



Second Quarter 2005 Thrift Industry Report Graphs and Tables

August 19, 2005



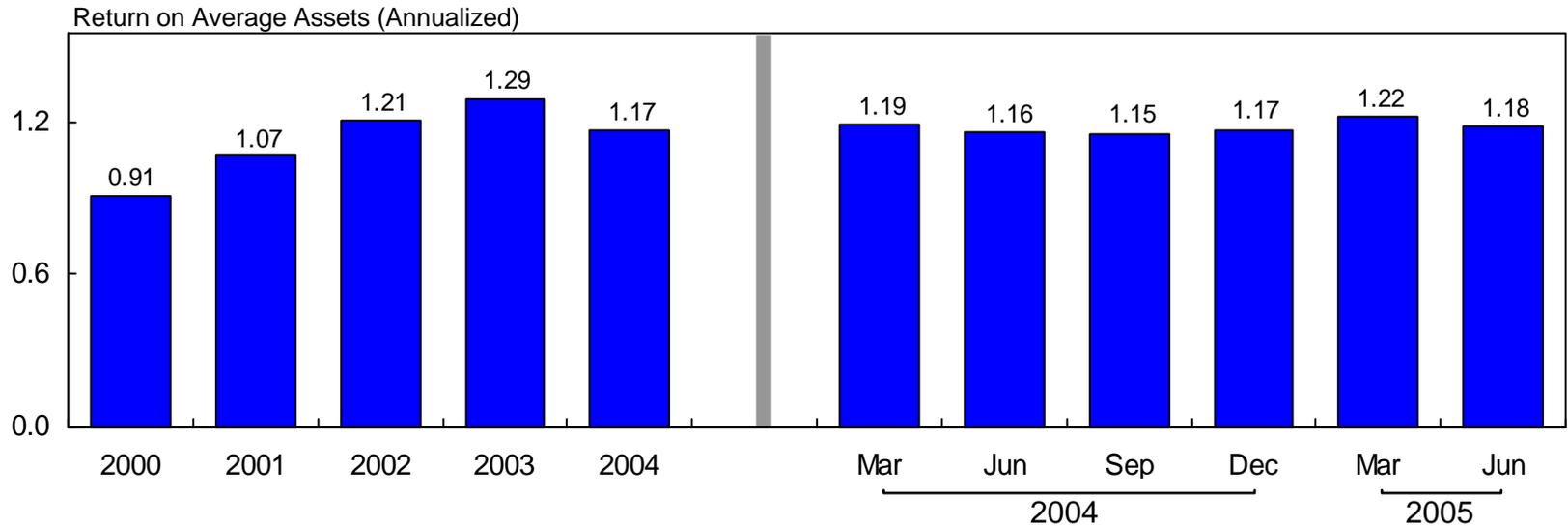
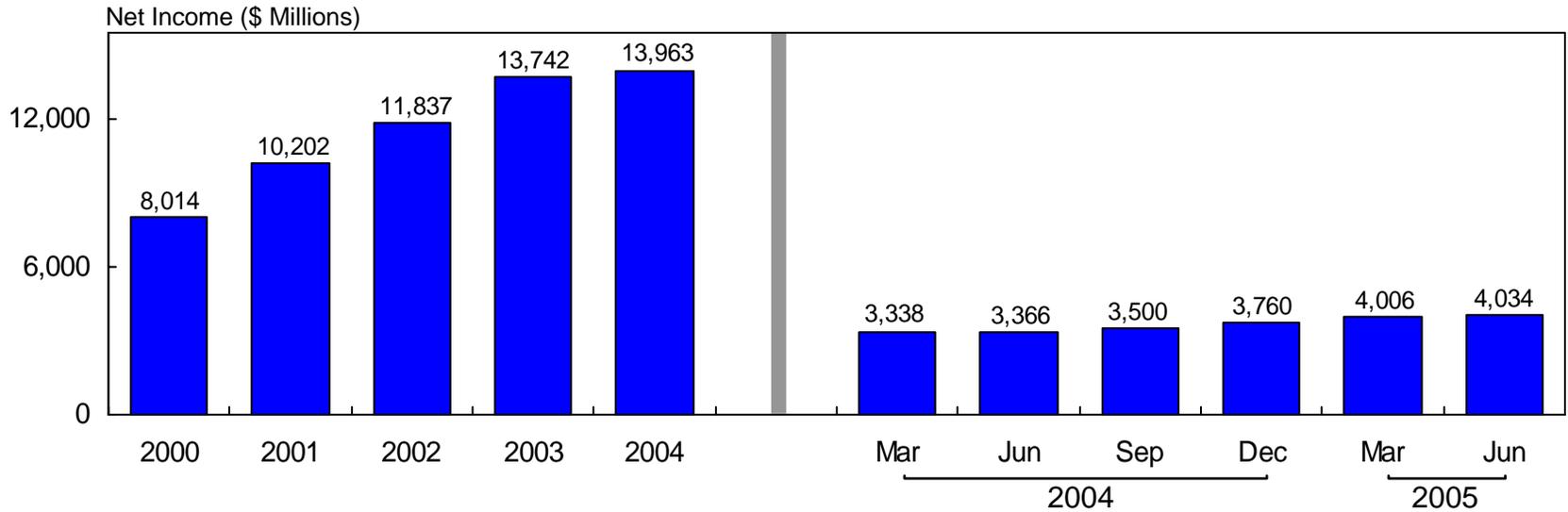
Second Quarter 2005 Index of Charts

● Performance	1
● Earnings and Profitability	2
● ROA Analysis	3
● Treasury Yield Curves	4
● 1-4 Family Originations, Purchases, and Sales	5
● Assets and Liabilities Composition	6
● Capital Ratios	7
● Troubled Assets	8
● Noncurrent Loans	9
● Noncurrent Loans - Five Quarters	10
● Loans 30 - 89 Days Past Due	11
● Loans 30 - 89 Days Past Due - Five Quarters	12
● Loss Provisions, Net Charge-Offs, and Loss Allowances	13
● Coverage and Reserve Ratios	14
● Number and Assets of Problem Thrifts	15
● Number and Assets of 3-Rated Thrifts	16
● Industry Assets	17
● Holding Company Enterprises	18

PERFORMANCE

	Quarter		
	Jun '05	Mar '05	Jun '04
Net Income (<i>\$ Billions</i>)	4.03	4.01	3.37
Return on Average Assets (%)	1.18	1.22	1.16
Return on Average Equity (%)	12.79	13.30	12.63
Net Interest Margin (%)	2.85	2.87	2.91
Total Mortgage Originations (<i>\$ Billions</i>)	191.83	160.98	196.53
Equity Capital (<i>% Total Assets</i>)	9.34	9.18	9.19
Troubled Assets (<i>% Total Assets</i>)	0.42	0.47	0.50

EARNINGS AND PROFITABILITY



ROA ANALYSIS

(Percent of Average Assets)	Quarter			ROA Impact ¹	
	Jun '05	Mar '05	Jun '04	Jun '05 Mar '05	Jun '05 Jun '04
Net Interest Income (Margin)	2.85	2.87	2.91	-0.02	-0.06
Loss Prov. - Int. Bear. Assets	0.20	0.19	0.21	-0.01	0.01
Total Fee Income	1.02	1.22	1.06	-0.20	-0.04
Mortgage Loan Servicing Fees	-0.03	0.23	-0.02	-0.26	-0.01
Other Fees and Charges	1.05	0.99	1.08	0.06	-0.03
Other Noninterest Income ²	0.64	0.47	0.62	0.17	0.02
Noninterest Expense	2.47	2.46	2.59	-0.01	0.12
Taxes	0.65	0.68	0.64	0.03	-0.01
Net Income (ROA)	1.18	1.22	1.16	-0.04	0.02

