



Second Quarter 2006 Thrift Industry Report Data

August 23, 2006

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

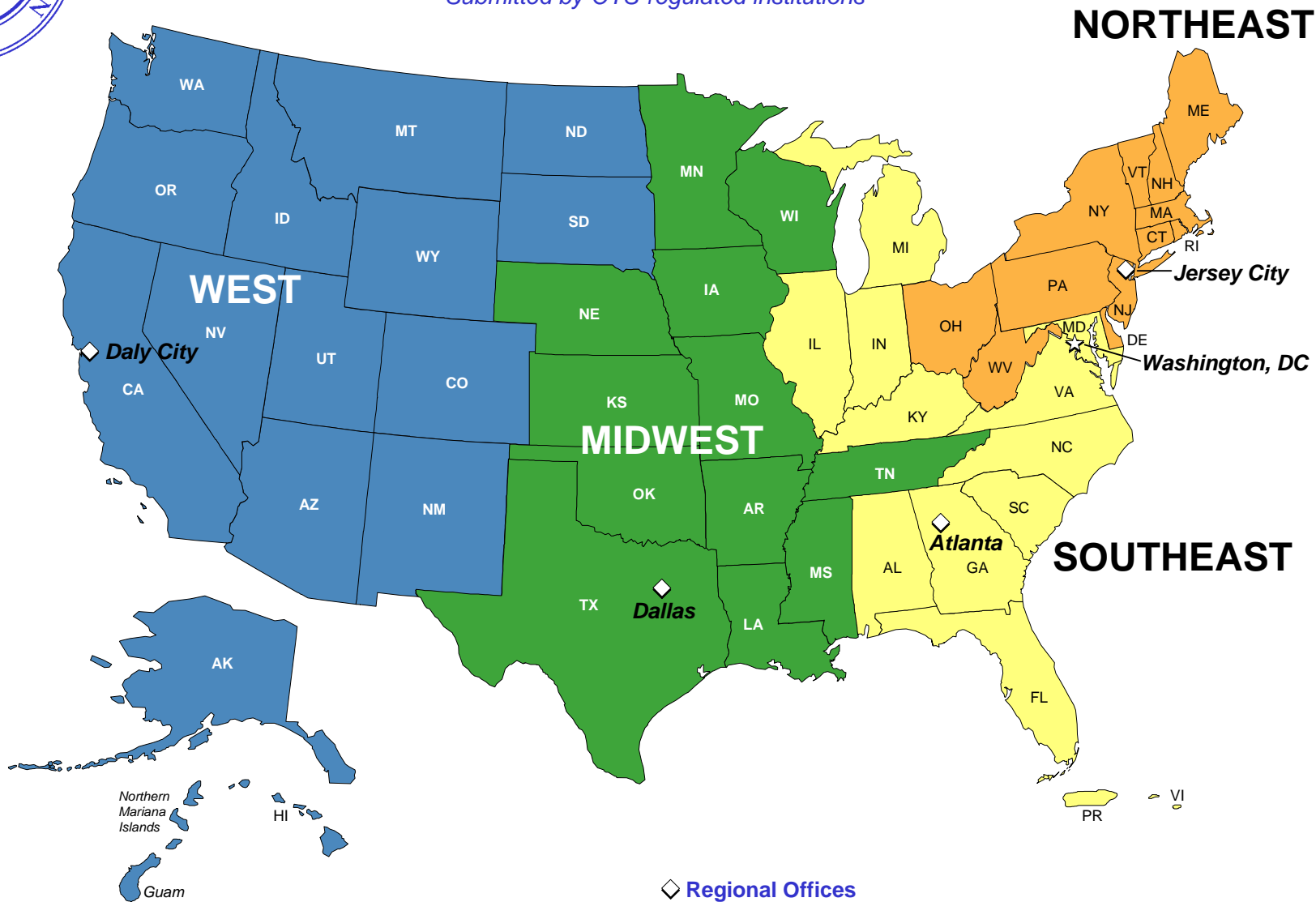


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PROFITABILITY AND EARNINGS
YEAR-TO-DATE AND PRIOR FOUR YEARS

INDUSTRY AGGREGATES:	6 mos.2006	6 mos.2005	2005	2004	2003	2002
PROFITABILITY(Percent)						
Return on Average Assets	1.12	1.20	1.19	1.17	1.29	1.21
Median Ratio	0.64	0.77	0.72	0.71	0.76	0.80
Return on Average Equity	12.05	13.04	12.83	12.79	14.29	13.61
Median Ratio	5.35	6.76	6.19	6.23	6.97	7.56
Net Interest Margin	2.79	2.86	2.81	2.89	2.95	3.12
Median Ratio	3.06	3.16	3.12	3.11	3.03	3.19
EARNINGS (\$ Millions)						
Interest Income	\$44,089.31	\$33,574.20	\$72,290.07	\$55,872.33	\$51,478.54	\$55,456.48
Interest Expense	23,199.71	14,451.95	33,473.40	21,300.82	20,658.87	25,468.47
NET INTEREST INCOME	20,889.60	19,122.26	38,816.67	34,571.52	30,819.66	29,988.00
Loss Provisions-Interest Bearing Assets	1,294.88	1,306.83	2,953.88	2,601.26	2,190.42	2,854.13
Noninterest Income	12,888.63	11,242.38	23,922.43	20,105.57	18,516.01	14,131.65
Mortgage Loan Servicing Fees	1,123.84	694.19	1,625.59	(62.87)	(712.51)	(3,860.33)
Other Fees and Charges	8,060.95	6,821.69	15,209.00	12,442.72	9,989.46	8,409.28
Other Noninterest Income	3,703.85	3,726.50	7,087.84	7,725.72	9,239.06	9,582.70
Noninterest Expense	19,462.84	16,574.54	34,316.58	30,500.29	25,766.42	22,999.31
G&A Expense	19,135.05	16,336.86	33,793.78	30,085.01	25,365.88	22,536.27
Goodwill Amortization	289.08	212.11	455.74	371.55	268.52	333.75
Loss Provisions-Noninterest Bearing Assets	38.71	25.58	67.06	43.73	132.02	129.30
Income Before Taxes & Extraordinary Items	13,020.51	12,483.26	25,468.64	21,575.53	21,378.83	18,266.21
Income Taxes	4,597.03	4,440.27	9,067.85	7,630.70	7,634.30	6,437.00
Extraordinary Items	0.78	(2.55)	(0.56)	18.56	(2.89)	7.87
NET INCOME	8,424.26	8,040.44	16,400.23	13,963.39	13,741.65	11,837.08
Profits	\$8,565.77	\$8,149.20	\$16,609.58	\$14,311.60	\$14,019.79	\$12,570.06
Losses	(\$141.51)	(\$108.76)	(\$209.35)	(\$348.21)	(\$278.14)	(\$732.99)
PROFITABILITY (Percent of Avg Assets Annualized)						
Interest Income	5.88	5.01	5.22	4.67	4.85	5.66
Interest Expense	3.09	2.16	2.42	1.78	1.95	2.60
NET INTEREST INCOME	2.79	2.86	2.81	2.89	2.90	3.06
Loss Provisions-Interest Bearing Assets	0.17	0.20	0.21	0.22	0.21	0.29
Noninterest Income	1.72	1.68	1.73	1.68	1.74	1.44
Mortgage Loan Servicing Fees	0.15	0.10	0.12	(0.01)	(0.07)	(0.39)
Other Fees and Charges	1.07	1.02	1.10	1.04	0.94	0.86
Other Noninterest Income	0.49	0.56	0.51	0.65	0.87	0.98
Noninterest Expense	2.60	2.48	2.48	2.55	2.43	2.35
G&A Expense	2.55	2.44	2.44	2.52	2.39	2.30
Goodwill Amortization	0.04	0.03	0.03	0.03	0.03	0.03
Loss Provisions-Noninterest Bearing Assets	0.01	0.00	0.00	0.00	0.01	0.01
Income Before Taxes & Extraordinary Items	1.74	1.86	1.84	1.80	2.01	1.87
Income Taxes	0.61	0.66	0.66	0.64	0.72	0.66
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
NET INCOME	1.12	1.20	1.19	1.17	1.29	1.21
Profits	1.14	1.22	1.20	1.20	1.32	1.28
Losses	(0.02)	(0.02)	(0.02)	(0.03)	(0.03)	(0.07)

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004	SEP 2004	JUN 2004
NUMBER OF INSTITUTIONS:	854	856	863	866	870	880	886	896	910
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	1.11	1.14	1.19	1.15	1.18	1.22	1.17	1.15	1.16
Median Ratio	0.64	0.66	0.67	0.73	0.80	0.72	0.71	0.75	0.73
Return on Average Equity (Annualized)	11.93	12.17	12.86	12.41	12.79	13.30	12.96	12.58	12.63
Median Ratio	5.21	5.37	5.69	6.20	7.16	6.38	6.21	6.43	6.57
Net Interest Margin (Annualized)	2.80	2.77	2.76	2.76	2.85	2.87	2.90	2.88	2.91
Median Ratio	3.04	3.07	3.10	3.12	3.16	3.16	3.17	3.13	3.05
Number of Profitable Thrifts	774	775	761	786	812	812	803	819	824
Percent Profitable	90.63	90.54	88.18	90.76	93.33	92.27	90.63	91.41	90.55
Profits (\$ Millions)	\$4,325.68	\$4,240.09	\$4,401.94	\$4,058.44	\$4,072.61	\$4,076.59	\$3,836.18	\$3,678.77	\$3,432.18
Number of Unprofitable Thrifts	80	81	102	80	58	68	83	77	86
Percent Unprofitable	9.37	9.46	11.82	9.24	6.67	7.73	9.37	8.59	9.45
Losses (\$ Millions)	(\$115.84)	(\$25.67)	(\$81.25)	(\$19.35)	(\$38.55)	(\$70.21)	(\$76.10)	(\$178.90)	(\$66.51)
EARNINGS (\$ Millions)									
Interest Income	\$23,009.65	\$21,079.66	\$20,135.78	\$18,580.09	\$17,487.90	\$16,086.31	\$15,330.14	\$14,186.02	\$13,305.52
Interest Expense	12,336.52	10,863.19	10,148.45	8,873.00	7,767.74	6,684.21	6,048.34	5,442.79	4,845.66
NET INTEREST INCOME	10,673.13	10,216.47	9,987.32	9,707.09	9,720.16	9,402.10	9,281.80	8,743.23	8,459.86
Loss Provisions-Interest Bearing Assets	745.93	548.95	946.48	700.58	675.76	631.07	830.80	630.30	622.80
Noninterest Income	6,580.88	6,307.75	6,927.05	5,753.01	5,708.39	5,533.99	5,479.84	5,238.35	4,911.97
Mortgage Loan Servicing Fees	394.02	729.82	356.39	575.01	(47.63)	741.82	405.13	317.33	(53.30)
Other Fees and Charges	4,094.49	3,966.45	4,641.50	3,745.81	3,570.19	3,251.50	3,367.19	3,404.81	3,154.94
Other Noninterest Income	2,092.37	1,611.48	1,929.15	1,432.19	2,185.83	1,540.67	1,707.51	1,516.21	1,810.33
Noninterest Expense	9,997.87	9,464.97	9,217.89	8,524.15	8,495.13	8,079.41	8,151.04	7,962.03	7,540.81
G&A Expense	9,822.54	9,312.51	9,055.23	8,401.69	8,387.47	7,949.39	8,032.83	7,853.93	7,441.44
Goodwill Amortization	151.12	137.95	135.93	107.70	99.65	112.46	97.18	100.57	91.82
Loss Provisions-Noninterest Bearing Assets	24.21	14.51	26.73	14.76	8.01	17.57	21.03	7.53	7.56
Income Before Taxes & Extraordinary Items	6,510.20	6,510.30	6,750.01	6,235.37	6,257.65	6,225.61	5,779.80	5,389.25	5,208.22
Income Taxes	2,301.12	2,295.91	2,434.04	2,193.54	2,221.04	2,219.23	2,019.03	1,886.06	1,873.63
Extraordinary Items	0.75	0.03	4.74	(2.74)	(2.55)	0.00	(0.69)	(3.32)	31.09
NET INCOME	4,209.84	4,214.43	4,320.70	4,039.09	4,034.06	4,006.38	3,760.09	3,499.87	3,365.67
PROFITABILITY (Percent of Avg Assets Annualized)									
Interest Income	6.04	5.71	5.55	5.28	5.12	4.90	4.78	4.68	4.57
Interest Expense	3.24	2.94	2.80	2.52	2.27	2.04	1.89	1.79	1.66
NET INTEREST INCOME	2.80	2.77	2.76	2.76	2.85	2.87	2.90	2.88	2.91
Loss Provisions-Interest Bearing Assets	0.20	0.15	0.26	0.20	0.20	0.19	0.26	0.21	0.21
Noninterest Income	1.73	1.71	1.91	1.64	1.67	1.69	1.71	1.73	1.69
Mortgage Loan Servicing Fees	0.10	0.20	0.10	0.16	(0.01)	0.23	0.13	0.10	(0.02)
Other Fees and Charges	1.08	1.07	1.28	1.06	1.05	0.99	1.05	1.12	1.08
Other Noninterest Income	0.55	0.44	0.53	0.41	0.64	0.47	0.53	0.50	0.62
Noninterest Expense	2.63	2.56	2.54	2.42	2.49	2.46	2.54	2.63	2.59
G&A Expense	2.58	2.52	2.50	2.39	2.46	2.42	2.51	2.59	2.56
Goodwill Amortization	0.04	0.04	0.04	0.03	0.03	0.03	0.03	0.03	0.03
Loss Provisions-Noninterest Bearing Assets	0.01	0.00	0.01	0.00	0.00	0.01	0.01	0.00	0.00
Income Before Taxes & Extraordinary Items	1.71	1.76	1.86	1.77	1.83	1.90	1.80	1.78	1.79
Income Taxes	0.60	0.62	0.67	0.62	0.65	0.68	0.63	0.62	0.64
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01
NET INCOME	1.11	1.14	1.19	1.15	1.18	1.22	1.17	1.15	1.16

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004	SEP 2004	JUN 2004
NUMBER OF INSTITUTIONS:	854	856	863	866	870	880	886	896	910
TOTAL ASSETS (\$ Billions)									
TOTAL ASSETS (\$ Billions)	\$1,534.35	\$1,499.00	\$1,464.12	\$1,429.55	\$1,388.02	\$1,340.78	\$1,306.79	\$1,227.95	\$1,188.30
Cash and Noninterest-Earning Deposits	16.47	16.90	19.35	18.43	18.24	18.66	17.78	18.40	18.17
Investment Securities	70.15	69.33	64.34	62.64	59.78	55.31	57.18	60.09	67.89
Mortgage Backed Securities	174.78	176.43	171.67	165.17	158.89	159.23	156.44	146.95	146.80
1 - 4 Family Mortgages	865.46	846.63	814.71	810.86	789.15	755.31	729.37	670.49	631.42
Home Equity Lines of Credit	92.85	91.59	90.51	89.32	87.22	82.87	79.27	67.86	58.73
Multifamily Mortgages	67.63	66.67	66.41	66.38	65.34	62.69	61.07	58.53	57.39
Nonresidential Mortgages	57.13	55.50	54.40	53.65	53.63	53.38	52.47	50.23	49.11
Construction Loans	31.79	30.54	29.10	27.97	27.03	25.89	24.85	23.98	23.11
Land Loans	16.49	15.76	14.60	13.49	12.50	11.75	11.08	10.06	9.10
Commercial Loans	46.00	43.55	43.30	42.26	43.93	40.56	40.66	38.78	37.68
Consumer Loans	89.92	86.02	96.67	86.45	79.98	77.60	78.19	76.03	74.36
Reposessed Assets, Net	1.07	1.02	0.74	0.71	0.72	0.72	0.73	0.77	0.82
Real Estate Held for Investment, Net	0.18	0.18	0.18	0.21	0.25	0.25	0.25	0.29	0.28
Office Premises & Equipment	11.30	11.28	11.09	10.85	10.74	10.55	10.63	9.94	9.71
Other Assets	92.84	85.99	84.56	77.19	74.50	75.62	72.85	69.97	68.93
Less: Contra Assets & Valuation Allowances	6.86	6.78	7.00	6.70	6.65	6.74	6.74	6.54	6.48
TOTAL LIABILITIES AND CAPITAL (\$ Billions)									
TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$1,534.35	\$1,499.00	\$1,464.12	\$1,429.55	\$1,388.02	\$1,340.78	\$1,306.79	\$1,227.95	\$1,188.30
TOTAL DEPOSITS AND ESCROWS	883.44	866.64	835.78	822.06	800.66	784.63	757.76	720.42	695.48
Deposits less than or equal to \$100,000	541.37	526.60	506.83	489.92	477.45	475.07	459.30	442.75	433.90
Deposits greater than \$100,000	342.06	340.03	328.95	332.14	323.21	309.57	298.46	277.68	261.58
Escrows	24.82	24.77	22.92	29.95	29.64	29.84	27.31	28.50	28.28
BORROWINGS	473.68	459.23	461.55	450.64	432.75	407.63	406.19	372.15	362.39
Advances From FHLB	271.73	270.06	274.01	269.25	266.45	241.58	244.82	224.52	223.41
Repurchase Agreements & FedFunds Purchased	81.82	75.62	76.12	76.65	68.42	67.32	69.97	63.39	59.87
Other Borrowings	120.13	113.55	111.41	104.73	97.89	98.73	91.41	84.24	79.11
Other Liabilities	35.27	32.77	28.45	25.46	24.96	25.39	24.14	21.54	21.16
Equity Capital	141.96	140.36	138.34	131.40	129.65	123.12	118.70	113.84	109.26
Capital Stock and Paid-In Capital	85.31	83.47	81.55	74.76	74.22	70.41	66.79	63.99	61.75
Unrealized Gains (Losses) AFS Securities	(2.49)	(1.76)	(0.95)	(0.54)	0.33	(0.39)	0.51	0.48	(0.53)
Retained Earnings	59.16	59.03	58.39	57.90	55.85	53.71	52.21	50.34	48.82

