



Fourth Quarter 2005 Thrift Industry Report Graphs and Tables

February 15, 2006



Fourth Quarter 2005 Index of Charts

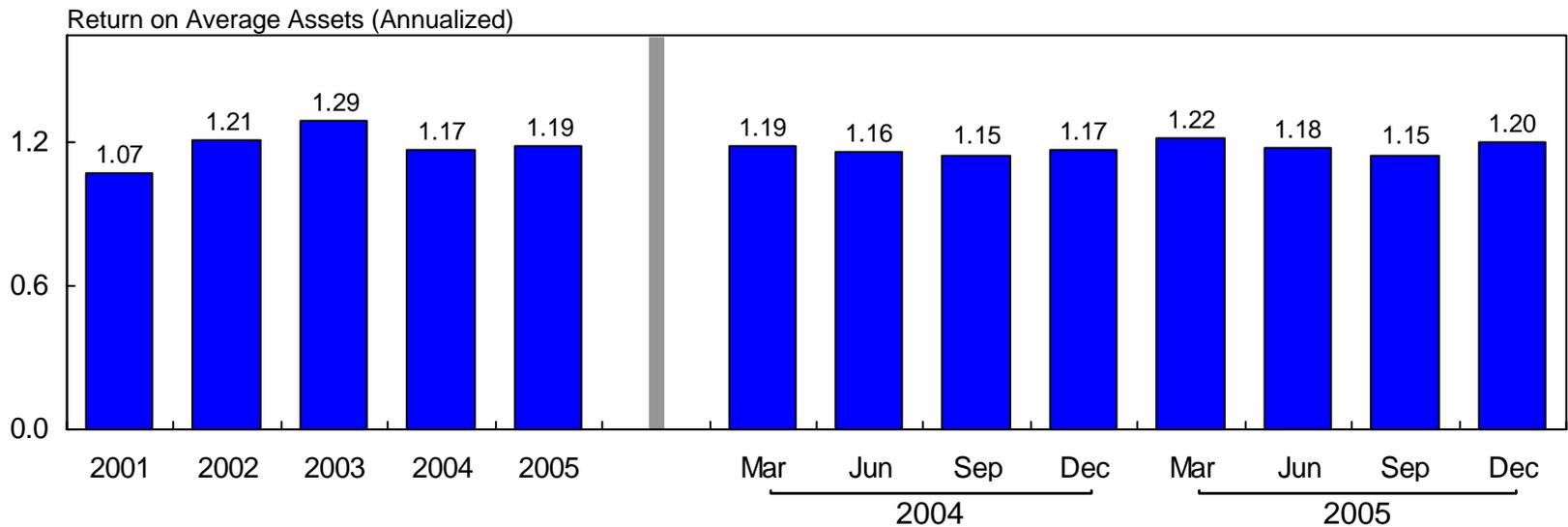
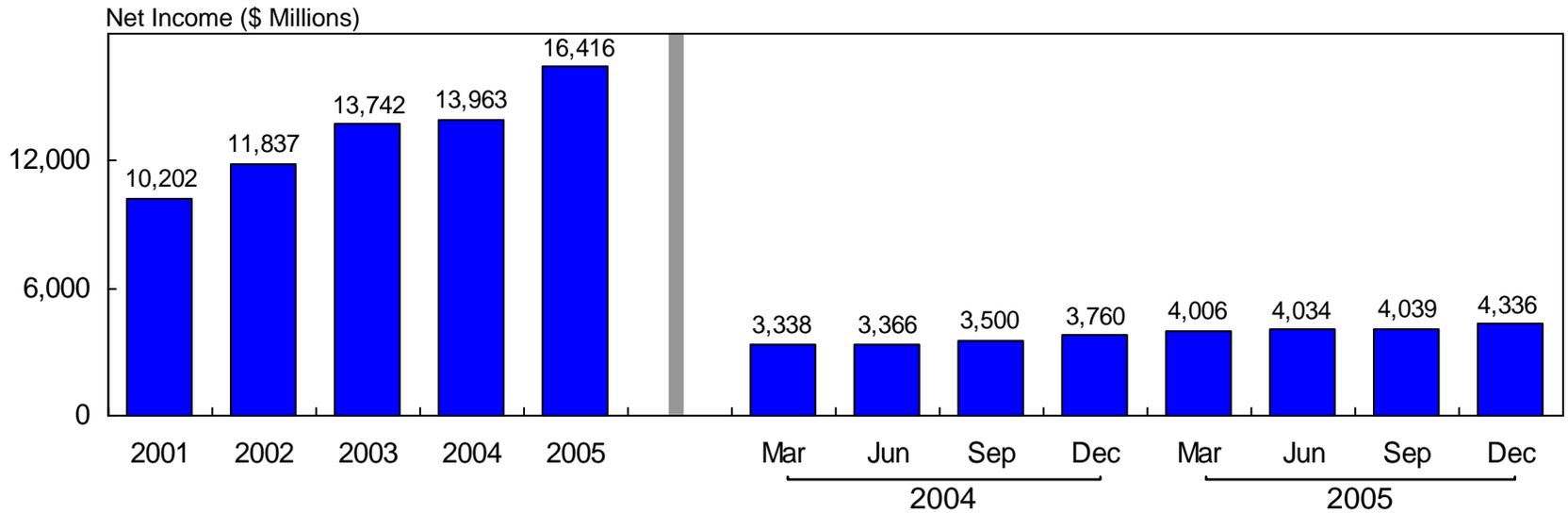
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PERFORMANCE

	Dec '05	Sep '05	Dec '04	2005	2004	2003
Net Income (<i>\$ Billions</i>)	4.34	4.04	3.76	16.42	13.96	13.74
Return on Average Assets (%)	1.20	1.15	1.17	1.19	1.17	1.29
Return on Average Equity (%)	12.90	12.41	12.96	12.84	12.79	14.29
Net Interest Margin (%)	2.76	2.76	2.90	2.81	2.89	2.90
Total Mortgage Originations (<i>\$ Billions</i>)	187.12	204.18	176.64	744.12	689.09	805.65
Equity Capital (% <i>Total Assets</i>)	9.45	9.19	9.08	9.45	9.08	9.09
Troubled Assets (% <i>Total Assets</i>)	0.44	0.46	0.48	0.44	0.48	0.67
Including Repurchased GNMA Loans	0.64	0.62	N/A	0.64	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		
	Dec '05	Sep '05	Dec '04	2005	2004	2003	Dec '05 Sep '05	Dec '05 Dec '04	2005 2004
Net Interest Income (Margin)	2.76	2.76	2.90	2.81	2.89	2.90	0.00	-0.14	-0.08
Loss Prov. - Int. Bear. Assets	0.23	0.20	0.26	0.21	0.22	0.21	-0.03	0.03	0.01
Total Fee Income	1.38	1.22	1.18	1.22	1.03	0.87	0.16	0.20	0.19
Mortgage Loan Servicing Fees	0.10	0.16	0.13	0.12	-0.01	-0.07	-0.06	-0.03	0.13
Other Fees and Charges	1.28	1.06	1.05	1.10	1.04	0.94	0.22	0.23	0.06
Other Noninterest Income ²	0.51	0.41	0.53	0.51	0.65	0.87	0.10	-0.02	-0.14
Noninterest Expense	2.54	2.42	2.54	2.48	2.55	2.43	-0.12	0.00	0.07
Taxes	0.67	0.62	0.63	0.66	0.64	0.72	-0.05	-0.04	-0.02
Net Income (ROA)	1.20	1.15	1.17	1.19	1.17	1.29	0.05	0.03	0.02

