



# Fourth Quarter 2006 Thrift Industry Report Data

February 21, 2007

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

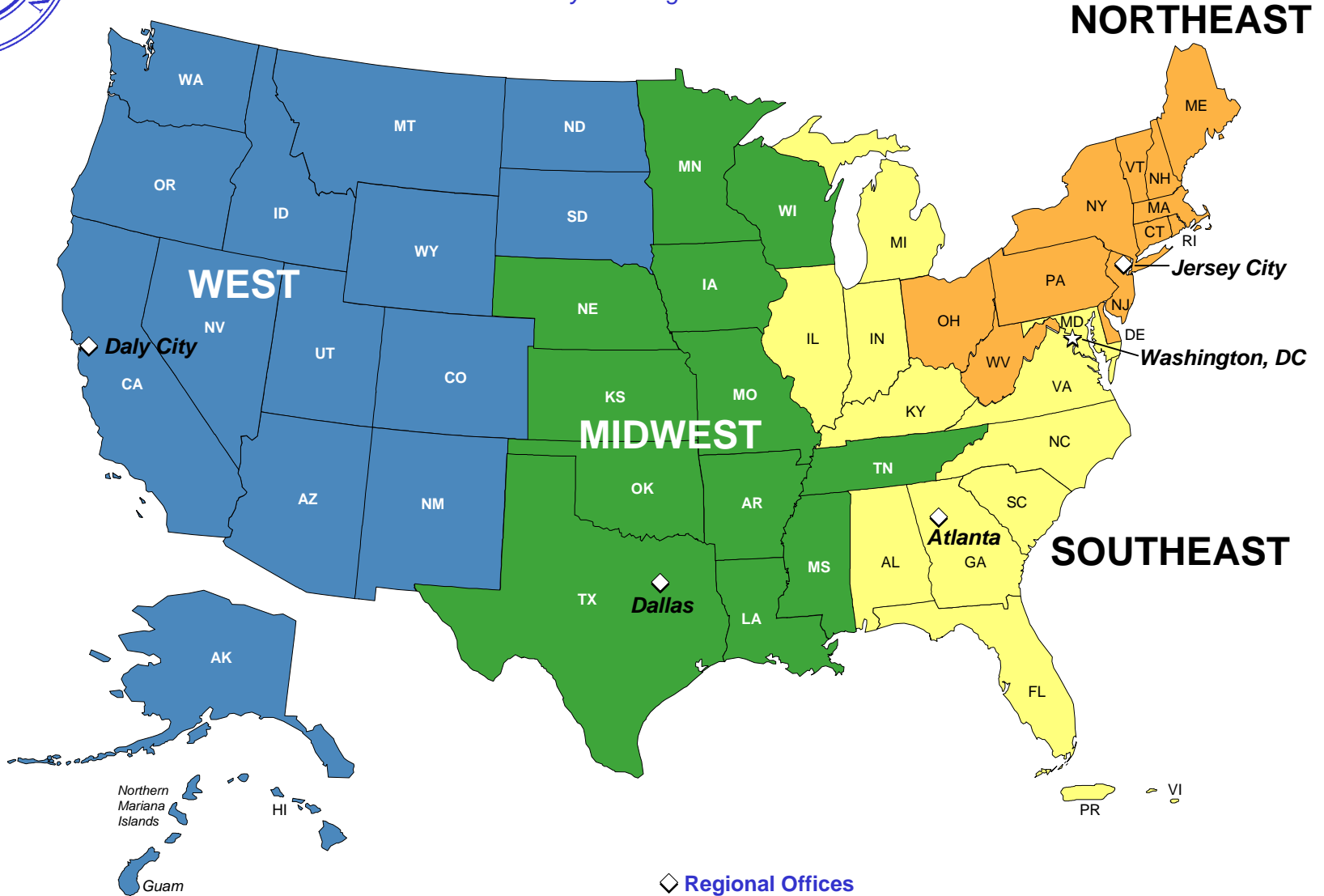


TABLE OF CONTENTS

INDUSTRY AGGREGATES (OTS-REGULATED THRIFTS)	
Year-to-Date and Prior Four Year Profitability	T-2
Statement of Operations	T-3
Statement of Condition	T-4
Structural Data and Loan Activity	T-7
Capital Measures	T-8
Asset Quality Indicators	T-9
FDICIA CATEGORIES, SAFETY AND SOUNDNESS RATINGS, AND COMPLIANCE RATINGS	T-11
REGIONS	
Statement of Operations	T-12
Statement of Condition	T-13
Capital Measures	T-16
Asset Quality Indicators	T-17
STATE STATISTICS	T-19
INDUSTRY OVER TIME	
Statement of Operations	T-21
Statement of Condition	T-22
Capital Measures	T-25
Asset Quality Indicators	T-26
ASSET SIZE	
Statement of Operations	T-28
Statement of Condition	T-29
Capital Measures	T-32
Asset Quality Indicators	T-33
SELECTED INDICATORS	
National Tables	T-35
Regional Tables	T-37
TECHNICAL NOTES	T-45

PROFITABILITY AND EARNINGS  
CURRENT YEAR AND PRIOR FOUR YEARS

INDUSTRY AGGREGATES:	2006	2005	2004	2003	2002
<b>PROFITABILITY (Percent)</b>					
Return on Average Assets	1.06	1.19	1.17	1.29	1.21
Median Ratio	0.61	0.73	0.71	0.76	0.80
Return on Average Equity	11.21	12.83	12.79	14.29	13.61
Median Ratio	4.99	6.26	6.23	6.97	7.56
Net Interest Margin	2.73	2.81	2.89	2.95	3.12
Median Ratio	3.00	3.15	3.11	3.03	3.19
<b>EARNINGS (\$ Millions)</b>					
Interest Income	\$90,808.05	\$72,290.07	\$55,872.33	\$51,478.54	\$55,456.48
Interest Expense	49,870.15	33,473.40	21,300.82	20,658.87	25,468.47
NET INTEREST INCOME	40,937.90	38,816.67	34,571.52	30,819.66	29,988.00
Loss Provision-Interest Bearing Assets	3,758.02	2,953.88	2,601.26	2,190.42	2,854.13
Noninterest Income	25,685.10	23,922.43	20,105.57	18,516.01	14,131.65
Mortgage Loan Servicing Fees	1,072.38	1,625.59	(62.87)	(712.51)	(3,860.33)
Other Fees and Charges	16,155.50	15,209.00	12,442.72	9,989.46	8,409.28
Other Noninterest Income	8,457.22	7,087.84	7,725.72	9,239.06	9,582.70
Noninterest Expense	38,655.35	34,316.58	30,500.29	25,766.42	22,999.31
G&A Expense	37,897.38	33,793.78	30,085.01	25,365.88	22,536.27
Goodwill Amortization	668.60	455.74	371.55	268.52	333.75
Loss Provisions-Noninterest Bearing Assets	89.37	67.06	43.73	132.02	129.30
Income Before Taxes & Extraordinary Items	24,209.63	25,468.64	21,575.53	21,378.83	18,266.21
Income Taxes	8,288.83	9,067.85	7,630.70	7,634.30	6,437.00
Extraordinary Items	(26.30)	(0.56)	18.56	(2.89)	7.87
NET INCOME	15,894.50	16,400.23	13,963.39	13,741.65	11,837.08
Profits	\$16,354.21	\$16,609.58	\$14,311.60	\$14,019.79	\$12,570.06
Losses	(\$459.71)	(\$209.35)	(\$348.21)	(\$278.14)	(\$732.99)
<b>PROFITABILITY (Percent of Avg Assets Annualized)</b>					
Interest Income	6.06	5.22	4.67	4.85	5.66
Interest Expense	3.33	2.42	1.78	1.95	2.60
NET INTEREST INCOME	2.73	2.81	2.89	2.90	3.06
Loss Provision-Interest Bearing Assets	0.25	0.21	0.22	0.21	0.29
Noninterest Income	1.71	1.73	1.68	1.74	1.44
Mortgage Loan Servicing Fees	0.07	0.12	(0.01)	(0.07)	(0.39)
Other Fees and Charges	1.08	1.10	1.04	0.94	0.86
Other Noninterest Income	0.56	0.51	0.65	0.87	0.98
Noninterest Expense	2.58	2.48	2.55	2.43	2.35
G&A Expense	2.53	2.44	2.52	2.39	2.30
Goodwill Amortization	0.04	0.03	0.03	0.03	0.03
Loss Provisions-Noninterest Bearing Assets	0.01	0.00	0.00	0.01	0.01
Income Before Taxes & Extraordinary Items	1.62	1.84	1.80	2.01	1.87
Income Taxes	0.55	0.66	0.64	0.72	0.66
Extraordinary Items	0.00	0.00	0.00	0.00	0.00
NET INCOME	1.06	1.19	1.17	1.29	1.21
Profits	1.09	1.20	1.20	1.32	1.28
Losses	(0.03)	(0.02)	(0.03)	(0.03)	(0.07)

## STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	DEC 2006	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004
NUMBER OF INSTITUTIONS:	845	853	854	856	863	866	870	880	886
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	0.91	1.08	1.11	1.14	1.19	1.15	1.18	1.22	1.17
Median Ratio	0.53	0.62	0.64	0.66	0.67	0.73	0.80	0.72	0.71
Return on Average Equity (Annualized)	9.02	11.72	11.93	12.17	12.86	12.41	12.79	13.30	12.96
Median Ratio	4.25	5.21	5.21	5.37	5.69	6.20	7.16	6.38	6.21
Net Interest Margin (Annualized)	2.71	2.65	2.80	2.77	2.76	2.76	2.85	2.87	2.90
Median Ratio	2.89	2.97	3.04	3.07	3.10	3.12	3.16	3.16	3.17
Number of Profitable Thrifts	713	758	774	775	761	786	812	812	803
Percent Profitable	84.38	88.86	90.63	90.54	88.18	90.76	93.33	92.27	90.63
Profits (\$ Millions)	\$3,371.73	\$4,419.19	\$4,323.20	\$4,240.09	\$4,401.94	\$4,058.44	\$4,072.61	\$4,076.59	\$3,836.18
Number of Unprofitable Thrifts	132	95	80	81	102	80	58	68	83
Percent Unprofitable	15.62	11.14	9.37	9.46	11.82	9.24	6.67	7.73	9.37
Losses (\$ Millions)	(\$186.13)	(\$131.58)	(\$116.33)	(\$25.67)	(\$81.25)	(\$19.35)	(\$38.55)	(\$70.21)	(\$76.10)
EARNINGS (\$ Millions)									
Interest Income	\$22,102.37	\$24,616.50	\$23,009.52	\$21,079.66	\$20,135.78	\$18,580.09	\$17,487.90	\$16,086.31	\$15,330.14
Interest Expense	12,598.03	14,072.27	12,336.66	10,863.19	10,148.45	8,873.00	7,767.74	6,684.21	6,048.34
NET INTEREST INCOME	9,504.34	10,544.23	10,672.86	10,216.47	9,987.32	9,707.09	9,720.16	9,402.10	9,281.80
Loss Provisions-Interest Bearing Assets	1,567.43	893.86	747.78	548.95	946.48	700.58	675.76	631.07	830.80
Noninterest Income	5,938.31	6,857.85	6,581.19	6,307.75	6,927.05	5,753.01	5,708.39	5,533.99	5,479.84
Mortgage Loan Servicing Fees	146.95	(196.41)	392.02	729.82	356.39	575.01	(47.63)	741.82	405.13
Other Fees and Charges	4,268.82	3,825.73	4,094.50	3,966.45	4,641.50	3,745.81	3,570.19	3,251.50	3,367.19
Other Noninterest Income	1,522.55	3,228.52	2,094.67	1,611.48	1,929.15	1,432.19	2,185.83	1,540.67	1,707.51
Noninterest Expense	9,088.85	10,102.95	9,998.58	9,464.97	9,217.89	8,524.15	8,495.13	8,079.41	8,151.04
G&A Expense	8,850.01	9,911.61	9,823.25	9,312.51	9,055.23	8,401.69	8,387.47	7,949.39	8,032.83
Goodwill Amortization	216.85	162.68	151.12	137.95	135.93	107.70	99.65	112.46	97.18
Loss Provisions-Noninterest Bearing Assets	22.00	28.66	24.21	14.51	26.73	14.76	8.01	17.57	21.03
Income Before Taxes & Extraordinary Items	4,786.38	6,405.27	6,507.69	6,510.30	6,750.01	6,235.37	6,257.65	6,225.61	5,779.80
Income Taxes	1,574.22	2,118.01	2,300.69	2,295.91	2,434.04	2,193.54	2,221.04	2,219.23	2,019.03
Extraordinary Items	(26.55)	0.34	(0.13)	0.03	4.74	(2.74)	(2.55)	0.00	(0.69)
NET INCOME	3,185.61	4,287.60	4,206.87	4,214.43	4,320.70	4,039.09	4,034.06	4,006.38	3,760.09
PROFITABILITY (Percent of Avg Assets Annualized)									
Interest Income	6.30	6.19	6.04	5.71	5.55	5.28	5.12	4.90	4.78
Interest Expense	3.59	3.54	3.24	2.94	2.80	2.52	2.27	2.04	1.89
NET INTEREST INCOME	2.71	2.65	2.80	2.77	2.76	2.76	2.85	2.87	2.90
Loss Provisions-Interest Bearing Assets	0.45	0.22	0.20	0.15	0.26	0.20	0.20	0.19	0.26
Noninterest Income	1.69	1.73	1.73	1.71	1.91	1.64	1.67	1.69	1.71
Mortgage Loan Servicing Fees	0.04	(0.05)	0.10	0.20	0.10	0.16	(0.01)	0.23	0.13
Other Fees and Charges	1.22	0.96	1.08	1.07	1.28	1.06	1.05	0.99	1.05
Other Noninterest Income	0.43	0.81	0.55	0.44	0.53	0.41	0.64	0.47	0.53
Noninterest Expense	2.59	2.54	2.63	2.56	2.54	2.42	2.49	2.46	2.54
G&A Expense	2.52	2.49	2.58	2.52	2.50	2.39	2.46	2.42	2.51
Goodwill Amortization	0.06	0.04	0.04	0.04	0.04	0.03	0.03	0.03	0.03
Loss Provisions-Noninterest Bearing Assets	0.01	0.01	0.01	0.00	0.01	0.00	0.00	0.01	0.01
Income Before Taxes & Extraordinary Items	1.36	1.61	1.71	1.76	1.86	1.77	1.83	1.90	1.80
Income Taxes	0.45	0.53	0.60	0.62	0.67	0.62	0.65	0.68	0.63
Extraordinary Items	(0.01)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
NET INCOME	0.91	1.08	1.11	1.14	1.19	1.15	1.18	1.22	1.17

## STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	DEC 2006	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004
NUMBER OF INSTITUTIONS:	845	853	854	856	863	866	870	880	886
<b>TOTAL ASSETS (\$ Billions)</b>	<b>\$1,410.50</b>	<b>\$1,633.59</b>	<b>\$1,534.35</b>	<b>\$1,499.00</b>	<b>\$1,464.12</b>	<b>\$1,429.55</b>	<b>\$1,388.02</b>	<b>\$1,340.78</b>	<b>\$1,306.79</b>
Cash and Noninterest-Earning Deposits	16.20	17.88	16.48	16.90	19.35	18.43	18.24	18.66	17.78
Investment Securities	78.28	77.59	70.14	69.33	64.34	62.64	59.78	55.31	57.18
Mortgage Backed Securities	166.60	210.11	174.78	176.43	171.67	165.17	158.89	159.23	156.44
1 - 4 Family Mortgages	727.06	892.17	865.45	846.63	814.71	810.86	789.15	755.31	729.37
Home Equity Lines of Credit	79.95	97.41	92.85	91.59	90.51	89.32	87.22	82.87	79.27
Multi family Mortgages	66.38	74.37	67.65	66.67	66.41	66.38	65.34	62.69	61.07
Nonresidential Mortgages	63.40	65.38	57.10	55.50	54.40	53.65	53.63	53.38	52.47
Construction Loans	33.36	33.69	31.79	30.54	29.10	27.97	27.03	25.89	24.85
Land Loans	18.03	17.32	16.50	15.76	14.60	13.49	12.50	11.75	11.08
Commercial Loans	50.87	51.18	46.00	43.55	43.30	42.26	43.93	40.56	40.66
Consumer Loans	82.25	92.63	89.92	86.02	96.67	86.45	79.98	77.60	78.19
Repossessed Assets, Net	1.26	1.24	1.07	1.02	0.74	0.71	0.72	0.72	0.73
Real Estate Held for Investment, Net	0.19	0.19	0.18	0.18	0.18	0.21	0.25	0.25	0.25
Office Premises & Equipment	11.56	11.78	11.30	11.28	11.09	10.85	10.74	10.55	10.63
Other Assets	101.97	95.09	92.84	85.99	84.56	77.19	74.50	75.62	72.85
Less: Contra Assets & Valuation Allowances	6.93	7.05	6.86	6.78	7.00	6.70	6.65	6.74	6.74
<b>TOTAL LIABILITIES AND CAPITAL (\$ Billions)</b>	<b>\$1,410.50</b>	<b>\$1,633.59</b>	<b>\$1,534.35</b>	<b>\$1,499.00</b>	<b>\$1,464.12</b>	<b>\$1,429.55</b>	<b>\$1,388.02</b>	<b>\$1,340.78</b>	<b>\$1,306.79</b>
<b>TOTAL DEPOSITS AND ESCROWS</b>	<b>875.96</b>	<b>933.95</b>	<b>883.43</b>	<b>866.64</b>	<b>835.78</b>	<b>822.06</b>	<b>800.66</b>	<b>784.63</b>	<b>757.76</b>
Deposits < or = to Insurance Limits	550.45	574.83	541.45	526.60	506.83	489.92	477.45	475.07	459.30
Deposits > Insurance Limits	325.51	359.12	341.98	340.03	328.95	332.14	323.21	309.57	298.46
Escrows	15.06	23.72	24.58	24.77	22.92	29.95	29.64	29.84	27.31
<b>BORROWINGS</b>	<b>349.87</b>	<b>495.22</b>	<b>473.68</b>	<b>459.23</b>	<b>461.55</b>	<b>450.64</b>	<b>432.75</b>	<b>407.63</b>	<b>406.19</b>
Advances From FHLB	214.03	285.76	271.73	270.06	274.01	269.25	266.45	241.58	244.82
Repurchase Agreements & FedFunds Purchased	66.82	86.32	81.82	75.62	76.12	76.65	68.42	67.32	69.97
Other Borrowings	69.02	123.14	120.13	113.55	111.41	104.73	97.89	98.73	91.41
Other Liabilities	33.61	53.67	35.35	32.77	28.45	25.46	24.96	25.39	24.14
Equity Capital	151.06	150.75	141.89	140.36	138.34	131.40	129.65	123.12	118.70
Capital Stock and Paid-In Capital	95.53	92.62	85.34	83.47	81.55	74.76	74.22	70.41	66.79
Unrealized Gains (Losses) AFS Securities	(0.75)	(0.87)	(2.49)	(1.76)	(0.95)	(0.54)	0.33	(0.39)	0.51
Retained Earnings	57.17	59.82	59.09	59.03	58.39	57.90	55.85	53.71	52.21

## STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	DEC 2006	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004
NUMBER OF INSTITUTIONS:	845	853	854	856	863	866	870	880	886
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	1.15	1.09	1.07	1.13	1.32	1.29	1.31	1.39	1.36
Investment Securities	5.55	4.75	4.57	4.62	4.39	4.38	4.31	4.13	4.38
Mortgage Backed Securities	11.81	12.86	11.39	11.77	11.72	11.55	11.45	11.88	11.97
1 - 4 Family Mortgages	51.55	54.61	56.41	56.48	55.64	56.72	56.85	56.33	55.81
Home Equity Lines of Credit	5.67	5.96	6.05	6.11	6.18	6.25	6.28	6.18	6.07
Multi family Mortgages	4.71	4.55	4.41	4.45	4.54	4.64	4.71	4.68	4.67
Nonresidential Mortgages	4.49	4.00	3.72	3.70	3.72	3.75	3.86	3.98	4.02
Construction Loans	2.37	2.06	2.07	2.04	1.99	1.96	1.95	1.93	1.90
Land Loans	1.28	1.06	1.08	1.05	1.00	0.94	0.90	0.88	0.85
Commercial Loans	3.61	3.13	3.00	2.91	2.96	2.96	3.16	3.02	3.11
Consumer Loans	5.83	5.67	5.86	5.74	6.60	6.05	5.76	5.79	5.98
Repossessed Assets, Net	0.09	0.08	0.07	0.07	0.05	0.05	0.05	0.05	0.06
Real Estate Held for Investment, Net	0.01	0.01	0.01	0.01	0.01	0.01	0.02	0.02	0.02
Office Premises & Equipment	0.82	0.72	0.74	0.75	0.76	0.76	0.77	0.79	0.81
Other Assets	7.23	5.82	6.05	5.74	5.78	5.40	5.37	5.64	5.58
Less: Contra Assets & Valuation Allowances	0.49	0.43	0.45	0.45	0.48	0.47	0.48	0.50	0.52
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	62.10	57.17	57.58	57.81	57.08	57.50	57.68	58.52	57.99
Deposits < or = to Insurance Limits	39.03	35.19	35.29	35.13	34.62	34.27	34.40	35.43	35.15
Deposits > Insurance Limits	23.08	21.98	22.29	22.68	22.47	23.23	23.29	23.09	22.84
Escrows	1.07	1.45	1.60	1.65	1.57	2.10	2.14	2.23	2.09
BORROWINGS	24.80	30.31	30.87	30.64	31.52	31.52	31.18	30.40	31.08
Advances From FHLB	15.17	17.49	17.71	18.02	18.72	18.83	19.20	18.02	18.73
Repurchase Agreements & FedFunds Purchased	4.74	5.28	5.33	5.05	5.20	5.36	4.93	5.02	5.35
Other Borrowings	4.89	7.54	7.83	7.58	7.61	7.33	7.05	7.36	6.99
Other Liabilities	2.38	3.29	2.30	2.19	1.94	1.78	1.80	1.89	1.85
Equity Capital	10.71	9.23	9.25	9.36	9.45	9.19	9.34	9.18	9.08
Capital Stock and Paid-In Capital	6.77	5.67	5.56	5.57	5.57	5.23	5.35	5.25	5.11
Unrealized Gains (Losses) AFS Securities	(0.05)	(0.05)	(0.16)	(0.12)	(0.07)	(0.04)	0.02	(0.03)	0.04
Retained Earnings	4.05	3.66	3.85	3.94	3.99	4.05	4.02	4.01	4.00

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

FOR THE QUARTER ENDING:	DEC 2006	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004
NUMBER OF INSTITUTIONS:	845	853	854	856	863	866	870	880	886
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TOTAL ASSETS (Percent Change)	9.83	16.79	13.67	15.25	14.67	18.50	18.81	20.49	24.21
Cash and Noninterest-Earning Deposits	(3.77)	(0.92)	(6.90)	(6.40)	12.51	3.15	4.23	9.06	(7.21)
Investment Securities	26.36	28.07	21.56	31.19	16.02	5.71	(10.28)	(23.97)	(53.83)
Mortgage Backed Securities	0.71	30.05	14.22	15.44	13.07	15.43	10.95	11.96	22.31
1 - 4 Family Mortgages	4.36	10.71	10.54	13.13	13.11	21.96	26.13	28.77	38.53
Home Equity Lines of Credit	5.78	9.80	7.32	11.47	15.70	32.93	50.17	61.25	68.25
Multi family Mortgages	16.31	14.46	7.16	10.11	11.47	17.12	18.09	15.73	17.92
Nonresidential Mortgages	26.42	27.68	13.62	11.46	11.47	12.48	14.41	18.31	20.65
Construction Loans	18.10	23.90	23.96	24.44	23.24	20.95	19.47	19.57	17.83
Land Loans	25.34	33.45	39.11	42.72	41.43	39.64	42.46	44.94	45.66
Commercial Loans	27.79	23.23	10.03	13.33	12.16	13.77	18.20	37.58	12.27
Consumer Loans	11.93	25.34	32.33	29.93	26.33	15.98	9.62	16.68	23.77
Repossessed Assets, Net	84.70	82.49	56.91	49.17	6.29	(4.34)	(8.82)	(17.55)	(19.36)
Real Estate Held for Investment, Net	4.15	1.13	(20.00)	(20.11)	(17.21)	(12.07)	8.35	(12.14)	(7.08)
Office Premises & Equipment	10.52	11.73	9.01	11.53	8.62	12.36	13.39	12.08	13.35
Other Assets	35.40	25.33	27.64	17.35	20.75	13.11	10.53	17.30	15.02
Less: Contra Assets & Valuation Allowances	7.37	11.43	10.31	7.83	7.15	5.06	4.79	13.14	25.08
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TOTAL LIABILITIES AND CAPITAL (Percent Chg)	9.83	16.79	13.67	15.25	14.67	18.50	18.81	20.49	24.21
TOTAL DEPOSITS AND ESCROWS	14.23	15.33	12.75	13.14	12.94	16.32	17.37	17.89	18.94
Deposits < or = to Insurance Limits	16.48	19.19	15.92	13.58	13.36	12.94	12.45	13.76	7.45
Deposits > Insurance Limits	10.62	9.64	8.07	12.46	12.30	21.67	25.48	24.84	42.34
Escrows	(15.11)	(20.48)	(16.07)	(15.64)	(14.60)	6.12	5.77	(8.31)	8.65
BORROWINGS	(6.13)	13.78	13.99	17.65	16.18	22.92	20.94	25.83	34.66
Advances From FHLB	(10.03)	7.96	4.80	14.41	15.33	22.10	21.01	19.67	35.09
Repurchase Agreements & FedFunds Purchased	(5.14)	12.78	20.93	14.14	10.75	22.74	16.64	14.35	14.78
Other Borrowings	7.21	30.97	35.59	28.98	22.50	25.23	23.94	56.22	67.52
Other Liabilities	30.65	109.15	37.97	25.52	20.65	19.92	19.56	22.53	(44.90)
Equity Capital	25.03	17.02	12.22	17.23	19.44	17.60	20.80	20.21	23.83
Capital Stock and Paid-In Capital	41.40	26.26	18.15	22.16	26.33	19.28	21.95	24.95	26.14
Unrealized Gains (Losses) AFS Securities	(15.98)	61.67	(858.44)	393.82	(291.87)	(208.00)	(165.32)	(125.92)	(0.49)
Retained Earnings	4.32	5.49	8.24	12.79	13.30	16.90	16.98	17.31	19.89

STRUCTURAL DATA AND LOAN ACTIVITY

FOR THE QUARTER ENDING:	DEC 2006	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004
NUMBER OF INSTITUTIONS:	845	853	854	856	863	866	870	880	886

SELECTED STRUCTURAL DATA									
Number of New Thrifts	3	5	6	5	3	4	1	5	4
Consolidated Assets (\$ Billions)	0.33	11.96	1.03	2.57	1.45	0.25	0.01	0.20	27.37
Number of Conservatorships/Receiverships	0	0	0	0	0	0	0	0	0
Consolidated Assets (\$ Billions)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Number of Bank Charter Conversions	3	2	1	2	1	3	4	1	5
Consolidated Assets (\$ Billions)	233.20	0.20	0.28	16.03	0.03	8.18	0.21	0.34	0.85
Number of Bank Acquisitions	4	2	2	8	3	1	3	5	5
Consolidated Assets (\$ Billions)	2.95	0.29	0.34	3.75	10.30	0.01	1.97	6.57	2.11
Number of Thrift Mergers	4	3	5	2	2	1	3	4	3
Consolidated Assets (\$ Billions)	5.84	4.03	0.51	0.05	0.21	0.05	0.34	31.78	0.63

LOAN ACTIVITY (\$ Millions)									
Mortgage Pool Securities									
Total Purchases	\$88,073.19	\$135,767.85	\$97,568.57	\$92,357.24	\$160,912.63	\$98,271.72	\$30,109.01	\$27,675.73	\$35,334.59
Total Sales	86,343.61	100,316.56	89,461.49	76,329.77	142,223.93	73,387.00	14,485.18	14,579.80	16,923.91
Mortgage Originations	134,325.80	172,132.30	171,062.71	164,634.77	187,097.13	204,180.14	191,835.76	160,982.98	176,643.90
Construction Loans	9,008.62	9,275.83	9,863.18	9,672.51	9,814.84	9,894.43	9,701.20	8,241.14	9,131.50
1-4 Family Mortgages	6,400.10	6,714.85	7,296.20	7,307.45	7,273.02	7,298.97	7,421.75	6,457.44	7,178.53
Permanent Loans Secured by 1-4 Family Unit	112,113.17	149,891.29	148,460.93	142,609.49	163,937.10	181,276.99	169,377.34	141,497.78	154,095.83
Mortgage Refinancings	52,351.27	46,614.95	53,599.00	58,225.24	64,114.67	68,158.28	58,200.23	59,707.99	63,295.64
Mortgage Purchases	59,119.42	106,120.44	87,095.31	85,675.16	91,612.24	97,858.31	96,614.73	80,748.06	79,080.92
Secured by 1-4 Family Mortgages	55,328.08	103,599.16	84,565.44	83,473.29	88,771.92	94,987.92	93,872.08	78,521.77	77,859.65
Mortgage Sales	127,280.12	169,867.69	141,874.16	138,419.03	159,076.68	167,832.19	155,037.79	128,928.94	125,235.01
Secured by 1-4 Family Mortgages	123,413.45	167,197.24	138,559.75	135,393.16	155,789.97	164,830.21	151,244.20	127,605.38	122,524.60
Nonmortgage Originations and Purchases	95,924.90	88,663.67	84,169.26	69,355.69	83,195.81	85,863.58	76,710.99	60,245.60	65,367.29
Consumer Loans	46,870.86	47,888.37	49,742.84	40,075.26	43,390.11	43,719.24	39,619.37	31,450.65	34,752.25

OTHER INDICATORS (Percent Annualized)									
Asset Growth Rate	3.67	22.85	9.43	14.42	12.24	14.38	15.00	12.55	17.78
Cost of Funds	4.15	4.09	3.73	3.38	3.22	2.89	2.63	2.33	2.19
Asset Yield	6.92	6.54	6.52	6.10	5.98	5.63	5.45	5.21	5.10
Mortgage Portfolio Yield	6.82	6.49	6.31	6.05	5.84	5.53	5.32	5.12	5.02
Earnings Efficiency	107.56	108.71	107.29	107.74	107.24	107.49	108.56	108.18	107.99
Operating Efficiency	63.58	69.93	64.80	62.45	60.43	59.89	63.34	59.34	61.53



CAPITAL MEASURES

FOR THE QUARTER ENDING:	DEC 2006	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004
NUMBER OF INSTITUTIONS:	845	853	854	856	863	866	870	880	886

CAPITAL COMPLIANCE	DEC 2006	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004
Meet FDICIA Capital Standards	844	852	854	856	862	862	868	879	885
Percent of Thrifts	99.88	99.88	100.00	100.00	99.88	99.54	99.77	99.89	99.89
Consolidated Assets (\$ Billions)	\$1,410.50	\$1,633.55	\$1,534.35	\$1,499.00	\$1,464.07	\$1,428.09	\$1,387.98	\$1,340.73	\$1,306.75
Fail FDICIA Capital Standards	0	1	0	0	0	1	2	1	1
Percent of Thrifts	0.00	0.12	0.00	0.00	0.00	0.12	0.23	0.11	0.11
Consolidated Assets (\$ Billions)	\$0.00	\$0.04	\$0.00	\$0.00	\$0.00	\$1.07	\$0.04	\$0.04	\$0.05
Critically Undercapitalized	0	0	0	0	0	0	1	1	0
Percent of Thrifts	0.00	0.00	0.00	0.00	0.00	0.00	0.11	0.11	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.04	\$0.00

CAPITAL RATIOS (Percent)	DEC 2006	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004
Tangible Equity (\$ Billions)	\$116.56	\$128.44	\$123.02	\$120.90	\$116.97	\$112.57	\$110.27	\$104.16	\$100.19
Tangible Equity Ratio	8.50	7.99	8.13	8.19	8.11	7.99	8.07	7.89	7.79
Median Ratio	10.26	10.26	10.15	10.13	10.20	10.15	10.13	10.05	10.02
Tier 1 Capital (\$ Billions)	\$116.97	\$128.91	\$123.55	\$121.45	\$117.54	\$112.64	\$110.35	\$104.25	\$100.29
Tier 1 Leverage Ratio	8.52	8.01	8.16	8.22	8.15	7.99	8.07	7.89	7.80
Median Ratio	10.26	10.26	10.15	10.13	10.20	10.15	10.13	10.05	10.02
Tier 1 Risk-based Capital Ratio	12.53	12.09	12.37	12.57	12.43	12.44	12.67	12.42	12.28
Median Ratio	17.13	16.83	16.73	17.10	17.20	17.20	17.04	17.24	16.88
Risk-based Capital (\$ Billions)	\$130.41	\$141.98	\$135.98	\$132.96	\$129.40	\$124.28	\$122.13	\$115.93	\$112.15
Total Risk-based Capital Ratio	14.33	13.64	13.94	14.07	13.97	13.86	14.14	13.95	13.85
Median Ratio	17.94	17.59	17.61	17.94	17.99	17.91	17.80	18.08	17.76

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 2006	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004
NUMBER OF INSTITUTIONS:	845	853	854	856	863	866	870	880	886
<b>LOANS 30-89 DAYS DELINQUENT (\$ Millions)</b>									
Total Including Repurchased GNMA Loans	\$11,180.00	\$11,457.27	\$9,685.05	\$9,097.71	\$9,776.47	\$8,702.58	N/A	N/A	N/A
Repurchased GNMA Loans	637.40	749.94	1,006.07	893.69	1,147.57	1,138.94	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	10,542.60	10,707.33	8,678.98	8,204.02	8,628.90	7,563.65	7,445.21	7,067.45	7,335.67
<b>Mortgage Loans</b>									
Construction & Land Loans	648.94	465.74	306.09	316.84	320.35	235.43	306.87	276.31	258.49
Nonresidential Mortgages	293.38	330.26	249.79	232.57	256.92	230.12	252.32	241.24	234.20
Multi Family Mortgages	128.48	124.46	90.31	114.74	123.19	83.78	90.23	78.59	62.15
1-4 Family Mortgages	8,382.82	8,776.14	7,560.51	7,064.37	7,378.02	6,637.00	5,332.33	5,020.77	5,126.38
Home Equity Lines of Credit	651.78	554.17	432.09	393.46	427.65	364.51	254.86	232.46	229.16
<b>Nonmortgage Loans and Leases</b>									
Commercial Loans	447.07	532.22	404.93	443.89	421.84	420.45	401.58	420.53	387.01
Consumer Loans	1,279.31	1,228.45	1,073.42	925.31	1,276.14	1,095.81	1,061.88	1,030.00	1,267.44
<b>NONCURRENT LOANS (\$ Millions)</b>									
Total Including Repurchased GNMA Loans	\$8,638.38	\$9,181.33	\$8,499.70	\$8,575.32	\$8,668.55	\$8,137.45	N/A	N/A	N/A
Repurchased GNMA Loans	973.45	1,767.07	2,344.92	2,604.79	2,945.44	2,238.15	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	7,664.92	7,414.26	6,154.78	5,970.53	5,723.11	5,899.30	5,086.29	5,519.17	5,601.30
<b>Mortgage Loans</b>									
Construction & Land Loans	465.71	378.23	225.30	218.21	178.49	210.94	194.71	283.06	255.34
Nonresidential Mortgages	337.03	299.14	256.08	275.03	307.86	287.53	341.23	360.36	414.27
Multi Family Mortgages	141.69	121.11	105.84	94.70	103.59	90.01	57.75	51.17	78.72
1-4 Family Mortgages	6,491.02	7,063.50	6,792.32	6,948.42	6,994.79	6,513.09	3,493.88	3,713.33	3,792.06
Home Equity Lines of Credit	355.29	298.67	216.23	185.62	175.79	137.95	115.94	115.22	112.31
<b>Nonmortgage Loans and Leases</b>									
Commercial Loans	458.07	595.69	510.16	463.26	475.49	512.87	507.25	527.19	452.81
Consumer Loans	744.86	723.66	610.01	575.70	608.34	523.01	491.48	584.06	608.09
<b>NET CHARGE-OFFS (\$ Millions)</b>									
Mortgage Loans	\$1,368.04	\$904.97	\$693.40	\$624.00	\$1,034.46	\$631.17	\$705.14	\$681.68	\$827.66
Construction & Land Loans	22.82	8.49	6.54	4.49	(0.04)	(2.98)	8.46	3.39	8.69
Nonresidential Mortgages	(3.63)	12.14	5.12	7.38	13.58	(0.46)	2.19	2.33	6.93
Multi Family Mortgages	0.05	2.25	3.78	(1.18)	3.32	(6.50)	0.27	0.52	2.30
1-4 Family Mortgages	527.05	150.80	97.23	84.27	79.18	75.45	102.52	67.42	76.30
Home Equity Lines of Credit	16.37	14.57	8.13	11.95	6.19	11.72	10.80	9.44	6.74
<b>Nonmortgage Loans and Leases</b>									
Commercial Loans	147.08	120.99	100.10	114.27	169.63	152.34	163.09	148.40	184.19
Consumer Loans	602.45	570.29	442.14	382.72	755.22	381.84	369.64	445.80	478.01
Repossessed Assets	35.14	31.73	23.30	15.44	20.00	14.66	17.98	15.49	24.74
Other	37.08	8.28	15.19	16.62	(6.42)	16.81	40.99	(1.66)	46.50
<b>REPOSSESSED ASSETS, NET (\$ Millions)</b>									
Construction & Land Loans	\$1,263.05	\$1,235.96	\$1,071.56	\$1,018.21	\$738.47	\$714.08	\$721.01	\$724.94	\$729.43
Nonresidential Mortgages	111.32	80.81	70.74	66.11	68.08	54.92	68.15	55.85	64.32
Multi Family Mortgages	66.22	94.74	102.93	72.46	81.55	86.54	87.66	93.10	82.51
1-4 Family Mortgages	16.14	11.39	15.64	8.57	7.96	10.41	8.26	15.74	18.22
Other	921.59	877.98	705.40	667.78	543.68	526.75	525.41	529.78	529.29
	147.78	171.06	176.84	203.28	37.20	35.46	31.52	30.48	35.10
<b>ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)</b>									
Real Estate Loans	\$908.24	\$1,082.94	\$1,038.50	\$1,015.09	\$979.21	\$972.34	\$947.65	\$909.01	\$878.83
Percent of Total Assets	64.39	66.29	67.68	67.72	66.88	68.02	68.27	67.80	67.25
<b>Noncurrent Real Estate Loans</b>									
Including Repurchased GNMA Loans	7.44	7.86	7.38	7.54	7.58	7.10	N/A	N/A	N/A
Percent of Total Assets	0.53	0.48	0.48	0.50	0.52	0.50	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	6.46	6.09	5.03	4.93	4.64	4.86	4.09	4.41	4.54
Percent of Total Assets	0.46	0.37	0.33	0.33	0.32	0.34	0.29	0.33	0.35
<b>Real Estate Owned</b>									
Percent of Total Assets	1.22	1.20	1.05	0.99	0.70	0.68	0.69	0.69	0.69
Percent of Total Assets	0.09	0.07	0.07	0.07	0.05	0.05	0.05	0.05	0.05
<b>Troubled Real Estate Loans</b>									
Including Repurchased GNMA Loans	8.66	9.06	8.43	8.53	8.29	7.78	N/A	N/A	N/A
Percent of Total Assets	0.61	0.55	0.55	0.57	0.57	0.54	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	7.68	7.30	6.08	5.92	5.34	5.54	4.78	5.10	5.23
Percent of Total Assets	0.54	0.45	0.40	0.40	0.36	0.39	0.34	0.38	0.40
<b>Valuation Allowances</b>									
Coverage Ratio	7.07	7.24	7.04	6.97	7.25	6.94	6.89	6.99	6.96
<b>Including Repurchased GNMA Loans</b>									
Including Repurchased GNMA Loans	79.75	76.29	80.21	78.62	80.26	81.94	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	89.88	94.47	110.77	112.92	121.57	113.03	129.96	121.06	119.32
Reserve Ratio	0.66	0.57	0.58	0.59	0.62	0.61	0.62	0.65	0.67

