



Second Quarter 2007 Thrift Industry Report

Graphs and Tables

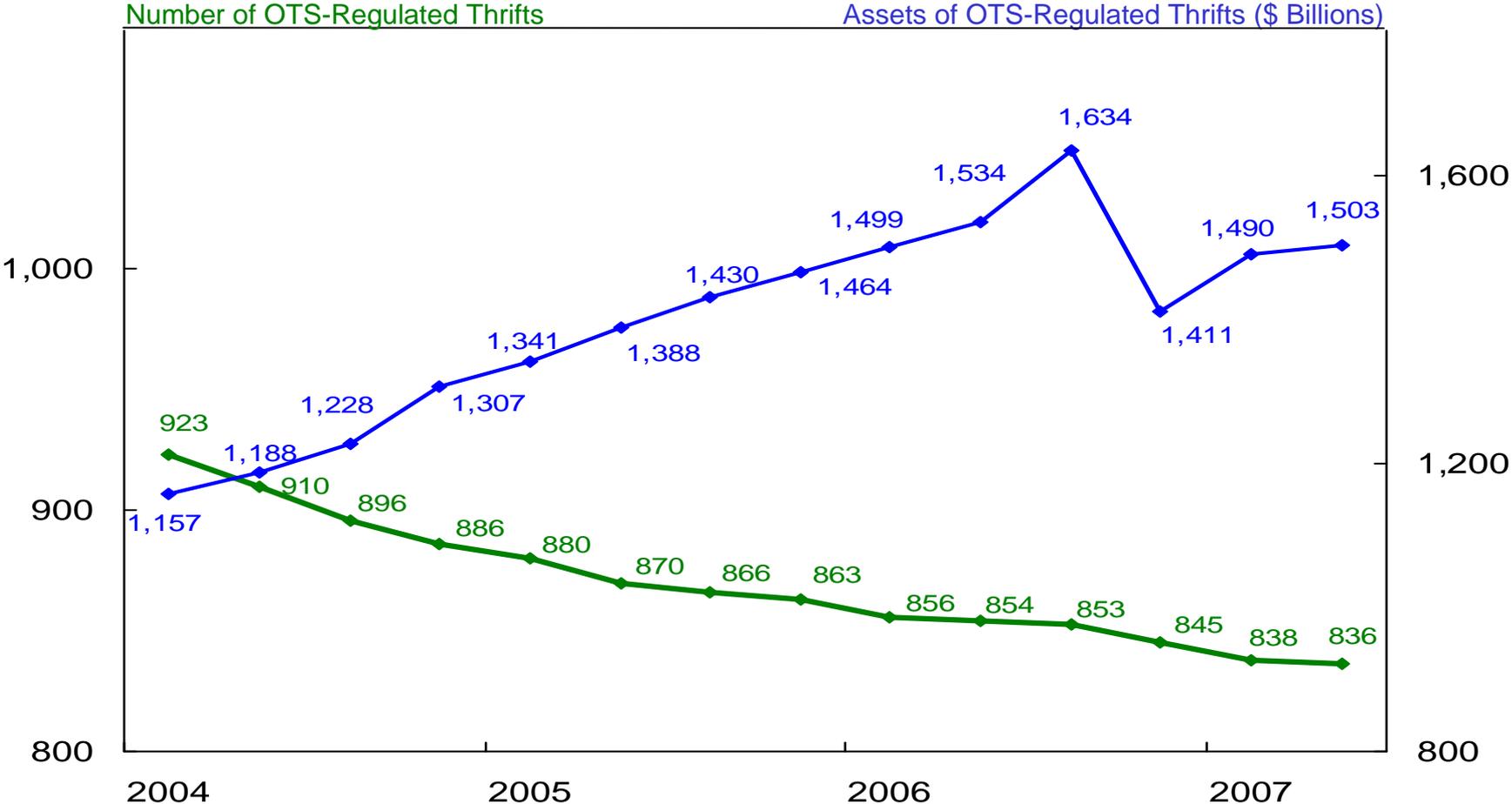
August 21, 2007



Second Quarter 2007 Index of Charts

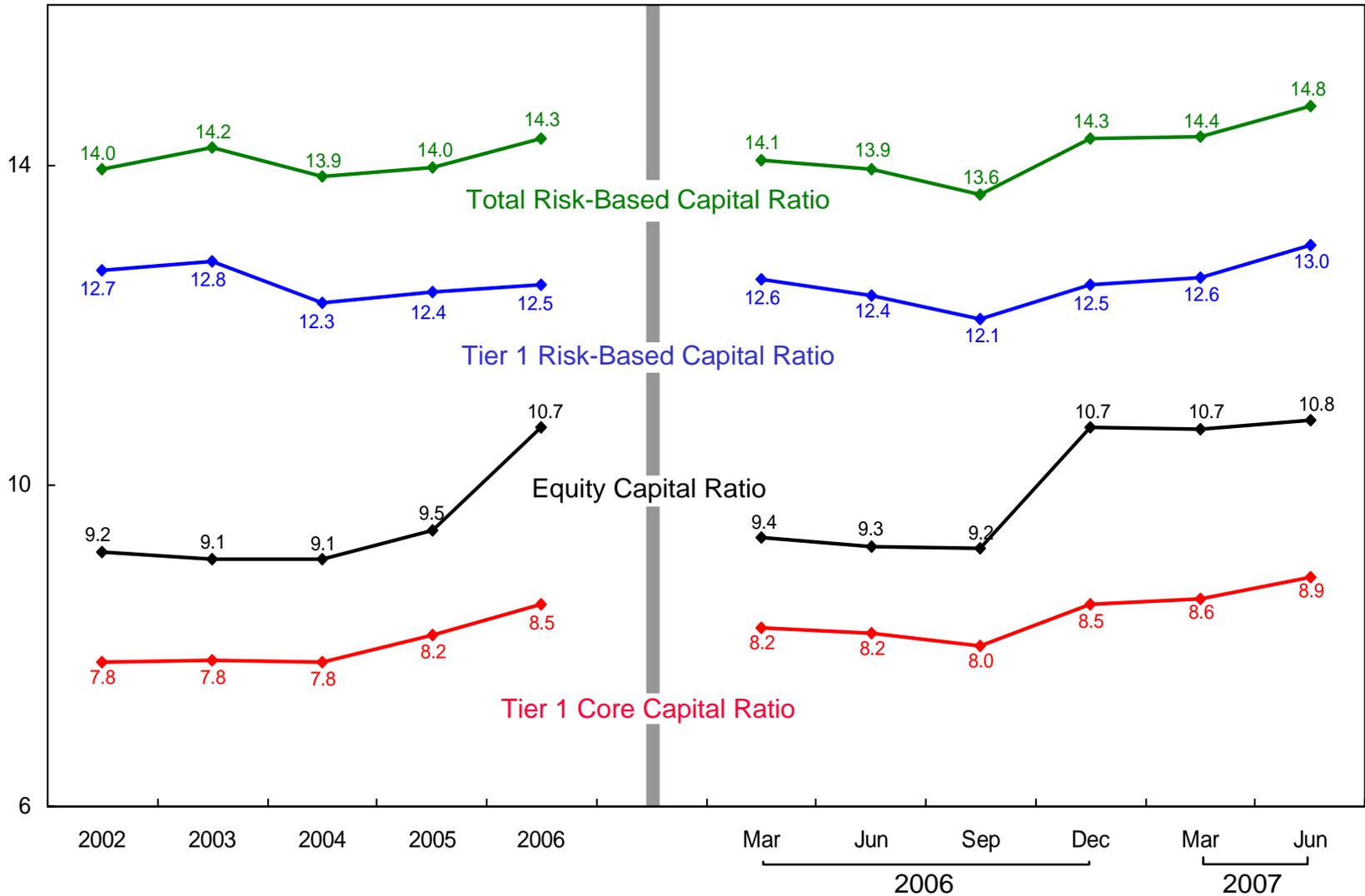
● Number and Assets	1
● Capital Ratios	2
● Earnings and Profitability	3
● ROA Analysis	4
● 1-4 Family Originations, Purchases, and Sales	5
