



# Second Quarter 2007 Thrift Industry Report Data

August 21, 2007

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Based on the quarterly Thrift Financial Report  
Submitted by OTS-regulated institutions

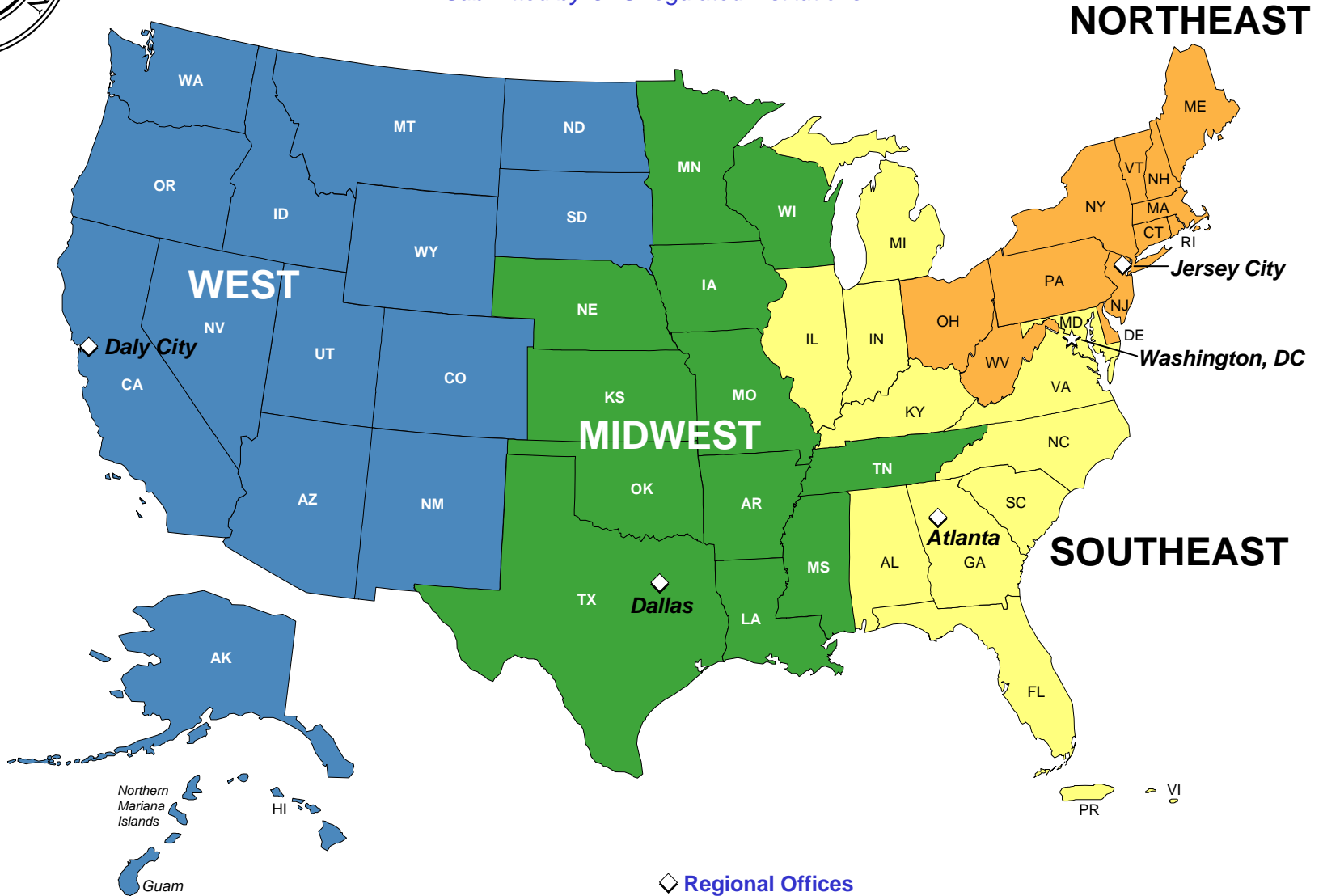


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PROFITABILITY AND EARNINGS  
YEAR-TO-DATE AND PRIOR FOUR YEARS

INDUSTRY AGGREGATES:	6 mos. 2007	6 mos. 2006	2006	2005	2004	2003
<b>PROFITABILITY (Percent)</b>						
Return on Average Assets	0.99	1.12	1.06	1.19	1.17	1.29
Median Ratio	0.51	0.64	0.60	0.73	0.71	0.76
Return on Average Equity	9.46	12.05	11.18	12.83	12.79	14.29
Median Ratio	4.01	5.35	4.82	6.26	6.23	6.97
Net Interest Margin	2.77	2.79	2.73	2.81	2.89	2.95
Median Ratio	2.88	3.06	2.96	3.15	3.11	3.03
<b>EARNINGS (\$ Millions)</b>						
Interest Income	\$47,473.08	\$44,089.18	\$90,805.34	\$72,290.07	\$55,872.33	\$51,478.54
Interest Expense	26,717.12	23,199.85	49,870.85	33,473.40	21,300.82	20,658.87
NET INTEREST INCOME	20,755.96	20,889.33	40,934.49	38,816.67	34,571.52	30,819.66
Loss Provisions-Interest Bearing Assets	2,645.05	1,296.73	3,767.62	2,953.88	2,601.26	2,190.42
Noninterest Income	12,695.99	12,888.94	25,677.98	23,922.43	20,105.57	18,516.01
Mortgage Loan Servicing Fees	1,064.81	1,121.84	1,072.40	1,625.59	(62.87)	(712.51)
Other Fees and Charges	8,417.57	8,060.96	16,155.50	15,209.00	12,442.72	9,989.46
Other Noninterest Income	3,213.61	3,706.15	8,450.08	7,087.84	7,725.72	9,239.06
Noninterest Expense	19,344.03	19,463.55	38,664.73	34,316.58	30,500.29	25,766.42
G&A Expense	18,789.64	19,135.76	37,906.75	33,793.78	30,085.01	25,365.88
Goodwill Amortization	503.08	289.07	668.61	455.74	371.55	268.52
Loss Provisions-Noninterest Bearing Assets	51.30	38.71	89.37	67.06	43.73	132.02
Income Before Taxes & Extraordinary Items	11,462.87	13,017.99	24,180.12	25,468.64	21,575.53	21,378.83
Income Taxes	4,005.95	4,596.60	8,292.10	9,067.85	7,630.70	7,630.70
Extraordinary Items	1.16	(0.09)	(38.63)	(0.56)	18.56	(2.89)
NET INCOME	7,458.08	8,421.29	15,849.39	16,400.23	13,963.39	13,741.65
Profits	\$7,910.95	\$8,563.29	\$16,341.59	\$16,609.58	\$14,311.60	\$14,019.79
Losses	(\$452.88)	(\$142.00)	(\$492.20)	(\$209.35)	(\$348.21)	(\$278.14)
<b>PROFITABILITY (Percent of Avg Assets Annualized)</b>						
Interest Income	6.33	5.88	6.06	5.22	4.67	4.85
Interest Expense	3.56	3.09	3.33	2.42	1.78	1.95
NET INTEREST INCOME	2.77	2.79	2.73	2.81	2.89	2.90
Loss Provisions-Interest Bearing Assets	0.35	0.17	0.25	0.21	0.22	0.21
Noninterest Income	1.69	1.72	1.71	1.73	1.68	1.74
Mortgage Loan Servicing Fees	0.14	0.15	0.07	0.12	(0.01)	(0.07)
Other Fees and Charges	1.12	1.07	1.08	1.10	1.04	0.94
Other Noninterest Income	0.43	0.49	0.56	0.51	0.65	0.87
Noninterest Expense	2.58	2.60	2.58	2.48	2.55	2.43
G&A Expense	2.51	2.55	2.53	2.44	2.52	2.39
Goodwill Amortization	0.07	0.04	0.04	0.03	0.03	0.03
Loss Provisions-Noninterest Bearing Assets	0.01	0.01	0.01	0.00	0.00	0.01
Income Before Taxes & Extraordinary Items	1.53	1.74	1.61	1.84	1.80	2.01
Income Taxes	0.53	0.61	0.55	0.66	0.64	0.72
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
NET INCOME	0.99	1.12	1.06	1.19	1.17	1.29
Profits	1.06	1.14	1.09	1.20	1.20	1.32
Losses	(0.06)	(0.02)	(0.03)	(0.02)	(0.03)	(0.03)

## STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005
NUMBER OF INSTITUTIONS:	836	838	845	853	854	856	863	866	870
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	1.02	0.97	0.89	1.08	1.11	1.14	1.19	1.15	1.18
Median Ratio	0.53	0.51	0.52	0.62	0.64	0.66	0.67	0.73	0.80
Return on Average Equity (Annualized)	9.57	9.35	8.89	11.72	11.93	12.17	12.86	12.41	12.79
Median Ratio	4.07	4.04	4.10	5.21	5.21	5.37	5.69	6.20	7.16
Net Interest Margin (Annualized)	2.77	2.77	2.71	2.65	2.80	2.77	2.76	2.76	2.85
Median Ratio	2.91	2.86	2.89	2.97	3.04	3.07	3.10	3.12	3.16
Number of Profitable Thrifts	713	705	705	758	774	775	761	786	812
Percent Profitable	85.29	84.13	83.43	88.86	90.63	90.54	88.18	90.76	93.33
Profits (\$ Millions)	\$4,122.42	\$3,788.53	\$3,359.11	\$4,419.19	\$4,323.20	\$4,240.09	\$4,401.94	\$4,058.44	\$4,072.61
Number of Unprofitable Thrifts	123	133	140	95	80	81	102	80	58
Percent Unprofitable	14.71	15.87	16.57	11.14	9.37	9.46	11.82	9.24	6.67
Losses (\$ Millions)	(\$278.70)	(\$174.18)	(\$218.62)	(\$131.58)	(\$116.33)	(\$25.67)	(\$81.25)	(\$19.35)	(\$38.55)
EARNINGS (\$ Millions)									
Interest Income	\$23,753.11	\$23,719.97	\$22,099.66	\$24,616.50	\$23,009.52	\$21,079.66	\$20,135.78	\$18,580.09	\$17,487.90
Interest Expense	13,362.99	13,354.13	12,598.72	14,072.27	12,336.66	10,863.19	10,148.45	8,873.00	7,767.74
NET INTEREST INCOME	10,390.12	10,365.84	9,500.93	10,544.23	10,672.86	10,216.47	9,987.32	9,707.09	9,720.16
Loss Provisions-Interest Bearing Assets	1,421.72	1,223.33	1,577.03	893.86	747.78	548.95	946.48	700.58	675.76
Noninterest Income	7,074.12	5,621.87	5,931.19	6,857.85	6,581.19	6,307.75	6,927.05	5,753.01	5,708.39
Mortgage Loan Servicing Fees	860.81	204.00	146.97	(196.41)	392.02	729.82	356.39	575.01	(47.63)
Other Fees and Charges	4,471.93	3,945.64	4,268.81	3,825.73	4,094.50	3,966.45	4,641.50	3,745.81	3,570.19
Other Noninterest Income	1,741.38	1,472.23	1,515.41	3,228.52	2,094.67	1,611.48	1,929.15	1,432.19	2,185.83
Noninterest Expense	10,138.91	9,205.12	9,098.23	10,102.95	9,998.58	9,464.97	9,217.89	8,524.15	8,495.13
G&A Expense	9,806.26	8,983.39	8,859.38	9,911.61	9,823.25	9,312.51	9,055.23	8,401.69	8,387.47
Goodwill Amortization	302.25	200.83	216.86	162.68	151.12	137.95	135.93	107.70	99.65
Loss Provisions-Noninterest Bearing Assets	30.40	20.90	22.00	28.66	24.21	14.51	26.73	14.76	8.01
Income Before Taxes & Extraordinary Items	5,903.62	5,559.25	4,756.87	6,405.27	6,507.69	6,510.30	6,750.01	6,235.37	6,257.65
Income Taxes	2,060.91	1,945.04	1,577.49	2,118.01	2,300.69	2,295.91	2,434.04	2,193.54	2,221.04
Extraordinary Items	1.01	0.15	(38.88)	0.34	(0.13)	0.03	4.74	(2.74)	(2.55)
NET INCOME	3,843.72	3,614.36	3,140.49	4,287.60	4,206.87	4,214.43	4,320.70	4,039.09	4,034.06
PROFITABILITY (Percent of Avg Assets Annualized)									
Interest Income	6.32	6.34	6.30	6.19	6.04	5.71	5.55	5.28	5.12
Interest Expense	3.56	3.57	3.59	3.54	3.24	2.94	2.80	2.52	2.27
NET INTEREST INCOME	2.77	2.77	2.71	2.65	2.80	2.77	2.76	2.76	2.85
Loss Provisions-Interest Bearing Assets	0.38	0.33	0.45	0.22	0.20	0.15	0.26	0.20	0.20
Noninterest Income	1.88	1.50	1.69	1.73	1.73	1.71	1.91	1.64	1.67
Mortgage Loan Servicing Fees	0.23	0.05	0.04	(0.05)	0.10	0.20	0.10	0.16	(0.01)
Other Fees and Charges	1.19	1.06	1.22	0.96	1.08	1.07	1.28	1.06	1.05
Other Noninterest Income	0.46	0.39	0.43	0.81	0.55	0.44	0.53	0.41	0.64
Noninterest Expense	2.70	2.46	2.59	2.54	2.63	2.56	2.54	2.42	2.49
G&A Expense	2.61	2.40	2.52	2.49	2.58	2.52	2.50	2.39	2.46
Goodwill Amortization	0.08	0.05	0.06	0.04	0.04	0.04	0.04	0.03	0.03
Loss Provisions-Noninterest Bearing Assets	0.01	0.01	0.01	0.01	0.01	0.00	0.01	0.00	0.00
Income Before Taxes & Extraordinary Items	1.57	1.49	1.36	1.61	1.71	1.76	1.86	1.77	1.83
Income Taxes	0.55	0.52	0.45	0.53	0.60	0.62	0.67	0.62	0.65
Extraordinary Items	0.00	0.00	(0.01)	0.00	0.00	0.00	0.00	0.00	0.00
NET INCOME	1.02	0.97	0.89	1.08	1.11	1.14	1.19	1.15	1.18

## STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005
NUMBER OF INSTITUTIONS:	836	838	845	853	854	856	863	866	870
<b>TOTAL ASSETS (\$ Billions)</b>	<b>\$1,503.46</b>	<b>\$1,490.25</b>	<b>\$1,410.82</b>	<b>\$1,633.59</b>	<b>\$1,534.35</b>	<b>\$1,499.00</b>	<b>\$1,464.12</b>	<b>\$1,429.55</b>	<b>\$1,388.02</b>
Cash and Noninterest-Earning Deposits	14.61	14.63	16.20	17.88	16.48	16.90	19.35	18.43	18.24
Investment Securities	88.56	91.23	78.31	77.59	70.14	69.33	64.34	62.64	59.78
Mortgage Backed Securities	195.16	183.95	166.60	210.11	174.78	176.43	171.67	165.17	158.89
1 - 4 Family Mortgages	765.39	772.03	727.09	892.17	865.45	846.63	814.71	810.86	789.15
Home Equity Lines of Credit	106.28	93.01	79.97	97.41	92.85	91.59	90.51	89.32	87.22
Multi family Mortgages	63.49	64.32	66.38	74.37	67.65	66.67	66.41	66.38	65.34
Nonresidential Mortgages	65.19	64.13	63.40	65.38	57.10	55.50	54.40	53.65	53.63
Construction Loans	33.36	33.20	33.36	33.69	31.79	30.54	29.10	27.97	27.03
Land Loans	18.35	18.01	18.04	17.32	16.50	15.76	14.60	13.49	12.50
Commercial Loans	56.62	52.07	50.87	51.18	46.00	43.55	43.30	42.26	43.93
Consumer Loans	91.14	88.43	82.25	92.63	89.92	86.02	96.67	86.45	79.98
Repossessed Assets, Net	1.90	1.50	1.26	1.24	1.07	1.02	0.74	0.71	0.72
Real Estate Held for Investment, Net	0.19	0.19	0.19	0.19	0.18	0.18	0.18	0.21	0.25
Office Premises & Equipment	11.47	11.46	11.57	11.78	11.30	11.28	11.09	10.85	10.74
Other Assets	105.49	102.44	102.23	95.09	92.84	85.99	84.56	77.19	74.50
Less: Contra Assets & Valuation Allowances	7.45	7.34	6.94	7.05	6.86	6.78	7.00	6.70	6.65
<b>TOTAL LIABILITIES AND CAPITAL (\$ Billions)</b>	<b>\$1,503.46</b>	<b>\$1,490.25</b>	<b>\$1,410.82</b>	<b>\$1,633.59</b>	<b>\$1,534.35</b>	<b>\$1,499.00</b>	<b>\$1,464.12</b>	<b>\$1,429.55</b>	<b>\$1,388.02</b>
<b>TOTAL DEPOSITS AND ESCROWS</b>	<b>948.48</b>	<b>953.14</b>	<b>876.02</b>	<b>933.95</b>	<b>883.43</b>	<b>866.64</b>	<b>835.78</b>	<b>822.06</b>	<b>800.66</b>
Deposits < or = to Insurance Limits	571.60	576.56	552.61	574.83	541.45	526.60	506.83	489.92	477.45
Deposits > Insurance Limits	376.87	376.58	323.41	359.12	341.98	340.03	328.95	332.14	323.21
Escrows	14.93	16.31	15.02	23.72	24.58	24.77	22.92	29.95	29.64
<b>BORROWINGS</b>	<b>355.97</b>	<b>341.06</b>	<b>349.92</b>	<b>495.22</b>	<b>473.68</b>	<b>459.23</b>	<b>461.55</b>	<b>450.64</b>	<b>432.75</b>
Advances From FHLB	214.94	211.73	214.03	285.76	271.73	270.06	274.01	269.25	266.45
Repurchase Agreements & FedFunds Purchased	68.31	61.24	66.82	86.32	81.82	75.62	76.12	76.65	68.42
Other Borrowings	72.72	68.09	69.06	123.14	120.13	113.55	111.41	104.73	97.89
Other Liabilities	36.55	36.66	33.67	53.67	35.35	32.77	28.45	25.46	24.96
Equity Capital	162.45	159.39	151.21	150.75	141.89	140.36	138.34	131.40	129.65
Capital Stock and Paid-In Capital	119.59	101.92	95.55	92.62	85.34	83.47	81.55	74.76	74.22
Unrealized Gains (Losses) AFS Securities	(1.87)	(0.55)	(0.75)	(0.87)	(2.49)	(1.76)	(0.95)	(0.54)	0.33
Retained Earnings	45.33	58.71	57.11	59.82	59.09	59.03	58.39	57.90	55.85

## STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005
NUMBER OF INSTITUTIONS:	836	838	845	853	854	856	863	866	870
TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	0.97	0.98	1.15	1.09	1.07	1.13	1.32	1.29	1.31
Investment Securities	5.89	6.12	5.55	4.75	4.57	4.62	4.39	4.38	4.31
Mortgage Backed Securities	12.98	12.34	11.81	12.86	11.39	11.77	11.72	11.55	11.45
1 - 4 Family Mortgages	50.91	51.81	51.54	54.61	56.41	56.48	55.64	56.72	56.85
Home Equity Lines of Credit	7.07	6.24	5.67	5.96	6.05	6.11	6.18	6.25	6.28
Multi family Mortgages	4.22	4.32	4.71	4.55	4.41	4.45	4.54	4.64	4.71
Nonresidential Mortgages	4.34	4.30	4.49	4.00	3.72	3.70	3.72	3.75	3.86
Construction Loans	2.22	2.23	2.36	2.06	2.07	2.04	1.99	1.96	1.95
Land Loans	1.22	1.21	1.28	1.06	1.08	1.05	1.00	0.94	0.90
Commercial Loans	3.77	3.49	3.61	3.13	3.00	2.91	2.96	2.96	3.16
Consumer Loans	6.06	5.93	5.83	5.67	5.86	5.74	6.60	6.05	5.76
Repossessed Assets, Net	0.13	0.10	0.09	0.08	0.07	0.07	0.05	0.05	0.05
Real Estate Held for Investment, Net	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.02
Office Premises & Equipment	0.76	0.77	0.82	0.72	0.74	0.75	0.76	0.76	0.77
Other Assets	7.02	6.87	7.25	5.82	6.05	5.74	5.78	5.40	5.37
Less: Contra Assets & Valuation Allowances	0.50	0.49	0.49	0.43	0.45	0.45	0.48	0.47	0.48
TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	63.09	63.96	62.09	57.17	57.58	57.81	57.08	57.50	57.68
Deposits < or = to Insurance Limits	38.02	38.69	39.17	35.19	35.29	35.13	34.62	34.27	34.40
Deposits > Insurance Limits	25.07	25.27	22.92	21.98	22.29	22.68	22.47	23.23	23.29
Escrows	0.99	1.09	1.06	1.45	1.60	1.65	1.57	2.10	2.14
BORROWINGS	23.68	22.89	24.80	30.31	30.87	30.64	31.52	31.52	31.18
Advances From FHLB	14.30	14.21	15.17	17.49	17.71	18.02	18.72	18.83	19.20
Repurchase Agreements & FedFunds Purchased	4.54	4.11	4.74	5.28	5.33	5.05	5.20	5.36	4.93
Other Borrowings	4.84	4.57	4.90	7.54	7.83	7.58	7.61	7.33	7.05
Other Liabilities	2.43	2.46	2.39	3.29	2.30	2.19	1.94	1.78	1.80
Equity Capital	10.81	10.70	10.72	9.23	9.25	9.36	9.45	9.19	9.34
Capital Stock and Paid-In Capital	7.95	6.84	6.77	5.67	5.56	5.57	5.57	5.23	5.35
Unrealized Gains (Losses) AFS Securities	(0.12)	(0.04)	(0.05)	(0.05)	(0.16)	(0.12)	(0.07)	(0.04)	0.02
Retained Earnings	3.02	3.94	4.05	3.66	3.85	3.94	3.99	4.05	4.02

