



# Third Quarter 2007 Thrift Industry Report Data

November 20, 2007

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

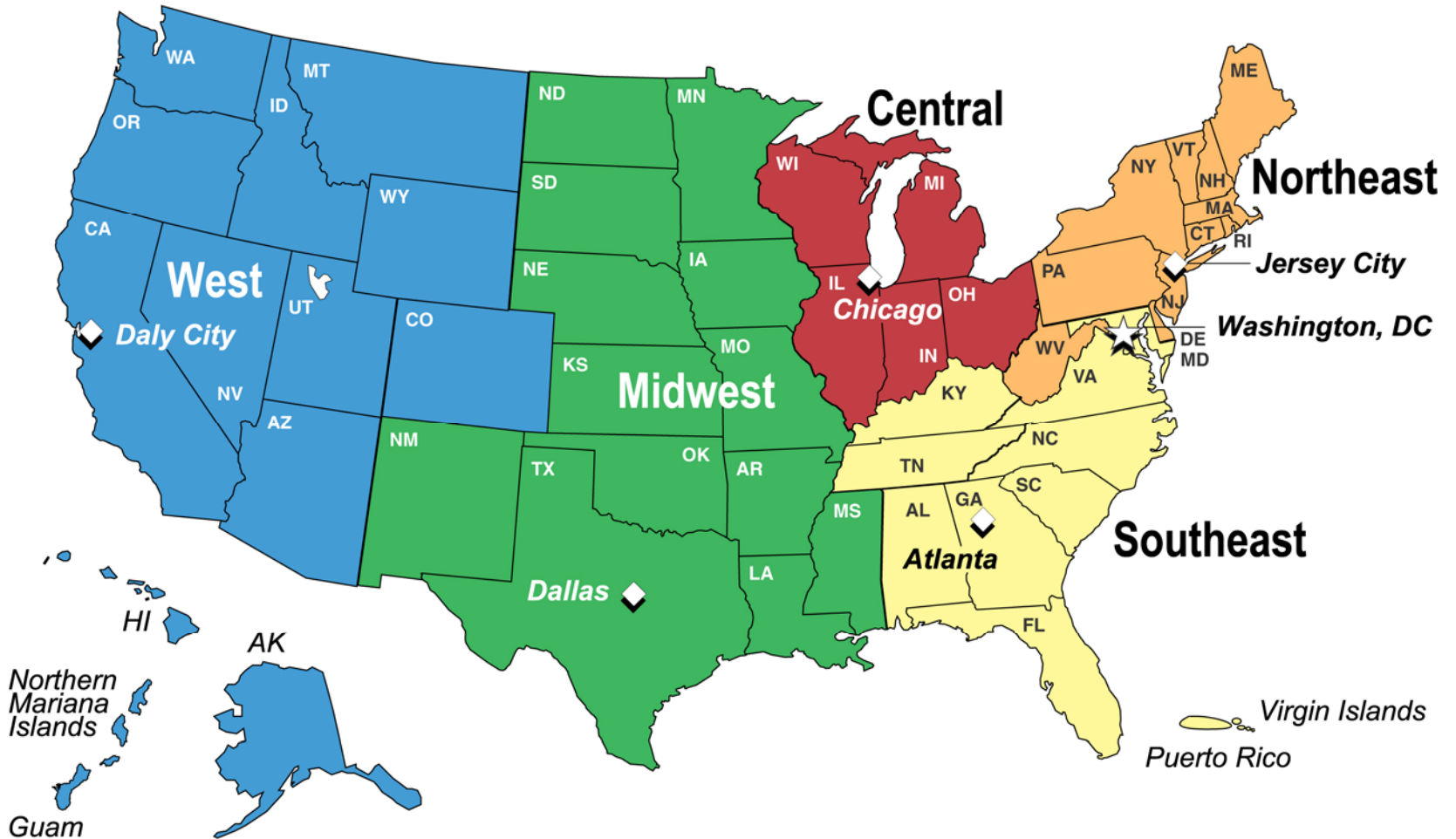


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PROFITABILITY AND EARNINGS  
YEAR-TO-DATE AND PRIOR FOUR YEARS

INDUSTRY AGGREGATES:	9 mos. 2007	9 mos. 2006	2006	2005	2004	2003
<b>PROFITABILITY (Percent)</b>						
Return on Average Assets	0.72	1.10	1.06	1.19	1.17	1.29
Median Ratio	0.48	0.64	0.60	0.73	0.71	0.76
Return on Average Equity	6.85	11.91	11.18	12.83	12.79	14.29
Median Ratio	3.86	5.16	4.82	6.26	6.23	6.97
Net Interest Margin	2.70	2.73	2.73	2.81	2.89	2.95
Median Ratio	2.89	3.04	2.96	3.15	3.11	3.03
<b>EARNINGS (\$ Millions)</b>						
Interest Income	\$72,409.27	\$68,705.68	\$90,805.34	\$72,290.07	\$55,872.33	\$51,478.54
Interest Expense	41,700.82	37,272.12	49,870.85	33,473.40	21,300.82	20,658.87
NET INTEREST INCOME	30,708.45	31,433.55	40,934.49	38,816.67	34,571.52	30,819.66
Loss Provisions-Interest Bearing Assets	6,168.82	2,190.59	3,767.62	2,953.88	2,601.26	2,190.42
Noninterest Income	17,704.00	19,746.78	25,677.98	23,922.43	20,105.57	18,516.01
Mortgage Loan Servicing Fees	1,350.50	925.43	1,072.40	1,625.59	(62.87)	(712.51)
Other Fees and Charges	12,611.72	11,886.68	16,155.50	15,209.00	12,442.72	9,989.46
Other Noninterest Income	3,741.77	6,934.67	8,450.08	7,087.84	7,725.72	9,239.06
Noninterest Expense	29,904.35	29,566.50	38,664.73	34,316.58	30,500.29	25,766.42
G&A Expense	28,286.26	29,047.37	37,906.75	33,793.78	30,085.01	25,365.88
Goodwill Amortization	1,518.46	451.75	668.61	455.74	371.55	268.52
Loss Provisions-Noninterest Bearing Assets	99.63	67.38	89.37	67.06	43.73	132.02
Income Before Taxes & Extraordinary Items	12,339.28	19,423.25	24,180.12	25,468.64	21,575.53	21,378.83
Income Taxes	4,188.92	6,714.61	8,292.10	9,067.85	7,630.70	7,634.30
Extraordinary Items	1.38	0.25	(38.63)	(0.56)	18.56	(2.89)
NET INCOME	8,151.74	12,708.89	15,849.39	16,400.23	13,963.39	13,741.65
Profits	\$10,200.47	\$12,982.47	\$16,341.59	\$16,609.58	\$14,311.60	\$14,019.79
Losses	(\$2,048.73)	(\$273.58)	(\$492.20)	(\$209.35)	(\$348.21)	(\$278.14)
<b>PROFITABILITY (Percent of Avg Assets Annualized)</b>						
Interest Income	6.38	5.97	6.06	5.22	4.67	4.85
Interest Expense	3.67	3.24	3.33	2.42	1.78	1.95
NET INTEREST INCOME	2.70	2.73	2.73	2.81	2.89	2.90
Loss Provisions-Interest Bearing Assets	0.54	0.19	0.25	0.21	0.22	0.21
Noninterest Income	1.56	1.72	1.71	1.73	1.68	1.74
Mortgage Loan Servicing Fees	0.12	0.08	0.07	0.12	(0.01)	(0.07)
Other Fees and Charges	1.11	1.03	1.08	1.10	1.04	0.94
Other Noninterest Income	0.33	0.60	0.56	0.51	0.65	0.87
Noninterest Expense	2.63	2.57	2.58	2.48	2.55	2.43
G&A Expense	2.49	2.53	2.53	2.44	2.52	2.39
Goodwill Amortization	0.13	0.04	0.04	0.03	0.03	0.03
Loss Provisions-Noninterest Bearing Assets	0.01	0.01	0.01	0.00	0.00	0.01
Income Before Taxes & Extraordinary Items	1.09	1.69	1.61	1.84	1.80	2.01
Income Taxes	0.37	0.58	0.55	0.66	0.64	0.72
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
NET INCOME	0.72	1.10	1.06	1.19	1.17	1.29
Profits	0.90	1.13	1.09	1.20	1.20	1.32
Losses	(0.18)	(0.02)	(0.03)	(0.02)	(0.03)	(0.03)

## STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005
NUMBER OF INSTITUTIONS:	831	836	838	845	853	854	856	863	866
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	0.18	1.02	0.97	0.89	1.08	1.11	1.14	1.19	1.15
Median Ratio	0.48	0.53	0.51	0.52	0.62	0.64	0.66	0.67	0.73
Return on Average Equity (Annualized)	1.77	9.54	9.35	8.89	11.72	11.93	12.17	12.86	12.41
Median Ratio	3.65	4.07	4.04	4.10	5.21	5.21	5.37	5.69	6.20
Net Interest Margin (Annualized)	2.60	2.76	2.77	2.71	2.65	2.80	2.77	2.76	2.76
Median Ratio	2.87	2.90	2.86	2.89	2.97	3.04	3.07	3.10	3.12
Number of Profitable Thrifts	688	710	705	705	758	774	775	761	786
Percent Profitable	82.79	84.93	84.13	83.43	88.86	90.63	90.54	88.18	90.76
Profits (\$ Millions)	\$2,294.14	\$4,117.80	\$3,788.53	\$3,359.11	\$4,419.19	\$4,323.20	\$4,240.09	\$4,401.94	\$4,058.44
Number of Unprofitable Thrifts	143	126	133	140	95	80	81	102	80
Percent Unprofitable	17.21	15.07	15.87	16.57	11.14	9.37	9.46	11.82	9.24
Losses (\$ Millions)	(\$1,590.06)	(\$284.49)	(\$174.18)	(\$218.62)	(\$131.58)	(\$116.33)	(\$25.67)	(\$81.25)	(\$19.35)
EARNINGS (\$ Millions)									
Interest Income	\$24,011.03	\$24,678.28	\$23,719.97	\$22,099.66	\$24,616.50	\$23,009.52	\$21,079.66	\$20,135.78	\$18,580.09
Interest Expense	14,055.35	14,291.35	13,354.13	12,598.72	14,072.27	12,336.66	10,863.19	10,148.45	8,873.00
NET INTEREST INCOME	9,955.68	10,386.94	10,365.84	9,500.93	10,544.23	10,672.86	10,216.47	9,987.32	9,707.09
Loss Provisions-Interest Bearing Assets	3,521.56	1,423.92	1,223.33	1,577.03	893.86	747.78	548.95	946.48	700.58
Noninterest Income	4,953.74	7,128.39	5,621.87	5,931.19	6,857.85	6,581.19	6,307.75	6,927.05	5,753.01
Mortgage Loan Servicing Fees	288.01	858.49	204.00	146.97	(196.41)	392.02	729.82	356.39	575.01
Other Fees and Charges	4,191.42	4,474.67	3,945.64	4,268.81	3,825.73	4,094.50	3,966.45	4,641.50	3,745.81
Other Noninterest Income	474.30	1,795.24	1,472.23	1,515.41	3,228.52	2,094.67	1,611.48	1,929.15	1,432.19
Noninterest Expense	10,496.08	10,203.15	9,205.12	9,098.23	10,102.95	9,998.58	9,464.97	9,217.89	8,524.15
G&A Expense	9,432.47	9,870.41	8,983.39	8,859.38	9,911.61	9,823.25	9,312.51	9,055.23	8,401.69
Goodwill Amortization	1,015.54	302.09	200.83	216.86	162.68	151.12	137.95	135.93	107.70
Loss Provisions-Noninterest Bearing Assets	48.08	30.66	20.90	22.00	28.66	24.21	14.51	26.73	14.76
Income Before Taxes & Extraordinary Items	891.77	5,888.26	5,559.25	4,756.87	6,405.27	6,507.69	6,510.30	6,750.01	6,235.37
Income Taxes	187.91	2,055.96	1,945.04	1,577.49	2,118.01	2,300.69	2,295.91	2,434.04	2,193.54
Extraordinary Items	0.22	1.01	0.15	(38.88)	0.34	(0.13)	0.03	4.74	(2.74)
NET INCOME	704.08	3,833.31	3,614.36	3,140.49	4,287.60	4,206.87	4,214.43	4,320.70	4,039.09
PROFITABILITY (Percent of Avg Assets Annualized)									
Interest Income	6.27	6.57	6.34	6.30	6.19	6.04	5.71	5.55	5.28
Interest Expense	3.67	3.80	3.57	3.59	3.54	3.24	2.94	2.80	2.52
NET INTEREST INCOME	2.60	2.76	2.77	2.71	2.65	2.80	2.77	2.76	2.76
Loss Provisions-Interest Bearing Assets	0.92	0.38	0.33	0.45	0.22	0.20	0.15	0.26	0.20
Noninterest Income	1.29	1.90	1.50	1.69	1.73	1.73	1.71	1.91	1.64
Mortgage Loan Servicing Fees	0.08	0.23	0.05	0.04	(0.05)	0.10	0.20	0.10	0.16
Other Fees and Charges	1.10	1.19	1.06	1.22	0.96	1.08	1.07	1.28	1.06
Other Noninterest Income	0.12	0.48	0.39	0.43	0.81	0.55	0.44	0.53	0.41
Noninterest Expense	2.74	2.72	2.46	2.59	2.54	2.63	2.56	2.54	2.42
G&A Expense	2.46	2.63	2.40	2.52	2.49	2.58	2.52	2.50	2.39
Goodwill Amortization	0.27	0.08	0.05	0.06	0.04	0.04	0.04	0.04	0.03
Loss Provisions-Noninterest Bearing Assets	0.01	0.01	0.01	0.01	0.01	0.01	0.00	0.01	0.00
Income Before Taxes & Extraordinary Items	0.23	1.57	1.49	1.36	1.61	1.71	1.76	1.86	1.77
Income Taxes	0.05	0.55	0.52	0.45	0.53	0.60	0.62	0.67	0.62
Extraordinary Items	0.00	0.00	0.00	(0.01)	0.00	0.00	0.00	0.00	0.00
NET INCOME	0.18	1.02	0.97	0.89	1.08	1.11	1.14	1.19	1.15

## STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005
NUMBER OF INSTITUTIONS:	831	836	838	845	853	854	856	863	866
<b>TOTAL ASSETS (\$ Billions)</b>	<b>\$1,570.52</b>	<b>\$1,503.42</b>	<b>\$1,490.25</b>	<b>\$1,410.82</b>	<b>\$1,633.59</b>	<b>\$1,534.35</b>	<b>\$1,499.00</b>	<b>\$1,464.12</b>	<b>\$1,429.55</b>
Cash and Noninterest-Earning Deposits	15.89	14.61	14.63	16.20	17.88	16.48	16.90	19.35	18.43
Investment Securities	122.11	87.97	91.23	78.31	77.59	70.14	69.33	64.34	62.64
Mortgage Backed Securities	196.78	195.75	183.95	166.60	210.11	174.78	176.43	171.67	165.17
1 - 4 Family Mortgages	795.67	765.39	772.03	727.09	892.17	865.45	846.63	814.71	810.86
Home Equity Lines of Credit	110.65	106.28	93.01	79.97	97.41	92.85	91.59	90.51	89.32
Multi family Mortgages	65.07	63.48	64.32	66.38	74.37	67.65	66.67	66.41	66.38
Nonresidential Mortgages	67.81	65.19	64.13	63.40	65.38	57.10	55.50	54.40	53.65
Construction Loans	33.91	33.36	33.20	33.36	33.69	31.79	30.54	29.10	27.97
Land Loans	18.89	18.34	18.01	18.04	17.32	16.50	15.76	14.60	13.49
Commercial Loans	54.46	56.62	52.07	50.87	51.18	46.00	43.55	43.30	42.26
Consumer Loans	83.29	91.14	88.43	82.25	92.63	89.92	86.02	96.67	86.45
Repossessed Assets, Net	2.47	1.90	1.50	1.26	1.24	1.07	1.02	0.74	0.71
Real Estate Held for Investment, Net	0.19	0.19	0.19	0.19	0.19	0.18	0.18	0.18	0.21
Office Premises & Equipment	11.49	11.47	11.46	11.57	11.78	11.30	11.28	11.09	10.85
Other Assets	111.21	105.45	102.44	102.23	95.09	92.84	85.99	84.56	77.19
Less: Contra Assets & Valuation Allowances	8.72	7.46	7.34	6.94	7.05	6.86	6.78	7.00	6.70
<b>TOTAL LIABILITIES AND CAPITAL (\$ Billions)</b>	<b>\$1,570.52</b>	<b>\$1,503.42</b>	<b>\$1,490.25</b>	<b>\$1,410.82</b>	<b>\$1,633.59</b>	<b>\$1,534.35</b>	<b>\$1,499.00</b>	<b>\$1,464.12</b>	<b>\$1,429.55</b>
<b>TOTAL DEPOSITS AND ESCROWS</b>	<b>954.78</b>	<b>948.49</b>	<b>953.14</b>	<b>876.02</b>	<b>933.95</b>	<b>883.43</b>	<b>866.64</b>	<b>835.78</b>	<b>822.06</b>
Deposits < or = to Insurance Limits	576.99	571.73	576.56	552.61	574.83	541.45	526.60	506.83	489.92
Deposits > Insurance Limits	377.79	376.76	376.58	323.41	359.12	341.98	340.03	328.95	332.14
Escrows	13.46	14.93	16.31	15.02	23.72	24.58	24.77	22.92	29.95
<b>BORROWINGS</b>	<b>419.31</b>	<b>355.92</b>	<b>341.06</b>	<b>349.92</b>	<b>495.22</b>	<b>473.68</b>	<b>459.23</b>	<b>461.55</b>	<b>450.64</b>
Advances From FHLB	291.22	214.94	211.73	214.03	285.76	271.73	270.06	274.01	269.25
Repurchase Agreements & FedFunds Purchased	57.25	68.26	61.24	66.82	86.32	81.82	75.62	76.12	76.65
Other Borrowings	70.83	72.72	68.09	69.06	123.14	120.13	113.55	111.41	104.73
Other Liabilities	36.82	36.56	36.66	33.67	53.67	35.35	32.77	28.45	25.46
Equity Capital	159.60	162.44	159.39	151.21	150.75	141.89	140.36	138.34	131.40
Capital Stock and Paid-In Capital	124.00	119.60	101.92	95.55	92.62	85.34	83.47	81.55	74.76
Unrealized Gains (Losses) AFS Securities	(1.70)	(1.88)	(0.55)	(0.75)	(0.87)	(2.49)	(1.76)	(0.95)	(0.54)
Retained Earnings	38.13	45.33	58.71	57.11	59.82	59.09	59.03	58.39	57.90

## STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005
NUMBER OF INSTITUTIONS:	831	836	838	845	853	854	856	863	866
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	1.01	0.97	0.98	1.15	1.09	1.07	1.13	1.32	1.29
Investment Securities	7.77	5.85	6.12	5.55	4.75	4.57	4.62	4.39	4.38
Mortgage Backed Securities	12.53	13.02	12.34	11.81	12.86	11.39	11.77	11.72	11.55
1 - 4 Family Mortgages	50.66	50.91	51.81	51.54	54.61	56.41	56.48	55.64	56.72
Home Equity Lines of Credit	7.05	7.07	6.24	5.67	5.96	6.05	6.11	6.18	6.25
Multi family Mortgages	4.14	4.22	4.32	4.71	4.55	4.41	4.45	4.54	4.64
Nonresidential Mortgages	4.32	4.34	4.30	4.49	4.00	3.72	3.70	3.72	3.75
Construction Loans	2.16	2.22	2.23	2.36	2.06	2.07	2.04	1.99	1.96
Land Loans	1.20	1.22	1.21	1.28	1.06	1.08	1.05	1.00	0.94
Commercial Loans	3.47	3.77	3.49	3.61	3.13	3.00	2.91	2.96	2.96
Consumer Loans	5.30	6.06	5.93	5.83	5.67	5.86	5.74	6.60	6.05
Repossessed Assets, Net	0.16	0.13	0.10	0.09	0.08	0.07	0.07	0.05	0.05
Real Estate Held for Investment, Net	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Office Premises & Equipment	0.73	0.76	0.77	0.82	0.72	0.74	0.75	0.76	0.76
Other Assets	7.08	7.01	6.87	7.25	5.82	6.05	5.74	5.78	5.40
Less: Contra Assets & Valuation Allowances	0.56	0.50	0.49	0.49	0.43	0.45	0.45	0.48	0.47
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	60.79	63.09	63.96	62.09	57.17	57.58	57.81	57.08	57.50
Deposits < or = to Insurance Limits	36.74	38.03	38.69	39.17	35.19	35.29	35.13	34.62	34.27
Deposits > Insurance Limits	24.06	25.06	25.27	22.92	21.98	22.29	22.68	22.47	23.23
Escrows	0.86	0.99	1.09	1.06	1.45	1.60	1.65	1.57	2.10
BORROWINGS	26.70	23.67	22.89	24.80	30.31	30.87	30.64	31.52	31.52
Advances From FHLB	18.54	14.30	14.21	15.17	17.49	17.71	18.02	18.72	18.83
Repurchase Agreements & FedFunds Purchased	3.65	4.54	4.11	4.74	5.28	5.33	5.05	5.20	5.36
Other Borrowings	4.51	4.84	4.57	4.90	7.54	7.83	7.58	7.61	7.33
Other Liabilities	2.34	2.43	2.46	2.39	3.29	2.30	2.19	1.94	1.78
Equity Capital	10.16	10.80	10.70	10.72	9.23	9.25	9.36	9.45	9.19
Capital Stock and Paid-In Capital	7.90	7.96	6.84	6.77	5.67	5.56	5.57	5.57	5.23
Unrealized Gains (Losses) AFS Securities	(0.11)	(0.12)	(0.04)	(0.05)	(0.05)	(0.16)	(0.12)	(0.07)	(0.04)
Retained Earnings	2.43	3.02	3.94	4.05	3.66	3.85	3.94	3.99	4.05

