



# Fourth Quarter 2010 Thrift Industry Report Data

March 1, 2011

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

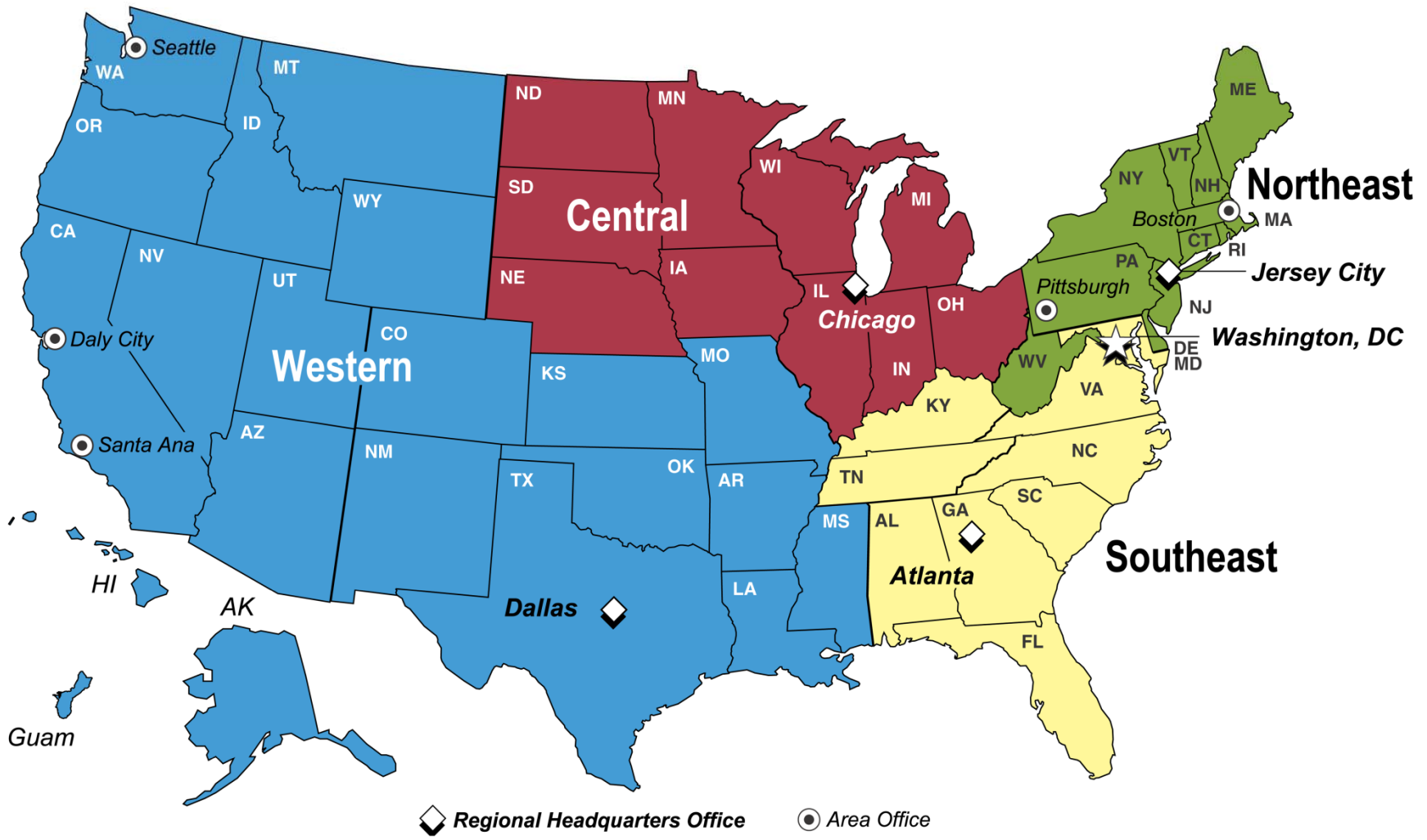


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PROFITABILITY AND EARNINGS  
CURRENT YEAR AND PRIOR FOUR YEARS

INDUSTRY AGGREGATES:	2010	2009	2008	2007	2006
<b>PROFITABILITY (Percent)</b>					
Return on Average Assets	0.71	0.00	(1.17)	(0.04)	1.06
Median Ratio	0.39	0.26	0.30	0.46	0.61
Return on Average Equity	6.29	(0.03)	(13.03)	(0.42)	11.18
Median Ratio	3.20	2.00	2.32	3.52	4.95
Net Interest Margin	3.10	3.02	2.82	2.69	2.73
Median Ratio	3.09	2.98	2.90	2.86	3.00
<b>EARNINGS (\$ Millions)</b>					
Interest Income	\$42,202.89	\$52,521.53	\$74,910.01	\$95,904.35	\$90,805.34
Interest Expense	13,369.54	19,888.69	36,826.78	55,283.30	49,870.85
NET INTEREST INCOME	28,833.35	32,632.84	38,083.24	40,621.05	40,934.49
Loss Provision-Interest Bearing Assets	9,547.30	19,564.26	39,337.51	11,638.37	3,767.62
Noninterest Income	17,647.98	17,141.54	18,633.86	20,120.77	25,677.98
Mortgage Loan Servicing Fees	987.07	1,362.50	1,578.02	1,296.06	1,072.40
Other Fees and Charges	12,163.53	11,955.43	15,025.82	17,012.33	16,155.50
Other Noninterest Income	4,497.38	3,823.61	2,030.02	1,812.38	8,450.08
Noninterest Expense	26,530.25	27,669.35	38,745.84	47,370.88	38,664.73
G&A Expense	25,934.84	27,448.69	34,582.46	38,286.85	37,906.75
Goodwill Amortization	605.41	691.06	1,467.04	8,879.20	668.61
Loss Provisions-Noninterest Bearing Assets	(10.01)	(470.40)	2,696.34	204.84	89.37
Income Before Taxes & Extraordinary Items	10,403.78	2,540.77	(21,366.26)	1,732.56	24,180.12
Income Taxes	3,872.42	2,553.85	(5,637.94)	2,382.54	8,292.10
Extraordinary Items	115.99	51.53	(83.36)	1.14	(38.63)
NET INCOME	6,622.84	(33.66)	(15,811.67)	(648.84)	15,849.39
Profits	\$8,930.65	\$9,659.61	\$6,217.16	\$11,425.13	\$16,341.59
Losses	(\$2,307.81)	(\$9,693.28)	(\$22,028.83)	(\$12,073.96)	(\$492.20)
<b>PROFITABILITY (Percent of Avg Assets Annualized)</b>					
Interest Income	4.54	4.86	5.55	6.34	6.06
Interest Expense	1.44	1.84	2.73	3.66	3.33
NET INTEREST INCOME	3.10	3.02	2.82	2.69	2.73
Loss Provision-Interest Bearing Assets	1.03	1.81	2.92	0.77	0.25
Noninterest Income	1.90	1.59	1.38	1.33	1.71
Mortgage Loan Servicing Fees	0.11	0.13	0.12	0.09	0.07
Other Fees and Charges	1.31	1.11	1.11	1.13	1.08
Other Noninterest Income	0.48	0.35	0.15	0.12	0.56
Noninterest Expense	2.85	2.56	2.87	3.13	2.58
G&A Expense	2.79	2.54	2.56	2.53	2.53
Goodwill Amortization	0.07	0.06	0.11	0.59	0.04
Loss Provisions-Noninterest Bearing Assets	0.00	(0.04)	0.20	0.01	0.01
Income Before Taxes & Extraordinary Items	1.12	0.24	(1.58)	0.11	1.61
Income Taxes	0.42	0.24	(0.42)	0.16	0.55
Extraordinary Items	0.01	0.00	(0.01)	0.00	0.00
NET INCOME	0.71	0.00	(1.17)	(0.04)	1.06
Profits	0.96	0.89	0.46	0.76	1.09
Losses	(0.25)	(0.90)	(1.63)	(0.80)	(0.03)

## STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	DEC 2010	SEP 2010	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008
NUMBER OF INSTITUTIONS:	731	741	753	758	765	780	794	801	810
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	0.76	0.72	0.64	0.73	0.19	0.46	(0.03)	(0.53)	(1.82)
Median Ratio	0.40	0.43	0.41	0.40	0.31	0.33	0.25	0.36	0.29
Return on Average Equity (Annualized)	6.43	6.24	5.76	6.73	1.76	4.40	(0.34)	(5.69)	(20.00)
Median Ratio	3.38	3.63	3.43	3.29	2.39	2.74	2.11	2.85	2.26
Net Interest Margin (Annualized)	3.16	3.13	3.07	3.05	3.00	3.11	3.04	2.94	2.68
Median Ratio	3.13	3.11	3.05	3.10	3.07	2.98	2.92	2.92	2.95
Number of Profitable Thrifts	541	556	566	568	503	549	523	580	527
Percent Profitable	74.01	75.03	75.17	74.93	65.75	70.38	65.87	72.41	65.06
Profits (\$ Millions)	\$2,428.68	\$2,210.94	\$2,108.21	\$2,182.82	\$2,079.73	\$3,226.09	\$1,673.14	\$2,680.66	\$1,213.38
Number of Unprofitable Thrifts	190	185	187	190	262	231	271	221	283
Percent Unprofitable	25.99	24.97	24.83	25.07	34.25	29.62	34.13	27.59	34.94
Losses (\$ Millions)	(\$676.17)	(\$556.97)	(\$614.62)	(\$460.05)	(\$1,637.50)	(\$1,988.52)	(\$1,767.25)	(\$4,300.01)	(\$6,570.76)
EARNINGS (\$ Millions)									
Interest Income	\$10,337.39	\$10,469.65	\$10,572.89	\$10,822.97	\$10,920.77	\$12,855.46	\$13,404.46	\$15,340.85	\$14,732.14
Interest Expense	3,024.32	3,258.69	3,440.00	3,646.55	3,921.83	4,564.34	5,051.85	6,350.68	6,843.38
NET INTEREST INCOME	7,313.08	7,210.96	7,132.89	7,176.42	6,998.94	8,291.12	8,352.61	8,990.17	7,888.77
Loss Provisions-Interest Bearing Assets	2,269.47	2,195.70	2,288.58	2,793.56	3,964.40	4,962.63	4,790.90	5,846.33	9,348.31
Noninterest Income	4,322.13	4,419.31	4,359.94	4,546.59	4,580.28	4,447.01	4,250.75	3,863.50	3,967.60
Mortgage Loan Servicing Fees	379.77	178.01	158.50	270.79	285.58	336.67	485.45	254.80	(40.52)
Other Fees and Charges	3,306.10	3,079.80	2,988.46	2,789.17	2,986.94	2,955.98	3,032.62	2,979.88	3,012.24
Other Noninterest Income	636.27	1,161.50	1,212.98	1,486.63	1,307.76	1,154.36	732.68	628.82	995.88
Noninterest Expense	6,754.24	6,745.66	6,751.46	6,278.89	6,748.87	5,596.32	7,469.79	7,854.37	8,954.66
G&A Expense	6,924.44	6,527.82	6,385.96	6,096.62	6,414.59	6,576.88	7,233.20	7,224.02	6,742.78
Goodwill Amortization	146.11	109.85	252.98	96.48	161.60	123.69	152.62	253.15	530.30
Loss Provisions-Noninterest Bearing Assets	(316.31)	107.99	112.53	85.79	172.68	(1,104.25)	83.96	377.20	1,681.57
Income Before Taxes & Extraordinary Items	2,611.51	2,688.92	2,452.79	2,650.57	865.95	2,179.18	342.67	(847.02)	(6,446.61)
Income Taxes	895.96	1,028.56	957.07	990.83	425.50	933.80	447.17	747.38	(1,081.05)
Extraordinary Items	43.20	0.00	3.80	68.99	7.54	15.29	28.82	(0.12)	8.18
NET INCOME	1,752.52	1,653.96	1,493.59	1,722.77	442.23	1,237.57	(94.12)	(1,619.35)	(5,357.38)
PROFITABILITY (Percent of Avg Assets Annualized)									
Interest Income	4.46	4.55	4.55	4.59	4.68	4.83	4.88	5.02	5.01
Interest Expense	1.31	1.42	1.48	1.55	1.68	1.71	1.84	2.08	2.33
NET INTEREST INCOME	3.16	3.13	3.07	3.05	3.00	3.11	3.04	2.94	2.68
Loss Provisions-Interest Bearing Assets	0.98	0.95	0.98	1.19	1.70	1.86	1.74	1.91	3.18
Noninterest Income	1.87	1.92	1.88	1.93	1.96	1.67	1.55	1.26	1.35
Mortgage Loan Servicing Fees	0.16	0.08	0.07	0.11	0.12	0.13	0.18	0.08	(0.01)
Other Fees and Charges	1.43	1.34	1.29	1.18	1.28	1.11	1.10	0.97	1.02
Other Noninterest Income	0.27	0.50	0.52	0.63	0.56	0.43	0.27	0.21	0.34
Noninterest Expense	2.92	2.93	2.90	2.67	2.89	2.10	2.72	2.57	3.04
G&A Expense	2.99	2.83	2.75	2.59	2.75	2.47	2.63	2.36	2.29
Goodwill Amortization	0.06	0.05	0.11	0.04	0.07	0.05	0.06	0.08	0.18
Loss Provisions-Noninterest Bearing Assets	(0.14)	0.05	0.05	0.04	0.07	(0.41)	0.03	0.12	0.57
Income Before Taxes & Extraordinary Items	1.13	1.17	1.06	1.13	0.37	0.82	0.12	(0.28)	(2.19)
Income Taxes	0.39	0.45	0.41	0.42	0.18	0.35	0.16	0.24	(0.37)
Extraordinary Items	0.02	0.00	0.00	0.03	0.00	0.01	0.01	0.00	0.00
NET INCOME	0.76	0.72	0.64	0.73	0.19	0.46	(0.03)	(0.53)	(1.82)

## STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	DEC 2010	SEP 2010	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008
NUMBER OF INSTITUTIONS:	731	741	753	758	765	780	794	801	810

TOTAL ASSETS (\$ Billions)	\$931.68	\$927.89	\$931.13	\$949.71	\$942.52	\$1,069.87	\$1,098.04	\$1,224.53	\$1,197.26
Cash and Noninterest-Earning Deposits	7.17	9.19	9.01	9.25	8.52	10.32	12.68	16.57	18.54
Investment Securities	134.90	144.15	147.67	152.62	145.75	173.26	157.29	162.14	121.11
Mortgage Backed Securities	158.08	146.77	143.00	145.59	140.82	137.08	142.69	151.80	166.30
1 - 4 Family Mortgages	319.95	323.94	327.21	330.43	334.41	419.38	437.62	528.47	521.90
First Liens	264.07	266.62	268.87	270.37	273.00	349.05	365.10	430.33	423.15
Home Equity Lines of Credit	43.45	44.07	44.42	45.16	45.70	53.01	54.19	65.56	64.52
Other Junior Liens	12.43	13.25	13.92	14.90	15.71	17.31	18.33	32.58	34.23
Multifamily Mortgages	32.45	30.64	30.40	31.62	31.10	33.89	34.79	34.60	33.58
Nonresidential Mortgages	68.47	66.90	67.16	68.66	68.20	70.40	71.42	71.37	71.12
Construction Loans	9.06	9.66	10.76	12.53	14.50	17.44	22.19	24.24	26.30
Land Loans	7.57	8.12	8.86	9.67	10.23	12.73	14.20	15.22	15.77
Commercial Loans	49.65	49.80	49.83	51.07	50.96	51.62	59.92	63.62	62.69
Consumer Loans	84.21	79.33	77.03	74.12	73.50	73.88	71.19	75.05	81.01
Repossessed Assets, Net	4.78	4.69	4.32	4.93	4.56	5.11	4.52	4.22	3.99
Real Estate Held for Investment, Net	0.12	0.13	0.13	0.17	0.18	0.19	0.15	0.13	0.13
Office Premises & Equipment	6.61	6.54	6.51	6.72	6.84	7.34	8.11	8.19	8.39
Other Assets	59.49	59.54	61.28	64.86	65.45	71.42	77.84	87.91	83.16
Less: Contra Assets & Valuation Allowances	10.85	11.52	12.05	12.53	12.48	14.19	16.56	19.00	16.74

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$931.68	\$927.89	\$931.13	\$949.71	\$942.52	\$1,069.87	\$1,098.04	\$1,224.53	\$1,197.26
TOTAL DEPOSITS AND ESCROWS	670.33	661.35	660.79	666.97	658.89	698.57	721.82	752.42	732.15
Deposits	663.56	653.59	654.86	661.70	653.48	692.19	714.47	745.89	726.95
Escrows	6.77	7.77	5.93	5.27	5.41	6.38	7.35	6.53	5.20
BORROWINGS	137.34	143.38	150.79	161.82	166.48	239.88	245.98	329.96	336.99
Advances From FHLB	76.01	80.13	83.30	85.80	89.06	130.39	140.74	195.23	209.76
Repurchase Agreements & FedFunds Purchased	37.67	38.53	39.92	43.21	43.33	59.44	42.88	59.80	64.91
Other Borrowings	23.66	24.72	27.56	32.80	34.09	50.04	62.36	74.92	62.32
Other Liabilities	14.26	15.26	14.78	16.49	16.29	17.45	17.35	23.07	21.20
Equity Capital	109.93	108.08	104.96	104.61	101.05	114.49	113.72	119.96	106.93
Capital Stock and Paid-In Capital	81.19	79.70	78.08	79.73	77.46	89.28	92.83	101.27	93.77
Unrealized Gains (Losses) AFS Securities	0.11	1.11	0.54	(0.58)	(0.82)	(1.15)	(2.80)	(4.95)	(9.63)
Retained Earnings	30.08	28.87	27.75	26.65	25.51	27.33	24.37	24.43	24.78
Noncontrolling Interests in Cons. Subs.	0.19	0.19	0.19	0.19	0.19	0.53	0.83	0.87	N/A

## STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	DEC 2010	SEP 2010	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008
NUMBER OF INSTITUTIONS:	731	741	753	758	765	780	794	801	810
<b>TOTAL ASSETS (Percent of Total Assets)</b>									
Cash and Noninterest-Earning Deposits	0.77	0.99	0.97	0.97	0.90	0.96	1.15	1.35	1.55
Investment Securities	14.48	15.54	15.86	16.07	15.46	16.19	14.32	13.24	10.12
Mortgage Backed Securities	16.97	15.82	15.36	15.33	14.94	12.81	12.99	12.40	13.89
1 - 4 Family Mortgages	34.34	34.91	35.14	34.79	35.48	39.20	39.85	43.16	43.59
First Liens	28.34	28.73	28.88	28.47	28.96	32.63	33.25	35.14	35.34
Home Equity Lines of Credit	4.66	4.75	4.77	4.76	4.85	4.95	4.94	5.35	5.39
Other Junior Liens	1.33	1.43	1.49	1.57	1.67	1.62	1.67	2.66	2.86
Multifamily Mortgages	3.48	3.30	3.26	3.33	3.30	3.17	3.17	2.83	2.81
Nonresidential Mortgages	7.35	7.21	7.21	7.23	7.24	6.58	6.50	5.83	5.94
Construction Loans	0.97	1.04	1.16	1.32	1.54	1.63	2.02	1.98	2.20
Land Loans	0.81	0.88	0.95	1.02	1.09	1.19	1.29	1.24	1.32
Commercial Loans	5.33	5.37	5.35	5.38	5.41	4.82	5.46	5.20	5.24
Consumer Loans	9.04	8.55	8.27	7.80	7.80	6.91	6.48	6.13	6.77
Repossessed Assets, Net	0.51	0.51	0.46	0.52	0.48	0.48	0.41	0.34	0.33
Real Estate Held for Investment, Net	0.01	0.01	0.01	0.02	0.02	0.02	0.01	0.01	0.01
Office Premises & Equipment	0.71	0.70	0.70	0.71	0.73	0.69	0.74	0.67	0.70
Other Assets	6.39	6.42	6.58	6.83	6.94	6.68	7.09	7.18	6.95
Less: Contra Assets & Valuation Allowances	1.16	1.24	1.29	1.32	1.32	1.33	1.51	1.55	1.40
<b>TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)</b>									
TOTAL DEPOSITS AND ESCROWS	71.95	71.28	70.97	70.23	69.91	65.30	65.74	61.45	61.15
Deposits	71.22	70.44	70.33	69.67	69.33	64.70	65.07	60.91	60.72
Escrows	0.73	0.84	0.64	0.55	0.57	0.60	0.67	0.53	0.43
BORROWINGS	14.74	15.45	16.19	17.04	17.66	22.42	22.40	26.95	28.15
Advances From FHLB	8.16	8.64	8.95	9.03	9.45	12.19	12.82	15.94	17.52
Repurchase Agreements & FedFunds Purchased	4.04	4.15	4.29	4.55	4.60	5.56	3.90	4.88	5.42
Other Borrowings	2.54	2.66	2.96	3.45	3.62	4.68	5.68	6.12	5.20
Other Liabilities	1.53	1.64	1.59	1.74	1.73	1.63	1.58	1.88	1.77
Equity Capital	11.80	11.65	11.27	11.02	10.72	10.70	10.36	9.80	8.93
Capital Stock and Paid-In Capital	8.71	8.59	8.39	8.39	8.22	8.35	8.45	8.27	7.83
Unrealized Gains (Losses) AFS Securities	0.01	0.12	0.06	(0.06)	(0.09)	(0.11)	(0.26)	(0.40)	(0.80)
Retained Earnings	3.23	3.11	2.98	2.81	2.71	2.55	2.22	2.00	2.07
Noncontrolling Interests in Cons. Subs.	0.02	0.02	0.02	0.02	0.02	0.05	0.08	0.07	N/A

