



# **First Quarter 2007 Thrift Industry Report Graphs and Tables**

May 23, 2007



## First Quarter 2007 Index of Charts

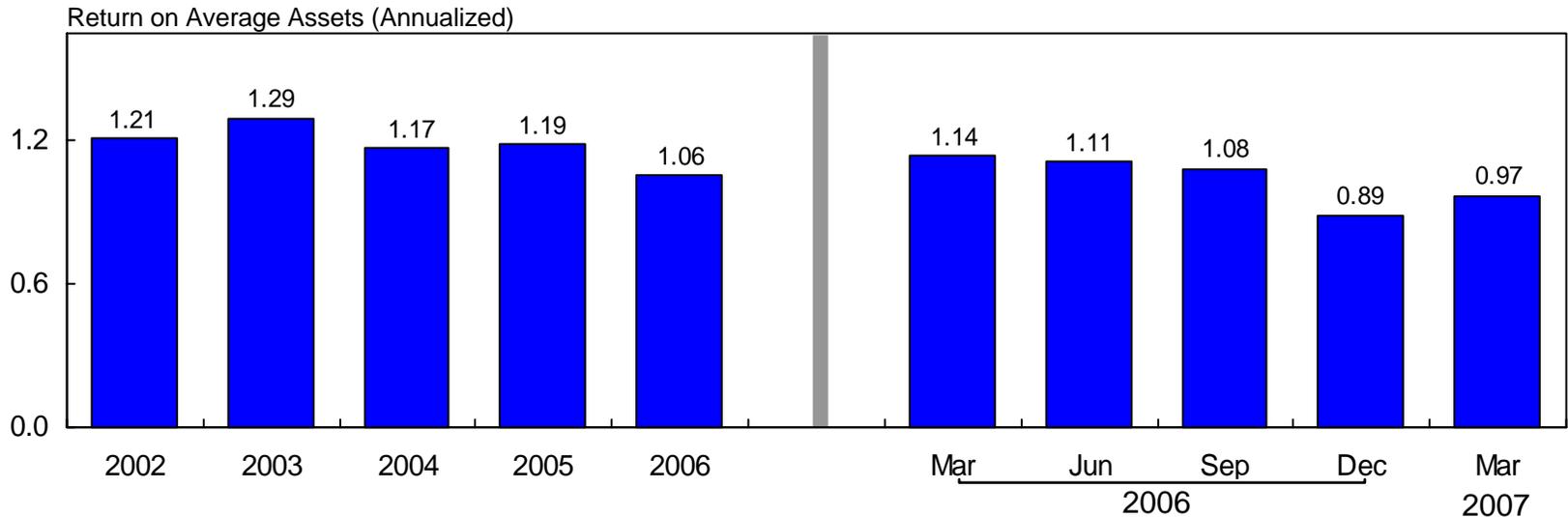
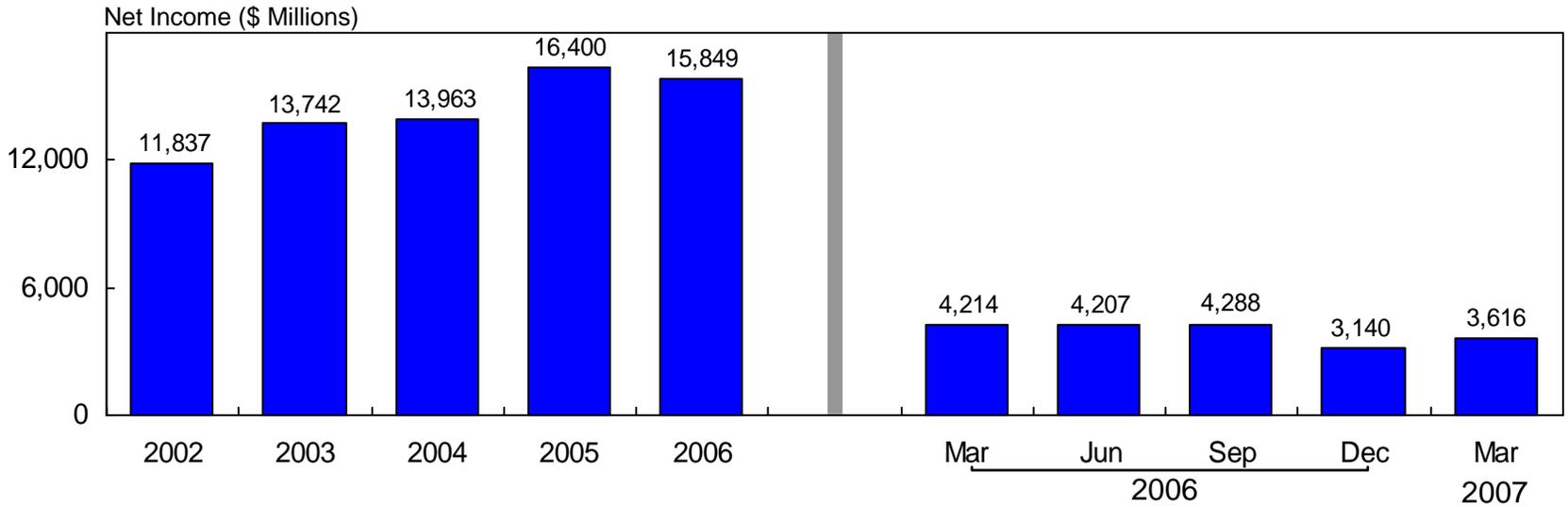
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# PERFORMANCE

	Quarter		
	Mar '07	Dec '06	Mar '06
Net Income ( <i>\$ Billions</i> )	3.62	3.14	4.21
Return on Average Assets (%)	0.97	0.89	1.14
Return on Average Equity (%)	9.36	8.89	12.17
Net Interest Margin (%)	2.81	2.71	2.77
Total Mortgage Originations ( <i>\$ Billions</i> )	168.84	134.34	164.63
Equity Capital ( <i>% Total Assets</i> )	10.70	10.72	9.36
Troubled Assets ( <i>% Total Assets</i> )	0.74	0.63	0.47
Including Repurchased GNMA Loans	0.80	0.70	0.64

Bank and thrift regulatory reporting changes now require loans repurchased, or eligible for repurchase, from Government National Mortgage Association (GNMA) mortgage pools to be included as past due loans. Loans from GNMA pools are guaranteed by agencies of the U. S. Government.

# EARNINGS AND PROFITABILITY



# ROA ANALYSIS

(Percent of Average Assets)	Quarter			ROA Impact <sup>1</sup>	
	Mar '07	Dec '06	Mar '06	Mar '07 Dec '06	Mar '07 Mar '06
Net Interest Income (Margin)	2.81	2.71	2.77	0.10	0.04
Loan Loss Provisions	0.33	0.45	0.15	0.12	<b>-0.18</b>
Total Fee Income	1.07	1.26	1.27	<b>-0.19</b>	<b>-0.20</b>
Mortgage Loan Servicing Fees	0.05	0.04	0.20	0.01	<b>-0.15</b>
Other Fees and Charges	1.02	1.22	1.07	<b>-0.20</b>	<b>-0.05</b>
Other Noninterest Income <sup>2</sup>	0.40	0.43	0.44	<b>-0.03</b>	<b>-0.04</b>
Noninterest Expense	2.47	2.59	2.56	0.12	0.09
Taxes	0.52	0.45	0.62	<b>-0.07</b>	0.10
Net Income (ROA)	0.97	0.89	1.14	0.08	<b>-0.17</b>

<sup>1</sup> Negative values reduced ROA.

