



Fourth Quarter 2005 Thrift Industry Report Data

February 15, 2006

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

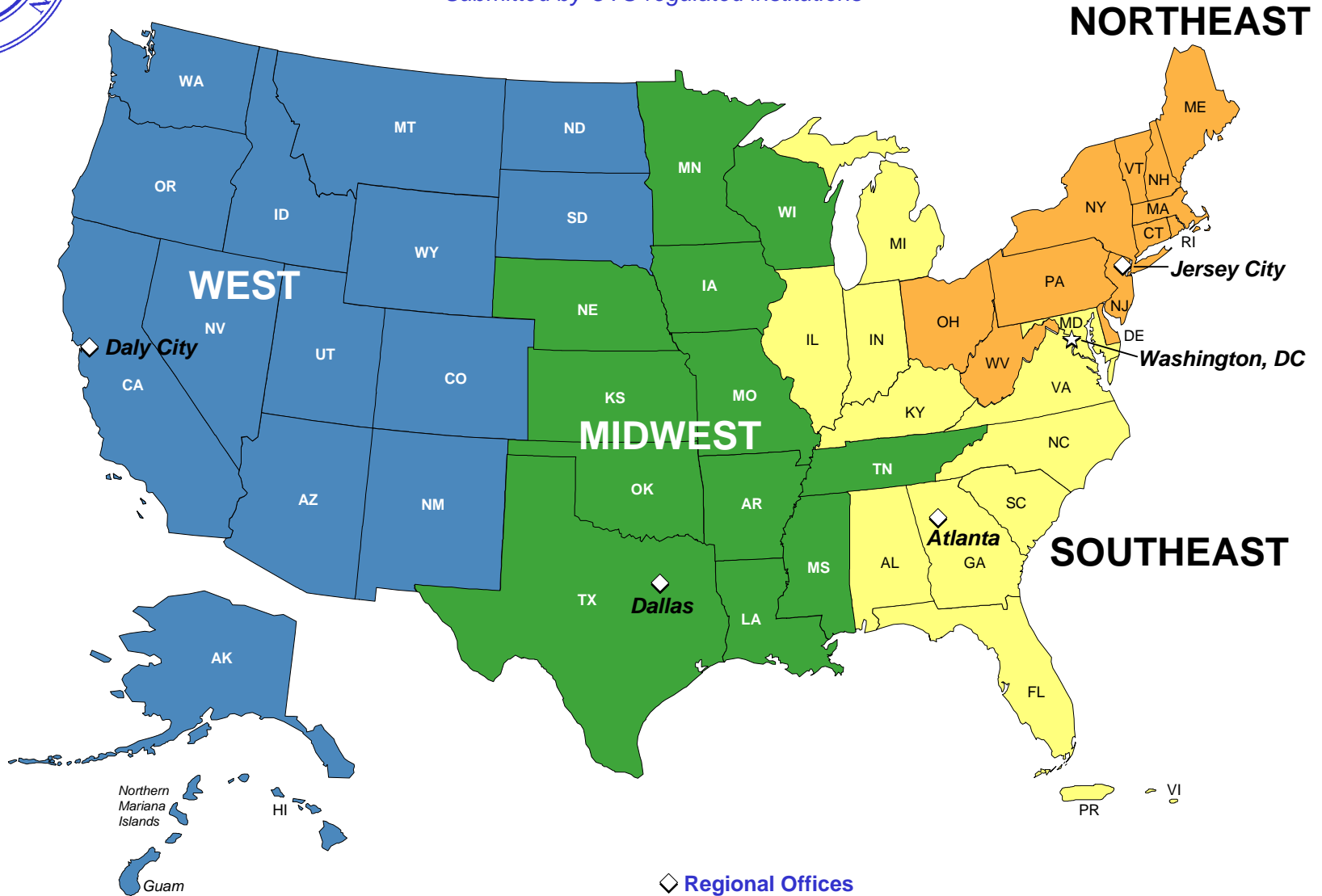


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PROFITABILITY AND EARNINGS
CURRENT YEAR AND PRIOR FOUR YEARS

INDUSTRY AGGREGATES:	2005	2004	2003	2002	2001
PROFITABILITY (Percent)					
Return on Average Assets	1.19	1.17	1.29	1.21	1.07
Median Ratio	0.73	0.71	0.76	0.80	0.67
Return on Average Equity	12.84	12.79	14.29	13.61	13.10
Median Ratio	6.23	6.23	6.97	7.56	6.18
Net Interest Margin	2.81	2.89	2.90	3.06	2.89
Median Ratio	3.15	3.11	3.00	3.11	2.85
EARNINGS (\$ Millions)					
Interest Income	\$72,288.09	\$55,872.33	\$51,478.54	\$55,456.48	\$65,232.71
Interest Expense	33,464.15	21,300.82	20,658.87	25,468.47	37,617.66
NET INTEREST INCOME	38,823.94	34,571.52	30,819.66	29,988.00	27,615.05
Loss Provision-Interest Bearing Assets	2,857.03	2,601.26	2,190.42	2,854.13	2,532.12
Noninterest Income	23,844.52	20,105.57	18,516.01	14,131.65	13,136.64
Mortgage Loan Servicing Fees	1,631.63	(62.87)	(712.51)	(3,860.33)	(1,572.23)
Other Fees and Charges	15,222.36	12,442.72	9,989.46	8,409.28	7,655.91
Other Noninterest Income	6,990.53	7,725.72	9,239.06	9,582.70	7,052.97
Noninterest Expense	34,316.04	30,500.29	25,766.42	22,999.31	22,590.75
G&A Expense	33,793.37	30,085.01	25,365.88	22,536.27	21,786.73
Goodwill Amortization	455.80	371.55	268.52	333.75	696.14
Loss Provisions-Noninterest Bearing Assets	66.86	43.73	132.02	129.30	107.88
Income Before Taxes & Extraordinary Items	25,495.40	21,575.53	21,378.83	18,266.21	15,628.83
Income Taxes	9,079.07	7,630.70	7,634.30	6,437.00	5,696.03
Extraordinary Items	(0.56)	18.56	(2.89)	7.87	269.08
NET INCOME	16,415.78	13,963.39	13,741.65	11,837.08	10,201.88
Profits	\$16,619.06	\$14,311.60	\$14,019.79	\$12,570.06	\$10,830.08
Losses	(\$203.28)	(\$348.21)	(\$278.14)	(\$732.99)	(\$628.20)
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	5.22	4.67	4.85	5.66	6.83
Interest Expense	2.42	1.78	1.95	2.60	3.94
NET INTEREST INCOME	2.81	2.89	2.90	3.06	2.89
Loss Provision-Interest Bearing Assets	0.21	0.22	0.21	0.29	0.27
Noninterest Income	1.72	1.68	1.74	1.44	1.38
Mortgage Loan Servicing Fees	0.12	(0.01)	(0.07)	(0.39)	(0.16)
Other Fees and Charges	1.10	1.04	0.94	0.86	0.80
Other Noninterest Income	0.51	0.65	0.87	0.98	0.74
Noninterest Expense	2.48	2.55	2.43	2.35	2.37
G&A Expense	2.44	2.52	2.39	2.30	2.28
Goodwill Amortization	0.03	0.03	0.03	0.03	0.07
Loss Provisions-Noninterest Bearing Assets	0.00	0.00	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	1.84	1.80	2.01	1.87	1.64
Income Taxes	0.66	0.64	0.72	0.66	0.60
Extraordinary Items	0.00	0.00	0.00	0.00	0.03
NET INCOME	1.19	1.17	1.29	1.21	1.07
Profits	1.20	1.20	1.32	1.28	1.13
Losses	(0.01)	(0.03)	(0.03)	(0.07)	(0.07)

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004	SEP 2004	JUN 2004	MAR 2004	DEC 2003
NUMBER OF INSTITUTIONS:	863	866	870	880	886	896	910	923	928
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	1.20	1.15	1.18	1.22	1.17	1.15	1.16	1.19	1.26
Median Ratio	0.67	0.73	0.80	0.72	0.71	0.75	0.73	0.73	0.67
Return on Average Equity (Annualized)	12.90	12.41	12.79	13.30	12.96	12.58	12.63	13.01	14.07
Median Ratio	5.64	6.20	7.16	6.38	6.21	6.43	6.57	6.31	6.32
Net Interest Margin (Annualized)	2.76	2.76	2.85	2.87	2.90	2.88	2.91	2.88	2.84
Median Ratio	3.10	3.12	3.16	3.16	3.17	3.13	3.05	3.06	3.03
Number of Profitable Thrifts	761	786	812	812	803	819	824	841	821
Percent Profitable	88.18	90.76	93.33	92.27	90.63	91.41	90.55	91.12	88.47
Profits (\$ Millions)	\$4,411.42	\$4,058.44	\$4,072.61	\$4,076.59	\$3,836.18	\$3,678.77	\$3,432.18	\$3,364.47	\$3,545.58
Number of Unprofitable Thrifts	102	80	58	68	83	77	86	82	107
Percent Unprofitable	11.82	9.24	6.67	7.73	9.37	8.59	9.45	8.88	11.53
Losses (\$ Millions)	(\$75.18)	(\$19.35)	(\$38.55)	(\$70.21)	(\$76.10)	(\$178.90)	(\$66.51)	(\$26.71)	(\$102.33)
EARNINGS (\$ Millions)									
Interest Income	\$20,133.81	\$18,580.09	\$17,487.90	\$16,086.31	\$15,330.14	\$14,186.02	\$13,305.52	\$13,050.64	\$12,730.27
Interest Expense	10,139.21	8,873.00	7,767.74	6,684.21	6,048.34	5,442.79	4,845.66	4,964.03	4,971.90
NET INTEREST INCOME	9,994.59	9,707.09	9,720.16	9,402.10	9,281.80	8,743.23	8,459.86	8,086.62	7,758.37
Loss Provisions-Interest Bearing Assets	849.62	700.58	675.76	631.07	830.80	630.30	622.80	517.36	338.47
Noninterest Income	6,849.14	5,753.01	5,708.39	5,533.99	5,479.84	5,238.35	4,911.97	4,475.41	4,678.35
Mortgage Loan Servicing Fees	362.43	575.01	(47.63)	741.82	405.13	317.33	(53.30)	(732.03)	800.61
Other Fees and Charges	4,654.86	3,745.81	3,570.19	3,251.50	3,367.19	3,404.81	3,154.94	2,515.77	2,622.60
Other Noninterest Income	1,831.84	1,432.19	2,185.83	1,540.67	1,707.51	1,516.21	1,810.33	2,691.67	1,255.15
Noninterest Expense	9,217.35	8,524.15	8,495.13	8,079.41	8,151.04	7,962.03	7,540.81	6,846.41	6,750.13
G&A Expense	9,054.83	8,401.69	8,387.47	7,949.39	8,032.83	7,853.93	7,441.44	6,756.81	6,656.30
Goodwill Amortization	135.99	107.70	99.65	112.46	97.18	100.57	91.82	81.99	75.56
Loss Provisions-Noninterest Bearing Assets	26.53	14.76	8.01	17.57	21.03	7.53	7.56	7.61	18.27
Income Before Taxes & Extraordinary Items	6,776.77	6,235.37	6,257.65	6,225.61	5,779.80	5,389.25	5,208.22	5,198.26	5,348.13
Income Taxes	2,445.26	2,193.54	2,221.04	2,219.23	2,019.03	1,886.06	1,873.63	1,851.98	1,906.75
Extraordinary Items	4.74	(2.74)	(2.55)	0.00	(0.69)	(3.32)	31.09	(8.52)	1.87
NET INCOME	4,336.25	4,039.09	4,034.06	4,006.38	3,760.09	3,499.87	3,365.67	3,337.76	3,443.25
PROFITABILITY (Percent of Avg Assets Annualized)									
Interest Income	5.56	5.28	5.12	4.90	4.78	4.68	4.57	4.64	4.67
Interest Expense	2.80	2.52	2.27	2.04	1.89	1.79	1.66	1.77	1.82
NET INTEREST INCOME	2.76	2.76	2.85	2.87	2.90	2.88	2.91	2.88	2.84
Loss Provisions-Interest Bearing Assets	0.23	0.20	0.20	0.19	0.26	0.21	0.21	0.18	0.12
Noninterest Income	1.89	1.64	1.67	1.69	1.71	1.73	1.69	1.59	1.72
Mortgage Loan Servicing Fees	0.10	0.16	(0.01)	0.23	0.13	0.10	(0.02)	(0.26)	0.29
Other Fees and Charges	1.28	1.06	1.05	0.99	1.05	1.12	1.08	0.90	0.96
Other Noninterest Income	0.51	0.41	0.64	0.47	0.53	0.50	0.62	0.96	0.46
Noninterest Expense	2.54	2.42	2.49	2.46	2.54	2.63	2.59	2.44	2.47
G&A Expense	2.50	2.39	2.46	2.42	2.51	2.59	2.56	2.40	2.44
Goodwill Amortization	0.04	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03
Loss Provisions-Noninterest Bearing Assets	0.01	0.00	0.00	0.01	0.01	0.00	0.00	0.00	0.01
Income Before Taxes & Extraordinary Items	1.87	1.77	1.83	1.90	1.80	1.78	1.79	1.85	1.96
Income Taxes	0.67	0.62	0.65	0.68	0.63	0.62	0.64	0.66	0.70
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00
NET INCOME	1.20	1.15	1.18	1.22	1.17	1.15	1.16	1.19	1.26

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004	SEP 2004	JUN 2004	MAR 2004	DEC 2003
NUMBER OF INSTITUTIONS:	863	866	870	880	886	896	910	923	928
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TOTAL ASSETS (\$ Billions)	\$1,463.95	\$1,429.55	\$1,388.02	\$1,340.78	\$1,306.79	\$1,227.95	\$1,188.30	\$1,157.36	\$1,092.62
Cash and Noninterest-Earning Deposits	19.36	18.43	18.24	18.66	17.78	18.40	18.17	17.88	19.88
Investment Securities	64.35	62.64	59.78	55.31	57.18	60.09	67.89	75.78	84.95
Mortgage Backed Securities	171.64	165.17	158.89	159.23	156.44	146.95	146.80	152.69	136.80
1 - 4 Family Mortgages	814.69	810.86	789.15	755.31	729.37	670.49	631.42	602.57	547.42
Home Equity Lines of Credit	90.51	89.32	87.22	82.87	79.27	67.86	58.73	53.53	48.82
Multifamily Mortgages	66.40	66.38	65.34	62.69	61.07	58.53	57.39	56.47	53.72
Nonresidential Mortgages	54.41	53.65	53.63	53.38	52.47	50.23	49.11	48.81	46.84
Construction Loans	29.02	27.97	27.03	25.89	24.85	23.98	23.11	22.86	22.17
Land Loans	14.51	13.49	12.50	11.75	11.08	10.06	9.10	8.44	7.86
Commercial Loans	43.33	42.26	43.93	40.56	40.66	38.78	37.68	32.47	39.13
Consumer Loans	96.68	86.45	79.98	77.60	78.19	76.03	74.36	67.87	63.75
Reposessed Assets, Net	0.74	0.71	0.72	0.72	0.73	0.77	0.82	0.91	0.94
Real Estate Held for Investment, Net	0.18	0.21	0.25	0.25	0.25	0.29	0.28	0.28	0.28
Office Premises & Equipment	11.09	10.85	10.74	10.55	10.63	9.94	9.71	9.79	9.73
Other Assets	84.55	77.19	74.50	75.62	72.85	69.97	68.93	66.77	65.46
Less: Contra Assets & Valuation Allowances	7.00	6.70	6.65	6.74	6.74	6.54	6.48	6.24	6.31
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TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$1,463.95	\$1,429.55	\$1,388.02	\$1,340.78	\$1,306.79	\$1,227.95	\$1,188.30	\$1,157.36	\$1,092.62
TOTAL DEPOSITS AND ESCROWS	835.73	822.06	800.66	784.63	757.76	720.42	695.48	692.91	662.07
Deposits less than or equal to \$100,000	506.77	489.92	477.45	475.07	459.30	442.75	433.90	436.58	444.53
Deposits greater than \$100,000	328.96	332.14	323.21	309.57	298.46	277.68	261.58	256.33	217.53
Escrows	22.91	29.95	29.64	29.84	27.31	28.50	28.28	32.85	25.43
BORROWINGS	461.41	450.64	432.75	407.63	406.19	372.15	362.39	336.98	313.35
Advances From FHLB	274.01	269.25	266.45	241.58	244.82	224.52	223.41	210.52	189.72
Repurchase Agreements & FedFunds Purchased	76.12	76.65	68.42	67.32	69.97	63.39	59.87	62.48	63.65
Other Borrowings	111.27	104.73	97.89	98.73	91.41	84.24	79.11	63.98	59.98
Other Liabilities	28.39	25.46	24.96	25.39	24.14	21.54	21.16	21.18	17.84
Equity Capital	138.41	131.40	129.65	123.12	118.70	113.84	109.26	106.29	99.36
Capital Stock and Paid-In Capital	81.52	74.76	74.22	70.41	66.79	63.99	61.75	58.51	55.05
Unrealized Gains (Losses) AFS Securities	(0.96)	(0.54)	0.33	(0.39)	0.51	0.48	(0.53)	1.57	0.54
Retained Earnings	58.49	57.90	55.85	53.71	52.21	50.34	48.82	47.46	44.98

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004	SEP 2004	JUN 2004	MAR 2004	DEC 2003
NUMBER OF INSTITUTIONS:	863	866	870	880	886	896	910	923	928
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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	1.32	1.29	1.31	1.39	1.36	1.50	1.53	1.55	1.82
Investment Securities	4.40	4.38	4.31	4.13	4.38	4.89	5.71	6.55	7.78
Mortgage Backed Securities	11.72	11.55	11.45	11.88	11.97	11.97	12.35	13.19	12.52
1 - 4 Family Mortgages	55.65	56.72	56.85	56.33	55.81	54.60	53.14	52.06	50.10
Home Equity Lines of Credit	6.18	6.25	6.28	6.18	6.07	5.53	4.94	4.63	4.47
Multifamily Mortgages	4.54	4.64	4.71	4.68	4.67	4.77	4.83	4.88	4.92
Nonresidential Mortgages	3.72	3.75	3.86	3.98	4.02	4.09	4.13	4.22	4.29
Construction Loans	1.98	1.96	1.95	1.93	1.90	1.95	1.94	1.98	2.03
Land Loans	0.99	0.94	0.90	0.88	0.85	0.82	0.77	0.73	0.72
Commercial Loans	2.96	2.96	3.16	3.02	3.11	3.16	3.17	2.81	3.58
Consumer Loans	6.60	6.05	5.76	5.79	5.98	6.19	6.26	5.86	5.84
Reposessed Assets, Net	0.05	0.05	0.05	0.05	0.06	0.06	0.07	0.08	0.09
Real Estate Held for Investment, Net	0.01	0.01	0.02	0.02	0.02	0.02	0.02	0.02	0.03
Office Premises & Equipment	0.76	0.76	0.77	0.79	0.81	0.81	0.82	0.85	0.89
Other Assets	5.78	5.40	5.37	5.64	5.58	5.70	5.80	5.77	5.99
Less: Contra Assets & Valuation Allowances	0.48	0.47	0.48	0.50	0.52	0.53	0.55	0.54	0.58
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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	57.09	57.50	57.68	58.52	57.99	58.67	58.53	59.87	60.59
Deposits less than or equal to \$100,000	34.62	34.27	34.40	35.43	35.15	36.06	36.51	37.72	40.69
Deposits greater than \$100,000	22.47	23.23	23.29	23.09	22.84	22.61	22.01	22.15	19.91
Escrows	1.56	2.10	2.14	2.23	2.09	2.32	2.38	2.84	2.33
BORROWINGS	31.52	31.52	31.18	30.40	31.08	30.31	30.50	29.12	28.68
Advances From FHLE	18.72	18.83	19.20	18.02	18.73	18.28	18.80	18.19	17.36
Repurchase Agreements & FedFunds Purchased	5.20	5.36	4.93	5.02	5.35	5.16	5.04	5.40	5.83
Other Borrowings	7.60	7.33	7.05	7.36	6.99	6.86	6.66	5.53	5.49
Other Liabilities	1.94	1.78	1.80	1.89	1.85	1.75	1.78	1.83	1.63
Equity Capital	9.45	9.19	9.34	9.18	9.08	9.27	9.19	9.18	9.09
Capital Stock and Paid-In Capital	5.57	5.23	5.35	5.25	5.11	5.21	5.20	5.06	5.04
Unrealized Gains (Losses) AFS Securities	(0.07)	(0.04)	0.02	(0.03)	0.04	0.04	(0.04)	0.14	0.05
Retained Earnings	4.00	4.05	4.02	4.01	4.00	4.10	4.11	4.10	4.12