STATEMENT OF CONDITION  
(Percent Change From Same Quarter Prior Year For Current Thrifts)

FOR THE QUARTER ENDING:	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005
NUMBER OF INSTITUTIONS:	836	838	845	853	854	856	863	866	870
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TOTAL ASSETS (Percent Change)	10.71	12.64	9.85	16.79	13.67	15.25	14.67	18.50	18.81
Cash and Noninterest-Earning Deposits	2.18	(1.26)	(3.77)	(0.92)	(6.90)	(6.40)	12.51	3.15	4.23
Investment Securities	8.80	35.48	26.37	28.07	21.56	31.19	16.02	5.71	(10.28)
Mortgage Backed Securities	14.72	6.62	0.71	30.05	14.22	15.44	13.07	15.43	10.95
1 - 4 Family Mortgages	5.07	7.32	4.36	10.71	10.54	13.13	13.11	21.96	26.13
Home Equity Lines of Credit	40.61	22.75	5.79	9.80	7.32	11.47	15.70	32.93	50.17
Multi family Mortgages	9.43	12.34	16.31	14.46	7.16	10.11	11.47	17.12	18.09
Nonresidential Mortgages	26.15	25.43	26.40	27.68	13.62	11.46	11.47	12.48	14.41
Construction Loans	11.61	12.95	18.10	23.90	23.96	24.44	23.24	20.95	19.47
Land Loans	16.58	18.90	25.34	33.45	39.11	42.72	41.43	39.64	42.46
Commercial Loans	35.24	31.11	27.77	23.23	10.03	13.33	12.16	13.77	18.20
Consumer Loans	17.19	19.05	11.92	25.34	32.33	29.93	26.33	15.98	9.62
Repossessed Assets, Net	85.08	55.37	84.75	82.49	56.91	49.17	6.29	(4.34)	(8.82)
Real Estate Held for Investment, Net	6.54	8.18	4.34	1.13	(20.00)	(20.11)	(17.21)	(12.07)	8.35
Office Premises & Equipment	8.68	7.56	10.52	11.73	9.01	11.53	8.62	12.36	13.39
Other Assets	26.23	33.39	35.73	25.33	27.64	17.35	20.75	13.11	10.53
Less: Contra Assets & Valuation Allowances	12.78	12.53	7.47	11.43	10.31	7.83	7.15	5.06	4.79
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TOTAL LIABILITIES AND CAPITAL (Percent Chg)	10.71	12.64	9.85	16.79	13.67	15.25	14.67	18.50	18.81
TOTAL DEPOSITS AND ESCROWS	17.35	19.68	14.23	15.33	12.75	13.14	12.94	16.32	17.37
Deposits < or = to Insurance Limits	13.53	17.38	16.92	19.19	15.92	13.58	13.36	12.94	12.45
Deposits > Insurance Limits	23.68	23.37	9.90	9.64	8.07	12.46	12.30	21.67	25.48
Escrows	(18.55)	(14.94)	(15.32)	(20.48)	(16.07)	(15.64)	(14.60)	6.12	5.77
BORROWINGS	(10.03)	(9.06)	(6.12)	13.78	13.99	17.65	16.18	22.92	20.94
Advances From FHLB	(9.24)	(8.20)	(10.04)	7.96	4.80	14.41	15.33	22.10	21.01
Repurchase Agreements & FedFunds Purchased	(10.97)	(10.43)	(5.14)	12.78	20.93	14.14	10.75	22.74	16.64
Other Borrowings	(11.43)	(10.44)	7.28	30.97	35.59	28.98	22.50	25.23	23.94
Other Liabilities	17.50	29.19	30.92	109.15	37.97	25.52	20.65	19.92	19.56
Equity Capital	31.42	29.40	25.14	17.02	12.22	17.23	19.44	17.60	20.80
Capital Stock and Paid-In Capital	68.85	46.65	41.43	26.26	18.15	22.16	26.33	19.28	21.95
Unrealized Gains (Losses) AFS Securities	(21.20)	(67.48)	(15.85)	61.67	(858.44)	393.82	(291.87)	(208.00)	(165.32)
Retained Earnings	(18.34)	5.13	4.19	5.49	8.24	12.79	13.30	16.90	16.98

STRUCTURAL DATA AND LOAN ACTIVITY

FOR THE QUARTER ENDING:	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005
NUMBER OF INSTITUTIONS:	836	838	845	853	854	856	863	866	870

SELECTED STRUCTURAL DATA	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005
Number of New Thrifts	7	4	3	5	6	5	3	4	1
Consolidated Assets (\$ Billions)	0.89	95.01	0.33	11.96	1.03	2.57	1.45	0.25	0.01
Number of Conservatorships/Receiverships	0	0	0	0	0	0	0	0	0
Consolidated Assets (\$ Billions)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Number of Bank Charter Conversions	1	8	3	1	1	2	1	3	4
Consolidated Assets (\$ Billions)	5.28	8.75	233.20	0.05	0.28	16.03	0.03	8.18	0.21
Number of Bank Acquisitions	3	2	4	2	2	8	3	1	3
Consolidated Assets (\$ Billions)	2.46	0.18	2.95	0.29	0.34	3.75	10.30	0.01	1.97
Number of Thrift Mergers	4	2	4	3	5	2	2	1	3
Consolidated Assets (\$ Billions)	0.32	0.60	5.84	4.03	0.51	0.05	0.21	0.05	0.34

LOAN ACTIVITY (\$ Millions)	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005
Mortgage Pool Securities									
Total Purchases	\$99,147.93	\$110,979.92	\$88,071.17	\$135,767.85	\$97,568.57	\$92,357.24	\$160,912.63	\$98,271.72	\$30,109.01
Total Sales	76,286.41	91,066.15	86,343.61	100,316.56	89,461.49	76,329.77	142,223.93	73,387.00	14,485.18
Mortgage Originations	194,624.14	169,214.37	134,339.95	172,132.30	171,062.71	164,634.77	187,097.13	204,180.14	191,835.76
Construction Loans	8,445.30	7,836.50	9,008.00	9,275.83	9,863.18	9,672.51	9,814.84	9,894.43	9,701.20
1-4 Family Mortgages	5,729.82	5,373.57	6,399.76	6,714.85	7,296.20	7,307.45	7,273.02	7,298.97	7,421.75
Permanent Loans Secured by 1-4 Family Unit	173,316.24	149,556.44	112,115.35	149,891.29	148,460.93	142,609.49	163,937.10	181,276.99	169,377.34
Mortgage Refinancings	94,079.72	88,315.14	52,357.64	46,614.95	53,599.00	58,225.24	64,114.67	68,158.28	58,200.23
Mortgage Purchases	51,553.22	57,431.11	59,115.20	106,120.44	87,095.31	85,675.16	91,612.24	97,858.31	96,614.73
Secured by 1-4 Family Mortgages	47,593.43	53,984.83	55,328.08	103,599.16	84,565.44	83,473.29	88,771.92	94,987.92	93,872.08
Mortgage Sales	171,638.43	182,522.84	127,289.05	169,867.69	141,874.16	138,419.03	159,076.68	167,832.19	155,037.79
Secured by 1-4 Family Mortgages	166,482.83	177,708.75	123,421.92	167,197.24	138,559.75	135,393.16	155,789.97	164,830.21	151,244.20
Nonmortgage Originations and Purchases	104,169.80	90,711.08	95,918.72	88,663.67	84,169.26	69,355.69	83,195.81	85,863.58	76,710.99
Consumer Loans	48,470.29	42,912.22	46,866.68	47,888.37	49,742.84	40,075.26	43,390.11	43,719.24	39,619.37

OTHER INDICATORS (Percent Annualized)	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005
Asset Growth Rate	1.11	(2.13)	3.74	22.85	9.43	14.42	12.24	14.38	15.00
Cost of Funds	4.15	4.30	4.15	4.09	3.73	3.38	3.22	2.89	2.63
Asset Yield	6.94	6.98	6.92	6.54	6.52	6.10	5.98	5.63	5.45
Mortgage Portfolio Yield	6.98	7.10	6.82	6.49	6.31	6.05	5.84	5.53	5.32
Earnings Efficiency	107.75	108.17	107.58	108.71	107.29	107.74	107.24	107.49	108.56
Operating Efficiency	62.37	61.89	63.66	69.93	64.80	62.45	60.43	59.89	63.34



CAPITAL MEASURES

FOR THE QUARTER ENDING:	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005
NUMBER OF INSTITUTIONS:	836	838	845	853	854	856	863	866	870

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	832	836	844	852	854	856	862	862	868
Percent of Thrifts	99.52	99.76	99.88	99.88	100.00	100.00	99.88	99.54	99.77
Consolidated Assets (\$ Billions)	\$1,500.68	\$1,490.07	\$1,410.75	\$1,633.55	\$1,534.35	\$1,499.00	\$1,464.07	\$1,428.09	\$1,387.98
Fail FDICIA Capital Standards	4	2	0	1	0	0	0	1	2
Percent of Thrifts	0.48	0.24	0.00	0.12	0.00	0.00	0.00	0.12	0.23
Consolidated Assets (\$ Billions)	\$2.78	\$0.18	\$0.00	\$0.04	\$0.00	\$0.00	\$0.00	\$1.07	\$0.04
Critically Undercapitalized	0	0	0	0	0	0	0	0	1
Percent of Thrifts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$129.51	\$124.22	\$116.56	\$128.44	\$123.02	\$120.90	\$116.97	\$112.57	\$110.27
Tangible Equity Ratio	8.83	8.56	8.49	7.99	8.13	8.19	8.11	7.99	8.07
Median Ratio	10.43	10.36	10.26	10.26	10.15	10.13	10.20	10.15	10.13
Tier 1 Capital (\$ Billions)	\$129.87	\$124.60	\$116.97	\$128.91	\$123.55	\$121.45	\$117.54	\$112.64	\$110.35
Tier 1 Leverage Ratio	8.85	8.58	8.52	8.01	8.16	8.22	8.15	7.99	8.07
Median Ratio	10.43	10.36	10.26	10.26	10.15	10.13	10.20	10.15	10.13
Tier 1 Risk-based Capital Ratio	13.00	12.61	12.52	12.09	12.37	12.57	12.43	12.44	12.67
Median Ratio	17.37	17.42	17.12	16.83	16.73	17.10	17.20	17.20	17.04
Risk-based Capital (\$ Billions)	\$144.01	\$138.50	\$130.40	\$141.98	\$135.98	\$132.96	\$129.40	\$124.28	\$122.13
Total Risk-based Capital Ratio	14.75	14.36	14.33	13.64	13.94	14.07	13.97	13.86	14.14
Median Ratio	18.18	18.13	17.89	17.59	17.61	17.94	17.99	17.91	17.80

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005
NUMBER OF INSTITUTIONS:	836	838	845	853	854	856	863	866	870
<b>LOANS 30-89 DAYS DELINQUENT (\$ Millions)</b>									
Total Including Repurchased GNMA Loans	\$14,104.00	\$12,140.80	\$11,175.93	\$11,457.27	\$9,685.05	\$9,097.71	\$9,776.47	\$8,702.58	N/A
Repurchased GNMA Loans	470.76	516.93	637.82	749.94	1,006.07	893.69	1,147.57	1,138.94	N/A
Total Excluding Repurchased GNMA Loans	13,633.24	11,623.87	10,538.12	10,707.33	8,678.98	8,204.02	8,628.90	7,563.65	7,445.21
<b>Mortgage Loans</b>									
Construction & Land Loans	697.52	660.08	649.67	465.74	306.09	316.84	320.35	235.43	306.87
Nonresidential Mortgages	337.84	362.98	291.99	330.26	249.79	232.57	256.92	230.12	252.32
Multi Family Mortgages	182.43	136.14	128.65	124.46	90.31	114.74	123.19	83.78	90.23
1-4 Family Mortgages	11,214.03	9,482.11	8,383.44	8,776.14	7,560.51	7,064.37	7,378.02	6,637.00	5,332.33
Home Equity Lines of Credit	957.84	801.64	654.95	554.17	432.09	393.46	427.65	364.51	254.86
<b>Nonmortgage Loans and Leases</b>									
Commercial Loans	452.51	497.22	443.05	532.22	404.93	443.89	421.84	420.45	401.58
Consumer Loans	1,219.67	1,002.27	1,279.14	1,228.45	1,073.42	925.31	1,276.14	1,095.81	1,061.88
<b>NONCURRENT LOANS (\$ Millions)</b>									
Total Including Repurchased GNMA Loans	\$12,308.26	\$10,405.39	\$8,645.73	\$9,181.33	\$8,499.70	\$8,575.32	\$8,668.55	\$8,137.45	N/A
Repurchased GNMA Loans	739.33	881.99	973.54	1,767.07	2,344.92	2,604.79	2,945.44	2,238.15	N/A
Total Excluding Repurchased GNMA Loans	11,568.93	9,523.40	7,672.19	7,414.26	6,154.78	5,970.53	5,723.11	5,899.30	5,086.29
<b>Mortgage Loans</b>									
Construction & Land Loans	834.96	627.57	465.95	378.23	225.30	218.21	178.49	210.94	194.71
Nonresidential Mortgages	437.78	417.48	341.37	299.14	256.08	275.03	307.86	287.53	341.23
Multi Family Mortgages	184.53	158.60	141.67	121.11	105.84	94.70	103.59	90.01	57.75
1-4 Family Mortgages	9,614.04	7,975.14	6,492.02	7,063.50	6,792.32	6,948.42	6,994.79	6,513.09	3,493.88
Home Equity Lines of Credit	724.87	544.02	355.43	298.67	216.23	185.62	175.79	137.95	115.94
<b>Nonmortgage Loans and Leases</b>									
Commercial Loans	484.68	505.72	459.88	595.69	510.16	463.26	475.49	512.87	507.25
Consumer Loans	752.27	720.88	744.85	723.66	610.01	575.70	608.34	523.01	491.48
<b>NET CHARGE-OFFS (\$ Millions)</b>									
Mortgage Loans	\$1,164.86	\$1,033.10	\$1,368.99	\$904.97	\$693.40	\$624.00	\$1,034.46	\$631.17	\$705.14
Construction & Land Loans	22.59	19.09	22.82	8.49	6.54	4.49	(0.04)	(2.98)	8.46
Nonresidential Mortgages	9.70	9.89	(3.63)	12.14	5.12	7.38	13.58	(0.46)	2.19
Multi Family Mortgages	4.30	3.67	1.46	2.25	3.78	(1.18)	3.32	(6.50)	0.27
1-4 Family Mortgages	317.46	189.44	527.24	150.80	97.23	84.27	79.18	75.45	102.52
Home Equity Lines of Credit	106.86	60.00	16.38	14.57	8.13	11.95	6.19	11.72	10.80
<b>Nonmortgage Loans and Leases</b>									
Commercial Loans	174.50	136.11	149.09	120.99	100.10	114.27	169.63	152.34	163.09
Consumer Loans	615.20	667.13	602.77	570.29	442.14	382.72	755.22	381.84	369.64
Repossessed Assets	37.01	25.91	35.06	31.73	23.30	15.44	20.00	14.66	17.98
Other	(15.90)	(18.14)	34.20	8.28	15.19	16.62	(6.42)	16.81	40.99
<b>REPOSSESSED ASSETS, NET (\$ Millions)</b>									
Construction & Land Loans	\$1,899.48	\$1,496.28	\$1,263.42	\$1,235.96	\$1,071.56	\$1,018.21	\$738.47	\$714.08	\$721.01
Nonresidential Mortgages	156.69	124.51	111.33	80.81	70.74	66.11	68.08	54.92	68.15
Multi Family Mortgages	82.74	80.23	65.78	94.74	102.93	72.46	81.55	86.54	87.66
1-4 Family Mortgages	15.23	13.28	16.14	11.39	15.64	8.57	7.96	10.41	8.26
Other	1,569.16	1,194.09	922.39	877.98	705.40	667.78	543.68	526.75	525.41
	75.66	84.17	147.78	171.06	176.84	203.28	37.20	35.46	31.52
<b>ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)</b>									
Real Estate Loans	\$945.77	\$951.70	\$908.28	\$1,082.94	\$1,038.50	\$1,015.09	\$979.21	\$972.34	\$947.65
Percent of Total Assets	62.91	63.86	64.38	66.29	67.68	67.72	66.88	68.02	68.27
<b>Noncurrent Real Estate Loans</b>									
Including Repurchased GNMA Loans	11.07	9.18	7.44	7.86	7.38	7.54	7.58	7.10	N/A
Percent of Total Assets	0.74	0.62	0.53	0.48	0.48	0.50	0.52	0.50	N/A
Excluding Repurchased GNMA Loans	10.33	8.30	6.47	6.09	5.03	4.93	4.64	4.86	4.09
Percent of Total Assets	0.69	0.56	0.46	0.37	0.33	0.33	0.32	0.34	0.29
<b>Real Estate Owned</b>									
Percent of Total Assets	1.85	1.45	1.22	1.20	1.05	0.99	0.70	0.68	0.69
<b>Troubled Real Estate Loans</b>									
Including Repurchased GNMA Loans	12.92	10.63	8.66	9.06	8.43	8.53	8.29	7.78	N/A
Percent of Total Assets	0.86	0.71	0.61	0.55	0.55	0.57	0.57	0.54	N/A
Excluding Repurchased GNMA Loans	12.18	9.75	7.69	7.30	6.08	5.92	5.34	5.54	4.78
Percent of Total Assets	0.81	0.65	0.55	0.45	0.40	0.40	0.36	0.39	0.34
<b>Valuation Allowances</b>									
Coverage Ratio	7.64	7.50	7.08	7.24	7.04	6.97	7.25	6.94	6.89
<b>Including Repurchased GNMA Loans</b>									
Coverage Ratio	60.21	70.10	79.76	76.29	80.21	78.62	80.26	81.94	N/A
<b>Excluding Repurchased GNMA Loans</b>									
Coverage Ratio	64.06	76.60	89.89	94.47	110.77	112.92	121.57	113.03	129.96
<b>Reserve Ratio</b>									
Coverage Ratio	0.68	0.67	0.66	0.57	0.58	0.59	0.62	0.61	0.62

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005
NUMBER OF INSTITUTIONS:	836	838	845	853	854	856	863	866	870
<b>LOANS 30-89 DAYS DELINQUENT (% Total Assets)</b>									
Total Including Repurchased GNMA Loans	0.94	0.81	0.79	0.70	0.63	0.61	0.67	0.61	N/A
Repurchased GNMA Loans	0.03	0.03	0.05	0.05	0.07	0.06	0.08	0.08	N/A
Total Excluding Repurchased GNMA Loans	0.91	0.78	0.75	0.66	0.57	0.55	0.59	0.53	0.54
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.35	1.29	1.26	0.91	0.63	0.68	0.73	0.57	0.78
Nonresidential Mortgages	0.52	0.57	0.46	0.51	0.44	0.42	0.47	0.43	0.47
Multi Family Mortgages	0.29	0.21	0.19	0.17	0.13	0.17	0.19	0.13	0.14
1-4 Family Mortgages	1.47	1.23	1.15	0.98	0.87	0.83	0.91	0.82	0.68
Home Equity Lines of Credit	0.90	0.86	0.82	0.57	0.47	0.43	0.47	0.41	0.29
Nonmortgage Loans and Leases									
Commercial Loans	0.80	0.95	0.87	1.04	0.88	1.02	0.97	0.99	0.91
Consumer Loans	1.34	1.13	1.56	1.33	1.19	1.08	1.32	1.27	1.33
<b>NONCURRENT LOANS (% Total Assets)</b>									
Total Including Repurchased GNMA Loans	0.82	0.70	0.61	0.56	0.55	0.57	0.59	0.57	N/A
Repurchased GNMA Loans	0.05	0.06	0.07	0.11	0.15	0.17	0.20	0.16	N/A
Total Excluding Repurchased GNMA Loans	0.77	0.64	0.54	0.45	0.40	0.40	0.39	0.41	0.37
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.61	1.23	0.91	0.74	0.47	0.47	0.41	0.51	0.49
Nonresidential Mortgages	0.67	0.65	0.54	0.46	0.45	0.50	0.57	0.54	0.64
Multi Family Mortgages	0.29	0.25	0.21	0.16	0.16	0.14	0.16	0.14	0.09
1-4 Family Mortgages	1.26	1.03	0.89	0.79	0.78	0.82	0.86	0.80	0.44
Home Equity Lines of Credit	0.68	0.58	0.44	0.31	0.23	0.20	0.19	0.15	0.13
Nonmortgage Loans and Leases									
Commercial Loans	0.86	0.97	0.90	1.16	1.11	1.06	1.10	1.21	1.15
Consumer Loans	0.83	0.82	0.91	0.78	0.68	0.67	0.63	0.61	0.61
<b>NET CHARGE-OFFS (% Total Assets)</b>									
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.04	0.04	0.04	0.02	0.01	0.01	0.00	(0.01)	0.02
Nonresidential Mortgages	0.01	0.02	(0.01)	0.02	0.01	0.01	0.02	0.00	0.00
Multi Family Mortgages	0.01	0.01	0.00	0.00	0.01	0.00	0.00	(0.01)	0.00
1-4 Family Mortgages	0.04	0.02	0.07	0.02	0.01	0.01	0.01	0.01	0.01
Home Equity Lines of Credit	0.10	0.06	0.02	0.01	0.01	0.01	0.01	0.01	0.01
Nonmortgage Loans and Leases									
Commercial Loans	0.31	0.26	0.29	0.24	0.22	0.26	0.39	0.36	0.37
Consumer Loans	0.67	0.75	0.73	0.62	0.49	0.44	0.78	0.44	0.46
Repossessed Assets	1.95	1.73	2.77	2.57	2.17	1.52	2.71	2.05	2.49
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>REPOSSESSED ASSETS, NET (% Total Assets)</b>									
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans									
Construction & Land Loans	0.30	0.24	0.22	0.16	0.15	0.14	0.16	0.13	0.17
Nonresidential Mortgages	0.13	0.13	0.10	0.14	0.18	0.13	0.15	0.16	0.16
Multi Family Mortgages	0.02	0.02	0.02	0.02	0.02	0.01	0.01	0.02	0.01
1-4 Family Mortgages	0.21	0.15	0.13	0.10	0.08	0.08	0.07	0.06	0.07
Other	0.07	0.08	0.14	0.18	0.19	0.24	0.04	0.05	0.04
<b>ASSET QUALITY SUMMARY (% Total Assets)</b>									
Net Chargeoffs (Annualized)	0.31	0.28	0.39	0.22	0.18	0.17	0.28	0.18	0.20
Net Provisions For Losses (Annualized)	0.38	0.33	0.45	0.22	0.19	0.15	0.26	0.20	0.19
Valuation Allowances	0.51	0.50	0.50	0.44	0.46	0.46	0.49	0.49	0.50
Noncurrent Loans									
Including Repurchased GNMA Loans	0.82	0.70	0.61	0.56	0.55	0.57	0.59	0.57	N/A
Excluding Repurchased GNMA Loans	0.77	0.64	0.54	0.45	0.40	0.40	0.39	0.41	0.37
Repossessed Assets, Net (% Total Assets)	0.13	0.10	0.09	0.08	0.07	0.07	0.05	0.05	0.05
Troubled Assets									
Including Repurchased GNMA Loans	0.95	0.80	0.70	0.64	0.62	0.64	0.64	0.62	N/A
Excluding Repurchased GNMA Loans	0.90	0.74	0.63	0.53	0.47	0.47	0.44	0.46	0.42

