



First Quarter 2006 Thrift Industry Report Data

May 19, 2006

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

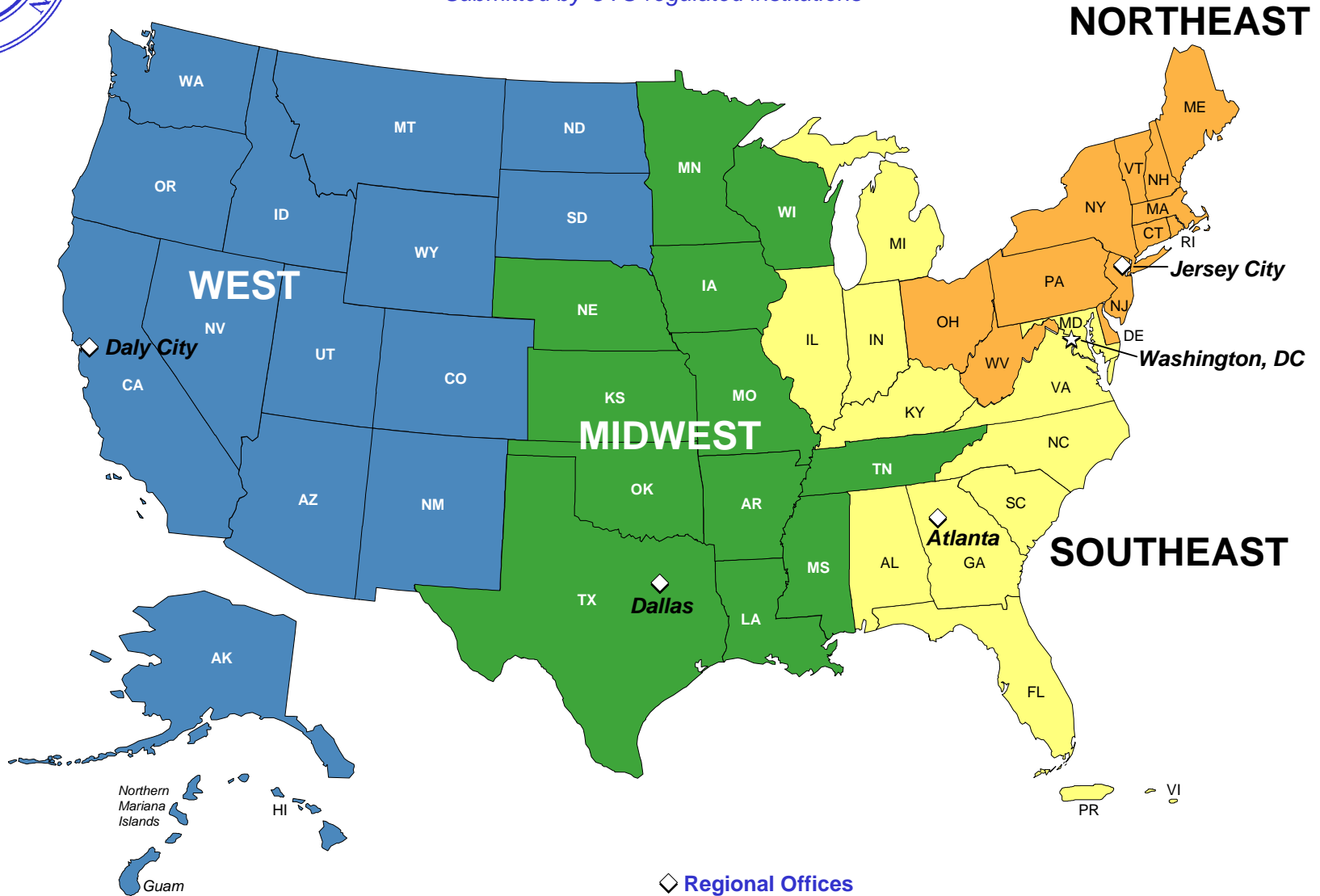


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PROFITABILITY AND EARNINGS
YEAR-TO-DATE AND PRIOR FOUR YEARS

INDUSTRY AGGREGATES:	3 mos.2006	3 mos.2005	2005	2004	2003	2002
PROFITABILITY(Percent)						
Return on Average Assets	1.14	1.22	1.19	1.17	1.29	1.21
Median Ratio	0.66	0.72	0.72	0.71	0.76	0.80
Return on Average Equity	12.18	13.30	12.83	12.79	14.29	13.61
Median Ratio	5.35	6.39	6.19	6.23	6.97	7.56
Net Interest Margin	2.77	2.87	2.81	2.89	2.95	3.12
Median Ratio	3.07	3.16	3.12	3.11	3.03	3.19
EARNINGS (\$ Millions)						
Interest Income	\$21,079.37	\$16,086.31	\$72,290.07	\$55,872.33	\$51,478.54	\$55,456.48
Interest Expense	10,863.17	6,684.21	33,473.40	21,300.82	20,658.87	25,468.47
NET INTEREST INCOME	10,216.20	9,402.10	38,816.67	34,571.52	30,819.66	29,988.00
Loss Provisions-Interest Bearing Assets	548.97	631.07	2,953.88	2,601.26	2,190.42	2,854.13
Noninterest Income	6,311.34	5,533.99	23,922.43	20,105.57	18,516.01	14,131.65
Mortgage Loan Servicing Fees	730.39	741.82	1,625.59	(62.87)	(712.51)	(3,860.33)
Other Fees and Charges	3,969.88	3,251.50	15,209.00	12,442.72	9,989.46	8,409.28
Other Noninterest Income	1,611.07	1,540.67	7,087.84	7,725.72	9,239.06	9,582.70
Noninterest Expense	9,464.83	8,079.41	34,316.58	30,500.29	25,766.42	22,999.31
G&A Expense	9,312.37	7,949.39	33,793.78	30,085.01	25,365.88	22,536.27
Goodwill Amortization	137.95	112.46	455.74	371.55	268.52	333.75
Loss Provisions-Noninterest Bearing Assets	14.51	17.57	67.06	43.73	132.02	129.30
Income Before Taxes & Extraordinary Items	6,513.75	6,225.61	25,468.64	21,575.53	21,378.83	18,266.21
Income Taxes	2,295.96	2,219.23	9,067.85	7,630.70	7,634.30	6,437.00
Extraordinary Items	0.03	0.00	(0.56)	18.56	(2.89)	7.87
NET INCOME	4,217.83	4,006.38	16,400.23	13,963.39	13,741.65	11,837.08
Profits	\$4,242.41	\$4,076.59	\$16,609.58	\$14,311.60	\$14,019.79	\$12,570.06
Losses	(\$24.58)	(\$70.21)	(\$209.35)	(\$348.21)	(\$278.14)	(\$732.99)
PROFITABILITY (Percent of Avg Assets Annualized)						
Interest Income	5.71	4.90	5.22	4.67	4.85	5.66
Interest Expense	2.94	2.04	2.42	1.78	1.95	2.60
NET INTEREST INCOME	2.77	2.87	2.81	2.89	2.90	3.06
Loss Provisions-Interest Bearing Assets	0.15	0.19	0.21	0.22	0.21	0.29
Noninterest Income	1.71	1.69	1.73	1.68	1.74	1.44
Mortgage Loan Servicing Fees	0.20	0.23	0.12	(0.01)	(0.07)	(0.39)
Other Fees and Charges	1.07	0.99	1.10	1.04	0.94	0.86
Other Noninterest Income	0.44	0.47	0.51	0.65	0.87	0.98
Noninterest Expense	2.56	2.46	2.48	2.55	2.43	2.35
G&A Expense	2.52	2.42	2.44	2.52	2.39	2.30
Goodwill Amortization	0.04	0.03	0.03	0.03	0.03	0.03
Loss Provisions-Noninterest Bearing Assets	0.00	0.01	0.00	0.00	0.01	0.01
Income Before Taxes & Extraordinary Items	1.76	1.90	1.84	1.80	2.01	1.87
Income Taxes	0.62	0.68	0.66	0.64	0.72	0.66
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
NET INCOME	1.14	1.22	1.19	1.17	1.29	1.21
Profits	1.15	1.24	1.20	1.20	1.32	1.28
Losses	(0.01)	(0.02)	(0.02)	(0.03)	(0.03)	(0.07)

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004	SEP 2004	JUN 2004	MAR 2004
NUMBER OF INSTITUTIONS:	856	863	866	870	880	886	896	910	923
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	1.14	1.19	1.15	1.18	1.22	1.17	1.15	1.16	1.19
Median Ratio	0.66	0.67	0.73	0.80	0.72	0.71	0.75	0.73	0.73
Return on Average Equity (Annualized)	12.18	12.86	12.41	12.79	13.30	12.96	12.58	12.63	13.01
Median Ratio	5.35	5.69	6.20	7.16	6.38	6.21	6.43	6.57	6.31
Net Interest Margin (Annualized)	2.77	2.76	2.76	2.85	2.87	2.90	2.88	2.91	2.88
Median Ratio	3.07	3.10	3.12	3.16	3.16	3.17	3.13	3.05	3.06
Number of Profitable Thrifts	776	761	786	812	812	803	819	824	841
Percent Profitable	90.65	88.18	90.76	93.33	92.27	90.63	91.41	90.55	91.12
Profits (\$ Millions)	\$4,242.41	\$4,401.94	\$4,058.44	\$4,072.61	\$4,076.59	\$3,836.18	\$3,678.77	\$3,432.18	\$3,364.47
Number of Unprofitable Thrifts	80	102	80	58	68	83	77	86	82
Percent Unprofitable	9.35	11.82	9.24	6.67	7.73	9.37	8.59	9.45	8.88
Losses (\$ Millions)	(\$24.58)	(\$81.25)	(\$19.35)	(\$38.55)	(\$70.21)	(\$76.10)	(\$178.90)	(\$66.51)	(\$26.71)
EARNINGS (\$ Millions)									
Interest Income	\$21,079.37	\$20,135.78	\$18,580.09	\$17,487.90	\$16,086.31	\$15,330.14	\$14,186.02	\$13,305.52	\$13,050.64
Interest Expense	10,863.17	10,148.45	8,873.00	7,767.74	6,684.21	6,048.34	5,442.79	4,845.66	4,964.03
NET INTEREST INCOME	10,216.20	9,987.32	9,707.09	9,720.16	9,402.10	9,281.80	8,743.23	8,459.86	8,086.62
Loss Provisions-Interest Bearing Assets	548.97	946.48	700.58	675.76	631.07	830.80	630.30	622.80	517.36
Noninterest Income	6,311.34	6,927.05	5,753.01	5,708.39	5,533.99	5,479.84	5,238.35	4,911.97	4,475.41
Mortgage Loan Servicing Fees	730.39	356.39	575.01	(47.63)	741.82	405.13	317.33	(53.30)	(732.03)
Other Fees and Charges	3,969.88	4,641.50	3,745.81	3,570.19	3,251.50	3,367.19	3,404.81	3,154.94	2,515.77
Other Noninterest Income	1,611.07	1,929.15	1,432.19	2,185.83	1,540.67	1,707.51	1,516.21	1,810.33	2,691.67
Noninterest Expense	9,464.83	9,217.89	8,524.15	8,495.13	8,079.41	8,151.04	7,962.03	7,540.81	6,846.41
G&A Expense	9,312.37	9,055.23	8,401.69	8,387.47	7,949.39	8,032.83	7,853.93	7,441.44	6,756.81
Goodwill Amortization	137.95	135.93	107.70	99.65	112.46	97.18	100.57	91.82	81.99
Loss Provisions-Noninterest Bearing Assets	14.51	26.73	14.76	8.01	17.57	21.03	7.53	7.56	7.61
Income Before Taxes & Extraordinary Items	6,513.75	6,750.01	6,235.37	6,257.65	6,225.61	5,779.80	5,389.25	5,208.22	5,198.26
Income Taxes	2,295.96	2,434.04	2,193.54	2,221.04	2,219.23	2,019.03	1,886.06	1,873.63	1,851.98
Extraordinary Items	0.03	4.74	(2.74)	(2.55)	0.00	(0.69)	(3.32)	31.09	(8.52)
NET INCOME	4,217.83	4,320.70	4,039.09	4,034.06	4,006.38	3,760.09	3,499.87	3,365.67	3,337.76
PROFITABILITY (Percent of Avg Assets Annualized)									
Interest Income	5.71	5.55	5.28	5.12	4.90	4.78	4.68	4.57	4.64
Interest Expense	2.94	2.80	2.52	2.27	2.04	1.89	1.79	1.66	1.77
NET INTEREST INCOME	2.77	2.76	2.76	2.85	2.87	2.90	2.88	2.91	2.88
Loss Provisions-Interest Bearing Assets	0.15	0.26	0.20	0.20	0.19	0.26	0.21	0.21	0.18
Noninterest Income	1.71	1.91	1.64	1.67	1.69	1.71	1.73	1.69	1.59
Mortgage Loan Servicing Fees	0.20	0.10	0.16	(0.01)	0.23	0.13	0.10	(0.02)	(0.26)
Other Fees and Charges	1.07	1.28	1.06	1.05	0.99	1.05	1.12	1.08	0.90
Other Noninterest Income	0.44	0.53	0.41	0.64	0.47	0.53	0.50	0.62	0.96
Noninterest Expense	2.56	2.54	2.42	2.49	2.46	2.54	2.63	2.59	2.44
G&A Expense	2.52	2.50	2.39	2.46	2.42	2.51	2.59	2.56	2.40
Goodwill Amortization	0.04	0.04	0.03	0.03	0.03	0.03	0.03	0.03	0.03
Loss Provisions-Noninterest Bearing Assets	0.00	0.01	0.00	0.00	0.01	0.01	0.00	0.00	0.00
Income Before Taxes & Extraordinary Items	1.76	1.86	1.77	1.83	1.90	1.80	1.78	1.79	1.85
Income Taxes	0.62	0.67	0.62	0.65	0.68	0.63	0.62	0.64	0.66
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00
NET INCOME	1.14	1.19	1.15	1.18	1.22	1.17	1.15	1.16	1.19

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004	SEP 2004	JUN 2004	MAR 2004
NUMBER OF INSTITUTIONS:	856	863	866	870	880	886	896	910	923
TOTAL ASSETS (\$ Billions)	\$1,499.01	\$1,464.12	\$1,429.55	\$1,388.02	\$1,340.78	\$1,306.79	\$1,227.95	\$1,188.30	\$1,157.36
Cash and Noninterest-Earning Deposits	16.89	19.35	18.43	18.24	18.66	17.78	18.40	18.17	17.88
Investment Securities	69.34	64.34	62.64	59.78	55.31	57.18	60.09	67.89	75.78
Mortgage Backed Securities	176.42	171.67	165.17	158.89	159.23	156.44	146.95	146.80	152.69
1 - 4 Family Mortgages	846.62	814.71	810.86	789.15	755.31	729.37	670.49	631.42	602.57
Home Equity Lines of Credit	91.60	90.51	89.32	87.22	82.87	79.27	67.86	58.73	53.53
Multifamily Mortgages	66.67	66.41	66.38	65.34	62.69	61.07	58.53	57.39	56.47
Nonresidential Mortgages	55.50	54.40	53.65	53.63	53.38	52.47	50.23	49.11	48.81
Construction Loans	30.54	29.10	27.97	27.03	25.89	24.85	23.98	23.11	22.86
Land Loans	15.76	14.60	13.49	12.50	11.75	11.08	10.06	9.10	8.44
Commercial Loans	43.56	43.30	42.26	43.93	40.56	40.66	38.78	37.68	32.47
Consumer Loans	86.02	96.67	86.45	79.98	77.60	78.19	76.03	74.36	67.87
Reposessed Assets, Net	1.02	0.74	0.71	0.72	0.72	0.73	0.77	0.82	0.91
Real Estate Held for Investment, Net	0.18	0.18	0.21	0.25	0.25	0.25	0.29	0.28	0.28
Office Premises & Equipment	11.28	11.09	10.85	10.74	10.55	10.63	9.94	9.71	9.79
Other Assets	86.00	84.56	77.19	74.50	75.62	72.85	69.97	68.93	66.77
Less: Contra Assets & Valuation Allowances	6.78	7.00	6.70	6.65	6.74	6.74	6.54	6.48	6.24
TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$1,499.01	\$1,464.12	\$1,429.55	\$1,388.02	\$1,340.78	\$1,306.79	\$1,227.95	\$1,188.30	\$1,157.36
TOTAL DEPOSITS AND ESCROWS	866.64	835.78	822.06	800.66	784.63	757.76	720.42	695.48	692.91
Deposits less than or equal to \$100,000	526.60	506.83	489.92	477.45	475.07	459.30	442.75	433.90	436.58
Deposits greater than \$100,000	340.04	328.95	332.14	323.21	309.57	298.46	277.68	261.58	256.33
Escrows	24.77	22.92	29.95	29.64	29.84	27.31	28.50	28.28	32.85
BORROWINGS	459.23	461.55	450.64	432.75	407.63	406.19	372.15	362.39	336.98
Advances From FHLB	270.06	274.01	269.25	266.45	241.58	244.82	224.52	223.41	210.52
Repurchase Agreements & FedFunds Purchased	75.62	76.12	76.65	68.42	67.32	69.97	63.39	59.87	62.48
Other Borrowings	113.55	111.41	104.73	97.89	98.73	91.41	84.24	79.11	63.98
Other Liabilities	32.78	28.45	25.46	24.96	25.39	24.14	21.54	21.16	21.18
Equity Capital	140.36	138.34	131.40	129.65	123.12	118.70	113.84	109.26	106.29
Capital Stock and Paid-In Capital	83.46	81.55	74.76	74.22	70.41	66.79	63.99	61.75	58.51
Unrealized Gains (Losses) AFS Securities	(1.76)	(0.95)	(0.54)	0.33	(0.39)	0.51	0.48	(0.53)	1.57
Retained Earnings	59.03	58.39	57.90	55.85	53.71	52.21	50.34	48.82	47.46