● Assets and Liabilities Composition	6
● Troubled Assets	7
● Noncurrent Loans - Five Quarters	8
● Loss Provisions and Net Charge-Offs	9
● Coverage and Reserve Ratios	10
● Number and Assets of Problem Thrifts	11
● Historical Perspective	12

NUMBER AND ASSETS

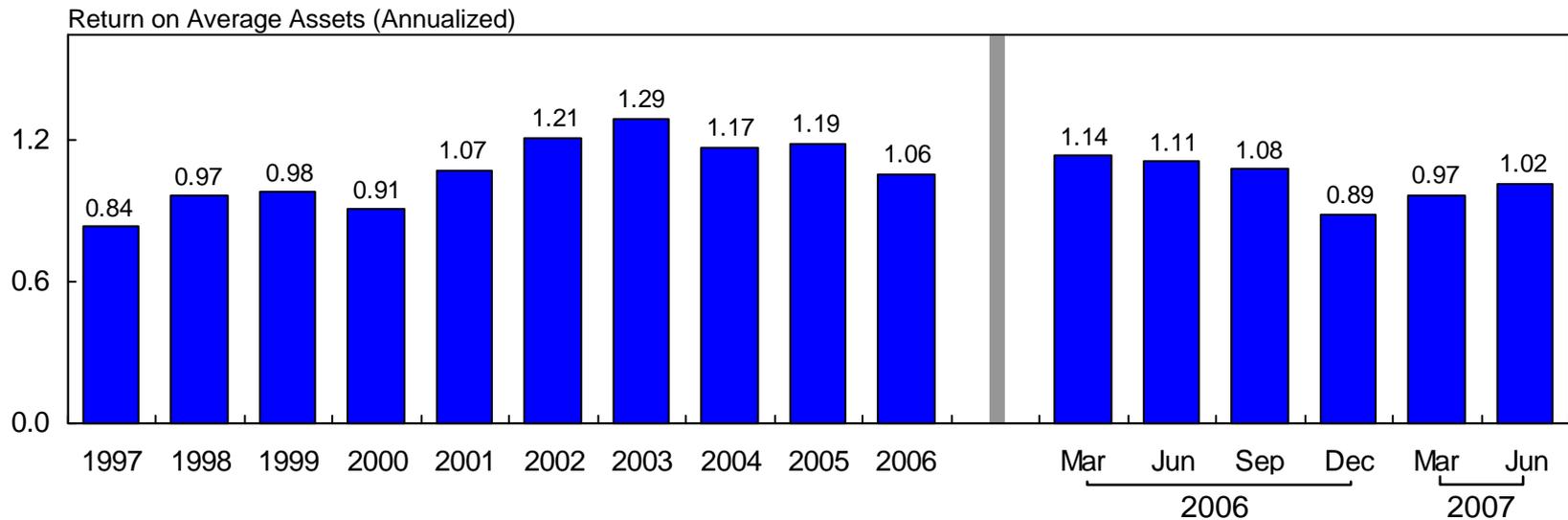
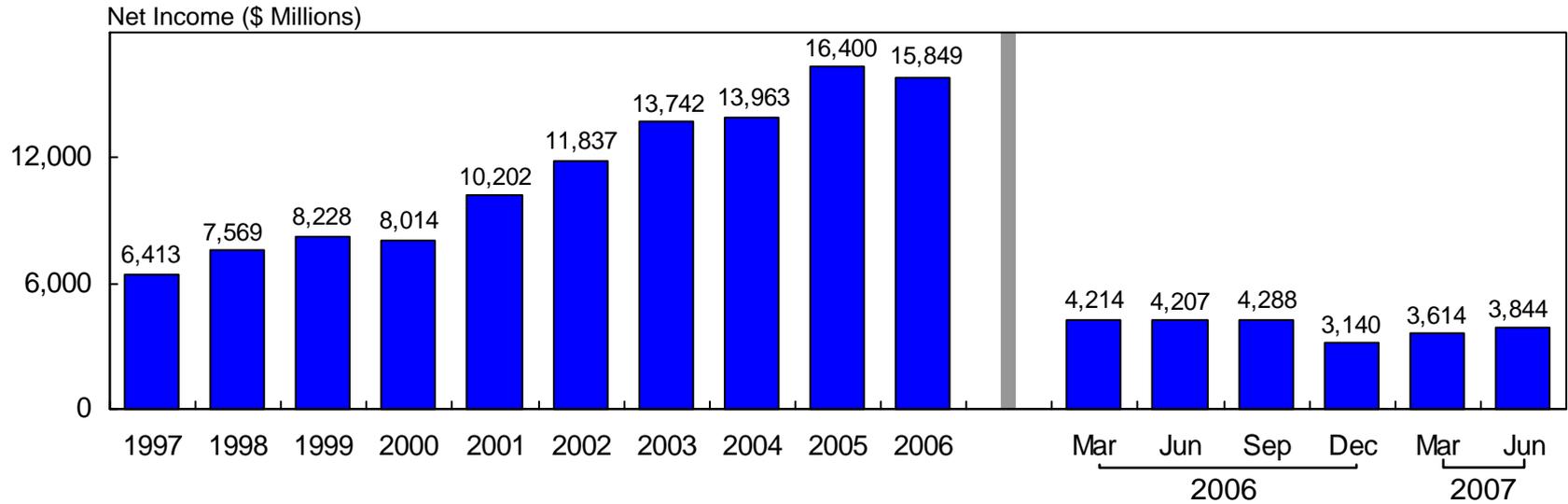


