



Office of Thrift Supervision

2002 Fact Book

**A Statistical Profile of the
Thrift Industry**

Published April 2003

2002 Fact Book

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INTRODUCTION

During 2002, the second year of the new millennium, OTS-regulated thrifts set new records. Net income climbed to a record \$11.8 billion, up 16 percent from the previous year's record of \$10.2 billion. Profitability, measured by return on average assets, broke the 56-year-old record of 1.20 percent set in 1946 by peaking at 1.21 percent up from 1.07 percent a year earlier.

Earnings and profitability strengths occurred partly from a favorable interest rate environment. Over the year, the shape of the yield curve remained steep, but net interest margin declined over the year as longer-term interest rates fell, causing thrift assets to reprice or originate at lower yields. The low interest rate environment continued to fuel the mortgage-refinancing boom.

Thrift assets topped \$1 trillion at the end of 2002, up from \$978 billion a year ago. The last time assets surpassed \$1 trillion occurred in 1990. Thrifts reported a record equity capital ratio of 9.2 percent at year-end, up from 8.1 percent in 2001. Capital measures remained well in excess of minimum requirements. Increased capital resulted from growth in retained earnings, unrealized gains on available for sale securities, and net new capital investment.

Asset quality remained strong for all loan types and the overall level of credit quality remained good. Noncurrent loans (loans over 89 days past due or in nonaccrual status) were 0.65 percent of assets at year-end, up five basis point from year-end 2001.

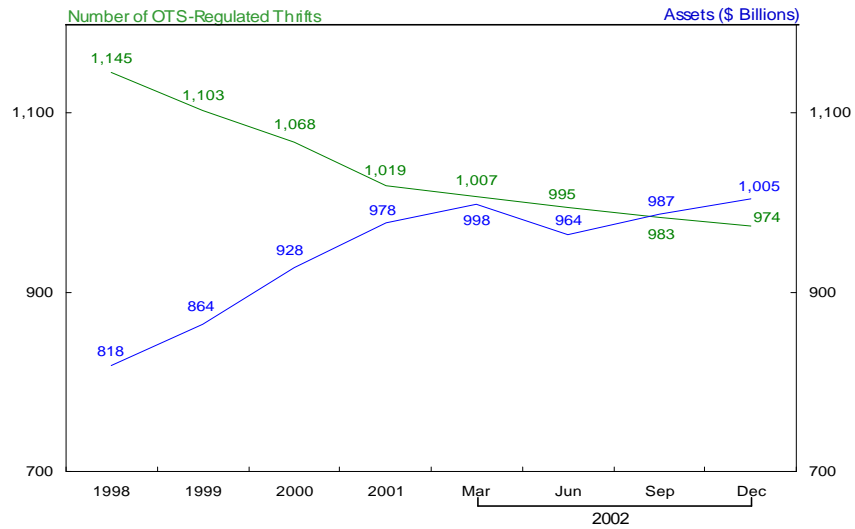
OTS regulated 974 public sector thrifts at year-end. During the year, 54 thrifts left OTS supervision and nine new thrifts added \$5.8 billion to the industry's aggregate assets.

Footnotes accompanying the data and the appended Technical Notes are an integral part of the publication. OTS staff believe the data are accurate. Staff will investigate any inconsistency brought to their attention and correct the problem, if necessary, in future editions.

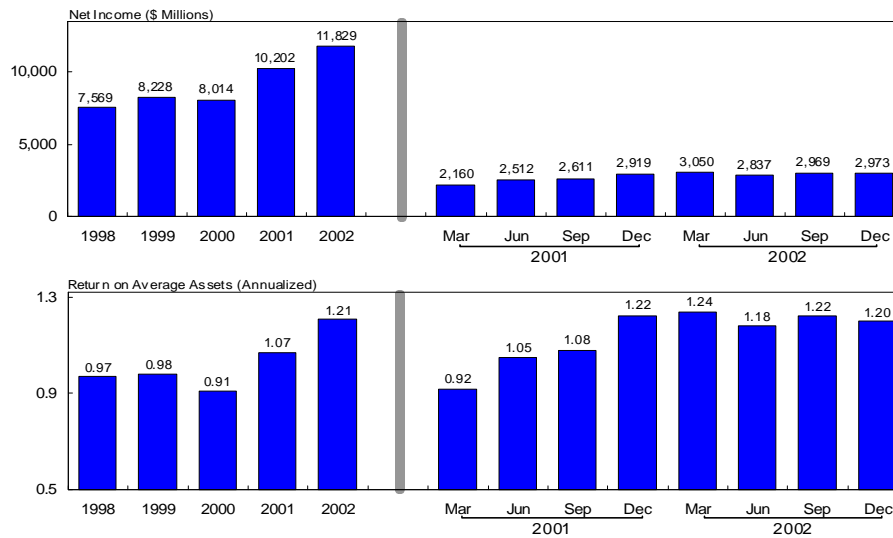
Further discussion of individual data elements can be found in the *Thrift Financial Report (TFR) Instruction Manual* which is available on the OTS website at www.ots.treas.gov. Printed copies of the *TFR Instruction Manual* may be purchased from: OTS Order Department, P.O. Box 753, Waldorf, Maryland 20604. Please call (301) 645-6264 for ordering information.

Additional information may be obtained by visiting the OTS website, transmitting a FOIA request to public.infro@ots.treas.gov, calling (202) 906-6000, faxing (202) 906-7755, or writing to: OTS, Dissemination Branch, 1700 G Street, N.W., Washington, D.C. 20552.

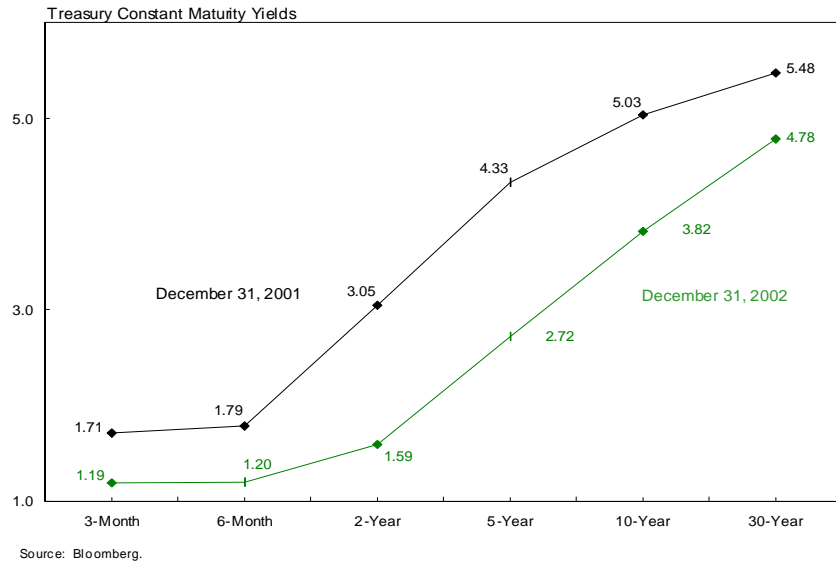
NUMBER AND ASSETS



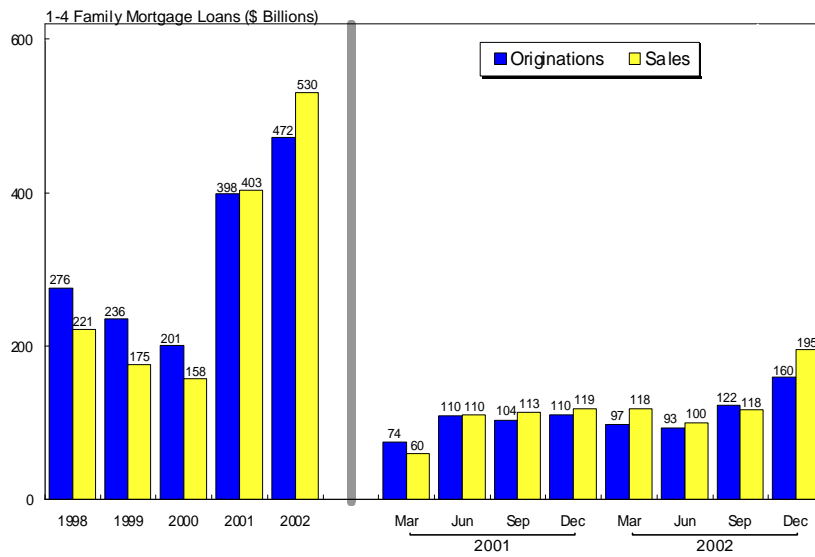
EARNINGS AND PROFITABILITY



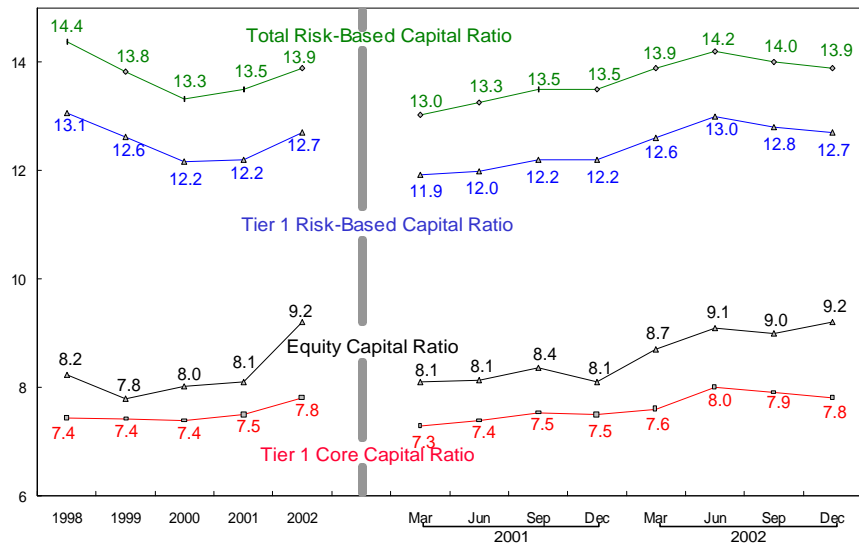
TREASURY YIELD CURVES



1-4 FAMILY ORIGINATIONS AND SALES



CAPITAL RATIOS



NONCURRENT LOANS

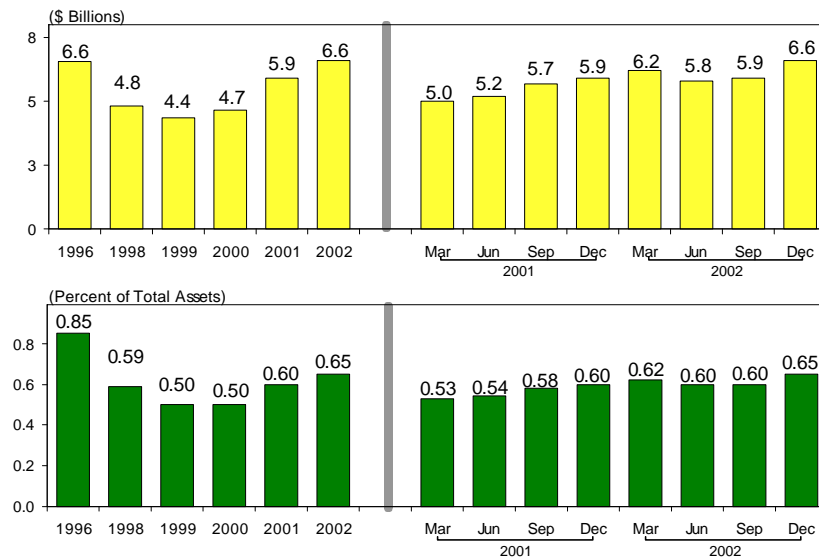


Table 1.1
Number of Federally Insured Thrift Institutions by Charter Type, 1951 - 2002

Year	Total Thrifts	Non-OTS-Regulated Thrifts	OTS-Regulated Thrifts	OTS-Regulated Thrift Institutions ^{1,2}					
				Federal Charter			State Charter		
				Total	Stock Institutions	Mutual Institutions	Total	Stock Institutions	Mutual Institutions
1951	3,222	202	3,020	1,549			1,471		
1952	3,378	206	3,172	1,581			1,591		
1953	3,523	219	3,304	1,604			1,700		
1954	3,651	218	3,433	1,640			1,793		
1955	3,764	220	3,544	1,683			1,861		
1956	3,889	223	3,666	1,739			1,927		
1957	4,011	239	3,772	1,772			2,000		
1958	4,122	241	3,881	1,804			2,077		
1959	4,247	268	3,979	1,841			2,138		
1960	4,423	325	4,098	1,873			2,225		
1961	4,551	330	4,221	1,906			2,315		
1962	4,663	331	4,332	1,941			2,391		
1963	4,749	330	4,419	1,968			2,451		
1964	4,790	327	4,463	1,981			2,482		
1965	4,837	329	4,508	2,011			2,497		
1966	4,842	332	4,510	2,051			2,459		
1967	4,820	333	4,487	2,056			2,431		
1968	4,804	334	4,470	2,063			2,407		
1969	4,769	331	4,438	2,071			2,367		
1970	4,694	329	4,365	2,067			2,298		
1971	4,598	327	4,271	2,049			2,222		
1972	4,517	326	4,191	2,044			2,147		
1973	4,485	322	4,163	2,040			2,123		
1974	4,461	320	4,141	2,070			2,071		
1975	4,407	329	4,078	2,048			2,030		
1976	4,373	329	4,044	2,019			2,025		
1977	4,388	323	4,065	2,012			2,053		
1978	4,373	325	4,048	1,998	18	1,980	2,050	700	1,350
1979	4,362	324	4,038	1,988	24	1,964	2,050	717	1,333
1980	4,319	326	3,993	1,984	39	1,945	2,009	743	1,266
1981	4,088	337	3,751	1,897	79	1,818	1,854	707	1,147
1982	3,608	321	3,287	1,692	104	1,588	1,595	636	959
1983	3,440	294	3,146	1,677	127	1,550	1,469	600	869
1984	3,418	258	3,160	1,713	295	1,418	1,447	643	804
1985	3,626	352	3,274	1,749	385	1,364	1,525	710	815
1986	3,677	430	3,247	1,771	493	1,278	1,476	705	771
1987	3,622	453	3,169	1,790	588	1,202	1,379	686	693
1988	3,438	469	2,969	1,740	690	1,050	1,229	599	630
1989	3,087	471	2,616	1,586	669	917	1,030	455	575
1990	2,815	456	2,359	1,509	684	825	850	347	503
1991	2,561	449	2,110	1,381	668	713	729	280	449
1992	2,390	519	1,871	1,306	694	612	565	226	339
1993	2,262	593	1,669	1,255	717	538	414	178	236
1994	2,152	609	1,543	1,204	732	472	339	139	200
1995	2,030	593	1,437	1,175	744	431	262	101	161
1996	1,924	590	1,334	1,097	708	389	237	89	148
1997	1,779	564	1,215	1,008	653	355	207	74	133
1998	1,687	542	1,145	955	628	327	190	67	123
1999	1,642	539	1,103	929	616	313	174	60	114
2000	1,590	522	1,068	916	607	309	152	46	106
2001	1,533	514	1,019	881	584	297	138	36	102
2002	1,467	493	974	846	559	287	128	34	94

Definitions and footnotes are included in the appended Technical Notes.

Table 1.2

Number of OTS-Regulated Thrift Institutions by Charter Type, 1987 - 2002 ²

End of Year	Total	Federal Charter				State Charter			
		Stock		Mutual		Stock		Mutual	
		Savings Associations (#)	Savings Banks (#)	Savings Associations (#)	Savings Banks (#)	Savings Associations (#)	Savings Banks (#)	Savings Associations (#)	Savings Banks (#)
1987	3,169	271	317	1,017	185	677	9	683	10
1988	2,969	271	419	851	199	587	12	618	12
1989	2,616	212	457	683	234	422	33	553	22
1990	2,359	155	529	545	280	342	5	491	12
1991	2,110	133	535	455	258	276	4	442	7
1992	1,871	121	573	401	211	226	0	339	0
1993	1,669	124	593	351	187	178	0	236	0
1994	1,543	123	609	313	159	139	0	200	0
1995	1,437	139	605	275	156	101	0	161	0
1996	1,334	129	580	244	144	89	0	148	0
1997	1,215	119	534	221	134	74	0	133	0
1998	1,145	118	510	200	127	67	0	123	0
1999	1,103	111	505	187	126	60	0	114	0
2000	1,068	107	500	185	124	46	0	106	0
2001	1,019	107	480	180	115	35	0	102	0
2002	974	94	465	172	115	34	0	94	0

Table 1.2.1

Percentage of OTS-Regulated Thrift Institutions by Charter Type, 1987 - 2002 ²

End of Year	Total (%)	Federal Charter				State Charter			
		Stock		Mutual		Stock		Mutual	
		Savings Associations (%)	Savings Banks (%)	Savings Associations (%)	Savings Banks (%)	Savings Associations (%)	Savings Banks (%)	Savings Associations (%)	Savings Banks (%)
1987	100.00	8.55	10.00	32.09	5.84	21.36	0.28	21.55	0.32
1988	100.00	9.13	14.11	28.66	6.70	19.77	0.40	20.82	0.40
1989	100.00	8.10	17.47	26.11	8.94	16.13	1.26	21.14	0.84
1990	100.00	6.57	22.42	23.10	11.87	14.50	0.21	20.81	0.51
1991	100.00	6.30	25.36	21.56	12.23	13.08	0.19	20.95	0.33
1992	100.00	6.47	30.63	21.43	11.28	12.08	0.00	18.12	0.00
1993	100.00	7.43	35.53	21.03	11.20	10.67	0.00	14.14	0.00
1994	100.00	7.97	39.47	20.29	10.30	9.01	0.00	12.96	0.00
1995	100.00	9.67	42.10	19.14	10.86	7.03	0.00	11.20	0.00
1996	100.00	9.67	43.48	18.29	10.79	6.67	0.00	11.09	0.00
1997	100.00	9.79	43.95	18.19	11.03	6.09	0.00	10.95	0.00
1998	100.00	10.31	44.54	17.47	11.09	5.85	0.00	10.74	0.00
1999	100.00	10.06	45.78	16.95	11.42	5.44	0.00	10.34	0.00
2000	100.00	10.02	46.82	17.32	11.61	4.31	0.00	9.92	0.00
2001	100.00	10.50	47.11	17.66	11.29	3.43	0.00	10.01	0.00
2002	100.00	9.65	47.74	17.66	11.81	3.49	0.00	9.65	0.00

Definitions and footnotes are included in the appended Technical Notes.
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Table 1.3
Assets of Federally Insured Thrift Institutions by Charter Type, 1987 - 2002 ²
(Dollars in Millions)

Year	Thrift Institutions (\$)	Non-OTS Thrifts (\$)	OTS-Regulated Thrifts (\$)	OTS-Regulated Thrift Institutions					
				Federal Charter			State Charter		
				Total (\$)	Stock Institutions (\$)	Mutual Institutions (\$)	Total (\$)	Stock Institutions (\$)	Mutual Institutions (\$)
1987	1,502,111	213,130	1,288,981	854,353	564,551	289,802	434,629	340,623	94,006
1988	1,606,489	237,646	1,368,843	982,016	711,101	270,915	386,827	293,253	93,574
1989	1,427,512	240,606	1,186,906	900,220	679,623	220,597	286,686	210,127	76,559
1990	1,259,178	230,013	1,029,165	855,412	665,759	189,653	173,753	110,279	63,474
1991	1,113,002	217,706	895,296	756,070	607,091	148,979	139,226	83,209	56,017
1992	1,030,216	223,554	806,662	704,716	585,831	118,885	101,945	67,896	34,049
1993	1,000,889	226,114	774,775	695,965	600,086	95,879	78,810	56,298	22,512
1994	1,008,644	234,575	774,069	716,752	641,826	74,926	57,317	38,222	19,095
1995	1,025,741	254,759	770,982	733,112	660,159	72,953	37,870	23,354	14,516
1996	1,028,192	258,825	769,367	734,949	667,804	67,145	34,419	20,948	13,471
1997	1,026,186	249,609	776,577	744,046	684,339	59,707	32,531	19,741	12,790
1998	1,087,684	270,072	817,612	783,675	726,582	57,093	33,937	21,822	12,115
1999	1,148,504	284,898	863,606	829,865	779,128	50,737	33,741	22,230	11,511
2000	1,211,913	283,628	928,285	902,877	850,438	52,465	25,408	13,902	11,506
2001	1,307,052	329,337	977,715	953,092	900,497	52,595	24,623	12,596	12,027
2002	1,351,442	346,828	1,004,613	979,294	925,481	53,814	25,319	13,706	11,613

Table 1.3.1
Percentage of Federally Insured Thrift Assets by Charter Type, 1987 - 2002 ²

Year	Thrift Institutions (%)	Non-OTS Thrifts (%)	OTS-Regulated Thrifts (%)	OTS-Regulated Thrift Institutions					
				Federal Charter			State Charter		
				Total (%)	Stock Institutions (%)	Mutual Institutions (%)	Total (%)	Stock Institutions (%)	Mutual Institutions (%)
1987	100.00	14.19	85.81	56.88	37.58	19.29	28.93	22.68	6.26
1988	100.00	14.79	85.21	61.13	44.26	16.86	24.08	18.25	5.82
1989	100.00	16.85	83.15	63.06	47.61	15.45	20.08	14.72	5.36
1990	100.00	18.27	81.73	67.93	52.87	15.06	13.80	8.76	5.04
1991	100.00	19.56	80.44	67.93	54.55	13.39	12.51	7.48	5.03
1992	100.00	21.70	78.30	68.40	56.86	11.54	9.90	6.59	3.31
1993	100.00	22.59	77.41	69.53	59.96	9.58	7.87	5.62	2.25
1994	100.00	23.26	76.74	71.06	63.63	7.43	5.68	3.79	1.89
1995	100.00	24.84	75.16	71.47	64.36	7.11	3.69	2.28	1.42
1996	100.00	25.17	74.83	71.48	64.95	6.53	3.35	2.04	1.31
1997	100.00	24.32	75.68	72.51	66.69	5.82	3.17	1.92	1.25
1998	100.00	24.83	75.17	72.05	66.80	5.25	3.12	2.01	1.11
1999	100.00	24.81	75.19	72.26	67.84	4.42	2.94	1.94	1.00
2000	100.00	24.05	75.95	73.87	69.58	4.29	2.08	1.14	0.94
2001	100.00	25.20	74.80	72.92	68.90	4.02	1.88	0.96	0.92
2002	100.00	25.66	74.34	72.46	68.48	3.98	1.87	1.01	0.86

Definitions and footnotes are included in the appended Technical Notes.

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Table 1.4
Assets of OTS-Regulated Thrift Institutions by Charter Type, 1987 - 2002 ²
(Dollars in Millions)

End of Year	Total (\$)	Federal				State			
		Stock		Mutual		Stock		Mutual	
		Savings Associations (\$)	Savings Banks (\$)	Savings Associations (\$)	Savings Banks (\$)	Savings Associations (\$)	Savings Banks (\$)	Savings Associations (\$)	Savings Banks (\$)
1987	1,288,981	317,419	247,131	220,836	68,966	331,234	9,389	91,699	2,307
1988	1,368,843	332,669	378,432	192,191	78,724	286,113	7,140	86,918	6,656
1989	1,186,906	261,292	418,331	138,756	81,841	194,382	15,745	72,121	4,438
1990	1,029,165	166,485	499,274	109,073	80,580	109,932	347	60,640	2,834
1991	895,296	115,328	491,763	83,817	65,162	82,987	222	55,097	920
1992	806,661	91,705	494,126	69,432	49,453	67,896	0	34,049	0
1993	774,775	91,111	508,975	53,363	42,516	56,298	0	22,512	0
1994	774,069	94,671	547,155	46,650	28,276	38,222	0	19,095	0
1995	770,982	93,356	566,803	41,853	31,100	23,354	0	14,516	0
1996	769,368	82,713	585,091	37,988	29,157	20,948	0	13,471	0
1997	776,577	77,823	606,516	32,613	27,094	19,741	0	12,790	0
1998	817,612	80,298	646,284	31,093	26,000	21,822	0	12,115	0
1999	863,606	85,916	693,211	24,631	26,106	22,231	0	11,511	0
2000	928,548	89,786	760,890	25,602	26,863	13,901	0	11,506	0
2001	977,715	89,773	810,724	25,483	27,112	12,596	0	12,027	0
2002	1,004,613	91,931	833,550	25,724	28,090	13,706	0	11,613	0

Table 1.4.1
Percentage of OTS-Regulated Thrift Assets by Charter Type, 1987 - 2002 ²

End of Year	Total (%)	Federal				State			
		Stock		Mutual		Stock		Mutual	
		Savings Associations (%)	Savings Banks (%)	Savings Associations (%)	Savings Banks (%)	Savings Associations (%)	Savings Banks (%)	Savings Associations (%)	Savings Banks (%)
1987	100.00	24.63	19.17	17.13	5.35	25.70	0.73	7.11	0.18
1988	100.00	24.30	27.65	14.04	5.75	20.90	0.52	6.35	0.49
1989	100.00	22.01	35.25	11.69	6.90	16.38	1.33	6.08	0.37
1990	100.00	16.18	48.51	10.60	7.83	10.68	0.03	5.89	0.28
1991	100.00	12.88	54.93	9.36	7.28	9.27	0.02	6.15	0.10
1992	100.00	11.37	61.26	8.61	6.13	8.42	0.00	4.22	0.00
1993	100.00	11.76	65.69	6.89	5.49	7.27	0.00	2.91	0.00
1994	100.00	12.23	70.69	6.03	3.65	4.94	0.00	2.47	0.00
1995	100.00	12.11	73.52	5.43	4.03	3.03	0.00	1.88	0.00
1996	100.00	10.75	76.05	4.94	3.79	2.72	0.00	1.75	0.00
1997	100.00	10.02	78.10	4.20	3.49	2.54	0.00	1.65	0.00
1998	100.00	9.82	79.05	3.80	3.18	2.67	0.00	1.48	0.00
1999	100.00	9.82	79.05	3.80	3.18	2.67	0.00	1.48	0.00
2000	100.00	9.95	80.27	2.85	3.02	2.57	0.00	1.33	0.00
2001	100.00	9.18	82.92	2.61	2.77	1.29	0.00	1.23	0.00
2002	100.00	9.15	82.97	2.56	2.80	1.36	0.00	1.16	0.00

Definitions and footnotes are included in the appended Technical Notes.

Table 1.5
Deposits of Federally Insured Thrift Institutions by Charter Type, 1987 - 2002 ²
(Dollars in Millions)

End of Year	Thrift Institutions (\$)	Non-OTS-Regulated (\$)	OTS-Regulated (\$)	OTS-Regulated Thrifts							
				Federal				State			
				Stock		Mutual		Stock		Mutual	
				Savings Associations (\$)	Savings Banks (\$)	Savings Associations (\$)	Savings Banks (\$)	Savings Associations (\$)	Savings Banks (\$)	Savings Associations (\$)	Savings Banks (\$)
1987	1,137,819	174,478	963,341	219,257	170,077	192,304	56,238	240,056	5,773	77,803	1,833
1988	1,193,134	192,049	1,001,085	226,609	258,964	160,958	61,451	209,436	4,596	74,360	4,711
1989	1,081,417	197,770	883,647	181,232	295,844	118,844	64,004	145,347	12,007	62,583	3,786
1990	987,142	194,713	792,429	118,432	369,463	94,249	66,218	87,796	309	53,524	2,438
1991	906,681	190,928	715,753	84,502	383,127	74,694	56,465	67,044	204	48,954	763
1992	828,353	225,077	603,276	64,025	381,236	61,614	42,373	54,028	0	30,449	0
1993	774,144	213,235	560,909	61,126	373,965	46,372	36,320	43,126	0	19,909	0
1994	737,143	207,352	529,791	61,415	375,584	40,099	23,915	28,778	0	16,483	0
1995	741,892	219,330	522,562	61,014	381,565	35,633	26,471	17,879	0	12,469	0
1996	727,994	208,034	519,940	50,750	385,505	31,905	24,354	15,907	0	11,489	0
1997	704,136	196,362	507,774	48,576	384,345	26,608	22,558	14,859	0	10,828	0
1998	704,531	205,753	498,778	51,411	374,602	24,744	21,506	16,414	0	10,101	0
1999	699,204	194,257	504,947	51,152	388,129	19,500	21,193	15,631	0	9,342	0
2000	726,491	197,078	529,413	52,218	416,491	19,857	21,559	10,127	0	9,161	0
2001	787,729	232,292	555,437	56,426	437,684	20,642	22,143	8,815	0	9,728	0
2002	840,315	246,576	593,740	56,074	475,270	20,734	22,961	9,404	0	9,297	0

Table 1.5.1
Percentage of Federally Insured Thrift Deposits by Charter Type, 1987 - 2002 ²

End of Year	Thrift Institutions (%)	Non-OTS-Regulated (%)	OTS-Regulated (%)	OTS-Regulated Thrifts							
				Federal				State			
				Stock		Mutual		Stock		Mutual	
				Savings Associations (%)	Savings Banks (%)	Savings Associations (%)	Savings Banks (%)	Savings Associations (%)	Savings Banks (%)	Savings Associations (%)	Savings Banks (%)
1987	100.00	15.33	84.67	19.27	14.95	16.90	4.94	21.10	0.51	6.84	0.16
1988	100.00	16.10	83.90	18.99	21.70	13.49	5.15	17.55	0.39	6.23	0.39
1989	100.00	18.29	81.71	16.76	27.36	10.99	5.92	13.44	1.11	5.79	0.35
1990	100.00	19.73	80.27	12.00	37.43	9.55	6.71	8.89	0.03	5.42	0.25
1991	100.00	21.06	78.94	9.32	42.26	8.24	6.23	7.39	0.02	5.40	0.08
1992	100.00	23.50	76.50	7.73	46.02	7.44	5.12	6.52	0.00	3.68	0.00
1993	100.00	24.97	75.03	7.90	48.31	5.99	4.69	5.57	0.00	2.57	0.00
1994	100.00	25.89	74.11	8.33	50.95	5.44	3.24	3.90	0.00	2.24	0.00
1995	100.00	27.88	72.12	8.22	51.43	4.80	3.57	2.40	0.00	1.67	0.00
1996	100.00	28.58	71.42	6.97	52.95	4.38	3.35	2.19	0.00	1.58	0.00
1997	100.00	27.89	72.11	6.90	54.58	3.78	3.20	2.11	0.00	1.54	0.00
1998	100.00	29.20	70.80	7.30	53.17	3.51	3.05	2.33	0.00	1.43	0.00
1999	100.00	27.78	72.22	7.32	55.51	2.79	3.03	2.24	0.00	1.34	0.00
2000	100.00	28.29	71.71	7.07	56.42	2.69	2.92	1.37	0.00	1.24	0.00
2001	100.00	29.49	70.51	7.16	55.56	2.62	2.81	1.12	0.00	1.23	0.00
2002	100.00	29.34	70.66	6.67	56.56	2.47	2.73	1.12	0.00	1.11	0.00

Definitions and footnotes are included in the appended Technical Notes.