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

FOR THE QUARTER ENDING:	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004	SEP 2004	JUN 2004	MAR 2004	DEC 2003
NUMBER OF INSTITUTIONS:	863	866	870	880	886	896	910	923	928
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TOTAL ASSETS (Percent Change)	14.66	18.50	18.81	20.49	24.21	16.69	16.00	12.26	10.43
Cash and Noninterest-Earning Deposits	12.56	3.15	4.23	9.06	(7.21)	(4.13)	(7.14)	5.79	14.13
Investment Securities	16.11	5.71	(10.28)	(23.97)	(53.83)	(52.80)	(47.62)	(43.24)	(32.88)
Mortgage Backed Securities	13.05	15.43	10.95	11.96	22.31	15.17	5.34	3.88	(3.18)
1 - 4 Family Mortgages	13.11	21.96	26.13	28.77	38.53	30.69	25.93	18.98	15.35
Home Equity Lines of Credit	15.70	32.93	50.17	61.25	68.25	66.81	60.15	43.89	51.64
Multifamily Mortgages	11.46	17.12	18.09	15.73	17.92	14.79	15.11	18.86	14.03
Nonresidential Mortgages	11.48	12.48	14.41	18.31	20.65	15.50	14.41	11.68	10.68
Construction Loans	22.92	20.95	19.47	19.57	17.83	17.18	12.51	9.66	6.10
Land Loans	40.49	39.64	42.46	44.94	45.66	40.50	37.57	29.23	21.97
Commercial Loans	12.22	13.77	18.20	37.58	12.27	3.64	34.82	8.04	33.49
Consumer Loans	26.34	15.98	9.62	16.68	23.77	31.18	25.04	23.68	15.56
Repossessed Assets, Net	6.17	(4.34)	(8.82)	(17.55)	(19.36)	(19.18)	(14.08)	(6.38)	(4.25)
Real Estate Held for Investment, Net	(16.63)	(12.07)	8.35	(12.14)	(7.08)	(1.01)	(0.33)	(2.87)	(8.35)
Office Premises & Equipment	8.61	12.36	13.39	12.08	13.35	6.90	5.99	6.90	8.31
Other Assets	20.75	13.11	10.53	17.30	15.02	(12.49)	4.57	(1.72)	(5.84)
Less: Contra Assets & Valuation Allowances	7.19	5.06	4.79	13.14	25.08	16.01	14.77	8.97	11.93
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TOTAL LIABILITIES AND CAPITAL (Percent Chg)	14.66	18.50	18.81	20.49	24.21	16.69	16.00	12.26	10.43
TOTAL DEPOSITS AND ESCROWS	12.94	16.32	17.37	17.89	18.94	11.35	9.25	8.79	6.56
Deposits less than or equal to \$100,000	13.36	12.94	12.45	13.76	7.45	(0.23)	(0.03)	(1.13)	1.72
Deposits greater than \$100,000	12.30	21.67	25.48	24.84	42.34	36.61	29.14	31.21	18.05
Escrows	(14.64)	6.12	5.77	(8.31)	8.65	(30.42)	(34.88)	(15.93)	(33.35)
BORROWINGS	16.14	22.92	20.94	25.83	34.66	34.68	33.70	21.85	23.04
Advances From FHLB	15.33	22.10	21.01	19.67	35.09	33.69	42.37	24.92	12.13
Repurchase Agreements & FedFunds Purchased	10.75	22.74	16.64	14.35	14.78	16.00	7.03	14.23	27.23
Other Borrowings	22.34	25.23	23.94	56.22	67.52	72.00	47.72	31.76	69.26
Other Liabilities	20.41	19.92	19.56	22.53	(44.90)	(72.69)	(69.09)	(67.48)	(29.20)
Equity Capital	19.51	17.60	20.80	20.21	23.83	21.91	16.66	14.07	9.80
Capital Stock and Paid-In Capital	26.29	19.28	21.95	24.95	26.14	24.95	21.54	14.19	11.76
Unrealized Gains (Losses) AFS Securities	(292.42)	(208.00)	(165.32)	(125.92)	(0.49)	(48.59)	(122.11)	(34.02)	(77.69)
Retained Earnings	13.52	16.90	16.98	17.31	19.89	18.01	15.69	15.16	11.00

STRUCTURAL DATA AND LOAN ACTIVITY

FOR THE QUARTER ENDING:	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004	SEP 2004	JUN 2004	MAR 2004	DEC 2003
NUMBER OF INSTITUTIONS:	863	866	870	880	886	896	910	923	928

SELECTED STRUCTURAL DATA									
Number of New Thrifts	3	4	1	5	4	3	3	6	4
Consolidated Assets (\$ Billions)	1.45	0.25	0.01	0.20	27.37	1.67	0.90	18.78	0.05
Number of Conservatorships/Receiverships	0	0	0	0	0	0	0	1	0
Consolidated Assets (\$ Billions)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00
Number of Bank Charter Conversions	1	3	4	1	5	6	4	6	3
Consolidated Assets (\$ Billions)	0.03	8.18	0.21	0.34	0.85	1.73	15.59	1.92	0.29
Number of Bank Acquisitions	3	1	3	5	5	6	8	2	6
Consolidated Assets (\$ Billions)	10.30	0.01	1.97	6.57	2.11	3.26	12.26	2.02	3.84
Number of Thrift Mergers	2	1	3	4	3	4	3	2	2
Consolidated Assets (\$ Billions)	0.21	0.05	0.34	31.78	0.63	1.82	3.01	1.57	2.23

LOAN ACTIVITY (\$ Millions)									
Mortgage Pool Securities									
Total Purchases	\$160,920.63	\$98,271.72	\$30,109.01	\$27,675.73	\$35,334.59	\$23,171.93	\$33,527.54	\$36,842.04	\$31,352.45
Total Sales	142,223.93	73,387.00	14,485.18	14,579.80	16,923.91	13,964.92	15,053.33	19,171.23	20,331.02
Mortgage Originations	187,120.50	204,180.14	191,835.76	160,982.98	176,643.90	167,067.62	196,533.96	148,843.46	163,940.60
Construction Loans	9,841.73	9,894.43	9,701.20	8,241.14	9,131.50	9,571.47	9,567.17	7,954.39	8,290.99
1-4 Family Mortgages	7,305.30	7,298.97	7,421.75	6,457.44	7,178.53	7,695.33	7,753.91	6,281.82	6,576.19
Permanent Loans Secured by 1-4 Family Unit	163,955.92	181,276.99	169,377.34	141,497.78	154,095.83	145,424.81	173,450.18	130,263.91	143,895.07
Mortgage Refinancings	64,114.74	68,158.28	58,200.23	59,707.99	63,295.64	51,774.59	71,818.62	53,918.34	42,460.75
Mortgage Purchases	91,612.24	97,858.31	96,614.73	80,748.06	79,080.92	78,345.11	80,860.33	64,147.01	62,766.03
Secured by 1-4 Family Mortgages	88,771.92	94,987.92	93,872.08	78,521.77	77,859.65	77,560.48	79,253.06	61,788.39	60,911.40
Mortgage Sales	159,093.70	167,832.19	155,037.79	128,928.94	125,235.01	124,433.55	144,786.15	92,561.23	145,008.72
Secured by 1-4 Family Mortgages	155,796.66	164,830.21	151,244.20	127,605.38	122,524.60	122,749.33	141,334.69	91,094.19	141,057.06
Nonmortgage Originations and Purchases	83,186.19	85,863.58	76,710.99	60,245.60	65,367.29	59,147.31	57,261.77	36,458.57	41,151.00
Consumer Loans	43,388.67	43,719.24	39,619.37	31,450.65	34,752.25	32,881.04	33,121.89	18,749.56	23,928.96

OTHER INDICATORS (Percent Annualized)									
Asset Growth Rate	12.21	14.38	15.00	12.55	17.78	14.56	20.51	18.63	1.11
Cost of Funds	3.21	2.89	2.63	2.33	2.19	2.07	1.93	2.04	2.12
Asset Yield	5.98	5.63	5.45	5.21	5.10	5.03	4.89	5.10	5.19
Mortgage Portfolio Yield	5.84	5.53	5.32	5.12	5.02	4.94	4.85	5.14	5.24
Earnings Efficiency	107.24	107.49	108.56	108.18	107.99	107.82	107.92	108.13	106.63
Operating Efficiency	60.32	59.89	63.34	59.34	61.53	63.01	64.36	68.46	59.53

CAPITAL MEASURES

FOR THE QUARTER ENDING:	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004	SEP 2004	JUN 2004	MAR 2004	DEC 2003
NUMBER OF INSTITUTIONS:	863	866	870	880	886	896	910	923	928

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	862	862	868	879	885	895	909	922	927
Percent of Thrifts	99.88	99.54	99.77	99.89	99.89	99.89	99.89	99.89	99.89
Consolidated Assets (\$ Billions)	\$1,463.95	\$1,428.09	\$1,387.98	\$1,340.73	\$1,306.75	\$1,227.91	\$1,188.19	\$1,157.25	\$1,092.57
Fail FDICIA Capital Standards	0	1	2	1	1	1	1	1	1
Percent of Thrifts	0.00	0.12	0.23	0.11	0.11	0.11	0.11	0.11	0.11
Consolidated Assets (\$ Billions)	\$0.00	\$1.07	\$0.04	\$0.04	\$0.05	\$0.05	\$0.11	\$0.11	\$0.05
Critically Undercapitalized	0	0	1	1	0	0	0	0	0
Percent of Thrifts	0.00	0.00	0.11	0.11	0.00	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.04	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$117.02	\$112.57	\$110.27	\$104.16	\$100.19	\$95.88	\$93.50	\$89.40	\$84.07
Tangible Equity Ratio	8.15	7.99	8.07	7.89	7.79	7.95	7.99	7.86	7.82
Median Ratio	10.19	10.15	10.13	10.05	10.02	9.91	9.85	9.87	9.69
Tier 1 Capital (\$ Billions)	\$117.59	\$112.64	\$110.35	\$104.25	\$100.29	\$96.01	\$93.62	\$89.48	\$84.11
Tier 1 Leverage Ratio	8.15	7.99	8.07	7.89	7.80	7.95	7.99	7.86	7.82
Median Ratio	10.19	10.15	10.13	10.05	10.02	9.91	9.85	9.87	9.69
Tier 1 Risk-based Capital Ratio	12.70	12.56	12.77	12.54	12.39	12.59	12.90	12.82	12.80
Median Ratio	17.20	17.20	17.04	17.24	16.88	16.79	17.05	17.39	17.18
Risk-based Capital (\$ Billions)	\$129.46	\$124.28	\$122.13	\$115.93	\$112.15	\$106.01	\$102.66	\$99.35	\$93.50
Total Risk-based Capital Ratio	13.98	13.86	14.14	13.95	13.85	13.90	14.15	14.23	14.23
Median Ratio	17.96	17.91	17.80	18.08	17.76	17.83	17.99	18.27	17.99

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004	SEP 2004	JUN 2004	MAR 2004	DEC 2003
NUMBER OF INSTITUTIONS:	863	866	870	880	886	896	910	923	928
LOANS 30-89 DAYS DELINQUENT (\$ Millions)									
Total Including Repurchased GNMA Loans	\$9,775.73	\$8,702.58	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Repurchased GNMA Loans	1,138.23	1,138.94	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	8,637.50	7,563.65	7,445.21	7,067.45	7,335.67	6,953.59	6,667.58	6,436.22	7,789.18
Mortgage Loans									
Construction & Land Loans	320.35	235.43	306.87	276.31	258.49	249.20	263.28	244.01	235.05
Nonresidential Mortgages	256.54	230.12	252.32	241.24	234.20	226.26	238.97	291.54	251.61
Multifamily Mortgages	123.66	83.78	90.23	78.59	62.15	68.12	81.13	89.91	72.63
1-4 Family Mortgages	7,377.25	6,637.00	5,332.33	5,020.77	5,126.38	4,866.92	4,584.64	4,636.70	5,640.13
Home Equity Lines of Credit	427.65	364.51	254.86	232.46	229.16	246.65	176.95	211.02	36.07
Nonmortgage Loans and Leases									
Commercial Loans	421.84	420.45	401.58	420.53	387.01	379.93	429.50	300.45	293.00
Consumer Loans	1,276.09	1,095.81	1,061.88	1,030.00	1,267.44	1,163.17	1,070.08	873.60	1,260.69
NONCURRENT LOANS (\$ Millions)									
Total Including Repurchased GNMA Loans	\$8,654.10	\$8,137.45	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Repurchased GNMA Loans	2,934.19	2,238.15	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	5,719.91	5,899.30	5,086.29	5,519.17	5,601.30	5,292.78	5,144.33	5,590.37	6,352.44
Mortgage Loans									
Construction & Land Loans	177.73	210.94	194.71	283.06	255.34	261.72	240.66	294.87	255.91
Nonresidential Mortgages	306.65	287.53	341.23	360.36	414.27	405.90	377.05	451.68	408.50
Multifamily Mortgages	103.57	90.01	57.75	51.17	78.72	85.61	70.88	117.62	68.02
1-4 Family Mortgages	6,983.12	6,513.09	3,493.88	3,713.33	3,792.06	3,503.50	3,438.25	3,790.61	4,528.29
Home Equity Lines of Credit	175.79	137.95	115.94	115.22	112.31	88.52	77.64	106.18	14.86
Nonmortgage Loans and Leases									
Commercial Loans	474.70	512.87	507.25	527.19	452.81	501.64	502.75	463.26	475.00
Consumer Loans	608.33	523.01	491.48	584.06	608.09	534.41	514.74	472.34	601.87
NET CHARGE-OFFS (\$ Millions)									
Mortgage Loans	\$1,034.54	\$631.17	\$705.14	\$681.68	\$827.66	\$650.91	\$653.58	\$686.69	\$688.55
Construction & Land Loans	(0.02)	(2.98)	8.46	3.39	8.69	5.31	2.97	4.40	7.98
Nonresidential Mortgages	13.16	(0.46)	2.19	2.33	6.93	14.28	12.05	22.99	5.90
Multifamily Mortgages	3.05	(6.50)	0.27	0.52	2.30	1.68	3.01	0.47	(0.25)
1-4 Family Mortgages	79.20	75.45	102.52	67.42	76.30	53.27	46.73	59.93	58.15
Home Equity Lines of Credit	6.20	11.72	10.80	9.44	6.74	7.39	5.10	6.06	5.85
Nonmortgage Loans and Leases									
Commercial Loans	167.04	152.34	163.09	148.40	184.19	142.13	130.47	92.22	32.93
Consumer Loans	755.21	381.84	369.64	445.80	478.01	418.42	430.32	487.96	528.40
Reposessed Assets	20.00	14.66	17.98	15.49	24.74	12.71	11.46	14.49	25.00
Other	(3.08)	16.81	40.99	(1.66)	46.50	3.11	16.58	4.24	30.43
REPOSSESSED ASSETS, NET (\$ Millions)									
Construction & Land Loans	\$737.63	\$714.08	\$721.01	\$724.94	\$729.43	\$774.75	\$817.75	\$909.62	\$937.53
Nonresidential Mortgages	68.08	54.92	68.15	55.85	64.32	76.16	80.97	127.04	142.79
Multifamily Mortgages	80.35	86.54	87.66	93.10	82.51	114.87	125.42	121.53	136.98
1-4 Family Mortgages	7.96	10.41	8.26	15.74	18.22	13.13	13.13	10.84	6.19
Other	543.68	526.75	525.41	529.78	529.29	536.72	563.66	606.23	597.32
Other	37.56	35.46	31.52	30.48	35.10	33.88	34.56	43.98	54.25
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)									
Real Estate Loans	\$979.03	\$972.34	\$947.65	\$909.01	\$878.83	\$813.28	\$770.13	\$739.15	\$678.01
Percent of Total Assets	66.88	68.02	68.27	67.80	67.25	66.23	64.81	63.87	62.05
Noncurrent Real Estate Loans									
Including Repurchased GNMA Loans	7.57	7.10	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Total Assets	0.52	0.50	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	4.64	4.86	4.09	4.41	4.54	4.26	4.13	4.65	5.26
Percent of Total Assets	0.32	0.34	0.29	0.33	0.35	0.35	0.35	0.40	0.48
Real Estate Owned	0.70	0.68	0.69	0.69	0.69	0.74	0.78	0.87	0.88
Percent of Total Assets	0.05	0.05	0.05	0.05	0.05	0.06	0.07	0.07	0.08
Troubled Real Estate Loans									
Including Repurchased GNMA Loans	8.27	7.78	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Total Assets	0.56	0.54	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	5.34	5.54	4.78	5.10	5.23	5.00	4.91	5.52	6.14
Percent of Total Assets	0.36	0.39	0.34	0.38	0.40	0.41	0.41	0.48	0.56
Valuation Allowances	7.25	6.94	6.89	6.99	6.96	6.77	6.70	6.48	6.54
Coverage Ratio									
Including Repurchased GNMA Loans	80.43	81.94	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	121.68	113.03	129.96	121.06	119.32	122.68	124.87	110.55	98.08
Reserve Ratio	0.62	0.61	0.62	0.65	0.67	0.70	0.73	0.74	0.80