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

FOR THE QUARTER ENDING:	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005
NUMBER OF INSTITUTIONS:	831	836	838	845	853	854	856	863	866
TOTAL ASSETS (Percent Change)	14.42	10.71	12.64	9.85	16.79	13.67	15.25	14.67	18.50
Cash and Noninterest-Earning Deposits	8.97	2.18	(1.26)	(3.77)	(0.92)	(6.90)	(6.40)	12.51	3.15
Investment Securities	41.31	8.08	35.48	26.37	28.07	21.56	31.19	16.02	5.71
Mortgage Backed Securities	17.66	15.07	6.62	0.71	30.05	14.22	15.44	13.07	15.43
1 - 4 Family Mortgages	9.07	5.07	7.32	4.36	10.71	10.54	13.13	13.11	21.96
Home Equity Lines of Credit	39.71	40.61	22.75	5.79	9.80	7.32	11.47	15.70	32.93
Multi family Mortgages	0.83	9.43	12.34	16.31	14.46	7.16	10.11	11.47	17.12
Nonresidential Mortgages	14.84	26.15	25.43	26.40	27.68	13.62	11.46	11.47	12.48
Construction Loans	8.13	11.62	12.95	18.10	23.90	23.96	24.44	23.24	20.95
Land Loans	15.62	16.55	18.90	25.34	33.45	39.11	42.72	41.43	39.64
Commercial Loans	26.17	35.24	31.11	27.77	23.23	10.03	13.33	12.16	13.77
Consumer Loans	16.27	17.19	19.05	11.92	25.34	32.33	29.93	26.33	15.98
Repossessed Assets, Net	123.29	85.26	55.37	84.75	82.49	56.91	49.17	6.29	(4.34)
Real Estate Held for Investment, Net	0.33	6.54	8.18	4.34	1.13	(20.00)	(20.11)	(17.21)	(12.07)
Office Premises & Equipment	5.40	8.67	7.56	10.52	11.73	9.01	11.53	8.62	12.36
Other Assets	34.14	26.19	33.39	35.73	25.33	27.64	17.35	20.75	13.11
Less: Contra Assets & Valuation Allowances	38.16	12.85	12.53	7.47	11.43	10.31	7.83	7.15	5.06
TOTAL LIABILITIES AND CAPITAL (Percent Chg)	14.42	10.71	12.64	9.85	16.79	13.67	15.25	14.67	18.50
TOTAL DEPOSITS AND ESCROWS	14.13	17.36	19.68	14.23	15.33	12.75	13.14	12.94	16.32
Deposits < or = to Insurance Limits	10.58	13.55	17.38	16.92	19.19	15.92	13.58	13.36	12.94
Deposits > Insurance Limits	20.03	23.64	23.37	9.90	9.64	8.07	12.46	12.30	21.67
Escrows	(22.85)	(18.54)	(14.94)	(15.32)	(20.48)	(16.07)	(15.64)	(14.60)	6.12
BORROWINGS	11.14	(10.04)	(9.06)	(6.12)	13.78	13.99	17.65	16.18	22.92
Advances From FHLB	24.16	(9.24)	(8.20)	(10.04)	7.96	4.80	14.41	15.33	22.10
Repurchase Agreements & FedFunds Purchased	(16.48)	(11.04)	(10.43)	(5.14)	12.78	20.93	14.14	10.75	22.74
Other Borrowings	(4.48)	(11.43)	(10.44)	7.28	30.97	35.59	28.98	22.50	25.23
Other Liabilities	16.08	17.52	29.19	30.92	109.15	37.97	25.52	20.65	19.92
Equity Capital	24.97	31.41	29.40	25.14	17.02	12.22	17.23	19.44	17.60
Capital Stock and Paid-In Capital	67.80	68.87	46.65	41.43	26.26	18.15	22.16	26.33	19.28
Unrealized Gains (Losses) AFS Securities	92.43	(21.15)	(67.48)	(15.85)	61.67	(858.44)	393.82	(291.87)	(208.00)
Retained Earnings	(31.10)	(18.33)	5.13	4.19	5.49	8.24	12.79	13.30	16.90

STRUCTURAL DATA AND LOAN ACTIVITY

FOR THE QUARTER ENDING:	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005
NUMBER OF INSTITUTIONS:	831	836	838	845	853	854	856	863	866

SELECTED STRUCTURAL DATA									
Number of New Thrifts	7	7	4	3	5	6	5	3	4
Consolidated Assets (\$ Billions)	1.57	0.89	95.01	0.33	11.96	1.03	2.57	1.45	0.25
Number of Conservatorships/Receiverships	0	0	0	0	0	0	0	0	0
Consolidated Assets (\$ Billions)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Number of Bank Charter Conversions	3	1	7	3	1	1	2	1	3
Consolidated Assets (\$ Billions)	18.37	5.28	7.93	233.20	0.05	0.28	16.03	0.03	8.18
Number of Bank Acquisitions	7	3	2	4	2	2	8	3	1
Consolidated Assets (\$ Billions)	4.35	2.46	0.18	2.95	0.29	0.34	3.75	10.30	0.01
Number of Thrift Mergers	1	4	2	4	3	5	2	2	1
Consolidated Assets (\$ Billions)	N/A	0.32	0.60	5.84	4.03	0.51	0.05	0.21	0.05

LOAN ACTIVITY (\$ Millions)									
Mortgage Pool Securities									
Total Purchases	\$64,468.51	\$99,213.94	\$110,979.92	\$88,071.17	\$135,767.85	\$97,568.57	\$92,357.24	\$160,912.63	\$98,271.72
Total Sales	52,520.38	76,344.64	91,066.15	86,343.61	100,316.56	89,461.49	76,329.77	142,223.93	73,387.00
Mortgage Originations	185,718.73	194,583.88	169,214.37	134,339.95	172,132.30	171,062.71	164,634.77	187,097.13	204,180.14
Construction Loans	8,110.64	8,449.58	7,836.50	9,008.00	9,275.83	9,863.18	9,672.51	9,814.84	9,894.43
1-4 Family Mortgages	5,217.29	5,729.74	5,373.57	6,399.76	6,714.85	7,296.20	7,307.45	7,273.02	7,298.97
Permanent Loans Secured by 1-4 Family Unit	165,078.57	173,321.58	149,556.44	112,115.35	149,891.29	148,460.93	142,609.49	163,937.10	181,276.99
Mortgage Refinancings	82,024.65	94,144.36	88,315.14	52,357.64	46,614.95	53,599.00	58,225.24	64,114.67	68,158.28
Mortgage Purchases	35,203.61	51,592.30	57,431.11	59,115.20	106,120.44	87,095.31	85,675.16	91,612.24	97,858.31
Secured by 1-4 Family Mortgages	31,822.66	47,593.53	53,984.83	55,328.08	103,599.16	84,565.44	83,473.29	88,771.92	94,987.92
Mortgage Sales	127,914.74	171,638.16	182,522.84	127,289.05	169,867.69	141,874.16	138,419.03	159,076.68	167,832.19
Secured by 1-4 Family Mortgages	123,235.16	166,482.83	177,708.75	123,421.92	167,197.24	138,559.75	135,393.16	155,789.97	164,830.21
Nonmortgage Originations and Purchases	99,096.67	104,293.80	90,711.08	95,918.72	88,663.67	84,169.26	69,355.69	83,195.81	85,863.58
Consumer Loans	47,162.81	48,491.41	42,912.22	46,866.68	47,888.37	49,742.84	40,075.26	43,390.11	43,719.24

OTHER INDICATORS (Percent Annualized)									
Asset Growth Rate	24.52	1.10	(2.13)	3.74	22.85	9.43	14.42	12.24	14.38
Cost of Funds	4.27	4.44	4.30	4.15	4.09	3.73	3.38	3.22	2.89
Asset Yield	6.73	7.22	6.98	6.92	6.54	6.52	6.10	5.98	5.63
Mortgage Portfolio Yield	6.85	6.98	7.10	6.82	6.49	6.31	6.05	5.84	5.53
Earnings Efficiency	106.52	107.74	108.17	107.58	108.71	107.29	107.74	107.24	107.49
Operating Efficiency	65.34	62.79	61.89	63.66	69.93	64.80	62.45	60.43	59.89



CAPI TAL MEASURES

FOR THE QUARTER ENDING:	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005
NUMBER OF INSTITUTIONS:	831	836	838	845	853	854	856	863	866

CAPI TAL COMPLIANCE									
Meet FDICIA Capital Standards	828	832	836	844	852	854	856	862	862
Percent of Thrifts	99.64	99.52	99.76	99.88	99.88	100.00	100.00	99.88	99.54
Consolidated Assets (\$ Billions)	\$1,570.24	\$1,500.64	\$1,490.07	\$1,410.75	\$1,633.55	\$1,534.35	\$1,499.00	\$1,464.07	\$1,428.09
Fail FDICIA Capital Standards	3	4	2	0	1	0	0	0	1
Percent of Thrifts	0.36	0.48	0.24	0.00	0.12	0.00	0.00	0.00	0.12
Consolidated Assets (\$ Billions)	\$0.28	\$2.78	\$0.18	\$0.00	\$0.04	\$0.00	\$0.00	\$0.00	\$1.07
Critically Undercapitalized	0	0	0	0	0	0	0	0	0
Percent of Thrifts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CAPI TAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$125.66	\$129.50	\$124.22	\$116.56	\$128.44	\$123.02	\$120.90	\$116.97	\$112.57
Tangible Equity Ratio	8.20	8.83	8.56	8.49	7.99	8.13	8.19	8.11	7.99
Median Ratio	10.50	10.43	10.36	10.26	10.26	10.15	10.13	10.20	10.15
Tier 1 Capital (\$ Billions)	\$125.99	\$129.86	\$124.60	\$116.97	\$128.91	\$123.55	\$121.45	\$117.54	\$112.64
Tier 1 Leverage Ratio	8.22	8.85	8.58	8.52	8.01	8.16	8.22	8.15	7.99
Median Ratio	10.50	10.43	10.36	10.26	10.26	10.15	10.13	10.20	10.15
Tier 1 Risk-based Capital Ratio	12.31	13.00	12.61	12.52	12.09	12.37	12.57	12.43	12.44
Median Ratio	17.21	17.34	17.42	17.12	16.83	16.73	17.10	17.20	17.20
Risk-based Capital (\$ Billions)	\$140.89	\$144.01	\$138.50	\$130.40	\$141.98	\$135.98	\$132.96	\$129.40	\$124.28
Total Risk-based Capital Ratio	14.04	14.75	14.36	14.33	13.64	13.94	14.07	13.97	13.86
Median Ratio	18.00	18.16	18.13	17.89	17.59	17.61	17.94	17.99	17.91

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005
NUMBER OF INSTITUTIONS:	831	836	838	845	853	854	856	863	866
<b>LOANS 30-89 DAYS DELINQUENT (\$ Millions)</b>									
Total Including Repurchased GNMA Loans	\$18,222.38	\$14,127.94	\$12,140.80	\$11,175.93	\$11,457.27	\$9,685.05	\$9,097.71	\$9,776.47	\$8,702.58
Repurchased GNMA Loans	565.75	528.52	516.93	637.82	749.94	1,006.07	893.69	1,147.57	1,138.94
Total Excluding Repurchased GNMA Loans	17,656.63	13,599.42	11,623.87	10,538.12	10,707.33	8,678.98	8,204.02	8,628.90	7,563.65
<b>Mortgage Loans</b>									
Construction & Land Loans	1,225.35	666.77	660.08	649.67	465.74	306.09	316.84	320.35	235.43
Nonresidential Mortgages	403.68	333.90	362.98	291.99	330.26	249.79	232.57	256.92	230.12
Multi Family Mortgages	191.38	182.78	136.14	128.65	124.46	90.31	114.74	123.19	83.78
1-4 Family Mortgages	14,661.05	11,273.42	9,482.11	8,383.44	8,776.14	7,560.51	7,064.37	7,378.02	6,637.00
Home Equity Lines of Credit	1,321.33	957.37	801.64	654.95	554.17	432.09	393.46	427.65	364.51
<b>Nonmortgage Loans and Leases</b>									
Commercial Loans	478.47	451.34	497.22	443.05	532.22	404.93	443.89	421.84	420.45
Consumer Loans	1,262.45	1,219.72	1,002.27	1,279.14	1,228.45	1,073.42	925.31	1,276.14	1,095.81
<b>NONCURRENT LOANS (\$ Millions)</b>									
Total Including Repurchased GNMA Loans	\$16,240.76	\$12,454.60	\$10,405.39	\$8,645.73	\$9,181.33	\$8,499.70	\$8,575.32	\$8,668.55	\$8,137.45
Repurchased GNMA Loans	761.27	793.75	881.99	973.54	1,767.07	2,344.92	2,604.79	2,945.44	2,238.15
Total Excluding Repurchased GNMA Loans	15,479.49	11,660.84	9,523.40	7,672.19	7,414.26	6,154.78	5,970.53	5,723.11	5,899.30
<b>Mortgage Loans</b>									
Construction & Land Loans	1,436.77	914.42	627.57	465.95	378.23	225.30	218.21	178.49	210.94
Nonresidential Mortgages	462.47	442.98	417.48	341.37	299.14	256.08	275.03	307.86	287.53
Multi Family Mortgages	242.51	186.11	158.60	141.67	121.11	105.84	94.70	103.59	90.01
1-4 Family Mortgages	12,846.34	9,670.28	7,975.14	6,492.02	7,063.50	6,792.32	6,948.42	6,994.79	6,513.09
Home Equity Lines of Credit	986.99	724.51	544.02	355.43	298.67	216.23	185.62	175.79	137.95
<b>Nonmortgage Loans and Leases</b>									
Commercial Loans	468.50	488.36	505.72	459.88	595.69	510.16	463.26	475.49	512.87
Consumer Loans	784.17	752.46	720.88	744.85	723.66	610.01	575.70	608.34	523.01
<b>NET CHARGE-OFFS (\$ Millions)</b>									
Mortgage Loans	\$1,685.85	\$1,167.78	\$1,033.10	\$1,368.99	\$904.97	\$693.40	\$624.00	\$1,034.46	\$631.17
Construction & Land Loans	121.15	22.23	19.09	22.82	8.49	6.54	4.49	(0.04)	(2.98)
Nonresidential Mortgages	7.71	8.35	9.89	(3.63)	12.14	5.12	7.38	13.58	(0.46)
Multi Family Mortgages	3.19	4.30	3.67	1.46	2.25	3.78	(1.18)	3.32	(6.50)
1-4 Family Mortgages	569.49	312.57	189.44	527.24	150.80	97.23	84.27	79.18	75.45
Home Equity Lines of Credit	209.79	106.86	60.00	16.38	14.57	8.13	11.95	6.19	11.72
<b>Nonmortgage Loans and Leases</b>									
Commercial Loans	161.85	174.20	136.11	149.09	120.99	100.10	114.27	169.63	152.34
Consumer Loans	754.59	619.68	667.13	602.77	570.29	442.14	382.72	755.22	381.84
Repossessed Assets	56.81	37.36	25.91	35.06	31.73	23.30	15.44	20.00	14.66
Other	11.07	(10.91)	(18.14)	34.20	8.28	15.19	16.62	(6.42)	16.81
<b>REPOSSESSED ASSETS, NET (\$ Millions)</b>									
Construction & Land Loans	\$2,470.56	\$1,901.29	\$1,496.28	\$1,263.42	\$1,235.96	\$1,071.56	\$1,018.21	\$738.47	\$714.08
Nonresidential Mortgages	198.28	157.27	124.51	111.33	80.81	70.74	66.11	68.08	54.92
Multi Family Mortgages	94.02	84.87	80.23	65.78	94.74	102.93	72.46	81.55	86.54
1-4 Family Mortgages	26.29	15.23	13.28	16.14	11.39	15.64	8.57	7.96	10.41
Other	2,056.35	1,571.04	1,194.09	922.39	877.98	705.40	667.78	543.68	526.75
	95.61	72.88	84.17	147.78	171.06	176.84	203.28	37.20	35.46
<b>ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)</b>									
Real Estate Loans	\$981.34	\$945.77	\$951.70	\$908.28	\$1,082.94	\$1,038.50	\$1,015.09	\$979.21	\$972.34
Percent of Total Assets	62.49	62.91	63.86	64.38	66.29	67.68	67.72	66.88	68.02
<b>Noncurrent Real Estate Loans</b>									
Including Repurchased GNMA Loans	14.99	11.21	9.18	7.44	7.86	7.38	7.54	7.58	7.10
Percent of Total Assets	0.95	0.75	0.62	0.53	0.48	0.48	0.50	0.52	0.50
Excluding Repurchased GNMA Loans	14.23	10.42	8.30	6.47	6.09	5.03	4.93	4.64	4.86
Percent of Total Assets	0.91	0.69	0.56	0.46	0.37	0.33	0.33	0.32	0.34
<b>Real Estate Owned</b>									
Percent of Total Assets	2.40	1.85	1.45	1.22	1.20	1.05	0.99	0.70	0.68
<b>Troubled Real Estate Loans</b>									
Including Repurchased GNMA Loans	17.39	13.06	10.63	8.66	9.06	8.43	8.53	8.29	7.78
Percent of Total Assets	1.11	0.87	0.71	0.61	0.55	0.55	0.57	0.57	0.54
Excluding Repurchased GNMA Loans	16.63	12.27	9.75	7.69	7.30	6.08	5.92	5.34	5.54
Percent of Total Assets	1.06	0.82	0.65	0.55	0.45	0.40	0.40	0.36	0.39
<b>Valuation Allowances</b>									
Coverage Ratio	9.07	7.64	7.50	7.08	7.24	7.04	6.97	7.25	6.94
Including Repurchased GNMA Loans	53.41	59.54	70.10	79.76	76.29	80.21	78.62	80.26	81.94
Excluding Repurchased GNMA Loans	56.04	63.60	76.60	89.89	94.47	110.77	112.92	121.57	113.03
Reserve Ratio	0.78	0.68	0.67	0.66	0.57	0.58	0.59	0.62	0.61

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006	MAR 2006	DEC 2005	SEP 2005
NUMBER OF INSTITUTIONS:	831	836	838	845	853	854	856	863	866
<b>LOANS 30-89 DAYS DELINQUENT (% Total Assets)</b>									
Total Including Repurchased GNMA Loans	1.16	0.94	0.81	0.79	0.70	0.63	0.61	0.67	0.61
Repurchased GNMA Loans	0.04	0.04	0.03	0.05	0.05	0.07	0.06	0.08	0.08
Total Excluding Repurchased GNMA Loans	1.12	0.90	0.78	0.75	0.66	0.57	0.55	0.59	0.53
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	2.32	1.29	1.29	1.26	0.91	0.63	0.68	0.73	0.57
Nonresidential Mortgages	0.60	0.51	0.57	0.46	0.51	0.44	0.42	0.47	0.43
Multi Family Mortgages	0.29	0.29	0.21	0.19	0.17	0.13	0.17	0.19	0.13
1-4 Family Mortgages	1.84	1.47	1.23	1.15	0.98	0.87	0.83	0.91	0.82
Home Equity Lines of Credit	1.19	0.90	0.86	0.82	0.57	0.47	0.43	0.47	0.41
Nonmortgage Loans and Leases									
Commercial Loans	0.88	0.80	0.95	0.87	1.04	0.88	1.02	0.97	0.99
Consumer Loans	1.52	1.34	1.13	1.56	1.33	1.19	1.08	1.32	1.27
<b>NONCURRENT LOANS (% Total Assets)</b>									
Total Including Repurchased GNMA Loans	1.03	0.83	0.70	0.61	0.56	0.55	0.57	0.59	0.57
Repurchased GNMA Loans	0.05	0.05	0.06	0.07	0.11	0.15	0.17	0.20	0.16
Total Excluding Repurchased GNMA Loans	0.99	0.78	0.64	0.54	0.45	0.40	0.40	0.39	0.41
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	2.72	1.77	1.23	0.91	0.74	0.47	0.47	0.41	0.51
Nonresidential Mortgages	0.68	0.68	0.65	0.54	0.46	0.45	0.50	0.57	0.54
Multi Family Mortgages	0.37	0.29	0.25	0.21	0.16	0.16	0.14	0.16	0.14
1-4 Family Mortgages	1.61	1.26	1.03	0.89	0.79	0.78	0.82	0.86	0.80
Home Equity Lines of Credit	0.89	0.68	0.58	0.44	0.31	0.23	0.20	0.19	0.15
Nonmortgage Loans and Leases									
Commercial Loans	0.86	0.86	0.97	0.90	1.16	1.11	1.06	1.10	1.21
Consumer Loans	0.94	0.83	0.82	0.91	0.78	0.68	0.67	0.63	0.61
<b>NET CHARGE-OFFS (% Total Assets)</b>									
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.23	0.04	0.04	0.04	0.02	0.01	0.01	0.00	(0.01)
Nonresidential Mortgages	0.01	0.01	0.02	(0.01)	0.02	0.01	0.01	0.02	0.00
Multi Family Mortgages	0.00	0.01	0.01	0.00	0.00	0.01	0.00	0.00	(0.01)
1-4 Family Mortgages	0.07	0.04	0.02	0.07	0.02	0.01	0.01	0.01	0.01
Home Equity Lines of Credit	0.19	0.10	0.06	0.02	0.01	0.01	0.01	0.01	0.01
Nonmortgage Loans and Leases									
Commercial Loans	0.30	0.31	0.26	0.29	0.24	0.22	0.26	0.39	0.36
Consumer Loans	0.91	0.68	0.75	0.73	0.62	0.49	0.44	0.78	0.44
Reposessed Assets	2.30	1.97	1.73	2.77	2.57	2.17	1.52	2.71	2.05
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>REPOSSESSED ASSETS, NET (% Total Assets)</b>									
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans									
Construction & Land Loans	0.38	0.30	0.24	0.22	0.16	0.15	0.14	0.16	0.13
Nonresidential Mortgages	0.14	0.13	0.13	0.10	0.14	0.18	0.13	0.15	0.16
Multi Family Mortgages	0.04	0.02	0.02	0.02	0.02	0.02	0.01	0.01	0.02
1-4 Family Mortgages	0.26	0.21	0.15	0.13	0.10	0.08	0.08	0.07	0.06
Other	0.09	0.07	0.08	0.14	0.18	0.19	0.24	0.04	0.05
<b>ASSET QUALITY SUMMARY (% Total Assets)</b>									
Net Chargeoffs (Annualized)	0.43	0.31	0.28	0.39	0.22	0.18	0.17	0.28	0.18
Net Provisions For Losses (Annualized)	0.90	0.38	0.33	0.45	0.22	0.19	0.15	0.26	0.20
Valuation Allowances	0.58	0.51	0.50	0.50	0.44	0.46	0.46	0.49	0.49
Noncurrent Loans									
Including Repurchased GNMA Loans	1.03	0.83	0.70	0.61	0.56	0.55	0.57	0.59	0.57
Excluding Repurchased GNMA Loans	0.99	0.78	0.64	0.54	0.45	0.40	0.40	0.39	0.41
Reposessed Assets, Net (% Total Assets)	0.16	0.13	0.10	0.09	0.08	0.07	0.07	0.05	0.05
Troubled Assets									
Including Repurchased GNMA Loans	1.19	0.95	0.80	0.70	0.64	0.62	0.64	0.64	0.62
Excluding Repurchased GNMA Loans	1.14	0.90	0.74	0.63	0.53	0.47	0.47	0.44	0.46

