



Fourth Quarter 2001 Index of Charts

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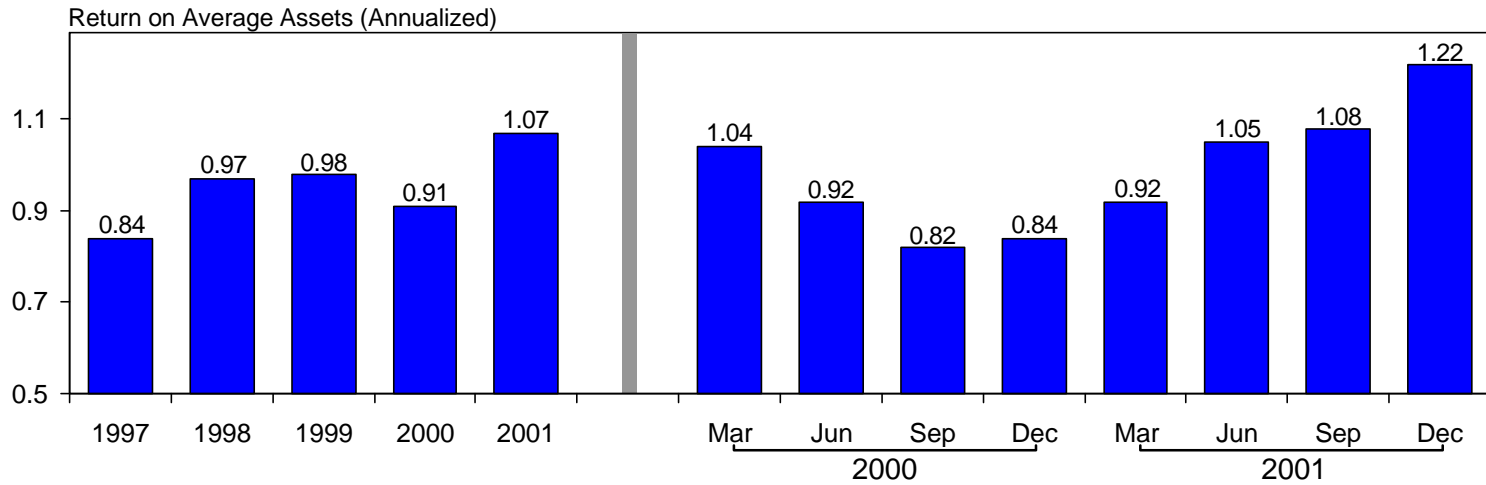
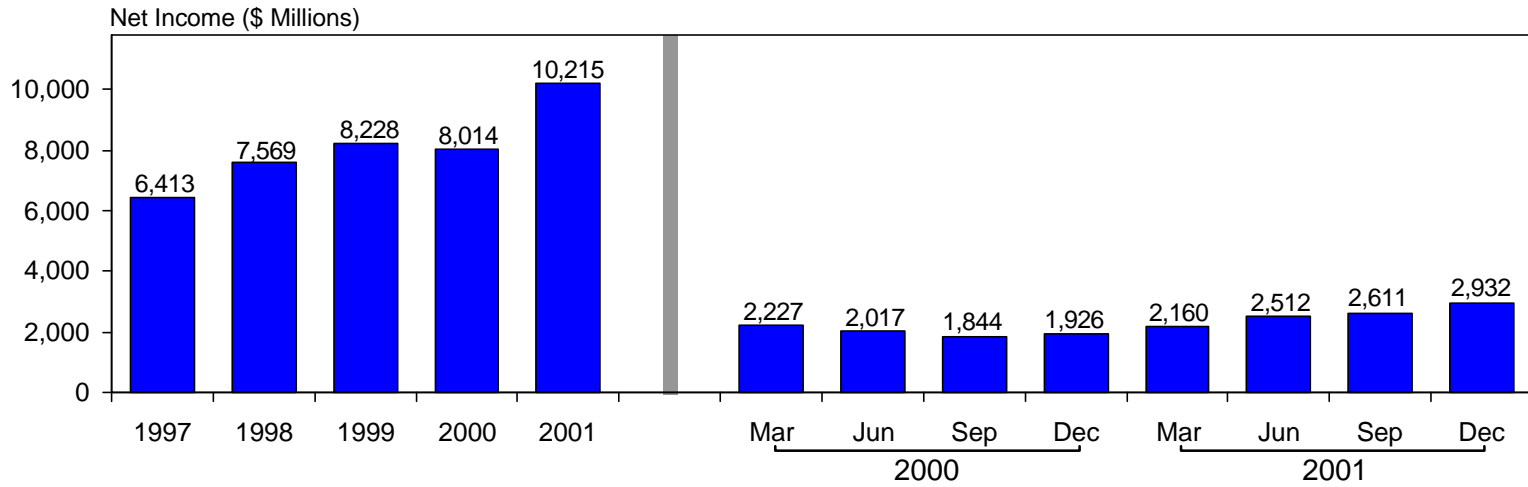
Fourth Quarter 2001 Thrift Industry Report Graphs and Tables

March 6, 2002

PERFORMANCE

	1999	2000	2001	Quarter		
				Dec '00	Sep '01	Dec '01
Net Income (<i>\$ Billions</i>)	8.23	8.01	10.22	1.93	2.61	2.93
ROAA (%)	0.98	0.91	1.07	0.84	1.08	1.22
ROAE (%)	12.16	11.63	13.12	10.61	13.09	14.81
Net Interest Margin (%)	2.73	2.63	2.89	2.58	2.94	3.12
Total Mortgage Originations (<i>\$ Billions</i>)	287.29	253.39	455.60	69.03	118.73	124.23
Equity Capital (<i>% Total Assets</i>)	7.79	7.99	8.13	7.99	8.36	8.13
Troubled Assets (<i>% Total Assets</i>)	0.62	0.60	0.70	0.60	0.68	0.70

EARNINGS AND PROFITABILITY



ROA ANALYSIS

(Percent of Average Assets)	1999	2000	2001	Dec '00	Quarter		ROA Impact ¹		
					Sep '01	Dec '01	2000 2001	Dec '00 Dec '01	Sep '01 Dec '01
Net Income (ROA)	0.98	0.91	1.07	0.84	1.08	1.22	0.16	0.38	0.14
Net Interest Income (Margin)	2.73	2.63	2.89	2.58	2.94	3.12	0.26	0.54	0.18
Loss Prov. - Int. Bear. Assets	0.16	0.19	0.26	0.22	0.32	0.22	-0.07	0.00	0.10
Total Fee Income	0.66	0.81	0.64	0.83	0.59	0.46	-0.17	-0.37	-0.13
Mortgage Loan Servicing Fees	0.11	0.12	-0.16	0.11	-0.21	-0.40	-0.28	-0.51	-0.19
Other Fees and Charges	0.55	0.69	0.80	0.72	0.80	0.86	0.11	0.14	0.06
Other Noninterest Income ²	0.41	0.33	0.74	0.37	0.81	0.84	0.41	0.47	0.03
Noninterest Expense	2.11	2.17	2.36	2.25	2.35	2.46	-0.19	-0.21	-0.11
Taxes	0.56	0.49	0.60	0.49	0.62	0.62	-0.11	-0.13	0.00
Extraordinary Items	0.00	0.00	0.03	0.01	0.03	0.10	0.03	0.09	0.07

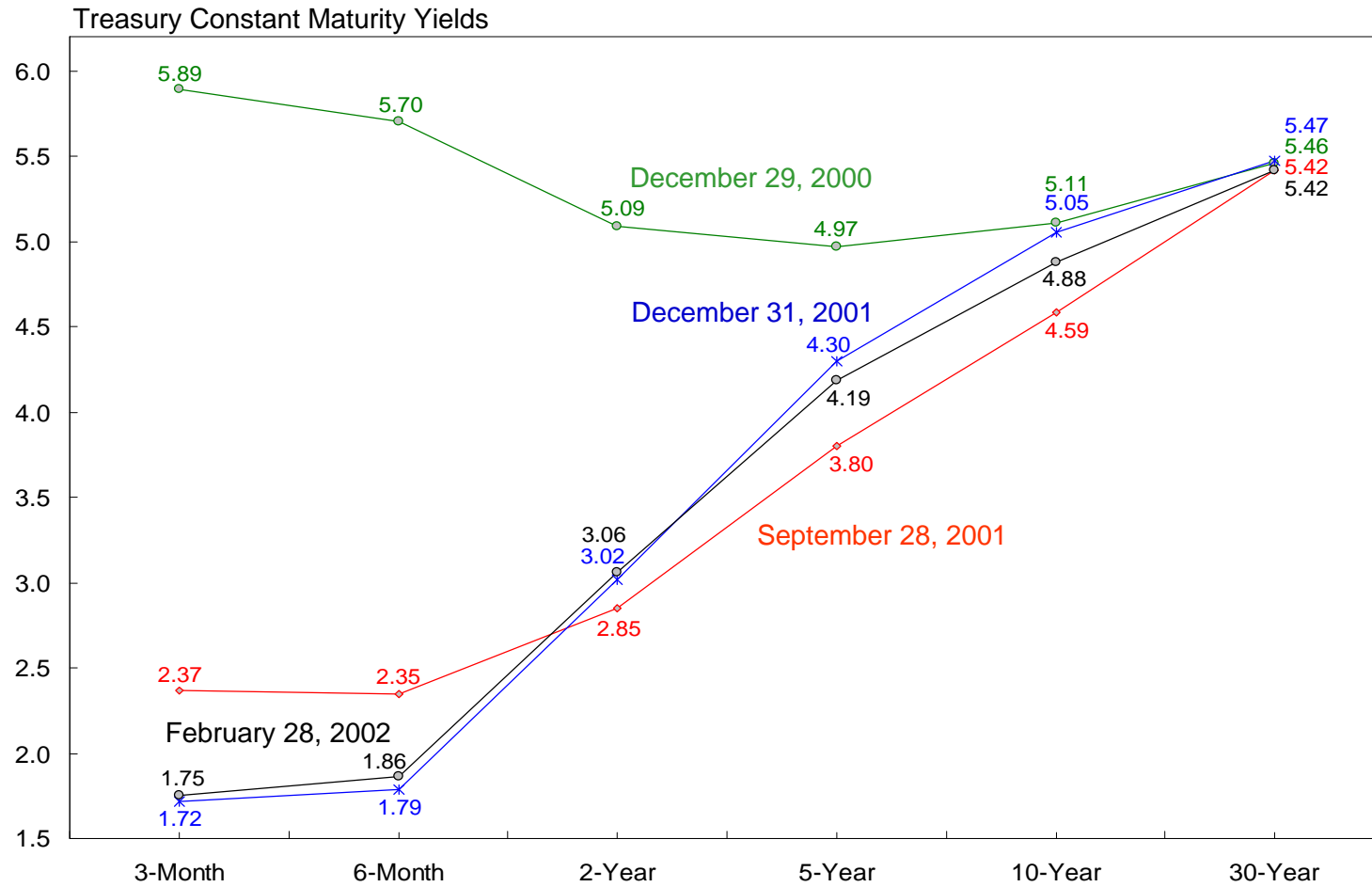
¹ Negative values reduced ROA.

