



Third Quarter 2002 Index of Charts

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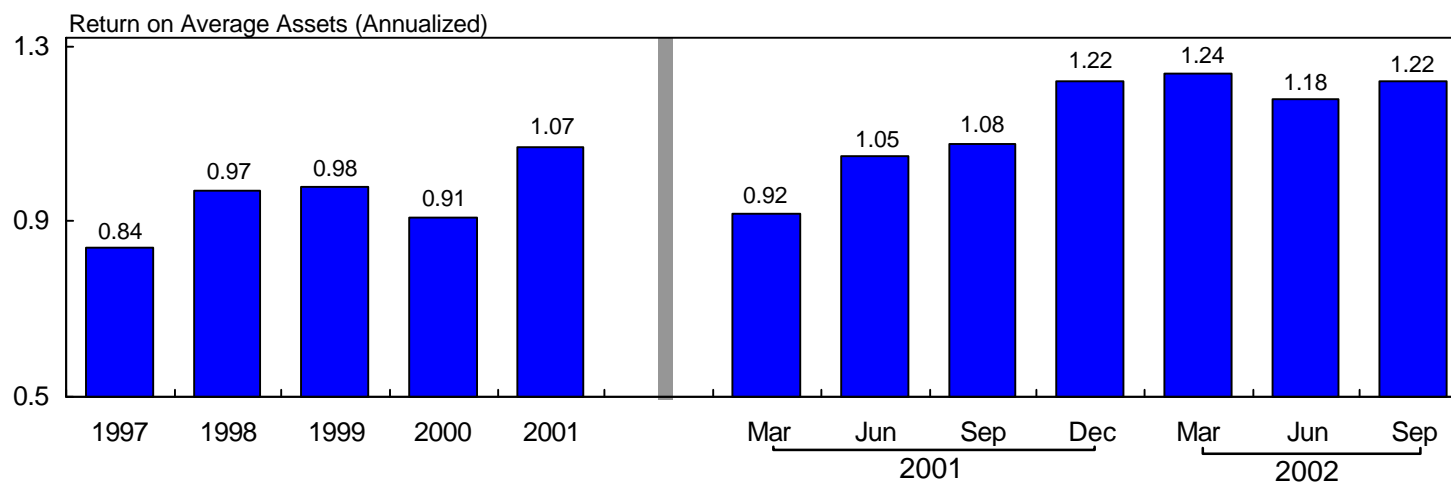
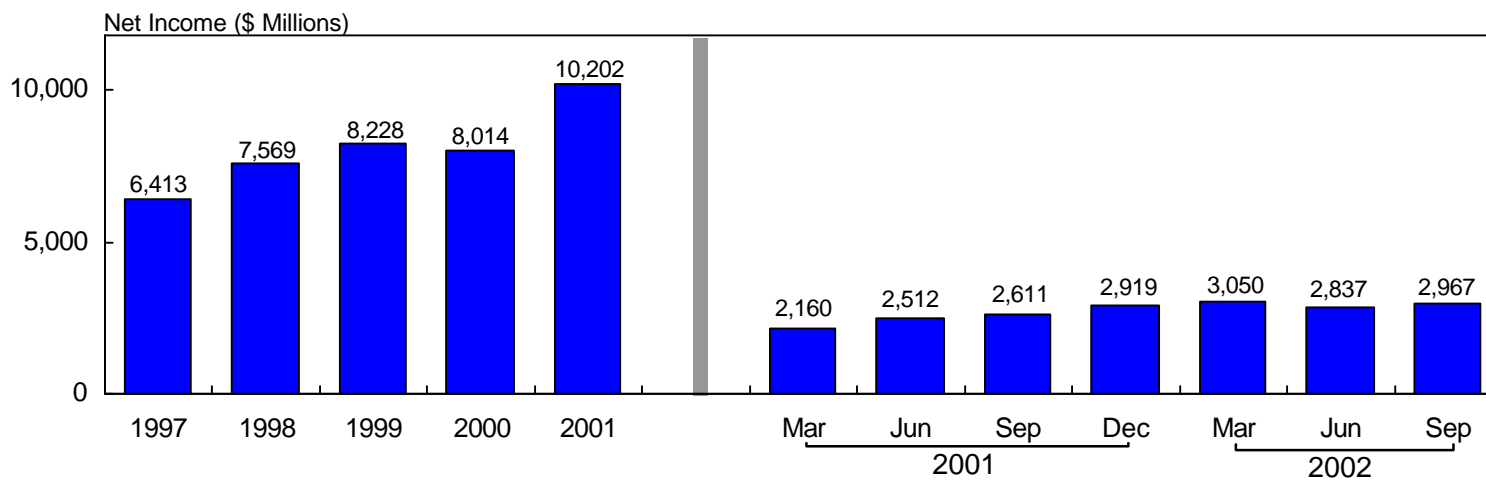
Third Quarter 2002 Thrift Industry Report Graphs and Tables

November 22, 2002

PERFORMANCE

	Quarter		
	Sep '01	Jun '02	Sep '02
Net Income (<i>\$ Billions</i>)	2.61	2.84	2.97
Return on Average Assets (%)	1.08	1.18	1.22
Return on Average Equity (%)	13.09	13.16	13.43
Net Interest Margin (%)	2.94	3.11	3.02
Total Mortgage Originations (<i>\$ Billions</i>)	118.73	109.25	138.28
Equity Capital (<i>% Total Assets</i>)	8.36	9.15	8.99
IRR Sensitivity (<i>Median Basis Points</i>)	177	161	96
Troubled Assets (<i>% Total Assets</i>)	0.68	0.70	0.70

EARNINGS AND PROFITABILITY



ROA ANALYSIS

(Percent of Average Assets)	Quarter			ROA Impact ¹	
	Sep '01	Jun '02	Sep '02	Sep '01 Sep '02	Jun '02 Sep '02
Net Income (ROA)	1.08	1.18	1.22	0.14	0.04
Net Interest Income (Margin)	2.94	3.11	3.02	0.08	-0.09
Loss Prov. - Int. Bear. Assets	0.32	0.35	0.28	0.04	0.07
Total Fee Income	0.59	0.37	-0.03	-0.62	-0.40
Mortgage Loan Servicing Fees	-0.21	-0.47	-0.89	-0.68	-0.42
Other Fees and Charges	0.80	0.84	0.86	0.06	0.02
Other Noninterest Income ²	0.81	1.07	1.52	0.71	0.45
Noninterest Expense	2.35	2.38	2.34	0.01	0.04
Taxes	0.62	0.63	0.67	-0.05	-0.04
Extraordinary Items	0.03	-0.01	0.00	-0.03	0.01

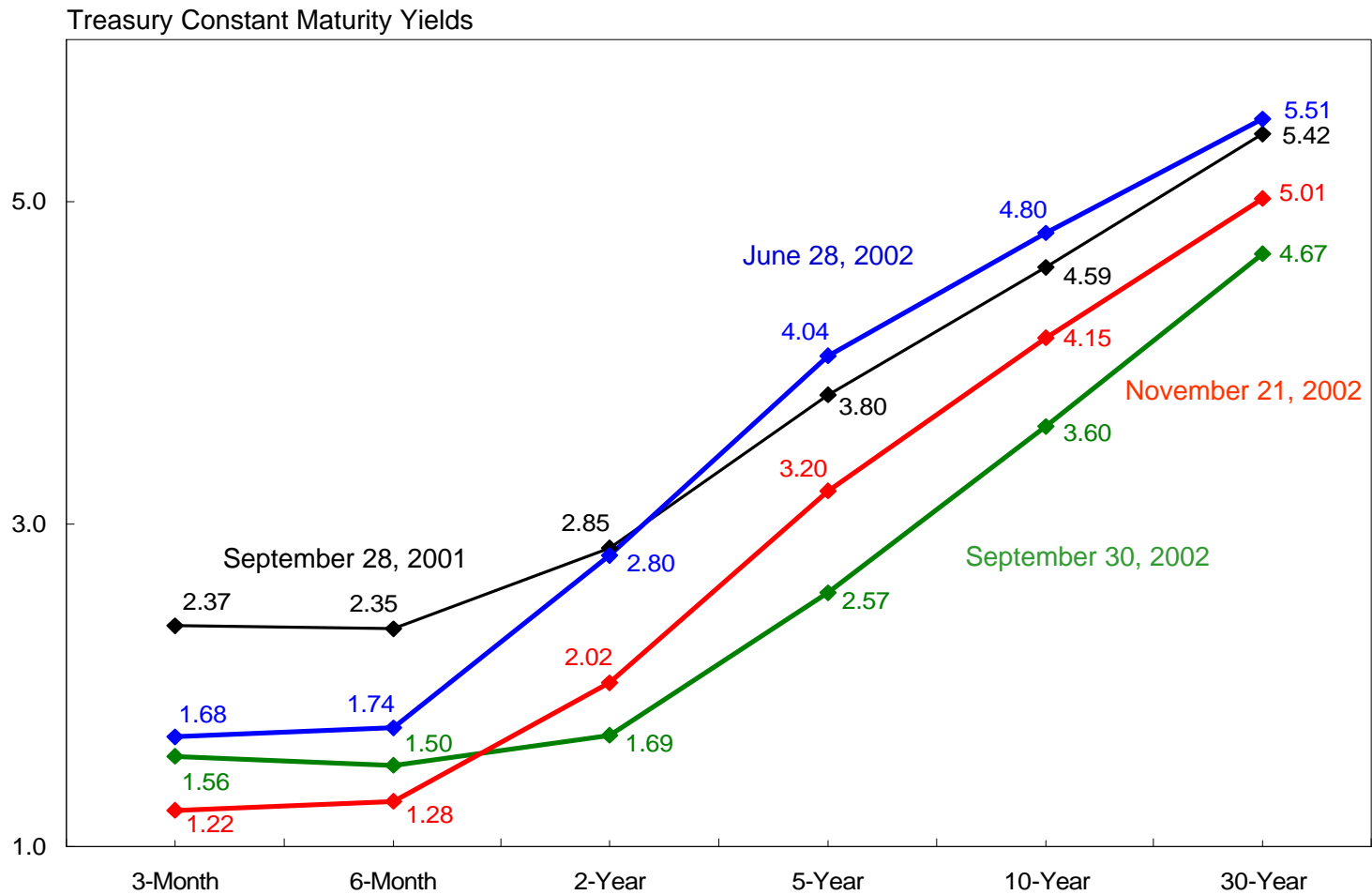
¹ Negative values reduced ROA.