OTS regulated 836 thrifts with \$1.50 trillion in assets as of June 30, 2007.
Office of Thrift Supervision / August 2007

CAPITAL RATIOS



EARNINGS AND PROFITABILITY



ROA ANALYSIS

(Percent of Average Assets)	Quarter			ROA Impact ¹	
	Jun '07	Mar '07	Jun '06	Jun '07 Mar '07	Jun '07 Jun '06
Net Interest Income (Margin)	2.77	2.77	2.80	0.00	-0.03
Loan Loss Provisions	0.38	0.33	0.20	-0.05	-0.18
Total Fee Income	1.42	1.11	1.18	0.31	0.24
Mortgage Loan Servicing Fees	0.23	0.05	0.10	0.18	0.13
Other Fees and Charges	1.19	1.06	1.08	0.13	0.11
Other Noninterest Income ²	0.46	0.39	0.55	0.07	-0.09
Noninterest Expense	2.70	2.46	2.63	-0.24	-0.07
Taxes	0.55	0.52	0.60	-0.03	0.05
Net Income (ROA)	1.02	0.97	1.11	0.05	-0.09

¹ Negative values reduced ROA.

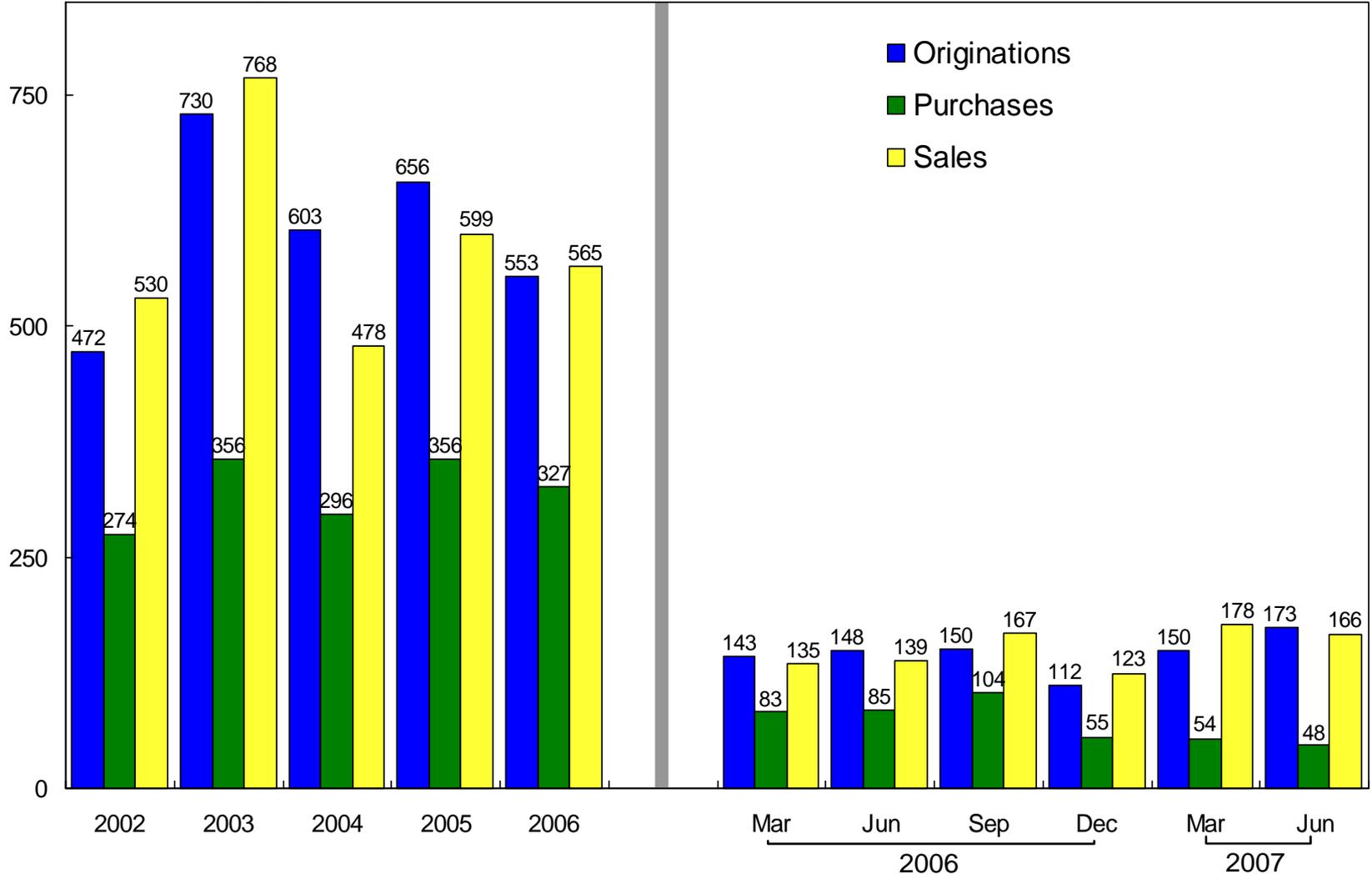
² Other Noninterest Income primarily includes sales of assets and income from leasing office space.

