar '02
							Jun '02	Jun '02
							%	%*
Total Assets	964.7	100.0	997.7	100.0	964.4	100.0	0.0	-13.3
Total Loans	666.3	69.1	666.6	66.8	655.8	68.0	-1.6	-6.5
1-4 Family Mortgage Loans	463.2	48.0	453.7	45.5	449.4	46.6	-3.0	-3.8
Construction & Land Loans	28.7	3.0	29.2	2.9	28.4	2.9	-0.7	-10.1
Multifamily Loans	44.7	4.6	45.8	4.6	45.9	4.8	2.6	0.8
Nonresidential Loans	38.9	4.0	40.7	4.1	41.1	4.3	5.6	3.5
Commercial Loans / Small Business	30.8	3.2	31.0	3.1	28.4	2.9	-7.7	-33.6
Consumer Loans	60.1	6.2	66.2	6.6	62.5	6.5	4.0	-22.0
Mortgage Pool Securities	98.3	10.2	89.6	9.0	84.6	8.8	-13.9	-22.1
Investment Securities	122.9	12.7	158.7	15.9	144.1	14.9	17.2	-36.9
Mortgage Derivatives	61.7	6.4	54.6	5.5	53.8	5.6	-12.8	-5.3
Total Liabilities and Capital	964.7	100.0	997.7	100.0	964.4	100.0	0.0	-13.3
Total Liabilities	886.1	91.9	910.7	91.3	876.2	90.9	-1.1	-15.2
Total Deposits	544.8	56.5	580.8	58.2	564.5	58.5	3.6	-11.2
Deposits Less Than \$100,000	411.9	42.7	421.5	42.3	405.1	42.0	-1.7	-15.6
Deposits Greater Than \$100,000	132.9	13.8	159.3	16.0	159.4	16.5	20.0	0.3
Escrows	20.2	2.1	18.3	1.8	16.6	1.7	-17.8	-37.1
FHLBank Advances	212.4	22.0	193.7	19.4	179.7	18.6	-15.4	-29.0
Other Borrowings	90.6	9.4	101.3	10.2	97.3	10.1	7.4	-15.9
Other Liabilities	18.1	1.9	16.5	1.7	18.1	1.9	-0.1	38.0
Equity Capital	78.6	8.1	87.0	8.7	88.2	9.1	12.3	5.7

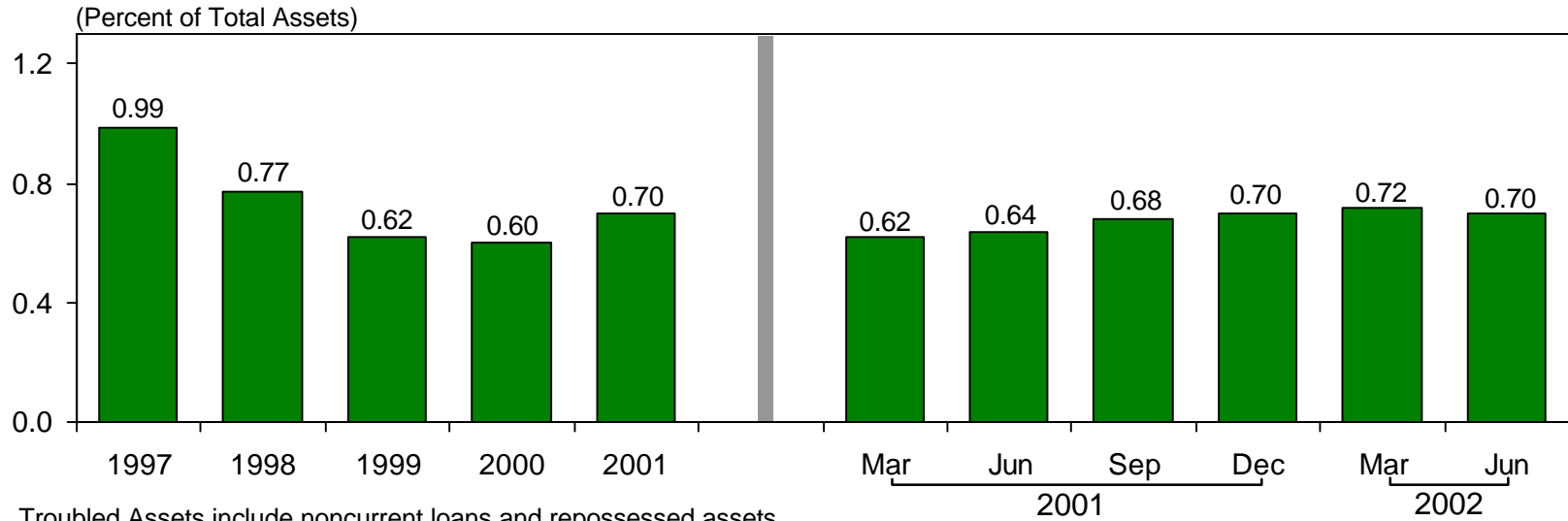
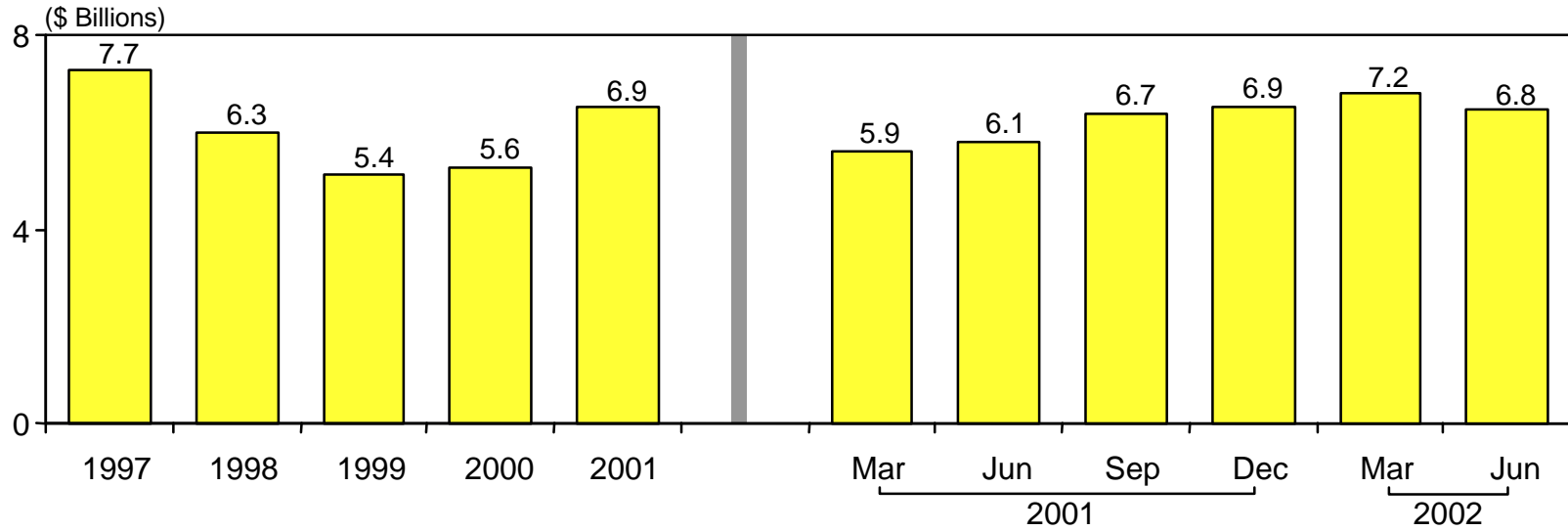
* Annualized.

