



# Third Quarter 2006 Thrift Industry Report Data

November 15, 2006

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

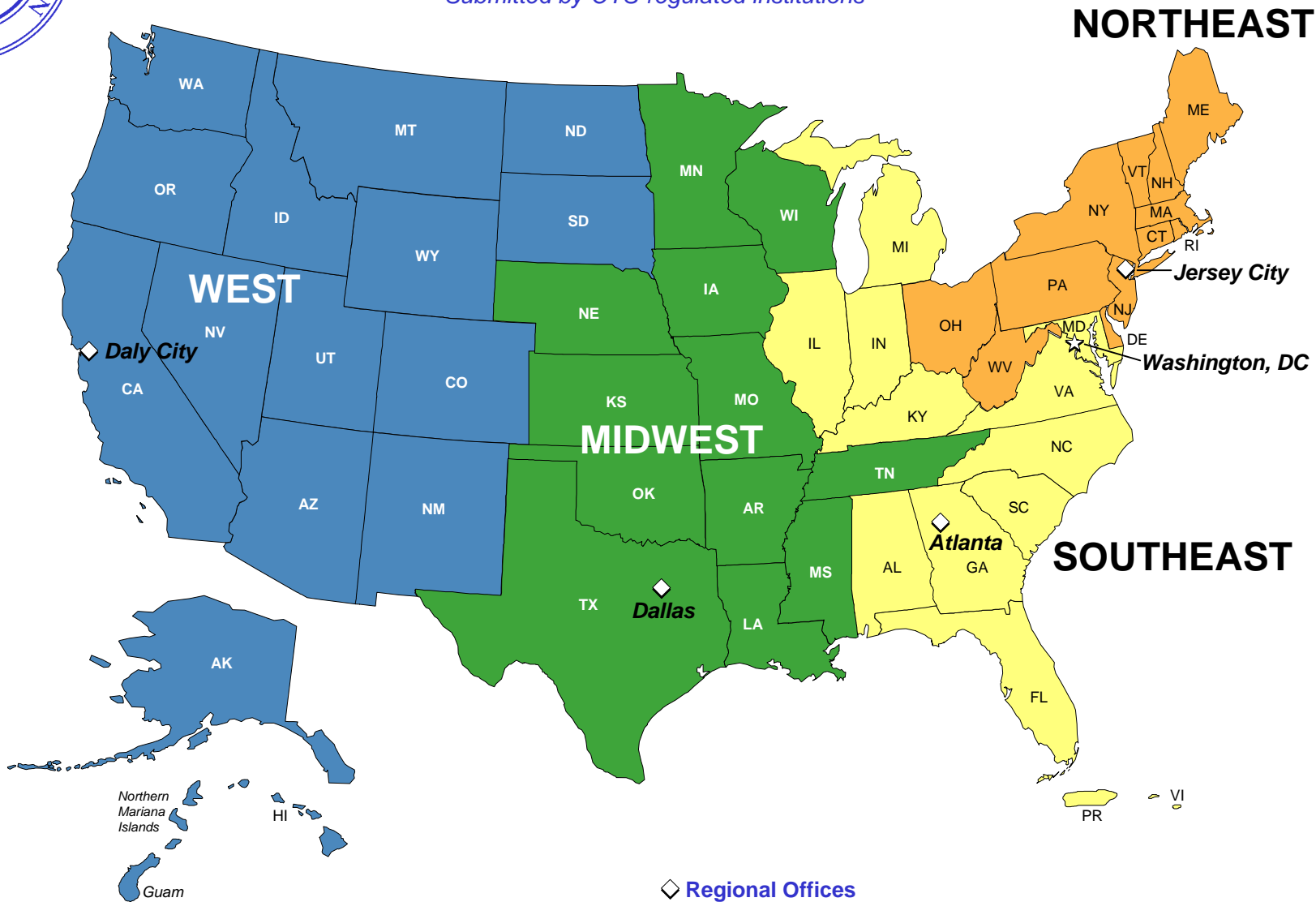


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PROFITABILITY AND EARNINGS  
YEAR-TO-DATE AND PRIOR FOUR YEARS

INDUSTRY AGGREGATES:	9 mos. 2006	9 mos. 2005	2005	2004	2003	2002
<b>PROFITABILITY(Percent)</b>						
Return on Average Assets	1.10	1.18	1.19	1.17	1.29	1.21
Median Ratio	0.64	0.76	0.72	0.71	0.76	0.80
Return on Average Equity	11.91	12.79	12.83	12.79	14.29	13.61
Median Ratio	5.18	6.62	6.19	6.23	6.97	7.56
Net Interest Margin	2.73	2.82	2.81	2.89	2.95	3.12
Median Ratio	3.04	3.14	3.12	3.11	3.03	3.19
<b>EARNINGS (\$ Millions)</b>						
Interest Income	\$68,703.97	\$52,154.29	\$72,290.07	\$55,872.33	\$51,478.54	\$55,456.48
Interest Expense	37,272.12	23,324.94	33,473.40	21,300.82	20,658.87	25,468.47
NET INTEREST INCOME	31,431.84	28,829.35	38,816.67	34,571.52	30,819.66	29,988.00
Loss Provisions-Interest Bearing Assets	2,184.56	2,007.41	2,953.88	2,601.26	2,190.42	2,854.13
Noninterest Income	19,748.46	16,995.38	23,922.43	20,105.57	18,516.01	14,131.65
Mortgage Loan Servicing Fees	926.22	1,269.20	1,625.59	(62.87)	(712.51)	(3,860.33)
Other Fees and Charges	11,888.72	10,567.50	15,209.00	12,442.72	9,989.46	8,409.28
Other Noninterest Income	6,933.53	5,158.69	7,087.84	7,725.72	9,239.06	9,582.70
Noninterest Expense	29,568.12	25,098.69	34,316.58	30,500.29	25,766.42	22,999.31
G&A Expense	29,049.83	24,738.55	33,793.78	30,085.01	25,365.88	22,536.27
Goodwill Amortization	450.93	319.81	455.74	371.55	268.52	333.75
Loss Provisions-Noninterest Bearing Assets	67.37	40.34	67.06	43.73	132.02	129.30
Income Before Taxes & Extraordinary Items	19,427.63	18,718.63	25,468.64	21,575.53	21,378.83	18,266.21
Income Taxes	6,716.86	6,633.81	9,067.85	7,630.70	7,634.30	6,437.00
Extraordinary Items	0.25	(5.29)	(0.56)	18.56	(2.89)	7.87
NET INCOME	12,711.02	12,079.53	16,400.23	13,963.39	13,741.65	11,837.08
Profits	\$12,979.98	\$12,207.64	\$16,609.58	\$14,311.60	\$14,019.79	\$12,570.06
Losses	(\$268.96)	(\$128.11)	(\$209.35)	(\$348.21)	(\$278.14)	(\$732.99)
<b>PROFITABILITY (Percent of Avg Assets Annualized)</b>						
Interest Income	5.97	5.09	5.22	4.67	4.85	5.66
Interest Expense	3.24	2.28	2.42	1.78	1.95	2.60
NET INTEREST INCOME	2.73	2.82	2.81	2.89	2.90	3.06
Loss Provisions-Interest Bearing Assets	0.19	0.20	0.21	0.22	0.21	0.29
Noninterest Income	1.72	1.66	1.73	1.68	1.74	1.44
Mortgage Loan Servicing Fees	0.08	0.12	0.12	(0.01)	(0.07)	(0.39)
Other Fees and Charges	1.03	1.03	1.10	1.04	0.94	0.86
Other Noninterest Income	0.60	0.50	0.51	0.65	0.87	0.98
Noninterest Expense	2.57	2.45	2.48	2.55	2.43	2.35
G&A Expense	2.53	2.42	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	1.69	1.83	1.84	1.80	2.01	1.87
Income Taxes	0.58	0.65	0.66	0.64	0.72	0.66
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
NET INCOME	1.10	1.18	1.19	1.17	1.29	1.21
Profits	1.13	1.19	1.20	1.20	1.32	1.28
Losses	(0.02)	(0.01)	(0.02)	(0.03)	(0.03)	(0.07)

## STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004	SEP 2004
NUMBER OF INSTITUTIONS:	853	854	856	863	866	870	880	886	896
<b>PROFITABILITY (Percent)</b>									
Return on Average Assets (Annualized)	1.08	1.11	1.14	1.19	1.15	1.18	1.22	1.17	1.15
Median Ratio	0.62	0.64	0.66	0.67	0.73	0.80	0.72	0.71	0.75
Return on Average Equity (Annualized)	11.73	11.93	12.17	12.86	12.41	12.79	13.30	12.96	12.58
Median Ratio	5.18	5.21	5.37	5.69	6.20	7.16	6.38	6.21	6.43
Net Interest Margin (Annualized)	2.65	2.80	2.77	2.76	2.76	2.85	2.87	2.90	2.88
Median Ratio	2.97	3.04	3.07	3.10	3.12	3.16	3.16	3.17	3.13
Number of Profitable Thrifts	760	774	775	761	786	812	812	803	819
Percent Profitable	89.10	90.63	90.54	88.18	90.76	93.33	92.27	90.63	91.41
Profits (\$ Millions)	\$4,416.69	\$4,323.20	\$4,240.09	\$4,401.94	\$4,058.44	\$4,072.61	\$4,076.59	\$3,836.18	\$3,678.77
Number of Unprofitable Thrifts	93	80	81	102	80	58	68	83	77
Percent Unprofitable	10.90	9.37	9.46	11.82	9.24	6.67	7.73	9.37	8.59
Losses (\$ Millions)	(\$126.97)	(\$116.33)	(\$25.67)	(\$81.25)	(\$19.35)	(\$38.55)	(\$70.21)	(\$76.10)	(\$178.90)
<b>EARNINGS (\$ Millions)</b>									
Interest Income	\$24,614.79	\$23,009.52	\$21,079.66	\$20,135.78	\$18,580.09	\$17,487.90	\$16,086.31	\$15,330.14	\$14,186.02
Interest Expense	14,072.27	12,336.66	10,863.19	10,148.45	8,873.00	7,767.74	6,684.21	6,048.34	5,442.79
NET INTEREST INCOME	10,542.52	10,672.86	10,216.47	9,987.32	9,707.09	9,720.16	9,402.10	9,281.80	8,743.23
Loss Provisions-Interest Bearing Assets	887.83	747.78	548.95	946.48	700.58	675.76	631.07	830.80	630.30
Noninterest Income	6,859.53	6,581.19	6,307.75	6,927.05	5,753.01	5,708.39	5,533.99	5,479.84	5,238.35
Mortgage Loan Servicing Fees	(195.62)	392.02	729.82	356.39	575.01	(47.63)	741.82	405.13	317.33
Other Fees and Charges	3,827.76	4,094.50	3,966.45	4,641.50	3,745.81	3,570.19	3,251.50	3,367.19	3,404.81
Other Noninterest Income	3,227.38	2,094.67	1,611.48	1,929.15	1,432.19	2,185.83	1,540.67	1,707.51	1,516.21
Noninterest Expense	10,104.58	9,998.58	9,464.97	9,217.89	8,524.15	8,495.13	8,079.41	8,151.04	7,962.03
G&A Expense	9,914.07	9,823.25	9,312.51	9,055.23	8,401.69	8,387.47	7,949.39	8,032.83	7,853.93
Goodwill Amortization	161.86	151.12	137.95	135.93	107.70	99.65	112.46	97.18	100.57
Loss Provisions-Noninterest Bearing Assets	28.66	24.21	14.51	26.73	14.76	8.01	17.57	21.03	7.53
Income Before Taxes & Extraordinary Items	6,409.64	6,507.69	6,510.30	6,750.01	6,235.37	6,257.65	6,225.61	5,779.80	5,389.25
Income Taxes	2,120.26	2,300.69	2,295.91	2,434.04	2,193.54	2,221.04	2,219.23	2,019.03	1,886.06
Extraordinary Items	0.34	(0.13)	0.03	4.74	(2.74)	(2.55)	0.00	(0.69)	(3.32)
NET INCOME	4,289.73	4,206.87	4,214.43	4,320.70	4,039.09	4,034.06	4,006.38	3,760.09	3,499.87
<b>PROFITABILITY (Percent of Avg Assets Annualized)</b>									
Interest Income	6.19	6.04	5.71	5.55	5.28	5.12	4.90	4.78	4.68
Interest Expense	3.54	3.24	2.94	2.80	2.52	2.27	2.04	1.89	1.79
NET INTEREST INCOME	2.65	2.80	2.77	2.76	2.76	2.85	2.87	2.90	2.88
Loss Provisions-Interest Bearing Assets	0.22	0.20	0.15	0.26	0.20	0.20	0.19	0.26	0.21
Noninterest Income	1.73	1.73	1.71	1.91	1.64	1.67	1.69	1.71	1.73
Mortgage Loan Servicing Fees	(0.05)	0.10	0.20	0.10	0.16	(0.01)	0.23	0.13	0.10
Other Fees and Charges	0.96	1.08	1.07	1.28	1.06	1.05	0.99	1.05	1.12
Other Noninterest Income	0.81	0.55	0.44	0.53	0.41	0.64	0.47	0.53	0.50
Noninterest Expense	2.54	2.63	2.56	2.54	2.42	2.49	2.46	2.54	2.63
G&A Expense	2.49	2.58	2.52	2.50	2.39	2.46	2.42	2.51	2.59
Goodwill Amortization	0.04	0.04	0.04	0.04	0.03	0.03	0.03	0.03	0.03
Loss Provisions-Noninterest Bearing Assets	0.01	0.01	0.00	0.01	0.00	0.00	0.01	0.01	0.00
Income Before Taxes & Extraordinary Items	1.61	1.71	1.76	1.86	1.77	1.83	1.90	1.80	1.78
Income Taxes	0.53	0.60	0.62	0.67	0.62	0.65	0.68	0.63	0.62
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
NET INCOME	1.08	1.11	1.14	1.19	1.15	1.18	1.22	1.17	1.15

## STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004	SEP 2004
NUMBER OF INSTITUTIONS:	853	854	856	863	866	870	880	886	896
TOTAL ASSETS (\$ Billions)	\$1,633.54	\$1,534.35	\$1,499.00	\$1,464.12	\$1,429.55	\$1,388.02	\$1,340.78	\$1,306.79	\$1,227.95
Cash and Noninterest-Earning Deposits	18.01	16.48	16.90	19.35	18.43	18.24	18.66	17.78	18.40
Investment Securities	77.47	70.14	69.33	64.34	62.64	59.78	55.31	57.18	60.09
Mortgage Backed Securities	210.11	174.78	176.43	171.67	165.17	158.89	159.23	156.44	146.95
1 - 4 Family Mortgages	892.17	865.45	846.63	814.71	810.86	789.15	755.31	729.37	670.49
Home Equity Lines of Credit	97.41	92.85	91.59	90.51	89.32	87.22	82.87	79.27	67.86
Multifamily Mortgages	74.34	67.65	66.67	66.41	66.38	65.34	62.69	61.07	58.53
Nonresidential Mortgages	65.44	57.10	55.50	54.40	53.65	53.63	53.38	52.47	50.23
Construction Loans	33.68	31.79	30.54	29.10	27.97	27.03	25.89	24.85	23.98
Land Loans	17.31	16.50	15.76	14.60	13.49	12.50	11.75	11.08	10.06
Commercial Loans	51.18	46.00	43.55	43.30	42.26	43.93	40.56	40.66	38.78
Consumer Loans	92.63	89.92	86.02	96.67	86.45	79.98	77.60	78.19	76.03
Reposessed Assets, Net	1.24	1.07	1.02	0.74	0.71	0.72	0.72	0.73	0.77
Real Estate Held for Investment, Net	0.19	0.18	0.18	0.18	0.21	0.25	0.25	0.25	0.29
Office Premises & Equipment	11.78	11.30	11.28	11.09	10.85	10.74	10.55	10.63	9.94
Other Assets	95.03	92.84	85.99	84.56	77.19	74.50	75.62	72.85	69.97
Less: Contra Assets & Valuation Allowances	7.04	6.86	6.78	7.00	6.70	6.65	6.74	6.74	6.54
TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$1,633.54	\$1,534.35	\$1,499.00	\$1,464.12	\$1,429.55	\$1,388.02	\$1,340.78	\$1,306.79	\$1,227.95
TOTAL DEPOSITS AND ESCROWS	933.89	883.43	866.64	835.78	822.06	800.66	784.63	757.76	720.42
Deposits < or = to \$100,000	574.69	541.45	526.60	506.83	489.92	477.45	475.07	459.30	442.75
Deposits > \$100,000	359.19	341.98	340.03	328.95	332.14	323.21	309.57	298.46	277.68
Escrows	23.71	24.58	24.77	22.92	29.95	29.64	29.84	27.31	28.50
BORROWINGS	495.28	473.68	459.23	461.55	450.64	432.75	407.63	406.19	372.15
Advances From FHLB	285.76	271.73	270.06	274.01	269.25	266.45	241.58	244.82	224.52
Repurchase Agreements & FedFunds Purchased	86.32	81.82	75.62	76.12	76.65	68.42	67.32	69.97	63.39
Other Borrowings	123.21	120.13	113.55	111.41	104.73	97.89	98.73	91.41	84.24
Other Liabilities	53.62	35.35	32.77	28.45	25.46	24.96	25.39	24.14	21.54
Equity Capital	150.75	141.89	140.36	138.34	131.40	129.65	123.12	118.70	113.84
Capital Stock and Paid-In Capital	92.61	85.34	83.47	81.55	74.76	74.22	70.41	66.79	63.99
Unrealized Gains (Losses) AFS Securities	(0.87)	(2.49)	(1.76)	(0.95)	(0.54)	0.33	(0.39)	0.51	0.48
Retained Earnings	59.83	59.09	59.03	58.39	57.90	55.85	53.71	52.21	50.34

## STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004	SEP 2004
NUMBER OF INSTITUTIONS:	853	854	856	863	866	870	880	886	896
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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	1.10	1.07	1.13	1.32	1.29	1.31	1.39	1.36	1.50
Investment Securities	4.74	4.57	4.62	4.39	4.38	4.31	4.13	4.38	4.89
Mortgage Backed Securities	12.86	11.39	11.77	11.72	11.55	11.45	11.88	11.97	11.97
1 - 4 Family Mortgages	54.62	56.41	56.48	55.64	56.72	56.85	56.33	55.81	54.60
Home Equity Lines of Credit	5.96	6.05	6.11	6.18	6.25	6.28	6.18	6.07	5.53
Multifamily Mortgages	4.55	4.41	4.45	4.54	4.64	4.71	4.68	4.67	4.77
Nonresidential Mortgages	4.01	3.72	3.70	3.72	3.75	3.86	3.98	4.02	4.09
Construction Loans	2.06	2.07	2.04	1.99	1.96	1.95	1.93	1.90	1.95
Land Loans	1.06	1.08	1.05	1.00	0.94	0.90	0.88	0.85	0.82
Commercial Loans	3.13	3.00	2.91	2.96	2.96	3.16	3.02	3.11	3.16
Consumer Loans	5.67	5.86	5.74	6.60	6.05	5.76	5.79	5.98	6.19
Reposessed Assets, Net	0.08	0.07	0.07	0.05	0.05	0.05	0.05	0.06	0.06
Real Estate Held for Investment, Net	0.01	0.01	0.01	0.01	0.01	0.02	0.02	0.02	0.02
Office Premises & Equipment	0.72	0.74	0.75	0.76	0.76	0.77	0.79	0.81	0.81
Other Assets	5.82	6.05	5.74	5.78	5.40	5.37	5.64	5.58	5.70
Less: Contra Assets & Valuation Allowances	0.43	0.45	0.45	0.48	0.47	0.48	0.50	0.52	0.53
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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	57.17	57.58	57.81	57.08	57.50	57.68	58.52	57.99	58.67
Deposits < or = to \$100,000	35.18	35.29	35.13	34.62	34.27	34.40	35.43	35.15	36.06
Deposits > \$100,000	21.99	22.29	22.68	22.47	23.23	23.29	23.09	22.84	22.61
Escrows	1.45	1.60	1.65	1.57	2.10	2.14	2.23	2.09	2.32
BORROWINGS	30.32	30.87	30.64	31.52	31.52	31.18	30.40	31.08	30.31
Advances From FHLE	17.49	17.71	18.02	18.72	18.83	19.20	18.02	18.73	18.28
Repurchase Agreements & FedFunds Purchased	5.28	5.33	5.05	5.20	5.36	4.93	5.02	5.35	5.16
Other Borrowings	7.54	7.83	7.58	7.61	7.33	7.05	7.36	6.99	6.86
Other Liabilities	3.28	2.30	2.19	1.94	1.78	1.80	1.89	1.85	1.75
Equity Capital	9.23	9.25	9.36	9.45	9.19	9.34	9.18	9.08	9.27
Capital Stock and Paid-In Capital	5.67	5.56	5.57	5.57	5.23	5.35	5.25	5.11	5.21
Unrealized Gains (Losses) AFS Securities	(0.05)	(0.16)	(0.12)	(0.07)	(0.04)	0.02	(0.03)	0.04	0.04
Retained Earnings	3.66	3.85	3.94	3.99	4.05	4.02	4.01	4.00	4.10

