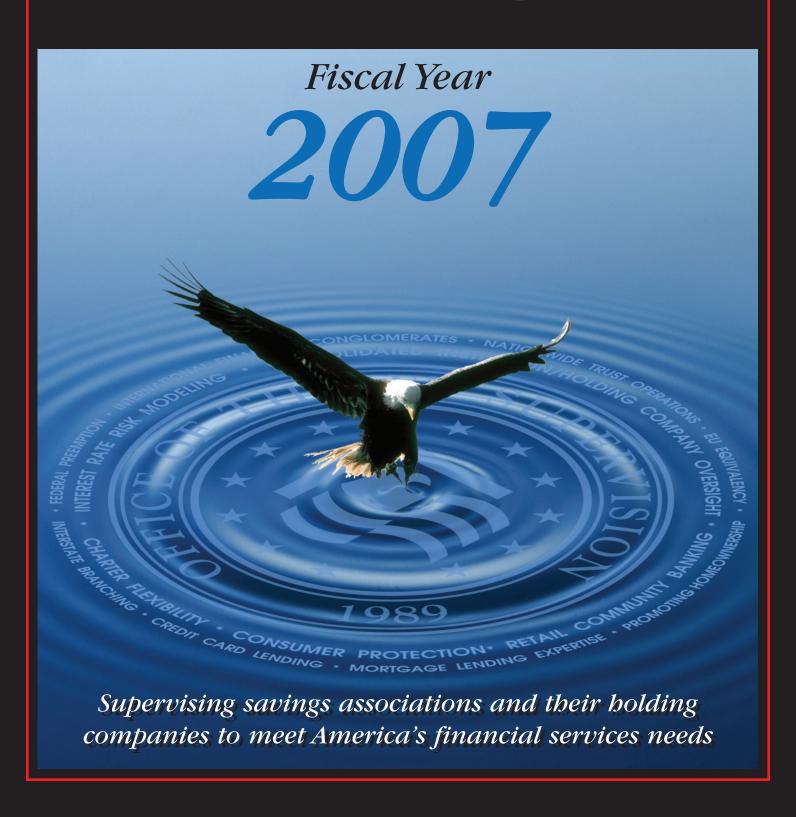
Office of Thrift Supervision Annual Report



OTS Mission

To supervise savings associations and their holding companies in order to maintain their safety and soundness and compliance with consumer laws, and to encourage a competitive industry that meets America's financial services needs ■

Strategic Goals

- A safe and sound thrift industry
- Fair access to financial services and fair treatment of thrift customers
- A flexible legal and regulatory framework that enables the thrift industry to provide a full competitive array of financial services
- A professional, highly motivated and diverse workforce that effectively uses OTS resources to provide exceptional service to its customers ■

1989