Numbers may not sum due to rounding.
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CAPITAL RATIOS

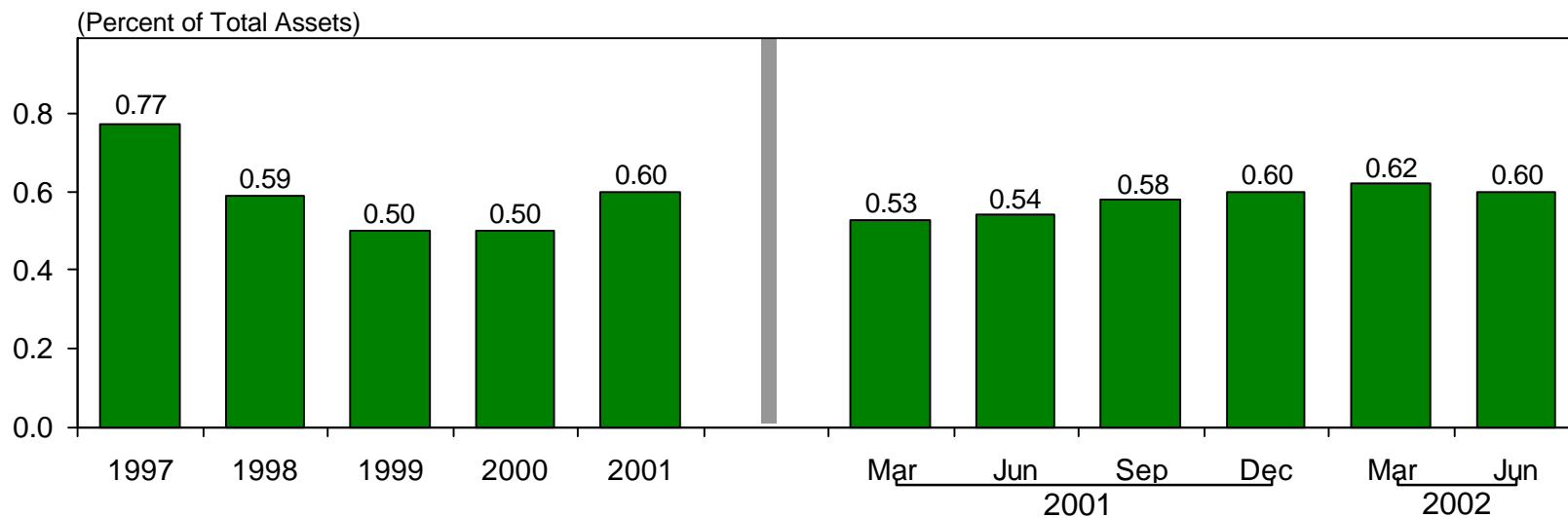
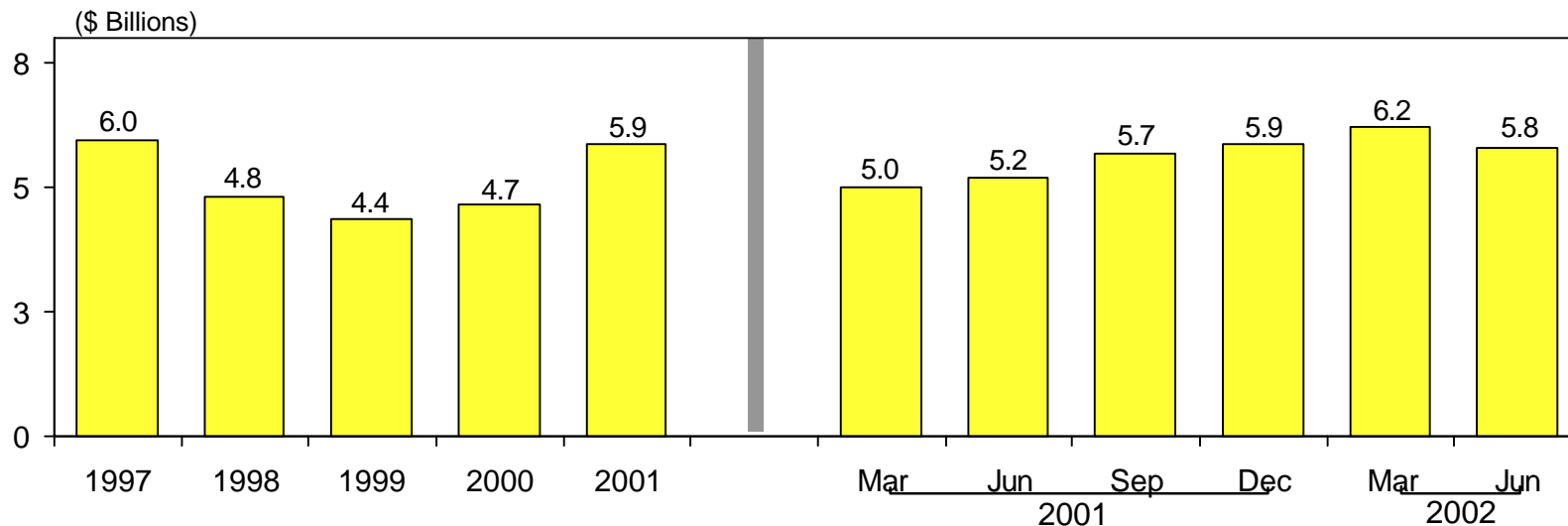


TROUBLED ASSETS



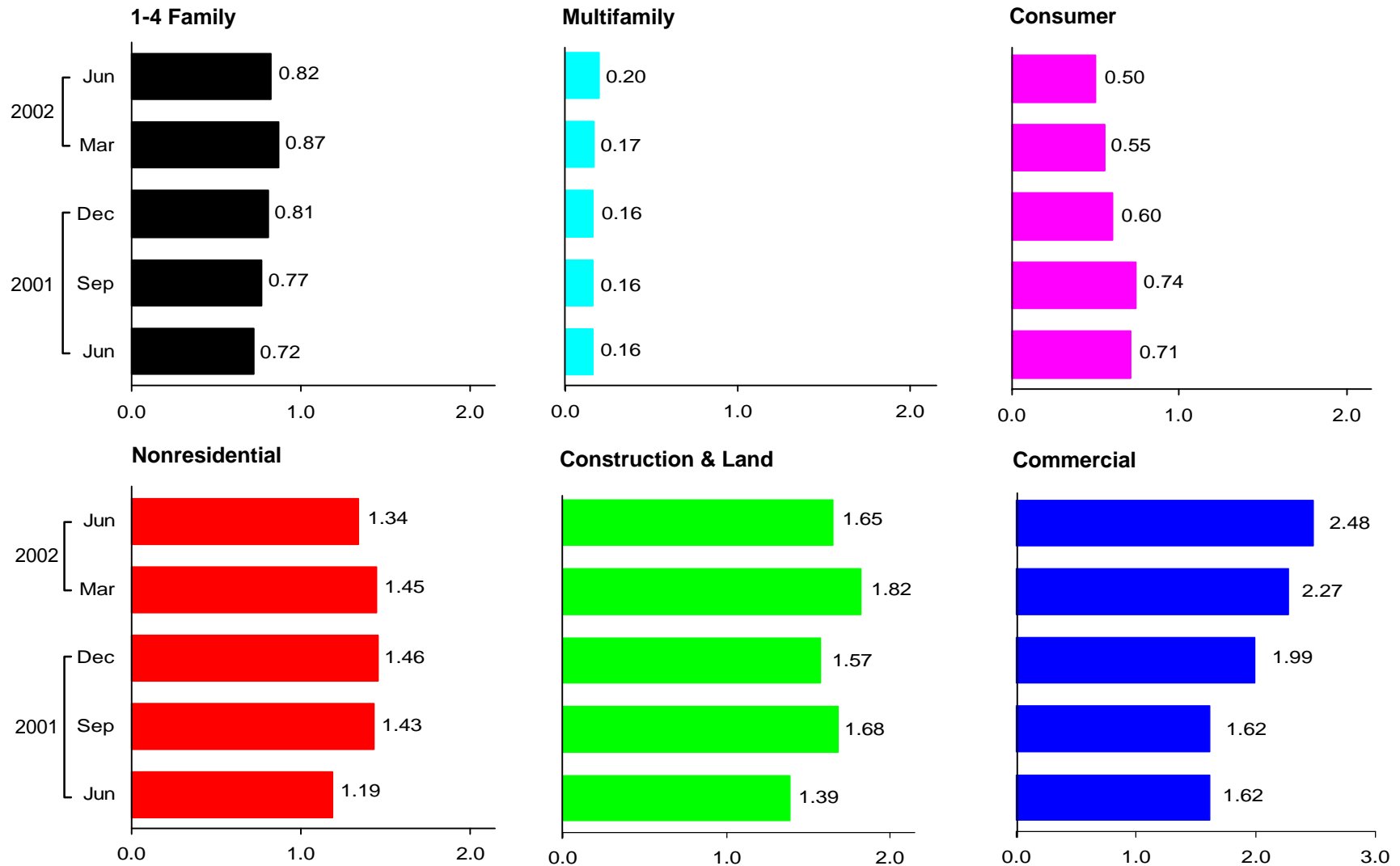
Troubled Assets include noncurrent loans and repossessed assets.
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NONCURRENT LOANS