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

FOR THE QUARTER ENDING:	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004	SEP 2004
NUMBER OF INSTITUTIONS:	853	854	856	863	866	870	880	886	896
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TOTAL ASSETS (Percent Change)	16.78	13.67	15.25	14.67	18.50	18.81	20.49	24.21	16.69
Cash and Noninterest-Earning Deposits	(0.24)	(6.90)	(6.40)	12.51	3.15	4.23	9.06	(7.21)	(4.13)
Investment Securities	27.87	21.56	31.19	16.02	5.71	(10.28)	(23.97)	(53.83)	(52.80)
Mortgage Backed Securities	30.05	14.22	15.44	13.07	15.43	10.95	11.96	22.31	15.17
1 - 4 Family Mortgages	10.71	10.54	13.13	13.11	21.96	26.13	28.77	38.53	30.69
Home Equity Lines of Credit	9.80	7.32	11.47	15.70	32.93	50.17	61.25	68.25	66.81
Multifamily Mortgages	14.41	7.16	10.11	11.47	17.12	18.09	15.73	17.92	14.79
Nonresidential Mortgages	27.78	13.62	11.46	11.47	12.48	14.41	18.31	20.65	15.50
Construction Loans	23.85	23.96	24.44	23.24	20.95	19.47	19.57	17.83	17.18
Land Loans	33.36	39.11	42.72	41.43	39.64	42.46	44.94	45.66	40.50
Commercial Loans	23.23	10.03	13.33	12.16	13.77	18.20	37.58	12.27	3.64
Consumer Loans	25.34	32.33	29.93	26.33	15.98	9.62	16.68	23.77	31.18
Reposessed Assets, Net	82.49	56.91	49.17	6.29	(4.34)	(8.82)	(17.55)	(19.36)	(19.18)
Real Estate Held for Investment, Net	1.19	(20.00)	(20.11)	(17.21)	(12.07)	8.35	(12.14)	(7.08)	(1.01)
Office Premises & Equipment	11.73	9.01	11.53	8.62	12.36	13.39	12.08	13.35	6.90
Other Assets	25.26	27.64	17.35	20.75	13.11	10.53	17.30	15.02	(12.49)
Less: Contra Assets & Valuation Allowances	11.32	10.31	7.83	7.15	5.06	4.79	13.14	25.08	16.01
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TOTAL LIABILITIES AND CAPITAL (Percent Chg)	16.78	13.67	15.25	14.67	18.50	18.81	20.49	24.21	16.69
TOTAL DEPOSITS AND ESCROWS	15.32	12.75	13.14	12.94	16.32	17.37	17.89	18.94	11.35
Deposits < or = to \$100,000	19.17	15.92	13.58	13.36	12.94	12.45	13.76	7.45	(0.23)
Deposits > \$100,000	9.66	8.07	12.46	12.30	21.67	25.48	24.84	42.34	36.61
Escrows	(20.51)	(16.07)	(15.64)	(14.60)	6.12	5.77	(8.31)	8.65	(30.42)
BORROWINGS	13.79	13.99	17.65	16.18	22.92	20.94	25.83	34.66	34.68
Advances From FHLB	7.96	4.80	14.41	15.33	22.10	21.01	19.67	35.09	33.69
Repurchase Agreements & FedFunds Purchased	12.78	20.93	14.14	10.75	22.74	16.64	14.35	14.78	16.00
Other Borrowings	31.04	35.59	28.98	22.50	25.23	23.94	56.22	67.52	72.00
Other Liabilities	108.95	37.97	25.52	20.65	19.92	19.56	22.53	(44.90)	(72.69)
Equity Capital	17.02	12.22	17.23	19.44	17.60	20.80	20.21	23.83	21.91
Capital Stock and Paid-In Capital	26.25	18.15	22.16	26.33	19.28	21.95	24.95	26.14	24.95
Unrealized Gains (Losses) AFS Securities	61.73	(858.44)	393.82	(291.87)	(208.00)	(165.32)	(125.92)	(0.49)	(48.59)
Retained Earnings	5.51	8.24	12.79	13.30	16.90	16.98	17.31	19.89	18.01

STRUCTURAL DATA AND LOAN ACTIVITY

FOR THE QUARTER ENDING:	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004	SEP 2004
NUMBER OF INSTITUTIONS:	853	854	856	863	866	870	880	886	896

SELECTED STRUCTURAL DATA									
Number of New Thrifts	5	6	5	3	4	1	5	4	3
Consolidated Assets (\$ Billions)	11.96	1.03	2.57	1.45	0.25	0.01	0.20	27.37	1.67
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	1	2	1	3	4	1	5	6
Consolidated Assets (\$ Billions)	0.05	0.28	16.03	0.03	8.18	0.21	0.34	0.85	1.73
Number of Bank Acquisitions	2	2	8	3	1	3	5	5	6
Consolidated Assets (\$ Billions)	0.29	0.34	3.75	10.30	0.01	1.97	6.57	2.11	3.26
Number of Thrift Mergers	3	5	2	2	1	3	4	3	4
Consolidated Assets (\$ Billions)	4.03	0.51	0.05	0.21	0.05	0.34	31.78	0.63	1.82

LOAN ACTIVITY (\$ Millions)									
Mortgage Pool Securities									
Total Purchases	\$135,774.52	\$97,568.57	\$92,357.24	\$160,912.63	\$98,271.72	\$30,109.01	\$27,675.73	\$35,334.59	\$23,171.93
Total Sales	100,323.80	89,461.49	76,329.77	142,223.93	73,387.00	14,485.18	14,579.80	16,923.91	13,964.92
Mortgage Originations	172,132.98	171,062.71	164,634.77	187,097.13	204,180.14	191,835.76	160,982.98	176,643.90	167,067.62
Construction Loans	9,273.52	9,863.18	9,672.51	9,814.84	9,894.43	9,701.20	8,241.14	9,131.50	9,571.47
1-4 Family Mortgages	6,715.01	7,296.20	7,307.45	7,273.02	7,298.97	7,421.75	6,457.44	7,178.53	7,695.33
Permanent Loans Secured by 1-4 Family Unit	149,891.64	148,460.93	142,609.49	163,937.10	181,276.99	169,377.34	141,497.78	154,095.83	145,424.81
Mortgage Refinancings	46,615.08	53,599.00	58,225.24	64,114.67	68,158.28	58,200.23	59,707.99	63,295.64	51,774.59
Mortgage Purchases	106,116.37	87,095.31	85,675.16	91,612.24	97,858.31	96,614.73	80,748.06	79,080.92	78,345.11
Secured by 1-4 Family Mortgages	103,597.60	84,565.44	83,473.29	88,771.92	94,987.92	93,872.08	78,521.77	77,859.65	77,560.48
Mortgage Sales	169,863.96	141,874.16	138,419.03	159,076.68	167,832.19	155,037.79	128,928.94	125,235.01	124,433.55
Secured by 1-4 Family Mortgages	167,193.51	138,559.75	135,393.16	155,789.97	164,830.21	151,244.20	127,605.38	122,524.60	122,749.33
Nonmortgage Originations and Purchases	88,652.70	84,169.26	69,355.69	83,195.81	85,863.58	76,710.99	60,245.60	65,367.29	59,147.31
Consumer Loans	47,883.68	49,742.84	40,075.26	43,390.11	43,719.24	39,619.37	31,450.65	34,752.25	32,881.04

OTHER INDICATORS (Percent Annualized)									
Asset Growth Rate	22.83	9.43	14.42	12.24	14.38	15.00	12.55	17.78	14.56
Cost of Funds	4.09	3.73	3.38	3.22	2.89	2.63	2.33	2.19	2.07
Asset Yield	6.54	6.52	6.10	5.98	5.63	5.45	5.21	5.10	5.03
Mortgage Portfolio Yield	6.49	6.31	6.05	5.84	5.53	5.32	5.12	5.02	4.94
Earnings Efficiency	108.70	107.29	107.74	107.24	107.49	108.56	108.18	107.99	107.82
Operating Efficiency	69.94	64.80	62.45	60.43	59.89	63.34	59.34	61.53	63.01



## CAPITAL MEASURES

FOR THE QUARTER ENDING:	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004	SEP 2004
NUMBER OF INSTITUTIONS:	853	854	856	863	866	870	880	886	896

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	852	854	856	862	862	868	879	885	895
Percent of Thrifts	99.88	100.00	100.00	99.88	99.54	99.77	99.89	99.89	99.89
Consolidated Assets (\$ Billions)	\$1,633.50	\$1,534.35	\$1,499.00	\$1,464.07	\$1,428.09	\$1,387.98	\$1,340.73	\$1,306.75	\$1,227.91
Fail FDICIA Capital Standards	1	0	0	0	1	2	1	1	1
Percent of Thrifts	0.12	0.00	0.00	0.00	0.12	0.23	0.11	0.11	0.11
Consolidated Assets (\$ Billions)	\$0.04	\$0.00	\$0.00	\$0.00	\$1.07	\$0.04	\$0.04	\$0.05	\$0.05
Critically Undercapitalized	0	0	0	0	0	1	1	0	0
Percent of Thrifts	0.00	0.00	0.00	0.00	0.00	0.11	0.11	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.04	\$0.00	\$0.00

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$128.44	\$123.02	\$120.90	\$116.97	\$112.57	\$110.27	\$104.16	\$100.19	\$95.88
Tangible Equity Ratio	7.99	8.13	8.19	8.11	7.99	8.07	7.89	7.79	7.94
Median Ratio	10.30	10.15	10.13	10.20	10.15	10.13	10.05	10.02	9.91
Tier 1 Capital (\$ Billions)	\$128.91	\$123.55	\$121.45	\$117.54	\$112.64	\$110.35	\$104.25	\$100.29	\$96.01
Tier 1 Leverage Ratio	8.01	8.16	8.22	8.15	7.99	8.07	7.89	7.80	7.95
Median Ratio	10.30	10.15	10.13	10.20	10.15	10.13	10.05	10.02	9.91
Tier 1 Risk-based Capital Ratio	12.09	12.37	12.57	12.43	12.44	12.67	12.42	12.28	12.48
Median Ratio	16.83	16.73	17.10	17.20	17.20	17.04	17.24	16.88	16.79
Risk-based Capital (\$ Billions)	\$141.98	\$135.98	\$132.96	\$129.40	\$124.28	\$122.13	\$115.93	\$112.15	\$106.01
Total Risk-based Capital Ratio	13.64	13.94	14.07	13.97	13.86	14.14	13.95	13.85	13.90
Median Ratio	17.59	17.61	17.94	17.99	17.91	17.80	18.08	17.76	17.83

## ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004	SEP 2004
NUMBER OF INSTITUTIONS:	853	854	856	863	866	870	880	886	896
<b>LOANS 30-89 DAYS DELINQUENT (\$ Millions)</b>									
Total Including Repurchased GNMA Loans	\$11,453.20	\$9,685.05	\$9,097.71	\$9,776.47	\$8,702.58	N/A	N/A	N/A	N/A
Repurchased GNMA Loans	749.94	1,006.07	893.69	1,147.57	1,138.94	N/A	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	10,703.26	8,678.98	8,204.02	8,628.90	7,563.65	7,445.21	7,067.45	7,335.67	6,953.59
<b>Mortgage Loans</b>									
Construction & Land Loans	461.61	306.09	316.84	320.35	235.43	306.87	276.31	258.49	249.20
Nonresidential Mortgages	328.17	249.79	232.57	256.92	230.12	252.32	241.24	234.20	226.26
Multifamily Mortgages	124.46	90.31	114.74	123.19	83.78	90.23	78.59	62.15	68.12
1-4 Family Mortgages	8,773.32	7,560.51	7,064.37	7,378.02	6,637.00	5,332.33	5,020.77	5,126.38	4,866.92
Home Equity Lines of Credit	550.10	432.09	393.46	427.65	364.51	254.86	232.46	229.16	246.65
<b>Nonmortgage Loans and Leases</b>									
Commercial Loans	537.16	404.93	443.89	421.84	420.45	401.58	420.53	387.01	379.93
Consumer Loans	1,228.47	1,073.42	925.31	1,276.14	1,095.81	1,061.88	1,030.00	1,267.44	1,163.17
<b>NONCURRENT LOANS (\$ Millions)</b>									
Total Including Repurchased GNMA Loans	\$9,160.62	\$8,499.70	\$8,575.32	\$8,668.55	\$8,137.45	N/A	N/A	N/A	N/A
Repurchased GNMA Loans	1,767.07	2,344.92	2,604.79	2,945.44	2,238.15	N/A	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	7,393.55	6,154.78	5,970.53	5,723.11	5,899.30	5,086.29	5,519.17	5,601.30	5,292.78
<b>Mortgage Loans</b>									
Construction & Land Loans	349.04	225.30	218.21	178.49	210.94	194.71	283.06	255.34	261.72
Nonresidential Mortgages	300.09	256.08	275.03	307.86	287.53	341.23	360.36	414.27	405.90
Multifamily Mortgages	121.11	105.84	94.70	103.59	90.01	57.75	51.17	78.72	85.61
1-4 Family Mortgages	7,066.50	6,792.32	6,948.42	6,994.79	6,513.09	3,493.88	3,713.33	3,792.06	3,503.50
Home Equity Lines of Credit	298.34	216.23	185.62	175.79	137.95	115.94	115.22	112.31	88.52
<b>Nonmortgage Loans and Leases</b>									
Commercial Loans	600.16	510.16	463.26	475.49	512.87	507.25	527.19	452.81	501.64
Consumer Loans	723.74	610.01	575.70	608.34	523.01	491.48	584.06	608.09	534.41
<b>NET CHARGE-OFFS (\$ Millions)</b>									
Mortgage Loans	\$904.97	\$693.40	\$624.00	\$1,034.46	\$631.17	\$705.14	\$681.68	\$827.66	\$650.91
<b>Construction &amp; Land Loans</b>									
Construction & Land Loans	8.49	6.54	4.49	(0.04)	(2.98)	8.46	3.39	8.69	5.31
Nonresidential Mortgages	12.14	5.12	7.38	13.58	(0.46)	2.19	2.33	6.93	14.28
Multifamily Mortgages	2.25	3.78	(1.18)	3.32	(6.50)	0.27	0.52	2.30	1.68
1-4 Family Mortgages	150.80	97.23	84.27	79.18	75.45	102.52	67.42	76.30	53.27
Home Equity Lines of Credit	14.57	8.13	11.95	6.19	11.72	10.80	9.44	6.74	7.39
<b>Nonmortgage Loans and Leases</b>									
Commercial Loans	120.99	100.10	114.27	169.63	152.34	163.09	148.40	184.19	142.13
Consumer Loans	570.30	442.14	382.72	755.22	381.84	369.64	445.80	478.01	418.42
Reposessed Assets	31.73	23.30	15.44	20.00	14.66	17.98	15.49	24.74	12.71
Other	8.28	15.19	16.62	(6.42)	16.81	40.99	(1.66)	46.50	3.11
<b>REPOSSESSED ASSETS, NET (\$ Millions)</b>									
Construction & Land Loans	\$1,235.96	\$1,071.56	\$1,018.21	\$738.47	\$714.08	\$721.01	\$724.94	\$729.43	\$774.75
Nonresidential Mortgages	80.81	70.74	66.11	68.08	54.92	68.15	55.85	64.32	76.16
Multifamily Mortgages	94.74	102.93	72.46	81.55	86.54	87.66	93.10	82.51	114.87
1-4 Family Mortgages	11.39	15.64	8.57	7.96	10.41	8.26	15.74	18.22	13.13
Other	877.98	705.40	667.78	543.68	526.75	525.41	529.78	529.29	536.72
Other	171.06	176.84	203.28	37.20	35.46	31.52	30.48	35.10	33.88
<b>ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)</b>									
Real Estate Loans	\$1,082.94	\$1,038.50	\$1,015.09	\$979.21	\$972.34	\$947.65	\$909.01	\$878.83	\$813.28
Percent of Total Assets	66.29	67.68	67.72	66.88	68.02	68.27	67.80	67.25	66.23
<b>Noncurrent Real Estate Loans</b>									
Including Repurchased GNMA Loans	7.84	7.38	7.54	7.58	7.10	N/A	N/A	N/A	N/A
Percent of Total Assets	0.48	0.48	0.50	0.52	0.50	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	6.07	5.03	4.93	4.64	4.86	4.09	4.41	4.54	4.26
Percent of Total Assets	0.37	0.33	0.33	0.32	0.34	0.29	0.33	0.35	0.35
Real Estate Owned	1.20	1.05	0.99	0.70	0.68	0.69	0.69	0.69	0.74
Percent of Total Assets	0.07	0.07	0.07	0.05	0.05	0.05	0.05	0.05	0.06
<b>Troubled Real Estate Loans</b>									
Including Repurchased GNMA Loans	9.04	8.43	8.53	8.29	7.78	N/A	N/A	N/A	N/A
Percent of Total Assets	0.55	0.55	0.57	0.57	0.54	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	7.27	6.08	5.92	5.34	5.54	4.78	5.10	5.23	5.00
Percent of Total Assets	0.45	0.40	0.40	0.36	0.39	0.34	0.38	0.40	0.41
Valuation Allowances	7.23	7.04	6.97	7.25	6.94	6.89	6.99	6.96	6.77
Coverage Ratio									
Including Repurchased GNMA Loans	76.39	80.21	78.62	80.26	81.94	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	94.64	110.77	112.92	121.57	113.03	129.96	121.06	119.32	122.68
Reserve Ratio	0.57	0.58	0.59	0.62	0.61	0.62	0.65	0.67	0.70

## ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004	SEP 2004
NUMBER OF INSTITUTIONS:	853	854	856	863	866	870	880	886	896
<b>LOANS 30-89 DAYS DELINQUENT (% Total Assets)</b>									
Total Including Repurchased GNMA Loans	0.70	0.63	0.61	0.67	0.61	N/A	N/A	N/A	N/A
Repurchased GNMA Loans	0.05	0.07	0.06	0.08	0.08	N/A	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	0.66	0.57	0.55	0.59	0.53	0.54	0.53	0.56	0.57
<b>Percent of Outstanding Loans by Loan Type:</b>									
<b>Mortgage Loans</b>									
Construction & Land Loans	0.91	0.63	0.68	0.73	0.57	0.78	0.73	0.72	0.73
Nonresidential Mortgages	0.50	0.44	0.42	0.47	0.43	0.47	0.45	0.45	0.45
Multifamily Mortgages	0.17	0.13	0.17	0.19	0.13	0.14	0.13	0.10	0.12
1-4 Family Mortgages	0.98	0.87	0.83	0.91	0.82	0.68	0.66	0.70	0.73
Home Equity Lines of Credit	0.56	0.47	0.43	0.47	0.41	0.29	0.28	0.29	0.36
<b>Nonmortgage Loans and Leases</b>									
Commercial Loans	1.05	0.88	1.02	0.97	0.99	0.91	1.04	0.95	0.98
Consumer Loans	1.33	1.19	1.08	1.32	1.27	1.33	1.33	1.62	1.53
<b>NONCURRENT LOANS (% Total Assets)</b>									
Total Including Repurchased GNMA Loans	0.56	0.55	0.57	0.59	0.57	N/A	N/A	N/A	N/A
Repurchased GNMA Loans	0.11	0.15	0.17	0.20	0.16	N/A	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	0.45	0.40	0.40	0.39	0.41	0.37	0.41	0.43	0.43
<b>Percent of Outstanding Loans by Loan Type:</b>									
<b>Mortgage Loans</b>									
Construction & Land Loans	0.68	0.47	0.47	0.41	0.51	0.49	0.75	0.71	0.77
Nonresidential Mortgages	0.46	0.45	0.50	0.57	0.54	0.64	0.68	0.79	0.81
Multifamily Mortgages	0.16	0.16	0.14	0.16	0.14	0.09	0.08	0.13	0.15
1-4 Family Mortgages	0.79	0.78	0.82	0.86	0.80	0.44	0.49	0.52	0.52
Home Equity Lines of Credit	0.31	0.23	0.20	0.19	0.15	0.13	0.14	0.14	0.13
<b>Nonmortgage Loans and Leases</b>									
Commercial Loans	1.17	1.11	1.06	1.10	1.21	1.15	1.30	1.11	1.29
Consumer Loans	0.78	0.68	0.67	0.63	0.61	0.61	0.75	0.78	0.70
<b>NET CHARGE-OFFS (% Total Assets)</b>									
<b>Percent of Outstanding Loans by Loan Type:</b>									
<b>Mortgage Loans</b>									
Construction & Land Loans	0.02	0.01	0.01	0.00	(0.01)	0.02	0.01	0.02	0.02
Nonresidential Mortgages	0.02	0.01	0.01	0.02	0.00	0.00	0.00	0.01	0.03
Multifamily Mortgages	0.00	0.01	0.00	0.00	(0.01)	0.00	0.00	0.00	0.00
1-4 Family Mortgages	0.02	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
<b>Nonmortgage Loans and Leases</b>									
Commercial Loans	0.24	0.22	0.26	0.39	0.36	0.37	0.37	0.45	0.37
Consumer Loans	0.62	0.49	0.44	0.78	0.44	0.46	0.57	0.61	0.55
Repossessed Assets	2.57	2.17	1.52	2.71	2.05	2.49	2.14	3.39	1.64
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>REPOSSESSED ASSETS, NET (% Total Assets)</b>									
<b>Percent of Outstanding Loans by Loan Type:</b>									
Construction & Land Loans	0.16	0.15	0.14	0.16	0.13	0.17	0.15	0.18	0.22
Nonresidential Mortgages	0.14	0.18	0.13	0.15	0.16	0.16	0.17	0.16	0.23
Multifamily Mortgages	0.02	0.02	0.01	0.01	0.02	0.01	0.03	0.03	0.02
1-4 Family Mortgages	0.10	0.08	0.08	0.07	0.06	0.07	0.07	0.07	0.08
Other	0.18	0.19	0.24	0.04	0.05	0.04	0.04	0.05	0.05
<b>ASSET QUALITY SUMMARY (% Total Assets)</b>									
Net Chargeoffs (Annualized)	0.22	0.18	0.17	0.28	0.18	0.20	0.20	0.25	0.21
Net Provisions for Losses (Annualized)	0.22	0.19	0.15	0.26	0.20	0.19	0.19	0.25	0.21
Valuation Allowances	0.44	0.46	0.46	0.49	0.49	0.50	0.52	0.53	0.55
<b>Noncurrent Loans</b>									
Including Repurchased GNMA Loans	0.56	0.55	0.57	0.59	0.57	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	0.45	0.40	0.40	0.39	0.41	0.37	0.41	0.43	0.43
Repossessed Assets, Net (% Total Assets)	0.08	0.07	0.07	0.05	0.05	0.05	0.05	0.06	0.06
<b>Troubled Assets</b>									
Including Repurchased GNMA Loans	0.64	0.62	0.64	0.64	0.62	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	0.53	0.47	0.47	0.44	0.46	0.42	0.47	0.48	0.49

SELECTED INDICATORS

BY FDICIA CATEGORY

THIRD QUARTER 2006:	WELL- CAPITALIZED	ADEQUATELY CAPITALIZED	UNDER- CAPITALIZED	INDUSTRY
NUMBER OF INSTITUTIONS:	849	3	1	853

Total Assets (\$ Billions)	\$1,632.51	\$0.98	\$0.04	\$1,633.54
Tier 1 Leverage Ratio (Percent)	8.01	6.65	3.05	8.01
Median Ratio	10.32	5.44	3.05	10.30
Total Risk-based Capital Ratio (Percent)	13.64	9.85	7.98	13.64
Median Ratio	17.59	9.84	7.98	17.59
Return on Average Assets (Percent Annualized)	1.08	(0.92)	(4.66)	1.08
Median Ratio	0.62	(0.78)	(4.66)	0.62
Net Interest Margin (Percent Annualized)	2.65	3.16	1.34	2.65
Median Ratio	2.97	2.34	1.34	2.97
Number of Profitable Thrifts	760	0	0	760
Profits (\$ Millions)	\$4,416.69	\$0.00	\$0.00	\$4,416.69
Number of Unprofitable Thrifts	89	3	1	93
Losses (\$ Millions)	(\$124.45)	(\$2.00)	(\$0.51)	(\$126.97)
Valuation Allowances (Percent of Total Assets)	0.44	0.72	7.08	0.44
Troubled Assets (Percent of Total Assets)	0.64	0.45	9.22	0.64
Asset Growth Rate (Percent Annualized)	22.81	60.65	(18.28)	22.83

BY OTS EXAMINATION RATINGS

THIRD 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:	779	52	5	779	53	3	853

Total Assets (\$ Billions)	\$1,571.58	\$45.75	\$0.18	\$1,527.05	\$87.33	\$1.31	\$1,633.54
Tier 1 Leverage Ratio (Percent)	7.95	8.44	10.49	7.93	8.56	15.11	8.01
Median Ratio	10.34	9.15	10.73	10.28	9.28	15.57	10.30
Total Risk-based Capital Ratio (Percent)	13.53	15.58	20.15	13.63	12.62	39.29	13.64
Median Ratio	17.59	15.53	24.00	17.59	15.53	48.38	17.59
Return on Average Assets (Percent Annualized)	1.12	0.06	(1.38)	1.07	1.30	0.80	1.08
Median Ratio	0.64	0.28	(0.50)	0.64	0.51	0.76	0.62
Net Interest Margin (Percent Annualized)	2.64	2.85	3.03	2.60	3.45	2.22	2.65
Median Ratio	2.96	2.95	3.05	2.96	2.92	3.59	2.97
Number of Profitable Thrifts	716	35	1	706	42	3	760
Profits (\$ Millions)	\$4,285.07	\$110.72	\$0.04	\$4,075.46	\$316.19	\$2.67	\$4,416.69
Number of Unprofitable Thrifts	63	17	4	73	11	0	93
Losses (\$ Millions)	(\$20.47)	(\$103.50)	(\$0.70)	(\$101.34)	(\$23.33)	\$0.00	(\$126.97)
Valuation Allowances (Percent of Total Assets)	0.43	0.70	3.40	0.42	0.88	0.20	0.44
Troubled Assets (Percent of Total Assets)	0.64	0.68	4.65	0.64	0.70	0.17	0.64
Asset Growth Rate (Percent Annualized)	23.85	(9.75)	(34.09)	29.78	(70.85)	(13.05)	22.83

Seventeen de novo thrifts have not been assigned a safety and soundness and compliance examination ratings. These reported total assets of \$16.0 billion and net income of \$18.6 million.

STATEMENT OF OPERATIONS  
BY REGION

THIRD QUARTER 2006:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	262	306	199	86	853
<b>PROFITABILITY (Percent)</b>					
Return on Average Assets (Annualized)	0.95	0.77	0.92	1.26	1.08
Median Ratio	0.54	0.55	0.69	0.86	0.62
Return on Average Equity (Annualized)	9.42	8.85	10.10	14.22	11.73
Median Ratio	4.36	4.47	5.63	8.94	5.18
Net Interest Margin (Annualized)	2.29	2.90	2.68	2.71	2.65
Median Ratio	2.91	2.89	3.12	3.08	2.97
Number of Profitable Thrifts	233	258	183	86	760
Percent Profitable	88.93	84.31	91.96	100.00	89.10
Profits (\$ Millions)	\$974.98	\$617.86	\$321.68	\$2,513.56	\$4,416.69
Number of Unprofitable Thrifts	29	48	16	0	93
Percent Unprofitable	11.07	15.69	8.04	0.00	10.90
Losses (\$ Millions)	(\$12.33)	(\$103.82)	(\$10.82)	\$0.00	(\$126.97)
<b>EARNINGS (\$ Millions)</b>					
Interest Income	\$5,764.42	\$4,172.33	\$2,097.39	\$12,790.75	\$24,614.79
Interest Expense	3,454.88	2,223.35	1,195.60	7,387.50	14,072.27
NET INTEREST INCOME	2,309.54	1,948.98	901.78	5,403.25	10,542.52
Loss Provisions-Interest Bearing Assets	108.98	133.59	60.15	584.78	887.83
Noninterest Income	1,044.70	676.87	491.75	4,646.12	6,859.53
Mortgage Loan Servicing Fees	57.70	11.90	20.77	(285.98)	(195.62)
Other Fees and Charges	777.40	547.64	403.61	2,099.11	3,827.76
Other Noninterest Income	209.61	117.33	67.38	2,832.99	3,227.38
Noninterest Expense	1,812.73	1,698.43	897.39	5,698.52	10,104.58
G&A Expense	1,778.51	1,648.73	889.20	5,600.10	9,914.07
Goodwill Amortization	33.39	43.88	6.87	77.71	161.86
Loss Provisions-Noninterest Bearing Assets	0.83	5.81	1.32	20.71	28.66
Income Before Taxes & Extraordinary Items	1,432.54	793.83	436.00	3,766.07	6,409.64
Income Taxes	470.00	280.02	125.14	1,252.51	2,120.26
Extraordinary Items	0.11	0.23	0.00	0.00	0.34
NET INCOME	962.65	514.04	310.86	2,513.56	4,289.73
<b>PROFITABILITY (Percent of Avg Assets Annualized)</b>					
Interest Income	5.71	6.21	6.23	6.41	6.19
Interest Expense	3.42	3.31	3.55	3.70	3.54
NET INTEREST INCOME	2.29	2.90	2.68	2.71	2.65
Loss Provisions-Interest Bearing Assets	0.11	0.20	0.18	0.29	0.22
Noninterest Income	1.03	1.01	1.46	2.33	1.73
Mortgage Loan Servicing Fees	0.06	0.02	0.06	(0.14)	(0.05)
Other Fees and Charges	0.77	0.82	1.20	1.05	0.96
Other Noninterest Income	0.21	0.17	0.20	1.42	0.81
Noninterest Expense	1.80	2.53	2.67	2.86	2.54
G&A Expense	1.76	2.45	2.64	2.81	2.49
Goodwill Amortization	0.03	0.07	0.02	0.04	0.04
Loss Provisions-Noninterest Bearing Assets	0.00	0.01	0.00	0.01	0.01
Income Before Taxes & Extraordinary Items	1.42	1.18	1.29	1.89	1.61
Income Taxes	0.47	0.42	0.37	0.63	0.53
Extraordinary Items	0.00	0.00	0.00	0.00	0.00
NET INCOME	0.95	0.77	0.92	1.26	1.08

STATEMENT OF CONDITION  
BY REGION

THIRD QUARTER 2006:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	262	306	199	86	853

TOTAL ASSETS (\$ Billions)	\$421.06	\$272.38	\$137.00	\$818.02	\$1,633.54
Cash and Noninterest-Earning Deposits	4.66	3.89	1.78	7.68	18.01
Investment Securities	28.51	15.70	22.89	23.53	77.47
Mortgage Backed Securities	80.76	38.18	17.60	73.57	210.11
1 - 4 Family Mortgages	194.55	130.42	44.76	523.47	892.17
Home Equity Lines of Credit	13.48	27.03	8.54	48.36	97.41
Multifamily Mortgages	15.68	5.93	2.90	49.90	74.34
Nonresidential Mortgages	26.81	15.42	8.90	14.31	65.44
Construction Loans	7.98	8.66	7.68	9.36	33.68
Land Loans	4.12	6.67	2.83	3.68	17.31
Commercial Loans	20.05	10.53	6.42	14.17	51.18
Consumer Loans	12.73	23.98	15.35	40.57	92.63
Reposessed Assets, Net	0.16	0.28	0.09	0.71	1.24
Real Estate Held for Investment, Net	0.02	0.07	0.06	0.05	0.19
Office Premises & Equipment	2.63	2.90	1.36	4.89	11.78
Other Assets	24.05	11.09	5.06	55.48	95.03
Less: Contra Assets & Valuation Allowances	1.66	1.34	0.69	3.34	7.04

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$421.06	\$272.38	\$137.00	\$818.02	\$1,633.54
TOTAL DEPOSITS AND ESCROWS	266.40	180.46	84.68	403.76	933.89
Deposits < or = to \$100,000	182.46	112.46	55.74	224.61	574.69
Deposits > \$100,000	83.94	68.00	28.94	179.15	359.19
Escrows	1.79	1.73	1.22	18.97	23.71
BORROWINGS	104.91	63.91	38.15	300.88	495.28
Advances From FHLB	60.27	34.96	35.40	167.69	285.76
Repurchase Agreements & FedFunds Purchased	28.92	22.97	0.59	33.84	86.32
Other Borrowings	15.72	5.98	2.16	99.35	123.21
Other Liabilities	6.33	4.58	1.70	41.12	53.62
Equity Capital	43.41	23.44	12.47	72.26	150.75
Capital Stock and Paid-In Capital	26.93	12.92	5.18	48.24	92.61
Unrealized Gains (Losses) AFS Securities	(0.46)	(0.32)	(0.02)	(0.07)	(0.87)
Retained Earnings	17.42	10.87	7.32	24.39	59.83

STATEMENT OF CONDITION  
BY REGION

THIRD QUARTER 2006:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	262	306	199	86	853
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TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.11	1.43	1.30	0.94	1.10
Investment Securities	6.77	5.76	16.71	2.88	4.74
Mortgage Backed Securities	19.18	14.02	12.85	8.99	12.86
1 - 4 Family Mortgages	46.21	47.88	32.67	63.99	54.62
Home Equity Lines of Credit	3.20	9.92	6.23	5.91	5.96
Multifamily Mortgages	3.72	2.18	2.12	6.10	4.55
Nonresidential Mortgages	6.37	5.66	6.49	1.75	4.01
Construction Loans	1.90	3.18	5.61	1.14	2.06
Land Loans	0.98	2.45	2.07	0.45	1.06
Commercial Loans	4.76	3.87	4.69	1.73	3.13
Consumer Loans	3.02	8.80	11.21	4.96	5.67
Reposessed Assets, Net	0.04	0.10	0.07	0.09	0.08
Real Estate Held for Investment, Net	0.01	0.02	0.04	0.01	0.01
Office Premises & Equipment	0.62	1.07	0.99	0.60	0.72
Other Assets	5.71	4.07	3.70	6.78	5.82
Less: Contra Assets & Valuation Allowances	0.40	0.49	0.51	0.41	0.43
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TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	63.27	66.25	61.81	49.36	57.17
Deposits < or = to \$100,000	43.33	41.29	40.69	27.46	35.18
Deposits > \$100,000	19.94	24.97	21.13	21.90	21.99
Escrows	0.43	0.64	0.89	2.32	1.45
BORROWINGS	24.92	23.46	27.84	36.78	30.32
Advances From FHLB	14.31	12.83	25.84	20.50	17.49
Repurchase Agreements & FedFunds Purchased	6.87	8.43	0.43	4.14	5.28
Other Borrowings	3.73	2.19	1.58	12.15	7.54
Other Liabilities	1.50	1.68	1.24	5.03	3.28
Equity Capital	10.31	8.61	9.10	8.83	9.23
Capital Stock and Paid-In Capital	6.39	4.74	3.78	5.90	5.67
Unrealized Gains (Losses) AFS Securities	(0.11)	(0.12)	(0.01)	(0.01)	(0.05)
Retained Earnings	4.14	3.99	5.34	2.98	3.66

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

THIRD QUARTER 2006:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	262	306	199	86	853

TOTAL ASSETS (Percent Change)	16.15	14.69	9.28	18.99	16.78
Cash and Noninterest-Earning Deposits	7.92	(0.66)	(3.71)	(3.66)	(0.24)
Investment Securities	16.44	10.60	17.82	59.70	27.87
Mortgage Backed Securities	8.76	22.80	10.55	82.61	30.05
1 - 4 Family Mortgages	9.06	11.88	3.16	11.71	10.71
Home Equity Lines of Credit	32.17	19.44	24.28	(1.33)	9.80
Multifamily Mortgages	59.55	21.45	(1.26)	5.27	14.41
Nonresidential Mortgages	38.14	26.81	18.81	17.74	27.78
Construction Loans	32.40	20.11	15.89	27.71	23.85
Land Loans	28.91	43.48	36.35	20.57	33.36
Commercial Loans	52.17	14.77	18.21	3.11	23.23
Consumer Loans	9.24	10.86	2.92	57.83	25.34
Reposessed Assets, Net	35.40	41.40	23.06	145.37	82.49
Real Estate Held for Investment, Net	132.32	(10.32)	0.68	(5.71)	1.19
Office Premises & Equipment	20.68	15.86	24.25	2.60	11.73
Other Assets	41.55	5.51	7.17	25.40	25.26
Less: Contra Assets & Valuation Allowances	9.01	4.51	5.10	17.03	11.32

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	16.15	14.69	9.28	18.99	16.78
TOTAL DEPOSITS AND ESCROWS	22.95	13.97	15.26	11.39	15.32
Deposits < or = to \$100,000	22.92	10.38	11.62	23.09	19.17
Deposits > \$100,000	22.99	20.44	22.97	(0.48)	9.66
Escrows	(9.36)	(30.37)	(11.15)	(20.95)	(20.51)
BORROWINGS	0.37	19.69	(2.89)	20.30	13.79
Advances From FHLB	23.48	(1.41)	(0.83)	6.96	7.96
Repurchase Agreements & FedFunds Purchased	18.29	45.32	(33.38)	(4.41)	12.78
Other Borrowings	(49.72)	180.72	(20.09)	71.51	31.04
Other Liabilities	22.24	8.53	18.79	175.90	108.95
Equity Capital	19.85	8.90	11.68	19.14	17.02
Capital Stock and Paid-In Capital	30.11	11.58	11.25	30.27	26.25
Unrealized Gains (Losses) AFS Securities	(3.11)	43.85	(382.20)	(148.32)	61.73
Retained Earnings	6.23	5.95	11.58	3.28	5.51



CAPITAL MEASURES  
BY REGION

THIRD QUARTER 2006:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	262	306	199	86	853

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	262	305	199	86	852
Percent of Thrifts	100.00	99.67	100.00	100.00	99.88
Consolidated Assets (\$ Billions)	\$421.06	\$272.34	\$137.00	\$818.02	\$1,633.50
Fail FDICIA Capital Standards	0	1	0	0	1
Percent of Thrifts	0.00	0.33	0.00	0.00	0.12
Consolidated Assets (\$ Billions)	\$0.00	\$0.04	\$0.00	\$0.00	\$0.04
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)	\$36.36	\$21.79	\$12.24	\$58.89	\$128.44
Tangible Equity Ratio	8.78	8.06	8.97	7.34	7.99
Median Ratio	11.14	9.95	10.45	9.39	10.30
Tier 1 Capital (\$ Billions)	\$36.38	\$21.81	\$12.24	\$59.31	\$128.91
Tier 1 Leverage Ratio	8.79	8.06	8.97	7.39	8.01
Median Ratio	11.14	9.95	10.45	9.39	10.30
Tier 1 Risk-based Capital Ratio	14.36	12.03	13.71	10.84	12.09
Median Ratio	20.16	16.25	15.96	14.36	16.83
Risk-based Capital (\$ Billions)	\$39.46	\$23.49	\$12.69	\$67.18	\$141.98
Total Risk-based Capital Ratio	15.67	13.24	14.41	12.74	13.64
Median Ratio	20.94	17.02	17.04	15.47	17.59

