



Fourth Quarter 2008 Thrift Industry Report Data

February 26, 2009

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

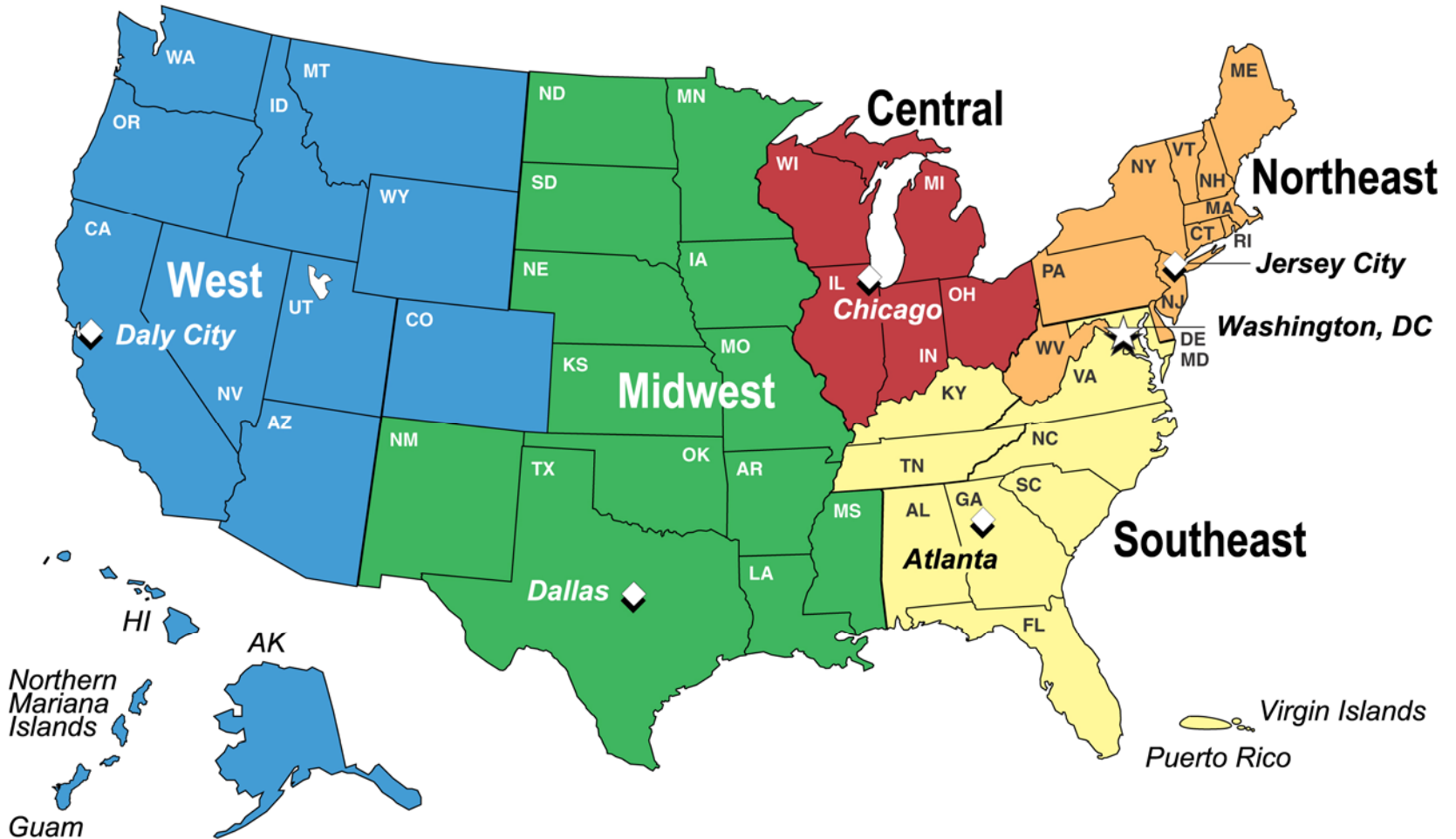


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PROFITABILITY AND EARNINGS
CURRENT YEAR AND PRIOR FOUR YEARS

INDUSTRY AGGREGATES:	2008	2007	2006	2005	2004
PROFITABILITY (Percent)					
Return on Average Assets	(1.00)	(0.04)	1.06	1.19	1.17
Median Ratio	0.32	0.46	0.61	0.73	0.71
Return on Average Equity	(11.05)	(0.42)	11.18	12.83	12.79
Median Ratio	2.35	3.52	4.95	6.26	6.23
Net Interest Margin	2.82	2.69	2.73	2.81	2.89
Median Ratio	2.90	2.86	3.00	3.15	3.11
EARNINGS (\$ Millions)					
Interest Income	\$74,911.54	\$95,904.35	\$90,805.34	\$72,290.07	\$55,872.33
Interest Expense	36,842.76	55,283.30	49,870.85	33,473.40	21,300.82
NET INTEREST INCOME	38,068.79	40,621.05	40,934.49	38,816.67	34,571.52
Loss Provision-Interest Bearing Assets	38,711.69	11,638.37	3,767.62	2,953.88	2,601.26
Noninterest Income	18,657.92	20,120.77	25,677.98	23,922.43	20,105.57
Mortgage Loan Servicing Fees	1,579.54	1,296.06	1,072.40	1,625.59	(62.87)
Other Fees and Charges	15,021.74	17,012.33	16,155.50	15,209.00	12,442.72
Other Noninterest Income	2,056.65	1,812.38	8,450.08	7,087.84	7,725.72
Noninterest Expense	37,146.42	47,370.88	38,664.73	34,316.58	30,500.29
G&A Expense	34,573.40	38,286.85	37,906.75	33,793.78	30,085.01
Goodwill Amortization	1,200.92	8,879.20	668.61	455.74	371.55
Loss Provisions-Noninterest Bearing Assets	1,372.10	204.84	89.37	67.06	43.73
Income Before Taxes & Extraordinary Items	(19,131.39)	1,732.56	24,180.12	25,468.64	21,575.53
Income Taxes	(5,770.21)	2,382.54	8,292.10	9,067.85	7,630.70
Extraordinary Items	(80.98)	1.14	(38.63)	(0.56)	18.56
NET INCOME	(13,442.16)	(648.84)	15,849.39	16,400.23	13,963.39
Profits	\$6,384.14	\$11,425.13	\$16,341.59	\$16,609.58	\$14,311.60
Losses	(\$19,826.30)	(\$12,073.96)	(\$492.20)	(\$209.35)	(\$348.21)
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	5.55	6.34	6.06	5.22	4.67
Interest Expense	2.73	3.66	3.33	2.42	1.78
NET INTEREST INCOME	2.82	2.69	2.73	2.81	2.89
Loss Provision-Interest Bearing Assets	2.87	0.77	0.25	0.21	0.22
Noninterest Income	1.38	1.33	1.71	1.73	1.68
Mortgage Loan Servicing Fees	0.12	0.09	0.07	0.12	(0.01)
Other Fees and Charges	1.11	1.13	1.08	1.10	1.04
Other Noninterest Income	0.15	0.12	0.56	0.51	0.65
Noninterest Expense	2.75	3.13	2.58	2.48	2.55
G&A Expense	2.56	2.53	2.53	2.44	2.52
Goodwill Amortization	0.09	0.59	0.04	0.03	0.03
Loss Provisions-Noninterest Bearing Assets	0.10	0.01	0.01	0.00	0.00
Income Before Taxes & Extraordinary Items	(1.42)	0.11	1.61	1.84	1.80
Income Taxes	(0.43)	0.16	0.55	0.66	0.64
Extraordinary Items	(0.01)	0.00	0.00	0.00	0.00
NET INCOME	(1.00)	(0.04)	1.06	1.19	1.17
Profits	0.47	0.76	1.09	1.20	1.20
Losses	(1.47)	(0.80)	(0.03)	(0.02)	(0.03)

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006
NUMBER OF INSTITUTIONS:	810	818	829	831	827	832	836	838	845
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	(1.02)	(1.48)	(1.43)	(0.17)	(2.31)	0.17	1.02	0.97	0.89
Median Ratio	0.30	0.35	0.40	0.43	0.39	0.48	0.53	0.51	0.52
Return on Average Equity (Annualized)	(11.04)	(16.35)	(16.29)	(1.83)	(23.48)	1.65	9.54	9.35	8.89
Median Ratio	2.36	2.77	3.13	3.23	2.94	3.64	4.07	4.04	4.10
Net Interest Margin (Annualized)	2.68	2.93	2.91	2.77	2.61	2.60	2.76	2.77	2.71
Median Ratio	2.95	2.97	2.86	2.83	2.82	2.87	2.90	2.86	2.89
Number of Profitable Thrifts	543	552	618	650	602	684	710	705	705
Percent Profitable	67.04	67.48	74.55	78.22	72.79	82.21	84.93	84.13	83.43
Profits (\$ Millions)	\$1,380.36	\$1,608.19	\$1,662.27	\$1,733.32	\$1,256.77	\$2,262.03	\$4,117.80	\$3,788.53	\$3,359.11
Number of Unprofitable Thrifts	267	266	211	181	225	148	126	133	140
Percent Unprofitable	32.96	32.52	25.45	21.78	27.21	17.79	15.07	15.87	16.57
Losses (\$ Millions)	(\$4,368.22)	(\$5,984.11)	(\$7,113.76)	(\$2,360.20)	(\$10,010.03)	(\$1,605.27)	(\$284.49)	(\$174.18)	(\$218.62)
EARNINGS (\$ Millions)									
Interest Income	\$14,733.68	\$16,443.19	\$21,262.77	\$22,471.91	\$23,494.67	\$24,011.43	\$24,678.28	\$23,719.97	\$22,099.66
Interest Expense	6,859.36	7,799.45	10,184.95	11,999.01	13,582.28	14,055.54	14,291.35	13,354.13	12,598.72
NET INTEREST INCOME	7,874.32	8,643.74	11,077.83	10,472.91	9,912.39	9,955.89	10,386.94	10,365.84	9,500.93
Loss Provisions-Interest Bearing Assets	8,722.49	8,261.70	14,090.76	7,636.73	5,461.31	3,529.81	1,423.92	1,223.33	1,577.03
Noninterest Income	3,991.66	2,946.43	5,230.67	6,489.16	2,430.85	4,939.65	7,128.39	5,621.87	5,931.19
Mortgage Loan Servicing Fees	(39.00)	251.59	1,501.55	(134.60)	(54.40)	287.97	858.49	204.00	146.97
Other Fees and Charges	3,008.15	3,209.79	4,447.80	4,356.00	4,400.53	4,191.50	4,474.67	3,945.64	4,268.81
Other Noninterest Income	1,022.51	(514.95)	(718.68)	2,267.76	(1,915.28)	460.19	1,795.24	1,472.23	1,515.41
Noninterest Expense	7,355.24	8,659.98	10,654.60	10,476.60	17,423.64	10,538.97	10,203.15	9,205.12	9,098.23
G&A Expense	6,733.72	7,528.87	10,220.03	10,090.78	9,960.35	9,472.70	9,870.41	8,983.39	8,859.38
Goodwill Amortization	264.18	523.22	193.82	219.69	7,360.52	1,015.76	302.09	200.83	216.86
Loss Provisions-Noninterest Bearing Assets	357.33	607.89	240.75	166.13	102.77	50.52	30.66	20.90	22.00
Income Before Taxes & Extraordinary Items	(4,211.74)	(5,331.51)	(8,436.87)	(1,151.27)	(10,541.71)	826.76	5,888.26	5,559.25	4,756.87
Income Taxes	(1,213.32)	(956.65)	(3,075.82)	(524.43)	(1,788.69)	170.23	2,055.96	1,945.04	1,577.49
Extraordinary Items	10.56	(1.06)	(90.44)	(0.04)	(0.24)	0.22	1.01	0.15	(38.88)
NET INCOME	(2,987.86)	(4,375.92)	(5,451.49)	(626.88)	(8,753.26)	656.76	3,833.31	3,614.36	3,140.49
PROFITABILITY (Percent of Avg Assets Annualized)									
Interest Income	5.01	5.57	5.59	5.93	6.20	6.27	6.57	6.34	6.30
Interest Expense	2.33	2.64	2.68	3.17	3.58	3.67	3.80	3.57	3.59
NET INTEREST INCOME	2.68	2.93	2.91	2.77	2.61	2.60	2.76	2.77	2.71
Loss Provisions-Interest Bearing Assets	2.96	2.80	3.70	2.02	1.44	0.92	0.38	0.33	0.45
Noninterest Income	1.36	1.00	1.37	1.71	0.64	1.29	1.90	1.50	1.69
Mortgage Loan Servicing Fees	(0.01)	0.09	0.39	(0.04)	(0.01)	0.08	0.23	0.05	0.04
Other Fees and Charges	1.02	1.09	1.17	1.15	1.16	1.10	1.19	1.06	1.22
Other Noninterest Income	0.35	(0.17)	(0.19)	0.60	(0.51)	0.12	0.48	0.39	0.43
Noninterest Expense	2.50	2.94	2.80	2.77	4.59	2.75	2.72	2.46	2.59
G&A Expense	2.29	2.55	2.68	2.66	2.63	2.47	2.63	2.40	2.52
Goodwill Amortization	0.09	0.18	0.05	0.06	1.94	0.27	0.08	0.05	0.06
Loss Provisions-Noninterest Bearing Assets	0.12	0.21	0.06	0.04	0.03	0.01	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	(1.43)	(1.81)	(2.22)	(0.30)	(2.78)	0.22	1.57	1.49	1.36
Income Taxes	(0.41)	(0.32)	(0.81)	(0.14)	(0.47)	0.04	0.55	0.52	0.45
Extraordinary Items	0.00	0.00	(0.02)	0.00	0.00	0.00	0.00	0.00	(0.01)
NET INCOME	(1.02)	(1.48)	(1.43)	(0.17)	(2.31)	0.17	1.02	0.97	0.89

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006
NUMBER OF INSTITUTIONS:	810	818	829	831	827	832	836	838	845