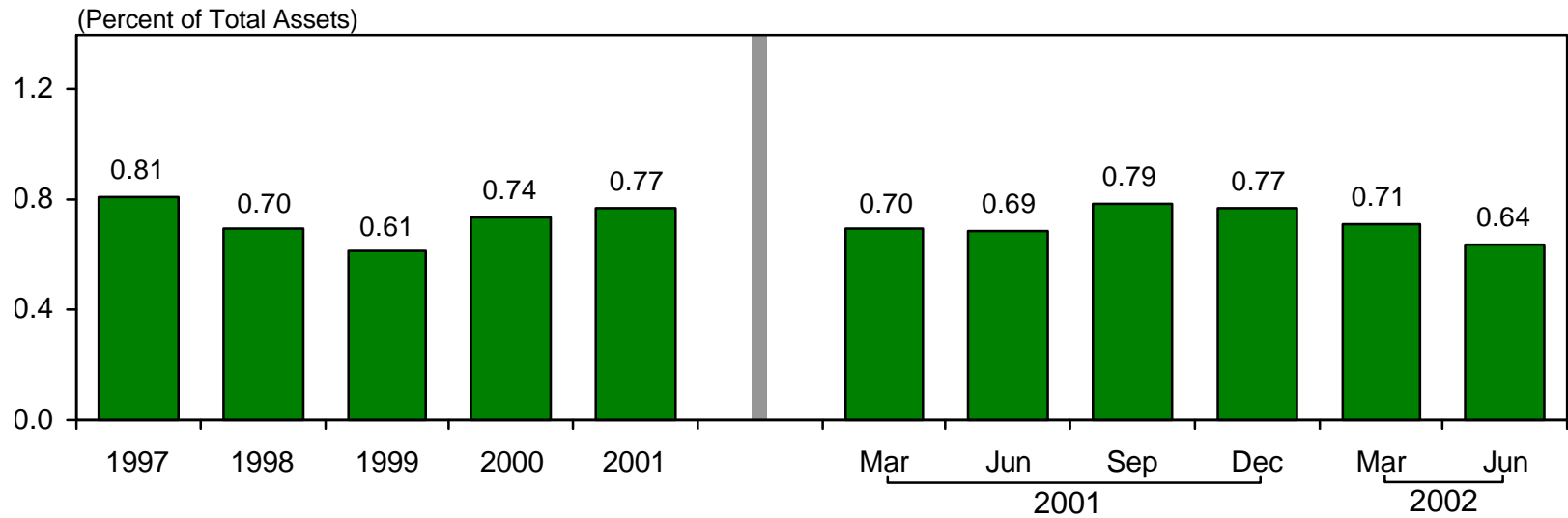
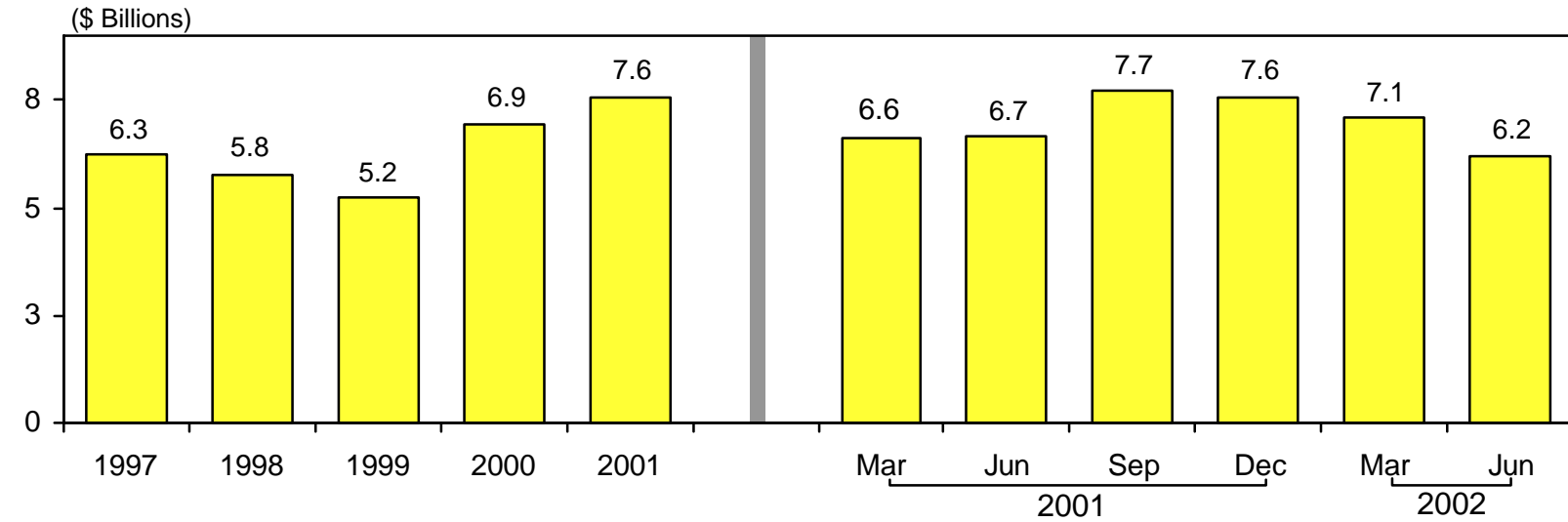