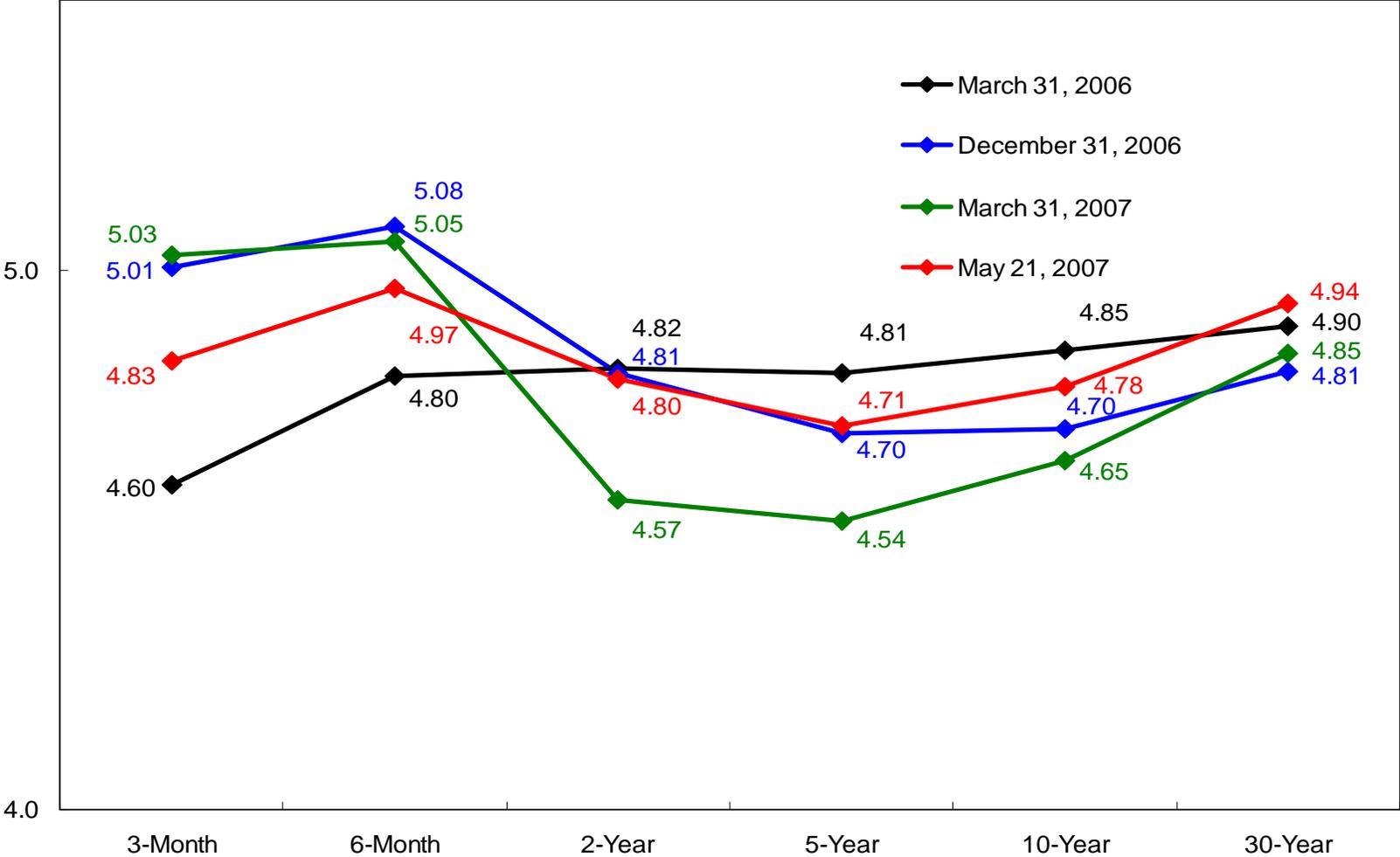
<sup>2</sup> Other Noninterest Income primarily includes sales of assets and income from leasing office space.

Data are annualized. Numbers may not sum due to rounding.

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# TREASURY YIELD CURVES

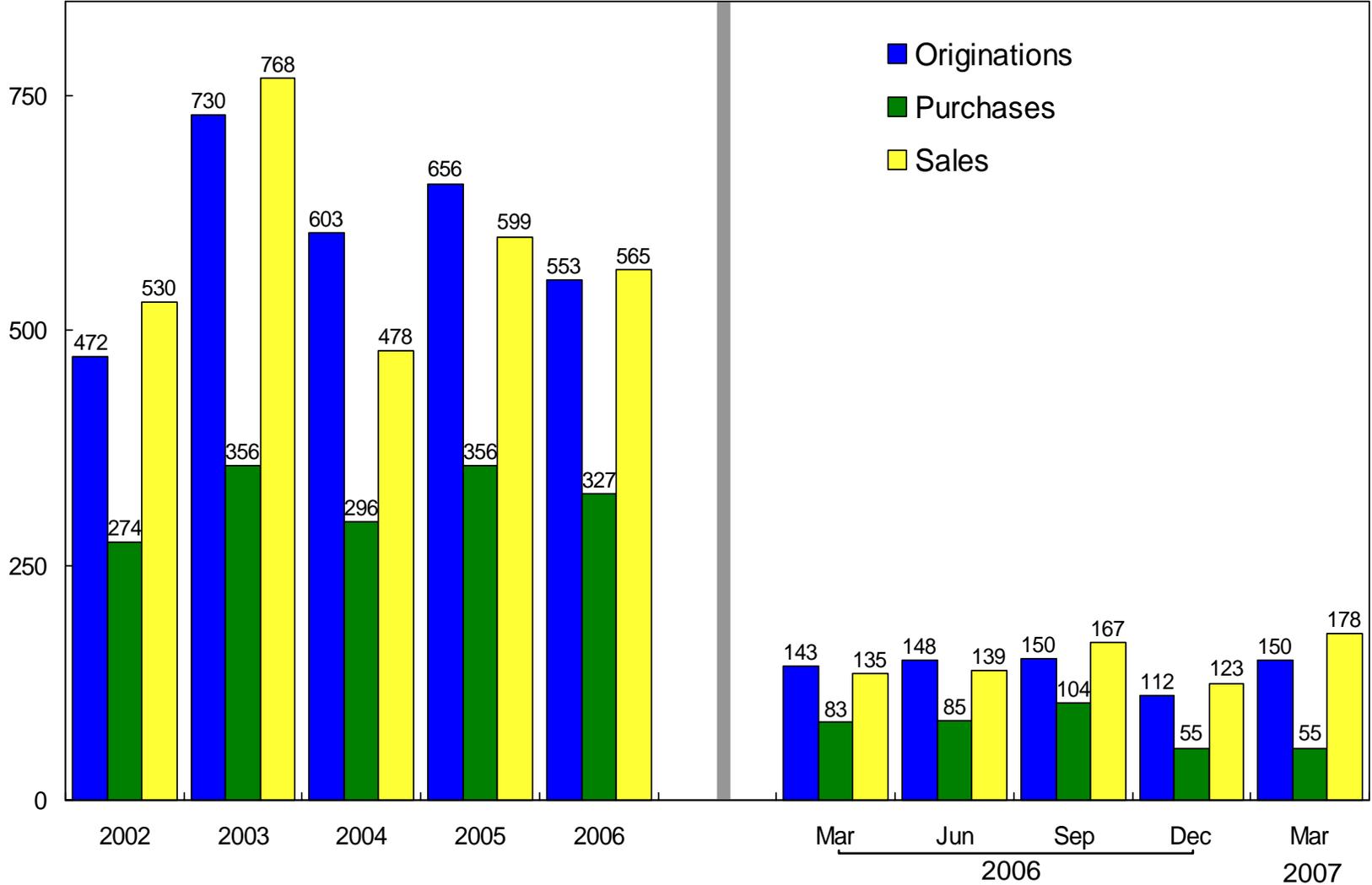
Treasury Constant Maturity Yield



Sources: Federal Reserve, Bloomberg.  
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# 1-4 FAMILY ORIGINATIONS, PURCHASES, AND SALES

1-4 Family Mortgage Loans (\$ Billions)