TOTAL ASSETS (\$ Billions)	\$1,199.26	\$1,181.61	\$1,511.88	\$1,515.28	\$1,508.35	\$1,570.50	\$1,503.42	\$1,490.25	\$1,410.82
Cash and Noninterest-Earning Deposits	20.25	18.43	18.37	19.47	16.56	15.84	14.61	14.63	16.20
Investment Securities	119.40	98.86	105.66	107.76	115.29	122.18	87.97	91.23	78.31
Mortgage Backed Securities	166.42	167.15	199.09	202.27	207.58	196.76	195.75	183.95	166.60
1 - 4 Family Mortgages	521.84	541.79	749.08	748.23	740.78	795.65	765.39	772.03	727.09
First Liens	423.09	442.79	585.65	584.68	577.31	638.52	616.71	631.44	608.79
Home Equity Lines of Credit	64.51	62.97	119.66	118.14	116.72	110.66	106.28	93.01	79.97
Other Junior Liens	34.25	36.03	43.78	45.40	46.74	46.48	42.40	47.58	38.34
Multi family Mortgages	33.61	33.67	64.92	63.32	62.06	65.07	63.48	64.32	66.38
Nonresidential Mortgages	71.07	69.80	77.44	75.07	70.48	67.80	65.19	64.13	63.40
Construction Loans	26.35	27.75	33.34	33.88	34.08	33.90	33.36	33.20	33.36
Land Loans	15.71	16.57	18.36	18.82	19.08	18.89	18.34	18.01	18.04
Commercial Loans	62.81	56.84	59.07	60.34	56.97	54.46	56.62	52.07	50.87
Consumer Loans	80.98	76.05	88.04	84.68	87.52	83.29	91.14	88.43	82.25
Repossessed Assets, Net	3.91	3.89	5.05	4.12	2.99	2.47	1.90	1.50	1.26
Real Estate Held for Investment, Net	0.13	0.13	0.17	0.18	0.20	0.19	0.19	0.19	0.19
Office Premises & Equipment	8.38	8.61	11.20	11.35	11.32	11.49	11.47	11.46	11.57
Other Assets	83.53	78.66	106.57	102.12	95.19	111.22	105.45	102.44	102.23
Less: Contra Assets & Valuation Allowances	15.14	16.62	24.49	16.32	11.75	8.72	7.46	7.34	6.94

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$1,199.26	\$1,181.61	\$1,511.88	\$1,515.28	\$1,508.35	\$1,570.50	\$1,503.42	\$1,490.25	\$1,410.82
TOTAL DEPOSITS AND ESCROWS	732.03	726.91	929.16	913.36	891.47	954.78	948.49	953.14	876.02
Deposits	726.83	721.31	916.63	900.60	879.31	941.32	933.56	936.83	861.00
Escrows	5.19	5.60	12.53	12.76	12.16	13.46	14.93	16.31	15.02
BORROWINGS	337.14	327.61	420.79	427.91	442.56	419.31	355.92	341.06	349.92
Advances From FHLB	209.78	242.04	298.00	308.81	302.23	291.30	214.94	211.73	214.03
Repurchase Agreements & FedFunds Purchased	64.89	48.30	46.34	43.54	55.33	57.18	68.26	61.24	66.82
Other Borrowings	62.48	37.28	76.45	75.56	85.00	70.83	72.72	68.09	69.06
Other Liabilities	21.05	18.28	31.12	36.96	34.71	36.84	36.56	36.66	33.67
Equity Capital	109.04	108.80	130.82	137.06	139.61	159.56	162.44	159.39	151.21
Capital Stock and Paid-In Capital	93.42	100.04	119.18	115.62	113.45	124.00	119.60	101.92	95.55
Unrealized Gains (Losses) AFS Securities	(9.83)	(9.04)	(8.89)	(7.05)	(1.98)	(1.70)	(1.88)	(0.55)	(0.75)
Retained Earnings	27.43	19.03	21.63	30.03	28.83	38.08	45.33	58.71	57.11

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006
NUMBER OF INSTITUTIONS:	810	818	829	831	827	832	836	838	845

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.69	1.56	1.22	1.29	1.10	1.01	0.97	0.98	1.15
Investment Securities	9.96	8.37	6.99	7.11	7.64	7.78	5.85	6.12	5.55
Mortgage Backed Securities	13.88	14.15	13.17	13.35	13.76	12.53	13.02	12.34	11.81
1 - 4 Family Mortgages	43.51	45.85	49.55	49.38	49.11	50.66	50.91	51.81	51.54
First Liens	35.28	37.47	38.74	38.59	38.27	40.66	41.02	42.37	43.15
Home Equity Lines of Credit	5.38	5.33	7.91	7.80	7.74	7.05	7.07	6.24	5.67
Other Junior Liens	2.86	3.05	2.90	3.00	3.10	2.96	2.82	3.19	2.72
Multi family Mortgages	2.80	2.85	4.29	4.18	4.11	4.14	4.22	4.32	4.71
Nonresidential Mortgages	5.93	5.91	5.12	4.95	4.67	4.32	4.34	4.30	4.49
Construction Loans	2.20	2.35	2.21	2.24	2.26	2.16	2.22	2.23	2.36
Land Loans	1.31	1.40	1.21	1.24	1.26	1.20	1.22	1.21	1.28
Commercial Loans	5.24	4.81	3.91	3.98	3.78	3.47	3.77	3.49	3.61
Consumer Loans	6.75	6.44	5.82	5.59	5.80	5.30	6.06	5.93	5.83
Repossessed Assets, Net	0.33	0.33	0.33	0.27	0.20	0.16	0.13	0.10	0.09
Real Estate Held for Investment, Net	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Office Premises & Equipment	0.70	0.73	0.74	0.75	0.75	0.73	0.76	0.77	0.82
Other Assets	6.97	6.66	7.05	6.74	6.31	7.08	7.01	6.87	7.25
Less: Contra Assets & Valuation Allowances	1.26	1.41	1.62	1.08	0.78	0.56	0.50	0.49	0.49

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	61.04	61.52	61.46	60.28	59.10	60.79	63.09	63.96	62.09
Deposits	60.61	61.04	60.63	59.43	58.30	59.94	62.10	62.86	61.03
Escrows	0.43	0.47	0.83	0.84	0.81	0.86	0.99	1.09	1.06
BORROWINGS	28.11	27.73	27.83	28.24	29.34	26.70	23.67	22.89	24.80
Advances From FHLB	17.49	20.48	19.71	20.38	20.04	18.55	14.30	14.21	15.17
Repurchase Agreements & FedFunds Purchased	5.41	4.09	3.07	2.87	3.67	3.64	4.54	4.11	4.74
Other Borrowings	5.21	3.15	5.06	4.99	5.64	4.51	4.84	4.57	4.90
Other Liabilities	1.76	1.55	2.06	2.44	2.30	2.35	2.43	2.46	2.39
Equity Capital	9.09	9.21	8.65	9.05	9.26	10.16	10.80	10.70	10.72
Capital Stock and Paid-In Capital	7.79	8.47	7.88	7.63	7.52	7.90	7.96	6.84	6.77
Unrealized Gains (Losses) AFS Securities	(0.82)	(0.76)	(0.59)	(0.47)	(0.13)	(0.11)	(0.12)	(0.04)	(0.05)
Retained Earnings	2.29	1.61	1.43	1.98	1.91	2.42	3.02	3.94	4.05

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

FOR THE QUARTER ENDING:	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006
NUMBER OF INSTITUTIONS:	810	818	829	831	827	832	836	838	845

TOTAL ASSETS (Percent Change)	7.41	(0.43)	3.65	4.20	9.63	14.42	10.71	12.64	9.85
Cash and Noninterest-Earning Deposits	61.04	53.87	37.18	46.51	10.31	8.60	2.18	(1.26)	(3.77)
Investment Securities	25.44	0.31	24.06	5.27	32.98	41.39	8.08	35.48	26.37
Mortgage Backed Securities	(6.84)	0.45	4.29	13.68	28.42	17.65	15.07	6.62	0.71
1 - 4 Family Mortgages	1.95	(6.35)	(0.67)	(1.34)	3.42	9.07	5.07	7.32	4.36
First Liens	2.68	(7.81)	(3.61)	(5.77)	(3.76)	4.53	(0.19)	3.06	2.63
Home Equity Lines of Credit	8.33	7.28	14.21	29.70	47.68	39.71	40.61	22.75	5.79
Other Junior Liens	(14.96)	(8.77)	4.67	(2.99)	24.93	17.80	21.03	53.88	37.12
Multi family Mortgages	14.69	3.74	4.16	0.31	(4.94)	0.83	9.43	12.34	16.31
Nonresidential Mortgages	18.46	18.95	23.26	23.27	17.33	14.83	26.15	25.43	26.40
Construction Loans	(0.57)	1.85	4.09	8.72	9.94	8.12	11.62	12.95	18.10
Land Loans	(5.61)	0.19	5.53	12.99	15.73	15.62	16.55	18.90	25.34
Commercial Loans	18.63	9.36	13.18	26.16	22.69	26.17	35.24	31.11	27.77
Consumer Loans	5.09	5.26	9.86	8.35	22.06	16.27	17.19	19.05	11.92
Repossessed Assets, Net	138.26	171.66	170.96	180.76	140.59	123.24	85.26	55.37	84.75
Real Estate Held for Investment, Net	(5.67)	(21.90)	4.16	10.37	8.14	(1.71)	6.54	8.18	4.34
Office Premises & Equipment	5.06	5.06	1.11	3.76	1.94	5.40	8.67	7.56	10.52
Other Assets	53.47	14.24	4.70	3.56	(3.83)	34.15	26.19	33.39	35.73
Less: Contra Assets & Valuation Allowances	80.26	152.90	257.21	142.94	84.89	38.13	12.85	12.53	7.47

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	7.41	(0.43)	3.65	4.20	9.63	14.42	10.71	12.64	9.85
TOTAL DEPOSITS AND ESCROWS	10.50	0.04	1.31	(0.51)	5.65	14.13	17.36	19.68	14.23
Deposits	10.48	0.01	1.58	(0.15)	6.08	14.92	18.19	20.53	14.93
Escrows	12.85	4.32	(15.03)	(20.80)	(18.25)	(22.85)	(18.54)	(14.94)	(15.32)
BORROWINGS	3.40	5.76	20.30	23.14	25.16	11.14	(10.04)	(9.06)	(6.12)
Advances From FHLB	(6.38)	7.71	40.87	40.04	36.86	24.19	(9.24)	(8.20)	(10.04)
Repurchase Agreements & FedFunds Purchased	35.65	(1.29)	(29.31)	(26.13)	(13.23)	(16.59)	(11.04)	(10.43)	(5.14)
Other Borrowings	15.40	3.18	5.16	11.03	23.21	(4.49)	(11.43)	(10.44)	7.28
Other Liabilities	(0.89)	(23.84)	(16.34)	(0.02)	1.33	16.14	17.52	29.19	30.92
Equity Capital	2.14	(14.02)	(16.40)	(10.62)	(4.19)	24.94	31.41	29.40	25.14
Capital Stock and Paid-In Capital	12.12	5.65	3.20	18.35	24.01	67.80	68.87	46.65	41.43
Unrealized Gains (Losses) AFS Securities	475.48	529.79	394.53	1,287.93	186.39	92.41	(21.15)	(67.48)	(15.85)
Retained Earnings	6.32	(44.18)	(50.18)	(47.17)	(48.16)	(31.19)	(18.33)	5.13	4.19

STRUCTURAL DATA AND LOAN ACTIVITY

FOR THE QUARTER ENDING:	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006
NUMBER OF INSTITUTIONS:	810	818	829	831	827	832	836	838	845

SELECTED STRUCTURAL DATA									
Number of New Thrifts	2	1	4	12	7	7	7	4	3
Consolidated Assets (\$ Billions)	0.09	0.38	1.82	9.58	19.52	1.57	0.89	95.01	0.33
Number of Conservatorships/Receiverships	2	4	0	0	0	1	0	0	0
Consolidated Assets (\$ Billions)	16.49	337.82	0.00	0.00	0.00	2.47	0.00	0.00	0.00
Number of Bank Charter Conversions	1	2	2	3	3	3	1	7	3
Consolidated Assets (\$ Billions)	0.31	0.21	0.14	11.71	3.25	18.37	5.28	7.93	233.20
Number of Bank Acquisitions	5	2	3	1	4	6	3	2	4
Consolidated Assets (\$ Billions)	2.00	0.26	0.68	0.08	4.84	4.22	2.46	0.18	2.95
Number of Thrift Mergers	2	3	1	2	4	1	4	2	4
Consolidated Assets (\$ Billions)	0.23	4.05	N/A	N/A	3.35	N/A	0.32	0.60	5.84

LOAN ACTIVITY (\$ Millions)									
Mortgage Pool Securities									
Total Purchases	\$26,459.47	\$55,114.99	\$76,069.43	\$71,422.09	\$77,309.55	\$64,450.15	\$99,213.94	\$110,979.92	\$88,071.17
Total Sales	16,238.33	50,636.66	64,308.94	58,934.62	61,545.18	52,520.38	76,344.64	91,066.15	86,343.61
Mortgage Originations	63,171.28	79,601.26	128,292.45	133,821.04	166,624.83	185,729.59	194,583.88	169,214.37	134,339.95
Construction Loans	4,221.42	5,008.93	6,013.00	6,084.08	7,443.43	8,110.61	8,449.58	7,836.50	9,008.00
1-4 Family Mortgages	2,297.04	2,752.03	3,349.49	3,509.25	4,389.28	5,217.26	5,729.74	5,373.57	6,399.76
Permanent Loans Secured by 1-4 Family Unit	52,353.15	66,098.73	107,495.24	115,326.18	143,930.41	165,086.50	173,321.58	149,556.44	112,115.35
Mortgage Refinancings	26,351.88	27,346.33	53,065.65	67,029.47	79,406.83	82,024.65	94,144.36	88,315.14	52,357.64
Mortgage Purchases	34,192.46	42,613.08	51,962.71	53,435.02	23,350.28	35,203.61	51,592.30	57,431.11	59,115.20
Secured by 1-4 Family Mortgages	32,967.80	41,295.71	50,223.26	51,860.52	21,530.32	31,822.66	47,593.53	53,984.83	55,328.08
Mortgage Sales	62,523.75	75,479.59	118,896.22	121,886.63	90,114.57	127,928.60	171,638.16	182,522.84	127,289.05
Secured by 1-4 Family Mortgages	61,305.35	73,524.65	116,371.83	119,147.64	85,731.60	123,249.02	166,482.83	177,708.75	123,421.92
Nonmortgage Originations and Purchases	100,801.21	104,271.25	114,179.62	106,661.21	109,014.76	99,088.57	104,293.80	90,711.08	95,918.72
Consumer Loans	45,532.35	45,238.82	51,243.05	45,672.49	52,801.37	47,162.81	48,491.41	42,912.22	46,866.68

OTHER INDICATORS (Percent Annualized)									
Asset Growth Rate	12.56	2.60	(1.16)	4.69	(17.98)	24.51	1.10	(2.13)	3.74
Cost of Funds	2.62	2.98	3.06	3.63	4.06	4.27	4.44	4.30	4.15
Asset Yield	5.46	6.16	6.23	6.54	6.82	6.73	7.22	6.98	6.92
Mortgage Portfolio Yield	5.50	6.19	6.22	6.52	6.90	6.85	6.98	7.10	6.82
Earnings Efficiency	103.67	104.49	104.02	105.12	106.19	106.52	107.74	108.17	107.58
Operating Efficiency	62.10	62.20	60.02	68.67	69.86	65.62	62.79	61.89	63.66

CAPITAL MEASURES

FOR THE QUARTER ENDING:	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006
NUMBER OF INSTITUTIONS:	810	818	829	831	827	832	836	838	845