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004	SEP 2004	JUN 2004	MAR 2004	DEC 2003
NUMBER OF INSTITUTIONS:	863	866	870	880	886	896	910	923	928
LOANS 30-89 DAYS DELINQUENT (% Total Assets)									
Total Including Repurchased GNMA Loans	0.67	0.61	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Repurchased GNMA Loans	0.08	0.08	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	0.59	0.53	0.54	0.53	0.56	0.57	0.56	0.56	0.71
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.74	0.57	0.78	0.73	0.72	0.73	0.82	0.78	0.78
Nonresidential Mortgages	0.47	0.43	0.47	0.45	0.45	0.45	0.49	0.60	0.54
Multifamily Mortgages	0.19	0.13	0.14	0.13	0.10	0.12	0.14	0.16	0.14
1-4 Family Mortgages	0.91	0.82	0.68	0.66	0.70	0.73	0.73	0.77	1.03
Home Equity Lines of Credit	0.47	0.41	0.29	0.28	0.29	0.36	0.30	0.39	0.07
Nonmortgage Loans and Leases									
Commercial Loans	0.97	0.99	0.91	1.04	0.95	0.98	1.14	0.93	0.75
Consumer Loans	1.32	1.27	1.33	1.33	1.62	1.53	1.44	1.29	1.98
NONCURRENT LOANS (% Total Assets)									
Total Including Repurchased GNMA Loans	0.59	0.57	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Repurchased GNMA Loans	0.20	0.16	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	0.39	0.41	0.37	0.41	0.43	0.43	0.43	0.48	0.58
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.41	0.51	0.49	0.75	0.71	0.77	0.75	0.94	0.85
Nonresidential Mortgages	0.56	0.54	0.64	0.68	0.79	0.81	0.77	0.93	0.87
Multifamily Mortgages	0.16	0.14	0.09	0.08	0.13	0.15	0.12	0.21	0.13
1-4 Family Mortgages	0.86	0.80	0.44	0.49	0.52	0.52	0.54	0.63	0.83
Home Equity Lines of Credit	0.19	0.15	0.13	0.14	0.14	0.13	0.13	0.20	0.03
Nonmortgage Loans and Leases									
Commercial Loans	1.10	1.21	1.15	1.30	1.11	1.29	1.33	1.43	1.21
Consumer Loans	0.63	0.61	0.61	0.75	0.78	0.70	0.69	0.70	0.94
NET CHARGE-OFFS (% Total Assets)									
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.00	(0.01)	0.02	0.01	0.02	0.02	0.01	0.01	0.03
Nonresidential Mortgages	0.02	0.00	0.00	0.00	0.01	0.03	0.02	0.05	0.01
Multifamily Mortgages	0.00	(0.01)	0.00	0.00	0.00	0.00	0.01	0.00	0.00
1-4 Family Mortgages	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Home Equity Lines of Credit	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Nonmortgage Loans and Leases									
Commercial Loans	0.39	0.36	0.37	0.37	0.45	0.37	0.35	0.28	0.08
Consumer Loans	0.78	0.44	0.46	0.57	0.61	0.55	0.58	0.72	0.83
Repossessed Assets	2.71	2.05	2.49	2.14	3.39	1.64	1.40	1.59	2.67
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)									
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans	0.16	0.13	0.17	0.15	0.18	0.22	0.25	0.41	0.48
Nonresidential Mortgages	0.15	0.16	0.16	0.17	0.16	0.23	0.26	0.25	0.29
Multifamily Mortgages	0.01	0.02	0.01	0.03	0.03	0.02	0.02	0.02	0.01
1-4 Family Mortgages	0.07	0.06	0.07	0.07	0.07	0.08	0.09	0.10	0.11
Other	0.04	0.05	0.04	0.04	0.05	0.05	0.05	0.07	0.08
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	0.28	0.18	0.20	0.20	0.25	0.21	0.22	0.24	0.25
Net Provisions for Losses (Annualized)	0.23	0.20	0.19	0.19	0.25	0.21	0.21	0.18	0.12
Valuation Allowances	0.49	0.49	0.50	0.52	0.53	0.55	0.56	0.56	0.60
Noncurrent Loans									
Including Repurchased GNMA Loans	0.59	0.57	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	0.39	0.41	0.37	0.41	0.43	0.43	0.43	0.48	0.58
Repossessed Assets, Net (% Total Assets)	0.05	0.05	0.05	0.05	0.06	0.06	0.07	0.08	0.09
Troubled Assets									
Including Repurchased GNMA Loans	0.64	0.62	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	0.44	0.46	0.42	0.47	0.48	0.49	0.50	0.56	0.67

SELECTED INDICATORS

BY FDICIA CATEGORY

FOURTH QUARTER 2005:	WELL-CAPITALIZED	ADEQUATELY CAPITALIZED	INDUSTRY
NUMBER OF INSTITUTIONS:	858	4	863

Total Assets (\$ Billions)	\$1,463.40	\$0.55	\$1,463.95
Tier 1 Leverage Ratio (Percent)	8.16	6.65	8.15
Median Ratio	10.21	6.61	10.19
Total Risk-based Capital Ratio (Percent)	13.98	9.88	13.98
Median Ratio	18.07	9.87	17.96
Return on Average Assets (Percent Annualized)	1.20	0.05	1.20
Median Ratio	0.67	0.41	0.67
Net Interest Margin (Percent Annualized)	2.76	3.55	2.76
Median Ratio	3.10	3.54	3.10
Number of Profitable Thrifts	758	3	761
Profits (\$ Millions)	\$4,410.78	\$0.64	\$4,411.42
Number of Unprofitable Thrifts	100	1	102
Losses (\$ Millions)	(\$74.60)	(\$0.57)	(\$75.18)
Valuation Allowances (Percent of Total Assets)	0.49	0.51	0.49
Troubled Assets (Percent of Total Assets)	0.64	0.26	0.64
Asset Growth Rate (Percent Annualized)	12.20	27.00	12.21

BY OTS EXAMINATION RATINGS

FOURTH QUARTER 2005:	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:	803	45	7	796	56	2	863

Total Assets (\$ Billions)	\$1,434.14	\$27.33	\$1.87	\$1,384.64	\$76.76	\$0.55	\$1,463.95
Tier 1 Leverage Ratio (Percent)	8.13	8.96	9.14	8.09	9.18	11.28	8.15
Median Ratio	10.29	9.09	8.45	10.14	10.10	10.41	10.19
Total Risk-based Capital Ratio (Percent)	13.95	14.71	17.16	14.02	13.21	18.33	13.98
Median Ratio	18.13	15.39	15.62	17.88	16.17	17.08	17.96
Return on Average Assets (Percent Annualized)	1.21	0.54	0.66	1.22	0.89	1.31	1.20
Median Ratio	0.69	0.06	0.53	0.69	0.47	0.95	0.67
Net Interest Margin (Percent Annualized)	2.73	4.38	2.77	2.72	3.42	3.79	2.76
Median Ratio	3.10	3.00	3.21	3.10	3.06	3.54	3.10
Number of Profitable Thrifts	731	24	5	717	40	2	761
Profits (\$ Millions)	\$4,337.98	\$67.98	\$5.29	\$4,211.86	\$195.98	\$1.81	\$4,411.42
Number of Unprofitable Thrifts	72	21	2	79	16	0	102
Losses (\$ Millions)	(\$38.10)	(\$31.03)	(\$2.16)	(\$44.20)	(\$27.09)	\$0.00	(\$75.18)
Valuation Allowances (Percent of Total Assets)	0.48	1.46	1.16	0.47	1.02	1.15	0.49
Troubled Assets (Percent of Total Assets)	0.64	0.93	1.38	0.64	0.64	1.60	0.64
Asset Growth Rate (Percent Annualized)	12.45	0.04	(16.48)	12.43	7.66	(8.54)	12.21

Eight de novo thrifts have not been assigned a safety and soundness and compliance examination ratings. These reported total assets of \$0.6 billion and net losses of \$3.7 million.

STATEMENT OF OPERATIONS
BY REGION

FOURTH QUARTER 2005:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	266	306	201	90	863
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	1.36	0.84	0.89	1.27	1.20
Median Ratio	0.67	0.60	0.68	0.93	0.67
Return on Average Equity (Annualized)	13.51	9.45	9.87	14.16	12.90
Median Ratio	5.47	4.81	5.61	9.25	5.64
Net Interest Margin (Annualized)	2.57	2.90	2.73	2.77	2.76
Median Ratio	3.06	3.07	3.20	3.22	3.10
Number of Profitable Thrifts	236	261	178	86	761
Percent Profitable	88.72	85.29	88.56	95.56	88.18
Profits (\$ Millions)	\$1,252.61	\$565.23	\$293.75	\$2,309.81	\$4,411.42
Number of Unprofitable Thrifts	30	45	23	4	102
Percent Unprofitable	11.28	14.71	11.44	4.44	11.82
Losses (\$ Millions)	(\$9.21)	(\$48.43)	(\$15.29)	(\$2.26)	(\$75.18)
EARNINGS (\$ Millions)					
Interest Income	\$4,910.69	\$3,399.58	\$1,750.88	\$10,218.15	\$20,133.81
Interest Expense	2,560.25	1,623.63	894.63	5,188.37	10,139.21
NET INTEREST INCOME	2,350.44	1,775.95	856.25	5,029.78	9,994.59
Loss Provisions-Interest Bearing Assets	109.73	198.91	87.47	453.38	849.62
Noninterest Income	1,438.78	855.38	437.76	4,117.57	6,849.14
Mortgage Loan Servicing Fees	74.90	28.19	19.91	239.44	362.43
Other Fees and Charges	1,103.90	562.72	362.16	2,626.52	4,654.86
Other Noninterest Income	259.98	264.47	55.70	1,251.61	1,831.84
Noninterest Expense	1,764.24	1,632.71	829.73	4,992.91	9,217.35
G&A Expense	1,728.20	1,605.42	811.96	4,911.50	9,054.83
Goodwill Amortization	35.67	21.68	6.92	71.72	135.99
Loss Provisions-Noninterest Bearing Assets	0.38	5.61	10.85	9.69	26.53
Income Before Taxes & Extraordinary Items	1,915.25	799.71	376.81	3,701.06	6,776.77
Income Taxes	671.22	288.27	98.35	1,393.50	2,445.26
Extraordinary Items	(0.62)	5.36	0.00	0.00	4.74
NET INCOME	1,243.40	516.80	278.47	2,307.56	4,336.25
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	5.36	5.54	5.58	5.63	5.56
Interest Expense	2.80	2.65	2.85	2.86	2.80
NET INTEREST INCOME	2.57	2.90	2.73	2.77	2.76
Loss Provisions-Interest Bearing Assets	0.12	0.32	0.28	0.25	0.23
Noninterest Income	1.57	1.39	1.40	2.27	1.89
Mortgage Loan Servicing Fees	0.08	0.05	0.06	0.13	0.10
Other Fees and Charges	1.21	0.92	1.16	1.45	1.28
Other Noninterest Income	0.28	0.43	0.18	0.69	0.51
Noninterest Expense	1.93	2.66	2.65	2.75	2.54
G&A Expense	1.89	2.62	2.59	2.70	2.50
Goodwill Amortization	0.04	0.04	0.02	0.04	0.04
Loss Provisions-Noninterest Bearing Assets	0.00	0.01	0.03	0.01	0.01
Income Before Taxes & Extraordinary Items	2.09	1.30	1.20	2.04	1.87
Income Taxes	0.73	0.47	0.31	0.77	0.67
Extraordinary Items	0.00	0.01	0.00	0.00	0.00
NET INCOME	1.36	0.84	0.89	1.27	1.20

STATEMENT OF CONDITION
BY REGION

FOURTH QUARTER 2005:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	266	306	201	90	863

TOTAL ASSETS (\$ Billions)	\$371.61	\$249.37	\$126.57	\$729.66	\$1,463.95
Cash and Noninterest-Earning Deposits	3.63	4.33	1.97	9.43	19.36
Investment Securities	24.20	14.31	19.15	18.25	64.35
Mortgage Backed Securities	74.98	32.84	16.96	46.85	171.64
1 - 4 Family Mortgages	184.83	120.43	42.98	467.48	814.69
Home Equity Lines of Credit	9.21	25.17	7.09	49.03	90.51
Multifamily Mortgages	9.86	5.81	2.97	47.84	66.40
Nonresidential Mortgages	20.10	13.54	7.89	12.87	54.41
Construction Loans	6.29	8.09	6.95	7.69	29.02
Land Loans	3.58	5.42	2.27	3.25	14.51
Commercial Loans	13.93	9.62	5.68	14.10	43.33
Consumer Loans	12.13	22.45	14.20	47.90	96.68
Reposessed Assets, Net	0.14	0.21	0.08	0.31	0.74
Real Estate Held for Investment, Net	0.01	0.07	0.06	0.04	0.18
Office Premises & Equipment	2.22	2.65	1.16	5.06	11.09
Other Assets	17.22	10.94	4.94	52.06	84.55
Less: Contra Assets & Valuation Allowances	1.51	1.34	0.69	3.47	7.00

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$371.61	\$249.37	\$126.57	\$729.66	\$1,463.95
TOTAL DEPOSITS AND ESCROWS	225.65	164.45	75.44	371.37	835.73
Deposits less than or equal to \$100,000	153.21	103.40	51.19	199.44	506.77
Deposits greater than \$100,000	72.44	61.05	24.25	171.93	328.96
Escrows	1.71	1.81	1.08	18.30	22.91
BORROWINGS	103.98	58.41	38.21	272.06	461.41
Advances From FHLB	49.24	34.92	35.85	165.26	274.01
Repurchase Agreements & FedFunds Purchased	24.86	18.54	0.64	32.09	76.12
Other Borrowings	29.89	4.95	1.72	74.72	111.27
Other Liabilities	4.65	4.51	1.53	17.80	28.39
Equity Capital	37.34	22.00	11.40	68.42	138.41
Capital Stock and Paid-In Capital	21.34	12.22	4.75	43.82	81.52
Unrealized Gains (Losses) AFS Securities	(0.64)	(0.33)	(0.02)	0.03	(0.96)
Retained Earnings	17.04	10.17	6.72	24.69	58.49

STATEMENT OF CONDITION
BY REGION

FOURTH QUARTER 2005:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	266	306	201	90	863

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	0.98	1.74	1.56	1.29	1.32
Investment Securities	6.51	5.74	15.13	2.50	4.40
Mortgage Backed Securities	20.18	13.17	13.40	6.42	11.72
1 - 4 Family Mortgages	49.74	48.29	33.96	64.07	55.65
Home Equity Lines of Credit	2.48	10.09	5.60	6.72	6.18
Multifamily Mortgages	2.65	2.33	2.35	6.56	4.54
Nonresidential Mortgages	5.41	5.43	6.23	1.76	3.72
Construction Loans	1.69	3.24	5.49	1.05	1.98
Land Loans	0.96	2.17	1.79	0.45	0.99
Commercial Loans	3.75	3.86	4.49	1.93	2.96
Consumer Loans	3.26	9.00	11.22	6.56	6.60
Reposessed Assets, Net	0.04	0.08	0.07	0.04	0.05
Real Estate Held for Investment, Net	0.00	0.03	0.05	0.01	0.01
Office Premises & Equipment	0.60	1.06	0.92	0.69	0.76
Other Assets	4.63	4.39	3.90	7.13	5.78
Less: Contra Assets & Valuation Allowances	0.41	0.54	0.55	0.48	0.48

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	60.72	65.95	59.60	50.90	57.09
Deposits less than or equal to \$100,000	41.23	41.47	40.45	27.33	34.62
Deposits greater than \$100,000	19.49	24.48	19.16	23.56	22.47
Escrows	0.46	0.73	0.86	2.51	1.56
BORROWINGS	27.98	23.42	30.18	37.29	31.52
Advances From FHLE	13.25	14.00	28.32	22.65	18.72
Repurchase Agreements & FedFunds Purchased	6.69	7.44	0.51	4.40	5.20
Other Borrowings	8.04	1.98	1.36	10.24	7.60
Other Liabilities	1.25	1.81	1.21	2.44	1.94
Equity Capital	10.05	8.82	9.00	9.38	9.45
Capital Stock and Paid-In Capital	5.74	4.90	3.75	6.01	5.57
Unrealized Gains (Losses) AFS Securities	(0.17)	(0.13)	(0.02)	0.00	(0.07)
Retained Earnings	4.59	4.08	5.31	3.38	4.00

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

FOURTH QUARTER 2005:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	266	306	201	90	863

TOTAL ASSETS (Percent Change)	16.97	14.92	6.76	14.60	14.66
Cash and Noninterest-Earning Deposits	10.07	18.97	29.54	7.87	12.56
Investment Securities	7.94	2.78	3.76	46.39	16.11
Mortgage Backed Securities	16.81	0.36	0.32	23.27	13.05
1 - 4 Family Mortgages	19.81	19.60	5.78	9.90	13.11
Home Equity Lines of Credit	(15.17)	37.35	17.16	14.06	15.70
Multifamily Mortgages	6.74	16.36	7.98	12.08	11.46
Nonresidential Mortgages	13.46	22.10	11.87	(0.52)	11.48
Construction Loans	27.08	29.55	21.81	14.63	22.92
Land Loans	53.18	45.12	39.20	23.46	40.49
Commercial Loans	18.75	13.90	13.93	4.84	12.22
Consumer Loans	(2.86)	8.23	2.18	62.93	26.34
Reposessed Assets, Net	38.09	(2.01)	22.08	(1.51)	6.17
Real Estate Held for Investment, Net	(60.36)	(6.34)	1.11	(24.24)	(16.63)
Office Premises & Equipment	7.54	11.99	13.51	6.32	8.61
Other Assets	19.95	16.60	8.55	23.13	20.75
Less: Contra Assets & Valuation Allowances	0.99	4.23	1.13	12.84	7.19

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	16.97	14.92	6.76	14.60	14.66
TOTAL DEPOSITS AND ESCROWS	17.57	12.44	10.30	11.08	12.94
Deposits less than or equal to \$100,000	16.64	7.08	8.90	15.61	13.36
Deposits greater than \$100,000	19.58	22.87	13.36	6.25	12.30
Escrows	(8.39)	(7.97)	(9.43)	(16.06)	(14.64)
BORROWINGS	13.97	23.09	(0.48)	17.42	16.14
Advances From FHLB	24.43	14.38	12.09	12.42	15.33
Repurchase Agreements & FedFunds Purchased	24.73	17.94	(82.66)	9.16	10.75
Other Borrowings	(5.81)	312.92	(36.75)	35.11	22.34
Other Liabilities	1.44	20.68	27.95	25.90	20.41
Equity Capital	24.76	12.73	7.97	21.05	19.51
Capital Stock and Paid-In Capital	45.29	15.77	6.34	23.69	26.29
Unrealized Gains (Losses) AFS Securities	716.90	(1,058.64)	(120.26)	(92.34)	(292.42)
Retained Earnings	9.42	12.30	10.31	18.04	13.52

CAPITAL MEASURES
BY REGION

FOURTH QUARTER 2005:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	266	306	201	90	863

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	266	306	200	90	862
Percent of Thrifts	100.00	100.00	99.50	100.00	99.88
Consolidated Assets (\$ Billions)	\$371.61	\$249.37	\$126.57	\$729.66	\$1,463.95
Fail FDICIA Capital Standards	0	0	0	0	0
Percent of Thrifts	0.00	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Critically Undercapitalized	0	0	0	0	0
Percent of Thrifts	0.00	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$32.89	\$20.53	\$11.20	\$53.14	\$117.02
Tangible Equity Ratio	8.97	8.30	8.89	7.51	8.15
Median Ratio	10.94	9.72	10.39	9.11	10.19
Tier 1 Capital (\$ Billions)	\$32.96	\$20.55	\$11.20	\$53.62	\$117.59
Tier 1 Leverage Ratio	8.97	8.30	8.89	7.51	8.15
Median Ratio	10.94	9.72	10.39	9.14	10.19
Tier 1 Risk-based Capital Ratio	15.38	12.54	13.98	11.39	12.70
Median Ratio	20.11	16.19	16.42	14.30	17.20
Risk-based Capital (\$ Billions)	\$35.31	\$22.09	\$11.65	\$61.16	\$129.46
Total Risk-based Capital Ratio	16.47	13.47	14.54	12.99	13.98
Median Ratio	20.90	16.79	17.29	14.90	17.96

