

Consolidated balance sheets

DOLLARS IN THOUSANDS	December 31,	
	2001	2000
ASSETS		
Cash and cash equivalents	\$ 153,295	\$ 67,867
Investment securities available for sale, amortized cost of \$0 and \$18,298, respectively	—	18,387
Mortgage-backed securities classified as trading securities (\$182.5 million pledged as collateral for repurchase agreements at December 31, 2001)	215,200	—
Mortgage-backed securities available for sale, amortized cost of \$1,350,721 and \$1,147,376, respectively (\$81.6 million and \$387.2 million pledged as collateral for repurchase agreements at December 31, 2001 and 2000, respectively)	1,349,159	1,135,916
Loans receivable:		
Loans held for sale		
Prime	1,940,213	1,219,737
Subprime	140,550	201,035
Loans held for investment		
Mortgage	1,615,197	1,578,216
Builder construction	596,273	554,028
Consumer construction	725,200	372,394
Income property	58,616	57,717
Revolving warehouse lines of credit	1,071	57,492
Allowance for loan losses	(57,700)	(58,962)
Total loans receivable (\$2.0 billion pledged as collateral for repurchase agreements at December 31, 2001 and 2000, respectively)	5,019,420	3,981,657
Mortgage servicing rights	321,316	211,127
Investment in Federal Home Loan Bank stock, at cost	99,996	63,281
Interest receivable	52,172	51,432
Goodwill and other intangible assets	35,637	38,724
Foreclosed assets	19,372	16,265
Other assets	231,744	155,548
Total assets	\$7,497,311	\$5,740,204
LIABILITIES AND SHAREHOLDERS' EQUITY		
Deposits	\$3,238,864	\$ 797,935
Advances from Federal Home Loan Bank	1,999,378	1,264,457
Borrowings	1,053,670	2,850,189
Other liabilities	243,974	99,730
Total liabilities	6,535,886	5,012,311
Company obligated mandatorily redeemable preferred stock of the Company's subsidiary trust, holding solely Junior Subordinated Debentures of the Company	116,287	—
Shareholders' Equity		
Preferred Stock — authorized, 10,000,000 shares of \$0.01 par value; none issued	—	—
Common stock — authorized, 200,000,000 shares of \$0.01 par value; issued 83,312,516 shares (60,366,266 outstanding) at December 31, 2001 and issued 81,758,312 shares (62,176,316 outstanding) at December 31, 2000	833	818
Additional paid-in-capital	996,649	920,205
Accumulated other comprehensive income (loss)	570	(2,603)
Retained earnings	234,314	117,926
Treasury stock, 22,946,250 shares and 19,581,996 shares, respectively	(387,228)	(308,453)
Total shareholders' equity	845,138	727,893
Total liabilities and shareholders' equity	\$7,497,311	\$5,740,204

Please refer to the complete set of financial statements and accompanying notes included in the Company's Annual Report on Form 10-K, Item 8: Financial Statements and supplementary data.