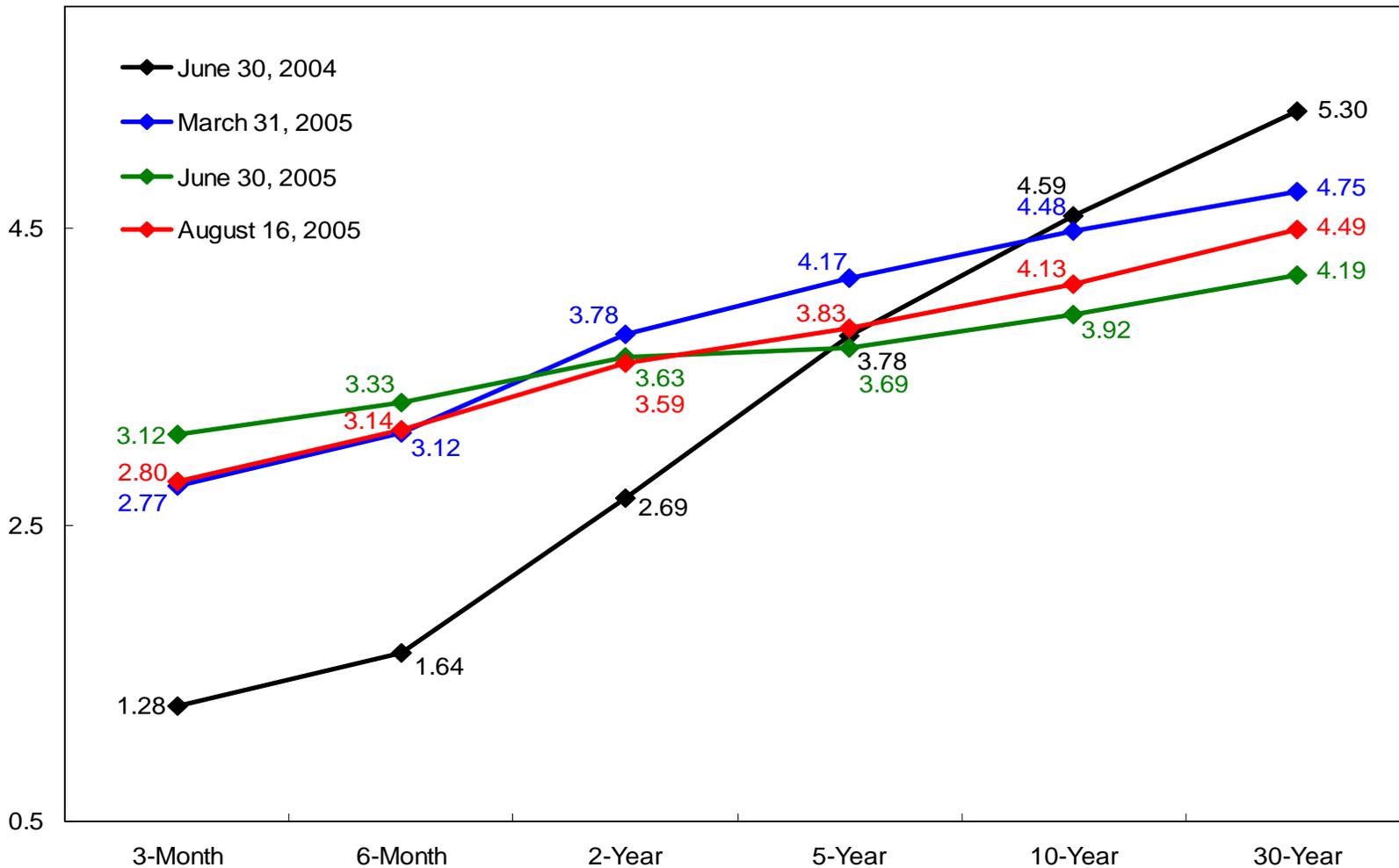
¹ Negative values reduced ROA.

² 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

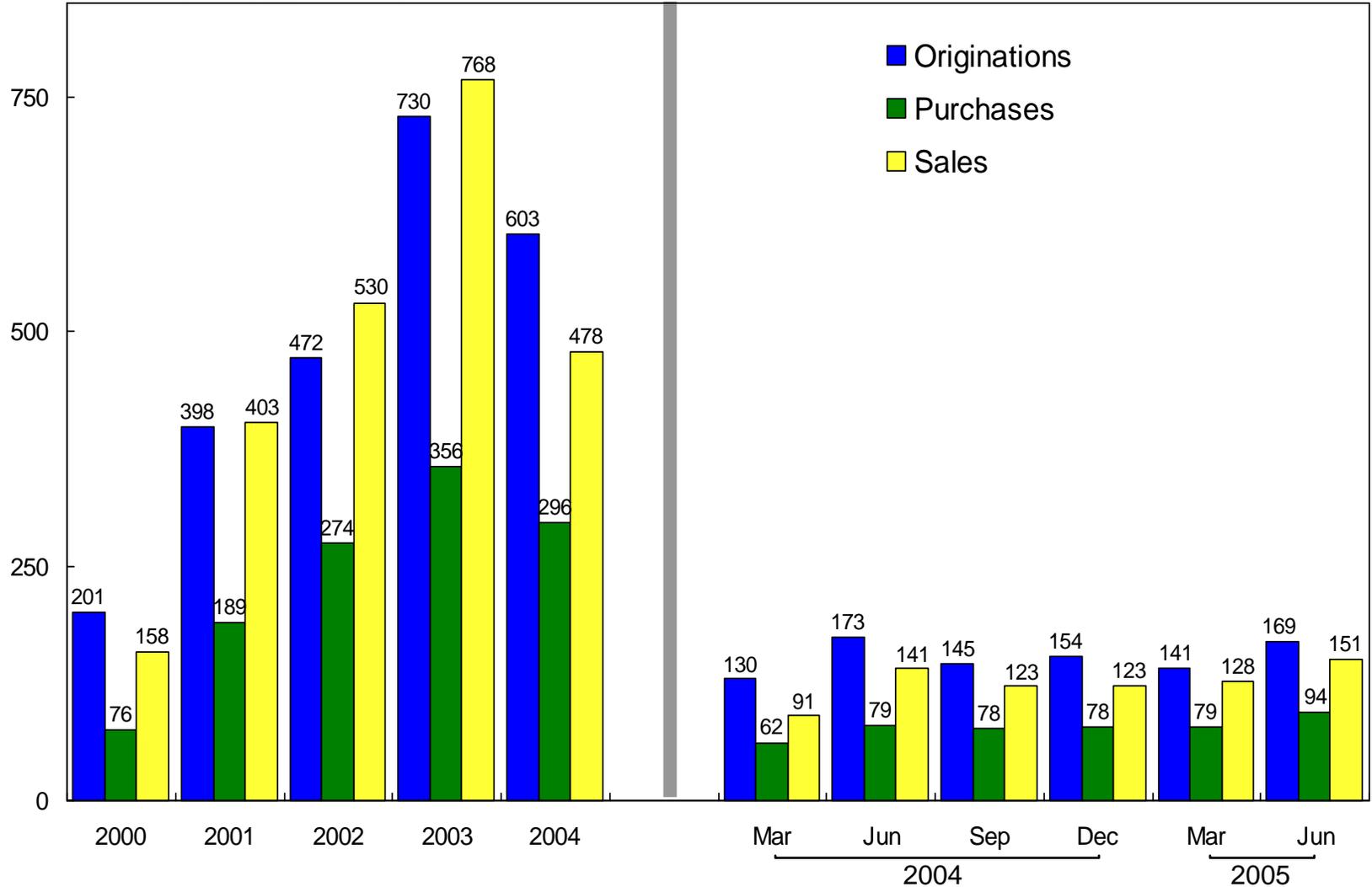
Treasury Constant Maturity Yields



Source: Bloomberg.
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1-4 FAMILY ORIGINATIONS, PURCHASES, AND SALES

1-4 Family Mortgage Loans (\$ Billions)