SELECTED INDICATORS

BY FDICIA CATEGORY

SECOND QUARTER 2007:	WELL- CAPITALIZED	ADEQUATELY CAPITALIZED	UNDER- CAPITALIZED	SIGNIFICANTLY UNDER- CAPITALIZED	INDUSTRY
NUMBER OF INSTITUTIONS:	828	4	3	1	836
Total Assets (\$ Billions)	\$1,499.49	\$1.18	\$0.30	\$2.47	\$1,503.46
Tier 1 Leverage Ratio (Percent)	8.87	5.80	4.43	2.55	8.85
Median Ratio	10.49	5.61	4.32	2.55	10.43
Total Risk-based Capital Ratio (Percent)	14.77	9.66	6.93	4.42	14.75
Median Ratio	18.29	9.63	6.95	4.42	18.18
Return on Average Assets (Percent Annualized)	1.06	0.04	(1.89)	(15.19)	1.02
Median Ratio	0.53	0.01	(2.48)	(15.19)	0.53
Net Interest Margin (Percent Annualized)	2.77	2.47	2.34	1.82	2.77
Median Ratio	2.91	2.44	1.90	1.82	2.91
Number of Profitable Thrifts	711	2	0	0	713
Profits (\$ Millions)	\$4,121.99	\$0.43	\$0.00	\$0.00	\$4,122.42
Number of Unprofitable Thrifts	117	2	3	1	123
Losses (\$ Millions)	(\$156.72)	(\$0.31)	(\$1.47)	(\$120.20)	(\$278.70)
Valuation Allowances (Percent of Total Assets)	0.51	0.57	1.89	0.00	0.51
Troubled Assets (Percent of Total Assets)	0.93	0.47	3.51	7.14	0.95
Asset Growth Rate (Percent Annualized)	1.31	12.59	(25.75)	(95.45)	1.11

BY OTS EXAMINATION RATINGS

SECOND QUARTER 2007:	SAFETY AND SOUNDNESS COMPOSITE RATINGS			COMPLIANCE COMPOSITE RATINGS			INDUSTRY
	1 AND 2	3	4 AND 5	1 AND 2	3	4 AND 5	
NUMBER OF INSTITUTIONS:	752	59	10	780	37	3	836
Total Assets (\$ Billions)	\$1,349.32	\$36.50	\$3.22	\$1,349.76	\$38.50	\$0.49	\$1,503.46
Tier 1 Leverage Ratio (Percent)	8.73	10.05	3.69	8.74	9.38	11.01	8.85
Median Ratio	10.52	9.67	8.45	10.47	9.48	10.45	10.43
Total Risk-based Capital Ratio (Percent)	14.52	18.84	6.53	14.58	15.30	15.61	14.75
Median Ratio	18.29	15.82	17.48	17.97	17.94	13.00	18.18
Return on Average Assets (Percent Annualized)	1.11	0.17	(12.53)	1.07	0.22	0.04	1.02
Median Ratio	0.56	0.10	(1.94)	0.54	0.29	0.29	0.53
Net Interest Margin (Percent Annualized)	2.80	2.96	2.07	2.81	2.46	3.26	2.77
Median Ratio	2.90	2.88	2.51	2.88	2.99	3.36	2.91
Number of Profitable Thrifts	670	32	3	677	25	2	713
Profits (\$ Millions)	\$3,816.32	\$73.96	\$0.57	\$3,814.76	\$75.30	\$0.38	\$4,122.42
Number of Unprofitable Thrifts	82	27	7	103	12	1	123
Losses (\$ Millions)	(\$91.42)	(\$58.42)	(\$123.57)	(\$218.64)	(\$54.44)	(\$0.33)	(\$278.70)
Valuation Allowances (Percent of Total Assets)	0.51	0.77	0.40	0.51	0.61	0.89	0.51
Troubled Assets (Percent of Total Assets)	0.93	1.28	6.54	0.93	1.53	1.59	0.95
Asset Growth Rate (Percent Annualized)	0.28	(15.01)	(79.47)	(0.40)	0.63	6.65	1.11

Fifteen de novo thrifts have not been assigned a safety and soundness and compliance examination ratings. These reported total assets of \$114.4 billion and net income of \$226.3 million.

Office of Thrift Supervision / August 2007

STATEMENT OF OPERATIONS  
BY REGION

SECOND QUARTER 2007:	NORTHEAST	SOUTHEAST	MI DWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	259	293	203	81	836
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	1.04	0.61	0.92	1.19	1.02
Median Ratio	0.45	0.46	0.57	0.70	0.53
Return on Average Equity (Annualized)	8.62	6.89	9.34	11.07	9.57
Median Ratio	3.53	3.62	4.54	7.34	4.07
Net Interest Margin (Annualized)	2.43	2.89	2.93	2.88	2.77
Median Ratio	2.78	2.81	3.05	3.01	2.91
Number of Profitable Thrifts	220	234	182	77	713
Percent Profitable	84.94	79.86	89.66	95.06	85.29
Profits (\$ Millions)	\$1,152.60	\$589.69	\$308.92	\$2,071.21	\$4,122.42
Number of Unprofitable Thrifts	39	59	21	4	123
Percent Unprofitable	15.06	20.14	10.34	4.94	14.71
Losses (\$ Millions)	(\$72.94)	(\$189.72)	(\$12.56)	(\$3.48)	(\$278.70)
EARNINGS (\$ Millions)					
Interest Income	\$5,990.58	\$4,208.47	\$2,099.78	\$11,454.27	\$23,753.11
Interest Expense	3,464.39	2,316.41	1,151.21	6,430.98	13,362.99
NET INTEREST INCOME	2,526.19	1,892.06	948.57	5,023.30	10,390.12
Loss Provisions-Interest Bearing Assets	136.98	304.76	100.93	879.06	1,421.72
Noninterest Income	1,659.56	763.83	579.81	4,070.93	7,074.12
Mortgage Loan Servicing Fees	98.34	18.90	25.60	717.97	860.81
Other Fees and Charges	887.43	549.18	475.38	2,559.95	4,471.93
Other Noninterest Income	673.79	195.75	78.84	793.01	1,741.38
Noninterest Expense	2,399.49	1,655.54	1,006.44	5,077.44	10,138.91
G&A Expense	2,323.53	1,530.51	997.16	4,955.05	9,806.26
Goodwill Amortization	75.04	118.88	8.16	100.17	302.25
Loss Provisions-Noninterest Bearing Assets	0.92	6.15	1.11	22.21	30.40
Income Before Taxes & Extraordinary Items	1,649.28	695.59	421.01	3,137.73	5,903.62
Income Taxes	569.41	296.71	124.66	1,070.13	2,060.91
Extraordinary Items	(0.21)	1.09	0.00	0.14	1.01
NET INCOME	1,079.67	399.97	296.35	2,067.73	3,843.72
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	5.77	6.43	6.49	6.58	6.32
Interest Expense	3.34	3.54	3.56	3.69	3.56
NET INTEREST INCOME	2.43	2.89	2.93	2.88	2.77
Loss Provisions-Interest Bearing Assets	0.13	0.47	0.31	0.50	0.38
Noninterest Income	1.60	1.17	1.79	2.34	1.88
Mortgage Loan Servicing Fees	0.09	0.03	0.08	0.41	0.23
Other Fees and Charges	0.86	0.84	1.47	1.47	1.19
Other Noninterest Income	0.65	0.30	0.24	0.46	0.46
Noninterest Expense	2.31	2.53	3.11	2.91	2.70
G&A Expense	2.24	2.34	3.08	2.84	2.61
Goodwill Amortization	0.07	0.18	0.03	0.06	0.08
Loss Provisions-Noninterest Bearing Assets	0.00	0.01	0.00	0.01	0.01
Income Before Taxes & Extraordinary Items	1.59	1.06	1.30	1.80	1.57
Income Taxes	0.55	0.45	0.39	0.61	0.55
Extraordinary Items	0.00	0.00	0.00	0.00	0.00
NET INCOME	1.04	0.61	0.92	1.19	1.02

STATEMENT OF CONDITION  
BY REGION

SECOND QUARTER 2007:	NORTHEAST	SOUTHEAST	MI DWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	259	293	203	81	836
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TOTAL ASSETS (\$ Billions)	\$422.69	\$262.69	\$131.76	\$686.32	\$1,503.46
Cash and Noninterest-Earning Deposits	4.06	3.20	1.88	5.47	14.61
Investment Securities	34.64	15.70	11.88	26.33	88.56
Mortgage Backed Securities	90.34	32.28	16.27	56.27	195.16
1 - 4 Family Mortgages	166.98	123.64	47.09	427.68	765.39
Home Equity Lines of Credit	12.31	17.85	10.81	65.31	106.28
Multi family Mortgages	14.07	3.55	3.01	42.85	63.49
Nonresidential Mortgages	28.70	14.65	9.71	12.13	65.19
Construction Loans	7.85	7.61	8.24	9.67	33.36
Land Loans	4.10	6.51	3.51	4.23	18.35
Commercial Loans	24.24	10.04	7.31	15.03	56.62
Consumer Loans	20.34	32.25	17.30	21.26	91.14
Repossessed Assets, Net	0.26	0.41	0.14	1.10	1.90
Real Estate Held for Investment, Net	0.02	0.07	0.06	0.05	0.19
Office Premises & Equipment	2.84	2.79	1.52	4.32	11.47
Other Assets	26.13	11.48	4.61	63.26	105.49
Less: Contra Assets & Valuation Allowances	1.88	1.48	0.76	3.32	7.45
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TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$422.69	\$262.69	\$131.76	\$686.32	\$1,503.46
TOTAL DEPOSITS AND ESCROWS	272.96	169.50	93.98	412.04	948.48
Deposits < or = to Insurance Limits	186.22	109.79	62.42	213.18	571.60
Deposits > Insurance Limits	86.74	59.71	31.56	198.86	376.87
Escrows	2.07	1.56	1.13	10.17	14.93
BORROWINGS	87.81	65.82	23.27	179.07	355.97
Advances From FHLB	53.65	39.50	20.97	100.82	214.94
Repurchase Agreements & FedFunds Purchased	28.20	19.43	0.62	20.06	68.31
Other Borrowings	5.96	6.88	1.69	58.19	72.72
Other Liabilities	10.53	3.98	1.63	20.42	36.55
Equity Capital	51.39	23.38	12.88	74.79	162.45
Capital Stock and Paid-In Capital	35.05	13.03	5.19	66.32	119.59
Unrealized Gains (Losses) AFS Securities	(0.67)	(0.52)	(0.05)	(0.64)	(1.87)
Retained Earnings	17.61	10.84	7.74	9.14	45.33

STATEMENT OF CONDITION  
BY REGION

SECOND QUARTER 2007:	NORTHEAST	SOUTHEAST	MI DWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	259	293	203	81	836
<b>TOTAL ASSETS (Percent of Total Assets)</b>					
Cash and Noninterest-Earning Deposits	0.96	1.22	1.43	0.80	0.97
Investment Securities	8.20	5.98	9.02	3.84	5.89
Mortgage Backed Securities	21.37	12.29	12.35	8.20	12.98
1 - 4 Family Mortgages	39.50	47.07	35.74	62.31	50.91
Home Equity Lines of Credit	2.91	6.80	8.20	9.52	7.07
Multi family Mortgages	3.33	1.35	2.28	6.24	4.22
Nonresidential Mortgages	6.79	5.58	7.37	1.77	4.34
Construction Loans	1.86	2.90	6.25	1.41	2.22
Land Loans	0.97	2.48	2.67	0.62	1.22
Commercial Loans	5.74	3.82	5.55	2.19	3.77
Consumer Loans	4.81	12.28	13.13	3.10	6.06
Repossessed Assets, Net	0.06	0.15	0.10	0.16	0.13
Real Estate Held for Investment, Net	0.00	0.02	0.04	0.01	0.01
Office Premises & Equipment	0.67	1.06	1.15	0.63	0.76
Other Assets	6.18	4.37	3.50	9.22	7.02
Less: Contra Assets & Valuation Allowances	0.45	0.56	0.58	0.48	0.50
<b>TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)</b>					
TOTAL DEPOSITS AND ESCROWS	64.58	64.53	71.32	60.04	63.09
Deposits < or = to Insurance Limits	44.06	41.80	47.37	31.06	38.02
Deposits > Insurance Limits	20.52	22.73	23.95	28.97	25.07
Escrows	0.49	0.59	0.86	1.48	0.99
BORROWINGS	20.77	25.06	17.66	26.09	23.68
Advances From FHLB	12.69	15.04	15.91	14.69	14.30
Repurchase Agreements & FedFunds Purchased	6.67	7.40	0.47	2.92	4.54
Other Borrowings	1.41	2.62	1.28	8.48	4.84
Other Liabilities	2.49	1.52	1.24	2.97	2.43
Equity Capital	12.16	8.90	9.78	10.90	10.81
Capital Stock and Paid-In Capital	8.29	4.96	3.94	9.66	7.95
Unrealized Gains (Losses) AFS Securities	(0.16)	(0.20)	(0.04)	(0.09)	(0.12)
Retained Earnings	4.17	4.13	5.87	1.33	3.02

STATEMENT OF CONDITION  
BY REGION  
(Percent Change From Same Quarter Prior Year For Current Thrifts)

SECOND QUARTER 2007:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	259	293	203	81	836
<b>TOTAL ASSETS (Percent Change)</b>					
Cash and Noninterest-Earning Deposits	15.81	4.03	9.49	10.67	10.71
Investment Securities	16.48	8.81	3.72	(9.73)	2.18
Mortgage Backed Securities	41.57	18.25	31.05	(23.85)	8.80
1 - 4 Family Mortgages	14.99	(1.20)	(3.19)	33.76	14.72
Home Equity Lines of Credit	5.14	(4.37)	5.99	8.01	5.07
Multi family Mortgages	25.00	18.25	29.79	54.34	40.61
Nonresidential Mortgages	38.93	5.21	5.08	2.90	9.43
Construction Loans	43.37	19.35	14.93	10.92	26.15
Land Loans	18.71	3.10	8.68	16.19	11.61
Commercial Loans	2.84	15.98	31.13	22.11	16.58
Consumer Loans	52.72	11.34	16.07	40.73	35.24
Repossessed Assets, Net	(6.30)	32.82	14.13	27.79	17.19
Real Estate Held for Investment, Net	95.96	37.40	75.94	110.82	85.08
Office Premises & Equipment	31.10	0.21	1.89	14.68	6.54
Other Assets	24.15	10.23	14.57	(2.00)	8.68
Less: Contra Assets & Valuation Allowances	26.55	6.10	3.66	32.77	26.23
	6.64	10.85	8.70	18.60	12.78
<b>TOTAL LIABILITIES AND CAPITAL (Percent Chg)</b>					
TOTAL DEPOSITS AND ESCROWS	15.81	4.03	9.49	10.67	10.71
Deposits < or = to Insurance Limits	15.97	17.83	16.10	18.39	17.35
Deposits > Insurance Limits	14.99	17.00	14.87	10.23	13.53
Escrows	18.12	19.38	18.61	28.58	23.68
BORROWINGS	24.57	(17.38)	(2.47)	(25.32)	(18.55)
Advances From FHLB	7.16	(19.82)	(12.10)	(12.71)	(10.03)
Repurchase Agreements & FedFunds Purchased	16.77	11.03	(11.34)	(23.41)	(9.24)
Other Borrowings	6.59	13.97	(9.95)	(38.34)	(10.97)
Other Liabilities	(37.53)	(76.64)	(21.17)	42.07	(11.43)
Equity Capital	18.15	(10.42)	11.77	26.16	17.50
Capital Stock and Paid-In Capital	32.18	5.64	12.42	46.24	31.42
Unrealized Gains (Losses) AFS Securities	46.66	15.26	19.50	112.02	68.85
Retained Earnings	(42.46)	(20.72)	(58.95)	43.39	(21.20)
	6.76	(5.09)	7.76	(55.22)	(18.34)



CAPITAL MEASURES  
BY REGION

SECOND QUARTER 2007:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	259	293	203	81	836

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	259	290	202	81	832
Percent of Thrifts	100.00	98.98	99.51	100.00	99.52
Consolidated Assets (\$ Billions)	\$422.69	\$260.03	\$131.64	\$686.32	\$1,500.68
Fail FDICIA Capital Standards	0	3	1	0	4
Percent of Thrifts	0.00	1.02	0.49	0.00	0.48
Consolidated Assets (\$ Billions)	\$0.00	\$2.66	\$0.12	\$0.00	\$2.78
Critically Undercapitalized	0	0	0	0	0
Percent of Thrifts	0.00	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$42.93	\$21.57	\$12.54	\$52.47	\$129.51
Tangible Equity Ratio	10.37	8.27	9.57	7.94	8.83
Median Ratio	11.03	10.25	10.05	9.43	10.43
Tier 1 Capital (\$ Billions)	\$42.93	\$21.57	\$12.54	\$52.82	\$129.87
Tier 1 Leverage Ratio	10.37	8.27	9.57	7.99	8.85
Median Ratio	11.03	10.25	10.05	9.43	10.43
Tier 1 Risk-based Capital Ratio	16.64	12.32	13.22	11.16	13.00
Median Ratio	20.48	16.71	15.68	14.87	17.37
Risk-based Capital (\$ Billions)	\$46.31	\$22.81	\$13.07	\$61.82	\$144.01
Total Risk-based Capital Ratio	18.07	13.28	13.96	13.59	14.75
Median Ratio	20.79	17.51	16.58	15.26	18.18