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

FOR THE QUARTER ENDING:	DEC 2010	SEP 2010	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008
NUMBER OF INSTITUTIONS:	731	741	753	758	765	780	794	801	810
<b>TOTAL ASSETS (Percent Change)</b>									
Cash and Noninterest-Earning Deposits	(11.64)	(0.25)	(11.79)	(10.04)	(1.96)	(37.74)	(2.94)	8.41	47.46
Investment Securities	(3.75)	1.70	13.47	23.35	82.51	86.30	83.84	79.09	27.22
Mortgage Backed Securities	20.67	17.79	9.76	10.99	(1.63)	(6.69)	(10.33)	(14.06)	(6.91)
1 - 4 Family Mortgages	(1.78)	0.05	(0.95)	(0.54)	2.10	(1.74)	0.57	0.27	1.94
First Liens	(0.70)	1.37	(0.06)	0.45	3.30	(2.06)	0.26	0.97	2.67
Home Equity Lines of Credit	(2.73)	(1.83)	(1.00)	0.04	3.80	7.29	10.56	6.66	8.33
Other Junior Liens	(17.99)	(16.66)	(15.32)	(16.93)	(18.30)	(17.53)	(16.68)	(17.24)	(14.99)
Multifamily Mortgages	13.52	15.94	16.31	18.05	12.01	4.25	7.88	10.76	14.59
Nonresidential Mortgages	7.85	6.51	7.19	7.32	0.97	2.69	4.23	6.23	18.51
Construction Loans	(30.99)	(34.31)	(33.88)	(30.75)	(27.12)	(22.33)	(16.68)	(11.18)	(0.78)
Land Loans	(15.96)	(16.55)	(14.04)	(10.81)	(13.88)	(15.31)	(12.10)	(9.91)	(5.24)
Commercial Loans	3.46	5.61	2.26	(1.36)	(8.03)	(1.14)	6.11	7.92	18.39
Consumer Loans	15.58	9.83	11.04	0.95	(7.81)	(2.22)	(7.83)	(0.61)	5.14
Repossessed Assets, Net	14.42	38.43	52.32	110.48	120.57	110.83	112.37	86.53	143.44
Real Estate Held for Investment, Net	(24.65)	(27.39)	(11.89)	43.75	45.09	52.50	20.08	(4.81)	(5.20)
Office Premises & Equipment	2.90	0.72	(1.17)	0.04	(0.73)	(1.31)	(2.82)	(2.68)	5.09
Other Assets	(5.79)	2.86	0.36	19.37	27.06	18.94	31.84	34.64	52.78
Less: Contra Assets & Valuation Allowances	(9.91)	(0.21)	(12.60)	(6.41)	5.37	0.86	53.18	77.10	99.36
<b>TOTAL LIABILITIES AND CAPITAL (Percent Chg)</b>									
TOTAL DEPOSITS AND ESCROWS	6.70	7.33	6.81	9.06	11.30	11.05	12.89	8.65	10.49
Deposits	6.51	7.05	7.00	9.28	11.29	10.97	12.66	8.51	10.48
Escrows	29.93	36.66	(10.61)	(13.48)	12.07	20.41	40.08	26.36	12.80
BORROWINGS	(14.59)	(11.23)	(9.02)	(7.96)	(8.60)	(9.72)	(10.74)	1.60	3.35
Advances From FHLB	(11.54)	(8.92)	(9.91)	(11.13)	(12.62)	(28.11)	(20.60)	(15.79)	(6.39)
Repurchase Agreements & FedFunds Purchased	(8.72)	(8.36)	(3.12)	(1.53)	(6.80)	23.18	(6.99)	38.70	35.71
Other Borrowings	(29.60)	(21.50)	(14.03)	(7.31)	1.06	38.76	19.41	50.40	15.11
Other Liabilities	(10.49)	4.68	5.25	2.25	12.27	9.67	1.50	(5.24)	(0.18)
Equity Capital	13.10	11.77	12.81	17.42	24.12	20.75	17.26	8.57	0.14
Capital Stock and Paid-In Capital	9.98	8.26	7.31	14.07	16.65	3.17	13.98	13.60	12.53
Unrealized Gains (Losses) AFS Securities	(113.24)	(190.79)	(117.46)	(84.84)	(89.73)	(85.57)	(56.49)	(16.17)	463.85
Retained Earnings	19.08	12.98	12.61	9.09	1.93	56.68	5.88	(14.63)	(4.00)
Noncontrolling Interests in Cons. Subs.	4.64	(0.75)	(5.63)	(24.78)	N/A	N/A	N/A	N/A	N/A

STRUCTURAL DATA AND LOAN ACTIVITY

FOR THE QUARTER ENDING:	DEC 2010	SEP 2010	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008
NUMBER OF INSTITUTIONS:	731	741	753	758	765	780	794	801	810

SELECTED STRUCTURAL DATA	DEC 2010	SEP 2010	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008
Number of New Thrifts	0	1	0	1	0	0	2	3	2
Consolidated Assets (\$ Billions)	0.00	0.15	0.00	0.92	0.00	0.00	11.26	16.61	0.09
Number of Conservatorships/Receiverships	3	9	2	4	8	8	3	1	2
Consolidated Assets (\$ Billions)	0.78	2.18	3.26	5.09	21.88	15.85	13.77	0.35	16.49
Number of Bank Charter Conversions	4	1	2	1	3	3	3	1	1
Consolidated Assets (\$ Billions)	1.12	6.86	14.93	3.92	83.46	18.75	117.28	0.13	0.31
Number of Bank Acquisitions	1	3	0	1	4	2	3	3	5
Consolidated Assets (\$ Billions)	0.08	1.11	0.00	1.40	38.62	1.25	1.61	0.11	2.00
Number of Thrift Mergers	2	0	0	2	0	0	0	6	2
Consolidated Assets (\$ Billions)	0.23	0.00	0.00	0.32	0.00	0.00	0.00	8.48	0.23

LOAN ACTIVITY (\$ Millions)	DEC 2010	SEP 2010	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008
Mortgage Pool Securities									
Total Purchases	\$31,252.03	\$23,698.81	\$21,258.13	\$22,332.70	\$24,611.21	\$20,630.73	\$24,390.63	\$23,098.67	\$26,421.82
Total Sales	7,195.30	6,378.95	7,363.89	6,730.92	8,643.53	13,952.95	13,461.70	37,057.64	16,238.33
Mortgage Originations	49,430.60	41,982.30	36,572.42	32,247.15	40,673.31	46,800.33	70,501.94	96,057.11	63,151.06
Construction Loans	1,673.63	1,743.18	1,876.57	1,672.78	2,060.17	2,773.41	3,321.11	3,132.20	4,074.65
1-4 Family Mortgages	1,007.21	1,113.68	1,179.68	930.64	1,146.99	1,439.24	1,710.38	1,634.53	2,150.27
Permanent Loans Secured by 1-4 Family Unit	42,197.60	36,120.01	30,779.78	27,132.58	34,258.35	39,480.24	62,331.27	88,113.42	52,476.70
Mortgage Refinancings	29,775.22	23,918.49	15,336.32	16,728.23	18,142.03	21,072.50	38,878.51	52,667.35	26,354.69
Mortgage Purchases	18,897.45	15,479.49	12,107.58	11,862.09	14,444.50	16,762.25	26,422.65	51,448.26	34,192.32
Secured by 1-4 Family Mortgages	15,923.74	14,269.21	11,309.11	11,080.30	13,589.77	16,215.98	25,784.18	50,702.39	32,967.66
Mortgage Sales	41,852.96	37,015.41	28,670.29	25,288.49	32,757.62	42,314.09	66,992.06	102,139.85	62,523.75
Secured by 1-4 Family Mortgages	41,363.38	36,402.10	28,041.50	24,958.04	32,200.72	41,720.07	66,078.79	101,222.55	61,305.35
Nonmortgage Originations and Purchases	120,396.90	109,724.49	108,117.88	96,687.07	86,297.77	83,293.91	80,741.09	92,826.85	100,823.99
Consumer Loans	67,426.34	59,635.29	59,673.05	54,479.19	40,389.09	41,533.80	37,534.59	33,962.89	45,586.33

OTHER INDICATORS (Percent Annualized)	DEC 2010	SEP 2010	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008
Asset Growth Rate	2.50	2.94	(0.16)	7.16	7.18	2.89	(1.86)	0.92	11.82
Cost of Funds	1.52	1.64	1.70	1.78	1.93	1.96	2.10	2.37	2.61
Asset Yield	4.89	4.98	5.02	5.06	5.14	5.32	5.42	5.57	5.46
Mortgage Portfolio Yield	5.33	5.43	5.44	5.48	5.57	5.75	5.68	5.82	5.50
Earnings Efficiency	107.75	107.31	106.66	106.27	105.92	105.32	104.62	104.07	103.82
Operating Efficiency	62.96	62.36	62.12	59.56	62.45	56.78	60.93	59.09	62.09



CAPITAL MEASURES

FOR THE QUARTER ENDING:	DEC 2010	SEP 2010	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008
NUMBER OF INSTITUTIONS:	731	741	753	758	765	780	794	801	810

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	722	734	737	741	746	760	779	791	802
Percent of Thrifts	98.77	99.06	97.88	97.76	97.52	97.44	98.11	98.75	99.01
Consolidated Assets (\$ Billions)	\$924.41	\$923.06	\$923.21	\$938.35	\$926.42	\$1,040.93	\$1,076.81	\$1,208.63	\$1,175.53
Fail FDICIA Capital Standards	8	7	16	16	19	20	15	9	8
Percent of Thrifts	1.09	0.94	2.12	2.11	2.48	2.56	1.89	1.12	0.99
Consolidated Assets (\$ Billions)	\$7.26	\$4.83	\$7.92	\$11.36	\$16.10	\$28.94	\$21.24	\$15.73	\$21.73
Critically Undercapitalized	2	2	7	3	7	7	7	3	4
Percent of Thrifts	0.27	0.27	0.93	0.40	0.92	0.90	0.88	0.37	0.49
Consolidated Assets (\$ Billions)	\$3.37	\$0.32	\$1.04	\$0.59	\$5.71	\$5.55	\$14.76	\$13.80	\$14.83

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$97.78	\$95.79	\$92.85	\$92.10	\$88.88	\$99.71	\$98.60	\$104.86	\$99.56
Tangible Equity Ratio	10.65	10.48	10.11	9.83	9.56	9.46	9.11	8.67	8.35
Median Ratio	10.35	10.10	9.93	9.99	9.90	9.88	9.83	9.88	9.89
Tier 1 Capital (\$ Billions)	\$97.78	\$95.79	\$92.85	\$92.11	\$88.89	\$99.72	\$98.60	\$104.87	\$99.56
Tier 1 Leverage Ratio	10.65	10.48	10.11	9.83	9.56	9.46	9.11	8.67	8.35
Median Ratio	10.35	10.10	9.93	9.99	9.90	9.88	9.83	9.88	9.89
Tier 1 Risk-based Capital Ratio	17.51	17.35	16.62	16.16	15.33	15.22	14.36	13.48	12.75
Median Ratio	17.63	17.37	16.73	16.66	16.28	16.24	16.06	16.16	16.02
Risk-based Capital (\$ Billions)	\$104.88	\$102.98	\$100.04	\$99.38	\$96.06	\$107.18	\$105.73	\$112.80	\$108.85
Total Risk-based Capital Ratio	18.82	18.70	17.96	17.50	16.69	16.51	15.59	14.69	14.05
Median Ratio	18.56	18.29	17.78	17.62	17.20	17.08	16.92	17.03	16.76

## ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 2010	SEP 2010	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008
NUMBER OF INSTITUTIONS:	731	741	753	758	765	780	794	801	810
<b>LOANS 30-89 DAYS DELINQUENT (\$ Millions)</b>									
Total Including US Guaranteed Loans	\$9,996.84	\$10,028.46	\$10,563.77	\$11,552.25	\$11,909.75	\$16,057.69	\$16,393.44	\$21,057.70	\$20,873.28
US Guaranteed Loans	1,754.00	1,645.09	1,680.15	1,853.81	1,503.14	1,314.84	1,206.51	888.58	1,021.39
Total Excluding US Guaranteed Loans	8,242.84	8,383.37	8,883.63	9,698.44	10,406.61	14,742.85	15,186.93	20,169.13	19,851.89
Mortgage Loans									
Construction & Land Loans	452.95	535.40	770.65	771.84	732.75	958.57	1,255.02	1,701.08	1,469.56
Nonresidential Mortgages	855.68	818.85	923.63	1,204.57	909.15	929.05	1,048.55	1,083.67	911.84
Multifamily Mortgages	366.59	410.24	357.55	481.16	423.56	376.28	399.57	378.81	379.82
1-4 Family Mortgages	6,526.84	6,406.93	6,591.17	6,953.52	7,730.42	11,663.61	11,575.04	15,582.35	15,466.94
First Liens	5,809.30	5,732.82	5,915.07	6,185.64	6,890.87	10,692.93	10,589.57	13,795.33	13,419.95
Home Equity Lines of Credit	477.32	450.70	455.92	448.79	501.76	647.11	632.16	1,036.24	1,210.35
Other Junior Liens	240.23	223.42	220.19	319.09	337.78	323.57	353.31	750.77	836.65
Nonmortgage Loans and Leases									
Commercial Loans	647.49	671.63	707.80	905.50	633.25	583.11	639.03	795.10	950.86
Consumer Loans	1,147.28	1,185.41	1,212.98	1,235.65	1,480.63	1,547.07	1,476.23	1,516.70	1,694.25
<b>NONCURRENT LOANS (\$ Millions)</b>									
Total Including US Guaranteed Loans	\$25,936.98	\$26,505.52	\$26,837.23	\$26,242.23	\$26,432.53	\$33,900.90	\$33,945.55	\$36,753.56	\$26,460.13
US Guaranteed Loans	7,775.71	7,752.92	7,290.26	6,360.25	4,803.74	3,810.36	3,373.53	1,943.37	1,861.09
Total Excluding US Guaranteed Loans	18,161.27	18,752.60	19,546.98	19,881.97	21,628.78	30,090.53	30,572.03	34,810.19	24,599.04
Mortgage Loans									
Construction & Land Loans	2,653.83	2,841.53	2,950.88	3,250.80	3,396.29	3,988.17	4,549.81	4,548.66	3,473.67
Nonresidential Mortgages	2,851.93	2,576.31	2,577.07	2,401.52	2,295.66	1,963.81	1,815.11	1,448.21	1,034.33
Multifamily Mortgages	940.78	884.41	935.52	1,094.76	1,047.66	909.88	706.30	538.44	402.36
1-4 Family Mortgages	17,267.74	17,813.77	17,878.21	17,079.53	17,154.02	24,137.11	23,962.88	27,201.26	19,269.86
First Liens	16,398.50	16,945.51	16,967.99	15,947.17	15,979.06	22,938.52	22,742.29	25,121.14	18,111.12
Home Equity Lines of Credit	547.14	552.19	588.53	648.64	688.07	755.31	735.15	1,212.54	603.84
Other Junior Liens	322.11	316.06	321.69	483.73	486.90	443.28	485.44	867.57	554.90
Nonmortgage Loans and Leases									
Commercial Loans	1,261.27	1,413.60	1,516.44	1,367.14	1,378.30	1,662.44	1,689.69	1,681.38	1,146.82
Consumer Loans	961.44	975.91	979.12	1,048.47	1,160.60	1,239.48	1,221.75	1,335.62	1,133.10
<b>NET CHARGE-OFFS (\$ Millions)</b>									
Mortgage Loans	\$2,339.10	\$2,647.09	\$2,988.03	\$2,561.29	\$3,016.58	\$3,471.15	\$3,483.31	\$3,273.73	\$5,699.51
Construction & Land Loans	201.43	217.17	213.02	285.48	490.83	561.29	575.20	303.68	572.65
Nonresidential Mortgages	178.57	214.48	232.65	160.84	208.18	233.49	139.24	222.48	132.69
Multifamily Mortgages	52.24	78.52	83.81	60.26	110.79	33.58	103.39	84.53	52.05
1-4 Family Mortgages	802.56	842.02	791.57	889.65	1,035.08	1,832.20	1,294.42	1,372.59	1,315.29
First Liens	501.75	501.98	381.21	509.65	599.40	1,320.00	717.04	792.62	894.96
Home Equity Lines of Credit	224.84	246.90	305.28	269.41	303.47	347.40	360.92	349.93	242.97
Other Junior Liens	75.98	93.14	105.08	110.60	132.21	164.80	216.47	230.04	177.36
Nonmortgage Loans and Leases									
Commercial Loans	300.86	376.51	380.34	470.43	514.46	624.13	659.53	612.05	584.04
Consumer Loans	710.71	899.66	791.97	838.86	857.22	904.52	1,033.59	933.37	863.70
Reposessed Assets	97.82	132.56	144.39	107.88	149.59	124.97	84.93	123.12	189.71
Other	(5.09)	(113.84)	350.30	(252.11)	(349.56)	(843.02)	(406.99)	(378.09)	1,989.39
<b>REPOSSESSED ASSETS, NET (\$ Millions)</b>									
Construction & Land Loans	\$4,778.51	\$4,693.45	\$4,323.04	\$4,930.41	\$4,555.07	\$5,106.41	\$4,519.64	\$4,215.33	\$3,994.41
Nonresidential Mortgages	1,029.65	1,093.01	1,055.46	1,105.34	1,047.26	1,585.63	1,568.93	1,248.91	1,008.17
Multifamily Mortgages	596.51	579.73	485.29	447.28	379.40	323.18	276.60	243.80	168.39
1-4 Family Mortgages	130.18	161.25	136.74	140.85	139.94	118.00	109.14	95.19	87.83
Other	1,816.51	2,244.68	2,088.32	2,756.74	2,514.59	2,673.44	2,194.79	2,283.18	2,440.14
Other	1,205.66	614.79	557.24	480.21	473.88	406.16	370.18	344.25	289.89

## ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 2010	SEP 2010	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008
NUMBER OF INSTITUTIONS:	731	741	753	758	765	780	794	801	810
LOANS 30-89 DAYS DELINQUENT (% Total Assets)									
Total Including US Guaranteed Loans	1.07	1.08	1.13	1.22	1.26	1.50	1.49	1.72	1.74
US Guaranteed Loans	0.19	0.18	0.18	0.20	0.16	0.12	0.11	0.07	0.09
Total Excluding US Guaranteed Loans	0.88	0.90	0.95	1.02	1.10	1.38	1.38	1.65	1.66
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	2.72	3.01	3.93	3.48	2.96	3.18	3.45	4.31	3.49
Nonresidential Mortgages	1.25	1.22	1.38	1.75	1.33	1.32	1.47	1.52	1.28
Multifamily Mortgages	1.13	1.34	1.18	1.52	1.36	1.11	1.15	1.09	1.13
1-4 Family Mortgages	2.04	1.98	2.01	2.10	2.31	2.78	2.65	2.95	2.96
First Liens	2.20	2.15	2.20	2.29	2.52	3.06	2.90	3.21	3.17
Home Equity Lines of Credit	1.10	1.02	1.03	0.99	1.10	1.22	1.17	1.58	1.88
Other Junior Liens	1.93	1.69	1.58	2.14	2.15	1.87	1.93	2.30	2.44
Nonmortgage Loans and Leases									
Commercial Loans	1.30	1.35	1.42	1.77	1.24	1.13	1.07	1.25	1.52
Consumer Loans	1.36	1.49	1.57	1.67	2.01	2.09	2.07	2.02	2.09
NONCURRENT LOANS (% Total Assets)									
Total Including US Guaranteed Loans	2.78	2.86	2.88	2.76	2.80	3.17	3.09	3.00	2.21
US Guaranteed Loans	0.83	0.84	0.78	0.67	0.51	0.36	0.31	0.16	0.16
Total Excluding US Guaranteed Loans	1.95	2.02	2.10	2.09	2.29	2.81	2.78	2.84	2.05
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	15.95	15.98	15.04	14.65	13.73	13.21	12.50	11.53	8.26
Nonresidential Mortgages	4.17	3.85	3.84	3.50	3.37	2.79	2.54	2.03	1.45
Multifamily Mortgages	2.90	2.89	3.08	3.46	3.37	2.69	2.03	1.56	1.20
1-4 Family Mortgages	5.40	5.50	5.46	5.17	5.13	5.76	5.48	5.15	3.69
First Liens	6.21	6.36	6.31	5.90	5.85	6.57	6.23	5.84	4.28
Home Equity Lines of Credit	1.26	1.25	1.32	1.44	1.51	1.42	1.36	1.85	0.94
Other Junior Liens	2.59	2.39	2.31	3.25	3.10	2.56	2.65	2.66	1.62
Nonmortgage Loans and Leases									
Commercial Loans	2.54	2.84	3.04	2.68	2.70	3.22	2.82	2.64	1.83
Consumer Loans	1.14	1.23	1.27	1.41	1.58	1.68	1.72	1.78	1.40
NET CHARGE-OFFS (% Total Assets)	0.25	0.29	0.32	0.27	0.32	0.32	0.32	0.27	0.48
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.21	1.22	1.09	1.29	1.98	1.86	1.58	0.77	1.36
Nonresidential Mortgages	0.26	0.32	0.35	0.23	0.31	0.33	0.19	0.31	0.19
Multifamily Mortgages	0.16	0.26	0.28	0.19	0.36	0.10	0.30	0.24	0.15
1-4 Family Mortgages	0.25	0.26	0.24	0.27	0.31	0.44	0.30	0.26	0.25
First Liens	0.19	0.19	0.14	0.19	0.22	0.38	0.20	0.18	0.21
Home Equity Lines of Credit	0.52	0.56	0.69	0.60	0.66	0.66	0.67	0.53	0.38
Other Junior Liens	0.61	0.70	0.76	0.74	0.84	0.95	1.18	0.71	0.52
Nonmortgage Loans and Leases									
Commercial Loans	0.61	0.76	0.76	0.92	1.01	1.21	1.10	0.96	0.93
Consumer Loans	0.84	1.13	1.03	1.13	1.17	1.22	1.45	1.24	1.07
Repossessed Assets	2.05	2.82	3.34	2.19	3.28	2.45	1.88	2.92	4.75
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)	0.51	0.51	0.46	0.52	0.48	0.48	0.41	0.34	0.33
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans	6.19	6.15	5.38	4.98	4.23	5.25	4.31	3.16	2.40
Nonresidential Mortgages	0.87	0.87	0.72	0.65	0.56	0.46	0.39	0.34	0.24
Multifamily Mortgages	0.40	0.53	0.45	0.45	0.45	0.35	0.31	0.28	0.26
1-4 Family Mortgages	0.57	0.69	0.64	0.83	0.75	0.64	0.50	0.43	0.47
Other	2.03	1.03	0.91	0.74	0.72	0.57	0.48	0.39	0.35

## ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 2010	SEP 2010	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008
NUMBER OF INSTITUTIONS:	731	741	753	758	765	780	794	801	810
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)									
Real Estate Loans	\$437.50	\$439.26	\$444.39	\$452.90	\$458.44	\$553.85	\$580.21	\$673.90	\$668.68
Percent of Total Assets	46.96	47.34	47.73	47.69	48.64	51.77	52.84	55.03	55.85
Noncurrent Real Estate Loans									
Including US Guaranteed Loans	23.71	24.12	24.34	23.83	23.89	31.00	31.03	33.74	24.18
Percent of Total Assets	2.55	2.60	2.61	2.51	2.54	2.90	2.83	2.76	2.02
Excluding US Guaranteed Loans	15.94	16.36	17.05	17.47	19.09	27.19	27.66	31.79	22.32
Percent of Total Assets	1.71	1.76	1.83	1.84	2.03	2.54	2.52	2.60	1.86
Real Estate Owned	4.69	4.58	4.22	4.79	4.41	4.97	4.41	4.08	3.86
Percent of Total Assets	0.50	0.49	0.45	0.50	0.47	0.46	0.40	0.33	0.32
Troubled Real Estate Loans									
Including US Guaranteed Loans	28.40	28.70	28.56	28.62	28.31	35.97	35.44	37.81	28.05
Percent of Total Assets	3.05	3.09	3.07	3.01	3.00	3.36	3.23	3.09	2.34
Excluding US Guaranteed Loans	20.62	20.95	21.27	22.26	23.50	32.16	32.07	35.87	26.18
Percent of Total Assets	2.21	2.26	2.28	2.34	2.49	3.01	2.92	2.93	2.19
Valuation Allowances	13.62	14.33	14.75	15.69	15.65	17.89	19.30	21.69	19.06
Loss Coverage Ratio	21.43	21.29	20.74	20.52	19.72	19.16	18.14	16.98	15.16
Reserve Ratio	1.91	1.99	2.07	2.13	2.11	2.06	1.94	2.00	1.82
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	1.00	1.14	1.28	1.08	1.28	1.30	1.27	1.07	1.90
Net Provisions for Losses (Annualized)	0.97	0.95	0.98	1.18	1.68	1.86	1.75	1.91	3.12
Valuation Allowances	1.46	1.54	1.58	1.65	1.66	1.67	1.76	1.77	1.59
Noncurrent Loans									
Including US Guaranteed Loans	2.78	2.86	2.88	2.76	2.80	3.17	3.09	3.00	2.21
Excluding US Guaranteed Loans	1.95	2.02	2.10	2.09	2.29	2.81	2.78	2.84	2.05
Reposessed Assets, Net (% Total Assets)	0.51	0.51	0.46	0.52	0.48	0.48	0.41	0.34	0.33
Troubled Assets									
Including US Guaranteed Loans	3.30	3.36	3.35	3.28	3.29	3.65	3.50	3.35	2.54
Excluding US Guaranteed Loans	2.46	2.53	2.56	2.61	2.78	3.29	3.20	3.19	2.39

SELECTED INDICATORS

BY FDICIA CATEGORY

FOURTH QUARTER 2010:	WELL- CAPITALIZED	ADEQUATELY CAPITALIZED	UNDER- CAPITALIZED	SIGNIFICANTLY UNDER- CAPITALIZED	CRITICALLY UNDER- CAPITALIZED	INDUSTRY
NUMBER OF INSTITUTIONS:	673	49	2	4	2	731
Total Assets (\$ Billions)	\$899.60	\$24.81	\$0.76	\$3.13	\$3.37	\$931.68
Tier 1 Leverage Ratio (Percent)	10.75	9.30	4.03	3.27	1.21	10.65
Median Ratio	10.62	8.40	4.04	2.97	0.42	10.35
Total Risk-based Capital Ratio (Percent)	19.10	14.57	7.18	5.17	3.12	18.82
Median Ratio	19.23	13.24	7.11	5.25	1.32	18.56
Return on Average Assets (Percent Annualized)	0.84	(0.47)	0.11	(5.74)	(6.63)	0.76
Median Ratio	0.45	(0.75)	(0.11)	(4.12)	(10.68)	0.40
Net Interest Margin (Percent Annualized)	3.18	2.35	1.94	2.82	2.93	3.16
Median Ratio	3.14	3.10	2.02	2.45	2.38	3.13
Number of Profitable Thrifts	524	15	1	1	0	541
Profits (\$ Millions)	\$2,389.71	\$38.44	\$0.39	\$0.15	\$0.00	\$2,428.68
Number of Unprofitable Thrifts	149	34	1	3	2	190
Losses (\$ Millions)	(\$506.61)	(\$68.07)	(\$0.17)	(\$44.38)	(\$56.94)	(\$676.17)
Valuation Allowances (Percent of Total Assets)	1.39	3.29	3.26	2.58	5.68	1.46
Troubled Assets (Percent of Total Assets)	3.09	8.68	11.32	7.50	12.65	3.30
Asset Growth Rate (Percent Annualized)	3.07	(15.08)	(23.18)	5.07	(10.06)	2.50

BY PROBLEM THRIFTS

FOURTH QUARTER 2010:	SAFETY AND SOUNDNESS COMPOSITE RATINGS 4 AND 5	COMPLIANCE COMPOSITE RATINGS 4 AND 5
NUMBER OF INSTITUTIONS:	58	8

STATEMENT OF OPERATIONS  
BY REGION

FOURTH QUARTER 2010:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	164	165	239	163	731
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	0.87	0.15	(0.50)	1.46	0.76
Median Ratio	0.48	0.28	0.32	0.61	0.40
Return on Average Equity (Annualized)	7.25	1.37	(4.80)	11.80	6.43
Median Ratio	4.35	1.93	2.68	4.93	3.38
Net Interest Margin (Annualized)	2.38	3.23	2.94	4.22	3.16
Median Ratio	3.00	3.09	3.13	3.32	3.13
Number of Profitable Thrifts	131	108	171	131	541
Percent Profitable	79.88	65.45	71.55	80.37	74.01
Profits (\$ Millions)	\$853.37	\$203.71	\$204.30	\$1,167.31	\$2,428.68
Number of Unprofitable Thrifts	33	57	68	32	190
Percent Unprofitable	20.12	34.55	28.45	19.63	25.99
Losses (\$ Millions)	(\$46.74)	(\$152.52)	(\$367.67)	(\$109.24)	(\$676.17)
EARNINGS (\$ Millions)					
Interest Income	\$3,600.31	\$1,454.07	\$1,425.16	\$3,857.86	\$10,337.39
Interest Expense	1,389.71	361.03	463.03	810.54	3,024.32
NET INTEREST INCOME	2,210.59	1,093.04	962.13	3,047.32	7,313.08
Loss Provisions-Interest Bearing Assets	617.99	465.44	567.66	618.38	2,269.47
Noninterest Income	673.37	526.91	767.42	2,354.43	4,322.13
Mortgage Loan Servicing Fees	115.83	28.80	112.87	122.27	379.77
Other Fees and Charges	330.07	358.78	492.09	2,125.16	3,306.10
Other Noninterest Income	227.47	139.33	162.46	107.01	636.27
Noninterest Expense	1,279.03	1,005.66	1,297.36	3,172.19	6,754.24
G&A Expense	1,637.86	967.24	1,215.21	3,104.13	6,924.44
Goodwill Amortization	35.40	18.78	43.71	48.21	146.11
Loss Provisions-Noninterest Bearing Assets	(394.24)	19.64	38.43	19.86	(316.31)
Income Before Taxes & Extraordinary Items	986.95	148.85	(135.47)	1,611.17	2,611.51
Income Taxes	174.89	96.89	27.90	596.28	895.96
Extraordinary Items	0.00	0.00	0.00	43.20	43.20
NET INCOME	806.63	51.19	(163.37)	1,058.07	1,752.52
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	3.88	4.29	4.35	5.34	4.46
Interest Expense	1.50	1.07	1.41	1.12	1.31
NET INTEREST INCOME	2.38	3.23	2.94	4.22	3.16
Loss Provisions-Interest Bearing Assets	0.67	1.37	1.73	0.86	0.98
Noninterest Income	0.73	1.56	2.34	3.26	1.87
Mortgage Loan Servicing Fees	0.12	0.09	0.34	0.17	0.16
Other Fees and Charges	0.36	1.06	1.50	2.94	1.43
Other Noninterest Income	0.25	0.41	0.50	0.15	0.27
Noninterest Expense	1.38	2.97	3.96	4.39	2.92
G&A Expense	1.77	2.86	3.71	4.30	2.99
Goodwill Amortization	0.04	0.06	0.13	0.07	0.06
Loss Provisions-Noninterest Bearing Assets	(0.43)	0.06	0.12	0.03	(0.14)
Income Before Taxes & Extraordinary Items	1.06	0.44	(0.41)	2.23	1.13
Income Taxes	0.19	0.29	0.09	0.83	0.39
Extraordinary Items	0.00	0.00	0.00	0.06	0.02
NET INCOME	0.87	0.15	(0.50)	1.46	0.76

STATEMENT OF CONDITION  
BY REGION

FOURTH QUARTER 2010:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	164	165	239	163	731
<b>TOTAL ASSETS (\$ Billions)</b>					
Cash and Noninterest-Earning Deposits	\$373.09	\$135.40	\$129.39	\$293.79	\$931.68
Investment Securities	2.85	1.23	1.31	1.78	7.17
Mortgage Backed Securities	51.78	16.56	12.49	54.06	134.90
1 - 4 Family Mortgages	68.57	23.98	17.71	47.82	158.08
First Liens	151.26	45.87	52.34	70.48	319.95
Home Equity Lines of Credit	136.71	35.29	40.41	51.67	264.07
Other Junior Liens	10.56	8.50	9.06	15.33	43.45
Multifamily Mortgages	3.99	2.08	2.88	3.49	12.43
Nonresidential Mortgages	16.50	1.60	4.56	9.79	32.45
Construction Loans	28.87	14.07	13.42	12.10	68.47
Land Loans	3.33	1.77	1.69	2.27	9.06
Commercial Loans	0.91	2.87	1.41	2.38	7.57
Consumer Loans	19.85	4.82	5.95	19.03	49.65
Repossessed Assets, Net	4.77	9.57	11.05	58.82	84.21
Real Estate Held for Investment, Net	0.79	1.37	1.41	1.21	4.78
Office Premises & Equipment	0.01	0.02	0.05	0.05	0.12
Other Assets	2.33	1.31	1.44	1.52	6.61
Less: Contra Assets & Valuation Allowances	24.29	12.09	6.18	16.94	59.49
	3.02	1.72	1.65	4.45	10.85
<b>TOTAL LIABILITIES AND CAPITAL (\$ Billions)</b>					
TOTAL DEPOSITS AND ESCROWS	\$373.09	\$135.40	\$129.39	\$293.79	\$931.68
Deposits	253.92	101.64	98.61	216.17	670.33
Escrows	252.25	100.55	96.46	214.31	663.56
BORROWINGS	1.67	1.10	2.15	1.86	6.77
Advances From FHLB	69.74	17.28	15.77	34.54	137.34
Repurchase Agreements & FedFunds Purchased	36.39	9.77	11.07	18.78	76.01
Other Borrowings	24.38	7.11	3.24	2.94	37.67
Other Liabilities	8.97	0.40	1.46	12.83	23.66
Equity Capital	4.85	1.62	1.37	6.43	14.26
Capital Stock and Paid-In Capital	44.75	14.89	13.65	36.65	109.93
Unrealized Gains (Losses) AFS Securities	38.49	12.89	9.82	19.98	81.19
Retained Earnings	(0.21)	(0.06)	0.04	0.35	0.11
Noncontrolling Interests in Cons. Subs.	7.13	2.42	3.95	16.58	30.08
	0.16	0.03	0.01	0.00	0.19

STATEMENT OF CONDITION  
BY REGION

FOURTH QUARTER 2010:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	164	165	239	163	731
<b>TOTAL ASSETS (Percent of Total Assets)</b>					
Cash and Noninterest-Earning Deposits	100.00	100.00	100.00	100.00	100.00
Investment Securities	0.76	0.91	1.01	0.61	0.77
Mortgage Backed Securities	13.88	12.23	9.66	18.40	14.48
1 - 4 Family Mortgages	18.38	17.71	13.69	16.28	16.97
First Liens	40.54	33.88	40.45	23.99	34.34
Home Equity Lines of Credit	36.64	26.06	31.23	17.59	28.34
Other Junior Liens	2.83	6.28	7.00	5.22	4.66
Multifamily Mortgages	1.07	1.54	2.22	1.19	1.33
Nonresidential Mortgages	4.42	1.18	3.53	3.33	3.48
Construction Loans	7.74	10.39	10.37	4.12	7.35
Land Loans	0.89	1.31	1.31	0.77	0.97
Commercial Loans	0.24	2.12	1.09	0.81	0.81
Consumer Loans	5.32	3.56	4.60	6.48	5.33
Repossessed Assets, Net	1.28	7.07	8.54	20.02	9.04
Real Estate Held for Investment, Net	0.21	1.01	1.09	0.41	0.51
Office Premises & Equipment	0.00	0.01	0.04	0.02	0.01
Other Assets	0.63	0.97	1.12	0.52	0.71
Less: Contra Assets & Valuation Allowances	6.51	8.93	4.78	5.77	6.39
	0.81	1.27	1.27	1.52	1.16
<b>TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)</b>					
TOTAL DEPOSITS AND ESCROWS	100.00	100.00	100.00	100.00	100.00
Deposits	68.06	75.07	76.21	73.58	71.95
Escrows	67.61	74.26	74.55	72.95	71.22
BORROWINGS	0.45	0.81	1.66	0.63	0.73
Advances From FHLB	18.69	12.76	12.19	11.76	14.74
Repurchase Agreements & FedFunds Purchased	9.75	7.22	8.55	6.39	8.16
Other Borrowings	6.54	5.25	2.51	1.00	4.04
Other Liabilities	2.40	0.29	1.13	4.37	2.54
Equity Capital	1.30	1.20	1.06	2.19	1.53
Capital Stock and Paid-In Capital	11.99	10.99	10.55	12.48	11.80
Unrealized Gains (Losses) AFS Securities	10.32	9.52	7.59	6.80	8.71
Retained Earnings	(0.06)	(0.04)	0.03	0.12	0.01
Noncontrolling Interests in Cons. Subs.	1.91	1.79	3.05	5.64	3.23
	0.04	0.02	0.00	0.00	0.02



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

FOURTH QUARTER 2010:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	164	165	239	163	731
<b>TOTAL ASSETS (Percent Change)</b>					
Cash and Noninterest-Earning Deposits	(0.84)	1.17	(0.73)	12.32	3.30
Investment Securities	(4.18)	(20.38)	(9.89)	(16.90)	(11.64)
Mortgage Backed Securities	(16.87)	0.48	12.71	7.49	(3.75)
1 - 4 Family Mortgages	15.91	33.31	1.75	31.19	20.67
First Liens	(0.75)	(10.49)	(0.17)	1.15	(1.78)
Other Junior Liens	(0.60)	(9.54)	2.17	3.66	(0.70)
Home Equity Lines of Credit	5.26	(12.17)	(2.48)	(2.16)	(2.73)
Multifamily Mortgages	(17.55)	(18.72)	(19.97)	(16.37)	(17.99)
Nonresidential Mortgages	16.57	(0.76)	(1.27)	19.41	13.52
Construction Loans	10.37	6.35	(3.72)	19.19	7.85
Land Loans	(33.45)	(30.16)	(22.32)	(33.54)	(30.99)
Commercial Loans	(20.52)	(17.48)	(16.91)	(11.46)	(15.96)
Consumer Loans	6.77	7.33	(2.83)	1.30	3.46
Repossessed Assets, Net	(46.17)	12.14	(2.96)	33.45	15.58
Real Estate Held for Investment, Net	74.77	38.37	(16.70)	16.16	14.42
Office Premises & Equipment	(3.33)	(46.56)	(10.69)	(30.29)	(24.65)
Other Assets	7.81	3.23	(3.19)	1.53	2.90
Less: Contra Assets & Valuation Allowances	(7.88)	(2.57)	(4.73)	(5.31)	(5.79)
	(13.66)	(13.97)	(4.10)	(7.57)	(9.91)
<b>TOTAL LIABILITIES AND CAPITAL (Percent Chg)</b>					
TOTAL DEPOSITS AND ESCROWS	(0.84)	1.17	(0.73)	12.32	3.30
Deposits	3.15	3.18	0.45	16.58	6.70
Escrows	3.00	2.72	(0.14)	16.68	6.51
BORROWINGS	32.23	75.23	36.94	5.80	29.93
Advances From FHLB	(19.40)	(9.53)	(13.21)	(6.64)	(14.59)
Repurchase Agreements & FedFunds Purchased	(15.32)	(9.47)	(11.23)	(4.64)	(11.54)
Other Borrowings	(7.25)	(8.13)	(5.07)	(23.26)	(8.72)
Other Liabilities	(48.06)	(29.84)	(36.13)	(4.84)	(29.60)
Equity Capital	5.93	(8.04)	1.78	(21.83)	(10.49)
Capital Stock and Paid-In Capital	14.35	2.69	7.73	18.58	13.10
Unrealized Gains (Losses) AFS Securities	8.91	6.91	16.53	11.09	9.98
Retained Earnings	(79.28)	(42.65)	(158.99)	(5.97)	(113.24)
Noncontrolling Interests in Cons. Subs.	33.14	(11.86)	(10.96)	30.28	19.08
	5.63	5.65	(18.40)	8.44	4.64

CAPITAL MEASURES  
BY REGION

FOURTH QUARTER 2010:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	164	165	239	163	731

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	163	161	238	160	722
Percent of Thrifts	99.39	97.58	99.58	98.16	98.77
Consolidated Assets (\$ Billions)	\$373.09	\$131.36	\$128.78	\$291.17	\$924.41
Fail FDICIA Capital Standards	0	4	1	3	8
Percent of Thrifts	0.00	2.42	0.42	1.84	1.09
Consolidated Assets (\$ Billions)	\$0.00	\$4.04	\$0.60	\$2.62	\$7.26
Critically Undercapitalized	0	1	0	1	2
Percent of Thrifts	0.00	0.61	0.00	0.61	0.27
Consolidated Assets (\$ Billions)	\$0.00	\$3.04	\$0.00	\$0.33	\$3.37

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$37.68	\$12.25	\$12.77	\$35.08	\$97.78
Tangible Equity Ratio	10.31	9.25	9.95	12.02	10.65
Median Ratio	10.35	10.77	9.80	10.83	10.35
Tier 1 Capital (\$ Billions)	\$37.68	\$12.25	\$12.77	\$35.09	\$97.78
Tier 1 Leverage Ratio	10.31	9.25	9.95	12.02	10.65
Median Ratio	10.35	10.77	9.80	10.83	10.35
Tier 1 Risk-based Capital Ratio	18.03	15.55	15.11	18.83	17.51
Median Ratio	18.47	17.41	16.41	19.09	17.63
Risk-based Capital (\$ Billions)	\$40.60	\$13.19	\$13.70	\$37.39	\$104.88
Total Risk-based Capital Ratio	19.47	16.82	16.26	20.10	18.82
Median Ratio	19.53	18.42	17.45	19.82	18.56

