



# Second Quarter 2009 Thrift Industry Report Data

August 26, 2009

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Based on the quarterly Thrift Financial Report  
Submitted by OTS-regulated institutions

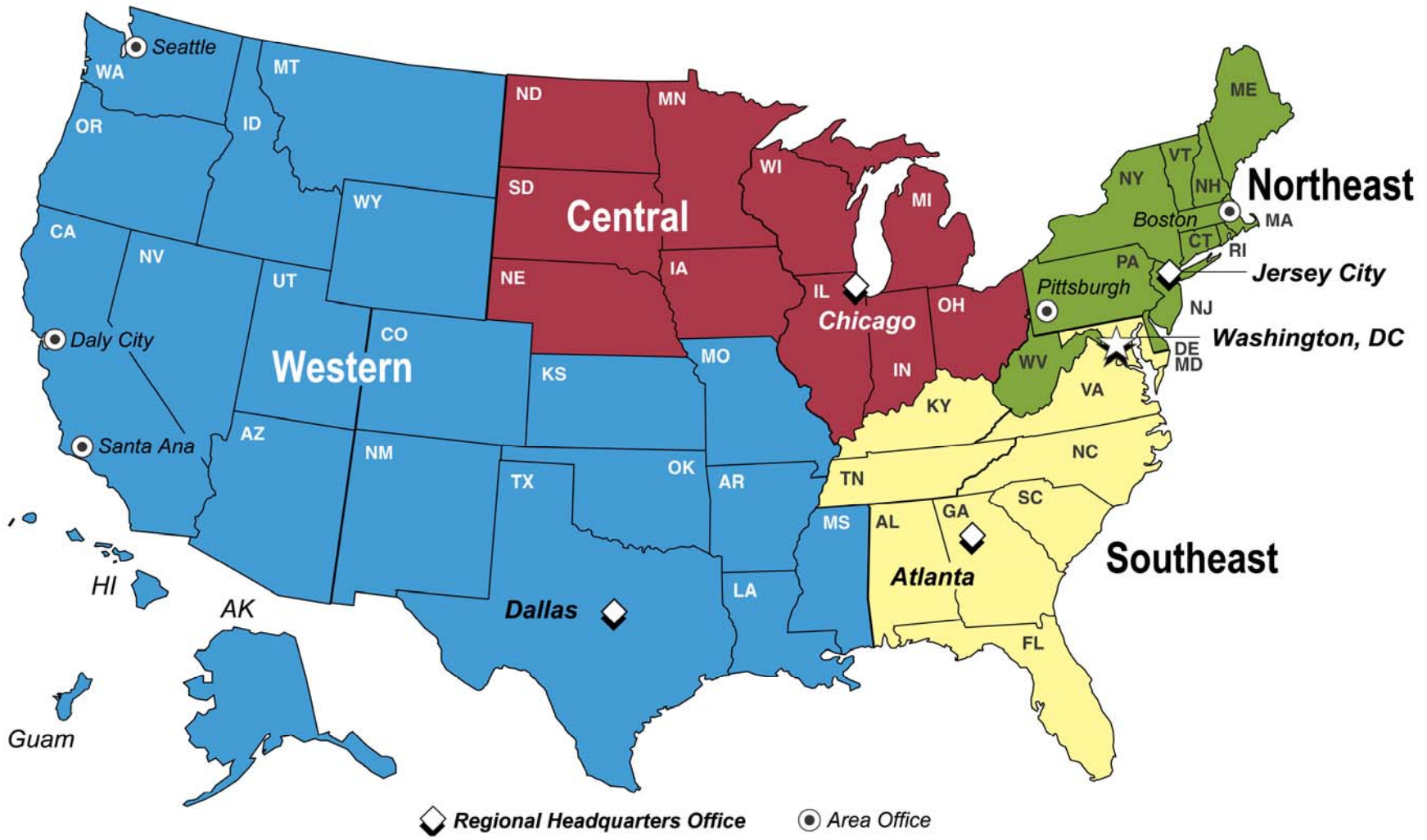


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PROFITABILITY AND EARNINGS  
YEAR-TO-DATE AND PRIOR FOUR YEARS

INDUSTRY AGGREGATES:	6 mos. 2009	6 mos. 2008	2008	2007	2006	2005
PROFITABILITY(Percent)						
Return on Average Assets	(0.28)	(0.80)	(1.17)	(0.04)	1.06	1.19
Median Ratio	0.29	0.39	0.29	0.46	0.61	0.73
Return on Average Equity	(2.89)	(8.96)	(13.03)	(0.42)	11.18	12.83
Median Ratio	2.36	2.99	2.28	3.52	4.95	6.26
Net Interest Margin	2.99	2.84	2.82	2.69	2.73	2.81
Median Ratio	2.92	2.84	2.87	2.86	3.00	3.15
EARNINGS (\$ Millions)						
Interest Income	\$28,749.23	\$43,734.68	\$74,910.01	\$95,904.35	\$90,805.34	\$72,290.07
Interest Expense	11,407.43	22,183.95	36,826.78	55,283.30	49,870.85	33,473.40
NET INTEREST INCOME	17,341.80	21,550.73	38,083.24	40,621.05	40,934.49	38,816.67
Loss Provisions-Interest Bearing Assets	10,543.61	21,727.50	39,337.51	11,638.37	3,767.62	2,953.88
Noninterest Income	8,103.78	11,719.83	18,633.86	20,120.77	25,677.98	23,922.43
Mortgage Loan Servicing Fees	754.51	1,366.95	1,578.02	1,296.06	1,072.40	1,625.59
Other Fees and Charges	6,012.74	8,803.80	15,025.82	17,012.33	16,155.50	15,209.00
Other Noninterest Income	1,336.52	1,549.08	2,030.02	1,812.38	8,450.08	7,087.84
Noninterest Expense	15,313.67	21,131.20	38,745.84	47,370.88	38,664.73	34,316.58
G&A Expense	14,453.88	20,310.81	34,582.46	38,286.85	37,906.75	33,793.78
Goodwill Amortization	404.01	413.51	1,467.04	8,879.20	668.61	455.74
Loss Provisions-Noninterest Bearing Assets	455.77	406.88	2,696.34	204.84	89.37	67.06
Income Before Taxes & Extraordinary Items	(411.70)	(9,588.14)	(21,366.26)	1,732.56	24,180.12	25,468.64
Income Taxes	1,189.55	(3,600.25)	(5,637.94)	2,382.54	8,292.10	9,067.85
Extraordinary Items	28.70	(90.48)	(83.36)	1.14	(38.63)	(0.56)
NET INCOME	(1,615.82)	(6,078.37)	(15,811.67)	(648.84)	15,849.39	16,400.23
Profits	\$4,338.15	\$3,395.59	\$6,217.16	\$11,425.13	\$16,341.59	\$16,609.58
Losses	(\$5,953.96)	(\$9,473.96)	(\$22,028.83)	(\$12,073.96)	(\$492.20)	(\$209.35)
PROFITABILITY (Percent of Avg Assets Annualized)						
Interest Income	4.95	5.76	5.55	6.34	6.06	5.22
Interest Expense	1.97	2.92	2.73	3.66	3.33	2.42
NET INTEREST INCOME	2.99	2.84	2.82	2.69	2.73	2.81
Loss Provisions-Interest Bearing Assets	1.82	2.86	2.92	0.77	0.25	0.21
Noninterest Income	1.40	1.54	1.38	1.33	1.71	1.73
Mortgage Loan Servicing Fees	0.13	0.18	0.12	0.09	0.07	0.12
Other Fees and Charges	1.04	1.16	1.11	1.13	1.08	1.10
Other Noninterest Income	0.23	0.20	0.15	0.12	0.56	0.51
Noninterest Expense	2.64	2.78	2.87	3.13	2.58	2.48
G&A Expense	2.49	2.67	2.56	2.53	2.53	2.44
Goodwill Amortization	0.07	0.05	0.11	0.59	0.04	0.03
Loss Provisions-Noninterest Bearing Assets	0.08	0.05	0.20	0.01	0.01	0.00
Income Before Taxes & Extraordinary Items	(0.07)	(1.26)	(1.58)	0.11	1.61	1.84
Income Taxes	0.20	(0.47)	(0.42)	0.16	0.55	0.66
Extraordinary Items	0.00	(0.01)	(0.01)	0.00	0.00	0.00
NET INCOME	(0.28)	(0.80)	(1.17)	(0.04)	1.06	1.19
Profits	0.75	0.45	0.46	0.76	1.09	1.20
Losses	(1.03)	(1.25)	(1.63)	(0.80)	(0.03)	(0.02)

## STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007
NUMBER OF INSTITUTIONS:	794	801	810	818	829	831	827	831	836
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	0.00	(0.53)	(1.82)	(1.48)	(1.43)	(0.17)	(2.31)	0.17	1.02
Median Ratio	0.27	0.36	0.29	0.35	0.40	0.43	0.39	0.48	0.53
Return on Average Equity (Annualized)	0.01	(5.69)	(20.00)	(16.35)	(16.29)	(1.83)	(23.48)	1.65	9.54
Median Ratio	2.22	2.85	2.26	2.77	3.13	3.23	2.94	3.64	4.07
Net Interest Margin (Annualized)	3.04	2.94	2.68	2.93	2.91	2.77	2.61	2.60	2.76
Median Ratio	2.92	2.92	2.95	2.97	2.86	2.83	2.82	2.87	2.90
Number of Profitable Thrifts	535	580	527	552	618	650	602	684	710
Percent Profitable	67.38	72.41	65.06	67.48	74.55	78.22	72.79	82.31	84.93
Profits (\$ Millions)	\$1,657.49	\$2,680.66	\$1,213.38	\$1,608.19	\$1,662.27	\$1,733.32	\$1,256.77	\$2,262.03	\$4,117.80
Number of Unprofitable Thrifts	259	221	283	266	211	181	225	147	126
Percent Unprofitable	32.62	27.59	34.94	32.52	25.45	21.78	27.21	17.69	15.07
Losses (\$ Millions)	(\$1,653.95)	(\$4,300.01)	(\$6,570.76)	(\$5,984.11)	(\$7,113.76)	(\$2,360.20)	(\$10,010.03)	(\$1,605.27)	(\$284.49)
EARNINGS (\$ Millions)									
Interest Income	\$13,408.38	\$15,340.85	\$14,732.14	\$16,443.19	\$21,262.77	\$22,471.91	\$23,494.67	\$24,011.43	\$24,678.28
Interest Expense	5,056.75	6,350.68	6,843.38	7,799.45	10,184.95	11,999.01	13,582.28	14,055.54	14,291.35
NET INTEREST INCOME	8,351.63	8,990.17	7,888.77	8,643.74	11,077.83	10,472.91	9,912.39	9,955.89	10,386.94
Loss Provisions-Interest Bearing Assets	4,697.28	5,846.33	9,348.31	8,261.70	14,090.76	7,636.73	5,461.31	3,529.81	1,423.92
Noninterest Income	4,240.27	3,863.50	3,967.60	2,946.43	5,230.67	6,489.16	2,430.85	4,939.65	7,128.39
Mortgage Loan Servicing Fees	499.71	254.80	(40.52)	251.59	1,501.55	(134.60)	(54.40)	287.97	858.49
Other Fees and Charges	3,032.86	2,979.88	3,012.24	3,209.79	4,447.80	4,356.00	4,400.53	4,191.50	4,474.67
Other Noninterest Income	707.71	628.82	995.88	(514.95)	(718.68)	2,267.76	(1,915.28)	460.19	1,795.24
Noninterest Expense	7,459.30	7,854.37	8,954.66	8,659.98	10,654.60	10,476.60	17,423.64	10,538.97	10,203.15
G&A Expense	7,229.86	7,224.02	6,742.78	7,528.87	10,220.03	10,090.78	9,960.35	9,472.70	9,870.41
Goodwill Amortization	150.86	253.15	530.30	523.22	193.82	219.69	7,360.52	1,015.76	302.09
Loss Provisions-Noninterest Bearing Assets	78.57	377.20	1,681.57	607.89	240.75	166.13	102.77	50.52	30.66
Income Before Taxes & Extraordinary Items	435.32	(847.02)	(6,446.61)	(5,331.51)	(8,436.87)	(1,151.27)	(10,541.71)	826.76	5,888.26
Income Taxes	442.17	747.38	(1,081.05)	(956.65)	(3,075.82)	(524.43)	(1,788.69)	170.23	2,055.96
Extraordinary Items	28.82	(0.12)	8.18	(1.06)	(90.44)	(0.04)	(0.24)	0.22	1.01
NET INCOME	3.54	(1,619.35)	(5,357.38)	(4,375.92)	(5,451.49)	(626.88)	(8,753.26)	656.76	3,833.31
PROFITABILITY (Percent of Avg Assets Annualized)									
Interest Income	4.88	5.02	5.01	5.57	5.59	5.93	6.20	6.27	6.57
Interest Expense	1.84	2.08	2.33	2.64	2.68	3.17	3.58	3.67	3.80
NET INTEREST INCOME	3.04	2.94	2.68	2.93	2.91	2.77	2.61	2.60	2.76
Loss Provisions-Interest Bearing Assets	1.71	1.91	3.18	2.80	3.70	2.02	1.44	0.92	0.38
Noninterest Income	1.54	1.26	1.35	1.00	1.37	1.71	0.64	1.29	1.90
Mortgage Loan Servicing Fees	0.18	0.08	(0.01)	0.09	0.39	(0.04)	(0.01)	0.08	0.23
Other Fees and Charges	1.10	0.97	1.02	1.09	1.17	1.15	1.16	1.10	1.19
Other Noninterest Income	0.26	0.21	0.34	(0.17)	(0.19)	0.60	(0.51)	0.12	0.48
Noninterest Expense	2.72	2.57	3.04	2.94	2.80	2.77	4.59	2.75	2.72
G&A Expense	2.63	2.36	2.29	2.55	2.68	2.66	2.63	2.47	2.63
Goodwill Amortization	0.05	0.08	0.18	0.18	0.05	0.06	1.94	0.27	0.08
Loss Provisions-Noninterest Bearing Assets	0.03	0.12	0.57	0.21	0.06	0.04	0.03	0.01	0.01
Income Before Taxes & Extraordinary Items	0.16	(0.28)	(2.19)	(1.81)	(2.22)	(0.30)	(2.78)	0.22	1.57
Income Taxes	0.16	0.24	(0.37)	(0.32)	(0.81)	(0.14)	(0.47)	0.04	0.55
Extraordinary Items	0.01	0.00	0.00	0.00	(0.02)	0.00	0.00	0.00	0.00
NET INCOME	0.00	(0.53)	(1.82)	(1.48)	(1.43)	(0.17)	(2.31)	0.17	1.02

## STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007
NUMBER OF INSTITUTIONS:	794	801	810	818	829	831	827	831	836
<b>TOTAL ASSETS (\$ Billions)</b>	<b>\$1,097.93</b>	<b>\$1,224.53</b>	<b>\$1,197.26</b>	<b>\$1,181.61</b>	<b>\$1,511.88</b>	<b>\$1,515.28</b>	<b>\$1,508.35</b>	<b>\$1,570.50</b>	<b>\$1,503.42</b>
Cash and Noninterest-Earning Deposits	12.62	16.57	18.54	18.43	18.37	19.47	16.56	15.84	14.61
Investment Securities	157.18	162.14	121.11	98.86	105.66	107.76	115.29	122.18	87.97
Mortgage Backed Securities	142.70	151.80	166.30	167.15	199.09	202.27	207.58	196.76	195.75
1 - 4 Family Mortgages	437.66	528.47	521.90	541.79	749.08	748.23	740.78	795.65	765.39
First Liens	365.11	430.33	423.15	442.79	585.65	584.68	577.31	638.52	616.71
Home Equity Lines of Credit	54.22	65.56	64.52	62.97	119.66	118.14	116.72	110.66	106.28
Other Junior Liens	18.33	32.58	34.23	36.03	43.78	45.40	46.74	46.48	42.40
Multi family Mortgages	34.81	34.60	33.58	33.67	64.92	63.32	62.06	65.07	63.48
Nonresidential Mortgages	71.41	71.37	71.12	69.80	77.44	75.07	70.48	67.80	65.19
Construction Loans	22.18	24.24	26.30	27.75	33.34	33.88	34.08	33.90	33.36
Land Loans	14.20	15.22	15.77	16.57	18.36	18.82	19.08	18.89	18.34
Commercial Loans	59.93	63.62	62.69	56.84	59.07	60.34	56.97	54.46	56.62
Consumer Loans	71.19	75.05	81.01	76.05	88.04	84.68	87.52	83.29	91.14
Repossessed Assets, Net	4.54	4.22	3.99	3.89	5.05	4.12	2.99	2.47	1.90
Real Estate Held for Investment, Net	0.16	0.13	0.13	0.13	0.17	0.18	0.20	0.19	0.19
Office Premises & Equipment	8.11	8.19	8.39	8.61	11.20	11.35	11.32	11.49	11.47
Other Assets	77.90	87.91	83.16	78.66	106.57	102.12	95.19	111.22	105.45
Less: Contra Assets & Valuation Allowances	16.65	19.00	16.74	16.62	24.49	16.32	11.75	8.72	7.46
<b>TOTAL LIABILITIES AND CAPITAL (\$ Billions)</b>	<b>\$1,097.93</b>	<b>\$1,224.53</b>	<b>\$1,197.26</b>	<b>\$1,181.61</b>	<b>\$1,511.88</b>	<b>\$1,515.28</b>	<b>\$1,508.35</b>	<b>\$1,570.50</b>	<b>\$1,503.42</b>
<b>TOTAL DEPOSITS AND ESCROWS</b>	<b>721.81</b>	<b>752.42</b>	<b>732.15</b>	<b>726.91</b>	<b>929.16</b>	<b>913.36</b>	<b>891.47</b>	<b>954.78</b>	<b>948.49</b>
Deposits	714.46	745.89	726.95	721.31	916.63	900.60	879.31	941.32	933.56
Escrows	7.35	6.53	5.20	5.60	12.53	12.76	12.16	13.46	14.93
<b>BORROWINGS</b>	<b>245.98</b>	<b>329.96</b>	<b>336.99</b>	<b>327.61</b>	<b>420.79</b>	<b>427.91</b>	<b>442.56</b>	<b>419.31</b>	<b>355.92</b>
Advances From FHLB	140.67	195.23	209.76	242.04	298.00	308.81	302.23	291.30	214.94
Repurchase Agreements & FedFunds Purchased	42.95	59.80	64.91	48.30	46.34	43.54	55.33	57.18	68.26
Other Borrowings	62.36	74.92	62.32	37.28	76.45	75.56	85.00	70.83	72.72
Other Liabilities	17.11	23.07	21.20	18.28	31.12	36.96	34.71	36.84	36.56
Equity Capital	113.86	119.96	106.93	108.80	130.82	137.06	139.61	159.56	162.44
Capital Stock and Paid-In Capital	92.93	101.27	93.77	100.04	119.18	115.62	113.45	124.00	119.60
Unrealized Gains (Losses) AFS Securities	(2.80)	(4.95)	(9.63)	(9.04)	(8.89)	(7.05)	(1.98)	(1.70)	(1.88)
Retained Earnings	24.41	24.43	24.78	19.03	21.63	30.03	28.83	38.08	45.33
Noncontrolling Interests in Cons. Subs.	0.83	0.87	N/A	N/A	N/A	N/A	N/A	N/A	N/A

## STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007
NUMBER OF INSTITUTIONS:	794	801	810	818	829	831	827	831	836

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.15	1.35	1.55	1.56	1.22	1.29	1.10	1.01	0.97
Investment Securities	14.32	13.24	10.12	8.37	6.99	7.11	7.64	7.78	5.85
Mortgage Backed Securities	13.00	12.40	13.89	14.15	13.17	13.35	13.76	12.53	13.02
1 - 4 Family Mortgages	39.86	43.16	43.59	45.85	49.55	49.38	49.11	50.66	50.91
First Liens	33.25	35.14	35.34	37.47	38.74	38.59	38.27	40.66	41.02
Home Equity Lines of Credit	4.94	5.35	5.39	5.33	7.91	7.80	7.74	7.05	7.07
Other Junior Liens	1.67	2.66	2.86	3.05	2.90	3.00	3.10	2.96	2.82
Multi family Mortgages	3.17	2.83	2.81	2.85	4.29	4.18	4.11	4.14	4.22
Nonresidential Mortgages	6.50	5.83	5.94	5.91	5.12	4.95	4.67	4.32	4.34
Construction Loans	2.02	1.98	2.20	2.35	2.21	2.24	2.26	2.16	2.22
Land Loans	1.29	1.24	1.32	1.40	1.21	1.24	1.26	1.20	1.22
Commercial Loans	5.46	5.20	5.24	4.81	3.91	3.98	3.78	3.47	3.77
Consumer Loans	6.48	6.13	6.77	6.44	5.82	5.59	5.80	5.30	6.06
Repossessed Assets, Net	0.41	0.34	0.33	0.33	0.33	0.27	0.20	0.16	0.13
Real Estate Held for Investment, Net	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Office Premises & Equipment	0.74	0.67	0.70	0.73	0.74	0.75	0.75	0.73	0.76
Other Assets	7.09	7.18	6.95	6.66	7.05	6.74	6.31	7.08	7.01
Less: Contra Assets & Valuation Allowances	1.52	1.55	1.40	1.41	1.62	1.08	0.78	0.56	0.50

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	65.74	61.45	61.15	61.52	61.46	60.28	59.10	60.79	63.09
Deposits	65.07	60.91	60.72	61.04	60.63	59.43	58.30	59.94	62.10
Escrows	0.67	0.53	0.43	0.47	0.83	0.84	0.81	0.86	0.99
BORROWINGS	22.40	26.95	28.15	27.73	27.83	28.24	29.34	26.70	23.67
Advances From FHLB	12.81	15.94	17.52	20.48	19.71	20.38	20.04	18.55	14.30
Repurchase Agreements & FedFunds Purchased	3.91	4.88	5.42	4.09	3.07	2.87	3.67	3.64	4.54
Other Borrowings	5.68	6.12	5.20	3.15	5.06	4.99	5.64	4.51	4.84
Other Liabilities	1.56	1.88	1.77	1.55	2.06	2.44	2.30	2.35	2.43
Equity Capital	10.37	9.80	8.93	9.21	8.65	9.05	9.26	10.16	10.80
Capital Stock and Paid-In Capital	8.46	8.27	7.83	8.47	7.88	7.63	7.52	7.90	7.96
Unrealized Gains (Losses) AFS Securities	(0.25)	(0.40)	(0.80)	(0.76)	(0.59)	(0.47)	(0.13)	(0.11)	(0.12)
Retained Earnings	2.22	2.00	2.07	1.61	1.43	1.98	1.91	2.42	3.02
Noncontrolling Interests in Cons. Subs.	0.08	0.07	N/A	N/A	N/A	N/A	N/A	N/A	N/A

