



Third Quarter 2006 Thrift Industry Report Graphs and Tables

November 15, 2006



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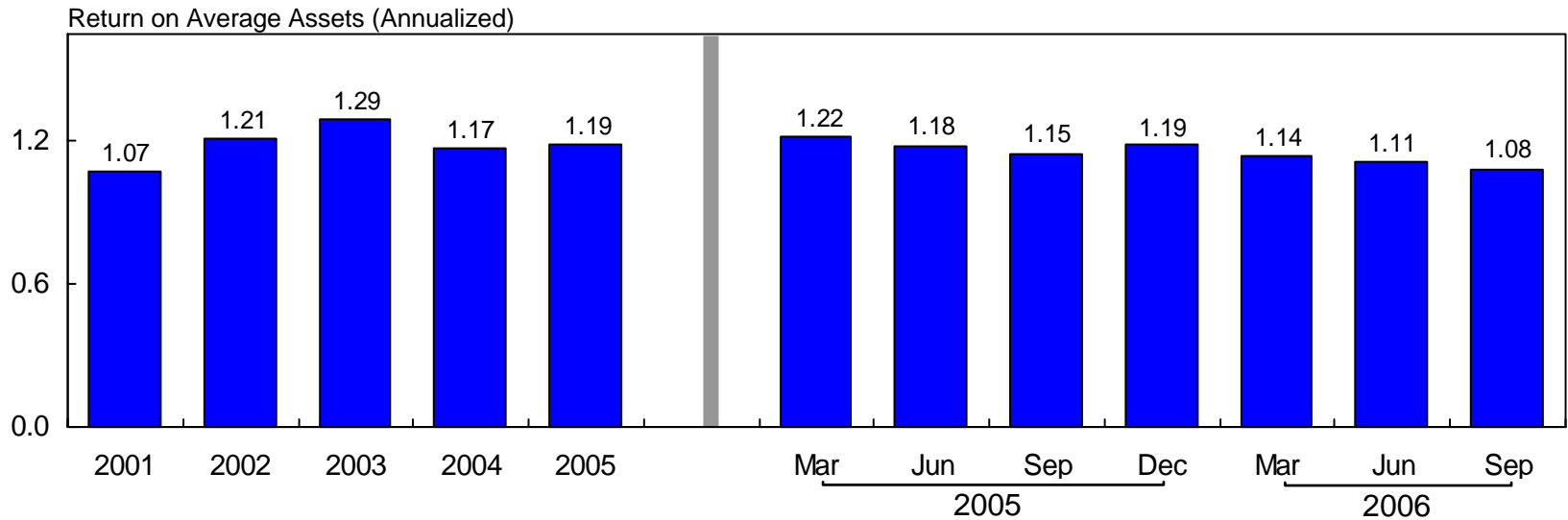
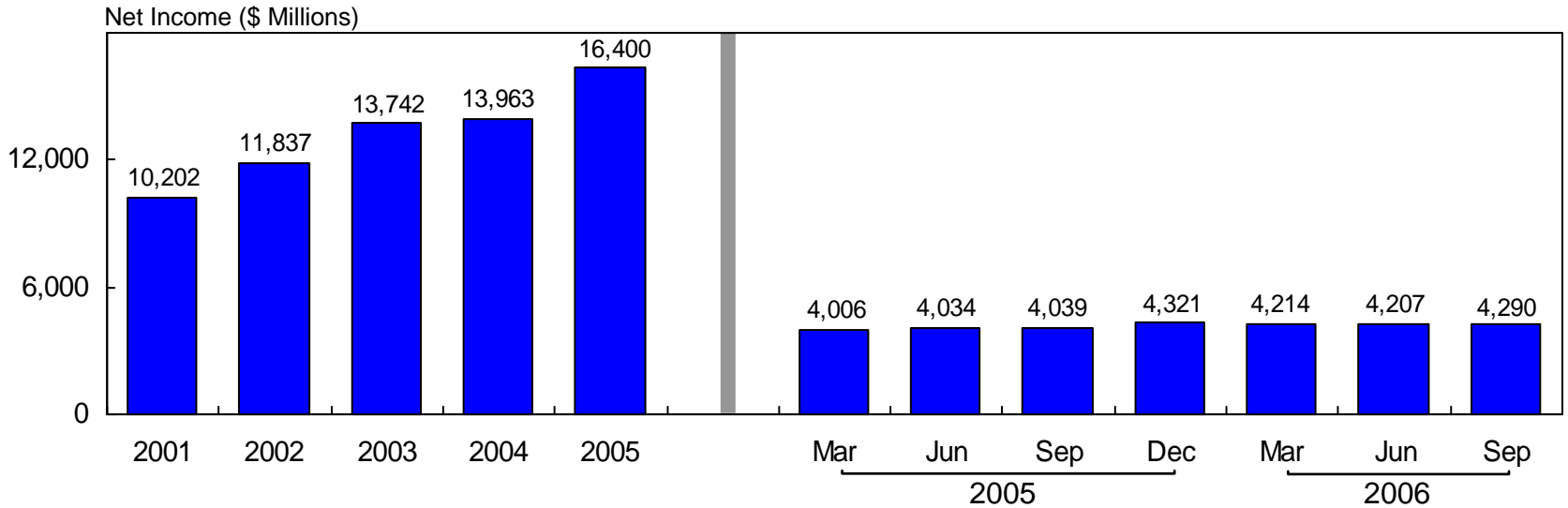
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PERFORMANCE

	Quarter		
	Sep '06	Jun '06	Sep '05
Net Income (<i>\$ Billions</i>)	4.29	4.21	4.04
Return on Average Assets (%)	1.08	1.11	1.15
Return on Average Equity (%)	11.73	11.93	12.41
Net Interest Margin (%)	2.65	2.80	2.76
Total Mortgage Originations (<i>\$ Billions</i>)	172.13	171.06	204.18
Equity Capital (<i>% Total Assets</i>)	9.23	9.25	9.19
Troubled Assets (<i>% Total Assets</i>)	0.53	0.47	0.46
Including Repurchased GNMA Loans	0.64	0.62	0.62

Bank and thrift regulatory reporting changes now require loans repurchased, or eligible for repurchase, from Government National Mortgage Association (GNMA) mortgage pools to be included as past due loans. Loans from GNMA pools are guaranteed by agencies of the U. S. Government.

EARNINGS AND PROFITABILITY



ROA ANALYSIS

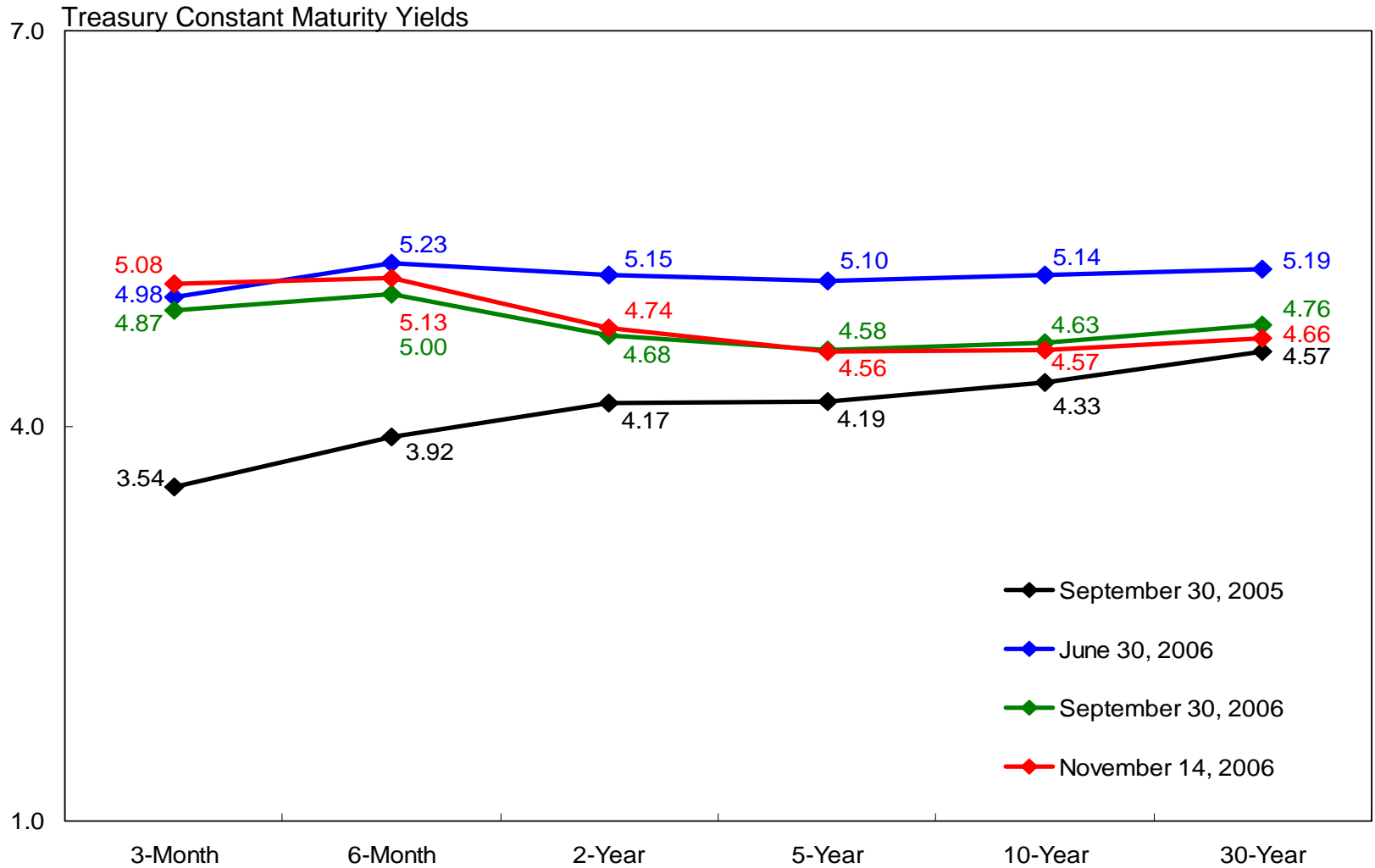
(Percent of Average Assets)	Quarter			ROA Impact ¹	
	Sep '06	Jun '06	Sep '05	Sep '06 Jun '06	Sep '06 Sep '05
Net Interest Income (Margin)	2.65	2.80	2.76	-0.15	-0.11
Loss Prov. - Int. Bear. Assets	0.22	0.20	0.20	-0.02	-0.02
Total Fee Income	0.91	1.18	1.22	-0.27	-0.31
Mortgage Loan Servicing Fees	-0.05	0.10	0.16	-0.15	-0.21
Other Fees and Charges	0.96	1.08	1.06	-0.12	-0.10
Other Noninterest Income ²	0.81	0.55	0.41	0.26	0.40
Noninterest Expense	2.54	2.63	2.42	0.09	-0.12
Taxes	0.53	0.60	0.62	0.07	0.09
Net Income (ROA)	1.08	1.11	1.15	-0.03	-0.07