# ASSETS AND LIABILITIES COMPOSITION

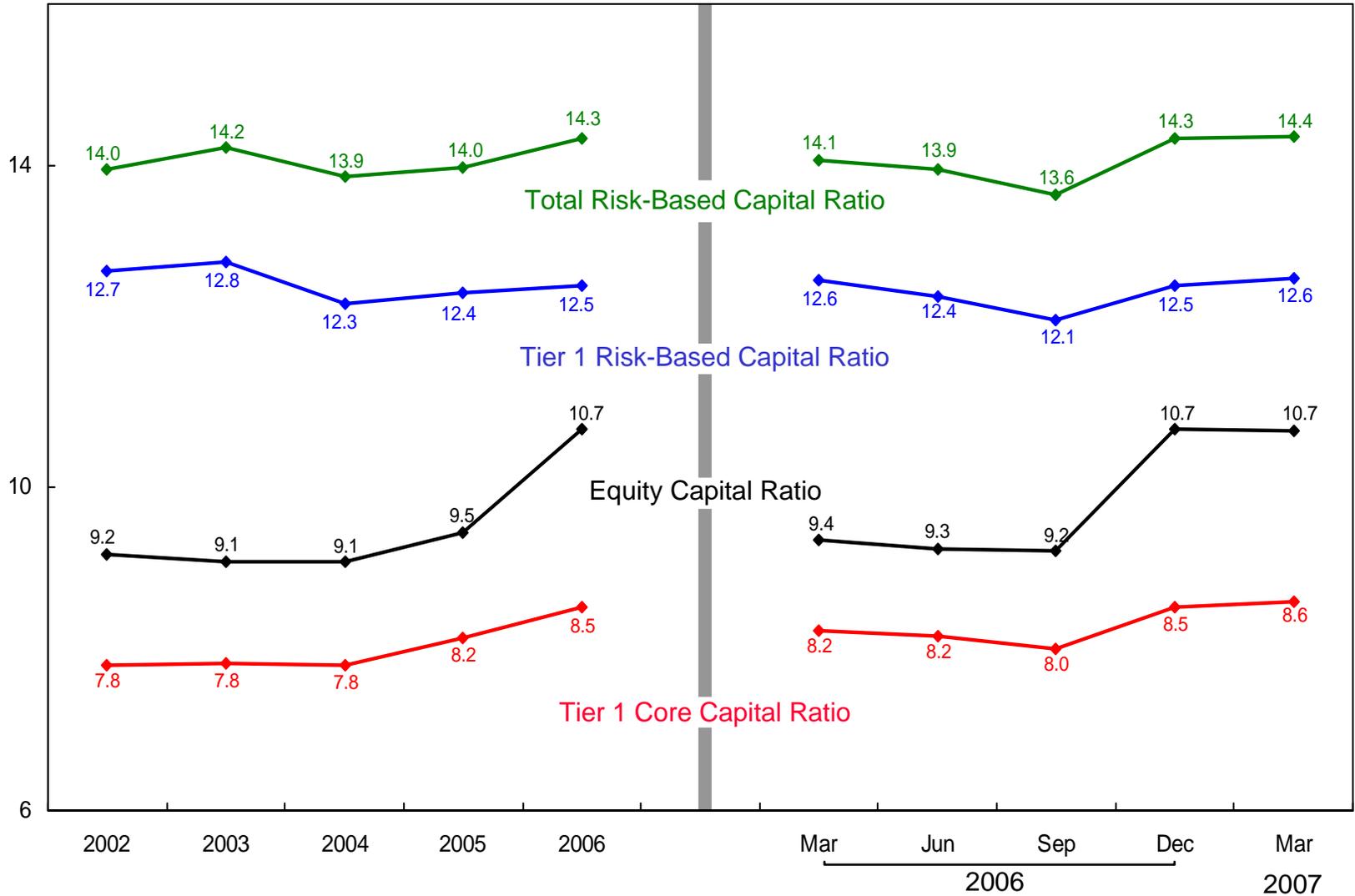
	Mar 2007		Dec 2006		Mar 2006		Growth Rates	
	\$ Bil	% TA	\$ Bil	% TA	\$ Bil	% TA	Mar '07	Mar '07
							Dec '06	Mar '06
							%*	%
Total Assets	1,490.3	100.0	1,410.8	100.0	1,499.0	100.0	22.5	(0.6)
Total Loans	1,092.2	73.3	1,041.4	73.8	1,144.7	76.4	19.5	(4.6)
1-4 Family Mortgage Loans	772.0	51.8	727.1	51.5	846.6	56.5	24.7	(8.8)
Home Equity Lines of Credit	93.0	6.2	80.0	5.7	91.6	6.1	65.2	1.6
Construction & Land Loans	51.2	3.4	51.4	3.6	46.3	3.1	(1.6)	10.6
Multifamily Loans	64.3	4.3	66.4	4.7	66.7	4.4	(12.5)	(3.6)
Nonresidential Loans	64.1	4.3	63.4	4.5	55.5	3.7	4.7	15.6
Commercial Loans / Small Business	52.1	3.5	50.9	3.6	43.6	2.9	9.4	19.6
Consumer Loans	88.4	5.9	82.3	5.8	86.0	5.7	30.1	2.8
Mortgage Backed Securities	184.0	12.3	166.6	11.8	176.4	11.8	41.7	4.3
Investment Securities	91.3	6.1	78.3	5.6	69.3	4.6	66.1	31.6
Total Liabilities and Capital	1,490.3	100.0	1,410.8	100.0	1,499.0	100.0	22.5	(0.6)
Total Liabilities	1,330.9	89.3	1,259.6	89.3	1,358.6	90.6	22.6	(2.0)
Total Deposits	953.1	64.0	876.0	62.1	866.6	57.8	35.2	10.0
** Deposits Less than Insurance Limits	576.6	38.7	551.3	39.1	526.6	35.1	18.4	9.5
** Deposits Greater than Insurance Lim	376.6	25.3	324.8	23.0	340.0	22.7	63.8	10.7
Escrows	16.3	1.1	15.0	1.1	24.8	1.7	34.4	(34.2)
FHLBank Advances	211.7	14.2	214.0	15.2	270.1	18.0	(4.3)	(21.6)
Other Borrowings	129.3	8.7	135.9	9.6	189.2	12.6	(19.3)	(31.6)
Other Liabilities	36.7	2.5	33.7	2.4	32.8	2.2	35.6	11.9
Equity Capital	159.4	10.7	151.2	10.7	140.4	9.4	21.6	13.6

\* Annualized. \*\*Includes escrows after 2003.

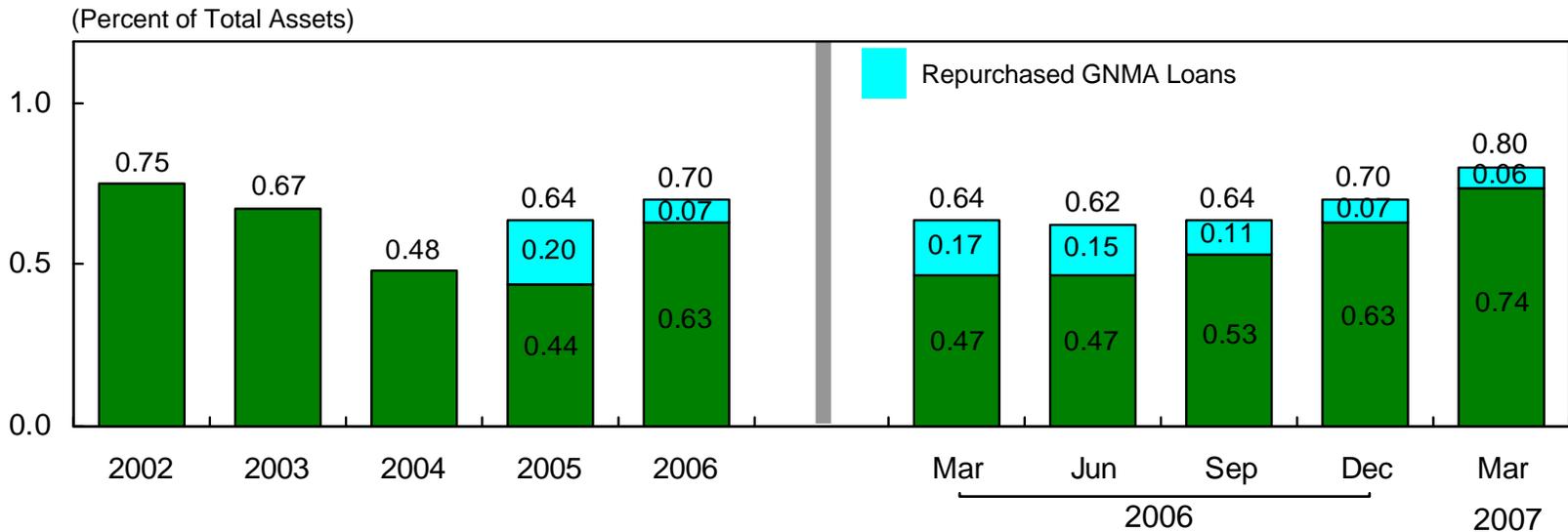
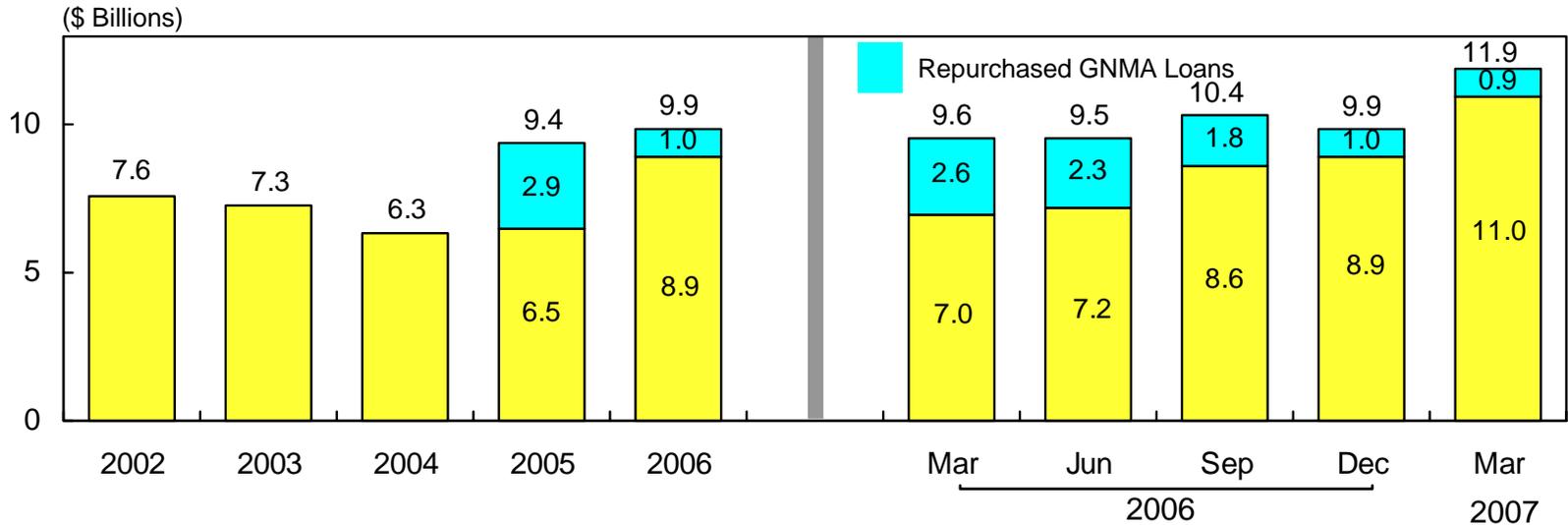
Numbers may not sum due to rounding.