ASSET QUALITY INDICATORS  
BY REGION

THIRD QUARTER 2006:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	262	306	199	86	853
<b>LOANS 30-89 DAYS DELINQUENT (\$ Millions)</b>					
Total Including Repurchased GNMA Loans	\$2,183.63	\$1,537.84	\$1,282.91	\$6,477.37	\$11,453.20
Repurchased GNMA Loans	2.48	69.64	558.76	119.06	749.94
Total Excluding Repurchased GNMA Loans	2,181.16	1,468.20	724.15	6,358.31	10,703.26
Mortgage Loans					
Construction & Land Loans	182.91	128.36	57.32	93.01	461.61
Nonresidential Mortgages	130.11	96.89	62.35	38.83	328.17
Multifamily Mortgages	34.58	11.80	14.02	64.06	124.46
1-4 Family Mortgages	1,506.95	919.57	941.70	5,433.65	8,773.32
Home Equity Lines of Credit	88.62	114.11	41.37	306.00	550.10
Nonmortgage Loans and Leases					
Commercial Loans	150.99	134.00	51.70	200.47	537.16
Consumer Loans	178.09	247.22	155.82	647.35	1,228.47
<b>NONCURRENT LOANS (\$ Millions)</b>					
Total Including Repurchased GNMA Loans	\$1,496.60	\$1,392.16	\$1,103.79	\$5,180.93	\$9,160.62
Repurchased GNMA Loans	3.96	258.16	674.44	830.52	1,767.07
Total Excluding Repurchased GNMA Loans	1,492.64	1,134.01	429.36	4,350.41	7,393.55
Mortgage Loans					
Construction & Land Loans	146.49	87.47	48.31	66.77	349.04
Nonresidential Mortgages	121.22	92.59	43.70	42.59	300.09
Multifamily Mortgages	40.13	20.12	25.21	35.65	121.11
1-4 Family Mortgages	997.42	889.93	851.99	4,340.03	7,066.50
Home Equity Lines of Credit	31.61	81.57	16.87	168.29	298.34
Nonmortgage Loans and Leases					
Commercial Loans	123.19	184.63	50.18	242.16	600.16
Consumer Loans	68.17	117.43	84.41	453.73	723.74
<b>NET CHARGE-OFFS (\$ Millions)</b>					
Mortgage Loans	\$99.47	\$157.94	\$60.90	\$586.54	\$904.97
Construction & Land Loans	1.00	3.29	1.06	3.14	8.49
Nonresidential Mortgages	2.93	2.19	8.78	(1.77)	12.14
Multifamily Mortgages	2.46	(0.12)	(0.71)	0.61	2.25
1-4 Family Mortgages	36.80	17.49	2.72	93.58	150.80
Home Equity Lines of Credit	1.79	10.02	1.13	1.63	14.57
Nonmortgage Loans and Leases					
Commercial Loans	12.60	30.43	9.70	68.26	120.99
Consumer Loans	42.43	93.63	43.35	390.89	570.30
Reposessed Assets	1.41	3.03	1.55	25.84	31.73
Other	(0.16)	8.00	(5.54)	5.99	8.28
<b>REPOSSESSED ASSETS, NET (\$ Millions)</b>					
Construction & Land Loans	\$159.88	\$275.76	\$94.74	\$706.31	\$1,235.96
Nonresidential Mortgages	5.54	53.89	8.57	12.81	80.81
Multifamily Mortgages	34.02	26.14	19.37	15.21	94.74
1-4 Family Mortgages	1.55	4.86	2.02	2.96	11.39
Other	107.21	176.95	57.79	536.76	877.98
	11.58	13.93	6.98	138.57	171.06
<b>ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)</b>					
Real Estate Loans	\$249.15	\$167.10	\$67.07	\$600.72	\$1,082.94
Percent of Total Assets	59.17	61.35	48.95	73.44	66.29
Noncurrent Real Estate Loans					
Including Repurchased GNMA Loans	1.31	1.09	0.97	4.49	7.84
Percent of Total Assets	0.31	0.40	0.71	0.55	0.48
Excluding Repurchased GNMA Loans	1.30	0.83	0.29	3.65	6.07
Percent of Total Assets	0.31	0.31	0.22	0.45	0.37
Real Estate Owned	0.15	0.26	0.09	0.70	1.20
Percent of Total Assets	0.04	0.10	0.07	0.09	0.07
Troubled Real Estate Loans					
Including Repurchased GNMA Loans	1.45	1.35	1.06	5.18	9.04
Percent of Total Assets	0.35	0.50	0.78	0.63	0.55
Excluding Repurchased GNMA Loans	1.45	1.09	0.39	4.35	7.27
Percent of Total Assets	0.34	0.40	0.28	0.53	0.45
Valuation Allowances	1.72	1.39	0.73	3.39	7.23
Coverage Ratio					
Including Repurchased GNMA Loans	111.07	96.06	60.02	64.42	76.39
Excluding Repurchased GNMA Loans	111.37	117.93	154.30	76.72	94.64
Reserve Ratio	0.59	0.66	0.75	0.51	0.57

ASSET QUALITY INDICATORS  
BY REGION

THIRD QUARTER 2006:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	262	306	199	86	853
<b>LOANS 30-89 DAYS DELINQUENT (% Total Assets)</b>					
Total Including Repurchased GNMA Loans	0.52	0.56	0.94	0.79	0.70
Repurchased GNMA Loans	0.00	0.03	0.41	0.01	0.05
Total Excluding Repurchased GNMA Loans	0.52	0.54	0.53	0.78	0.66
<b>Percent of Outstanding Loans by Loan Type:</b>					
<b>Mortgage Loans</b>					
Construction & Land Loans	1.51	0.84	0.55	0.71	0.91
Nonresidential Mortgages	0.49	0.63	0.70	0.27	0.50
Multifamily Mortgages	0.22	0.20	0.48	0.13	0.17
1-4 Family Mortgages	0.77	0.71	2.10	1.04	0.98
Home Equity Lines of Credit	0.66	0.42	0.48	0.63	0.56
<b>Nonmortgage Loans and Leases</b>					
Commercial Loans	0.75	1.27	0.80	1.41	1.05
Consumer Loans	1.40	1.03	1.02	1.60	1.33
<b>NONCURRENT LOANS (% Total Assets)</b>					
Total Including Repurchased GNMA Loans	0.36	0.51	0.81	0.63	0.56
Repurchased GNMA Loans	0.00	0.09	0.49	0.10	0.11
Total Excluding Repurchased GNMA Loans	0.35	0.42	0.31	0.53	0.45
<b>Percent of Outstanding Loans by Loan Type:</b>					
<b>Mortgage Loans</b>					
Construction & Land Loans	1.21	0.57	0.46	0.51	0.68
Nonresidential Mortgages	0.45	0.60	0.49	0.30	0.46
Multifamily Mortgages	0.26	0.34	0.87	0.07	0.16
1-4 Family Mortgages	0.51	0.68	1.90	0.83	0.79
Home Equity Lines of Credit	0.23	0.30	0.20	0.35	0.31
<b>Nonmortgage Loans and Leases</b>					
Commercial Loans	0.61	1.75	0.78	1.71	1.17
Consumer Loans	0.54	0.49	0.55	1.12	0.78
<b>NET CHARGE-OFFS (% Total Assets)</b>					
<b>Percent of Outstanding Loans by Loan Type:</b>					
<b>Mortgage Loans</b>					
Construction & Land Loans	0.01	0.02	0.01	0.02	0.02
Nonresidential Mortgages	0.01	0.01	0.10	(0.01)	0.02
Multifamily Mortgages	0.02	0.00	(0.02)	0.00	0.00
1-4 Family Mortgages	0.02	0.01	0.01	0.02	0.02
Home Equity Lines of Credit	0.01	0.04	0.01	0.00	0.01
<b>Nonmortgage Loans and Leases</b>					
Commercial Loans	0.06	0.29	0.15	0.48	0.24
Consumer Loans	0.33	0.39	0.28	0.96	0.62
Repossessed Assets	0.88	1.10	1.64	3.66	2.57
Other	0.00	0.00	0.00	0.00	0.00
<b>REPOSSESSED ASSETS, NET (% Total Assets)</b>					
<b>Percent of Outstanding Loans by Loan Type:</b>					
Construction & Land Loans	0.05	0.35	0.08	0.10	0.16
Nonresidential Mortgages	0.13	0.17	0.22	0.11	0.14
Multifamily Mortgages	0.01	0.08	0.07	0.01	0.02
1-4 Family Mortgages	0.06	0.14	0.13	0.10	0.10
Other	0.05	0.13	0.14	0.25	0.18
<b>ASSET QUALITY SUMMARY (% Total Assets)</b>					
Net Chargeoffs (Annualized)	0.09	0.23	0.18	0.29	0.22
Net Provisions for Losses (Annualized)	0.10	0.20	0.18	0.29	0.22
Valuation Allowances	0.41	0.51	0.53	0.41	0.44
<b>Noncurrent Loans</b>					
Including Repurchased GNMA Loans	0.36	0.51	0.81	0.63	0.56
Excluding Repurchased GNMA Loans	0.35	0.42	0.31	0.53	0.45
Repossessed Assets, Net (% Total Assets)	0.04	0.10	0.07	0.09	0.08
<b>Troubled Assets</b>					
Including Repurchased GNMA Loans	0.39	0.61	0.87	0.72	0.64
Excluding Repurchased GNMA Loans	0.39	0.52	0.38	0.62	0.53

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	3rd Qtr 2006 Net Income (\$ Millions)	3rd Qtr 2005 Net Income (\$ Millions)
<b>NORTHEAST REGION</b>						
CONNECTICUT	10	13.59	11.22	1.65	21.79	4.86
DELAWARE	7	107.35	67.02	8.62	261.76	376.06
MAINE	8	1.27	0.97	0.14	2.76	1.70
MASSACHUSETTS	21	7.64	5.38	1.05	11.83	14.14
NEW HAMPSHIRE	6	2.19	1.51	0.24	3.73	4.09
NEW JERSEY	38	56.02	29.01	6.71	115.47	130.40
NEW YORK	44	64.40	45.45	6.59	150.18	163.43
OHIO	74	46.30	34.21	4.62	105.22	104.15
PENNSYLVANIA	42	120.06	69.95	13.50	286.45	249.17
RHODE ISLAND	4	0.94	0.65	0.14	1.29	0.37
VERMONT	2	0.38	0.25	0.03	0.70	0.66
WEST VIRGINIA	6	0.92	0.77	0.13	1.49	1.72
<b>TOTAL</b>	<b>262</b>	<b>\$421.06</b>	<b>\$266.40</b>	<b>\$43.41</b>	<b>\$962.65</b>	<b>\$1,050.74</b>
<b>SOUTHEAST REGION</b>						
ALABAMA	12	4.81	3.57	0.46	7.09	8.77
DISTRICT OF COLUMBIA	2	0.18	0.15	0.02	(1.66)	(0.54)
FLORIDA	37	50.46	33.32	4.49	92.67	101.90
GEORGIA	18	8.04	5.58	0.88	(62.17)	8.32
ILLINOIS	55	35.64	25.12	3.54	43.45	48.97
INDIANA	46	13.06	9.73	1.32	(6.02)	37.97
KENTUCKY	22	2.71	1.93	0.31	4.21	4.68
MARYLAND	46	9.81	7.64	1.08	30.39	33.45
MICHIGAN	13	18.19	10.64	1.41	25.62	12.72
NORTH CAROLINA	16	4.25	3.26	0.66	11.59	9.59
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	22	7.91	5.67	0.74	19.29	17.48
VIRGIN ISLANDS	N/A	N/A	N/A	N/A	N/A	N/A
VIRGINIA	17	117.33	73.86	8.53	349.60	273.62
<b>TOTAL</b>	<b>306</b>	<b>\$272.38</b>	<b>\$180.46</b>	<b>\$23.44</b>	<b>\$514.04</b>	<b>\$556.93</b>

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

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	3rd Qtr 2006 Net Income (\$ Millions)	3rd Qtr 2005 Net Income (\$ Millions)
MIDWEST REGION						
ARKANSAS	7	2.04	1.51	0.19	3.89	3.70
IOWA	18	5.72	4.60	0.53	11.65	10.01
KANSAS	16	12.27	6.44	1.17	16.15	19.81
LOUISIANA	25	5.03	3.77	0.65	11.30	7.46
MINNESOTA	22	3.99	2.78	0.38	6.45	10.27
MISSISSIPPI	4	0.41	0.30	0.04	1.10	0.51
MISSOURI	31	6.98	4.99	0.88	24.67	15.82
NEBRASKA	10	4.55	2.87	0.48	13.19	10.80
OKLAHOMA	6	11.04	4.65	0.84	59.93	88.79
TENNESSEE	17	4.71	3.63	0.68	11.88	13.70
TEXAS	20	63.40	37.27	4.85	126.39	142.80
WISCONSIN	23	16.85	11.86	1.78	24.28	43.49
TOTAL	199	\$137.00	\$84.68	\$12.47	\$310.86	\$367.16
WEST REGION						
ALASKA	1	0.18	0.15	0.02	0.37	0.26
ARIZONA	3	0.81	0.35	0.21	9.75	10.45
CALIFORNIA	27	401.98	155.14	33.40	1,285.14	852.44
COLORADO	11	3.27	2.19	0.26	7.92	4.61
GUAM	1	0.08	0.06	0.01	0.20	0.18
HAWAII	2	7.95	5.57	0.68	15.82	19.32
IDAHO	3	1.51	1.09	0.16	3.73	3.72
MONTANA	3	0.30	0.24	0.04	0.74	0.76
NEVADA	3	349.16	216.90	29.05	863.74	857.56
NEW MEXICO	7	2.98	1.97	0.24	9.10	7.79
NORTH DAKOTA	3	1.15	0.95	0.13	5.21	2.78
OREGON	2	0.61	0.51	0.07	1.34	1.25
SOUTH DAKOTA	4	1.49	1.18	0.14	4.16	3.20
UTAH	6	70.68	9.81	36.77	538.34	220.13
WASHINGTON	7	12.62	8.04	1.74	42.35	42.53
WYOMING	3	0.44	0.34	0.06	0.66	0.61
TOTAL	86	\$855.22	\$404.49	\$102.98	\$2,788.57	\$2,027.59
UNITED STATES						
TOTAL	853	\$1,685.66	\$936.04	\$182.30	\$4,576.12	\$4,002.40

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

## STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	SEP 2006	SEP 2005	SEP 2004	SEP 2003	SEP 2002
NUMBER OF INSTITUTIONS:	853	866	896	936	983
<b>PROFITABILITY (Percent)</b>					
Return on Average Assets (Annualized)	1.08	1.15	1.15	1.28	1.22
Median Ratio	0.62	0.73	0.75	0.76	0.85
Return on Average Equity (Annualized)	11.73	12.41	12.58	14.17	13.44
Median Ratio	5.18	6.20	6.43	7.04	7.91
Net Interest Margin (Annualized)	2.65	2.76	2.88	2.88	3.08
Median Ratio	2.97	3.12	3.13	3.00	3.25
Number of Profitable Thrifts	760	786	819	847	903
Percent Profitable	89.10	90.76	91.41	90.49	91.86
Profits (\$ Millions)	\$4,416.69	\$4,058.44	\$3,678.77	\$3,518.50	\$3,053.31
Number of Unprofitable Thrifts	93	80	77	89	80
Percent Unprofitable	10.90	9.24	8.59	9.51	8.14
Losses (\$ Millions)	(\$126.97)	(\$19.35)	(\$178.90)	(\$78.90)	(\$84.73)
<b>EARNINGS (\$ Millions)</b>					
Interest Income	\$24,614.79	\$18,580.09	\$14,186.02	\$12,673.86	\$13,686.03
Interest Expense	14,072.27	8,873.00	5,442.79	5,027.10	6,329.49
NET INTEREST INCOME	10,542.52	9,707.09	8,743.23	7,646.76	7,356.54
Loss Provisions-Interest Bearing Assets	887.83	700.58	630.30	537.95	687.92
Noninterest Income	6,859.53	5,753.01	5,238.35	4,779.81	3,646.48
Mortgage Loan Servicing Fees	(195.62)	575.01	317.33	140.50	(2,164.56)
Other Fees and Charges	3,827.76	3,745.81	3,404.81	2,589.54	2,094.09
Other Noninterest Income	3,227.38	1,432.19	1,516.21	2,049.78	3,716.96
Noninterest Expense	10,104.58	8,524.15	7,962.03	6,536.51	5,696.13
G&A Expense	9,914.07	8,401.69	7,853.93	6,444.97	5,590.10
Goodwill Amortization	161.86	107.70	100.57	62.48	81.05
Loss Provisions-Noninterest Bearing Assets	28.66	14.76	7.53	29.07	24.98
Income Before Taxes & Extraordinary Items	6,409.64	6,235.37	5,389.25	5,352.11	4,618.97
Income Taxes	2,120.26	2,193.54	1,886.06	1,912.80	1,650.34
Extraordinary Items	0.34	(2.74)	(3.32)	0.29	(0.05)
NET INCOME	4,289.73	4,039.09	3,499.87	3,439.60	2,968.58
<b>PROFITABILITY (Percent of Avg Assets Annualized)</b>					
Interest Income	6.19	5.28	4.68	4.70	5.62
Interest Expense	3.54	2.52	1.79	1.87	2.60
NET INTEREST INCOME	2.65	2.76	2.88	2.84	3.02
Loss Provisions-Interest Bearing Assets	0.22	0.20	0.21	0.20	0.28
Noninterest Income	1.73	1.64	1.73	1.77	1.50
Mortgage Loan Servicing Fees	(0.05)	0.16	0.10	0.05	(0.89)
Other Fees and Charges	0.96	1.06	1.12	0.96	0.86
Other Noninterest Income	0.81	0.41	0.50	0.76	1.53
Noninterest Expense	2.54	2.42	2.63	2.43	2.34
G&A Expense	2.49	2.39	2.59	2.39	2.29
Goodwill Amortization	0.04	0.03	0.03	0.02	0.03
Loss Provisions-Noninterest Bearing Assets	0.01	0.00	0.00	0.01	0.01
Income Before Taxes & Extraordinary Items	1.61	1.77	1.78	1.99	1.90
Income Taxes	0.53	0.62	0.62	0.71	0.68
Extraordinary Items	0.00	0.00	0.00	0.00	0.00
NET INCOME	1.08	1.15	1.15	1.28	1.22

## STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	SEP 2006	SEP 2005	SEP 2004	SEP 2003	SEP 2002
NUMBER OF INSTITUTIONS:	853	866	896	936	983

TOTAL ASSETS (\$ Billions)	\$1,633.54	\$1,429.55	\$1,227.95	\$1,094.13	\$987.17
Cash and Noninterest-Earning Deposits	18.01	18.43	18.40	19.87	15.41
Investment Securities	77.47	62.64	60.09	87.69	82.43
Mortgage Backed Securities	210.11	165.17	146.95	135.56	142.45
1 - 4 Family Mortgages	892.17	810.86	670.49	535.93	479.20
Home Equity Lines of Credit	97.41	89.32	67.86	42.29	29.46
Multifamily Mortgages	74.34	66.38	58.53	52.31	48.12
Nonresidential Mortgages	65.44	53.65	50.23	46.59	42.10
Construction Loans	33.68	27.97	23.98	21.55	22.13
Land Loans	17.31	13.49	10.06	7.44	6.61
Commercial Loans	51.18	42.26	38.78	40.41	29.62
Consumer Loans	92.63	86.45	76.03	58.80	52.08
Reposessed Assets, Net	1.24	0.71	0.77	1.00	1.00
Real Estate Held for Investment, Net	0.19	0.21	0.29	0.31	0.32
Office Premises & Equipment	11.78	10.85	9.94	9.68	8.93
Other Assets	95.03	77.19	69.97	82.37	63.09
Less: Contra Assets & Valuation Allowances	7.04	6.70	6.54	5.37	6.30