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004	SEP 2004	JUN 2004
NUMBER OF INSTITUTIONS:	854	856	863	866	870	880	886	896	910
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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	1.07	1.13	1.32	1.29	1.31	1.39	1.36	1.50	1.53
Investment Securities	4.57	4.62	4.39	4.38	4.31	4.13	4.38	4.89	5.71
Mortgage Backed Securities	11.39	11.77	11.72	11.55	11.45	11.88	11.97	11.97	12.35
1 - 4 Family Mortgages	56.41	56.48	55.64	56.72	56.85	56.33	55.81	54.60	53.14
Home Equity Lines of Credit	6.05	6.11	6.18	6.25	6.28	6.18	6.07	5.53	4.94
Multifamily Mortgages	4.41	4.45	4.54	4.64	4.71	4.68	4.67	4.77	4.83
Nonresidential Mortgages	3.72	3.70	3.72	3.75	3.86	3.98	4.02	4.09	4.13
Construction Loans	2.07	2.04	1.99	1.96	1.95	1.93	1.90	1.95	1.94
Land Loans	1.08	1.05	1.00	0.94	0.90	0.88	0.85	0.82	0.77
Commercial Loans	3.00	2.91	2.96	2.96	3.16	3.02	3.11	3.16	3.17
Consumer Loans	5.86	5.74	6.60	6.05	5.76	5.79	5.98	6.19	6.26
Reposessed Assets, Net	0.07	0.07	0.05	0.05	0.05	0.05	0.06	0.06	0.07
Real Estate Held for Investment, Net	0.01	0.01	0.01	0.01	0.02	0.02	0.02	0.02	0.02
Office Premises & Equipment	0.74	0.75	0.76	0.76	0.77	0.79	0.81	0.81	0.82
Other Assets	6.05	5.74	5.78	5.40	5.37	5.64	5.58	5.70	5.80
Less: Contra Assets & Valuation Allowances	0.45	0.45	0.48	0.47	0.48	0.50	0.52	0.53	0.55
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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	57.58	57.81	57.08	57.50	57.68	58.52	57.99	58.67	58.53
Deposits less than or equal to \$100,000	35.28	35.13	34.62	34.27	34.40	35.43	35.15	36.06	36.51
Deposits greater than \$100,000	22.29	22.68	22.47	23.23	23.29	23.09	22.84	22.61	22.01
Escrows	1.62	1.65	1.57	2.10	2.14	2.23	2.09	2.32	2.38
BORROWINGS	30.87	30.64	31.52	31.52	31.18	30.40	31.08	30.31	30.50
Advances From FHLE	17.71	18.02	18.72	18.83	19.20	18.02	18.73	18.28	18.80
Repurchase Agreements & FedFunds Purchased	5.33	5.05	5.20	5.36	4.93	5.02	5.35	5.16	5.04
Other Borrowings	7.83	7.58	7.61	7.33	7.05	7.36	6.99	6.86	6.66
Other Liabilities	2.30	2.19	1.94	1.78	1.80	1.89	1.85	1.75	1.78
Equity Capital	9.25	9.36	9.45	9.19	9.34	9.18	9.08	9.27	9.19
Capital Stock and Paid-In Capital	5.56	5.57	5.57	5.23	5.35	5.25	5.11	5.21	5.20
Unrealized Gains (Losses) AFS Securities	(0.16)	(0.12)	(0.07)	(0.04)	0.02	(0.03)	0.04	0.04	(0.04)
Retained Earnings	3.86	3.94	3.99	4.05	4.02	4.01	4.00	4.10	4.11

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

FOR THE QUARTER ENDING:	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004	SEP 2004	JUN 2004
NUMBER OF INSTITUTIONS:	854	856	863	866	870	880	886	896	910
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TOTAL ASSETS (Percent Change)	13.67	15.25	14.67	18.50	18.81	20.49	24.21	16.69	16.00
Cash and Noninterest-Earning Deposits	(6.95)	(6.40)	12.51	3.15	4.23	9.06	(7.21)	(4.13)	(7.14)
Investment Securities	21.58	31.19	16.02	5.71	(10.28)	(23.97)	(53.83)	(52.80)	(47.62)
Mortgage Backed Securities	14.22	15.44	13.07	15.43	10.95	11.96	22.31	15.17	5.34
1 - 4 Family Mortgages	10.54	13.13	13.11	21.96	26.13	28.77	38.53	30.69	25.93
Home Equity Lines of Credit	7.32	11.47	15.70	32.93	50.17	61.25	68.25	66.81	60.15
Multifamily Mortgages	7.13	10.11	11.47	17.12	18.09	15.73	17.92	14.79	15.11
Nonresidential Mortgages	13.67	11.46	11.47	12.48	14.41	18.31	20.65	15.50	14.41
Construction Loans	23.93	24.44	23.24	20.95	19.47	19.57	17.83	17.18	12.51
Land Loans	39.06	42.72	41.43	39.64	42.46	44.94	45.66	40.50	37.57
Commercial Loans	10.03	13.33	12.16	13.77	18.20	37.58	12.27	3.64	34.82
Consumer Loans	32.33	29.93	26.33	15.98	9.62	16.68	23.77	31.18	25.04
Reposessed Assets, Net	56.91	49.17	6.29	(4.34)	(8.82)	(17.55)	(19.36)	(19.18)	(14.08)
Real Estate Held for Investment, Net	(20.00)	(20.11)	(17.21)	(12.07)	8.35	(12.14)	(7.08)	(1.01)	(0.33)
Office Premises & Equipment	9.01	11.53	8.62	12.36	13.39	12.08	13.35	6.90	5.99
Other Assets	27.63	17.35	20.75	13.11	10.53	17.30	15.02	(12.49)	4.57
Less: Contra Assets & Valuation Allowances	10.29	7.83	7.15	5.06	4.79	13.14	25.08	16.01	14.77
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TOTAL LIABILITIES AND CAPITAL (Percent Chg)	13.67	15.25	14.67	18.50	18.81	20.49	24.21	16.69	16.00
TOTAL DEPOSITS AND ESCROWS	12.75	13.14	12.94	16.32	17.37	17.89	18.94	11.35	9.25
Deposits less than or equal to \$100,000	15.91	13.58	13.36	12.94	12.45	13.76	7.45	(0.23)	(0.03)
Deposits greater than \$100,000	8.09	12.46	12.30	21.67	25.48	24.84	42.34	36.61	29.14
Escrows	(15.26)	(15.64)	(14.60)	6.12	5.77	(8.31)	8.65	(30.42)	(34.88)
BORROWINGS	13.99	17.65	16.18	22.92	20.94	25.83	34.66	34.68	33.70
Advances From FHLB	4.80	14.41	15.33	22.10	21.01	19.67	35.09	33.69	42.37
Repurchase Agreements & FedFunds Purchased	20.93	14.14	10.75	22.74	16.64	14.35	14.78	16.00	7.03
Other Borrowings	35.59	28.98	22.50	25.23	23.94	56.22	67.52	72.00	47.72
Other Liabilities	37.66	25.52	20.65	19.92	19.56	22.53	(44.90)	(72.69)	(69.09)
Equity Capital	12.27	17.23	19.44	17.60	20.80	20.21	23.83	21.91	16.66
Capital Stock and Paid-In Capital	18.10	22.16	26.33	19.28	21.95	24.95	26.14	24.95	21.54
Unrealized Gains (Losses) AFS Securities	(858.30)	393.82	(291.87)	(208.00)	(165.32)	(125.92)	(0.49)	(48.59)	(122.11)
Retained Earnings	8.37	12.79	13.30	16.90	16.98	17.31	19.89	18.01	15.69

STRUCTURAL DATA AND LOAN ACTIVITY

FOR THE QUARTER ENDING:	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004	SEP 2004	JUN 2004
NUMBER OF INSTITUTIONS:	854	856	863	866	870	880	886	896	910

SELECTED STRUCTURAL DATA									
Number of New Thrifts	6	5	3	4	1	5	4	3	3
Consolidated Assets (\$ Billions)	1.03	2.57	1.45	0.25	0.01	0.20	27.37	1.67	0.90
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	2	1	3	4	1	5	6	4
Consolidated Assets (\$ Billions)	0.28	16.03	0.03	8.18	0.21	0.34	0.85	1.73	15.59
Number of Bank Acquisitions	2	8	3	1	3	5	5	6	8
Consolidated Assets (\$ Billions)	0.34	3.75	10.30	0.01	1.97	6.57	2.11	3.26	12.26
Number of Thrift Mergers	5	2	2	1	3	4	3	4	3
Consolidated Assets (\$ Billions)	0.51	0.05	0.21	0.05	0.34	31.78	0.63	1.82	3.01

LOAN ACTIVITY (\$ Millions)									
Mortgage Pool Securities									
Total Purchases	\$97,568.57	\$92,357.24	\$160,912.63	\$98,271.72	\$30,109.01	\$27,675.73	\$35,334.59	\$23,171.93	\$33,527.54
Total Sales	89,461.49	76,329.77	142,223.93	73,387.00	14,485.18	14,579.80	16,923.91	13,964.92	15,053.33
Mortgage Originations									
Construction Loans	171,035.39	164,634.77	187,097.13	204,180.14	191,835.76	160,982.98	176,643.90	167,067.62	196,533.96
1-4 Family Mortgages	9,863.18	9,672.51	9,814.84	9,894.43	9,701.20	8,241.14	9,131.50	9,571.47	9,567.17
Permanent Loans Secured by 1-4 Family Unit	7,296.20	7,307.45	7,273.02	7,298.97	7,421.75	6,457.44	7,178.53	7,695.33	7,753.91
Mortgage Refinancings	148,430.12	142,609.49	163,937.10	181,276.99	169,377.34	141,497.78	154,095.83	145,424.81	173,450.18
Mortgage Purchases	53,606.45	58,225.24	64,114.67	68,158.28	58,200.23	59,707.99	63,295.64	51,774.59	71,818.62
Secured by 1-4 Family Mortgages	87,085.47	85,675.16	91,612.24	97,858.31	96,614.73	80,748.06	79,080.92	78,345.11	80,860.33
Mortgage Sales	84,556.33	83,473.29	88,771.92	94,987.92	93,872.08	78,521.77	77,859.65	77,560.48	79,253.06
Secured by 1-4 Family Mortgages	141,871.10	138,419.03	159,076.68	167,832.19	155,037.79	128,928.94	125,235.01	124,433.55	144,786.15
Nonmortgage Originations and Purchases	138,556.69	135,393.16	155,789.97	164,830.21	151,244.20	127,605.38	122,524.60	122,749.33	141,334.69
Consumer Loans	84,153.93	69,355.69	83,195.81	85,863.58	76,710.99	60,245.60	65,367.29	59,147.31	57,261.77
	49,717.38	40,075.26	43,390.11	43,719.24	39,619.37	31,450.65	34,752.25	32,881.04	33,121.89

OTHER INDICATORS (Percent Annualized)									
Asset Growth Rate	9.43	14.42	12.24	14.38	15.00	12.55	17.78	14.56	20.51
Cost of Funds	3.73	3.38	3.22	2.89	2.63	2.33	2.19	2.07	1.93
Asset Yield	6.52	6.10	5.98	5.63	5.45	5.21	5.10	5.03	4.89
Mortgage Portfolio Yield	6.31	6.05	5.84	5.53	5.32	5.12	5.02	4.94	4.85
Earnings Efficiency	107.27	107.74	107.24	107.49	108.56	108.18	107.99	107.82	107.92
Operating Efficiency	64.79	62.45	60.43	59.89	63.34	59.34	61.53	63.01	64.36

CAPITAL MEASURES

FOR THE QUARTER ENDING:	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004	SEP 2004	JUN 2004
NUMBER OF INSTITUTIONS:	854	856	863	866	870	880	886	896	910

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	854	856	862	862	868	879	885	895	909
Percent of Thrifts	100.00	100.00	99.88	99.54	99.77	99.89	99.89	99.89	99.89
Consolidated Assets (\$ Billions)	\$1,534.35	\$1,499.00	\$1,464.07	\$1,428.09	\$1,387.98	\$1,340.73	\$1,306.75	\$1,227.91	\$1,188.19
Fail FDICIA Capital Standards	0	0	0	1	2	1	1	1	1
Percent of Thrifts	0.00	0.00	0.00	0.12	0.23	0.11	0.11	0.11	0.11
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$1.07	\$0.04	\$0.04	\$0.05	\$0.05	\$0.11
Critically Undercapitalized	0	0	0	0	1	1	0	0	0
Percent of Thrifts	0.00	0.00	0.00	0.00	0.11	0.11	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.04	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$123.10	\$120.90	\$116.97	\$112.57	\$110.27	\$104.16	\$100.19	\$95.88	\$93.50
Tangible Equity Ratio	8.14	8.19	8.11	7.99	8.07	7.89	7.79	7.94	7.98
Median Ratio	10.16	10.13	10.20	10.15	10.13	10.05	10.02	9.91	9.85
Tier 1 Capital (\$ Billions)	\$123.62	\$121.45	\$117.54	\$112.64	\$110.35	\$104.25	\$100.29	\$96.01	\$93.62
Tier 1 Leverage Ratio	8.17	8.22	8.15	7.99	8.07	7.89	7.80	7.95	7.99
Median Ratio	10.16	10.13	10.20	10.15	10.13	10.05	10.02	9.91	9.85
Tier 1 Risk-based Capital Ratio	12.38	12.57	12.43	12.44	12.67	12.42	12.28	12.48	12.81
Median Ratio	16.72	17.10	17.20	17.20	17.04	17.24	16.88	16.79	17.05
Risk-based Capital (\$ Billions)	\$136.05	\$132.96	\$129.40	\$124.28	\$122.13	\$115.93	\$112.15	\$106.01	\$102.66
Total Risk-based Capital Ratio	13.95	14.07	13.97	13.86	14.14	13.95	13.85	13.90	14.15
Median Ratio	17.61	17.94	17.99	17.91	17.80	18.08	17.76	17.83	17.99

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004	SEP 2004	JUN 2004
NUMBER OF INSTITUTIONS:	854	856	863	866	870	880	886	896	910
LOANS 30-89 DAYS DELINQUENT (\$ Millions)									
Total Including Repurchased GNMA Loans	\$9,679.75	\$9,097.71	\$9,776.47	\$8,702.58	N/A	N/A	N/A	N/A	N/A
Repurchased GNMA Loans	1,006.07	893.69	1,147.57	1,138.94	N/A	N/A	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	8,673.68	8,204.02	8,628.90	7,563.65	7,445.21	7,067.45	7,335.67	6,953.59	6,667.58
Mortgage Loans									
Construction & Land Loans	307.11	316.84	320.35	235.43	306.87	276.31	258.49	249.20	263.28
Nonresidential Mortgages	248.68	232.57	256.92	230.12	252.32	241.24	234.20	226.26	238.97
Multifamily Mortgages	90.31	114.74	123.19	83.78	90.23	78.59	62.15	68.12	81.13
1-4 Family Mortgages	7,555.57	7,064.37	7,378.02	6,637.00	5,332.33	5,020.77	5,126.38	4,866.92	4,584.64
Home Equity Lines of Credit	431.85	393.46	427.65	364.51	254.86	232.46	229.16	246.65	176.95
Nonmortgage Loans and Leases									
Commercial Loans	404.82	443.89	421.84	420.45	401.58	420.53	387.01	379.93	429.50
Consumer Loans	1,073.26	925.31	1,276.14	1,095.81	1,061.88	1,030.00	1,267.44	1,163.17	1,070.08
NONCURRENT LOANS (\$ Millions)									
Total Including Repurchased GNMA Loans	\$8,495.79	\$8,575.32	\$8,668.55	\$8,137.45	N/A	N/A	N/A	N/A	N/A
Repurchased GNMA Loans	2,344.92	2,604.79	2,945.44	2,238.15	N/A	N/A	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	6,150.87	5,970.53	5,723.11	5,899.30	5,086.29	5,519.17	5,601.30	5,292.78	5,144.33
Mortgage Loans									
Construction & Land Loans	224.09	218.21	178.49	210.94	194.71	283.06	255.34	261.72	240.66
Nonresidential Mortgages	256.08	275.03	307.86	287.53	341.23	360.36	414.27	405.90	377.05
Multifamily Mortgages	105.84	94.70	103.59	90.01	57.75	51.17	78.72	85.61	70.88
1-4 Family Mortgages	6,792.89	6,948.42	6,994.79	6,513.09	3,493.88	3,713.33	3,792.06	3,503.50	3,438.25
Home Equity Lines of Credit	216.35	185.62	175.79	137.95	115.94	115.22	112.31	88.52	77.64
Nonmortgage Loans and Leases									
Commercial Loans	506.84	463.26	475.49	512.87	507.25	527.19	452.81	501.64	502.75
Consumer Loans	610.06	575.70	608.34	523.01	491.48	584.06	608.09	534.41	514.74
NET CHARGE-OFFS (\$ Millions)									
Mortgage Loans	\$693.32	\$624.00	\$1,034.46	\$631.17	\$705.14	\$681.68	\$827.66	\$650.91	\$653.58
Construction & Land Loans									
Construction & Land Loans	6.54	4.49	(0.04)	(2.98)	8.46	3.39	8.69	5.31	2.97
Nonresidential Mortgages	5.12	7.38	13.58	(0.46)	2.19	2.33	6.93	14.28	12.05
Multifamily Mortgages	3.78	(1.18)	3.32	(6.50)	0.27	0.52	2.30	1.68	3.01
1-4 Family Mortgages	97.19	84.27	79.18	75.45	102.52	67.42	76.30	53.27	46.73
Home Equity Lines of Credit	8.13	11.95	6.19	11.72	10.80	9.44	6.74	7.39	5.10
Nonmortgage Loans and Leases									
Commercial Loans	100.02	114.27	169.63	152.34	163.09	148.40	184.19	142.13	130.47
Consumer Loans	442.17	382.72	755.22	381.84	369.64	445.80	478.01	418.42	430.32
Reposessed Assets	23.28	15.44	20.00	14.66	17.98	15.49	24.74	12.71	11.46
Other	15.22	16.62	(6.42)	16.81	40.99	(1.66)	46.50	3.11	16.58
REPOSSESSED ASSETS, NET (\$ Millions)									
Construction & Land Loans	\$1,071.57	\$1,018.21	\$738.47	\$714.08	\$721.01	\$724.94	\$729.43	\$774.75	\$817.75
Nonresidential Mortgages	70.74	66.11	68.08	54.92	68.15	55.85	64.32	76.16	80.97
Multifamily Mortgages	102.90	72.46	81.55	86.54	87.66	93.10	82.51	114.87	125.42
1-4 Family Mortgages	15.68	8.57	7.96	10.41	8.26	15.74	18.22	13.13	13.13
Other	705.40	667.78	543.68	526.75	525.41	529.78	529.29	536.72	563.66
Other	176.86	203.28	37.20	35.46	31.52	30.48	35.10	33.88	34.56
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)									
Real Estate Loans	\$1,038.50	\$1,015.09	\$979.21	\$972.34	\$947.65	\$909.01	\$878.83	\$813.28	\$770.13
Percent of Total Assets	67.68	67.72	66.88	68.02	68.27	67.80	67.25	66.23	64.81
Noncurrent Real Estate Loans									
Including Repurchased GNMA Loans	7.38	7.54	7.58	7.10	N/A	N/A	N/A	N/A	N/A
Percent of Total Assets	0.48	0.50	0.52	0.50	N/A	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	5.03	4.93	4.64	4.86	4.09	4.41	4.54	4.26	4.13
Percent of Total Assets	0.33	0.33	0.32	0.34	0.29	0.33	0.35	0.35	0.35
Real Estate Owned	1.05	0.99	0.70	0.68	0.69	0.69	0.69	0.74	0.78
Percent of Total Assets	0.07	0.07	0.05	0.05	0.05	0.05	0.05	0.06	0.07
Troubled Real Estate Loans									
Including Repurchased GNMA Loans	8.43	8.53	8.29	7.78	N/A	N/A	N/A	N/A	N/A
Percent of Total Assets	0.55	0.57	0.57	0.54	N/A	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	6.08	5.92	5.34	5.54	4.78	5.10	5.23	5.00	4.91
Percent of Total Assets	0.40	0.40	0.36	0.39	0.34	0.38	0.40	0.41	0.41
Valuation Allowances	7.04	6.97	7.25	6.94	6.89	6.99	6.96	6.77	6.70
Coverage Ratio									
Including Repurchased GNMA Loans	80.23	78.62	80.26	81.94	N/A	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	110.81	112.92	121.57	113.03	129.96	121.06	119.32	122.68	124.87
Reserve Ratio	0.58	0.59	0.62	0.61	0.62	0.65	0.67	0.70	0.73

