



OFFICE OF THRIFT SUPERVISION

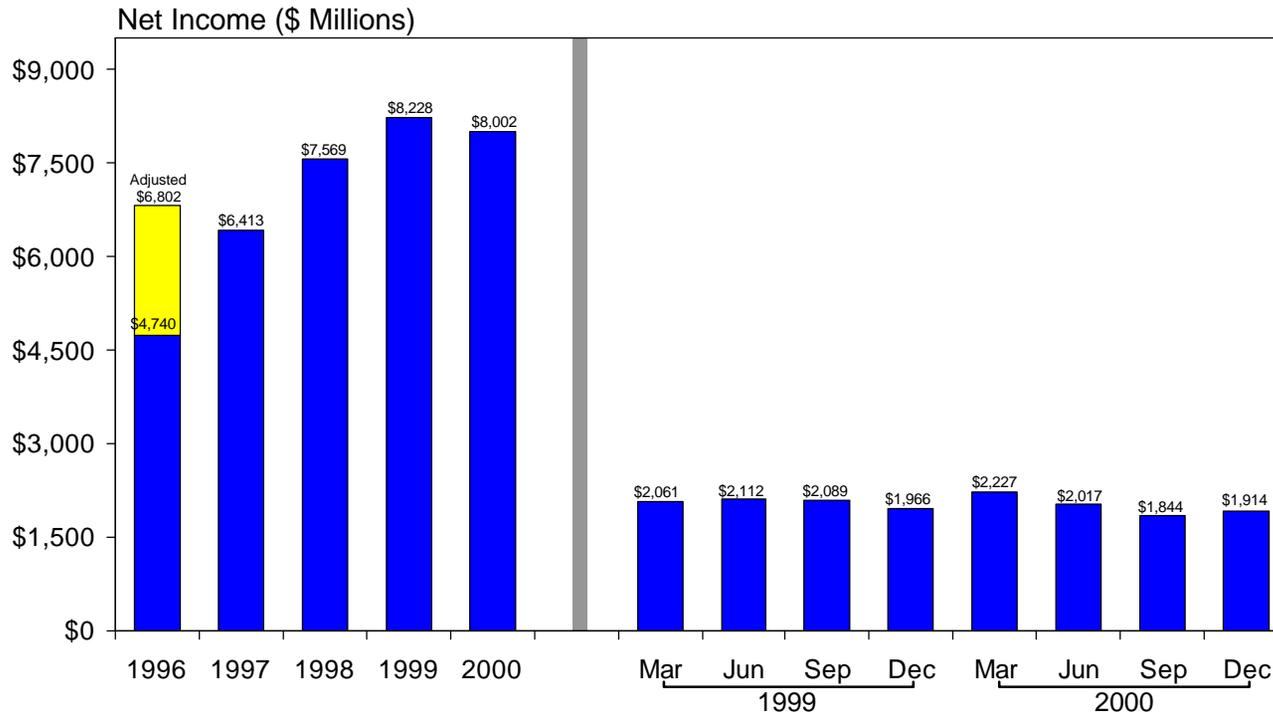
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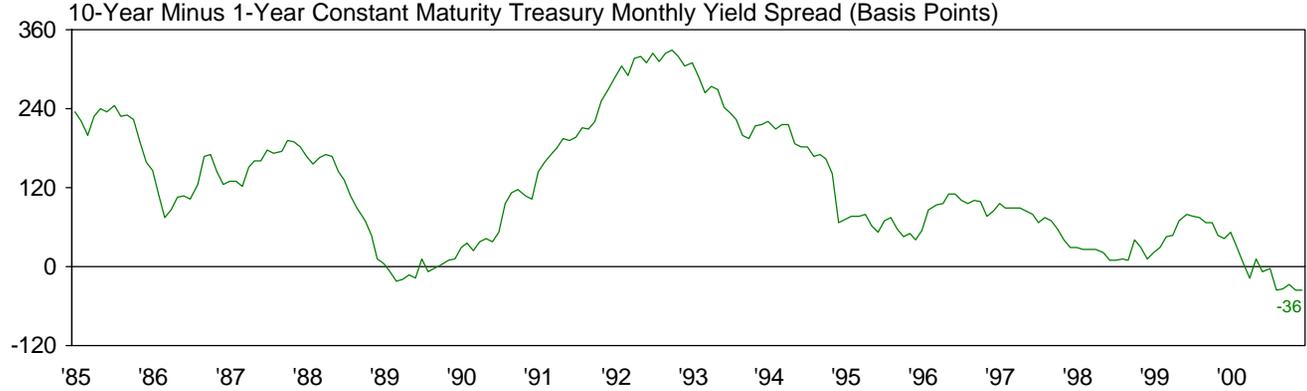
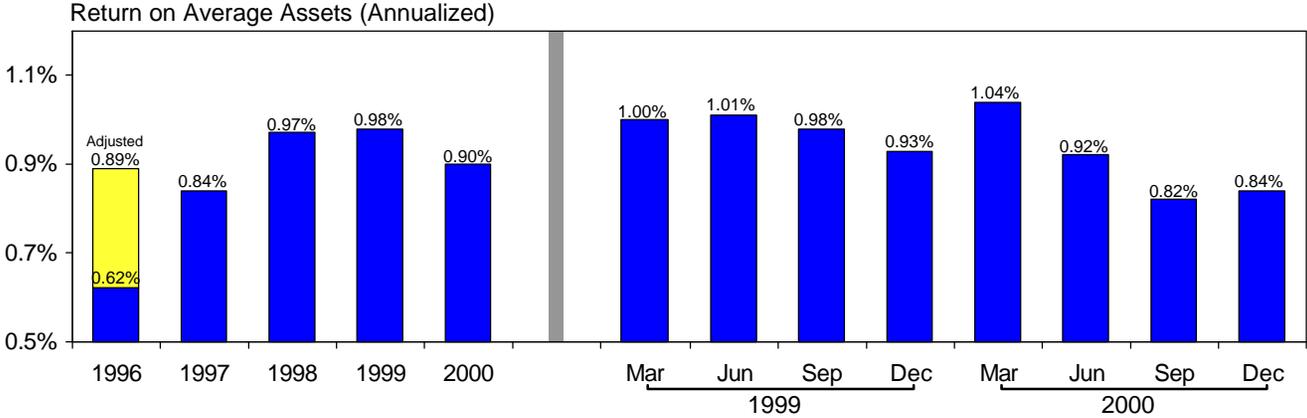
Office of Thrift Supervision
March 2001

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)	1996	1997	1998	1999	2000	Quarter			ROA Impact ¹		
						Dec '99	Sep '00	Dec '00	1999 2000	Dec '99 Dec '00	Sep '00 Dec '00
Net Income (ROA)	0.62	0.84	0.97	0.98	0.90	0.93	0.82	0.84	-0.08	-0.09	0.02
Net Interest Income (Margin)	2.85	2.87	2.74	2.73	2.63	2.71	2.59	2.59	-0.10	-0.12	0.00
Loss Prov. - Int. Bear. Assets	0.28	0.26	0.20	0.16	0.19	0.16	0.18	0.21	-0.03	-0.05	-0.03
Fee Income	0.48	0.57	0.57	0.66	0.81	0.73	0.83	0.83	0.15	0.10	0.00
Mortgage Loan Servicing Fees	0.12	0.11	0.06	0.11	0.12	0.14	0.12	0.11	0.01	-0.03	-0.01
Other Fees and Charges	0.36	0.46	0.51	0.55	0.69	0.59	0.71	0.72	0.14	0.13	0.01
Other Noninterest Income ²	0.43	0.35	0.68	0.41	0.32	0.31	0.30	0.36	-0.09	0.05	0.06
Noninterest Expense	2.59	2.21	2.32	2.11	2.17	2.15	2.21	2.25	-0.06	-0.10	-0.04
G & A Expense	2.50	2.11	2.23	2.03	2.09	2.07	2.13	2.17	-0.06	-0.10	-0.04
Loss Prov. - Nonint. Bear. Assets	0.02	0.03	0.02	0.01	0.01	0.01	0.01	0.01	0.00	0.00	0.00
Other Noninterest Expense	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.00	0.00	0.00
Taxes	0.23	0.48	0.50	0.56	0.49	0.52	0.49	0.48	0.07	0.04	0.01

