

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 26, 2009, 10:44 AM

Industry Aggregate Report  
91300 - OTS-Regulated: U.S. Total  
March 2009

Frozen Aggregated Data  
(\$Thousands)  
[\[Screen Version\]](#)

\*\*\*\*\* SENSITIVE \*\*\*\*\*

Description	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
<b>Number of Regulated Institutions</b>	801	811	819	829	832
<b>Number of Non-Responding Institutions</b>	0	0	1	0	0

Schedule NS --- Optional Narrative Statement		Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	14	26	22	17	14
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Description	Line Item	Value	Value	Value	Value	Value
<b>ASSETS</b>						
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 178,871,837</b>	<b>\$ 141,665,528</b>	<b>\$ 119,744,860</b>	<b>\$ 124,418,786</b>	<b>\$ 127,655,234</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 17,574,356	\$ 18,564,155	\$ 18,475,592	\$ 18,371,957	\$ 19,471,765
Interest-Earning Deposits in FHLBs	SC112	\$ 4,802,299	\$ 4,599,684	\$ 8,474,031	\$ 5,016,862	\$ 8,000,664
Other Interest-Earning Deposits	SC118	\$ 37,710,670	\$ 29,354,751	\$ 11,973,239	\$ 11,686,759	\$ 10,237,035
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 22,431,050	\$ 29,316,356	\$ 20,162,169	\$ 19,612,609	\$ 26,343,952
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 27,702,146	\$ 21,220,229	\$ 21,684,677	\$ 20,487,485	\$ 25,102,912
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 3,880,627	\$ 3,419,347	\$ 1,791,818	\$ 3,568,795	\$ 3,778,044
State and Municipal Obligations	SC180	\$ 4,652,716	\$ 4,571,871	\$ 4,568,370	\$ 7,144,093	\$ 6,851,094
Securities Backed by Nonmortgage Loans	SC182	\$ 6,798,161	\$ 3,721,504	\$ 3,146,439	\$ 5,225,908	\$ 4,788,797
Other Investment Securities	SC185	\$ 52,924,687	\$ 26,598,041	\$ 29,165,145	\$ 32,914,002	\$ 22,652,541
Accrued Interest Receivable	SC191	\$ 395,126	\$ 299,590	\$ 303,380	\$ 390,315	\$ 428,430
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 153,095,437</b>	<b>\$ 170,061,555</b>	<b>\$ 171,525,291</b>	<b>\$ 199,996,912</b>	<b>\$ 203,180,578</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 153,095,437</b>	<b>\$ 170,061,554</b>	<b>\$ 171,524,480</b>	<b>\$ 199,996,260</b>	<b>\$ 203,180,474</b>
Pass-Through - Total	SUB0073	\$ 87,024,534	\$ 85,387,832	\$ 82,143,659	\$ 87,960,130	\$ 90,155,086
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 82,855,026	\$ 80,610,457	\$ 76,727,435	\$ 82,145,105	\$ 82,315,809
Other Pass-Through	SC215	\$ 4,169,508	\$ 4,777,375	\$ 5,416,224	\$ 5,815,025	\$ 7,839,277
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 65,350,546	\$ 83,860,846	\$ 88,583,065	\$ 111,133,039	\$ 112,114,603
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 25,361,088	\$ 23,704,887	\$ 22,233,715	\$ 26,160,335	\$ 17,839,268
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 6,313,493	\$ 6,380,427	\$ 6,559,812	\$ 6,506,566	\$ 11,371,008
Other	SC222	\$ 33,675,965	\$ 53,775,532	\$ 59,789,538	\$ 78,466,138	\$ 82,904,327
Accrued Interest Receivable	SC228	\$ 720,357	\$ 812,878	\$ 798,568	\$ 903,743	\$ 910,889

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: May 26, 2009, 10:44 AM

Industry Aggregate Report  
 91300 - OTS-Regulated: U.S. Total  
 March 2009

Frozen Aggregated Data  
 (\$Thousands)  
[\[Screen Version\]](#)

\*\*\*\*\* SENSITIVE \*\*\*\*\*

Schedule SC --- Consolidated Statement of Condition		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 1	\$ 811	\$ 652	\$ 104
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 677,186,251</b>	<b>\$ 687,681,655</b>	<b>\$ 710,715,235</b>	<b>\$ 948,158,587</b>	<b>\$ 944,615,925</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 666,555,707</b>	<b>\$ 677,624,408</b>	<b>\$ 697,426,907</b>	<b>\$ 928,376,389</b>	<b>\$ 932,211,806</b>
Construction Loans - Total	SUB0100	\$ 24,229,266	\$ 27,413,572	\$ 29,195,571	\$ 33,344,013	\$ 33,881,100
Residential - Total	SUB0110	\$ 14,684,070	\$ 17,486,329	\$ 19,332,804	\$ 22,799,201	\$ 23,933,225
1-4 Dwelling Units	SC230	\$ 9,880,420	\$ 12,034,424	\$ 13,846,799	\$ 16,125,420	\$ 17,428,017
Multifamily (5 or more) Dwelling Units	SC235	\$ 4,803,650	\$ 5,451,905	\$ 5,486,005	\$ 6,673,781	\$ 6,505,208
Nonresidential Property	SC240	\$ 9,545,196	\$ 9,927,243	\$ 9,862,767	\$ 10,544,812	\$ 9,947,875
Permanent Loans - Total	SUB0121	\$ 649,565,805	\$ 656,769,129	\$ 678,102,575	\$ 909,788,274	\$ 905,437,245
Residential - Total	SUB0131	\$ 563,008,292	\$ 569,502,825	\$ 591,248,226	\$ 813,995,833	\$ 811,549,670
1-4 Dwelling Units - Total	SUB0141	\$ 528,418,302	\$ 535,919,300	\$ 557,310,903	\$ 749,077,599	\$ 748,228,357
Revolving Open-End Loans	SC251	\$ 65,703,958	\$ 67,249,719	\$ 65,922,111	\$ 119,656,190	\$ 118,140,643
All Other - First Liens	SC254	\$ 430,059,466	\$ 434,050,650	\$ 454,913,075	\$ 585,645,958	\$ 584,684,168
All Other - Junior Liens	SC255	\$ 32,654,878	\$ 34,618,931	\$ 36,475,717	\$ 43,775,451	\$ 45,403,546
Multifamily (5 or more) Dwelling Units	SC256	\$ 34,589,990	\$ 33,583,525	\$ 33,937,323	\$ 64,918,234	\$ 63,321,313
Nonresidential Property (Except Land)	SC260	\$ 71,350,479	\$ 71,120,368	\$ 69,863,855	\$ 77,435,861	\$ 75,066,802
Land	SC265	\$ 15,207,034	\$ 16,145,936	\$ 16,990,494	\$ 18,356,580	\$ 18,820,773
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 5,560,290	\$ - 7,138,784	\$ 15,336,833	\$ 4,238,081	\$ 19,729,542
Accrued Interest Receivable	SC272	\$ 2,770,696	\$ 2,895,746	\$ 3,029,685	\$ 4,505,946	\$ 4,760,308
Advances for Taxes and Insurance	SC275	\$ 620,483	\$ 603,208	\$ 387,404	\$ 520,355	\$ 537,272
Allowance for Loan and Lease Losses	SC283	\$ 10,630,544	\$ 10,057,247	\$ 13,288,328	\$ 19,782,198	\$ 12,404,119
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 139,582,764</b>	<b>\$ 144,679,624</b>	<b>\$ 133,841,899</b>	<b>\$ 148,098,008</b>	<b>\$ 145,807,041</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 134,323,928</b>	<b>\$ 139,630,129</b>	<b>\$ 129,856,776</b>	<b>\$ 143,453,832</b>	<b>\$ 141,949,087</b>
Commercial Loans - Total	SC32	\$ 63,643,563	\$ 62,686,256	\$ 56,846,344	\$ 59,074,783	\$ 60,341,318
Secured	SC300	\$ 34,834,782	\$ 34,496,143	\$ 33,904,564	\$ 34,587,751	\$ 35,448,420
Unsecured	SC303	\$ 27,085,549	\$ 26,431,456	\$ 21,206,443	\$ 22,759,654	\$ 23,204,563
Lease Receivables	SC306	\$ 1,723,232	\$ 1,758,657	\$ 1,735,337	\$ 1,727,378	\$ 1,688,335
Consumer Loans - Total	SC35	\$ 75,049,881	\$ 81,029,349	\$ 76,068,860	\$ 88,043,770	\$ 84,681,583
Loans on Deposits	SC310	\$ 561,063	\$ 571,749	\$ 555,526	\$ 573,133	\$ 581,325
Home Improvement Loans (Not secured by real estate)	SC316	\$ 417,458	\$ 446,553	\$ 336,232	\$ 1,036,880	\$ 972,214
Education Loans	SC320	\$ 1,717,616	\$ 1,914,123	\$ 1,990,338	\$ 1,761,087	\$ 1,702,305
Auto Loans	SC323	\$ 18,038,276	\$ 18,387,704	\$ 18,160,639	\$ 18,585,489	\$ 18,971,212
Mobile Home Loans	SC326	\$ 838,551	\$ 846,110	\$ 824,115	\$ 794,754	\$ 765,681
Credit Cards	SC328	\$ 35,593,278	\$ 39,213,737	\$ 35,753,169	\$ 45,539,072	\$ 42,452,889

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 26, 2009, 10:44 AM

Industry Aggregate Report  
91300 - OTS-Regulated: U.S. Total  
March 2009

Frozen Aggregated Data  
(\$Thousands)  
[\[Screen Version\]](#)

\*\*\*\*\* SENSITIVE \*\*\*\*\*

Schedule SC --- Consolidated Statement of Condition		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 17,883,640	\$ 19,649,373	\$ 18,448,841	\$ 19,753,355	\$ 19,235,957
Accrued Interest Receivable	SC348	\$ 889,320	\$ 964,019	\$ 926,695	\$ 979,455	\$ 784,140
Allowance for Loan and Lease Losses	SC357	\$ 5,258,836	\$ 5,049,495	\$ 3,985,123	\$ 4,644,176	\$ 3,857,954
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 4,215,641</b>	<b>\$ 4,168,205</b>	<b>\$ 4,113,211</b>	<b>\$ 5,052,742</b>	<b>\$ 4,117,051</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 4,162,612</b>	<b>\$ 4,100,336</b>	<b>\$ 4,063,704</b>	<b>\$ 5,008,608</b>	<b>\$ 4,074,187</b>
Real Estate - Total	SUB0210	\$ 4,078,626	\$ 4,038,747	\$ 4,008,997	\$ 4,959,337	\$ 4,018,897
Construction	SC405	\$ 332,505	\$ 312,839	\$ 289,563	\$ 239,140	\$ 211,703
Residential - Total	SUB0225	\$ 2,399,343	\$ 2,664,448	\$ 3,071,184	\$ 4,125,499	\$ 3,398,669
1-4 Dwelling Units	SC415	\$ 2,306,068	\$ 2,558,451	\$ 2,999,837	\$ 4,041,829	\$ 3,359,453
Multifamily (5 or more) Dwelling Units	SC425	\$ 93,275	\$ 105,997	\$ 71,347	\$ 83,670	\$ 39,216
Nonresidential (Except Land)	SC426	\$ 241,529	\$ 168,386	\$ 142,175	\$ 116,725	\$ 114,695
Land	SC428	\$ 898,034	\$ 732,639	\$ 451,023	\$ 372,985	\$ 260,725
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 207,215	\$ 160,435	\$ 55,052	\$ 104,988	\$ 33,105
Other Repossessed Assets	SC430	\$ 137,015	\$ 129,458	\$ 104,214	\$ 93,405	\$ 98,154
General Valuation Allowances	SC441	\$ 53,029	\$ 67,869	\$ 49,507	\$ 44,134	\$ 42,864
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 129,161</b>	<b>\$ 126,722</b>	<b>\$ 127,352</b>	<b>\$ 171,945</b>	<b>\$ 182,093</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 13,188,882</b>	<b>\$ 13,784,851</b>	<b>\$ 14,860,837</b>	<b>\$ 20,004,791</b>	<b>\$ 20,080,630</b>
Federal Home Loan Bank Stock	SC510	\$ 12,346,608	\$ 12,866,829	\$ 13,925,320	\$ 17,068,054	\$ 17,159,588
Other	SC540	\$ 842,274	\$ 918,022	\$ 935,517	\$ 2,936,737	\$ 2,921,042
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 8,186,960</b>	<b>\$ 8,476,946</b>	<b>\$ 8,723,409</b>	<b>\$ 11,202,950</b>	<b>\$ 11,347,377</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 69,497,323</b>	<b>\$ 67,317,777</b>	<b>\$ 62,371,218</b>	<b>\$ 79,264,614</b>	<b>\$ 74,620,239</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 66,592,621</b>	<b>\$ 65,270,617</b>	<b>\$ 61,839,342</b>	<b>\$ 79,246,619</b>	<b>\$ 74,600,985</b>
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 1,239,204	\$ 1,219,086	\$ 1,188,224	\$ 1,163,059	\$ 1,142,722
Other	SC625	\$ 6,361,648	\$ 6,540,458	\$ 6,491,425	\$ 11,501,316	\$ 10,965,217
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 5,421,313	\$ 5,589,713	\$ 7,756,237	\$ 13,757,930	\$ 11,883,253
Nonmortgage Loans	SC644	\$ 1,859	\$ 2,087	\$ 2,308	\$ 2,128	\$ 2,147
Goodwill & Other Intangible Assets	SC660	\$ 15,416,515	\$ 15,422,665	\$ 15,574,015	\$ 19,784,382	\$ 19,862,530
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 284,910	\$ 290,304	\$ 338,099	\$ 367,940	\$ 571,884
Other Assets	SC689	\$ 40,771,874	\$ 38,253,464	\$ 31,020,910	\$ 32,687,858	\$ 30,192,486
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 26, 2009, 10:44 AM

Industry Aggregate Report  
91300 - OTS-Regulated: U.S. Total  
March 2009

Frozen Aggregated Data  
(\$Thousands)  
[\[Screen Version\]](#)

\*\*\*\*\* SENSITIVE \*\*\*\*\*

Schedule SC --- Consolidated Statement of Condition		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 2,904,702	\$ 2,047,160	\$ 531,876	\$ 17,995	\$ 19,254
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 18,847,111</b>	<b>\$ 17,221,772</b>	<b>\$ 17,855,645</b>	<b>\$ 24,489,155</b>	<b>\$ 16,324,295</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 1,243,954,257</b>	<b>\$ 1,237,962,863</b>	<b>\$ 1,226,023,312</b>	<b>\$ 1,536,369,334</b>	<b>\$ 1,531,606,168</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 1,225,107,146</b>	<b>\$ 1,220,741,091</b>	<b>\$ 1,208,167,667</b>	<b>\$ 1,511,880,179</b>	<b>\$ 1,515,281,873</b>
<b>LIABILITIES</b>						
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 752,482,583</b>	<b>\$ 738,933,771</b>	<b>\$ 733,922,198</b>	<b>\$ 929,083,344</b>	<b>\$ 913,307,044</b>
Deposits	SC710	\$ 745,652,591	\$ 733,033,942	\$ 727,584,174	\$ 916,630,434	\$ 900,595,832
Escrows	SC712	\$ 6,523,425	\$ 5,643,929	\$ 6,253,204	\$ 12,529,148	\$ 12,762,550
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 306,567	\$ 255,900	\$ 84,820	\$ - 76,237	\$ - 51,338
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 329,984,714</b>	<b>\$ 352,736,491</b>	<b>\$ 343,750,577</b>	<b>\$ 420,789,429</b>	<b>\$ 427,906,538</b>
Advances from FHLBank	SC720	\$ 195,256,429	\$ 216,107,977	\$ 249,759,756	\$ 298,001,247	\$ 308,807,628
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 57,928,782	\$ 64,911,125	\$ 48,300,423	\$ 46,341,048	\$ 43,542,379
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 1,949,725	\$ 2,435,659	\$ 2,437,727	\$ 10,941,140	\$ 10,708,975
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 74,849,778	\$ 69,281,730	\$ 43,252,671	\$ 65,505,994	\$ 64,847,556
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 21,646,799</b>	<b>\$ 25,963,620</b>	<b>\$ 23,152,753</b>	<b>\$ 26,545,810</b>	<b>\$ 32,368,325</b>
Accrued Interest Payable - Deposits	SC763	\$ 1,149,407	\$ 1,122,891	\$ 1,170,426	\$ 1,604,794	\$ 1,823,071
Accrued Interest Payable - Other	SC766	\$ 1,243,452	\$ 1,280,527	\$ 1,377,939	\$ 1,898,271	\$ 1,851,820
Accrued Taxes	SC776	\$ 1,351,295	\$ 984,326	\$ 1,006,377	\$ 963,543	\$ 1,474,499
Accounts Payable	SC780	\$ 5,952,396	\$ 6,321,844	\$ 5,003,092	\$ 5,922,852	\$ 5,514,420
Deferred Income Taxes	SC790	\$ 290,420	\$ 246,882	\$ 325,025	\$ 390,070	\$ 1,334,073
Other Liabilities and Deferred Income	SC796	\$ 11,659,828	\$ 16,007,150	\$ 14,269,894	\$ 15,766,279	\$ 20,370,442
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 26, 2009, 10:44 AM

