



Fourth Quarter 2006 Thrift Industry Report Graphs and Tables

February 21, 2007



Fourth Quarter 2006 Index of Charts

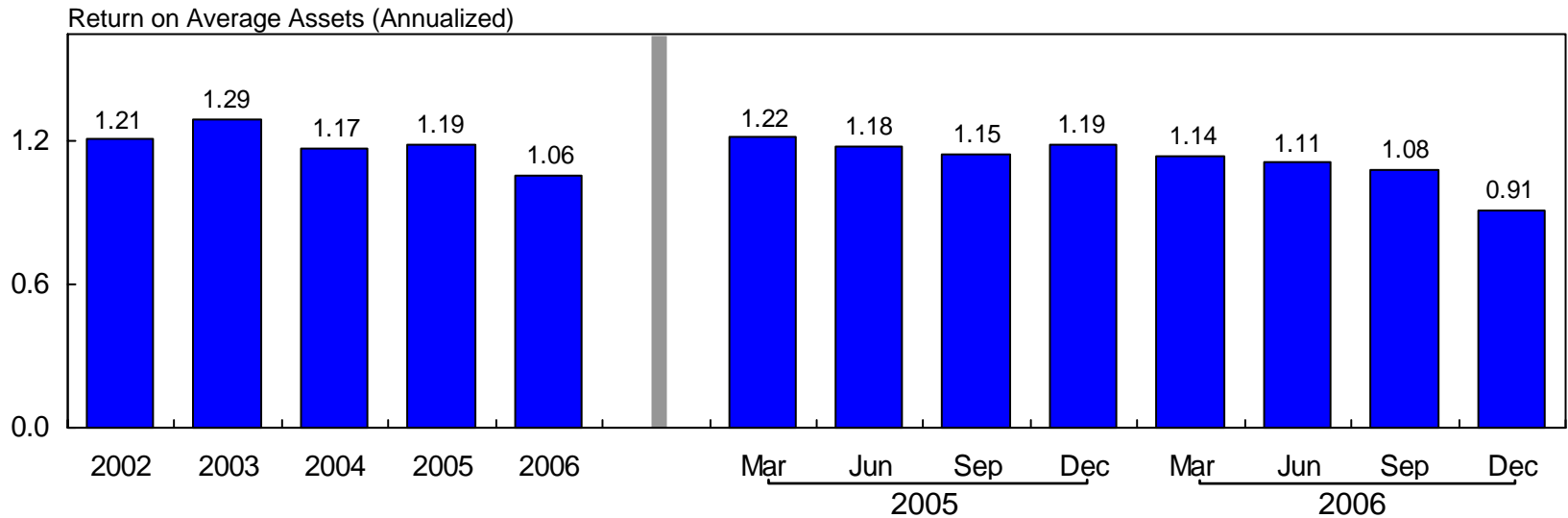
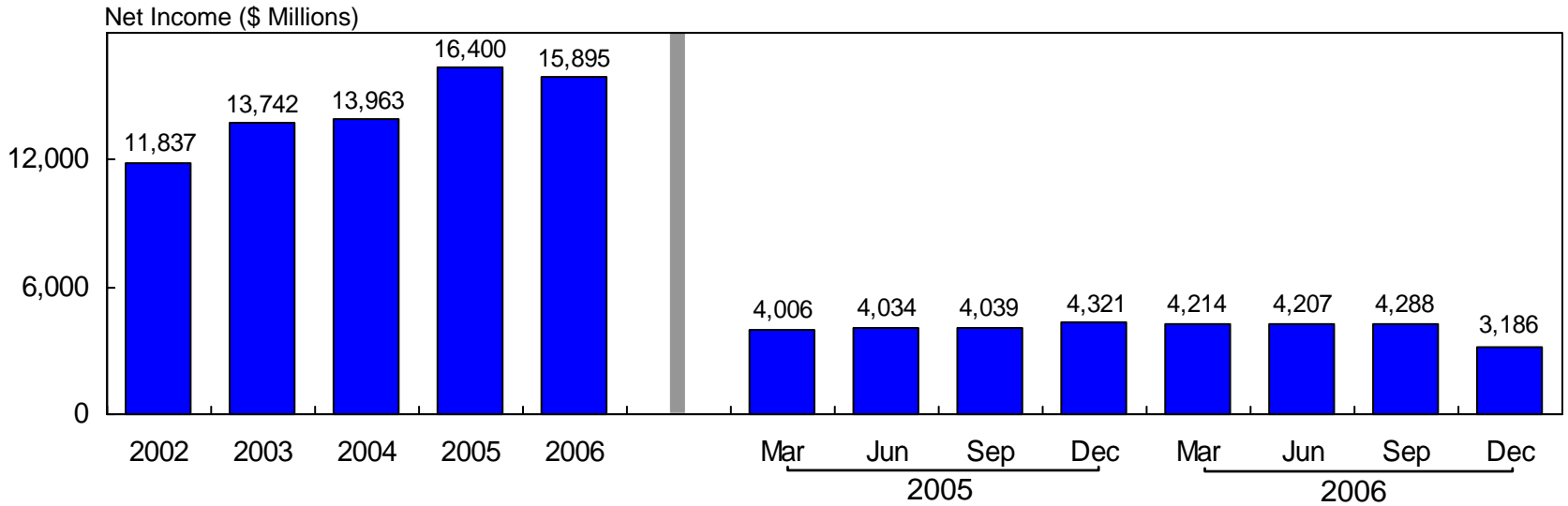
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PERFORMANCE

	Dec '06	Sep '06	Dec '05	2006	2005	2004
Net Income (<i>\$ Billions</i>)	3.19	4.29	4.32	15.89	16.40	13.96
Return on Average Assets (%)	0.91	1.08	1.19	1.06	1.19	1.17
Return on Average Equity (%)	9.02	11.72	12.86	11.21	12.83	12.79
Net Interest Margin (%)	2.71	2.65	2.76	2.73	2.81	2.89
Total Mortgage Originations (<i>\$ Billions</i>)	134.33	172.13	187.10	642.16	744.10	689.09
Equity Capital (% <i>Total Assets</i>)	10.71	9.23	9.45	10.71	9.45	9.08
Troubled Assets (% <i>Total Assets</i>)	0.63	0.53	0.44	0.63	0.44	0.48
Including Repurchased GNMA Loans	0.70	0.64	0.64	0.70	0.64	N/A