ASSET QUALITY INDICATORS  
BY REGION

FOURTH QUARTER 2010:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	164	165	239	163	731
<b>LOANS 30-89 DAYS DELINQUENT (\$ Millions)</b>					
Total Including US Guaranteed Loans	\$3,735.45	\$1,866.19	\$1,347.64	\$3,047.56	\$9,996.84
US Guaranteed Loans	60.44	447.39	42.92	1,203.25	1,754.00
Total Excluding US Guaranteed Loans	3,675.00	1,418.80	1,304.72	1,844.31	8,242.84
Mortgage Loans					
Construction & Land Loans	96.92	121.35	77.60	157.08	452.95
Nonresidential Mortgages	379.49	210.80	182.54	82.84	855.68
Multifamily Mortgages	216.16	40.05	57.29	53.09	366.59
1-4 Family Mortgages	2,543.73	1,363.81	804.71	1,814.59	6,526.84
First Liens	2,380.80	1,168.01	640.47	1,620.01	5,809.30
Home Equity Lines of Credit	71.33	151.28	111.07	143.64	477.32
Other Junior Liens	91.60	44.52	53.16	50.94	240.23
Nonmortgage Loans and Leases					
Commercial Loans	354.62	57.71	67.30	167.86	647.49
Consumer Loans	144.52	72.46	158.21	772.09	1,147.28
<b>NONCURRENT LOANS (\$ Millions)</b>					
Total Including US Guaranteed Loans	\$8,064.17	\$5,566.95	\$4,188.89	\$8,116.98	\$25,936.98
US Guaranteed Loans	98.70	1,574.89	1,458.93	4,643.19	7,775.71
Total Excluding US Guaranteed Loans	7,965.46	3,992.06	2,729.96	3,473.79	18,161.27
Mortgage Loans					
Construction & Land Loans	621.43	875.31	415.51	741.58	2,653.83
Nonresidential Mortgages	1,067.22	640.73	585.32	558.67	2,851.93
Multifamily Mortgages	382.04	128.38	251.95	178.42	940.78
1-4 Family Mortgages	5,402.47	3,736.42	2,683.20	5,445.66	17,267.74
First Liens	5,207.71	3,404.52	2,477.32	5,308.96	16,398.50
Home Equity Lines of Credit	82.41	251.37	125.09	88.26	547.14
Other Junior Liens	112.35	80.53	80.79	48.44	322.11
Nonmortgage Loans and Leases					
Commercial Loans	554.05	143.72	155.03	408.46	1,261.27
Consumer Loans	36.96	42.40	97.88	784.20	961.44
<b>NET CHARGE-OFFS (\$ Millions)</b>	\$526.38	\$476.15	\$417.06	\$919.51	\$2,339.10
Mortgage Loans					
Construction & Land Loans	37.30	83.10	47.47	33.56	201.43
Nonresidential Mortgages	39.77	39.86	63.65	35.29	178.57
Multifamily Mortgages	13.58	5.91	20.19	12.57	52.24
1-4 Family Mortgages	296.05	286.46	129.66	90.40	802.56
First Liens	274.75	124.32	59.50	43.16	501.75
Home Equity Lines of Credit	12.39	128.04	50.53	33.88	224.84
Other Junior Liens	8.91	34.10	19.62	13.35	75.98
Nonmortgage Loans and Leases					
Commercial Loans	69.86	19.98	20.90	190.13	300.86
Consumer Loans	72.46	42.26	64.24	531.76	710.71
Reposessed Assets	4.08	20.54	47.34	25.87	97.82
Other	(6.71)	(21.95)	23.62	(0.05)	(5.09)
<b>REPOSSESSED ASSETS, NET (\$ Millions)</b>	\$789.48	\$1,367.44	\$1,411.10	\$1,210.49	\$4,778.51
Construction & Land Loans	43.98	346.75	232.25	406.68	1,029.65
Nonresidential Mortgages	118.83	132.12	217.22	128.34	596.51
Multifamily Mortgages	41.84	30.21	46.73	11.40	130.18
1-4 Family Mortgages	546.19	508.22	486.18	275.92	1,816.51
Other	38.66	350.14	428.72	388.14	1,205.66

ASSET QUALITY INDICATORS  
BY REGION

FOURTH QUARTER 2010:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	164	165	239	163	731
LOANS 30-89 DAYS DELINQUENT (% Total Assets)					
Total Including US Guaranteed Loans	1.00	1.38	1.04	1.04	1.07
US Guaranteed Loans	0.02	0.33	0.03	0.41	0.19
Total Excluding US Guaranteed Loans	0.99	1.05	1.01	0.63	0.88
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	2.29	2.62	2.50	3.38	2.72
Nonresidential Mortgages	1.31	1.50	1.36	0.68	1.25
Multifamily Mortgages	1.31	2.51	1.26	0.54	1.13
1-4 Family Mortgages	1.68	2.97	1.54	2.57	2.04
First Liens	1.74	3.31	1.59	3.14	2.20
Home Equity Lines of Credit	0.68	1.78	1.23	0.94	1.10
Other Junior Liens	2.30	2.14	1.85	1.46	1.93
Nonmortgage Loans and Leases					
Commercial Loans	1.79	1.20	1.13	0.88	1.30
Consumer Loans	3.03	0.76	1.43	1.31	1.36
NONCURRENT LOANS (% Total Assets)					
Total Including US Guaranteed Loans	2.16	4.11	3.24	2.76	2.78
US Guaranteed Loans	0.03	1.16	1.13	1.58	0.83
Total Excluding US Guaranteed Loans	2.13	2.95	2.11	1.18	1.95
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	14.65	18.86	13.38	15.96	15.95
Nonresidential Mortgages	3.70	4.55	4.36	4.62	4.17
Multifamily Mortgages	2.31	8.04	5.52	1.82	2.90
1-4 Family Mortgages	3.57	8.15	5.13	7.73	5.40
First Liens	3.81	9.65	6.13	10.28	6.21
Home Equity Lines of Credit	0.78	2.96	1.38	0.58	1.26
Other Junior Liens	2.82	3.87	2.81	1.39	2.59
Nonmortgage Loans and Leases					
Commercial Loans	2.79	2.98	2.60	2.15	2.54
Consumer Loans	0.77	0.44	0.89	1.33	1.14
NET CHARGE-OFFS (% Total Assets)	0.14	0.35	0.32	0.31	0.25
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.88	1.79	1.53	0.72	1.21
Nonresidential Mortgages	0.14	0.28	0.47	0.29	0.26
Multifamily Mortgages	0.08	0.37	0.44	0.13	0.16
1-4 Family Mortgages	0.20	0.62	0.25	0.13	0.25
First Liens	0.20	0.35	0.15	0.08	0.19
Home Equity Lines of Credit	0.12	1.51	0.56	0.22	0.52
Other Junior Liens	0.22	1.64	0.68	0.38	0.61
Nonmortgage Loans and Leases					
Commercial Loans	0.35	0.41	0.35	1.00	0.61
Consumer Loans	1.52	0.44	0.58	0.90	0.84
Repossessed Assets	0.52	1.50	3.35	2.14	2.05
Other	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)	0.21	1.01	1.09	0.41	0.51
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	1.04	7.47	7.48	8.75	6.19
Nonresidential Mortgages	0.41	0.94	1.62	1.06	0.87
Multifamily Mortgages	0.25	1.89	1.02	0.12	0.40
1-4 Family Mortgages	0.36	1.11	0.93	0.39	0.57
Other	0.16	2.90	6.94	2.29	2.03

ASSET QUALITY INDICATORS  
BY REGION

FOURTH QUARTER 2010:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	164	165	239	163	731
<b>ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)</b>					
Real Estate Loans	\$200.88	\$66.18	\$73.43	\$97.01	\$437.50
Percent of Total Assets	53.84	48.88	56.75	33.02	46.96
Noncurrent Real Estate Loans					
Including US Guaranteed Loans	7.47	5.38	3.94	6.92	23.71
Percent of Total Assets	2.00	3.97	3.04	2.36	2.55
Excluding US Guaranteed Loans	7.37	3.81	2.48	2.28	15.94
Percent of Total Assets	1.98	2.81	1.91	0.78	1.71
Real Estate Owned	0.76	1.35	1.40	1.17	4.69
Percent of Total Assets	0.20	1.00	1.08	0.40	0.50
Troubled Real Estate Loans					
Including US Guaranteed Loans	8.23	6.73	5.34	8.09	28.40
Percent of Total Assets	2.21	4.97	4.13	2.76	3.05
Excluding US Guaranteed Loans	8.14	5.16	3.88	3.45	20.62
Percent of Total Assets	2.18	3.81	3.00	1.17	2.21
Valuation Allowances	3.90	2.64	2.23	4.85	13.62
Loss Coverage Ratio	21.37	20.93	17.15	23.98	21.43
Reserve Ratio	1.33	2.17	1.85	2.59	1.91
<b>ASSET QUALITY SUMMARY (% Total Assets)</b>					
Net Chargeoffs (Annualized)	0.56	1.41	1.29	1.25	1.00
Net Provisions for Losses (Annualized)	0.66	1.38	1.75	0.84	0.97
Valuation Allowances	1.05	1.95	1.73	1.65	1.46
Noncurrent Loans					
Including US Guaranteed Loans	2.16	4.11	3.24	2.76	2.78
Excluding US Guaranteed Loans	2.13	2.95	2.11	1.18	1.95
Reposessed Assets, Net (% Total Assets)	0.21	1.01	1.09	0.41	0.51
Troubled Assets					
Including US Guaranteed Loans	2.37	5.12	4.33	3.17	3.30
Excluding US Guaranteed Loans	2.35	3.96	3.20	1.59	2.46

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	4th Qtr 2010 Net Income (\$ Millions)	4th Qtr 2009 Net Income (\$ Millions)
<b>NORTHEAST REGION</b>						
CONNECTICUT	10	29.03	22.09	4.72	49.39	35.78
DELAWARE	5	110.71	90.78	11.60	59.01	(332.12)
MAINE	7	1.37	1.05	0.18	0.96	2.42
MASSACHUSETTS	19	10.00	7.12	1.32	20.52	10.92
NEW HAMPSHIRE	6	2.89	2.12	0.31	4.21	4.14
NEW JERSEY	30	81.16	40.43	7.30	143.90	156.78
NEW YORK	43	46.99	33.50	4.80	76.46	63.12
PENNSYLVANIA	34	88.70	55.11	14.23	458.16	(194.88)
RHODE ISLAND	4	1.07	0.77	0.13	(7.35)	(11.82)
VERMONT	1	0.29	0.19	0.03	0.39	0.44
WEST VIRGINIA	5	0.88	0.75	0.13	0.99	1.20
<b>TOTAL</b>	<b>164</b>	<b>\$373.09</b>	<b>\$253.92</b>	<b>\$44.75</b>	<b>\$806.63</b>	<b>(\$264.02)</b>
<b>SOUTHEAST REGION</b>						
ALABAMA	8	1.16	0.92	0.11	0.62	0.43
DISTRICT OF COLUMBIA	1	0.11	0.10	0.01	0.95	(5.17)
FLORIDA	27	48.31	38.36	4.62	(4.88)	41.49
GEORGIA	17	7.19	4.82	0.87	7.81	1.20
KENTUCKY	19	3.00	2.29	0.34	3.03	4.67
MARYLAND	36	10.87	8.91	1.28	5.24	(39.47)
NORTH CAROLINA	13	5.13	4.07	0.68	0.53	(26.41)
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	19	7.21	5.61	0.75	2.10	(9.22)
TENNESSEE	14	4.85	3.76	0.72	2.53	5.74
VIRGIN ISLANDS	N/A	N/A	N/A	N/A	N/A	N/A
VIRGINIA	11	47.58	32.80	5.52	33.26	(18.88)
<b>TOTAL</b>	<b>165</b>	<b>\$135.40</b>	<b>\$101.64</b>	<b>\$14.89</b>	<b>\$51.19</b>	<b>(\$45.61)</b>

Fourth quarter 2009 net income data are based on thrifts held constant as of December 31, 2010. Financial data as of December 31, 2010 unless otherwise noted.  
Office of Thrift Supervision / February 2011

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	4th Qtr 2010 Net Income (\$ Millions)	4th Qtr 2009 Net Income (\$ Millions)
CENTRAL REGION						
ILLINOIS	45	26.01	18.22	2.89	0.91	(59.76)
INDIANA	38	9.38	7.45	0.99	10.64	6.67
IOWA	15	6.84	5.97	0.55	(37.53)	(4.12)
MICHIGAN	11	17.26	10.88	1.80	(180.61)	(80.98)
MINNESOTA	24	9.44	8.05	0.82	0.28	0.21
NEBRASKA	10	6.08	4.91	0.73	8.39	18.01
NORTH DAKOTA	2	1.63	1.37	0.18	3.30	3.78
OHIO	69	35.72	28.76	3.97	88.85	82.31
SOUTH DAKOTA	4	1.75	1.36	0.18	2.74	2.93
WISCONSIN	21	15.28	11.63	1.53	(60.33)	7.45
TOTAL	239	\$129.39	\$98.61	\$13.65	(\$163.37)	(\$23.50)

Fourth quarter 2009 net income data are based on thrifts held constant as of December 31, 2010. Financial data as of December 31, 2010 unless otherwise noted. Office of Thrift Supervision / February 2011

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	4th Qtr 2010 Net Income (\$ Millions)	4th Qtr 2009 Net Income (\$ Millions)
WESTERN REGION						
ALASKA	1	0.17	0.15	0.02	0.75	(1.10)
ARIZONA	1	0.23	0.06	0.12	25.09	21.13
ARKANSAS	6	2.77	2.25	0.38	2.23	(18.95)
CALIFORNIA	21	43.02	27.32	5.88	109.43	692.27
COLORADO	10	3.83	2.83	0.26	(36.96)	(33.91)
GUAM	1	0.10	0.09	0.01	0.26	0.22
HAWAII	2	6.24	5.12	0.69	16.60	(1.34)
IDAHO	2	1.81	1.52	0.20	(0.64)	0.23
KANSAS	15	12.80	7.63	1.80	18.36	21.17
LOUISIANA	20	4.97	3.83	0.67	10.90	0.64
MISSISSIPPI	4	0.52	0.41	0.05	(1.02)	(1.22)
MISSOURI	28	16.17	13.48	1.86	38.15	18.86
MONTANA	3	0.41	0.28	0.06	0.88	0.80
NEVADA	3	56.81	51.92	4.42	147.22	84.25
NEW MEXICO	5	1.64	0.93	0.28	(35.48)	3.64
OKLAHOMA	5	11.38	6.94	1.04	72.25	(26.52)
OREGON	3	0.72	0.62	0.09	1.03	0.48
TEXAS	19	53.98	46.94	4.84	142.54	42.32
UTAH	4	58.00	31.12	11.48	510.64	222.00
WASHINGTON	7	17.64	12.26	2.42	34.80	11.81
WYOMING	3	0.57	0.47	0.07	1.05	0.94
TOTAL	163	\$293.79	\$216.17	\$36.65	\$1,058.07	\$1,037.71
UNITED STATES						
TOTAL	731	\$931.68	\$670.33	\$109.93	\$1,752.52	\$704.58

Fourth quarter 2009 net income data are based on thrifts held constant as of December 31, 2010. Financial data as of December 31, 2010 unless otherwise noted. Office of Thrift Supervision / February 2011



## STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	DEC 2010	DEC 2009	DEC 2008	DEC 2007	DEC 2006
NUMBER OF INSTITUTIONS:	731	765	810	827	845
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	0.76	0.19	(1.82)	(2.31)	0.89
Median Ratio	0.40	0.31	0.29	0.39	0.52
Return on Average Equity (Annualized)	6.43	1.76	(20.00)	(23.48)	8.89
Median Ratio	3.38	2.39	2.26	2.94	4.10
Net Interest Margin (Annualized)	3.16	3.00	2.68	2.61	2.71
Median Ratio	3.13	3.07	2.95	2.82	2.89
Number of Profitable Thrifts	541	503	527	602	705
Percent Profitable	74.01	65.75	65.06	72.79	83.43
Profits (\$ Millions)	\$2,428.68	\$2,079.73	\$1,213.38	\$1,256.77	\$3,359.11
Number of Unprofitable Thrifts	190	262	283	225	140
Percent Unprofitable	25.99	34.25	34.94	27.21	16.57
Losses (\$ Millions)	(\$676.17)	(\$1,637.50)	(\$6,570.76)	(\$10,010.03)	(\$218.62)
EARNINGS (\$ Millions)					
Interest Income	\$10,337.39	\$10,920.77	\$14,732.14	\$23,494.67	\$22,099.66
Interest Expense	3,024.32	3,921.83	6,843.38	13,582.28	12,598.72
NET INTEREST INCOME	7,313.08	6,998.94	7,888.77	9,912.39	9,500.93
Loss Provisions-Interest Bearing Assets	2,269.47	3,964.40	9,348.31	5,461.31	1,577.03
Noninterest Income	4,322.13	4,580.28	3,967.60	2,430.85	5,931.19
Mortgage Loan Servicing Fees	379.77	285.58	(40.52)	(54.40)	146.97
Other Fees and Charges	3,306.10	2,986.94	3,012.24	4,400.53	4,268.81
Other Noninterest Income	636.27	1,307.76	995.88	(1,915.28)	1,515.41
Noninterest Expense	6,754.24	6,748.87	8,954.66	17,423.64	9,098.23
G&A Expense	6,924.44	6,414.59	6,742.78	9,960.35	8,859.38
Goodwill Amortization	146.11	161.60	530.30	7,360.52	216.86
Loss Provisions-Noninterest Bearing Assets	(316.31)	172.68	1,681.57	102.77	22.00
Income Before Taxes & Extraordinary Items	2,611.51	865.95	(6,446.61)	(10,541.71)	4,756.87
Income Taxes	895.96	425.50	(1,081.05)	(1,788.69)	1,577.49
Extraordinary Items	43.20	7.54	8.18	(0.24)	(38.88)
NET INCOME	1,752.52	442.23	(5,357.38)	(8,753.26)	3,140.49
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	4.46	4.68	5.01	6.20	6.30
Interest Expense	1.31	1.68	2.33	3.58	3.59
NET INTEREST INCOME	3.16	3.00	2.68	2.61	2.71
Loss Provisions-Interest Bearing Assets	0.98	1.70	3.18	1.44	0.45
Noninterest Income	1.87	1.96	1.35	0.64	1.69
Mortgage Loan Servicing Fees	0.16	0.12	(0.01)	(0.01)	0.04
Other Fees and Charges	1.43	1.28	1.02	1.16	1.22
Other Noninterest Income	0.27	0.56	0.34	(0.51)	0.43
Noninterest Expense	2.92	2.89	3.04	4.59	2.59
G&A Expense	2.99	2.75	2.29	2.63	2.52
Goodwill Amortization	0.06	0.07	0.18	1.94	0.06
Loss Provisions-Noninterest Bearing Assets	(0.14)	0.07	0.57	0.03	0.01
Income Before Taxes & Extraordinary Items	1.13	0.37	(2.19)	(2.78)	1.36
Income Taxes	0.39	0.18	(0.37)	(0.47)	0.45
Extraordinary Items	0.02	0.00	0.00	0.00	(0.01)
NET INCOME	0.76	0.19	(1.82)	(2.31)	0.89

## STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	DEC 2010	DEC 2009	DEC 2008	DEC 2007	DEC 2006
NUMBER OF INSTITUTIONS:	731	765	810	827	845

TOTAL ASSETS (\$ Billions)	\$931.68	\$942.52	\$1,197.26	\$1,508.35	\$1,410.82
Cash and Noninterest-Earning Deposits	7.17	8.52	18.54	16.56	16.20
Investment Securities	134.90	145.75	121.11	115.29	78.31
Mortgage Backed Securities	158.08	140.82	166.30	207.58	166.60
1 - 4 Family Mortgages	319.95	334.41	521.90	740.78	727.09
First Liens	264.07	273.00	423.15	577.31	608.79
Home Equity Lines of Credit	43.45	45.70	64.52	116.72	79.97
Other Junior Liens	12.43	15.71	34.23	46.74	38.34
Multifamily Mortgages	32.45	31.10	33.58	62.06	66.38
Nonresidential Mortgages	68.47	68.20	71.12	70.48	63.40
Construction Loans	9.06	14.50	26.30	34.08	33.36
Land Loans	7.57	10.23	15.77	19.08	18.04
Commercial Loans	49.65	50.96	62.69	56.97	50.87
Consumer Loans	84.21	73.50	81.01	87.52	82.25
Repossessed Assets, Net	4.78	4.56	3.99	2.99	1.26
Real Estate Held for Investment, Net	0.12	0.18	0.13	0.20	0.19
Office Premises & Equipment	6.61	6.84	8.39	11.32	11.57
Other Assets	59.49	65.45	83.16	95.19	102.23
Less: Contra Assets & Valuation Allowances	10.85	12.48	16.74	11.75	6.94

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$931.68	\$942.52	\$1,197.26	\$1,508.35	\$1,410.82
TOTAL DEPOSITS AND ESCROWS	670.33	658.89	732.15	891.47	876.02
Deposits	663.56	653.48	726.95	879.31	861.00
Escrows	6.77	5.41	5.20	12.16	15.02
BORROWINGS	137.34	166.48	336.99	442.56	349.92
Advances From FHLB	76.01	89.06	209.76	302.23	214.03
Repurchase Agreements & FedFunds Purchased	37.67	43.33	64.91	55.33	66.82
Other Borrowings	23.66	34.09	62.32	85.00	69.06
Other Liabilities	14.26	16.29	21.20	34.71	33.67
Equity Capital	109.93	101.05	106.93	139.61	151.21
Capital Stock and Paid-In Capital	81.19	77.46	93.77	113.45	95.55
Unrealized Gains (Losses) AFS Securities	0.11	(0.82)	(9.63)	(1.98)	(0.75)
Retained Earnings	30.08	25.51	24.78	28.83	57.11
Noncontrolling Interests in Cons. Subs.	0.19	0.19	N/A	N/A	N/A

## STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	DEC 2010	DEC 2009	DEC 2008	DEC 2007	DEC 2006
NUMBER OF INSTITUTIONS:	731	765	810	827	845
<b>TOTAL ASSETS (Percent of Total Assets)</b>					
Cash and Noninterest-Earning Deposits	100.00	100.00	100.00	100.00	100.00
Investment Securities	0.77	0.90	1.55	1.10	1.15
Mortgage Backed Securities	14.48	15.46	10.12	7.64	5.55
1 - 4 Family Mortgages	16.97	14.94	13.89	13.76	11.81
First Liens	34.34	35.48	43.59	49.11	51.54
Home Equity Lines of Credit	28.34	28.96	35.34	38.27	43.15
Other Junior Liens	4.66	4.85	5.39	7.74	5.67
Multifamily Mortgages	1.33	1.67	2.86	3.10	2.72
Nonresidential Mortgages	3.48	3.30	2.81	4.11	4.71
Construction Loans	7.35	7.24	5.94	4.67	4.49
Land Loans	0.97	1.54	2.20	2.26	2.36
Commercial Loans	0.81	1.09	1.32	1.26	1.28
Consumer Loans	5.33	5.41	5.24	3.78	3.61
Repossessed Assets, Net	9.04	7.80	6.77	5.80	5.83
Real Estate Held for Investment, Net	0.51	0.48	0.33	0.20	0.09
Office Premises & Equipment	0.01	0.02	0.01	0.01	0.01
Other Assets	0.71	0.73	0.70	0.75	0.82
Less: Contra Assets & Valuation Allowances	6.39	6.94	6.95	6.31	7.25
	1.16	1.32	1.40	0.78	0.49
<b>TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)</b>					
TOTAL DEPOSITS AND ESCROWS	100.00	100.00	100.00	100.00	100.00
Deposits	71.95	69.91	61.15	59.10	62.09
Escrows	71.22	69.33	60.72	58.30	61.03
BORROWINGS	0.73	0.57	0.43	0.81	1.06
Advances From FHLB	14.74	17.66	28.15	29.34	24.80
Repurchase Agreements & FedFunds Purchased	8.16	9.45	17.52	20.04	15.17
Other Borrowings	4.04	4.60	5.42	3.67	4.74
Other Liabilities	2.54	3.62	5.20	5.64	4.90
Equity Capital	1.53	1.73	1.77	2.30	2.39
Capital Stock and Paid-In Capital	11.80	10.72	8.93	9.26	10.72
Unrealized Gains (Losses) AFS Securities	8.71	8.22	7.83	7.52	6.77
Retained Earnings	0.01	(0.09)	(0.80)	(0.13)	(0.05)
Noncontrolling Interests in Cons. Subs.	3.23	2.71	2.07	1.91	4.05
	0.02	0.02	N/A	N/A	N/A

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

FOR THE QUARTER ENDING:	DEC 2010	DEC 2009	DEC 2008	DEC 2007	DEC 2006
NUMBER OF INSTITUTIONS:	731	765	810	827	845
<b>TOTAL ASSETS (Percent Change)</b>					
Cash and Noninterest-Earning Deposits	(11.64)	(1.96)	47.46	10.31	(3.77)
Investment Securities	(3.75)	82.51	27.22	32.98	26.37
Mortgage Backed Securities	20.67	(1.63)	(6.91)	28.42	0.71
1 - 4 Family Mortgages	(1.78)	2.10	1.94	3.42	4.36
First Liens	(0.70)	3.30	2.67	(3.76)	2.63
Home Equity Lines of Credit	(2.73)	3.80	8.33	47.68	5.79
Other Junior Liens	(17.99)	(18.30)	(14.99)	24.93	37.12
Multifamily Mortgages	13.52	12.01	14.59	(4.94)	16.31
Nonresidential Mortgages	7.85	0.97	18.51	17.33	26.40
Construction Loans	(30.99)	(27.12)	(0.78)	9.94	18.10
Land Loans	(15.96)	(13.88)	(5.24)	15.73	25.34
Commercial Loans	3.46	(8.03)	18.39	22.69	27.77
Consumer Loans	15.58	(7.81)	5.14	22.06	11.92
Repossessed Assets, Net	14.42	120.57	143.44	140.59	84.75
Real Estate Held for Investment, Net	(24.65)	45.09	(5.20)	8.14	4.34
Office Premises & Equipment	2.90	(0.73)	5.09	1.94	10.52
Other Assets	(5.79)	27.06	52.78	(3.83)	35.73
Less: Contra Assets & Valuation Allowances	(9.91)	5.37	99.36	84.89	7.47
<b>TOTAL LIABILITIES AND CAPITAL (Percent Chg)</b>					
TOTAL DEPOSITS AND ESCROWS	6.70	11.30	10.49	5.65	14.23
Deposits	6.51	11.29	10.48	6.08	14.93
Escrows	29.93	12.07	12.80	(18.25)	(15.32)
BORROWINGS	(14.59)	(8.60)	3.35	25.16	(6.12)
Advances From FHLB	(11.54)	(12.62)	(6.39)	36.86	(10.04)
Repurchase Agreements & FedFunds Purchased	(8.72)	(6.80)	35.71	(13.23)	(5.14)
Other Borrowings	(29.60)	1.06	15.11	23.21	7.28
Other Liabilities	(10.49)	12.27	(0.18)	1.33	30.92
Equity Capital	13.10	24.12	0.14	(4.19)	25.14
Capital Stock and Paid-In Capital	9.98	16.65	12.53	24.01	41.43
Unrealized Gains (Losses) AFS Securities	(113.24)	(89.73)	463.85	186.39	(15.85)
Retained Earnings	19.08	1.93	(4.00)	(48.16)	4.19
Noncontrolling Interests in Cons. Subs.	4.64	N/A	N/A	N/A	N/A

CAPITAL MEASURES

FOR THE QUARTER ENDING:	DEC 2010	DEC 2009	DEC 2008	DEC 2007	DEC 2006
NUMBER OF INSTITUTIONS:	731	765	810	827	845

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	722	746	802	823	844
Percent of Thrifts	98.77	97.52	99.01	99.52	99.88
Consolidated Assets (\$ Billions)	\$924.41	\$926.42	\$1,175.53	\$1,508.01	\$1,410.75
Fail FDICIA Capital Standards	8	19	8	3	0
Percent of Thrifts	1.09	2.48	0.99	0.36	0.00
Consolidated Assets (\$ Billions)	\$7.26	\$16.10	\$21.73	\$0.35	\$0.00
Critically Undercapitalized	2	7	4	1	0
Percent of Thrifts	0.27	0.92	0.49	0.12	0.00
Consolidated Assets (\$ Billions)	\$3.37	\$5.71	\$14.83	\$0.16	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$97.78	\$88.88	\$99.56	\$125.17	\$116.56
Tangible Equity Ratio	10.65	9.56	8.35	8.41	8.49
Median Ratio	10.35	9.90	9.89	10.44	10.26
Tier 1 Capital (\$ Billions)	\$97.78	\$88.89	\$99.56	\$124.48	\$116.97
Tier 1 Leverage Ratio	10.65	9.56	8.35	8.36	8.52
Median Ratio	10.35	9.90	9.89	10.44	10.26
Tier 1 Risk-based Capital Ratio	17.51	15.33	12.75	12.36	12.52
Median Ratio	17.63	16.28	16.02	17.25	17.12
Risk-based Capital (\$ Billions)	\$104.88	\$96.06	\$108.85	\$141.93	\$130.40
Total Risk-based Capital Ratio	18.82	16.69	14.05	14.39	14.33
Median Ratio	18.56	17.20	16.76	18.07	17.89

## ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 2010	DEC 2009	DEC 2008	DEC 2007	DEC 2006
NUMBER OF INSTITUTIONS:	731	765	810	827	845
<b>LOANS 30-89 DAYS DELINQUENT (\$ Millions)</b>					
Total Including US Guaranteed Loans	\$9,996.84	\$11,909.75	\$20,873.28	\$20,598.19	\$11,175.93
US Guaranteed Loans	1,754.00	1,503.14	1,021.39	806.08	742.31
Total Excluding US Guaranteed Loans	8,242.84	10,406.61	19,851.89	19,792.12	10,433.62
Mortgage Loans					
Construction & Land Loans	452.95	732.75	1,469.56	1,302.88	649.67
Nonresidential Mortgages	855.68	909.15	911.84	442.43	291.99
Multifamily Mortgages	366.59	423.56	379.82	378.80	128.65
1-4 Family Mortgages	6,526.84	7,730.42	15,466.94	16,677.25	8,383.44
First Liens	5,809.30	6,890.87	13,419.95	13,930.95	7,374.63
Home Equity Lines of Credit	477.32	501.76	1,210.35	1,767.80	654.95
Other Junior Liens	240.23	337.78	836.65	978.49	353.86
Nonmortgage Loans and Leases					
Commercial Loans	647.49	633.25	950.86	539.81	443.05
Consumer Loans	1,147.28	1,480.63	1,694.25	1,472.02	1,279.14
<b>NONCURRENT LOANS (\$ Millions)</b>					
Total Including US Guaranteed Loans	\$25,936.98	\$26,432.53	\$26,460.13	\$22,034.04	\$8,645.73
US Guaranteed Loans	7,775.71	4,803.74	1,861.09	1,075.48	1,192.24
Total Excluding US Guaranteed Loans	18,161.27	21,628.78	24,599.04	20,958.55	7,453.49
Mortgage Loans					
Construction & Land Loans	2,653.83	3,396.29	3,473.67	2,457.88	465.95
Nonresidential Mortgages	2,851.93	2,295.66	1,034.33	496.12	341.37
Multifamily Mortgages	940.78	1,047.66	402.36	269.08	141.67
1-4 Family Mortgages	17,267.74	17,154.02	19,269.86	17,380.29	6,492.02
First Liens	16,398.50	15,979.06	18,111.12	14,971.53	5,883.02
Home Equity Lines of Credit	547.14	688.07	603.84	1,459.13	355.43
Other Junior Liens	322.11	486.90	554.90	949.64	253.57
Nonmortgage Loans and Leases					
Commercial Loans	1,261.27	1,378.30	1,146.82	543.96	459.88
Consumer Loans	961.44	1,160.60	1,133.10	886.71	744.85
<b>NET CHARGE-OFFS (\$ Millions)</b>	\$2,339.10	\$3,016.58	\$5,699.51	\$2,273.13	\$1,368.99
Mortgage Loans					
Construction & Land Loans	201.43	490.83	572.65	158.51	22.82
Nonresidential Mortgages	178.57	208.18	132.69	26.68	(3.63)
Multifamily Mortgages	52.24	110.79	52.05	8.55	1.46
1-4 Family Mortgages	802.56	1,035.08	1,315.29	1,138.89	527.24
First Liens	501.75	599.40	894.96	516.73	94.54
Home Equity Lines of Credit	224.84	303.47	242.97	405.90	16.38
Other Junior Liens	75.98	132.21	177.36	216.25	416.32
Nonmortgage Loans and Leases					
Commercial Loans	300.86	514.46	584.04	213.98	149.09
Consumer Loans	710.71	857.22	863.70	561.25	602.77
Reposessed Assets	97.82	149.59	189.71	102.51	35.06
Other	(5.09)	(349.56)	1,989.39	62.76	34.20
<b>REPOSSESSED ASSETS, NET (\$ Millions)</b>	\$4,778.51	\$4,555.07	\$3,994.41	\$2,989.85	\$1,263.42
Construction & Land Loans	1,029.65	1,047.26	1,008.17	249.59	111.33
Nonresidential Mortgages	596.51	379.40	168.39	102.34	65.78
Multifamily Mortgages	130.18	139.94	87.83	42.02	16.14
1-4 Family Mortgages	1,816.51	2,514.59	2,440.14	2,467.90	922.39
Other	1,205.66	473.88	289.89	128.01	147.78

## ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 2010	DEC 2009	DEC 2008	DEC 2007	DEC 2006
NUMBER OF INSTITUTIONS:	731	765	810	827	845
LOANS 30-89 DAYS DELINQUENT (% Total Assets)					
Total Including US Guaranteed Loans	1.07	1.26	1.74	1.37	0.79
US Guaranteed Loans	0.19	0.16	0.09	0.05	0.05
Total Excluding US Guaranteed Loans	0.88	1.10	1.66	1.31	0.74
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	2.72	2.96	3.49	2.45	1.26
Nonresidential Mortgages	1.25	1.33	1.28	0.63	0.46
Multifamily Mortgages	1.13	1.36	1.13	0.26	0.19
1-4 Family Mortgages	2.04	2.31	2.96	2.25	1.15
First Liens	2.20	2.52	3.17	2.41	1.21
Home Equity Lines of Credit	1.10	1.10	1.88	1.51	0.82
Other Junior Liens	1.93	2.15	2.44	2.09	0.92
Nonmortgage Loans and Leases					
Commercial Loans	1.30	1.24	1.52	0.95	0.87
Consumer Loans	1.36	2.01	2.09	1.68	1.56
NONCURRENT LOANS (% Total Assets)					
Total Including US Guaranteed Loans	2.78	2.80	2.21	1.46	0.61
US Guaranteed Loans	0.83	0.51	0.16	0.07	0.08
Total Excluding US Guaranteed Loans	1.95	2.29	2.05	1.39	0.53
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	15.95	13.73	8.26	4.62	0.91
Nonresidential Mortgages	4.17	3.37	1.45	0.70	0.54
Multifamily Mortgages	2.90	3.37	1.20	0.43	0.21
1-4 Family Mortgages	5.40	5.13	3.69	2.35	0.89
First Liens	6.21	5.85	4.28	2.59	0.97
Home Equity Lines of Credit	1.26	1.51	0.94	1.25	0.44
Other Junior Liens	2.59	3.10	1.62	2.03	0.66
Nonmortgage Loans and Leases					
Commercial Loans	2.54	2.70	1.83	0.95	0.90
Consumer Loans	1.14	1.58	1.40	1.01	0.91
NET CHARGE-OFFS (% Total Assets)	0.25	0.32	0.48	0.15	0.10
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.21	1.98	1.36	0.30	0.04
Nonresidential Mortgages	0.26	0.31	0.19	0.04	(0.01)
Multifamily Mortgages	0.16	0.36	0.15	0.01	0.00
1-4 Family Mortgages	0.25	0.31	0.25	0.15	0.07
First Liens	0.19	0.22	0.21	0.09	0.02
Home Equity Lines of Credit	0.52	0.66	0.38	0.35	0.02
Other Junior Liens	0.61	0.84	0.52	0.46	1.09
Nonmortgage Loans and Leases					
Commercial Loans	0.61	1.01	0.93	0.38	0.29
Consumer Loans	0.84	1.17	1.07	0.64	0.73
Repossessed Assets	2.05	3.28	4.75	3.43	2.77
Other	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)	0.51	0.48	0.33	0.20	0.09
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	6.19	4.23	2.40	0.47	0.22
Nonresidential Mortgages	0.87	0.56	0.24	0.15	0.10
Multifamily Mortgages	0.40	0.45	0.26	0.07	0.02
1-4 Family Mortgages	0.57	0.75	0.47	0.33	0.13
Other	2.03	0.72	0.35	0.13	0.14

## ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 2010	DEC 2009	DEC 2008	DEC 2007	DEC 2006
NUMBER OF INSTITUTIONS:	731	765	810	827	845
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$437.50	\$458.44	\$668.68	\$926.48	\$908.28
Percent of Total Assets	46.96	48.64	55.85	61.42	64.38
Noncurrent Real Estate Loans					
Including US Guaranteed Loans	23.71	23.89	24.18	20.60	7.44
Percent of Total Assets	2.55	2.54	2.02	1.37	0.53
Excluding US Guaranteed Loans	15.94	19.09	22.32	19.53	6.25
Percent of Total Assets	1.71	2.03	1.86	1.29	0.44
Real Estate Owned	4.69	4.41	3.86	2.91	1.22
Percent of Total Assets	0.50	0.47	0.32	0.19	0.09
Troubled Real Estate Loans					
Including US Guaranteed Loans	28.40	28.31	28.05	23.51	8.66
Percent of Total Assets	3.05	3.00	2.34	1.56	0.61
Excluding US Guaranteed Loans	20.62	23.50	26.18	22.43	7.47
Percent of Total Assets	2.21	2.49	2.19	1.49	0.53
Valuation Allowances	13.62	15.65	19.06	12.25	7.08
Loss Coverage Ratio	21.43	19.72	15.16	14.20	15.20
Reserve Ratio	1.91	2.11	1.82	1.10	0.66
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	1.00	1.28	1.90	0.60	0.39
Net Provisions for Losses (Annualized)	0.97	1.68	3.12	1.45	0.45
Valuation Allowances	1.46	1.66	1.59	0.81	0.50
Noncurrent Loans					
Including US Guaranteed Loans	2.78	2.80	2.21	1.46	0.61
Excluding US Guaranteed Loans	1.95	2.29	2.05	1.39	0.53
Reposessed Assets, Net (% Total Assets)	0.51	0.48	0.33	0.20	0.09
Troubled Assets					
Including US Guaranteed Loans	3.30	3.29	2.54	1.66	0.70
Excluding US Guaranteed Loans	2.46	2.78	2.39	1.59	0.62



STATEMENT OF OPERATIONS  
BY ASSET SIZE

FOURTH QUARTER 2010:	LESS THAN \$100 MILLION 218	\$100 MILLION TO \$1 BILLION 408	\$1 BILLION OR GREATER 104	INDUSTRY 731
<b>NUMBER OF INSTITUTIONS:</b>				
PROFITABILITY (Percent)				
Return on Average Assets (Annualized)	(0.01)	0.32	0.84	0.76
Median Ratio	0.27	0.44	0.62	0.40
Return on Average Equity (Annualized)	(0.05)	2.90	7.11	6.43
Median Ratio	1.88	4.06	5.03	3.38
Net Interest Margin (Annualized)	3.25	3.17	3.15	3.16
Median Ratio	3.26	3.08	3.11	3.13
Number of Profitable Thrifts	139	317	85	541
Percent Profitable	63.76	77.70	81.73	74.01
Profits (\$ Millions)	\$24.48	\$268.89	\$2,135.32	\$2,428.68
Number of Unprofitable Thrifts	79	91	19	190
Percent Unprofitable	36.24	22.30	18.27	25.99
Losses (\$ Millions)	(\$24.69)	(\$165.00)	(\$486.48)	(\$676.17)
<b>EARNINGS (\$ Millions)</b>				
Interest Income	\$138.19	\$1,460.49	\$8,738.71	\$10,337.39
Interest Expense	40.60	443.11	2,540.61	3,024.32
NET INTEREST INCOME	97.59	1,017.38	6,198.11	7,313.08
Loss Provisions-Interest Bearing Assets	16.74	233.51	2,019.22	2,269.47
Noninterest Income	83.68	640.49	3,597.96	4,322.13
Mortgage Loan Servicing Fees	0.93	24.35	354.49	379.77
Other Fees and Charges	78.40	478.19	2,749.51	3,306.10
Other Noninterest Income	4.35	137.95	493.97	636.27
Noninterest Expense	154.65	1,220.25	5,379.34	6,754.24
G&A Expense	152.61	1,187.67	5,584.17	6,924.44
Goodwill Amortization	0.31	9.72	136.08	146.11
Loss Provisions-Noninterest Bearing Assets	1.73	22.86	(340.90)	(316.31)
Income Before Taxes & Extraordinary Items	9.89	204.11	2,397.51	2,611.51
Income Taxes	10.10	99.97	785.89	895.96
Extraordinary Items	0.00	0.00	43.20	43.20
NET INCOME	(0.21)	103.89	1,648.84	1,752.52
<b>PROFITABILITY (Percent of Avg Assets Annualized)</b>				
Interest Income	4.61	4.55	4.45	4.46
Interest Expense	1.35	1.38	1.29	1.31
NET INTEREST INCOME	3.25	3.17	3.15	3.16
Loss Provisions-Interest Bearing Assets	0.56	0.73	1.03	0.98
Noninterest Income	2.79	2.00	1.83	1.87
Mortgage Loan Servicing Fees	0.03	0.08	0.18	0.16
Other Fees and Charges	2.61	1.49	1.40	1.43
Other Noninterest Income	0.15	0.43	0.25	0.27
Noninterest Expense	5.16	3.80	2.74	2.92
G&A Expense	5.09	3.70	2.84	2.99
Goodwill Amortization	0.01	0.03	0.07	0.06
Loss Provisions-Noninterest Bearing Assets	0.06	0.07	(0.17)	(0.14)
Income Before Taxes & Extraordinary Items	0.33	0.64	1.22	1.13
Income Taxes	0.34	0.31	0.40	0.39
Extraordinary Items	0.00	0.00	0.02	0.02
NET INCOME	(0.01)	0.32	0.84	0.76

STATEMENT OF CONDITION  
BY ASSET SIZE

FOURTH QUARTER 2010:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	218	408	104	731
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TOTAL ASSETS (\$ Billions)	\$11.95	\$127.95	\$791.77	\$931.68
Cash and Noninterest-Earning Deposits	0.24	1.61	5.31	7.17
Investment Securities	2.25	19.21	113.43	134.90
Mortgage Backed Securities	1.10	12.60	144.38	158.08
1 - 4 Family Mortgages	5.51	49.76	264.68	319.95
First Liens	5.05	42.99	216.03	264.07
Home Equity Lines of Credit	0.27	4.61	38.57	43.45
Other Junior Liens	0.19	2.17	10.07	12.43
Multifamily Mortgages	0.25	6.02	26.18	32.45
Nonresidential Mortgages	1.02	16.89	50.56	68.47
Construction Loans	0.15	2.44	6.46	9.06
Land Loans	0.16	3.01	4.41	7.57
Commercial Loans	0.34	5.22	44.09	49.65
Consumer Loans	0.28	3.62	80.30	84.21
Repossessed Assets, Net	0.08	1.28	3.42	4.78
Real Estate Held for Investment, Net	0.00	0.07	0.05	0.12
Office Premises & Equipment	0.24	2.17	4.20	6.61
Other Assets	0.38	5.22	53.89	59.49
Less: Contra Assets & Valuation Allowances	0.09	1.17	9.59	10.85
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TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$11.95	\$127.95	\$791.77	\$931.68
TOTAL DEPOSITS AND ESCROWS	9.40	101.01	559.93	670.33
Deposits	9.37	100.21	553.98	663.56
Escrows	0.03	0.80	5.95	6.77
BORROWINGS	0.64	11.39	125.31	137.34
Advances From FHLB	0.59	9.94	65.49	76.01
Repurchase Agreements & FedFunds Purchased	0.02	1.22	36.43	37.67
Other Borrowings	0.03	0.24	23.39	23.66
Other Liabilities	0.10	1.24	12.93	14.26
Equity Capital	1.82	14.32	93.79	109.93
Capital Stock and Paid-In Capital	0.74	5.47	74.98	81.19
Unrealized Gains (Losses) AFS Securities	0.00	0.05	0.06	0.11
Retained Earnings	1.10	8.92	20.06	30.08
Noncontrolling Interests in Cons. Subs.	0.00	0.01	0.18	0.19