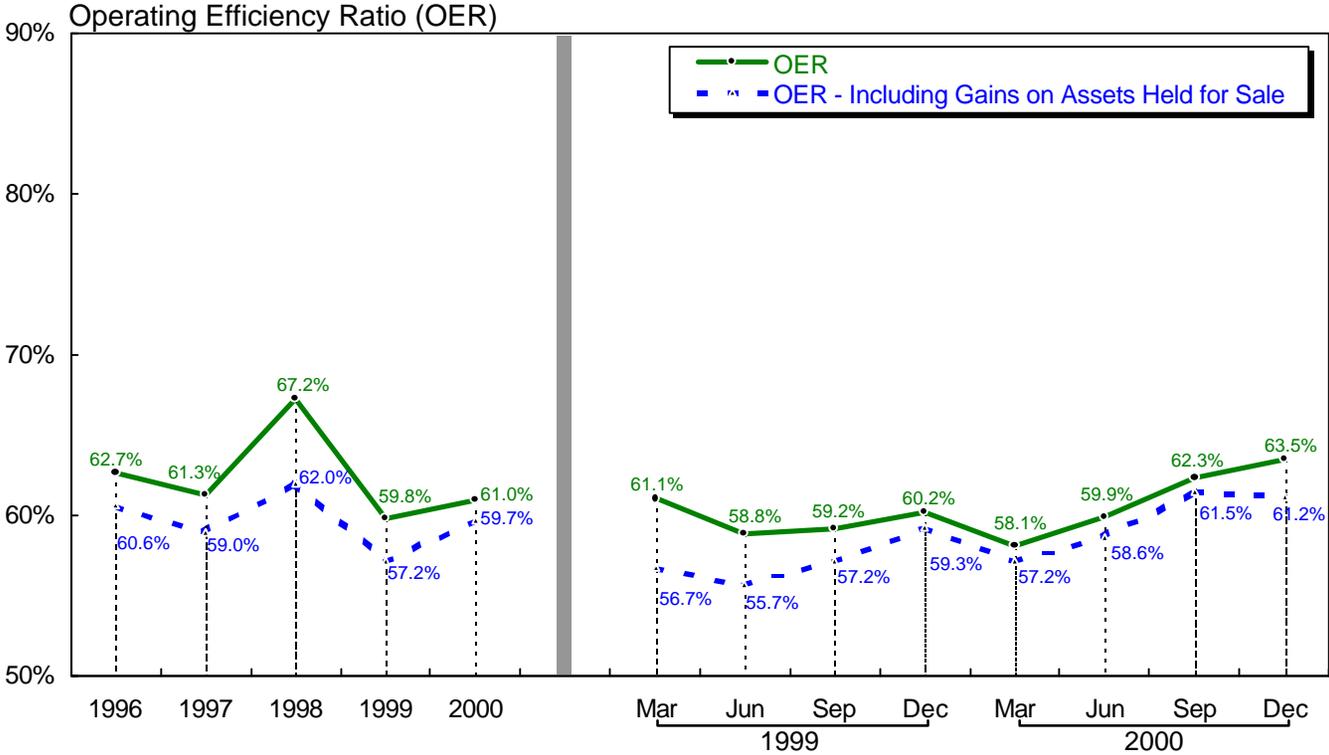
¹ Negative values reduced ROA.

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

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

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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

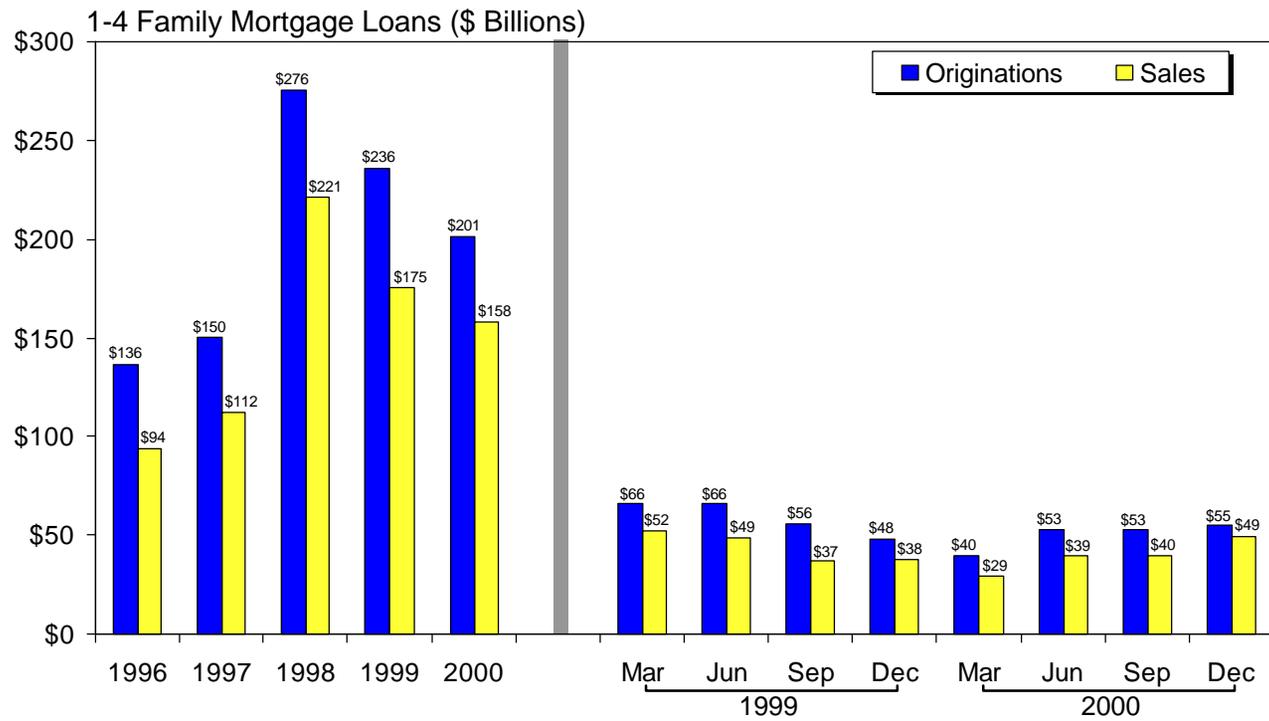
Assets (\$Billions)	Dec 1995		Dec 1999		Dec 2000		Growth Rates	
	\$	% TA	\$	% TA	\$	% TA	Dec '95	Dec '99
							Dec '00	Dec '00
Total Assets	771.0	100.0	863.6	100.0	928.6	100.0	4.1	7.5
Total Loans	510.2	66.2	583.8	67.6	645.6	69.5	5.3	10.6
1-4 Family Mortgage Loans	365.3	47.4	410.5	47.5	448.1	48.3	4.5	9.2
Construction Loans	14.7	1.9	17.6	2.0	21.4	2.3	9.0	21.7
Other Mortgages	85.1	11.0	81.5	9.4	87.4	9.4	0.5	7.3
Commercial Loans / Small Business	7.2	0.9	20.9	2.4	27.9	3.0	57.4	33.5
Consumer Loans	37.8	4.9	53.4	6.2	60.9	6.6	12.2	14.0
Mortgage Pool Securities	125.5	16.3	94.8	11.0	93.1	10.0	-5.2	-1.8
Investment Securities	97.4	12.6	124.4	14.4	122.4	13.2	5.1	-1.6
Mortgage Derivatives	44.3	5.7	78.4	9.1	75.8	8.2	14.2	-3.4

Numbers may not sum due to rounding.

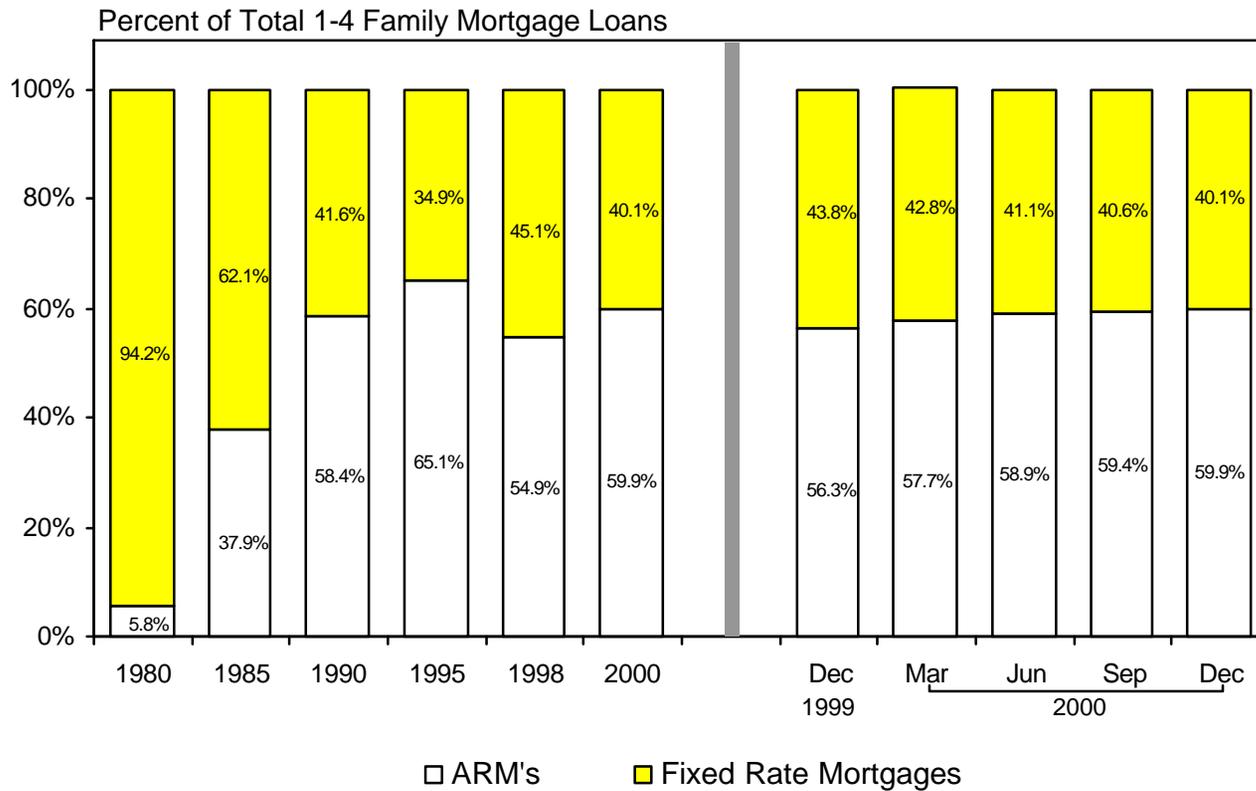
Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans-in-process, and unamortized yield adjustments. This reporting change significantly reduced the construction loan balance.

