



OFFICE OF THRIFT SUPERVISION

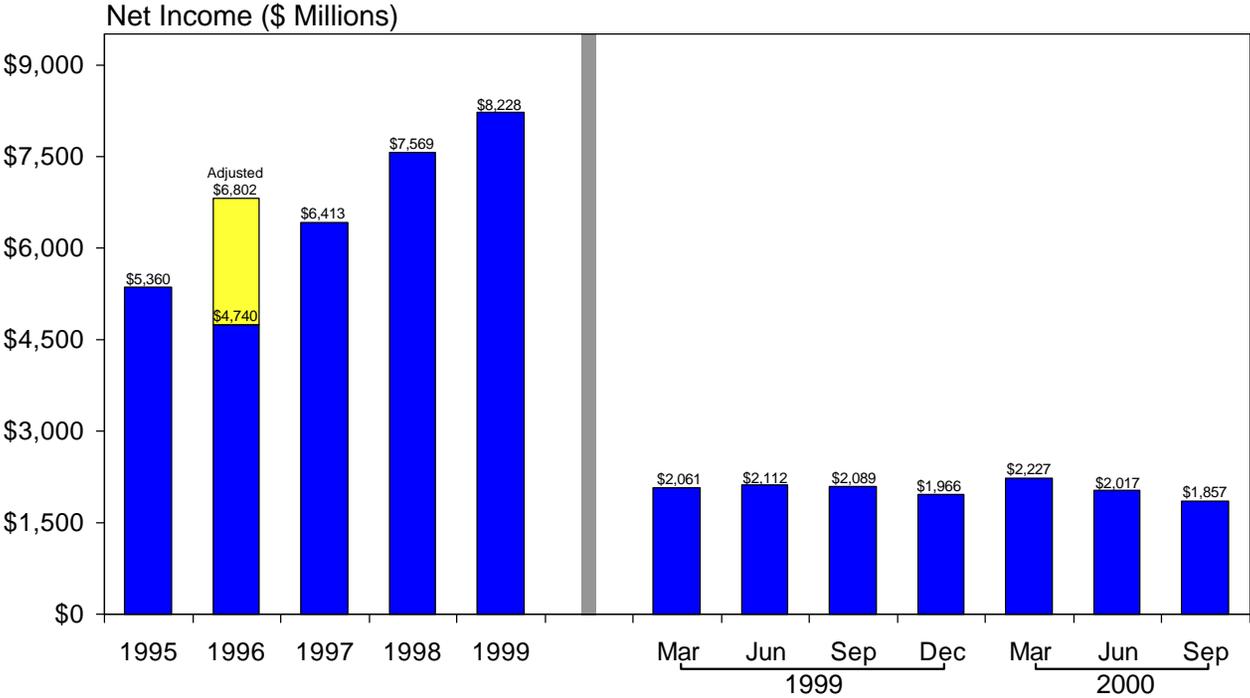
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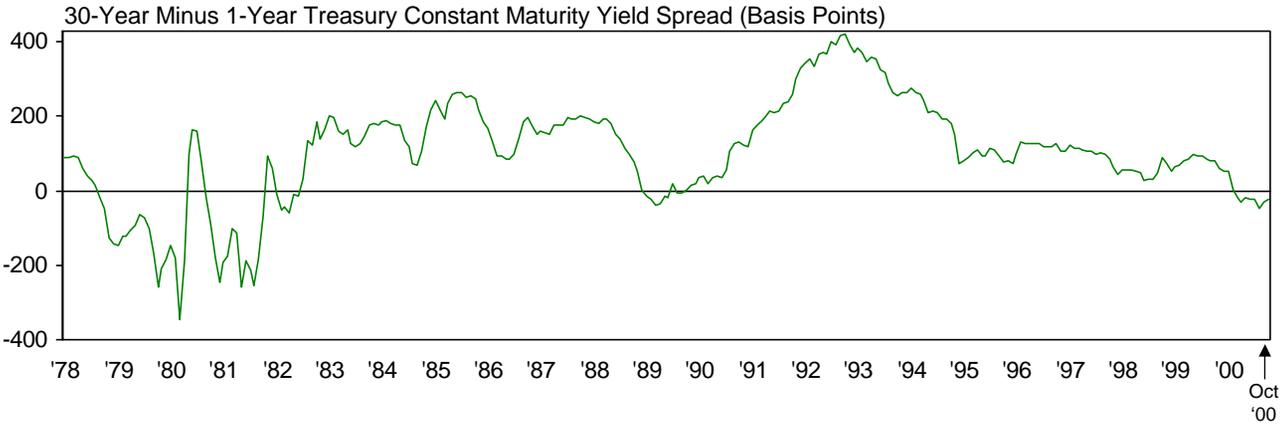
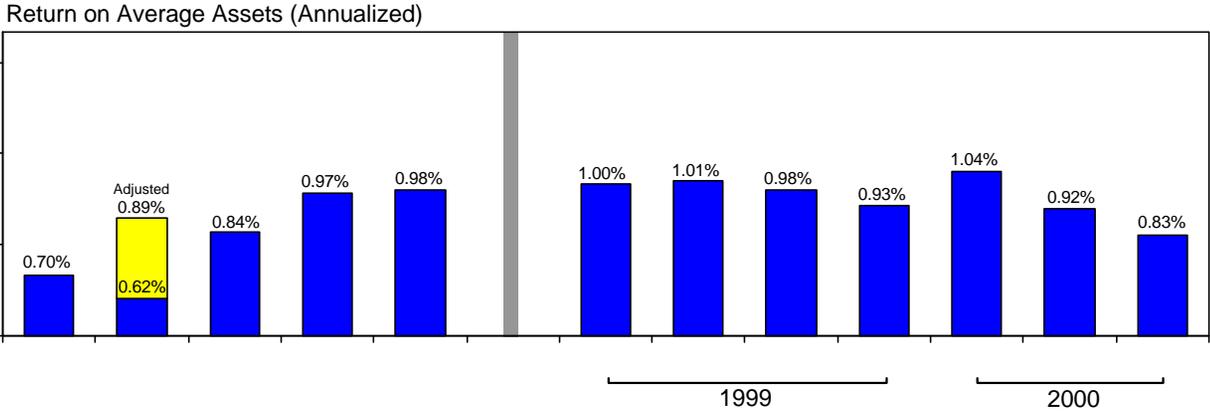
Office of Thrift Supervision
December 2000

INDUSTRY EARNINGS



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



Adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter of 1996.
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ANALYSIS OF ROA