STATEMENT OF CONDITION  
BY ASSET SIZE

FOURTH QUARTER 2010:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	218	408	104	731
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TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.99	1.26	0.67	0.77
Investment Securities	18.85	15.02	14.33	14.48
Mortgage Backed Securities	9.23	9.84	18.24	16.97
1 - 4 Family Mortgages	46.15	38.89	33.43	34.34
First Liens	42.22	33.60	27.28	28.34
Home Equity Lines of Credit	2.30	3.60	4.87	4.66
Other Junior Liens	1.63	1.69	1.27	1.33
Multifamily Mortgages	2.11	4.70	3.31	3.48
Nonresidential Mortgages	8.56	13.20	6.39	7.35
Construction Loans	1.29	1.91	0.82	0.97
Land Loans	1.36	2.35	0.56	0.81
Commercial Loans	2.88	4.08	5.57	5.33
Consumer Loans	2.38	2.83	10.14	9.04
Repossessed Assets, Net	0.71	1.00	0.43	0.51
Real Estate Held for Investment, Net	0.03	0.05	0.01	0.01
Office Premises & Equipment	2.01	1.70	0.53	0.71
Other Assets	3.18	4.08	6.81	6.39
Less: Contra Assets & Valuation Allowances	0.71	0.91	1.21	1.16
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TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	78.66	78.94	70.72	71.95
Deposits	78.42	78.32	69.97	71.22
Escrows	0.24	0.62	0.75	0.73
BORROWINGS	5.34	8.90	15.83	14.74
Advances From FHLB	4.93	7.77	8.27	8.16
Repurchase Agreements & FedFunds Purchased	0.16	0.95	4.60	4.04
Other Borrowings	0.24	0.19	2.95	2.54
Other Liabilities	0.80	0.97	1.63	1.53
Equity Capital	15.20	11.19	11.85	11.80
Capital Stock and Paid-In Capital	6.15	4.28	9.47	8.71
Unrealized Gains (Losses) AFS Securities	0.03	0.04	0.01	0.01
Retained Earnings	9.19	6.97	2.53	3.23
Noncontrolling Interests in Cons. Subs.	0.00	0.01	0.02	0.02

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

FOURTH QUARTER 2010:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	218	408	104	731
<b>TOTAL ASSETS (Percent Change)</b>				
Cash and Noninterest-Earning Deposits	1.04	1.57	3.61	3.30
Investment Securities	(9.63)	(16.47)	(10.15)	(11.64)
Mortgage Backed Securities	12.91	29.29	(8.00)	(3.75)
1 - 4 Family Mortgages	(3.79)	0.78	23.03	20.67
First Liens	(0.30)	(1.81)	(1.80)	(1.78)
Home Equity Lines of Credit	0.17	(1.65)	(0.53)	(0.70)
Other Junior Liens	(1.06)	0.64	(3.13)	(2.73)
Multifamily Mortgages	(10.32)	(9.50)	(19.74)	(17.99)
Nonresidential Mortgages	9.02	2.39	16.48	13.52
Construction Loans	2.62	1.62	10.22	7.85
Land Loans	(23.03)	(28.11)	(32.19)	(30.99)
Commercial Loans	(5.91)	(12.63)	(18.41)	(15.96)
Consumer Loans	1.14	(1.45)	4.09	3.46
Repossessed Assets, Net	(7.45)	(5.33)	16.84	15.58
Real Estate Held for Investment, Net	42.89	28.34	9.45	14.42
Office Premises & Equipment	(45.88)	(3.67)	(39.78)	(24.65)
Other Assets	3.07	0.73	4.05	2.90
Less: Contra Assets & Valuation Allowances	(9.22)	(2.43)	(6.07)	(5.79)
	16.80	13.07	(12.26)	(9.91)
<b>TOTAL LIABILITIES AND CAPITAL (Percent Chg)</b>				
TOTAL DEPOSITS AND ESCROWS	1.04	1.57	3.61	3.30
Deposits	3.65	3.84	7.29	6.70
Escrows	3.73	3.86	7.05	6.51
BORROWINGS	(17.35)	1.84	35.32	29.93
Advances From FHLB	(19.10)	(17.18)	(14.32)	(14.59)
Repurchase Agreements & FedFunds Purchased	(18.75)	(17.50)	(10.49)	(11.54)
Other Borrowings	(59.96)	(9.89)	(8.61)	(8.72)
Other Liabilities	96.94	(34.01)	(29.61)	(29.60)
Equity Capital	(22.94)	4.13	(11.58)	(10.49)
Capital Stock and Paid-In Capital	(1.56)	4.07	14.95	13.10
Unrealized Gains (Losses) AFS Securities	4.65	14.24	9.74	9.98
Retained Earnings	(8.73)	54.94	(107.05)	(113.24)
Noncontrolling Interests in Cons. Subs.	(3.87)	(1.31)	33.04	19.08
	N/A	381.15	0.59	4.64

CAPITAL MEASURES  
BY ASSET SIZE

FOURTH QUARTER 2010:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	218	408	104	731

CAPITAL COMPLIANCE				
Meet FDICIA Capital Standards	218	402	102	722
Percent of Thrifts	100.00	98.53	98.08	98.77
Consolidated Assets (\$ Billions)	\$11.95	\$125.88	\$786.58	\$924.41
Fail FDICIA Capital Standards	0	6	2	8
Percent of Thrifts	0.00	1.47	1.92	1.09
Consolidated Assets (\$ Billions)	\$0.00	\$2.07	\$5.19	\$7.26
Critically Undercapitalized	0	1	1	2
Percent of Thrifts	0.00	0.25	0.96	0.27
Consolidated Assets (\$ Billions)	\$0.00	\$0.33	\$3.04	\$3.37

CAPITAL RATIOS (Percent)				
Tangible Equity (\$ Billions)	\$1.79	\$13.79	\$82.19	\$97.78
Tangible Equity Ratio	15.01	10.83	10.55	10.65
Median Ratio	12.43	9.55	9.97	10.35
Tier 1 Capital (\$ Billions)	\$1.79	\$13.80	\$82.19	\$97.78
Tier 1 Leverage Ratio	15.02	10.84	10.55	10.65
Median Ratio	12.43	9.55	9.97	10.35
Tier 1 Risk-based Capital Ratio	27.53	17.64	17.35	17.51
Median Ratio	22.99	16.11	15.28	17.63
Risk-based Capital (\$ Billions)	\$1.85	\$14.56	\$88.47	\$104.88
Total Risk-based Capital Ratio	28.46	18.66	18.72	18.82
Median Ratio	24.11	17.11	16.32	18.56

ASSET QUALITY INDICATORS  
BY ASSET SIZE

FOURTH QUARTER 2010: NUMBER OF INSTITUTIONS:	LESS THAN \$100 MILLION 218	\$100 MILLION TO \$1 BILLION 408	\$1 BILLION OR GREATER 104	INDUSTRY 731
<b>LOANS 30-89 DAYS DELINQUENT (\$ Millions)</b>				
Total Including US Guaranteed Loans	\$191.22	\$1,579.39	\$8,226.23	\$9,996.84
US Guaranteed Loans	0.31	68.62	1,685.06	1,754.00
Total Excluding US Guaranteed Loans	190.90	1,510.77	6,541.17	8,242.84
<b>Mortgage Loans</b>				
Construction & Land Loans	6.52	143.30	303.14	452.95
Nonresidential Mortgages	20.99	284.75	549.94	855.68
Multifamily Mortgages	4.98	74.92	286.69	366.59
1-4 Family Mortgages	144.25	924.17	5,458.42	6,526.84
First Liens	135.30	820.23	4,853.76	5,809.30
Home Equity Lines of Credit	3.28	68.57	405.47	477.32
Other Junior Liens	5.67	35.37	199.18	240.23
<b>Nonmortgage Loans and Leases</b>				
Commercial Loans	5.13	93.16	549.21	647.49
Consumer Loans	9.35	59.10	1,078.84	1,147.28
<b>NONCURRENT LOANS (\$ Millions)</b>				
Total Including US Guaranteed Loans	\$224.26	\$3,202.00	\$22,510.73	\$25,936.98
US Guaranteed Loans	0.71	189.03	7,585.97	7,775.71
Total Excluding US Guaranteed Loans	223.55	3,012.96	14,924.76	18,161.27
<b>Mortgage Loans</b>				
Construction & Land Loans	37.19	735.15	1,881.50	2,653.83
Nonresidential Mortgages	33.85	666.65	2,151.43	2,851.93
Multifamily Mortgages	11.79	201.32	727.68	940.78
1-4 Family Mortgages	126.76	1,411.86	15,729.13	17,267.74
First Liens	116.18	1,292.03	14,990.29	16,398.50
Home Equity Lines of Credit	5.59	68.27	473.28	547.14
Other Junior Liens	4.99	51.56	265.55	322.11
<b>Nonmortgage Loans and Leases</b>				
Commercial Loans	10.38	153.07	1,097.82	1,261.27
Consumer Loans	4.30	33.96	923.18	961.44
<b>NET CHARGE-OFFS (\$ Millions)</b>				
Mortgage Loans	\$13.81	\$214.40	\$2,110.89	\$2,339.10
Construction & Land Loans	2.46	37.58	161.39	201.43
Nonresidential Mortgages	1.04	37.80	139.73	178.57
Multifamily Mortgages	0.59	6.25	45.41	52.24
1-4 Family Mortgages	4.81	67.72	730.04	802.56
First Liens	3.33	48.87	449.55	501.75
Home Equity Lines of Credit	0.86	12.51	211.47	224.84
Other Junior Liens	0.62	6.34	69.02	75.98
<b>Nonmortgage Loans and Leases</b>				
Commercial Loans	3.20	24.44	273.22	300.86
Consumer Loans	0.20	15.16	695.35	710.71
Reposessed Assets	2.16	25.93	69.73	97.82
Other	(0.64)	(0.48)	(3.97)	(5.09)
<b>REPOSSESSED ASSETS, NET (\$ Millions)</b>				
Construction & Land Loans	\$84.83	\$1,277.24	\$3,416.45	\$4,778.51
Nonresidential Mortgages	14.71	445.51	569.44	1,029.65
Multifamily Mortgages	19.88	232.97	343.67	596.51
1-4 Family Mortgages	2.97	45.74	81.47	130.18
Other	46.05	498.34	1,272.13	1,816.51
	1.22	54.69	1,149.75	1,205.66

ASSET QUALITY INDICATORS  
BY ASSET SIZE

FOURTH QUARTER 2010: NUMBER OF INSTITUTIONS:	LESS THAN \$100 MILLION 218	\$100 MILLION TO \$1 BILLION 408	\$1 BILLION OR GREATER 104	INDUSTRY 731
<b>LOANS 30-89 DAYS DELINQUENT (% Total Assets)</b>				
Total Including US Guaranteed Loans	1.60	1.23	1.04	1.07
US Guaranteed Loans	0.00	0.05	0.21	0.19
Total Excluding US Guaranteed Loans	1.60	1.18	0.83	0.88
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	2.06	2.63	2.79	2.72
Nonresidential Mortgages	2.05	1.69	1.09	1.25
Multifamily Mortgages	1.98	1.25	1.10	1.13
1-4 Family Mortgages	2.62	1.86	2.06	2.04
First Liens	2.68	1.91	2.25	2.20
Home Equity Lines of Credit	1.19	1.49	1.05	1.10
Other Junior Liens	2.91	1.63	1.98	1.93
Nonmortgage Loans and Leases				
Commercial Loans	1.49	1.79	1.25	1.30
Consumer Loans	3.29	1.63	1.34	1.36
<b>NONCURRENT LOANS (% Total Assets)</b>				
Total Including US Guaranteed Loans	1.88	2.50	2.84	2.78
US Guaranteed Loans	0.01	0.15	0.96	0.83
Total Excluding US Guaranteed Loans	1.87	2.35	1.88	1.95
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	11.75	13.49	17.31	15.95
Nonresidential Mortgages	3.31	3.95	4.26	4.17
Multifamily Mortgages	4.68	3.35	2.78	2.90
1-4 Family Mortgages	2.30	2.84	5.94	5.40
First Liens	2.30	3.01	6.94	6.21
Home Equity Lines of Credit	2.04	1.48	1.23	1.26
Other Junior Liens	2.56	2.38	2.64	2.59
Nonmortgage Loans and Leases				
Commercial Loans	3.01	2.93	2.49	2.54
Consumer Loans	1.51	0.94	1.15	1.14
<b>NET CHARGE-OFFS (% Total Assets)</b>				
Percent of Outstanding Loans by Loan Type:	0.12	0.17	0.27	0.25
Mortgage Loans				
Construction & Land Loans	0.78	0.69	1.48	1.21
Nonresidential Mortgages	0.10	0.22	0.28	0.26
Multifamily Mortgages	0.23	0.10	0.17	0.16
1-4 Family Mortgages	0.09	0.14	0.28	0.25
First Liens	0.07	0.11	0.21	0.19
Home Equity Lines of Credit	0.31	0.27	0.55	0.52
Other Junior Liens	0.32	0.29	0.69	0.61
Nonmortgage Loans and Leases				
Commercial Loans	0.93	0.47	0.62	0.61
Consumer Loans	0.07	0.42	0.87	0.84
Repossessed Assets	2.54	2.03	2.04	2.05
Other	0.00	0.00	0.00	0.00
<b>REPOSSESSED ASSETS, NET (% Total Assets)</b>				
Percent of Outstanding Loans by Loan Type:	0.71	1.00	0.43	0.51
Construction & Land Loans				
Construction & Land Loans	4.65	8.18	5.24	6.19
Nonresidential Mortgages	1.94	1.38	0.68	0.87
Multifamily Mortgages	1.18	0.76	0.31	0.40
1-4 Family Mortgages	0.84	1.00	0.48	0.57
Other	0.32	1.05	2.13	2.03

ASSET QUALITY INDICATORS  
BY ASSET SIZE

FOURTH QUARTER 2010: NUMBER OF INSTITUTIONS:	LESS THAN \$100 MILLION 218	\$100 MILLION TO \$1 BILLION 408	\$1 BILLION OR GREATER 104	INDUSTRY 731
<b>ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)</b>				
Real Estate Loans	\$7.11	\$78.12	\$352.28	\$437.50
Percent of Total Assets	59.46	61.05	44.49	46.96
Noncurrent Real Estate Loans				
Including US Guaranteed Loans	0.21	3.01	20.49	23.71
Percent of Total Assets	1.75	2.36	2.59	2.55
Excluding US Guaranteed Loans	0.21	2.83	12.90	15.94
Percent of Total Assets	1.75	2.21	1.63	1.71
Real Estate Owned	0.08	1.27	3.34	4.69
Percent of Total Assets	0.70	0.99	0.42	0.50
Troubled Real Estate Loans				
Including US Guaranteed Loans	0.29	4.28	23.83	28.40
Percent of Total Assets	2.46	3.35	3.01	3.05
Excluding US Guaranteed Loans	0.29	4.09	16.24	20.62
Percent of Total Assets	2.45	3.20	2.05	2.21
Valuation Allowances	0.11	1.69	11.82	13.62
Loss Coverage Ratio	24.72	17.94	22.02	21.43
Reserve Ratio	1.10	1.33	2.03	1.91
<b>ASSET QUALITY SUMMARY (% Total Assets)</b>				
Net Chargeoffs (Annualized)	0.46	0.67	1.07	1.00
Net Provisions for Losses (Annualized)	0.56	0.73	1.02	0.97
Valuation Allowances	0.95	1.32	1.49	1.46
Noncurrent Loans				
Including US Guaranteed Loans	1.88	2.50	2.84	2.78
Excluding US Guaranteed Loans	1.87	2.35	1.88	1.95
Reposessed Assets, Net (% Total Assets)	0.71	1.00	0.43	0.51
Troubled Assets				
Including US Guaranteed Loans	2.59	3.50	3.27	3.30
Excluding US Guaranteed Loans	2.58	3.35	2.32	2.46



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

		3-MONTHS ENDED						
		DEC. 2010	SEP. 2010	2010	2009	2008	2007	2006
<b>SUMMARY DATA:</b>								
Number of Thrifts	(#)	731	741	731	765	810	827	845
Total Assets	(\$)	931.68	927.89	931.68	942.52	1,197.26	1,508.35	1,410.82
Net Income	(\$)	1.75	1.65	6.62	(0.03)	(15.81)	(0.65)	15.85
Profits	(\$)	2.43	2.21	8.93	9.66	6.22	11.43	16.34
Losses	(\$)	(0.68)	(0.56)	(2.31)	(9.69)	(22.03)	(12.07)	(0.49)
<b>PROFITABILITY MEASURES:</b>								
Return on Average Assets	(%)	0.75	0.72	0.71	0.00	(1.18)	(0.04)	1.06
Median Ratio	(%)	0.40	0.43	0.39	0.26	0.30	0.46	0.61
Return on Average Equity	(%)	6.43	6.24	6.29	(0.03)	(13.03)	(0.42)	11.18
Median Ratio	(%)	3.38	3.63	3.20	2.01	2.32	3.52	4.95
Net Interest Income	(\$)	7.31	7.21	28.83	32.63	38.08	40.62	40.93
% of Average Assets	(%)	3.15	3.12	3.10	3.03	2.83	2.70	2.74
Total Fee Income	(\$)	3.69	3.26	13.15	13.32	16.60	18.31	17.23
% of Average Assets	(%)	1.59	1.41	1.59	1.40	1.01	1.13	1.26
G&A Expense	(\$)	6.92	6.53	25.93	27.45	34.58	38.29	37.91
% of Average Assets	(%)	2.98	2.82	2.78	2.55	2.57	2.55	2.54
<b>CAPITAL MEASURES:</b>								
Equity Capital Ratio	(%)	11.80	11.65	11.80	10.72	8.93	9.26	10.72
Tier 1 Leverage Ratio	(%)	9,699.60	9,931.11	9,699.60	10,152.98	10,873.37	11,840.87	11,718.21
Risk-based Capital Ratio	(%)	18.82	18.70	18.82	16.69	14.05	14.39	14.33
<b>Thrifts by FDICIA Capital Categories:</b>								
Well-Capitalized	(#)	673	690	673	741	787	816	835
Adequately Capitalized	(#)	49	44	49	5	15	7	9
Undercapitalized	(#)	2	2	2	10	3	2	0
Significantly Undercapitalized	(#)	4	3	4	2	1	0	0
Critically Undercapitalized	(#)	2	2	2	7	4	1	0
<b>FAILED/PROBLEM THRIFTS:</b>								
Failed Thrifts	(#)	3	9	18	20	6	1	0
Problem Thrifts	(#)	58	53	58	43	26	12	6
<b>ASSET QUALITY MEASURES:</b>								
<b>Troubled Assets</b>								
Including US Guaranteed Loans	(\$)	30.72	31.20	30.72	30.99	30.45	25.02	9.91
% of Total Assets	(%)	3.30	3.36	3.30	3.29	2.54	1.66	0.70
Excluding US Guaranteed Loans	(\$)	22.94	23.45	22.94	26.18	28.59	23.95	8.72
% of Total Assets	(%)	2.46	2.53	2.46	2.78	2.39	1.59	0.62
<b>Noncurrent Loans</b>								
Including US Guaranteed Loans	(\$)	25.94	26.51	25.94	26.43	26.46	22.03	8.65
% of Total Assets	(%)	2.78	2.86	2.78	2.80	2.21	1.46	0.61
Excluding US Guaranteed Loans	(\$)	18.16	18.75	18.16	21.63	24.60	20.96	7.45
% of Total Assets	(%)	1.95	2.02	1.95	2.29	2.05	1.39	0.53
<b>Noncurrent Loans as a % of Loan Type:</b>								
1-4 Family Mortgages	(%)	5.40	5.50	5.40	5.13	3.69	2.35	0.89
First Liens	(%)	6.21	6.36	6.21	5.85	4.28	2.59	0.97
Home Equity Lines of Credit	(%)	1.26	1.25	1.26	1.51	0.94	1.25	0.44
Other Junior Liens	(%)	2.59	2.39	2.59	3.10	1.62	2.03	0.66
Multifamily Loans	(%)	2.90	2.89	2.90	3.37	1.20	0.43	0.21
Commercial Loans	(%)	2.54	2.84	2.54	2.70	1.83	0.95	0.90
Consumer Loans	(%)	1.14	1.23	1.14	1.58	1.40	1.01	0.91
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>								
Originations	(\$)	42.20	36.12	136.23	224.18	341.40	631.89	553.08
Purchases	(\$)	15.92	14.27	52.58	106.29	176.35	154.93	326.97
Sales	(\$)	41.36	36.40	130.77	241.22	370.35	553.17	564.57
Loans Outstanding (1)	(\$)	319.95	323.94	319.95	334.41	521.90	740.78	727.09
Loans Outstanding / Total Assets	(%)	34.34	34.91	34.34	35.48	43.59	49.11	51.54

(1) Does not include Mortgage Backed Securities.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / February 2011