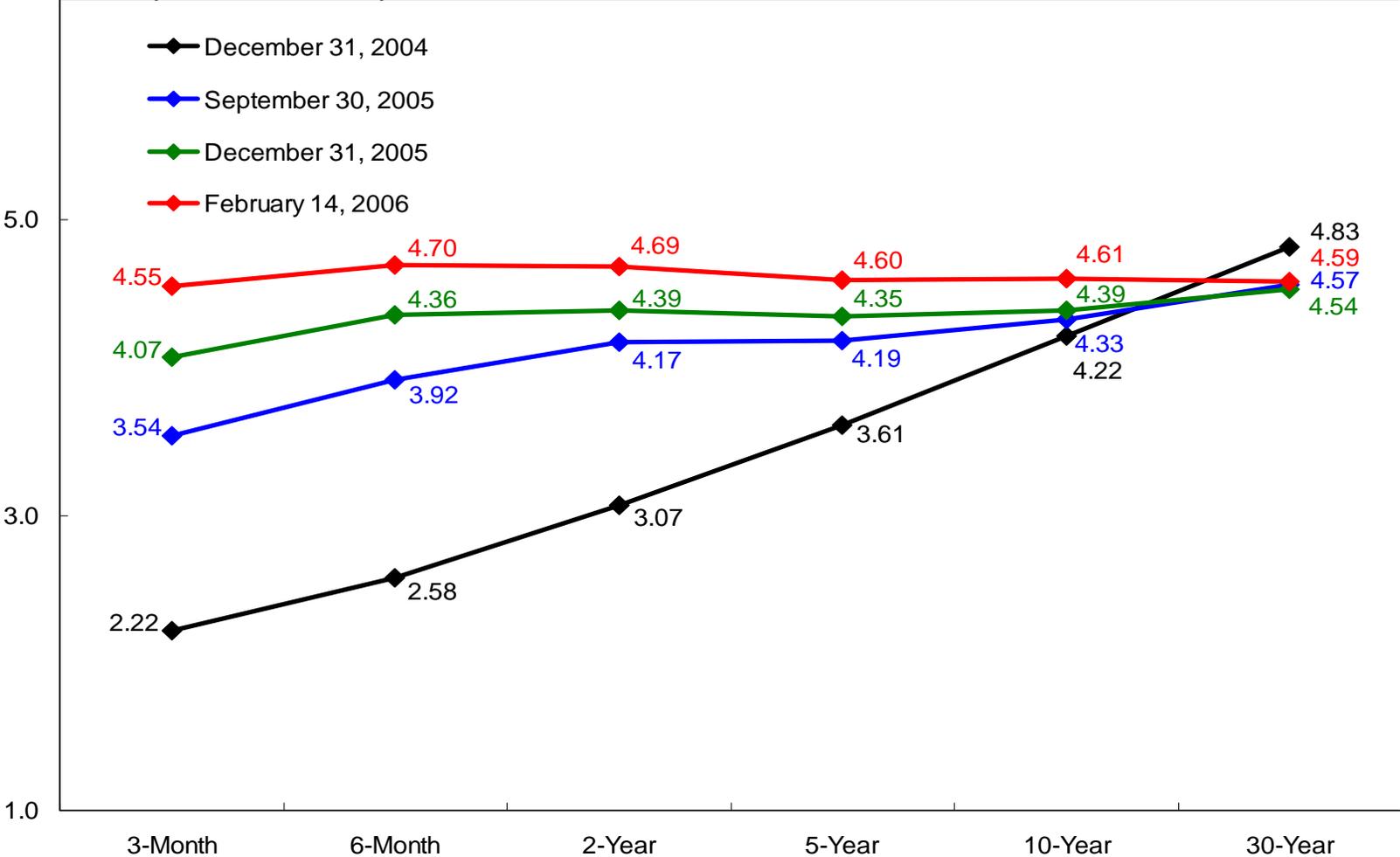
¹ Negative values reduced ROA.

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

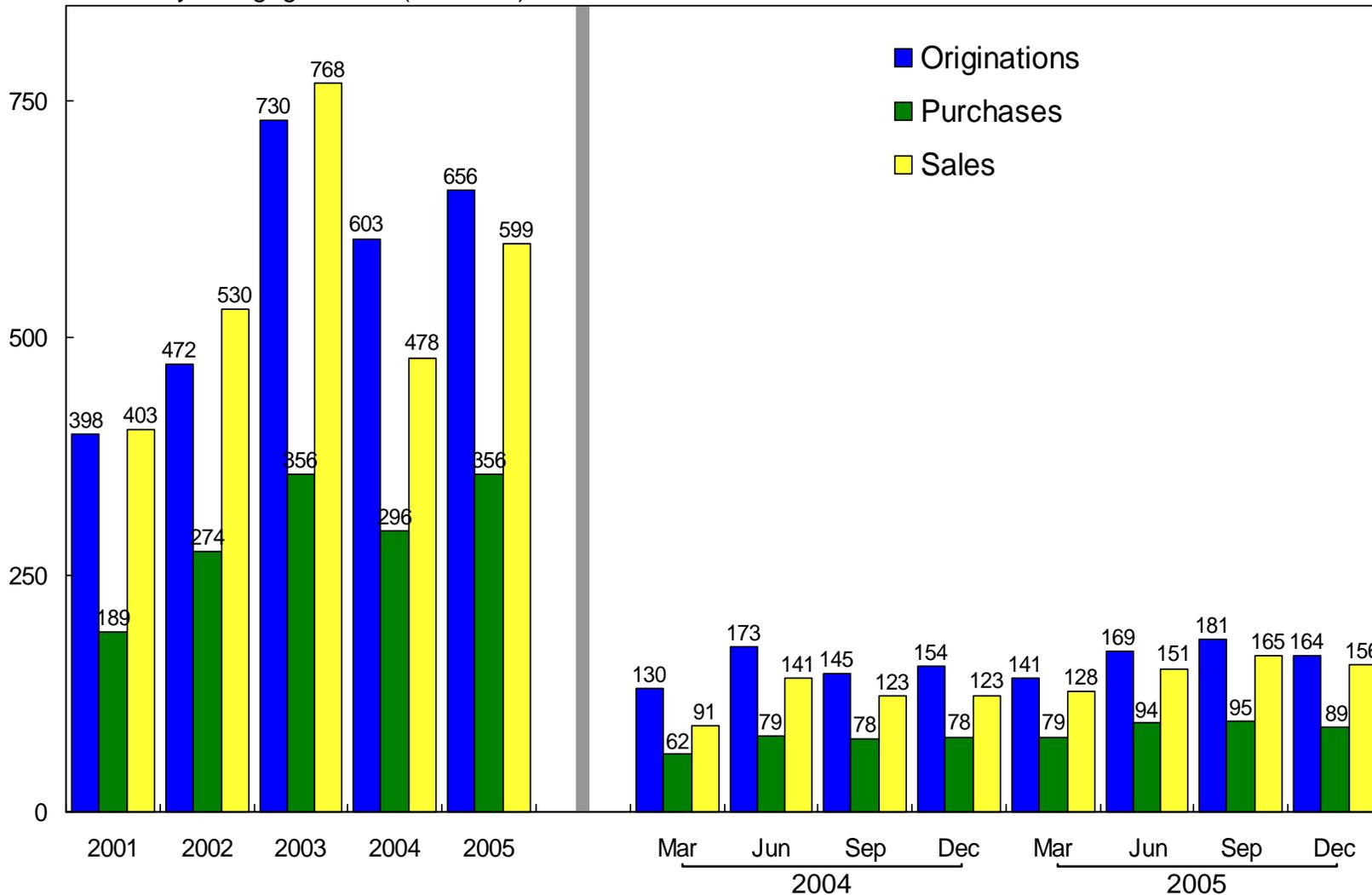
Treasury Constant Maturity Yields



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

1-4 Family Mortgage Loans (\$ Billions)