² Other Noninterest Income primarily includes sale 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.

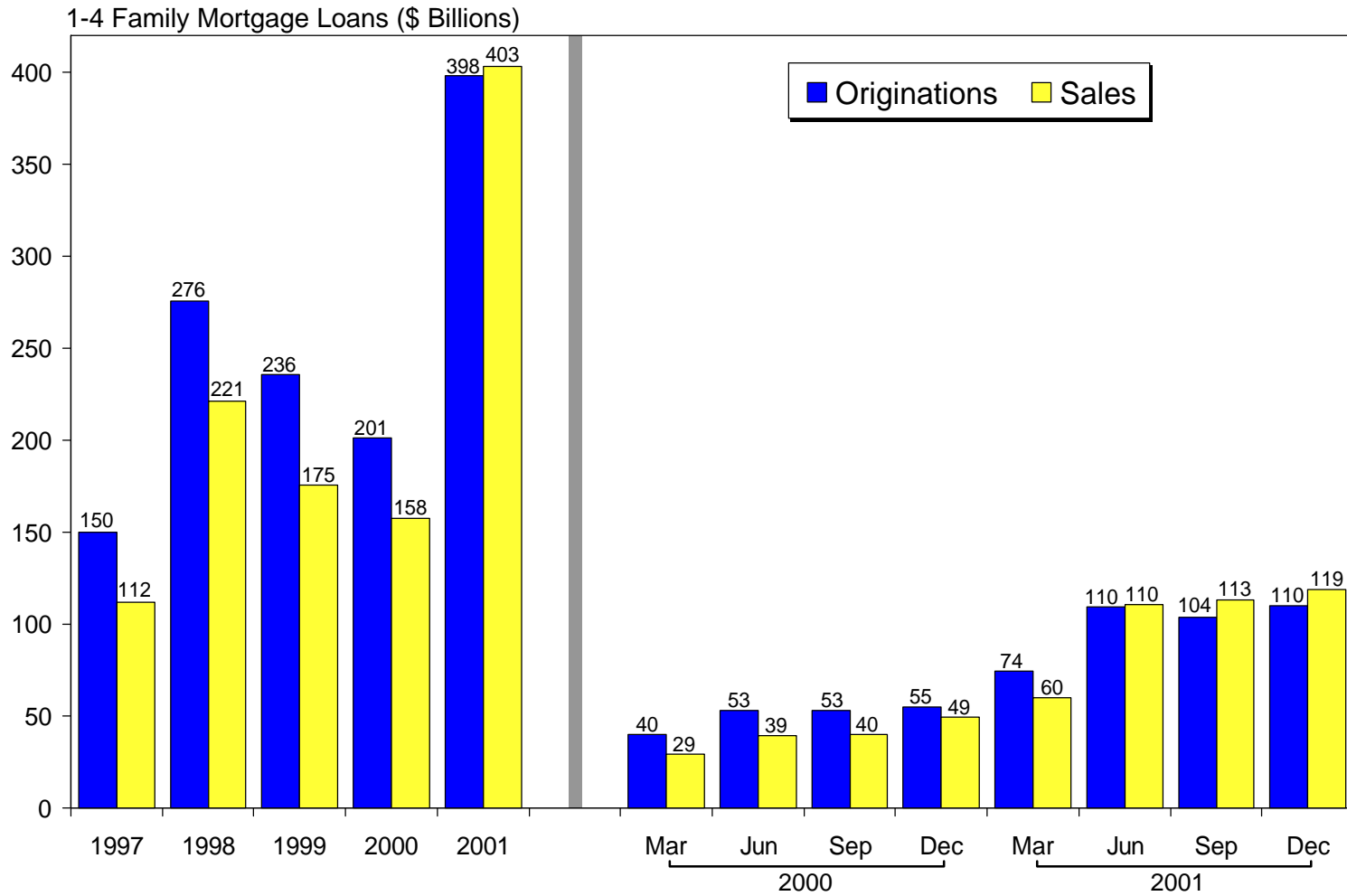
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TREASURY YIELD CURVES



Source: Bloomberg.
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1-4 FAMILY ORIGINATIONS AND SALES