SELECTED INDICATORS

BY FDICIA CATEGORY

THIRD QUARTER 2007:	WELL- CAPITALIZED	ADEQUATELY CAPITALIZED	UNDER- CAPITALIZED	SIGNIFICANTLY UNDER- CAPITALIZED	INDUSTRY
NUMBER OF INSTITUTIONS:	820	8	2	1	831

Total Assets (\$ Billions)	\$1,565.63	\$4.61	\$0.17	\$0.11	\$1,570.52
Tier 1 Leverage Ratio (Percent)	8.23	6.16	4.20	3.38	8.22
Median Ratio	10.55	5.77	4.09	3.38	10.50
Total Risk-based Capital Ratio (Percent)	14.06	9.42	6.91	4.72	14.04
Median Ratio	18.11	9.28	6.67	4.72	18.00
Return on Average Assets (Percent Annualized)	0.18	0.34	(2.48)	(10.53)	0.18
Median Ratio	0.49	0.05	(2.26)	(10.53)	0.48
Net Interest Margin (Percent Annualized)	2.60	2.45	1.70	2.04	2.60
Median Ratio	2.88	2.51	1.63	2.04	2.87
Number of Profitable Thrifts	684	4	0	0	688
Profits (\$ Millions)	\$2,289.43	\$4.71	\$0.00	\$0.00	\$2,294.14
Number of Unprofitable Thrifts	136	4	2	1	143
Losses (\$ Millions)	(\$1,584.72)	(\$1.37)	(\$1.07)	(\$2.91)	(\$1,590.06)
Valuation Allowances (Percent of Total Assets)	0.58	0.58	0.52	0.54	0.58
Troubled Assets (Percent of Total Assets)	1.19	0.96	2.31	6.14	1.19
Asset Growth Rate (Percent Annualized)	24.32	109.72	(26.39)	5.29	24.52

BY PROBLEM THRIFTS

THIRD QUARTER 2007:	SAFETY AND SOUNDNESS COMPOSITE RATINGS 4 AND 5	COMPLIANCE COMPOSITE RATINGS 4 AND 5
NUMBER OF INSTITUTIONS:	12	2

Seventeen de novo thrifts have not been assigned a safety and soundness and compliance examination ratings. These reported total assets of \$15.9 billion and net income of \$45.3 million.

STATEMENT OF OPERATIONS  
BY REGION

THIRD QUARTER 2007:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	185	201	205	170	70	831
PROFITABILITY (Percent)						
Return on Average Assets (Annualized)	(0.29)	(0.44)	0.30	0.79	0.63	0.18
Median Ratio	0.42	0.49	0.38	0.66	0.67	0.48
Return on Average Equity (Annualized)	(2.55)	(5.80)	2.94	9.07	5.40	1.77
Median Ratio	3.23	3.52	2.82	5.38	5.95	3.65
Net Interest Margin (Annualized)	2.23	2.34	2.43	2.65	3.00	2.60
Median Ratio	2.72	2.95	2.73	3.08	3.20	2.87
Number of Profitable Thrifts	151	160	162	152	63	688
Percent Profitable	81.62	79.60	79.02	89.41	90.00	82.79
Profits (\$ Millions)	\$536.94	\$159.08	\$173.92	\$272.15	\$1,152.05	\$2,294.14
Number of Unprofitable Thrifts	34	41	43	18	7	143
Percent Unprofitable	18.38	20.40	20.98	10.59	10.00	17.21
Losses (\$ Millions)	(\$812.52)	(\$473.75)	(\$74.29)	(\$11.82)	(\$217.69)	(\$1,590.06)
EARNINGS (\$ Millions)						
Interest Income	\$5,502.69	\$4,411.60	\$2,030.09	\$2,125.83	\$9,940.82	\$24,011.03
Interest Expense	3,369.65	2,727.42	1,233.87	1,256.01	5,468.40	14,055.35
NET INTEREST INCOME	2,133.04	1,684.18	796.23	869.82	4,472.42	9,955.68
Loss Provisions-Interest Bearing Assets	285.17	1,232.20	170.87	162.65	1,670.68	3,521.56
Noninterest Income	266.34	451.92	424.79	498.64	3,312.05	4,953.74
Mortgage Loan Servicing Fees	75.24	11.52	7.83	18.51	174.91	288.01
Other Fees and Charges	505.77	275.29	373.50	425.03	2,611.84	4,191.42
Other Noninterest Income	(314.66)	165.11	43.46	55.10	525.30	474.30
Noninterest Expense	2,609.91	1,363.88	911.75	855.47	4,755.06	10,496.08
G&A Expense	1,722.07	1,343.65	899.88	846.53	4,620.33	9,432.47
Goodwill Amortization	887.24	11.03	9.90	6.64	100.74	1,015.54
Loss Provisions-Noninterest Bearing Assets	0.60	9.20	1.98	2.31	33.99	48.08
Income Before Taxes & Extraordinary Items	(495.69)	(459.99)	138.39	350.33	1,358.72	891.77
Income Taxes	(219.89)	(145.32)	38.77	90.00	424.36	187.91
Extraordinary Items	0.22	0.01	0.00	0.00	0.00	0.22
NET INCOME	(275.58)	(314.67)	99.62	260.34	934.37	704.08
PROFITABILITY (Percent of Avg Assets Annualized)						
Interest Income	5.74	6.13	6.19	6.47	6.66	6.27
Interest Expense	3.52	3.79	3.76	3.82	3.67	3.67
NET INTEREST INCOME	2.23	2.34	2.43	2.65	3.00	2.60
Loss Provisions-Interest Bearing Assets	0.30	1.71	0.52	0.49	1.12	0.92
Noninterest Income	0.28	0.63	1.29	1.52	2.22	1.29
Mortgage Loan Servicing Fees	0.08	0.02	0.02	0.06	0.12	0.08
Other Fees and Charges	0.53	0.38	1.14	1.29	1.75	1.10
Other Noninterest Income	(0.33)	0.23	0.13	0.17	0.35	0.12
Noninterest Expense	2.72	1.89	2.78	2.60	3.19	2.74
G&A Expense	1.80	1.87	2.74	2.58	3.10	2.46
Goodwill Amortization	0.93	0.02	0.03	0.02	0.07	0.27
Loss Provisions-Noninterest Bearing Assets	0.00	0.01	0.01	0.01	0.02	0.01
Income Before Taxes & Extraordinary Items	(0.52)	(0.64)	0.42	1.07	0.91	0.23
Income Taxes	(0.23)	(0.20)	0.12	0.27	0.28	0.05
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
NET INCOME	(0.29)	(0.44)	0.30	0.79	0.63	0.18

STATEMENT OF CONDITION  
BY REGION

THIRD QUARTER 2007:	NORTHEAST	SOUTHEAST	CENTRAL	MI DWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	185	201	205	170	70	831
<b>TOTAL ASSETS (\$ Billions)</b>						
TOTAL ASSETS (\$ Billions)	\$405.82	\$289.44	\$131.73	\$136.99	\$606.54	\$1,570.52
Cash and Noninterest-Earning Deposits	3.65	3.73	1.36	2.20	4.94	15.89
Investment Securities	36.73	24.32	9.38	19.34	32.34	122.11
Mortgage Backed Securities	90.93	39.29	14.02	15.73	36.81	196.78
1 - 4 Family Mortgages	158.23	168.16	64.59	50.63	354.06	795.67
Home Equity Lines of Credit	10.73	27.27	7.91	10.02	54.74	110.65
Multi family Mortgages	14.00	1.46	4.59	1.91	43.11	65.07
Nonresidential Mortgages	26.02	11.71	9.49	8.34	12.26	67.81
Construction Loans	6.45	6.53	3.96	7.67	9.29	33.91
Land Loans	1.51	5.93	4.13	2.98	4.34	18.89
Commercial Loans	23.05	4.63	3.72	7.03	16.03	54.46
Consumer Loans	16.58	12.03	8.96	15.62	30.10	83.29
Repossessed Assets, Net	0.19	0.51	0.33	0.14	1.30	2.47
Real Estate Held for Investment, Net	0.01	0.04	0.05	0.04	0.05	0.19
Office Premises & Equipment	2.41	2.17	1.41	1.29	4.22	11.49
Other Assets	27.70	10.85	6.46	4.82	61.38	111.21
Less: Contra Assets & Valuation Allowances	1.62	1.91	0.72	0.78	3.69	8.72
<b>TOTAL LIABILITIES AND CAPITAL (\$ Billions)</b>						
TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$405.82	\$289.44	\$131.73	\$136.99	\$606.54	\$1,570.52
TOTAL DEPOSITS AND ESCROWS	256.11	172.83	93.82	84.85	347.18	954.78
Deposits < or = to Insurance Limits	171.02	83.99	63.88	53.20	204.91	576.99
Deposits > Insurance Limits	85.09	88.84	29.94	31.66	142.27	377.79
Escrows	1.27	0.92	1.36	1.09	8.82	13.46
BORROWINGS	98.23	90.59	22.45	38.39	169.65	419.31
Advances From FHLB	60.36	77.60	16.73	37.06	99.47	291.22
Repurchase Agreements & FedFunds Purchased	28.01	12.01	4.04	0.46	12.73	57.25
Other Borrowings	9.86	0.98	1.67	0.88	57.45	70.83
Other Liabilities	7.02	3.84	1.56	1.93	22.49	36.82
Equity Capital	44.46	22.19	13.91	11.81	67.23	159.60
Capital Stock and Paid-In Capital	32.75	13.09	7.27	19.13	51.76	124.00
Unrealized Gains (Losses) AFS Securities	(0.78)	(0.59)	(0.03)	(0.01)	(0.29)	(1.70)
Retained Earnings	13.03	9.74	6.81	(7.27)	15.82	38.13

STATEMENT OF CONDITION  
BY REGION

THIRD QUARTER 2007:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	185	201	205	170	70	831
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TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	0.90	1.29	1.04	1.61	0.81	1.01
Investment Securities	9.05	8.40	7.12	14.12	5.33	7.77
Mortgage Backed Securities	22.41	13.57	10.64	11.48	6.07	12.53
1 - 4 Family Mortgages	38.99	58.10	49.03	36.96	58.37	50.66
Home Equity Lines of Credit	2.64	9.42	6.00	7.31	9.02	7.05
Multi family Mortgages	3.45	0.50	3.48	1.40	7.11	4.14
Nonresidential Mortgages	6.41	4.04	7.20	6.09	2.02	4.32
Construction Loans	1.59	2.26	3.00	5.60	1.53	2.16
Land Loans	0.37	2.05	3.14	2.17	0.72	1.20
Commercial Loans	5.68	1.60	2.83	5.13	2.64	3.47
Consumer Loans	4.09	4.16	6.80	11.41	4.96	5.30
Repossessed Assets, Net	0.05	0.18	0.25	0.10	0.21	0.16
Real Estate Held for Investment, Net	0.00	0.01	0.04	0.03	0.01	0.01
Office Premises & Equipment	0.59	0.75	1.07	0.94	0.70	0.73
Other Assets	6.83	3.75	4.91	3.52	10.12	7.08
Less: Contra Assets & Valuation Allowances	0.40	0.66	0.55	0.57	0.61	0.56
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TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	63.11	59.71	71.22	61.94	57.24	60.79
Deposits < or = to Insurance Limits	42.14	29.02	48.49	38.83	33.78	36.74
Deposits > Insurance Limits	20.97	30.69	22.73	23.11	23.46	24.06
Escrows	0.31	0.32	1.03	0.79	1.45	0.86
BORROWINGS	24.21	31.30	17.04	28.03	27.97	26.70
Advances From FHLB	14.87	26.81	12.70	27.05	16.40	18.54
Repurchase Agreements & FedFunds Purchased	6.90	4.15	3.07	0.33	2.10	3.65
Other Borrowings	2.43	0.34	1.27	0.64	9.47	4.51
Other Liabilities	1.73	1.33	1.18	1.41	3.71	2.34
Equity Capital	10.96	7.67	10.56	8.62	11.08	10.16
Capital Stock and Paid-In Capital	8.07	4.52	5.52	13.97	8.53	7.90
Unrealized Gains (Losses) AFS Securities	(0.19)	(0.20)	(0.02)	N/A	(0.05)	(0.11)
Retained Earnings	3.21	3.36	5.17	(5.31)	2.61	2.43

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

THIRD QUARTER 2007:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	185	201	205	170	70	831
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TOTAL ASSETS (Percent Change)	9.56	109.05	4.83	15.87	(2.15)	14.42
Cash and Noninterest-Earning Deposits	(10.33)	145.29	(5.13)	51.75	(19.00)	8.97
Investment Securities	46.16	152.71	15.09	(7.15)	42.62	41.31
Mortgage Backed Securities	14.86	86.03	18.30	(0.06)	(6.50)	17.66
1 - 4 Family Mortgages	(2.90)	145.57	(0.99)	34.25	(10.39)	9.07
Home Equity Lines of Credit	3.82	124.44	1.16	32.85	32.32	39.71
Multi family Mortgages	(2.74)	6.38	5.13	5.00	1.23	0.83
Nonresidential Mortgages	9.98	32.06	11.79	15.48	13.32	14.84
Construction Loans	6.68	10.56	(1.38)	11.41	9.29	8.13
Land Loans	43.77	14.15	(1.46)	19.99	26.99	15.62
Commercial Loans	21.50	15.37	21.87	16.82	44.29	26.17
Consumer Loans	39.37	113.77	3.25	20.19	(7.19)	16.27
Repossessed Assets, Net	107.71	327.27	48.71	87.59	116.75	123.29
Real Estate Held for Investment, Net	2.95	8.59	(10.03)	(4.12)	10.17	0.33
Office Premises & Equipment	11.00	15.68	2.95	15.76	(3.64)	5.40
Other Assets	24.78	105.67	24.74	9.38	33.88	34.14
Less: Contra Assets & Valuation Allowances	16.73	236.27	14.58	31.18	17.77	38.16
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TOTAL LIABILITIES AND CAPITAL (Percent Chg)	9.56	109.05	4.83	15.87	(2.15)	14.42
TOTAL DEPOSITS AND ESCROWS	11.78	88.24	6.48	19.20	(2.57)	14.13
Deposits < or = to Insurance Limits	9.66	45.16	6.80	15.06	1.47	10.58
Deposits > Insurance Limits	16.31	161.66	5.79	26.86	(7.85)	20.03
Escrows	4.29	(2.38)	5.04	(3.93)	(31.41)	(22.85)
BORROWINGS	1.22	171.87	(6.01)	8.38	(9.57)	11.14
Advances From FHLB	13.64	308.80	(16.25)	10.54	(8.71)	24.16
Repurchase Agreements & FedFunds Purchased	(1.86)	(11.50)	50.40	51.97	(45.71)	(16.48)
Other Borrowings	(35.94)	27.36	37.52	(45.03)	4.10	(4.48)
Other Liabilities	19.04	140.42	8.83	35.71	4.25	16.08
Equity Capital	15.61	91.17	13.68	15.98	21.73	24.97
Capital Stock and Paid-In Capital	27.70	142.40	43.55	338.39	54.85	67.80
Unrealized Gains (Losses) AFS Securities	70.34	219.74	(69.30)	344.75	106.12	92.43
Retained Earnings	(5.01)	51.70	(7.00)	(224.47)	(28.22)	(31.10)



CAPITAL MEASURES  
BY REGION

THIRD QUARTER 2007:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	185	201	205	170	70	831

CAPITAL COMPLIANCE						
Meet FDICIA Capital Standards	185	200	203	170	70	828
Percent of Thrifts	100.00	99.50	99.02	100.00	100.00	99.64
Consolidated Assets (\$ Billions)	\$405.82	\$289.32	\$131.57	\$136.99	\$606.54	\$1,570.24
Fail FDICIA Capital Standards	0	1	2	0	0	3
Percent of Thrifts	0.00	0.50	0.98	0.00	0.00	0.36
Consolidated Assets (\$ Billions)	\$0.00	\$0.13	\$0.16	\$0.00	\$0.00	\$0.28
Critically Undercapitalized	0	0	0	0	0	0
Percent of Thrifts	0.00	0.00	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)						
Tangible Equity (\$ Billions)	\$36.04	\$21.91	\$12.07	\$11.58	\$44.06	\$125.66
Tangible Equity Ratio	9.08	7.59	9.30	8.48	7.59	8.20
Median Ratio	10.79	10.36	10.92	9.94	9.94	10.50
Tier 1 Capital (\$ Billions)	\$36.04	\$21.92	\$12.07	\$11.58	\$44.39	\$125.99
Tier 1 Leverage Ratio	9.08	7.59	9.30	8.48	7.65	8.22
Median Ratio	10.79	10.36	10.92	9.94	9.94	10.50
Tier 1 Risk-based Capital Ratio	15.12	12.14	13.78	12.62	10.38	12.31
Median Ratio	20.33	16.15	17.89	15.48	15.70	17.21
Risk-based Capital (\$ Billions)	\$39.50	\$23.92	\$12.71	\$12.12	\$52.64	\$140.89
Total Risk-based Capital Ratio	16.71	13.26	14.61	13.38	12.88	14.04
Median Ratio	21.00	17.40	18.88	16.23	16.25	18.00

ASSET QUALITY INDICATORS  
BY REGION

THIRD QUARTER 2007:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	185	201	205	170	70	831
<b>LOANS 30-89 DAYS DELINQUENT (\$ Millions)</b>						
Total Including Repurchased GNMA Loans	\$2,568.53	\$4,037.83	\$1,616.99	\$1,573.22	\$8,425.81	\$18,222.38
Repurchased GNMA Loans	2.07	67.90	0.93	492.31	2.55	565.75
Total Excluding Repurchased GNMA Loans	2,566.46	3,969.93	1,616.07	1,080.91	8,423.26	17,656.63
<b>Mortgage Loans</b>						
Construction & Land Loans	100.75	161.44	541.25	108.10	313.81	1,225.35
Nonresidential Mortgages	149.17	79.49	104.78	49.21	21.04	403.68
Multi Family Mortgages	37.03	7.57	43.21	19.56	84.01	191.38
1-4 Family Mortgages	1,873.96	3,693.18	727.42	1,227.50	7,138.99	14,661.05
Home Equity Lines of Credit	34.14	439.57	114.38	50.89	682.35	1,321.33
<b>Nonmortgage Loans and Leases</b>						
Commercial Loans	135.12	35.50	48.77	32.01	227.06	478.47
Consumer Loans	272.50	60.65	151.58	136.83	640.89	1,262.45
<b>NONCURRENT LOANS (\$ Millions)</b>						
Total Including Repurchased GNMA Loans	\$2,161.61	\$3,052.17	\$1,476.73	\$1,349.68	\$8,200.56	\$16,240.76
Repurchased GNMA Loans	3.64	239.89	1.21	512.14	4.39	761.27
Total Excluding Repurchased GNMA Loans	2,157.97	2,812.29	1,475.52	837.55	8,196.17	15,479.49
<b>Mortgage Loans</b>						
Construction & Land Loans	118.28	326.77	340.01	248.75	402.97	1,436.77
Nonresidential Mortgages	178.23	76.10	105.03	67.07	36.04	462.47
Multi Family Mortgages	42.43	12.79	53.22	18.02	116.06	242.51
1-4 Family Mortgages	1,538.70	2,598.66	881.40	904.66	6,922.92	12,846.34
Home Equity Lines of Credit	19.39	316.48	95.40	12.82	542.91	986.99
<b>Nonmortgage Loans and Leases</b>						
Commercial Loans	179.67	19.60	40.91	35.25	193.07	468.50
Consumer Loans	104.31	18.26	56.46	75.94	529.50	784.17
<b>NET CHARGE-OFFS (\$ Millions)</b>						
Mortgage Loans	\$96.19	\$365.49	\$81.21	\$71.92	\$1,071.06	\$1,685.85
Construction & Land Loans	4.88	35.21	42.18	2.07	36.81	121.15
Nonresidential Mortgages	3.64	(0.19)	5.52	0.18	(1.45)	7.71
Multi Family Mortgages	0.32	(0.01)	2.19	0.21	0.49	3.19
1-4 Family Mortgages	12.10	174.08	34.18	6.92	342.21	569.49
Home Equity Lines of Credit	1.61	106.41	10.28	2.42	89.08	209.79
<b>Nonmortgage Loans and Leases</b>						
Commercial Loans	15.14	10.80	4.47	2.47	128.97	161.85
Consumer Loans	70.60	15.23	26.49	65.53	576.74	754.59
Repossessed Assets	0.91	6.50	6.26	2.79	40.34	56.81
Other	(11.40)	123.86	(40.09)	(8.25)	(53.05)	11.07
<b>REPOSSESSED ASSETS, NET (\$ Millions)</b>						
Real Estate Loans	\$186.53	\$513.54	\$328.64	\$142.48	\$1,299.37	\$2,470.56
Construction & Land Loans	5.90	91.48	43.50	39.34	18.07	198.28
Nonresidential Mortgages	24.57	10.95	20.11	16.97	21.43	94.02
Multi Family Mortgages	2.79	3.43	10.38	3.88	5.82	26.29
1-4 Family Mortgages	130.88	391.77	249.48	77.92	1,206.30	2,056.35
Other	22.40	15.91	5.18	4.36	47.76	95.61
<b>ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)</b>						
Real Estate Loans	\$206.21	\$193.79	\$86.76	\$71.54	\$423.06	\$981.34
Percent of Total Assets	50.81	66.95	65.86	52.22	69.75	62.49
<b>Noncurrent Real Estate Loans</b>						
Including Repurchased GNMA Loans	1.88	3.01	1.38	1.24	7.48	14.99
Percent of Total Assets	0.46	1.04	1.05	0.90	1.23	0.95
Excluding Repurchased GNMA Loans	1.87	2.77	1.38	0.73	7.47	14.23
Percent of Total Assets	0.46	0.96	1.05	0.53	1.23	0.91
<b>Real Estate Owned</b>						
Percent of Total Assets	0.17	0.50	0.32	0.14	1.27	2.40
<b>Troubled Real Estate Loans</b>						
Including Repurchased GNMA Loans	0.04	0.17	0.25	0.10	0.21	0.15
Percent of Total Assets	2.04	3.51	1.70	1.38	8.75	17.39
Excluding Repurchased GNMA Loans	0.50	1.21	1.29	1.01	1.44	1.11
Percent of Total Assets	2.04	3.27	1.70	0.87	8.74	16.63
Valuation Allowances	0.50	1.13	1.29	0.63	1.44	1.06
Coverage Ratio	1.69	1.98	0.80	0.82	3.77	9.07
Including Repurchased GNMA Loans	75.02	62.50	48.60	55.79	44.81	53.41
Excluding Repurchased GNMA Loans	75.14	67.83	48.64	89.90	44.83	56.04
Reserve Ratio	0.66	0.91	0.72	0.80	0.78	0.78

