



First Quarter 2007 Thrift Industry Report Data

May 23, 2007

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

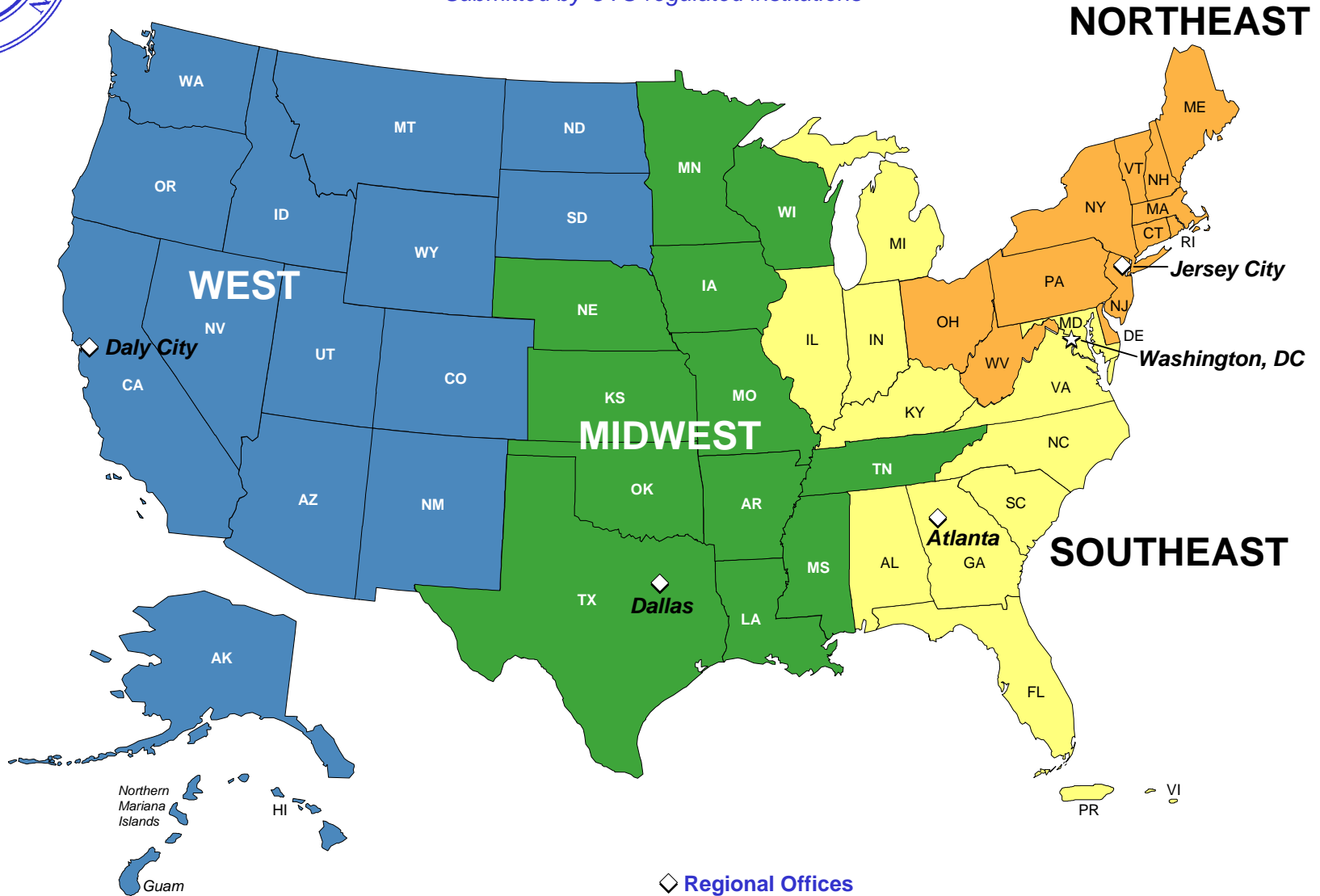


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PROFITABILITY AND EARNINGS
YEAR-TO-DATE AND PRIOR FOUR YEARS

INDUSTRY AGGREGATES:	3 mos. 2007	3 mos. 2006	2006	2005	2004	2003
PROFITABILITY (Percent)						
Return on Average Assets	0.97	1.14	1.06	1.19	1.17	1.29
Median Ratio	0.51	0.66	0.60	0.73	0.71	0.76
Return on Average Equity	9.36	12.17	11.18	12.83	12.79	14.29
Median Ratio	4.02	5.37	4.82	6.26	6.23	6.97
Net Interest Margin	2.81	2.77	2.73	2.81	2.89	2.95
Median Ratio	2.87	3.07	2.96	3.15	3.11	3.03
EARNINGS (\$ Millions)						
Interest Income	\$23,869.75	\$21,079.66	\$90,805.34	\$72,290.07	\$55,872.33	\$51,478.54
Interest Expense	13,353.83	10,863.19	49,870.85	33,473.40	21,300.82	20,658.87
NET INTEREST INCOME	10,515.92	10,216.47	40,934.49	38,816.67	34,571.52	30,819.66
Loss Provisions-Interest Bearing Assets	1,222.84	548.95	3,767.62	2,953.88	2,601.26	2,190.42
Noninterest Income	5,494.09	6,307.75	25,677.98	23,922.43	20,105.57	18,516.01
Mortgage Loan Servicing Fees	204.22	729.82	1,072.40	1,625.59	(62.87)	(712.51)
Other Fees and Charges	3,798.63	3,966.45	16,155.50	15,209.00	12,442.72	9,989.46
Other Noninterest Income	1,491.24	1,611.48	8,450.08	7,087.84	7,725.72	9,239.06
Noninterest Expense	9,223.78	9,464.97	38,664.73	34,316.58	30,500.29	25,766.42
G&A Expense	9,002.15	9,312.51	37,906.75	33,793.78	30,085.01	25,365.88
Goodwill Amortization	200.83	137.95	668.61	455.74	371.55	268.52
Loss Provisions-Noninterest Bearing Assets	20.80	14.51	89.37	67.06	43.73	132.02
Income Before Taxes & Extraordinary Items	5,563.39	6,510.30	24,180.12	25,468.64	21,575.53	21,378.83
Income Taxes	1,947.53	2,295.91	8,292.10	9,067.85	7,630.70	7,630.70
Extraordinary Items	0.15	0.03	(38.63)	(0.56)	18.56	(2.89)
NET INCOME	3,616.01	4,214.43	15,849.39	16,400.23	13,963.39	13,741.65
Profits	\$3,787.24	\$4,240.09	\$16,341.59	\$16,609.58	\$14,311.60	\$14,019.79
Losses	(\$171.23)	(\$25.67)	(\$492.20)	(\$209.35)	(\$348.21)	(\$278.14)
PROFITABILITY (Percent of Avg Assets Annualized)						
Interest Income	6.38	5.71	6.06	5.22	4.67	4.85
Interest Expense	3.57	2.94	3.33	2.42	1.78	1.95
NET INTEREST INCOME	2.81	2.77	2.73	2.81	2.89	2.90
Loss Provisions-Interest Bearing Assets	0.33	0.15	0.25	0.21	0.22	0.21
Noninterest Income	1.47	1.71	1.71	1.73	1.68	1.74
Mortgage Loan Servicing Fees	0.05	0.20	0.07	0.12	(0.01)	(0.07)
Other Fees and Charges	1.02	1.07	1.08	1.10	1.04	0.94
Other Noninterest Income	0.40	0.44	0.56	0.51	0.65	0.87
Noninterest Expense	2.47	2.56	2.58	2.48	2.55	2.43
G&A Expense	2.41	2.52	2.53	2.44	2.52	2.39
Goodwill Amortization	0.05	0.04	0.04	0.03	0.03	0.03
Loss Provisions-Noninterest Bearing Assets	0.01	0.00	0.01	0.00	0.00	0.01
Income Before Taxes & Extraordinary Items	1.49	1.76	1.61	1.84	1.80	2.01
Income Taxes	0.52	0.62	0.55	0.66	0.64	0.72
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
NET INCOME	0.97	1.14	1.06	1.19	1.17	1.29
Profits	1.01	1.15	1.09	1.20	1.20	1.32
Losses	(0.05)	(0.01)	(0.03)	(0.02)	(0.03)	(0.03)

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	MAR 2007	DEC 2006	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005
NUMBER OF INSTITUTIONS:	838	845	853	854	856	863	866	870	880
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	0.97	0.89	1.08	1.11	1.14	1.19	1.15	1.18	1.22
Median Ratio	0.51	0.52	0.62	0.64	0.66	0.67	0.73	0.80	0.72
Return on Average Equity (Annualized)	9.36	8.89	11.72	11.93	12.17	12.86	12.41	12.79	13.30
Median Ratio	4.03	4.10	5.21	5.21	5.37	5.69	6.20	7.16	6.38
Net Interest Margin (Annualized)	2.81	2.71	2.65	2.80	2.77	2.76	2.76	2.85	2.87
Median Ratio	2.86	2.89	2.97	3.04	3.07	3.10	3.12	3.16	3.16
Number of Profitable Thrifts	708	705	758	774	775	761	786	812	812
Percent Profitable	84.49	83.43	88.86	90.63	90.54	88.18	90.76	93.33	92.27
Profits (\$ Millions)	\$3,787.24	\$3,359.11	\$4,419.19	\$4,323.20	\$4,240.09	\$4,401.94	\$4,058.44	\$4,072.61	\$4,076.59
Number of Unprofitable Thrifts	130	140	95	80	81	102	80	58	68
Percent Unprofitable	15.51	16.57	11.14	9.37	9.46	11.82	9.24	6.67	7.73
Losses (\$ Millions)	(\$171.23)	(\$218.62)	(\$131.58)	(\$116.33)	(\$25.67)	(\$81.25)	(\$19.35)	(\$38.55)	(\$70.21)
EARNINGS (\$ Millions)									
Interest Income	\$23,869.75	\$22,099.66	\$24,616.50	\$23,009.52	\$21,079.66	\$20,135.78	\$18,580.09	\$17,487.90	\$16,086.31
Interest Expense	13,353.83	12,598.72	14,072.27	12,336.66	10,863.19	10,148.45	8,873.00	7,767.74	6,684.21
NET INTEREST INCOME	10,515.92	9,500.93	10,544.23	10,672.86	10,216.47	9,987.32	9,707.09	9,720.16	9,402.10
Loss Provisions-Interest Bearing Assets	1,222.84	1,577.03	893.86	747.78	548.95	946.48	700.58	675.76	631.07
Noninterest Income	5,494.09	5,931.19	6,857.85	6,581.19	6,307.75	6,927.05	5,753.01	5,708.39	5,533.99
Mortgage Loan Servicing Fees	204.22	146.97	(196.41)	392.02	729.82	356.39	575.01	(47.63)	741.82
Other Fees and Charges	3,798.63	4,268.81	3,825.73	4,094.50	3,966.45	4,641.50	3,745.81	3,570.19	3,251.50
Other Noninterest Income	1,491.24	1,515.41	3,228.52	2,094.67	1,611.48	1,929.15	1,432.19	2,185.83	1,540.67
Noninterest Expense	9,223.78	9,098.23	10,102.95	9,998.58	9,464.97	9,217.89	8,524.15	8,495.13	8,079.41
G&A Expense	9,002.15	8,859.38	9,911.61	9,823.25	9,312.51	9,055.23	8,401.69	8,387.47	7,949.39
Goodwill Amortization	200.83	216.86	162.68	151.12	137.95	135.93	107.70	99.65	112.46
Loss Provisions-Noninterest Bearing Assets	20.80	22.00	28.66	24.21	14.51	26.73	14.76	8.01	17.57
Income Before Taxes & Extraordinary Items	5,563.39	4,756.87	6,405.27	6,507.69	6,510.30	6,750.01	6,235.37	6,257.65	6,225.61
Income Taxes	1,947.53	1,577.49	2,118.01	2,300.69	2,295.91	2,434.04	2,193.54	2,221.04	2,219.23
Extraordinary Items	0.15	(38.88)	0.34	(0.13)	0.03	4.74	(2.74)	(2.55)	0.00
NET INCOME	3,616.01	3,140.49	4,287.60	4,206.87	4,214.43	4,320.70	4,039.09	4,034.06	4,006.38
PROFITABILITY (Percent of Avg Assets Annualized)									
Interest Income	6.38	6.30	6.19	6.04	5.71	5.55	5.28	5.12	4.90
Interest Expense	3.57	3.59	3.54	3.24	2.94	2.80	2.52	2.27	2.04
NET INTEREST INCOME	2.81	2.71	2.65	2.80	2.77	2.76	2.76	2.85	2.87
Loss Provisions-Interest Bearing Assets	0.33	0.45	0.22	0.20	0.15	0.26	0.20	0.20	0.19
Noninterest Income	1.47	1.69	1.73	1.73	1.71	1.91	1.64	1.67	1.69
Mortgage Loan Servicing Fees	0.05	0.04	(0.05)	0.10	0.20	0.10	0.16	(0.01)	0.23
Other Fees and Charges	1.02	1.22	0.96	1.08	1.07	1.28	1.06	1.05	0.99
Other Noninterest Income	0.40	0.43	0.81	0.55	0.44	0.53	0.41	0.64	0.47
Noninterest Expense	2.47	2.59	2.54	2.63	2.56	2.54	2.42	2.49	2.46
G&A Expense	2.41	2.52	2.49	2.58	2.52	2.50	2.39	2.46	2.42
Goodwill Amortization	0.05	0.06	0.04	0.04	0.04	0.04	0.03	0.03	0.03
Loss Provisions-Noninterest Bearing Assets	0.01	0.01	0.01	0.01	0.00	0.01	0.00	0.00	0.01
Income Before Taxes & Extraordinary Items	1.49	1.36	1.61	1.71	1.76	1.86	1.77	1.83	1.90
Income Taxes	0.52	0.45	0.53	0.60	0.62	0.67	0.62	0.65	0.68
Extraordinary Items	0.00	(0.01)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
NET INCOME	0.97	0.89	1.08	1.11	1.14	1.19	1.15	1.18	1.22

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	MAR 2007	DEC 2006	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005
NUMBER OF INSTITUTIONS:	838	845	853	854	856	863	866	870	880
TOTAL ASSETS (\$ Billions)	\$1,490.25	\$1,410.82	\$1,633.59	\$1,534.35	\$1,499.00	\$1,464.12	\$1,429.55	\$1,388.02	\$1,340.78
Cash and Noninterest-Earning Deposits	14.90	16.20	17.88	16.48	16.90	19.35	18.43	18.24	18.66
Investment Securities	91.26	78.31	77.59	70.14	69.33	64.34	62.64	59.78	55.31
Mortgage Backed Securities	183.97	166.60	210.11	174.78	176.43	171.67	165.17	158.89	159.23
1 - 4 Family Mortgages	772.03	727.09	892.17	865.45	846.63	814.71	810.86	789.15	755.31
Home Equity Lines of Credit	93.01	79.97	97.41	92.85	91.59	90.51	89.32	87.22	82.87
Multi family Mortgages	64.30	66.38	74.37	67.65	66.67	66.41	66.38	65.34	62.69
Nonresidential Mortgages	64.14	63.40	65.38	57.10	55.50	54.40	53.65	53.63	53.38
Construction Loans	33.18	33.36	33.69	31.79	30.54	29.10	27.97	27.03	25.89
Land Loans	18.02	18.04	17.32	16.50	15.76	14.60	13.49	12.50	11.75
Commercial Loans	52.07	50.87	51.18	46.00	43.55	43.30	42.26	43.93	40.56
Consumer Loans	88.43	82.25	92.63	89.92	86.02	96.67	86.45	79.98	77.60
Repossessed Assets, Net	1.50	1.26	1.24	1.07	1.02	0.74	0.71	0.72	0.72
Real Estate Held for Investment, Net	0.19	0.19	0.19	0.18	0.18	0.18	0.21	0.25	0.25
Office Premises & Equipment	11.46	11.57	11.78	11.30	11.28	11.09	10.85	10.74	10.55
Other Assets	102.13	102.23	95.09	92.84	85.99	84.56	77.19	74.50	75.62
Less: Contra Assets & Valuation Allowances	7.33	6.94	7.05	6.86	6.78	7.00	6.70	6.65	6.74
TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$1,490.25	\$1,410.82	\$1,633.59	\$1,534.35	\$1,499.00	\$1,464.12	\$1,429.55	\$1,388.02	\$1,340.78
TOTAL DEPOSITS AND ESCROWS	953.14	876.02	933.95	883.43	866.64	835.78	822.06	800.66	784.63
Deposits < or = to Insurance Limits	576.59	552.61	574.83	541.45	526.60	506.83	489.92	477.45	475.07
Deposits > Insurance Limits	376.55	323.41	359.12	341.98	340.03	328.95	332.14	323.21	309.57
Escrows	16.31	15.02	23.72	24.58	24.77	22.92	29.95	29.64	29.84
BORROWINGS	341.06	349.92	495.22	473.68	459.23	461.55	450.64	432.75	407.63
Advances From FHLB	211.73	214.03	285.76	271.73	270.06	274.01	269.25	266.45	241.58
Repurchase Agreements & FedFunds Purchased	61.24	66.82	86.32	81.82	75.62	76.12	76.65	68.42	67.32
Other Borrowings	68.09	69.06	123.14	120.13	113.55	111.41	104.73	97.89	98.73
Other Liabilities	36.67	33.67	53.67	35.35	32.77	28.45	25.46	24.96	25.39
Equity Capital	159.39	151.21	150.75	141.89	140.36	138.34	131.40	129.65	123.12
Capital Stock and Paid-In Capital	101.92	95.55	92.62	85.34	83.47	81.55	74.76	74.22	70.41
Unrealized Gains (Losses) AFS Securities	(0.55)	(0.75)	(0.87)	(2.49)	(1.76)	(0.95)	(0.54)	0.33	(0.39)
Retained Earnings	58.71	57.11	59.82	59.09	59.03	58.39	57.90	55.85	53.71

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	MAR 2007	DEC 2006	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005
NUMBER OF INSTITUTIONS:	838	845	853	854	856	863	866	870	880
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	1.00	1.15	1.09	1.07	1.13	1.32	1.29	1.31	1.39
Investment Securities	6.12	5.55	4.75	4.57	4.62	4.39	4.38	4.31	4.13
Mortgage Backed Securities	12.34	11.81	12.86	11.39	11.77	11.72	11.55	11.45	11.88
1 - 4 Family Mortgages	51.81	51.54	54.61	56.41	56.48	55.64	56.72	56.85	56.33
Home Equity Lines of Credit	6.24	5.67	5.96	6.05	6.11	6.18	6.25	6.28	6.18
Multi family Mortgages	4.31	4.71	4.55	4.41	4.45	4.54	4.64	4.71	4.68
Nonresidential Mortgages	4.30	4.49	4.00	3.72	3.70	3.72	3.75	3.86	3.98
Construction Loans	2.23	2.36	2.06	2.07	2.04	1.99	1.96	1.95	1.93
Land Loans	1.21	1.28	1.06	1.08	1.05	1.00	0.94	0.90	0.88
Commercial Loans	3.49	3.61	3.13	3.00	2.91	2.96	2.96	3.16	3.02
Consumer Loans	5.93	5.83	5.67	5.86	5.74	6.60	6.05	5.76	5.79
Repossessed Assets, Net	0.10	0.09	0.08	0.07	0.07	0.05	0.05	0.05	0.05
Real Estate Held for Investment, Net	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.02	0.02
Office Premises & Equipment	0.77	0.82	0.72	0.74	0.75	0.76	0.76	0.77	0.79
Other Assets	6.85	7.25	5.82	6.05	5.74	5.78	5.40	5.37	5.64
Less: Contra Assets & Valuation Allowances	0.49	0.49	0.43	0.45	0.45	0.48	0.47	0.48	0.50
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	63.96	62.09	57.17	57.58	57.81	57.08	57.50	57.68	58.52
Deposits < or = to Insurance Limits	38.69	39.17	35.19	35.29	35.13	34.62	34.27	34.40	35.43
Deposits > Insurance Limits	25.27	22.92	21.98	22.29	22.68	22.47	23.23	23.29	23.09
Escrows	1.09	1.06	1.45	1.60	1.65	1.57	2.10	2.14	2.23
BORROWINGS	22.89	24.80	30.31	30.87	30.64	31.52	31.52	31.18	30.40
Advances From FHLB	14.21	15.17	17.49	17.71	18.02	18.72	18.83	19.20	18.02
Repurchase Agreements & FedFunds Purchased	4.11	4.74	5.28	5.33	5.05	5.20	5.36	4.93	5.02
Other Borrowings	4.57	4.90	7.54	7.83	7.58	7.61	7.33	7.05	7.36
Other Liabilities	2.46	2.39	3.29	2.30	2.19	1.94	1.78	1.80	1.89
Equity Capital	10.70	10.72	9.23	9.25	9.36	9.45	9.19	9.34	9.18
Capital Stock and Paid-In Capital	6.84	6.77	5.67	5.56	5.57	5.57	5.23	5.35	5.25
Unrealized Gains (Losses) AFS Securities	(0.04)	(0.05)	(0.05)	(0.16)	(0.12)	(0.07)	(0.04)	0.02	(0.03)
Retained Earnings	3.94	4.05	3.66	3.85	3.94	3.99	4.05	4.02	4.01