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# CAPITAL RATIOS

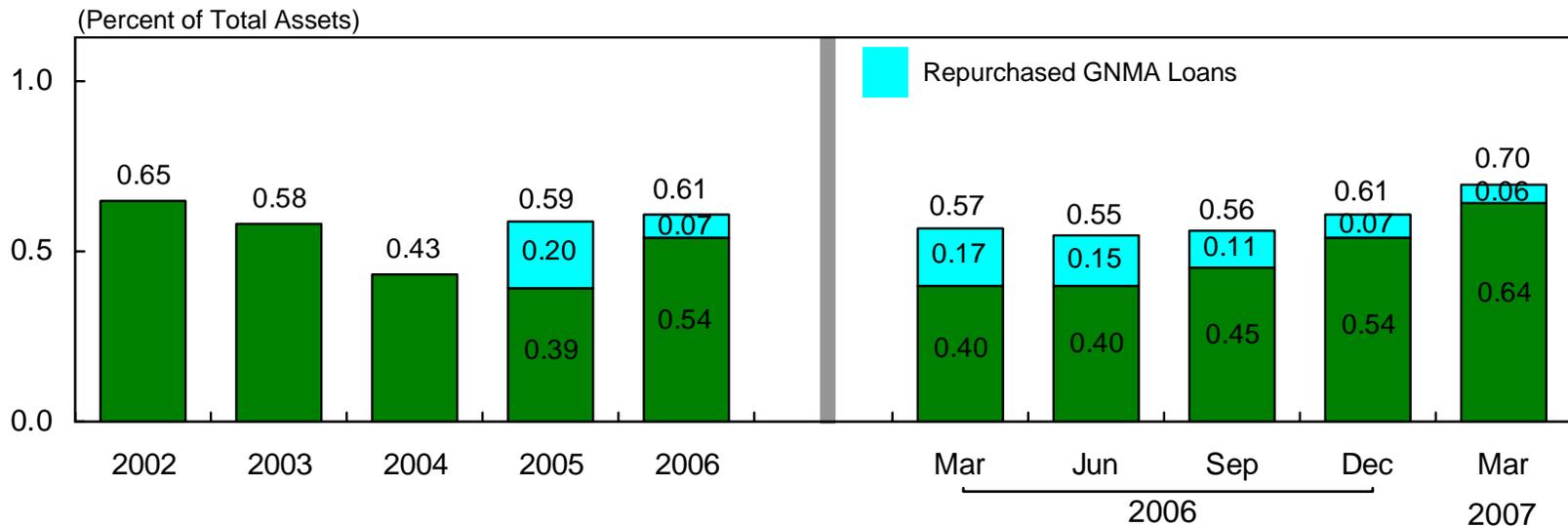
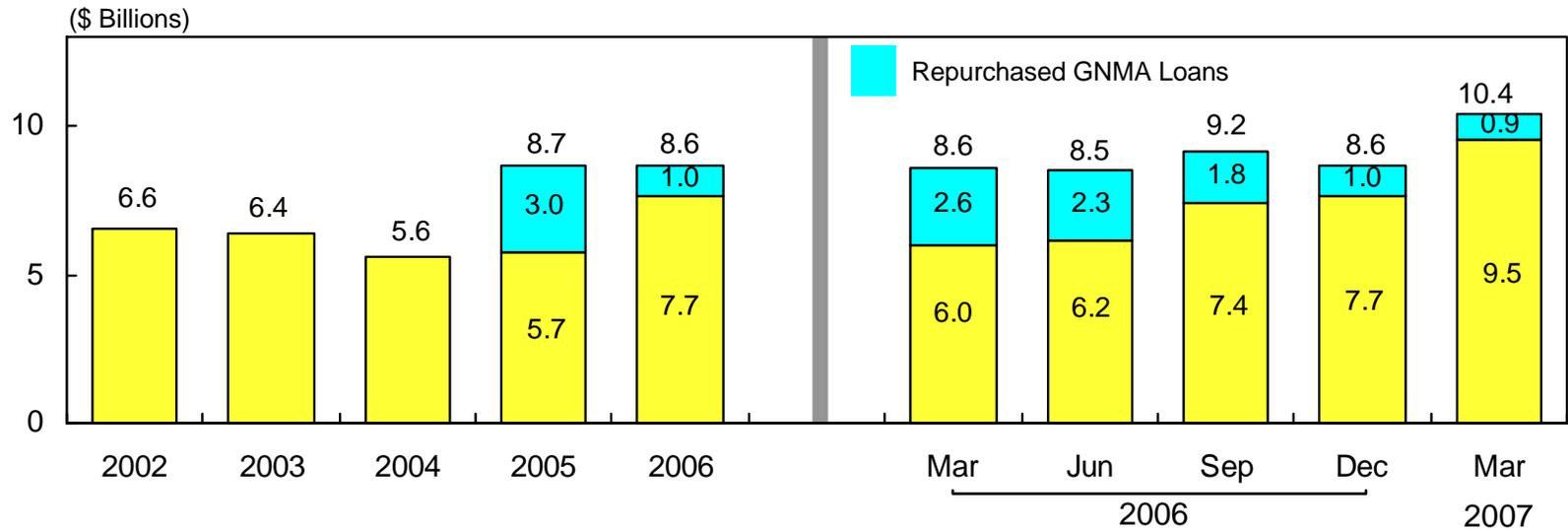


# TROUBLED ASSETS



Troubled Assets include noncurrent (90 days or more past due or in nonaccrual status) loans and repossessed assets. Bank and thrift regulatory reporting changes now require loans repurchased, or eligible for repurchase, from Government National Mortgage Association (GNMA) mortgage pools to be included as past due loans. Loans from GNMA pools are guaranteed by agencies of the U. S. Government. Office of Thrift Supervision / May 2007