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	802	812	821	828	823	827	832	836	844
Percent of Thrifts	99.01	99.27	99.03	99.64	99.52	99.40	99.52	99.76	99.88
Consolidated Assets (\$ Billions)	\$1,177.30	\$1,176.71	\$1,480.29	\$1,515.13	\$1,508.01	\$1,570.10	\$1,500.64	\$1,490.07	\$1,410.75
Fail FDICIA Capital Standards	8	6	8	3	3	4	4	2	0
Percent of Thrifts	0.99	0.73	0.97	0.36	0.36	0.48	0.48	0.24	0.00
Consolidated Assets (\$ Billions)	\$21.96	\$4.90	\$31.59	\$0.15	\$0.35	\$0.39	\$2.78	\$0.18	\$0.00
Critically Undercapitalized	4	1	2	1	1	0	0	0	0
Percent of Thrifts	0.49	0.12	0.24	0.12	0.12	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$15.07	\$0.35	\$0.27	\$0.04	\$0.16	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$100.41	\$101.73	\$122.62	\$127.86	\$125.17	\$125.62	\$129.50	\$124.22	\$116.56
Tangible Equity Ratio	8.42	8.64	8.17	8.51	8.41	8.20	8.83	8.56	8.49
Median Ratio	9.93	10.07	10.18	10.16	10.44	10.50	10.43	10.36	10.26
Tier 1 Capital (\$ Billions)	\$100.41	\$101.76	\$122.81	\$128.18	\$124.48	\$125.96	\$129.86	\$124.60	\$116.97
Tier 1 Leverage Ratio	8.42	8.64	8.18	8.53	8.36	8.22	8.85	8.58	8.52
Median Ratio	9.92	10.07	10.18	10.16	10.44	10.50	10.43	10.36	10.26
Tier 1 Risk-based Capital Ratio	12.91	13.44	12.11	12.60	12.36	12.31	13.00	12.61	12.52
Median Ratio	16.08	16.38	16.58	17.04	17.25	17.21	17.34	17.42	17.12
Risk-based Capital (\$ Billions)	\$109.77	\$110.61	\$140.15	\$145.23	\$141.93	\$140.86	\$144.01	\$138.50	\$130.40
Total Risk-based Capital Ratio	14.23	14.73	14.09	14.56	14.39	14.04	14.75	14.36	14.33
Median Ratio	16.90	17.23	17.51	17.78	18.07	18.03	18.16	18.13	17.89

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006
NUMBER OF INSTITUTIONS:	810	818	829	831	827	832	836	838	845
LOANS 30-89 DAYS DELINQUENT (\$ Millions)									
Total Including Repurchased GNMA Loans	\$20,926.35	\$17,054.49	\$21,309.42	\$20,193.10	\$20,598.19	\$18,223.59	\$14,127.94	\$12,140.80	\$11,175.93
Repurchased GNMA Loans	914.80	900.56	770.15	680.26	568.43	565.75	528.52	516.93	637.82
Total Excluding Repurchased GNMA Loans	20,011.55	16,153.92	20,539.27	19,512.85	20,029.76	17,657.84	13,599.42	11,623.87	10,538.12
Mortgage Loans									
Construction & Land Loans	1,466.69	1,305.27	1,147.76	1,287.79	1,302.88	1,224.39	666.77	660.08	649.67
Nonresidential Mortgages	948.50	583.97	486.58	558.56	442.43	407.58	333.90	362.98	291.99
Multi Family Mortgages	390.11	264.29	315.50	274.76	163.80	191.86	182.78	136.14	128.65
1-4 Family Mortgages	15,469.97	12,801.70	17,173.85	16,046.42	16,677.25	14,662.73	11,273.42	9,482.11	8,383.44
First Liens	13,421.68	11,271.70	14,692.69	13,398.03	13,930.95	12,481.54	9,697.84	8,261.50	7,374.63
Home Equity Lines of Credit	1,210.71	918.45	1,711.08	1,901.13	1,767.80	1,321.33	957.37	801.64	654.95
Other Junior Liens	837.58	611.55	770.09	747.26	978.49	859.87	618.21	418.97	353.86
Nonmortgage Loans and Leases									
Commercial Loans	952.04	614.20	595.29	622.10	539.81	474.97	451.34	497.22	443.05
Consumer Loans	1,699.05	1,485.05	1,590.43	1,403.49	1,472.02	1,262.46	1,219.72	1,002.27	1,279.14
NONCURRENT LOANS (\$ Millions)									
Total Including Repurchased GNMA Loans	\$26,342.82	\$24,515.21	\$35,480.49	\$27,041.87	\$22,034.04	\$16,235.27	\$12,454.60	\$10,405.39	\$8,645.73
Repurchased GNMA Loans	1,713.69	1,391.99	1,176.84	970.54	828.00	761.27	793.75	881.99	973.54
Total Excluding Repurchased GNMA Loans	24,629.12	23,123.22	34,303.65	26,071.33	21,206.04	15,474.00	11,660.84	9,523.40	7,672.19
Mortgage Loans									
Construction & Land Loans	3,394.45	3,443.58	3,716.51	3,166.82	2,457.88	1,433.31	914.42	627.57	465.95
Nonresidential Mortgages	967.92	749.98	693.34	603.31	496.12	462.47	442.98	417.48	341.37
Multi Family Mortgages	396.48	312.41	426.06	314.91	269.08	242.02	186.11	158.60	141.67
1-4 Family Mortgages	19,290.49	18,369.39	28,692.26	21,322.75	17,380.29	12,844.82	9,670.28	7,975.14	6,492.02
First Liens	18,130.24	17,199.34	24,639.43	18,682.57	14,971.53	11,333.39	8,591.10	7,146.25	5,883.02
Home Equity Lines of Credit	606.24	638.71	3,030.69	1,897.60	1,459.13	986.99	724.51	544.02	355.43
Other Junior Liens	554.00	531.34	1,022.13	742.58	949.64	524.44	354.67	284.88	253.57
Nonmortgage Loans and Leases									
Commercial Loans	1,157.42	753.10	823.56	688.94	543.96	468.50	488.36	505.72	459.88
Consumer Loans	1,136.06	886.75	1,128.78	945.15	886.71	784.16	752.46	720.88	744.85
NET CHARGE-OFFS (\$ Millions)									
Mortgage Loans	\$5,430.45	\$4,232.57	\$5,682.68	\$3,541.06	\$2,273.13	\$1,689.89	\$1,167.78	\$1,033.10	\$1,368.99
Construction & Land Loans	548.47	548.57	397.00	283.22	158.51	129.89	22.23	19.09	22.82
Nonresidential Mortgages	118.13	55.96	35.65	23.22	26.68	7.71	8.35	9.89	(3.63)
Multi Family Mortgages	45.45	37.92	15.42	6.32	8.55	3.19	4.30	3.67	1.46
1-4 Family Mortgages	1,259.25	1,293.91	3,918.63	2,349.17	1,138.89	569.56	312.57	189.44	527.24
First Liens	837.35	889.87	2,296.10	1,214.83	516.73	241.89	131.31	107.76	94.54
Home Equity Lines of Credit	244.86	262.96	1,163.48	778.23	405.90	206.59	106.86	60.00	16.38
Other Junior Liens	177.04	141.08	459.06	356.11	216.25	121.08	74.40	21.68	416.32
Nonmortgage Loans and Leases									
Commercial Loans	573.48	471.07	332.48	251.24	213.98	162.41	174.20	136.11	149.09
Consumer Loans	863.74	738.62	812.00	803.09	561.25	752.84	619.68	667.13	602.77
Reposessed Assets	186.71	133.11	242.99	161.33	102.51	57.04	37.36	25.91	35.06
Other	1,835.24	953.40	(71.49)	(336.52)	62.76	7.24	(10.91)	(18.14)	34.20
REPOSSESSED ASSETS, NET (\$ Millions)									
Construction & Land Loans	\$3,909.54	\$3,889.95	\$5,052.74	\$4,117.05	\$2,989.85	\$2,470.03	\$1,901.29	\$1,496.28	\$1,263.42
Nonresidential Mortgages	1,013.82	694.06	612.13	472.43	249.59	198.00	157.27	124.51	111.33
Multi Family Mortgages	168.09	142.18	116.73	114.70	102.34	94.02	84.87	80.23	65.78
1-4 Family Mortgages	88.68	52.82	83.67	39.22	42.02	26.29	15.23	13.28	16.14
Other	2,442.93	2,841.63	4,041.83	3,359.45	2,467.90	2,055.95	1,571.04	1,194.09	922.39
	196.02	159.26	198.39	131.26	128.01	95.76	72.88	84.17	147.78

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006
NUMBER OF INSTITUTIONS:	810	818	829	831	827	832	836	838	845
LOANS 30-89 DAYS DELINQUENT (% Total Assets)									
Total Including Repurchased GNMA Loans	1.74	1.44	1.41	1.33	1.37	1.16	0.94	0.81	0.79
Repurchased GNMA Loans	0.08	0.08	0.05	0.04	0.04	0.04	0.04	0.03	0.05
Total Excluding Repurchased GNMA Loans	1.67	1.37	1.36	1.29	1.33	1.12	0.90	0.78	0.75
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	3.49	2.94	2.22	2.44	2.45	2.32	1.29	1.29	1.26
Nonresidential Mortgages	1.33	0.84	0.63	0.74	0.63	0.60	0.51	0.57	0.46
Multi Family Mortgages	1.16	0.78	0.49	0.43	0.26	0.29	0.29	0.21	0.19
1-4 Family Mortgages	2.96	2.36	2.29	2.14	2.25	1.84	1.47	1.23	1.15
First Liens	3.17	2.55	2.51	2.29	2.41	1.95	1.57	1.31	1.21
Home Equity Lines of Credit	1.88	1.46	1.43	1.61	1.51	1.19	0.90	0.86	0.82
Other Junior Liens	2.45	1.70	1.76	1.65	2.09	1.85	1.46	0.88	0.92
Nonmortgage Loans and Leases									
Commercial Loans	1.52	1.08	1.01	1.03	0.95	0.87	0.80	0.95	0.87
Consumer Loans	2.10	1.95	1.81	1.66	1.68	1.52	1.34	1.13	1.56
NONCURRENT LOANS (% Total Assets)									
Total Including Repurchased GNMA Loans	2.20	2.07	2.35	1.78	1.46	1.03	0.83	0.70	0.61
Repurchased GNMA Loans	0.14	0.12	0.08	0.06	0.05	0.05	0.05	0.06	0.07
Total Excluding Repurchased GNMA Loans	2.05	1.96	2.27	1.72	1.41	0.99	0.78	0.64	0.54
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	8.07	7.77	7.19	6.01	4.62	2.72	1.77	1.23	0.91
Nonresidential Mortgages	1.36	1.07	0.90	0.80	0.70	0.68	0.68	0.65	0.54
Multi Family Mortgages	1.18	0.93	0.66	0.50	0.43	0.37	0.29	0.25	0.21
1-4 Family Mortgages	3.70	3.39	3.83	2.85	2.35	1.61	1.26	1.03	0.89
First Liens	4.29	3.88	4.21	3.20	2.59	1.77	1.39	1.13	0.97
Home Equity Lines of Credit	0.94	1.01	2.53	1.61	1.25	0.89	0.68	0.58	0.44
Other Junior Liens	1.62	1.47	2.33	1.64	2.03	1.13	0.84	0.60	0.66
Nonmortgage Loans and Leases									
Commercial Loans	1.84	1.32	1.39	1.14	0.95	0.86	0.86	0.97	0.90
Consumer Loans	1.40	1.17	1.28	1.12	1.01	0.94	0.83	0.82	0.91
NET CHARGE-OFFS (% Total Assets)									
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.30	1.24	0.77	0.54	0.30	0.25	0.04	0.04	0.04
Nonresidential Mortgages	0.17	0.08	0.05	0.03	0.04	0.01	0.01	0.02	(0.01)
Multi Family Mortgages	0.14	0.11	0.02	0.01	0.01	0.00	0.01	0.01	0.00
1-4 Family Mortgages	0.24	0.24	0.52	0.31	0.15	0.07	0.04	0.02	0.07
First Liens	0.20	0.20	0.39	0.21	0.09	0.04	0.02	0.02	0.02
Home Equity Lines of Credit	0.38	0.42	0.97	0.66	0.35	0.19	0.10	0.06	0.02
Other Junior Liens	0.52	0.39	1.05	0.78	0.46	0.26	0.18	0.05	1.09
Nonmortgage Loans and Leases									
Commercial Loans	0.91	0.83	0.56	0.42	0.38	0.30	0.31	0.26	0.29
Consumer Loans	1.07	0.97	0.92	0.95	0.64	0.90	0.68	0.75	0.73
Repossessed Assets	4.78	3.42	4.81	3.92	3.43	2.31	1.97	1.73	2.77
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)									
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans									
Construction & Land Loans	2.41	1.57	1.18	0.90	0.47	0.38	0.30	0.24	0.22
Nonresidential Mortgages	0.24	0.20	0.15	0.15	0.15	0.14	0.13	0.13	0.10
Multi Family Mortgages	0.26	0.16	0.13	0.06	0.07	0.04	0.02	0.02	0.02
1-4 Family Mortgages	0.47	0.52	0.54	0.45	0.33	0.26	0.21	0.15	0.13
Other	0.23	0.20	0.19	0.13	0.13	0.09	0.07	0.08	0.14

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006
NUMBER OF INSTITUTIONS:	810	818	829	831	827	832	836	838	845
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)									
Real Estate Loans	\$668.59	\$689.59	\$943.13	\$939.32	\$926.48	\$981.32	\$945.77	\$951.70	\$908.28
Percent of Total Assets	55.75	58.36	62.38	61.99	61.42	62.48	62.91	63.86	64.38
Noncurrent Real Estate Loans									
Including Repurchased GNMA Loans	24.05	22.88	33.53	25.41	20.60	14.98	11.21	9.18	7.44
Percent of Total Assets	2.01	1.94	2.22	1.68	1.37	0.95	0.75	0.62	0.53
Excluding Repurchased GNMA Loans	22.34	21.48	32.35	24.44	19.78	14.22	10.42	8.30	6.47
Percent of Total Assets	1.86	1.82	2.14	1.61	1.31	0.91	0.69	0.56	0.46
Real Estate Owned	3.78	3.79	4.96	4.02	2.91	2.40	1.85	1.45	1.22
Percent of Total Assets	0.32	0.32	0.33	0.27	0.19	0.15	0.12	0.10	0.09
Troubled Real Estate Loans									
Including Repurchased GNMA Loans	27.83	26.66	38.49	29.43	23.51	17.38	13.06	10.63	8.66
Percent of Total Assets	2.32	2.26	2.55	1.94	1.56	1.11	0.87	0.71	0.61
Excluding Repurchased GNMA Loans	26.12	25.27	37.31	28.46	22.68	16.62	12.27	9.75	7.69
Percent of Total Assets	2.18	2.14	2.47	1.88	1.50	1.06	0.82	0.65	0.55
Valuation Allowances	17.35	18.71	26.20	17.25	12.25	9.07	7.64	7.50	7.08
Loss Coverage Ratio	15.38	15.40	14.48	14.27	14.20	15.06	15.55	15.28	15.20
Reserve Ratio	1.79	1.98	2.28	1.51	1.10	0.78	0.68	0.67	0.66
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	1.81	1.43	1.50	0.93	0.60	0.43	0.31	0.28	0.39
Net Provisions for Losses (Annualized)	2.91	2.80	3.73	2.02	1.45	0.90	0.38	0.33	0.45
Valuation Allowances	1.45	1.58	1.73	1.14	0.81	0.58	0.51	0.50	0.50
Noncurrent Loans									
Including Repurchased GNMA Loans	2.20	2.07	2.35	1.78	1.46	1.03	0.83	0.70	0.61
Excluding Repurchased GNMA Loans	2.05	1.96	2.27	1.72	1.41	0.99	0.78	0.64	0.54
Reposessed Assets, Net (% Total Assets)	0.33	0.33	0.33	0.27	0.20	0.16	0.13	0.10	0.09
Troubled Assets									
Including Repurchased GNMA Loans	2.52	2.40	2.68	2.06	1.66	1.19	0.95	0.80	0.70
Excluding Repurchased GNMA Loans	2.38	2.29	2.60	1.99	1.60	1.14	0.90	0.74	0.63