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

EARNINGS AND PROFITABILITY



ROA ANALYSIS

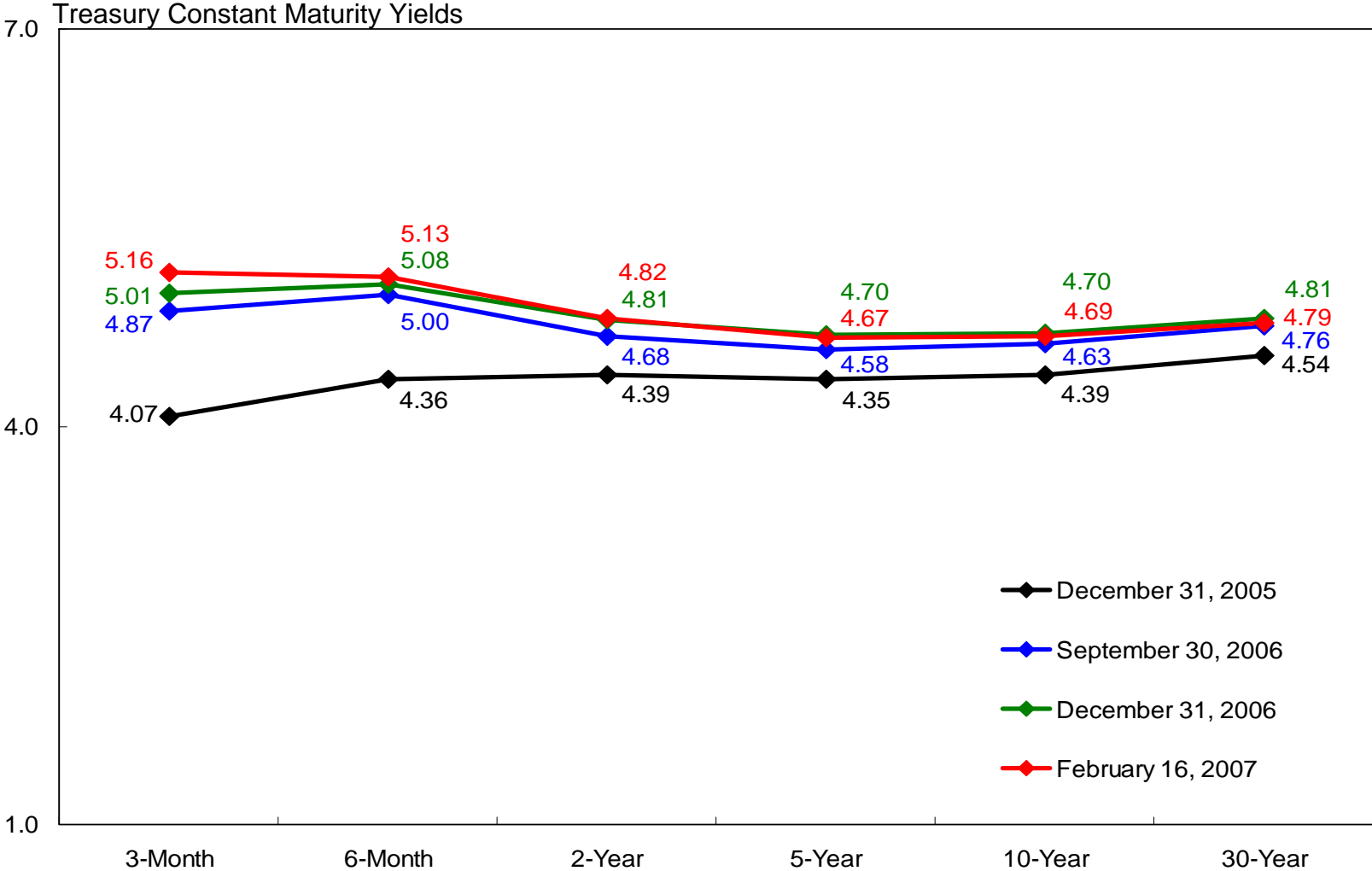
(Percent of Average Assets)	Quarter						ROA Impact ¹		
	Dec '06	Sep '06	Dec '05	2006	2005	2004	Dec '06 Sep '06	Dec '06 Dec '05	2006 2005
Net Interest Income (Margin)	2.71	2.65	2.76	2.73	2.81	2.89	0.06	-0.05	-0.08
Loss Prov. - Int. Bear. Assets	0.45	0.22	0.26	0.25	0.21	0.22	-0.23	-0.19	-0.04
Total Fee Income	1.26	0.91	1.38	1.15	1.22	1.03	0.35	-0.12	-0.07
Mortgage Loan Servicing Fees	0.04	-0.05	0.10	0.07	0.12	-0.01	0.09	-0.06	-0.05
Other Fees and Charges	1.22	0.96	1.28	1.08	1.10	1.04	0.26	-0.06	-0.02
Other Noninterest Income ²	0.43	0.81	0.53	0.56	0.51	0.65	-0.38	-0.10	0.05
Noninterest Expense	2.59	2.54	2.54	2.58	2.48	2.55	-0.05	-0.05	-0.10
Taxes	0.45	0.53	0.67	0.55	0.66	0.64	0.08	0.22	0.11
Net Income (ROA)	0.91	1.08	1.19	1.06	1.19	1.17	-0.17	-0.28	-0.13

¹ Negative values reduced ROA.

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

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

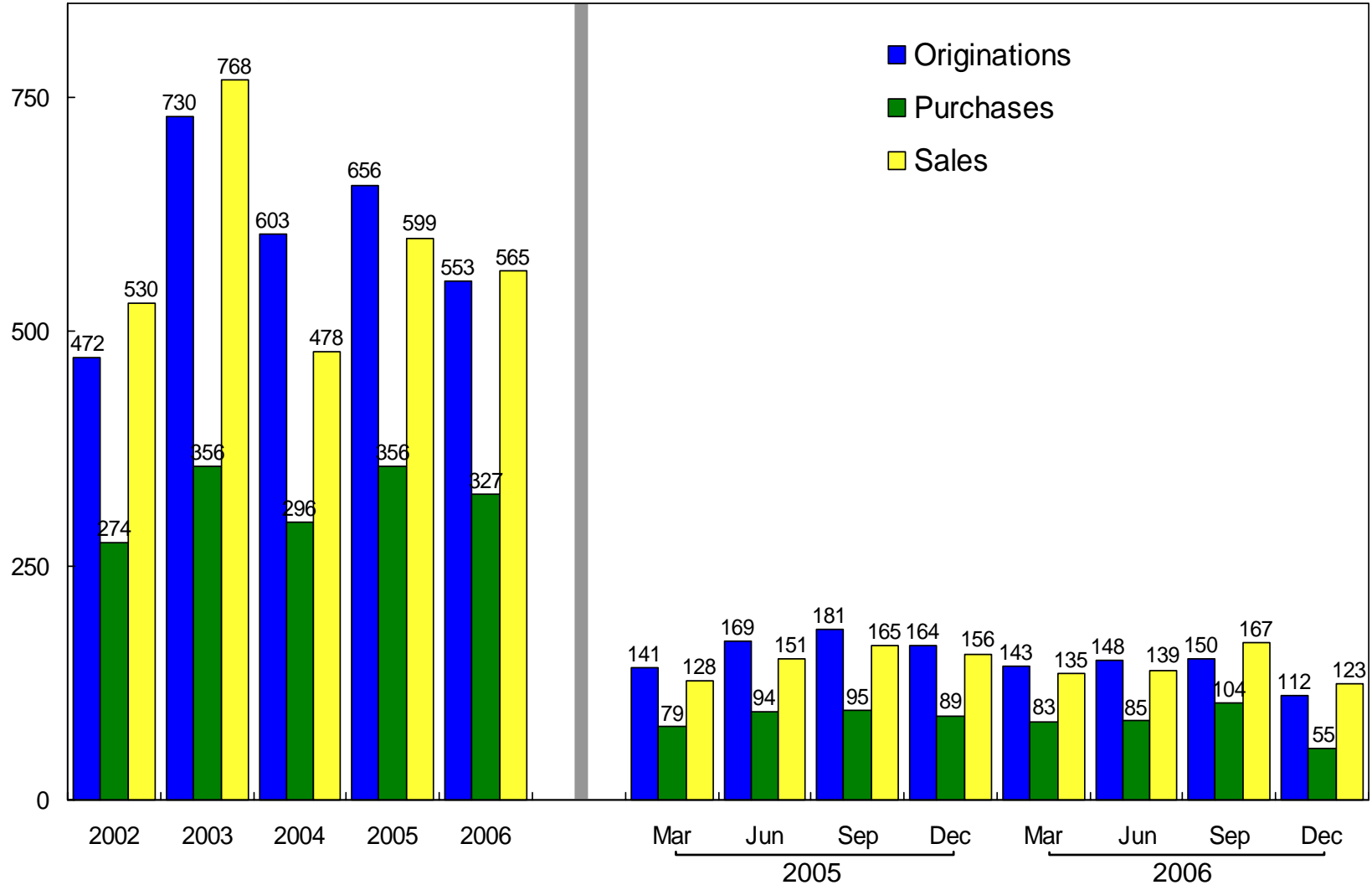
TREASURY YIELD CURVES



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

1-4 Family Mortgage Loans (\$ Billions)