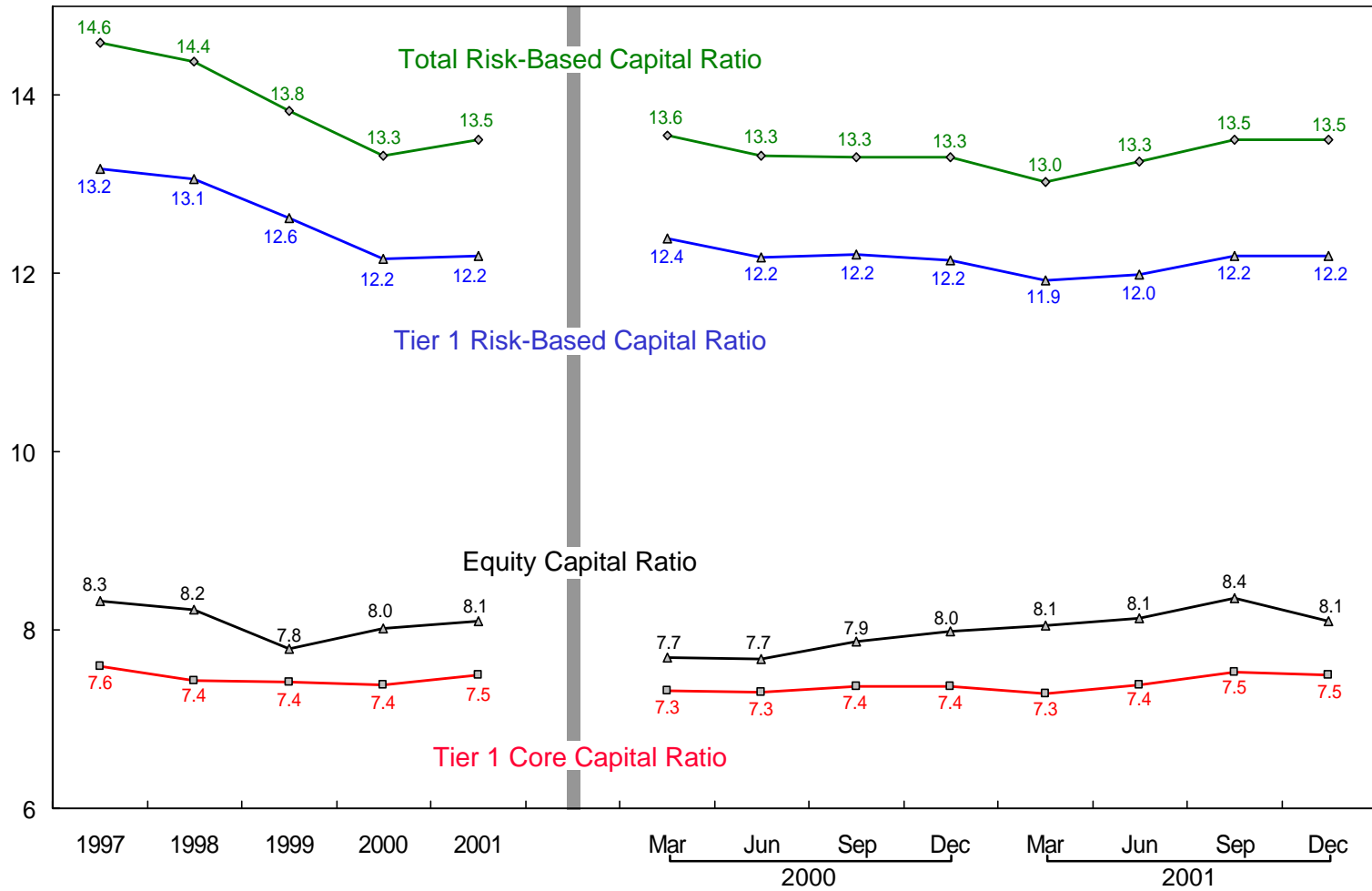
ASSETS AND LIABILITIES COMPOSITION

	Dec 2000		Sep 2001		Dec 2001		Growth Rates	
	\$ Bil	% TA	\$ Bil	% TA	\$ Bil	% TA	Dec '00	Sep '01
							Dec '01	Dec '01
							%	%*
Total Assets	928.3	100.0	974.1	100.0	977.8	100.0	5.3	1.5
Total Loans	645.6	69.5	674.2	69.2	673.4	68.9	4.3	-0.5
1-4 Family Mortgage Loans	448.2	48.3	464.6	47.7	465.2	47.6	3.8	0.5
Construction & Land Loans	27.5	3.0	29.4	3.0	29.0	3.0	5.5	-4.9
Multifamily Loans	44.2	4.8	45.3	4.7	45.3	4.6	2.5	-0.4
Nonresidential Loans	37.1	4.0	39.9	4.1	39.3	4.0	5.9	-5.6
Commercial Loans / Small Business	27.8	3.0	30.6	3.1	29.4	3.0	5.8	-15.6
Consumer Loans	60.8	6.5	64.4	6.6	65.2	6.7	7.2	4.8
Mortgage Pool Securities	93.1	10.0	97.9	10.0	92.4	9.4	-0.8	-22.4
Investment Securities	122.0	13.1	123.2	12.6	135.6	13.9	11.1	40.2
Mortgage Derivatives	75.4	8.1	59.0	6.1	54.2	5.5	-28.1	-32.4
Total Liabilities and Capital	928.3	100.0	974.1	100.0	977.8	100.0	5.3	1.5
Total Liabilities	854.1	92.0	892.7	91.6	898.3	91.9	5.2	2.5
Total Deposits	529.4	57.0	553.5	56.8	555.5	56.8	4.9	1.5
Deposits Less Than \$100,000	409.5	44.1	410.9	42.2	410.4	42.0	0.2	-0.5
Deposits Greater Than \$100,000	119.9	12.9	142.6	14.6	145.1	14.8	21.0	7.1
Escrows	8.8	0.9	20.2	2.1	23.8	2.4	170.5	70.6
FHLBank Advances	218.3	23.5	213.2	21.9	207.5	21.2	-4.9	-10.6
Other Borrowings	83.0	8.9	85.4	8.8	95.3	9.7	14.8	46.5
Other Liabilities	14.7	1.6	20.5	2.1	16.2	1.7	10.2	-83.1
Equity Capital	74.2	8.0	81.4	8.4	79.5	8.1	7.1	-9.3

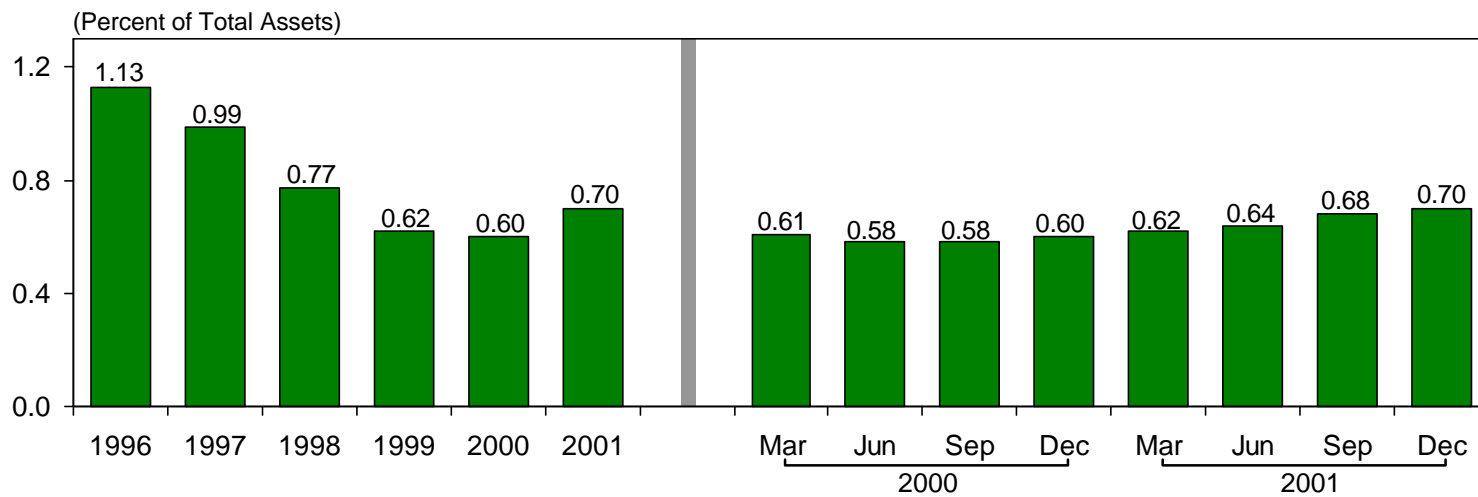
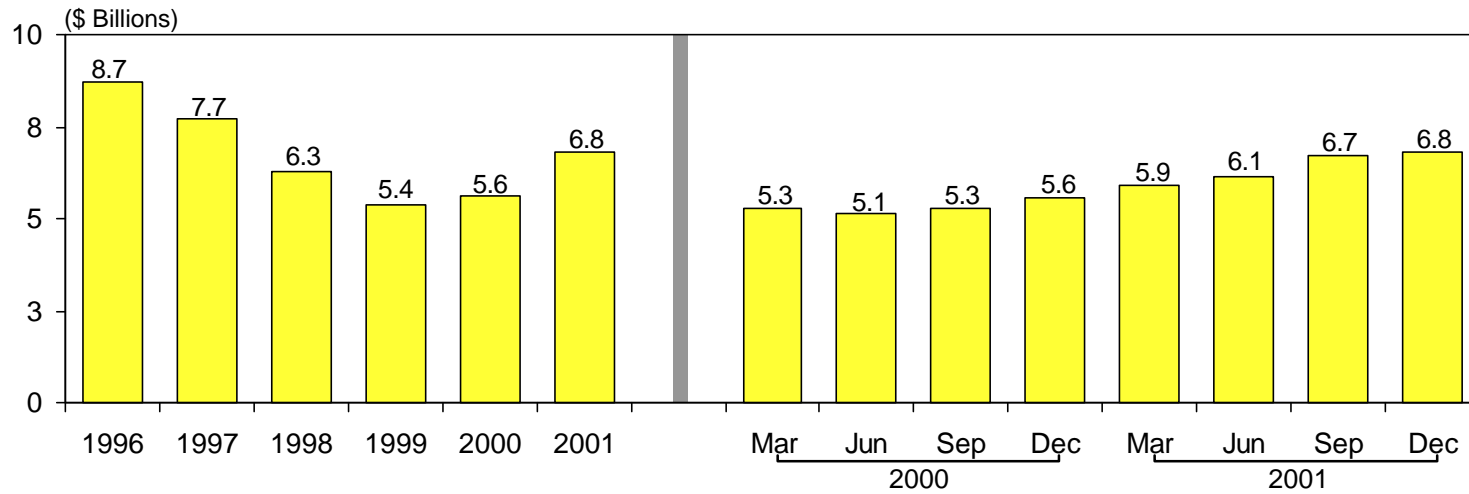
* Annualized.

Numbers may not sum due to rounding.
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CAPITAL RATIOS

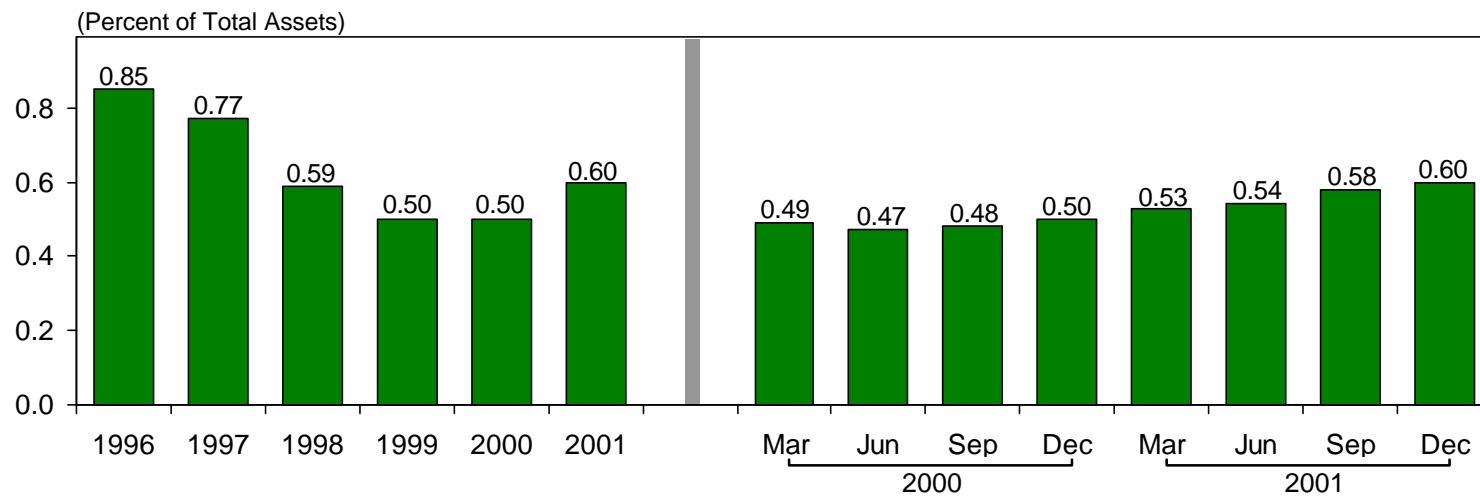
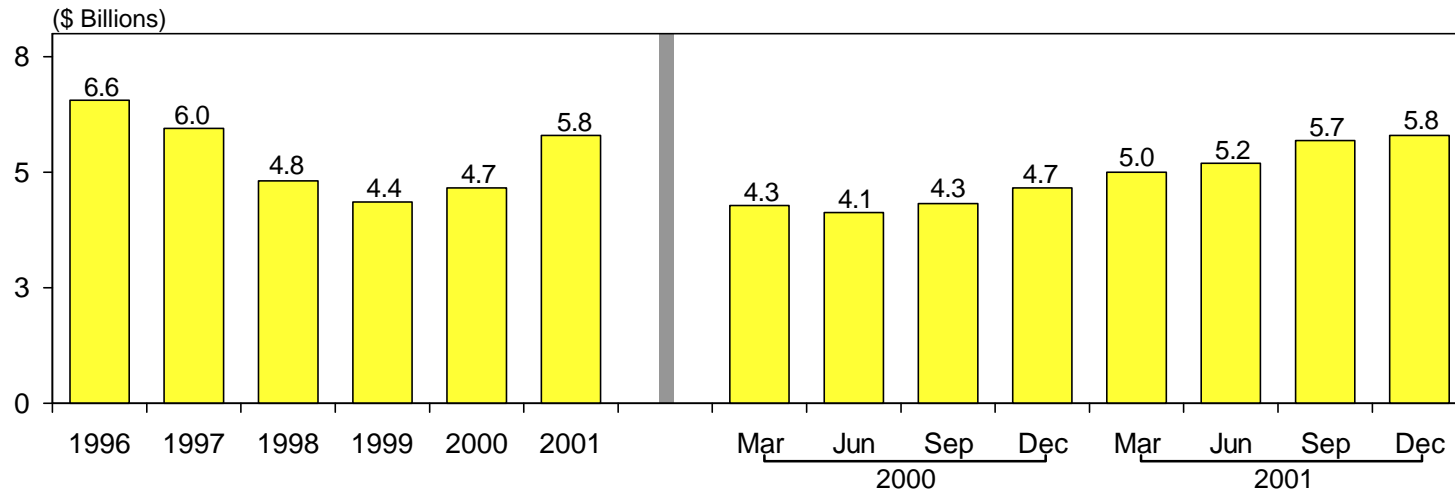