¹ Negative values reduced ROA.

² Other Noninterest Income primarily includes sales of assets and income from leasing office space.

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

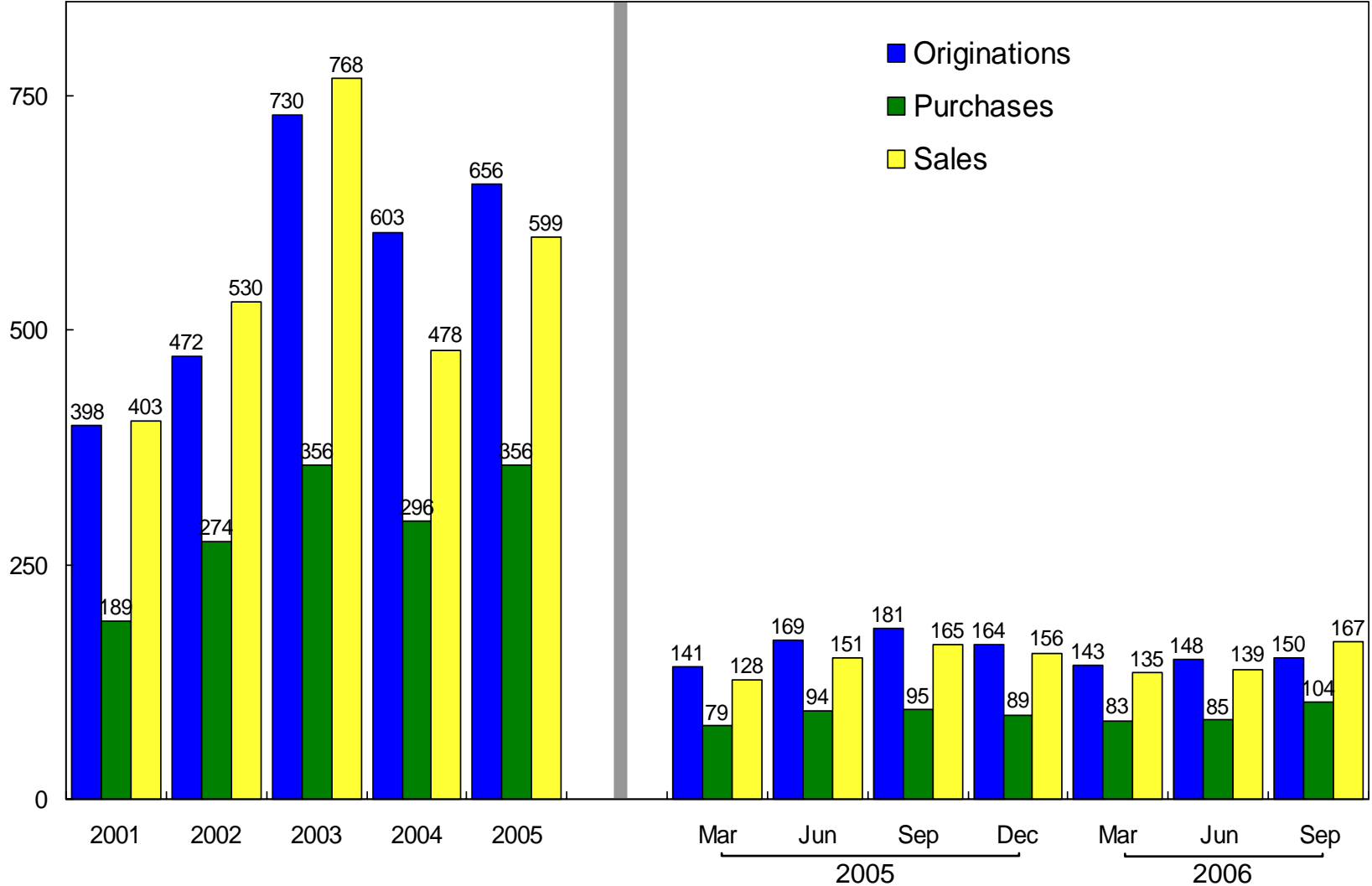
TREASURY YIELD CURVES



Source: Bloomberg.
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1-4 FAMILY ORIGINATIONS, PURCHASES, AND SALES

1-4 Family Mortgage Loans (\$ Billions)