ASSETS AND LIABILITIES COMPOSITION

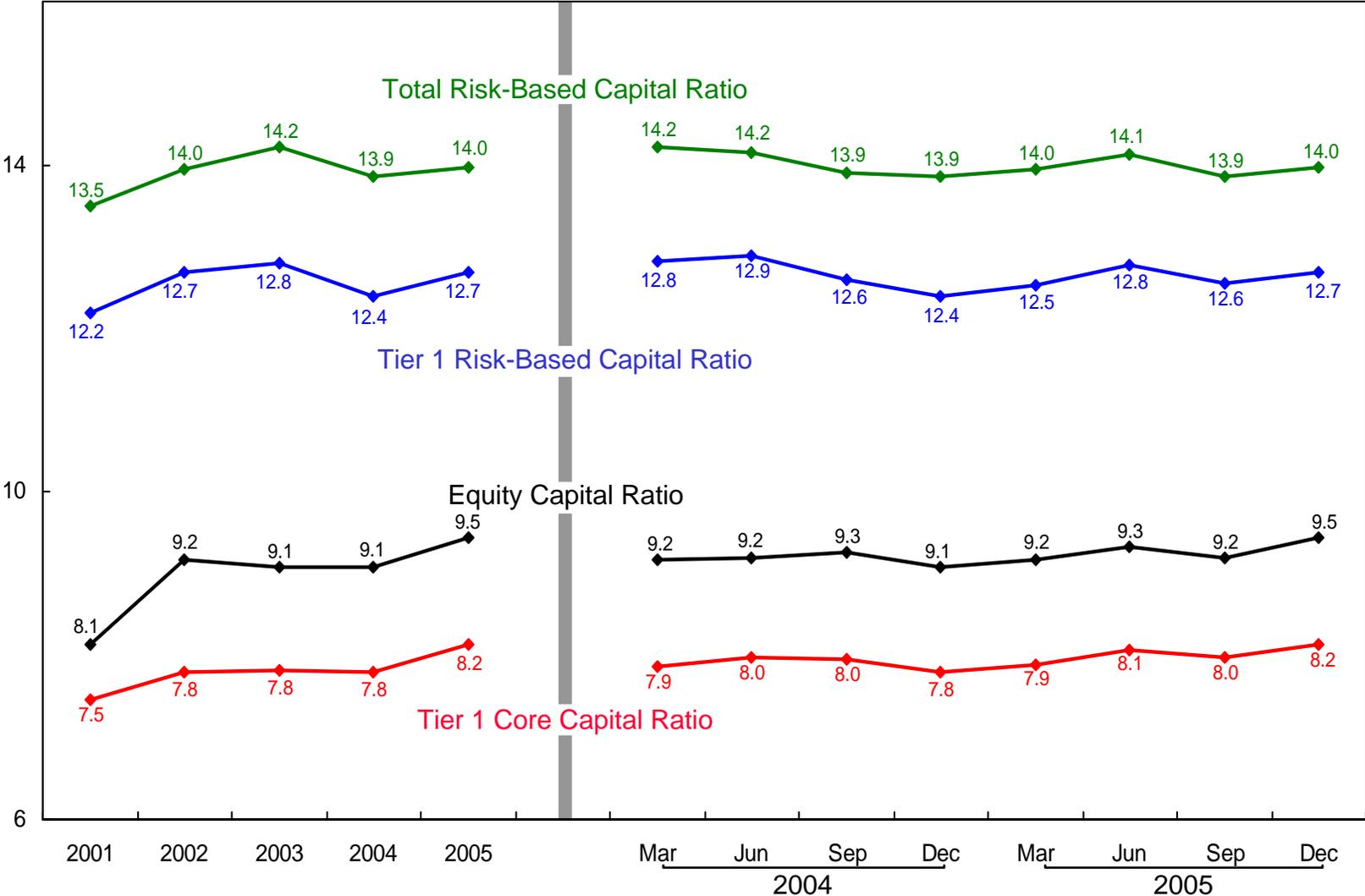
	Dec 2005		Sep 2005		Dec 2004		Growth Rates	
	\$ Bil	% TA	\$ Bil	% TA	\$ Bil	% TA	Dec '05	Dec '05
							Sep '05	Dec '04
							%*	%
Total Assets	1,464.0	100.0	1,429.6	100.0	1,306.8	100.0	9.6	12.0
Total Loans	1,119.0	76.4	1,101.1	77.0	997.7	76.3	6.5	12.2
1-4 Family Mortgage Loans	814.7	55.7	810.9	56.7	729.4	55.8	1.9	11.7
Home Equity Lines of Credit	90.5	6.2	89.3	6.2	79.3	6.1	5.3	14.2
Construction & Land Loans	43.5	3.0	41.5	2.9	35.9	2.7	20.0	21.2
Multifamily Loans	66.4	4.5	66.4	4.6	61.1	4.7	0.1	8.7
Nonresidential Loans	54.4	3.7	53.7	3.8	52.5	4.0	5.7	3.7
Commercial Loans / Small Business	43.3	3.0	42.3	3.0	40.7	3.1	10.1	6.6
Consumer Loans	96.7	6.6	86.5	6.0	78.2	6.0	47.3	23.6
Mortgage Backed Securities	171.6	11.7	165.2	11.6	156.4	12.0	15.7	9.7
Investment Securities	64.4	4.4	62.6	4.4	57.2	4.4	10.9	12.5
Total Liabilities and Capital	1,464.0	100.0	1,429.6	100.0	1,306.8	100.0	9.6	12.0
Total Liabilities	1,325.5	90.5	1,298.2	90.8	1,188.1	90.9	8.4	11.6
Total Deposits	835.7	57.1	822.1	57.5	757.8	58.0	6.7	10.3
** Deposits Less than \$100,000	506.8	34.6	489.9	34.3	459.3	35.1	13.8	10.3
** Deposits Greater than \$100,000	329.0	22.5	332.1	23.2	298.5	22.8	(3.8)	10.2
Escrows	22.9	1.6	30.0	2.1	27.3	2.1	(94.0)	(16.1)
FHLBank Advances	274.0	18.7	269.3	18.8	244.8	18.7	7.1	11.9
Other Borrowings	187.4	12.8	181.4	12.7	161.4	12.3	13.3	16.1
Other Liabilities	28.4	1.9	25.5	1.8	24.1	1.8	46.0	17.6
Equity Capital	138.4	9.5	131.4	9.2	118.7	9.1	21.3	16.6

* Annualized. **Includes escrows after 2003.

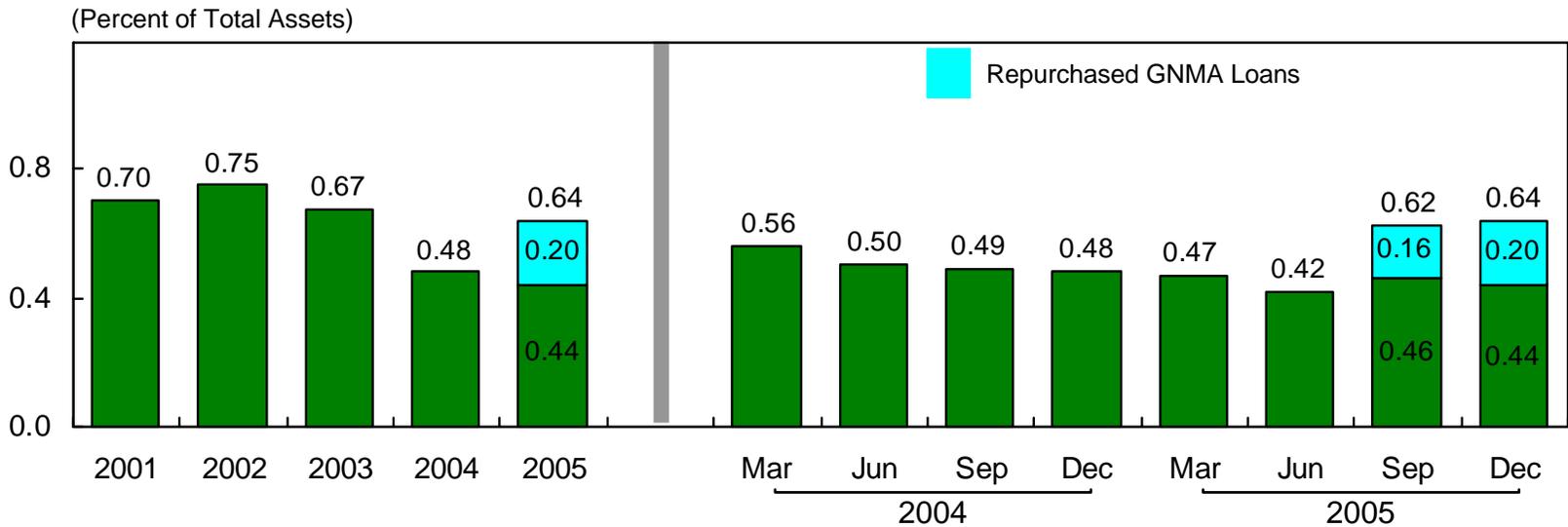
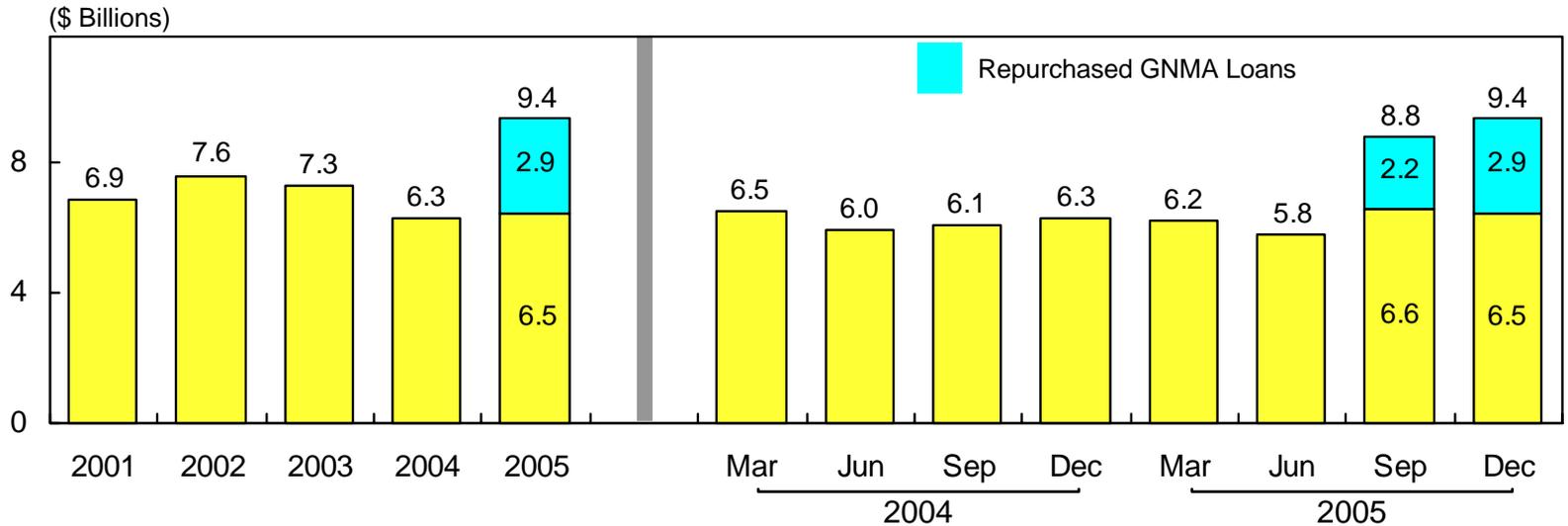
Numbers may not sum due to rounding.