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

FOR THE QUARTER ENDING:	MAR 2007	DEC 2006	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005
NUMBER OF INSTITUTIONS:	838	845	853	854	856	863	866	870	880
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TOTAL ASSETS (Percent Change)	12.64	9.85	16.79	13.67	15.25	14.67	18.50	18.81	20.49
Cash and Noninterest-Earning Deposits	0.60	(3.77)	(0.92)	(6.90)	(6.40)	12.51	3.15	4.23	9.06
Investment Securities	35.53	26.37	28.07	21.56	31.19	16.02	5.71	(10.28)	(23.97)
Mortgage Backed Securities	6.63	0.71	30.05	14.22	15.44	13.07	15.43	10.95	11.96
1 - 4 Family Mortgages	7.32	4.36	10.71	10.54	13.13	13.11	21.96	26.13	28.77
Home Equity Lines of Credit	22.75	5.79	9.80	7.32	11.47	15.70	32.93	50.17	61.25
Multi family Mortgages	12.31	16.31	14.46	7.16	10.11	11.47	17.12	18.09	15.73
Nonresidential Mortgages	25.45	26.40	27.68	13.62	11.46	11.47	12.48	14.41	18.31
Construction Loans	12.91	18.10	23.90	23.96	24.44	23.24	20.95	19.47	19.57
Land Loans	18.96	25.34	33.45	39.11	42.72	41.43	39.64	42.46	44.94
Commercial Loans	31.11	27.77	23.23	10.03	13.33	12.16	13.77	18.20	37.58
Consumer Loans	19.05	11.92	25.34	32.33	29.93	26.33	15.98	9.62	16.68
Repossessed Assets, Net	55.38	84.75	82.49	56.91	49.17	6.29	(4.34)	(8.82)	(17.55)
Real Estate Held for Investment, Net	8.18	4.34	1.13	(20.00)	(20.11)	(17.21)	(12.07)	8.35	(12.14)
Office Premises & Equipment	7.56	10.52	11.73	9.01	11.53	8.62	12.36	13.39	12.08
Other Assets	32.99	35.73	25.33	27.64	17.35	20.75	13.11	10.53	17.30
Less: Contra Assets & Valuation Allowances	12.52	7.47	11.43	10.31	7.83	7.15	5.06	4.79	13.14
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TOTAL LIABILITIES AND CAPITAL (Percent Chg)	12.64	9.85	16.79	13.67	15.25	14.67	18.50	18.81	20.49
TOTAL DEPOSITS AND ESCROWS	19.68	14.23	15.33	12.75	13.14	12.94	16.32	17.37	17.89
Deposits < or = to Insurance Limits	17.39	16.92	19.19	15.92	13.58	13.36	12.94	12.45	13.76
Deposits > Insurance Limits	23.36	9.90	9.64	8.07	12.46	12.30	21.67	25.48	24.84
Escrows	(14.94)	(15.32)	(20.48)	(16.07)	(15.64)	(14.60)	6.12	5.77	(8.31)
BORROWINGS	(9.06)	(6.12)	13.78	13.99	17.65	16.18	22.92	20.94	25.83
Advances From FHLB	(8.20)	(10.04)	7.96	4.80	14.41	15.33	22.10	21.01	19.67
Repurchase Agreements & FedFunds Purchased	(10.43)	(5.14)	12.78	20.93	14.14	10.75	22.74	16.64	14.35
Other Borrowings	(10.44)	7.28	30.97	35.59	28.98	22.50	25.23	23.94	56.22
Other Liabilities	29.20	30.92	109.15	37.97	25.52	20.65	19.92	19.56	22.53
Equity Capital	29.40	25.14	17.02	12.22	17.23	19.44	17.60	20.80	20.21
Capital Stock and Paid-In Capital	46.65	41.43	26.26	18.15	22.16	26.33	19.28	21.95	24.95
Unrealized Gains (Losses) AFS Securities	(67.47)	(15.85)	61.67	(858.44)	393.82	(291.87)	(208.00)	(165.32)	(125.92)
Retained Earnings	5.14	4.19	5.49	8.24	12.79	13.30	16.90	16.98	17.31

STRUCTURAL DATA AND LOAN ACTIVITY

FOR THE QUARTER ENDING:	MAR 2007	DEC 2006	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005
NUMBER OF INSTITUTIONS:	838	845	853	854	856	863	866	870	880

SELECTED STRUCTURAL DATA									
Number of New Thrifts	4	3	5	6	5	3	4	1	5
Consolidated Assets (\$ Billions)	95.01	0.33	11.96	1.03	2.57	1.45	0.25	0.01	0.20
Number of Conservatorships/Receiverships	0	0	0	0	0	0	0	0	0
Consolidated Assets (\$ Billions)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Number of Bank Charter Conversions	7	3	1	1	2	1	3	4	1
Consolidated Assets (\$ Billions)	7.93	233.20	0.05	0.28	16.03	0.03	8.18	0.21	0.34
Number of Bank Acquisitions	2	4	2	2	8	3	1	3	5
Consolidated Assets (\$ Billions)	0.18	2.95	0.29	0.34	3.75	10.30	0.01	1.97	6.57
Number of Thrift Mergers	2	4	3	5	2	2	1	3	4
Consolidated Assets (\$ Billions)	0.60	5.84	4.03	0.51	0.05	0.21	0.05	0.34	31.78

LOAN ACTIVITY (\$ Millions)									
Mortgage Pool Securities									
Total Purchases	\$110,954.92	\$88,071.17	\$135,767.85	\$97,568.57	\$92,357.24	\$160,912.63	\$98,271.72	\$30,109.01	\$27,675.73
Total Sales	91,041.15	86,343.61	100,316.56	89,461.49	76,329.77	142,223.93	73,387.00	14,485.18	14,579.80
Mortgage Originations	168,844.92	134,339.95	172,132.30	171,062.71	164,634.77	187,097.13	204,180.14	191,835.76	160,982.98
Construction Loans	7,836.50	9,008.00	9,275.83	9,863.18	9,672.51	9,814.84	9,894.43	9,701.20	8,241.14
1-4 Family Mortgages	5,373.57	6,399.76	6,714.85	7,296.20	7,307.45	7,273.02	7,298.97	7,421.75	6,457.44
Permanent Loans Secured by 1-4 Family Unit	149,550.12	112,115.35	149,891.29	148,460.93	142,609.49	163,937.10	181,276.99	169,377.34	141,497.78
Mortgage Refinancings	79,901.50	52,357.64	46,614.95	53,599.00	58,225.24	64,114.67	68,158.28	58,200.23	59,707.99
Mortgage Purchases	58,464.71	59,115.20	106,120.44	87,095.31	85,675.16	91,612.24	97,858.31	96,614.73	80,748.06
Secured by 1-4 Family Mortgages	55,020.14	55,328.08	103,599.16	84,565.44	83,473.29	88,771.92	94,987.92	93,872.08	78,521.77
Mortgage Sales	182,197.78	127,289.05	169,867.69	141,874.16	138,419.03	159,076.68	167,832.19	155,037.79	128,928.94
Secured by 1-4 Family Mortgages	177,702.97	123,421.92	167,197.24	138,559.75	135,393.16	155,789.97	164,830.21	151,244.20	127,605.38
Nonmortgage Originations and Purchases	90,728.54	95,918.72	88,663.67	84,169.26	69,355.69	83,195.81	85,863.58	76,710.99	60,245.60
Consumer Loans	42,941.49	46,866.68	47,888.37	49,742.84	40,075.26	43,390.11	43,719.24	39,619.37	31,450.65

OTHER INDICATORS (Percent Annualized)									
Asset Growth Rate	(2.13)	3.74	22.85	9.43	14.42	12.24	14.38	15.00	12.55
Cost of Funds	4.30	4.15	4.09	3.73	3.38	3.22	2.89	2.63	2.33
Asset Yield	7.03	6.92	6.54	6.52	6.10	5.98	5.63	5.45	5.21
Mortgage Portfolio Yield	7.10	6.82	6.49	6.31	6.05	5.84	5.53	5.32	5.12
Earnings Efficiency	108.17	107.58	108.71	107.29	107.74	107.24	107.49	108.56	108.18
Operating Efficiency	62.00	63.66	69.93	64.80	62.45	60.43	59.89	63.34	59.34

CAPITAL MEASURES

FOR THE QUARTER ENDING:	MAR 2007	DEC 2006	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005
NUMBER OF INSTITUTIONS:	838	845	853	854	856	863	866	870	880

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	836	844	852	854	856	862	862	868	879
Percent of Thrifts	99.76	99.88	99.88	100.00	100.00	99.88	99.54	99.77	99.89
Consolidated Assets (\$ Billions)	\$1,490.07	\$1,410.75	\$1,633.55	\$1,534.35	\$1,499.00	\$1,464.07	\$1,428.09	\$1,387.98	\$1,340.73
Fail FDICIA Capital Standards	2	0	1	0	0	0	1	2	1
Percent of Thrifts	0.24	0.00	0.12	0.00	0.00	0.00	0.12	0.23	0.11
Consolidated Assets (\$ Billions)	\$0.18	\$0.00	\$0.04	\$0.00	\$0.00	\$0.00	\$1.07	\$0.04	\$0.04
Critically Undercapitalized	0	0	0	0	0	0	0	1	1
Percent of Thrifts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	0.11
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.04

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$124.22	\$116.56	\$128.44	\$123.02	\$120.90	\$116.97	\$112.57	\$110.27	\$104.16
Tangible Equity Ratio	8.56	8.49	7.99	8.13	8.19	8.11	7.99	8.07	7.89
Median Ratio	10.38	10.26	10.26	10.15	10.13	10.20	10.15	10.13	10.05
Tier 1 Capital (\$ Billions)	\$124.61	\$116.97	\$128.91	\$123.55	\$121.45	\$117.54	\$112.64	\$110.35	\$104.25
Tier 1 Leverage Ratio	8.58	8.52	8.01	8.16	8.22	8.15	7.99	8.07	7.89
Median Ratio	10.38	10.26	10.26	10.15	10.13	10.20	10.15	10.13	10.05
Tier 1 Risk-based Capital Ratio	12.60	12.52	12.09	12.37	12.57	12.43	12.44	12.67	12.42
Median Ratio	17.42	17.12	16.83	16.73	17.10	17.20	17.20	17.04	17.24
Risk-based Capital (\$ Billions)	\$138.45	\$130.40	\$141.98	\$135.98	\$132.96	\$129.40	\$124.28	\$122.13	\$115.93
Total Risk-based Capital Ratio	14.35	14.33	13.64	13.94	14.07	13.97	13.86	14.14	13.95
Median Ratio	18.13	17.89	17.59	17.61	17.94	17.99	17.91	17.80	18.08

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 2007	DEC 2006	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005
NUMBER OF INSTITUTIONS:	838	845	853	854	856	863	866	870	880
LOANS 30-89 DAYS DELINQUENT (\$ Millions)									
Total Including Repurchased GNMA Loans	\$12,192.99	\$11,175.93	\$11,457.27	\$9,685.05	\$9,097.71	\$9,776.47	\$8,702.58	N/A	N/A
Repurchased GNMA Loans	516.93	637.82	749.94	1,006.07	893.69	1,147.57	1,138.94	N/A	N/A
Total Excluding Repurchased GNMA Loans	11,676.06	10,538.12	10,707.33	8,678.98	8,204.02	8,628.90	7,563.65	7,445.21	7,067.45
Mortgage Loans									
Construction & Land Loans	660.11	649.67	465.74	306.09	316.84	320.35	235.43	306.87	276.31
Nonresidential Mortgages	362.79	291.99	330.26	249.79	232.52	256.92	230.12	252.32	241.24
Multi Family Mortgages	136.14	128.65	124.46	90.31	114.74	123.19	83.78	90.23	78.59
1-4 Family Mortgages	9,528.26	8,383.44	8,776.14	7,560.51	7,064.37	7,378.02	6,637.00	5,332.33	5,020.77
Home Equity Lines of Credit	801.98	654.95	554.17	432.09	393.46	427.65	364.51	254.86	232.46
Nonmortgage Loans and Leases									
Commercial Loans	497.41	443.05	532.22	404.93	443.89	421.84	420.45	401.58	420.53
Consumer Loans	1,008.28	1,279.14	1,228.45	1,073.42	925.31	1,276.14	1,095.81	1,061.88	1,030.00
NONCURRENT LOANS (\$ Millions)									
Total Including Repurchased GNMA Loans	\$10,403.23	\$8,645.73	\$9,181.33	\$8,499.70	\$8,575.32	\$8,668.55	\$8,137.45	N/A	N/A
Repurchased GNMA Loans	881.99	973.54	1,767.07	2,344.92	2,604.79	2,945.44	2,238.15	N/A	N/A
Total Excluding Repurchased GNMA Loans	9,521.24	7,672.19	7,414.26	6,154.78	5,970.53	5,723.11	5,899.30	5,086.29	5,519.17
Mortgage Loans									
Construction & Land Loans	634.60	465.95	378.23	225.30	218.21	178.49	210.94	194.71	283.06
Nonresidential Mortgages	416.11	341.37	299.14	256.08	275.03	307.86	287.53	341.23	360.36
Multi Family Mortgages	158.60	141.67	121.11	105.84	94.70	103.59	90.01	57.75	51.17
1-4 Family Mortgages	7,967.19	6,492.02	7,063.50	6,792.32	6,948.42	6,994.79	6,513.09	3,493.88	3,713.33
Home Equity Lines of Credit	544.06	355.43	298.67	216.23	185.62	175.79	137.95	115.94	115.22
Nonmortgage Loans and Leases									
Commercial Loans	505.78	459.88	595.69	510.16	463.26	475.49	512.87	507.25	527.19
Consumer Loans	720.96	744.85	723.66	610.01	575.70	608.34	523.01	491.48	584.06
NET CHARGE-OFFS (\$ Millions)									
Mortgage Loans	\$1,032.62	\$1,368.99	\$904.97	\$693.40	\$624.00	\$1,034.46	\$631.17	\$705.14	\$681.68
Construction & Land Loans	19.09	22.82	8.49	6.54	4.49	(0.04)	(2.98)	8.46	3.39
Nonresidential Mortgages	9.82	(3.63)	12.14	5.12	7.38	13.58	(0.46)	2.19	2.33
Multi Family Mortgages	3.67	1.46	2.25	3.78	(1.18)	3.32	(6.50)	0.27	0.52
1-4 Family Mortgages	189.40	527.24	150.80	97.23	84.27	79.18	75.45	102.52	67.42
Home Equity Lines of Credit	60.00	16.38	14.57	8.13	11.95	6.19	11.72	10.80	9.44
Nonmortgage Loans and Leases									
Commercial Loans	136.05	149.09	120.99	100.10	114.27	169.63	152.34	163.09	148.40
Consumer Loans	666.93	602.77	570.29	442.14	382.72	755.22	381.84	369.64	445.80
Repossessed Assets	25.89	35.06	31.73	23.30	15.44	20.00	14.66	17.98	15.49
Other	(18.24)	34.20	8.28	15.19	16.62	(6.42)	16.81	40.99	(1.66)
REPOSSESSED ASSETS, NET (\$ Millions)									
Construction & Land Loans	\$1,496.41	\$1,263.42	\$1,235.96	\$1,071.56	\$1,018.21	\$738.47	\$714.08	\$721.01	\$724.94
Nonresidential Mortgages	124.51	111.33	80.81	70.74	66.11	68.08	54.92	68.15	55.85
Multi Family Mortgages	80.23	65.78	94.74	102.93	72.46	81.55	86.54	87.66	93.10
1-4 Family Mortgages	13.51	16.14	11.39	15.64	8.57	7.96	10.41	8.26	15.74
Other	1,194.22	922.39	877.98	705.40	667.78	543.68	526.75	525.41	529.78
	83.94	147.78	171.06	176.84	203.28	37.20	35.46	31.52	30.48
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)									
Real Estate Loans	\$951.69	\$908.28	\$1,082.94	\$1,038.50	\$1,015.09	\$979.21	\$972.34	\$947.65	\$909.01
Percent of Total Assets	63.86	64.38	66.29	67.68	67.72	66.88	68.02	68.27	67.80
Noncurrent Real Estate Loans									
Including Repurchased GNMA Loans	9.18	7.44	7.86	7.38	7.54	7.58	7.10	N/A	N/A
Percent of Total Assets	0.62	0.53	0.48	0.48	0.50	0.52	0.50	N/A	N/A
Excluding Repurchased GNMA Loans	8.29	6.47	6.09	5.03	4.93	4.64	4.86	4.09	4.41
Percent of Total Assets	0.56	0.46	0.37	0.33	0.33	0.32	0.34	0.29	0.33
Real Estate Owned									
Percent of Total Assets	1.45	1.22	1.20	1.05	0.99	0.70	0.68	0.69	0.69
Troubled Real Estate Loans									
Including Repurchased GNMA Loans	10.63	8.66	9.06	8.43	8.53	8.29	7.78	N/A	N/A
Percent of Total Assets	0.71	0.61	0.55	0.55	0.57	0.57	0.54	N/A	N/A
Excluding Repurchased GNMA Loans	9.74	7.69	7.30	6.08	5.92	5.34	5.54	4.78	5.10
Percent of Total Assets	0.65	0.55	0.45	0.40	0.40	0.36	0.39	0.34	0.38
Valuation Allowances									
Coverage Ratio	7.50	7.08	7.24	7.04	6.97	7.25	6.94	6.89	6.99
Including Repurchased GNMA Loans									
Including Repurchased GNMA Loans	70.11	79.76	76.29	80.21	78.62	80.26	81.94	N/A	N/A
Percent of Total Assets	76.61	89.89	94.47	110.77	112.92	121.57	113.03	129.96	121.06
Excluding Repurchased GNMA Loans									
Reserve Ratio	0.67	0.66	0.57	0.58	0.59	0.62	0.61	0.62	0.65