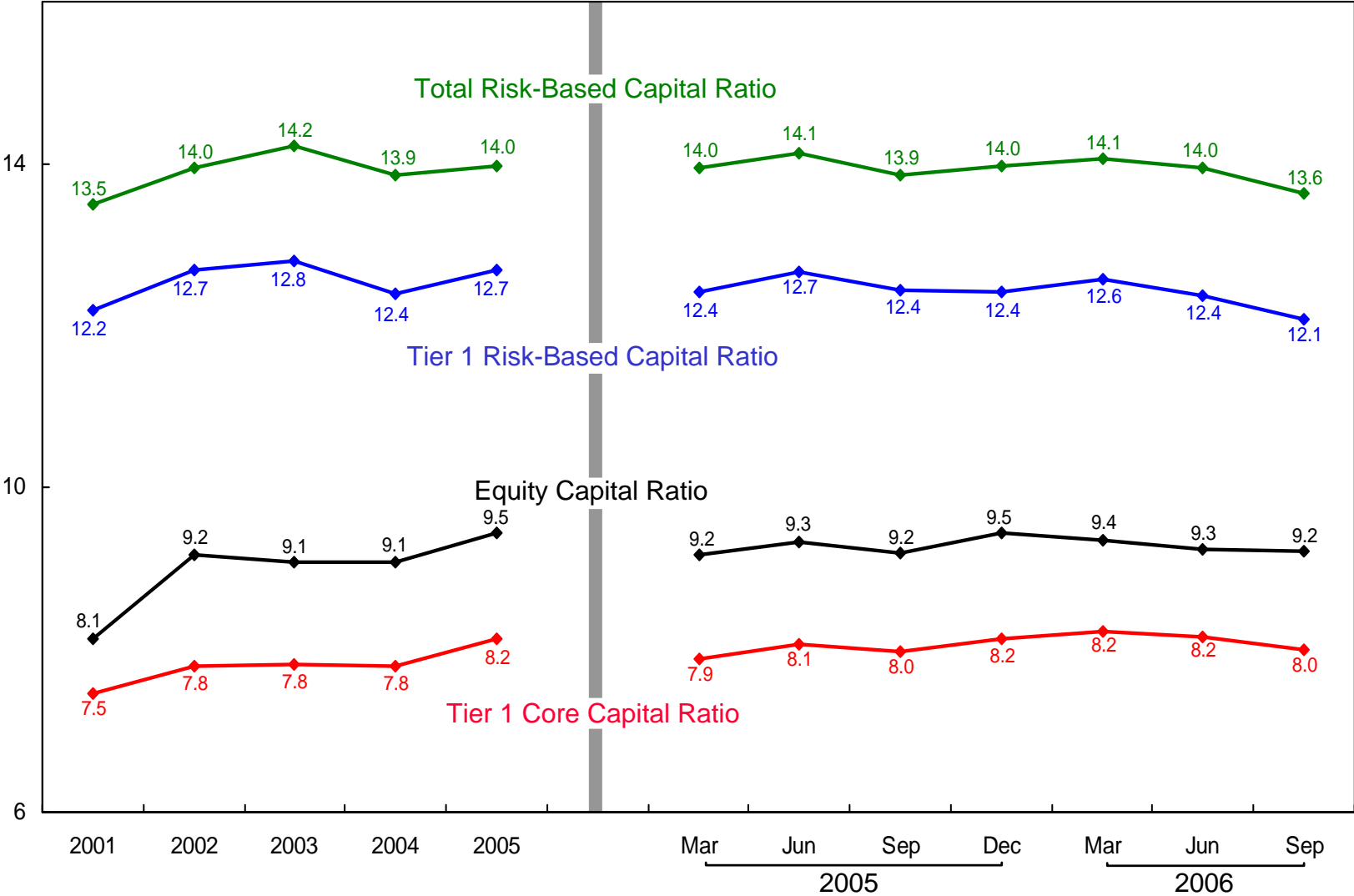


ASSETS AND LIABILITIES COMPOSITION

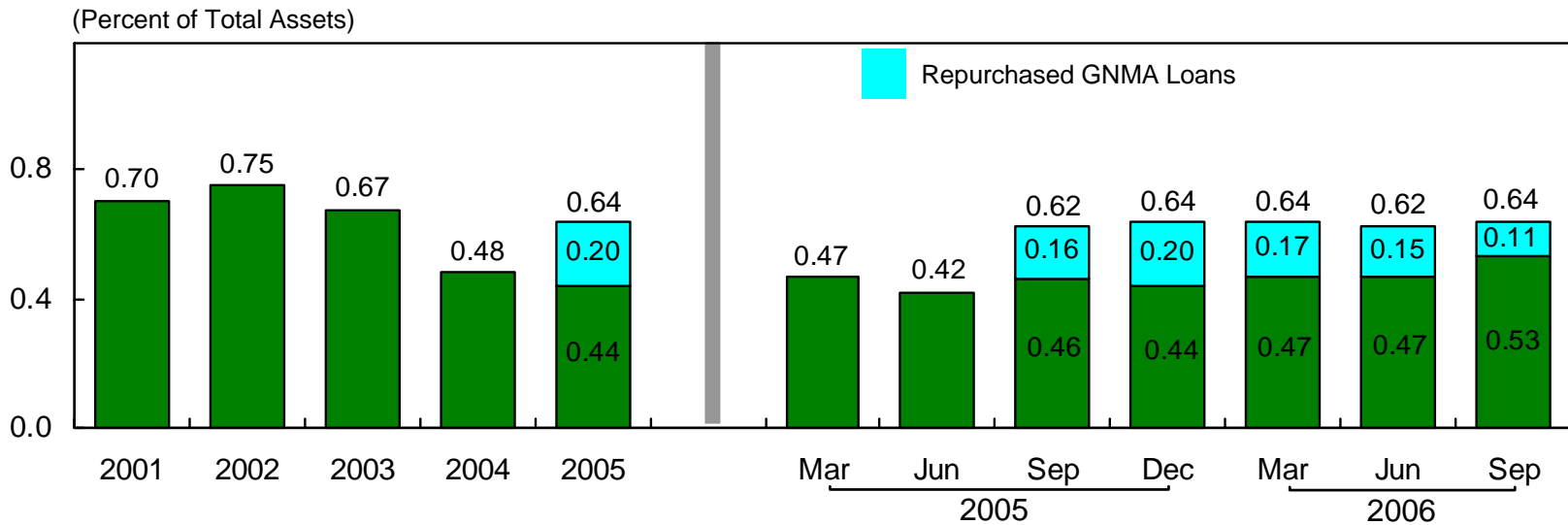
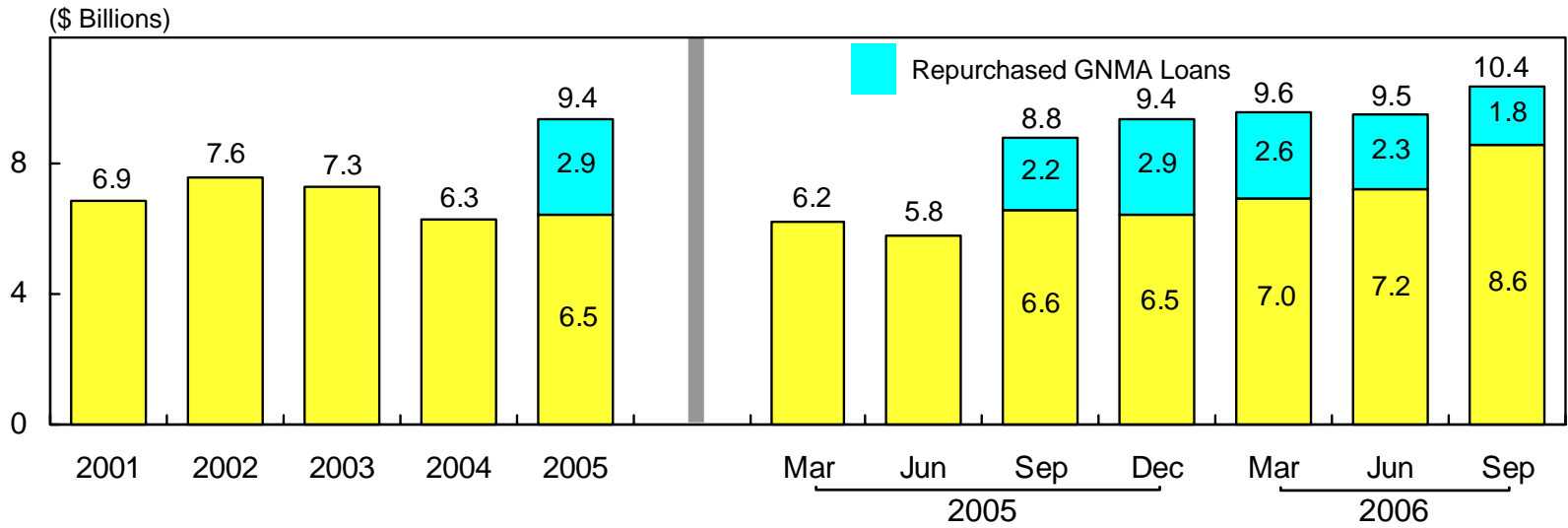
	Sep 2006		Jun 2006		Sep 2005		Growth Rates	
							Sep '06 Jun '06	Sep '06 Sep '05
	\$ Bil	% TA	\$ Bil	% TA	\$ Bil	% TA	%*	%
Total Assets	1,633.5	100.0	1,534.4	100.0	1,429.6	100.0	25.9	14.3
Total Loans	1,226.8	75.1	1,174.4	76.5	1,101.1	77.0	17.8	11.4
1-4 Family Mortgage Loans	892.2	54.6	865.5	56.4	810.9	56.7	12.3	10.0
Home Equity Lines of Credit	97.4	6.0	92.9	6.1	89.3	6.2	19.6	9.1
Construction & Land Loans	51.0	3.1	48.3	3.1	41.5	2.9	22.4	23.0
Multifamily Loans	74.3	4.6	67.7	4.4	66.4	4.6	39.6	12.0
Nonresidential Loans	65.4	4.0	57.1	3.7	53.7	3.8	58.4	22.0
Commercial Loans / Small Business	51.2	3.1	46.0	3.0	42.3	3.0	45.0	21.1
Consumer Loans	92.6	5.7	89.9	5.9	86.5	6.0	12.1	7.2
Mortgage Backed Securities	210.1	12.9	174.8	11.4	165.2	11.6	80.9	27.2
Investment Securities	77.5	4.7	70.1	4.6	62.6	4.4	41.7	23.7
Total Liabilities and Capital	1,633.5	100.0	1,534.4	100.0	1,429.6	100.0	25.9	14.3
Total Liabilities	1,482.8	90.8	1,392.4	90.7	1,298.2	90.8	26.0	14.2
Total Deposits	933.9	57.2	883.4	57.6	822.1	57.5	22.8	13.6
** Deposits Less than \$100,000	574.7	35.2	541.5	35.3	489.9	34.3	24.6	17.3
** Deposits Greater than \$100,000	359.2	22.0	342.0	22.3	332.1	23.2	20.1	8.1
Escrows	23.7	1.5	24.6	1.6	30.0	2.1	(14.2)	(20.8)
FHLBank Advances	285.8	17.5	271.7	17.7	269.3	18.8	20.7	6.1
Other Borrowings	209.5	12.8	202.0	13.2	181.4	12.7	15.0	15.5
Other Liabilities	53.6	3.3	35.3	2.3	25.5	1.8	207.8	110.6
Equity Capital	150.8	9.2	142.0	9.3	131.4	9.2	24.8	14.7