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CAPITAL RATIOS

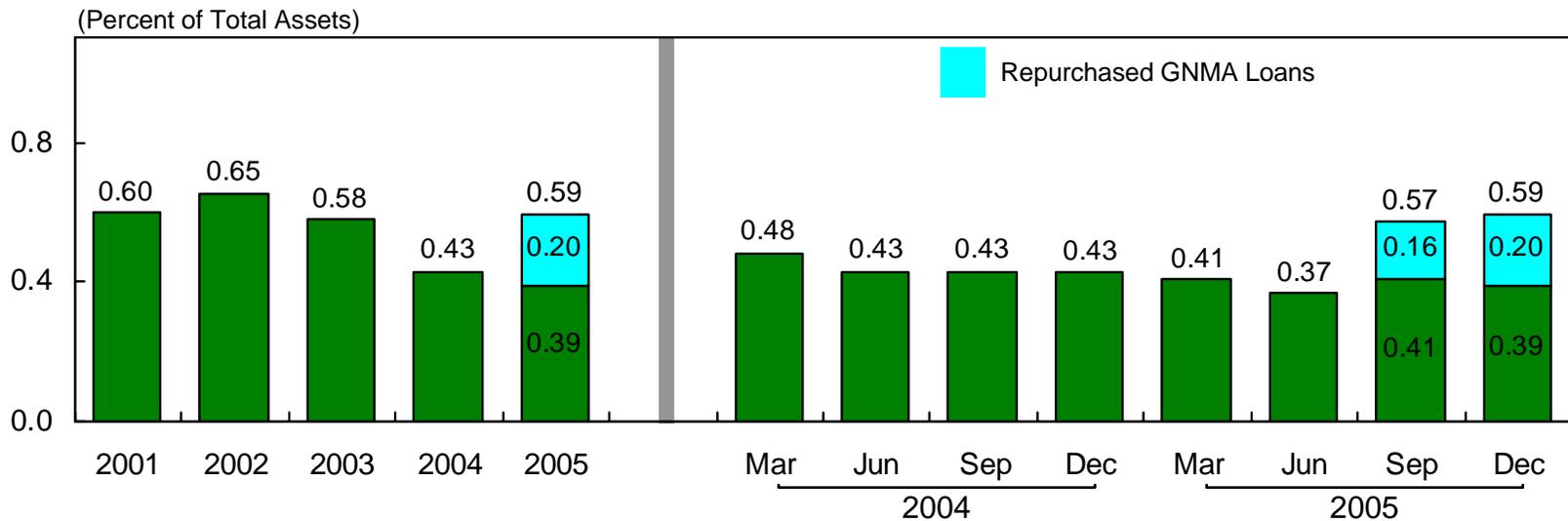
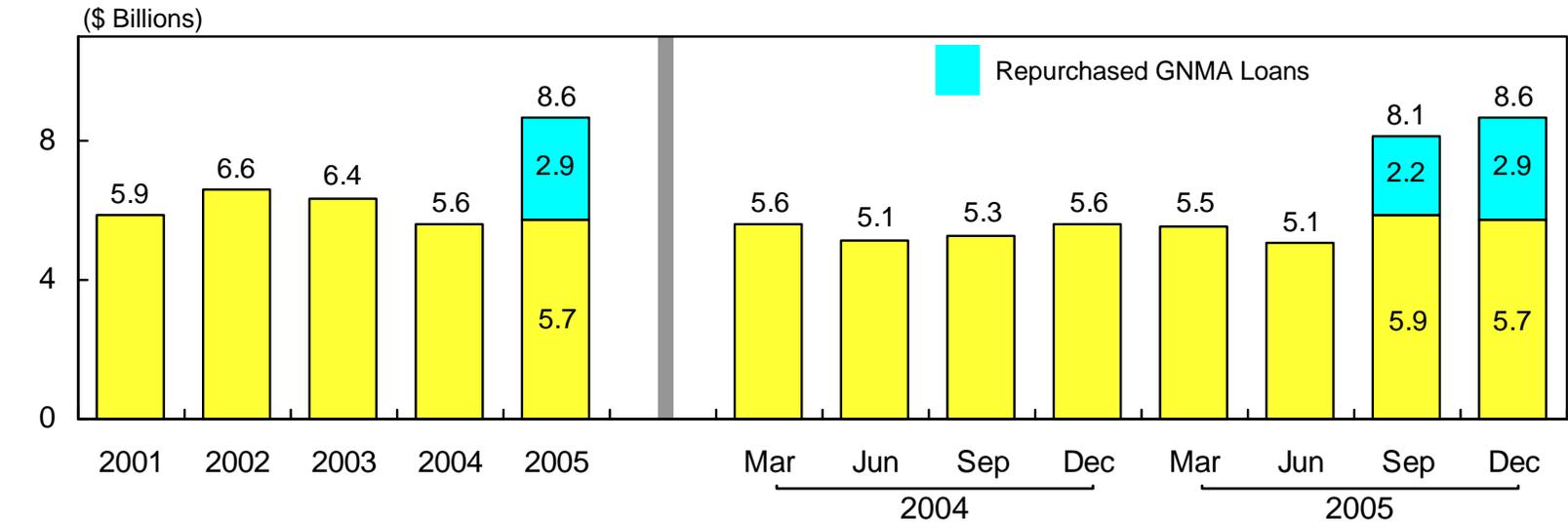


TROUBLED ASSETS



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 / February 2006

NONCURRENT LOANS

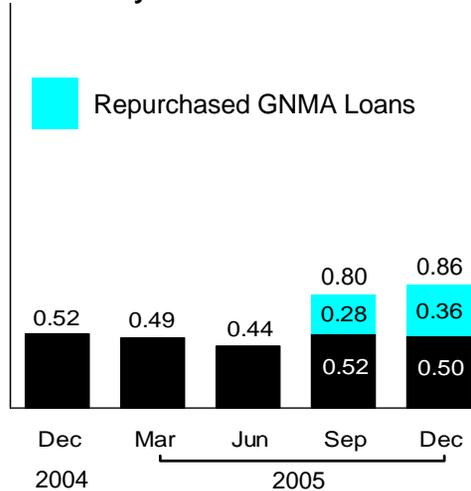


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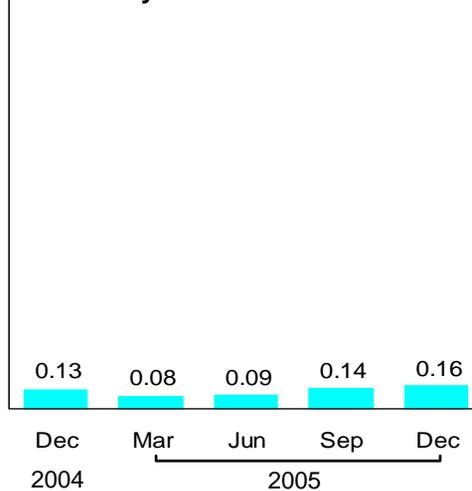
NONCURRENT LOANS – FIVE QUARTERS