ASSETS AND LIABILITIES COMPOSITION

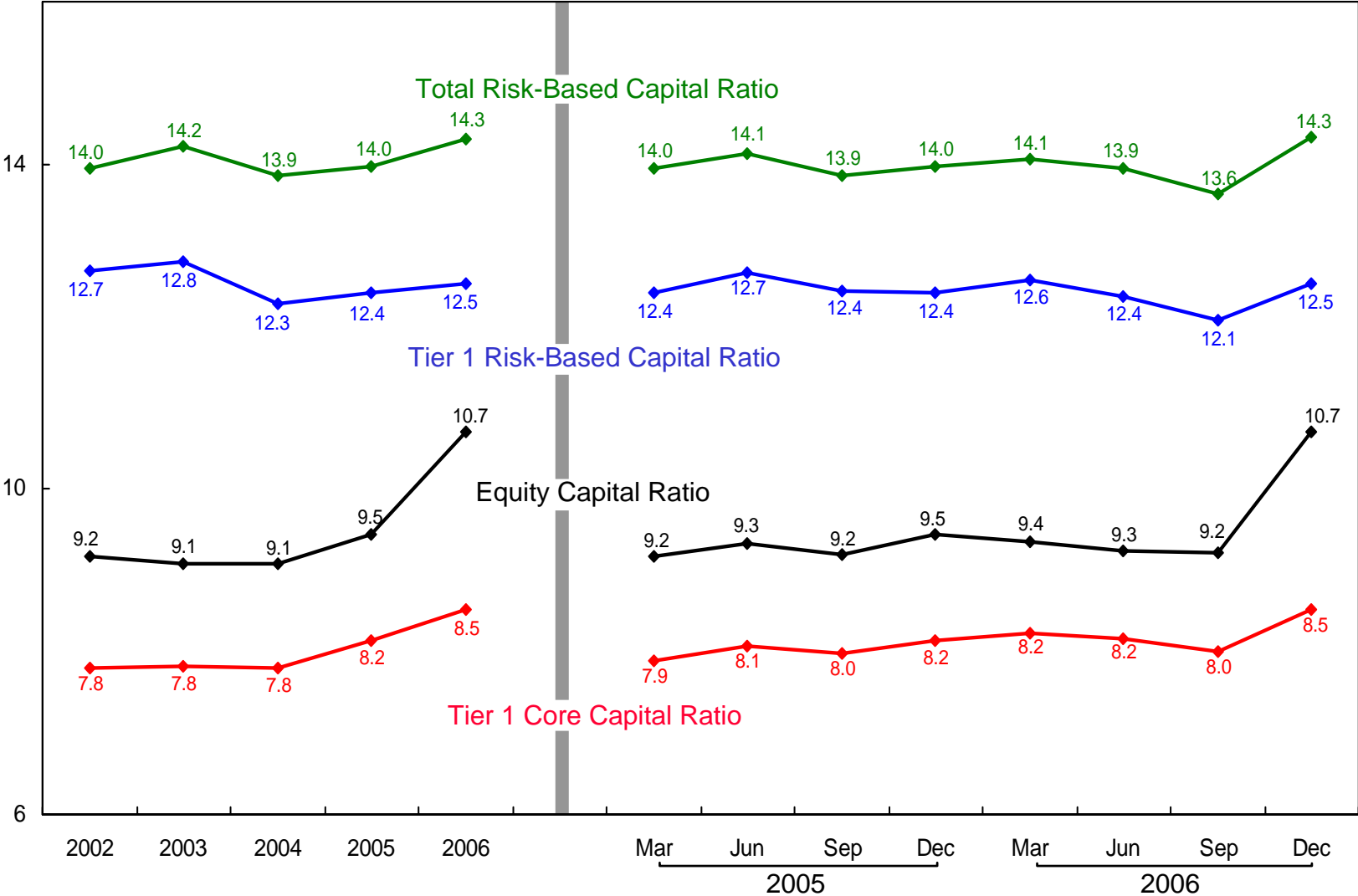
	Dec 2006		Sep 2006		Dec 2005		Growth Rates	
	\$ Bil	% TA	\$ Bil	% TA	\$ Bil	% TA	Dec '06	Dec '06
							Sep '06	Dec '05
							%*	%
Total Assets	1,410.5	100.0	1,633.6	100.0	1,464.1	100.0	(54.6)	(3.7)
Total Loans	1,041.4	73.8	1,226.8	75.1	1,119.2	76.4	(60.5)	(7.0)
1-4 Family Mortgage Loans	727.1	51.5	892.2	54.6	814.7	55.6	(74.0)	(10.8)
Home Equity Lines of Credit	80.0	5.7	97.4	6.0	90.5	6.2	(71.7)	(11.7)
Construction & Land Loans	51.4	3.6	51.0	3.1	43.7	3.0	3.0	17.6
Multifamily Loans	66.4	4.7	74.4	4.6	66.4	4.5	(43.0)	(0.0)
Nonresidential Loans	63.4	4.5	65.4	4.0	54.4	3.7	(12.2)	16.5
Commercial Loans / Small Business	50.9	3.6	51.2	3.1	43.3	3.0	(2.4)	17.5
Consumer Loans	82.3	5.8	92.6	5.7	96.7	6.6	(44.8)	(14.9)
Mortgage Backed Securities	166.6	11.8	210.1	12.9	171.7	11.7	(82.8)	(3.0)
Investment Securities	78.3	5.5	77.6	4.7	64.3	4.4	3.6	21.7
Total Liabilities and Capital	1,410.5	100.0	1,633.6	100.0	1,464.1	100.0	(54.6)	(3.7)
Total Liabilities	1,259.4	89.3	1,482.8	90.8	1,325.8	90.6	(60.3)	(5.0)
Total Deposits	876.0	62.1	934.0	57.2	835.8	57.1	(24.8)	4.8
** Deposits Less than Insurance Limits	550.5	39.0	574.8	35.2	506.8	34.6	(17.0)	8.6
** Deposits Greater than Insurance Lim	325.5	23.1	359.1	22.0	329.0	22.5	(37.4)	(1.0)
Escrows	15.1	1.1	23.7	1.5	22.9	1.6	(146.0)	(34.3)
FHLBank Advances	214.0	15.2	285.8	17.5	274.0	18.7	(100.4)	(21.9)
Other Borrowings	135.8	9.6	209.5	12.8	187.5	12.8	(140.6)	(27.6)
Other Liabilities	33.6	2.4	53.7	3.3	28.5	1.9	(149.5)	18.1
Equity Capital	151.1	10.7	150.8	9.2	138.3	9.4	0.8	9.2

* Annualized. **Includes escrows after 2003.

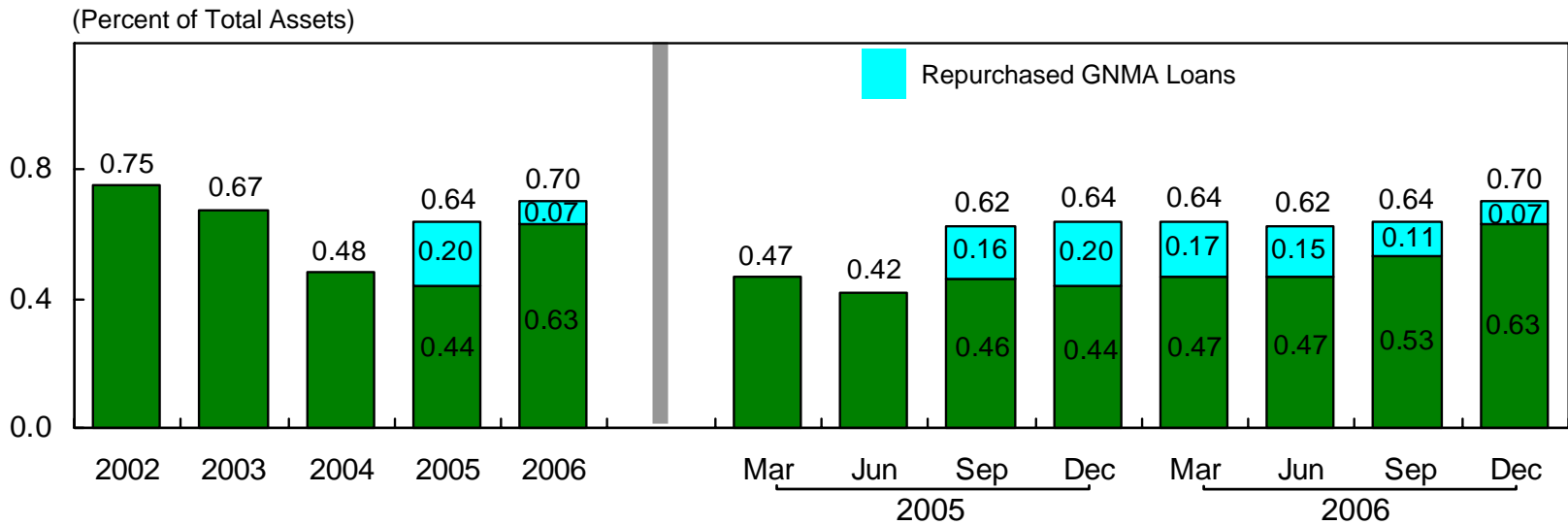
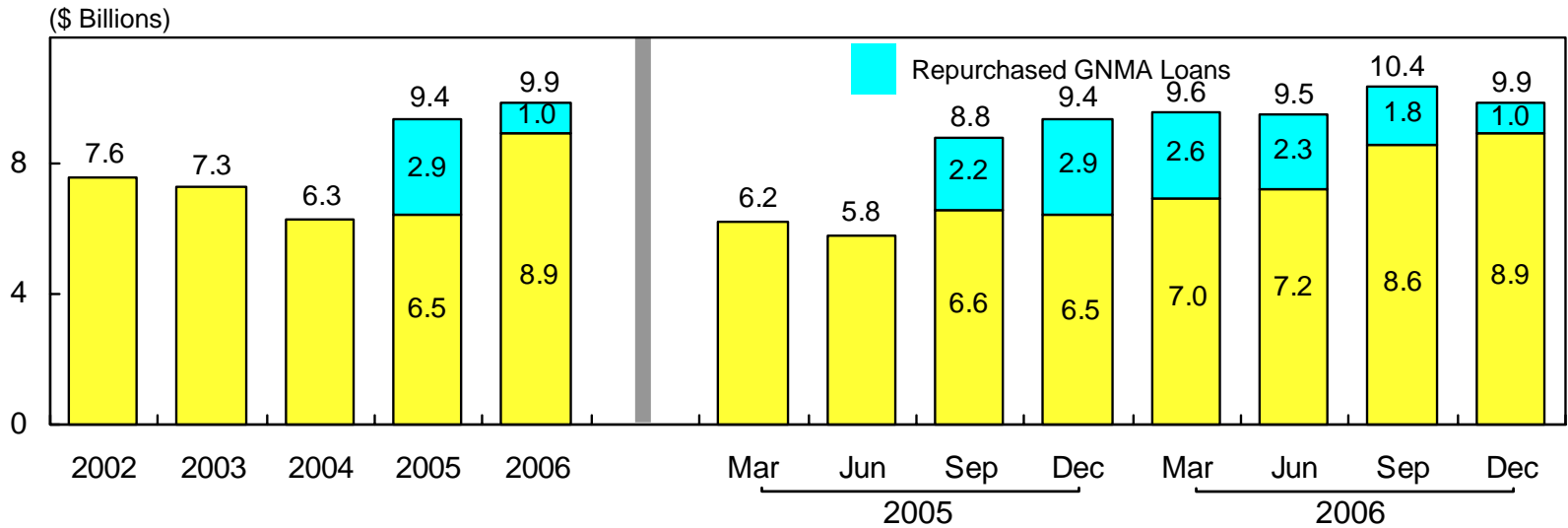
Numbers may not sum due to rounding.

