



Third Quarter 2005 Thrift Industry Report Graphs and Tables

November 21, 2005



Third Quarter 2005 Index of Charts

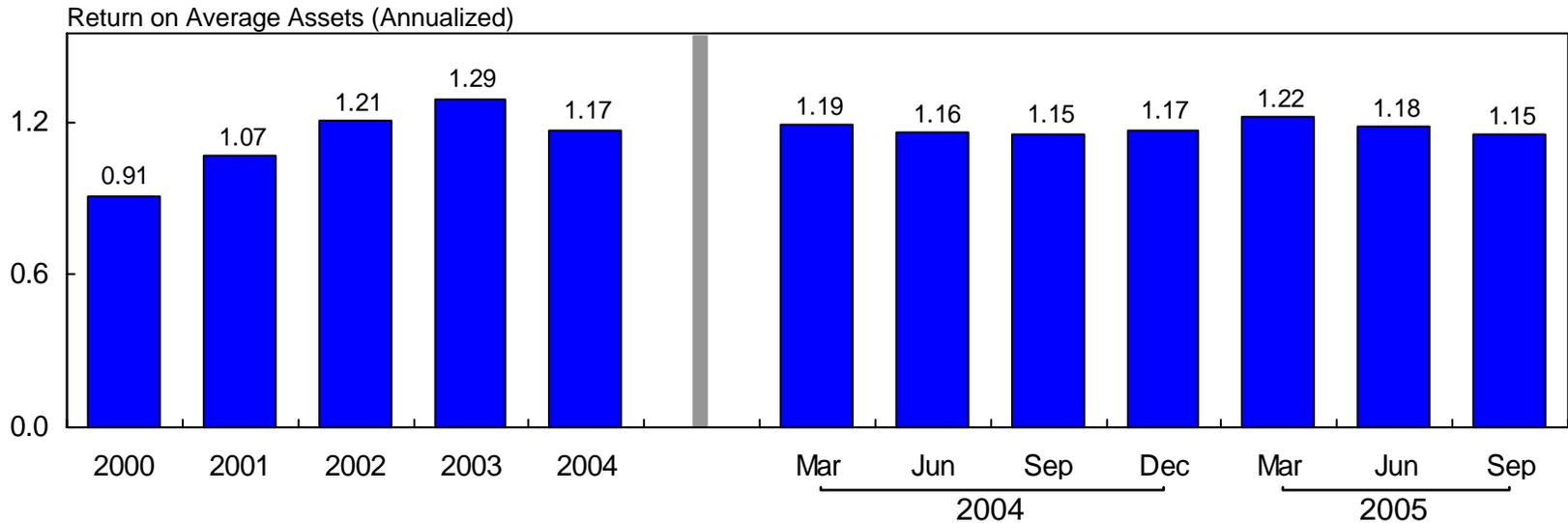
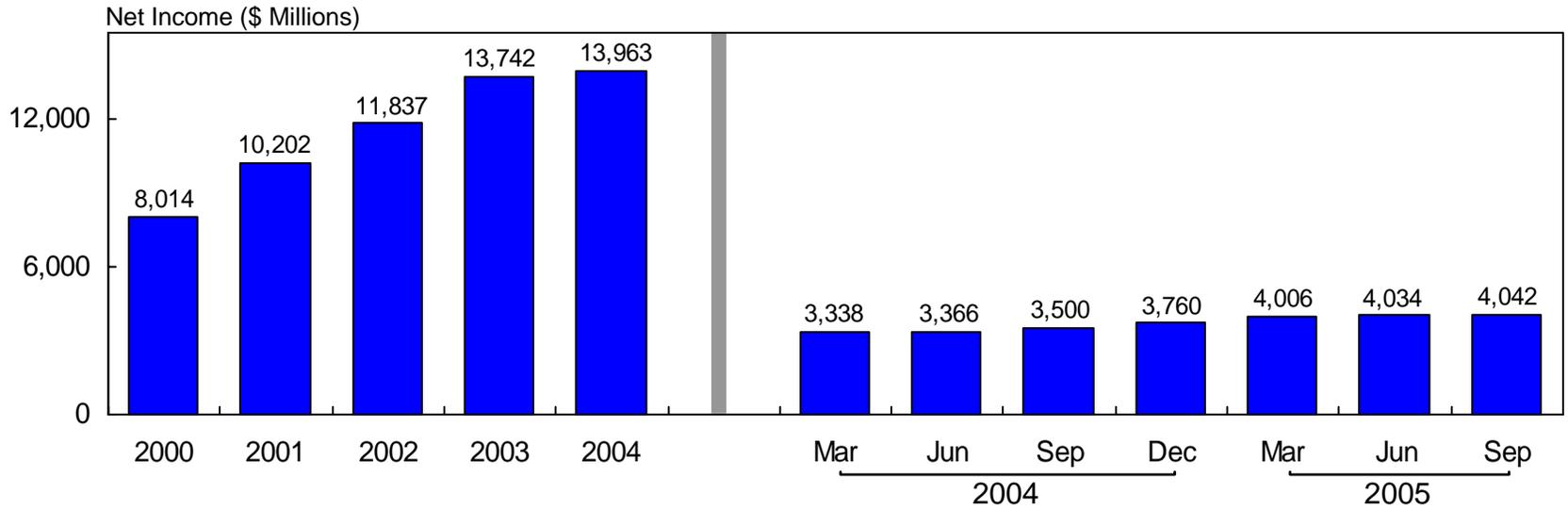
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PERFORMANCE

| | Quarter | | |
|--|---------|---------|---------|
| | Sep '05 | Jun '05 | Sep '04 |
| Net Income (<i>\$ Billions</i>) | 4.04 | 4.03 | 3.50 |
| Return on Average Assets (%) | 1.15 | 1.18 | 1.15 |
| Return on Average Equity (%) | 12.43 | 12.79 | 12.58 |
| Net Interest Margin (%) | 2.76 | 2.85 | 2.88 |
| Total Mortgage Originations (<i>\$ Billions</i>) | 204.17 | 191.84 | 167.07 |
| Equity Capital (% <i>Total Assets</i>) | 9.19 | 9.34 | 9.27 |
| Troubled Assets (% <i>Total Assets</i>) | 0.46 | 0.42 | 0.49 |
| Including Repurchased GNMA Loans | 0.62 | N/A | N/A |

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 ¹ | |
|---------------------------------------|---------|---------|---------|-------------------------|--------------------|
| | Sep '05 | Jun '05 | Sep '04 | Sep '05 Jun '05 | Sep '05 Sep '04 |
| Net Interest Income (Margin) | 2.76 | 2.85 | 2.88 | -0.09 | -0.12 |
| Loss Prov. - Int. Bear. Assets | 0.20 | 0.20 | 0.21 | 0.00 | 0.01 |
| Total Fee Income | 1.23 | 1.04 | 1.22 | 0.19 | 0.01 |
| Mortgage Loan Servicing Fees | 0.16 | -0.01 | 0.10 | 0.17 | 0.06 |
| Other Fees and Charges | 1.07 | 1.05 | 1.12 | 0.02 | -0.05 |
| Other Noninterest Income ² | 0.41 | 0.64 | 0.50 | -0.23 | -0.09 |
| Noninterest Expense | 2.42 | 2.49 | 2.63 | 0.07 | 0.21 |
| Taxes | 0.62 | 0.65 | 0.62 | 0.03 | 0.00 |
| Net Income (ROA) | 1.15 | 1.18 | 1.15 | -0.03 | 0.00 |

¹ Negative values reduced ROA.