(Percent of Average Assets)	Annual					Quarter			ROA Impact ¹	
	1995	1996	1997	1998	1999	Sep '99	Jun '00	Sep '00	Sep '99 Sep '00	Jun '00 Sep '00
Net Income (ROA)	0.70	0.62	0.84	0.97	0.98	0.98	0.92	0.83	-0.15	-0.09
Net Interest Income (Margin)	2.66	2.85	2.87	2.74	2.73	2.71	2.65	2.59	-0.12	-0.06
Loss Prov. - Int. Bear. Assets	0.23	0.28	0.26	0.20	0.16	0.14	0.20	0.18	-0.04	0.02
Fee Income	0.38	0.48	0.57	0.57	0.66	0.65	0.78	0.83	0.18	0.05
Mortgage Loan Servicing Fees	0.10	0.12	0.11	0.06	0.11	0.09	0.12	0.12	0.03	0.00
Other Fees and Charges	0.28	0.36	0.46	0.51	0.55	0.56	0.66	0.71	0.15	0.05
Other Noninterest Income ²	0.40	0.43	0.35	0.68	0.41	0.39	0.35	0.30	-0.09	-0.05
Noninterest Expense	2.09	2.59	2.21	2.32	2.11	2.07	2.13	2.21	-0.14	-0.08
G & A Expense	1.98	2.50	2.11	2.23	2.03	1.99	2.06	2.13	-0.14	-0.07
Loss Prov. - Nonint. Bear. Assets	0.03	0.02	0.03	0.02	0.01	0.01	0.01	0.01	0.00	0.00
Other Noninterest Expense	0.08	0.07	0.07	0.07	0.07	0.07	0.06	0.07	0.00	-0.01
Taxes	0.38	0.23	0.48	0.50	0.56	0.56	0.53	0.50	0.06	0.03

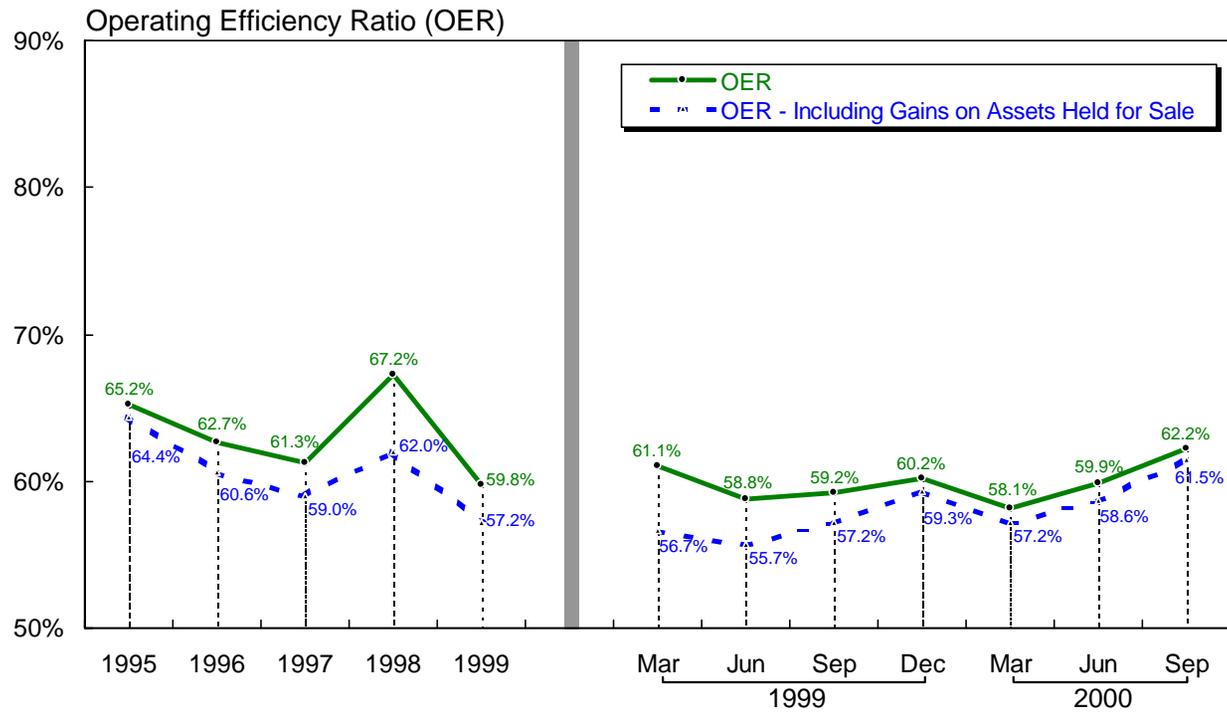
¹ Shaded values reduced ROA.

² Other Non-Interest Income primarily includes sale of assets held for sale and held for investment, dividends on FHLB stock, and income from leasing office space.

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

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OPERATING EFFICIENCY RATIO



Operating Efficiency Ratio = General and Administrative Expense / Net Interest Income plus Fee Income.
 1996 General and Administrative Expense excludes net SAIF special assessment.
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ASSETS COMPOSITION

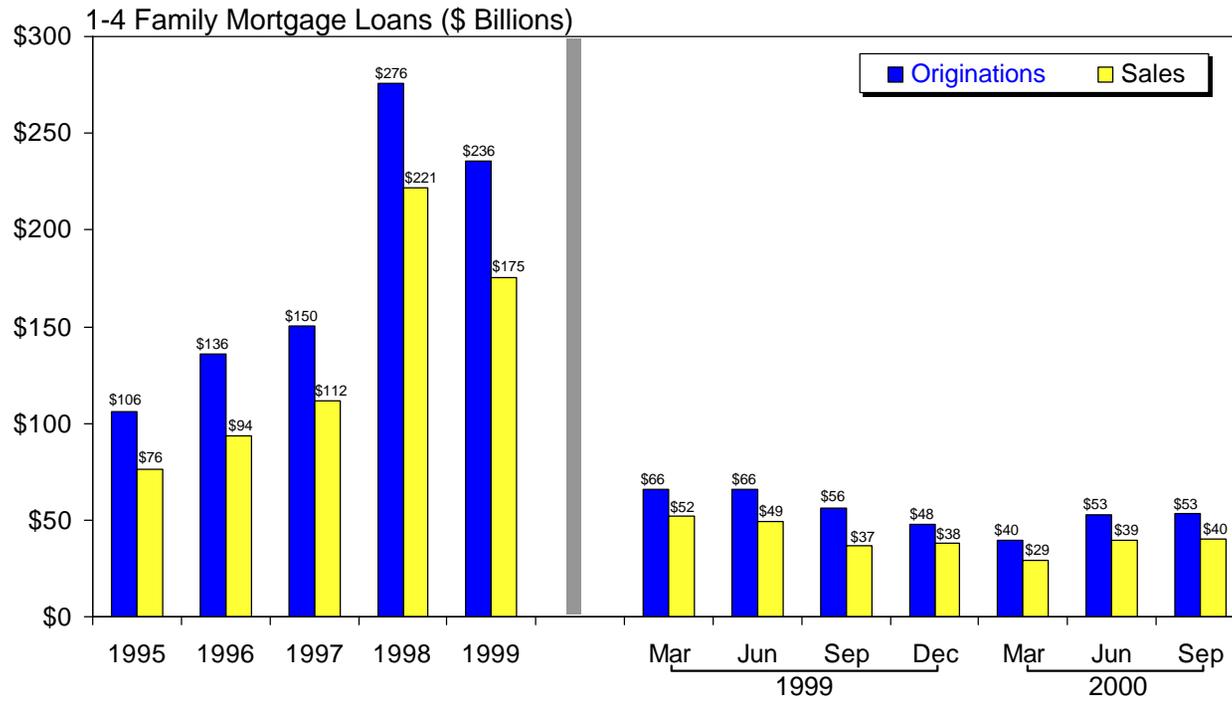
Assets (\$Billions)	Sep 1995		Sep 1999		Sep 2000		Growth Rates	
	\$	% TA	\$	% TA	\$	% TA	Sep '95 Sep '00	Sep '99 Sep '00
Total Assets	\$775.0	100.0%	\$862.7	100.0%	\$908.3	100.0%	3.4%	5.3%
Total Loans	517.7	66.8	590.0	68.4	636.6	70.1	4.6	7.9
1-4 Family Mortgage Loans	371.4	47.9	421.0	48.8	446.0	49.1	4.0	5.9
Construction Loans	14.4	1.9	17.0	2.0	20.6	2.3	8.6	21.3
Other Mortgages	87.3	11.3	78.7	9.1	85.4	9.4	-0.4	8.6
Commercial Loans / Small Business	7.1	0.9	18.5	2.1	26.7	2.9	55.6	43.9
Consumer Loans	37.5	4.8	54.8	6.3	57.8	6.4	10.9	5.6
Mortgage Pool Securities	123.6	15.9	96.6	11.2	89.3	9.8	-5.6	-7.6
Investment Securities	98.0	12.6	117.3	13.6	118.1	13.0	4.1	0.7
Mortgage Derivatives	44.2	5.7	70.1	8.1	73.4	8.1	13.2	4.8

Numbers may not sum due to rounding.