SELECTED INDICATORS

BY FDICIA CATEGORY

FOURTH QUARTER 2008:	WELL- CAPITALIZED	ADEQUATELY CAPITALIZED	UNDER- CAPITALIZED	SIGNIFICANTLY UNDER- CAPITALIZED	CRITICALLY UNDER- CAPITALIZED	INDUSTRY
NUMBER OF INSTITUTIONS:	787	15	3	1	4	810

Total Assets (\$ Billions)	\$1,143.11	\$34.34	\$0.38	\$6.51	\$15.07	\$1,199.26
Tier 1 Leverage Ratio (Percent)	8.62	5.09	4.05	7.48	1.28	8.42
Median Ratio	10.02	5.95	3.87	7.48	0.14	9.92
Total Risk-based Capital Ratio (Percent)	14.59	9.59	7.16	5.94	3.37	14.23
Median Ratio	17.33	9.35	7.23	5.94	0.92	16.90
Return on Average Assets (Percent Annualized)	(0.65)	(3.52)	(4.35)	(31.55)	(8.17)	(1.02)
Median Ratio	0.31	(2.23)	(3.05)	(31.55)	(7.83)	0.30
Net Interest Margin (Percent Annualized)	2.75	1.46	1.06	1.60	0.50	2.68
Median Ratio	2.97	2.38	1.27	1.60	0.82	2.95
Number of Profitable Thrifts	540	3	0	0	0	543
Profits (\$ Millions)	\$1,377.06	\$3.30	\$0.00	\$0.00	\$0.00	\$1,380.36
Number of Unprofitable Thrifts	247	12	3	1	4	267
Losses (\$ Millions)	(\$3,189.78)	(\$313.60)	(\$4.11)	(\$541.82)	(\$319.03)	(\$4,368.22)
Valuation Allowances (Percent of Total Assets)	1.27	3.72	1.41	11.20	5.57	1.45
Troubled Assets (Percent of Total Assets)	2.26	7.48	7.67	3.94	10.27	2.52
Asset Growth Rate (Percent Annualized)	13.86	(9.37)	21.18	(38.50)	(6.68)	12.56

BY PROBLEM THRIFTS

FOURTH QUARTER 2008:	SAFETY AND SOUNDNESS COMPOSITE RATINGS 4 AND 5	COMPLIANCE COMPOSITE RATINGS 4 AND 5
NUMBER OF INSTITUTIONS:	26	4

STATEMENT OF OPERATIONS
BY REGION

FOURTH QUARTER 2008:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	185	193	194	170	68	810
PROFITABILITY (Percent)						
Return on Average Assets (Annualized)	(1.52)	(0.79)	(1.28)	(0.24)	(0.73)	(1.02)
Median Ratio	0.34	0.08	0.24	0.48	0.38	0.30
Return on Average Equity (Annualized)	(16.20)	(9.05)	(14.10)	(2.74)	(7.21)	(11.04)
Median Ratio	3.13	0.67	2.01	4.02	3.49	2.36
Net Interest Margin (Annualized)	2.48	2.75	2.43	2.44	3.31	2.68
Median Ratio	2.88	2.80	2.83	3.18	3.33	2.95
Number of Profitable Thrifts	137	104	130	127	45	543
Percent Profitable	74.05	53.89	67.01	74.71	66.18	67.04
Profits (\$ Millions)	\$505.95	\$212.77	\$146.71	\$243.40	\$271.53	\$1,380.36
Number of Unprofitable Thrifts	48	89	64	43	23	267
Percent Unprofitable	25.95	46.11	32.99	25.29	33.82	32.96
Losses (\$ Millions)	(\$2,104.32)	(\$747.27)	(\$541.58)	(\$336.38)	(\$638.79)	(\$4,368.22)
EARNINGS (\$ Millions)						
Interest Income	\$5,276.65	\$3,654.47	\$1,639.59	\$1,692.81	\$2,472.09	\$14,733.68
Interest Expense	2,655.14	1,779.90	890.46	735.77	798.71	6,859.36
NET INTEREST INCOME	2,621.51	1,874.57	749.13	957.04	1,673.39	7,874.32
Loss Provisions-Interest Bearing Assets	3,421.67	1,958.28	671.08	594.18	2,077.31	8,722.49
Noninterest Income	394.90	1,145.02	387.90	480.38	1,583.58	3,991.66
Mortgage Loan Servicing Fees	32.61	143.97	(224.13)	7.88	0.68	(39.00)
Other Fees and Charges	540.01	378.50	407.34	404.62	1,277.80	3,008.15
Other Noninterest Income	(177.71)	622.56	204.69	67.88	305.10	1,022.51
Noninterest Expense	1,982.40	1,723.94	1,070.88	1,010.91	1,568.57	7,355.24
G&A Expense	1,737.47	1,498.36	963.95	991.15	1,544.24	6,733.72
Goodwill Amortization	50.87	87.80	92.63	10.36	22.53	264.18
Loss Provisions-Noninterest Bearing Assets	194.07	137.79	14.30	9.41	1.80	357.33
Income Before Taxes & Extraordinary Items	(2,387.67)	(662.62)	(604.94)	(167.66)	(388.91)	(4,211.74)
Income Taxes	(770.68)	(129.37)	(210.06)	(81.50)	(21.65)	(1,213.32)
Extraordinary Items	18.62	(1.25)	0.00	(6.81)	0.00	10.56
NET INCOME	(1,598.37)	(534.50)	(394.87)	(92.97)	(367.26)	(2,987.86)
PROFITABILITY (Percent of Avg Assets Annualized)						
Interest Income	5.00	5.37	5.31	4.32	4.88	5.01
Interest Expense	2.52	2.62	2.89	1.88	1.58	2.33
NET INTEREST INCOME	2.48	2.75	2.43	2.44	3.31	2.68
Loss Provisions-Interest Bearing Assets	3.24	2.88	2.18	1.52	4.10	2.96
Noninterest Income	0.37	1.68	1.26	1.23	3.13	1.36
Mortgage Loan Servicing Fees	0.03	0.21	(0.73)	0.02	0.00	(0.01)
Other Fees and Charges	0.51	0.56	1.32	1.03	2.52	1.02
Other Noninterest Income	(0.17)	0.91	0.66	0.17	0.60	0.35
Noninterest Expense	1.88	2.53	3.47	2.58	3.10	2.50
G&A Expense	1.65	2.20	3.12	2.53	3.05	2.29
Goodwill Amortization	0.05	0.13	0.30	0.03	0.04	0.09
Loss Provisions-Noninterest Bearing Assets	0.18	0.20	0.05	0.02	0.00	0.12
Income Before Taxes & Extraordinary Items	(2.26)	(0.97)	(1.96)	(0.43)	(0.77)	(1.43)
Income Taxes	(0.73)	(0.19)	(0.68)	(0.21)	(0.04)	(0.41)
Extraordinary Items	0.02	0.00	0.00	(0.02)	0.00	0.00
NET INCOME	(1.52)	(0.79)	(1.28)	(0.24)	(0.73)	(1.02)

STATEMENT OF CONDITION
BY REGION

FOURTH QUARTER 2008:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	185	193	194	170	68	810

TOTAL ASSETS (\$ Billions)	\$425.59	\$280.51	\$123.05	\$162.16	\$208.10	\$1,199.26
Cash and Noninterest-Earning Deposits	8.59	3.42	4.16	2.06	2.02	20.25
Investment Securities	32.90	21.80	5.78	35.46	23.47	119.40
Mortgage Backed Securities	82.02	31.76	14.49	16.33	21.83	166.42
1 - 4 Family Mortgages	174.99	155.44	56.41	51.32	83.78	521.84
First Liens	153.44	113.67	44.70	33.92	77.45	423.09
Home Equity Lines of Credit	14.92	24.48	8.11	11.23	5.79	64.51
Other Junior Liens	6.64	17.29	3.61	6.17	0.54	34.25
Multi family Mortgages	16.57	1.81	3.82	2.38	9.02	33.61
Nonresidential Mortgages	30.28	14.94	10.21	10.70	4.97	71.07
Construction Loans	7.16	5.32	3.28	8.13	2.47	26.35
Land Loans	1.77	5.31	3.13	3.03	2.46	15.71
Commercial Loans	24.18	7.28	4.48	8.65	18.22	62.81
Consumer Loans	13.75	8.74	10.45	16.71	31.32	80.98
Repossessed Assets, Net	0.31	1.59	0.97	0.49	0.55	3.91
Real Estate Held for Investment, Net	0.01	0.03	0.03	0.04	0.00	0.13
Office Premises & Equipment	2.53	2.24	1.33	1.51	0.78	8.38
Other Assets	34.16	24.99	5.94	6.89	11.56	83.53
Less: Contra Assets & Valuation Allowances	3.62	4.18	1.44	1.53	4.36	15.14

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$425.59	\$280.51	\$123.05	\$162.16	\$208.10	\$1,199.26
TOTAL DEPOSITS AND ESCROWS	283.30	160.34	86.90	103.20	98.41	732.03
Deposits	281.92	159.63	85.47	101.86	98.07	726.83
Escrows	1.38	0.71	1.42	1.35	0.34	5.19
BORROWINGS	97.86	92.19	23.53	43.62	79.96	337.14
Advances From FHLB	54.16	63.04	17.87	39.51	35.22	209.78
Repurchase Agreements & FedFunds Purchased	30.02	27.06	4.41	1.30	2.11	64.89
Other Borrowings	13.68	2.09	1.26	2.82	42.63	62.48
Other Liabilities	6.23	4.56	1.56	1.90	6.80	21.05
Equity Capital	38.21	23.42	11.06	13.44	22.93	109.04
Capital Stock and Paid-In Capital	40.86	21.13	5.95	8.07	17.42	93.42
Unrealized Gains (Losses) AFS Securities	(7.23)	(1.36)	(0.20)	(0.42)	(0.63)	(9.83)
Retained Earnings	5.46	4.04	5.43	6.33	6.20	27.43

STATEMENT OF CONDITION
BY REGION

FOURTH QUARTER 2008:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	185	193	194	170	68	810

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	2.02	1.22	3.38	1.27	0.97	1.69
Investment Securities	7.73	7.77	4.70	21.87	11.28	9.96
Mortgage Backed Securities	19.27	11.32	11.78	10.07	10.49	13.88
1 - 4 Family Mortgages	41.12	55.41	45.84	31.65	40.26	43.51
First Liens	36.05	40.52	36.32	20.92	37.22	35.28
Home Equity Lines of Credit	3.51	8.73	6.59	6.92	2.78	5.38
Other Junior Liens	1.56	6.17	2.93	3.81	0.26	2.86
Multifamily Mortgages	3.89	0.65	3.11	1.47	4.34	2.80
Nonresidential Mortgages	7.11	5.32	8.29	6.60	2.39	5.93
Construction Loans	1.68	1.90	2.67	5.02	1.18	2.20
Land Loans	0.42	1.89	2.55	1.87	1.18	1.31
Commercial Loans	5.68	2.60	3.64	5.33	8.76	5.24
Consumer Loans	3.23	3.12	8.49	10.30	15.05	6.75
Repossessed Assets, Net	0.07	0.57	0.79	0.30	0.26	0.33
Real Estate Held for Investment, Net	0.00	0.01	0.02	0.03	0.00	0.01
Office Premises & Equipment	0.59	0.80	1.08	0.93	0.38	0.70
Other Assets	8.03	8.91	4.83	4.25	5.55	6.97
Less: Contra Assets & Valuation Allowances	0.85	1.49	1.17	0.95	2.10	1.26

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	66.57	57.16	70.62	63.64	47.29	61.04
Deposits	66.24	56.91	69.46	62.81	47.13	60.61
Escrows	0.32	0.25	1.16	0.83	0.16	0.43
BORROWINGS	22.99	32.86	19.13	26.90	38.42	28.11
Advances From FHLB	12.73	22.47	14.52	24.36	16.92	17.49
Repurchase Agreements & FedFunds Purchased	7.05	9.65	3.58	0.80	1.01	5.41
Other Borrowings	3.21	0.75	1.02	1.74	20.48	5.21
Other Liabilities	1.46	1.63	1.26	1.17	3.27	1.76
Equity Capital	8.98	8.35	8.99	8.29	11.02	9.09
Capital Stock and Paid-In Capital	9.60	7.53	4.84	4.97	8.37	7.79
Unrealized Gains (Losses) AFS Securities	(1.70)	(0.49)	(0.16)	(0.26)	(0.30)	(0.82)
Retained Earnings	1.28	1.44	4.41	3.90	2.98	2.29