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 2007	DEC 2006	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005	JUN 2005	MAR 2005
NUMBER OF INSTITUTIONS:	838	845	853	854	856	863	866	870	880
LOANS 30-89 DAYS DELINQUENT (% Total Assets)									
Total Including Repurchased GNMA Loans	0.82	0.79	0.70	0.63	0.61	0.67	0.61	N/A	N/A
Repurchased GNMA Loans	0.03	0.05	0.05	0.07	0.06	0.08	0.08	N/A	N/A
Total Excluding Repurchased GNMA Loans	0.78	0.75	0.66	0.57	0.55	0.59	0.53	0.54	0.53
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.29	1.26	0.91	0.63	0.68	0.73	0.57	0.78	0.73
Nonresidential Mortgages	0.57	0.46	0.51	0.44	0.42	0.47	0.43	0.47	0.45
Multi Family Mortgages	0.21	0.19	0.17	0.13	0.17	0.19	0.13	0.14	0.13
1-4 Family Mortgages	1.23	1.15	0.98	0.87	0.83	0.91	0.82	0.68	0.66
Home Equity Lines of Credit	0.86	0.82	0.57	0.47	0.43	0.47	0.41	0.29	0.28
Nonmortgage Loans and Leases									
Commercial Loans	0.96	0.87	1.04	0.88	1.02	0.97	0.99	0.91	1.04
Consumer Loans	1.14	1.56	1.33	1.19	1.08	1.32	1.27	1.33	1.33
NONCURRENT LOANS (% Total Assets)									
Total Including Repurchased GNMA Loans	0.70	0.61	0.56	0.55	0.57	0.59	0.57	N/A	N/A
Repurchased GNMA Loans	0.06	0.07	0.11	0.15	0.17	0.20	0.16	N/A	N/A
Total Excluding Repurchased GNMA Loans	0.64	0.54	0.45	0.40	0.40	0.39	0.41	0.37	0.41
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.24	0.91	0.74	0.47	0.47	0.41	0.51	0.49	0.75
Nonresidential Mortgages	0.65	0.54	0.46	0.45	0.50	0.57	0.54	0.64	0.68
Multi Family Mortgages	0.25	0.21	0.16	0.16	0.14	0.16	0.14	0.09	0.08
1-4 Family Mortgages	1.03	0.89	0.79	0.78	0.82	0.86	0.80	0.44	0.49
Home Equity Lines of Credit	0.58	0.44	0.31	0.23	0.20	0.19	0.15	0.13	0.14
Nonmortgage Loans and Leases									
Commercial Loans	0.97	0.90	1.16	1.11	1.06	1.10	1.21	1.15	1.30
Consumer Loans	0.82	0.91	0.78	0.68	0.67	0.63	0.61	0.61	0.75
NET CHARGE-OFFS (% Total Assets)									
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.04	0.04	0.02	0.01	0.01	0.00	(0.01)	0.02	0.01
Nonresidential Mortgages	0.02	(0.01)	0.02	0.01	0.01	0.02	0.00	0.00	0.00
Multi Family Mortgages	0.01	0.00	0.00	0.01	0.00	0.00	(0.01)	0.00	0.00
1-4 Family Mortgages	0.02	0.07	0.02	0.01	0.01	0.01	0.01	0.01	0.01
Home Equity Lines of Credit	0.06	0.02	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Nonmortgage Loans and Leases									
Commercial Loans	0.26	0.29	0.24	0.22	0.26	0.39	0.36	0.37	0.37
Consumer Loans	0.75	0.73	0.62	0.49	0.44	0.78	0.44	0.46	0.57
Repossessed Assets	1.73	2.77	2.57	2.17	1.52	2.71	2.05	2.49	2.14
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									
Construction & Land Loans	0.24	0.22	0.16	0.15	0.14	0.16	0.13	0.17	0.15
Nonresidential Mortgages	0.13	0.10	0.14	0.18	0.13	0.15	0.16	0.16	0.17
Multi Family Mortgages	0.02	0.02	0.02	0.02	0.01	0.01	0.02	0.01	0.03
1-4 Family Mortgages	0.15	0.13	0.10	0.08	0.08	0.07	0.06	0.07	0.07
Other	0.08	0.14	0.18	0.19	0.24	0.04	0.05	0.04	0.04
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	0.28	0.39	0.22	0.18	0.17	0.28	0.18	0.20	0.20
Net Provisions For Losses (Annualized)	0.33	0.45	0.22	0.19	0.15	0.26	0.20	0.19	0.19
Valuation Allowances	0.50	0.50	0.44	0.46	0.46	0.49	0.49	0.50	0.52
Noncurrent Loans									
Including Repurchased GNMA Loans	0.70	0.61	0.56	0.55	0.57	0.59	0.57	N/A	N/A
Excluding Repurchased GNMA Loans	0.64	0.54	0.45	0.40	0.40	0.39	0.41	0.37	0.41
Repossessed Assets, Net (% Total Assets)	0.10	0.09	0.08	0.07	0.07	0.05	0.05	0.05	0.05
Troubled Assets									
Including Repurchased GNMA Loans	0.80	0.70	0.64	0.62	0.64	0.64	0.62	N/A	N/A
Excluding Repurchased GNMA Loans	0.74	0.63	0.53	0.47	0.47	0.44	0.46	0.42	0.47

SELECTED INDICATORS

BY FDICIA CATEGORY

FIRST QUARTER 2007:	WELL-CAPITALIZED	ADEQUATELY CAPITALIZED	UNDER-CAPITALIZED	INDUSTRY
NUMBER OF INSTITUTIONS:	831	5	2	838

Total Assets (\$ Billions)	\$1,484.25	\$5.83	\$0.18	\$1,490.25
Tier 1 Leverage Ratio (Percent)	8.59	6.80	4.73	8.58
Median Ratio	10.43	5.46	4.74	10.38
Total Risk-based Capital Ratio (Percent)	14.37	9.86	7.47	14.35
Median Ratio	18.14	9.57	7.64	18.13
Return on Average Assets (Percent Annualized)	0.98	(1.72)	(7.81)	0.97
Median Ratio	0.52	(0.89)	(5.76)	0.51
Net Interest Margin (Percent Annualized)	2.82	1.76	2.43	2.81
Median Ratio	2.87	1.72	2.28	2.86
Number of Profitable Thrifts	708	0	0	708
Profits (\$ Millions)	\$3,787.24	\$0.00	\$0.00	\$3,787.24
Number of Unprofitable Thrifts	123	5	2	130
Losses (\$ Millions)	(\$143.05)	(\$24.66)	(\$3.53)	(\$171.23)
Valuation Allowances (Percent of Total Assets)	0.50	0.40	3.01	0.50
Troubled Assets (Percent of Total Assets)	0.80	0.57	4.22	0.80
Asset Growth Rate (Percent Annualized)	(2.36)	61.06	(8.80)	(2.13)

BY OTS EXAMINATION RATINGS

FIRST QUARTER 2007:	SAFETY AND SOUNDNESS RATINGS			COMPLIANCE RATINGS			INDUSTRY
	1 AND 2	3	4 AND 5	1 AND 2	3	4 AND 5	
NUMBER OF INSTITUTIONS:	753	62	6	776	41	4	838

Total Assets (\$ Billions)	\$1,336.60	\$37.60	\$3.44	\$1,318.72	\$58.43	\$0.49	\$1,490.25
Tier 1 Leverage Ratio (Percent)	8.55	9.71	5.31	8.58	8.41	11.33	8.58
Median Ratio	10.45	9.66	9.37	10.42	9.52	11.71	10.38
Total Risk-based Capital Ratio (Percent)	14.27	18.31	10.97	14.35	14.43	16.24	14.35
Median Ratio	18.14	16.71	20.90	18.13	17.51	16.29	18.13
Return on Average Assets (Percent Annualized)	0.96	0.79	(4.04)	0.94	1.09	(0.01)	0.97
Median Ratio	0.54	0.11	(1.23)	0.53	0.42	(0.59)	0.51
Net Interest Margin (Percent Annualized)	2.84	3.05	1.43	2.82	3.15	3.29	2.81
Median Ratio	2.87	2.82	2.39	2.86	2.77	3.46	2.86
Number of Profitable Thrifts	663	36	0	663	34	2	708
Profits (\$ Millions)	\$3,332.88	\$90.22	\$0.00	\$3,255.39	\$167.45	\$0.26	\$3,787.24
Number of Unprofitable Thrifts	90	26	6	113	7	2	130
Losses (\$ Millions)	(\$112.17)	(\$14.30)	(\$39.97)	(\$159.57)	(\$6.59)	(\$0.28)	(\$171.23)
Valuation Allowances (Percent of Total Assets)	0.51	0.73	0.83	0.51	0.63	0.89	0.50
Troubled Assets (Percent of Total Assets)	0.80	0.94	4.60	0.80	1.05	0.93	0.80
Asset Growth Rate (Percent Annualized)	(1.93)	(19.64)	(42.13)	(2.32)	(7.74)	0.80	(2.13)

Seventeen de novo thrifts have not been assigned a safety and soundness and compliance examination ratings. These reported total assets of \$112.6 billion and net income of \$359.3 million.
Office of Thrift Supervision / May 2007

STATEMENT OF OPERATIONS
BY REGION

FIRST QUARTER 2007:	NORTHEAST	SOUTHEAST	MI DWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	262	297	198	81	838
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	0.64	0.76	0.81	1.31	0.97
Median Ratio	0.43	0.44	0.58	0.74	0.51
Return on Average Equity (Annualized)	5.98	9.74	8.84	11.34	9.36
Median Ratio	3.31	3.60	4.72	7.88	4.03
Net Interest Margin (Annualized)	2.30	2.70	2.62	3.20	2.81
Median Ratio	2.80	2.77	3.02	3.10	2.86
Number of Profitable Thrifts	220	237	173	78	708
Percent Profitable	83.97	79.80	87.37	96.30	84.49
Profits (\$ Millions)	\$729.37	\$711.16	\$301.70	\$2,057.58	\$3,787.24
Number of Unprofitable Thrifts	42	60	25	3	130
Percent Unprofitable	16.03	20.20	12.63	3.70	15.51
Losses (\$ Millions)	(\$64.55)	(\$85.80)	(\$19.39)	(\$1.49)	(\$171.23)
EARNINGS (\$ Millions)					
Interest Income	\$5,984.73	\$5,322.81	\$2,172.33	\$10,599.21	\$23,869.75
Interest Expense	3,597.46	3,093.29	1,263.64	5,587.40	13,353.83
NET INTEREST INCOME	2,387.27	2,229.52	908.69	5,011.82	10,515.92
Loss Provisions-Interest Bearing Assets	145.67	295.53	77.72	703.63	1,222.84
Noninterest Income	842.72	875.49	484.54	3,291.29	5,494.09
Mortgage Loan Servicing Fees	78.21	16.33	14.84	94.84	204.22
Other Fees and Charges	774.72	475.01	412.43	2,136.47	3,798.63
Other Noninterest Income	(10.21)	384.16	57.26	1,059.98	1,491.24
Noninterest Expense	2,078.83	1,818.96	908.04	4,420.06	9,223.78
G&A Expense	2,021.06	1,791.84	901.12	4,290.22	9,002.15
Goodwill Amortization	56.47	22.90	6.40	115.06	200.83
Loss Provisions-Noninterest Bearing Assets	1.30	4.22	0.53	14.78	20.80
Income Before Taxes & Extraordinary Items	1,005.49	990.52	407.46	3,179.42	5,563.39
Income Taxes	341.17	364.80	125.15	1,123.32	1,947.53
Extraordinary Items	0.51	(0.36)	0.00	0.00	0.15
NET INCOME	664.82	625.36	282.31	2,056.09	3,616.01
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	5.76	6.45	6.26	6.77	6.38
Interest Expense	3.46	3.75	3.64	3.57	3.57
NET INTEREST INCOME	2.30	2.70	2.62	3.20	2.81
Loss Provisions-Interest Bearing Assets	0.14	0.36	0.22	0.45	0.33
Noninterest Income	0.81	1.06	1.40	2.10	1.47
Mortgage Loan Servicing Fees	0.08	0.02	0.04	0.06	0.05
Other Fees and Charges	0.75	0.58	1.19	1.36	1.02
Other Noninterest Income	(0.01)	0.47	0.17	0.68	0.40
Noninterest Expense	2.00	2.20	2.62	2.82	2.47
G&A Expense	1.94	2.17	2.60	2.74	2.41
Goodwill Amortization	0.05	0.03	0.02	0.07	0.05
Loss Provisions-Noninterest Bearing Assets	0.00	0.01	0.00	0.01	0.01
Income Before Taxes & Extraordinary Items	0.97	1.20	1.17	2.03	1.49
Income Taxes	0.33	0.44	0.36	0.72	0.52
Extraordinary Items	0.00	0.00	0.00	0.00	0.00
NET INCOME	0.64	0.76	0.81	1.31	0.97

STATEMENT OF CONDITION
BY REGION

FIRST QUARTER 2007:	NORTHEAST	SOUTHEAST	MI DWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	262	297	198	81	838
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TOTAL ASSETS (\$ Billions)	\$418.28	\$339.60	\$142.38	\$605.93	\$1,490.25
Cash and Noninterest-Earning Deposits	4.00	3.61	1.77	5.53	14.90
Investment Securities	30.91	20.78	26.80	27.04	91.26
Mortgage Backed Securities	87.86	46.18	16.29	33.64	183.97
1 - 4 Family Mortgages	178.97	184.10	46.10	363.81	772.03
Home Equity Lines of Credit	12.74	31.57	9.59	39.11	93.01
Multi family Mortgages	14.87	3.58	3.07	42.85	64.30
Nonresidential Mortgages	27.87	15.04	9.14	12.09	64.14
Construction Loans	7.79	8.29	7.79	9.31	33.18
Land Loans	4.07	6.84	3.21	3.90	18.02
Commercial Loans	21.67	9.52	6.98	13.91	52.07
Consumer Loans	13.96	26.46	15.37	32.63	88.43
Repossessed Assets, Net	0.24	0.41	0.13	0.73	1.50
Real Estate Held for Investment, Net	0.02	0.07	0.06	0.05	0.19
Office Premises & Equipment	2.78	2.87	1.42	4.39	11.46
Other Assets	24.92	13.49	4.97	59.40	102.13
Less: Contra Assets & Valuation Allowances	1.65	1.63	0.72	3.34	7.33
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TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$418.28	\$339.60	\$142.38	\$605.93	\$1,490.25
TOTAL DEPOSITS AND ESCROWS	277.70	224.19	91.32	361.63	953.14
Deposits < or = to Insurance Limits	192.00	117.84	60.65	206.81	576.59
Deposits > Insurance Limits	85.70	106.34	30.67	154.83	376.55
Escrows	3.53	1.35	1.01	10.42	16.31
BORROWINGS	89.22	78.51	36.58	150.01	341.06
Advances From FHLB	51.28	59.39	34.39	79.93	211.73
Repurchase Agreements & FedFunds Purchased	26.98	17.71	0.51	16.04	61.24
Other Borrowings	10.96	1.41	1.68	54.04	68.09
Other Liabilities	6.29	6.46	1.59	22.44	36.67
Equity Capital	45.06	30.45	12.90	71.84	159.39
Capital Stock and Paid-In Capital	28.64	17.94	5.24	50.76	101.92
Unrealized Gains (Losses) AFS Securities	(0.22)	(0.26)	0.02	(0.09)	(0.55)
Retained Earnings	17.18	12.81	7.67	21.25	58.71

STATEMENT OF CONDITION
BY REGION

FIRST QUARTER 2007:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	262	297	198	81	838
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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	0.96	1.06	1.24	0.91	1.00
Investment Securities	7.39	6.12	18.82	4.46	6.12
Mortgage Backed Securities	21.00	13.60	11.44	5.55	12.34
1 - 4 Family Mortgages	42.79	54.21	32.38	60.04	51.81
Home Equity Lines of Credit	3.04	9.30	6.74	6.46	6.24
Multi family Mortgages	3.55	1.05	2.15	7.07	4.31
Nonresidential Mortgages	6.66	4.43	6.42	2.00	4.30
Construction Loans	1.86	2.44	5.47	1.54	2.23
Land Loans	0.97	2.01	2.25	0.64	1.21
Commercial Loans	5.18	2.80	4.90	2.30	3.49
Consumer Loans	3.34	7.79	10.80	5.39	5.93
Reposessed Assets, Net	0.06	0.12	0.09	0.12	0.10
Real Estate Held for Investment, Net	0.00	0.02	0.04	0.01	0.01
Office Premises & Equipment	0.66	0.85	1.00	0.72	0.77
Other Assets	5.96	3.97	3.49	9.80	6.85
Less: Contra Assets & Valuation Allowances	0.39	0.48	0.50	0.55	0.49
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TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	66.39	66.01	64.14	59.68	63.96
Deposits < or = to Insurance Limits	45.90	34.70	42.60	34.13	38.69
Deposits > Insurance Limits	20.49	31.31	21.54	25.55	25.27
Escrows	0.84	0.40	0.71	1.72	1.09
BORROWINGS	21.33	23.12	25.69	24.76	22.89
Advances From FHLB	12.26	17.49	24.15	13.19	14.21
Repurchase Agreements & FedFunds Purchased	6.45	5.22	0.36	2.65	4.11
Other Borrowings	2.62	0.42	1.18	8.92	4.57
Other Liabilities	1.50	1.90	1.12	3.70	2.46
Equity Capital	10.77	8.97	9.06	11.86	10.70
Capital Stock and Paid-In Capital	6.85	5.28	3.68	8.38	6.84
Unrealized Gains (Losses) AFS Securities	(0.05)	(0.08)	0.01	(0.02)	(0.04)
Retained Earnings	4.11	3.77	5.38	3.51	3.94

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

FIRST QUARTER 2007:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	262	297	198	81	838
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TOTAL ASSETS (Percent Change)	9.52	60.89	9.65	(1.24)	12.64
Cash and Noninterest-Earning Deposits	26.30	24.56	2.47	(21.34)	0.60
Investment Securities	24.42	47.36	32.45	37.71	35.53
Mortgage Backed Securities	8.81	46.46	(4.69)	(22.07)	6.63
1 - 4 Family Mortgages	(4.93)	96.18	6.47	(7.93)	7.32
Home Equity Lines of Credit	38.25	98.55	29.68	(9.60)	22.75
Multi family Mortgages	48.28	8.60	1.78	4.52	12.31
Nonresidential Mortgages	40.08	20.72	11.46	14.37	25.45
Construction Loans	20.68	6.18	7.08	18.62	12.91
Land Loans	5.94	24.56	32.32	15.09	18.96
Commercial Loans	49.56	13.96	16.76	27.59	31.11
Consumer Loans	17.21	34.00	2.74	18.00	19.05
Reposessed Assets, Net	59.88	85.27	69.27	39.48	55.38
Real Estate Held for Investment, Net	25.51	3.23	5.35	14.16	8.18
Office Premises & Equipment	25.27	12.68	10.06	(4.52)	7.56
Other Assets	43.02	36.12	1.02	31.55	32.99
Less: Contra Assets & Valuation Allowances	9.72	37.08	2.66	6.70	12.52
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TOTAL LIABILITIES AND CAPITAL (Percent Chg)	9.52	60.89	9.65	(1.24)	12.64
TOTAL DEPOSITS AND ESCROWS	17.89	56.62	15.94	6.31	19.68
Deposits < or = to Insurance Limits	19.80	28.14	13.04	11.30	17.39
Deposits > Insurance Limits	13.83	107.78	22.12	0.30	23.36
Escrows	86.45	(33.42)	(9.65)	(26.29)	(14.94)
BORROWINGS	(13.44)	71.93	(2.61)	(24.99)	(9.06)
Advances From FHLB	6.84	108.27	(2.10)	(38.62)	(8.20)
Repurchase Agreements & FedFunds Purchased	11.74	20.89	(7.34)	(44.74)	(10.43)
Other Borrowings	(64.56)	(43.50)	(10.64)	32.71	(10.44)
Other Liabilities	14.72	107.56	(14.55)	24.03	29.20
Equity Capital	18.79	59.80	10.39	30.00	29.40
Capital Stock and Paid-In Capital	30.06	74.45	13.12	53.02	46.65
Unrealized Gains (Losses) AFS Securities	(77.41)	(43.22)	(127.88)	(53.23)	(67.47)
Retained Earnings	(0.66)	39.18	7.93	(5.09)	5.14