Industry Aggregate Report  
91300 - OTS-Regulated: U.S. Total  
March 2009

Frozen Aggregated Data  
(\$Thousands)  
[\[Screen Version\]](#)

\*\*\*\*\* SENSITIVE \*\*\*\*\*

Schedule SC --- Consolidated Statement of Condition		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 1,104,114,096</b>	<b>\$ 1,117,633,882</b>	<b>\$ 1,100,825,528</b>	<b>\$ 1,376,418,583</b>	<b>\$ 1,373,581,907</b>
<b>EQUITY CAPITAL</b>						
<b>Perpetual Preferred Stock:</b>						
Stock - Total	SUB0311	\$ 101,192,391	\$ 93,803,188	\$ 100,035,919	\$ 119,182,506	\$ 115,621,586
Cumulative	SC812	\$ 1,777	\$ 1,777	\$ 1,776	\$ 1,776	\$ 1,776
Noncumulative	SC814	\$ 3,224,103	\$ 3,309,877	\$ 2,784,933	\$ 3,001,247	\$ 3,001,248
<b>Common Stock:</b>						
Par Value	SC820	\$ 664,834	\$ 668,770	\$ 670,706	\$ 653,104	\$ 816,256
Paid in Excess of Par	SC830	\$ 97,301,677	\$ 89,822,764	\$ 96,578,504	\$ 115,526,379	\$ 111,802,306
<b>Accumulated Other Comprehensive Income - Total</b>	<b>SC86</b>	<b>\$- 6,830,460</b>	<b>\$- 11,193,629</b>	<b>\$- 9,693,439</b>	<b>\$- 9,443,797</b>	<b>\$- 8,021,787</b>
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 5,446,429	\$- 9,623,728	\$- 9,010,383	\$- 8,886,048	\$- 7,049,707
Gains (Losses) on Cash Flow Hedges	SC865	\$- 883,552	\$- 1,017,915	\$- 392,956	\$- 452,015	\$- 867,174
Other	SC870	\$- 500,479	\$- 551,986	\$- 290,100	\$- 105,734	\$- 104,906
Retained Earnings	SC880	\$ 26,176,772	\$ 20,181,967	\$ 16,805,311	\$ 21,628,156	\$ 30,025,141
Other Components of Equity Capital	SC891	\$- 431,927	\$- 427,804	\$- 545,063	\$- 550,946	\$- 563,699
<b>Total Savings Association Equity Capital</b>	<b>SC80</b>	<b>\$ 120,106,776</b>	<b>\$ 102,363,722</b>	<b>\$ 106,602,728</b>	<b>\$ 130,815,919</b>	<b>\$ 137,061,241</b>
Noncontrolling Interests in Consolidated Subsidiaries	SC800	\$ 886,371	\$ 743,472	\$ 739,405	\$ 4,645,683	\$ 4,638,728
<b>Total Equity Capital</b>	<b>SC84</b>	<b>\$ 120,993,147</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Total Liabilities and Equity Capital</b>	<b>SC90</b>	<b>\$ 1,225,107,243</b>	<b>\$ 1,220,741,076</b>	<b>\$ 1,208,167,661</b>	<b>\$ 1,511,880,185</b>	<b>\$ 1,515,281,876</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 26, 2009, 10:44 AM

Industry Aggregate Report  
91300 - OTS-Regulated: U.S. Total  
March 2009

Frozen Aggregated Data  
(\$Thousands)  
[\[Screen Version\]](#)

\*\*\*\*\* SENSITIVE \*\*\*\*\*

## Other Codes As of Mar 2009

### Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	22	\$ 898
3	Federal, State, or other taxes receivable	214	\$ 1,126,327
4	Net deferred tax assets	399	\$ 18,181,375
6	Prepaid deposit insurance premiums	97	\$ 6,875
7	Prepaid expenses	646	\$ 566,633
8	Deposits for utilities and other services	25	\$ 7,623
9	Advances for loans serviced for others	32	\$ 4,213,619
10	Property leased to others, net of accumul. deprec.	4	\$ 68,206
11	Deferred issuance costs	1	\$ 21
12	Amounts receivable under interest rate swap agreem	2	\$ 1,668
13	Noninterest-bearing accts recv from Hold Co/Affl	45	\$ 5,565,078
14	Other noninterest-bearing short-term accounts recv	207	\$ 1,878,413
19	Receivables fr a broker for unsettled transactions	17	\$ 47,590
20	F/V of all derivative instru. reportable as assets	22	\$ 1,522,820
22	Unapplied loan disbursements	14	\$ 13,453
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	40	\$ 15,597
99	Other	389	\$ 4,174,240

### Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	13	\$ 11,966
4	Nonrefundable loan fees received prior to closing	44	\$ 7,147
5	Deferred gains from sale/leaseback	3	\$ 7,830
6	Balances in U.S. Treasury tax and loan accounts	8	\$ 6,482
7	Deferred gains from the sale of real estate	35	\$ 2,088
8	Negative equity investments in uncons service corp	1	\$ 100
9	Fees received for standby contracts and other	1	\$ 37
10	Amounts due brokers for unsettled transactions	16	\$ 554,042
11	The liability recorded for post-retirement benefit	310	\$ 653,986
13	Amounts payable under interest-rate-swap agreement	9	\$ 66,437
14	Unapplied loan payments received	52	\$ 390,192
16	Recourse loan liability	13	\$ 187,897
17	Noninterest-bearing payables to Hold Co/Affiliates	63	\$ 2,370,153
18	Litigation reserves	11	\$ 3,132
20	F/V of all derivative instru. reportable as liab.	23	\$ 1,996,033
21	Liabilities for credit losses on OBS credit exposures	21	\$ 209,867
99	Other	793	\$ 3,933,247

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 26, 2009, 10:44 AM

Industry Aggregate Report  
91300 - OTS-Regulated: U.S. Total  
March 2009

Frozen Aggregated Data  
(\$Thousands)  
[\[Screen Version\]](#)

\*\*\*\*\* SENSITIVE \*\*\*\*\*

Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>						
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 15,323,845</b>	<b>\$ 15,013,460</b>	<b>\$ 16,671,776</b>	<b>\$ 21,055,123</b>	<b>\$ 22,260,580</b>
Deposits and Investment Securities	SO115	\$ 588,880	\$ 482,898	\$ 762,978	\$ 961,144	\$ 1,178,724
Mortgage-Backed Securities	SO125	\$ 2,034,520	\$ 2,364,031	\$ 2,487,849	\$ 2,775,343	\$ 2,805,432
Mortgage Loans	SO141	\$ 9,480,692	\$ 9,140,472	\$ 10,540,469	\$ 13,989,762	\$ 14,848,189
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 56,956	\$ 49,597	\$ 56,510	\$ 128,098	\$ 137,432
Nonmortgage Loans - Total	SUB0950	\$ 2,918,009	\$ 2,698,152	\$ 2,586,041	\$ 2,934,584	\$ 3,051,819
Commercial Loans and Leases	SO160	\$ 927,821	\$ 1,026,455	\$ 977,053	\$ 1,020,075	\$ 1,117,178
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 29,074	\$ 30,709	\$ 29,490	\$ 26,632	\$ 25,394
Consumer Loans and Leases	SO171	\$ 1,990,188	\$ 1,671,697	\$ 1,608,988	\$ 1,914,509	\$ 1,934,641
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 215,714	\$ 247,602	\$ 208,439	\$ 239,559	\$ 213,590
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 25,256</b>	<b>\$ 41,783</b>	<b>\$ 135,216</b>	<b>\$ 207,647</b>	<b>\$ 211,331</b>
Federal Home Loan Bank Stock	SO181	\$ 25,039	\$ 41,393	\$ 134,155	\$ 207,349	\$ 210,898
Other	SO185	\$ 217	\$ 390	\$ 1,061	\$ 298	\$ 433
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 6,352,358</b>	<b>\$ 6,998,209</b>	<b>\$ 7,966,627</b>	<b>\$ 10,184,946</b>	<b>\$ 11,999,005</b>
Deposits	SO215	\$ 3,834,647	\$ 4,415,183	\$ 4,720,291	\$ 6,146,515	\$ 7,265,565
Escrows	SO225	\$ 3,460	\$ 1,719	\$ 2,874	\$ 3,813	\$ 5,260
Advances from FHLBank	SO230	\$ 1,702,493	\$ 1,743,642	\$ 2,273,929	\$ 2,932,136	\$ 3,294,186
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 34,780	\$ 39,806	\$ 43,069	\$ 145,844	\$ 142,955
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 777,165	\$ 798,283	\$ 926,930	\$ 956,915	\$ 1,291,771
Capitalized Interest	SO271	\$ 187	\$ 424	\$ 466	\$ 277	\$ 732
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 8,996,743</b>	<b>\$ 8,057,034</b>	<b>\$ 8,840,365</b>	<b>\$ 11,077,825</b>	<b>\$ 10,472,906</b>
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 5,761,215	\$ 10,388,315	\$ 9,316,617	\$ 14,090,763	\$ 7,636,733
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 3,235,529</b>	<b>\$- 2,331,281</b>	<b>\$- 476,252</b>	<b>\$- 3,012,938</b>	<b>\$ 2,836,173</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 5,124,441</b>	<b>\$ 2,631,074</b>	<b>\$ 2,194,182</b>	<b>\$ 5,230,665</b>	<b>\$ 6,489,163</b>
Mortgage Loan Servicing Fees	SO410	\$ 504,168	\$ 514,318	\$ 681,498	\$ 1,059,225	\$ 951,149
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 242,525	\$- 1,222,266	\$- 761,551	\$ 442,322	\$- 1,085,746

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 26, 2009, 10:44 AM

Industry Aggregate Report  
91300 - OTS-Regulated: U.S. Total  
March 2009

Frozen Aggregated Data  
(\$Thousands)  
[\[Screen Version\]](#)

\*\*\*\*\* SENSITIVE \*\*\*\*\*

Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 2,978,160	\$ 3,016,934	\$ 3,215,540	\$ 4,447,800	\$ 4,355,998
Net Income (Loss) from Other - Total	SUB0451	\$ 1,884,455	\$ 28,038	\$ - 1,555,813	\$ - 1,269,708	\$ 1,869,446
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 2,241,956	\$ 257,057	\$ - 501,197	\$ - 107,297	\$ 498,946
Other-than-Temporary Impairment Charges on Debt & Equity Securities	SO441	\$ - 480,268	N/A	N/A	N/A	N/A
Operations & Sale of Repossessed Assets	SO461	\$ - 172,674	\$ - 70,299	\$ - 165,806	\$ - 124,746	\$ - 104,781
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ - 83,131	\$ - 205,963	\$ - 121,222	\$ - 121,229	\$ - 203,686
Sale of Securities Held-to-Maturity	SO467	\$ 2,322	\$ 2,333	\$ 821	\$ 442	\$ 627
Sale of Loans Held for Investment	SO475	\$ 3,672	\$ 4,331	\$ - 5,691	\$ - 27,510	\$ 2,854
Sale of Other Assets Held for Investment	SO477	\$ 24,824	\$ - 2,231	\$ - 186	\$ 5,179	\$ 122,095
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ - 132,514	\$ 42,810	\$ - 762,532	\$ - 894,547	\$ 1,553,391
Other Noninterest Income	SO488	\$ 480,451	\$ 294,050	\$ 614,508	\$ 551,026	\$ 398,316
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
<b>Noninterest Expense - Total</b>	<b>SO51</b>	<b>\$ 7,702,230</b>	<b>\$ 9,133,366</b>	<b>\$ 9,063,364</b>	<b>\$ 10,654,600</b>	<b>\$ 10,476,601</b>
All Personnel Compensation and Expense	SO510	\$ 2,830,574	\$ 2,766,714	\$ 3,134,050	\$ 4,287,014	\$ 4,449,155
Legal Expense	SO520	\$ 68,425	\$ 91,063	\$ 72,772	\$ 84,552	\$ 63,947
Office Occupancy and Equipment Expense	SO530	\$ 1,027,203	\$ 1,044,162	\$ 1,087,826	\$ 1,509,667	\$ 1,464,865
Marketing and Other Professional Services	SO540	\$ 822,665	\$ 899,831	\$ 933,731	\$ 1,036,540	\$ 1,005,687
Loan Servicing Fees	SO550	\$ 111,213	\$ 153,881	\$ 127,439	\$ 282,491	\$ 330,523
Goodwill and Other Intangibles Expense	SO560	\$ 117,686	\$ 539,646	\$ 610,278	\$ 193,824	\$ 219,690
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 370,254	\$ 1,676,483	\$ 683,919	\$ 240,746	\$ 166,133
Other Noninterest Expense	SO580	\$ 2,354,209	\$ 1,961,586	\$ 2,413,349	\$ 3,019,766	\$ 2,776,601
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 26, 2009, 10:44 AM

Industry Aggregate Report  
91300 - OTS-Regulated: U.S. Total  
March 2009

Frozen Aggregated Data  
(\$Thousands)  
[\[Screen Version\]](#)

\*\*\*\*\* SENSITIVE \*\*\*\*\*

Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$ 657,740</b>	<b>\$- 8,833,573</b>	<b>\$- 7,345,434</b>	<b>\$- 8,436,873</b>	<b>\$- 1,151,265</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$ 680,052</b>	<b>\$- 1,079,023</b>	<b>\$- 774,069</b>	<b>\$- 3,075,819</b>	<b>\$- 524,426</b>
Federal	SO710	\$ 587,628	\$- 1,178,289	\$- 900,394	\$- 2,727,133	\$- 472,082
State, Local & Other	SO720	\$ 92,425	\$ 99,266	\$ 126,325	\$- 348,686	\$- 52,344
<b>Income (Loss) Before Extraordinary Items</b>	<b>SO81</b>	<b>\$- 22,312</b>	<b>\$- 7,754,549</b>	<b>\$- 6,571,364</b>	<b>\$- 5,361,054</b>	<b>\$- 626,839</b>
<b>Extraordinary Items</b>	<b>SO811</b>	<b>\$- 123</b>	<b>\$ 8,182</b>	<b>\$- 1,060</b>	<b>\$- 90,436</b>	<b>\$- 44</b>
<b>Net Income (Loss) Attributable to Savings Assoc &amp; Noncontrolling Interests</b>	<b>SO88</b>	<b>\$- 22,435</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
Net Income (Loss) Attributable to Noncontrolling Interests	SO880	\$ 24,832	N/A	N/A	N/A	N/A
<b>Net Income (Loss) Attributable to Savings Association</b>	<b>SO91</b>	<b>\$- 47,267</b>	<b>\$- 7,746,367</b>	<b>\$- 6,572,424</b>	<b>\$- 5,451,490</b>	<b>\$- 626,883</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 26, 2009, 10:44 AM

Industry Aggregate Report  
91300 - OTS-Regulated: U.S. Total  
March 2009

Frozen Aggregated Data  
(\$Thousands)  
[\[Screen Version\]](#)

\*\*\*\*\* SENSITIVE \*\*\*\*\*

## Other Codes As of Mar 2009

### Other Noninterest Income Codes

Code	Description	Count	Amount
2	Interest income from income tax refunds	1	\$ 1
4	Net income(loss) from leasing or subleasing space	183	\$ 14,955
5	Net income(loss) from real estate held for invest	17	\$ 1,703
6	Net income(loss)-equity invest in uncons sub org	28	\$- 7,111
7	Net income(loss) from leased property	53	\$ 5,607
9	Net income from data processing lease/services	11	\$ 5,181
11	Adjustments to prior periods	3	\$ 1
14	Interest Income from CNFIs reported on SC655	4	\$- 10,606
15	Income from corporate-owned life insurance	268	\$ 61,952
19	Realized/unrealized gains on derivatives	4	\$ 1,468
99	Other	522	\$ 387,317

### Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	440	\$ 262,753
2	OTS assessments	179	\$ 7,001
3	Interest expense on income taxes	1	\$ 13
4	Interest expense on Treasury tax & loan accounts	1	\$ 46
5	Forfeited commitment fees on FHLBank advances	1	\$ 11
6	Supervisory examination fees	95	\$ 5,465
7	Office supplies, printing, and postage	506	\$ 57,742
8	Telephone, including data lines	185	\$ 15,663
9	Loan origination expense	104	\$ 72,297
10	ATM expense	114	\$ 40,011
11	Adjustments to prior periods	2	\$ 37
12	Acquisition and organization costs	3	\$ 178,637
13	Misc taxes other than income & real estate	83	\$ 6,524
14	Losses from fraud	6	\$ 3,037
15	Foreclosure expenses	33	\$ 12,076
16	Web site expenses	8	\$ 8,423
17	Charitable contributions	27	\$ 1,285
19	Realized/unrealized losses on derivatives	1	\$ 1,416
99	Other	530	\$ 1,134,661

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 26, 2009, 10:44 AM

Industry Aggregate Report  
91300 - OTS-Regulated: U.S. Total  
March 2009

Frozen Aggregated Data  
(\$Thousands)  
[\[Screen Version\]](#)

\*\*\*\*\* SENSITIVE \*\*\*\*\*

Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>						
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 15,323,845</b>	<b>\$ 64,257,549</b>	<b>\$ 50,053,779</b>	<b>\$ 43,304,331</b>	<b>\$ 22,260,580</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 588,880	\$ 2,960,960	\$ 2,533,075	\$ 2,138,097	\$ 1,178,724
YTD - Mortgage-Backed Securities	Y_SO125	\$ 2,034,520	\$ 9,514,624	\$ 7,164,129	\$ 5,579,383	\$ 2,805,432
YTD - Mortgage Loans	Y_SO141	\$ 9,480,692	\$ 40,043,508	\$ 31,602,919	\$ 28,830,668	\$ 14,848,189
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 56,956	\$ 311,239	\$ 269,553	\$ 265,439	\$ 137,432
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 927,821	\$ 4,036,096	\$ 3,028,569	\$ 2,136,768	\$ 1,117,178
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 29,074	\$ 111,462	\$ 81,164	\$ 52,026	\$ 25,394
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 1,990,188	\$ 6,561,738	\$ 4,903,997	\$ 3,848,802	\$ 1,934,641
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 215,714	\$ 717,922	\$ 470,372	\$ 453,147	\$ 213,590
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 25,256</b>	<b>\$ 495,541</b>	<b>\$ 458,840</b>	<b>\$ 418,936</b>	<b>\$ 211,331</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 25,039	\$ 493,438	\$ 457,061	\$ 418,205	\$ 210,898
YTD - Other	Y_SO185	\$ 217	\$ 2,103	\$ 1,779	\$ 731	\$ 433
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 6,352,358</b>	<b>\$ 31,816,864</b>	<b>\$ 25,250,595</b>	<b>\$ 22,178,257</b>	<b>\$ 11,999,005</b>
YTD - Deposits	Y_SO215	\$ 3,834,647	\$ 19,297,977	\$ 15,227,372	\$ 13,407,012	\$ 7,265,565
YTD - Escrows	Y_SO225	\$ 3,460	\$ 10,446	\$ 8,740	\$ 9,073	\$ 5,260
YTD - Advances from FHLBank	Y_SO230	\$ 1,702,493	\$ 8,717,076	\$ 7,055,062	\$ 6,225,728	\$ 3,294,186
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 34,780	\$ 156,306	\$ 116,500	\$ 288,799	\$ 142,955
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 777,165	\$ 3,636,958	\$ 2,844,396	\$ 2,248,654	\$ 1,291,771
YTD - Capitalized Interest	Y_SO271	\$ 187	\$ 1,899	\$ 1,475	\$ 1,009	\$ 732
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 8,996,743</b>	<b>\$ 32,936,227</b>	<b>\$ 25,262,025</b>	<b>\$ 21,545,011</b>	<b>\$ 10,472,906</b>
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 5,761,215	\$ 30,683,176	\$ 21,154,964	\$ 21,727,148	\$ 7,636,733
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 3,235,529</b>	<b>\$ 2,253,051</b>	<b>\$ 4,107,061</b>	<b>\$ - 182,137</b>	<b>\$ 2,836,173</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 5,124,441</b>	<b>\$ 14,419,103</b>	<b>\$ 11,897,462</b>	<b>\$ 11,709,527</b>	<b>\$ 6,489,163</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 504,168	\$ 1,994,727	\$ 1,485,010	\$ 2,010,330	\$ 951,149
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$ - 242,525	\$ - 2,031,249	\$ - 810,604	\$ - 643,295	\$ - 1,085,746

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 26, 2009, 10:44 AM

Industry Aggregate Report  
91300 - OTS-Regulated: U.S. Total  
March 2009

Frozen Aggregated Data  
(\$Thousands)  
[\[Screen Version\]](#)

\*\*\*\*\* SENSITIVE \*\*\*\*\*

Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 2,978,160	\$ 12,874,354	\$ 9,908,509	\$ 8,793,554	\$ 4,355,998
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 1,884,919	\$ 308,019	\$ 258,080	\$ 599,776	\$ 1,869,446
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 2,241,956	\$ 478,778	\$ 226,137	\$ 391,649	\$ 498,946
YTD - Other-than-Temporary Impairment Charges on Debt & Equity Securities	Y_SO441	\$- 480,268	N/A	N/A	N/A	N/A
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 172,674	\$- 353,896	\$- 312,707	\$- 229,507	\$- 104,781
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 83,131	\$- 581,786	\$- 376,915	\$- 324,915	\$- 203,686
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 2,322	\$ 4,223	\$ 1,890	\$ 1,069	\$ 627
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 3,672	\$ 2,342	\$- 1,857	\$- 24,638	\$ 2,854
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 24,824	\$ 35,485	\$ 41,928	\$ 127,274	\$ 122,095
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$- 132,514	\$ 722,873	\$ 679,604	\$ 658,844	\$ 1,553,391
YTD - Other Noninterest Income	Y_SO488	\$ 480,451	\$ 1,273,252	\$ 1,056,467	\$ 949,162	\$ 398,316
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 7,702,230</b>	<b>\$ 33,495,543</b>	<b>\$ 24,779,388</b>	<b>\$ 21,120,251</b>	<b>\$ 10,476,601</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 2,830,574	\$ 12,203,614	\$ 9,628,233	\$ 8,729,146	\$ 4,449,155
YTD - Legal Expense	Y_SO520	\$ 68,425	\$ 263,916	\$ 180,935	\$ 148,378	\$ 63,947
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 1,027,203	\$ 4,156,619	\$ 3,173,796	\$ 2,972,648	\$ 1,464,865
YTD - Marketing and Other Professional Services	Y_SO540	\$ 822,665	\$ 3,573,785	\$ 2,696,904	\$ 2,041,750	\$ 1,005,687
YTD - Loan Servicing Fees	Y_SO550	\$ 111,213	\$ 796,689	\$ 642,808	\$ 613,007	\$ 330,523
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 117,686	\$ 1,454,075	\$ 919,335	\$ 413,311	\$ 219,690
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 370,254	\$ 2,428,324	\$ 825,272	\$ 406,729	\$ 166,133
YTD - Other Noninterest Expense	Y_SO580	\$ 2,354,209	\$ 8,618,521	\$ 6,712,105	\$ 5,795,282	\$ 2,776,601
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 657,740</b>	<b>\$- 16,823,389</b>	<b>\$- 8,774,865</b>	<b>\$- 9,592,861</b>	<b>\$- 1,151,265</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 680,052</b>	<b>\$- 2,254,132</b>	<b>\$- 1,249,063</b>	<b>\$- 3,601,948</b>	<b>\$- 524,426</b>
YTD - Federal	Y_SO710	\$ 587,628	\$- 2,390,852	\$- 1,319,480	\$- 3,200,510	\$- 472,082
YTD - State, Local, and Other	Y_SO720	\$ 92,425	\$ 136,720	\$ 70,417	\$- 401,438	\$- 52,344
<b>YTD - Income (Loss) Before Extraordinary Items</b>	<b>Y_SO81</b>	<b>\$- 22,312</b>	<b>\$- 14,569,255</b>	<b>\$- 7,525,801</b>	<b>\$- 5,990,913</b>	<b>\$- 626,839</b>
<b>YTD - Extraordinary Items</b>	<b>Y_SO811</b>	<b>\$- 123</b>	<b>\$- 83,341</b>	<b>\$- 91,540</b>	<b>\$- 90,480</b>	<b>\$- 44</b>
<b>YTD - Net Income (Loss) Attrib to Savings Assoc &amp; Noncontrolling Interests</b>	<b>Y_SO88</b>	<b>\$- 22,435</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
YTD - Net Income (Loss) Attributable to Noncontrolling Interests	Y_SO880	\$- 480,268	N/A	N/A	N/A	N/A
<b>YTD - Net Income (Loss) Attributable to Savings Association</b>	<b>Y_SO91</b>	<b>\$- 47,267</b>	<b>\$- 14,652,596</b>	<b>\$- 7,617,341</b>	<b>\$- 6,081,393</b>	<b>\$- 626,883</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 26, 2009, 10:44 AM

Industry Aggregate Report  
91300 - OTS-Regulated: U.S. Total  
March 2009

Frozen Aggregated Data  
(\$Thousands)  
[\[Screen Version\]](#)

\*\*\*\*\* SENSITIVE \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>RECONCILIATION: VALUATION ALLOWANCES</b>						
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 16,730,909</b>	<b>\$ 17,262,508</b>	<b>\$ 16,040,662</b>	<b>\$ 16,297,444</b>	<b>\$ 11,713,136</b>
Net Provision for Loss	VA115	\$ 5,773,336	\$ 11,745,737	\$ 9,192,126	\$ 13,488,570	\$ 7,388,618
Transfers	VA125	\$- 598,155	\$- 2,271,263	\$- 934,470	\$- 317,860	\$- 232,772
Recoveries	VA135	\$ 224,077	\$ 197,822	\$ 213,728	\$ 232,743	\$ 169,445
Adjustments	VA145	\$- 176,124	\$- 3,632,830	\$- 2,733,006	\$ 312,243	\$ 766,998
Charge-offs	VA155	\$ 3,108,875	\$ 6,080,225	\$ 3,923,385	\$ 5,523,971	\$ 3,481,121
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 18,845,168</b>	<b>\$ 17,221,749</b>	<b>\$ 17,855,655</b>	<b>\$ 24,489,169</b>	<b>\$ 16,324,304</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 2,308,229</b>	<b>\$ 2,036,493</b>	<b>\$ 1,659,033</b>	<b>\$ 948,774</b>	<b>\$ 496,707</b>
Net Provision for Loss	VA118	\$ 358,133	\$ 319,061	\$ 808,410	\$ 842,939	\$ 414,248
Transfers	VA128	\$ 598,155	\$ 2,271,263	\$ 934,470	\$ 317,860	\$ 232,772
Adjustments	VA148	\$- 117,028	\$- 432,610	\$ 1,376	\$- 2,725	\$ 8,129
Charge-offs	VA158	\$ 355,162	\$ 440,906	\$ 1,045,675	\$ 391,456	\$ 229,385
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 2,792,327</b>	<b>\$ 3,753,301</b>	<b>\$ 2,357,614</b>	<b>\$ 1,715,391</b>	<b>\$ 922,470</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 19,039,138</b>	<b>\$ 19,299,001</b>	<b>\$ 17,699,695</b>	<b>\$ 17,246,217</b>	<b>\$ 12,209,842</b>
Net Provision for Loss	VA120	\$ 6,131,469	\$ 12,064,798	\$ 10,000,536	\$ 14,331,509	\$ 7,802,866
Recoveries	VA140	\$ 224,077	\$ 197,822	\$ 213,728	\$ 232,743	\$ 169,445
Adjustments	VA150	\$- 293,152	\$- 4,065,440	\$- 2,731,630	\$ 309,518	\$ 775,127
Charge-offs	VA160	\$ 3,464,037	\$ 6,521,131	\$ 4,969,060	\$ 5,915,427	\$ 3,710,506
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 21,637,495</b>	<b>\$ 20,975,050</b>	<b>\$ 20,213,269</b>	<b>\$ 26,204,560</b>	<b>\$ 17,246,774</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>						
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 3,108,875</b>	<b>\$ 6,080,225</b>	<b>\$ 3,923,385</b>	<b>\$ 5,523,971</b>	<b>\$ 3,481,121</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 1,518</b>	<b>\$ 3,126,408</b>	<b>\$ 854,651</b>	<b>\$ 656,526</b>	<b>\$ 56,655</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 1,327,878</b>	<b>\$ 1,325,483</b>	<b>\$ 1,281,737</b>	<b>\$ 3,561,738</b>	<b>\$ 2,227,574</b>
Construction - Total	SUB2030	\$ 55,768	\$ 83,339	\$ 116,634	\$ 58,521	\$ 92,517
1-4 Dwelling Units	VA420	\$ 47,809	\$ 60,813	\$ 102,402	\$ 35,786	\$ 91,227
Multifamily (5 or more) Dwelling Units	VA430	\$ 6,610	\$ 17,525	\$ 6,695	\$ 21,122	\$ 656
Nonresidential Property	VA440	\$ 1,349	\$ 5,001	\$ 7,537	\$ 1,613	\$ 634
Permanent - Total	SUB2041	\$ 1,272,110	\$ 1,242,144	\$ 1,165,103	\$ 3,503,217	\$ 2,135,057
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 307,870	\$ 282,218	\$ 285,692	\$ 1,139,143	\$ 777,020
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 615,536	\$ 537,261	\$ 555,033	\$ 1,783,485	\$ 934,028
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 177,382	\$ 202,144	\$ 139,400	\$ 447,884	\$ 354,623
Multifamily (5 or more) Dwelling Units	VA470	\$ 39,419	\$ 33,228	\$ 23,975	\$ 7,542	\$ 6,526
Nonresidential Property (Except Land)	VA480	\$ 61,738	\$ 62,975	\$ 46,806	\$ 26,064	\$ 10,694

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 26, 2009, 10:44 AM

Industry Aggregate Report  
91300 - OTS-Regulated: U.S. Total  
March 2009

Frozen Aggregated Data  
(\$Thousands)  
[\[Screen Version\]](#)