NONCURRENT LOANS – FIVE QUARTERS

Percent of Loan Type

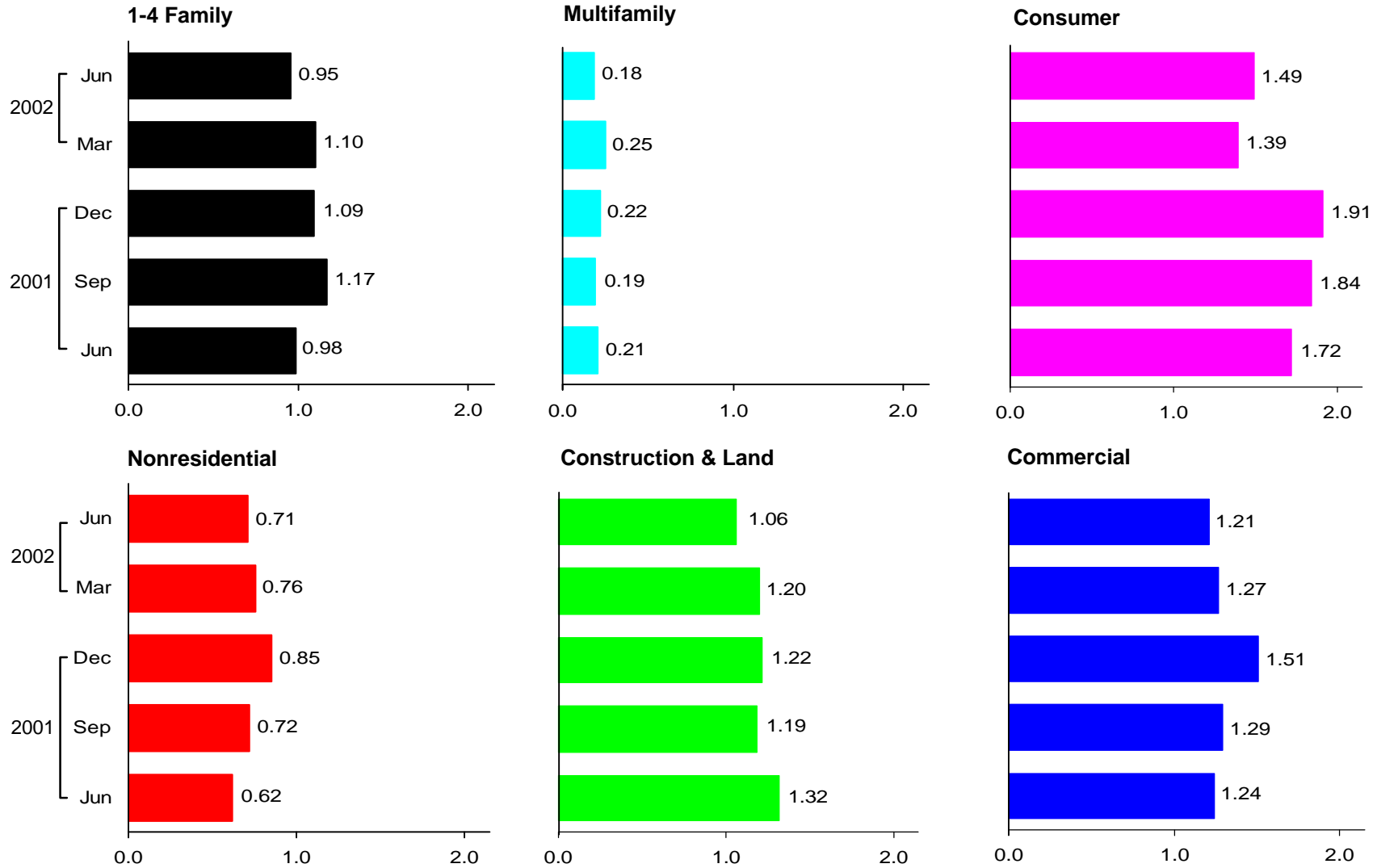


LOANS 30 – 89 DAYS PAST DUE

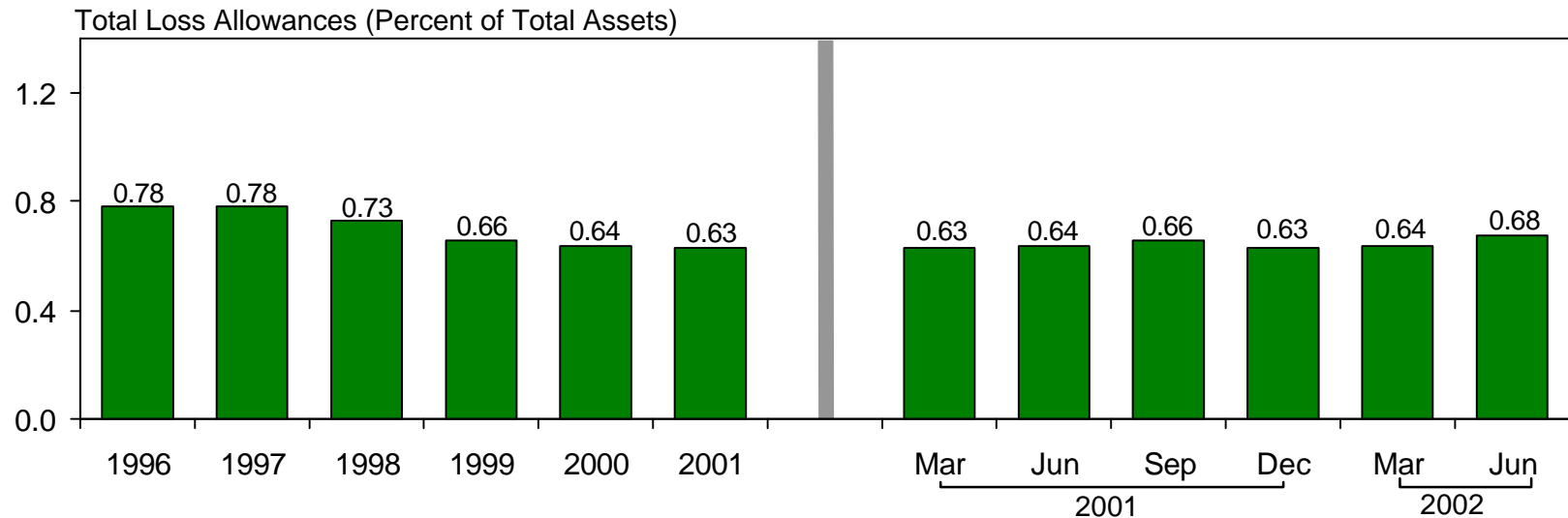
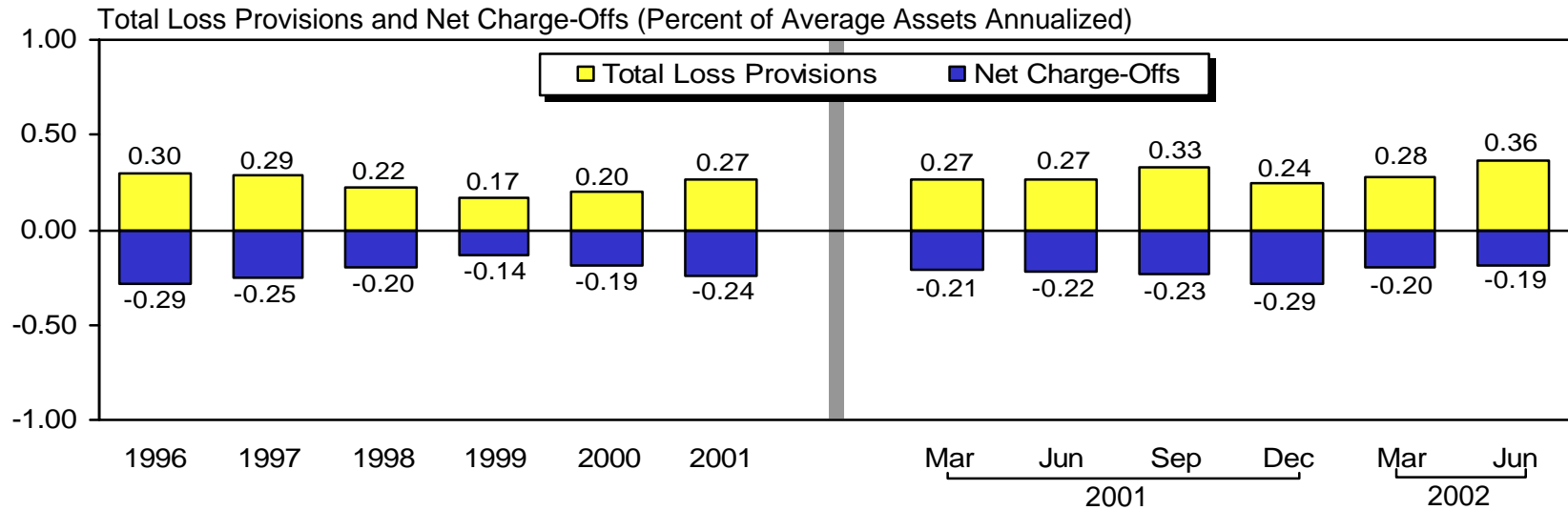