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$1,633.54	\$1,429.55	\$1,227.95	\$1,094.13	\$987.17
TOTAL DEPOSITS AND ESCROWS	933.89	822.06	720.42	672.53	606.31
Deposits < or = to \$100,000	574.69	489.92	442.75	461.64	429.32
Deposits > \$100,000	359.19	332.14	277.68	210.89	176.98
Escrows	23.71	29.95	28.50	41.38	27.04
BORROWINGS	495.28	450.64	372.15	288.27	268.42
Advances From FHLB	285.76	269.25	224.52	175.58	178.42
Repurchase Agreements & FedFunds Purchased	86.32	76.65	63.39	57.99	54.92
Other Borrowings	123.21	104.73	84.24	54.70	35.07
Other Liabilities	53.62	25.46	21.54	36.11	23.77
Equity Capital	150.75	131.40	113.84	97.23	88.67
Capital Stock and Paid-In Capital	92.61	74.76	63.99	53.50	45.68
Unrealized Gains (Losses) AFS Securities	(0.87)	(0.54)	0.48	0.99	3.00
Retained Earnings	59.83	57.90	50.34	44.21	41.83

## STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	SEP 2006	SEP 2005	SEP 2004	SEP 2003	SEP 2002
NUMBER OF INSTITUTIONS:	853	866	896	936	983

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.10	1.29	1.50	1.82	1.56
Investment Securities	4.74	4.38	4.89	8.01	8.35
Mortgage Backed Securities	12.86	11.55	11.97	12.39	14.43
1 - 4 Family Mortgages	54.62	56.72	54.60	48.98	48.54
Home Equity Lines of Credit	5.96	6.25	5.53	3.87	2.98
Multifamily Mortgages	4.55	4.64	4.77	4.78	4.87
Nonresidential Mortgages	4.01	3.75	4.09	4.26	4.26
Construction Loans	2.06	1.96	1.95	1.97	2.24
Land Loans	1.06	0.94	0.82	0.68	0.67
Commercial Loans	3.13	2.96	3.16	3.69	3.00
Consumer Loans	5.67	6.05	6.19	5.37	5.28
Reposessed Assets, Net	0.08	0.05	0.06	0.09	0.10
Real Estate Held for Investment, Net	0.01	0.01	0.02	0.03	0.03
Office Premises & Equipment	0.72	0.76	0.81	0.88	0.90
Other Assets	5.82	5.40	5.70	7.53	6.39
Less: Contra Assets & Valuation Allowances	0.43	0.47	0.53	0.49	0.64

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	57.17	57.50	58.67	61.47	61.42
Deposits < or = to \$100,000	35.18	34.27	36.06	42.19	43.49
Deposits > \$100,000	21.99	23.23	22.61	19.27	17.93
Escrows	1.45	2.10	2.32	3.78	2.74
BORROWINGS	30.32	31.52	30.31	26.35	27.19
Advances From FHLE	17.49	18.83	18.28	16.05	18.07
Repurchase Agreements & FedFunds Purchased	5.28	5.36	5.16	5.30	5.56
Other Borrowings	7.54	7.33	6.86	5.00	3.55
Other Liabilities	3.28	1.78	1.75	3.30	2.41
Equity Capital	9.23	9.19	9.27	8.89	8.98
Capital Stock and Paid-In Capital	5.67	5.23	5.21	4.89	4.63
Unrealized Gains (Losses) AFS Securities	(0.05)	(0.04)	0.04	0.09	0.30
Retained Earnings	3.66	4.05	4.10	4.04	4.24



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

FOR THE QUARTER ENDING:	SEP 2006	SEP 2005	SEP 2004	SEP 2003	SEP 2002
NUMBER OF INSTITUTIONS:	853	866	896	936	983

TOTAL ASSETS (Percent Change)	16.78	18.50	16.69	13.43	9.72
Cash and Noninterest-Earning Deposits	(0.24)	3.15	(4.13)	34.98	15.39
Investment Securities	27.87	5.71	(52.80)	(33.26)	(30.38)
Mortgage Backed Securities	30.05	15.43	15.17	(3.87)	0.08
1 - 4 Family Mortgages	10.71	21.96	30.69	15.79	10.06
Home Equity Lines of Credit	9.80	32.93	66.81	50.24	76.63
Multifamily Mortgages	14.41	17.12	14.79	12.91	9.92
Nonresidential Mortgages	27.78	12.48	15.50	14.65	14.44
Construction Loans	23.85	20.95	17.18	1.00	4.97
Land Loans	33.36	39.64	40.50	19.49	12.78
Commercial Loans	23.23	13.77	3.64	38.31	15.13
Consumer Loans	25.34	15.98	31.18	13.80	2.12
Reposessed Assets, Net	82.49	(4.34)	(19.18)	2.97	10.76
Real Estate Held for Investment, Net	1.19	(12.07)	(1.01)	(5.08)	(33.46)
Office Premises & Equipment	11.73	12.36	6.90	11.35	10.58
Other Assets	25.26	13.11	(12.49)	32.94	18.17
Less: Contra Assets & Valuation Allowances	11.32	5.06	16.01	31.00	30.23

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	16.78	18.50	16.69	13.43	9.72
TOTAL DEPOSITS AND ESCROWS	15.32	16.32	11.35	14.03	14.79
Deposits < or = to \$100,000	19.17	12.94	(0.23)	10.83	7.88
Deposits > \$100,000	9.66	21.67	36.61	21.71	35.90
Escrows	(20.51)	6.12	(30.42)	53.52	59.06
BORROWINGS	13.79	22.92	34.68	8.55	(3.32)
Advances From FHLB	7.96	22.10	33.69	(0.70)	(9.27)
Repurchase Agreements & FedFunds Purchased	12.78	22.74	16.00	5.79	14.91
Other Borrowings	31.04	25.23	72.00	61.22	5.74
Other Liabilities	108.95	19.92	(72.69)	53.84	44.37
Equity Capital	17.02	17.60	21.91	13.29	17.15
Capital Stock and Paid-In Capital	26.25	19.28	24.95	30.00	29.72
Unrealized Gains (Losses) AFS Securities	61.73	(208.00)	(48.59)	(66.09)	38.77
Retained Earnings	5.51	16.90	18.01	14.59	13.63

CAPITAL MEASURES

FOR THE QUARTER ENDING:	SEP 2006	SEP 2005	SEP 2004	SEP 2003	SEP 2002
NUMBER OF INSTITUTIONS:	853	866	896	936	983

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	852	862	895	935	981
Percent of Thrifts	99.88	99.54	99.89	99.89	99.80
Consolidated Assets (\$ Billions)	\$1,633.50	\$1,428.09	\$1,227.91	\$1,093.90	\$987.12
Fail FDICIA Capital Standards	1	1	1	1	2
Percent of Thrifts	0.12	0.12	0.11	0.11	0.20
Consolidated Assets (\$ Billions)	\$0.04	\$1.07	\$0.05	\$0.23	\$0.05
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)	\$128.44	\$112.57	\$95.88	\$81.68	\$76.53
Tangible Equity Ratio	7.99	7.99	7.94	7.59	7.89
Median Ratio	10.30	10.15	9.91	9.63	9.34
Tier 1 Capital (\$ Billions)	\$128.91	\$112.64	\$96.01	\$81.72	\$76.54
Tier 1 Leverage Ratio	8.01	7.99	7.95	7.59	7.89
Median Ratio	10.30	10.15	9.91	9.64	9.35
Tier 1 Risk-based Capital Ratio	12.09	12.44	12.48	12.54	12.70
Median Ratio	16.83	17.20	16.79	16.96	16.74
Risk-based Capital (\$ Billions)	\$141.98	\$124.28	\$106.01	\$91.22	\$83.51
Total Risk-based Capital Ratio	13.64	13.86	13.90	14.09	13.97
Median Ratio	17.59	17.91	17.83	17.79	17.73

## ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 2006	SEP 2005	SEP 2004	SEP 2003	SEP 2002
NUMBER OF INSTITUTIONS:	853	866	896	936	983
<b>LOANS 30-89 DAYS DELINQUENT (\$ Millions)</b>					
Total Including Repurchased GNMA Loans	\$11,453.20	\$8,702.58	N/A	N/A	N/A
Repurchased GNMA Loans	749.94	1,138.94	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	10,703.26	7,563.65	6,953.59	7,178.18	6,963.91
Mortgage Loans					
Construction & Land Loans	461.61	235.43	249.20	263.45	273.21
Nonresidential Mortgages	328.17	230.12	226.26	223.85	264.40
Multifamily Mortgages	124.46	83.78	68.12	111.71	67.38
1-4 Family Mortgages	8,773.32	6,637.00	4,866.92	5,328.06	4,973.68
Home Equity Lines of Credit	550.10	364.51	246.65	36.25	29.94
Nonmortgage Loans and Leases					
Commercial Loans	537.16	420.45	379.93	291.06	353.22
Consumer Loans	1,228.47	1,095.81	1,163.17	923.80	1,002.09
<b>NONCURRENT LOANS (\$ Millions)</b>					
Total Including Repurchased GNMA Loans	\$9,160.62	\$8,137.45	N/A	N/A	N/A
Repurchased GNMA Loans	1,767.07	2,238.15	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	7,393.55	5,899.30	5,292.78	6,441.91	5,937.28
Mortgage Loans					
Construction & Land Loans	349.04	210.94	261.72	330.13	467.05
Nonresidential Mortgages	300.09	287.53	405.90	481.61	538.91
Multifamily Mortgages	121.11	90.01	85.61	85.07	85.06
1-4 Family Mortgages	7,066.50	6,513.09	3,503.50	4,477.89	3,743.55
Home Equity Lines of Credit	298.34	137.95	88.52	15.95	16.21
Nonmortgage Loans and Leases					
Commercial Loans	600.16	512.87	501.64	611.86	743.59
Consumer Loans	723.74	523.01	534.41	439.40	342.92
<b>NET CHARGE-OFFS (\$ Millions)</b>					
Mortgage Loans	\$904.97	\$631.17	\$650.91	\$679.22	\$581.88
Construction & Land Loans	8.49	(2.98)	5.31	7.75	8.27
Nonresidential Mortgages	12.14	(0.46)	14.28	6.19	3.49
Multifamily Mortgages	2.25	(6.50)	1.68	0.52	(0.50)
1-4 Family Mortgages	150.80	75.45	53.27	40.47	54.04
Home Equity Lines of Credit	14.57	11.72	7.39	3.15	3.28
Nonmortgage Loans and Leases					
Commercial Loans	120.99	152.34	142.13	84.23	115.11
Consumer Loans	570.30	381.84	418.42	496.92	334.31
Reposessed Assets	31.73	14.66	12.71	31.96	33.40
Other	8.28	16.81	3.11	11.17	33.76
<b>REPOSSESSED ASSETS, NET (\$ Millions)</b>					
Construction & Land Loans	\$1,235.96	\$714.08	\$774.75	\$995.26	\$997.71
Nonresidential Mortgages	80.81	54.92	76.16	181.11	171.46
Multifamily Mortgages	94.74	86.54	114.87	162.36	181.33
1-4 Family Mortgages	11.39	10.41	13.13	6.05	9.85
Other	877.98	526.75	536.72	583.57	553.22
	171.06	35.46	33.88	62.17	81.85
<b>ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)</b>					
Real Estate Loans	\$1,082.94	\$972.34	\$813.28	\$663.81	\$598.16
Percent of Total Assets	66.29	68.02	66.23	60.67	60.59
Noncurrent Real Estate Loans					
Including Repurchased GNMA Loans	7.84	7.10	N/A	N/A	N/A
Percent of Total Assets	0.48	0.50	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	6.07	4.86	4.26	5.37	4.83
Percent of Total Assets	0.37	0.34	0.35	0.49	0.49
Real Estate Owned	1.20	0.68	0.74	0.93	0.92
Percent of Total Assets	0.07	0.05	0.06	0.09	0.09
Troubled Real Estate Loans					
Including Repurchased GNMA Loans	9.04	7.78	N/A	N/A	N/A
Percent of Total Assets	0.55	0.54	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	7.27	5.54	5.00	6.31	5.75
Percent of Total Assets	0.45	0.39	0.41	0.58	0.58
Valuation Allowances	7.23	6.94	6.77	6.86	6.69
Coverage Ratio					
Including Repurchased GNMA Loans	76.39	81.94	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	94.64	113.03	122.68	99.19	104.43
Reserve Ratio	0.57	0.61	0.70	0.84	0.92

## ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 2006	SEP 2005	SEP 2004	SEP 2003	SEP 2002
NUMBER OF INSTITUTIONS:	853	866	896	936	983
<b>LOANS 30-89 DAYS DELINQUENT (% Total Assets)</b>					
Total Including Repurchased GNMA Loans	0.70	0.61	N/A	N/A	N/A
Repurchased GNMA Loans	0.05	0.08	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	0.66	0.53	0.57	0.66	0.71
<b>Percent of Outstanding Loans by Loan Type:</b>					
<b>Mortgage Loans</b>					
Construction & Land Loans	0.91	0.57	0.73	0.91	0.95
Nonresidential Mortgages	0.50	0.43	0.45	0.48	0.63
Multifamily Mortgages	0.17	0.13	0.12	0.21	0.14
1-4 Family Mortgages	0.98	0.82	0.73	0.99	1.04
Home Equity Lines of Credit	0.56	0.41	0.36	0.09	0.10
<b>Nonmortgage Loans and Leases</b>					
Commercial Loans	1.05	0.99	0.98	0.72	1.19
Consumer Loans	1.33	1.27	1.53	1.57	1.92
<b>NONCURRENT LOANS (% Total Assets)</b>					
Total Including Repurchased GNMA Loans	0.56	0.57	N/A	N/A	N/A
Repurchased GNMA Loans	0.11	0.16	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	0.45	0.41	0.43	0.59	0.60
<b>Percent of Outstanding Loans by Loan Type:</b>					
<b>Mortgage Loans</b>					
Construction & Land Loans	0.68	0.51	0.77	1.14	1.63
Nonresidential Mortgages	0.46	0.54	0.81	1.03	1.28
Multifamily Mortgages	0.16	0.14	0.15	0.16	0.18
1-4 Family Mortgages	0.79	0.80	0.52	0.84	0.78
Home Equity Lines of Credit	0.31	0.15	0.13	0.04	0.06
<b>Nonmortgage Loans and Leases</b>					
Commercial Loans	1.17	1.21	1.29	1.51	2.51
Consumer Loans	0.78	0.61	0.70	0.75	0.66
<b>NET CHARGE-OFFS (% Total Assets)</b>					
Percent of Outstanding Loans by Loan Type:	0.06	0.04	0.05	0.06	0.06
<b>Mortgage Loans</b>					
Construction & Land Loans	0.02	(0.01)	0.02	0.03	0.03
Nonresidential Mortgages	0.02	0.00	0.03	0.01	0.01
Multifamily Mortgages	0.00	(0.01)	0.00	0.00	0.00
1-4 Family Mortgages	0.02	0.01	0.01	0.01	0.01
Home Equity Lines of Credit	0.01	0.01	0.01	0.01	0.01
<b>Nonmortgage Loans and Leases</b>					
Commercial Loans	0.24	0.36	0.37	0.21	0.39
Consumer Loans	0.62	0.44	0.55	0.85	0.64
Reposessed Assets	2.57	2.05	1.64	3.21	3.35
Other	0.00	0.00	0.00	0.00	0.00
<b>REPOSSESSED ASSETS, NET (% Total Assets)</b>					
Percent of Outstanding Loans by Loan Type:	0.08	0.05	0.06	0.09	0.10
Construction & Land Loans	0.16	0.13	0.22	0.62	0.60
Nonresidential Mortgages	0.14	0.16	0.23	0.35	0.43
Multifamily Mortgages	0.02	0.02	0.02	0.01	0.02
1-4 Family Mortgages	0.10	0.06	0.08	0.11	0.12
Other	0.18	0.05	0.05	0.08	0.13
<b>ASSET QUALITY SUMMARY (% Total Assets)</b>					
Net Chargeoffs (Annualized)	0.22	0.18	0.21	0.25	0.24
Net Provisions for Losses (Annualized)	0.22	0.20	0.21	0.20	0.28
Valuation Allowances	0.44	0.49	0.55	0.63	0.68
<b>Noncurrent Loans</b>					
Including Repurchased GNMA Loans	0.56	0.57	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	0.45	0.41	0.43	0.59	0.60
Reposessed Assets, Net (% Total Assets)	0.08	0.05	0.06	0.09	0.10
<b>Troubled Assets</b>					
Including Repurchased GNMA Loans	0.64	0.62	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	0.53	0.46	0.49	0.68	0.70

STATEMENT OF OPERATIONS  
BY ASSET SIZE

THIRD QUARTER 2006:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	288	458	107	853
PROFITABILITY (Percent)				
Return on Average Assets (Annualized)	1.27	0.92	1.09	1.08
Median Ratio	0.46	0.65	0.86	0.62
Return on Average Equity (Annualized)	7.69	8.14	12.26	11.73
Median Ratio	3.08	5.70	9.18	5.18
Net Interest Margin (Annualized)	3.23	3.05	2.61	2.65
Median Ratio	3.18	2.92	2.73	2.97
Number of Profitable Thrifts	237	422	101	760
Percent Profitable	82.29	92.14	94.39	89.10
Profits (\$ Millions)	\$52.35	\$352.37	\$4,012.56	\$4,416.69
Number of Unprofitable Thrifts	51	36	6	93
Percent Unprofitable	17.71	7.86	5.61	10.90
Losses (\$ Millions)	(\$6.54)	(\$19.74)	(\$100.69)	(\$126.97)
EARNINGS (\$ Millions)				
Interest Income	\$215.49	\$2,192.13	\$22,208.75	\$24,614.79
Interest Expense	98.58	1,087.04	12,887.29	14,072.27
NET INTEREST INCOME	116.91	1,105.09	9,321.47	10,542.52
Loss Provisions-Interest Bearing Assets	3.88	37.35	846.69	887.83
Noninterest Income	167.56	524.31	6,168.51	6,859.53
Mortgage Loan Servicing Fees	1.31	17.89	(214.82)	(195.62)
Other Fees and Charges	142.11	432.56	3,253.09	3,827.76
Other Noninterest Income	24.14	73.86	3,130.24	3,227.38
Noninterest Expense	213.76	1,115.91	8,775.67	10,104.58
G&A Expense	213.18	1,106.10	8,595.55	9,914.07
Goodwill Amortization	0.35	7.80	153.71	161.86
Loss Provisions-Noninterest Bearing Assets	0.24	2.01	26.41	28.66
Income Before Taxes & Extraordinary Items	66.82	476.14	5,867.62	6,409.64
Income Taxes	21.01	143.52	1,956.09	2,120.26
Extraordinary Items	(0.01)	0.00	0.35	0.34
NET INCOME	45.81	332.63	3,911.88	4,289.73
PROFITABILITY (Percent of Avg Assets Annualized)				
Interest Income	5.96	6.04	6.21	6.19
Interest Expense	2.73	3.00	3.60	3.54
NET INTEREST INCOME	3.23	3.05	2.61	2.65
Loss Provisions-Interest Bearing Assets	0.11	0.10	0.24	0.22
Noninterest Income	4.63	1.45	1.72	1.73
Mortgage Loan Servicing Fees	0.04	0.05	(0.06)	(0.05)
Other Fees and Charges	3.93	1.19	0.91	0.96
Other Noninterest Income	0.67	0.20	0.88	0.81
Noninterest Expense	5.91	3.08	2.45	2.54
G&A Expense	5.89	3.05	2.40	2.49
Goodwill Amortization	0.01	0.02	0.04	0.04
Loss Provisions-Noninterest Bearing Assets	0.01	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	1.85	1.31	1.64	1.61
Income Taxes	0.58	0.40	0.55	0.53
Extraordinary Items	0.00	0.00	0.00	0.00
NET INCOME	1.27	0.92	1.09	1.08

STATEMENT OF CONDITION  
BY ASSET SIZE

THIRD QUARTER 2006:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	288	458	107	853