CAPITAL MEASURES
BY REGION

FIRST QUARTER 2007:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	262	297	198	81	838

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	262	296	197	81	836
Percent of Thrifts	100.00	99.66	99.49	100.00	99.76
Consolidated Assets (\$ Billions)	\$418.28	\$339.55	\$142.25	\$605.93	\$1,490.07
Fail FDICIA Capital Standards	0	1	1	0	2
Percent of Thrifts	0.00	0.34	0.51	0.00	0.24
Consolidated Assets (\$ Billions)	\$0.00	\$0.05	\$0.13	\$0.00	\$0.18
Critically Undercapitalized	0	0	0	0	0
Percent of Thrifts	0.00	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$36.57	\$27.89	\$12.64	\$47.98	\$124.22
Tangible Equity Ratio	8.93	8.28	8.92	8.28	8.56
Median Ratio	11.07	10.24	10.02	9.62	10.38
Tier 1 Capital (\$ Billions)	\$36.58	\$27.89	\$12.64	\$48.35	\$124.61
Tier 1 Leverage Ratio	8.93	8.28	8.92	8.34	8.58
Median Ratio	11.07	10.24	10.02	9.62	10.38
Tier 1 Risk-based Capital Ratio	14.49	12.58	13.68	11.32	12.60
Median Ratio	20.09	16.90	15.92	15.43	17.42
Risk-based Capital (\$ Billions)	\$39.94	\$29.11	\$13.12	\$57.14	\$138.45
Total Risk-based Capital Ratio	15.94	13.36	14.38	13.99	14.35
Median Ratio	21.03	17.50	16.95	15.70	18.13

ASSET QUALITY INDICATORS
BY REGION

FIRST QUARTER 2007:	NORTHEAST	SOUTHEAST	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	262	297	198	81	838
LOANS 30-89 DAYS DELINQUENT (\$ Millions)					
Total Including Repurchased GNMA Loans	\$2,058.27	\$3,251.87	\$1,219.67	\$5,688.68	\$12,192.99
Repurchased GNMA Loans	1.48	52.50	444.64	18.30	516.93
Total Excluding Repurchased GNMA Loans	2,056.79	3,199.37	775.03	5,670.37	11,676.06
Mortgage Loans					
Construction & Land Loans	231.75	187.66	85.06	155.64	660.11
Nonresidential Mortgages	168.03	103.88	68.40	22.48	362.79
Multi Family Mortgages	39.70	16.51	26.97	52.96	136.14
1-4 Family Mortgages	1,331.25	2,590.22	825.78	4,806.52	9,528.26
Home Equity Lines of Credit	61.39	358.24	45.52	336.83	801.98
Nonmortgage Loans and Leases					
Commercial Loans	134.06	136.99	40.85	185.51	497.41
Consumer Loans	153.48	216.62	172.61	465.58	1,008.28
NONCURRENT LOANS (\$ Millions)					
Total Including Repurchased GNMA Loans	\$2,065.10	\$2,177.59	\$1,136.91	\$5,037.47	\$10,403.23
Repurchased GNMA Loans	3.34	246.54	596.41	35.70	881.99
Total Excluding Repurchased GNMA Loans	2,061.76	1,931.05	540.50	5,001.78	9,521.24
Mortgage Loans					
Construction & Land Loans	217.06	186.40	84.76	146.38	634.60
Nonresidential Mortgages	204.79	114.18	64.36	32.78	416.11
Multi Family Mortgages	55.08	15.95	23.13	64.44	158.60
1-4 Family Mortgages	1,381.35	1,620.33	832.16	4,147.19	7,967.19
Home Equity Lines of Credit	47.87	195.04	18.12	283.04	544.06
Nonmortgage Loans and Leases					
Commercial Loans	133.21	124.14	42.34	206.10	505.78
Consumer Loans	73.62	116.59	90.16	440.59	720.96
NET CHARGE-OFFS (\$ Millions)	\$92.61	\$207.98	\$62.96	\$669.05	\$1,032.62
Mortgage Loans					
Construction & Land Loans	3.40	10.04	4.04	1.60	19.09
Nonresidential Mortgages	7.30	(1.12)	4.46	(0.82)	9.82
Multi Family Mortgages	4.07	0.44	(0.18)	(0.66)	3.67
1-4 Family Mortgages	25.52	51.69	6.54	105.61	189.40
Home Equity Lines of Credit	3.04	30.39	3.95	22.62	60.00
Nonmortgage Loans and Leases					
Commercial Loans	10.14	33.61	(3.53)	95.82	136.05
Consumer Loans	48.58	113.55	56.27	448.53	666.93
Repossessed Assets	0.82	5.10	1.10	18.89	25.89
Other	(7.23)	(5.34)	(5.74)	0.08	(18.24)
REPOSSESSED ASSETS, NET (\$ Millions)	\$238.27	\$405.24	\$125.70	\$728.33	\$1,496.41
Construction & Land Loans	16.81	88.46	16.30	2.94	124.51
Nonresidential Mortgages	24.27	23.15	18.51	14.30	80.23
Multi Family Mortgages	2.96	3.30	5.95	1.30	13.51
1-4 Family Mortgages	181.11	273.27	76.89	664.07	1,194.22
Other	13.12	17.06	8.04	45.72	83.94
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$233.57	\$217.85	\$69.31	\$431.97	\$951.69
Percent of Total Assets	55.84	64.15	48.68	71.29	63.86
Noncurrent Real Estate Loans					
Including Repurchased GNMA Loans	1.86	1.94	1.00	4.39	9.18
Percent of Total Assets	0.44	0.57	0.71	0.72	0.62
Excluding Repurchased GNMA Loans	1.85	1.69	0.41	4.36	8.29
Percent of Total Assets	0.44	0.50	0.29	0.72	0.56
Real Estate Owned	0.23	0.39	0.12	0.71	1.45
Percent of Total Assets	0.05	0.11	0.09	0.12	0.10
Troubled Real Estate Loans					
Including Repurchased GNMA Loans	2.08	2.33	1.13	5.10	10.63
Percent of Total Assets	0.50	0.68	0.79	0.84	0.71
Excluding Repurchased GNMA Loans	2.08	2.08	0.53	5.07	9.74
Percent of Total Assets	0.50	0.61	0.37	0.84	0.65
Valuation Allowances	1.72	1.67	0.75	3.36	7.50
Coverage Ratio					
Including Repurchased GNMA Loans	79.60	74.76	60.75	66.18	70.11
Excluding Repurchased GNMA Loans	79.73	84.31	127.78	66.65	76.61
Reserve Ratio	0.61	0.64	0.75	0.70	0.67

ASSET QUALITY INDICATORS
BY REGION

FIRST QUARTER 2007:	NORTHEAST	SOUTHEAST	MI DWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	262	297	198	81	838
LOANS 30-89 DAYS DELINQUENT (% Total Assets)					
Total Including Repurchased GNMA Loans	0.49	0.96	0.86	0.94	0.82
Repurchased GNMA Loans	0.00	0.02	0.31	0.00	0.03
Total Excluding Repurchased GNMA Loans	0.49	0.94	0.54	0.94	0.78
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.95	1.24	0.77	1.18	1.29
Nonresidential Mortgages	0.60	0.69	0.75	0.19	0.57
Multi Family Mortgages	0.27	0.46	0.88	0.12	0.21
1-4 Family Mortgages	0.74	1.41	1.79	1.32	1.23
Home Equity Lines of Credit	0.48	1.13	0.47	0.86	0.86
Nonmortgage Loans and Leases					
Commercial Loans	0.62	1.44	0.59	1.33	0.96
Consumer Loans	1.10	0.82	1.12	1.43	1.14
NONCURRENT LOANS (% Total Assets)					
Total Including Repurchased GNMA Loans	0.49	0.64	0.80	0.83	0.70
Repurchased GNMA Loans	0.00	0.07	0.42	0.01	0.06
Total Excluding Repurchased GNMA Loans	0.49	0.57	0.38	0.83	0.64
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.83	1.23	0.77	1.11	1.24
Nonresidential Mortgages	0.73	0.76	0.70	0.27	0.65
Multi Family Mortgages	0.37	0.45	0.75	0.15	0.25
1-4 Family Mortgages	0.77	0.88	1.80	1.14	1.03
Home Equity Lines of Credit	0.38	0.62	0.19	0.72	0.58
Nonmortgage Loans and Leases					
Commercial Loans	0.61	1.30	0.61	1.48	0.97
Consumer Loans	0.53	0.44	0.59	1.35	0.82
NET CHARGE-OFFS (% Total Assets)					
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.03	0.07	0.04	0.01	0.04
Nonresidential Mortgages	0.03	(0.01)	0.05	(0.01)	0.02
Multi Family Mortgages	0.03	0.01	(0.01)	0.00	0.01
1-4 Family Mortgages	0.01	0.03	0.01	0.03	0.02
Home Equity Lines of Credit	0.02	0.10	0.04	0.06	0.06
Nonmortgage Loans and Leases					
Commercial Loans	0.05	0.35	(0.05)	0.69	0.26
Consumer Loans	0.35	0.43	0.37	1.37	0.75
Repossessed Assets	0.34	1.26	0.88	2.59	1.73
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					
Construction & Land Loans	0.14	0.58	0.15	0.02	0.24
Nonresidential Mortgages	0.09	0.15	0.20	0.12	0.13
Multi Family Mortgages	0.02	0.09	0.19	0.00	0.02
1-4 Family Mortgages	0.10	0.15	0.17	0.18	0.15
Other	0.05	0.13	0.16	0.08	0.08
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.09	0.24	0.18	0.44	0.28
Net Provisions for Losses (Annualized)	0.14	0.35	0.22	0.46	0.33
Valuation Allowances	0.41	0.49	0.53	0.55	0.50
Noncurrent Loans					
Including Repurchased GNMA Loans	0.49	0.64	0.80	0.83	0.70
Excluding Repurchased GNMA Loans	0.49	0.57	0.38	0.83	0.64
Repossessed Assets, Net (% Total Assets)	0.06	0.12	0.09	0.12	0.10
Troubled Assets					
Including Repurchased GNMA Loans	0.55	0.76	0.89	0.95	0.80
Excluding Repurchased GNMA Loans	0.55	0.69	0.47	0.95	0.74

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	1st Qtr 2007 Net Income (\$ Millions)	1st Qtr 2006 Net Income (\$ Millions)
NORTHEAST REGION						
CONNECTICUT	10	15.12	12.68	1.70	41.04	5.42
DELAWARE	7	111.82	72.29	9.47	217.21	305.67
MAINE	8	1.41	1.12	0.14	2.69	3.61
MASSACHUSETTS	20	7.82	5.45	1.16	10.52	11.05
NEW HAMPSHIRE	6	2.18	1.52	0.24	2.30	3.76
NEW JERSEY	37	59.83	30.22	6.75	97.80	122.99
NEW YORK	46	70.35	50.21	8.15	64.93	140.59
OHIO	74	49.38	38.21	4.75	136.69	153.75
PENNSYLVANIA	42	98.22	64.34	12.41	89.67	237.53
RHODE ISLAND	4	0.84	0.65	0.12	0.31	0.79
VERMONT	2	0.38	0.25	0.03	0.58	0.57
WEST VIRGINIA	6	0.93	0.77	0.13	1.08	1.57
TOTAL	262	\$418.28	\$277.70	\$45.06	\$664.82	\$987.30
SOUTHEAST REGION						
ALABAMA	11	5.42	3.97	0.57	8.01	7.69
DISTRICT OF COLUMBIA	2	0.19	0.16	0.02	(2.06)	(0.10)
FLORIDA	36	51.97	34.79	5.17	44.52	83.20
GEORGIA	18	7.67	5.64	0.78	(30.14)	(0.26)
ILLINOIS	53	35.42	25.80	3.88	31.83	45.26
INDIANA	42	9.69	7.19	1.00	12.35	14.23
KENTUCKY	22	2.75	2.02	0.32	3.88	4.42
MARYLAND	44	9.87	7.84	1.09	15.07	29.55
MICHIGAN	13	18.53	10.08	1.40	11.38	23.83
NORTH CAROLINA	16	4.45	3.41	0.67	11.36	10.18
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	24	8.27	5.93	0.83	16.42	19.06
VIRGIN ISLANDS	N/A	N/A	N/A	N/A	N/A	N/A
VIRGINIA	16	185.38	117.36	14.71	502.73	243.60
TOTAL	297	\$339.60	\$224.19	\$30.45	\$625.36	\$480.63

First quarter 2006 net income data are based on thrifts held constant as of March 31, 2007. Financial data as of March 31, 2007 unless otherwise noted. Office of Thrift Supervision / May 2007

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	1st Qtr 2007 Net Income (\$ Millions)	1st Qtr 2006 Net Income (\$ Millions)
MIDWEST REGION						
ARKANSAS	7	2.07	1.59	0.22	2.52	4.18
IOWA	19	6.34	5.21	0.57	7.66	8.55
KANSAS	17	12.11	6.67	1.20	14.29	17.82
LOUISIANA	25	5.03	3.80	0.66	7.69	11.22
MINNESOTA	22	4.15	2.98	0.39	9.47	10.71
MISSISSIPPI	4	0.44	0.32	0.04	1.05	0.71
MISSOURI	30	7.76	5.79	0.91	22.09	14.90
NEBRASKA	10	4.67	3.07	0.51	11.11	11.31
OKLAHOMA	5	11.83	5.16	0.91	52.98	67.25
TENNESSEE	17	4.91	3.80	0.70	11.26	12.15
TEXAS	19	66.27	40.89	4.96	122.79	133.88
WISCONSIN	23	16.79	12.05	1.84	19.40	31.06
TOTAL	198	\$142.38	\$91.32	\$12.90	\$282.31	\$323.75

WEST REGION

ALASKA	1	0.18	0.14	0.02	0.24	0.16
ARIZONA	2	0.90	0.25	0.21	9.22	10.23
CALIFORNIA	23	217.68	115.27	31.85	691.63	613.16
COLORADO	11	3.18	2.37	0.26	4.25	6.28
GUAM	1	0.09	0.07	0.01	0.20	0.15
HAWAII	2	8.06	5.60	0.68	13.35	19.63
IDAHO	3	1.56	1.15	0.17	3.50	3.15
MONTANA	3	0.31	0.24	0.04	0.48	0.68
NEVADA	3	319.88	214.59	28.19	922.13	1,092.65
NEW MEXICO	6	2.50	1.60	0.20	6.91	7.66
NORTH DAKOTA	3	1.17	1.01	0.14	2.83	2.16
OREGON	2	0.60	0.50	0.08	1.25	0.88
SOUTH DAKOTA	4	1.52	1.24	0.15	3.98	4.21
UTAH	7	70.87	9.25	39.57	637.74	520.88
WASHINGTON	7	13.49	8.75	1.79	40.79	45.75
WYOMING	3	0.44	0.35	0.06	0.55	0.70
TOTAL	81	\$642.43	\$362.38	\$103.41	\$2,339.04	\$2,328.33

UNITED STATES

TOTAL	838	\$1,542.69	\$955.59	\$191.81	\$3,911.53	\$4,120.00
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First quarter 2006 net income data are based on thrifts held constant as of March 31, 2007. Financial data as of March 31, 2007 unless otherwise noted. Office of Thrift Supervision / May 2007

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	MAR 2007	MAR 2006	MAR 2005	MAR 2004	MAR 2003
NUMBER OF INSTITUTIONS:	838	856	880	923	958
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	0.97	1.14	1.22	1.19	1.30
Median Ratio	0.51	0.66	0.72	0.73	0.81
Return on Average Equity (Annualized)	9.36	12.17	13.30	13.01	14.23
Median Ratio	4.03	5.37	6.38	6.31	7.54
Net Interest Margin (Annualized)	2.81	2.77	2.87	2.88	3.04
Median Ratio	2.86	3.07	3.16	3.06	3.11
Number of Profitable Thrifts	708	775	812	841	883
Percent Profitable	84.49	90.54	92.27	91.12	92.17
Profits (\$ Millions)	\$3,787.24	\$4,240.09	\$4,076.59	\$3,364.47	\$3,361.05
Number of Unprofitable Thrifts	130	81	68	82	75
Percent Unprofitable	15.51	9.46	7.73	8.88	7.83
Losses (\$ Millions)	(\$171.23)	(\$25.67)	(\$70.21)	(\$26.71)	(\$35.47)
EARNINGS (\$ Millions)					
Interest Income	\$23,869.75	\$21,079.66	\$16,086.31	\$13,050.64	\$13,078.68
Interest Expense	13,353.83	10,863.19	6,684.21	4,964.03	5,419.47
NET INTEREST INCOME	10,515.92	10,216.47	9,402.10	8,086.62	7,659.22
Loss Provisions-Interest Bearing Assets	1,222.84	548.95	631.07	517.36	661.10
Noninterest Income	5,494.09	6,307.75	5,533.99	4,475.41	4,211.51
Mortgage Loan Servicing Fees	204.22	729.82	741.82	(732.03)	(621.18)
Other Fees and Charges	3,798.63	3,966.45	3,251.50	2,515.77	2,312.23
Other Noninterest Income	1,491.24	1,611.48	1,540.67	2,691.67	2,520.46
Noninterest Expense	9,223.78	9,464.97	8,079.41	6,846.41	6,025.76
G&A Expense	9,002.15	9,312.51	7,949.39	6,756.81	5,936.25
Goodwill Amortization	200.83	137.95	112.46	81.99	55.78
Loss Provisions-Noninterest Bearing Assets	20.80	14.51	17.57	7.61	33.73
Income Before Taxes & Extraordinary Items	5,563.39	6,510.30	6,225.61	5,198.26	5,183.87
Income Taxes	1,947.53	2,295.91	2,219.23	1,851.98	1,851.84
Extraordinary Items	0.15	0.03	0.00	(8.52)	(6.45)
NET INCOME	3,616.01	4,214.43	4,006.38	3,337.76	3,325.58
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	6.38	5.71	4.90	4.64	5.11
Interest Expense	3.57	2.94	2.04	1.77	2.12
NET INTEREST INCOME	2.81	2.77	2.87	2.88	2.99
Loss Provisions-Interest Bearing Assets	0.33	0.15	0.19	0.18	0.26
Noninterest Income	1.47	1.71	1.69	1.59	1.64
Mortgage Loan Servicing Fees	0.05	0.20	0.23	(0.26)	(0.24)
Other Fees and Charges	1.02	1.07	0.99	0.90	0.90
Other Noninterest Income	0.40	0.44	0.47	0.96	0.98
Noninterest Expense	2.47	2.56	2.46	2.44	2.35
G&A Expense	2.41	2.52	2.42	2.40	2.32
Goodwill Amortization	0.05	0.04	0.03	0.03	0.02
Loss Provisions-Noninterest Bearing Assets	0.01	0.00	0.01	0.00	0.01
Income Before Taxes & Extraordinary Items	1.49	1.76	1.90	1.85	2.02
Income Taxes	0.52	0.62	0.68	0.66	0.72
Extraordinary Items	0.00	0.00	0.00	0.00	0.00
NET INCOME	0.97	1.14	1.22	1.19	1.30