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CAPITAL RATIOS

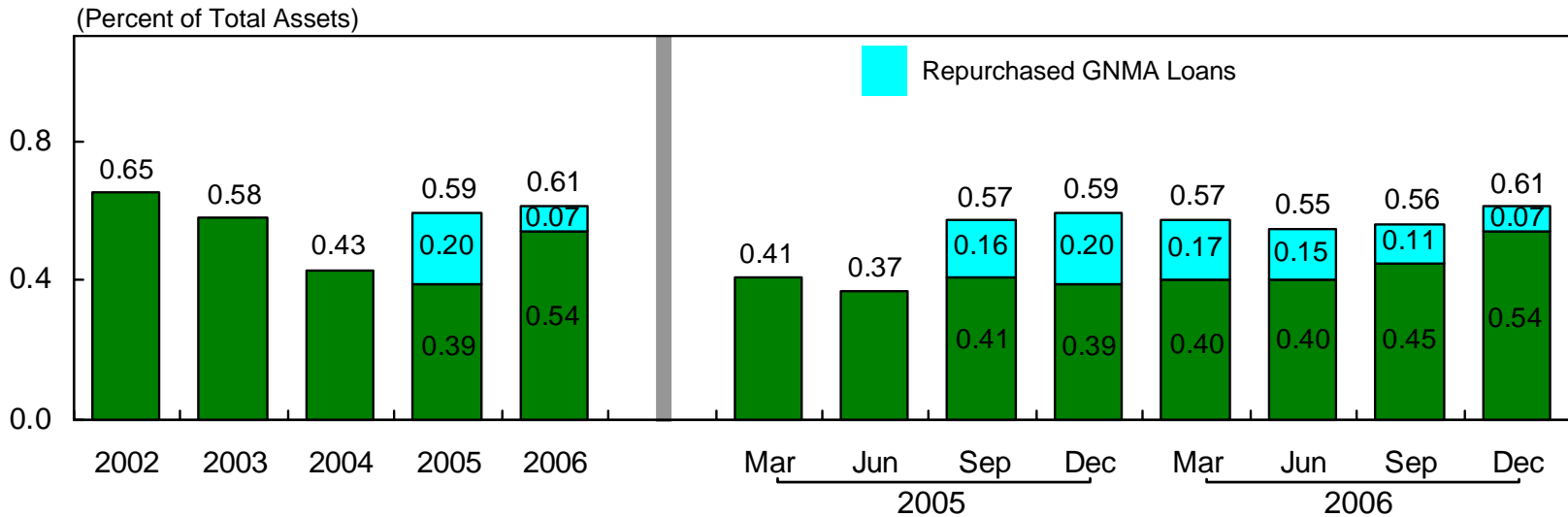
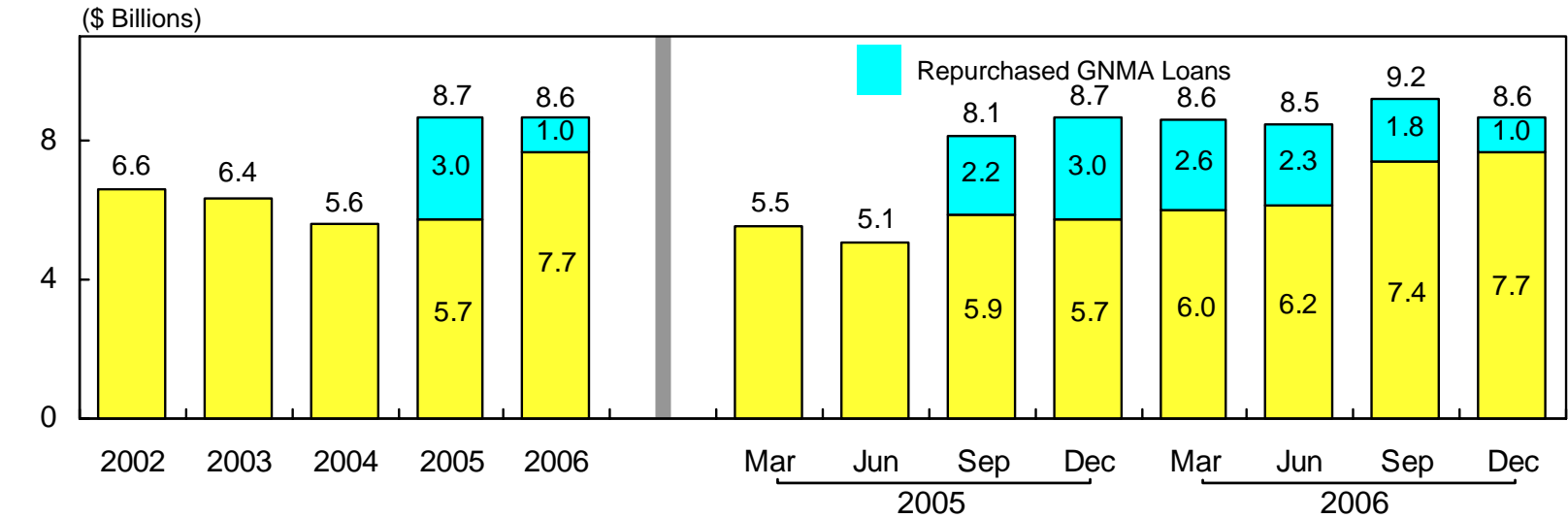


TRBOULED ASSETS



Troubled Assets include noncurrent (90 days or more past due or in nonaccrual status) loans and repossessed assets. Bank and thrift regulatory reporting changes now require loans repurchased, or eligible for repurchase, from Government National Mortgage Association (GNMA) mortgage pools to be included as past due loans. Loans from GNMA pools are guaranteed by agencies of the U. S. Government. Office of Thrift Supervision / February 2007

NONCURRENT LOANS

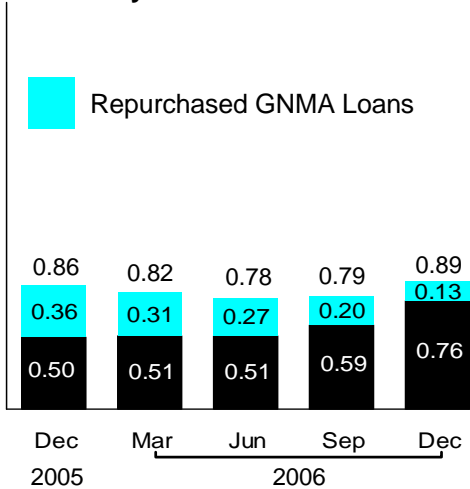


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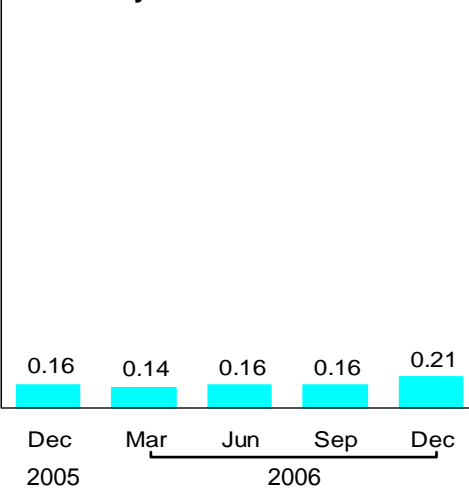
NONCURRENT LOANS – FIVE QUARTERS