Table 1.6
Equity Capital of OTS-Regulated Thrift Institutions by Charter Type, 1987 - 2002 ²
(Dollars in Millions)

End of Year	Total (\$)	Federal				State			
		Stock		Mutual		Stock		Mutual	
		Savings Associations (\$)	Savings Banks (\$)	Savings Associations (\$)	Savings Banks (\$)	Savings Associations (\$)	Savings Banks (\$)	Savings Associations (\$)	Savings Banks (\$)
1987	37,135	15,920	13,093	(1,649)	1,907	3,376	442	3,942	104
1988	47,845	15,684	16,789	3,813	2,796	4,412	280	3,752	319
1989	52,137	13,672	17,833	6,127	3,182	6,292	691	4,150	190
1990	51,703	8,758	25,489	6,138	3,691	3,539	23	3,932	133
1991	53,161	6,764	28,058	5,803	4,049	4,536	15	3,876	60
1992	55,865	6,178	33,091	5,773	3,401	4,682	0	2,740	0
1993	58,126	7,243	36,040	5,233	3,192	4,354	0	2,064	0
1994	57,906	7,181	38,211	4,919	2,385	3,340	0	1,870	0
1995	61,744	7,721	42,741	4,637	2,910	2,141	0	1,594	0
1996	60,942	6,813	43,478	4,387	2,778	2,003	0	1,484	0
1997	64,598	7,059	47,526	3,932	2,707	1,896	0	1,478	0
1998	67,323	7,327	49,749	3,916	2,663	2,279	0	1,389	0
1999	67,305	6,997	50,991	3,139	2,677	2,169	0	1,332	0
2000	74,395	7,879	57,404	3,455	2,879	1,377	0	1,401	0
2001	79,465	8,090	62,675	3,250	2,781	1,219	0	1,449	0
2002	92,250	8,468	74,755	3,319	2,932	1,311	0	1,464	0

Table 1.6.1
Ratio of Equity Capital-to-Total Assets of OTS-Regulated Thrift Institutions ²
by Charter Type, 1987 - 2002

End of Year	Total (%)	Federal				State			
		Stock		Mutual		Stock		Mutual	
		Savings Associations (%)	Savings Banks (%)	Savings Associations (%)	Savings Banks (%)	Savings Associations (%)	Savings Banks (%)	Savings Associations (%)	Savings Banks (%)
1987	2.88	5.02	5.30	(0.75)	2.77	1.02	4.71	4.30	4.51
1988	3.50	4.71	4.44	1.98	3.55	1.54	3.92	4.32	4.79
1989	4.39	5.23	4.26	4.42	3.89	3.24	4.39	5.75	4.28
1990	5.02	5.26	5.11	5.63	4.58	3.22	6.63	6.48	4.69
1991	5.94	5.87	5.71	6.92	6.21	5.47	6.76	7.03	6.52
1992	6.93	6.74	6.70	8.31	6.88	6.90	0.00	8.05	0.00
1993	7.50	7.95	7.08	9.81	7.51	7.73	0.00	9.17	0.00
1994	7.48	7.59	6.98	10.54	8.43	8.74	0.00	9.79	0.00
1995	8.01	8.26	7.54	11.02	9.41	9.16	0.00	10.98	0.00
1996	7.92	8.23	7.44	11.53	9.52	9.56	0.00	11.02	0.00
1997	8.33	9.07	7.84	12.06	10.00	9.60	0.00	11.56	0.00
1998	8.23	9.07	7.69	12.57	10.28	10.38	0.00	11.50	0.00
1999	7.79	8.15	7.36	12.74	10.28	9.75	0.00	11.57	0.00
2000	7.99	8.78	7.54	13.50	10.72	9.91	0.00	12.18	0.00
2001	8.13	9.01	7.73	12.75	10.26	9.68	0.00	12.05	0.00
2002	9.18	9.21	8.97	12.90	10.44	9.57	0.00	12.61	0.00

Definitions and footnotes are included in the appended Technical Notes.

Table 1.7
OTS-Regulated Thrift Institutions: Profile by Asset Size Groups, 1987 - 2002
(Dollars in Millions)

Assets Less Than \$100 Million						Assets From \$500 Million To Less Than \$1 Billion					
Year	Number (#)	Assets (\$)	Deposits (\$)	Equity Capital (\$)	Earnings (\$)	Year	Number (#)	Assets (\$)	Deposits (\$)	Equity Capital (\$)	Earnings (\$)
1987	1,597	76,095	68,744	2,344	(572)	1987	186	131,418	108,830	(158)	(2,424)
1988	1,472	71,069	64,239	1,855	(984)	1988	180	125,795	101,508	2,646	(2,690)
1989	1,310	63,146	55,965	4,048	(96)	1989	161	111,437	88,133	5,449	(516)
1990	1,190	57,591	51,092	4,127	26	1990	137	95,552	78,363	5,183	(247)
1991	1,047	51,558	45,698	3,993	227	1991	125	86,777	72,092	5,135	260
1992	938	46,714	40,982	3,929	430	1992	114	78,837	64,717	5,587	674
1993	832	42,296	36,480	3,899	439	1993	104	70,922	55,522	5,780	571
1994	762	38,195	32,083	3,767	308	1994	102	69,447	52,181	5,769	464
1995	686	35,136	29,500	3,748	247	1995	101	69,033	50,709	6,265	494
1996	627	32,365	26,469	3,670	138	1996	92	63,331	46,721	5,895	393
1996 Adj					244	1996 Adj					574
1997	560	29,230	23,672	3,519	268	1997	80	55,142	40,318	5,493	512
1998	519	26,699	21,315	3,345	210	1998	71	49,982	35,244	4,980	454
1999	486	24,338	18,978	3,160	166	1999	73	50,507	34,991	4,617	446
2000	465	22,789	17,296	3,128	142	2000	67	47,525	34,205	4,560	328
2001	430	21,811	17,047	2,830	148	2001	76	53,328	38,560	5,128	432
2002	387	20,044	15,751	2,624	200	2002	80	57,079	39,858	6,967	597

Assets From \$100 Million To Less Than \$250 Million						Assets From \$1 Billion To Less Than \$5 Billion					
Year	Number (#)	Assets (\$)	Deposits (\$)	Equity Capital (\$)	Earnings (\$)	Year	Number (#)	Assets (\$)	Deposits (\$)	Equity Capital (\$)	Earnings (\$)
1987	810	127,761	113,959	1,293	(1,753)	1987	201	409,061	295,935	12,734	(2,258)
1988	730	115,781	101,672	2,897	(1,984)	1988	204	433,935	308,232	14,312	(6,025)
1989	645	103,579	90,015	5,453	(202)	1989	181	391,879	285,159	15,230	(2,517)
1990	588	93,482	82,603	5,720	(2)	1990	158	334,220	249,874	15,267	(1,888)
1991	546	85,485	75,260	5,813	345	1991	133	281,620	218,517	16,084	550
1992	474	74,643	64,714	5,762	696	1992	112	241,334	182,520	16,690	1,650
1993	419	66,442	56,019	5,783	757	1993	100	219,769	157,539	16,269	1,235
1994	388	61,401	50,343	5,841	514	1994	88	202,497	137,680	15,771	1,452
1995	371	59,456	48,802	6,001	488	1995	87	189,218	135,149	15,555	1,231
1996	341	54,865	43,413	5,638	277	1996	81	161,519	109,858	12,702	1,176
1996 Adj					457	1996 Adj					1,577
1997	320	51,142	40,710	5,525	470	1997	83	160,855	104,338	13,644	1,693
1998	321	52,589	41,658	5,675	441	1998	72	140,375	89,932	12,470	1,328
1999	316	51,048	38,613	5,433	408	1999	74	149,597	92,185	12,263	1,541
2000	297	48,397	36,454	5,299	351	2000	70	134,247	86,982	11,368	1,125
2001	281	45,816	35,007	5,020	322	2001	63	116,741	76,623	10,468	818
2002	264	42,641	32,819	4,681	132	2002	70	135,301	92,956	12,367	1,270

Assets From \$250 Million To Less Than \$500 Million						Assets of \$5 Billion or Greater					
Year	Number (#)	Assets (\$)	Deposits (\$)	Equity Capital (\$)	Earnings (\$)	Year	Number (#)	Assets (\$)	Deposits (\$)	Equity Capital (\$)	Earnings (\$)
1987	336	115,092	99,378	1,163	(1,405)	1987	39	429,554	276,495	19,759	1,005
1988	336	115,809	96,681	3,972	(1,702)	1988	47	506,454	328,753	22,163	122
1989	283	96,658	81,235	5,236	(162)	1989	36	420,207	283,140	16,721	(3,290)
1990	257	88,172	74,855	5,457	(113)	1990	29	360,148	255,642	15,949	(1,593)
1991	235	80,717	68,989	5,465	371	1991	24	309,139	235,197	16,671	(558)
1992	211	74,564	63,064	5,561	654	1992	22	290,569	217,728	18,336	999
1993	191	68,000	56,067	5,617	729	1993	23	307,346	219,191	20,778	1,186
1994	178	61,949	47,961	5,375	511	1994	25	340,580	226,026	21,383	1,026
1995	167	58,002	45,330	5,533	446	1995	25	360,137	225,541	24,642	2,454
1996	162	56,084	43,173	5,316	305	1996	31	401,204	250,276	27,722	2,461
1996 Adj					471	1996 Adj					3,479
1997	143	50,119	38,232	4,911	491	1997	29	430,090	260,504	31,506	3,019
1998	136	48,122	36,298	4,909	446	1998	26	499,846	274,332	35,945	4,702
1999	128	44,649	32,456	4,388	343	1999	26	543,468	287,725	37,445	5,336
2000	138	48,248	34,961	4,787	290	2000	31	627,340	319,515	45,253	5,763
2001	136	47,144	34,594	4,774	329	2001	33	692,874	353,607	51,245	8,164
2002	142	49,501	37,205	5,043	306	2002	31	700,047	375,149	61,567	9,324

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter. Definitions and footnotes are included in the appended Technical Notes.

**Table 1.8
Number of Federally Insured Thrift Institutions by Insurance Fund, 1980 - 2002**

End of Year	Thrift Institutions	FDIC-Insured			FSLIC-Insured		
		Total	FDIC-Regulated	OTS-Regulated	Total	FDIC-Regulated	OTS-Regulated
1980	4,319	326	326	0	3,993	0	3,993
1981	4,088	337	337	0	3,751	0	3,751
1982	3,608	321	321	0	3,287	0	3,287
1983	3,440	304	304	0	3,146	0	3,146
1984	3,418	282	258	24	3,136	0	3,136
1985	3,626	380	352	28	3,246	0	3,246
1986	3,677	457	430	27	3,220	0	3,220
1987	3,622	475	453	22	3,147	0	3,147
1988	3,438	490	469	21	2,948	0	2,948

End of Year	Thrift Institutions	BIF-Insured			SAIF-Insured		
		Total	FDIC-Regulated	OTS-Regulated	Total	FDIC-Regulated	OTS-Regulated
1989	3,087	491	471	20	2,596	0	2,596
1990	2,815	469	451	18	2,346	5	2,341
1991	2,561	441	426	15	2,118	23	2,095
1992	2,390	414	398	17	1,974	120	1,854
1993	2,262	404	388	16	1,858	205	1,653
1994	2,152	386	369	17	1,766	240	1,526
1995	2,030	383	357	26	1,647	236	1,411
1996	1,924	381	354	27	1,543	236	1,307
1997	1,779	365	330	35	1,414	234	1,180
1998	1,687	359	322	37	1,328	220	1,108
1999	1,640	361	323	38	1,279	214	1,065
2000	1,590	360	321	39	1,230	201	1,029
2001	1,533	357	317	40	1,176	196	980
2002	1,467	346	305	41	1,121	188	933

**Table 1.8.1
Percentage of Federally Insured Thrift Institutions by Insurance Fund, 1980 - 2002**

End of Year	Thrift Institutions (%)	FDIC-Insured (%)			FSLIC-Insured (%)		
		Total (%)	FDIC-Regulated (%)	OTS-Regulated (%)	Total (%)	FDIC-Regulated (%)	OTS-Regulated (%)
1980	100.00	7.55	7.55	0.00	92.45	0.00	92.45
1981	100.00	8.24	8.24	0.00	91.76	0.00	91.76
1982	100.00	8.90	8.90	0.00	91.10	0.00	91.10
1983	100.00	8.84	8.84	0.00	91.45	0.00	91.45
1984	100.00	8.25	7.55	0.70	91.75	0.00	91.75
1985	100.00	10.48	9.71	0.77	89.52	0.00	89.52
1986	100.00	12.43	11.69	0.73	87.57	0.00	87.57
1987	100.00	13.11	12.51	0.61	86.89	0.00	86.89
1988	100.00	14.25	13.64	0.61	85.75	0.00	85.75

End of Year	Thrift Institutions (%)	BIF-Insured (%)			SAIF-Insured (%)		
		Total (%)	FDIC-Regulated (%)	OTS-Regulated (%)	Total (%)	FDIC-Regulated (%)	OTS-Regulated (%)
1989	100.00	15.91	15.26	0.65	84.09	0.00	84.09
1990	100.00	16.66	16.02	0.64	83.34	0.18	83.16
1991	100.00	17.22	16.63	0.59	82.70	0.90	81.80
1992	100.00	17.32	16.65	0.71	82.59	5.02	77.57
1993	100.00	17.86	17.15	0.71	82.14	9.06	73.08
1994	100.00	17.94	17.15	0.79	82.06	11.15	70.91
1995	100.00	18.87	17.59	1.28	81.13	11.63	69.51
1996	100.00	19.80	18.40	1.40	80.20	12.27	67.93
1997	100.00	20.52	18.55	1.97	79.48	13.15	66.33
1998	100.00	21.28	19.09	2.19	78.72	13.04	65.68
1999	100.00	22.01	19.70	2.32	77.99	13.05	64.94
2000	100.00	22.64	20.19	2.45	77.36	12.70	64.66
2001	100.00	23.29	20.68	2.61	76.71	12.79	63.93
2002	100.00	23.59	20.79	2.79	76.41	12.82	63.60

Definitions and footnotes are included in the appended Technical Notes.

Table 1.9
Assets of Federally Insured Thrift Institutions by Insurance Fund, 1980 - 2002
(Dollars in millions)

End of Year	Thrift Institutions (\$)	FDIC-Insured			FSLIC-Insured		
		Total (\$)	FDIC-Regulated (\$)	OTS-Regulated (\$)	Total (\$)	FDIC-Regulated (\$)	OTS-Regulated (\$)
1980	756,900	153,123	152,565	0	603,777	0	603,777
1981	795,800	155,979	155,860	0	639,821	0	639,821
1982	841,600	155,375	155,307	0	686,225	0	686,225
1983	984,400	170,630	170,719	0	813,770	0	813,770
1984	1,144,247	178,922	135,524	43,398	969,571	0	969,571
1985	1,262,647	205,273	157,385	47,888	1,061,901	0	1,061,901
1986	1,386,861	230,768	178,453	52,315	1,156,093	0	1,156,093
1987	1,502,111	261,885	217,136	44,749	1,244,232	0	1,244,232
1988	1,606,489	283,780	237,646	46,134	1,322,709	0	1,322,709

End of Year	Thrift Institutions (\$)	BIF-Insured			SAIF-Insured		
		Total (\$)	FDIC-Regulated (\$)	OTS-Regulated (\$)	Total (\$)	FDIC-Regulated (\$)	OTS-Regulated (\$)
1989	1,427,512	240,606	240,606	39,389	1,147,517	0	1,147,517
1990	1,259,178	227,684	227,684	31,313	1,000,180	2,328	997,852
1991	1,113,002	211,366	211,366	25,951	875,685	6,340	869,345
1992	1,030,216	197,900	197,900	16,942	815,374	25,654	789,720
1993	1,000,889	188,400	188,400	71,302	741,187	37,714	703,473
1994	1,008,644	184,754	184,754	73,529	750,361	49,821	700,540
1995	1,025,741	203,931	203,931	99,269	722,541	50,828	671,713
1996	1,028,192	315,768	203,312	112,456	712,425	55,514	656,911
1997	1,026,186	323,813	191,149	132,674	702,374	58,421	643,953
1998	1,087,684	330,696	214,412	116,284	756,988	56,058	700,930
1999	1,148,934	329,587	224,315	105,272	819,147	61,026	758,121
2000	1,222,635	357,961	230,521	127,440	864,674	58,142	806,532
2001	1,299,099	252,927	252,927	140,451	906,083	58,571	847,512
2002	1,359,474	420,155	281,659	138,496	939,319	65,170	874,149

Table 1.9.1
Percentage of Federally Insured Thrift Industry Assets by Insurance Fund, 1980 - 2002

End of Year	Thrift Institutions (%)	FDIC-Insured			FSLIC-Insured		
		Total (%)	FDIC-Regulated (%)	OTS-Regulated (%)	Total (%)	FDIC-Regulated (%)	OTS-Regulated (%)
1980	100.00	20.23	20.16	0.00	79.77	0.00	79.77
1981	100.00	19.60	19.59	0.00	80.40	0.00	80.40
1982	100.00	18.46	18.45	0.00	81.54	0.00	81.54
1983	100.00	17.33	17.34	0.00	82.67	0.00	82.67
1984	100.00	15.64	11.84	3.79	84.73	0.00	84.73
1985	100.00	16.26	12.46	3.79	84.10	0.00	84.10
1986	100.00	16.64	12.87	3.77	83.36	0.00	83.36
1987	100.00	17.43	14.46	2.98	82.83	0.00	82.83
1988	100.00	17.66	14.79	2.87	82.34	0.00	82.34

End of Year	Thrift Institutions (%)	BIF-Insured			SAIF-Insured		
		Total (%)	FDIC-Regulated (%)	OTS-Regulated (%)	Total (%)	FDIC-Regulated (%)	OTS-Regulated (%)
1989	100.00	16.85	16.85	2.76	80.39	0.00	80.39
1990	100.00	18.08	18.08	2.49	79.43	0.18	79.25
1991	100.00	18.99	18.99	2.33	78.68	0.57	78.11
1992	100.00	19.21	19.21	1.64	79.15	2.49	76.66
1993	100.00	18.82	18.82	7.12	74.05	3.77	70.28
1994	100.00	18.32	18.32	7.29	74.39	4.94	69.45
1995	100.00	19.88	19.88	9.68	70.44	4.96	65.49
1996	100.00	30.71	19.77	10.94	69.29	5.40	63.89
1997	100.00	31.56	18.63	12.93	68.45	5.69	62.75
1998	100.00	30.40	19.71	10.69	69.60	5.15	64.44
1999	100.00	28.69	19.52	9.16	71.30	5.31	65.98
2000	100.00	29.28	18.86	10.42	70.72	4.75	65.97
2001	100.00	19.47	19.47	10.81	69.75	4.51	65.24
2002	100.00	30.91	20.72	10.19	69.09	4.79	64.30

Definitions and footnotes are included in the appended Technical Notes.

Table 1.10
OTS-Regulated Thrift Industry Profile, 1960 - 2002
(Dollars in Millions)

Year	Thrifts (#)	Assets (\$)	Deposits (\$)	Equity Capital (\$)	Earnings (\$)
1961	4,221	77,984	67,312	5,463	712
1962	4,322	89,545	76,743	6,305	817
1963	4,419	103,154	87,526	6,986	672
1964	4,463	114,652	97,861	7,705	788
1965	4,508	124,576	106,103	8,553	785
1966	4,510	129,045	109,772	8,957	609
1967	4,487	138,489	120,184	9,411	595
1968	4,470	147,736	127,244	10,173	846
1969	4,438	156,788	130,995	11,072	1,013
1970	4,365	170,645	141,703	11,820	925
1971	4,271	199,984	169,045	12,985	1,314
1972	4,191	236,349	200,970	14,526	1,687
1973	4,163	264,797	220,893	16,509	1,897
1974	4,141	288,223	236,689	17,868	1,483
1975	4,078	330,259	278,774	19,175	1,448
1976	4,044	383,172	328,214	21,372	2,250
1977	4,065	449,997	378,782	24,525	3,198
1978	4,048	497,287	420,382	28,121	3,920
1979	4,038	554,358	459,501	31,599	3,613
1980	3,993	603,777	498,701	32,353	781
1981	3,751	639,821	512,270	27,034	(4,631)
1982	3,287	686,225	549,957	25,567	(4,142)
1983	3,146	813,770	667,268	32,980	1,945
1984	3,160	1,012,969	822,726	27,910	994
1985	3,274	1,109,789	883,726	35,170	4,010
1986	3,247	1,208,408	929,958	41,510	610
1987	3,169	1,288,981	963,341	37,135	(7,407)
1988	2,969	1,368,843	1,001,085	47,845	(13,263)
1989	2,616	1,186,906	883,647	52,137	(6,783)
1990	2,359	1,029,165	792,429	51,703	(3,817)
1991	2,110	895,296	715,753	53,161	1,195
1992	1,871	806,662	633,725	55,865	5,103
1993	1,669	774,775	580,818	58,126	4,917
1994	1,543	774,069	546,274	57,906	4,275
1995	1,437	770,982	535,031	61,744	5,360
1996	1,334	769,367	519,940	60,942	4,740
1996 Adj					6,802
1997	1,215	776,577	507,774	64,598	6,413
1998	1,145	817,612	498,778	67,323	7,569
1999	1,103	863,606	504,947	67,305	8,228
2000	1,068	928,290	529,413	74,170	8,014
2001	1,019	977,715	555,437	79,464	10,202
2002	974	1,004,613	593,740	92,250	11,829

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter. Definitions and footnotes are included in the appended Technical Notes.

Table 1.11
Deposits at OTS-Regulated Thrift Institutions, 1961-2002
(Dollars in Millions)

Year	Thrifts (#)	Deposits		Deposits \$100,000 or Less			Deposits Greater Than \$100,000		
		(\$)	% Total Assets	(\$)	% Total Deposits	% Total Assets	(\$)	% Total Deposits	% Total Assets
1961	4,221	67,312	86.32	64,139	95.29	82.25	3,173	4.71	4.07
1962	4,332	76,743	85.70	72,535	94.52	81.00	4,208	5.48	4.70
1963	4,419	87,526	84.85	82,048	93.74	79.54	5,478	6.26	5.31
1964	4,463	97,861	85.35	92,870	94.90	81.00	4,991	5.10	4.35
1965	4,508	106,103	85.17	99,052	93.35	79.51	7,051	6.65	5.66
1966	4,510	109,772	85.06	106,955	97.43	82.88	2,817	2.57	2.18
1967	4,487	120,184	86.78	116,562	96.99	84.17	3,622	3.01	2.62
1968	4,470	127,244	86.13	123,184	96.81	83.38	4,060	3.19	2.75
1969	4,438	130,995	83.55	128,883	98.39	82.20	2,112	1.61	1.35
1970	4,365	141,703	83.04	137,146	96.78	80.37	4,557	3.22	2.67
1971	4,271	169,045	84.53	163,450	96.69	81.73	5,595	3.31	2.80
1972	4,191	200,970	85.03	190,942	95.01	80.79	10,028	4.99	4.24
1973	4,163	220,893	83.42	209,979	95.06	79.30	10,914	4.94	4.12
1974	4,141	236,689	82.12	232,336	98.16	80.61	4,353	1.84	1.51
1975	4,078	278,774	84.41	271,451	97.37	82.19	7,323	2.63	2.22
1976	4,044	328,214	85.66	316,700	96.49	82.65	11,514	3.51	3.00
1977	4,065	378,782	84.17	362,816	95.78	80.63	15,966	4.22	3.55
1978	4,048	420,382	84.54	406,216	96.63	81.69	14,166	3.37	2.85
1979	4,038	459,501	82.89	432,668	94.16	78.05	26,833	5.84	4.84
1980	3,993	498,701	82.60	459,034	92.05	76.03	39,667	7.95	6.57
1981	3,751	512,270	80.06	464,786	90.73	72.64	47,484	9.27	7.42
1982	3,287	549,957	80.14	494,455	89.91	72.05	55,502	10.09	8.09
1983	3,146	667,268	82.00	587,216	88.00	72.16	80,052	12.00	9.84
1984	3,160	822,726	81.22	706,130	85.83	69.71	116,596	14.17	11.51
1985	3,274	883,726	79.63	772,481	87.41	69.61	111,245	12.59	10.02
1986	3,247	929,958	76.96	809,831	87.08	67.02	120,127	12.92	9.94
1987	3,169	963,341	74.74	834,879	86.66	64.77	128,462	13.34	9.97
1988	2,969	1,001,085	73.13	867,014	86.61	63.34	134,071	13.39	9.79
1989	2,616	883,647	74.45	771,474	87.31	65.00	112,173	12.69	9.45
1990	2,359	792,429	77.00	706,670	89.18	68.66	85,759	10.82	8.33
1991	2,110	715,753	79.95	643,549	89.91	71.88	72,204	10.09	8.06
1992	1,871	633,725	78.56	567,459	89.54	70.35	66,266	10.46	8.21
1993	1,669	580,818	74.97	517,188	89.04	66.75	63,630	10.96	8.21
1994	1,543	546,274	70.57	485,568	88.89	62.73	60,706	11.11	7.84
1995	1,437	535,031	69.40	468,831	87.63	60.81	66,200	12.37	8.59
1996	1,334	519,940	67.58	448,921	86.34	58.35	71,019	13.66	9.23
1997	1,215	507,774	65.38	426,279	83.95	54.91	81,495	16.05	10.48
1998	1,145	498,778	61.01	403,507	80.90	49.35	95,272	19.10	11.66
1999	1,103	504,947	58.47	402,084	79.62	46.55	102,864	20.38	11.91
2000	1,068	529,413	57.02	409,464	77.34	44.10	119,949	22.66	12.92
2001	1,019	555,437	55.67	410,369	73.88	41.97	145,068	26.12	14.84
2002	974	593,740	59.10	406,661	68.49	40.48	187,079	31.51	18.62

Definitions and footnotes are included in the appended Technical Notes.

Table 1.12
OTS-Regulated Mutual-to-Stock Conversion Applications Filed
and Mutual Holding Companies Issuances Of Stock, 1972-2002³

Year	Mutual-to-Stock Conversion Applications *				Mutual Holding Companies Issuances of Stock	
	Filed	Approved	Completed		Number (#)	Amount of Stock Sold (\$ Millions)
	Number (#)	Number (#)	Number (#)	Amount of Stock Sold (\$ Millions)		
1972 - 1975	37	6	1	1		
1976	29	15	13	51		
1977	25	10	15	30		
1978	21	4	5	14		
1979	42	17	14	114		
1980	51	46	17	141		
1981	57	39	37	127		
1982	35	34	31	123		
1983	115	108	83	2,741		
1984	88	100	96	715		
1985	55	62	78	1,385		
1986	154	113	86	2,482		
1987	110	126	130	1,957		
1988	80	89	98	767		
1989	49	35	35	351		
1990	94	71	69	774		
1991	74	75	69	955	1	3
1992	85	89	91	1,092	9	67
1993	80	77	77	2,226	10	59
1994	83	78	65	2,480	16	197
1995	57	59	75	1,994	4	63
1996	43	54	54	1,635	2	21
1997	50	38	37	1,337	3	22
1998	27	39	38	2,120	9	142
1999	10	10	12	197	5	447
2000	9	9	10	299	3	70
2001	9	8	8	161	2	51
2002	14	14	9	788	4	94
TOTAL	1,583	1,425	1,353	27,057	68	1,236

Definitions and footnotes are included in the appended Technical Notes.