* Annualized. **Includes escrows after 2003.
Numbers may not sum due to rounding.
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CAPITAL RATIOS

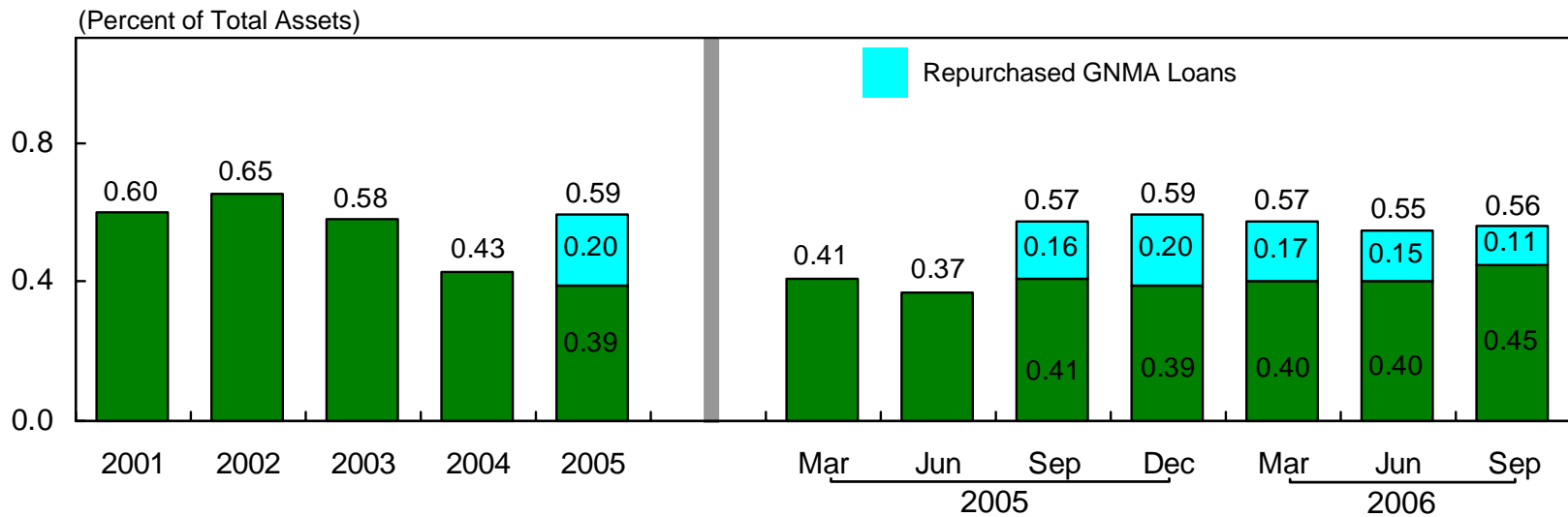
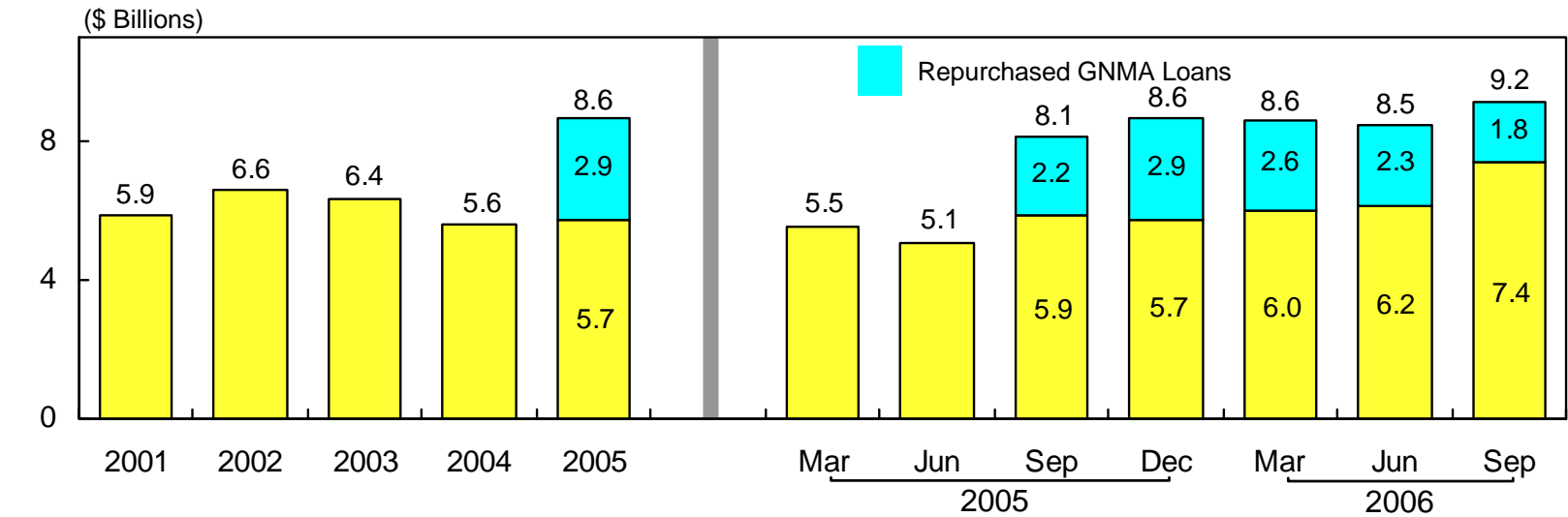


TROUBLED ASSETS



Troubled Assets include noncurrent (90 days or more past due or in nonaccrual status) loans and repossessed assets. Bank and thrift regulatory reporting changes now require loans repurchased, or eligible for repurchase, from Government National Mortgage Association (GNMA) mortgage pools to be included as past due loans. Loans from GNMA pools are guaranteed by agencies of the U. S. Government. Office of Thrift Supervision / November 2006

NONCURRENT LOANS

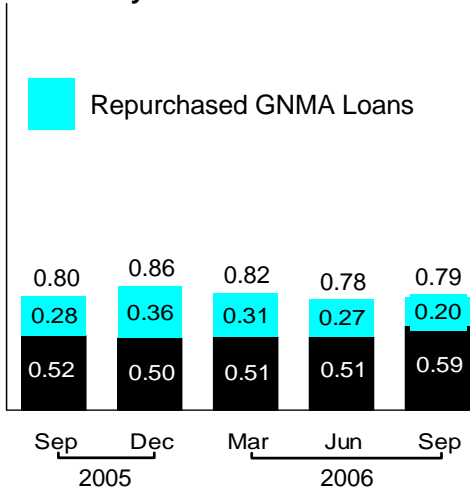


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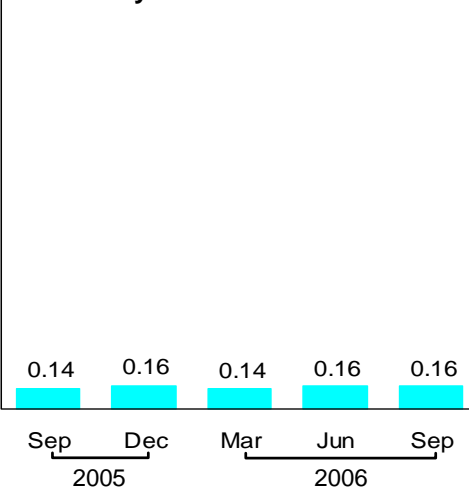
NONCURRENT LOANS – FIVE QUARTERS

