



Third Quarter 2007 Thrift Industry Report Graphs and Tables

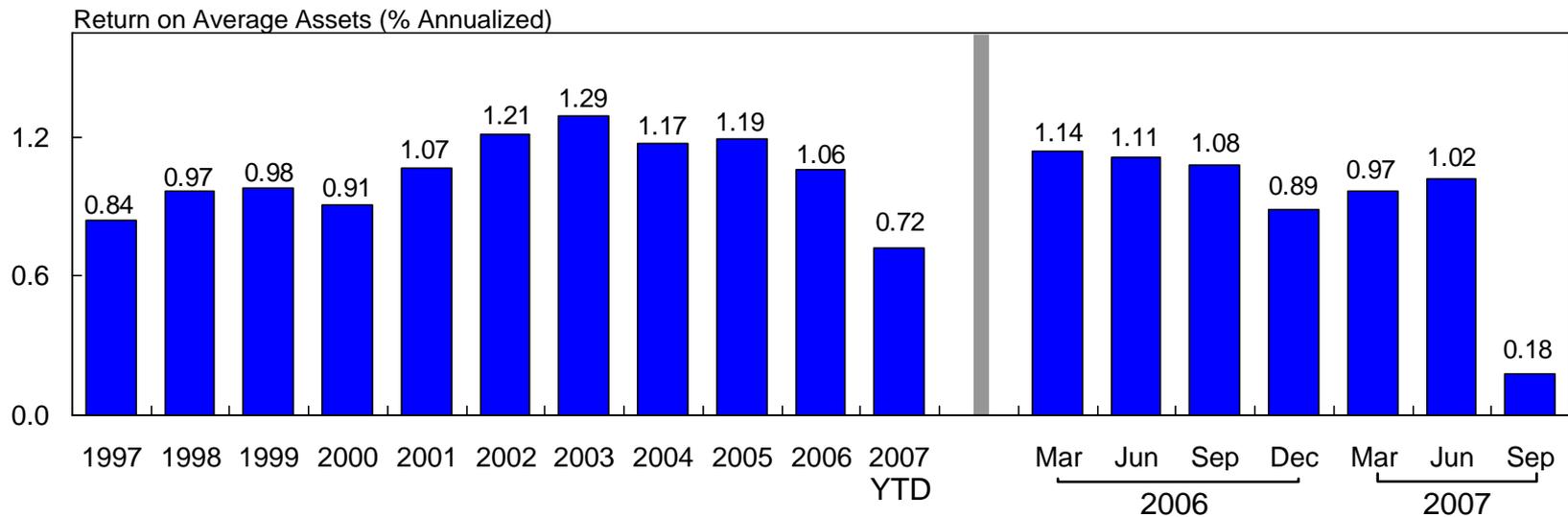
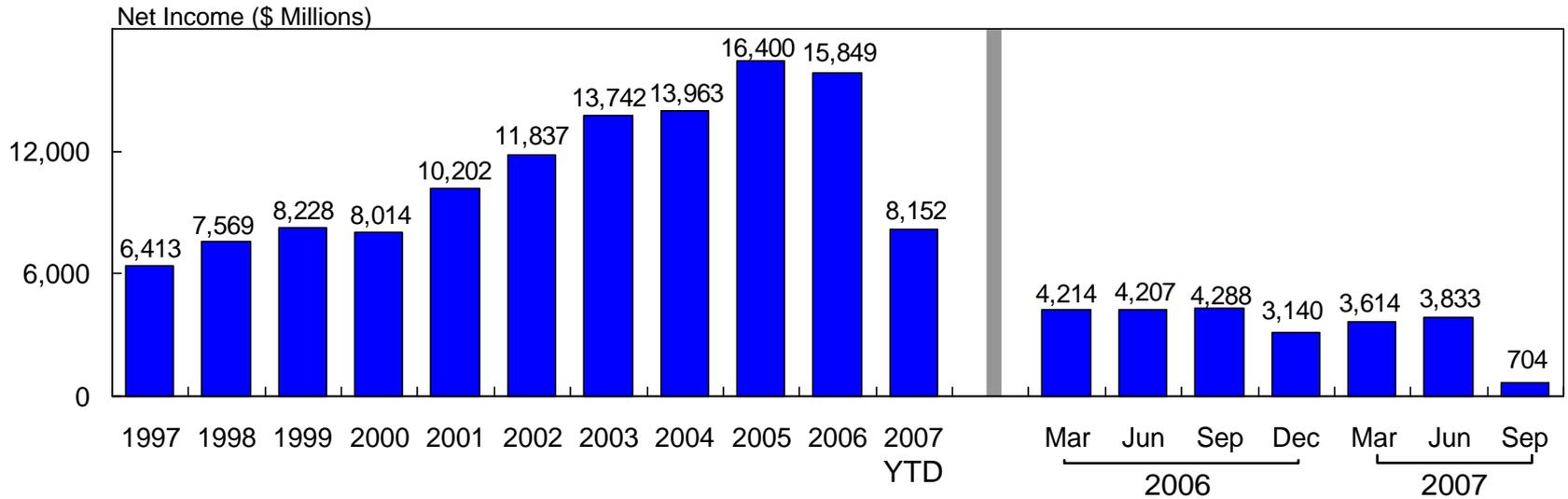
November 20, 2007