ASSET QUALITY INDICATORS
BY REGION

FOURTH QUARTER 2005:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	266	306	201	90	863
LOANS 30-89 DAYS DELINQUENT (\$ Millions)					
Total Including Repurchased GNMA Loans	\$1,663.48	\$1,534.66	\$1,354.96	\$5,245.75	\$9,775.73
Repurchased GNMA Loans	2.74	94.60	641.73	399.16	1,138.23
Total Excluding Repurchased GNMA Loans	1,660.74	1,440.06	713.23	4,846.58	8,637.50
Mortgage Loans					
Construction & Land Loans	79.83	101.82	64.24	74.47	320.35
Nonresidential Mortgages	70.15	88.45	58.25	39.69	256.54
Multifamily Mortgages	45.61	17.34	23.99	36.73	123.66
1-4 Family Mortgages	1,256.07	994.71	1,026.52	4,123.07	7,377.25
Home Equity Lines of Credit	59.15	127.35	35.02	206.14	427.65
Nonmortgage Loans and Leases					
Commercial Loans	55.79	102.84	39.07	224.13	421.84
Consumer Loans	156.04	229.50	142.89	747.67	1,276.09
NONCURRENT LOANS (\$ Millions)					
Total Including Repurchased GNMA Loans	\$1,264.79	\$1,225.56	\$1,349.32	\$4,826.10	\$8,654.10
Repurchased GNMA Loans	5.18	227.13	953.96	1,747.92	2,934.19
Total Excluding Repurchased GNMA Loans	1,259.61	998.43	395.36	3,078.19	5,719.91
Mortgage Loans					
Construction & Land Loans	46.01	69.11	17.07	45.53	177.73
Nonresidential Mortgages	93.52	96.34	39.12	77.67	306.65
Multifamily Mortgages	37.55	24.33	20.71	20.98	103.57
1-4 Family Mortgages	928.85	816.46	1,151.22	4,098.27	6,983.12
Home Equity Lines of Credit	30.09	50.65	11.86	83.19	175.79
Nonmortgage Loans and Leases					
Commercial Loans	101.87	102.60	47.20	223.03	474.70
Consumer Loans	56.99	116.71	74.00	360.62	608.33
NET CHARGE-OFFS (\$ Millions)					
Mortgage Loans	\$100.87	\$205.49	\$76.96	\$651.17	\$1,034.54
Construction & Land Loans	0.43	1.81	0.31	(2.56)	(0.02)
Nonresidential Mortgages	4.20	4.37	0.97	3.63	13.16
Multifamily Mortgages	0.58	(0.01)	1.17	1.31	3.05
1-4 Family Mortgages	35.99	10.49	7.64	24.95	79.20
Home Equity Lines of Credit	0.97	4.27	0.52	0.45	6.20
Nonmortgage Loans and Leases					
Commercial Loans	8.97	37.49	6.75	113.83	167.04
Consumer Loans	53.33	149.49	53.30	499.08	755.21
Reposessed Assets	0.77	2.26	0.94	16.11	20.00
Other	(3.39)	(0.40)	5.90	(5.19)	(3.08)
REPOSSESSED ASSETS, NET (\$ Millions)					
Construction & Land Loans	\$135.70	\$211.51	\$82.40	\$309.07	\$737.63
Nonresidential Mortgages	7.34	38.66	8.18	13.91	68.08
Multifamily Mortgages	9.99	29.68	25.40	15.28	80.35
1-4 Family Mortgages	0.98	3.14	2.38	1.46	7.96
Other	110.82	124.15	43.63	266.13	543.68
	6.57	15.89	2.80	12.30	37.56
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$224.67	\$153.29	\$63.07	\$539.13	\$979.03
Percent of Total Assets	60.46	61.47	49.82	73.89	66.88
Noncurrent Real Estate Loans					
Including Repurchased GNMA Loans	1.11	1.01	1.23	4.24	7.57
Percent of Total Assets	0.30	0.40	0.97	0.58	0.52
Excluding Repurchased GNMA Loans	1.10	0.78	0.27	2.49	4.64
Percent of Total Assets	0.30	0.31	0.22	0.34	0.32
Real Estate Owned	0.13	0.20	0.08	0.30	0.70
Percent of Total Assets	0.03	0.08	0.06	0.04	0.05
Troubled Real Estate Loans					
Including Repurchased GNMA Loans	1.24	1.20	1.31	4.54	8.27
Percent of Total Assets	0.33	0.48	1.03	0.62	0.56
Excluding Repurchased GNMA Loans	1.23	0.97	0.35	2.79	5.34
Percent of Total Assets	0.33	0.39	0.28	0.38	0.36
Valuation Allowances	1.57	1.40	0.72	3.55	7.25
Coverage Ratio					
Including Repurchased GNMA Loans	119.23	109.13	48.50	71.76	80.43
Excluding Repurchased GNMA Loans	119.72	133.96	165.53	112.50	121.68
Reserve Ratio	0.60	0.72	0.79	0.58	0.62

ASSET QUALITY INDICATORS
BY REGION

FOURTH QUARTER 2005:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	266	306	201	90	863
LOANS 30-89 DAYS DELINQUENT (% Total Assets)					
Total Including Repurchased GNMA Loans	0.45	0.62	1.07	0.72	0.67
Repurchased GNMA Loans	0.00	0.04	0.51	0.05	0.08
Total Excluding Repurchased GNMA Loans	0.45	0.58	0.56	0.66	0.59
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.81	0.75	0.70	0.68	0.74
Nonresidential Mortgages	0.35	0.65	0.74	0.31	0.47
Multifamily Mortgages	0.46	0.30	0.81	0.08	0.19
1-4 Family Mortgages	0.68	0.83	2.39	0.88	0.91
Home Equity Lines of Credit	0.64	0.51	0.49	0.42	0.47
Nonmortgage Loans and Leases					
Commercial Loans	0.40	1.07	0.69	1.59	0.97
Consumer Loans	1.29	1.02	1.01	1.56	1.32
NONCURRENT LOANS (% Total Assets)					
Total Including Repurchased GNMA Loans	0.34	0.49	1.07	0.66	0.59
Repurchased GNMA Loans	0.00	0.09	0.75	0.24	0.20
Total Excluding Repurchased GNMA Loans	0.34	0.40	0.31	0.42	0.39
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.47	0.51	0.19	0.42	0.41
Nonresidential Mortgages	0.47	0.71	0.50	0.60	0.56
Multifamily Mortgages	0.38	0.42	0.70	0.04	0.16
1-4 Family Mortgages	0.50	0.68	2.68	0.88	0.86
Home Equity Lines of Credit	0.33	0.20	0.17	0.17	0.19
Nonmortgage Loans and Leases					
Commercial Loans	0.73	1.07	0.83	1.58	1.10
Consumer Loans	0.47	0.52	0.52	0.75	0.63
NET CHARGE-OFFS (% Total Assets)					
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.00	0.01	0.00	(0.02)	0.00
Nonresidential Mortgages	0.02	0.03	0.01	0.03	0.02
Multifamily Mortgages	0.01	0.00	0.04	0.00	0.00
1-4 Family Mortgages	0.02	0.01	0.02	0.01	0.01
Home Equity Lines of Credit	0.01	0.02	0.01	0.00	0.01
Nonmortgage Loans and Leases					
Commercial Loans	0.06	0.39	0.12	0.81	0.39
Consumer Loans	0.44	0.67	0.38	1.04	0.78
Repossessed Assets	0.57	1.07	1.13	5.21	2.71
Other	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)					
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	0.07	0.29	0.09	0.13	0.16
Nonresidential Mortgages	0.05	0.22	0.32	0.12	0.15
Multifamily Mortgages	0.01	0.05	0.08	0.00	0.01
1-4 Family Mortgages	0.06	0.10	0.10	0.06	0.07
Other	0.04	0.15	0.06	0.02	0.04
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.11	0.33	0.24	0.36	0.28
Net Provisions for Losses (Annualized)	0.12	0.32	0.28	0.25	0.23
Valuation Allowances	0.42	0.56	0.57	0.49	0.49
Noncurrent Loans					
Including Repurchased GNMA Loans	0.34	0.49	1.07	0.66	0.59
Excluding Repurchased GNMA Loans	0.34	0.40	0.31	0.42	0.39
Repossessed Assets, Net (% Total Assets)	0.04	0.08	0.07	0.04	0.05
Troubled Assets					
Including Repurchased GNMA Loans	0.38	0.58	1.13	0.70	0.64
Excluding Repurchased GNMA Loans	0.38	0.49	0.38	0.46	0.44

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	4th Qtr 2005 Net Income (\$ Millions)	4th Qtr 2004 Net Income (\$ Millions)
NORTHEAST REGION						
CONNECTICUT	9	2.75	2.15	0.29	4.25	3.88
DELAWARE	7	126.66	67.09	9.96	359.62	387.12
MAINE	8	1.20	0.90	0.13	3.51	2.17
MASSACHUSETTS	21	7.22	5.19	1.00	13.23	12.39
NEW HAMPSHIRE	6	2.12	1.51	0.22	4.38	4.27
NEW JERSEY	39	49.81	27.55	6.64	126.06	119.93
NEW YORK	44	55.03	36.38	5.81	148.45	131.31
OHIO	77	45.13	33.27	4.54	365.81	105.50
PENNSYLVANIA	43	79.67	50.04	8.48	207.59	168.92
RHODE ISLAND	4	0.78	0.57	0.12	8.17	4.55
VERMONT	2	0.34	0.24	0.03	0.69	0.52
WEST VIRGINIA	6	0.90	0.75	0.13	1.65	1.57
TOTAL	266	\$371.61	\$225.65	\$37.34	\$1,243.40	\$942.14
SOUTHEAST REGION						
ALABAMA	12	4.32	3.07	0.38	5.56	3.79
DISTRICT OF COLUMBIA	1	0.17	0.13	0.01	(0.63)	0.32
FLORIDA	38	44.57	29.30	4.04	61.32	79.05
GEORGIA	17	8.60	5.44	0.90	9.84	(12.02)
ILLINOIS	56	35.07	24.83	3.34	45.90	44.29
INDIANA	48	14.02	10.18	1.32	(9.54)	(3.01)
KENTUCKY	22	2.54	1.83	0.31	5.39	3.99
MARYLAND	46	9.47	7.47	1.02	29.91	27.94
MICHIGAN	14	18.28	10.78	1.37	28.59	25.88
NORTH CAROLINA	16	4.12	3.06	0.63	9.45	9.25
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	20	7.58	5.36	0.69	22.57	18.75
VIRGIN ISLANDS	N/A	N/A	N/A	N/A	N/A	N/A
VIRGINIA	16	100.64	63.00	7.99	308.45	229.30
TOTAL	306	\$249.37	\$164.45	\$22.00	\$516.80	\$427.54

Fourth quarter 2004 net income data are based on thrifts held constant as of December 31, 2005.
 Financial data as of December 31, 2005 unless otherwise noted.
 Office of Thrift Supervision / February 2006

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	4th Qtr 2005 Net Income (\$ Millions)	4th Qtr 2004 Net Income (\$ Millions)
MIDWEST REGION						
ARKANSAS	7	2.04	1.45	0.18	4.10	4.51
IOWA	19	5.49	4.33	0.52	10.04	10.06
KANSAS	17	12.31	6.42	1.16	19.16	26.26
LOUISIANA	26	4.98	3.78	0.60	(6.97)	6.80
MINNESOTA	22	3.77	2.63	0.35	11.73	10.67
MISSISSIPPI	5	0.55	0.43	0.05	0.13	0.11
MISSOURI	31	6.02	4.21	0.66	14.54	14.49
NEBRASKA	10	4.40	2.89	0.44	11.35	8.93
OKLAHOMA	6	10.53	3.99	0.78	60.88	95.35
TENNESSEE	17	4.59	3.56	0.66	11.77	10.44
TEXAS	18	55.76	30.57	4.23	108.57	112.79
WISCONSIN	23	16.15	11.17	1.76	33.17	37.88
TOTAL	201	\$126.57	\$75.44	\$11.40	\$278.47	\$338.29
WEST REGION						
ALASKA	1	0.18	0.15	0.02	0.25	0.19
ARIZONA	4	0.80	0.45	0.19	7.67	13.71
CALIFORNIA	29	336.06	142.24	29.06	960.60	849.07
COLORADO	11	3.10	2.10	0.24	2.26	6.05
GUAM	1	0.08	0.07	0.01	0.16	0.17
HAWAII	2	8.09	5.64	0.66	20.83	21.65
IDAHO	3	1.39	1.02	0.15	3.57	2.91
MONTANA	3	0.29	0.23	0.04	0.87	0.81
NEVADA	3	332.58	196.71	30.22	920.29	729.41
NEW MEXICO	8	3.14	2.15	0.25	7.76	7.94
NORTH DAKOTA	3	1.09	0.92	0.13	3.04	1.99
OREGON	2	0.58	0.51	0.07	0.79	1.34
SOUTH DAKOTA	4	1.42	1.15	0.13	0.97	3.68
UTAH	6	63.69	10.71	35.40	491.53	447.92
WASHINGTON	7	11.76	7.75	1.66	44.88	43.26
WYOMING	3	0.41	0.31	0.05	0.55	0.54
TOTAL	90	\$764.65	\$372.09	\$98.27	\$2,466.00	\$2,130.63
UNITED STATES						
TOTAL	863	\$1,512.21	\$837.63	\$169.00	\$4,504.67	\$3,838.59

Fourth quarter 2004 net income data are based on thrifts held constant as of December 31, 2005.
 Financial data as of December 31, 2005 unless otherwise noted.
 Office of Thrift Supervision / February 2006

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	DEC 2005	DEC 2004	DEC 2003	DEC 2002	DEC 2001
NUMBER OF INSTITUTIONS:	863	886	928	974	1,019
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	1.20	1.17	1.26	1.20	1.22
Median Ratio	0.67	0.71	0.67	0.81	0.70
Return on Average Equity (Annualized)	12.90	12.96	14.07	13.24	14.75
Median Ratio	5.64	6.21	6.32	7.45	6.60
Net Interest Margin (Annualized)	2.76	2.90	2.84	2.94	3.12
Median Ratio	3.10	3.17	3.03	3.15	3.00
Number of Profitable Thrifts	761	803	821	881	886
Percent Profitable	88.18	90.63	88.47	90.45	86.95
Profits (\$ Millions)	\$4,411.42	\$3,836.18	\$3,545.58	\$3,341.06	\$3,047.98
Number of Unprofitable Thrifts	102	83	107	93	133
Percent Unprofitable	11.82	9.37	11.53	9.55	13.05
Losses (\$ Millions)	(\$75.18)	(\$76.10)	(\$102.33)	(\$359.30)	(\$128.87)
EARNINGS (\$ Millions)					
Interest Income	\$20,133.81	\$15,330.14	\$12,730.27	\$13,213.35	\$15,187.19
Interest Expense	10,139.21	6,048.34	4,971.90	5,903.02	7,695.69
NET INTEREST INCOME	9,994.59	9,281.80	7,758.37	7,310.34	7,491.50
Loss Provisions-Interest Bearing Assets	849.62	830.80	338.47	665.27	538.57
Noninterest Income	6,849.14	5,479.84	4,678.35	3,844.92	3,137.12
Mortgage Loan Servicing Fees	362.43	405.13	800.61	(705.40)	(961.72)
Other Fees and Charges	4,654.86	3,367.19	2,622.60	2,295.62	2,074.26
Other Noninterest Income	1,831.84	1,707.51	1,255.15	2,254.71	2,024.58
Noninterest Expense	9,217.35	8,151.04	6,750.13	5,929.70	5,921.59
G&A Expense	9,054.83	8,032.83	6,656.30	5,819.95	5,719.48
Goodwill Amortization	135.99	97.18	75.56	84.76	155.21
Loss Provisions-Noninterest Bearing Assets	26.53	21.03	18.27	25.00	46.89
Income Before Taxes & Extraordinary Items	6,776.77	5,779.80	5,348.13	4,560.29	4,168.47
Income Taxes	2,445.26	2,019.03	1,906.75	1,584.49	1,487.63
Extraordinary Items	4.74	(0.69)	1.87	5.96	238.27
NET INCOME	4,336.25	3,760.09	3,443.25	2,981.76	2,919.11
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	5.56	4.78	4.67	5.32	6.32
Interest Expense	2.80	1.89	1.82	2.38	3.20
NET INTEREST INCOME	2.76	2.90	2.84	2.94	3.12
Loss Provisions-Interest Bearing Assets	0.23	0.26	0.12	0.27	0.22
Noninterest Income	1.89	1.71	1.72	1.55	1.31
Mortgage Loan Servicing Fees	0.10	0.13	0.29	(0.28)	(0.40)
Other Fees and Charges	1.28	1.05	0.96	0.92	0.86
Other Noninterest Income	0.51	0.53	0.46	0.91	0.84
Noninterest Expense	2.54	2.54	2.47	2.39	2.47
G&A Expense	2.50	2.51	2.44	2.34	2.38
Goodwill Amortization	0.04	0.03	0.03	0.03	0.06
Loss Provisions-Noninterest Bearing Assets	0.01	0.01	0.01	0.01	0.02
Income Before Taxes & Extraordinary Items	1.87	1.80	1.96	1.84	1.74
Income Taxes	0.67	0.63	0.70	0.64	0.62
Extraordinary Items	0.00	0.00	0.00	0.00	0.10
NET INCOME	1.20	1.17	1.26	1.20	1.22

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	DEC 2005	DEC 2004	DEC 2003	DEC 2002	DEC 2001
NUMBER OF INSTITUTIONS:	863	886	928	974	1,019

TOTAL ASSETS (\$ Billions)	\$1,463.95	\$1,306.79	\$1,092.62	\$1,004.53	\$977.72
Cash and Noninterest-Earning Deposits	19.36	17.78	19.88	17.75	14.70
Investment Securities	64.35	57.18	84.95	75.64	81.44
Mortgage Backed Securities	171.64	156.44	136.80	143.42	146.62
1 - 4 Family Mortgages	814.69	729.37	547.42	487.63	472.72
Home Equity Lines of Credit	90.51	79.27	48.82	32.57	23.11
Multifamily Mortgages	66.40	61.07	53.72	48.05	45.39
Nonresidential Mortgages	54.41	52.47	46.84	43.76	39.30
Construction Loans	29.02	24.85	22.17	21.59	22.67
Land Loans	14.51	11.08	7.86	6.75	6.37
Commercial Loans	43.33	40.66	39.13	29.89	29.37
Consumer Loans	96.68	78.19	63.75	55.48	57.71
Reposessed Assets, Net	0.74	0.73	0.94	1.00	0.99
Real Estate Held for Investment, Net	0.18	0.25	0.28	0.30	0.32
Office Premises & Equipment	11.09	10.63	9.73	9.22	8.76
Other Assets	84.55	72.85	65.46	70.22	57.10
Less: Contra Assets & Valuation Allowances	7.00	6.74	6.31	6.17	5.75