Percent of Loan Type

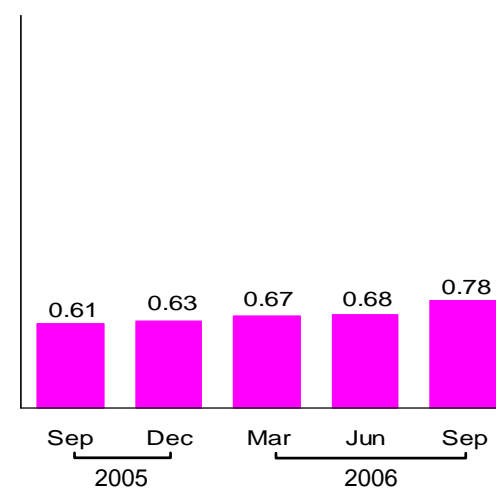
1-4 Family



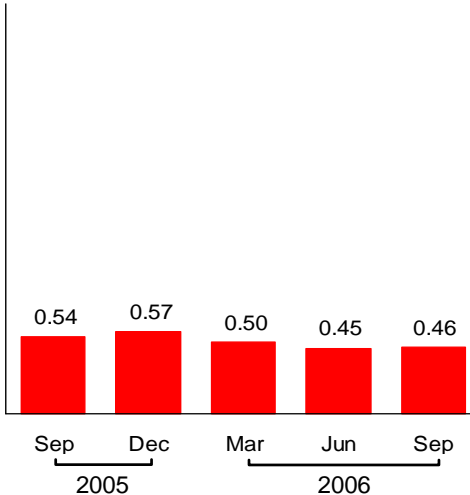
Multifamily



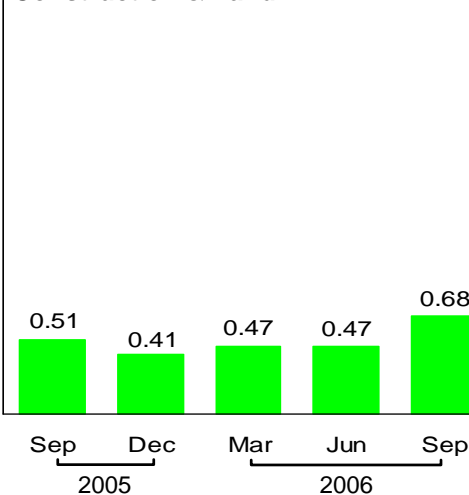
Consumer



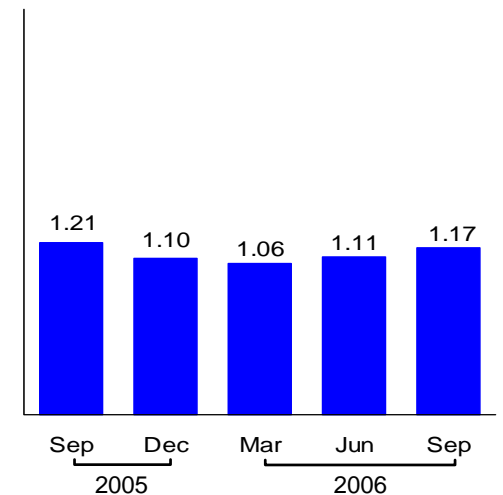
Nonresidential



Construction & Land

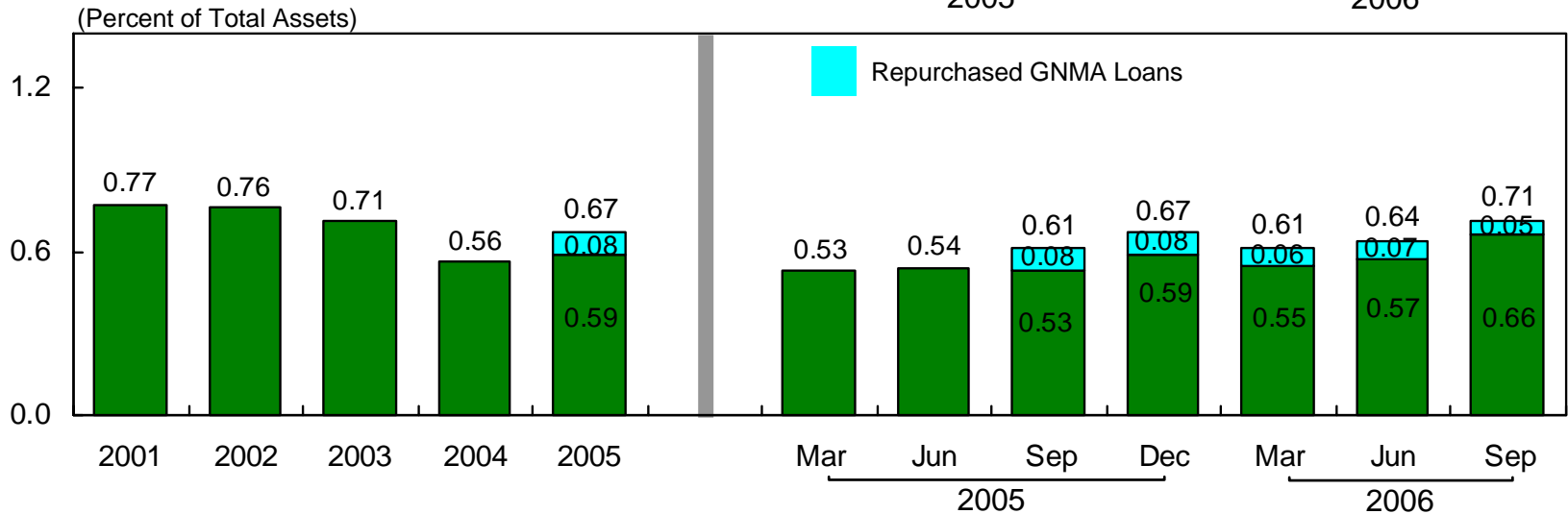
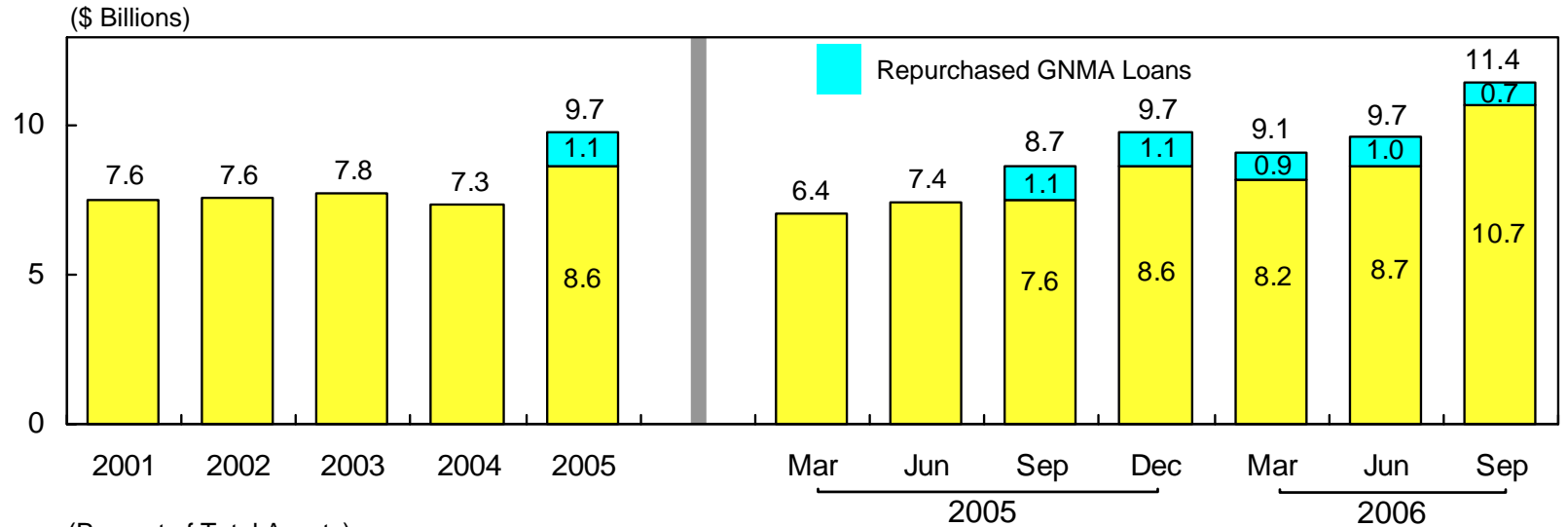


Commercial



Bank and thrift regulatory reporting changes now require loans repurchased, or eligible for repurchase, from Government National Mortgage Association (GNMA) mortgage pools to be included as past due loans. Loans from GNMA pools are guaranteed by agencies of the U. S. Government.