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004	SEP 2004	JUN 2004	MAR 2004
NUMBER OF INSTITUTIONS:	856	863	866	870	880	886	896	910	923
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	1.13	1.32	1.29	1.31	1.39	1.36	1.50	1.53	1.55
Investment Securities	4.63	4.39	4.38	4.31	4.13	4.38	4.89	5.71	6.55
Mortgage Backed Securities	11.77	11.72	11.55	11.45	11.88	11.97	11.97	12.35	13.19
1 - 4 Family Mortgages	56.48	55.64	56.72	56.85	56.33	55.81	54.60	53.14	52.06
Home Equity Lines of Credit	6.11	6.18	6.25	6.28	6.18	6.07	5.53	4.94	4.63
Multifamily Mortgages	4.45	4.54	4.64	4.71	4.68	4.67	4.77	4.83	4.88
Nonresidential Mortgages	3.70	3.72	3.75	3.86	3.98	4.02	4.09	4.13	4.22
Construction Loans	2.04	1.99	1.96	1.95	1.93	1.90	1.95	1.94	1.98
Land Loans	1.05	1.00	0.94	0.90	0.88	0.85	0.82	0.77	0.73
Commercial Loans	2.91	2.96	2.96	3.16	3.02	3.11	3.16	3.17	2.81
Consumer Loans	5.74	6.60	6.05	5.76	5.79	5.98	6.19	6.26	5.86
Reposessed Assets, Net	0.07	0.05	0.05	0.05	0.05	0.06	0.06	0.07	0.08
Real Estate Held for Investment, Net	0.01	0.01	0.01	0.02	0.02	0.02	0.02	0.02	0.02
Office Premises & Equipment	0.75	0.76	0.76	0.77	0.79	0.81	0.81	0.82	0.85
Other Assets	5.74	5.78	5.40	5.37	5.64	5.58	5.70	5.80	5.77
Less: Contra Assets & Valuation Allowances	0.45	0.48	0.47	0.48	0.50	0.52	0.53	0.55	0.54
TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	57.81	57.08	57.50	57.68	58.52	57.99	58.67	58.53	59.87
Deposits less than or equal to \$100,000	35.13	34.62	34.27	34.40	35.43	35.15	36.06	36.51	37.72
Deposits greater than \$100,000	22.68	22.47	23.23	23.29	23.09	22.84	22.61	22.01	22.15
Escrows	1.65	1.57	2.10	2.14	2.23	2.09	2.32	2.38	2.84
BORROWINGS	30.64	31.52	31.52	31.18	30.40	31.08	30.31	30.50	29.12
Advances From FHLB	18.02	18.72	18.83	19.20	18.02	18.73	18.28	18.80	18.19
Repurchase Agreements & FedFunds Purchased	5.04	5.20	5.36	4.93	5.02	5.35	5.16	5.04	5.40
Other Borrowings	7.57	7.61	7.33	7.05	7.36	6.99	6.86	6.66	5.53
Other Liabilities	2.19	1.94	1.78	1.80	1.89	1.85	1.75	1.78	1.83
Equity Capital	9.36	9.45	9.19	9.34	9.18	9.08	9.27	9.19	9.18
Capital Stock and Paid-In Capital	5.57	5.57	5.23	5.35	5.25	5.11	5.21	5.20	5.06
Unrealized Gains (Losses) AFS Securities	(0.12)	(0.07)	(0.04)	0.02	(0.03)	0.04	0.04	(0.04)	0.14
Retained Earnings	3.94	3.99	4.05	4.02	4.01	4.00	4.10	4.11	4.10

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

FOR THE QUARTER ENDING:	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004	SEP 2004	JUN 2004	MAR 2004
NUMBER OF INSTITUTIONS:	856	863	866	870	880	886	896	910	923
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TOTAL ASSETS (Percent Change)	15.25	14.67	18.50	18.81	20.49	24.21	16.69	16.00	12.26
Cash and Noninterest-Earning Deposits	(6.49)	12.51	3.15	4.23	9.06	(7.21)	(4.13)	(7.14)	5.79
Investment Securities	31.23	16.02	5.71	(10.28)	(23.97)	(53.83)	(52.80)	(47.62)	(43.24)
Mortgage Backed Securities	15.44	13.07	15.43	10.95	11.96	22.31	15.17	5.34	3.88
1 - 4 Family Mortgages	13.13	13.11	21.96	26.13	28.77	38.53	30.69	25.93	18.98
Home Equity Lines of Credit	11.48	15.70	32.93	50.17	61.25	68.25	66.81	60.15	43.89
Multifamily Mortgages	10.10	11.47	17.12	18.09	15.73	17.92	14.79	15.11	18.86
Nonresidential Mortgages	11.45	11.47	12.48	14.41	18.31	20.65	15.50	14.41	11.68
Construction Loans	24.46	23.24	20.95	19.47	19.57	17.83	17.18	12.51	9.66
Land Loans	42.66	41.43	39.64	42.46	44.94	45.66	40.50	37.57	29.23
Commercial Loans	13.35	12.16	13.77	18.20	37.58	12.27	3.64	34.82	8.04
Consumer Loans	29.93	26.33	15.98	9.62	16.68	23.77	31.18	25.04	23.68
Reposessed Assets, Net	49.17	6.29	(4.34)	(8.82)	(17.55)	(19.36)	(19.18)	(14.08)	(6.38)
Real Estate Held for Investment, Net	(20.11)	(17.21)	(12.07)	8.35	(12.14)	(7.08)	(1.01)	(0.33)	(2.87)
Office Premises & Equipment	11.49	8.62	12.36	13.39	12.08	13.35	6.90	5.99	6.90
Other Assets	17.37	20.75	13.11	10.53	17.30	15.02	(12.49)	4.57	(1.72)
Less: Contra Assets & Valuation Allowances	7.84	7.15	5.06	4.79	13.14	25.08	16.01	14.77	8.97
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TOTAL LIABILITIES AND CAPITAL (Percent Chg)	15.25	14.67	18.50	18.81	20.49	24.21	16.69	16.00	12.26
TOTAL DEPOSITS AND ESCROWS	13.14	12.94	16.32	17.37	17.89	18.94	11.35	9.25	8.79
Deposits less than or equal to \$100,000	13.58	13.36	12.94	12.45	13.76	7.45	(0.23)	(0.03)	(1.13)
Deposits greater than \$100,000	12.46	12.30	21.67	25.48	24.84	42.34	36.61	29.14	31.21
Escrows	(15.64)	(14.60)	6.12	5.77	(8.31)	8.65	(30.42)	(34.88)	(15.93)
BORROWINGS	17.65	16.18	22.92	20.94	25.83	34.66	34.68	33.70	21.85
Advances From FHLB	14.42	15.33	22.10	21.01	19.67	35.09	33.69	42.37	24.92
Repurchase Agreements & FedFunds Purchased	14.14	10.75	22.74	16.64	14.35	14.78	16.00	7.03	14.23
Other Borrowings	28.98	22.50	25.23	23.94	56.22	67.52	72.00	47.72	31.76
Other Liabilities	25.55	20.65	19.92	19.56	22.53	(44.90)	(72.69)	(69.09)	(67.48)
Equity Capital	17.23	19.44	17.60	20.80	20.21	23.83	21.91	16.66	14.07
Capital Stock and Paid-In Capital	22.16	26.33	19.28	21.95	24.95	26.14	24.95	21.54	14.19
Unrealized Gains (Losses) AFS Securities	393.90	(291.87)	(208.00)	(165.32)	(125.92)	(0.49)	(48.59)	(122.11)	(34.02)
Retained Earnings	12.80	13.30	16.90	16.98	17.31	19.89	18.01	15.69	15.16

STRUCTURAL DATA AND LOAN ACTIVITY

FOR THE QUARTER ENDING:	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004	SEP 2004	JUN 2004	MAR 2004
NUMBER OF INSTITUTIONS:	856	863	866	870	880	886	896	910	923

SELECTED STRUCTURAL DATA									
Number of New Thrifts	5	3	4	1	5	4	3	3	6
Consolidated Assets (\$ Billions)	2.57	1.45	0.25	0.01	0.20	27.37	1.67	0.90	18.78
Number of Conservatorships/Receiverships	0	0	0	0	0	0	0	0	1
Consolidated Assets (\$ Billions)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01
Number of Bank Charter Conversions	2	1	3	4	1	5	6	4	6
Consolidated Assets (\$ Billions)	16.03	0.03	8.18	0.21	0.34	0.85	1.73	15.59	1.92
Number of Bank Acquisitions	8	3	1	3	5	5	6	8	2
Consolidated Assets (\$ Billions)	3.75	10.30	0.01	1.97	6.57	2.11	3.26	12.26	2.02
Number of Thrift Mergers	2	2	1	3	4	3	4	3	2
Consolidated Assets (\$ Billions)	0.05	0.21	0.05	0.34	31.78	0.63	1.82	3.01	1.57

LOAN ACTIVITY (\$ Millions)									
Mortgage Pool Securities									
Total Purchases	\$92,364.32	\$160,912.63	\$98,271.72	\$30,109.01	\$27,675.73	\$35,334.59	\$23,171.93	\$33,527.54	\$36,842.04
Total Sales	76,339.49	142,223.93	73,387.00	14,485.18	14,579.80	16,923.91	13,964.92	15,053.33	19,171.23
Mortgage Originations	164,630.18	187,097.13	204,180.14	191,835.76	160,982.98	176,643.90	167,067.62	196,533.96	148,843.46
Construction Loans	9,662.08	9,814.84	9,894.43	9,701.20	8,241.14	9,131.50	9,571.47	9,567.17	7,954.39
1-4 Family Mortgages	7,371.69	7,273.02	7,298.97	7,421.75	6,457.44	7,178.53	7,695.33	7,753.91	6,281.82
Permanent Loans Secured by 1-4 Family Unit	142,608.05	163,937.10	181,276.99	169,377.34	141,497.78	154,095.83	145,424.81	173,450.18	130,263.91
Mortgage Refinancings	58,225.24	64,114.67	68,158.28	58,200.23	59,707.99	63,295.64	51,774.59	71,818.62	53,918.34
Mortgage Purchases	85,683.71	91,612.24	97,858.31	96,614.73	80,748.06	79,080.92	78,345.11	80,860.33	64,147.01
Secured by 1-4 Family Mortgages	83,473.29	88,771.92	94,987.92	93,872.08	78,521.77	77,859.65	77,560.48	79,253.06	61,788.39
Mortgage Sales	138,436.62	159,076.68	167,832.19	155,037.79	128,928.94	125,235.01	124,433.55	144,786.15	92,561.23
Secured by 1-4 Family Mortgages	135,450.70	155,789.97	164,830.21	151,244.20	127,605.38	122,524.60	122,749.33	141,334.69	91,094.19
Nonmortgage Originations and Purchases	69,359.32	83,195.81	85,863.58	76,710.99	60,245.60	65,367.29	59,147.31	57,261.77	36,458.57
Consumer Loans	40,075.04	43,390.11	43,719.24	39,619.37	31,450.65	34,752.25	32,881.04	33,121.89	18,749.56

OTHER INDICATORS (Percent Annualized)									
Asset Growth Rate	14.43	12.24	14.38	15.00	12.55	17.78	14.56	20.51	18.63
Cost of Funds	3.38	3.22	2.89	2.63	2.33	2.19	2.07	1.93	2.04
Asset Yield	6.10	5.98	5.63	5.45	5.21	5.10	5.03	4.89	5.10
Mortgage Portfolio Yield	6.05	5.84	5.53	5.32	5.12	5.02	4.94	4.85	5.14
Earnings Efficiency	107.74	107.24	107.49	108.56	108.18	107.99	107.82	107.92	108.13
Operating Efficiency	62.43	60.43	59.89	63.34	59.34	61.53	63.01	64.36	68.46

CAPITAL MEASURES

FOR THE QUARTER ENDING:	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004	SEP 2004	JUN 2004	MAR 2004
NUMBER OF INSTITUTIONS:	856	863	866	870	880	886	896	910	923

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	856	862	862	868	879	885	895	909	922
Percent of Thrifts	100.00	99.88	99.54	99.77	99.89	99.89	99.89	99.89	99.89
Consolidated Assets (\$ Billions)	\$1,499.01	\$1,464.07	\$1,428.09	\$1,387.98	\$1,340.73	\$1,306.75	\$1,227.91	\$1,188.19	\$1,157.25
Fail FDICIA Capital Standards	0	0	1	2	1	1	1	1	1
Percent of Thrifts	0.00	0.00	0.12	0.23	0.11	0.11	0.11	0.11	0.11
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$1.07	\$0.04	\$0.04	\$0.05	\$0.05	\$0.11	\$0.11
Critically Undercapitalized	0	0	0	1	1	0	0	0	0
Percent of Thrifts	0.00	0.00	0.00	0.11	0.11	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.04	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$120.91	\$116.97	\$112.57	\$110.27	\$104.16	\$100.19	\$95.88	\$93.50	\$89.40
Tangible Equity Ratio	8.22	8.15	7.99	8.07	7.89	7.79	7.95	7.99	7.86
Median Ratio	10.13	10.20	10.15	10.13	10.05	10.02	9.91	9.85	9.87
Tier 1 Capital (\$ Billions)	\$121.45	\$117.54	\$112.64	\$110.35	\$104.25	\$100.29	\$96.01	\$93.62	\$89.48
Tier 1 Leverage Ratio	8.22	8.15	7.99	8.07	7.89	7.80	7.95	7.99	7.86
Median Ratio	10.13	10.20	10.15	10.13	10.05	10.02	9.91	9.85	9.87
Tier 1 Risk-based Capital Ratio	12.86	12.69	12.56	12.77	12.54	12.39	12.59	12.90	12.82
Median Ratio	17.10	17.20	17.20	17.04	17.24	16.88	16.79	17.05	17.39
Risk-based Capital (\$ Billions)	\$132.94	\$129.40	\$124.28	\$122.13	\$115.93	\$112.15	\$106.01	\$102.66	\$99.35
Total Risk-based Capital Ratio	14.07	13.97	13.86	14.14	13.95	13.85	13.90	14.15	14.23
Median Ratio	17.94	17.99	17.91	17.80	18.08	17.76	17.83	17.99	18.27

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004	SEP 2004	JUN 2004	MAR 2004
NUMBER OF INSTITUTIONS:	856	863	866	870	880	886	896	910	923
LOANS 30-89 DAYS DELINQUENT (\$ Millions)									
Total Including Repurchased GNMA Loans	\$9,097.07	\$9,776.47	\$8,702.58	N/A	N/A	N/A	N/A	N/A	N/A
Repurchased GNMA Loans	893.69	1,147.57	1,138.94	N/A	N/A	N/A	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	8,203.38	8,628.90	7,563.65	7,445.21	7,067.45	7,335.67	6,953.59	6,667.58	6,436.22
Mortgage Loans									
Construction & Land Loans	318.81	320.35	235.43	306.87	276.31	258.49	249.20	263.28	244.01
Nonresidential Mortgages	232.20	256.92	230.12	252.32	241.24	234.20	226.26	238.97	291.54
Multifamily Mortgages	114.74	123.19	83.78	90.23	78.59	62.15	68.12	81.13	89.91
1-4 Family Mortgages	7,063.56	7,378.02	6,637.00	5,332.33	5,020.77	5,126.38	4,866.92	4,584.64	4,636.70
Home Equity Lines of Credit	393.80	427.65	364.51	254.86	232.46	229.16	246.65	176.95	211.02
Nonmortgage Loans and Leases									
Commercial Loans	443.78	421.84	420.45	401.58	420.53	387.01	379.93	429.50	300.45
Consumer Loans	923.98	1,276.14	1,095.81	1,061.88	1,030.00	1,267.44	1,163.17	1,070.08	873.60
NONCURRENT LOANS (\$ Millions)									
Total Including Repurchased GNMA Loans	\$8,574.46	\$8,668.55	\$8,137.45	N/A	N/A	N/A	N/A	N/A	N/A
Repurchased GNMA Loans	2,604.79	2,945.44	2,238.15	N/A	N/A	N/A	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	5,969.67	5,723.11	5,899.30	5,086.29	5,519.17	5,601.30	5,292.78	5,144.33	5,590.37
Mortgage Loans									
Construction & Land Loans	216.81	178.49	210.94	194.71	283.06	255.34	261.72	240.66	294.87
Nonresidential Mortgages	274.41	307.86	287.53	341.23	360.36	414.27	405.90	377.05	451.68
Multifamily Mortgages	94.70	103.59	90.01	57.75	51.17	78.72	85.61	70.88	117.62
1-4 Family Mortgages	6,948.76	6,994.79	6,513.09	3,493.88	3,713.33	3,792.06	3,503.50	3,438.25	3,790.61
Home Equity Lines of Credit	185.76	175.79	137.95	115.94	115.22	112.31	88.52	77.64	106.18
Nonmortgage Loans and Leases									
Commercial Loans	464.24	475.49	512.87	507.25	527.19	452.81	501.64	502.75	463.26
Consumer Loans	575.55	608.34	523.01	491.48	584.06	608.09	534.41	514.74	472.34
NET CHARGE-OFFS (\$ Millions)									
Mortgage Loans	\$639.59	\$1,034.46	\$631.17	\$705.14	\$681.68	\$827.66	\$650.91	\$653.58	\$686.69
Construction & Land Loans									
Construction & Land Loans	4.49	(0.04)	(2.98)	8.46	3.39	8.69	5.31	2.97	4.40
Nonresidential Mortgages	7.38	13.58	(0.46)	2.19	2.33	6.93	14.28	12.05	22.99
Multifamily Mortgages	(1.18)	3.32	(6.50)	0.27	0.52	2.30	1.68	3.01	0.47
1-4 Family Mortgages	83.89	79.18	75.45	102.52	67.42	76.30	53.27	46.73	59.93
Home Equity Lines of Credit	11.96	6.19	11.72	10.80	9.44	6.74	7.39	5.10	6.06
Nonmortgage Loans and Leases									
Commercial Loans	113.82	169.63	152.34	163.09	148.40	184.19	142.13	130.47	92.22
Consumer Loans	398.72	755.22	381.84	369.64	445.80	478.01	418.42	430.32	487.96
Reposessed Assets	15.85	20.00	14.66	17.98	15.49	24.74	12.71	11.46	14.49
Other	16.62	(6.42)	16.81	40.99	(1.66)	46.50	3.11	16.58	4.24
REPOSSESSED ASSETS, NET (\$ Millions)									
Construction & Land Loans	\$1,018.20	\$738.47	\$714.08	\$721.01	\$724.94	\$729.43	\$774.75	\$817.75	\$909.62
Construction & Land Loans	66.12	68.08	54.92	68.15	55.85	64.32	76.16	80.97	127.04
Nonresidential Mortgages	72.46	81.55	86.54	87.66	93.10	82.51	114.87	125.42	121.53
Multifamily Mortgages	8.57	7.96	10.41	8.26	15.74	18.22	13.13	13.13	10.84
1-4 Family Mortgages	667.76	543.68	526.75	525.41	529.78	529.29	536.72	563.66	606.23
Other	203.28	37.20	35.46	31.52	30.48	35.10	33.88	34.56	43.98
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)									
Real Estate Loans	\$1,015.09	\$979.21	\$972.34	\$947.65	\$909.01	\$878.83	\$813.28	\$770.13	\$739.15
Percent of Total Assets	67.72	66.88	68.02	68.27	67.80	67.25	66.23	64.81	63.87
Noncurrent Real Estate Loans									
Including Repurchased GNMA Loans	7.53	7.58	7.10	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Total Assets	0.50	0.52	0.50	N/A	N/A	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	4.93	4.64	4.86	4.09	4.41	4.54	4.26	4.13	4.65
Percent of Total Assets	0.33	0.32	0.34	0.29	0.33	0.35	0.35	0.35	0.40
Real Estate Owned	0.99	0.70	0.68	0.69	0.69	0.69	0.74	0.78	0.87
Percent of Total Assets	0.07	0.05	0.05	0.05	0.05	0.05	0.06	0.07	0.07
Troubled Real Estate Loans									
Including Repurchased GNMA Loans	8.53	8.29	7.78	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Total Assets	0.57	0.57	0.54	N/A	N/A	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	5.92	5.34	5.54	4.78	5.10	5.23	5.00	4.91	5.52
Percent of Total Assets	0.40	0.36	0.39	0.34	0.38	0.40	0.41	0.41	0.48
Valuation Allowances	6.97	7.25	6.94	6.89	6.99	6.96	6.77	6.70	6.48
Coverage Ratio									
Including Repurchased GNMA Loans	78.63	80.26	81.94	N/A	N/A	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	112.94	121.57	113.03	129.96	121.06	119.32	122.68	124.87	110.55
Reserve Ratio	0.59	0.62	0.61	0.62	0.65	0.67	0.70	0.73	0.74