* Of the 1,583 applications filed only 1,425 were approved because nine applicants failed to complete their applications and 149 applicants withdrew their applications. Of the 1,425 approved applications only 1,353 applicants issued stock. Sixty-seven never sold any stock. Five applications approved in 2002 did not complete the sale of stock until 2003.

Table 2.1
Balance Sheet Composition of Federally Insured Thrift Industry, 1987 - 2002

Assets
(Dollars in Millions)

End of Year	Cash and Invest. Securities (\$)	Mortgage-Backed Securities (\$)	1-4 Family Loans (\$)	Multi-Family Loans (\$)	Construction and Land Development (\$)	Non-Residential Loans (\$)	Consumer Loans (\$)	Commercial Loans (\$)	Real Estate Owned (\$)	Other Assets (\$)	Total Assets (\$)
1987	221,024	223,978	561,131	89,260	89,930	112,122	69,899	34,028	28,803	71,936	1,502,111
1988	227,749	229,166	625,568	92,083	88,164	116,999	68,121	44,920	33,155	80,564	1,606,489
1989	190,838	189,577	592,339	83,832	65,907	104,825	58,293	40,731	27,294	73,876	1,427,512
1990	156,624	168,774	544,269	77,448	44,403	89,598	47,945	31,258	27,822	71,037	1,259,178
1991	135,468	153,927	506,432	70,586	26,571	74,495	40,694	22,930	22,209	59,690	1,113,002
1992	147,929	154,421	469,251	66,109	19,441	61,295	36,638	12,038	15,870	47,224	1,030,216
1993	143,666	163,362	455,760	64,283	19,026	56,367	37,568	9,825	8,420	42,612	1,000,889
1994	142,738	172,713	467,898	62,671	20,024	52,332	38,577	9,894	4,832	36,965	1,008,644
1995	110,907	215,660	477,711	59,921	21,723	50,623	40,421	12,215	3,475	33,085	1,025,741
1996	82,819	193,079	502,169	59,530	25,429	50,186	44,939	14,848	2,413	52,780	1,028,192
1997	101,759	180,601	506,980	57,612	19,758	47,509	47,677	16,209	2,084	45,997	1,026,186
1998	92,300	207,061	518,055	54,469	23,370	47,840	52,581	21,040	1,578	69,390	1,087,684
1999	98,271	221,723	530,225	55,591	29,073	53,418	62,099	26,534	1,125	70,875	1,148,934
2000	97,724	213,826	574,341	56,797	34,832	59,765	65,286	34,420	1,003	84,641	1,222,635
2001	123,721	196,512	597,867	58,990	38,397	63,140	69,421	36,754	1,050	113,157	1,299,009
2002	129,654	209,691	609,170	62,267	37,448	72,721	68,805	41,887	1,092	126,739	1,359,474

Liabilities and Equity
(Dollars in Millions)

End of Year	Deposits (\$)	FHLB Advances (\$)	Other Borrowings (\$)	Other Liabilities (\$)	Total Liabilities (\$)	Equity Capital (\$)	Total Liabil. and Equity (\$)	Thrifts (#)
1987	1,137,819	121,014	167,870	21,654	1,448,357	53,754	1,502,111	3,622
1988	1,193,134	138,326	184,410	24,621	1,540,491	65,997	1,606,489	3,438
1989	1,081,417	116,676	137,158	22,890	1,358,141	69,371	1,427,512	3,087
1990	987,142	93,396	94,515	16,590	1,191,643	67,535	1,259,178	2,815
1991	906,681	66,483	57,951	13,259	1,044,374	68,628	1,113,002	2,561
1992	828,353	64,058	52,429	11,025	955,865	74,351	1,030,216	2,390
1993	774,144	76,035	60,514	11,774	922,467	78,422	1,000,889	2,262
1994	737,143	88,861	91,915	10,679	928,598	80,046	1,008,644	2,152
1995	741,892	95,912	89,183	12,691	939,678	86,063	1,025,741	2,030
1996	727,994	103,095	100,232	11,061	942,382	85,810	1,028,192	1,924
1997	704,115	118,620	100,572	13,483	936,790	89,396	1,026,186	1,779
1998	704,531	143,081	127,306	18,339	993,257	94,427	1,087,684	1,687
1999	707,097	231,449	95,770	19,659	1,053,975	94,959	1,148,934	1,640
2000	738,234	261,495	98,250	21,098	1,119,077	103,558	1,222,635	1,590
2001	797,822	254,271	111,140	26,158	1,189,391	109,618	1,299,009	1,532
2002	879,134	216,454	103,835	31,372	1,230,795	128,679	1,359,474	1,467

Definitions and footnotes are included in the appended Technical Notes.

**Table 2.1.1
Balance Sheet Percentage Composition of Federally-Insured Thrift Industry, 1987 - 2002**

Assets

End of Year	Cash and Invest. Securities (%)	Mortgage-Backed Securities (%)	1-4 Family Loans (%)	Multi-Family Loans (%)	Construction and Land Development (%)	Non-Residential Loans (%)	Consumer Loans (%)	Commercial Loans (%)	Real Estate Owned (%)	Other Assets (%)	Total Assets (%)
1987	14.71	14.91	37.36	5.94	5.99	7.46	4.65	2.27	1.92	4.79	100.00
1988	14.18	14.27	38.94	5.73	5.49	7.28	4.24	2.80	2.06	5.01	100.00
1989	13.37	13.28	41.49	5.87	4.62	7.34	4.08	2.85	1.91	5.18	100.00
1990	12.44	13.40	43.22	6.15	3.53	7.12	3.81	2.48	2.21	5.64	100.00
1991	12.17	13.83	45.50	6.34	2.39	6.69	3.66	2.06	2.00	5.36	100.00
1992	14.36	14.99	45.55	6.42	1.89	5.95	3.56	1.17	1.54	4.58	100.00
1993	14.35	16.32	45.54	6.42	1.90	5.63	3.75	0.98	0.84	4.26	100.00
1994	14.15	17.12	46.39	6.21	1.99	5.19	3.82	0.98	0.48	3.66	100.00
1995	10.81	21.02	46.57	5.84	2.12	4.94	3.94	1.19	0.34	3.23	100.00
1996	8.05	18.78	48.84	5.79	2.47	4.88	4.37	1.44	0.23	5.13	100.00
1997	9.92	17.60	49.40	5.61	1.93	4.63	4.65	1.58	0.20	4.48	100.00
1998	8.49	19.04	47.63	5.01	2.15	4.40	4.83	1.93	0.15	6.38	100.00
1999	8.55	19.30	46.15	4.84	2.53	4.65	5.40	2.31	0.10	6.17	100.00
2000	7.99	17.49	46.98	4.65	2.85	4.89	5.34	2.82	0.08	6.92	100.00
2001	9.52	15.13	46.02	4.54	2.96	4.86	5.34	2.83	0.08	8.71	100.00
2002	9.54	15.42	44.81	4.58	2.75	5.35	5.06	3.08	0.08	9.32	100.00

Liabilities and Equity

End of Year	Total Deposits (%)	FHLB Advances (%)	Other Borrowings (%)	Other Liabilities (%)	Total Liabilities (%)	Equity Capital (%)	Total Liabil. and Equity (%)	Thrifts (#)
1987	75.75	8.06	11.18	1.44	96.42	3.58	100.00	3,622
1988	74.27	8.61	11.48	1.53	95.89	4.11	100.00	3,438
1989	75.76	8.17	9.61	1.60	95.14	4.86	100.00	3,087
1990	78.40	7.42	7.51	1.32	94.64	5.36	100.00	2,815
1991	81.46	5.97	5.21	1.19	93.83	6.17	100.00	2,561
1992	80.41	6.22	5.09	1.07	92.78	7.22	100.00	2,390
1993	77.35	7.60	6.05	1.18	92.16	7.84	100.00	2,262
1994	73.08	8.81	9.11	1.06	92.06	7.94	100.00	2,152
1995	72.33	9.35	8.69	1.24	91.61	8.39	100.00	2,030
1996	70.80	10.03	9.75	1.08	91.65	8.35	100.00	1,924
1997	68.61	11.56	9.80	1.31	91.29	8.71	100.00	1,779
1998	64.77	13.15	11.70	1.69	91.32	8.68	100.00	1,687
1999	61.54	20.14	8.34	1.71	91.74	8.26	100.00	1,640
2000	60.38	21.39	8.04	1.73	91.53	8.47	100.00	1,590
2001	61.42	19.57	8.56	2.01	91.56	8.44	100.00	1,532
2002	64.67	15.92	7.64	2.31	90.53	9.47	100.00	1,467

Table 2.2
Composition of OTS-Regulated Thrift Industry Assets, 1961 - 2002 ⁴
(Dollars in Millions)

End of Year	Cash and Investment Securities (\$)	Mortgage-Backed Securities (\$)	1-4 Family Loans (\$)	Multi-Family Loans (\$)	Const. Loans (\$)	Land Loans (\$)	Non-Residential Loans (\$)	Consumer Loans (\$)	Commercial Loans (\$)	Real Estate Owned (\$)	Other Assets (\$)	Less: Contra Assets (\$)	Total Assets (\$)
1961	8,697		65,525								3,762		77,984
1962	9,690		75,550								4,305		89,545
1963	10,694		87,453								5,007		103,154
1964	11,285		97,612								5,775		114,672
1965	11,647		106,333								6,596		124,576
1966	11,609		110,511								6,925		129,045
1967	13,395		117,832					1,222			6,040		138,489
1968	13,529		126,756					1,368			6,083		147,736
1969	13,295		136,031					1,619			5,843		156,788
1970	15,846		146,043					1,913		724	6,119		170,645
1971	20,245		169,568					2,865		744	6,562		199,984
1972	23,552		200,876					3,821		752	7,348		236,349
1973	20,304		226,155					3,242		883	14,213		264,797
1974	22,444		243,554					3,721		1,187	17,317		288,223
1975	29,900		272,456			1,957		4,153		1,623	20,170		330,259
1976	34,606	10,377	302,508		13,824	3,313		6,295		1,884	10,365		383,172
1977	38,038	12,698	355,682		18,407	3,890		7,433		1,755	12,094		449,997
1978	43,403	16,079	346,098	35,165	21,366	4,351	10,813	8,783	7,760	1,684	18,171	16,386	497,287
1979	45,866	19,926	383,988	36,700	21,350	5,140	15,328	12,217	9,784	1,777	23,202	20,920	554,358
1980	55,940	26,770	407,873	37,179	16,659	5,365	18,375	14,284	11,708	2,256	27,520	20,152	603,777
1981	61,066	32,802	422,061	36,810	16,006	5,960	18,226	15,043	13,281	3,253	31,951	16,638	639,821
1982	80,607	61,050	398,140	39,568	22,394	6,792	19,895	16,637	16,070	5,392	50,692	31,012	686,225
1983	109,667	92,730	422,024	51,286	43,274	12,814	27,561	21,824	22,949	3,694	60,103	54,156	813,770
1984	146,580	116,952	471,566	68,419	59,932	23,488	90,432	37,004	13,303	5,473	29,168	49,348	1,012,969
1985	152,566	120,768	487,344	80,074	30,007	31,973	77,403	48,616	19,605	9,723	102,671	50,961	1,109,789
1986	174,081	166,239	465,670	70,152	59,932	31,919	86,481	53,521	26,030	16,053	108,101	49,771	1,208,408
1987	176,067	210,966	484,458	76,677	54,262	27,660	92,900	58,071	24,727	25,297	111,614	53,718	1,288,981
1988	191,785	209,418	526,937	78,265	52,124	25,735	93,768	62,068	34,565	27,967	113,118	46,907	1,368,843
1989	159,657	168,459	489,260	69,158	40,057	15,999	80,252	54,835	30,330	21,792	91,126	34,019	1,186,906
1990	137,052	149,098	442,967	63,160	26,218	10,879	64,952	46,310	22,499	22,329	69,029	25,328	1,029,165
1991	115,810	127,304	408,322	57,316	15,655	6,436	52,653	40,725	16,928	17,124	55,972	18,949	895,296
1992	127,184	116,849	368,748	53,180	11,992	4,173	42,727	36,011	7,225	12,650	42,599	16,676	806,662
1993	120,949	119,530	354,750	53,335	12,669	3,719	38,687	35,375	5,152	6,802	39,345	15,538	774,775
1994	112,943	127,554	364,022	51,273	13,642	3,304	34,531	35,913	5,218	3,785	37,608	15,724	774,069
1995	109,034	125,457	365,290	48,760	14,739	3,478	32,876	37,796	7,198	2,754	37,978	14,377	770,982
1996	98,256	110,977	383,858	48,784	17,572	3,784	32,642	39,858	9,394	2,280	38,107	16,145	769,367
1997	95,893	103,815	390,763	47,463	11,319	3,502	30,242	44,864	11,499	1,815	40,824	5,422	776,577
1998	126,672	93,322	400,820	44,021	13,753	3,905	29,469	47,376	15,566	1,470	46,177	4,939	817,612
1999	139,143	94,759	408,008	43,895	17,564	4,881	32,616	56,342	20,327	1,022	50,077	5,032	863,606
2000	136,278	93,076	448,108	44,218	21,398	6,025	37,162	60,856	27,868	900	58,168	5,509	928,548
2001	150,402	92,360	465,245	45,392	22,669	6,373	39,295	65,187	29,373	989	66,177	5,760	977,702
2002	146,818	90,064	479,561	47,237	21,573	6,732	44,507	63,515	30,033	990	79,752	6,169	1,004,613

Definitions and footnotes are included in the appended Technical Notes.

Table 2.2.1
Percentage Composition of OTS-Regulated Thrift Industry Assets, 1961 - 2002 ⁴

End of Year	Cash and Investment Securities (%)	Mortgage Backed Securities (%)	1-4 Family Loans (%)	Multi-Family Loans (%)	Const. Loans (%)	Land Loans (%)	Non-Residential Loans (%)	Consumer Loans (%)	Comm. Loans (%)	Real Estate Owned (%)	Other Assets (%)	Less: Contra Assets (%)	Total Assets (%)
1961	11.15		84.02								4.82		100.00
1962	10.82		84.37								4.81		100.00
1963	10.37		84.78								4.85		100.00
1964	9.84		85.12								5.04		100.00
1965	9.35		85.36								5.29		100.00
1966	9.00		85.64								5.37		100.00
1967	9.67		85.08					0.88			4.36		100.00
1968	9.16		85.80					0.93			4.12		100.00
1969	8.48		86.76					1.03			3.73		100.00
1970	9.29		85.58					1.12		0.42	3.59		100.00
1971	10.12		84.79					1.43		0.37	3.28		100.00
1972	9.96		84.99					1.62		0.32	3.11		100.00
1973	7.67		85.41					1.22		0.33	5.37		100.00
1974	7.79		84.50					1.29		0.41	6.01		100.00
1975	9.05		82.50			0.59		1.26		0.49	6.11		100.00
1976	9.03	2.71	78.95		3.61	0.86		1.64		0.49	2.71		100.00
1977	8.45	2.82	79.04		4.09	0.86		1.65		0.39	2.69		100.00
1978	8.73	3.23	69.60	7.07	4.30	0.87	2.17	1.77	1.56	0.34	3.65	3.30	100.00
1979	8.27	3.59	69.27	6.62	3.85	0.93	2.77	2.20	1.76	0.32	4.19	3.77	100.00
1980	9.27	4.43	67.55	6.16	2.76	0.89	3.04	2.37	1.94	0.37	4.56	3.34	100.00
1981	9.54	5.13	65.97	5.75	2.50	0.93	2.85	2.35	2.08	0.51	4.99	2.60	100.00
1982	11.75	8.90	58.02	5.77	3.26	0.99	2.90	2.42	2.34	0.79	7.39	4.52	100.00
1983	13.48	11.40	51.86	6.30	5.32	1.57	3.39	2.68	2.82	0.45	7.39	6.65	100.00
1984	14.47	11.55	46.55	6.75	5.92	2.32	8.93	3.65	1.31	0.54	2.88	4.87	100.00
1985	13.75	10.88	43.91	7.22	2.70	2.88	6.97	4.38	1.77	0.88	9.25	4.59	100.00
1986	14.41	13.76	38.54	5.81	4.96	2.64	7.16	4.43	2.15	1.33	8.95	4.12	100.00
1987	13.66	16.37	37.58	5.95	4.21	2.15	7.21	4.51	1.92	1.96	8.66	4.17	100.00
1988	14.01	15.30	38.50	5.72	3.81	1.88	6.85	4.53	2.53	2.04	8.26	3.43	100.00
1989	13.45	14.19	41.22	5.83	3.37	1.35	6.76	4.62	2.56	1.84	7.68	2.87	100.00
1990	13.32	14.49	43.04	6.14	2.55	1.06	6.31	4.50	2.19	2.17	6.71	2.46	100.00
1991	12.94	14.22	45.61	6.40	1.75	0.72	5.88	4.55	1.89	1.91	6.25	2.12	100.00
1992	15.77	14.49	45.71	6.59	1.49	0.52	5.30	4.46	0.90	1.57	5.28	2.07	100.00
1993	15.61	15.43	45.79	6.88	1.64	0.48	4.99	4.57	0.66	0.88	5.08	2.01	100.00
1994	14.59	16.48	47.03	6.62	1.76	0.43	4.46	4.64	0.67	0.49	4.86	2.03	100.00
1995	14.14	16.27	47.38	6.32	1.91	0.45	4.26	4.90	0.93	0.36	4.93	1.86	100.00
1996	12.77	14.42	49.89	6.34	2.28	0.49	4.24	5.18	1.22	0.30	4.95	2.10	100.00
1997	12.35	13.37	50.32	6.11	1.46	0.45	3.89	5.78	1.48	0.23	5.26	0.69	100.00
1998	15.50	11.42	49.05	5.39	1.68	0.48	3.61	5.80	1.90	0.18	5.65	0.65	100.00
1999	16.12	10.98	47.26	5.08	2.03	0.57	3.78	6.53	2.35	0.12	5.80	0.61	100.00
2000	14.68	10.02	48.26	4.76	2.30	0.65	4.00	6.55	3.00	0.10	6.26	0.59	100.00
2001	15.38	9.45	47.59	4.64	2.32	0.65	4.02	6.67	3.00	0.10	6.77	0.59	100.00
2002	14.61	8.97	47.74	4.70	2.15	0.67	4.43	6.32	2.99	0.10	7.94	0.61	100.00

Definitions and footnotes are included in the appended Technical Notes.

Table 2.3
Composition of OTS-Regulated Thrift Industry Liabilities and Equity, 1961 - 2002
(Dollars in Millions)

End of Year	Thrifts (#)	Total Deposits (\$)	Deposits		FHLB Advances (\$)	Reverse Repo. (\$)	Other Borrowings (\$)	Other Liabilities (\$)	Total Liabilities (\$)	Equity Capital (\$)	Total Liabil. and Capital (\$)
			Less Than \$100,000 (\$)	Greater Than \$100,000 (\$)							
1961	4,221	67,312	64,139	3,173	2,661		156	2,392	72,521	5,463	77,984
1962	4,332	76,743	72,535	4,208	3,463		121	2,913	83,240	6,305	89,545
1963	4,419	87,526	82,048	5,478	4,767		204	3,671	96,168	6,986	103,154
1964	4,463	97,861	92,870	4,991	5,309		238	3,559	106,967	7,705	114,672
1965	4,508	106,103	99,052	7,051	5,973		403	3,544	116,023	8,553	124,576
1966	4,510	109,772	106,955	2,817	6,919		477	2,920	120,088	8,957	129,045
1967	4,487	120,184	116,562	3,622	4,377		298	4,219	129,078	9,411	138,489
1968	4,470	127,244	123,184	4,060	5,213		363	4,743	137,563	10,173	147,736
1969	4,438	130,995	128,883	2,112	9,186		436	5,099	145,716	11,072	156,788
1970	4,365	141,703	137,146	4,557	10,474		343	6,305	158,825	11,820	170,645
1971	4,271	169,045	163,450	5,595	7,902		995	9,057	186,999	12,985	199,984
1972	4,191	200,970	190,942	10,028	7,952		1,737	11,164	221,823	14,526	236,349
1973	4,163	220,893	209,979	10,914	14,929		2,049	10,417	248,288	16,509	264,797
1974	4,141	236,689	232,336	4,353	21,463		3,121	9,082	270,355	17,868	288,223
1975	4,078	278,774	271,451	7,323	17,505		3,036	11,769	311,084	19,175	330,259
1976	4,044	328,214	316,700	11,514	15,680		3,302	14,604	361,800	21,372	383,172
1977	4,065	378,782	362,816	15,966	19,908		7,712	19,070	425,472	24,525	449,997
1978	4,048	420,382	406,216	14,166	31,937	5,883	2,075	8,888	469,166	28,121	497,287
1979	4,038	459,501	432,668	26,833	40,374	6,404	4,306	12,175	522,760	31,598	554,358
1980	3,993	498,701	459,034	39,667	47,006	8,465	3,723	13,529	571,424	32,353	603,777
1981	3,751	512,270	464,786	47,484	63,281	16,055	5,627	15,554	612,787	27,034	639,821
1982	3,287	549,957	494,455	55,502	64,272	23,310	4,880	18,238	660,657	25,568	686,225
1983	3,146	667,268	587,216	80,052	57,253	27,456	6,441	22,373	780,790	32,980	813,770
1984	3,160	822,726	706,130	116,596	72,676	49,817	25,325	14,515	985,059	27,910	1,012,969
1985	3,274	883,726	772,481	111,245	86,161	48,539	37,334	18,858	1,074,618	35,171	1,109,789
1986	3,247	929,958	809,831	120,127	103,152	63,149	48,571	22,068	1,166,898	41,510	1,208,408
1987	3,169	963,341	834,879	128,462	121,686	87,585	59,682	19,553	1,251,847	37,134	1,288,981
1988	2,969	1,001,085	867,014	134,071	138,349	91,395	68,763	21,405	1,320,997	47,846	1,368,843
1989	2,616	883,647	771,474	112,173	116,683	56,030	59,126	19,283	1,134,769	52,137	1,186,906
1990	2,359	792,429	706,670	85,759	93,390	40,893	37,300	13,451	977,463	51,702	1,029,165
1991	2,110	715,753	643,549	72,204	66,485	21,566	27,195	11,136	842,135	53,161	895,296
1992	1,871	633,725	567,459	66,266	64,056	22,191	21,498	9,324	750,794	55,868	806,662
1993	1,669	580,818	517,188	63,630	76,035	28,169	22,137	9,490	716,649	58,126	774,775
1994	1,543	546,274	485,568	60,706	88,861	42,962	29,553	8,513	716,163	57,906	774,069
1995	1,437	535,031	468,831	66,200	85,144	44,253	35,023	9,788	709,239	61,743	770,982
1996	1,334	519,940	448,921	71,019	103,426	39,670	30,000	15,389	708,425	60,942	769,367
1997	1,215	507,774	426,279	81,495	118,512	38,486	25,074	22,113	711,979	64,598	776,577
1998	1,145	498,778	403,507	95,272	143,081	49,426	32,467	26,537	750,289	67,323	817,612
1999	1,103	504,947	402,084	102,864	189,872	63,446	17,037	20,999	796,301	67,305	863,606
2000	1,068	529,413	409,472	119,941	218,280	59,994	23,026	23,440	854,153	74,395	928,548
2001	1,019	555,437	410,369	145,068	207,525	67,850	27,463	39,976	898,251	79,464	977,715
2002	974	593,740	406,661	187,079	171,332	50,350	35,538	61,403	911,344	92,250	1,004,613

Definitions and footnotes are included in the appended Technical Notes.

Table 2.3.1
Percentage Composition of OTS-Regulated Thrift Industry Liabilities and Equity, 1961 - 2002
(Percentage to Total Assets)

End of Year	Thrifts (#)	Total Deposits (\$)	Deposits		FHLB Advances (\$)	Reverse Repo. (\$)	Other Borrowings (\$)	Other Liabilities (\$)	Total Liabilities (\$)	Equity Capital (\$)	Total Liabil. and Capital (\$)
			Less Than \$100,000 (\$)	Greater Than \$100,000 (\$)							
1961	4,098	86.32	82.25	4.07	3.41		0.20	3.07	92.99	7.01	100.00
1962	4,221	85.70	81.00	4.70	3.87		0.14	3.25	92.96	7.04	100.00
1963	4,332	84.85	79.54	5.31	4.62		0.20	3.56	93.23	6.77	100.00
1964	4,419	85.34	80.99	4.35	4.63		0.21	3.10	93.28	6.72	100.00
1965	4,463	85.17	79.51	5.66	4.79		0.32	2.84	93.13	6.87	100.00
1966	4,508	85.06	82.88	2.18	5.36		0.37	2.26	93.06	6.94	100.00
1967	4,510	86.78	84.17	2.62	3.16		0.22	3.05	93.20	6.80	100.00
1968	4,487	86.13	83.38	2.75	3.53		0.25	3.21	93.11	6.89	100.00
1969	4,470	83.55	82.20	1.35	5.86		0.28	3.25	92.94	7.06	100.00
1970	4,438	83.04	80.37	2.67	6.14		0.20	3.69	93.07	6.93	100.00
1971	4,365	84.53	81.73	2.80	3.95		0.50	4.53	93.51	6.49	100.00
1972	4,271	85.03	80.79	4.24	3.36		0.73	4.72	93.85	6.15	100.00
1973	4,191	83.42	79.30	4.12	5.64		0.77	3.93	93.77	6.23	100.00
1974	4,163	82.12	80.61	1.51	7.45		1.08	3.15	93.80	6.20	100.00
1975	4,141	84.41	82.19	2.22	5.30		0.92	3.56	94.19	5.81	100.00
1976	4,078	85.66	82.65	3.00	4.09		0.86	3.81	94.42	5.58	100.00
1977	4,044	84.17	80.63	3.55	4.42		1.71	4.24	94.55	5.45	100.00
1978	4,065	84.54	81.69	2.85	6.42		0.42	1.79	94.35	5.65	100.00
1979	4,048	82.89	78.05	4.84	7.28	1.16	0.78	2.20	94.30	5.70	100.00
1980	4,038	82.60	76.03	6.57	7.79	1.40	0.62	2.24	94.64	5.36	100.00
1981	3,993	80.06	72.64	7.42	9.89	2.51	0.88	2.43	95.77	4.23	100.00
1982	3,751	80.14	72.05	8.09	9.37	3.40	0.71	2.66	96.27	3.73	100.00
1983	3,287	82.00	72.16	9.84	7.04	3.37	0.79	2.75	95.95	4.05	100.00
1984	3,146	81.22	69.71	11.51	7.17	4.92	2.50	1.43	97.24	2.76	100.00
1985	3,160	79.63	69.61	10.02	7.76	4.37	3.36	1.70	96.83	3.17	100.00
1986	3,274	76.96	67.02	9.94	8.54	5.23	4.02	1.83	96.56	3.44	100.00
1987	3,247	74.74	64.77	9.97	9.44	6.79	4.63	1.52	97.12	2.88	100.00
1988	3,169	73.13	63.34	9.79	10.11	6.68	5.02	1.56	96.50	3.50	100.00
1989	2,969	74.45	65.00	9.45	9.83	4.72	4.98	1.62	95.61	4.39	100.00
1990	2,616	77.00	68.66	8.33	9.07	3.97	3.62	1.31	94.98	5.02	100.00
1991	2,359	79.95	71.88	8.06	7.43	2.41	3.04	1.24	94.06	5.94	100.00
1992	2,110	78.56	70.35	8.21	7.94	2.75	2.67	1.16	93.07	6.93	100.00
1993	1,871	74.97	66.75	8.21	9.81	3.64	2.86	1.22	92.50	7.50	100.00
1994	1,669	70.57	62.73	7.84	11.48	5.55	3.82	1.10	92.52	7.48	100.00
1995	1,543	69.40	60.81	8.59	11.04	5.74	4.54	1.27	91.99	8.01	100.00
1996	1,437	67.58	58.35	9.23	13.44	5.16	3.90	2.00	92.08	7.92	100.00
1997	1,334	65.39	54.89	10.49	15.26	4.96	3.23	2.85	91.68	8.32	100.00
1998	1,215	61.00	49.35	11.65	17.50	6.05	3.97	3.25	91.77	8.23	100.00
1999	1,145	58.47	46.56	11.91	21.99	7.35	1.97	2.43	92.21	7.79	100.00
2000	1,103	57.02	44.10	12.92	23.51	6.46	2.48	2.52	91.99	8.01	100.00
2001	1,068	56.81	41.97	14.84	21.23	6.94	2.81	4.09	91.87	8.13	100.00
2002	974	59.10	40.48	18.62	17.05	5.01	3.54	6.11	90.72	9.18	100.00

Definitions and footnotes are included in the appended Technical Notes.