# NONCURRENT LOANS

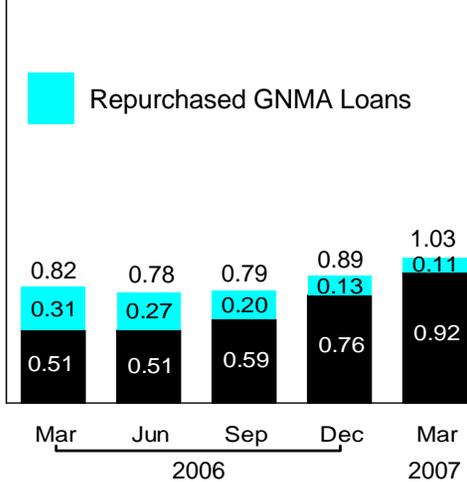


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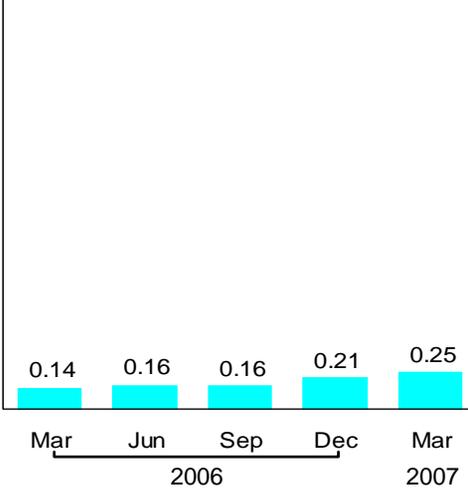
# NONCURRENT LOANS – FIVE QUARTERS

Percent of Loan Type

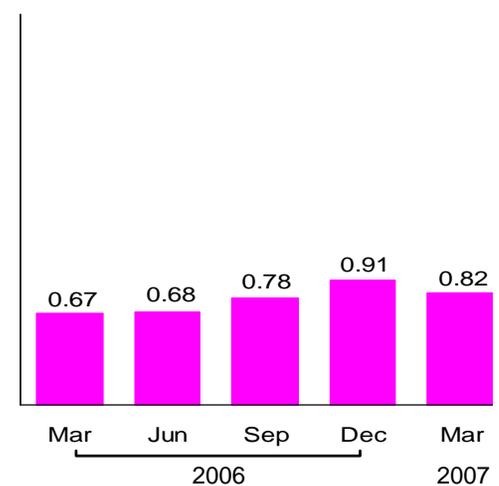
### 1-4 Family



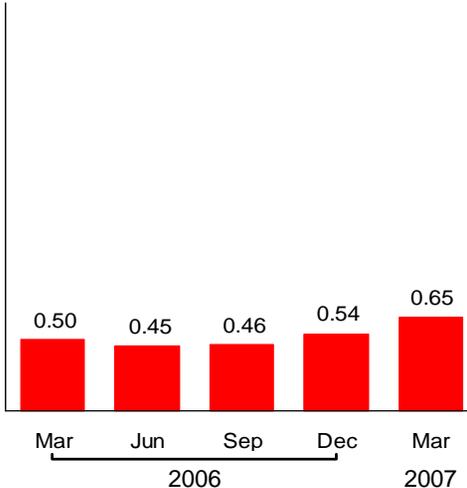
### Multifamily



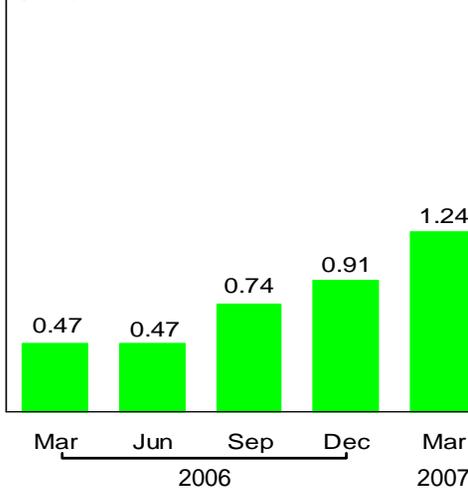
### Consumer



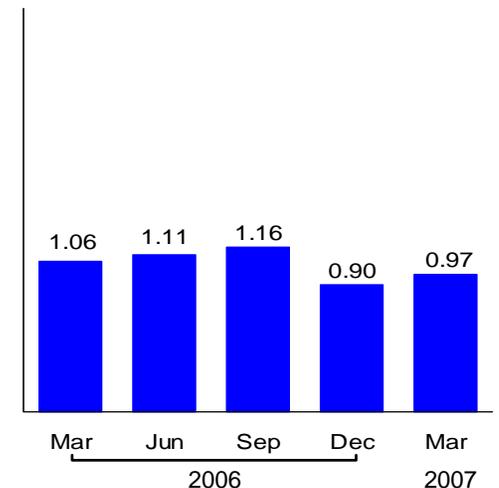
### Nonresidential



### Construction & Land

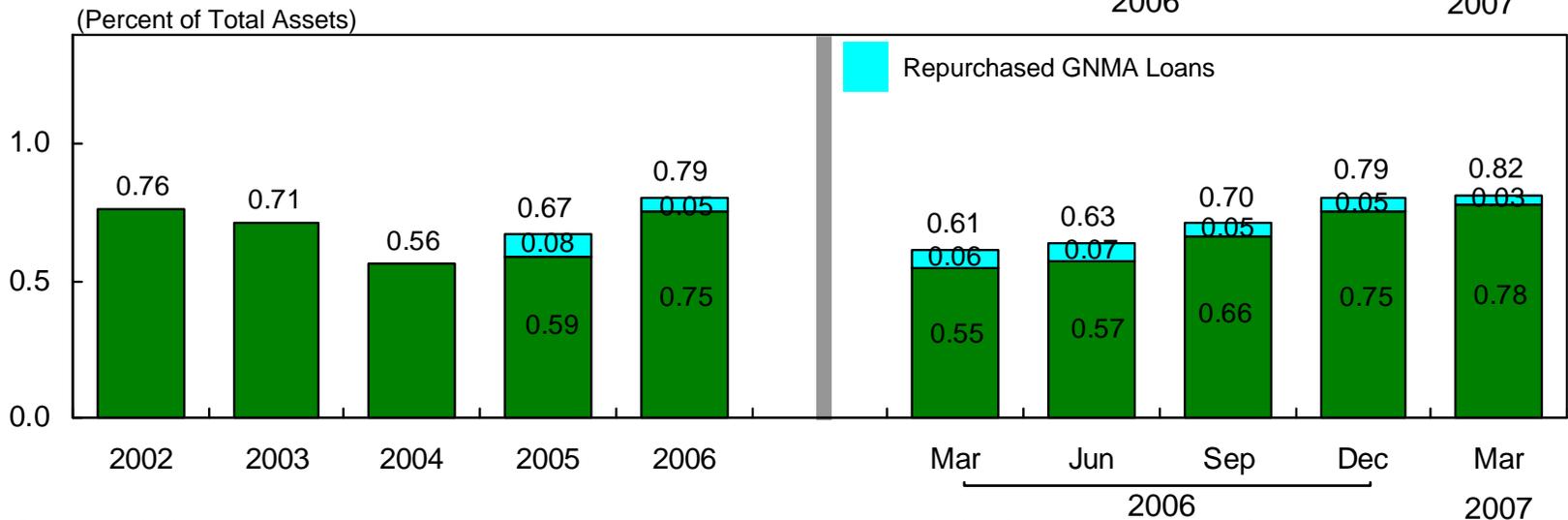
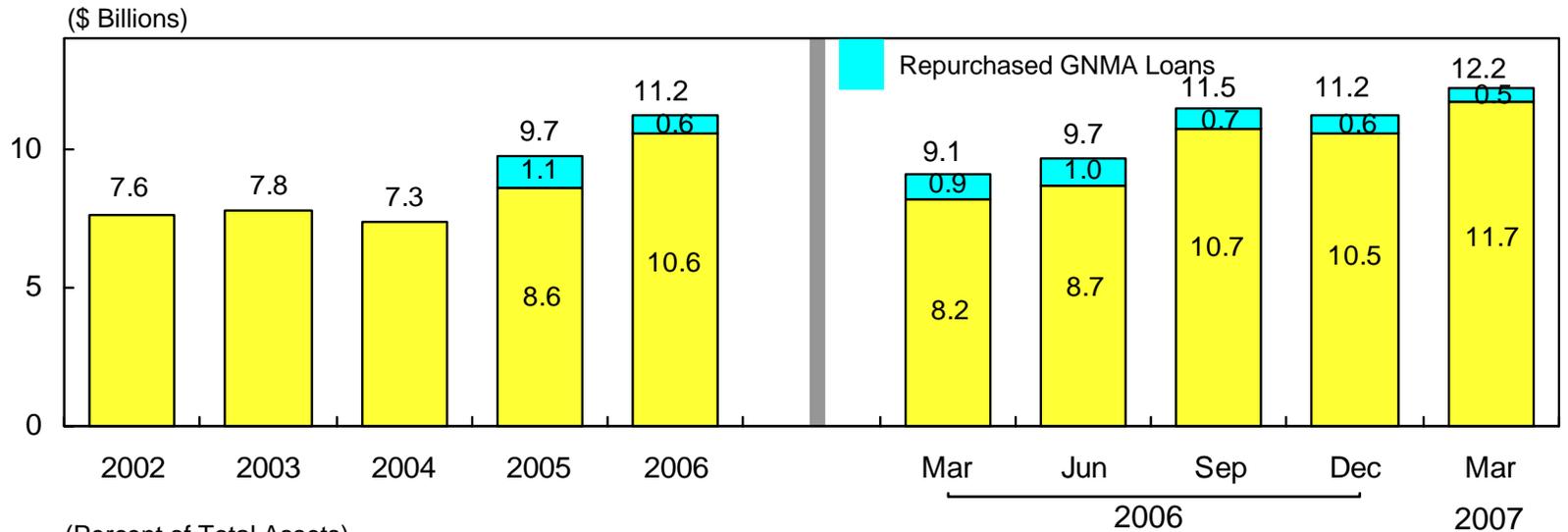