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$1,463.95	\$1,306.79	\$1,092.62	\$1,004.53	\$977.72
TOTAL DEPOSITS AND ESCROWS	835.73	757.76	662.07	631.84	579.29
Deposits less than or equal to \$100,000	506.77	459.30	444.53	444.95	434.22
Deposits greater than \$100,000	328.96	298.46	217.53	186.89	145.07
Escrows	22.91	27.31	25.43	38.26	23.85
BORROWINGS	461.41	406.19	313.35	257.21	302.84
Advances From FHLB	274.01	244.82	189.72	171.39	207.52
Repurchase Agreements & FedFunds Purchased	76.12	69.97	63.65	50.29	67.85
Other Borrowings	111.27	91.41	59.98	35.53	27.46
Other Liabilities	28.39	24.14	17.84	23.26	16.12
Equity Capital	138.41	118.70	99.36	92.22	79.46
Capital Stock and Paid-In Capital	81.52	66.79	55.05	50.23	39.86
Unrealized Gains (Losses) AFS Securities	(0.96)	0.51	0.54	2.45	0.68
Retained Earnings	58.49	52.21	44.98	41.25	39.62

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	DEC 2005	DEC 2004	DEC 2003	DEC 2002	DEC 2001
NUMBER OF INSTITUTIONS:	863	886	928	974	1,019

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.32	1.36	1.82	1.77	1.50
Investment Securities	4.40	4.38	7.78	7.53	8.33
Mortgage Backed Securities	11.72	11.97	12.52	14.28	15.00
1 - 4 Family Mortgages	55.65	55.81	50.10	48.54	48.35
Home Equity Lines of Credit	6.18	6.07	4.47	3.24	2.36
Multifamily Mortgages	4.54	4.67	4.92	4.78	4.64
Nonresidential Mortgages	3.72	4.02	4.29	4.36	4.02
Construction Loans	1.98	1.90	2.03	2.15	2.32
Land Loans	0.99	0.85	0.72	0.67	0.65
Commercial Loans	2.96	3.11	3.58	2.98	3.00
Consumer Loans	6.60	5.98	5.84	5.52	5.90
Reposessed Assets, Net	0.05	0.06	0.09	0.10	0.10
Real Estate Held for Investment, Net	0.01	0.02	0.03	0.03	0.03
Office Premises & Equipment	0.76	0.81	0.89	0.92	0.90
Other Assets	5.78	5.58	5.99	6.99	5.84
Less: Contra Assets & Valuation Allowances	0.48	0.52	0.58	0.61	0.59

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	57.09	57.99	60.59	62.90	59.25
Deposits less than or equal to \$100,000	34.62	35.15	40.69	44.29	44.41
Deposits greater than \$100,000	22.47	22.84	19.91	18.60	14.84
Escrows	1.56	2.09	2.33	3.81	2.44
BORROWINGS	31.52	31.08	28.68	25.61	30.97
Advances From FHLE	18.72	18.73	17.36	17.06	21.23
Repurchase Agreements & FedFunds Purchased	5.20	5.35	5.83	5.01	6.94
Other Borrowings	7.60	6.99	5.49	3.54	2.81
Other Liabilities	1.94	1.85	1.63	2.32	1.65
Equity Capital	9.45	9.08	9.09	9.18	8.13
Capital Stock and Paid-In Capital	5.57	5.11	5.04	5.00	4.08
Unrealized Gains (Losses) AFS Securities	(0.07)	0.04	0.05	0.24	0.07
Retained Earnings	4.00	4.00	4.12	4.11	4.05

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

FOR THE QUARTER ENDING:	DEC 2005	DEC 2004	DEC 2003	DEC 2002	DEC 2001
NUMBER OF INSTITUTIONS:	863	886	928	974	1,019

TOTAL ASSETS (Percent Change)	14.66	24.21	10.43	8.20	11.11
Cash and Noninterest-Earning Deposits	12.56	(7.21)	14.13	27.01	12.69
Investment Securities	16.11	(53.83)	(32.88)	(42.44)	10.07
Mortgage Backed Securities	13.05	22.31	(3.18)	5.25	(9.78)
1 - 4 Family Mortgages	13.11	38.53	15.35	8.86	11.18
Home Equity Lines of Credit	15.70	68.25	51.64	76.04	44.60
Multifamily Mortgages	11.46	17.92	14.03	11.15	5.13
Nonresidential Mortgages	11.48	20.65	10.68	16.25	14.05
Construction Loans	22.92	17.83	6.10	1.31	13.13
Land Loans	40.49	45.66	21.97	13.56	14.01
Commercial Loans	12.22	12.27	33.49	14.62	15.26
Consumer Loans	26.34	23.77	15.56	4.40	11.55
Repossessed Assets, Net	6.17	(19.36)	(4.25)	7.63	14.61
Real Estate Held for Investment, Net	(16.63)	(7.08)	(8.35)	(6.06)	(26.05)
Office Premises & Equipment	8.61	13.35	8.31	11.69	7.39
Other Assets	20.75	15.02	(5.84)	30.26	30.49
Less: Contra Assets & Valuation Allowances	7.19	25.08	11.93	44.76	(114.75)

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	14.66	24.21	10.43	8.20	11.11
TOTAL DEPOSITS AND ESCROWS	12.94	18.94	6.56	15.70	14.38
Deposits less than or equal to \$100,000	13.36	7.45	1.72	8.79	10.00
Deposits greater than \$100,000	12.30	42.34	18.05	36.33	29.89
Escrows	(14.64)	8.65	(33.35)	64.61	224.03
BORROWINGS	16.14	34.66	23.04	(11.68)	4.52
Advances From FHLB	15.33	35.09	12.13	(13.06)	(0.87)
Repurchase Agreements & FedFunds Purchased	10.75	14.78	27.23	(25.41)	17.69
Other Borrowings	22.34	67.52	69.26	33.16	20.74
Other Liabilities	20.41	(44.90)	(29.20)	60.24	88.54
Equity Capital	19.51	23.83	9.80	21.47	13.69
Capital Stock and Paid-In Capital	26.29	26.14	11.76	55.04	16.05
Unrealized Gains (Losses) AFS Securities	(292.42)	(0.49)	(77.69)	311.75	192.23
Retained Earnings	13.52	19.89	11.00	12.32	16.49

CAPITAL MEASURES

FOR THE QUARTER ENDING:	DEC 2005	DEC 2004	DEC 2003	DEC 2002	DEC 2001
NUMBER OF INSTITUTIONS:	863	886	928	974	1,019

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	862	885	927	972	1,016
Percent of Thrifts	99.88	99.89	99.89	99.79	99.71
Consolidated Assets (\$ Billions)	\$1,463.95	\$1,306.75	\$1,092.57	\$1,004.45	\$977.41
Fail FDICIA Capital Standards	0	1	1	2	3
Percent of Thrifts	0.00	0.11	0.11	0.21	0.29
Consolidated Assets (\$ Billions)	\$0.00	\$0.05	\$0.05	\$0.08	\$0.31
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)	\$117.02	\$100.19	\$84.07	\$76.78	\$72.17
Tangible Equity Ratio	8.15	7.79	7.82	7.80	7.46
Median Ratio	10.19	10.02	9.69	9.33	9.32
Tier 1 Capital (\$ Billions)	\$117.59	\$100.29	\$84.11	\$76.81	\$72.21
Tier 1 Leverage Ratio	8.15	7.80	7.82	7.80	7.46
Median Ratio	10.19	10.02	9.69	9.33	9.34
Tier 1 Risk-based Capital Ratio	12.70	12.39	12.80	12.70	12.19
Median Ratio	17.20	16.88	17.18	16.86	16.64
Risk-based Capital (\$ Billions)	\$129.46	\$112.15	\$93.50	\$84.45	\$80.00
Total Risk-based Capital Ratio	13.98	13.85	14.23	13.96	13.51
Median Ratio	17.96	17.76	17.99	17.86	17.39

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 2005	DEC 2004	DEC 2003	DEC 2002	DEC 2001
NUMBER OF INSTITUTIONS:	863	886	928	974	1,019
LOANS 30-89 DAYS DELINQUENT (\$ Millions)					
Total Including Repurchased GNMA Loans	\$9,775.73	N/A	N/A	N/A	N/A
Repurchased GNMA Loans	1,138.23	N/A	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	8,637.50	7,335.67	7,789.18	7,610.21	7,561.21
Mortgage Loans					
Construction & Land Loans	320.35	258.49	235.05	327.11	353.54
Nonresidential Mortgages	256.54	234.20	251.61	290.20	335.64
Multifamily Mortgages	123.66	62.15	72.63	82.91	102.02
1-4 Family Mortgages	7,377.25	5,126.38	5,640.13	5,316.53	5,081.15
Home Equity Lines of Credit	427.65	229.16	36.07	42.99	70.02
Nonmortgage Loans and Leases					
Commercial Loans	421.84	387.01	293.00	425.02	444.07
Consumer Loans	1,276.09	1,267.44	1,260.69	1,125.46	1,174.77
NONCURRENT LOANS (\$ Millions)					
Total Including Repurchased GNMA Loans	\$8,654.10	N/A	N/A	N/A	N/A
Repurchased GNMA Loans	2,934.19	N/A	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	5,719.91	5,601.30	6,352.44	6,569.81	5,866.09
Mortgage Loans					
Construction & Land Loans	177.73	255.34	255.91	453.50	454.65
Nonresidential Mortgages	306.65	414.27	408.50	544.75	572.69
Multifamily Mortgages	103.57	78.72	68.02	61.94	73.86
1-4 Family Mortgages	6,983.12	3,792.06	4,528.29	4,451.74	3,785.05
Home Equity Lines of Credit	175.79	112.31	14.86	16.47	24.90
Nonmortgage Loans and Leases					
Commercial Loans	474.70	452.81	475.00	653.81	585.53
Consumer Loans	608.33	608.09	601.87	387.60	369.41
NET CHARGE-OFFS (\$ Millions)					
Mortgage Loans	\$1,034.54	\$827.66	\$688.55	\$859.10	\$708.74
Construction & Land Loans	(0.02)	8.69	7.98	6.88	8.86
Nonresidential Mortgages	13.16	6.93	5.90	9.42	13.04
Multifamily Mortgages	3.05	2.30	(0.25)	(0.41)	(0.37)
1-4 Family Mortgages	79.20	76.30	58.15	149.36	61.83
Home Equity Lines of Credit	6.20	6.74	5.85	3.84	0.06
Nonmortgage Loans and Leases					
Commercial Loans	167.04	184.19	32.93	284.60	92.09
Consumer Loans	755.21	478.01	528.40	359.65	463.82
Reposessed Assets	20.00	24.74	25.00	36.17	58.26
Other	(3.08)	46.50	30.43	13.44	11.20
REPOSSESSED ASSETS, NET (\$ Millions)					
Construction & Land Loans	\$737.63	\$729.43	\$937.53	\$996.01	\$988.55
Nonresidential Mortgages	68.08	64.32	142.79	173.29	143.44
Multifamily Mortgages	80.35	82.51	136.98	173.89	232.28
1-4 Family Mortgages	7.96	18.22	6.19	4.97	10.81
Other	543.68	529.29	597.32	551.20	509.16
	37.56	35.10	54.25	92.66	92.86
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$979.03	\$878.83	\$678.01	\$607.78	\$586.45
Percent of Total Assets	66.88	67.25	62.05	60.50	59.98
Noncurrent Real Estate Loans					
Including Repurchased GNMA Loans	7.57	N/A	N/A	N/A	N/A
Percent of Total Assets	0.52	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	4.64	4.54	5.26	5.51	4.89
Percent of Total Assets	0.32	0.35	0.48	0.55	0.50
Real Estate Owned	0.70	0.69	0.88	0.90	0.90
Percent of Total Assets	0.05	0.05	0.08	0.09	0.09
Troubled Real Estate Loans					
Including Repurchased GNMA Loans	8.27	N/A	N/A	N/A	N/A
Percent of Total Assets	0.56	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	5.34	5.23	6.14	6.42	5.78
Percent of Total Assets	0.36	0.40	0.56	0.64	0.59
Valuation Allowances	7.25	6.96	6.54	6.69	6.19
Coverage Ratio					
Including Repurchased GNMA Loans	80.43	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	121.68	119.32	98.08	92.68	96.84
Reserve Ratio	0.62	0.67	0.80	0.88	0.85

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 2005	DEC 2004	DEC 2003	DEC 2002	DEC 2001
NUMBER OF INSTITUTIONS:	863	886	928	974	1,019
LOANS 30-89 DAYS DELINQUENT (% Total Assets)					
Total Including Repurchased GNMA Loans	0.67	N/A	N/A	N/A	N/A
Repurchased GNMA Loans	0.08	N/A	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	0.59	0.56	0.71	0.76	0.77
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.74	0.72	0.78	1.15	1.22
Nonresidential Mortgages	0.47	0.45	0.54	0.66	0.85
Multifamily Mortgages	0.19	0.10	0.14	0.17	0.22
1-4 Family Mortgages	0.91	0.70	1.03	1.09	1.07
Home Equity Lines of Credit	0.47	0.29	0.07	0.13	0.30
Nonmortgage Loans and Leases					
Commercial Loans	0.97	0.95	0.75	1.42	1.51
Consumer Loans	1.32	1.62	1.98	2.03	2.04
NONCURRENT LOANS (% Total Assets)					
Total Including Repurchased GNMA Loans	0.59	N/A	N/A	N/A	N/A
Repurchased GNMA Loans	0.20	N/A	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	0.39	0.43	0.58	0.65	0.60
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.41	0.71	0.85	1.60	1.57
Nonresidential Mortgages	0.56	0.79	0.87	1.24	1.46
Multifamily Mortgages	0.16	0.13	0.13	0.13	0.16
1-4 Family Mortgages	0.86	0.52	0.83	0.91	0.80
Home Equity Lines of Credit	0.19	0.14	0.03	0.05	0.11
Nonmortgage Loans and Leases					
Commercial Loans	1.10	1.11	1.21	2.19	1.99
Consumer Loans	0.63	0.78	0.94	0.70	0.64
NET CHARGE-OFFS (% Total Assets)					
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.00	0.02	0.03	0.02	0.03
Nonresidential Mortgages	0.02	0.01	0.01	0.02	0.03
Multifamily Mortgages	0.00	0.00	0.00	0.00	0.00
1-4 Family Mortgages	0.01	0.01	0.01	0.03	0.01
Home Equity Lines of Credit	0.01	0.01	0.01	0.01	0.00
Nonmortgage Loans and Leases					
Commercial Loans	0.39	0.45	0.08	0.95	0.31
Consumer Loans	0.78	0.61	0.83	0.65	0.80
Repossessed Assets	2.71	3.39	2.67	3.63	5.89
Other	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)					
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	0.16	0.18	0.48	0.61	0.49
Nonresidential Mortgages	0.15	0.16	0.29	0.40	0.59
Multifamily Mortgages	0.01	0.03	0.01	0.01	0.02
1-4 Family Mortgages	0.07	0.07	0.11	0.11	0.11
Other	0.04	0.05	0.08	0.13	0.16
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.28	0.25	0.25	0.34	0.29
Net Provisions For Losses (Annualized)	0.23	0.25	0.12	0.26	0.22
Valuation Allowances	0.49	0.53	0.60	0.67	0.63
Noncurrent Loans					
Including Repurchased GNMA Loans	0.59	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	0.39	0.43	0.58	0.65	0.60
Repossessed Assets, Net (% Total Assets)	0.05	0.06	0.09	0.10	0.10
Troubled Assets					
Including Repurchased GNMA Loans	0.64	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	0.44	0.48	0.67	0.75	0.70

STATEMENT OF OPERATIONS
BY ASSET SIZE

FOURTH QUARTER 2005:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	295	460	107	863
PROFITABILITY (Percent)				
Return on Average Assets (Annualized)	0.91	1.59	1.16	1.20
Median Ratio	0.52	0.70	1.01	0.67
Return on Average Equity (Annualized)	5.96	14.38	12.84	12.90
Median Ratio	3.67	6.29	10.71	5.64
Net Interest Margin (Annualized)	3.23	3.12	2.71	2.76
Median Ratio	3.24	3.07	2.86	3.10
Number of Profitable Thrifts	234	425	102	761
Percent Profitable	79.32	92.39	95.33	88.18
Profits (\$ Millions)	\$45.86	\$575.70	\$3,789.86	\$4,411.42
Number of Unprofitable Thrifts	61	35	5	102
Percent Unprofitable	20.68	7.61	4.67	11.82
Losses (\$ Millions)	(\$12.08)	(\$22.07)	(\$41.03)	(\$75.18)
EARNINGS (\$ Millions)				
Interest Income	\$204.80	\$1,943.59	\$17,985.42	\$20,133.81
Interest Expense	84.19	855.13	9,199.90	10,139.21
NET INTEREST INCOME	120.61	1,088.47	8,785.52	9,994.59
Loss Provisions-Interest Bearing Assets	3.29	60.97	785.37	849.62
Noninterest Income	137.46	901.21	5,810.46	6,849.14
Mortgage Loan Servicing Fees	1.08	16.02	345.34	362.43
Other Fees and Charges	119.44	786.09	3,749.34	4,654.86
Other Noninterest Income	16.95	99.11	1,715.79	1,831.84
Noninterest Expense	198.45	1,112.46	7,906.44	9,217.35
G&A Expense	197.81	1,100.45	7,756.57	9,054.83
Goodwill Amortization	0.31	10.91	124.77	135.99
Loss Provisions-Noninterest Bearing Assets	0.32	1.10	25.11	26.53
Income Before Taxes & Extraordinary Items	56.34	816.26	5,904.17	6,776.77
Income Taxes	22.57	261.99	2,160.70	2,445.26
Extraordinary Items	0.01	(0.63)	5.36	4.74
NET INCOME	33.78	553.64	3,748.83	4,336.25
PROFITABILITY (Percent of Avg Assets Annualized)				
Interest Income	5.49	5.57	5.55	5.56
Interest Expense	2.26	2.45	2.84	2.80
NET INTEREST INCOME	3.23	3.12	2.71	2.76
Loss Provisions-Interest Bearing Assets	0.09	0.17	0.24	0.23
Noninterest Income	3.69	2.58	1.79	1.89
Mortgage Loan Servicing Fees	0.03	0.05	0.11	0.10
Other Fees and Charges	3.20	2.25	1.16	1.28
Other Noninterest Income	0.45	0.28	0.53	0.51
Noninterest Expense	5.32	3.19	2.44	2.54
G&A Expense	5.30	3.15	2.40	2.50
Goodwill Amortization	0.01	0.03	0.04	0.04
Loss Provisions-Noninterest Bearing Assets	0.01	0.00	0.01	0.01
Income Before Taxes & Extraordinary Items	1.51	2.34	1.82	1.87
Income Taxes	0.61	0.75	0.67	0.67
Extraordinary Items	0.00	0.00	0.00	0.00
NET INCOME	0.91	1.59	1.16	1.20

STATEMENT OF CONDITION
BY ASSET SIZE

FOURTH QUARTER 2005:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	295	460	107	863