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 2006	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004
NUMBER OF INSTITUTIONS:	845	853	854	856	863	866	870	880	886
<b>LOANS 30-89 DAYS DELINQUENT (% Total Assets)</b>									
Total Including Repurchased GNMA Loans	0.79	0.70	0.63	0.61	0.67	0.61	N/A	N/A	N/A
Repurchased GNMA Loans	0.05	0.05	0.07	0.06	0.08	0.08	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	0.75	0.66	0.57	0.55	0.59	0.53	0.54	0.53	0.56
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.26	0.91	0.63	0.68	0.73	0.57	0.78	0.73	0.72
Nonresidential Mortgages	0.46	0.51	0.44	0.42	0.47	0.43	0.47	0.45	0.45
Multi Family Mortgages	0.19	0.17	0.13	0.17	0.19	0.13	0.14	0.13	0.10
1-4 Family Mortgages	1.15	0.98	0.87	0.83	0.91	0.82	0.68	0.66	0.70
Home Equity Lines of Credit	0.82	0.57	0.47	0.43	0.47	0.41	0.29	0.28	0.29
Nonmortgage Loans and Leases									
Commercial Loans	0.88	1.04	0.88	1.02	0.97	0.99	0.91	1.04	0.95
Consumer Loans	1.56	1.33	1.19	1.08	1.32	1.27	1.33	1.33	1.62
<b>NONCURRENT LOANS (% Total Assets)</b>									
Total Including Repurchased GNMA Loans	0.61	0.56	0.55	0.57	0.59	0.57	N/A	N/A	N/A
Repurchased GNMA Loans	0.07	0.11	0.15	0.17	0.20	0.16	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	0.54	0.45	0.40	0.40	0.39	0.41	0.37	0.41	0.43
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.91	0.74	0.47	0.47	0.41	0.51	0.49	0.75	0.71
Nonresidential Mortgages	0.53	0.46	0.45	0.50	0.57	0.54	0.64	0.68	0.79
Multi Family Mortgages	0.21	0.16	0.16	0.14	0.16	0.14	0.09	0.08	0.13
1-4 Family Mortgages	0.89	0.79	0.78	0.82	0.86	0.80	0.44	0.49	0.52
Home Equity Lines of Credit	0.44	0.31	0.23	0.20	0.19	0.15	0.13	0.14	0.14
Nonmortgage Loans and Leases									
Commercial Loans	0.90	1.16	1.11	1.06	1.10	1.21	1.15	1.30	1.11
Consumer Loans	0.91	0.78	0.68	0.67	0.63	0.61	0.61	0.75	0.78
<b>NET CHARGE-OFFS (% Total Assets)</b>									
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.04	0.02	0.01	0.01	0.00	(0.01)	0.02	0.01	0.02
Nonresidential Mortgages	(0.01)	0.02	0.01	0.01	0.02	0.00	0.00	0.00	0.01
Multi Family Mortgages	0.00	0.00	0.01	0.00	0.00	(0.01)	0.00	0.00	0.00
1-4 Family Mortgages	0.07	0.02	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Home Equity Lines of Credit	0.02	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Nonmortgage Loans and Leases									
Commercial Loans	0.29	0.24	0.22	0.26	0.39	0.36	0.37	0.37	0.45
Consumer Loans	0.73	0.62	0.49	0.44	0.78	0.44	0.46	0.57	0.61
Repossessed Assets	2.78	2.57	2.17	1.52	2.71	2.05	2.49	2.14	3.39
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>REPOSSESSED ASSETS, NET (% Total Assets)</b>									
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans									
Construction & Land Loans	0.22	0.16	0.15	0.14	0.16	0.13	0.17	0.15	0.18
Nonresidential Mortgages	0.10	0.14	0.18	0.13	0.15	0.16	0.16	0.17	0.16
Multi Family Mortgages	0.02	0.02	0.02	0.01	0.01	0.02	0.01	0.03	0.03
1-4 Family Mortgages	0.13	0.10	0.08	0.08	0.07	0.06	0.07	0.07	0.07
Other	0.14	0.18	0.19	0.24	0.04	0.05	0.04	0.04	0.05
<b>ASSET QUALITY SUMMARY (% Total Assets)</b>									
Net Chargeoffs (Annualized)	0.39	0.22	0.18	0.17	0.28	0.18	0.20	0.20	0.25
Net Provisions For Losses (Annualized)	0.44	0.22	0.19	0.15	0.26	0.20	0.19	0.19	0.25
Valuation Allowances	0.50	0.44	0.46	0.46	0.49	0.49	0.50	0.52	0.53
Noncurrent Loans									
Including Repurchased GNMA Loans	0.61	0.56	0.55	0.57	0.59	0.57	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	0.54	0.45	0.40	0.40	0.39	0.41	0.37	0.41	0.43
Repossessed Assets, Net (% Total Assets)	0.09	0.08	0.07	0.07	0.05	0.05	0.05	0.05	0.06
Troubled Assets									
Including Repurchased GNMA Loans	0.70	0.64	0.62	0.64	0.64	0.62	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	0.63	0.53	0.47	0.47	0.44	0.46	0.42	0.47	0.48

SELECTED INDICATORS

BY FDICIA CATEGORY

FOURTH QUARTER 2006:	WELL-CAPITALIZED	ADEQUATELY CAPITALIZED	INDUSTRY
NUMBER OF INSTITUTIONS:	835	9	845

Total Assets (\$ Billions)	\$1,405.83	\$4.67	\$1,410.50
Tier 1 Leverage Ratio (Percent)	8.53	5.12	8.52
Median Ratio	10.34	5.01	10.26
Total Risk-based Capital Ratio (Percent)	14.34	9.40	14.33
Median Ratio	17.99	9.17	17.94
Return on Average Assets (Percent Annualized)	0.93	(5.57)	0.91
Median Ratio	0.54	(1.57)	0.53
Net Interest Margin (Percent Annualized)	2.71	1.78	2.71
Median Ratio	2.90	2.51	2.89
Number of Profitable Thrifts	713	0	713
Profits (\$ Millions)	\$3,371.73	\$0.00	\$3,371.73
Number of Unprofitable Thrifts	122	9	132
Losses (\$ Millions)	(\$119.89)	(\$66.23)	(\$186.13)
Valuation Allowances (Percent of Total Assets)	0.50	0.74	0.50
Troubled Assets (Percent of Total Assets)	0.69	3.17	0.70
Asset Growth Rate (Percent Annualized)	3.75	(20.85)	3.67

BY OTS EXAMINATION RATINGS

FOURTH QUARTER 2006:	SAFETY AND SOUNDNESS			COMPLIANCE			INDUSTRY
	1 AND 2	3	4 AND 5	1 AND 2	3	4 AND 5	
NUMBER OF INSTITUTIONS:	765	57	6	775	49	3	845

Total Assets (\$ Billions)	\$1,349.72	\$40.52	\$3.85	\$1,315.39	\$75.01	\$1.28	\$1,410.50
Tier 1 Leverage Ratio (Percent)	8.47	8.99	5.27	8.43	9.27	12.09	8.52
Median Ratio	10.35	9.28	11.46	10.34	9.61	12.24	10.26
Total Risk-based Capital Ratio (Percent)	14.23	16.76	9.97	14.30	14.01	27.19	14.33
Median Ratio	18.01	15.80	25.34	17.94	15.94	28.59	17.94
Return on Average Assets (Percent Annualized)	0.93	0.90	(6.10)	0.89	1.31	0.19	0.91
Median Ratio	0.56	0.22	(2.67)	0.55	0.33	0.56	0.53
Net Interest Margin (Percent Annualized)	2.69	3.00	1.63	2.64	3.73	2.13	2.71
Median Ratio	2.89	2.77	2.89	2.88	2.78	3.69	2.89
Number of Profitable Thrifts	669	36	1	665	38	2	713
Profits (\$ Millions)	\$3,220.58	\$106.39	\$0.01	\$3,068.97	\$252.53	\$2.20	\$3,371.73
Number of Unprofitable Thrifts	96	21	5	110	11	1	132
Losses (\$ Millions)	(\$101.76)	(\$14.29)	(\$59.90)	(\$165.69)	(\$8.68)	(\$1.59)	(\$186.13)
Valuation Allowances (Percent of Total Assets)	0.49	0.71	0.85	0.47	0.97	0.21	0.50
Troubled Assets (Percent of Total Assets)	0.70	0.69	3.75	0.70	0.87	0.14	0.70
Asset Growth Rate (Percent Annualized)	4.31	(15.87)	(27.48)	3.21	7.46	(9.95)	3.67

Seventeen de novo thrifts have not been assigned a safety and soundness and compliance examination ratings. These reported total assets of \$17.0 billion and net income of \$35.7 million.

STATEMENT OF OPERATIONS  
BY REGION

FOURTH QUARTER 2006:	NORTHEAST	SOUTHEAST	MI DWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	263	299	199	84	845
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	0.65	0.61	0.87	1.17	0.91
Median Ratio	0.48	0.46	0.63	0.82	0.53
Return on Average Equity (Annualized)	6.12	6.67	9.50	11.63	9.02
Median Ratio	3.66	3.40	5.11	8.79	4.25
Net Interest Margin (Annualized)	2.27	2.89	2.62	2.89	2.71
Median Ratio	2.79	2.78	3.04	3.09	2.89
Number of Profitable Thrifts	221	232	177	83	713
Percent Profitable	84.03	77.59	88.94	98.81	84.38
Profits (\$ Millions)	\$762.17	\$428.63	\$316.02	\$1,877.56	\$3,371.73
Number of Unprofitable Thrifts	42	67	22	1	132
Percent Unprofitable	15.97	22.41	11.06	1.19	15.62
Losses (\$ Millions)	(\$95.18)	(\$74.89)	(\$16.05)	(\$0.01)	(\$186.13)
EARNINGS (\$ Millions)					
Interest Income	\$5,835.39	\$3,700.33	\$2,158.59	\$10,615.78	\$22,102.37
Interest Expense	3,521.75	2,031.49	1,260.47	5,969.77	12,598.03
NET INTEREST INCOME	2,313.64	1,668.84	898.12	4,646.01	9,504.34
Loss Provisions-Interest Bearing Assets	449.02	209.01	62.09	847.50	1,567.43
Noninterest Income	1,012.45	637.96	500.48	3,787.16	5,938.31
Mortgage Loan Servicing Fees	52.24	15.30	18.32	61.09	146.95
Other Fees and Charges	809.47	474.22	417.88	2,567.25	4,268.82
Other Noninterest Income	150.74	148.44	64.28	1,158.82	1,522.55
Noninterest Expense	1,961.26	1,530.45	914.04	4,685.32	9,088.85
G&A Expense	1,913.41	1,496.54	906.42	4,535.80	8,850.01
Goodwill Amortization	47.37	27.61	6.67	135.19	216.85
Loss Provisions-Noninterest Bearing Assets	0.48	6.29	0.95	14.32	22.00
Income Before Taxes & Extraordinary Items	915.81	567.34	422.47	2,900.36	4,786.38
Income Taxes	249.38	186.49	122.50	1,022.81	1,574.22
Extraordinary Items	0.56	(27.11)	0.00	0.00	(26.55)
NET INCOME	666.99	353.74	299.98	1,877.55	3,185.61
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	5.72	6.41	6.30	6.61	6.30
Interest Expense	3.45	3.52	3.68	3.72	3.59
NET INTEREST INCOME	2.27	2.89	2.62	2.89	2.71
Loss Provisions-Interest Bearing Assets	0.44	0.36	0.18	0.53	0.45
Noninterest Income	0.99	1.11	1.46	2.36	1.69
Mortgage Loan Servicing Fees	0.05	0.03	0.05	0.04	0.04
Other Fees and Charges	0.79	0.82	1.22	1.60	1.22
Other Noninterest Income	0.15	0.26	0.19	0.72	0.43
Noninterest Expense	1.92	2.65	2.67	2.92	2.59
G&A Expense	1.87	2.59	2.64	2.82	2.52
Goodwill Amortization	0.05	0.05	0.02	0.08	0.06
Loss Provisions-Noninterest Bearing Assets	0.00	0.01	0.00	0.01	0.01
Income Before Taxes & Extraordinary Items	0.90	0.98	1.23	1.81	1.36
Income Taxes	0.24	0.32	0.36	0.64	0.45
Extraordinary Items	0.00	(0.05)	0.00	0.00	(0.01)
NET INCOME	0.65	0.61	0.87	1.17	0.91

STATEMENT OF CONDITION  
BY REGION

FOURTH QUARTER 2006:	NORTHEAST	SOUTHEAST	MI DWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	263	299	199	84	845
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TOTAL ASSETS (\$ Billions)	\$414.91	\$233.28	\$139.49	\$637.35	\$1,410.50
Cash and Noninterest-Earning Deposits	4.32	3.30	2.10	6.48	16.20
Investment Securities	28.77	15.37	24.40	22.52	78.28
Mortgage Backed Securities	83.20	31.47	16.83	35.10	166.60
1 - 4 Family Mortgages	182.69	106.19	45.75	393.46	727.06
Home Equity Lines of Credit	13.05	17.59	9.18	40.12	79.95
Multi family Mortgages	15.64	3.51	3.02	44.28	66.38
Nonresidential Mortgages	27.11	14.83	9.23	12.22	63.40
Construction Loans	7.93	8.42	7.80	9.20	33.36
Land Loans	4.03	7.01	3.09	3.89	18.03
Commercial Loans	20.79	9.58	6.73	13.78	50.87
Consumer Loans	13.52	20.70	14.40	33.63	82.25
Repossessed Assets, Net	0.19	0.31	0.11	0.66	1.26
Real Estate Held for Investment, Net	0.02	0.07	0.06	0.05	0.19
Office Premises & Equipment	2.74	2.88	1.39	4.56	11.56
Other Assets	25.55	10.95	5.30	60.82	101.97
Less: Contra Assets & Valuation Allowances	1.60	1.31	0.71	3.31	6.93
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TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$414.91	\$233.28	\$139.49	\$637.35	\$1,410.50
TOTAL DEPOSITS AND ESCROWS	267.29	155.39	87.97	366.85	875.96
Deposits < or = to Insurance Limits	186.17	100.49	57.98	206.46	550.45
Deposits > Insurance Limits	81.13	54.90	29.99	160.39	325.51
Escrows	2.00	1.21	0.96	10.89	15.06
BORROWINGS	97.16	52.37	37.02	175.36	349.87
Advances From FHLB	53.98	34.45	34.47	102.90	214.03
Repurchase Agreements & FedFunds Purchased	30.16	16.59	0.88	19.47	66.82
Other Borrowings	13.02	1.33	1.67	53.00	69.02
Other Liabilities	6.63	3.49	1.72	21.88	33.61
Equity Capital	43.83	22.03	12.79	73.26	151.06
Capital Stock and Paid-In Capital	27.76	12.45	5.28	50.70	95.53
Unrealized Gains (Losses) AFS Securities	(0.37)	(0.25)	(0.01)	(0.12)	(0.75)
Retained Earnings	16.97	9.89	7.53	22.96	57.17

STATEMENT OF CONDITION  
BY REGION

FOURTH QUARTER 2006:	NORTHEAST	SOUTHEAST	MI DWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	263	299	199	84	845
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TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.04	1.41	1.50	1.02	1.15
Investment Securities	6.93	6.59	17.49	3.53	5.55
Mortgage Backed Securities	20.05	13.49	12.06	5.51	11.81
1 - 4 Family Mortgages	44.03	45.52	32.79	61.73	51.55
Home Equity Lines of Credit	3.15	7.54	6.58	6.30	5.67
Multi family Mortgages	3.77	1.50	2.16	6.95	4.71
Nonresidential Mortgages	6.53	6.36	6.62	1.92	4.49
Construction Loans	1.91	3.61	5.59	1.44	2.37
Land Loans	0.97	3.01	2.22	0.61	1.28
Commercial Loans	5.01	4.11	4.82	2.16	3.61
Consumer Loans	3.26	8.87	10.32	5.28	5.83
Reposessed Assets, Net	0.05	0.13	0.08	0.10	0.09
Real Estate Held for Investment, Net	0.00	0.03	0.04	0.01	0.01
Office Premises & Equipment	0.66	1.23	0.99	0.72	0.82
Other Assets	6.16	4.69	3.80	9.54	7.23
Less: Contra Assets & Valuation Allowances	0.39	0.56	0.51	0.52	0.49
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TOTAL LIABILITIES					
AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	64.42	66.61	63.06	57.56	62.10
Deposits < or = to Insurance Limits	44.87	43.08	41.56	32.39	39.03
Deposits > Insurance Limits	19.55	23.53	21.50	25.17	23.08
Escrows	0.48	0.52	0.69	1.71	1.07
BORROWINGS	23.42	22.45	26.54	27.51	24.80
Advances From FHLB	13.01	14.77	24.71	16.14	15.17
Repurchase Agreements & FedFunds Purchased	7.27	7.11	0.63	3.05	4.74
Other Borrowings	3.14	0.57	1.20	8.32	4.89
Other Liabilities	1.60	1.50	1.23	3.43	2.38
Equity Capital	10.56	9.44	9.17	11.49	10.71
Capital Stock and Paid-In Capital	6.69	5.34	3.79	7.95	6.77
Unrealized Gains (Losses) AFS Securities	(0.09)	(0.11)	N/A	(0.02)	(0.05)
Retained Earnings	4.09	4.24	5.40	3.60	4.05

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

FOURTH QUARTER 2006:	NORTHEAST	SOUTHEAST	MI DWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	263	299	199	84	845
<b>TOTAL ASSETS (Percent Change)</b>					
TOTAL ASSETS (Percent Change)	11.92	11.32	10.40	7.85	9.83
Cash and Noninterest-Earning Deposits	19.34	(4.36)	6.84	(16.92)	(3.77)
Investment Securities	19.32	13.28	27.66	34.69	26.36
Mortgage Backed Securities	11.02	0.46	(0.87)	(16.77)	0.71
1 - 4 Family Mortgages	(0.91)	13.26	6.58	4.44	4.36
Home Equity Lines of Credit	41.99	8.91	29.55	(7.04)	5.78
Multi family Mortgages	59.57	9.91	1.67	7.51	16.31
Nonresidential Mortgages	35.80	24.04	17.54	17.74	26.42
Construction Loans	26.61	9.02	12.49	25.72	18.10
Land Loans	13.06	30.96	37.80	20.63	25.34
Commercial Loans	49.46	12.54	18.91	17.43	27.79
Consumer Loans	11.50	5.68	1.55	21.85	11.93
Repossessed Assets, Net	39.16	67.93	35.57	131.17	84.70
Real Estate Held for Investment, Net	33.46	(4.91)	0.24	16.46	4.15
Office Premises & Equipment	23.91	15.34	20.08	(0.99)	10.52
Other Assets	48.75	14.27	7.62	37.50	35.40
Less: Contra Assets & Valuation Allowances	6.58	9.03	2.90	8.08	7.37
<b>TOTAL LIABILITIES AND CAPITAL (Percent Chg)</b>					
TOTAL LIABILITIES AND CAPITAL (Percent Chg)	11.92	11.32	10.40	7.85	9.83
TOTAL DEPOSITS AND ESCROWS	18.78	12.73	16.91	11.18	14.23
Deposits < or = to Insurance Limits	21.82	12.60	13.56	14.70	16.48
Deposits > Insurance Limits	12.33	12.97	23.97	6.95	10.62
Escrows	17.02	(28.04)	(11.40)	(17.90)	(15.11)
BORROWINGS	(6.39)	5.71	(3.06)	(8.88)	(6.13)
Advances From FHLB	10.05	10.61	(3.79)	(22.71)	(10.03)
Repurchase Agreements & FedFunds Purchased	21.33	(2.67)	37.41	(30.25)	(5.14)
Other Borrowings	(56.42)	(1.48)	(2.81)	68.66	7.21
Other Liabilities	40.89	0.38	13.24	36.03	30.65
Equity Capital	17.68	17.77	12.28	35.07	25.03
Capital Stock and Paid-In Capital	30.36	23.89	11.35	58.02	41.40
Unrealized Gains (Losses) AFS Securities	(42.17)	(17.19)	(69.67)	(264.38)	(15.98)
Retained Earnings	(0.10)	9.63	12.17	3.32	4.32



CAPITAL MEASURES  
BY REGION

FOURTH QUARTER 2006:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	263	299	199	84	845

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	263	298	199	84	844
Percent of Thrifts	100.00	99.67	100.00	100.00	99.88
Consolidated Assets (\$ Billions)	\$414.91	\$233.28	\$139.49	\$637.35	\$1,410.50
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)	\$35.58	\$19.58	\$12.56	\$49.69	\$116.56
Tangible Equity Ratio	8.75	8.49	9.04	8.14	8.50
Median Ratio	11.20	9.99	10.25	9.33	10.26
Tier 1 Capital (\$ Billions)	\$35.60	\$19.58	\$12.56	\$50.08	\$116.97
Tier 1 Leverage Ratio	8.76	8.49	9.04	8.20	8.52
Median Ratio	11.21	9.99	10.25	9.33	10.26
Tier 1 Risk-based Capital Ratio	14.18	12.60	13.81	11.36	12.53
Median Ratio	19.91	16.61	15.73	14.96	17.13
Risk-based Capital (\$ Billions)	\$38.68	\$20.52	\$13.01	\$59.05	\$130.41
Total Risk-based Capital Ratio	15.51	13.53	14.52	13.97	14.33
Median Ratio	21.03	17.36	16.72	15.57	17.94