\*\*\*\*\* SENSITIVE \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 70,165	\$ 124,318	\$ 114,197	\$ 99,099	\$ 52,166
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 1,619,281</b>	<b>\$ 1,524,988</b>	<b>\$ 1,314,922</b>	<b>\$ 1,267,374</b>	<b>\$ 1,175,455</b>
Commercial Loans	VA520	\$ 602,729	\$ 557,649	\$ 439,831	\$ 336,665	\$ 266,109
Consumer Loans - Total	SUB2061	\$ 1,016,552	\$ 967,339	\$ 875,091	\$ 930,709	\$ 909,346
Loans on Deposits	VA510	\$ 930	\$ 655	\$ 645	\$ 571	\$ 573
Home Improvement Loans	VA516	\$ 2,704	\$ 2,014	\$ 1,843	\$ 11,259	\$ 6,551
Education Loans	VA530	\$ 56	\$ 95	\$ 25	\$ 36	\$ 8
Auto Loans	VA540	\$ 139,175	\$ 140,080	\$ 114,051	\$ 92,110	\$ 102,630
Mobile Home Loans	VA550	\$ 1,827	\$ 1,499	\$ 1,741	\$ 1,228	\$ 926
Credit Cards	VA556	\$ 691,556	\$ 662,133	\$ 615,588	\$ 684,213	\$ 679,479
Other	VA560	\$ 180,304	\$ 160,863	\$ 141,198	\$ 141,292	\$ 119,179
<b>Reposessed Assets - Total</b>	<b>VA60</b>	<b>\$ 62,797</b>	<b>\$ 53,816</b>	<b>\$ 31,003</b>	<b>\$ 25,863</b>	<b>\$ 14,179</b>
Real Estate - Construction	VA605	\$ 6,950	\$ 2,677	\$ 3,935	\$ 4,613	\$ 2,136
Real Estate - 1-4 Dwelling Units	VA613	\$ 42,117	\$ 32,809	\$ 18,563	\$ 13,361	\$ 7,976
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 1,456	\$ 258	\$ 422	\$ 586	\$ 240
Real Estate - Nonresidential (Except Land)	VA625	\$ 4,908	\$ 3,158	\$ 1,215	\$ 362	\$ 305
Real Estate - Land	VA628	\$ 3,563	\$ 2,553	\$ 1,792	\$ 2,794	\$ 268
Other Reposessed Assets	VA630	\$ 3,803	\$ 12,361	\$ 5,076	\$ 4,147	\$ 3,254
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 97,401</b>	<b>\$ 49,530</b>	<b>\$ 441,072</b>	<b>\$ 12,470</b>	<b>\$ 7,258</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 224,077</b>	<b>\$ 197,822</b>	<b>\$ 213,728</b>	<b>\$ 232,743</b>	<b>\$ 169,445</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 2</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 54,281</b>	<b>\$ 48,253</b>	<b>\$ 58,150</b>	<b>\$ 74,242</b>	<b>\$ 42,141</b>
Construction - Total	SUB2130	\$ 20,668	\$ 1,808	\$ 2,700	\$ 2,325	\$ 1,046
1-4 Dwelling Units	VA421	\$ 20,037	\$ 282	\$ 2,515	\$ 1,944	\$ 939
Multifamily (5 or more) Dwelling Units	VA431	\$ 5	\$ 700	\$ 114	\$ 21	\$ 3
Nonresidential Property	VA441	\$ 626	\$ 826	\$ 71	\$ 360	\$ 104
Permanent - Total	SUB2141	\$ 33,613	\$ 46,445	\$ 55,450	\$ 71,917	\$ 41,095
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 3,987	\$ 10,981	\$ 7,580	\$ 18,243	\$ 12,146
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 23,328	\$ 27,991	\$ 38,969	\$ 34,752	\$ 19,525
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 2,931	\$ 3,756	\$ 5,303	\$ 16,563	\$ 7,130
Multifamily (5 or more) Dwelling Units	VA471	\$ 284	\$ 503	\$ 136	\$ 55	\$ 579
Nonresidential Property (Except Land)	VA481	\$ 1,833	\$ 1,951	\$ 2,794	\$ 1,958	\$ 1,626
Land	VA491	\$ 1,250	\$ 1,263	\$ 668	\$ 346	\$ 89
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 168,626</b>	<b>\$ 148,698</b>	<b>\$ 154,506</b>	<b>\$ 157,188</b>	<b>\$ 125,603</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 26, 2009, 10:44 AM

Industry Aggregate Report  
91300 - OTS-Regulated: U.S. Total  
March 2009

Frozen Aggregated Data  
(\$Thousands)  
[\[Screen Version\]](#)

\*\*\*\*\* SENSITIVE \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 60,521	\$ 40,491	\$ 23,473	\$ 29,562	\$ 20,666
Consumer Loans - Total	SUB2161	\$ 108,105	\$ 108,207	\$ 131,033	\$ 127,626	\$ 104,937
Loans on Deposits	VA511	\$ 18	\$ 126	\$ 161	\$ 164	\$ 206
Home Improvement Loans	VA517	\$ 241	\$ 214	\$ 219	\$ 2,630	\$ 1,160
Education Loans	VA531	\$ 0	\$ 91	\$ 4	\$ 19	\$ 7
Auto Loans	VA541	\$ 41,948	\$ 34,866	\$ 40,279	\$ 35,548	\$ 36,349
Mobile Home Loans	VA551	\$ 394	\$ 501	\$ 728	\$ 311	\$ 311
Credit Cards	VA557	\$ 45,185	\$ 53,333	\$ 68,898	\$ 68,037	\$ 50,522
Other	VA561	\$ 20,319	\$ 19,076	\$ 20,744	\$ 20,917	\$ 16,382
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 1,170</b>	<b>\$ 869</b>	<b>\$ 1,072</b>	<b>\$ 1,313</b>	<b>\$ 1,701</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 956,293</b>	<b>\$ 2,590,311</b>	<b>\$ 1,742,863</b>	<b>\$ 1,160,799</b>	<b>\$ 647,021</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 811</b>	<b>\$ 9,522</b>	<b>\$ 602,524</b>	<b>\$ 8,198</b>	<b>\$ 15,759</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 6,278</b>	<b>\$ 199,726</b>	<b>\$ 13,130</b>	<b>\$ 8,547</b>	<b>\$ 2,998</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$ 790,050</b>	<b>\$ 2,174,393</b>	<b>\$ 879,642</b>	<b>\$ 879,200</b>	<b>\$ 476,491</b>
Construction - Total	SUB2230	\$ 51,457	\$ 163,742	\$ 230,863	\$ 118,219	\$ 71,599
1-4 Dwelling Units	VA422	\$ 37,520	\$ 110,270	\$ 195,651	\$ 100,400	\$ 56,795
Multifamily (5 or more) Dwelling Units	VA432	\$ 17,411	\$ 22,024	\$ 34,743	\$ 14,898	\$ 13,820
Nonresidential Property	VA442	\$- 3,474	\$ 31,448	\$ 469	\$ 2,921	\$ 984
Permanent - Total	SUB2241	\$ 738,593	\$ 2,010,651	\$ 648,779	\$ 760,981	\$ 404,892
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 43,813	\$ 223,736	\$ 29,138	\$ 42,579	\$ 13,355
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 323,801	\$ 1,363,177	\$ 399,054	\$ 547,362	\$ 300,328
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 54,684	\$ 55,647	\$ 12,095	\$ 27,734	\$ 8,614
Multifamily (5 or more) Dwelling Units	VA472	\$ 42,925	\$ 19,329	\$ 14,082	\$ 7,933	\$ 371
Nonresidential Property (Except Land)	VA482	\$ 155,361	\$ 71,663	\$ 11,947	\$ 11,540	\$ 14,156
Land	VA492	\$ 118,009	\$ 277,099	\$ 182,463	\$ 123,833	\$ 68,068
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ 87,919</b>	<b>\$ 71,043</b>	<b>\$ 49,234</b>	<b>\$ 34,301</b>	<b>\$ 4,475</b>
Commercial Loans	VA522	\$ 62,641	\$ 66,880	\$ 54,712	\$ 25,381	\$ 5,796
Consumer Loans - Total	SUB2261	\$ 25,278	\$ 4,163	\$- 5,478	\$ 8,920	\$- 1,321
Loans on Deposits	VA512	\$- 6	\$ 7	\$ 0	\$ 1	\$ 10
Home Improvement Loans	VA518	\$ 111	\$ 14	\$ 130	\$ 2	\$ 1
Education Loans	VA532	\$ 126	\$ 0	\$ 0	\$ 6	\$- 126
Auto Loans	VA542	\$ 12,185	\$ 1,635	\$- 5,600	\$ 2,480	\$- 4,199
Mobile Home Loans	VA552	\$- 222	\$- 360	\$ 148	\$ 465	\$ 597
Credit Cards	VA558	\$ 10,292	\$- 199	\$- 1,434	\$ 2,344	\$ 338

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: May 26, 2009, 10:44 AM

Industry Aggregate Report  
 91300 - OTS-Regulated: U.S. Total  
 March 2009

Frozen Aggregated Data  
 (\$Thousands)  
[\[Screen Version\]](#)

\*\*\*\*\* SENSITIVE \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 2,792	\$ 3,066	\$ 1,278	\$ 3,622	\$ 2,058
<b>Reposessed Assets - Total</b>	<b>VA62</b>	<b>\$ 69,320</b>	<b>\$ 130,806</b>	<b>\$ 178,137</b>	<b>\$ 217,127</b>	<b>\$ 147,147</b>
Real Estate - Construction	VA606	\$- 3,569	\$ 2,708	\$ 2,007	\$ 4,310	\$ 1,729
Real Estate - 1-4 Dwelling Units	VA614	\$ 64,231	\$ 119,627	\$ 138,622	\$ 209,131	\$ 145,298
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 3,505	\$ 263	\$ 3,244	\$ 311	\$ 70
Real Estate - Nonresidential (Except Land)	VA626	\$ 524	\$ 3,701	\$ 14,950	\$ 701	\$ 21
Real Estate - Land	VA629	\$ 3,767	\$ 3,316	\$ 19,293	\$ 2,604	\$ 20
Other Reposessed Assets	VA632	\$ 862	\$ 1,191	\$ 21	\$ 70	\$ 9
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$ 0</b>	<b>\$ 3,290</b>	<b>\$ 8,053</b>	<b>\$ 13,210</b>	<b>\$- 9</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$ 0</b>	<b>\$ 901</b>	<b>\$- 3</b>	<b>\$- 69</b>	<b>\$- 75</b>
<b>Other Assets</b>	<b>VA932</b>	<b>\$ 1,915</b>	<b>\$ 630</b>	<b>\$ 12,146</b>	<b>\$ 285</b>	<b>\$ 235</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 3,841,091</b>	<b>\$ 8,472,714</b>	<b>\$ 5,452,520</b>	<b>\$ 6,452,027</b>	<b>\$ 3,958,697</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 811</b>	<b>\$ 9,522</b>	<b>\$ 602,524</b>	<b>\$ 8,198</b>	<b>\$ 15,759</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 7,796</b>	<b>\$ 3,326,132</b>	<b>\$ 867,781</b>	<b>\$ 665,073</b>	<b>\$ 59,653</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 2,063,647</b>	<b>\$ 3,451,623</b>	<b>\$ 2,103,229</b>	<b>\$ 4,366,696</b>	<b>\$ 2,661,924</b>
Construction - Total	SUB2330	\$ 86,557	\$ 245,273	\$ 344,797	\$ 174,415	\$ 163,070
1-4 Dwelling Units	VA425	\$ 65,292	\$ 170,801	\$ 295,538	\$ 134,242	\$ 147,083
Multifamily (5 or more) Dwelling Units	VA435	\$ 24,016	\$ 38,849	\$ 41,324	\$ 35,999	\$ 14,473
Nonresidential Property	VA445	\$- 2,751	\$ 35,623	\$ 7,935	\$ 4,174	\$ 1,514
Permanent - Total	SUB2341	\$ 1,977,090	\$ 3,206,350	\$ 1,758,432	\$ 4,192,281	\$ 2,498,854
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 347,696	\$ 494,973	\$ 307,250	\$ 1,163,479	\$ 778,229
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 916,009	\$ 1,872,447	\$ 915,118	\$ 2,296,095	\$ 1,214,831
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 229,135	\$ 254,035	\$ 146,192	\$ 459,055	\$ 356,107
Multifamily (5 or more) Dwelling Units	VA475	\$ 82,060	\$ 52,054	\$ 37,921	\$ 15,420	\$ 6,318
Nonresidential Property (Except Land)	VA485	\$ 215,266	\$ 132,687	\$ 55,959	\$ 35,646	\$ 23,224
Land	VA495	\$ 186,924	\$ 400,154	\$ 295,992	\$ 222,586	\$ 120,145
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 1,538,574</b>	<b>\$ 1,447,333</b>	<b>\$ 1,209,650</b>	<b>\$ 1,144,487</b>	<b>\$ 1,054,327</b>
Commercial Loans	VA525	\$ 604,849	\$ 584,038	\$ 471,070	\$ 332,484	\$ 251,239
Consumer Loans - Total	SUB2361	\$ 933,725	\$ 863,295	\$ 738,580	\$ 812,003	\$ 803,088
Loans on Deposits	VA515	\$ 906	\$ 536	\$ 484	\$ 408	\$ 377
Home Improvement Loans	VA519	\$ 2,574	\$ 1,814	\$ 1,754	\$ 8,631	\$ 5,392
Education Loans	VA535	\$ 182	\$ 4	\$ 21	\$ 23	\$- 125
Auto Loans	VA545	\$ 109,412	\$ 106,849	\$ 68,172	\$ 59,042	\$ 62,082
Mobile Home Loans	VA555	\$ 1,211	\$ 638	\$ 1,161	\$ 1,382	\$ 1,212

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 26, 2009, 10:44 AM

Industry Aggregate Report  
91300 - OTS-Regulated: U.S. Total  
March 2009

Frozen Aggregated Data  
(\$Thousands)  
[\[Screen Version\]](#)

\*\*\*\*\* SENSITIVE \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 656,663	\$ 608,601	\$ 545,256	\$ 618,520	\$ 629,295
Other	VA565	\$ 162,777	\$ 144,853	\$ 121,732	\$ 123,997	\$ 104,855
<b>Reposessed Assets - Total</b>	<b>VA65</b>	<b>\$ 132,117</b>	<b>\$ 184,622</b>	<b>\$ 209,140</b>	<b>\$ 242,990</b>	<b>\$ 161,326</b>
Real Estate - Construction	VA607	\$ 3,381	\$ 5,385	\$ 5,942	\$ 8,923	\$ 3,865
Real Estate - 1-4 Dwelling Units	VA615	\$ 106,348	\$ 152,436	\$ 157,185	\$ 222,492	\$ 153,274
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 4,961	\$ 521	\$ 3,666	\$ 897	\$ 310
Real Estate - Nonresidential (Except Land)	VA627	\$ 5,432	\$ 6,859	\$ 16,165	\$ 1,063	\$ 326
Real Estate - Land	VA631	\$ 7,330	\$ 5,869	\$ 21,085	\$ 5,398	\$ 288
Other Reposessed Assets	VA633	\$ 4,665	\$ 13,552	\$ 5,097	\$ 4,217	\$ 3,263
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ 0</b>	<b>\$ 3,290</b>	<b>\$ 8,053</b>	<b>\$ 13,210</b>	<b>\$- 9</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA825</b>	<b>\$ 0</b>	<b>\$ 901</b>	<b>\$- 3</b>	<b>\$- 69</b>	<b>\$- 75</b>
<b>Other Assets</b>	<b>VA935</b>	<b>\$ 98,146</b>	<b>\$ 49,291</b>	<b>\$ 452,146</b>	<b>\$ 11,442</b>	<b>\$ 5,792</b>
<b>TROUBLED DEBT RESTRUCTURED</b>						
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 5,789,421</b>	<b>\$ 5,085,472</b>	<b>\$ 4,630,397</b>	<b>\$ 5,760,507</b>	<b>\$ 3,539,865</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 9,849,704</b>	<b>\$ 8,061,248</b>	<b>\$ 8,079,604</b>	<b>\$ 8,910,003</b>	<b>\$ 5,991,955</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>						
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 1,736,341</b>	<b>\$ 1,975,849</b>	<b>\$ 2,511,378</b>	<b>\$ 2,778,097</b>	<b>\$ 2,242,320</b>
Construction	VA951	\$ 142,170	\$ 142,620	\$ 150,291	\$ 132,991	\$ 175,107
Permanent - 1-4 Dwelling Units	VA952	\$ 1,204,148	\$ 1,427,103	\$ 2,179,725	\$ 2,441,492	\$ 1,934,346
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 38,440	\$ 37,685	\$ 17,536	\$ 31,107	\$ 9,198
Permanent - Nonresidential (Except Land)	VA954	\$ 103,036	\$ 82,653	\$ 52,406	\$ 32,842	\$ 27,727
Permanent - Land	VA955	\$ 248,547	\$ 285,788	\$ 111,420	\$ 139,665	\$ 95,942
<b>CLASSIFICATION OF ASSETS</b>						
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 17,702,923</b>	<b>\$ 14,826,749</b>	<b>\$ 12,899,900</b>	<b>\$ 15,654,882</b>	<b>\$ 12,236,346</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 63,529,174</b>	<b>\$ 56,032,569</b>	<b>\$ 40,769,149</b>	<b>\$ 47,293,799</b>	<b>\$ 35,696,358</b>
Substandard	VA965	\$ 59,392,241	\$ 53,427,916	\$ 38,151,182	\$ 46,285,591	\$ 35,036,215
Doubtful	VA970	\$ 4,108,763	\$ 2,604,193	\$ 2,615,299	\$ 1,007,666	\$ 658,566
Loss	VA975	\$ 28,170	\$ 460	\$ 2,668	\$ 542	\$ 1,577
<b>PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3</b>						
Outstanding Balanced (Contractual)	VA980	\$ 92,940,775	\$ 80,291,503	\$ 64,134,441	\$ 1,118,325	\$ 1,100,903
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 64,402,056	\$ 58,832,889	\$ 35,620,196	\$ 1,074,030	\$ 1,058,441
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 3,038	\$ 2,596	\$ 4,155	\$ 1,093	\$ 2,100

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 26, 2009, 10:44 AM

Industry Aggregate Report  
91300 - OTS-Regulated: U.S. Total  
March 2009

Frozen Aggregated Data  
(\$Thousands)  
[\[Screen Version\]](#)