### Commercial



Bank and thrift regulatory reporting changes now require loans repurchased, or eligible for repurchase, from Government National Mortgage Association (GNMA) mortgage pools to be included as past due loans. Loans from GNMA pools are guaranteed by agencies of the U. S. Government.

# LOANS 30 – 89 DAYS PAST DUE

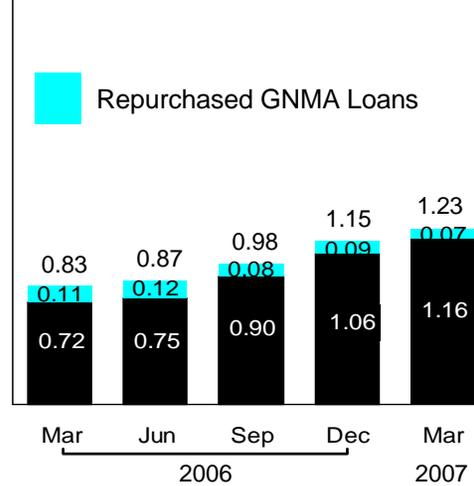


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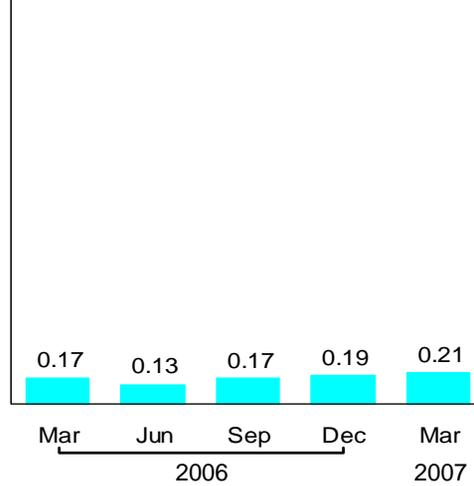
# LOANS 30 – 89 DAYS PAST DUE - FIVE QUARTERS