ASSET QUALITY INDICATORS  
BY REGION

THIRD QUARTER 2007:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	185	201	205	170	70	831
<b>LOANS 30-89 DAYS DELINQUENT (% Total Assets)</b>						
Total Including Repurchased GNMA Loans	0.63	1.40	1.23	1.15	1.39	1.16
Repurchased GNMA Loans	0.00	0.02	0.00	0.36	0.00	0.04
Total Excluding Repurchased GNMA Loans	0.63	1.37	1.23	0.79	1.39	1.12
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	1.27	1.30	6.69	1.01	2.30	2.32
Nonresidential Mortgages	0.57	0.68	1.10	0.59	0.17	0.60
Multi Family Mortgages	0.26	0.52	0.94	1.02	0.19	0.29
1-4 Family Mortgages	1.18	2.20	1.13	2.42	2.02	1.84
Home Equity Lines of Credit	0.32	1.61	1.45	0.51	1.25	1.19
Nonmortgage Loans and Leases						
Commercial Loans	0.59	0.77	1.31	0.46	1.42	0.88
Consumer Loans	1.64	0.50	1.69	0.88	2.13	1.52
<b>NONCURRENT LOANS (% Total Assets)</b>						
Total Including Repurchased GNMA Loans	0.53	1.05	1.12	0.99	1.35	1.03
Repurchased GNMA Loans	0.00	0.08	0.00	0.37	0.00	0.05
Total Excluding Repurchased GNMA Loans	0.53	0.97	1.12	0.61	1.35	0.99
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	1.49	2.62	4.20	2.33	2.96	2.72
Nonresidential Mortgages	0.68	0.65	1.11	0.80	0.29	0.68
Multi Family Mortgages	0.30	0.88	1.16	0.94	0.27	0.37
1-4 Family Mortgages	0.97	1.55	1.36	1.79	1.96	1.61
Home Equity Lines of Credit	0.18	1.16	1.21	0.13	0.99	0.89
Nonmortgage Loans and Leases						
Commercial Loans	0.78	0.42	1.10	0.50	1.20	0.86
Consumer Loans	0.63	0.15	0.63	0.49	1.76	0.94
<b>NET CHARGE-OFFS (% Total Assets)</b>						
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	0.06	0.28	0.52	0.02	0.27	0.23
Nonresidential Mortgages	0.01	0.00	0.06	0.00	(0.01)	0.01
Multi Family Mortgages	0.00	0.00	0.05	0.01	0.00	0.00
1-4 Family Mortgages	0.01	0.10	0.05	0.01	0.10	0.07
Home Equity Lines of Credit	0.02	0.39	0.13	0.02	0.16	0.19
Nonmortgage Loans and Leases						
Commercial Loans	0.07	0.23	0.12	0.04	0.80	0.30
Consumer Loans	0.43	0.13	0.30	0.42	1.92	0.91
Reposessed Assets	0.49	1.27	1.91	1.96	3.10	2.30
Other	0.00	0.00	0.00	0.00	0.00	0.00
<b>REPOSSESSED ASSETS, NET (% Total Assets)</b>						
Percent of Outstanding Loans by Loan Type:						
Construction & Land Loans						
Construction & Land Loans	0.07	0.73	0.54	0.37	0.13	0.38
Nonresidential Mortgages	0.09	0.09	0.21	0.20	0.17	0.14
Multi Family Mortgages	0.02	0.24	0.23	0.20	0.01	0.04
1-4 Family Mortgages	0.08	0.23	0.39	0.15	0.34	0.26
Other	0.08	0.15	0.08	0.09	0.08	0.09
<b>ASSET QUALITY SUMMARY (% Total Assets)</b>						
Net Chargeoffs (Annualized)	0.09	0.51	0.25	0.21	0.71	0.43
Net Provisions for Losses (Annualized)	0.28	1.70	0.52	0.47	1.10	0.90
Valuation Allowances	0.42	0.69	0.61	0.60	0.62	0.58
Noncurrent Loans						
Including Repurchased GNMA Loans	0.53	1.05	1.12	0.99	1.35	1.03
Excluding Repurchased GNMA Loans	0.53	0.97	1.12	0.61	1.35	0.99
Reposessed Assets, Net (% Total Assets)	0.05	0.18	0.25	0.10	0.21	0.16
Troubled Assets						
Including Repurchased GNMA Loans	0.58	1.23	1.37	1.09	1.57	1.19
Excluding Repurchased GNMA Loans	0.58	1.15	1.37	0.72	1.57	1.14

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	3rd Qtr 2007 Net Income (\$ Millions)	3rd Qtr 2006 Net Income (\$ Millions)
<b>NORTHEAST REGION</b>						
CONNECTICUT	10	16.06	11.86	3.43	56.66	21.79
DELAWARE	7	119.81	80.57	9.74	102.86	261.76
MAINE	7	1.41	1.13	0.14	(0.88)	2.76
MASSACHUSETTS	20	8.07	5.48	1.20	11.51	11.90
NEW HAMPSHIRE	6	2.30	1.64	0.26	3.44	3.73
NEW JERSEY	34	65.19	31.45	6.71	109.76	110.66
NEW YORK	47	87.33	60.51	10.17	(671.11)	148.92
PENNSYLVANIA	42	103.23	61.71	12.49	107.48	288.19
RHODE ISLAND	4	1.13	0.76	0.15	6.89	1.29
VERMONT	2	0.40	0.26	0.03	0.63	0.70
WEST VIRGINIA	6	0.90	0.74	0.14	(2.81)	1.49
<b>TOTAL</b>	<b>185</b>	<b>\$405.82</b>	<b>\$256.11</b>	<b>\$44.46</b>	<b>(\$275.58)</b>	<b>\$853.18</b>
<b>SOUTHEAST REGION</b>						
ALABAMA	12	5.95	4.41	0.67	8.14	7.43
DISTRICT OF COLUMBIA	2	0.20	0.16	0.02	(2.45)	(1.66)
FLORIDA	37	49.44	32.69	4.28	(11.67)	74.74
GEORGIA	19	4.58	3.19	0.61	6.01	8.98
KENTUCKY	20	2.67	1.91	0.30	3.95	4.05
MARYLAND	41	10.24	8.11	1.14	21.36	28.18
NORTH CAROLINA	16	4.63	3.48	0.69	11.61	11.81
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	23	6.88	5.02	0.72	9.72	14.02
TENNESSEE	17	5.06	3.93	0.71	11.98	11.88
VIRGIN ISLANDS	N/A	N/A	N/A	N/A	N/A	N/A
VIRGINIA	14	199.79	109.93	13.05	(373.30)	127.30
<b>TOTAL</b>	<b>201</b>	<b>\$289.44</b>	<b>\$172.83</b>	<b>\$22.19</b>	<b>(\$314.67)</b>	<b>\$286.73</b>

Third quarter 2006 net income data are based on thrifts held constant as of September 30, 2007.  
 Financial data as of September 30, 2007 unless otherwise noted.  
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OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	3rd Qtr 2007 Net Income (\$ Millions)	3rd Qtr 2006 Net Income (\$ Millions)
CENTRAL REGION						
ILLINOIS	51	36.27	25.57	4.61	20.78	41.66
INDIANA	42	9.58	7.17	0.99	11.84	13.42
MICHIGAN	13	19.72	10.68	1.38	(29.60)	25.70
OHIO	75	48.79	38.28	5.15	76.12	103.64
WISCONSIN	24	17.36	12.12	1.79	20.49	24.02
TOTAL	205	\$131.73	\$93.82	\$13.91	\$99.62	\$208.44
MIDWEST REGION						
ARKANSAS	7	2.66	1.94	0.35	2.08	3.72
IOWA	19	7.21	5.98	0.58	11.22	11.65
KANSAS	17	11.71	6.69	1.20	11.02	16.08
LOUISIANA	23	4.14	3.04	0.56	7.38	9.73
MINNESOTA	23	5.56	4.09	0.57	9.15	6.45
MISSISSIPPI	4	0.45	0.32	0.04	0.72	1.10
MISSOURI	30	7.84	5.82	0.93	14.61	24.43
NEBRASKA	10	4.74	3.27	0.51	(3.39)	13.19
NEW MEXICO	6	2.53	1.59	0.20	7.32	7.76
NORTH DAKOTA	2	1.22	1.03	0.13	2.66	4.61
OKLAHOMA	5	12.50	5.58	0.94	60.54	59.97
SOUTH DAKOTA	4	1.52	1.21	0.15	3.34	4.16
TEXAS	20	74.93	44.30	5.64	133.69	124.23
TOTAL	170	\$136.99	\$84.85	\$11.81	\$260.34	\$287.06

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OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	3rd Qtr 2007 Net Income (\$ Millions)	3rd Qtr 2006 Net Income (\$ Millions)
WEST REGION						
ALASKA	1	0.19	0.15	0.02	0.27	0.37
ARIZONA	2	0.52	0.25	0.11	19.15	9.66
CALIFORNIA	24	212.77	122.49	30.67	250.19	751.67
COLORADO	11	3.17	2.27	0.27	5.16	7.91
GUAM	1	0.09	0.07	0.01	0.26	0.20
HAWAII	2	7.98	5.35	0.69	13.53	15.82
IDAHO	3	1.58	1.17	0.17	3.23	3.73
MONTANA	3	0.32	0.24	0.04	0.85	0.74
NEVADA	3	330.67	198.36	27.41	271.65	878.32
OREGON	3	0.62	0.51	0.09	0.63	1.34
UTAH	7	76.31	7.81	37.80	545.72	538.34
WASHINGTON	7	13.91	8.84	1.82	39.69	43.69
WYOMING	3	0.46	0.36	0.06	0.62	0.63
TOTAL	70	\$648.57	\$347.88	\$99.15	\$1,150.94	\$2,252.42
UNITED STATES						
TOTAL	831	\$1,612.55	\$955.49	\$191.52	\$920.65	\$3,887.83

Third quarter 2006 net income data are based on thrifts held constant as of September 30, 2007.  
 Financial data as of September 30, 2007 unless otherwise noted.  
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## STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	SEP 2007	SEP 2006	SEP 2005	SEP 2004	SEP 2003
NUMBER OF INSTITUTIONS:	831	853	866	896	936
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	0.18	1.08	1.15	1.15	1.28
Median Ratio	0.48	0.62	0.73	0.75	0.76
Return on Average Equity (Annualized)	1.77	11.72	12.41	12.58	14.17
Median Ratio	3.65	5.21	6.20	6.43	7.04
Net Interest Margin (Annualized)	2.60	2.65	2.76	2.88	2.88
Median Ratio	2.87	2.97	3.12	3.13	3.00
Number of Profitable Thrifts	688	758	786	819	847
Percent Profitable	82.79	88.86	90.76	91.41	90.49
Profits (\$ Millions)	\$2,294.14	\$4,419.19	\$4,058.44	\$3,678.77	\$3,518.50
Number of Unprofitable Thrifts	143	95	80	77	89
Percent Unprofitable	17.21	11.14	9.24	8.59	9.51
Losses (\$ Millions)	(\$1,590.06)	(\$131.58)	(\$19.35)	(\$178.90)	(\$78.90)
EARNINGS (\$ Millions)					
Interest Income	\$24,011.03	\$24,616.50	\$18,580.09	\$14,186.02	\$12,673.86
Interest Expense	14,055.35	14,072.27	8,873.00	5,442.79	5,027.10
NET INTEREST INCOME	9,955.68	10,544.23	9,707.09	8,743.23	7,646.76
Loss Provisions-Interest Bearing Assets	3,521.56	893.86	700.58	630.30	537.95
Noninterest Income	4,953.74	6,857.85	5,753.01	5,238.35	4,779.81
Mortgage Loan Servicing Fees	288.01	(196.41)	575.01	317.33	140.50
Other Fees and Charges	4,191.42	3,825.73	3,745.81	3,404.81	2,589.54
Other Noninterest Income	474.30	3,228.52	1,432.19	1,516.21	2,049.78
Noninterest Expense	10,496.08	10,102.95	8,524.15	7,962.03	6,536.51
G&A Expense	9,432.47	9,911.61	8,401.69	7,853.93	6,444.97
Goodwill Amortization	1,015.54	162.68	107.70	100.57	62.48
Loss Provisions-Noninterest Bearing Assets	48.08	28.66	14.76	7.53	29.07
Income Before Taxes & Extraordinary Items	891.77	6,405.27	6,235.37	5,389.25	5,352.11
Income Taxes	187.91	2,118.01	2,193.54	1,886.06	1,912.80
Extraordinary Items	0.22	0.34	(2.74)	(3.32)	0.29
NET INCOME	704.08	4,287.60	4,039.09	3,499.87	3,439.60
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	6.27	6.19	5.28	4.68	4.70
Interest Expense	3.67	3.54	2.52	1.79	1.87
NET INTEREST INCOME	2.60	2.65	2.76	2.88	2.84
Loss Provisions-Interest Bearing Assets	0.92	0.22	0.20	0.21	0.20
Noninterest Income	1.29	1.73	1.64	1.73	1.77
Mortgage Loan Servicing Fees	0.08	(0.05)	0.16	0.10	0.05
Other Fees and Charges	1.10	0.96	1.06	1.12	0.96
Other Noninterest Income	0.12	0.81	0.41	0.50	0.76
Noninterest Expense	2.74	2.54	2.42	2.63	2.43
G&A Expense	2.46	2.49	2.39	2.59	2.39
Goodwill Amortization	0.27	0.04	0.03	0.03	0.02
Loss Provisions-Noninterest Bearing Assets	0.01	0.01	0.00	0.00	0.01
Income Before Taxes & Extraordinary Items	0.23	1.61	1.77	1.78	1.99
Income Taxes	0.05	0.53	0.62	0.62	0.71
Extraordinary Items	0.00	0.00	0.00	0.00	0.00
NET INCOME	0.18	1.08	1.15	1.15	1.28

## STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	SEP 2007	SEP 2006	SEP 2005	SEP 2004	SEP 2003
NUMBER OF INSTITUTIONS:	831	853	866	896	936

TOTAL ASSETS (\$ Billions)	\$1,570.52	\$1,633.59	\$1,429.55	\$1,227.95	\$1,094.13
Cash and Noninterest-Earning Deposits	15.89	17.88	18.43	18.40	19.87
Investment Securities	122.11	77.59	62.64	60.09	87.69
Mortgage Backed Securities	196.78	210.11	165.17	146.95	135.56
1 - 4 Family Mortgages	795.67	892.17	810.86	670.49	535.93
Home Equity Lines of Credit	110.65	97.41	89.32	67.86	42.29
Multi family Mortgages	65.07	74.37	66.38	58.53	52.31
Nonresidential Mortgages	67.81	65.38	53.65	50.23	46.59
Construction Loans	33.91	33.69	27.97	23.98	21.55
Land Loans	18.89	17.32	13.49	10.06	7.44
Commercial Loans	54.46	51.18	42.26	38.78	40.41
Consumer Loans	83.29	92.63	86.45	76.03	58.80
Reposessed Assets, Net	2.47	1.24	0.71	0.77	1.00
Real Estate Held for Investment, Net	0.19	0.19	0.21	0.29	0.31
Office Premises & Equipment	11.49	11.78	10.85	9.94	9.68
Other Assets	111.21	95.09	77.19	69.97	82.37
Less: Contra Assets & Valuation Allowances	8.72	7.05	6.70	6.54	5.37

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$1,570.52	\$1,633.59	\$1,429.55	\$1,227.95	\$1,094.13
TOTAL DEPOSITS AND ESCROWS	954.78	933.95	822.06	720.42	672.53
Deposits < or = to Insurance Limits	576.99	574.83	489.92	442.75	461.64
Deposits > Insurance Limits	377.79	359.12	332.14	277.68	210.89
Escrows	13.46	23.72	29.95	28.50	41.38
BORROWINGS	419.31	495.22	450.64	372.15	288.27
Advances From FHLB	291.22	285.76	269.25	224.52	175.58
Repurchase Agreements & FedFunds Purchased	57.25	86.32	76.65	63.39	57.99
Other Borrowings	70.83	123.14	104.73	84.24	54.70
Other Liabilities	36.82	53.67	25.46	21.54	36.11
Equity Capital	159.60	150.75	131.40	113.84	97.23
Capital Stock and Paid-In Capital	124.00	92.62	74.76	63.99	53.50
Unrealized Gains (Losses) AFS Securities	(1.70)	(0.87)	(0.54)	0.48	0.99
Retained Earnings	38.13	59.82	57.90	50.34	44.21



## STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	SEP 2007	SEP 2006	SEP 2005	SEP 2004	SEP 2003
NUMBER OF INSTITUTIONS:	831	853	866	896	936
<b>TOTAL ASSETS (Percent of Total Assets)</b>					
Cash and Noninterest-Earning Deposits	1.01	1.09	1.29	1.50	1.82
Investment Securities	7.77	4.75	4.38	4.89	8.01
Mortgage Backed Securities	12.53	12.86	11.55	11.97	12.39
1 - 4 Family Mortgages	50.66	54.61	56.72	54.60	48.98
Home Equity Lines of Credit	7.05	5.96	6.25	5.53	3.87
Multi family Mortgages	4.14	4.55	4.64	4.77	4.78
Nonresidential Mortgages	4.32	4.00	3.75	4.09	4.26
Construction Loans	2.16	2.06	1.96	1.95	1.97
Land Loans	1.20	1.06	0.94	0.82	0.68
Commercial Loans	3.47	3.13	2.96	3.16	3.69
Consumer Loans	5.30	5.67	6.05	6.19	5.37
Reposessed Assets, Net	0.16	0.08	0.05	0.06	0.09
Real Estate Held for Investment, Net	0.01	0.01	0.01	0.02	0.03
Office Premises & Equipment	0.73	0.72	0.76	0.81	0.88
Other Assets	7.08	5.82	5.40	5.70	7.53
Less: Contra Assets & Valuation Allowances	0.56	0.43	0.47	0.53	0.49
<b>TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)</b>					
TOTAL DEPOSITS AND ESCROWS	60.79	57.17	57.50	58.67	61.47
Deposits < or = to Insurance Limits	36.74	35.19	34.27	36.06	42.19
Deposits > Insurance Limits	24.06	21.98	23.23	22.61	19.27
Escrows	0.86	1.45	2.10	2.32	3.78
<b>BORROWINGS</b>	26.70	30.31	31.52	30.31	26.35
Advances From FHLB	18.54	17.49	18.83	18.28	16.05
Repurchase Agreements & FedFunds Purchased	3.65	5.28	5.36	5.16	5.30
Other Borrowings	4.51	7.54	7.33	6.86	5.00
Other Liabilities	2.34	3.29	1.78	1.75	3.30
Equity Capital	10.16	9.23	9.19	9.27	8.89
Capital Stock and Paid-In Capital	7.90	5.67	5.23	5.21	4.89
Unrealized Gains (Losses) AFS Securities	(0.11)	(0.05)	(0.04)	0.04	0.09
Retained Earnings	2.43	3.66	4.05	4.10	4.04