\*\*\*\*\* SENSITIVE \*\*\*\*\*

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>DELINQUENT LOANS</b>						
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 57,814,475</b>	<b>\$ 50,921,842</b>	<b>\$ 44,457,699</b>	<b>\$ 56,789,914</b>	<b>\$ 47,234,972</b>
Mortgages - Total	SUB2421	\$ 52,471,277	\$ 45,989,487	\$ 40,712,769	\$ 52,651,849	\$ 43,575,296
Construction and Land Loans	SUB2430	\$ 6,279,137	\$ 5,656,817	\$ 5,433,766	\$ 4,864,269	\$ 4,454,609
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 42,783,128	\$ 37,604,314	\$ 33,368,350	\$ 45,866,106	\$ 37,369,160
Permanent Loans Secured by All Other Property	SUB2450	\$ 6,350,720	\$ 5,158,152	\$ 4,113,047	\$ 3,873,234	\$ 3,530,967
Nonmortgages - Total	SUB2461	\$ 5,343,198	\$ 4,932,355	\$ 3,744,930	\$ 4,138,065	\$ 3,659,676
<b>PAST DUE &amp; STILL ACCRUING</b>						
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 29,594,989</b>	<b>\$ 29,292,098</b>	<b>\$ 20,579,073</b>	<b>\$ 23,847,311</b>	<b>\$ 22,432,026</b>
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 21,021,491</b>	<b>\$ 22,026,036</b>	<b>\$ 18,035,260</b>	<b>\$ 21,309,421</b>	<b>\$ 20,193,100</b>
Mortgage Loans - Total	SUB2481	\$ 18,708,099	\$ 19,378,429	\$ 15,934,451	\$ 19,123,698	\$ 18,167,515
Construction	PD115	\$ 933,869	\$ 922,482	\$ 775,473	\$ 664,810	\$ 836,609
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 1,042,377	\$ 1,263,018	\$ 955,585	\$ 1,711,078	\$ 1,901,126
Secured by First Liens	PD123	\$ 13,735,870	\$ 14,394,745	\$ 12,064,593	\$ 14,692,688	\$ 13,398,031
Secured by Junior Liens	PD124	\$ 763,995	\$ 866,693	\$ 649,744	\$ 770,085	\$ 747,258
Multifamily (5 or more) Dwelling Units	PD125	\$ 378,889	\$ 379,824	\$ 264,289	\$ 315,499	\$ 274,757
Nonresidential Property (Except Land)	PD135	\$ 1,082,823	\$ 911,843	\$ 583,971	\$ 486,584	\$ 558,555
Land	PD138	\$ 770,276	\$ 639,824	\$ 640,796	\$ 482,954	\$ 451,179
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 796,546	\$ 950,858	\$ 614,198	\$ 595,291	\$ 622,100
Consumer Loans - Total	SUB2511	\$ 1,516,846	\$ 1,696,749	\$ 1,486,611	\$ 1,590,432	\$ 1,403,485
Loans on Deposits	PD161	\$ 7,344	\$ 5,434	\$ 5,239	\$ 5,519	\$ 6,216
Home Improvement Loans	PD163	\$ 8,006	\$ 7,450	\$ 5,960	\$ 24,438	\$ 24,139
Education Loans	PD165	\$ 41,200	\$ 45,188	\$ 43,773	\$ 25,783	\$ 21,197
Auto Loans	PD167	\$ 303,719	\$ 419,238	\$ 342,963	\$ 291,938	\$ 274,459
Mobile Home Loans	PD169	\$ 16,065	\$ 23,539	\$ 19,072	\$ 15,862	\$ 14,550
Credit Cards	PD171	\$ 907,693	\$ 964,466	\$ 865,565	\$ 1,037,749	\$ 849,706
Other	PD180	\$ 232,819	\$ 231,434	\$ 204,039	\$ 189,143	\$ 213,218
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 687,613	\$ 565,021	\$ 573,472	\$ 317,546	\$ 292,380
Held for Sale Included in PD115:PD180	PD192	\$ 143,526	\$ 236,425	\$ 225,822	\$ 319,509	\$ 349,431

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: May 26, 2009, 10:44 AM

Industry Aggregate Report  
 91300 - OTS-Regulated: U.S. Total  
 March 2009

Frozen Aggregated Data  
 (\$Thousands)  
[\[Screen Version\]](#)

\*\*\*\*\* SENSITIVE \*\*\*\*\*

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 892,025	\$ 1,021,389	\$ 992,123	\$ 892,266	\$ 786,940
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 85,848	\$ 82,404	\$ 69,219	\$ 93,165	\$ 81,630
Rebooked GNMA's Incl in PD195	PD197	\$ 778,747	\$ 914,801	\$ 900,564	\$ 770,149	\$ 680,255
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 8,573,498</b>	<b>\$ 7,266,062</b>	<b>\$ 2,543,813</b>	<b>\$ 2,537,890</b>	<b>\$ 2,238,926</b>
Mortgage Loans - Total	SUB2491	\$ 8,050,630	\$ 6,335,486	\$ 1,889,298	\$ 1,594,912	\$ 1,475,051
Construction	PD215	\$ 188,352	\$ 179,742	\$ 90,820	\$ 46,186	\$ 40,755
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 93,786	\$ 93,827	\$ 17,588	\$ 22,826	\$ 24,969
Secured by First Liens	PD223	\$ 7,573,223	\$ 5,894,795	\$ 1,656,350	\$ 1,459,941	\$ 1,260,964
Secured by Junior Liens	PD224	\$ 8,614	\$ 17,757	\$ 9,502	\$ 11,696	\$ 12,255
Multifamily (5 or more) Dwelling Units	PD225	\$ 19,250	\$ 19,720	\$ 11,925	\$ 5,077	\$ 4,610
Nonresidential Property (Except Land)	PD235	\$ 115,164	\$ 77,933	\$ 38,100	\$ 25,620	\$ 27,536
Land	PD238	\$ 52,241	\$ 51,712	\$ 65,013	\$ 23,566	\$ 103,962
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 193,862	\$ 434,544	\$ 249,422	\$ 256,239	\$ 223,969
Consumer Loans - Total	SUB2521	\$ 329,006	\$ 496,032	\$ 405,093	\$ 686,739	\$ 539,906
Loans on Deposits	PD261	\$ 1,639	\$ 1,409	\$ 3,831	\$ 1,155	\$ 1,294
Home Improvement Loans	PD263	\$ 65	\$ 61	\$ 28	\$ 45	\$ 298
Education Loans	PD265	\$ 10,912	\$ 8,316	\$ 3,697	\$ 2,298	\$ 1,319
Auto Loans	PD267	\$ 6,966	\$ 20,931	\$ 18,129	\$ 14,038	\$ 13,355
Mobile Home Loans	PD269	\$ 192	\$ 855	\$ 421	\$ 568	\$ 551
Credit Cards	PD271	\$ 300,432	\$ 454,948	\$ 370,837	\$ 659,303	\$ 513,404
Other	PD280	\$ 8,800	\$ 9,512	\$ 8,150	\$ 9,332	\$ 9,685
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 136,548	\$ 98,453	\$ 68,781	\$ 38,582	\$ 40,443
Held for Sale Included in PD215:PD280	PD292	\$ 7,836	\$ 6,534	\$ 17,134	\$ 9,977	\$ 8,796
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 1,975,361	\$ 1,768,162	\$ 1,433,674	\$ 1,271,741	\$ 1,067,031
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 86,931	\$ 61,370	\$ 47,455	\$ 99,520	\$ 102,274
Rebooked GNMA's Incl in PD295	PD297	\$ 1,881,253	\$ 1,703,172	\$ 1,382,273	\$ 1,168,755	\$ 961,704
<b>NONACCRUAL</b>						
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 28,219,486</b>	<b>\$ 21,629,744</b>	<b>\$ 23,878,626</b>	<b>\$ 32,942,603</b>	<b>\$ 24,802,946</b>
Mortgage Loans - Total	SUB2501	\$ 25,712,548	\$ 20,275,572	\$ 22,889,020	\$ 31,933,239	\$ 23,932,730

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: May 26, 2009, 10:44 AM

Industry Aggregate Report  
 91300 - OTS-Regulated: U.S. Total  
 March 2009

Frozen Aggregated Data  
 (\$Thousands)  
[\[Screen Version\]](#)

\*\*\*\*\* SENSITIVE \*\*\*\*\*

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 2,215,208	\$ 2,124,797	\$ 2,365,079	\$ 2,201,513	\$ 1,797,805
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 1,141,738	\$ 549,452	\$ 645,183	\$ 3,007,868	\$ 1,872,627
Secured by First Liens	PD323	\$ 17,542,363	\$ 13,963,461	\$ 16,805,214	\$ 23,179,489	\$ 17,421,610
Secured by Junior Liens	PD324	\$ 881,162	\$ 560,566	\$ 564,591	\$ 1,010,435	\$ 730,320
Multifamily (5 or more) Dwelling Units	PD325	\$ 519,351	\$ 382,644	\$ 300,488	\$ 420,979	\$ 310,298
Nonresidential Property (Except Land)	PD335	\$ 1,293,535	\$ 956,392	\$ 711,880	\$ 667,715	\$ 575,771
Land	PD338	\$ 2,119,191	\$ 1,738,260	\$ 1,496,585	\$ 1,445,240	\$ 1,224,299
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 1,500,849	\$ 712,272	\$ 503,682	\$ 567,324	\$ 464,973
Consumer Loans - Total	SUB2531	\$ 1,006,089	\$ 641,900	\$ 485,924	\$ 442,040	\$ 405,243
Loans on Deposits	PD361	\$ 815	\$ 662	\$ 774	\$ 1,032	\$ 751
Home Improvement Loans	PD363	\$ 3,114	\$ 5,442	\$ 1,793	\$ 17,602	\$ 17,356
Education Loans	PD365	\$ 48,429	\$ 29,779	\$ 25,827	\$ 22,118	\$ 25,242
Auto Loans	PD367	\$ 47,356	\$ 41,040	\$ 27,958	\$ 21,979	\$ 23,215
Mobile Home Loans	PD369	\$ 6,830	\$ 12,407	\$ 10,062	\$ 7,351	\$ 7,594
Credit Cards	PD371	\$ 729,543	\$ 427,683	\$ 312,877	\$ 273,201	\$ 217,510
Other	PD380	\$ 170,002	\$ 124,887	\$ 106,633	\$ 98,757	\$ 113,575
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 1,864,818	\$ 1,576,582	\$ 2,460,696	\$ 3,529,303	\$ 1,812,861
Held for Sale Included in PD315:PD380	PD392	\$ 346,834	\$ 293,221	\$ 273,842	\$ 194,542	\$ 200,713
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 149,330	\$ 93,043	\$ 77,929	\$ 87,352	\$ 76,736
Guaranteed Portion Incl in PD395,Excl Rebooked GNMMAs	PD396	\$ 100,403	\$ 61,654	\$ 50,641	\$ 47,071	\$ 39,003
Rebooked GNMMAs Incl in PD395	PD397	\$ 14,757	\$ 10,522	\$ 9,718	\$ 8,085	\$ 8,836

Schedule LD --- Loan Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE</b>						
<b>Balances at Quarter-end - Total</b>	<b>SUB5100</b>	<b>\$ 21,118,856</b>	<b>\$ 20,869,961</b>	<b>\$ 25,202,830</b>	<b>\$ 47,305,505</b>	<b>\$ 48,987,571</b>
90% up to 100% LTV	LD110	\$ 19,189,227	\$ 18,803,647	\$ 22,292,024	\$ 36,833,597	\$ 39,334,047
100% and greater LTV	LD120	\$ 1,929,629	\$ 2,066,314	\$ 2,910,806	\$ 10,471,908	\$ 9,653,524
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 2,639,691</b>	<b>\$ 2,207,841</b>	<b>\$ 1,857,033</b>	<b>\$ 8,471,380</b>	<b>\$ 7,378,762</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 1,278,863</b>	<b>\$ 1,410,473</b>	<b>\$ 960,860</b>	<b>\$ 2,132,557</b>	<b>\$ 2,246,912</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 26, 2009, 10:44 AM

Industry Aggregate Report  
91300 - OTS-Regulated: U.S. Total  
March 2009

Frozen Aggregated Data  
(\$Thousands)  
[\[Screen Version\]](#)

\*\*\*\*\* SENSITIVE \*\*\*\*\*

Schedule LD --- Loan Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 985,349	\$ 1,185,284	\$ 932,516	\$ 2,116,845	\$ 2,226,104
90% up to 100% LTV	LD210	\$ 884,516	\$ 1,047,177	\$ 791,949	\$ 1,608,986	\$ 1,750,528
100% and greater LTV	LD220	\$ 100,833	\$ 138,107	\$ 140,567	\$ 507,859	\$ 475,576
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 293,514	\$ 225,189	\$ 28,344	\$ 15,712	\$ 20,808
90% up to 100% LTV	LD230	\$ 266,258	\$ 205,226	\$ 18,133	\$ 12,081	\$ 13,232
100% and greater LTV	LD240	\$ 27,256	\$ 19,963	\$ 10,211	\$ 3,631	\$ 7,576
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 1,360,828</b>	<b>\$ 797,368</b>	<b>\$ 896,173</b>	<b>\$ 6,338,823</b>	<b>\$ 5,131,850</b>
90% up to 100% LTV	LD250	\$ 1,138,752	\$ 579,093	\$ 674,858	\$ 2,646,193	\$ 2,501,744
100% and greater LTV	LD260	\$ 222,076	\$ 218,275	\$ 221,315	\$ 3,692,630	\$ 2,630,106
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 578,166</b>	<b>\$ 179,313</b>	<b>\$ 660,881</b>	<b>\$ 589,905</b>	<b>\$ 546,659</b>
90% up to 100% LTV	LD310	\$ 536,685	\$ 112,771	\$ 526,005	\$ 458,230	\$ 177,756
100% and greater LTV	LD320	\$ 41,481	\$ 66,542	\$ 134,876	\$ 131,675	\$ 368,903
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 72,476</b>	<b>\$ 273,231</b>	<b>\$ 678,002</b>	<b>\$ 178,916</b>	<b>\$ 1,823,300</b>
90% up to 100% LTV	LD410	\$ 44,569	\$ 214,242	\$ 565,184	\$ 141,813	\$ 1,233,229
100% and greater LTV	LD420	\$ 27,907	\$ 58,989	\$ 112,818	\$ 37,103	\$ 590,071
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 495,967</b>	<b>\$ 738,618</b>	<b>\$ 939,225</b>	<b>\$ 950,045</b>	<b>\$ 1,606,596</b>
90% up to 100% LTV	LD430	\$ 393,730	\$ 605,309	\$ 730,357	\$ 743,093	\$ 1,301,395
100% and greater LTV	LD440	\$ 102,237	\$ 133,309	\$ 208,868	\$ 206,952	\$ 305,201
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 11,217,483</b>	<b>\$ 193,117</b>	<b>\$ 559,457</b>	<b>\$ 1,715,572</b>	<b>\$ 5,811,933</b>
90% up to 100% LTV	LD450	\$ 10,129,513	\$ 168,639	\$ 430,258	\$ 1,433,898	\$ 4,354,636
100% and greater LTV	LD460	\$ 1,087,970	\$ 24,478	\$ 129,199	\$ 281,674	\$ 1,457,297
<b>Supplemental Loan Data for All Loans</b>						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 3,778,188	\$ 4,281,499	\$ 4,695,464	\$ 6,089,905	\$ 8,602,232
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 2,012,836	\$ 2,013,803	\$ 2,186,404	\$ 2,045,688	\$ 2,588,199
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 24,090,248	\$ 24,121,143	\$ 23,843,682	\$ 22,785,783	\$ 23,411,147
1-4 Dwelling Units Option ARM Loans	LD610	\$ 87,534,011	\$ 80,280,257	\$ 91,592,293	\$ 145,066,535	\$ 154,920,904
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 82,803,856	\$ 86,853,444	\$ 97,646,794	\$ 144,988,544	\$ 154,672,701
Total Capitalized Negative Amortization	LD650	\$ 4,187,666	\$ 4,238,575	\$ 4,709,266	\$ 6,599,754	\$ 6,531,743

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 26, 2009, 10:44 AM

Industry Aggregate Report  
91300 - OTS-Regulated: U.S. Total  
March 2009

Frozen Aggregated Data  
(\$Thousands)  
[\[Screen Version\]](#)