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

FOURTH QUARTER 2008:	NORTHEAST	SOUTHEAST	CENTRAL	MI DWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	185	193	194	170	68	810
TOTAL ASSETS (Percent Change)						
Cash and Noninterest-Earning Deposits	51.90	30.65	220.99	21.71	53.56	61.04
Investment Securities	(12.96)	5.00	(26.44)	88.17	136.43	25.44
Mortgage Backed Securities	(12.19)	(10.70)	(2.66)	1.50	16.70	(6.84)
1 - 4 Family Mortgages	10.16	(6.81)	(3.78)	1.49	8.63	1.95
First Liens	9.38	(3.02)	(6.70)	0.21	6.24	2.68
Home Equity Lines of Credit	37.21	(10.95)	17.00	6.82	53.89	8.33
Other Junior Liens	(13.81)	(21.80)	(4.90)	(0.50)	15.90	(14.96)
Multi family Mortgages	14.24	12.53	3.62	21.96	19.54	14.69
Nonresidential Mortgages	15.10	26.88	14.19	22.43	16.70	18.46
Construction Loans	10.13	(12.58)	(10.10)	5.64	(4.36)	(0.57)
Land Loans	13.26	(5.60)	(20.45)	(2.70)	2.69	(5.61)
Commercial Loans	2.54	46.82	18.00	16.21	38.36	18.63
Consumer Loans	(8.61)	(23.24)	16.00	3.09	23.32	5.09
Repossessed Assets, Net	43.57	124.88	152.86	152.45	294.07	138.26
Real Estate Held for Investment, Net	5.95	(31.55)	23.14	13.44	(56.20)	(5.67)
Office Premises & Equipment	6.62	3.23	3.19	13.81	(5.58)	5.06
Other Assets	33.29	108.30	22.43	32.28	71.35	53.47
Less: Contra Assets & Valuation Allowances	112.10	60.53	79.96	57.56	88.61	80.26
TOTAL LIABILITIES AND CAPITAL (Percent Chg)						
TOTAL DEPOSITS AND ESCROWS	9.81	(5.17)	1.75	21.33	51.21	10.50
Deposits	9.85	(5.22)	1.58	21.13	51.58	10.48
Escrows	3.30	8.22	12.60	38.53	(11.42)	12.85
BORROWINGS	(5.21)	9.18	3.02	9.92	5.41	3.40
Advances From FHLB	(10.86)	(12.59)	(0.06)	2.96	0.75	(6.38)
Repurchase Agreements & FedFunds Purchased	5.60	153.61	25.28	278.08	(56.73)	35.65
Other Borrowings	(2.63)	26.78	(13.04)	190.53	18.35	15.40
Other Liabilities	(0.77)	34.16	12.17	24.00	(20.70)	(0.89)
Equity Capital	(9.57)	3.85	(6.25)	13.38	25.17	2.14
Capital Stock and Paid-In Capital	23.45	38.09	13.47	(58.36)	69.00	12.12
Unrealized Gains (Losses) AFS Securities	541.08	148.79	1,078.47	8,549.03	4,825.19	475.48
Retained Earnings	(49.84)	(49.25)	(19.06)	(185.45)	(19.40)	6.32

CAPITAL MEASURES
BY REGION

FOURTH QUARTER 2008:	NORTHEAST	SOUTHEAST	CENTRAL	MI DWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	185	193	194	170	68	810

CAPITAL COMPLIANCE	NORTHEAST	SOUTHEAST	CENTRAL	MI DWEST	WEST	INDUSTRY
Meet FDICIA Capital Standards	184	188	193	169	68	802
Percent of Thrifts	99.46	97.41	99.48	99.41	100.00	99.01
Consolidated Assets (\$ Billions)	\$419.08	\$265.26	\$123.03	\$161.98	\$208.10	\$1,177.30
Fail FDICIA Capital Standards	1	5	1	1	0	8
Percent of Thrifts	0.54	2.59	0.52	0.59	0.00	0.99
Consolidated Assets (\$ Billions)	\$6.51	\$15.25	\$0.01	\$0.18	\$0.00	\$21.96
Critically Undercapitalized	0	3	0	1	0	4
Percent of Thrifts	0.00	1.55	0.00	0.59	0.00	0.49
Consolidated Assets (\$ Billions)	\$0.00	\$14.88	\$0.00	\$0.18	\$0.00	\$15.07

CAPITAL RATIOS (Percent)	NORTHEAST	SOUTHEAST	CENTRAL	MI DWEST	WEST	INDUSTRY
Tangible Equity (\$ Billions)	\$36.52	\$19.61	\$10.48	\$13.81	\$19.99	\$100.41
Tangible Equity Ratio	8.55	7.09	8.56	8.53	9.74	8.42
Median Ratio	9.89	10.14	10.36	9.36	9.75	9.93
Tier 1 Capital (\$ Billions)	\$36.52	\$19.61	\$10.48	\$13.81	\$20.00	\$100.41
Tier 1 Leverage Ratio	8.55	7.09	8.56	8.53	9.75	8.42
Median Ratio	9.89	10.14	10.34	9.36	9.75	9.92
Tier 1 Risk-based Capital Ratio	14.12	10.34	12.71	13.13	14.14	12.91
Median Ratio	17.96	15.02	16.91	14.29	14.88	16.08
Risk-based Capital (\$ Billions)	\$40.11	\$22.11	\$11.31	\$14.93	\$21.33	\$109.77
Total Risk-based Capital Ratio	15.64	11.68	13.77	14.41	15.26	14.23
Median Ratio	18.71	15.85	17.76	15.44	15.77	16.90

ASSET QUALITY INDICATORS
BY REGION

FOURTH QUARTER 2008:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	185	193	194	170	68	810
LOANS 30-89 DAYS DELINQUENT (\$ Millions)						
Total Including Repurchased GNMA Loans	\$4,423.92	\$6,740.83	\$2,134.41	\$2,508.52	\$5,120.57	\$20,926.35
Repurchased GNMA Loans	2.03	109.56	3.86	798.46	0.90	914.80
Total Excluding Repurchased GNMA Loans	4,421.89	6,631.27	2,130.55	1,710.06	5,119.67	20,011.55
Mortgage Loans						
Construction & Land Loans	188.07	353.31	397.51	243.08	284.72	1,466.69
Nonresidential Mortgages	396.63	169.62	239.48	88.21	54.55	948.50
Multi Family Mortgages	231.52	35.10	64.66	30.27	28.57	390.11
1-4 Family Mortgages	2,889.20	6,002.73	1,117.48	1,908.79	3,553.66	15,469.97
First Liens	2,696.50	4,619.60	905.40	1,738.61	3,463.45	13,421.68
Home Equity Lines of Credit	66.11	814.47	140.98	105.34	83.82	1,210.71
Other Junior Liens	126.59	568.66	71.11	64.84	6.39	837.58
Nonmortgage Loans and Leases						
Commercial Loans	315.53	60.36	77.00	57.25	441.90	952.04
Consumer Loans	402.96	119.71	238.28	180.92	757.18	1,699.05
NONCURRENT LOANS (\$ Millions)						
Total Including Repurchased GNMA Loans	\$4,034.63	\$9,542.51	\$3,038.75	\$3,971.06	\$5,756.54	\$26,342.82
Repurchased GNMA Loans	3.47	439.58	4.27	1,262.08	4.29	1,713.69
Total Excluding Repurchased GNMA Loans	4,031.16	9,102.93	3,034.48	2,708.98	5,752.25	24,629.12
Mortgage Loans						
Construction & Land Loans	362.11	967.19	866.07	774.58	424.50	3,394.45
Nonresidential Mortgages	352.76	219.07	222.12	154.68	19.30	967.92
Multi Family Mortgages	135.95	69.03	90.24	70.62	30.64	396.48
1-4 Family Mortgages	2,678.32	8,171.67	1,683.47	2,704.69	4,053.00	19,290.49
First Liens	2,510.59	7,588.83	1,479.53	2,591.87	3,960.08	18,130.24
Home Equity Lines of Credit	68.24	292.30	130.90	31.36	83.43	606.24
Other Junior Liens	99.48	290.54	73.04	81.46	9.49	554.00
Nonmortgage Loans and Leases						
Commercial Loans	308.18	68.65	71.62	156.89	552.07	1,157.42
Consumer Loans	197.31	46.91	105.23	109.59	677.02	1,136.06
NET CHARGE-OFFS (\$ Millions)						
Mortgage Loans	\$2,850.24	\$817.46	\$304.35	\$404.29	\$1,054.12	\$5,430.45
Construction & Land Loans	41.34	115.30	266.35	76.07	49.42	548.47
Nonresidential Mortgages	56.92	18.20	33.55	8.67	0.79	118.13
Multi Family Mortgages	24.51	4.65	8.34	3.72	4.23	45.45
1-4 Family Mortgages	110.22	782.09	132.34	56.70	177.89	1,259.25
First Liens	53.50	524.51	63.54	23.00	172.80	837.35
Home Equity Lines of Credit	10.41	163.95	44.58	22.66	3.26	244.86
Other Junior Liens	46.32	93.62	24.22	11.04	1.83	177.04
Nonmortgage Loans and Leases						
Commercial Loans	109.59	24.81	12.57	28.78	397.72	573.48
Consumer Loans	145.51	52.86	59.61	87.75	518.02	863.74
Reposessed Assets	2.36	132.20	28.74	5.26	18.16	186.71
Other	2,359.80	(312.64)	(237.15)	137.34	(112.10)	1,835.24
REPOSSESSED ASSETS, NET (\$ Millions)						
Construction & Land Loans	\$312.62	\$1,587.86	\$966.80	\$492.51	\$549.95	\$3,909.54
Nonresidential Mortgages	16.66	343.69	382.63	200.14	70.71	1,013.82
Multi Family Mortgages	25.27	37.59	65.81	34.02	5.40	168.09
1-4 Family Mortgages	12.21	14.97	49.56	10.19	1.76	88.68
Other	230.09	1,165.93	401.66	241.94	403.51	2,442.93
	28.40	25.68	67.14	6.22	68.58	196.02

ASSET QUALITY INDICATORS
BY REGION

FOURTH QUARTER 2008:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	185	193	194	170	68	810
LOANS 30-89 DAYS DELINQUENT (% Total Assets)						
Total Including Repurchased GNMA Loans	1.04	2.40	1.73	1.55	2.46	1.74
Repurchased GNMA Loans	0.00	0.04	0.00	0.49	0.00	0.08
Total Excluding Repurchased GNMA Loans	1.04	2.36	1.73	1.05	2.46	1.67
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	2.11	3.32	6.20	2.18	5.78	3.49
Nonresidential Mortgages	1.31	1.14	2.35	0.82	1.10	1.33
Multi Family Mortgages	1.40	1.94	1.69	1.27	0.32	1.16
1-4 Family Mortgages	1.65	3.86	1.98	3.72	4.24	2.96
First Liens	1.76	4.06	2.03	5.13	4.47	3.17
Home Equity Lines of Credit	0.44	3.33	1.74	0.94	1.45	1.88
Other Junior Liens	1.91	3.29	1.97	1.05	1.19	2.45
Nonmortgage Loans and Leases						
Commercial Loans	1.31	0.83	1.72	0.66	2.42	1.52
Consumer Loans	2.93	1.37	2.28	1.08	2.42	2.10
NONCURRENT LOANS (% Total Assets)						
Total Including Repurchased GNMA Loans	0.95	3.40	2.47	2.45	2.77	2.20
Repurchased GNMA Loans	0.00	0.16	0.00	0.78	0.00	0.14
Total Excluding Repurchased GNMA Loans	0.95	3.25	2.47	1.67	2.76	2.05
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	4.06	9.10	13.50	6.94	8.62	8.07
Nonresidential Mortgages	1.17	1.47	2.18	1.45	0.39	1.36
Multi Family Mortgages	0.82	3.81	2.36	2.96	0.34	1.18
1-4 Family Mortgages	1.53	5.26	2.98	5.27	4.84	3.70
First Liens	1.64	6.68	3.31	7.64	5.11	4.29
Home Equity Lines of Credit	0.46	1.19	1.62	0.28	1.44	0.94
Other Junior Liens	1.50	1.68	2.02	1.32	1.77	1.62
Nonmortgage Loans and Leases						
Commercial Loans	1.27	0.94	1.60	1.81	3.03	1.84
Consumer Loans	1.43	0.54	1.01	0.66	2.16	1.40
NET CHARGE-OFFS (% Total Assets)						
Percent of Outstanding Loans by Loan Type:	0.67	0.29	0.25	0.25	0.51	0.45
Mortgage Loans						
Construction & Land Loans	0.46	1.08	4.15	0.68	1.00	1.30
Nonresidential Mortgages	0.19	0.12	0.33	0.08	0.02	0.17
Multi Family Mortgages	0.15	0.26	0.22	0.16	0.05	0.14
1-4 Family Mortgages	0.06	0.50	0.23	0.11	0.21	0.24
First Liens	0.03	0.46	0.14	0.07	0.22	0.20
Home Equity Lines of Credit	0.07	0.67	0.55	0.20	0.06	0.38
Other Junior Liens	0.70	0.54	0.67	0.18	0.34	0.52
Nonmortgage Loans and Leases						
Commercial Loans	0.45	0.34	0.28	0.33	2.18	0.91
Consumer Loans	1.06	0.60	0.57	0.53	1.65	1.07
Repossessed Assets	0.75	8.33	2.97	1.07	3.30	4.78
Other	0.01	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)						
Percent of Outstanding Loans by Loan Type:	0.07	0.57	0.79	0.30	0.26	0.33
Construction & Land Loans						
Construction & Land Loans	0.19	3.23	5.97	1.79	1.44	2.41
Nonresidential Mortgages	0.08	0.25	0.64	0.32	0.11	0.24
Multi Family Mortgages	0.07	0.83	1.30	0.43	0.02	0.26
1-4 Family Mortgages	0.13	0.75	0.71	0.47	0.48	0.47
Other	0.08	0.10	1.13	0.09	0.59	0.23

ASSET QUALITY INDICATORS
BY REGION

FOURTH QUARTER 2008:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	185	193	194	170	68	810
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)						
Real Estate Loans	\$230.76	\$182.82	\$76.85	\$75.56	\$102.70	\$668.59
Percent of Total Assets	54.22	65.17	62.46	46.60	49.35	55.75
Noncurrent Real Estate Loans						
Including Repurchased GNMA Loans	3.53	9.43	2.86	3.70	4.53	24.05
Percent of Total Assets	0.83	3.36	2.33	2.28	2.18	2.01
Excluding Repurchased GNMA Loans	3.53	8.99	2.86	2.44	4.52	22.34
Percent of Total Assets	0.83	3.20	2.32	1.51	2.17	1.86
Real Estate Owned	0.29	1.57	0.96	0.49	0.48	3.78
Percent of Total Assets	0.07	0.56	0.78	0.30	0.23	0.32
Troubled Real Estate Loans						
Including Repurchased GNMA Loans	3.82	10.99	3.82	4.19	5.01	27.83
Percent of Total Assets	0.90	3.92	3.10	2.59	2.41	2.32
Excluding Repurchased GNMA Loans	3.81	10.55	3.82	2.93	5.01	26.12
Percent of Total Assets	0.90	3.76	3.10	1.81	2.41	2.18
Valuation Allowances	3.91	4.98	2.14	1.64	4.68	17.35
Loss Coverage Ratio	15.39	14.10	13.77	14.96	18.30	15.38
Reserve Ratio	1.09	2.12	1.59	1.52	2.91	1.79
ASSET QUALITY SUMMARY (% Total Assets)						
Net Chargeoffs (Annualized)	2.68	1.17	0.99	1.00	2.03	1.81
Net Provisions for Losses (Annualized)	3.22	2.79	2.18	1.47	3.99	2.91
Valuation Allowances	0.92	1.78	1.74	1.01	2.25	1.45
Noncurrent Loans						
Including Repurchased GNMA Loans	0.95	3.40	2.47	2.45	2.77	2.20
Excluding Repurchased GNMA Loans	0.95	3.25	2.47	1.67	2.76	2.05
Repossessed Assets, Net (% Total Assets)	0.07	0.57	0.79	0.30	0.26	0.33
Troubled Assets						
Including Repurchased GNMA Loans	1.02	3.97	3.26	2.75	3.03	2.52
Excluding Repurchased GNMA Loans	1.02	3.81	3.25	1.97	3.03	2.38