Percent of Loan Type

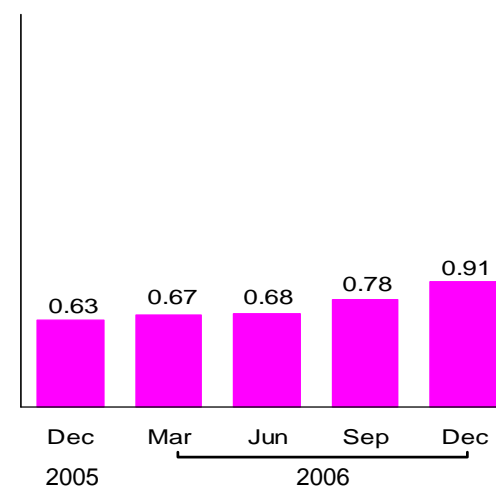
1-4 Family



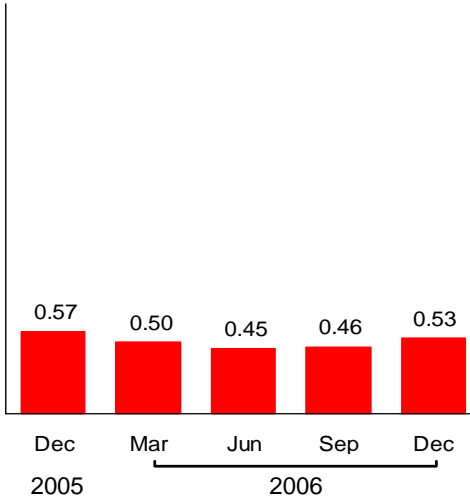
Multifamily



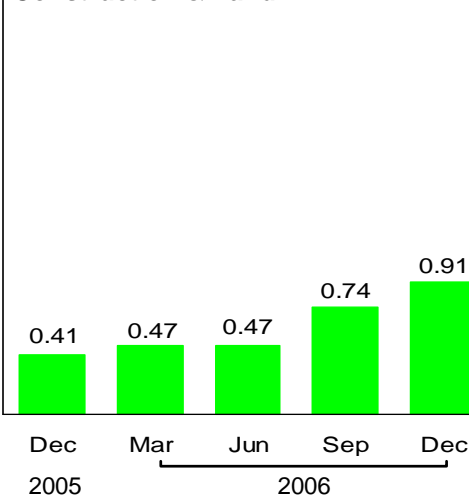
Consumer



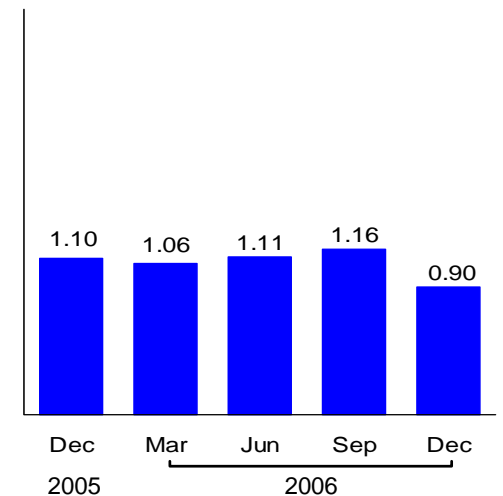
Nonresidential



Construction & Land

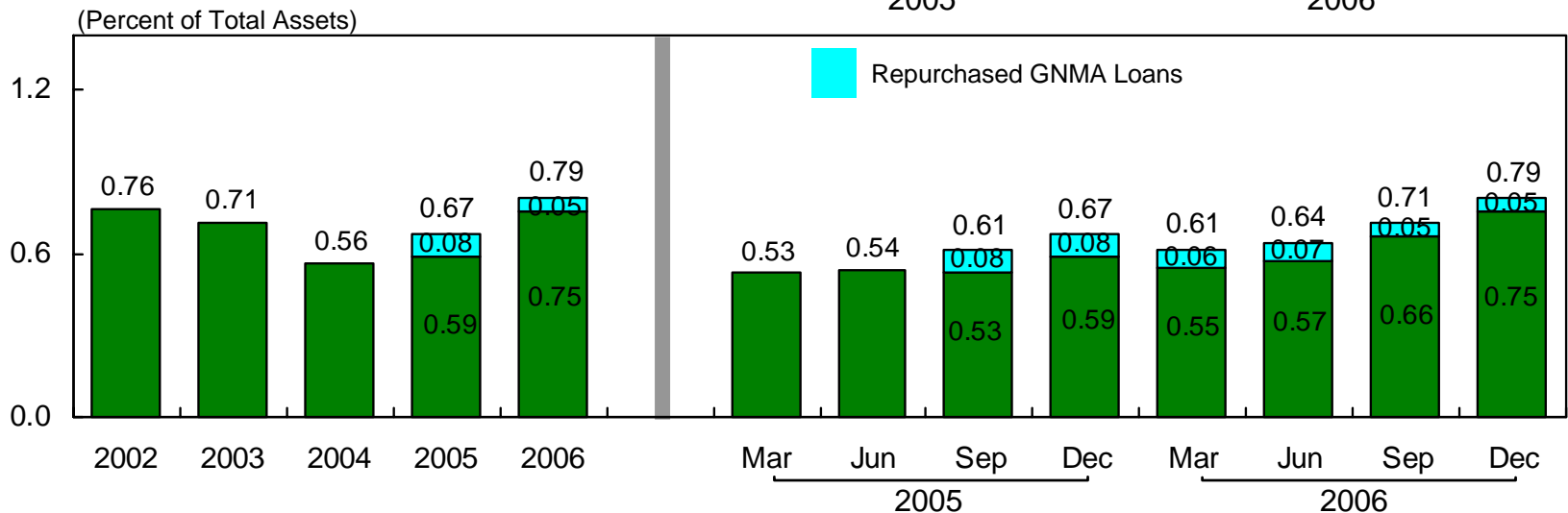
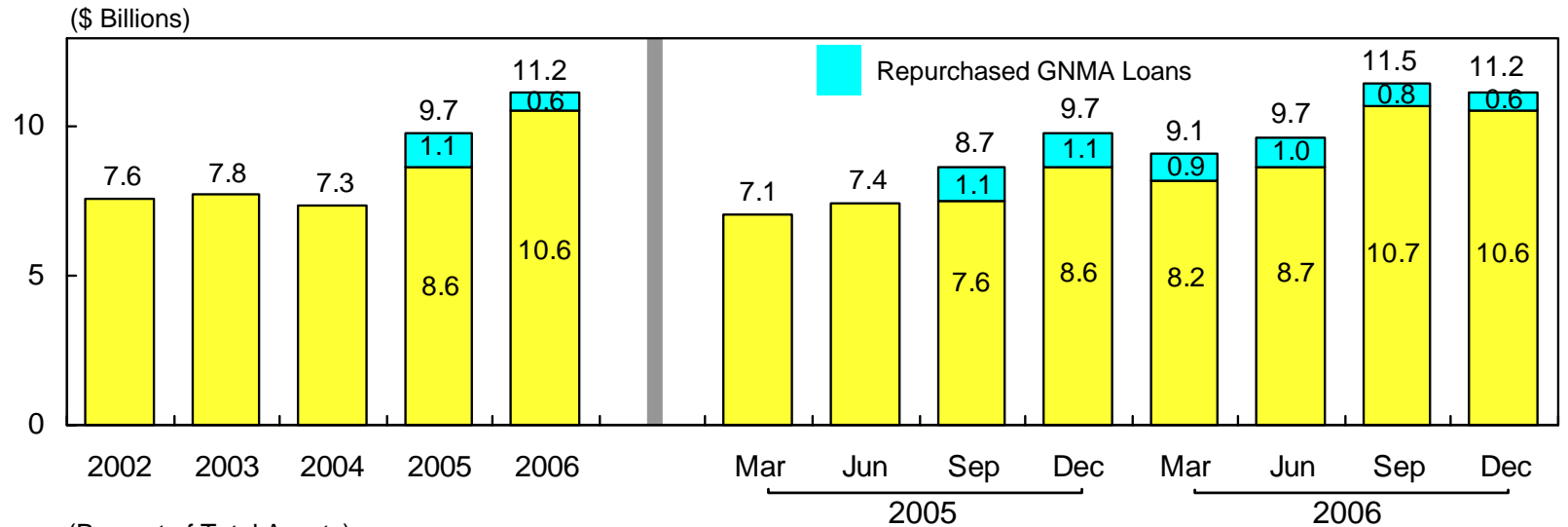