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004	SEP 2004	JUN 2004
NUMBER OF INSTITUTIONS:	854	856	863	866	870	880	886	896	910
LOANS 30-89 DAYS DELINQUENT (% Total Assets)									
Total Including Repurchased GNMA Loans	0.63	0.61	0.67	0.61	N/A	N/A	N/A	N/A	N/A
Repurchased GNMA Loans	0.07	0.06	0.08	0.08	N/A	N/A	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	0.57	0.55	0.59	0.53	0.54	0.53	0.56	0.57	0.56
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.64	0.68	0.73	0.57	0.78	0.73	0.72	0.73	0.82
Nonresidential Mortgages	0.44	0.42	0.47	0.43	0.47	0.45	0.45	0.45	0.49
Multifamily Mortgages	0.13	0.17	0.19	0.13	0.14	0.13	0.10	0.12	0.14
1-4 Family Mortgages	0.87	0.83	0.91	0.82	0.68	0.66	0.70	0.73	0.73
Home Equity Lines of Credit	0.47	0.43	0.47	0.41	0.29	0.28	0.29	0.36	0.30
Nonmortgage Loans and Leases									
Commercial Loans	0.88	1.02	0.97	0.99	0.91	1.04	0.95	0.98	1.14
Consumer Loans	1.19	1.08	1.32	1.27	1.33	1.33	1.62	1.53	1.44
NONCURRENT LOANS (% Total Assets)									
Total Including Repurchased GNMA Loans	0.55	0.57	0.59	0.57	N/A	N/A	N/A	N/A	N/A
Repurchased GNMA Loans	0.15	0.17	0.20	0.16	N/A	N/A	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	0.40	0.40	0.39	0.41	0.37	0.41	0.43	0.43	0.43
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.46	0.47	0.41	0.51	0.49	0.75	0.71	0.77	0.75
Nonresidential Mortgages	0.45	0.50	0.57	0.54	0.64	0.68	0.79	0.81	0.77
Multifamily Mortgages	0.16	0.14	0.16	0.14	0.09	0.08	0.13	0.15	0.12
1-4 Family Mortgages	0.78	0.82	0.86	0.80	0.44	0.49	0.52	0.52	0.54
Home Equity Lines of Credit	0.23	0.20	0.19	0.15	0.13	0.14	0.14	0.13	0.13
Nonmortgage Loans and Leases									
Commercial Loans	1.10	1.06	1.10	1.21	1.15	1.30	1.11	1.29	1.33
Consumer Loans	0.68	0.67	0.63	0.61	0.61	0.75	0.78	0.70	0.69
NET CHARGE-OFFS (% Total Assets)									
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.01	0.01	0.00	(0.01)	0.02	0.01	0.02	0.02	0.01
Nonresidential Mortgages	0.01	0.01	0.02	0.00	0.00	0.00	0.01	0.03	0.02
Multifamily Mortgages	0.01	0.00	0.00	(0.01)	0.00	0.00	0.00	0.00	0.01
1-4 Family Mortgages	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Home Equity Lines of Credit	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Nonmortgage Loans and Leases									
Commercial Loans	0.22	0.26	0.39	0.36	0.37	0.37	0.45	0.37	0.35
Consumer Loans	0.49	0.44	0.78	0.44	0.46	0.57	0.61	0.55	0.58
Repossessed Assets	2.17	1.52	2.71	2.05	2.49	2.14	3.39	1.64	1.40
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)									
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans									
Construction & Land Loans	0.15	0.14	0.16	0.13	0.17	0.15	0.18	0.22	0.25
Nonresidential Mortgages	0.18	0.13	0.15	0.16	0.16	0.17	0.16	0.23	0.26
Multifamily Mortgages	0.02	0.01	0.01	0.02	0.01	0.03	0.03	0.02	0.02
1-4 Family Mortgages	0.08	0.08	0.07	0.06	0.07	0.07	0.07	0.08	0.09
Other	0.19	0.24	0.04	0.05	0.04	0.04	0.05	0.05	0.05
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	0.18	0.17	0.28	0.18	0.20	0.20	0.25	0.21	0.22
Net Provisions for Losses (Annualized)	0.19	0.15	0.26	0.20	0.19	0.19	0.25	0.21	0.21
Valuation Allowances	0.46	0.46	0.49	0.49	0.50	0.52	0.53	0.55	0.56
Noncurrent Loans									
Including Repurchased GNMA Loans	0.55	0.57	0.59	0.57	N/A	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	0.40	0.40	0.39	0.41	0.37	0.41	0.43	0.43	0.43
Repossessed Assets, Net (% Total Assets)	0.07	0.07	0.05	0.05	0.05	0.05	0.06	0.06	0.07
Troubled Assets									
Including Repurchased GNMA Loans	0.62	0.64	0.64	0.62	N/A	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	0.47	0.47	0.44	0.46	0.42	0.47	0.48	0.49	0.50

SELECTED INDICATORS

BY FDICIA CATEGORY

SECOND QUARTER 2006:	WELL-CAPITALIZED	ADEQUATELY CAPITALIZED	INDUSTRY
NUMBER OF INSTITUTIONS:	853	1	854

Total Assets (\$ Billions)	\$1,534.31	\$0.04	\$1,534.35
Tier 1 Leverage Ratio (Percent)	8.17	4.07	8.17
Median Ratio	10.16	4.07	10.16
Total Risk-based Capital Ratio (Percent)	13.95	11.00	13.95
Median Ratio	17.57	11.00	17.61
Return on Average Assets (Percent Annualized)	1.11	(5.11)	1.11
Median Ratio	0.64	(5.11)	0.64
Net Interest Margin (Percent Annualized)	2.80	3.70	2.80
Median Ratio	3.04	3.70	3.04
Number of Profitable Thrifts	774	0	774
Profits (\$ Millions)	\$4,325.68	\$0.00	\$4,325.68
Number of Unprofitable Thrifts	79	1	80
Losses (\$ Millions)	(\$115.26)	(\$0.58)	(\$115.84)
Valuation Allowances (Percent of Total Assets)	0.46	7.27	0.46
Troubled Assets (Percent of Total Assets)	0.62	10.98	0.62
Asset Growth Rate (Percent Annualized)	9.43	(29.83)	9.43

BY OTS EXAMINATION RATINGS

SECOND QUARTER 2006:	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:	787	49	4	783	54	2	854

Total Assets (\$ Billions)	\$1,486.99	\$43.17	\$0.21	\$1,422.64	\$105.01	\$1.20	\$1,534.35
Tier 1 Leverage Ratio (Percent)	8.16	8.11	7.95	8.10	8.81	14.76	8.17
Median Ratio	10.24	9.01	8.49	10.17	9.32	22.39	10.16
Total Risk-based Capital Ratio (Percent)	13.90	15.28	15.59	13.96	13.42	44.36	13.95
Median Ratio	17.65	15.47	14.97	17.64	15.28	97.63	17.61
Return on Average Assets (Percent Annualized)	1.13	0.53	(0.81)	1.02	2.30	0.62	1.11
Median Ratio	0.67	0.27	0.08	0.66	0.57	(51.59)	0.64
Net Interest Margin (Percent Annualized)	2.80	2.90	3.38	2.75	3.55	2.27	2.80
Median Ratio	3.04	2.99	3.50	3.04	3.05	2.76	3.04
Number of Profitable Thrifts	732	34	3	721	46	1	774
Profits (\$ Millions)	\$4,224.03	\$100.43	\$0.15	\$3,702.00	\$617.27	\$3.22	\$4,325.68
Number of Unprofitable Thrifts	55	15	1	62	8	1	80
Losses (\$ Millions)	(\$68.15)	(\$42.37)	(\$0.58)	(\$94.54)	(\$15.22)	(\$1.35)	(\$115.84)
Valuation Allowances (Percent of Total Assets)	0.45	0.67	3.26	0.43	0.79	0.09	0.46
Troubled Assets (Percent of Total Assets)	0.63	0.52	4.36	0.63	0.60	0.01	0.62
Asset Growth Rate (Percent Annualized)	10.07	(11.81)	(16.48)	9.79	4.30	(3.35)	9.43

Fourteen de novo thrifts have not been assigned a safety and soundness and compliance examination ratings. These reported total assets of \$4.1 billion and net losses of \$3.8 million.

STATEMENT OF OPERATIONS
BY REGION

SECOND QUARTER 2006:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	263	305	200	86	854
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	1.18	0.82	1.05	1.16	1.11
Median Ratio	0.57	0.59	0.71	0.85	0.64
Return on Average Equity (Annualized)	11.99	9.33	11.63	12.75	11.93
Median Ratio	4.81	4.52	6.15	9.38	5.21
Net Interest Margin (Annualized)	2.43	2.94	2.74	2.92	2.80
Median Ratio	2.98	2.98	3.16	3.20	3.04
Number of Profitable Thrifts	237	266	187	84	774
Percent Profitable	90.11	87.21	93.50	97.67	90.63
Profits (\$ Millions)	\$1,202.01	\$585.06	\$352.06	\$2,198.63	\$4,325.68
Number of Unprofitable Thrifts	26	39	13	2	80
Percent Unprofitable	9.89	12.79	6.50	2.33	9.37
Losses (\$ Millions)	(\$57.85)	(\$54.20)	(\$3.54)	(\$0.24)	(\$115.84)
EARNINGS (\$ Millions)					
Interest Income	\$5,463.65	\$3,850.97	\$1,995.09	\$11,889.70	\$23,009.65
Interest Expense	3,106.06	1,946.26	1,084.76	6,368.08	12,336.52
NET INTEREST INCOME	2,357.59	1,904.71	910.34	5,521.62	10,673.13
Loss Provisions-Interest Bearing Assets	58.72	149.95	26.61	510.21	745.93
Noninterest Income	1,239.54	762.30	501.57	4,077.41	6,580.88
Mortgage Loan Servicing Fees	73.01	2.78	19.12	299.11	394.02
Other Fees and Charges	933.53	543.50	400.88	2,216.59	4,094.49
Other Noninterest Income	233.01	216.02	81.57	1,561.71	2,092.37
Noninterest Expense	1,753.09	1,711.10	891.53	5,644.29	9,997.87
G&A Expense	1,717.16	1,681.49	876.19	5,549.82	9,822.54
Goodwill Amortization	35.36	25.89	13.79	76.09	151.12
Loss Provisions-Noninterest Bearing Assets	0.58	3.71	1.55	18.38	24.21
Income Before Taxes & Extraordinary Items	1,785.32	805.97	493.77	3,444.53	6,510.20
Income Taxes	641.16	274.96	146.14	1,246.14	2,301.12
Extraordinary Items	0.00	(0.15)	0.90	0.00	0.75
NET INCOME	1,144.16	530.86	348.52	2,198.39	4,209.84
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	5.63	5.95	6.01	6.28	6.04
Interest Expense	3.20	3.01	3.27	3.36	3.24
NET INTEREST INCOME	2.43	2.94	2.74	2.92	2.80
Loss Provisions-Interest Bearing Assets	0.06	0.23	0.08	0.27	0.20
Noninterest Income	1.28	1.18	1.51	2.15	1.73
Mortgage Loan Servicing Fees	0.08	0.00	0.06	0.16	0.10
Other Fees and Charges	0.96	0.84	1.21	1.17	1.08
Other Noninterest Income	0.24	0.33	0.25	0.82	0.55
Noninterest Expense	1.81	2.64	2.69	2.98	2.63
G&A Expense	1.77	2.60	2.64	2.93	2.58
Goodwill Amortization	0.04	0.04	0.04	0.04	0.04
Loss Provisions-Noninterest Bearing Assets	0.00	0.01	0.00	0.01	0.01
Income Before Taxes & Extraordinary Items	1.84	1.24	1.49	1.82	1.71
Income Taxes	0.66	0.42	0.44	0.66	0.60
Extraordinary Items	0.00	0.00	0.00	0.00	0.00
NET INCOME	1.18	0.82	1.05	1.16	1.11

STATEMENT OF CONDITION
BY REGION

SECOND QUARTER 2006:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	263	305	200	86	854

TOTAL ASSETS (\$ Billions)	\$392.45	\$261.42	\$135.30	\$760.61	\$1,534.35
Cash and Noninterest-Earning Deposits	3.47	3.60	1.81	7.60	16.47
Investment Securities	25.00	14.53	22.65	21.58	70.15
Mortgage Backed Securities	78.68	35.32	16.97	43.80	174.78
1 - 4 Family Mortgages	194.88	125.99	45.28	500.41	865.46
Home Equity Lines of Credit	9.96	25.58	8.01	49.30	92.85
Multifamily Mortgages	10.18	5.73	2.94	48.86	67.63
Nonresidential Mortgages	20.26	14.56	8.54	13.78	57.13
Construction Loans	6.61	8.70	7.62	8.86	31.79
Land Loans	3.99	6.26	2.68	3.56	16.49
Commercial Loans	15.61	10.33	6.27	13.79	46.00
Consumer Loans	12.08	23.57	14.68	39.59	89.92
Reposessed Assets, Net	0.18	0.25	0.08	0.56	1.07
Real Estate Held for Investment, Net	0.01	0.07	0.06	0.04	0.18
Office Premises & Equipment	2.25	2.80	1.32	4.92	11.30
Other Assets	20.74	11.05	5.11	56.60	92.84
Less: Contra Assets & Valuation Allowances	1.49	1.34	0.70	3.33	6.86

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$392.45	\$261.42	\$135.30	\$760.61	\$1,534.35
TOTAL DEPOSITS AND ESCROWS	237.40	174.30	81.75	391.24	883.44
Deposits less than or equal to \$100,000	164.59	109.51	54.85	212.92	541.37
Deposits greater than \$100,000	72.81	64.79	26.91	178.31	342.06
Escrows	1.75	2.18	1.16	19.72	24.82
BORROWINGS	111.07	59.27	39.85	276.74	473.68
Advances From FHLB	51.82	34.34	37.03	161.79	271.73
Repurchase Agreements & FedFunds Purchased	26.55	19.82	0.74	34.70	81.82
Other Borrowings	32.70	5.11	2.08	80.25	120.13
Other Liabilities	5.60	4.81	1.54	23.43	35.27
Equity Capital	38.38	23.03	12.16	69.20	141.96
Capital Stock and Paid-In Capital	22.41	12.62	4.99	45.95	85.31
Unrealized Gains (Losses) AFS Securities	(1.17)	(0.71)	(0.12)	(0.50)	(2.49)
Retained Earnings	17.48	11.01	7.23	23.60	59.16

STATEMENT OF CONDITION
BY REGION

SECOND QUARTER 2006:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	263	305	200	86	854

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	0.88	1.38	1.33	1.00	1.07
Investment Securities	6.37	5.56	16.74	2.84	4.57
Mortgage Backed Securities	20.05	13.51	12.54	5.76	11.39
1 - 4 Family Mortgages	49.66	48.19	33.47	65.79	56.41
Home Equity Lines of Credit	2.54	9.79	5.92	6.48	6.05
Multifamily Mortgages	2.59	2.19	2.18	6.42	4.41
Nonresidential Mortgages	5.16	5.57	6.31	1.81	3.72
Construction Loans	1.69	3.33	5.63	1.16	2.07
Land Loans	1.02	2.40	1.98	0.47	1.08
Commercial Loans	3.98	3.95	4.64	1.81	3.00
Consumer Loans	3.08	9.02	10.85	5.21	5.86
Reposessed Assets, Net	0.05	0.10	0.06	0.07	0.07
Real Estate Held for Investment, Net	0.00	0.03	0.04	0.01	0.01
Office Premises & Equipment	0.57	1.07	0.98	0.65	0.74
Other Assets	5.28	4.23	3.77	7.44	6.05
Less: Contra Assets & Valuation Allowances	0.38	0.51	0.52	0.44	0.45

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	60.49	66.68	60.42	51.44	57.58
Deposits less than or equal to \$100,000	41.94	41.89	40.54	27.99	35.28
Deposits greater than \$100,000	18.55	24.78	19.89	23.44	22.29
Escrows	0.45	0.83	0.86	2.59	1.62
BORROWINGS	28.30	22.67	29.45	36.38	30.87
Advances From FHLE	13.20	13.14	27.37	21.27	17.71
Repurchase Agreements & FedFunds Purchased	6.77	7.58	0.55	4.56	5.33
Other Borrowings	8.33	1.95	1.53	10.55	7.83
Other Liabilities	1.43	1.84	1.14	3.08	2.30
Equity Capital	9.78	8.81	8.99	9.10	9.25
Capital Stock and Paid-In Capital	5.71	4.83	3.69	6.04	5.56
Unrealized Gains (Losses) AFS Securities	(0.30)	(0.27)	(0.09)	(0.07)	(0.16)
Retained Earnings	4.45	4.21	5.35	3.10	3.86

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

SECOND QUARTER 2006:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	263	305	200	86	854
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TOTAL ASSETS (Percent Change)	13.17	13.15	9.70	14.89	13.67
Cash and Noninterest-Earning Deposits	(4.58)	(8.64)	(20.42)	(3.30)	(6.95)
Investment Securities	4.71	(0.16)	22.27	73.09	21.58
Mortgage Backed Securities	8.62	17.85	7.43	25.82	14.22
1 - 4 Family Mortgages	15.36	11.85	3.99	9.05	10.54
Home Equity Lines of Credit	(6.83)	21.14	19.33	2.72	7.32
Multifamily Mortgages	5.10	21.99	0.72	6.42	7.13
Nonresidential Mortgages	6.28	23.85	14.29	15.06	13.67
Construction Loans	18.17	24.87	23.68	27.85	23.93
Land Loans	40.67	48.05	42.42	22.25	39.06
Commercial Loans	17.19	13.75	18.47	(2.30)	10.03
Consumer Loans	10.45	10.76	1.82	85.75	32.33
Reposessed Assets, Net	53.01	31.96	4.32	87.73	56.91
Real Estate Held for Investment, Net	(56.59)	(12.41)	(1.04)	(28.65)	(20.00)
Office Premises & Equipment	5.96	14.50	24.65	4.04	9.01
Other Assets	32.01	5.45	12.16	32.94	27.63
Less: Contra Assets & Valuation Allowances	(1.64)	6.04	2.55	20.70	10.29
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TOTAL LIABILITIES AND CAPITAL (Percent Chg)	13.17	13.15	9.70	14.89	13.67
TOTAL DEPOSITS AND ESCROWS	14.60	13.66	14.78	10.86	12.75
Deposits less than or equal to \$100,000	15.29	10.78	12.00	20.36	15.91
Deposits greater than \$100,000	13.08	18.88	20.91	1.31	8.09
Escrows	(16.81)	(8.91)	2.95	(16.63)	(15.26)
BORROWINGS	13.46	12.47	0.60	16.85	13.99
Advances From FHLB	10.01	0.37	8.28	4.20	4.80
Repurchase Agreements & FedFunds Purchased	27.60	23.78	(54.89)	18.87	20.93
Other Borrowings	9.06	106.59	(44.97)	53.22	35.59
Other Liabilities	6.83	15.78	(4.83)	60.98	37.66
Equity Capital	5.18	10.65	11.66	17.40	12.27
Capital Stock and Paid-In Capital	10.11	12.06	10.96	25.18	18.10
Unrealized Gains (Losses) AFS Securities	866.15	1,928.83	(293.23)	(217.83)	(858.30)
Retained Earnings	5.95	12.48	12.41	7.32	8.37

CAPITAL MEASURES
BY REGION

SECOND QUARTER 2006:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	263	305	200	86	854

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	263	305	200	86	854
Percent of Thrifts	100.00	100.00	100.00	100.00	100.00
Consolidated Assets (\$ Billions)	\$392.45	\$261.42	\$135.30	\$760.61	\$1,534.35
Fail FDICIA Capital Standards	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
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)	\$34.46	\$21.67	\$11.97	\$55.81	\$123.10
Tangible Equity Ratio	8.86	8.33	8.88	7.49	8.14
Median Ratio	10.88	9.85	10.39	9.33	10.16
Tier 1 Capital (\$ Billions)	\$34.52	\$21.69	\$11.97	\$56.26	\$123.62
Tier 1 Leverage Ratio	8.88	8.34	8.88	7.55	8.17
Median Ratio	10.88	9.85	10.39	9.33	10.16
Tier 1 Risk-based Capital Ratio	15.11	12.46	13.73	10.95	12.38
Median Ratio	19.98	16.28	15.77	14.36	16.72
Risk-based Capital (\$ Billions)	\$36.83	\$23.36	\$12.40	\$64.28	\$136.05
Total Risk-based Capital Ratio	16.17	13.70	14.43	13.00	13.95
Median Ratio	20.74	16.99	16.64	15.08	17.61