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

Office of Thrift Supervision / August 2007

1-4 FAMILY ORIGINATIONS, PURCHASES, AND SALES

1-4 Family Mortgage Loans (\$ Billions)



ASSETS AND LIABILITIES COMPOSITION

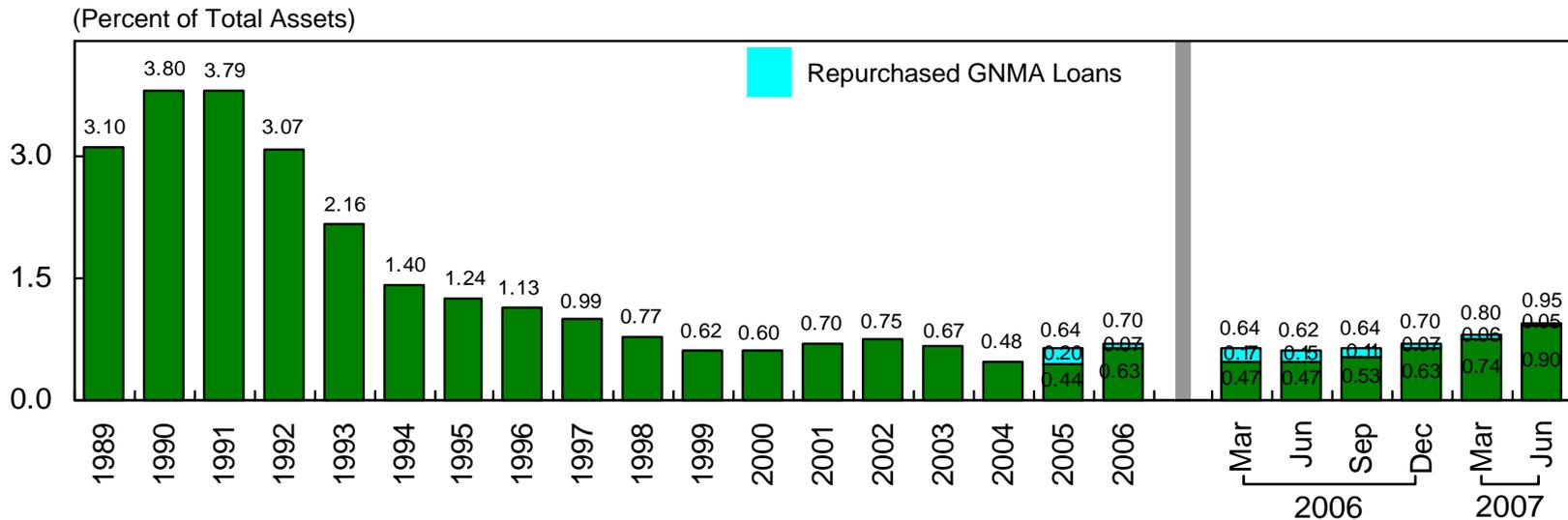
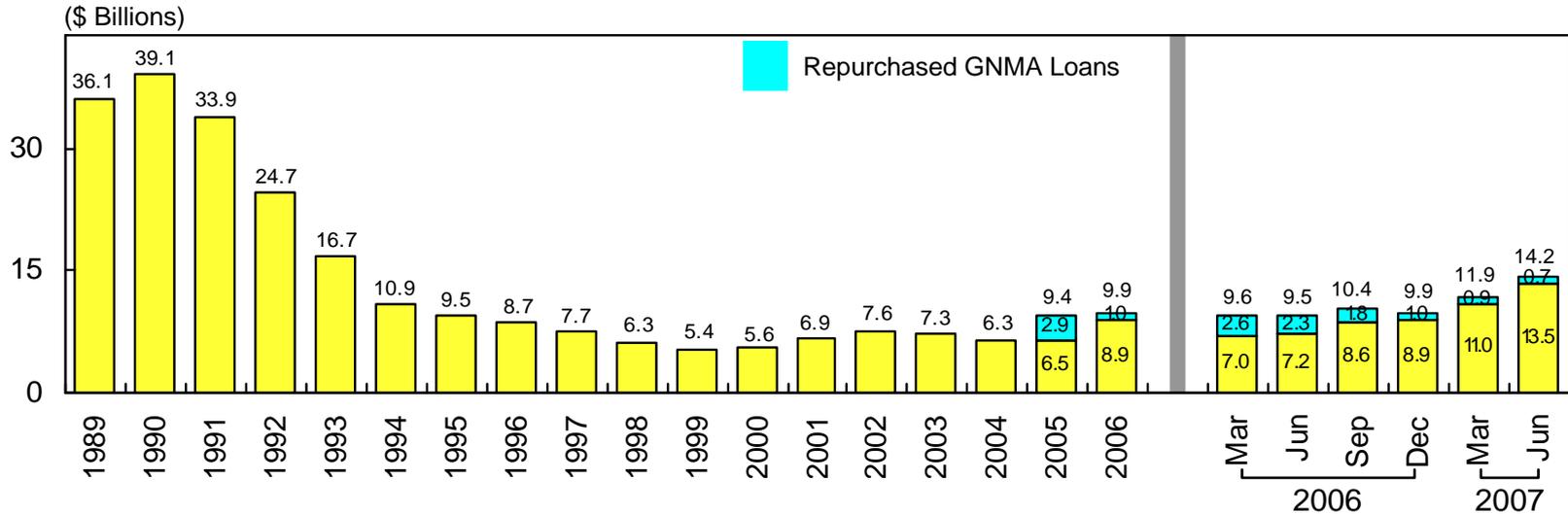
							Growth Rates	
	Jun 2007		Mar 2007		Jun 2006		Jun '07 Mar '07	Jun '07 Jun '06
	\$ Bil	% TA	\$ Bil	% TA	\$ Bil	% TA	%*	%
Total Assets	1,503.5	100.0	1,490.3	100.0	1,534.4	100.0	3.5	(2.0)
Total Loans	1,093.5	72.7	1,092.2	73.3	1,174.4	76.5	0.5	(6.9)
1-4 Family Mortgage Loans	765.4	50.9	772.0	51.8	865.5	56.4	(3.4)	(11.6)
Home Equity Lines of Credit	106.3	7.1	93.0	6.2	92.9	6.1	57.1	14.5
Construction & Land Loans	51.7	3.4	51.2	3.4	48.3	3.1	3.9	7.1
Multifamily Loans	63.5	4.2	64.3	4.3	67.7	4.4	(5.2)	(6.1)
Nonresidential Loans	65.2	4.3	64.1	4.3	57.1	3.7	6.6	14.2
Commercial Loans / Small Business	56.6	3.8	52.1	3.5	46.0	3.0	35.0	23.1
Consumer Loans	91.1	6.1	88.4	5.9	89.9	5.9	12.3	1.4
Mortgage Backed Securities	195.2	13.0	184.0	12.3	174.8	11.4	24.4	11.7
Investment Securities	88.6	5.9	91.2	6.1	70.1	4.6	(11.7)	26.3