TOTAL ASSETS (\$ Billions)	\$15.01	\$141.02	\$1,307.92	\$1,463.95
Cash and Noninterest-Earning Deposits	0.27	2.41	16.68	19.36
Investment Securities	2.86	17.79	43.71	64.35
Mortgage Backed Securities	1.38	14.53	155.72	171.64
1 - 4 Family Mortgages	6.81	55.83	752.04	814.69
Home Equity Lines of Credit	0.36	5.17	84.98	90.51
Multifamily Mortgages	0.27	6.69	59.44	66.40
Nonresidential Mortgages	1.11	15.53	37.77	54.41
Construction Loans	0.45	7.00	21.58	29.02
Land Loans	0.23	3.74	10.54	14.51
Commercial Loans	0.48	5.47	37.38	43.33
Consumer Loans	0.48	5.23	90.96	96.68
Reposessed Assets, Net	0.02	0.13	0.58	0.74
Real Estate Held for Investment, Net	0.01	0.06	0.11	0.18
Office Premises & Equipment	0.27	2.26	8.56	11.09
Other Assets	0.44	5.15	78.96	84.55
Less: Contra Assets & Valuation Allowances	0.07	0.80	6.13	7.00

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$15.01	\$141.02	\$1,307.92	\$1,463.95
TOTAL DEPOSITS AND ESCROWS	11.32	104.87	719.54	835.73
Deposits less than or equal to \$100,000	8.38	71.30	427.10	506.77
Deposits greater than \$100,000	2.94	33.57	292.44	328.96
Escrows	0.07	0.82	22.02	22.91
BORROWINGS	1.19	19.00	441.22	461.41
Advances From FHLB	1.15	17.35	255.51	274.01
Repurchase Agreements & FedFunds Purchased	0.02	1.09	75.01	76.12
Other Borrowings	0.02	0.56	110.69	111.27
Other Liabilities	0.20	1.46	26.73	28.39
Equity Capital	2.29	15.68	120.43	138.41
Capital Stock and Paid-In Capital	0.78	4.71	76.04	81.52
Unrealized Gains (Losses) AFS Securities	0.01	0.04	(1.01)	(0.96)
Retained Earnings	1.51	10.97	46.01	58.49

STATEMENT OF CONDITION
BY ASSET SIZE

FOURTH QUARTER 2005:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	295	460	107	863

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.77	1.71	1.28	1.32
Investment Securities	19.04	12.61	3.34	4.40
Mortgage Backed Securities	9.22	10.30	11.91	11.72
1 - 4 Family Mortgages	45.40	39.59	57.50	55.65
Home Equity Lines of Credit	2.43	3.66	6.50	6.18
Multifamily Mortgages	1.80	4.74	4.54	4.54
Nonresidential Mortgages	7.40	11.01	2.89	3.72
Construction Loans	2.99	4.96	1.65	1.98
Land Loans	1.53	2.65	0.81	0.99
Commercial Loans	3.17	3.88	2.86	2.96
Consumer Loans	3.22	3.71	6.95	6.60
Reposessed Assets, Net	0.14	0.10	0.04	0.05
Real Estate Held for Investment, Net	0.05	0.04	0.01	0.01
Office Premises & Equipment	1.80	1.60	0.65	0.76
Other Assets	2.95	3.65	6.04	5.78
Less: Contra Assets & Valuation Allowances	0.49	0.57	0.47	0.48

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	75.45	74.36	55.01	57.09
Deposits less than or equal to \$100,000	55.83	50.56	32.65	34.62
Deposits greater than \$100,000	19.62	23.81	22.36	22.47
Escrows	0.44	0.58	1.68	1.56
BORROWINGS	7.93	13.48	33.73	31.52
Advances From FHLB	7.64	12.31	19.54	18.72
Repurchase Agreements & FedFunds Purchased	0.16	0.77	5.74	5.20
Other Borrowings	0.13	0.40	8.46	7.60
Other Liabilities	1.34	1.04	2.04	1.94
Equity Capital	15.28	11.12	9.21	9.45
Capital Stock and Paid-In Capital	5.19	3.34	5.81	5.57
Unrealized Gains (Losses) AFS Securities	0.09	0.03	(0.08)	(0.07)
Retained Earnings	10.03	7.78	3.52	4.00

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

FOURTH QUARTER 2005:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	295	460	107	863

TOTAL ASSETS (Percent Change)	4.51	7.76	15.59	14.66
Cash and Noninterest-Earning Deposits	8.69	19.18	11.73	12.56
Investment Securities	0.63	4.38	22.97	16.11
Mortgage Backed Securities	(12.73)	(6.80)	15.65	13.05
1 - 4 Family Mortgages	6.21	6.41	13.71	13.11
Home Equity Lines of Credit	5.48	7.21	16.31	15.70
Multifamily Mortgages	14.23	10.43	11.56	11.46
Nonresidential Mortgages	14.48	15.13	9.97	11.48
Construction Loans	17.53	22.36	23.22	22.92
Land Loans	28.01	35.76	42.55	40.49
Commercial Loans	7.01	12.61	12.23	12.22
Consumer Loans	8.17	4.00	28.03	26.34
Reposessed Assets, Net	(1.33)	5.52	6.63	6.17
Real Estate Held for Investment, Net	4.98	0.83	(24.76)	(16.63)
Office Premises & Equipment	8.01	10.34	8.18	8.61
Other Assets	8.80	19.37	20.91	20.75
Less: Contra Assets & Valuation Allowances	5.06	11.03	6.74	7.19

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	4.51	7.76	15.59	14.66
TOTAL DEPOSITS AND ESCROWS	3.07	6.91	14.05	12.94
Deposits less than or equal to \$100,000	0.65	4.05	15.36	13.36
Deposits greater than \$100,000	10.66	13.51	12.18	12.30
Escrows	12.37	(1.73)	(15.11)	(14.64)
BORROWINGS	15.94	10.29	16.41	16.14
Advances From FHLB	18.28	10.53	15.66	15.33
Repurchase Agreements & FedFunds Purchased	(46.62)	2.41	10.92	10.75
Other Borrowings	54.18	20.49	22.35	22.34
Other Liabilities	5.57	9.29	21.23	20.41
Equity Capital	6.27	10.53	21.08	19.51
Capital Stock and Paid-In Capital	13.59	21.46	26.74	26.29
Unrealized Gains (Losses) AFS Securities	(64.88)	(84.07)	(623.06)	(292.42)
Retained Earnings	4.76	8.45	15.12	13.52

CAPITAL MEASURES
BY ASSET SIZE

FOURTH QUARTER 2005:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	295	460	107	863

CAPITAL COMPLIANCE				
Meet FDICIA Capital Standards	295	460	107	862
Percent of Thrifts	100.00	100.00	100.00	99.88
Consolidated Assets (\$ Billions)	\$15.01	\$141.02	\$1,307.92	\$1,463.95
Fail FDICIA Capital Standards	0	0	0	0
Percent of Thrifts	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.00
Critically Undercapitalized	0	0	0	0
Percent of Thrifts	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)				
Tangible Equity (\$ Billions)	\$2.24	\$14.77	\$100.00	\$117.02
Tangible Equity Ratio	15.01	10.60	7.81	8.15
Median Ratio	13.05	9.46	8.11	10.19
Tier 1 Capital (\$ Billions)	\$2.25	\$14.85	\$100.50	\$117.59
Tier 1 Leverage Ratio	15.02	10.60	7.81	8.15
Median Ratio	13.05	9.46	8.11	10.19
Tier 1 Risk-based Capital Ratio	27.45	16.78	12.12	12.70
Median Ratio	25.30	15.56	11.86	17.20
Risk-based Capital (\$ Billions)	\$2.33	\$15.61	\$111.52	\$129.46
Total Risk-based Capital Ratio	28.43	17.64	13.44	13.98
Median Ratio	26.33	16.44	13.10	17.96

ASSET QUALITY INDICATORS
BY ASSET SIZE

FOURTH QUARTER 2005:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	295	460	107	863
LOANS 30-89 DAYS DELINQUENT (\$ Millions)				
Total Including Repurchased GNMA Loans	\$154.77	\$1,083.06	\$8,537.90	\$9,775.73
Repurchased GNMA Loans	0.00	3.74	1,134.49	1,138.23
Total Excluding Repurchased GNMA Loans	154.77	1,079.32	7,403.40	8,637.50
Mortgage Loans				
Construction & Land Loans	4.87	127.63	187.85	320.35
Nonresidential Mortgages	12.09	142.26	102.19	256.54
Multifamily Mortgages	2.00	43.90	77.76	123.66
1-4 Family Mortgages	116.40	621.02	6,639.83	7,377.25
Home Equity Lines of Credit	6.11	42.17	379.37	427.65
Nonmortgage Loans and Leases				
Commercial Loans	7.53	67.46	346.85	421.84
Consumer Loans	11.88	80.80	1,183.41	1,276.09
NONCURRENT LOANS (\$ Millions)				
Total Including Repurchased GNMA Loans	\$94.34	\$727.46	\$7,832.30	\$8,654.10
Repurchased GNMA Loans	0.00	6.12	2,928.07	2,934.19
Total Excluding Repurchased GNMA Loans	94.34	721.34	4,904.23	5,719.91
Mortgage Loans				
Construction & Land Loans	9.70	72.52	95.50	177.73
Nonresidential Mortgages	11.02	113.27	182.35	306.65
Multifamily Mortgages	0.50	27.15	75.92	103.57
1-4 Family Mortgages	64.54	413.17	6,505.41	6,983.12
Home Equity Lines of Credit	1.62	15.49	158.68	175.79
Nonmortgage Loans and Leases				
Commercial Loans	4.45	71.33	398.92	474.70
Consumer Loans	4.11	30.02	574.19	608.33
NET CHARGE-OFFS (\$ Millions)				
Mortgage Loans	\$3.13	\$36.62	\$994.79	\$1,034.54
Construction & Land Loans	0.05	1.72	(1.79)	(0.02)
Nonresidential Mortgages	0.35	2.57	10.24	13.16
Multifamily Mortgages	0.03	1.20	1.82	3.05
1-4 Family Mortgages	1.17	8.48	69.56	79.20
Home Equity Lines of Credit	0.18	0.62	5.40	6.20
Nonmortgage Loans and Leases				
Commercial Loans	0.08	9.98	156.98	167.04
Consumer Loans	0.66	13.58	740.96	755.21
Reposessed Assets	0.59	1.85	17.56	20.00
Other	0.21	(2.76)	(0.54)	(3.08)
REPOSSESSED ASSETS, NET (\$ Millions)				
Construction & Land Loans	\$21.72	\$134.13	\$581.78	\$737.63
Nonresidential Mortgages	2.03	20.89	45.17	68.08
Multifamily Mortgages	3.10	25.70	51.55	80.35
1-4 Family Mortgages	1.86	3.17	2.92	7.96
Other	13.83	76.83	453.03	543.68
	0.90	7.55	29.11	37.56
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)				
Real Estate Loans	\$8.87	\$88.78	\$881.38	\$979.03
Percent of Total Assets	59.12	62.96	67.39	66.88
Noncurrent Real Estate Loans				
Including Repurchased GNMA Loans	0.09	0.63	6.86	7.57
Percent of Total Assets	0.57	0.44	0.52	0.52
Excluding Repurchased GNMA Loans	0.09	0.62	3.93	4.64
Percent of Total Assets	0.57	0.44	0.30	0.32
Real Estate Owned	0.02	0.13	0.55	0.70
Percent of Total Assets	0.14	0.09	0.04	0.05
Troubled Real Estate Loans				
Including Repurchased GNMA Loans	0.11	0.75	7.41	8.27
Percent of Total Assets	0.71	0.53	0.57	0.56
Excluding Repurchased GNMA Loans	0.11	0.75	4.48	5.34
Percent of Total Assets	0.71	0.53	0.34	0.36
Valuation Allowances	0.08	0.85	6.31	7.25
Coverage Ratio				
Including Repurchased GNMA Loans	77.88	109.54	77.75	80.43
Excluding Repurchased GNMA Loans	77.88	110.47	124.17	121.68
Reserve Ratio	0.75	0.80	0.60	0.62

ASSET QUALITY INDICATORS
BY ASSET SIZE

FOURTH QUARTER 2005:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	295	460	107	863
LOANS 30-89 DAYS DELINQUENT (% Total Assets)				
Total Including Repurchased GNMA Loans	1.03	0.77	0.65	0.67
Repurchased GNMA Loans	0.00	0.00	0.09	0.08
Total Excluding Repurchased GNMA Loans	1.03	0.77	0.57	0.59
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	0.72	1.19	0.58	0.74
Nonresidential Mortgages	1.09	0.92	0.27	0.47
Multifamily Mortgages	0.74	0.66	0.13	0.19
1-4 Family Mortgages	1.71	1.11	0.88	0.91
Home Equity Lines of Credit	1.67	0.82	0.45	0.47
Nonmortgage Loans and Leases				
Commercial Loans	1.58	1.23	0.93	0.97
Consumer Loans	2.46	1.55	1.30	1.32
NONCURRENT LOANS (% Total Assets)				
Total Including Repurchased GNMA Loans	0.63	0.52	0.60	0.59
Repurchased GNMA Loans	0.00	0.00	0.22	0.20
Total Excluding Repurchased GNMA Loans	0.63	0.51	0.37	0.39
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	1.43	0.68	0.30	0.41
Nonresidential Mortgages	0.99	0.73	0.48	0.56
Multifamily Mortgages	0.19	0.41	0.13	0.16
1-4 Family Mortgages	0.95	0.74	0.87	0.86
Home Equity Lines of Credit	0.44	0.30	0.19	0.19
Nonmortgage Loans and Leases				
Commercial Loans	0.94	1.30	1.07	1.10
Consumer Loans	0.85	0.57	0.63	0.63
NET CHARGE-OFFS (% Total Assets)				
Percent of Outstanding Loans by Loan Type:	0.02	0.03	0.08	0.07
Mortgage Loans				
Construction & Land Loans	0.01	0.02	(0.01)	0.00
Nonresidential Mortgages	0.03	0.02	0.03	0.02
Multifamily Mortgages	0.01	0.02	0.00	0.00
1-4 Family Mortgages	0.02	0.02	0.01	0.01
Home Equity Lines of Credit	0.05	0.01	0.01	0.01
Nonmortgage Loans and Leases				
Commercial Loans	0.02	0.18	0.42	0.39
Consumer Loans	0.14	0.26	0.81	0.78
Reposessed Assets	2.71	1.38	3.02	2.71
Other	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)				
Percent of Outstanding Loans by Loan Type:	0.14	0.10	0.04	0.05
Construction & Land Loans				
Construction & Land Loans	0.30	0.19	0.14	0.16
Nonresidential Mortgages	0.28	0.17	0.14	0.15
Multifamily Mortgages	0.69	0.05	0.00	0.01
1-4 Family Mortgages	0.20	0.14	0.06	0.07
Other	0.20	0.15	0.04	0.04
ASSET QUALITY SUMMARY (% Total Assets)				
Net Chargeoffs (Annualized)	0.08	0.10	0.30	0.28
Net Provisions For Losses (Annualized)	0.09	0.17	0.24	0.23
Valuation Allowances	0.55	0.61	0.48	0.49
Noncurrent Loans				
Including Repurchased GNMA Loans	0.63	0.52	0.60	0.59
Excluding Repurchased GNMA Loans	0.63	0.51	0.37	0.39
Reposessed Assets, Net (% Total Assets)	0.14	0.10	0.04	0.05
Troubled Assets				
Including Repurchased GNMA Loans	0.77	0.61	0.64	0.64
Excluding Repurchased GNMA Loans	0.77	0.61	0.42	0.44

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

	3-MONTHS ENDED							
	DEC. 2005	SEP. 2005	2005	2004	2003	2002	2001	
SUMMARY DATA:								
Number of Thrifts	(#)	863	866	863	886	928	974	1,019
Total Assets	(\$)	1,463.95	1,429.55	1,463.95	1,306.79	1,092.62	1,004.53	977.72
Net Income	(\$)	4.34	4.04	16.42	13.96	13.74	11.84	10.20
Profits	(\$)	4.41	4.06	16.62	14.31	14.02	12.57	10.83
Losses	(\$)	(0.08)	(0.02)	(0.20)	(0.35)	(0.28)	(0.73)	(0.63)
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	1.20	1.15	1.19	1.18	1.29	1.21	1.07
Median Ratio	(%)	0.67	0.73	0.73	0.71	0.76	0.80	0.67
Return on Average Equity	(%)	12.90	12.41	12.84	12.79	14.29	13.61	13.10
Median Ratio	(%)	5.64	6.20	6.23	6.23	6.97	7.56	6.18
Net Interest Income	(\$)	9.99	9.71	38.82	34.57	30.82	29.99	27.62
% of Average Assets	(%)	2.77	2.76	2.81	2.91	2.90	3.06	2.89
Total Fee Income	(\$)	5.02	4.32	16.85	12.38	9.28	4.55	6.08
% of Average Assets	(%)	1.39	1.23	1.39	1.19	1.25	0.64	0.46
G&A Expense	(\$)	9.05	8.40	33.79	30.09	25.37	22.54	21.79
% of Average Assets	(%)	2.51	2.39	2.44	2.53	2.39	2.30	2.28
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	9.45	9.19	9.45	9.08	9.09	9.18	8.13
Tier 1 Leverage Ratio	(%)	8.15	7.99	8.15	7.80	7.82	7.80	7.46
Risk-based Capital Ratio	(%)	13.98	13.86	13.98	13.85	14.23	13.96	13.51
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	858	857	858	881	922	967	999
Adequately Capitalized	(#)	4	5	4	4	5	5	17
Undercapitalized	(#)	0	1	0	0	0	2	3
Significantly Undercapitalized	(#)	0	0	0	1	1	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	0	1	0	1	1
Problem Thrifts	(#)	7	6	7	6	8	14	16
Problem Thrift Assets	(\$)	1.87	1.88	1.87	0.71	0.63	2.58	3.30
Problem Thrift Assets as a % of Total Assets	(%)	0.13	0.13	0.13	0.05	0.06	0.26	0.34
ASSET QUALITY MEASURES:								
Troubled Assets								
Including Repurchased GNMA Loans	(\$)	9.39	8.85	9.39	N/A	N/A	N/A	N/A
% of Total Assets	(%)	0.64	0.62	0.64	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	6.46	6.61	6.46	6.33	7.29	7.57	6.85
% of Total Assets	(%)	0.44	0.46	0.44	0.48	0.67	0.75	0.70
Noncurrent Loans								
Including Repurchased GNMA Loans	(\$)	8.65	8.14	8.65	N/A	N/A	N/A	N/A
% of Total Assets	(%)	0.59	0.57	0.59	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	5.72	5.90	5.72	5.60	6.35	6.57	5.87
% of Total Assets	(%)	0.39	0.41	0.39	0.43	0.58	0.65	0.60
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	0.86	0.80	0.86	0.52	0.83	0.91	0.80
Home Equity Lines of Credit	(%)	0.19	0.15	0.19	0.14	0.03	0.05	0.11
Multifamily Loans	(%)	0.16	0.14	0.16	0.13	0.13	0.13	0.16
Commercial Loans	(%)	1.10	1.21	1.10	1.11	1.21	2.19	1.99
Consumer Loans	(%)	0.63	0.61	0.63	0.78	0.94	0.70	0.64
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	163.96	181.28	656.11	603.23	729.87	472.19	398.18
Purchases	(\$)	88.77	94.99	356.15	296.46	355.97	273.68	189.11
Sales	(\$)	155.80	164.83	599.48	477.70	768.41	530.32	402.63
Loans Outstanding (1)	(\$)	814.69	810.86	814.69	729.37	547.42	487.63	472.72
Loans Outstanding / Total Assets	(%)	55.65	56.72	55.65	55.81	50.10	48.54	48.35