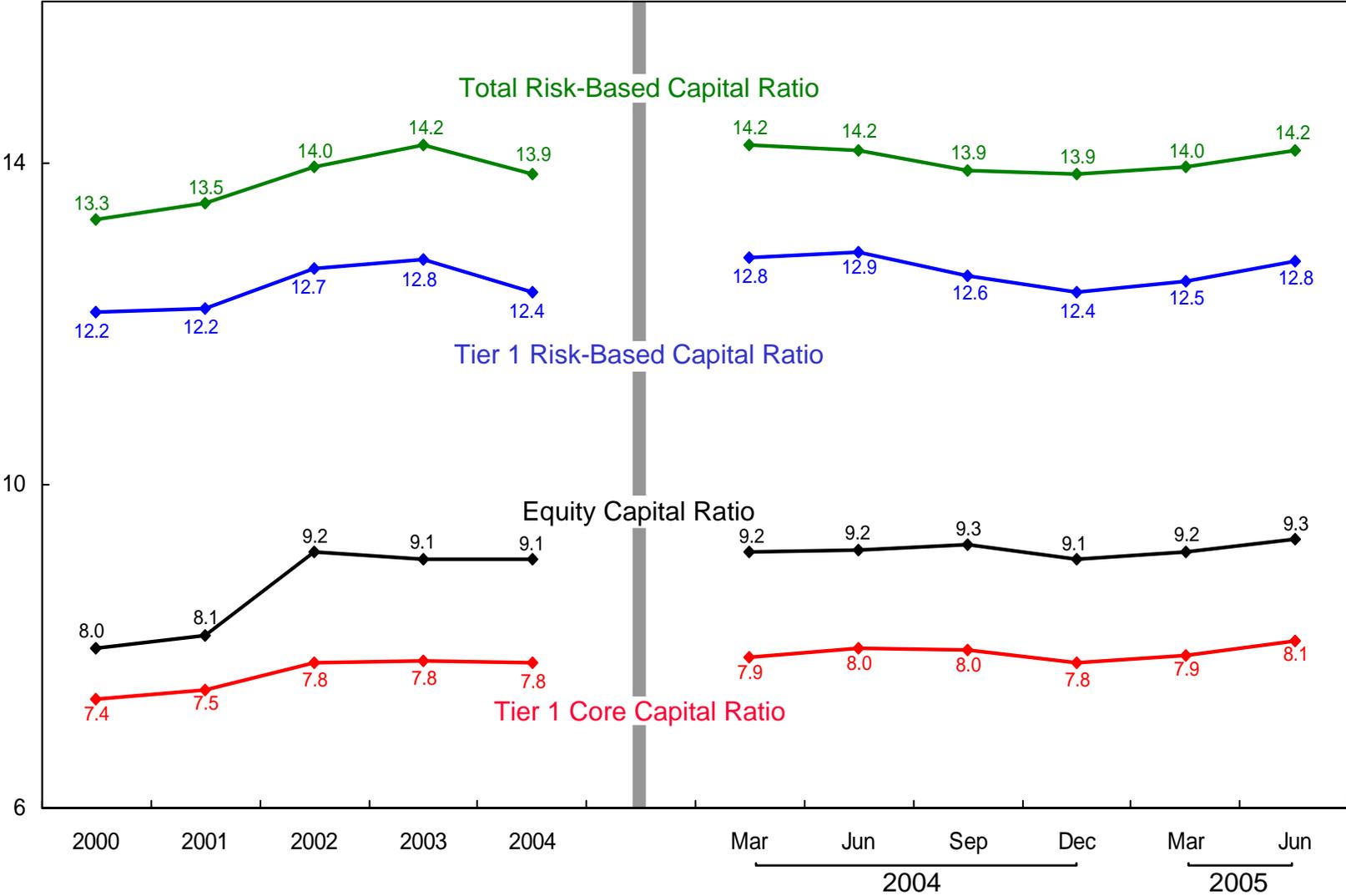


ASSETS AND LIABILITIES COMPOSITION

	Jun 2005		Mar 2005		Jun 2004		Growth Rates	
	\$ Bil	% TA	\$ Bil	% TA	\$ Bil	% TA	Jun '05	Jun '05
							Mar '05	Jun '04
							%*	%
Total Assets	1,388.1	100.0	1,340.8	100.0	1,188.3	100.0	14.1	16.8
Total Loans	1,071.6	77.2	1,027.2	76.6	882.2	74.2	17.3	21.5
1-4 Family Mortgage Loans	789.2	56.9	755.3	56.3	631.4	53.1	17.9	25.0
Home Equity Lines of Credit	87.2	6.3	82.9	6.2	58.7	4.9	20.9	48.5
Construction & Land Loans	39.5	2.8	37.6	2.8	32.2	2.7	19.8	22.6
Multifamily Loans	65.3	4.7	62.7	4.7	57.4	4.8	16.8	13.8
Nonresidential Loans	53.7	3.9	53.4	4.0	49.1	4.1	2.1	9.3
Commercial Loans / Small Business	43.9	3.2	40.6	3.0	37.7	3.2	33.2	16.6
Consumer Loans	80.0	5.8	77.6	5.8	74.4	6.3	12.3	7.6
Mortgage Backed Securities	159.6	11.5	159.2	11.9	146.8	12.4	1.0	8.7
Mortgage Derivatives	66.5	4.8	64.7	4.8	52.2	4.4	10.8	27.3
Investment Securities	59.8	4.3	55.3	4.1	67.9	5.7	32.3	(11.9)
Total Liabilities and Capital	1,388.1	100.0	1,340.8	100.0	1,188.3	100.0	14.1	16.8
Total Liabilities	1,258.4	90.7	1,217.7	90.8	1,079.0	90.8	13.4	16.6
Total Deposits	800.7	57.7	784.6	58.5	695.5	58.5	8.2	15.1
** Deposits Less than \$100,000	477.4	34.4	475.1	35.4	433.9	36.5	2.0	10.0
** Deposits Greater than \$100,000	323.2	23.3	309.6	23.1	261.6	22.0	17.7	23.6
Escrows	29.6	2.1	29.8	2.2	28.3	2.4	(2.7)	4.8
FHLBank Advances	266.5	19.2	241.6	18.0	223.4	18.8	41.2	19.3
Other Borrowings	166.4	12.0	166.1	12.4	139.0	11.7	0.8	19.7
Other Liabilities	24.9	1.8	25.4	1.9	21.2	1.8	(7.7)	17.7
Equity Capital	129.7	9.3	123.1	9.2	109.3	9.2	21.2	18.7

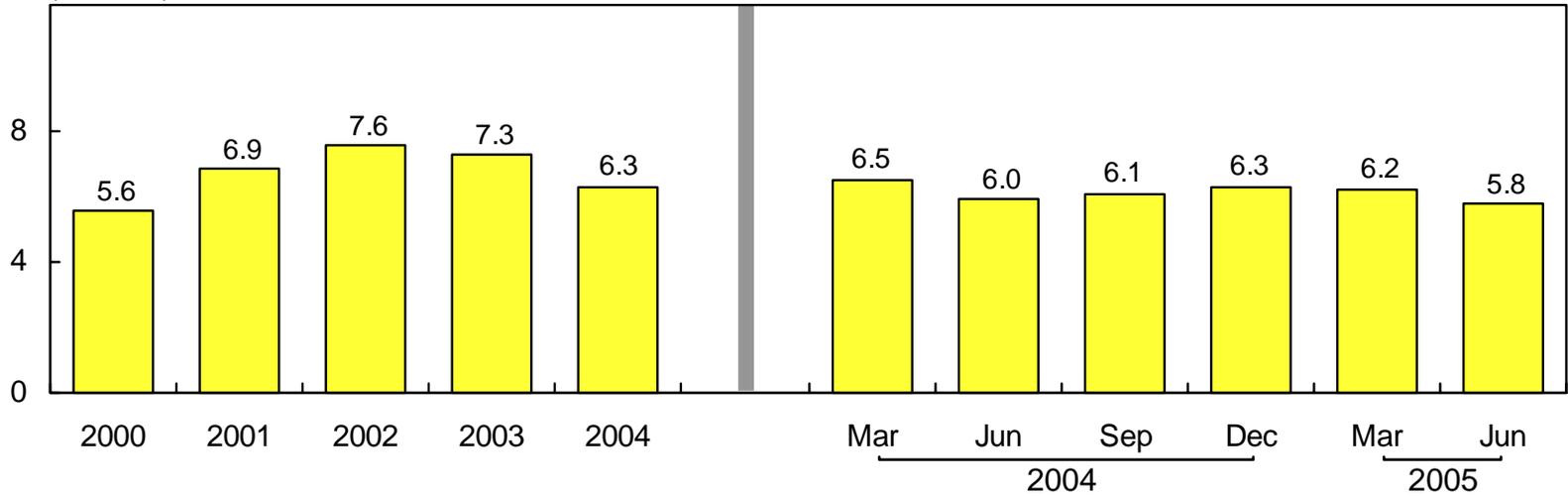
* Annualized. **Includes escrows after 2003.
 Numbers may not sum due to rounding.
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CAPITAL RATIOS

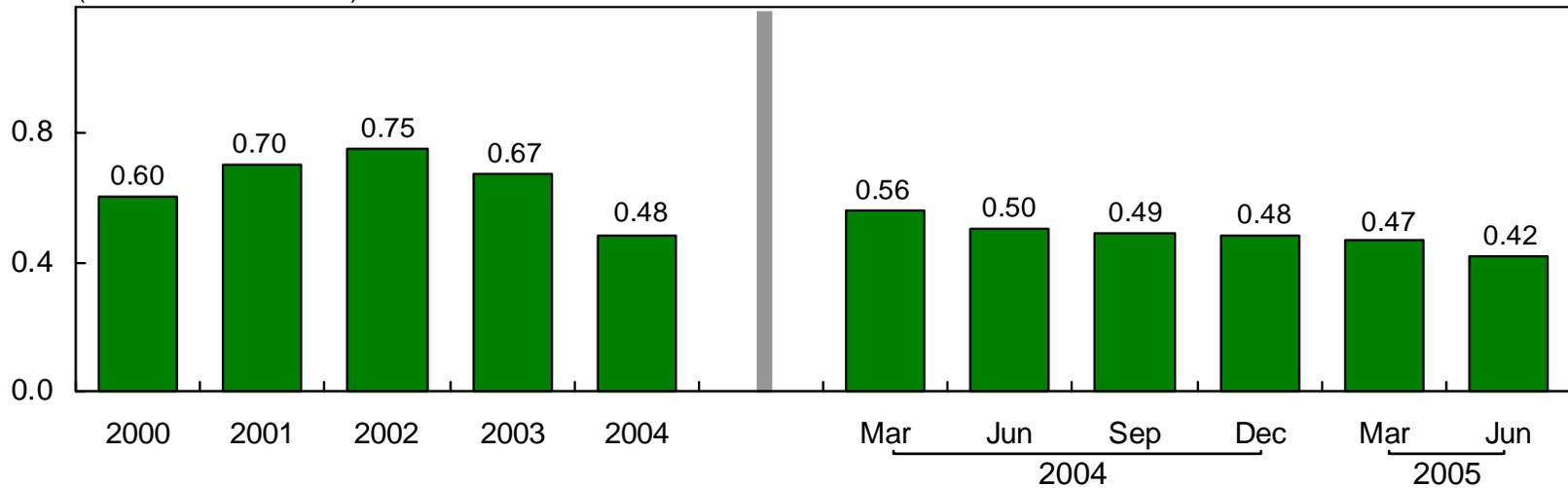


TROUBLED ASSETS

(\$ Billions)