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	MAR 2007	MAR 2006	MAR 2005	MAR 2004	MAR 2003
NUMBER OF INSTITUTIONS:	838	856	880	923	958
TOTAL ASSETS (\$ Billions)					
TOTAL ASSETS (\$ Billions)	\$1,490.25	\$1,499.00	\$1,340.78	\$1,157.36	\$1,047.53
Cash and Noninterest-Earning Deposits	14.90	16.90	18.66	17.88	17.13
Investment Securities	91.26	69.33	55.31	75.78	80.54
Mortgage Backed Securities	183.97	176.43	159.23	152.69	150.43
1 - 4 Family Mortgages	772.03	846.63	755.31	602.57	517.93
Home Equity Lines of Credit	93.01	91.59	82.87	53.53	37.69
Multi family Mortgages	64.30	66.67	62.69	56.47	48.38
Nonresidential Mortgages	64.14	55.50	53.38	48.81	45.24
Construction Loans	33.18	30.54	25.89	22.86	21.64
Land Loans	18.02	15.76	11.75	8.44	6.83
Commercial Loans	52.07	43.55	40.56	32.47	30.68
Consumer Loans	88.43	86.02	77.60	67.87	55.50
Reposessed Assets, Net	1.50	1.02	0.72	0.91	0.99
Real Estate Held for Investment, Net	0.19	0.18	0.25	0.28	0.30
Office Premises & Equipment	11.46	11.28	10.55	9.79	9.42
Other Assets	102.13	85.99	75.62	66.77	68.82
Less: Contra Assets & Valuation Allowances	7.33	6.78	6.74	6.24	6.30
TOTAL LIABILITIES AND CAPITAL (\$ Billions)					
TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$1,490.25	\$1,499.00	\$1,340.78	\$1,157.36	\$1,047.53
TOTAL DEPOSITS AND ESCROWS	953.14	866.64	784.63	692.91	647.91
Deposits < or = to Insurance Limits	576.59	526.60	475.07	436.58	449.67
Deposits > Insurance Limits	376.55	340.03	309.57	256.33	198.25
Escrows	16.31	24.77	29.84	32.85	39.18
BORROWINGS	341.06	459.23	407.63	336.98	280.00
Advances From FHLB	211.73	270.06	241.58	210.52	171.26
Repurchase Agreements & FedFunds Purchased	61.24	75.62	67.32	62.48	55.35
Other Borrowings	68.09	113.55	98.73	63.98	53.39
Other Liabilities	36.67	32.77	25.39	21.18	24.58
Equity Capital	159.39	140.36	123.12	106.29	95.04
Capital Stock and Paid-In Capital	101.92	83.47	70.41	58.51	52.42
Unrealized Gains (Losses) AFS Securities	(0.55)	(1.76)	(0.39)	1.57	2.45
Retained Earnings	58.71	59.03	53.71	47.46	41.87

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	MAR 2007	MAR 2006	MAR 2005	MAR 2004	MAR 2003
NUMBER OF INSTITUTIONS:	838	856	880	923	958
TOTAL ASSETS (Percent of Total Assets)					
Cash and Noninterest-Earning Deposits	1.00	1.13	1.39	1.55	1.63
Investment Securities	6.12	4.62	4.13	6.55	7.69
Mortgage Backed Securities	12.34	11.77	11.88	13.19	14.36
1 - 4 Family Mortgages	51.81	56.48	56.33	52.06	49.44
Home Equity Lines of Credit	6.24	6.11	6.18	4.63	3.60
Multi family Mortgages	4.31	4.45	4.68	4.88	4.62
Nonresidential Mortgages	4.30	3.70	3.98	4.22	4.32
Construction Loans	2.23	2.04	1.93	1.98	2.07
Land Loans	1.21	1.05	0.88	0.73	0.65
Commercial Loans	3.49	2.91	3.02	2.81	2.93
Consumer Loans	5.93	5.74	5.79	5.86	5.30
Reposessed Assets, Net	0.10	0.07	0.05	0.08	0.09
Real Estate Held for Investment, Net	0.01	0.01	0.02	0.02	0.03
Office Premises & Equipment	0.77	0.75	0.79	0.85	0.90
Other Assets	6.85	5.74	5.64	5.77	6.57
Less: Contra Assets & Valuation Allowances	0.49	0.45	0.50	0.54	0.60
TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)					
TOTAL DEPOSITS AND ESCROWS	100.00	100.00	100.00	100.00	100.00
Deposits < or = to Insurance Limits	63.96	57.81	58.52	59.87	61.85
Deposits > Insurance Limits	38.69	35.13	35.43	37.72	42.93
Escrows	25.27	22.68	23.09	22.15	18.93
BORROWINGS	1.09	1.65	2.23	2.84	3.74
Advances From FHLB	22.89	30.64	30.40	29.12	26.73
Repurchase Agreements & FedFunds Purchased	14.21	18.02	18.02	18.19	16.35
Other Borrowings	4.11	5.05	5.02	5.40	5.28
Other Liabilities	4.57	7.58	7.36	5.53	5.10
Equity Capital	2.46	2.19	1.89	1.83	2.35
Capital Stock and Paid-In Capital	10.70	9.36	9.18	9.18	9.07
Unrealized Gains (Losses) AFS Securities	6.84	5.57	5.25	5.06	5.00
Retained Earnings	(0.04)	(0.12)	(0.03)	0.14	0.23
	3.94	3.94	4.01	4.10	4.00

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

FOR THE QUARTER ENDING:	MAR 2007	MAR 2006	MAR 2005	MAR 2004	MAR 2003
NUMBER OF INSTITUTIONS:	838	856	880	923	958
TOTAL ASSETS (Percent Change)					
TOTAL ASSETS (Percent Change)	12.64	15.25	20.49	12.26	11.79
Cash and Noninterest-Earning Deposits	0.60	(6.40)	9.06	5.79	22.43
Investment Securities	35.53	31.19	(23.97)	(43.24)	(47.65)
Mortgage Backed Securities	6.63	15.44	11.96	3.88	12.26
1 - 4 Family Mortgages	7.32	13.13	28.77	18.98	19.63
Home Equity Lines of Credit	22.75	11.47	61.25	43.89	71.28
Multi family Mortgages	12.31	10.11	15.73	18.86	10.98
Nonresidential Mortgages	25.45	11.46	18.31	11.68	16.32
Construction Loans	12.91	24.44	19.57	9.66	1.29
Land Loans	18.96	42.72	44.94	29.23	15.18
Commercial Loans	31.11	13.33	37.58	8.04	10.95
Consumer Loans	19.05	29.93	16.68	23.68	14.67
Repossessed Assets, Net	55.38	49.17	(17.55)	(6.38)	7.11
Real Estate Held for Investment, Net	8.18	(20.11)	(12.14)	(2.87)	(8.49)
Office Premises & Equipment	7.56	11.53	12.08	6.90	11.81
Other Assets	32.99	17.35	17.30	(1.72)	15.17
Less: Contra Assets & Valuation Allowances	12.52	7.83	13.14	8.97	24.77
TOTAL LIABILITIES AND CAPITAL (Percent Chg)					
TOTAL LIABILITIES AND CAPITAL (Percent Chg)	12.64	15.25	20.49	12.26	11.79
TOTAL DEPOSITS AND ESCROWS	19.68	13.14	17.89	8.79	15.95
Deposits < or = to Insurance Limits	17.39	13.58	13.76	(1.13)	10.05
Deposits > Insurance Limits	23.36	12.46	24.84	31.21	32.03
Escrows	(14.94)	(15.64)	(8.31)	(15.93)	120.12
BORROWINGS	(9.06)	17.65	25.83	21.85	(0.87)
Advances From FHLB	(8.20)	14.41	19.67	24.92	(6.66)
Repurchase Agreements & FedFunds Purchased	(10.43)	14.14	14.35	14.23	(24.89)
Other Borrowings	(10.44)	28.98	56.22	31.76	111.19
Other Liabilities	29.20	25.52	22.53	(67.48)	94.03
Equity Capital	29.40	17.23	20.21	14.07	17.66
Capital Stock and Paid-In Capital	46.65	22.16	24.95	14.19	33.22
Unrealized Gains (Losses) AFS Securities	(67.47)	393.82	(125.92)	(34.02)	(1,420.34)
Retained Earnings	5.14	12.79	17.31	15.16	11.71

CAPITAL MEASURES

FOR THE QUARTER ENDING:	MAR 2007	MAR 2006	MAR 2005	MAR 2004	MAR 2003
NUMBER OF INSTITUTIONS:	838	856	880	923	958

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	836	856	879	922	958
Percent of Thrifts	99.76	100.00	99.89	99.89	100.00
Consolidated Assets (\$ Billions)	\$1,490.07	\$1,499.00	\$1,340.73	\$1,157.25	\$1,047.53
Fail FDICIA Capital Standards	2	0	1	1	0
Percent of Thrifts	0.24	0.00	0.11	0.11	0.00
Consolidated Assets (\$ Billions)	\$0.18	\$0.00	\$0.04	\$0.11	\$0.00
Critically Undercapitalized	0	0	1	0	0
Percent of Thrifts	0.00	0.00	0.11	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.04	\$0.00	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$124.22	\$120.90	\$104.16	\$89.40	\$79.05
Tangible Equity Ratio	8.56	8.19	7.89	7.86	7.69
Median Ratio	10.38	10.13	10.05	9.87	9.43
Tier 1 Capital (\$ Billions)	\$124.61	\$121.45	\$104.25	\$89.48	\$79.08
Tier 1 Leverage Ratio	8.58	8.22	7.89	7.86	7.70
Median Ratio	10.38	10.13	10.05	9.87	9.44
Tier 1 Risk-based Capital Ratio	12.60	12.57	12.42	12.73	12.58
Median Ratio	17.42	17.10	17.24	17.39	17.10
Risk-based Capital (\$ Billions)	\$138.45	\$132.96	\$115.93	\$99.35	\$88.23
Total Risk-based Capital Ratio	14.35	14.07	13.95	14.23	14.14
Median Ratio	18.13	17.94	18.08	18.27	17.89

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 2007	MAR 2006	MAR 2005	MAR 2004	MAR 2003
NUMBER OF INSTITUTIONS:	838	856	880	923	958
LOANS 30-89 DAYS DELINQUENT (\$ Millions)					
Total Including Repurchased GNMA Loans	\$12,192.99	\$9,097.71	N/A	N/A	N/A
Repurchased GNMA Loans	516.93	893.69	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	11,676.06	8,204.02	7,067.45	6,436.22	7,237.35
Mortgage Loans					
Construction & Land Loans	660.11	316.84	276.31	244.01	318.26
Nonresidential Mortgages	362.79	232.57	241.24	291.54	302.04
Multi Family Mortgages	136.14	114.74	78.59	89.91	93.22
1-4 Family Mortgages	9,528.26	7,064.37	5,020.77	4,636.70	5,179.94
Home Equity Lines of Credit	801.98	393.46	232.46	211.02	36.03
Nonmortgage Loans and Leases					
Commercial Loans	497.41	443.89	420.53	300.45	373.92
Consumer Loans	1,008.28	925.31	1,030.00	873.60	933.93
NONCURRENT LOANS (\$ Millions)					
Total Including Repurchased GNMA Loans	\$10,403.23	\$8,575.32	N/A	N/A	N/A
Repurchased GNMA Loans	881.99	2,604.79	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	9,521.24	5,970.53	5,519.17	5,590.37	6,571.41
Mortgage Loans					
Construction & Land Loans	634.60	218.21	283.06	294.87	441.44
Nonresidential Mortgages	416.11	275.03	360.36	451.68	571.77
Multi Family Mortgages	158.60	94.70	51.17	117.62	74.01
1-4 Family Mortgages	7,967.19	6,948.42	3,713.33	3,790.61	4,419.64
Home Equity Lines of Credit	544.06	185.62	115.22	106.18	16.99
Nonmortgage Loans and Leases					
Commercial Loans	505.78	463.26	527.19	463.26	641.99
Consumer Loans	720.96	575.70	584.06	472.34	405.58
NET CHARGE-OFFS (\$ Millions)					
Mortgage Loans	\$1,032.62	\$624.00	\$681.68	\$686.69	\$709.54
Construction & Land Loans	19.09	4.49	3.39	4.40	10.41
Nonresidential Mortgages	9.82	7.38	2.33	22.99	9.90
Multi Family Mortgages	3.67	(1.18)	0.52	0.47	0.89
1-4 Family Mortgages	189.40	84.27	67.42	59.93	57.30
Home Equity Lines of Credit	60.00	11.95	9.44	6.06	3.44
Nonmortgage Loans and Leases					
Commercial Loans	136.05	114.27	148.40	92.22	137.25
Consumer Loans	666.93	382.72	445.80	487.96	430.67
Reposessed Assets	25.89	15.44	15.49	14.49	41.99
Other	(18.24)	16.62	(1.66)	4.24	21.14
REPOSSESSED ASSETS, NET (\$ Millions)					
Construction & Land Loans	\$1,496.41	\$1,018.21	\$724.94	\$909.62	\$989.61
Nonresidential Mortgages	124.51	66.11	55.85	127.04	177.09
Multi Family Mortgages	80.23	72.46	93.10	121.53	168.54
1-4 Family Mortgages	13.51	8.57	15.74	10.84	5.83
Other	1,194.22	667.78	529.78	606.23	571.74
	83.94	203.28	30.48	43.98	66.40
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$951.69	\$1,015.09	\$909.01	\$739.15	\$640.02
Percent of Total Assets	63.86	67.72	67.80	63.87	61.10
Noncurrent Real Estate Loans					
Including Repurchased GNMA Loans	9.18	7.54	N/A	N/A	N/A
Percent of Total Assets	0.62	0.50	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	8.29	4.93	4.41	4.65	5.51
Percent of Total Assets	0.56	0.33	0.33	0.40	0.53
Real Estate Owned					
Percent of Total Assets	1.45	0.99	0.69	0.87	0.92
Troubled Real Estate Loans					
Including Repurchased GNMA Loans	0.10	0.07	0.05	0.07	0.09
Percent of Total Assets	10.63	8.53	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	0.71	0.57	N/A	N/A	N/A
Percent of Total Assets	9.74	5.92	5.10	5.52	6.43
Valuation Allowances	0.65	0.40	0.38	0.48	0.61
Coverage Ratio	7.50	6.97	6.99	6.48	6.83
Including Repurchased GNMA Loans	70.11	78.62	N/A	N/A	N/A
Reserve Ratio	76.61	112.92	121.06	110.55	94.66
	0.67	0.59	0.65	0.74	0.86

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 2007	MAR 2006	MAR 2005	MAR 2004	MAR 2003
NUMBER OF INSTITUTIONS:	838	856	880	923	958
LOANS 30-89 DAYS DELINQUENT (% Total Assets)					
Total Including Repurchased GNMA Loans	0.82	0.61	N/A	N/A	N/A
Repurchased GNMA Loans	0.03	0.06	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	0.78	0.55	0.53	0.56	0.69
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.29	0.68	0.73	0.78	1.12
Nonresidential Mortgages	0.57	0.42	0.45	0.60	0.67
Multi Family Mortgages	0.21	0.17	0.13	0.16	0.19
1-4 Family Mortgages	1.23	0.83	0.66	0.77	1.00
Home Equity Lines of Credit	0.86	0.43	0.28	0.39	0.10
Nonmortgage Loans and Leases					
Commercial Loans	0.96	1.02	1.04	0.93	1.22
Consumer Loans	1.14	1.08	1.33	1.29	1.68
NONCURRENT LOANS (% Total Assets)					
Total Including Repurchased GNMA Loans	0.70	0.57	N/A	N/A	N/A
Repurchased GNMA Loans	0.06	0.17	N/A	N/A	N/A
Total Excluding Repurchased GNMA Loans	0.64	0.40	0.41	0.48	0.63
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.24	0.47	0.75	0.94	1.55
Nonresidential Mortgages	0.65	0.50	0.68	0.93	1.26
Multi Family Mortgages	0.25	0.14	0.08	0.21	0.15
1-4 Family Mortgages	1.03	0.82	0.49	0.63	0.85
Home Equity Lines of Credit	0.58	0.20	0.14	0.20	0.05
Nonmortgage Loans and Leases					
Commercial Loans	0.97	1.06	1.30	1.43	2.09
Consumer Loans	0.82	0.67	0.75	0.70	0.73
NET CHARGE-OFFS (% Total Assets)					
Percent of Outstanding Loans by Loan Type:	0.07	0.04	0.05	0.06	0.07
Mortgage Loans					
Construction & Land Loans	0.04	0.01	0.01	0.01	0.04
Nonresidential Mortgages	0.02	0.01	0.00	0.05	0.02
Multi Family Mortgages	0.01	0.00	0.00	0.00	0.00
1-4 Family Mortgages	0.02	0.01	0.01	0.01	0.01
Home Equity Lines of Credit	0.06	0.01	0.01	0.01	0.01
Nonmortgage Loans and Leases					
Commercial Loans	0.26	0.26	0.37	0.28	0.45
Consumer Loans	0.75	0.44	0.57	0.72	0.78
Reposessed Assets	1.73	1.52	2.14	1.59	4.24
Other	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)					
Percent of Outstanding Loans by Loan Type:	0.10	0.07	0.05	0.08	0.09
Construction & Land Loans					
Construction & Land Loans	0.24	0.14	0.15	0.41	0.62
Nonresidential Mortgages	0.13	0.13	0.17	0.25	0.37
Multi Family Mortgages	0.02	0.01	0.03	0.02	0.01
1-4 Family Mortgages	0.15	0.08	0.07	0.10	0.11
Other	0.08	0.24	0.04	0.07	0.10
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.28	0.17	0.20	0.24	0.27
Net Provisions for Losses (Annualized)	0.33	0.15	0.19	0.18	0.25
Valuation Allowances	0.50	0.46	0.52	0.56	0.65
Noncurrent Loans					
Including Repurchased GNMA Loans	0.70	0.57	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	0.64	0.40	0.41	0.48	0.63
Reposessed Assets, Net (% Total Assets)	0.10	0.07	0.05	0.08	0.09
Troubled Assets					
Including Repurchased GNMA Loans	0.80	0.64	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	0.74	0.47	0.47	0.56	0.72

STATEMENT OF OPERATIONS
BY ASSET SIZE

FIRST QUARTER 2007:	LESS THAN \$100 MILLION 281	\$100 MILLION TO \$1 BILLION 448	\$1 BILLION OR GREATER 109	INDUSTRY 838
NUMBER OF INSTITUTIONS:				
PROFITABILITY (Percent)				
Return on Average Assets (Annualized)	0.75	0.75	0.99	0.97
Median Ratio	0.37	0.53	0.76	0.51
Return on Average Equity (Annualized)	4.43	6.69	9.75	9.36
Median Ratio	2.46	4.53	7.79	4.03
Net Interest Margin (Annualized)	3.04	2.92	2.80	2.81
Median Ratio	3.03	2.82	2.78	2.86
Number of Profitable Thrifts	206	404	98	708
Percent Profitable	73.31	90.18	89.91	84.49
Profits (\$ Millions)	\$40.42	\$291.46	\$3,456.10	\$3,787.24
Number of Unprofitable Thrifts	75	44	11	130
Percent Unprofitable	26.69	9.82	10.09	15.51
Losses (\$ Millions)	(\$13.69)	(\$27.76)	(\$129.79)	(\$171.23)
EARNINGS (\$ Millions)				
Interest Income	\$212.66	\$2,139.48	\$21,527.61	\$23,869.75
Interest Expense	103.82	1,112.23	12,143.04	13,353.83
NET INTEREST INCOME	108.84	1,027.24	9,384.57	10,515.92
Loss Provisions-Interest Bearing Assets	3.24	39.42	1,180.17	1,222.84
Noninterest Income	137.76	452.88	4,903.00	5,494.09
Mortgage Loan Servicing Fees	0.98	18.61	184.64	204.22
Other Fees and Charges	126.59	379.08	3,292.96	3,798.63
Other Noninterest Income	10.19	55.19	1,425.41	1,491.24
Noninterest Expense	198.24	1,061.96	7,966.60	9,223.78
G&A Expense	197.12	1,055.94	7,752.12	9,002.15
Goodwill Amortization	0.50	5.19	195.14	200.83
Loss Provisions-Noninterest Bearing Assets	0.62	0.83	19.35	20.80
Income Before Taxes & Extraordinary Items	45.12	378.75	5,140.79	5,563.39
Income Taxes	18.39	115.05	1,814.63	1,947.53
Extraordinary Items	0.00	0.00	0.15	0.15
NET INCOME	26.73	263.70	3,326.31	3,616.01
PROFITABILITY (Percent of Avg Assets Annualized)				
Interest Income	5.94	6.08	6.42	6.38
Interest Expense	2.90	3.16	3.62	3.57
NET INTEREST INCOME	3.04	2.92	2.80	2.81
Loss Provisions-Interest Bearing Assets	0.09	0.11	0.35	0.33
Noninterest Income	3.85	1.29	1.46	1.47
Mortgage Loan Servicing Fees	0.03	0.05	0.06	0.05
Other Fees and Charges	3.53	1.08	0.98	1.02
Other Noninterest Income	0.28	0.16	0.42	0.40
Noninterest Expense	5.53	3.02	2.38	2.47
G&A Expense	5.50	3.00	2.31	2.41
Goodwill Amortization	0.01	0.01	0.06	0.05
Loss Provisions-Noninterest Bearing Assets	0.02	0.00	0.01	0.01
Income Before Taxes & Extraordinary Items	1.26	1.08	1.53	1.49
Income Taxes	0.51	0.33	0.54	0.52
Extraordinary Items	0.00	0.00	0.00	0.00
NET INCOME	0.75	0.75	0.99	0.97