LOANS 30 – 89 DAYS PAST DUE - FIVE QUARTERS

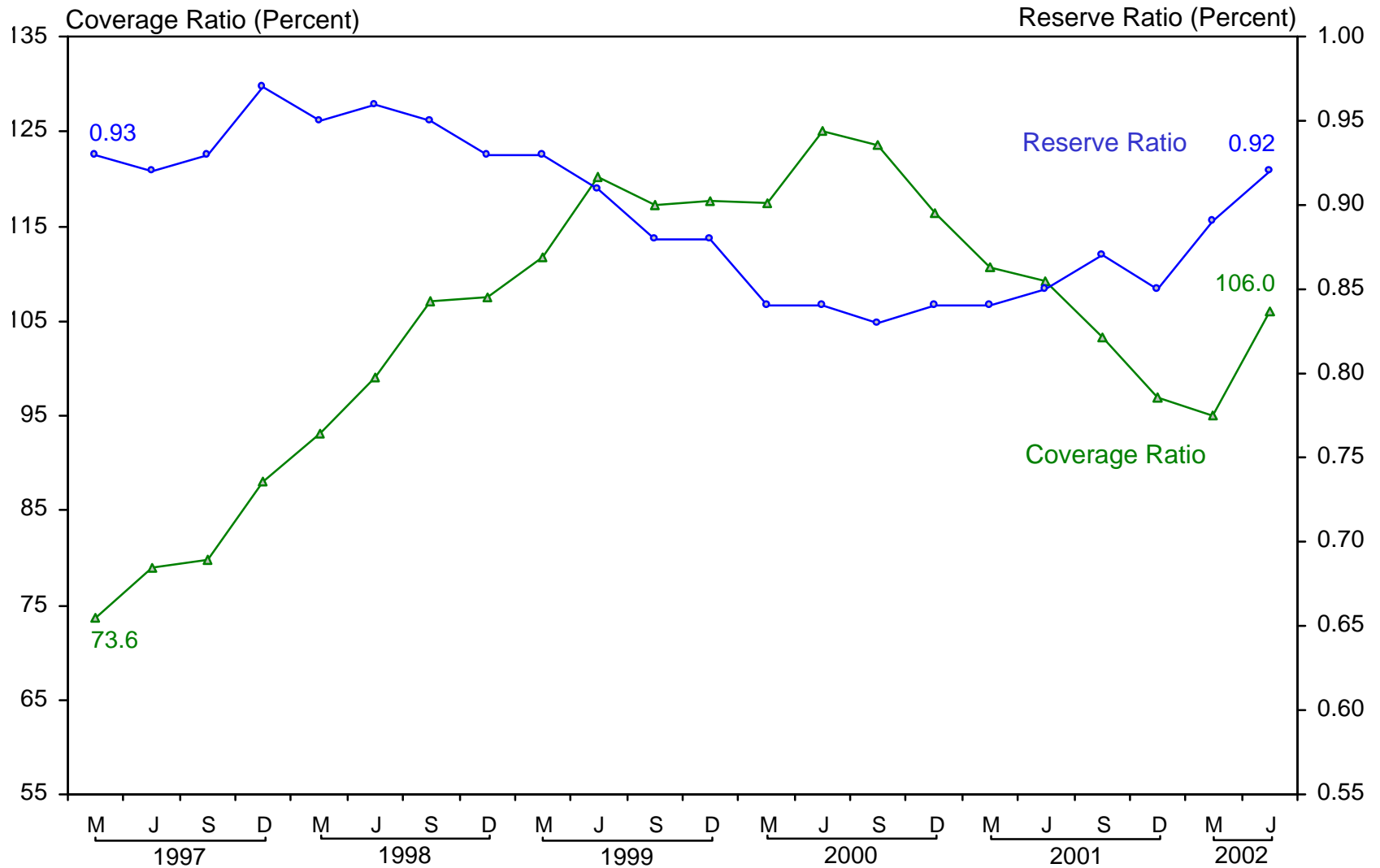
Percent of Loan Type



LOSS PROVISIONS, NET CHARGE-OFFS, AND LOSS ALLOWANCES



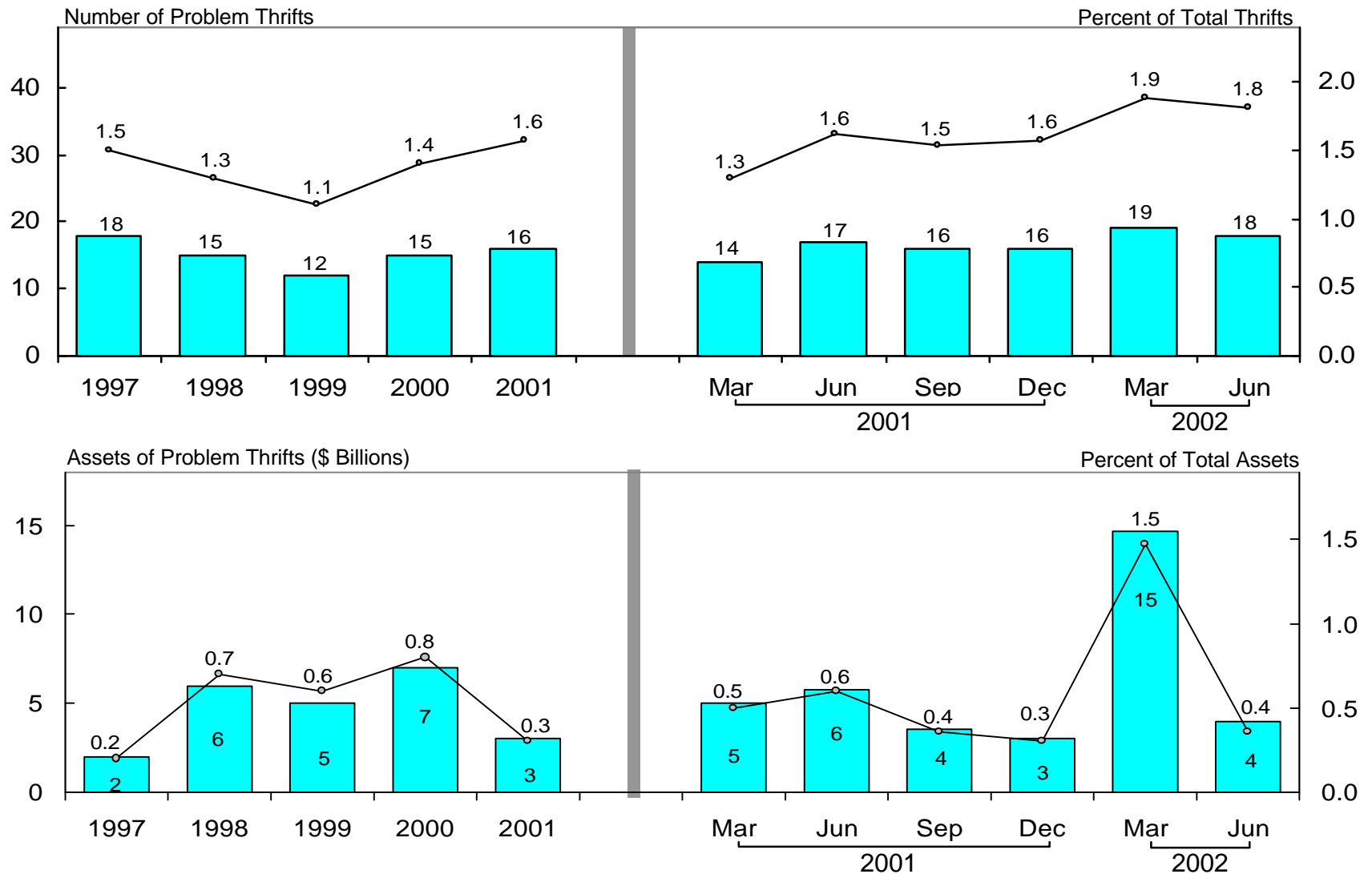
COVERAGE AND RESERVE RATIOS



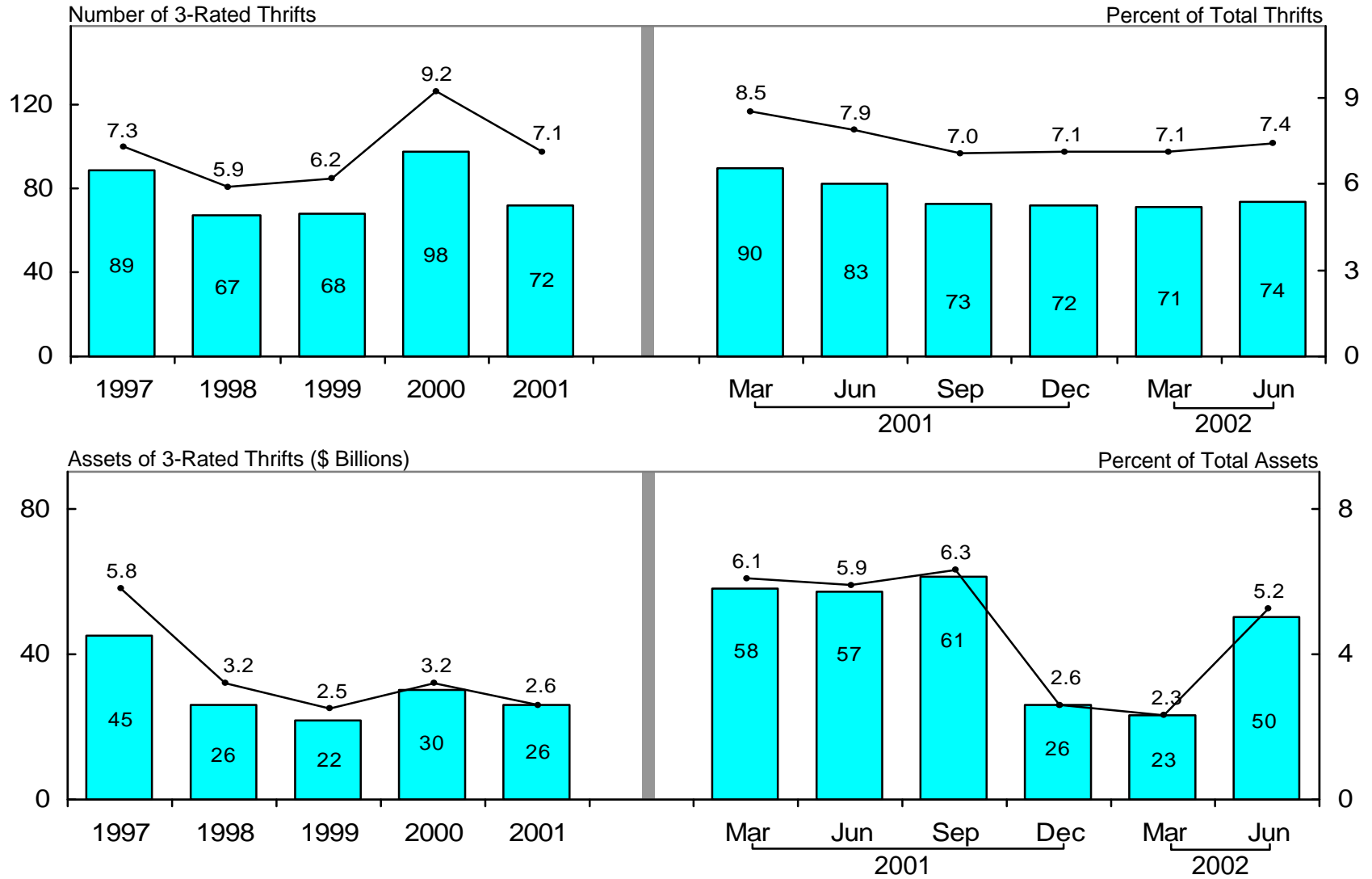