Total Liabilities and Capital	1,503.5	100.0	1,490.3	100.0	1,534.4	100.0	3.5	(2.0)
Total Liabilities	1,341.0	89.2	1,330.9	89.3	1,392.5	90.8	3.1	(3.7)
Total Deposits	948.5	63.1	953.1	64.0	883.4	57.6	(2.0)	7.4
** Deposits Less than Insurance Limits	571.6	38.0	576.6	38.7	541.5	35.3	(3.4)	5.6
** Deposits Greater than Insurance Lim	376.9	25.1	376.6	25.3	342.0	22.3	0.3	10.2
Escrows	14.9	1.0	16.3	1.1	24.6	1.6	(33.8)	(39.3)
FHLBank Advances	214.9	14.3	211.7	14.2	271.7	17.7	6.1	(20.9)
Other Borrowings	141.0	9.4	129.3	8.7	202.0	13.2	36.2	(30.2)
Other Liabilities	36.6	2.4	36.7	2.5	35.4	2.3	(1.2)	3.4
Equity Capital	162.5	10.8	159.4	10.7	141.9	9.2	7.7	14.5

* Annualized. **Includes escrows after 2003.

Numbers may not sum due to rounding.

Office of Thrift Supervision / August 2007

TROUBLED ASSETS

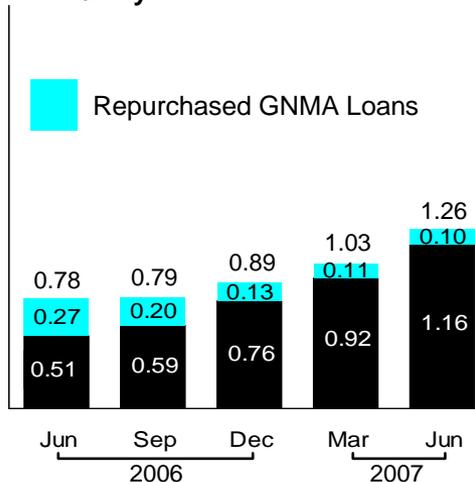


Troubled Assets include noncurrent (90 days or more past due or in nonaccrual status) loans and repossessed assets. Bank and thrift regulatory reporting changes now require loans repurchased, or eligible for repurchase, from Government National Mortgage Association (GNMA) mortgage pools to be included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