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

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

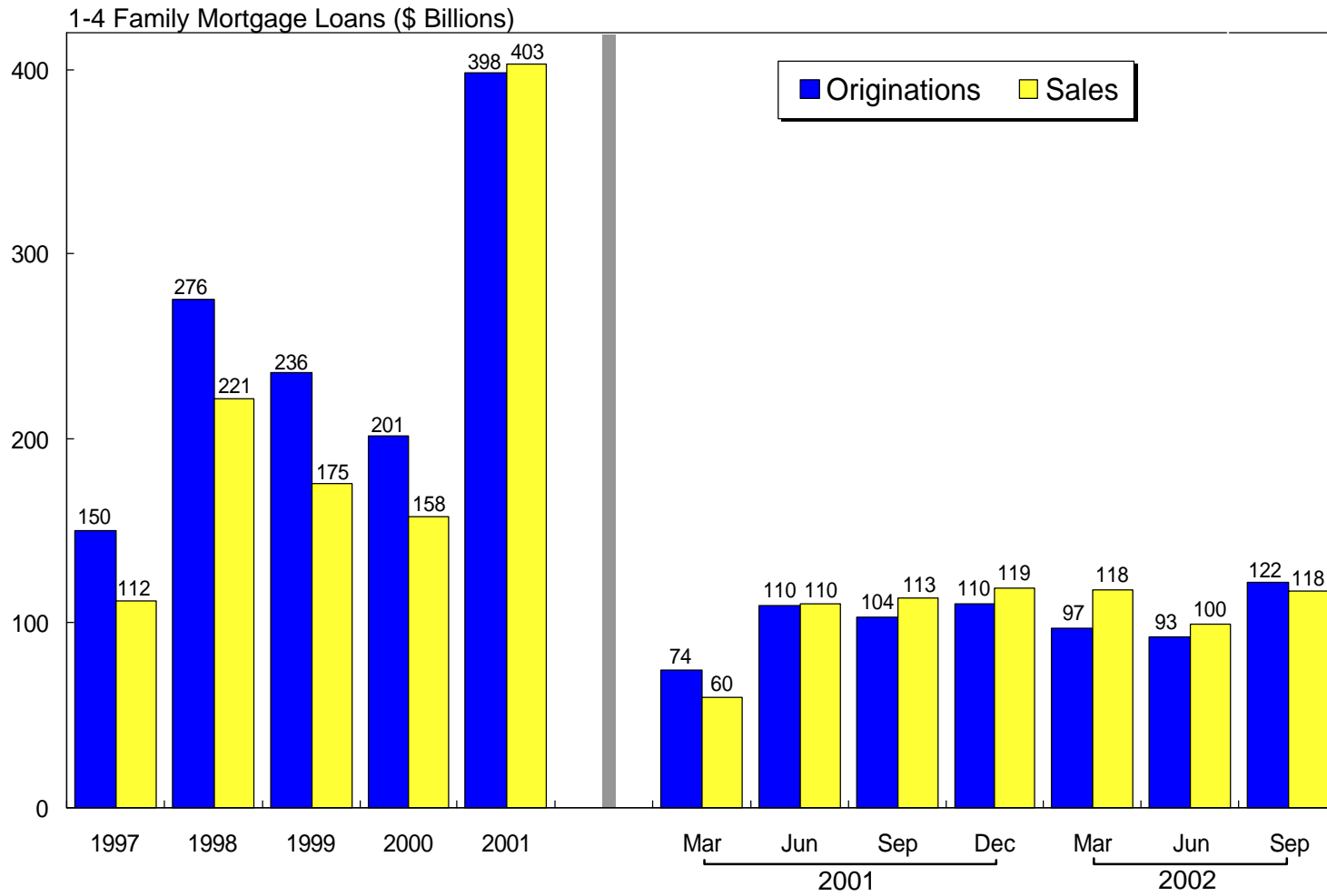
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TREASURY YIELD CURVES



Source: Bloomberg.
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1-4 FAMILY ORIGINATIONS AND SALES