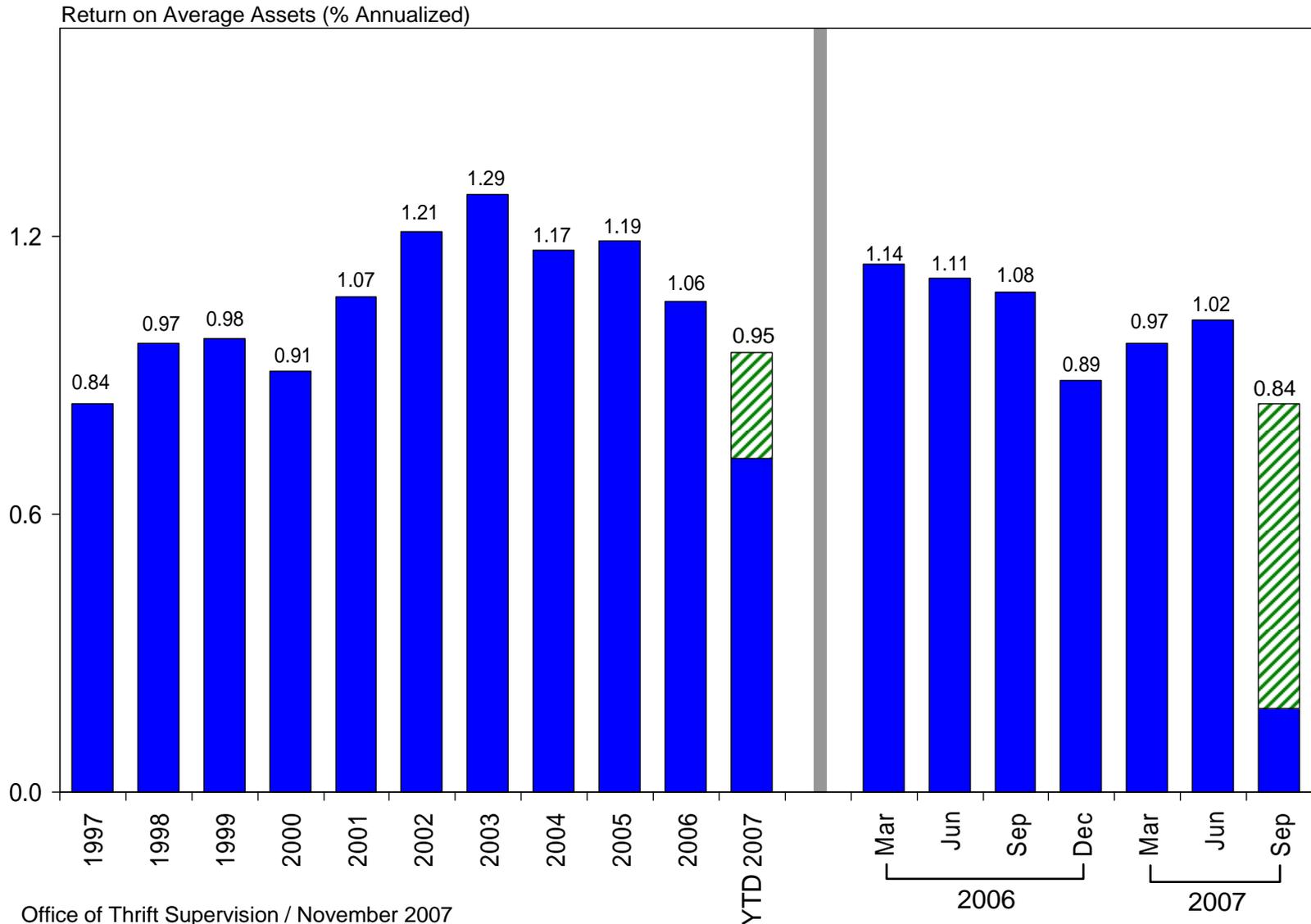
Third Quarter 2007 Index of Charts

● Earnings and Profitability	1
● Profitability Excluding 10 Thrifts Active In Originating Loans For Sale	2
● ROA Analysis	3
● Loss Provisions and Net Charge-Offs	4
● Coverage and Reserve Ratios	5
● Assets and Liabilities Composition	6
● Capital Ratios	7
● 1-4 Family Originations, Purchases, and Sales	8
● Troubled Assets	9
● Noncurrent Loans - Five Quarters	10
● Number and Assets of Problem Thrifts	11
● Number and Assets	12
● Summary	13

EARNINGS AND PROFITABILITY



PROFITABILITY EXCLUDING 10 THRIFTS ACTIVE IN ORIGINATING LOANS FOR SALE



ROA ANALYSIS

(Percent of Average Assets)	Quarter			ROA Impact ¹	
	Sep '07	Jun '07	Sep '06	Sep '07 Jun '07	Sep '07 Sep '06
Net Interest Income (Margin)	2.60	2.76	2.65	-0.16	-0.05
Loan Loss Provisions	0.92	0.38	0.22	-0.54	-0.70
Total Fee Income	1.18	1.42	0.91	-0.24	0.27
Mortgage Loan Servicing Fees & Amort.	0.08	0.23	-0.05	-0.15	0.13
Mortgage Loan Servicing Fees	0.25	0.25	N/A	0.00	N/A
Servicing Amortization & Adjustments	-0.17	-0.03	N/A	-0.14	N/A
Other Fees and Charges	1.10	1.19	0.96	-0.09	0.14
Other Noninterest Income (Loss)	0.12	0.48	0.81	-0.36	-0.69
Sale of Assets Held For Sale	-0.01	0.21	0.33	-0.22	-0.34
LOCOM Adjustments to AHFS	-0.09	-0.01	0.00	-0.08	-0.09
Trading Assets (Realized & Unrealized)	-0.12	-0.01	0.00	-0.11	-0.12
Other	0.34	0.29	0.48	0.05	-0.14
Noninterest Expense	2.74	2.72	2.54	-0.02	-0.20
Taxes	0.05	0.55	0.53	0.50	0.48
Net Income (ROA)	0.18	1.02	1.08	-0.84	-0.90