ASSET QUALITY INDICATORS  
BY REGION

FOURTH QUARTER 2006:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	263	299	199	84	845
<b>LOANS 30-89 DAYS DELINQUENT (\$ Millions)</b>					
Total Including Repurchased GNMA Loans	\$2,299.65	\$1,732.59	\$1,374.19	\$5,807.95	\$11,180.00
Repurchased GNMA Loans	2.15	71.46	535.27	28.51	637.40
Total Excluding Repurchased GNMA Loans	2,297.49	1,661.13	838.92	5,779.44	10,542.60
<b>Mortgage Loans</b>					
Construction & Land Loans	250.22	163.24	93.73	141.75	648.94
Nonresidential Mortgages	117.52	86.46	68.62	20.78	293.38
Multi Family Mortgages	25.64	24.28	26.35	52.21	128.48
1-4 Family Mortgages	1,587.39	1,057.21	971.47	4,801.12	8,382.82
Home Equity Lines of Credit	90.14	151.82	49.24	360.58	651.78
<b>Nonmortgage Loans and Leases</b>					
Commercial Loans	103.92	131.30	43.76	168.10	447.07
Consumer Loans	214.96	270.10	170.26	624.00	1,279.31
<b>NONCURRENT LOANS (\$ Millions)</b>					
Total Including Repurchased GNMA Loans	\$1,741.40	\$1,410.91	\$1,179.09	\$4,319.51	\$8,638.38
Repurchased GNMA Loans	3.34	245.56	669.37	55.19	973.45
Total Excluding Repurchased GNMA Loans	1,738.06	1,165.35	509.72	4,264.32	7,664.92
<b>Mortgage Loans</b>					
Construction & Land Loans	163.64	109.91	67.54	124.61	465.71
Nonresidential Mortgages	128.31	109.22	58.92	40.57	337.03
Multi Family Mortgages	43.14	15.28	36.03	47.25	141.69
1-4 Family Mortgages	1,205.58	954.28	876.18	3,467.50	6,491.02
Home Equity Lines of Credit	43.38	71.67	17.83	222.41	355.29
<b>Nonmortgage Loans and Leases</b>					
Commercial Loans	120.25	98.43	46.62	192.77	458.07
Consumer Loans	80.48	123.79	93.80	446.79	744.86
<b>NET CHARGE-OFFS (\$ Millions)</b>					
Mortgage Loans	\$498.78	\$194.86	\$67.07	\$607.27	\$1,368.04
Construction & Land Loans	3.29	11.09	(0.70)	9.14	22.82
Nonresidential Mortgages	(0.41)	1.51	0.95	(5.68)	(3.63)
Multi Family Mortgages	0.93	(0.12)	0.79	(1.54)	0.05
1-4 Family Mortgages	412.93	16.88	5.32	91.82	527.05
Home Equity Lines of Credit	2.29	9.97	2.77	1.34	16.37
<b>Nonmortgage Loans and Leases</b>					
Commercial Loans	26.16	36.20	5.37	79.36	147.08
Consumer Loans	50.91	117.88	36.31	397.34	602.45
Repossessed Assets	0.70	5.43	2.85	26.20	35.14
Other	4.27	5.98	16.19	10.65	37.08
<b>REPOSSESSED ASSETS, NET (\$ Millions)</b>					
Construction & Land Loans	\$187.57	\$309.40	\$111.29	\$656.03	\$1,263.05
Nonresidential Mortgages	14.20	79.22	13.34	4.57	111.32
Multi Family Mortgages	13.13	20.56	20.19	12.35	66.22
1-4 Family Mortgages	2.56	4.81	5.81	2.96	16.14
Other	146.52	187.45	64.32	524.55	921.59
	11.17	17.37	7.64	111.60	147.78
<b>ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)</b>					
Real Estate Loans	\$237.41	\$139.96	\$68.89	\$463.06	\$908.24
Percent of Total Assets	57.22	60.00	49.39	72.65	64.39
<b>Noncurrent Real Estate Loans</b>					
Including Repurchased GNMA Loans	1.54	1.19	1.04	3.68	7.44
Percent of Total Assets	0.37	0.51	0.74	0.58	0.53
Excluding Repurchased GNMA Loans	1.54	0.94	0.37	3.62	6.46
Percent of Total Assets	0.37	0.40	0.26	0.57	0.46
<b>Real Estate Owned</b>					
Percent of Total Assets	0.18	0.29	0.11	0.65	1.22
<b>Troubled Real Estate Loans</b>					
Including Repurchased GNMA Loans	0.04	0.13	0.08	0.10	0.09
Percent of Total Assets	1.72	1.48	1.15	4.33	8.66
Excluding Repurchased GNMA Loans	0.41	0.63	0.82	0.68	0.61
Percent of Total Assets	1.71	1.24	0.48	4.27	7.68
Valuation Allowances	0.41	0.53	0.34	0.67	0.54
Coverage Ratio	1.67	1.34	0.73	3.33	7.07
Including Repurchased GNMA Loans	91.91	92.53	57.57	76.57	79.75
Reserve Ratio	92.09	112.03	133.16	77.56	89.88
	0.59	0.77	0.75	0.65	0.66

ASSET QUALITY INDICATORS  
BY REGION

FOURTH QUARTER 2006:	NORTHEAST	SOUTHEAST	MI DWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	263	299	199	84	845
<b>LOANS 30-89 DAYS DELINQUENT (% Total Assets)</b>					
Total Including Repurchased GNMA Loans	0.55	0.74	0.99	0.91	0.79
Repurchased GNMA Loans	0.00	0.03	0.38	0.00	0.05
Total Excluding Repurchased GNMA Loans	0.55	0.71	0.60	0.91	0.75
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	2.09	1.06	0.86	1.08	1.26
Nonresidential Mortgages	0.43	0.58	0.74	0.17	0.46
Multi Family Mortgages	0.16	0.69	0.87	0.12	0.19
1-4 Family Mortgages	0.87	1.00	2.12	1.22	1.15
Home Equity Lines of Credit	0.69	0.86	0.54	0.90	0.82
Nonmortgage Loans and Leases					
Commercial Loans	0.50	1.37	0.65	1.22	0.88
Consumer Loans	1.59	1.30	1.18	1.86	1.56
<b>NONCURRENT LOANS (% Total Assets)</b>					
Total Including Repurchased GNMA Loans	0.42	0.60	0.85	0.68	0.61
Repurchased GNMA Loans	0.00	0.11	0.48	0.01	0.07
Total Excluding Repurchased GNMA Loans	0.42	0.50	0.37	0.67	0.54
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.37	0.71	0.62	0.95	0.91
Nonresidential Mortgages	0.47	0.74	0.64	0.33	0.53
Multi Family Mortgages	0.28	0.44	1.19	0.11	0.21
1-4 Family Mortgages	0.66	0.90	1.92	0.88	0.89
Home Equity Lines of Credit	0.33	0.41	0.19	0.55	0.44
Nonmortgage Loans and Leases					
Commercial Loans	0.58	1.03	0.69	1.40	0.90
Consumer Loans	0.60	0.60	0.65	1.33	0.91
<b>NET CHARGE-OFFS (% Total Assets)</b>					
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.03	0.07	(0.01)	0.07	0.04
Nonresidential Mortgages	0.00	0.01	0.01	(0.05)	(0.01)
Multi Family Mortgages	0.01	0.00	0.03	0.00	0.00
1-4 Family Mortgages	0.23	0.02	0.01	0.02	0.07
Home Equity Lines of Credit	0.02	0.06	0.03	0.00	0.02
Nonmortgage Loans and Leases					
Commercial Loans	0.13	0.38	0.08	0.58	0.29
Consumer Loans	0.38	0.57	0.25	1.18	0.73
Repossessed Assets	0.37	1.76	2.56	3.99	2.78
Other	0.00	0.00	0.00	0.00	0.00
<b>REPOSSESSED ASSETS, NET (% Total Assets)</b>					
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans					
Construction & Land Loans	0.12	0.51	0.12	0.03	0.22
Nonresidential Mortgages	0.05	0.14	0.22	0.10	0.10
Multi Family Mortgages	0.02	0.14	0.19	0.01	0.02
1-4 Family Mortgages	0.08	0.18	0.14	0.13	0.13
Other	0.04	0.16	0.14	0.18	0.14
<b>ASSET QUALITY SUMMARY (% Total Assets)</b>					
Net Chargeoffs (Annualized)	0.48	0.33	0.19	0.38	0.39
Net Provisions for Losses (Annualized)	0.43	0.36	0.18	0.53	0.44
Valuation Allowances	0.40	0.58	0.53	0.52	0.50
Noncurrent Loans					
Including Repurchased GNMA Loans	0.42	0.60	0.85	0.68	0.61
Excluding Repurchased GNMA Loans	0.42	0.50	0.37	0.67	0.54
Repossessed Assets, Net (% Total Assets)	0.05	0.13	0.08	0.10	0.09
Troubled Assets					
Including Repurchased GNMA Loans	0.46	0.74	0.93	0.78	0.70
Excluding Repurchased GNMA Loans	0.46	0.63	0.45	0.77	0.63

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	4th Qtr 2006 Net Income (\$ Millions)	4th Qtr 2005 Net Income (\$ Millions)
<b>NORTHEAST REGION</b>						
CONNECTICUT	10	14.18	11.76	1.67	45.68	4.25
DELAWARE	7	106.26	69.35	8.67	257.32	322.07
MAINE	8	1.28	0.99	0.14	(1.54)	3.51
MASSACHUSETTS	20	7.79	5.37	1.06	8.39	13.41
NEW HAMPSHIRE	6	2.20	1.49	0.24	3.30	4.38
NEW JERSEY	38	57.93	29.84	6.72	109.00	125.42
NEW YORK	46	69.85	47.44	7.94	137.41	150.40
OHIO	74	47.82	35.94	4.68	150.33	364.87
PENNSYLVANIA	42	105.43	63.45	12.39	(54.18)	242.84
RHODE ISLAND	4	0.86	0.65	0.15	9.14	8.15
VERMONT	2	0.38	0.25	0.03	0.72	0.69
WEST VIRGINIA	6	0.92	0.77	0.13	1.42	1.83
<b>TOTAL</b>	<b>263</b>	<b>\$414.91</b>	<b>\$267.29</b>	<b>\$43.83</b>	<b>\$666.99</b>	<b>\$1,241.81</b>
<b>SOUTHEAST REGION</b>						
ALABAMA	12	5.36	3.96	0.57	5.55	5.35
DISTRICT OF COLUMBIA	2	0.19	0.16	0.02	(1.67)	(1.09)
FLORIDA	37	52.78	34.07	5.38	93.51	59.90
GEORGIA	18	8.05	5.65	0.84	(49.15)	9.98
ILLINOIS	54	35.83	25.66	3.82	22.74	39.85
INDIANA	43	9.69	7.19	1.02	13.90	13.55
KENTUCKY	22	2.77	1.97	0.31	3.31	5.39
MARYLAND	45	9.84	7.64	1.09	22.84	29.10
MICHIGAN	13	18.67	9.75	1.42	11.15	28.33
NORTH CAROLINA	16	4.38	3.36	0.67	10.85	9.45
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	22	7.94	5.66	0.75	19.36	22.58
VIRGIN ISLANDS	N/A	N/A	N/A	N/A	N/A	N/A
VIRGINIA	15	77.77	50.31	6.14	201.37	204.61
<b>TOTAL</b>	<b>299</b>	<b>\$233.28</b>	<b>\$155.39</b>	<b>\$22.03</b>	<b>\$353.74</b>	<b>\$427.00</b>

Fourth quarter 2005 net income data are based on thrifts held constant as of December 31, 2006. Financial data as of December 31, 2006 unless otherwise noted.  
Office of Thrift Supervision / February 2007

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	4th Qtr 2006 Net Income (\$ Millions)	4th Qtr 2005 Net Income (\$ Millions)
MIDWEST REGION						
ARKANSAS	7	2.04	1.56	0.19	3.03	4.10
IOWA	18	5.98	4.86	0.53	9.81	10.04
KANSAS	16	12.19	6.50	1.18	17.29	18.83
LOUISIANA	25	5.00	3.78	0.65	7.52	(6.96)
MINNESOTA	22	4.01	2.83	0.38	9.46	11.73
MISSISSIPPI	4	0.42	0.31	0.04	(0.01)	0.05
MISSOURI	31	7.50	5.30	0.92	17.51	14.49
NEBRASKA	10	4.64	2.95	0.49	12.37	11.35
OKLAHOMA	6	11.60	4.77	0.88	52.99	60.70
TENNESSEE	17	4.80	3.69	0.69	11.41	11.73
TEXAS	20	64.69	39.66	4.99	137.56	110.08
WISCONSIN	23	16.62	11.77	1.83	21.04	33.16
TOTAL	199	\$139.49	\$87.97	\$12.79	\$299.98	\$279.28

WEST REGION

ALASKA	1	0.18	0.14	0.02	0.43	0.19
ARIZONA	3	0.97	0.37	0.22	15.14	8.23
CALIFORNIA	25	223.33	113.71	31.41	697.25	613.77
COLORADO	11	3.23	2.27	0.26	4.87	2.18
GUAM	1	0.08	0.07	0.01	0.17	0.16
HAWAII	2	8.11	5.65	0.67	12.36	20.84
IDAHO	3	1.57	1.14	0.16	3.30	3.57
MONTANA	3	0.31	0.24	0.04	0.55	0.87
NEVADA	3	346.88	220.25	30.04	739.30	938.51
NEW MEXICO	7	3.02	1.97	0.25	9.64	10.09
NORTH DAKOTA	3	1.16	0.99	0.13	2.22	2.98
OREGON	2	0.60	0.50	0.08	1.21	0.79
SOUTH DAKOTA	4	1.53	1.25	0.15	4.22	0.97
UTAH	6	71.46	10.58	39.27	631.04	479.19
WASHINGTON	7	12.76	8.10	1.77	41.93	44.88
WYOMING	3	0.45	0.35	0.06	0.77	0.59
TOTAL	84	\$675.64	\$367.59	\$104.54	\$2,164.40	\$2,127.80

UNITED STATES

TOTAL	845	\$1,463.32	\$878.24	\$183.18	\$3,485.10	\$4,075.89
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Fourth quarter 2005 net income data are based on thrifts held constant as of December 31, 2006. Financial data as of December 31, 2006 unless otherwise noted.  
Office of Thrift Supervision / February 2007

## STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	DEC 2006	DEC 2005	DEC 2004	DEC 2003	DEC 2002
NUMBER OF INSTITUTIONS:	845	863	886	928	974
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	0.91	1.19	1.17	1.26	1.20
Median Ratio	0.53	0.67	0.71	0.67	0.81
Return on Average Equity (Annualized)	9.02	12.86	12.96	14.07	13.24
Median Ratio	4.25	5.69	6.21	6.32	7.45
Net Interest Margin (Annualized)	2.71	2.76	2.90	2.88	3.00
Median Ratio	2.89	3.10	3.17	3.07	3.19
Number of Profitable Thrifts	713	761	803	821	881
Percent Profitable	84.38	88.18	90.63	88.47	90.45
Profits (\$ Millions)	\$3,371.73	\$4,401.94	\$3,836.18	\$3,545.58	\$3,341.06
Number of Unprofitable Thrifts	132	102	83	107	93
Percent Unprofitable	15.62	11.82	9.37	11.53	9.55
Losses (\$ Millions)	(\$186.13)	(\$81.25)	(\$76.10)	(\$102.33)	(\$359.30)
EARNINGS (\$ Millions)					
Interest Income	\$22,102.37	\$20,135.78	\$15,330.14	\$12,730.27	\$13,213.35
Interest Expense	12,598.03	10,148.45	6,048.34	4,971.90	5,903.02
NET INTEREST INCOME	9,504.34	9,987.32	9,281.80	7,758.37	7,310.34
Loss Provisions-Interest Bearing Assets	1,567.43	946.48	830.80	338.47	665.27
Noninterest Income	5,938.31	6,927.05	5,479.84	4,678.35	3,844.92
Mortgage Loan Servicing Fees	146.95	356.39	405.13	800.61	(705.40)
Other Fees and Charges	4,268.82	4,641.50	3,367.19	2,622.60	2,295.62
Other Noninterest Income	1,522.55	1,929.15	1,707.51	1,255.15	2,254.71
Noninterest Expense	9,088.85	9,217.89	8,151.04	6,750.13	5,929.70
G&A Expense	8,850.01	9,055.23	8,032.83	6,656.30	5,819.95
Goodwill Amortization	216.85	135.93	97.18	75.56	84.76
Loss Provisions-Noninterest Bearing Assets	22.00	26.73	21.03	18.27	25.00
Income Before Taxes & Extraordinary Items	4,786.38	6,750.01	5,779.80	5,348.13	4,560.29
Income Taxes	1,574.22	2,434.04	2,019.03	1,906.75	1,584.49
Extraordinary Items	(26.55)	4.74	(0.69)	1.87	5.96
NET INCOME	3,185.61	4,320.70	3,760.09	3,443.25	2,981.76
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	6.30	5.55	4.78	4.67	5.32
Interest Expense	3.59	2.80	1.89	1.82	2.38
NET INTEREST INCOME	2.71	2.76	2.90	2.84	2.94
Loss Provisions-Interest Bearing Assets	0.45	0.26	0.26	0.12	0.27
Noninterest Income	1.69	1.91	1.71	1.72	1.55
Mortgage Loan Servicing Fees	0.04	0.10	0.13	0.29	(0.28)
Other Fees and Charges	1.22	1.28	1.05	0.96	0.92
Other Noninterest Income	0.43	0.53	0.53	0.46	0.91
Noninterest Expense	2.59	2.54	2.54	2.47	2.39
G&A Expense	2.52	2.50	2.51	2.44	2.34
Goodwill Amortization	0.06	0.04	0.03	0.03	0.03
Loss Provisions-Noninterest Bearing Assets	0.01	0.01	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	1.36	1.86	1.80	1.96	1.84
Income Taxes	0.45	0.67	0.63	0.70	0.64
Extraordinary Items	(0.01)	0.00	0.00	0.00	0.00
NET INCOME	0.91	1.19	1.17	1.26	1.20

## STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	DEC 2006	DEC 2005	DEC 2004	DEC 2003	DEC 2002
NUMBER OF INSTITUTIONS:	845	863	886	928	974

TOTAL ASSETS (\$ Billions)	\$1,410.50	\$1,464.12	\$1,306.79	\$1,092.62	\$1,004.53
Cash and Noninterest-Earning Deposits	16.20	19.35	17.78	19.88	17.75
Investment Securities	78.28	64.34	57.18	84.95	75.64
Mortgage Backed Securities	166.60	171.67	156.44	136.80	143.42
1 - 4 Family Mortgages	727.06	814.71	729.37	547.42	487.63
Home Equity Lines of Credit	79.95	90.51	79.27	48.82	32.57
Multi family Mortgages	66.38	66.41	61.07	53.72	48.05
Nonresidential Mortgages	63.40	54.40	52.47	46.84	43.76
Construction Loans	33.36	29.10	24.85	22.17	21.59
Land Loans	18.03	14.60	11.08	7.86	6.75
Commercial Loans	50.87	43.30	40.66	39.13	29.89
Consumer Loans	82.25	96.67	78.19	63.75	55.48
Repossessed Assets, Net	1.26	0.74	0.73	0.94	1.00
Real Estate Held for Investment, Net	0.19	0.18	0.25	0.28	0.30
Office Premises & Equipment	11.56	11.09	10.63	9.73	9.22
Other Assets	101.97	84.56	72.85	65.46	70.22
Less: Contra Assets & Valuation Allowances	6.93	7.00	6.74	6.31	6.17