ASSETS AND LIABILITIES COMPOSITION

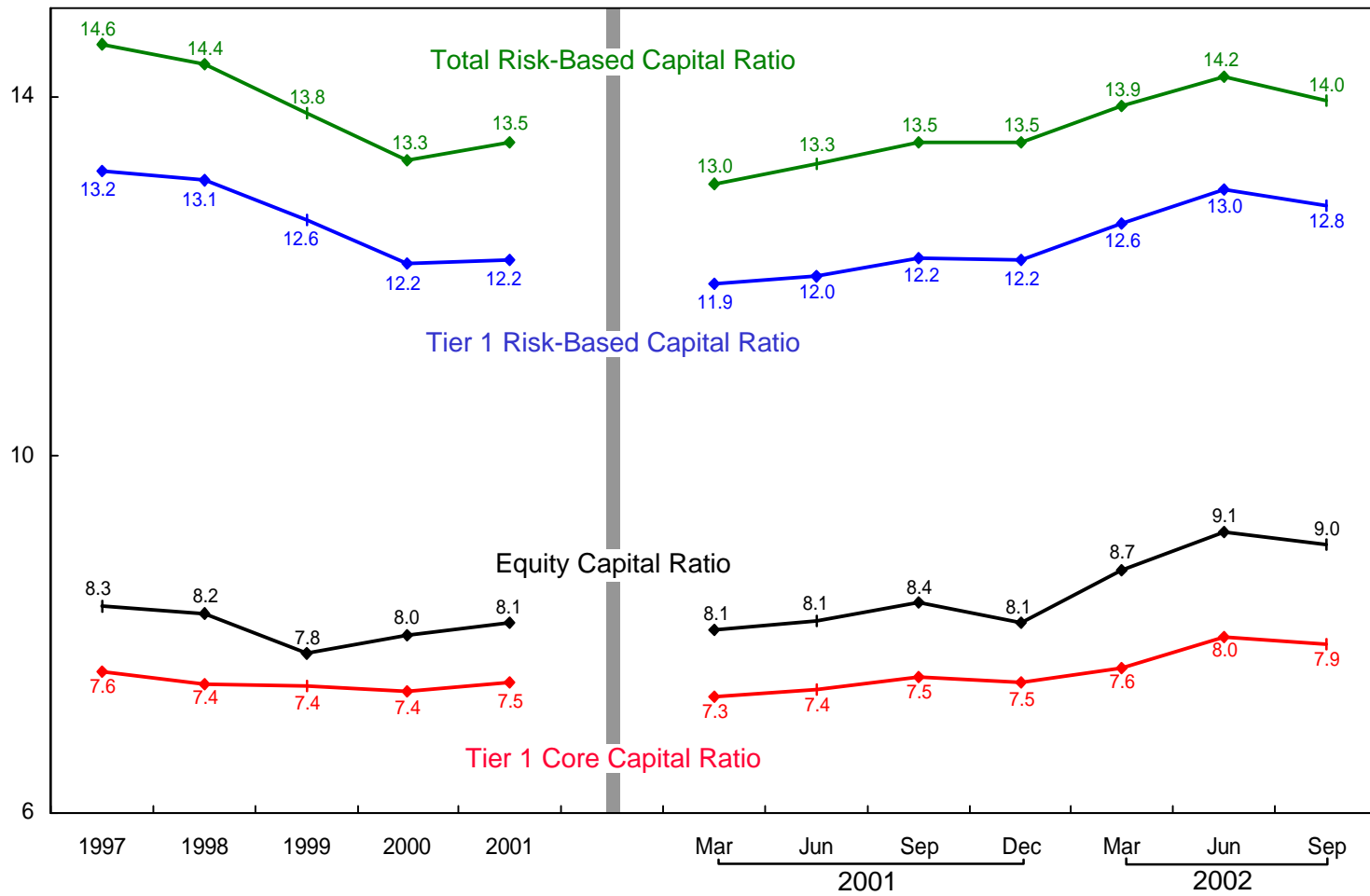
	Sep 2001		Jun 2002		Sep 2002		Growth Rates	
	\$ Bil	% TA	\$ Bil	% TA	\$ Bil	% TA	Sep '01	Jun '02
							Sep '02	Sep '02
							%	%*
Total Assets	974.1	100.0	964.4	100.0	987.2	100.0	1.3	9.5
Total Loans	674.2	69.2	655.8	68.0	679.9	68.9	0.8	14.7
1-4 Family Mortgage Loans	464.6	47.7	449.4	46.6	471.8	47.8	1.5	19.9
Construction & Land Loans	29.4	3.0	28.5	3.0	28.7	2.9	-2.2	3.4
Multifamily Loans	45.3	4.7	45.9	4.8	48.1	4.9	6.2	19.3
Nonresidential Loans	39.9	4.1	41.1	4.3	42.1	4.3	5.5	9.7
Commercial Loans / Small Business	30.6	3.1	28.4	2.9	29.6	3.0	-3.2	17.2
Consumer Loans	64.4	6.6	62.5	6.5	59.5	6.0	-7.6	-19.3
Mortgage Pool Securities	97.9	10.1	84.7	8.8	87.2	8.8	-10.9	11.9
Investment Securities	123.2	12.6	144.1	14.9	137.7	13.9	11.7	-17.9
Mortgage Derivatives	59.0	6.1	53.8	5.6	55.2	5.6	-6.4	10.6
Total Liabilities and Capital	974.1	100.0	964.4	100.0	987.2	100.0	1.3	9.5
Total Liabilities	892.7	91.6	876.2	90.9	898.5	91.0	0.6	10.2
Total Deposits	553.5	56.8	564.5	58.5	579.2	58.7	4.7	10.5
Deposits Less Than \$100,000	410.9	42.2	405.1	42.0	402.1	40.7	-2.1	-2.9
Deposits Greater Than \$100,000	142.6	14.6	159.4	16.5	177.1	17.9	24.2	44.5
Escrows	20.2	2.1	16.6	1.7	27.1	2.7	33.7	251.3
FHLBank Advances	213.2	21.9	179.7	18.6	178.4	18.1	-16.3	-2.8
Other Borrowings	85.4	8.8	97.3	10.1	90.0	9.1	5.4	-30.0
Other Liabilities	20.5	2.1	18.1	1.9	23.8	2.4	16.3	125.8
Equity Capital	81.4	8.4	88.2	9.1	88.7	9.0	9.0	2.2

* Annualized.

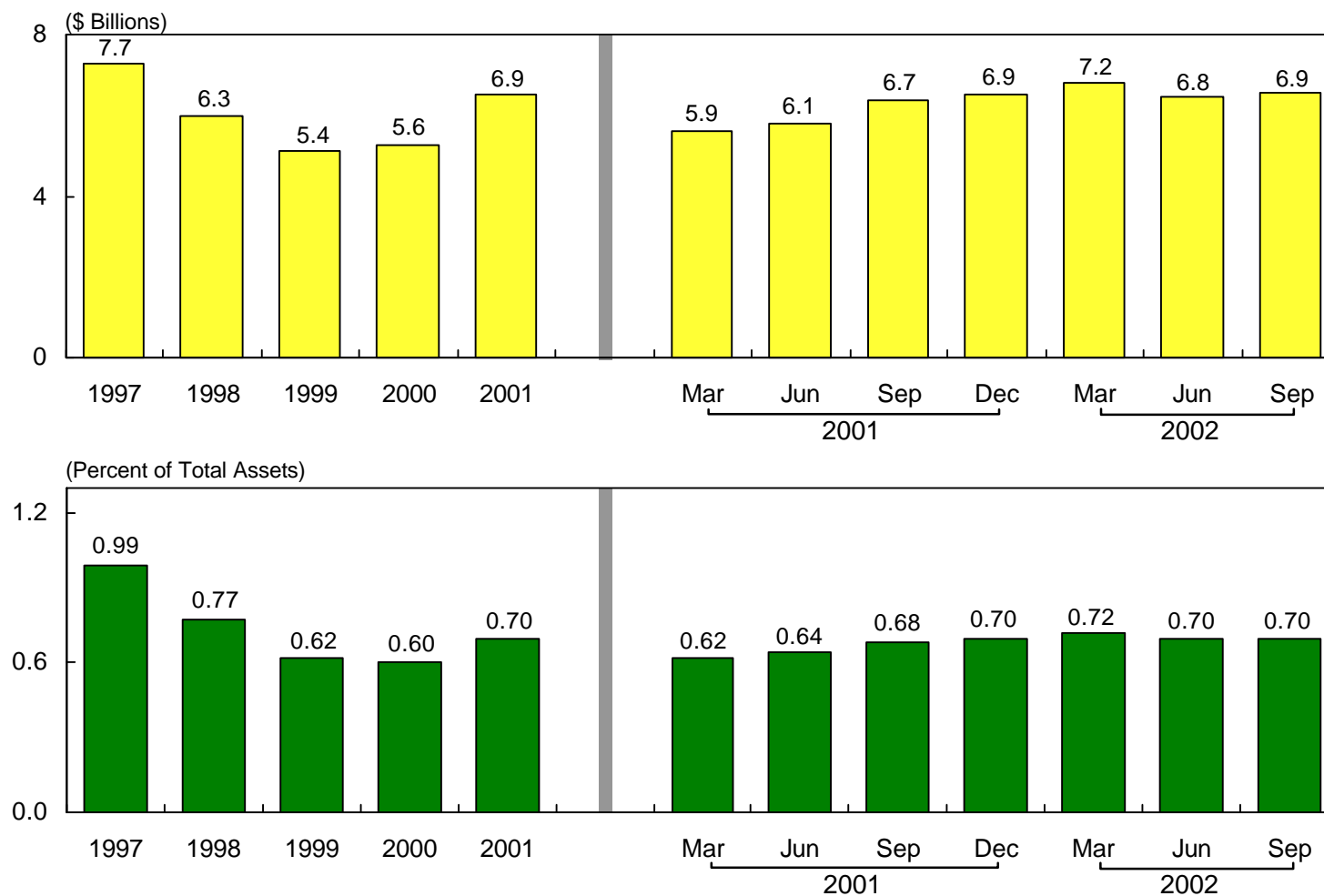
Numbers may not sum due to rounding.