STATEMENT OF CONDITION  
(Percent Change From Same Quarter Prior Year For Current Thrifts)

FOR THE QUARTER ENDING:	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007
NUMBER OF INSTITUTIONS:	794	801	810	818	829	831	827	831	836

TOTAL ASSETS (Percent Change)	6.70	6.30	7.22	(0.43)	3.65	4.20	9.63	14.42	10.71
Cash and Noninterest-Earning Deposits	(3.35)	8.41	47.46	53.87	37.18	46.51	10.31	8.60	2.18
Investment Securities	83.70	79.09	27.22	0.31	24.06	5.27	32.98	41.39	8.08
Mortgage Backed Securities	(10.32)	(14.06)	(6.91)	0.45	4.29	13.68	28.42	17.65	15.07
1 - 4 Family Mortgages	0.58	0.27	1.94	(6.35)	(0.67)	(1.34)	3.42	9.07	5.07
First Liens	0.26	0.97	2.67	(7.81)	(3.61)	(5.77)	(3.76)	4.53	(0.19)
Home Equity Lines of Credit	10.63	6.66	8.33	7.28	14.21	29.70	47.68	39.71	40.61
Other Junior Liens	(16.66)	(17.24)	(14.99)	(8.77)	4.67	(2.99)	24.93	17.80	21.03
Multi family Mortgages	7.94	10.76	14.59	3.74	4.16	0.31	(4.94)	0.83	9.43
Nonresidential Mortgages	4.22	6.23	18.51	18.95	23.26	23.27	17.33	14.83	26.15
Construction Loans	(16.73)	(11.18)	(0.78)	1.85	4.09	8.72	9.94	8.12	11.62
Land Loans	(12.07)	(9.91)	(5.24)	0.19	5.53	12.99	15.73	15.62	16.55
Commercial Loans	6.12	7.92	18.39	9.36	13.18	26.16	22.69	26.17	35.24
Consumer Loans	(7.83)	(0.61)	5.14	5.26	9.86	8.35	22.06	16.27	17.19
Repossessed Assets, Net	113.32	86.53	143.44	171.66	170.96	180.76	140.59	123.24	85.26
Real Estate Held for Investment, Net	22.44	(4.81)	(5.20)	(21.90)	4.16	10.37	8.14	(1.71)	6.54
Office Premises & Equipment	(2.82)	(2.68)	5.09	5.06	1.11	3.76	1.94	5.40	8.67
Other Assets	31.93	34.64	52.78	14.24	4.70	3.56	(3.83)	34.15	26.19
Less: Contra Assets & Valuation Allowances	54.01	77.10	99.36	152.90	257.21	142.94	84.89	38.13	12.85

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	6.70	6.30	7.22	(0.43)	3.65	4.20	9.63	14.42	10.71
TOTAL DEPOSITS AND ESCROWS	12.89	8.65	10.49	0.04	1.31	(0.51)	5.65	14.13	17.36
Deposits	12.66	8.51	10.48	0.01	1.58	(0.15)	6.08	14.92	18.19
Escrows	40.01	26.36	12.80	4.32	(15.03)	(20.80)	(18.25)	(22.85)	(18.54)
BORROWINGS	(10.74)	1.60	3.35	5.76	20.30	23.14	25.16	11.14	(10.04)
Advances From FHLB	(20.65)	(15.79)	(6.39)	7.71	40.87	40.04	36.86	24.19	(9.24)
Repurchase Agreements & FedFunds Purchased	(6.82)	38.70	35.71	(1.29)	(29.31)	(26.13)	(13.23)	(16.59)	(11.04)
Other Borrowings	19.41	50.40	15.11	3.18	5.16	11.03	23.21	(4.49)	(11.43)
Other Liabilities	0.02	(5.24)	(0.18)	(23.84)	(16.34)	(0.02)	1.33	16.14	17.52
Equity Capital	17.41	8.57	0.14	(14.02)	(16.40)	(10.62)	(4.19)	24.94	31.41
Capital Stock and Paid-In Capital	14.10	13.60	12.53	5.65	3.20	18.35	24.01	67.80	68.87
Unrealized Gains (Losses) AFS Securities	(56.53)	(16.17)	463.85	529.79	394.53	1,287.93	186.39	92.41	(21.15)
Retained Earnings	6.07	(14.63)	(4.00)	(44.18)	(50.18)	(47.17)	(48.16)	(31.19)	(18.33)
Noncontrolling Interests in Cons. Subs.	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

STRUCTURAL DATA AND LOAN ACTIVITY

FOR THE QUARTER ENDING:	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007
NUMBER OF INSTITUTIONS:	794	801	810	818	829	831	827	831	836

SELECTED STRUCTURAL DATA									
Number of New Thrifts	2	3	2	1	4	12	7	7	7
Consolidated Assets (\$ Billions)	11.26	16.61	0.09	0.38	1.82	9.58	19.52	1.57	0.89
Number of Conservatorships/Receiverships	3	1	2	4	0	0	0	1	0
Consolidated Assets (\$ Billions)	13.77	0.35	16.49	337.82	0.00	0.00	0.00	2.47	0.00
Number of Bank Charter Conversions	3	1	1	2	2	3	3	3	1
Consolidated Assets (\$ Billions)	117.28	0.13	0.31	0.21	0.14	11.71	3.25	18.37	5.28
Number of Bank Acquisitions	3	3	5	2	3	1	4	6	3
Consolidated Assets (\$ Billions)	1.61	0.11	2.00	0.26	0.68	0.08	4.84	4.22	2.46
Number of Thrift Mergers	0	6	2	3	1	2	4	1	4
Consolidated Assets (\$ Billions)	0.00	8.48	0.23	4.05	N/A	N/A	3.35	N/A	0.32

LOAN ACTIVITY (\$ Millions)									
Mortgage Pool Securities									
Total Purchases	\$24,390.63	\$23,098.67	\$26,421.82	\$55,114.99	\$76,069.43	\$71,422.09	\$77,309.55	\$64,450.15	\$99,213.94
Total Sales	13,465.90	37,057.64	16,238.33	50,636.66	64,308.94	58,934.62	61,545.18	52,520.38	76,344.64
Mortgage Originations	70,545.73	96,057.11	63,151.06	79,601.26	128,292.45	133,821.04	166,624.83	185,729.59	194,583.88
Construction Loans	3,296.22	3,132.20	4,074.65	5,008.93	6,013.00	6,084.08	7,443.43	8,110.61	8,449.58
1-4 Family Mortgages	1,686.08	1,634.53	2,150.27	2,752.03	3,349.49	3,509.25	4,389.28	5,217.26	5,729.74
Permanent Loans Secured by 1-4 Family Unit	62,400.85	88,113.42	52,476.70	66,098.73	107,495.24	115,326.18	143,930.41	165,086.50	173,321.58
Mortgage Refinancings	39,011.50	52,667.35	26,354.69	27,346.33	53,065.65	67,029.47	79,406.83	82,024.65	94,144.36
Mortgage Purchases	26,422.49	51,448.26	34,192.32	42,613.08	51,962.71	53,435.02	23,350.28	35,203.61	51,592.30
Secured by 1-4 Family Mortgages	25,784.02	50,702.39	32,967.66	41,295.71	50,223.26	51,860.52	21,530.32	31,822.66	47,593.53
Mortgage Sales	66,971.63	102,139.85	62,523.75	75,479.59	118,896.22	121,886.63	90,114.57	127,928.60	171,638.16
Secured by 1-4 Family Mortgages	66,059.08	101,222.55	61,305.35	73,524.65	116,371.83	119,147.64	85,731.60	123,249.02	166,482.83
Nonmortgage Originations and Purchases	80,727.47	92,826.85	100,823.99	104,271.25	114,179.62	106,661.21	109,014.76	99,088.57	104,293.80
Consumer Loans	37,532.13	33,962.89	45,586.33	45,238.82	51,243.05	45,672.49	52,801.37	47,162.81	48,491.41

OTHER INDICATORS (Percent Annualized)									
Asset Growth Rate	(1.90)	0.92	11.82	2.60	(1.16)	4.69	(17.98)	24.51	1.10
Cost of Funds	2.11	2.37	2.61	2.98	3.06	3.63	4.06	4.27	4.44
Asset Yield	5.42	5.57	5.46	6.16	6.23	6.54	6.82	6.73	7.22
Mortgage Portfolio Yield	5.68	5.82	5.50	6.19	6.22	6.52	6.90	6.85	6.98
Earnings Efficiency	104.60	104.07	103.82	104.49	104.02	105.12	106.19	106.52	107.74
Operating Efficiency	60.84	59.09	62.09	62.20	60.02	68.67	69.86	65.62	62.79



CAPITAL MEASURES

FOR THE QUARTER ENDING:	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007
NUMBER OF INSTITUTIONS:	794	801	810	818	829	831	827	831	836

CAPITAL COMPLIANCE	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007
Meet FDICIA Capital Standards	779	791	802	812	821	828	823	827	832
Percent of Thrifts	98.11	98.75	99.01	99.27	99.03	99.64	99.52	99.52	99.52
Consolidated Assets (\$ Billions)	\$1,076.69	\$1,208.63	\$1,175.53	\$1,176.71	\$1,480.29	\$1,515.13	\$1,508.01	\$1,570.10	\$1,500.64
Fail FDICIA Capital Standards	15	9	8	6	8	3	3	4	4
Percent of Thrifts	1.89	1.12	0.99	0.73	0.97	0.36	0.36	0.48	0.48
Consolidated Assets (\$ Billions)	\$21.24	\$15.73	\$21.73	\$4.90	\$31.59	\$0.15	\$0.35	\$0.39	\$2.78
Critically Undercapitalized	7	3	4	1	2	1	1	0	0
Percent of Thrifts	0.88	0.37	0.49	0.12	0.24	0.12	0.12	0.00	0.00
Consolidated Assets (\$ Billions)	\$14.76	\$13.80	\$14.83	\$0.35	\$0.27	\$0.04	\$0.16	\$0.00	\$0.00

CAPITAL RATIOS (Percent)	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007
Tangible Equity (\$ Billions)	\$98.72	\$104.86	\$99.56	\$101.73	\$122.62	\$127.86	\$125.17	\$125.62	\$129.50
Tangible Equity Ratio	9.12	8.67	8.35	8.64	8.17	8.51	8.41	8.20	8.83
Median Ratio	9.88	9.88	9.89	10.07	10.18	10.16	10.44	10.50	10.43
Tier 1 Capital (\$ Billions)	\$98.72	\$104.87	\$99.56	\$101.76	\$122.81	\$128.18	\$124.48	\$125.96	\$129.86
Tier 1 Leverage Ratio	9.12	8.67	8.35	8.64	8.18	8.53	8.36	8.22	8.85
Median Ratio	9.88	9.88	9.89	10.07	10.18	10.16	10.44	10.50	10.43
Tier 1 Risk-based Capital Ratio	14.38	13.48	12.75	13.44	12.11	12.60	12.36	12.31	13.00
Median Ratio	16.14	16.16	16.02	16.38	16.58	17.04	17.25	17.21	17.34
Risk-based Capital (\$ Billions)	\$105.91	\$112.80	\$108.85	\$110.61	\$140.15	\$145.23	\$141.93	\$140.86	\$144.01
Total Risk-based Capital Ratio	15.61	14.69	14.05	14.73	14.09	14.56	14.39	14.04	14.75
Median Ratio	16.96	17.03	16.76	17.23	17.51	17.78	18.07	18.03	18.16

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007
NUMBER OF INSTITUTIONS:	794	801	810	818	829	831	827	831	836
<b>LOANS 30-89 DAYS DELINQUENT (\$ Millions)</b>									
Total Including Repurchased GNMA Loans	\$16,496.77	\$21,057.70	\$20,873.28	\$17,054.49	\$21,309.42	\$20,193.10	\$20,598.19	\$18,223.59	\$14,127.94
Repurchased GNMA Loans	903.23	775.11	914.80	900.56	770.15	680.26	568.43	565.75	528.52
Total Excluding Repurchased GNMA Loans	15,593.54	20,282.60	19,958.47	16,153.92	20,539.27	19,512.85	20,029.76	17,657.84	13,599.42
<b>Mortgage Loans</b>									
Construction & Land Loans	1,260.69	1,701.08	1,469.56	1,305.27	1,147.76	1,287.79	1,302.88	1,224.39	666.77
Nonresidential Mortgages	1,053.99	1,083.67	911.84	583.97	486.58	558.56	442.43	407.18	333.90
Multi Family Mortgages	398.98	378.81	379.82	264.29	315.50	274.76	163.80	191.86	182.78
1-4 Family Mortgages	11,671.19	15,582.35	15,466.94	12,801.70	17,173.85	16,046.42	16,677.25	14,662.73	11,273.42
First Liens	10,671.81	13,795.33	13,419.95	11,271.70	14,692.69	13,398.03	13,930.95	12,481.54	9,697.84
Home Equity Lines of Credit	637.47	1,036.24	1,210.35	918.45	1,711.08	1,901.13	1,767.80	1,321.33	957.37
Other Junior Liens	361.91	750.77	836.65	611.55	770.09	747.26	978.49	859.87	618.21
<b>Nonmortgage Loans and Leases</b>									
Commercial Loans	635.41	795.10	950.86	614.20	595.29	622.10	539.81	474.97	451.34
Consumer Loans	1,476.51	1,516.70	1,694.25	1,485.05	1,590.43	1,403.49	1,472.02	1,262.46	1,219.72
<b>NONCURRENT LOANS (\$ Millions)</b>									
Total Including Repurchased GNMA Loans	\$34,090.77	\$36,753.56	\$26,460.13	\$24,515.21	\$35,480.49	\$27,041.87	\$22,034.04	\$16,235.27	\$12,454.60
Repurchased GNMA Loans	2,133.93	1,715.24	1,713.69	1,391.99	1,176.84	970.54	828.00	761.27	793.75
Total Excluding Repurchased GNMA Loans	31,956.84	35,038.33	24,746.43	23,123.22	34,303.65	26,071.33	21,206.04	15,474.00	11,660.84
<b>Mortgage Loans</b>									
Construction & Land Loans	4,561.77	4,548.66	3,473.67	3,443.58	3,716.51	3,166.82	2,457.88	1,433.31	914.42
Nonresidential Mortgages	1,809.87	1,448.21	1,034.33	749.98	693.34	603.31	496.12	462.47	442.98
Multi Family Mortgages	686.11	538.44	402.36	312.41	426.06	314.91	269.08	242.02	186.11
1-4 Family Mortgages	24,122.38	27,201.26	19,269.86	18,369.39	28,692.26	21,322.75	17,380.29	12,844.82	9,670.28
First Liens	22,868.60	25,121.14	18,111.12	17,199.34	24,639.43	18,682.57	14,971.53	11,333.39	8,591.10
Home Equity Lines of Credit	756.04	1,212.54	603.84	638.71	3,030.69	1,897.60	1,459.13	986.99	724.51
Other Junior Liens	497.74	867.57	554.90	531.34	1,022.13	742.58	949.64	524.44	354.67
<b>Nonmortgage Loans and Leases</b>									
Commercial Loans	1,688.66	1,681.38	1,146.82	753.10	823.56	688.94	543.96	468.50	488.36
Consumer Loans	1,221.98	1,335.62	1,133.10	886.75	1,128.78	945.15	886.71	784.16	752.46
<b>NET CHARGE-OFFS (\$ Millions)</b>									
Mortgage Loans	\$3,448.91	\$3,273.73	\$5,699.51	\$4,232.57	\$5,682.68	\$3,541.06	\$2,273.13	\$1,689.89	\$1,167.78
Construction & Land Loans	546.01	303.68	572.65	548.57	397.00	283.22	158.51	129.89	22.23
Nonresidential Mortgages	122.18	222.48	132.69	55.96	35.65	23.22	26.68	7.71	8.35
Multi Family Mortgages	89.35	84.53	52.05	37.92	15.42	6.32	8.55	3.19	4.30
1-4 Family Mortgages	1,279.64	1,372.59	1,315.29	1,293.91	3,918.63	2,349.17	1,138.89	569.56	312.57
First Liens	706.22	792.62	894.96	889.87	2,296.10	1,214.83	516.73	241.89	131.31
Home Equity Lines of Credit	358.97	349.93	242.97	262.96	1,163.48	778.23	405.90	206.59	106.86
Other Junior Liens	214.45	230.04	177.36	141.08	459.06	356.11	216.25	121.08	74.40
<b>Nonmortgage Loans and Leases</b>									
Commercial Loans	652.13	612.05	584.04	471.07	332.48	251.24	213.98	162.41	174.20
Consumer Loans	1,034.60	933.37	863.70	738.62	812.00	803.09	561.25	752.84	619.68
Reposessed Assets	80.53	123.12	189.71	133.11	242.99	161.33	102.51	57.04	37.36
Other	(355.53)	(378.09)	1,989.39	953.40	(71.49)	(336.52)	62.76	7.24	(10.91)
<b>REPOSSESSED ASSETS, NET (\$ Millions)</b>									
Construction & Land Loans	\$4,539.83	\$4,215.33	\$3,994.41	\$3,889.95	\$5,052.74	\$4,117.05	\$2,989.85	\$2,470.03	\$1,901.29
Nonresidential Mortgages	1,570.23	1,248.91	1,008.17	694.06	612.13	472.43	249.59	198.00	157.27
Multi Family Mortgages	280.31	243.80	168.39	142.18	116.73	114.70	102.34	94.02	84.87
1-4 Family Mortgages	109.44	95.19	87.83	52.82	83.67	39.22	42.02	26.29	15.23
Other	2,209.67	2,283.18	2,440.14	2,841.63	4,041.83	3,359.45	2,467.90	2,055.95	1,571.04
	370.18	344.25	289.89	159.26	198.39	131.26	128.01	95.76	72.88

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007
NUMBER OF INSTITUTIONS:	794	801	810	818	829	831	827	831	836
<b>LOANS 30-89 DAYS DELINQUENT (% Total Assets)</b>									
Total Including Repurchased GNMA Loans	1.50	1.72	1.74	1.44	1.41	1.33	1.37	1.16	0.94
Repurchased GNMA Loans	0.08	0.06	0.08	0.08	0.05	0.04	0.04	0.04	0.04
Total Excluding Repurchased GNMA Loans	1.42	1.66	1.67	1.37	1.36	1.29	1.33	1.12	0.90
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	3.47	4.31	3.49	2.94	2.22	2.44	2.45	2.32	1.29
Nonresidential Mortgages	1.48	1.52	1.28	0.84	0.63	0.74	0.63	0.60	0.51
Multi Family Mortgages	1.15	1.09	1.13	0.78	0.49	0.43	0.26	0.29	0.29
1-4 Family Mortgages	2.67	2.95	2.96	2.36	2.29	2.14	2.25	1.84	1.47
First Liens	2.92	3.21	3.17	2.55	2.51	2.29	2.41	1.95	1.57
Home Equity Lines of Credit	1.18	1.58	1.88	1.46	1.43	1.61	1.51	1.19	0.90
Other Junior Liens	1.97	2.30	2.44	1.70	1.76	1.65	2.09	1.85	1.46
Nonmortgage Loans and Leases									
Commercial Loans	1.06	1.25	1.52	1.08	1.01	1.03	0.95	0.87	0.80
Consumer Loans	2.07	2.02	2.09	1.95	1.81	1.66	1.68	1.52	1.34
<b>NONCURRENT LOANS (% Total Assets)</b>									
Total Including Repurchased GNMA Loans	3.11	3.00	2.21	2.07	2.35	1.78	1.46	1.03	0.83
Repurchased GNMA Loans	0.19	0.14	0.14	0.12	0.08	0.06	0.05	0.05	0.05
Total Excluding Repurchased GNMA Loans	2.91	2.86	2.07	1.96	2.27	1.72	1.41	0.99	0.78
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	12.54	11.53	8.26	7.77	7.19	6.01	4.62	2.72	1.77
Nonresidential Mortgages	2.53	2.03	1.45	1.07	0.90	0.80	0.70	0.68	0.68
Multi Family Mortgages	1.97	1.56	1.20	0.93	0.66	0.50	0.43	0.37	0.29
1-4 Family Mortgages	5.51	5.15	3.69	3.39	3.83	2.85	2.35	1.61	1.26
First Liens	6.26	5.84	4.28	3.88	4.21	3.20	2.59	1.77	1.39
Home Equity Lines of Credit	1.39	1.85	0.94	1.01	2.53	1.61	1.25	0.89	0.68
Other Junior Liens	2.72	2.66	1.62	1.47	2.33	1.64	2.03	1.13	0.84
Nonmortgage Loans and Leases									
Commercial Loans	2.82	2.64	1.83	1.32	1.39	1.14	0.95	0.86	0.86
Consumer Loans	1.72	1.78	1.40	1.17	1.28	1.12	1.01	0.94	0.83
<b>NET CHARGE-OFFS (% Total Assets)</b>									
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.50	0.77	1.36	1.24	0.77	0.54	0.30	0.25	0.04
Nonresidential Mortgages	0.17	0.31	0.19	0.08	0.05	0.03	0.04	0.01	0.01
Multi Family Mortgages	0.26	0.24	0.15	0.11	0.02	0.01	0.01	0.00	0.01
1-4 Family Mortgages	0.29	0.26	0.25	0.24	0.52	0.31	0.15	0.07	0.04
First Liens	0.19	0.18	0.21	0.20	0.39	0.21	0.09	0.04	0.02
Home Equity Lines of Credit	0.66	0.53	0.38	0.42	0.97	0.66	0.35	0.19	0.10
Other Junior Liens	1.17	0.71	0.52	0.39	1.05	0.78	0.46	0.26	0.18
Nonmortgage Loans and Leases									
Commercial Loans	1.09	0.96	0.93	0.83	0.56	0.42	0.38	0.30	0.31
Consumer Loans	1.45	1.24	1.07	0.97	0.92	0.95	0.64	0.90	0.68
Repossessed Assets	1.77	2.92	4.75	3.42	4.81	3.92	3.43	2.31	1.97
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>REPOSSESSED ASSETS, NET (% Total Assets)</b>									
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans	4.32	3.16	2.40	1.57	1.18	0.90	0.47	0.38	0.30
Nonresidential Mortgages	0.39	0.34	0.24	0.20	0.15	0.15	0.15	0.14	0.13
Multi Family Mortgages	0.31	0.28	0.26	0.16	0.13	0.06	0.07	0.04	0.02
1-4 Family Mortgages	0.50	0.43	0.47	0.52	0.54	0.45	0.33	0.26	0.21
Other	0.48	0.39	0.35	0.20	0.19	0.13	0.13	0.09	0.07