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005	DEC 2004	SEP 2004	JUN 2004	MAR 2004
NUMBER OF INSTITUTIONS:	856	863	866	870	880	886	896	910	923
LOANS 30-89 DAYS DELINQUENT (% Total Assets)									
Total Including Repurchased GNMA Loans	0.61	0.67	0.61	N/A	N/A	N/A	N/A	N/A	N/A
Repurchased GNMA Loans	0.06	0.08	0.08	N/A	N/A	N/A	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	0.55	0.59	0.53	0.54	0.53	0.56	0.57	0.56	0.56
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.69	0.73	0.57	0.78	0.73	0.72	0.73	0.82	0.78
Nonresidential Mortgages	0.42	0.47	0.43	0.47	0.45	0.45	0.45	0.49	0.60
Multifamily Mortgages	0.17	0.19	0.13	0.14	0.13	0.10	0.12	0.14	0.16
1-4 Family Mortgages	0.83	0.91	0.82	0.68	0.66	0.70	0.73	0.73	0.77
Home Equity Lines of Credit	0.43	0.47	0.41	0.29	0.28	0.29	0.36	0.30	0.39
Nonmortgage Loans and Leases									
Commercial Loans	1.02	0.97	0.99	0.91	1.04	0.95	0.98	1.14	0.93
Consumer Loans	1.07	1.32	1.27	1.33	1.33	1.62	1.53	1.44	1.29
NONCURRENT LOANS (% Total Assets)									
Total Including Repurchased GNMA Loans	0.57	0.59	0.57	N/A	N/A	N/A	N/A	N/A	N/A
Repurchased GNMA Loans	0.17	0.20	0.16	N/A	N/A	N/A	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	0.40	0.39	0.41	0.37	0.41	0.43	0.43	0.43	0.48
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.47	0.41	0.51	0.49	0.75	0.71	0.77	0.75	0.94
Nonresidential Mortgages	0.49	0.57	0.54	0.64	0.68	0.79	0.81	0.77	0.93
Multifamily Mortgages	0.14	0.16	0.14	0.09	0.08	0.13	0.15	0.12	0.21
1-4 Family Mortgages	0.82	0.86	0.80	0.44	0.49	0.52	0.52	0.54	0.63
Home Equity Lines of Credit	0.20	0.19	0.15	0.13	0.14	0.14	0.13	0.13	0.20
Nonmortgage Loans and Leases									
Commercial Loans	1.07	1.10	1.21	1.15	1.30	1.11	1.29	1.33	1.43
Consumer Loans	0.67	0.63	0.61	0.61	0.75	0.78	0.70	0.69	0.70
NET CHARGE-OFFS (% Total Assets)									
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.01	0.00	(0.01)	0.02	0.01	0.02	0.02	0.01	0.01
Nonresidential Mortgages	0.01	0.02	0.00	0.00	0.00	0.01	0.03	0.02	0.05
Multifamily Mortgages	0.00	0.00	(0.01)	0.00	0.00	0.00	0.00	0.01	0.00
1-4 Family Mortgages	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Home Equity Lines of Credit	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Nonmortgage Loans and Leases									
Commercial Loans	0.26	0.39	0.36	0.37	0.37	0.45	0.37	0.35	0.28
Consumer Loans	0.46	0.78	0.44	0.46	0.57	0.61	0.55	0.58	0.72
Repossessed Assets	1.56	2.71	2.05	2.49	2.14	3.39	1.64	1.40	1.59
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)									
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans	0.14	0.16	0.13	0.17	0.15	0.18	0.22	0.25	0.41
Nonresidential Mortgages	0.13	0.15	0.16	0.16	0.17	0.16	0.23	0.26	0.25
Multifamily Mortgages	0.01	0.01	0.02	0.01	0.03	0.03	0.02	0.02	0.02
1-4 Family Mortgages	0.08	0.07	0.06	0.07	0.07	0.07	0.08	0.09	0.10
Other	0.24	0.04	0.05	0.04	0.04	0.05	0.05	0.05	0.07
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	0.17	0.28	0.18	0.20	0.20	0.25	0.21	0.22	0.24
Net Provisions for Losses (Annualized)	0.15	0.26	0.20	0.19	0.19	0.25	0.21	0.21	0.18
Valuation Allowances	0.47	0.49	0.49	0.50	0.52	0.53	0.55	0.56	0.56
Noncurrent Loans									
Including Repurchased GNMA Loans	0.57	0.59	0.57	N/A	N/A	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	0.40	0.39	0.41	0.37	0.41	0.43	0.43	0.43	0.48
Repossessed Assets, Net (% Total Assets)	0.07	0.05	0.05	0.05	0.05	0.06	0.06	0.07	0.08
Troubled Assets									
Including Repurchased GNMA Loans	0.64	0.64	0.62	N/A	N/A	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	0.47	0.44	0.46	0.42	0.47	0.48	0.49	0.50	0.56

SELECTED INDICATORS

BY FDICIA CATEGORY

FIRST QUARTER 2006:	WELL-CAPITALIZED	ADEQUATELY CAPITALIZED	INDUSTRY
NUMBER OF INSTITUTIONS:	854	2	856

Total Assets (\$ Billions)	\$1,498.17	\$0.84	\$1,499.01
Tier 1 Leverage Ratio (Percent)	8.22	7.25	8.22
Median Ratio	10.14	7.06	10.13
Total Risk-based Capital Ratio (Percent)	14.08	9.70	14.07
Median Ratio	17.94	9.58	17.94
Return on Average Assets (Percent Annualized)	1.14	0.70	1.14
Median Ratio	0.66	0.60	0.66
Net Interest Margin (Percent Annualized)	2.77	3.85	2.77
Median Ratio	3.07	3.80	3.07
Number of Profitable Thrifts	774	2	776
Profits (\$ Millions)	\$4,240.96	\$1.44	\$4,242.41
Number of Unprofitable Thrifts	80	0	80
Losses (\$ Millions)	(\$24.58)	\$0.00	(\$24.58)
Valuation Allowances (Percent of Total Assets)	0.46	0.59	0.47
Troubled Assets (Percent of Total Assets)	0.64	0.24	0.64
Asset Growth Rate (Percent Annualized)	14.43	13.96	14.43

BY OTS EXAMINATION RATINGS

FIRST QUARTER 2006:	SAFETY AND SOUNDNESS COMPOSITE RATINGS			COMPLIANCE COMPOSITE RATINGS			INDUSTRY
	1 AND 2	3	4 AND 5	1 AND 2	3	4 AND 5	
NUMBER OF INSTITUTIONS:	796	44	6	787	54	4	856

Total Assets (\$ Billions)	\$1,468.58	\$26.33	\$1.05	\$1,380.55	\$112.27	\$1.73	\$1,499.01
Tier 1 Leverage Ratio (Percent)	8.22	7.85	10.28	8.18	8.58	13.68	8.22
Median Ratio	10.24	9.01	8.34	10.17	9.07	13.28	10.13
Total Risk-based Capital Ratio (Percent)	14.07	14.03	17.96	14.11	13.49	26.69	14.07
Median Ratio	17.96	15.69	15.77	17.95	14.88	25.36	17.94
Return on Average Assets (Percent Annualized)	1.15	0.52	0.71	1.11	1.57	1.07	1.14
Median Ratio	0.67	0.32	0.40	0.67	0.59	0.99	0.66
Net Interest Margin (Percent Annualized)	2.76	2.84	3.39	2.70	3.53	3.29	2.77
Median Ratio	3.07	3.06	3.39	3.07	3.02	3.21	3.07
Number of Profitable Thrifts	737	31	5	724	45	3	776
Profits (\$ Millions)	\$4,178.43	\$50.06	\$1.91	\$3,781.71	\$441.24	\$5.82	\$4,242.41
Number of Unprofitable Thrifts	59	13	1	63	9	1	80
Losses (\$ Millions)	(\$7.67)	(\$14.84)	(\$0.02)	(\$19.21)	(\$3.30)	(\$0.02)	(\$24.58)
Valuation Allowances (Percent of Total Assets)	0.46	0.90	1.20	0.44	0.79	0.42	0.47
Troubled Assets (Percent of Total Assets)	0.64	0.78	1.98	0.64	0.61	0.79	0.64
Asset Growth Rate (Percent Annualized)	15.15	(21.87)	(13.37)	15.36	6.62	(132.42)	14.43

Ten de novo thrifts have not been assigned a safety and soundness and compliance examination ratings. These reported total assets of \$3.0 billion and net income of \$10.0 million.

STATEMENT OF OPERATIONS
BY REGION

FIRST QUARTER 2006:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	265	305	200	86	856
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	1.06	0.92	1.03	1.27	1.14
Median Ratio	0.61	0.58	0.69	0.83	0.66
Return on Average Equity (Annualized)	10.50	10.41	11.38	13.75	12.18
Median Ratio	5.16	4.68	5.47	9.39	5.35
Net Interest Margin (Annualized)	2.55	2.96	2.73	2.78	2.77
Median Ratio	3.02	3.01	3.12	3.26	3.07
Number of Profitable Thrifts	237	270	185	84	776
Percent Profitable	89.43	88.52	92.50	97.67	90.65
Profits (\$ Millions)	\$993.20	\$594.03	\$332.59	\$2,333.47	\$4,242.41
Number of Unprofitable Thrifts	28	35	15	2	80
Percent Unprofitable	10.57	11.48	7.50	2.33	9.35
Losses (\$ Millions)	(\$5.17)	(\$16.78)	(\$2.57)	(\$0.07)	(\$24.58)
EARNINGS (\$ Millions)					
Interest Income	\$5,153.66	\$3,599.92	\$1,846.47	\$10,636.14	\$21,079.37
Interest Expense	2,767.30	1,744.19	968.72	5,520.21	10,863.17
NET INTEREST INCOME	2,386.36	1,855.72	877.76	5,115.93	10,216.20
Loss Provisions-Interest Bearing Assets	65.12	104.08	52.05	327.73	548.97
Noninterest Income	971.81	731.63	472.89	4,134.89	6,311.34
Mortgage Loan Servicing Fees	70.34	20.77	20.86	618.42	730.39
Other Fees and Charges	699.86	561.72	357.76	2,350.54	3,969.88
Other Noninterest Income	201.61	149.14	94.27	1,165.93	1,611.07
Noninterest Expense	1,782.83	1,609.35	850.99	5,223.67	9,464.83
G&A Expense	1,747.05	1,589.57	837.75	5,140.00	9,312.37
Goodwill Amortization	35.54	16.73	10.38	75.31	137.95
Loss Provisions-Noninterest Bearing Assets	0.24	3.05	2.86	8.36	14.51
Income Before Taxes & Extraordinary Items	1,510.23	873.92	447.62	3,699.41	6,513.75
Income Taxes	522.19	296.70	117.60	1,366.01	2,295.96
Extraordinary Items	0.00	0.03	0.00	0.00	0.03
NET INCOME	988.03	577.25	330.02	2,333.41	4,217.83
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	5.51	5.74	5.74	5.78	5.71
Interest Expense	2.96	2.78	3.01	3.00	2.94
NET INTEREST INCOME	2.55	2.96	2.73	2.78	2.77
Loss Provisions-Interest Bearing Assets	0.07	0.17	0.16	0.18	0.15
Noninterest Income	1.04	1.17	1.47	2.25	1.71
Mortgage Loan Servicing Fees	0.08	0.03	0.06	0.34	0.20
Other Fees and Charges	0.75	0.90	1.11	1.28	1.07
Other Noninterest Income	0.22	0.24	0.29	0.63	0.44
Noninterest Expense	1.91	2.56	2.65	2.84	2.56
G&A Expense	1.87	2.53	2.61	2.79	2.52
Goodwill Amortization	0.04	0.03	0.03	0.04	0.04
Loss Provisions-Noninterest Bearing Assets	0.00	0.00	0.01	0.00	0.00
Income Before Taxes & Extraordinary Items	1.61	1.39	1.39	2.01	1.76
Income Taxes	0.56	0.47	0.37	0.74	0.62
Extraordinary Items	0.00	0.00	0.00	0.00	0.00
NET INCOME	1.06	0.92	1.03	1.27	1.14

STATEMENT OF CONDITION
BY REGION

FIRST QUARTER 2006:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	265	305	200	86	856

TOTAL ASSETS (\$ Billions)	\$382.58	\$253.80	\$131.20	\$744.75	\$1,499.01
Cash and Noninterest-Earning Deposits	3.17	3.73	1.75	8.24	16.89
Investment Securities	24.90	15.41	20.28	20.23	69.34
Mortgage Backed Securities	80.78	33.39	17.39	44.87	176.42
1 - 4 Family Mortgages	188.57	122.34	43.76	493.12	846.62
Home Equity Lines of Credit	9.23	25.50	7.47	49.40	91.60
Multifamily Mortgages	10.07	5.45	3.02	48.19	66.67
Nonresidential Mortgages	20.00	13.94	8.31	13.24	55.50
Construction Loans	6.49	8.40	7.36	8.30	30.54
Land Loans	3.85	5.99	2.46	3.45	15.76
Commercial Loans	14.50	9.51	6.09	13.47	43.56
Consumer Loans	11.92	22.77	15.06	36.27	86.02
Reposessed Assets, Net	0.15	0.23	0.08	0.56	1.02
Real Estate Held for Investment, Net	0.01	0.07	0.06	0.04	0.18
Office Premises & Equipment	2.23	2.73	1.30	5.02	11.28
Other Assets	17.45	11.15	5.01	53.01	86.00
Less: Contra Assets & Valuation Allowances	1.50	1.31	0.71	3.27	6.78

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$382.58	\$253.80	\$131.20	\$744.75	\$1,499.01
TOTAL DEPOSITS AND ESCROWS	236.01	171.76	79.62	380.47	866.64
Deposits less than or equal to \$100,000	160.59	107.29	54.00	205.21	526.60
Deposits greater than \$100,000	75.43	64.47	25.62	175.26	340.04
Escrows	1.90	2.11	1.11	19.64	24.77
BORROWINGS	103.19	55.21	37.92	274.15	459.23
Advances From FHLB	48.11	32.41	35.45	165.32	270.06
Repurchase Agreements & FedFunds Purchased	24.15	16.54	0.59	34.34	75.62
Other Borrowings	30.93	6.26	1.88	74.48	113.55
Other Liabilities	5.37	4.28	1.86	21.37	32.78
Equity Capital	38.00	22.55	11.81	68.76	140.36
Capital Stock and Paid-In Capital	22.04	12.38	4.76	44.89	83.46
Unrealized Gains (Losses) AFS Securities	(0.97)	(0.48)	(0.07)	(0.24)	(1.76)
Retained Earnings	17.34	10.63	7.10	24.10	59.03

STATEMENT OF CONDITION
BY REGION

FIRST QUARTER 2006:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	265	305	200	86	856
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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	0.83	1.47	1.33	1.11	1.13
Investment Securities	6.51	6.07	15.46	2.72	4.63
Mortgage Backed Securities	21.11	13.16	13.25	6.03	11.77
1 - 4 Family Mortgages	49.29	48.20	33.35	66.21	56.48
Home Equity Lines of Credit	2.41	10.05	5.69	6.63	6.11
Multifamily Mortgages	2.63	2.15	2.30	6.47	4.45
Nonresidential Mortgages	5.23	5.49	6.33	1.78	3.70
Construction Loans	1.70	3.31	5.61	1.11	2.04
Land Loans	1.01	2.36	1.88	0.46	1.05
Commercial Loans	3.79	3.75	4.64	1.81	2.91
Consumer Loans	3.12	8.97	11.48	4.87	5.74
Reposessed Assets, Net	0.04	0.09	0.06	0.08	0.07
Real Estate Held for Investment, Net	0.00	0.03	0.04	0.01	0.01
Office Premises & Equipment	0.58	1.08	0.99	0.67	0.75
Other Assets	4.56	4.39	3.82	7.12	5.74
Less: Contra Assets & Valuation Allowances	0.39	0.51	0.54	0.44	0.45
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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	61.69	67.67	60.68	51.09	57.81
Deposits less than or equal to \$100,000	41.97	42.27	41.16	27.55	35.13
Deposits greater than \$100,000	19.71	25.40	19.52	23.53	22.68
Escrows	0.50	0.83	0.85	2.64	1.65
BORROWINGS	26.97	21.75	28.90	36.81	30.64
Advances From FHLE	12.58	12.77	27.02	22.20	18.02
Repurchase Agreements & FedFunds Purchased	6.31	6.52	0.45	4.61	5.04
Other Borrowings	8.08	2.47	1.43	10.00	7.57
Other Liabilities	1.40	1.69	1.41	2.87	2.19
Equity Capital	9.93	8.89	9.00	9.23	9.36
Capital Stock and Paid-In Capital	5.76	4.88	3.63	6.03	5.57
Unrealized Gains (Losses) AFS Securities	(0.25)	(0.19)	(0.05)	(0.03)	(0.12)
Retained Earnings	4.53	4.19	5.41	3.24	3.94

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

FIRST QUARTER 2006:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	265	305	200	86	856
TOTAL ASSETS (Percent Change)	15.16	14.19	10.52	16.32	15.25
Cash and Noninterest-Earning Deposits	(0.88)	(6.03)	(12.98)	(7.25)	(6.49)
Investment Securities	19.13	8.92	13.96	79.59	31.23
Mortgage Backed Securities	16.33	7.78	7.74	23.70	15.44
1 - 4 Family Mortgages	16.84	15.60	5.19	11.96	13.13
Home Equity Lines of Credit	(13.34)	26.84	19.58	9.37	11.48
Multifamily Mortgages	8.27	18.66	4.07	9.95	10.10
Nonresidential Mortgages	3.37	23.67	15.64	10.49	11.45
Construction Loans	22.57	26.60	26.41	22.19	24.46
Land Loans	44.05	58.17	37.86	23.40	42.66
Commercial Loans	19.50	10.21	19.74	6.99	13.35
Consumer Loans	(2.20)	9.11	11.94	84.15	29.93
Reposessed Assets, Net	55.53	23.43	(6.08)	76.56	49.17
Real Estate Held for Investment, Net	(57.61)	(10.22)	(2.31)	(29.65)	(20.11)
Office Premises & Equipment	4.83	15.55	25.23	9.37	11.49
Other Assets	11.53	9.57	12.57	21.70	17.37
Less: Contra Assets & Valuation Allowances	(2.52)	5.48	3.21	15.67	7.84
TOTAL LIABILITIES AND CAPITAL (Percent Chg)	15.16	14.19	10.52	16.32	15.25
TOTAL DEPOSITS AND ESCROWS	16.76	14.98	14.23	10.03	13.14
Deposits less than or equal to \$100,000	15.30	9.70	11.99	14.82	13.58
Deposits greater than \$100,000	20.01	24.99	19.27	4.90	12.46
Escrows	(6.55)	(2.22)	6.17	(18.56)	(15.64)
BORROWINGS	11.05	12.64	2.39	23.29	17.65
Advances From FHLB	27.92	4.00	11.72	12.83	14.42
Repurchase Agreements & FedFunds Purchased	9.85	6.14	(76.71)	31.35	14.14
Other Borrowings	(7.19)	176.12	(31.95)	49.90	28.98
Other Liabilities	13.78	16.42	49.66	29.42	25.55
Equity Capital	17.16	11.73	10.21	20.43	17.23
Capital Stock and Paid-In Capital	27.92	12.45	6.34	24.05	22.16
Unrealized Gains (Losses) AFS Securities	125.57	113.38	(295.26)	(190.36)	393.90
Retained Earnings	9.21	12.13	13.25	15.81	12.80