Table 3.1
OTS-Regulated Thrift Industry Earnings and Profitability, 1961 - 2002 ^{5, 6}

Year	Net Income (\$ Billions)	Return on Assets (%)	Return on Equity (%)	Profitable			Unprofitable		
				Number (#)	Assets (\$ Billions)	Gross Profits (\$ Millions)	Number (#)	Assets (\$ Billions)	Gross Losses (\$ Millions)
1961	0.712	0.98	13.97						
1962	0.817	0.98	13.88						
1963	0.672	0.70	10.11						
1964	0.788	0.72	10.74						
1965	0.785	0.67	9.70						
1966	0.609	0.50	6.95						
1967	0.595	0.46	6.43						
1968	0.846	0.60	4.28						
1969	1.013	0.68	9.47						
1970	0.925	0.57	8.02						
1971	1.314	0.71	10.51						
1972	1.687	0.77	12.14						
1973	1.897	0.76	12.15						
1974	1.483	0.54	8.63						
1975	1.448	0.47	7.82						
1976	2.250	0.63	5.55						
1977	3.198	0.77	13.94						
1978	3.920	0.83	14.84	3,939	491	3,960	109	6	(41)
1979	3.613	0.69	11.25	3,774	532	3,699	264	23	(86)
1980	0.781	0.14	2.43	2,570	404	1,558	1,423	200	(777)
1981	(4.631)	(0.74)	(15.57)	569	56	425	3,182	584	(5,056)
1982	(4.142)	(0.63)	(17.52)	1,059	270	1,332	2,228	416	(5,475)
1983	1.945	0.26	8.50	2,038	543	3,834	1,108	270	(1,889)
1984	0.994	0.12	3.72	2,261	720	4,267	899	293	(3,273)
1985	4.010	0.38	12.71	2,571	935	7,659	703	175	(3,649)
1986	0.610	0.05	1.59	2,364	933	9,506	883	276	(8,896)
1987	(7.407)	(0.60)	(18.84)	2,046	863	7,066	1,123	426	(14,473)
1988	(13.263)	(1.00)	(31.21)	2,014	898	5,883	955	471	(19,146)
1989	(6.783)	(0.54)	(14.14)	1,774	742	5,132	842	445	(11,914)
1990	(3.817)	(0.35)	(7.65)	1,737	688	4,773	622	341	(8,551)
1991	1.195	0.13	1.88	1,775	714	5,693	335	181	(4,498)
1992	5.103	0.61	9.33	1,683	644	7,064	188	162	(1,961)
1993	4.917	0.63	8.66	1,534	651	6,946	135	124	(2,029)
1994	4.275	0.56	7.36	1,391	697	5,957	152	77	(1,682)
1995	5.360	0.70	9.00	1,304	671	6,035	133	100	(675)
1996	4.740	0.62	7.78	1,235	725	5,915	99	44	(1,175)
1996 Adj	6.802	0.89	11.15						
1997	6.413	0.84	10.44	1,111	736	6,988	104	41	(575)
1998	7.569	0.97	11.42	1,021	733	8,059	124	85	(490)
1999	8.228	0.98	12.16	978	841	8,508	125	22	280
2000	8.014	0.91	11.63	914	886	8,560	154	42	(546)
2001	10.202	1.07	13.10	891	955	10,830	128	23	(628)
2002	11.829	1.21	13.60	888	990	12,560	86	15	(732)

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter. Definitions and footnotes are included in the appended Technical Notes.

Table 3.1
OTS-Regulated Thrift Industry Earnings and Profitability, 1961 - 2002 ^{5, 6}

Year	Net Income (\$ Millions)	Return on Assets (%)	Return on Equity (%)	Profitable Gross Profits (\$ Millions)	Unprofitable Gross Losses (\$ Millions)
1961	712	0.98	13.97		
1962	817	0.98	13.88		
1963	672	0.70	10.11		
1964	788	0.72	10.74		
1965	785	0.67	9.70		
1966	609	0.50	6.95		
1967	595	0.46	6.43		
1968	846	0.60	4.28		
1969	1,013	0.68	9.47		
1970	925	0.57	8.02		
1971	1,314	0.71	10.51		
1972	1,687	0.77	12.14		
1973	1,897	0.76	12.15		
1974	1,483	0.54	8.63		
1975	1,448	0.47	7.82		
1976	2,250	0.63	5.55		
1977	3,198	0.77	13.94		
1978	3,920	0.83	14.84	3,960	(41)
1979	3,613	0.69	11.25	3,699	(86)
1980	781	0.14	2.43	1,558	(777)
1981	(4,631)	(0.74)	(15.57)	425	(5,056)
1982	(4,142)	(0.63)	(17.52)	1,332	(5,475)
1983	1,945	0.26	8.50	3,834	(1,889)
1984	994	0.12	3.72	4,267	(3,273)
1985	401	0.38	12.71	7,659	(3,649)
1986	610	0.05	1.59	9,506	(8,896)
1987	(7,407)	(0.60)	(18.84)	7,066	(14,473)
1988	(13,263)	(1.00)	(31.21)	5,883	(19,146)
1989	(6,783)	(0.54)	(14.14)	5,132	(11,914)
1990	(3,817)	(0.35)	(7.65)	4,733	(8,551)
1991	1,195	0.13	2.25	5,693	(4,498)
1992	5,103	0.61	9.33	7,064	(1,961)
1993	4,917	0.63	8.66	6,946	(2,029)
1994	4,275	0.56	7.36	5,957	(1,682)
1995	5,360	0.70	9.00	6,037	(677)
1996	4,740	0.62	7.77	5,915	(1,175)
1996 Adj	6,802	0.89	11.15		
1997	6,413	0.84	10.44	6,988	(575)
1998	7,569	0.97	11.42	8,059	(490)
1999	8,228	0.98	12.16	8,508	(280)
2000	8,014	0.91	11.63	8,560	(546)
2001	10,202	1.07	13.10	10,830	(628)
2002	11,829	1.21	13.60	12,560	(732)

Definitions and footnotes are included in the appended Technical Notes.

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.

Table 3.2
OTS-Regulated Thrift Industry Quarterly ROA, 1991 - 2002⁵
(Dollars in Thousands)

Quarterly Period	Thrifts (#)	Quarter-End Assets (\$)	Avg. Assets (\$)	Net Income (\$)	ROA (%)
1991-Mar	2,299	980,523,675	987,175,407	559,423	0.23
Jun	2,232	942,951,097	949,453,159	77,131	0.03
Sep	2,163	919,298,131	919,451,543	14,704	0.01
Dec	2,110	895,295,668	901,170,586	543,773	0.24
1992-Mar	2,077	872,122,195	873,649,885	1,550,501	0.71
Jun	2,026	852,142,613	855,521,224	1,252,199	0.59
Sep	1,969	827,573,457	828,380,480	1,248,395	0.60
Dec	1,871	806,662,386	804,548,394	1,051,514	0.52
1993-Mar	1,816	795,082,170	792,884,830	1,805,116	0.91
Jun	1,756	785,025,447	781,282,905	1,260,073	0.65
Sep	1,719	785,439,328	782,453,254	776,939	0.40
Dec	1,669	774,774,555	771,681,600	1,074,742	0.56
1994-Mar	1,631	768,892,890	767,531,415	750,300	0.39
Jun	1,612	772,785,493	767,404,918	1,235,303	0.64
Sep	1,578	772,143,342	764,886,560	1,240,823	0.65
Dec	1,543	774,069,139	766,528,858	1,048,652	0.55
1995-Mar	1,512	779,582,582	772,492,057	1,164,779	0.60
Jun	1,477	777,408,585	772,901,496	1,345,613	0.70
Sep	1,460	775,024,762	772,627,035	1,587,266	0.82
Dec	1,437	770,982,718	766,153,271	1,280,204	0.67
1996-Mar	1,416	762,862,503	766,922,611	1,827,378	0.96
Jun	1,397	768,186,861	765,524,682	1,927,084	1.01
Sep	1,378	777,776,814	772,981,838	(482,940)	(0.26)
Sep. Adj.				1,579,076	0.82
Dec	1,334	769,367,377	773,572,096	1,468,254	0.77
1997-Mar	1,301	764,601,401	766,984,389	1,725,478	0.91
Jun	1,272	768,988,986	766,795,194	1,686,586	0.89
Sep	1,238	762,795,996	765,892,491	1,341,942	0.71
Dec	1,215	776,577,414	769,711,565	1,698,127	0.89
1998-Mar	1,192	780,150,968	769,811,959	1,866,794	0.97
Jun	1,178	786,300,991	783,353,645	2,095,471	1.07
Sep	1,167	795,204,534	788,510,442	2,227,542	1.13
Dec	1,145	817,612,150	794,852,571	1,390,992	0.70
1999-Mar	1,129	835,035,075	826,323,613	2,060,578	1.00
Jun	1,115	846,679,414	840,857,245	2,111,916	1.01
Sep	1,111	862,730,009	854,704,712	2,089,145	0.98
Dec	1,103	863,606,300	863,061,792	1,978,585	0.93
2000-Mar	1,097	868,713,466	866,159,883	2,227,128	1.04
Jun	1,091	888,399,409	878,556,438	2,016,686	0.92
Sep	1,082	908,197,447	898,298,428	1,844,093	0.82
Dec	1,068	928,285,139	918,372,489	1,926,188	0.84
2001-Mar	1,060	952,892,219	909,297,536	2,159,745	0.92
Jun	1,049	964,681,576	928,491,158	2,512,480	1.05
Sep	1,037	974,049,384	945,621,153	2,610,543	1.08
Dec	1,019	977,715,095	959,524,683	2,919,110	1.22
2002-Mar	1,007	998,400,800	973,547,815	3,049,770	1.24
Jun	995	964,375,739	975,844,519	2,836,966	1.18
Sep	983	987,168,215	980,341,847	2,968,580	1.22
Dec	974	1,004,613,442	986,454,658	2,973,336	1.20

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter. Definitions and footnotes are included in the appended Technical Notes.

Table 3.3
OTS-Regulated Thrift Industry Income Statement Detail, 1987 - 2002 ⁷
(Dollars in Millions)

End of Year	Interest Income (\$)	Interest Expense (\$)	Net Interest Income Before Provisions For Losses (\$)	Provisions for Losses Interest Bearing Assets (\$)	Net Interest Income After Provisions For Losses (\$)	Noninterest Income (\$)	Noninterest Expense (\$)	Net Income Before Taxes, and Extraordinary Items (\$)
1987	103,363	84,125	19,238	9,462	9,776	15,995	26,735	(7,385)
1988	110,751	92,499	18,252	13,972	4,280	15,511	25,586	(13,557)
1989	114,265	95,668	18,597	8,664	9,933	15,397	25,746	(8,306)
1990	98,062	77,776	20,286	6,647	13,639	14,432	21,385	(3,409)
1991	81,786	59,780	22,006	4,920	17,086	14,504	19,291	2,264
1992	64,039	39,692	24,347	4,142	20,205	13,982	18,157	6,855
1993	52,536	29,018	23,518	3,582	19,936	13,886	17,495	7,141
1994	49,853	27,648	22,205	2,092	20,113	14,049	17,597	7,447
1995	55,246	34,717	20,529	1,736	18,793	14,348	16,143	7,464
1996	55,165	33,375	21,789	2,114	19,676	6,913	19,858	6,730
1997	55,296	33,479	21,817	1,989	19,828	7,041	16,797	10,072
1998	54,900	33,402	21,497	1,585	19,912	9,897	18,210	11,599
1999	57,006	34,104	22,902	1,312	21,590	9,063	17,706	12,947
2000	64,199	40,925	23,275	1,659	21,616	10,023	19,238	12,400
2001	65,233	37,618	27,615	2,532	25,083	13,137	22,591	15,629
2002	55,455	25,468	29,986	2,853	27,134	14,122	22,999	18,256

End of Year	Taxes (\$)	Extraordinary Items & Effects of Accounting Principles (\$)	Net Income (\$)	Cash Dividends on Common and Preferred Stock (\$)	Reinvested Earnings (\$)	Net Income Profitable Thrifts (\$)	Net Losses Unprofitable Thrifts (\$)
1987	2,818		(7,407)	1,108	(8,515)	7,066	(14,473)
1988	2,018		(13,263)	1,027	(14,290)	5,883	(19,146)
1989	676		(6,783)	1,068	(7,851)	5,132	(11,914)
1990	1,142	125	(3,817)	934	(4,751)	4,733	(8,551)
1991	2,426	51	1,195	1,519	(324)	5,693	(4,498)
1992	2,779	244	5,103	1,751	3,352	7,064	(1,961)
1993	2,819	(104)	4,917	1,953	2,964	6,946	(2,029)
1994	2,744	(428)	4,275	2,104	2,171	5,957	(1,682)
1995	2,935	(318)	5,360	3,315	2,045	6,035	(675)
1996	1,744	(246)	4,740	4,632	108	5,915	(1,175)
1996 Adj			6,802				
1997	3,655	(5)	6,413	4,298	2,115	6,988	(575)
1998	3,940	(90)	7,569	5,671	1,898	8,059	(490)
1999	4,729	10	8,228	4,836	3,392	8,508	(280)
2000	4,382	(4)	8,014	4,131	3,883	8,560	(546)
2001	5,696	269	10,202	4,823	5,379	10,826	(611)
2002	6,431	4	11,829	6,644	5,184	12,560	(732)

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter. Definitions and footnotes are included in the appended Technical Notes.

Table 3.4
OTS-Regulated Thrift Industry Amortization of Goodwill
and Other Intangible Assets, 1984 - 2002
(Dollars in Thousands)

Year	Amortization of Goodwill and Other Intangible Assets
1984	\$875,897
1985	\$1,084,505
1986	\$1,265,008
1987	\$1,297,953
1988	\$1,233,361
1989	\$2,787,244
1990	\$1,584,107
1991	\$973,179
1992	\$923,566
1993	\$824,492
1994	\$724,979
1995	\$638,201
1996	\$537,161
1997	\$541,252
1998	\$579,206
1999	\$570,034
2000	\$610,597
2001	\$696,136
2002	\$343,841

Definitions and footnotes are included in the appended Technical Notes.

Table 4.1
OTS-Regulated Thrift Industry Capital Ratios, 1989 - 2002⁸

End of Year	Equity Capital (%)	Regulatory Capital			
		Tangible Capital (%)	Tier 1 Leverage (%)	Tier 1 Risk Based Capital (%)	Total Risk Based (%)
1989	4.39	3.11	3.83		7.19
1990	5.02	3.94	4.27		8.49
1991	5.94	4.99	5.27		10.16
1992	6.93	6.21	6.43		13.28
1993	7.50	6.88	7.08	13.14	14.64
1994	7.48	7.08	7.12	13.37	14.79
1995	8.01	7.44	7.47	13.70	15.15
1996	7.92	7.37	7.38	13.16	14.53
1997	8.33	7.58	7.59	13.18	14.59
1998	8.23	7.43	7.44	13.07	14.38
1999	7.79	7.42	7.42	12.63	13.83
2000	8.01	7.38	7.39	12.17	13.32
2001	8.13	7.46	7.46	12.19	13.51
2002	9.18	7.78	7.78	12.68	13.94

Definitions and footnotes are included in the appended Technical Notes.

Table 4.2
OTS-Regulated Thrift Industry FDICIA Capital Categories, 1997 - 2002⁹
(Dollars in Millions)

Quarters Ending	Well-Capitalized		Adequately Capitalized		Undercapitalized		Significantly Undercapitalized		Critically Undercapitalized		Total Industry	
	Number (#)	Total Assets (\$)	Number (#)	Total Assets (\$)	Number (#)	Total Assets (\$)	Number (#)	Total Assets (\$)	Number (#)	Total Assets (\$)	Number (#)	Total Assets (\$)
1997-Mar	1,247	750,145	44	14,190	1	54	1	203	1	10	1,294	764,602
Jun	1,243	756,956	22	11,796	0	0	1	27	1	210	1,267	768,989
Sep	1,205	754,567	26	8,139	3	90	0	0	0	0	1,234	762,796
Dec	1,179	767,861	31	8,657	1	9	0	0	0	0	1,215	776,577
1998-Mar	1,163	772,001	28	8,039	1	111	0	0	0	0	1,192	780,151
Jun	1,150	779,340	26	6,650	2	311	0	0	0	0	1,178	786,301
Sep	1,139	763,254	28	31,950	0	0	0	0	0	0	1,167	795,204
Dec	1,115	807,048	26	10,433	1	43	1	88	0	0	1,145	817,612
1999-Mar	1,101	825,220	26	9,699	0	0	1	42	1	75	1,129	835,035
Jun	1,084	836,212	29	10,430	0	0	1	37	0	0	1,114	846,679
Sep	1,084	854,110	26	8,585	0	0	0	0	1	35	1,111	862,730
Dec	1,079	857,557	21	5,973	0	0	1	43	1	31	1,102	863,606
2000-Mar	1,075	860,550	21	8,131	1	41	0	0	0	0	1,097	868,722
Jun	1,068	880,129	21	8,280	2	71	0	0	0	0	1,091	888,480
Sep	1,058	897,695	22	10,096	1	472	1	32	0	0	1,082	908,295
Dec	1,038	916,741	26	11,013	2	762	1	32	0	0	1,068	928,548
2001-Mar	1,034	937,380	21	13,120	2	390	2	1,970	0	0	1,059	952,860
Jun	1,022	954,820	25	7,780	1	320	1	1,770	0	0	1,049	964,680
Sep	1,017	969,540	17	4,110	2	130	1	270	0	0	1,037	974,050
Dec	999	972,700	17	480	3	310	0	0	0	0	1,019	977,810
2002-Mar	991	996,250	13	1,370	2	80	0	0	0	0	1,007	997,650
Jun	980	962,980	14	1,340	1	40	0	0	0	0	995	964,376
Sep	969	982,910	12	4,230	2	50	0	0	0	0	983	987,168
Dec	967	1,003,980	5	560	2	80	0	0	0	0	974	1,004,613

Table 4.2.1
OTS-Regulated Thrift Industry FDICIA Capital Categories, 1997 - 2002⁹
(Percentage of Total)

Quarters Ending	Well-Capitalized		Adequately Capitalized		Undercapitalized		Significantly Undercapitalized		Critically Undercapitalized		Total Industry	
	Number (%)	Total Assets (%)	Number (%)	Total Assets (%)	Number (%)	Total Assets (%)	Number (%)	Total Assets (%)	Number (%)	Total Assets (%)	Number (%)	Total Assets (%)
1997-Mar	96.37	98.11	3.40	1.86	0.08	0.01	0.08	0.03	0.08	0.00	100.00	100.00
Jun	98.11	98.44	1.74	1.53	0.00	0.00	0.08	0.00	0.08	0.03	100.00	100.00
Sep	97.65	98.92	2.11	1.07	0.24	0.01	0.00	0.00	0.00	0.00	100.00	100.00
Dec	97.04	98.88	2.55	1.11	0.08	0.00	0.00	0.00	0.00	0.00	100.00	100.00
1998-Mar	97.57	98.96	2.35	1.03	0.08	0.01	0.00	0.00	0.00	0.00	100.00	100.00
Jun	97.62	99.11	2.21	0.85	0.17	0.04	0.00	0.00	0.00	0.00	100.00	100.00
Sep	97.60	95.98	2.40	4.02	0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00
Dec	97.38	98.71	2.27	1.28	0.09	0.01	0.09	0.01	0.00	0.00	100.00	100.00
1999-Mar	97.52	98.82	2.30	1.16	0.00	0.00	0.09	0.01	0.09	0.01	100.00	100.00
Jun	97.31	98.76	2.60	1.23	0.00	0.00	0.09	0.00	0.00	0.00	100.00	100.00
Sep	97.57	99.00	2.34	1.00	0.00	0.00	0.00	0.00	0.09	0.00	100.00	100.00
Dec	97.91	99.30	1.91	0.69	0.00	0.00	0.09	0.01	0.09	0.00	100.00	100.00
2000-Mar	98.00	99.06	1.91	0.94	0.09	0.00	0.00	0.00	0.00	0.00	100.00	100.00
Jun	97.89	99.06	1.93	0.93	0.18	0.01	0.00	0.00	0.00	0.00	100.00	100.00
Sep	97.78	99.84	2.04	1.11	0.09	0.05	0.09	0.00	0.00	0.00	100.00	100.00
Dec	97.19	98.73	2.43	1.19	0.19	0.08	0.09	0.00	0.00	0.00	100.00	100.00
2001-Mar	97.64	98.38	1.98	1.38	0.19	0.04	0.19	0.21	0.00	0.00	100.00	100.00
Jun	97.43	98.98	2.38	0.81	0.10	0.03	0.10	0.18	0.00	0.00	100.00	100.00
Sep	98.07	99.54	1.64	0.42	0.19	0.01	0.10	0.03	0.00	0.00	100.00	100.00
Dec	98.04	99.48	1.67	0.05	0.29	0.03	0.00	0.00	0.00	0.00	100.00	100.00
2002-Mar	98.41	99.86	1.29	0.14	0.20	0.01	0.00	0.00	0.00	0.00	100.00	100.00
Jun	98.49	99.86	1.41	0.14	0.10	0.00	0.00	0.00	0.00	0.00	100.00	100.00
Sep	98.58	99.57	1.22	0.43	0.20	0.01	0.00	0.00	0.00	0.00	100.00	100.00
Dec	99.28	99.94	0.51	0.06	0.21	0.01	0.00	0.00	0.00	0.00	100.00	100.00

Definitions and footnotes are included in the appended Technical Notes.

Table 5.1
OTS-Regulated Thrift Industry, Asset Quality Summary, 1993 - 2002 ¹⁰
(Dollars in Billions)

Year	Reposessed Real Estate			Noncurrent Loans			Troubled Assets	
	Amount (\$)	Percentage of Total Assets (%)	Percentage of Total Loans (%)	Amount (\$)	Percentage of Total Assets (%)	Percentage of Total Loans (%)	Total (\$)	Percentage of Total Assets (%)
1993	6.9	0.89	1.37	9.9	1.28	1.97	16.8	2.17
1994	3.8	0.49	0.75	7.1	0.91	1.40	10.9	1.40
1995	2.5	0.32	0.49	6.8	0.88	1.33	9.3	1.20
1996	2.1	0.28	0.39	6.6	0.85	1.23	8.7	1.13
1997	1.8	0.23	0.34	6.0	0.77	1.10	7.8	1.00
1998	1.5	0.18	0.27	4.8	0.59	0.86	6.3	0.77
1999	1.0	0.12	0.18	4.3	0.50	0.75	5.3	0.62
2000	0.9	1.10	0.14	4.7	0.50	0.72	5.6	0.60
2001	1.0	0.09	0.15	5.9	0.60	0.87	6.9	0.70
2002	1.0	0.10	0.14	6.6	0.65	0.95	7.6	0.75

Year	Noncurrent Loans Detail as a Percentage of Loan Type					
	1-4 Family (%)	Nonresidential (%)	Multifamily (%)	Construction and Land (%)	Commercial (%)	Consumer (%)
1993	1.50	4.08	3.43	3.77	4.49	0.90
1994	1.18	2.81	2.17	1.75	2.55	0.72
1995	1.28	2.03	1.62	1.33	1.43	0.76
1996	1.21	1.69	1.45	0.92	1.38	0.89
1997	1.11	1.62	0.79	1.23	1.10	0.97
1998	0.87	1.25	0.49	1.09	0.94	0.82
1999	0.78	0.87	0.30	0.61	1.15	0.73
2000	0.67	0.96	0.15	1.13	1.52	0.81
2001	0.81	1.46	0.16	1.57	1.99	0.60
2002	0.93	1.22	0.13	1.60	2.17	0.64

Year	Reposessed Real Estate as a Percentage of Loan Type			
	1-4 Family (%)	Nonresidential (%)	Multifamily (%)	Construction and Land (%)
1993	0.59	4.58	2.05	11.23
1994	0.36	2.78	1.12	5.48
1995	0.34	1.47	1.04	2.83
1996	0.32	1.12	0.56	1.93
1997	0.27	0.86	0.50	1.30
1998	0.20	0.77	0.37	0.92
1999	0.14	0.72	0.10	0.57
2000	0.11	0.53	0.04	0.49
2001	0.11	0.59	0.02	0.49
2002	0.11	0.40	0.01	0.60

Definitions and footnotes are included in the appended Technical Notes.

Table 5.2
OTS-Regulated Thrift Industry Foreclosures and Delinquent Mortgage Loans, 1966 - 2002¹⁰
(Dollars in Millions)

Year	Assets (\$)	Mortgage Portfolio (\$)	Mortgage Loans Foreclosed (\$)	Delinquent Mortgage Loans (\$)	Mortgage Loans Foreclosed		Delinquent Loans	
					Percent of Total Assets (%)	Percent of Mortgage Portfolio (%)	Percent of Total Assets (%)	Percent of Mortgage Portfolio (%)
1966	129,045	110,511	1,034		0.80	0.94		
1967	138,489	117,832	957		0.69	0.81		
1968	147,736	126,756	865		0.59	0.68		
1969	156,788	136,031	364		0.23	0.27		
1970	170,645	146,043	321		0.19	0.22		
1971	199,984	169,568	438		0.22	0.26		
1972	236,349	200,876	478		0.20	0.24		
1973	264,797	226,155	577	2,171	0.22	0.26	0.82	0.96
1974	288,223	243,554	715	3,044	0.25	0.29	1.06	1.25
1975	330,259	272,456	1,086	4,060	0.33	0.40	1.23	1.49
1976	383,172	326,699	1,129	3,290	0.29	0.35	0.86	1.01
1977	449,997	386,787	868	3,367	0.19	0.22	0.75	0.87
1978	497,287	445,084	723	3,825	0.15	0.16	0.77	0.86
1979	554,358	494,537	683	5,420	0.12	0.14	0.98	1.10
1980	603,777	528,763	917	7,325	0.15	0.17	1.21	1.39
1981	639,821	575,663	1,563	11,334	0.24	0.27	1.77	1.97
1982	686,225	540,693	3,282	10,160	0.48	0.61	1.48	1.88
1983	813,770	612,955	4,240	11,000	0.52	0.69	1.35	1.79
1984	1,012,969	709,986	6,163	12,576	0.61	0.87	1.24	1.77
1985	1,109,789	766,266	8,675	21,658	0.78	1.13	1.95	2.83
1986	1,208,408	821,891	13,942	32,572	1.15	1.70	2.70	3.96
1987	1,288,981	944,120	18,373	37,739	1.43	1.95	2.93	4.00
1988	1,368,843	986,401	18,859	33,263	1.38	1.91	2.43	3.37
1989	1,186,906	818,368	18,189	36,069	1.53	2.22	3.04	4.41
1990	1,029,165	762,186	22,862	19,790	2.22	3.00	1.92	2.60
1991	895,296	648,699	17,105	21,482	1.91	2.64	2.40	3.31
1992	806,662	581,509	12,408	17,083	1.54	2.13	2.12	2.94
1993	774,775	566,240	6,852	16,124	0.88	1.21	2.08	2.85
1994	774,069	577,374	3,422	12,419	0.44	0.59	1.60	2.15
1995	770,982	572,388	2,506	12,447	0.33	0.44	1.61	2.17
1996	769,367	597,617	2,138	11,926	0.28	0.36	1.55	2.00
1997	776,577	587,103	1,805	10,548	0.23	0.31	1.36	1.80
1998	817,612	515,290	1,470	8,916	0.18	0.29	1.09	1.73
1999	863,606	601,722	1,022	7,826	0.12	0.16	0.91	1.30
2000	928,548	650,064	900	9,056	0.10	0.14	0.98	1.39
2001	977,715	671,333	989	10,759	0.10	0.15	1.10	1.60
2002	1,004,613	689,670	990	11,520	0.10	0.14	1.15	1.67

Definitions and footnotes are included in the appended Technical Notes.

Table 5.3
OTS-Regulated Thrift Industry Loan Delinquency Detail, 1993 - 2002 ¹⁰
(Dollars in Millions)

Loans 30 - 89 Days Past Due and Still Accruing								
Year	1-4 Family (\$)	Multi-family (\$)	Construction (\$)	Non-residential (\$)	Land (\$)	Mortgage Total (\$)	Consumer (\$)	Commercial (\$)
1993	5,253	607	198	674	41	6,773	568	110
1994	4,662	450	135	459	46	5,762	530	72
1995	5,100	408	184	361	29	6,082	672	99
1996	4,948	281	199	373	39	5,840	796	123
1997	4,420	192	185	332	35	5,164	940	164
1998	3,876	186	260	289	39	4,650	898	211
1999	3,595	121	148	195	44	4,102	902	265
2000	4,495	124	336	294	65	5,314	1,140	453
2001	5,081	102	258	336	96	5,872	1,245	444
2002	5,311	83	268	290	58	6,010	1,169	421

Loans 90 or More Days Past Due, Accruing or Nonaccruing								
Year	1-4 Family (\$)	Multi-family (\$)	Construction (\$)	Non-residential (\$)	Land (\$)	Mortgage Total (\$)	Consumer (\$)	Commercial (\$)
1993	5,323	1,830	367	1,580	250	9,351	320	231
1994	4,220	1,111	130	969	167	6,657	259	133
1995	4,669	788	134	666	108	6,365	288	103
1996	4,632	706	133	551	64	6,086	356	130
1997	4,337	376	127	489	55	5,384	437	126
1998	3,488	217	130	367	62	4,266	389	147
1999	3,175	130	90	282	47	3,724	412	234
2000	3,008	67	238	356	73	3,742	490	424
2001	3,785	74	374	573	80	4,886	394	586
2002	4,450	62	366	544	88	5,510	406	653

Total Loan Delinquencies								
Year	1-4 Family (\$)	Multi-family (\$)	Construction (\$)	Non-Residential (\$)	Land (\$)	Mortgage Total (\$)	Consumer (\$)	Commercial (\$)
1993	10,576	2,437	565	2,254	291	16,124	888	341
1994	8,882	1,561	265	1,428	213	12,419	789	205
1995	9,769	1,196	318	1,027	137	12,447	960	202
1996	9,580	987	332	924	103	11,926	1,152	253
1997	8,757	568	312	821	90	10,548	1,377	290
1998	7,364	403	390	656	101	8,916	1,287	358
1999	6,770	251	238	477	91	7,826	1,314	499
2000	7,503	191	574	650	138	9,056	1,630	877
2001	8,866	176	632	908	176	10,759	1,639	1,030
2002	9,761	145	634	835	146	11,520	1,575	1,074

Definitions and footnotes are included in the appended Technical Notes.