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$1,410.50	\$1,464.12	\$1,306.79	\$1,092.62	\$1,004.53
TOTAL DEPOSITS AND ESCROWS	875.96	835.78	757.76	662.07	631.84
Deposits < or = to Insurance Limits	550.45	506.83	459.30	444.53	444.95
Deposits > Insurance Limits	325.51	328.95	298.46	217.53	186.89
Escrows	15.06	22.92	27.31	25.43	38.26
BORROWINGS	349.87	461.55	406.19	313.35	257.21
Advances From FHLB	214.03	274.01	244.82	189.72	171.39
Repurchase Agreements & FedFunds Purchased	66.82	76.12	69.97	63.65	50.29
Other Borrowings	69.02	111.41	91.41	59.98	35.53
Other Liabilities	33.61	28.45	24.14	17.84	23.26
Equity Capital	151.06	138.34	118.70	99.36	92.22
Capital Stock and Paid-In Capital	95.53	81.55	66.79	55.05	50.23
Unrealized Gains (Losses) AFS Securities	(0.75)	(0.95)	0.51	0.54	2.45
Retained Earnings	57.17	58.39	52.21	44.98	41.25

## STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	DEC 2006	DEC 2005	DEC 2004	DEC 2003	DEC 2002
NUMBER OF INSTITUTIONS:	845	863	886	928	974
<b>TOTAL ASSETS (Percent of Total Assets)</b>					
Cash and Noninterest-Earning Deposits	1.15	1.32	1.36	1.82	1.77
Investment Securities	5.55	4.39	4.38	7.78	7.53
Mortgage Backed Securities	11.81	11.72	11.97	12.52	14.28
1 - 4 Family Mortgages	51.55	55.64	55.81	50.10	48.54
Home Equity Lines of Credit	5.67	6.18	6.07	4.47	3.24
Multi family Mortgages	4.71	4.54	4.67	4.92	4.78
Nonresidential Mortgages	4.49	3.72	4.02	4.29	4.36
Construction Loans	2.37	1.99	1.90	2.03	2.15
Land Loans	1.28	1.00	0.85	0.72	0.67
Commercial Loans	3.61	2.96	3.11	3.58	2.98
Consumer Loans	5.83	6.60	5.98	5.84	5.52
Reposessed Assets, Net	0.09	0.05	0.06	0.09	0.10
Real Estate Held for Investment, Net	0.01	0.01	0.02	0.03	0.03
Office Premises & Equipment	0.82	0.76	0.81	0.89	0.92
Other Assets	7.23	5.78	5.58	5.99	6.99
Less: Contra Assets & Valuation Allowances	0.49	0.48	0.52	0.58	0.61
<b>TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)</b>					
TOTAL DEPOSITS AND ESCROWS	62.10	57.08	57.99	60.59	62.90
Deposits < or = to Insurance Limits	39.03	34.62	35.15	40.69	44.29
Deposits > Insurance Limits	23.08	22.47	22.84	19.91	18.60
Escrows	1.07	1.57	2.09	2.33	3.81
<b>BORROWINGS</b>	24.80	31.52	31.08	28.68	25.61
Advances From FHLB	15.17	18.72	18.73	17.36	17.06
Repurchase Agreements & FedFunds Purchased	4.74	5.20	5.35	5.83	5.01
Other Borrowings	4.89	7.61	6.99	5.49	3.54
Other Liabilities	2.38	1.94	1.85	1.63	2.32
Equity Capital	10.71	9.45	9.08	9.09	9.18
Capital Stock and Paid-In Capital	6.77	5.57	5.11	5.04	5.00
Unrealized Gains (Losses) AFS Securities	(0.05)	(0.07)	0.04	0.05	0.24
Retained Earnings	4.05	3.99	4.00	4.12	4.11



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

FOR THE QUARTER ENDING:	DEC 2006	DEC 2005	DEC 2004	DEC 2003	DEC 2002
NUMBER OF INSTITUTIONS:	845	863	886	928	974
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TOTAL ASSETS (Percent Change)	9.83	14.67	24.21	10.43	8.20
Cash and Noninterest-Earning Deposits	(3.77)	12.51	(7.21)	14.13	27.01
Investment Securities	26.36	16.02	(53.83)	(32.88)	(42.44)
Mortgage Backed Securities	0.71	13.07	22.31	(3.18)	5.25
1 - 4 Family Mortgages	4.36	13.11	38.53	15.35	8.86
Home Equity Lines of Credit	5.78	15.70	68.25	51.64	76.04
Multi family Mortgages	16.31	11.47	17.92	14.03	11.15
Nonresidential Mortgages	26.42	11.47	20.65	10.68	16.25
Construction Loans	18.10	23.24	17.83	6.10	1.31
Land Loans	25.34	41.43	45.66	21.97	13.56
Commercial Loans	27.79	12.16	12.27	33.49	14.62
Consumer Loans	11.93	26.33	23.77	15.56	4.40
Reposessed Assets, Net	84.70	6.29	(19.36)	(4.25)	7.63
Real Estate Held for Investment, Net	4.15	(17.21)	(7.08)	(8.35)	(6.06)
Office Premises & Equipment	10.52	8.62	13.35	8.31	11.69
Other Assets	35.40	20.75	15.02	(5.84)	30.26
Less: Contra Assets & Valuation Allowances	7.37	7.15	25.08	11.93	44.76
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TOTAL LIABILITIES AND CAPITAL (Percent Chg)	9.83	14.67	24.21	10.43	8.20
TOTAL DEPOSITS AND ESCROWS	14.23	12.94	18.94	6.56	15.70
Deposits < or = to Insurance Limits	16.48	13.36	7.45	1.72	8.79
Deposits > Insurance Limits	10.62	12.30	42.34	18.05	36.33
Escrows	(15.11)	(14.60)	8.65	(33.35)	64.61
BORROWINGS	(6.13)	16.18	34.66	23.04	(11.68)
Advances From FHLB	(10.03)	15.33	35.09	12.13	(13.06)
Repurchase Agreements & FedFunds Purchased	(5.14)	10.75	14.78	27.23	(25.41)
Other Borrowings	7.21	22.50	67.52	69.26	33.16
Other Liabilities	30.65	20.65	(44.90)	(29.20)	60.24
Equity Capital	25.03	19.44	23.83	9.80	21.47
Capital Stock and Paid-In Capital	41.40	26.33	26.14	11.76	55.04
Unrealized Gains (Losses) AFS Securities	(15.98)	(291.87)	(0.49)	(77.69)	311.75
Retained Earnings	4.32	13.30	19.89	11.00	12.32

CAPI TAL MEASURES

FOR THE QUARTER ENDING:	DEC 2006	DEC 2005	DEC 2004	DEC 2003	DEC 2002
NUMBER OF INSTITUTIONS:	845	863	886	928	974

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	844	862	885	927	972
Percent of Thrifts	99.88	99.88	99.89	99.89	99.79
Consolidated Assets (\$ Billions)	\$1,410.50	\$1,464.07	\$1,306.75	\$1,092.57	\$1,004.45
Fail FDICIA Capital Standards	0	0	1	1	2
Percent of Thrifts	0.00	0.00	0.11	0.11	0.21
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.05	\$0.05	\$0.08
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)	\$116.56	\$116.97	\$100.19	\$84.07	\$76.78
Tangible Equity Ratio	8.50	8.11	7.79	7.82	7.80
Median Ratio	10.26	10.20	10.02	9.69	9.33
Tier 1 Capital (\$ Billions)	\$116.97	\$117.54	\$100.29	\$84.11	\$76.81
Tier 1 Leverage Ratio	8.52	8.15	7.80	7.82	7.80
Median Ratio	10.26	10.20	10.02	9.69	9.33
Tier 1 Risk-based Capital Ratio	12.53	12.43	12.28	12.71	12.59
Median Ratio	17.13	17.20	16.88	17.18	16.86
Risk-based Capital (\$ Billions)	\$130.41	\$129.40	\$112.15	\$93.50	\$84.45
Total Risk-based Capital Ratio	14.33	13.97	13.85	14.23	13.96
Median Ratio	17.94	17.99	17.76	17.99	17.86

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 2006	DEC 2005	DEC 2004	DEC 2003	DEC 2002
NUMBER OF INSTITUTIONS:	845	863	886	928	974
<b>LOANS 30-89 DAYS DELINQUENT (\$ Millions)</b>					
Total Including Repurchased GNMA Loans	\$11,180.00	\$9,776.47	N/A	N/A	N/A
Repurchased GNMA Loans	637.40	1,147.57	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	10,542.60	8,628.90	7,335.67	7,789.18	7,610.21
<b>Mortgage Loans</b>					
Construction & Land Loans	648.94	320.35	258.49	235.05	327.11
Nonresidential Mortgages	293.38	256.92	234.20	251.61	290.20
Multi Family Mortgages	128.48	123.19	62.15	72.63	82.91
1-4 Family Mortgages	8,382.82	7,378.02	5,126.38	5,640.13	5,316.53
Home Equity Lines of Credit	651.78	427.65	229.16	36.07	42.99
<b>Nonmortgage Loans and Leases</b>					
Commercial Loans	447.07	421.84	387.01	293.00	425.02
Consumer Loans	1,279.31	1,276.14	1,267.44	1,260.69	1,125.46
<b>NONCURRENT LOANS (\$ Millions)</b>					
Total Including Repurchased GNMA Loans	\$8,638.38	\$8,668.55	N/A	N/A	N/A
Repurchased GNMA Loans	973.45	2,945.44	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	7,664.92	5,723.11	5,601.30	6,352.44	6,569.81
<b>Mortgage Loans</b>					
Construction & Land Loans	465.71	178.49	255.34	255.91	453.50
Nonresidential Mortgages	337.03	307.86	414.27	408.50	544.75
Multi Family Mortgages	141.69	103.59	78.72	68.02	61.94
1-4 Family Mortgages	6,491.02	6,994.79	3,792.06	4,528.29	4,451.74
Home Equity Lines of Credit	355.29	175.79	112.31	14.86	16.47
<b>Nonmortgage Loans and Leases</b>					
Commercial Loans	458.07	475.49	452.81	475.00	653.81
Consumer Loans	744.86	608.34	608.09	601.87	387.60
<b>NET CHARGE-OFFS (\$ Millions)</b>					
Mortgage Loans	\$1,368.04	\$1,034.46	\$827.66	\$688.55	\$859.10
Construction & Land Loans	22.82	(0.04)	8.69	7.98	6.88
Nonresidential Mortgages	(3.63)	13.58	6.93	5.90	9.42
Multi Family Mortgages	0.05	3.32	2.30	(0.25)	(0.41)
1-4 Family Mortgages	527.05	79.18	76.30	58.15	149.36
Home Equity Lines of Credit	16.37	6.19	6.74	5.85	3.84
<b>Nonmortgage Loans and Leases</b>					
Commercial Loans	147.08	169.63	184.19	32.93	284.60
Consumer Loans	602.45	755.22	478.01	528.40	359.65
Repossessed Assets	35.14	20.00	24.74	25.00	36.17
Other	37.08	(6.42)	46.50	30.43	13.44
<b>REPOSSESSED ASSETS, NET (\$ Millions)</b>					
Construction & Land Loans	\$1,263.05	\$738.47	\$729.43	\$937.53	\$996.01
Nonresidential Mortgages	111.32	68.08	64.32	142.79	173.29
Multi Family Mortgages	66.22	81.55	82.51	136.98	173.89
1-4 Family Mortgages	16.14	7.96	18.22	6.19	4.97
Other	921.59	543.68	529.29	597.32	551.20
	147.78	37.20	35.10	54.25	92.66
<b>ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)</b>					
Real Estate Loans	\$908.24	\$979.21	\$878.83	\$678.01	\$607.78
Percent of Total Assets	64.39	66.88	67.25	62.05	60.50
<b>Noncurrent Real Estate Loans</b>					
Including Repurchased GNMA Loans	7.44	7.58	N/A	N/A	N/A
Percent of Total Assets	0.53	0.52	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	6.46	4.64	4.54	5.26	5.51
Percent of Total Assets	0.46	0.32	0.35	0.48	0.55
<b>Real Estate Owned</b>					
Percent of Total Assets	1.22	0.70	0.69	0.88	0.90
<b>Troubled Real Estate Loans</b>					
Including Repurchased GNMA Loans	0.09	0.05	0.05	0.08	0.09
Percent of Total Assets	8.66	8.29	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	0.61	0.57	N/A	N/A	N/A
Percent of Total Assets	7.68	5.34	5.23	6.14	6.42
Valuation Allowances	0.54	0.36	0.40	0.56	0.64
Coverage Ratio	7.07	7.25	6.96	6.54	6.69
Including Repurchased GNMA Loans	79.75	80.26	N/A	N/A	N/A
Reserve Ratio	89.88	121.57	119.32	98.08	92.68
	0.66	0.62	0.67	0.80	0.88

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 2006	DEC 2005	DEC 2004	DEC 2003	DEC 2002
NUMBER OF INSTITUTIONS:	845	863	886	928	974
<b>LOANS 30-89 DAYS DELINQUENT (% Total Assets)</b>					
Total Including Repurchased GNMA Loans	0.79	0.67	N/A	N/A	N/A
Repurchased GNMA Loans	0.05	0.08	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	0.75	0.59	0.56	0.71	0.76
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.26	0.73	0.72	0.78	1.15
Nonresidential Mortgages	0.46	0.47	0.45	0.54	0.66
Multi Family Mortgages	0.19	0.19	0.10	0.14	0.17
1-4 Family Mortgages	1.15	0.91	0.70	1.03	1.09
Home Equity Lines of Credit	0.82	0.47	0.29	0.07	0.13
Nonmortgage Loans and Leases					
Commercial Loans	0.88	0.97	0.95	0.75	1.42
Consumer Loans	1.56	1.32	1.62	1.98	2.03
<b>NONCURRENT LOANS (% Total Assets)</b>					
Total Including Repurchased GNMA Loans	0.61	0.59	N/A	N/A	N/A
Repurchased GNMA Loans	0.07	0.20	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	0.54	0.39	0.43	0.58	0.65
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.91	0.41	0.71	0.85	1.60
Nonresidential Mortgages	0.53	0.57	0.79	0.87	1.24
Multi Family Mortgages	0.21	0.16	0.13	0.13	0.13
1-4 Family Mortgages	0.89	0.86	0.52	0.83	0.91
Home Equity Lines of Credit	0.44	0.19	0.14	0.03	0.05
Nonmortgage Loans and Leases					
Commercial Loans	0.90	1.10	1.11	1.21	2.19
Consumer Loans	0.91	0.63	0.78	0.94	0.70
<b>NET CHARGE-OFFS (% Total Assets)</b>					
Percent of Outstanding Loans by Loan Type:	0.10	0.07	0.06	0.06	0.09
Mortgage Loans					
Construction & Land Loans	0.04	0.00	0.02	0.03	0.02
Nonresidential Mortgages	(0.01)	0.02	0.01	0.01	0.02
Multi Family Mortgages	0.00	0.00	0.00	0.00	0.00
1-4 Family Mortgages	0.07	0.01	0.01	0.01	0.03
Home Equity Lines of Credit	0.02	0.01	0.01	0.01	0.01
Nonmortgage Loans and Leases					
Commercial Loans	0.29	0.39	0.45	0.08	0.95
Consumer Loans	0.73	0.78	0.61	0.83	0.65
Reposessed Assets	2.78	2.71	3.39	2.67	3.63
Other	0.00	0.00	0.00	0.00	0.00
<b>REPOSSESSED ASSETS, NET (% Total Assets)</b>					
Percent of Outstanding Loans by Loan Type:	0.09	0.05	0.06	0.09	0.10
Construction & Land Loans					
Construction & Land Loans	0.22	0.16	0.18	0.48	0.61
Nonresidential Mortgages	0.10	0.15	0.16	0.29	0.40
Multi Family Mortgages	0.02	0.01	0.03	0.01	0.01
1-4 Family Mortgages	0.13	0.07	0.07	0.11	0.11
Other	0.14	0.04	0.05	0.08	0.13
<b>ASSET QUALITY SUMMARY (% Total Assets)</b>					
Net Chargeoffs (Annualized)	0.39	0.28	0.25	0.25	0.34
Net Provisions for Losses (Annualized)	0.44	0.26	0.25	0.12	0.26
Valuation Allowances	0.50	0.49	0.53	0.60	0.67
Noncurrent Loans					
Including Repurchased GNMA Loans	0.61	0.59	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	0.54	0.39	0.43	0.58	0.65
Reposessed Assets, Net (% Total Assets)	0.09	0.05	0.06	0.09	0.10
Troubled Assets					
Including Repurchased GNMA Loans	0.70	0.64	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	0.63	0.44	0.48	0.67	0.75

STATEMENT OF OPERATIONS  
BY ASSET SIZE

FOURTH QUARTER 2006:	LESS THAN \$100 MILLION 280	\$100 MILLION TO \$1 BILLION 457	\$1 BILLION OR GREATER 107	INDUSTRY 845
NUMBER OF INSTITUTIONS:				
PROFITABILITY (Percent)				
Return on Average Assets (Annualized)	0.63	0.92	0.91	0.91
Median Ratio	0.36	0.59	0.79	0.53
Return on Average Equity (Annualized)	3.79	7.88	9.28	9.02
Median Ratio	2.31	4.94	8.25	4.25
Net Interest Margin (Annualized)	3.08	2.97	2.67	2.71
Median Ratio	3.03	2.86	2.71	2.89
Number of Profitable Thrifts	207	406	100	713
Percent Profitable	73.93	88.84	93.46	84.38
Profits (\$ Millions)	\$39.59	\$345.80	\$2,987.48	\$3,371.73
Number of Unprofitable Thrifts	73	51	7	132
Percent Unprofitable	26.07	11.16	6.54	15.62
Losses (\$ Millions)	(\$17.75)	(\$14.63)	(\$153.76)	(\$186.13)
EARNINGS (\$ Millions)				
Interest Income	\$208.20	\$2,201.82	\$19,702.07	\$22,102.37
Interest Expense	100.79	1,135.79	11,367.76	12,598.03
NET INTEREST INCOME	107.41	1,066.04	8,334.32	9,504.34
Loss Provisions-Interest Bearing Assets	4.39	38.45	1,524.64	1,567.43
Noninterest Income	133.35	597.60	5,208.30	5,938.31
Mortgage Loan Servicing Fees	1.07	16.58	129.30	146.95
Other Fees and Charges	121.99	495.04	3,651.78	4,268.82
Other Noninterest Income	10.28	85.98	1,427.22	1,522.55
Noninterest Expense	195.07	1,158.94	7,737.51	9,088.85
G&A Expense	194.50	1,151.79	7,506.39	8,850.01
Goodwill Amortization	0.34	5.34	211.17	216.85
Loss Provisions-Noninterest Bearing Assets	0.24	1.81	19.96	22.00
Income Before Taxes & Extraordinary Items	41.30	466.25	4,280.47	4,786.38
Income Taxes	17.40	135.35	1,422.20	1,574.22
Extraordinary Items	(2.05)	0.27	(24.54)	(26.55)
NET INCOME	21.84	331.17	2,833.73	3,185.61
PROFITABILITY (Percent of Avg Assets Annualized)				
Interest Income	5.97	6.14	6.32	6.30
Interest Expense	2.89	3.17	3.65	3.59
NET INTEREST INCOME	3.08	2.97	2.67	2.71
Loss Provisions-Interest Bearing Assets	0.13	0.11	0.49	0.45
Noninterest Income	3.82	1.67	1.67	1.69
Mortgage Loan Servicing Fees	0.03	0.05	0.04	0.04
Other Fees and Charges	3.50	1.38	1.17	1.22
Other Noninterest Income	0.29	0.24	0.46	0.43
Noninterest Expense	5.59	3.23	2.48	2.59
G&A Expense	5.57	3.21	2.41	2.52
Goodwill Amortization	0.01	0.01	0.07	0.06
Loss Provisions-Noninterest Bearing Assets	0.01	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	1.18	1.30	1.37	1.36
Income Taxes	0.50	0.38	0.46	0.45
Extraordinary Items	(0.06)	0.00	(0.01)	(0.01)
NET INCOME	0.63	0.92	0.91	0.91