LOANS 30 – 89 DAYS PAST DUE

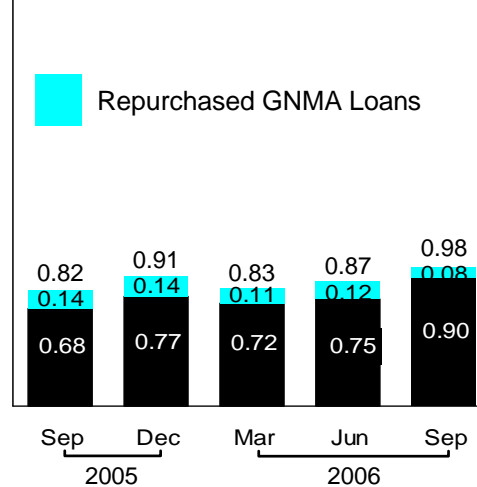


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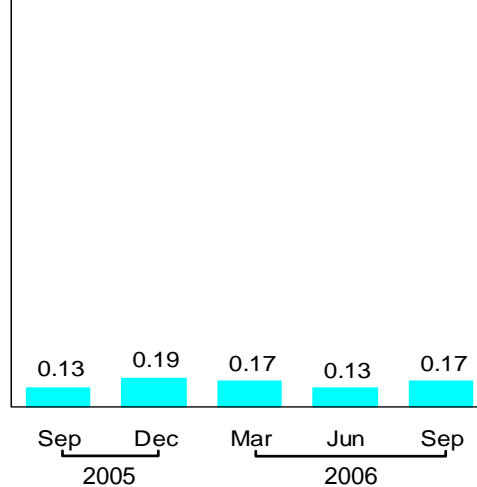
LOANS 30 – 89 DAYS PAST DUE - FIVE QUARTERS

Percent of Loan Type

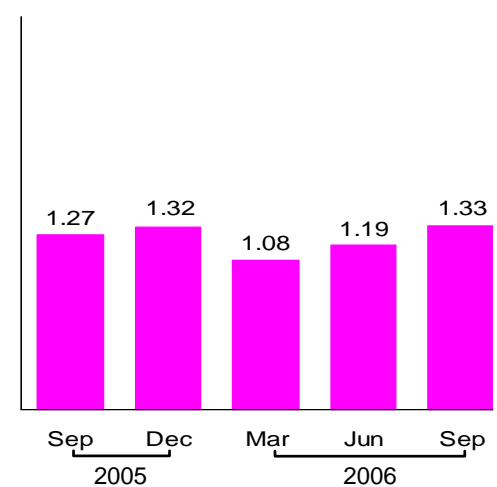
1-4 Family



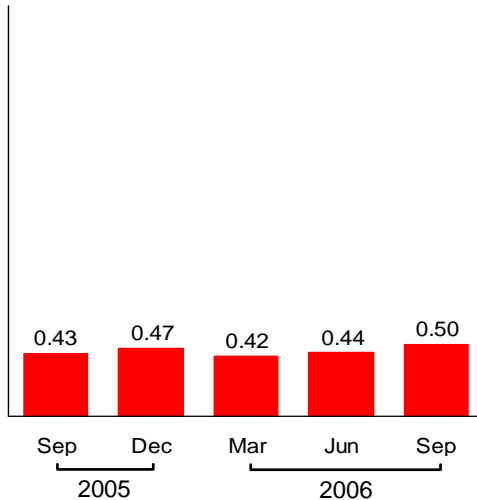
Multifamily



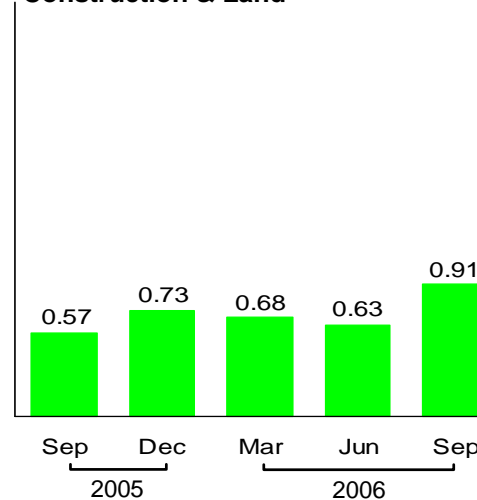
Consumer



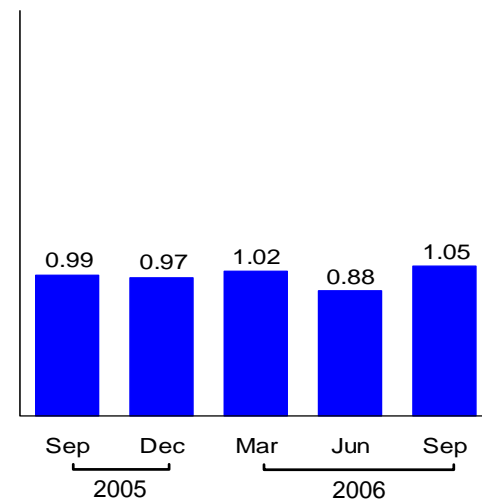
Nonresidential



Construction & Land

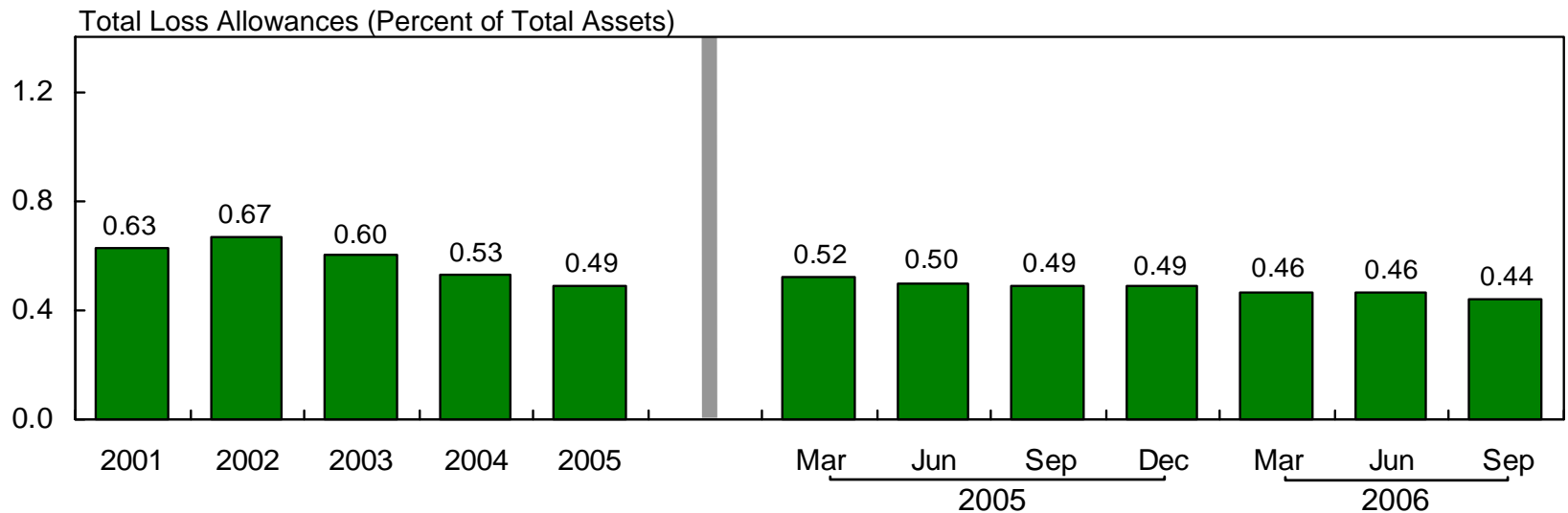
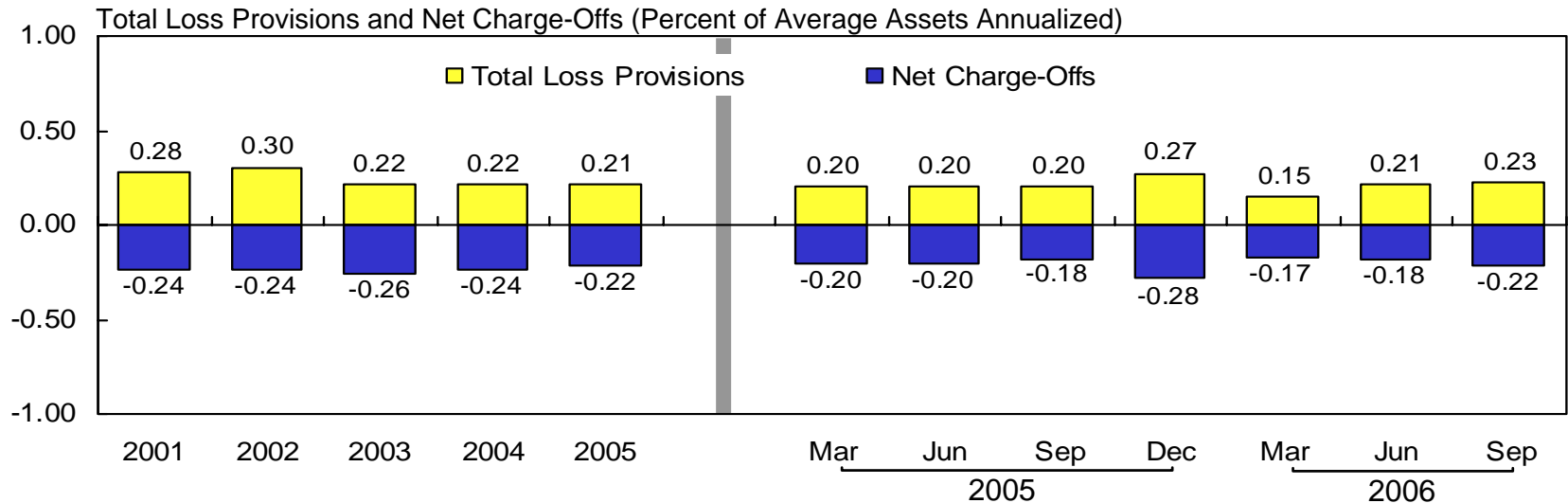