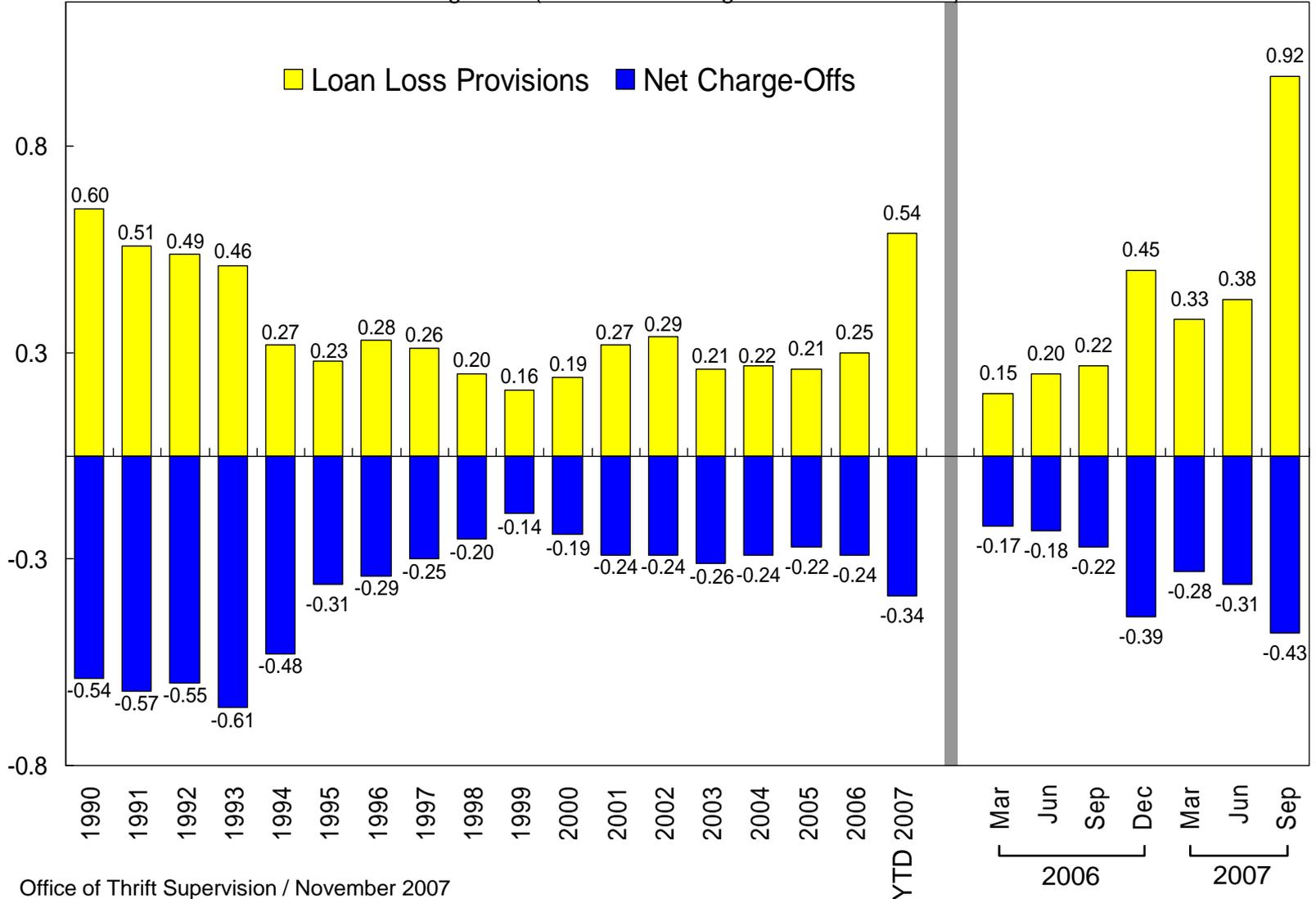
¹ Negative values reduced ROA.

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

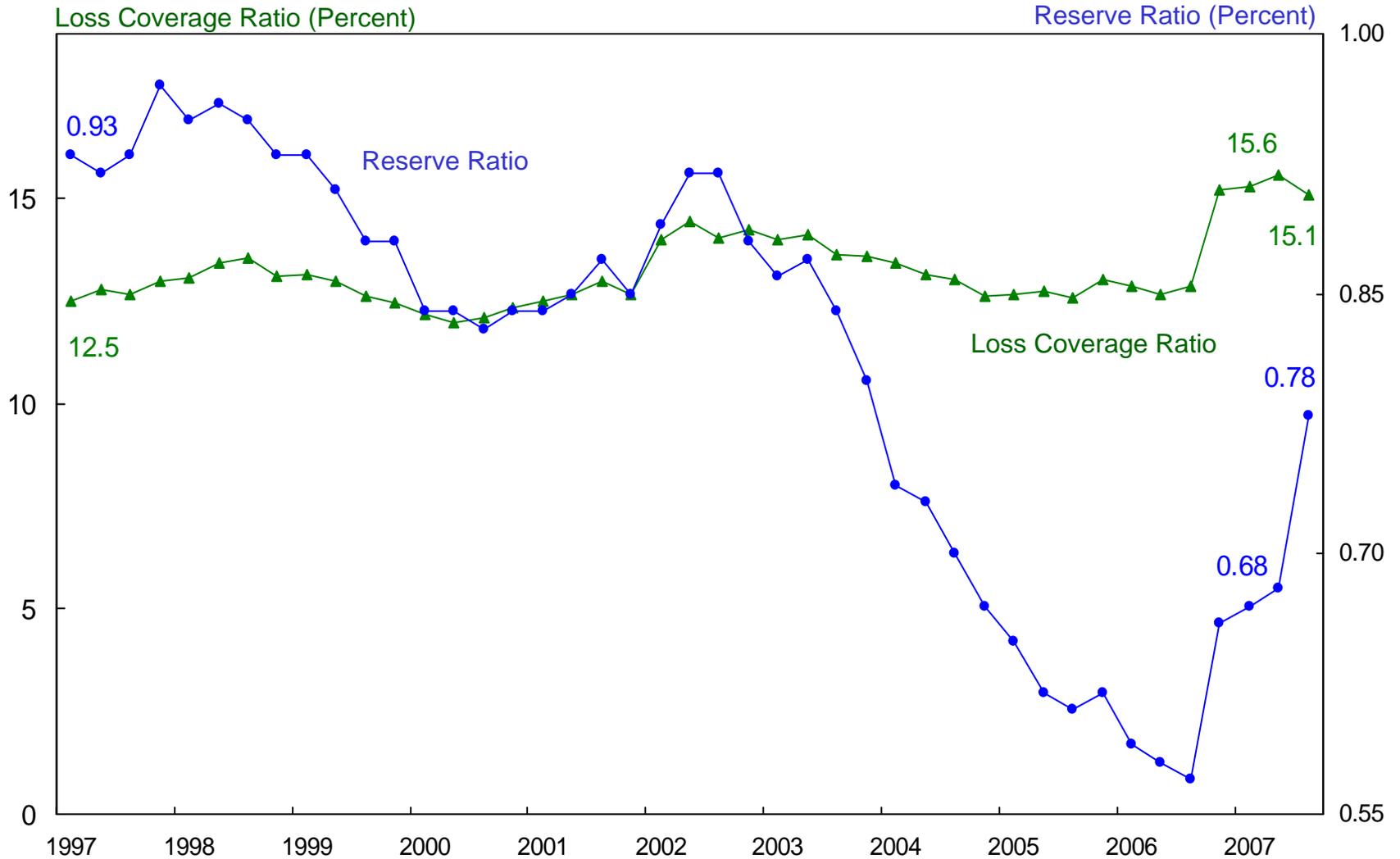
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LOAN LOSS PROVISIONS AND NET CHARGE-OFFS