CAPITAL MEASURES
BY REGION

FIRST QUARTER 2006:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	265	305	200	86	856

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	265	305	200	86	856
Percent of Thrifts	100.00	100.00	100.00	100.00	100.00
Consolidated Assets (\$ Billions)	\$382.58	\$253.80	\$131.20	\$744.75	\$1,499.01
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)	\$33.87	\$21.09	\$11.59	\$55.11	\$120.91
Tangible Equity Ratio	8.96	8.37	8.87	7.62	8.22
Median Ratio	11.02	9.84	10.37	9.39	10.13
Tier 1 Capital (\$ Billions)	\$33.94	\$21.11	\$11.59	\$55.57	\$121.45
Tier 1 Leverage Ratio	8.96	8.37	8.87	7.62	8.22
Median Ratio	11.02	9.84	10.37	9.40	10.13
Tier 1 Risk-based Capital Ratio	15.48	12.64	13.88	11.63	12.86
Median Ratio	20.19	16.46	16.23	14.29	17.10
Risk-based Capital (\$ Billions)	\$36.26	\$22.75	\$12.05	\$62.63	\$132.94
Total Risk-based Capital Ratio	16.54	13.62	14.43	13.11	14.07
Median Ratio	20.91	17.13	17.18	14.75	17.94

ASSET QUALITY INDICATORS
BY REGION

FIRST QUARTER 2006:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	265	305	200	86	856
LOANS 30-89 DAYS DELINQUENT (\$ Millions)					
Total Including Repurchased GNMA Loans	\$1,597.33	\$1,362.04	\$1,121.21	\$5,042.16	\$9,097.07
Repurchased GNMA Loans	2.32	46.21	513.98	331.19	893.69
Total Excluding Repurchased GNMA Loans	1,595.01	1,315.83	607.23	4,710.97	8,203.38
Mortgage Loans					
Construction & Land Loans	104.64	100.71	54.27	59.19	318.81
Nonresidential Mortgages	71.67	84.67	49.22	26.64	232.20
Multifamily Mortgages	30.46	29.68	17.09	37.50	114.74
1-4 Family Mortgages	1,200.55	842.34	821.97	4,224.38	7,063.56
Home Equity Lines of Credit	47.41	114.45	28.33	203.61	393.80
Nonmortgage Loans and Leases					
Commercial Loans	67.89	113.96	42.74	219.20	443.78
Consumer Loans	122.12	190.69	135.92	475.25	923.98
NONCURRENT LOANS (\$ Millions)					
Total Including Repurchased GNMA Loans	\$1,244.04	\$1,177.85	\$1,272.41	\$4,890.98	\$8,574.46
Repurchased GNMA Loans	5.37	250.18	884.03	1,465.22	2,604.79
Total Excluding Repurchased GNMA Loans	1,238.67	927.68	388.39	3,425.76	5,969.67
Mortgage Loans					
Construction & Land Loans	74.58	71.37	21.37	49.49	216.81
Nonresidential Mortgages	99.88	84.18	47.84	42.51	274.41
Multifamily Mortgages	27.20	23.98	14.31	29.22	94.70
1-4 Family Mortgages	904.73	793.85	1,055.32	4,205.69	6,948.76
Home Equity Lines of Credit	30.86	49.97	12.67	92.25	185.76
Nonmortgage Loans and Leases					
Commercial Loans	87.72	100.08	57.13	219.31	464.24
Consumer Loans	49.94	104.39	76.45	344.78	575.55
NET CHARGE-OFFS (\$ Millions)					
Mortgage Loans	\$73.70	\$137.79	\$49.26	\$378.61	\$639.59
Construction & Land Loans	0.45	3.10	0.20	0.74	4.49
Nonresidential Mortgages	0.16	0.24	4.12	2.87	7.38
Multifamily Mortgages	0.19	(1.04)	(0.06)	(0.27)	(1.18)
1-4 Family Mortgages	24.60	15.43	(0.84)	44.42	83.89
Home Equity Lines of Credit	1.85	8.88	0.72	0.51	11.96
Nonmortgage Loans and Leases					
Commercial Loans	12.31	27.43	8.14	65.95	113.82
Consumer Loans	29.56	83.68	31.61	253.87	398.72
Repossessed Assets	1.25	3.19	0.61	10.86	15.85
Other	5.19	5.77	5.49	0.18	16.62
REPOSSESSED ASSETS, NET (\$ Millions)					
Total	\$150.30	\$234.64	\$75.24	\$559.19	\$1,018.20
Construction & Land Loans	6.80	40.32	5.97	13.02	66.12
Nonresidential Mortgages	11.43	26.13	19.07	15.83	72.46
Multifamily Mortgages	2.37	3.36	2.37	0.47	8.57
1-4 Family Mortgages	123.15	150.32	39.76	355.69	667.76
Other	6.54	14.50	8.06	174.18	203.28
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$228.98	\$156.12	\$64.91	\$566.31	\$1,015.09
Percent of Total Assets	59.85	61.51	49.47	76.04	67.72
Noncurrent Real Estate Loans					
Including Repurchased GNMA Loans	1.11	0.97	1.14	4.33	7.53
Percent of Total Assets	0.29	0.38	0.87	0.58	0.50
Excluding Repurchased GNMA Loans	1.10	0.72	0.25	2.86	4.93
Percent of Total Assets	0.29	0.28	0.19	0.38	0.33
Real Estate Owned	0.14	0.22	0.07	0.55	0.99
Percent of Total Assets	0.04	0.09	0.06	0.07	0.07
Troubled Real Estate Loans					
Including Repurchased GNMA Loans	1.25	1.19	1.21	4.88	8.53
Percent of Total Assets	0.33	0.47	0.92	0.66	0.57
Excluding Repurchased GNMA Loans	1.25	0.94	0.33	3.42	5.92
Percent of Total Assets	0.33	0.37	0.25	0.46	0.40
Valuation Allowances	1.56	1.36	0.74	3.31	6.97
Coverage Ratio					
Including Repurchased GNMA Loans	120.78	110.75	52.83	66.78	78.63
Excluding Repurchased GNMA Loans	121.30	140.62	173.07	95.34	112.94
Reserve Ratio	0.59	0.69	0.78	0.53	0.59

ASSET QUALITY INDICATORS
BY REGION

FIRST QUARTER 2006:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	265	305	200	86	856
LOANS 30-89 DAYS DELINQUENT (% Total Assets)					
Total Including Repurchased GNMA Loans	0.42	0.54	0.85	0.68	0.61
Repurchased GNMA Loans	0.00	0.02	0.39	0.04	0.06
Total Excluding Repurchased GNMA Loans	0.42	0.52	0.46	0.63	0.55
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.01	0.70	0.55	0.50	0.69
Nonresidential Mortgages	0.36	0.61	0.59	0.20	0.42
Multifamily Mortgages	0.30	0.54	0.57	0.08	0.17
1-4 Family Mortgages	0.64	0.69	1.88	0.86	0.83
Home Equity Lines of Credit	0.51	0.45	0.38	0.41	0.43
Nonmortgage Loans and Leases					
Commercial Loans	0.47	1.20	0.70	1.63	1.02
Consumer Loans	1.02	0.84	0.90	1.31	1.07
NONCURRENT LOANS (% Total Assets)					
Total Including Repurchased GNMA Loans	0.33	0.46	0.97	0.66	0.57
Repurchased GNMA Loans	0.00	0.10	0.67	0.20	0.17
Total Excluding Repurchased GNMA Loans	0.32	0.37	0.30	0.46	0.40
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.72	0.50	0.22	0.42	0.47
Nonresidential Mortgages	0.50	0.60	0.58	0.32	0.49
Multifamily Mortgages	0.27	0.44	0.47	0.06	0.14
1-4 Family Mortgages	0.48	0.65	2.41	0.85	0.82
Home Equity Lines of Credit	0.33	0.20	0.17	0.19	0.20
Nonmortgage Loans and Leases					
Commercial Loans	0.61	1.05	0.94	1.63	1.07
Consumer Loans	0.42	0.46	0.51	0.95	0.67
NET CHARGE-OFFS (% Total Assets)					
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.00	0.02	0.00	0.01	0.01
Nonresidential Mortgages	0.00	0.00	0.05	0.02	0.01
Multifamily Mortgages	0.00	(0.02)	0.00	0.00	0.00
1-4 Family Mortgages	0.01	0.01	0.00	0.01	0.01
Home Equity Lines of Credit	0.02	0.03	0.01	0.00	0.01
Nonmortgage Loans and Leases					
Commercial Loans	0.08	0.29	0.13	0.49	0.26
Consumer Loans	0.25	0.37	0.21	0.70	0.46
Repossessed Assets	0.83	1.36	0.81	1.94	1.56
Other	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)					
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	0.07	0.28	0.06	0.11	0.14
Nonresidential Mortgages	0.06	0.19	0.23	0.12	0.13
Multifamily Mortgages	0.02	0.06	0.08	0.00	0.01
1-4 Family Mortgages	0.07	0.12	0.09	0.07	0.08
Other	0.04	0.13	0.16	0.33	0.24
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.08	0.22	0.15	0.20	0.17
Net Provisions for Losses (Annualized)	0.07	0.16	0.16	0.18	0.15
Valuation Allowances	0.41	0.54	0.56	0.44	0.47
Noncurrent Loans					
Including Repurchased GNMA Loans	0.33	0.46	0.97	0.66	0.57
Excluding Repurchased GNMA Loans	0.32	0.37	0.30	0.46	0.40
Repossessed Assets, Net (% Total Assets)	0.04	0.09	0.06	0.08	0.07
Troubled Assets					
Including Repurchased GNMA Loans	0.36	0.56	1.03	0.73	0.64
Excluding Repurchased GNMA Loans	0.36	0.46	0.35	0.54	0.47

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	1st Qtr 2006 Net Income (\$ Millions)	1st Qtr 2005 Net Income (\$ Millions)
NORTHEAST REGION						
CONNECTICUT	9	2.84	2.20	0.29	5.42	4.35
DELAWARE	6	122.61	69.38	9.66	305.67	397.60
MAINE	8	1.22	0.92	0.14	3.61	2.88
MASSACHUSETTS	21	7.37	5.24	1.02	11.05	13.02
NEW HAMPSHIRE	6	2.13	1.49	0.22	3.87	3.95
NEW JERSEY	39	51.69	27.83	6.64	122.81	121.38
NEW YORK	44	55.25	37.15	5.69	140.22	150.93
OHIO	77	45.29	33.84	4.65	154.27	101.31
PENNSYLVANIA	43	92.15	56.38	9.42	238.20	210.85
RHODE ISLAND	4	0.81	0.58	0.12	0.79	0.40
VERMONT	2	0.34	0.24	0.03	0.57	0.42
WEST VIRGINIA	6	0.89	0.75	0.13	1.57	1.88
TOTAL	265	\$382.58	\$236.01	\$38.00	\$988.03	\$1,008.97
SOUTHEAST REGION						
ALABAMA	12	4.37	3.23	0.38	7.69	4.87
DISTRICT OF COLUMBIA	1	0.17	0.14	0.01	0.04	(0.07)
FLORIDA	38	46.32	31.21	4.21	95.81	93.06
GEORGIA	17	8.45	5.60	0.89	(0.26)	5.16
ILLINOIS	55	35.26	24.72	3.37	46.45	44.50
INDIANA	46	13.37	9.98	1.31	17.87	15.13
KENTUCKY	22	2.55	1.83	0.31	4.42	4.54
MARYLAND	47	9.59	7.59	1.05	29.79	26.57
MICHIGAN	14	18.28	11.09	1.39	24.17	24.71
NORTH CAROLINA	16	4.13	3.11	0.64	10.18	10.07
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	21	7.79	5.64	0.70	19.02	16.69
VIRGIN ISLANDS	N/A	N/A	N/A	N/A	N/A	N/A
VIRGINIA	16	103.53	67.63	8.27	322.09	320.89
TOTAL	305	\$253.80	\$171.76	\$22.55	\$577.25	\$566.10

First quarter 2005 net income data are based on thrifts held constant as of March 31, 2006. Financial data as of March 31, 2006 unless otherwise noted. Office of Thrift Supervision / May 2006

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	1st Qtr 2006 Net Income (\$ Millions)	1st Qtr 2005 Net Income (\$ Millions)
MIDWEST REGION						
ARKANSAS	7	2.04	1.48	0.19	4.18	4.61
IOWA	19	5.59	4.44	0.52	12.24	8.54
KANSAS	16	12.19	6.48	1.15	17.62	24.09
LOUISIANA	26	5.10	3.92	0.62	11.22	8.41
MINNESOTA	22	3.83	2.68	0.36	10.71	14.66
MISSISSIPPI	4	0.40	0.31	0.04	0.71	0.67
MISSOURI	30	6.12	4.38	0.67	15.10	15.87
NEBRASKA	10	4.50	2.92	0.45	11.31	9.49
OKLAHOMA	6	10.70	4.17	0.82	67.14	99.21
TENNESSEE	17	4.70	3.62	0.67	12.15	9.34
TEXAS	20	59.66	34.01	4.55	136.57	104.13
WISCONSIN	23	16.36	11.21	1.77	31.06	44.05
TOTAL	200	\$131.20	\$79.62	\$11.81	\$330.02	\$343.07
WEST REGION						
ALASKA	1	0.17	0.14	0.02	0.16	0.13
ARIZONA	3	0.65	0.38	0.19	10.35	10.72
CALIFORNIA	27	334.23	143.85	28.93	875.86	931.20
COLORADO	11	3.16	2.08	0.25	6.28	5.68
GUAM	1	0.08	0.06	0.01	0.15	0.27
HAWAII	2	8.11	5.66	0.65	19.63	21.51
IDAHO	3	1.46	1.06	0.15	3.15	3.17
MONTANA	3	0.29	0.24	0.04	0.68	0.68
NEVADA	3	349.16	205.48	30.49	1,076.24	896.87
NEW MEXICO	7	2.90	1.87	0.23	9.13	7.27
NORTH DAKOTA	3	1.10	0.92	0.13	2.16	2.21
OREGON	2	0.60	0.52	0.07	0.88	1.40
SOUTH DAKOTA	4	1.42	1.14	0.13	4.21	3.29
UTAH	6	64.31	9.65	35.64	520.88	170.88
WASHINGTON	7	12.01	7.84	1.68	44.29	49.67
WYOMING	3	0.42	0.32	0.05	0.70	0.67
TOTAL	86	\$780.07	\$381.21	\$98.65	\$2,574.74	\$2,105.63
UNITED STATES						
TOTAL	856	\$1,547.66	\$868.60	\$171.01	\$4,470.04	\$4,023.77

First quarter 2005 net income data are based on thrifts held constant as of March 31, 2006.
 Financial data as of March 31, 2006 unless otherwise noted.
 Office of Thrift Supervision / May 2006

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	MAR 2006	MAR 2005	MAR 2004	MAR 2003	MAR 2002
NUMBER OF INSTITUTIONS:	856	880	923	958	1,007
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	1.14	1.22	1.19	1.30	1.24
Median Ratio	0.66	0.72	0.73	0.81	0.77
Return on Average Equity (Annualized)	12.18	13.30	13.01	14.23	14.67
Median Ratio	5.35	6.38	6.31	7.54	7.32
Net Interest Margin (Annualized)	2.77	2.87	2.88	3.04	3.25
Median Ratio	3.07	3.16	3.06	3.11	3.13
Number of Profitable Thrifts	776	812	841	883	903
Percent Profitable	90.65	92.27	91.12	92.17	89.67
Profits (\$ Millions)	\$4,242.41	\$4,076.59	\$3,364.47	\$3,361.05	\$3,140.74
Number of Unprofitable Thrifts	80	68	82	75	104
Percent Unprofitable	9.35	7.73	8.88	7.83	10.33
Losses (\$ Millions)	(\$24.58)	(\$70.21)	(\$26.71)	(\$35.47)	(\$90.97)
EARNINGS (\$ Millions)					
Interest Income	\$21,079.37	\$16,086.31	\$13,050.64	\$13,078.68	\$14,666.38
Interest Expense	10,863.17	6,684.21	4,964.03	5,419.47	6,817.18
NET INTEREST INCOME	10,216.20	9,402.10	8,086.62	7,659.22	7,849.20
Loss Provisions-Interest Bearing Assets	548.97	631.07	517.36	661.10	671.28
Noninterest Income	6,311.34	5,533.99	4,475.41	4,211.51	3,179.55
Mortgage Loan Servicing Fees	730.39	741.82	(732.03)	(621.18)	134.93
Other Fees and Charges	3,969.88	3,251.50	2,515.77	2,312.23	1,993.22
Other Noninterest Income	1,611.07	1,540.67	2,691.67	2,520.46	1,051.40
Noninterest Expense	9,464.83	8,079.41	6,846.41	6,025.76	5,655.55
G&A Expense	9,312.37	7,949.39	6,756.81	5,936.25	5,547.36
Goodwill Amortization	137.95	112.46	81.99	55.78	82.51
Loss Provisions-Noninterest Bearing Assets	14.51	17.57	7.61	33.73	25.69
Income Before Taxes & Extraordinary Items	6,513.75	6,225.61	5,198.26	5,183.87	4,701.92
Income Taxes	2,295.96	2,219.23	1,851.98	1,851.84	1,685.83
Extraordinary Items	0.03	0.00	(8.52)	(6.45)	33.68
NET INCOME	4,217.83	4,006.38	3,337.76	3,325.58	3,049.77
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	5.71	4.90	4.64	5.11	5.95
Interest Expense	2.94	2.04	1.77	2.12	2.76
NET INTEREST INCOME	2.77	2.87	2.88	2.99	3.18
Loss Provisions-Interest Bearing Assets	0.15	0.19	0.18	0.26	0.27
Noninterest Income	1.71	1.69	1.59	1.64	1.29
Mortgage Loan Servicing Fees	0.20	0.23	(0.26)	(0.24)	0.05
Other Fees and Charges	1.07	0.99	0.90	0.90	0.81
Other Noninterest Income	0.44	0.47	0.96	0.98	0.43
Noninterest Expense	2.56	2.46	2.44	2.35	2.29
G&A Expense	2.52	2.42	2.40	2.32	2.25
Goodwill Amortization	0.04	0.03	0.03	0.02	0.03
Loss Provisions-Noninterest Bearing Assets	0.00	0.01	0.00	0.01	0.01
Income Before Taxes & Extraordinary Items	1.76	1.90	1.85	2.02	1.91
Income Taxes	0.62	0.68	0.66	0.72	0.68
Extraordinary Items	0.00	0.00	0.00	0.00	0.01
NET INCOME	1.14	1.22	1.19	1.30	1.24

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	MAR 2006	MAR 2005	MAR 2004	MAR 2003	MAR 2002
NUMBER OF INSTITUTIONS:	856	880	923	958	1,007