Coverage Ratio = ALLL to noncurrent loans and leases.
 Reserve Ratio = ALLL to total loans and leases.
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NUMBER AND ASSETS OF PROBLEM THRIFTS

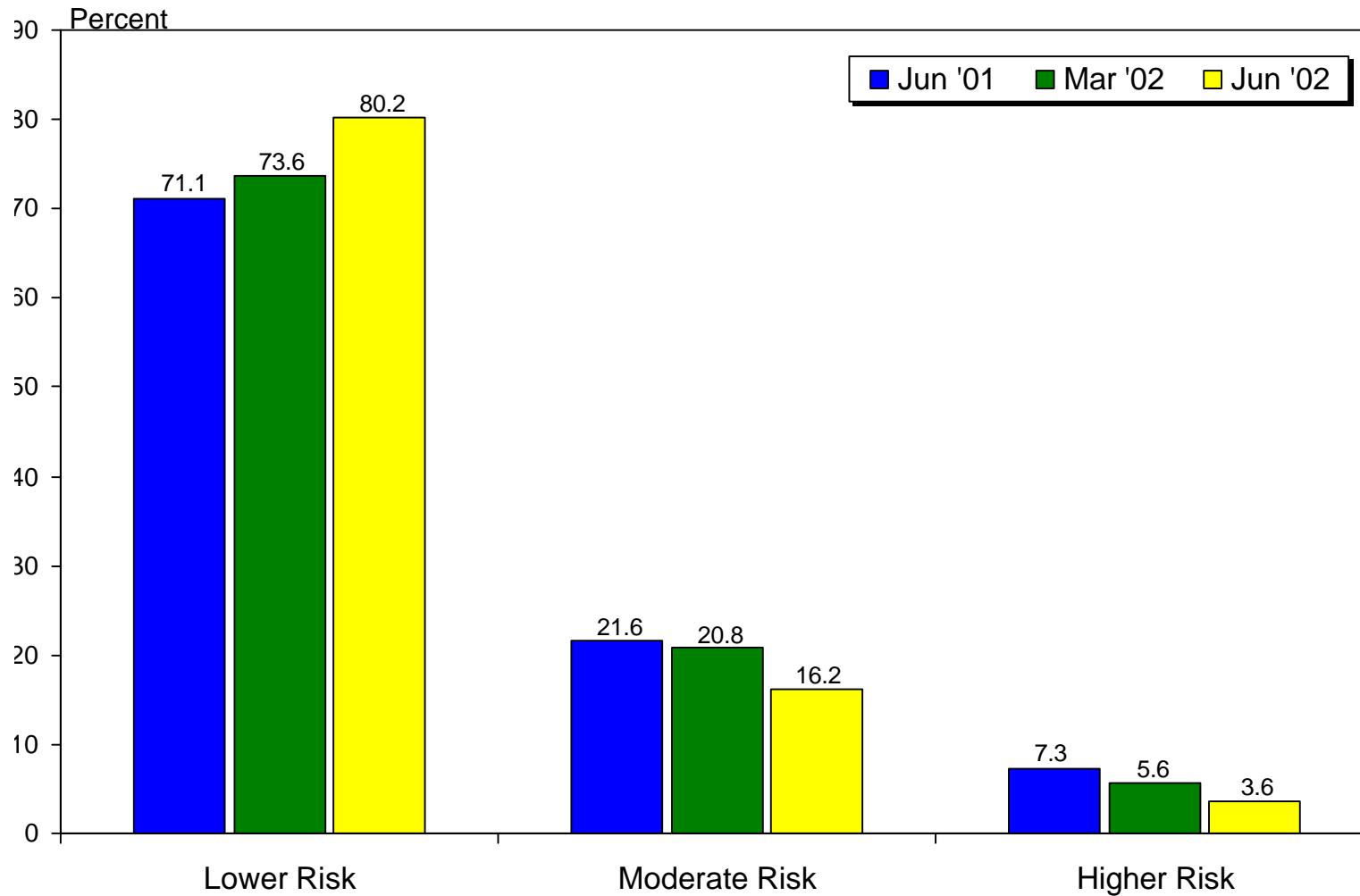
(Thriffs with CAMELS Ratings of 4 or 5)