Loan Loss Provisions and Net Charge-Offs (Percent of Average Assets Annualized)



LOSS COVERAGE AND RESERVE RATIOS



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

Reserve Ratio = ALLL to total loans and leases.

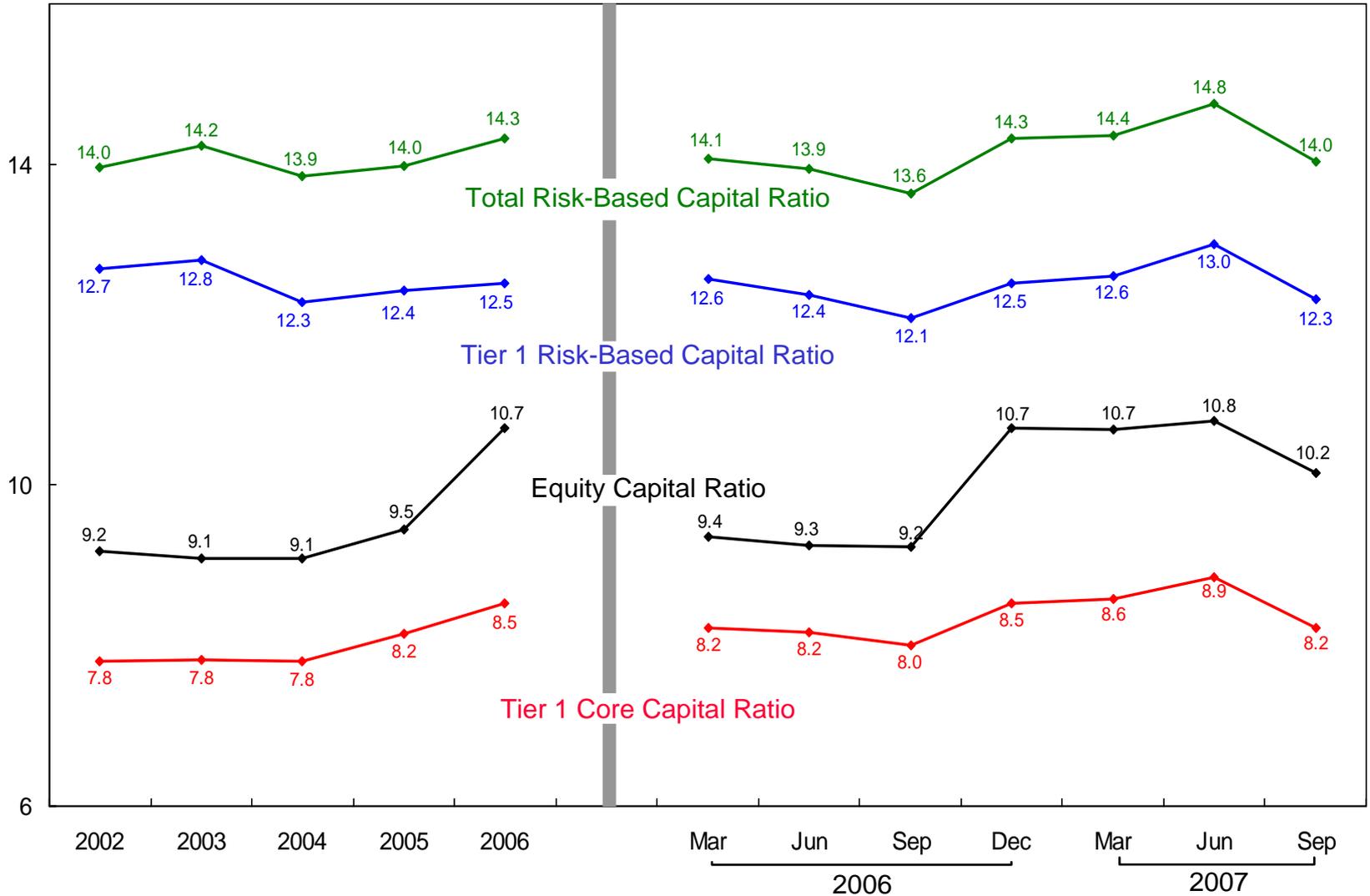
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ASSETS AND LIABILITIES COMPOSITION