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	4th Qtr 2008 Net Income (\$ Millions)	4th Qtr 2007 Net Income (\$ Millions)
NORTHEAST REGION						
CONNECTICUT	11	24.14	19.27	3.50	49.76	47.44
DELAWARE	6	114.90	88.53	5.03	(1,942.31)	107.44
MAINE	9	2.46	1.62	0.42	2.08	(12.70)
MASSACHUSETTS	21	10.49	6.66	1.49	17.63	11.11
NEW HAMPSHIRE	7	4.69	3.19	0.97	9.67	3.09
NEW JERSEY	33	78.48	36.62	7.10	112.72	91.77
NEW YORK	47	97.29	68.43	10.46	46.54	(371.87)
PENNSYLVANIA	39	95.11	60.16	10.13	141.21	(1,563.82)
RHODE ISLAND	4	1.45	0.78	0.19	(27.83)	1.22
VERMONT	3	4.23	2.88	0.65	10.47	0.29
WEST VIRGINIA	5	0.82	0.67	0.12	1.41	0.82
TOTAL	185	\$434.07	\$288.81	\$40.06	(\$1,578.66)	(\$1,685.22)
SOUTHEAST REGION						
ALABAMA	10	6.19	4.42	0.68	(12.55)	5.51
DISTRICT OF COLUMBIA	1	0.18	0.16	0.01	(0.12)	(1.76)
FLORIDA	37	51.36	37.72	3.13	(405.87)	(30.90)
GEORGIA	19	6.55	4.07	0.78	15.56	1.70
KENTUCKY	19	2.80	1.98	0.31	4.26	3.72
MARYLAND	41	12.04	8.74	1.35	(22.53)	12.92
NORTH CAROLINA	15	4.87	3.43	0.69	5.01	8.47
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	21	7.57	5.38	0.71	(4.63)	4.77
TENNESSEE	16	5.15	3.94	0.69	4.26	7.48
VIRGIN ISLANDS	N/A	N/A	N/A	N/A	N/A	N/A
VIRGINIA	14	183.81	90.51	15.07	(117.89)	(1,708.13)
TOTAL	193	\$280.51	\$160.34	\$23.42	(\$534.50)	(\$1,696.24)

Fourth quarter 2007 net income data are based on thrifts held constant as of December 31, 2008. Financial data as of December 31, 2008 unless otherwise noted. Office of Thrift Supervision / February 2009

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	4th Qtr 2008 Net Income (\$ Millions)	4th Qtr 2007 Net Income (\$ Millions)
CENTRAL REGION						
ILLINOIS	46	27.67	18.31	2.55	(99.14)	(30.29)
INDIANA	40	9.55	7.06	1.00	(4.45)	9.34
MICHIGAN	13	17.79	10.51	1.11	(200.06)	(32.05)
OHIO	73	50.28	38.65	4.69	(23.13)	92.97
WISCONSIN	22	17.76	12.37	1.71	(68.10)	24.27
TOTAL	194	\$123.05	\$86.90	\$11.06	(\$394.87)	\$64.23
MI DWEST REGION						
ARKANSAS	6	2.79	2.10	0.38	(0.15)	3.40
IOWA	18	7.29	6.05	0.59	11.77	10.35
KANSAS	17	12.23	6.67	1.25	18.10	13.08
LOUISIANA	22	4.64	3.30	0.64	5.08	6.33
MINNESOTA	23	5.82	4.31	0.59	(4.53)	6.12
MISSISSIPPI	4	0.50	0.36	0.04	0.43	0.34
MISSOURI	31	12.77	9.93	1.31	(16.29)	1.93
NEBRASKA	11	8.06	6.14	0.93	(20.90)	(16.38)
NEW MEXICO	5	2.18	1.31	0.17	(4.52)	5.63
NORTH DAKOTA	2	1.38	1.16	0.15	3.02	2.07
OKLAHOMA	5	15.22	8.02	0.64	64.69	61.31
SOUTH DAKOTA	4	1.69	1.23	0.16	3.08	2.73
TEXAS	22	87.58	52.61	6.59	(152.73)	7.96
TOTAL	170	\$162.16	\$103.20	\$13.44	(\$92.97)	\$104.87

Fourth quarter 2007 net income data are based on thrifts held constant as of December 31, 2008.
 Financial data as of December 31, 2008 unless otherwise noted.
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OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	4th Qtr 2008 Net Income (\$ Millions)	4th Qtr 2007 Net Income (\$ Millions)
WEST REGION						
ALASKA	1	0.19	0.16	0.02	(0.62)	0.22
ARI ZONA	2	0.54	0.25	0.13	19.29	23.53
CALI FORNI A	22	26.99	18.10	2.06	(221.68)	54.37
COLORADO	11	3.46	2.72	0.28	3.43	4.51
GUAM	1	0.09	0.08	0.01	0.17	0.24
HAWAI I	2	6.66	5.17	0.60	7.14	18.40
I DAHO	3	1.63	1.14	0.23	(3.11)	2.89
MONTANA	3	0.37	0.25	0.04	0.73	0.41
NEVADA	4	97.69	35.12	7.88	(110.71)	(3,366.13)
OREGON	3	0.67	0.56	0.09	0.70	0.76
UTAH	6	52.88	24.18	9.41	(92.01)	192.84
WASHI NGTON	7	16.43	10.28	2.13	28.82	40.38
WYOMI NG	3	0.52	0.40	0.06	0.59	0.91
TOTAL	68	\$208.10	\$98.41	\$22.93	(\$367.26)	(\$3,026.67)
UNI TED STATES						
TOTAL	810	\$1,207.89	\$737.66	\$110.92	(\$2,968.27)	(\$6,239.02)

Fourth quarter 2007 net income data are based on thrifts held constant as of December 31, 2008.
 Financial data as of December 31, 2008 unless otherwise noted.
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STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	DEC 2008	DEC 2007	DEC 2006	DEC 2005	DEC 2004
NUMBER OF INSTITUTIONS:	810	827	845	863	886
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	(1.02)	(2.31)	0.89	1.19	1.17
Median Ratio	0.30	0.39	0.52	0.67	0.71
Return on Average Equity (Annualized)	(11.04)	(23.48)	8.89	12.86	12.96
Median Ratio	2.36	2.94	4.10	5.69	6.21
Net Interest Margin (Annualized)	2.68	2.61	2.71	2.76	2.90
Median Ratio	2.95	2.82	2.89	3.10	3.17
Number of Profitable Thrifts	543	602	705	761	803
Percent Profitable	67.04	72.79	83.43	88.18	90.63
Profits (\$ Millions)	\$1,380.36	\$1,256.77	\$3,359.11	\$4,401.94	\$3,836.18
Number of Unprofitable Thrifts	267	225	140	102	83
Percent Unprofitable	32.96	27.21	16.57	11.82	9.37
Losses (\$ Millions)	(\$4,368.22)	(\$10,010.03)	(\$218.62)	(\$81.25)	(\$76.10)
EARNINGS (\$ Millions)					
Interest Income	\$14,733.68	\$23,494.67	\$22,099.66	\$20,135.78	\$15,330.14
Interest Expense	6,859.36	13,582.28	12,598.72	10,148.45	6,048.34
NET INTEREST INCOME	7,874.32	9,912.39	9,500.93	9,987.32	9,281.80
Loss Provisions-Interest Bearing Assets	8,722.49	5,461.31	1,577.03	946.48	830.80
Noninterest Income	3,991.66	2,430.85	5,931.19	6,927.05	5,479.84
Mortgage Loan Servicing Fees	(39.00)	(54.40)	146.97	356.39	405.13
Other Fees and Charges	3,008.15	4,400.53	4,268.81	4,641.50	3,367.19
Other Noninterest Income	1,022.51	(1,915.28)	1,515.41	1,929.15	1,707.51
Noninterest Expense	7,355.24	17,423.64	9,098.23	9,217.89	8,151.04
G&A Expense	6,733.72	9,960.35	8,859.38	9,055.23	8,032.83
Goodwill Amortization	264.18	7,360.52	216.86	135.93	97.18
Loss Provisions-Noninterest Bearing Assets	357.33	102.77	22.00	26.73	21.03
Income Before Taxes & Extraordinary Items	(4,211.74)	(10,541.71)	4,756.87	6,750.01	5,779.80
Income Taxes	(1,213.32)	(1,788.69)	1,577.49	2,434.04	2,019.03
Extraordinary Items	10.56	(0.24)	(38.88)	4.74	(0.69)
NET INCOME	(2,987.86)	(8,753.26)	3,140.49	4,320.70	3,760.09
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	5.01	6.20	6.30	5.55	4.78
Interest Expense	2.33	3.58	3.59	2.80	1.89
NET INTEREST INCOME	2.68	2.61	2.71	2.76	2.90
Loss Provisions-Interest Bearing Assets	2.96	1.44	0.45	0.26	0.26
Noninterest Income	1.36	0.64	1.69	1.91	1.71
Mortgage Loan Servicing Fees	(0.01)	(0.01)	0.04	0.10	0.13
Other Fees and Charges	1.02	1.16	1.22	1.28	1.05
Other Noninterest Income	0.35	(0.51)	0.43	0.53	0.53
Noninterest Expense	2.50	4.59	2.59	2.54	2.54
G&A Expense	2.29	2.63	2.52	2.50	2.51
Goodwill Amortization	0.09	1.94	0.06	0.04	0.03
Loss Provisions-Noninterest Bearing Assets	0.12	0.03	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	(1.43)	(2.78)	1.36	1.86	1.80
Income Taxes	(0.41)	(0.47)	0.45	0.67	0.63
Extraordinary Items	0.00	0.00	(0.01)	0.00	0.00
NET INCOME	(1.02)	(2.31)	0.89	1.19	1.17

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	DEC 2008	DEC 2007	DEC 2006	DEC 2005	DEC 2004
NUMBER OF INSTITUTIONS:	810	827	845	863	886

TOTAL ASSETS (\$ Billions)	\$1,199.26	\$1,508.35	\$1,410.82	\$1,464.12	\$1,306.79
Cash and Noninterest-Earning Deposits	20.25	16.56	16.20	19.35	17.78
Investment Securities	119.40	115.29	78.31	64.34	57.18
Mortgage Backed Securities	166.42	207.58	166.60	171.67	156.44
1 - 4 Family Mortgages	521.84	740.78	727.09	814.71	729.37
First Liens	423.09	577.31	608.79	682.70	626.08
Home Equity Lines of Credit	64.51	116.72	79.97	90.51	79.27
Other Junior Liens	34.25	46.74	38.34	41.49	24.03
Multi family Mortgages	33.61	62.06	66.38	66.41	61.07
Nonresidential Mortgages	71.07	70.48	63.40	54.40	52.47
Construction Loans	26.35	34.08	33.36	29.10	24.85
Land Loans	15.71	19.08	18.04	14.60	11.08
Commercial Loans	62.81	56.97	50.87	43.30	40.66
Consumer Loans	80.98	87.52	82.25	96.67	78.19
Repossessed Assets, Net	3.91	2.99	1.26	0.74	0.73
Real Estate Held for Investment, Net	0.13	0.20	0.19	0.18	0.25
Office Premises & Equipment	8.38	11.32	11.57	11.09	10.63
Other Assets	83.53	95.19	102.23	84.56	72.85
Less: Contra Assets & Valuation Allowances	15.14	11.75	6.94	7.00	6.74

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$1,199.26	\$1,508.35	\$1,410.82	\$1,464.12	\$1,306.79
TOTAL DEPOSITS AND ESCROWS	732.03	891.47	876.02	835.78	757.76
Deposits	726.83	879.31	861.00	812.86	730.45
Escrows	5.19	12.16	15.02	22.92	27.31
BORROWINGS	337.14	442.56	349.92	461.55	406.19
Advances From FHLB	209.78	302.23	214.03	274.01	244.82
Repurchase Agreements & FedFunds Purchased	64.89	55.33	66.82	76.12	69.97
Other Borrowings	62.48	85.00	69.06	111.41	91.41
Other Liabilities	21.05	34.71	33.67	28.45	24.14
Equity Capital	109.04	139.61	151.21	138.34	118.70
Capital Stock and Paid-In Capital	93.42	113.45	95.55	81.55	66.79
Unrealized Gains (Losses) AFS Securities	(9.83)	(1.98)	(0.75)	(0.95)	0.51
Retained Earnings	27.43	28.83	57.11	58.39	52.21

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	DEC 2008	DEC 2007	DEC 2006	DEC 2005	DEC 2004
NUMBER OF INSTITUTIONS:	810	827	845	863	886

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.69	1.10	1.15	1.32	1.36
Investment Securities	9.96	7.64	5.55	4.39	4.38
Mortgage Backed Securities	13.88	13.76	11.81	11.72	11.97
1 - 4 Family Mortgages	43.51	49.11	51.54	55.64	55.81
First Liens	35.28	38.27	43.15	46.63	47.91
Home Equity Lines of Credit	5.38	7.74	5.67	6.18	6.07
Other Junior Liens	2.86	3.10	2.72	2.83	1.84
Multi family Mortgages	2.80	4.11	4.71	4.54	4.67
Nonresidential Mortgages	5.93	4.67	4.49	3.72	4.02
Construction Loans	2.20	2.26	2.36	1.99	1.90
Land Loans	1.31	1.26	1.28	1.00	0.85
Commercial Loans	5.24	3.78	3.61	2.96	3.11
Consumer Loans	6.75	5.80	5.83	6.60	5.98
Reposessed Assets, Net	0.33	0.20	0.09	0.05	0.06
Real Estate Held for Investment, Net	0.01	0.01	0.01	0.01	0.02
Office Premises & Equipment	0.70	0.75	0.82	0.76	0.81
Other Assets	6.97	6.31	7.25	5.78	5.58
Less: Contra Assets & Valuation Allowances	1.26	0.78	0.49	0.48	0.52

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	61.04	59.10	62.09	57.08	57.99
Deposits	60.61	58.30	61.03	55.52	55.90
Escrows	0.43	0.81	1.06	1.57	2.09
BORROWINGS	28.11	29.34	24.80	31.52	31.08
Advances From FHLB	17.49	20.04	15.17	18.72	18.73
Repurchase Agreements & FedFunds Purchased	5.41	3.67	4.74	5.20	5.35
Other Borrowings	5.21	5.64	4.90	7.61	6.99
Other Liabilities	1.76	2.30	2.39	1.94	1.85
Equity Capital	9.09	9.26	10.72	9.45	9.08
Capital Stock and Paid-In Capital	7.79	7.52	6.77	5.57	5.11
Unrealized Gains (Losses) AFS Securities	(0.82)	(0.13)	(0.05)	(0.07)	0.04
Retained Earnings	2.29	1.91	4.05	3.99	4.00