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

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

	DECEMBER 2005		SEPTEMBER 2005		DECEMBER 2004	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	1,463.95	100.00	1,429.55	100.00	1,306.79	100.00
Cash and Noninterest-Earning Deposits	19.36	1.32	18.43	1.29	17.78	1.36
Investment Securities	64.35	4.40	62.64	4.38	57.18	4.38
Mortgage Backed Securities	171.64	11.72	165.17	11.55	156.44	11.97
1-4 Family Mortgages	814.69	55.65	810.86	56.72	729.37	55.81
Home Equity Lines of Credit	90.51	6.18	89.32	6.25	79.27	6.07
Multifamily Mortgages	66.40	4.54	66.38	4.64	61.07	4.67
Nonresidential Mortgages	54.41	3.72	53.65	3.75	52.47	4.02
Construction Loans	29.02	1.98	27.97	1.96	24.85	1.90
Land Loans	14.51	0.99	13.49	0.94	11.08	0.85
Commercial Loans	43.33	2.96	42.26	2.96	40.66	3.11
Consumer Loans	96.68	6.60	86.45	6.05	78.19	5.98
Repossessed Assets, Net	0.74	0.05	0.71	0.05	0.73	0.06
Real Estate Held for Investment	0.18	0.01	0.21	0.01	0.25	0.02
Office Premises & Equipment	11.09	0.76	10.85	0.76	10.63	0.81
Other Assets	84.55	5.78	77.19	5.40	72.85	5.58
Less: Contra Assets & Valuation Allowances	7.00	0.48	6.70	0.47	6.74	0.52
TOTAL LIABILITIES AND CAPITAL	1,463.95	100.00	1,429.55	100.00	1,306.79	100.00
Total Deposits and Escrows	835.73	57.09	822.06	57.50	757.76	57.99
Deposits < or = to \$100,000	506.77	34.62	489.92	34.27	459.30	35.15
Deposits > \$100,000	328.96	22.47	332.14	23.23	298.46	22.84
Escrows	22.91	1.56	29.95	2.10	27.31	2.09
Total Borrowings	461.41	31.52	450.64	31.52	406.19	31.08
Advances from FHLB	274.01	18.72	269.25	18.83	244.82	18.73
Reverse Repurchase Agreements	76.12	5.20	76.65	5.36	69.97	5.35
Other Borrowings	111.27	7.60	104.73	7.33	91.41	6.99
Other Liabilities	28.39	1.94	25.46	1.78	24.14	1.85
EQUITY CAPITAL	138.41	9.45	131.40	9.19	118.70	9.08
Capital Stock & Paid-In Capital	81.52	5.57	74.76	5.23	66.79	5.11
Unrealized Gains (Losses) AFS Securities	(0.96)	(0.07)	(0.54)	(0.04)	0.51	0.04
Retained Earnings	58.49	4.00	57.90	4.05	52.21	4.00

	DECEMBER 2005		SEPTEMBER 2005		DECEMBER 2004	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	20.13	5.59	18.58	5.29	15.33	4.84
Interest Expense	10.14	2.81	8.87	2.53	6.05	1.91
Net Interest Income	9.99	2.77	9.71	2.76	9.28	2.93
Loss Provisions-Interest Bearing Assets	0.85	0.24	0.70	0.20	0.83	0.26
Noninterest Income	6.85	1.90	5.75	1.64	5.48	1.73
Mortgage Loan Servicing Fees	0.36	0.10	0.58	0.16	0.41	0.13
Other Fees and Charges	4.65	1.29	3.75	1.07	3.37	1.06
Other Noninterest Income	1.83	0.51	1.43	0.41	1.71	0.54
Noninterest Expense	9.22	2.56	8.52	2.43	8.15	2.58
G&A Expense	9.05	2.51	8.40	2.39	8.03	2.54
Goodwill Expense	0.14	0.04	0.11	0.03	0.10	0.03
Loss Provis.-Nonint. Bearing Assets	0.03	0.01	0.01	0.00	0.02	0.01
Income Before Taxes & Extraord. Items	6.78	1.88	6.24	1.78	5.78	1.83
Income Taxes	2.45	0.68	2.19	0.62	2.02	0.64
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	4.34	1.20	4.04	1.15	3.76	1.19

* Annualized.

Numbers may not sum due to rounding.

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

NORTHEAST REGION

		3-MONTHS ENDED		2005	2004	2003	2002	2001
		DEC. 2005	SEP. 2005					
SUMMARY DATA:								
Number of Thrifts	(#)	266	265	266	272	285	304	222
Total Assets	(\$)	371.61	363.26	371.61	329.11	273.70	246.92	198.18
Net Income	(\$)	1.24	1.05	4.43	4.24	3.45	2.90	1.85
Profits	(\$)	1.25	1.06	4.45	4.30	3.58	3.01	1.98
Losses	(\$)	(0.01)	N/A	(0.02)	(0.05)	(0.13)	(0.11)	(0.13)
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	1.35	1.19	1.27	1.40	1.32	1.23	0.99
Median Ratio	(%)	0.67	0.71	0.75	0.69	0.72	0.77	0.62
Return on Average Equity	(%)	13.51	11.57	12.72	14.05	14.14	13.15	10.69
Median Ratio	(%)	5.47	5.85	6.06	6.09	6.69	7.55	5.97
Net Interest Income	(\$)	2.35	2.36	9.44	8.89	7.70	7.26	5.43
% of Average Assets	(%)	2.56	2.66	2.72	2.94	2.94	3.07	2.91
Total Fee Income	(\$)	1.18	0.78	3.44	3.68	2.51	1.64	1.30
% of Average Assets	(%)	1.28	0.88	1.28	1.08	1.50	0.72	0.69
G&A Expense	(\$)	1.73	1.72	6.80	7.13	5.90	5.21	4.33
% of Average Assets	(%)	1.88	1.93	1.96	2.36	2.25	2.21	2.32
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	10.05	9.99	10.05	10.08	9.54	9.39	9.19
Tier 1 Leverage Ratio	(%)	8.97	8.88	8.97	8.96	8.69	8.42	8.02
Risk-based Capital Ratio	(%)	16.47	16.44	16.47	15.93	15.74	14.83	14.43
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	264	264	264	271	283	302	221
Adequately Capitalized	(#)	2	1	2	1	1	2	1
Undercapitalized	(#)	0	0	0	0	0	0	0
Significantly Undercapitalized	(#)	0	0	0	0	1	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	0	1	0	0	0
Problem Thrifts	(#)	1	1	1	1	1	2	1
Problem Thrift Assets	(\$)	0.78	0.81	0.78	0.09	0.11	1.52	0.06
Problem Thrift Assets as a % of Total Assets	(%)	0.21	0.22	0.21	0.03	0.04	0.62	0.03
ASSET QUALITY MEASURES:								
Troubled Assets								
Including Repurchased GNMA Loans	(\$)	1.40	1.38	1.40	N/A	N/A	N/A	N/A
% of Total Assets	(%)	0.38	0.38	0.38	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	1.40	1.37	1.40	1.41	1.70	1.59	1.22
% of Total Assets	(%)	0.38	0.38	0.38	0.43	0.62	0.65	0.61
Noncurrent Loans								
Including Repurchased GNMA Loans	(\$)	1.26	1.26	1.26	N/A	N/A	N/A	N/A
% of Total Assets	(%)	0.34	0.35	0.34	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	1.26	1.25	1.26	1.30	1.56	1.41	1.02
% of Total Assets	(%)	0.34	0.35	0.34	0.40	0.57	0.57	0.52
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	0.50	0.51	0.50	0.50	0.80	0.77	0.71
Home Equity Lines of Credit	(%)	0.33	0.24	0.33	0.24	0.04	0.05	0.08
Multifamily Loans	(%)	0.38	0.34	0.38	0.31	0.22	0.19	0.19
Commercial Loans	(%)	0.73	0.75	0.73	0.73	1.32	1.81	1.85
Consumer Loans	(%)	0.47	0.50	0.47	1.41	1.51	0.54	0.71
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	35.63	40.63	142.27	125.03	155.67	103.24	72.42
Purchases	(\$)	37.79	38.70	149.79	100.16	83.82	61.92	36.78
Sales	(\$)	53.69	55.67	211.70	151.99	172.78	105.63	70.99
Loans Outstanding (1)	(\$)	184.83	178.77	184.83	155.85	117.57	112.30	87.09
Loans Outstanding / Total Assets	(%)	49.74	49.21	49.74	47.36	42.95	45.48	43.94

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

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

NORTHEAST REGION

	DECEMBER 2005		SEPTEMBER 2005		DECEMBER 2004	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	371.61	100.00	363.26	100.00	329.11	100.00
Cash and Noninterest-Earning Deposits	3.63	0.98	4.32	1.19	3.74	1.14
Investment Securities	24.20	6.51	24.56	6.76	22.59	6.86
Mortgage Backed Securities	74.98	20.18	74.30	20.45	64.74	19.67
1-4 Family Mortgages	184.83	49.74	178.77	49.21	155.85	47.36
Home Equity Lines of Credit	9.21	2.48	10.21	2.81	11.09	3.37
Multifamily Mortgages	9.86	2.65	9.88	2.72	9.36	2.84
Nonresidential Mortgages	20.10	5.41	19.52	5.37	18.01	5.47
Construction Loans	6.29	1.69	6.06	1.67	5.02	1.53
Land Loans	3.58	0.96	3.20	0.88	2.35	0.71
Commercial Loans	13.93	3.75	13.19	3.63	11.81	3.59
Consumer Loans	12.13	3.26	11.66	3.21	19.69	5.98
Reposessed Assets, Net	0.14	0.04	0.12	0.03	0.11	0.03
Real Estate Held for Investment	0.01	0.00	0.01	0.00	0.03	0.01
Office Premises & Equipment	2.22	0.60	2.19	0.60	2.14	0.65
Other Assets	17.22	4.63	17.02	4.68	15.48	4.70
Less: Contra Assets & Valuation Allowances	1.51	0.41	1.53	0.42	1.82	0.55
TOTAL LIABILITIES AND CAPITAL	371.61	100.00	363.26	100.00	329.11	100.00
Total Deposits and Escrows	225.65	60.72	217.20	59.79	195.36	59.36
Deposits < or = to \$100,000	153.21	41.23	148.76	40.95	133.20	40.47
Deposits > \$100,000	72.44	19.49	68.43	18.84	62.16	18.89
Escrows	1.71	0.46	1.98	0.55	2.01	0.61
Total Borrowings	103.98	27.98	104.68	28.82	92.69	28.16
Advances from FHLB	49.24	13.25	48.97	13.48	40.28	12.24
Reverse Repurchase Agreements	24.86	6.69	24.45	6.73	19.97	6.07
Other Borrowings	29.89	8.04	31.27	8.61	32.44	9.86
Other Liabilities	4.65	1.25	5.10	1.40	7.88	2.39
EQUITY CAPITAL	37.34	10.05	36.29	9.99	33.19	10.08
Capital Stock & Paid-In Capital	21.34	5.74	20.72	5.70	17.02	5.17
Unrealized Gains (Losses) AFS Securities	(0.64)	(0.17)	(0.47)	(0.13)	(0.08)	(0.02)
Retained Earnings	17.04	4.59	16.44	4.52	16.51	5.02

	DECEMBER 2005		SEPTEMBER 2005		DECEMBER 2004	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	4.91	5.34	4.61	5.19	4.01	4.97
Interest Expense	2.56	2.79	2.25	2.53	1.62	2.00
Net Interest Income	2.35	2.56	2.36	2.66	2.40	2.97
Loss Provisions-Interest Bearing Assets	0.11	0.12	0.10	0.11	0.32	0.40
Noninterest Income	1.44	1.57	1.11	1.25	1.55	1.92
Mortgage Loan Servicing Fees	0.07	0.08	0.07	0.08	0.14	0.18
Other Fees and Charges	1.10	1.20	0.71	0.80	0.73	0.90
Other Noninterest Income	0.26	0.28	0.32	0.37	0.68	0.84
Noninterest Expense	1.76	1.92	1.75	1.98	1.97	2.44
G&A Expense	1.73	1.88	1.72	1.93	1.93	2.39
Goodwill Expense	0.04	0.04	0.04	0.04	0.04	0.05
Loss Provis.-Nonint. Bearing Assets	0.00	0.00	0.00	0.00	0.00	0.00
Income Before Taxes & Extraord. Items	1.92	2.08	1.61	1.82	1.66	2.05
Income Taxes	0.67	0.73	0.56	0.63	0.56	0.69
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	1.24	1.35	1.05	1.19	1.10	1.36

* Annualized.

Numbers may not sum due to rounding.

Office of Thrift Supervision / February 2006

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

SOUTHEAST REGION

		3-MONTHS ENDED		2005	2004	2003	2002	2001
		DEC. 2005	SEP. 2005					
SUMMARY DATA:								
Number of Thrifts	(#)	306	309	306	312	329	345	196
Total Assets	(\$)	249.37	240.06	249.37	217.81	195.38	177.16	92.54
Net Income	(\$)	0.52	0.56	2.15	2.01	1.89	1.07	0.53
Profits	(\$)	0.57	0.58	2.25	2.13	2.00	1.64	0.63
Losses	(\$)	(0.05)	(0.01)	(0.10)	(0.12)	(0.11)	(0.57)	(0.09)
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	0.85	0.95	0.92	0.97	1.02	0.66	0.60
Median Ratio	(%)	0.60	0.63	0.65	0.61	0.69	0.71	0.59
Return on Average Equity	(%)	9.45	10.51	10.20	10.82	11.13	6.91	7.16
Median Ratio	(%)	4.81	5.66	5.75	5.40	6.18	6.25	5.45
Net Interest Income	(\$)	1.78	1.73	6.86	6.03	5.20	4.87	2.45
% of Average Assets	(%)	2.90	2.93	2.94	2.92	2.81	3.03	2.77
Total Fee Income	(\$)	0.59	0.63	2.36	2.22	2.05	1.85	1.20
% of Average Assets	(%)	0.97	1.06	0.97	1.09	1.11	1.10	1.51
G&A Expense	(\$)	1.61	1.53	6.11	5.67	5.47	5.06	2.83
% of Average Assets	(%)	2.63	2.58	2.62	2.75	2.96	3.15	3.20
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	8.82	9.09	8.82	9.01	9.11	9.24	8.27
Tier 1 Leverage Ratio	(%)	8.30	8.60	8.30	8.62	8.71	8.92	8.18
Risk-based Capital Ratio	(%)	13.47	13.60	13.47	14.03	14.79	15.16	13.94
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	305	306	305	311	326	342	192
Adequately Capitalized	(#)	1	3	1	0	3	2	2
Undercapitalized	(#)	0	0	0	0	0	1	2
Significantly Undercapitalized	(#)	0	0	0	1	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	0	0	0	1	1
Problem Thrifts	(#)	5	5	5	4	6	10	5
Problem Thrift Assets	(\$)	1.01	1.07	1.01	0.59	0.50	0.78	0.31
Problem Thrift Assets as a % of Total Assets	(%)	0.41	0.44	0.41	0.27	0.26	0.44	0.34
ASSET QUALITY MEASURES:								
Troubled Assets								
Including Repurchased GNMA Loans	(\$)	1.44	1.32	1.44	N/A	N/A	N/A	N/A
% of Total Assets	(%)	0.58	0.55	0.58	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	1.21	1.10	1.21	1.23	1.46	1.53	0.77
% of Total Assets	(%)	0.49	0.46	0.49	0.57	0.75	0.87	0.83
Noncurrent Loans								
Including Repurchased GNMA Loans	(\$)	1.23	1.11	1.23	N/A	N/A	N/A	N/A
% of Total Assets	(%)	0.49	0.46	0.49	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	1.00	0.89	1.00	1.01	1.21	1.28	0.62
% of Total Assets	(%)	0.40	0.37	0.40	0.47	0.62	0.72	0.67
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	0.68	0.61	0.68	0.56	0.79	0.87	0.74
Home Equity Lines of Credit	(%)	0.20	0.19	0.20	0.15	0.06	0.10	0.12
Multifamily Loans	(%)	0.42	0.33	0.42	0.34	0.35	0.35	0.19
Commercial Loans	(%)	1.07	1.13	1.07	1.33	1.68	2.84	1.72
Consumer Loans	(%)	0.52	0.54	0.52	0.68	0.97	1.03	1.22
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	20.06	20.04	75.87	67.59	91.71	64.89	25.84
Purchases	(\$)	9.41	13.45	47.94	49.06	75.20	56.44	10.56
Sales	(\$)	15.81	21.04	70.91	74.95	123.12	101.76	23.21
Loans Outstanding (1)	(\$)	120.43	117.39	120.43	101.33	86.35	77.65	40.06
Loans Outstanding / Total Assets	(%)	48.29	48.90	48.29	46.52	44.19	43.83	43.29

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

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

SOUTHEAST REGION

	DECEMBER 2005		SEPTEMBER 2005		DECEMBER 2004	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	249.37	100.00	240.06	100.00	217.81	100.00
Cash and Noninterest-Earning Deposits	4.33	1.74	3.96	1.65	3.65	1.68
Investment Securities	14.31	5.74	14.46	6.02	14.00	6.43
Mortgage Backed Securities	32.84	13.17	31.18	12.99	32.62	14.98
1-4 Family Mortgages	120.43	48.29	117.39	48.90	101.33	46.52
Home Equity Lines of Credit	25.17	10.09	22.72	9.46	18.30	8.40
Multifamily Mortgages	5.81	2.33	5.46	2.28	5.00	2.30
Nonresidential Mortgages	13.54	5.43	12.56	5.23	11.22	5.15
Construction Loans	8.09	3.24	7.33	3.05	6.26	2.87
Land Loans	5.42	2.17	4.69	1.96	3.80	1.74
Commercial Loans	9.62	3.86	9.21	3.84	8.42	3.87
Consumer Loans	22.45	9.00	21.66	9.02	20.70	9.50
Repossessed Assets, Net	0.21	0.08	0.21	0.09	0.22	0.10
Real Estate Held for Investment	0.07	0.03	0.07	0.03	0.08	0.04
Office Premises & Equipment	2.65	1.06	2.53	1.06	2.39	1.10
Other Assets	10.94	4.39	10.64	4.43	9.41	4.32
Less: Contra Assets & Valuation Allowances	1.34	0.54	1.31	0.55	1.29	0.59
TOTAL LIABILITIES AND CAPITAL	249.37	100.00	240.06	100.00	217.81	100.00
Total Deposits and Escrows	164.45	65.95	160.23	66.74	146.74	67.37
Deposits < or = to \$100,000	103.40	41.47	103.14	42.96	96.95	44.51
Deposits > \$100,000	61.05	24.48	57.09	23.78	49.79	22.86
Escrows	1.81	0.73	2.55	1.06	1.97	0.90
Total Borrowings	58.41	23.42	53.74	22.39	47.67	21.89
Advances from FHLB	34.92	14.00	35.80	14.91	30.74	14.12
Reverse Repurchase Agreements	18.54	7.44	15.81	6.58	15.73	7.22
Other Borrowings	4.95	1.98	2.13	0.89	1.20	0.55
Other Liabilities	4.51	1.81	4.27	1.78	3.77	1.73
EQUITY CAPITAL	22.00	8.82	21.82	9.09	19.62	9.01
Capital Stock & Paid-In Capital	12.22	4.90	11.80	4.92	10.58	4.86
Unrealized Gains (Losses) AFS Securities	(0.33)	(0.13)	(0.22)	(0.09)	0.04	0.02
Retained Earnings	10.17	4.08	10.34	4.31	9.14	4.20

	DECEMBER 2005		SEPTEMBER 2005		DECEMBER 2004	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	3.40	5.56	3.19	5.40	2.67	4.98
Interest Expense	1.62	2.66	1.46	2.47	1.08	2.02
Net Interest Income	1.78	2.90	1.73	2.93	1.59	2.97
Loss Provisions-Interest Bearing Assets	0.20	0.33	0.18	0.30	0.19	0.36
Noninterest Income	0.86	1.40	0.83	1.40	0.77	1.44
Mortgage Loan Servicing Fees	0.03	0.05	0.02	0.04	0.05	0.09
Other Fees and Charges	0.56	0.92	0.60	1.02	0.53	1.00
Other Noninterest Income	0.26	0.43	0.20	0.34	0.19	0.35
Noninterest Expense	1.63	2.67	1.54	2.61	1.51	2.81
G&A Expense	1.61	2.63	1.53	2.58	1.49	2.78
Goodwill Expense	0.02	0.04	0.02	0.03	0.01	0.02
Loss Provis.-Nonint. Bearing Assets	0.01	0.01	0.00	0.00	0.00	0.01
Income Before Taxes & Extraord. Items	0.80	1.31	0.84	1.42	0.67	1.24
Income Taxes	0.29	0.47	0.27	0.46	0.23	0.44
Extraordinary Items	0.01	0.01	0.00	0.00	0.00	0.00
Net Income	0.52	0.85	0.56	0.95	0.43	0.80

* Annualized.