STATEMENT OF CONDITION  
BY ASSET SIZE

FOURTH QUARTER 2006:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	280	457	107	845
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TOTAL ASSETS (\$ Billions)	\$14.06	\$145.17	\$1,251.89	\$1,410.50
Cash and Noninterest-Earning Deposits	0.24	2.43	13.53	16.20
Investment Securities	2.60	17.56	58.13	78.28
Mortgage Backed Securities	1.27	13.61	151.71	166.60
1 - 4 Family Mortgages	6.47	58.57	662.63	727.06
Home Equity Lines of Credit	0.28	4.74	74.93	79.95
Multi family Mortgages	0.24	6.23	59.91	66.38
Nonresidential Mortgages	1.00	16.66	45.74	63.40
Construction Loans	0.47	7.23	25.66	33.36
Land Loans	0.25	4.64	13.14	18.03
Commercial Loans	0.42	5.92	44.53	50.87
Consumer Loans	0.45	5.36	76.43	82.25
Reposessed Assets, Net	0.02	0.17	1.07	1.26
Real Estate Held for Investment, Net	0.01	0.06	0.12	0.19
Office Premises & Equipment	0.26	2.38	8.92	11.56
Other Assets	0.43	5.13	96.42	101.97
Less: Contra Assets & Valuation Allowances	0.07	0.80	6.06	6.93
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TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$14.06	\$145.17	\$1,251.89	\$1,410.50
TOTAL DEPOSITS AND ESCROWS	10.51	108.13	757.70	875.96
Deposits < or = to Insurance Limits	7.75	73.59	469.48	550.45
Deposits > Insurance Limits	2.76	34.54	288.21	325.51
Escrows	0.05	1.16	13.85	15.06
BORROWINGS	1.03	19.04	329.99	349.87
Advances From FHLB	1.00	16.50	196.53	214.03
Repurchase Agreements & FedFunds Purchased	0.03	1.50	65.30	66.82
Other Borrowings	0.01	1.04	68.17	69.02
Other Liabilities	0.19	1.60	31.83	33.61
Equity Capital	2.34	16.40	132.38	151.06
Capital Stock and Paid-In Capital	0.80	5.13	89.66	95.53
Unrealized Gains (Losses) AFS Securities	0.02	(0.02)	(0.74)	(0.75)
Retained Earnings	1.52	11.40	44.25	57.17

STATEMENT OF CONDITION  
BY ASSET SIZE

FOURTH QUARTER 2006:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	280	457	107	845
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TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.70	1.67	1.08	1.15
Investment Securities	18.47	12.10	4.64	5.55
Mortgage Backed Securities	9.06	9.38	12.12	11.81
1 - 4 Family Mortgages	45.99	40.34	52.93	51.55
Home Equity Lines of Credit	2.00	3.27	5.99	5.67
Multi family Mortgages	1.72	4.29	4.79	4.71
Nonresidential Mortgages	7.09	11.48	3.65	4.49
Construction Loans	3.32	4.98	2.05	2.37
Land Loans	1.78	3.20	1.05	1.28
Commercial Loans	3.01	4.08	3.56	3.61
Consumer Loans	3.23	3.69	6.11	5.83
Reposessed Assets, Net	0.13	0.12	0.09	0.09
Real Estate Held for Investment, Net	0.05	0.04	0.01	0.01
Office Premises & Equipment	1.88	1.64	0.71	0.82
Other Assets	3.07	3.53	7.70	7.23
Less: Contra Assets & Valuation Allowances	0.51	0.55	0.48	0.49
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TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	74.71	74.48	60.52	62.10
Deposits < or = to Insurance Limits	55.11	50.69	37.50	39.03
Deposits > Insurance Limits	19.60	23.79	23.02	23.08
Escrows	0.35	0.80	1.11	1.07
BORROWINGS	7.33	13.12	26.36	24.80
Advances From FHLB	7.10	11.37	15.70	15.17
Repurchase Agreements & FedFunds Purchased	0.19	1.03	5.22	4.74
Other Borrowings	0.04	0.72	5.45	4.89
Other Liabilities	1.33	1.10	2.54	2.38
Equity Capital	16.62	11.30	10.57	10.71
Capital Stock and Paid-In Capital	5.71	3.53	7.16	6.77
Unrealized Gains (Losses) AFS Securities	0.13	(0.01)	(0.06)	(0.05)
Retained Earnings	10.82	7.85	3.53	4.05

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

FOURTH QUARTER 2006:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	280	457	107	845
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TOTAL ASSETS (Percent Change)	2.86	0.57	11.16	9.83
Cash and Noninterest-Earning Deposits	(0.32)	4.33	(5.15)	(3.77)
Investment Securities	(2.38)	4.17	37.01	26.36
Mortgage Backed Securities	(2.94)	(3.48)	1.14	0.71
1 - 4 Family Mortgages	2.31	(7.03)	5.62	4.36
Home Equity Lines of Credit	(0.43)	(10.85)	7.07	5.78
Multi family Mortgages	0.35	0.37	18.34	16.31
Nonresidential Mortgages	11.43	13.25	32.41	26.42
Construction Loans	19.22	8.07	21.26	18.10
Land Loans	34.13	29.78	23.69	25.34
Commercial Loans	13.76	15.21	29.83	27.79
Consumer Loans	5.68	7.78	12.27	11.93
Reposessed Assets, Net	3.26	33.69	99.75	84.70
Real Estate Held for Investment, Net	(12.80)	0.63	7.32	4.15
Office Premises & Equipment	10.14	10.75	10.48	10.52
Other Assets	2.42	(0.95)	38.30	35.40
Less: Contra Assets & Valuation Allowances	5.26	4.59	7.78	7.37
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TOTAL LIABILITIES AND CAPITAL (Percent Chg)	2.86	0.57	11.16	9.83
TOTAL DEPOSITS AND ESCROWS	2.62	3.15	16.25	14.23
Deposits < or = to Insurance Limits	2.20	3.44	19.20	16.48
Deposits > Insurance Limits	3.82	2.54	11.75	10.62
Escrows	(22.81)	4.52	(16.39)	(15.11)
BORROWINGS	(4.31)	(14.71)	(5.53)	(6.13)
Advances From FHLB	(4.71)	(20.30)	(9.08)	(10.03)
Repurchase Agreements & FedFunds Purchased	89.60	43.88	(5.90)	(5.14)
Other Borrowings	(64.04)	79.79	6.88	7.21
Other Liabilities	(3.74)	3.12	32.95	30.65
Equity Capital	8.20	4.83	28.50	25.03
Capital Stock and Paid-In Capital	19.15	8.35	44.25	41.40
Unrealized Gains (Losses) AFS Securities	27.32	(50.12)	(13.53)	(15.98)
Retained Earnings	3.05	3.72	4.52	4.32



CAPITAL MEASURES  
BY ASSET SIZE

FOURTH QUARTER 2006:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	280	457	107	845

CAPITAL COMPLIANCE				
Meet FDICIA Capital Standards	280	457	107	844
Percent of Thrifts	100.00	100.00	100.00	99.88
Consolidated Assets (\$ Billions)	\$14.06	\$145.17	\$1,251.89	\$1,410.50
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)	\$2.27	\$15.78	\$98.57	\$116.56
Tangible Equity Ratio	16.22	10.92	8.12	8.50
Median Ratio	13.74	9.72	8.27	10.26
Tier 1 Capital (\$ Billions)	\$2.27	\$15.79	\$98.97	\$116.97
Tier 1 Leverage Ratio	16.25	10.93	8.15	8.52
Median Ratio	13.95	9.72	8.27	10.26
Tier 1 Risk-based Capital Ratio	29.56	16.95	11.86	12.53
Median Ratio	26.35	15.39	11.84	17.13
Risk-based Capital (\$ Billions)	\$2.34	\$16.46	\$111.67	\$130.41
Total Risk-based Capital Ratio	30.53	17.80	13.78	14.33
Median Ratio	27.61	16.19	12.74	17.94

ASSET QUALITY INDICATORS  
BY ASSET SIZE

FOURTH QUARTER 2006: NUMBER OF INSTITUTIONS:	LESS THAN \$100 MILLION 280	\$100 MILLION TO \$1 BILLION 457	\$1 BILLION OR GREATER 107	INDUSTRY 845
<b>LOANS 30-89 DAYS DELINQUENT (\$ Millions)</b>				
Total Including Repurchased GNMA Loans	\$153.80	\$1,247.14	\$9,797.28	\$11,180.00
Repurchased GNMA Loans	0.00	13.31	624.09	637.40
Total Excluding Repurchased GNMA Loans	153.80	1,233.83	9,173.19	10,542.60
<b>Mortgage Loans</b>				
Construction & Land Loans	11.71	199.86	437.36	648.94
Nonresidential Mortgages	9.97	148.91	134.51	293.38
Multi Family Mortgages	2.30	33.30	92.88	128.48
1-4 Family Mortgages	111.61	704.46	7,584.96	8,382.82
Home Equity Lines of Credit	3.76	49.59	598.43	651.78
<b>Nonmortgage Loans and Leases</b>				
Commercial Loans	7.83	78.87	360.37	447.07
Consumer Loans	10.38	81.73	1,187.20	1,279.31
<b>NONCURRENT LOANS (\$ Millions)</b>				
Total Including Repurchased GNMA Loans	\$85.31	\$845.69	\$7,711.48	\$8,638.38
Repurchased GNMA Loans	0.00	10.95	962.50	973.45
Total Excluding Repurchased GNMA Loans	85.31	834.74	6,748.98	7,664.92
<b>Mortgage Loans</b>				
Construction & Land Loans	2.82	151.77	311.11	465.71
Nonresidential Mortgages	10.56	130.01	196.46	337.03
Multi Family Mortgages	3.03	25.67	112.99	141.69
1-4 Family Mortgages	59.94	450.99	5,984.19	6,491.02
Home Equity Lines of Credit	2.13	21.40	331.76	355.29
<b>Nonmortgage Loans and Leases</b>				
Commercial Loans	5.02	60.65	392.40	458.07
Consumer Loans	3.93	26.60	714.33	744.86
<b>NET CHARGE-OFFS (\$ Millions)</b>				
Mortgage Loans	\$3.57	\$37.33	\$1,327.15	\$1,368.04
Construction & Land Loans	0.19	2.33	20.30	22.82
Nonresidential Mortgages	0.65	0.06	(4.34)	(3.63)
Multi Family Mortgages	0.13	0.81	(0.88)	0.05
1-4 Family Mortgages	0.79	6.47	519.79	527.05
Home Equity Lines of Credit	0.21	1.78	14.38	16.37
<b>Nonmortgage Loans and Leases</b>				
Commercial Loans	0.42	2.85	143.82	147.08
Consumer Loans	1.74	12.95	587.76	602.45
Repossessed Assets	0.53	3.66	30.95	35.14
Other	(0.87)	8.20	29.75	37.08
<b>REPOSSESSED ASSETS, NET (\$ Millions)</b>				
Construction & Land Loans	\$17.69	\$174.87	\$1,070.49	\$1,263.05
Nonresidential Mortgages	1.40	29.33	80.60	111.32
Multi Family Mortgages	2.73	26.71	36.78	66.22
1-4 Family Mortgages	0.04	9.20	6.91	16.14
Other	12.69	98.61	810.29	921.59
	0.84	11.02	135.91	147.78
<b>ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)</b>				
Real Estate Loans	\$8.43	\$93.33	\$807.09	\$908.24
Percent of Total Assets	59.91	64.29	64.47	64.39
<b>Noncurrent Real Estate Loans</b>				
Including Repurchased GNMA Loans	0.08	0.76	6.60	7.44
Percent of Total Assets	0.54	0.52	0.53	0.53
Excluding Repurchased GNMA Loans	0.08	0.75	5.64	6.46
Percent of Total Assets	0.54	0.51	0.45	0.46
<b>Real Estate Owned</b>				
Percent of Total Assets	0.02	0.17	1.04	1.22
<b>Troubled Real Estate Loans</b>				
Including Repurchased GNMA Loans	0.12	0.12	0.08	0.09
Percent of Total Assets	0.09	0.93	7.64	8.66
Excluding Repurchased GNMA Loans	0.66	0.64	0.61	0.61
Percent of Total Assets	0.09	0.92	6.68	7.68
Percent of Total Assets	0.66	0.63	0.53	0.54
<b>Valuation Allowances</b>				
Coverage Ratio	0.08	0.84	6.15	7.07
Including Repurchased GNMA Loans	82.81	93.71	78.15	79.75
Excluding Repurchased GNMA Loans	82.81	94.94	89.30	89.88
Reserve Ratio	0.76	0.76	0.65	0.66

ASSET QUALITY INDICATORS  
BY ASSET SIZE

FOURTH QUARTER 2006: NUMBER OF INSTITUTIONS:	LESS THAN \$100 MILLION 280	\$100 MILLION TO \$1 BILLION 457	\$1 BILLION OR GREATER 107	INDUSTRY 845
<b>LOANS 30-89 DAYS DELINQUENT (% Total Assets)</b>				
Total Including Repurchased GNMA Loans	1.09	0.86	0.78	0.79
Repurchased GNMA Loans	0.00	0.01	0.05	0.05
Total Excluding Repurchased GNMA Loans	1.09	0.85	0.73	0.75
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	1.63	1.68	1.13	1.26
Nonresidential Mortgages	1.00	0.89	0.29	0.46
Multi Family Mortgages	0.95	0.53	0.16	0.19
1-4 Family Mortgages	1.73	1.20	1.14	1.15
Home Equity Lines of Credit	1.33	1.05	0.80	0.82
Nonmortgage Loans and Leases				
Commercial Loans	1.85	1.33	0.81	0.88
Consumer Loans	2.28	1.52	1.55	1.56
<b>NONCURRENT LOANS (% Total Assets)</b>				
Total Including Repurchased GNMA Loans	0.61	0.58	0.62	0.61
Repurchased GNMA Loans	0.00	0.01	0.08	0.07
Total Excluding Repurchased GNMA Loans	0.61	0.57	0.54	0.54
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	0.39	1.28	0.80	0.91
Nonresidential Mortgages	1.06	0.78	0.43	0.53
Multi Family Mortgages	1.25	0.41	0.19	0.21
1-4 Family Mortgages	0.93	0.77	0.90	0.89
Home Equity Lines of Credit	0.76	0.45	0.44	0.44
Nonmortgage Loans and Leases				
Commercial Loans	1.19	1.02	0.88	0.90
Consumer Loans	0.86	0.50	0.93	0.91
<b>NET CHARGE-OFFS (% Total Assets)</b>				
Percent of Outstanding Loans by Loan Type:	0.03	0.03	0.11	0.10
Mortgage Loans				
Construction & Land Loans	0.03	0.02	0.05	0.04
Nonresidential Mortgages	0.07	0.00	(0.01)	(0.01)
Multi Family Mortgages	0.05	0.01	0.00	0.00
1-4 Family Mortgages	0.01	0.01	0.08	0.07
Home Equity Lines of Credit	0.07	0.04	0.02	0.02
Nonmortgage Loans and Leases				
Commercial Loans	0.10	0.05	0.32	0.29
Consumer Loans	0.38	0.24	0.77	0.73
Repossessed Assets	2.98	2.10	2.89	2.78
Other	0.00	0.00	0.00	0.00
<b>REPOSSESSED ASSETS, NET (% Total Assets)</b>				
Percent of Outstanding Loans by Loan Type:	0.13	0.12	0.09	0.09
Construction & Land Loans				
Construction & Land Loans	0.19	0.25	0.21	0.22
Nonresidential Mortgages				
Nonresidential Mortgages	0.27	0.16	0.08	0.10
Multi Family Mortgages				
Multi Family Mortgages	0.01	0.15	0.01	0.02
1-4 Family Mortgages				
1-4 Family Mortgages	0.20	0.17	0.12	0.13
Other				
Other	0.20	0.21	0.14	0.14
<b>ASSET QUALITY SUMMARY (% Total Assets)</b>				
Net Chargeoffs (Annualized)	0.10	0.10	0.42	0.39
Net Provisions for Losses (Annualized)	0.12	0.11	0.49	0.44
Valuation Allowances	0.56	0.58	0.49	0.50
Noncurrent Loans				
Including Repurchased GNMA Loans	0.61	0.58	0.62	0.61
Excluding Repurchased GNMA Loans	0.61	0.57	0.54	0.54
Repossessed Assets, Net (% Total Assets)	0.13	0.12	0.09	0.09
Troubled Assets				
Including Repurchased GNMA Loans	0.73	0.70	0.70	0.70
Excluding Repurchased GNMA Loans	0.73	0.70	0.62	0.63

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

		3-MONTHS ENDED						
		DEC. 2006	SEP. 2006	2006	2005	2004	2003	2002
<b>SUMMARY DATA:</b>								
Number of Thrifts	(#)	845	853	845	863	886	928	974
Total Assets	(\$)	1,410.50	1,633.59	1,410.50	1,464.12	1,306.79	1,092.62	1,004.53
Net Income	(\$)	3.19	4.29	15.89	16.40	13.96	13.74	11.84
Profits	(\$)	3.37	4.42	16.35	16.61	14.31	14.02	12.57
Losses	(\$)	(0.19)	(0.13)	(0.46)	(0.21)	(0.35)	(0.28)	(0.73)
<b>PROFITABILITY MEASURES:</b>								
Return on Average Assets	(%)	0.91	1.08	1.06	1.19	1.18	1.29	1.21
Median Ratio	(%)	0.53	0.62	0.61	0.73	0.71	0.76	0.80
Return on Average Equity	(%)	9.02	11.72	11.21	12.83	12.79	14.29	13.61
Median Ratio	(%)	4.25	5.21	4.99	6.26	6.23	6.97	7.56
Net Interest Income	(\$)	9.50	10.54	40.94	38.82	34.57	30.82	29.99
% of Average Assets	(%)	2.71	2.66	2.74	2.81	2.91	2.90	3.06
Total Fee Income	(\$)	4.42	3.63	17.23	16.83	12.38	9.28	4.55
% of Average Assets	(%)	1.26	0.92	1.26	1.39	1.19	1.25	0.64
G&A Expense	(\$)	8.85	9.91	37.90	33.79	30.09	25.37	22.54
% of Average Assets	(%)	2.52	2.50	2.54	2.44	2.53	2.39	2.30
<b>CAPITAL MEASURES:</b>								
Equity Capital Ratio	(%)	10.71	9.23	10.71	9.45	9.08	9.09	9.18
Tier 1 Leverage Ratio	(%)	8.52	8.01	8.52	8.15	7.80	7.82	7.80
Risk-based Capital Ratio	(%)	14.33	13.64	14.33	13.97	13.85	14.23	13.96
<b>Thrifts by FDICIA Capital Categories:</b>								
Well-Capitalized	(#)	835	849	835	858	881	922	967
Adequately Capitalized	(#)	9	3	9	4	4	5	5
Undercapitalized	(#)	0	1	0	0	0	0	2
Significantly Undercapitalized	(#)	0	0	0	0	1	1	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
<b>FAILED/PROBLEM THRIFTS:</b>								
Failed Thrifts	(#)	0	0	0	0	1	0	1
Problem Thrifts	(#)	6	5	6	7	6	8	14
Problem Thrift Assets	(\$)	3.85	0.18	3.85	1.87	0.71	0.63	2.58
Problem Thrift Assets as a % of Total Assets	(%)	0.27	0.01	0.27	0.13	0.05	0.06	0.26
<b>ASSET QUALITY MEASURES:</b>								
<b>Troubled Assets</b>								
Including Repurchased GNMA Loans	(\$)	9.90	10.42	9.90	9.41	N/A	N/A	N/A
% of Total Assets	(%)	0.70	0.64	0.70	0.64	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	8.93	8.65	8.93	6.46	6.33	7.29	7.57
% of Total Assets	(%)	0.63	0.53	0.63	0.44	0.48	0.67	0.75
<b>Noncurrent Loans</b>								
Including Repurchased GNMA Loans	(\$)	8.64	9.18	8.64	8.67	N/A	N/A	N/A
% of Total Assets	(%)	0.61	0.56	0.61	0.59	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	7.66	7.41	7.66	5.72	5.60	6.35	6.57
% of Total Assets	(%)	0.54	0.45	0.54	0.39	0.43	0.58	0.65
<b>Noncurrent Loans as a % of Loan Type:</b>								
1-4 Family Mortgages	(%)	0.89	0.79	0.89	0.86	0.52	0.83	0.91
Home Equity Lines of Credit	(%)	0.44	0.31	0.44	0.19	0.14	0.03	0.05
Multi Family Loans	(%)	0.21	0.16	0.21	0.16	0.13	0.13	0.13
Commercial Loans	(%)	0.90	1.16	0.90	1.10	1.11	1.21	2.19
Consumer Loans	(%)	0.91	0.78	0.91	0.63	0.78	0.94	0.70
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>								
Originations	(\$)	112.11	149.89	553.07	656.09	603.23	729.87	472.19
Purchases	(\$)	55.33	103.60	326.97	356.15	296.46	355.97	273.68
Sales	(\$)	123.41	167.20	564.56	599.47	477.70	768.41	530.32
Loans Outstanding (1)	(\$)	727.06	892.17	727.06	814.71	729.37	547.42	487.63
Loans Outstanding / Total Assets	(%)	51.55	54.61	51.55	55.64	55.81	50.10	48.54

(1) Does not include Mortgage Backed Securities.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / February 2007