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans-in-process, and unamortized yield adjustments. This reporting change significantly reduced the construction loan balance.

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1-4 FAMILY ORIGINATIONS AND SALES

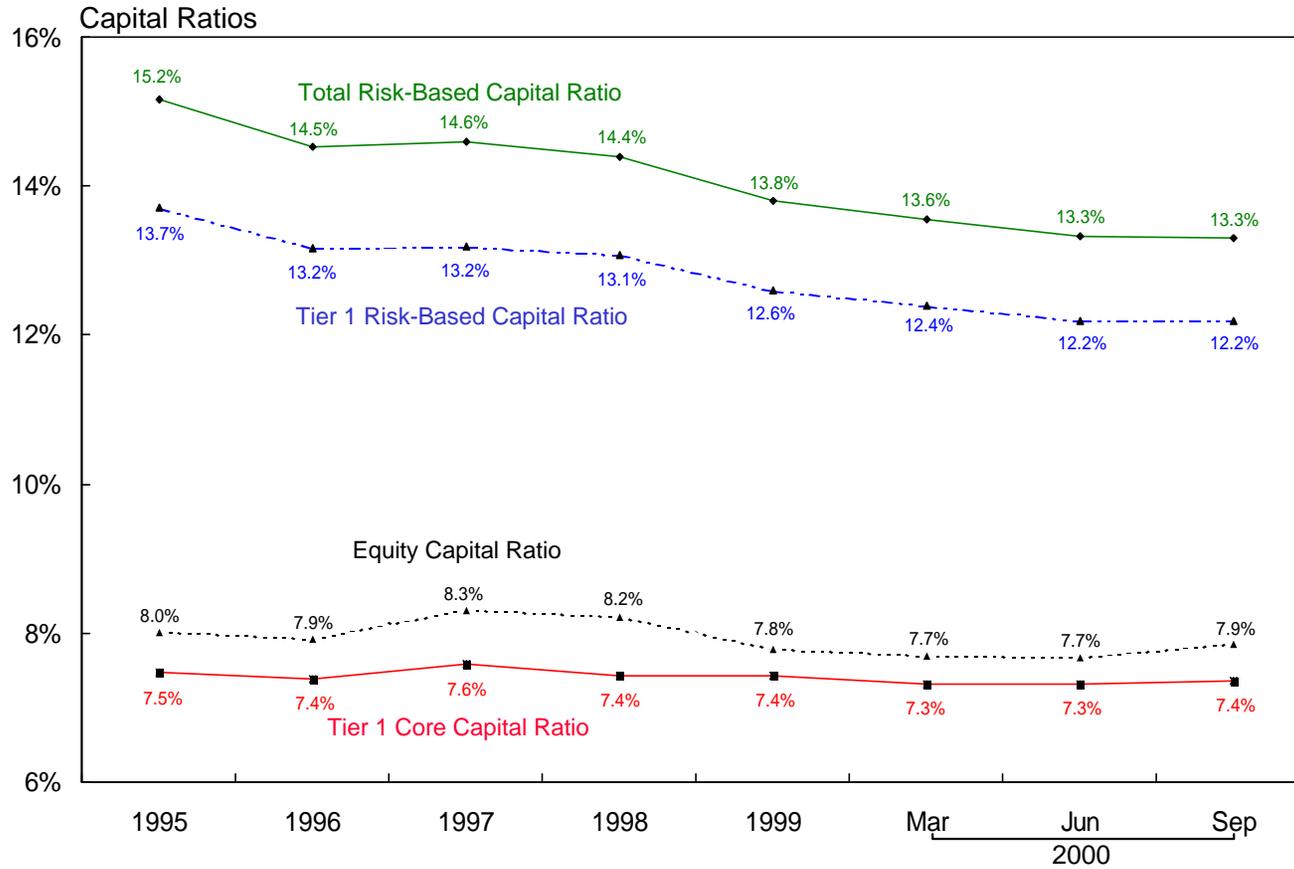


LIABILITIES COMPOSITION

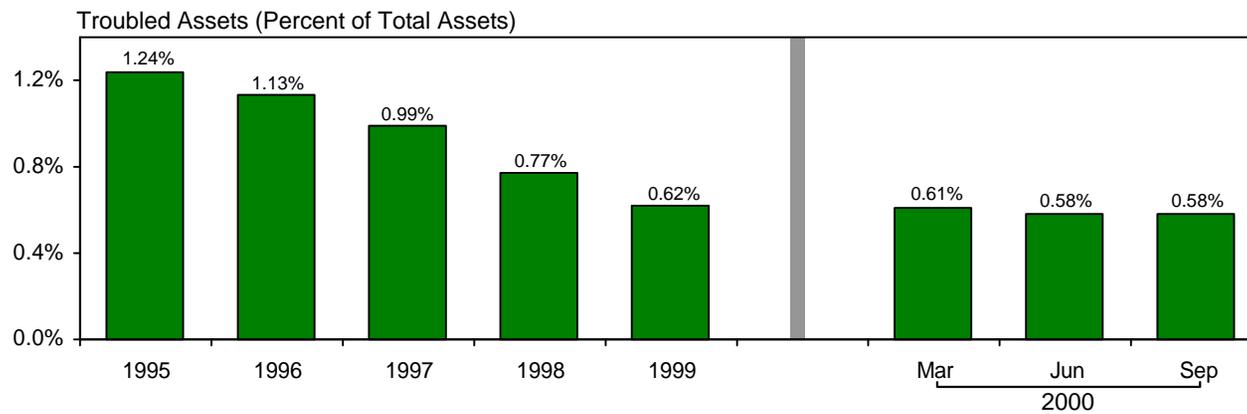
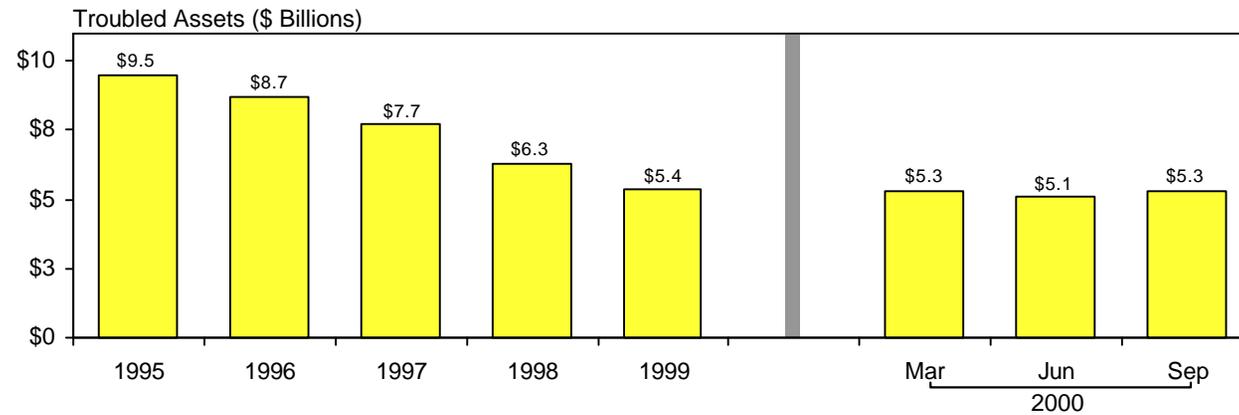
	Sep 1995		Sep 1999		Sep 2000		Average Annual Growth Rates	
							Sep '95 Sep '00	Sep '99 Sep '00
	\$	% TA	\$	% TA	\$	% TA		
Total Liabilities and Capital	\$775.0	100.0%	\$862.7	100.0%	\$908.3	100.0%	3.4%	5.3%
Total Liabilities	713.9	92.1	793.8	92.0	837.0	92.2	3.4	5.5
Total Deposits	537.6	69.4	493.7	57.2	518.1	57.0	-0.7	4.9
Deposits Less Than \$100,000	472.0	60.9	396.3	45.9	400.9	44.1	-3.0	1.2
Deposits Greater Than \$100,000	65.6	8.5	97.4	11.3	117.2	12.9	15.7	20.3
FHLBank Advances	80.4	10.4	174.6	20.2	204.5	22.5	30.9	17.1
Other Borrowings	80.0	10.3	103.5	12.0	91.3	10.0	2.8	-11.8
Other Liabilities	9.5	1.2	12.9	1.5	13.4	1.5	8.1	4.2
Equity Capital	61.1	7.9	69.0	8.0	71.3	7.9	3.3	3.3