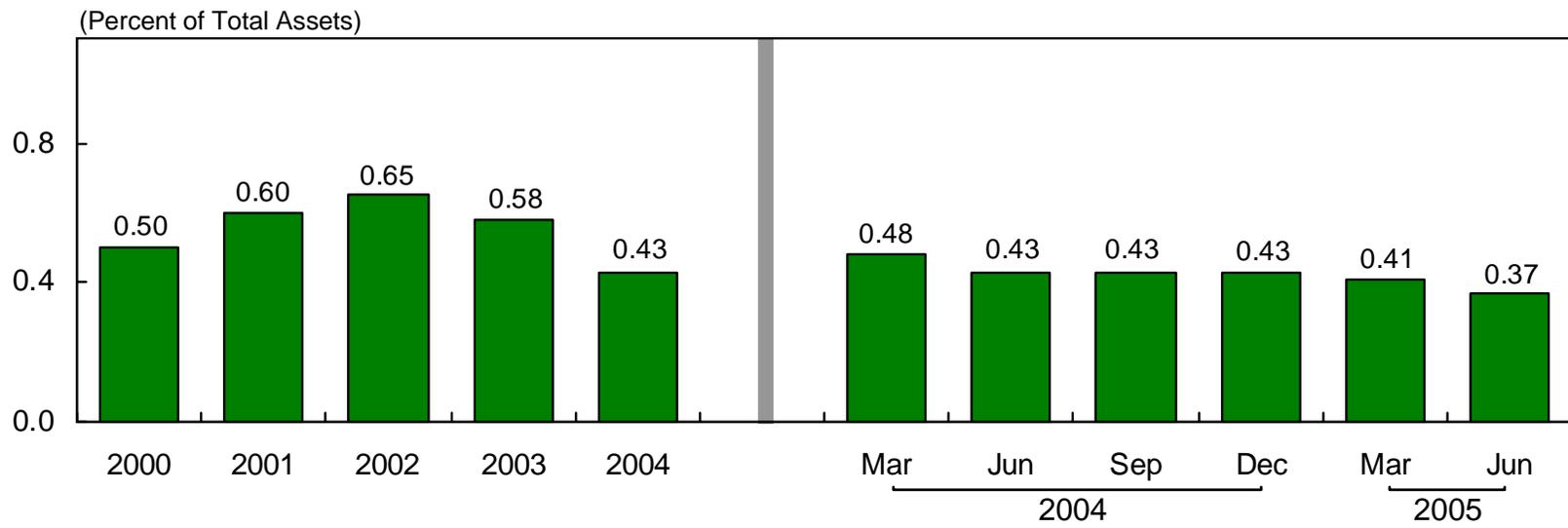
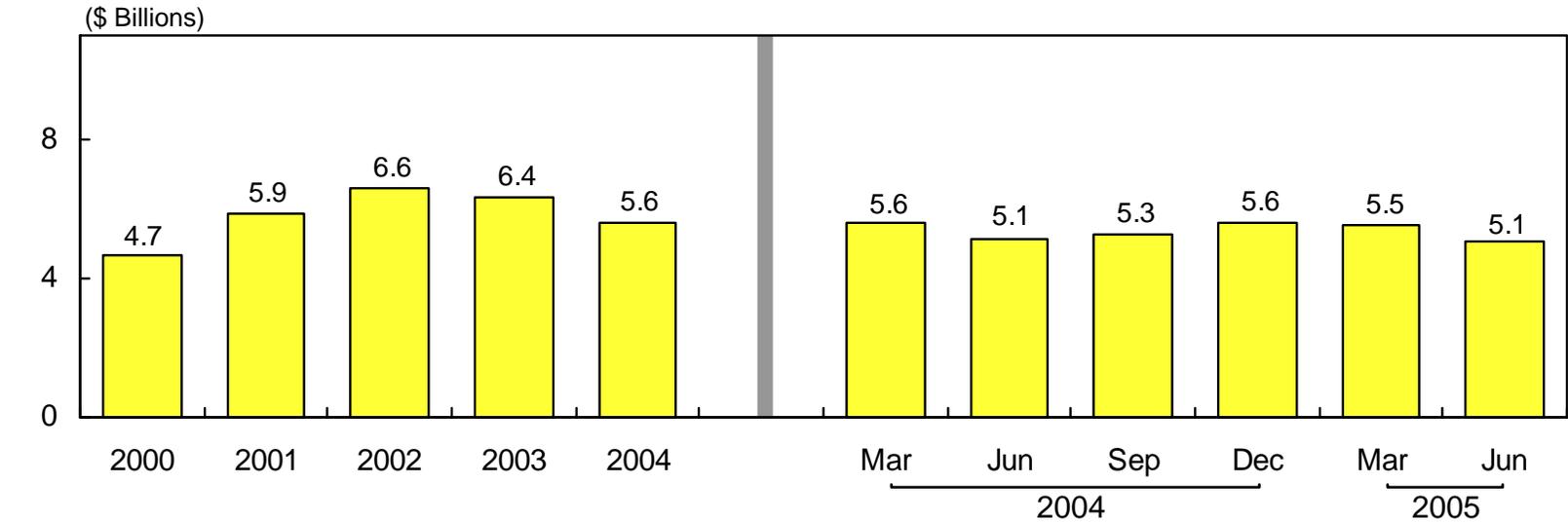


(Percent of Total Assets)



Troubled Assets include noncurrent (90 days or more past due or in nonaccrual status) loans and repossessed assets.
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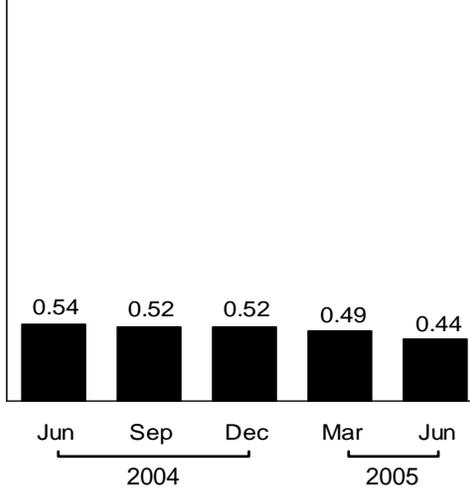
NONCURRENT LOANS