ASSET QUALITY INDICATORS
BY REGION

SECOND QUARTER 2006:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	263	305	200	86	854
LOANS 30-89 DAYS DELINQUENT (\$ Millions)					
Total Including Repurchased GNMA Loans	\$1,759.08	\$1,330.24	\$1,191.63	\$5,428.47	\$9,679.75
Repurchased GNMA Loans	2.36	69.17	561.37	373.17	1,006.07
Total Excluding Repurchased GNMA Loans	1,756.71	1,261.07	630.27	5,055.30	8,673.68
Mortgage Loans					
Construction & Land Loans	108.68	80.33	66.00	52.11	307.11
Nonresidential Mortgages	85.48	83.43	42.14	37.63	248.68
Multifamily Mortgages	17.84	10.57	11.79	50.11	90.31
1-4 Family Mortgages	1,327.49	837.75	891.46	4,528.53	7,555.57
Home Equity Lines of Credit	43.81	129.40	31.34	227.31	431.85
Nonmortgage Loans and Leases					
Commercial Loans	61.51	104.82	33.25	205.26	404.82
Consumer Loans	158.08	213.33	147.01	554.84	1,073.26
NONCURRENT LOANS (\$ Millions)					
Total Including Repurchased GNMA Loans	\$1,281.99	\$1,159.37	\$1,117.18	\$4,950.53	\$8,495.79
Repurchased GNMA Loans	4.31	230.04	735.06	1,375.52	2,344.92
Total Excluding Repurchased GNMA Loans	1,277.68	929.33	382.12	3,575.01	6,150.87
Mortgage Loans					
Construction & Land Loans	66.79	73.29	26.11	57.90	224.09
Nonresidential Mortgages	90.08	83.32	45.13	37.55	256.08
Multifamily Mortgages	32.17	21.19	20.02	32.45	105.84
1-4 Family Mortgages	942.40	776.47	901.30	4,185.99	6,792.89
Home Equity Lines of Credit	32.17	63.43	12.85	107.90	216.35
Nonmortgage Loans and Leases					
Commercial Loans	89.36	104.19	52.53	260.78	506.84
Consumer Loans	61.19	100.92	72.09	375.85	610.06
NET CHARGE-OFFS (\$ Millions)					
Mortgage Loans	\$78.20	\$136.13	\$40.63	\$438.36	\$693.32
Construction & Land Loans	1.84	1.94	1.49	1.26	6.54
Nonresidential Mortgages	6.96	0.83	0.11	(2.77)	5.12
Multifamily Mortgages	0.39	(0.04)	1.12	2.31	3.78
1-4 Family Mortgages	28.03	14.57	2.41	52.03	97.19
Home Equity Lines of Credit	1.25	5.31	0.72	0.85	8.13
Nonmortgage Loans and Leases					
Commercial Loans	3.96	27.43	0.84	67.80	100.02
Consumer Loans	31.63	81.90	30.74	297.90	442.17
Reposessed Assets	0.77	3.04	0.45	19.17	23.28
Other	4.63	6.47	3.46	0.66	15.22
REPOSSESSED ASSETS, NET (\$ Millions)					
Construction & Land Loans	\$180.76	\$254.06	\$79.34	\$558.49	\$1,071.57
Nonresidential Mortgages	6.40	45.46	5.76	13.12	70.74
Multifamily Mortgages	35.31	31.82	18.74	17.03	102.90
1-4 Family Mortgages	2.36	9.94	1.25	2.13	15.68
Other	129.44	153.76	46.13	377.15	705.40
	7.26	13.08	7.46	149.06	176.86
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$235.92	\$161.23	\$67.06	\$575.46	\$1,038.50
Percent of Total Assets	60.12	61.68	49.56	75.66	67.68
Noncurrent Real Estate Loans					
Including Repurchased GNMA Loans	1.13	0.95	0.99	4.31	7.38
Percent of Total Assets	0.29	0.37	0.73	0.57	0.48
Excluding Repurchased GNMA Loans	1.13	0.72	0.26	2.94	5.03
Percent of Total Assets	0.29	0.28	0.19	0.39	0.33
Real Estate Owned	0.18	0.24	0.08	0.55	1.05
Percent of Total Assets	0.04	0.09	0.06	0.07	0.07
Troubled Real Estate Loans					
Including Repurchased GNMA Loans	1.31	1.20	1.07	4.87	8.43
Percent of Total Assets	0.33	0.46	0.79	0.64	0.55
Excluding Repurchased GNMA Loans	1.30	0.97	0.33	3.49	6.08
Percent of Total Assets	0.33	0.37	0.25	0.46	0.40
Valuation Allowances	1.54	1.39	0.73	3.38	7.04
Coverage Ratio					
Including Repurchased GNMA Loans	116.31	115.27	59.56	67.18	80.23
Excluding Repurchased GNMA Loans	116.70	143.81	174.13	93.03	110.81
Reserve Ratio	0.57	0.69	0.76	0.53	0.58

ASSET QUALITY INDICATORS
BY REGION

SECOND QUARTER 2006:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	263	305	200	86	854
LOANS 30-89 DAYS DELINQUENT (% Total Assets)					
Total Including Repurchased GNMA Loans	0.45	0.51	0.88	0.71	0.63
Repurchased GNMA Loans	0.00	0.03	0.41	0.05	0.07
Total Excluding Repurchased GNMA Loans	0.45	0.48	0.47	0.66	0.57
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.02	0.54	0.64	0.42	0.64
Nonresidential Mortgages	0.42	0.57	0.49	0.27	0.44
Multifamily Mortgages	0.18	0.18	0.40	0.10	0.13
1-4 Family Mortgages	0.68	0.66	1.97	0.90	0.87
Home Equity Lines of Credit	0.44	0.51	0.39	0.46	0.47
Nonmortgage Loans and Leases					
Commercial Loans	0.39	1.01	0.53	1.49	0.88
Consumer Loans	1.31	0.91	1.00	1.40	1.19
NONCURRENT LOANS (% Total Assets)					
Total Including Repurchased GNMA Loans	0.33	0.44	0.83	0.65	0.55
Repurchased GNMA Loans	0.00	0.09	0.54	0.18	0.15
Total Excluding Repurchased GNMA Loans	0.33	0.36	0.28	0.47	0.40
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.63	0.49	0.25	0.47	0.46
Nonresidential Mortgages	0.44	0.57	0.53	0.27	0.45
Multifamily Mortgages	0.32	0.37	0.68	0.07	0.16
1-4 Family Mortgages	0.48	0.62	1.99	0.84	0.78
Home Equity Lines of Credit	0.32	0.25	0.16	0.22	0.23
Nonmortgage Loans and Leases					
Commercial Loans	0.57	1.01	0.84	1.89	1.10
Consumer Loans	0.51	0.43	0.49	0.95	0.68
NET CHARGE-OFFS (% Total Assets)					
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.02	0.01	0.01	0.01	0.01
Nonresidential Mortgages	0.03	0.01	0.00	(0.02)	0.01
Multifamily Mortgages	0.00	0.00	0.04	0.00	0.01
1-4 Family Mortgages	0.01	0.01	0.01	0.01	0.01
Home Equity Lines of Credit	0.01	0.02	0.01	0.00	0.01
Nonmortgage Loans and Leases					
Commercial Loans	0.03	0.27	0.01	0.49	0.22
Consumer Loans	0.26	0.35	0.21	0.75	0.49
Repossessed Assets	0.42	1.20	0.57	3.43	2.17
Other	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)					
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	0.06	0.30	0.06	0.11	0.15
Nonresidential Mortgages	0.17	0.22	0.22	0.12	0.18
Multifamily Mortgages	0.02	0.17	0.04	0.00	0.02
1-4 Family Mortgages	0.07	0.12	0.10	0.08	0.08
Other	0.04	0.12	0.15	0.26	0.19
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.08	0.21	0.12	0.23	0.18
Net Provisions for Losses (Annualized)	0.06	0.23	0.08	0.27	0.19
Valuation Allowances	0.39	0.53	0.54	0.44	0.46
Noncurrent Loans					
Including Repurchased GNMA Loans	0.33	0.44	0.83	0.65	0.55
Excluding Repurchased GNMA Loans	0.33	0.36	0.28	0.47	0.40
Repossessed Assets, Net (% Total Assets)	0.05	0.10	0.06	0.07	0.07
Troubled Assets					
Including Repurchased GNMA Loans	0.37	0.54	0.88	0.72	0.62
Excluding Repurchased GNMA Loans	0.37	0.45	0.34	0.54	0.47

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	2nd Qtr 2006 Net Income (\$ Millions)	2nd Qtr 2005 Net Income (\$ Millions)
NORTHEAST REGION						
CONNECTICUT	9	2.90	2.23	0.29	5.28	5.05
DELAWARE	6	123.56	67.20	9.94	572.55	419.44
MAINE	8	1.23	0.94	0.14	3.16	2.56
MASSACHUSETTS	21	7.58	5.36	1.04	11.88	11.37
NEW HAMPSHIRE	6	2.16	1.49	0.23	3.83	4.19
NEW JERSEY	39	53.81	27.95	6.63	119.56	129.23
NEW YORK	43	55.29	37.46	5.81	139.79	155.04
OHIO	75	46.11	33.81	4.61	254.48	128.21
PENNSYLVANIA	44	97.66	59.30	9.41	30.41	258.38
RHODE ISLAND	4	0.86	0.64	0.12	1.42	2.62
VERMONT	2	0.36	0.24	0.03	0.43	0.57
WEST VIRGINIA	6	0.91	0.77	0.13	1.38	1.72
TOTAL	263	\$392.45	\$237.40	\$38.38	\$1,144.16	\$1,118.35
SOUTHEAST REGION						
ALABAMA	12	4.48	3.27	0.39	10.69	9.88
DISTRICT OF COLUMBIA	1	0.16	0.14	0.01	(1.38)	0.44
FLORIDA	38	48.10	31.48	4.31	104.87	62.95
GEORGIA	18	8.27	5.58	0.90	(23.23)	10.81
ILLINOIS	55	35.54	24.90	3.41	43.41	48.44
INDIANA	46	13.11	9.67	1.31	9.77	1.64
KENTUCKY	22	2.67	1.92	0.31	4.15	7.01
MARYLAND	46	9.70	7.60	1.06	24.13	36.17
MICHIGAN	13	18.25	10.52	1.38	34.41	32.49
NORTH CAROLINA	16	4.18	3.17	0.64	12.66	8.48
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	21	7.84	5.64	0.71	19.65	19.01
VIRGIN ISLANDS	N/A	N/A	N/A	N/A	N/A	N/A
VIRGINIA	17	109.12	70.42	8.59	291.75	242.22
TOTAL	305	\$261.42	\$174.30	\$23.03	\$530.86	\$479.52

Second quarter 2005 net income data are based on thrifts held constant as of June 30, 2006.
 Financial data as of June 30, 2006 unless otherwise noted.
 Office of Thrift Supervision / August 2006

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	2nd Qtr 2006 Net Income (\$ Millions)	2nd Qtr 2005 Net Income (\$ Millions)
MIDWEST REGION						
ARKANSAS	7	2.05	1.47	0.19	4.81	5.93
IOWA	19	5.62	4.49	0.52	15.36	5.78
KANSAS	16	12.14	6.45	1.16	17.85	22.21
LOUISIANA	25	5.05	3.83	0.63	10.27	9.43
MINNESOTA	22	3.93	2.73	0.37	11.51	11.01
MISSISSIPPI	4	0.41	0.31	0.04	1.20	1.16
MISSOURI	31	6.71	4.73	0.83	14.81	14.96
NEBRASKA	10	4.52	2.91	0.46	11.47	11.07
OKLAHOMA	6	10.93	4.27	0.85	66.37	66.48
TENNESSEE	17	4.67	3.62	0.67	11.56	18.01
TEXAS	20	62.55	35.47	4.66	148.90	113.59
WISCONSIN	23	16.72	11.47	1.79	34.43	34.39
TOTAL	200	\$135.30	\$81.75	\$12.16	\$348.52	\$314.00

WEST REGION

ALASKA	1	0.17	0.14	0.02	0.27	0.20
ARIZONA	3	0.71	0.36	0.20	13.78	10.46
CALIFORNIA	27	343.27	146.83	30.94	921.04	837.30
COLORADO	11	3.20	2.23	0.25	4.06	4.57
GUAM	1	0.08	0.06	0.01	0.12	0.14
HAWAII	2	8.10	5.60	0.65	18.70	17.17
IDAHO	3	1.48	1.09	0.15	3.77	3.44
MONTANA	3	0.30	0.24	0.04	0.64	0.48
NEVADA	3	352.62	211.96	28.57	851.34	865.72
NEW MEXICO	7	2.98	1.92	0.23	8.95	8.56
NORTH DAKOTA	3	1.13	0.94	0.13	2.47	2.61
OREGON	2	0.59	0.51	0.07	1.22	1.45
SOUTH DAKOTA	4	1.45	1.19	0.13	3.43	2.77
UTAH	6	67.86	10.62	36.18	579.98	578.03
WASHINGTON	7	12.27	7.95	1.68	44.09	43.05
WYOMING	3	0.43	0.33	0.05	0.77	0.70
TOTAL	86	\$796.66	\$391.97	\$99.32	\$2,454.61	\$2,376.66

UNITED STATES

TOTAL	854	\$1,585.82	\$885.42	\$172.89	\$4,478.15	\$4,288.53
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Second quarter 2005 net income data are based on thrifts held constant as of June 30, 2006.
 Financial data as of June 30, 2006 unless otherwise noted.
 Office of Thrift Supervision / August 2006

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	JUN 2006	JUN 2005	JUN 2004	JUN 2003	JUN 2002
NUMBER OF INSTITUTIONS:	854	870	910	947	995
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	1.11	1.18	1.16	1.34	1.18
Median Ratio	0.64	0.80	0.73	0.82	0.81
Return on Average Equity (Annualized)	11.93	12.79	12.63	14.71	13.16
Median Ratio	5.21	7.16	6.57	7.57	7.65
Net Interest Margin (Annualized)	2.80	2.85	2.91	2.99	3.17
Median Ratio	3.04	3.16	3.05	3.05	3.23
Number of Profitable Thrifts	774	812	824	886	899
Percent Profitable	90.63	93.33	90.55	93.56	90.35
Profits (\$ Millions)	\$4,325.68	\$4,072.61	\$3,432.18	\$3,594.66	\$3,034.95
Number of Unprofitable Thrifts	80	58	86	61	96
Percent Unprofitable	9.37	6.67	9.45	6.44	9.65
Losses (\$ Millions)	(\$115.84)	(\$38.55)	(\$66.51)	(\$61.44)	(\$197.99)
EARNINGS (\$ Millions)					
Interest Income	\$23,009.65	\$17,487.90	\$13,305.52	\$12,995.73	\$13,890.72
Interest Expense	12,336.52	7,767.74	4,845.66	5,240.41	6,418.78
NET INTEREST INCOME	10,673.13	9,720.16	8,459.86	7,755.31	7,471.93
Loss Provisions-Interest Bearing Assets	745.93	675.76	622.80	652.91	829.67
Noninterest Income	6,580.88	5,708.39	4,911.97	4,846.34	3,460.69
Mortgage Loan Servicing Fees	394.02	(47.63)	(53.30)	(1,032.43)	(1,125.29)
Other Fees and Charges	4,094.49	3,570.19	3,154.94	2,465.09	2,026.35
Other Noninterest Income	2,092.37	2,185.83	1,810.33	3,413.68	2,559.64
Noninterest Expense	9,997.87	8,495.13	7,540.81	6,454.02	5,717.92
G&A Expense	9,822.54	8,387.47	7,441.44	6,328.37	5,578.86
Goodwill Amortization	151.12	99.65	91.82	74.70	85.44
Loss Provisions-Noninterest Bearing Assets	24.21	8.01	7.56	50.96	53.63
Income Before Taxes & Extraordinary Items	6,510.20	6,257.65	5,208.22	5,494.72	4,385.03
Income Taxes	2,301.12	2,221.04	1,873.63	1,962.91	1,516.35
Extraordinary Items	0.75	(2.55)	31.09	1.41	(31.72)
NET INCOME	4,209.84	4,034.06	3,365.67	3,533.22	2,836.97
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	6.04	5.12	4.57	4.93	5.78
Interest Expense	3.24	2.27	1.66	1.99	2.67
NET INTEREST INCOME	2.80	2.85	2.91	2.94	3.11
Loss Provisions-Interest Bearing Assets	0.20	0.20	0.21	0.25	0.35
Noninterest Income	1.73	1.67	1.69	1.84	1.44
Mortgage Loan Servicing Fees	0.10	(0.01)	(0.02)	(0.39)	(0.47)
Other Fees and Charges	1.08	1.05	1.08	0.94	0.84
Other Noninterest Income	0.55	0.64	0.62	1.30	1.07
Noninterest Expense	2.63	2.49	2.59	2.45	2.38
G&A Expense	2.58	2.46	2.56	2.40	2.32
Goodwill Amortization	0.04	0.03	0.03	0.03	0.04
Loss Provisions-Noninterest Bearing Assets	0.01	0.00	0.00	0.02	0.02
Income Before Taxes & Extraordinary Items	1.71	1.83	1.79	2.08	1.82
Income Taxes	0.60	0.65	0.64	0.74	0.63
Extraordinary Items	0.00	0.00	0.01	0.00	(0.01)
NET INCOME	1.11	1.18	1.16	1.34	1.18

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 2006	JUN 2005	JUN 2004	JUN 2003	JUN 2002
NUMBER OF INSTITUTIONS:	854	870	910	947	995

TOTAL ASSETS (\$ Billions)	\$1,534.35	\$1,388.02	\$1,188.30	\$1,064.67	\$964.38
Cash and Noninterest-Earning Deposits	16.47	18.24	18.17	20.27	14.43
Investment Securities	70.15	59.78	67.89	84.10	90.25
Mortgage Backed Securities	174.78	158.89	146.80	147.97	138.47
1 - 4 Family Mortgages	865.46	789.15	631.42	523.46	456.13
Home Equity Lines of Credit	92.85	87.22	58.73	38.21	26.82
Multifamily Mortgages	67.63	65.34	57.39	50.59	45.91
Nonresidential Mortgages	57.13	53.63	49.11	45.75	41.11
Construction Loans	31.79	27.03	23.11	21.82	21.93
Land Loans	16.49	12.50	9.10	6.92	6.52
Commercial Loans	46.00	43.93	37.68	30.93	28.38
Consumer Loans	89.92	79.98	74.36	60.28	55.80
Reposessed Assets, Net	1.07	0.72	0.82	0.97	0.96
Real Estate Held for Investment, Net	0.18	0.25	0.28	0.29	0.32
Office Premises & Equipment	11.30	10.74	9.71	9.56	8.77
Other Assets	92.84	74.50	68.93	68.29	61.54
Less: Contra Assets & Valuation Allowances	6.86	6.65	6.48	6.53	6.14