Dollars in billions. Numbers may not sum due to rounding.
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CAPITAL RATIOS



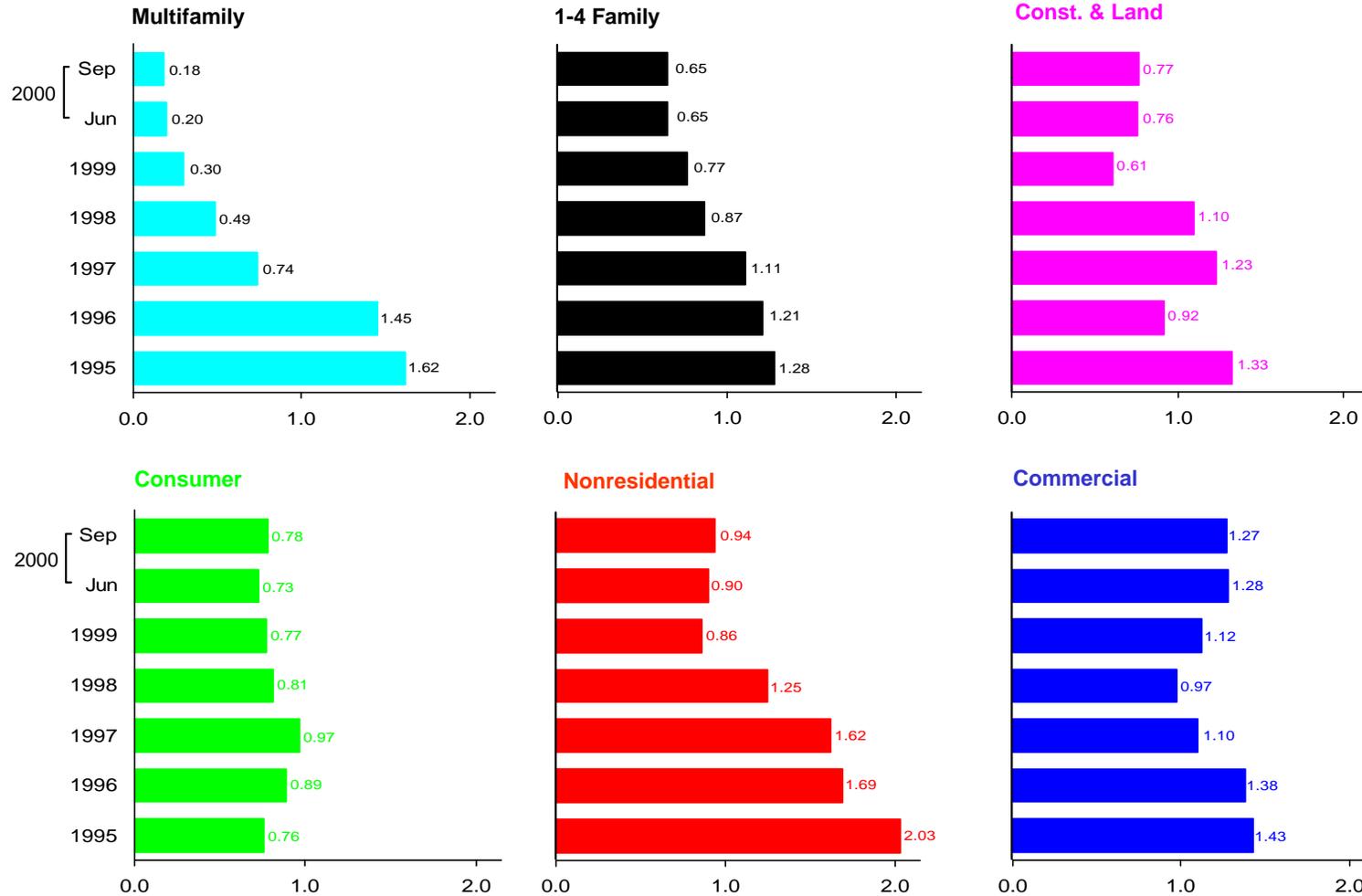
TROUBLED ASSETS



Troubled Assets include noncurrent loans and repossessed assets.
 Data after 1995 are net of specific valuation allowances.
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NONCURRENT LOANS