ASSET QUALITY INDICATORS  
BY REGION

SECOND QUARTER 2007:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	259	293	203	81	836
<b>LOANS 30-89 DAYS DELINQUENT (\$ Millions)</b>					
Total Including Repurchased GNMA Loans	\$2,353.08	\$2,107.26	\$1,226.25	\$8,417.42	\$14,104.00
Repurchased GNMA Loans	1.82	56.88	395.86	16.20	470.76
Total Excluding Repurchased GNMA Loans	2,351.26	2,050.38	830.39	8,401.22	13,633.24
<b>Mortgage Loans</b>					
Construction & Land Loans	183.39	197.85	79.87	236.41	697.52
Nonresidential Mortgages	138.23	109.76	68.85	21.01	337.84
Multi Family Mortgages	56.75	18.88	28.55	78.25	182.43
1-4 Family Mortgages	1,464.65	1,374.16	818.03	7,557.19	11,214.03
Home Equity Lines of Credit	58.76	189.48	63.80	645.80	957.84
<b>Nonmortgage Loans and Leases</b>					
Commercial Loans	125.67	106.77	38.40	181.68	452.51
Consumer Loans	384.40	299.85	192.55	342.89	1,219.67
<b>NONCURRENT LOANS (\$ Millions)</b>					
Total Including Repurchased GNMA Loans	\$2,495.89	\$1,934.73	\$1,127.86	\$6,749.79	\$12,308.26
Repurchased GNMA Loans	3.05	237.93	475.93	22.42	739.33
Total Excluding Repurchased GNMA Loans	2,492.84	1,696.80	651.92	6,727.37	11,568.93
<b>Mortgage Loans</b>					
Construction & Land Loans	275.72	245.11	125.85	188.28	834.96
Nonresidential Mortgages	202.86	116.73	77.08	41.11	437.78
Multi Family Mortgages	58.06	15.08	33.19	78.20	184.53
1-4 Family Mortgages	1,594.83	1,285.69	754.66	5,978.85	9,614.04
Home Equity Lines of Credit	50.29	115.85	21.38	537.36	724.87
<b>Nonmortgage Loans and Leases</b>					
Commercial Loans	144.55	104.71	36.33	199.10	484.68
Consumer Loans	219.86	167.41	100.74	264.25	752.27
<b>NET CHARGE-OFFS (\$ Millions)</b>					
Mortgage Loans	\$222.91	\$241.56	\$69.09	\$631.31	\$1,164.86
Construction & Land Loans	6.33	11.01	1.09	4.15	22.59
Nonresidential Mortgages	8.13	1.24	0.34	0.00	9.70
Multi Family Mortgages	1.43	0.68	0.05	2.15	4.30
1-4 Family Mortgages	37.80	33.90	6.05	239.71	317.46
Home Equity Lines of Credit	2.05	16.87	2.95	84.99	106.86
<b>Nonmortgage Loans and Leases</b>					
Commercial Loans	19.23	44.98	4.96	105.34	174.50
Consumer Loans	156.36	137.49	59.15	262.19	615.20
Repossessed Assets	6.73	6.43	1.61	22.24	37.01
Other	(13.09)	5.83	(4.16)	(4.47)	(15.90)
<b>REPOSSESSED ASSETS, NET (\$ Millions)</b>					
Construction & Land Loans	\$260.35	\$406.66	\$136.78	\$1,095.69	\$1,899.48
Nonresidential Mortgages	21.50	103.33	24.51	7.35	156.69
Multi Family Mortgages	30.76	26.89	15.28	9.81	82.74
1-4 Family Mortgages	2.22	5.65	5.17	2.20	15.23
Other	173.38	252.20	84.27	1,059.30	1,569.16
	32.49	18.59	7.55	17.03	75.66
<b>ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)</b>					
Real Estate Loans	\$221.70	\$155.96	\$71.56	\$496.56	\$945.77
Percent of Total Assets	52.45	59.37	54.31	72.35	62.91
<b>Noncurrent Real Estate Loans</b>					
Including Repurchased GNMA Loans	2.13	1.66	0.99	6.29	11.07
Percent of Total Assets	0.50	0.63	0.75	0.92	0.74
Excluding Repurchased GNMA Loans	2.13	1.42	0.51	6.26	10.33
Percent of Total Assets	0.50	0.54	0.39	0.91	0.69
<b>Real Estate Owned</b>					
Percent of Total Assets	0.23	0.39	0.13	1.09	1.85
<b>Troubled Real Estate Loans</b>					
Including Repurchased GNMA Loans	0.05	0.15	0.10	0.16	0.12
Percent of Total Assets	2.36	2.05	1.13	7.38	12.92
Excluding Repurchased GNMA Loans	0.56	0.78	0.85	1.08	0.86
Percent of Total Assets	2.36	1.81	0.65	7.36	12.18
Valuation Allowances	0.56	0.69	0.49	1.07	0.81
Coverage Ratio	1.94	1.55	0.80	3.34	7.64
Including Repurchased GNMA Loans	75.06	76.31	65.51	49.23	60.21
Reserve Ratio	75.15	87.01	113.34	49.39	64.06
	0.71	0.75	0.77	0.62	0.68

ASSET QUALITY INDICATORS  
BY REGION

SECOND QUARTER 2007:	NORTHEAST	SOUTHEAST	MI DWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	259	293	203	81	836
<b>LOANS 30-89 DAYS DELINQUENT (% Total Assets)</b>					
Total Including Repurchased GNMA Loans	0.56	0.80	0.93	1.23	0.94
Repurchased GNMA Loans	0.00	0.02	0.30	0.00	0.03
Total Excluding Repurchased GNMA Loans	0.56	0.78	0.63	1.22	0.91
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.54	1.40	0.68	1.70	1.35
Nonresidential Mortgages	0.48	0.75	0.71	0.17	0.52
Multi Family Mortgages	0.40	0.53	0.95	0.18	0.29
1-4 Family Mortgages	0.88	1.11	1.74	1.77	1.47
Home Equity Lines of Credit	0.48	1.06	0.59	0.99	0.90
Nonmortgage Loans and Leases					
Commercial Loans	0.52	1.06	0.52	1.21	0.80
Consumer Loans	1.89	0.93	1.11	1.61	1.34
<b>NONCURRENT LOANS (% Total Assets)</b>					
Total Including Repurchased GNMA Loans	0.59	0.74	0.86	0.98	0.82
Repurchased GNMA Loans	0.00	0.09	0.36	0.00	0.05
Total Excluding Repurchased GNMA Loans	0.59	0.65	0.49	0.98	0.77
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	2.31	1.74	1.07	1.36	1.61
Nonresidential Mortgages	0.71	0.80	0.79	0.34	0.67
Multi Family Mortgages	0.41	0.42	1.10	0.18	0.29
1-4 Family Mortgages	0.96	1.04	1.60	1.40	1.26
Home Equity Lines of Credit	0.41	0.65	0.20	0.82	0.68
Nonmortgage Loans and Leases					
Commercial Loans	0.60	1.04	0.50	1.32	0.86
Consumer Loans	1.08	0.52	0.58	1.24	0.83
<b>NET CHARGE-OFFS (% Total Assets)</b>					
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.05	0.08	0.01	0.03	0.04
Nonresidential Mortgages	0.03	0.01	0.00	0.00	0.01
Multi Family Mortgages	0.01	0.02	0.00	0.01	0.01
1-4 Family Mortgages	0.02	0.03	0.01	0.06	0.04
Home Equity Lines of Credit	0.02	0.09	0.03	0.13	0.10
Nonmortgage Loans and Leases					
Commercial Loans	0.08	0.45	0.07	0.70	0.31
Consumer Loans	0.77	0.43	0.34	1.23	0.67
Repossessed Assets	2.59	1.58	1.17	2.03	1.95
Other	0.00	0.00	0.00	0.00	0.00
<b>REPOSSESSED ASSETS, NET (% Total Assets)</b>					
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans					
Construction & Land Loans	0.18	0.73	0.21	0.05	0.30
Nonresidential Mortgages	0.11	0.18	0.16	0.08	0.13
Multi Family Mortgages	0.02	0.16	0.17	0.01	0.02
1-4 Family Mortgages	0.10	0.20	0.18	0.25	0.21
Other	0.12	0.16	0.16	0.03	0.07
<b>ASSET QUALITY SUMMARY (% Total Assets)</b>					
Net Chargeoffs (Annualized)	0.21	0.37	0.21	0.37	0.31
Net Provisions for Losses (Annualized)	0.13	0.46	0.31	0.51	0.38
Valuation Allowances	0.46	0.59	0.61	0.49	0.51
Noncurrent Loans					
Including Repurchased GNMA Loans	0.59	0.74	0.86	0.98	0.82
Excluding Repurchased GNMA Loans	0.59	0.65	0.49	0.98	0.77
Repossessed Assets, Net (% Total Assets)	0.06	0.15	0.10	0.16	0.13
Troubled Assets					
Including Repurchased GNMA Loans	0.65	0.89	0.96	1.14	0.95
Excluding Repurchased GNMA Loans	0.65	0.80	0.60	1.14	0.90

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	2nd Qtr 2007 Net Income (\$ Millions)	2nd Qtr 2006 Net Income (\$ Millions)
<b>NORTHEAST REGION</b>						
CONNECTICUT	10	16.26	12.15	3.41	51.81	5.28
DELAWARE	7	117.19	73.72	9.61	243.01	572.55
MAINE	7	1.41	1.13	0.14	1.93	3.16
MASSACHUSETTS	20	7.90	5.49	1.17	10.38	11.88
NEW HAMPSHIRE	6	2.29	1.61	0.25	3.28	3.83
NEW JERSEY	35	62.64	31.50	6.73	101.01	115.18
NEW YORK	48	70.17	49.73	8.15	51.79	139.98
OHIO	73	49.94	38.16	5.18	142.33	255.41
PENNSYLVANIA	42	98.87	61.60	12.51	204.99	28.50
RHODE ISLAND	4	0.88	0.67	0.12	0.64	1.42
VERMONT	2	0.39	0.25	0.03	0.59	0.43
WEST VIRGINIA	6	0.92	0.76	0.14	1.52	1.38
<b>TOTAL</b>	<b>260</b>	<b>\$428.86</b>	<b>\$276.77</b>	<b>\$47.46</b>	<b>\$813.27</b>	<b>\$1,139.00</b>
<b>SOUTHEAST REGION</b>						
ALABAMA	12	5.46	4.15	0.58	9.29	10.28
DISTRICT OF COLUMBIA	2	0.18	0.16	0.02	(1.32)	(1.75)
FLORIDA	35	47.51	32.06	4.15	26.88	83.28
GEORGIA	19	6.94	5.39	0.65	(113.76)	(23.23)
ILLINOIS	53	35.37	25.97	3.85	34.96	43.10
INDIANA	42	9.46	7.04	0.96	12.17	14.53
KENTUCKY	22	2.76	2.00	0.31	4.04	4.15
MARYLAND	41	10.03	8.07	1.13	28.73	23.30
MICHIGAN	13	19.34	9.92	1.40	19.39	34.41
NORTH CAROLINA	16	4.55	3.49	0.68	12.07	12.65
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	24	8.48	5.89	1.12	15.69	19.68
VIRGIN ISLANDS	N/A	N/A	N/A	N/A	N/A	N/A
VIRGINIA	15	194.25	121.07	15.11	443.62	220.21
<b>TOTAL</b>	<b>294</b>	<b>\$344.32</b>	<b>\$225.21</b>	<b>\$29.96</b>	<b>\$491.76</b>	<b>\$440.59</b>

Second quarter 2006 net income data are based on thrifts held constant as of June 30, 2007.  
 Financial data as of June 30, 2007 unless otherwise noted.  
 Office of Thrift Supervision / August 2007

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	2nd Qtr 2007 Net Income (\$ Millions)	2nd Qtr 2006 Net Income (\$ Millions)
MIDWEST REGION						
ARKANSAS	7	2.68	1.99	0.35	4.34	4.81
IOWA	19	6.36	5.22	0.57	12.54	15.34
KANSAS	17	11.81	6.64	1.20	11.29	18.05
LOUISIANA	25	5.11	3.88	0.66	7.38	10.27
MINNESOTA	22	4.21	3.07	0.39	8.14	11.43
MISSISSIPPI	4	0.44	0.32	0.04	0.71	1.20
MISSOURI	30	8.03	5.96	0.92	15.37	14.35
NEBRASKA	10	4.70	3.17	0.51	5.19	11.28
NEVADA	3	312.71	204.59	27.96	929.78	866.86
OKLAHOMA	5	12.04	5.39	0.94	53.67	66.42
TENNESSEE	17	5.01	3.88	0.70	12.18	11.56
TEXAS	20	68.30	42.66	5.21	155.31	145.80
WISCONSIN	24	17.22	12.29	1.80	30.44	34.43
TOTAL	203	\$458.63	\$299.06	\$41.27	\$1,246.33	\$1,211.79

WEST REGION

ALASKA	1	0.19	0.15	0.02	0.32	0.27
ARIZONA	2	0.52	0.25	0.11	18.45	13.78
CALIFORNIA	24	201.85	115.76	31.88	590.05	653.45
COLORADO	11	3.14	2.51	0.26	4.87	4.07
GUAM	1	0.09	0.07	0.01	0.15	0.12
HAWAII	2	8.01	5.45	0.67	14.87	18.70
IDAHO	3	1.55	1.15	0.17	3.74	3.77
MONTANA	3	0.32	0.24	0.04	0.55	0.64
NEW MEXICO	6	2.52	1.60	0.19	7.34	7.39
NORTH DAKOTA	3	1.20	1.01	0.14	2.01	2.47
OREGON	2	0.61	0.51	0.08	1.33	1.22
SOUTH DAKOTA	4	1.52	1.26	0.15	3.45	3.40
UTAH	7	74.19	9.08	39.74	876.16	579.98
WASHINGTON	7	13.59	8.77	1.79	40.89	45.30
WYOMING	3	0.46	0.36	0.06	0.62	0.77
TOTAL	79	\$309.73	\$148.16	\$75.31	\$1,564.79	\$1,335.32

UNITED STATES

TOTAL	836	\$1,541.54	\$949.21	\$194.00	\$4,116.14	\$4,126.70
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Second quarter 2006 net income data are based on thrifts held constant as of June 30, 2007.  
 Financial data as of June 30, 2007 unless otherwise noted.  
 Office of Thrift Supervision / August 2007

## STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	JUN 2007	JUN 2006	JUN 2005	JUN 2004	JUN 2003
NUMBER OF INSTITUTIONS:	836	854	870	910	947
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	1.02	1.11	1.18	1.16	1.34
Median Ratio	0.53	0.64	0.80	0.73	0.82
Return on Average Equity (Annualized)	9.57	11.93	12.79	12.63	14.71
Median Ratio	4.07	5.21	7.16	6.57	7.57
Net Interest Margin (Annualized)	2.77	2.80	2.85	2.91	2.99
Median Ratio	2.91	3.04	3.16	3.05	3.05
Number of Profitable Thrifts	713	774	812	824	886
Percent Profitable	85.29	90.63	93.33	90.55	93.56
Profits (\$ Millions)	\$4,122.42	\$4,323.20	\$4,072.61	\$3,432.18	\$3,594.66
Number of Unprofitable Thrifts	123	80	58	86	61
Percent Unprofitable	14.71	9.37	6.67	9.45	6.44
Losses (\$ Millions)	(\$278.70)	(\$116.33)	(\$38.55)	(\$66.51)	(\$61.44)
EARNINGS (\$ Millions)					
Interest Income	\$23,753.11	\$23,009.52	\$17,487.90	\$13,305.52	\$12,995.73
Interest Expense	13,362.99	12,336.66	7,767.74	4,845.66	5,240.41
NET INTEREST INCOME	10,390.12	10,672.86	9,720.16	8,459.86	7,755.31
Loss Provisions-Interest Bearing Assets	1,421.72	747.78	675.76	622.80	652.91
Noninterest Income	7,074.12	6,581.19	5,708.39	4,911.97	4,846.34
Mortgage Loan Servicing Fees	860.81	392.02	(47.63)	(53.30)	(1,032.43)
Other Fees and Charges	4,471.93	4,094.50	3,570.19	3,154.94	2,465.09
Other Noninterest Income	1,741.38	2,094.67	2,185.83	1,810.33	3,413.68
Noninterest Expense	10,138.91	9,998.58	8,495.13	7,540.81	6,454.02
G&A Expense	9,806.26	9,823.25	8,387.47	7,441.44	6,328.37
Goodwill Amortization	302.25	151.12	99.65	91.82	74.70
Loss Provisions-Noninterest Bearing Assets	30.40	24.21	8.01	7.56	50.96
Income Before Taxes & Extraordinary Items	5,903.62	6,507.69	6,257.65	5,208.22	5,494.72
Income Taxes	2,060.91	2,300.69	2,221.04	1,873.63	1,962.91
Extraordinary Items	1.01	(0.13)	(2.55)	31.09	1.41
NET INCOME	3,843.72	4,206.87	4,034.06	3,365.67	3,533.22
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	6.32	6.04	5.12	4.57	4.93
Interest Expense	3.56	3.24	2.27	1.66	1.99
NET INTEREST INCOME	2.77	2.80	2.85	2.91	2.94
Loss Provisions-Interest Bearing Assets	0.38	0.20	0.20	0.21	0.25
Noninterest Income	1.88	1.73	1.67	1.69	1.84
Mortgage Loan Servicing Fees	0.23	0.10	(0.01)	(0.02)	(0.39)
Other Fees and Charges	1.19	1.08	1.05	1.08	0.94
Other Noninterest Income	0.46	0.55	0.64	0.62	1.30
Noninterest Expense	2.70	2.63	2.49	2.59	2.45
G&A Expense	2.61	2.58	2.46	2.56	2.40
Goodwill Amortization	0.08	0.04	0.03	0.03	0.03
Loss Provisions-Noninterest Bearing Assets	0.01	0.01	0.00	0.00	0.02
Income Before Taxes & Extraordinary Items	1.57	1.71	1.83	1.79	2.08
Income Taxes	0.55	0.60	0.65	0.64	0.74
Extraordinary Items	0.00	0.00	0.00	0.01	0.00
NET INCOME	1.02	1.11	1.18	1.16	1.34

## STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 2007	JUN 2006	JUN 2005	JUN 2004	JUN 2003
NUMBER OF INSTITUTIONS:	836	854	870	910	947

TOTAL ASSETS (\$ Billions)	\$1,503.46	\$1,534.35	\$1,388.02	\$1,188.30	\$1,064.67
Cash and Noninterest-Earning Deposits	14.61	16.48	18.24	18.17	20.27
Investment Securities	88.56	70.14	59.78	67.89	84.10
Mortgage Backed Securities	195.16	174.78	158.89	146.80	147.97
1 - 4 Family Mortgages	765.39	865.45	789.15	631.42	523.46
Home Equity Lines of Credit	106.28	92.85	87.22	58.73	38.21
Multi family Mortgages	63.49	67.65	65.34	57.39	50.59
Nonresidential Mortgages	65.19	57.10	53.63	49.11	45.75
Construction Loans	33.36	31.79	27.03	23.11	21.82
Land Loans	18.35	16.50	12.50	9.10	6.92
Commercial Loans	56.62	46.00	43.93	37.68	30.93
Consumer Loans	91.14	89.92	79.98	74.36	60.28
Reposessed Assets, Net	1.90	1.07	0.72	0.82	0.97
Real Estate Held for Investment, Net	0.19	0.18	0.25	0.28	0.29
Office Premises & Equipment	11.47	11.30	10.74	9.71	9.56
Other Assets	105.49	92.84	74.50	68.93	68.29
Less: Contra Assets & Valuation Allowances	7.45	6.86	6.65	6.48	6.53

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$1,503.46	\$1,534.35	\$1,388.02	\$1,188.30	\$1,064.67
TOTAL DEPOSITS AND ESCROWS	948.48	883.43	800.66	695.48	660.96
Deposits < or = to Insurance Limits	571.60	541.45	477.45	433.90	451.37
Deposits > Insurance Limits	376.87	341.98	323.21	261.58	209.59
Escrows	14.93	24.58	29.64	28.28	43.82
BORROWINGS	355.97	473.68	432.75	362.39	282.62
Advances From FHLB	214.94	271.73	266.45	223.41	164.16
Repurchase Agreements & FedFunds Purchased	68.31	81.82	68.42	59.87	59.44
Other Borrowings	72.72	120.13	97.89	79.11	59.01
Other Liabilities	36.55	35.35	24.96	21.16	23.63
Equity Capital	162.45	141.89	129.65	109.26	97.46
Capital Stock and Paid-In Capital	119.59	85.34	74.22	61.75	53.20
Unrealized Gains (Losses) AFS Securities	(1.87)	(2.49)	0.33	(0.53)	2.50
Retained Earnings	45.33	59.09	55.85	48.82	43.55

## STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 2007	JUN 2006	JUN 2005	JUN 2004	JUN 2003
NUMBER OF INSTITUTIONS:	836	854	870	910	947
<b>TOTAL ASSETS (Percent of Total Assets)</b>					
Cash and Noninterest-Earning Deposits	0.97	1.07	1.31	1.53	1.90
Investment Securities	5.89	4.57	4.31	5.71	7.90
Mortgage Backed Securities	12.98	11.39	11.45	12.35	13.90
1 - 4 Family Mortgages	50.91	56.41	56.85	53.14	49.17
Home Equity Lines of Credit	7.07	6.05	6.28	4.94	3.59
Multi family Mortgages	4.22	4.41	4.71	4.83	4.75
Nonresidential Mortgages	4.34	3.72	3.86	4.13	4.30
Construction Loans	2.22	2.07	1.95	1.94	2.05
Land Loans	1.22	1.08	0.90	0.77	0.65
Commercial Loans	3.77	3.00	3.16	3.17	2.90
Consumer Loans	6.06	5.86	5.76	6.26	5.66
Reposessed Assets, Net	0.13	0.07	0.05	0.07	0.09
Real Estate Held for Investment, Net	0.01	0.01	0.02	0.02	0.03
Office Premises & Equipment	0.76	0.74	0.77	0.82	0.90
Other Assets	7.02	6.05	5.37	5.80	6.41
Less: Contra Assets & Valuation Allowances	0.50	0.45	0.48	0.55	0.61
<b>TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)</b>					
TOTAL DEPOSITS AND ESCROWS	63.09	57.58	57.68	58.53	62.08
Deposits < or = to Insurance Limits	38.02	35.29	34.40	36.51	42.40
Deposits > Insurance Limits	25.07	22.29	23.29	22.01	19.69
Escrows	0.99	1.60	2.14	2.38	4.12
BORROWINGS	23.68	30.87	31.18	30.50	26.55
Advances From FHLB	14.30	17.71	19.20	18.80	15.42
Repurchase Agreements & FedFunds Purchased	4.54	5.33	4.93	5.04	5.58
Other Borrowings	4.84	7.83	7.05	6.66	5.54
Other Liabilities	2.43	2.30	1.80	1.78	2.22
Equity Capital	10.81	9.25	9.34	9.19	9.15
Capital Stock and Paid-In Capital	7.95	5.56	5.35	5.20	5.00
Unrealized Gains (Losses) AFS Securities	(0.12)	(0.16)	0.02	(0.04)	0.23
Retained Earnings	3.02	3.85	4.02	4.11	4.09



STATEMENT OF CONDITION  
(Percent Change From Same Quarter Prior Year For Current Thrifts)