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1-4 FAMILY ORIGINATIONS AND SALES



ADJUSTABLE, FIXED RATE 1-4 FAMILY MORTGAGE DISTRIBUTION



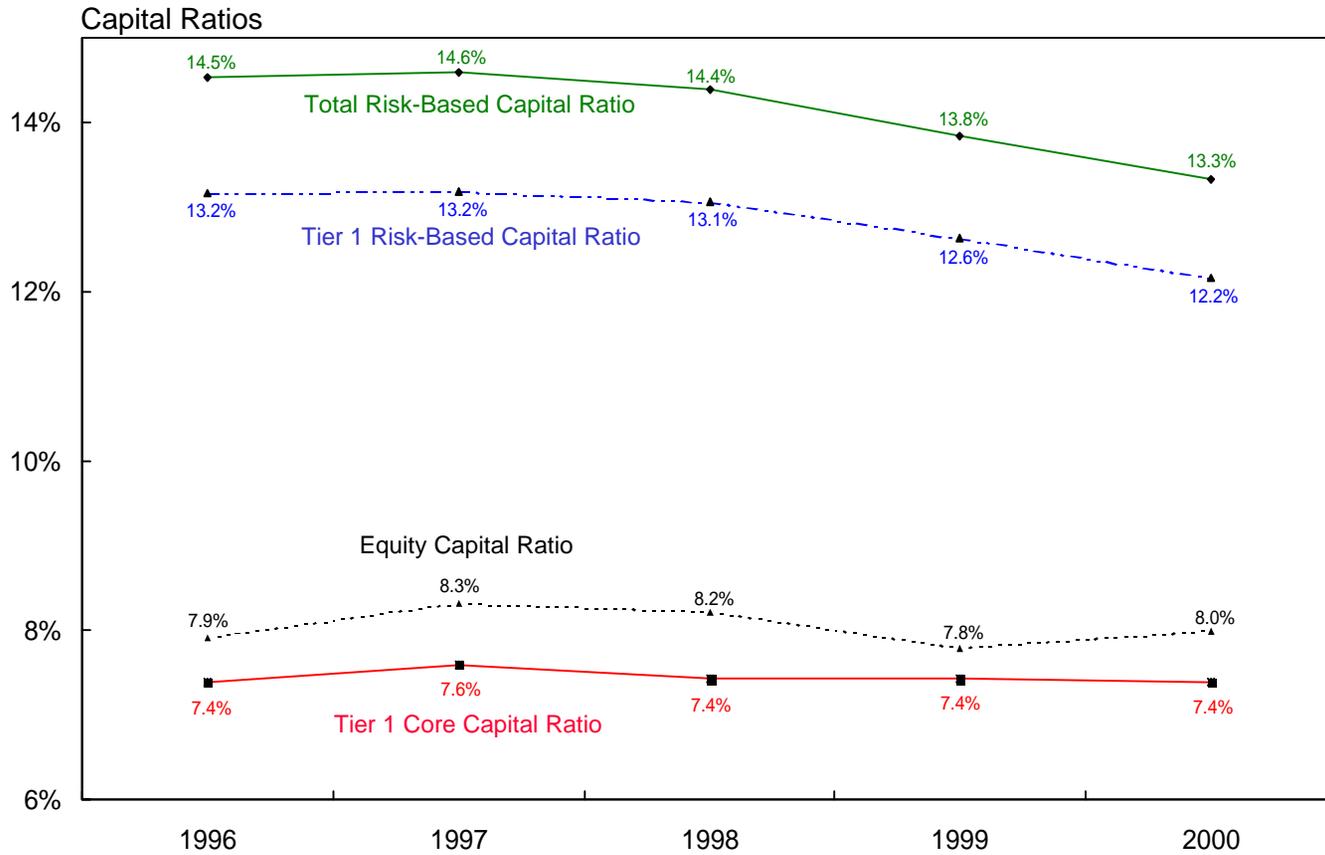
1-4-Family Mortgage Loans include Mortgage-Backed Securities.
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LIABILITIES COMPOSITION

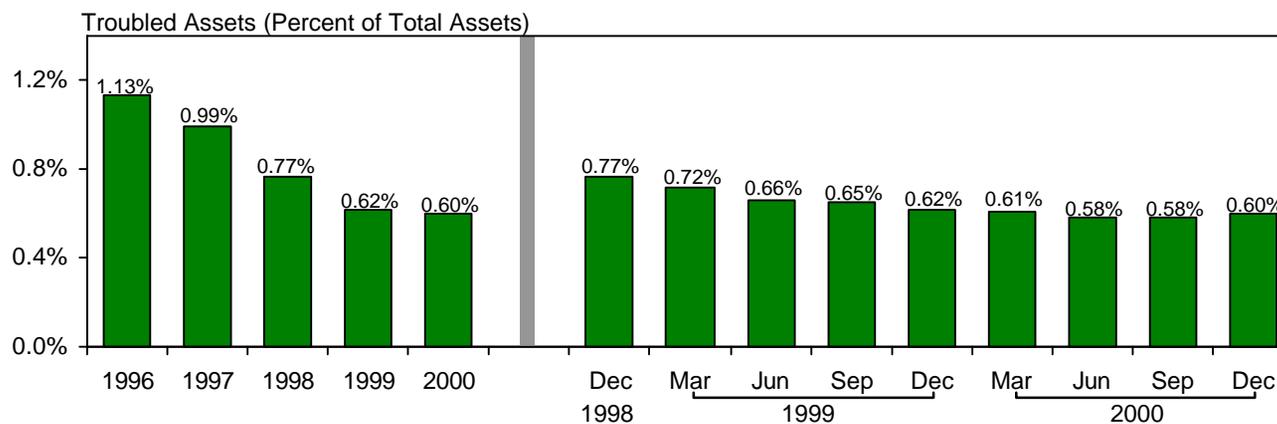
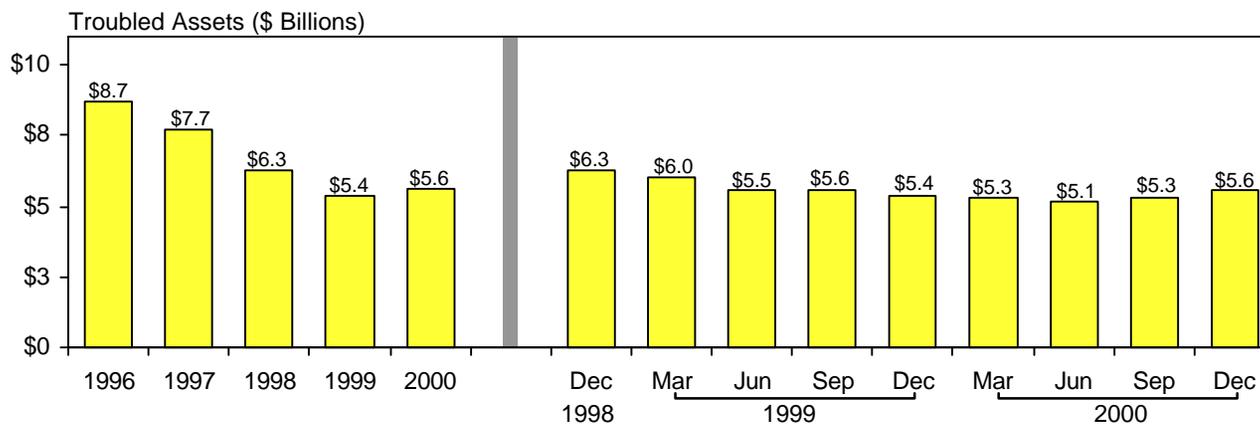
	Dec 1995		Dec 1999		Dec 2000		Average Annual Growth Rates	
							Dec '95 Dec '00	Dec '99 Dec '00
	\$	% TA	\$	% TA	\$	% TA	%	%
Total Liabilities and Capital	771.0	100.0	863.6	100.0	928.6	100.0	4.1	7.5
Total Liabilities	709.2	92.0	796.3	92.2	854.2	92.0	4.1	7.3
Total Deposits	535.0	69.4	505.0	58.5	529.4	57.0	-0.2	4.8
Deposits Less Than \$100,000	468.2	60.7	402.1	46.6	409.5	44.1	-2.5	1.8
Deposits Greater Than \$100,000	66.2	8.6	102.9	11.9	120.0	12.9	16.2	16.6
FHLBank Advances	85.1	11.0	189.9	22.0	218.3	23.5	31.3	15.0
Other Borrowings	79.2	10.3	88.3	10.2	91.8	9.9	3.2	4.0
Other Liabilities	9.8	1.3	13.2	1.5	14.7	1.6	9.9	11.5
Equity Capital	61.7	8.0	67.3	7.8	74.4	8.0	4.1	10.5