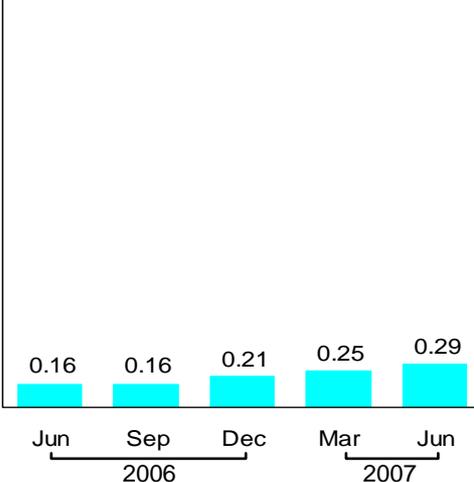
NONCURRENT LOANS – FIVE QUARTERS

Percent of Loan Type

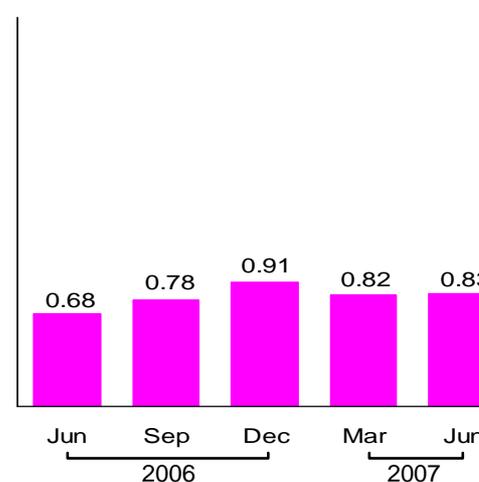
1-4 Family



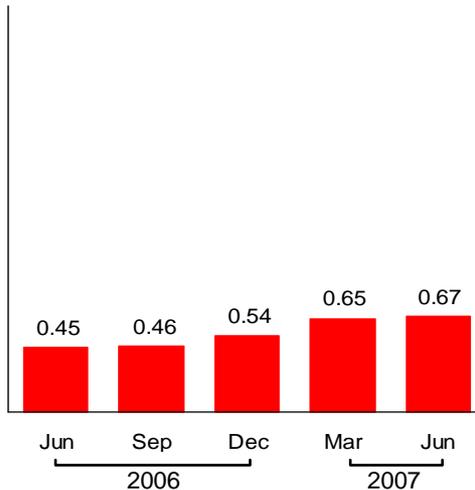
Multifamily



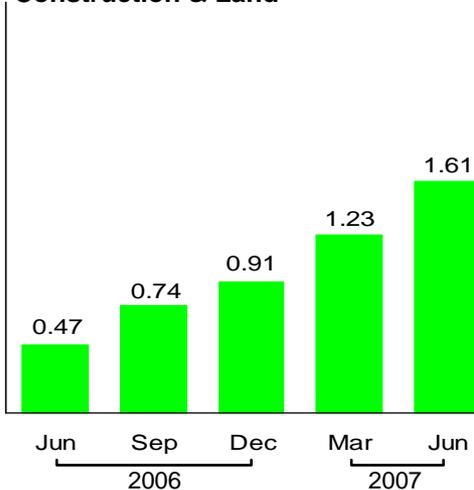
Consumer



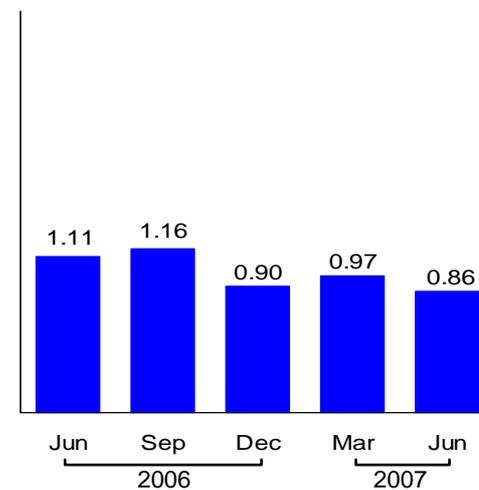
Nonresidential



Construction & Land