Table 5.4
OTS-Regulated Thrift Industry Loan Delinquency Detail, 1993 - 2002 ¹⁰
(Percent of Loan Category)

Loans 30 - 89 Days Past Due and Still Accruing								
Year	1-4 Family (%)	Multi-family (%)	Construction (%)	Non-residential (%)	Land (%)	Mortgage Total (%)	Consumer (%)	Commercial (%)
1993	1.48	1.14	1.56	1.74	1.10	1.46	1.61	2.14
1994	1.28	0.88	0.99	1.33	1.39	1.23	1.48	1.38
1995	1.40	0.84	1.25	1.10	0.83	1.31	1.78	1.38
1996	1.29	0.58	1.13	1.14	1.03	1.20	2.00	1.31
1997	1.13	0.40	1.63	1.10	1.00	1.07	2.10	1.43
1998	0.97	0.42	1.89	0.98	1.00	0.95	1.90	1.36
1999	0.88	0.28	0.84	0.60	0.90	0.81	1.60	1.31
2000	1.00	0.28	1.57	0.79	1.02	0.95	1.87	1.63
2001	1.09	0.22	1.14	0.85	1.50	1.01	1.91	1.51
2002	1.11	0.18	2.22	0.65	0.87	1.02	1.91	1.51

Loans 90 or More Days Past Due, Accruing or Nonaccruing								
Year	1-4 Family (%)	Multi-family (%)	Construction (%)	Non-residential (%)	Land (%)	Mortgage Total (%)	Consumer (%)	Commercial (%)
1993	1.50	3.43	2.90	4.08	6.72	2.02	0.90	4.48
1994	1.16	2.17	0.95	2.81	5.05	1.43	0.72	2.55
1995	1.28	1.62	0.91	2.03	3.11	1.37	0.76	1.43
1996	1.21	1.45	0.76	1.69	1.69	1.25	0.89	1.38
1997	1.11	0.79	1.12	1.62	1.57	1.11	0.97	1.10
1998	0.87	0.49	0.95	1.25	1.59	0.87	0.82	0.94
1999	0.78	0.30	0.51	0.87	0.96	0.73	0.73	1.15
2000	0.67	0.15	1.11	0.96	1.21	0.67	0.81	1.52
2001	0.81	0.16	1.65	1.46	1.26	0.84	0.60	1.99
2002	0.93	0.13	3.02	1.22	1.30	0.93	0.60	1.99

Total Loan Delinquencies								
Year	1-4 Family (%)	Multi-family (%)	Construction (%)	Non-residential (%)	Land (%)	Mortgage Total (%)	Consumer (%)	Commercial (%)
1993	2.98	4.57	4.46	5.83	7.82	3.48	2.51	6.62
1994	2.44	3.04	1.94	4.14	6.45	2.66	2.20	3.93
1995	2.67	2.45	2.16	3.12	3.94	2.68	2.54	2.81
1996	2.50	2.02	1.89	2.83	2.72	2.45	2.89	2.69
1997	2.24	1.20	2.76	2.72	2.57	2.18	3.07	2.53
1998	1.84	0.91	2.84	2.23	2.59	1.82	2.72	2.30
1999	1.66	0.58	1.35	1.47	1.86	1.54	2.33	2.46
2000	1.67	0.43	2.68	1.75	2.23	1.62	2.68	3.15
2001	1.90	0.38	2.79	2.31	2.76	1.86	2.51	3.50
2002	2.04	0.31	5.24	1.88	2.17	1.95	2.51	3.50

Definitions and footnotes are included in the appended Technical Notes.

Table 5.5

OTS-Regulated Thrift Industry Net Charge-Offs, 1993 - 2002 ¹⁰
(Dollars in Thousands)

Year	Total Net Charge-Offs (\$)	Major Loan Types			
		1-4 Family (\$)	Multifamily (\$)	Consumer (\$)	Commercial (\$)
1993	4,800,579	1,504,250	447,450	441,832	173,080
1994	3,672,788	939,538	757,330	355,990	43,580
1995	2,370,103	688,726	324,969	385,753	44,094
1996	2,214,021	778,299	253,898	530,211	26,471
1997	1,845,546	594,597	86,829	764,213	40,034
1998	1,570,818	405,363	31,197	809,369	58,562
1999	1,275,226	266,441	(30,447)	692,996	83,215
2000	1,681,381	210,473	(14,369)	895,912	222,986
2001	2,288,720	261,050	360	1,312,970	396,163
2002	2,394,842	338,777	(1,101)	604,646	621,956

Year	Net Charge-Offs as a Percent of Average Loans Outstanding				
	Total Loans (%)	1-4 Family (%)	Multifamily (%)	Consumer (%)	Commercial (%)
1993	0.93	0.41	0.84	1.25	2.95
1994	0.73	0.27	1.44	1.01	0.87
1995	0.46	0.19	0.64	1.05	0.68
1996	0.42	0.21	0.52	1.37	0.31
1997	0.35	0.15	0.18	1.87	0.38
1998	0.29	0.10	0.07	1.77	0.44
1999	0.22	0.07	(0.07)	1.33	0.47
2000	0.27	0.05	(0.03)	1.60	0.91
2001	0.35	0.06	0.00	2.11	1.34
2002	0.36	0.07	0.00	1.87	2.10

Definitions and footnotes are included in the appended Technical Notes.

Table 5.6
OTS-Regulated Thrift Industry Net Charge-Offs, Quarterly, 1993 - 2002 ¹⁰
(Dollars in Millions)

End of Quarter	Total Net Charge-Offs (\$)	Total Loans (\$)	1-4 Family Charge-Offs (\$)	1-4 Family Loans (\$)	Multifamily Charge-Offs (\$)	Multifamily Loans (\$)	Consumer Charge-offs (\$)	Consumer Loans (\$)	Commercial Charge-Offs (\$)	Commercial Loans (\$)
Mar '93	1,013	519,114	265	368,282	97	53,451	118	34,858	37	15,189
Jun '93	1,377	515,756	563	366,762	119	52,544	109	35,402	29	13,914
Sep '93	1,167	514,509	392	363,967	102	53,818	109	34,998	66	12,797
Dec '93	1,244	503,686	285	354,750	130	53,335	106	35,375	42	7,225
Mar '94	839	491,114	222	344,811	148	53,080	96	34,542	15	5,961
Jun '94	1,090	498,864	250	351,555	233	52,724	91	35,567	14	5,667
Sep '94	835	500,865	263	354,464	189	52,338	84	35,668	10	5,338
Dec '94	908	507,904	204	364,022	187	51,273	85	35,913	5	5,152
Mar '95	535	514,686	177	370,528	70	50,659	71	35,424	17	4,760
Jun '95	689	512,216	171	367,466	100	51,065	84	36,292	5	4,841
Sep '95	572	517,742	161	371,443	76	50,961	122	37,485	8	4,943
Dec '95	574	510,137	179	365,290	78	48,760	108	37,796	14	5,218
Mar '96	512	511,949	172	367,836	72	48,201	115	37,446	4	6,625
Jun '96	559	521,386	193	372,836	63	48,458	130	38,270	7	6,472
Sep '96	548	536,800	182	383,459	71	49,011	130	40,572	6	7,052
Dec '96	595	535,892	231	383,858	47	48,784	155	39,858	10	7,198
Mar '97	388	527,491	110	383,046	30	47,887	185	40,946	6	8,138
Jun '97	486	529,092	172	385,271	37	47,499	178	40,293	9	8,352
Sep '97	510	533,909	212	387,748	17	47,538	178	43,308	10	9,162
Dec '97	478	539,646	100	390,766	3	47,462	240	44,852	13	9,394
Mar '98	376	542,955	79	394,665	12	46,877	205	44,669	13	9,637
Jun '98	357	541,961	87	391,684	8	46,499	191	45,924	11	9,985
Sep '98	431	544,962	73	394,551	9	43,892	260	46,400	12	10,631
Dec '98	407	554,911	166	400,820	2	44,021	153	47,376	22	11,500
Mar '99	309	558,372	62	400,232	(28)	43,469	210	49,071	10	12,471
Jun '99	354	569,851	88	408,290	11	41,109	154	52,331	14	12,855
Sep '99	306	589,957	61	421,029	(7)	42,637	157	54,746	23	14,084
Dec '99	307	583,632	55	408,008	(6)	43,895	173	56,342	37	15,567
Mar '00	408	590,773	50	426,938	(7)	44,775	222	53,501	28	16,640
Jun '00	422	613,483	52	443,183	(2)	45,720	205	56,022	39	17,422
Sep '00	375	635,312	43	458,438	(3)	46,680	210	57,773	61	18,518
Dec '00	488	644,549	66	460,632	(2)	47,641	260	60,841	103	20,327
Mar '01	498	657,392	51	458,228	(0)	44,664	279	60,293	99	22,958
Jun '01	526	664,916	83	463,165	(1)	44,729	275	60,126	87	24,616
Sep '01	556	672,554	65	464,582	2	45,345	294	64,397	118	26,665
Dec '01	709	671,950	62	465,245	(0)	45,392	464	65,187	92	27,824
Mar '02	495	657,392	70	453,699	(1)	45,817	132	66,182	114	30,987
Jun '02	462	664,916	54	449,412	1	45,910	112	62,525	111	28,377
Sep '02	582	672,554	54	471,796	(1)	48,118	154	59,485	115	29,261
Dec '02	856	671,950	149	479,561	(1)	47,237	206	63,515	282	30,033

Definitions and footnotes are included in the appended Technical Notes.

Table 5.7
OTS-Regulated Thrift Industry Average Net Charge-Offs, Quarterly, 1993 - 2002 ¹⁰
(Percent of Average Amount of Loans Outstanding in Category)

End of Quarter	Total Net Charge-Offs (%)	1-4 Family Charge-Offs (%)	Multifamily Charge-Offs (%)	Consumer Charge-offs (%)	Commercial Charge-Offs (%)
Mar '93	0.19	0.07	0.18	0.33	0.56
Jun '93	0.27	0.15	0.22	0.31	0.50
Sep '93	0.23	0.11	0.19	0.31	1.19
Dec '93	0.24	0.08	0.24	0.30	0.80
Mar '94	0.17	0.06	0.28	0.27	0.30
Jun '94	0.22	0.07	0.44	0.26	0.30
Sep '94	0.17	0.07	0.36	0.24	0.19
Dec '94	0.18	0.06	0.36	0.24	0.09
Mar '95	0.10	0.05	0.14	0.20	0.29
Jun '95	0.13	0.05	0.20	0.24	0.07
Sep '95	0.11	0.04	0.15	0.33	0.12
Dec '95	0.11	0.05	0.16	0.29	0.20
Mar '96	0.10	0.05	0.15	0.31	0.05
Jun '96	0.11	0.05	0.13	0.34	0.08
Sep '96	0.10	0.05	0.15	0.32	0.06
Dec '96	0.11	0.06	0.10	0.39	0.11
Mar '97	0.07	0.03	0.06	0.45	0.06
Jun '97	0.09	0.04	0.08	0.44	0.09
Sep '97	0.10	0.05	0.04	0.41	0.09
Dec '97	0.09	0.03	0.01	0.54	0.11
Mar '98	0.07	0.02	0.03	0.46	0.11
Jun '98	0.07	0.02	0.02	0.42	0.09
Sep '98	0.08	0.02	0.02	0.56	0.08
Dec '98	0.07	0.04	0.00	0.32	0.14
Mar '99	0.06	0.02	(0.06)	0.43	0.06
Jun '99	0.06	0.02	0.03	0.29	0.08
Sep '99	0.05	0.01	(0.02)	0.29	0.12
Dec '99	0.05	0.01	(0.01)	0.31	0.18
Mar '00	0.05	0.01	(0.01)	0.40	0.13
Jun '00	0.05	0.01	(0.01)	0.37	0.16
Sep '00	0.04	0.01	(0.01)	0.37	0.24
Dec '00	0.05	0.01	(0.01)	0.44	0.35
Mar '01	0.05	0.01	0.00	0.46	0.34
Jun '01	0.05	0.02	0.00	0.46	0.28
Sep '01	0.06	0.01	0.00	0.46	0.38
Dec '01	0.07	0.01	0.00	0.71	0.31
Mar '02	0.05	0.02	0.00	0.38	0.37
Jun '02	0.05	0.01	0.00	0.36	0.39
Sep '02	0.06	0.01	0.00	0.57	0.39
Dec '02	0.09	0.03	0.00	0.57	0.94

Definitions and footnotes are included in the appended Technical Notes.

Table 6.1
OTS-Regulated Thrift Industry Mortgage Originations, 1967 - 2002 ¹¹
(Dollars in Millions)

Year	Mortgage Refinancing (\$)	Mortgage Originations									Mortgage Originations Total (\$)
		1-4 Family Permanent (\$)	1-4 Family Constr. (\$)	Multi-family Permanent (\$)	Multi-family Constr. (\$)	Non-residential Permanent (\$)	Non-residential Constr. (\$)	Permanent Land (\$)	Permanent Subtotal (\$)	Construction Subtotal (\$)	
1967	2,263	12,773	4,100	638	956	386	594		13,797	5,650	19,447
1968	1,813	13,787	4,762	593	1,178	353	624		14,733	6,564	21,297
1969	1,458	13,034	4,611	464	1,372	426	813	450	14,374	6,796	21,170
1970	1,684	12,296	4,028	519	2,021	466	955	475	13,756	7,004	20,760
1971	4,115	23,422	6,638	1,252	3,138	1,166	1,854	871	26,711	11,630	38,341
1972	5,120	32,271	8,322	1,804	2,944	1,481	2,153	1,049	36,605	13,419	50,024
1973	3,960	32,767	8,217	1,570	1,741	1,210	1,731	956	36,503	11,689	48,192
1974	3,200	26,514	6,348	1,053	1,033	984	1,327	791	29,342	8,708	38,050
1975	6,164	37,772	8,493	1,689	1,360	1,857	1,716	912	42,230	11,569	53,799
1976	12,410	60,523	12,050	4,999	2,455	5,445	2,049	1,176	72,143	16,554	88,697
1977	17,615	84,600	16,982	6,700	3,337	5,797	2,252	1,708	98,805	22,571	121,376
1978	16,300	88,299	18,126	6,108	3,954	5,328	2,169	1,825	101,560	24,249	125,809
1979	12,941	81,318	16,107	4,817	4,085	4,523	2,103	1,808	92,466	22,295	114,761
1980	10,605	60,014	11,075	3,045	3,607	4,190	1,978	1,247	68,496	16,660	85,156
1981	8,010	41,265	7,770	2,156	3,623	3,638	2,264	1,340	48,399	13,657	62,056
1982	10,674	34,181	6,536	3,115	5,023	5,450	4,449	1,792	44,538	16,008	60,546
1983	31,804	83,821	13,840	8,723	12,715	14,297	12,169	5,508	112,349	38,724	151,073
1984	31,682	95,682	15,747	13,150	11,066	20,068	17,048	8,541	137,442	43,860	181,302
1985	31,965	107,777	17,398	15,420	10,016	20,283	14,797	11,061	154,541	42,209	196,750
1986	82,967	175,710	21,327	19,805	7,498	21,804	10,817	8,552	225,871	39,641	265,512
1987	72,418	179,536	22,313	18,638	6,762	20,123	8,903	7,031	225,328	37,978	263,306
1988	42,697	162,160	24,232	17,948	6,033	18,631	8,021	9,220	207,959	38,286	246,245
1989	30,561	132,738	21,360	11,169	4,086	10,253	4,900	5,091	159,251	30,346	189,597
1990	20,878	119,917	14,621	9,355	2,136	4,952	1,996	2,485	136,674	18,749	155,423
1991	27,884	121,123	11,605	6,184	716	3,634	898	1,409	132,491	13,220	145,711
1992	59,662	182,458	13,491	7,305	493	3,719	739	1,404	195,132	14,723	209,855
1993	57,319	189,448	14,041	7,597	847	4,033	732	1,514	201,205	17,007	218,212
1994	20,939	132,627	15,676	7,780	1,275	4,501	942	1,652	144,900	19,766	164,666
1995	12,808	106,318	14,109	5,230	1,095	4,452	1,159	1,810	115,945	18,228	134,173
1996	19,020	136,077	16,712	6,525	1,245	5,817	1,725	2,148	150,528	19,721	170,250
1997	19,512	150,159	16,698	6,813	1,194	6,222	2,207	2,222	165,415	20,099	185,514
1998	51,665	275,603	18,464	8,828	1,700	7,990	3,088	2,742	295,166	23,248	318,414
1999	41,983	235,841	21,999	9,327	1,909	10,788	3,824	3,582	259,537	27,733	287,270
2000	24,622	201,156	23,050	7,967	2,278	11,027	3,852	4,060	224,210	29,179	253,389
2001	125,888	398,179	22,434	10,843	2,475	13,228	4,195	4,241	426,491	29,105	455,596
2002	218,586	472,204	22,711	14,256	2,664	16,041	3,685	4,408	506,909	29,060	535,969

Definitions and footnotes are included in the appended Technical Notes.

Table 6.2
OTS-Regulated Thrift Industry Mortgage Lending Activity, 1967 - 2002 ¹²
(Dollars in Millions)

Year	Mortgage Refinancing (\$)	Mortgage Originations Total (\$)	Mortgage Loan Purchases (\$)	Mortgage Loan Sales (\$)	Mortgage Loans Outstanding (\$)	Mortgage-Backed Securities Purchases (\$)	Mortgage-Backed Securities Sales (\$)	Net Mortgage-Backed Securities Purchases (\$)	Mortgage-Backed Securities Outstanding (\$)	Mortgage Portfolio Total (\$)	Mort. Port. Percentage of Total Assets (%)
1967	2,263	19,447	2,112	877	117,832					117,832	85.08
1968	1,813	21,297	2,332	690	126,756					126,756	85.80
1969	1,458	21,170	2,331	518	136,031					136,031	86.76
1970	1,684	20,760	3,745	1,108	146,043					146,043	85.58
1971	4,115	38,341	7,529	2,165	169,568					169,568	84.79
1972	5,120	50,024	10,612	3,714	200,876					200,876	84.99
1973	3,960	48,192	7,229	3,457	226,155					226,155	85.41
1974	3,200	38,050	5,904	3,505	243,554					243,554	84.50
1975	6,164	53,799	8,554	5,206	272,456					272,456	82.50
1976	12,410	88,697	12,798	8,449	316,322				10,377	326,699	85.26
1977	17,615	121,376	14,498	13,846	374,089			2,329	12,698	386,787	85.95
1978	16,300	125,809	10,982	15,485	424,969			3,606	20,115	445,084	89.50
1979	12,941	114,761	12,003	18,329	467,262			3,882	27,275	494,537	89.21
1980	10,605	85,156	12,955	15,856	494,914			7,230	33,849	528,763	87.58
1981	8,010	62,056	10,516	12,613	512,870			6,330	62,793	575,663	89.97
1982	10,674	60,546	23,313	53,459	477,009			31,037	63,684	540,693	78.79
1983	31,804	151,073	45,805	55,400	521,308			27,990	91,647	612,955	75.32
1984	31,682	181,302	64,161	63,819	593,034			16,738	116,952	709,986	70.09
1985	31,965	196,750	62,377	97,724	645,498			2,103	120,768	766,266	69.05
1986	82,967	265,512	69,058	169,759	655,652			43,496	166,239	821,891	68.01
1987	72,418	263,306	63,482	123,402	733,154			44,391	210,966	944,120	73.25
1988	42,697	246,245	55,012	106,144	776,983			12,116	209,418	986,401	72.06
1989	30,561	189,597	41,172	105,853	649,909			(43,793)	168,459	818,368	68.95
1990	20,878	155,423	38,989	106,590	613,088	72,570	51,336	21,234	149,098	762,186	74.06
1991	27,884	145,711	51,266	106,095	521,395	76,637	73,050	3,587	127,304	648,699	72.46
1992	59,662	209,855	56,955	147,713	464,660	87,132	60,880	26,252	116,849	581,509	72.09
1993	57,319	218,212	63,570	151,115	446,670	91,315	52,800	38,515	119,570	566,240	73.08
1994	20,939	164,666	47,484	100,449	449,820	73,494	30,953	42,541	127,554	577,374	74.59
1995	12,808	134,173	43,230	79,176	446,930	40,529	24,398	16,131	125,457	572,388	74.24
1996	19,020	170,250	63,415	97,315	486,640	45,307	34,379	10,928	110,977	597,617	77.68
1997	19,512	185,514	66,291	115,097	483,288	49,718	33,552	16,166	103,815	587,103	75.60
1998	51,665	318,414	99,339	224,375	491,968	78,302	54,712	23,590	93,322	585,290	71.62
1999	41,983	287,270	84,232	178,819	506,963	75,854	49,033	26,821	94,759	601,722	69.69
2000	24,622	253,389	78,203	161,876	556,958	70,042	49,303	20,739	93,106	650,064	70.03
2001	125,889	455,596	193,010	408,815	578,974	145,259	105,870	39,389	92,360	671,333	68.66
2002	218,586	437,648	277,830	85,878	599,700	125,868	85,878	39,990	90,060	689,760	68.66

Definitions and footnotes are included in the appended Technical Notes.

Table 6.3
OTS-Regulated 1-4 Family Fixed- and Adjustable-Rate Mortgage Portfolio Share, 1985 - 2002 ¹³
(Dollars in Millions)

Year	TFR Data		Schedule CMR Data				
	Total Assets (\$)	Mortgage Portfolio Total (\$)	Total 1-4 Family Mortgages and MBSs (\$)	Fixed-Rate Mortgages and MBSs (\$)	Fixed-Rate Percent of 1-4 Family and MBSs (%)	Adjustable- Rate 1-4 Family Mortgages and MBSs (\$)	Adjustable- Rate Percent of 1-4 Family and MBSs (%)
1985	1,109,789	766,266	487,344	302,836	62.14	184,508	37.86
1986	1,208,408	821,891	465,670	286,480	61.52	179,190	38.48
1987	1,288,981	944,120	484,458	271,636	56.07	212,822	43.93
1988	1,368,843	986,401	526,937	277,274	52.62	249,663	47.38
1989	1,186,906	818,388	489,260	212,143	43.36	277,117	56.64
1990	1,029,165	762,186	442,967	184,186	41.58	258,781	58.42
1991	895,296	648,699	408,322	170,107	41.66	238,215	58.34
1992	806,662	581,509	368,748	150,044	40.69	218,704	59.31
1993	774,775	566,240	447,221	170,110	38.04	269,111	60.17
1994	774,069	577,374	469,552	165,542	35.26	304,010	64.74
1995	770,982	572,388	462,896	161,531	34.90	301,365	65.10
1996	769,367	597,617	471,796	161,221	34.17	310,575	65.83
1997	776,577	587,103	466,527	163,132	34.97	303,395	65.03
1998	817,612	585,290	467,182	210,810	45.12	256,372	54.88
1999	863,606	601,722	473,243	207,029	43.75	266,214	56.25
2000	928,548	650,064	501,127	201,086	40.13	300,041	59.87
2001	977,715	671,333	497,109	224,344	45.13	272,765	54.87
2002	1,004,613	689,760	508,032	223,424	43.98	284,608	56.02

These data include both mortgages and mortgage-backed securities. CMR data for 1993 - 2002 represent only those thrifts filing TFR Schedule CMR.

Definitions and footnotes are included in the appended Technical Notes.

Table 7.1
OTS-Regulated Thrift Industry Structural Data, Number and Assets, 1991 - 2002 ¹⁴

Number

Year Year	Net Decline (#)	Number of Entrants (#)	Total Exits (#)	Number of Failures (#)	Conversions			External Acquisitions			Voluntary Dissolutions (#)	Voluntary Mergers with Other OTS-reg. Thrifts (#)
					Total (#)	To Comm. Banks (#)	To State Chart. Sav. Banks (#)	Total (#)	By Commercial Banks (#)	By State Savings Banks (#)		
1991	247	6	253	147	43	21	22	19	19	0	6	38
1992	242	6	248	61	108	10	98	31	30	1	8	40
1993	198	15	213	8	116	18	98	42	39	3	10	37
1994	138	11	149	2	66	17	49	46	44	2	3	32
1995	106	23	129	2	29	13	16	50	50	0	5	43
1996	103	17	120	1	30	10	20	50	47	3	3	36
1997	120	21	141	0	49	32	17	61	56	5	3	28
1998	71	39	110	0	18	5	13	49	42	7	5	38
1999	42	38	80	1	24	16	8	35	29	6	2	18
2000	35	41	76	1	14	9	5	42	37	5	2	17
2001	*	49	72	1	20	15	5	33	30	3	2	16
2002	**	45	54	1	9	8	1	26	19	7	4	14

* One *De Novo* associated with a new receivership is not included.

** One *De Novo* associated with a volunteer merger between two OTS thrifts is only included in the Number panel.

Assets

(Dollars in Billions)

Year	Net Decline (\$)	Assets of Entrants (\$)	Total Exits (\$)	Assets of Failures (\$)	Conversions			External Acquisitions			Voluntary Dissolutions (\$)	Voluntary Mergers with Other OTS-reg. Thrifts (\$)
					Total (\$)	To Comm. Banks (\$)	To State Chart. Sav. Banks (\$)	Total (\$)	By Commercial Banks (\$)	By State Savings Banks (\$)		
1991	105.6	0.2	105.8	81.1	7.6	3.0	4.6	4.3	4.3	0.0	na	12.8
1992	83.2	0.1	102.4	53.9	21.7	2.8	18.9	7.8	7.7	0.1	na	19.0
1993	46.3	5.7	120.1	6.1	24.1	11.2	12.9	21.7	21.7	0.1	na	68.1
1994	39.1	2.7	68.5	0.1	18.3	6.2	12.1	23.4	23.3	0.1	na	26.7
1995	24.8	14.9	89.1	0.4	6.8	4.1	2.7	32.4	22.0	10.4	na	49.4
1996	33.9	1.7	60.1	0.0	6.2	5.7	0.5	29.0	28.2	0.8	0.4	24.5
1997	49.1	6.1	55.2	0.0	20.0	16.5	3.5	35.2	34.5	0.6	0.1	70.6
1998	40.8	2.7	43.5	0.0	7.4	5.2	2.1	36.0	30.3	5.7	0.1	107.0
1999	49.4	1.7	51.1	0.1	42.1	40.7	1.4	8.9	7.0	1.9	0.0	10.9
2000	27.4	12.2	39.6	0.0	10.4	8.1	2.3	29.2	27.6	1.6	0.0	9.5
2001	47.4	2.5	49.9	1.8	11.6	4.9	6.7	36.5	35.1	1.4	0.1	22.0
2002	42.9	5.8	48.7	0.1	39.0	39.0	*	9.6	8.9	0.7	0.1	85.6

* The one conversion to a state charter involved a thrift with assets of \$25.6 million.

na = data not available.

Definitions and footnotes are included in the appended Technical Notes.