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007
NUMBER OF INSTITUTIONS:	794	801	810	818	829	831	827	831	836
<b>ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)</b>									
Real Estate Loans	\$580.26	\$673.90	\$668.68	\$689.59	\$943.13	\$939.32	\$926.48	\$981.32	\$945.77
Percent of Total Assets	52.85	55.03	55.85	58.36	62.38	61.99	61.42	62.48	62.91
Noncurrent Real Estate Loans									
Including Repurchased GNMA Loans	31.18	33.74	24.18	22.88	33.53	25.41	20.60	14.98	11.21
Percent of Total Assets	2.84	2.76	2.02	1.94	2.22	1.68	1.37	0.95	0.75
Excluding Repurchased GNMA Loans	29.05	32.02	22.47	21.48	32.35	24.44	19.78	14.22	10.42
Percent of Total Assets	2.65	2.61	1.88	1.82	2.14	1.61	1.31	0.91	0.69
Real Estate Owned	4.43	4.08	3.86	3.79	4.96	4.02	2.91	2.40	1.85
Percent of Total Assets	0.40	0.33	0.32	0.32	0.33	0.27	0.19	0.15	0.12
Troubled Real Estate Loans									
Including Repurchased GNMA Loans	35.61	37.81	28.05	26.66	38.49	29.43	23.51	17.38	13.06
Percent of Total Assets	3.24	3.09	2.34	2.26	2.55	1.94	1.56	1.11	0.87
Excluding Repurchased GNMA Loans	33.47	36.10	26.33	25.27	37.31	28.46	22.68	16.62	12.27
Percent of Total Assets	3.05	2.95	2.20	2.14	2.47	1.88	1.50	1.06	0.82
Valuation Allowances	19.32	21.69	19.06	18.71	26.20	17.25	12.25	9.07	7.64
Loss Coverage Ratio	18.06	16.87	15.16	15.40	14.48	14.27	14.20	15.06	15.55
Reserve Ratio	1.95	2.00	1.82	1.98	2.28	1.51	1.10	0.78	0.68
<b>ASSET QUALITY SUMMARY (% Total Assets)</b>									
Net Chargeoffs (Annualized)	1.26	1.07	1.90	1.43	1.50	0.93	0.60	0.43	0.31
Net Provisions for Losses (Annualized)	1.71	1.91	3.12	2.80	3.73	2.02	1.45	0.90	0.38
Valuation Allowances	1.76	1.77	1.59	1.58	1.73	1.14	0.81	0.58	0.51
Noncurrent Loans									
Including Repurchased GNMA Loans	3.11	3.00	2.21	2.07	2.35	1.78	1.46	1.03	0.83
Excluding Repurchased GNMA Loans	2.91	2.86	2.07	1.96	2.27	1.72	1.41	0.99	0.78
Reposessed Assets, Net (% Total Assets)	0.41	0.34	0.33	0.33	0.33	0.27	0.20	0.16	0.13
Troubled Assets									
Including Repurchased GNMA Loans	3.52	3.35	2.54	2.40	2.68	2.06	1.66	1.19	0.95
Excluding Repurchased GNMA Loans	3.32	3.21	2.40	2.29	2.60	1.99	1.60	1.14	0.90

SELECTED INDICATORS

BY FDICIA CATEGORY

SECOND QUARTER 2009:	WELL- CAPITALIZED	ADEQUATELY CAPITALIZED	UNDER- CAPITALIZED	SIGNIFICANTLY UNDER- CAPITALIZED	CRITICALLY UNDER- CAPITALIZED	INDUSTRY
NUMBER OF INSTITUTIONS:	764	15	3	5	7	794

Total Assets (\$ Billions)	\$1,053.07	\$23.62	\$1.29	\$5.19	\$14.76	\$1,097.93
Tier 1 Leverage Ratio (Percent)	9.47	4.81	6.14	2.94	(6.39)	9.12
Median Ratio	10.01	5.50	4.72	2.82	0.99	9.88
Total Risk-based Capital Ratio (Percent)	16.31	8.92	7.65	5.10	(6.75)	15.61
Median Ratio	17.41	9.04	7.67	4.51	2.80	16.96
Return on Average Assets (Percent Annualized)	0.21	(3.03)	(5.30)	(11.21)	(5.10)	0.00
Median Ratio	0.29	(3.02)	(5.33)	(12.21)	(5.11)	0.27
Net Interest Margin (Percent Annualized)	3.11	1.45	2.88	1.58	1.49	3.04
Median Ratio	2.94	2.19	2.71	1.27	1.52	2.92
Number of Profitable Thrifts	532	3	0	0	0	535
Profits (\$ Millions)	\$1,654.55	\$2.94	\$0.00	\$0.00	\$0.00	\$1,657.49
Number of Unprofitable Thrifts	232	12	3	5	7	259
Losses (\$ Millions)	(\$1,101.55)	(\$190.29)	(\$17.92)	(\$152.68)	(\$191.52)	(\$1,653.95)
Valuation Allowances (Percent of Total Assets)	1.66	5.03	2.01	5.19	2.73	1.76
Troubled Assets (Percent of Total Assets)	3.24	12.22	3.99	15.01	5.71	3.52
Asset Growth Rate (Percent Annualized)	(1.12)	(28.75)	(22.95)	(27.31)	0.57	(1.90)

BY PROBLEM THRIFTS

SECOND QUARTER 2009:	SAFETY AND SOUNDNESS COMPOSITE RATINGS 4 AND 5	COMPLIANCE COMPOSITE RATINGS 4 AND 5
NUMBER OF INSTITUTIONS:	40	4

STATEMENT OF OPERATIONS  
BY REGION

SECOND QUARTER 2009:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	175	192	253	174	794
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	0.12	(0.54)	(0.68)	0.39	0.00
Median Ratio	0.31	0.13	0.21	0.48	0.27
Return on Average Equity (Annualized)	1.18	(5.39)	(7.26)	3.75	0.01
Median Ratio	2.85	0.93	1.78	4.23	2.22
Net Interest Margin (Annualized)	2.49	2.72	2.51	4.09	3.04
Median Ratio	2.92	2.86	2.85	3.23	2.92
Number of Profitable Thrifts	131	108	165	131	535
Percent Profitable	74.86	56.25	65.22	75.29	67.38
Profits (\$ Millions)	\$457.75	\$142.32	\$135.38	\$922.04	\$1,657.49
Number of Unprofitable Thrifts	44	84	88	43	259
Percent Unprofitable	25.14	43.75	34.78	24.71	32.62
Losses (\$ Millions)	(\$330.01)	(\$361.77)	(\$388.61)	(\$573.57)	(\$1,653.95)
EARNINGS (\$ Millions)					
Interest Income	\$4,838.70	\$1,729.15	\$1,831.46	\$5,009.08	\$13,408.38
Interest Expense	2,164.21	617.92	891.18	1,383.44	5,056.75
NET INTEREST INCOME	2,674.49	1,111.23	940.27	3,625.64	8,351.63
Loss Provisions-Interest Bearing Assets	836.75	869.37	621.93	2,369.24	4,697.28
Noninterest Income	519.21	609.08	814.45	2,297.53	4,240.27
Mortgage Loan Servicing Fees	122.50	27.02	140.25	209.94	499.71
Other Fees and Charges	474.72	416.09	482.46	1,659.58	3,032.86
Other Noninterest Income	(78.01)	165.97	191.75	428.01	707.71
Noninterest Expense	2,070.86	1,135.43	1,398.45	2,854.57	7,459.30
G&A Expense	1,982.39	1,084.40	1,351.72	2,811.35	7,229.86
Goodwill Amortization	39.30	45.63	20.96	44.97	150.86
Loss Provisions-Noninterest Bearing Assets	49.17	5.40	25.77	(1.76)	78.57
Income Before Taxes & Extraordinary Items	286.10	(284.50)	(265.65)	699.37	435.32
Income Taxes	140.39	(36.60)	(12.43)	350.81	442.17
Extraordinary Items	0.00	28.82	0.00	0.00	28.82
NET INCOME	127.74	(219.46)	(253.22)	348.48	3.54
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	4.50	4.23	4.89	5.64	4.88
Interest Expense	2.01	1.51	2.38	1.56	1.84
NET INTEREST INCOME	2.49	2.72	2.51	4.09	3.04
Loss Provisions-Interest Bearing Assets	0.78	2.13	1.66	2.67	1.71
Noninterest Income	0.48	1.49	2.18	2.59	1.54
Mortgage Loan Servicing Fees	0.11	0.07	0.37	0.24	0.18
Other Fees and Charges	0.44	1.02	1.29	1.87	1.10
Other Noninterest Income	(0.07)	0.41	0.51	0.48	0.26
Noninterest Expense	1.92	2.78	3.74	3.22	2.72
G&A Expense	1.84	2.65	3.61	3.17	2.63
Goodwill Amortization	0.04	0.11	0.06	0.05	0.05
Loss Provisions-Noninterest Bearing Assets	0.05	0.01	0.07	0.00	0.03
Income Before Taxes & Extraordinary Items	0.27	(0.70)	(0.71)	0.79	0.16
Income Taxes	0.13	(0.09)	(0.03)	0.40	0.16
Extraordinary Items	0.00	0.07	0.00	0.00	0.01
NET INCOME	0.12	(0.54)	(0.68)	0.39	0.00

STATEMENT OF CONDITION  
BY REGION

SECOND QUARTER 2009:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	175	192	253	174	794

TOTAL ASSETS (\$ Billions)	\$431.32	\$164.02	\$148.59	\$354.00	\$1,097.93
Cash and Noninterest-Earning Deposits	3.93	3.38	1.61	3.70	12.62
Investment Securities	66.56	15.99	11.77	62.85	157.18
Mortgage Backed Securities	67.07	19.31	18.28	38.04	142.70
1 - 4 Family Mortgages	175.97	65.72	63.25	132.72	437.66
First Liens	155.03	50.18	49.18	110.73	365.11
Home Equity Lines of Credit	15.15	12.23	9.67	17.16	54.22
Other Junior Liens	5.79	3.31	4.40	4.83	18.33
Multi family Mortgages	16.65	1.77	4.84	11.54	34.81
Nonresidential Mortgages	30.05	14.40	14.60	12.37	71.41
Construction Loans	6.82	4.14	3.79	7.43	22.18
Land Loans	1.71	4.88	3.44	4.17	14.20
Commercial Loans	22.57	8.46	6.63	22.27	59.93
Consumer Loans	11.67	8.52	11.65	39.35	71.19
Reposessed Assets, Net	0.34	1.40	1.76	1.04	4.54
Real Estate Held for Investment, Net	0.02	0.04	0.05	0.05	0.16
Office Premises & Equipment	2.51	1.96	1.69	1.95	8.11
Other Assets	31.67	16.20	7.11	22.91	77.90
Less: Contra Assets & Valuation Allowances	6.22	2.14	1.90	6.38	16.65

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$431.32	\$164.02	\$148.59	\$354.00	\$1,097.93
TOTAL DEPOSITS AND ESCROWS	293.50	121.26	108.98	198.07	721.81
Deposits	291.88	120.27	106.45	195.86	714.46
Escrows	1.62	0.98	2.53	2.21	7.35
BORROWINGS	88.12	22.41	24.04	111.41	245.98
Advances From FHLB	45.41	13.27	17.67	64.33	140.67
Repurchase Agreements & FedFunds Purchased	27.33	7.85	4.23	3.54	42.95
Other Borrowings	15.38	1.29	2.14	43.55	62.36
Other Liabilities	6.68	2.04	1.72	6.67	17.11
Equity Capital	43.48	18.35	13.87	38.16	113.86
Capital Stock and Paid-In Capital	40.96	15.79	8.75	27.44	92.93
Unrealized Gains (Losses) AFS Securities	(2.41)	(0.25)	(0.16)	0.02	(2.80)
Retained Earnings	5.32	3.05	5.39	10.65	24.41
Noncontrolling Interests in Cons. Subs.	0.47	0.03	0.01	0.31	0.83

STATEMENT OF CONDITION  
BY REGION

SECOND QUARTER 2009:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	175	192	253	174	794

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	0.91	2.06	1.09	1.04	1.15
Investment Securities	15.43	9.75	7.92	17.75	14.32
Mortgage Backed Securities	15.55	11.78	12.30	10.74	13.00
1 - 4 Family Mortgages	40.80	40.07	42.56	37.49	39.86
First Liens	35.94	30.59	33.10	31.28	33.25
Home Equity Lines of Credit	3.51	7.46	6.51	4.85	4.94
Other Junior Liens	1.34	2.02	2.96	1.36	1.67
Multi family Mortgages	3.86	1.08	3.26	3.26	3.17
Nonresidential Mortgages	6.97	8.78	9.82	3.50	6.50
Construction Loans	1.58	2.52	2.55	2.10	2.02
Land Loans	0.40	2.97	2.32	1.18	1.29
Commercial Loans	5.23	5.16	4.46	6.29	5.46
Consumer Loans	2.70	5.19	7.84	11.12	6.48
Reposessed Assets, Net	0.08	0.85	1.18	0.29	0.41
Real Estate Held for Investment, Net	0.00	0.02	0.04	0.01	0.01
Office Premises & Equipment	0.58	1.20	1.14	0.55	0.74
Other Assets	7.34	9.88	4.79	6.47	7.09
Less: Contra Assets & Valuation Allowances	1.44	1.30	1.28	1.80	1.52

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	68.05	73.93	73.34	55.95	65.74
Deposits	67.67	73.33	71.64	55.33	65.07
Escrows	0.38	0.60	1.70	0.62	0.67
BORROWINGS	20.43	13.66	16.18	31.47	22.40
Advances From FHLB	10.53	8.09	11.89	18.17	12.81
Repurchase Agreements & FedFunds Purchased	6.34	4.79	2.84	1.00	3.91
Other Borrowings	3.57	0.79	1.44	12.30	5.68
Other Liabilities	1.55	1.24	1.16	1.88	1.56
Equity Capital	10.08	11.19	9.33	10.78	10.37
Capital Stock and Paid-In Capital	9.50	9.62	5.89	7.75	8.46
Unrealized Gains (Losses) AFS Securities	(0.56)	(0.15)	(0.11)	0.01	(0.25)
Retained Earnings	1.23	1.86	3.63	3.01	2.22
Noncontrolling Interests in Cons. Subs.	0.11	0.02	0.01	0.09	0.08



STATEMENT OF CONDITION  
BY REGION  
(Percent Change From Same Quarter Prior Year For Current Thrifts)

SECOND QUARTER 2009:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	175	192	253	174	794

TOTAL ASSETS (Percent Change)	3.54	13.48	4.66	8.62	6.70
Cash and Noninterest-Earning Deposits	(4.73)	1.71	(9.06)	(3.62)	(3.35)
Investment Securities	174.53	97.75	56.99	37.44	83.70
Mortgage Backed Securities	(27.47)	25.65	26.76	3.20	(10.32)
1 - 4 Family Mortgages	6.89	(2.67)	(4.55)	(2.95)	0.58
First Liens	7.44	(0.19)	(6.42)	(5.39)	0.26
Home Equity Lines of Credit	16.13	(5.70)	11.74	19.72	10.63
Other Junior Liens	(20.49)	(22.61)	(12.92)	(10.28)	(16.66)
Multi family Mortgages	2.66	15.43	6.24	16.19	7.94
Nonresidential Mortgages	(6.05)	14.69	11.98	12.99	4.22
Construction Loans	(7.79)	(24.50)	(19.38)	(17.95)	(16.73)
Land Loans	(7.76)	(5.26)	(25.22)	(8.23)	(12.07)
Commercial Loans	(14.79)	57.39	6.11	21.29	6.12
Consumer Loans	(20.55)	(31.81)	5.97	0.74	(7.83)
Repossessed Assets, Net	37.51	173.91	126.22	76.13	113.32
Real Estate Held for Investment, Net	25.58	(3.74)	2.23	103.50	22.44
Office Premises & Equipment	(4.67)	(7.27)	0.62	1.61	(2.82)
Other Assets	(0.29)	149.06	11.15	59.37	31.93
Less: Contra Assets & Valuation Allowances	182.81	41.57	83.58	5.29	54.01

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	3.54	13.48	4.66	8.62	6.70
TOTAL DEPOSITS AND ESCROWS	7.29	17.12	7.80	22.85	12.89
Deposits	7.23	17.09	7.02	22.59	12.66
Escrows	19.69	21.60	55.69	51.64	40.01
BORROWINGS	(7.21)	(17.07)	(5.92)	(12.99)	(10.74)
Advances From FHLB	(17.96)	(21.19)	(10.35)	(24.66)	(20.65)
Repurchase Agreements & FedFunds Purchased	(4.49)	(6.18)	(4.22)	(24.62)	(6.82)
Other Borrowings	39.74	(29.00)	49.98	14.69	19.41
Other Liabilities	10.28	25.70	19.70	(16.62)	0.02
Equity Capital	3.71	50.67	0.12	31.49	17.41
Capital Stock and Paid-In Capital	8.04	97.74	34.10	(5.49)	14.10
Unrealized Gains (Losses) AFS Securities	(53.71)	(42.26)	3.86	(102.78)	(56.53)
Retained Earnings	(45.71)	(36.41)	(29.25)	1,247.46	6.07
Noncontrolling Interests in Cons. Subs.	N/A	N/A	N/A	N/A	N/A

CAPITAL MEASURES  
BY REGION

SECOND QUARTER 2009:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	175	192	253	174	794

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	174	184	249	172	779
Percent of Thrifts	99.43	95.83	98.42	98.85	98.11
Consolidated Assets (\$ Billions)	\$431.30	\$158.58	\$147.36	\$339.45	\$1,076.69
Fail FDICIA Capital Standards	1	8	4	2	15
Percent of Thrifts	0.57	4.17	1.58	1.15	1.89
Consolidated Assets (\$ Billions)	\$0.01	\$5.44	\$1.24	\$14.55	\$21.24
Critically Undercapitalized	1	3	2	1	7
Percent of Thrifts	0.57	1.56	0.79	0.57	0.88
Consolidated Assets (\$ Billions)	\$0.01	\$0.67	\$0.62	\$13.46	\$14.76

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$38.38	\$13.16	\$13.09	\$34.09	\$98.72
Tangible Equity Ratio	9.02	8.29	8.86	9.75	9.12
Median Ratio	9.80	9.88	9.81	9.93	9.88
Tier 1 Capital (\$ Billions)	\$38.38	\$13.16	\$13.09	\$34.10	\$98.72
Tier 1 Leverage Ratio	9.02	8.29	8.86	9.75	9.12
Median Ratio	9.80	9.88	9.81	9.93	9.88
Tier 1 Risk-based Capital Ratio	15.40	13.50	12.96	14.27	14.38
Median Ratio	17.38	15.60	15.63	16.41	16.14
Risk-based Capital (\$ Billions)	\$42.03	\$14.17	\$14.10	\$35.61	\$105.91
Total Risk-based Capital Ratio	16.94	14.59	14.00	15.32	15.61
Median Ratio	18.16	16.66	16.22	17.18	16.96

ASSET QUALITY INDICATORS  
BY REGION

SECOND QUARTER 2009:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	175	192	253	174	794
<b>LOANS 30-89 DAYS DELINQUENT (\$ Millions)</b>					
Total Including Repurchased GNMA Loans	\$4,066.86	\$2,656.06	\$2,014.70	\$7,759.16	\$16,496.77
Repurchased GNMA Loans	1.75	128.52	2.30	770.67	903.23
Total Excluding Repurchased GNMA Loans	4,065.11	2,527.54	2,012.40	6,988.49	15,593.54
Mortgage Loans					
Construction & Land Loans	189.13	267.24	293.23	511.09	1,260.69
Nonresidential Mortgages	428.68	175.47	277.42	172.43	1,053.99
Multi Family Mortgages	220.05	49.62	62.76	66.56	398.98
1-4 Family Mortgages	2,647.18	1,998.89	1,059.85	5,965.28	11,671.19
First Liens	2,471.63	1,629.78	849.50	5,720.90	10,671.81
Home Equity Lines of Credit	75.25	245.44	133.07	183.72	637.47
Other Junior Liens	100.29	123.67	77.28	60.66	361.91
Nonmortgage Loans and Leases					
Commercial Loans	227.59	58.82	95.13	253.86	635.41
Consumer Loans	354.23	106.02	226.32	789.94	1,476.51
<b>NONCURRENT LOANS (\$ Millions)</b>					
Total Including Repurchased GNMA Loans	\$7,248.73	\$7,351.15	\$4,581.39	\$14,909.50	\$34,090.77
Repurchased GNMA Loans	3.70	402.27	5.37	1,722.59	2,133.93
Total Excluding Repurchased GNMA Loans	7,245.04	6,948.87	4,576.02	13,186.91	31,956.84
Mortgage Loans					
Construction & Land Loans	653.81	1,311.74	1,328.76	1,267.47	4,561.77
Nonresidential Mortgages	613.19	397.31	572.78	226.59	1,809.87
Multi Family Mortgages	365.26	89.03	138.78	93.04	686.11
1-4 Family Mortgages	4,942.10	5,407.00	2,264.94	11,508.34	24,122.38
First Liens	4,755.47	4,879.98	1,956.10	11,277.05	22,868.60
Home Equity Lines of Credit	87.91	367.39	185.44	115.31	756.04
Other Junior Liens	98.73	159.63	123.40	115.98	497.74
Nonmortgage Loans and Leases					
Commercial Loans	461.37	91.90	152.82	982.57	1,688.66
Consumer Loans	213.00	54.17	123.32	831.49	1,221.98
<b>NET CHARGE-OFFS (\$ Millions)</b>					
Mortgage Loans					
Construction & Land Loans	79.29	149.51	131.09	186.11	546.01
Nonresidential Mortgages	(32.23)	43.66	94.25	16.50	122.18
Multi Family Mortgages	64.28	7.70	9.78	7.60	89.35
1-4 Family Mortgages	168.83	524.42	241.02	345.37	1,279.64
First Liens	138.12	166.81	155.99	245.30	706.22
Home Equity Lines of Credit	8.94	238.94	56.52	54.58	358.97
Other Junior Liens	21.77	118.68	28.51	45.49	214.45
Nonmortgage Loans and Leases					
Commercial Loans	89.69	19.28	33.28	509.87	652.13
Consumer Loans	118.97	57.34	103.89	754.40	1,034.60
Reposessed Assets	2.22	3.52	47.97	26.82	80.53
Other	(135.78)	(158.85)	35.39	(96.30)	(355.53)
<b>REPOSSESSED ASSETS, NET (\$ Millions)</b>					
Construction & Land Loans	\$344.43	\$1,395.94	\$1,760.55	\$1,038.91	\$4,539.83
Nonresidential Mortgages	37.51	421.06	830.65	281.00	1,570.23
Multi Family Mortgages	43.73	66.61	125.99	43.98	280.31
1-4 Family Mortgages	4.07	30.92	55.89	18.55	109.44
Other	240.86	741.15	594.11	633.54	2,209.67
	18.25	136.19	153.91	61.83	370.18