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



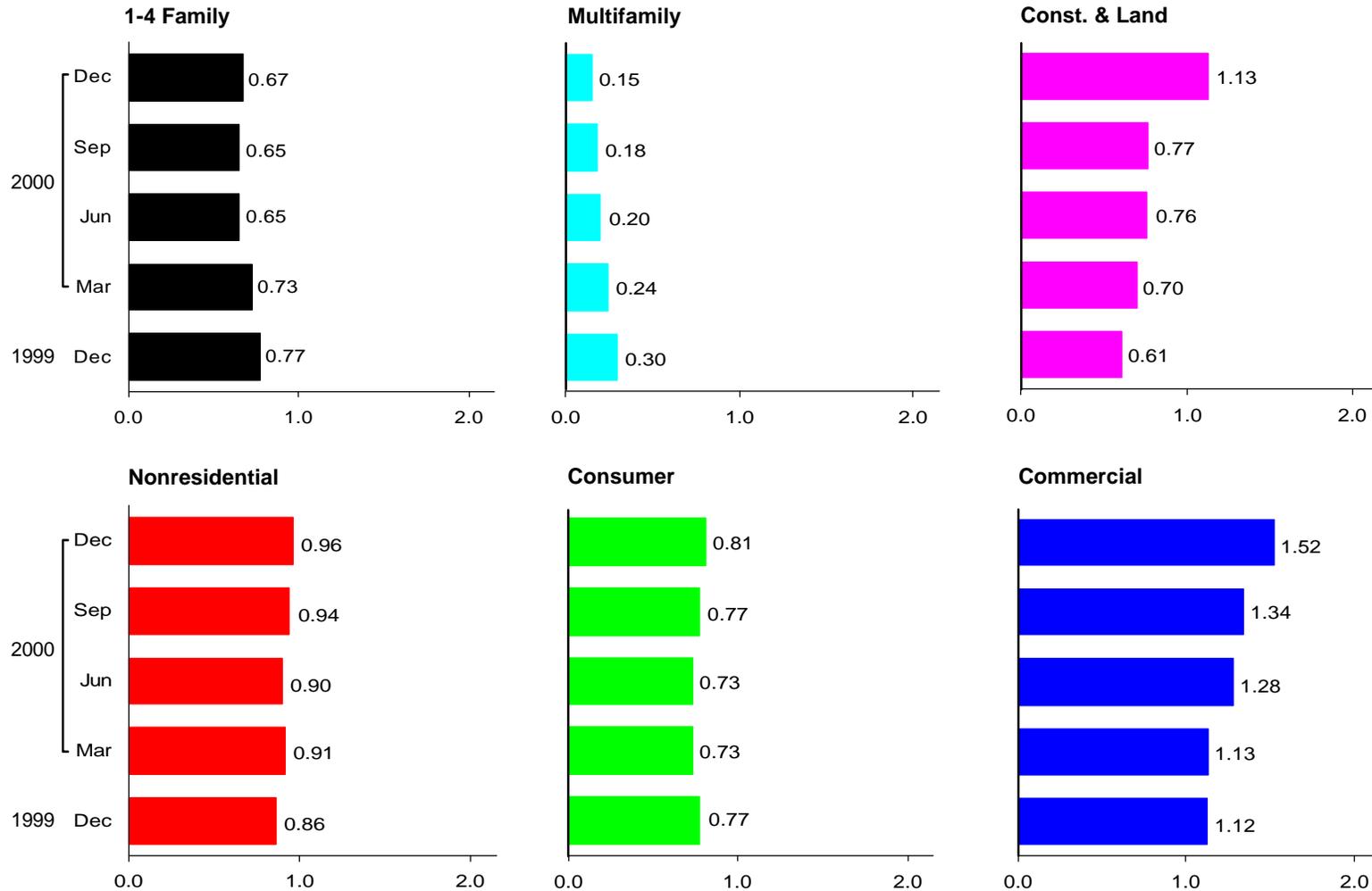
TROUBLED ASSETS



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

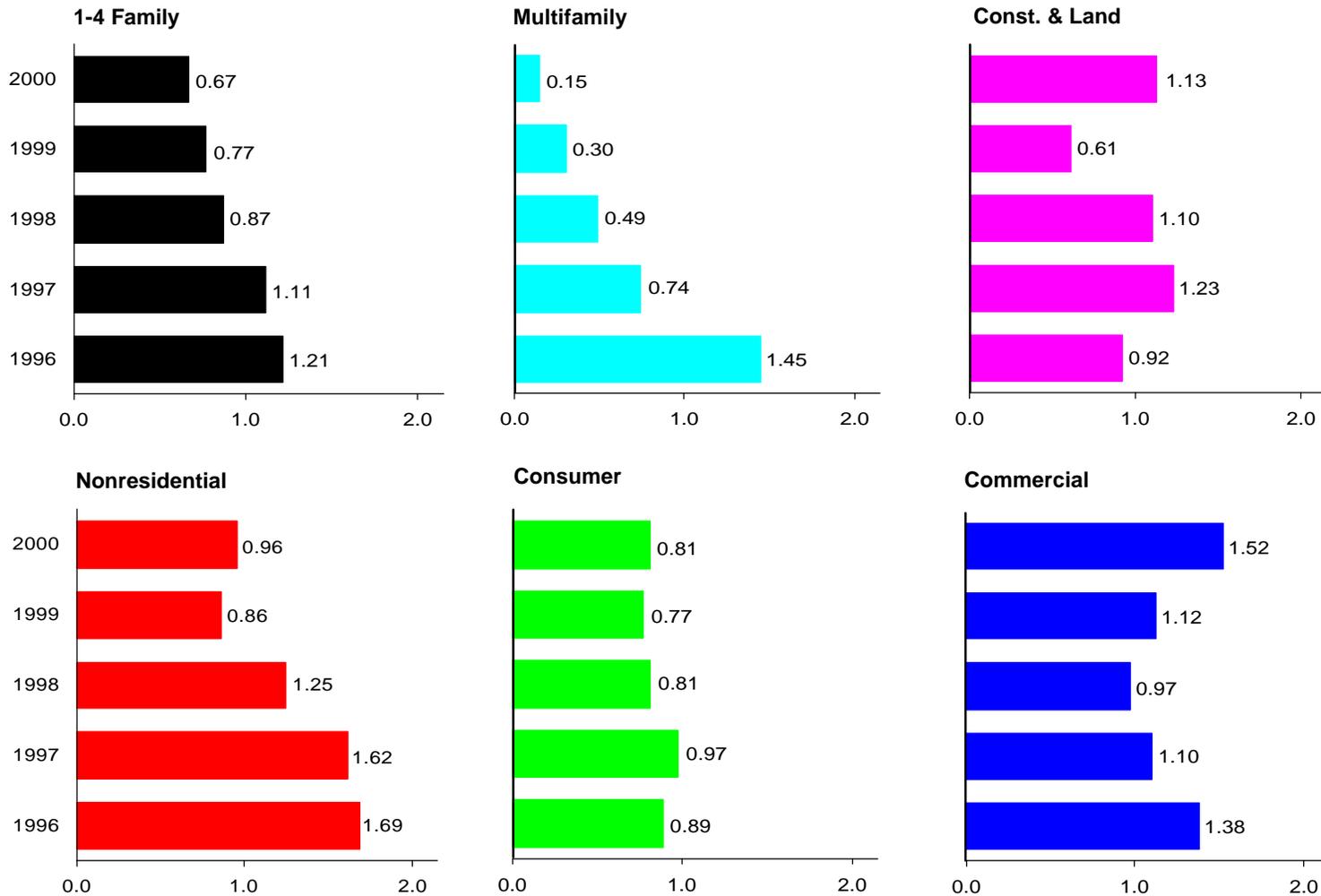
Percent of Loan Type



Data after 1995 are net of specific valuation allowances.
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NONCURRENT LOANS – FIVE YEARS