STATEMENT OF CONDITION
BY ASSET SIZE

FIRST QUARTER 2007:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	281	448	109	838
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TOTAL ASSETS (\$ Billions)	\$14.41	\$141.86	\$1,334.66	\$1,490.25
Cash and Noninterest-Earning Deposits	0.23	2.18	12.50	14.90
Investment Securities	2.78	18.14	70.34	91.26
Mortgage Backed Securities	1.30	13.75	168.91	183.97
1 - 4 Family Mortgages	6.57	56.17	709.97	772.03
Home Equity Lines of Credit	0.30	4.40	88.32	93.01
Multi family Mortgages	0.25	5.84	58.21	64.30
Nonresidential Mortgages	1.02	16.31	46.81	64.14
Construction Loans	0.45	7.07	25.67	33.18
Land Loans	0.26	4.55	13.22	18.02
Commercial Loans	0.42	5.96	45.69	52.07
Consumer Loans	0.46	5.21	82.76	88.43
Reposessed Assets, Net	0.02	0.18	1.29	1.50
Real Estate Held for Investment, Net	0.01	0.06	0.12	0.19
Office Premises & Equipment	0.27	2.39	8.81	11.46
Other Assets	0.46	4.84	96.84	102.13
Less: Contra Assets & Valuation Allowances	0.07	0.78	6.48	7.33
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TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$14.41	\$141.86	\$1,334.66	\$1,490.25
TOTAL DEPOSITS AND ESCROWS	10.75	107.31	835.42	953.14
Deposits < or = to Insurance Limits	7.94	73.53	495.47	576.59
Deposits > Insurance Limits	2.81	33.78	339.96	376.55
Escrows	0.06	0.83	15.42	16.31
BORROWINGS	1.00	17.29	323.03	341.06
Advances From FHLB	0.97	14.74	196.02	211.73
Repurchase Agreements & FedFunds Purchased	0.02	1.44	59.78	61.24
Other Borrowings	0.01	1.11	67.23	68.09
Other Liabilities	0.19	1.34	35.15	36.67
Equity Capital	2.47	15.92	141.06	159.39
Capital Stock and Paid-In Capital	0.92	4.85	96.21	101.92
Unrealized Gains (Losses) AFS Securities	0.02	0.01	(0.57)	(0.55)
Retained Earnings	1.54	11.15	46.03	58.71

STATEMENT OF CONDITION
BY ASSET SIZE

FIRST QUARTER 2007:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	281	448	109	838
TOTAL ASSETS (Percent of Total Assets)				
Cash and Noninterest-Earning Deposits	1.60	1.53	0.94	1.00
Investment Securities	19.30	12.79	5.27	6.12
Mortgage Backed Securities	9.02	9.69	12.66	12.34
1 - 4 Family Mortgages	45.57	39.59	53.19	51.81
Home Equity Lines of Credit	2.06	3.10	6.62	6.24
Multi family Mortgages	1.75	4.11	4.36	4.31
Nonresidential Mortgages	7.10	11.50	3.51	4.30
Construction Loans	3.10	4.98	1.92	2.23
Land Loans	1.77	3.21	0.99	1.21
Commercial Loans	2.93	4.20	3.42	3.49
Consumer Loans	3.16	3.68	6.20	5.93
Repossessed Assets, Net	0.12	0.13	0.10	0.10
Real Estate Held for Investment, Net	0.05	0.04	0.01	0.01
Office Premises & Equipment	1.85	1.68	0.66	0.77
Other Assets	3.17	3.41	7.26	6.85
Less: Contra Assets & Valuation Allowances	0.49	0.55	0.49	0.49
TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)				
TOTAL DEPOSITS AND ESCROWS	74.59	75.65	62.59	63.96
Deposits < or = to Insurance Limits	55.11	51.83	37.12	38.69
Deposits > Insurance Limits	19.47	23.81	25.47	25.27
Escrows	0.39	0.58	1.16	1.09
BORROWINGS	6.95	12.19	24.20	22.89
Advances From FHLB	6.72	10.39	14.69	14.21
Repurchase Agreements & FedFunds Purchased	0.15	1.02	4.48	4.11
Other Borrowings	0.07	0.78	5.04	4.57
Other Liabilities	1.32	0.94	2.63	2.46
Equity Capital	17.15	11.22	10.57	10.70
Capital Stock and Paid-In Capital	6.42	3.42	7.21	6.84
Unrealized Gains (Losses) AFS Securities	0.12	0.00	(0.04)	(0.04)
Retained Earnings	10.66	7.86	3.45	3.94

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

FIRST QUARTER 2007:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	281	448	109	838
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TOTAL ASSETS (Percent Change)	3.40	(1.23)	14.51	12.64
Cash and Noninterest-Earning Deposits	(4.54)	2.78	0.33	0.60
Investment Securities	4.03	6.16	47.86	35.53
Mortgage Backed Securities	(4.66)	(1.00)	7.40	6.63
1 - 4 Family Mortgages	2.02	(11.46)	9.31	7.32
Home Equity Lines of Credit	(2.97)	(12.36)	25.36	22.75
Multi family Mortgages	(0.49)	1.79	13.55	12.31
Nonresidential Mortgages	11.46	10.37	32.11	25.45
Construction Loans	14.28	4.09	15.58	12.91
Land Loans	21.77	25.88	16.71	18.96
Commercial Loans	6.68	22.08	32.67	31.11
Consumer Loans	7.75	7.95	19.90	19.05
Repossessed Assets, Net	(1.60)	49.31	57.56	55.38
Real Estate Held for Investment, Net	0.81	5.10	10.29	8.18
Office Premises & Equipment	8.69	11.15	6.60	7.56
Other Assets	6.19	(0.99)	35.48	32.99
Less: Contra Assets & Valuation Allowances	2.70	4.95	13.63	12.52
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TOTAL LIABILITIES AND CAPITAL (Percent Chg)	3.40	(1.23)	14.51	12.64
TOTAL DEPOSITS AND ESCROWS	2.31	1.05	22.91	19.68
Deposits < or = to Insurance Limits	2.34	1.59	20.54	17.39
Deposits > Insurance Limits	2.25	(0.12)	26.53	23.36
Escrows	(24.84)	(14.59)	(14.91)	(14.94)
BORROWINGS	(4.36)	(16.24)	(8.58)	(9.06)
Advances From FHLB	(5.37)	(23.23)	(6.84)	(8.20)
Repurchase Agreements & FedFunds Purchased	49.26	48.63	(11.30)	(10.43)
Other Borrowings	25.21	133.74	(11.00)	(10.44)
Other Liabilities	(3.24)	(1.49)	31.18	29.20
Equity Capital	12.91	3.17	33.63	29.40
Capital Stock and Paid-In Capital	32.75	2.07	50.20	46.65
Unrealized Gains (Losses) AFS Securities	233.50	(105.22)	(63.84)	(67.47)
Retained Earnings	2.88	3.06	5.74	5.14

CAPITAL MEASURES
BY ASSET SIZE

FIRST QUARTER 2007:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	281	448	109	838

CAPITAL COMPLIANCE				
Meet FDICIA Capital Standards	280	447	109	836
Percent of Thrifts	99.64	99.78	100.00	99.76
Consolidated Assets (\$ Billions)	\$14.36	\$141.74	\$1,334.66	\$1,490.07
Fail FDICIA Capital Standards	1	1	0	2
Percent of Thrifts	0.36	0.22	0.00	0.24
Consolidated Assets (\$ Billions)	\$0.05	\$0.13	\$0.00	\$0.18
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)	\$2.39	\$15.30	\$106.59	\$124.22
Tangible Equity Ratio	16.75	10.84	8.22	8.56
Median Ratio	13.85	9.65	8.61	10.38
Tier 1 Capital (\$ Billions)	\$2.40	\$15.31	\$106.96	\$124.61
Tier 1 Leverage Ratio	16.77	10.84	8.25	8.58
Median Ratio	13.85	9.65	8.61	10.38
Tier 1 Risk-based Capital Ratio	30.47	16.89	12.00	12.60
Median Ratio	27.15	15.56	11.97	17.42
Risk-based Capital (\$ Billions)	\$2.47	\$15.97	\$120.07	\$138.45
Total Risk-based Capital Ratio	31.40	17.74	13.85	14.35
Median Ratio	27.87	16.37	13.11	18.13

ASSET QUALITY INDICATORS
BY ASSET SIZE

FIRST QUARTER 2007: NUMBER OF INSTITUTIONS:	LESS THAN \$100 MILLION 281	\$100 MILLION TO \$1 BILLION 448	\$1 BILLION OR GREATER 109	INDUSTRY 838
LOANS 30-89 DAYS DELINQUENT (\$ Millions)				
Total Including Repurchased GNMA Loans	\$148.53	\$1,076.75	\$10,972.44	\$12,192.99
Repurchased GNMA Loans	0.00	11.00	505.93	516.93
Total Excluding Repurchased GNMA Loans	148.53	1,065.75	10,466.51	11,676.06
Mortgage Loans				
Construction & Land Loans	8.91	164.70	486.50	660.11
Nonresidential Mortgages	14.54	155.94	192.32	362.79
Multi Family Mortgages	2.93	42.75	90.46	136.14
1-4 Family Mortgages	106.60	562.75	8,863.64	9,528.26
Home Equity Lines of Credit	3.93	43.69	754.37	801.98
Nonmortgage Loans and Leases				
Commercial Loans	6.25	81.34	409.82	497.41
Consumer Loans	9.30	69.27	929.71	1,008.28
NONCURRENT LOANS (\$ Millions)				
Total Including Repurchased GNMA Loans	\$84.84	\$916.44	\$9,401.95	\$10,403.23
Repurchased GNMA Loans	0.00	8.78	873.22	881.99
Total Excluding Repurchased GNMA Loans	84.84	907.67	8,528.73	9,521.24
Mortgage Loans				
Construction & Land Loans	6.08	189.35	439.17	634.60
Nonresidential Mortgages	13.42	129.28	273.42	416.11
Multi Family Mortgages	3.70	28.54	126.37	158.60
1-4 Family Mortgages	53.44	466.61	7,447.14	7,967.19
Home Equity Lines of Credit	1.88	21.85	520.33	544.06
Nonmortgage Loans and Leases				
Commercial Loans	4.85	78.16	422.77	505.78
Consumer Loans	3.35	24.51	693.09	720.96
NET CHARGE-OFFS (\$ Millions)				
Mortgage Loans	\$4.19	\$26.00	\$1,002.43	\$1,032.62
Construction & Land Loans	0.12	3.45	15.52	19.09
Nonresidential Mortgages	0.04	3.84	5.94	9.82
Multi Family Mortgages	0.06	0.27	3.35	3.67
1-4 Family Mortgages	2.97	4.61	181.82	189.40
Home Equity Lines of Credit	0.07	1.73	58.20	60.00
Nonmortgage Loans and Leases				
Commercial Loans	(0.10)	0.57	135.57	136.05
Consumer Loans	1.09	11.24	654.60	666.93
Repossessed Assets	0.44	2.25	23.20	25.89
Other	(0.44)	(0.23)	(17.57)	(18.24)
REPOSSESSED ASSETS, NET (\$ Millions)				
Construction & Land Loans	\$17.98	\$183.88	\$1,294.55	\$1,496.41
Nonresidential Mortgages	2.15	31.90	90.46	124.51
Multi Family Mortgages	2.67	29.22	48.35	80.23
1-4 Family Mortgages	0.04	8.94	4.53	13.51
Other	12.58	103.38	1,078.26	1,194.22
	0.55	10.44	72.95	83.94
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)				
Real Estate Loans	\$8.54	\$89.93	\$853.88	\$951.69
Percent of Total Assets	59.29	63.39	63.98	63.86
Noncurrent Real Estate Loans				
Including Repurchased GNMA Loans	0.08	0.81	8.29	9.18
Percent of Total Assets	0.53	0.57	0.62	0.62
Excluding Repurchased GNMA Loans	0.08	0.80	7.41	8.29
Percent of Total Assets	0.53	0.57	0.56	0.56
Real Estate Owned				
Percent of Total Assets	0.02	0.18	1.25	1.45
Troubled Real Estate Loans				
Including Repurchased GNMA Loans	0.12	0.13	0.09	0.10
Percent of Total Assets	0.09	0.99	9.54	10.63
Excluding Repurchased GNMA Loans	0.65	0.70	0.71	0.71
Percent of Total Assets	0.09	0.98	8.67	9.74
Percent of Total Assets	0.65	0.69	0.65	0.65
Valuation Allowances				
Coverage Ratio	0.08	0.83	6.60	7.50
Including Repurchased GNMA Loans	81.89	84.79	68.58	70.11
Excluding Repurchased GNMA Loans	81.89	85.61	75.60	76.61
Reserve Ratio	0.74	0.77	0.66	0.67

ASSET QUALITY INDICATORS
BY ASSET SIZE

FIRST QUARTER 2007:	LESS THAN \$100 MILLION 281	\$100 MILLION TO \$1 BILLION 448	\$1 BILLION OR GREATER 109	INDUSTRY 838
NUMBER OF INSTITUTIONS:				
LOANS 30-89 DAYS DELINQUENT (% Total Assets)				
Total Including Repurchased GNMA Loans	1.03	0.76	0.82	0.82
Repurchased GNMA Loans	0.00	0.01	0.04	0.03
Total Excluding Repurchased GNMA Loans	1.03	0.75	0.78	0.78
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	1.27	1.42	1.25	1.29
Nonresidential Mortgages	1.42	0.96	0.41	0.57
Multi Family Mortgages	1.16	0.73	0.16	0.21
1-4 Family Mortgages	1.62	1.00	1.25	1.23
Home Equity Lines of Credit	1.32	0.99	0.85	0.86
Nonmortgage Loans and Leases				
Commercial Loans	1.48	1.36	0.90	0.96
Consumer Loans	2.04	1.33	1.12	1.14
NONCURRENT LOANS (% Total Assets)				
Total Including Repurchased GNMA Loans	0.59	0.65	0.70	0.70
Repurchased GNMA Loans	0.00	0.01	0.07	0.06
Total Excluding Repurchased GNMA Loans	0.59	0.64	0.64	0.64
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	0.87	1.63	1.13	1.24
Nonresidential Mortgages	1.31	0.79	0.58	0.65
Multi Family Mortgages	1.47	0.49	0.22	0.25
1-4 Family Mortgages	0.81	0.83	1.05	1.03
Home Equity Lines of Credit	0.63	0.50	0.59	0.58
Nonmortgage Loans and Leases				
Commercial Loans	1.15	1.31	0.93	0.97
Consumer Loans	0.74	0.47	0.84	0.82
NET CHARGE-OFFS (% Total Assets)	0.03	0.02	0.08	0.07
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	0.02	0.03	0.04	0.04
Nonresidential Mortgages	0.00	0.02	0.01	0.02
Multi Family Mortgages	0.02	0.01	0.01	0.01
1-4 Family Mortgages	0.05	0.01	0.03	0.02
Home Equity Lines of Credit	0.02	0.04	0.07	0.06
Nonmortgage Loans and Leases				
Commercial Loans	(0.02)	0.01	0.30	0.26
Consumer Loans	0.24	0.22	0.79	0.75
Repossessed Assets	2.43	1.23	1.79	1.73
Other	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)	0.12	0.13	0.10	0.10
Percent of Outstanding Loans by Loan Type:				
Construction & Land Loans	0.31	0.27	0.23	0.24
Nonresidential Mortgages	0.26	0.18	0.10	0.13
Multi Family Mortgages	0.01	0.15	0.01	0.02
1-4 Family Mortgages	0.19	0.18	0.15	0.15
Other	0.12	0.22	0.08	0.08
ASSET QUALITY SUMMARY (% Total Assets)				
Net Chargeoffs (Annualized)	0.12	0.07	0.30	0.28
Net Provisions for Losses (Annualized)	0.09	0.11	0.35	0.33
Valuation Allowances	0.54	0.58	0.49	0.50
Noncurrent Loans				
Including Repurchased GNMA Loans	0.59	0.65	0.70	0.70
Excluding Repurchased GNMA Loans	0.59	0.64	0.64	0.64
Repossessed Assets, Net (% Total Assets)	0.12	0.13	0.10	0.10
Troubled Assets				
Including Repurchased GNMA Loans	0.71	0.78	0.80	0.80
Excluding Repurchased GNMA Loans	0.71	0.77	0.74	0.74

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

		3-MONTHS ENDED						
		MAR. 2007	DEC. 2006	2006	2005	2004	2003	2002
SUMMARY DATA:								
Number of Thrifts	(#)	838	845	845	863	886	928	974
Total Assets	(\$)	1,490.25	1,410.82	1,410.82	1,464.12	1,306.79	1,092.62	1,004.53
Net Income	(\$)	3.62	3.14	15.85	16.40	13.96	13.74	11.84
Profits	(\$)	3.79	3.36	16.34	16.61	14.31	14.02	12.57
Losses	(\$)	(0.17)	(0.22)	(0.49)	(0.21)	(0.35)	(0.28)	(0.73)
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	1.00	0.89	1.06	1.19	1.18	1.29	1.21
Median Ratio	(%)	0.51	0.52	0.61	0.73	0.71	0.76	0.80
Return on Average Equity	(%)	9.36	8.89	11.18	12.83	12.79	14.29	13.61
Median Ratio	(%)	4.03	4.10	4.95	6.26	6.23	6.97	7.56
Net Interest Income	(\$)	10.52	9.50	40.93	38.82	34.57	30.82	29.99
% of Average Assets	(%)	2.91	2.71	2.74	2.81	2.91	2.90	3.06
Total Fee Income	(\$)	4.00	4.42	17.23	16.83	12.38	9.28	4.55
% of Average Assets	(%)	1.11	1.26	1.26	1.39	1.19	1.25	0.64
G&A Expense	(\$)	9.00	8.86	37.91	33.79	30.09	25.37	22.54
% of Average Assets	(%)	2.49	2.52	2.54	2.44	2.53	2.39	2.30
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	10.70	10.72	10.72	9.45	9.08	9.09	9.18
Tier 1 Leverage Ratio	(%)	8.58	8.52	8.52	8.15	7.80	7.82	7.80
Risk-based Capital Ratio	(%)	14.35	14.33	14.33	13.97	13.85	14.23	13.96
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	831	835	835	858	881	922	967
Adequately Capitalized	(#)	5	9	9	4	4	5	5
Undercapitalized	(#)	2	0	0	0	0	0	2
Significantly Undercapitalized	(#)	0	0	0	0	1	1	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	0	0	1	0	1
Problem Thrifts	(#)	6	6	6	7	6	8	14
Problem Thrift Assets	(\$)	3.44	3.83	3.83	1.87	0.71	0.63	2.58
Problem Thrift Assets as a % of Total Assets	(%)	0.23	0.27	0.27	0.13	0.05	0.06	0.26
ASSET QUALITY MEASURES:								
Troubled Assets								
Including Repurchased GNMA Loans	(\$)	11.90	9.91	9.91	9.41	N/A	N/A	N/A
% of Total Assets	(%)	0.80	0.70	0.70	0.64	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	11.02	8.94	8.94	6.46	6.33	7.29	7.57
% of Total Assets	(%)	0.74	0.63	0.63	0.44	0.48	0.67	0.75
Noncurrent Loans								
Including Repurchased GNMA Loans	(\$)	10.40	8.65	8.65	8.67	N/A	N/A	N/A
% of Total Assets	(%)	0.70	0.61	0.61	0.59	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	9.52	7.67	7.67	5.72	5.60	6.35	6.57
% of Total Assets	(%)	0.64	0.54	0.54	0.39	0.43	0.58	0.65
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	1.03	0.89	0.89	0.86	0.52	0.83	0.91
Home Equity Lines of Credit	(%)	0.58	0.44	0.44	0.19	0.14	0.03	0.05
Multi-Family Loans	(%)	0.25	0.21	0.21	0.16	0.13	0.13	0.13
Commercial Loans	(%)	0.97	0.90	0.90	1.10	1.11	1.21	2.19
Consumer Loans	(%)	0.82	0.91	0.91	0.63	0.78	0.94	0.70
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	149.55	112.12	553.08	656.09	603.23	729.87	472.19
Purchases	(\$)	55.02	55.33	326.97	356.15	296.46	355.97	273.68
Sales	(\$)	177.70	123.42	564.57	599.47	477.70	768.41	530.32
Loans Outstanding (1)	(\$)	772.03	727.09	727.09	814.71	729.37	547.42	487.63
Loans Outstanding / Total Assets	(%)	51.81	51.54	51.54	55.64	55.81	50.10	48.54