ASSET QUALITY INDICATORS  
BY REGION

SECOND QUARTER 2009:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	175	192	253	174	794
<b>LOANS 30-89 DAYS DELINQUENT (% Total Assets)</b>					
Total Including Repurchased GNMA Loans	0.94	1.62	1.36	2.19	1.50
Repurchased GNMA Loans	0.00	0.08	0.00	0.22	0.08
Total Excluding Repurchased GNMA Loans	0.94	1.54	1.35	1.97	1.42
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	2.22	2.96	4.05	4.41	3.47
Nonresidential Mortgages	1.43	1.22	1.90	1.39	1.48
Multi Family Mortgages	1.32	2.81	1.30	0.58	1.15
1-4 Family Mortgages	1.50	3.04	1.68	4.49	2.67
First Liens	1.59	3.25	1.73	5.17	2.92
Home Equity Lines of Credit	0.50	2.01	1.38	1.07	1.18
Other Junior Liens	1.73	3.74	1.76	1.26	1.97
Nonmortgage Loans and Leases					
Commercial Loans	1.01	0.70	1.43	1.14	1.06
Consumer Loans	3.04	1.24	1.94	2.01	2.07
<b>NONCURRENT LOANS (% Total Assets)</b>					
Total Including Repurchased GNMA Loans	1.68	4.48	3.08	4.21	3.11
Repurchased GNMA Loans	0.00	0.25	0.00	0.49	0.19
Total Excluding Repurchased GNMA Loans	1.68	4.24	3.08	3.73	2.91
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	7.67	14.55	18.37	10.92	12.54
Nonresidential Mortgages	2.04	2.76	3.92	1.83	2.53
Multi Family Mortgages	2.19	5.04	2.87	0.81	1.97
1-4 Family Mortgages	2.81	8.23	3.58	8.67	5.51
First Liens	3.07	9.73	3.98	10.18	6.26
Home Equity Lines of Credit	0.58	3.00	1.92	0.67	1.39
Other Junior Liens	1.70	4.83	2.80	2.40	2.72
Nonmortgage Loans and Leases					
Commercial Loans	2.04	1.09	2.30	4.41	2.82
Consumer Loans	1.83	0.64	1.06	2.11	1.72
<b>NET CHARGE-OFFS (% Total Assets)</b>					
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.93	1.66	1.81	1.60	1.50
Nonresidential Mortgages	(0.11)	0.30	0.65	0.13	0.17
Multi Family Mortgages	0.39	0.44	0.20	0.07	0.26
1-4 Family Mortgages	0.10	0.80	0.38	0.26	0.29
First Liens	0.09	0.33	0.32	0.22	0.19
Home Equity Lines of Credit	0.06	1.95	0.58	0.32	0.66
Other Junior Liens	0.38	3.59	0.65	0.94	1.17
Nonmortgage Loans and Leases					
Commercial Loans	0.40	0.23	0.50	2.29	1.09
Consumer Loans	1.02	0.67	0.89	1.92	1.45
Repossessed Assets	0.64	0.25	2.72	2.58	1.77
Other	0.00	0.00	0.00	0.00	0.00
<b>REPOSSESSED ASSETS, NET (% Total Assets)</b>					
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	0.44	4.67	11.48	2.42	4.32
Nonresidential Mortgages	0.15	0.46	0.86	0.36	0.39
Multi Family Mortgages	0.02	1.75	1.15	0.16	0.31
1-4 Family Mortgages	0.14	1.13	0.94	0.48	0.50
Other	0.06	0.84	2.16	0.27	0.48

ASSET QUALITY INDICATORS  
BY REGION

SECOND QUARTER 2009:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	175	192	253	174	794
<b>ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)</b>					
Real Estate Loans	\$231.20	\$90.90	\$89.92	\$168.24	\$580.26
Percent of Total Assets	53.60	55.42	60.51	47.52	52.85
Noncurrent Real Estate Loans					
Including Repurchased GNMA Loans	6.57	7.21	4.31	13.10	31.18
Percent of Total Assets	1.52	4.39	2.90	3.70	2.84
Excluding Repurchased GNMA Loans	6.57	6.80	4.30	11.37	29.05
Percent of Total Assets	1.52	4.15	2.89	3.21	2.65
Real Estate Owned	0.33	1.38	1.74	0.98	4.43
Percent of Total Assets	0.08	0.84	1.17	0.28	0.40
Troubled Real Estate Loans					
Including Repurchased GNMA Loans	6.90	8.58	6.05	14.08	35.61
Percent of Total Assets	1.60	5.23	4.07	3.98	3.24
Excluding Repurchased GNMA Loans	6.90	8.18	6.04	12.35	33.47
Percent of Total Assets	1.60	4.99	4.07	3.49	3.05
Valuation Allowances	6.85	2.69	2.73	7.05	19.32
Loss Coverage Ratio	17.58	19.21	14.75	19.65	18.06
Reserve Ratio	1.25	2.01	1.78	2.82	1.95
<b>ASSET QUALITY SUMMARY (% Total Assets)</b>					
Net Chargeoffs (Annualized)	0.33	1.58	1.88	1.98	1.26
Net Provisions for Losses (Annualized)	0.78	2.12	1.67	2.68	1.71
Valuation Allowances	1.59	1.64	1.84	1.99	1.76
Noncurrent Loans					
Including Repurchased GNMA Loans	1.68	4.48	3.08	4.21	3.11
Excluding Repurchased GNMA Loans	1.68	4.24	3.08	3.73	2.91
Reposessed Assets, Net (% Total Assets)	0.08	0.85	1.18	0.29	0.41
Troubled Assets					
Including Repurchased GNMA Loans	1.76	5.33	4.27	4.51	3.52
Excluding Repurchased GNMA Loans	1.76	5.09	4.26	4.02	3.32

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	2nd Qtr 2009 Net Income (\$ Millions)	2nd Qtr 2008 Net Income (\$ Millions)
<b>NORTHEAST REGION</b>						
CONNECTICUT	10	23.11	18.45	3.59	31.14	70.83
DELAWARE	6	118.94	89.13	9.52	(154.40)	218.61
MAINE	7	1.45	1.10	0.15	0.70	2.95
MASSACHUSETTS	19	9.47	6.37	1.25	12.15	11.86
NEW HAMPSHIRE	6	2.59	1.85	0.29	3.63	3.31
NEW JERSEY	32	82.99	41.34	7.38	143.62	163.60
NEW YORK	46	97.65	71.39	10.73	224.16	(31.58)
PENNSYLVANIA	38	92.63	62.04	10.24	(118.80)	166.37
RHODE ISLAND	4	1.16	0.82	0.18	(15.80)	(11.21)
VERMONT	2	0.47	0.32	0.04	0.72	1.06
WEST VIRGINIA	5	0.84	0.69	0.12	0.62	1.20
<b>TOTAL</b>	<b>175</b>	<b>\$431.32</b>	<b>\$293.50</b>	<b>\$43.48</b>	<b>\$127.74</b>	<b>\$597.00</b>
<b>SOUTHEAST REGION</b>						
ALABAMA	10	6.01	4.71	0.44	(62.00)	(5.33)
DISTRICT OF COLUMBIA	1	0.18	0.16	0.01	(0.19)	(0.70)
FLORIDA	37	48.13	37.85	4.10	(98.72)	20.91
GEORGIA	19	6.93	4.96	0.79	(0.88)	10.57
KENTUCKY	19	2.87	2.08	0.32	3.92	4.23
MARYLAND	39	11.87	9.31	1.28	(25.22)	4.96
NORTH CAROLINA	15	4.93	3.67	0.69	3.78	5.73
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	22	8.30	6.02	0.81	36.19	9.38
TENNESSEE	15	5.02	3.88	0.69	7.76	8.83
VIRGIN ISLANDS	N/A	N/A	N/A	N/A	N/A	N/A
VIRGINIA	15	69.77	48.62	9.21	(84.09)	(84.39)
<b>TOTAL</b>	<b>192</b>	<b>\$164.02</b>	<b>\$121.26</b>	<b>\$18.35</b>	<b>(\$219.46)</b>	<b>(\$25.81)</b>

Second quarter 2008 net income data are based on thrifts held constant as of June 30, 2009.  
 Financial data as of June 30, 2009 unless otherwise noted.  
 Office of Thrift Supervision / August 2009

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	2nd Qtr 2009 Net Income (\$ Millions)	2nd Qtr 2008 Net Income (\$ Millions)
CENTRAL REGION						
ILLINOIS	46	27.70	19.11	2.80	(68.17)	(36.04)
INDIANA	40	9.55	7.25	0.99	(5.84)	2.23
IOWA	18	7.33	6.13	0.57	(20.74)	(19.02)
MICHIGAN	13	20.36	12.61	1.60	(59.29)	17.74
MINNESOTA	23	5.81	4.42	0.59	1.85	0.47
NEBRASKA	11	8.00	6.20	0.91	(25.91)	(12.86)
NORTH DAKOTA	2	1.46	1.22	0.15	3.35	2.75
OHIO	73	48.08	37.59	4.32	(84.82)	12.14
SOUTH DAKOTA	4	1.70	1.28	0.17	2.97	4.72
WISCONSIN	23	18.59	13.17	1.78	3.38	23.67
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TOTAL	253	\$148.59	\$108.98	\$13.87	(\$253.22)	(\$4.21)

Second quarter 2008 net income data are based on thrifts held constant as of June 30, 2009.  
 Financial data as of June 30, 2009 unless otherwise noted.  
 Office of Thrift Supervision / August 2009

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	2nd Qtr 2009 Net Income (\$ Millions)	2nd Qtr 2008 Net Income (\$ Millions)
WESTERN REGION						
ALASKA	1	0.19	0.16	0.02	0.21	(0.70)
ARIZONA	2	0.53	0.25	0.13	10.22	16.17
ARKANSAS	6	2.72	2.03	0.39	0.21	0.99
CALIFORNIA	23	43.38	25.75	4.06	179.65	11.65
COLORADO	10	3.46	2.76	0.30	(27.56)	4.14
GUAM	1	0.09	0.08	0.01	0.15	0.24
HAWAII	2	6.63	5.44	0.60	6.46	(15.53)
IDAHO	2	1.09	0.77	0.19	(0.48)	1.95
KANSAS	16	12.20	7.06	1.28	10.51	16.53
LOUISIANA	21	4.68	3.45	0.62	8.92	5.62
MISSISSIPPI	4	0.52	0.39	0.04	0.51	0.64
MISSOURI	28	11.74	9.35	1.21	10.98	(3.30)
MONTANA	3	0.37	0.26	0.04	1.12	1.05
NEVADA	4	97.23	41.32	9.13	204.60	(765.95)
NEW MEXICO	5	2.17	1.43	0.18	15.71	6.77
OKLAHOMA	5	15.27	8.39	0.91	30.96	70.59
OREGON	3	0.69	0.59	0.09	(0.01)	0.89
TEXAS	22	85.72	55.76	5.84	(67.31)	(91.70)
UTAH	6	48.67	21.62	11.08	(48.89)	50.20
WASHINGTON	7	16.11	10.77	1.96	11.81	38.84
WYOMING	3	0.55	0.44	0.07	0.71	0.50
TOTAL	174	\$354.00	\$198.07	\$38.16	\$348.48	(\$650.39)

UNITED STATES

TOTAL	794	\$1,097.93	\$721.81	\$113.86	\$3.54	(\$83.41)
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Second quarter 2008 net income data are based on thrifts held constant as of June 30, 2009.  
Financial data as of June 30, 2009 unless otherwise noted.  
Office of Thrift Supervision / August 2009



## STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	JUN 2009	JUN 2008	JUN 2007	JUN 2006	JUN 2005
NUMBER OF INSTITUTIONS:	794	829	836	854	870
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	0.00	(1.43)	1.02	1.11	1.18
Median Ratio	0.27	0.40	0.53	0.64	0.80
Return on Average Equity (Annualized)	0.01	(16.29)	9.54	11.93	12.79
Median Ratio	2.22	3.13	4.07	5.21	7.16
Net Interest Margin (Annualized)	3.04	2.91	2.76	2.80	2.85
Median Ratio	2.92	2.86	2.90	3.04	3.16
Number of Profitable Thrifts	535	618	710	774	812
Percent Profitable	67.38	74.55	84.93	90.63	93.33
Profits (\$ Millions)	\$1,657.49	\$1,662.27	\$4,117.80	\$4,323.20	\$4,072.61
Number of Unprofitable Thrifts	259	211	126	80	58
Percent Unprofitable	32.62	25.45	15.07	9.37	6.67
Losses (\$ Millions)	(\$1,653.95)	(\$7,113.76)	(\$284.49)	(\$116.33)	(\$38.55)
EARNINGS (\$ Millions)					
Interest Income	\$13,408.38	\$21,262.77	\$24,678.28	\$23,009.52	\$17,487.90
Interest Expense	5,056.75	10,184.95	14,291.35	12,336.66	7,767.74
NET INTEREST INCOME	8,351.63	11,077.83	10,386.94	10,672.86	9,720.16
Loss Provisions-Interest Bearing Assets	4,697.28	14,090.76	1,423.92	747.78	675.76
Noninterest Income	4,240.27	5,230.67	7,128.39	6,581.19	5,708.39
Mortgage Loan Servicing Fees	499.71	1,501.55	858.49	392.02	(47.63)
Other Fees and Charges	3,032.86	4,447.80	4,474.67	4,094.50	3,570.19
Other Noninterest Income	707.71	(718.68)	1,795.24	2,094.67	2,185.83
Noninterest Expense	7,459.30	10,654.60	10,203.15	9,998.58	8,495.13
G&A Expense	7,229.86	10,220.03	9,870.41	9,823.25	8,387.47
Goodwill Amortization	150.86	193.82	302.09	151.12	99.65
Loss Provisions-Noninterest Bearing Assets	78.57	240.75	30.66	24.21	8.01
Income Before Taxes & Extraordinary Items	435.32	(8,436.87)	5,888.26	6,507.69	6,257.65
Income Taxes	442.17	(3,075.82)	2,055.96	2,300.69	2,221.04
Extraordinary Items	28.82	(90.44)	1.01	(0.13)	(2.55)
NET INCOME	3.54	(5,451.49)	3,833.31	4,206.87	4,034.06
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	4.88	5.59	6.57	6.04	5.12
Interest Expense	1.84	2.68	3.80	3.24	2.27
NET INTEREST INCOME	3.04	2.91	2.76	2.80	2.85
Loss Provisions-Interest Bearing Assets	1.71	3.70	0.38	0.20	0.20
Noninterest Income	1.54	1.37	1.90	1.73	1.67
Mortgage Loan Servicing Fees	0.18	0.39	0.23	0.10	(0.01)
Other Fees and Charges	1.10	1.17	1.19	1.08	1.05
Other Noninterest Income	0.26	(0.19)	0.48	0.55	0.64
Noninterest Expense	2.72	2.80	2.72	2.63	2.49
G&A Expense	2.63	2.68	2.63	2.58	2.46
Goodwill Amortization	0.05	0.05	0.08	0.04	0.03
Loss Provisions-Noninterest Bearing Assets	0.03	0.06	0.01	0.01	0.00
Income Before Taxes & Extraordinary Items	0.16	(2.22)	1.57	1.71	1.83
Income Taxes	0.16	(0.81)	0.55	0.60	0.65
Extraordinary Items	0.01	(0.02)	0.00	0.00	0.00
NET INCOME	0.00	(1.43)	1.02	1.11	1.18

## STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 2009	JUN 2008	JUN 2007	JUN 2006	JUN 2005
NUMBER OF INSTITUTIONS:	794	829	836	854	870

TOTAL ASSETS (\$ Billions)	\$1,097.93	\$1,511.88	\$1,503.42	\$1,534.35	\$1,388.02
Cash and Noninterest-Earning Deposits	12.62	18.37	14.61	16.48	18.24
Investment Securities	157.18	105.66	87.97	70.14	59.78
Mortgage Backed Securities	142.70	199.09	195.75	174.78	158.89
1 - 4 Family Mortgages	437.66	749.08	765.39	865.45	789.15
First Liens	365.11	585.65	616.71	716.36	671.30
Home Equity Lines of Credit	54.22	119.66	106.28	92.85	87.22
Other Junior Liens	18.33	43.78	42.40	56.24	30.63
Multi family Mortgages	34.81	64.92	63.48	67.65	65.34
Nonresidential Mortgages	71.41	77.44	65.19	57.10	53.63
Construction Loans	22.18	33.34	33.36	31.79	27.03
Land Loans	14.20	18.36	18.34	16.50	12.50
Commercial Loans	59.93	59.07	56.62	46.00	43.93
Consumer Loans	71.19	88.04	91.14	89.92	79.98
Reposessed Assets, Net	4.54	5.05	1.90	1.07	0.72
Real Estate Held for Investment, Net	0.16	0.17	0.19	0.18	0.25
Office Premises & Equipment	8.11	11.20	11.47	11.30	10.74
Other Assets	77.90	106.57	105.45	92.84	74.50
Less: Contra Assets & Valuation Allowances	16.65	24.49	7.46	6.86	6.65

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$1,097.93	\$1,511.88	\$1,503.42	\$1,534.35	\$1,388.02
TOTAL DEPOSITS AND ESCROWS	721.81	929.16	948.49	883.43	800.66
Deposits	714.46	916.63	933.56	858.85	771.03
Escrows	7.35	12.53	14.93	24.58	29.64
BORROWINGS	245.98	420.79	355.92	473.68	432.75
Advances From FHLB	140.67	298.00	214.94	271.73	266.45
Repurchase Agreements & FedFunds Purchased	42.95	46.34	68.26	81.82	68.42
Other Borrowings	62.36	76.45	72.72	120.13	97.89
Other Liabilities	17.11	31.12	36.56	35.35	24.96
Equity Capital	113.86	130.82	162.44	141.89	129.65
Capital Stock and Paid-In Capital	92.93	119.18	119.60	85.34	74.22
Unrealized Gains (Losses) AFS Securities	(2.80)	(8.89)	(1.88)	(2.49)	0.33
Retained Earnings	24.41	21.63	45.33	59.09	55.85
Noncontrolling Interests in Cons. Subs.	0.83	N/A	N/A	N/A	N/A

## STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 2009	JUN 2008	JUN 2007	JUN 2006	JUN 2005
NUMBER OF INSTITUTIONS:	794	829	836	854	870

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.15	1.22	0.97	1.07	1.31
Investment Securities	14.32	6.99	5.85	4.57	4.31
Mortgage Backed Securities	13.00	13.17	13.02	11.39	11.45
1 - 4 Family Mortgages	39.86	49.55	50.91	56.41	56.85
First Liens	33.25	38.74	41.02	46.69	48.36
Home Equity Lines of Credit	4.94	7.91	7.07	6.05	6.28
Other Junior Liens	1.67	2.90	2.82	3.67	2.21
Multi family Mortgages	3.17	4.29	4.22	4.41	4.71
Nonresidential Mortgages	6.50	5.12	4.34	3.72	3.86
Construction Loans	2.02	2.21	2.22	2.07	1.95
Land Loans	1.29	1.21	1.22	1.08	0.90
Commercial Loans	5.46	3.91	3.77	3.00	3.16
Consumer Loans	6.48	5.82	6.06	5.86	5.76
Reposessed Assets, Net	0.41	0.33	0.13	0.07	0.05
Real Estate Held for Investment, Net	0.01	0.01	0.01	0.01	0.02
Office Premises & Equipment	0.74	0.74	0.76	0.74	0.77
Other Assets	7.09	7.05	7.01	6.05	5.37
Less: Contra Assets & Valuation Allowances	1.52	1.62	0.50	0.45	0.48

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	65.74	61.46	63.09	57.58	57.68
Deposits	65.07	60.63	62.10	55.97	55.55
Escrows	0.67	0.83	0.99	1.60	2.14
BORROWINGS	22.40	27.83	23.67	30.87	31.18
Advances From FHLB	12.81	19.71	14.30	17.71	19.20
Repurchase Agreements & FedFunds Purchased	3.91	3.07	4.54	5.33	4.93
Other Borrowings	5.68	5.06	4.84	7.83	7.05
Other Liabilities	1.56	2.06	2.43	2.30	1.80
Equity Capital	10.37	8.65	10.80	9.25	9.34
Capital Stock and Paid-In Capital	8.46	7.88	7.96	5.56	5.35
Unrealized Gains (Losses) AFS Securities	(0.25)	(0.59)	(0.12)	(0.16)	0.02
Retained Earnings	2.22	1.43	3.02	3.85	4.02
Noncontrolling Interests in Cons. Subs.	0.08	N/A	N/A	N/A	N/A

STATEMENT OF CONDITION  
(Percent Change From Same Quarter Prior Year For Current Thrifts)

FOR THE QUARTER ENDING:	JUN 2009	JUN 2008	JUN 2007	JUN 2006	JUN 2005
NUMBER OF INSTITUTIONS:	794	829	836	854	870

TOTAL ASSETS (Percent Change)	6.70	3.65	10.71	13.67	18.81
Cash and Noninterest-Earning Deposits	(3.35)	37.18	2.18	(6.90)	4.23
Investment Securities	83.70	24.06	8.08	21.56	(10.28)
Mortgage Backed Securities	(10.32)	4.29	15.07	14.22	10.95
1 - 4 Family Mortgages	0.58	(0.67)	5.07	10.54	26.13
First Liens	0.26	(3.61)	(0.19)	7.47	22.37
Home Equity Lines of Credit	10.63	14.21	40.61	7.32	50.17
Other Junior Liens	(16.66)	4.67	21.03	88.31	61.04
Multi family Mortgages	7.94	4.16	9.43	7.16	18.09
Nonresidential Mortgages	4.22	23.26	26.15	13.62	14.41
Construction Loans	(16.73)	4.09	11.62	23.96	19.47
Land Loans	(12.07)	5.53	16.55	39.11	42.46
Commercial Loans	6.12	13.18	35.24	10.03	18.20
Consumer Loans	(7.83)	9.86	17.19	32.33	9.62
Repossessed Assets, Net	113.32	170.96	85.26	56.91	(8.82)
Real Estate Held for Investment, Net	22.44	4.16	6.54	(20.00)	8.35
Office Premises & Equipment	(2.82)	1.11	8.67	9.01	13.39
Other Assets	31.93	4.70	26.19	27.64	10.53
Less: Contra Assets & Valuation Allowances	54.01	257.21	12.85	10.31	4.79