Percent of Loan Type

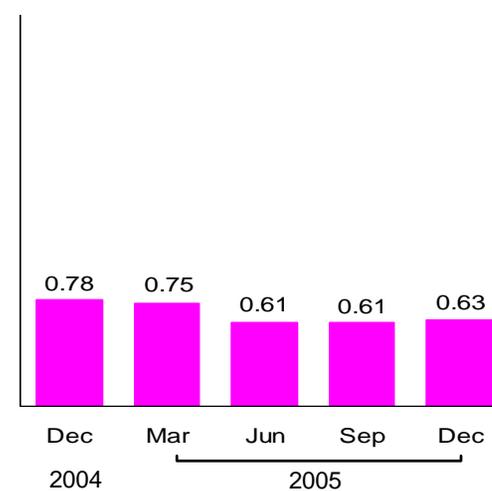
1-4 Family



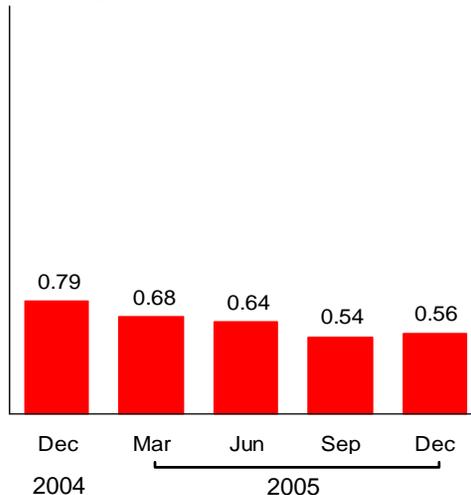
Multifamily



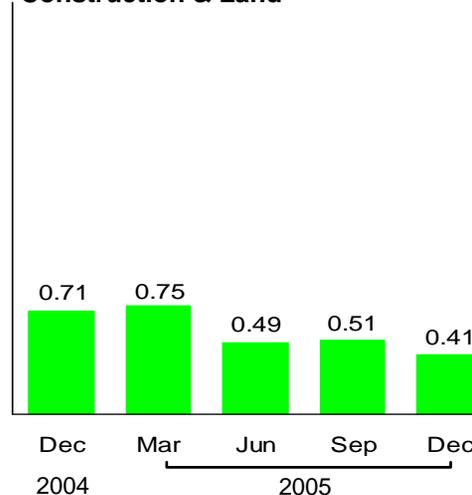
Consumer



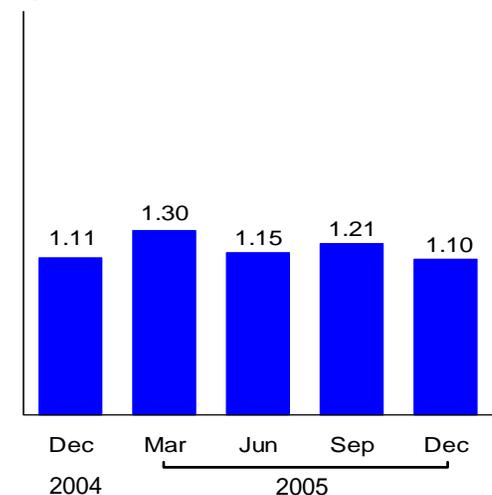
Nonresidential



Construction & Land

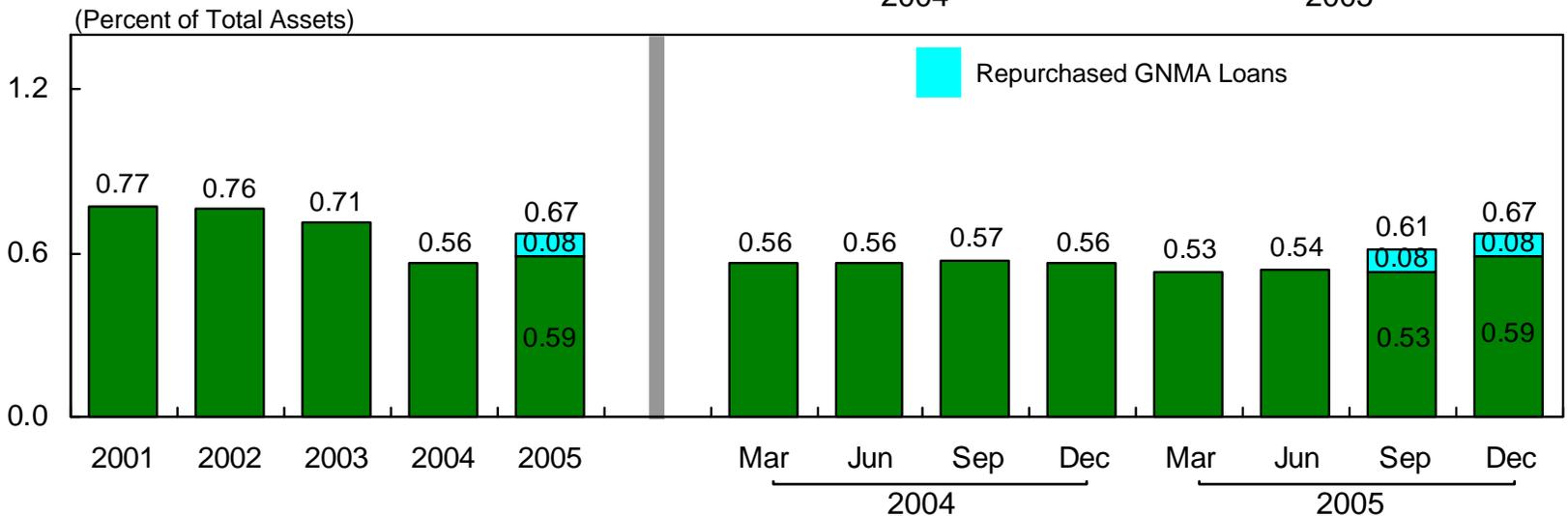
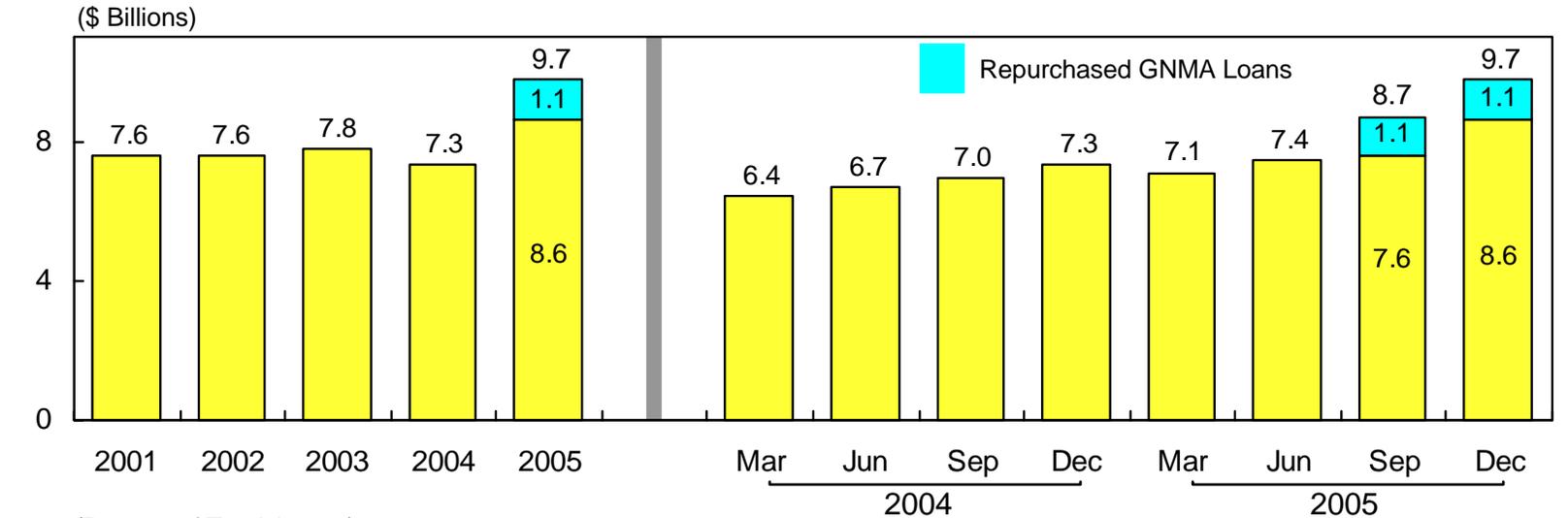