FOR THE QUARTER ENDING:	JUN 2007	JUN 2006	JUN 2005	JUN 2004	JUN 2003
NUMBER OF INSTITUTIONS:	836	854	870	910	947
<hr/>					
TOTAL ASSETS (Percent Change)	10.71	13.67	18.81	16.00	13.22
Cash and Noninterest-Earning Deposits	2.18	(6.90)	4.23	(7.14)	46.75
Investment Securities	8.80	21.56	(10.28)	(47.62)	(40.45)
Mortgage Backed Securities	14.72	14.22	10.95	5.34	7.92
1 - 4 Family Mortgages	5.07	10.54	26.13	25.93	18.84
Home Equity Lines of Credit	40.61	7.32	50.17	60.15	49.43
Multi family Mortgages	9.43	7.16	18.09	15.11	14.21
Nonresidential Mortgages	26.15	13.62	14.41	14.41	14.78
Construction Loans	11.61	23.96	19.47	12.51	3.09
Land Loans	16.58	39.11	42.46	37.57	13.72
Commercial Loans	35.24	10.03	18.20	34.82	10.60
Consumer Loans	17.19	32.33	9.62	25.04	17.49
Reposessed Assets, Net	85.08	56.91	(8.82)	(14.08)	3.78
Real Estate Held for Investment, Net	6.54	(20.00)	8.35	(0.33)	(8.32)
Office Premises & Equipment	8.68	9.01	13.39	5.99	11.77
Other Assets	26.23	27.64	10.53	4.57	12.71
Less: Contra Assets & Valuation Allowances	12.78	10.31	4.79	14.77	21.02
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TOTAL LIABILITIES AND CAPITAL (Percent Chg)	10.71	13.67	18.81	16.00	13.22
TOTAL DEPOSITS AND ESCROWS	17.35	12.75	17.37	9.25	16.91
Deposits < or = to Insurance Limits	13.53	15.92	12.45	(0.03)	10.28
Deposits > Insurance Limits	23.68	8.07	25.48	29.14	34.30
Escrows	(18.55)	(16.07)	5.77	(34.88)	165.09
BORROWINGS	(10.03)	13.99	20.94	33.70	3.46
Advances From FHLB	(9.24)	4.80	21.01	42.37	(7.59)
Repurchase Agreements & FedFunds Purchased	(10.97)	20.93	16.64	7.03	(8.53)
Other Borrowings	(11.43)	35.59	23.94	47.72	93.34
Other Liabilities	17.50	37.97	19.56	(69.09)	97.62
Equity Capital	31.42	12.22	20.80	16.66	15.63
Capital Stock and Paid-In Capital	68.85	18.15	21.95	21.54	30.58
Unrealized Gains (Losses) AFS Securities	(21.20)	(858.44)	(165.32)	(122.11)	68.28
Retained Earnings	(18.34)	8.24	16.98	15.69	13.44

CAPITAL MEASURES

FOR THE QUARTER ENDING:	JUN 2007	JUN 2006	JUN 2005	JUN 2004	JUN 2003
NUMBER OF INSTITUTIONS:	836	854	870	910	947

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	832	854	868	909	947
Percent of Thrifts	99.52	100.00	99.77	99.89	100.00
Consolidated Assets (\$ Billions)	\$1,500.68	\$1,534.35	\$1,387.98	\$1,188.19	\$1,064.67
Fail FDICIA Capital Standards	4	0	2	1	0
Percent of Thrifts	0.48	0.00	0.23	0.11	0.00
Consolidated Assets (\$ Billions)	\$2.78	\$0.00	\$0.04	\$0.11	\$0.00
Critically Undercapitalized	0	0	1	0	0
Percent of Thrifts	0.00	0.00	0.11	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$129.51	\$123.02	\$110.27	\$93.50	\$81.36
Tangible Equity Ratio	8.83	8.13	8.07	7.98	7.79
Median Ratio	10.43	10.15	10.13	9.85	9.43
Tier 1 Capital (\$ Billions)	\$129.87	\$123.55	\$110.35	\$93.62	\$81.40
Tier 1 Leverage Ratio	8.85	8.16	8.07	7.99	7.79
Median Ratio	10.43	10.15	10.13	9.85	9.44
Tier 1 Risk-based Capital Ratio	13.00	12.37	12.67	12.81	12.72
Median Ratio	17.37	16.73	17.04	17.05	17.05
Risk-based Capital (\$ Billions)	\$144.01	\$135.98	\$122.13	\$102.66	\$90.71
Total Risk-based Capital Ratio	14.75	13.94	14.14	14.15	14.27
Median Ratio	18.18	17.61	17.80	17.99	18.00

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2007	JUN 2006	JUN 2005	JUN 2004	JUN 2003
NUMBER OF INSTITUTIONS:	836	854	870	910	947
<b>LOANS 30-89 DAYS DELINQUENT (\$ Millions)</b>					
Total Including Repurchased GNMA Loans	\$14,104.00	\$9,685.05	N/A	N/A	N/A
Repurchased GNMA Loans	470.76	1,006.07	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	13,633.24	8,678.98	7,445.21	6,667.58	7,789.84
<b>Mortgage Loans</b>					
Construction & Land Loans	697.52	306.09	306.87	263.28	266.85
Nonresidential Mortgages	337.84	249.79	252.32	238.97	256.08
Multi Family Mortgages	182.43	90.31	90.23	81.13	89.24
1-4 Family Mortgages	11,214.03	7,560.51	5,332.33	4,584.64	5,750.85
Home Equity Lines of Credit	957.84	432.09	254.86	176.95	36.83
<b>Nonmortgage Loans and Leases</b>					
Commercial Loans	452.51	404.93	401.58	429.50	328.03
Consumer Loans	1,219.67	1,073.42	1,061.88	1,070.08	1,061.97
<b>NONCURRENT LOANS (\$ Millions)</b>					
Total Including Repurchased GNMA Loans	\$12,308.26	\$8,499.70	N/A	N/A	N/A
Repurchased GNMA Loans	739.33	2,344.92	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	11,568.93	6,154.78	5,086.29	5,144.33	6,350.59
<b>Mortgage Loans</b>					
Construction & Land Loans	834.96	225.30	194.71	240.66	332.07
Nonresidential Mortgages	437.78	256.08	341.23	377.05	522.31
Multi Family Mortgages	184.53	105.84	57.75	70.88	94.84
1-4 Family Mortgages	9,614.04	6,792.32	3,493.88	3,438.25	4,344.08
Home Equity Lines of Credit	724.87	216.23	115.94	77.64	17.52
<b>Nonmortgage Loans and Leases</b>					
Commercial Loans	484.68	510.16	507.25	502.75	610.46
Consumer Loans	752.27	610.01	491.48	514.74	429.31
<b>NET CHARGE-OFFS (\$ Millions)</b>					
Mortgage Loans	\$1,164.86	\$693.40	\$705.14	\$653.58	\$719.11
Construction & Land Loans	22.59	6.54	8.46	2.97	13.66
Nonresidential Mortgages	9.70	5.12	2.19	12.05	15.28
Multi Family Mortgages	4.30	3.78	0.27	3.01	2.37
1-4 Family Mortgages	317.46	97.23	102.52	46.73	59.54
Home Equity Lines of Credit	106.86	8.13	10.80	5.10	2.83
<b>Nonmortgage Loans and Leases</b>					
Commercial Loans	174.50	100.10	163.09	130.47	145.77
Consumer Loans	615.20	442.14	369.64	430.32	418.85
Reposessed Assets	37.01	23.30	17.98	11.46	54.85
Other	(15.90)	15.19	40.99	16.58	8.80
<b>REPOSSESSED ASSETS, NET (\$ Millions)</b>					
Construction & Land Loans	\$1,899.48	\$1,071.56	\$721.01	\$817.75	\$974.38
Nonresidential Mortgages	156.69	70.74	68.15	80.97	177.79
Multi Family Mortgages	82.74	102.93	87.66	125.42	157.00
1-4 Family Mortgages	15.23	15.64	8.26	13.13	5.19
Other	1,569.16	705.40	525.41	563.66	576.78
	75.66	176.84	31.52	34.56	57.62
<b>ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)</b>					
Real Estate Loans	\$945.77	\$1,038.50	\$947.65	\$770.13	\$648.54
Percent of Total Assets	62.91	67.68	68.27	64.81	60.91
<b>Noncurrent Real Estate Loans</b>					
Including Repurchased GNMA Loans	11.07	7.38	N/A	N/A	N/A
Percent of Total Assets	0.74	0.48	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	10.33	5.03	4.09	4.13	5.29
Percent of Total Assets	0.69	0.33	0.29	0.35	0.50
Real Estate Owned	1.85	1.05	0.69	0.78	0.92
Percent of Total Assets	0.12	0.07	0.05	0.07	0.09
<b>Troubled Real Estate Loans</b>					
Including Repurchased GNMA Loans	12.92	8.43	N/A	N/A	N/A
Percent of Total Assets	0.86	0.55	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	12.18	6.08	4.78	4.91	6.21
Percent of Total Assets	0.81	0.40	0.34	0.41	0.58
Valuation Allowances	7.64	7.04	6.89	6.70	7.04
<b>Coverage Ratio</b>					
Including Repurchased GNMA Loans	60.21	80.21	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	64.06	110.77	129.96	124.87	101.47
Reserve Ratio	0.68	0.58	0.62	0.73	0.87

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2007	JUN 2006	JUN 2005	JUN 2004	JUN 2003
NUMBER OF INSTITUTIONS:	836	854	870	910	947
<b>LOANS 30-89 DAYS DELINQUENT (% Total Assets)</b>					
Total Including Repurchased GNMA Loans	0.94	0.63	N/A	N/A	N/A
Repurchased GNMA Loans	0.03	0.07	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	0.91	0.57	0.54	0.56	0.73
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.35	0.63	0.78	0.82	0.93
Nonresidential Mortgages	0.52	0.44	0.47	0.49	0.56
Multi Family Mortgages	0.29	0.13	0.14	0.14	0.18
1-4 Family Mortgages	1.47	0.87	0.68	0.73	1.10
Home Equity Lines of Credit	0.90	0.47	0.29	0.30	0.10
Nonmortgage Loans and Leases					
Commercial Loans	0.80	0.88	0.91	1.14	1.06
Consumer Loans	1.34	1.19	1.33	1.44	1.76
<b>NONCURRENT LOANS (% Total Assets)</b>					
Total Including Repurchased GNMA Loans	0.82	0.55	N/A	N/A	N/A
Repurchased GNMA Loans	0.05	0.15	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	0.77	0.40	0.37	0.43	0.60
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.61	0.47	0.49	0.75	1.16
Nonresidential Mortgages	0.67	0.45	0.64	0.77	1.14
Multi Family Mortgages	0.29	0.16	0.09	0.12	0.19
1-4 Family Mortgages	1.26	0.78	0.44	0.54	0.83
Home Equity Lines of Credit	0.68	0.23	0.13	0.13	0.05
Nonmortgage Loans and Leases					
Commercial Loans	0.86	1.11	1.15	1.33	1.97
Consumer Loans	0.83	0.68	0.61	0.69	0.71
<b>NET CHARGE-OFFS (% Total Assets)</b>					
Percent of Outstanding Loans by Loan Type:	0.08	0.05	0.05	0.06	0.07
Mortgage Loans					
Construction & Land Loans	0.04	0.01	0.02	0.01	0.05
Nonresidential Mortgages	0.01	0.01	0.00	0.02	0.03
Multi Family Mortgages	0.01	0.01	0.00	0.01	0.00
1-4 Family Mortgages	0.04	0.01	0.01	0.01	0.01
Home Equity Lines of Credit	0.10	0.01	0.01	0.01	0.01
Nonmortgage Loans and Leases					
Commercial Loans	0.31	0.22	0.37	0.35	0.47
Consumer Loans	0.67	0.49	0.46	0.58	0.69
Reposessed Assets	1.95	2.17	2.49	1.40	5.63
Other	0.00	0.00	0.00	0.00	0.00
<b>REPOSSESSED ASSETS, NET (% Total Assets)</b>					
Percent of Outstanding Loans by Loan Type:	0.13	0.07	0.05	0.07	0.09
Construction & Land Loans					
Construction & Land Loans	0.30	0.15	0.17	0.25	0.62
Nonresidential Mortgages	0.13	0.18	0.16	0.26	0.34
Multi Family Mortgages	0.02	0.02	0.01	0.02	0.01
1-4 Family Mortgages	0.21	0.08	0.07	0.09	0.11
Other	0.07	0.19	0.04	0.05	0.08
<b>ASSET QUALITY SUMMARY (% Total Assets)</b>					
Net Chargeoffs (Annualized)	0.31	0.18	0.20	0.22	0.27
Net Provisions for Losses (Annualized)	0.38	0.19	0.19	0.21	0.25
Valuation Allowances	0.51	0.46	0.50	0.56	0.66
Noncurrent Loans					
Including Repurchased GNMA Loans	0.82	0.55	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	0.77	0.40	0.37	0.43	0.60
Reposessed Assets, Net (% Total Assets)	0.13	0.07	0.05	0.07	0.09
Troubled Assets					
Including Repurchased GNMA Loans	0.95	0.62	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	0.90	0.47	0.42	0.50	0.69

STATEMENT OF OPERATIONS  
BY ASSET SIZE

SECOND QUARTER 2007:	LESS THAN \$100 MILLION 279	\$100 MILLION TO \$1 BILLION 450	\$1 BILLION OR GREATER 107	INDUSTRY 836
NUMBER OF INSTITUTIONS:				
PROFITABILITY (Percent)				
Return on Average Assets (Annualized)	0.48	0.90	1.04	1.02
Median Ratio	0.37	0.56	0.75	0.53
Return on Average Equity (Annualized)	2.80	7.93	9.87	9.57
Median Ratio	2.39	4.72	7.60	4.07
Net Interest Margin (Annualized)	3.06	2.96	2.74	2.77
Median Ratio	2.99	2.86	2.78	2.91
Number of Profitable Thrifts	213	399	101	713
Percent Profitable	76.34	88.67	94.39	85.29
Profits (\$ Millions)	\$31.49	\$346.24	\$3,746.92	\$4,122.42
Number of Unprofitable Thrifts	66	51	6	123
Percent Unprofitable	23.66	11.33	5.61	14.71
Losses (\$ Millions)	(\$14.27)	(\$22.40)	(\$242.03)	(\$278.70)
EARNINGS (\$ Millions)				
Interest Income	\$215.94	\$2,218.76	\$21,328.88	\$23,753.11
Interest Expense	106.49	1,157.27	12,104.59	13,362.99
NET INTEREST INCOME	109.45	1,061.49	9,224.29	10,390.12
Loss Provisions-Interest Bearing Assets	3.50	51.09	1,367.18	1,421.72
Noninterest Income	115.55	556.80	6,403.59	7,074.12
Mortgage Loan Servicing Fees	1.19	22.84	836.78	860.81
Other Fees and Charges	98.22	436.10	3,937.62	4,471.93
Other Noninterest Income	16.14	97.87	1,629.19	1,741.38
Noninterest Expense	190.42	1,106.03	8,845.65	10,138.91
G&A Expense	189.26	1,096.49	8,523.71	9,806.26
Goodwill Amortization	0.78	7.12	294.36	302.25
Loss Provisions-Noninterest Bearing Assets	0.39	2.42	27.59	30.40
Income Before Taxes & Extraordinary Items	31.08	461.18	5,415.05	5,903.62
Income Taxes	14.00	137.34	1,911.03	2,060.91
Extraordinary Items	0.14	0.00	0.88	1.01
NET INCOME	17.21	323.84	3,504.89	3,843.72
PROFITABILITY (Percent of Avg Assets Annualized)				
Interest Income	6.03	6.19	6.34	6.32
Interest Expense	2.97	3.23	3.60	3.56
NET INTEREST INCOME	3.06	2.96	2.74	2.77
Loss Provisions-Interest Bearing Assets	0.10	0.14	0.41	0.38
Noninterest Income	3.23	1.55	1.90	1.88
Mortgage Loan Servicing Fees	0.03	0.06	0.25	0.23
Other Fees and Charges	2.74	1.22	1.17	1.19
Other Noninterest Income	0.45	0.27	0.48	0.46
Noninterest Expense	5.32	3.08	2.63	2.70
G&A Expense	5.29	3.06	2.53	2.61
Goodwill Amortization	0.02	0.02	0.09	0.08
Loss Provisions-Noninterest Bearing Assets	0.01	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	0.87	1.29	1.61	1.57
Income Taxes	0.39	0.38	0.57	0.55
Extraordinary Items	0.00	0.00	0.00	0.00
NET INCOME	0.48	0.90	1.04	1.02

STATEMENT OF CONDITION  
BY ASSET SIZE

SECOND QUARTER 2007:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	279	450	107	836
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TOTAL ASSETS (\$ Billions)	\$14.33	\$144.85	\$1,345.21	\$1,503.46
Cash and Noninterest-Earning Deposits	0.24	2.22	12.15	14.61
Investment Securities	2.63	17.29	68.66	88.56
Mortgage Backed Securities	1.27	14.20	179.69	195.16
1 - 4 Family Mortgages	6.50	58.11	701.69	765.39
Home Equity Lines of Credit	0.28	4.86	101.14	106.28
Multi family Mortgages	0.26	5.81	57.41	63.49
Nonresidential Mortgages	1.07	16.59	47.53	65.19
Construction Loans	0.47	7.20	25.69	33.36
Land Loans	0.26	4.61	13.48	18.35
Commercial Loans	0.45	6.08	50.08	56.62
Consumer Loans	0.48	5.51	85.16	91.14
Reposessed Assets, Net	0.02	0.23	1.65	1.90
Real Estate Held for Investment, Net	0.01	0.06	0.12	0.19
Office Premises & Equipment	0.28	2.52	8.66	11.47
Other Assets	0.46	5.21	99.82	105.49
Less: Contra Assets & Valuation Allowances	0.07	0.79	6.59	7.45
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TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$14.33	\$144.85	\$1,345.21	\$1,503.46
TOTAL DEPOSITS AND ESCROWS	10.72	109.56	828.85	948.48
Deposits < or = to Insurance Limits	7.84	74.39	489.89	571.60
Deposits > Insurance Limits	2.88	35.17	338.96	376.87
Escrows	0.05	1.24	13.64	14.93
BORROWINGS	0.97	17.41	337.78	355.97
Advances From FHLB	0.93	15.07	198.95	214.94
Repurchase Agreements & FedFunds Purchased	0.03	1.58	66.70	68.31
Other Borrowings	0.02	0.76	72.13	72.72
Other Liabilities	0.17	1.43	34.96	36.55
Equity Capital	2.47	16.45	143.62	162.45
Capital Stock and Paid-In Capital	0.92	5.20	113.55	119.59
Unrealized Gains (Losses) AFS Securities	0.00	0.00	(1.88)	(1.87)
Retained Earnings	1.53	11.34	32.47	45.33

STATEMENT OF CONDITION  
BY ASSET SIZE

SECOND QUARTER 2007:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	279	450	107	836
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TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.65	1.54	0.90	0.97
Investment Securities	18.34	11.93	5.10	5.89
Mortgage Backed Securities	8.86	9.80	13.36	12.98
1 - 4 Family Mortgages	45.39	40.11	52.16	50.91
Home Equity Lines of Credit	1.94	3.35	7.52	7.07
Multi family Mortgages	1.83	4.01	4.27	4.22
Nonresidential Mortgages	7.49	11.45	3.53	4.34
Construction Loans	3.26	4.97	1.91	2.22
Land Loans	1.82	3.18	1.00	1.22
Commercial Loans	3.16	4.20	3.72	3.77
Consumer Loans	3.35	3.80	6.33	6.06
Reposessed Assets, Net	0.14	0.16	0.12	0.13
Real Estate Held for Investment, Net	0.05	0.04	0.01	0.01
Office Premises & Equipment	1.96	1.74	0.64	0.76
Other Assets	3.21	3.60	7.42	7.02
Less: Contra Assets & Valuation Allowances	0.50	0.55	0.49	0.50
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TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	74.80	75.64	61.61	63.09
Deposits < or = to Insurance Limits	54.73	51.35	36.42	38.02
Deposits > Insurance Limits	20.07	24.28	25.20	25.07
Escrows	0.38	0.85	1.01	0.99
BORROWINGS	6.78	12.02	25.11	23.68
Advances From FHLB	6.48	10.40	14.79	14.30
Repurchase Agreements & FedFunds Purchased	0.19	1.09	4.96	4.54
Other Borrowings	0.11	0.53	5.36	4.84
Other Liabilities	1.18	0.99	2.60	2.43
Equity Capital	17.24	11.36	10.68	10.81
Capital Stock and Paid-In Capital	6.42	3.59	8.44	7.95
Unrealized Gains (Losses) AFS Securities	0.03	0.00	(0.14)	(0.12)
Retained Earnings	10.67	7.83	2.41	3.02

STATEMENT OF CONDITION  
BY ASSET SIZE  
(Percent Change From Same Quarter Prior Year For Current Thrift)