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	6.70	3.65	10.71	13.67	18.81
TOTAL DEPOSITS AND ESCROWS	12.89	1.31	17.36	12.75	17.37
Deposits	12.66	1.58	18.19	13.87	17.87
Escrows	40.01	(15.03)	(18.54)	(16.07)	5.77
BORROWINGS	(10.74)	20.30	(10.04)	13.99	20.94
Advances From FHLB	(20.65)	40.87	(9.24)	4.80	21.01
Repurchase Agreements & FedFunds Purchased	(6.82)	(29.31)	(11.04)	20.93	16.64
Other Borrowings	19.41	5.16	(11.43)	35.59	23.94
Other Liabilities	0.02	(16.34)	17.52	37.97	19.56
Equity Capital	17.41	(16.40)	31.41	12.22	20.80
Capital Stock and Paid-In Capital	14.10	3.20	68.87	18.15	21.95
Unrealized Gains (Losses) AFS Securities	(56.53)	394.53	(21.15)	(858.44)	(165.32)
Retained Earnings	6.07	(50.18)	(18.33)	8.24	16.98
Noncontrolling Interests in Cons. Subs.	N/A	N/A	N/A	N/A	N/A

CAPITAL MEASURES

FOR THE QUARTER ENDING:	JUN 2009	JUN 2008	JUN 2007	JUN 2006	JUN 2005
NUMBER OF INSTITUTIONS:	794	829	836	854	870

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	779	821	832	854	868
Percent of Thrifts	98.11	99.03	99.52	100.00	99.77
Consolidated Assets (\$ Billions)	\$1,076.69	\$1,480.29	\$1,500.64	\$1,534.35	\$1,387.98
Fail FDICIA Capital Standards	15	8	4	0	2
Percent of Thrifts	1.89	0.97	0.48	0.00	0.23
Consolidated Assets (\$ Billions)	\$21.24	\$31.59	\$2.78	\$0.00	\$0.04
Critically Undercapitalized	7	2	0	0	1
Percent of Thrifts	0.88	0.24	0.00	0.00	0.11
Consolidated Assets (\$ Billions)	\$14.76	\$0.27	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$98.72	\$122.62	\$129.50	\$123.02	\$110.27
Tangible Equity Ratio	9.12	8.17	8.83	8.13	8.07
Median Ratio	9.88	10.18	10.43	10.15	10.13
Tier 1 Capital (\$ Billions)	\$98.72	\$122.81	\$129.86	\$123.55	\$110.35
Tier 1 Leverage Ratio	9.12	8.18	8.85	8.16	8.07
Median Ratio	9.88	10.18	10.43	10.15	10.13
Tier 1 Risk-based Capital Ratio	14.38	12.11	13.00	12.37	12.67
Median Ratio	16.14	16.58	17.34	16.73	17.04
Risk-based Capital (\$ Billions)	\$105.91	\$140.15	\$144.01	\$135.98	\$122.13
Total Risk-based Capital Ratio	15.61	14.09	14.75	13.94	14.14
Median Ratio	16.96	17.51	18.16	17.61	17.80

## ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2009	JUN 2008	JUN 2007	JUN 2006	JUN 2005
NUMBER OF INSTITUTIONS:	794	829	836	854	870
LOANS 30-89 DAYS DELINQUENT (\$ Millions)					
Total Including Repurchased GNMA Loans	\$16,496.77	\$21,309.42	\$14,127.94	\$9,685.05	N/A
Repurchased GNMA Loans	903.23	770.15	528.52	1,006.07	N/A
Total Excluding Repurchased GNMA Loans	15,593.54	20,539.27	13,599.42	8,678.98	7,445.21
Mortgage Loans					
Construction & Land Loans	1,260.69	1,147.76	666.77	306.09	306.87
Nonresidential Mortgages	1,053.99	486.58	333.90	249.79	252.32
Multi Family Mortgages	398.98	315.50	182.78	90.31	90.23
1-4 Family Mortgages	11,671.19	17,173.85	11,273.42	7,560.51	5,332.33
First Liens	10,671.81	14,692.69	9,697.84	6,727.84	4,864.52
Home Equity Lines of Credit	637.47	1,711.08	957.37	432.09	254.86
Other Junior Liens	361.91	770.09	618.21	400.58	212.95
Nonmortgage Loans and Leases					
Commercial Loans	635.41	595.29	451.34	404.93	401.58
Consumer Loans	1,476.51	1,590.43	1,219.72	1,073.42	1,061.88
NONCURRENT LOANS (\$ Millions)					
Total Including Repurchased GNMA Loans	\$34,090.77	\$35,480.49	\$12,454.60	\$8,499.70	N/A
Repurchased GNMA Loans	2,133.93	1,176.84	793.75	2,344.92	N/A
Total Excluding Repurchased GNMA Loans	31,956.84	34,303.65	11,660.84	6,154.78	5,086.29
Mortgage Loans					
Construction & Land Loans	4,561.77	3,716.51	914.42	225.30	194.71
Nonresidential Mortgages	1,809.87	693.34	442.98	256.08	341.23
Multi Family Mortgages	686.11	426.06	186.11	105.84	57.75
1-4 Family Mortgages	24,122.38	28,692.26	9,670.28	6,792.32	3,493.88
First Liens	22,868.60	24,639.43	8,591.10	6,394.00	3,275.21
Home Equity Lines of Credit	756.04	3,030.69	724.51	216.23	115.94
Other Junior Liens	497.74	1,022.13	354.67	182.09	102.73
Nonmortgage Loans and Leases					
Commercial Loans	1,688.66	823.56	488.36	510.16	507.25
Consumer Loans	1,221.98	1,128.78	752.46	610.01	491.48
NET CHARGE-OFFS (\$ Millions)	\$3,448.91	\$5,682.68	\$1,167.78	\$693.40	\$705.14
Mortgage Loans					
Construction & Land Loans	546.01	397.00	22.23	6.54	8.46
Nonresidential Mortgages	122.18	35.65	8.35	5.12	2.19
Multi Family Mortgages	89.35	15.42	4.30	3.78	0.27
1-4 Family Mortgages	1,279.64	3,918.63	312.57	97.23	102.52
First Liens	706.22	2,296.10	131.31	61.55	78.27
Home Equity Lines of Credit	358.97	1,163.48	106.86	8.13	10.80
Other Junior Liens	214.45	459.06	74.40	27.56	13.45
Nonmortgage Loans and Leases					
Commercial Loans	652.13	332.48	174.20	100.10	163.09
Consumer Loans	1,034.60	812.00	619.68	442.14	369.64
Reposessed Assets	80.53	242.99	37.36	23.30	17.98
Other	(355.53)	(71.49)	(10.91)	15.19	40.99
REPOSSESSED ASSETS, NET (\$ Millions)	\$4,539.83	\$5,052.74	\$1,901.29	\$1,071.56	\$721.01
Construction & Land Loans	1,570.23	612.13	157.27	70.74	68.15
Nonresidential Mortgages	280.31	116.73	84.87	102.93	87.66
Multi Family Mortgages	109.44	83.67	15.23	15.64	8.26
1-4 Family Mortgages	2,209.67	4,041.83	1,571.04	705.40	525.41
Other	370.18	198.39	72.88	176.84	31.52

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2009	JUN 2008	JUN 2007	JUN 2006	JUN 2005
NUMBER OF INSTITUTIONS:	794	829	836	854	870
<b>LOANS 30-89 DAYS DELINQUENT (% Total Assets)</b>					
Total Including Repurchased GNMA Loans	1.50	1.41	0.94	0.63	N/A
Repurchased GNMA Loans	0.08	0.05	0.04	0.07	N/A
Total Excluding Repurchased GNMA Loans	1.42	1.36	0.90	0.57	0.54
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	3.47	2.22	1.29	0.63	0.78
Nonresidential Mortgages	1.48	0.63	0.51	0.44	0.47
Multi Family Mortgages	1.15	0.49	0.29	0.13	0.14
1-4 Family Mortgages	2.67	2.29	1.47	0.87	0.68
First Liens	2.92	2.51	1.57	0.94	0.72
Home Equity Lines of Credit	1.18	1.43	0.90	0.47	0.29
Other Junior Liens	1.97	1.76	1.46	0.71	0.70
Nonmortgage Loans and Leases					
Commercial Loans	1.06	1.01	0.80	0.88	0.91
Consumer Loans	2.07	1.81	1.34	1.19	1.33
<b>NONCURRENT LOANS (% Total Assets)</b>					
Total Including Repurchased GNMA Loans	3.11	2.35	0.83	0.55	N/A
Repurchased GNMA Loans	0.19	0.08	0.05	0.15	N/A
Total Excluding Repurchased GNMA Loans	2.91	2.27	0.78	0.40	0.37
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	12.54	7.19	1.77	0.47	0.49
Nonresidential Mortgages	2.53	0.90	0.68	0.45	0.64
Multi Family Mortgages	1.97	0.66	0.29	0.16	0.09
1-4 Family Mortgages	5.51	3.83	1.26	0.78	0.44
First Liens	6.26	4.21	1.39	0.89	0.49
Home Equity Lines of Credit	1.39	2.53	0.68	0.23	0.13
Other Junior Liens	2.72	2.33	0.84	0.32	0.34
Nonmortgage Loans and Leases					
Commercial Loans	2.82	1.39	0.86	1.11	1.15
Consumer Loans	1.72	1.28	0.83	0.68	0.61
<b>NET CHARGE-OFFS (% Total Assets)</b>					
Percent of Outstanding Loans by Loan Type:	0.31	0.38	0.08	0.05	0.05
Mortgage Loans					
Construction & Land Loans	1.50	0.77	0.04	0.01	0.02
Nonresidential Mortgages	0.17	0.05	0.01	0.01	0.00
Multi Family Mortgages	0.26	0.02	0.01	0.01	0.00
1-4 Family Mortgages	0.29	0.52	0.04	0.01	0.01
First Liens	0.19	0.39	0.02	0.01	0.01
Home Equity Lines of Credit	0.66	0.97	0.10	0.01	0.01
Other Junior Liens	1.17	1.05	0.18	0.05	0.04
Nonmortgage Loans and Leases					
Commercial Loans	1.09	0.56	0.31	0.22	0.37
Consumer Loans	1.45	0.92	0.68	0.49	0.46
Reposessed Assets	1.77	4.81	1.97	2.17	2.49
Other	0.00	0.00	0.00	0.00	0.00
<b>REPOSSESSED ASSETS, NET (% Total Assets)</b>					
Percent of Outstanding Loans by Loan Type:	0.41	0.33	0.13	0.07	0.05
Construction & Land Loans					
Construction & Land Loans	4.32	1.18	0.30	0.15	0.17
Nonresidential Mortgages	0.39	0.15	0.13	0.18	0.16
Multi Family Mortgages	0.31	0.13	0.02	0.02	0.01
1-4 Family Mortgages	0.50	0.54	0.21	0.08	0.07
Other	0.48	0.19	0.07	0.19	0.04

## ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2009	JUN 2008	JUN 2007	JUN 2006	JUN 2005
NUMBER OF INSTITUTIONS:	794	829	836	854	870
<b>ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)</b>					
Real Estate Loans	\$580.26	\$943.13	\$945.77	\$1,038.50	\$947.65
Percent of Total Assets	52.85	62.38	62.91	67.68	68.27
Noncurrent Real Estate Loans					
Including Repurchased GNMA Loans	31.18	33.53	11.21	7.38	N/A
Percent of Total Assets	2.84	2.22	0.75	0.48	N/A
Excluding Repurchased GNMA Loans	29.05	32.35	10.42	5.03	4.09
Percent of Total Assets	2.65	2.14	0.69	0.33	0.29
Real Estate Owned	4.43	4.96	1.85	1.05	0.69
Percent of Total Assets	0.40	0.33	0.12	0.07	0.05
Troubled Real Estate Loans					
Including Repurchased GNMA Loans	35.61	38.49	13.06	8.43	N/A
Percent of Total Assets	3.24	2.55	0.87	0.55	N/A
Excluding Repurchased GNMA Loans	33.47	37.31	12.27	6.08	4.78
Percent of Total Assets	3.05	2.47	0.82	0.40	0.34
Valuation Allowances	19.32	26.20	7.64	7.04	6.89
Loss Coverage Ratio	18.06	14.48	15.55	12.67	12.74
Reserve Ratio	1.95	2.28	0.68	0.58	0.62
<b>ASSET QUALITY SUMMARY (% Total Assets)</b>					
Net Chargeoffs (Annualized)	1.26	1.50	0.31	0.18	0.20
Net Provisions for Losses (Annualized)	1.71	3.73	0.38	0.19	0.19
Valuation Allowances	1.76	1.73	0.51	0.46	0.50
Noncurrent Loans					
Including Repurchased GNMA Loans	3.11	2.35	0.83	0.55	N/A
Excluding Repurchased GNMA Loans	2.91	2.27	0.78	0.40	0.37
Reposessed Assets, Net (% Total Assets)	0.41	0.33	0.13	0.07	0.05
Troubled Assets					
Including Repurchased GNMA Loans	3.52	2.68	0.95	0.62	N/A
Excluding Repurchased GNMA Loans	3.32	2.60	0.90	0.47	0.42



STATEMENT OF OPERATIONS  
BY ASSET SIZE

SECOND QUARTER 2009:	LESS THAN \$100 MILLION 244	\$100 MILLION TO \$1 BILLION 435	\$1 BILLION OR GREATER 115	INDUSTRY 794
NUMBER OF INSTITUTIONS:				
PROFITABILITY (Percent)				
Return on Average Assets (Annualized)	1.09	(0.34)	0.04	0.00
Median Ratio	0.25	0.26	0.32	0.27
Return on Average Equity (Annualized)	6.66	(3.17)	0.36	0.01
Median Ratio	1.78	2.25	3.46	2.22
Net Interest Margin (Annualized)	2.94	2.89	3.07	3.04
Median Ratio	2.99	2.90	2.98	2.92
Number of Profitable Thrifts	160	297	78	535
Percent Profitable	65.57	68.28	67.83	67.38
Profits (\$ Millions)	\$65.25	\$148.67	\$1,443.56	\$1,657.49
Number of Unprofitable Thrifts	84	138	37	259
Percent Unprofitable	34.43	31.72	32.17	32.62
Losses (\$ Millions)	(\$30.20)	(\$266.94)	(\$1,359.86)	(\$1,653.95)
EARNINGS (\$ Millions)				
Interest Income	\$159.87	\$1,759.28	\$11,498.55	\$13,408.38
Interest Expense	65.43	746.88	4,244.52	5,056.75
NET INTEREST INCOME	94.44	1,012.40	7,254.02	8,351.63
Loss Provisions-Interest Bearing Assets	18.02	317.10	4,372.22	4,697.28
Noninterest Income	239.68	342.02	3,658.28	4,240.27
Mortgage Loan Servicing Fees	0.78	17.78	481.15	499.71
Other Fees and Charges	236.14	287.14	2,509.58	3,032.86
Other Noninterest Income	2.76	37.10	667.55	707.71
Noninterest Expense	252.94	1,137.21	6,072.95	7,459.30
G&A Expense	249.65	1,099.54	5,884.46	7,229.86
Goodwill Amortization	2.63	23.14	125.10	150.86
Loss Provisions-Noninterest Bearing Assets	0.66	14.53	63.39	78.57
Income Before Taxes & Extraordinary Items	63.17	(99.88)	467.14	435.32
Income Taxes	28.12	18.33	393.88	442.17
Extraordinary Items	0.00	0.00	28.82	28.82
NET INCOME	35.05	(118.27)	83.70	3.54
PROFITABILITY (Percent of Avg Assets Annualized)				
Interest Income	4.98	5.02	4.86	4.88
Interest Expense	2.04	2.13	1.79	1.84
NET INTEREST INCOME	2.94	2.89	3.07	3.04
Loss Provisions-Interest Bearing Assets	0.56	0.91	1.85	1.71
Noninterest Income	7.47	0.98	1.55	1.54
Mortgage Loan Servicing Fees	0.02	0.05	0.20	0.18
Other Fees and Charges	7.36	0.82	1.06	1.10
Other Noninterest Income	0.09	0.11	0.28	0.26
Noninterest Expense	7.88	3.25	2.57	2.72
G&A Expense	7.78	3.14	2.49	2.63
Goodwill Amortization	0.08	0.07	0.05	0.05
Loss Provisions-Noninterest Bearing Assets	0.02	0.04	0.03	0.03
Income Before Taxes & Extraordinary Items	1.97	(0.29)	0.20	0.16
Income Taxes	0.88	0.05	0.17	0.16
Extraordinary Items	0.00	0.00	0.01	0.01
NET INCOME	1.09	(0.34)	0.04	0.00

STATEMENT OF CONDITION  
BY ASSET SIZE

SECOND QUARTER 2009:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	244	435	115	794
<hr/>				
TOTAL ASSETS (\$ Billions)	\$12.85	\$140.55	\$945.30	\$1,097.93
Cash and Noninterest-Earning Deposits	0.29	2.31	10.02	12.62
Investment Securities	2.02	14.96	140.20	157.18
Mortgage Backed Securities	1.42	15.30	125.98	142.70
1 - 4 Family Mortgages	5.90	56.74	375.65	437.66
First Liens	5.37	48.93	311.43	365.11
Home Equity Lines of Credit	0.28	5.12	48.82	54.22
Other Junior Liens	0.25	2.69	15.39	18.33
Multi family Mortgages	0.23	6.00	28.57	34.81
Nonresidential Mortgages	1.08	18.21	52.13	71.41
Construction Loans	0.26	4.62	17.29	22.18
Land Loans	0.23	4.34	9.63	14.20
Commercial Loans	0.40	5.88	53.79	59.93
Consumer Loans	0.33	4.35	66.51	71.19
Reposessed Assets, Net	0.05	1.03	3.46	4.54
Real Estate Held for Investment, Net	0.01	0.07	0.08	0.16
Office Premises & Equipment	0.26	2.42	5.42	8.11
Other Assets	0.44	5.41	72.05	77.90
Less: Contra Assets & Valuation Allowances	0.08	1.10	15.49	16.65
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TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$12.85	\$140.55	\$945.30	\$1,097.93
TOTAL DEPOSITS AND ESCROWS	9.71	107.31	605.45	721.81
Deposits	9.67	106.41	599.05	714.46
Escrows	0.04	0.90	6.41	7.35
BORROWINGS	0.89	16.91	228.18	245.98
Advances From FHLB	0.78	14.88	125.00	140.67
Repurchase Agreements & FedFunds Purchased	0.03	1.54	41.39	42.95
Other Borrowings	0.08	0.49	61.79	62.36
Other Liabilities	0.17	1.28	15.67	17.11
Equity Capital	2.08	15.05	96.82	113.86
Capital Stock and Paid-In Capital	0.85	5.94	86.21	92.93
Unrealized Gains (Losses) AFS Securities	0.00	(0.14)	(2.66)	(2.80)
Retained Earnings	1.24	9.36	13.83	24.41
Noncontrolling Interests in Cons. Subs.	0.00	0.00	0.83	0.83

STATEMENT OF CONDITION  
BY ASSET SIZE

SECOND QUARTER 2009:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	244	435	115	794

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	2.27	1.64	1.06	1.15
Investment Securities	15.71	10.64	14.83	14.32
Mortgage Backed Securities	11.07	10.89	13.33	13.00
1 - 4 Family Mortgages	45.90	40.37	39.74	39.86
First Liens	41.82	34.81	32.95	33.25
Home Equity Lines of Credit	2.14	3.64	5.16	4.94
Other Junior Liens	1.94	1.91	1.63	1.67
Multi family Mortgages	1.81	4.27	3.02	3.17
Nonresidential Mortgages	8.37	12.96	5.51	6.50
Construction Loans	2.05	3.29	1.83	2.02
Land Loans	1.77	3.09	1.02	1.29
Commercial Loans	3.15	4.19	5.69	5.46
Consumer Loans	2.60	3.09	7.04	6.48
Reposessed Assets, Net	0.40	0.74	0.37	0.41
Real Estate Held for Investment, Net	0.06	0.05	0.01	0.01
Office Premises & Equipment	2.02	1.72	0.57	0.74
Other Assets	3.42	3.85	7.62	7.09
Less: Contra Assets & Valuation Allowances	0.59	0.79	1.64	1.52

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	75.54	76.35	64.05	65.74
Deposits	75.21	75.71	63.37	65.07
Escrows	0.33	0.64	0.68	0.67
BORROWINGS	6.95	12.03	24.14	22.40
Advances From FHLB	6.07	10.59	13.22	12.81
Repurchase Agreements & FedFunds Purchased	0.22	1.09	4.38	3.91
Other Borrowings	0.66	0.35	6.54	5.68
Other Liabilities	1.29	0.91	1.66	1.56
Equity Capital	16.22	10.71	10.24	10.37
Capital Stock and Paid-In Capital	6.65	4.23	9.12	8.46
Unrealized Gains (Losses) AFS Securities	(0.02)	(0.10)	(0.28)	(0.25)
Retained Earnings	9.62	6.66	1.46	2.22
Noncontrolling Interests in Cons. Subs.	0.00	0.00	0.09	0.08

STATEMENT OF CONDITION  
BY ASSET SIZE  
(Percent Change From Same Quarter Prior Year For Current Thri ft)

SECOND QUARTER 2009:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	244	435	115	794
<b>TOTAL ASSETS (Percent Change)</b>				
Cash and Noninterest-Earning Deposits	36.92	(3.54)	(4.13)	(3.35)
Investment Securities	1.49	24.83	95.84	83.70
Mortgage Backed Securities	5.00	8.52	(12.43)	(10.32)
1 - 4 Family Mortgages	4.66	2.35	0.23	0.58
First Liens	4.70	2.04	(0.11)	0.26
Home Equity Lines of Credit	14.00	14.01	10.27	10.63
Other Junior Liens	(4.77)	(10.14)	(17.87)	(16.66)
Multi family Mortgages	9.98	13.17	6.88	7.94
Nonresidential Mortgages	17.48	9.97	2.12	4.22
Construction Loans	(12.08)	(22.23)	(15.19)	(16.73)
Land Loans	3.81	(4.42)	(15.43)	(12.07)
Commercial Loans	7.48	6.67	6.26	6.12
Consumer Loans	(3.03)	(8.35)	(7.81)	(7.83)
Repossessed Assets, Net	70.55	96.93	119.49	113.32
Real Estate Held for Investment, Net	21.76	21.39	23.38	22.44
Office Premises & Equipment	9.99	2.98	(5.72)	(2.82)
Other Assets	0.02	11.50	34.02	31.93
Less: Contra Assets & Valuation Allowances	20.33	27.84	56.67	54.01
<b>TOTAL LIABILITIES AND CAPITAL (Percent Chg)</b>				
TOTAL DEPOSITS AND ESCROWS	8.71	8.29	13.75	12.89
Deposits	8.73	8.24	13.49	12.66
Escrows	5.56	14.18	44.92	40.01
BORROWINGS	(8.54)	(8.18)	(10.93)	(10.74)
Advances From FHLB	(12.57)	(8.75)	(21.90)	(20.65)
Repurchase Agreements & FedFunds Purchased	(30.61)	5.84	(7.21)	(6.82)
Other Borrowings	95.28	(25.05)	19.91	19.41
Other Liabilities	(0.95)	2.69	(0.21)	0.02
Equity Capital	(2.34)	2.62	20.62	17.41
Capital Stock and Paid-In Capital	4.31	20.64	13.77	14.10
Unrealized Gains (Losses) AFS Securities	(75.41)	(12.90)	(57.65)	(56.53)
Retained Earnings	(7.12)	(6.45)	18.29	6.07
Noncontrolling Interests in Cons. Subs.	N/A	N/A	N/A	N/A