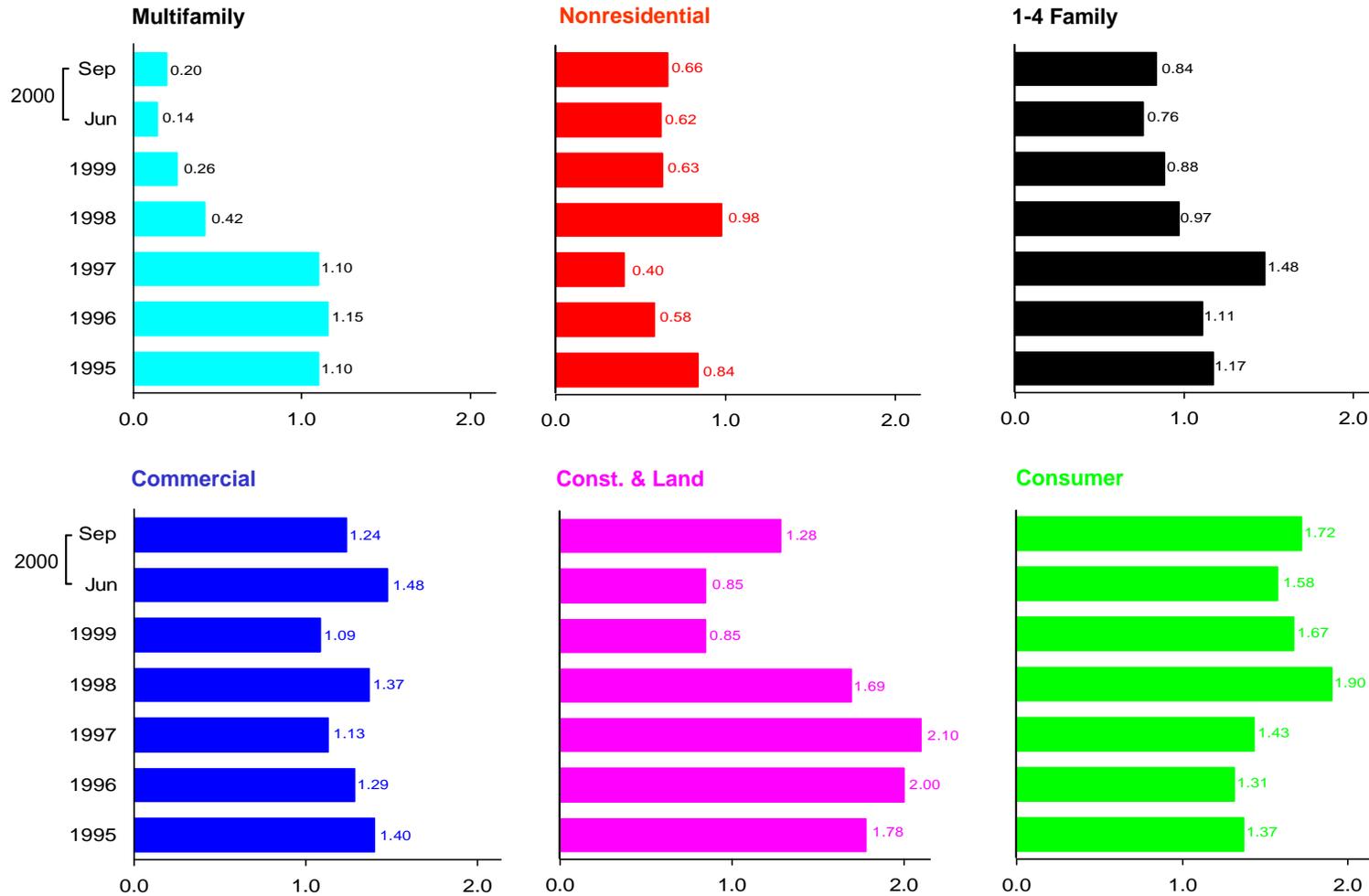
Percent of Loan Type



Data after 1995 are net of specific valuation allowances.
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LOANS 30 – 89 DAYS PAST DUE

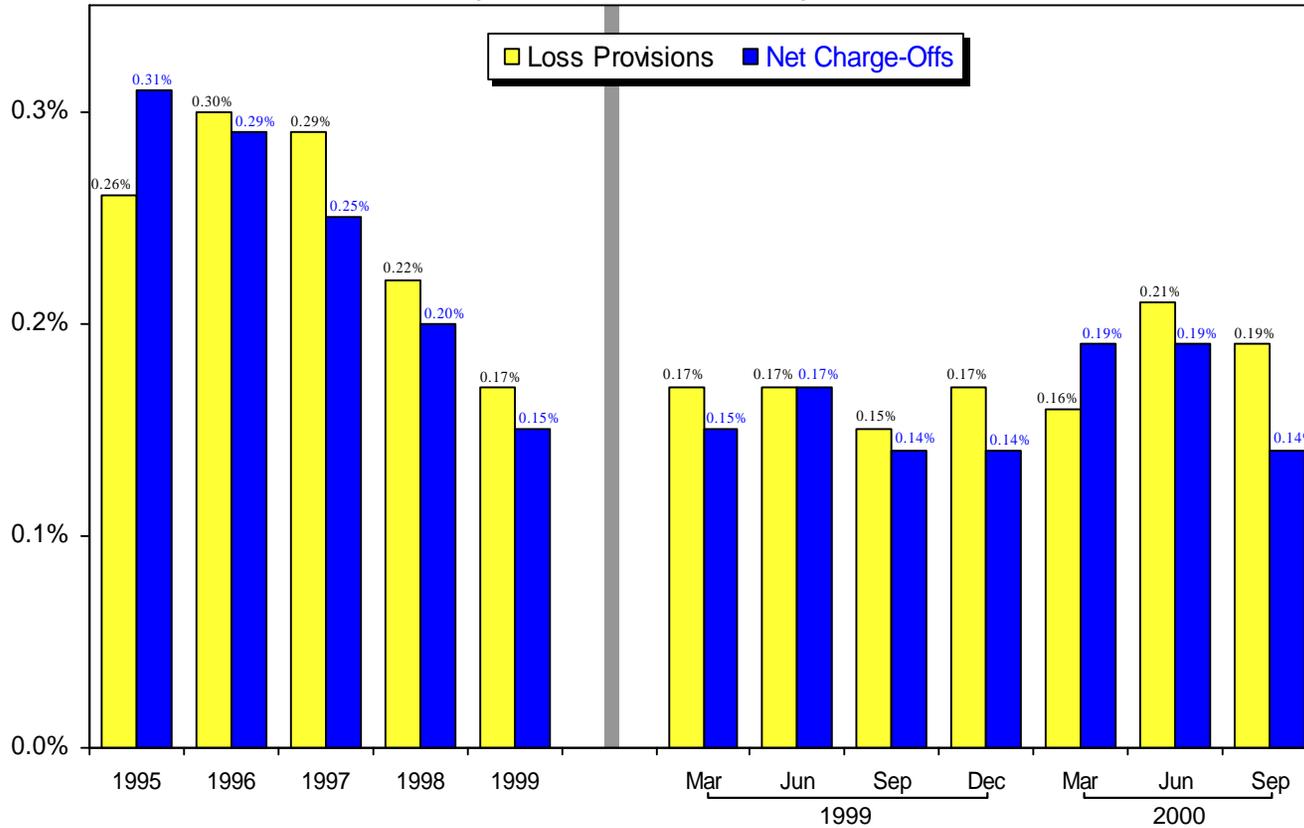
Percent of Loan Type



Data after 1995 are net of specific valuation allowances.
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TOTAL LOSS PROVISIONS AND NET CHARGE-OFFS