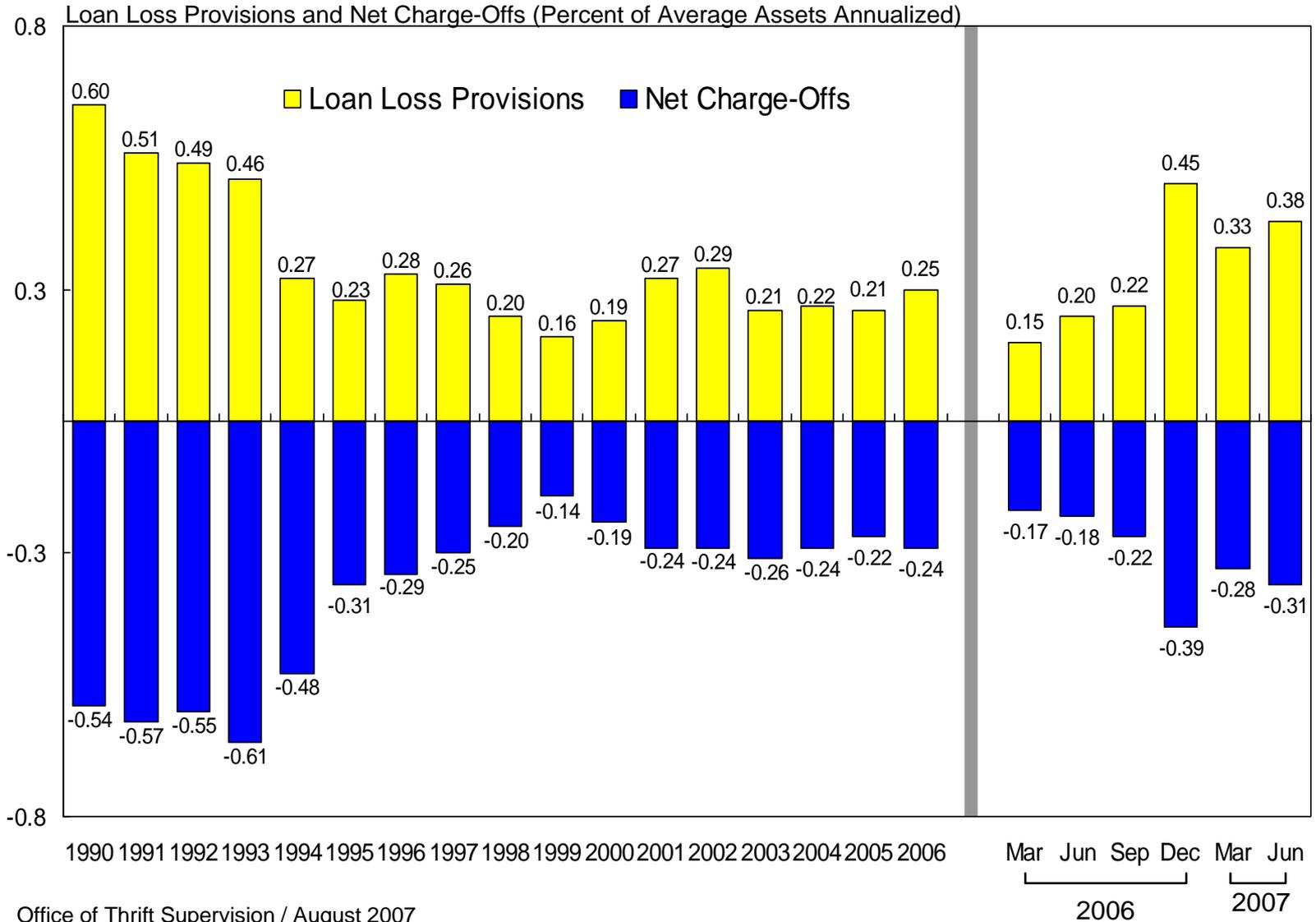


Commercial

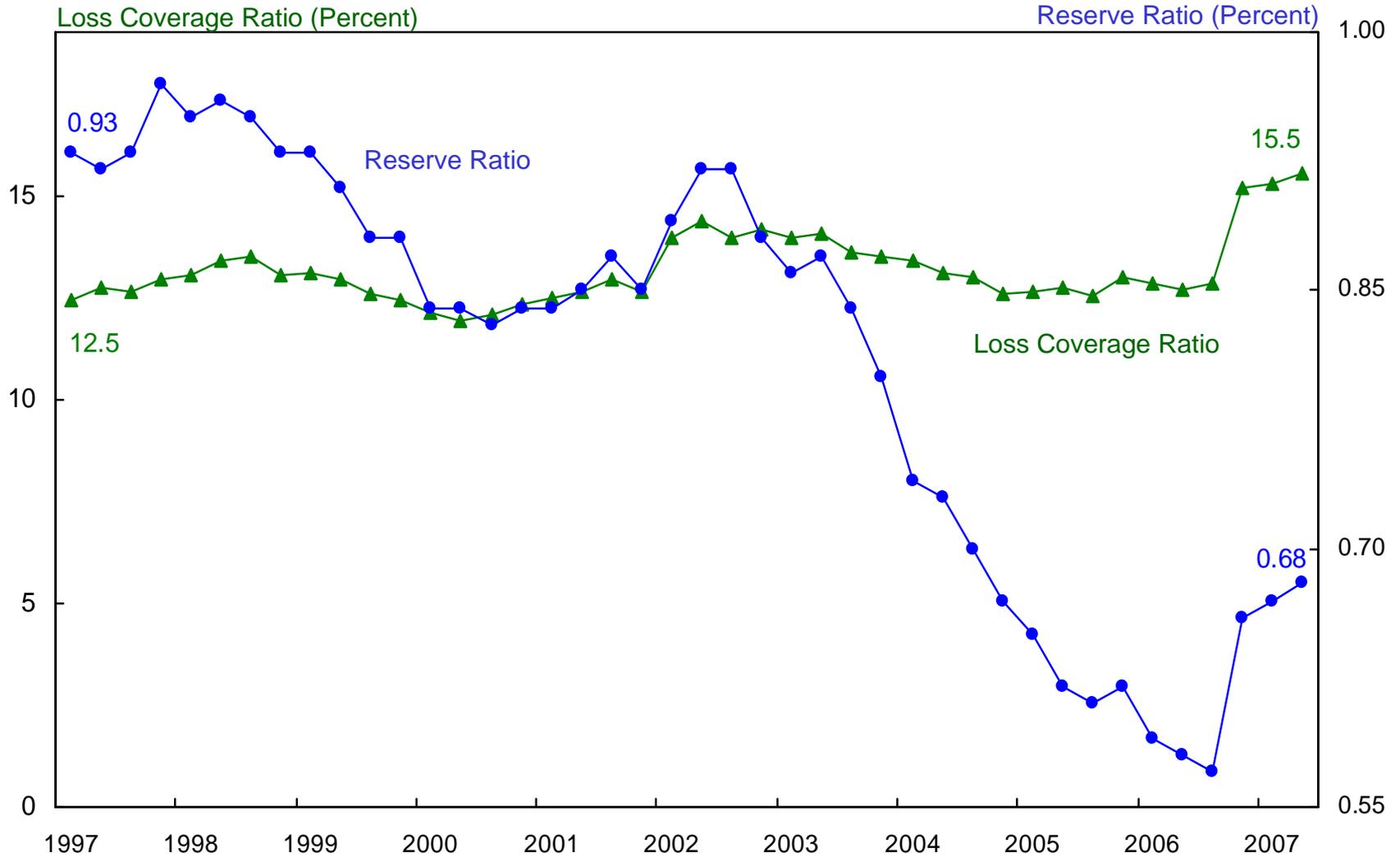


Bank and thrift regulatory reporting changes now require loans repurchased, or eligible for repurchase, from Government National Mortgage Association (GNMA) mortgage pools to be included as past due loans. Loans from GNMA pools are guaranteed by agencies of the U. S. Government.