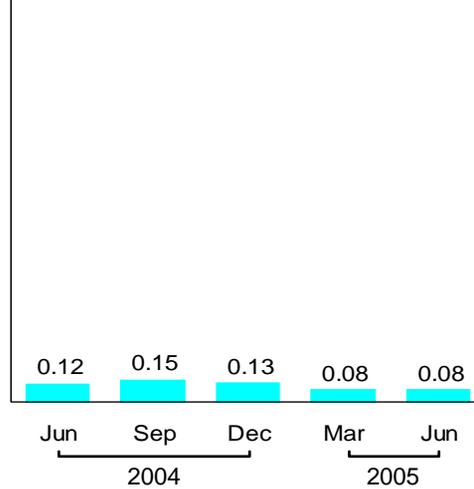
NONCURRENT LOANS – FIVE QUARTERS

Percent of Loan Type

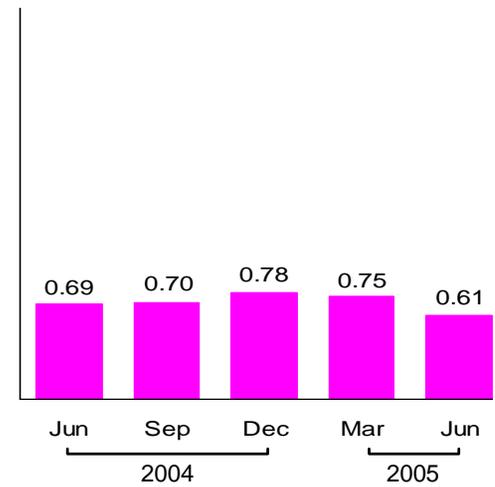
1-4 Family



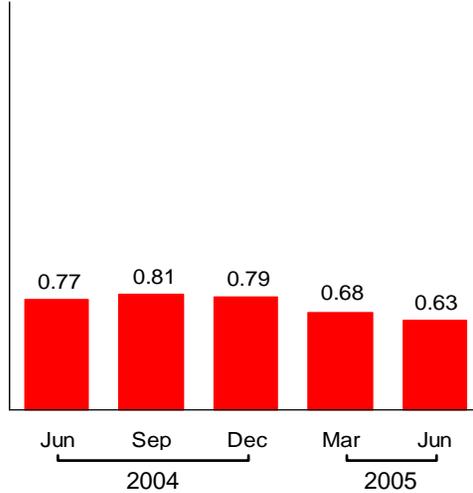
Multifamily



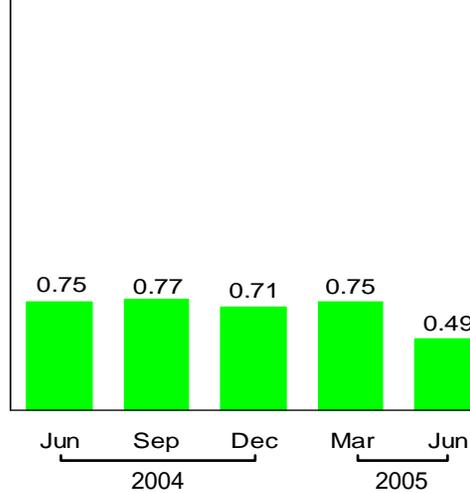
Consumer



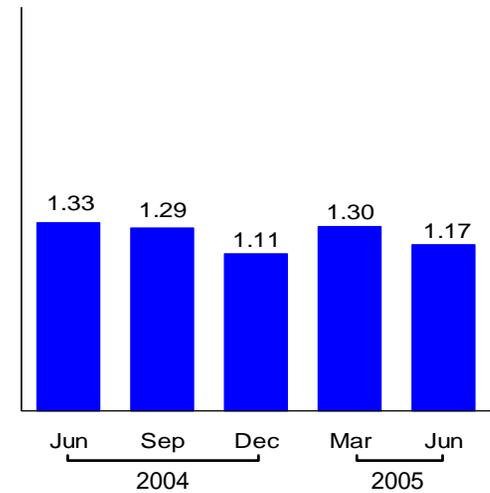
Nonresidential



Construction & Land

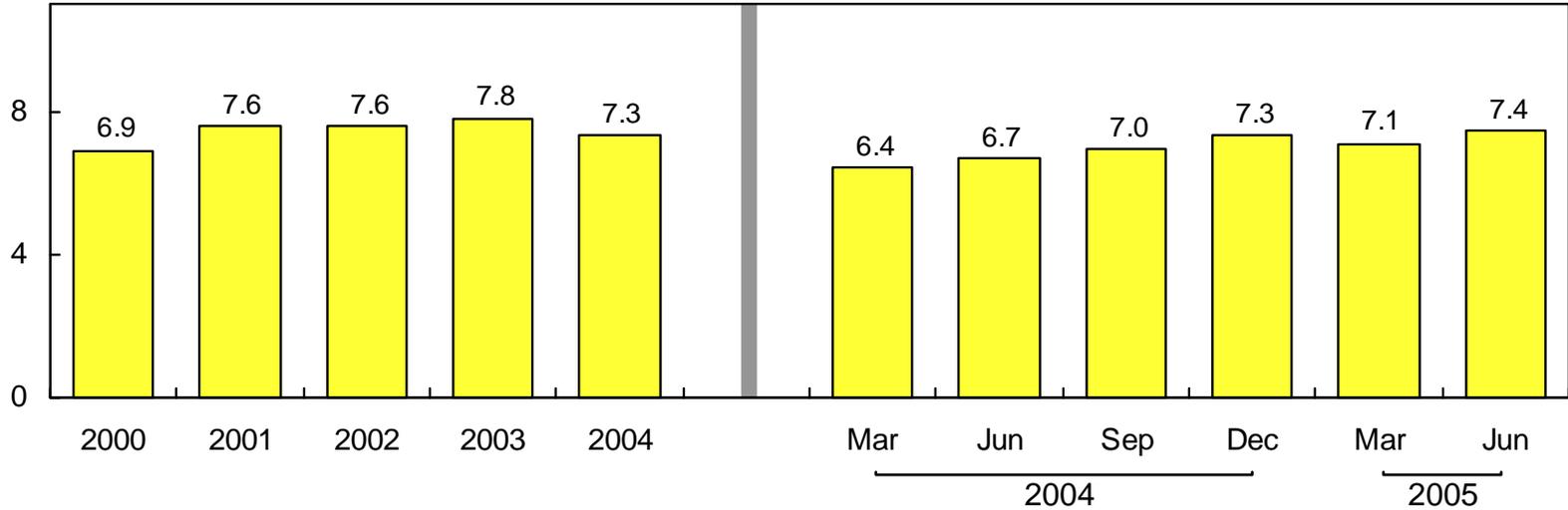


Commercial

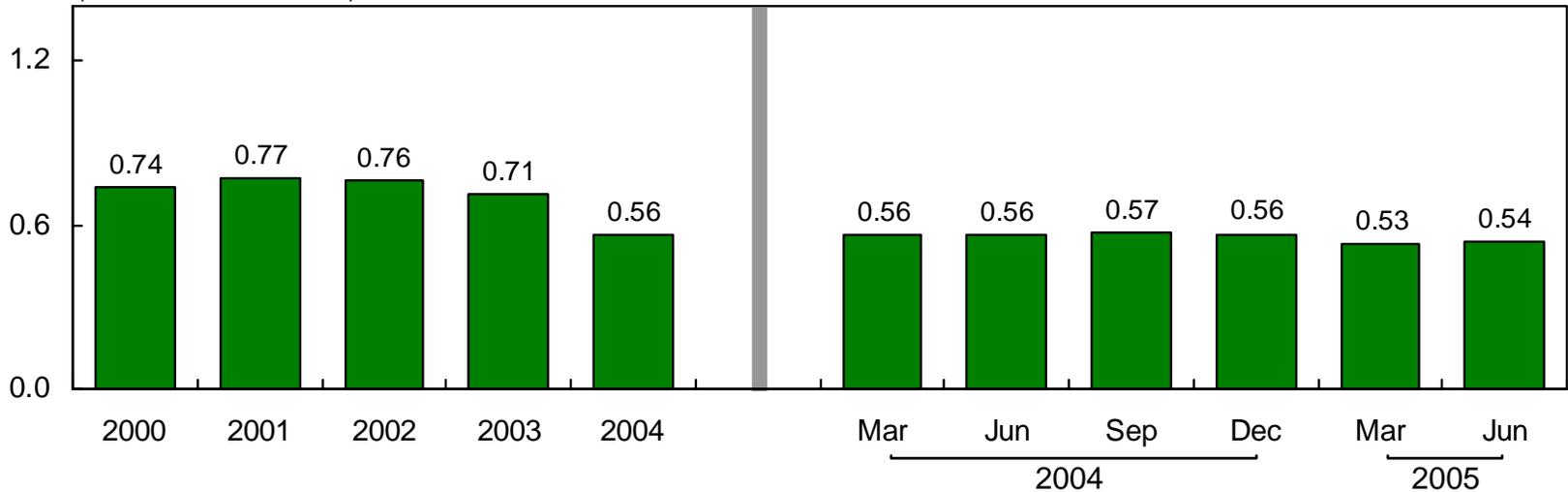


LOANS 30 – 89 DAYS PAST DUE

(\$ Billions)



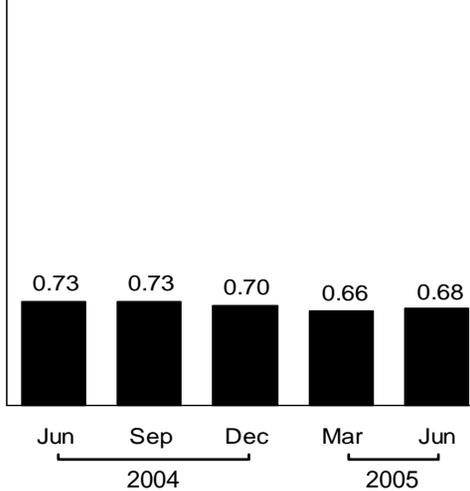
(Percent of Total Assets)



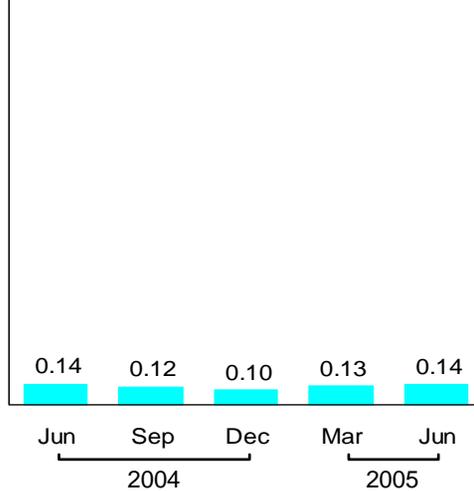
LOANS 30 – 89 DAYS PAST DUE - FIVE QUARTERS