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

FOR THE QUARTER ENDING:	SEP 2007	SEP 2006	SEP 2005	SEP 2004	SEP 2003
NUMBER OF INSTITUTIONS:	831	853	866	896	936
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TOTAL ASSETS (Percent Change)	14.42	16.79	18.50	16.69	13.43
Cash and Noninterest-Earning Deposits	8.97	(0.92)	3.15	(4.13)	34.98
Investment Securities	41.31	28.07	5.71	(52.80)	(33.26)
Mortgage Backed Securities	17.66	30.05	15.43	15.17	(3.87)
1 - 4 Family Mortgages	9.07	10.71	21.96	30.69	15.79
Home Equity Lines of Credit	39.71	9.80	32.93	66.81	50.24
Multi family Mortgages	0.83	14.46	17.12	14.79	12.91
Nonresidential Mortgages	14.84	27.68	12.48	15.50	14.65
Construction Loans	8.13	23.90	20.95	17.18	1.00
Land Loans	15.62	33.45	39.64	40.50	19.49
Commercial Loans	26.17	23.23	13.77	3.64	38.31
Consumer Loans	16.27	25.34	15.98	31.18	13.80
Repossessed Assets, Net	123.29	82.49	(4.34)	(19.18)	2.97
Real Estate Held for Investment, Net	0.33	1.13	(12.07)	(1.01)	(5.08)
Office Premises & Equipment	5.40	11.73	12.36	6.90	11.35
Other Assets	34.14	25.33	13.11	(12.49)	32.94
Less: Contra Assets & Valuation Allowances	38.16	11.43	5.06	16.01	31.00
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TOTAL LIABILITIES AND CAPITAL (Percent Chg)	14.42	16.79	18.50	16.69	13.43
TOTAL DEPOSITS AND ESCROWS	14.13	15.33	16.32	11.35	14.03
Deposits < or = to Insurance Limits	10.58	19.19	12.94	(0.23)	10.83
Deposits > Insurance Limits	20.03	9.64	21.67	36.61	21.71
Escrows	(22.85)	(20.48)	6.12	(30.42)	53.52
BORROWINGS	11.14	13.78	22.92	34.68	8.55
Advances From FHLB	24.16	7.96	22.10	33.69	(0.70)
Repurchase Agreements & FedFunds Purchased	(16.48)	12.78	22.74	16.00	5.79
Other Borrowings	(4.48)	30.97	25.23	72.00	61.22
Other Liabilities	16.08	109.15	19.92	(72.69)	53.84
Equity Capital	24.97	17.02	17.60	21.91	13.29
Capital Stock and Paid-In Capital	67.80	26.26	19.28	24.95	30.00
Unrealized Gains (Losses) AFS Securities	92.43	61.67	(208.00)	(48.59)	(66.09)
Retained Earnings	(31.10)	5.49	16.90	18.01	14.59

CAPITAL MEASURES

FOR THE QUARTER ENDING:	SEP 2007	SEP 2006	SEP 2005	SEP 2004	SEP 2003
NUMBER OF INSTITUTIONS:	831	853	866	896	936

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	828	852	862	895	935
Percent of Thrifts	99.64	99.88	99.54	99.89	99.89
Consolidated Assets (\$ Billions)	\$1,570.24	\$1,633.55	\$1,428.09	\$1,227.91	\$1,093.90
Fail FDICIA Capital Standards	3	1	1	1	1
Percent of Thrifts	0.36	0.12	0.12	0.11	0.11
Consolidated Assets (\$ Billions)	\$0.28	\$0.04	\$1.07	\$0.05	\$0.23
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)	\$125.66	\$128.44	\$112.57	\$95.88	\$81.68
Tangible Equity Ratio	8.20	7.99	7.99	7.94	7.59
Median Ratio	10.50	10.26	10.15	9.91	9.63
Tier 1 Capital (\$ Billions)	\$125.99	\$128.91	\$112.64	\$96.01	\$81.72
Tier 1 Leverage Ratio	8.22	8.01	7.99	7.95	7.59
Median Ratio	10.50	10.26	10.15	9.91	9.64
Tier 1 Risk-based Capital Ratio	12.31	12.09	12.44	12.48	12.54
Median Ratio	17.21	16.83	17.20	16.79	16.96
Risk-based Capital (\$ Billions)	\$140.89	\$141.98	\$124.28	\$106.01	\$91.22
Total Risk-based Capital Ratio	14.04	13.64	13.86	13.90	14.09
Median Ratio	18.00	17.59	17.91	17.83	17.79

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 2007	SEP 2006	SEP 2005	SEP 2004	SEP 2003
NUMBER OF INSTITUTIONS:	831	853	866	896	936
<b>LOANS 30-89 DAYS DELINQUENT (\$ Millions)</b>					
Total Including Repurchased GNMA Loans	\$18,222.38	\$11,457.27	\$8,702.58	N/A	N/A
Repurchased GNMA Loans	565.75	749.94	1,138.94	N/A	N/A
Total Excluding Repurchased GNMA Loans	17,656.63	10,707.33	7,563.65	6,953.59	7,178.18
<b>Mortgage Loans</b>					
Construction & Land Loans	1,225.35	465.74	235.43	249.20	263.45
Nonresidential Mortgages	403.68	330.26	230.12	226.26	223.85
Multi Family Mortgages	191.38	124.46	83.78	68.12	111.71
1-4 Family Mortgages	14,661.05	8,776.14	6,637.00	4,866.92	5,328.06
Home Equity Lines of Credit	1,321.33	554.17	364.51	246.65	36.25
<b>Nonmortgage Loans and Leases</b>					
Commercial Loans	478.47	532.22	420.45	379.93	291.06
Consumer Loans	1,262.45	1,228.45	1,095.81	1,163.17	923.80
<b>NONCURRENT LOANS (\$ Millions)</b>					
Total Including Repurchased GNMA Loans	\$16,240.76	\$9,181.33	\$8,137.45	N/A	N/A
Repurchased GNMA Loans	761.27	1,767.07	2,238.15	N/A	N/A
Total Excluding Repurchased GNMA Loans	15,479.49	7,414.26	5,899.30	5,292.78	6,441.91
<b>Mortgage Loans</b>					
Construction & Land Loans	1,436.77	378.23	210.94	261.72	330.13
Nonresidential Mortgages	462.47	299.14	287.53	405.90	481.61
Multi Family Mortgages	242.51	121.11	90.01	85.61	85.07
1-4 Family Mortgages	12,846.34	7,063.50	6,513.09	3,503.50	4,477.89
Home Equity Lines of Credit	986.99	298.67	137.95	88.52	15.95
<b>Nonmortgage Loans and Leases</b>					
Commercial Loans	468.50	595.69	512.87	501.64	611.86
Consumer Loans	784.17	723.66	523.01	534.41	439.40
<b>NET CHARGE-OFFS (\$ Millions)</b>					
Mortgage Loans	\$1,685.85	\$904.97	\$631.17	\$650.91	\$679.22
Construction & Land Loans	121.15	8.49	(2.98)	5.31	7.75
Nonresidential Mortgages	7.71	12.14	(0.46)	14.28	6.19
Multi Family Mortgages	3.19	2.25	(6.50)	1.68	0.52
1-4 Family Mortgages	569.49	150.80	75.45	53.27	40.47
Home Equity Lines of Credit	209.79	14.57	11.72	7.39	3.15
<b>Nonmortgage Loans and Leases</b>					
Commercial Loans	161.85	120.99	152.34	142.13	84.23
Consumer Loans	754.59	570.29	381.84	418.42	496.92
Reposessed Assets	56.81	31.73	14.66	12.71	31.96
Other	11.07	8.28	16.81	3.11	11.17
<b>REPOSSESSED ASSETS, NET (\$ Millions)</b>					
Construction & Land Loans	\$2,470.56	\$1,235.96	\$714.08	\$774.75	\$995.26
Nonresidential Mortgages	198.28	80.81	54.92	76.16	181.11
Multi Family Mortgages	94.02	94.74	86.54	114.87	162.36
1-4 Family Mortgages	26.29	11.39	10.41	13.13	6.05
Other	2,056.35	877.98	526.75	536.72	583.57
	95.61	171.06	35.46	33.88	62.17
<b>ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)</b>					
Real Estate Loans	\$981.34	\$1,082.94	\$972.34	\$813.28	\$663.81
Percent of Total Assets	62.49	66.29	68.02	66.23	60.67
<b>Noncurrent Real Estate Loans</b>					
Including Repurchased GNMA Loans	14.99	7.86	7.10	N/A	N/A
Percent of Total Assets	0.95	0.48	0.50	N/A	N/A
Excluding Repurchased GNMA Loans	14.23	6.09	4.86	4.26	5.37
Percent of Total Assets	0.91	0.37	0.34	0.35	0.49
<b>Real Estate Owned</b>					
Percent of Total Assets	2.40	1.20	0.68	0.74	0.93
<b>Troubled Real Estate Loans</b>					
Including Repurchased GNMA Loans	0.15	0.07	0.05	0.06	0.09
Percent of Total Assets	17.39	9.06	7.78	N/A	N/A
Excluding Repurchased GNMA Loans	1.11	0.55	0.54	N/A	N/A
Percent of Total Assets	16.63	7.30	5.54	5.00	6.31
Valuation Allowances	1.06	0.45	0.39	0.41	0.58
Coverage Ratio	9.07	7.24	6.94	6.77	6.86
Including Repurchased GNMA Loans	53.41	76.29	81.94	N/A	N/A
Excluding Repurchased GNMA Loans	56.04	94.47	113.03	122.68	99.19
Reserve Ratio	0.78	0.57	0.61	0.70	0.84

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 2007	SEP 2006	SEP 2005	SEP 2004	SEP 2003
NUMBER OF INSTITUTIONS:	831	853	866	896	936
<b>LOANS 30-89 DAYS DELINQUENT (% Total Assets)</b>					
Total Including Repurchased GNMA Loans	1.16	0.70	0.61	N/A	N/A
Repurchased GNMA Loans	0.04	0.05	0.08	N/A	N/A
Total Excluding Repurchased GNMA Loans	1.12	0.66	0.53	0.57	0.66
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	2.32	0.91	0.57	0.73	0.91
Nonresidential Mortgages	0.60	0.51	0.43	0.45	0.48
Multi Family Mortgages	0.29	0.17	0.13	0.12	0.21
1-4 Family Mortgages	1.84	0.98	0.82	0.73	0.99
Home Equity Lines of Credit	1.19	0.57	0.41	0.36	0.09
Nonmortgage Loans and Leases					
Commercial Loans	0.88	1.04	0.99	0.98	0.72
Consumer Loans	1.52	1.33	1.27	1.53	1.57
<b>NONCURRENT LOANS (% Total Assets)</b>					
Total Including Repurchased GNMA Loans	1.03	0.56	0.57	N/A	N/A
Repurchased GNMA Loans	0.05	0.11	0.16	N/A	N/A
Total Excluding Repurchased GNMA Loans	0.99	0.45	0.41	0.43	0.59
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	2.72	0.74	0.51	0.77	1.14
Nonresidential Mortgages	0.68	0.46	0.54	0.81	1.03
Multi Family Mortgages	0.37	0.16	0.14	0.15	0.16
1-4 Family Mortgages	1.61	0.79	0.80	0.52	0.84
Home Equity Lines of Credit	0.89	0.31	0.15	0.13	0.04
Nonmortgage Loans and Leases					
Commercial Loans	0.86	1.16	1.21	1.29	1.51
Consumer Loans	0.94	0.78	0.61	0.70	0.75
<b>NET CHARGE-OFFS (% Total Assets)</b>					
Percent of Outstanding Loans by Loan Type:	0.11	0.06	0.04	0.05	0.06
Mortgage Loans					
Construction & Land Loans	0.23	0.02	(0.01)	0.02	0.03
Nonresidential Mortgages	0.01	0.02	0.00	0.03	0.01
Multi Family Mortgages	0.00	0.00	(0.01)	0.00	0.00
1-4 Family Mortgages	0.07	0.02	0.01	0.01	0.01
Home Equity Lines of Credit	0.19	0.01	0.01	0.01	0.01
Nonmortgage Loans and Leases					
Commercial Loans	0.30	0.24	0.36	0.37	0.21
Consumer Loans	0.91	0.62	0.44	0.55	0.85
Reposessed Assets	2.30	2.57	2.05	1.64	3.21
Other	0.00	0.00	0.00	0.00	0.00
<b>REPOSSESSED ASSETS, NET (% Total Assets)</b>					
Percent of Outstanding Loans by Loan Type:	0.16	0.08	0.05	0.06	0.09
Construction & Land Loans					
Construction & Land Loans	0.38	0.16	0.13	0.22	0.62
Nonresidential Mortgages	0.14	0.14	0.16	0.23	0.35
Multi Family Mortgages	0.04	0.02	0.02	0.02	0.01
1-4 Family Mortgages	0.26	0.10	0.06	0.08	0.11
Other	0.09	0.18	0.05	0.05	0.08
<b>ASSET QUALITY SUMMARY (% Total Assets)</b>					
Net Chargeoffs (Annualized)	0.43	0.22	0.18	0.21	0.25
Net Provisions for Losses (Annualized)	0.90	0.22	0.20	0.21	0.20
Valuation Allowances	0.58	0.44	0.49	0.55	0.63
Noncurrent Loans					
Including Repurchased GNMA Loans	1.03	0.56	0.57	N/A	N/A
Excluding Repurchased GNMA Loans	0.99	0.45	0.41	0.43	0.59
Reposessed Assets, Net (% Total Assets)	0.16	0.08	0.05	0.06	0.09
Troubled Assets					
Including Repurchased GNMA Loans	1.19	0.64	0.62	N/A	N/A
Excluding Repurchased GNMA Loans	1.14	0.53	0.46	0.49	0.68

STATEMENT OF OPERATIONS  
BY ASSET SIZE

THIRD QUARTER 2007:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	277	447	107	831
<b>PROFITABILITY (Percent)</b>				
Return on Average Assets (Annualized)	0.26	0.74	0.13	0.18
Median Ratio	0.32	0.52	0.68	0.48
Return on Average Equity (Annualized)	1.47	6.53	1.24	1.77
Median Ratio	2.12	4.54	5.99	3.65
Net Interest Margin (Annualized)	3.08	2.91	2.57	2.60
Median Ratio	3.07	2.84	2.74	2.87
Number of Profitable Thrifts	204	395	89	688
Percent Profitable	73.65	88.37	83.18	82.79
Profits (\$ Millions)	\$26.88	\$296.81	\$1,974.80	\$2,294.14
Number of Unprofitable Thrifts	73	52	18	143
Percent Unprofitable	26.35	11.63	16.82	17.21
Losses (\$ Millions)	(\$17.85)	(\$35.63)	(\$1,536.58)	(\$1,590.06)
<b>EARNINGS (\$ Millions)</b>				
Interest Income	\$215.09	\$2,175.95	\$21,634.48	\$24,011.03
Interest Expense	106.99	1,153.62	12,800.01	14,055.35
NET INTEREST INCOME	108.11	1,022.32	8,834.47	9,955.68
Loss Provisions-Interest Bearing Assets	4.01	73.26	3,444.59	3,521.56
Noninterest Income	115.34	529.01	4,312.12	4,953.74
Mortgage Loan Servicing Fees	1.04	20.78	266.20	288.01
Other Fees and Charges	104.75	411.73	3,674.94	4,191.42
Other Noninterest Income	9.55	96.51	370.98	474.30
Noninterest Expense	199.69	1,102.01	9,199.16	10,496.08
G&A Expense	198.80	1,092.16	8,146.29	9,432.47
Goodwill Amortization	0.67	7.07	1,007.80	1,015.54
Loss Provisions-Noninterest Bearing Assets	0.22	2.79	45.08	48.08
Income Before Taxes & Extraordinary Items	19.75	376.07	502.83	891.77
Income Taxes	10.73	114.82	64.90	187.91
Extraordinary Items	0.01	(0.08)	0.29	0.22
NET INCOME	9.03	261.18	438.22	704.08
<b>PROFITABILITY (Percent of Avg Assets Annualized)</b>				
Interest Income	6.13	6.20	6.28	6.27
Interest Expense	3.05	3.28	3.72	3.67
NET INTEREST INCOME	3.08	2.91	2.57	2.60
Loss Provisions-Interest Bearing Assets	0.11	0.21	1.00	0.92
Noninterest Income	3.28	1.51	1.25	1.29
Mortgage Loan Servicing Fees	0.03	0.06	0.08	0.08
Other Fees and Charges	2.98	1.17	1.07	1.10
Other Noninterest Income	0.27	0.27	0.11	0.12
Noninterest Expense	5.69	3.14	2.67	2.74
G&A Expense	5.66	3.11	2.37	2.46
Goodwill Amortization	0.02	0.02	0.29	0.27
Loss Provisions-Noninterest Bearing Assets	0.01	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	0.56	1.07	0.15	0.23
Income Taxes	0.31	0.33	0.02	0.05
Extraordinary Items	0.00	0.00	0.00	0.00
NET INCOME	0.26	0.74	0.13	0.18

STATEMENT OF CONDITION  
BY ASSET SIZE

THIRD QUARTER 2007:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	277	447	107	831
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TOTAL ASSETS (\$ Billions)	\$14.16	\$141.32	\$1,415.98	\$1,570.52
Cash and Noninterest-Earning Deposits	0.25	2.10	13.55	15.89
Investment Securities	2.53	16.12	103.47	122.11
Mortgage Backed Securities	1.18	13.10	182.49	196.78
1 - 4 Family Mortgages	6.53	57.35	732.70	795.67
Home Equity Lines of Credit	0.29	4.59	105.77	110.65
Multi family Mortgages	0.26	5.40	59.41	65.07
Nonresidential Mortgages	1.09	16.57	50.15	67.81
Construction Loans	0.47	7.09	26.35	33.91
Land Loans	0.29	4.76	13.84	18.89
Commercial Loans	0.42	6.20	47.84	54.46
Consumer Loans	0.44	5.39	77.46	83.29
Reposessed Assets, Net	0.02	0.24	2.21	2.47
Real Estate Held for Investment, Net	0.01	0.06	0.12	0.19
Office Premises & Equipment	0.29	2.48	8.72	11.49
Other Assets	0.47	5.27	105.48	111.21
Less: Contra Assets & Valuation Allowances	0.07	0.80	7.85	8.72
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TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$14.16	\$141.32	\$1,415.98	\$1,570.52
TOTAL DEPOSITS AND ESCROWS	10.47	106.10	838.90	954.78
Deposits < or = to Insurance Limits	7.63	71.29	498.62	576.99
Deposits > Insurance Limits	2.84	34.81	340.29	377.79
Escrows	0.04	1.16	12.26	13.46
BORROWINGS	1.02	17.62	400.82	419.31
Advances From FHLB	1.00	15.30	274.92	291.22
Repurchase Agreements & FedFunds Purchased	0.01	1.54	55.71	57.25
Other Borrowings	0.02	0.77	70.20	70.83
Other Liabilities	0.17	1.47	35.20	36.82
Equity Capital	2.51	16.13	141.05	159.60
Capital Stock and Paid-In Capital	1.00	5.07	118.00	124.00
Unrealized Gains (Losses) AFS Securities	0.01	0.08	(1.79)	(1.70)
Retained Earnings	1.49	11.08	25.57	38.13

STATEMENT OF CONDITION  
BY ASSET SIZE

THIRD QUARTER 2007:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	277	447	107	831
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TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.74	1.49	0.96	1.01
Investment Securities	17.86	11.41	7.31	7.77
Mortgage Backed Securities	8.34	9.27	12.89	12.53
1 - 4 Family Mortgages	46.12	40.59	51.75	50.66
Home Equity Lines of Credit	2.07	3.25	7.47	7.05
Multi family Mortgages	1.81	3.82	4.20	4.14
Nonresidential Mortgages	7.68	11.72	3.54	4.32
Construction Loans	3.33	5.02	1.86	2.16
Land Loans	2.02	3.36	0.98	1.20
Commercial Loans	2.98	4.38	3.38	3.47
Consumer Loans	3.09	3.82	5.47	5.30
Reposessed Assets, Net	0.13	0.17	0.16	0.16
Real Estate Held for Investment, Net	0.05	0.04	0.01	0.01
Office Premises & Equipment	2.04	1.75	0.62	0.73
Other Assets	3.31	3.73	7.45	7.08
Less: Contra Assets & Valuation Allowances	0.50	0.57	0.55	0.56
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TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	73.88	75.08	59.25	60.79
Deposits < or = to Insurance Limits	53.83	50.45	35.21	36.74
Deposits > Insurance Limits	20.05	24.63	24.03	24.06
Escrows	0.31	0.82	0.87	0.86
BORROWINGS	7.22	12.47	28.31	26.70
Advances From FHLB	7.04	10.83	19.42	18.54
Repurchase Agreements & FedFunds Purchased	0.05	1.09	3.93	3.65
Other Borrowings	0.13	0.55	4.96	4.51
Other Liabilities	1.20	1.04	2.49	2.34
Equity Capital	17.70	11.41	9.96	10.16
Capital Stock and Paid-In Capital	7.07	3.59	8.33	7.90
Unrealized Gains (Losses) AFS Securities	0.10	0.06	(0.13)	(0.11)
Retained Earnings	10.55	7.84	1.81	2.43