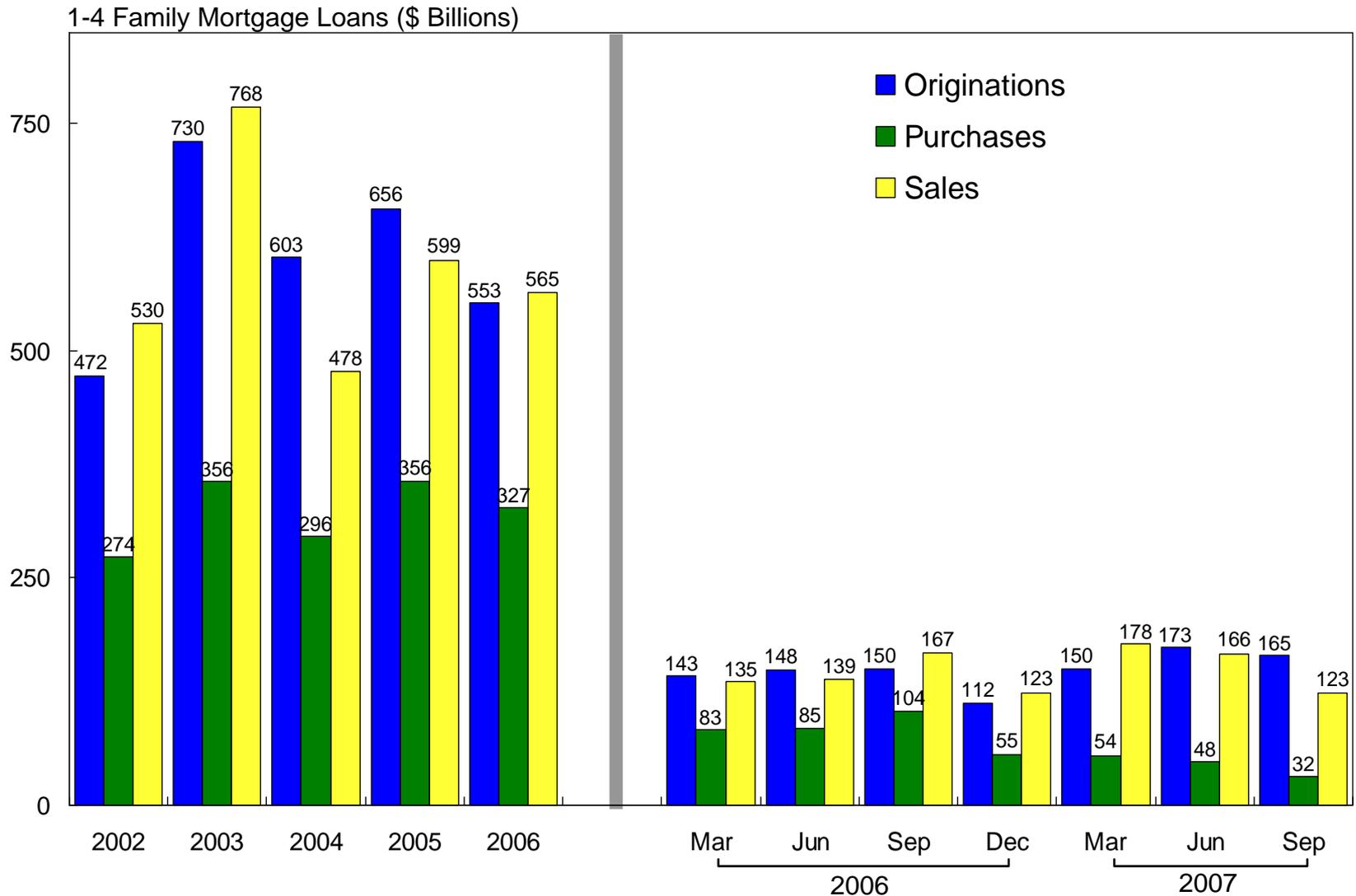
	Sep 2007		Jun 2007		Sep 2006		Growth Rates	
							Sep '07 Jun '07	Sep '07 Sep '06
	\$ Bil	% TA	\$ Bil	% TA	\$ Bil	% TA	%*	%
Total Assets	1,570.5	100.0	1,503.4	100.0	1,633.6	100.0	17.9	(3.9)
Total Loans	1,119.1	71.3	1,093.5	72.7	1,226.7	75.1	9.4	(8.8)
1-4 Family Mortgage Loans	795.7	50.7	765.4	50.9	892.2	54.6	15.8	(10.8)
Home Equity Lines of Credit	110.7	7.0	106.3	7.1	97.4	6.0	16.4	13.6
Construction & Land Loans	52.8	3.4	51.7	3.4	51.0	3.1	8.5	3.5
Multifamily Loans	65.1	4.1	63.5	4.2	74.4	4.6	10.0	(12.5)
Nonresidential Loans	67.8	4.3	65.2	4.3	65.4	4.0	16.1	3.7
Commercial Loans / Small Business	54.5	3.5	56.6	3.8	51.2	3.1	(15.3)	6.4
Consumer Loans	83.3	5.3	91.1	6.1	92.6	5.7	(34.5)	(10.1)
Mortgage Backed Securities	196.8	12.5	195.8	13.0	210.1	12.9	2.1	(6.3)
Cash, Deposits and Investment Securities	138.0	8.8	102.6	6.8	95.5	5.8	138.1	44.5
Total Liabilities and Capital	1,570.5	100.0	1,503.4	100.0	1,633.6	100.0	17.9	(3.9)
Total Liabilities	1,410.9	89.8	1,341.0	89.2	1,482.8	90.8	20.9	(4.9)
Total Deposits	954.8	60.8	948.5	63.1	934.0	57.2	2.7	2.2
** Deposits Less than Insurance Limits	577.0	36.7	571.7	38.0	574.8	35.2	3.7	0.4
** Deposits Greater than Insurance Limits	377.8	24.1	376.8	25.1	359.1	22.0	1.1	5.2
Escrows	13.5	0.9	14.9	1.0	23.7	1.5	(39.4)	(43.3)
FHLBank Advances	291.2	18.5	214.9	14.3	285.8	17.5	142.0	1.9
Other Borrowings	128.1	8.2	141.0	9.4	209.5	12.8	(36.6)	(38.9)
Other Liabilities	36.8	2.3	36.6	2.4	53.7	3.3	2.8	(31.4)
Equity Capital	159.6	10.2	162.4	10.8	150.8	9.2	(7.0)	5.9