Percent of Loan Type

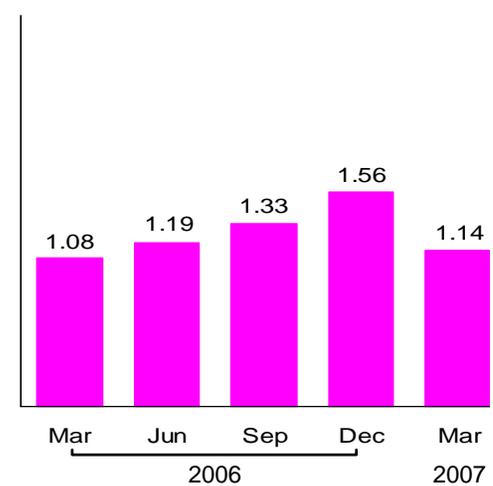
1-4 Family



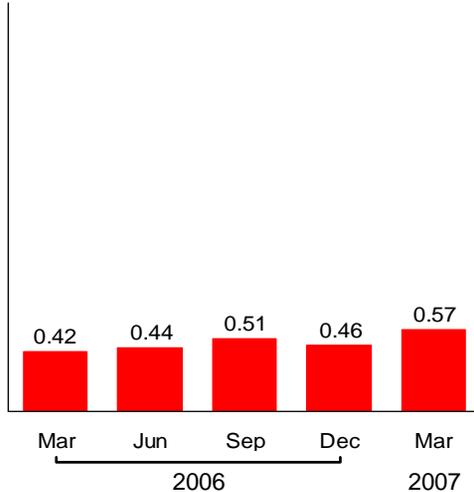
Multifamily



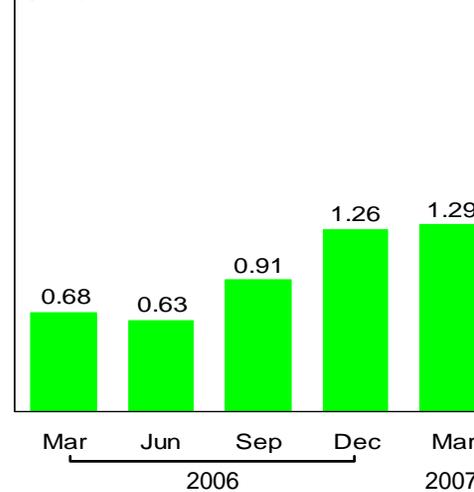
Consumer



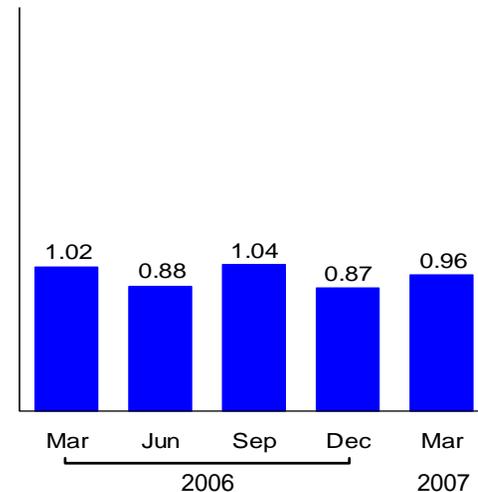
Nonresidential



Construction & Land

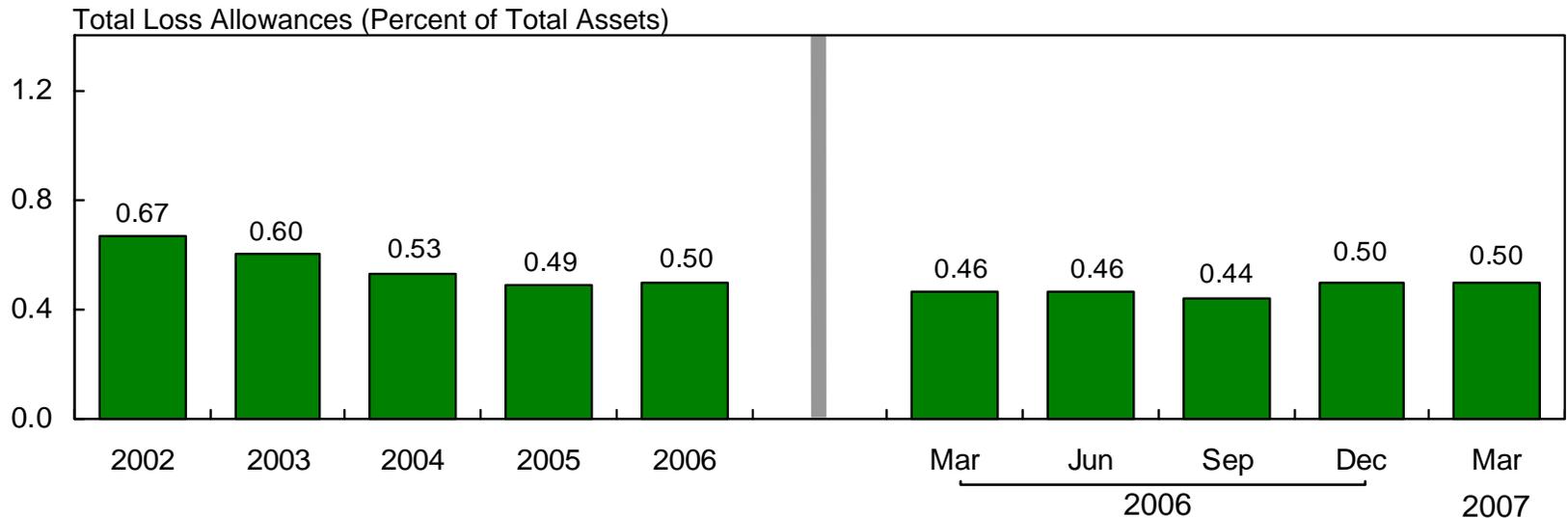
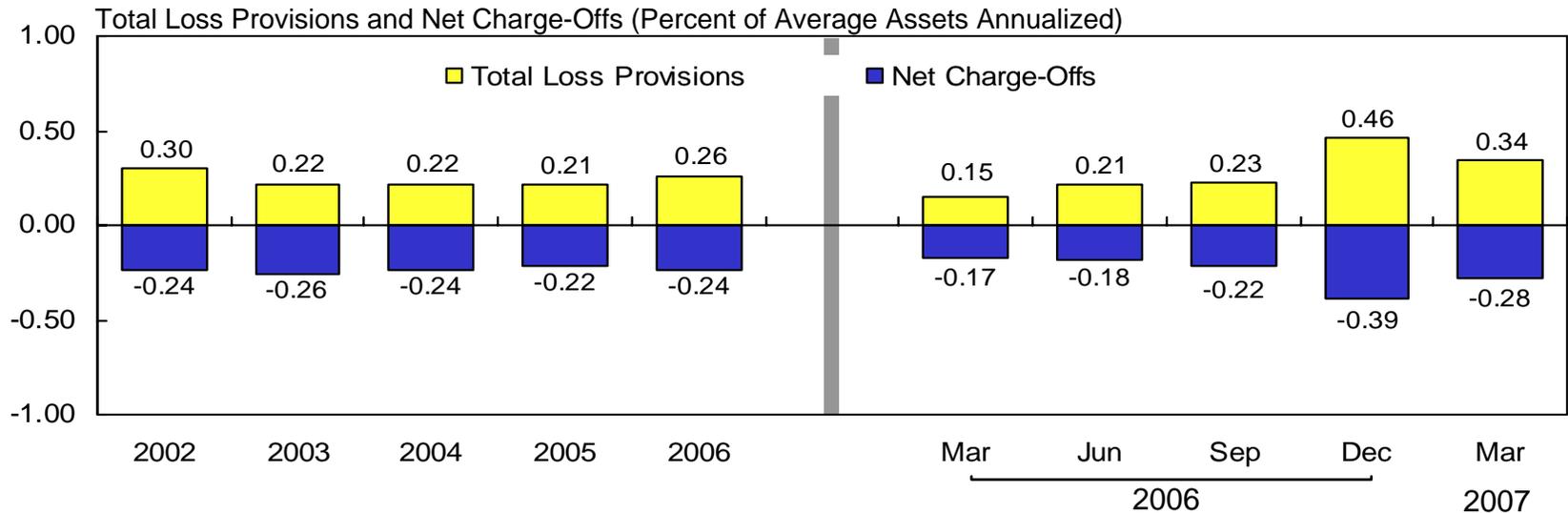