Commercial



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

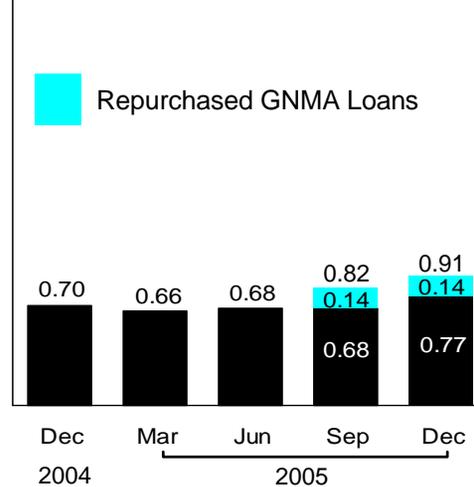


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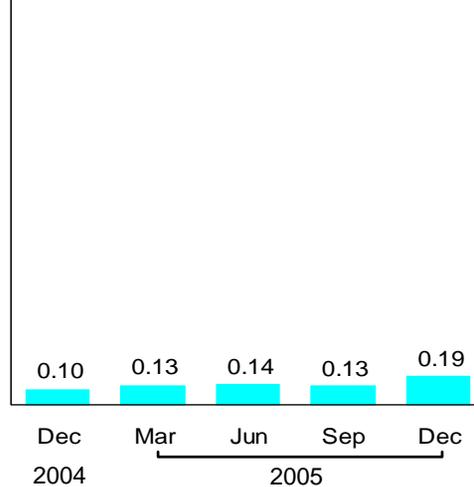
LOANS 30 – 89 DAYS PAST DUE - FIVE QUARTERS

Percent of Loan Type

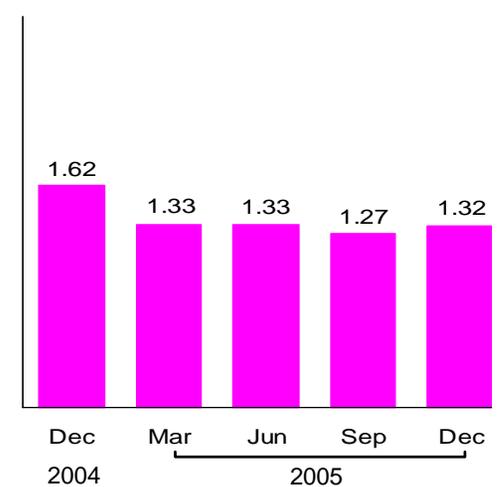
1-4 Family



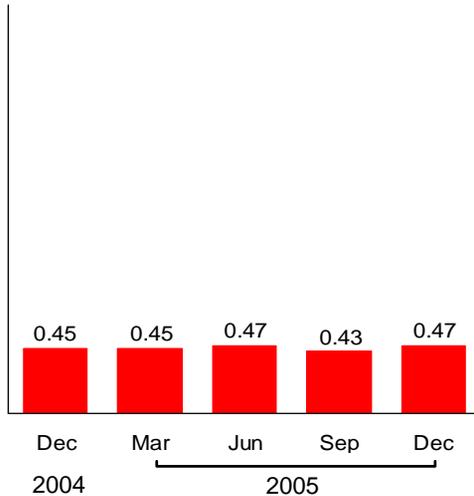
Multifamily



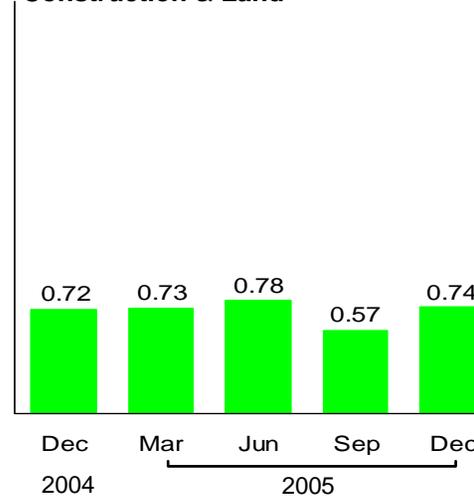
Consumer



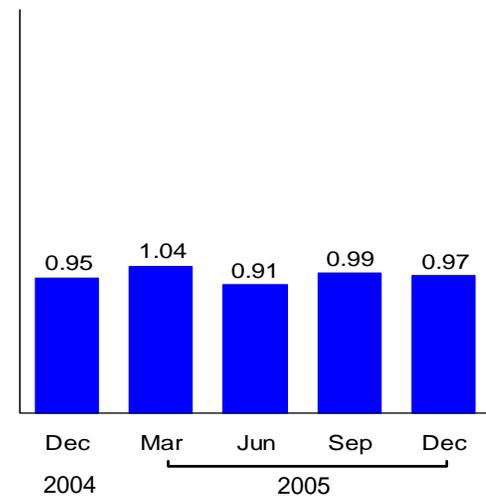
Nonresidential



Construction & Land

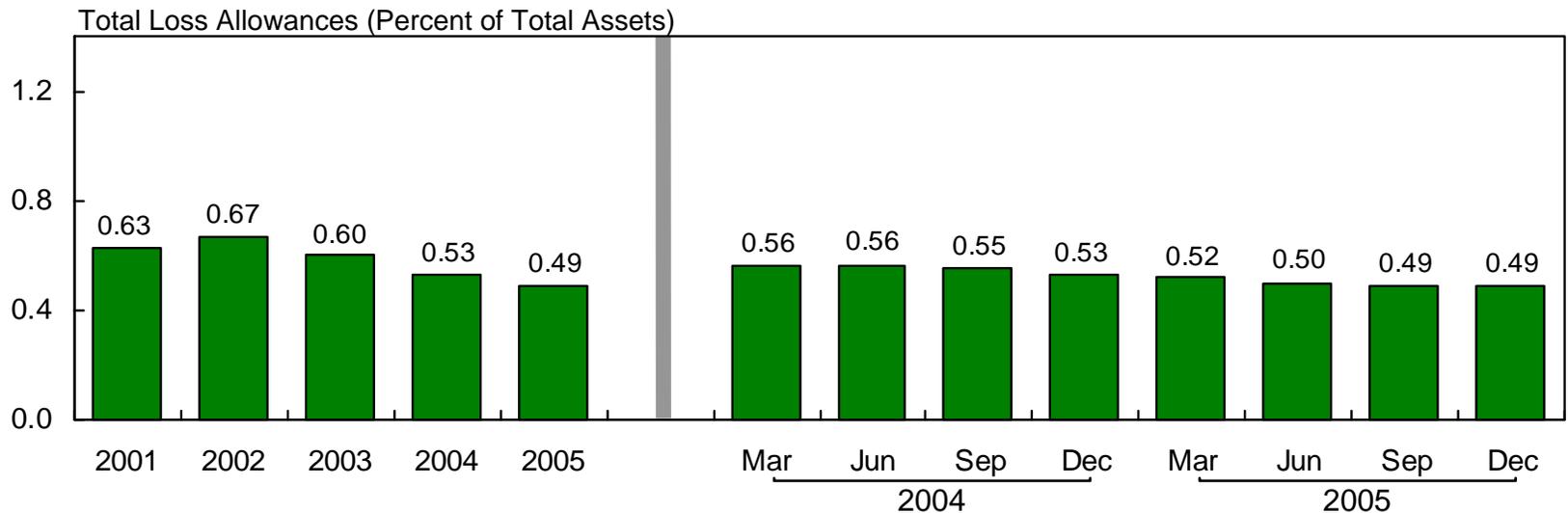
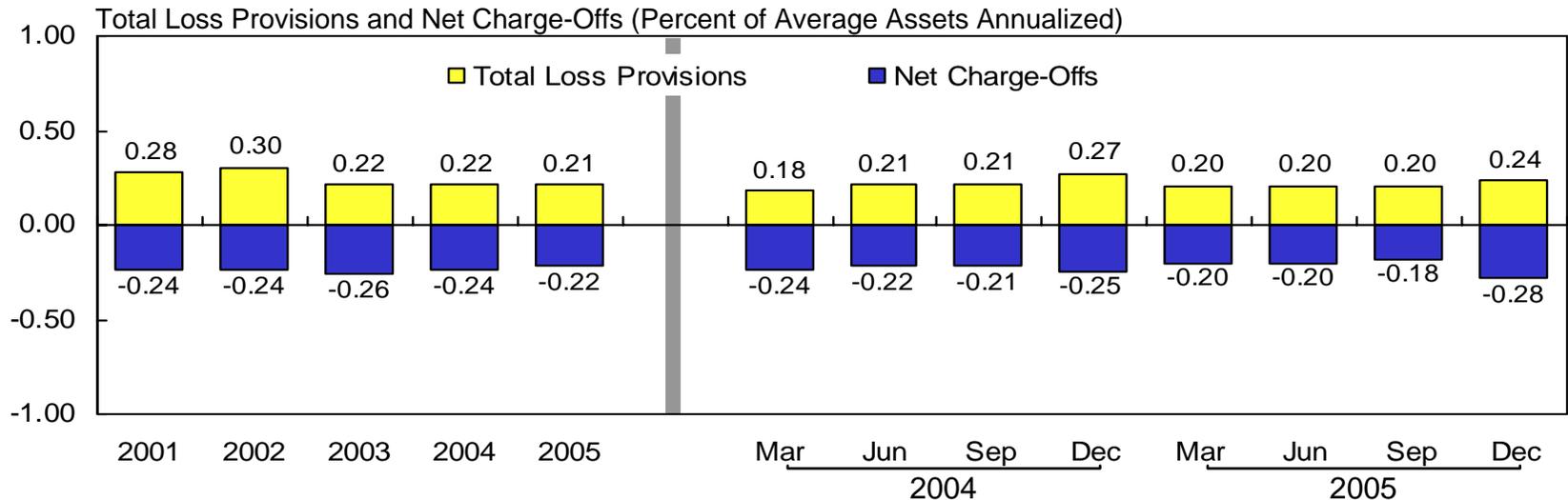