\*\*\*\*\* SENSITIVE \*\*\*\*\*

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC) - Total</b>	<b>SUB3380</b>	<b>\$ 11,466,158</b>	<b>\$ 13,673,118</b>	<b>\$ 16,767,072</b>	<b>\$ 20,573,344</b>	<b>\$ 23,623,685</b>
Mortgage Construction Loans	CC105	\$ 8,953,650	\$ 10,891,008	\$ 13,270,714	\$ 16,533,269	\$ 18,973,300
Other Mortgage Loans	CC115	\$ 2,512,508	\$ 2,782,110	\$ 3,496,358	\$ 4,040,075	\$ 4,650,385
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 4,103,061	\$ 4,621,127	\$ 5,376,793	\$ 5,653,616	\$ 5,227,007
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 59,491,854</b>	<b>\$ 41,553,178</b>	<b>\$ 30,679,811</b>	<b>\$ 38,136,202</b>	<b>\$ 64,194,857</b>
1-4 Dwelling Units	CC280	\$ 55,147,424	\$ 36,694,192	\$ 24,549,893	\$ 30,417,446	\$ 55,731,011
Multifamily (5 or more) Dwelling Units	CC290	\$ 1,167,566	\$ 1,173,895	\$ 1,533,297	\$ 2,239,000	\$ 2,502,524
All Other Real Estate	CC300	\$ 3,176,864	\$ 3,685,091	\$ 4,596,621	\$ 5,479,756	\$ 5,961,322
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 1,454,917	\$ 1,873,244	\$ 2,382,830	\$ 3,161,270	\$ 3,152,826
Commitments Outstanding to Purchase Loans	CC320	\$ 31,581,463	\$ 26,914,825	\$ 20,163,215	\$ 18,198,175	\$ 56,336,417
Commitments Outstanding to Sell Loans	CC330	\$ 10,346,135	\$ 9,432,200	\$ 9,093,047	\$ 16,946,658	\$ 74,199,105
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 21,831,485	\$ 12,769,250	\$ 9,720,015	\$ 35,041,126	\$ 23,689,446
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 91,120,786	\$ 52,538,572	\$ 37,076,374	\$ 54,384,537	\$ 35,886,222
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 139,271	\$ 129,118	\$ 182,269	\$ 60,848	\$ 183,945
Commitments Outstanding to Sell Investment Securities	CC375	\$ 10,905	\$ 16,115	\$ 25,811	\$ 14,867	\$ 28,039
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 545,139,641</b>	<b>\$ 559,397,187</b>	<b>\$ 719,464,752</b>	<b>\$ 879,698,837</b>	<b>\$ 879,168,924</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 46,735,155	\$ 50,192,905	\$ 52,377,063	\$ 93,940,382	\$ 110,592,148
Commercial Lines	CC420	\$ 58,308,602	\$ 63,973,415	\$ 68,513,095	\$ 70,246,997	\$ 71,147,786
Open-End Consumer Lines - Credit Cards	CC423	\$ 437,440,110	\$ 442,524,294	\$ 595,062,745	\$ 710,099,128	\$ 692,146,116
Open-End Consumer Lines - Other	CC425	\$ 2,655,774	\$ 2,706,573	\$ 3,511,849	\$ 5,412,330	\$ 5,282,874
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 7,310,443</b>	<b>\$ 7,625,204</b>	<b>\$ 7,969,960</b>	<b>\$ 8,466,206</b>	<b>\$ 8,583,247</b>
Commercial	CC430	\$ 352,114	\$ 506,786	\$ 527,877	\$ 465,784	\$ 552,695
Standby, Not Included on CC465 or CC468	CC435	\$ 6,958,329	\$ 7,118,418	\$ 7,442,083	\$ 8,000,422	\$ 8,030,552
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 89,913,491	\$ 60,959,815	\$ 61,182,526	\$ 173,008,624	\$ 211,778,913
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 3,509,238	\$ 2,370,523	\$ 2,505,270	\$ 700,098	\$ 1,058,836
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 4,576,682	\$ 4,082,645	\$ 4,080,053	\$ 13,872,514	\$ 16,711,182
Other Contingent Liabilities	CC480	\$ 783,097	\$ 769,329	\$ 3,653,887	\$ 4,250,353	\$ 2,657,516
Contingent Assets	CC490	\$ 584,308	\$ 715,393	\$ 665,326	\$ 809,260	\$ 847,532

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 26, 2009, 10:44 AM

Industry Aggregate Report  
91300 - OTS-Regulated: U.S. Total  
March 2009

Frozen Aggregated Data  
(\$Thousands)  
[\[Screen Version\]](#)

\*\*\*\*\* SENSITIVE \*\*\*\*\*

Schedule CF --- Consolidated Cash Flow Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>Mortgage-Backed Securities:</b>						
Pass-Through:						
Purchases	CF143	\$ 18,217,707	\$ 23,160,816	\$ 52,716,023	\$ 65,439,067	\$ 61,889,114
Sales	CF145	\$ 11,675,670	\$ 15,989,829	\$ 48,858,777	\$ 61,603,574	\$ 55,109,298
Other Balance Changes	CF148	\$- 5,401,280	\$- 3,777,076	\$- 3,274,849	\$- 5,607,672	\$- 4,383,054
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 4,891,593	\$ 3,261,000	\$ 2,399,208	\$ 10,630,365	\$ 9,532,977
Sales	CF155	\$ 25,393,259	\$ 248,502	\$ 1,777,881	\$ 2,705,370	\$ 3,825,323
Other Balance Changes	CF158	\$ 2,612,385	\$- 7,648,388	\$- 8,263,879	\$- 9,199,089	\$- 12,445,384
<b>Mortgage Loans:</b>						
<b>Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 23,109,300</b>	<b>\$ 26,421,816</b>	<b>\$ 55,115,231</b>	<b>\$ 76,069,432</b>	<b>\$ 71,422,091</b>
<b>Sales - Total</b>	<b>SUB3821</b>	<b>\$ 37,068,929</b>	<b>\$ 16,238,331</b>	<b>\$ 50,636,658</b>	<b>\$ 64,308,944</b>	<b>\$ 58,934,621</b>
<b>Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$- 13,959,629</b>	<b>\$ 10,183,485</b>	<b>\$ 4,478,573</b>	<b>\$ 11,760,488</b>	<b>\$ 12,487,470</b>
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 95,908,564</b>	<b>\$ 64,399,635</b>	<b>\$ 80,724,008</b>	<b>\$ 128,292,452</b>	<b>\$ 133,821,041</b>
Construction Loans - Total						
1-4 Dwelling Units	CF190	\$ 1,632,729	\$ 2,247,268	\$ 2,934,402	\$ 3,349,485	\$ 3,509,248
Multifamily (5 or more) Dwelling Units	CF200	\$ 522,927	\$ 681,295	\$ 789,655	\$ 970,768	\$ 946,006
Nonresidential	CF210	\$ 922,943	\$ 1,243,100	\$ 1,469,292	\$ 1,692,743	\$ 1,628,821
Permanent Loans - Total						
1-4 Dwelling Units	CF225	\$ 88,036,969	\$ 53,626,103	\$ 67,032,737	\$ 107,495,242	\$ 115,326,181
Home Equity and Junior Liens	CF226	\$ 4,547,980	\$ 6,343,085	\$ 7,073,426	\$ 10,446,713	\$ 11,199,669
Multifamily (5 or more) Dwelling Units	CF245	\$ 1,179,762	\$ 2,013,387	\$ 2,936,890	\$ 6,412,802	\$ 5,496,001
Nonresidential (Except Land)	CF260	\$ 3,040,276	\$ 3,870,909	\$ 4,564,591	\$ 6,917,092	\$ 5,747,148
Land	CF270	\$ 572,958	\$ 717,573	\$ 996,441	\$ 1,454,320	\$ 1,167,636
<b>Loans and Participations Purchased, Secured By - Total:</b>	<b>SUB3880</b>	<b>\$ 51,442,361</b>	<b>\$ 34,192,319</b>	<b>\$ 42,696,510</b>	<b>\$ 51,962,708</b>	<b>\$ 53,435,024</b>
1-4 Dwelling Units	CF280	\$ 50,701,877	\$ 32,967,655	\$ 41,379,141	\$ 50,223,261	\$ 51,860,521
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 31,380,199	\$ 19,557,322	\$ 26,861,623	\$ 29,899,802	\$ 31,461,405
Home Equity and Junior Liens	CF282	\$ 28,803	\$ 48,219	\$ 120,620	\$ 393,490	\$ 181,289
Multifamily (5 or more) Dwelling Units	CF290	\$ 189,018	\$ 282,173	\$ 263,893	\$ 443,326	\$ 408,659
Nonresidential	CF300	\$ 551,466	\$ 942,491	\$ 1,053,476	\$ 1,296,121	\$ 1,165,844
<b>Loans and Participations Sold, Secured By - Total</b>	<b>SUB3890</b>	<b>\$ 102,024,851</b>	<b>\$ 63,774,408</b>	<b>\$ 77,232,070</b>	<b>\$ 118,896,218</b>	<b>\$ 121,886,630</b>
1-4 Dwelling Units	CF310	\$ 101,093,675	\$ 62,198,549	\$ 75,277,127	\$ 116,371,830	\$ 119,147,640
Home Equity and Junior Liens	CF311	\$ 193,580	\$ 204,730	\$ 1,413,803	\$ 512,065	\$ 359,199

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: May 26, 2009, 10:44 AM

Industry Aggregate Report  
 91300 - OTS-Regulated: U.S. Total  
 March 2009

Frozen Aggregated Data  
 (\$Thousands)  
[\[Screen Version\]](#)

\*\*\*\*\* SENSITIVE \*\*\*\*\*

Schedule CF --- Consolidated Cash Flow Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 273,564	\$ 1,157,441	\$ 786,503	\$ 1,512,654	\$ 1,459,370
Nonresidential	CF330	\$ 657,612	\$ 418,418	\$ 1,168,440	\$ 1,011,734	\$ 1,279,620
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$- 50,582,490</b>	<b>\$- 29,582,089</b>	<b>\$- 34,535,560</b>	<b>\$- 66,933,510</b>	<b>\$- 68,451,606</b>
<b>Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 52,420,895</b>	<b>\$ 27,381,366</b>	<b>\$ 28,464,871</b>	<b>\$ 53,065,648</b>	<b>\$ 67,029,471</b>
<b>Nonmortgage Loans:</b>						
Commercial:						
Closed or Purchased	CF390	\$ 58,436,313	\$ 55,237,666	\$ 59,032,432	\$ 62,936,575	\$ 60,988,718
Sales	CF395	\$ 3,833,752	\$ 4,097,422	\$ 23,174,595	\$ 18,504,367	\$ 21,722,610
Consumer:						
Closed or Purchased	CF400	\$ 33,928,319	\$ 45,586,328	\$ 45,238,821	\$ 51,243,048	\$ 45,672,488
Sales	CF405	\$ 4,865,437	\$ 3,024,494	\$ 5,442,512	\$ 5,094,767	\$ 7,751,104
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 92,364,632</b>	<b>\$ 100,823,994</b>	<b>\$ 104,271,253</b>	<b>\$ 114,179,623</b>	<b>\$ 106,661,206</b>
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 8,699,189</b>	<b>\$ 7,121,916</b>	<b>\$ 28,617,107</b>	<b>\$ 23,599,134</b>	<b>\$ 29,473,714</b>
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 83,665,443</b>	<b>\$ 93,702,078</b>	<b>\$ 75,654,146</b>	<b>\$ 90,580,489</b>	<b>\$ 77,187,492</b>
<b>Deposits:</b>						
Interest Credited to Deposits	CF430	\$ 3,327,261	\$ 3,904,617	\$ 4,169,021	\$ 5,333,320	\$ 6,226,845

Schedule DI --- Consolidated Deposit Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>Deposit Data</b>						
Total Broker - Originated Deposits	SUB4061	\$ 118,826,110	\$ 115,166,563	\$ 101,250,068	\$ 145,235,842	\$ 127,760,996
Fully Insured	DI100	\$ 87,312,727	\$ 91,051,195	\$ 85,188,077	\$ 125,311,273	\$ 104,981,152
Other	DI110	\$ 31,513,383	\$ 24,115,368	\$ 16,061,991	\$ 19,924,569	\$ 22,779,844
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 409,700,399	\$ 410,944,924	\$ 425,233,877	\$ 530,058,085	\$ 506,296,609
Greater than \$100,000	DI130	\$ 270,594,730	\$ 253,739,501	\$ 237,448,774	\$ 327,686,096	\$ 342,843,786
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	64,944,526	64,675,439	62,718,473	103,915,098	100,425,188
Greater than \$100,000	DI160	1,208,861	1,107,523	1,004,727	1,327,658	1,328,033
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 63,217,562	\$ 61,731,946	\$ 63,371,852	\$ 65,656,649	\$ 49,444,710
Greater than \$250,000	DI175	\$ 4,007,960	\$ 3,821,331	\$ 3,732,237	\$ 5,758,728	\$ 14,773,251
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	5,822,157	6,428,416	6,595,332	6,565,669	3,954,224
Greater than \$250,000	DI185	10,760	10,094	9,537	10,783	8,820

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 26, 2009, 10:44 AM

Industry Aggregate Report  
91300 - OTS-Regulated: U.S. Total  
March 2009

Frozen Aggregated Data  
(\$Thousands)  
[\[Screen Version\]](#)

\*\*\*\*\* SENSITIVE \*\*\*\*\*

Schedule DI --- Consolidated Deposit Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Number of Deposit Accounts - Total	SUB4062	71,986,304	72,221,472	70,328,069	111,819,208	105,716,265
IRA/Keogh Accounts	DI200	\$ 64,034,302	\$ 62,824,370	\$ 63,534,813	\$ 66,118,969	\$ 58,767,850
Uninsured Deposits	DI210	\$ 131,075,375	\$ 128,435,129	\$ 125,527,017	\$ 187,567,709	\$ 188,033,962
Preferred Deposits	DI220	\$ 7,344,634	\$ 7,060,030	\$ 7,933,523	\$ 10,279,341	\$ 10,707,385
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 55,563,897	\$ 53,703,911	\$ 53,035,633	\$ 62,750,077	\$ 57,795,397
Money Market Deposit Accounts	DI320	\$ 291,242,610	\$ 281,217,817	\$ 289,357,010	\$ 383,085,177	\$ 354,673,850
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 74,406,723	\$ 69,756,586	\$ 70,845,307	\$ 98,162,340	\$ 101,527,880
Time Deposits	DI340	\$ 330,776,972	\$ 333,845,885	\$ 320,705,887	\$ 385,258,081	\$ 399,436,079
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 106,151,553	\$ 105,217,821	\$ 106,521,503	\$ 129,371,389	\$ 150,320,139
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 9,609,397	\$ 8,979,269	\$ 9,221,568	\$ 10,264,040	\$ 10,064,532
Non-Interest-Bearing Demand Deposits	DI610	\$ 36,090,172	\$ 35,618,330	\$ 36,667,836	\$ 45,247,663	\$ 41,756,304
<b>Deposits Data for Deposit Insurance Premium Assessments</b>						
<b>Quarter-End Deposit Totals:</b>						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 757,142,203	\$ 738,733,141	\$ 732,661,474	\$ 944,884,081	\$ 929,981,822
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 9,847,042	\$ 8,495,714	\$ 8,869,769	\$ 10,014,565	\$ 10,247,966
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 1,702,639	\$ 876,308	\$ 1,155,062	\$ 2,449,836	\$ 2,753,498
<b>Average Daily Deposit Totals:</b>						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 658,845,666	\$ 645,382,662	\$ 645,099,334	\$ 847,979,303	\$ 840,065,613
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 9,519,344	\$ 8,452,028	\$ 9,393,816	\$ 10,059,451	\$ 10,448,216
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 1,722,424	\$ 902,534	\$ 1,674,428	\$ 2,376,392	\$ 2,613,605
<b>Deposit Data for Thrifts Participating in the Transaction Account Guarantee Program Component of the FDIC's Temporary Liquidity Guarantee Program:</b>						
Amount of Noninterest-bearing Transaction Accounts of More than \$250,000	DI570	\$ 17,527,735	\$ 18,497,312	N/A	N/A	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	\$ 15,769	\$ 14,872	N/A	N/A	N/A

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 26, 2009, 10:44 AM

Industry Aggregate Report  
91300 - OTS-Regulated: U.S. Total  
March 2009

Frozen Aggregated Data  
(\$Thousands)  
[\[Screen Version\]](#)