TROUBLED ASSETS



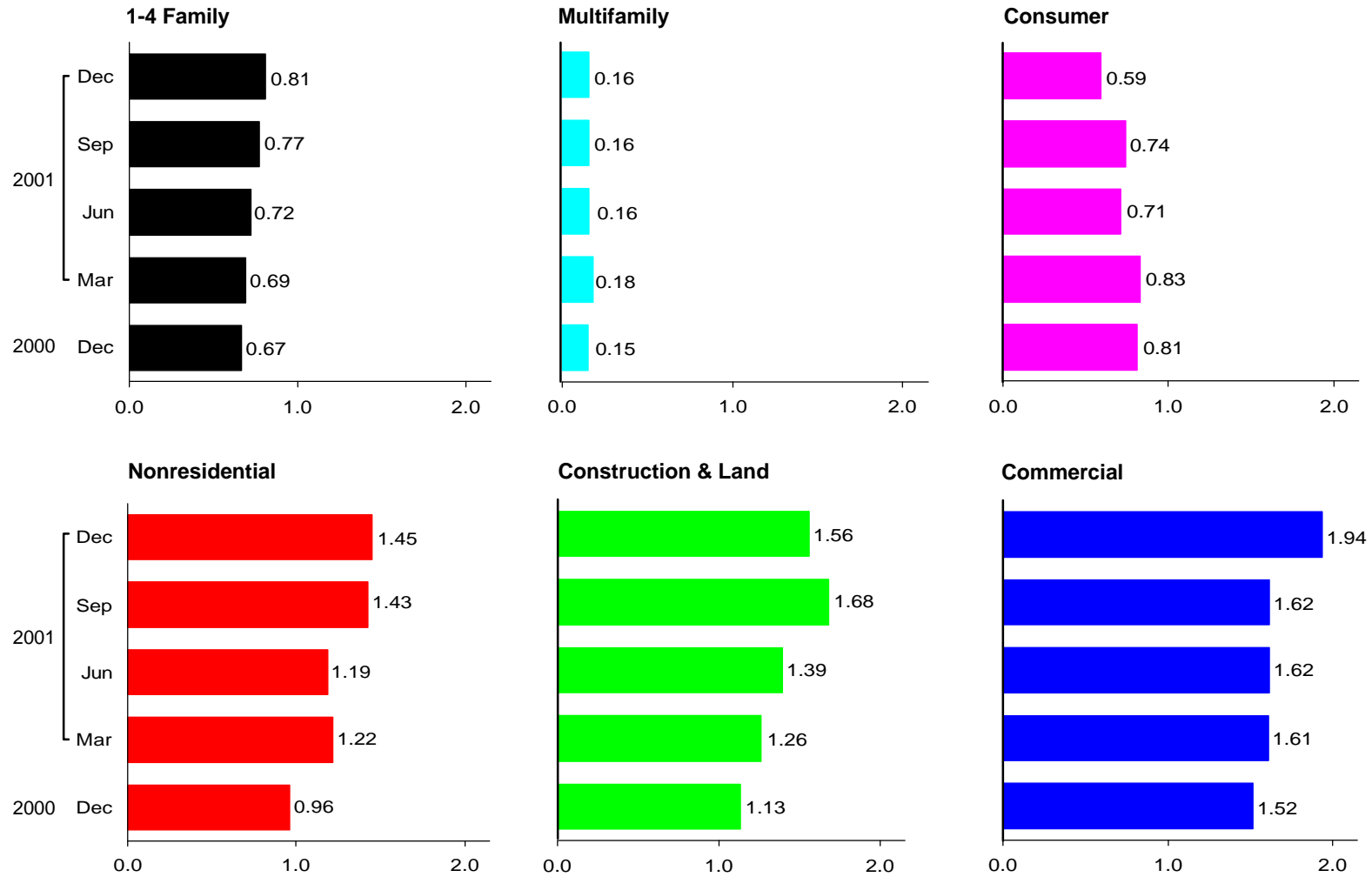
Troubled Assets include noncurrent loans and repossessed assets.
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NONCURRENT LOANS

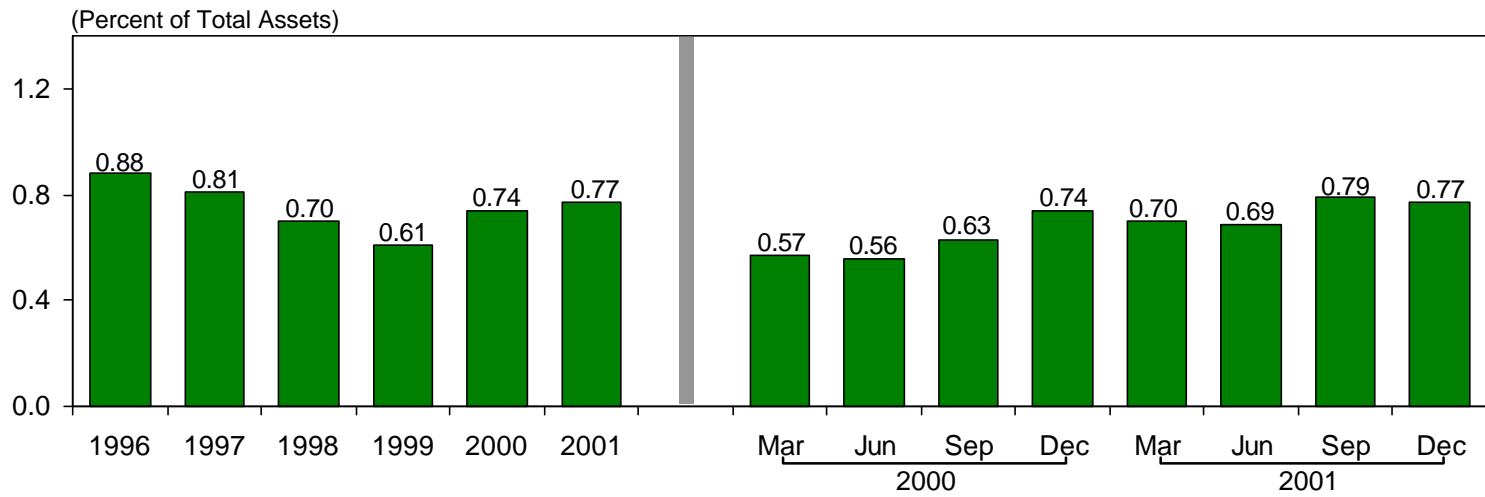
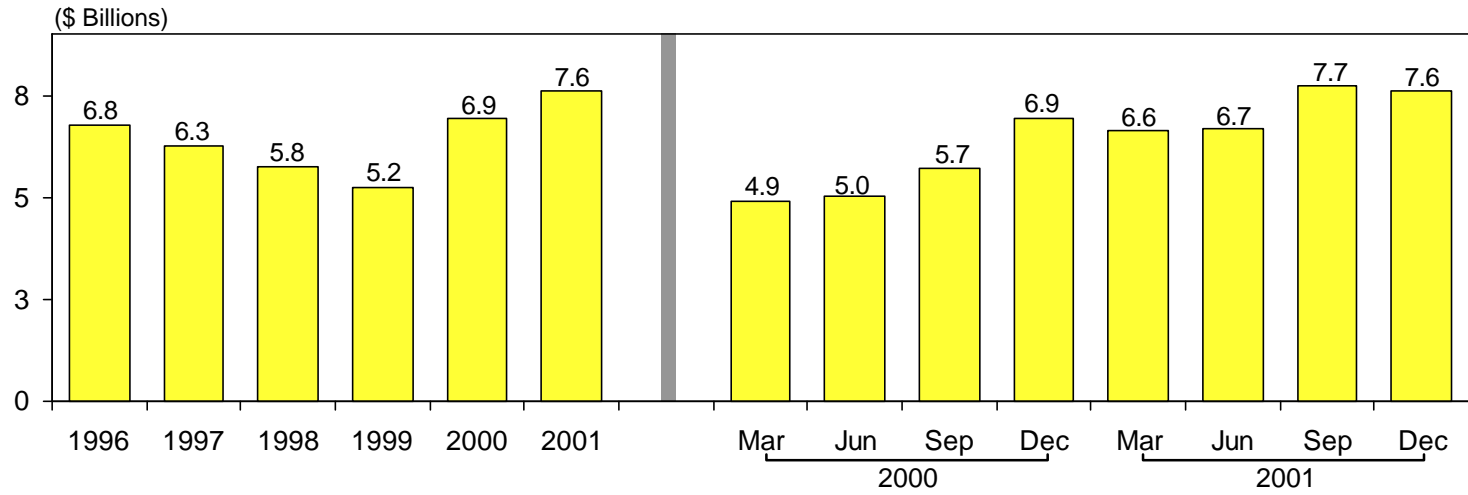