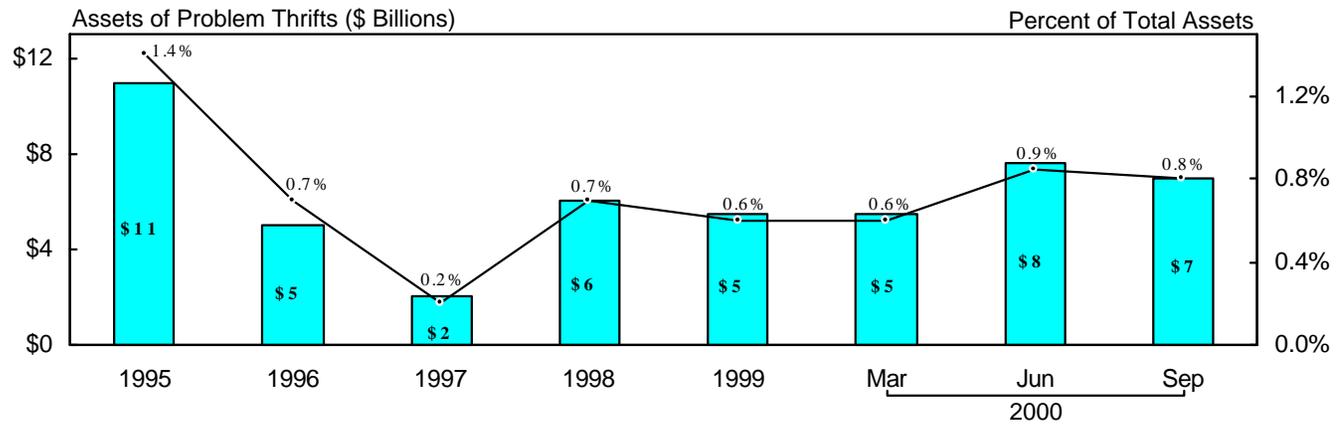
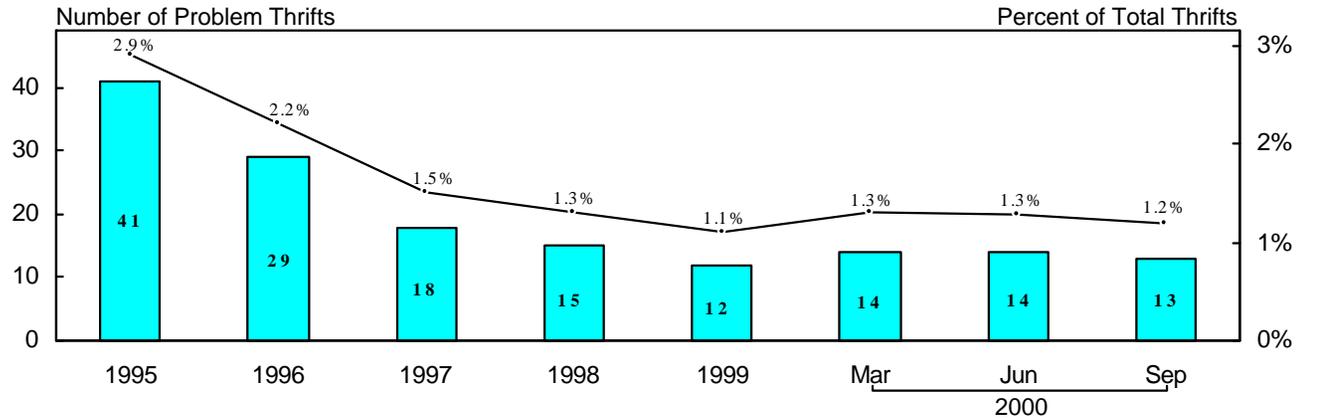
Loss Provisions and Net Charge-Offs (Percent of Average Assets Annualized)



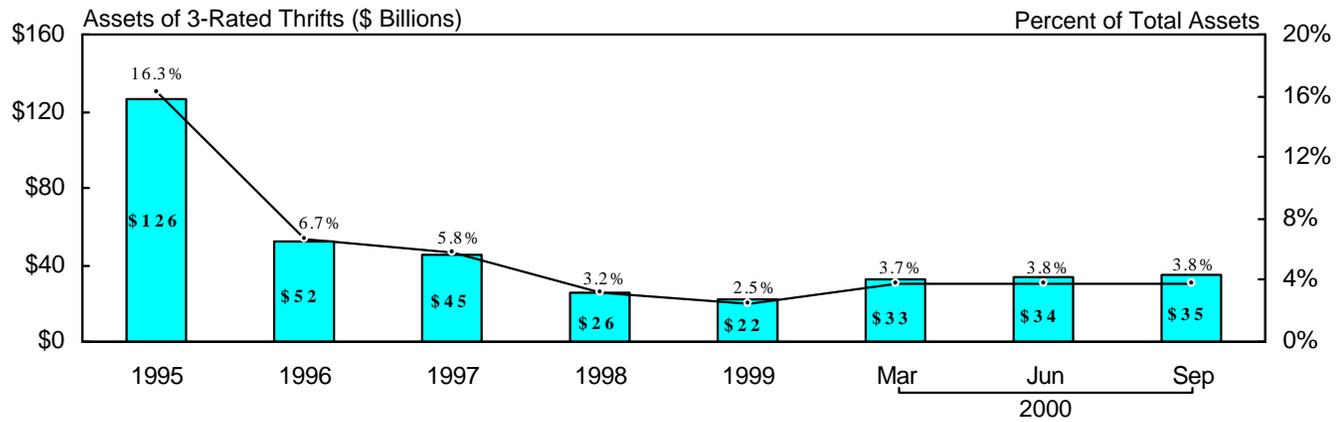
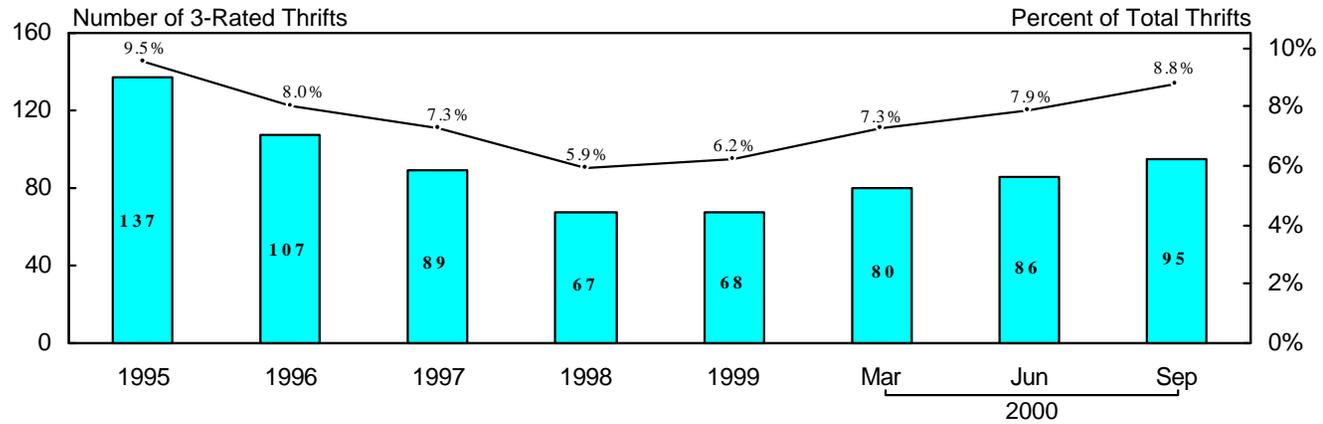
Total Loss Provisions include loss provisions on interest-bearing and noninterest-bearing assets.
 Net charge-offs are charge-offs less recoveries.
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NUMBER AND ASSETS OF PROBLEM THRIFTS