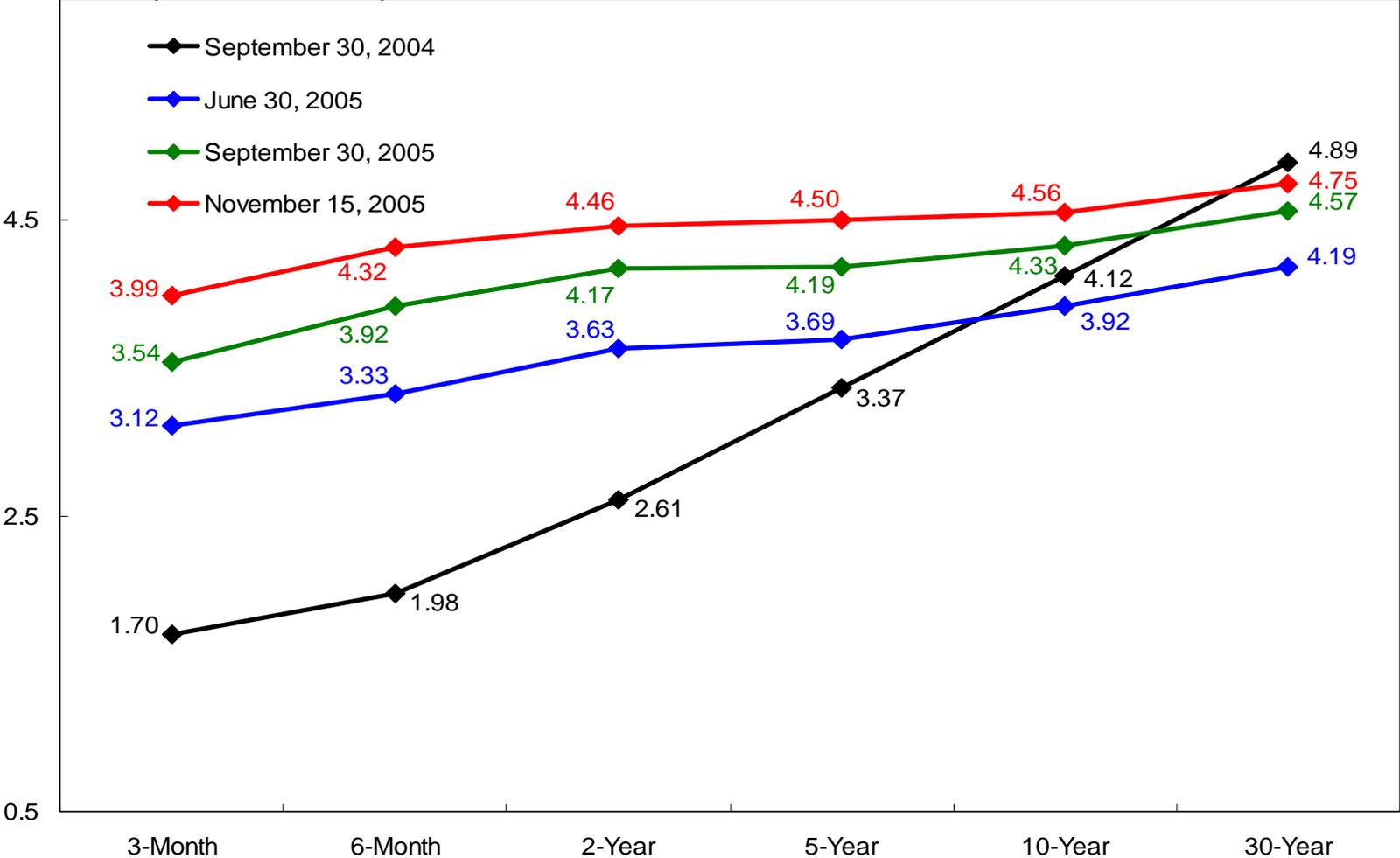
² Other Noninterest Income primarily includes sales of assets and income from leasing office space.

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

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TREASURY YIELD CURVES

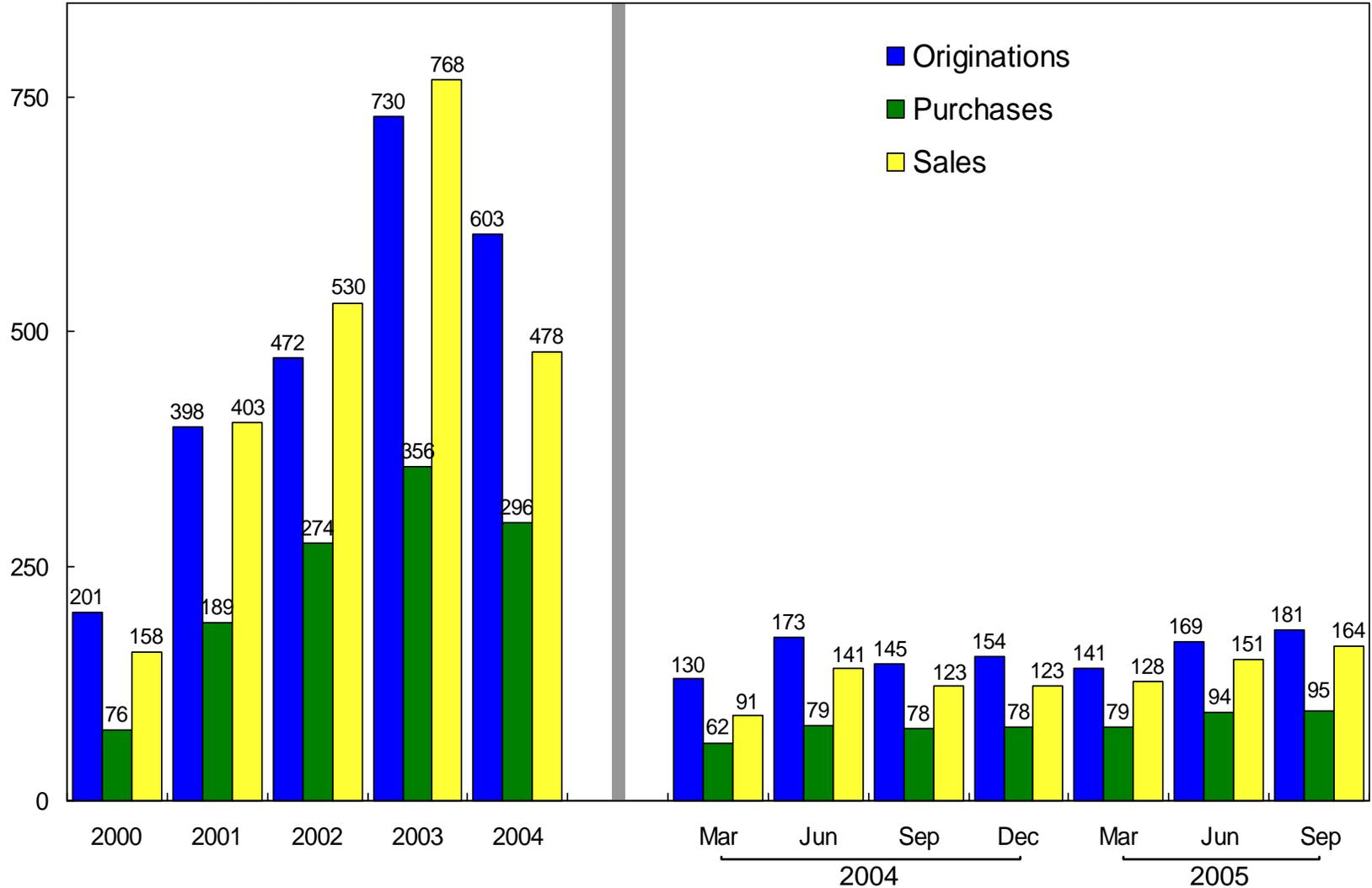
Treasury Constant Maturity Yields



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

1-4 Family Mortgage Loans (\$ Billions)