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$1,534.35	\$1,388.02	\$1,188.30	\$1,064.67	\$964.38
TOTAL DEPOSITS AND ESCROWS	883.44	800.66	695.48	660.96	581.08
Deposits less than or equal to \$100,000	541.37	477.45	433.90	451.37	421.69
Deposits greater than \$100,000	342.06	323.21	261.58	209.59	159.39
Escrows	24.82	29.64	28.28	43.82	16.62
BORROWINGS	473.68	432.75	362.39	282.62	276.97
Advances From FHLB	271.73	266.45	223.41	164.16	179.69
Repurchase Agreements & FedFunds Purchased	81.82	68.42	59.87	59.44	65.13
Other Borrowings	120.13	97.89	79.11	59.01	32.16
Other Liabilities	35.27	24.96	21.16	23.63	18.10
Equity Capital	141.96	129.65	109.26	97.46	88.22
Capital Stock and Paid-In Capital	85.31	74.22	61.75	53.20	46.37
Unrealized Gains (Losses) AFS Securities	(2.49)	0.33	(0.53)	2.50	1.56
Retained Earnings	59.16	55.85	48.82	43.55	41.39

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 2006	JUN 2005	JUN 2004	JUN 2003	JUN 2002
NUMBER OF INSTITUTIONS:	854	870	910	947	995

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.07	1.31	1.53	1.90	1.50
Investment Securities	4.57	4.31	5.71	7.90	9.36
Mortgage Backed Securities	11.39	11.45	12.35	13.90	14.36
1 - 4 Family Mortgages	56.41	56.85	53.14	49.17	47.30
Home Equity Lines of Credit	6.05	6.28	4.94	3.59	2.78
Multifamily Mortgages	4.41	4.71	4.83	4.75	4.76
Nonresidential Mortgages	3.72	3.86	4.13	4.30	4.26
Construction Loans	2.07	1.95	1.94	2.05	2.27
Land Loans	1.08	0.90	0.77	0.65	0.68
Commercial Loans	3.00	3.16	3.17	2.90	2.94
Consumer Loans	5.86	5.76	6.26	5.66	5.79
Reposessed Assets, Net	0.07	0.05	0.07	0.09	0.10
Real Estate Held for Investment, Net	0.01	0.02	0.02	0.03	0.03
Office Premises & Equipment	0.74	0.77	0.82	0.90	0.91
Other Assets	6.05	5.37	5.80	6.41	6.38
Less: Contra Assets & Valuation Allowances	0.45	0.48	0.55	0.61	0.64

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	57.58	57.68	58.53	62.08	60.25
Deposits less than or equal to \$100,000	35.28	34.40	36.51	42.40	43.73
Deposits greater than \$100,000	22.29	23.29	22.01	19.69	16.53
Escrows	1.62	2.14	2.38	4.12	1.72
BORROWINGS	30.87	31.18	30.50	26.55	28.72
Advances From FHLE	17.71	19.20	18.80	15.42	18.63
Repurchase Agreements & FedFunds Purchased	5.33	4.93	5.04	5.58	6.75
Other Borrowings	7.83	7.05	6.66	5.54	3.33
Other Liabilities	2.30	1.80	1.78	2.22	1.88
Equity Capital	9.25	9.34	9.19	9.15	9.15
Capital Stock and Paid-In Capital	5.56	5.35	5.20	5.00	4.81
Unrealized Gains (Losses) AFS Securities	(0.16)	0.02	(0.04)	0.23	0.16
Retained Earnings	3.86	4.02	4.11	4.09	4.29

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

FOR THE QUARTER ENDING:	JUN 2006	JUN 2005	JUN 2004	JUN 2003	JUN 2002
NUMBER OF INSTITUTIONS:	854	870	910	947	995

TOTAL ASSETS (Percent Change)	13.67	18.81	16.00	13.22	9.01
Cash and Noninterest-Earning Deposits	(6.95)	4.23	(7.14)	46.75	8.59
Investment Securities	21.58	(10.28)	(47.62)	(40.45)	(22.39)
Mortgage Backed Securities	14.22	10.95	5.34	7.92	(4.85)
1 - 4 Family Mortgages	10.54	26.13	25.93	18.84	5.86
Home Equity Lines of Credit	7.32	50.17	60.15	49.43	80.08
Multifamily Mortgages	7.13	18.09	15.11	14.21	6.85
Nonresidential Mortgages	13.67	14.41	14.41	14.78	15.11
Construction Loans	23.93	19.47	12.51	3.09	8.47
Land Loans	39.06	42.46	37.57	13.72	13.97
Commercial Loans	10.03	18.20	34.82	10.60	10.89
Consumer Loans	32.33	9.62	25.04	17.49	17.25
Reposessed Assets, Net	56.91	(8.82)	(14.08)	3.78	10.34
Real Estate Held for Investment, Net	(20.00)	8.35	(0.33)	(8.32)	(27.95)
Office Premises & Equipment	9.01	13.39	5.99	11.77	9.82
Other Assets	27.63	10.53	4.57	12.71	21.47
Less: Contra Assets & Valuation Allowances	10.29	4.79	14.77	21.02	33.83

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	13.67	18.81	16.00	13.22	9.01
TOTAL DEPOSITS AND ESCROWS	12.75	17.37	9.25	16.91	12.88
Deposits less than or equal to \$100,000	15.91	12.45	(0.03)	10.28	6.96
Deposits greater than \$100,000	8.09	25.48	29.14	34.30	32.26
Escrows	(15.26)	5.77	(34.88)	165.09	(2.58)
BORROWINGS	13.99	20.94	33.70	3.46	(1.45)
Advances From FHLB	4.80	21.01	42.37	(7.59)	(8.10)
Repurchase Agreements & FedFunds Purchased	20.93	16.64	7.03	(8.53)	13.76
Other Borrowings	35.59	23.94	47.72	93.34	13.73
Other Liabilities	37.66	19.56	(69.09)	97.62	4.63
Equity Capital	12.27	20.80	16.66	15.63	21.33
Capital Stock and Paid-In Capital	18.10	21.95	21.54	30.58	33.96
Unrealized Gains (Losses) AFS Securities	(858.30)	(165.32)	(122.11)	68.28	54.03
Retained Earnings	8.37	16.98	15.69	13.44	17.66

CAPITAL MEASURES

FOR THE QUARTER ENDING:	JUN 2006	JUN 2005	JUN 2004	JUN 2003	JUN 2002
NUMBER OF INSTITUTIONS:	854	870	910	947	995

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	854	868	909	947	994
Percent of Thrifts	100.00	99.77	99.89	100.00	99.90
Consolidated Assets (\$ Billions)	\$1,534.35	\$1,387.98	\$1,188.19	\$1,064.67	\$964.33
Fail FDICIA Capital Standards	0	2	1	0	1
Percent of Thrifts	0.00	0.23	0.11	0.00	0.10
Consolidated Assets (\$ Billions)	\$0.00	\$0.04	\$0.11	\$0.00	\$0.04
Critically Undercapitalized	0	1	0	0	0
Percent of Thrifts	0.00	0.11	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)	\$123.10	\$110.27	\$93.50	\$81.36	\$75.27
Tangible Equity Ratio	8.14	8.07	7.98	7.79	7.96
Median Ratio	10.16	10.13	9.85	9.43	9.32
Tier 1 Capital (\$ Billions)	\$123.62	\$110.35	\$93.62	\$81.40	\$75.30
Tier 1 Leverage Ratio	8.17	8.07	7.99	7.79	7.97
Median Ratio	10.16	10.13	9.85	9.44	9.32
Tier 1 Risk-based Capital Ratio	12.38	12.67	12.81	12.72	12.90
Median Ratio	16.72	17.04	17.05	17.05	16.78
Risk-based Capital (\$ Billions)	\$136.05	\$122.13	\$102.66	\$90.71	\$82.55
Total Risk-based Capital Ratio	13.95	14.14	14.15	14.27	14.23
Median Ratio	17.61	17.80	17.99	18.00	17.59

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2006	JUN 2005	JUN 2004	JUN 2003	JUN 2002
NUMBER OF INSTITUTIONS:	854	870	910	947	995
LOANS 30-89 DAYS DELINQUENT (\$ Millions)					
Total Including Repurchased GNMA Loans	\$9,679.75	N/A	N/A	N/A	N/A
Repurchased GNMA Loans	1,006.07	N/A	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	8,673.68	7,445.21	6,667.58	7,789.84	6,205.43
Mortgage Loans					
Construction & Land Loans	307.11	306.87	263.28	266.85	300.32
Nonresidential Mortgages	248.68	252.32	238.97	256.08	290.24
Multifamily Mortgages	90.31	90.23	81.13	89.24	84.12
1-4 Family Mortgages	7,555.57	5,332.33	4,584.64	5,750.85	4,257.24
Home Equity Lines of Credit	431.85	254.86	176.95	36.83	26.95
Nonmortgage Loans and Leases					
Commercial Loans	404.82	401.58	429.50	328.03	342.80
Consumer Loans	1,073.26	1,061.88	1,070.08	1,061.97	903.76
NONCURRENT LOANS (\$ Millions)					
Total Including Repurchased GNMA Loans	\$8,495.79	N/A	N/A	N/A	N/A
Repurchased GNMA Loans	2,344.92	N/A	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	6,150.87	5,086.29	5,144.33	6,350.59	5,822.29
Mortgage Loans					
Construction & Land Loans	224.09	194.71	240.66	332.07	470.96
Nonresidential Mortgages	256.08	341.23	377.05	522.31	554.26
Multifamily Mortgages	105.84	57.75	70.88	94.84	95.48
1-4 Family Mortgages	6,792.89	3,493.88	3,438.25	4,344.08	3,671.50
Home Equity Lines of Credit	216.35	115.94	77.64	17.52	15.31
Nonmortgage Loans and Leases					
Commercial Loans	506.84	507.25	502.75	610.46	714.90
Consumer Loans	610.06	491.48	514.74	429.31	299.88
NET CHARGE-OFFS (\$ Millions)					
Mortgage Loans	\$693.32	\$705.14	\$653.58	\$719.11	\$461.52
Construction & Land Loans	6.54	8.46	2.97	13.66	6.18
Nonresidential Mortgages	5.12	2.19	12.05	15.28	17.48
Multifamily Mortgages	3.78	0.27	3.01	2.37	1.25
1-4 Family Mortgages	97.19	102.52	46.73	59.54	54.18
Home Equity Lines of Credit	8.13	10.80	5.10	2.83	2.97
Nonmortgage Loans and Leases					
Commercial Loans	100.02	163.09	130.47	145.77	111.32
Consumer Loans	442.17	369.64	430.32	418.85	223.94
Reposessed Assets	23.28	17.98	11.46	54.85	20.87
Other	15.22	40.99	16.58	8.80	26.30
REPOSSESSED ASSETS, NET (\$ Millions)					
Total	\$1,071.57	\$721.01	\$817.75	\$974.38	\$959.69
Construction & Land Loans	70.74	68.15	80.97	177.79	129.73
Nonresidential Mortgages	102.90	87.66	125.42	157.00	249.22
Multifamily Mortgages	15.68	8.26	13.13	5.19	14.67
1-4 Family Mortgages	705.40	525.41	563.66	576.78	495.16
Other	176.86	31.52	34.56	57.62	70.90
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$1,038.50	\$947.65	\$770.13	\$648.54	\$571.61
Percent of Total Assets	67.68	68.27	64.81	60.91	59.27
Noncurrent Real Estate Loans					
Including Repurchased GNMA Loans	7.38	N/A	N/A	N/A	N/A
Percent of Total Assets	0.48	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	5.03	4.09	4.13	5.29	4.79
Percent of Total Assets	0.33	0.29	0.35	0.50	0.50
Real Estate Owned	1.05	0.69	0.78	0.92	0.89
Percent of Total Assets	0.07	0.05	0.07	0.09	0.09
Troubled Real Estate Loans					
Including Repurchased GNMA Loans	8.43	N/A	N/A	N/A	N/A
Percent of Total Assets	0.55	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	6.08	4.78	4.91	6.21	5.68
Percent of Total Assets	0.40	0.34	0.41	0.58	0.59
Valuation Allowances	7.04	6.89	6.70	7.04	6.54
Coverage Ratio					
Including Repurchased GNMA Loans	80.23	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	110.81	129.96	124.87	101.47	103.79
Reserve Ratio	0.58	0.62	0.73	0.87	0.92

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2006	JUN 2005	JUN 2004	JUN 2003	JUN 2002
NUMBER OF INSTITUTIONS:	854	870	910	947	995
LOANS 30-89 DAYS DELINQUENT (% Total Assets)					
Total Including Repurchased GNMA Loans	0.63	N/A	N/A	N/A	N/A
Repurchased GNMA Loans	0.07	N/A	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	0.57	0.54	0.56	0.73	0.64
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.64	0.78	0.82	0.93	1.06
Nonresidential Mortgages	0.44	0.47	0.49	0.56	0.71
Multifamily Mortgages	0.13	0.14	0.14	0.18	0.18
1-4 Family Mortgages	0.87	0.68	0.73	1.10	0.93
Home Equity Lines of Credit	0.47	0.29	0.30	0.10	0.10
Nonmortgage Loans and Leases					
Commercial Loans	0.88	0.91	1.14	1.06	1.21
Consumer Loans	1.19	1.33	1.44	1.76	1.62
NONCURRENT LOANS (% Total Assets)					
Total Including Repurchased GNMA Loans	0.55	N/A	N/A	N/A	N/A
Repurchased GNMA Loans	0.15	N/A	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	0.40	0.37	0.43	0.60	0.60
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.46	0.49	0.75	1.16	1.66
Nonresidential Mortgages	0.45	0.64	0.77	1.14	1.35
Multifamily Mortgages	0.16	0.09	0.12	0.19	0.21
1-4 Family Mortgages	0.78	0.44	0.54	0.83	0.80
Home Equity Lines of Credit	0.23	0.13	0.13	0.05	0.06
Nonmortgage Loans and Leases					
Commercial Loans	1.10	1.15	1.33	1.97	2.52
Consumer Loans	0.68	0.61	0.69	0.71	0.54
NET CHARGE-OFFS (% Total Assets)					
Percent of Outstanding Loans by Loan Type:	0.05	0.05	0.06	0.07	0.05
Mortgage Loans					
Construction & Land Loans	0.01	0.02	0.01	0.05	0.02
Nonresidential Mortgages	0.01	0.00	0.02	0.03	0.04
Multifamily Mortgages	0.01	0.00	0.01	0.00	0.00
1-4 Family Mortgages	0.01	0.01	0.01	0.01	0.01
Home Equity Lines of Credit	0.01	0.01	0.01	0.01	0.01
Nonmortgage Loans and Leases					
Commercial Loans	0.22	0.37	0.35	0.47	0.39
Consumer Loans	0.49	0.46	0.58	0.69	0.40
Reposessed Assets	2.17	2.49	1.40	5.63	2.17
Other	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)					
Percent of Outstanding Loans by Loan Type:	0.07	0.05	0.07	0.09	0.10
Construction & Land Loans	0.15	0.17	0.25	0.62	0.46
Nonresidential Mortgages	0.18	0.16	0.26	0.34	0.61
Multifamily Mortgages	0.02	0.01	0.02	0.01	0.03
1-4 Family Mortgages	0.08	0.07	0.09	0.11	0.11
Other	0.19	0.04	0.05	0.08	0.12
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.18	0.20	0.22	0.27	0.19
Net Provisions For Losses (Annualized)	0.19	0.19	0.21	0.25	0.34
Valuation Allowances	0.46	0.50	0.56	0.66	0.68
Noncurrent Loans					
Including Repurchased GNMA Loans	0.55	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	0.40	0.37	0.43	0.60	0.60
Reposessed Assets, Net (% Total Assets)	0.07	0.05	0.07	0.09	0.10
Troubled Assets					
Including Repurchased GNMA Loans	0.62	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	0.47	0.42	0.50	0.69	0.70

STATEMENT OF OPERATIONS
BY ASSET SIZE

SECOND QUARTER 2006:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	292	455	107	854
PROFITABILITY (Percent)				
Return on Average Assets (Annualized)	1.06	1.25	1.09	1.11
Median Ratio	0.49	0.64	0.92	0.64
Return on Average Equity (Annualized)	6.64	11.18	12.13	11.93
Median Ratio	3.73	5.87	10.33	5.21
Net Interest Margin (Annualized)	3.26	3.08	2.77	2.80
Median Ratio	3.21	2.99	2.80	3.04
Number of Profitable Thrifts	245	426	103	774
Percent Profitable	83.90	93.63	96.26	90.63
Profits (\$ Millions)	\$49.14	\$461.50	\$3,815.04	\$4,325.68
Number of Unprofitable Thrifts	47	29	4	80
Percent Unprofitable	16.10	6.37	3.74	9.37
Losses (\$ Millions)	(\$9.85)	(\$21.01)	(\$85.06)	(\$115.84)
EARNINGS (\$ Millions)				
Interest Income	\$214.30	\$2,058.23	\$20,737.95	\$23,009.65
Interest Expense	93.48	973.85	11,269.52	12,336.52
NET INTEREST INCOME	120.83	1,084.39	9,468.43	10,673.13
Loss Provisions-Interest Bearing Assets	3.35	38.84	703.75	745.93
Noninterest Income	157.76	722.14	5,700.98	6,580.88
Mortgage Loan Servicing Fees	1.45	15.59	376.99	394.02
Other Fees and Charges	141.31	627.34	3,325.85	4,094.49
Other Noninterest Income	15.01	79.22	1,998.14	2,092.37
Noninterest Expense	213.05	1,128.37	8,657.09	9,997.87
G&A Expense	212.53	1,115.36	8,495.29	9,822.54
Goodwill Amortization	0.42	11.36	139.35	151.12
Loss Provisions-Noninterest Bearing Assets	0.10	1.65	22.45	24.21
Income Before Taxes & Extraordinary Items	62.19	639.32	5,808.56	6,510.20
Income Taxes	23.62	198.86	2,078.58	2,301.12
Extraordinary Items	0.72	0.03	0.00	0.75
NET INCOME	39.29	440.49	3,729.98	4,209.84
PROFITABILITY (Percent of Avg Assets Annualized)				
Interest Income	5.78	5.84	6.07	6.04
Interest Expense	2.52	2.76	3.30	3.24
NET INTEREST INCOME	3.26	3.08	2.77	2.80
Loss Provisions-Interest Bearing Assets	0.09	0.11	0.21	0.20
Noninterest Income	4.25	2.05	1.67	1.73
Mortgage Loan Servicing Fees	0.04	0.04	0.11	0.10
Other Fees and Charges	3.81	1.78	0.97	1.08
Other Noninterest Income	0.40	0.22	0.58	0.55
Noninterest Expense	5.74	3.20	2.53	2.63
G&A Expense	5.73	3.17	2.49	2.58
Goodwill Amortization	0.01	0.03	0.04	0.04
Loss Provisions-Noninterest Bearing Assets	0.00	0.00	0.01	0.01
Income Before Taxes & Extraordinary Items	1.68	1.81	1.70	1.71
Income Taxes	0.64	0.56	0.61	0.60
Extraordinary Items	0.02	0.00	0.00	0.00
NET INCOME	1.06	1.25	1.09	1.11

STATEMENT OF CONDITION
BY ASSET SIZE

SECOND QUARTER 2006:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	292	455	107	854

TOTAL ASSETS (\$ Billions)	\$14.92	\$142.66	\$1,376.90	\$1,534.35
Cash and Noninterest-Earning Deposits	0.24	2.34	13.89	16.47
Investment Securities	2.68	17.47	50.12	70.15
Mortgage Backed Securities	1.40	14.39	158.99	174.78
1 - 4 Family Mortgages	6.77	57.12	801.57	865.46
Home Equity Lines of Credit	0.35	5.02	87.47	92.85
Multifamily Mortgages	0.27	6.36	61.00	67.63
Nonresidential Mortgages	1.12	15.93	40.08	57.13
Construction Loans	0.49	7.37	23.92	31.79
Land Loans	0.24	4.13	12.12	16.49
Commercial Loans	0.53	5.50	39.97	46.00
Consumer Loans	0.48	5.13	84.31	89.92
Reposessed Assets, Net	0.02	0.14	0.91	1.07
Real Estate Held for Investment, Net	0.01	0.06	0.11	0.18
Office Premises & Equipment	0.28	2.30	8.71	11.30
Other Assets	0.45	5.22	87.18	92.84
Less: Contra Assets & Valuation Allowances	0.08	0.79	5.99	6.86