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CAPITAL RATIOS

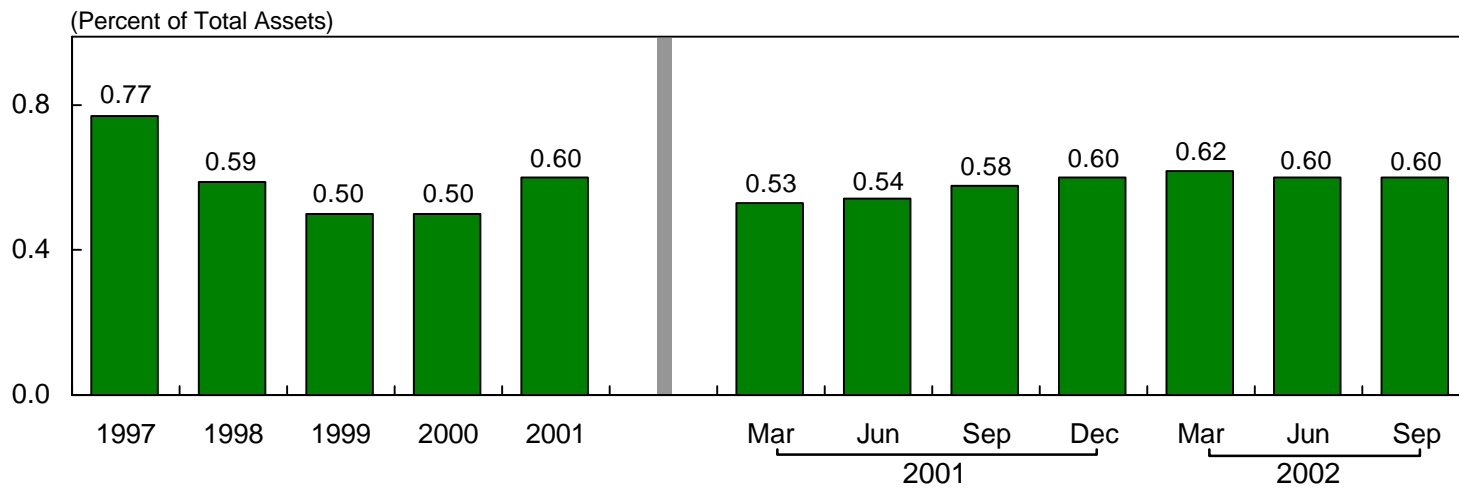
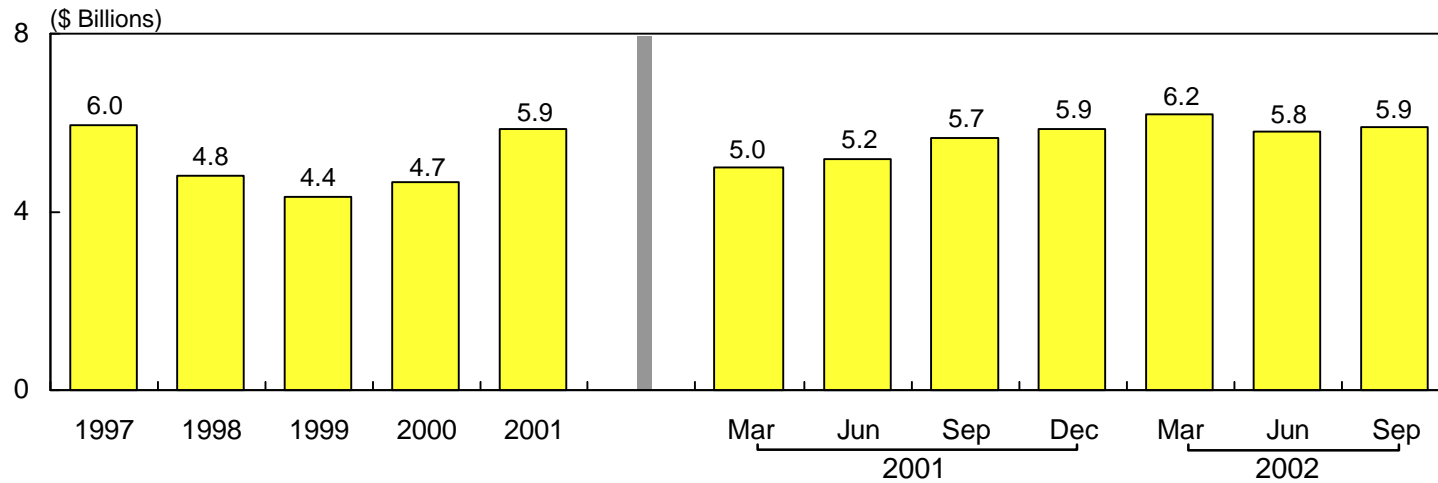


TROUBLED ASSETS



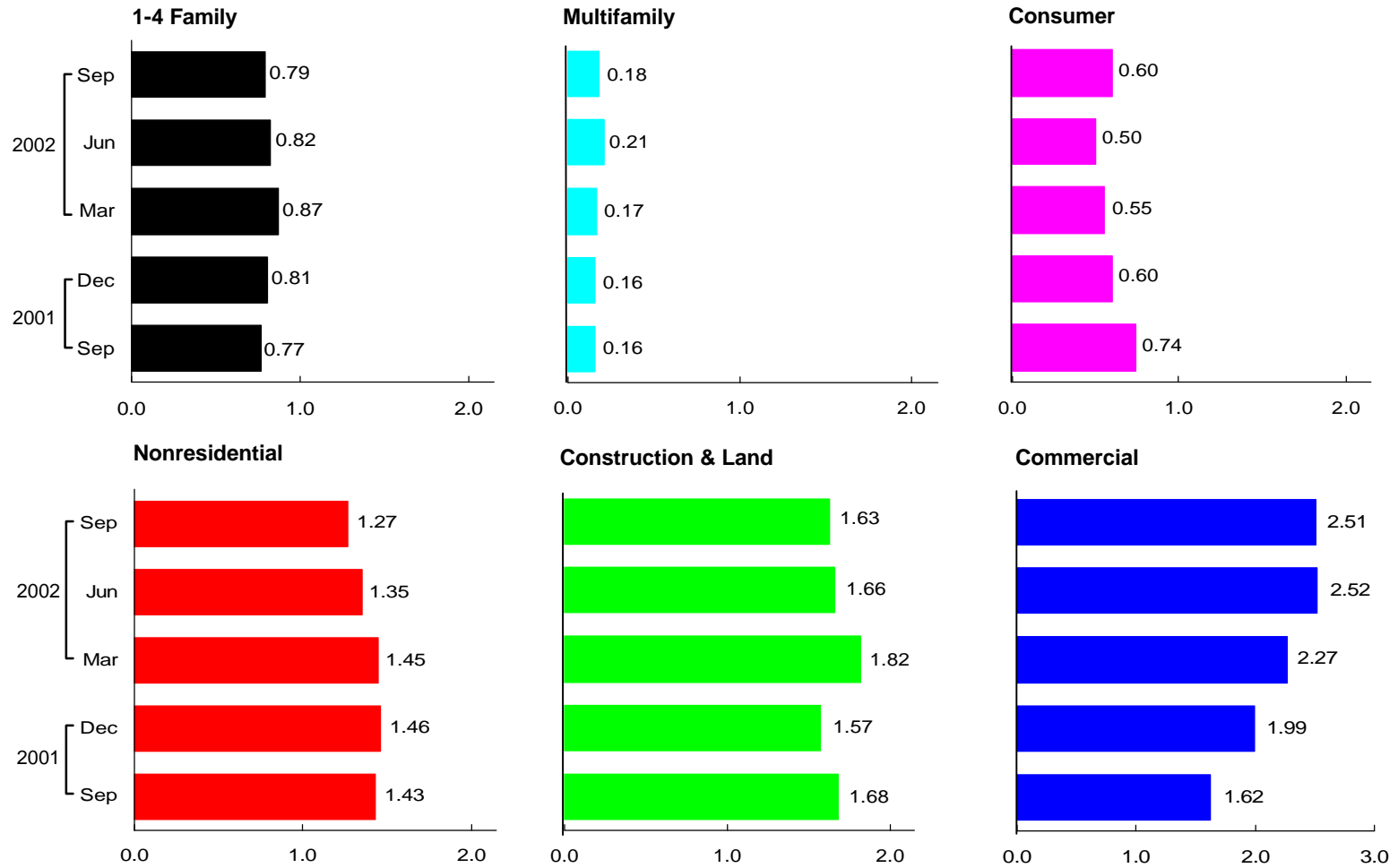
Troubled Assets include noncurrent loans and repossessed assets.
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NONCURRENT LOANS