Numbers may not sum due to rounding.

Office of Thrift Supervision / February 2006

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

MIDWEST REGION

		3-MONTHS ENDED		2005	2004	2003	2002	2001
		DEC. 2005	SEP. 2005					
SUMMARY DATA:								
Number of Thrifts	(#)	201	202	201	207	216	224	216
Total Assets	(\$)	126.57	135.80	126.57	135.39	127.54	127.58	105.17
Net Income	(\$)	0.28	0.39	1.29	1.24	1.52	1.52	1.02
Profits	(\$)	0.29	0.40	1.37	1.41	1.54	1.57	1.08
Losses	(\$)	(0.02)	0.00	(0.08)	(0.16)	(0.03)	(0.04)	(0.07)
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	0.88	1.16	0.99	0.94	1.17	1.22	1.01
Median Ratio	(%)	0.68	0.73	0.72	0.75	0.82	0.84	0.69
Return on Average Equity	(%)	9.87	13.15	11.12	10.79	13.66	14.28	11.77
Median Ratio	(%)	5.61	6.20	6.15	6.40	7.54	8.02	6.72
Net Interest Income	(\$)	0.86	0.94	3.63	3.70	3.60	3.81	2.87
% of Average Assets	(%)	2.72	2.79	2.78	2.80	2.78	3.07	2.85
Total Fee Income	(\$)	0.38	0.41	1.50	1.38	1.23	1.04	0.90
% of Average Assets	(%)	1.21	1.20	1.21	1.08	1.02	0.87	1.03
G&A Expense	(\$)	0.81	0.86	3.37	3.61	3.35	3.27	2.55
% of Average Assets	(%)	2.58	2.56	2.58	2.74	2.59	2.63	2.53
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	9.00	8.89	9.00	8.98	8.66	8.51	8.47
Tier 1 Leverage Ratio	(%)	8.89	8.66	8.89	8.45	8.42	8.25	8.21
Risk-based Capital Ratio	(%)	14.54	14.17	14.54	14.45	15.05	14.76	14.63
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	199	198	199	204	216	222	207
Adequately Capitalized	(#)	1	1	1	3	0	1	9
Undercapitalized	(#)	0	0	0	0	0	1	0
Significantly Undercapitalized	(#)	0	0	0	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	0	0	0	0	0
Problem Thrifts	(#)	0	0	0	1	1	1	4
Problem Thrift Assets	(\$)	N/A	N/A	N/A	0.03	0.03	0.04	1.42
Problem Thrift Assets as a % of Total Assets	(%)	N/A	N/A	N/A	0.02	0.02	0.03	1.35
ASSET QUALITY MEASURES:								
Troubled Assets								
Including Repurchased GNMA Loans	(\$)	1.43	1.42	1.43	N/A	N/A	N/A	N/A
% of Total Assets	(%)	1.13	1.04	1.13	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	0.48	0.54	0.48	0.61	0.69	0.73	0.76
% of Total Assets	(%)	0.38	0.40	0.38	0.45	0.54	0.58	0.72
Noncurrent Loans								
Including Repurchased GNMA Loans	(\$)	1.35	1.33	1.35	N/A	N/A	N/A	N/A
% of Total Assets	(%)	1.07	0.98	1.07	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	0.40	0.45	0.40	0.52	0.52	0.60	0.61
% of Total Assets	(%)	0.31	0.33	0.31	0.39	0.40	0.47	0.58
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	2.68	2.31	2.68	0.50	0.57	0.53	0.75
Home Equity Lines of Credit	(%)	0.17	0.14	0.17	0.12	0.03	0.05	0.05
Multifamily Loans	(%)	0.70	0.65	0.70	0.61	0.51	0.62	0.36
Commercial Loans	(%)	0.83	1.03	0.83	0.83	1.32	2.15	2.10
Consumer Loans	(%)	0.52	0.48	0.52	0.54	0.56	0.52	0.46
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	12.88	16.30	55.01	49.45	69.19	53.58	37.03
Purchases	(\$)	1.89	2.52	9.32	9.57	14.73	13.94	9.86
Sales	(\$)	7.43	9.79	32.60	32.82	58.76	43.34	27.55
Loans Outstanding (1)	(\$)	42.98	47.02	42.98	46.24	42.01	43.95	37.48
Loans Outstanding / Total Assets	(%)	33.96	34.63	33.96	34.15	32.94	34.45	35.64

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

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

MIDWEST REGION

	DECEMBER 2005		SEPTEMBER 2005		DECEMBER 2004	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	126.57	100.00	135.80	100.00	135.39	100.00
Cash and Noninterest-Earning Deposits	1.97	1.56	2.03	1.49	1.80	1.33
Investment Securities	19.15	15.13	19.96	14.70	19.74	14.58
Mortgage Backed Securities	16.96	13.40	16.55	12.19	18.71	13.82
1-4 Family Mortgages	42.98	33.96	47.02	34.63	46.24	34.15
Home Equity Lines of Credit	7.09	5.60	7.36	5.42	6.78	5.01
Multifamily Mortgages	2.97	2.35	3.31	2.44	3.36	2.48
Nonresidential Mortgages	7.89	6.23	9.17	6.75	9.25	6.83
Construction Loans	6.95	5.49	7.19	5.30	6.33	4.68
Land Loans	2.27	1.79	2.52	1.85	2.17	1.60
Commercial Loans	5.68	4.49	5.96	4.39	5.68	4.20
Consumer Loans	14.20	11.22	15.87	11.69	15.26	11.27
Reposessed Assets, Net	0.08	0.07	0.09	0.07	0.09	0.07
Real Estate Held for Investment	0.06	0.05	0.08	0.06	0.08	0.06
Office Premises & Equipment	1.16	0.92	1.29	0.95	1.27	0.93
Other Assets	4.94	3.90	5.50	4.05	6.21	4.59
Less: Contra Assets & Valuation Allowances	0.69	0.55	0.74	0.55	0.79	0.58
TOTAL LIABILITIES AND CAPITAL	126.57	100.00	135.80	100.00	135.39	100.00
Total Deposits and Escrows	75.44	59.60	79.78	58.75	78.54	58.01
Deposits < or = to \$100,000	51.19	40.45	54.57	40.18	54.39	40.17
Deposits > \$100,000	24.25	19.16	25.21	18.56	24.15	17.83
Escrows	1.08	0.86	1.43	1.05	1.52	1.13
Total Borrowings	38.21	30.18	42.41	31.23	43.17	31.89
Advances from FHLB	35.85	28.32	38.52	28.36	36.18	26.72
Reverse Repurchase Agreements	0.64	0.51	0.99	0.73	3.98	2.94
Other Borrowings	1.72	1.36	2.90	2.13	3.02	2.23
Other Liabilities	1.53	1.21	1.54	1.14	1.53	1.13
EQUITY CAPITAL	11.40	9.00	12.08	8.89	12.16	8.98
Capital Stock & Paid-In Capital	4.75	3.75	5.37	3.95	5.90	4.36
Unrealized Gains (Losses) AFS Securities	(0.02)	(0.02)	0.02	0.01	0.13	0.10
Retained Earnings	6.72	5.31	6.76	4.98	6.29	4.65

	DECEMBER 2005		SEPTEMBER 2005		DECEMBER 2004	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.75	5.55	1.83	5.43	1.65	4.94
Interest Expense	0.89	2.84	0.89	2.64	0.70	2.08
Net Interest Income	0.86	2.72	0.94	2.79	0.96	2.86
Loss Provisions-Interest Bearing Assets	0.09	0.28	0.04	0.13	0.05	0.14
Noninterest Income	0.44	1.39	0.53	1.56	0.47	1.40
Mortgage Loan Servicing Fees	0.02	0.06	0.02	0.05	0.01	0.04
Other Fees and Charges	0.36	1.15	0.39	1.15	0.35	1.04
Other Noninterest Income	0.06	0.18	0.12	0.36	0.11	0.32
Noninterest Expense	0.83	2.63	0.87	2.59	0.88	2.61
G&A Expense	0.81	2.58	0.86	2.56	0.86	2.58
Goodwill Expense	0.01	0.02	0.01	0.02	0.01	0.02
Loss Provis.-Nonint. Bearing Assets	0.01	0.03	0.00	0.01	0.00	0.01
Income Before Taxes & Extraord. Items	0.38	1.20	0.55	1.62	0.50	1.50
Income Taxes	0.10	0.31	0.16	0.46	0.14	0.40
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.28	0.88	0.39	1.16	0.37	1.10

* Annualized.

Numbers may not sum due to rounding.

Office of Thrift Supervision / February 2006

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

WEST REGION

		3-MONTHS ENDED		2005	2004	2003	2002	2001
		DEC. 2005	SEP. 2005					
SUMMARY DATA:								
Number of Thrifts	(#)	90	90	90	95	98	101	80
Total Assets	(\$)	729.66	704.46	729.66	637.62	505.78	460.78	434.32
Net Income	(\$)	2.31	2.04	8.58	6.49	6.90	6.36	5.01
Profits	(\$)	2.31	2.04	8.59	6.50	6.91	6.37	5.03
Losses	(\$)	0.00	0.00	0.00	(0.01)	(0.01)	(0.01)	(0.02)
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	1.29	1.18	1.25	1.16	1.40	1.37	1.20
Median Ratio	(%)	0.93	0.94	0.94	0.91	1.00	1.05	0.87
Return on Average Equity	(%)	14.16	13.36	14.06	13.11	15.64	16.22	16.51
Median Ratio	(%)	8.91	9.62	9.49	9.77	10.90	11.51	9.47
Net Interest Income	(\$)	5.03	4.69	18.96	16.00	14.34	14.06	11.86
% of Average Assets	(%)	2.81	2.71	2.77	2.86	2.90	3.02	2.85
Total Fee Income	(\$)	2.87	2.51	9.55	5.09	3.49	0.03	1.30
% of Average Assets	(%)	1.60	1.45	1.60	1.29	1.22	0.34	(0.21)
G&A Expense	(\$)	4.91	4.30	17.52	13.68	10.66	9.00	7.19
% of Average Assets	(%)	2.74	2.49	2.56	2.45	2.15	1.93	1.73
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	9.38	8.79	9.38	8.53	8.88	9.16	7.21
Tier 1 Leverage Ratio	(%)	7.51	7.13	7.51	6.71	6.79	6.85	6.52
Risk-based Capital Ratio	(%)	12.99	12.75	12.99	12.69	13.01	12.85	12.59
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	90	89	90	95	97	101	79
Adequately Capitalized	(#)	0	0	0	0	1	0	0
Undercapitalized	(#)	0	1	0	0	0	0	1
Significantly Undercapitalized	(#)	0	0	0	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	0	0	0	0	0
Problem Thrifts	(#)	1	0	1	0	0	1	1
Problem Thrift Assets	(\$)	0.08	N/A	0.08	N/A	N/A	0.23	0.25
Problem Thrift Assets as a % of Total Assets	(%)	0.01	N/A	0.01	N/A	N/A	0.05	0.06
ASSET QUALITY MEASURES:								
Troubled Assets								
Including Repurchased GNMA Loans	(\$)	5.14	4.75	5.14	N/A	N/A	N/A	N/A
% of Total Assets	(%)	0.70	0.67	0.70	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	3.39	3.62	3.39	3.09	3.44	3.71	2.91
% of Total Assets	(%)	0.46	0.51	0.46	0.48	0.68	0.80	0.67
Noncurrent Loans								
Including Repurchased GNMA Loans	(\$)	4.83	4.45	4.83	N/A	N/A	N/A	N/A
% of Total Assets	(%)	0.66	0.63	0.66	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	3.08	3.33	3.08	2.77	3.07	3.28	2.61
% of Total Assets	(%)	0.42	0.47	0.42	0.43	0.61	0.71	0.60
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	0.88	0.81	0.88	0.52	0.88	1.05	0.84
Home Equity Lines of Credit	(%)	0.17	0.12	0.17	0.12	0.01	0.02	0.03
Multifamily Loans	(%)	0.04	0.03	0.04	0.03	0.05	0.05	0.07
Commercial Loans	(%)	1.58	1.79	1.58	1.41	0.72	2.14	3.04
Consumer Loans	(%)	0.75	0.73	0.75	0.47	0.59	0.55	0.44
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	95.39	104.30	382.96	361.17	413.30	250.48	156.98
Purchases	(\$)	39.67	40.42	149.60	137.80	182.56	141.59	83.59
Sales	(\$)	78.87	78.33	284.28	217.94	413.75	279.58	158.14
Loans Outstanding (1)	(\$)	467.48	468.77	467.48	426.66	302.09	254.07	231.93
Loans Outstanding / Total Assets	(%)	64.07	66.54	64.07	66.91	59.73	55.14	53.40

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

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

WEST REGION

	DECEMBER 2005		SEPTEMBER 2005		DECEMBER 2004	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	729.66	100.00	704.46	100.00	637.62	100.00
Cash and Noninterest-Earning Deposits	9.43	1.29	8.12	1.15	8.59	1.35
Investment Securities	18.25	2.50	15.92	2.26	12.64	1.98
Mortgage Backed Securities	46.85	6.42	43.14	6.12	40.37	6.33
1-4 Family Mortgages	467.48	64.07	468.77	66.54	426.66	66.91
Home Equity Lines of Credit	49.03	6.72	49.03	6.96	43.10	6.76
Multifamily Mortgages	47.84	6.56	47.80	6.79	43.43	6.81
Nonresidential Mortgages	12.87	1.76	12.40	1.76	13.99	2.19
Construction Loans	7.69	1.05	7.38	1.05	7.23	1.13
Land Loans	3.25	0.45	3.08	0.44	2.76	0.43
Commercial Loans	14.10	1.93	13.89	1.97	14.74	2.31
Consumer Loans	47.90	6.56	37.26	5.29	22.54	3.53
Reposessed Assets, Net	0.31	0.04	0.29	0.04	0.32	0.05
Real Estate Held for Investment	0.04	0.01	0.05	0.01	0.05	0.01
Office Premises & Equipment	5.06	0.69	4.84	0.69	4.84	0.76
Other Assets	52.06	7.13	44.63	6.34	42.30	6.63
Less: Contra Assets & Valuation Allowances	3.47	0.48	3.12	0.44	2.84	0.45
TOTAL LIABILITIES AND CAPITAL	729.66	100.00	704.46	100.00	637.62	100.00
Total Deposits and Escrows	371.37	50.90	366.01	51.96	338.02	53.01
Deposits < or = to \$100,000	199.44	27.33	183.91	26.11	175.10	27.46
Deposits > \$100,000	171.93	23.56	182.11	25.85	162.92	25.55
Escrows	18.30	2.51	23.99	3.41	21.82	3.42
Total Borrowings	272.06	37.29	261.85	37.17	234.16	36.72
Advances from FHLB	165.26	22.65	158.01	22.43	149.12	23.39
Reverse Repurchase Agreements	32.09	4.40	35.41	5.03	30.30	4.75
Other Borrowings	74.72	10.24	68.44	9.71	54.75	8.59
Other Liabilities	17.80	2.44	14.64	2.08	11.02	1.73
EQUITY CAPITAL	68.42	9.38	61.95	8.79	54.41	8.53
Capital Stock & Paid-In Capital	43.82	6.01	37.49	5.32	33.88	5.31
Unrealized Gains (Losses) AFS Securities	0.03	0.00	0.14	0.02	0.42	0.07
Retained Earnings	24.69	3.38	24.48	3.48	20.37	3.19

	DECEMBER 2005		SEPTEMBER 2005		DECEMBER 2004	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	10.22	5.70	9.08	5.25	7.06	4.65
Interest Expense	5.19	2.89	4.38	2.54	2.72	1.79
Net Interest Income	5.03	2.81	4.69	2.71	4.35	2.86
Loss Provisions-Interest Bearing Assets	0.45	0.25	0.38	0.22	0.27	0.18
Noninterest Income	4.12	2.30	3.29	1.91	2.69	1.77
Mortgage Loan Servicing Fees	0.24	0.13	0.46	0.27	0.20	0.13
Other Fees and Charges	2.63	1.47	2.04	1.18	1.76	1.16
Other Noninterest Income	1.25	0.70	0.79	0.46	0.73	0.48
Noninterest Expense	4.99	2.79	4.35	2.52	3.80	2.50
G&A Expense	4.91	2.74	4.30	2.49	3.75	2.47
Goodwill Expense	0.07	0.04	0.05	0.03	0.04	0.02
Loss Provis.-Nonint. Bearing Assets	0.01	0.01	0.01	0.00	0.01	0.01
Income Before Taxes & Extraord. Items	3.70	2.06	3.25	1.88	2.96	1.95
Income Taxes	1.39	0.78	1.21	0.70	1.09	0.72
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	2.31	1.29	2.04	1.18	1.87	1.23

* Annualized.

Numbers may not sum due to rounding.

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TECHNICAL NOTES

All data are on a consolidated basis.

N/A - Not Available or not applicable.

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

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

All data for December 2005 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 December 31, 2005
Adjusted to reflect their merger and acquisition activity in prior periods.

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

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

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

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

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

Deposits and Escrows - Beginning March 2004, escrow deposits are included in Deposits Less Than or Equal to \$100,000 and Deposits Greater than \$100,000, and Escrow Deposits is shown as a memo item. Prior to March 2004, escrow deposits were not included in the two deposit categories.

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

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

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

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

TECHNICAL NOTES

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

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

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

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

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

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

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

Repossessed Assets - Includes real estate (construction, 1-4 dwelling units, 5 or more dwelling units, nonresidential and land) and other repossessed assets. 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.