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$14.92	\$142.66	\$1,376.90	\$1,534.35
TOTAL DEPOSITS AND ESCROWS	11.15	106.42	765.94	883.44
Deposits less than or equal to \$100,000	8.16	72.42	460.87	541.37
Deposits greater than \$100,000	2.99	34.00	305.07	342.06
Escrows	0.06	0.89	23.86	24.82
BORROWINGS	1.13	18.84	453.71	473.68
Advances From FHLB	1.09	17.00	253.65	271.73
Repurchase Agreements & FedFunds Purchased	0.04	1.29	80.50	81.82
Other Borrowings	0.01	0.56	119.57	120.13
Other Liabilities	0.21	1.46	33.60	35.27
Equity Capital	2.42	15.93	123.66	141.96
Capital Stock and Paid-In Capital	0.87	5.08	79.42	85.31
Unrealized Gains (Losses) AFS Securities	(0.01)	(0.13)	(2.34)	(2.49)
Retained Earnings	1.57	11.01	46.58	59.16

STATEMENT OF CONDITION
BY ASSET SIZE

SECOND QUARTER 2006:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	292	455	107	854
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TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.64	1.64	1.01	1.07
Investment Securities	17.97	12.25	3.64	4.57
Mortgage Backed Securities	9.36	10.09	11.55	11.39
1 - 4 Family Mortgages	45.40	40.04	58.22	56.41
Home Equity Lines of Credit	2.36	3.52	6.35	6.05
Multifamily Mortgages	1.82	4.46	4.43	4.41
Nonresidential Mortgages	7.50	11.17	2.91	3.72
Construction Loans	3.31	5.16	1.74	2.07
Land Loans	1.64	2.90	0.88	1.08
Commercial Loans	3.58	3.85	2.90	3.00
Consumer Loans	3.21	3.60	6.12	5.86
Reposessed Assets, Net	0.14	0.10	0.07	0.07
Real Estate Held for Investment, Net	0.05	0.04	0.01	0.01
Office Premises & Equipment	1.90	1.61	0.63	0.74
Other Assets	2.99	3.66	6.33	6.05
Less: Contra Assets & Valuation Allowances	0.51	0.56	0.43	0.45
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TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	74.77	74.60	55.63	57.58
Deposits less than or equal to \$100,000	54.71	50.77	33.47	35.28
Deposits greater than \$100,000	20.06	23.83	22.16	22.29
Escrows	0.40	0.63	1.73	1.62
BORROWINGS	7.60	13.21	32.95	30.87
Advances From FHLB	7.28	11.92	18.42	17.71
Repurchase Agreements & FedFunds Purchased	0.24	0.90	5.85	5.33
Other Borrowings	0.08	0.39	8.68	7.83
Other Liabilities	1.43	1.02	2.44	2.30
Equity Capital	16.20	11.17	8.98	9.25
Capital Stock and Paid-In Capital	5.80	3.56	5.77	5.56
Unrealized Gains (Losses) AFS Securities	(0.07)	(0.09)	(0.17)	(0.16)
Retained Earnings	10.51	7.72	3.38	3.86

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

SECOND QUARTER 2006:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	292	455	107	854

TOTAL ASSETS (Percent Change)	4.81	6.85	14.54	13.67
Cash and Noninterest-Earning Deposits	6.49	4.68	(8.85)	(6.95)
Investment Securities	(3.91)	3.14	32.01	21.58
Mortgage Backed Securities	(10.72)	(8.59)	17.15	14.22
1 - 4 Family Mortgages	5.45	6.77	10.86	10.54
Home Equity Lines of Credit	6.59	0.81	7.73	7.32
Multifamily Mortgages	9.76	6.46	7.19	7.13
Nonresidential Mortgages	18.43	14.90	13.06	13.67
Construction Loans	37.56	19.21	25.19	23.93
Land Loans	38.62	34.54	40.68	39.06
Commercial Loans	26.28	8.78	10.01	10.03
Consumer Loans	6.53	5.04	34.65	32.33
Reposessed Assets, Net	(4.11)	8.04	71.41	56.91
Real Estate Held for Investment, Net	(3.25)	(1.78)	(27.95)	(20.00)
Office Premises & Equipment	13.69	9.87	8.65	9.01
Other Assets	6.48	15.47	28.58	27.63
Less: Contra Assets & Valuation Allowances	8.74	8.39	10.56	10.29

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	4.81	6.85	14.54	13.67
TOTAL DEPOSITS AND ESCROWS	4.38	6.63	13.81	12.75
Deposits less than or equal to \$100,000	0.83	4.94	18.18	15.91
Deposits greater than \$100,000	15.44	10.40	7.77	8.09
Escrows	(0.86)	(3.01)	(15.69)	(15.26)
BORROWINGS	2.98	5.90	14.38	13.99
Advances From FHLB	6.95	5.15	4.77	4.80
Repurchase Agreements & FedFunds Purchased	65.99	10.65	21.10	20.93
Other Borrowings	(80.69)	20.08	35.75	35.59
Other Liabilities	(4.87)	11.10	39.65	37.66
Equity Capital	8.76	9.20	12.80	12.27
Capital Stock and Paid-In Capital	29.31	22.63	17.78	18.10
Unrealized Gains (Losses) AFS Securities	(133.86)	(169.17)	(2,356.93)	(858.30)
Retained Earnings	2.70	6.82	8.94	8.37

CAPITAL MEASURES
BY ASSET SIZE

SECOND QUARTER 2006:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	292	455	107	854

CAPITAL COMPLIANCE				
Meet FDICIA Capital Standards	292	455	107	854
Percent of Thrifts	100.00	100.00	100.00	100.00
Consolidated Assets (\$ Billions)	\$14.92	\$142.66	\$1,376.90	\$1,534.35
Fail FDICIA Capital Standards	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
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)	\$2.38	\$15.21	\$105.55	\$123.10
Tangible Equity Ratio	16.02	10.72	7.78	8.14
Median Ratio	13.60	9.66	8.08	10.16
Tier 1 Capital (\$ Billions)	\$2.39	\$15.27	\$106.01	\$123.62
Tier 1 Leverage Ratio	16.03	10.75	7.81	8.17
Median Ratio	13.60	9.66	8.08	10.16
Tier 1 Risk-based Capital Ratio	28.89	16.82	11.78	12.38
Median Ratio	26.38	15.42	12.18	16.72
Risk-based Capital (\$ Billions)	\$2.46	\$16.02	\$117.62	\$136.05
Total Risk-based Capital Ratio	29.83	17.74	13.42	13.95
Median Ratio	27.20	16.17	13.18	17.61

ASSET QUALITY INDICATORS
BY ASSET SIZE

SECOND QUARTER 2006:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	292	455	107	854
LOANS 30-89 DAYS DELINQUENT (\$ Millions)				
Total Including Repurchased GNMA Loans	\$138.45	\$882.25	\$8,659.04	\$9,679.75
Repurchased GNMA Loans	0.00	12.44	993.63	1,006.07
Total Excluding Repurchased GNMA Loans	138.45	869.81	7,665.42	8,673.68
Mortgage Loans				
Construction & Land Loans	5.31	104.44	197.36	307.11
Nonresidential Mortgages	10.80	109.13	128.75	248.68
Multifamily Mortgages	1.85	20.41	68.05	90.31
1-4 Family Mortgages	104.59	520.29	6,930.69	7,555.57
Home Equity Lines of Credit	4.68	30.52	396.65	431.85
Nonmortgage Loans and Leases				
Commercial Loans	6.42	62.95	335.45	404.82
Consumer Loans	9.48	65.03	998.74	1,073.26
NONCURRENT LOANS (\$ Millions)				
Total Including Repurchased GNMA Loans	\$78.97	\$690.74	\$7,726.08	\$8,495.79
Repurchased GNMA Loans	0.00	12.21	2,332.71	2,344.92
Total Excluding Repurchased GNMA Loans	78.97	678.54	5,393.36	6,150.87
Mortgage Loans				
Construction & Land Loans	7.35	98.95	117.79	224.09
Nonresidential Mortgages	8.24	102.56	145.27	256.08
Multifamily Mortgages	0.78	27.43	77.62	105.84
1-4 Family Mortgages	53.55	371.99	6,367.36	6,792.89
Home Equity Lines of Credit	1.26	17.99	197.10	216.35
Nonmortgage Loans and Leases				
Commercial Loans	5.24	66.80	434.81	506.84
Consumer Loans	3.82	23.02	583.22	610.06
NET CHARGE-OFFS (\$ Millions)				
Mortgage Loans	\$1.92	\$26.93	\$664.47	\$693.32
Construction & Land Loans	0.00	4.30	2.23	6.54
Nonresidential Mortgages	(0.08)	3.37	1.82	5.12
Multifamily Mortgages	0.06	1.14	2.58	3.78
1-4 Family Mortgages	0.51	4.67	92.02	97.19
Home Equity Lines of Credit	0.08	0.22	7.83	8.13
Nonmortgage Loans and Leases				
Commercial Loans	0.47	5.69	93.86	100.02
Consumer Loans	0.52	8.05	433.60	442.17
Reposessed Assets	0.36	1.48	21.44	23.28
Other	0.08	(1.78)	16.91	15.22
REPOSSESSED ASSETS, NET (\$ Millions)				
	\$21.29	\$140.23	\$910.05	\$1,071.57
Construction & Land Loans	1.33	21.33	48.08	70.74
Nonresidential Mortgages	4.92	28.63	69.35	102.90
Multifamily Mortgages	1.89	3.58	10.21	15.68
1-4 Family Mortgages	12.17	77.19	616.04	705.40
Other	0.98	9.50	166.37	176.86
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)				
Real Estate Loans	\$8.90	\$90.91	\$938.69	\$1,038.50
Percent of Total Assets	59.67	63.73	68.17	67.68
Noncurrent Real Estate Loans				
Including Repurchased GNMA Loans	0.07	0.60	6.71	7.38
Percent of Total Assets	0.47	0.42	0.49	0.48
Excluding Repurchased GNMA Loans	0.07	0.59	4.38	5.03
Percent of Total Assets	0.47	0.41	0.32	0.33
Real Estate Owned	0.02	0.14	0.89	1.05
Percent of Total Assets	0.14	0.09	0.06	0.07
Troubled Real Estate Loans				
Including Repurchased GNMA Loans	0.09	0.74	7.60	8.43
Percent of Total Assets	0.61	0.52	0.55	0.55
Excluding Repurchased GNMA Loans	0.09	0.72	5.27	6.08
Percent of Total Assets	0.61	0.51	0.38	0.40
Valuation Allowances	0.08	0.85	6.11	7.04
Coverage Ratio				
Including Repurchased GNMA Loans	95.25	114.61	77.00	80.23
Excluding Repurchased GNMA Loans	95.25	116.67	110.31	110.81
Reserve Ratio	0.76	0.78	0.56	0.58

ASSET QUALITY INDICATORS
BY ASSET SIZE

SECOND QUARTER 2006:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	292	455	107	854
LOANS 30-89 DAYS DELINQUENT (% Total Assets)				
Total Including Repurchased GNMA Loans	0.93	0.62	0.63	0.63
Repurchased GNMA Loans	0.00	0.01	0.07	0.07
Total Excluding Repurchased GNMA Loans	0.93	0.61	0.56	0.57
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	0.72	0.91	0.55	0.64
Nonresidential Mortgages	0.96	0.69	0.32	0.44
Multifamily Mortgages	0.68	0.32	0.11	0.13
1-4 Family Mortgages	1.54	0.91	0.86	0.87
Home Equity Lines of Credit	1.33	0.61	0.45	0.47
Nonmortgage Loans and Leases				
Commercial Loans	1.20	1.15	0.84	0.88
Consumer Loans	1.98	1.27	1.18	1.19
NONCURRENT LOANS (% Total Assets)				
Total Including Repurchased GNMA Loans	0.53	0.48	0.56	0.55
Repurchased GNMA Loans	0.00	0.01	0.17	0.15
Total Excluding Repurchased GNMA Loans	0.53	0.48	0.39	0.40
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	0.99	0.86	0.33	0.46
Nonresidential Mortgages	0.74	0.64	0.36	0.45
Multifamily Mortgages	0.29	0.43	0.13	0.16
1-4 Family Mortgages	0.79	0.65	0.79	0.78
Home Equity Lines of Credit	0.36	0.36	0.23	0.23
Nonmortgage Loans and Leases				
Commercial Loans	0.98	1.22	1.09	1.10
Consumer Loans	0.80	0.45	0.69	0.68
NET CHARGE-OFFS (% Total Assets)				
Percent of Outstanding Loans by Loan Type:	0.01	0.02	0.05	0.05
Mortgage Loans				
Construction & Land Loans	0.00	0.04	0.01	0.01
Nonresidential Mortgages	(0.01)	0.02	0.00	0.01
Multifamily Mortgages	0.02	0.02	0.00	0.01
1-4 Family Mortgages	0.01	0.01	0.01	0.01
Home Equity Lines of Credit	0.02	0.00	0.01	0.01
Nonmortgage Loans and Leases				
Commercial Loans	0.09	0.10	0.23	0.22
Consumer Loans	0.11	0.16	0.51	0.49
Repossessed Assets	1.69	1.06	2.36	2.17
Other	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)				
Percent of Outstanding Loans by Loan Type:	0.14	0.10	0.07	0.07
Construction & Land Loans	0.18	0.19	0.13	0.15
Nonresidential Mortgages	0.44	0.18	0.17	0.18
Multifamily Mortgages	0.70	0.06	0.02	0.02
1-4 Family Mortgages	0.18	0.14	0.08	0.08
Other	0.22	0.18	0.19	0.19
ASSET QUALITY SUMMARY (% Total Assets)				
Net Chargeoffs (Annualized)	0.05	0.08	0.19	0.18
Net Provisions for Losses (Annualized)	0.09	0.11	0.20	0.19
Valuation Allowances	0.56	0.59	0.44	0.46
Noncurrent Loans				
Including Repurchased GNMA Loans	0.53	0.48	0.56	0.55
Excluding Repurchased GNMA Loans	0.53	0.48	0.39	0.40
Repossessed Assets, Net (% Total Assets)	0.14	0.10	0.07	0.07
Troubled Assets				
Including Repurchased GNMA Loans	0.67	0.58	0.63	0.62
Excluding Repurchased GNMA Loans	0.67	0.57	0.46	0.47

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

	3-MONTHS ENDED		6-MONTHS ENDED		2005	2004	2003	2002	
	JUNE	MAR.	JUNE	JUNE					
	2006	2006	2006	2005					
SUMMARY DATA:									
Number of Thrifts	(#)	854	856	854	870	863	886	928	974
Total Assets	(\$)	1,534.35	1,499.00	1,534.35	1,388.02	1,464.12	1,306.79	1,092.62	1,004.53
Net Income	(\$)	4.21	4.21	8.42	8.04	16.40	13.96	13.74	11.84
Profits	(\$)	4.33	4.24	8.57	8.15	16.61	14.31	14.02	12.57
Losses	(\$)	(0.12)	(0.03)	(0.14)	(0.11)	(0.21)	(0.35)	(0.28)	(0.73)
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	1.11	1.15	1.13	1.20	1.19	1.18	1.29	1.21
Median Ratio	(%)	0.64	0.66	0.64	0.77	0.73	0.71	0.76	0.80
Return on Average Equity	(%)	11.93	12.17	12.05	13.04	12.83	12.79	14.29	13.61
Median Ratio	(%)	5.21	5.37	5.35	6.76	6.26	6.23	6.97	7.56
Net Interest Income	(\$)	10.67	10.22	20.89	19.12	38.82	34.57	30.82	29.99
% of Average Assets	(%)	2.82	2.78	2.80	2.85	2.81	2.91	2.90	3.06
Total Fee Income	(\$)	4.49	4.70	9.18	7.52	16.83	12.38	9.28	4.55
% of Average Assets	(%)	1.18	1.28	1.18	1.03	1.39	1.19	1.25	0.64
G&A Expense	(\$)	9.82	9.31	19.14	16.34	33.79	30.09	25.37	22.54
% of Average Assets	(%)	2.59	2.53	2.56	2.44	2.44	2.53	2.39	2.30
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	9.25	9.36	9.25	9.34	9.45	9.08	9.09	9.18
Tier 1 Leverage Ratio	(%)	8.17	8.22	8.17	8.07	8.15	7.80	7.82	7.80
Risk-based Capital Ratio	(%)	13.95	14.07	13.95	14.14	13.97	13.85	14.23	13.96
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	853	854	853	866	858	881	922	967
Adequately Capitalized	(#)	1	2	1	2	4	4	5	5
Undercapitalized	(#)	0	0	0	0	0	0	0	2
Significantly Undercapitalized	(#)	0	0	0	1	0	1	1	0
Critically Undercapitalized	(#)	0	0	0	1	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	0	0	0	0	1	0	1
Problem Thrifts	(#)	4	6	4	7	7	6	8	14
Problem Thrift Assets	(\$)	0.21	1.05	0.21	1.98	1.87	0.71	0.63	2.58
Problem Thrift Assets as a % of Total Assets	(%)	0.01	0.07	0.01	0.14	0.13	0.05	0.06	0.26
ASSET QUALITY MEASURES:									
Troubled Assets									
Including Repurchased GNMA Loans	(\$)	9.57	9.59	9.57	N/A	9.41	N/A	N/A	N/A
% of Total Assets	(%)	0.62	0.64	0.62	N/A	0.64	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	7.22	6.99	7.22	5.81	6.46	6.33	7.29	7.57
% of Total Assets	(%)	0.47	0.47	0.47	0.42	0.44	0.48	0.67	0.75
Noncurrent Loans									
Including Repurchased GNMA Loans	(\$)	8.50	8.58	8.50	N/A	8.67	N/A	N/A	N/A
% of Total Assets	(%)	0.55	0.57	0.55	N/A	0.59	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	6.15	5.97	6.15	5.09	5.72	5.60	6.35	6.57
% of Total Assets	(%)	0.40	0.40	0.40	0.37	0.39	0.43	0.58	0.65
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	0.78	0.82	0.78	0.44	0.86	0.52	0.83	0.91
Home Equity Lines of Credit	(%)	0.23	0.20	0.23	0.13	0.19	0.14	0.03	0.05
Multifamily Loans	(%)	0.16	0.14	0.16	0.09	0.16	0.13	0.13	0.13
Commercial Loans	(%)	1.10	1.06	1.10	1.15	1.10	1.11	1.21	2.19
Consumer Loans	(%)	0.68	0.67	0.68	0.61	0.63	0.78	0.94	0.70
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	148.43	142.61	291.04	310.88	656.09	603.23	729.87	472.19
Purchases	(\$)	84.56	83.47	168.03	172.39	356.15	296.46	355.97	273.68
Sales	(\$)	138.56	135.39	273.95	278.85	599.47	477.70	768.41	530.32
Loans Outstanding (1)	(\$)	865.46	846.63	865.46	789.15	814.71	729.37	547.42	487.63
Loans Outstanding / Total Assets	(%)	56.41	56.48	56.41	56.85	55.64	55.81	50.10	48.54