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

	DECEMBER 2006		SEPTEMBER 2006		DECEMBER 2005	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
<b>TOTAL ASSETS</b>	<b>1,410.50</b>	<b>100.00</b>	<b>1,633.59</b>	<b>100.00</b>	<b>1,464.12</b>	<b>100.00</b>
Cash and Noninterest-Earning Deposits	16.20	1.15	17.88	1.09	19.35	1.32
Investment Securities	78.28	5.55	77.59	4.75	64.34	4.39
Mortgage Backed Securities	166.60	11.81	210.11	12.86	171.67	11.72
1-4 Family Mortgages	727.06	51.55	892.17	54.61	814.71	55.64
Home Equity Lines of Credit	79.95	5.67	97.41	5.96	90.51	6.18
Multi Family Mortgages	66.38	4.71	74.37	4.55	66.41	4.54
Nonresidential Mortgages	63.40	4.49	65.38	4.00	54.40	3.72
Construction Loans	33.36	2.37	33.69	2.06	29.10	1.99
Land Loans	18.03	1.28	17.32	1.06	14.60	1.00
Commercial Loans	50.87	3.61	51.18	3.13	43.30	2.96
Consumer Loans	82.25	5.83	92.63	5.67	96.67	6.60
Repossessed Assets, Net	1.26	0.09	1.24	0.08	0.74	0.05
Real Estate Held for Investment	0.19	0.01	0.19	0.01	0.18	0.01
Office Premises & Equipment	11.56	0.82	11.78	0.72	11.09	0.76
Other Assets	101.97	7.23	95.09	5.82	84.56	5.78
Less: Contra Assets & Valuation Allowances	6.93	0.49	7.05	0.43	7.00	0.48
<b>TOTAL LIABILITIES AND CAPITAL</b>	<b>1,410.50</b>	<b>100.00</b>	<b>1,633.59</b>	<b>100.00</b>	<b>1,464.12</b>	<b>100.00</b>
Total Deposits and Escrows	875.96	62.10	933.95	57.17	835.78	57.08
Deposits < or = to Insurance Limits	550.45	39.03	574.83	35.19	506.83	34.62
Deposits > Insurance Limits	325.51	23.08	359.12	21.98	328.95	22.47
Escrows	15.06	1.07	23.72	1.45	22.92	1.57
Total Borrowings	349.87	24.80	495.22	30.31	461.55	31.52
Advances from FHLB	214.03	15.17	285.76	17.49	274.01	18.72
Reverse Repurchase Agreements	66.82	4.74	86.32	5.28	76.12	5.20
Other Borrowings	69.02	4.89	123.14	7.54	111.41	7.61
Other Liabilities	33.61	2.38	53.67	3.29	28.45	1.94
EQUITY CAPITAL	151.06	10.71	150.75	9.23	138.34	9.45
Capital Stock & Paid-In Capital	95.53	6.77	92.62	5.67	81.55	5.57
Unrealized Gains (Losses) AFS Securities	(0.75)	(0.05)	(0.87)	(0.05)	(0.95)	(0.07)
Retained Earnings	57.17	4.05	59.82	3.66	58.39	3.99

	DECEMBER 2006		SEPTEMBER 2006		DECEMBER 2005	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
<b>INCOME AND EXPENSE DATA</b>						
Interest Income	22.10	6.30	24.62	6.22	20.14	5.59
Interest Expense	12.60	3.59	14.07	3.55	10.15	2.82
Net Interest Income	9.50	2.71	10.54	2.66	9.99	2.77
Loss Provisions-Interest Bearing Assets	1.57	0.45	0.89	0.23	0.95	0.26
Noninterest Income	5.94	1.69	6.86	1.73	6.93	1.92
Mortgage Loan Servicing Fees	0.15	0.04	(0.20)	(0.05)	0.36	0.10
Other Fees and Charges	4.27	1.22	3.83	0.97	4.64	1.29
Other Noninterest Income	1.52	0.43	3.23	0.82	1.93	0.54
Noninterest Expense	9.09	2.59	10.10	2.55	9.22	2.56
G&A Expense	8.85	2.52	9.91	2.50	9.06	2.51
Goodwill Expense	0.22	0.06	0.16	0.04	0.14	0.04
Loss Provis.-Nonint. Bearing Assets	0.02	0.01	0.03	0.01	0.03	0.01
Income Before Taxes & Extraord. Items	4.79	1.36	6.41	1.62	6.75	1.87
Income Taxes	1.57	0.45	2.12	0.53	2.43	0.68
Extraordinary Items	(0.03)	(0.01)	0.00	0.00	0.00	0.00
Net Income	3.19	0.91	4.29	1.08	4.32	1.20

\* Annualized.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / February 2007

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

NORTHEAST REGION

		3-MONTHS ENDED		2006	2005	2004	2003	2002
		DEC. 2006	SEP. 2006					
SUMMARY DATA:								
Number of Thrifts	(#)	263	262	263	266	272	285	304
Total Assets	(\$)	414.91	421.06	414.91	371.60	329.11	273.70	246.92
Net Income	(\$)	0.67	0.96	3.76	4.43	4.24	3.45	2.90
Profits	(\$)	0.76	0.98	3.93	4.45	4.30	3.58	3.01
Losses	(\$)	(0.10)	(0.01)	(0.17)	(0.02)	(0.05)	(0.13)	(0.11)
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	0.64	0.95	0.95	1.27	1.40	1.32	1.23
Median Ratio	(%)	0.48	0.54	0.55	0.75	0.69	0.72	0.77
Return on Average Equity	(%)	6.12	9.41	9.38	12.73	14.05	14.14	13.15
Median Ratio	(%)	3.66	4.44	4.42	6.06	6.09	6.69	7.55
Net Interest Income	(\$)	2.31	2.31	9.37	9.43	8.89	7.70	7.26
% of Average Assets	(%)	2.21	2.27	2.36	2.72	2.94	2.94	3.07
Total Fee Income	(\$)	0.86	0.84	3.47	3.44	3.68	2.51	1.64
% of Average Assets	(%)	0.82	0.82	0.82	1.28	1.08	1.50	0.72
G&A Expense	(\$)	1.91	1.78	7.15	6.80	7.13	5.90	5.21
% of Average Assets	(%)	1.83	1.75	1.80	1.96	2.36	2.25	2.21
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	10.56	10.31	10.56	10.04	10.08	9.54	9.39
Tier 1 Leverage Ratio	(%)	8.76	8.79	8.76	8.97	8.96	8.69	8.42
Risk-based Capital Ratio	(%)	15.51	15.67	15.51	16.48	15.93	15.74	14.83
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	263	261	263	264	271	283	302
Adequately Capitalized	(#)	0	1	0	2	1	1	2
Undercapitalized	(#)	0	0	0	0	0	0	0
Significantly Undercapitalized	(#)	0	0	0	0	0	1	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	0	0	1	0	0
Problem Thrifts	(#)	2	2	2	1	1	1	2
Problem Thrift Assets	(\$)	0.08	0.08	0.08	0.78	0.09	0.11	1.52
Problem Thrift Assets as a % of Total Assets	(%)	0.02	0.02	0.02	0.21	0.03	0.04	0.62
ASSET QUALITY MEASURES:								
Troubled Assets								
Including Repurchased GNMA Loans	(\$)	1.93	1.66	1.93	1.40	N/A	N/A	N/A
% of Total Assets	(%)	0.46	0.39	0.46	0.38	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	1.93	1.65	1.93	1.40	1.41	1.70	1.59
% of Total Assets	(%)	0.46	0.39	0.46	0.38	0.43	0.62	0.65
Noncurrent Loans								
Including Repurchased GNMA Loans	(\$)	1.74	1.50	1.74	1.26	N/A	N/A	N/A
% of Total Assets	(%)	0.42	0.36	0.42	0.34	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	1.74	1.49	1.74	1.26	1.30	1.56	1.41
% of Total Assets	(%)	0.42	0.35	0.42	0.34	0.40	0.57	0.57
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	0.66	0.51	0.66	0.50	0.50	0.80	0.77
Home Equity Lines of Credit	(%)	0.33	0.23	0.33	0.33	0.24	0.04	0.05
Multi Family Loans	(%)	0.28	0.26	0.28	0.38	0.31	0.22	0.19
Commercial Loans	(%)	0.58	0.61	0.58	0.73	0.73	1.32	1.81
Consumer Loans	(%)	0.60	0.54	0.60	0.47	1.41	1.51	0.54
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	33.57	33.89	123.63	142.27	125.03	155.67	103.24
Purchases	(\$)	20.44	33.04	119.76	149.79	100.16	83.82	61.92
Sales	(\$)	50.54	68.69	207.75	211.70	151.99	172.78	105.63
Loans Outstanding (1)	(\$)	182.69	194.55	182.69	184.83	155.85	117.57	112.30
Loans Outstanding / Total Assets	(%)	44.03	46.21	44.03	49.74	47.36	42.95	45.48

(1) Does not include Mortgage Backed Securities.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / February 2007

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

NORTHEAST REGION

	DECEMBER 2006		SEPTEMBER 2006		DECEMBER 2005	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
<b>TOTAL ASSETS</b>	<b>414.91</b>	<b>100.00</b>	<b>421.06</b>	<b>100.00</b>	<b>371.60</b>	<b>100.00</b>
Cash and Noninterest-Earning Deposits	4.32	1.04	4.54	1.08	3.63	0.98
Investment Securities	28.77	6.93	28.63	6.80	24.20	6.51
Mortgage Backed Securities	83.20	20.05	80.76	19.18	74.98	20.18
1-4 Family Mortgages	182.69	44.03	194.55	46.21	184.83	49.74
Home Equity Lines of Credit	13.05	3.15	13.48	3.20	9.21	2.48
Multi family Mortgages	15.64	3.77	15.71	3.73	9.86	2.65
Nonresidential Mortgages	27.11	6.53	26.75	6.35	20.10	5.41
Construction Loans	7.93	1.91	8.00	1.90	6.30	1.69
Land Loans	4.03	0.97	4.13	0.98	3.58	0.96
Commercial Loans	20.79	5.01	20.05	4.76	13.93	3.75
Consumer Loans	13.52	3.26	12.73	3.02	12.13	3.26
Repossessed Assets, Net	0.19	0.05	0.16	0.04	0.14	0.04
Real Estate Held for Investment	0.02	0.00	0.02	0.01	0.01	0.00
Office Premises & Equipment	2.74	0.66	2.63	0.62	2.22	0.60
Other Assets	25.55	6.16	24.05	5.71	17.21	4.63
Less: Contra Assets & Valuation Allowances	1.60	0.39	1.67	0.40	1.51	0.41
<b>TOTAL LIABILITIES AND CAPITAL</b>	<b>414.91</b>	<b>100.00</b>	<b>421.06</b>	<b>100.00</b>	<b>371.60</b>	<b>100.00</b>
Total Deposits and Escrows	267.29	64.42	266.45	63.28	225.65	60.72
Deposits < or = to Insurance Limits	186.17	44.87	182.48	43.34	153.21	41.23
Deposits > Insurance Limits	81.13	19.55	83.98	19.94	72.44	19.49
Escrows	2.00	0.48	1.79	0.43	1.72	0.46
Total Borrowings	97.16	23.42	104.85	24.90	103.98	27.98
Advances from FHLB	53.98	13.01	60.27	14.31	49.24	13.25
Reverse Repurchase Agreements	30.16	7.27	28.92	6.87	24.86	6.69
Other Borrowings	13.02	3.14	15.66	3.72	29.89	8.04
Other Liabilities	6.63	1.60	6.33	1.50	4.64	1.25
<b>EQUITY CAPITAL</b>	<b>43.83</b>	<b>10.56</b>	<b>43.41</b>	<b>10.31</b>	<b>37.32</b>	<b>10.04</b>
Capital Stock & Paid-In Capital	27.76	6.69	26.93	6.40	21.32	5.74
Unrealized Gains (Losses) AFS Securities	(0.37)	(0.09)	(0.46)	(0.11)	(0.64)	(0.17)
Retained Earnings	16.97	4.09	17.42	4.14	17.04	4.59

	DECEMBER 2006		SEPTEMBER 2006		DECEMBER 2005	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
<b>INCOME AND EXPENSE DATA</b>						
Interest Income	5.84	5.58	5.76	5.67	4.91	5.34
Interest Expense	3.52	3.37	3.45	3.40	2.56	2.79
Net Interest Income	2.31	2.21	2.31	2.27	2.35	2.56
Loss Provisions-Interest Bearing Assets	0.45	0.43	0.11	0.11	0.11	0.12
Noninterest Income	1.01	0.97	1.05	1.03	1.44	1.57
Mortgage Loan Servicing Fees	0.05	0.05	0.06	0.06	0.07	0.08
Other Fees and Charges	0.81	0.77	0.78	0.76	1.10	1.20
Other Noninterest Income	0.15	0.14	0.21	0.21	0.26	0.28
Noninterest Expense	1.96	1.88	1.81	1.78	1.76	1.92
G&A Expense	1.91	1.83	1.78	1.75	1.73	1.88
Goodwill Expense	0.05	0.05	0.03	0.03	0.04	0.04
Loss Provis.-Nonint. Bearing Assets	0.00	0.00	0.00	0.00	0.00	0.00
Income Before Taxes & Extraord. Items	0.92	0.88	1.43	1.41	1.91	2.08
Income Taxes	0.25	0.24	0.47	0.46	0.67	0.73
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.67	0.64	0.96	0.95	1.24	1.35

\* Annualized.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / February 2007

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

SOUTHEAST REGION

		3-MONTHS ENDED		2006	2005	2004	2003	2002
		DEC. 2006	SEP. 2006					
SUMMARY DATA:								
Number of Thrifts	(#)	299	306	299	306	312	329	345
Total Assets	(\$)	233.28	272.43	233.28	249.51	217.81	195.38	177.16
Net Income	(\$)	0.35	0.51	1.97	2.14	2.01	1.89	1.07
Profits	(\$)	0.43	0.62	2.23	2.25	2.13	2.00	1.64
Losses	(\$)	(0.07)	(0.11)	(0.25)	(0.11)	(0.12)	(0.11)	(0.57)
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	0.61	0.77	0.79	0.92	0.97	1.02	0.66
Median Ratio	(%)	0.46	0.55	0.54	0.65	0.61	0.69	0.71
Return on Average Equity	(%)	6.67	8.83	8.84	10.16	10.82	11.13	6.91
Median Ratio	(%)	3.42	4.47	4.13	5.82	5.40	6.18	6.25
Net Interest Income	(\$)	1.67	1.95	7.38	6.86	6.03	5.20	4.87
% of Average Assets	(%)	2.90	2.92	2.94	2.94	2.92	2.81	3.03
Total Fee Income	(\$)	0.49	0.56	2.18	2.36	2.22	2.05	1.85
% of Average Assets	(%)	0.85	0.83	0.85	0.96	1.09	1.11	1.10
G&A Expense	(\$)	1.50	1.65	6.42	6.11	5.67	5.47	5.06
% of Average Assets	(%)	2.60	2.47	2.55	2.62	2.75	2.96	3.15
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	9.44	8.60	9.44	8.82	9.01	9.11	9.24
Tier 1 Leverage Ratio	(%)	8.49	8.06	8.49	8.30	8.62	8.71	8.92
Risk-based Capital Ratio	(%)	13.53	13.24	13.53	13.46	14.03	14.79	15.16
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	292	303	292	305	311	326	342
Adequately Capitalized	(#)	6	2	6	1	0	3	2
Undercapitalized	(#)	0	1	0	0	0	0	1
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	0	0	0	1
Problem Thrifts	(#)	3	3	3	5	4	6	10
Problem Thrift Assets	(\$)	3.72	0.10	3.72	1.01	0.59	0.50	0.78
Problem Thrift Assets as a % of Total Assets	(%)	1.59	0.04	1.59	0.40	0.27	0.26	0.44
ASSET QUALITY MEASURES:								
Troubled Assets								
Including Repurchased GNMA Loans	(\$)	1.72	1.69	1.72	1.44	N/A	N/A	N/A
% of Total Assets	(%)	0.74	0.62	0.74	0.58	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	1.47	1.43	1.47	1.21	1.23	1.46	1.53
% of Total Assets	(%)	0.63	0.53	0.63	0.49	0.57	0.75	0.87
Noncurrent Loans								
Including Repurchased GNMA Loans	(\$)	1.41	1.42	1.41	1.23	N/A	N/A	N/A
% of Total Assets	(%)	0.60	0.52	0.60	0.49	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	1.17	1.16	1.17	1.00	1.01	1.21	1.28
% of Total Assets	(%)	0.50	0.43	0.50	0.40	0.47	0.62	0.72
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	0.90	0.68	0.90	0.68	0.56	0.79	0.87
Home Equity Lines of Credit	(%)	0.41	0.30	0.41	0.20	0.15	0.06	0.10
Multi-Family Loans	(%)	0.44	0.34	0.44	0.42	0.34	0.35	0.35
Commercial Loans	(%)	1.03	1.75	1.03	1.08	1.33	1.68	2.84
Consumer Loans	(%)	0.60	0.49	0.60	0.52	0.68	0.97	1.03
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	12.67	15.84	61.80	75.87	67.59	91.71	64.89
Purchases	(\$)	10.43	9.63	37.67	47.94	49.06	75.20	56.44
Sales	(\$)	12.81	13.13	53.62	70.90	74.95	123.12	101.76
Loans Outstanding (1)	(\$)	106.19	130.42	106.19	120.43	101.33	86.35	77.65
Loans Outstanding / Total Assets	(%)	45.52	47.87	45.52	48.27	46.52	44.19	43.83

(1) Does not include Mortgage Backed Securities.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / February 2007



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

SOUTHEAST REGION

	DECEMBER 2006		SEPTEMBER 2006		DECEMBER 2005	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
<b>TOTAL ASSETS</b>	233.28	100.00	272.43	100.00	249.51	100.00
Cash and Noninterest-Earning Deposits	3.30	1.41	3.89	1.43	4.33	1.74
Investment Securities	15.37	6.59	15.71	5.76	14.30	5.73
Mortgage Backed Securities	31.47	13.49	38.18	14.01	32.85	13.16
1-4 Family Mortgages	106.19	45.52	130.42	47.87	120.43	48.27
Home Equity Lines of Credit	17.59	7.54	27.03	9.92	25.17	10.09
Multi Family Mortgages	3.51	1.50	5.93	2.18	5.81	2.33
Nonresidential Mortgages	14.83	6.36	15.42	5.66	13.55	5.43
Construction Loans	8.42	3.61	8.66	3.18	8.16	3.27
Land Loans	7.01	3.01	6.67	2.45	5.51	2.21
Commercial Loans	9.58	4.11	10.53	3.87	9.59	3.84
Consumer Loans	20.70	8.87	23.98	8.80	22.45	9.00
Repossessed Assets, Net	0.31	0.13	0.28	0.10	0.21	0.09
Real Estate Held for Investment	0.07	0.03	0.07	0.02	0.07	0.03
Office Premises & Equipment	2.88	1.23	2.90	1.07	2.64	1.06
Other Assets	10.95	4.69	11.15	4.09	10.94	4.38
Less: Contra Assets & Valuation Allowances	1.31	0.56	1.34	0.49	1.34	0.54
<b>TOTAL LIABILITIES AND CAPITAL</b>	233.28	100.00	272.43	100.00	249.51	100.00
Total Deposits and Escrows	155.39	66.61	180.46	66.24	164.46	65.91
Deposits < or = to Insurance Limits	100.49	43.08	112.19	41.18	103.43	41.45
Deposits > Insurance Limits	54.90	23.53	68.27	25.06	61.03	24.46
Escrows	1.21	0.52	1.73	0.64	1.81	0.73
Total Borrowings	52.37	22.45	63.90	23.46	58.55	23.47
Advances from FHLB	34.45	14.77	34.96	12.83	34.92	14.00
Reverse Repurchase Agreements	16.59	7.11	22.98	8.43	18.54	7.43
Other Borrowings	1.33	0.57	5.97	2.19	5.09	2.04
Other Liabilities	3.49	1.50	4.63	1.70	4.50	1.81
<b>EQUITY CAPITAL</b>	22.03	9.44	23.44	8.60	22.00	8.82
Capital Stock & Paid-In Capital	12.45	5.34	12.92	4.74	12.23	4.90
Unrealized Gains (Losses) AFS Securities	(0.25)	(0.11)	(0.32)	(0.12)	(0.32)	(0.13)
Retained Earnings	9.89	4.24	10.87	3.99	10.17	4.07