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

FOR THE QUARTER ENDING:	DEC 2008	DEC 2007	DEC 2006	DEC 2005	DEC 2004
NUMBER OF INSTITUTIONS:	810	827	845	863	886

TOTAL ASSETS (Percent Change)	7.41	9.63	9.85	14.67	24.21
Cash and Noninterest-Earning Deposits	61.04	10.31	(3.77)	12.51	(7.21)
Investment Securities	25.44	32.98	26.37	16.02	(53.83)
Mortgage Backed Securities	(6.84)	28.42	0.71	13.07	22.31
1 - 4 Family Mortgages	1.95	3.42	4.36	13.11	38.53
First Liens	2.68	(3.76)	2.63	10.28	N/A
Home Equity Lines of Credit	8.33	47.68	5.79	15.70	68.25
Other Junior Liens	(14.96)	24.93	37.12	80.78	N/A
Multi family Mortgages	14.69	(4.94)	16.31	11.47	17.92
Nonresidential Mortgages	18.46	17.33	26.40	11.47	20.65
Construction Loans	(0.57)	9.94	18.10	23.24	17.83
Land Loans	(5.61)	15.73	25.34	41.43	45.66
Commercial Loans	18.63	22.69	27.77	12.16	23.77
Consumer Loans	5.09	22.06	11.92	26.33	23.77
Repossessed Assets, Net	138.26	140.59	84.75	6.29	(19.36)
Real Estate Held for Investment, Net	(5.67)	8.14	4.34	(17.21)	(7.08)
Office Premises & Equipment	5.06	1.94	10.52	8.62	13.35
Other Assets	53.47	(3.83)	35.73	20.75	15.02
Less: Contra Assets & Valuation Allowances	80.26	84.89	7.47	7.15	25.08

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	7.41	9.63	9.85	14.67	24.21
TOTAL DEPOSITS AND ESCROWS	10.50	5.65	14.23	12.94	18.94
Deposits	10.48	6.08	14.93	13.98	19.36
Escrows	12.85	(18.25)	(15.32)	(14.60)	8.65
BORROWINGS	3.40	25.16	(6.12)	16.18	34.66
Advances From FHLB	(6.38)	36.86	(10.04)	15.33	35.09
Repurchase Agreements & FedFunds Purchased	35.65	(13.23)	(5.14)	10.75	14.78
Other Borrowings	15.40	23.21	7.28	22.50	67.52
Other Liabilities	(0.89)	1.33	30.92	20.65	(44.90)
Equity Capital	2.14	(4.19)	25.14	19.44	23.83
Capital Stock and Paid-In Capital	12.12	24.01	41.43	26.33	26.14
Unrealized Gains (Losses) AFS Securities	475.48	186.39	(15.85)	(291.87)	(0.49)
Retained Earnings	6.32	(48.16)	4.19	13.30	19.89

CAPITAL MEASURES

FOR THE QUARTER ENDING:	DEC 2008	DEC 2007	DEC 2006	DEC 2005	DEC 2004
NUMBER OF INSTITUTIONS:	810	827	845	863	886

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	802	823	844	862	885
Percent of Thrifts	99.01	99.52	99.88	99.88	99.89
Consolidated Assets (\$ Billions)	\$1,177.30	\$1,508.01	\$1,410.75	\$1,464.07	\$1,306.75
Fail FDICIA Capital Standards	8	3	0	0	1
Percent of Thrifts	0.99	0.36	0.00	0.00	0.11
Consolidated Assets (\$ Billions)	\$21.96	\$0.35	\$0.00	\$0.00	\$0.05
Critically Undercapitalized	4	1	0	0	0
Percent of Thrifts	0.49	0.12	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$15.07	\$0.16	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$100.41	\$125.17	\$116.56	\$116.97	\$100.19
Tangible Equity Ratio	8.42	8.41	8.49	8.11	7.79
Median Ratio	9.93	10.44	10.26	10.20	10.02
Tier 1 Capital (\$ Billions)	\$100.41	\$124.48	\$116.97	\$117.54	\$100.29
Tier 1 Leverage Ratio	8.42	8.36	8.52	8.15	7.80
Median Ratio	9.92	10.44	10.26	10.20	10.02
Tier 1 Risk-based Capital Ratio	12.91	12.36	12.52	12.43	12.28
Median Ratio	16.08	17.25	17.12	17.20	16.88
Risk-based Capital (\$ Billions)	\$109.77	\$141.93	\$130.40	\$129.40	\$112.15
Total Risk-based Capital Ratio	14.23	14.39	14.33	13.97	13.85
Median Ratio	16.90	18.07	17.89	17.99	17.76

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 2008	DEC 2007	DEC 2006	DEC 2005	DEC 2004
NUMBER OF INSTITUTIONS:	810	827	845	863	886
LOANS 30-89 DAYS DELINQUENT (\$ Millions)					
Total Including Repurchased GNMA Loans	\$20,926.35	\$20,598.19	\$11,175.93	\$9,776.47	N/A
Repurchased GNMA Loans	914.80	568.43	637.82	1,147.57	N/A
Total Excluding Repurchased GNMA Loans	20,011.55	20,029.76	10,538.12	8,628.90	7,335.67
Mortgage Loans					
Construction & Land Loans	1,466.69	1,302.88	649.67	320.35	258.49
Nonresidential Mortgages	948.50	442.43	291.99	256.92	234.20
Multi Family Mortgages	390.11	163.80	128.65	123.19	62.15
1-4 Family Mortgages	15,469.97	16,677.25	8,383.44	7,378.02	5,126.38
First Liens	13,421.68	13,930.95	7,374.63	6,543.20	4,677.94
Home Equity Lines of Credit	1,210.71	1,767.80	654.95	427.65	229.16
Other Junior Liens	837.58	978.49	353.86	407.17	219.28
Nonmortgage Loans and Leases					
Commercial Loans	952.04	539.81	443.05	421.84	387.01
Consumer Loans	1,699.05	1,472.02	1,279.14	1,276.14	1,267.44
NONCURRENT LOANS (\$ Millions)					
Total Including Repurchased GNMA Loans	\$26,342.82	\$22,034.04	\$8,645.73	\$8,668.55	N/A
Repurchased GNMA Loans	1,713.69	828.00	973.54	2,945.44	N/A
Total Excluding Repurchased GNMA Loans	24,629.12	21,206.04	7,672.19	5,723.11	5,601.30
Mortgage Loans					
Construction & Land Loans	3,394.45	2,457.88	465.95	178.49	255.34
Nonresidential Mortgages	967.92	496.12	341.37	307.86	414.27
Multi Family Mortgages	396.48	269.08	141.67	103.59	78.72
1-4 Family Mortgages	19,290.49	17,380.29	6,492.02	6,994.79	3,792.06
First Liens	18,130.24	14,971.53	5,883.02	6,648.85	3,561.93
Home Equity Lines of Credit	606.24	1,459.13	355.43	175.79	112.31
Other Junior Liens	554.00	949.64	253.57	170.15	117.82
Nonmortgage Loans and Leases					
Commercial Loans	1,157.42	543.96	459.88	475.49	452.81
Consumer Loans	1,136.06	886.71	744.85	608.34	608.09
NET CHARGE-OFFS (\$ Millions)					
Mortgage Loans	\$5,430.45	\$2,273.13	\$1,368.99	\$1,034.46	\$827.66
Construction & Land Loans	548.47	158.51	22.82	(0.04)	8.69
Nonresidential Mortgages	118.13	26.68	(3.63)	13.58	6.93
Multi Family Mortgages	45.45	8.55	1.46	3.32	2.30
1-4 Family Mortgages	1,259.25	1,138.89	527.24	79.18	76.30
First Liens	837.35	516.73	94.54	58.16	60.43
Home Equity Lines of Credit	244.86	405.90	16.38	6.19	6.74
Other Junior Liens	177.04	216.25	416.32	14.82	9.13
Nonmortgage Loans and Leases					
Commercial Loans	573.48	213.98	149.09	169.63	184.19
Consumer Loans	863.74	561.25	602.77	755.22	478.01
Reposessed Assets	186.71	102.51	35.06	20.00	24.74
Other	1,835.24	62.76	34.20	(6.42)	46.50
REPOSSESSED ASSETS, NET (\$ Millions)					
Construction & Land Loans	\$3,909.54	\$2,989.85	\$1,263.42	\$738.47	\$729.43
Nonresidential Mortgages	1,013.82	249.59	111.33	68.08	64.32
Multi Family Mortgages	168.09	102.34	65.78	81.55	82.51
1-4 Family Mortgages	88.68	42.02	16.14	7.96	18.22
Other	2,442.93	2,467.90	922.39	543.68	529.29
	196.02	128.01	147.78	37.20	35.10

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 2008	DEC 2007	DEC 2006	DEC 2005	DEC 2004
NUMBER OF INSTITUTIONS:	810	827	845	863	886
LOANS 30-89 DAYS DELINQUENT (% Total Assets)					
Total Including Repurchased GNMA Loans	1.74	1.37	0.79	0.67	N/A
Repurchased GNMA Loans	0.08	0.04	0.05	0.08	N/A
Total Excluding Repurchased GNMA Loans	1.67	1.33	0.75	0.59	0.56
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	3.49	2.45	1.26	0.73	0.72
Nonresidential Mortgages	1.33	0.63	0.46	0.47	0.45
Multi Family Mortgages	1.16	0.26	0.19	0.19	0.10
1-4 Family Mortgages	2.96	2.25	1.15	0.91	0.70
First Liens	3.17	2.41	1.21	0.96	0.75
Home Equity Lines of Credit	1.88	1.51	0.82	0.47	0.29
Other Junior Liens	2.45	2.09	0.92	0.98	0.91
Nonmortgage Loans and Leases					
Commercial Loans	1.52	0.95	0.87	0.97	0.95
Consumer Loans	2.10	1.68	1.56	1.32	1.62
NONCURRENT LOANS (% Total Assets)					
Total Including Repurchased GNMA Loans	2.20	1.46	0.61	0.59	N/A
Repurchased GNMA Loans	0.14	0.05	0.07	0.20	N/A
Total Excluding Repurchased GNMA Loans	2.05	1.41	0.54	0.39	0.43
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	8.07	4.62	0.91	0.41	0.71
Nonresidential Mortgages	1.36	0.70	0.54	0.57	0.79
Multi Family Mortgages	1.18	0.43	0.21	0.16	0.13
1-4 Family Mortgages	3.70	2.35	0.89	0.86	0.52
First Liens	4.29	2.59	0.97	0.97	0.57
Home Equity Lines of Credit	0.94	1.25	0.44	0.19	0.14
Other Junior Liens	1.62	2.03	0.66	0.41	0.49
Nonmortgage Loans and Leases					
Commercial Loans	1.84	0.95	0.90	1.10	1.11
Consumer Loans	1.40	1.01	0.91	0.63	0.78
NET CHARGE-OFFS (% Total Assets)					
Percent of Outstanding Loans by Loan Type:	0.45	0.15	0.10	0.07	0.06
Mortgage Loans					
Construction & Land Loans	1.30	0.30	0.04	0.00	0.02
Nonresidential Mortgages	0.17	0.04	(0.01)	0.02	0.01
Multi Family Mortgages	0.14	0.01	0.00	0.00	0.00
1-4 Family Mortgages	0.24	0.15	0.07	0.01	0.01
First Liens	0.20	0.09	0.02	0.01	0.01
Home Equity Lines of Credit	0.38	0.35	0.02	0.01	0.01
Other Junior Liens	0.52	0.46	1.09	0.04	0.04
Nonmortgage Loans and Leases					
Commercial Loans	0.91	0.38	0.29	0.39	0.45
Consumer Loans	1.07	0.64	0.73	0.78	0.61
Reposessed Assets	4.78	3.43	2.77	2.71	3.39
Other	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)					
Percent of Outstanding Loans by Loan Type:	0.33	0.20	0.09	0.05	0.06
Construction & Land Loans					
Construction & Land Loans	2.41	0.47	0.22	0.16	0.18
Nonresidential Mortgages	0.24	0.15	0.10	0.15	0.16
Multi Family Mortgages	0.26	0.07	0.02	0.01	0.03
1-4 Family Mortgages	0.47	0.33	0.13	0.07	0.07
Other	0.23	0.13	0.14	0.04	0.05

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 2008	DEC 2007	DEC 2006	DEC 2005	DEC 2004
NUMBER OF INSTITUTIONS:	810	827	845	863	886
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$668.59	\$926.48	\$908.28	\$979.21	\$878.83
Percent of Total Assets	55.75	61.42	64.38	66.88	67.25
Noncurrent Real Estate Loans					
Including Repurchased GNMA Loans	24.05	20.60	7.44	7.58	N/A
Percent of Total Assets	2.01	1.37	0.53	0.52	N/A
Excluding Repurchased GNMA Loans	22.34	19.78	6.47	4.64	4.54
Percent of Total Assets	1.86	1.31	0.46	0.32	0.35
Real Estate Owned	3.78	2.91	1.22	0.70	0.69
Percent of Total Assets	0.32	0.19	0.09	0.05	0.05
Troubled Real Estate Loans					
Including Repurchased GNMA Loans	27.83	23.51	8.66	8.29	N/A
Percent of Total Assets	2.32	1.56	0.61	0.57	N/A
Excluding Repurchased GNMA Loans	26.12	22.68	7.69	5.34	5.23
Percent of Total Assets	2.18	1.50	0.55	0.36	0.40
Valuation Allowances	17.35	12.25	7.08	7.25	6.96
Loss Coverage Ratio	15.38	14.20	15.20	13.00	12.60
Reserve Ratio	1.79	1.10	0.66	0.62	0.67
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	1.81	0.60	0.39	0.28	0.25
Net Provisions for Losses (Annualized)	2.91	1.45	0.45	0.26	0.25
Valuation Allowances	1.45	0.81	0.50	0.49	0.53
Noncurrent Loans					
Including Repurchased GNMA Loans	2.20	1.46	0.61	0.59	N/A
Excluding Repurchased GNMA Loans	2.05	1.41	0.54	0.39	0.43
Reposessed Assets, Net (% Total Assets)	0.33	0.20	0.09	0.05	0.06
Troubled Assets					
Including Repurchased GNMA Loans	2.52	1.66	0.70	0.64	N/A
Excluding Repurchased GNMA Loans	2.38	1.60	0.63	0.44	0.48