NONCURRENT LOANS – FIVE QUARTERS

Percent of Loan Type

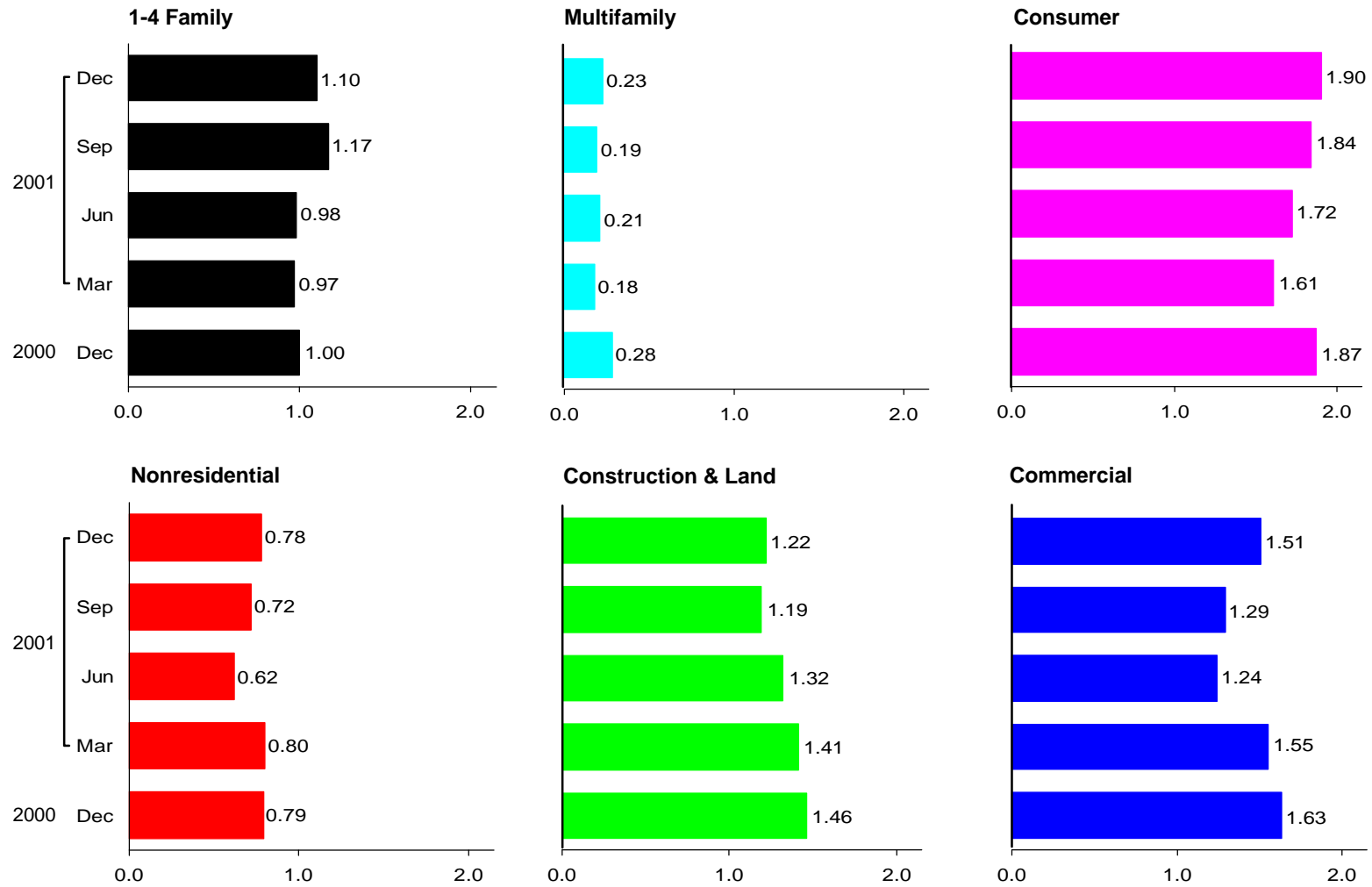


LOANS 30 – 89 DAYS PAST DUE

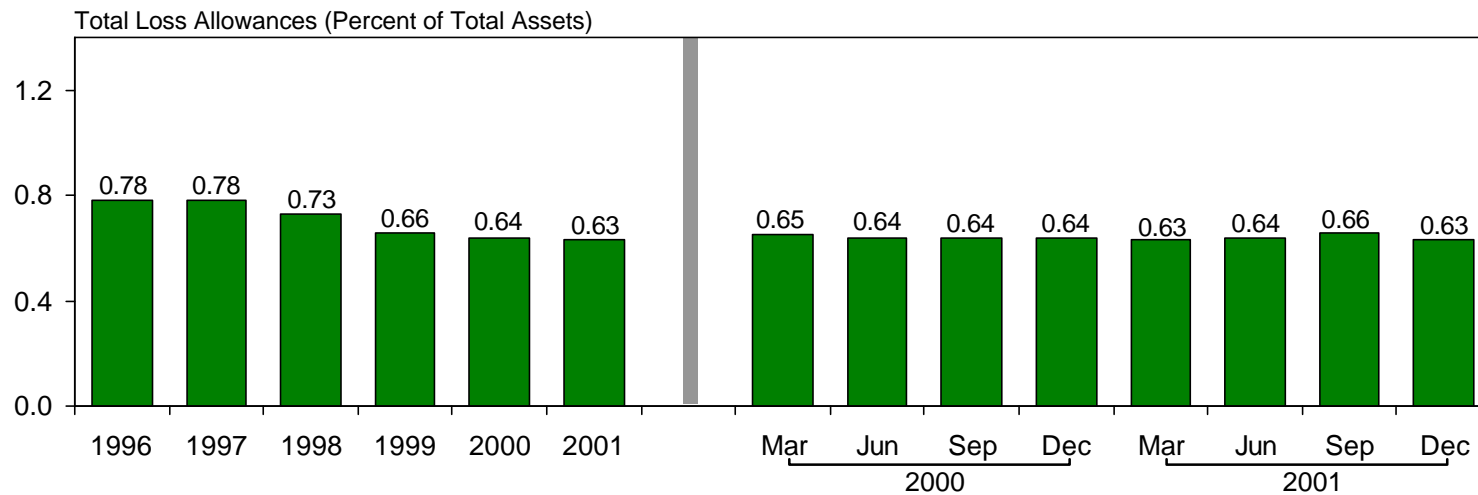
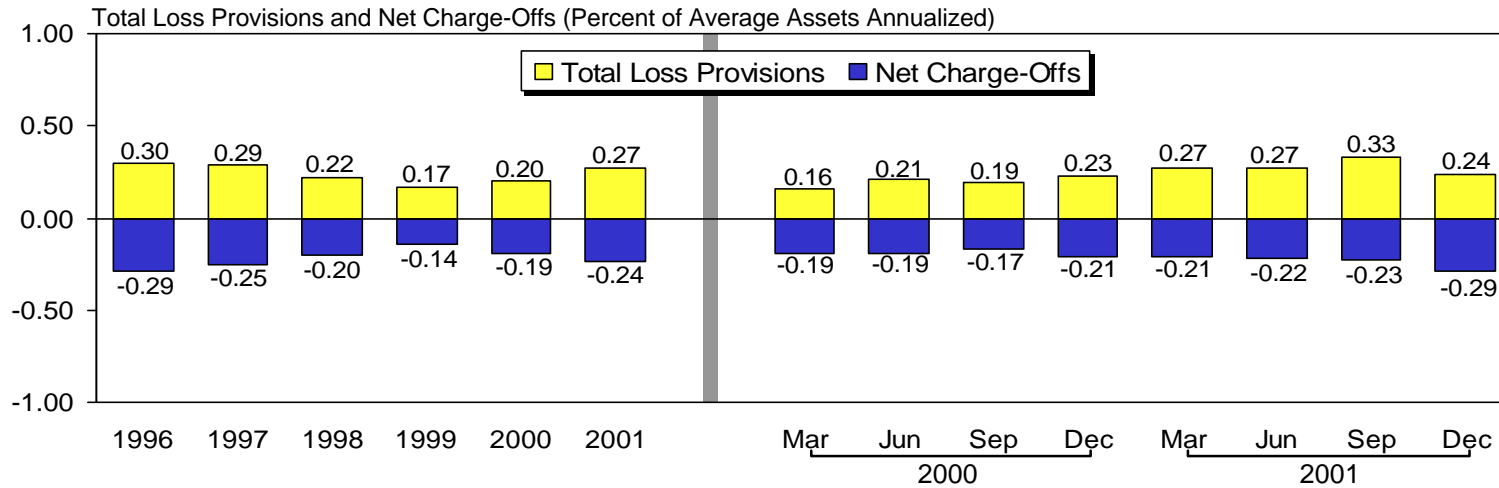