Commercial

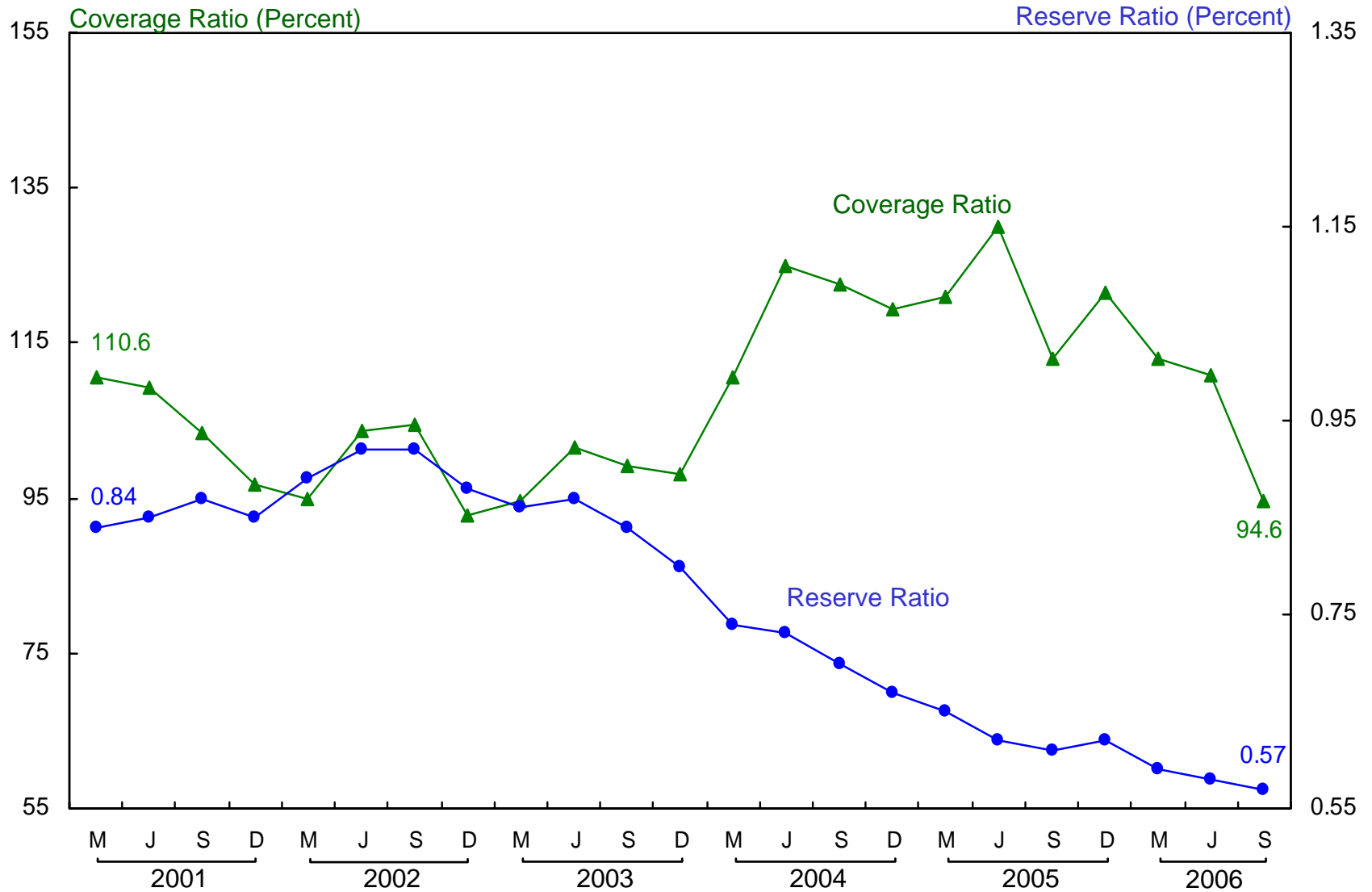


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LOSS PROVISIONS, NET CHARGE-OFFS, AND LOSS ALLOWANCES



COVERAGE AND RESERVE RATIOS



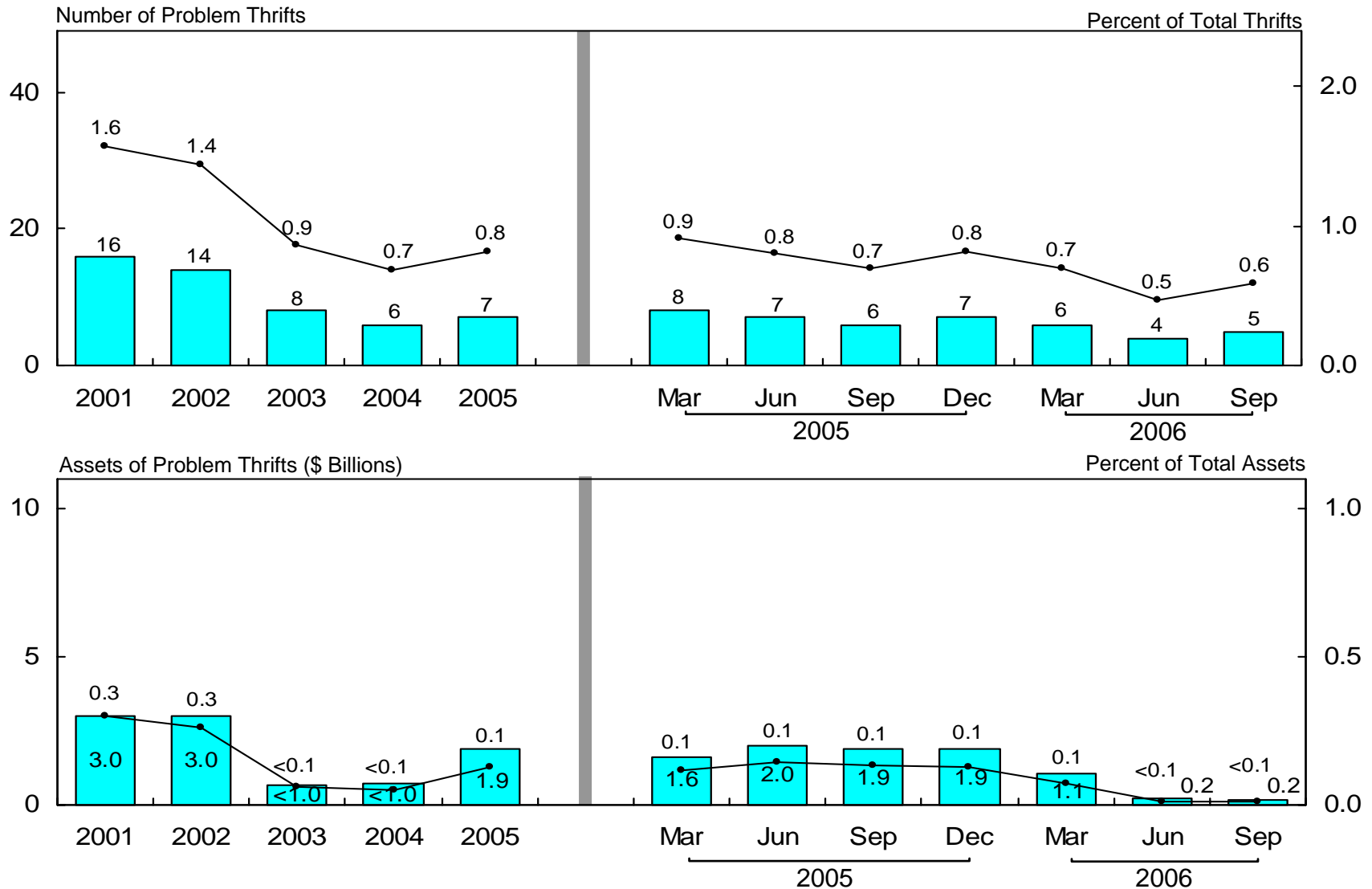
Coverage Ratio = ALLL to noncurrent loans and leases (excluding repurchased GNMA loans).