TOTAL ASSETS (\$ Billions)	\$1,499.01	\$1,340.78	\$1,157.36	\$1,047.53	\$997.65
Cash and Noninterest-Earning Deposits	16.89	18.66	17.88	17.13	15.14
Investment Securities	69.34	55.31	75.78	80.54	104.13
Mortgage Backed Securities	176.42	159.23	152.69	150.43	144.15
1 - 4 Family Mortgages	846.62	755.31	602.57	517.93	461.77
Home Equity Lines of Credit	91.60	82.87	53.53	37.69	25.19
Multifamily Mortgages	66.67	62.69	56.47	48.38	45.82
Nonresidential Mortgages	55.50	53.38	48.81	45.24	40.72
Construction Loans	30.54	25.89	22.86	21.64	22.81
Land Loans	15.76	11.75	8.44	6.83	6.37
Commercial Loans	43.56	40.56	32.47	30.68	30.99
Consumer Loans	86.02	77.60	67.87	55.50	58.11
Reposessed Assets, Net	1.02	0.72	0.91	0.99	0.99
Real Estate Held for Investment, Net	0.18	0.25	0.28	0.30	0.33
Office Premises & Equipment	11.28	10.55	9.79	9.42	8.93
Other Assets	86.00	75.62	66.77	68.82	63.36
Less: Contra Assets & Valuation Allowances	6.78	6.74	6.24	6.30	5.96

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$1,499.01	\$1,340.78	\$1,157.36	\$1,047.53	\$997.65
TOTAL DEPOSITS AND ESCROWS	866.64	784.63	692.91	647.91	599.11
Deposits less than or equal to \$100,000	526.60	475.07	436.58	449.67	439.83
Deposits greater than \$100,000	340.04	309.57	256.33	198.25	159.28
Escrows	24.77	29.84	32.85	39.18	18.32
BORROWINGS	459.23	407.63	336.98	280.00	295.03
Advances From FHLB	270.06	241.58	210.52	171.26	193.71
Repurchase Agreements & FedFunds Purchased	75.62	67.32	62.48	55.35	74.18
Other Borrowings	113.55	98.73	63.98	53.39	27.15
Other Liabilities	32.78	25.39	21.18	24.58	16.52
Equity Capital	140.36	123.12	106.29	95.04	86.98
Capital Stock and Paid-In Capital	83.46	70.41	58.51	52.42	46.57
Unrealized Gains (Losses) AFS Securities	(1.76)	(0.39)	1.57	2.45	(0.15)
Retained Earnings	59.03	53.71	47.46	41.87	41.04

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	MAR 2006	MAR 2005	MAR 2004	MAR 2003	MAR 2002
NUMBER OF INSTITUTIONS:	856	880	923	958	1,007

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.13	1.39	1.55	1.63	1.52
Investment Securities	4.63	4.13	6.55	7.69	10.44
Mortgage Backed Securities	11.77	11.88	13.19	14.36	14.45
1 - 4 Family Mortgages	56.48	56.33	52.06	49.44	46.29
Home Equity Lines of Credit	6.11	6.18	4.63	3.60	2.53
Multifamily Mortgages	4.45	4.68	4.88	4.62	4.59
Nonresidential Mortgages	3.70	3.98	4.22	4.32	4.08
Construction Loans	2.04	1.93	1.98	2.07	2.29
Land Loans	1.05	0.88	0.73	0.65	0.64
Commercial Loans	2.91	3.02	2.81	2.93	3.11
Consumer Loans	5.74	5.79	5.86	5.30	5.82
Reposessed Assets, Net	0.07	0.05	0.08	0.09	0.10
Real Estate Held for Investment, Net	0.01	0.02	0.02	0.03	0.03
Office Premises & Equipment	0.75	0.79	0.85	0.90	0.90
Other Assets	5.74	5.64	5.77	6.57	6.35
Less: Contra Assets & Valuation Allowances	0.45	0.50	0.54	0.60	0.60

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	57.81	58.52	59.87	61.85	60.05
Deposits less than or equal to \$100,000	35.13	35.43	37.72	42.93	44.09
Deposits greater than \$100,000	22.68	23.09	22.15	18.93	15.97
Escrows	1.65	2.23	2.84	3.74	1.84
BORROWINGS	30.64	30.40	29.12	26.73	29.57
Advances From FHLE	18.02	18.02	18.19	16.35	19.42
Repurchase Agreements & FedFunds Purchased	5.04	5.02	5.40	5.28	7.44
Other Borrowings	7.57	7.36	5.53	5.10	2.72
Other Liabilities	2.19	1.89	1.83	2.35	1.66
Equity Capital	9.36	9.18	9.18	9.07	8.72
Capital Stock and Paid-In Capital	5.57	5.25	5.06	5.00	4.67
Unrealized Gains (Losses) AFS Securities	(0.12)	(0.03)	0.14	0.23	(0.02)
Retained Earnings	3.94	4.01	4.10	4.00	4.11

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

FOR THE QUARTER ENDING:	MAR 2006	MAR 2005	MAR 2004	MAR 2003	MAR 2002
NUMBER OF INSTITUTIONS:	856	880	923	958	1,007

TOTAL ASSETS (Percent Change)	15.25	20.49	12.26	11.79	9.92
Cash and Noninterest-Earning Deposits	(6.49)	9.06	5.79	22.43	23.02
Investment Securities	31.23	(23.97)	(43.24)	(47.65)	(13.47)
Mortgage Backed Securities	15.44	11.96	3.88	12.26	(8.74)
1 - 4 Family Mortgages	13.13	28.77	18.98	19.63	5.44
Home Equity Lines of Credit	11.48	61.25	43.89	71.28	63.66
Multifamily Mortgages	10.10	15.73	18.86	10.98	4.27
Nonresidential Mortgages	11.45	18.31	11.68	16.32	12.85
Construction Loans	24.46	19.57	9.66	1.29	9.75
Land Loans	42.66	44.94	29.23	15.18	9.78
Commercial Loans	13.35	37.58	8.04	10.95	15.14
Consumer Loans	29.93	16.68	23.68	14.67	11.06
Reposessed Assets, Net	49.17	(17.55)	(6.38)	7.11	13.42
Real Estate Held for Investment, Net	(20.11)	(12.14)	(2.87)	(8.49)	(27.82)
Office Premises & Equipment	11.49	12.08	6.90	11.81	8.56
Other Assets	17.37	17.30	(1.72)	15.17	29.83
Less: Contra Assets & Valuation Allowances	7.84	13.14	8.97	24.77	30.37

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	15.25	20.49	12.26	11.79	9.92
TOTAL DEPOSITS AND ESCROWS	13.14	17.89	8.79	15.95	13.55
Deposits less than or equal to \$100,000	13.58	13.76	(1.13)	10.05	8.12
Deposits greater than \$100,000	12.46	24.84	31.21	32.03	31.80
Escrows	(15.64)	(8.31)	(15.93)	120.12	70.28
BORROWINGS	17.65	25.83	21.85	(0.87)	1.53
Advances From FHLB	14.42	19.67	24.92	(6.66)	(7.78)
Repurchase Agreements & FedFunds Purchased	14.14	14.35	14.23	(24.89)	29.62
Other Borrowings	28.98	56.22	31.76	111.19	16.36
Other Liabilities	25.55	22.53	(67.48)	94.03	28.62
Equity Capital	17.23	20.21	14.07	17.66	19.04
Capital Stock and Paid-In Capital	22.16	24.95	14.19	33.22	32.33
Unrealized Gains (Losses) AFS Securities	393.90	(125.92)	(34.02)	(1,420.34)	(113.02)
Retained Earnings	12.80	17.31	15.16	11.71	17.70

CAPITAL MEASURES

FOR THE QUARTER ENDING:	MAR 2006	MAR 2005	MAR 2004	MAR 2003	MAR 2002
NUMBER OF INSTITUTIONS:	856	880	923	958	1,007

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	856	879	922	958	1,004
Percent of Thrifts	100.00	99.89	99.89	100.00	99.70
Consolidated Assets (\$ Billions)	\$1,499.01	\$1,340.73	\$1,157.25	\$1,047.53	\$997.56
Fail FDICIA Capital Standards	0	1	1	0	2
Percent of Thrifts	0.00	0.11	0.11	0.00	0.20
Consolidated Assets (\$ Billions)	\$0.00	\$0.04	\$0.11	\$0.00	\$0.08
Critically Undercapitalized	0	1	0	0	0
Percent of Thrifts	0.00	0.11	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.04	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$120.91	\$104.16	\$89.40	\$79.05	\$74.71
Tangible Equity Ratio	8.22	7.89	7.86	7.69	7.62
Median Ratio	10.13	10.05	9.87	9.43	9.36
Tier 1 Capital (\$ Billions)	\$121.45	\$104.25	\$89.48	\$79.08	\$74.74
Tier 1 Leverage Ratio	8.22	7.89	7.86	7.70	7.62
Median Ratio	10.13	10.05	9.87	9.44	9.36
Tier 1 Risk-based Capital Ratio	12.86	12.54	12.82	12.68	12.58
Median Ratio	17.10	17.24	17.39	17.10	16.93
Risk-based Capital (\$ Billions)	\$132.94	\$115.93	\$99.35	\$88.23	\$82.60
Total Risk-based Capital Ratio	14.07	13.95	14.23	14.14	13.91
Median Ratio	17.94	18.08	18.27	17.89	17.71

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 2006	MAR 2005	MAR 2004	MAR 2003	MAR 2002
NUMBER OF INSTITUTIONS:	856	880	923	958	1,007
LOANS 30-89 DAYS DELINQUENT (\$ Millions)					
Total Including Repurchased GNMA Loans	\$9,097.07	N/A	N/A	N/A	N/A
Repurchased GNMA Loans	893.69	N/A	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	8,203.38	7,067.45	6,436.22	7,237.35	7,069.02
Mortgage Loans					
Construction & Land Loans	318.81	276.31	244.01	318.26	349.45
Nonresidential Mortgages	232.20	241.24	291.54	302.04	311.14
Multifamily Mortgages	114.74	78.59	89.91	93.22	116.66
1-4 Family Mortgages	7,063.56	5,020.77	4,636.70	5,179.94	4,976.74
Home Equity Lines of Credit	393.80	232.46	211.02	36.03	54.52
Nonmortgage Loans and Leases					
Commercial Loans	443.78	420.53	300.45	373.92	394.63
Consumer Loans	923.98	1,030.00	873.60	933.93	865.89
NONCURRENT LOANS (\$ Millions)					
Total Including Repurchased GNMA Loans	\$8,574.46	N/A	N/A	N/A	N/A
Repurchased GNMA Loans	2,604.79	N/A	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	5,969.67	5,519.17	5,590.37	6,571.41	6,211.00
Mortgage Loans					
Construction & Land Loans	216.81	283.06	294.87	441.44	531.31
Nonresidential Mortgages	274.41	360.36	451.68	571.77	591.10
Multifamily Mortgages	94.70	51.17	117.62	74.01	75.83
1-4 Family Mortgages	6,948.76	3,713.33	3,790.61	4,419.64	3,944.13
Home Equity Lines of Credit	185.76	115.22	106.18	16.99	23.29
Nonmortgage Loans and Leases					
Commercial Loans	464.24	527.19	463.26	641.99	704.06
Consumer Loans	575.55	584.06	472.34	405.58	341.28
NET CHARGE-OFFS (\$ Millions)					
Mortgage Loans	\$639.59	\$681.68	\$686.69	\$709.54	\$495.08
Construction & Land Loans	4.49	3.39	4.40	10.41	9.08
Nonresidential Mortgages	7.38	2.33	22.99	9.90	4.98
Multifamily Mortgages	(1.18)	0.52	0.47	0.89	(1.34)
1-4 Family Mortgages	83.89	67.42	59.93	57.30	69.84
Home Equity Lines of Credit	11.96	9.44	6.06	3.44	3.66
Nonmortgage Loans and Leases					
Commercial Loans	113.82	148.40	92.22	137.25	113.96
Consumer Loans	398.72	445.80	487.96	430.67	251.12
Reposessed Assets	15.85	15.49	14.49	41.99	37.64
Other	16.62	(1.66)	4.24	21.14	9.80
REPOSSESSED ASSETS, NET (\$ Millions)					
Total	\$1,018.20	\$724.94	\$909.62	\$989.61	\$988.70
Construction & Land Loans	66.12	55.85	127.04	177.09	131.74
Nonresidential Mortgages	72.46	93.10	121.53	168.54	236.44
Multifamily Mortgages	8.57	15.74	10.84	5.83	12.94
1-4 Family Mortgages	667.76	529.78	606.23	571.74	517.70
Other	203.28	30.48	43.98	66.40	89.87
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$1,015.09	\$909.01	\$739.15	\$640.02	\$577.49
Percent of Total Assets	67.72	67.80	63.87	61.10	57.88
Noncurrent Real Estate Loans					
Including Repurchased GNMA Loans	7.53	N/A	N/A	N/A	N/A
Percent of Total Assets	0.50	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	4.93	4.41	4.65	5.51	5.14
Percent of Total Assets	0.33	0.33	0.40	0.53	0.52
Real Estate Owned	0.99	0.69	0.87	0.92	0.90
Percent of Total Assets	0.07	0.05	0.07	0.09	0.09
Troubled Real Estate Loans					
Including Repurchased GNMA Loans	8.53	N/A	N/A	N/A	N/A
Percent of Total Assets	0.57	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	5.92	5.10	5.52	6.43	6.04
Percent of Total Assets	0.40	0.38	0.48	0.61	0.61
Valuation Allowances	6.97	6.99	6.48	6.83	6.38
Coverage Ratio					
Including Repurchased GNMA Loans	78.63	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	112.94	121.06	110.55	94.66	94.93
Reserve Ratio	0.59	0.65	0.74	0.86	0.89

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 2006	MAR 2005	MAR 2004	MAR 2003	MAR 2002
NUMBER OF INSTITUTIONS:	856	880	923	958	1,007
LOANS 30-89 DAYS DELINQUENT (% Total Assets)					
Total Including Repurchased GNMA Loans	0.61	N/A	N/A	N/A	N/A
Repurchased GNMA Loans	0.06	N/A	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	0.55	0.53	0.56	0.69	0.71
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.69	0.73	0.78	1.12	1.20
Nonresidential Mortgages	0.42	0.45	0.60	0.67	0.76
Multifamily Mortgages	0.17	0.13	0.16	0.19	0.25
1-4 Family Mortgages	0.83	0.66	0.77	1.00	1.08
Home Equity Lines of Credit	0.43	0.28	0.39	0.10	0.22
Nonmortgage Loans and Leases					
Commercial Loans	1.02	1.04	0.93	1.22	1.27
Consumer Loans	1.07	1.33	1.29	1.68	1.49
NONCURRENT LOANS (% Total Assets)					
Total Including Repurchased GNMA Loans	0.57	N/A	N/A	N/A	N/A
Repurchased GNMA Loans	0.17	N/A	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	0.40	0.41	0.48	0.63	0.62
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.47	0.75	0.94	1.55	1.82
Nonresidential Mortgages	0.49	0.68	0.93	1.26	1.45
Multifamily Mortgages	0.14	0.08	0.21	0.15	0.17
1-4 Family Mortgages	0.82	0.49	0.63	0.85	0.85
Home Equity Lines of Credit	0.20	0.14	0.20	0.05	0.09
Nonmortgage Loans and Leases					
Commercial Loans	1.07	1.30	1.43	2.09	2.27
Consumer Loans	0.67	0.75	0.70	0.73	0.59
NET CHARGE-OFFS (% Total Assets)					
Percent of Outstanding Loans by Loan Type:	0.04	0.05	0.06	0.07	0.05
Mortgage Loans					
Construction & Land Loans	0.01	0.01	0.01	0.04	0.03
Nonresidential Mortgages	0.01	0.00	0.05	0.02	0.01
Multifamily Mortgages	0.00	0.00	0.00	0.00	0.00
1-4 Family Mortgages	0.01	0.01	0.01	0.01	0.02
Home Equity Lines of Credit	0.01	0.01	0.01	0.01	0.01
Nonmortgage Loans and Leases					
Commercial Loans	0.26	0.37	0.28	0.45	0.37
Consumer Loans	0.46	0.57	0.72	0.78	0.43
Reposessed Assets	1.56	2.14	1.59	4.24	3.81
Other	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)					
Percent of Outstanding Loans by Loan Type:	0.07	0.05	0.08	0.09	0.10
Construction & Land Loans	0.14	0.15	0.41	0.62	0.45
Nonresidential Mortgages	0.13	0.17	0.25	0.37	0.58
Multifamily Mortgages	0.01	0.03	0.02	0.01	0.03
1-4 Family Mortgages	0.08	0.07	0.10	0.11	0.11
Other	0.24	0.04	0.07	0.10	0.14
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.17	0.20	0.24	0.27	0.20
Net Provisions For Losses (Annualized)	0.15	0.19	0.18	0.25	0.27
Valuation Allowances	0.47	0.52	0.56	0.65	0.64
Noncurrent Loans					
Including Repurchased GNMA Loans	0.57	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	0.40	0.41	0.48	0.63	0.62
Reposessed Assets, Net (% Total Assets)	0.07	0.05	0.08	0.09	0.10
Troubled Assets					
Including Repurchased GNMA Loans	0.64	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	0.47	0.47	0.56	0.72	0.72

STATEMENT OF OPERATIONS
BY ASSET SIZE

FIRST QUARTER 2006:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	295	454	107	856
PROFITABILITY (Percent)				
Return on Average Assets (Annualized)	1.03	1.01	1.16	1.14
Median Ratio	0.50	0.69	0.95	0.66
Return on Average Equity (Annualized)	6.52	9.09	12.69	12.18
Median Ratio	3.47	6.04	10.36	5.35
Net Interest Margin (Annualized)	3.24	3.12	2.72	2.77
Median Ratio	3.23	3.02	2.87	3.07
Number of Profitable Thrifts	237	434	105	776
Percent Profitable	80.34	95.59	98.13	90.65
Profits (\$ Millions)	\$46.76	\$359.68	\$3,835.97	\$4,242.41
Number of Unprofitable Thrifts	58	20	2	80
Percent Unprofitable	19.66	4.41	1.87	9.35
Losses (\$ Millions)	(\$8.45)	(\$7.03)	(\$9.09)	(\$24.58)
EARNINGS (\$ Millions)				
Interest Income	\$207.88	\$1,977.45	\$18,894.04	\$21,079.37
Interest Expense	86.82	892.72	9,883.63	10,863.17
NET INTEREST INCOME	121.07	1,084.73	9,010.41	10,216.20
Loss Provisions-Interest Bearing Assets	3.94	34.82	510.21	548.97
Noninterest Income	157.04	554.81	5,599.49	6,311.34
Mortgage Loan Servicing Fees	1.28	16.07	713.03	730.39
Other Fees and Charges	140.91	425.79	3,403.19	3,969.88
Other Noninterest Income	14.84	112.95	1,483.27	1,611.07
Noninterest Expense	211.12	1,105.81	8,147.90	9,464.83
G&A Expense	210.59	1,089.45	8,012.32	9,312.37
Goodwill Amortization	0.39	15.32	122.24	137.95
Loss Provisions-Noninterest Bearing Assets	0.14	1.04	13.33	14.51
Income Before Taxes & Extraordinary Items	63.05	498.91	5,951.80	6,513.75
Income Taxes	24.77	146.26	2,124.92	2,295.96
Extraordinary Items	0.03	0.00	0.00	0.03
NET INCOME	38.31	352.64	3,826.88	4,217.83
PROFITABILITY (Percent of Avg Assets Annualized)				
Interest Income	5.57	5.69	5.71	5.71
Interest Expense	2.33	2.57	2.99	2.94
NET INTEREST INCOME	3.24	3.12	2.72	2.77
Loss Provisions-Interest Bearing Assets	0.11	0.10	0.15	0.15
Noninterest Income	4.21	1.60	1.69	1.71
Mortgage Loan Servicing Fees	0.03	0.05	0.22	0.20
Other Fees and Charges	3.77	1.23	1.03	1.07
Other Noninterest Income	0.40	0.33	0.45	0.44
Noninterest Expense	5.65	3.18	2.46	2.56
G&A Expense	5.64	3.14	2.42	2.52
Goodwill Amortization	0.01	0.04	0.04	0.04
Loss Provisions-Noninterest Bearing Assets	0.00	0.00	0.00	0.00
Income Before Taxes & Extraordinary Items	1.69	1.44	1.80	1.76
Income Taxes	0.66	0.42	0.64	0.62
Extraordinary Items	0.00	0.00	0.00	0.00
NET INCOME	1.03	1.01	1.16	1.14