SECOND QUARTER 2007:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	279	450	107	836
<b>TOTAL ASSETS (Percent Change)</b>				
Cash and Noninterest-Earning Deposits	1.56	(1.91)	12.45	10.71
Investment Securities	(3.51)	(0.38)	2.78	2.18
Mortgage Backed Securities	5.22	3.99	10.04	8.80
1 - 4 Family Mortgages	(0.33)	3.08	15.88	14.72
Home Equity Lines of Credit	(1.59)	(12.48)	7.05	5.07
Multi family Mortgages	(10.47)	(4.82)	44.14	40.61
Nonresidential Mortgages	(1.75)	1.60	10.35	9.43
Construction Loans	3.07	11.32	33.01	26.15
Land Loans	9.39	0.99	15.04	11.61
Commercial Loans	24.80	20.82	15.05	16.58
Consumer Loans	4.07	22.75	37.30	35.24
Repossessed Assets, Net	4.22	3.98	18.24	17.19
Real Estate Held for Investment, Net	2.88	68.22	89.50	85.08
Office Premises & Equipment	0.43	5.84	7.31	6.54
Other Assets	10.11	12.78	7.50	8.68
Less: Contra Assets & Valuation Allowances	5.77	0.95	28.03	26.23
	(0.33)	4.39	14.05	12.78
<b>TOTAL LIABILITIES AND CAPITAL (Percent Chg)</b>				
TOTAL DEPOSITS AND ESCROWS	1.56	(1.91)	12.45	10.71
Deposits < or = to Insurance Limits	0.83	2.33	20.02	17.35
Deposits > Insurance Limits	0.14	3.54	15.57	13.53
Escrows	2.76	(0.14)	27.10	23.68
BORROWINGS	(8.17)	9.60	(20.43)	(18.55)
Advances From FHLB	(13.20)	(23.63)	(9.13)	(10.03)
Repurchase Agreements & FedFunds Purchased	(14.03)	(27.94)	(7.39)	(9.24)
Other Borrowings	(21.30)	19.53	(11.50)	(10.97)
Other Liabilities	274.76	34.76	(11.53)	(11.43)
Equity Capital	1.17	(22.78)	20.49	17.50
Capital Stock and Paid-In Capital	12.69	3.05	36.11	31.42
Unrealized Gains (Losses) AFS Securities	33.59	2.59	74.37	68.85
Retained Earnings	(157.53)	(97.11)	(16.84)	(21.20)
	0.71	2.22	(24.32)	(18.34)



CAPITAL MEASURES  
BY ASSET SIZE

SECOND QUARTER 2007:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	279	450	107	836

CAPITAL COMPLIANCE				
Meet FDICIA Capital Standards	278	448	106	832
Percent of Thrifts	99.64	99.56	99.07	99.52
Consolidated Assets (\$ Billions)	\$14.28	\$144.59	\$1,342.74	\$1,500.68
Fail FDICIA Capital Standards	1	2	1	4
Percent of Thrifts	0.36	0.44	0.93	0.48
Consolidated Assets (\$ Billions)	\$0.05	\$0.26	\$2.47	\$2.78
Critically Undercapitalized	0	0	0	0
Percent of Thrifts	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)				
Tangible Equity (\$ Billions)	\$2.40	\$15.75	\$111.44	\$129.51
Tangible Equity Ratio	16.84	10.93	8.51	8.83
Median Ratio	14.06	9.76	8.52	10.43
Tier 1 Capital (\$ Billions)	\$2.40	\$15.76	\$111.79	\$129.87
Tier 1 Leverage Ratio	16.84	10.94	8.54	8.85
Median Ratio	14.06	9.76	8.52	10.43
Tier 1 Risk-based Capital Ratio	30.19	16.99	12.42	13.00
Median Ratio	27.39	15.65	11.83	17.37
Risk-based Capital (\$ Billions)	\$2.47	\$16.59	\$125.04	\$144.01
Total Risk-based Capital Ratio	31.11	17.91	14.27	14.75
Median Ratio	28.70	16.54	12.84	18.18

ASSET QUALITY INDICATORS  
BY ASSET SIZE

SECOND QUARTER 2007:	LESS THAN \$100 MILLION 279	\$100 MILLION TO \$1 BILLION 450	\$1 BILLION OR GREATER 107	INDUSTRY 836
NUMBER OF INSTITUTIONS:				
LOANS 30-89 DAYS DELINQUENT (\$ Millions)				
Total Including Repurchased GNMA Loans	\$147.01	\$1,138.48	\$12,829.96	\$14,104.00
Repurchased GNMA Loans	0.00	12.39	458.38	470.76
Total Excluding Repurchased GNMA Loans	147.01	1,126.10	12,371.59	13,633.24
Mortgage Loans				
Construction & Land Loans	10.71	165.73	521.08	697.52
Nonresidential Mortgages	10.38	163.77	163.69	337.84
Multi Family Mortgages	0.98	42.41	139.04	182.43
1-4 Family Mortgages	109.62	626.14	10,489.72	11,214.03
Home Equity Lines of Credit	4.13	49.25	904.45	957.84
Nonmortgage Loans and Leases				
Commercial Loans	6.22	70.97	375.32	452.51
Consumer Loans	9.10	69.46	1,141.12	1,219.67
NONCURRENT LOANS (\$ Millions)				
Total Including Repurchased GNMA Loans	\$94.71	\$1,003.71	\$11,212.16	\$12,308.26
Repurchased GNMA Loans	0.00	8.48	730.85	739.33
Total Excluding Repurchased GNMA Loans	94.71	995.24	10,481.31	11,568.93
Mortgage Loans				
Construction & Land Loans	9.75	233.56	591.65	834.96
Nonresidential Mortgages	14.84	149.70	273.24	437.78
Multi Family Mortgages	3.61	34.09	146.83	184.53
1-4 Family Mortgages	58.08	495.02	9,063.26	9,614.04
Home Equity Lines of Credit	2.37	23.99	698.51	724.87
Nonmortgage Loans and Leases				
Commercial Loans	5.09	69.90	409.70	484.68
Consumer Loans	3.34	21.45	727.48	752.27
NET CHARGE-OFFS (\$ Millions)	\$2.88	\$38.64	\$1,123.35	\$1,164.86
Mortgage Loans				
Construction & Land Loans	0.33	11.58	10.68	22.59
Nonresidential Mortgages	0.03	0.56	9.10	9.70
Multi Family Mortgages	0.01	0.92	3.37	4.30
1-4 Family Mortgages	0.47	8.85	308.15	317.46
Home Equity Lines of Credit	0.06	1.26	105.55	106.86
Nonmortgage Loans and Leases				
Commercial Loans	0.48	11.44	162.58	174.50
Consumer Loans	0.81	10.03	604.36	615.20
Repossessed Assets	0.33	4.06	32.63	37.01
Other	0.42	(8.80)	(7.52)	(15.90)
REPOSSESSED ASSETS, NET (\$ Millions)	\$19.37	\$229.61	\$1,650.49	\$1,899.48
Construction & Land Loans	1.30	56.91	98.48	156.69
Nonresidential Mortgages	2.97	32.84	46.93	82.74
Multi Family Mortgages	0.61	10.18	4.45	15.23
1-4 Family Mortgages	13.88	117.42	1,437.86	1,569.16
Other	0.61	12.27	62.78	75.66
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)				
Real Estate Loans	\$8.57	\$92.31	\$845.80	\$945.77
Percent of Total Assets	59.79	63.73	62.87	62.91
Noncurrent Real Estate Loans				
Including Repurchased GNMA Loans	0.09	0.91	10.07	11.07
Percent of Total Assets	0.60	0.63	0.75	0.74
Excluding Repurchased GNMA Loans	0.09	0.90	9.34	10.33
Percent of Total Assets	0.60	0.62	0.69	0.69
Real Estate Owned	0.02	0.22	1.61	1.85
Percent of Total Assets	0.13	0.15	0.12	0.12
Troubled Real Estate Loans				
Including Repurchased GNMA Loans	0.11	1.13	11.68	12.92
Percent of Total Assets	0.73	0.78	0.87	0.86
Excluding Repurchased GNMA Loans	0.11	1.12	10.95	12.18
Percent of Total Assets	0.73	0.78	0.81	0.81
Valuation Allowances	0.08	0.85	6.72	7.64
Coverage Ratio				
Including Repurchased GNMA Loans	73.56	78.79	58.43	60.21
Excluding Repurchased GNMA Loans	73.56	79.46	62.50	64.06
Reserve Ratio	0.73	0.76	0.67	0.68

ASSET QUALITY INDICATORS  
BY ASSET SIZE

SECOND QUARTER 2007:	LESS THAN \$100 MILLION 279	\$100 MILLION TO \$1 BILLION 450	\$1 BILLION OR GREATER 107	INDUSTRY 836
NUMBER OF INSTITUTIONS:				
LOANS 30-89 DAYS DELINQUENT (% Total Assets)				
Total Including Repurchased GNMA Loans	1.03	0.79	0.95	0.94
Repurchased GNMA Loans	0.00	0.01	0.03	0.03
Total Excluding Repurchased GNMA Loans	1.03	0.78	0.92	0.91
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	1.47	1.40	1.33	1.35
Nonresidential Mortgages	0.97	0.99	0.34	0.52
Multi Family Mortgages	0.37	0.73	0.24	0.29
1-4 Family Mortgages	1.69	1.08	1.49	1.47
Home Equity Lines of Credit	1.49	1.01	0.89	0.90
Nonmortgage Loans and Leases				
Commercial Loans	1.37	1.17	0.75	0.80
Consumer Loans	1.89	1.26	1.34	1.34
NONCURRENT LOANS (% Total Assets)				
Total Including Repurchased GNMA Loans	0.66	0.69	0.83	0.82
Repurchased GNMA Loans	0.00	0.01	0.05	0.05
Total Excluding Repurchased GNMA Loans	0.66	0.69	0.78	0.77
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	1.34	1.98	1.51	1.61
Nonresidential Mortgages	1.38	0.90	0.57	0.67
Multi Family Mortgages	1.37	0.59	0.26	0.29
1-4 Family Mortgages	0.89	0.85	1.29	1.26
Home Equity Lines of Credit	0.85	0.49	0.69	0.68
Nonmortgage Loans and Leases				
Commercial Loans	1.12	1.15	0.82	0.86
Consumer Loans	0.70	0.39	0.85	0.83
NET CHARGE-OFFS (% Total Assets)	0.02	0.03	0.08	0.08
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	0.05	0.10	0.03	0.04
Nonresidential Mortgages	0.00	0.00	0.02	0.01
Multi Family Mortgages	0.00	0.02	0.01	0.01
1-4 Family Mortgages	0.01	0.02	0.04	0.04
Home Equity Lines of Credit	0.02	0.03	0.10	0.10
Nonmortgage Loans and Leases				
Commercial Loans	0.11	0.19	0.32	0.31
Consumer Loans	0.17	0.18	0.71	0.67
Repossessed Assets	1.69	1.77	1.98	1.95
Other	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)	0.14	0.16	0.12	0.13
Percent of Outstanding Loans by Loan Type:				
Construction & Land Loans	0.18	0.48	0.25	0.30
Nonresidential Mortgages	0.28	0.20	0.10	0.13
Multi Family Mortgages	0.23	0.18	0.01	0.02
1-4 Family Mortgages	0.21	0.20	0.20	0.21
Other	0.13	0.24	0.06	0.07
ASSET QUALITY SUMMARY (% Total Assets)				
Net Chargeoffs (Annualized)	0.08	0.11	0.33	0.31
Net Provisions for Losses (Annualized)	0.10	0.14	0.41	0.38
Valuation Allowances	0.54	0.59	0.50	0.51
Noncurrent Loans				
Including Repurchased GNMA Loans	0.66	0.69	0.83	0.82
Excluding Repurchased GNMA Loans	0.66	0.69	0.78	0.77
Repossessed Assets, Net (% Total Assets)	0.14	0.16	0.12	0.13
Troubled Assets				
Including Repurchased GNMA Loans	0.80	0.85	0.96	0.95
Excluding Repurchased GNMA Loans	0.80	0.85	0.90	0.90

OTS-REGULATED THRIFT INDUSTRY  
SELECTED INDICATORS  
(Dollars in Billions)

	3-MONTHS ENDED		6-MONTHS ENDED		2006	2005	2004	2003	
	JUNE 2007	MAR. 2007	JUNE 2007	JUNE 2006					
<b>SUMMARY DATA:</b>									
Number of Thrifts	(#)	836	838	836	854	845	863	886	928
Total Assets	(\$)	1,503.46	1,490.25	1,503.46	1,534.35	1,410.82	1,464.12	1,306.79	1,092.62
Net Income	(\$)	3.84	3.61	7.46	8.42	15.85	16.40	13.96	13.74
Profits	(\$)	4.12	3.79	7.91	8.56	16.34	16.61	14.31	14.02
Losses	(\$)	(0.28)	(0.17)	(0.45)	(0.14)	(0.49)	(0.21)	(0.35)	(0.28)
<b>PROFITABILITY MEASURES:</b>									
Return on Average Assets	(%)	1.02	1.00	1.01	1.13	1.06	1.19	1.18	1.29
Median Ratio	(%)	0.53	0.51	0.51	0.64	0.61	0.73	0.71	0.76
Return on Average Equity	(%)	9.57	9.35	9.46	12.05	11.18	12.83	12.79	14.29
Median Ratio	(%)	4.07	4.04	4.01	5.35	4.95	6.26	6.23	6.97
Net Interest Income	(\$)	10.39	10.37	20.76	20.89	40.93	38.82	34.57	30.82
% of Average Assets	(%)	2.77	2.87	2.82	2.80	2.74	2.81	2.91	2.90
Total Fee Income	(\$)	5.33	4.15	9.48	9.18	17.23	16.83	12.38	9.28
% of Average Assets	(%)	1.42	1.15	1.42	1.18	1.26	1.39	1.19	1.25
G&A Expense	(\$)	9.81	8.98	18.79	19.14	37.91	33.79	30.09	25.37
% of Average Assets	(%)	2.61	2.48	2.55	2.56	2.54	2.44	2.53	2.39
<b>CAPITAL MEASURES:</b>									
Equity Capital Ratio	(%)	10.81	10.70	10.81	9.25	10.72	9.45	9.08	9.09
Tier 1 Leverage Ratio	(%)	8.85	8.58	8.85	8.16	8.52	8.15	7.80	7.82
Risk-based Capital Ratio	(%)	14.75	14.36	14.75	13.94	14.33	13.97	13.85	14.23
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	828	831	828	853	835	858	881	922
Adequately Capitalized	(#)	4	5	4	1	9	4	4	5
Undercapitalized	(#)	3	2	3	0	0	0	0	0
Significantly Undercapitalized	(#)	1	0	1	0	0	0	1	1
Critically Undercapitalized	(#)	0	0	0	0	0	0	0	0
<b>FAILED/PROBLEM THRIFTS:</b>									
Failed Thrifts	(#)	0	0	0	0	0	0	1	0
Problem Thrifts	(#)	10	6	10	4	6	7	6	8
Problem Thrift Assets	(\$)	3.22	3.44	3.22	0.21	3.83	1.87	0.71	0.63
Problem Thrift Assets as a % of Total Assets	(%)	0.21	0.23	0.21	0.01	0.27	0.13	0.05	0.06
<b>ASSET QUALITY MEASURES:</b>									
Troubled Assets									
Including Repurchased GNMA Loans	(\$)	14.21	11.90	14.21	9.57	9.91	9.41	N/A	N/A
% of Total Assets	(%)	0.95	0.80	0.95	0.62	0.70	0.64	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	13.47	11.02	13.47	7.23	8.94	6.46	6.33	7.29
% of Total Assets	(%)	0.90	0.74	0.90	0.47	0.63	0.44	0.48	0.67
Noncurrent Loans									
Including Repurchased GNMA Loans	(\$)	12.31	10.41	12.31	8.50	8.65	8.67	N/A	N/A
% of Total Assets	(%)	0.82	0.70	0.82	0.55	0.61	0.59	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	11.57	9.52	11.57	6.15	7.67	5.72	5.60	6.35
% of Total Assets	(%)	0.77	0.64	0.77	0.40	0.54	0.39	0.43	0.58
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	1.26	1.03	1.26	0.78	0.89	0.86	0.52	0.83
Home Equity Lines of Credit	(%)	0.68	0.58	0.68	0.23	0.44	0.19	0.14	0.03
Multi-Family Loans	(%)	0.29	0.25	0.29	0.16	0.21	0.16	0.13	0.13
Commercial Loans	(%)	0.86	0.97	0.86	1.11	0.90	1.10	1.11	1.21
Consumer Loans	(%)	0.83	0.82	0.83	0.68	0.91	0.63	0.78	0.94
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>									
Originations	(\$)	173.32	149.56	322.87	291.07	553.08	656.09	603.23	729.87
Purchases	(\$)	47.59	53.98	101.58	168.04	326.97	356.15	296.46	355.97
Sales	(\$)	166.48	177.71	344.19	273.95	564.57	599.47	477.70	768.41
Loans Outstanding (1)	(\$)	765.39	772.03	765.39	865.45	727.09	814.71	729.37	547.42
Loans Outstanding / Total Assets	(%)	50.91	51.81	50.91	56.41	51.54	55.64	55.81	50.10

(1) Does not include Mortgage Backed Securities.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / August 2007

OTS-REGULATED THRIFT INDUSTRY  
AGGREGATE FINANCIAL CONDITION AND INCOME DATA  
(Dollars in Billions)

	JUNE 2007		MARCH 2007		JUNE 2006	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
<b>TOTAL ASSETS</b>	<b>1,503.46</b>	<b>100.00</b>	<b>1,490.25</b>	<b>100.00</b>	<b>1,534.35</b>	<b>100.00</b>
Cash and Noninterest-Earning Deposits	14.61	0.97	14.63	0.98	16.48	1.07
Investment Securities	88.56	5.89	91.23	6.12	70.14	4.57
Mortgage Backed Securities	195.16	12.98	183.95	12.34	174.78	11.39
1-4 Family Mortgages	765.39	50.91	772.03	51.81	865.45	56.41
Home Equity Lines of Credit	106.28	7.07	93.01	6.24	92.85	6.05
Multifamily Mortgages	63.49	4.22	64.32	4.32	67.65	4.41
Nonresidential Mortgages	65.19	4.34	64.13	4.30	57.10	3.72
Construction Loans	33.36	2.22	33.20	2.23	31.79	2.07
Land Loans	18.35	1.22	18.01	1.21	16.50	1.08
Commercial Loans	56.62	3.77	52.07	3.49	46.00	3.00
Consumer Loans	91.14	6.06	88.43	5.93	89.92	5.86
Reposessed Assets, Net	1.90	0.13	1.50	0.10	1.07	0.07
Real Estate Held for Investment	0.19	0.01	0.19	0.01	0.18	0.01
Office Premises & Equipment	11.47	0.76	11.46	0.77	11.30	0.74
Other Assets	105.49	7.02	102.44	6.87	92.84	6.05
Less: Contra Assets & Valuation Allowances	7.45	0.50	7.34	0.49	6.86	0.45
<b>TOTAL LIABILITIES AND CAPITAL</b>	<b>1,503.46</b>	<b>100.00</b>	<b>1,490.25</b>	<b>100.00</b>	<b>1,534.35</b>	<b>100.00</b>
Total Deposits and Escrows	948.48	63.09	953.14	63.96	883.43	57.58
Deposits < or = to Insurance Limits	571.60	38.02	576.56	38.69	541.45	35.29
Deposits > Insurance Limits	376.87	25.07	376.58	25.27	341.98	22.29
Escrows	14.93	0.99	16.31	1.09	24.58	1.60
Total Borrowings	355.97	23.68	341.06	22.89	473.68	30.87
Advances from FHLB	214.94	14.30	211.73	14.21	271.73	17.71
Reverse Repurchase Agreements	68.31	4.54	61.24	4.11	81.82	5.33
Other Borrowings	72.72	4.84	68.09	4.57	120.13	7.83
Other Liabilities	36.55	2.43	36.66	2.46	35.35	2.30
EQUITY CAPITAL	162.45	10.81	159.39	10.70	141.89	9.25
Capital Stock & Paid-In Capital	119.59	7.95	101.92	6.84	85.34	5.56
Unrealized Gains (Losses) AFS Securities	(1.87)	(0.12)	(0.55)	(0.04)	(2.49)	(0.16)
Retained Earnings	45.33	3.02	58.71	3.94	59.09	3.85

	JUNE 2007		MARCH 2007		JUNE 2006	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
<b>INCOME AND EXPENSE DATA</b>						
Interest Income	23.75	6.33	23.72	6.56	23.01	6.07
Interest Expense	13.36	3.56	13.35	3.69	12.34	3.25
Net Interest Income	10.39	2.77	10.37	2.87	10.67	2.82
Loss Provisions-Interest Bearing Assets	1.42	0.38	1.22	0.34	0.75	0.20
Noninterest Income	7.07	1.89	5.62	1.55	6.58	1.74
Mortgage Loan Servicing Fees	0.86	0.23	0.20	0.06	0.39	0.10
Other Fees and Charges	4.47	1.19	3.95	1.09	4.09	1.08
Other Noninterest Income	1.74	0.46	1.47	0.41	2.09	0.55
Noninterest Expense	10.14	2.70	9.21	2.55	10.00	2.64
G&A Expense	9.81	2.61	8.98	2.48	9.82	2.59
Goodwill Expense	0.30	0.08	0.20	0.06	0.15	0.04
Loss Provis.-Nonint. Bearing Assets	0.03	0.01	0.02	0.01	0.02	0.01
Income Before Taxes & Extraord. Items	5.90	1.57	5.56	1.54	6.51	1.72
Income Taxes	2.06	0.55	1.95	0.54	2.30	0.61
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	3.84	1.02	3.61	1.00	4.21	1.11

\* Annualized.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / August 2007

OTS-REGULATED THRIFT INDUSTRY  
SELECTED INDICATORS  
(Dollars in Billions)