Percent of Loan Type

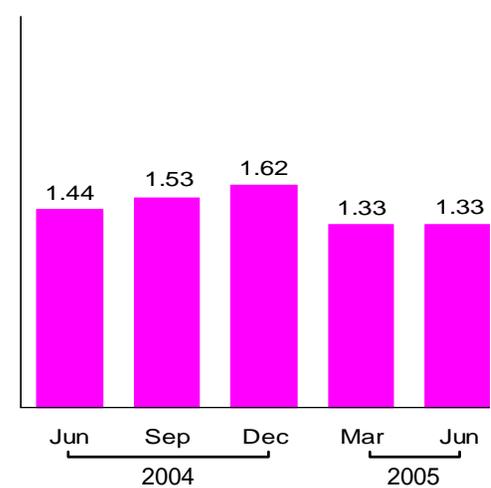
1-4 Family



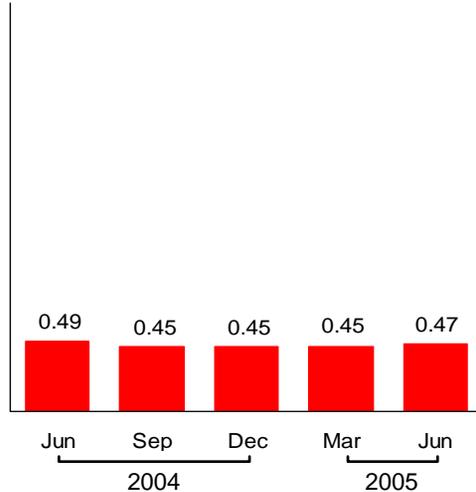
Multifamily



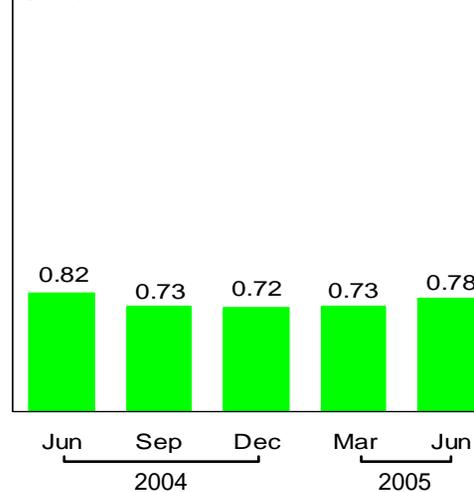
Consumer



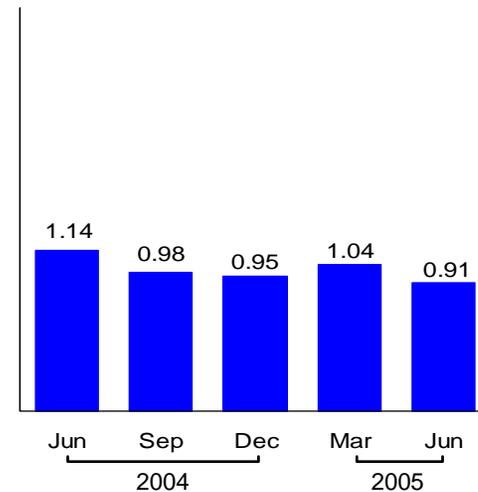
Nonresidential



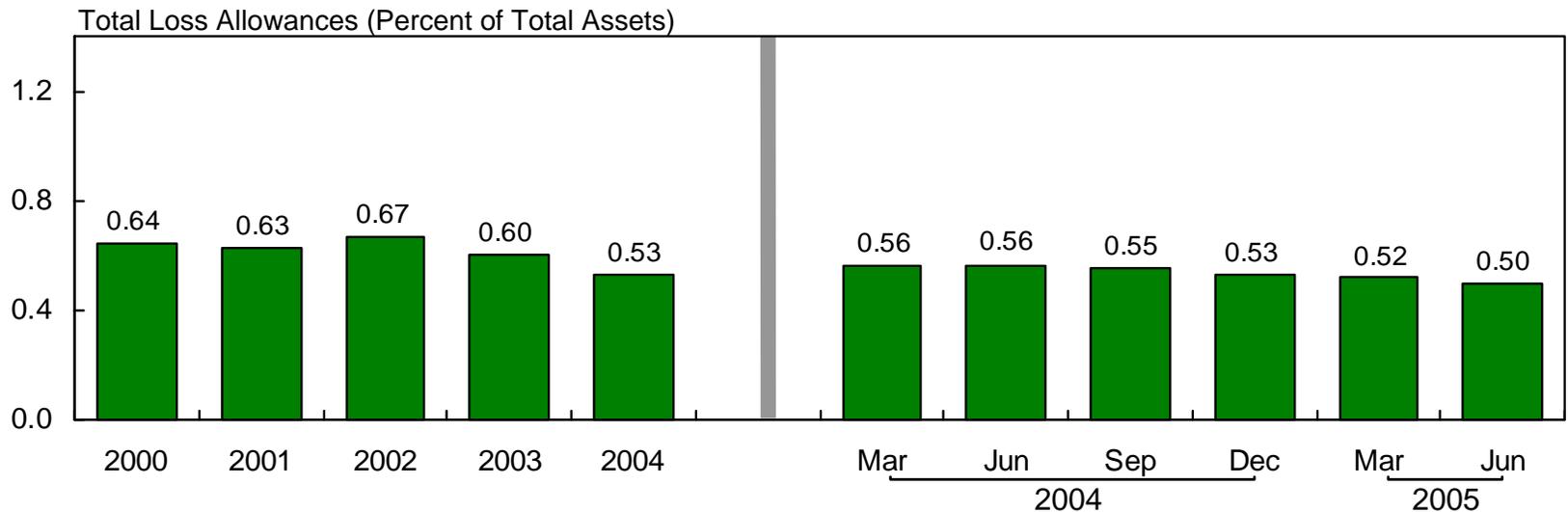
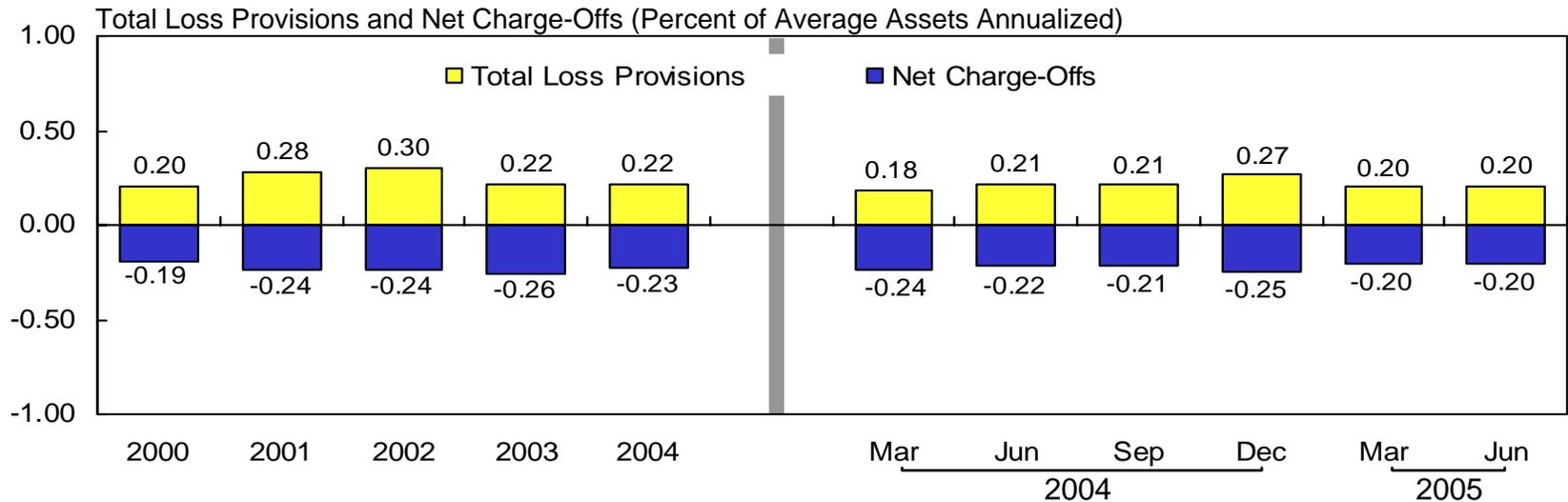
Construction & Land