CAPITAL MEASURES  
BY ASSET SIZE

SECOND QUARTER 2009:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	244	435	115	794

CAPITAL COMPLIANCE				
Meet FDICIA Capital Standards	240	428	111	779
Percent of Thrifts	98.36	98.39	96.52	98.11
Consolidated Assets (\$ Billions)	\$12.67	\$137.68	\$927.11	\$1,076.69
Fail FDICIA Capital Standards	4	7	4	15
Percent of Thrifts	1.64	1.61	3.48	1.89
Consolidated Assets (\$ Billions)	\$0.18	\$2.87	\$18.19	\$21.24
Critically Undercapitalized	3	3	1	7
Percent of Thrifts	1.23	0.69	0.87	0.88
Consolidated Assets (\$ Billions)	\$0.10	\$1.20	\$13.46	\$14.76

CAPITAL RATIOS (Percent)				
Tangible Equity (\$ Billions)	\$2.04	\$14.50	\$82.26	\$98.72
Tangible Equity Ratio	15.96	10.36	8.85	9.12
Median Ratio	12.81	9.32	8.52	9.88
Tier 1 Capital (\$ Billions)	\$2.04	\$14.51	\$82.26	\$98.72
Tier 1 Leverage Ratio	15.95	10.37	8.85	9.12
Median Ratio	12.81	9.32	8.52	9.88
Tier 1 Risk-based Capital Ratio	28.72	15.98	13.96	14.38
Median Ratio	23.89	14.62	12.05	16.14
Risk-based Capital (\$ Billions)	\$2.10	\$15.29	\$88.62	\$105.91
Total Risk-based Capital Ratio	29.56	16.91	15.25	15.61
Median Ratio	24.91	15.62	13.67	16.96

ASSET QUALITY INDICATORS  
BY ASSET SIZE

SECOND QUARTER 2009: NUMBER OF INSTITUTIONS:	LESS THAN \$100 MILLION 244	\$100 MILLION TO \$1 BILLION 435	\$1 BILLION OR GREATER 115	INDUSTRY 794
<b>LOANS 30-89 DAYS DELINQUENT (\$ Millions)</b>				
Total Including Repurchased GNMA Loans	\$192.18	\$1,978.26	\$14,360.09	\$16,496.77
Repurchased GNMA Loans	0.00	7.30	895.94	903.23
Total Excluding Repurchased GNMA Loans	192.18	1,970.97	13,464.15	15,593.54
<b>Mortgage Loans</b>				
Construction & Land Loans	15.92	300.10	944.68	1,260.69
Nonresidential Mortgages	20.20	364.70	669.10	1,053.99
Multi Family Mortgages	3.32	100.42	295.25	398.98
1-4 Family Mortgages	136.48	1,029.69	10,538.78	11,671.19
First Liens	127.80	915.45	9,662.32	10,671.81
Home Equity Lines of Credit	4.48	75.09	557.91	637.47
Other Junior Liens	4.20	39.15	318.55	361.91
<b>Nonmortgage Loans and Leases</b>				
Commercial Loans	6.37	105.66	523.38	635.41
Consumer Loans	9.89	77.70	1,388.91	1,476.51
<b>NONCURRENT LOANS (\$ Millions)</b>				
Total Including Repurchased GNMA Loans	\$212.51	\$3,432.31	\$30,494.82	\$34,090.77
Repurchased GNMA Loans	0.00	8.37	2,125.56	2,133.93
Total Excluding Repurchased GNMA Loans	212.51	3,423.94	28,369.26	31,956.84
<b>Mortgage Loans</b>				
Construction & Land Loans	37.65	876.75	3,647.37	4,561.77
Nonresidential Mortgages	26.74	526.65	1,256.49	1,809.87
Multi Family Mortgages	3.86	136.20	546.05	686.11
1-4 Family Mortgages	130.48	1,718.88	22,321.90	24,122.38
First Liens	123.02	1,597.63	21,196.83	22,868.60
Home Equity Lines of Credit	3.41	75.05	677.58	756.04
Other Junior Liens	4.06	46.20	447.49	497.74
<b>Nonmortgage Loans and Leases</b>				
Commercial Loans	9.98	133.86	1,544.81	1,688.66
Consumer Loans	3.81	39.97	1,178.20	1,221.98
<b>NET CHARGE-OFFS (\$ Millions)</b>				
Mortgage Loans	\$13.84	\$225.13	\$3,212.78	\$3,448.91
Construction & Land Loans	4.51	67.45	474.06	546.01
Nonresidential Mortgages	0.79	27.20	94.19	122.18
Multi Family Mortgages	0.17	4.59	84.59	89.35
1-4 Family Mortgages	4.71	117.75	1,160.95	1,279.64
First Liens	3.87	92.68	613.44	706.22
Home Equity Lines of Credit	0.39	15.85	342.73	358.97
Other Junior Liens	0.45	9.22	204.78	214.45
<b>Nonmortgage Loans and Leases</b>				
Commercial Loans	1.10	16.68	634.34	652.13
Consumer Loans	0.96	28.25	1,005.39	1,034.60
Reposessed Assets	1.30	21.78	57.45	80.53
Other	0.29	(58.58)	(298.18)	(355.53)
<b>REPOSSESSED ASSETS, NET (\$ Millions)</b>				
Construction & Land Loans	\$51.47	\$1,034.18	\$3,456.93	\$4,539.83
Nonresidential Mortgages	6.48	375.20	1,188.55	1,570.23
Multi Family Mortgages	7.50	122.03	150.78	280.31
1-4 Family Mortgages	0.43	28.78	80.23	109.44
Other	35.80	494.38	1,682.22	2,209.67
	1.25	13.80	355.15	370.18

ASSET QUALITY INDICATORS  
BY ASSET SIZE

SECOND QUARTER 2009:	LESS THAN \$100 MILLION 244	\$100 MILLION TO \$1 BILLION 435	\$1 BILLION OR GREATER 115	INDUSTRY 794
NUMBER OF INSTITUTIONS:				
LOANS 30-89 DAYS DELINQUENT (% Total Assets)				
Total Including Repurchased GNMA Loans	1.50	1.41	1.52	1.50
Repurchased GNMA Loans	0.00	0.01	0.09	0.08
Total Excluding Repurchased GNMA Loans	1.50	1.40	1.42	1.42
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	3.24	3.35	3.51	3.47
Nonresidential Mortgages	1.88	2.00	1.28	1.48
Multi Family Mortgages	1.43	1.67	1.03	1.15
1-4 Family Mortgages	2.31	1.81	2.81	2.67
First Liens	2.38	1.87	3.10	2.92
Home Equity Lines of Credit	1.63	1.47	1.14	1.18
Other Junior Liens	1.69	1.46	2.07	1.97
Nonmortgage Loans and Leases				
Commercial Loans	1.57	1.80	0.97	1.06
Consumer Loans	2.96	1.79	2.09	2.07
NONCURRENT LOANS (% Total Assets)				
Total Including Repurchased GNMA Loans	1.65	2.44	3.23	3.11
Repurchased GNMA Loans	0.00	0.01	0.22	0.19
Total Excluding Repurchased GNMA Loans	1.65	2.44	3.00	2.91
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	7.67	9.78	13.55	12.54
Nonresidential Mortgages	2.49	2.89	2.41	2.53
Multi Family Mortgages	1.66	2.27	1.91	1.97
1-4 Family Mortgages	2.21	3.03	5.94	5.51
First Liens	2.29	3.27	6.81	6.26
Home Equity Lines of Credit	1.24	1.47	1.39	1.39
Other Junior Liens	1.63	1.72	2.91	2.72
Nonmortgage Loans and Leases				
Commercial Loans	2.47	2.28	2.87	2.82
Consumer Loans	1.14	0.92	1.77	1.72
NET CHARGE-OFFS (% Total Assets)	0.11	0.16	0.34	0.31
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	0.92	0.75	1.76	1.50
Nonresidential Mortgages	0.07	0.15	0.18	0.17
Multi Family Mortgages	0.07	0.08	0.30	0.26
1-4 Family Mortgages	0.08	0.21	0.31	0.29
First Liens	0.07	0.19	0.20	0.19
Home Equity Lines of Credit	0.14	0.31	0.70	0.66
Other Junior Liens	0.18	0.34	1.33	1.17
Nonmortgage Loans and Leases				
Commercial Loans	0.27	0.28	1.18	1.09
Consumer Loans	0.29	0.65	1.51	1.45
Repossessed Assets	2.53	2.11	1.66	1.77
Other	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)	0.40	0.74	0.37	0.41
Percent of Outstanding Loans by Loan Type:				
Construction & Land Loans	1.32	4.18	4.42	4.32
Nonresidential Mortgages	0.70	0.67	0.29	0.39
Multi Family Mortgages	0.19	0.48	0.28	0.31
1-4 Family Mortgages	0.61	0.87	0.45	0.50
Other	0.29	0.26	0.49	0.48

ASSET QUALITY INDICATORS  
BY ASSET SIZE

SECOND QUARTER 2009:	LESS THAN \$100 MILLION 244	\$100 MILLION TO \$1 BILLION 435	\$1 BILLION OR GREATER 115	INDUSTRY 794
<b>NUMBER OF INSTITUTIONS:</b>				
<b>ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)</b>				
Real Estate Loans	\$7.70	\$89.92	\$483.27	\$580.26
Percent of Total Assets	59.90	63.98	51.12	52.85
Noncurrent Real Estate Loans				
Including Repurchased GNMA Loans	0.20	3.26	27.77	31.18
Percent of Total Assets	1.55	2.32	2.94	2.84
Excluding Repurchased GNMA Loans	0.20	3.25	25.65	29.05
Percent of Total Assets	1.55	2.31	2.71	2.65
Real Estate Owned	0.05	1.02	3.36	4.43
Percent of Total Assets	0.39	0.73	0.36	0.40
Troubled Real Estate Loans				
Including Repurchased GNMA Loans	0.25	4.28	31.13	35.61
Percent of Total Assets	1.94	3.04	3.29	3.24
Excluding Repurchased GNMA Loans	0.25	4.27	29.00	33.47
Percent of Total Assets	1.94	3.04	3.07	3.05
Valuation Allowances	0.09	1.50	17.75	19.32
Loss Coverage Ratio	25.68	16.23	18.26	18.06
Reserve Ratio	0.88	1.11	2.11	1.95
<b>ASSET QUALITY SUMMARY (% Total Assets)</b>				
Net Chargeoffs (Annualized)	0.43	0.64	1.36	1.26
Net Provisions for Losses (Annualized)	0.56	0.90	1.85	1.71
Valuation Allowances	0.72	1.07	1.88	1.76
Noncurrent Loans				
Including Repurchased GNMA Loans	1.65	2.44	3.23	3.11
Excluding Repurchased GNMA Loans	1.65	2.44	3.00	2.91
Reposessed Assets, Net (% Total Assets)	0.40	0.74	0.37	0.41
Troubled Assets				
Including Repurchased GNMA Loans	2.05	3.18	3.59	3.52
Excluding Repurchased GNMA Loans	2.05	3.17	3.37	3.32



OTS-REGULATED THRIFT INDUSTRY  
SELECTED INDICATORS  
(Dollars in Billions)

	3-MONTHS ENDED		6-MONTHS ENDED		2008 ----	2007 ----	2006 ----	2005 ----	
	JUNE 2009	MAR. 2009	JUNE 2009	JUNE 2008					
<b>SUMMARY DATA:</b>									
Number of Thrifts	(#)	794	801	794	829	810	827	845	863
Total Assets	(\$)	1,097.93	1,224.53	1,097.93	1,511.88	1,197.26	1,508.35	1,410.82	1,464.12
Net Income	(\$)	0.00	(1.62)	(1.62)	(6.08)	(15.81)	(0.65)	15.85	16.40
Profits	(\$)	1.66	2.68	4.34	3.40	6.22	11.43	16.34	16.61
Losses	(\$)	(1.65)	(4.30)	(5.95)	(9.47)	(22.03)	(12.07)	(0.49)	(0.21)
<b>PROFITABILITY MEASURES:</b>									
Return on Average Assets	(%)	0.00	(0.53)	(0.28)	(0.81)	(1.18)	(0.04)	1.06	1.19
Median Ratio	(%)	0.27	0.36	0.29	0.39	0.30	0.46	0.61	0.73
Return on Average Equity	(%)	0.01	(5.66)	(2.87)	(8.96)	(13.03)	(0.42)	11.18	12.83
Median Ratio	(%)	2.22	2.85	2.36	2.99	2.32	3.52	4.95	6.26
Net Interest Income	(\$)	8.35	8.99	17.34	21.55	38.08	40.62	40.93	38.82
% of Average Assets	(%)	3.05	2.96	3.00	2.86	2.83	2.70	2.74	2.81
Total Fee Income	(\$)	3.53	3.23	6.77	10.17	16.60	18.31	17.23	16.83
% of Average Assets	(%)	1.29	1.07	1.29	1.57	1.01	1.13	1.26	1.39
G&A Expense	(\$)	7.23	7.22	14.45	20.31	34.58	38.29	37.91	33.79
% of Average Assets	(%)	2.64	2.38	2.50	2.69	2.57	2.55	2.54	2.44
<b>CAPITAL MEASURES:</b>									
Equity Capital Ratio	(%)	10.37	9.80	10.37	8.65	8.93	9.26	10.72	9.45
Tier 1 Leverage Ratio	(%)	9.12	8.67	9.12	8.18	8.35	8.36	8.52	8.15
Risk-based Capital Ratio	(%)	15.61	14.69	15.61	14.09	14.05	14.39	14.33	13.97
<b>Thrifts by FDICIA Capital Categories:</b>									
Well-Capitalized	(#)	764	773	764	810	787	816	835	858
Adequately Capitalized	(#)	15	18	15	11	15	7	9	4
Undercapitalized	(#)	3	2	3	2	3	2	0	0
Significantly Undercapitalized	(#)	5	4	5	4	1	0	0	0
Critically Undercapitalized	(#)	7	3	7	2	4	1	0	0
<b>FAILED/PROBLEM THRIFTS:</b>									
Failed Thrifts	(#)	3	1	4	0	6	1	0	0
Problem Thrifts	(#)	40	31	40	17	26	12	6	7
<b>ASSET QUALITY MEASURES:</b>									
<b>Troubled Assets</b>									
Including Repurchased GNMA Loans	(\$)	38.63	40.97	38.63	40.53	30.45	25.02	9.91	9.41
% of Total Assets	(%)	3.52	3.35	3.52	2.68	2.54	1.66	0.70	0.64
Excluding Repurchased GNMA Loans	(\$)	36.50	39.25	36.50	39.36	28.74	24.20	8.94	6.46
% of Total Assets	(%)	3.32	3.21	3.32	2.60	2.40	1.60	0.63	0.44
<b>Noncurrent Loans</b>									
Including Repurchased GNMA Loans	(\$)	34.09	36.75	34.09	35.48	26.46	22.03	8.65	8.67
% of Total Assets	(%)	3.11	3.00	3.11	2.35	2.21	1.46	0.61	0.59
Excluding Repurchased GNMA Loans	(\$)	31.96	35.04	31.96	34.30	24.75	21.21	7.67	5.72
% of Total Assets	(%)	2.91	2.86	2.91	2.27	2.07	1.41	0.54	0.39
<b>Noncurrent Loans as a % of Loan Type:</b>									
1-4 Family Mortgages	(%)	5.51	5.15	5.51	3.83	3.69	2.35	0.89	0.86
First Liens	(%)	6.26	5.84	6.26	4.21	4.28	2.59	0.97	0.97
Home Equity Lines of Credit	(%)	1.39	1.85	1.39	2.53	0.94	1.25	0.44	0.19
Other Junior Liens	(%)	2.72	2.66	2.72	2.33	1.62	2.03	0.66	0.41
Multi Family Loans	(%)	1.97	1.56	1.97	0.66	1.20	0.43	0.21	0.16
Commercial Loans	(%)	2.82	2.64	2.82	1.39	1.83	0.95	0.90	1.10
Consumer Loans	(%)	1.72	1.78	1.72	1.28	1.40	1.01	0.91	0.63
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>									
Originations	(\$)	62.40	88.11	150.51	222.82	341.40	631.89	553.08	656.09
Purchases	(\$)	25.78	50.70	76.49	102.08	176.35	154.93	326.97	356.15
Sales	(\$)	66.06	101.22	167.28	235.52	370.35	553.17	564.57	599.47
Loans Outstanding (1)	(\$)	437.66	528.47	437.66	749.08	521.90	740.78	727.09	814.71
Loans Outstanding / Total Assets	(%)	39.86	43.16	39.86	49.55	43.59	49.11	51.54	55.64

(1) Does not include Mortgage Backed Securities.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / August 2009

OTS-REGULATED THRIFT INDUSTRY  
AGGREGATE FINANCIAL CONDITION AND INCOME DATA  
(Dollars in Billions)

	JUNE 2009		MARCH 2009		JUNE 2008	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
<b>TOTAL ASSETS</b>	<b>1,097.93</b>	<b>100.00</b>	<b>1,224.53</b>	<b>100.00</b>	<b>1,511.88</b>	<b>100.00</b>
Cash and Noninterest-Earning Deposits	12.62	1.15	16.57	1.35	18.37	1.22
Investment Securities	157.18	14.32	162.14	13.24	105.66	6.99
Mortgage Backed Securities	142.70	13.00	151.80	12.40	199.09	13.17
1-4 Family Mortgages	437.66	39.86	528.47	43.16	749.08	49.55
First Liens	365.11	33.25	430.33	35.14	585.65	38.74
Home Equity Lines of Credit	54.22	4.94	65.56	5.35	119.66	7.91
Other Junior Liens	18.33	1.67	32.58	2.66	43.78	2.90
Multi Family Mortgages	34.81	3.17	34.60	2.83	64.92	4.29
Nonresidential Mortgages	71.41	6.50	71.37	5.83	77.44	5.12
Construction Loans	22.18	2.02	24.24	1.98	33.34	2.21
Land Loans	14.20	1.29	15.22	1.24	18.36	1.21
Commercial Loans	59.93	5.46	63.62	5.20	59.07	3.91
Consumer Loans	71.19	6.48	75.05	6.13	88.04	5.82
Repossessed Assets, Net	4.54	0.41	4.22	0.34	5.05	0.33
Real Estate Held for Investment	0.16	0.01	0.13	0.01	0.17	0.01
Office Premises & Equipment	8.11	0.74	8.19	0.67	11.20	0.74
Other Assets	77.90	7.09	87.91	7.18	106.57	7.05
Less: Contra Assets & Valuation Allowances	16.65	1.52	19.00	1.55	24.49	1.62
<b>TOTAL LIABILITIES AND CAPITAL</b>	<b>1,097.93</b>	<b>100.00</b>	<b>1,224.53</b>	<b>100.00</b>	<b>1,511.88</b>	<b>100.00</b>
Total Deposits and Escrows	721.81	65.74	752.42	61.45	929.16	61.46
Deposits	714.46	65.07	745.89	60.91	916.63	60.63
Escrows	7.35	0.67	6.53	0.53	12.53	0.83
Total Borrowings	245.98	22.40	329.96	26.95	420.79	27.83
Advances from FHLB	140.67	12.81	195.23	15.94	298.00	19.71
Reverse Repurchase Agreements	42.95	3.91	59.80	4.88	46.34	3.07
Other Borrowings	62.36	5.68	74.92	6.12	76.45	5.06
Other Liabilities	17.11	1.56	23.07	1.88	31.12	2.06
<b>EQUITY CAPITAL</b>	<b>113.86</b>	<b>10.37</b>	<b>119.96</b>	<b>9.80</b>	<b>130.82</b>	<b>8.65</b>
Capital Stock & Paid-In Capital	92.93	8.46	101.27	8.27	119.18	7.88
Unrealized Gains (Losses) AFS Securities	(2.80)	(0.25)	(4.95)	(0.40)	(8.89)	(0.59)
Retained Earnings	24.41	2.22	24.43	2.00	21.63	1.43
Noncontrolling Interests in Cons. Subs.	0.83	0.08	0.87	0.07	N/A	N/A

	JUNE 2009		MARCH 2009		JUNE 2008	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
<b>INCOME AND EXPENSE DATA</b>						
Interest Income	13.41	4.90	15.34	5.05	21.26	5.62
Interest Expense	5.06	1.85	6.35	2.09	10.18	2.69
Net Interest Income	8.35	3.05	8.99	2.96	11.08	2.93
Loss Provisions-Interest Bearing Assets	4.70	1.72	5.85	1.92	14.09	3.72
Noninterest Income	4.24	1.55	3.86	1.27	5.23	1.38
Mortgage Loan Servicing Fees	0.50	0.18	0.25	0.08	1.50	0.40
Other Fees and Charges	3.03	1.11	2.98	0.98	4.45	1.18
Other Noninterest Income	0.71	0.26	0.63	0.21	(0.72)	(0.19)
Noninterest Expense	7.46	2.73	7.85	2.59	10.65	2.82
G&A Expense	7.23	2.64	7.22	2.38	10.22	2.70
Goodwill Expense	0.15	0.06	0.25	0.08	0.19	0.05
Loss Provis. -Nonint. Bearing Assets	0.08	0.03	0.38	0.12	0.24	0.06
Income Before Taxes & Extraord. Items	0.44	0.16	(0.85)	(0.28)	(8.44)	(2.23)
Income Taxes	0.44	0.16	0.75	0.25	(3.08)	(0.81)
Extraordinary Items	0.03	0.01	0.00	0.00	(0.09)	(0.02)
Net Income	0.00	0.00	(1.62)	(0.53)	(5.45)	(1.44)