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

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

	MARCH 2007		DECEMBER 2006		MARCH 2006	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	1,490.25	100.00	1,410.82	100.00	1,499.00	100.00
Cash and Noninterest-Earning Deposits	14.90	1.00	16.20	1.15	16.90	1.13
Investment Securities	91.26	6.12	78.31	5.55	69.33	4.62
Mortgage Backed Securities	183.97	12.34	166.60	11.81	176.43	11.77
1-4 Family Mortgages	772.03	51.81	727.09	51.54	846.63	56.48
Home Equity Lines of Credit	93.01	6.24	79.97	5.67	91.59	6.11
Multi family Mortgages	64.30	4.31	66.38	4.71	66.67	4.45
Nonresidential Mortgages	64.14	4.30	63.40	4.49	55.50	3.70
Construction Loans	33.18	2.23	33.36	2.36	30.54	2.04
Land Loans	18.02	1.21	18.04	1.28	15.76	1.05
Commercial Loans	52.07	3.49	50.87	3.61	43.55	2.91
Consumer Loans	88.43	5.93	82.25	5.83	86.02	5.74
Repossessed Assets, Net	1.50	0.10	1.26	0.09	1.02	0.07
Real Estate Held for Investment	0.19	0.01	0.19	0.01	0.18	0.01
Office Premises & Equipment	11.46	0.77	11.57	0.82	11.28	0.75
Other Assets	102.13	6.85	102.23	7.25	85.99	5.74
Less: Contra Assets & Valuation Allowances	7.33	0.49	6.94	0.49	6.78	0.45
TOTAL LIABILITIES AND CAPITAL	1,490.25	100.00	1,410.82	100.00	1,499.00	100.00
Total Deposits and Escrows	953.14	63.96	876.02	62.09	866.64	57.81
Deposits < or = to Insurance Limits	576.59	38.69	552.61	39.17	526.60	35.13
Deposits > Insurance Limits	376.55	25.27	323.41	22.92	340.03	22.68
Escrows	16.31	1.09	15.02	1.06	24.77	1.65
Total Borrowings	341.06	22.89	349.92	24.80	459.23	30.64
Advances from FHLB	211.73	14.21	214.03	15.17	270.06	18.02
Reverse Repurchase Agreements	61.24	4.11	66.82	4.74	75.62	5.05
Other Borrowings	68.09	4.57	69.06	4.90	113.55	7.58
Other Liabilities	36.67	2.46	33.67	2.39	32.77	2.19
EQUITY CAPITAL	159.39	10.70	151.21	10.72	140.36	9.36
Capital Stock & Paid-In Capital	101.92	6.84	95.55	6.77	83.47	5.57
Unrealized Gains (Losses) AFS Securities	(0.55)	(0.04)	(0.75)	(0.05)	(1.76)	(0.12)
Retained Earnings	58.71	3.94	57.11	4.05	59.03	3.94

	MARCH 2007		DECEMBER 2006		MARCH 2006	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	23.87	6.60	22.10	6.30	21.08	5.73
Interest Expense	13.35	3.69	12.60	3.59	10.86	2.95
Net Interest Income	10.52	2.91	9.50	2.71	10.22	2.78
Loss Provisions-Interest Bearing Assets	1.22	0.34	1.58	0.45	0.55	0.15
Noninterest Income	5.49	1.52	5.93	1.69	6.31	1.71
Mortgage Loan Servicing Fees	0.20	0.06	0.15	0.04	0.73	0.20
Other Fees and Charges	3.80	1.05	4.27	1.22	3.97	1.08
Other Noninterest Income	1.49	0.41	1.52	0.43	1.61	0.44
Noninterest Expense	9.22	2.55	9.10	2.59	9.46	2.57
G&A Expense	9.00	2.49	8.86	2.52	9.31	2.53
Goodwill Expense	0.20	0.06	0.22	0.06	0.14	0.04
Loss Provis.-Nonint. Bearing Assets	0.02	0.01	0.02	0.01	0.01	0.00
Income Before Taxes & Extraord. Items	5.56	1.54	4.76	1.36	6.51	1.77
Income Taxes	1.95	0.54	1.58	0.45	2.30	0.62
Extraordinary Items	0.00	0.00	(0.04)	(0.01)	0.00	0.00
Net Income	3.62	1.00	3.14	0.89	4.21	1.15

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

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

NORTHEAST REGION

		3-MONTHS ENDED		2006	2005	2004	2003	2002
		MAR. 2007	DEC. 2006					
SUMMARY DATA:								
Number of Thrifts	(#)	262	263	263	266	272	285	304
Total Assets	(\$)	418.28	414.90	414.90	371.60	329.11	273.70	246.92
Net Income	(\$)	0.66	0.66	3.75	4.43	4.24	3.45	2.90
Profits	(\$)	0.73	0.75	3.92	4.45	4.30	3.58	3.01
Losses	(\$)	(0.06)	(0.10)	(0.18)	(0.02)	(0.05)	(0.13)	(0.11)
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	0.64	0.63	0.94	1.27	1.40	1.32	1.23
Median Ratio	(%)	0.43	0.46	0.55	0.75	0.69	0.72	0.77
Return on Average Equity	(%)	5.98	6.01	9.35	12.73	14.05	14.14	13.15
Median Ratio	(%)	3.31	3.57	4.41	6.06	6.09	6.69	7.55
Net Interest Income	(\$)	2.39	2.31	9.37	9.43	8.89	7.70	7.26
% of Average Assets	(%)	2.29	2.21	2.36	2.72	2.94	2.94	3.07
Total Fee Income	(\$)	0.85	0.86	3.47	3.44	3.68	2.51	1.64
% of Average Assets	(%)	0.82	0.82	0.82	1.28	1.08	1.50	0.72
G&A Expense	(\$)	2.02	1.92	7.16	6.80	7.13	5.90	5.21
% of Average Assets	(%)	1.94	1.84	1.80	1.96	2.36	2.25	2.21
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	10.77	10.56	10.56	10.04	10.08	9.54	9.39
Tier 1 Leverage Ratio	(%)	8.93	8.76	8.76	8.97	8.96	8.69	8.42
Risk-based Capital Ratio	(%)	15.94	15.52	15.52	16.48	15.93	15.74	14.83
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	262	263	263	264	271	283	302
Adequately Capitalized	(#)	0	0	0	2	1	1	2
Undercapitalized	(#)	0	0	0	0	0	0	0
Significantly Undercapitalized	(#)	0	0	0	0	0	1	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	0	0	1	0	0
Problem Thrifts	(#)	2	2	2	1	1	1	2
Problem Thrift Assets	(\$)	0.08	0.08	0.08	0.78	0.09	0.11	1.52
Problem Thrift Assets as a % of Total Assets	(%)	0.02	0.02	0.02	0.21	0.03	0.04	0.62
ASSET QUALITY MEASURES:								
Troubled Assets								
Including Repurchased GNMA Loans	(\$)	2.30	1.93	1.93	1.40	N/A	N/A	N/A
% of Total Assets	(%)	0.55	0.47	0.47	0.38	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	2.30	1.93	1.93	1.40	1.41	1.70	1.59
% of Total Assets	(%)	0.55	0.46	0.46	0.38	0.43	0.62	0.65
Noncurrent Loans								
Including Repurchased GNMA Loans	(\$)	2.07	1.74	1.74	1.26	N/A	N/A	N/A
% of Total Assets	(%)	0.49	0.42	0.42	0.34	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	2.06	1.74	1.74	1.26	1.30	1.56	1.41
% of Total Assets	(%)	0.49	0.42	0.42	0.34	0.40	0.57	0.57
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	0.77	0.66	0.66	0.50	0.50	0.80	0.77
Home Equity Lines of Credit	(%)	0.38	0.33	0.33	0.33	0.24	0.04	0.05
Multi-Family Loans	(%)	0.37	0.28	0.28	0.38	0.31	0.22	0.19
Commercial Loans	(%)	0.61	0.58	0.58	0.73	0.73	1.32	1.81
Consumer Loans	(%)	0.53	0.60	0.60	0.47	1.41	1.51	0.54
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	33.28	33.57	123.63	142.27	125.03	155.67	103.24
Purchases	(\$)	17.87	20.44	119.76	149.79	100.16	83.82	61.92
Sales	(\$)	43.56	50.54	207.75	211.70	151.99	172.78	105.63
Loans Outstanding (1)	(\$)	178.97	182.68	182.68	184.83	155.85	117.57	112.30
Loans Outstanding / Total Assets	(%)	42.79	44.03	44.03	49.74	47.36	42.95	45.48

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

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

NORTHEAST REGION

	MARCH 2007		DECEMBER 2006		MARCH 2006	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	418.28	100.00	414.90	100.00	382.58	100.00
Cash and Noninterest-Earning Deposits	4.00	0.96	4.33	1.04	3.17	0.83
Investment Securities	30.91	7.39	28.77	6.93	24.90	6.51
Mortgage Backed Securities	87.86	21.00	83.20	20.05	80.78	21.11
1-4 Family Mortgages	178.97	42.79	182.68	44.03	188.58	49.29
Home Equity Lines of Credit	12.74	3.04	13.05	3.15	9.23	2.41
Multi family Mortgages	14.87	3.55	15.64	3.77	10.07	2.63
Nonresidential Mortgages	27.87	6.66	27.11	6.54	20.00	5.23
Construction Loans	7.79	1.86	7.93	1.91	6.48	1.69
Land Loans	4.07	0.97	4.03	0.97	3.85	1.01
Commercial Loans	21.67	5.18	20.79	5.01	14.50	3.79
Consumer Loans	13.96	3.34	13.52	3.26	11.92	3.12
Repossessed Assets, Net	0.24	0.06	0.19	0.05	0.15	0.04
Real Estate Held for Investment	0.02	0.00	0.02	0.00	0.01	0.00
Office Premises & Equipment	2.78	0.66	2.74	0.66	2.23	0.58
Other Assets	24.92	5.96	25.54	6.16	17.45	4.56
Less: Contra Assets & Valuation Allowances	1.65	0.39	1.60	0.39	1.50	0.39
TOTAL LIABILITIES AND CAPITAL	418.28	100.00	414.90	100.00	382.58	100.00
Total Deposits and Escrows	277.70	66.39	267.29	64.42	236.01	61.69
Deposits < or = to Insurance Limits	192.00	45.90	187.50	45.19	160.59	41.97
Deposits > Insurance Limits	85.70	20.49	79.79	19.23	75.43	19.71
Escrows	3.53	0.84	2.00	0.48	1.90	0.50
Total Borrowings	89.22	21.33	97.16	23.42	103.19	26.97
Advances from FHLB	51.28	12.26	53.98	13.01	48.11	12.58
Reverse Repurchase Agreements	26.98	6.45	30.16	7.27	24.15	6.31
Other Borrowings	10.96	2.62	13.02	3.14	30.93	8.08
Other Liabilities	6.29	1.50	6.63	1.60	5.37	1.40
EQUITY CAPITAL	45.06	10.77	43.81	10.56	38.00	9.93
Capital Stock & Paid-In Capital	28.64	6.85	27.78	6.70	22.04	5.76
Unrealized Gains (Losses) AFS Securities	(0.22)	(0.05)	(0.37)	(0.09)	(0.97)	(0.25)
Retained Earnings	17.18	4.11	16.94	4.08	17.34	4.53

	MARCH 2007		DECEMBER 2006		MARCH 2006	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	5.98	5.75	5.83	5.58	5.15	5.47
Interest Expense	3.60	3.45	3.52	3.37	2.77	2.94
Net Interest Income	2.39	2.29	2.31	2.21	2.39	2.53
Loss Provisions-Interest Bearing Assets	0.15	0.14	0.45	0.43	0.06	0.07
Noninterest Income	0.84	0.81	1.00	0.96	0.97	1.03
Mortgage Loan Servicing Fees	0.08	0.08	0.05	0.05	0.07	0.07
Other Fees and Charges	0.77	0.74	0.81	0.77	0.70	0.74
Other Noninterest Income	(0.01)	(0.01)	0.14	0.13	0.20	0.21
Noninterest Expense	2.08	2.00	1.97	1.88	1.78	1.89
G&A Expense	2.02	1.94	1.92	1.84	1.75	1.85
Goodwill Expense	0.06	0.05	0.05	0.05	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	1.01	0.97	0.90	0.86	1.51	1.60
Income Taxes	0.34	0.33	0.24	0.23	0.52	0.55
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.66	0.64	0.66	0.63	0.99	1.05

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

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

SOUTHEAST REGION

		3-MONTHS ENDED		2006	2005	2004	2003	2002
		MAR. 2007	DEC. 2006					
SUMMARY DATA:								
Number of Thrifts	(#)	297	299	299	306	312	329	345
Total Assets	(\$)	339.60	233.29	233.29	249.51	217.81	195.38	177.16
Net Income	(\$)	0.63	0.33	1.95	2.14	2.01	1.89	1.07
Profits	(\$)	0.71	0.43	2.23	2.25	2.13	2.00	1.64
Losses	(\$)	(0.09)	(0.10)	(0.28)	(0.11)	(0.12)	(0.11)	(0.57)
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	0.88	0.57	0.78	0.92	0.97	1.02	0.66
Median Ratio	(%)	0.44	0.46	0.54	0.65	0.61	0.69	0.71
Return on Average Equity	(%)	9.74	6.20	8.72	10.16	10.82	11.13	6.91
Median Ratio	(%)	3.62	3.43	4.13	5.82	5.40	6.18	6.25
Net Interest Income	(\$)	2.23	1.67	7.38	6.86	6.03	5.20	4.87
% of Average Assets	(%)	3.14	2.90	2.94	2.94	2.92	2.81	3.03
Total Fee Income	(\$)	0.49	0.49	2.18	2.36	2.22	2.05	1.85
% of Average Assets	(%)	0.69	0.85	0.85	0.96	1.09	1.11	1.10
G&A Expense	(\$)	1.79	1.50	6.42	6.11	5.67	5.47	5.06
% of Average Assets	(%)	2.52	2.60	2.55	2.62	2.75	2.96	3.15
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	8.97	9.43	9.43	8.82	9.01	9.11	9.24
Tier 1 Leverage Ratio	(%)	8.28	8.49	8.49	8.30	8.62	8.71	8.92
Risk-based Capital Ratio	(%)	13.36	13.51	13.51	13.46	14.03	14.79	15.16
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	292	292	292	305	311	326	342
Adequately Capitalized	(#)	4	6	6	1	0	3	2
Undercapitalized	(#)	1	0	0	0	0	0	1
Significantly Undercapitalized	(#)	0	0	0	0	1	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	0	0	0	0	1
Problem Thrifts	(#)	3	3	3	5	4	6	10
Problem Thrift Assets	(\$)	3.32	3.69	3.69	1.01	0.59	0.50	0.78
Problem Thrift Assets as a % of Total Assets	(%)	0.98	1.58	1.58	0.40	0.27	0.26	0.44
ASSET QUALITY MEASURES:								
Troubled Assets								
Including Repurchased GNMA Loans	(\$)	2.58	1.73	1.73	1.44	N/A	N/A	N/A
% of Total Assets	(%)	0.76	0.74	0.74	0.58	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	2.34	1.48	1.48	1.21	1.23	1.46	1.53
% of Total Assets	(%)	0.69	0.63	0.63	0.49	0.57	0.75	0.87
Noncurrent Loans								
Including Repurchased GNMA Loans	(\$)	2.18	1.42	1.42	1.23	N/A	N/A	N/A
% of Total Assets	(%)	0.64	0.61	0.61	0.49	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	1.93	1.17	1.17	1.00	1.01	1.21	1.28
% of Total Assets	(%)	0.57	0.50	0.50	0.40	0.47	0.62	0.72
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	0.88	0.90	0.90	0.68	0.56	0.79	0.87
Home Equity Lines of Credit	(%)	0.62	0.41	0.41	0.20	0.15	0.06	0.10
Multi-Family Loans	(%)	0.45	0.44	0.44	0.42	0.34	0.35	0.35
Commercial Loans	(%)	1.30	1.03	1.03	1.08	1.33	1.68	2.84
Consumer Loans	(%)	0.44	0.60	0.60	0.52	0.68	0.97	1.03
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	58.65	12.68	61.80	75.87	67.59	91.71	64.89
Purchases	(\$)	14.25	10.43	37.67	47.94	49.06	75.20	56.44
Sales	(\$)	55.40	12.82	53.62	70.90	74.95	123.12	101.76
Loans Outstanding (1)	(\$)	184.10	106.22	106.22	120.43	101.33	86.35	77.65
Loans Outstanding / Total Assets	(%)	54.21	45.53	45.53	48.27	46.52	44.19	43.83

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

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

SOUTHEAST REGION

	MARCH 2007		DECEMBER 2006		MARCH 2006	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	339.60	100.00	233.29	100.00	253.80	100.00
Cash and Noninterest-Earning Deposits	3.61	1.06	3.29	1.41	3.73	1.47
Investment Securities	20.78	6.12	15.40	6.60	15.41	6.07
Mortgage Backed Securities	46.18	13.60	31.47	13.49	33.39	13.16
1-4 Family Mortgages	184.10	54.21	106.22	45.53	122.33	48.20
Home Equity Lines of Credit	31.57	9.30	17.61	7.55	25.50	10.05
Multi family Mortgages	3.58	1.05	3.51	1.50	5.45	2.15
Nonresidential Mortgages	15.04	4.43	14.84	6.36	13.95	5.49
Construction Loans	8.29	2.44	8.42	3.61	8.40	3.31
Land Loans	6.84	2.01	7.02	3.01	5.99	2.36
Commercial Loans	9.52	2.80	9.58	4.11	9.51	3.75
Consumer Loans	26.46	7.79	20.70	8.87	22.77	8.97
Repossessed Assets, Net	0.41	0.12	0.31	0.13	0.23	0.09
Real Estate Held for Investment	0.07	0.02	0.07	0.03	0.07	0.03
Office Premises & Equipment	2.87	0.85	2.88	1.24	2.73	1.08
Other Assets	13.49	3.97	10.90	4.67	11.15	4.39
Less: Contra Assets & Valuation Allowances	1.63	0.48	1.31	0.56	1.31	0.51
TOTAL LIABILITIES AND CAPITAL	339.60	100.00	233.29	100.00	253.80	100.00
Total Deposits and Escrows	224.19	66.01	155.44	66.63	171.76	67.68
Deposits < or = to Insurance Limits	117.84	34.70	101.03	43.31	107.30	42.28
Deposits > Insurance Limits	106.34	31.31	54.42	23.33	64.47	25.40
Escrows	1.35	0.40	1.17	0.50	2.11	0.83
Total Borrowings	78.51	23.12	52.37	22.45	55.22	21.76
Advances from FHLB	59.39	17.49	34.45	14.77	32.41	12.77
Reverse Repurchase Agreements	17.71	5.22	16.59	7.11	16.54	6.52
Other Borrowings	1.41	0.42	1.33	0.57	6.26	2.47
Other Liabilities	6.46	1.90	3.47	1.49	4.27	1.68
EQUITY CAPITAL	30.45	8.97	22.00	9.43	22.55	8.89
Capital Stock & Paid-In Capital	17.94	5.28	12.45	5.34	12.38	4.88
Unrealized Gains (Losses) AFS Securities	(0.26)	(0.08)	(0.25)	(0.11)	(0.48)	(0.19)
Retained Earnings	12.81	3.77	9.87	4.23	10.63	4.19