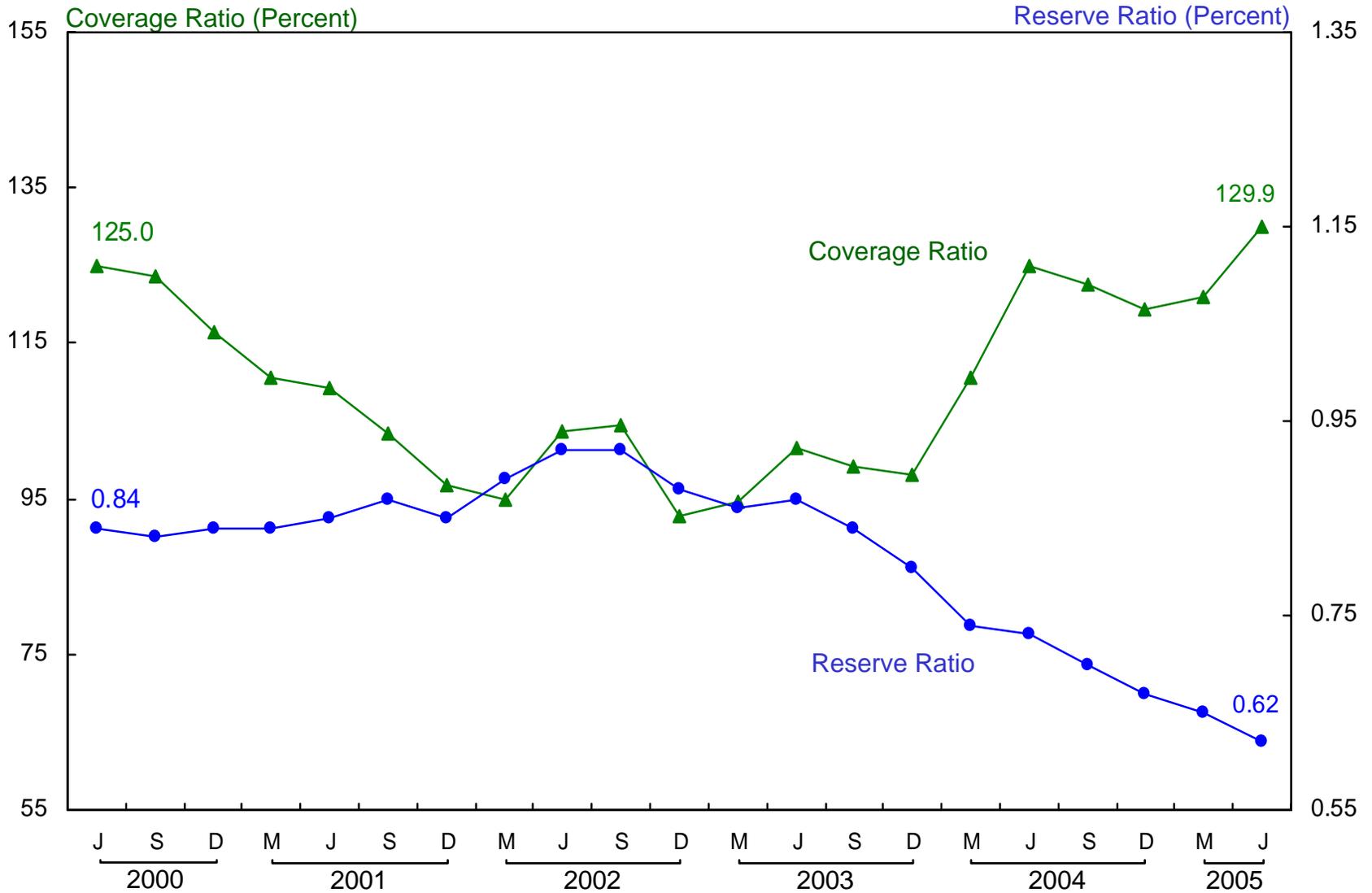
Commercial



LOSS PROVISIONS, NET CHARGE-OFFS, AND LOSS ALLOWANCES



COVERAGE AND RESERVE RATIOS



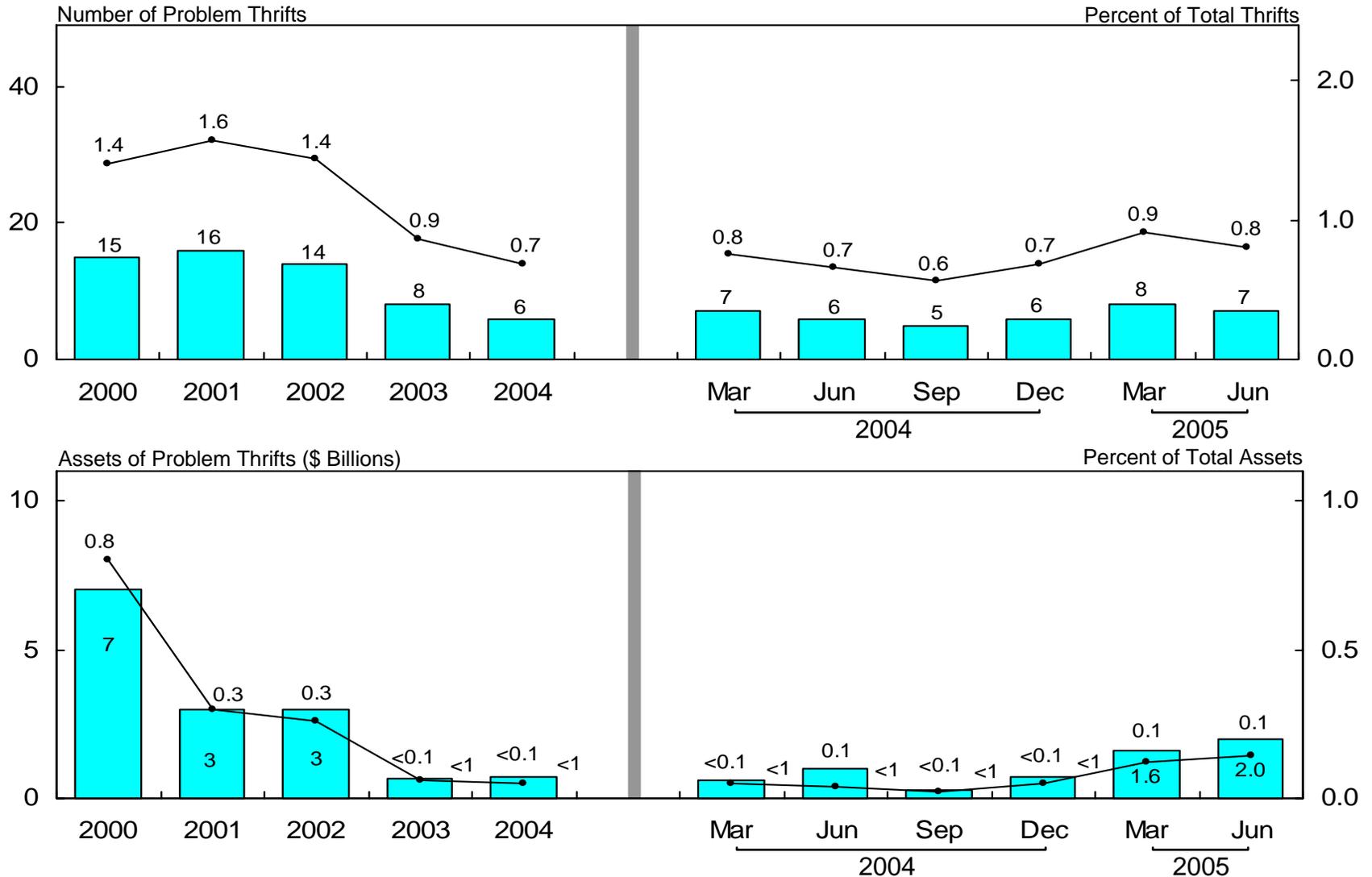
Coverage Ratio = ALLL to noncurrent loans and leases.

Reserve Ratio = ALLL to total loans and leases.