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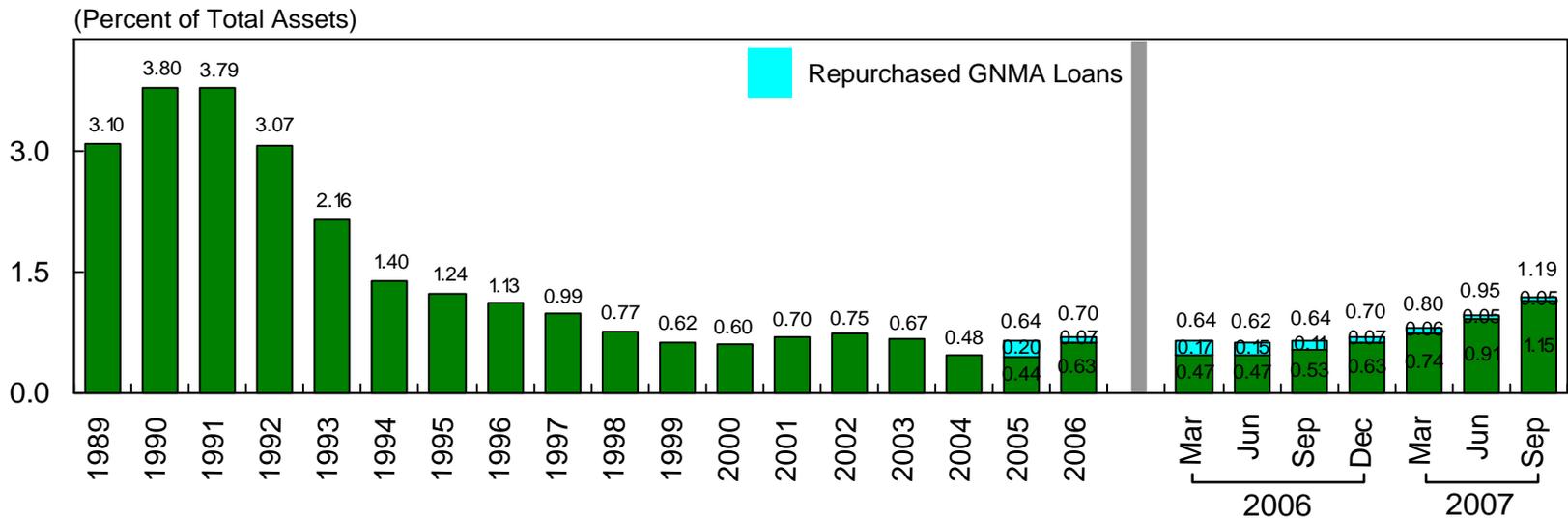
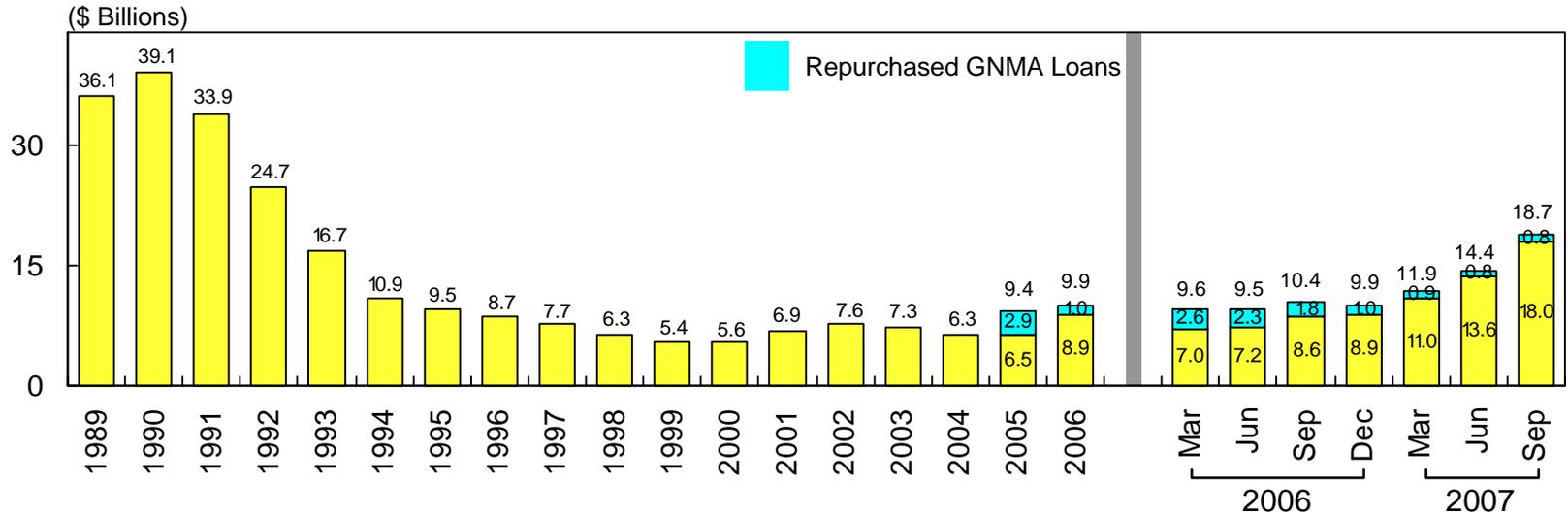
CAPITAL RATIOS



1-4 FAMILY ORIGINATIONS, PURCHASES, AND SALES



TROUBLED ASSETS

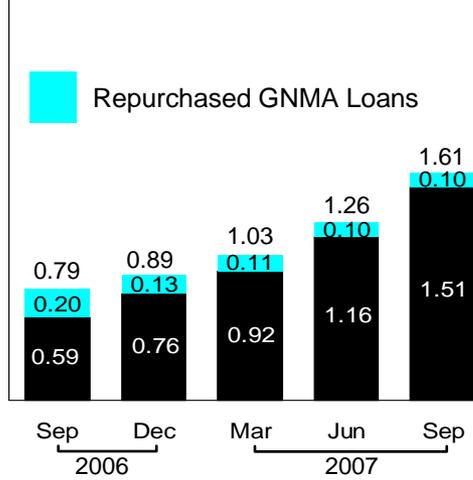


Troubled Assets include noncurrent (90 days or more past due or in nonaccrual status) loans and repossessed assets. Bank and thrift regulatory reporting changes now require loans repurchased, or eligible for repurchase, from Government National Mortgage Association (GNMA) mortgage pools to be included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