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / August 2006

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

	JUNE 2006		MARCH 2006		JUNE 2005	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	1,534.35	100.00	1,499.00	100.00	1,388.02	100.00
Cash and Noninterest-Earning Deposits	16.47	1.07	16.90	1.13	18.24	1.31
Investment Securities	70.15	4.57	69.33	4.62	59.78	4.31
Mortgage Backed Securities	174.78	11.39	176.43	11.77	158.89	11.45
1-4 Family Mortgages	865.46	56.41	846.63	56.48	789.15	56.85
Home Equity Lines of Credit	92.85	6.05	91.59	6.11	87.22	6.28
Multifamily Mortgages	67.63	4.41	66.67	4.45	65.34	4.71
Nonresidential Mortgages	57.13	3.72	55.50	3.70	53.63	3.86
Construction Loans	31.79	2.07	30.54	2.04	27.03	1.95
Land Loans	16.49	1.08	15.76	1.05	12.50	0.90
Commercial Loans	46.00	3.00	43.55	2.91	43.93	3.16
Consumer Loans	89.92	5.86	86.02	5.74	79.98	5.76
Repossessed Assets, Net	1.07	0.07	1.02	0.07	0.72	0.05
Real Estate Held for Investment	0.18	0.01	0.18	0.01	0.25	0.02
Office Premises & Equipment	11.30	0.74	11.28	0.75	10.74	0.77
Other Assets	92.84	6.05	85.99	5.74	74.50	5.37
Less: Contra Assets & Valuation Allowances	6.86	0.45	6.78	0.45	6.65	0.48
TOTAL LIABILITIES AND CAPITAL	1,534.35	100.00	1,499.00	100.00	1,388.02	100.00
Total Deposits and Escrows	883.44	57.58	866.64	57.81	800.66	57.68
Deposits < or = to \$100,000	541.37	35.28	526.60	35.13	477.45	34.40
Deposits > \$100,000	342.06	22.29	340.03	22.68	323.21	23.29
Escrows	24.82	1.62	24.77	1.65	29.64	2.14
Total Borrowings	473.68	30.87	459.23	30.64	432.75	31.18
Advances from FHLB	271.73	17.71	270.06	18.02	266.45	19.20
Reverse Repurchase Agreements	81.82	5.33	75.62	5.05	68.42	4.93
Other Borrowings	120.13	7.83	113.55	7.58	97.89	7.05
Other Liabilities	35.27	2.30	32.77	2.19	24.96	1.80
EQUITY CAPITAL	141.96	9.25	140.36	9.36	129.65	9.34
Capital Stock & Paid-In Capital	85.31	5.56	83.47	5.57	74.22	5.35
Unrealized Gains (Losses) AFS Securities	(2.49)	(0.16)	(1.76)	(0.12)	0.33	0.02
Retained Earnings	59.16	3.86	59.03	3.94	55.85	4.02

	JUNE 2006		MARCH 2006		JUNE 2005	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	23.01	6.07	21.08	5.73	17.49	5.13
Interest Expense	12.34	3.25	10.86	2.95	7.77	2.28
Net Interest Income	10.67	2.82	10.22	2.78	9.72	2.85
Loss Provisions-Interest Bearing Assets	0.75	0.20	0.55	0.15	0.68	0.20
Noninterest Income	6.58	1.74	6.31	1.71	5.71	1.68
Mortgage Loan Servicing Fees	0.39	0.10	0.73	0.20	(0.05)	(0.01)
Other Fees and Charges	4.09	1.08	3.97	1.08	3.57	1.05
Other Noninterest Income	2.09	0.55	1.61	0.44	2.19	0.64
Noninterest Expense	10.00	2.64	9.46	2.57	8.50	2.49
G&A Expense	9.82	2.59	9.31	2.53	8.39	2.46
Goodwill Expense	0.15	0.04	0.14	0.04	0.10	0.03
Loss Provis.-Nonint. Bearing Assets	0.02	0.01	0.01	0.00	0.01	0.00
Income Before Taxes & Extraord. Items	6.51	1.72	6.51	1.77	6.26	1.84
Income Taxes	2.30	0.61	2.30	0.62	2.22	0.65
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	4.21	1.11	4.21	1.15	4.03	1.18

* Annualized.
Numbers may not sum due to rounding.
Office of Thrift Supervision / August 2006

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

NORTHEAST REGION

	3-MONTHS ENDED		6-MONTHS ENDED		2005	2004	2003	2002	
	JUNE	MAR.	JUNE	JUNE					
	2006	2006	2006	2005					
SUMMARY DATA:									
Number of Thrifts	(#)	263	265	263	264	266	272	285	304
Total Assets	(\$)	392.45	382.58	392.45	347.17	371.60	329.11	273.70	246.92
Net Income	(\$)	1.14	0.99	2.13	2.13	4.43	4.24	3.45	2.90
Profits	(\$)	1.20	0.99	2.20	2.14	4.45	4.30	3.58	3.01
Losses	(\$)	(0.06)	(0.01)	(0.06)	(0.01)	(0.02)	(0.05)	(0.13)	(0.11)
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	1.18	1.05	1.12	1.28	1.27	1.40	1.32	1.23
Median Ratio	(%)	0.57	0.62	0.59	0.75	0.75	0.69	0.72	0.77
Return on Average Equity	(%)	11.99	10.50	11.25	12.93	12.73	14.05	14.14	13.15
Median Ratio	(%)	4.81	5.18	4.90	6.39	6.06	6.09	6.69	7.55
Net Interest Income	(\$)	2.36	2.39	4.74	4.73	9.43	8.89	7.70	7.26
% of Average Assets	(%)	2.43	2.53	2.48	2.84	2.72	2.94	2.94	3.07
Total Fee Income	(\$)	1.01	0.77	1.78	1.48	3.44	3.68	2.51	1.64
% of Average Assets	(%)	1.04	0.82	1.04	0.88	1.28	1.08	1.50	0.72
G&A Expense	(\$)	1.72	1.75	3.46	3.36	6.80	7.13	5.90	5.21
% of Average Assets	(%)	1.77	1.85	1.81	2.02	1.96	2.36	2.25	2.21
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	9.78	9.93	9.78	10.52	10.04	10.08	9.54	9.39
Tier 1 Leverage Ratio	(%)	8.88	8.96	8.88	9.31	8.97	8.96	8.69	8.42
Risk-based Capital Ratio	(%)	16.17	16.54	16.17	17.31	16.48	15.93	15.74	14.83
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	263	265	263	264	264	271	283	302
Adequately Capitalized	(#)	0	0	0	0	2	1	1	2
Undercapitalized	(#)	0	0	0	0	0	0	0	0
Significantly Undercapitalized	(#)	0	0	0	0	0	0	1	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	0	0	0	0	1	0	0
Problem Thrifts	(#)	1	0	1	1	1	1	1	2
Problem Thrift Assets	(\$)	0.06	N/A	0.06	0.85	0.78	0.09	0.11	1.52
Problem Thrift Assets as a % of Total Assets	(%)	0.02	N/A	0.02	0.25	0.21	0.03	0.04	0.62
ASSET QUALITY MEASURES:									
Troubled Assets									
Including Repurchased GNMA Loans	(\$)	1.46	1.39	1.46	N/A	1.40	N/A	N/A	N/A
% of Total Assets	(%)	0.37	0.36	0.37	N/A	0.38	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	1.46	1.39	1.46	1.20	1.40	1.41	1.70	1.59
% of Total Assets	(%)	0.37	0.36	0.37	0.34	0.38	0.43	0.62	0.65
Noncurrent Loans									
Including Repurchased GNMA Loans	(\$)	1.28	1.24	1.28	N/A	1.26	N/A	N/A	N/A
% of Total Assets	(%)	0.33	0.32	0.33	N/A	0.34	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	1.28	1.24	1.28	1.08	1.26	1.30	1.56	1.41
% of Total Assets	(%)	0.33	0.32	0.33	0.31	0.34	0.40	0.57	0.57
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	0.48	0.48	0.48	0.47	0.50	0.50	0.80	0.77
Home Equity Lines of Credit	(%)	0.32	0.33	0.32	0.19	0.33	0.24	0.04	0.05
Multifamily Loans	(%)	0.32	0.27	0.32	0.21	0.38	0.31	0.22	0.19
Commercial Loans	(%)	0.57	0.61	0.57	0.73	0.73	0.73	1.32	1.81
Consumer Loans	(%)	0.51	0.42	0.51	0.50	0.47	1.41	1.51	0.54
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	28.71	27.47	56.18	66.01	142.27	125.03	155.67	103.24
Purchases	(\$)	30.26	36.01	66.27	73.30	149.79	100.16	83.82	61.92
Sales	(\$)	40.52	48.00	88.52	102.34	211.70	151.99	172.78	105.63
Loans Outstanding (1)	(\$)	194.88	188.58	194.88	169.15	184.83	155.85	117.57	112.30
Loans Outstanding / Total Assets	(%)	49.66	49.29	49.66	48.72	49.74	47.36	42.95	45.48

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / August 2006

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

NORTHEAST REGION

	JUNE 2006		MARCH 2006		JUNE 2005	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	392.45	100.00	382.58	100.00	347.17	100.00
Cash and Noninterest-Earning Deposits	3.47	0.88	3.17	0.83	3.64	1.05
Investment Securities	25.00	6.37	24.90	6.51	23.90	6.89
Mortgage Backed Securities	78.68	20.05	80.78	21.11	72.46	20.87
1-4 Family Mortgages	194.88	49.66	188.58	49.29	169.15	48.72
Home Equity Lines of Credit	9.96	2.54	9.23	2.41	10.70	3.08
Multifamily Mortgages	10.18	2.59	10.07	2.63	9.70	2.79
Nonresidential Mortgages	20.26	5.16	20.00	5.23	19.11	5.51
Construction Loans	6.61	1.69	6.48	1.69	5.61	1.62
Land Loans	3.99	1.02	3.85	1.01	2.84	0.82
Commercial Loans	15.61	3.98	14.50	3.79	13.33	3.84
Consumer Loans	12.08	3.08	11.92	3.12	10.94	3.15
Repossessed Assets, Net	0.18	0.05	0.15	0.04	0.12	0.03
Real Estate Held for Investment	0.01	0.00	0.01	0.00	0.03	0.01
Office Premises & Equipment	2.25	0.57	2.23	0.58	2.13	0.61
Other Assets	20.74	5.28	17.45	4.56	15.72	4.53
Less: Contra Assets & Valuation Allowances	1.49	0.38	1.50	0.39	1.52	0.44
TOTAL LIABILITIES AND CAPITAL	392.45	100.00	382.58	100.00	347.17	100.00
Total Deposits and Escrows	237.40	60.49	236.01	61.69	207.43	59.75
Deposits < or = to \$100,000	164.59	41.94	160.59	41.97	142.93	41.17
Deposits > \$100,000	72.81	18.55	75.43	19.71	64.50	18.58
Escrows	1.75	0.45	1.90	0.50	2.11	0.61
Total Borrowings	111.07	28.30	103.19	26.97	97.97	28.22
Advances from FHLB	51.82	13.20	48.11	12.58	47.18	13.59
Reverse Repurchase Agreements	26.55	6.77	24.15	6.31	20.81	5.99
Other Borrowings	32.70	8.33	30.93	8.08	29.98	8.64
Other Liabilities	5.60	1.43	5.37	1.40	5.25	1.51
EQUITY CAPITAL	38.38	9.78	38.00	9.93	36.51	10.52
Capital Stock & Paid-In Capital	22.41	5.71	22.04	5.76	20.37	5.87
Unrealized Gains (Losses) AFS Securities	(1.17)	(0.30)	(0.97)	(0.25)	(0.12)	(0.04)
Retained Earnings	17.48	4.45	17.34	4.53	16.51	4.75

	JUNE 2006		MARCH 2006		JUNE 2005	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	5.46	5.64	5.15	5.47	4.34	5.11
Interest Expense	3.11	3.21	2.77	2.94	1.97	2.32
Net Interest Income	2.36	2.43	2.39	2.53	2.37	2.79
Loss Provisions-Interest Bearing Assets	0.06	0.06	0.06	0.07	0.09	0.11
Noninterest Income	1.24	1.28	0.97	1.03	1.14	1.35
Mortgage Loan Servicing Fees	0.07	0.08	0.07	0.07	0.05	0.06
Other Fees and Charges	0.93	0.96	0.70	0.74	0.70	0.82
Other Noninterest Income	0.23	0.24	0.20	0.21	0.40	0.47
Noninterest Expense	1.75	1.81	1.78	1.89	1.71	2.02
G&A Expense	1.72	1.77	1.75	1.85	1.68	1.97
Goodwill Expense	0.04	0.04	0.04	0.04	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	1.79	1.84	1.51	1.60	1.71	2.01
Income Taxes	0.64	0.66	0.52	0.55	0.59	0.69
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	1.14	1.18	0.99	1.05	1.12	1.32

* Annualized.

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Office of Thrift Supervision / August 2006

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

SOUTHEAST REGION

		3-MONTHS ENDED		6-MONTHS ENDED		2005	2004	2003	2002
		JUNE	MAR.	JUNE	JUNE				
		2006	2006	2006	2005				
SUMMARY DATA:									
Number of Thrifts	(#)	305	305	305	311	306	312	329	345
Total Assets	(\$)	261.42	253.80	261.42	233.83	249.51	217.81	195.38	177.16
Net Income	(\$)	0.53	0.58	1.11	1.07	2.14	2.01	1.89	1.07
Profits	(\$)	0.59	0.59	1.18	1.11	2.25	2.13	2.00	1.64
Losses	(\$)	(0.05)	(0.02)	(0.07)	(0.04)	(0.11)	(0.12)	(0.11)	(0.57)
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.82	0.92	0.87	0.95	0.92	0.97	1.02	0.66
Median Ratio	(%)	0.58	0.58	0.58	0.70	0.65	0.61	0.69	0.71
Return on Average Equity	(%)	9.33	10.41	9.86	10.43	10.16	10.82	11.13	6.91
Median Ratio	(%)	4.48	4.68	4.57	6.35	5.82	5.40	6.18	6.25
Net Interest Income	(\$)	1.90	1.86	3.76	3.35	6.86	6.03	5.20	4.87
% of Average Assets	(%)	2.96	2.96	2.96	2.97	2.94	2.92	2.81	3.03
Total Fee Income	(\$)	0.55	0.58	1.13	1.15	2.36	2.22	2.05	1.85
% of Average Assets	(%)	0.85	0.93	0.85	0.98	0.96	1.09	1.11	1.10
G&A Expense	(\$)	1.68	1.59	3.27	2.98	6.11	5.67	5.47	5.06
% of Average Assets	(%)	2.61	2.54	2.58	2.64	2.62	2.75	2.96	3.15
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	8.81	8.89	8.81	9.05	8.82	9.01	9.11	9.24
Tier 1 Leverage Ratio	(%)	8.34	8.37	8.34	8.51	8.30	8.62	8.71	8.92
Risk-based Capital Ratio	(%)	13.70	13.59	13.70	13.62	13.46	14.03	14.79	15.16
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	304	305	304	309	305	311	326	342
Adequately Capitalized	(#)	1	0	1	1	1	0	3	2
Undercapitalized	(#)	0	0	0	0	0	0	0	1
Significantly Undercapitalized	(#)	0	0	0	1	0	1	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	0	0	0	0	0	0	1
Problem Thrifts	(#)	2	5	2	6	5	4	6	10
Problem Thrift Assets	(\$)	0.08	0.98	0.08	1.13	1.01	0.59	0.50	0.78
Problem Thrift Assets as a % of Total Assets	(%)	0.03	0.39	0.03	0.48	0.40	0.27	0.26	0.44
ASSET QUALITY MEASURES:									
Troubled Assets									
Including Repurchased GNMA Loans	(\$)	1.41	1.41	1.41	N/A	1.44	N/A	N/A	N/A
% of Total Assets	(%)	0.54	0.56	0.54	N/A	0.58	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	1.18	1.16	1.18	1.09	1.21	1.23	1.46	1.53
% of Total Assets	(%)	0.45	0.46	0.45	0.47	0.49	0.57	0.75	0.87
Noncurrent Loans									
Including Repurchased GNMA Loans	(\$)	1.16	1.18	1.16	N/A	1.23	N/A	N/A	N/A
% of Total Assets	(%)	0.44	0.46	0.44	N/A	0.49	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	0.93	0.93	0.93	0.88	1.00	1.01	1.21	1.28
% of Total Assets	(%)	0.36	0.37	0.36	0.38	0.40	0.47	0.62	0.72
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	0.62	0.65	0.62	0.43	0.68	0.56	0.79	0.87
Home Equity Lines of Credit	(%)	0.25	0.20	0.25	0.14	0.20	0.15	0.06	0.10
Multifamily Loans	(%)	0.37	0.44	0.37	0.25	0.42	0.34	0.35	0.35
Commercial Loans	(%)	1.01	1.04	1.01	1.23	1.08	1.33	1.68	2.84
Consumer Loans	(%)	0.43	0.46	0.43	0.51	0.52	0.68	0.97	1.03
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	16.97	16.31	33.29	35.76	75.87	67.59	91.71	64.89
Purchases	(\$)	9.23	8.38	17.61	25.07	47.94	49.06	75.20	56.44
Sales	(\$)	13.83	13.85	27.68	34.05	70.90	74.95	123.12	101.76
Loans Outstanding (1)	(\$)	125.99	122.33	125.99	113.53	120.43	101.33	86.35	77.65
Loans Outstanding / Total Assets	(%)	48.19	48.20	48.19	48.55	48.27	46.52	44.19	43.83

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / August 2006

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

SOUTHEAST REGION

	JUNE 2006		MARCH 2006		JUNE 2005	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	261.42	100.00	253.80	100.00	233.83	100.00
Cash and Noninterest-Earning Deposits	3.60	1.38	3.73	1.47	3.98	1.70
Investment Securities	14.53	5.56	15.41	6.07	14.85	6.35
Mortgage Backed Securities	35.32	13.51	33.39	13.16	30.09	12.87
1-4 Family Mortgages	125.99	48.19	122.33	48.20	113.53	48.55
Home Equity Lines of Credit	25.58	9.79	25.50	10.05	21.21	9.07
Multifamily Mortgages	5.73	2.19	5.45	2.15	5.34	2.28
Nonresidential Mortgages	14.56	5.57	13.95	5.49	12.14	5.19
Construction Loans	8.70	3.33	8.40	3.31	7.09	3.03
Land Loans	6.26	2.40	5.99	2.36	4.28	1.83
Commercial Loans	10.33	3.95	9.51	3.75	9.13	3.90
Consumer Loans	23.57	9.02	22.77	8.97	21.32	9.12
Repossessed Assets, Net	0.25	0.10	0.23	0.09	0.21	0.09
Real Estate Held for Investment	0.07	0.03	0.07	0.03	0.08	0.03
Office Premises & Equipment	2.80	1.07	2.73	1.08	2.48	1.06
Other Assets	11.05	4.23	11.15	4.39	10.61	4.54
Less: Contra Assets & Valuation Allowances	1.34	0.51	1.31	0.51	1.30	0.55
TOTAL LIABILITIES AND CAPITAL	261.42	100.00	253.80	100.00	233.83	100.00
Total Deposits and Escrows	174.30	66.68	171.76	67.68	155.41	66.46
Deposits < or = to \$100,000	109.51	41.89	107.30	42.28	100.27	42.88
Deposits > \$100,000	64.79	24.78	64.47	25.40	55.14	23.58
Escrows	2.18	0.83	2.11	0.83	2.45	1.05
Total Borrowings	59.27	22.67	55.22	21.76	53.07	22.70
Advances from FHLB	34.34	13.14	32.41	12.77	34.58	14.79
Reverse Repurchase Agreements	19.82	7.58	16.54	6.52	16.02	6.85
Other Borrowings	5.11	1.95	6.26	2.47	2.47	1.06
Other Liabilities	4.81	1.84	4.27	1.68	4.20	1.80
EQUITY CAPITAL	23.03	8.81	22.55	8.89	21.15	9.05
Capital Stock & Paid-In Capital	12.62	4.83	12.38	4.88	11.51	4.92
Unrealized Gains (Losses) AFS Securities	(0.71)	(0.27)	(0.48)	(0.19)	(0.03)	(0.01)
Retained Earnings	11.01	4.21	10.63	4.19	9.88	4.22

	JUNE 2006		MARCH 2006		JUNE 2005	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	3.85	5.98	3.60	5.74	3.00	5.24
Interest Expense	1.95	3.02	1.74	2.78	1.31	2.28
Net Interest Income	1.90	2.96	1.86	2.96	1.70	2.96
Loss Provisions-Interest Bearing Assets	0.15	0.23	0.10	0.17	0.22	0.38
Noninterest Income	0.76	1.18	0.73	1.17	0.84	1.46
Mortgage Loan Servicing Fees	0.00	0.00	0.02	0.03	(0.03)	(0.06)
Other Fees and Charges	0.54	0.84	0.56	0.90	0.60	1.04
Other Noninterest Income	0.22	0.34	0.15	0.24	0.28	0.48
Noninterest Expense	1.71	2.66	1.61	2.57	1.56	2.72
G&A Expense	1.68	2.61	1.59	2.54	1.54	2.69
Goodwill Expense	0.03	0.04	0.02	0.03	0.02	0.03
Loss Provis.-Nonint. Bearing Assets	0.00	0.01	0.00	0.00	0.00	0.00
Income Before Taxes & Extraord. Items	0.81	1.25	0.87	1.39	0.76	1.32
Income Taxes	0.27	0.43	0.30	0.47	0.26	0.46
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.53	0.82	0.58	0.92	0.49	0.86

* Annualized.