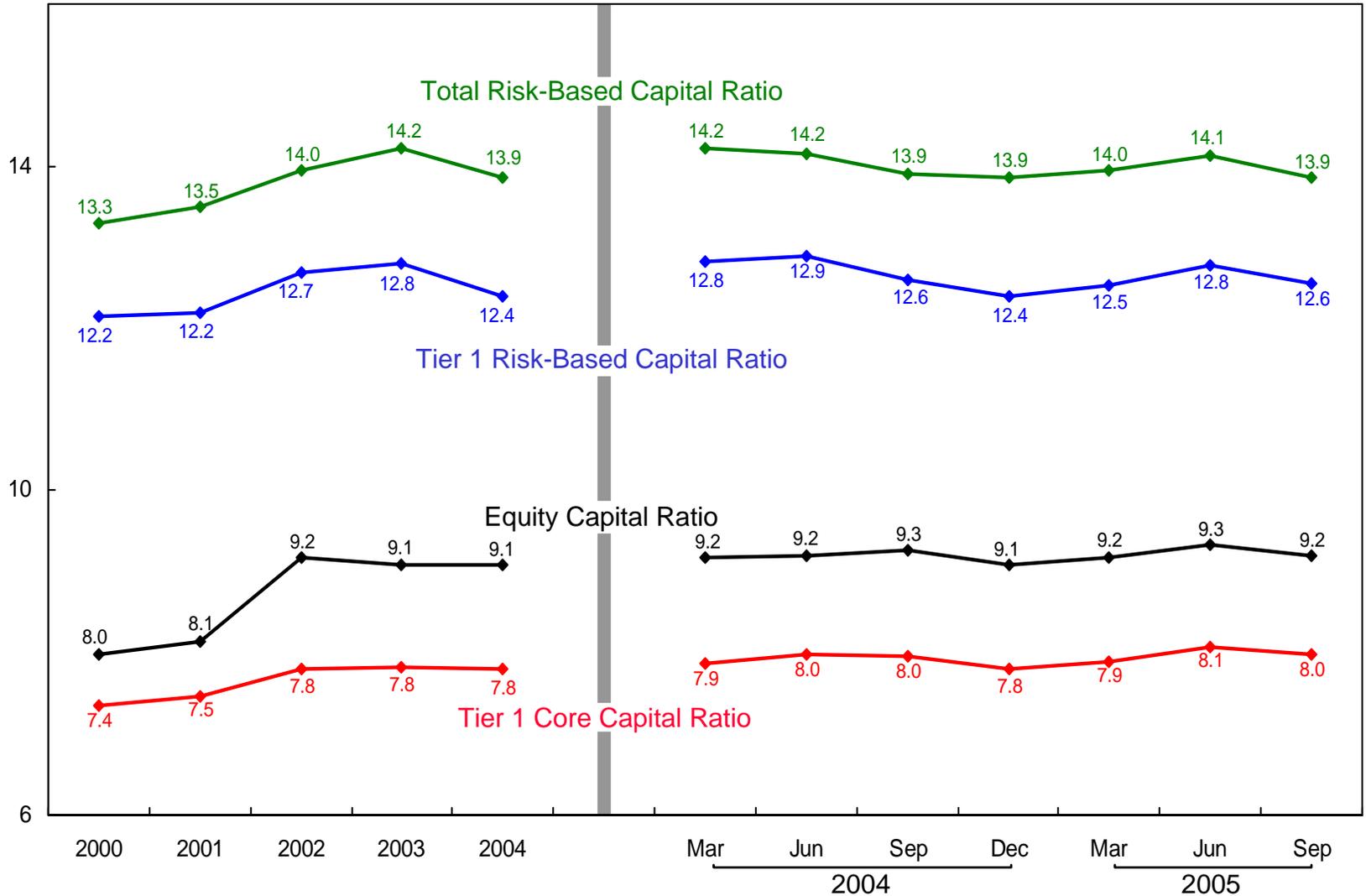


ASSETS AND LIABILITIES COMPOSITION

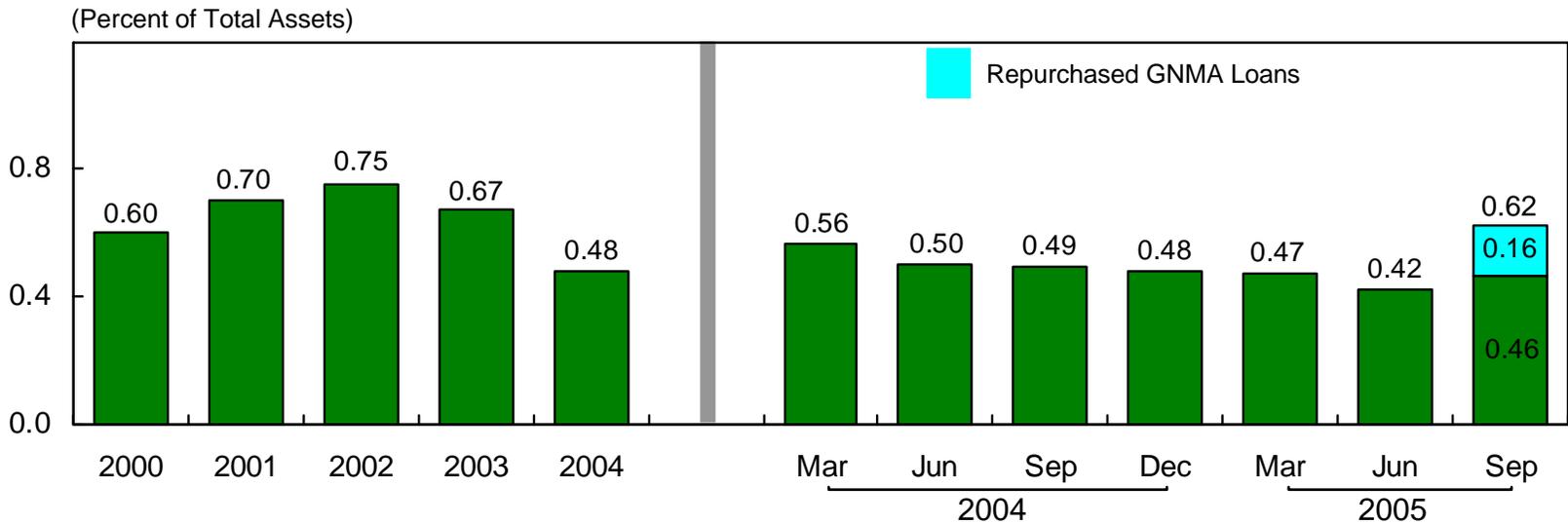
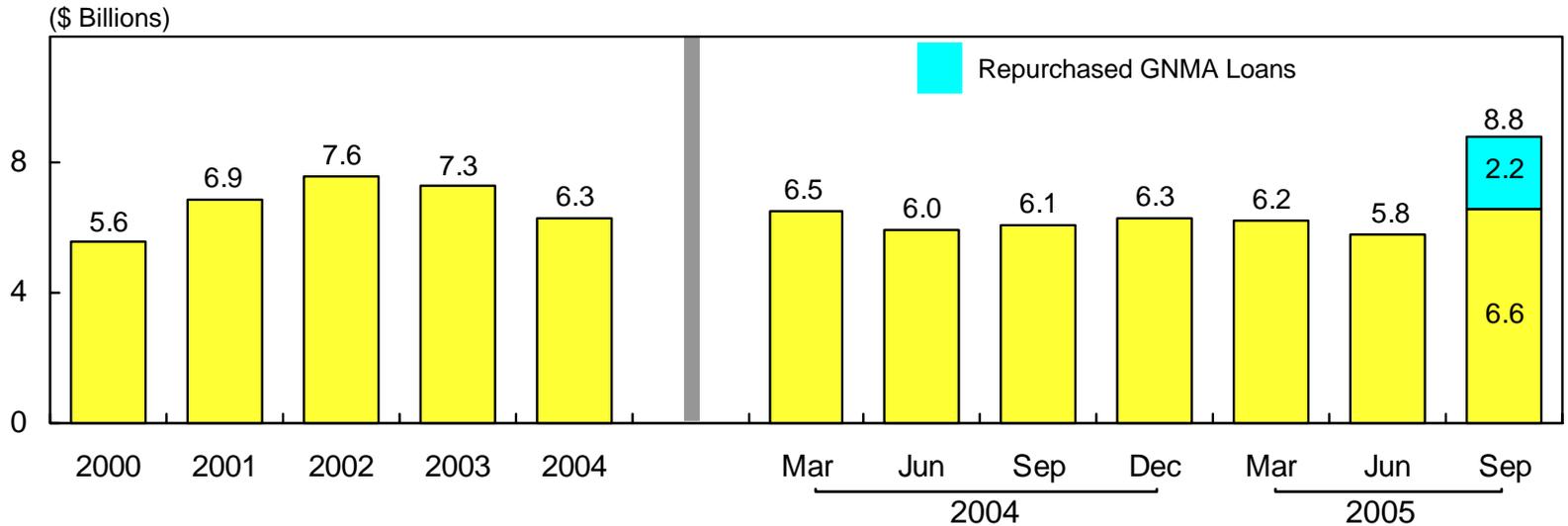
| | Sep 2005 | | Jun 2005 | | Sep 2004 | | Growth Rates | |
|--------------------------------------|----------------|--------------|----------------|--------------|----------------|--------------|--------------|-------------|
| | \$ Bil | % TA | \$ Bil | % TA | \$ Bil | % TA | Sep '05 | Sep '05 |
| | | | | | | | Jun '05 | Sep '04 |
| | | | | | | | %* | % |
| Total Assets | 1,429.4 | 100.0 | 1,388.0 | 100.0 | 1,228.0 | 100.0 | 11.9 | 16.4 |
| Total Loans | 1,101.0 | 77.0 | 1,071.6 | 77.2 | 928.1 | 75.6 | 11.0 | 18.6 |
| 1-4 Family Mortgage Loans | 810.9 | 56.7 | 789.2 | 56.9 | 670.5 | 54.6 | 11.0 | 20.9 |
| Home Equity Lines of Credit | 89.3 | 6.2 | 87.2 | 6.3 | 67.9 | 5.5 | 9.6 | 31.6 |
| Construction & Land Loans | 41.5 | 2.9 | 39.5 | 2.8 | 34.0 | 2.8 | 19.4 | 21.8 |
| Multifamily Loans | 66.3 | 4.6 | 65.3 | 4.7 | 58.5 | 4.8 | 6.1 | 13.3 |
| Nonresidential Loans | 53.6 | 3.8 | 53.6 | 3.9 | 50.2 | 4.1 | (0.1) | 6.7 |
| Commercial Loans / Small Business | 42.3 | 3.0 | 43.9 | 3.2 | 38.8 | 3.2 | (15.0) | 9.0 |
| Consumer Loans | 86.5 | 6.0 | 80.0 | 5.8 | 76.0 | 6.2 | 32.4 | 13.7 |
| Mortgage Backed Securities | 165.2 | 11.6 | 158.9 | 11.4 | 147.0 | 12.0 | 15.8 | 12.4 |
| Investment Securities | 62.6 | 4.4 | 59.8 | 4.3 | 60.1 | 4.9 | 19.1 | 4.2 |
| Total Liabilities and Capital | 1,429.4 | 100.0 | 1,388.0 | 100.0 | 1,228.0 | 100.0 | 11.9 | 16.4 |
| Total Liabilities | 1,298.1 | 90.8 | 1,258.4 | 90.7 | 1,114.1 | 90.7 | 12.6 | 16.5 |
| Total Deposits | 822.0 | 57.5 | 800.7 | 57.7 | 720.4 | 58.7 | 10.6 | 14.1 |
| ** Deposits Less than \$100,000 | 489.9 | 34.3 | 477.5 | 34.4 | 442.8 | 36.1 | 10.4 | 10.6 |
| ** Deposits Greater than \$100,000 | 332.1 | 23.2 | 323.2 | 23.3 | 277.7 | 22.6 | 11.0 | 19.6 |
| Escrows | 30.0 | 2.1 | 29.6 | 2.1 | 28.5 | 2.3 | 4.9 | 5.3 |
| FHLBank Advances | 269.3 | 18.8 | 266.5 | 19.2 | 224.5 | 18.3 | 4.2 | 19.9 |
| Other Borrowings | 181.4 | 12.7 | 166.3 | 12.0 | 147.6 | 12.0 | 36.2 | 22.9 |
| Other Liabilities | 25.5 | 1.8 | 25.0 | 1.8 | 21.5 | 1.8 | 7.9 | 18.2 |
| Equity Capital | 131.4 | 9.2 | 129.7 | 9.3 | 113.8 | 9.3 | 5.3 | 15.4 |