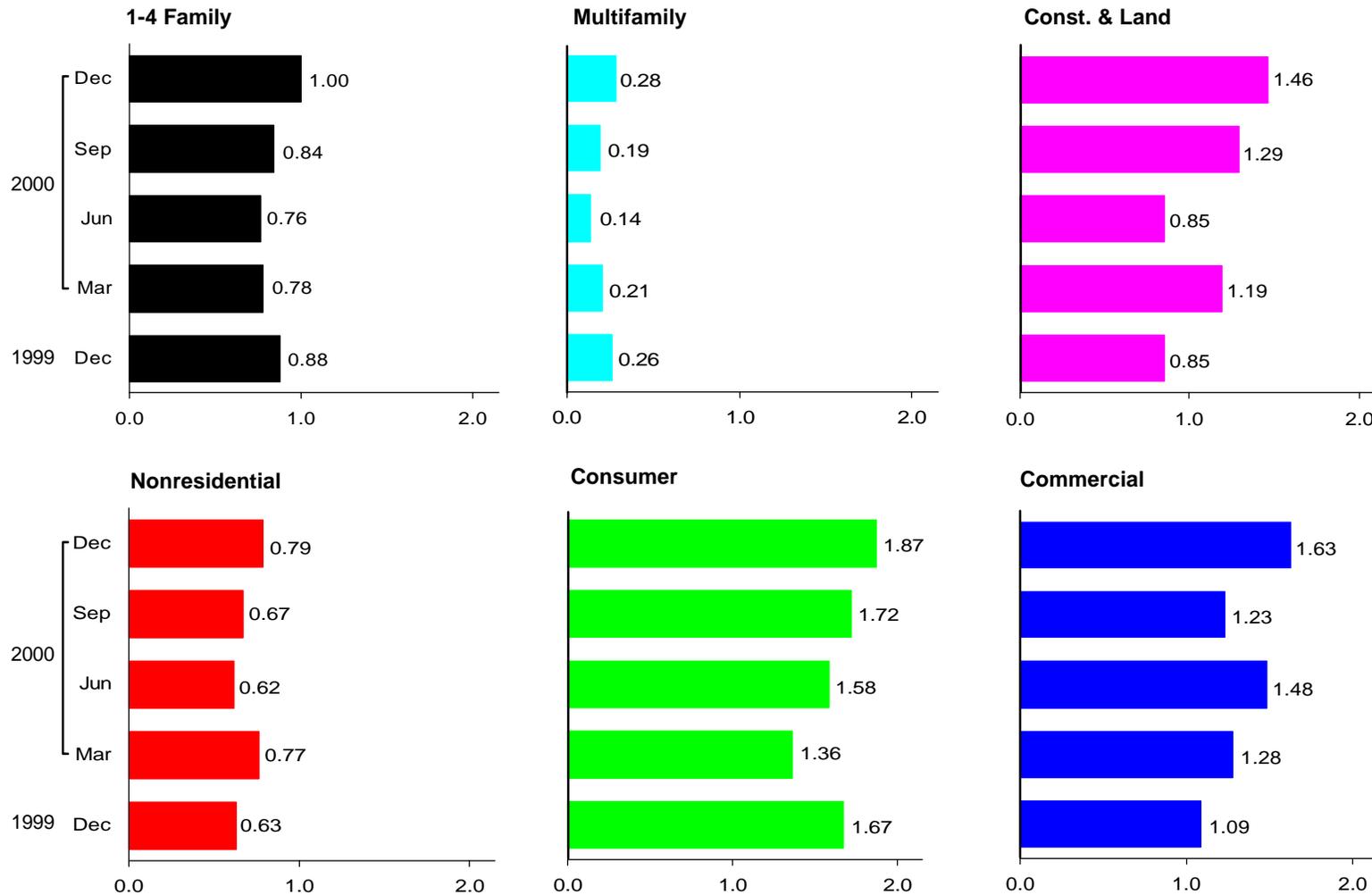
Percent of Loan Type



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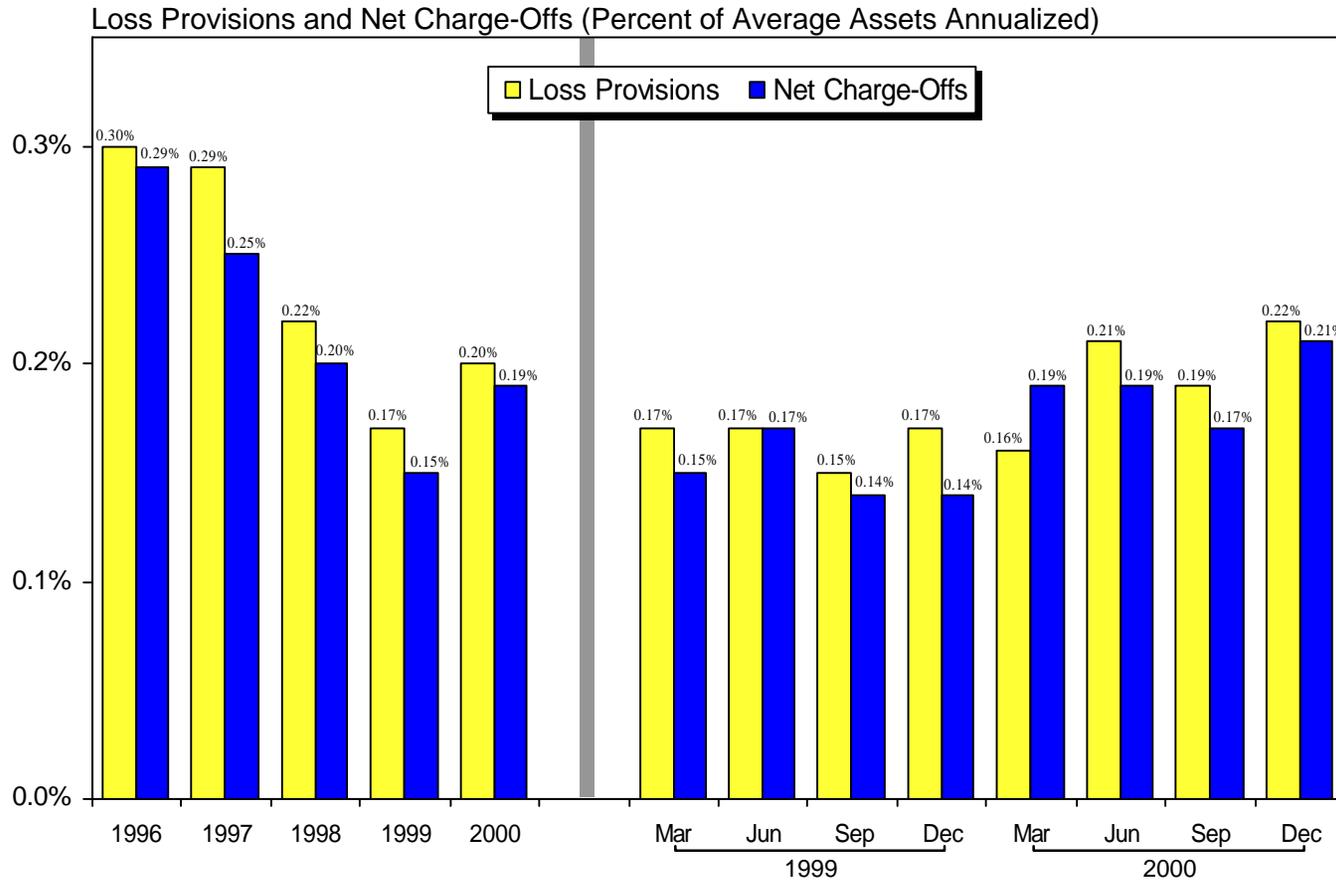
LOANS 30 – 89 DAYS PAST DUE - FIVE QUARTERS