\*\*\*\*\* SENSITIVE \*\*\*\*\*

Schedule SI --- Consolidated Supplemental Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>Miscellaneous</b>						
Number of Full-time Equivalent Employees	SI370	153,475	153,651	164,959	213,721	223,922
Financial Assets Held for Trading Purposes	SI375	\$ 6,380,636	\$ 6,424,127	\$ 6,421,203	\$ 7,454,489	\$ 9,017,342
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 31,794,646	\$ 23,839,164	\$ 23,174,298	\$ 31,091,970	\$ 40,478,528
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 6,607,045	\$ 7,724,992	\$ 7,274,869	\$ 8,837,647	\$ 12,217,900
Available-for-Sale Securities	SI385	\$ 154,302,926	\$ 158,869,341	\$ 157,373,796	\$ 188,802,138	\$ 198,306,207
Assets Held for Sale	SI387	\$ 34,399,220	\$ 24,860,253	\$ 22,786,928	\$ 31,692,402	\$ 43,142,095
Loans Serviced for Others	SI390	\$ 776,222,529	\$ 627,351,070	\$ 635,814,918	\$ 1,078,242,699	\$ 1,266,935,165
<b>Residual Interests</b>						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 240,698	\$ 234,167	\$ 283,589	\$ 335,767	\$ 544,582
Other Residual Interests	SI404	\$ 2,419,161	\$ 2,532,336	\$ 2,700,497	\$ 2,652,318	\$ 3,657,812
<b>Qualified Thrift Lender Test</b>						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	86.27%	86.39%	86.33%	86.20%	85.87%
Second month of Qtr	SI582	86.20%	86.36%	86.41%	86.20%	85.82%
Third month of Qtr	SI583	86.22%	86.24%	86.38%	86.25%	85.94%
<b>IRS Domestic Building and Loan Test</b>						
Percent of Assets Test	SI585	79.29%	78.46%	78.94%	77.40%	78.37%
Do you meet the DBLA business operations test?	SI586	26 [Yes]	27 [Yes]	29 [Yes]	29 [Yes]	30 [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 10,534,128</b>	<b>\$ 10,567,393</b>	<b>\$ 10,883,885</b>	<b>\$ 12,345,177</b>	<b>\$ 12,560,305</b>
<b>Credit extended to assn exec officers, prin shareholders &amp; related interest</b>						
Aggregate amount of all extensions of credit	SI590	\$ 1,525,689	\$ 1,623,670	\$ 1,562,614	\$ 1,558,818	\$ 1,530,085
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	1,245	1,284	1,299	1,631	1,316
<b>Summary of Changes in Savings Association Equity Capital</b>						
Savings Assoc Equity Capital, Beginning Balance	SI600	\$ 108,467,177	\$ 105,212,838	\$ 104,859,832	\$ 136,867,216	\$ 138,120,655
Net Income (Loss) Attributable to Savings Association (SO91)	SI610	\$- 47,267	\$- 7,746,367	\$- 6,572,424	\$- 5,451,490	\$- 626,883
Dividends Declared						
Preferred Stock	SI620	\$ 4,886	\$ 5,697	\$ 2,993	\$ 4,971	\$ 23,966
Common Stock	SI630	\$ 504,873	\$ 896,060	\$ 792,066	\$ 5,106,010	\$ 911,014
Stock Issued	SI640	\$ 321,395	\$ 672,916	\$ 612,160	\$ 134,621	\$ 54,213
Stock Retired	SI650	\$ 125,395	\$ 22,279	\$ 71	\$ 1,205	\$ 200

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: May 26, 2009, 10:44 AM

Industry Aggregate Report  
 91300 - OTS-Regulated: U.S. Total  
 March 2009

Frozen Aggregated Data  
 (\$Thousands)  
[\[Screen Version\]](#)

\*\*\*\*\* SENSITIVE \*\*\*\*\*

Schedule SI --- Consolidated Supplemental Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Capital Contributions (Where No Stock is Issued)	SI655	\$ 9,783,187	\$ 11,609,029	\$ 13,715,321	\$ 5,747,348	\$ 6,000,842
New Basis Accounting Adjustments	SI660	\$- 2,648,037	\$- 4,988,110	\$- 3,548,318	\$ 4,224	\$ 133,248
Other Comprehensive Income	SI662	\$ 4,391,352	\$- 1,516,213	\$- 1,673,711	\$- 1,283,873	\$- 5,540,099
Prior Period Adjustments	SI668	\$ 386,832	\$- 121,893	\$- 4,778	\$- 2,492	\$- 129,464
Other Adjustments	SI671	\$ 87,297	\$ 115,033	\$ 11,672	\$ 14,211	\$- 16,092
<b>Total Savings Association Equity Capital, Ending Balance (SC80)</b>	<b>SI680</b>	<b>\$ 120,106,782</b>	<b>\$ 102,313,197</b>	<b>\$ 106,604,624</b>	<b>\$ 130,917,579</b>	<b>\$ 137,061,240</b>
<b>Transactions With Affiliations</b>						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 865,498	\$ 1,065,744	\$ 2,588,215	\$ 626,140	\$ 732,474
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 26,021,495	\$ 125,250,222	\$ 64,329,724	\$ 138,258,003	\$ 382,578,404
<b>Mutual Fund and Annuity Sales</b>						
Sell private-label/third-party mutual funds/annuities?	SI805	156 [Yes]	158 [Yes]	159 [Yes]	166 [Yes]	162 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 1,135,202	\$ 1,126,818	\$ 1,148,742	\$ 1,226,377	\$ 3,330,660
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 37,013	\$ 47,663	\$ 63,354	\$ 110,504	\$ 112,466
<b>Average Balance Sheet Data</b>						
Total Assets	SI870	\$ 1,222,546,707	\$ 1,201,925,496	\$ 1,209,943,613	\$ 1,522,816,333	\$ 1,514,835,928
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 146,886,674	\$ 109,222,168	\$ 97,260,777	\$ 112,135,643	\$ 112,468,552
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 823,453,225	\$ 830,700,595	\$ 859,125,115	\$ 1,121,993,633	\$ 1,142,912,964
Nonmortgage Loans	SI885	\$ 140,040,771	\$ 138,053,761	\$ 133,282,811	\$ 145,682,570	\$ 143,644,754
Deposits and Excrows	SI890	\$ 733,347,465	\$ 701,274,370	\$ 706,774,608	\$ 882,589,275	\$ 884,754,367
Total Borrowings	SI895	\$ 334,884,487	\$ 327,090,741	\$ 326,327,977	\$ 417,488,980	\$ 434,256,076

Schedule SQ --- Consolidated Supplemental Questions		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	14	14	8	12	14
Any Outstanding Futures or Options Positions?	SQ310	12	13	12	15	19
Does Association Have Subchapter S in effect this year?	SQ320	75	77	78	77	78
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: May 26, 2009, 10:44 AM

Industry Aggregate Report  
 91300 - OTS-Regulated: U.S. Total  
 March 2009

Frozen Aggregated Data  
 (\$Thousands)  
[\[Screen Version\]](#)

\*\*\*\*\* SENSITIVE \*\*\*\*\*

Schedule SQ --- Consolidated Supplemental Questions		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	616	610	609	611	602

Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>FIDUCIARY AND RELATED SERVICES</b>						
Does your institution have fiduciary powers?	FS110	105 [Yes]	108 [Yes]	111 [Yes]	110 [Yes]	111 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	83 [Yes]	85 [Yes]	89 [Yes]	88 [Yes]	88 [Yes]
Do you have any activity to report on this schedule?	FS130	79 [Yes]	82 [Yes]	85 [Yes]	84 [Yes]	84 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>						
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 700,068,773</b>	<b>\$ 738,475,513</b>	<b>\$ 841,586,352</b>	<b>\$ 940,697,789</b>	<b>\$ 909,715,556</b>
<b>Managed Assets (\$) -Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 95,116,849</b>	<b>\$ 101,381,988</b>	<b>\$ 90,223,073</b>	<b>\$ 94,918,061</b>	<b>\$ 98,634,574</b>
Personal Trust and Agency Accounts	FS210	\$ 18,907,122	\$ 20,076,747	\$ 21,979,015	\$ 22,978,314	\$ 26,195,619
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 10,330,717	\$ 11,214,651	\$ 12,681,215	\$ 13,269,015	\$ 13,125,760
Employee Benefit - Defined Contribution	FS220	\$ 973,141	\$ 1,090,723	\$ 1,236,424	\$ 1,354,571	\$ 1,539,512
Employee Benefit - Defined Benefit	FS230	\$ 875,410	\$ 939,850	\$ 1,044,645	\$ 1,123,558	\$ 1,305,777
Other Retirement Accounts	FS240	\$ 8,482,166	\$ 9,184,078	\$ 10,400,146	\$ 10,790,886	\$ 10,280,471
Corporate Trust and Agency Accounts	FS250	\$ 202,080	\$ 208,624	\$ 181,180	\$ 183,092	\$ 191,035
Investment Management Agency Accounts	FS260	\$ 47,676,828	\$ 51,712,562	\$ 53,366,358	\$ 56,227,456	\$ 53,512,415
Other Fiduciary Accounts	FS270	\$ 18,000,102	\$ 18,169,404	\$ 2,015,305	\$ 2,260,184	\$ 5,609,745
<b>Managed Assets (\$) - Assets Excl in OTS Assess Complex</b>	<b>FS290</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Nonmanaged Assets (\$) -Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 227,390,339</b>	<b>\$ 233,732,200</b>	<b>\$ 285,662,204</b>	<b>\$ 310,437,863</b>	<b>\$ 291,084,895</b>
Personal Trust and Agency Accounts	FS211	\$ 5,554,753	\$ 5,638,673	\$ 6,418,110	\$ 7,882,216	\$ 7,412,216
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 215,486,964	\$ 221,307,768	\$ 272,346,380	\$ 296,033,404	\$ 277,661,321
Employee Benefit - Defined Contribution	FS221	\$ 184,686,381	\$ 185,899,458	\$ 231,151,039	\$ 251,609,506	\$ 236,959,586
Employee Benefit - Defined Benefit	FS231	\$ 25,506,903	\$ 30,352,748	\$ 35,068,885	\$ 37,722,572	\$ 35,309,092
Other Retirement Accounts	FS241	\$ 5,293,680	\$ 5,055,562	\$ 6,126,456	\$ 6,701,326	\$ 5,392,643
Corporate Trust and Agency Accounts	FS251	\$ 5,749,188	\$ 6,261,543	\$ 6,260,963	\$ 5,483,303	\$ 5,501,271
Other Fiduciary Accounts	FS271	\$ 599,434	\$ 524,216	\$ 636,751	\$ 1,038,940	\$ 510,087
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 377,561,585</b>	<b>\$ 403,361,325</b>	<b>\$ 465,701,075</b>	<b>\$ 535,341,865</b>	<b>\$ 519,996,087</b>
<b>Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex</b>	<b>FS291</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: May 26, 2009, 10:44 AM

Industry Aggregate Report  
 91300 - OTS-Regulated: U.S. Total  
 March 2009

Frozen Aggregated Data  
 (\$Thousands)  
[\[Screen Version\]](#)

\*\*\*\*\* SENSITIVE \*\*\*\*\*

Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>Managed Assets (#) -Total Fiduciary Accounts</b>	<b>FS22</b>	<b>169,035</b>	<b>172,200</b>	<b>120,902</b>	<b>116,519</b>	<b>114,358</b>
Personal Trust and Agency Accounts	FS212	78,675	79,526	33,394	32,928	36,752
Retirement-related Trust and Agency Accounts - Total	SUB6120	39,755	39,808	38,087	36,111	33,490
Employee Benefit - Defined Contribution	FS222	929	970	965	1,133	1,390
Employee Benefit - Defined Benefit	FS232	186	192	193	189	193
Other Retirement Accounts	FS242	38,640	38,646	36,929	34,789	31,907
Corporate Trust and Agency Accounts	FS252	79	85	75	79	96
Investment Management Agency Accounts	FS262	49,870	52,114	48,703	46,775	43,383
Other Fiduciary Accounts	FS272	656	667	643	626	637
<b>Nonmanaged Assets (#) -Total Fiduciary Accounts</b>	<b>FS23</b>	<b>255,796</b>	<b>249,353</b>	<b>271,458</b>	<b>274,897</b>	<b>264,885</b>
Personal Trust and Agency Accounts	FS213	179,732	170,359	191,603	192,449	186,686
Retirement-related Trust and Agency Accounts - Total	SUB6130	70,218	72,525	74,110	76,598	76,126
Employee Benefit - Defined Contribution	FS223	30,472	31,120	29,518	30,607	29,436
Employee Benefit - Defined Benefit	FS233	2,907	3,052	2,815	2,935	2,717
Other Retirement Accounts	FS243	36,839	38,353	41,777	43,056	43,973
Corporate Trust and Agency Accounts	FS253	1,816	1,796	1,747	1,785	1,732
Other Fiduciary Accounts	FS273	4,030	4,673	3,998	4,065	341
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>6,969,093</b>	<b>7,000,737</b>	<b>7,027,197</b>	<b>7,003,742</b>	<b>6,892,974</b>
<b>FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)</b>						
<b>YTD - Income - Total Gross Fiduciary &amp; Related Services</b>	<b>FS30</b>	<b>\$ 310,392</b>	<b>\$ 1,412,094</b>	<b>\$ 1,008,984</b>	<b>\$ 642,824</b>	<b>\$ 324,651</b>
Personal Trust and Agency Accounts	FS310	\$ 40,375	\$ 224,551	\$ 134,164	\$ 89,541	\$ 50,666
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 50,406	\$ 198,403	\$ 139,919	\$ 88,618	\$ 34,661
Employee Benefit - Defined Contribution	FS320	\$ 26,811	\$ 85,613	\$ 54,820	\$ 33,001	\$ 9,104
Employee Benefit - Defined Benefit	FS330	\$ 3,832	\$ 18,697	\$ 14,036	\$ 9,083	\$ 4,601
Other Retirement Accounts	FS340	\$ 19,763	\$ 94,093	\$ 71,063	\$ 46,534	\$ 20,956
Corporate Trust and Agency Accounts	FS350	\$ 1,669	\$ 7,089	\$ 5,536	\$ 4,239	\$ 1,007
Investment Management Agency Accounts	FS360	\$ 58,430	\$ 285,718	\$ 206,444	\$ 134,421	\$ 66,883
Other Fiduciary Accounts	FS370	\$ 11,909	\$ 35,698	\$ 25,239	\$ 14,633	\$ 5,307
Custody and Safekeeping Accounts	FS380	\$ 101,468	\$ 484,293	\$ 373,446	\$ 256,546	\$ 126,505
Other Fiduciary and Related Services	FS390	\$ 46,135	\$ 176,342	\$ 124,236	\$ 54,826	\$ 39,622
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 70,270</b>	<b>\$ 635,818</b>	<b>\$ 206,386</b>	<b>\$ 118,418</b>	<b>\$ 55,777</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 108</b>	<b>\$ 4,744</b>	<b>\$ 2,716</b>	<b>\$ 869</b>	<b>\$ 301</b>
<b>YTD - Intracompany Inc Credits for Fiduciary/Related Service</b>	<b>FS393</b>	<b>\$- 4,336</b>	<b>\$- 9,170</b>	<b>\$- 9,384</b>	<b>\$- 7,098</b>	<b>\$- 3,724</b>

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: May 26, 2009, 10:44 AM

Industry Aggregate Report  
 91300 - OTS-Regulated: U.S. Total  
 March 2009

Frozen Aggregated Data  
 (\$Thousands)  
[\[Screen Version\]](#)