\* Annualized.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / August 2009

OTS-REGULATED THRIFT INDUSTRY  
SELECTED INDICATORS  
(Dollars in Billions)

	NORTHEAST REGION								
	3-MONTHS ENDED		6-MONTHS ENDED		2008 ----	2007 ----	2006 ----	2005 ----	
	JUNE 2009	MAR. 2009	JUNE 2009	JUNE 2008					
<b>SUMMARY DATA:</b>									
Number of Thrifts	(#)	175	177	175	190	185	184	263	266
Total Assets	(\$)	431.32	433.04	431.32	411.28	424.15	411.75	414.90	371.60
Net Income	(\$)	0.13	(0.49)	(0.36)	1.13	(3.86)	(0.45)	3.75	4.43
Profits	(\$)	0.46	0.59	1.05	1.34	2.07	2.59	3.92	4.45
Losses	(\$)	(0.33)	(1.08)	(1.41)	(0.21)	(5.93)	(3.04)	(0.18)	(0.02)
<b>PROFITABILITY MEASURES:</b>									
Return on Average Assets	(%)	0.12	(0.45)	(0.17)	0.55	(0.93)	(0.11)	0.94	1.27
Median Ratio	(%)	0.31	0.41	0.32	0.40	0.27	0.41	0.55	0.75
Return on Average Equity	(%)	1.18	(4.76)	(1.71)	5.44	(9.50)	(0.99)	9.35	12.73
Median Ratio	(%)	2.85	3.54	3.17	3.39	2.11	3.28	4.41	6.06
Net Interest Income	(\$)	2.67	2.59	5.26	5.15	10.49	9.18	9.37	9.43
% of Average Assets	(%)	2.48	2.39	2.43	2.50	2.53	2.25	2.36	2.72
Total Fee Income	(\$)	0.60	0.53	1.13	1.12	2.26	2.96	3.47	3.44
% of Average Assets	(%)	0.55	0.49	0.55	0.58	0.55	0.54	0.82	1.28
G&A Expense	(\$)	1.98	1.98	3.96	3.60	7.11	7.86	7.16	6.80
% of Average Assets	(%)	1.84	1.83	1.83	1.75	1.72	1.93	1.80	1.96
<b>CAPITAL MEASURES:</b>									
Equity Capital Ratio	(%)	10.08	10.00	10.08	9.82	8.68	10.32	10.56	10.04
Tier 1 Leverage Ratio	(%)	9.02	8.90	9.02	8.95	8.42	8.84	8.76	8.97
Risk-based Capital Ratio	(%)	16.94	16.81	16.94	16.44	15.24	16.65	15.52	16.48
<b>Thrifts by FDICIA Capital Categories:</b>									
Well-Capitalized	(#)	173	173	173	187	182	183	263	264
Adequately Capitalized	(#)	1	3	1	1	2	1	0	2
Undercapitalized	(#)	0	0	0	1	0	0	0	0
Significantly Undercapitalized	(#)	0	0	0	1	1	0	0	0
Critically Undercapitalized	(#)	1	1	1	0	0	0	0	0
<b>FAILED/PROBLEM THRIFTS:</b>									
Failed Thrifts	(#)	0	0	0	0	1	0	0	0
Problem Thrifts	(#)	4	4	4	3	3	4	2	1
<b>ASSET QUALITY MEASURES:</b>									
<b>Troubled Assets</b>									
Including Repurchased GNMA Loans	(\$)	7.59	6.02	7.59	2.68	4.35	2.77	1.93	1.40
% of Total Assets	(%)	1.76	1.39	1.76	0.65	1.02	0.67	0.47	0.38
Excluding Repurchased GNMA Loans	(\$)	7.59	6.02	7.59	2.68	4.34	2.77	1.93	1.40
% of Total Assets	(%)	1.76	1.39	1.76	0.65	1.02	0.67	0.46	0.38
<b>Noncurrent Loans</b>									
Including Repurchased GNMA Loans	(\$)	7.25	5.68	7.25	2.43	4.04	2.55	1.74	1.26
% of Total Assets	(%)	1.68	1.31	1.68	0.59	0.95	0.62	0.42	0.34
Excluding Repurchased GNMA Loans	(\$)	7.25	5.67	7.25	2.43	4.03	2.54	1.74	1.26
% of Total Assets	(%)	1.68	1.31	1.68	0.59	0.95	0.62	0.42	0.34
<b>Noncurrent Loans as a % of Loan Type:</b>									
1-4 Family Mortgages	(%)	2.81	2.10	2.81	0.86	1.53	1.16	0.66	0.50
First Liens	(%)	3.07	2.29	3.07	0.92	1.64	1.06	0.65	0.49
Home Equity Lines of Credit	(%)	0.58	0.49	0.58	0.44	0.46	0.27	0.33	0.33
Other Junior Liens	(%)	1.70	1.21	1.70	0.60	1.50	4.24	1.26	0.79
Multi Family Loans	(%)	2.19	1.46	2.19	0.65	0.82	0.37	0.28	0.38
Commercial Loans	(%)	2.04	2.11	2.04	1.00	1.28	0.82	0.58	0.73
Consumer Loans	(%)	1.83	1.75	1.83	0.97	1.41	0.78	0.60	0.47
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>									
Originations	(\$)	16.48	12.96	29.44	34.88	60.53	108.25	123.63	142.27
Purchases	(\$)	1.41	0.93	2.35	3.02	4.74	42.03	119.76	149.79
Sales	(\$)	5.34	3.43	8.77	13.00	16.52	108.74	207.75	211.70
Loans Outstanding (1)	(\$)	175.97	175.10	175.97	164.53	175.00	159.44	182.68	184.83
Loans Outstanding / Total Assets	(%)	40.80	40.43	40.80	40.00	41.26	38.72	44.03	49.74

(1) Does not include Mortgage Backed Securities.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / August 2009

OTS-REGULATED THRIFT INDUSTRY  
AGGREGATE FINANCIAL CONDITION AND INCOME DATA  
(Dollars in Billions)

NORTHEAST REGION

	JUNE 2009		MARCH 2009		JUNE 2008	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
<b>TOTAL ASSETS</b>	431.32	100.00	433.04	100.00	411.28	100.00
Cash and Noninterest-Earning Deposits	3.93	0.91	3.83	0.88	3.95	0.96
Investment Securities	66.56	15.43	68.68	15.86	23.64	5.75
Mortgage Backed Securities	67.07	15.55	65.25	15.07	92.88	22.58
1-4 Family Mortgages	175.97	40.80	175.10	40.43	164.53	40.00
First Liens	155.03	35.94	154.13	35.59	144.32	35.09
Home Equity Lines of Credit	15.15	3.51	14.77	3.41	12.77	3.11
Other Junior Liens	5.79	1.34	6.19	1.43	7.44	1.81
Multi Family Mortgages	16.65	3.86	16.63	3.84	16.05	3.90
Nonresidential Mortgages	30.05	6.97	29.70	6.86	30.08	7.31
Construction Loans	6.82	1.58	7.11	1.64	7.18	1.75
Land Loans	1.71	0.40	1.76	0.41	1.76	0.43
Commercial Loans	22.57	5.23	23.28	5.38	25.57	6.22
Consumer Loans	11.67	2.70	12.68	2.93	14.44	3.51
Repossessed Assets, Net	0.34	0.08	0.35	0.08	0.25	0.06
Real Estate Held for Investment	0.02	0.00	0.01	0.00	0.01	0.00
Office Premises & Equipment	2.51	0.58	2.52	0.58	2.53	0.61
Other Assets	31.67	7.34	32.01	7.39	30.55	7.43
Less: Contra Assets & Valuation Allowances	6.22	1.44	5.87	1.36	2.16	0.52
<b>TOTAL LIABILITIES AND CAPITAL</b>	431.32	100.00	433.04	100.00	411.28	100.00
Total Deposits and Escrows	293.50	68.05	292.64	67.58	269.91	65.63
Deposits	291.88	67.67	291.07	67.22	268.55	65.29
Escrows	1.62	0.38	1.57	0.36	1.37	0.33
Total Borrowings	88.12	20.43	89.94	20.77	95.02	23.10
Advances from FHLB	45.41	10.53	46.30	10.69	55.82	13.57
Reverse Repurchase Agreements	27.33	6.34	27.76	6.41	28.25	6.87
Other Borrowings	15.38	3.57	15.87	3.67	10.96	2.66
Other Liabilities	6.68	1.55	7.62	1.76	5.96	1.45
<b>EQUITY CAPITAL</b>	43.48	10.08	43.30	10.00	40.39	9.82
Capital Stock & Paid-In Capital	40.96	9.50	41.00	9.47	36.41	8.85
Unrealized Gains (Losses) AFS Securities	(2.41)	(0.56)	(2.67)	(0.62)	(5.22)	(1.27)
Retained Earnings	5.32	1.23	5.34	1.23	9.78	2.38
Noncontrolling Interests in Cons. Subs.	0.47	0.11	0.46	0.11	N/A	N/A

	JUNE 2009		MARCH 2009		JUNE 2008	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
<b>INCOME AND EXPENSE DATA</b>						
Interest Income	4.84	4.48	4.99	4.61	5.37	5.22
Interest Expense	2.16	2.01	2.40	2.22	2.71	2.63
Net Interest Income	2.67	2.48	2.59	2.39	2.66	2.59
Loss Provisions-Interest Bearing Assets	0.84	0.78	0.94	0.87	0.57	0.56
Noninterest Income	0.52	0.48	0.21	0.19	0.72	0.70
Mortgage Loan Servicing Fees	0.12	0.11	0.07	0.07	0.11	0.11
Other Fees and Charges	0.47	0.44	0.46	0.42	0.48	0.47
Other Noninterest Income	(0.08)	(0.07)	(0.32)	(0.30)	0.12	0.12
Noninterest Expense	2.07	1.92	2.33	2.15	1.78	1.73
G&A Expense	1.98	1.84	1.98	1.83	1.72	1.68
Goodwill Expense	0.04	0.04	0.04	0.04	0.06	0.05
Loss Provis. -Nonint. Bearing Assets	0.05	0.05	0.31	0.29	0.00	0.00
Income Before Taxes & Extraord. Items	0.29	0.27	(0.47)	(0.44)	1.03	1.00
Income Taxes	0.14	0.13	(0.01)	(0.01)	0.34	0.34
Extraordinary Items	0.00	0.00	0.00	0.00	(0.11)	(0.11)
Net Income	0.13	0.12	(0.49)	(0.45)	0.57	0.55

\* Annualized.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / August 2009

OTS-REGULATED THRIFT INDUSTRY  
SELECTED INDICATORS  
(Dollars in Billions)

	SOUTHEAST REGION								
	3-MONTHS ENDED		6-MONTHS ENDED		2008	2007	2006	2005	
	JUNE 2009	MAR. 2009	JUNE 2009	JUNE 2008					
<b>SUMMARY DATA:</b>									
Number of Thrifts	(#)	192	191	192	198	193	201	299	306
Total Assets	(\$)	164.02	166.08	164.02	276.56	280.03	281.17	233.29	249.51
Net Income	(\$)	(0.22)	(0.82)	(1.04)	(1.76)	(3.23)	(1.13)	1.95	2.14
Profits	(\$)	0.14	0.08	0.22	0.25	1.14	1.43	2.23	2.25
Losses	(\$)	(0.36)	(0.90)	(1.26)	(2.00)	(4.37)	(2.56)	(0.28)	(0.11)
<b>PROFITABILITY MEASURES:</b>									
Return on Average Assets	(%)	(0.55)	(2.00)	(1.29)	(1.26)	(1.16)	(0.39)	0.78	0.92
Median Ratio	(%)	0.13	0.21	0.13	0.31	0.12	0.41	0.54	0.65
Return on Average Equity	(%)	(5.39)	(25.52)	(14.25)	(16.11)	(14.47)	(4.62)	8.72	10.16
Median Ratio	(%)	0.92	1.75	1.39	2.09	0.92	2.98	4.13	5.82
Net Interest Income	(\$)	1.11	0.94	2.05	3.24	6.92	7.51	7.38	6.86
% of Average Assets	(%)	2.80	2.30	2.55	2.31	2.49	2.59	2.94	2.94
Total Fee Income	(\$)	0.44	0.26	0.70	1.11	2.07	1.67	2.18	2.36
% of Average Assets	(%)	1.12	0.64	1.12	1.04	0.75	0.42	0.85	0.96
G&A Expense	(\$)	1.08	0.92	2.01	3.84	6.86	6.41	6.42	6.11
% of Average Assets	(%)	2.74	2.25	2.49	2.75	2.47	2.21	2.55	2.62
<b>CAPITAL MEASURES:</b>									
Equity Capital Ratio	(%)	11.19	8.27	11.19	7.46	8.19	8.10	9.43	8.82
Tier 1 Leverage Ratio	(%)	8.29	6.90	8.29	7.59	7.01	7.65	8.49	8.30
Risk-based Capital Ratio	(%)	14.59	11.97	14.59	13.05	11.50	13.80	13.51	13.46
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	177	179	177	192	183	195	292	305
Adequately Capitalized	(#)	7	7	7	3	5	3	6	1
Undercapitalized	(#)	1	1	1	1	2	1	0	0
Significantly Undercapitalized	(#)	4	3	4	1	0	0	0	0
Critically Undercapitalized	(#)	3	1	3	1	3	1	0	0
<b>FAILED/PROBLEM THRIFTS:</b>									
Failed Thrifts	(#)	1	1	2	0	0	1	0	0
Problem Thrifts	(#)	11	11	11	4	10	4	3	5
<b>ASSET QUALITY MEASURES:</b>									
Troubled Assets									
Including Repurchased GNMA Loans	(\$)	8.75	8.25	8.75	10.34	11.24	5.62	1.73	1.44
% of Total Assets	(%)	5.33	4.97	5.33	3.74	4.01	2.00	0.74	0.58
Excluding Repurchased GNMA Loans	(\$)	8.34	7.84	8.34	10.04	10.80	5.37	1.48	1.21
% of Total Assets	(%)	5.09	4.72	5.09	3.63	3.86	1.91	0.63	0.49
Noncurrent Loans									
Including Repurchased GNMA Loans	(\$)	7.35	6.95	7.35	9.08	9.56	4.91	1.42	1.23
% of Total Assets	(%)	4.48	4.19	4.48	3.28	3.41	1.75	0.61	0.49
Excluding Repurchased GNMA Loans	(\$)	6.95	6.54	6.95	8.78	9.12	4.66	1.17	1.00
% of Total Assets	(%)	4.24	3.94	4.24	3.17	3.26	1.66	0.50	0.40
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	8.23	7.10	8.23	4.86	5.24	2.61	0.90	0.68
First Liens	(%)	9.73	8.18	9.73	5.12	6.66	3.07	1.01	0.83
Home Equity Lines of Credit	(%)	3.00	3.00	3.00	4.88	1.19	1.70	0.41	0.20
Other Junior Liens	(%)	4.83	4.52	4.83	3.27	1.68	1.30	0.79	0.50
Multi Family Loans	(%)	5.04	4.18	5.04	1.31	3.65	0.60	0.44	0.42
Commercial Loans	(%)	1.09	0.97	1.09	0.56	0.95	0.49	1.03	1.08
Consumer Loans	(%)	0.64	0.62	0.64	0.26	0.54	0.19	0.60	0.52
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>									
Originations	(\$)	7.90	6.62	14.52	86.42	134.05	239.67	61.80	75.87
Purchases	(\$)	0.38	0.54	0.92	59.38	102.44	30.50	37.67	47.94
Sales	(\$)	6.90	5.48	12.38	125.42	202.95	166.16	53.62	70.90
Loans Outstanding (1)	(\$)	65.72	74.08	65.72	168.88	155.39	167.30	106.22	120.43
Loans Outstanding / Total Assets	(%)	40.07	44.61	40.07	61.07	55.49	59.50	45.53	48.27

(1) Does not include Mortgage Backed Securities.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / August 2009

OTS-REGULATED THRIFT INDUSTRY  
AGGREGATE FINANCIAL CONDITION AND INCOME DATA  
(Dollars in Billions)

SOUTHEAST REGION

	JUNE 2009		MARCH 2009		JUNE 2008	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
<b>TOTAL ASSETS</b>	164.02	100.00	166.08	100.00	276.56	100.00
Cash and Noninterest-Earning Deposits	3.38	2.06	3.81	2.29	4.60	1.66
Investment Securities	15.99	9.75	15.82	9.52	13.71	4.96
Mortgage Backed Securities	19.31	11.78	20.17	12.14	30.17	10.91
1-4 Family Mortgages	65.72	40.07	74.08	44.61	168.88	61.07
First Liens	50.18	30.59	57.67	34.72	121.21	43.83
Home Equity Lines of Credit	12.23	7.46	12.77	7.69	27.10	9.80
Other Junior Liens	3.31	2.02	3.65	2.20	20.57	7.44
Multi family Mortgages	1.77	1.08	1.81	1.09	1.71	0.62
Nonresidential Mortgages	14.40	8.78	14.75	8.88	13.30	4.81
Construction Loans	4.14	2.52	4.60	2.77	6.12	2.21
Land Loans	4.88	2.97	5.15	3.10	5.59	2.02
Commercial Loans	8.46	5.16	8.00	4.82	6.58	2.38
Consumer Loans	8.52	5.19	8.04	4.84	12.55	4.54
Repossessed Assets, Net	1.40	0.85	1.30	0.78	1.26	0.46
Real Estate Held for Investment	0.04	0.02	0.03	0.02	0.04	0.01
Office Premises & Equipment	1.96	1.20	1.98	1.19	2.23	0.81
Other Assets	16.20	9.88	9.24	5.56	15.47	5.59
Less: Contra Assets & Valuation Allowances	2.14	1.30	2.70	1.62	5.65	2.04
<b>TOTAL LIABILITIES AND CAPITAL</b>	164.02	100.00	166.08	100.00	276.56	100.00
Total Deposits and Escrows	121.26	73.93	122.14	73.55	175.88	63.60
Deposits	120.27	73.33	121.27	73.02	174.94	63.25
Escrows	0.98	0.60	0.87	0.53	0.94	0.34
Total Borrowings	22.41	13.66	28.32	17.05	76.11	27.52
Advances from FHLB	13.27	8.09	17.94	10.80	65.74	23.77
Reverse Repurchase Agreements	7.85	4.79	8.33	5.02	8.54	3.09
Other Borrowings	1.29	0.79	2.05	1.23	1.82	0.66
Other Liabilities	2.04	1.24	1.91	1.15	3.94	1.43
<b>EQUITY CAPITAL</b>	18.35	11.19	13.74	8.27	20.63	7.46
Capital Stock & Paid-In Capital	15.79	9.62	12.81	7.71	16.12	5.83
Unrealized Gains (Losses) AFS Securities	(0.25)	(0.15)	(0.38)	(0.23)	(1.53)	(0.55)
Retained Earnings	3.05	1.86	1.62	0.97	6.21	2.25
Noncontrolling Interests in Cons. Subs.	0.03	0.02	0.03	0.02	N/A	N/A

	JUNE 2009		MARCH 2009		JUNE 2008	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
<b>INCOME AND EXPENSE DATA</b>						
Interest Income	1.73	4.36	1.80	4.40	3.84	5.51
Interest Expense	0.62	1.56	0.86	2.10	2.21	3.17
Net Interest Income	1.11	2.80	0.94	2.30	1.63	2.34
Loss Provisions-Interest Bearing Assets	0.87	2.19	1.26	3.08	3.09	4.44
Noninterest Income	0.61	1.54	0.36	0.88	1.26	1.81
Mortgage Loan Servicing Fees	0.03	0.07	(0.01)	(0.02)	0.30	0.44
Other Fees and Charges	0.42	1.05	0.27	0.65	0.42	0.61
Other Noninterest Income	0.17	0.42	0.10	0.24	0.53	0.77
Noninterest Expense	1.14	2.87	0.99	2.41	1.95	2.80
G&A Expense	1.08	2.74	0.92	2.25	1.90	2.73
Goodwill Expense	0.05	0.12	0.05	0.13	0.01	0.02
Loss Provis. -Nonint. Bearing Assets	0.01	0.01	0.01	0.04	0.03	0.05
Income Before Taxes & Extraord. Items	(0.28)	(0.72)	(0.95)	(2.31)	(2.15)	(3.09)
Income Taxes	(0.04)	(0.09)	(0.13)	(0.32)	(0.79)	(1.13)
Extraordinary Items	0.03	0.07	0.00	0.00	0.02	0.04
Net Income	(0.22)	(0.55)	(0.82)	(2.00)	(1.34)	(1.93)

\* Annualized.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / August 2009

OTS-REGULATED THRIFT INDUSTRY  
SELECTED INDICATORS  
(Dollars in Billions)