Reserve Ratio = ALLL to total loans and leases.

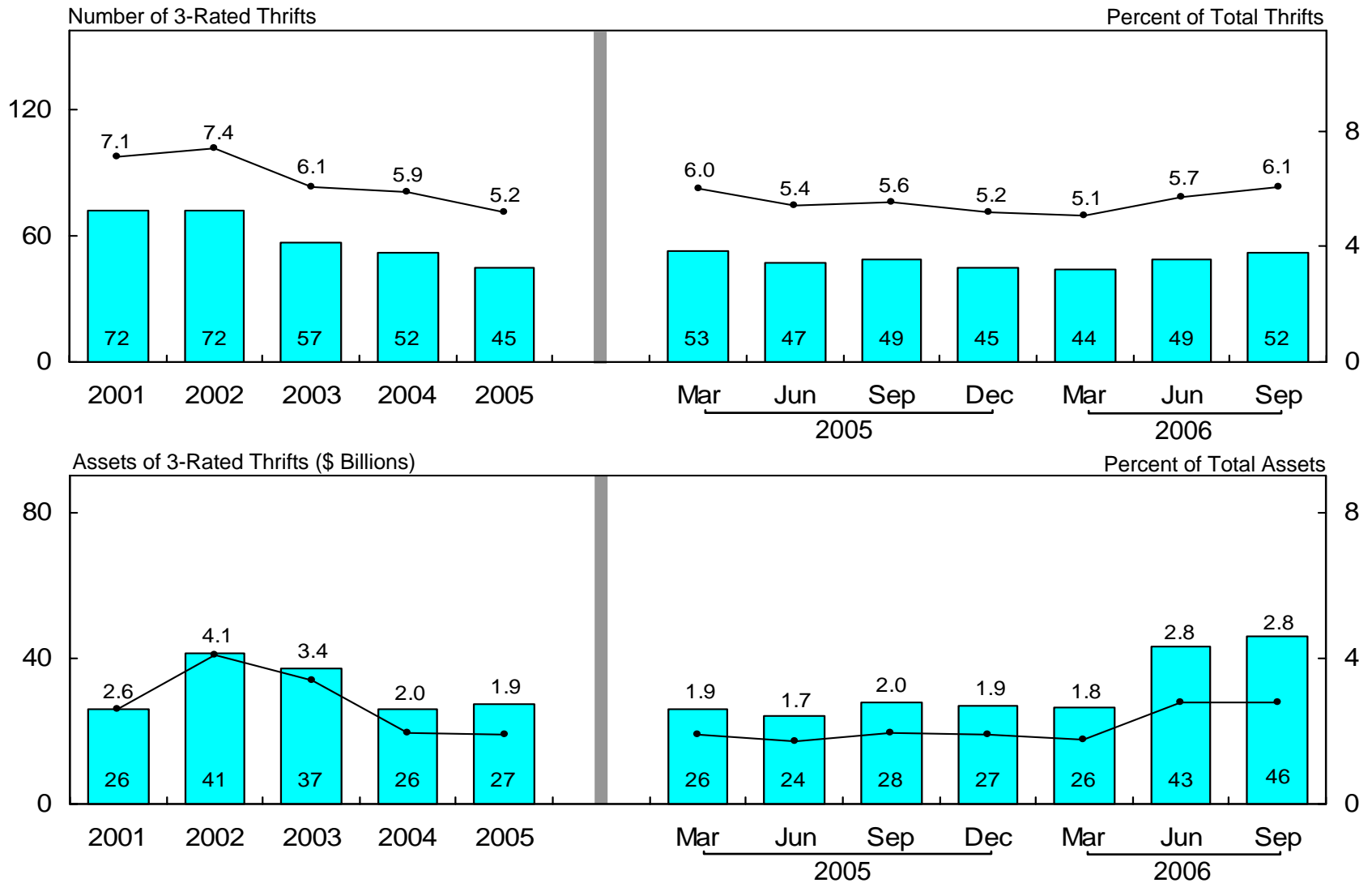
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NUMBER AND ASSETS OF PROBLEM THRIFTS

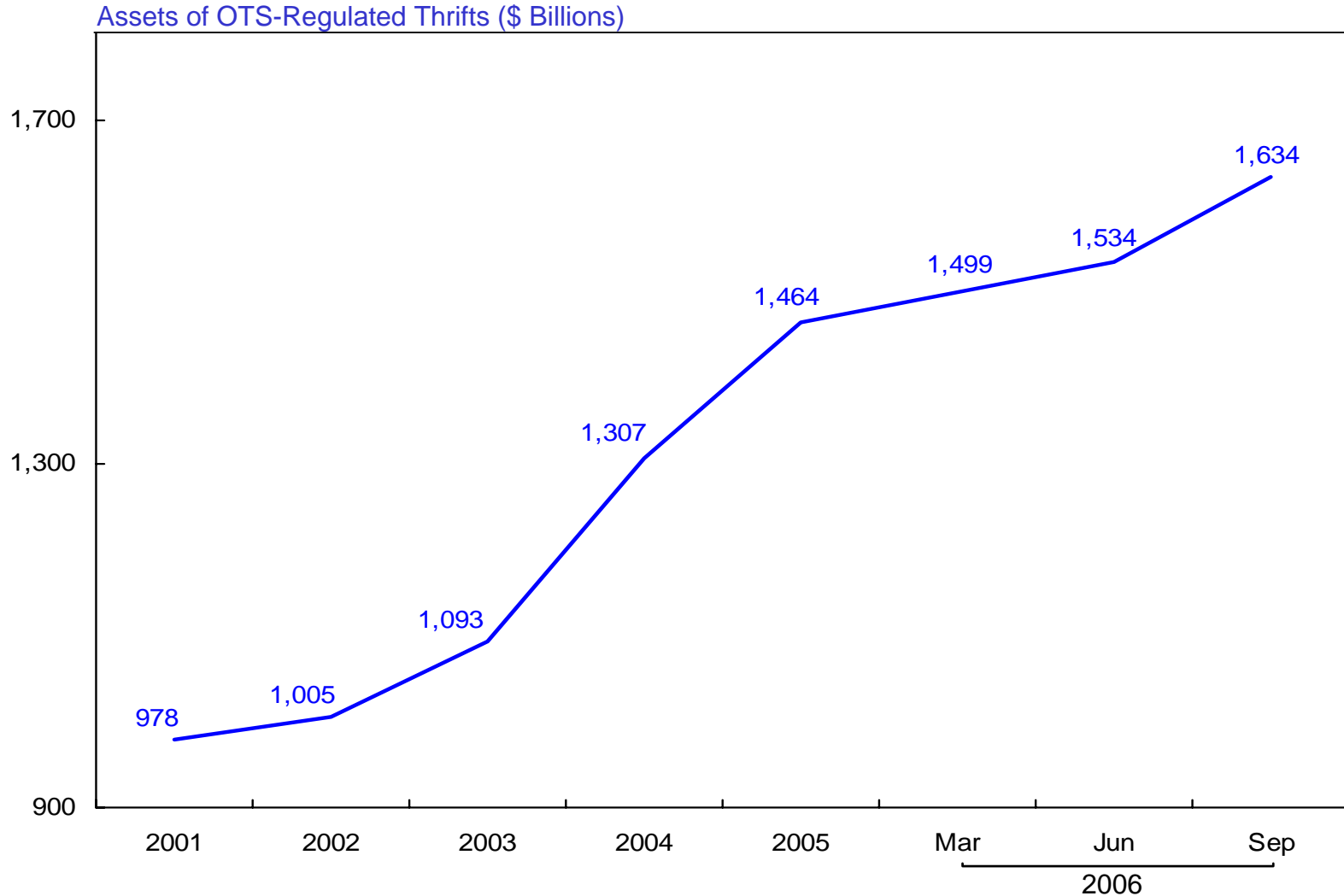
(Thriffs with CAMELS Ratings of 4 or 5)



NUMBER AND ASSETS OF 3-RATED THRIFTS



INDUSTRY ASSETS



OTS regulated 854 thrifts as of June 30, 2006.
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HOLDING COMPANY ENTERPRISES

Business Classes	Number of Enterprises Sep '06	Number of Thrifts Owned Sep '06	Enterprise Assets (\$Bil) Jun '06	Thrift Assets (\$Bil) Sep '06
Agriculture, Forestry, Fishing, Hunting, Mining, and Utilities	2	2	31	8
Finance and Insurance:				
Savings and Lending	400	374	958	962
Insurance Related	44	42	3,010	128
Securities Brokerage	12	13	2,414	81
Total Finance & Insurance	456	429	6,382	1,171
Manufacturing	5	5	1,188	48
Real Estate	12	11	48	48
Retail Trade	4	4	40	2
Services and Other Commercial	2	2	1	<1
Total	481	453	7,690	1,277