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

THIRD QUARTER 2007:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	277	447	107	831
<hr/>				
TOTAL ASSETS (Percent Change)	3.08	(4.29)	16.87	14.42
Cash and Noninterest-Earning Deposits	13.45	(3.01)	11.01	8.97
Investment Securities	3.40	0.06	52.38	41.31
Mortgage Backed Securities	2.10	1.25	19.16	17.66
1 - 4 Family Mortgages	(0.25)	(15.13)	11.74	9.07
Home Equity Lines of Credit	(5.00)	(8.86)	43.20	39.71
Multi family Mortgages	5.40	1.50	0.75	0.83
Nonresidential Mortgages	6.17	10.22	16.66	14.84
Construction Loans	17.05	0.38	10.26	8.13
Land Loans	27.76	14.93	15.63	15.62
Commercial Loans	5.44	16.79	27.72	26.17
Consumer Loans	(3.26)	5.33	17.25	16.27
Reposessed Assets, Net	(1.95)	78.01	132.12	123.29
Real Estate Held for Investment, Net	(8.98)	2.35	(0.14)	0.33
Office Premises & Equipment	14.50	10.15	3.85	5.40
Other Assets	12.52	1.50	36.45	34.14
Less: Contra Assets & Valuation Allowances	(1.45)	7.01	42.93	38.16
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TOTAL LIABILITIES AND CAPITAL (Percent Chg)	3.08	(4.29)	16.87	14.42
TOTAL DEPOSITS AND ESCROWS	1.98	0.87	16.32	14.13
Deposits < or = to Insurance Limits	0.96	2.47	12.11	10.58
Deposits > Insurance Limits	4.82	(2.26)	23.10	20.03
Escrows	(26.69)	8.12	(24.88)	(22.85)
BORROWINGS	(6.84)	(27.73)	13.85	11.14
Advances From FHLB	(6.99)	(30.72)	30.05	24.16
Repurchase Agreements & FedFunds Purchased	(64.07)	10.47	(17.03)	(16.48)
Other Borrowings	168.76	(13.65)	(4.53)	(4.48)
Other Liabilities	(0.42)	(20.28)	18.74	16.08
Equity Capital	13.40	(0.67)	29.04	24.97
Capital Stock and Paid-In Capital	45.84	(4.21)	73.62	67.80
Unrealized Gains (Losses) AFS Securities	3.96	28.50	87.07	92.43
Retained Earnings	(1.24)	0.86	(40.33)	(31.10)

CAPITAL MEASURES  
BY ASSET SIZE

THIRD QUARTER 2007:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	277	447	107	831

CAPITAL COMPLIANCE				
Meet FDICIA Capital Standards	276	445	107	828
Percent of Thrifts	99.64	99.55	100.00	99.64
Consolidated Assets (\$ Billions)	\$14.12	\$141.08	\$1,415.98	\$1,570.24
Fail FDICIA Capital Standards	1	2	0	3
Percent of Thrifts	0.36	0.45	0.00	0.36
Consolidated Assets (\$ Billions)	\$0.05	\$0.24	\$0.00	\$0.28
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)	\$2.42	\$15.35	\$107.97	\$125.66
Tangible Equity Ratio	17.19	10.93	7.83	8.20
Median Ratio	14.58	9.86	8.20	10.50
Tier 1 Capital (\$ Billions)	\$2.42	\$15.35	\$108.31	\$125.99
Tier 1 Leverage Ratio	17.20	10.93	7.85	8.22
Median Ratio	14.58	9.86	8.20	10.50
Tier 1 Risk-based Capital Ratio	30.67	16.70	11.71	12.31
Median Ratio	27.74	15.62	11.81	17.21
Risk-based Capital (\$ Billions)	\$2.49	\$16.19	\$122.30	\$140.89
Total Risk-based Capital Ratio	31.58	17.65	13.53	14.04
Median Ratio	29.30	16.34	12.74	18.00

ASSET QUALITY INDICATORS  
BY ASSET SIZE

THIRD QUARTER 2007:	LESS THAN \$100 MILLION 277	\$100 MILLION TO \$1 BILLION 447	\$1 BILLION OR GREATER 107	INDUSTRY 831
<b>NUMBER OF INSTITUTIONS:</b>				
<b>LOANS 30-89 DAYS DELINQUENT (\$ Millions)</b>				
Total Including Repurchased GNMA Loans	\$159.01	\$1,237.84	\$16,844.35	\$18,222.38
Repurchased GNMA Loans	0.00	11.34	554.41	565.75
Total Excluding Repurchased GNMA Loans	159.01	1,226.51	16,289.94	17,656.63
<b>Mortgage Loans</b>				
Construction & Land Loans	12.34	208.29	1,004.73	1,225.35
Nonresidential Mortgages	13.52	156.67	233.50	403.68
Multi Family Mortgages	1.15	43.86	146.37	191.38
1-4 Family Mortgages	116.53	656.59	13,906.75	14,661.05
Home Equity Lines of Credit	4.03	51.15	1,266.15	1,321.33
<b>Nonmortgage Loans and Leases</b>				
Commercial Loans	5.22	88.84	384.41	478.47
Consumer Loans	10.24	83.61	1,168.60	1,262.45
<b>NONCURRENT LOANS (\$ Millions)</b>				
Total Including Repurchased GNMA Loans	\$106.89	\$984.15	\$15,152.94	\$16,240.76
Repurchased GNMA Loans	0.00	10.44	750.83	761.27
Total Excluding Repurchased GNMA Loans	106.89	973.71	14,402.12	15,479.49
<b>Mortgage Loans</b>				
Construction & Land Loans	10.12	263.56	1,163.10	1,436.77
Nonresidential Mortgages	16.26	153.05	293.16	462.47
Multi Family Mortgages	4.25	29.13	209.13	242.51
1-4 Family Mortgages	66.08	436.75	12,346.74	12,846.34
Home Equity Lines of Credit	2.58	33.61	950.80	986.99
<b>Nonmortgage Loans and Leases</b>				
Commercial Loans	6.26	75.68	386.56	468.50
Consumer Loans	3.93	25.98	754.26	784.17
<b>NET CHARGE-OFFS (\$ Millions)</b>				
Mortgage Loans	\$2.97	\$44.04	\$1,638.85	\$1,685.85
Construction & Land Loans	0.26	18.41	102.48	121.15
Nonresidential Mortgages	(0.15)	0.31	7.55	7.71
Multi Family Mortgages	0.15	0.76	2.29	3.19
1-4 Family Mortgages	0.94	11.05	557.49	569.49
Home Equity Lines of Credit	0.11	2.90	206.79	209.79
<b>Nonmortgage Loans and Leases</b>				
Commercial Loans	0.23	6.45	155.17	161.85
Consumer Loans	0.55	9.27	744.76	754.59
Repossessed Assets	0.66	4.87	51.28	56.81
Other	0.32	(7.09)	17.84	11.07
<b>REPOSSESSED ASSETS, NET (\$ Millions)</b>				
Construction & Land Loans	\$18.67	\$237.38	\$2,214.51	\$2,470.56
Nonresidential Mortgages	1.80	79.42	117.07	198.28
Multi Family Mortgages	2.46	29.36	62.20	94.02
1-4 Family Mortgages	0.37	12.06	13.86	26.29
Other	13.60	106.56	1,936.19	2,056.35
	0.43	9.98	85.20	95.61
<b>ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)</b>				
Real Estate Loans	\$8.63	\$91.17	\$882.46	\$981.34
Percent of Total Assets	60.96	64.51	62.32	62.49
<b>Noncurrent Real Estate Loans</b>				
Including Repurchased GNMA Loans	0.10	0.88	14.01	14.99
Percent of Total Assets	0.68	0.62	0.99	0.95
Excluding Repurchased GNMA Loans	0.10	0.87	13.26	14.23
Percent of Total Assets	0.68	0.62	0.94	0.91
<b>Real Estate Owned</b>				
Percent of Total Assets	0.02	0.23	2.15	2.40
<b>Troubled Real Estate Loans</b>				
Including Repurchased GNMA Loans	0.11	1.11	16.16	17.39
Percent of Total Assets	0.81	0.79	1.14	1.11
Excluding Repurchased GNMA Loans	0.11	1.10	15.41	16.63
Percent of Total Assets	0.81	0.78	1.09	1.06
<b>Valuation Allowances</b>				
Coverage Ratio	0.08	0.86	8.13	9.07
Including Repurchased GNMA Loans	64.63	81.10	51.52	53.41
Excluding Repurchased GNMA Loans	64.63	81.97	54.21	56.04
Reserve Ratio	0.73	0.78	0.78	0.78

ASSET QUALITY INDICATORS  
BY ASSET SIZE

THIRD QUARTER 2007:	LESS THAN \$100 MILLION 277	\$100 MILLION TO \$1 BILLION 447	\$1 BILLION OR GREATER 107	INDUSTRY 831
NUMBER OF INSTITUTIONS:				
LOANS 30-89 DAYS DELINQUENT (% Total Assets)				
Total Including Repurchased GNMA Loans	1.12	0.88	1.19	1.16
Repurchased GNMA Loans	0.00	0.01	0.04	0.04
Total Excluding Repurchased GNMA Loans	1.12	0.87	1.15	1.12
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	1.63	1.76	2.50	2.32
Nonresidential Mortgages	1.24	0.95	0.47	0.60
Multi Family Mortgages	0.45	0.81	0.25	0.29
1-4 Family Mortgages	1.78	1.14	1.90	1.84
Home Equity Lines of Credit	1.37	1.11	1.20	1.19
Nonmortgage Loans and Leases				
Commercial Loans	1.24	1.43	0.80	0.88
Consumer Loans	2.34	1.55	1.51	1.52
NONCURRENT LOANS (% Total Assets)				
Total Including Repurchased GNMA Loans	0.75	0.70	1.07	1.03
Repurchased GNMA Loans	0.00	0.01	0.05	0.05
Total Excluding Repurchased GNMA Loans	0.75	0.69	1.02	0.99
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	1.33	2.23	2.89	2.72
Nonresidential Mortgages	1.49	0.92	0.58	0.68
Multi Family Mortgages	1.66	0.54	0.35	0.37
1-4 Family Mortgages	1.01	0.76	1.69	1.61
Home Equity Lines of Credit	0.88	0.73	0.90	0.89
Nonmortgage Loans and Leases				
Commercial Loans	1.48	1.22	0.81	0.86
Consumer Loans	0.90	0.48	0.97	0.94
NET CHARGE-OFFS (% Total Assets)	0.02	0.03	0.12	0.11
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	0.03	0.16	0.25	0.23
Nonresidential Mortgages	(0.01)	0.00	0.02	0.01
Multi Family Mortgages	0.06	0.01	0.00	0.00
1-4 Family Mortgages	0.01	0.02	0.08	0.07
Home Equity Lines of Credit	0.04	0.06	0.20	0.19
Nonmortgage Loans and Leases				
Commercial Loans	0.05	0.10	0.32	0.30
Consumer Loans	0.13	0.17	0.96	0.91
Repossessed Assets	3.55	2.05	2.32	2.30
Other	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)	0.13	0.17	0.16	0.16
Percent of Outstanding Loans by Loan Type:				
Construction & Land Loans	0.24	0.67	0.29	0.38
Nonresidential Mortgages	0.23	0.18	0.12	0.14
Multi Family Mortgages	0.14	0.22	0.02	0.04
1-4 Family Mortgages	0.21	0.19	0.26	0.26
Other	0.09	0.19	0.08	0.09
ASSET QUALITY SUMMARY (% Total Assets)				
Net Chargeoffs (Annualized)	0.08	0.12	0.46	0.43
Net Provisions for Losses (Annualized)	0.11	0.21	0.97	0.90
Valuation Allowances	0.54	0.61	0.57	0.58
Noncurrent Loans				
Including Repurchased GNMA Loans	0.75	0.70	1.07	1.03
Excluding Repurchased GNMA Loans	0.75	0.69	1.02	0.99
Repossessed Assets, Net (% Total Assets)	0.13	0.17	0.16	0.16
Troubled Assets				
Including Repurchased GNMA Loans	0.89	0.86	1.23	1.19
Excluding Repurchased GNMA Loans	0.89	0.86	1.17	1.14

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

	3-MONTHS ENDED		9-MONTHS ENDED		2006	2005	2004	2003	
	SEP. 2007	JUNE 2007	SEP. 2007	SEP. 2006					
<b>SUMMARY DATA:</b>									
Number of Thrifts	(#)	831	836	831	853	845	863	886	928
Total Assets	(\$)	1,570.52	1,503.42	1,570.52	1,633.59	1,410.82	1,464.12	1,306.79	1,092.62
Net Income	(\$)	0.70	3.83	8.15	12.71	15.85	16.40	13.96	13.74
Profits	(\$)	2.29	4.12	10.20	12.98	16.34	16.61	14.31	14.02
Losses	(\$)	(1.59)	(0.28)	(2.05)	(0.27)	(0.49)	(0.21)	(0.35)	(0.28)
<b>PROFITABILITY MEASURES:</b>									
Return on Average Assets	(%)	0.18	1.02	0.73	1.11	1.06	1.19	1.18	1.29
Median Ratio	(%)	0.48	0.53	0.48	0.64	0.61	0.73	0.71	0.76
Return on Average Equity	(%)	1.77	9.54	6.85	11.91	11.18	12.83	12.79	14.29
Median Ratio	(%)	3.65	4.07	3.86	5.16	4.95	6.26	6.23	6.97
Net Interest Income	(\$)	9.96	10.39	30.71	31.43	40.93	38.82	34.57	30.82
% of Average Assets	(%)	2.61	2.77	2.74	2.74	2.74	2.81	2.91	2.90
Total Fee Income	(\$)	4.48	5.33	13.96	12.81	17.23	16.83	12.38	9.28
% of Average Assets	(%)	1.18	1.42	1.18	0.92	1.26	1.39	1.19	1.25
G&A Expense	(\$)	9.43	9.87	28.29	29.05	37.91	33.79	30.09	25.37
% of Average Assets	(%)	2.48	2.63	2.52	2.54	2.54	2.44	2.53	2.39
<b>CAPITAL MEASURES:</b>									
Equity Capital Ratio	(%)	10.16	10.80	10.16	9.23	10.72	9.45	9.08	9.09
Tier 1 Leverage Ratio	(%)	8.22	8.85	8.22	8.01	8.52	8.15	7.80	7.82
Risk-based Capital Ratio	(%)	14.04	14.75	14.04	13.64	14.33	13.97	13.85	14.23
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	820	828	820	849	835	858	881	922
Adequately Capitalized	(#)	8	4	8	3	9	4	4	5
Undercapitalized	(#)	2	3	2	1	0	0	0	0
Significantly Undercapitalized	(#)	1	1	1	0	0	0	1	1
Critically Undercapitalized	(#)	0	0	0	0	0	0	0	0
<b>FAILED/PROBLEM THRIFTS:</b>									
Failed Thrifts	(#)	0	0	0	0	0	0	1	0
Problem Thrifts	(#)	12	10	12	5	6	7	6	8
Problem Thrift Assets	(\$)	1.20	3.22	1.20	0.18	3.83	1.87	0.71	0.63
Problem Thrift Assets as a % of Total Assets	(%)	0.08	0.21	0.08	0.01	0.27	0.13	0.05	0.06
<b>ASSET QUALITY MEASURES:</b>									
Troubled Assets									
Including Repurchased GNMA Loans	(\$)	18.71	14.36	18.71	10.42	9.91	9.41	N/A	N/A
% of Total Assets	(%)	1.19	0.95	1.19	0.64	0.70	0.64	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	17.95	13.56	17.95	8.65	8.94	6.46	6.33	7.29
% of Total Assets	(%)	1.14	0.90	1.14	0.53	0.63	0.44	0.48	0.67
Noncurrent Loans									
Including Repurchased GNMA Loans	(\$)	16.24	12.45	16.24	9.18	8.65	8.67	N/A	N/A
% of Total Assets	(%)	1.03	0.83	1.03	0.56	0.61	0.59	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	15.48	11.66	15.48	7.41	7.67	5.72	5.60	6.35
% of Total Assets	(%)	0.99	0.78	0.99	0.45	0.54	0.39	0.43	0.58
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	1.61	1.26	1.61	0.79	0.89	0.86	0.52	0.83
Home Equity Lines of Credit	(%)	0.89	0.68	0.89	0.31	0.44	0.19	0.14	0.03
Multi Family Loans	(%)	0.37	0.29	0.37	0.16	0.21	0.16	0.13	0.13
Commercial Loans	(%)	0.86	0.86	0.86	1.16	0.90	1.10	1.11	1.21
Consumer Loans	(%)	0.94	0.83	0.94	0.78	0.91	0.63	0.78	0.94
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>									
Originations	(\$)	165.08	173.32	487.96	440.96	553.08	656.09	603.23	729.87
Purchases	(\$)	31.82	47.59	133.40	271.64	326.97	356.15	296.46	355.97
Sales	(\$)	123.24	166.48	467.43	441.15	564.57	599.47	477.70	768.41
Loans Outstanding (1)	(\$)	795.67	765.39	795.67	892.17	727.09	814.71	729.37	547.42
Loans Outstanding / Total Assets	(%)	50.66	50.91	50.66	54.61	51.54	55.64	55.81	50.10

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

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

	SEPTEMBER 2007		JUNE 2007		SEPTEMBER 2006	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	1,570.52	100.00	1,503.42	100.00	1,633.59	100.00
Cash and Noninterest-Earning Deposits	15.89	1.01	14.61	0.97	17.88	1.09
Investment Securities	122.11	7.77	87.97	5.85	77.59	4.75
Mortgage Backed Securities	196.78	12.53	195.75	13.02	210.11	12.86
1-4 Family Mortgages	795.67	50.66	765.39	50.91	892.17	54.61
Home Equity Lines of Credit	110.65	7.05	106.28	7.07	97.41	5.96
Multi Family Mortgages	65.07	4.14	63.48	4.22	74.37	4.55
Nonresidential Mortgages	67.81	4.32	65.19	4.34	65.38	4.00
Construction Loans	33.91	2.16	33.36	2.22	33.69	2.06
Land Loans	18.89	1.20	18.34	1.22	17.32	1.06
Commercial Loans	54.46	3.47	56.62	3.77	51.18	3.13
Consumer Loans	83.29	5.30	91.14	6.06	92.63	5.67
Repossessed Assets, Net	2.47	0.16	1.90	0.13	1.24	0.08
Real Estate Held for Investment	0.19	0.01	0.19	0.01	0.19	0.01
Office Premises & Equipment	11.49	0.73	11.47	0.76	11.78	0.72
Other Assets	111.21	7.08	105.45	7.01	95.09	5.82
Less: Contra Assets & Valuation Allowances	8.72	0.56	7.46	0.50	7.05	0.43
TOTAL LIABILITIES AND CAPITAL	1,570.52	100.00	1,503.42	100.00	1,633.59	100.00
Total Deposits and Escrows	954.78	60.79	948.49	63.09	933.95	57.17
Deposits < or = to Insurance Limits	576.99	36.74	571.73	38.03	574.83	35.19
Deposits > Insurance Limits	377.79	24.06	376.76	25.06	359.12	21.98
Escrows	13.46	0.86	14.93	0.99	23.72	1.45
Total Borrowings	419.31	26.70	355.92	23.67	495.22	30.31
Advances from FHLB	291.22	18.54	214.94	14.30	285.76	17.49
Reverse Repurchase Agreements	57.25	3.65	68.26	4.54	86.32	5.28
Other Borrowings	70.83	4.51	72.72	4.84	123.14	7.54
Other Liabilities	36.82	2.34	36.56	2.43	53.67	3.29
EQUITY CAPITAL	159.60	10.16	162.44	10.80	150.75	9.23
Capital Stock & Paid-In Capital	124.00	7.90	119.60	7.96	92.62	5.67
Unrealized Gains (Losses) AFS Securities	(1.70)	(0.11)	(1.88)	(0.12)	(0.87)	(0.05)
Retained Earnings	38.13	2.43	45.33	3.02	59.82	3.66

	SEPTEMBER 2007		JUNE 2007		SEPTEMBER 2006	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	24.01	6.30	24.68	6.58	24.62	6.22
Interest Expense	14.06	3.69	14.29	3.81	14.07	3.55
Net Interest Income	9.96	2.61	10.39	2.77	10.54	2.66
Loss Provisions-Interest Bearing Assets	3.52	0.92	1.42	0.38	0.89	0.23
Noninterest Income	4.95	1.30	7.13	1.90	6.86	1.73
Mortgage Loan Servicing Fees	0.29	0.08	0.86	0.23	(0.20)	(0.05)
Other Fees and Charges	4.19	1.10	4.47	1.19	3.83	0.97
Other Noninterest Income	0.47	0.12	1.80	0.48	3.23	0.82
Noninterest Expense	10.50	2.75	10.20	2.72	10.10	2.55
G&A Expense	9.43	2.48	9.87	2.63	9.91	2.50
Goodwill Expense	1.02	0.27	0.30	0.08	0.16	0.04
Loss Provis.-Nonint. Bearing Assets	0.05	0.01	0.03	0.01	0.03	0.01
Income Before Taxes & Extraord. Items	0.89	0.23	5.89	1.57	6.41	1.62
Income Taxes	0.19	0.05	2.06	0.55	2.12	0.53
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.70	0.18	3.83	1.02	4.29	1.08