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

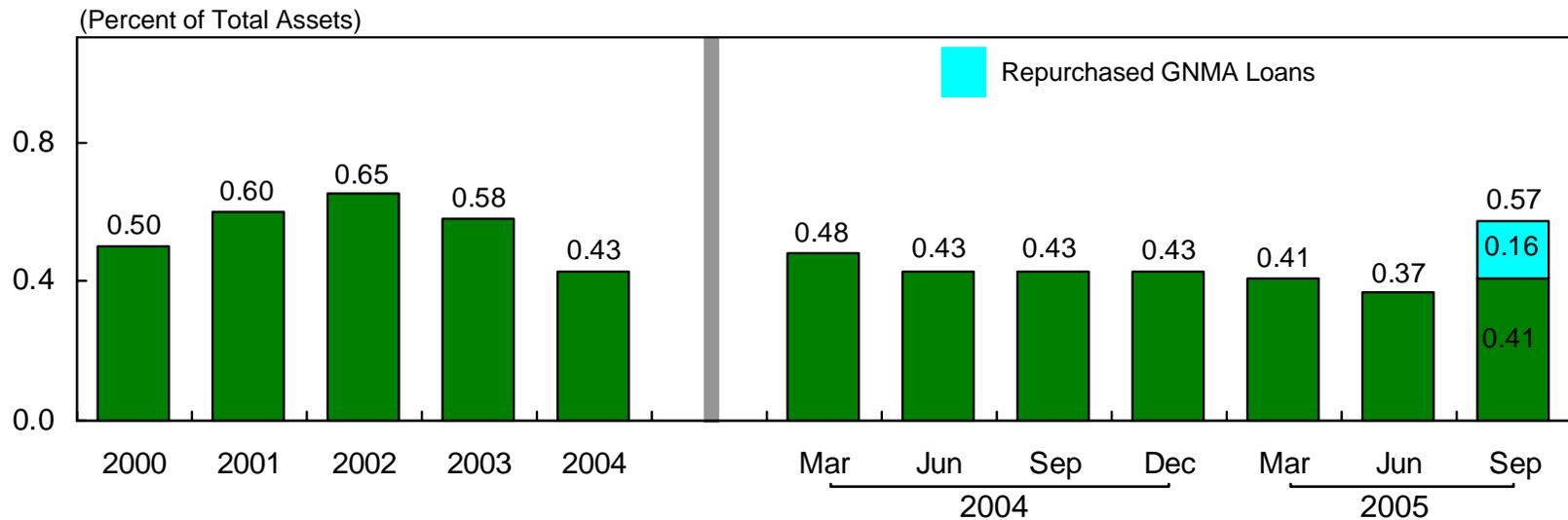
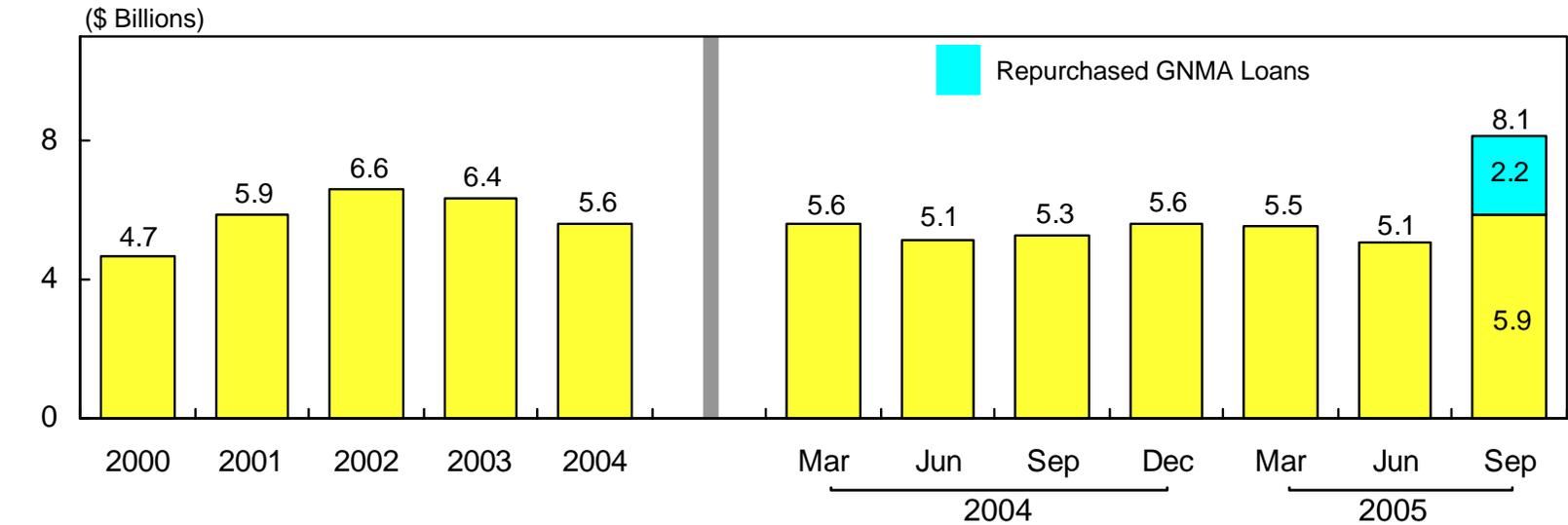


TROUBLED ASSETS



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 / November 2005

NONCURRENT LOANS

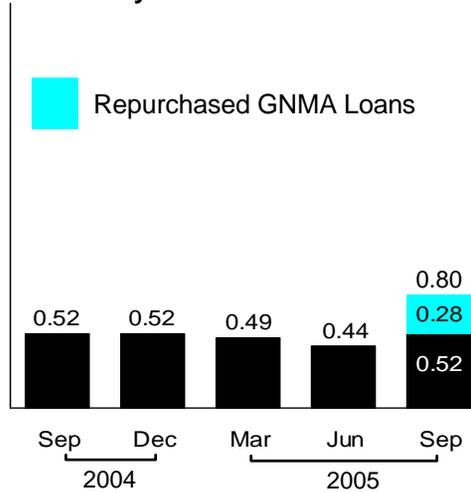


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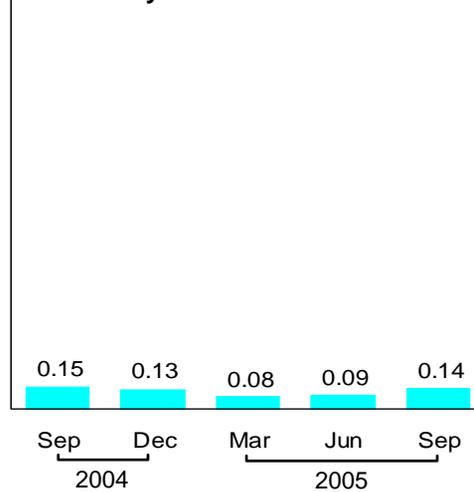
NONCURRENT LOANS – FIVE QUARTERS