Commercial



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

LOANS 30 – 89 DAYS PAST DUE

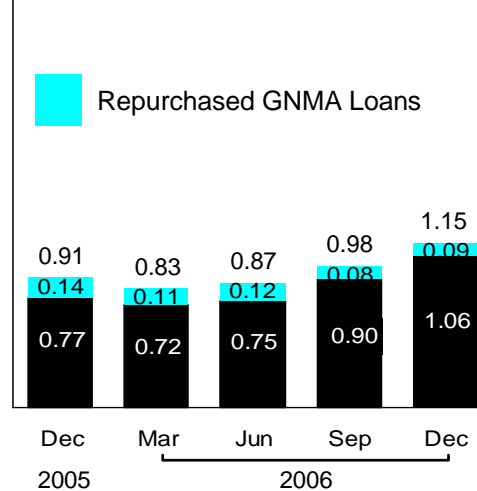


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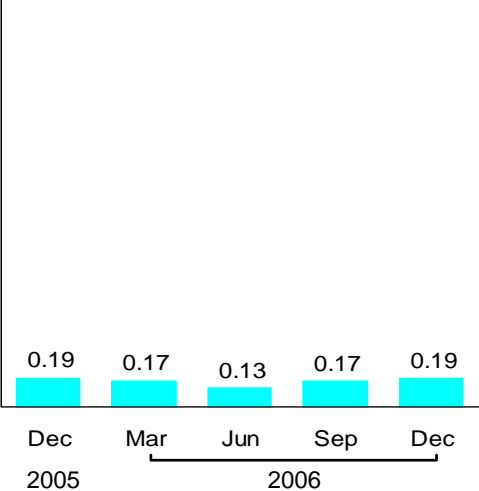
LOANS 30 – 89 DAYS PAST DUE - FIVE QUARTERS

Percent of Loan Type

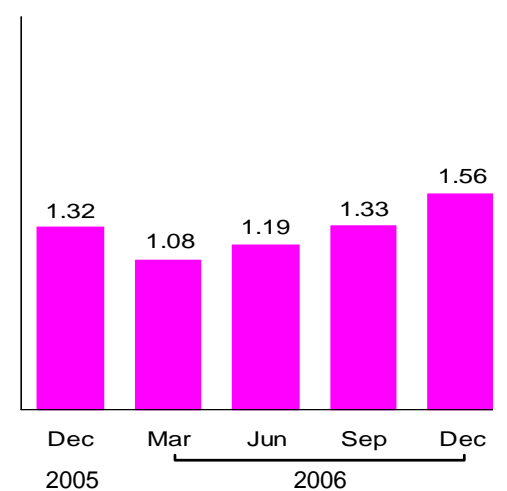
1-4 Family



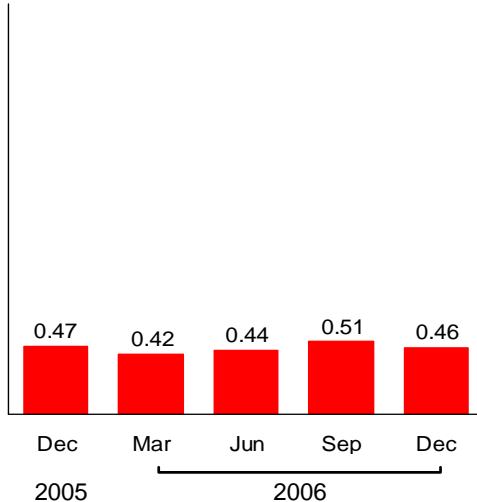
Multifamily



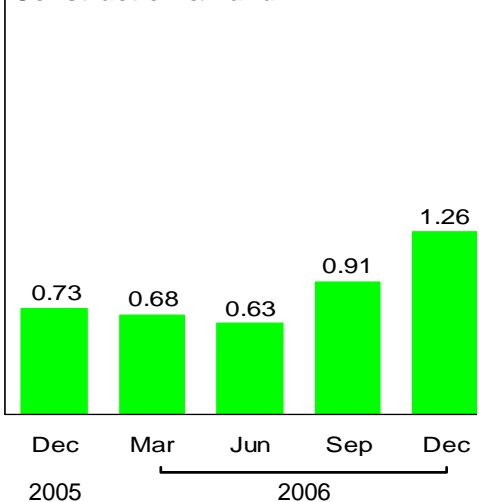
Consumer



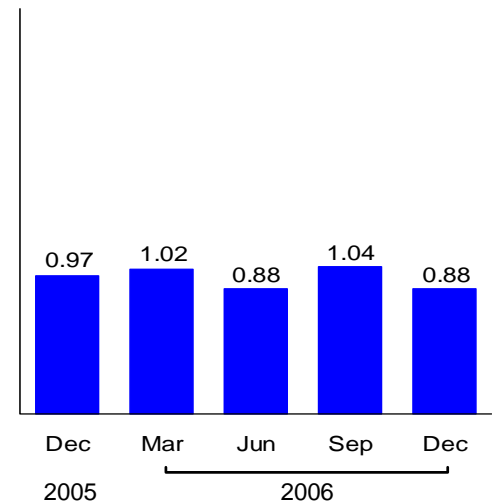
Nonresidential



Construction & Land

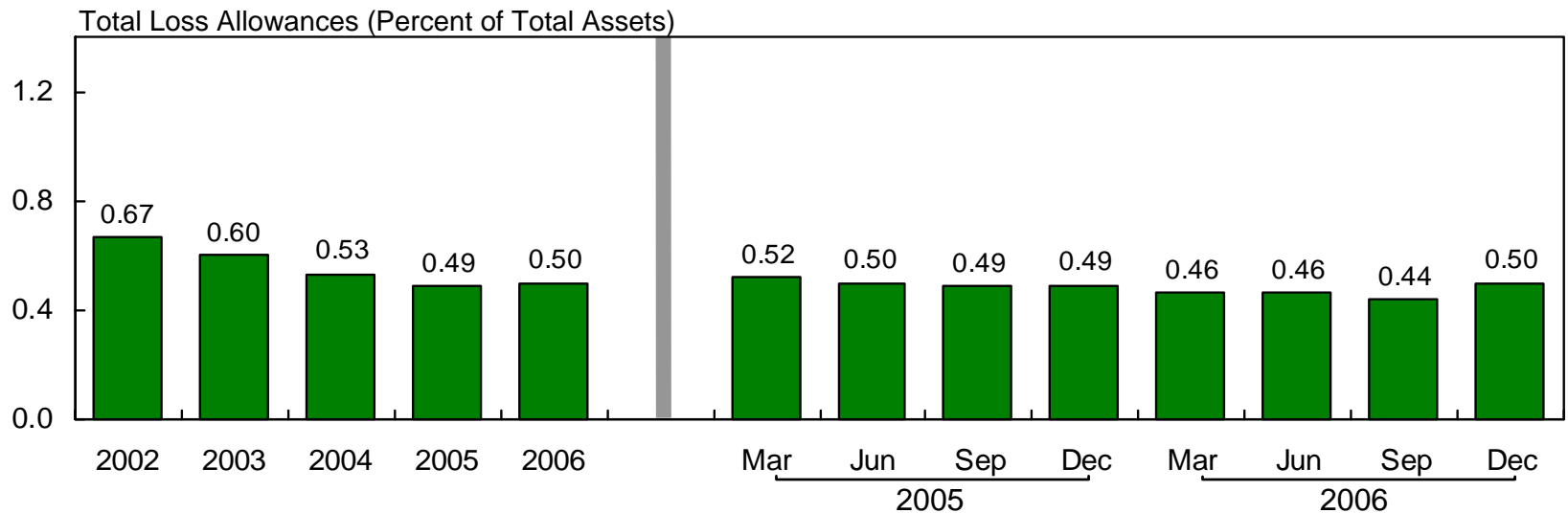
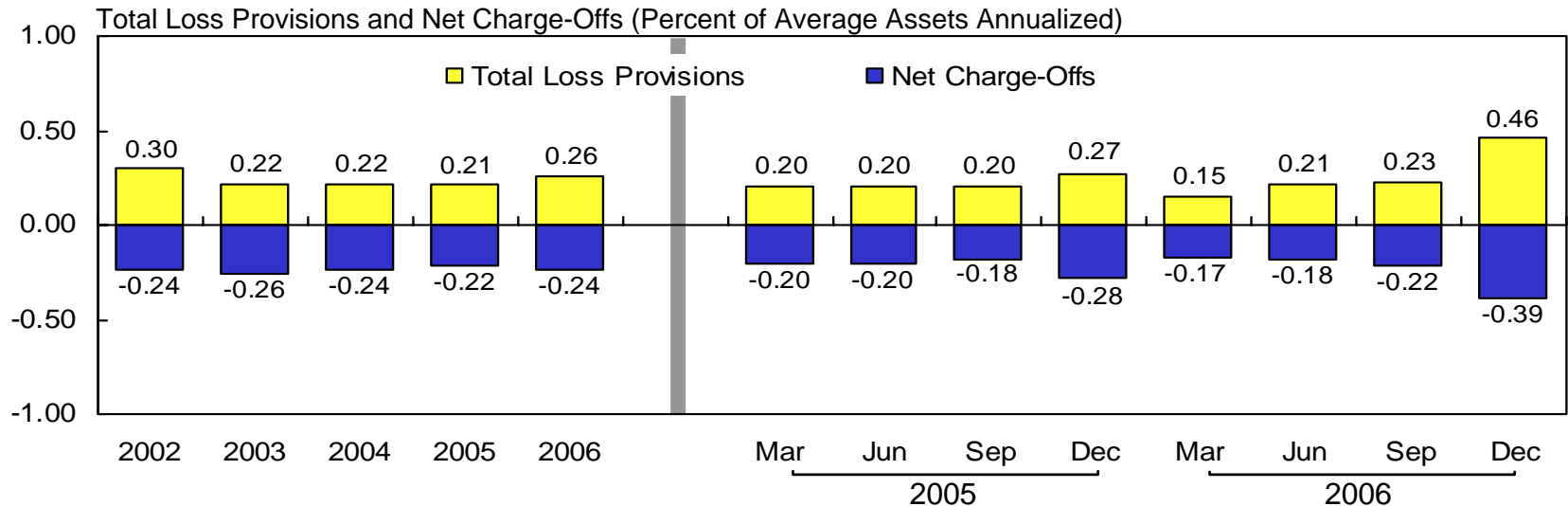