STATEMENT OF CONDITION
BY ASSET SIZE

FIRST QUARTER 2006:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	295	454	107	856

TOTAL ASSETS (\$ Billions)	\$15.03	\$140.50	\$1,343.47	\$1,499.01
Cash and Noninterest-Earning Deposits	0.25	2.23	14.40	16.89
Investment Securities	2.89	17.70	48.76	69.34
Mortgage Backed Securities	1.45	14.04	160.93	176.42
1 - 4 Family Mortgages	6.75	56.03	783.84	846.62
Home Equity Lines of Credit	0.36	5.11	86.13	91.60
Multifamily Mortgages	0.28	6.42	59.97	66.67
Nonresidential Mortgages	1.06	15.78	38.65	55.50
Construction Loans	0.45	7.21	22.89	30.54
Land Loans	0.24	3.96	11.56	15.76
Commercial Loans	0.50	5.40	37.65	43.56
Consumer Loans	0.48	4.93	80.60	86.02
Reposessed Assets, Net	0.02	0.13	0.87	1.02
Real Estate Held for Investment, Net	0.01	0.06	0.11	0.18
Office Premises & Equipment	0.28	2.28	8.72	11.28
Other Assets	0.45	5.13	80.43	86.00
Less: Contra Assets & Valuation Allowances	0.08	0.80	5.91	6.78

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$15.03	\$140.50	\$1,343.47	\$1,499.01
TOTAL DEPOSITS AND ESCROWS	11.33	105.40	749.90	866.64
Deposits less than or equal to \$100,000	8.38	71.92	446.30	526.60
Deposits greater than \$100,000	2.95	33.48	303.61	340.04
Escrows	0.08	1.00	23.70	24.77
BORROWINGS	1.11	18.05	440.08	459.23
Advances From FHLB	1.08	16.58	252.40	270.06
Repurchase Agreements & FedFunds Purchased	0.02	1.01	74.60	75.62
Other Borrowings	0.01	0.46	113.08	113.55
Other Liabilities	0.23	1.40	31.14	32.78
Equity Capital	2.36	15.65	122.35	140.36
Capital Stock and Paid-In Capital	0.79	4.73	77.95	83.46
Unrealized Gains (Losses) AFS Securities	0.01	(0.03)	(1.74)	(1.76)
Retained Earnings	1.57	10.99	46.47	59.03

STATEMENT OF CONDITION
BY ASSET SIZE

FIRST QUARTER 2006:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	295	454	107	856

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.69	1.59	1.07	1.13
Investment Securities	19.24	12.59	3.63	4.63
Mortgage Backed Securities	9.66	9.99	11.98	11.77
1 - 4 Family Mortgages	44.91	39.88	58.34	56.48
Home Equity Lines of Credit	2.38	3.64	6.41	6.11
Multifamily Mortgages	1.84	4.57	4.46	4.45
Nonresidential Mortgages	7.06	11.23	2.88	3.70
Construction Loans	2.97	5.13	1.70	2.04
Land Loans	1.58	2.82	0.86	1.05
Commercial Loans	3.34	3.85	2.80	2.91
Consumer Loans	3.21	3.51	6.00	5.74
Reposessed Assets, Net	0.14	0.09	0.06	0.07
Real Estate Held for Investment, Net	0.05	0.04	0.01	0.01
Office Premises & Equipment	1.83	1.62	0.65	0.75
Other Assets	2.99	3.65	5.99	5.74
Less: Contra Assets & Valuation Allowances	0.50	0.57	0.44	0.45

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	75.37	75.02	55.82	57.81
Deposits less than or equal to \$100,000	55.76	51.19	33.22	35.13
Deposits greater than \$100,000	19.62	23.83	22.60	22.68
Escrows	0.51	0.71	1.76	1.65
BORROWINGS	7.39	12.84	32.76	30.64
Advances From FHLB	7.19	11.80	18.79	18.02
Repurchase Agreements & FedFunds Purchased	0.12	0.72	5.55	5.04
Other Borrowings	0.08	0.33	8.42	7.57
Other Liabilities	1.56	1.00	2.32	2.19
Equity Capital	15.68	11.14	9.11	9.36
Capital Stock and Paid-In Capital	5.25	3.36	5.80	5.57
Unrealized Gains (Losses) AFS Securities	0.03	(0.02)	(0.13)	(0.12)
Retained Earnings	10.44	7.82	3.46	3.94

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

FIRST QUARTER 2006:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	295	454	107	856

TOTAL ASSETS (Percent Change)	4.16	7.23	16.30	15.25
Cash and Noninterest-Earning Deposits	3.11	9.07	(8.66)	(6.49)
Investment Securities	(2.33)	5.52	47.25	31.23
Mortgage Backed Securities	(11.16)	(9.03)	18.54	15.44
1 - 4 Family Mortgages	5.37	5.97	13.75	13.13
Home Equity Lines of Credit	5.75	3.82	11.99	11.48
Multifamily Mortgages	15.60	11.04	9.98	10.10
Nonresidential Mortgages	14.91	15.85	9.66	11.45
Construction Loans	26.86	21.41	25.41	24.46
Land Loans	37.69	35.21	45.51	42.66
Commercial Loans	18.06	10.11	13.77	13.35
Consumer Loans	8.71	2.94	32.20	29.93
Reposessed Assets, Net	3.10	(0.56)	63.17	49.17
Real Estate Held for Investment, Net	(11.78)	(1.98)	(27.70)	(20.11)
Office Premises & Equipment	10.57	9.71	12.00	11.49
Other Assets	6.86	16.91	17.47	17.37
Less: Contra Assets & Valuation Allowances	7.24	10.40	7.51	7.84

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	4.16	7.23	16.30	15.25
TOTAL DEPOSITS AND ESCROWS	3.32	7.36	14.17	13.14
Deposits less than or equal to \$100,000	0.84	5.44	15.29	13.58
Deposits greater than \$100,000	11.07	11.76	12.56	12.46
Escrows	13.46	27.16	(16.89)	(15.64)
BORROWINGS	8.34	3.79	18.33	17.65
Advances From FHLB	12.66	4.63	15.13	14.42
Repurchase Agreements & FedFunds Purchased	(28.16)	(12.29)	14.62	14.14
Other Borrowings	(70.24)	17.11	29.08	28.98
Other Liabilities	3.65	6.26	26.89	25.55
Equity Capital	6.44	10.63	18.36	17.23
Capital Stock and Paid-In Capital	16.65	20.98	22.29	22.16
Unrealized Gains (Losses) AFS Securities	(75.32)	(132.12)	263.11	393.90
Retained Earnings	3.07	7.57	14.47	12.80

CAPITAL MEASURES
BY ASSET SIZE

FIRST QUARTER 2006:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	295	454	107	856

CAPITAL COMPLIANCE				
Meet FDICIA Capital Standards	295	454	107	856
Percent of Thrifts	100.00	100.00	100.00	100.00
Consolidated Assets (\$ Billions)	\$15.03	\$140.50	\$1,343.47	\$1,499.01
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)	\$2.31	\$14.84	\$103.76	\$120.91
Tangible Equity Ratio	15.45	10.67	7.88	8.22
Median Ratio	13.39	9.61	8.09	10.13
Tier 1 Capital (\$ Billions)	\$2.32	\$14.91	\$104.22	\$121.45
Tier 1 Leverage Ratio	15.46	10.67	7.88	8.22
Median Ratio	13.39	9.61	8.09	10.13
Tier 1 Risk-based Capital Ratio	28.59	16.85	12.29	12.86
Median Ratio	26.24	15.51	12.09	17.10
Risk-based Capital (\$ Billions)	\$2.39	\$15.66	\$114.88	\$132.94
Total Risk-based Capital Ratio	29.55	17.69	13.55	14.07
Median Ratio	27.08	16.34	13.14	17.94

ASSET QUALITY INDICATORS
BY ASSET SIZE

FIRST QUARTER 2006:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	295	454	107	856
LOANS 30-89 DAYS DELINQUENT (\$ Millions)				
Total Including Repurchased GNMA Loans	\$145.58	\$968.35	\$7,983.14	\$9,097.07
Repurchased GNMA Loans	0.00	10.73	882.97	893.69
Total Excluding Repurchased GNMA Loans	145.58	957.62	7,100.17	8,203.38
Mortgage Loans				
Construction & Land Loans	6.12	156.75	155.94	318.81
Nonresidential Mortgages	9.86	119.87	102.47	232.20
Multifamily Mortgages	2.16	42.99	69.59	114.74
1-4 Family Mortgages	111.82	513.70	6,438.04	7,063.56
Home Equity Lines of Credit	3.40	34.70	355.70	393.80
Nonmortgage Loans and Leases				
Commercial Loans	5.82	77.80	360.17	443.78
Consumer Loans	9.80	57.24	856.93	923.98
NONCURRENT LOANS (\$ Millions)				
Total Including Repurchased GNMA Loans	\$84.47	\$691.22	\$7,798.77	\$8,574.46
Repurchased GNMA Loans	0.00	13.37	2,591.42	2,604.79
Total Excluding Repurchased GNMA Loans	84.47	677.85	5,207.35	5,969.67
Mortgage Loans				
Construction & Land Loans	8.28	74.48	134.05	216.81
Nonresidential Mortgages	9.68	118.98	145.75	274.41
Multifamily Mortgages	1.06	23.65	69.99	94.70
1-4 Family Mortgages	55.50	384.14	6,509.12	6,948.76
Home Equity Lines of Credit	1.73	16.07	167.96	185.76
Nonmortgage Loans and Leases				
Commercial Loans	5.66	68.47	390.10	464.24
Consumer Loans	4.30	21.49	549.76	575.55
NET CHARGE-OFFS (\$ Millions)				
Mortgage Loans	\$3.33	\$26.73	\$609.53	\$639.59
Construction & Land Loans	0.04	1.02	3.43	4.49
Nonresidential Mortgages	0.36	2.25	4.76	7.38
Multifamily Mortgages	0.04	(1.72)	0.51	(1.18)
1-4 Family Mortgages	0.65	1.78	81.46	83.89
Home Equity Lines of Credit	(0.01)	0.65	11.31	11.96
Nonmortgage Loans and Leases				
Commercial Loans	0.48	6.51	106.84	113.82
Consumer Loans	1.07	7.90	389.75	398.72
Reposessed Assets	0.57	1.84	13.45	15.85
Other	0.12	7.16	9.34	16.62
REPOSSESSED ASSETS, NET (\$ Millions)				
Construction & Land Loans	\$20.88	\$130.17	\$867.15	\$1,018.20
Nonresidential Mortgages	1.82	19.66	44.64	66.12
Multifamily Mortgages	2.92	24.88	44.66	72.46
1-4 Family Mortgages	2.00	3.70	2.88	8.57
Other	13.15	72.26	582.35	667.76
	0.98	9.67	192.63	203.28
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)				
Real Estate Loans	\$8.77	\$89.40	\$916.91	\$1,015.09
Percent of Total Assets	58.36	63.63	68.25	67.72
Noncurrent Real Estate Loans				
Including Repurchased GNMA Loans	0.07	0.60	6.86	7.53
Percent of Total Assets	0.50	0.43	0.51	0.50
Excluding Repurchased GNMA Loans	0.07	0.59	4.27	4.93
Percent of Total Assets	0.50	0.42	0.32	0.33
Real Estate Owned	0.02	0.12	0.85	0.99
Percent of Total Assets	0.13	0.09	0.06	0.07
Troubled Real Estate Loans				
Including Repurchased GNMA Loans	0.09	0.73	7.71	8.53
Percent of Total Assets	0.63	0.52	0.57	0.57
Excluding Repurchased GNMA Loans	0.09	0.71	5.11	5.92
Percent of Total Assets	0.63	0.51	0.38	0.40
Valuation Allowances	0.08	0.84	6.04	6.97
Coverage Ratio				
Including Repurchased GNMA Loans	88.86	114.78	75.32	78.63
Excluding Repurchased GNMA Loans	88.86	117.04	112.80	112.94
Reserve Ratio	0.77	0.80	0.57	0.59

ASSET QUALITY INDICATORS
BY ASSET SIZE

FIRST QUARTER 2006:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	295	454	107	856
LOANS 30-89 DAYS DELINQUENT (% Total Assets)				
Total Including Repurchased GNMA Loans	0.97	0.69	0.59	0.61
Repurchased GNMA Loans	0.00	0.01	0.07	0.06
Total Excluding Repurchased GNMA Loans	0.97	0.68	0.53	0.55
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	0.90	1.40	0.45	0.69
Nonresidential Mortgages	0.93	0.76	0.27	0.42
Multifamily Mortgages	0.78	0.67	0.12	0.17
1-4 Family Mortgages	1.66	0.92	0.82	0.83
Home Equity Lines of Credit	0.95	0.68	0.41	0.43
Nonmortgage Loans and Leases				
Commercial Loans	1.16	1.44	0.96	1.02
Consumer Loans	2.03	1.16	1.06	1.07
NONCURRENT LOANS (% Total Assets)				
Total Including Repurchased GNMA Loans	0.56	0.49	0.58	0.57
Repurchased GNMA Loans	0.00	0.01	0.19	0.17
Total Excluding Repurchased GNMA Loans	0.56	0.48	0.39	0.40
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	1.21	0.67	0.39	0.47
Nonresidential Mortgages	0.91	0.75	0.38	0.49
Multifamily Mortgages	0.38	0.37	0.12	0.14
1-4 Family Mortgages	0.82	0.69	0.83	0.82
Home Equity Lines of Credit	0.48	0.31	0.20	0.20
Nonmortgage Loans and Leases				
Commercial Loans	1.13	1.27	1.04	1.07
Consumer Loans	0.89	0.44	0.68	0.67
NET CHARGE-OFFS (% Total Assets)				
Percent of Outstanding Loans by Loan Type:	0.02	0.02	0.05	0.04
Mortgage Loans				
Construction & Land Loans	0.01	0.01	0.01	0.01
Nonresidential Mortgages	0.03	0.01	0.01	0.01
Multifamily Mortgages	0.01	(0.03)	0.00	0.00
1-4 Family Mortgages	0.01	0.00	0.01	0.01
Home Equity Lines of Credit	0.00	0.01	0.01	0.01
Nonmortgage Loans and Leases				
Commercial Loans	0.10	0.12	0.28	0.26
Consumer Loans	0.22	0.16	0.48	0.46
Repossessed Assets	2.73	1.41	1.55	1.56
Other	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)				
Percent of Outstanding Loans by Loan Type:	0.14	0.09	0.06	0.07
Construction & Land Loans				
Construction & Land Loans	0.27	0.18	0.13	0.14
Nonresidential Mortgages	0.28	0.16	0.12	0.13
Multifamily Mortgages	0.72	0.06	0.00	0.01
1-4 Family Mortgages	0.19	0.13	0.07	0.08
Other	0.22	0.19	0.24	0.24
ASSET QUALITY SUMMARY (% Total Assets)				
Net Chargeoffs (Annualized)	0.09	0.08	0.18	0.17
Net Provisions for Losses (Annualized)	0.10	0.10	0.15	0.15
Valuation Allowances	0.56	0.60	0.45	0.47
Noncurrent Loans				
Including Repurchased GNMA Loans	0.56	0.49	0.58	0.57
Excluding Repurchased GNMA Loans	0.56	0.48	0.39	0.40
Repossessed Assets, Net (% Total Assets)	0.14	0.09	0.06	0.07
Troubled Assets				
Including Repurchased GNMA Loans	0.70	0.58	0.65	0.64
Excluding Repurchased GNMA Loans	0.70	0.58	0.45	0.47

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

	3-MONTHS ENDED							
	MAR. 2006	DEC. 2005	2005	2004	2003	2002	2001	
SUMMARY DATA:								
Number of Thrifts	(#)	856	863	863	886	928	974	1,019
Total Assets	(\$)	1,499.01	1,464.12	1,464.12	1,306.79	1,092.62	1,004.53	977.72
Net Income	(\$)	4.22	4.32	16.40	13.96	13.74	11.84	10.20
Profits	(\$)	4.24	4.40	16.61	14.31	14.02	12.57	10.83
Losses	(\$)	(0.02)	(0.08)	(0.21)	(0.35)	(0.28)	(0.73)	(0.63)
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	1.15	1.20	1.19	1.18	1.29	1.21	1.07
Median Ratio	(%)	0.66	0.67	0.73	0.71	0.76	0.80	0.67
Return on Average Equity	(%)	12.18	12.86	12.83	12.79	14.29	13.61	13.10
Median Ratio	(%)	5.35	5.69	6.26	6.23	6.97	7.56	6.18
Net Interest Income	(\$)	10.22	9.99	38.82	34.57	30.82	29.99	27.62
% of Average Assets	(%)	2.78	2.77	2.81	2.91	2.90	3.06	2.89
Total Fee Income	(\$)	4.70	5.00	16.83	12.38	9.28	4.55	6.08
% of Average Assets	(%)	1.28	1.39	1.39	1.19	1.25	0.64	0.46
G&A Expense	(\$)	9.31	9.06	33.79	30.09	25.37	22.54	21.79
% of Average Assets	(%)	2.53	2.51	2.44	2.53	2.39	2.30	2.28
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	9.36	9.45	9.45	9.08	9.09	9.18	8.13
Tier 1 Leverage Ratio	(%)	8.22	8.15	8.15	7.80	7.82	7.80	7.46
Risk-based Capital Ratio	(%)	14.07	13.97	13.97	13.85	14.23	13.96	13.51
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	854	858	858	881	922	967	999
Adequately Capitalized	(#)	2	4	4	4	5	5	17
Undercapitalized	(#)	0	0	0	0	0	2	3
Significantly Undercapitalized	(#)	0	0	0	1	1	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	0	1	0	1	1
Problem Thrifts	(#)	6	7	7	6	8	14	16
Problem Thrift Assets	(\$)	1.05	1.87	1.87	0.71	0.63	2.58	3.30
Problem Thrift Assets as a % of Total Assets	(%)	0.07	0.13	0.13	0.05	0.06	0.26	0.34
ASSET QUALITY MEASURES:								
Troubled Assets								
Including Repurchased GNMA Loans	(\$)	9.59	9.41	9.41	N/A	N/A	N/A	N/A
% of Total Assets	(%)	0.64	0.64	0.64	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	6.99	6.46	6.46	6.33	7.29	7.57	6.85
% of Total Assets	(%)	0.47	0.44	0.44	0.48	0.67	0.75	0.70
Noncurrent Loans								
Including Repurchased GNMA Loans	(\$)	8.57	8.67	8.67	N/A	N/A	N/A	N/A
% of Total Assets	(%)	0.57	0.59	0.59	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	5.97	5.72	5.72	5.60	6.35	6.57	5.87
% of Total Assets	(%)	0.40	0.39	0.39	0.43	0.58	0.65	0.60
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	0.82	0.86	0.86	0.52	0.83	0.91	0.80
Home Equity Lines of Credit	(%)	0.20	0.19	0.19	0.14	0.03	0.05	0.11
Multifamily Loans	(%)	0.14	0.16	0.16	0.13	0.13	0.13	0.16
Commercial Loans	(%)	1.07	1.10	1.10	1.11	1.21	2.19	1.99
Consumer Loans	(%)	0.67	0.63	0.63	0.78	0.94	0.70	0.64
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	142.61	163.94	656.09	603.23	729.87	472.19	398.18
Purchases	(\$)	83.47	88.77	356.15	296.46	355.97	273.68	189.11
Sales	(\$)	135.45	155.79	599.47	477.70	768.41	530.32	402.63
Loans Outstanding (1)	(\$)	846.62	814.71	814.71	729.37	547.42	487.63	472.72
Loans Outstanding / Total Assets	(%)	56.48	55.64	55.64	55.81	50.10	48.54	48.35