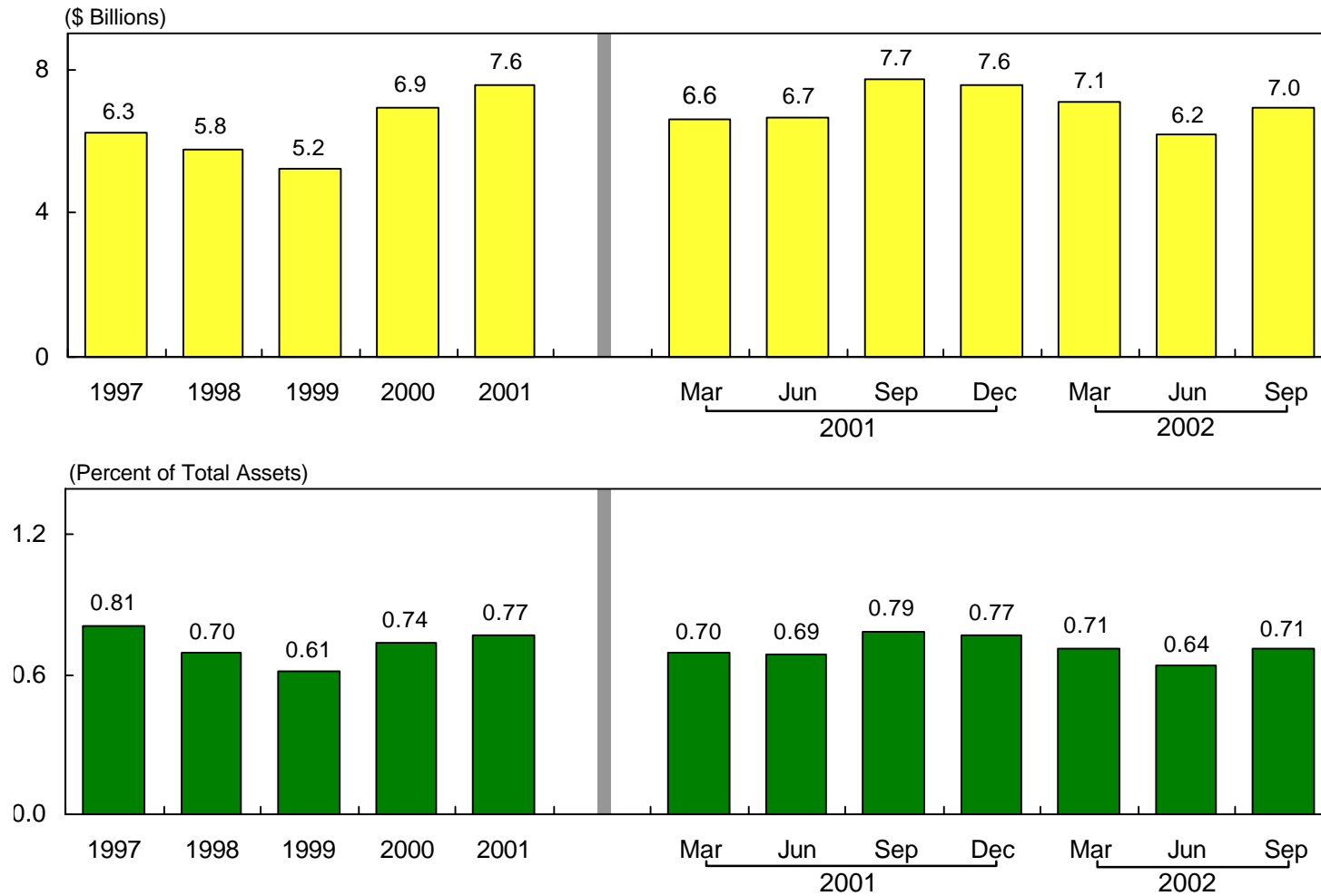


NONCURRENT LOANS – FIVE QUARTERS

Percent of Loan Type

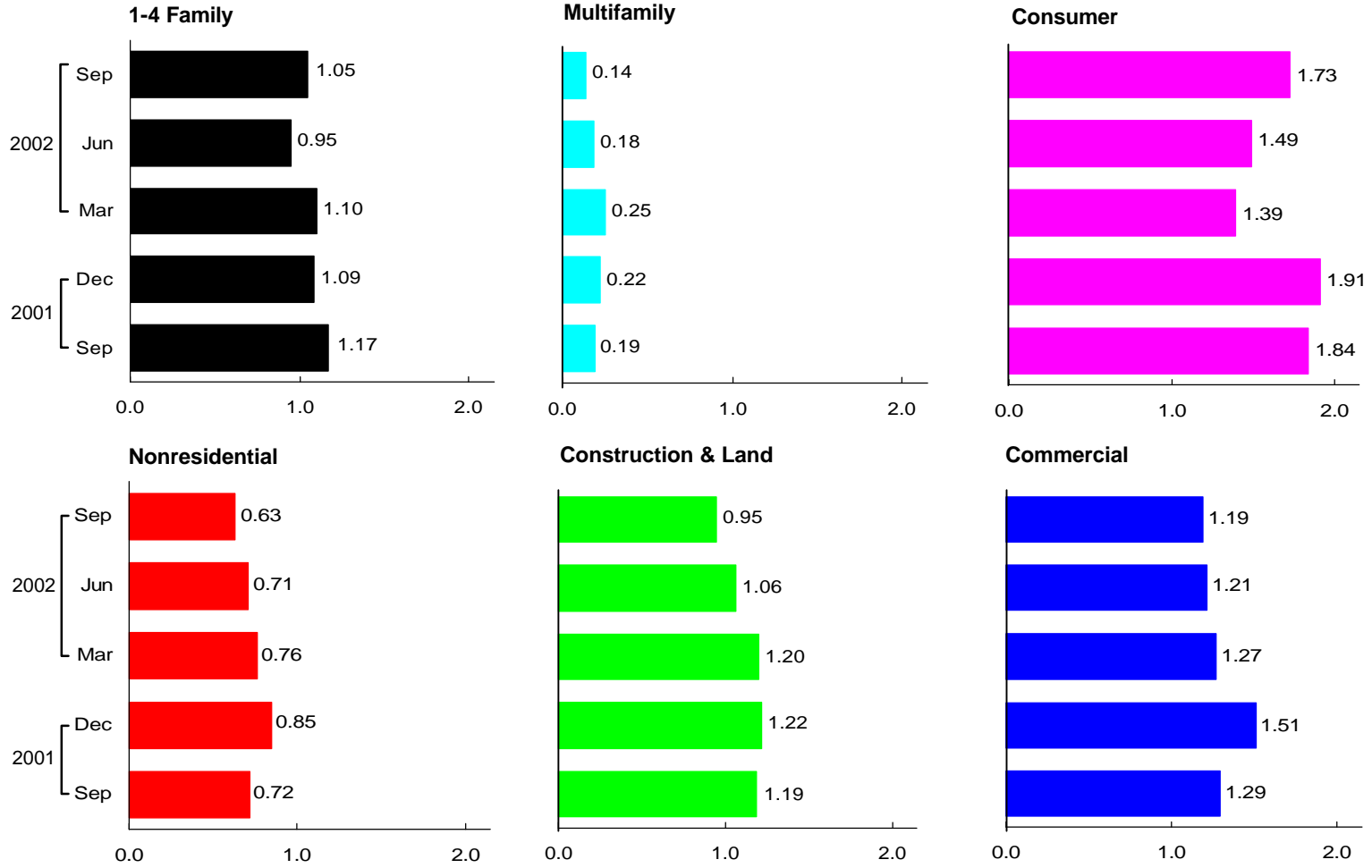


LOANS 30 – 89 DAYS PAST DUE

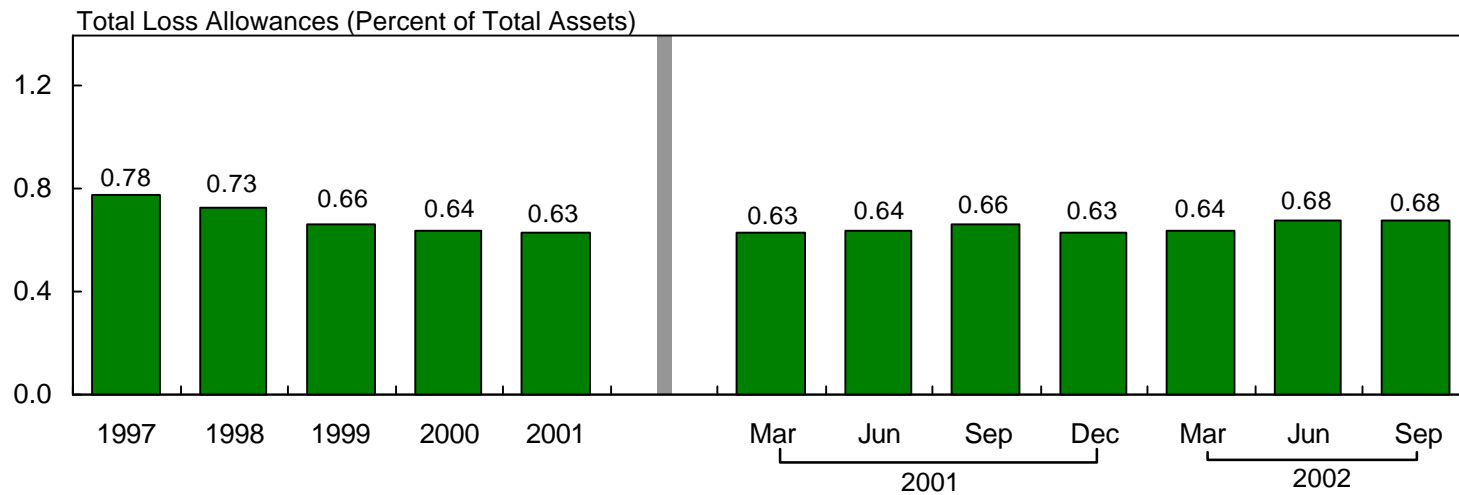
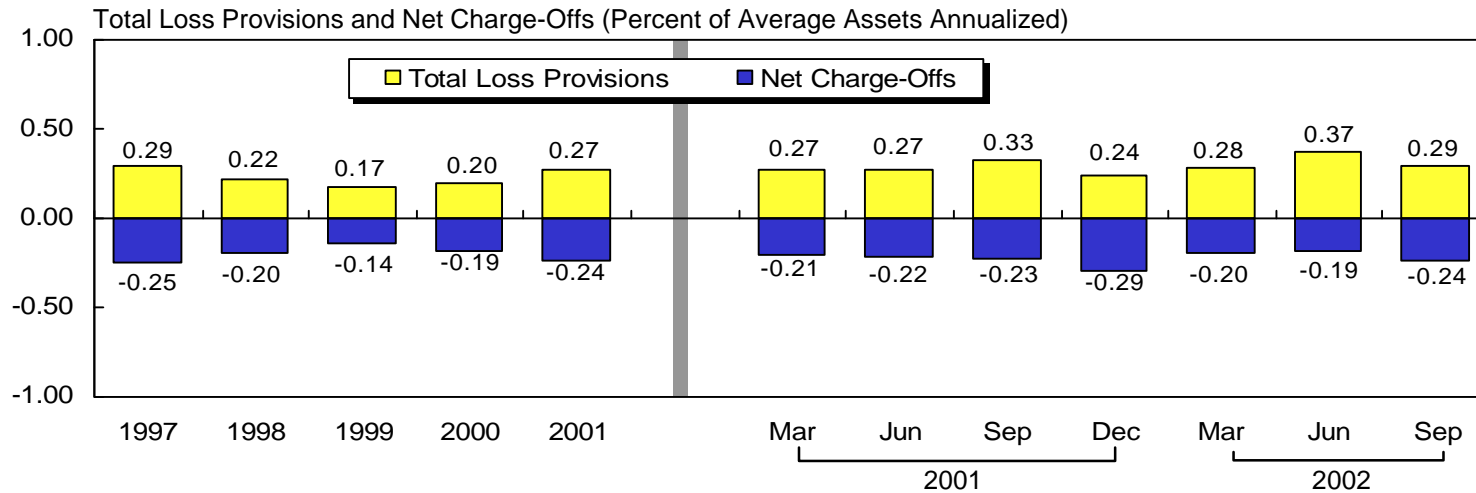