\*\*\*\*\* SENSITIVE \*\*\*\*\*

Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$ 235,678</b>	<b>\$ 762,362</b>	<b>\$ 790,498</b>	<b>\$ 516,439</b>	<b>\$ 264,849</b>
<b>FIDUCIARY MEMORANDA</b>						
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 6,074,016</b>	<b>\$ 20,265,978</b>	<b>\$ 6,796,976</b>	<b>\$ 5,364,021</b>	<b>\$ 5,691,151</b>
Non-Interest-Bearing Deposits	FS410	\$ 60,415	\$ 22,314	\$ 4,835	\$ 2,418	\$- 5,267
Interest-Bearing Deposits	FS415	\$ 63,301	\$ 187,673	\$ 41,911	\$ 61,035	\$ 53,137
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 339,911	\$ 1,293,628	\$ 384,773	\$ 218,547	\$ 224,239
State, County and Municipal Obligations	FS425	\$ 776,316	\$ 2,659,549	\$ 653,215	\$ 429,406	\$ 521,166
Money Market Mutual Funds	FS430	\$ 737,725	\$ 2,257,975	\$ 684,108	\$ 525,169	\$ 544,665
Other Short-term Obligations	FS435	\$ 26,954	\$ 42,191	\$ 49,600	\$ 22,211	\$ 18,559
Other Notes and Bonds	FS440	\$ 500,563	\$ 1,016,069	\$ 497,295	\$ 465,259	\$ 454,426
Common and Preferred Stock	FS445	\$ 2,679,834	\$ 9,967,196	\$ 3,627,822	\$ 3,020,540	\$ 3,200,196
Real Estate Mortgages	FS450	\$ 21,063	\$ 33,671	\$ 15,926	\$ 9,958	\$ 12,635
Real Estate	FS455	\$ 436,210	\$ 1,362,927	\$ 417,806	\$ 198,154	\$ 333,304
Miscellaneous Assets	FS460	\$ 431,724	\$ 1,422,785	\$ 419,685	\$ 411,324	\$ 334,091
<b>Corporate Trust and Agency Accounts - No. of Issues - Total</b>	<b>SUB6300</b>	<b>742</b>	<b>974</b>	<b>8</b>	<b>8</b>	<b>7</b>
Corporate and Municipal Trusteeships	FS510	361	396	5	5	4
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	381	578	3	3	3
<b>Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships</b>	<b>FS515</b>	<b>\$ 7,295,754</b>	<b>\$ 8,105,657</b>	<b>\$ 7</b>	<b>\$ 7</b>	<b>\$ 7</b>
<b>Number of Funds - Total Collective Investment Funds</b>	<b>FS60</b>	<b>34</b>	<b>40</b>	<b>26</b>	<b>84</b>	<b>65</b>
Domestic Equity	FS610	9	16	9	9	6
International/Global Equity	FS620	0	2	0	0	0
Stock/Bond Blend	FS630	19	10	10	10	0
Taxable Bond	FS640	4	8	5	5	4
Municipal Bond	FS650	1	2	1	1	1
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	1	2	1	59	54
<b>Market Value - Total Collective Investment Funds</b>	<b>FS65</b>	<b>\$ 7,991,217</b>	<b>\$ 30,992,955</b>	<b>\$ 7,675,880</b>	<b>\$ 7,738,568</b>	<b>\$ 7,414,492</b>
Domestic Equity	FS615	\$ 939,062	\$ 21,821,627	\$ 1,316,806	\$ 1,488,718	\$ 1,433,422
International/Global Equity	FS625	\$ 0	\$ 421,014	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 1,012,497	\$ 951,806	\$ 929,125	\$ 1,034,411	\$ 1,089,969
Taxable Bond	FS645	\$ 2,026,660	\$ 2,443,823	\$ 2,043,140	\$ 2,122,949	\$ 1,943,251

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: May 26, 2009, 10:44 AM

Industry Aggregate Report  
 91300 - OTS-Regulated: U.S. Total  
 March 2009

Frozen Aggregated Data  
 (\$Thousands)  
[\[Screen Version\]](#)

\*\*\*\*\* SENSITIVE \*\*\*\*\*

Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Municipal Bond	FS655	\$ 10,579	\$ 55,207	\$ 10,934	\$ 14,321	\$ 13,080
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 4,002,419	\$ 5,299,478	\$ 3,375,875	\$ 3,078,169	\$ 2,934,770
<b>FIDUCIARY SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES (CALENDAR YTD)</b>						
<b>Managed Accts - Total Fid Settlements/Surcharges/Othr Losses</b>	<b>FS70</b>	<b>\$ 69</b>	<b>\$ 2,833</b>	<b>\$ 1,185</b>	<b>\$ 789</b>	<b>\$ 252</b>
Personal Trust and Agency Accounts	FS710	\$ 25	\$ 1,325	\$ 48	\$ 32	\$ 20
Retirement-Related Trust and Agency Accounts	FS720	\$ 6	\$ 381	\$ 7	\$ 1	\$ 1
Investment Management Agency Accounts	FS730	\$ 38	\$ 1,085	\$ 1,130	\$ 754	\$ 231
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 42	\$ 0	\$ 2	\$ 0
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses</b>	<b>FS71</b>	<b>\$ 258</b>	<b>\$ 2,366</b>	<b>\$ 1,704</b>	<b>\$ 160</b>	<b>\$ 83</b>
Personal Trust and Agency Accounts	FS711	\$ 1	\$ 266	\$ 0	\$ 1	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 257	\$ 2,011	\$ 1,704	\$ 159	\$ 83
Investment Management Agency Accounts	FS731	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 88	\$ 0	\$ 0	\$ 0
<b>Total Fid Settlements/Surcharges/Otr Losses - Recoveries</b>	<b>FS72</b>	<b>\$ 220</b>	<b>\$ 463</b>	<b>\$ 179</b>	<b>\$ 81</b>	<b>\$ 32</b>
Personal Trust and Agency Accounts	FS712	\$ 1	\$ 10	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 219	\$ 408	\$ 179	\$ 81	\$ 32
Investment Management Agency Accounts	FS732	\$ 0	\$ 11	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 34	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>						
Total Equity Capital (SC84)	CCR100	\$ 120,993,147	\$ 102,363,722	\$ 106,602,728	\$ 130,815,919	\$ 137,061,241
Equity Capital Deductions - Total	SUB1631	\$ 21,068,368	\$ 20,203,424	\$ 20,054,152	\$ 22,399,633	\$ 22,054,960
Investments in, Adv to, and Noncontrolling Interests in Nonincludable Subs	CCR105	\$ 71,648	\$ 76,664	\$ 94,021	\$ 477,351	\$ 500,359
Goodwill and Certain Other Intangible Assets	CCR115	\$ 14,882,594	\$ 14,794,095	\$ 15,181,331	\$ 19,177,897	\$ 19,272,454
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 6,054,840	\$ 5,322,210	\$ 4,765,724	\$ 2,738,796	\$ 2,275,878
Other	CCR134	\$ 59,286	\$ 10,455	\$ 13,076	\$ 5,589	\$ 6,269
Equity Capital Additions -Total	SUB1641	\$ 6,777,322	\$ 12,109,174	\$ 10,920,278	\$ 14,394,662	\$ 13,170,822
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 6,268,215	\$ 10,726,909	\$ 9,531,604	\$ 9,235,635	\$ 7,885,589

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 26, 2009, 10:44 AM

Industry Aggregate Report  
91300 - OTS-Regulated: U.S. Total  
March 2009

Frozen Aggregated Data  
(\$Thousands)  
[\[Screen Version\]](#)

\*\*\*\*\* SENSITIVE \*\*\*\*\*

Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Intangible Assets	CCR185	\$ 4,471	\$ 4,860	\$ 21,491	\$ 188,242	\$ 320,543
Other	CCR195	\$ 504,636	\$ 385,134	\$ 414,328	\$ 103,599	\$ 102,510
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 106,702,101</b>	<b>\$ 94,269,472</b>	<b>\$ 97,468,854</b>	<b>\$ 122,810,948</b>	<b>\$ 128,177,103</b>
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 1,225,107,146</b>	<b>\$ 1,220,741,091</b>	<b>\$ 1,208,167,667</b>	<b>\$ 1,511,880,179</b>	<b>\$ 1,515,281,873</b>
Asset Deductions - Total	SUB1651	\$ 21,442,866	\$ 20,747,692	\$ 20,093,325	\$ 23,477,510	\$ 23,050,396
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 96,277	\$ 109,312	\$ 121,013	\$ 578,359	\$ 568,718
Goodwill and Certain Other Intangible Assets	CCR265	\$ 14,882,277	\$ 14,793,986	\$ 15,190,890	\$ 19,515,386	\$ 19,600,654
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 6,399,140	\$ 5,830,727	\$ 4,765,788	\$ 3,379,592	\$ 2,707,889
Other	CCR275	\$ 65,172	\$ 13,667	\$ 15,634	\$ 4,173	\$ 173,135
Asset Additions - Total	SUB1661	\$ 7,753,992	\$ 14,474,592	\$ 13,536,068	\$ 13,073,003	\$ 10,852,895
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 7,520,101	\$ 14,248,507	\$ 13,292,403	\$ 12,607,957	\$ 10,502,452
Intangible Assets	CCR285	\$ 4,471	\$ 4,860	\$ 21,491	\$ 305,794	\$ 328,467
Other	CCR290	\$ 229,420	\$ 221,225	\$ 222,174	\$ 159,252	\$ 21,976
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 1,211,418,272</b>	<b>\$ 1,214,467,991</b>	<b>\$ 1,201,610,410</b>	<b>\$ 1,501,475,672</b>	<b>\$ 1,503,084,372</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 48,100,871</b>	<b>\$ 48,283,060</b>	<b>\$ 47,771,008</b>	<b>\$ 59,721,615</b>	<b>\$ 59,843,327</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>						
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 106,702,101</b>	<b>\$ 94,269,472</b>	<b>\$ 97,468,854</b>	<b>\$ 122,810,948</b>	<b>\$ 128,177,103</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 5,317	\$ 3,687	\$ 7,623	\$ 29,025	\$ 50,535
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 1,771,391	\$ 2,048,955	\$ 2,065,377	\$ 9,088,065	\$ 9,002,242
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 67,974	\$ 29,370	\$ 26,963	\$ 18,865	\$ 17,497
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 7,985,451	\$ 8,313,579	\$ 7,827,359	\$ 10,653,893	\$ 10,383,479
Tier 2 Capital - Other	CCR355	\$ 15,869	\$ 19,972	\$ 18,391	\$ 11,757	\$ 185,237
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 9,846,002</b>	<b>\$ 10,415,563</b>	<b>\$ 9,945,713</b>	<b>\$ 19,801,605</b>	<b>\$ 19,638,990</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 9,748,486</b>	<b>\$ 10,137,622</b>	<b>\$ 9,739,922</b>	<b>\$ 19,801,605</b>	<b>\$ 19,638,990</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 36,802	\$ 49,617	\$ 49,104	\$ 63,217	\$ 80,532
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 1,355,972	\$ 3,296,232	\$ 1,145,845	\$ 2,397,558	\$ 2,509,940
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 115,057,813</b>	<b>\$ 101,061,245</b>	<b>\$ 106,013,827</b>	<b>\$ 140,151,778</b>	<b>\$ 145,225,621</b>
0% R/W Category - Cash	CCR400	\$ 9,316,409	\$ 12,133,432	\$ 5,072,434	\$ 7,249,638	\$ 7,326,399
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 14,083,821	\$ 10,742,681	\$ 14,403,058	\$ 11,263,169	\$ 12,648,817
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 4,385,491	\$ 15,838	\$ 31,836	\$ 14,666	\$ 20,823

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 26, 2009, 10:44 AM

Industry Aggregate Report  
91300 - OTS-Regulated: U.S. Total  
March 2009

Frozen Aggregated Data  
(\$Thousands)  
[\[Screen Version\]](#)

\*\*\*\*\* SENSITIVE \*\*\*\*\*

Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
0% R/W Category - Other	CCR415	\$ 30,300,400	\$ 23,276,089	\$ 8,419,373	\$ 4,957,880	\$ 5,791,653
0% R/W Category - Assets Total	CCR420	\$ 58,086,121	\$ 46,168,040	\$ 27,926,701	\$ 23,485,353	\$ 25,787,692
<b>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</b>	<b>CCR40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 128,401,171	\$ 148,376,862	\$ 167,772,714	\$ 200,998,251	\$ 193,541,557
20% R/W Category - Claims on FHLBs	CCR435	\$ 20,774,796	\$ 22,210,111	\$ 28,045,125	\$ 26,994,766	\$ 31,485,613
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 4,625,434	\$ 4,482,487	\$ 4,500,668	\$ 5,942,048	\$ 5,907,976
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 51,307,109	\$ 52,204,978	\$ 57,479,238	\$ 57,871,677	\$ 46,599,298
20% R/W Category - Other	CCR450	\$ 91,438,704	\$ 47,677,816	\$ 43,040,609	\$ 45,238,999	\$ 53,137,797
20% R/W Category - Assets Total	CCR455	\$ 296,547,214	\$ 274,952,254	\$ 300,838,354	\$ 337,045,741	\$ 330,672,241
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 59,309,447</b>	<b>\$ 54,990,440</b>	<b>\$ 60,167,677</b>	<b>\$ 67,409,151</b>	<b>\$ 66,134,438</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 388,155,753	\$ 412,881,418	\$ 431,611,948	\$ 564,822,770	\$ 568,190,094
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 11,159,890	\$ 10,607,791	\$ 10,108,304	\$ 17,099,154	\$ 15,855,935
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 5,902,791	\$ 9,903,451	\$ 6,706,837	\$ 2,344,543	\$ 2,480,231
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 665,446	\$ 572,745	\$ 597,140	\$ 1,338,131	\$ 1,073,654
50% R/W Category - Other	CCR480	\$ 5,064,089	\$ 5,739,777	\$ 5,549,117	\$ 17,222,958	\$ 23,215,048
50% R/W Category - Assets Total	CCR485	\$ 410,947,969	\$ 439,705,182	\$ 454,573,346	\$ 602,827,556	\$ 610,814,962
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 205,474,196</b>	<b>\$ 219,852,781</b>	<b>\$ 227,286,864</b>	<b>\$ 301,413,972</b>	<b>\$ 305,407,670</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 34,519,338	\$ 36,588,490	\$ 14,706,240	\$ 12,052,897	\$ 10,171,901
100% R/W Category - All Other Assets	CCR506	\$ 477,552,281	\$ 483,050,714	\$ 473,528,043	\$ 626,992,638	\$ 621,026,927
100% R/W Category - Assets Total	CCR510	\$ 512,071,619	\$ 519,639,204	\$ 488,234,283	\$ 639,045,535	\$ 631,198,828
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 512,071,619</b>	<b>\$ 519,639,204</b>	<b>\$ 488,234,283</b>	<b>\$ 639,045,535</b>	<b>\$ 631,198,828</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 15,846	\$ 15,412	\$ 14,713	\$ 15,100	\$ 13,538
<b>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</b>	<b>CCR62</b>	<b>\$ 198,080</b>	<b>\$ 192,653</b>	<b>\$ 183,917</b>	<b>\$ 188,753</b>	<b>\$ 169,227</b>
<b>Assets to Risk-Weight</b>	<b>CCR64</b>	<b>\$ 1,277,668,769</b>	<b>\$ 1,280,480,092</b>	<b>\$ 1,271,587,397</b>	<b>\$ 1,602,419,285</b>	<b>\$ 1,598,487,261</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 777,053,158</b>	<b>\$ 794,674,924</b>	<b>\$ 775,872,586</b>	<b>\$ 1,008,057,251</b>	<b>\$ 1,002,910,020</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 7,856,516	\$ 6,625,970	\$ 9,325,510	\$ 13,582,808	\$ 5,458,273
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 769,196,642</b>	<b>\$ 788,048,954</b>	<b>\$ 766,547,076</b>	<b>\$ 994,474,443</b>	<b>\$ 997,451,747</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 61,604,989</b>	<b>\$ 63,099,169</b>	<b>\$ 61,323,757</b>	<b>\$ 79,614,613</b>	<b>\$ 79,795,984</b>

CAPITAL & PROMPT CORRECTIVE ACTION RATIOS

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: May 26, 2009, 10:44 AM

Industry Aggregate Report  
 91300 - OTS-Regulated: U.S. Total  
 March 2009

Frozen Aggregated Data  
 (\$Thousands)  
[\[Screen Version\]](#)

\*\*\*\*\* SENSITIVE \*\*\*\*\*

Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>Tier 1 (Core) Capital Ratio</b>	<b>CCR810</b>	<b>8.81%</b>	<b>7.76%</b>	<b>8.11%</b>	<b>8.18%</b>	<b>8.53%</b>
<b>Total Risk-Based Capital Ratio</b>	<b>CCR820</b>	<b>14.96%</b>	<b>12.82%</b>	<b>13.83%</b>	<b>14.09%</b>	<b>14.56%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>CCR830</b>	<b>13.70%</b>	<b>11.54%</b>	<b>12.57%</b>	<b>12.11%</b>	<b>12.60%</b>
<b>Tangible Equity Ratio</b>	<b>CCR840</b>	<b>8.81%</b>	<b>7.76%</b>	<b>8.11%</b>	<b>8.17%</b>	<b>8.51%</b>

\*Note

Some OTS-regulated thrifts file a consolidated Thrift Financial Report (TFR) that includes data for a subsidiary thrift, which also files its own TFR separately. Subsidiary thrifts are those that report a parent docket on TFR line SQ410. Data filed by subsidiary thrifts are excluded from the Industry Aggregate Report when both the parent thrift and its subsidiary are in the same aggregate group. This exclusion prevents double-counting of subsidiaries' data.