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

	DECEMBER 2010		SEPTEMBER 2010		DECEMBER 2009	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	931.68	100.00	927.89	100.00	942.52	100.00
Cash and Noninterest-Earning Deposits	7.17	0.77	9.19	0.99	8.52	0.90
Investment Securities	134.90	14.48	144.15	15.54	145.75	15.46
Mortgage Backed Securities	158.08	16.97	146.77	15.82	140.82	14.94
1-4 Family Mortgages	319.95	34.34	323.94	34.91	334.41	35.48
First Liens	264.07	28.34	266.62	28.73	273.00	28.96
Home Equity Lines of Credit	43.45	4.66	44.07	4.75	45.70	4.85
Other Junior Liens	12.43	1.33	13.25	1.43	15.71	1.67
Multifamily Mortgages	32.45	3.48	30.64	3.30	31.10	3.30
Nonresidential Mortgages	68.47	7.35	66.90	7.21	68.20	7.24
Construction Loans	9.06	0.97	9.66	1.04	14.50	1.54
Land Loans	7.57	0.81	8.12	0.88	10.23	1.09
Commercial Loans	49.65	5.33	49.80	5.37	50.96	5.41
Consumer Loans	84.21	9.04	79.33	8.55	73.50	7.80
Repossessed Assets, Net	4.78	0.51	4.69	0.51	4.56	0.48
Real Estate Held for Investment	0.12	0.01	0.13	0.01	0.18	0.02
Office Premises & Equipment	6.61	0.71	6.54	0.70	6.84	0.73
Other Assets	59.49	6.39	59.54	6.42	65.45	6.94
Less: Contra Assets & Valuation Allowances	10.85	1.16	11.52	1.24	12.48	1.32
TOTAL LIABILITIES AND CAPITAL	931.68	100.00	927.89	100.00	942.52	100.00
Total Deposits and Escrows	670.33	71.95	661.35	71.28	658.89	69.91
Deposits	663.56	71.22	653.59	70.44	653.48	69.33
Escrows	6.77	0.73	7.77	0.84	5.41	0.57
Total Borrowings	137.34	14.74	143.38	15.45	166.48	17.66
Advances from FHLB	76.01	8.16	80.13	8.64	89.06	9.45
Reverse Repurchase Agreements	37.67	4.04	38.53	4.15	43.33	4.60
Other Borrowings	23.66	2.54	24.72	2.66	34.09	3.62
Other Liabilities	14.26	1.53	15.26	1.64	16.29	1.73
EQUITY CAPITAL	109.93	11.80	108.08	11.65	101.05	10.72
Capital Stock & Paid-In Capital	81.19	8.71	79.70	8.59	77.46	8.22
Unrealized Gains (Losses) AFS Securities	0.11	0.01	1.11	0.12	(0.82)	(0.09)
Retained Earnings	30.08	3.23	28.87	3.11	25.51	2.71
Noncontrolling Interests in Cons. Subs.	0.19	0.02	0.19	0.02	0.19	0.02

	DECEMBER 2010		SEPTEMBER 2010		DECEMBER 2009	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	10.34	4.45	10.47	4.53	10.92	4.68
Interest Expense	3.02	1.30	3.26	1.41	3.92	1.68
Net Interest Income	7.31	3.15	7.21	3.12	7.00	3.00
Loss Provisions-Interest Bearing Assets	2.27	0.98	2.20	0.95	3.96	1.70
Noninterest Income	4.32	1.86	4.42	1.91	4.58	1.96
Mortgage Loan Servicing Fees	0.38	0.16	0.18	0.08	0.29	0.12
Other Fees and Charges	3.31	1.42	3.08	1.33	2.99	1.28
Other Noninterest Income	0.64	0.27	1.16	0.50	1.31	0.56
Noninterest Expense	6.75	2.91	6.75	2.92	6.75	2.89
G&A Expense	6.92	2.98	6.53	2.82	6.41	2.75
Goodwill Expense	0.15	0.06	0.11	0.05	0.16	0.07
Loss Provis.-Nonint. Bearing Assets	(0.32)	(0.14)	0.11	0.05	0.17	0.07
Income Before Taxes & Extraord. Items	2.61	1.12	2.69	1.16	0.87	0.37
Income Taxes	0.90	0.39	1.03	0.45	0.43	0.18
Extraordinary Items	0.04	0.02	0.00	0.00	0.01	0.00
Net Income	1.75	0.75	1.65	0.72	0.44	0.19

\* Annualized.

Numbers may not sum due to rounding.  
Office of Thrift Supervision / February 2011

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

NORTHEAST REGION

		3-MONTHS ENDED		2010	2009	2008	2007	2006
		DEC. 2010	SEP. 2010					
<b>SUMMARY DATA:</b>								
Number of Thrifts	(#)	164	166	164	170	185	184	263
Total Assets	(\$)	373.09	371.94	373.09	399.18	424.15	411.75	414.90
Net Income	(\$)	0.81	0.64	2.50	0.80	(3.86)	(0.45)	3.75
Profits	(\$)	0.85	0.70	2.64	3.20	2.07	2.59	3.92
Losses	(\$)	(0.05)	(0.06)	(0.15)	(2.41)	(5.93)	(3.04)	(0.18)
<b>PROFITABILITY MEASURES:</b>								
Return on Average Assets	(%)	0.87	0.68	0.65	0.19	(0.93)	(0.11)	0.94
Median Ratio	(%)	0.48	0.54	0.48	0.36	0.27	0.41	0.55
Return on Average Equity	(%)	7.25	5.93	5.80	1.87	(9.50)	(0.99)	9.35
Median Ratio	(%)	4.35	4.76	4.50	3.24	2.11	3.28	4.41
Net Interest Income	(\$)	2.21	2.34	9.29	10.32	10.49	9.18	9.37
% of Average Assets	(%)	2.38	2.50	2.42	2.44	2.53	2.25	2.36
Total Fee Income	(\$)	0.45	0.41	1.78	2.23	2.26	2.96	3.47
% of Average Assets	(%)	0.48	0.44	0.48	0.50	0.55	0.54	0.82
G&A Expense	(\$)	1.64	1.55	6.50	7.55	7.11	7.86	7.16
% of Average Assets	(%)	1.76	1.66	1.70	1.79	1.72	1.93	1.80
<b>CAPITAL MEASURES:</b>								
Equity Capital Ratio	(%)	11.99	11.92	11.99	10.48	8.68	10.32	10.56
Tier 1 Leverage Ratio	(%)	2,150.06	2,286.37	2,150.06	2,280.24	2,505.31	2,667.93	3,906.32
Risk-based Capital Ratio	(%)	19.47	19.70	19.47	17.27	15.24	16.65	15.52
<b>Thrifts by FDICIA Capital Categories:</b>								
Well-Capitalized	(#)	156	161	156	169	182	183	263
Adequately Capitalized	(#)	7	5	7	0	2	1	0
Undercapitalized	(#)	0	0	0	1	0	0	0
Significantly Undercapitalized	(#)	0	0	0	0	1	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
<b>FAILED/PROBLEM THRIFTS:</b>								
Failed Thrifts	(#)	0	0	0	1	1	0	0
Problem Thrifts	(#)	8	6	8	5	3	4	2
<b>ASSET QUALITY MEASURES:</b>								
<b>Troubled Assets</b>								
Including US Guaranteed Loans	(\$)	8.85	8.78	8.85	8.26	4.35	2.77	1.93
% of Total Assets	(%)	2.37	2.36	2.37	2.07	1.02	0.67	0.47
Excluding US Guaranteed Loans	(\$)	8.75	8.68	8.75	8.19	4.31	2.70	1.86
% of Total Assets	(%)	2.35	2.33	2.35	2.05	1.02	0.65	0.45
<b>Noncurrent Loans</b>								
Including US Guaranteed Loans	(\$)	8.06	8.00	8.06	7.80	4.04	2.55	1.74
% of Total Assets	(%)	2.16	2.15	2.16	1.95	0.95	0.62	0.42
Excluding US Guaranteed Loans	(\$)	7.97	7.90	7.97	7.73	4.00	2.48	1.68
% of Total Assets	(%)	2.13	2.12	2.13	1.94	0.94	0.60	0.40
<b>Noncurrent Loans as a % of Loan Type:</b>								
1-4 Family Mortgages	(%)	3.57	3.61	3.57	3.30	1.53	1.16	0.66
First Liens	(%)	3.81	3.86	3.81	3.58	1.64	1.06	0.65
Home Equity Lines of Credit	(%)	0.78	0.76	0.78	0.56	0.46	0.27	0.33
Other Junior Liens	(%)	2.82	2.31	2.82	1.50	1.50	4.24	1.26
Multifamily Loans	(%)	2.31	2.56	2.31	3.34	0.82	0.37	0.28
Commercial Loans	(%)	2.79	2.85	2.79	3.17	1.28	0.82	0.58
Consumer Loans	(%)	0.77	1.53	0.77	1.74	1.41	0.78	0.60
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>								
Originations	(\$)	12.80	9.40	42.19	53.45	60.53	108.25	123.63
Purchases	(\$)	0.59	0.40	2.13	4.59	4.74	42.03	119.76
Sales	(\$)	2.73	2.32	8.20	14.66	16.52	108.74	207.75
Loans Outstanding (1)	(\$)	151.26	152.28	151.26	155.44	175.00	159.44	182.68
Loans Outstanding / Total Assets	(%)	40.54	40.94	40.54	38.94	41.26	38.72	44.03

(1) Does not include Mortgage Backed Securities.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / February 2011

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

NORTHEAST REGION

	DECEMBER 2010		SEPTEMBER 2010		DECEMBER 2009	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
<b>TOTAL ASSETS</b>	<b>373.09</b>	<b>100.00</b>	<b>371.94</b>	<b>100.00</b>	<b>399.18</b>	<b>100.00</b>
Cash and Noninterest-Earning Deposits	2.85	0.76	2.88	0.77	3.22	0.81
Investment Securities	51.78	13.88	55.80	15.00	66.21	16.59
Mortgage Backed Securities	68.57	18.38	63.53	17.08	67.91	17.01
1-4 Family Mortgages	151.26	40.54	152.28	40.94	155.44	38.94
First Liens	136.71	36.64	137.51	36.97	139.74	35.01
Home Equity Lines of Credit	10.56	2.83	10.48	2.82	10.57	2.65
Other Junior Liens	3.99	1.07	4.30	1.16	5.14	1.29
Multifamily Mortgages	16.50	4.42	15.19	4.08	15.05	3.77
Nonresidential Mortgages	28.87	7.74	27.50	7.39	28.24	7.07
Construction Loans	3.33	0.89	3.41	0.92	5.39	1.35
Land Loans	0.91	0.24	0.90	0.24	1.21	0.30
Commercial Loans	19.85	5.32	19.69	5.29	20.37	5.10
Consumer Loans	4.77	1.28	6.48	1.74	9.05	2.27
Repossessed Assets, Net	0.79	0.21	0.78	0.21	0.46	0.12
Real Estate Held for Investment	0.01	0.00	0.01	0.00	0.02	0.00
Office Premises & Equipment	2.33	0.63	2.20	0.59	2.34	0.59
Other Assets	24.29	6.51	24.57	6.61	27.88	6.99
Less: Contra Assets & Valuation Allowances	3.02	0.81	3.30	0.89	3.60	0.90
<b>TOTAL LIABILITIES AND CAPITAL</b>	<b>373.09</b>	<b>100.00</b>	<b>371.94</b>	<b>100.00</b>	<b>399.18</b>	<b>100.00</b>
Total Deposits and Escrows	253.92	68.06	249.60	67.11	263.33	65.97
Deposits	252.25	67.61	247.76	66.61	262.00	65.63
Escrows	1.67	0.45	1.84	0.49	1.33	0.33
Total Borrowings	69.74	18.69	73.11	19.66	89.38	22.39
Advances from FHLB	36.39	9.75	37.76	10.15	43.81	10.97
Reverse Repurchase Agreements	24.38	6.54	25.15	6.76	28.26	7.08
Other Borrowings	8.97	2.40	10.20	2.74	17.32	4.34
Other Liabilities	4.85	1.30	5.07	1.36	4.80	1.20
EQUITY CAPITAL	44.75	11.99	44.32	11.92	41.83	10.48
Capital Stock & Paid-In Capital	38.49	10.32	38.21	10.27	37.89	9.49
Unrealized Gains (Losses) AFS Securities	(0.21)	(0.06)	0.28	0.07	(1.01)	(0.25)
Retained Earnings	7.13	1.91	6.53	1.76	5.53	1.39
Noncontrolling Interests in Cons. Subs.	0.16	0.04	0.15	0.04	0.15	0.04

	DECEMBER 2010		SEPTEMBER 2010		DECEMBER 2009	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
<b>INCOME AND EXPENSE DATA</b>						
Interest Income	3.60	3.87	3.82	4.09	4.19	4.23
Interest Expense	1.39	1.49	1.48	1.58	1.83	1.84
Net Interest Income	2.21	2.38	2.34	2.50	2.36	2.38
Loss Provisions-Interest Bearing Assets	0.62	0.66	0.52	0.56	1.03	1.04
Noninterest Income	0.67	0.72	0.72	0.77	0.07	0.07
Mortgage Loan Servicing Fees	0.12	0.12	0.08	0.09	0.08	0.08
Other Fees and Charges	0.33	0.35	0.33	0.35	0.42	0.42
Other Noninterest Income	0.23	0.24	0.31	0.33	(0.42)	(0.43)
Noninterest Expense	1.28	1.37	1.60	1.71	1.85	1.86
G&A Expense	1.64	1.76	1.55	1.66	1.75	1.76
Goodwill Expense	0.04	0.04	0.03	0.03	0.05	0.05
Loss Provis.-Nonint. Bearing Assets	(0.39)	(0.42)	0.02	0.02	0.05	0.05
Income Before Taxes & Extraord. Items	0.99	1.06	0.94	1.01	(0.44)	(0.45)
Income Taxes	0.17	0.19	0.30	0.32	(0.23)	(0.23)
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.81	0.87	0.64	0.68	(0.21)	(0.22)

\* Annualized.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / February 2011

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

SOUTHEAST REGION

		3-MONTHS ENDED		2010	2009	2008	2007	2006
		DEC. 2010	SEP. 2010					
<b>SUMMARY DATA:</b>								
Number of Thrifts	(#)	165	169	165	181	193	201	299
Total Assets	(\$)	135.40	138.92	135.40	137.50	280.03	281.17	233.29
Net Income	(\$)	0.05	(0.06)	0.05	(1.36)	(3.23)	(1.13)	1.95
Profits	(\$)	0.20	0.22	0.88	0.56	1.14	1.43	2.23
Losses	(\$)	(0.15)	(0.27)	(0.83)	(1.92)	(4.37)	(2.56)	(0.28)
<b>PROFITABILITY MEASURES:</b>								
Return on Average Assets	(%)	0.15	(0.16)	0.04	(0.90)	(1.16)	(0.39)	0.78
Median Ratio	(%)	0.28	0.24	0.20	0.10	0.12	0.41	0.54
Return on Average Equity	(%)	1.37	(1.47)	0.34	(9.30)	(14.47)	(4.62)	8.72
Median Ratio	(%)	1.97	1.93	1.85	0.79	0.92	2.98	4.13
Net Interest Income	(\$)	1.09	1.09	4.35	4.23	6.92	7.51	7.38
% of Average Assets	(%)	3.19	3.19	3.19	2.79	2.49	2.59	2.94
Total Fee Income	(\$)	0.39	0.35	1.46	1.47	2.07	1.67	2.18
% of Average Assets	(%)	1.13	1.02	1.13	1.07	0.75	0.42	0.85
G&A Expense	(\$)	0.97	0.96	3.72	3.83	6.86	6.41	6.42
% of Average Assets	(%)	2.83	2.80	2.73	2.52	2.47	2.21	2.55
<b>CAPITAL MEASURES:</b>								
Equity Capital Ratio	(%)	10.99	10.87	10.99	10.69	8.19	8.10	9.43
Tier 1 Leverage Ratio	(%)	2,197.74	2,208.64	2,197.74	2,338.04	2,520.32	2,722.55	3,933.09
Risk-based Capital Ratio	(%)	16.82	16.56	16.82	15.67	11.50	13.80	13.51
<b>Thrifts by FDICIA Capital Categories:</b>								
Well-Capitalized	(#)	147	155	147	169	183	195	292
Adequately Capitalized	(#)	14	11	14	1	5	3	6
Undercapitalized	(#)	1	1	1	6	2	1	0
Significantly Undercapitalized	(#)	2	1	2	0	0	0	0
Critically Undercapitalized	(#)	1	1	1	5	3	1	0
<b>FAILED/PROBLEM THRIFTS:</b>								
Failed Thrifts	(#)	1	6	10	9	0	1	0
Problem Thrifts	(#)	19	14	19	11	10	4	3
<b>ASSET QUALITY MEASURES:</b>								
<b>Troubled Assets</b>								
Including US Guaranteed Loans	(\$)	6.93	7.27	6.93	7.17	11.24	5.62	1.73
% of Total Assets	(%)	5.12	5.24	5.12	5.21	4.01	2.00	0.74
Excluding US Guaranteed Loans	(\$)	5.36	5.41	5.36	5.23	10.77	5.35	1.46
% of Total Assets	(%)	3.96	3.90	3.96	3.81	3.85	1.90	0.63
<b>Noncurrent Loans</b>								
Including US Guaranteed Loans	(\$)	5.57	5.96	5.57	6.13	9.56	4.91	1.42
% of Total Assets	(%)	4.11	4.29	4.11	4.46	3.41	1.75	0.61
Excluding US Guaranteed Loans	(\$)	3.99	4.10	3.99	4.20	9.10	4.64	1.15
% of Total Assets	(%)	2.95	2.95	2.95	3.05	3.25	1.65	0.49
<b>Noncurrent Loans as a % of Loan Type:</b>								
1-4 Family Mortgages	(%)	8.15	8.49	8.15	8.91	5.24	2.61	0.90
First Liens	(%)	9.65	10.10	9.65	10.49	6.66	3.07	1.01
Home Equity Lines of Credit	(%)	2.96	2.94	2.96	3.63	1.19	1.70	0.41
Other Junior Liens	(%)	3.87	3.95	3.87	4.86	1.68	1.30	0.79
Multifamily Loans	(%)	8.04	7.81	8.04	6.54	3.65	0.60	0.44
Commercial Loans	(%)	2.98	5.19	2.98	2.51	0.95	0.49	1.03
Consumer Loans	(%)	0.44	0.47	0.44	0.50	0.54	0.19	0.60
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>								
Originations	(\$)	5.20	4.91	17.16	23.38	134.05	239.67	61.80
Purchases	(\$)	0.70	0.60	2.41	1.92	102.44	30.50	37.67
Sales	(\$)	5.03	3.58	14.41	20.66	202.95	166.16	53.62
Loans Outstanding (1)	(\$)	45.87	47.60	45.87	52.25	155.39	167.30	106.22
Loans Outstanding / Total Assets	(%)	33.88	34.27	33.88	38.00	55.49	59.50	45.53

(1) Does not include Mortgage Backed Securities.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / February 2011

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

SOUTHEAST REGION

	DECEMBER 2010		SEPTEMBER 2010		DECEMBER 2009	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
<b>TOTAL ASSETS</b>	<b>135.40</b>	<b>100.00</b>	<b>138.92</b>	<b>100.00</b>	<b>137.50</b>	<b>100.00</b>
Cash and Noninterest-Earning Deposits	1.23	0.91	1.26	0.90	1.61	1.17
Investment Securities	16.56	12.23	21.62	15.56	16.84	12.24
Mortgage Backed Securities	23.98	17.71	20.84	15.00	18.32	13.32
1-4 Family Mortgages	45.87	33.88	47.60	34.27	52.25	38.00
First Liens	35.29	26.06	36.59	26.34	39.75	28.91
Home Equity Lines of Credit	8.50	6.28	8.83	6.36	9.89	7.19
Other Junior Liens	2.08	1.54	2.18	1.57	2.62	1.91
Multifamily Mortgages	1.60	1.18	1.57	1.13	1.70	1.23
Nonresidential Mortgages	14.07	10.39	14.04	10.10	13.91	10.11
Construction Loans	1.77	1.31	1.95	1.40	2.72	1.98
Land Loans	2.87	2.12	3.11	2.24	3.84	2.80
Commercial Loans	4.82	3.56	5.14	3.70	4.68	3.40
Consumer Loans	9.57	7.07	9.05	6.52	8.76	6.37
Repossessed Assets, Net	1.37	1.01	1.32	0.95	1.03	0.75
Real Estate Held for Investment	0.02	0.01	0.02	0.01	0.03	0.02
Office Premises & Equipment	1.31	0.97	1.34	0.97	1.36	0.99
Other Assets	12.09	8.93	11.82	8.51	12.53	9.11
Less: Contra Assets & Valuation Allowances	1.72	1.27	1.74	1.25	2.05	1.49
<b>TOTAL LIABILITIES AND CAPITAL</b>	<b>135.40</b>	<b>100.00</b>	<b>138.92</b>	<b>100.00</b>	<b>137.50</b>	<b>100.00</b>
Total Deposits and Escrows	101.64	75.07	101.58	73.12	101.67	73.94
Deposits	100.55	74.26	100.30	72.20	101.04	73.49
Escrows	1.10	0.81	1.28	0.92	0.63	0.46
Total Borrowings	17.28	12.76	20.13	14.49	19.37	14.09
Advances from FHLB	9.77	7.22	12.50	9.00	11.05	8.04
Reverse Repurchase Agreements	7.11	5.25	7.26	5.22	7.74	5.63
Other Borrowings	0.40	0.29	0.37	0.26	0.58	0.42
Other Liabilities	1.62	1.20	2.14	1.54	1.78	1.29
<b>EQUITY CAPITAL</b>	<b>14.89</b>	<b>10.99</b>	<b>15.10</b>	<b>10.87</b>	<b>14.70</b>	<b>10.69</b>
Capital Stock & Paid-In Capital	12.89	9.52	12.90	9.29	12.29	8.94
Unrealized Gains (Losses) AFS Securities	(0.06)	(0.04)	0.17	0.12	(0.10)	(0.07)
Retained Earnings	2.42	1.79	2.50	1.80	2.71	1.97
Noncontrolling Interests in Cons. Subs.	0.03	0.02	0.03	0.02	0.03	0.02