Percent of Loan Type

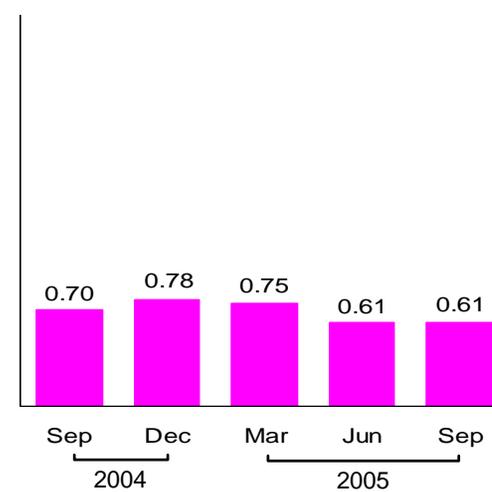
1-4 Family



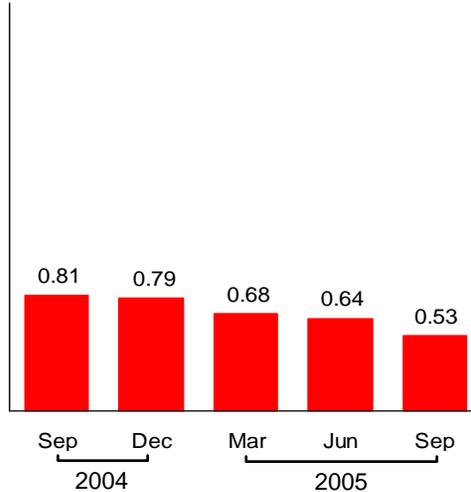
Multifamily



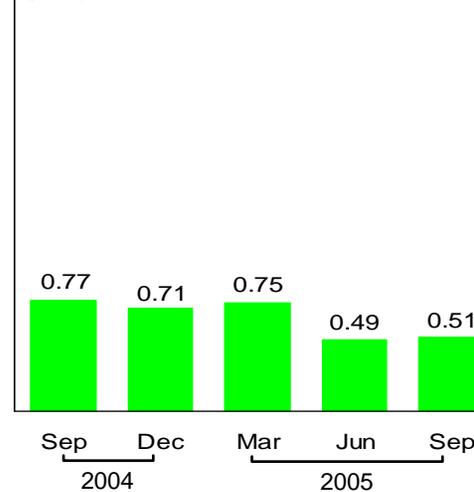
Consumer



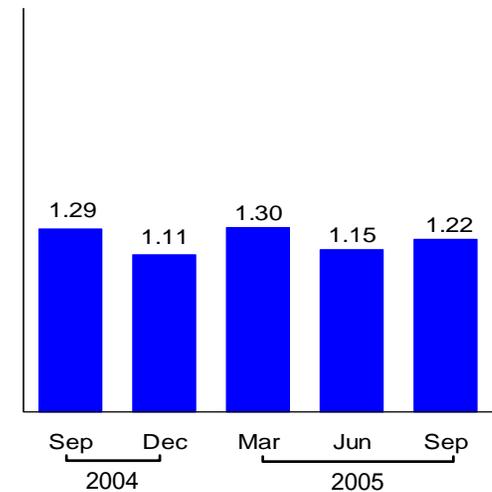
Nonresidential



Construction & Land

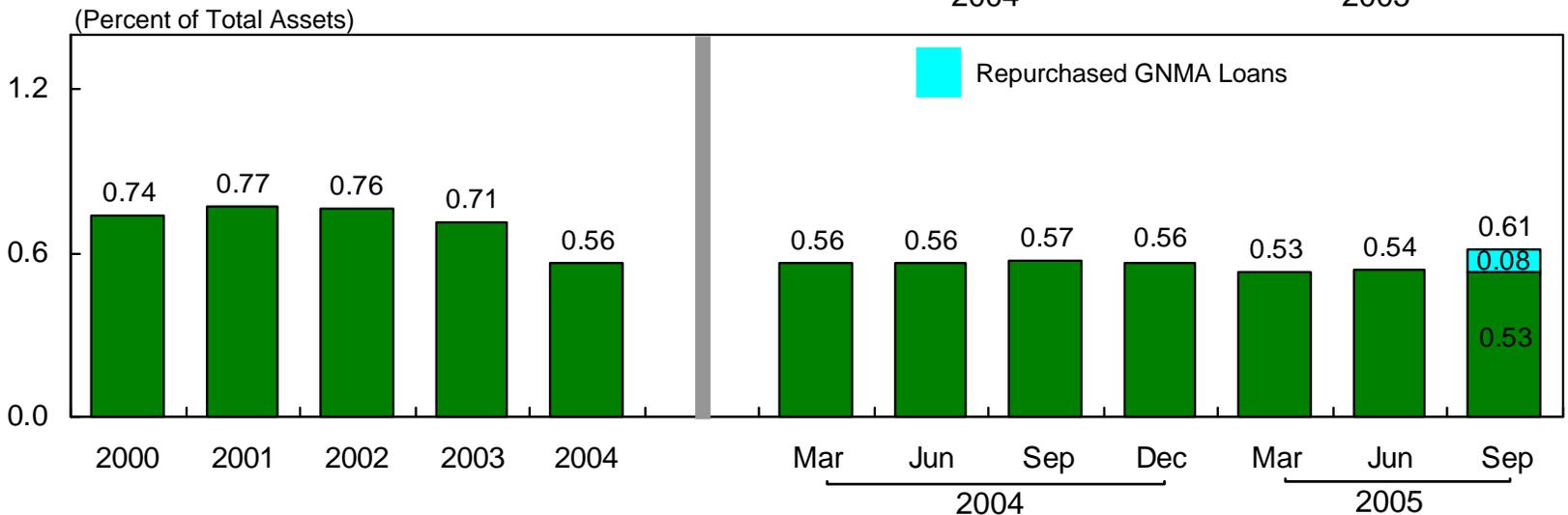
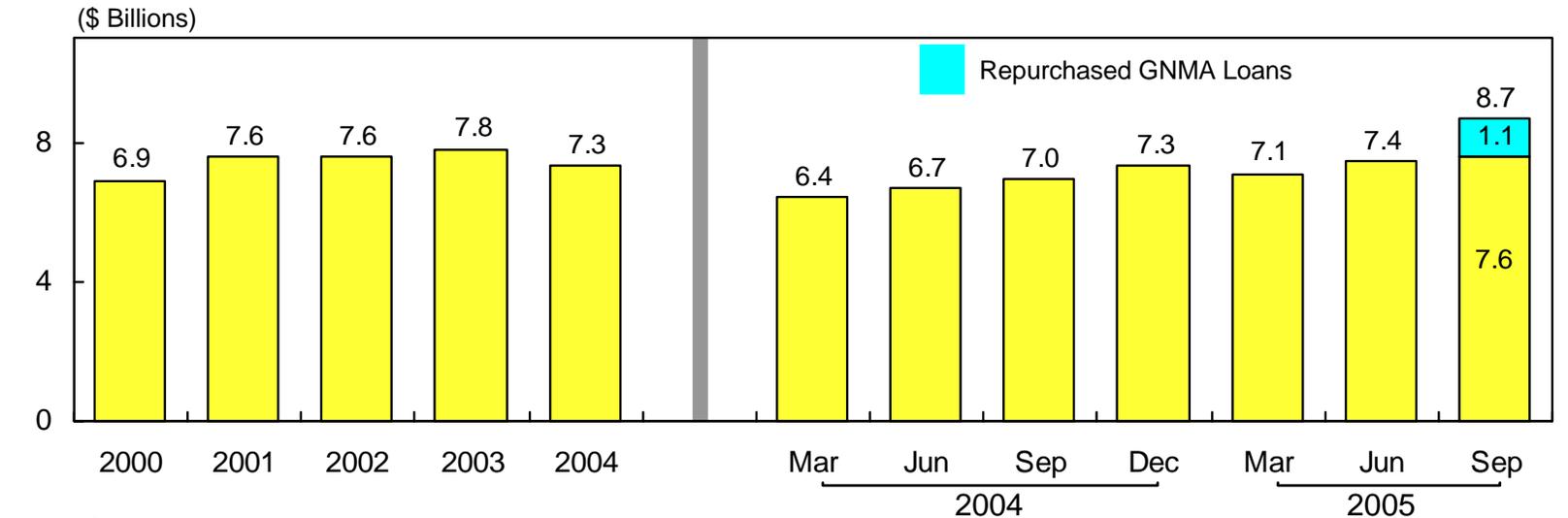