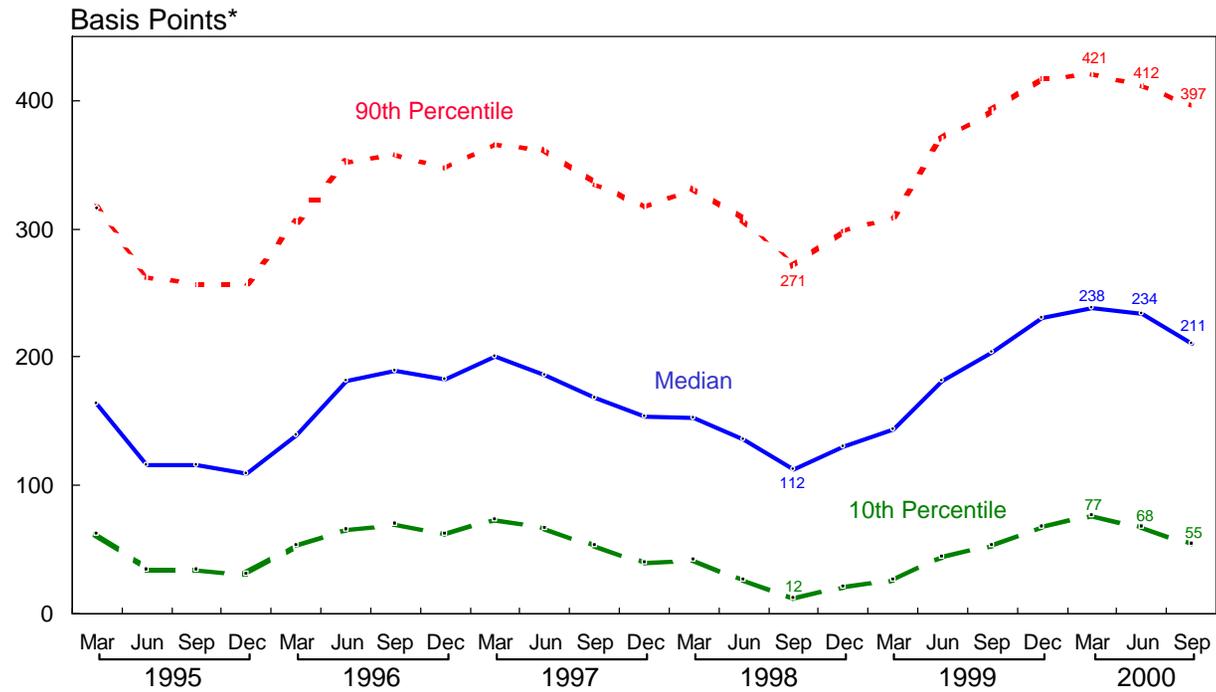
(Thrifts with CAMELS Ratings of 4 or 5)



NUMBER AND ASSETS OF 3-RATED THRIFTS

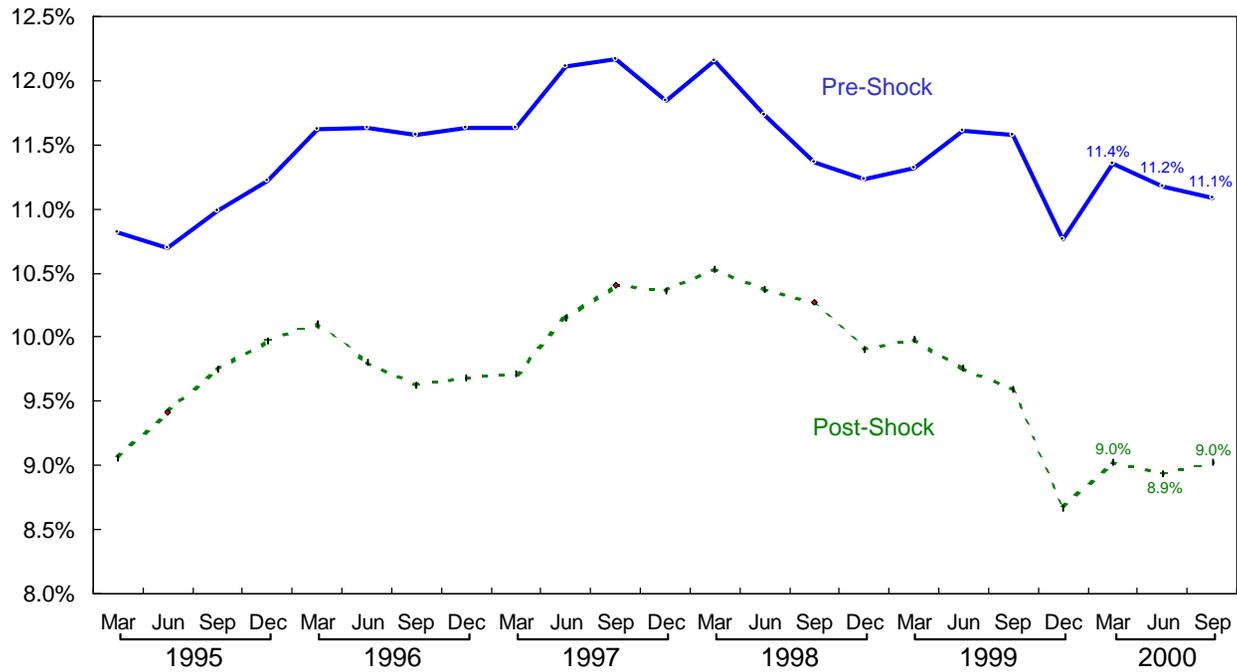


INTEREST RATE SENSITIVITY



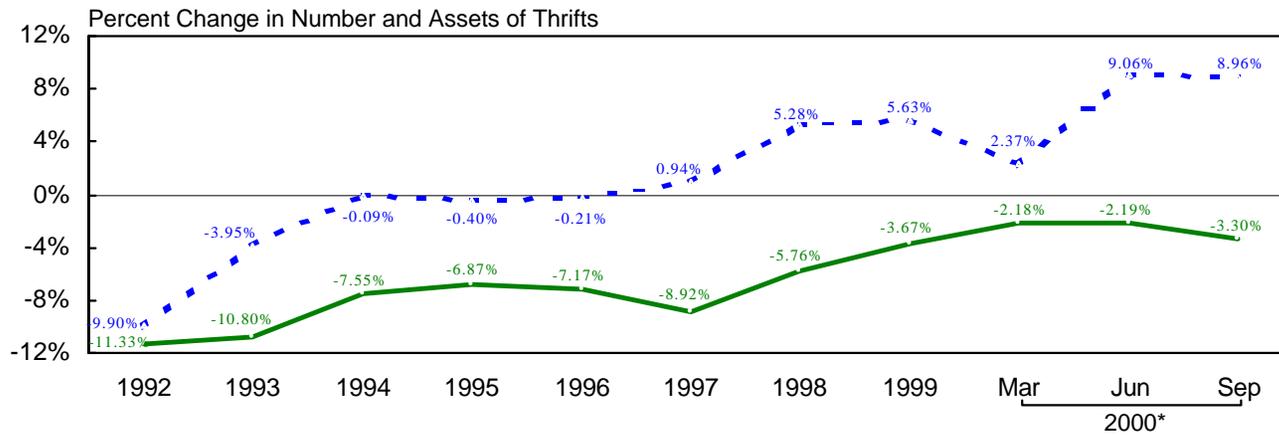
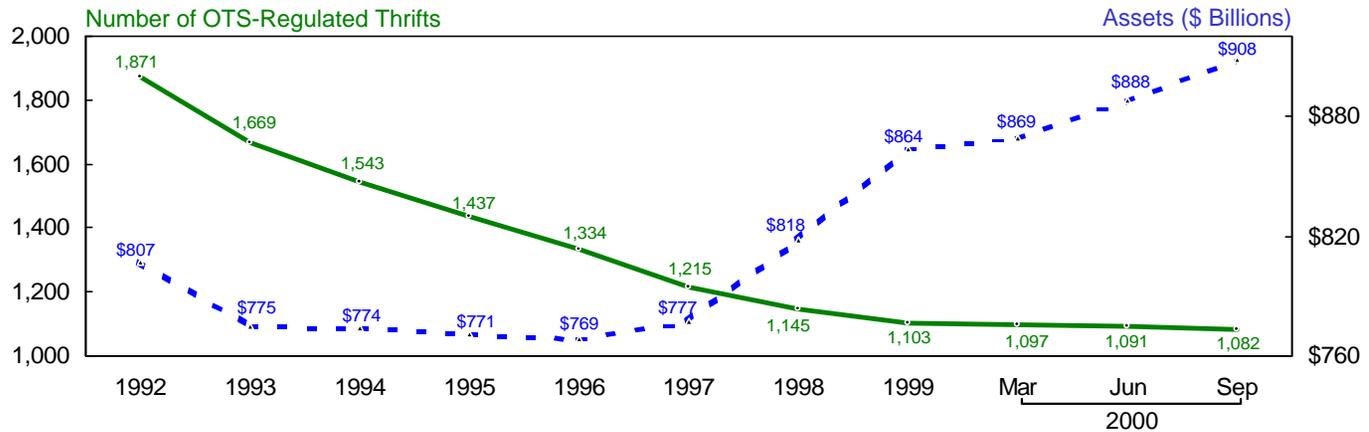
* Preliminary third quarter data for 957 thrifts with \$894 billion in assets.
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MEDIAN NPV CAPITAL RATIOS