Percent of Loan Type



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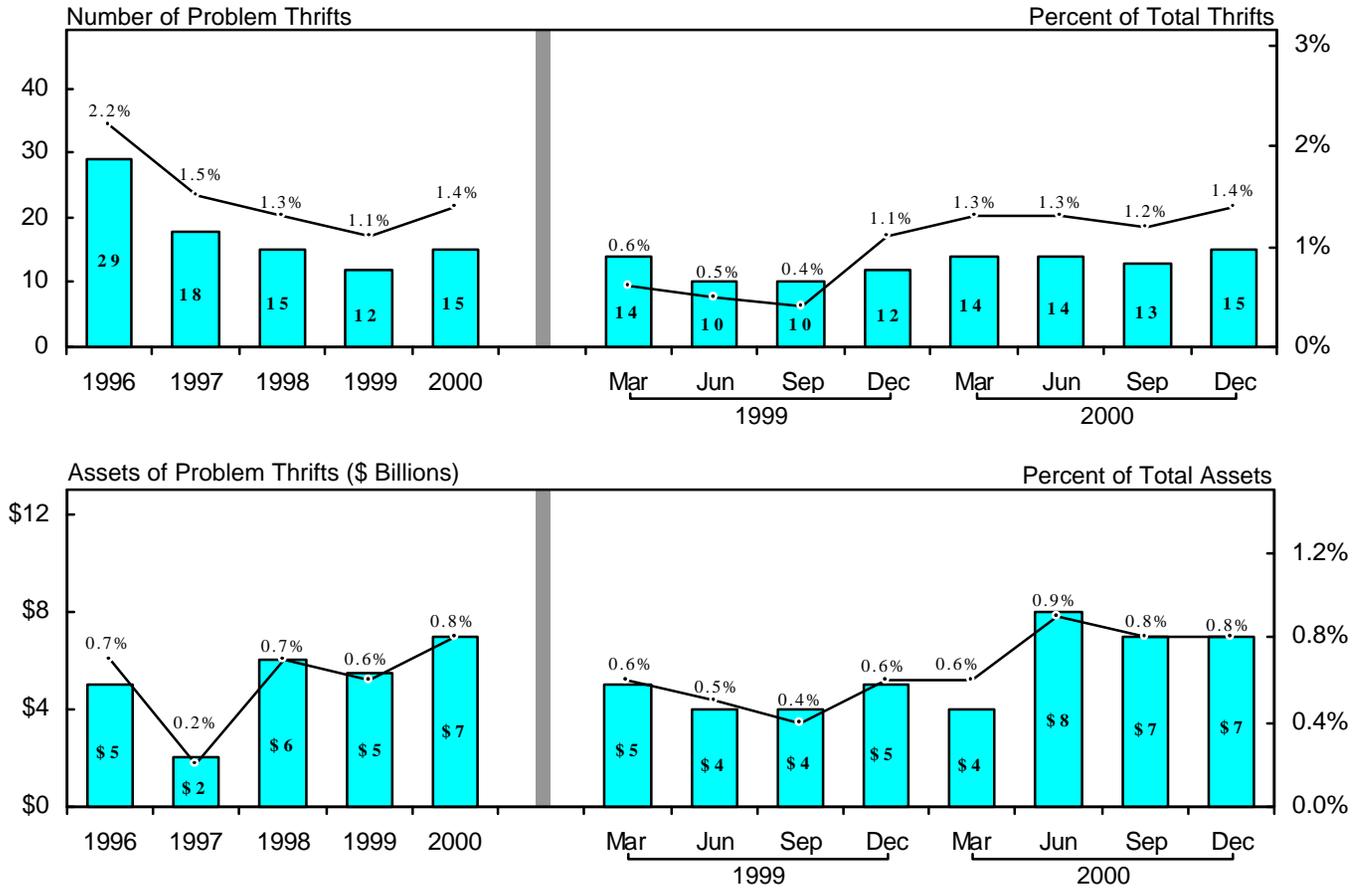
TOTAL LOSS PROVISIONS AND NET CHARGE-OFFS



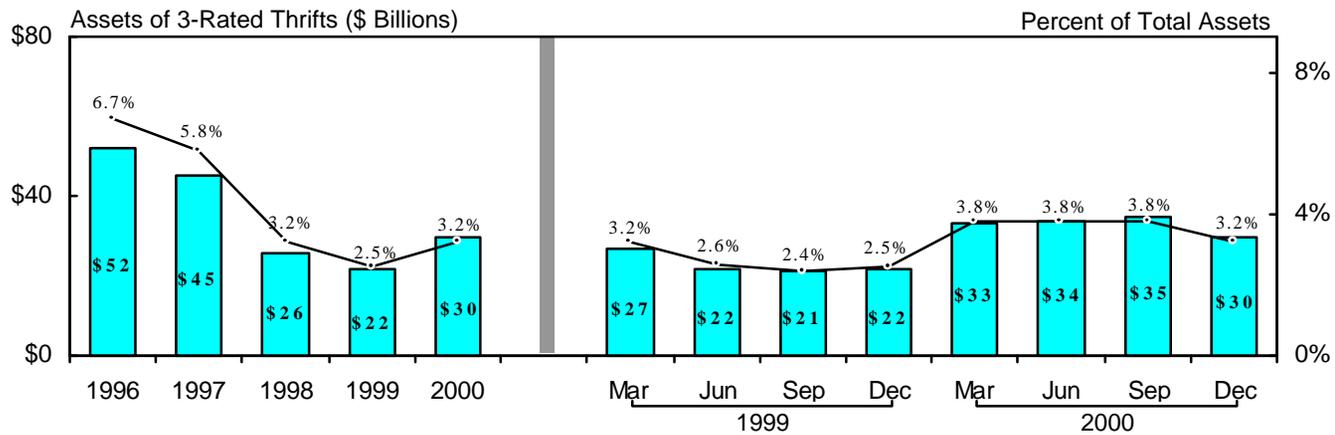
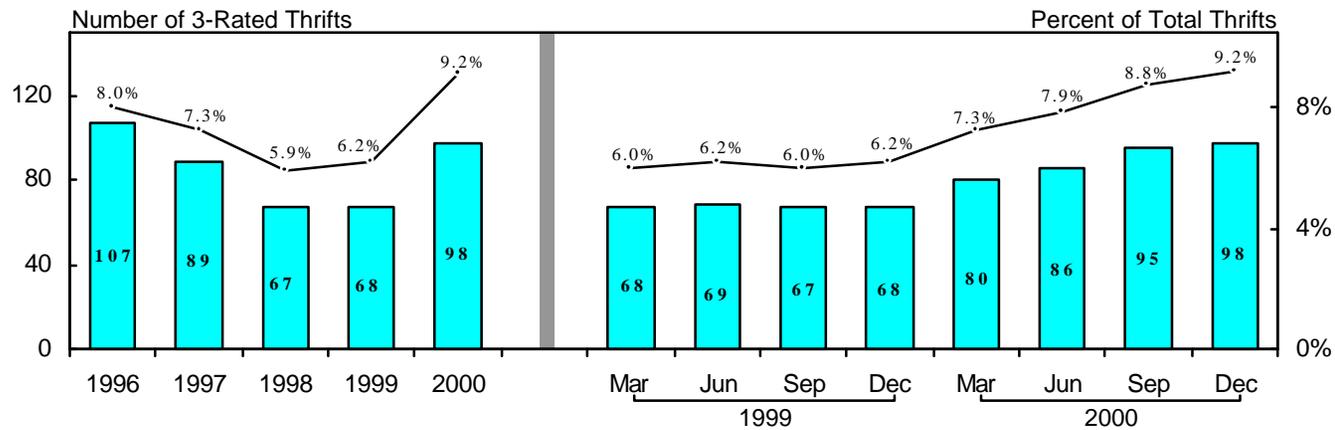
Total Loss Provisions include loss provisions on interest-bearing and noninterest-bearing assets.
 Net charge-offs are charge-offs less recoveries.
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NUMBER AND ASSETS OF PROBLEM THRIFTS

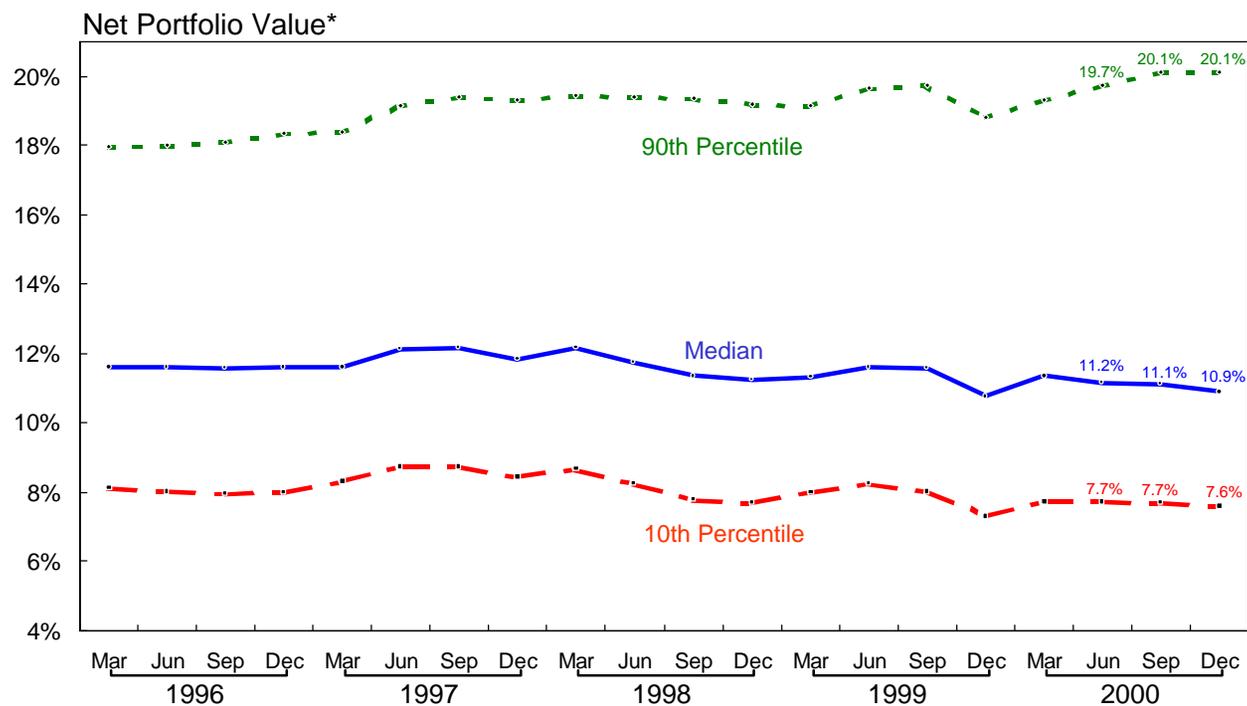
(Thriffs with CAMELS Ratings of 4 or 5)