	MARCH 2007		DECEMBER 2006		MARCH 2006	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	5.32	7.49	3.70	6.43	3.60	5.74
Interest Expense	3.09	4.35	2.03	3.53	1.74	2.78
Net Interest Income	2.23	3.14	1.67	2.90	1.86	2.96
Loss Provisions-Interest Bearing Assets	0.30	0.42	0.21	0.37	0.10	0.17
Noninterest Income	0.88	1.23	0.64	1.11	0.73	1.17
Mortgage Loan Servicing Fees	0.02	0.02	0.02	0.03	0.02	0.03
Other Fees and Charges	0.48	0.67	0.47	0.82	0.56	0.90
Other Noninterest Income	0.38	0.54	0.15	0.26	0.15	0.24
Noninterest Expense	1.82	2.56	1.53	2.66	1.61	2.57
G&A Expense	1.79	2.52	1.50	2.60	1.59	2.54
Goodwill Expense	0.02	0.03	0.03	0.05	0.02	0.03
Loss Provis.-Nonint. Bearing Assets	0.00	0.01	0.01	0.01	0.00	0.00
Income Before Taxes & Extraord. Items	0.99	1.39	0.56	0.98	0.87	1.39
Income Taxes	0.36	0.51	0.20	0.34	0.30	0.47
Extraordinary Items	0.00	0.00	(0.04)	(0.07)	0.00	0.00
Net Income	0.63	0.88	0.33	0.57	0.58	0.92

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

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

MIDWEST REGION

	3-MONTHS ENDED		2006	2005	2004	2003	2002
	MAR. 2007	DEC. 2006					
SUMMARY DATA:							
Number of Thrifts	(#)	198	199	201	207	216	224
Total Assets	(\$)	142.38	139.49	139.49	126.63	135.39	127.54
Net Income	(\$)	0.28	0.29	1.28	1.29	1.24	1.52
Profits	(\$)	0.30	0.31	1.32	1.37	1.41	1.57
Losses	(\$)	(0.02)	(0.02)	(0.04)	(0.16)	(0.03)	(0.04)
PROFITABILITY MEASURES:							
Return on Average Assets	(%)	0.81	0.85	0.95	0.99	0.94	1.17
Median Ratio	(%)	0.58	0.63	0.66	0.71	0.75	0.82
Return on Average Equity	(%)	8.84	9.31	10.54	11.14	10.79	13.66
Median Ratio	(%)	4.72	5.11	5.17	6.15	6.40	7.54
Net Interest Income	(\$)	0.91	0.90	3.59	3.63	3.70	3.60
% of Average Assets	(%)	2.59	2.60	2.68	2.78	2.80	2.78
Total Fee Income	(\$)	0.43	0.44	1.66	1.50	1.38	1.23
% of Average Assets	(%)	1.22	1.26	1.26	1.21	1.08	1.02
G&A Expense	(\$)	0.90	0.91	3.51	3.37	3.61	3.35
% of Average Assets	(%)	2.57	2.62	2.62	2.58	2.74	2.59
CAPITAL MEASURES:							
Equity Capital Ratio	(%)	9.06	9.16	9.16	9.01	8.98	8.66
Tier 1 Leverage Ratio	(%)	8.92	9.04	9.04	8.90	8.45	8.42
Risk-based Capital Ratio	(%)	14.38	14.51	14.51	14.56	14.45	15.05
Thrifts by FDICIA Capital Categories:							
Well-Capitalized	(#)	196	196	196	199	204	216
Adequately Capitalized	(#)	1	3	3	1	3	0
Undercapitalized	(#)	1	0	0	0	0	1
Significantly Undercapitalized	(#)	0	0	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:							
Failed Thrifts	(#)	0	0	0	0	0	0
Problem Thrifts	(#)	1	1	1	0	1	1
Problem Thrift Assets	(\$)	0.03	0.05	0.05	N/A	0.03	0.04
Problem Thrift Assets as a % of Total Assets	(%)	0.02	0.04	0.04	N/A	0.02	0.03
ASSET QUALITY MEASURES:							
Troubled Assets							
Including Repurchased GNMA Loans	(\$)	1.26	1.29	1.29	1.45	N/A	N/A
% of Total Assets	(%)	0.89	0.93	0.93	1.14	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	0.67	0.62	0.62	0.48	0.61	0.69
% of Total Assets	(%)	0.47	0.45	0.45	0.38	0.45	0.58
Noncurrent Loans							
Including Repurchased GNMA Loans	(\$)	1.14	1.18	1.18	1.36	N/A	N/A
% of Total Assets	(%)	0.80	0.85	0.85	1.08	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	0.54	0.51	0.51	0.40	0.52	0.52
% of Total Assets	(%)	0.38	0.37	0.37	0.31	0.39	0.40
Noncurrent Loans as a % of Loan Type:							
1-4 Family Mortgages	(%)	1.80	1.91	1.91	2.71	0.50	0.57
Home Equity Lines of Credit	(%)	0.19	0.19	0.19	0.17	0.12	0.03
Multi-Family Loans	(%)	0.75	1.19	1.19	0.70	0.61	0.51
Commercial Loans	(%)	0.61	0.73	0.73	0.84	0.83	1.32
Consumer Loans	(%)	0.59	0.65	0.65	0.52	0.54	0.56
1-4 FAMILY MORTGAGE LOAN ACTIVITY:							
Originations	(\$)	9.86	12.42	48.60	55.02	49.45	69.19
Purchases	(\$)	1.85	1.83	7.36	9.32	9.57	14.73
Sales	(\$)	6.42	6.81	27.70	32.60	32.82	58.76
Loans Outstanding (1)	(\$)	46.10	45.75	45.75	43.00	46.24	42.01
Loans Outstanding / Total Assets	(%)	32.38	32.80	32.80	33.96	34.15	32.94

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

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

MIDWEST REGION

	MARCH 2007		DECEMBER 2006		MARCH 2006	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	142.38	100.00	139.49	100.00	131.20	100.00
Cash and Noninterest-Earning Deposits	1.77	1.24	2.10	1.50	1.75	1.33
Investment Securities	26.80	18.82	24.40	17.49	20.28	15.46
Mortgage Backed Securities	16.29	11.44	16.83	12.06	17.39	13.25
1-4 Family Mortgages	46.10	32.38	45.75	32.80	43.76	33.36
Home Equity Lines of Credit	9.59	6.74	9.19	6.59	7.47	5.69
Multi Family Mortgages	3.07	2.15	3.02	2.16	3.02	2.30
Nonresidential Mortgages	9.14	6.42	9.22	6.61	8.31	6.33
Construction Loans	7.79	5.47	7.80	5.59	7.36	5.61
Land Loans	3.21	2.25	3.09	2.22	2.47	1.88
Commercial Loans	6.98	4.90	6.73	4.82	6.07	4.63
Consumer Loans	15.37	10.80	14.40	10.33	15.06	11.48
Repossessed Assets, Net	0.13	0.09	0.11	0.08	0.08	0.06
Real Estate Held for Investment	0.06	0.04	0.06	0.04	0.06	0.04
Office Premises & Equipment	1.42	1.00	1.39	1.00	1.30	0.99
Other Assets	4.97	3.49	5.30	3.80	5.00	3.81
Less: Contra Assets & Valuation Allowances	0.72	0.50	0.72	0.51	0.71	0.54
TOTAL LIABILITIES AND CAPITAL	142.38	100.00	139.49	100.00	131.20	100.00
Total Deposits and Escrows	91.32	64.14	87.97	63.07	79.62	60.68
Deposits < or = to Insurance Limits	60.65	42.60	58.25	41.76	54.00	41.16
Deposits > Insurance Limits	30.67	21.54	29.72	21.31	25.62	19.52
Escrows	1.01	0.71	0.96	0.69	1.11	0.85
Total Borrowings	36.58	25.69	37.01	26.54	37.92	28.90
Advances from FHLB	34.39	24.15	34.47	24.71	35.45	27.02
Reverse Repurchase Agreements	0.51	0.36	0.87	0.63	0.59	0.45
Other Borrowings	1.68	1.18	1.67	1.20	1.88	1.43
Other Liabilities	1.59	1.12	1.72	1.23	1.86	1.41
EQUITY CAPITAL	12.90	9.06	12.78	9.16	11.80	9.00
Capital Stock & Paid-In Capital	5.24	3.68	5.28	3.79	4.76	3.63
Unrealized Gains (Losses) AFS Securities	0.02	0.01	(0.01)	N/A	(0.07)	(0.05)
Retained Earnings	7.67	5.38	7.53	5.40	7.10	5.41

	MARCH 2007		DECEMBER 2006		MARCH 2006	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	2.17	6.20	2.16	6.25	1.85	5.74
Interest Expense	1.26	3.60	1.26	3.65	0.97	3.01
Net Interest Income	0.91	2.59	0.90	2.60	0.88	2.73
Loss Provisions-Interest Bearing Assets	0.08	0.22	0.07	0.20	0.05	0.16
Noninterest Income	0.48	1.38	0.50	1.45	0.47	1.46
Mortgage Loan Servicing Fees	0.01	0.04	0.02	0.05	0.02	0.06
Other Fees and Charges	0.41	1.18	0.42	1.21	0.35	1.10
Other Noninterest Income	0.06	0.16	0.06	0.18	0.09	0.29
Noninterest Expense	0.91	2.59	0.91	2.64	0.85	2.64
G&A Expense	0.90	2.57	0.91	2.62	0.84	2.60
Goodwill Expense	0.01	0.02	0.01	0.02	0.01	0.03
Loss Provis.-Nonint. Bearing Assets	0.00	0.00	0.00	0.00	0.00	0.01
Income Before Taxes & Extraord. Items	0.41	1.16	0.42	1.20	0.44	1.38
Income Taxes	0.13	0.36	0.12	0.35	0.12	0.36
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.28	0.81	0.29	0.85	0.33	1.01

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

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

WEST REGION

		3-MONTHS ENDED						
		MAR. 2007	DEC. 2006	2006	2005	2004	2003	2002
SUMMARY DATA:								
Number of Thrifts	(#)	81	84	84	90	95	98	101
Total Assets	(\$)	605.93	637.66	637.66	729.66	637.62	505.78	460.78
Net Income	(\$)	2.06	1.88	8.92	8.57	6.49	6.90	6.36
Profits	(\$)	2.06	1.88	8.92	8.58	6.50	6.91	6.37
Losses	(\$)	0.00	0.00	0.00	0.00	(0.01)	(0.01)	(0.01)
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	1.33	1.19	1.23	1.25	1.16	1.40	1.37
Median Ratio	(%)	0.74	0.82	0.87	0.95	0.91	1.00	1.05
Return on Average Equity	(%)	11.34	11.60	13.11	14.04	13.11	15.64	16.22
Median Ratio	(%)	7.84	8.54	9.27	9.55	9.77	10.90	11.51
Net Interest Income	(\$)	5.01	4.65	20.69	18.95	16.00	14.34	14.06
% of Average Assets	(%)	3.23	2.94	2.85	2.77	2.86	2.90	3.02
Total Fee Income	(\$)	2.23	2.63	9.93	9.54	5.09	3.49	0.03
% of Average Assets	(%)	1.44	1.66	1.66	1.59	1.29	1.22	0.34
G&A Expense	(\$)	4.29	4.54	20.83	17.52	13.68	10.66	9.00
% of Average Assets	(%)	2.76	2.87	2.87	2.56	2.45	2.15	1.93
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	11.86	11.52	11.52	9.37	8.53	8.88	9.16
Tier 1 Leverage Ratio	(%)	8.34	8.19	8.19	7.50	6.71	6.79	6.85
Risk-based Capital Ratio	(%)	13.99	13.97	13.97	12.98	12.69	13.01	12.85
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	81	84	84	90	95	97	101
Adequately Capitalized	(#)	0	0	0	0	0	1	0
Undercapitalized	(#)	0	0	0	0	0	0	0
Significantly Undercapitalized	(#)	0	0	0	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	0	0	0	0	0
Problem Thrifts	(#)	0	0	0	1	0	0	1
Problem Thrift Assets	(\$)	N/A	N/A	N/A	0.08	N/A	N/A	0.23
Problem Thrift Assets as a % of Total Assets	(%)	N/A	N/A	N/A	0.01	N/A	N/A	0.05
ASSET QUALITY MEASURES:								
Troubled Assets								
Including Repurchased GNMA Loans	(\$)	5.77	4.97	4.97	5.14	N/A	N/A	N/A
% of Total Assets	(%)	0.95	0.78	0.78	0.70	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	5.73	4.92	4.92	3.39	3.09	3.44	3.71
% of Total Assets	(%)	0.95	0.77	0.77	0.46	0.48	0.68	0.80
Noncurrent Loans								
Including Repurchased GNMA Loans	(\$)	5.04	4.32	4.32	4.83	N/A	N/A	N/A
% of Total Assets	(%)	0.83	0.68	0.68	0.66	N/A	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	5.00	4.26	4.26	3.08	2.77	3.07	3.28
% of Total Assets	(%)	0.83	0.67	0.67	0.42	0.43	0.61	0.71
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	1.14	0.88	0.88	0.88	0.52	0.88	1.05
Home Equity Lines of Credit	(%)	0.72	0.55	0.55	0.17	0.12	0.01	0.02
Multi Family Loans	(%)	0.15	0.11	0.11	0.04	0.03	0.05	0.05
Commercial Loans	(%)	1.48	1.40	1.40	1.58	1.41	0.72	2.14
Consumer Loans	(%)	1.35	1.33	1.33	0.75	0.47	0.59	0.55
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	47.76	53.44	319.04	382.93	361.17	413.30	250.48
Purchases	(\$)	21.04	22.69	162.42	149.60	137.80	182.56	141.59
Sales	(\$)	72.33	53.26	275.53	284.28	217.94	413.75	279.58
Loans Outstanding (1)	(\$)	363.81	393.46	393.46	467.48	426.66	302.09	254.07
Loans Outstanding / Total Assets	(%)	60.04	61.70	61.70	64.07	66.91	59.73	55.14

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

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

WEST REGION

	MARCH 2007		DECEMBER 2006		MARCH 2006	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	605.93	100.00	637.66	100.00	744.74	100.00
Cash and Noninterest-Earning Deposits	5.53	0.91	6.48	1.02	8.25	1.11
Investment Securities	27.04	4.46	22.52	3.53	20.22	2.71
Mortgage Backed Securities	33.64	5.55	35.10	5.51	44.87	6.03
1-4 Family Mortgages	363.81	60.04	393.46	61.70	493.12	66.21
Home Equity Lines of Credit	39.11	6.46	40.12	6.29	49.40	6.63
Multi Family Mortgages	42.85	7.07	44.28	6.94	48.19	6.47
Nonresidential Mortgages	12.09	2.00	12.22	1.92	13.24	1.78
Construction Loans	9.31	1.54	9.20	1.44	8.30	1.11
Land Loans	3.90	0.64	3.89	0.61	3.45	0.46
Commercial Loans	13.91	2.30	13.78	2.16	13.47	1.81
Consumer Loans	32.63	5.39	33.63	5.27	36.27	4.87
Repossessed Assets, Net	0.73	0.12	0.66	0.10	0.56	0.08
Real Estate Held for Investment	0.05	0.01	0.05	0.01	0.04	0.01
Office Premises & Equipment	4.39	0.72	4.56	0.71	5.02	0.67
Other Assets	59.40	9.80	61.14	9.59	53.00	7.12
Less: Contra Assets & Valuation Allowances	3.34	0.55	3.31	0.52	3.27	0.44
TOTAL LIABILITIES AND CAPITAL	605.93	100.00	637.66	100.00	744.74	100.00
Total Deposits and Escrows	361.63	59.68	366.85	57.53	380.47	51.09
Deposits < or = to Insurance Limits	206.81	34.13	206.46	32.38	205.21	27.55
Deposits > Insurance Limits	154.83	25.55	160.39	25.15	175.25	23.53
Escrows	10.42	1.72	10.89	1.71	19.64	2.64
Total Borrowings	150.01	24.76	175.40	27.51	274.15	36.81
Advances from FHLB	79.93	13.19	102.90	16.14	165.32	22.20
Reverse Repurchase Agreements	16.04	2.65	19.47	3.05	34.34	4.61
Other Borrowings	54.04	8.92	53.04	8.32	74.48	10.00
Other Liabilities	22.44	3.70	21.96	3.44	21.37	2.87
EQUITY CAPITAL	71.84	11.86	73.45	11.52	68.76	9.23
Capital Stock & Paid-In Capital	50.76	8.38	50.70	7.95	44.89	6.03
Unrealized Gains (Losses) AFS Securities	(0.09)	(0.02)	(0.12)	(0.02)	(0.24)	(0.03)
Retained Earnings	21.25	3.51	22.96	3.60	24.10	3.24

	MARCH 2007		DECEMBER 2006		MARCH 2006	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	10.60	6.83	10.62	6.71	10.64	5.84
Interest Expense	5.59	3.60	5.97	3.78	5.52	3.03
Net Interest Income	5.01	3.23	4.65	2.94	5.12	2.81
Loss Provisions-Interest Bearing Assets	0.70	0.45	0.85	0.54	0.33	0.18
Noninterest Income	3.29	2.12	3.79	2.40	4.14	2.27
Mortgage Loan Servicing Fees	0.09	0.06	0.06	0.04	0.62	0.34
Other Fees and Charges	2.14	1.38	2.57	1.62	2.35	1.29
Other Noninterest Income	1.06	0.68	1.16	0.73	1.17	0.64
Noninterest Expense	4.42	2.85	4.69	2.96	5.22	2.87
G&A Expense	4.29	2.76	4.54	2.87	5.14	2.82
Goodwill Expense	0.12	0.07	0.14	0.09	0.08	0.04
Loss Provis.-Nonint. Bearing Assets	0.01	0.01	0.01	0.01	0.01	0.00
Income Before Taxes & Extraord. Items	3.18	2.05	2.90	1.83	3.70	2.03
Income Taxes	1.12	0.72	1.02	0.65	1.37	0.75
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	2.06	1.33	1.88	1.19	2.33	1.28

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

TECHNICAL NOTES

All data are on a consolidated basis.

N/A - Not Available or not applicable.

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

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

All data for December 2005 and December 2006 exclude one thrift that did not report TFR data for the quarter.

Asset Growth Rate - Calculated on a held constant basis.

Associations Held Constant as of March 31, 2007
Adjusted to reflect their merger and acquisition activity in prior periods.

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

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

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

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

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

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

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

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

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

TECHNICAL NOTES

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

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

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

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

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

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

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

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

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

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

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

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

Troubled Assets - Includes noncurrent loans and repossessed assets.

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

Valuation Allowances - Amount of valuation allowances for all assets.