	NORTHEAST REGION								
	3-MONTHS ENDED		6-MONTHS ENDED		2006 ----	2005 ----	2004 ----	2003 ----	
	JUNE 2007	MAR. 2007	JUNE 2007	JUNE 2006					
<b>SUMMARY DATA:</b>									
Number of Thrifts	(#)	259	261	259	263	263	266	272	285
Total Assets	(\$)	422.69	411.39	422.69	392.45	414.90	371.60	329.11	273.70
Net Income	(\$)	1.08	0.71	1.78	2.13	3.75	4.43	4.24	3.45
Profits	(\$)	1.15	0.77	1.93	2.19	3.92	4.45	4.30	3.58
Losses	(\$)	(0.07)	(0.07)	(0.14)	(0.06)	(0.18)	(0.02)	(0.05)	(0.13)
<b>PROFITABILITY MEASURES:</b>									
Return on Average Assets	(%)	1.04	0.69	0.87	1.12	0.94	1.27	1.40	1.32
Median Ratio	(%)	0.45	0.44	0.44	0.59	0.55	0.75	0.69	0.72
Return on Average Equity	(%)	8.62	5.81	7.24	11.24	9.35	12.73	14.05	14.14
Median Ratio	(%)	3.53	3.36	3.51	4.90	4.41	6.06	6.09	6.69
Net Interest Income	(\$)	2.53	2.42	4.94	4.74	9.37	9.43	8.89	7.70
% of Average Assets	(%)	2.43	2.37	2.40	2.48	2.36	2.72	2.94	2.94
Total Fee Income	(\$)	0.99	0.92	1.90	1.77	3.47	3.44	3.68	2.51
% of Average Assets	(%)	0.95	0.90	0.95	1.04	0.82	1.28	1.08	1.50
G&A Expense	(\$)	2.32	2.30	4.63	3.46	7.16	6.80	7.13	5.90
% of Average Assets	(%)	2.24	2.25	2.24	1.81	1.80	1.96	2.36	2.25
<b>CAPITAL MEASURES:</b>									
Equity Capital Ratio	(%)	12.16	11.92	12.16	9.78	10.56	10.04	10.08	9.54
Tier 1 Leverage Ratio	(%)	10.37	9.98	10.37	8.88	8.76	8.97	8.96	8.69
Risk-based Capital Ratio	(%)	18.07	17.24	18.07	16.16	15.52	16.48	15.93	15.74
<b>Thrifts by FDICIA Capital Categories:</b>									
Well-Capitalized	(#)	259	261	259	263	263	264	271	283
Adequately Capitalized	(#)	0	0	0	0	0	2	1	1
Undercapitalized	(#)	0	0	0	0	0	0	0	0
Significantly Undercapitalized	(#)	0	0	0	0	0	0	0	1
Critically Undercapitalized	(#)	0	0	0	0	0	0	0	0
<b>FAILED/PROBLEM THRIFTS:</b>									
Failed Thrifts	(#)	0	0	0	0	0	0	1	0
Problem Thrifts	(#)	4	2	4	1	2	1	1	1
Problem Thrift Assets	(\$)	0.24	0.08	0.24	0.06	0.08	0.78	0.09	0.11
Problem Thrift Assets as a % of Total Assets	(%)	0.06	0.02	0.06	0.02	0.02	0.21	0.03	0.04
<b>ASSET QUALITY MEASURES:</b>									
<b>Troubled Assets</b>									
Including Repurchased GNMA Loans	(\$)	2.76	2.37	2.76	1.47	1.93	1.40	N/A	N/A
% of Total Assets	(%)	0.65	0.58	0.65	0.37	0.47	0.38	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	2.75	2.37	2.75	1.46	1.93	1.40	1.41	1.70
% of Total Assets	(%)	0.65	0.58	0.65	0.37	0.46	0.38	0.43	0.62
<b>Noncurrent Loans</b>									
Including Repurchased GNMA Loans	(\$)	2.50	2.14	2.50	1.28	1.74	1.26	N/A	N/A
% of Total Assets	(%)	0.59	0.52	0.59	0.33	0.42	0.34	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	2.49	2.14	2.49	1.28	1.74	1.26	1.30	1.56
% of Total Assets	(%)	0.59	0.52	0.59	0.33	0.42	0.34	0.40	0.57
<b>Noncurrent Loans as a % of Loan Type:</b>									
1-4 Family Mortgages	(%)	0.96	0.80	0.96	0.48	0.66	0.50	0.50	0.80
Home Equity Lines of Credit	(%)	0.41	0.36	0.41	0.32	0.33	0.33	0.24	0.04
Multi Family Loans	(%)	0.41	0.37	0.41	0.32	0.28	0.38	0.31	0.22
Commercial Loans	(%)	0.60	0.62	0.60	0.59	0.58	0.73	0.73	1.32
Consumer Loans	(%)	1.08	0.93	1.08	0.51	0.60	0.47	1.41	1.51
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>									
Originations	(\$)	34.86	32.88	67.74	56.17	123.63	142.27	125.03	155.67
Purchases	(\$)	16.93	16.79	33.72	66.28	119.76	149.79	100.16	83.82
Sales	(\$)	39.00	42.79	81.79	88.52	207.75	211.70	151.99	172.78
Loans Outstanding (1)	(\$)	166.98	165.63	166.98	194.88	182.68	184.83	155.85	117.57
Loans Outstanding / Total Assets	(%)	39.50	40.26	39.50	49.66	44.03	49.74	47.36	42.95

(1) Does not include Mortgage Backed Securities.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / August 2007

OTS-REGULATED THRIFT INDUSTRY  
AGGREGATE FINANCIAL CONDITION AND INCOME DATA  
(Dollars in Billions)

NORTHEAST REGION

	JUNE 2007		MARCH 2007		JUNE 2006	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
<b>TOTAL ASSETS</b>	422.69	100.00	411.39	100.00	392.45	100.00
Cash and Noninterest-Earning Deposits	4.06	0.96	4.15	1.01	3.47	0.88
Investment Securities	34.64	8.20	29.74	7.23	25.00	6.37
Mortgage Backed Securities	90.34	21.37	87.44	21.26	78.68	20.05
1-4 Family Mortgages	166.98	39.50	165.63	40.26	194.88	49.66
Home Equity Lines of Credit	12.31	2.91	12.38	3.01	9.96	2.54
Multi family Mortgages	14.07	3.33	14.87	3.61	10.19	2.60
Nonresidential Mortgages	28.70	6.79	27.87	6.78	20.24	5.16
Construction Loans	7.85	1.86	7.79	1.89	6.63	1.69
Land Loans	4.10	0.97	4.07	0.99	3.99	1.02
Commercial Loans	24.24	5.74	21.71	5.28	15.60	3.97
Consumer Loans	20.34	4.81	21.97	5.34	12.08	3.08
Repossessed Assets, Net	0.26	0.06	0.23	0.06	0.18	0.05
Real Estate Held for Investment	0.02	0.00	0.02	0.00	0.01	0.00
Office Premises & Equipment	2.84	0.67	2.83	0.69	2.25	0.57
Other Assets	26.13	6.18	25.14	6.11	20.74	5.28
Less: Contra Assets & Valuation Allowances	1.88	0.45	2.09	0.51	1.49	0.38
<b>TOTAL LIABILITIES AND CAPITAL</b>	422.69	100.00	411.39	100.00	392.45	100.00
Total Deposits and Escrows	272.96	64.58	274.00	66.60	237.40	60.49
Deposits < or = to Insurance Limits	186.22	44.06	187.11	45.48	164.59	41.94
Deposits > Insurance Limits	86.74	20.52	86.89	21.12	72.81	18.55
Escrows	2.07	0.49	3.53	0.86	1.75	0.45
Total Borrowings	87.81	20.77	77.68	18.88	111.07	28.30
Advances from FHLB	53.65	12.69	44.67	10.86	51.82	13.20
Reverse Repurchase Agreements	28.20	6.67	26.98	6.56	26.55	6.77
Other Borrowings	5.96	1.41	6.02	1.46	32.70	8.33
Other Liabilities	10.53	2.49	10.66	2.59	5.60	1.43
<b>EQUITY CAPITAL</b>	51.39	12.16	49.04	11.92	38.37	9.78
Capital Stock & Paid-In Capital	35.05	8.29	32.40	7.88	22.41	5.71
Unrealized Gains (Losses) AFS Securities	(0.67)	(0.16)	(0.22)	(0.05)	(1.17)	(0.30)
Retained Earnings	17.61	4.17	17.40	4.23	17.47	4.45

	JUNE 2007		MARCH 2007		JUNE 2006	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
<b>INCOME AND EXPENSE DATA</b>						
Interest Income	5.99	5.76	5.90	5.78	5.46	5.64
Interest Expense	3.46	3.33	3.49	3.41	3.11	3.21
Net Interest Income	2.53	2.43	2.42	2.37	2.36	2.43
Loss Provisions-Interest Bearing Assets	0.14	0.13	0.30	0.29	0.06	0.06
Noninterest Income	1.66	1.60	1.30	1.27	1.24	1.28
Mortgage Loan Servicing Fees	0.10	0.09	0.08	0.08	0.07	0.07
Other Fees and Charges	0.89	0.85	0.84	0.82	0.93	0.96
Other Noninterest Income	0.67	0.65	0.38	0.37	0.23	0.24
Noninterest Expense	2.40	2.31	2.37	2.32	1.75	1.81
G&A Expense	2.32	2.24	2.30	2.25	1.72	1.77
Goodwill Expense	0.08	0.07	0.06	0.06	0.04	0.04
Loss Provis.-Nonint. Bearing Assets	0.00	0.00	0.00	0.00	0.00	0.00
Income Before Taxes & Extraord. Items	1.65	1.59	1.05	1.03	1.78	1.84
Income Taxes	0.57	0.55	0.35	0.34	0.64	0.66
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	1.08	1.04	0.71	0.69	1.14	1.18

\* Annualized.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / August 2007

OTS-REGULATED THRIFT INDUSTRY  
SELECTED INDICATORS  
(Dollars in Billions)

	SOUTHEAST REGION								
	3-MONTHS ENDED		6-MONTHS ENDED		2006 ----	2005 ----	2004 ----	2003 ----	
	JUNE 2007	MAR. 2007	JUNE 2007	JUNE 2006					
<b>SUMMARY DATA:</b>									
Number of Thrifts	(#)	293	296	293	305	299	306	312	329
Total Assets	(\$)	262.69	264.17	262.69	261.42	233.29	249.51	217.81	195.38
Net Income	(\$)	0.40	0.39	0.79	1.11	1.95	2.14	2.01	1.89
Profits	(\$)	0.59	0.48	1.07	1.18	2.23	2.25	2.13	2.00
Losses	(\$)	(0.19)	(0.09)	(0.28)	(0.07)	(0.28)	(0.11)	(0.12)	(0.11)
<b>PROFITABILITY MEASURES:</b>									
Return on Average Assets	(%)	0.61	0.61	0.61	0.87	0.78	0.92	0.97	1.02
Median Ratio	(%)	0.46	0.44	0.42	0.58	0.54	0.65	0.61	0.69
Return on Average Equity	(%)	6.89	6.80	6.84	9.86	8.72	10.16	10.82	11.13
Median Ratio	(%)	3.65	3.67	3.33	4.57	4.13	5.82	5.40	6.18
Net Interest Income	(\$)	1.89	1.87	3.76	3.76	7.38	6.86	6.03	5.20
% of Average Assets	(%)	2.90	2.92	2.91	2.96	2.94	2.94	2.92	2.81
Total Fee Income	(\$)	0.57	0.47	1.04	1.13	2.18	2.36	2.22	2.05
% of Average Assets	(%)	0.87	0.73	0.87	0.85	0.85	0.96	1.09	1.11
G&A Expense	(\$)	1.53	1.59	3.12	3.27	6.42	6.11	5.67	5.47
% of Average Assets	(%)	2.35	2.48	2.41	2.58	2.55	2.62	2.75	2.96
<b>CAPITAL MEASURES:</b>									
Equity Capital Ratio	(%)	8.90	9.13	8.90	8.81	9.43	8.82	9.01	9.11
Tier 1 Leverage Ratio	(%)	8.27	8.24	8.27	8.34	8.49	8.30	8.62	8.71
Risk-based Capital Ratio	(%)	13.28	13.26	13.28	13.70	13.51	13.46	14.03	14.79
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	286	291	286	304	292	305	311	326
Adequately Capitalized	(#)	4	4	4	1	6	1	0	3
Undercapitalized	(#)	2	1	2	0	0	0	0	0
Significantly Undercapitalized	(#)	1	0	1	0	0	0	1	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0	0
<b>FAILED/PROBLEM THRIFTS:</b>									
Failed Thrifts	(#)	0	0	0	0	0	0	0	0
Problem Thrifts	(#)	4	3	4	2	3	5	4	6
Problem Thrift Assets	(\$)	2.84	3.32	2.84	0.08	3.69	1.01	0.59	0.50
Problem Thrift Assets as a % of Total Assets	(%)	1.08	1.26	1.08	0.03	1.58	0.40	0.27	0.26
<b>ASSET QUALITY MEASURES:</b>									
Troubled Assets									
Including Repurchased GNMA Loans	(\$)	2.34	2.12	2.34	1.41	1.73	1.44	N/A	N/A
% of Total Assets	(%)	0.89	0.80	0.89	0.54	0.74	0.58	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	2.10	1.87	2.10	1.18	1.48	1.21	1.23	1.46
% of Total Assets	(%)	0.80	0.71	0.80	0.45	0.63	0.49	0.57	0.75
Noncurrent Loans									
Including Repurchased GNMA Loans	(\$)	1.93	1.77	1.93	1.16	1.42	1.23	N/A	N/A
% of Total Assets	(%)	0.74	0.67	0.74	0.44	0.61	0.49	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	1.70	1.52	1.70	0.93	1.17	1.00	1.01	1.21
% of Total Assets	(%)	0.65	0.58	0.65	0.36	0.50	0.40	0.47	0.62
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	1.04	0.94	1.04	0.62	0.90	0.68	0.56	0.79
Home Equity Lines of Credit	(%)	0.65	0.47	0.65	0.25	0.41	0.20	0.15	0.06
Multi Family Loans	(%)	0.42	0.44	0.42	0.37	0.44	0.42	0.34	0.35
Commercial Loans	(%)	1.04	1.31	1.04	1.01	1.03	1.08	1.33	1.68
Consumer Loans	(%)	0.52	0.56	0.52	0.43	0.60	0.52	0.68	0.97
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>									
Originations	(\$)	13.23	12.77	26.00	33.29	61.80	75.87	67.59	91.71
Purchases	(\$)	11.38	12.05	23.43	17.61	37.67	47.94	49.06	75.20
Sales	(\$)	14.67	14.01	28.68	27.68	53.62	70.90	74.95	123.12
Loans Outstanding (1)	(\$)	123.64	122.15	123.64	125.98	106.22	120.43	101.33	86.35
Loans Outstanding / Total Assets	(%)	47.07	46.24	47.07	48.19	45.53	48.27	46.52	44.19

(1) Does not include Mortgage Backed Securities.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / August 2007



OTS-REGULATED THRIFT INDUSTRY  
AGGREGATE FINANCIAL CONDITION AND INCOME DATA  
(Dollars in Billions)

SOUTHEAST REGION

	JUNE 2007		MARCH 2007		JUNE 2006	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
<b>TOTAL ASSETS</b>	262.69	100.00	264.17	100.00	261.42	100.00
Cash and Noninterest-Earning Deposits	3.20	1.22	3.13	1.18	3.60	1.38
Investment Securities	15.70	5.98	17.67	6.69	14.53	5.56
Mortgage Backed Securities	32.28	12.29	33.67	12.74	35.32	13.51
1-4 Family Mortgages	123.64	47.07	122.15	46.24	125.98	48.19
Home Equity Lines of Credit	17.85	6.80	18.42	6.97	25.58	9.79
Multi family Mortgages	3.55	1.35	3.60	1.36	5.73	2.19
Nonresidential Mortgages	14.65	5.58	15.00	5.68	14.56	5.57
Construction Loans	7.61	2.90	8.19	3.10	8.69	3.32
Land Loans	6.51	2.48	6.79	2.57	6.26	2.40
Commercial Loans	10.04	3.82	9.48	3.59	10.34	3.95
Consumer Loans	32.25	12.28	30.72	11.63	23.57	9.02
Reposessed Assets, Net	0.41	0.15	0.35	0.13	0.25	0.10
Real Estate Held for Investment	0.07	0.02	0.07	0.03	0.07	0.03
Office Premises & Equipment	2.79	1.06	2.85	1.08	2.80	1.07
Other Assets	11.48	4.37	11.96	4.53	11.05	4.23
Less: Contra Assets & Valuation Allowances	1.48	0.56	1.45	0.55	1.34	0.51
<b>TOTAL LIABILITIES AND CAPITAL</b>	262.69	100.00	264.17	100.00	261.42	100.00
Total Deposits and Escrows	169.50	64.53	171.18	64.80	174.30	66.68
Deposits < or = to Insurance Limits	109.79	41.80	109.58	41.48	109.51	41.89
Deposits > Insurance Limits	59.71	22.73	61.60	23.32	64.79	24.78
Escrows	1.56	0.59	1.35	0.51	1.94	0.74
Total Borrowings	65.82	25.06	64.55	24.44	59.27	22.67
Advances from FHLB	39.50	15.04	39.46	14.94	34.34	13.14
Reverse Repurchase Agreements	19.43	7.40	17.36	6.57	19.82	7.58
Other Borrowings	6.88	2.62	7.72	2.92	5.11	1.95
Other Liabilities	3.98	1.52	4.32	1.63	4.81	1.84
<b>EQUITY CAPITAL</b>	23.38	8.90	24.12	9.13	23.03	8.81
Capital Stock & Paid-In Capital	13.03	4.96	13.65	5.17	12.65	4.84
Unrealized Gains (Losses) AFS Securities	(0.52)	(0.20)	(0.21)	(0.08)	(0.71)	(0.27)
Retained Earnings	10.84	4.13	10.74	4.07	11.01	4.21

	JUNE 2007		MARCH 2007		JUNE 2006	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
<b>INCOME AND EXPENSE DATA</b>						
Interest Income	4.21	6.45	4.10	6.40	3.85	5.98
Interest Expense	2.32	3.55	2.23	3.48	1.95	3.02
Net Interest Income	1.89	2.90	1.87	2.92	1.90	2.96
Loss Provisions-Interest Bearing Assets	0.30	0.47	0.27	0.42	0.15	0.23
Noninterest Income	0.76	1.17	0.63	0.98	0.76	1.18
Mortgage Loan Servicing Fees	0.02	0.03	0.02	0.03	0.00	0.00
Other Fees and Charges	0.55	0.84	0.45	0.71	0.54	0.84
Other Noninterest Income	0.20	0.30	0.16	0.24	0.22	0.34
Noninterest Expense	1.66	2.54	1.62	2.52	1.71	2.66
G&A Expense	1.53	2.35	1.59	2.48	1.68	2.61
Goodwill Expense	0.12	0.18	0.02	0.03	0.03	0.04
Loss Provis.-Nonint. Bearing Assets	0.01	0.01	0.00	0.01	0.00	0.01
Income Before Taxes & Extraord. Items	0.70	1.07	0.61	0.95	0.81	1.25
Income Taxes	0.30	0.46	0.22	0.34	0.27	0.43
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.40	0.61	0.39	0.61	0.53	0.82

\* Annualized.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / August 2007

OTS-REGULATED THRIFT INDUSTRY  
SELECTED INDICATORS  
(Dollars in Billions)