NUMBER AND ASSETS OF 3-RATED THRIFTS

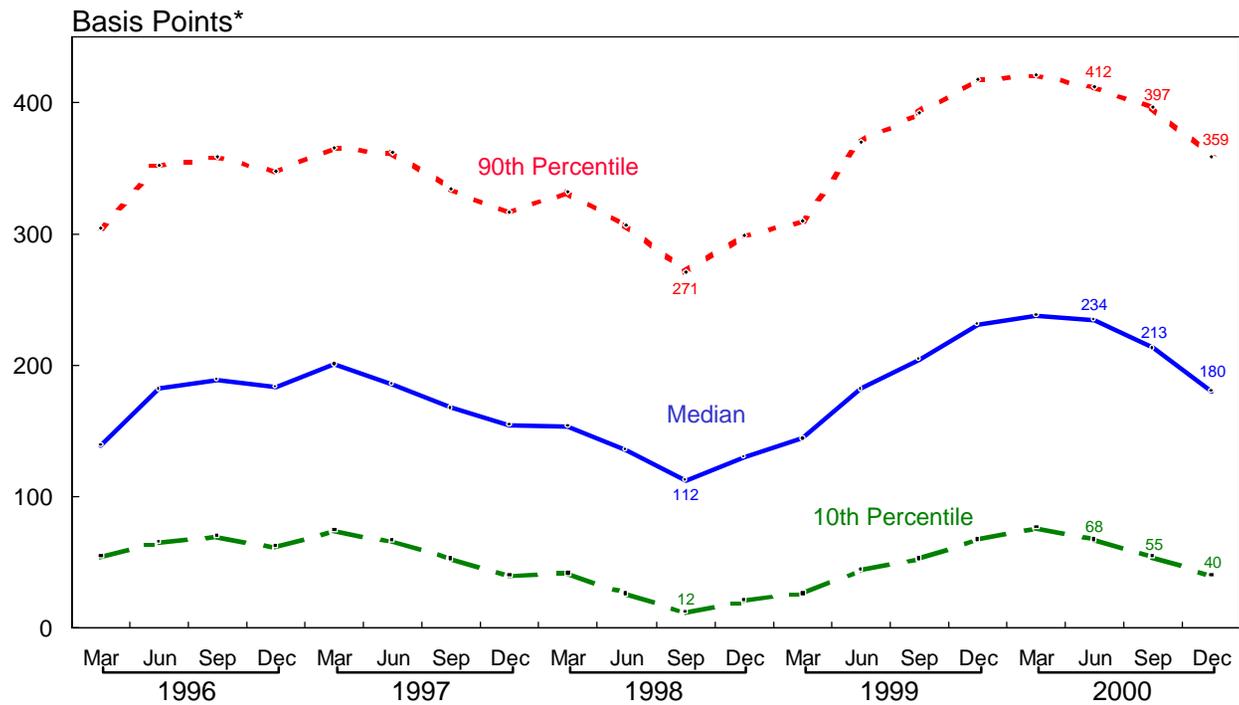


PRE-SHOCK NPV



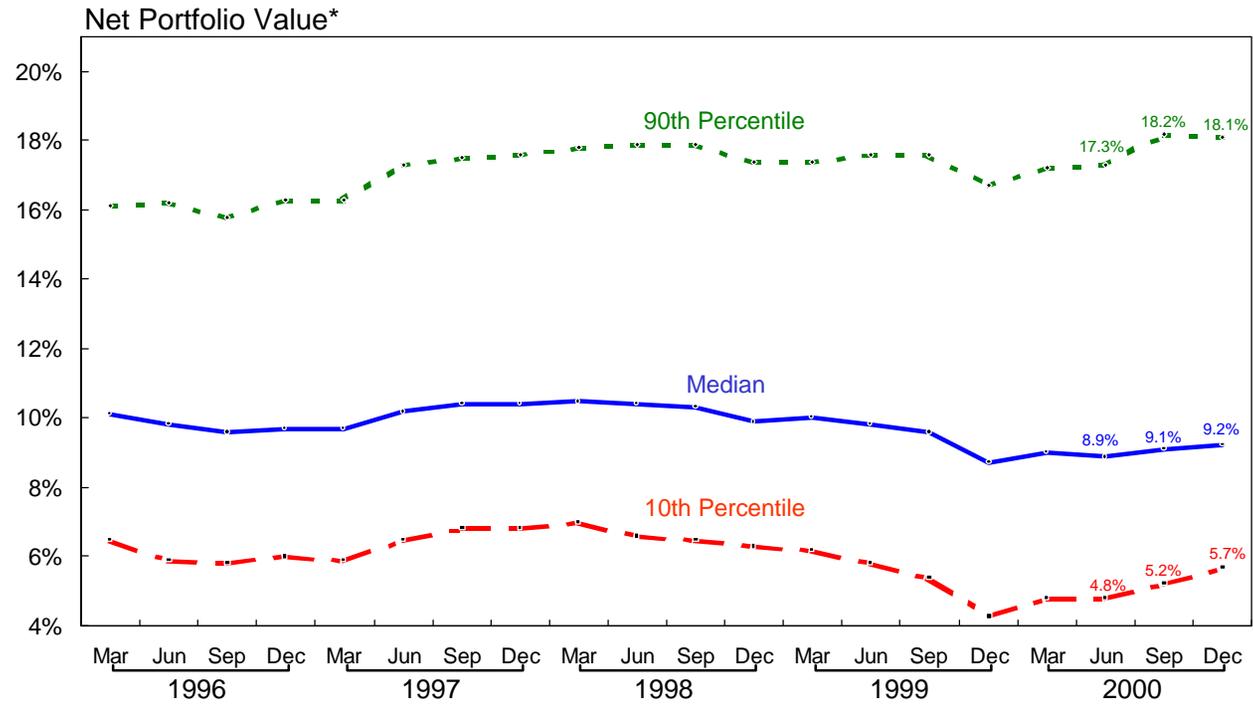
* Preliminary fourth quarter data as of March 2, 2001, for 968 thrifts with \$893.3 billion in assets.
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INTEREST RATE SENSITIVITY



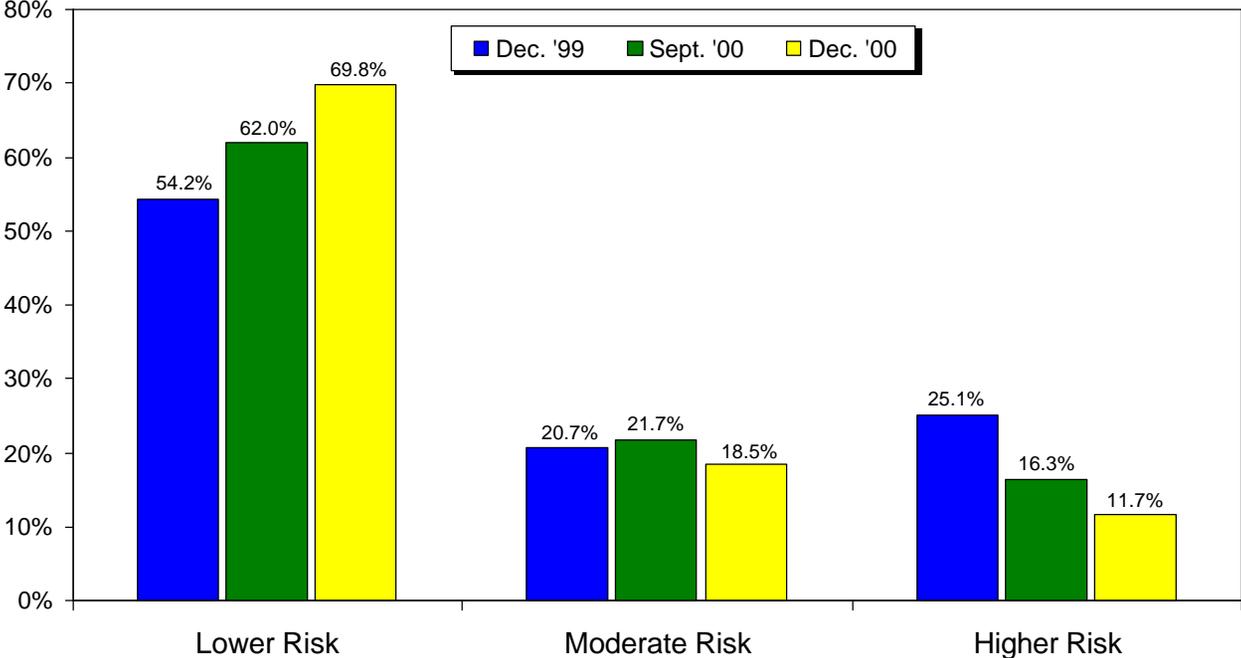
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POST-SHOCK NPV