TOTAL ASSETS (\$ Billions)	\$14.55	\$146.75	\$1,472.64	\$1,633.54
Cash and Noninterest-Earning Deposits	0.23	2.29	15.48	18.01
Investment Securities	2.59	17.45	57.48	77.47
Mortgage Backed Securities	1.36	14.17	194.58	210.11
1 - 4 Family Mortgages	6.67	59.09	826.76	892.17
Home Equity Lines of Credit	0.33	5.04	92.05	97.41
Multifamily Mortgages	0.26	6.35	67.74	74.34
Nonresidential Mortgages	1.08	16.70	47.66	65.44
Construction Loans	0.47	7.54	25.66	33.68
Land Loans	0.26	4.55	12.50	17.31
Commercial Loans	0.49	6.08	44.61	51.18
Consumer Loans	0.47	5.37	86.80	92.63
Reposessed Assets, Net	0.02	0.17	1.05	1.24
Real Estate Held for Investment, Net	0.01	0.07	0.12	0.19
Office Premises & Equipment	0.27	2.38	9.12	11.78
Other Assets	0.44	5.36	89.24	95.03
Less: Contra Assets & Valuation Allowances	0.07	0.81	6.15	7.04

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$14.55	\$146.75	\$1,472.64	\$1,633.54
TOTAL DEPOSITS AND ESCROWS	10.84	108.63	814.48	933.89
Deposits < or = to \$100,000	7.93	73.04	493.79	574.69
Deposits > \$100,000	2.91	35.59	320.69	359.19
Escrows	0.06	1.16	22.48	23.71
BORROWINGS	1.06	19.93	474.57	495.28
Advances From FHLB	1.02	17.61	267.13	285.76
Repurchase Agreements & FedFunds Purchased	0.03	1.42	84.87	86.32
Other Borrowings	0.01	0.90	122.57	123.21
Other Liabilities	0.22	1.58	51.82	53.62
Equity Capital	2.42	16.60	131.78	150.75
Capital Stock and Paid-In Capital	0.83	5.34	86.49	92.61
Unrealized Gains (Losses) AFS Securities	0.02	0.04	(0.93)	(0.87)
Retained Earnings	1.58	11.32	46.93	59.83

STATEMENT OF CONDITION  
BY ASSET SIZE

THIRD QUARTER 2006:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	288	458	107	853
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TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.59	1.56	1.05	1.10
Investment Securities	17.82	11.89	3.90	4.74
Mortgage Backed Securities	9.35	9.66	13.21	12.86
1 - 4 Family Mortgages	45.85	40.27	56.14	54.62
Home Equity Lines of Credit	2.25	3.43	6.25	5.96
Multifamily Mortgages	1.75	4.32	4.60	4.55
Nonresidential Mortgages	7.42	11.38	3.24	4.01
Construction Loans	3.26	5.14	1.74	2.06
Land Loans	1.79	3.10	0.85	1.06
Commercial Loans	3.38	4.14	3.03	3.13
Consumer Loans	3.22	3.66	5.89	5.67
Reposessed Assets, Net	0.14	0.11	0.07	0.08
Real Estate Held for Investment, Net	0.05	0.04	0.01	0.01
Office Premises & Equipment	1.89	1.62	0.62	0.72
Other Assets	2.99	3.65	6.06	5.82
Less: Contra Assets & Valuation Allowances	0.51	0.55	0.42	0.43
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TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	74.53	74.03	55.31	57.17
Deposits < or = to \$100,000	54.51	49.77	33.53	35.18
Deposits > \$100,000	20.02	24.25	21.78	21.99
Escrows	0.44	0.79	1.53	1.45
BORROWINGS	7.31	13.58	32.23	30.32
Advances From FHLB	7.03	12.00	18.14	17.49
Repurchase Agreements & FedFunds Purchased	0.21	0.97	5.76	5.28
Other Borrowings	0.07	0.61	8.32	7.54
Other Liabilities	1.51	1.08	3.52	3.28
Equity Capital	16.65	11.31	8.95	9.23
Capital Stock and Paid-In Capital	5.70	3.64	5.87	5.67
Unrealized Gains (Losses) AFS Securities	0.10	0.03	(0.06)	(0.05)
Retained Earnings	10.89	7.71	3.19	3.66

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

THIRD QUARTER 2006:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	288	458	107	853

TOTAL ASSETS (Percent Change)	2.75	6.76	18.08	16.78
Cash and Noninterest-Earning Deposits	(4.82)	(13.57)	2.16	(0.24)
Investment Securities	(4.66)	2.68	40.62	27.87
Mortgage Backed Securities	(7.24)	(6.34)	34.23	30.05
1 - 4 Family Mortgages	3.85	7.43	11.06	10.71
Home Equity Lines of Credit	(0.81)	(1.47)	10.54	9.80
Multifamily Mortgages	2.55	3.50	15.61	14.41
Nonresidential Mortgages	13.88	14.53	33.57	27.78
Construction Loans	19.08	11.68	28.05	23.85
Land Loans	26.21	32.18	33.95	33.36
Commercial Loans	16.07	15.11	24.51	23.23
Consumer Loans	4.24	4.73	27.02	25.34
Reposessed Assets, Net	(5.19)	35.69	96.76	82.49
Real Estate Held for Investment, Net	0.69	2.29	0.63	1.19
Office Premises & Equipment	10.12	10.31	12.17	11.73
Other Assets	2.80	12.29	26.27	25.26
Less: Contra Assets & Valuation Allowances	7.00	6.72	12.01	11.32

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	2.75	6.76	18.08	16.78
TOTAL DEPOSITS AND ESCROWS	1.99	5.68	16.96	15.32
Deposits < or = to \$100,000	(0.09)	4.51	22.09	19.17
Deposits > \$100,000	8.10	8.17	9.84	9.66
Escrows	(11.20)	(26.37)	(20.21)	(20.51)
BORROWINGS	(3.42)	8.00	14.16	13.79
Advances From FHLB	(2.71)	4.18	8.26	7.96
Repurchase Agreements & FedFunds Purchased	57.05	33.51	12.47	12.78
Other Borrowings	(65.91)	85.50	31.08	31.04
Other Liabilities	1.81	24.08	114.68	108.95
Equity Capital	9.58	11.20	17.99	17.02
Capital Stock and Paid-In Capital	23.89	25.01	26.42	26.25
Unrealized Gains (Losses) AFS Securities	(6.57)	(43.36)	47.07	61.73
Retained Earnings	3.57	6.77	5.27	5.51



CAPITAL MEASURES  
BY ASSET SIZE

THIRD QUARTER 2006:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	288	458	107	853

CAPITAL COMPLIANCE				
Meet FDICIA Capital Standards	287	458	107	852
Percent of Thrifts	99.65	100.00	100.00	99.88
Consolidated Assets (\$ Billions)	\$14.51	\$146.75	\$1,472.64	\$1,633.50
Fail FDICIA Capital Standards	1	0	0	1
Percent of Thrifts	0.35	0.00	0.00	0.12
Consolidated Assets (\$ Billions)	\$0.04	\$0.00	\$0.00	\$0.04
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)	\$2.37	\$15.82	\$110.30	\$128.44
Tangible Equity Ratio	16.35	10.85	7.62	7.99
Median Ratio	13.73	9.69	8.15	10.30
Tier 1 Capital (\$ Billions)	\$2.37	\$15.85	\$110.74	\$128.91
Tier 1 Leverage Ratio	16.37	10.86	7.64	8.01
Median Ratio	13.73	9.69	8.15	10.30
Tier 1 Risk-based Capital Ratio	29.45	16.80	11.48	12.09
Median Ratio	25.74	15.38	11.80	16.83
Risk-based Capital (\$ Billions)	\$2.45	\$16.58	\$123.00	\$141.98
Total Risk-based Capital Ratio	30.42	17.70	13.09	13.64
Median Ratio	26.94	16.16	12.74	17.59

ASSET QUALITY INDICATORS  
BY ASSET SIZE

THIRD QUARTER 2006:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	288	458	107	853
<b>LOANS 30-89 DAYS DELINQUENT (\$ Millions)</b>				
Total Including Repurchased GNMA Loans	\$150.82	\$1,080.26	\$10,222.11	\$11,453.20
Repurchased GNMA Loans	0.00	14.23	735.71	749.94
Total Excluding Repurchased GNMA Loans	150.82	1,066.03	9,486.41	10,703.26
Mortgage Loans				
Construction & Land Loans	7.19	148.69	305.73	461.61
Nonresidential Mortgages	11.72	138.46	177.99	328.17
Multifamily Mortgages	2.40	30.09	91.97	124.46
1-4 Family Mortgages	110.26	585.88	8,077.19	8,773.32
Home Equity Lines of Credit	3.32	45.89	500.90	550.10
Nonmortgage Loans and Leases				
Commercial Loans	9.17	101.96	426.03	537.16
Consumer Loans	10.09	75.18	1,143.21	1,228.47
<b>NONCURRENT LOANS (\$ Millions)</b>				
Total Including Repurchased GNMA Loans	\$79.72	\$801.66	\$8,279.24	\$9,160.62
Repurchased GNMA Loans	0.00	11.59	1,755.48	1,767.07
Total Excluding Repurchased GNMA Loans	79.72	790.07	6,523.76	7,393.55
Mortgage Loans				
Construction & Land Loans	2.93	136.23	209.88	349.04
Nonresidential Mortgages	8.33	116.73	175.03	300.09
Multifamily Mortgages	1.33	31.06	88.73	121.11
1-4 Family Mortgages	57.44	413.17	6,595.89	7,066.50
Home Equity Lines of Credit	1.79	22.11	274.44	298.34
Nonmortgage Loans and Leases				
Commercial Loans	5.65	77.42	517.09	600.16
Consumer Loans	4.05	27.06	692.63	723.74
<b>NET CHARGE-OFFS (\$ Millions)</b>				
Mortgage Loans	\$3.49	\$33.96	\$867.52	\$904.97
Construction & Land Loans	0.48	4.49	3.52	8.49
Nonresidential Mortgages	0.45	9.05	2.63	12.14
Multifamily Mortgages	0.11	(0.13)	2.27	2.25
1-4 Family Mortgages	0.61	4.94	145.26	150.80
Home Equity Lines of Credit	0.15	0.84	13.58	14.57
Nonmortgage Loans and Leases				
Commercial Loans	0.40	3.06	117.53	120.99
Consumer Loans	0.61	10.87	558.81	570.30
Reposessed Assets	0.52	2.43	28.78	31.73
Other	0.31	(0.75)	8.72	8.28
<b>REPOSSESSED ASSETS, NET (\$ Millions)</b>				
Construction & Land Loans	\$20.04	\$166.74	\$1,049.18	\$1,235.96
Nonresidential Mortgages	1.86	27.01	51.93	80.81
Multifamily Mortgages	6.04	30.40	58.30	94.74
1-4 Family Mortgages	0.04	4.67	6.69	11.39
Other	11.18	94.63	772.16	877.98
	0.92	10.04	160.10	171.06
<b>ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)</b>				
Real Estate Loans	\$8.74	\$94.23	\$980.32	\$1,082.94
Percent of Total Assets	60.07	64.21	66.57	66.29
Noncurrent Real Estate Loans				
Including Repurchased GNMA Loans	0.07	0.70	7.07	7.84
Percent of Total Assets	0.48	0.48	0.48	0.48
Excluding Repurchased GNMA Loans	0.07	0.69	5.31	6.07
Percent of Total Assets	0.48	0.47	0.36	0.37
Real Estate Owned	0.02	0.16	1.02	1.20
Percent of Total Assets	0.13	0.11	0.07	0.07
Troubled Real Estate Loans				
Including Repurchased GNMA Loans	0.09	0.86	8.09	9.04
Percent of Total Assets	0.61	0.58	0.55	0.55
Excluding Repurchased GNMA Loans	0.09	0.85	6.34	7.27
Percent of Total Assets	0.61	0.58	0.43	0.45
Valuation Allowances	0.08	0.87	6.28	7.23
Coverage Ratio				
Including Repurchased GNMA Loans	92.84	100.91	73.85	76.39
Excluding Repurchased GNMA Loans	92.84	102.39	93.73	94.64
Reserve Ratio	0.76	0.77	0.55	0.57

ASSET QUALITY INDICATORS  
BY ASSET SIZE

THIRD QUARTER 2006:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	288	458	107	853
<b>LOANS 30-89 DAYS DELINQUENT (% Total Assets)</b>				
Total Including Repurchased GNMA Loans	1.04	0.74	0.69	0.70
Repurchased GNMA Loans	0.00	0.01	0.05	0.05
Total Excluding Repurchased GNMA Loans	1.04	0.73	0.64	0.66
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	0.98	1.23	0.80	0.91
Nonresidential Mortgages	1.09	0.83	0.37	0.50
Multifamily Mortgages	0.94	0.47	0.14	0.17
1-4 Family Mortgages	1.65	0.99	0.98	0.98
Home Equity Lines of Credit	1.01	0.91	0.54	0.56
Nonmortgage Loans and Leases				
Commercial Loans	1.86	1.68	0.95	1.05
Consumer Loans	2.15	1.40	1.32	1.33
<b>NONCURRENT LOANS (% Total Assets)</b>				
Total Including Repurchased GNMA Loans	0.55	0.55	0.56	0.56
Repurchased GNMA Loans	0.00	0.01	0.12	0.11
Total Excluding Repurchased GNMA Loans	0.55	0.54	0.44	0.45
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	0.40	1.13	0.55	0.68
Nonresidential Mortgages	0.77	0.70	0.37	0.46
Multifamily Mortgages	0.52	0.49	0.13	0.16
1-4 Family Mortgages	0.86	0.70	0.80	0.79
Home Equity Lines of Credit	0.55	0.44	0.30	0.31
Nonmortgage Loans and Leases				
Commercial Loans	1.15	1.27	1.16	1.17
Consumer Loans	0.86	0.50	0.80	0.78
<b>NET CHARGE-OFFS (% Total Assets)</b>				
Percent of Outstanding Loans by Loan Type:	0.02	0.02	0.06	0.06
Mortgage Loans				
Construction & Land Loans	0.07	0.04	0.01	0.02
Nonresidential Mortgages	0.04	0.05	0.01	0.02
Multifamily Mortgages	0.04	0.00	0.00	0.00
1-4 Family Mortgages	0.01	0.01	0.02	0.02
Home Equity Lines of Credit	0.05	0.02	0.01	0.01
Nonmortgage Loans and Leases				
Commercial Loans	0.08	0.05	0.26	0.24
Consumer Loans	0.13	0.20	0.64	0.62
Repossessed Assets	2.60	1.45	2.74	2.57
Other	0.00	0.00	0.00	0.00
<b>REPOSSESSED ASSETS, NET (% Total Assets)</b>				
Percent of Outstanding Loans by Loan Type:	0.14	0.11	0.07	0.08
Construction & Land Loans				
Construction & Land Loans	0.25	0.22	0.14	0.16
Nonresidential Mortgages	0.56	0.18	0.12	0.14
Multifamily Mortgages	0.01	0.07	0.01	0.02
1-4 Family Mortgages	0.17	0.16	0.09	0.10
Other	0.21	0.19	0.18	0.18
<b>ASSET QUALITY SUMMARY (% Total Assets)</b>				
Net Chargeoffs (Annualized)	0.10	0.09	0.24	0.22
Net Provisions for Losses (Annualized)	0.11	0.10	0.23	0.22
Valuation Allowances	0.56	0.59	0.43	0.44
Noncurrent Loans				
Including Repurchased GNMA Loans	0.55	0.55	0.56	0.56
Excluding Repurchased GNMA Loans	0.55	0.54	0.44	0.45
Repossessed Assets, Net (% Total Assets)	0.14	0.11	0.07	0.08
Troubled Assets				
Including Repurchased GNMA Loans	0.69	0.66	0.63	0.64
Excluding Repurchased GNMA Loans	0.69	0.65	0.51	0.53

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

	3-MONTHS ENDED		9-MONTHS ENDED		2005	2004	2003	2002	
	SEP. 2006	JUNE 2006	SEP. 2006	SEP. 2005					
<b>SUMMARY DATA:</b>									
Number of Thrifts	(#)	853	854	853	866	863	886	928	974
Total Assets	(\$)	1,633.54	1,534.35	1,633.54	1,429.55	1,464.12	1,306.79	1,092.62	1,004.53
Net Income	(\$)	4.29	4.21	12.71	12.08	16.40	13.96	13.74	11.84
Profits	(\$)	4.42	4.32	12.98	12.21	16.61	14.31	14.02	12.57
Losses	(\$)	(0.13)	(0.12)	(0.27)	(0.13)	(0.21)	(0.35)	(0.28)	(0.73)
<b>PROFITABILITY MEASURES:</b>									
Return on Average Assets	(%)	1.08	1.11	1.11	1.18	1.19	1.18	1.29	1.21
Median Ratio	(%)	0.62	0.64	0.64	0.76	0.73	0.71	0.76	0.80
Return on Average Equity	(%)	11.73	11.93	11.91	12.79	12.83	12.79	14.29	13.61
Median Ratio	(%)	5.18	5.21	5.18	6.62	6.26	6.23	6.97	7.56
Net Interest Income	(\$)	10.54	10.67	31.43	28.83	38.82	34.57	30.82	29.99
% of Average Assets	(%)	2.66	2.82	2.74	2.81	2.81	2.91	2.90	3.06
Total Fee Income	(\$)	3.63	4.49	12.81	11.84	16.83	12.38	9.28	4.55
% of Average Assets	(%)	0.92	1.18	0.92	1.23	1.39	1.19	1.25	0.64
G&A Expense	(\$)	9.91	9.82	29.05	24.74	33.79	30.09	25.37	22.54
% of Average Assets	(%)	2.50	2.59	2.54	2.41	2.44	2.53	2.39	2.30
<b>CAPITAL MEASURES:</b>									
Equity Capital Ratio	(%)	9.23	9.25	9.23	9.19	9.45	9.08	9.09	9.18
Tier 1 Leverage Ratio	(%)	8.01	8.16	8.01	7.99	8.15	7.80	7.82	7.80
Risk-based Capital Ratio	(%)	13.64	13.94	13.64	13.86	13.97	13.85	14.23	13.96
<b>Thrifts by FDICIA Capital Categories:</b>									
Well-Capitalized	(#)	849	853	849	857	858	881	922	967
Adequately Capitalized	(#)	3	1	3	5	4	4	5	5
Undercapitalized	(#)	1	1	1	1	0	0	0	2
Significantly Undercapitalized	(#)	0	0	0	0	0	1	1	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0	0
<b>FAILED/PROBLEM THRIFTS:</b>									
Failed Thrifts	(#)	0	0	0	0	0	1	0	1
Problem Thrifts	(#)	5	4	5	6	7	6	8	14
Problem Thrift Assets	(\$)	0.18	0.21	0.18	1.88	1.87	0.71	0.63	2.58
Problem Thrift Assets as a % of Total Assets	(%)	0.01	0.01	0.01	0.13	0.13	0.05	0.06	0.26
<b>ASSET QUALITY MEASURES:</b>									
<b>Troubled Assets</b>									
Including Repurchased GNMA Loans	(\$)	10.40	9.57	10.40	8.85	9.41	N/A	N/A	N/A
% of Total Assets	(%)	0.64	0.62	0.64	0.62	0.64	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	8.63	7.23	8.63	6.61	6.46	6.33	7.29	7.57
% of Total Assets	(%)	0.53	0.47	0.53	0.46	0.44	0.48	0.67	0.75
<b>Noncurrent Loans</b>									
Including Repurchased GNMA Loans	(\$)	9.16	8.50	9.16	8.14	8.67	N/A	N/A	N/A
% of Total Assets	(%)	0.56	0.55	0.56	0.57	0.59	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	7.39	6.15	7.39	5.90	5.72	5.60	6.35	6.57
% of Total Assets	(%)	0.45	0.40	0.45	0.41	0.39	0.43	0.58	0.65
<b>Noncurrent Loans as a % of Loan Type:</b>									
1-4 Family Mortgages	(%)	0.79	0.78	0.79	0.80	0.86	0.52	0.83	0.91
Home Equity Lines of Credit	(%)	0.31	0.23	0.31	0.15	0.19	0.14	0.03	0.05
Multifamily Loans	(%)	0.16	0.16	0.16	0.14	0.16	0.13	0.13	0.13
Commercial Loans	(%)	1.17	1.11	1.17	1.21	1.10	1.11	1.21	2.19
Consumer Loans	(%)	0.78	0.68	0.78	0.61	0.63	0.78	0.94	0.70
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>									
Originations	(\$)	149.89	148.46	440.96	492.15	656.09	603.23	729.87	472.19
Purchases	(\$)	103.60	84.57	271.64	267.38	356.15	296.46	355.97	273.68
Sales	(\$)	167.19	138.56	441.15	443.68	599.47	477.70	768.41	530.32
Loans Outstanding (1)	(\$)	892.17	865.45	892.17	810.86	814.71	729.37	547.42	487.63
Loans Outstanding / Total Assets	(%)	54.62	56.41	54.62	56.72	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 / November 2006