	DECEMBER 2006		SEPTEMBER 2006		DECEMBER 2005	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
<b>INCOME AND EXPENSE DATA</b>						
Interest Income	3.70	6.43	4.17	6.25	3.41	5.57
Interest Expense	2.03	3.53	2.22	3.33	1.63	2.67
Net Interest Income	1.67	2.90	1.95	2.92	1.78	2.90
Loss Provisions-Interest Bearing Assets	0.21	0.36	0.13	0.20	0.20	0.33
Noninterest Income	0.64	1.11	0.67	1.01	0.85	1.39
Mortgage Loan Servicing Fees	0.02	0.03	0.01	0.02	0.02	0.04
Other Fees and Charges	0.47	0.82	0.55	0.82	0.56	0.92
Other Noninterest Income	0.15	0.26	0.12	0.18	0.26	0.43
Noninterest Expense	1.53	2.66	1.70	2.55	1.63	2.67
G&A Expense	1.50	2.60	1.65	2.47	1.61	2.63
Goodwill Expense	0.03	0.05	0.04	0.07	0.02	0.04
Loss Provis.-Nonint. Bearing Assets	0.01	0.01	0.01	0.01	0.01	0.01
Income Before Taxes & Extraord. Items	0.57	0.99	0.79	1.19	0.79	1.29
Income Taxes	0.19	0.32	0.28	0.42	0.29	0.47
Extraordinary Items	(0.03)	(0.05)	0.00	0.00	0.01	0.01
Net Income	0.35	0.61	0.51	0.77	0.51	0.83

\* Annualized.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / February 2007

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

MI DWEST REGION

		3-MONTHS ENDED		2006	2005	2004	2003	2002
		DEC. 2006	SEP. 2006					
SUMMARY DATA:								
Number of Thrifts	(#)	199	199	199	201	207	216	224
Total Assets	(\$)	139.49	137.00	139.49	126.63	135.39	127.54	127.58
Net Income	(\$)	0.30	0.31	1.28	1.29	1.24	1.52	1.52
Profits	(\$)	0.32	0.32	1.32	1.37	1.41	1.54	1.57
Losses	(\$)	(0.02)	(0.01)	(0.03)	(0.08)	(0.16)	(0.03)	(0.04)
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	0.87	0.91	0.96	0.99	0.94	1.17	1.22
Median Ratio	(%)	0.63	0.68	0.67	0.71	0.75	0.82	0.84
Return on Average Equity	(%)	9.50	10.07	10.59	11.14	10.79	13.66	14.28
Median Ratio	(%)	5.11	5.63	5.27	6.15	6.40	7.54	8.02
Net Interest Income	(\$)	0.90	0.90	3.59	3.63	3.70	3.60	3.81
% of Average Assets	(%)	2.60	2.65	2.68	2.78	2.80	2.78	3.07
Total Fee Income	(\$)	0.44	0.42	1.66	1.50	1.38	1.23	1.04
% of Average Assets	(%)	1.26	1.25	1.26	1.21	1.08	1.02	0.87
G&A Expense	(\$)	0.91	0.89	3.51	3.37	3.61	3.35	3.27
% of Average Assets	(%)	2.62	2.61	2.62	2.58	2.74	2.59	2.63
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	9.17	9.10	9.17	9.01	8.98	8.66	8.51
Tier 1 Leverage Ratio	(%)	9.04	8.97	9.04	8.90	8.45	8.42	8.25
Risk-based Capital Ratio	(%)	14.52	14.41	14.52	14.56	14.45	15.05	14.76
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	196	199	196	199	204	216	222
Adequately Capitalized	(#)	3	0	3	1	3	0	1
Undercapitalized	(#)	0	0	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	1	1	1
Problem Thrift Assets	(\$)	0.05	N/A	0.05	N/A	0.03	0.03	0.04
Problem Thrift Assets as a % of Total Assets	(%)	0.04	N/A	0.04	N/A	0.02	0.02	0.03
ASSET QUALITY MEASURES:								
Troubled Assets								
Including Repurchased GNMA Loans	(\$)	1.29	1.19	1.29	1.45	N/A	N/A	N/A
% of Total Assets	(%)	0.93	0.87	0.93	1.14	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	0.62	0.52	0.62	0.48	0.61	0.69	0.73
% of Total Assets	(%)	0.45	0.38	0.45	0.38	0.45	0.54	0.58
Noncurrent Loans								
Including Repurchased GNMA Loans	(\$)	1.18	1.10	1.18	1.36	N/A	N/A	N/A
% of Total Assets	(%)	0.85	0.80	0.85	1.08	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	0.51	0.42	0.51	0.40	0.52	0.52	0.60
% of Total Assets	(%)	0.37	0.31	0.37	0.31	0.39	0.40	0.47
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	1.92	1.90	1.92	2.71	0.50	0.57	0.53
Home Equity Lines of Credit	(%)	0.19	0.20	0.19	0.17	0.12	0.03	0.05
Multi-Family Loans	(%)	1.19	0.87	1.19	0.70	0.61	0.51	0.62
Commercial Loans	(%)	0.69	0.71	0.69	0.84	0.83	1.32	2.15
Consumer Loans	(%)	0.65	0.55	0.65	0.52	0.54	0.56	0.52
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	12.42	12.89	48.60	55.02	49.45	69.19	53.58
Purchases	(\$)	1.83	1.77	7.36	9.32	9.57	14.73	13.94
Sales	(\$)	6.81	8.17	27.70	32.60	32.82	58.76	43.34
Loans Outstanding (1)	(\$)	45.75	44.75	45.75	43.00	46.24	42.01	43.95
Loans Outstanding / Total Assets	(%)	32.79	32.67	32.79	33.96	34.15	32.94	34.45

(1) Does not include Mortgage Backed Securities.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / February 2007

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

MIDWEST REGION

	DECEMBER 2006		SEPTEMBER 2006		DECEMBER 2005	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
<b>TOTAL ASSETS</b>	139.49	100.00	137.00	100.00	126.63	100.00
Cash and Noninterest-Earning Deposits	2.10	1.50	1.78	1.30	1.97	1.56
Investment Securities	24.40	17.49	22.89	16.71	19.16	15.13
Mortgage Backed Securities	16.83	12.06	17.60	12.85	16.98	13.41
1-4 Family Mortgages	45.75	32.79	44.75	32.67	43.00	33.96
Home Equity Lines of Credit	9.18	6.58	8.54	6.23	7.09	5.60
Multi Family Mortgages	3.02	2.16	2.91	2.12	2.98	2.35
Nonresidential Mortgages	9.23	6.62	8.89	6.49	7.89	6.23
Construction Loans	7.80	5.59	7.68	5.61	6.95	5.49
Land Loans	3.09	2.22	2.83	2.07	2.27	1.79
Commercial Loans	6.73	4.82	6.43	4.69	5.68	4.49
Consumer Loans	14.40	10.32	15.35	11.21	14.20	11.21
Repossessed Assets, Net	0.11	0.08	0.09	0.07	0.08	0.07
Real Estate Held for Investment	0.06	0.04	0.06	0.04	0.06	0.05
Office Premises & Equipment	1.39	0.99	1.36	0.99	1.17	0.92
Other Assets	5.30	3.80	5.06	3.70	4.94	3.90
Less: Contra Assets & Valuation Allowances	0.71	0.51	0.69	0.51	0.69	0.55
<b>TOTAL LIABILITIES AND CAPITAL</b>	139.49	100.00	137.00	100.00	126.63	100.00
Total Deposits and Escrows	87.97	63.06	84.69	61.82	75.48	59.61
Deposits < or = to Insurance Limits	57.98	41.56	55.75	40.69	51.23	40.46
Deposits > Insurance Limits	29.99	21.50	28.94	21.13	24.25	19.15
Escrows	0.96	0.69	1.23	0.90	1.09	0.86
Total Borrowings	37.02	26.54	38.14	27.84	38.21	30.17
Advances from FHLB	34.47	24.71	35.40	25.84	35.85	28.31
Reverse Repurchase Agreements	0.88	0.63	0.59	0.43	0.64	0.51
Other Borrowings	1.67	1.20	2.16	1.58	1.72	1.36
Other Liabilities	1.72	1.23	1.69	1.24	1.53	1.21
<b>EQUITY CAPITAL</b>	12.79	9.17	12.47	9.10	11.41	9.01
Capital Stock & Paid-In Capital	5.28	3.79	5.19	3.79	4.76	3.76
Unrealized Gains (Losses) AFS Securities	(0.01)	N/A	(0.02)	(0.01)	(0.02)	(0.02)
Retained Earnings	7.53	5.40	7.31	5.34	6.73	5.31

	DECEMBER 2006		SEPTEMBER 2006		DECEMBER 2005	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
<b>INCOME AND EXPENSE DATA</b>						
Interest Income	2.16	6.25	2.10	6.16	1.75	5.55
Interest Expense	1.26	3.65	1.20	3.51	0.89	2.84
Net Interest Income	0.90	2.60	0.90	2.65	0.86	2.72
Loss Provisions-Interest Bearing Assets	0.06	0.18	0.06	0.18	0.09	0.28
Noninterest Income	0.50	1.45	0.49	1.44	0.44	1.39
Mortgage Loan Servicing Fees	0.02	0.05	0.02	0.06	0.02	0.06
Other Fees and Charges	0.42	1.21	0.40	1.19	0.36	1.15
Other Noninterest Income	0.06	0.19	0.07	0.20	0.06	0.18
Noninterest Expense	0.91	2.64	0.90	2.64	0.83	2.64
G&A Expense	0.91	2.62	0.89	2.61	0.81	2.58
Goodwill Expense	0.01	0.02	0.01	0.02	0.01	0.02
Loss Provis.-Nonint. Bearing Assets	0.00	0.00	0.00	0.00	0.01	0.04
Income Before Taxes & Extraord. Items	0.42	1.22	0.44	1.28	0.38	1.19
Income Taxes	0.12	0.35	0.13	0.37	0.10	0.31
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.30	0.87	0.31	0.91	0.28	0.89

\* Annualized.

Numbers may not sum due to rounding.  
Office of Thrift Supervision / February 2007

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

WEST REGION

		3-MONTHS ENDED						
		DEC. 2006	SEP. 2006	2006	2005	2004	2003	2002
<b>SUMMARY DATA:</b>								
Number of Thrifts	(#)	84	86	84	90	95	98	101
Total Assets	(\$)	637.35	818.02	637.35	729.66	637.62	505.78	460.78
Net Income	(\$)	1.88	2.51	8.92	8.57	6.49	6.90	6.36
Profits	(\$)	1.88	2.51	8.92	8.58	6.50	6.91	6.37
Losses	(\$)	0.00	N/A	0.00	0.00	(0.01)	(0.01)	(0.01)
<b>PROFITABILITY MEASURES:</b>								
Return on Average Assets	(%)	1.19	1.27	1.23	1.25	1.16	1.40	1.37
Median Ratio	(%)	0.82	0.86	0.87	0.95	0.91	1.00	1.05
Return on Average Equity	(%)	11.63	14.22	13.12	14.04	13.11	15.64	16.22
Median Ratio	(%)	8.71	8.89	9.28	9.55	9.77	10.90	11.51
Net Interest Income	(\$)	4.65	5.40	20.69	18.95	16.00	14.34	14.06
% of Average Assets	(%)	2.94	2.74	2.85	2.77	2.86	2.90	3.02
Total Fee Income	(\$)	2.63	1.81	9.93	9.54	5.09	3.49	0.03
% of Average Assets	(%)	1.66	0.92	1.66	1.59	1.29	1.22	0.34
G&A Expense	(\$)	4.54	5.60	20.83	17.52	13.68	10.66	9.00
% of Average Assets	(%)	2.87	2.84	2.87	2.56	2.45	2.15	1.93
<b>CAPITAL MEASURES:</b>								
Equity Capital Ratio	(%)	11.49	8.83	11.49	9.37	8.53	8.88	9.16
Tier 1 Leverage Ratio	(%)	8.20	7.39	8.20	7.50	6.71	6.79	6.85
Risk-based Capital Ratio	(%)	13.97	12.74	13.97	12.98	12.69	13.01	12.85
<b>Thrifts by FDICIA Capital Categories:</b>								
Well-Capitalized	(#)	84	86	84	90	95	97	101
Adequately Capitalized	(#)	0	0	0	0	0	1	0
Undercapitalized	(#)	0	0	0	0	0	0	0
Significantly Undercapitalized	(#)	0	0	0	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
<b>FAILED/PROBLEM THRIFTS:</b>								
Failed Thrifts	(#)	0	0	0	0	0	0	0
Problem Thrifts	(#)	0	0	0	1	0	0	1
Problem Thrift Assets	(\$)	N/A	N/A	N/A	0.08	N/A	N/A	0.23
Problem Thrift Assets as a % of Total Assets	(%)	N/A	N/A	N/A	0.01	N/A	N/A	0.05
<b>ASSET QUALITY MEASURES:</b>								
<b>Troubled Assets</b>								
Including Repurchased GNMA Loans	(\$)	4.98	5.89	4.98	5.14	N/A	N/A	N/A
% of Total Assets	(%)	0.78	0.72	0.78	0.70	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	4.92	5.06	4.92	3.39	3.09	3.44	3.71
% of Total Assets	(%)	0.77	0.62	0.77	0.46	0.48	0.68	0.80
<b>Noncurrent Loans</b>								
Including Repurchased GNMA Loans	(\$)	4.32	5.18	4.32	4.83	N/A	N/A	N/A
% of Total Assets	(%)	0.68	0.63	0.68	0.66	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	4.26	4.35	4.26	3.08	2.77	3.07	3.28
% of Total Assets	(%)	0.67	0.53	0.67	0.42	0.43	0.61	0.71
<b>Noncurrent Loans as a % of Loan Type:</b>								
1-4 Family Mortgages	(%)	0.88	0.83	0.88	0.88	0.52	0.88	1.05
Home Equity Lines of Credit	(%)	0.55	0.35	0.55	0.17	0.12	0.01	0.02
Multi-Family Loans	(%)	0.11	0.07	0.11	0.04	0.03	0.05	0.05
Commercial Loans	(%)	1.40	1.71	1.40	1.58	1.41	0.72	2.14
Consumer Loans	(%)	1.33	1.12	1.33	0.75	0.47	0.59	0.55
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>								
Originations	(\$)	53.44	87.28	319.04	382.93	361.17	413.30	250.48
Purchases	(\$)	22.69	59.16	162.42	149.60	137.80	182.56	141.59
Sales	(\$)	53.26	77.22	275.53	284.28	217.94	413.75	279.58
Loans Outstanding (1)	(\$)	393.46	523.47	393.46	467.48	426.66	302.09	254.07
Loans Outstanding / Total Assets	(%)	61.73	63.99	61.73	64.07	66.91	59.73	55.14

(1) Does not include Mortgage Backed Securities.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / February 2007

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

WEST REGION

	DECEMBER 2006		SEPTEMBER 2006		DECEMBER 2005	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
<b>TOTAL ASSETS</b>	<b>637.35</b>	<b>100.00</b>	<b>818.02</b>	<b>100.00</b>	<b>729.66</b>	<b>100.00</b>
Cash and Noninterest-Earning Deposits	6.48	1.02	7.68	0.94	9.41	1.29
Investment Securities	22.52	3.53	23.53	2.88	18.24	2.50
Mortgage Backed Securities	35.10	5.51	73.57	8.99	46.85	6.42
1-4 Family Mortgages	393.46	61.73	523.47	63.99	467.48	64.07
Home Equity Lines of Credit	40.12	6.30	48.36	5.91	49.03	6.72
Multi family Mortgages	44.28	6.95	49.90	6.10	47.84	6.56
Nonresidential Mortgages	12.22	1.92	14.31	1.75	12.86	1.76
Construction Loans	9.20	1.44	9.35	1.14	7.69	1.05
Land Loans	3.89	0.61	3.68	0.45	3.25	0.45
Commercial Loans	13.78	2.16	14.17	1.73	14.10	1.93
Consumer Loans	33.63	5.28	40.57	4.96	47.90	6.56
Repossessed Assets, Net	0.66	0.10	0.71	0.09	0.31	0.04
Real Estate Held for Investment	0.05	0.01	0.05	0.01	0.04	0.01
Office Premises & Equipment	4.56	0.72	4.89	0.60	5.06	0.69
Other Assets	60.82	9.54	55.48	6.78	52.08	7.14
Less: Contra Assets & Valuation Allowances	3.31	0.52	3.34	0.41	3.47	0.48
<b>TOTAL LIABILITIES AND CAPITAL</b>	<b>637.35</b>	<b>100.00</b>	<b>818.02</b>	<b>100.00</b>	<b>729.66</b>	<b>100.00</b>
Total Deposits and Escrows	366.85	57.56	403.76	49.36	371.37	50.90
Deposits < or = to Insurance Limits	206.46	32.39	224.99	27.50	199.44	27.33
Deposits > Insurance Limits	160.39	25.17	178.77	21.85	171.93	23.56
Escrows	10.89	1.71	18.97	2.32	18.30	2.51
Total Borrowings	175.36	27.51	300.88	36.78	272.06	37.29
Advances from FHLB	102.90	16.14	167.69	20.50	165.26	22.65
Reverse Repurchase Agreements	19.47	3.05	33.84	4.14	32.09	4.40
Other Borrowings	53.00	8.32	99.35	12.15	74.72	10.24
Other Liabilities	21.88	3.43	41.12	5.03	17.87	2.45
<b>EQUITY CAPITAL</b>	<b>73.26</b>	<b>11.49</b>	<b>72.26</b>	<b>8.83</b>	<b>68.35</b>	<b>9.37</b>
Capital Stock & Paid-In Capital	50.70	7.95	48.24	5.90	43.86	6.01
Unrealized Gains (Losses) AFS Securities	(0.12)	(0.02)	(0.07)	(0.01)	0.03	0.00
Retained Earnings	22.96	3.60	24.39	2.98	24.60	3.37

	DECEMBER 2006		SEPTEMBER 2006		DECEMBER 2005	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
<b>INCOME AND EXPENSE DATA</b>						
Interest Income	10.62	6.72	12.79	6.48	10.21	5.70
Interest Expense	5.97	3.78	7.39	3.74	5.19	2.89
Net Interest Income	4.65	2.94	5.40	2.74	5.02	2.80
Loss Provisions-Interest Bearing Assets	0.85	0.54	0.58	0.30	0.55	0.31
Noninterest Income	3.79	2.40	4.65	2.35	4.20	2.34
Mortgage Loan Servicing Fees	0.06	0.04	(0.29)	(0.14)	0.24	0.13
Other Fees and Charges	2.57	1.62	2.10	1.06	2.61	1.46
Other Noninterest Income	1.16	0.73	2.83	1.44	1.35	0.75
Noninterest Expense	4.69	2.96	5.70	2.89	4.99	2.78
G&A Expense	4.54	2.87	5.60	2.84	4.91	2.74
Goodwill Expense	0.14	0.09	0.08	0.04	0.07	0.04
Loss Provis.-Nonint. Bearing Assets	0.01	0.01	0.02	0.01	0.01	0.01
Income Before Taxes & Extraord. Items	2.90	1.84	3.77	1.91	3.69	2.06
Income Taxes	1.02	0.65	1.25	0.63	1.39	0.77
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	1.88	1.19	2.51	1.27	2.30	1.28

\* Annualized.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / February 2007

## 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 and December 2006 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, 2006  
Adjusted to reflect their merger and acquisition activity in prior periods.

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

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

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

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

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

Deposits and Escrows - Beginning March 2004, escrow deposits are included in Deposits Less Than or Equal to \$100,000 and Deposits Greater than \$100,000, and Escrow Deposits is shown as a memo item. Prior to March 2004, escrow deposits were not included in the two deposit categories. Beginning December 2006, Deposits Less Than or Equal to Insurance Limits include retirement accounts with balances less than or equal to \$250,000 and Deposits Greater Than Insurance Limits include retirement accounts with balances greater than \$250,000.

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

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

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

TECHNICAL NOTES

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

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

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

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

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

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

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

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

Repossessed Assets - Includes real estate (construction, 1-4 dwelling units, 5 or more dwelling units, nonresidential and land) and other repossessed assets. Beginning March 2006, includes U.S. government-guaranteed or insured real estate owned. Net repossessed assets are net of specific valuation allowances.

Real Estate Held for Investment, Net - Real estate acquired for development, investment, or resale. Net of specific valuation allowances.

Reserve Ratio - Allowances for loan and lease losses as a percent of total loans and leases.

Tier 1 Capital - Tangible capital and qualifying intangible assets less nonqualifying purchased mortgage servicing rights.

Troubled Assets - Includes noncurrent loans and repossessed assets.

Troubled Real Estate Loans - Includes noncurrent mortgage loans and real estate owned.

Valuation Allowances - Amount of valuation allowances for all assets.