	MIDWEST REGION								
	3-MONTHS ENDED		6-MONTHS ENDED		2006	2005	2004	2003	
	JUNE 2007	MAR. 2007	JUNE 2007	JUNE 2006					
<b>SUMMARY DATA:</b>									
Number of Thrifts	(#)	203	201	203	200	199	201	207	216
Total Assets	(\$)	131.76	129.19	131.76	135.30	139.49	126.63	135.39	127.54
Net Income	(\$)	0.30	0.28	0.57	0.67	1.28	1.29	1.24	1.52
Profits	(\$)	0.31	0.30	0.61	0.68	1.32	1.37	1.41	1.54
Losses	(\$)	(0.01)	(0.02)	(0.03)	(0.01)	(0.04)	(0.08)	(0.16)	(0.03)
<b>PROFITABILITY MEASURES:</b>									
Return on Average Assets	(%)	0.91	0.87	0.89	1.03	0.95	0.99	0.94	1.17
Median Ratio	(%)	0.57	0.58	0.57	0.67	0.66	0.71	0.75	0.82
Return on Average Equity	(%)	9.34	8.99	9.17	11.43	10.54	11.14	10.79	13.66
Median Ratio	(%)	4.54	4.71	4.46	5.94	5.17	6.15	6.40	7.54
Net Interest Income	(\$)	0.95	0.91	1.86	1.79	3.59	3.63	3.70	3.60
% of Average Assets	(%)	2.91	2.86	2.89	2.73	2.68	2.78	2.80	2.78
Total Fee Income	(\$)	0.50	0.44	0.94	0.80	1.66	1.50	1.38	1.23
% of Average Assets	(%)	1.54	1.38	1.54	1.26	1.26	1.21	1.08	1.02
G&A Expense	(\$)	1.00	0.93	1.93	1.71	3.51	3.37	3.61	3.35
% of Average Assets	(%)	3.06	2.92	2.99	2.62	2.62	2.58	2.74	2.59
<b>CAPITAL MEASURES:</b>									
Equity Capital Ratio	(%)	9.78	9.67	9.78	8.99	9.16	9.01	8.98	8.66
Tier 1 Leverage Ratio	(%)	9.57	9.51	9.57	8.88	9.04	8.90	8.45	8.42
Risk-based Capital Ratio	(%)	13.96	14.17	13.96	14.43	14.51	14.56	14.45	15.05
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	202	199	202	200	196	199	204	216
Adequately Capitalized	(#)	0	1	0	0	3	1	3	0
Undercapitalized	(#)	1	1	1	0	0	0	0	0
Significantly Undercapitalized	(#)	0	0	0	0	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0	0
<b>FAILED/PROBLEM THRIFTS:</b>									
Failed Thrifts	(#)	0	0	0	0	0	0	0	0
Problem Thrifts	(#)	2	1	2	0	1	0	1	1
Problem Thrift Assets	(\$)	0.14	0.03	0.14	N/A	0.05	N/A	0.03	0.03
Problem Thrift Assets as a % of Total Assets	(%)	0.11	0.03	0.11	N/A	0.04	N/A	0.02	0.02
<b>ASSET QUALITY MEASURES:</b>									
Troubled Assets									
Including Repurchased GNMA Loans	(\$)	1.26	1.27	1.26	1.20	1.29	1.45	N/A	N/A
% of Total Assets	(%)	0.96	0.98	0.96	0.89	0.93	1.14	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	0.79	0.67	0.79	0.46	0.62	0.48	0.61	0.69
% of Total Assets	(%)	0.60	0.52	0.60	0.34	0.45	0.38	0.45	0.54
Noncurrent Loans									
Including Repurchased GNMA Loans	(\$)	1.13	1.15	1.13	1.12	1.18	1.36	N/A	N/A
% of Total Assets	(%)	0.86	0.89	0.86	0.83	0.85	1.08	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	0.65	0.55	0.65	0.38	0.51	0.40	0.52	0.52
% of Total Assets	(%)	0.49	0.42	0.49	0.28	0.37	0.31	0.39	0.40
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	1.60	1.81	1.60	1.99	1.91	2.71	0.50	0.57
Home Equity Lines of Credit	(%)	0.20	0.24	0.20	0.16	0.19	0.17	0.12	0.03
Multi Family Loans	(%)	1.10	0.77	1.10	0.68	1.19	0.70	0.61	0.51
Commercial Loans	(%)	0.50	0.60	0.50	0.84	0.73	0.84	0.83	1.32
Consumer Loans	(%)	0.58	0.60	0.58	0.49	0.65	0.52	0.54	0.56
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>									
Originations	(\$)	14.07	10.22	24.30	23.29	48.60	55.02	49.45	69.19
Purchases	(\$)	1.74	1.86	3.61	3.75	7.36	9.32	9.57	14.73
Sales	(\$)	10.07	6.75	16.82	12.72	27.70	32.60	32.82	58.76
Loans Outstanding (1)	(\$)	47.09	46.07	47.09	45.28	45.75	43.00	46.24	42.01
Loans Outstanding / Total Assets	(%)	35.74	35.66	35.74	33.47	32.80	33.96	34.15	32.94

(1) Does not include Mortgage Backed Securities.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / August 2007

OTS-REGULATED THRIFT INDUSTRY  
AGGREGATE FINANCIAL CONDITION AND INCOME DATA  
(Dollars in Billions)

MIDWEST REGION

	JUNE 2007		MARCH 2007		JUNE 2006	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
<b>TOTAL ASSETS</b>	131.76	100.00	129.19	100.00	135.30	100.00
Cash and Noninterest-Earning Deposits	1.88	1.43	1.78	1.38	1.81	1.34
Investment Securities	11.88	9.02	12.78	9.89	22.65	16.74
Mortgage Backed Securities	16.27	12.35	16.85	13.04	16.97	12.54
1-4 Family Mortgages	47.09	35.74	46.07	35.66	45.28	33.47
Home Equity Lines of Credit	10.81	8.20	10.24	7.93	8.01	5.92
Multifamily Mortgages	3.01	2.28	3.01	2.33	2.94	2.18
Nonresidential Mortgages	9.71	7.37	9.17	7.10	8.54	6.31
Construction Loans	8.24	6.25	7.83	6.06	7.62	5.63
Land Loans	3.51	2.67	3.31	2.56	2.68	1.98
Commercial Loans	7.31	5.55	7.08	5.48	6.28	4.64
Consumer Loans	17.30	13.13	16.05	12.42	14.68	10.85
Repossessed Assets, Net	0.14	0.10	0.13	0.10	0.08	0.06
Real Estate Held for Investment	0.06	0.04	0.06	0.05	0.06	0.04
Office Premises & Equipment	1.52	1.15	1.43	1.11	1.32	0.98
Other Assets	4.61	3.50	4.38	3.39	5.11	3.77
Less: Contra Assets & Valuation Allowances	0.76	0.58	0.73	0.56	0.70	0.52
<b>TOTAL LIABILITIES AND CAPITAL</b>	131.76	100.00	129.19	100.00	135.30	100.00
Total Deposits and Escrows	93.98	71.32	91.80	71.06	81.74	60.42
Deposits < or = to Insurance Limits	62.42	47.37	61.29	47.44	54.85	40.54
Deposits > Insurance Limits	31.56	23.95	30.51	23.62	26.89	19.87
Escrows	1.13	0.86	1.01	0.78	1.16	0.86
Total Borrowings	23.27	17.66	23.37	18.09	39.85	29.45
Advances from FHLB	20.97	15.91	21.18	16.40	37.03	27.37
Reverse Repurchase Agreements	0.62	0.47	0.51	0.39	0.74	0.55
Other Borrowings	1.69	1.28	1.68	1.30	2.08	1.53
Other Liabilities	1.63	1.24	1.53	1.18	1.55	1.14
EQUITY CAPITAL	12.88	9.78	12.49	9.67	12.16	8.99
Capital Stock & Paid-In Capital	5.19	3.94	4.94	3.83	4.99	3.69
Unrealized Gains (Losses) AFS Securities	(0.05)	(0.04)	0.02	0.01	(0.12)	(0.09)
Retained Earnings	7.74	5.87	7.56	5.85	7.23	5.35

	JUNE 2007		MARCH 2007		JUNE 2006	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
<b>INCOME AND EXPENSE DATA</b>						
Interest Income	2.10	6.44	2.01	6.30	2.00	5.99
Interest Expense	1.15	3.53	1.10	3.44	1.08	3.26
Net Interest Income	0.95	2.91	0.91	2.86	0.91	2.73
Loss Provisions-Interest Bearing Assets	0.10	0.31	0.08	0.26	0.03	0.08
Noninterest Income	0.58	1.78	0.51	1.59	0.50	1.51
Mortgage Loan Servicing Fees	0.03	0.08	0.02	0.06	0.02	0.06
Other Fees and Charges	0.48	1.46	0.42	1.32	0.40	1.20
Other Noninterest Income	0.08	0.24	0.07	0.21	0.08	0.25
Noninterest Expense	1.01	3.09	0.94	2.95	0.89	2.68
G&A Expense	1.00	3.06	0.93	2.92	0.88	2.63
Goodwill Expense	0.01	0.03	0.01	0.02	0.01	0.04
Loss Provis.-Nonint. Bearing Assets	0.00	0.00	0.00	0.00	0.00	0.00
Income Before Taxes & Extraord. Items	0.42	1.29	0.40	1.25	0.49	1.48
Income Taxes	0.12	0.38	0.12	0.38	0.15	0.44
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.30	0.91	0.28	0.87	0.35	1.04

\* Annualized.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / August 2007

OTS-REGULATED THRIFT INDUSTRY  
SELECTED INDICATORS  
(Dollars in Billions)

	WEST REGION								
	3-MONTHS ENDED		6-MONTHS ENDED		2006 ----	2005 ----	2004 ----	2003 ----	
	JUNE 2007	MAR. 2007	JUNE 2007	JUNE 2006					
<b>SUMMARY DATA:</b>									
Number of Thrifts	(#)	81	80	81	86	84	90	95	98
Total Assets	(\$)	686.32	685.50	686.32	760.61	637.66	729.66	637.62	505.78
Net Income	(\$)	2.07	2.24	4.31	4.53	8.92	8.57	6.49	6.90
Profits	(\$)	2.07	2.24	4.31	4.53	8.92	8.58	6.50	6.91
Losses	(\$)	0.00	0.00	(0.00)	0.00	0.00	0.00	(0.01)	(0.01)
<b>PROFITABILITY MEASURES:</b>									
Return on Average Assets	(%)	1.19	1.37	1.28	1.22	1.23	1.25	1.16	1.40
Median Ratio	(%)	0.70	0.74	0.70	0.85	0.87	0.95	0.91	1.00
Return on Average Equity	(%)	11.07	12.70	11.86	13.25	13.11	14.04	13.11	15.64
Median Ratio	(%)	7.24	7.61	7.85	10.21	9.27	9.55	9.77	10.90
Net Interest Income	(\$)	5.02	5.16	10.18	10.64	20.69	18.95	16.00	14.34
% of Average Assets	(%)	2.90	3.16	3.02	2.87	2.85	2.77	2.86	2.90
Total Fee Income	(\$)	3.28	2.32	5.60	5.48	9.93	9.54	5.09	3.49
% of Average Assets	(%)	1.89	1.42	1.89	1.34	1.66	1.59	1.29	1.22
G&A Expense	(\$)	4.96	4.15	9.11	10.69	20.83	17.52	13.68	10.66
% of Average Assets	(%)	2.86	2.54	2.70	2.89	2.87	2.56	2.45	2.15
<b>CAPITAL MEASURES:</b>									
Equity Capital Ratio	(%)	10.90	10.76	10.90	9.09	11.52	9.37	8.53	8.88
Tier 1 Leverage Ratio	(%)	7.99	7.69	7.99	7.54	8.19	7.50	6.71	6.79
Risk-based Capital Ratio	(%)	13.59	13.20	13.59	12.98	13.97	12.98	12.69	13.01
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	81	80	81	86	84	90	95	97
Adequately Capitalized	(#)	0	0	0	0	0	0	0	1
Undercapitalized	(#)	0	0	0	0	0	0	0	0
Significantly Undercapitalized	(#)	0	0	0	0	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0	0
<b>FAILED/PROBLEM THRIFTS:</b>									
Failed Thrifts	(#)	0	0	0	0	0	0	0	0
Problem Thrifts	(#)	0	0	0	1	0	1	0	0
Problem Thrift Assets	(\$)	N/A	N/A	N/A	0.07	N/A	0.08	N/A	N/A
Problem Thrift Assets as a % of Total Assets	(%)	N/A	N/A	N/A	0.01	N/A	0.01	N/A	N/A
<b>ASSET QUALITY MEASURES:</b>									
Troubled Assets									
Including Repurchased GNMA Loans	(\$)	7.85	6.14	7.85	5.51	4.97	5.14	N/A	N/A
% of Total Assets	(%)	1.14	0.90	1.14	0.72	0.78	0.70	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	7.82	6.10	7.82	4.13	4.92	3.39	3.09	3.44
% of Total Assets	(%)	1.14	0.89	1.14	0.54	0.77	0.46	0.48	0.68
Noncurrent Loans									
Including Repurchased GNMA Loans	(\$)	6.75	5.35	6.75	4.95	4.32	4.83	N/A	N/A
% of Total Assets	(%)	0.98	0.78	0.98	0.65	0.68	0.66	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	6.73	5.32	6.73	3.58	4.26	3.08	2.77	3.07
% of Total Assets	(%)	0.98	0.78	0.98	0.47	0.67	0.42	0.43	0.61
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	1.40	1.06	1.40	0.84	0.88	0.88	0.52	0.88
Home Equity Lines of Credit	(%)	0.82	0.74	0.82	0.22	0.55	0.17	0.12	0.01
Multi Family Loans	(%)	0.18	0.15	0.18	0.07	0.11	0.04	0.03	0.05
Commercial Loans	(%)	1.32	1.49	1.32	1.89	1.40	1.58	1.41	0.72
Consumer Loans	(%)	1.24	1.26	1.24	0.95	1.33	0.75	0.47	0.59
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>									
Originations	(\$)	111.14	93.69	204.83	178.32	319.04	382.93	361.17	413.30
Purchases	(\$)	17.54	23.28	40.82	80.58	162.42	149.60	137.80	182.56
Sales	(\$)	102.74	114.16	216.90	145.04	275.53	284.28	217.94	413.75
Loans Outstanding (1)	(\$)	427.68	438.19	427.68	500.41	393.46	467.48	426.66	302.09
Loans Outstanding / Total Assets	(%)	62.31	63.92	62.31	65.79	61.70	64.07	66.91	59.73

(1) Does not include Mortgage Backed Securities.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / August 2007

OTS-REGULATED THRIFT INDUSTRY  
AGGREGATE FINANCIAL CONDITION AND INCOME DATA  
(Dollars in Billions)

WEST REGION

	JUNE 2007		MARCH 2007		JUNE 2006	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	686.32	100.00	685.50	100.00	760.61	100.00
Cash and Noninterest-Earning Deposits	5.47	0.80	5.56	0.81	7.60	1.00
Investment Securities	26.33	3.84	31.04	4.53	21.58	2.84
Mortgage Backed Securities	56.27	8.20	46.00	6.71	43.80	5.76
1-4 Family Mortgages	427.68	62.31	438.19	63.92	500.41	65.79
Home Equity Lines of Credit	65.31	9.52	51.97	7.58	49.30	6.48
Multi Family Mortgages	42.85	6.24	42.85	6.25	48.86	6.42
Nonresidential Mortgages	12.13	1.77	12.09	1.76	13.77	1.81
Construction Loans	9.67	1.41	9.38	1.37	8.86	1.16
Land Loans	4.23	0.62	3.85	0.56	3.57	0.47
Commercial Loans	15.03	2.19	13.80	2.01	13.79	1.81
Consumer Loans	21.26	3.10	19.68	2.87	39.59	5.21
Repossessed Assets, Net	1.10	0.16	0.79	0.11	0.56	0.07
Real Estate Held for Investment	0.05	0.01	0.05	0.01	0.04	0.01
Office Premises & Equipment	4.32	0.63	4.34	0.63	4.92	0.65
Other Assets	63.26	9.22	60.96	8.89	56.60	7.44
Less: Contra Assets & Valuation Allowances	3.32	0.48	3.07	0.45	3.33	0.44
TOTAL LIABILITIES AND CAPITAL	686.32	100.00	685.50	100.00	760.61	100.00
Total Deposits and Escrows	412.04	60.04	416.15	60.71	391.24	51.44
Deposits < or = to Insurance Limits	213.18	31.06	218.58	31.89	212.99	28.00
Deposits > Insurance Limits	198.86	28.97	197.57	28.82	178.25	23.44
Escrows	10.17	1.48	10.42	1.52	19.72	2.59
Total Borrowings	179.07	26.09	175.46	25.60	276.74	36.38
Advances from FHLB	100.82	14.69	106.41	15.52	161.79	21.27
Reverse Repurchase Agreements	20.06	2.92	16.39	2.39	34.70	4.56
Other Borrowings	58.19	8.48	52.66	7.68	80.25	10.55
Other Liabilities	20.42	2.97	20.15	2.94	23.49	3.09
EQUITY CAPITAL	74.79	10.90	73.73	10.76	69.14	9.09
Capital Stock & Paid-In Capital	66.32	9.66	50.94	7.43	45.95	6.04
Unrealized Gains (Losses) AFS Securities	(0.64)	(0.09)	(0.13)	(0.02)	(0.50)	(0.07)
Retained Earnings	9.14	1.33	23.00	3.36	23.53	3.09

	JUNE 2007		MARCH 2007		JUNE 2006	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	11.45	6.60	11.70	7.16	11.89	6.32
Interest Expense	6.43	3.71	6.54	4.00	6.37	3.38
Net Interest Income	5.02	2.90	5.16	3.16	5.52	2.93
Loss Provisions-Interest Bearing Assets	0.88	0.51	0.58	0.35	0.51	0.27
Noninterest Income	4.07	2.35	3.19	1.95	4.08	2.17
Mortgage Loan Servicing Fees	0.72	0.41	0.09	0.06	0.30	0.16
Other Fees and Charges	2.56	1.48	2.23	1.36	2.22	1.18
Other Noninterest Income	0.79	0.46	0.87	0.53	1.56	0.83
Noninterest Expense	5.08	2.93	4.28	2.62	5.64	3.00
G&A Expense	4.96	2.86	4.15	2.54	5.55	2.95
Goodwill Expense	0.10	0.06	0.11	0.07	0.08	0.04
Loss Provis.-Nonint. Bearing Assets	0.02	0.01	0.02	0.01	0.02	0.01
Income Before Taxes & Extraord. Items	3.14	1.81	3.49	2.14	3.44	1.83
Income Taxes	1.07	0.62	1.26	0.77	1.25	0.66
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	2.07	1.19	2.24	1.37	2.20	1.17

\* Annualized.  
Numbers may not sum due to rounding.  
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TECHNICAL NOTES

All data are on a consolidated basis.

N/A - Not Available or not applicable.

1-4 Family Mortgages - Includes permanent mortgages on 1-4 dwelling units secured by first liens and junior liens. Beginning in March 2004, includes all revolving open-end loans secured by 1-4 dwelling units. Prior to March 2004, revolving open-end loans secured by 1-4 dwelling units underwritten without new appraisals were included in Consumer Loans.

All data for September 2005 exclude two thrifts that did not report TFR data for the quarter.

All data for December 2005 and December 2006 exclude one thrift that did not report TFR data for the quarter.

Asset Growth Rate - Calculated on a held constant basis.

Associations Held Constant as of June 30, 2007  
Adjusted to reflect their merger and acquisition activity in prior periods.

Commercial Loans - Includes unsecured commercial loans and loans secured by an interest in commercial properties that do not qualify as a mortgage loan, such as loans secured by farming equipment, floor-planning loans to dealers for automobiles or mobile homes, retail auto loans to businesses, and financing leases.

Construction Loans - Includes construction loans secured by 1-4 dwelling units, 5 or more dwelling units, and nonresidential property.

Consumer Loans - Includes unsecured personal loans, loans on deposits, unsecured home improvement loans, education loans, auto loans, mobile home loans, and open-end unsecured consumer credit. Prior to March 2004, revolving open-end loans secured by 1-4 dwelling units underwritten without new appraisals were included in Consumer Loans. Beginning in March 2004, these loans were included in 1-4 Family Mortgages.

Coverage Ratio - Allowances for loan and lease losses as a percent of noncurrent loans and leases.

Critically Undercapitalized - Less than 2 percent tangible equity to adjusted total assets. The standard was established in Section 103(c) of the Federal Deposit Insurance Corporation Improvement Act (FDICIA) of 1991. Tangible equity includes common stock and retained earnings plus perpetual cumulative preferred stock, minus all intangible assets except qualifying purchased mortgage servicing rights and excess net deferred tax assets.

Deposits and Escrows - Beginning March 2004, escrow deposits are included in Deposits Less Than or Equal to \$100,000 and Deposits Greater than \$100,000, and Escrow Deposits is shown as a memo item. Prior to March 2004, escrow deposits were not included in the two deposit categories. Beginning December 2006, Deposits Less Than or Equal to Insurance Limits include retirement accounts with balances less than or equal to \$250,000 and Deposits Greater Than Insurance Limits include retirement accounts with balances greater than \$250,000.

Equity Capital - Includes perpetual preferred stock, common stock and paid-in capital retained earnings, treasury stock, certain unearned ESOP shares and minimum pension liability plus (minus) unrealized gains (losses) on available-for-sale securities.

Mortgage Originations - Includes construction and permanent mortgage loans closed on all property types.

Mortgage-Backed Securities - Pass-through securities insured or guaranteed by an agency or instrument of the United States and privately-issued securities.

TECHNICAL NOTES

Mortgage Refinancings - Beginning in March 2004, includes all refinanced mortgages. Prior to March 2004, includes only refinanced loans for which the reporting thrift held the original loan.

Mortgage Sales - Includes mortgage loans and participations sold secured by all property types.

Multi Family Mortgages - Includes permanent mortgages on structures with 5 or more dwelling units.

Net Charge-offs - Total charge-offs less total recoveries for all assets. Net charge-offs data include specific valuation allowance provisions and transfers from general valuation allowances; and repossessed assets data are net of specific allowances.

Net Interest Income/Net Interest Margin - Interest income earned on assets less interest paid on liabilities. Beginning March 2004, interest income includes dividend income paid on equity investments not subject to FASB Statement No. 115. Net Interest Margin is Net Interest income expressed as a percentage of average assets.

Noncurrent Loans - Includes loans that are past due 90 days or more and still accruing interest and loans reported as nonaccrual. Delinquent and non-current loans are reported net of specific valuation allowances.

Nonresidential Mortgages - Includes permanent mortgages on nonresidential property; does not include land loans.

Repurchased GNMA Loans - Loans repurchased or eligible for repurchase from mortgage pool securities issued by the Government National Mortgage Association and guaranteed or insured by the U.S. Government. These loans were included in past due loans beginning in September 2005.

Repossessed Assets - Includes real estate (construction, 1-4 dwelling units, 5 or more dwelling units, nonresidential and land) and other repossessed assets. Beginning March 2006, includes U.S. government-guaranteed or insured real estate owned. Net repossessed assets are net of specific valuation allowances.

Real Estate Held for Investment, Net - Real estate acquired for development, investment, or resale. Net of specific valuation allowances.

Reserve Ratio - Allowances for loan and lease losses as a percent of total loans and leases.

Tier 1 Capital - Tangible capital and qualifying intangible assets less nonqualifying purchased mortgage servicing rights.

Troubled Assets - Includes noncurrent loans and repossessed assets.

Troubled Real Estate Loans - Includes noncurrent mortgage loans and real estate owned.

Valuation Allowances - Amount of valuation allowances for all assets.