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

	SEPTEMBER 2006		JUNE 2006		SEPTEMBER 2005	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	1,633.54	100.00	1,534.35	100.00	1,429.55	100.00
Cash and Noninterest-Earning Deposits	18.01	1.10	16.48	1.07	18.43	1.29
Investment Securities	77.47	4.74	70.14	4.57	62.64	4.38
Mortgage Backed Securities	210.11	12.86	174.78	11.39	165.17	11.55
1-4 Family Mortgages	892.17	54.62	865.45	56.41	810.86	56.72
Home Equity Lines of Credit	97.41	5.96	92.85	6.05	89.32	6.25
Multifamily Mortgages	74.34	4.55	67.65	4.41	66.38	4.64
Nonresidential Mortgages	65.44	4.01	57.10	3.72	53.65	3.75
Construction Loans	33.68	2.06	31.79	2.07	27.97	1.96
Land Loans	17.31	1.06	16.50	1.08	13.49	0.94
Commercial Loans	51.18	3.13	46.00	3.00	42.26	2.96
Consumer Loans	92.63	5.67	89.92	5.86	86.45	6.05
Repossessed Assets, Net	1.24	0.08	1.07	0.07	0.71	0.05
Real Estate Held for Investment	0.19	0.01	0.18	0.01	0.21	0.01
Office Premises & Equipment	11.78	0.72	11.30	0.74	10.85	0.76
Other Assets	95.03	5.82	92.84	6.05	77.19	5.40
Less: Contra Assets & Valuation Allowances	7.04	0.43	6.86	0.45	6.70	0.47
TOTAL LIABILITIES AND CAPITAL	1,633.54	100.00	1,534.35	100.00	1,429.55	100.00
Total Deposits and Escrows	933.89	57.17	883.43	57.58	822.06	57.50
Deposits < or = to \$100,000	574.69	35.18	541.45	35.29	489.92	34.27
Deposits > \$100,000	359.19	21.99	341.98	22.29	332.14	23.23
Escrows	23.71	1.45	24.58	1.60	29.95	2.10
Total Borrowings	495.28	30.32	473.68	30.87	450.64	31.52
Advances from FHLB	285.76	17.49	271.73	17.71	269.25	18.83
Reverse Repurchase Agreements	86.32	5.28	81.82	5.33	76.65	5.36
Other Borrowings	123.21	7.54	120.13	7.83	104.73	7.33
Other Liabilities	53.62	3.28	35.35	2.30	25.46	1.78
EQUITY CAPITAL	150.75	9.23	141.89	9.25	131.40	9.19
Capital Stock & Paid-In Capital	92.61	5.67	85.34	5.56	74.76	5.23
Unrealized Gains (Losses) AFS Securities	(0.87)	(0.05)	(2.49)	(0.16)	(0.54)	(0.04)
Retained Earnings	59.83	3.66	59.09	3.85	57.90	4.05

	SEPTEMBER 2006		JUNE 2006		SEPTEMBER 2005	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	24.61	6.22	23.01	6.07	18.58	5.29
Interest Expense	14.07	3.55	12.34	3.25	8.87	2.53
Net Interest Income	10.54	2.66	10.67	2.82	9.71	2.76
Loss Provisions-Interest Bearing Assets	0.89	0.22	0.75	0.20	0.70	0.20
Noninterest Income	6.86	1.73	6.58	1.74	5.75	1.64
Mortgage Loan Servicing Fees	(0.20)	(0.05)	0.39	0.10	0.58	0.16
Other Fees and Charges	3.83	0.97	4.09	1.08	3.75	1.07
Other Noninterest Income	3.23	0.82	2.09	0.55	1.43	0.41
Noninterest Expense	10.10	2.55	10.00	2.64	8.52	2.43
G&A Expense	9.91	2.50	9.82	2.59	8.40	2.39
Goodwill Expense	0.16	0.04	0.15	0.04	0.11	0.03
Loss Provis.-Nonint. Bearing Assets	0.03	0.01	0.02	0.01	0.01	0.00
Income Before Taxes & Extraord. Items	6.41	1.62	6.51	1.72	6.24	1.78
Income Taxes	2.12	0.54	2.30	0.61	2.19	0.62
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	4.29	1.08	4.21	1.11	4.04	1.15

\* Annualized.

Numbers may not sum due to rounding.

Office of Thrift Supervision / November 2006

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

NORTHEAST REGION

	3-MONTHS ENDED		9-MONTHS ENDED		2005	2004	2003	2002	
	SEP. 2006	JUNE 2006	SEP. 2006	SEP. 2005					
<b>SUMMARY DATA:</b>									
Number of Thrifts	(#)	262	263	262	265	266	272	285	304
Total Assets	(\$)	421.06	392.45	421.06	363.26	371.60	329.11	273.70	246.92
Net Income	(\$)	0.96	1.14	3.09	3.18	4.43	4.24	3.45	2.90
Profits	(\$)	0.97	1.20	3.17	3.19	4.45	4.30	3.58	3.01
Losses	(\$)	(0.01)	(0.06)	(0.08)	(0.01)	(0.02)	(0.05)	(0.13)	(0.11)
<b>PROFITABILITY MEASURES:</b>									
Return on Average Assets	(%)	0.95	1.18	1.05	1.24	1.27	1.40	1.32	1.23
Median Ratio	(%)	0.54	0.57	0.58	0.76	0.75	0.69	0.72	0.77
Return on Average Equity	(%)	9.42	11.98	10.58	12.41	12.73	14.05	14.14	13.15
Median Ratio	(%)	4.36	4.81	4.57	6.21	6.06	6.09	6.69	7.55
Net Interest Income	(\$)	2.31	2.36	7.05	7.09	9.43	8.89	7.70	7.26
% of Average Assets	(%)	2.27	2.43	2.40	2.77	2.72	2.94	2.94	3.07
Total Fee Income	(\$)	0.84	1.00	2.61	2.26	3.44	3.68	2.51	1.64
% of Average Assets	(%)	0.82	1.04	0.82	0.88	1.28	1.08	1.50	0.72
G&A Expense	(\$)	1.78	1.72	5.24	5.08	6.80	7.13	5.90	5.21
% of Average Assets	(%)	1.75	1.77	1.79	1.98	1.96	2.36	2.25	2.21
<b>CAPITAL MEASURES:</b>									
Equity Capital Ratio	(%)	10.31	9.78	10.31	9.99	10.04	10.08	9.54	9.39
Tier 1 Leverage Ratio	(%)	8.79	8.88	8.79	8.88	8.97	8.96	8.69	8.42
Risk-based Capital Ratio	(%)	15.67	16.16	15.67	16.44	16.48	15.93	15.74	14.83
<b>Thrifts by FDICIA Capital Categories:</b>									
Well-Capitalized	(#)	261	263	261	264	264	271	283	302
Adequately Capitalized	(#)	1	0	1	1	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
<b>FAILED/PROBLEM THRIFTS:</b>									
Failed Thrifts	(#)	0	0	0	0	0	1	0	0
Problem Thrifts	(#)	2	1	2	1	1	1	1	2
Problem Thrift Assets	(\$)	0.08	0.06	0.08	0.81	0.78	0.09	0.11	1.52
Problem Thrift Assets as a % of Total Assets	(%)	0.02	0.02	0.02	0.22	0.21	0.03	0.04	0.62
<b>ASSET QUALITY MEASURES:</b>									
<b>Troubled Assets</b>									
Including Repurchased GNMA Loans	(\$)	1.66	1.47	1.66	1.38	1.40	N/A	N/A	N/A
% of Total Assets	(%)	0.39	0.37	0.39	0.38	0.38	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	1.65	1.46	1.65	1.37	1.40	1.41	1.70	1.59
% of Total Assets	(%)	0.39	0.37	0.39	0.38	0.38	0.43	0.62	0.65
<b>Noncurrent Loans</b>									
Including Repurchased GNMA Loans	(\$)	1.50	1.28	1.50	1.26	1.26	N/A	N/A	N/A
% of Total Assets	(%)	0.36	0.33	0.36	0.35	0.34	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	1.49	1.28	1.49	1.25	1.26	1.30	1.56	1.41
% of Total Assets	(%)	0.35	0.33	0.35	0.35	0.34	0.40	0.57	0.57
<b>Noncurrent Loans as a % of Loan Type:</b>									
1-4 Family Mortgages	(%)	0.51	0.48	0.51	0.51	0.50	0.50	0.80	0.77
Home Equity Lines of Credit	(%)	0.23	0.32	0.23	0.24	0.33	0.24	0.04	0.05
Multifamily Loans	(%)	0.26	0.32	0.26	0.34	0.38	0.31	0.22	0.19
Commercial Loans	(%)	0.61	0.59	0.61	0.75	0.73	0.73	1.32	1.81
Consumer Loans	(%)	0.54	0.51	0.54	0.50	0.47	1.41	1.51	0.54
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>									
Originations	(\$)	33.89	28.70	90.06	106.65	142.27	125.03	155.67	103.24
Purchases	(\$)	33.04	30.27	99.32	112.00	149.79	100.16	83.82	61.92
Sales	(\$)	68.69	40.52	157.21	158.01	211.70	151.99	172.78	105.63
Loans Outstanding (1)	(\$)	194.55	194.88	194.55	178.77	184.83	155.85	117.57	112.30
Loans Outstanding / Total Assets	(%)	46.21	49.66	46.21	49.21	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 / November 2006

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

NORTHEAST REGION

	SEPTEMBER 2006		JUNE 2006		SEPTEMBER 2005	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	421.06	100.00	392.45	100.00	363.26	100.00
Cash and Noninterest-Earning Deposits	4.66	1.11	3.47	0.88	4.32	1.19
Investment Securities	28.51	6.77	25.00	6.37	24.56	6.76
Mortgage Backed Securities	80.76	19.18	78.68	20.05	74.30	20.45
1-4 Family Mortgages	194.55	46.21	194.88	49.66	178.77	49.21
Home Equity Lines of Credit	13.48	3.20	9.96	2.54	10.21	2.81
Multifamily Mortgages	15.68	3.72	10.19	2.60	9.88	2.72
Nonresidential Mortgages	26.81	6.37	20.24	5.16	19.52	5.37
Construction Loans	7.98	1.90	6.63	1.69	6.06	1.67
Land Loans	4.12	0.98	3.99	1.02	3.20	0.88
Commercial Loans	20.05	4.76	15.60	3.97	13.19	3.63
Consumer Loans	12.73	3.02	12.08	3.08	11.66	3.21
Reposessed Assets, Net	0.16	0.04	0.18	0.05	0.12	0.03
Real Estate Held for Investment	0.02	0.01	0.01	0.00	0.01	0.00
Office Premises & Equipment	2.63	0.62	2.25	0.57	2.19	0.60
Other Assets	24.05	5.71	20.74	5.28	17.02	4.68
Less: Contra Assets & Valuation Allowances	1.66	0.40	1.49	0.38	1.53	0.42
TOTAL LIABILITIES AND CAPITAL	421.06	100.00	392.45	100.00	363.26	100.00
Total Deposits and Escrows	266.40	63.27	237.40	60.49	217.20	59.79
Deposits < or = to \$100,000	182.46	43.33	164.59	41.94	148.76	40.95
Deposits > \$100,000	83.94	19.94	72.81	18.55	68.43	18.84
Escrows	1.79	0.43	1.75	0.45	1.98	0.55
Total Borrowings	104.91	24.92	111.07	28.30	104.68	28.82
Advances from FHLB	60.27	14.31	51.82	13.20	48.97	13.48
Reverse Repurchase Agreements	28.92	6.87	26.55	6.77	24.45	6.73
Other Borrowings	15.72	3.73	32.70	8.33	31.27	8.61
Other Liabilities	6.33	1.50	5.60	1.43	5.10	1.40
EQUITY CAPITAL	43.41	10.31	38.37	9.78	36.29	9.99
Capital Stock & Paid-In Capital	26.93	6.39	22.41	5.71	20.72	5.70
Unrealized Gains (Losses) AFS Securities	(0.46)	(0.11)	(1.17)	(0.30)	(0.47)	(0.13)
Retained Earnings	17.42	4.14	17.47	4.45	16.44	4.52

	SEPTEMBER 2006		JUNE 2006		SEPTEMBER 2005	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	5.76	5.67	5.46	5.64	4.61	5.19
Interest Expense	3.45	3.40	3.11	3.21	2.25	2.53
Net Interest Income	2.31	2.27	2.36	2.43	2.36	2.66
Loss Provisions-Interest Bearing Assets	0.11	0.11	0.06	0.06	0.10	0.11
Noninterest Income	1.04	1.03	1.24	1.28	1.11	1.25
Mortgage Loan Servicing Fees	0.06	0.06	0.07	0.07	0.07	0.08
Other Fees and Charges	0.78	0.76	0.93	0.96	0.71	0.80
Other Noninterest Income	0.21	0.21	0.23	0.24	0.32	0.37
Noninterest Expense	1.81	1.78	1.75	1.81	1.75	1.98
G&A Expense	1.78	1.75	1.72	1.77	1.72	1.93
Goodwill Expense	0.03	0.03	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	1.43	1.41	1.78	1.84	1.61	1.82
Income Taxes	0.47	0.46	0.64	0.66	0.56	0.63
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.96	0.95	1.14	1.18	1.05	1.19

\* Annualized.

Numbers may not sum due to rounding.

Office of Thrift Supervision / November 2006

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

SOUTHEAST REGION

		3-MONTHS ENDED		9-MONTHS ENDED		2005	2004	2003	2002
		SEP. 2006	JUNE 2006	SEP. 2006	SEP. 2005				
SUMMARY DATA:									
Number of Thrifts	(#)	306	305	306	309	306	312	329	345
Total Assets	(\$)	272.38	261.42	272.38	240.06	249.51	217.81	195.38	177.16
Net Income	(\$)	0.51	0.53	1.62	1.63	2.14	2.01	1.89	1.07
Profits	(\$)	0.62	0.59	1.80	1.68	2.25	2.13	2.00	1.64
Losses	(\$)	(0.10)	(0.05)	(0.18)	(0.05)	(0.11)	(0.12)	(0.11)	(0.57)
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.77	0.82	0.83	0.95	0.92	0.97	1.02	0.66
Median Ratio	(%)	0.55	0.58	0.58	0.66	0.65	0.61	0.69	0.71
Return on Average Equity	(%)	8.85	9.33	9.49	10.44	10.16	10.82	11.13	6.91
Median Ratio	(%)	4.49	4.48	4.60	6.23	5.82	5.40	6.18	6.25
Net Interest Income	(\$)	1.95	1.90	5.71	5.09	6.86	6.03	5.20	4.87
% of Average Assets	(%)	2.92	2.96	2.94	2.95	2.94	2.92	2.81	3.03
Total Fee Income	(\$)	0.56	0.55	1.69	1.77	2.36	2.22	2.05	1.85
% of Average Assets	(%)	0.84	0.85	0.84	1.06	0.96	1.09	1.11	1.10
G&A Expense	(\$)	1.65	1.68	4.92	4.50	6.11	5.67	5.47	5.06
% of Average Assets	(%)	2.47	2.61	2.53	2.61	2.62	2.75	2.96	3.15
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	8.61	8.81	8.61	9.09	8.82	9.01	9.11	9.24
Tier 1 Leverage Ratio	(%)	8.06	8.34	8.06	8.60	8.30	8.62	8.71	8.92
Risk-based Capital Ratio	(%)	13.24	13.70	13.24	13.60	13.46	14.03	14.79	15.16
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	303	304	303	306	305	311	326	342
Adequately Capitalized	(#)	2	1	2	3	1	0	3	2
Undercapitalized	(#)	1	0	1	0	0	0	0	1
Significantly Undercapitalized	(#)	0	0	0	0	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	(#)	3	2	3	5	5	4	6	10
Problem Thrift Assets	(\$)	0.10	0.08	0.10	1.07	1.01	0.59	0.50	0.78
Problem Thrift Assets as a % of Total Assets	(%)	0.04	0.03	0.04	0.44	0.40	0.27	0.26	0.44
ASSET QUALITY MEASURES:									
Troubled Assets									
Including Repurchased GNMA Loans	(\$)	1.67	1.41	1.67	1.32	1.44	N/A	N/A	N/A
% of Total Assets	(%)	0.61	0.54	0.61	0.55	0.58	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	1.41	1.18	1.41	1.10	1.21	1.23	1.46	1.53
% of Total Assets	(%)	0.52	0.45	0.52	0.46	0.49	0.57	0.75	0.87
Noncurrent Loans									
Including Repurchased GNMA Loans	(\$)	1.39	1.16	1.39	1.11	1.23	N/A	N/A	N/A
% of Total Assets	(%)	0.51	0.44	0.51	0.46	0.49	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	1.13	0.93	1.13	0.89	1.00	1.01	1.21	1.28
% of Total Assets	(%)	0.42	0.36	0.42	0.37	0.40	0.47	0.62	0.72
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	0.68	0.62	0.68	0.61	0.68	0.56	0.79	0.87
Home Equity Lines of Credit	(%)	0.30	0.25	0.30	0.19	0.20	0.15	0.06	0.10
Multifamily Loans	(%)	0.34	0.37	0.34	0.33	0.42	0.34	0.35	0.35
Commercial Loans	(%)	1.75	1.01	1.75	1.13	1.08	1.33	1.68	2.84
Consumer Loans	(%)	0.49	0.43	0.49	0.54	0.52	0.68	0.97	1.03
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	15.84	16.97	49.12	55.80	75.87	67.59	91.71	64.89
Purchases	(\$)	9.63	9.23	27.24	38.52	47.94	49.06	75.20	56.44
Sales	(\$)	13.13	13.83	40.80	55.09	70.90	74.95	123.12	101.76
Loans Outstanding (1)	(\$)	130.42	125.98	130.42	117.39	120.43	101.33	86.35	77.65
Loans Outstanding / Total Assets	(%)	47.88	48.19	47.88	48.90	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 / November 2006



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

SOUTHEAST REGION

	SEPTEMBER 2006		JUNE 2006		SEPTEMBER 2005	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	272.38	100.00	261.42	100.00	240.06	100.00
Cash and Noninterest-Earning Deposits	3.89	1.43	3.60	1.38	3.96	1.65
Investment Securities	15.70	5.76	14.53	5.56	14.46	6.02
Mortgage Backed Securities	38.18	14.02	35.32	13.51	31.18	12.99
1-4 Family Mortgages	130.42	47.88	125.98	48.19	117.39	48.90
Home Equity Lines of Credit	27.03	9.92	25.58	9.79	22.72	9.46
Multifamily Mortgages	5.93	2.18	5.73	2.19	5.46	2.28
Nonresidential Mortgages	15.42	5.66	14.56	5.57	12.56	5.23
Construction Loans	8.66	3.18	8.69	3.32	7.33	3.05
Land Loans	6.67	2.45	6.26	2.40	4.69	1.96
Commercial Loans	10.53	3.87	10.34	3.95	9.21	3.84
Consumer Loans	23.98	8.80	23.57	9.02	21.66	9.02
Repossessed Assets, Net	0.28	0.10	0.25	0.10	0.21	0.09
Real Estate Held for Investment	0.07	0.02	0.07	0.03	0.07	0.03
Office Premises & Equipment	2.90	1.07	2.80	1.07	2.53	1.06
Other Assets	11.09	4.07	11.05	4.23	10.64	4.43
Less: Contra Assets & Valuation Allowances	1.34	0.49	1.34	0.51	1.31	0.55
TOTAL LIABILITIES AND CAPITAL	272.38	100.00	261.42	100.00	240.06	100.00
Total Deposits and Escrows	180.46	66.25	174.30	66.68	160.23	66.74
Deposits < or = to \$100,000	112.46	41.29	109.51	41.89	103.14	42.96
Deposits > \$100,000	68.00	24.97	64.79	24.78	57.09	23.78
Escrows	1.73	0.64	1.94	0.74	2.55	1.06
Total Borrowings	63.91	23.46	59.27	22.67	53.74	22.39
Advances from FHLB	34.96	12.83	34.34	13.14	35.80	14.91
Reverse Repurchase Agreements	22.97	8.43	19.82	7.58	15.81	6.58
Other Borrowings	5.98	2.19	5.11	1.95	2.13	0.89
Other Liabilities	4.58	1.68	4.81	1.84	4.27	1.78
EQUITY CAPITAL	23.44	8.61	23.03	8.81	21.82	9.09
Capital Stock & Paid-In Capital	12.92	4.74	12.65	4.84	11.80	4.92
Unrealized Gains (Losses) AFS Securities	(0.32)	(0.12)	(0.71)	(0.27)	(0.22)	(0.09)
Retained Earnings	10.87	3.99	11.01	4.21	10.34	4.31

	SEPTEMBER 2006		JUNE 2006		SEPTEMBER 2005	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	4.17	6.25	3.85	5.98	3.19	5.40
Interest Expense	2.22	3.33	1.95	3.02	1.46	2.47
Net Interest Income	1.95	2.92	1.90	2.96	1.73	2.93
Loss Provisions-Interest Bearing Assets	0.13	0.20	0.15	0.23	0.18	0.30
Noninterest Income	0.68	1.01	0.76	1.18	0.83	1.40
Mortgage Loan Servicing Fees	0.01	0.02	0.00	0.00	0.02	0.04
Other Fees and Charges	0.55	0.82	0.54	0.84	0.60	1.02
Other Noninterest Income	0.12	0.18	0.22	0.34	0.20	0.34
Noninterest Expense	1.70	2.55	1.71	2.66	1.54	2.61
G&A Expense	1.65	2.47	1.68	2.61	1.53	2.58
Goodwill Expense	0.04	0.07	0.03	0.04	0.02	0.03
Loss Provis.-Nonint. Bearing Assets	0.01	0.01	0.00	0.01	0.00	0.00
Income Before Taxes & Extraord. Items	0.79	1.19	0.81	1.25	0.84	1.42
Income Taxes	0.28	0.42	0.27	0.43	0.27	0.46
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.51	0.77	0.53	0.82	0.56	0.95

\* Annualized.