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

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

	NORTHEAST REGION								
	3-MONTHS ENDED		9-MONTHS ENDED		2006 ----	2005 ----	2004 ----	2003 ----	
	SEP. 2007	JUNE 2007	SEP. 2007	SEP. 2006					
<b>SUMMARY DATA:</b>									
Number of Thrifts	(#)	185	260	185	262	263	266	272	285
Total Assets	(\$)	405.82	428.82	405.82	421.06	414.90	371.60	329.11	273.70
Net Income	(\$)	(0.28)	0.81	1.24	3.09	3.75	4.43	4.24	3.45
Profits	(\$)	0.54	0.89	2.19	3.17	3.92	4.45	4.30	3.58
Losses	(\$)	(0.81)	(0.07)	(0.95)	(0.08)	(0.18)	(0.02)	(0.05)	(0.13)
<b>PROFITABILITY MEASURES:</b>									
Return on Average Assets	(%)	(0.28)	0.77	0.40	1.05	0.94	1.27	1.40	1.32
Median Ratio	(%)	0.42	0.44	0.43	0.58	0.55	0.75	0.69	0.72
Return on Average Equity	(%)	(2.55)	7.03	3.59	10.58	9.35	12.73	14.05	14.14
Median Ratio	(%)	3.23	3.51	3.50	4.60	4.41	6.06	6.09	6.69
Net Interest Income	(\$)	2.13	2.37	6.92	7.05	9.37	9.43	8.89	7.70
% of Average Assets	(%)	2.18	2.25	2.26	2.40	2.36	2.72	2.94	2.94
Total Fee Income	(\$)	0.58	0.92	2.42	2.61	3.47	3.44	3.68	2.51
% of Average Assets	(%)	0.59	0.87	0.59	0.82	0.82	1.28	1.08	1.50
G&A Expense	(\$)	1.72	2.05	6.07	5.24	7.16	6.80	7.13	5.90
% of Average Assets	(%)	1.76	1.94	1.98	1.79	1.80	1.96	2.36	2.25
<b>CAPITAL MEASURES:</b>									
Equity Capital Ratio	(%)	10.96	11.07	10.96	10.31	10.56	10.04	10.08	9.54
Tier 1 Leverage Ratio	(%)	9.08	9.37	9.08	8.79	8.76	8.97	8.96	8.69
Risk-based Capital Ratio	(%)	16.71	16.74	16.71	15.67	15.52	16.48	15.93	15.74
<b>Thrifts by FDICIA Capital Categories:</b>									
Well-Capitalized	(#)	184	260	184	261	263	264	271	283
Adequately Capitalized	(#)	1	0	1	1	0	2	1	1
Undercapitalized	(#)	0	0	0	0	0	0	0	0
Significantly Undercapitalized	(#)	0	0	0	0	0	0	0	1
Critically Undercapitalized	(#)	0	0	0	0	0	0	0	0
<b>FAILED/PROBLEM THRIFTS:</b>									
Failed Thrifts	(#)	0	0	0	0	0	0	1	0
Problem Thrifts	(#)	4	4	4	2	2	1	1	1
Problem Thrift Assets	(\$)	0.44	0.24	0.44	0.08	0.08	0.78	0.09	0.11
Problem Thrift Assets as a % of Total Assets	(%)	0.11	0.06	0.11	0.02	0.02	0.21	0.03	0.04
<b>ASSET QUALITY MEASURES:</b>									
<b>Troubled Assets</b>									
Including Repurchased GNMA Loans	(\$)	2.35	2.69	2.35	1.66	1.93	1.40	N/A	N/A
% of Total Assets	(%)	0.58	0.63	0.58	0.39	0.47	0.38	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	2.34	2.68	2.34	1.65	1.93	1.40	1.41	1.70
% of Total Assets	(%)	0.58	0.63	0.58	0.39	0.46	0.38	0.43	0.62
<b>Noncurrent Loans</b>									
Including Repurchased GNMA Loans	(\$)	2.16	2.42	2.16	1.50	1.74	1.26	N/A	N/A
% of Total Assets	(%)	0.53	0.56	0.53	0.36	0.42	0.34	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	2.16	2.41	2.16	1.49	1.74	1.26	1.30	1.56
% of Total Assets	(%)	0.53	0.56	0.53	0.35	0.42	0.34	0.40	0.57
<b>Noncurrent Loans as a % of Loan Type:</b>									
1-4 Family Mortgages	(%)	0.97	0.92	0.97	0.51	0.66	0.50	0.50	0.80
Home Equity Lines of Credit	(%)	0.18	0.41	0.18	0.23	0.33	0.33	0.24	0.04
Multi Family Loans	(%)	0.30	0.41	0.30	0.26	0.28	0.38	0.31	0.22
Commercial Loans	(%)	0.78	0.63	0.78	0.61	0.58	0.73	0.73	1.32
Consumer Loans	(%)	0.63	0.55	0.63	0.54	0.60	0.47	1.41	1.51
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>									
Originations	(\$)	23.12	36.18	92.18	90.06	123.63	142.27	125.03	155.67
Purchases	(\$)	6.15	16.97	39.91	99.32	119.76	149.79	100.16	83.82
Sales	(\$)	18.04	39.40	100.23	157.21	207.75	211.70	151.99	172.78
Loans Outstanding (1)	(\$)	158.23	180.47	158.23	194.55	182.68	184.83	155.85	117.57
Loans Outstanding / Total Assets	(%)	38.99	42.08	38.99	46.21	44.03	49.74	47.36	42.95

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

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

NORTHEAST REGION

	SEPTEMBER 2007		JUNE 2007		SEPTEMBER 2006	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
<b>TOTAL ASSETS</b>	405.82	100.00	428.82	100.00	421.06	100.00
Cash and Noninterest-Earning Deposits	3.65	0.90	3.90	0.91	4.54	1.08
Investment Securities	36.73	9.05	34.14	7.96	28.63	6.80
Mortgage Backed Securities	90.93	22.41	90.73	21.16	80.76	19.18
1-4 Family Mortgages	158.23	38.99	180.47	42.08	194.55	46.21
Home Equity Lines of Credit	10.73	2.64	12.64	2.95	13.48	3.20
Multi family Mortgages	14.00	3.45	14.07	3.28	15.71	3.73
Nonresidential Mortgages	26.02	6.41	28.70	6.69	26.75	6.35
Construction Loans	6.45	1.59	7.85	1.83	8.00	1.90
Land Loans	1.51	0.37	4.10	0.96	4.13	0.98
Commercial Loans	23.05	5.68	22.74	5.30	20.05	4.76
Consumer Loans	16.58	4.09	14.84	3.46	12.73	3.02
Repossessed Assets, Net	0.19	0.05	0.27	0.06	0.16	0.04
Real Estate Held for Investment	0.01	0.00	0.02	0.00	0.02	0.01
Office Premises & Equipment	2.41	0.59	2.78	0.65	2.63	0.62
Other Assets	27.70	6.83	25.87	6.03	24.05	5.71
Less: Contra Assets & Valuation Allowances	1.62	0.40	1.66	0.39	1.67	0.40
<b>TOTAL LIABILITIES AND CAPITAL</b>	405.82	100.00	428.82	100.00	421.06	100.00
Total Deposits and Escrows	256.11	63.11	276.77	64.54	266.45	63.28
Deposits < or = to Insurance Limits	171.02	42.14	191.16	44.58	182.48	43.34
Deposits > Insurance Limits	85.09	20.97	85.61	19.96	83.98	19.94
Escrows	1.27	0.31	2.07	0.48	1.79	0.43
Total Borrowings	98.23	24.21	98.59	22.99	104.85	24.90
Advances from FHLB	60.36	14.87	59.69	13.92	60.27	14.31
Reverse Repurchase Agreements	28.01	6.90	28.16	6.57	28.92	6.87
Other Borrowings	9.86	2.43	10.74	2.50	15.66	3.72
Other Liabilities	7.02	1.73	6.00	1.40	6.33	1.50
<b>EQUITY CAPITAL</b>	44.46	10.96	47.46	11.07	43.41	10.31
Capital Stock & Paid-In Capital	32.75	8.07	31.28	7.29	26.93	6.40
Unrealized Gains (Losses) AFS Securities	(0.78)	(0.19)	(0.67)	(0.16)	(0.46)	(0.11)
Retained Earnings	13.03	3.21	17.45	4.07	17.42	4.14

	SEPTEMBER 2007		JUNE 2007		SEPTEMBER 2006	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
<b>INCOME AND EXPENSE DATA</b>						
Interest Income	5.50	5.62	6.04	5.72	5.76	5.67
Interest Expense	3.37	3.44	3.67	3.48	3.45	3.40
Net Interest Income	2.13	2.18	2.37	2.25	2.31	2.27
Loss Provisions-Interest Bearing Assets	0.29	0.29	0.14	0.13	0.11	0.11
Noninterest Income	0.27	0.27	1.10	1.04	1.05	1.03
Mortgage Loan Servicing Fees	0.08	0.08	0.10	0.09	0.06	0.06
Other Fees and Charges	0.51	0.52	0.82	0.78	0.78	0.76
Other Noninterest Income	(0.31)	(0.32)	0.18	0.17	0.21	0.21
Noninterest Expense	2.61	2.67	2.12	2.00	1.81	1.78
G&A Expense	1.72	1.76	2.05	1.94	1.78	1.75
Goodwill Expense	0.89	0.91	0.07	0.06	0.03	0.03
Loss Provis.-Nonint. Bearing Assets	0.00	0.00	0.00	0.00	0.00	0.00
Income Before Taxes & Extraord. Items	(0.50)	(0.51)	1.21	1.15	1.43	1.41
Income Taxes	(0.22)	(0.22)	0.40	0.38	0.47	0.46
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	(0.28)	(0.28)	0.81	0.77	0.96	0.95

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



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

	SOUTHEAST REGION								
	3-MONTHS ENDED		9-MONTHS ENDED		2006 ----	2005 ----	2004 ----	2003 ----	
	SEP. 2007	JUNE 2007	SEP. 2007	SEP. 2006					
<b>SUMMARY DATA:</b>									
Number of Thrifts	(#)	201	311	201	306	299	306	312	329
Total Assets	(\$)	289.44	349.33	289.44	272.43	233.29	249.51	217.81	195.38
Net Income	(\$)	(0.31)	0.50	0.58	1.62	1.95	2.14	2.01	1.89
Profits	(\$)	0.16	0.69	1.33	1.80	2.23	2.25	2.13	2.00
Losses	(\$)	(0.47)	(0.19)	(0.75)	(0.18)	(0.28)	(0.11)	(0.12)	(0.11)
<b>PROFITABILITY MEASURES:</b>									
Return on Average Assets	(%)	(0.46)	0.58	0.26	0.83	0.78	0.92	0.97	1.02
Median Ratio	(%)	0.49	0.50	0.42	0.58	0.54	0.65	0.61	0.69
Return on Average Equity	(%)	(5.80)	6.57	3.06	9.49	8.72	10.16	10.82	11.13
Median Ratio	(%)	3.55	3.72	3.37	4.60	4.13	5.82	5.40	6.18
Net Interest Income	(\$)	1.68	2.27	5.83	5.71	7.38	6.86	6.03	5.20
% of Average Assets	(%)	2.44	2.64	2.65	2.94	2.94	2.94	2.92	2.81
Total Fee Income	(\$)	0.29	0.61	1.37	1.69	2.18	2.36	2.22	2.05
% of Average Assets	(%)	0.42	0.71	0.42	0.83	0.85	0.96	1.09	1.11
G&A Expense	(\$)	1.34	1.82	4.75	4.92	6.42	6.11	5.67	5.47
% of Average Assets	(%)	1.94	2.11	2.16	2.53	2.55	2.62	2.75	2.96
<b>CAPITAL MEASURES:</b>									
Equity Capital Ratio	(%)	7.67	8.78	7.67	8.60	9.43	8.82	9.01	9.11
Tier 1 Leverage Ratio	(%)	7.59	8.34	7.59	8.06	8.49	8.30	8.62	8.71
Risk-based Capital Ratio	(%)	13.26	13.53	13.26	13.24	13.51	13.46	14.03	14.79
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	196	304	196	303	292	305	311	326
Adequately Capitalized	(#)	4	4	4	2	6	1	0	3
Undercapitalized	(#)	1	2	1	1	0	0	0	0
Significantly Undercapitalized	(#)	0	1	0	0	0	0	1	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0	0
<b>FAILED/PROBLEM THRIFTS:</b>									
Failed Thrifts	(#)	0	0	0	0	0	0	0	0
Problem Thrifts	(#)	3	4	3	3	3	5	4	6
Problem Thrift Assets	(\$)	0.46	2.84	0.46	0.10	3.69	1.01	0.59	0.50
Problem Thrift Assets as a % of Total Assets	(%)	0.16	0.81	0.16	0.04	1.58	0.40	0.27	0.26
<b>ASSET QUALITY MEASURES:</b>									
Troubled Assets									
Including Repurchased GNMA Loans	(\$)	3.57	3.24	3.57	1.69	1.73	1.44	N/A	N/A
% of Total Assets	(%)	1.23	0.93	1.23	0.62	0.74	0.58	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	3.33	3.00	3.33	1.43	1.48	1.21	1.23	1.46
% of Total Assets	(%)	1.15	0.86	1.15	0.53	0.63	0.49	0.57	0.75
Noncurrent Loans									
Including Repurchased GNMA Loans	(\$)	3.05	2.72	3.05	1.42	1.42	1.23	N/A	N/A
% of Total Assets	(%)	1.05	0.78	1.05	0.52	0.61	0.49	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	2.81	2.47	2.81	1.16	1.17	1.00	1.01	1.21
% of Total Assets	(%)	0.97	0.71	0.97	0.43	0.50	0.40	0.47	0.62
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	1.55	1.12	1.55	0.68	0.90	0.68	0.56	0.79
Home Equity Lines of Credit	(%)	1.16	0.88	1.16	0.30	0.41	0.20	0.15	0.06
Multi-Family Loans	(%)	0.88	0.42	0.88	0.34	0.44	0.42	0.34	0.35
Commercial Loans	(%)	0.42	1.01	0.42	1.75	1.03	1.08	1.33	1.68
Consumer Loans	(%)	0.15	0.38	0.15	0.49	0.60	0.52	0.68	0.97
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>									
Originations	(\$)	81.35	71.28	165.40	49.12	61.80	75.87	67.59	91.71
Purchases	(\$)	3.85	12.49	28.38	27.24	37.67	47.94	49.06	75.20
Sales	(\$)	58.16	62.60	134.77	40.81	53.62	70.90	74.95	123.12
Loans Outstanding (1)	(\$)	168.16	188.13	168.16	130.42	106.22	120.43	101.33	86.35
Loans Outstanding / Total Assets	(%)	58.10	53.86	58.10	47.87	45.53	48.27	46.52	44.19

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

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

SOUTHEAST REGION

	SEPTEMBER 2007		JUNE 2007		SEPTEMBER 2006	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
<b>TOTAL ASSETS</b>	289.44	100.00	349.33	100.00	272.43	100.00
Cash and Noninterest-Earning Deposits	3.73	1.29	3.44	0.99	3.89	1.43
Investment Securities	24.32	8.40	18.96	5.43	15.71	5.76
Mortgage Backed Securities	39.29	13.57	50.76	14.53	38.18	14.01
1-4 Family Mortgages	168.16	58.10	188.13	53.86	130.42	47.87
Home Equity Lines of Credit	27.27	9.42	30.57	8.75	27.03	9.92
Multi Family Mortgages	1.46	0.50	3.63	1.04	5.93	2.18
Nonresidential Mortgages	11.71	4.04	15.34	4.39	15.42	5.66
Construction Loans	6.53	2.26	8.11	2.32	8.66	3.18
Land Loans	5.93	2.05	6.84	1.96	6.67	2.45
Commercial Loans	4.63	1.60	10.38	2.97	10.53	3.87
Consumer Loans	12.03	4.16	27.95	8.00	23.98	8.80
Repossessed Assets, Net	0.51	0.18	0.53	0.15	0.28	0.10
Real Estate Held for Investment	0.04	0.01	0.07	0.02	0.07	0.02
Office Premises & Equipment	2.17	0.75	2.94	0.84	2.90	1.07
Other Assets	10.85	3.75	14.11	4.04	11.15	4.09
Less: Contra Assets & Valuation Allowances	1.91	0.66	1.86	0.53	1.34	0.49
<b>TOTAL LIABILITIES AND CAPITAL</b>	289.44	100.00	349.33	100.00	272.43	100.00
Total Deposits and Escrows	172.83	59.71	229.11	65.59	180.46	66.24
Deposits < or = to Insurance Limits	83.99	29.02	121.56	34.80	112.19	41.18
Deposits > Insurance Limits	88.84	30.69	107.55	30.79	68.27	25.06
Escrows	0.92	0.32	1.58	0.45	1.73	0.64
Total Borrowings	90.59	31.30	84.32	24.14	63.90	23.46
Advances from FHLB	77.60	26.81	62.58	17.91	34.96	12.83
Reverse Repurchase Agreements	12.01	4.15	20.40	5.84	22.98	8.43
Other Borrowings	0.98	0.34	1.34	0.38	5.97	2.19
Other Liabilities	3.84	1.33	5.24	1.50	4.63	1.70
<b>EQUITY CAPITAL</b>	22.19	7.67	30.66	8.78	23.44	8.60
Capital Stock & Paid-In Capital	13.09	4.52	17.61	5.04	12.92	4.74
Unrealized Gains (Losses) AFS Securities	(0.59)	(0.20)	(0.67)	(0.19)	(0.32)	(0.12)
Retained Earnings	9.74	3.36	13.70	3.92	10.87	3.99

	SEPTEMBER 2007		JUNE 2007		SEPTEMBER 2006	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
<b>INCOME AND EXPENSE DATA</b>						
Interest Income	4.41	6.39	5.56	6.47	4.17	6.25
Interest Expense	2.73	3.95	3.29	3.83	2.22	3.33
Net Interest Income	1.68	2.44	2.27	2.64	1.95	2.92
Loss Provisions-Interest Bearing Assets	1.23	1.78	0.50	0.58	0.13	0.20
Noninterest Income	0.45	0.65	0.95	1.11	0.67	1.01
Mortgage Loan Servicing Fees	0.01	0.02	0.02	0.02	0.01	0.02
Other Fees and Charges	0.28	0.40	0.60	0.69	0.55	0.82
Other Noninterest Income	0.17	0.24	0.34	0.39	0.12	0.18
Noninterest Expense	1.36	1.97	1.95	2.26	1.70	2.55
G&A Expense	1.34	1.94	1.82	2.11	1.65	2.47
Goodwill Expense	0.01	0.02	0.12	0.14	0.04	0.07
Loss Provis.-Nonint. Bearing Assets	0.01	0.01	0.01	0.01	0.01	0.01
Income Before Taxes & Extraord. Items	(0.46)	(0.67)	0.78	0.91	0.79	1.19
Income Taxes	(0.15)	(0.21)	0.28	0.33	0.28	0.42
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	(0.31)	(0.46)	0.50	0.58	0.51	0.77

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

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

CENTRAL REGION

		3-MONTHS ENDED		9-MONTHS ENDED	
		SEP. 2007	SEP. 2007	SEP. 2007	SEP. 2007
<b>SUMMARY DATA:</b>					
Number of Thrifts	(#)	205	205		
Total Assets	(\$)	131.73	131.73		
Net Income	(\$)	0.10	0.10		
Profits	(\$)	0.17	0.17		
Losses	(\$)	(0.07)	(0.07)		
<b>PROFITABILITY MEASURES:</b>					
Return on Average Assets	(%)	0.30	0.10		
Median Ratio	(%)	0.38	0.38		
Return on Average Equity	(%)	2.94	0.98		
Median Ratio	(%)	2.82	2.82		
Net Interest Income	(\$)	0.80	0.80		
% of Average Assets	(%)	2.43	0.81		
Total Fee Income	(\$)	0.38	0.38		
% of Average Assets	(%)	1.16	1.16		
G&A Expense	(\$)	0.90	0.90		
% of Average Assets	(%)	2.74	0.91		
<b>CAPITAL MEASURES:</b>					
Equity Capital Ratio	(%)	10.56	10.56		
Tier 1 Leverage Ratio	(%)	9.30	9.30		
Risk-based Capital Ratio	(%)	14.61	14.61		
<b>Thrifts by FDICIA Capital Categories:</b>					
Well-Capitalized	(#)	202	202		
Adequately Capitalized	(#)	1	1		
Undercapitalized	(#)	1	1		
Significantly Undercapitalized	(#)	1	1		
Critically Undercapitalized	(#)	0	0		
<b>FAILED/PROBLEM THRIFTS:</b>					
Failed Thrifts	(#)	0	0		
Problem Thrifts	(#)	4	4		
Problem Thrift Assets	(\$)	0.19	0.19		
Problem Thrift Assets as a % of Total Assets	(%)	0.15	0.15		
<b>ASSET QUALITY MEASURES:</b>					
<b>Troubled Assets</b>					
Including Repurchased GNMA Loans	(\$)	1.81	1.81		
% of Total Assets	(%)	1.37	1.37		
Excluding Repurchased GNMA Loans	(\$)	1.80	1.80		
% of Total Assets	(%)	1.37	1.37		
<b>Noncurrent Loans</b>					
Including Repurchased GNMA Loans	(\$)	1.48	1.48		
% of Total Assets	(%)	1.12	1.12		
Excluding Repurchased GNMA Loans	(\$)	1.48	1.48		
% of Total Assets	(%)	1.12	1.12		
<b>Noncurrent Loans as a % of Loan Type:</b>					
1-4 Family Mortgages	(%)	1.36	1.36		
Home Equity Lines of Credit	(%)	1.21	1.21		
Multi Family Loans	(%)	1.16	1.16		
Commercial Loans	(%)	1.10	1.10		
Consumer Loans	(%)	0.63	0.63		
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>					
Originations	(\$)	4.92	4.92		
Purchases	(\$)	12.26	12.26		
Sales	(\$)	15.37	15.37		
Loans Outstanding (1)	(\$)	64.59	64.59		
Loans Outstanding / Total Assets	(%)	49.03	49.03		

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

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

CENTRAL REGION

SEPTEMBER 2007

	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	131.73	100.00
Cash and Noninterest-Earning Deposits	1.36	1.04
Investment Securities	9.38	7.12
Mortgage Backed Securities	14.02	10.64
1-4 Family Mortgages	64.59	49.03
Home Equity Lines of Credit	7.91	6.00
Multi family Mortgages	4.59	3.48
Nonresidential Mortgages	9.49	7.20
Construction Loans	3.96	3.00
Land Loans	4.13	3.14
Commercial Loans	3.72	2.83
Consumer Loans	8.96	6.80
Repossessed Assets, Net	0.33	0.25
Real Estate Held for Investment	0.05	0.04
Office Premises & Equipment	1.41	1.07
Other Assets	6.46	4.91
Less: Contra Assets & Valuation Allowances	0.72	0.55
TOTAL LIABILITIES AND CAPITAL	131.73	100.00
Total Deposits and Escrows	93.82	71.22
Deposits < or = to Insurance Limits	63.88	48.49
Deposits > Insurance Limits	29.94	22.73
Escrows	1.36	1.03
Total Borrowings	22.45	17.04
Advances from FHLB	16.73	12.70
Reverse Repurchase Agreements	4.04	3.07
Other Borrowings	1.67	1.27
Other Liabilities	1.56	1.18
EQUITY CAPITAL	13.91	10.56
Capital Stock & Paid-In Capital	7.27	5.52
Unrealized Gains (Losses) AFS Securities	(0.03)	(0.02)
Retained Earnings	6.81	5.17

SEPTEMBER 2007

	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA		
Interest Income	2.03	6.18
Interest Expense	1.23	3.76
Net Interest Income	0.80	2.43
Loss Provisions-Interest Bearing Assets	0.17	0.52
Noninterest Income	0.42	1.29
Mortgage Loan Servicing Fees	0.01	0.02
Other Fees and Charges	0.37	1.14
Other Noninterest Income	0.04	0.13
Noninterest Expense	0.91	2.78
G&A Expense	0.90	2.74
Goodwill Expense	0.01	0.03
Loss Provis.-Nonint. Bearing Assets	0.00	0.01
Income Before Taxes & Extraord. Items	0.14	0.42
Income Taxes	0.04	0.12
Extraordinary Items	0.00	0.00
Net Income	0.10	0.30

\* Annualized.