Commercial

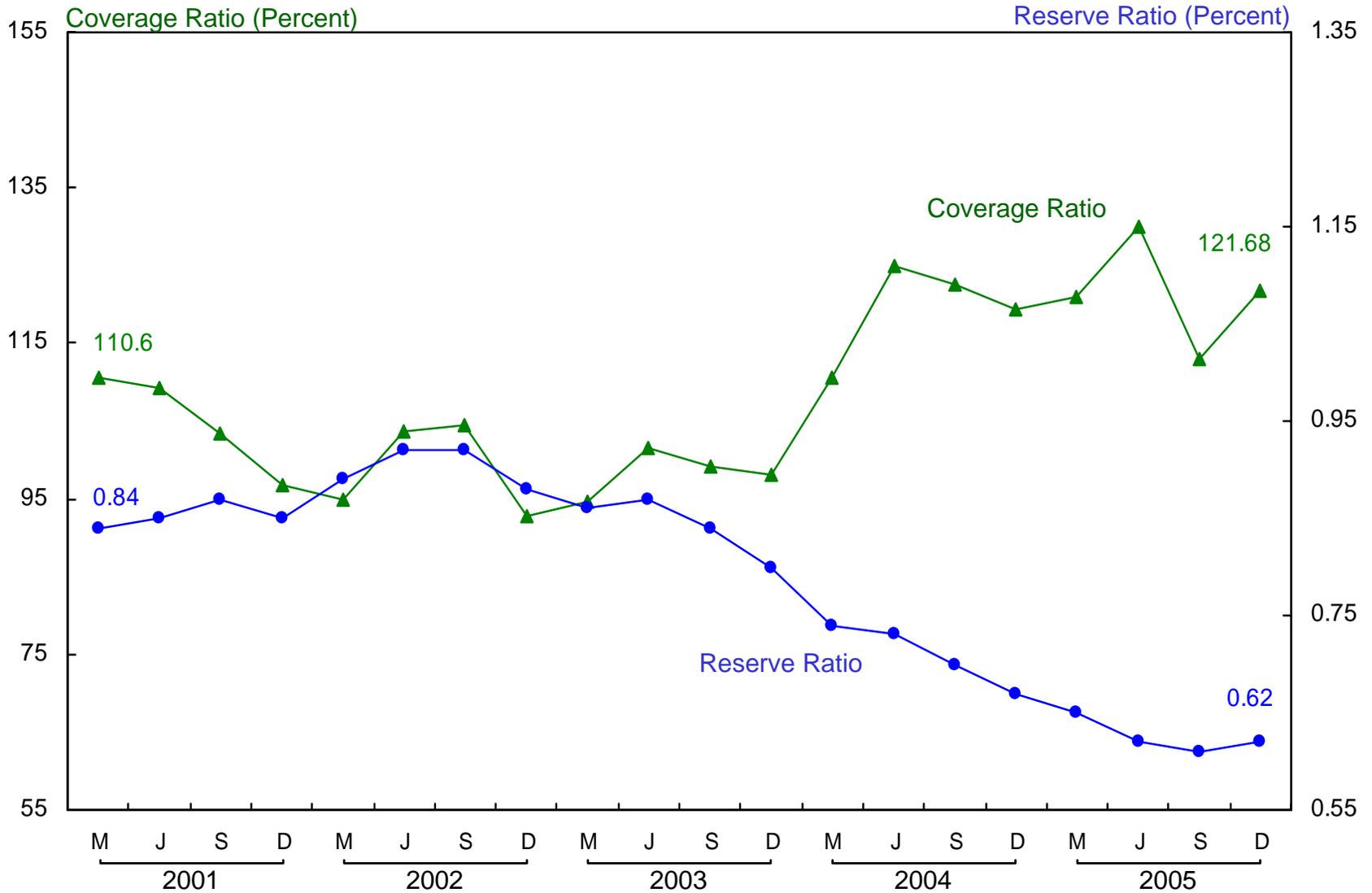


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LOSS PROVISIONS, NET CHARGE-OFFS, AND LOSS ALLOWANCES



COVERAGE AND RESERVE RATIOS



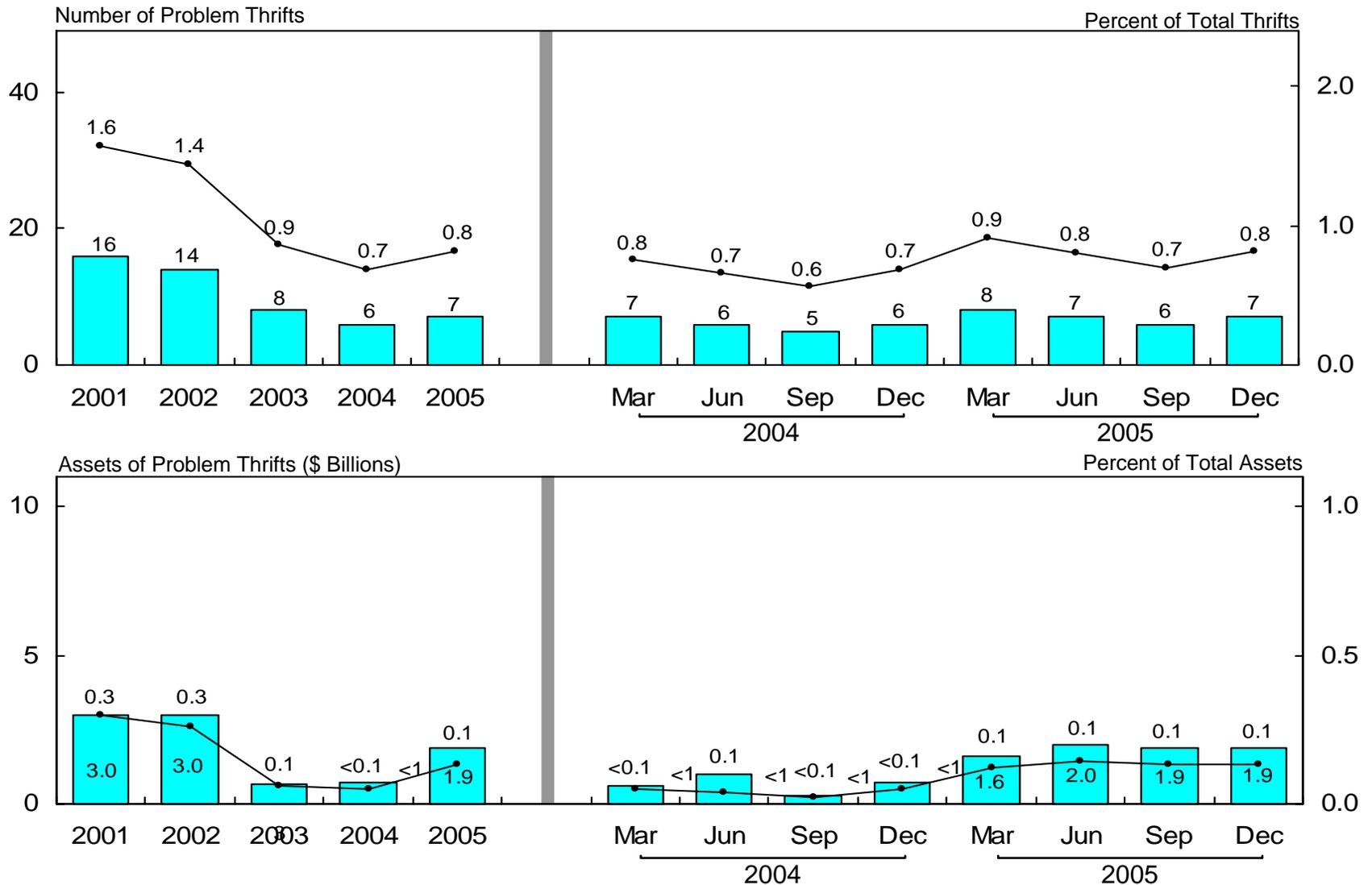
Coverage Ratio = ALLL to noncurrent loans and leases (excluding repurchased GNMA loans).

Reserve Ratio = ALLL to total loans and leases.