Commercial



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

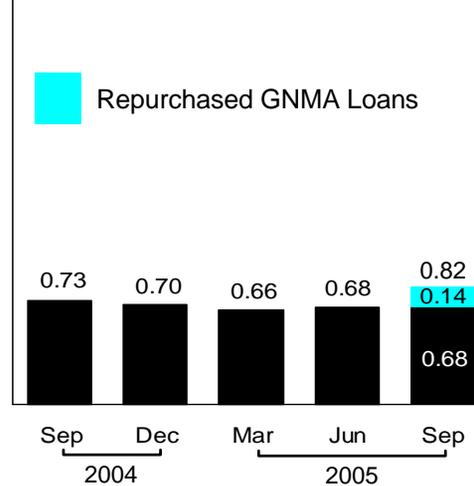


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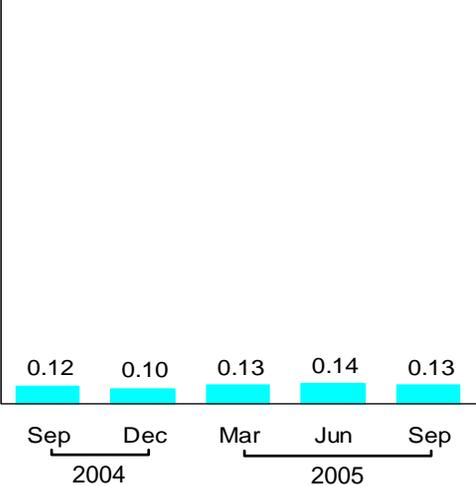
LOANS 30 – 89 DAYS PAST DUE - FIVE QUARTERS

Percent of Loan Type

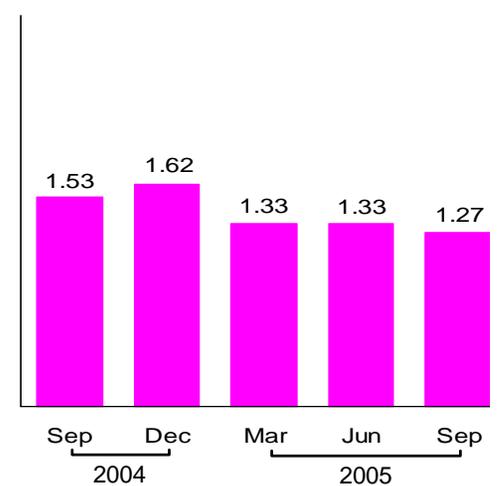
1-4 Family



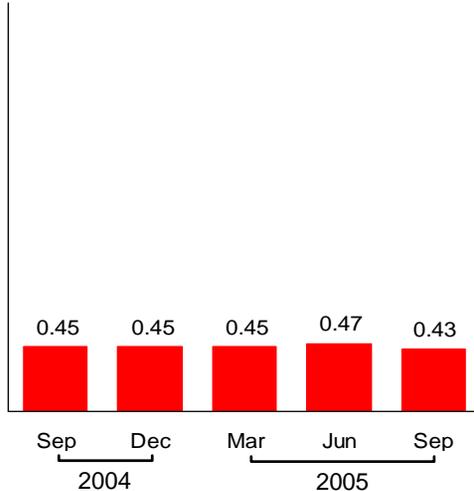
Multifamily



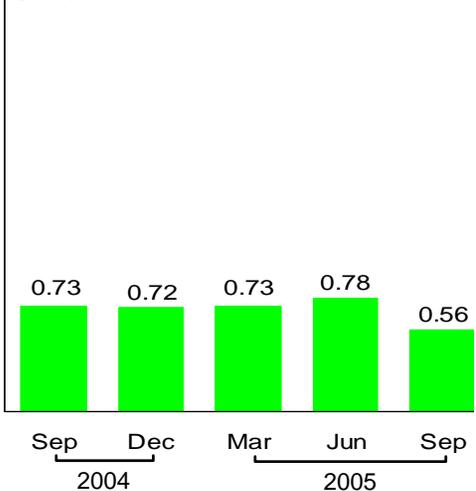
Consumer



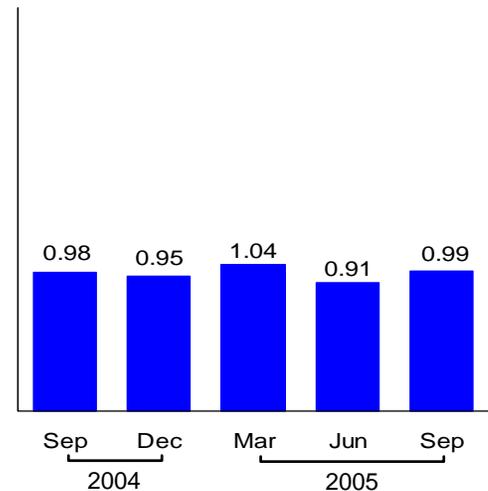
Nonresidential



Construction & Land

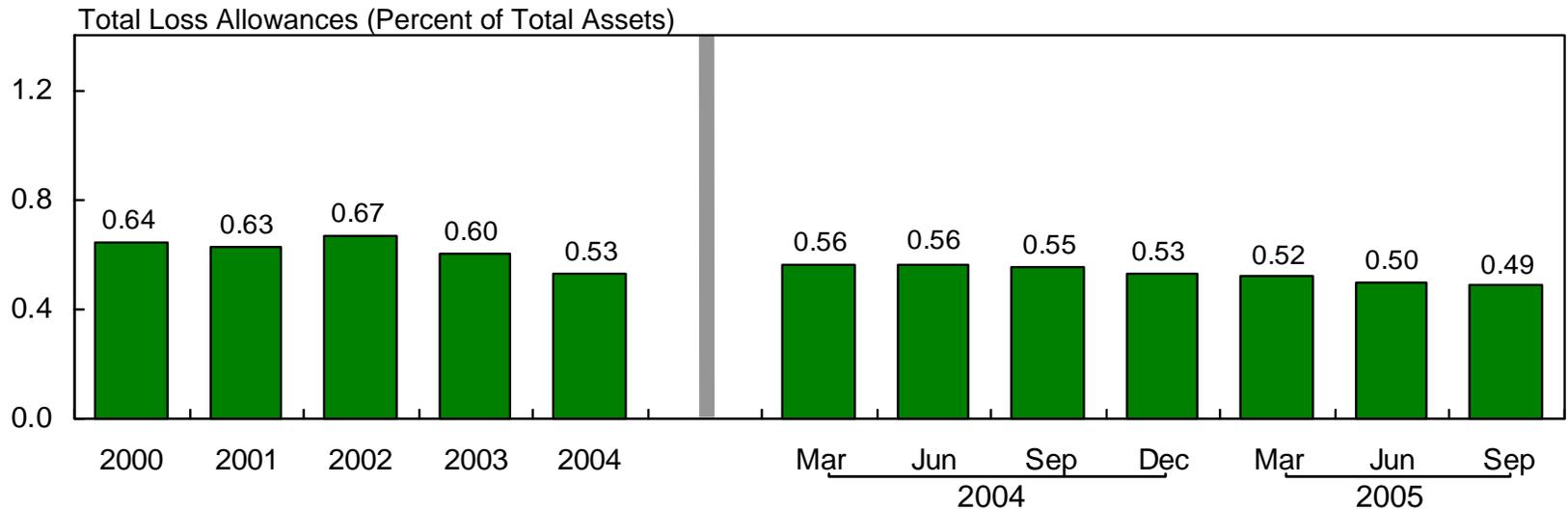
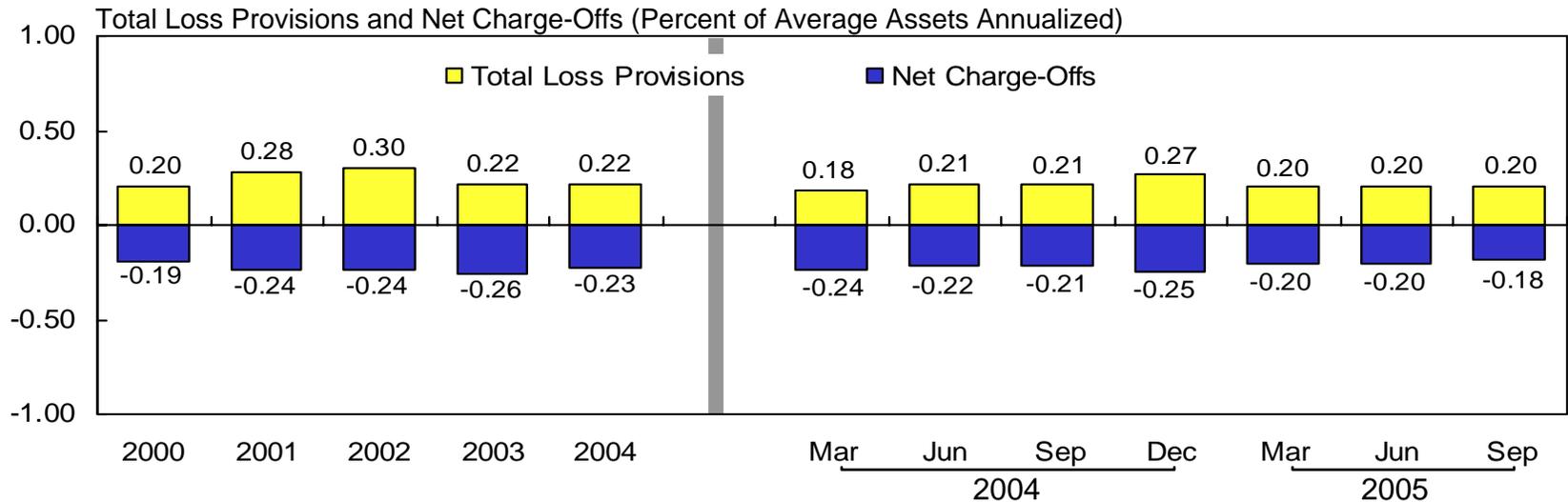