Commercial

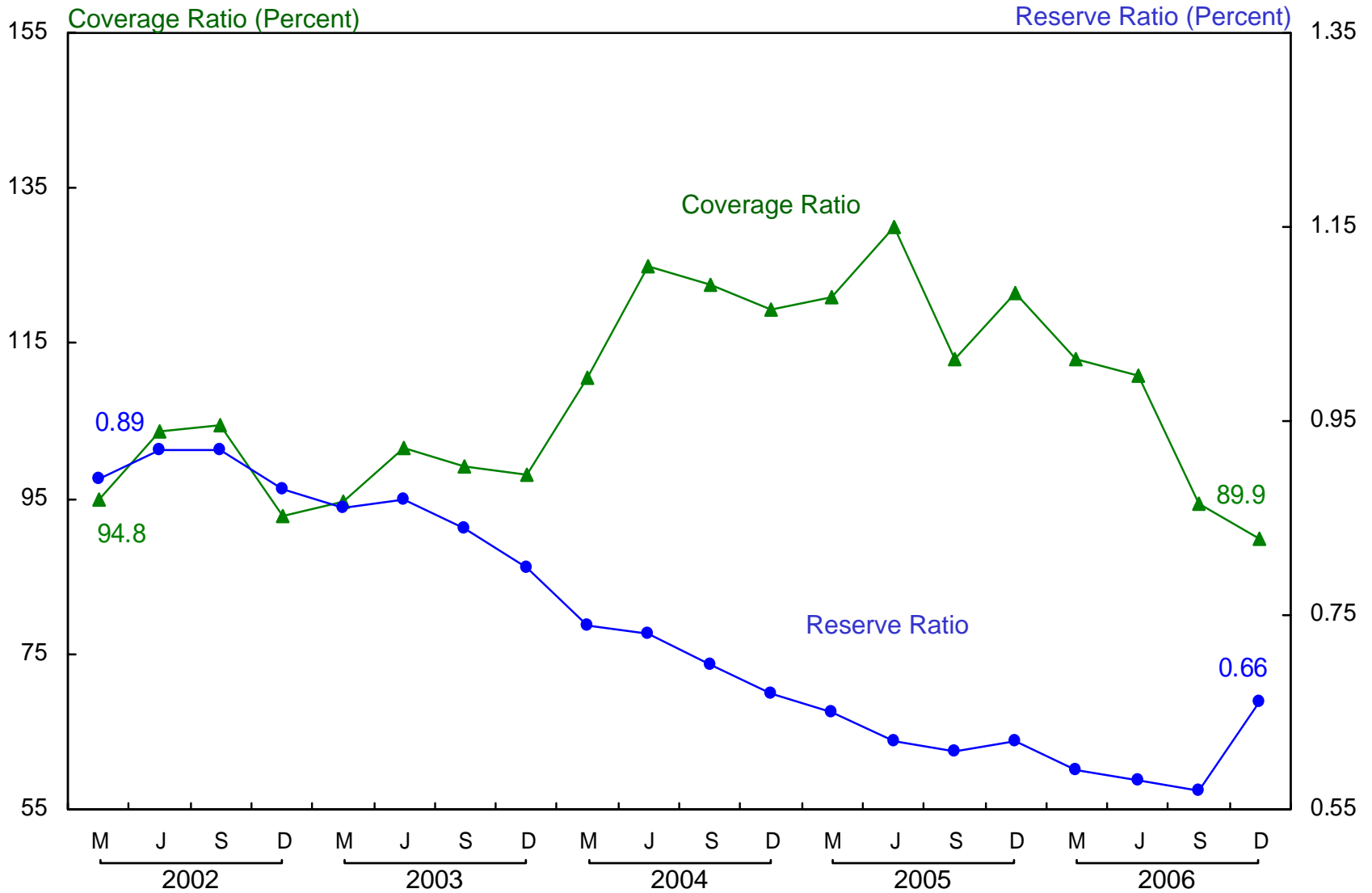


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LOSS PROVISIONS, NET CHARGE-OFFS, AND LOSS ALLOWANCES



COVERAGE AND RESERVE RATIOS



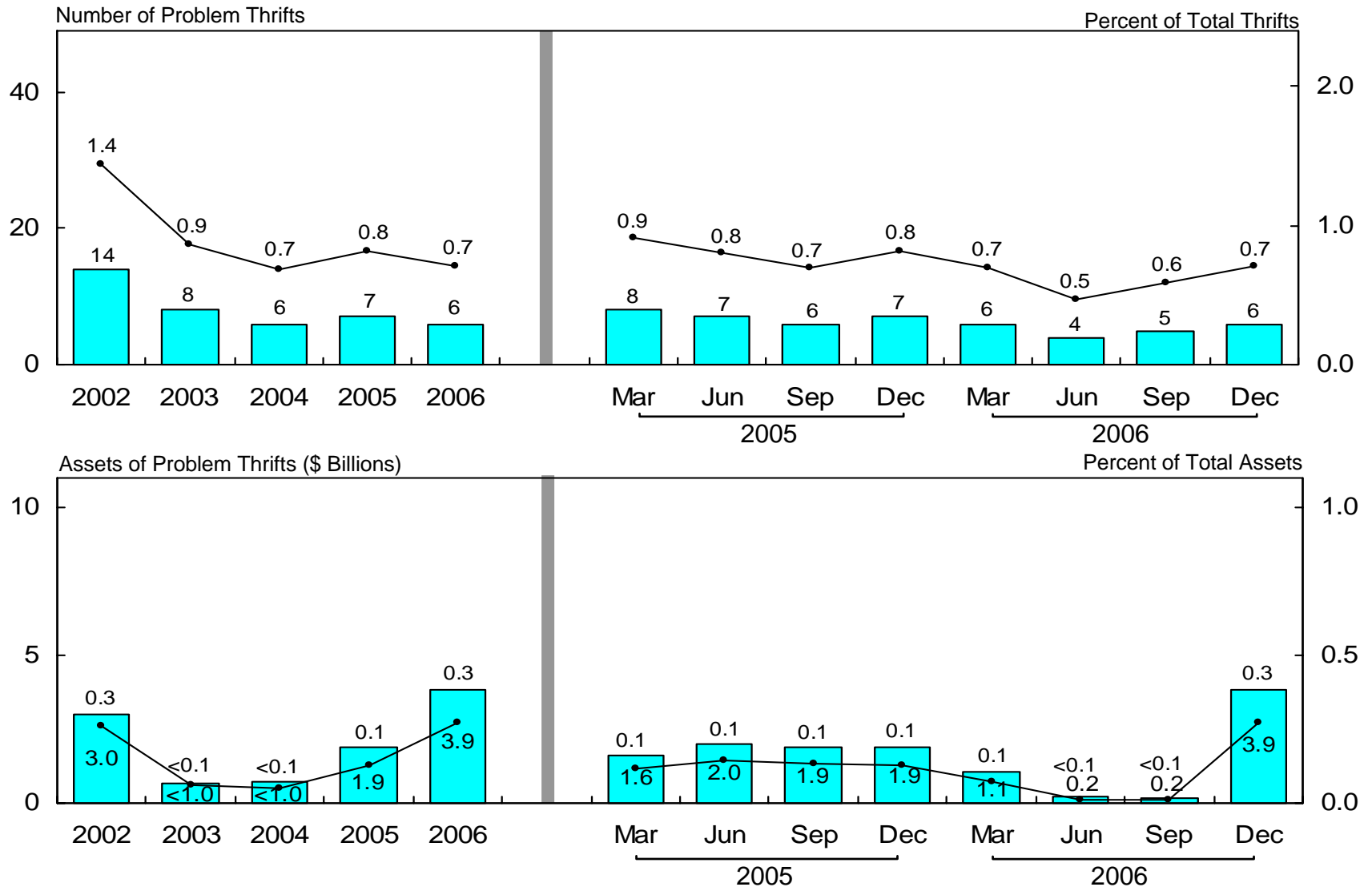
Coverage Ratio = ALLL to noncurrent loans and leases (excluding repurchased GNMA loans).

Reserve Ratio = ALLL to total loans and leases.