	CENTRAL REGION						
	3-MONTHS ENDED		6-MONTHS ENDED		2008	2007	
	JUNE 2009	MAR. 2009	JUNE 2009	JUNE 2008			----
<b>SUMMARY DATA:</b>							
Number of Thrifts	(#)	253	253	253	197	194	199
Total Assets	(\$)	148.59	149.91	148.59	121.15	122.70	133.15
Net Income	(\$)	(0.25)	(0.11)	(0.36)	0.16	(1.06)	0.05
Profits	(\$)	0.14	0.14	0.27	0.32	0.58	0.36
Losses	(\$)	(0.39)	(0.24)	(0.63)	(0.16)	(1.64)	(0.31)
<b>PROFITABILITY MEASURES:</b>							
Return on Average Assets	(%)	(0.68)	(0.28)	(0.48)	0.26	(0.87)	0.04
Median Ratio	(%)	0.21	0.35	0.26	0.32	0.23	0.31
Return on Average Equity	(%)	(7.26)	(3.10)	(5.21)	2.69	(9.18)	0.40
Median Ratio	(%)	1.78	2.66	2.02	2.45	2.20	2.23
Net Interest Income	(\$)	0.94	0.93	1.87	1.53	3.09	1.58
% of Average Assets	(%)	2.52	2.50	2.51	2.51	2.52	1.20
Total Fee Income	(\$)	0.62	0.41	1.03	0.90	1.50	0.86
% of Average Assets	(%)	1.67	1.09	1.67	1.73	0.60	1.43
G&A Expense	(\$)	1.35	1.22	2.57	1.77	3.65	1.80
% of Average Assets	(%)	3.62	3.28	3.45	2.90	2.99	1.37
<b>CAPITAL MEASURES:</b>							
Equity Capital Ratio	(%)	9.33	9.37	9.33	9.77	8.72	10.29
Tier 1 Leverage Ratio	(%)	8.86	8.92	8.86	9.33	8.45	9.15
Risk-based Capital Ratio	(%)	14.00	14.15	14.00	14.57	13.62	14.52
Thrifts by FDICIA Capital Categories:							
Well-Capitalized	(#)	244	245	244	193	188	196
Adequately Capitalized	(#)	5	5	5	4	5	3
Undercapitalized	(#)	1	1	1	0	1	0
Significantly Undercapitalized	(#)	1	1	1	0	0	0
Critically Undercapitalized	(#)	2	1	2	0	0	0
<b>FAILED/PROBLEM THRIFTS:</b>							
Failed Thrifts	(#)	0	0	0	0	0	0
Problem Thrifts	(#)	16	11	16	6	10	3
<b>ASSET QUALITY MEASURES:</b>							
Troubled Assets							
Including Repurchased GNMA Loans	(\$)	6.34	5.78	6.34	3.08	4.10	2.41
% of Total Assets	(%)	4.27	3.86	4.27	2.54	3.34	1.81
Excluding Repurchased GNMA Loans	(\$)	6.34	5.77	6.34	3.07	4.10	2.41
% of Total Assets	(%)	4.26	3.85	4.26	2.54	3.34	1.81
Noncurrent Loans							
Including Repurchased GNMA Loans	(\$)	4.58	4.42	4.58	2.39	3.14	2.02
% of Total Assets	(%)	3.08	2.95	3.08	1.97	2.56	1.52
Excluding Repurchased GNMA Loans	(\$)	4.58	4.42	4.58	2.39	3.13	2.02
% of Total Assets	(%)	3.08	2.95	3.08	1.97	2.55	1.52
Noncurrent Loans as a % of Loan Type:							
1-4 Family Mortgages	(%)	3.58	3.33	3.58	2.24	2.99	1.73
First Liens	(%)	3.98	3.68	3.98	2.40	3.31	1.79
Home Equity Lines of Credit	(%)	1.92	1.98	1.92	1.55	1.61	1.47
Other Junior Liens	(%)	2.80	2.29	2.80	1.51	2.03	1.44
Multi Family Loans	(%)	2.87	2.36	2.87	1.68	2.62	1.46
Commercial Loans	(%)	2.30	1.83	2.30	1.30	1.56	1.07
Consumer Loans	(%)	1.06	1.10	1.06	0.69	1.01	0.78
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>							
Originations	(\$)	12.53	13.46	25.99	12.19	22.61	10.94
Purchases	(\$)	17.11	17.15	34.26	28.53	49.65	24.26
Sales	(\$)	27.27	24.51	51.78	32.54	60.52	30.59
Loans Outstanding (1)	(\$)	63.25	65.30	63.25	59.11	56.42	63.30
Loans Outstanding / Total Assets	(%)	42.56	43.56	42.56	48.79	45.98	47.54

(1) Does not include Mortgage Backed Securities.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / August 2009

OTS-REGULATED THRIFT INDUSTRY  
AGGREGATE FINANCIAL CONDITION AND INCOME DATA  
(Dollars in Billions)

CENTRAL REGION

	JUNE 2009		MARCH 2009		JUNE 2008	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
<b>TOTAL ASSETS</b>	<b>148.59</b>	<b>100.00</b>	<b>149.91</b>	<b>100.00</b>	<b>121.15</b>	<b>100.00</b>
Cash and Noninterest-Earning Deposits	1.61	1.09	3.27	2.18	1.34	1.11
Investment Securities	11.77	7.92	9.22	6.15	5.96	4.92
Mortgage Backed Securities	18.28	12.30	18.53	12.36	13.19	10.89
1-4 Family Mortgages	63.25	42.56	65.30	43.56	59.11	48.79
First Liens	49.18	33.10	50.95	33.99	48.03	39.64
Home Equity Lines of Credit	9.67	6.51	9.65	6.44	7.40	6.11
Other Junior Liens	4.40	2.96	4.70	3.14	3.68	3.04
Multifamily Mortgages	4.84	3.26	4.78	3.19	3.75	3.09
Nonresidential Mortgages	14.60	9.82	14.50	9.67	9.72	8.03
Construction Loans	3.79	2.55	4.12	2.75	3.51	2.90
Land Loans	3.44	2.32	3.82	2.55	3.66	3.02
Commercial Loans	6.63	4.46	6.85	4.57	4.22	3.48
Consumer Loans	11.65	7.84	11.44	7.63	9.94	8.20
Repossessed Assets, Net	1.76	1.18	1.36	0.90	0.69	0.57
Real Estate Held for Investment	0.05	0.04	0.05	0.04	0.03	0.03
Office Premises & Equipment	1.69	1.14	1.70	1.13	1.32	1.09
Other Assets	7.11	4.79	6.87	4.58	5.56	4.59
Less: Contra Assets & Valuation Allowances	1.90	1.28	1.90	1.27	0.85	0.70
<b>TOTAL LIABILITIES AND CAPITAL</b>	<b>148.59</b>	<b>100.00</b>	<b>149.91</b>	<b>100.00</b>	<b>121.15</b>	<b>100.00</b>
Total Deposits and Escrows	108.98	73.34	109.08	72.76	85.26	70.37
Deposits	106.45	71.64	107.21	71.52	83.74	69.12
Escrows	2.53	1.70	1.87	1.25	1.52	1.25
Total Borrowings	24.04	16.18	24.93	16.63	22.78	18.80
Advances from FHLB	17.67	11.89	18.93	12.63	17.27	14.25
Reverse Repurchase Agreements	4.23	2.84	4.18	2.79	4.19	3.46
Other Borrowings	2.14	1.44	1.83	1.22	1.32	1.09
Other Liabilities	1.72	1.16	1.90	1.27	1.28	1.05
<b>EQUITY CAPITAL</b>	<b>13.87</b>	<b>9.33</b>	<b>14.05</b>	<b>9.37</b>	<b>11.84</b>	<b>9.77</b>
Capital Stock & Paid-In Capital	8.75	5.89	8.62	5.75	5.44	4.49
Unrealized Gains (Losses) AFS Securities	(0.16)	(0.11)	(0.20)	(0.14)	(0.13)	(0.11)
Retained Earnings	5.39	3.63	5.71	3.81	6.67	5.51
Noncontrolling Interests in Cons. Subs.	0.01	0.01	0.06	0.04	N/A	N/A

	JUNE 2009		MARCH 2009		JUNE 2008	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
<b>INCOME AND EXPENSE DATA</b>						
Interest Income	1.83	4.91	1.88	5.05	1.72	5.62
Interest Expense	0.89	2.39	0.95	2.56	0.92	3.03
Net Interest Income	0.94	2.52	0.93	2.50	0.79	2.60
Loss Provisions-Interest Bearing Assets	0.62	1.67	0.66	1.78	0.37	1.21
Noninterest Income	0.81	2.18	0.87	2.34	0.51	1.66
Mortgage Loan Servicing Fees	0.14	0.38	(0.07)	(0.19)	0.12	0.40
Other Fees and Charges	0.48	1.29	0.47	1.28	0.41	1.33
Other Noninterest Income	0.19	0.51	0.46	1.25	(0.02)	(0.07)
Noninterest Expense	1.40	3.75	1.26	3.40	0.91	2.99
G&A Expense	1.35	3.62	1.22	3.28	0.89	2.90
Goodwill Expense	0.02	0.06	0.01	0.04	0.02	0.07
Loss Provis. -Nonint. Bearing Assets	0.03	0.07	0.03	0.08	0.01	0.02
Income Before Taxes & Extraord. Items	(0.27)	(0.71)	(0.12)	(0.34)	0.02	0.06
Income Taxes	(0.01)	(0.03)	(0.02)	(0.05)	0.00	0.00
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	(0.25)	(0.68)	(0.11)	(0.28)	0.02	0.06

\* Annualized.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / August 2009



OTS-REGULATED THRIFT INDUSTRY  
SELECTED INDICATORS  
(Dollars in Billions)

WESTERN REGION

	3-MONTHS ENDED		6-MONTHS ENDED		2008	2007	2006	2005	
	JUNE 2009	MAR. 2009	JUNE 2009	JUNE 2008					
<b>SUMMARY DATA:</b>									
Number of Thrifts	(#)	174	180	174	171	170	171	199	201
Total Assets	(\$)	354.00	475.50	354.00	150.34	162.10	138.44	139.49	126.63
Net Income	(\$)	0.35	(0.21)	0.14	0.14	(0.21)	0.96	1.28	1.29
Profits	(\$)	0.92	1.87	2.79	0.53	0.98	1.04	1.32	1.37
Losses	(\$)	(0.57)	(2.08)	(2.65)	(0.40)	(1.19)	(0.09)	(0.34)	(0.08)
<b>PROFITABILITY MEASURES:</b>									
Return on Average Assets	(%)	0.39	(0.18)	0.07	0.19	(0.14)	0.71	0.95	0.99
Median Ratio	(%)	0.48	0.49	0.47	0.51	0.47	0.54	0.66	0.71
Return on Average Equity	(%)	3.75	(1.77)	0.67	2.19	(1.62)	7.90	10.54	11.14
Median Ratio	(%)	4.23	4.17	3.89	4.00	4.16	4.50	5.17	6.15
Net Interest Income	(\$)	3.63	4.54	8.16	1.96	3.90	3.67	3.59	3.63
% of Average Assets	(%)	4.08	3.86	3.96	2.69	2.57	2.71	2.68	2.78
Total Fee Income	(\$)	1.87	2.03	3.90	0.94	1.82	1.81	1.66	1.50
% of Average Assets	(%)	2.10	1.73	2.10	1.27	1.02	1.24	1.26	1.21
G&A Expense	(\$)	2.81	3.11	5.92	1.90	3.85	3.66	3.51	3.37
% of Average Assets	(%)	3.16	2.65	2.87	2.60	2.54	2.70	2.62	2.58
<b>CAPITAL MEASURES:</b>									
Equity Capital Ratio	(%)	10.78	10.28	10.78	8.33	8.25	8.62	9.16	9.01
Tier 1 Leverage Ratio	(%)	9.75	8.99	9.75	8.53	8.51	8.47	9.04	8.90
Risk-based Capital Ratio	(%)	15.32	14.08	15.32	14.21	14.37	13.30	14.51	14.56
<b>Thrifts by FDICIA Capital Categories:</b>									
Well-Capitalized	(#)	170	176	170	167	167	170	196	199
Adequately Capitalized	(#)	2	3	2	2	2	0	3	1
Undercapitalized	(#)	1	0	1	0	0	1	0	0
Significantly Undercapitalized	(#)	0	0	0	1	0	0	0	0
Critically Undercapitalized	(#)	1	0	1	1	1	0	0	0
<b>FAILED/PROBLEM THRIFTS:</b>									
Failed Thrifts	(#)	2	0	2	0	0	0	0	0
Problem Thrifts	(#)	9	5	9	1	2	1	1	0
<b>ASSET QUALITY MEASURES:</b>									
<b>Troubled Assets</b>									
Including Repurchased GNMA Loans	(\$)	15.95	20.91	15.95	3.21	4.46	1.93	1.29	1.45
% of Total Assets	(%)	4.51	4.40	4.51	2.14	2.75	1.39	0.93	1.14
Excluding Repurchased GNMA Loans	(\$)	14.23	19.62	14.23	2.34	3.20	1.36	0.62	0.48
% of Total Assets	(%)	4.02	4.13	4.02	1.56	1.97	0.98	0.45	0.38
<b>Noncurrent Loans</b>									
Including Repurchased GNMA Loans	(\$)	14.91	19.70	14.91	2.86	3.97	1.73	1.18	1.36
% of Total Assets	(%)	4.21	4.14	4.21	1.90	2.45	1.25	0.85	1.08
Excluding Repurchased GNMA Loans	(\$)	13.19	18.41	13.19	1.99	2.71	1.16	0.51	0.40
% of Total Assets	(%)	3.73	3.87	3.73	1.32	1.67	0.84	0.37	0.31
<b>Noncurrent Loans as a % of Loan Type:</b>									
1-4 Family Mortgages	(%)	8.67	7.52	8.67	3.88	5.27	2.32	1.91	2.71
First Liens	(%)	10.18	8.96	10.18	5.72	7.64	3.38	2.78	3.66
Home Equity Lines of Credit	(%)	0.67	2.00	0.67	0.14	0.28	0.13	0.19	0.17
Other Junior Liens	(%)	2.40	2.88	2.40	0.24	1.32	0.21	0.18	0.19
Multi Family Loans	(%)	0.81	0.94	0.81	2.01	2.93	0.67	1.19	0.70
Commercial Loans	(%)	4.41	3.88	4.41	1.66	1.80	0.60	0.73	0.84
Consumer Loans	(%)	2.11	2.19	2.11	0.54	0.66	0.52	0.65	0.52
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>									
Originations	(\$)	25.49	55.07	80.56	22.87	44.45	42.60	48.60	55.02
Purchases	(\$)	6.88	32.08	38.96	6.77	12.82	7.62	7.36	9.32
Sales	(\$)	26.54	67.80	94.34	16.55	31.33	33.44	27.70	32.60
Loans Outstanding (1)	(\$)	132.72	213.99	132.72	51.68	51.32	50.65	45.75	43.00
Loans Outstanding / Total Assets	(%)	37.49	45.00	37.49	34.38	31.66	36.58	32.80	33.96

(1) Does not include Mortgage Backed Securities.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / August 2009

OTS-REGULATED THRIFT INDUSTRY  
AGGREGATE FINANCIAL CONDITION AND INCOME DATA  
(Dollars in Billions)

WESTERN REGION

	JUNE 2009		MARCH 2009		JUNE 2008	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
<b>TOTAL ASSETS</b>	<b>354.00</b>	<b>100.00</b>	<b>475.50</b>	<b>100.00</b>	<b>150.34</b>	<b>100.00</b>
Cash and Noninterest-Earning Deposits	3.70	1.04	5.67	1.19	2.73	1.82
Investment Securities	62.85	17.75	68.42	14.39	27.62	18.37
Mortgage Backed Securities	38.04	10.74	47.86	10.07	16.36	10.88
1-4 Family Mortgages	132.72	37.49	213.99	45.00	51.68	34.38
First Liens	110.73	31.28	167.58	35.24	34.53	22.97
Home Equity Lines of Credit	17.16	4.85	28.37	5.97	10.92	7.26
Other Junior Liens	4.83	1.36	18.04	3.79	6.23	4.15
Multifamily Mortgages	11.54	3.26	11.37	2.39	2.22	1.47
Nonresidential Mortgages	12.37	3.50	12.42	2.61	9.69	6.44
Construction Loans	7.43	2.10	8.41	1.77	7.77	5.17
Land Loans	4.17	1.18	4.50	0.95	3.23	2.15
Commercial Loans	22.27	6.29	25.49	5.36	7.69	5.12
Consumer Loans	39.35	11.12	42.89	9.02	15.10	10.05
Repossessed Assets, Net	1.04	0.29	1.22	0.26	0.36	0.24
Real Estate Held for Investment	0.05	0.01	0.03	0.01	0.04	0.03
Office Premises & Equipment	1.95	0.55	1.99	0.42	1.44	0.96
Other Assets	22.91	6.47	39.79	8.37	5.88	3.91
Less: Contra Assets & Valuation Allowances	6.38	1.80	8.53	1.79	1.46	0.97
<b>TOTAL LIABILITIES AND CAPITAL</b>	<b>354.00</b>	<b>100.00</b>	<b>475.50</b>	<b>100.00</b>	<b>150.34</b>	<b>100.00</b>
Total Deposits and Escrows	198.07	55.95	228.55	48.07	88.29	58.72
Deposits	195.86	55.33	226.34	47.60	87.24	58.03
Escrows	2.21	0.62	2.21	0.47	1.05	0.70
Total Borrowings	111.41	31.47	186.76	39.28	47.12	31.34
Advances from FHLB	64.33	18.17	112.06	23.57	45.33	30.15
Reverse Repurchase Agreements	3.54	1.00	19.54	4.11	0.57	0.38
Other Borrowings	43.55	12.30	55.16	11.60	1.22	0.81
Other Liabilities	6.67	1.88	11.63	2.45	2.41	1.60
EQUITY CAPITAL	38.16	10.78	48.87	10.28	12.53	8.33
Capital Stock & Paid-In Capital	27.44	7.75	38.85	8.17	20.50	13.63
Unrealized Gains (Losses) AFS Securities	0.02	0.01	(1.69)	(0.36)	(0.51)	(0.34)
Retained Earnings	10.65	3.01	11.76	2.47	(7.34)	(4.89)
Noncontrolling Interests in Cons. Subs.	0.31	0.09	0.31	0.07	N/A	N/A

	JUNE 2009		MARCH 2009		JUNE 2008	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
<b>INCOME AND EXPENSE DATA</b>						
Interest Income	5.01	5.64	6.68	5.68	1.93	5.18
Interest Expense	1.38	1.56	2.14	1.82	0.94	2.54
Net Interest Income	3.63	4.08	4.54	3.86	0.98	2.64
Loss Provisions-Interest Bearing Assets	2.37	2.67	2.99	2.54	0.57	1.53
Noninterest Income	2.30	2.59	2.43	2.07	0.58	1.56
Mortgage Loan Servicing Fees	0.21	0.24	0.26	0.22	0.02	0.05
Other Fees and Charges	1.66	1.87	1.78	1.51	0.45	1.21
Other Noninterest Income	0.43	0.48	0.39	0.33	0.11	0.30
Noninterest Expense	2.85	3.21	3.28	2.79	1.00	2.68
G&A Expense	2.81	3.16	3.11	2.65	0.96	2.58
Goodwill Expense	0.04	0.05	0.15	0.13	0.03	0.08
Loss Provis. -Nonint. Bearing Assets	0.00	0.00	0.02	0.02	0.01	0.02
Income Before Taxes & Extraord. Items	0.70	0.79	0.70	0.59	0.00	0.00
Income Taxes	0.35	0.39	0.91	0.77	0.02	0.06
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.35	0.39	(0.21)	(0.18)	(0.02)	(0.06)

\* Annualized.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / August 2009

TECHNICAL NOTES

All data are on a consolidated basis.

N/A - Not Available or not applicable.

1-4 Family Mortgages - Includes permanent mortgages on 1-4 dwelling units secured by first liens and junior liens. Beginning in March 2004, includes all revolving open-end loans secured by 1-4 dwelling units. Prior to March 2004, revolving open-end loans secured by 1-4 dwelling units underwritten without new appraisals were included in Consumer Loans.

All data for September 2005 exclude two thrifts that did not report TFR data for the quarter.

All data for December 2005 and December 2006 exclude one thrift that did not report TFR data for the quarter.

All data for June 2009 include an estimated \$500 million expense for the special assessment levied by the FDIC. This expense reduced after-tax net income by an estimated \$325 million, ROA by approximately 12 basis points, and YTD ROA by 6 basis points.

Asset Growth Rate - Calculated on a held constant basis.

Associations Held Constant as of June 30, 2009  
Adjusted to reflect their merger and acquisition activity in prior periods.

Commercial Loans - Includes unsecured commercial loans and loans secured by an interest in commercial properties that do not qualify as a mortgage loan, such as loans secured by farming equipment, floor-planning loans to dealers for automobiles or mobile homes, retail auto loans to businesses, and financing leases.

Construction Loans - Includes construction loans secured by 1-4 dwelling units, 5 or more dwelling units, and nonresidential property.

Consumer Loans - Includes unsecured personal loans, loans on deposits, unsecured home improvement loans, education loans, auto loans, mobile home loans, and open-end unsecured consumer credit. Prior to March 2004, revolving open-end loans secured by 1-4 dwelling units underwritten without new appraisals were included in Consumer Loans. Beginning in March 2004, these loans were included in 1-4 Family Mortgages.

Critically Undercapitalized - Less than 2 percent tangible equity to adjusted total assets. The standard was established in Section 103(c) of the Federal Deposit Insurance Corporation Improvement Act (FDICIA) of 1991. Tangible equity includes common stock and retained earnings plus perpetual cumulative preferred stock, minus all intangible assets except qualifying purchased mortgage servicing rights and excess net deferred tax assets.

Equity Capital - Includes perpetual preferred stock, common stock and paid-in capital retained earnings, treasury stock, certain unearned ESOP shares and minimum pension liability plus (minus) unrealized gains (losses) on available-for-sale securities, and noncontrolling interests in consolidated subsidiaries.

Loss Coverage Ratio - Allowances for loan and lease losses plus equity capital as a percent of total loans.

Mortgage Originations - Includes construction and permanent mortgage loans closed on all property types.

TECHNICAL NOTES

Mortgage-Backed Securities - Pass-through securities insured or guaranteed by an agency or instrument of the United States and privately-issued securities.

Mortgage Refinancings - Beginning in March 2004, includes all refinanced mortgages. Prior to March 2004, includes only refinanced loans for which the reporting thrift held the original loan.

Mortgage Sales - Includes mortgage loans and participations sold secured by all property types.

Multi Family Mortgages - Includes permanent mortgages on structures with 5 or more dwelling units.

Net Charge-offs - Total charge-offs less total recoveries for all assets. Net charge-offs data include specific valuation allowance provisions and transfers from general valuation allowances; and repossessed assets data are net of specific allowances.

Net Interest Income/Net Interest Margin - Interest income earned on assets less interest paid on liabilities. Beginning March 2004, interest income includes dividend income paid on equity investments not subject to FASB Statement No. 115. Net Interest Margin is Net Interest income expressed as a percentage of average assets.

Noncurrent Loans - Includes loans that are past due 90 days or more and still accruing interest and loans reported as nonaccrual. Delinquent and non-current loans are reported net of specific valuation allowances.

Nonresidential Mortgages - Includes permanent mortgages on nonresidential property; does not include land loans.

Repurchased GNMA Loans - Loans repurchased or eligible for repurchase from mortgage pool securities issued by the Government National Mortgage Association and guaranteed or insured by the U.S. Government. These loans were included in past due loans beginning in September 2005.

Repossessed Assets - Includes real estate (construction, 1-4 dwelling units, 5 or more dwelling units, nonresidential and land) and other repossessed assets. Beginning March 2006, includes U.S. government-guaranteed or insured real estate owned. Net repossessed assets are net of specific valuation allowances.

Real Estate Held for Investment, Net - Real estate acquired for development, investment, or resale. Net of specific valuation allowances.

Reserve Ratio - Allowances for loan and lease losses as a percent of total loans and leases.

Tier 1 Capital - Tangible capital and qualifying intangible assets less nonqualifying purchased mortgage servicing rights.

Troubled Assets - Includes noncurrent loans and repossessed assets.

Troubled Real Estate Loans - Includes noncurrent mortgage loans and real estate owned.

Valuation Allowances - Amount of valuation allowances for all assets.