LOAN LOSS PROVISIONS AND NET CHARGE-OFFS



LOSS COVERAGE AND RESERVE RATIOS



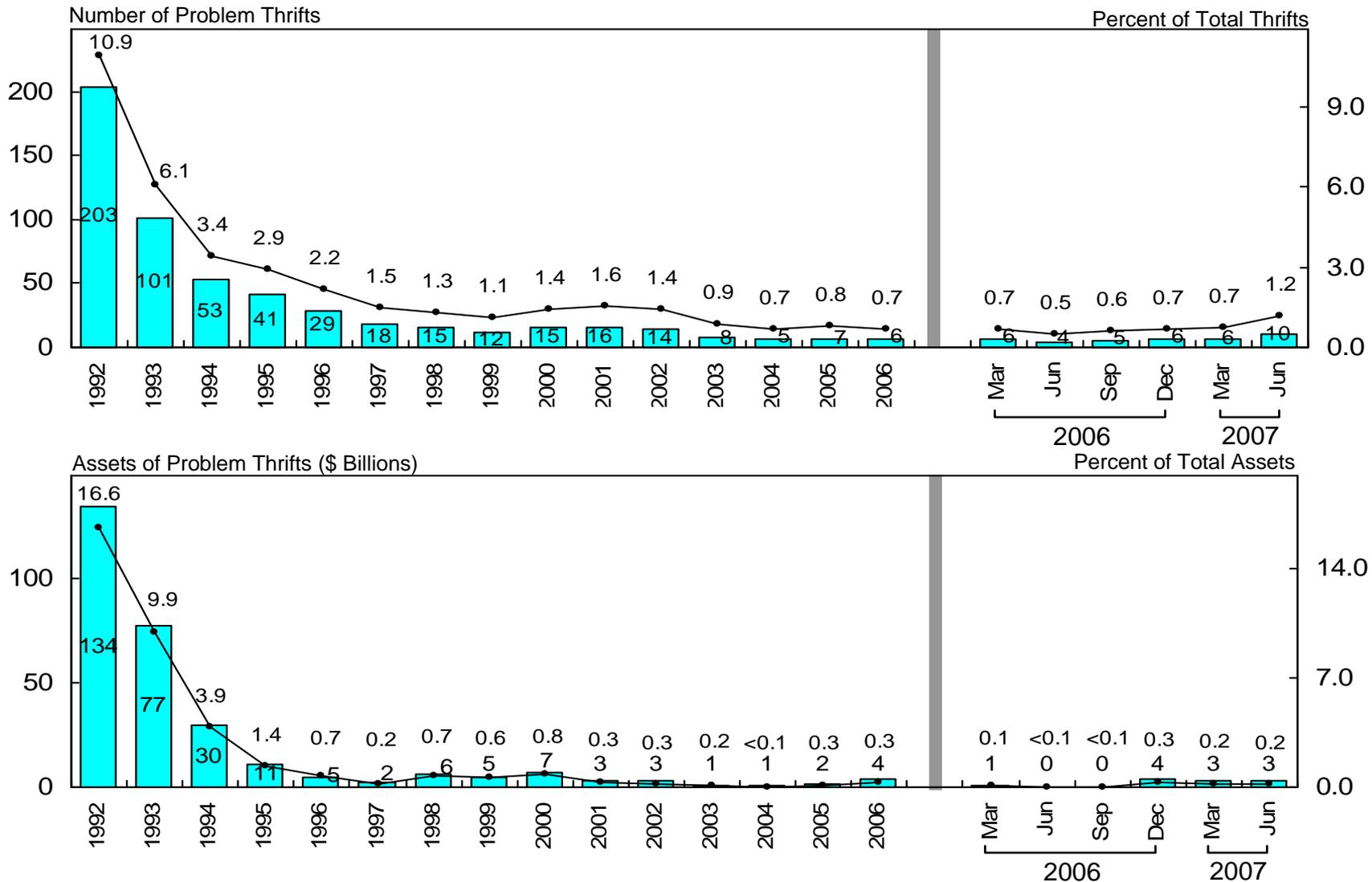
Loss Coverage Ratio = ALLL plus capital to total loans and leases.

Reserve Ratio = ALLL to total loans and leases.

Office of Thrift Supervision / August 2007

NUMBER AND ASSETS OF PROBLEM THRIFTS

(Thrifts with CAMELS Ratings of 4 or 5)



HISTORICAL PERSPECTIVE

	1997	YTD Jun '07
Total Assets (<i>\$ billions</i>)	776.63	1,503.46
ROAA (<i>% Annualized</i>)	0.85	0.99
Equity Capital (<i>% Total Assets</i>)	8.33	10.81
Reserve Ratio (%)	0.97	0.68
Loss Coverage Ratio (%)	12.94	15.53
Noncurrent Loans (<i>% Total Assets</i>)	0.77	0.82
Troubled Assets (<i>% Total Assets</i>)	0.99	0.95

Reserve Ratio = ALLL to total loans and leases.

Loss Coverage Ratio = ALLL plus capital to total loans and leases.

Office of Thrift Supervision / August 2007