Numbers may not sum due to rounding.
Office of Thrift Supervision / August 2006

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

MIDWEST REGION

	3-MONTHS ENDED		6-MONTHS ENDED		2005	2004	2003	2002	
	JUNE	MAR.	JUNE	JUNE					
	2006	2006	2006	2005					
SUMMARY DATA:									
Number of Thrifts	(#)	200	200	200	202	201	207	216	224
Total Assets	(\$)	135.30	131.20	135.30	133.88	126.63	135.39	127.54	127.58
Net Income	(\$)	0.35	0.33	0.67	0.62	1.29	1.24	1.52	1.52
Profits	(\$)	0.35	0.33	0.68	0.68	1.37	1.41	1.54	1.57
Losses	(\$)	0.00	0.00	(0.01)	(0.06)	(0.08)	(0.16)	(0.03)	(0.04)
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	1.05	1.01	1.03	0.95	0.99	0.94	1.17	1.22
Median Ratio	(%)	0.71	0.69	0.67	0.75	0.71	0.75	0.82	0.84
Return on Average Equity	(%)	11.63	11.26	11.45	10.70	11.14	10.79	13.66	14.28
Median Ratio	(%)	6.15	5.47	5.94	6.89	6.15	6.40	7.54	8.02
Net Interest Income	(\$)	0.91	0.88	1.79	1.83	3.63	3.70	3.60	3.81
% of Average Assets	(%)	2.73	2.73	2.73	2.80	2.78	2.80	2.78	3.07
Total Fee Income	(\$)	0.42	0.38	0.80	0.71	1.50	1.38	1.23	1.04
% of Average Assets	(%)	1.26	1.17	1.26	1.15	1.21	1.08	1.02	0.87
G&A Expense	(\$)	0.88	0.84	1.71	1.70	3.37	3.61	3.35	3.27
% of Average Assets	(%)	2.63	2.60	2.62	2.60	2.58	2.74	2.59	2.63
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	8.99	9.00	8.99	8.80	9.01	8.98	8.66	8.51
Tier 1 Leverage Ratio	(%)	8.88	8.87	8.88	8.56	8.90	8.45	8.42	8.25
Risk-based Capital Ratio	(%)	14.43	14.43	14.43	14.25	14.56	14.45	15.05	14.76
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	200	200	200	200	199	204	216	222
Adequately Capitalized	(#)	0	0	0	1	1	3	0	1
Undercapitalized	(#)	0	0	0	0	0	0	0	1
Significantly Undercapitalized	(#)	0	0	0	0	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	1	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	0	0	0	0	0	0	0
Problem Thrifts	(#)	0	0	0	0	0	1	1	1
Problem Thrift Assets	(\$)	N/A	N/A	N/A	N/A	N/A	0.03	0.03	0.04
Problem Thrift Assets as a % of Total Assets	(%)	N/A	N/A	N/A	N/A	N/A	0.02	0.02	0.03
ASSET QUALITY MEASURES:									
Troubled Assets									
Including Repurchased GNMA Loans	(\$)	1.20	1.35	1.20	N/A	1.45	N/A	N/A	N/A
% of Total Assets	(%)	0.88	1.03	0.88	N/A	1.14	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	0.46	0.46	0.46	0.50	0.48	0.61	0.69	0.73
% of Total Assets	(%)	0.34	0.35	0.34	0.37	0.38	0.45	0.54	0.58
Noncurrent Loans									
Including Repurchased GNMA Loans	(\$)	1.12	1.27	1.12	N/A	1.36	N/A	N/A	N/A
% of Total Assets	(%)	0.83	0.97	0.83	N/A	1.08	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	0.38	0.39	0.38	0.41	0.40	0.52	0.52	0.60
% of Total Assets	(%)	0.28	0.30	0.28	0.31	0.31	0.39	0.40	0.47
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	1.99	2.41	1.99	0.38	2.71	0.50	0.57	0.53
Home Equity Lines of Credit	(%)	0.16	0.17	0.16	0.11	0.17	0.12	0.03	0.05
Multifamily Loans	(%)	0.68	0.47	0.68	0.27	0.70	0.61	0.51	0.62
Commercial Loans	(%)	0.84	0.94	0.84	0.94	0.84	0.83	1.32	2.15
Consumer Loans	(%)	0.49	0.51	0.49	0.48	0.52	0.54	0.56	0.52
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	13.08	10.21	23.29	25.84	55.02	49.45	69.19	53.58
Purchases	(\$)	2.04	1.71	3.75	4.91	9.32	9.57	14.73	13.94
Sales	(\$)	7.02	5.70	12.72	15.38	32.60	32.82	58.76	43.34
Loans Outstanding (1)	(\$)	45.28	43.76	45.28	47.38	43.00	46.24	42.01	43.95
Loans Outstanding / Total Assets	(%)	33.47	33.36	33.47	35.39	33.96	34.15	32.94	34.45

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / August 2006

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

MIDWEST REGION

	JUNE 2006		MARCH 2006		JUNE 2005	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	135.30	100.00	131.20	100.00	133.88	100.00
Cash and Noninterest-Earning Deposits	1.81	1.33	1.75	1.33	2.46	1.84
Investment Securities	22.65	16.74	20.28	15.46	19.08	14.25
Mortgage Backed Securities	16.97	12.54	17.39	13.25	16.43	12.27
1-4 Family Mortgages	45.28	33.47	43.76	33.36	47.38	35.39
Home Equity Lines of Credit	8.01	5.92	7.47	5.69	7.18	5.36
Multifamily Mortgages	2.94	2.18	3.02	2.30	3.30	2.46
Nonresidential Mortgages	8.54	6.31	8.31	6.33	9.15	6.84
Construction Loans	7.62	5.63	7.36	5.61	6.70	5.00
Land Loans	2.68	1.98	2.47	1.88	2.30	1.72
Commercial Loans	6.27	4.64	6.07	4.63	5.77	4.31
Consumer Loans	14.68	10.85	15.06	11.48	15.30	11.43
Reposessed Assets, Net	0.08	0.06	0.08	0.06	0.09	0.07
Real Estate Held for Investment	0.06	0.04	0.06	0.04	0.08	0.06
Office Premises & Equipment	1.32	0.98	1.30	0.99	1.24	0.93
Other Assets	5.11	3.77	5.00	3.81	5.37	4.01
Less: Contra Assets & Valuation Allowances	0.70	0.52	0.71	0.54	0.76	0.57
TOTAL LIABILITIES AND CAPITAL	135.30	100.00	131.20	100.00	133.88	100.00
Total Deposits and Escrows	81.75	60.42	79.62	60.68	77.78	58.10
Deposits < or = to \$100,000	54.85	40.54	54.00	41.16	53.64	40.07
Deposits > \$100,000	26.91	19.89	25.62	19.52	24.14	18.03
Escrows	1.16	0.86	1.11	0.85	1.41	1.05
Total Borrowings	39.85	29.45	37.92	28.90	42.61	31.83
Advances from FHLB	37.03	27.37	35.45	27.02	37.02	27.65
Reverse Repurchase Agreements	0.74	0.55	0.59	0.45	1.74	1.30
Other Borrowings	2.08	1.53	1.88	1.43	3.85	2.87
Other Liabilities	1.54	1.14	1.86	1.41	1.71	1.28
EQUITY CAPITAL	12.16	8.99	11.80	9.00	11.78	8.80
Capital Stock & Paid-In Capital	4.99	3.69	4.76	3.63	5.26	3.93
Unrealized Gains (Losses) AFS Securities	(0.12)	(0.09)	(0.07)	(0.05)	0.08	0.06
Retained Earnings	7.23	5.35	7.10	5.41	6.56	4.90

	JUNE 2006		MARCH 2006		JUNE 2005	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	2.00	5.99	1.85	5.74	1.72	5.22
Interest Expense	1.08	3.26	0.97	3.01	0.79	2.40
Net Interest Income	0.91	2.73	0.88	2.73	0.93	2.82
Loss Provisions-Interest Bearing Assets	0.03	0.08	0.05	0.16	0.07	0.20
Noninterest Income	0.50	1.51	0.47	1.46	0.46	1.39
Mortgage Loan Servicing Fees	0.02	0.06	0.02	0.06	0.02	0.05
Other Fees and Charges	0.40	1.20	0.35	1.10	0.36	1.10
Other Noninterest Income	0.08	0.24	0.09	0.29	0.08	0.24
Noninterest Expense	0.89	2.68	0.85	2.64	0.85	2.60
G&A Expense	0.88	2.63	0.84	2.60	0.85	2.58
Goodwill Expense	0.01	0.04	0.01	0.03	0.01	0.02
Loss Provis.-Nonint. Bearing Assets	0.00	0.00	0.00	0.01	0.00	(0.01)
Income Before Taxes & Extraord. Items	0.49	1.48	0.44	1.38	0.46	1.41
Income Taxes	0.15	0.44	0.12	0.36	0.13	0.41
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.35	1.05	0.33	1.01	0.33	1.01

* Annualized.

Numbers may not sum due to rounding.
Office of Thrift Supervision / August 2006

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

WEST REGION

		3-MONTHS ENDED		6-MONTHS ENDED		2005	2004	2003	2002
		JUNE	MAR.	JUNE	JUNE				
		2006	2006	2006	2005				
SUMMARY DATA:									
Number of Thrifts	(#)	86	86	86	93	90	95	98	101
Total Assets	(\$)	760.61	744.74	760.61	686.55	729.66	637.62	505.78	460.78
Net Income	(\$)	2.20	2.33	4.53	4.24	8.57	6.49	6.90	6.36
Profits	(\$)	2.20	2.33	4.53	4.24	8.58	6.50	6.91	6.37
Losses	(\$)	0.00	0.00	0.00	0.00	0.00	(0.01)	(0.01)	(0.01)
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	1.17	1.28	1.22	1.27	1.25	1.16	1.40	1.37
Median Ratio	(%)	0.86	0.84	0.85	0.98	0.95	0.91	1.00	1.05
Return on Average Equity	(%)	12.75	13.75	13.25	14.36	14.04	13.11	15.64	16.22
Median Ratio	(%)	9.12	9.07	10.21	9.26	9.55	9.77	10.90	11.51
Net Interest Income	(\$)	5.52	5.12	10.64	9.24	18.95	16.00	14.34	14.06
% of Average Assets	(%)	2.93	2.81	2.87	2.78	2.77	2.86	2.90	3.02
Total Fee Income	(\$)	2.52	2.97	5.48	4.18	9.54	5.09	3.49	0.03
% of Average Assets	(%)	1.34	1.63	1.34	1.09	1.59	1.29	1.22	0.34
G&A Expense	(\$)	5.55	5.14	10.69	8.31	17.52	13.68	10.66	9.00
% of Average Assets	(%)	2.95	2.82	2.89	2.50	2.56	2.45	2.15	1.93
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	9.10	9.23	9.10	8.87	9.37	8.53	8.88	9.16
Tier 1 Leverage Ratio	(%)	7.55	7.62	7.55	7.14	7.50	6.71	6.79	6.85
Risk-based Capital Ratio	(%)	13.00	13.11	13.00	12.91	12.98	12.69	13.01	12.85
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	86	84	86	93	90	95	97	101
Adequately Capitalized	(#)	0	2	0	0	0	0	1	0
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
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	0	0	0	0	0	0	0
Problem Thrifts	(#)	1	1	1	0	1	0	0	1
Problem Thrift Assets	(\$)	0.07	0.07	0.07	N/A	0.08	N/A	N/A	0.23
Problem Thrift Assets as a % of Total Assets	(%)	0.01	0.01	0.01	N/A	0.01	N/A	N/A	0.05
ASSET QUALITY MEASURES:									
Troubled Assets									
Including Repurchased GNMA Loans	(\$)	5.51	5.45	5.51	N/A	5.14	N/A	N/A	N/A
% of Total Assets	(%)	0.72	0.73	0.72	N/A	0.70	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	4.13	3.98	4.13	3.03	3.39	3.09	3.44	3.71
% of Total Assets	(%)	0.54	0.54	0.54	0.44	0.46	0.48	0.68	0.80
Noncurrent Loans									
Including Repurchased GNMA Loans	(\$)	4.95	4.89	4.95	N/A	4.83	N/A	N/A	N/A
% of Total Assets	(%)	0.65	0.66	0.65	N/A	0.66	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	3.58	3.43	3.58	2.72	3.08	2.77	3.07	3.28
% of Total Assets	(%)	0.47	0.46	0.47	0.40	0.42	0.43	0.61	0.71
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	0.84	0.85	0.84	0.45	0.88	0.52	0.88	1.05
Home Equity Lines of Credit	(%)	0.22	0.19	0.22	0.12	0.17	0.12	0.01	0.02
Multifamily Loans	(%)	0.07	0.06	0.07	0.03	0.04	0.03	0.05	0.05
Commercial Loans	(%)	1.89	1.63	1.89	1.55	1.58	1.41	0.72	2.14
Consumer Loans	(%)	0.95	0.95	0.95	0.79	0.75	0.47	0.59	0.55
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	89.67	88.61	178.28	183.27	382.93	361.17	413.30	250.48
Purchases	(\$)	43.02	37.56	80.58	69.50	149.60	137.80	182.56	141.59
Sales	(\$)	77.20	67.85	145.04	127.08	284.28	217.94	413.75	279.58
Loans Outstanding (1)	(\$)	500.41	493.12	500.41	460.12	467.48	426.66	302.09	254.07
Loans Outstanding / Total Assets	(%)	65.79	66.21	65.79	67.02	64.07	66.91	59.73	55.14

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / August 2006

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

WEST REGION

	JUNE 2006		MARCH 2006		JUNE 2005	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	760.61	100.00	744.74	100.00	686.55	100.00
Cash and Noninterest-Earning Deposits	7.60	1.00	8.25	1.11	8.17	1.19
Investment Securities	21.58	2.84	20.22	2.71	13.67	1.99
Mortgage Backed Securities	43.80	5.76	44.87	6.03	39.92	5.81
1-4 Family Mortgages	500.41	65.79	493.12	66.21	460.12	67.02
Home Equity Lines of Credit	49.30	6.48	49.40	6.63	48.13	7.01
Multifamily Mortgages	48.86	6.42	48.19	6.47	47.08	6.86
Nonresidential Mortgages	13.78	1.81	13.24	1.78	13.22	1.93
Construction Loans	8.86	1.16	8.30	1.11	7.63	1.11
Land Loans	3.56	0.47	3.45	0.46	3.08	0.45
Commercial Loans	13.79	1.81	13.47	1.81	15.70	2.29
Consumer Loans	39.59	5.21	36.27	4.87	32.42	4.72
Repossessed Assets, Net	0.56	0.07	0.56	0.08	0.30	0.04
Real Estate Held for Investment	0.04	0.01	0.04	0.01	0.06	0.01
Office Premises & Equipment	4.92	0.65	5.02	0.67	4.89	0.71
Other Assets	56.60	7.44	53.00	7.12	43.36	6.32
Less: Contra Assets & Valuation Allowances	3.33	0.44	3.27	0.44	3.07	0.45
TOTAL LIABILITIES AND CAPITAL	760.61	100.00	744.74	100.00	686.55	100.00
Total Deposits and Escrows	391.24	51.44	380.47	51.09	361.17	52.61
Deposits < or = to \$100,000	212.92	27.99	205.21	27.55	181.05	26.37
Deposits > \$100,000	178.31	23.44	175.25	23.53	180.12	26.24
Escrows	19.72	2.59	19.64	2.64	23.67	3.45
Total Borrowings	276.74	36.38	274.15	36.81	250.60	36.50
Advances from FHLB	161.79	21.27	165.32	22.20	159.16	23.18
Reverse Repurchase Agreements	34.70	4.56	34.34	4.61	29.85	4.35
Other Borrowings	80.25	10.55	74.48	10.00	61.59	8.97
Other Liabilities	23.43	3.08	21.37	2.87	13.87	2.02
EQUITY CAPITAL	69.20	9.10	68.76	9.23	60.90	8.87
Capital Stock & Paid-In Capital	45.95	6.04	44.89	6.03	37.67	5.49
Unrealized Gains (Losses) AFS Securities	(0.50)	(0.07)	(0.24)	(0.03)	0.41	0.06
Retained Earnings	23.60	3.10	24.10	3.24	23.03	3.35

	JUNE 2006		MARCH 2006		JUNE 2005	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	11.89	6.32	10.64	5.84	8.54	5.06
Interest Expense	6.37	3.38	5.52	3.03	3.79	2.25
Net Interest Income	5.52	2.93	5.12	2.81	4.74	2.81
Loss Provisions-Interest Bearing Assets	0.51	0.27	0.33	0.18	0.30	0.18
Noninterest Income	4.08	2.17	4.14	2.27	3.27	1.94
Mortgage Loan Servicing Fees	0.30	0.16	0.62	0.34	(0.08)	(0.05)
Other Fees and Charges	2.22	1.18	2.35	1.29	1.92	1.13
Other Noninterest Income	1.56	0.83	1.17	0.64	1.44	0.85
Noninterest Expense	5.64	3.00	5.22	2.87	4.37	2.59
G&A Expense	5.55	2.95	5.14	2.82	4.32	2.56
Goodwill Expense	0.08	0.04	0.08	0.04	0.04	0.02
Loss Provis.-Nonint. Bearing Assets	0.02	0.01	0.01	0.00	0.01	0.00
Income Before Taxes & Extraord. Items	3.44	1.83	3.70	2.03	3.34	1.98
Income Taxes	1.25	0.66	1.37	0.75	1.25	0.74
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	2.20	1.17	2.33	1.28	2.10	1.24

* Annualized.

Numbers may not sum due to rounding.
Office of Thrift Supervision / August 2006

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 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, 2006
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.

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.

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.

TECHNICAL NOTES

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

Multifamily 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.