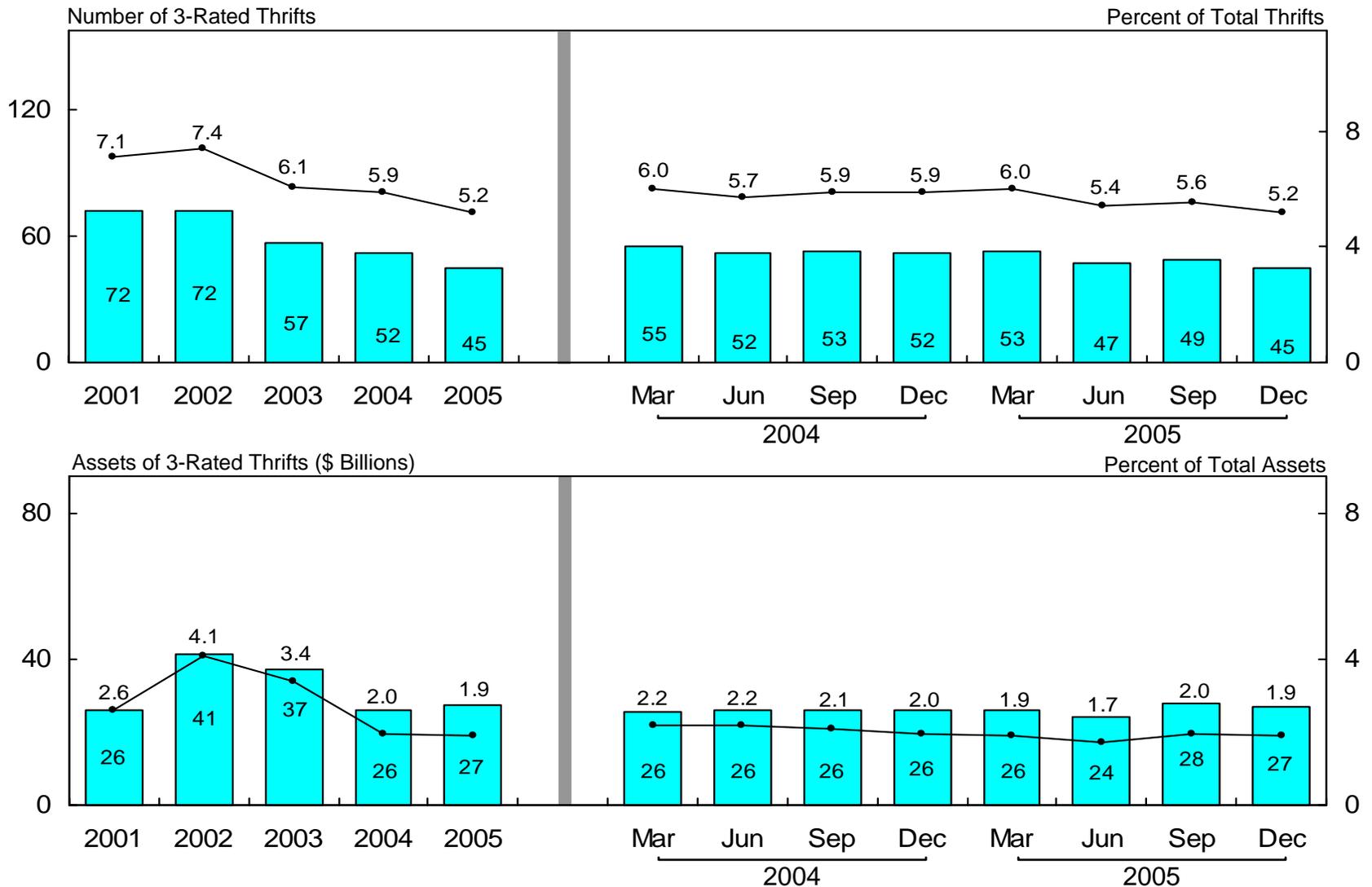
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NUMBER AND ASSETS OF PROBLEM THRIFTS

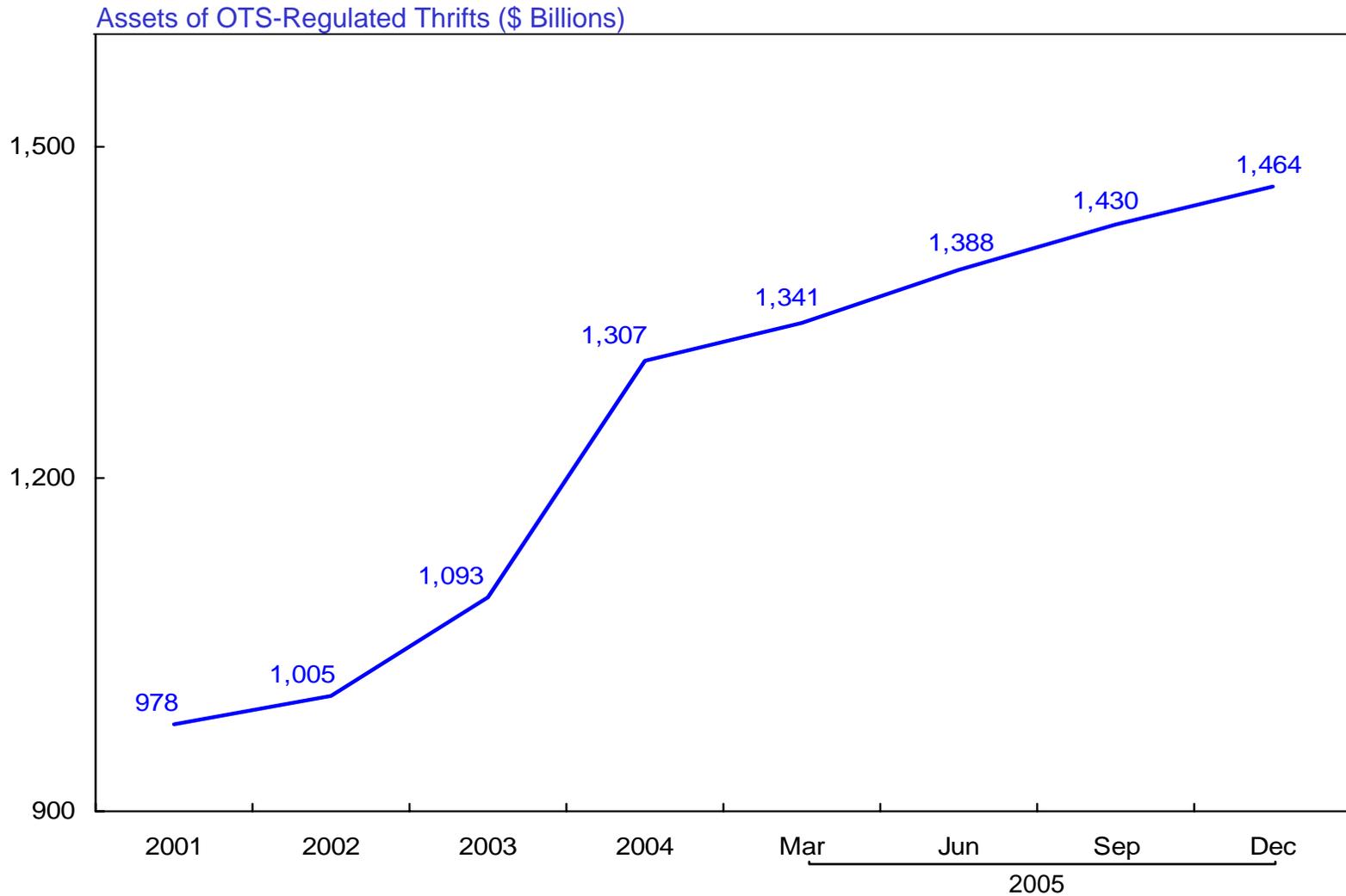
(Thriffs with CAMELS Ratings of 4 or 5)



NUMBER AND ASSETS OF 3-RATED THRIFTS



INDUSTRY ASSETS



OTS regulated 863 thrifts as of December 31, 2005.
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HOLDING COMPANY ENTERPRISES

Business Classes	Number of Enterprises Dec '05	Number of Thrifts Owned Dec '05	Enterprise Assets (\$Bil) Sep '05	Thrift Assets (\$Bil) Dec '05
Agriculture, Forestry, Fishing, Hunting, Mining, and Utilities	2	2	30	8
Finance and Insurance:				
Savings and Lending	408	379	1,380	905
Insurance Related	41	39	2,845	112
Securities Brokerage	11	11	2,006	64
Total Finance & Insurance	460	429	6,231	1,081
Manufacturing	4	4	717	32
Real Estate	11	10	45	45
Retail Trade	4	4	22	2
Services and Other Commercial	3	2	1	<1
Total	484	451	7,046	1,168