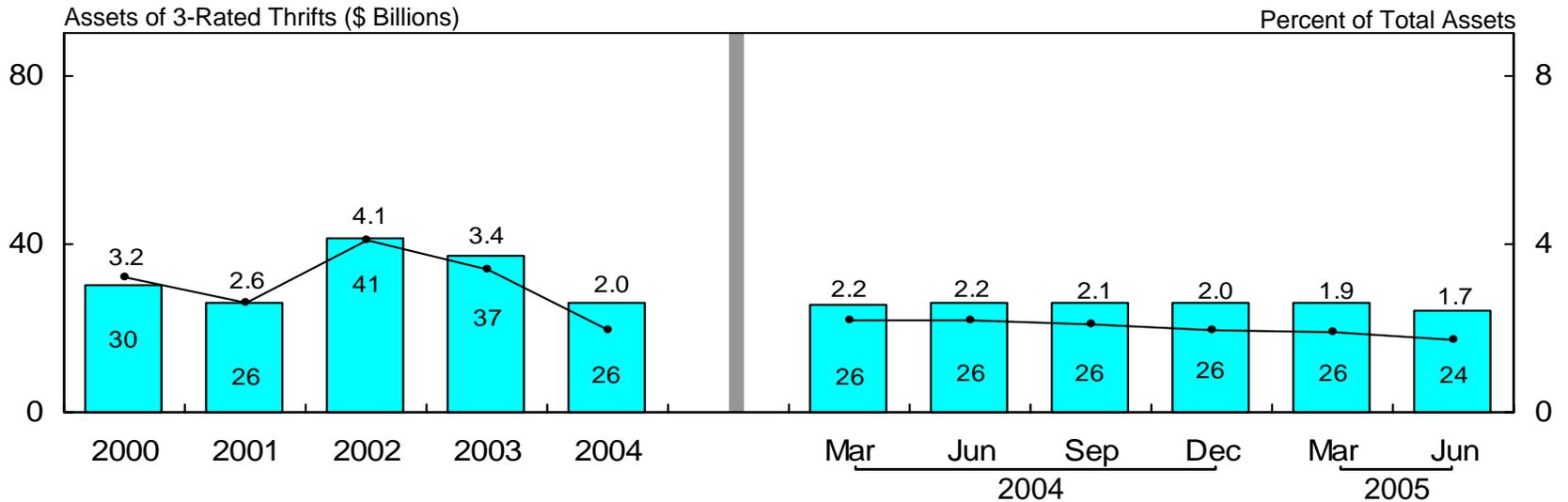
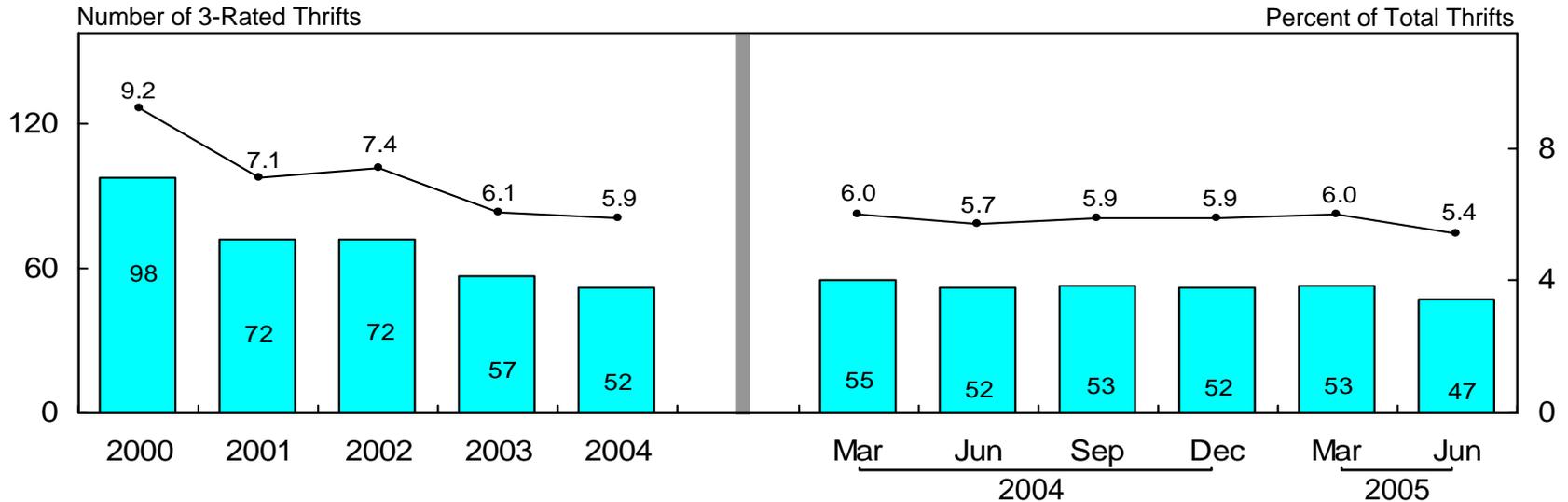
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NUMBER AND ASSETS OF PROBLEM THRIFTS

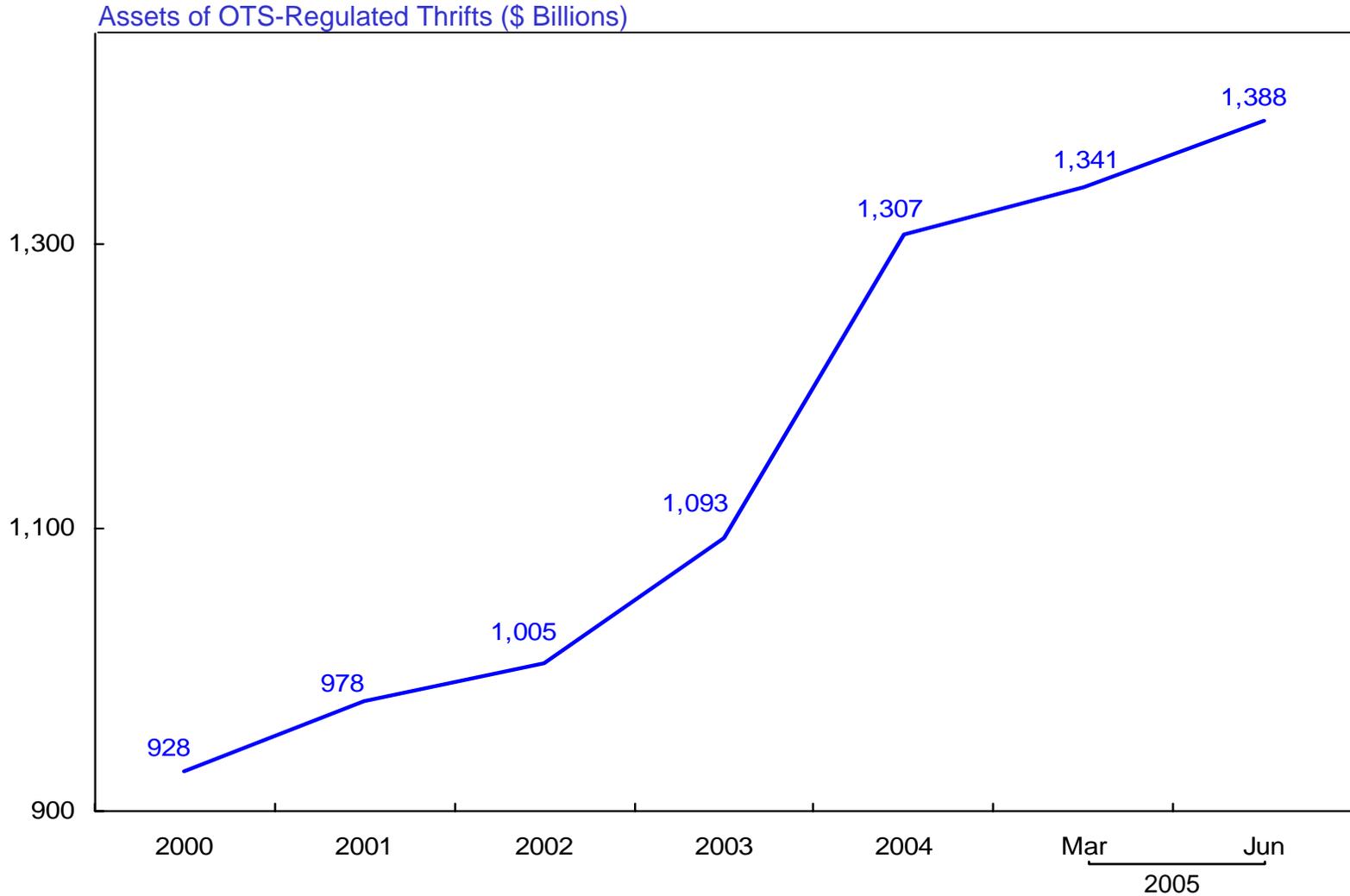
(Thriffs with CAMELS Ratings of 4 or 5)



NUMBER AND ASSETS OF 3-RATED THRIFTS



INDUSTRY ASSETS



OTS regulated 880 thrifts as of March 31, 2005.
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HOLDING COMPANY ENTERPRISES

Business Classes	Number of Enterprises Jun '05	Number of Thrifts Owned Jun '05	Enterprise Assets (\$Bil) Mar '05	Thrift Assets (\$Bil) Jun '05
Agriculture, Forestry, Fishing, Hunting, Mining, and Utilities	2	2	29	8
Finance and Insurance:				
Savings and Lending	411	385	1,505	940
Insurance Related	35	33	2,629	34
Securities Brokerage	12	12	1,940	58
Total Finance & Insurance	<u>458</u>	<u>430</u>	<u>6,074</u>	<u>1,032</u>
Manufacturing	4	4	801	27
Real Estate	12	11	53	44
Retail Trade	4	4	21	1
Services and Other Commercial	<u>3</u>	<u>2</u>	<u>1</u>	<u><1</u>
Total	483	453	6,979	1,112