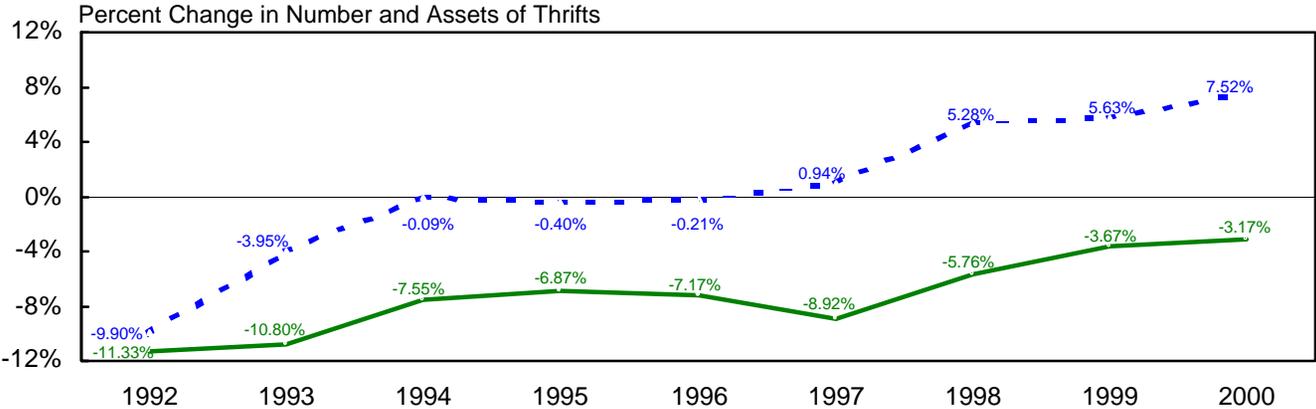
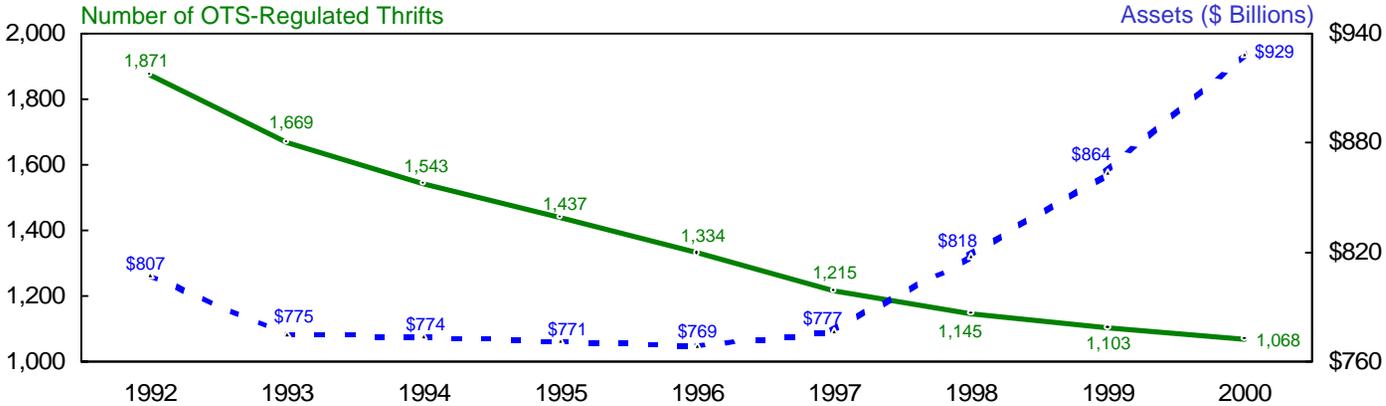


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PERCENT OF INDUSTRY AS CLASSIFIED BY INTEREST RATE RISK

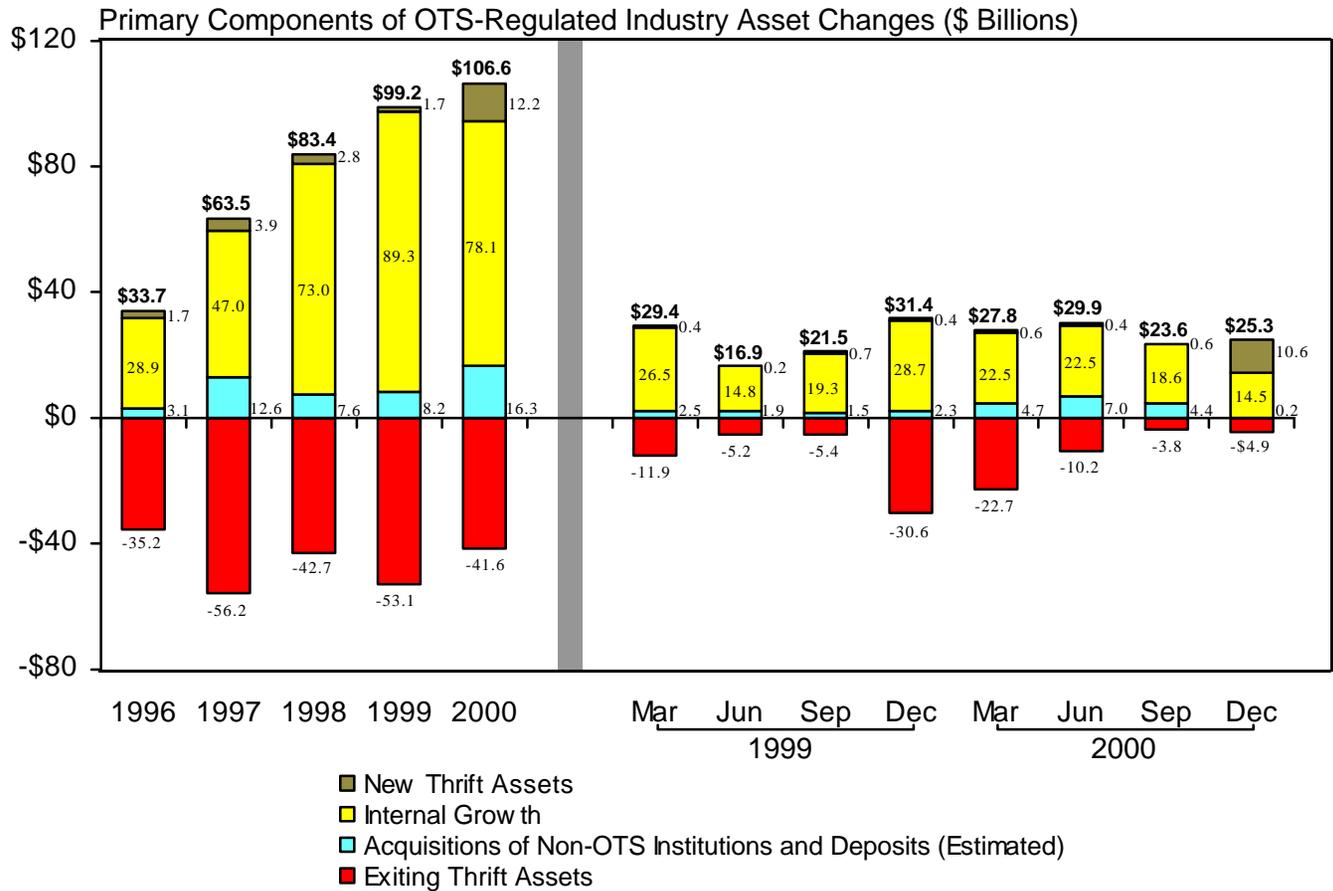


NUMBER AND ASSETS



* Annualized.
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ASSET GROWTH RECONCILIATION



Note: For 1999 and 2000, branches sold have been added to exiting thrift assets.

STRUCTURAL CHANGES

OTS-REGULATED THRIFTS	1996	1997	1998	1999	2000	2000			
						Mar	Jun	Sep	Dec
TOTAL EXITS	119	141	109	80	76	16	18	17	25
Failures	1	0	0	1	1	1	0	0	0
Conversions									
To Commercial Banks	10	32	5	17	9	2	3	2	2
To State-Chartered Savings Banks	<u>20</u>	<u>17</u>	<u>13</u>	<u>7</u>	<u>5</u>	<u>3</u>	<u>1</u>	<u>1</u>	<u>0</u>
Total Conversions	30	49	18	24	14	5	4	3	2
Acquisitions									
By Commercial Banks	46	56	42	30	37	6	10	8	13
By State-Chartered Savings Banks	<u>3</u>	<u>5</u>	<u>7</u>	<u>5</u>	<u>5</u>	<u>2</u>	<u>0</u>	<u>1</u>	<u>2</u>
Total Acquisitions by Non-OTS Regulated Institutions	49	61	49	35	42	8	10	9	15
OTS Thrift-to-Thrift Mergers	<u>36</u>	<u>28</u>	<u>38</u>	<u>18</u>	<u>17</u>	<u>2</u>	<u>3</u>	<u>5</u>	<u>7</u>
Total Acquisitions	85	89	87	53	59	10	13	14	22
Voluntary Dissolutions	3	3	4	2	2	0	1	0	1
TOTAL ENTRANTS	18	21	39	38	41	10	12	8	11
De Novo	6	11	25	27	29	5	10	7	7
Charter Conversions	12	10	14	11	12	5	2	1	4
NET DECLINE	101	120	70	42	35	6	6	9	14