LOANS 30 – 89 DAYS PAST DUE - FIVE QUARTERS

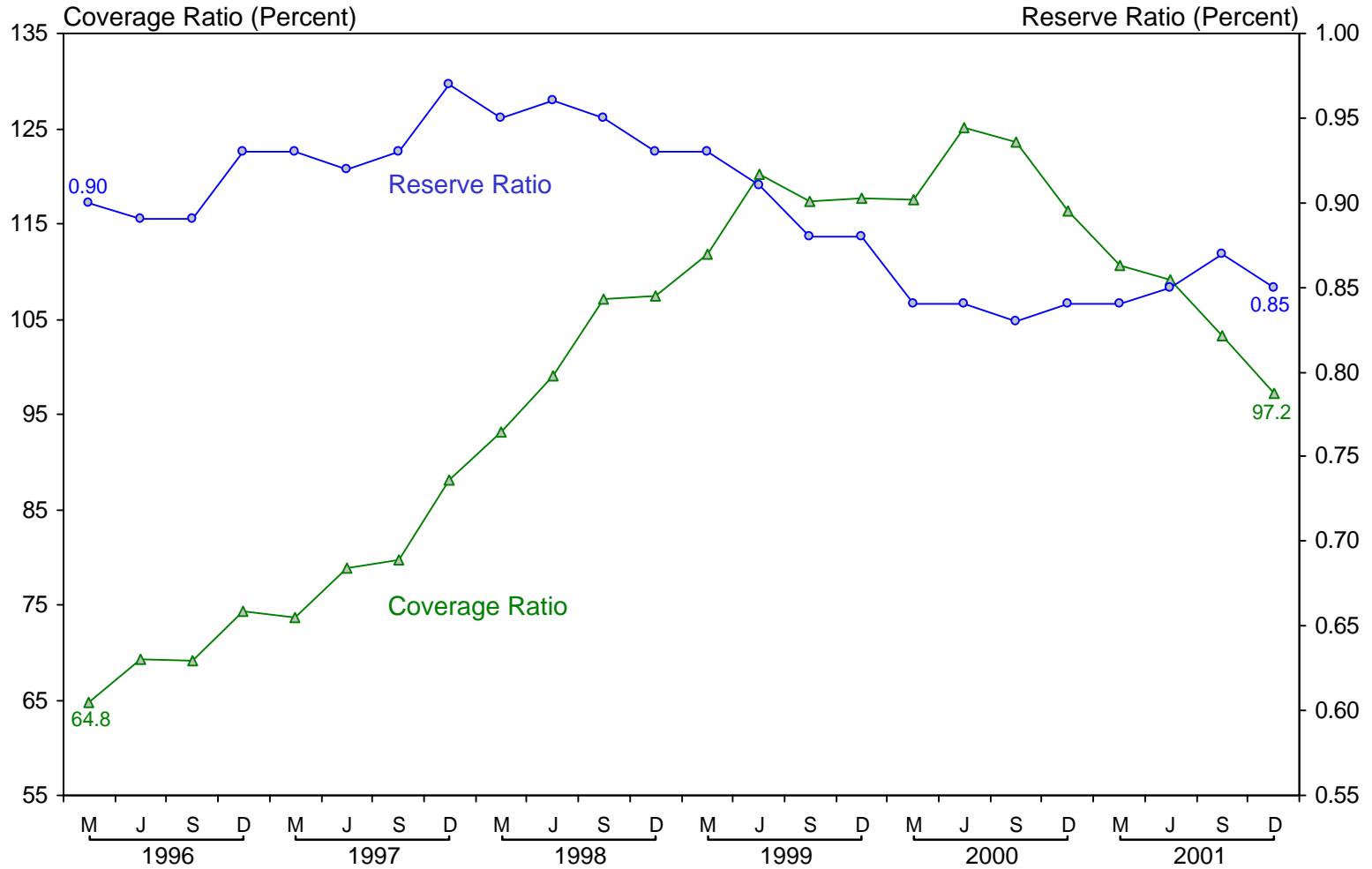
Percent of Loan Type



LOSS PROVISIONS, NET CHARGE-OFFS, AND LOSS ALLOWANCES



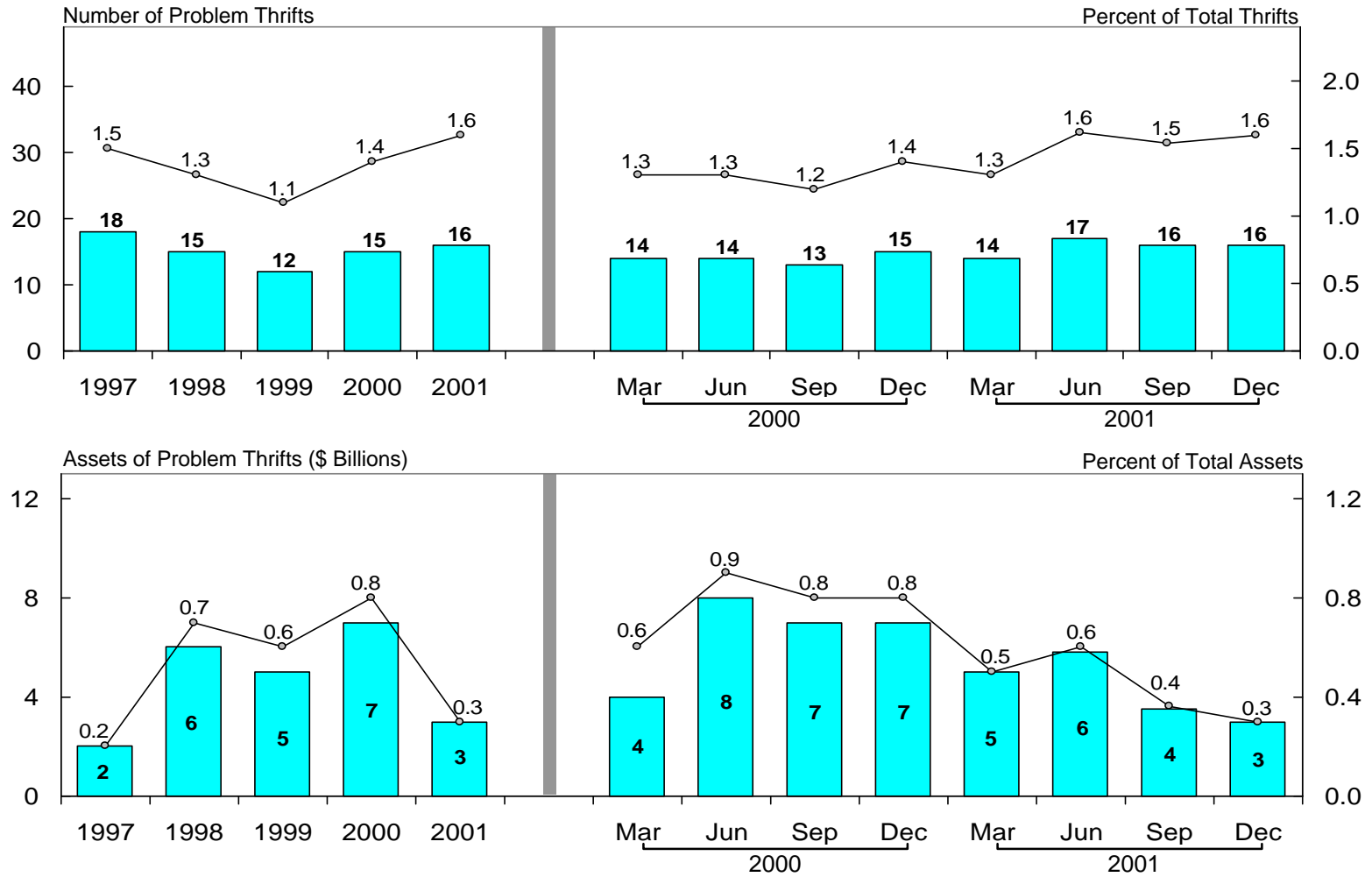
COVERAGE AND RESERVE RATIOS



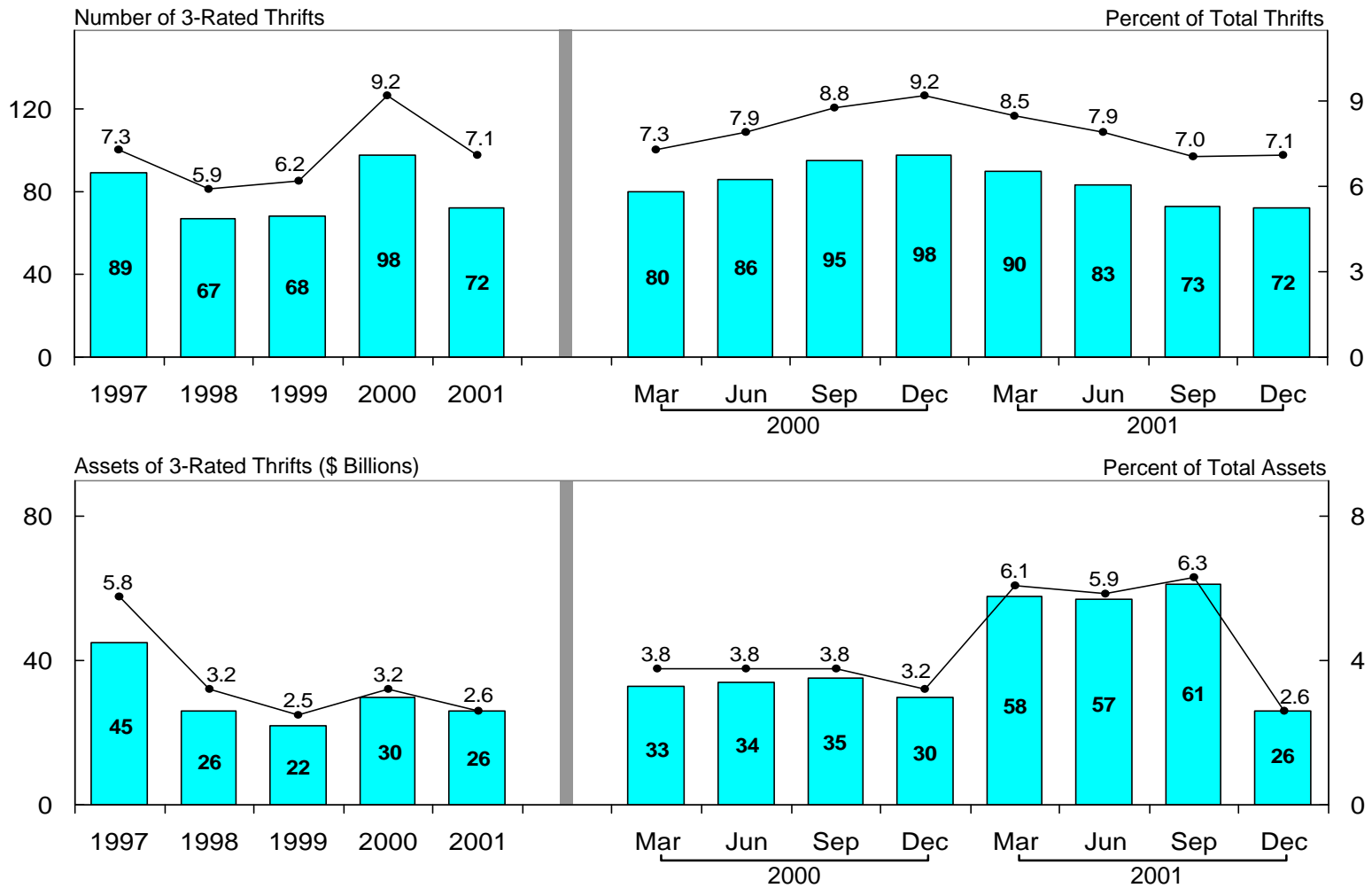