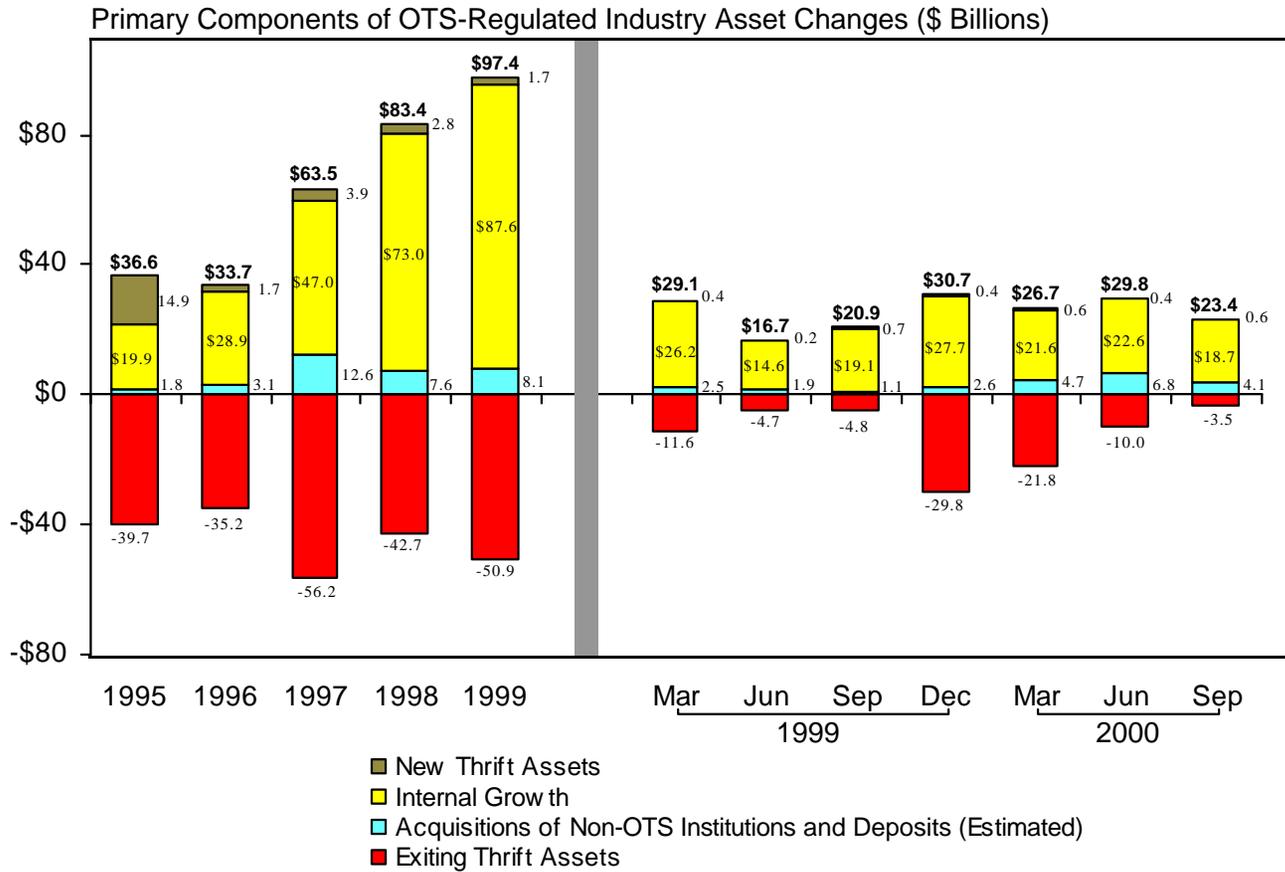
Preliminary third quarter data for 957 thrifts with \$894 billion in assets.
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NUMBER AND ASSETS



* Annualized.
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ASSET GROWTH RECONCILIATION



STRUCTURAL CHANGES

OTS-REGULATED THRIFTS	1995	1996	1997	1998	1999	2000 YTD	2000 Mar Jun Sep		
TOTAL EXITS	129	119	141	109	80	51	16	18	17
Failures	2	1	0	0	1	1	1	0	0
Conversions									
To Commercial Banks	13	10	32	5	17	7	2	3	2
To State-Chartered Savings Banks	<u>16</u>	<u>20</u>	<u>17</u>	<u>13</u>	<u>7</u>	<u>5</u>	<u>3</u>	<u>1</u>	<u>1</u>
Total Conversions	29	30	49	18	24	12	5	4	3
Acquisitions									
By Commercial Banks	49	46	56	42	30	24	6	10	8
By State-Chartered Savings Banks	<u>1</u>	<u>3</u>	<u>5</u>	<u>7</u>	<u>5</u>	<u>3</u>	<u>2</u>	<u>0</u>	<u>1</u>
Total Acquisitions by Non-OTS Regulated Institutions	50	49	61	49	35	27	8	10	9
OTS Thrift-to-Thrift Mergers	<u>43</u>	<u>36</u>	<u>28</u>	<u>38</u>	<u>18</u>	<u>10</u>	<u>2</u>	<u>3</u>	<u>5</u>
Total Acquisitions	93	85	89	87	53	37	10	13	14
Voluntary Dissolutions	5	3	3	4	2	1	0	1	0
TOTAL ENTRANTS	23	18	21	39	38	30	10	12	8
De Novo	3	6	11	25	27	22	5	10	7
Charter Conversions	20	12	10	14	11	8	5	2	1
NET DECLINE	106	101	120	70	42	21	6	6	9