Numbers may not sum due to rounding.

Office of Thrift Supervision / November 2006

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

MIDWEST REGION

	3-MONTHS ENDED		9-MONTHS ENDED		2005	2004	2003	2002	
	SEP. 2006	JUNE 2006	SEP. 2006	SEP. 2005					
<b>SUMMARY DATA:</b>									
Number of Thrifts	(#)	199	200	199	202	201	207	216	224
Total Assets	(\$)	137.00	135.30	137.00	135.80	126.63	135.39	127.54	127.58
Net Income	(\$)	0.31	0.35	0.98	1.01	1.29	1.24	1.52	1.52
Profits	(\$)	0.32	0.35	1.00	1.08	1.37	1.41	1.54	1.57
Losses	(\$)	(0.01)	0.00	(0.02)	(0.07)	(0.08)	(0.16)	(0.03)	(0.04)
<b>PROFITABILITY MEASURES:</b>									
Return on Average Assets	(%)	0.91	1.04	0.99	1.02	0.99	0.94	1.17	1.22
Median Ratio	(%)	0.69	0.71	0.70	0.76	0.71	0.75	0.82	0.84
Return on Average Equity	(%)	10.10	11.60	10.95	11.50	11.14	10.79	13.66	14.28
Median Ratio	(%)	5.63	6.15	5.68	6.72	6.15	6.40	7.54	8.02
Net Interest Income	(\$)	0.90	0.91	2.69	2.77	3.63	3.70	3.60	3.81
% of Average Assets	(%)	2.65	2.73	2.70	2.79	2.78	2.80	2.78	3.07
Total Fee Income	(\$)	0.42	0.42	1.22	1.12	1.50	1.38	1.23	1.04
% of Average Assets	(%)	1.25	1.26	1.25	1.20	1.21	1.08	1.02	0.87
G&A Expense	(\$)	0.89	0.88	2.60	2.56	3.37	3.61	3.35	3.27
% of Average Assets	(%)	2.61	2.63	2.61	2.58	2.58	2.74	2.59	2.63
<b>CAPITAL MEASURES:</b>									
Equity Capital Ratio	(%)	9.10	8.99	9.10	8.89	9.01	8.98	8.66	8.51
Tier 1 Leverage Ratio	(%)	8.97	8.88	8.97	8.66	8.90	8.45	8.42	8.25
Risk-based Capital Ratio	(%)	14.41	14.43	14.41	14.17	14.56	14.45	15.05	14.76
<b>Thrifts by FDICIA Capital Categories:</b>									
Well-Capitalized	(#)	199	200	199	198	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	0	0	0	0	0
<b>FAILED/PROBLEM THRIFTS:</b>									
Failed Thrifts	(#)	0	0	0	0	0	0	0	0
Problem Thrifts	(#)	0	0	0	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
<b>ASSET QUALITY MEASURES:</b>									
<b>Troubled Assets</b>									
Including Repurchased GNMA Loans	(\$)	1.20	1.20	1.20	1.42	1.45	N/A	N/A	N/A
% of Total Assets	(%)	0.87	0.89	0.87	1.04	1.14	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	0.52	0.46	0.52	0.54	0.48	0.61	0.69	0.73
% of Total Assets	(%)	0.38	0.34	0.38	0.40	0.38	0.45	0.54	0.58
<b>Noncurrent Loans</b>									
Including Repurchased GNMA Loans	(\$)	1.10	1.12	1.10	1.33	1.36	N/A	N/A	N/A
% of Total Assets	(%)	0.81	0.83	0.81	0.98	1.08	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	0.43	0.38	0.43	0.45	0.40	0.52	0.52	0.60
% of Total Assets	(%)	0.31	0.28	0.31	0.33	0.31	0.39	0.40	0.47
<b>Noncurrent Loans as a % of Loan Type:</b>									
1-4 Family Mortgages	(%)	1.90	1.99	1.90	2.31	2.71	0.50	0.57	0.53
Home Equity Lines of Credit	(%)	0.20	0.16	0.20	0.14	0.17	0.12	0.03	0.05
Multifamily Loans	(%)	0.87	0.68	0.87	0.65	0.70	0.61	0.51	0.62
Commercial Loans	(%)	0.78	0.84	0.78	1.03	0.84	0.83	1.32	2.15
Consumer Loans	(%)	0.55	0.49	0.55	0.48	0.52	0.54	0.56	0.52
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>									
Originations	(\$)	12.89	13.08	36.18	42.14	55.02	49.45	69.19	53.58
Purchases	(\$)	1.77	2.04	5.52	7.43	9.32	9.57	14.73	13.94
Sales	(\$)	8.17	7.02	20.89	25.17	32.60	32.82	58.76	43.34
Loans Outstanding (1)	(\$)	44.76	45.28	44.76	47.02	43.00	46.24	42.01	43.95
Loans Outstanding / Total Assets	(%)	32.67	33.47	32.67	34.63	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 / November 2006

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

MIDWEST REGION

	SEPTEMBER 2006		JUNE 2006		SEPTEMBER 2005	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	137.00	100.00	135.30	100.00	135.80	100.00
Cash and Noninterest-Earning Deposits	1.78	1.30	1.81	1.34	2.03	1.49
Investment Securities	22.89	16.71	22.65	16.74	19.96	14.70
Mortgage Backed Securities	17.60	12.85	16.97	12.54	16.55	12.19
1-4 Family Mortgages	44.76	32.67	45.28	33.47	47.02	34.63
Home Equity Lines of Credit	8.54	6.23	8.01	5.92	7.36	5.42
Multifamily Mortgages	2.90	2.12	2.94	2.18	3.31	2.44
Nonresidential Mortgages	8.90	6.49	8.54	6.31	9.17	6.75
Construction Loans	7.68	5.61	7.62	5.63	7.19	5.30
Land Loans	2.83	2.07	2.68	1.98	2.52	1.85
Commercial Loans	6.42	4.69	6.28	4.64	5.96	4.39
Consumer Loans	15.35	11.21	14.68	10.85	15.87	11.69
Reposessed Assets, Net	0.09	0.07	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	1.36	0.99	1.32	0.98	1.29	0.95
Other Assets	5.06	3.70	5.11	3.77	5.50	4.05
Less: Contra Assets & Valuation Allowances	0.69	0.51	0.70	0.52	0.74	0.55
TOTAL LIABILITIES AND CAPITAL	137.00	100.00	135.30	100.00	135.80	100.00
Total Deposits and Escrows	84.68	61.81	81.74	60.42	79.78	58.75
Deposits < or = to \$100,000	55.74	40.69	54.85	40.54	54.57	40.18
Deposits > \$100,000	28.94	21.13	26.89	19.87	25.21	18.56
Escrows	1.22	0.89	1.16	0.86	1.43	1.05
Total Borrowings	38.15	27.84	39.85	29.45	42.41	31.23
Advances from FHLB	35.40	25.84	37.03	27.37	38.52	28.36
Reverse Repurchase Agreements	0.59	0.43	0.74	0.55	0.99	0.73
Other Borrowings	2.16	1.58	2.08	1.53	2.90	2.13
Other Liabilities	1.70	1.24	1.55	1.14	1.54	1.14
EQUITY CAPITAL	12.47	9.10	12.16	8.99	12.08	8.89
Capital Stock & Paid-In Capital	5.18	3.78	4.99	3.69	5.37	3.95
Unrealized Gains (Losses) AFS Securities	(0.02)	(0.01)	(0.12)	(0.09)	0.02	0.01
Retained Earnings	7.32	5.34	7.23	5.35	6.76	4.98

	SEPTEMBER 2006		JUNE 2006		SEPTEMBER 2005	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	2.10	6.16	2.00	5.99	1.83	5.43
Interest Expense	1.20	3.51	1.08	3.26	0.89	2.64
Net Interest Income	0.90	2.65	0.91	2.73	0.94	2.79
Loss Provisions-Interest Bearing Assets	0.06	0.18	0.03	0.08	0.04	0.13
Noninterest Income	0.49	1.44	0.50	1.51	0.53	1.56
Mortgage Loan Servicing Fees	0.02	0.06	0.02	0.06	0.02	0.05
Other Fees and Charges	0.40	1.19	0.40	1.20	0.39	1.15
Other Noninterest Income	0.07	0.20	0.08	0.25	0.12	0.36
Noninterest Expense	0.90	2.64	0.89	2.68	0.87	2.59
G&A Expense	0.89	2.61	0.88	2.63	0.86	2.56
Goodwill Expense	0.01	0.02	0.01	0.04	0.01	0.02
Loss Provis.-Nonint. Bearing Assets	0.00	0.00	0.00	0.00	0.00	0.01
Income Before Taxes & Extraord. Items	0.44	1.28	0.49	1.48	0.55	1.62
Income Taxes	0.13	0.37	0.15	0.44	0.16	0.46
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.31	0.91	0.35	1.04	0.39	1.16

\* Annualized.

Numbers may not sum due to rounding.

Office of Thrift Supervision / November 2006

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

WEST REGION

		3-MONTHS ENDED		9-MONTHS ENDED		2005	2004	2003	2002
		SEP. 2006	JUNE 2006	SEP. 2006	SEP. 2005				
SUMMARY DATA:									
Number of Thrifts	(#)	86	86	86	90	90	95	98	101
Total Assets	(\$)	818.02	760.61	818.02	704.46	729.66	637.62	505.78	460.78
Net Income	(\$)	2.51	2.20	7.04	6.28	8.57	6.49	6.90	6.36
Profits	(\$)	2.51	2.20	7.04	6.28	8.58	6.50	6.91	6.37
Losses	(\$)	N/A	0.00	0.00	0.00	0.00	(0.01)	(0.01)	(0.01)
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	1.27	1.17	1.24	1.24	1.25	1.16	1.40	1.37
Median Ratio	(%)	0.86	0.86	0.89	0.97	0.95	0.91	1.00	1.05
Return on Average Equity	(%)	14.22	12.75	13.54	13.98	14.04	13.11	15.64	16.22
Median Ratio	(%)	8.89	9.12	9.53	9.18	9.55	9.77	10.90	11.51
Net Interest Income	(\$)	5.40	5.52	16.04	13.93	18.95	16.00	14.34	14.06
% of Average Assets	(%)	2.74	2.93	2.82	2.75	2.77	2.86	2.90	3.02
Total Fee Income	(\$)	1.81	2.52	7.30	6.68	9.54	5.09	3.49	0.03
% of Average Assets	(%)	0.92	1.34	0.92	1.45	1.59	1.29	1.22	0.34
G&A Expense	(\$)	5.60	5.55	16.29	12.61	17.52	13.68	10.66	9.00
% of Average Assets	(%)	2.84	2.95	2.86	2.49	2.56	2.45	2.15	1.93
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	8.83	9.09	8.83	8.79	9.37	8.53	8.88	9.16
Tier 1 Leverage Ratio	(%)	7.39	7.54	7.39	7.13	7.50	6.71	6.79	6.85
Risk-based Capital Ratio	(%)	12.74	12.98	12.74	12.75	12.98	12.69	13.01	12.85
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	86	86	86	89	90	95	97	101
Adequately Capitalized	(#)	0	0	0	0	0	0	1	0
Undercapitalized	(#)	0	0	0	1	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	(#)	0	1	0	0	1	0	0	1
Problem Thrift Assets	(\$)	N/A	0.07	N/A	N/A	0.08	N/A	N/A	0.23
Problem Thrift Assets as a % of Total Assets	(%)	N/A	0.01	N/A	N/A	0.01	N/A	N/A	0.05
ASSET QUALITY MEASURES:									
Troubled Assets									
Including Repurchased GNMA Loans	(\$)	5.89	5.51	5.89	4.75	5.14	N/A	N/A	N/A
% of Total Assets	(%)	0.72	0.72	0.72	0.67	0.70	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	5.06	4.13	5.06	3.62	3.39	3.09	3.44	3.71
% of Total Assets	(%)	0.62	0.54	0.62	0.51	0.46	0.48	0.68	0.80
Noncurrent Loans									
Including Repurchased GNMA Loans	(\$)	5.18	4.95	5.18	4.45	4.83	N/A	N/A	N/A
% of Total Assets	(%)	0.63	0.65	0.63	0.63	0.66	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	4.35	3.58	4.35	3.33	3.08	2.77	3.07	3.28
% of Total Assets	(%)	0.53	0.47	0.53	0.47	0.42	0.43	0.61	0.71
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	0.83	0.84	0.83	0.81	0.88	0.52	0.88	1.05
Home Equity Lines of Credit	(%)	0.35	0.22	0.35	0.12	0.17	0.12	0.01	0.02
Multifamily Loans	(%)	0.07	0.07	0.07	0.03	0.04	0.03	0.05	0.05
Commercial Loans	(%)	1.71	1.89	1.71	1.79	1.58	1.41	0.72	2.14
Consumer Loans	(%)	1.12	0.95	1.12	0.73	0.75	0.47	0.59	0.55
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	87.28	89.70	265.60	287.57	382.93	361.17	413.30	250.48
Purchases	(\$)	59.16	43.02	139.73	109.93	149.60	137.80	182.56	141.59
Sales	(\$)	77.22	77.20	222.26	205.41	284.28	217.94	413.75	279.58
Loans Outstanding (1)	(\$)	523.47	500.41	523.47	468.77	467.48	426.66	302.09	254.07
Loans Outstanding / Total Assets	(%)	63.99	65.79	63.99	66.54	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 / November 2006

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

WEST REGION

	SEPTEMBER 2006		JUNE 2006		SEPTEMBER 2005	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	818.02	100.00	760.61	100.00	704.46	100.00
Cash and Noninterest-Earning Deposits	7.68	0.94	7.60	1.00	8.12	1.15
Investment Securities	23.53	2.88	21.58	2.84	15.92	2.26
Mortgage Backed Securities	73.57	8.99	43.80	5.76	43.14	6.12
1-4 Family Mortgages	523.47	63.99	500.41	65.79	468.77	66.54
Home Equity Lines of Credit	48.36	5.91	49.30	6.48	49.03	6.96
Multifamily Mortgages	49.90	6.10	48.86	6.42	47.80	6.79
Nonresidential Mortgages	14.31	1.75	13.77	1.81	12.40	1.76
Construction Loans	9.36	1.14	8.86	1.16	7.38	1.05
Land Loans	3.68	0.45	3.57	0.47	3.08	0.44
Commercial Loans	14.17	1.73	13.79	1.81	13.89	1.97
Consumer Loans	40.57	4.96	39.59	5.21	37.26	5.29
Reposessed Assets, Net	0.71	0.09	0.56	0.07	0.29	0.04
Real Estate Held for Investment	0.05	0.01	0.04	0.01	0.05	0.01
Office Premises & Equipment	4.89	0.60	4.92	0.65	4.84	0.69
Other Assets	55.48	6.78	56.60	7.44	44.63	6.34
Less: Contra Assets & Valuation Allowances	3.34	0.41	3.33	0.44	3.12	0.44
TOTAL LIABILITIES AND CAPITAL	818.02	100.00	760.61	100.00	704.46	100.00
Total Deposits and Escrows	403.76	49.36	391.24	51.44	366.01	51.96
Deposits < or = to \$100,000	224.61	27.46	212.99	28.00	183.91	26.11
Deposits > \$100,000	179.15	21.90	178.25	23.44	182.11	25.85
Escrows	18.97	2.32	19.72	2.59	23.99	3.41
Total Borrowings	300.88	36.78	276.74	36.38	261.85	37.17
Advances from FHLB	167.69	20.50	161.79	21.27	158.01	22.43
Reverse Repurchase Agreements	33.84	4.14	34.70	4.56	35.41	5.03
Other Borrowings	99.35	12.15	80.25	10.55	68.44	9.71
Other Liabilities	41.12	5.03	23.49	3.09	14.64	2.08
EQUITY CAPITAL	72.26	8.83	69.14	9.09	61.95	8.79
Capital Stock & Paid-In Capital	48.24	5.90	45.95	6.04	37.49	5.32
Unrealized Gains (Losses) AFS Securities	(0.07)	(0.01)	(0.50)	(0.07)	0.14	0.02
Retained Earnings	24.39	2.98	23.53	3.09	24.48	3.48

	SEPTEMBER 2006		JUNE 2006		SEPTEMBER 2005	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	12.79	6.48	11.89	6.32	9.08	5.25
Interest Expense	7.39	3.74	6.37	3.38	4.38	2.54
Net Interest Income	5.40	2.74	5.52	2.93	4.69	2.71
Loss Provisions-Interest Bearing Assets	0.58	0.30	0.51	0.27	0.38	0.22
Noninterest Income	4.65	2.35	4.08	2.17	3.29	1.91
Mortgage Loan Servicing Fees	(0.29)	(0.14)	0.30	0.16	0.46	0.27
Other Fees and Charges	2.10	1.06	2.22	1.18	2.04	1.18
Other Noninterest Income	2.83	1.44	1.56	0.83	0.79	0.46
Noninterest Expense	5.70	2.89	5.64	3.00	4.35	2.52
G&A Expense	5.60	2.84	5.55	2.95	4.30	2.49
Goodwill Expense	0.08	0.04	0.08	0.04	0.05	0.03
Loss Provis.-Nonint. Bearing Assets	0.02	0.01	0.02	0.01	0.01	0.00
Income Before Taxes & Extraord. Items	3.77	1.91	3.44	1.83	3.25	1.88
Income Taxes	1.25	0.63	1.25	0.66	1.21	0.70
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	2.51	1.27	2.20	1.17	2.04	1.18

\* Annualized.

Numbers may not sum due to rounding.

Office of Thrift Supervision / November 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 September 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.

TECHNICAL NOTES

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

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

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.