Commercial

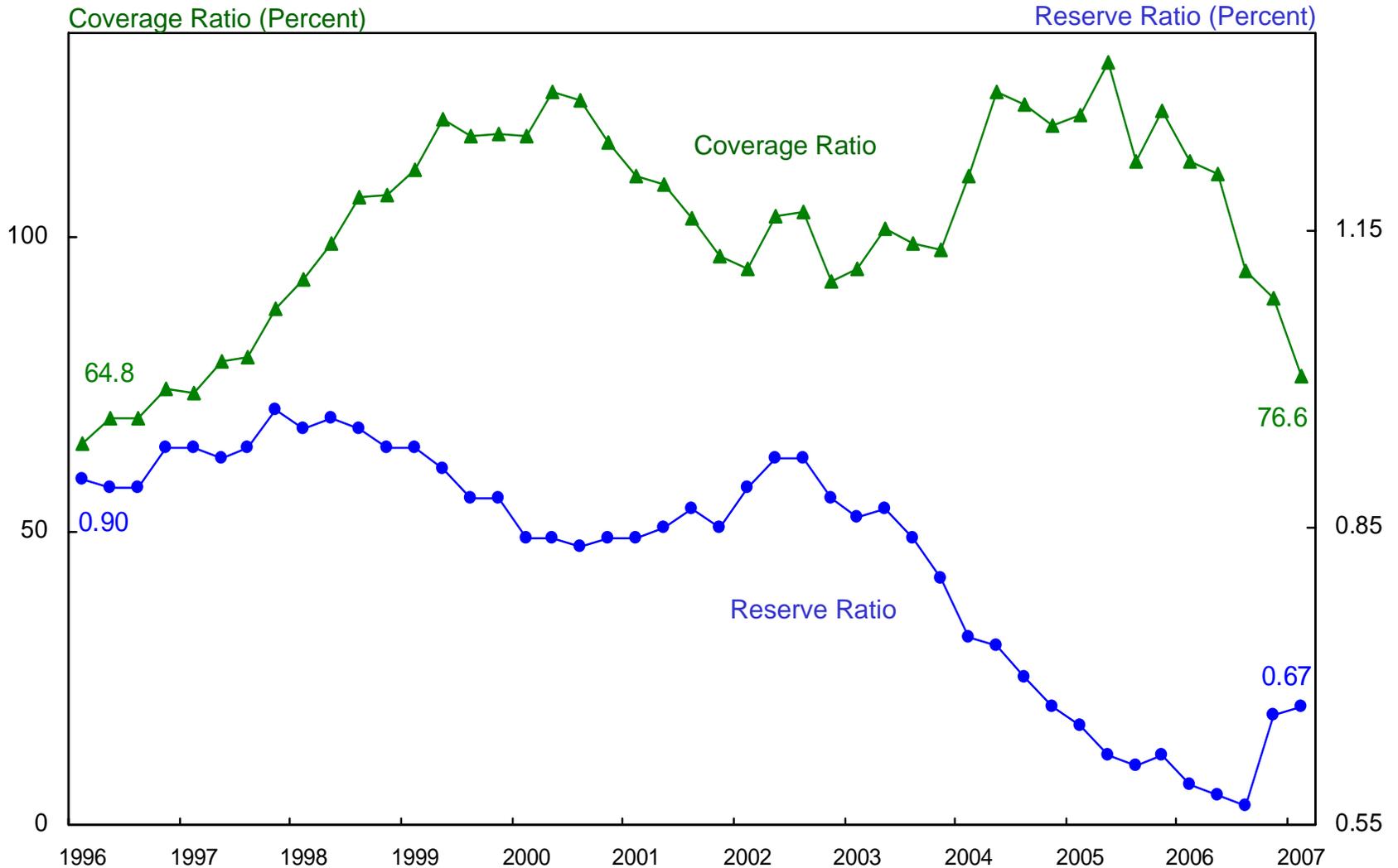


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# LOSS PROVISIONS, NET CHARGE-OFFS, AND LOSS ALLOWANCES



# COVERAGE AND RESERVE RATIOS



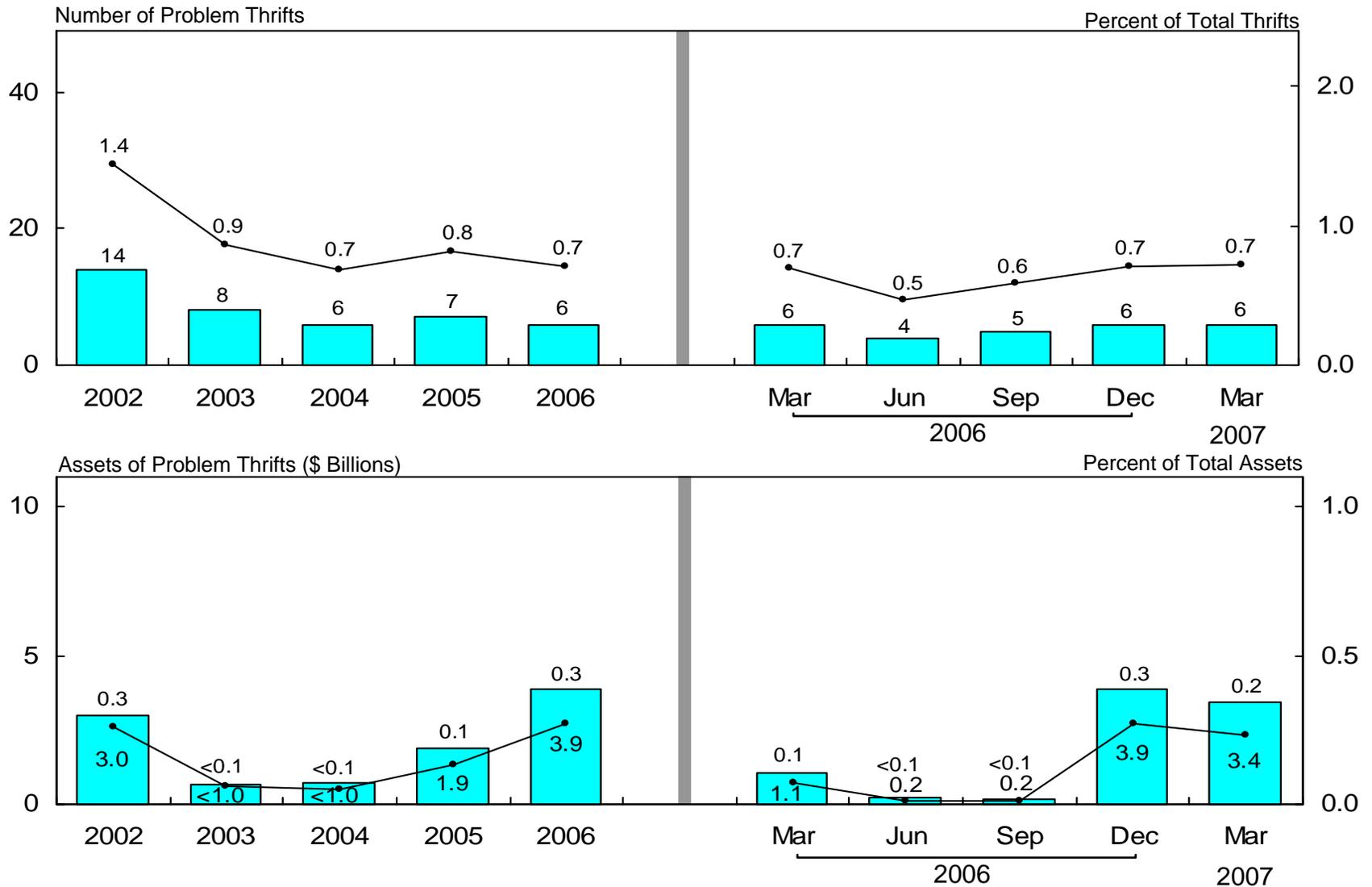
Coverage Ratio = ALLL to noncurrent loans and leases (excluding repurchased GNMA loans).

Reserve Ratio = ALLL to total loans and leases.

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# NUMBER AND ASSETS OF PROBLEM THRIFTS

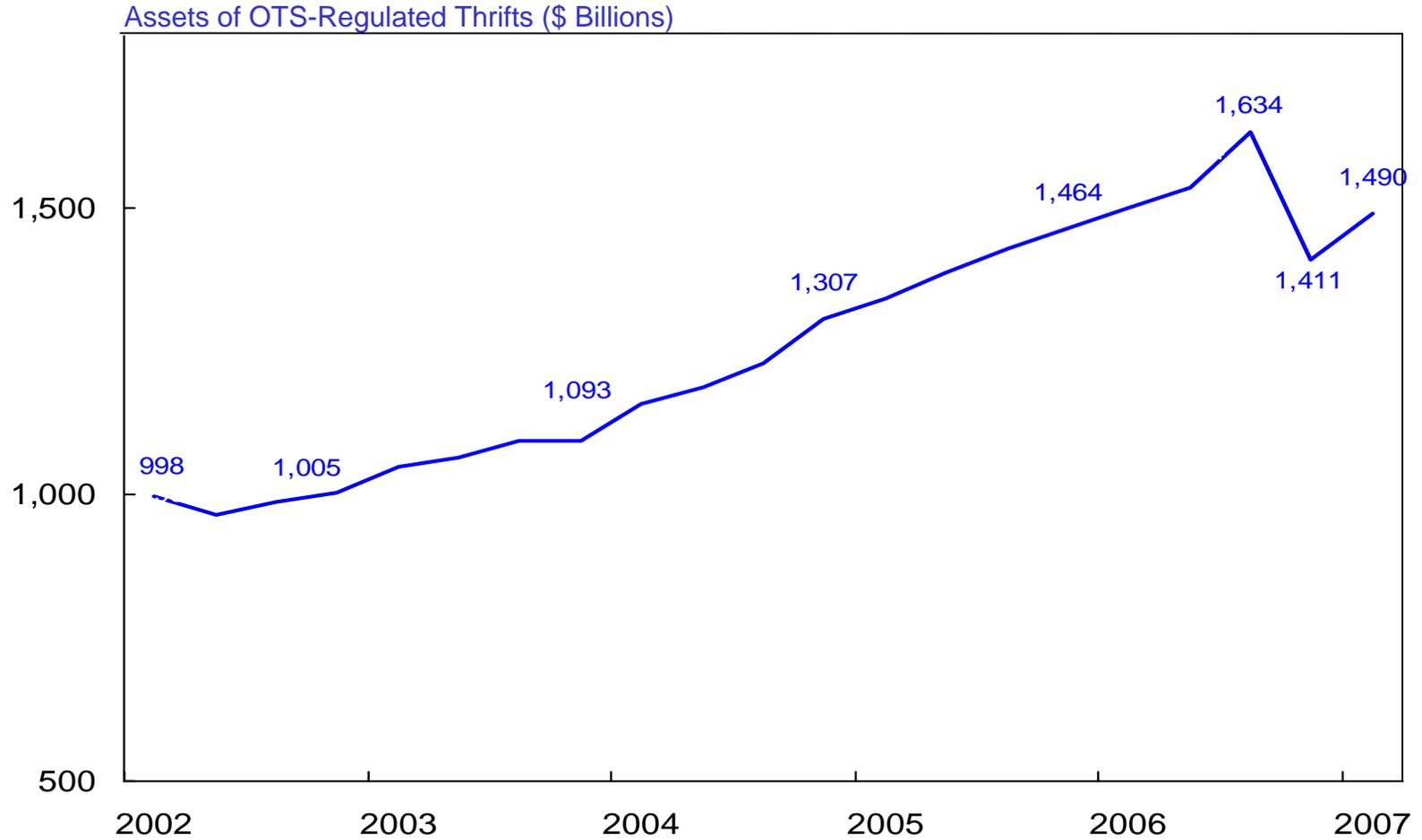
(Thriffs with CAMELS Ratings of 4 or 5)



# NUMBER AND ASSETS OF 3-RATED THRIFTS



# INDUSTRY ASSETS



OTS regulated 838 thrifts as of March 31, 2007.  
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# HOLDING COMPANY ENTERPRISES

<b>Business Classes</b>	<b>Number of Enterprises Mar '07</b>	<b>Number of Thrifts Owned Mar '07</b>	<b>Enterprise Assets (\$Bil) Dec '06</b>	<b>Thrift Assets (\$Bil) Mar '07</b>
Agriculture, Forestry, Fishing, Hunting, Mining, and Utilities	2	2	35	8
Finance and Insurance:				
Savings and Lending	391	363	991	1,027
Insurance Related	45	43	3,187	143
Securities Brokerage	12	14	2,715	102
Total Finance & Insurance	<u>448</u>	<u>420</u>	<u>6,893</u>	<u>1,272</u>
Manufacturing	5	5	959	31
Real Estate	12	11	55	48
Retail Trade	4	4	38	2
Services and Other Commercial	2	2	1	<1
<b>Total</b>	<u>473</u>	<u>444</u>	<u>7,981</u>	<u>1,361</u>