Commercial

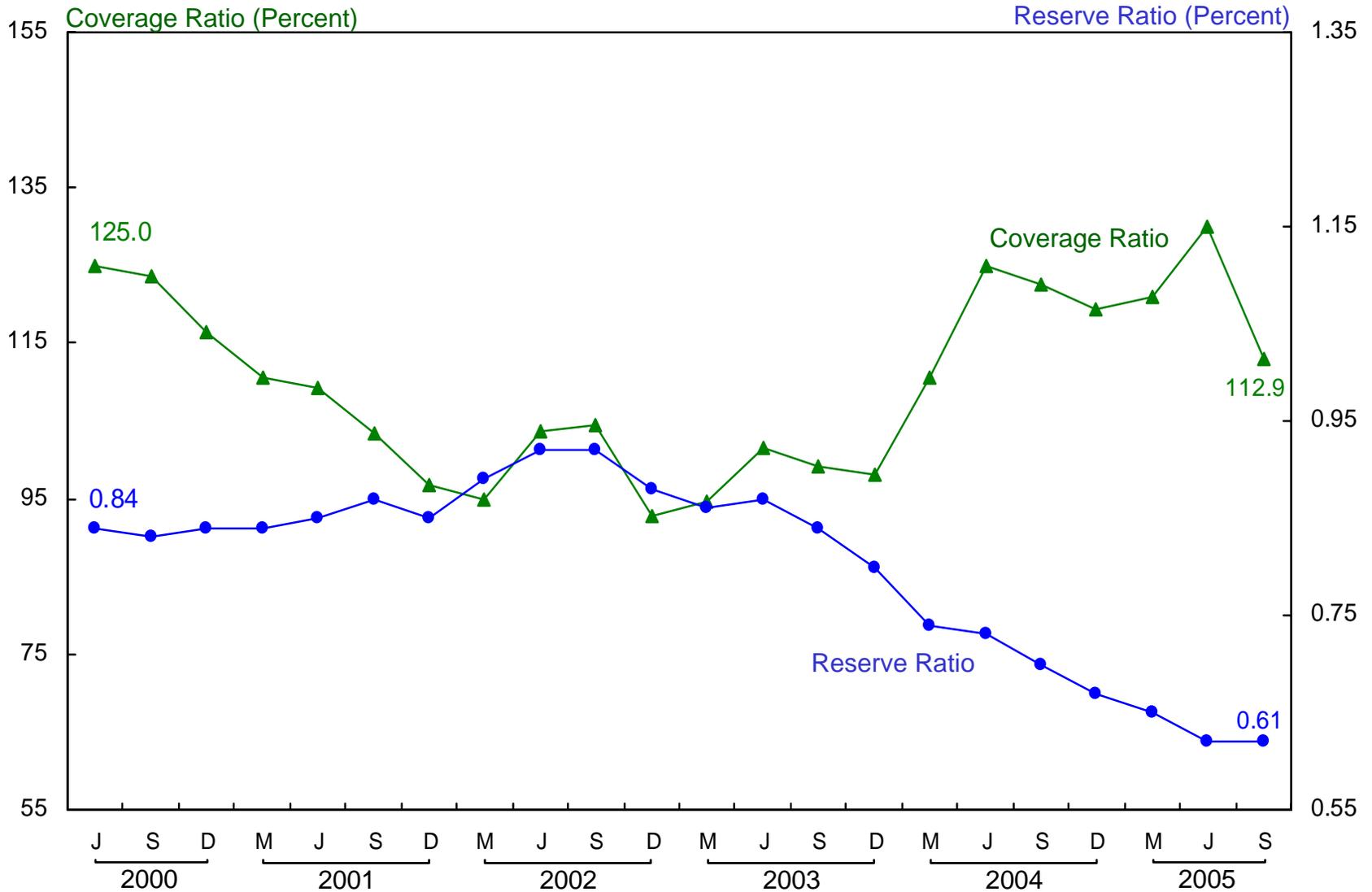


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LOSS PROVISIONS, NET CHARGE-OFFS, AND LOSS ALLOWANCES



COVERAGE AND RESERVE RATIOS



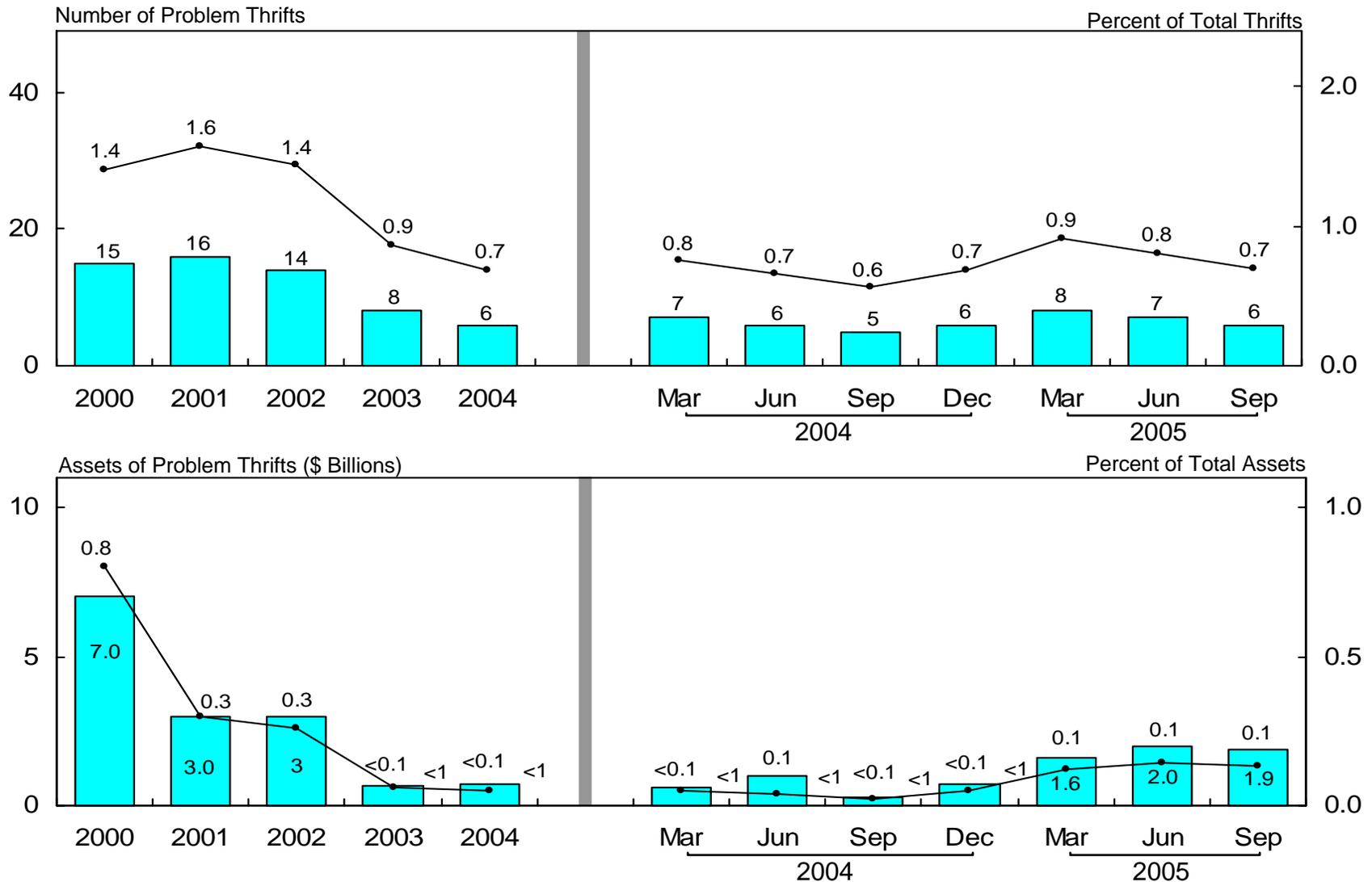
Coverage Ratio = ALLL to noncurrent loans and leases (excluding repurchased GNMA loans).

Reserve Ratio = ALLL to total loans and leases.