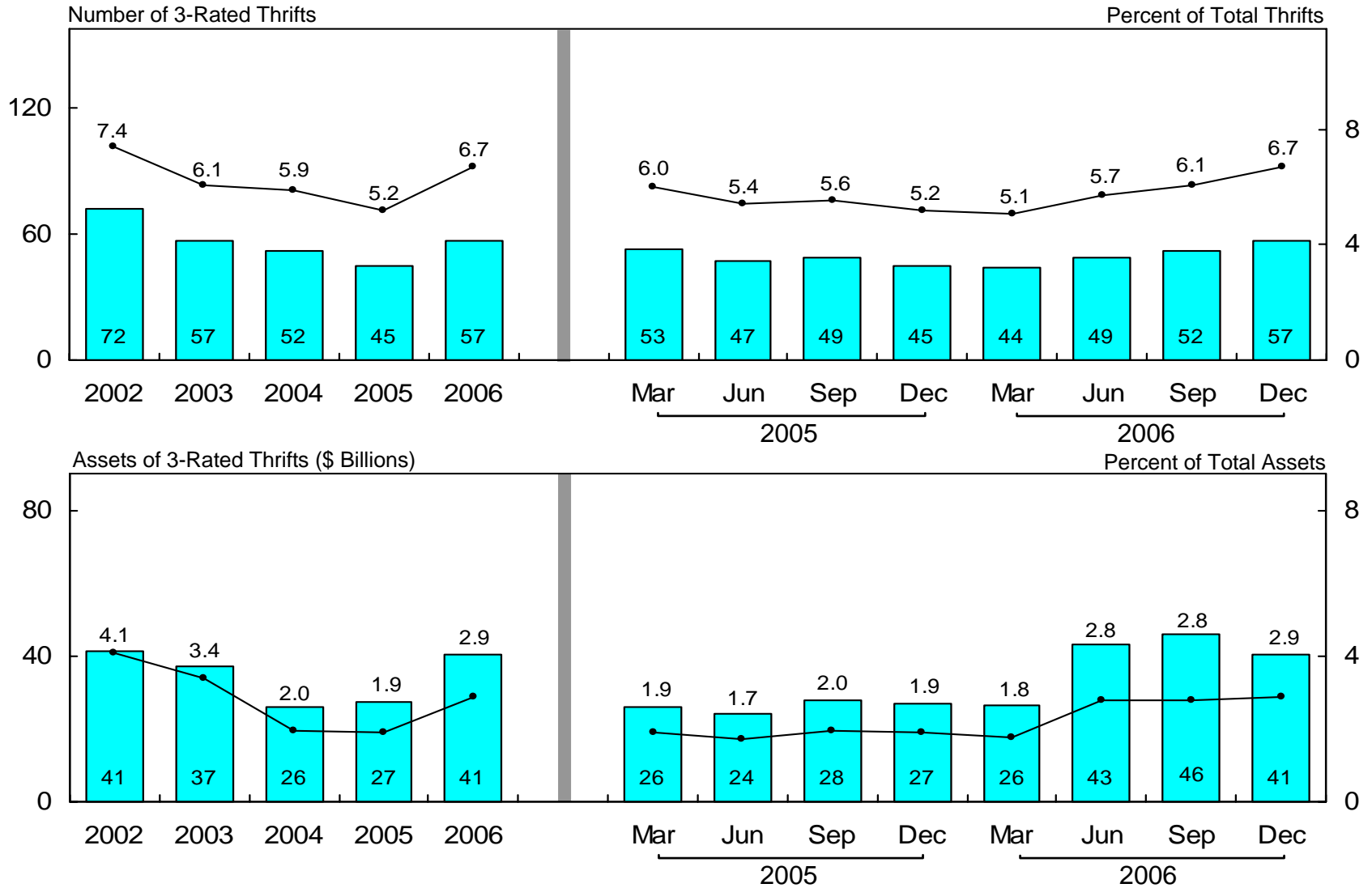
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NUMBER AND ASSETS OF PROBLEM THRIFTS

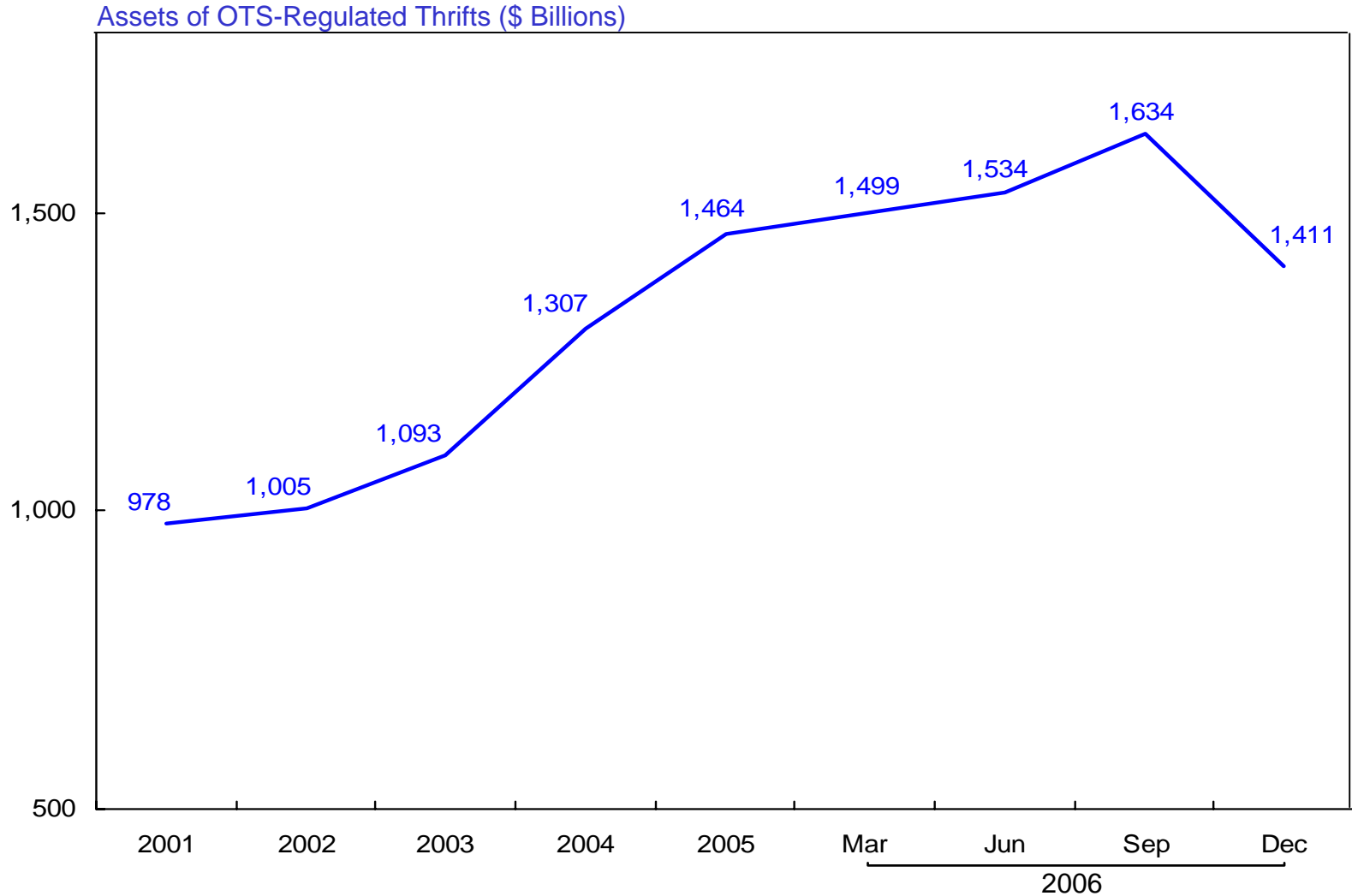
(Thriffs with CAMELS Ratings of 4 or 5)



NUMBER AND ASSETS OF 3-RATED THRIFTS



INDUSTRY ASSETS



OTS regulated 845 thrifts as of December 31, 2006.
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HOLDING COMPANY ENTERPRISES

Business Classes	Number of Enterprises Dec '06	Number of Thrifts Owned Dec '06	Enterprise Assets (\$Bil) Sep '06	Thrift Assets (\$Bil) Dec '06
Agriculture, Forestry, Fishing, Hunting, Mining, and Utilities	2	2	32	8
Finance and Insurance:				
Savings and Lending	394	368	979	970
Insurance Related	44	42	3,099	135
Securities Brokerage	12	14	2,545	86
Total Finance & Insurance	<u>450</u>	<u>424</u>	<u>6,623</u>	<u>1,191</u>
Manufacturing	5	5	1,208	31
Real Estate	12	11	54	49
Retail Trade	4	4	38	2
Services and Other Commercial	2	2	1	<1
Total	<u>475</u>	<u>448</u>	<u>7,956</u>	<u>1,281</u>