LOANS 30 – 89 DAYS PAST DUE - FIVE QUARTERS

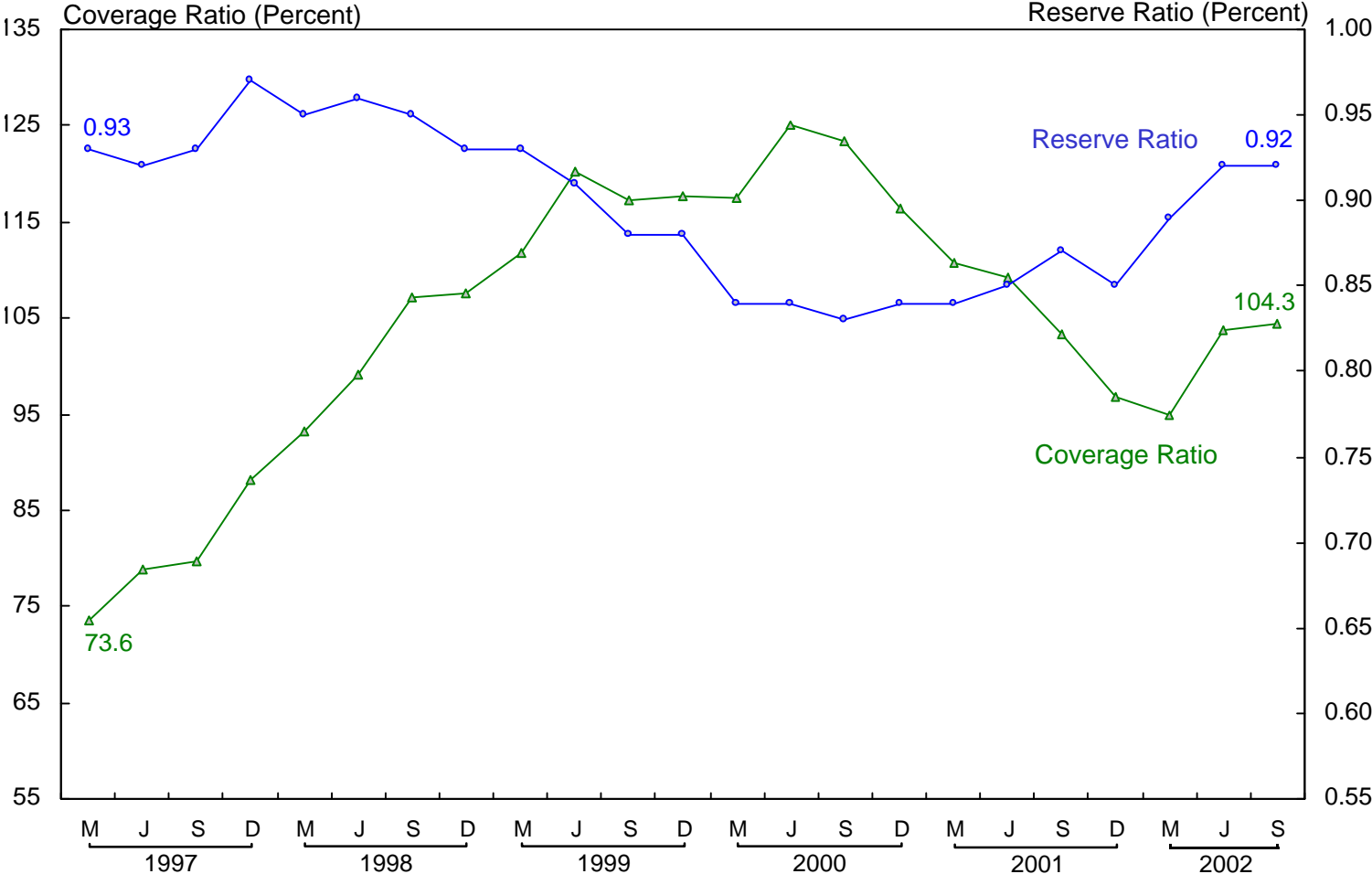
Percent of Loan Type



LOSS PROVISIONS, NET CHARGE-OFFS, AND LOSS ALLOWANCES



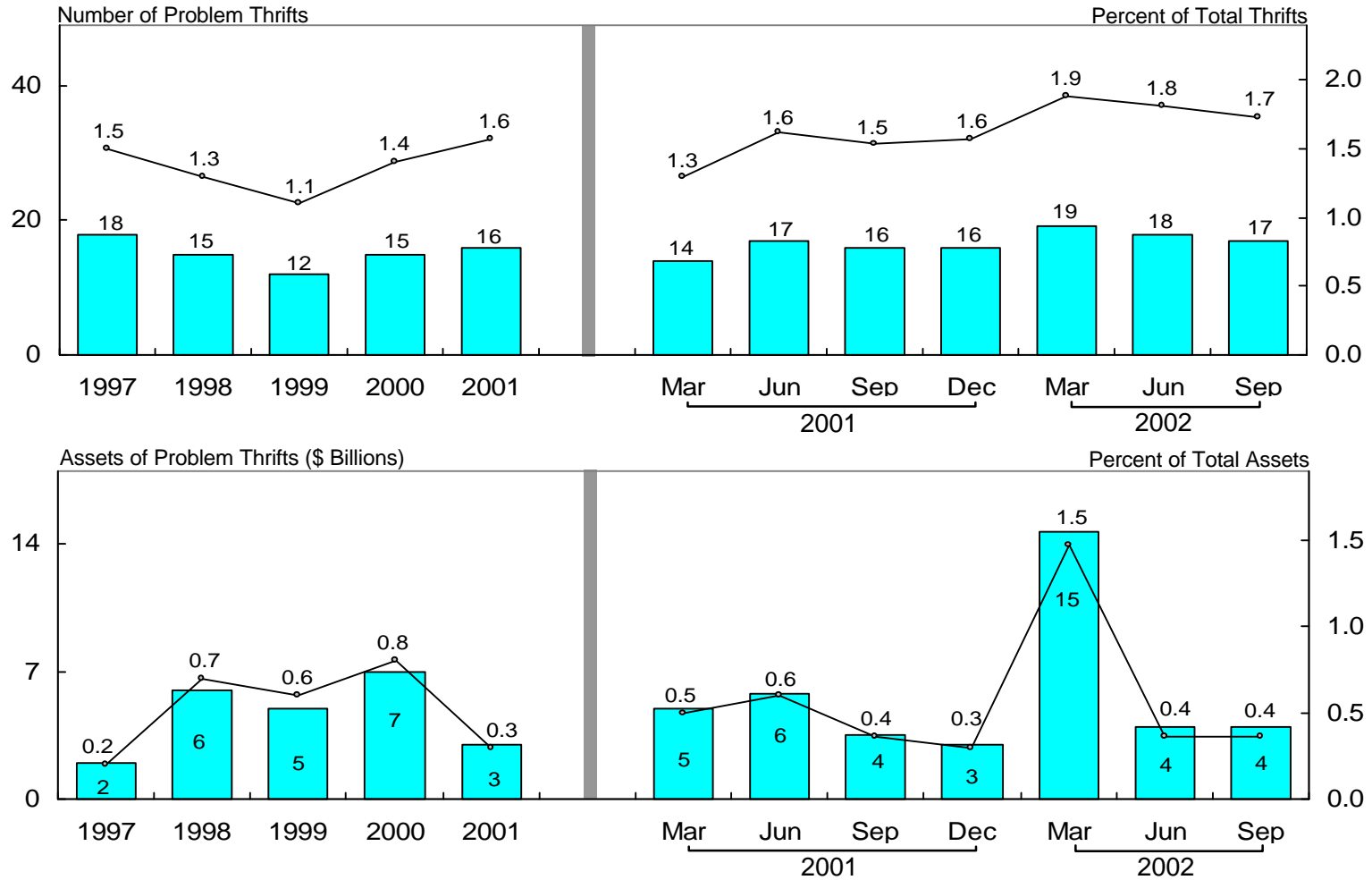
COVERAGE AND RESERVE RATIOS



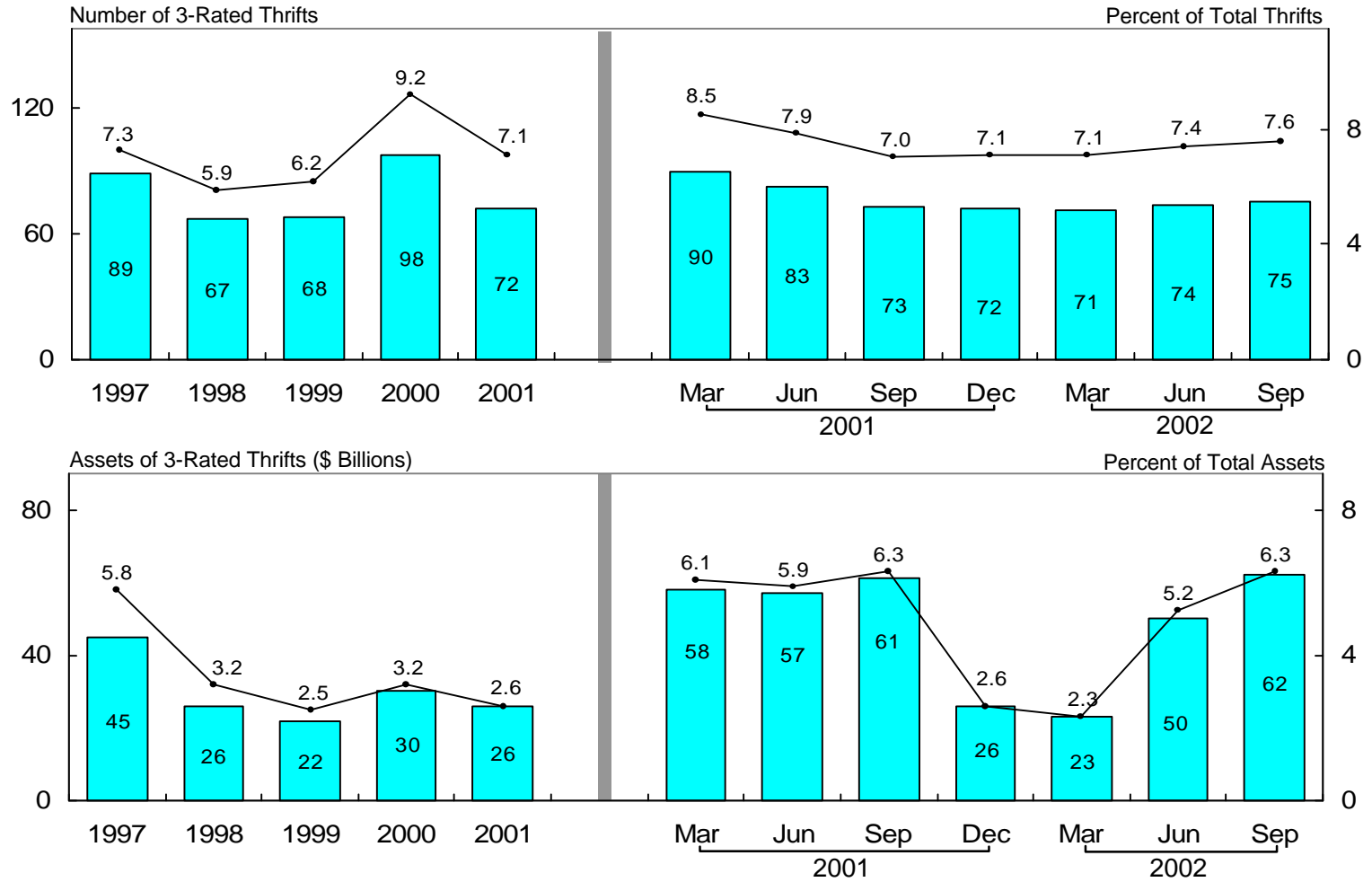