Table 8.1
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1986 - 2002 ¹⁵
(Dollars in Millions)

ALABAMA

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	37	36	37	32	30	27	25	21	20
Total Assets (\$)	8,494	8,904	10,623	8,209	7,877	4,945	4,893	4,182	2,341
Total Deposits (\$)	6,767	6,886	7,838	6,097	5,767	4,225	4,052	3,324	1,944
Total Liabilities (\$)	8,194	8,622	10,178	7,808	7,517	4,623	4,542	3,864	2,156
Total Equity Capital (\$)	300	283	445	401	361	322	350	318	186
Net Income (Loss) (\$)	33.4	(8.9)	(25.2)	(18.2)	(32.4)	18.9	30.7	33.5	24.0
ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	18	14		13	13	13	13	13	13
Total Assets (\$)	2,356	1,970		2,387	2,625	2,416	2,758	2,786	2,645
Total Deposits (\$)	1,946	1,642		1,779	1,915	1,748	1,931	1,891	1,823
Total Liabilities (\$)	2,152	1,794		2,197	2,409	2,196	2,521	2,552	2,407
Total Equity Capital (\$)	203	176		190	216	220	238	234	238
Net Income (Loss) (\$)	16.2	8.2	15.9	10.8	17.7	19.9	19.3	26.7	17.9

ALASKA

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	4	3	3	1	1	1	1	1	1
Total Assets (\$)	547	526	352	109	110	111	110	107	109
Total Deposits (\$)	399	406	379	101	101	104	104	98	97
Total Liabilities (\$)	522	539	450	104	104	107	105	100	99
Total Equity Capital (\$)	25	(14)	(97)	6	6	4	5	6	5
Net Income (Loss) (\$)	7.3	(39.6)	(76.9)	(0.2)	0.6	(2.2)	1.3	0.8	(0.20)
ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	1	1		1	1	1	1	1	1
Total Assets (\$)	106	109		114	110	120	134	153	152
Total Deposits (\$)	98	97		96	101	102	107	125	131
Total Liabilities (\$)	100	103		107	103	109	122	140	138
Total Equity Capital (\$)	6	6		7	7	11	12	13	14
Net Income (Loss) (\$)	0.6	(0.10)	0.3	0.7	0.3	0.3	0.2	0.6	1.3

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter. Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1986 - 2002 ¹⁵
(Dollars in Millions)

ARIZONA

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	14	12	11	6	2	1	2	2	2
Total Assets (\$)	21,478	24,065	24,151	12,839	220	73	180	218	198
Total Deposits (\$)	14,618	16,758	17,393	9,580	192	64	155	185	243
Total Liabilities (\$)	20,708	23,378	24,268	12,931	212	69	163	197	275
Total Equity Capital (\$)	769	687	(117.0)	(92.0)	8	4	17	21	23
Net Income (Loss) (\$)	(119.0)	(71.2)	(887.6)	(834.9)	(7.00)	0.7	1.9	3.2	2.1

ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	2	2		2	3	3	4	3	3
Total Assets (\$)	433	515		600	688	935	826	425	523
Total Deposits (\$)	369	432		525	538	623	687	254	258
Total Liabilities (\$)	404	482		560	637	880	737	362	440
Total Equity Capital (\$)	29	33		40	51	55	88	64	83
Net Income (Loss) (\$)	3.2	4.4	5.7	6.2	7.0	8.4	17.9	51.8	12.5

ARKANSAS

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	39	37	36	24	20	19	18	19	17
Total Assets (\$)	8,139	6,706	6,406	3,077	2,585	2,497	2,641	3,124	3,292
Total Deposits (\$)	7,234	5,653	5,708	2,652	2,268	2,292	2,365	2,669	2,584
Total Liabilities (\$)	8,215	7,078	7,239	2,988	2,481	2,378	2,484	2,915	3,064
Total Equity Capital (\$)	(76.0)	(372.0)	(833.0)	89	103	118	157	209	228
Net Income (Loss) (\$)	(367.6)	(320.5)	(485.0)	(7.10)	(2.20)	13.1	27.2	32.3	30.4

ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	17	16		14	12	10	9	9	8
Total Assets (\$)	3,407	3,412		3,498	3,347	3,364	3,272	3,399	3,552
Total Deposits (\$)	22,684	2,603		2,613	2,349	2,125	2,187	2,515	2,681
Total Liabilities (\$)	3,148	3,131		3,121	2,961	3,003	2,937	3,053	3,190
Total Equity Capital (\$)	259	281		378	386	361	335	346	361
Net Income (Loss) (\$)	30.8	20.5	31.2	32.2	24.8	31.0	30.7	31.0	39.7

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter. Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1986 - 2002 ¹⁵
(Dollars in Millions)

CALIFORNIA

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	216	206	192	160	139	117	103	96	87
Total Assets (\$)	308,443	345,631	371,955	347,208	325,623	288,612	267,589	264,913	259,204
Total Deposits (\$)	218,132	239,780	256,717	242,917	240,917	225,010	204,856	198,206	178,987
Total Liabilities (\$)	298,297	334,658	356,166	331,284	310,691	271,893	250,385	246,942	243,039
Total Equity Capital (\$)	10,033	10,961	15,774	15,896	14,929	16,719	17,204	17,970	16,165
Net Income (Loss) (\$)	981.50	105.90	284.20	(651.1)	(1,095.4)	130.00	520.30	504.40	320.0

ITEM	1995	1996	1996 Adj	1997	1998	1999r	2000	2001	2002
Number of Institutions.....	77	66		58	48	46	46	42	39
Total Assets (\$)	243,812	248,123		273,609	287,311	311,630	353,532	407,312	424,464
Total Deposits (\$)	165,949	166,833		172,790	166,541	159,757	166,548	192,176	215,105
Total Liabilities (\$)	227,527	231,833		254,978	267,485	291,940	329,790	378,848	386,034
Total Equity Capital (\$)	16,263	16,261		18,629	19,826	19,689	23,743	28,464	38,431
Net Income (Loss) (\$)	924.0	663.6	1353.4	1975.7	2,704.8	2,955.6	3,509.6	4,672.2	5,924.2

COLORADO

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	38	36	35	22	20	20	19	16	16
Total Assets (\$)	15,854	14,624	14,773	11,314	9,855	8,466	4,643	2,179	2,404
Total Deposits (\$)	11,405	10,692	10,290	8,251	7,445	6,744	3,878	1,836	1,935
Total Liabilities (\$)	15,221	14,261	14,537	10,921	9,424	7,950	4,281	1,989	2,206
Total Equity Capital (\$)	612	363	236	394	431	516	362	189	197
Net Income (Loss) (\$)	(96.5)	(219.3)	(596.5)	(174.5)	(46.40)	143.90	46.80	28.10	21.3

ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	16	15		12	11	11	10	10	10
Total Assets (\$)	2,714	2,519		2,487	982	1,106	838	909	2,588
Total Deposits (\$)	2,119	1,965		1,929	777	863	613	680	1,653
Total Liabilities (\$)	2,440	2,248		2,176	877	992	753	817	2,395
Total Equity Capital (\$)	274	271		311	105	114	85	91	193
Net Income (Loss) (\$)	20.9	16.9	24.6	24.5	16.5	12.7	8.2	7.1	14.4

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter. Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1986 - 2002 ¹⁵
(Dollars in Millions)

CONNECTICUT

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	33	29	28	26	23	18	17	16	13
Total Assets (\$)	12,344	14,049	13,561	10,648	9,628	7,216	8,638	8,836	8,153
Total Deposits (\$)	8,599	9,359	9,099	7,854	7,161	6,301	7,198	6,926	6,109
Total Liabilities (\$)	11,589	13,226	12,951	10,049	9,314	6,801	8,179	8,353	7,665
Total Equity Capital (\$)	755	823	609	599	314	415	459	483	488
Net Income (Loss) (\$)	64.9	50.9	9.0	(19.8)	(254.4)	(3.9)	(34.9)	25.0	45.4

ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	12	12		12	11	10	11	11	10
Total Assets (\$)	6,001	7,041		11,061	10,886	11,671	12,997	12,429	14,220
Total Deposits (\$)	4,466	5,351		7,134	7,118	7,524	8,230	7,580	8,184
Total Liabilities (\$)	5,601	6,578		10,280	10,132	10,788	11,846	11,223	12,977
Total Equity Capital (\$)	400	463		781	754	884	1,151	1,206	1,243
Net Income (Loss) (\$)	38.8	48.3	58.8	62.5	91.9	112.9	138.0	152.3	174.6

DELAWARE

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	5	5	5	5	5	5	4	3	3
Total Assets (\$)	1,423	1,671	1,874	1,935	1,847	1,640	1,025	962	1,142
Total Deposits (\$)	1,181	1,258	1,375	1,397	1,341	1,224	805	740	739
Total Liabilities (\$)	1,335	1,569	1,759	1,829	1,810	1,576	986	891	1,060
Total Equity Capital (\$)	88	102	115	106	37	65	39	72	28
Net Income (Loss) (\$)	5.4	8.1	5.7	(7.0)	(82.3)	29.3	17.9	7.4	12.6

ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	3	4		5	4	3	5	6	6
Total Assets (\$)	1,397	1,813		3,190	4,355	8,782	12,342	24,888	42,282
Total Deposits (\$)	868	1,115		1,604	1,412	3,358	4,847	9,270	21,620
Total Liabilities (\$)	1,291	1,684		2,923	4,012	8,014	11,093	22,813	38,549
Total Equity Capital (\$)	106	130		267	343	767	1,250	2,074	3,734
Net Income (Loss) (\$)	32.1	15.1	15.6	11.0	21.1	86.3	150.8	287.9	737.7

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter. Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1986 - 2002 ¹⁵
(Dollars in Millions)

DISTRICT OF COLUMBIA

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	6	6	5	4	3	2	2	2	1
Total Assets (\$)	4,249	4,409	2,827	2,870	1,661	475	465	480	256
Total Deposits (\$)	2,812	2,841	1,828	1,842	1,147	388	379	396	201
Total Liabilities (\$)	4,066	4,199	2,504	2,529	1,361	453	441	453	242
Total Equity Capital (\$)	182	210	323	341	300	22	24	27	14
Net Income (Loss) (\$)	13.7	(1.4)	(6.7)	25.10	10.40	1.30	2.30	4.00	1.9

ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	1	1		1	1	1	1	1	1
Total Assets (\$)	265	261		270	267	260	255	259	251
Total Deposits (\$)	227	203		204	204	203	198	198	205
Total Liabilities (\$)	248	244		251	245	237	232	236	228
Total Equity Capital (\$)	17	17		19	22	23	23	23	23
Net Income (Loss) (\$)	1.4	0.3	1.2	1.6	3.7	1.2	1.1	0.3	(158.0)

FLORIDA

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	150	149	145	130	114	94	88	79	80
Total Assets (\$)	82,580	79,918	88,456	76,438	53,652	41,546	38,245	32,891	31,042
Total Deposits (\$)	64,165	60,521	65,465	58,727	44,571	35,199	31,588	25,448	23,353
Total Liabilities (\$)	78,682	77,014	85,669	73,472	51,558	39,213	35,272	30,409	28,439
Total Equity Capital (\$)	3,879	2,837	2,787	2,739	2,093	2,332	2,974	2,482	1,603
Net Income (Loss) (\$)	(40.9)	(135.0)	(484.7)	(663.8)	(533.0)	59.7	289.5	285.4	237.4

ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	70	57		47	42	47	46	45	41
Total Assets (\$)	25,539	16,804		18,300	17,878	20,607	23,738	26,610	27,851
Total Deposits (\$)	20,202	13,346		12,979	12,340	14,084	16,037	17,844	18,881
Total Liabilities (\$)	23,338	15,412		16,625	16,191	18,834	21,727	24,372	25,325
Total Equity Capital (\$)	2,201	1,392		1,675	1,688	1,773	2,011	2,238	2,526
Net Income (Loss) (\$)	195.8	92.6	145.1	153.0	113.5	142.7	146.5	203.5	261.9

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter. Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1986 - 2002 ¹⁵
(Dollars in Millions)

GEORGIA

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	67	69	71	65	62	50	43	39	37
Total Assets (\$)	16,069	18,148	20,159	17,938	17,730	14,986	13,633	6,601	6,632
Total Deposits (\$)	13,221	13,736	14,408	13,540	13,133	11,591	10,067	5,268	5,134
Total Liabilities (\$)	15,392	17,359	19,276	16,993	16,823	14,008	12,695	6,016	6,057
Total Equity Capital (\$)	678	789	882	946	907	979	938	585	585
Net Income (Loss) (\$)	105.9	60.8	37.8	(105.5)	(42.1)	60.4	118.3	72.3	54.4

ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	36	35		31	28	28	23	23	22
Total Assets (\$)	6,637	5,835		5,828	6,726	8,056	7,075	7,993	7,398
Total Deposits (\$)	5,106	4,307		4,222	4,687	4,984	4,340	4,812	4,352
Total Liabilities (\$)	5,977	5,188		5,169	5,943	7,069	6,129	7,104	6,581
Total Equity Capital (\$)	660	647		659	783	986	946	8,889	816
Net Income (Loss) (\$)	62.7	24.7	40.9	25.9	33.0	25.6	(4.6)	(16.2)	6.3

GUAM

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	2	2	2	2	2	2	2	2	2
Total Assets (\$)	86	95	107	118	130	145	189	207	225
Total Deposits (\$)	58	67	77	90	102	102	108	104	112
Total Liabilities (\$)	74	81	92	104	115	121	160	172	186
Total Equity Capital (\$)	13	13	15	14	15	24	29	35	39
Net Income (Loss) (\$)	1.0	1.0	1.6	2.6	2.5	3.2	4.9	5.1	4.8

ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	2	2		2	2	2	2	2	1
Total Assets (\$)	245	261		276	283	286	280	257	83
Total Deposits (\$)	117	126		125	129	131	132	130	71
Total Liabilities (\$)	202	213		223	226	228	226	201	75
Total Equity Capital (\$)	44	48		52	57	58	54	55	8
Net Income (Loss) (\$)	4.9	4.2	4.7	4.8	4.6	3.0	3.3	3.4	2.2

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter. Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1986 - 2002 ¹⁵
(Dollars in Millions)

HAWAII

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	6	6	6	6	6	6	5	5	5
Total Assets (\$)	3,657	5,504	6,546	7,251	7,314	7,330	4,680	4,930	5,852
Total Deposits (\$)	2,719	3,814	4,515	4,956	5,273	5,447	3,643	3,648	3,752
Total Liabilities (\$)	3,514	5,253	6,227	6,936	6,866	6,809	4,259	4,480	5,383
Total Equity Capital (\$)	143	250	318	315	448	521	421	450	470
Net Income (Loss) (\$)	37.3	56.8	51.9	30.4	81.0	67.9	61.8	57.6	54.7
ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	5	5		4	3	3	2	2	2
Total Assets (\$)	6,348	6,567		7,951	6,783	7,079	6,469	6,572	7,077
Total Deposits (\$)	4,067	4,085		5,640	4,679	4,262	3,927	4,165	4,434
Total Liabilities (\$)	5,842	6,063		7,346	6,284	6,576	5,987	6,059	6,482
Total Equity Capital (\$)	505	504		606	498	502	482	513	595
Net Income (Loss) (\$)	47.6	38.1	54.1	51.1	49.7	38.8	50.7	57.5	70.4

IDAHO

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	9	7	5	5	5	3	3	4	4
Total Assets (\$)	1,476	904	884	898	926	459	477	498	519
Total Deposits (\$)	1,184	697	698	716	738	428	432	442	432
Total Liabilities (\$)	1,522	862	843	855	865	434	448	458	476
Total Equity Capital (\$)	(45)	42	42	43	60	25	30	39	43
Net Income (Loss) (\$)	(49.1)	(29.1)	1.4	2.0	(0.5)	4.4	5.0	6.2	3.9
ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	4	4		3	3	2	2	3	3
Total Assets (\$)	570	589		495	533	504	590	808	912
Total Deposits (\$)	469	474		405	444	397	447	626	700
Total Liabilities (\$)	523	539		452	482	457	536	737	834
Total Equity Capital (\$)	47	50		44	51	48	54	71	78
Net Income (Loss) (\$)	4.1	2.0	3.7	5.4	5.0	4.4	5.4	3.8	6.0

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter. Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1986 - 2002 ¹⁵
(Dollars in Millions)

ILLINOIS

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	267	264	247	219	195	177	151	125	114
Total Assets (\$)	64,956	68,191	67,400	60,792	53,824	45,470	43,249	39,679	40,734
Total Deposits (\$)	54,986	55,198	53,466	49,379	44,537	38,920	36,353	32,152	31,988
Total Liabilities (\$)	61,623	64,724	63,403	57,190	50,081	42,141	39,634	36,196	36,951
Total Equity Capital (\$)	3,319	3,461	3,997	3,602	3,743	3,329	3,613	3,483	3,783
Net Income (Loss) (\$)	497.8	33.0	66.3	222.6	194.8	280.8	366.7	384.3	305.5
ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	97	87		73	70	68	67	62	62
Total Assets (\$)	47,210	44,091		39,048	43,730	43,946	33,022	31,556	49,292.212
Total Deposits (\$)	33,908	31,182		28,764	28,731	29,273	22,427	21,133	18,248
Total Liabilities (\$)	42,926	40,058		35,139	39,605	40,330	30,044	27,951	22,382
Total Equity Capital (\$)	4,283	4,032		3,908	4,126	3,616	2,978	3,606	2,547
Net Income (Loss) (\$)	442.4	400.7	542.0	412.1	437.7	664.1	474.4	508.3	5.1

INDIANA

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	116	113	106	102	94	90	87	79	73
Total Assets (\$)	12,729	13,655	13,922	13,522	13,331	13,501	13,964	12,873	13,436
Total Deposits (\$)	11,248	11,794	11,603	11,191	11,290	11,220	11,366	10,311	10,062
Total Liabilities (\$)	12,170	12,953	13,038	12,629	12,351	12,454	12,801	11,696	12,229
Total Equity Capital (\$)	560	702	884	903	981	1,047	1,163	1,177	1,206
Net Income (Loss) (\$)	94.9	25.0	54.9	64.6	64.5	112.8	149.2	164.1	79.5
ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	69	66		62	62	62	60	56	52
Total Assets (\$)	13,212	14,042		13,701	14,631	15,041	15,853	12,433	12,899
Total Deposits (\$)	9,684	9,705		9,317	10,345	10,514	10,542	8,508	8,813
Total Liabilities (\$)	11,915	12,770		12,440	13,151	13,585	14,347	11,218	11,677
Total Equity Capital (\$)	1,298	1,272		1,261	1,480	1,456	1,506	1,215	1,222
Net Income (Loss) (\$)	123.2	73.4	113.2	140.5	180.3	131.3	131.9	132.3	114.1

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter. Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1986 - 2002 ¹⁵
(Dollars in Millions)

IOWA

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	52	50	45	42	37	32	31	31	33
Total Assets (\$)	9,021	8,616	9,662	8,660	5,819	4,541	4,638	4,658	5,349
Total Deposits (\$)	7,803	7,374	7,970	7,439	4,951	3,892	3,791	3,713	3,837
Total Liabilities (\$)	8,962	8,565	9,366	8,371	5,573	4,244	4,269	4,238	4,844
Total Equity Capital (\$)	59	51	296	289	245	297	369	420	506
Net Income (Loss) (\$)	(62.3)	(80.9)	(97.9)	(14.1)	13.4	38.8	51.7	52.4	45.7
ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	32	30		26	23	24	25	24	23
Total Assets (\$)	5,934	5,906		4,931	3,186	3,646	4,409	4,927	5,130
Total Deposits (\$)	4,258	4,172		3,538	2,268	2,621	3,271	3,913	4,193
Total Liabilities (\$)	5,386	5,338		4,476	2,888	3,302	4,020	4,493	4,839
Total Equity Capital (\$)	548	568		455	297	343	389	434	471
Net Income (Loss) (\$)	35.6	30.9	47.7	52.3	33.1	28.1	31.1	41.3	54.5

KANSAS

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	58	55	55	39	36	33	31	25	24
Total Assets (\$)	16,732	20,366	22,549	18,278	8,943	8,715	8,476	7,305	7,630
Total Deposits (\$)	12,034	13,274	14,770	11,867	7,331	7,321	7,067	5,967	6,026
Total Liabilities (\$)	15,991	19,590	21,809	17,399	8,415	8,122	7,795	6,592	6,848
Total Equity Capital (\$)	738	777	740	879	528	593	681	713	782
Net Income (Loss) (\$)	173.5	32.9	(54.5)	(228.6)	29.3	66.8	87.8	83.9	59.1
ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	22	22		19	18	17	17	17	17
Total Assets (\$)	7,539	7,798		8,276	8,346	10,284	11,452	11,946	12,148
Total Deposits (\$)	5,974	6,178		6,119	6,093	6,023	6,028	6,396	6,376
Total Liabilities (\$)	6,720	6,938		7,371	7,415	9,072	10,196	10,677	10,813
Total Equity Capital (\$)	819	859		905	930	1,212	1,256	1,269	1,335
Net Income (Loss) (\$)	60.0	48.5	72.9	84.4	74.4	90.3	99.0	104.6	124.9

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter. Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1986 - 2002 ¹⁵
(Dollars in Millions)

KENTUCKY

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	67	67	63	62	61	58	56	55	52
Total Assets (\$)	7,161	7,452	7,715	7,787	7,854	7,537	7,275	7,310	5,990
Total Deposits (\$)	6,288	6,340	6,415	6,788	6,785	6,545	6,232	5,969	4,407
Total Liabilities (\$)	6,831	7,072	7,228	7,266	7,301	6,939	6,634	6,651	5,248
Total Equity Capital (\$)	329	379	487	521	553	598	640	660	743
Net Income (Loss) (\$)	41.7	0.7	38.9	46.6	33.0	45.3	64.7	57.8	64.1

ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	51	46		42	40	38	34	28	28
Total Assets (\$)	7,761	7,035		6,789	3,537	3,318	3,141	2,919	3,380
Total Deposits (\$)	4,945	4,787		4,674	2,772	2,507	2,289	2,247	2,706
Total Liabilities (\$)	6,869	6,232		6,056	3,065	2,863	2,730	2,582	3,003
Total Equity Capital (\$)	892	802		733	472	456	411	377	377
Net Income (Loss) (\$)	59.2	21.2	40.8	65.4	32.6	28.0	23.0	16.4	27.0

LOUISIANA

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1993
Number of Institutions.....	102	96	93	60	47	44	40	35	35
Total Assets (\$)	15,338	15,462	14,890	10,120	8,153	5,718	4,005	3,664	3,664
Total Deposits (\$)	12,911	12,857	12,379	8,955	7,913	5,597	3,661	3,279	3,279
Total Liabilities (\$)	14,592	14,808	14,221	9,819	8,300	5,664	3,713	3,340	3,340
Total Equity Capital (\$)	746	654	669	301	(147)	54	292	324	324
Net Income (Loss) (\$)	(154.8)	(321.0)	(248.3)	(226.0)	(211.9)	(110.2)	54.0	53.6	53.6

ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	34	33		31	30	30	30	29	29
Total Assets (\$)	3,809	3,666		3,686	3,680	3,829	4,006	4,224	4,466
Total Deposits (\$)	3,259	3,062		3,009	2,895	2,912	2,975	3,201	3,326
Total Liabilities (\$)	3,378	3,242		3,227	3,200	3,360	3,507	3,700	3,892
Total Equity Capital (\$)	430	425		459	481	469	499	523	574
Net Income (Loss) (\$)	36.6	21.1	34.9	35.2	31.9	29.8	28.3	29.7	40.7

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter. Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1986 - 2002 ¹⁵
(Dollars in Millions)

MAINE

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	17	17	16	16	15	15	14	14	13
Total Assets (\$)	1,370	1,638	886	948	914	936	872	961	842
Total Deposits (\$)	996	1,301	756	775	770	797	719	795	670
Total Liabilities (\$)	1,257	1,511	805	862	831	857	794	875	759
Total Equity Capital (\$)	113	128	81	87	83	79	78	86	83
Net Income (Loss) (\$)	19.7	12.7	5.6	6.1	3.1	(6.8)	(1.2)	9.0	8.7

ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	12	11		11	11	11	10	9	9
Total Assets (\$)	937	1,012		1,095	1,210	1,329	1,341	1,370	1,473
Total Deposits (\$)	749	778		848	908	976	985	1,045	1,047
Total Liabilities (\$)	849	920		993	1,097	1,206	1,211	1,235	1,329
Total Equity Capital (\$)	88	92		102	113	124	130	135	144
Net Income (Loss) (\$)	7.4	5.6	7.2	6.8	9.1	9.6	10.6	10.3	8.7

MARYLAND

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	95	96	98	99	92	88	83	81	80
Total Assets (\$)	18,664	20,709	23,429	21,682	21,537	19,763	15,797	46,559	46,329
Total Deposits (\$)	15,705	16,380	18,363	17,918	17,100	16,337	13,354	13,087	13,017
Total Liabilities (\$)	18,080	20,046	22,654	20,650	20,495	18,755	14,752	15,331	15,040
Total Equity Capital (\$)	584	662	774	1,033	1,042	1,008	1,044	1,229	1,290
Net Income (Loss) (\$)	103.4	5.7	68.0	107.2	24.6	(12.8)	52.1	151.5	128.5

ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	77	69		63	64	63	61	57	54
Total Assets (\$)	17,288	9,651		8,165	7,843	8,410	8,336	7,811	8,386
Total Deposits (\$)	13,707	7,828		6,661	6,389	6,491	6,417	6,342	6,863
Total Liabilities (\$)	15,853	8,715		7,293	6,996	7,527	7,436	6,984	7,500
Total Equity Capital (\$)	1,435	936		872	846	883	900	827	886
Net Income (Loss) (\$)	114.2	70.1	106.9	80.1	59.2	66.3	66.9	57.2	73.8

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter. Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1986 - 2002 ¹⁵
(Dollars in Millions)

MASSACHUSETTS

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	36	36	32	31	27	25	24	24	24
Total Assets (\$)	9,670	11,778	13,303	12,304	6,083	5,474	5,119	4,129	4,531
Total Deposits (\$)	7,515	8,476	9,683	9,493	5,168	4,884	4,570	3,384	3,452
Total Liabilities (\$)	8,977	11,056	12,551	11,803	5,746	5,185	4,818	3,811	4,188
Total Equity Capital (\$)	690	722	752	502	337	289	302	318	343
Net Income (Loss) (\$)	120.5	62.8	44.6	(196.8)	(190.5)	(44.6)	9.5	29.9	31.5
ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	25	25		23	22	22	22	21	21
Total Assets (\$)	5,697	6,776		7,164	8,057	11,324	7,477	7,396	8,693
Total Deposits (\$)	4,494	4,987		5,090	5,522	6,842	4,915	4,724	5,646
Total Liabilities (\$)	5,227	6,192		6,543	7,408	10,543	6,875	6,638	7,634
Total Equity Capital (\$)	470	584		622	650	781	602	758	1,060
Net Income (Loss) (\$)	33.9	33.6	45.7	56.8	69.3	83.0	60.1	56.3	73.1

MICHIGAN

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	51	51	47	43	42	36	34	33	31
Total Assets (\$)	34,477	36,898	37,974	35,233	32,199	29,705	29,255	29,951	30,542
Total Deposits (\$)	21,064	21,245	21,521	20,516	19,011	18,155	17,673	17,810	17,505
Total Liabilities (\$)	33,489	35,485	36,304	33,698	30,643	28,071	27,455	28,033	28,574
Total Equity Capital (\$)	988	1,412	1,670	1,535	1,551	1,643	1,800	1,918	1,968
Net Income (Loss) (\$)	226.9	144.9	134.8	78.3	18.3	144.4	208.0	129.7	90.4
ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	30	24		18	20	16	16	15	15
Total Assets (\$)	23,847	25,455		23,267	28,076	26,659	29,267	9,609	11,357
Total Deposits (\$)	16,466	17,573		14,833	16,131	14,844	16,522	5,816	6,614
Total Liabilities (\$)	22,094	23,688		20,843	25,441	24,183	26,724	8,959	10,510
Total Equity Capital (\$)	1,753	1,767		2,424	2,635	2,476	2,543	651	847
Net Income (Loss) (\$)	209.0	132.4	204.7	193.8	179.2	164.5	145.1	185.0	130.5

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter. Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1986 - 2002 ¹⁵
(Dollars in Millions)

MINNESOTA

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	37	36	32	31	27	26	24	24	22
Total Assets (\$)	15,739	15,995	15,210	11,137	7,127	6,881	6,739	6,546	6,581
Total Deposits (\$)	10,594	11,029	10,939	8,517	5,800	5,715	5,363	4,884	4,586
Total Liabilities (\$)	15,518	15,894	15,257	10,802	6,826	6,538	6,315	6,005	5,988
Total Equity Capital (\$)	219	102	(48.00)	335	301	342	424	541	593
Net Income (Loss) (\$)	9.7	(86.4)	(355.1)	0.0	(18.7)	27.4	57.6	72.3	86.6
ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	22	23		22	22	22	22	23	22
Total Assets (\$)	5,680	6,093		2,352	2,474	2,724	2,880	3,120	3,308
Total Deposits (\$)	4,037	4,078		1,681	1,756	1,807	1,955	2,213	2,377
Total Liabilities (\$)	5,068	5,516		2,120	2,260	2,489	2,631	2,840	3,010
Total Equity Capital (\$)	611	577		233	214	235	249	280	298
Net Income (Loss) (\$)	98.9	84.7	101.9	43.8	19.4	17.7	22.2	27.1	35.9

MISSISSIPPI

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	45	42	42	33	26	23	21	16	15
Total Assets (\$)	4,711	5,019	5,184	3,583	2,923	2,872	2,570	2,239	2,389
Total Deposits (\$)	4,176	4,220	4,377	3,019	2,517	2,554	2,258	1,872	1,890
Total Liabilities (\$)	4,563	4,862	5,138	3,457	2,772	2,713	2,394	2,053	2,185
Total Equity Capital (\$)	129	156	46	126	151	160	176	186	204
Net Income (Loss) (\$)	25.0	(10.5)	(90.3)	(81.6)	(17.6)	6.3	32.9	36.6	22.4
ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2001
Number of Institutions.....	14	13		11	10	6	6	6	6
Total Assets (\$)	2,591	2,616		1,001	891	429	462	493	522
Total Deposits (\$)	1,922	1,780		789	642	322	339	384	408
Total Liabilities (\$)	2,356	2,362		879	780	397	426	454	480
Total Equity Capital (\$)	235	254		122	111	32	36	39	42
Net Income (Loss) (\$)	33.4	24.9	33.1	23.6	6.7	5.1	2.4	1.9	3.1