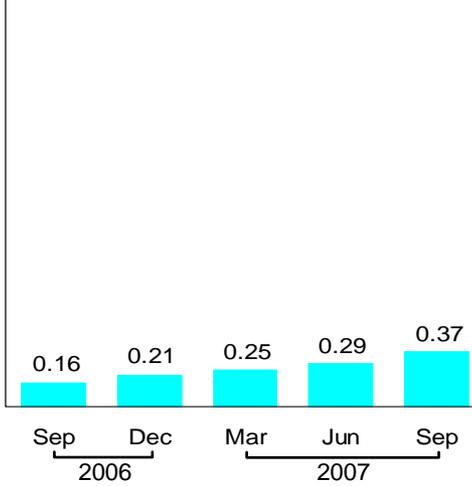
NONCURRENT LOANS – FIVE QUARTERS

Percent of Loan Type

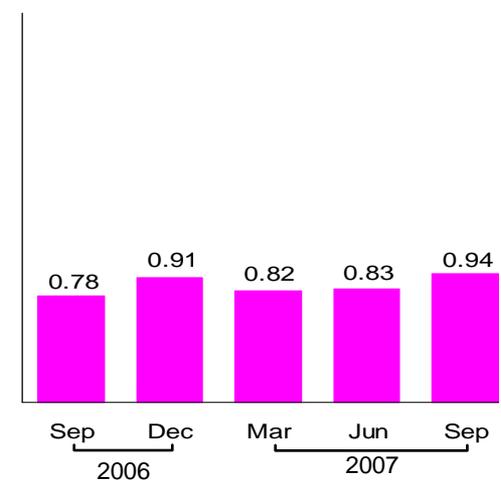
1-4 Family



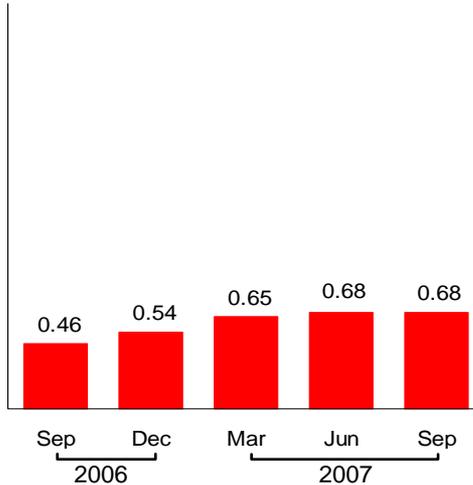
Multifamily



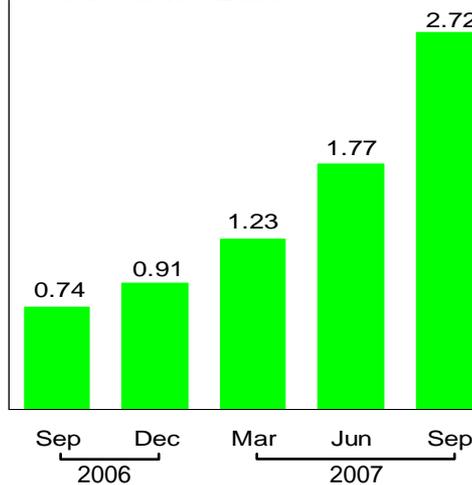
Consumer



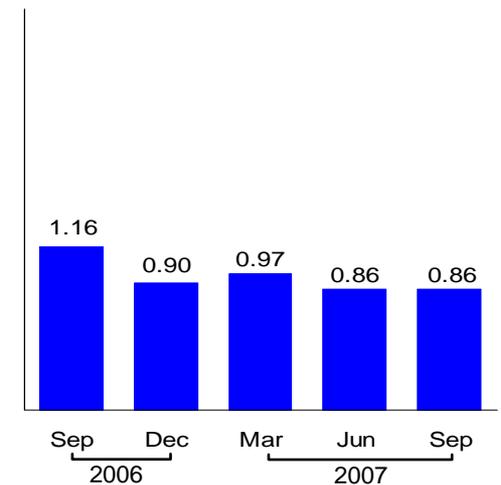
Nonresidential



Construction & Land



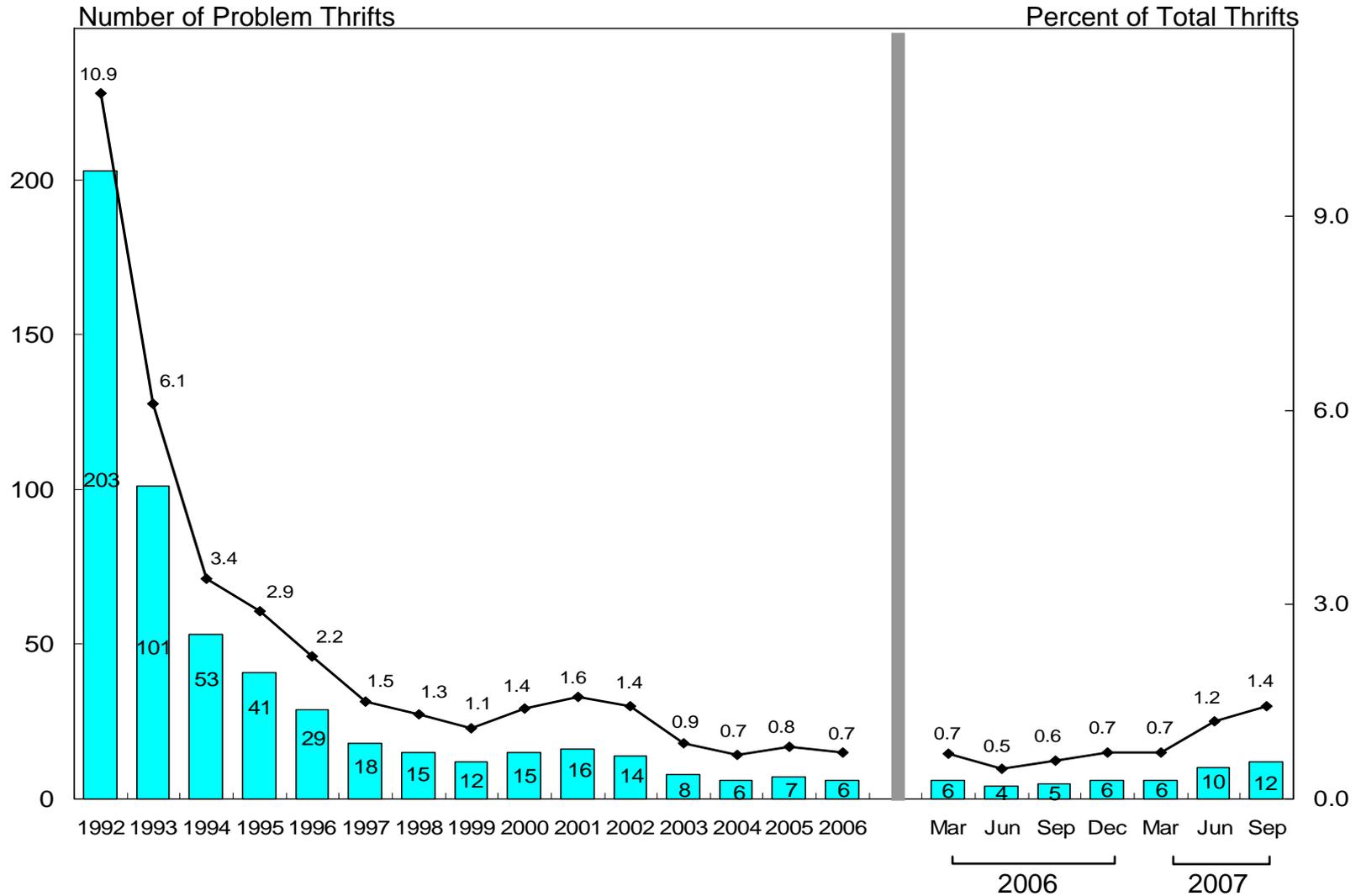
Commercial



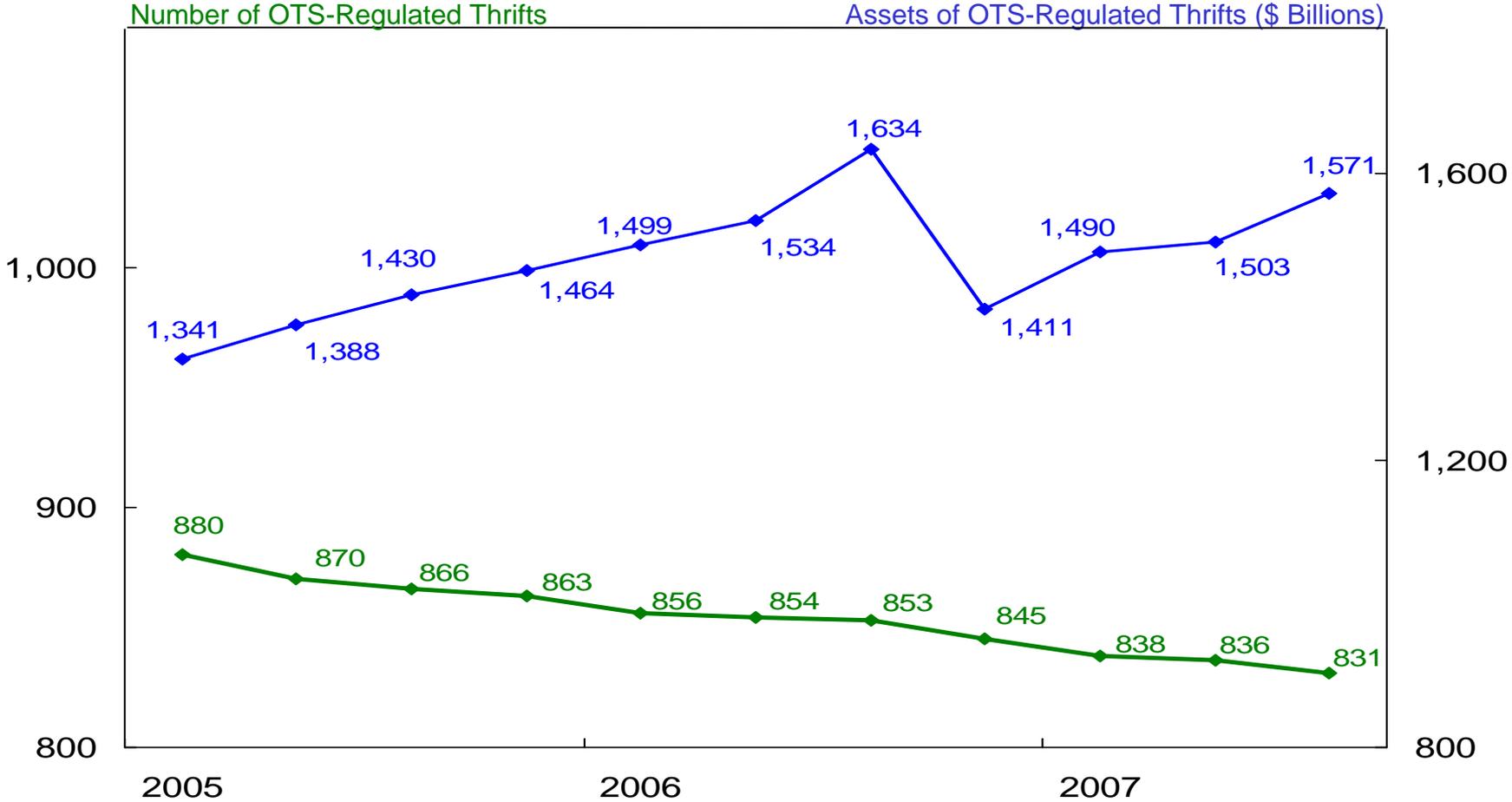
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NUMBER OF PROBLEM THRIFTS

(Thriffs with CAMELS Ratings of 4 or 5)



NUMBER AND ASSETS



OTS regulated 831 thrifts with \$1.57 trillion in assets as of September 30, 2007.
 All data for September 2007 exclude one thrift operating in receivership.
 Office of Thrift Supervision / November 2007

SUMMARY

- Thrift managers took significant, appropriate steps to help their institutions absorb any further weakness in the housing sector.
- Strong capital, additional loan loss reserves, and increased liquidity will also help see the industry through further unease in the credit markets.
- Third quarter thrift earnings downturn was focused in thrifts heavily engaged in the origination of loans for sale. Excluding ten of the most active thrifts in this business line would have substantially improved reported industry ROA.