NUMBER AND ASSETS OF 3-RATED THRIFTS

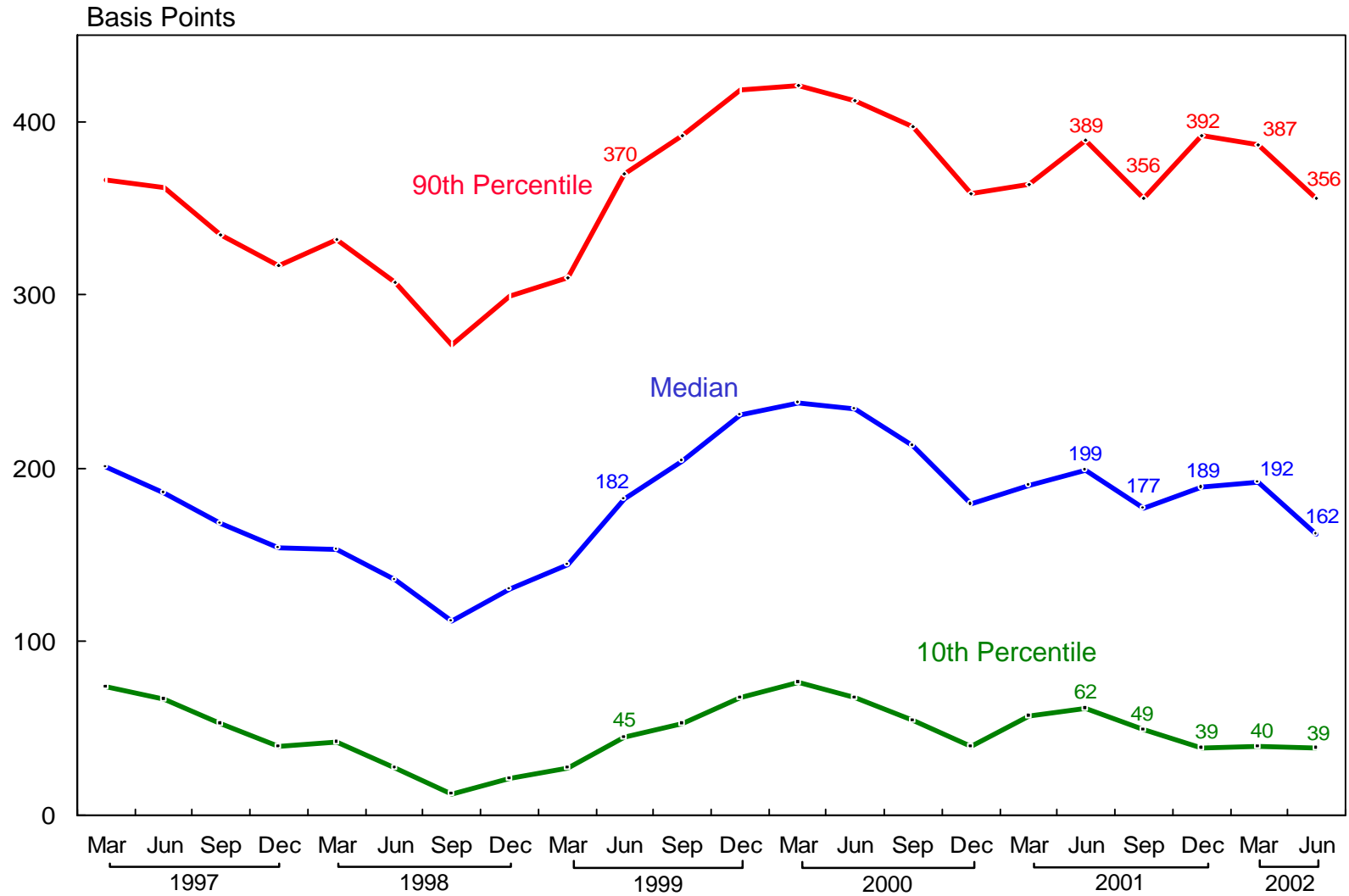


INDUSTRY CLASSIFIED BY INTEREST RATE RISK*



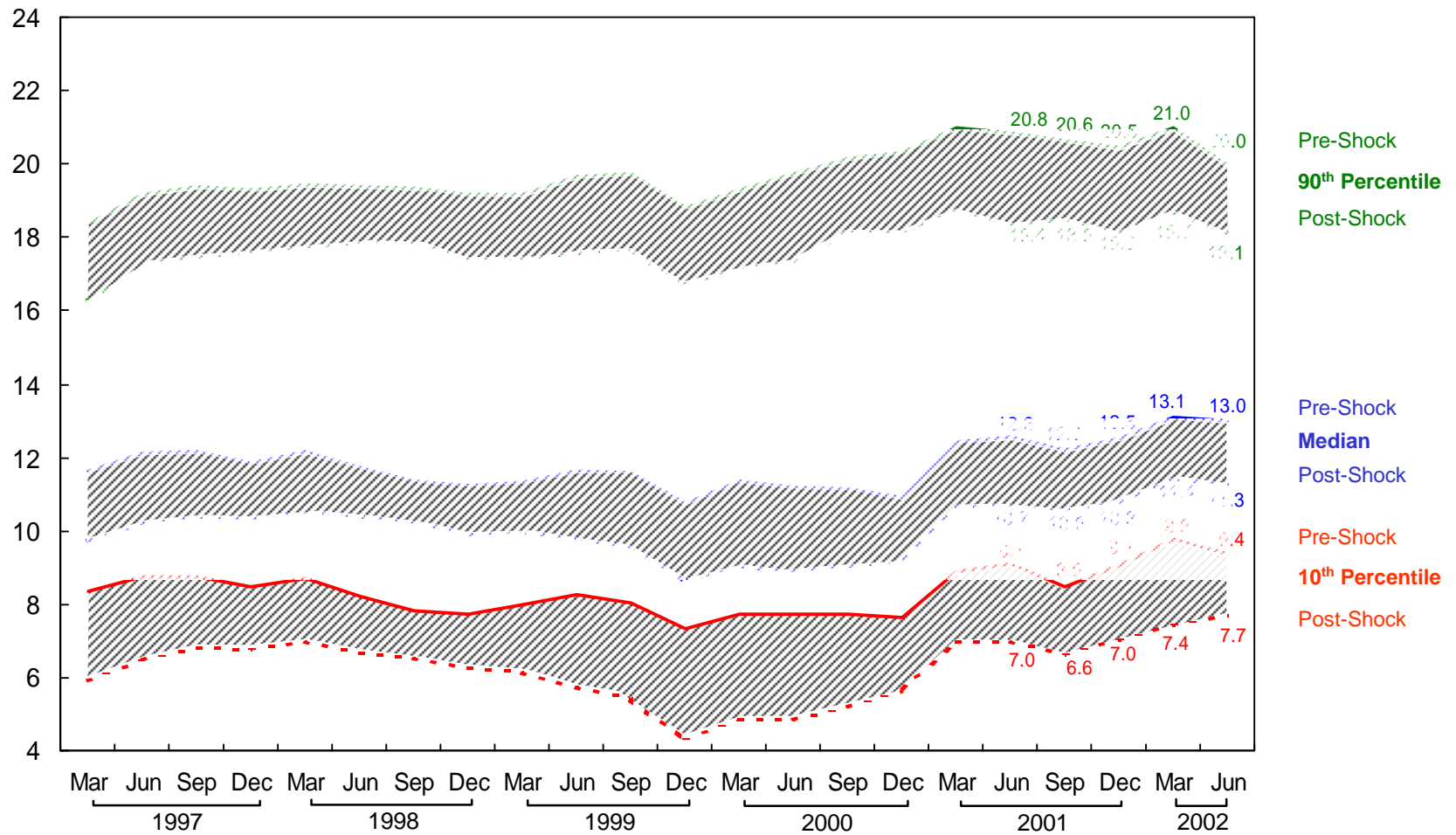
* Preliminary second quarter data as of August 23, 2002, for 859 thrifts with \$697.0 billion in assets.
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INTEREST RATE SENSITIVITY*



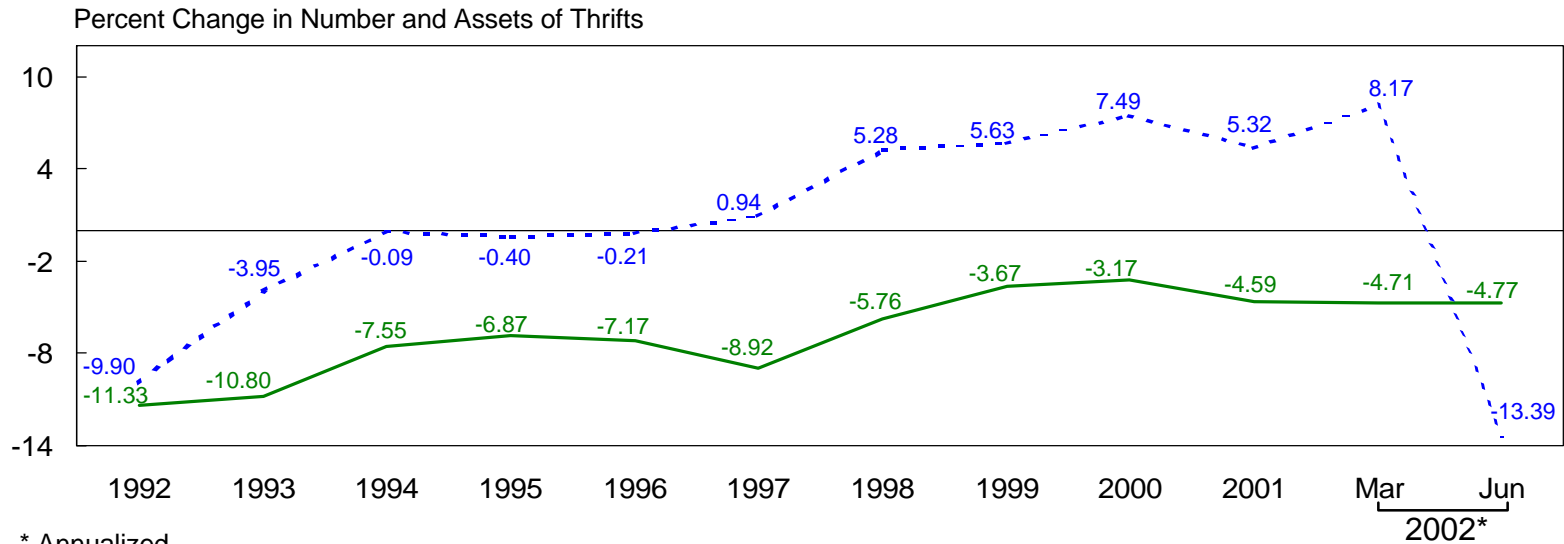