Coverage Ratio = ALLL to noncurrent loans and leases.
 Reserve Ratio = ALLL to total loans and leases.
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NUMBER AND ASSETS OF PROBLEM THRIFTS

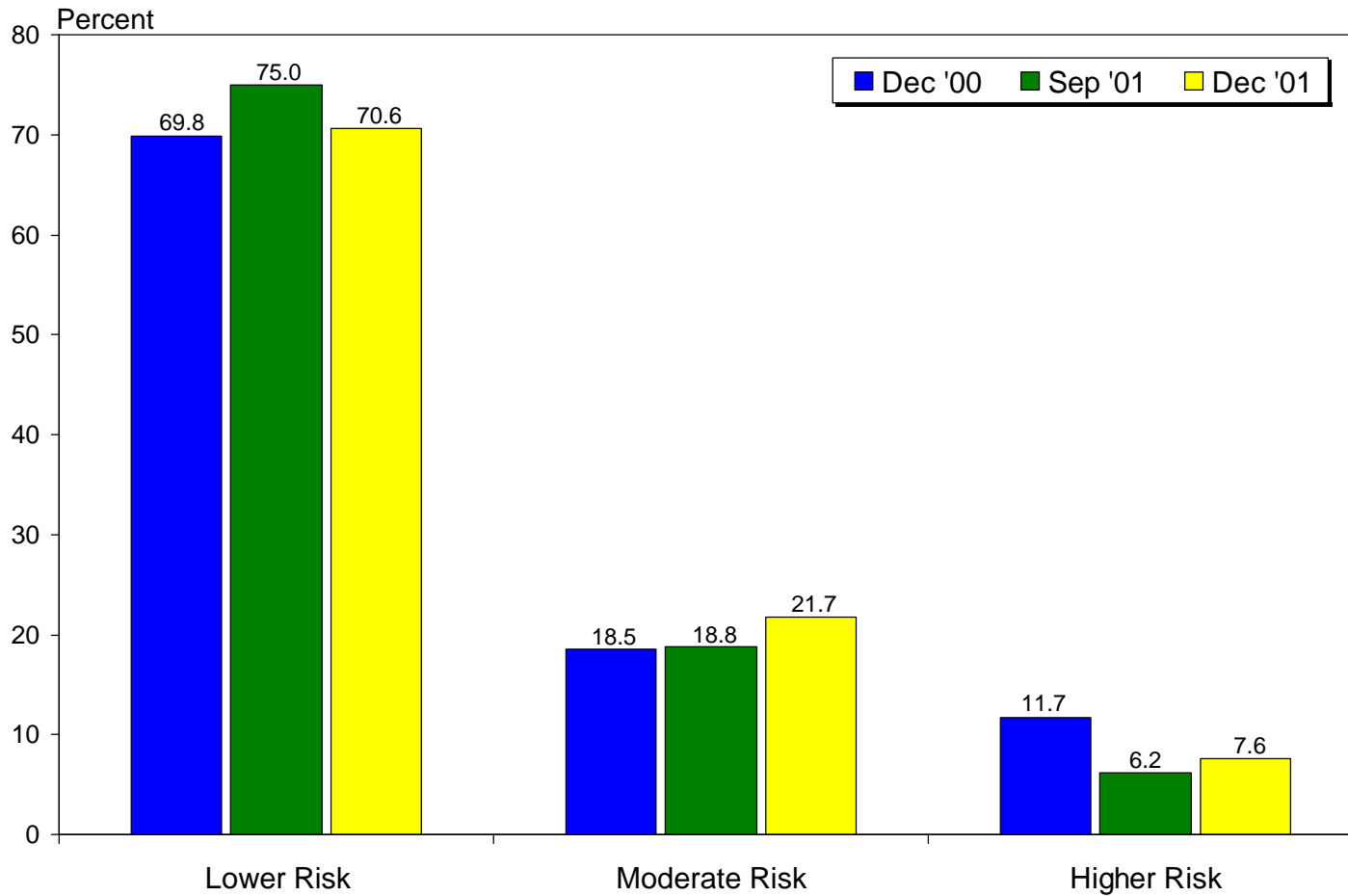
(Thrifts with CAMELS Ratings of 4 or 5)