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter. Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1986 - 2002 ¹⁵
(Dollars in Millions)

MISSOURI

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	85	81	80	74	69	65	61	60	56
Total Assets (\$)	21,682	23,817	24,804	21,285	18,134	15,012	14,796	16,445	16,239
Total Deposits (\$)	17,741	18,687	18,923	16,812	14,887	12,230	11,717	12,203	10,917
Total Liabilities (\$)	21,060	23,104	24,122	20,995	17,297	14,202	13,835	15,279	15,094
Total Equity Capital (\$)	623	713	582	289	837	810	961	1,166	1,144
Net Income (Loss) (\$)	18.1	(9.9)	(112.5)	(328.3)	(32.1)	31.7	125.5	136.8	99.7

ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	53	49		45	41	40	38	35	32
Total Assets (\$)	16,671	15,347		6,894	6,468	6,605	6,854	5,133	5,278
Total Deposits (\$)	10,928	11,082		5,083	4,785	4,543	4,362	3,713	3,683
Total Liabilities (\$)	15,434	14,173		6,159	5,745	5,935	6,162	4,568	4,734
Total Equity Capital (\$)	1,237	1,174		735	723	669	692	566	544
Net Income (Loss) (\$)	105.7	49.0	91.1	79.8	60.1	46.4	38.3	30.1	44.1

MONTANA

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	11	11	10	10	10	9	9	9	9
Total Assets (\$)	1,189	1,208	1,171	1,179	1,199	1,246	1,319	1,422	1,649
Total Deposits (\$)	1,024	973	925	965	984	1,038	1,102	1,147	1,176
Total Liabilities (\$)	1,115	1,131	1,080	1,082	1,095	1,133	1,194	1,281	1,477
Total Equity Capital (\$)	74	77	91	98	105	114	125	141	171
Net Income (Loss) (\$)	6.9	2.2	4.8	7.5	8.5	10.1	16.5	19.7	17.1

ITEM	1995	1995	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	9	10		9	5	5	5	4	4
Total Assets (\$)	1,766	1,827		1,950	1,498	1,570	1,548	418	489
Total Deposits (\$)	1,206	1,234		1,246	1,047	1,072	1,048	323	397
Total Liabilities (\$)	1,577	1,637		1,735	1,337	1,412	1,381	358	426
Total Equity Capital (\$)	189	190		215	161	158	168	60	62
Net Income (Loss) (\$)	16.8	14.5	19.1	17.9	13.5	12.8	13.2	(0.7)	3.3

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter. Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1986 - 2002 ¹⁵
(Dollars in Millions)

NEBRASKA

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	23	23	25	20	17	17	16	15	15
Total Assets (\$)	9,023	11,299	12,310	9,922	9,062	8,142	7,091	7,590	8,019
Total Deposits (\$)	6,068	7,394	7,768	5,825	5,331	5,429	4,335	4,906	5,114
Total Liabilities (\$)	8,843	11,111	12,200	9,641	8,785	7,796	6,640	7,074	7,540
Total Equity Capital (\$)	180	127	50	221	277	345	451	517	479
Net Income (Loss) (\$)	(6.4)	(47.0)	(91.5)	(39.3)	10.7	64.4	48.5	64.2	(29.80)

ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	14	13		13	13	14	15	15	13
Total Assets (\$)	8,735	8,735		9,229	14,299	15,731	15,071	15,718	16,290
Total Deposits (\$)	5,625	5,891		5,862	9,142	9,092	9,443	8,114	8,042
Total Liabilities (\$)	8,159	8,128		8,533	13,094	14,387	13,844	14,623	15,107
Total Equity Capital (\$)	576	607		696	1,205	1,344	1,227	1,096	1,183
Net Income (Loss) (\$)	63.2	56.9	80.8	90.8	107.6	124.6	5.6	129.2	136.8

NEVADA

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	7	5	5	5	5	5	5	4	2
Total Assets (\$)	4,158	4,616	5,124	4,881	4,599	3,877	3,761	3,323	3,376
Total Deposits (\$)	2,793	2,829	2,996	3,216	3,114	3,103	3,004	2,621	2,642
Total Liabilities (\$)	3,910	4,353	4,848	4,595	4,298	3,637	3,489	3,023	3,084
Total Equity Capital (\$)	248	263	276	284	200	240	273	300	290
Net Income (Loss) (\$)	34.6	28.7	28.2	18.8	10.1	(70.4)	3.1	24.1	22.0

ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	2	1		0	0	2	2	2	2
Total Assets (\$)	3,342	2,772				595	942	1,051	1,361
Total Deposits (\$)	2,668	2,448				248	707	522	830
Total Liabilities (\$)	3,034	2,529				493	840	944	1,217
Total Equity Capital (\$)	308	243				102	101	107	144
Net Income (Loss) (\$)	6.2	(25.6)	(14.50)			1.0	(3.0)	1.9	12.2

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter. Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1986 - 2002 ¹⁵
(Dollars in Millions)

NEW HAMPSHIRE

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	13	13	12	12	12	9	9	8	9
Total Assets (\$)	2,484	2,852	2,739	2,687	2,531	1,544	1,582	1,538	1,851
Total Deposits (\$)	1,949	2,129	2,085	2,135	2,057	1,342	1,422	1,304	1,564
Total Liabilities (\$)	2,278	2,629	2,528	2,490	2,398	1,426	1,464	1,399	1,686
Total Equity Capital (\$)	206	223	211	197	133	118	128	138	165
Net Income (Loss) (\$)	20.5	11.2	1.6	(13.2)	(54.0)	(30.1)	10.8	20.7	17.2
ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	7	7		7	7	7	7	7	6
Total Assets (\$)	1,694	1,257		1,353	1,428	1,391	1,454	1,611	1,709
Total Deposits (\$)	1,393	1,083		1,163	1,227	1,100	1,184	1,293	1,356
Total Liabilities (\$)	1,504	1,135		1,223	1,286	1,247	1,303	1,448	1,533
Total Equity Capital (\$)	190	122		130	142	144	151	163	176
Net Income (Loss) (\$)	10.1	12.9	17.1	12.1	12.2	12.5	10.7	12.8	16.3

NEW JERSEY

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	139	137	133	125	111	97	82	71	63
Total Assets (\$)	49,694	52,490	54,347	42,377	37,090	34,927	24,026	23,449	23,283
Total Deposits (\$)	39,880	40,940	41,891	34,010	29,420	28,369	20,408	19,632	18,894
Total Liabilities (\$)	47,954	50,590	51,924	40,128	35,118	33,004	22,304	21,584	21,285
Total Equity Capital (\$)	1,734	20,098	2,422	2,249	1,971	1,923	1,722	1,864	1,998
Net Income (Loss) (\$)	427.9	148.0	80.3	(212.8)	(299.4)	(65.5)	220.4	279.4	278.9
ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	66	61		56	50	46	44	45	42
Total Assets (\$)	29,985	27,706		26,020	21,515	19,623	16,643	18,317	18,918
Total Deposits (\$)	23,395	20,428		19,419	15,703	14,302	12,346	13,113	13,682
Total Liabilities (\$)	27,006	25,000		23,200	19,146	17,600	14,800	16,330	16,897
Total Equity Capital (\$)	2,978	2,706		2,819	2,369	2,023	1,843	1,988	2,021
Net Income (Loss) (\$)	216.4	225.5	298.8	332.6	259.7	229.0	166.5	120.7	177.0

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter. Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1986 - 2002 ¹⁵
(Dollars in Millions)

NEW MEXICO

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	25	25	24	18	14	13	13	12	12
Total Assets (\$)	5,822	5,987	5,368	3,689	1,459	1,221	1,213	1,253	1,263
Total Deposits (\$)	4,503	4,646	4,660	1,788	1,226	1,088	1,061	1,022	996
Total Liabilities (\$)	5,664	6,008	5,914	3,670	1,349	1,156	1,131	1,161	1,164
Total Equity Capital (\$)	154	(21)	(546)	19	70	76	82	93	99
Net Income (Loss) (\$)	(23.3)	(173.1)	(563.1)	(155.9)	(10.4)	7.9	9.5	14.8	12.8

ITEM	1995	1995 1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	10	10	10	10	10	10	10	9
Total Assets (\$)	1,259	1,433	1,831	2,378	2,869	3,205	3,587	2,378
Total Deposits (\$)	961	1,035	1,282	1,731	1,867	1,903	2,314	1,599
Total Liabilities (\$)	1,151	1,318	1,685	2,199	2,675	2,958	3,319	2,192
Total Equity Capital (\$)	108	115	146	180	195	247	269	186
Net Income (Loss) (\$)	14.2	9.8	13.7	20.7	28.4	30.7	26.5	21.8

NEW YORK

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	98	97	96	95	85	77	76	73	70
Total Assets (\$)	90,391	91,690	98,163	89,269	69,607	64,788	54,797	60,772	61,000
Total Deposits (\$)	71,070	67,895	91,867	69,926	54,378	51,975	44,562	45,420	44,068
Total Liabilities (\$)	86,455	76,833	92,997	86,281	66,051	61,738	51,494	56,491	56,474
Total Equity Capital (\$)	3,927	4,787	5,166	2,987	3,399	3,050	3,302	4,282	4,526
Net Income (Loss) (\$)	874.9	642.6	295.1	(1,537.2)	(799.1)	(520.2)	209.3	(154.9)	411.8

ITEM	1995	1996 1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	64	61	60	55	52	47	46	45
Total Assets (\$)	64,864	62,572	66,223	66,294	70,510	68,701	70,174	49,315
Total Deposits (\$)	45,420	43,295	43,880	38,793	38,572	36,984	37,229	30,220
Total Liabilities (\$)	59,865	57,793	60,634	60,892	65,030	63,131	64,382	44,946
Total Equity Capital (\$)	4,999	4,779	5,589	5,402	5,480	5,570	5,791	4,369
Net Income (Loss) (\$)	427.2	434.8	548.9	537.3	544.5	744.0	578.3	561.6

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter. Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1986 - 2002 ¹⁵
(Dollars in Millions)

NORTH CAROLINA

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	139	137	133	128	122	113	60	31	23
Total Assets (\$)	19,170	20,052	21,101	20,966	19,036	17,299	10,170	5,371	3,906
Total Deposits (\$)	16,370	16,794	17,514	17,693	16,178	14,841	8,816	4,606	3,195
Total Liabilities (\$)	18,266	18,947	19,857	19,661	17,711	16,016	9,343	4,833	3,481
Total Equity Capital (\$)	900	1,104	1,243	1,305	1,325	1,283	827	538	425
Net Income (Loss) (\$)	185.2	111.7	84.4	23.7	(10.2)	86.9	108.7	44.6	39.3
ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	22	21		21	22	18	19	17	17
Total Assets (\$)	4,326	3,668		3,828	4,284	2,836	3,138	3,195	3,380
Total Deposits (\$)	3,341	2,803		2,830	3,069	2,260	2,451	2,498	2,631
Total Liabilities (\$)	3,693	3,121		3,243	3,657	2,435	2,687	2,764	496
Total Equity Capital (\$)	631	545		585	627	401	451	431	431
Net Income (Loss) (\$)	26.9	14.7	25.4	38.0	27.9	29.3	27.8	26.6	37.0

NORTH DAKOTA

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	6	6	6	6	5	4	4	4	4
Total Assets (\$)	3,877	4,183	4,577	4,186	5,237	5,286	6,751	7,607	8,551
Total Deposits (\$)	2,486	2,511	2,607	2,750	4,038	4,415	5,791	5,789	6,010
Total Liabilities (\$)	3,761	4,047	4,437	4,092	4,993	4,986	6,230	7,005	8,018
Total Equity Capital (\$)	116	136	140	94	244	300	521	602	865
Net Income (Loss) (\$)	40.0	14.6	3.8	(6.7)	34.2	62.5	143.8	73.7	(48.6)
ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	4	3		3	3	3	3	3	3
Total Assets (\$)	6,687	5,569		955	917	905	912	955	981
Total Deposits (\$)	3,600	3,214		792	768	752	752	785	797
Total Liabilities (\$)	6,126	5,039		881	838	823	821	857	873
Total Equity Capital (\$)	561	530		74	79	82	91	98	108
Net Income (Loss) (\$)	110.7	14.9	34.6	17.5	8.2	7.6	6.9	8.6	13.2

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter. Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1986 - 2002 ¹⁵
(Dollars in Millions)

OHIO

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	232	224	223	216	207	193	181	156	140
Total Assets (\$)	51,245	52,371	54,535	51,513	46,671	40,628	36,480	35,148	35,185
Total Deposits (\$)	43,012	43,442	44,685	43,673	39,757	35,118	31,472	29,358	27,879
Total Liabilities (\$)	49,249	50,195	51,795	48,800	43,858	38,066	33,612	31,983	32,038
Total Equity Capital (\$)	1,994	2,176	2,740	2,713	2,812	2,452	2,869	3,165	3,147
Net Income (Loss) (\$)	286.5	82.8	188.1	141.9	45.2	111.9	356.6	482.1	392.1

ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	133	131		121	115	108	101	97	92
Total Assets (\$)	42,812	46,838		53,750	56,721	66,157	69,502	77,255	42,498
Total Deposits (\$)	30,700	33,724		36,542	39,983	44,388	47,044	549,888	31,963
Total Liabilities (\$)	39,106	43,002		49,467	52,179	61,210	64,339	71,442	38,784
Total Equity Capital (\$)	3,706	3,836		4,283	4,542	4,947	5,164	5,813	3,713
Net Income (Loss) (\$)	261.0	320.0	449.2	471.9	479.5	562.8	668.4	757.7	473.6

OKLAHOMA

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	53	53	39	30	27	20	19	15	13
Total Assets (\$)	9,970	9,974	11,047	7,714	6,726	5,372	5,510	5,071	5,379
Total Deposits (\$)	8,610	8,464	8,177	5,699	5,256	3,793	3,759	3,094	2,768
Total Liabilities (\$)	9,935	10,337	10,700	7,476	6,463	5,069	6,107	4,678	4,975
Total Equity Capital (\$)	35	-363	348	238	263	303	404	393	403
Net Income (Loss) (\$)	(302.3)	(527.4)	(255.4)	(195.0)	32.2	68.0	128.3	73.0	97.0

ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	13	13		12	12	10	8	6	6
Total Assets (\$)	5,790	6,204		6,395	7,883	6,753	6,541	6,924	8,946
Total Deposits (\$)	2,918	3,027		3,965	4,863	3,020	2,107	2,102	2,601
Total Liabilities (\$)	5,360	5,790		5,900	7,333	6,328	6,108	6,422	8,408
Total Equity Capital (\$)	430	414		495	549	425	434	501	539
Net Income (Loss) (\$)	42.9	33.6	45.8	(58.1)	131.8	137.5	136.5	150.2	224.7

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter. Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1986 - 2002 ¹⁵
(Dollars in Millions)

OREGON

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	20	16	12	12	10	8	8	7	8
Total Assets (\$)	9,541	9,466	1,162	10,727	6,989	1,273	3,833	4,491	5,650
Total Deposits (\$)	6,874	6,544	6,749	6,699	5,264	1,156	2,928	2,444	2,594
Total Liabilities (\$)	9,603	9,427	10,761	10,758	6,800	1,183	3,536	3,941	5,058
Total Equity Capital (\$)	(62)	40	401	(31.00)	190	90	296	550	592
Net Income (Loss) (\$)	(198.8)	(136.6)	(15.3)	(376.2)	(220.0)	3.4	27.1	26.8	24.1

ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	8	8		7	7	6	5	5	5
Total Assets (\$)	9,360	13,815		14,792	27,770	2,697	2,215	2,792	2,886
Total Deposits (\$)	2,967	3,324		1,768	1,743	2,028	1,622	2,148	2,188
Total Liabilities (\$)	8,301	12,404		13,114	25,650	2,433	1,977	2,551	2,603
Total Equity Capital (\$)	1,059	1,411		1,678	2,120	264	237	241	283
Net Income (Loss) (\$)	27.4	48.3	59.6	(9.7)	318.2	141.6	15.3	19.5	25.0

PENNSYLVANIA

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	170	170	167	162	150	127	102	89	82
Total Assets (\$)	38,133	42,795	45,618	39,171	34,540	28,757	24,429	22,836	22,935
Total Deposits (\$)	31,624	33,056	35,685	31,894	29,097	24,261	20,433	17,855	17,010
Total Liabilities (\$)	36,387	40,676	43,432	37,451	32,558	26,883	22,713	21,057	21,082
Total Equity Capital (\$)	1,743	2,119	2,187	1,720	2,093	1,874	1,716	1,780	1,852
Net Income (Loss) (\$)	280.4	222.6	15.7	(481.6)	(64.2)	99.0	178.0	193.6	168.9

ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2001
Number of Institutions.....	78	73		69	70	68	67	63	59
Total Assets (\$)	26,670	29,102		35,635	43,541	48,158	58,645	60,073	65,862
Total Deposits (\$)	19,505	19,670		23,666	28,970	28,094	40,986	39,061	43,736
Total Liabilities (\$)	24,411	26,728		32,764	39,879	43,912	52,850	54,216	59,327
Total Equity Capital (\$)	2,259	2,374		2,871	3,662	4,246	5,795	5,857	5,857
Net Income (Loss) (\$)	200.0	153.8	225.9	240.2	280.3	387.8	186.0	388.9	652.3

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter. Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1986 - 2002 ¹⁵
(Dollars in Millions)

RHODE ISLAND

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	5	5	4	4	4	3	3	2	3
Total Assets (\$)	5,986	6,017	3,818	3,383	2,899	2,290	1,936	98	359
Total Deposits (\$)	4,078	4,016	2,682	2,619	2,282	1,922	1,765	79	279
Total Liabilities (\$)	5,469	5,537	3,564	3,257	2,736	2,233	1,905	93	310
Total Equity Capital (\$)	517	480	254	125	163	58	31	5	49
Net Income (Loss) (\$)	40.0	24.6	26.5	(37.0)	(12.9)	(132.1)	(28.3)	0.6	2.0

ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	3	3		4	4	4	4	5	5
Total Assets (\$)	386	412		568	592	585	606	685	718
Total Deposits (\$)	285	308		428	455	453	456	511	519
Total Liabilities (\$)	329	346		475	504	502	517	587	612
Total Equity Capital (\$)	57	66		93	87	84	90	98	106
Net Income (Loss) (\$)	10.2	11.2	11.5	16.1	16.7	7.9	10.3	7.5	11.6

SOUTH CAROLINA

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	49	49	47	46	46	45	39	38	37
Total Assets (\$)	10,281	10,771	11,696	10,835	10,883	10,695	10,148	9,467	8,024
Total Deposits (\$)	8,364	8,618	9,083	8,738	8,704	8,576	8,156	7,553	6,172
Total Liabilities (\$)	9,913	10,325	11,196	10,272	10,241	10,014	9,423	8,801	7,348
Total Equity Capital (\$)	365	444	500	563	642	680	725	665	676
Net Income (Loss) (\$)	63.4	47.8	43.9	(1.0)	41.0	53.5	77.4	(53.7)	77.6

ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	33	34		32	30	31	29	25	24
Total Assets (\$)	7,310	7,721		8,033	7,994	8,963	8,037	7,009	7,522
Total Deposits (\$)	5,646	5,876		5,907	5,691	6,032	5,152	4,721	5,156
Total Liabilities (\$)	6,642	7,028		7,245	7,175	8,135	7,296	6,355	6,820
Total Equity Capital (\$)	667	693		788	819	828	740	654	702
Net Income (Loss) (\$)	72.6	48.4	70.8	74.7	89.1	93.1	74.4	77.3	80.9

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter. Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1986 - 2002 ¹⁵
(Dollars in Millions)

SOUTH DAKOTA

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	12	12	11	12	12	10	9	7	6
Total Assets (\$)	1,371	1,395	1,414	1,439	1,351	1,171	968	788	757
Total Deposits (\$)	1,272	1,254	1,258	1,301	1,236	1,063	845	673	600
Total Liabilities (\$)	1,327	1,349	1,356	1,396	1,321	1,139	888	722	698
Total Equity Capital (\$)	44	46	57	43	30	32	81	65	59
Net Income (Loss) (\$)	8.3	2.7	6.3	(10.5)	(10.9)	(2.6)	5.7	11.7	6.8

ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	6	5		5	4	4	4	4	4
Total Assets (\$)	924	844		886	893	988	1,070	1,102	1,220
Total Deposits (\$)	725	678		718	694	747	850	908	993
Total Liabilities (\$)	852	779		816	821	914	990	1,017	1,122
Total Equity Capital (\$)	71	65		70	72	74	80	86	98
Net Income (Loss) (\$)	6.6	5.2	8.0	9.9	9.6	10.0	19.1	8.2	9.9

TENNESSEE

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	64	63	60	53	49	44	38	32	30
Total Assets (\$)	10,524	11,423	12,081	11,179	10,863	9,546	8,228	6,323	6,959
Total Deposits (\$)	8,942	9,240	9,860	9,519	9,378	8,371	7,135	5,252	5,245
Total Liabilities (\$)	9,918	10,741	11,336	10,393	10,199	8,897	7,633	5,817	6,390
Total Equity Capital (\$)	606	681	745	787	664	649	593	506	569
Net Income (Loss) (\$)	74.4	50.5	18.8	24.7	(66.7)	34.3	57.7	65.5	77.8

ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	25	23		23	24	24	23	23	20
Total Assets (\$)	6,849	3,932		4,218	5,465	6,146	4,932	5,568	5,179
Total Deposits (\$)	4,690	3,267		3,495	4,243	4,859	4,027	4,495	4,229
Total Liabilities (\$)	6,289	3,538		3,753	4,847	5,461	4,342	4,885	4,586
Total Equity Capital (\$)	560	384		464	619	684	589	683	593
Net Income (Loss) (\$)	77.6	50.4	68.2	42.5	59.1	63.0	51.9	54.2	64.9

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter. Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1986 - 2002 ¹⁵
(Dollars in Millions)

TEXAS

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	281	279	204	115	80	68	64	62	52
Total Assets (\$)	96,323	99,080	110,499	68,452	58,586	48,864	47,565	42,982	50,007
Total Deposits (\$)	80,430	85,325	83,950	45,440	40,405	37,365	33,299	25,503	29,394
Total Liabilities (\$)	97,290	106,916	114,527	66,932	45,411	46,469	44,648	40,014	46,559
Total Equity Capital (\$)	(1,078.0)	(7,840.0)	(4,088.0)	1,517	2,076	2,395	2,917	2,948	3,448
Net Income (Loss) (\$)	(3,208.3)	(7,271.4)	(10,497.6)	(978.4)	(200.6)	213.5	739.8	754.0	353.9
ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	45	37		33	30	26	26	25	23
Total Assets (\$)	52,288	54,427		40,309	40,166	45,546	55,736	42,730	44,086
Total Deposits (\$)	30,641	28,053		21,702	21,585	25,553	28,063	21,529	22,673
Total Liabilities (\$)	48,461	50,082		37,220	37,061	41,971	51,588	39,423	40,894
Total Equity Capital (\$)	3,827	4,345		3,089	3,105	3,575	4,147	3,307	3,192
Net Income (Loss) (\$)	577.1	1037.1	1179.3	466.6	374.2	394.8	411.2	410.8	525.4

UTAH

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	14	13	13	10	8	6	5	4	4
Total Assets (\$)	5,907	7,070	7,617	4,818	3,853	3,018	1,277	989	929
Total Deposits (\$)	4,399	4,584	4,615	2,864	2,316	1,987	968	710	570
Total Liabilities (\$)	5,874	6,905	7,410	4,295	3,313	2,462	1,178	896	810
Total Equity Capital (\$)	31	165	208	522	540	556	98	93	119
Net Income (Loss) (\$)	(114.8)	(92.6)	(75.3)	(165.9)	5.6	19.3	44.6	20.4	12.9
ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	3	2		2	3	4	5	4	4
Total Assets (\$)	651	571		1,265	1,306	1,052	1,540	1,521	1,652
Total Deposits (\$)	336	260		472	448	491	662	612	894
Total Liabilities (\$)	557	436		1,088	1,115	912	1,345	1,330	1,456
Total Equity Capital (\$)	95	135		177	191	140	195	190	195
Net Income (Loss) (\$)	14.7	14.9	16.3	14.8	16.3	44.5	15.9	19.0	23.5

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter. Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1986 - 2002 ¹⁵
(Dollars in Millions)

VERMONT

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	4	4	4	4	4	4	4	4	3
Total Assets (\$)	427	514	585	565	595	564	630	653	698
Total Deposits (\$)	319	367	420	414	419	432	485	482	500
Total Liabilities (\$)	400	485	552	533	561	531	595	616	657
Total Equity Capital (\$)	27	29	33	33	34	33	34	38	41
Net Income (Loss) (\$)	3.8	3.7	2.8	0.7	1.8	(1.3)	1.6	3.2	4.0
ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	3	3		2	2	2	2	2	2
Total Assets (\$)	986	1,027		186	210	244	263	286	307
Total Deposits (\$)	756	766		150	157	166	190	194	211
Total Liabilities (\$)	914	953		172	195	228	246	266	285
Total Equity Capital (\$)	72	74		14	15	16	17	20	22
Net Income (Loss) (\$)	5.8	5.1	8.1	(0.3)	1.1	1.4	1.3	2.5	2.3

VIRGINIA

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	66	66	62	58	56	51	44	43	37
Total Assets (\$)	22,788	25,515	29,946	28,706	25,783	19,109	14,958	14,346	13,486
Total Deposits (\$)	18,254	19,368	21,720	21,335	20,103	14,628	10,981	10,150	9,105
Total Liabilities (\$)	21,761	24,442	28,660	27,363	25,669	18,245	13,979	13,302	12,516
Total Equity Capital (\$)	1,010	1,072	1,286	1,343	1,113	865	979	1,044	969
Net Income (Loss) (\$)	152.2	38.7	4.0	13.8	(327.5)	(208.3)	66.9	60.0	61.8
ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	31	30		27	21	19	18	15	16
Total Assets (\$)	9,046	15,432		15,885	15,670	21,808	31,527	36,881	67,141
Total Deposits (\$)	6,290	10,719		11,597	10,964	14,313	20,371	25,767	45,754
Total Liabilities (\$)	8,241	14,110		14,514	14,436	20,234	29,734	34,526	61,449
Total Equity Capital (\$)	805	1,177		1,371	1,234	1,574	1,793	2,356	5,692
Net Income (Loss) (\$)	84.5	81.8	123.5	129.2	184.1	131.9	128.7	158.0	315.3

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter. Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1986 - 2002 ¹⁵
(Dollars in Millions)

WASHINGTON

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	44	39	33	31	27	20	15	13	12
Total Assets (\$)	18,273	17,460	17,252	15,972	16,594	15,807	15,593	16,240	18,554
Total Deposits (\$)	12,124	11,656	11,498	10,645	11,510	10,744	10,585	10,349	10,855
Total Liabilities (\$)	17,253	16,499	16,256	14,868	15,371	14,381	13,983	14,605	16,744
Total Equity Capital (\$)	976	954	996	1,104	1,223	1,427	1,611	1,636	1,810
Net Income (Loss) (\$)	119.1	85.9	56.9	89.5	118.5	152.1	124.4	238.3	219.3

ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	11	9		10	9	9	9	8	8
Total Assets (\$)	9,665	9,602		10,143	10,649	11,607	12,628	12,661	13,759
Total Deposits (\$)	5,683	5,481		6,002	6,818	7,209	7,461	8,260	8,697
Total Liabilities (\$)	8,637	8,592		8,952	9,366	10,351	11,237	11,165	12,104
Total Equity Capital (\$)	1,028	1,010		1,192	1,283	1,256	1,391	1,496	1,655
Net Income (Loss) (\$)	179.8	110.7	134.1	146.9	152.1	156.4	151.8	173.9	211.4

WEST VIRGINIA

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	18	18	16	16	15	12	11	11	10
Total Assets (\$)	2,102	2,002	2,074	2,167	1,920	1,228	1,218	1,281	1,399
Total Deposits (\$)	1,863	1,763	1,731	1,767	1,612	1,063	1,059	1,093	1,146
Total Liabilities (\$)	2,009	1,923	1,940	2,024	1,772	1,128	1,100	1,151	1,256
Total Equity Capital (\$)	93	79	134	143	148	100	118	130	143
Net Income (Loss) (\$)	(8.8)	(16.0)	9.3	10.3	3.0	4.5	12.5	16.8	13.5

ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	10	9		8	7	7	7	7	7
Total Assets (\$)	1,471	1,106		1,102	775	839	884	954	1,047
Total Deposits (\$)	1,194	891		887	659	704	722	802	882
Total Liabilities (\$)	1,305	968		972	676	737	774	840	918
Total Equity Capital (\$)	166	138		130	99	103	109	114	129
Net Income (Loss) (\$)	13.6	6.0	9.6	9.2	7.3	6.4	5.6	5.7	7.9

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter. Definitions and footnotes are included in the appended Technical Notes.