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

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

	MARCH 2006		DECEMBER 2005		MARCH 2005	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	1,499.01	100.00	1,464.12	100.00	1,340.78	100.00
Cash and Noninterest-Earning Deposits	16.89	1.13	19.35	1.32	18.66	1.39
Investment Securities	69.34	4.63	64.34	4.39	55.31	4.13
Mortgage Backed Securities	176.42	11.77	171.67	11.72	159.23	11.88
1-4 Family Mortgages	846.62	56.48	814.71	55.64	755.31	56.33
Home Equity Lines of Credit	91.60	6.11	90.51	6.18	82.87	6.18
Multifamily Mortgages	66.67	4.45	66.41	4.54	62.69	4.68
Nonresidential Mortgages	55.50	3.70	54.40	3.72	53.38	3.98
Construction Loans	30.54	2.04	29.10	1.99	25.89	1.93
Land Loans	15.76	1.05	14.60	1.00	11.75	0.88
Commercial Loans	43.56	2.91	43.30	2.96	40.56	3.02
Consumer Loans	86.02	5.74	96.67	6.60	77.60	5.79
Repossessed Assets, Net	1.02	0.07	0.74	0.05	0.72	0.05
Real Estate Held for Investment	0.18	0.01	0.18	0.01	0.25	0.02
Office Premises & Equipment	11.28	0.75	11.09	0.76	10.55	0.79
Other Assets	86.00	5.74	84.56	5.78	75.62	5.64
Less: Contra Assets & Valuation Allowances	6.78	0.45	7.00	0.48	6.74	0.50
TOTAL LIABILITIES AND CAPITAL	1,499.01	100.00	1,464.12	100.00	1,340.78	100.00
Total Deposits and Escrows	866.64	57.81	835.78	57.08	784.63	58.52
Deposits < or = to \$100,000	526.60	35.13	506.83	34.62	475.07	35.43
Deposits > \$100,000	340.04	22.68	328.95	22.47	309.57	23.09
Escrows	24.77	1.65	22.92	1.57	29.84	2.23
Total Borrowings	459.23	30.64	461.55	31.52	407.63	30.40
Advances from FHLB	270.06	18.02	274.01	18.72	241.58	18.02
Reverse Repurchase Agreements	75.62	5.04	76.12	5.20	67.32	5.02
Other Borrowings	113.55	7.57	111.41	7.61	98.73	7.36
Other Liabilities	32.78	2.19	28.45	1.94	25.39	1.89
EQUITY CAPITAL	140.36	9.36	138.34	9.45	123.12	9.18
Capital Stock & Paid-In Capital	83.46	5.57	81.55	5.57	70.41	5.25
Unrealized Gains (Losses) AFS Securities	(1.76)	(0.12)	(0.95)	(0.07)	(0.39)	(0.03)
Retained Earnings	59.03	3.94	58.39	3.99	53.71	4.01

	MARCH 2006		DECEMBER 2005		MARCH 2005	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	21.08	5.73	20.14	5.59	16.09	4.87
Interest Expense	10.86	2.95	10.15	2.82	6.68	2.03
Net Interest Income	10.22	2.78	9.99	2.77	9.40	2.85
Loss Provisions-Interest Bearing Assets	0.55	0.15	0.95	0.26	0.63	0.19
Noninterest Income	6.31	1.72	6.93	1.92	5.53	1.68
Mortgage Loan Servicing Fees	0.73	0.20	0.36	0.10	0.74	0.22
Other Fees and Charges	3.97	1.08	4.64	1.29	3.25	0.99
Other Noninterest Income	1.61	0.44	1.93	0.54	1.54	0.47
Noninterest Expense	9.46	2.57	9.22	2.56	8.08	2.45
G&A Expense	9.31	2.53	9.06	2.51	7.95	2.41
Goodwill Expense	0.14	0.04	0.14	0.04	0.11	0.03
Loss Provis.-Nonint. Bearing Assets	0.01	0.00	0.03	0.01	0.02	0.01
Income Before Taxes & Extraord. Items	6.51	1.77	6.75	1.87	6.23	1.89
Income Taxes	2.30	0.62	2.43	0.68	2.22	0.67
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	4.22	1.15	4.32	1.20	4.01	1.21

* Annualized.

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

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

NORTHEAST REGION

		3-MONTHS ENDED		2005	2004	2003	2002	2001
		MAR. 2006	DEC. 2005					
SUMMARY DATA:								
Number of Thrifts	(#)	265	266	266	272	285	304	222
Total Assets	(\$)	382.58	371.60	371.60	329.11	273.70	246.92	198.18
Net Income	(\$)	0.99	1.24	4.43	4.24	3.45	2.90	1.85
Profits	(\$)	0.99	1.25	4.45	4.30	3.58	3.01	1.98
Losses	(\$)	(0.01)	(0.01)	(0.02)	(0.05)	(0.13)	(0.11)	(0.13)
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	1.05	1.35	1.27	1.40	1.32	1.23	0.99
Median Ratio	(%)	0.61	0.67	0.75	0.69	0.72	0.77	0.62
Return on Average Equity	(%)	10.50	13.52	12.73	14.05	14.14	13.15	10.69
Median Ratio	(%)	5.16	5.50	6.06	6.09	6.69	7.55	5.97
Net Interest Income	(\$)	2.39	2.35	9.43	8.89	7.70	7.26	5.43
% of Average Assets	(%)	2.53	2.56	2.72	2.94	2.94	3.07	2.91
Total Fee Income	(\$)	0.77	1.18	3.44	3.68	2.51	1.64	1.30
% of Average Assets	(%)	0.82	1.28	1.28	1.08	1.50	0.72	0.69
G&A Expense	(\$)	1.75	1.73	6.80	7.13	5.90	5.21	4.33
% of Average Assets	(%)	1.85	1.88	1.96	2.36	2.25	2.21	2.32
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	9.93	10.04	10.04	10.08	9.54	9.39	9.19
Tier 1 Leverage Ratio	(%)	8.96	8.97	8.97	8.96	8.69	8.42	8.02
Risk-based Capital Ratio	(%)	16.54	16.48	16.48	15.93	15.74	14.83	14.43
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	265	264	264	271	283	302	221
Adequately Capitalized	(#)	0	2	2	1	1	2	1
Undercapitalized	(#)	0	0	0	0	0	0	0
Significantly Undercapitalized	(#)	0	0	0	0	1	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	0	1	0	0	0
Problem Thrifts	(#)	0	1	1	1	1	2	1
Problem Thrift Assets	(\$)	N/A	0.78	0.78	0.09	0.11	1.52	0.06
Problem Thrift Assets as a % of Total Assets	(%)	N/A	0.21	0.21	0.03	0.04	0.62	0.03
ASSET QUALITY MEASURES:								
Troubled Assets								
Including Repurchased GNMA Loans	(\$)	1.39	1.40	1.40	N/A	N/A	N/A	N/A
% of Total Assets	(%)	0.36	0.38	0.38	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	1.39	1.40	1.40	1.41	1.70	1.59	1.22
% of Total Assets	(%)	0.36	0.38	0.38	0.43	0.62	0.65	0.61
Noncurrent Loans								
Including Repurchased GNMA Loans	(\$)	1.24	1.26	1.26	N/A	N/A	N/A	N/A
% of Total Assets	(%)	0.33	0.34	0.34	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	1.24	1.26	1.26	1.30	1.56	1.41	1.02
% of Total Assets	(%)	0.32	0.34	0.34	0.40	0.57	0.57	0.52
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	0.48	0.50	0.50	0.50	0.80	0.77	0.71
Home Equity Lines of Credit	(%)	0.33	0.33	0.33	0.24	0.04	0.05	0.08
Multifamily Loans	(%)	0.27	0.38	0.38	0.31	0.22	0.19	0.19
Commercial Loans	(%)	0.61	0.73	0.73	0.73	1.32	1.81	1.85
Consumer Loans	(%)	0.42	0.47	0.47	1.41	1.51	0.54	0.71
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	27.47	35.62	142.27	125.03	155.67	103.24	72.42
Purchases	(\$)	36.01	37.79	149.79	100.16	83.82	61.92	36.78
Sales	(\$)	48.00	53.69	211.70	151.99	172.78	105.63	70.99
Loans Outstanding (1)	(\$)	188.57	184.83	184.83	155.85	117.57	112.30	87.09
Loans Outstanding / Total Assets	(%)	49.29	49.74	49.74	47.36	42.95	45.48	43.94

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

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

NORTHEAST REGION

	MARCH 2006		DECEMBER 2005		MARCH 2005	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	382.58	100.00	371.60	100.00	334.08	100.00
Cash and Noninterest-Earning Deposits	3.17	0.83	3.63	0.98	3.31	0.99
Investment Securities	24.90	6.51	24.20	6.51	21.04	6.30
Mortgage Backed Securities	80.78	21.11	74.98	20.18	69.82	20.90
1-4 Family Mortgages	188.57	49.29	184.83	49.74	161.70	48.40
Home Equity Lines of Credit	9.23	2.41	9.21	2.48	10.69	3.20
Multifamily Mortgages	10.07	2.63	9.86	2.65	9.32	2.79
Nonresidential Mortgages	20.00	5.23	20.10	5.41	19.45	5.82
Construction Loans	6.49	1.70	6.30	1.69	5.31	1.59
Land Loans	3.85	1.01	3.58	0.96	2.67	0.80
Commercial Loans	14.50	3.79	13.93	3.75	12.17	3.64
Consumer Loans	11.92	3.12	12.13	3.26	12.32	3.69
Repossessed Assets, Net	0.15	0.04	0.14	0.04	0.10	0.03
Real Estate Held for Investment	0.01	0.00	0.01	0.00	0.03	0.01
Office Premises & Equipment	2.23	0.58	2.22	0.60	2.17	0.65
Other Assets	17.45	4.56	17.21	4.63	16.24	4.86
Less: Contra Assets & Valuation Allowances	1.50	0.39	1.51	0.41	1.57	0.47
TOTAL LIABILITIES AND CAPITAL	382.58	100.00	371.60	100.00	334.08	100.00
Total Deposits and Escrows	236.01	61.69	225.65	60.72	203.22	60.83
Deposits < or = to \$100,000	160.59	41.97	153.21	41.23	139.95	41.89
Deposits > \$100,000	75.43	19.71	72.44	19.49	63.27	18.94
Escrows	1.90	0.50	1.72	0.46	2.16	0.65
Total Borrowings	103.19	26.97	103.98	27.98	93.36	27.95
Advances from FHLB	48.11	12.58	49.24	13.25	37.84	11.33
Reverse Repurchase Agreements	24.15	6.31	24.86	6.69	22.03	6.59
Other Borrowings	30.93	8.08	29.89	8.04	33.50	10.03
Other Liabilities	5.37	1.40	4.64	1.25	4.76	1.43
EQUITY CAPITAL	38.00	9.93	37.32	10.04	32.73	9.80
Capital Stock & Paid-In Capital	22.04	5.76	21.32	5.74	17.38	5.20
Unrealized Gains (Losses) AFS Securities	(0.97)	(0.25)	(0.64)	(0.17)	(0.43)	(0.13)
Retained Earnings	17.34	4.53	17.04	4.59	16.03	4.80

	MARCH 2006		DECEMBER 2005		MARCH 2005	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	5.15	5.47	4.91	5.34	4.07	4.98
Interest Expense	2.77	2.94	2.56	2.79	1.71	2.09
Net Interest Income	2.39	2.53	2.35	2.56	2.36	2.89
Loss Provisions-Interest Bearing Assets	0.07	0.07	0.11	0.12	0.10	0.12
Noninterest Income	0.97	1.03	1.44	1.57	1.04	1.27
Mortgage Loan Servicing Fees	0.07	0.07	0.07	0.08	0.09	0.11
Other Fees and Charges	0.70	0.74	1.10	1.20	0.64	0.78
Other Noninterest Income	0.20	0.21	0.26	0.28	0.31	0.37
Noninterest Expense	1.78	1.89	1.76	1.92	1.72	2.11
G&A Expense	1.75	1.85	1.73	1.88	1.68	2.06
Goodwill Expense	0.04	0.04	0.04	0.04	0.04	0.04
Loss Provis.-Nonint. Bearing Assets	0.00	0.00	0.00	0.00	0.00	0.00
Income Before Taxes & Extraord. Items	1.51	1.60	1.91	2.08	1.58	1.93
Income Taxes	0.52	0.55	0.67	0.73	0.57	0.69
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.99	1.05	1.24	1.35	1.01	1.24

* Annualized.

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

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

SOUTHEAST REGION

		3-MONTHS ENDED		2005	2004	2003	2002	2001
		MAR. 2006	DEC. 2005					
SUMMARY DATA:								
Number of Thrifts	(#)	305	306	306	312	329	345	196
Total Assets	(\$)	253.80	249.51	249.51	217.81	195.38	177.16	92.54
Net Income	(\$)	0.58	0.51	2.14	2.01	1.89	1.07	0.53
Profits	(\$)	0.59	0.56	2.25	2.13	2.00	1.64	0.63
Losses	(\$)	(0.02)	(0.06)	(0.11)	(0.12)	(0.11)	(0.57)	(0.09)
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	0.92	0.83	0.92	0.97	1.02	0.66	0.60
Median Ratio	(%)	0.58	0.60	0.65	0.61	0.69	0.71	0.59
Return on Average Equity	(%)	10.41	9.31	10.16	10.82	11.13	6.91	7.16
Median Ratio	(%)	4.68	4.81	5.82	5.40	6.18	6.25	5.45
Net Interest Income	(\$)	1.86	1.78	6.86	6.03	5.20	4.87	2.45
% of Average Assets	(%)	2.96	2.90	2.94	2.92	2.81	3.03	2.77
Total Fee Income	(\$)	0.58	0.59	2.36	2.22	2.05	1.85	1.20
% of Average Assets	(%)	0.93	0.96	0.96	1.09	1.11	1.10	1.51
G&A Expense	(\$)	1.59	1.61	6.11	5.67	5.47	5.06	2.83
% of Average Assets	(%)	2.54	2.63	2.62	2.75	2.96	3.15	3.20
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	8.89	8.82	8.82	9.01	9.11	9.24	8.27
Tier 1 Leverage Ratio	(%)	8.37	8.30	8.30	8.62	8.71	8.92	8.18
Risk-based Capital Ratio	(%)	13.62	13.46	13.46	14.03	14.79	15.16	13.94
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	305	305	305	311	326	342	192
Adequately Capitalized	(#)	0	1	1	0	3	2	2
Undercapitalized	(#)	0	0	0	0	0	1	2
Significantly Undercapitalized	(#)	0	0	0	1	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	0	0	0	1	1
Problem Thrifts	(#)	5	5	5	4	6	10	5
Problem Thrift Assets	(\$)	0.98	1.01	1.01	0.59	0.50	0.78	0.31
Problem Thrift Assets as a % of Total Assets	(%)	0.39	0.40	0.40	0.27	0.26	0.44	0.34
ASSET QUALITY MEASURES:								
Troubled Assets								
Including Repurchased GNMA Loans	(\$)	1.41	1.44	1.44	N/A	N/A	N/A	N/A
% of Total Assets	(%)	0.56	0.58	0.58	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	1.16	1.21	1.21	1.23	1.46	1.53	0.77
% of Total Assets	(%)	0.46	0.49	0.49	0.57	0.75	0.87	0.83
Noncurrent Loans								
Including Repurchased GNMA Loans	(\$)	1.18	1.23	1.23	N/A	N/A	N/A	N/A
% of Total Assets	(%)	0.46	0.49	0.49	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	0.93	1.00	1.00	1.01	1.21	1.28	0.62
% of Total Assets	(%)	0.37	0.40	0.40	0.47	0.62	0.72	0.67
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	0.65	0.68	0.68	0.56	0.79	0.87	0.74
Home Equity Lines of Credit	(%)	0.20	0.20	0.20	0.15	0.06	0.10	0.12
Multifamily Loans	(%)	0.44	0.42	0.42	0.34	0.35	0.35	0.19
Commercial Loans	(%)	1.05	1.08	1.08	1.33	1.68	2.84	1.72
Consumer Loans	(%)	0.46	0.52	0.52	0.68	0.97	1.03	1.22
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	16.32	20.06	75.87	67.59	91.71	64.89	25.84
Purchases	(\$)	8.38	9.41	47.94	49.06	75.20	56.44	10.56
Sales	(\$)	13.85	15.81	70.90	74.95	123.12	101.76	23.21
Loans Outstanding (1)	(\$)	122.34	120.43	120.43	101.33	86.35	77.65	40.06
Loans Outstanding / Total Assets	(%)	48.20	48.27	48.27	46.52	44.19	43.83	43.29

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

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

SOUTHEAST REGION

	MARCH 2006		DECEMBER 2005		MARCH 2005	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	253.80	100.00	249.51	100.00	225.68	100.00
Cash and Noninterest-Earning Deposits	3.73	1.47	4.33	1.74	4.04	1.79
Investment Securities	15.41	6.07	14.30	5.73	14.55	6.45
Mortgage Backed Securities	33.39	13.16	32.85	13.16	31.10	13.78
1-4 Family Mortgages	122.34	48.20	120.43	48.27	106.96	47.39
Home Equity Lines of Credit	25.50	10.05	25.17	10.09	20.22	8.96
Multifamily Mortgages	5.45	2.15	5.81	2.33	5.15	2.28
Nonresidential Mortgages	13.94	5.49	13.55	5.43	11.79	5.22
Construction Loans	8.40	3.31	8.16	3.27	6.81	3.02
Land Loans	5.99	2.36	5.51	2.21	3.94	1.75
Commercial Loans	9.51	3.75	9.59	3.84	8.70	3.85
Consumer Loans	22.77	8.97	22.45	9.00	20.93	9.27
Repossessed Assets, Net	0.23	0.09	0.21	0.09	0.21	0.09
Real Estate Held for Investment	0.07	0.03	0.07	0.03	0.08	0.03
Office Premises & Equipment	2.73	1.08	2.64	1.06	2.41	1.07
Other Assets	11.15	4.39	10.94	4.38	10.28	4.56
Less: Contra Assets & Valuation Allowances	1.31	0.51	1.34	0.54	1.27	0.56
TOTAL LIABILITIES AND CAPITAL	253.80	100.00	249.51	100.00	225.68	100.00
Total Deposits and Escrows	171.76	67.67	164.46	65.91	151.95	67.33
Deposits < or = to \$100,000	107.29	42.27	103.43	41.45	99.58	44.12
Deposits > \$100,000	64.47	25.40	61.03	24.46	52.38	23.21
Escrows	2.11	0.83	1.81	0.73	2.21	0.98
Total Borrowings	55.21	21.75	58.55	23.47	49.49	21.93
Advances from FHLB	32.41	12.77	34.92	14.00	31.61	14.01
Reverse Repurchase Agreements	16.54	6.52	18.54	7.43	15.61	6.91
Other Borrowings	6.26	2.47	5.09	2.04	2.27	1.01
Other Liabilities	4.28	1.69	4.50	1.81	3.72	1.65
EQUITY CAPITAL	22.55	8.89	22.00	8.82	20.52	9.09
Capital Stock & Paid-In Capital	12.38	4.88	12.23	4.90	11.21	4.97
Unrealized Gains (Losses) AFS Securities	(0.48)	(0.19)	(0.32)	(0.13)	(0.23)	(0.10)
Retained Earnings	10.63	4.19	10.17	4.07	9.62	4.26