Coverage Ratio = ALLL to noncurrent loans and leases.
 Reserve Ratio = ALLL to total loans and leases.
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NUMBER AND ASSETS OF PROBLEM THRIFTS

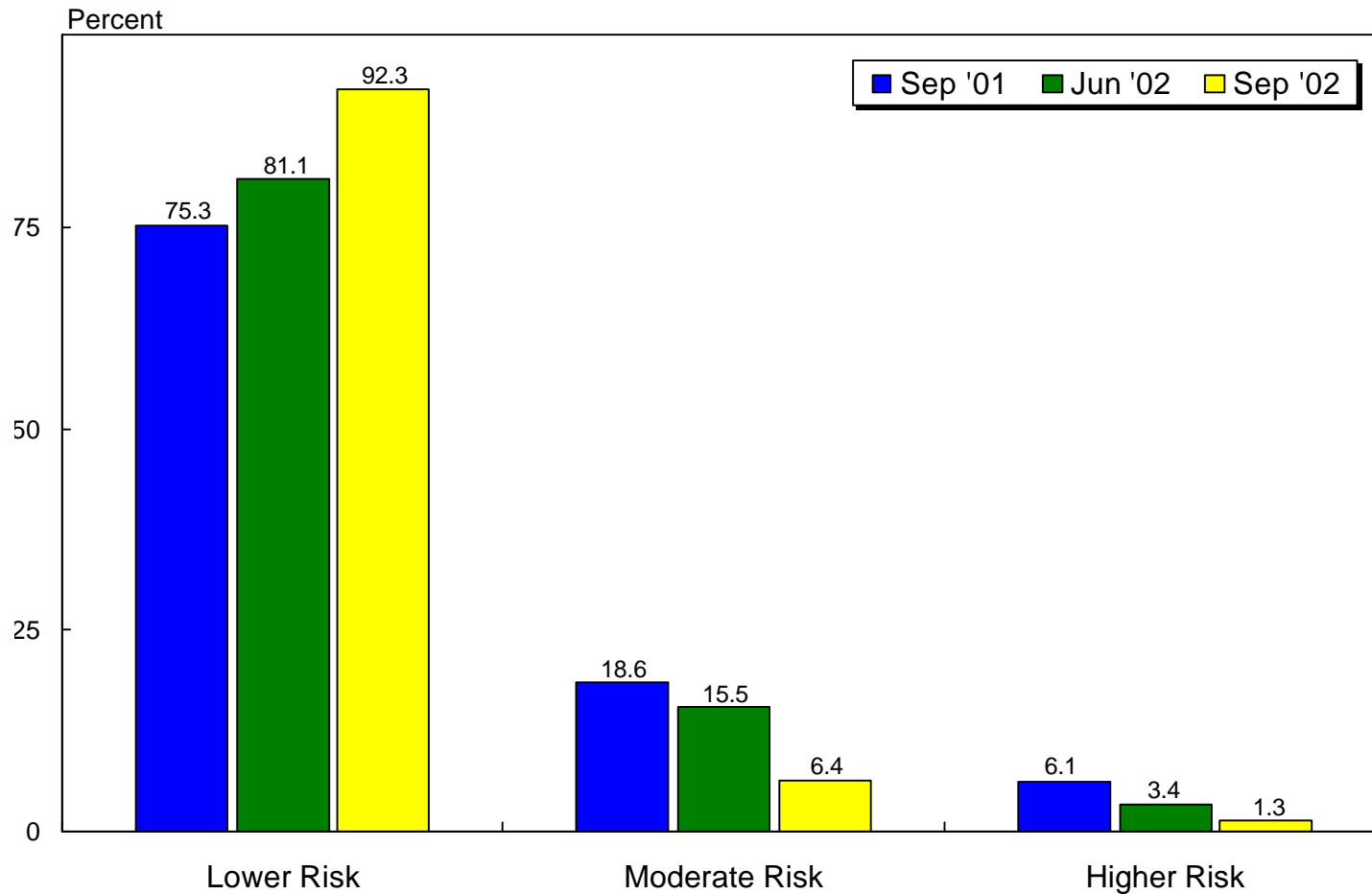
(Thrifts with CAMELS Ratings of 4 or 5)