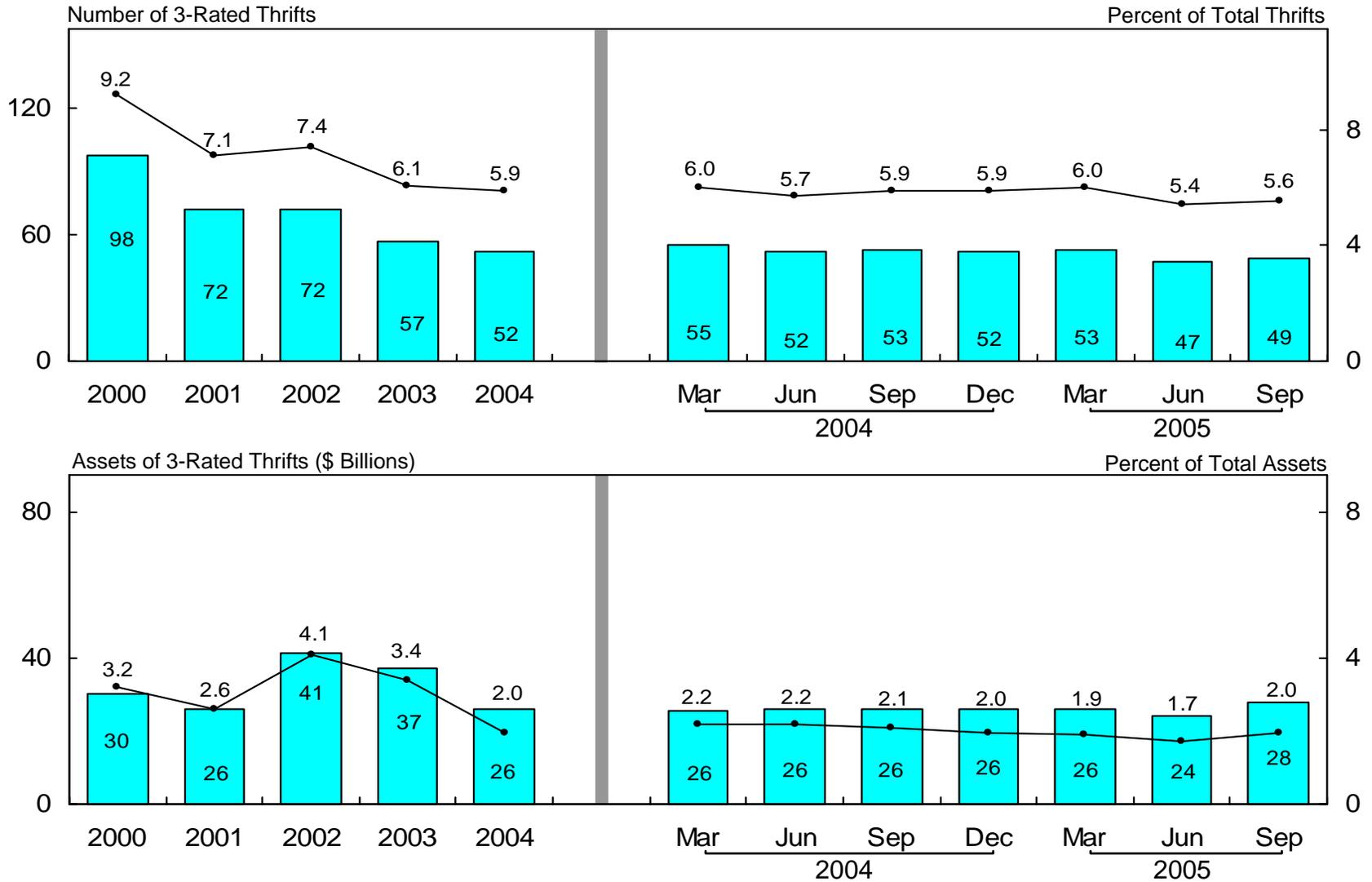
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NUMBER AND ASSETS OF PROBLEM THRIFTS

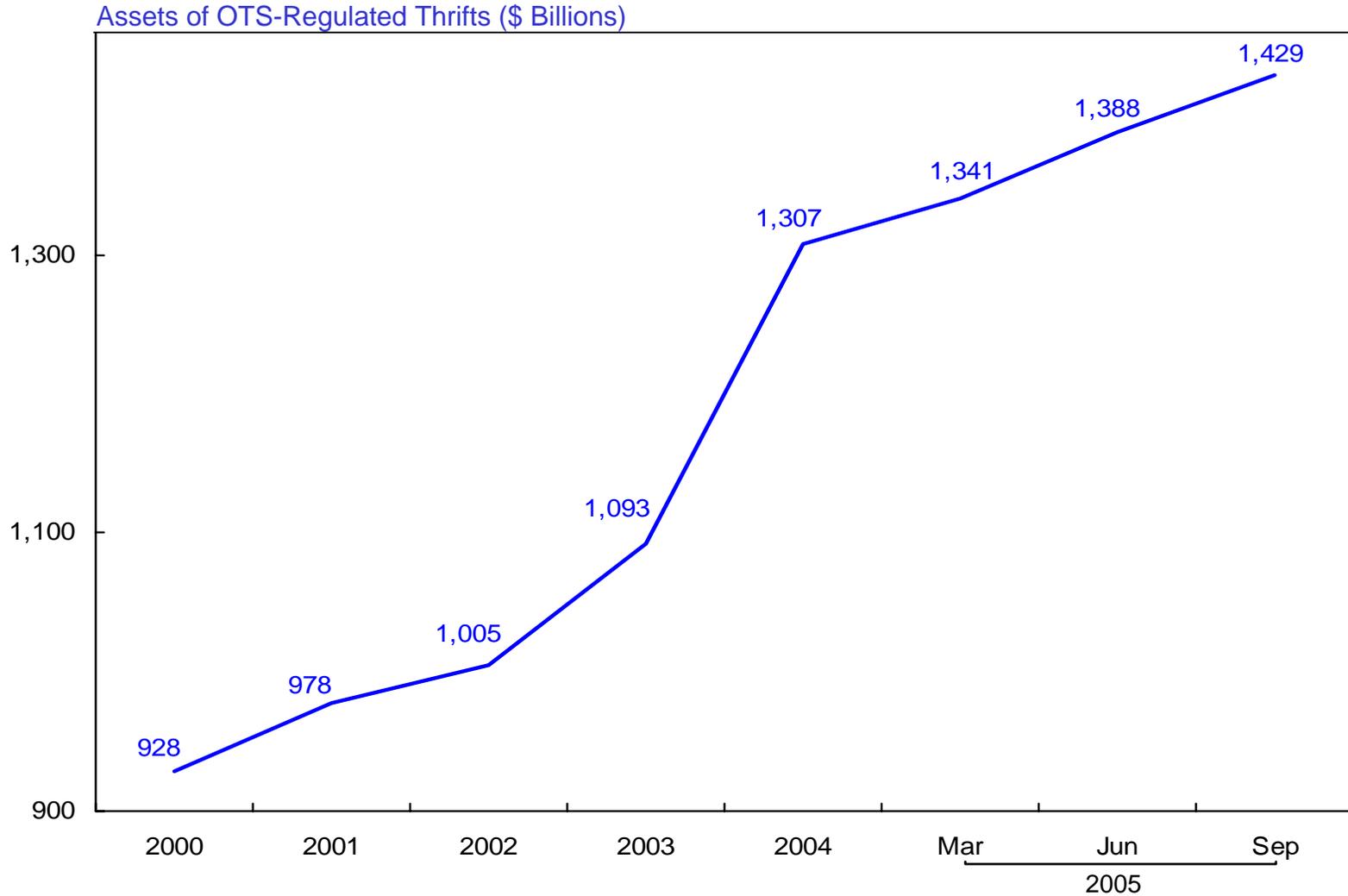
(Thriffs with CAMELS Ratings of 4 or 5)



NUMBER AND ASSETS OF 3-RATED THRIFTS



INDUSTRY ASSETS



OTS regulated 866 thrifts as of September 30, 2005.
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HOLDING COMPANY ENTERPRISES

| Business Classes | Number of Enterprises Sep '05 | Number of Thrifts Owned Sep '05 | Enterprise Assets (\$Bil) Jun '05 | Thrift Assets (\$Bil) Sep '05 |
|---|--|--|--|--|
| Agriculture, Forestry, Fishing, Hunting, Mining, and Utilities | 2 | 2 | 28 | 8 |
| Finance and Insurance: | | | | |
| Savings and Lending | 412 | 385 | 1,475 | 913 |
| Insurance Related | 38 | 36 | 2,768 | 88 |
| Securities Brokerage | 12 | 12 | 1,937 | 62 |
| Total Finance & Insurance | 462 | 433 | 6,180 | 1,063 |
| Manufacturing | 4 | 4 | 792 | 30 |
| Real Estate | 11 | 10 | 44 | 44 |
| Retail Trade | 4 | 4 | 21 | 2 |
| Services and Other Commercial | 3 | 2 | 1 | <1 |
| Total | 486 | 455 | 7,066 | 1,147 |