NUMBER AND ASSETS OF 3-RATED THRIFTS

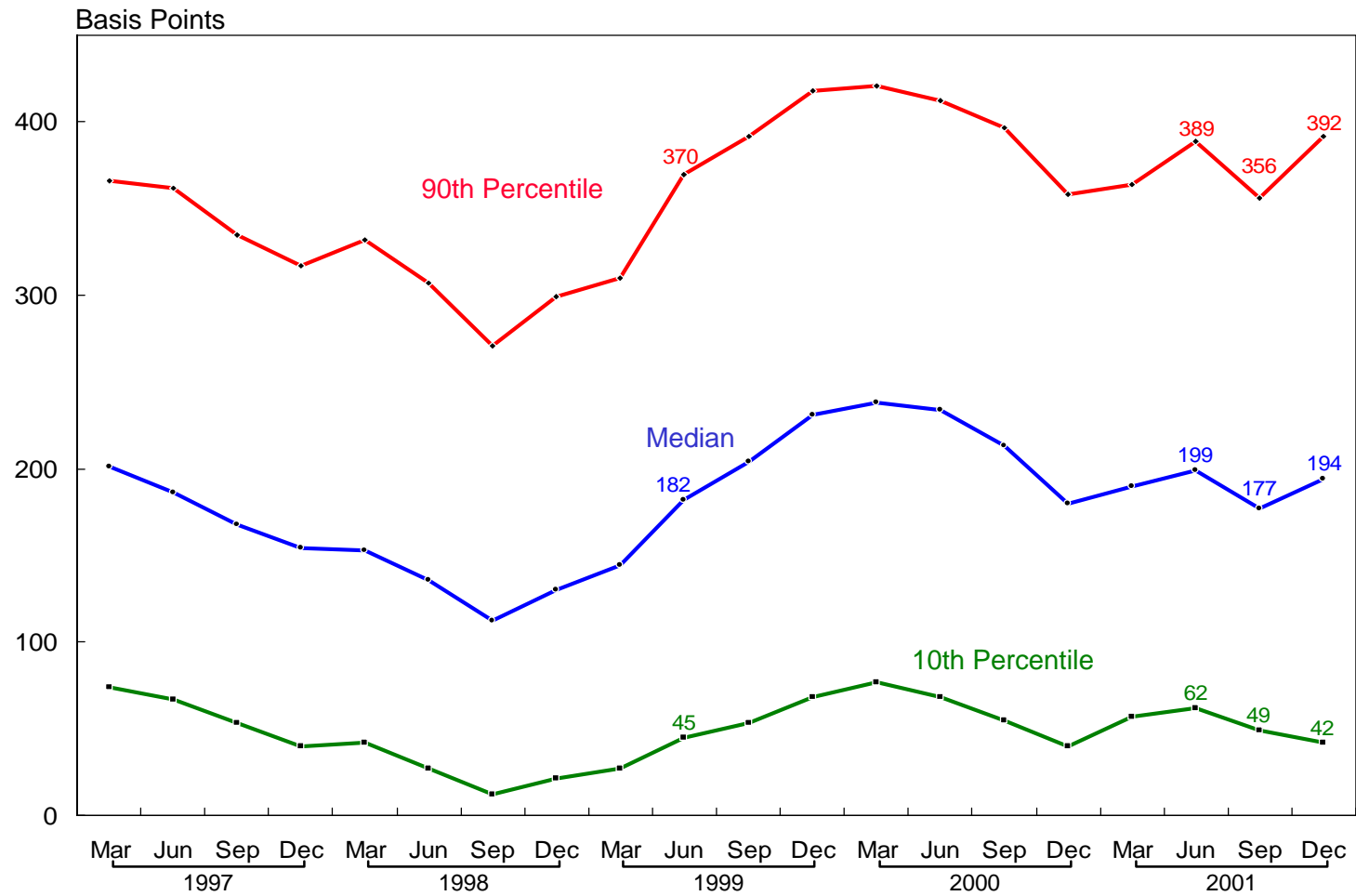


INDUSTRY CLASSIFIED BY INTEREST RATE RISK*



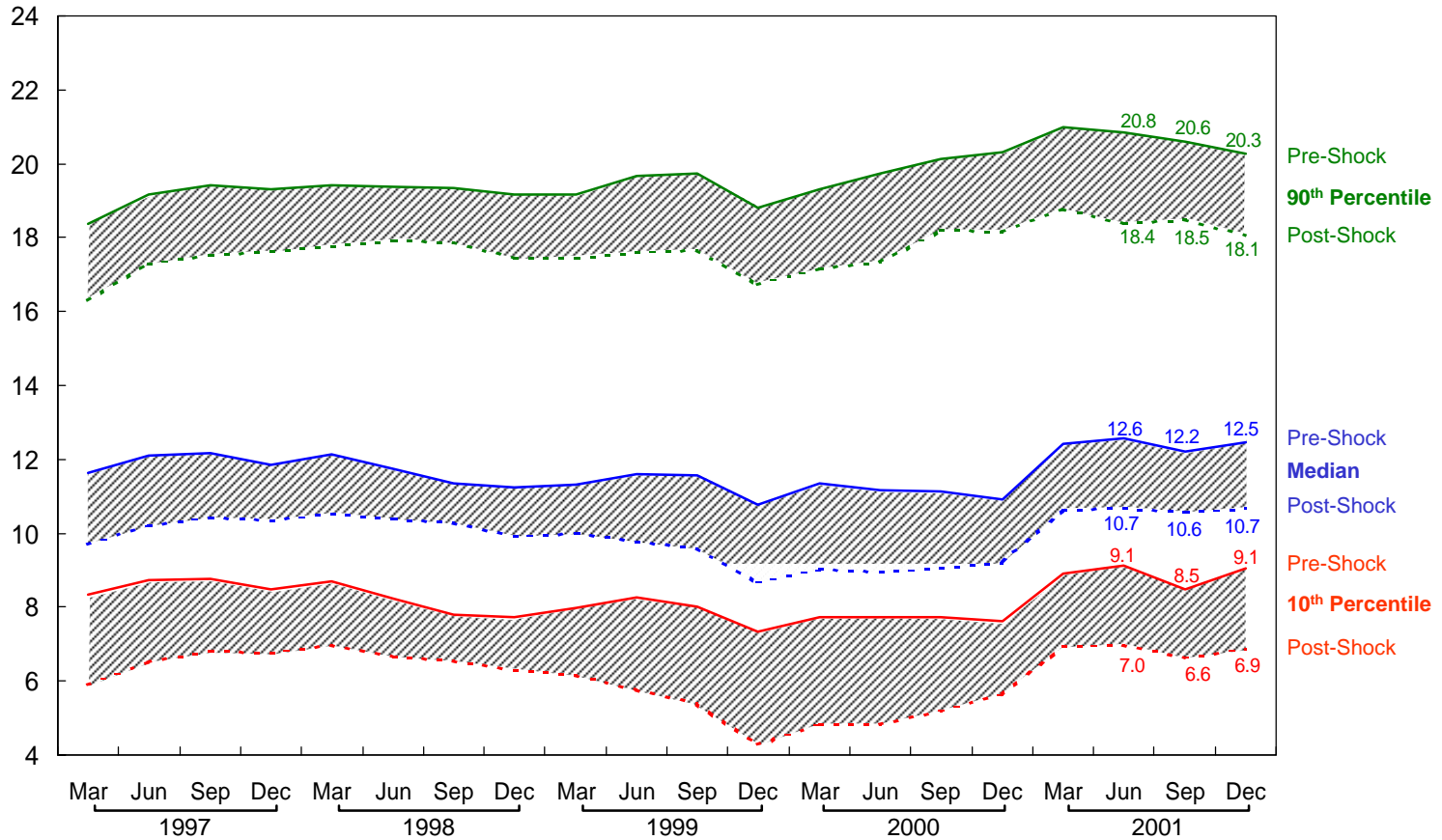
* Preliminary fourth quarter data as of March 1, 2002, for 892 thrifts with \$909 billion in assets.
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INTEREST RATE SENSITIVITY*



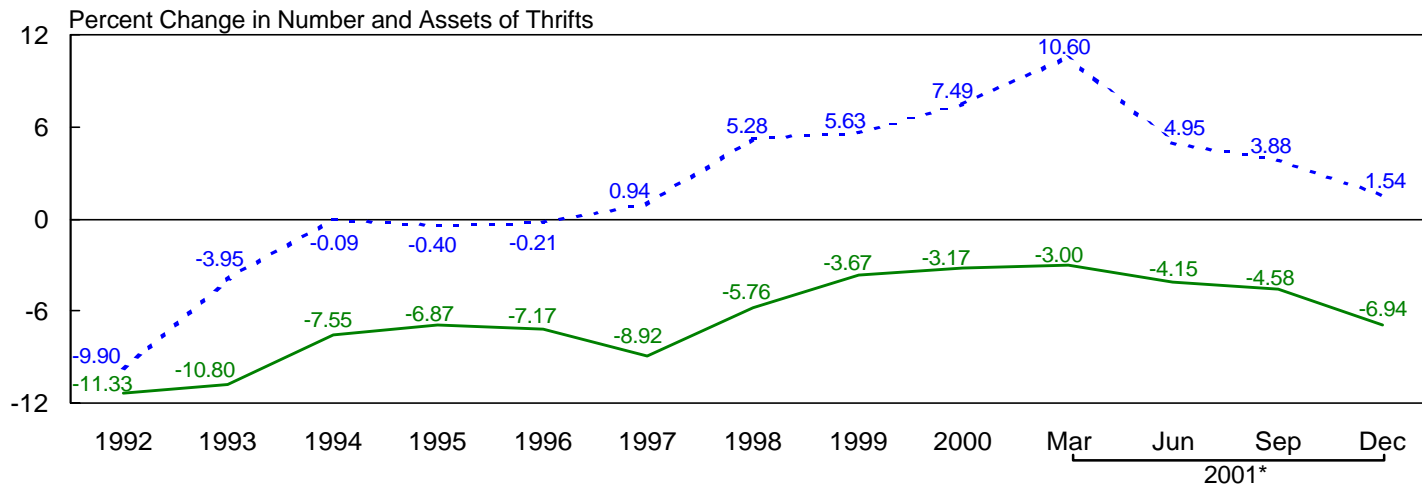
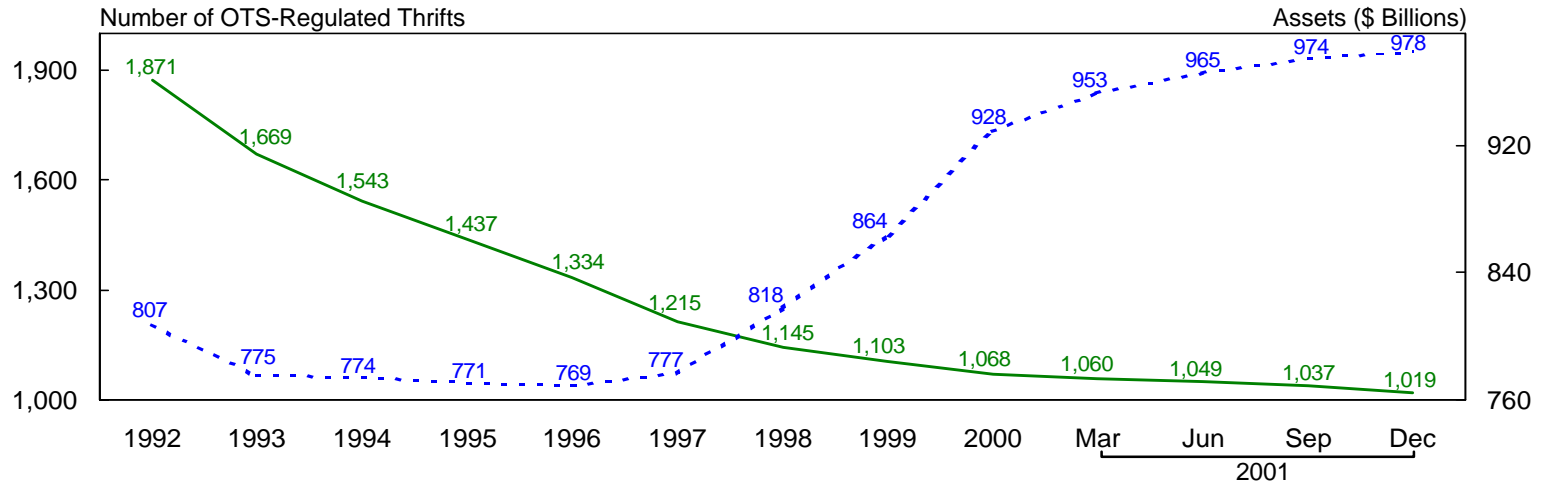
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NET PORTFOLIO VALUE RATIO*



* Preliminary fourth quarter data as of March 1, 2002, for 892 thrifts with \$909 billion in assets.
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NUMBER AND ASSETS



* Annualized.
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