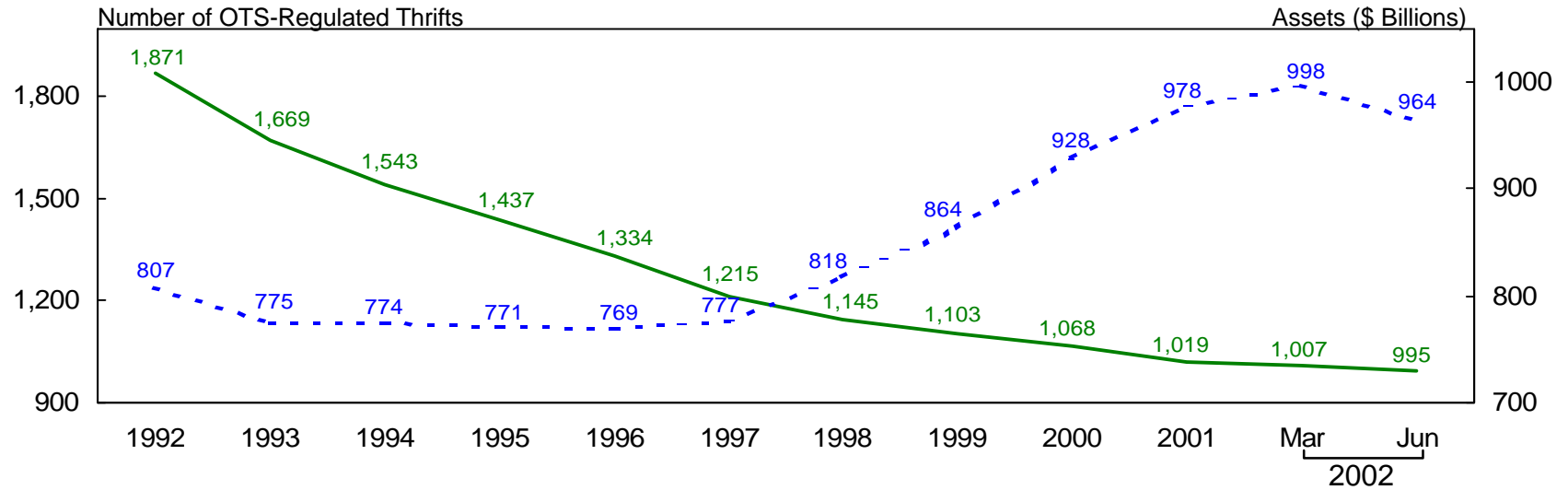
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NET PORTFOLIO VALUE RATIO*



* Preliminary second quarter data as of August 23, 2002, for 859 thrifts with \$697.0 billion in assets.
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NUMBER AND ASSETS



* Annualized.

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