NUMBER AND ASSETS OF 3-RATED THRIFTS

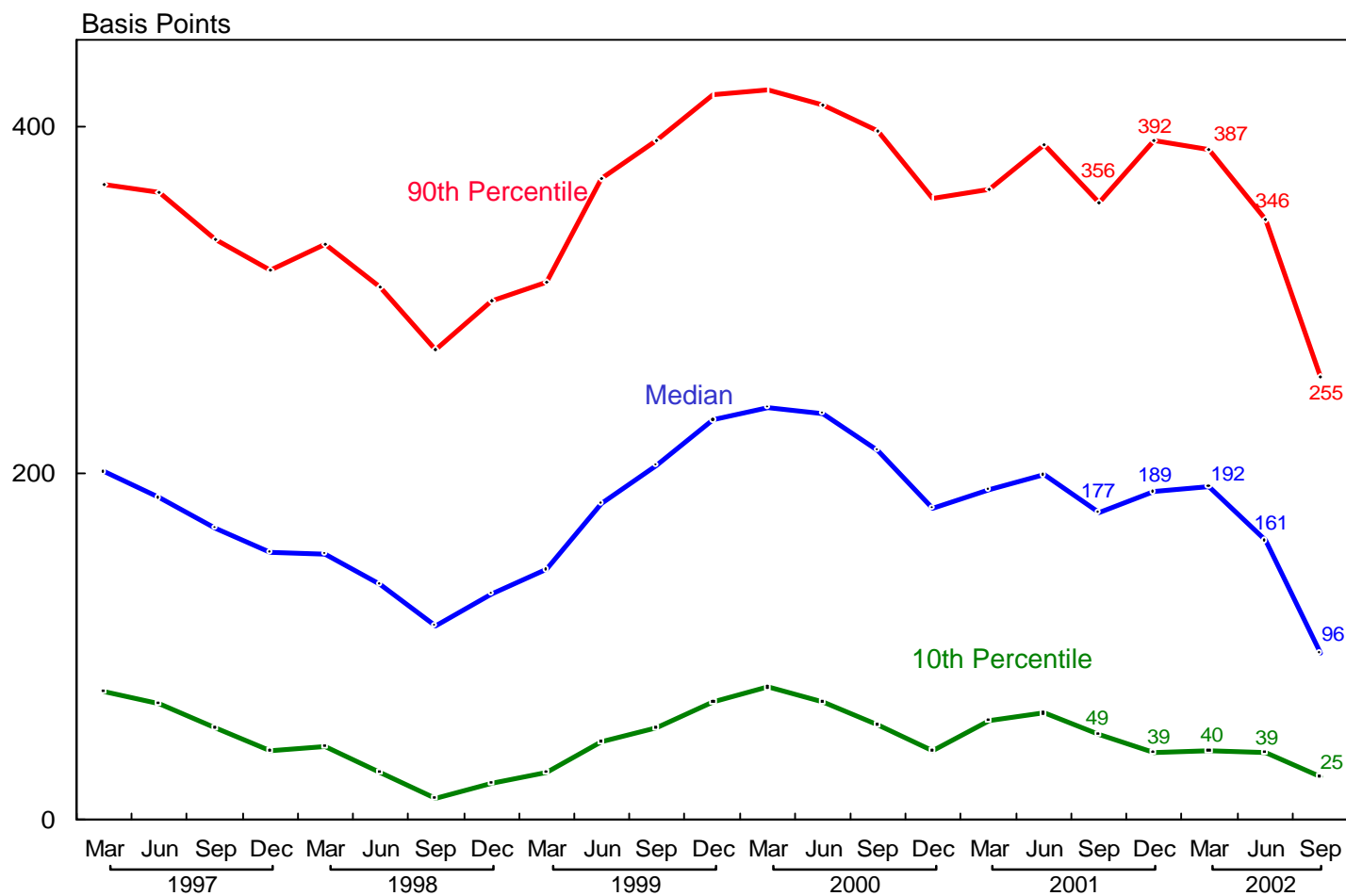


INDUSTRY CLASSIFIED BY INTEREST RATE RISK*



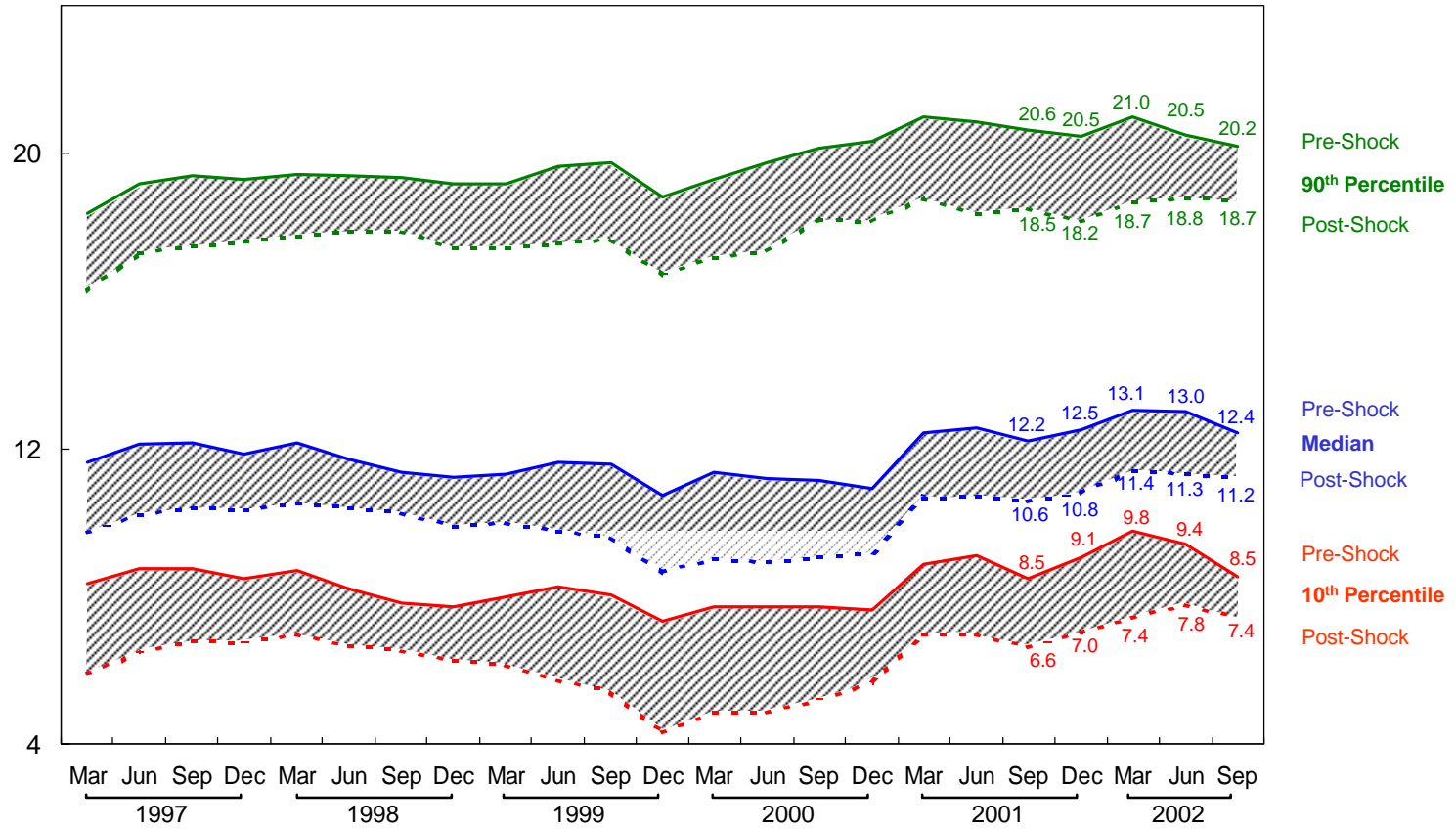
* Preliminary third quarter data as of November 22, 2002, for 831 thrifts with \$616.5 billion in assets.
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INTEREST RATE SENSITIVITY*



* Preliminary third quarter data as of November 22, 2002, for 831 thrifts with \$616.5 billion in assets.
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NET PORTFOLIO VALUE RATIO*



* Preliminary third quarter data as of November 22, 2002, for 831 thrifts with \$616.5 billion in assets.
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NUMBER AND ASSETS