	MARCH 2006		DECEMBER 2005		MARCH 2005	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	3.60	5.74	3.41	5.57	2.82	5.07
Interest Expense	1.74	2.78	1.63	2.67	1.16	2.08
Net Interest Income	1.86	2.96	1.78	2.90	1.66	2.99
Loss Provisions-Interest Bearing Assets	0.10	0.17	0.20	0.33	0.13	0.24
Noninterest Income	0.73	1.17	0.85	1.39	0.81	1.46
Mortgage Loan Servicing Fees	0.02	0.03	0.02	0.04	0.04	0.07
Other Fees and Charges	0.56	0.90	0.56	0.92	0.54	0.98
Other Noninterest Income	0.15	0.24	0.26	0.43	0.22	0.40
Noninterest Expense	1.61	2.57	1.63	2.67	1.45	2.61
G&A Expense	1.59	2.54	1.61	2.63	1.43	2.58
Goodwill Expense	0.02	0.03	0.02	0.04	0.01	0.03
Loss Provis.-Nonint. Bearing Assets	0.00	0.00	0.01	0.01	0.00	0.00
Income Before Taxes & Extraord. Items	0.87	1.39	0.79	1.29	0.88	1.59
Income Taxes	0.30	0.47	0.29	0.47	0.31	0.55
Extraordinary Items	0.00	0.00	0.01	0.01	0.00	0.00
Net Income	0.58	0.92	0.51	0.83	0.57	1.04

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

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

MIDWEST REGION

		3-MONTHS ENDED		2005	2004	2003	2002	2001
		MAR. 2006	DEC. 2005					
SUMMARY DATA:								
Number of Thrifts	(#)	200	201	201	207	216	224	216
Total Assets	(\$)	131.20	126.63	126.63	135.39	127.54	127.58	105.17
Net Income	(\$)	0.33	0.28	1.29	1.24	1.52	1.52	1.02
Profits	(\$)	0.33	0.30	1.37	1.41	1.54	1.57	1.08
Losses	(\$)	0.00	(0.02)	(0.08)	(0.16)	(0.03)	(0.04)	(0.07)
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	1.03	0.89	0.99	0.94	1.17	1.22	1.01
Median Ratio	(%)	0.69	0.68	0.71	0.75	0.82	0.84	0.69
Return on Average Equity	(%)	11.38	9.90	11.14	10.79	13.66	14.28	11.77
Median Ratio	(%)	5.47	5.63	6.15	6.40	7.54	8.02	6.72
Net Interest Income	(\$)	0.88	0.86	3.63	3.70	3.60	3.81	2.87
% of Average Assets	(%)	2.73	2.72	2.78	2.80	2.78	3.07	2.85
Total Fee Income	(\$)	0.38	0.38	1.50	1.38	1.23	1.04	0.90
% of Average Assets	(%)	1.18	1.21	1.21	1.08	1.02	0.87	1.03
G&A Expense	(\$)	0.84	0.81	3.37	3.61	3.35	3.27	2.55
% of Average Assets	(%)	2.60	2.58	2.58	2.74	2.59	2.63	2.53
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	9.00	9.01	9.01	8.98	8.66	8.51	8.47
Tier 1 Leverage Ratio	(%)	8.87	8.90	8.90	8.45	8.42	8.25	8.21
Risk-based Capital Ratio	(%)	14.43	14.56	14.56	14.45	15.05	14.76	14.63
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	200	199	199	204	216	222	207
Adequately Capitalized	(#)	0	1	1	3	0	1	9
Undercapitalized	(#)	0	0	0	0	0	1	0
Significantly Undercapitalized	(#)	0	0	0	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	0	0	0	0	0
Problem Thrifts	(#)	0	0	0	1	1	1	4
Problem Thrift Assets	(\$)	N/A	N/A	N/A	0.03	0.03	0.04	1.42
Problem Thrift Assets as a % of Total Assets	(%)	N/A	N/A	N/A	0.02	0.02	0.03	1.35
ASSET QUALITY MEASURES:								
Troubled Assets								
Including Repurchased GNMA Loans	(\$)	1.35	1.45	1.45	N/A	N/A	N/A	N/A
% of Total Assets	(%)	1.03	1.14	1.14	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	0.46	0.48	0.48	0.61	0.69	0.73	0.76
% of Total Assets	(%)	0.35	0.38	0.38	0.45	0.54	0.58	0.72
Noncurrent Loans								
Including Repurchased GNMA Loans	(\$)	1.27	1.36	1.36	N/A	N/A	N/A	N/A
% of Total Assets	(%)	0.97	1.08	1.08	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	0.39	0.40	0.40	0.52	0.52	0.60	0.61
% of Total Assets	(%)	0.30	0.31	0.31	0.39	0.40	0.47	0.58
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	2.41	2.71	2.71	0.50	0.57	0.53	0.75
Home Equity Lines of Credit	(%)	0.17	0.17	0.17	0.12	0.03	0.05	0.05
Multifamily Loans	(%)	0.47	0.70	0.70	0.61	0.51	0.62	0.36
Commercial Loans	(%)	0.94	0.84	0.84	0.83	1.32	2.15	2.10
Consumer Loans	(%)	0.51	0.52	0.52	0.54	0.56	0.52	0.46
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	10.21	12.88	55.02	49.45	69.19	53.58	37.03
Purchases	(\$)	1.71	1.89	9.32	9.57	14.73	13.94	9.86
Sales	(\$)	5.70	7.43	32.60	32.82	58.76	43.34	27.55
Loans Outstanding (1)	(\$)	43.76	43.00	43.00	46.24	42.01	43.95	37.48
Loans Outstanding / Total Assets	(%)	33.35	33.96	33.96	34.15	32.94	34.45	35.64

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

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

MIDWEST REGION

	MARCH 2006		DECEMBER 2005		MARCH 2005	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	131.20	100.00	126.63	100.00	129.41	100.00
Cash and Noninterest-Earning Deposits	1.75	1.33	1.97	1.56	2.19	1.69
Investment Securities	20.28	15.46	19.16	15.13	18.35	14.18
Mortgage Backed Securities	17.39	13.25	16.98	13.41	16.86	13.03
1-4 Family Mortgages	43.76	33.35	43.00	33.96	45.55	35.20
Home Equity Lines of Credit	7.47	5.69	7.09	5.60	6.68	5.16
Multifamily Mortgages	3.02	2.30	2.98	2.35	3.27	2.53
Nonresidential Mortgages	8.31	6.33	7.89	6.23	8.84	6.83
Construction Loans	7.36	5.61	6.95	5.49	6.34	4.90
Land Loans	2.46	1.88	2.27	1.79	2.18	1.69
Commercial Loans	6.09	4.64	5.68	4.49	5.59	4.32
Consumer Loans	15.06	11.48	14.20	11.21	14.29	11.04
Repossessed Assets, Net	0.08	0.06	0.08	0.07	0.09	0.07
Real Estate Held for Investment	0.06	0.04	0.06	0.05	0.08	0.06
Office Premises & Equipment	1.30	0.99	1.17	0.92	1.22	0.94
Other Assets	5.01	3.82	4.94	3.90	5.31	4.11
Less: Contra Assets & Valuation Allowances	0.71	0.54	0.69	0.55	0.77	0.60
TOTAL LIABILITIES AND CAPITAL	131.20	100.00	126.63	100.00	129.41	100.00
Total Deposits and Escrows	79.62	60.68	75.48	59.61	76.54	59.15
Deposits < or = to \$100,000	54.00	41.16	51.23	40.46	53.06	41.00
Deposits > \$100,000	25.62	19.52	24.25	19.15	23.48	18.15
Escrows	1.11	0.85	1.09	0.86	1.34	1.03
Total Borrowings	37.92	28.90	38.21	30.17	39.83	30.78
Advances from FHLB	35.45	27.02	35.85	28.31	34.33	26.53
Reverse Repurchase Agreements	0.59	0.45	0.64	0.51	2.65	2.05
Other Borrowings	1.88	1.43	1.72	1.36	2.85	2.20
Other Liabilities	1.86	1.41	1.53	1.21	1.44	1.11
EQUITY CAPITAL	11.81	9.00	11.41	9.01	11.60	8.96
Capital Stock & Paid-In Capital	4.76	3.63	4.76	3.76	5.25	4.06
Unrealized Gains (Losses) AFS Securities	(0.07)	(0.05)	(0.02)	(0.02)	0.05	0.04
Retained Earnings	7.10	5.41	6.73	5.31	6.38	4.93

	MARCH 2006		DECEMBER 2005		MARCH 2005	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.85	5.74	1.75	5.55	1.62	4.99
Interest Expense	0.97	3.01	0.89	2.84	0.71	2.20
Net Interest Income	0.88	2.73	0.86	2.72	0.90	2.79
Loss Provisions-Interest Bearing Assets	0.05	0.16	0.09	0.28	0.06	0.19
Noninterest Income	0.47	1.47	0.44	1.39	0.40	1.24
Mortgage Loan Servicing Fees	0.02	0.06	0.02	0.06	0.02	0.08
Other Fees and Charges	0.36	1.11	0.36	1.15	0.31	0.96
Other Noninterest Income	0.09	0.29	0.06	0.18	0.07	0.21
Noninterest Expense	0.85	2.64	0.83	2.64	0.86	2.66
G&A Expense	0.84	2.60	0.81	2.58	0.85	2.61
Goodwill Expense	0.01	0.03	0.01	0.02	0.01	0.03
Loss Provis.-Nonint. Bearing Assets	0.00	0.01	0.01	0.04	0.01	0.02
Income Before Taxes & Extraord. Items	0.45	1.39	0.38	1.19	0.38	1.18
Income Taxes	0.12	0.37	0.10	0.31	0.09	0.28
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.33	1.03	0.28	0.89	0.29	0.89

* Annualized.

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

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

WEST REGION

		3-MONTHS ENDED		2005	2004	2003	2002	2001
		MAR. 2006	DEC. 2005					
SUMMARY DATA:								
Number of Thrifts	(#)	86	90	90	95	98	101	80
Total Assets	(\$)	744.75	729.66	729.66	637.62	505.78	460.78	434.32
Net Income	(\$)	2.33	2.30	8.57	6.49	6.90	6.36	5.01
Profits	(\$)	2.33	2.30	8.58	6.50	6.91	6.37	5.03
Losses	(\$)	0.00	0.00	0.00	(0.01)	(0.01)	(0.01)	(0.02)
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	1.28	1.28	1.25	1.16	1.40	1.37	1.20
Median Ratio	(%)	0.84	0.94	0.95	0.91	1.00	1.05	0.87
Return on Average Equity	(%)	13.75	14.11	14.04	13.11	15.64	16.22	16.51
Median Ratio	(%)	9.07	9.31	9.55	9.77	10.90	11.51	9.47
Net Interest Income	(\$)	5.12	5.02	18.95	16.00	14.34	14.06	11.86
% of Average Assets	(%)	2.81	2.80	2.77	2.86	2.90	3.02	2.85
Total Fee Income	(\$)	2.97	2.85	9.54	5.09	3.49	0.03	1.30
% of Average Assets	(%)	1.63	1.59	1.59	1.29	1.22	0.34	(0.21)
G&A Expense	(\$)	5.14	4.91	17.52	13.68	10.66	9.00	7.19
% of Average Assets	(%)	2.82	2.74	2.56	2.45	2.15	1.93	1.73
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	9.23	9.37	9.37	8.53	8.88	9.16	7.21
Tier 1 Leverage Ratio	(%)	7.62	7.50	7.50	6.71	6.79	6.85	6.52
Risk-based Capital Ratio	(%)	13.11	12.98	12.98	12.69	13.01	12.85	12.59
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	84	90	90	95	97	101	79
Adequately Capitalized	(#)	2	0	0	0	1	0	0
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	1	1	0	0	1	1
Problem Thrift Assets	(\$)	0.07	0.08	0.08	N/A	N/A	0.23	0.25
Problem Thrift Assets as a % of Total Assets	(%)	0.01	0.01	0.01	N/A	N/A	0.05	0.06
ASSET QUALITY MEASURES:								
Troubled Assets								
Including Repurchased GNMA Loans	(\$)	5.45	5.14	5.14	N/A	N/A	N/A	N/A
% of Total Assets	(%)	0.73	0.70	0.70	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	3.98	3.39	3.39	3.09	3.44	3.71	2.91
% of Total Assets	(%)	0.54	0.46	0.46	0.48	0.68	0.80	0.67
Noncurrent Loans								
Including Repurchased GNMA Loans	(\$)	4.89	4.83	4.83	N/A	N/A	N/A	N/A
% of Total Assets	(%)	0.66	0.66	0.66	N/A	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	3.43	3.08	3.08	2.77	3.07	3.28	2.61
% of Total Assets	(%)	0.46	0.42	0.42	0.43	0.61	0.71	0.60
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	0.85	0.88	0.88	0.52	0.88	1.05	0.84
Home Equity Lines of Credit	(%)	0.19	0.17	0.17	0.12	0.01	0.02	0.03
Multifamily Loans	(%)	0.06	0.04	0.04	0.03	0.05	0.05	0.07
Commercial Loans	(%)	1.63	1.58	1.58	1.41	0.72	2.14	3.04
Consumer Loans	(%)	0.95	0.75	0.75	0.47	0.59	0.55	0.44
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	88.61	95.37	382.93	361.17	413.30	250.48	156.98
Purchases	(\$)	37.56	39.67	149.60	137.80	182.56	141.59	83.59
Sales	(\$)	67.91	78.87	284.28	217.94	413.75	279.58	158.14
Loans Outstanding (1)	(\$)	493.12	467.48	467.48	426.66	302.09	254.07	231.93
Loans Outstanding / Total Assets	(%)	66.21	64.07	64.07	66.91	59.73	55.14	53.40

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

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

WEST REGION

	MARCH 2006		DECEMBER 2005		MARCH 2005	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	744.75	100.00	729.66	100.00	664.39	100.00
Cash and Noninterest-Earning Deposits	8.24	1.11	9.41	1.29	9.12	1.37
Investment Securities	20.23	2.72	18.24	2.50	12.64	1.90
Mortgage Backed Securities	44.87	6.03	46.85	6.42	41.44	6.24
1-4 Family Mortgages	493.12	66.21	467.48	64.07	441.97	66.52
Home Equity Lines of Credit	49.40	6.63	49.03	6.72	45.29	6.82
Multifamily Mortgages	48.19	6.47	47.84	6.56	45.03	6.78
Nonresidential Mortgages	13.24	1.78	12.86	1.76	13.30	2.00
Construction Loans	8.30	1.11	7.69	1.05	7.43	1.12
Land Loans	3.45	0.46	3.25	0.45	2.96	0.45
Commercial Loans	13.47	1.81	14.10	1.93	14.09	2.12
Consumer Loans	36.27	4.87	47.90	6.56	30.06	4.52
Reposessed Assets, Net	0.56	0.08	0.31	0.04	0.32	0.05
Real Estate Held for Investment	0.04	0.01	0.04	0.01	0.06	0.01
Office Premises & Equipment	5.02	0.67	5.06	0.69	4.75	0.71
Other Assets	53.01	7.12	52.08	7.14	44.34	6.67
Less: Contra Assets & Valuation Allowances	3.27	0.44	3.47	0.48	3.13	0.47
TOTAL LIABILITIES AND CAPITAL	744.75	100.00	729.66	100.00	664.39	100.00
Total Deposits and Escrows	380.47	51.09	371.37	50.90	353.93	53.27
Deposits < or = to \$100,000	205.21	27.55	199.44	27.33	182.87	27.52
Deposits > \$100,000	175.26	23.53	171.93	23.56	171.07	25.75
Escrows	19.64	2.64	18.30	2.51	24.13	3.63
Total Borrowings	274.15	36.81	272.06	37.29	235.95	35.51
Advances from FHLB	165.32	22.20	165.26	22.65	148.80	22.40
Reverse Repurchase Agreements	34.34	4.61	32.09	4.40	27.04	4.07
Other Borrowings	74.48	10.00	74.72	10.24	60.11	9.05
Other Liabilities	21.37	2.87	17.87	2.45	15.55	2.34
EQUITY CAPITAL	68.76	9.23	68.35	9.37	58.96	8.87
Capital Stock & Paid-In Capital	44.89	6.03	43.86	6.01	37.16	5.59
Unrealized Gains (Losses) AFS Securities	(0.24)	(0.03)	0.03	0.00	0.22	0.03
Retained Earnings	24.10	3.24	24.60	3.37	21.78	3.28

	MARCH 2006		DECEMBER 2005		MARCH 2005	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	10.64	5.84	10.21	5.70	7.67	4.69
Interest Expense	5.52	3.03	5.19	2.89	3.18	1.94
Net Interest Income	5.12	2.81	5.02	2.80	4.49	2.75
Loss Provisions-Interest Bearing Assets	0.33	0.18	0.55	0.31	0.34	0.21
Noninterest Income	4.13	2.27	4.20	2.34	3.29	2.01
Mortgage Loan Servicing Fees	0.62	0.34	0.24	0.13	0.59	0.36
Other Fees and Charges	2.35	1.29	2.61	1.46	1.76	1.07
Other Noninterest Income	1.17	0.64	1.35	0.75	0.94	0.58
Noninterest Expense	5.22	2.87	4.99	2.78	4.04	2.47
G&A Expense	5.14	2.82	4.91	2.74	3.99	2.44
Goodwill Expense	0.08	0.04	0.07	0.04	0.05	0.03
Loss Provis.-Nonint. Bearing Assets	0.01	0.00	0.01	0.01	0.01	0.00
Income Before Taxes & Extraord. Items	3.70	2.03	3.69	2.06	3.39	2.07
Income Taxes	1.37	0.75	1.39	0.77	1.26	0.77
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	2.33	1.28	2.30	1.28	2.14	1.31

* Annualized.

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

TECHNICAL NOTES

All data are on a consolidated basis.

N/A - Not Available or not applicable.

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

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

All data for December 2005 exclude one thrift that did not report TFR data for the quarter.

Asset Growth Rate - Calculated on a held constant basis.

Associations Held Constant as of March 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.

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

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

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

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

TECHNICAL NOTES

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

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

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

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

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

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

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

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

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

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

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

Troubled Assets - Includes noncurrent loans and repossessed assets.

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

Valuation Allowances - Amount of valuation allowances for all assets.