	DECEMBER 2010		SEPTEMBER 2010		DECEMBER 2009	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
<b>INCOME AND EXPENSE DATA</b>						
Interest Income	1.45	4.25	1.48	4.32	1.54	4.41
Interest Expense	0.36	1.05	0.39	1.13	0.46	1.33
Net Interest Income	1.09	3.19	1.09	3.19	1.07	3.08
Loss Provisions-Interest Bearing Assets	0.47	1.36	0.53	1.55	0.74	2.13
Noninterest Income	0.53	1.54	0.49	1.44	0.55	1.57
Mortgage Loan Servicing Fees	0.03	0.08	0.03	0.08	0.02	0.07
Other Fees and Charges	0.36	1.05	0.32	0.94	0.35	1.00
Other Noninterest Income	0.14	0.41	0.15	0.43	0.18	0.50
Noninterest Expense	1.01	2.94	0.99	2.88	1.00	2.86
G&A Expense	0.97	2.83	0.96	2.80	0.90	2.58
Goodwill Expense	0.02	0.05	0.01	0.04	0.05	0.15
Loss Provis.-Nonint. Bearing Assets	0.02	0.06	0.02	0.05	0.05	0.14
Income Before Taxes & Extraord. Items	0.15	0.43	0.07	0.19	(0.12)	(0.34)
Income Taxes	0.10	0.28	0.12	0.35	(0.02)	(0.05)
Extraordinary Items	0.00	0.00	0.00	0.00	0.01	0.03
Net Income	0.05	0.15	(0.06)	(0.16)	(0.09)	(0.26)

\* Annualized.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / February 2011

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

CENTRAL REGION

		3-MONTHS ENDED					
		DEC. 2010	SEP. 2010	2010	2009	2008	2007
<b>SUMMARY DATA:</b>							
Number of Thrifts	(#)	239	240	239	244	194	199
Total Assets	(\$)	129.39	131.16	129.39	133.61	122.70	133.15
Net Income	(\$)	(0.16)	0.09	(0.17)	(1.32)	(1.06)	0.05
Profits	(\$)	0.20	0.19	0.72	0.58	0.58	0.36
Losses	(\$)	(0.37)	(0.10)	(0.88)	(1.90)	(1.64)	(0.31)
<b>PROFITABILITY MEASURES:</b>							
Return on Average Assets	(%)	(0.50)	0.26	(0.13)	(0.91)	(0.87)	0.04
Median Ratio	(%)	0.32	0.38	0.38	0.22	0.23	0.31
Return on Average Equity	(%)	(4.80)	2.53	(1.25)	(9.82)	(9.18)	0.40
Median Ratio	(%)	2.68	3.19	2.71	1.68	2.20	2.23
Net Interest Income	(\$)	0.96	0.95	3.78	3.76	3.09	1.58
% of Average Assets	(%)	2.95	2.90	2.88	2.60	2.52	1.20
Total Fee Income	(\$)	0.60	0.39	1.82	2.00	1.50	0.86
% of Average Assets	(%)	1.86	1.20	1.86	1.62	0.60	1.43
G&A Expense	(\$)	1.22	1.11	4.53	4.94	3.65	1.80
% of Average Assets	(%)	3.73	3.39	3.44	3.42	2.99	1.37
<b>CAPITAL MEASURES:</b>							
Equity Capital Ratio	(%)	10.55	10.35	10.55	9.57	8.72	10.29
Tier 1 Leverage Ratio	(%)	3,101.56	3,104.92	3,101.56	3,154.28	2,727.64	2,833.94
Risk-based Capital Ratio	(%)	16.26	15.71	16.26	14.47	13.62	14.52
<b>Thrifts by FDICIA Capital Categories:</b>							
Well-Capitalized	(#)	221	223	221	237	188	196
Adequately Capitalized	(#)	17	16	17	2	5	3
Undercapitalized	(#)	0	0	0	3	1	0
Significantly Undercapitalized	(#)	1	1	1	2	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0
<b>FAILED/PROBLEM THRIFTS:</b>							
Failed Thrifts	(#)	0	2	3	6	0	0
Problem Thrifts	(#)	17	18	17	16	10	3
<b>ASSET QUALITY MEASURES:</b>							
<b>Troubled Assets</b>							
Including US Guaranteed Loans	(\$)	5.60	5.82	5.60	6.09	4.10	2.41
% of Total Assets	(%)	4.33	4.44	4.33	4.56	3.34	1.81
Excluding US Guaranteed Loans	(\$)	4.14	4.49	4.14	5.54	4.07	2.40
% of Total Assets	(%)	3.20	3.42	3.20	4.15	3.32	1.80
<b>Noncurrent Loans</b>							
Including US Guaranteed Loans	(\$)	4.19	4.45	4.19	4.30	3.14	2.02
% of Total Assets	(%)	3.24	3.40	3.24	3.22	2.56	1.52
Excluding US Guaranteed Loans	(\$)	2.73	3.12	2.73	3.75	3.10	2.00
% of Total Assets	(%)	2.11	2.38	2.11	2.81	2.53	1.50
<b>Noncurrent Loans as a % of Loan Type:</b>							
1-4 Family Mortgages	(%)	5.13	5.72	5.13	4.27	2.99	1.73
First Liens	(%)	6.13	6.95	6.13	4.95	3.31	1.79
Home Equity Lines of Credit	(%)	1.38	1.45	1.38	1.85	1.61	1.47
Other Junior Liens	(%)	2.81	2.61	2.81	3.13	2.03	1.44
Multifamily Loans	(%)	5.52	3.78	5.52	5.19	2.62	1.46
Commercial Loans	(%)	2.60	2.47	2.60	3.06	1.56	1.07
Consumer Loans	(%)	0.89	1.03	0.89	1.28	1.01	0.78
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>							
Originations	(\$)	9.99	8.08	28.96	43.33	22.61	10.94
Purchases	(\$)	8.94	7.29	25.60	49.86	49.65	24.26
Sales	(\$)	15.97	13.26	47.48	80.24	60.52	30.59
Loans Outstanding (1)	(\$)	52.34	51.95	52.34	53.32	56.42	63.30
Loans Outstanding / Total Assets	(%)	40.45	39.61	40.45	39.91	45.98	47.54

(1) Does not include Mortgage Backed Securities.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / February 2011

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

CENTRAL REGION

	DECEMBER 2010		SEPTEMBER 2010		DECEMBER 2009	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
<b>TOTAL ASSETS</b>	<b>129.39</b>	<b>100.00</b>	<b>131.16</b>	<b>100.00</b>	<b>133.61</b>	<b>100.00</b>
Cash and Noninterest-Earning Deposits	1.31	1.01	1.29	0.98	1.51	1.13
Investment Securities	12.49	9.66	13.02	9.93	11.59	8.68
Mortgage Backed Securities	17.71	13.69	17.84	13.60	17.41	13.03
1-4 Family Mortgages	52.34	40.45	51.95	39.61	53.32	39.91
First Liens	40.41	31.23	39.68	30.25	40.17	30.06
Home Equity Lines of Credit	9.06	7.00	9.24	7.04	9.44	7.07
Other Junior Liens	2.88	2.22	3.03	2.31	3.71	2.78
Multifamily Mortgages	4.56	3.53	4.59	3.50	4.85	3.63
Nonresidential Mortgages	13.42	10.37	13.73	10.47	14.42	10.80
Construction Loans	1.69	1.31	1.71	1.30	2.42	1.81
Land Loans	1.41	1.09	1.51	1.15	1.92	1.44
Commercial Loans	5.95	4.60	6.28	4.79	6.42	4.81
Consumer Loans	11.05	8.54	11.35	8.66	11.53	8.63
Repossessed Assets, Net	1.41	1.09	1.37	1.04	1.79	1.34
Real Estate Held for Investment	0.05	0.04	0.05	0.04	0.06	0.04
Office Premises & Equipment	1.44	1.12	1.45	1.10	1.54	1.15
Other Assets	6.18	4.78	6.78	5.17	6.63	4.96
Less: Contra Assets & Valuation Allowances	1.65	1.27	1.75	1.33	1.81	1.35
<b>TOTAL LIABILITIES AND CAPITAL</b>	<b>129.39</b>	<b>100.00</b>	<b>131.16</b>	<b>100.00</b>	<b>133.61</b>	<b>100.00</b>
Total Deposits and Escrows	98.61	76.21	99.37	75.76	100.62	75.31
Deposits	96.46	74.55	97.05	73.99	99.01	74.10
Escrows	2.15	1.66	2.32	1.77	1.62	1.21
Total Borrowings	15.77	12.19	16.72	12.75	18.83	14.09
Advances from FHLB	11.07	8.55	11.30	8.62	13.12	9.82
Reverse Repurchase Agreements	3.24	2.51	3.37	2.57	3.41	2.56
Other Borrowings	1.46	1.13	2.05	1.56	2.30	1.72
Other Liabilities	1.37	1.06	1.50	1.14	1.37	1.03
EQUITY CAPITAL	13.65	10.55	13.58	10.35	12.79	9.57
Capital Stock & Paid-In Capital	9.82	7.59	9.30	7.09	8.69	6.50
Unrealized Gains (Losses) AFS Securities	0.04	0.03	0.21	0.16	(0.06)	(0.05)
Retained Earnings	3.95	3.05	4.22	3.21	4.30	3.22
Noncontrolling Interests in Cons. Subs.	0.01	0.00	0.01	0.01	0.01	0.01

	DECEMBER 2010		SEPTEMBER 2010		DECEMBER 2009	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
<b>INCOME AND EXPENSE DATA</b>						
Interest Income	1.43	4.38	1.47	4.49	1.61	4.81
Interest Expense	0.46	1.42	0.52	1.58	0.66	1.99
Net Interest Income	0.96	2.95	0.95	2.90	0.94	2.82
Loss Provisions-Interest Bearing Assets	0.57	1.74	0.34	1.03	0.49	1.48
Noninterest Income	0.77	2.36	0.73	2.23	0.70	2.09
Mortgage Loan Servicing Fees	0.11	0.35	(0.05)	(0.16)	0.07	0.21
Other Fees and Charges	0.49	1.51	0.44	1.35	0.47	1.41
Other Noninterest Income	0.16	0.50	0.34	1.03	0.16	0.47
Noninterest Expense	1.30	3.98	1.18	3.61	1.20	3.59
G&A Expense	1.22	3.73	1.11	3.39	1.13	3.38
Goodwill Expense	0.04	0.13	0.02	0.07	0.02	0.07
Loss Provis.-Nonint. Bearing Assets	0.04	0.12	0.05	0.16	0.05	0.14
Income Before Taxes & Extraord. Items	(0.14)	(0.42)	0.16	0.49	(0.06)	(0.17)
Income Taxes	0.03	0.09	0.08	0.23	(0.01)	(0.03)
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	(0.16)	(0.50)	0.09	0.26	(0.05)	(0.14)

\* Annualized.  
Numbers may not sum due to rounding.  
Office of Thrift Supervision / February 2011



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

WESTERN REGION

		3-MONTHS ENDED		2010	2009	2008	2007	2006
		DEC. 2010	SEP. 2010					
<b>SUMMARY DATA:</b>								
Number of Thrifts	(#)	163	166	163	170	170	171	199
Total Assets	(\$)	293.79	285.86	293.79	272.22	162.10	138.44	139.49
Net Income	(\$)	1.06	0.99	4.24	1.85	(0.21)	0.96	1.28
Profits	(\$)	1.17	1.11	4.69	5.32	0.98	1.04	1.32
Losses	(\$)	(0.11)	(0.12)	(0.45)	(3.47)	(1.19)	(0.09)	(0.04)
<b>PROFITABILITY MEASURES:</b>								
Return on Average Assets	(%)	1.46	1.40	1.51	0.52	(0.14)	0.71	0.95
Median Ratio	(%)	0.61	0.52	0.49	0.35	0.47	0.54	0.66
Return on Average Equity	(%)	11.80	11.46	12.52	4.76	(1.62)	7.90	10.54
Median Ratio	(%)	4.93	4.76	4.27	3.20	4.16	4.50	5.17
Net Interest Income	(\$)	3.05	2.83	11.40	14.32	3.90	3.67	3.59
% of Average Assets	(%)	4.21	4.01	4.07	4.00	2.57	2.71	2.68
Total Fee Income	(\$)	2.25	2.11	8.09	7.62	1.82	1.81	1.66
% of Average Assets	(%)	3.11	2.98	3.11	2.82	1.02	1.24	1.26
G&A Expense	(\$)	3.10	2.91	11.18	11.13	3.85	3.66	3.51
% of Average Assets	(%)	4.29	4.12	3.99	3.11	2.54	2.70	2.62
<b>CAPITAL MEASURES:</b>								
Equity Capital Ratio	(%)	12.48	12.27	12.48	11.65	8.25	8.62	9.16
Tier 1 Leverage Ratio	(%)	2,250.24	2,331.18	2,250.24	2,380.42	2,147.05	2,456.89	2,798.20
Risk-based Capital Ratio	(%)	20.10	19.93	20.10	17.56	14.37	13.30	14.51
<b>Thrifts by FDICIA Capital Categories:</b>								
Well-Capitalized	(#)	149	151	149	166	167	170	196
Adequately Capitalized	(#)	11	12	11	2	2	0	3
Undercapitalized	(#)	1	1	1	0	0	1	0
Significantly Undercapitalized	(#)	1	1	1	0	0	0	0
Critically Undercapitalized	(#)	1	1	1	2	1	0	0
<b>FAILED/PROBLEM THRIFTS:</b>								
Failed Thrifts	(#)	2	1	5	4	0	0	0
Problem Thrifts	(#)	14	15	14	11	2	1	1
<b>ASSET QUALITY MEASURES:</b>								
<b>Troubled Assets</b>								
Including US Guaranteed Loans	(\$)	9.33	9.32	9.33	9.47	4.46	1.93	1.29
% of Total Assets	(%)	3.17	3.26	3.17	3.48	2.75	1.39	0.93
Excluding US Guaranteed Loans	(\$)	4.68	4.86	4.68	7.22	3.14	1.33	0.62
% of Total Assets	(%)	1.59	1.70	1.59	2.65	1.94	0.96	0.44
<b>Noncurrent Loans</b>								
Including US Guaranteed Loans	(\$)	8.12	8.09	8.12	8.20	3.97	1.73	1.18
% of Total Assets	(%)	2.76	2.83	2.76	3.01	2.45	1.25	0.85
Excluding US Guaranteed Loans	(\$)	3.47	3.63	3.47	5.94	2.65	1.13	0.50
% of Total Assets	(%)	1.18	1.27	1.18	2.18	1.64	0.82	0.36
<b>Noncurrent Loans as a % of Loan Type:</b>								
1-4 Family Mortgages	(%)	7.73	7.36	7.73	6.92	5.27	2.32	1.91
First Liens	(%)	10.28	9.80	10.28	9.04	7.64	3.38	2.78
Home Equity Lines of Credit	(%)	0.58	0.51	0.58	0.60	0.28	0.13	0.19
Other Junior Liens	(%)	1.39	1.37	1.39	3.92	1.32	0.21	0.18
Multifamily Loans	(%)	1.82	2.15	1.82	1.92	2.93	0.67	1.19
Commercial Loans	(%)	2.15	2.30	2.15	2.15	1.80	0.60	0.73
Consumer Loans	(%)	1.33	1.37	1.33	1.84	0.66	0.52	0.65
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>								
Originations	(\$)	14.21	13.73	47.92	104.02	44.45	42.60	48.60
Purchases	(\$)	5.69	5.97	22.44	49.93	12.82	7.62	7.36
Sales	(\$)	17.64	17.25	60.67	125.66	31.33	33.44	27.70
Loans Outstanding (1)	(\$)	70.48	72.10	70.48	73.39	51.32	50.65	45.75
Loans Outstanding / Total Assets	(%)	23.99	25.22	23.99	26.96	31.66	36.58	32.80

(1) Does not include Mortgage Backed Securities.  
Numbers may not sum due to rounding.  
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OTS-REGULATED THRIFT INDUSTRY  
AGGREGATE FINANCIAL CONDITION AND INCOME DATA  
(Dollars in Billions)

WESTERN REGION

	DECEMBER 2010		SEPTEMBER 2010		DECEMBER 2009	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
<b>TOTAL ASSETS</b>	<b>293.79</b>	<b>100.00</b>	<b>285.86</b>	<b>100.00</b>	<b>272.22</b>	<b>100.00</b>
Cash and Noninterest-Earning Deposits	1.78	0.61	3.77	1.32	2.19	0.80
Investment Securities	54.06	18.40	53.72	18.79	51.11	18.77
Mortgage Backed Securities	47.82	16.28	44.57	15.59	37.19	13.66
1-4 Family Mortgages	70.48	23.99	72.10	25.22	73.39	26.96
First Liens	51.67	17.59	52.84	18.48	53.35	19.60
Home Equity Lines of Credit	15.33	5.22	15.53	5.43	15.81	5.81
Other Junior Liens	3.49	1.19	3.74	1.31	4.24	1.56
Multifamily Mortgages	9.79	3.33	9.29	3.25	9.51	3.49
Nonresidential Mortgages	12.10	4.12	11.63	4.07	11.62	4.27
Construction Loans	2.27	0.77	2.60	0.91	3.98	1.46
Land Loans	2.38	0.81	2.60	0.91	3.26	1.20
Commercial Loans	19.03	6.48	18.68	6.54	19.49	7.16
Consumer Loans	58.82	20.02	52.45	18.35	44.16	16.22
Repossessed Assets, Net	1.21	0.41	1.23	0.43	1.27	0.47
Real Estate Held for Investment	0.05	0.02	0.05	0.02	0.07	0.03
Office Premises & Equipment	1.52	0.52	1.54	0.54	1.60	0.59
Other Assets	16.94	5.77	16.37	5.73	18.41	6.76
Less: Contra Assets & Valuation Allowances	4.45	1.52	4.73	1.66	5.02	1.84
<b>TOTAL LIABILITIES AND CAPITAL</b>	<b>293.79</b>	<b>100.00</b>	<b>285.86</b>	<b>100.00</b>	<b>272.22</b>	<b>100.00</b>
Total Deposits and Escrows	216.17	73.58	210.81	73.75	193.26	70.99
Deposits	214.31	72.95	208.48	72.93	191.43	70.32
Escrows	1.86	0.63	2.33	0.81	1.84	0.67
Total Borrowings	34.54	11.76	33.42	11.69	38.89	14.29
Advances from FHLB	18.78	6.39	18.56	6.49	21.08	7.74
Reverse Repurchase Agreements	2.94	1.00	2.75	0.96	3.92	1.44
Other Borrowings	12.83	4.37	12.11	4.24	13.89	5.10
Other Liabilities	6.43	2.19	6.56	2.29	8.34	3.06
EQUITY CAPITAL	36.65	12.48	35.07	12.27	31.73	11.65
Capital Stock & Paid-In Capital	19.98	6.80	19.29	6.75	18.59	6.83
Unrealized Gains (Losses) AFS Securities	0.35	0.12	0.45	0.16	0.35	0.13
Retained Earnings	16.58	5.64	15.62	5.46	12.96	4.76
Noncontrolling Interests in Cons. Subs.	0.00	0.00	0.00	0.00	0.00	0.00

	DECEMBER 2010		SEPTEMBER 2010		DECEMBER 2009	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
<b>INCOME AND EXPENSE DATA</b>						
Interest Income	3.86	5.33	3.71	5.24	3.59	5.42
Interest Expense	0.81	1.12	0.87	1.24	0.97	1.46
Net Interest Income	3.05	4.21	2.83	4.01	2.62	3.96
Loss Provisions-Interest Bearing Assets	0.62	0.85	0.81	1.14	1.69	2.56
Noninterest Income	2.35	3.25	2.48	3.50	3.26	4.93
Mortgage Loan Servicing Fees	0.12	0.17	0.12	0.16	0.11	0.17
Other Fees and Charges	2.13	2.94	1.99	2.81	1.75	2.64
Other Noninterest Income	0.11	0.15	0.37	0.52	1.40	2.12
Noninterest Expense	3.17	4.38	2.98	4.21	2.70	4.09
G&A Expense	3.10	4.29	2.91	4.12	2.64	3.99
Goodwill Expense	0.05	0.07	0.04	0.06	0.04	0.06
Loss Provis.-Nonint. Bearing Assets	0.02	0.03	0.02	0.03	0.03	0.04
Income Before Taxes & Extraord. Items	1.61	2.23	1.52	2.15	1.48	2.24
Income Taxes	0.60	0.82	0.53	0.76	0.69	1.04
Extraordinary Items	0.04	0.06	0.00	0.00	0.00	0.00
Net Income	1.06	1.46	0.99	1.40	0.79	1.20

\* Annualized.  
Numbers may not sum due to rounding.  
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TECHNICAL NOTES

All data are on a consolidated basis.

N/A - Not Available or not applicable.

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

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

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

All data for December 2010 exclude one thrift that did not report TFR data for the quarter.

Asset Growth Rate - Calculated on a held constant basis.

Associations Held Constant as of December 31, 2010  
Adjusted to reflect their merger and acquisition activity in prior periods.

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

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

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

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

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

FDICIA prompt corrective action capital categories are calculated using reported TFR financial data.

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

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

TECHNICAL NOTES

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

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

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

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

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

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

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

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

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

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

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

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

Troubled Assets - Includes noncurrent loans and repossessed assets.

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

US Guaranteed Loans - Loans that are wholly or partially recoverable from the U.S. Government, its agencies, and its government sponsored entities.

Valuation Allowances - Amount of valuation allowances for all assets.