Numbers may not sum due to rounding.

Office of Thrift Supervision / November 2007

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

MIDWEST REGION

	3-MONTHS ENDED		9-MONTHS ENDED		2006 ----	2005 ----	2004 ----	2003 ----	
	SEP. 2007	JUNE 2007	SEP. 2007	SEP. 2006					
<b>SUMMARY DATA:</b>									
Number of Thrifts	(#)	170	196	170	199	199	201	207	216
Total Assets	(\$)	136.99	146.15	136.99	137.00	139.49	126.63	135.39	127.54
Net Income	(\$)	0.26	0.32	0.86	0.98	1.28	1.29	1.24	1.52
Profits	(\$)	0.27	0.33	0.90	1.00	1.32	1.37	1.41	1.54
Losses	(\$)	(0.01)	(0.01)	(0.04)	(0.02)	(0.04)	(0.08)	(0.16)	(0.03)
<b>PROFITABILITY MEASURES:</b>									
Return on Average Assets	(%)	0.79	0.88	0.84	0.99	0.95	0.99	0.94	1.17
Median Ratio	(%)	0.66	0.56	0.59	0.70	0.66	0.71	0.75	0.82
Return on Average Equity	(%)	9.07	9.86	9.30	10.94	10.54	11.14	10.79	13.66
Median Ratio	(%)	5.38	4.59	4.77	5.68	5.17	6.15	6.40	7.54
Net Interest Income	(\$)	0.87	1.00	2.78	2.69	3.59	3.63	3.70	3.60
% of Average Assets	(%)	2.63	2.76	2.74	2.70	2.68	2.78	2.80	2.78
Total Fee Income	(\$)	0.44	0.49	1.38	1.22	1.66	1.50	1.38	1.23
% of Average Assets	(%)	1.34	1.37	1.34	1.25	1.26	1.21	1.08	1.02
G&A Expense	(\$)	0.85	0.97	2.75	2.60	3.51	3.37	3.61	3.35
% of Average Assets	(%)	2.56	2.69	2.71	2.61	2.62	2.58	2.74	2.59
<b>CAPITAL MEASURES:</b>									
Equity Capital Ratio	(%)	8.62	8.95	8.62	9.10	9.16	9.01	8.98	8.66
Tier 1 Leverage Ratio	(%)	8.48	8.77	8.48	8.97	9.04	8.90	8.45	8.42
Risk-based Capital Ratio	(%)	13.38	13.46	13.38	14.41	14.51	14.56	14.45	15.05
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	168	195	168	199	196	199	204	216
Adequately Capitalized	(#)	2	0	2	0	3	1	3	0
Undercapitalized	(#)	0	1	0	0	0	0	0	0
Significantly Undercapitalized	(#)	0	0	0	0	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0	0
<b>FAILED/PROBLEM THRIFTS:</b>									
Failed Thrifts	(#)	0	0	0	0	0	0	0	0
Problem Thrifts	(#)	1	2	1	0	1	0	1	1
Problem Thrift Assets	(\$)	0.11	0.14	0.11	N/A	0.05	N/A	0.03	0.03
Problem Thrift Assets as a % of Total Assets	(%)	0.08	0.10	0.08	N/A	0.04	N/A	0.02	0.02
<b>ASSET QUALITY MEASURES:</b>									
Troubled Assets									
Including Repurchased GNMA Loans	(\$)	1.49	1.39	1.49	1.19	1.29	1.45	N/A	N/A
% of Total Assets	(%)	1.09	0.95	1.09	0.87	0.93	1.14	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	0.98	0.85	0.98	0.52	0.62	0.48	0.61	0.69
% of Total Assets	(%)	0.72	0.58	0.72	0.38	0.45	0.38	0.45	0.54
Noncurrent Loans									
Including Repurchased GNMA Loans	(\$)	1.35	1.25	1.35	1.10	1.18	1.36	N/A	N/A
% of Total Assets	(%)	0.99	0.86	0.99	0.80	0.85	1.08	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	0.84	0.72	0.84	0.42	0.51	0.40	0.52	0.52
% of Total Assets	(%)	0.61	0.49	0.61	0.31	0.37	0.31	0.39	0.40
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	1.79	1.51	1.79	1.90	1.91	2.71	0.50	0.57
Home Equity Lines of Credit	(%)	0.13	0.15	0.13	0.20	0.19	0.17	0.12	0.03
Multi Family Loans	(%)	0.94	1.17	0.94	0.87	1.19	0.70	0.61	0.51
Commercial Loans	(%)	0.50	0.54	0.50	0.71	0.73	0.84	0.83	1.32
Consumer Loans	(%)	0.49	0.58	0.49	0.55	0.65	0.52	0.54	0.56
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>									
Originations	(\$)	9.67	13.73	33.62	36.18	48.60	55.02	49.45	69.19
Purchases	(\$)	1.76	1.87	5.50	5.53	7.36	9.32	9.57	14.73
Sales	(\$)	8.01	11.47	26.23	20.89	27.70	32.60	32.82	58.76
Loans Outstanding (1)	(\$)	50.63	58.21	50.63	44.75	45.75	43.00	46.24	42.01
Loans Outstanding / Total Assets	(%)	36.96	39.83	36.96	32.67	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 / November 2007

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

MIDWEST REGION

	SEPTEMBER 2007		JUNE 2007		SEPTEMBER 2006	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
<b>TOTAL ASSETS</b>	<b>136.99</b>	<b>100.00</b>	<b>146.15</b>	<b>100.00</b>	<b>137.00</b>	<b>100.00</b>
Cash and Noninterest-Earning Deposits	2.20	1.61	1.90	1.30	1.78	1.30
Investment Securities	19.34	14.12	15.05	10.30	22.89	16.71
Mortgage Backed Securities	15.73	11.48	16.24	11.11	17.60	12.85
1-4 Family Mortgages	50.63	36.96	58.21	39.83	44.75	32.67
Home Equity Lines of Credit	10.02	7.31	10.15	6.95	8.54	6.23
Multi family Mortgages	1.91	1.40	3.10	2.12	2.91	2.12
Nonresidential Mortgages	8.34	6.09	9.66	6.61	8.89	6.49
Construction Loans	7.67	5.60	8.18	5.59	7.68	5.61
Land Loans	2.98	2.17	3.32	2.27	2.83	2.07
Commercial Loans	7.03	5.13	7.38	5.05	6.43	4.69
Consumer Loans	15.62	11.41	16.81	11.50	15.35	11.21
Reposessed Assets, Net	0.14	0.10	0.13	0.09	0.09	0.07
Real Estate Held for Investment	0.04	0.03	0.06	0.04	0.06	0.04
Office Premises & Equipment	1.29	0.94	1.49	1.02	1.36	0.99
Other Assets	4.82	3.52	5.39	3.69	5.06	3.70
Less: Contra Assets & Valuation Allowances	0.78	0.57	0.78	0.53	0.69	0.51
<b>TOTAL LIABILITIES AND CAPITAL</b>	<b>136.99</b>	<b>100.00</b>	<b>146.15</b>	<b>100.00</b>	<b>137.00</b>	<b>100.00</b>
Total Deposits and Escrows	84.85	61.94	94.45	64.63	84.69	61.82
Deposits < or = to Insurance Limits	53.20	38.83	61.49	42.07	55.75	40.69
Deposits > Insurance Limits	31.66	23.11	32.96	22.55	28.94	21.13
Escrows	1.09	0.79	1.21	0.83	1.23	0.90
Total Borrowings	38.39	28.03	36.78	25.17	38.14	27.84
Advances from FHLB	37.06	27.05	34.67	23.72	35.40	25.84
Reverse Repurchase Agreements	0.46	0.33	0.41	0.28	0.59	0.43
Other Borrowings	0.88	0.64	1.69	1.16	2.16	1.58
Other Liabilities	1.93	1.41	1.83	1.25	1.69	1.24
EQUITY CAPITAL	11.81	8.62	13.08	8.95	12.47	9.10
Capital Stock & Paid-In Capital	19.13	13.97	19.51	13.35	5.19	3.79
Unrealized Gains (Losses) AFS Securities	(0.01)	N/A	(0.05)	(0.04)	(0.02)	(0.01)
Retained Earnings	(7.27)	(5.31)	(6.38)	(4.37)	7.31	5.34

	SEPTEMBER 2007		JUNE 2007		SEPTEMBER 2006	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
<b>INCOME AND EXPENSE DATA</b>						
Interest Income	2.13	6.42	2.33	6.46	2.10	6.16
Interest Expense	1.26	3.79	1.34	3.70	1.20	3.51
Net Interest Income	0.87	2.63	1.00	2.76	0.90	2.65
Loss Provisions-Interest Bearing Assets	0.16	0.49	0.13	0.36	0.06	0.18
Noninterest Income	0.50	1.51	0.56	1.56	0.49	1.44
Mortgage Loan Servicing Fees	0.02	0.06	0.02	0.06	0.02	0.06
Other Fees and Charges	0.43	1.28	0.47	1.31	0.40	1.19
Other Noninterest Income	0.06	0.17	0.07	0.20	0.07	0.20
Noninterest Expense	0.86	2.58	0.98	2.71	0.90	2.64
G&A Expense	0.85	2.56	0.97	2.69	0.89	2.61
Goodwill Expense	0.01	0.02	0.01	0.02	0.01	0.02
Loss Provis.-Nonint. Bearing Assets	0.00	0.01	0.00	0.00	0.00	0.00
Income Before Taxes & Extraord. Items	0.35	1.06	0.45	1.25	0.44	1.28
Income Taxes	0.09	0.27	0.14	0.37	0.13	0.37
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.26	0.79	0.32	0.88	0.31	0.91

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

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

	WEST REGION								
	3-MONTHS ENDED		9-MONTHS ENDED		2006	2005	2004	2003	
	SEP. 2007	JUNE 2007	SEP. 2007	SEP. 2006					
SUMMARY DATA:									
Number of Thrifts	(#)	70	69	70	86	84	90	95	98
Total Assets	(\$)	606.54	579.11	606.54	818.02	637.66	729.66	637.62	505.78
Net Income	(\$)	0.93	2.21	5.38	7.04	8.92	8.57	6.49	6.90
Profits	(\$)	1.15	2.21	5.60	7.05	8.92	8.58	6.50	6.91
Losses	(\$)	(0.22)	0.00	(0.22)	0.00	0.00	0.00	(0.01)	(0.01)
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.63	1.50	1.17	1.24	1.23	1.25	1.16	1.40
Median Ratio	(%)	0.67	0.70	0.68	0.89	0.87	0.95	0.91	1.00
Return on Average Equity	(%)	5.40	12.37	10.17	13.55	13.11	14.04	13.11	15.64
Median Ratio	(%)	5.94	7.16	7.04	9.53	9.27	9.55	9.77	10.90
Net Interest Income	(\$)	4.47	4.75	14.38	16.04	20.69	18.95	16.00	14.34
% of Average Assets	(%)	3.02	3.22	3.12	2.82	2.85	2.77	2.86	2.90
Total Fee Income	(\$)	2.79	3.31	8.42	7.30	9.93	9.54	5.09	3.49
% of Average Assets	(%)	1.88	2.24	1.88	0.92	1.66	1.59	1.29	1.22
G&A Expense	(\$)	4.62	5.03	13.81	16.29	20.83	17.52	13.68	10.66
% of Average Assets	(%)	3.12	3.41	3.00	2.86	2.87	2.56	2.45	2.15
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	11.08	12.30	11.08	8.83	11.52	9.37	8.53	8.88
Tier 1 Leverage Ratio	(%)	7.65	8.80	7.65	7.39	8.19	7.50	6.71	6.79
Risk-based Capital Ratio	(%)	12.88	14.47	12.88	12.74	13.97	12.98	12.69	13.01
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	70	69	70	86	84	90	95	97
Adequately Capitalized	(#)	0	0	0	0	0	0	0	1
Undercapitalized	(#)	0	0	0	0	0	0	0	0
Significantly Undercapitalized	(#)	0	0	0	0	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	0	0	0	0	0	0	0
Problem Thrifts	(#)	0	0	0	0	0	1	0	0
Problem Thrift Assets	(\$)	N/A	N/A	N/A	N/A	N/A	0.08	N/A	N/A
Problem Thrift Assets as a % of Total Assets	(%)	N/A	N/A	N/A	N/A	N/A	0.01	N/A	N/A
ASSET QUALITY MEASURES:									
Troubled Assets									
Including Repurchased GNMA Loans	(\$)	9.50	7.04	9.50	5.89	4.97	5.14	N/A	N/A
% of Total Assets	(%)	1.57	1.22	1.57	0.72	0.78	0.70	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	9.50	7.02	9.50	5.06	4.92	3.39	3.09	3.44
% of Total Assets	(%)	1.57	1.21	1.57	0.62	0.77	0.46	0.48	0.68
Noncurrent Loans									
Including Repurchased GNMA Loans	(\$)	8.20	6.07	8.20	5.18	4.32	4.83	N/A	N/A
% of Total Assets	(%)	1.35	1.05	1.35	0.63	0.68	0.66	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	8.20	6.05	8.20	4.35	4.26	3.08	2.77	3.07
% of Total Assets	(%)	1.35	1.05	1.35	0.53	0.67	0.42	0.43	0.61
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	1.96	1.49	1.96	0.83	0.88	0.88	0.52	0.88
Home Equity Lines of Credit	(%)	0.99	0.73	0.99	0.35	0.55	0.17	0.12	0.01
Multi Family Loans	(%)	0.27	0.18	0.27	0.07	0.11	0.04	0.03	0.05
Commercial Loans	(%)	1.20	1.23	1.20	1.71	1.40	1.58	1.41	0.72
Consumer Loans	(%)	1.76	1.49	1.76	1.12	1.33	0.75	0.47	0.59
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	46.01	52.13	191.83	265.60	319.04	382.93	361.17	413.30
Purchases	(\$)	7.80	16.26	47.35	139.73	162.42	149.60	137.80	182.56
Sales	(\$)	23.65	53.02	190.83	222.26	275.53	284.28	217.94	413.75
Loans Outstanding (1)	(\$)	354.06	338.58	354.06	523.47	393.46	467.48	426.66	302.09
Loans Outstanding / Total Assets	(%)	58.37	58.46	58.37	63.99	61.70	64.07	66.91	59.73

(1) Does not include Mortgage Backed Securities.  
Numbers may not sum due to rounding.  
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OTS-REGULATED THRIFT INDUSTRY  
AGGREGATE FINANCIAL CONDITION AND INCOME DATA  
(Dollars in Billions)

WEST REGION

	SEPTEMBER 2007		JUNE 2007		SEPTEMBER 2006	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	606.54	100.00	579.11	100.00	818.02	100.00
Cash and Noninterest-Earning Deposits	4.94	0.81	5.36	0.93	7.68	0.94
Investment Securities	32.34	5.33	19.82	3.42	23.53	2.88
Mortgage Backed Securities	36.81	6.07	38.02	6.57	73.57	8.99
1-4 Family Mortgages	354.06	58.37	338.58	58.46	523.47	63.99
Home Equity Lines of Credit	54.74	9.02	52.91	9.14	48.36	5.91
Multi family Mortgages	43.11	7.11	42.67	7.37	49.90	6.10
Nonresidential Mortgages	12.26	2.02	11.49	1.98	14.31	1.75
Construction Loans	9.29	1.53	9.22	1.59	9.35	1.14
Land Loans	4.34	0.72	4.08	0.70	3.68	0.45
Commercial Loans	16.03	2.64	16.12	2.78	14.17	1.73
Consumer Loans	30.10	4.96	31.54	5.45	40.57	4.96
Repossessed Assets, Net	1.30	0.21	0.97	0.17	0.71	0.09
Real Estate Held for Investment	0.05	0.01	0.05	0.01	0.05	0.01
Office Premises & Equipment	4.22	0.70	4.26	0.74	4.89	0.60
Other Assets	61.38	10.12	60.09	10.38	55.48	6.78
Less: Contra Assets & Valuation Allowances	3.69	0.61	3.16	0.55	3.34	0.41
TOTAL LIABILITIES AND CAPITAL	606.54	100.00	579.11	100.00	818.02	100.00
Total Deposits and Escrows	347.18	57.24	348.16	60.12	403.76	49.36
Deposits < or = to Insurance Limits	204.91	33.78	197.52	34.11	224.99	27.50
Deposits > Insurance Limits	142.27	23.46	150.64	26.01	178.77	21.85
Escrows	8.82	1.45	10.07	1.74	18.97	2.32
Total Borrowings	169.65	27.97	136.23	23.52	300.88	36.78
Advances from FHLB	99.47	16.40	58.00	10.01	167.69	20.50
Reverse Repurchase Agreements	12.73	2.10	19.28	3.33	33.84	4.14
Other Borrowings	57.45	9.47	58.95	10.18	99.35	12.15
Other Liabilities	22.49	3.71	23.48	4.06	41.12	5.03
EQUITY CAPITAL	67.23	11.08	71.24	12.30	72.26	8.83
Capital Stock & Paid-In Capital	51.76	8.53	51.20	8.84	48.24	5.90
Unrealized Gains (Losses) AFS Securities	(0.29)	(0.05)	(0.48)	(0.08)	(0.07)	(0.01)
Retained Earnings	15.82	2.61	20.57	3.55	24.39	2.98

	SEPTEMBER 2007		JUNE 2007		SEPTEMBER 2006	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	9.94	6.71	10.74	7.28	12.79	6.48
Interest Expense	5.47	3.69	5.99	4.06	7.39	3.74
Net Interest Income	4.47	3.02	4.75	3.22	5.40	2.74
Loss Provisions-Interest Bearing Assets	1.67	1.13	0.66	0.45	0.58	0.30
Noninterest Income	3.31	2.23	4.51	3.06	4.65	2.35
Mortgage Loan Servicing Fees	0.17	0.12	0.72	0.49	(0.29)	(0.14)
Other Fees and Charges	2.61	1.76	2.59	1.75	2.10	1.06
Other Noninterest Income	0.53	0.35	1.21	0.82	2.83	1.44
Noninterest Expense	4.76	3.21	5.16	3.50	5.70	2.89
G&A Expense	4.62	3.12	5.03	3.41	5.60	2.84
Goodwill Expense	0.10	0.07	0.11	0.07	0.08	0.04
Loss Provis.-Nonint. Bearing Assets	0.03	0.02	0.02	0.01	0.02	0.01
Income Before Taxes & Extraord. Items	1.36	0.92	3.44	2.33	3.77	1.91
Income Taxes	0.42	0.29	1.23	0.84	1.25	0.63
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.93	0.63	2.21	1.50	2.51	1.27

\* Annualized.  
Numbers may not sum due to rounding.  
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TECHNICAL NOTES

All data are on a consolidated basis.

N/A - Not Available or not applicable.

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

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

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

All data for September 2007 exclude one thrift operating in receivership.

Asset Growth Rate - Calculated on a held constant basis.

Associations Held Constant as of September 30, 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.

TECHNICAL NOTES

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

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

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.

OF

SELECTED INDICATORS

BY FDICIA CATEGORY

THIRD QUARTER 2007:	WELL- CAPITALIZED	ADEQUATELY CAPITALIZED	UNDER- CAPITALIZED	SIGNIFICANTLY UNDER- CAPITALIZED	INDUSTRY
NUMBER OF INSTITUTIONS:	820	8	2	1	831
Total Assets (\$ Billions)	\$1,565.63	\$4.61	\$0.17	\$0.11	\$1,570.52
Tier 1 Leverage Ratio (Percent)	8.23	6.16	4.20	3.38	8.22
Median Ratio	10.55	5.77	4.09	3.38	10.50
Total Risk-based Capital Ratio (Percent)	14.06	9.42	6.91	4.72	14.04
Median Ratio	18.11	9.28	6.67	4.72	18.00
Return on Average Assets (Percent Annualized)	0.18	0.34	(2.48)	(10.53)	0.18
Median Ratio	0.49	0.05	(2.26)	(10.53)	0.48
Net Interest Margin (Percent Annualized)	2.60	2.45	1.70	2.04	2.60
Median Ratio	2.88	2.51	1.63	2.04	2.87
Number of Profitable Thrifts	684	4	0	0	688
Profits (\$ Millions)	\$2,289.43	\$4.71	\$0.00	\$0.00	\$2,294.14
Number of Unprofitable Thrifts	136	4	2	1	143
Losses (\$ Millions)	(\$1,584.72)	(\$1.37)	(\$1.07)	(\$2.91)	(\$1,590.06)

Valuation Allowances (Percent of Total Assets)	0.58	0.58	0.52	0.54	0.58
Troubled Assets (Percent of Total Assets)	1.19	0.96	2.31	6.14	1.19
Asset Growth Rate (Percent Annualized)	24.32	109.72	(26.39)	5.29	24.52

BY PROBLEM THRIFTS

THIRD QUARTER 2007:	SAFETY AND SOUNDNESS COMPOSITE RATINGS 4 AND 5	COMPLIANCE COMPOSITE RATINGS 4 AND 5
NUMBER OF INSTITUTIONS:	12	2

Seventeen de novo thrifts have not been assigned a safety and soundness and compliance examination ratings. These reported total assets of \$15.9 billion and net income of \$45.3 million.

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