Table 8.1 (continued)
Selected Financial Data For OTS-Regulated Thrift Industry,
Private Sector By State And Territory, 1986 - 2002 ¹⁵
(Dollars in Millions)

WISCONSIN

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	79	75	72	68	65	61	50	37	30
Total Assets (\$)	15,786	16,382	16,982	16,870	17,596	17,810	13,867	13,828	14,519
Total Deposits (\$)	13,711	14,051	14,511	14,361	15,357	15,497	11,548	11,151	10,820
Total Liabilities (\$)	14,783	15,307	15,802	15,576	16,248	16,371	12,760	12,675	13,376
Total Equity Capital (\$)	1,002	1,075	1,170	1,294	1,349	1,439	1,107	1,153	1,141
Net Income (Loss) (\$)	128.9	67.2	85.9	75.2	56.0	103.4	147.1	139.3	122.9

ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	28	28		24	22	20	21	24	25
Total Assets (\$)	15,563	16,788		16,135	10,052	11,271	13,976	15,878	18,494
Total Deposits (\$)	11,649	12,194		11,924	7,262	7,509	9,380	11,376	13,607
Total Liabilities (\$)	14,261	15,507		14,878	9,211	10,408	12,866	14,399	16,766
Total Equity Capital (\$)	1,302	1,281		1,257	841	863	1,110	1,479	1,728
Net Income (Loss) (\$)	148.1	114.9	164.0	119.4	169.3	87.5	97.1	150.8	225.6

WYOMING

ITEM	1986	1987	1988	1989	1990	1991	1992	1993	1994
Number of Institutions.....	11	11	10	9	7	6	6	6	5
Total Assets (\$)	1,284	1,194	1,305	1,141	913	812	823	856	342
Total Deposits (\$)	1,148	1,124	1,073	945	713	707	690	696	281
Total Liabilities (\$)	1,268	1,233	1,258	1,100	863	758	756	779	297
Total Equity Capital (\$)	16	(39)	48	42	50	54	67	77	45
Net Income (Loss) (\$)	(17.2)	(43.0)	(37.4)	(6.4)	1.7	3.9	13.0	9.8	3.4

ITEM	1995	1996	1996 Adj	1997	1998	1999	2000	2001	2002
Number of Institutions.....	4	4		4	4	4	4	4	3
Total Assets (\$)	303	340		358	364	366	387	349	362
Total Deposits (\$)	241	248		249	262	263	271	247	256
Total Liabilities (\$)	258	291		303	309	313	329	297	309
Total Equity Capital (\$)	44	50		54	55	53	57	52	53
Net Income (Loss) (\$)	2.3	2.1	3.1	3.6	3.5	3.2	2.4	2.3	2.7

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter. Definitions and footnotes are included in the appended Technical Notes.

Table 9.1
Savings and Loan Holding Company Ownership
of OTS-Regulated Thrifts, 1993 - 2002 ¹⁶

Year-End	Number of Holding Companies (#)	Number of Thrifts (#)	Percent of OTS-Reg. Industry (%)
1993	748	585	35.1
1994	845	654	42.4
1995	895	668	46.5
1996	875	651	48.8
1997	875	617	50.8
1998	949	613	53.5
1999	1,052	606	54.9
2000	1,111	590	55.2
2001	1,026	562	55.2
2002	1,010	539	55.3

Note: Since some thrifts are held by more than one holding company, the number of holding companies exceeds the number of thrifts held. Definitions and footnotes are included in the appended Technical Notes.

Table 9.2
Savings Associations Owned by Savings and Loan Holding Companies, 1999 - 2002 ¹⁶
(Dollars in Billions)

Savings and Loan Holding Company Type	1999			2000		
	Number of Holding Companies (#)	Number of Thrifts (#)	Thrift Assets (\$)	Number of Holding Companies (#)	Number of Thrifts (#)	Thrift Assets (\$)
<i>OTS Holding Companies (HCs)</i>						
Unitary	863	511	618	919	507	681
Multiple	9	16	53	13	17	69
Total OTS HCs	872	527	671	932	524	750
<i>OTS-HOLA 10 (I) Holding Companies (HCs)</i>						
Unitary	68	2	3	77	3	1
Multiple	4	3	1			
Total HOLA 10(I) HCs	72	5	4	77	3	1
<i>FRB Supervised Bank/Thrift HC Owning A Thrift</i>						
Unitary	80	53	78	98	58	103
Multiple	28	21	38	4	5	1
Total FRB Supervised Bank/Thrift	108	74	116	102	63	104
Total Holding Companies and Thrifts in Holding Companies	1,052	606	791	1,111	590	855

Savings and Loan Holding Company Type	2001			2002		
	Number of Holding Companies (#)	Number of Thrifts (#)	Thrift Assets (\$)	Number of Holding Companies (#)	Number of Thrifts (#)	Thrift Assets (\$)
<i>OTS Holding Companies (HCs)</i>						
Unitary	855	494	731	846	467	499
Multiple	11	13	72	11	15	88
Total OTS HCs	866	507	803	857	482	587
<i>OTS-HOLA 10 (I) Holding Companies (HCs)</i>						
Unitary	80	1	9	92	-	-
Multiple	1	1	1	3	3	238
Total HOLA 10(I) HCs	81	2	10	95	3	238
<i>FRB Supervised Bank/Thrift HC Owning A Thrift</i>						
Unitary	72	45	88	50	34	23
Multiple	7	8	2	8	11	86
Total FRB Supervised Bank/Thrift	79	53	90	58	45	109
Total Holding Companies and Thrifts in Holding Companies	1,026	562	903	1,010	530	934

Definitions and footnotes are included in the appended Technical Notes.
n.a. not available

TECHNICAL NOTES 2002 FACT BOOK

THRIFT INDUSTRY FINANCIAL DATA COVERAGE

Data are for thrift institutions (savings and loan associations and savings banks) supervised by the Office of Thrift Supervision (OTS), and its predecessor, the Federal Home Loan Bank Board (FHLBB), unless otherwise indicated. The OTS was created upon enactment on August 8, 1989, of the Financial Institutions Reform, Recovery, and Enforcement Act. At that time, the FHLBB and the Federal Savings and Loan Insurance Corporation (FSLIC) were abolished. Thrift deposits are primarily insured by the Savings Association Insurance Fund (SAIF), formerly the FSLIC, but some thrift deposits are also insured by the Bank Insurance Fund (BIF).

The FDIC has supervisory authority over both the SAIF and the BIF. SAIF data subgroups reported include: SAIF-insured savings and loan associations, SAIF-insured savings banks, and SAIF-insured stock thrifts. Total assets and liabilities for the period 1951 -1977 are for all FSLIC-insured thrifts.

Data for OTS-regulated thrifts for the period 1978 through 2002 are for private sector institutions and exclude institutions that were in conservatorship, receivership, or were self liquidating. Data for FDIC-regulated thrift institutions exclude Resolution Trust Corporation conservatorships and receiverships. OTS and FDIC financial data are preliminary for the fourth quarter 2002.

The sources of data used in compiling this publication for the period prior to 1978 are the Federal Home Loan Bank Board / Office of Thrift Supervision *Savings & Home Financing Source Book* and the Federal Deposit Insurance Corporation *Statistics on Banking*. The sources of data used in compiling this publication for the period 1978 through 2000 are the OTS Thrift Financial Report (TFR) system database and the FDIC *Statistics on Banking*.

Beginning with June 1996, the TFR was converted to a fully consolidated report, replacing the separate reporting of the thrift, its subsidiaries, and the consolidated entity. Additional reporting changes are described in the Data Definitions section of the Technical Notes.

On September 30, 1996, President Clinton signed the Economic Growth and Regulatory Paperwork Reduction Act of 1996, which included the Deposit Insurance Funds Act of 1996 (DIFA). The major element of the DIFA was to capitalize the Savings Association Insurance Fund (SAIF) through a one-time special assessment on institutions that have deposits insured by the SAIF. The special assessment was reflected as an expense in institutions' third quarter 1996 financial statements. Information presented herein show profitability data with and estimated values without the SAIF assessment expense, which amounted to an aggregate \$2.1 billion net of taxes.

Individual Federal and State Charter Group table information are not adjusted for parent thrift and subsidiary thrift charter differences, where the parent thrift and subsidiary are different charter types or are located in different states.

Note: Further discussion of individual data elements can be found in the *Thrift Financial Report (TFR) Instruction Manual* which is available on the OTS website at www.ots.treas.gov. Printed copies of the *TFR Instruction Manual* may be purchased from: OTS Order Department, P.O. Box 753, Waldorf, Maryland 20604. Please call (301) 645-6264 for ordering information. Additional information may be obtained by visiting the OTS website, transmitting a FOIA request to public.infro@ots.treas.gov, calling (202) 906-6000, faxing (202) 906-7755, or writing to: OTS, Dissemination Branch, 1700 G Street, N.W. Washington, D.C. 20552.

I. SPECIFIC FOOTNOTES

All Tables

1. (a) Data for the period 1951 -1989 are for FSLIC-insured thrift institutions.
- (b) Data after August 1989 are for SAIF-insured private sector thrift institutions.
- (c) Numbers may not sum due to rounding.

Tables 1.1, 1.2, 1.3, 1.4, 1.5, 1.6

2. Data for OTS-regulated state-chartered stock and mutual savings banks are estimated for the period 1987 - 1991. Some institutions were erroneously classified in the OTS system after they changed their names to savings bank but continued to function as a savings and loan association without authority to sell stock.

Table 1.12

3. Applicants file Stock Conversion applications and mutual holding company stock issuances pursuant to 12 CFR Parts 563b and 575 (2002). Stock conversions completed include an existing holding company's second step stock conversion. Applicants made no withdrawals of applications in 2001 or 2002.

Table 2.2, 2.2.1

4. Contra-assets for the period 1978-1983 are estimated by subtracting all other categories from Total Assets.

Tables 3.1, 3.2

5. *Return on Assets (ROA)* is net income divided by average total assets.
6. *Return on Equity (ROE)* is net income divided by average total equity capital.

Table 3.3

7. OTS-Regulated Thrift Industry *Income Statement Detail*
 - a. *Loss provisions* for noninterest-bearing assets are included in noninterest expense.
 - b. *Net Gain (Loss) on Sale of Assets* is reported in noninterest Income.
 - c. *Reinvested earnings* are the portions of a corporation's earnings distributed back into the business. Reinvested Earnings are calculated by subtracting cash dividends on common and preferred stock from net income.

Table 4.1

8. OTS-Regulated Thrift Industry *Capital Ratios*:
 - a. **Equity Capital ratio** is equity capital divided by total assets.
 - b. **Tangible Capital ratio** is tangible capital divided by adjusted tangible assets. 12 CFR 567.9 (2002).
Tangible Capital is equity capital adjusted for unrealized losses (gains) on certain available-for-sale securities and cash flow hedges minus investments in and advances to "nonincludable" subsidiaries required to be deducted, goodwill and other intangible assets, and nonqualifying equity instruments; plus minority interest in includable consolidated subsidiaries and mutual institutions' nonwithdrawable deposit accounts; minus excess qualifying purchased mortgage loan servicing, disallowed residual interest, and excess net deferred tax assets. Adjusted tangible assets are tangible assets plus qualifying intangible assets minus disallowed servicing assets and deferred tax assets.
 - c. **Tier 1 Capital (Core Capital) ratio** is tangible capital plus qualifying intangible assets minus excess qualifying intangible assets and net deferred tax assets. 12 CFR 565.2(g) and 12 CFR 567.5(a) (2002).
 - d. **Tier 1 Leverage ratio** is Tier 1 capital divided by adjusted tangible assets. 12 CFR 565.2(c) and 12 CFR 567.2(a)(2) (2002).
Tier 1 Risk Based ratio is core capital divided by total risk-weighted assets. 12 CFR 565.2(h) (2002).
 - e. **Total Risk-Based Capital ratio** is total risk-based capital divided by total-risk-weight assets. 12 CFR 565.2(j) (2002).

Table 4.2, 4.2.1

9. Federal Deposit Insurance Corporation Improvement Act (FDICIA)

a. Prompt Corrective Action (PCA) definitions:

- i. A **well-capitalized** thrift has Total Risk-Based Capital greater than or equal to 10% and Tier 1 Risk-Based Capital (core capital) greater than or equal to 6% and Tier 1 Leverage Ratio greater than or equal to 5%.
 - ii. An **adequately capitalized** thrift has Total Risk-Based Capital greater than or equal to 8% and Tier 1 Risk-Based Capital (core capital) greater than or equal to 4% and Tier 1 Leverage Ratio greater than or equal to 4% (3% if the thrift received a composite examination rating of 1).
 - iii. An **undercapitalized** thrift has Total Risk-Based Capital less than 8% or Tier 1 Risk-Based Capital (core capital) less than 4% or Tier 1 Leverage Ratio less than 4% (3% if the thrift received a composite examination rating of 1).
 - iv. A **significantly undercapitalized** thrift has Total Risk-Based Capital less than 6% of risk-weighted assets or Tier 1 Risk-Based Capital (core capital) less than 3% or Tier 1 Leverage Ratio less than 3%.
 - v. A **critically undercapitalized** thrift has a Tangible Capital ratio less than 2%.
- b. PCA data exclude information on thrifts that failed to file their TFRs in a timely fashion.
 - c. Total category assets may not sum to total industry assets due to rounding.

Tables 5.1, 5.2, 5.3, 5.4, 5.5, 5.6, 5.7

10. Asset Quality Summary

- a. Foreclosures are reported as of judgment date, even if subject to a redemption period. Prior to 1980, foreclosure rates are calculated as a percent of month-end mortgage holdings.
- b. Mortgage delinquencies prior to 1987 include all mortgage loans 60 or more days delinquent. During the years 1987-1989, data include construction and land loans past due, permanent loans secured by 1-4 dwelling unit properties 60 or more days delinquent, and all other permanent loans past due. Starting in 1990 data include mortgage loans 30 to 89 days past due.
- c. Noncurrent loans are defined as loans 90 or more days past due or in nonaccrual status. Beginning in 1996, delinquent and noncurrent loans are reported net of specific valuation allowances.
- d. Net Charge-offs are for OTS-regulated private sector thrifts and exclude data for thrifts that are not regulated by OTS, OTS-regulated thrifts that are in conservatorship or receivership, or are self-liquidating.
- e. Net Charge-offs for 1996 and prior years are the amount of loss on assets charged off to general valuation allowances plus the amount of specific valuation allowances eliminated on sale of related assets. For 1997 and subsequent years, charge-offs are the amount of loss on assets charged off to general valuation allowances plus the amount of loss on assets charged to earnings and provided to specific valuation allowances.

Table 6.1

11. OTS-Regulated Thrift Industry Mortgage Originations

- a. *Mortgage Refinancing* data include only those loans refinanced with the original lender.
- b. *Data* for multifamily construction loans, nonresidential permanent loans, nonresidential construction loans, and permanent land loans for 1996 are estimated.
- c. *Mortgage originations total* include all categories. Mortgage refinancings are distributed among each of the categories as appropriate.

Table 6.2

12. OTS-Regulated Thrift Industry *Mortgage Lending Activity*

- a. **Mortgage Loans Outstanding** equals mortgages originated in the year, including mortgage refinancings, and net mortgage loan purchases, minus any principal repayments.
- b. **Mortgage-Backed Securities (MBS) Outstanding** equals MBS purchases, minus MBS sales (net MBS purchases), minus any principal repayments.
- c. Principal repayments are not listed separately.
- d. Data on MBS purchases and sales before 1990 are inconsistent and are not published here.
- e. **Mortgage Portfolio Total** equals mortgages outstanding plus MBS outstanding.

Table 6.3

13. OTS-Regulated 1-4 Family Fixed- and Adjustable-Rate Mortgage Portfolio Share

- a. Balloon mortgage products are included in adjustable-rate mortgages.
- b. Total 1-4 family mortgages are for thrifts filing a TFR Schedule MR (maturity and rate data) and starting in 1993, TFR Schedule CMR (consolidated maturity and rate data). Not all institutions are required to file TFR Schedule CMR. Thrifts with assets less than \$300 million and risk-based capital in excess of 12 percent are exempt from filing, TFR Schedule CMR, but many file voluntarily.

Table 7.1

14. OTS-Regulated Thrift Industry Structural Data, Number and Assets

- a. Structural data are counted in the year of consummation.
- b. External Acquisitions include OTS-regulated thrift institutions acquired by a bank or bank holding company, non-OTS-regulated thrift, or thrift holding company where the charter changes to a non-OTS-regulated type.

Table 8.1

15. Selected Financial Data for OTS-Regulated Thrift Industry, Private Sector by State and Territory

Total liabilities include redeemable preferred stock and minority investment. Starting in 2001, the Fact Book does not include the territory of the United States Virgin Islands or the Republic of Puerto Rico because no OTS-Regulated thrifts exist therein.

Table 9.1, 9.2

16. Savings and Loan Holding Company Ownership of OTS-Regulated Thrifts

A savings and loan holding company ("holding company") is a company that directly or indirectly controls a savings association ("thrift"). 12 C.F.R. 583.20 (2002). Since some thrifts are held by more than one holding company, the number of holding companies exceed the number of thrifts held.

A company that owns one thrift is a unitary holding company while a company that controls two or more thrifts is a multiple holding company. A HOLA 10(l) holding company controls a state savings bank or cooperative bank that has elected to be treated as a savings association for purposes of regulating its holding company. FRB-regulated holding companies are registered as both thrift holding companies and bank holding companies. Further information on this topic is available in the OTS Regulatory Handbook on Holding Companies dated April 16, 2002 and available on the OTS website under Supervision / Handbooks. <http://www.ots.treas.gov/pagehtml.cfm?catNumber=111&an=10>

II. SELECTED BALANCE-SHEET ITEMS

Total Assets:

Beginning in 1982, balances reflect a regulatory change adopted in July 1982, which provided that certain balances previously reported as liability items be reported as contra-asset items (deductions from asset accounts).

Mortgage Loans Outstanding:

Balances exclude mortgage-backed securities, which are reported separately. Beginning in 1982, balances reflect a regulatory change adopted in July 1982, which provided that certain balances previously reported as liability items be reported as contra-asset items (deductions from asset accounts).

Mortgage-Backed Securities:

Includes mortgage-backed pass-through securities (holders have an undivided equity interest in the underlying mortgage loans).

Nonmortgage Loans:

Includes all loans that do not qualify to be classified as mortgage loans.

Cash and Investments:

Includes cash, deposits, U.S. government and agency securities, equity securities, and certain other investments, except as noted below. Before 1972, balances exclude U.S. government obligations, time deposits, and miscellaneous investment securities. Beginning in 1973, balances exclude stock in the Federal Home Loan Banks, and GNMA-guaranteed mortgage-backed pass-through securities.

Total Deposits:

Includes all deposits (e.g., passbook accounts, transaction accounts, and certificates of deposit). Balances exclude government investments that had been retired by 1951. In addition, effective June 1996, outstanding checks drawn against a Federal Home Loan Bank are no longer reported in deposits but reported as a memo item in Supplemental Information.

Federal Home Loan Bank (FHLBank) Advances:

Includes all borrowings from Federal Home Loan Banks.

Other Borrowed Money:

Includes all borrowings other than FHLBank advances, principally reverse repurchase agreements, mortgage-backed bonds issued, commercial bank loans, commercial paper issued, overdrafts in transaction accounts, and all other borrowings.

Regulatory Capital (see equity capital):

From 1966 to 1977, balances exclude paid-in surplus of stock institutions and specific reserves of all institutions according to the 1989 FHLBB *Savings & Home Financing Source Book*.

Insurance Coverage:

Historical maximum insured deposits are as follows:

1934 - 1949	\$ 5,000
1950 - 1965	\$ 10,000
1966 - 1968	\$ 15,000
1969 - 1973	\$ 20,000
1974 - 1979	\$ 40,000
.....	nongovernment accounts
.....	\$ 100,000
.....	government accounts
1980 - 2002	\$ 100,000

III. SELECTED ACTIVITY ITEMS

Mortgage Loans Originated:

Lending is reported on a gross basis (i.e., without deducting contra-assets), and includes refinancings. Data before 1984 are partially estimated to reflect the gross amount of refinancing loans closed. Amounts are reported by the type of loan and the type of property securing the loan.

Construction Loans:

Construction loans finance the erection of a structure and include combination land/construction loans, combination construction/permanent loans until construction has been completed, and bridge loans to developers.

Permanent Loans:

Permanent loans are loans or contracts to finance the acquisition of property where construction has been completed, farm land, developed building lots, and vacant land.

Refinancing Loans:

Refinancing loans are new loans made on real estate in which ownership of the property is not transferred, and the refinancing loan replaces the outstanding mortgage or mortgages on the same property.

Residential: 1-4 Dwelling Units:

Includes 1-4 family dwellings in detached or semidetached structures consisting of 2-4 dwelling units. Permanently financed units in a condominium, cooperative, or timesharing arrangement are also included if the owner of each unit has an undivided proportional interest in the underlying real estate and common elements of the structure.

Multifamily Residential: 5 or More Dwelling Units:

Includes construction financing of condominium or cooperative apartments until the construction phase is complete (see multifamily).

Land Loans:

Land Loans are loans secured by real estate upon which there is not a structure, including unimproved land, developed building lots, and loans to acquire and develop land.

Nonresidential Property (Non-Res.):

Includes all properties not covered in the definitions for Residential 1-4, Residential 5 or more, and Land Loans.

Mortgage Loans Purchased/Sold:

Data for 1963 - 1966 exclude purchases and sales of participations; thereafter includes activity for both whole loans and participations.

Noncurrent Loans:

Includes loans that are past due 90 days or more and are still accruing interest and loans reported as nonaccrual.

Reposessed Real Estate:

The outstanding balance, net of loans in process, of mortgage loans foreclosed.

IV. SELECTED OPERATING RATIOS

Quarterly ratios (reported as an annualized percent) are calculated beginning in 1984.

Return on Assets:

Net income divided by average total assets. (See Specific Footnote 3.)

Return on Equity:

Net income divided by average total equity capital. (See Specific Footnote 4.)

V. GENERAL DEFINITIONS

Note: These definitions are intended to help readers understand the accompanying tables. For purposes of regulatory interpretations, readers should refer to the definitions found in OTS regulations as published in the Code of Federal Regulations.

Cash Dividend:

Cash dividends paid on Preferred and Common Stock. (See Preferred and Common Stock.)

Charge-off:

The amount (value) deducted from the loan portfolio and reserve account if a loan or other asset is deemed uncollectible and/or worthless. (See specific footnote 10.e.)

Commercial Loan:

A loan to a company to meet business operating expenses or to finance the purchase of inventory.

Consumer Loans:

Any loan or extension of credit to an individual for personal, family, or household use.

Construction and Land Loans:

An interim loan for financing the cost of construction as well as to develop and/or purchase the property to which the construction is to take place.

Deposit:

(1) The placement of funds into an account at an institution in order to increase the credit balance of the account, or (2) that which is deposited.

Earnings:

(1) Net income, or (2) income minus expenses.

Equity Capital:

Investment in the ownership of a business where the investor's return depends on the profit of the underlying investment and/or the business and management's dividend policy. Among the items included in equity capital are perpetual preferred stock, common stock, and paid-in capital.

Federal Deposit Insurance Corporation (FDIC):

A government corporation that insures deposits in thrift institutions and commercial banks. FDIC administers the Savings Association Insurance Fund (SAIF) providing deposit insurance primarily to thrift institutions, and the Bank Insurance Fund (BIF) providing deposit insurance to commercial banks and thrift institutions.

Federal Savings and Loan Insurance Corporation (FSLIC):

A former government corporation under the direction of the former Federal Home Loan Bank Board that insured deposits at savings institutions. Congress authorized FSLIC in the National Housing Act of 1934. The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 abolished FSLIC. The FSLIC deposit insurance function was assumed by a new insurance fund, the Savings Association Insurance Fund (SAIF), administered by the Federal Deposit Insurance Corporation (FDIC).

Federally Chartered Savings Association:

A savings association chartered by the Office of Thrift Supervision (OTS) (or its predecessor agency, the Federal Home Loan Bank Board) under the provisions of the Home Owners' Loan Act of 1933, and subject to the supervision of OTS. Federal savings associations are required by law to have their savings accounts insured by the Savings Association Insurance Fund (SAIF) or Bank Insurance Fund (BIF). The recently enacted Gramm-Leach-Bliley Act removed the requirement that federal savings associations belong to a Federal Home Loan Bank. Federal Home Loan Bank membership is now voluntary.

Goodwill:

The difference between the market value of the institution's assets and the higher amount paid at the time the institution is purchased or merged into another institution.

Net Income Profitable Thrifts:

Profits of institutions whose net income is greater than zero.

Net Losses Unprofitable Thrifts:

Losses of institutions whose net income is less than or equal to zero.

Holding Company:

A holding company is any company that directly or indirectly controls a savings association.

Interest Expense:

Money paid as a finance charge to lenders and depositors. Interest expenses include, but are not limited to, interest paid for deposits, advances from Federal Home Loan Banks, and subordinated debentures.

Interest Income:

Money received as a finance charge from borrowers. Interest income includes, but is not limited to, interest or dividends earned on deposits at financial institutions and investment securities, interest earned on mortgage loans or mortgage-backed securities, and interest earned on consumer or commercial loans.

Mortgage-Backed Bonds:

Bonds that are secured by mortgages. Unlike mortgage-backed pass-through securities, mortgage-backed bonds do not convey ownership of any portion of the underlying pool of mortgages.

Mortgage Loan:

An advance of funds from a lender, called the mortgagee, to a borrower, called the mortgagor, secured by real property and evidenced by a document called a mortgage. The mortgage sets forth the conditions of the loan, the manner and duration of repayment, and reserves to the mortgagee the right to possess the pledged property if the mortgagor fails to repay any portion of principal and interest.

Mortgage loans outstanding:

The total amount of money that is owed by mortgagors.

Multifamily Structure:

A residential structure containing more than four dwelling units. An apartment building, a residence hall for students or employees, a retirement complex, etc.

Mutual Holding Company:

A corporate structure that combines elements of a mutual savings and loan, which is technically owned by its depositors and, in some cases, by its borrowers, with elements of a stock savings and loan, which is owned by its shareholders. In a mutual holding company, depositors own the mutual holding company, which in turn holds a majority of the voting stock of its subsidiary savings association. The balance of the thrift's stock can be sold to outside investors to raise capital. Mutual holding companies were first authorized by the Competitive Equality Banking Act of 1987 (CEBA). Those provisions were clarified by Congress in the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA). Further information on this topic is available from the OTS Business Transactions Division.

Mutual Savings Association or Savings Bank:

A thrift that issues no capital stock, but is owned and controlled by its savings depositors, and in some cases, by its borrowers. These owners, who are called members, do not normally share in profits, but exercise other ownership rights such as electing the board of directors.

Net Worth:

The value in dollars of all assets less all liabilities. Net worth may be expressed as a dollar amount, or as a percentage of either assets or liabilities, calculated by subtracting liabilities from assets and dividing the remainder by assets or liabilities.

Net Interest Income:

Interest income minus interest expense.

Noninterest Expense:

The sum of personnel compensation, legal expense, office occupancy and equipment expense, other non-interest and loan loss provisions.

Noninterest Income:

The sum of mortgage loan servicing fees and other fees and charges, profit (loss) from asset sales, leasing income, and other noninterest income.

Nonmortgage Loan:

An advance of funds not secured by a real estate mortgage.

Nonoperating Expenses:

The outlays and losses of a savings association that are nonrecurring in nature and that do not result from the ordinary savings and lending operations of the institution. These include the expense of maintaining real estate owned or a loss taken on the sale of a nonmortgage investment; also called nonrecurring expense.

1-4 Family Dwelling:

A detached unit on a single lot providing primary shelter for one family, a townhouse (row house), an apartment condominium, or a residence that shares common walls with contiguous units.

Preferred and Common Stock:

Preferred Stock is defined as capital stock to which preferences or special rights are attached.

Common Stock is defined as securities that are evidence of proportionate equity or ownership of a corporation and that give the holder an unlimited proportionate interest in the corporation's earnings and assets after claims from creditors and the holders of preferred stock have been met.

Provision for Losses:

Provision for Losses is defined as a charge to expense for credit losses on loans.

State-Chartered Savings Association:

A savings institution that has received its operational charter as a savings association from a state regulatory authority. State savings associations have OTS as their primary federal regulator. In contrast, state savings banks, which are also chartered by state regulatory authority, have FDIC as their primary regulator.

Stock Association:

A savings and loan association that sells stock to raise capital. The institution is owned by those who buy its stock, called shareholders. The shareholders share in profits earned by the association through the payment of dividends. See mutual association.

Stock:

(1) Shares of ownership in a corporation, (2) the capital raised by the sale of shares, or (3) a certificate that shows ownership of a stated number of shares.

Taxes:

A charge imposed by government upon persons, companies, or property for public purposes. The charge is usually imposed by federal, state, and/or local government.

Thrift Industry:

All of the operating financial institutions that primarily accept deposits from individual savers and loan funds primarily for home mortgages. These include savings and loan associations and savings banks.

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