STATEMENT OF OPERATIONS
BY ASSET SIZE

FOURTH QUARTER 2008:	LESS THAN \$100 MILLION 254	\$100 MILLION TO \$1 BILLION 440	\$1 BILLION OR GREATER 116	INDUSTRY 810
NUMBER OF INSTITUTIONS:				
PROFITABILITY (Percent)				
Return on Average Assets (Annualized)	(0.68)	0.08	(1.16)	(1.02)
Median Ratio	0.21	0.34	0.39	0.30
Return on Average Equity (Annualized)	(4.11)	0.73	(13.10)	(11.04)
Median Ratio	1.22	3.07	3.32	2.36
Net Interest Margin (Annualized)	3.07	2.95	2.64	2.68
Median Ratio	3.08	2.91	2.83	2.95
Number of Profitable Thrifts	163	309	71	543
Percent Profitable	64.17	70.23	61.21	67.04
Profits (\$ Millions)	\$18.34	\$261.27	\$1,106.98	\$1,380.36
Number of Unprofitable Thrifts	91	131	45	267
Percent Unprofitable	35.83	29.77	38.79	32.96
Losses (\$ Millions)	(\$40.78)	(\$233.16)	(\$4,094.40)	(\$4,368.22)
EARNINGS (\$ Millions)				
Interest Income	\$180.36	\$1,919.77	\$12,673.72	\$14,733.68
Interest Expense	78.78	875.10	5,912.64	6,859.36
NET INTEREST INCOME	101.59	1,044.67	6,761.08	7,874.32
Loss Provisions-Interest Bearing Assets	17.21	335.14	8,377.94	8,722.49
Noninterest Income	112.79	449.15	3,436.33	3,991.66
Mortgage Loan Servicing Fees	0.66	3.32	(42.98)	(39.00)
Other Fees and Charges	106.25	435.92	2,471.56	3,008.15
Other Noninterest Income	5.88	9.91	1,007.75	1,022.51
Noninterest Expense	219.27	1,127.39	6,032.78	7,355.24
G&A Expense	212.24	1,099.67	5,444.74	6,733.72
Goodwill Amortization	6.33	22.27	236.82	264.18
Loss Provisions-Noninterest Bearing Assets	0.70	5.45	351.21	357.33
Income Before Taxes & Extraordinary Items	(22.11)	31.30	(4,213.31)	(4,211.74)
Income Taxes	0.15	3.20	(1,215.15)	(1,213.32)
Extraordinary Items	(0.18)	0.00	10.74	10.56
NET INCOME	(22.43)	28.11	(2,987.42)	(2,987.86)
PROFITABILITY (Percent of Avg Assets Annualized)				
Interest Income	5.45	5.42	4.94	5.01
Interest Expense	2.38	2.47	2.31	2.33
NET INTEREST INCOME	3.07	2.95	2.64	2.68
Loss Provisions-Interest Bearing Assets	0.52	0.95	3.27	2.96
Noninterest Income	3.41	1.27	1.34	1.36
Mortgage Loan Servicing Fees	0.02	0.01	(0.02)	(0.01)
Other Fees and Charges	3.21	1.23	0.96	1.02
Other Noninterest Income	0.18	0.03	0.39	0.35
Noninterest Expense	6.62	3.18	2.35	2.50
G&A Expense	6.41	3.11	2.12	2.29
Goodwill Amortization	0.19	0.06	0.09	0.09
Loss Provisions-Noninterest Bearing Assets	0.02	0.02	0.14	0.12
Income Before Taxes & Extraordinary Items	(0.67)	0.09	(1.64)	(1.43)
Income Taxes	0.00	0.01	(0.47)	(0.41)
Extraordinary Items	(0.01)	0.00	0.00	0.00
NET INCOME	(0.68)	0.08	(1.16)	(1.02)

STATEMENT OF CONDITION
BY ASSET SIZE

FOURTH QUARTER 2008:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	254	440	116	810
<hr/>				
TOTAL ASSETS (\$ Billions)	\$13.25	\$142.19	\$1,047.13	\$1,199.26
Cash and Noninterest-Earning Deposits	0.26	2.54	17.50	20.25
Investment Securities	1.91	11.84	105.88	119.40
Mortgage Backed Securities	1.33	14.87	150.23	166.42
1 - 4 Family Mortgages	6.24	58.42	458.37	521.84
First Liens	5.66	50.08	368.34	423.09
Home Equity Lines of Credit	0.30	5.20	59.16	64.51
Other Junior Liens	0.28	3.14	30.88	34.25
Multi family Mortgages	0.23	5.92	27.54	33.61
Nonresidential Mortgages	1.19	18.89	51.80	71.07
Construction Loans	0.33	5.83	20.26	26.35
Land Loans	0.24	4.84	10.65	15.71
Commercial Loans	0.45	6.29	56.49	62.81
Consumer Loans	0.36	4.81	75.85	80.98
Reposessed Assets, Net	0.05	0.65	3.22	3.91
Real Estate Held for Investment, Net	0.01	0.06	0.06	0.13
Office Premises & Equipment	0.29	2.48	5.65	8.38
Other Assets	0.44	5.75	77.74	83.53
Less: Contra Assets & Valuation Allowances	0.08	0.99	14.10	15.14
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TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$13.25	\$142.19	\$1,047.13	\$1,199.26
TOTAL DEPOSITS AND ESCROWS	9.98	104.03	620.19	732.03
Deposits	9.95	103.00	616.06	726.83
Escrows	0.03	1.03	4.13	5.19
BORROWINGS	0.96	21.20	315.41	337.14
Advances From FHLB	0.93	18.11	190.76	209.78
Repurchase Agreements & FedFunds Purchased	0.02	2.15	63.10	64.89
Other Borrowings	0.00	0.94	61.54	62.48
Other Liabilities	0.13	1.40	19.57	21.05
Equity Capital	2.18	15.56	91.97	109.04
Capital Stock and Paid-In Capital	0.92	5.98	87.14	93.42
Unrealized Gains (Losses) AFS Securities	(0.02)	(0.14)	(9.67)	(9.83)
Retained Earnings	1.29	9.86	16.34	27.43

STATEMENT OF CONDITION
BY ASSET SIZE

FOURTH QUARTER 2008:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	254	440	116	810
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TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.94	1.78	1.67	1.69
Investment Securities	14.42	8.33	10.11	9.96
Mortgage Backed Securities	10.03	10.46	14.35	13.88
1 - 4 Family Mortgages	47.11	41.09	43.77	43.51
First Liens	42.71	35.22	35.18	35.28
Home Equity Lines of Credit	2.30	3.66	5.65	5.38
Other Junior Liens	2.10	2.21	2.95	2.86
Multi family Mortgages	1.76	4.16	2.63	2.80
Nonresidential Mortgages	8.95	13.28	4.95	5.93
Construction Loans	2.52	4.10	1.93	2.20
Land Loans	1.84	3.41	1.02	1.31
Commercial Loans	3.39	4.42	5.39	5.24
Consumer Loans	2.72	3.38	7.24	6.75
Reposessed Assets, Net	0.38	0.45	0.31	0.33
Real Estate Held for Investment, Net	0.05	0.04	0.01	0.01
Office Premises & Equipment	2.15	1.74	0.54	0.70
Other Assets	3.31	4.04	7.42	6.97
Less: Contra Assets & Valuation Allowances	0.58	0.70	1.35	1.26
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TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	75.31	73.17	59.23	61.04
Deposits	75.09	72.44	58.83	60.61
Escrows	0.22	0.73	0.39	0.43
BORROWINGS	7.24	14.91	30.12	28.11
Advances From FHLB	7.03	12.74	18.22	17.49
Repurchase Agreements & FedFunds Purchased	0.18	1.51	6.03	5.41
Other Borrowings	0.02	0.66	5.88	5.21
Other Liabilities	0.98	0.99	1.87	1.76
Equity Capital	16.47	10.94	8.78	9.09
Capital Stock and Paid-In Capital	6.91	4.20	8.32	7.79
Unrealized Gains (Losses) AFS Securities	(0.13)	(0.10)	(0.92)	(0.82)
Retained Earnings	9.72	6.93	1.56	2.29

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

FOURTH QUARTER 2008:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	254	440	116	810
TOTAL ASSETS (Percent Change)				
TOTAL ASSETS (Percent Change)	7.12	7.73	7.60	7.41
Cash and Noninterest-Earning Deposits	28.12	26.76	68.69	61.04
Investment Securities	(11.47)	(17.34)	34.50	25.44
Mortgage Backed Securities	17.24	27.35	(9.41)	(6.84)
1 - 4 Family Mortgages	7.75	6.80	1.35	1.95
First Liens	7.33	6.05	2.20	2.68
Home Equity Lines of Credit	21.77	20.50	7.56	8.33
Other Junior Liens	2.88	(0.74)	(16.18)	(14.96)
Multi family Mortgages	13.23	11.99	15.63	14.69
Nonresidential Mortgages	24.14	19.63	19.72	18.46
Construction Loans	(4.43)	(11.17)	3.37	(0.57)
Land Loans	5.30	3.02	(9.03)	(5.61)
Commercial Loans	15.79	14.11	19.95	18.63
Consumer Loans	3.34	5.37	5.13	5.09
Reposessed Assets, Net	143.34	115.13	143.88	138.26
Real Estate Held for Investment, Net	17.47	8.40	(19.11)	(5.67)
Office Premises & Equipment	16.13	5.91	4.79	5.06
Other Assets	10.80	16.35	58.32	53.47
Less: Contra Assets & Valuation Allowances	19.72	28.07	86.53	80.26
TOTAL LIABILITIES AND CAPITAL (Percent Chg)				
TOTAL LIABILITIES AND CAPITAL (Percent Chg)	7.12	7.73	7.60	7.41
TOTAL DEPOSITS AND ESCROWS	8.63	6.23	11.54	10.50
Deposits	8.63	6.39	11.49	10.48
Escrows	8.34	(8.07)	19.56	12.85
BORROWINGS	4.31	20.17	2.51	3.40
Advances From FHLB	6.56	17.96	(8.22)	(6.38)
Repurchase Agreements & FedFunds Purchased	0.12	45.77	36.20	35.65
Other Borrowings	(85.64)	15.48	15.04	15.40
Other Liabilities	(8.05)	2.40	(0.86)	(0.89)
Equity Capital	2.84	3.45	2.52	2.14
Capital Stock and Paid-In Capital	18.36	24.43	11.96	12.12
Unrealized Gains (Losses) AFS Securities	(264.35)	(327.27)	443.15	475.48
Retained Earnings	(4.08)	(4.07)	15.02	6.32

CAPITAL MEASURES
BY ASSET SIZE

FOURTH QUARTER 2008:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	254	440	116	810

CAPITAL COMPLIANCE				
Meet FDICIA Capital Standards	253	435	114	802
Percent of Thrifts	99.61	98.86	98.28	99.01
Consolidated Assets (\$ Billions)	\$13.23	\$140.71	\$1,026.67	\$1,177.30
Fail FDICIA Capital Standards	1	5	2	8
Percent of Thrifts	0.39	1.14	1.72	0.99
Consolidated Assets (\$ Billions)	\$0.01	\$1.48	\$20.47	\$21.96
Critically Undercapitalized	0	3	1	4
Percent of Thrifts	0.00	0.68	0.86	0.49
Consolidated Assets (\$ Billions)	\$0.00	\$1.11	\$13.95	\$15.07

CAPITAL RATIOS (Percent)				
Tangible Equity (\$ Billions)	\$2.13	\$14.80	\$83.78	\$100.41
Tangible Equity Ratio	16.18	10.47	8.04	8.42
Median Ratio	13.12	9.37	8.11	9.93
Tier 1 Capital (\$ Billions)	\$2.14	\$14.80	\$83.78	\$100.41
Tier 1 Leverage Ratio	16.18	10.47	8.04	8.42
Median Ratio	13.12	9.37	8.11	9.92
Tier 1 Risk-based Capital Ratio	28.41	15.96	12.33	12.91
Median Ratio	24.35	14.54	11.84	16.08
Risk-based Capital (\$ Billions)	\$2.20	\$15.61	\$92.29	\$109.77
Total Risk-based Capital Ratio	29.26	16.87	13.70	14.23
Median Ratio	25.35	15.44	12.98	16.90

ASSET QUALITY INDICATORS
BY ASSET SIZE

FOURTH QUARTER 2008: NUMBER OF INSTITUTIONS:	LESS THAN \$100 MILLION 254	\$100 MILLION TO \$1 BILLION 440	\$1 BILLION OR GREATER 116	INDUSTRY 810
LOANS 30-89 DAYS DELINQUENT (\$ Millions)				
Total Including Repurchased GNMA Loans	\$233.91	\$2,004.04	\$18,734.73	\$20,926.35
Repurchased GNMA Loans	0.00	7.88	906.92	914.80
Total Excluding Repurchased GNMA Loans	233.91	1,996.16	17,827.81	20,011.55
Mortgage Loans				
Construction & Land Loans	20.63	364.11	1,082.09	1,466.69
Nonresidential Mortgages	20.14	312.71	622.08	948.50
Multi Family Mortgages	6.40	83.81	299.91	390.11
1-4 Family Mortgages	166.52	1,037.62	14,302.21	15,469.97
First Liens	155.37	913.61	12,386.81	13,421.68
Home Equity Lines of Credit	5.33	80.26	1,126.27	1,210.71
Other Junior Liens	5.82	43.75	789.13	837.58
Nonmortgage Loans and Leases				
Commercial Loans	8.77	104.01	841.84	952.04
Consumer Loans	11.45	101.78	1,586.61	1,699.05
NONCURRENT LOANS (\$ Millions)				
Total Including Repurchased GNMA Loans	\$182.49	\$2,010.38	\$24,192.25	\$26,342.82
Repurchased GNMA Loans	0.00	8.36	1,705.33	1,713.69
Total Excluding Repurchased GNMA Loans	182.49	2,002.02	22,486.91	24,629.12
Mortgage Loans				
Construction & Land Loans	27.03	644.96	2,724.92	3,394.45
Nonresidential Mortgages	31.82	296.43	644.26	967.92
Multi Family Mortgages	7.94	88.17	300.60	396.48
1-4 Family Mortgages	103.42	830.78	18,387.20	19,290.49
First Liens	97.89	740.09	17,321.78	18,130.24
Home Equity Lines of Credit	2.79	60.11	543.96	606.24
Other Junior Liens	2.75	30.59	521.46	554.00
Nonmortgage Loans and Leases				
Commercial Loans	8.67	108.70	1,043.78	1,157.42
Consumer Loans	3.61	41.34	1,091.49	1,136.06
NET CHARGE-OFFS (\$ Millions)				
Mortgage Loans	\$11.55	\$216.62	\$5,205.98	\$5,430.45
Construction & Land Loans	1.67	75.53	471.35	548.47
Nonresidential Mortgages	0.90	20.92	96.39	118.13
Multi Family Mortgages	0.06	7.81	37.58	45.45
1-4 Family Mortgages	3.43	52.85	1,205.89	1,259.25
First Liens	2.57	39.89	797.64	837.35
Home Equity Lines of Credit	0.18	7.42	237.31	244.86
Other Junior Liens	0.67	5.53	170.93	177.04
Nonmortgage Loans and Leases				
Commercial Loans	3.66	20.23	550.13	573.48
Consumer Loans	0.81	21.80	841.20	863.74
Reposessed Assets	2.25	17.47	166.99	186.71
Other	(1.24)	0.02	1,836.46	1,835.24
REPOSSESSED ASSETS, NET (\$ Millions)				
Construction & Land Loans	\$50.27	\$646.57	\$3,218.92	\$3,909.54
Nonresidential Mortgages	7.93	247.09	758.81	1,013.82
Multi Family Mortgages	7.37	71.54	90.16	168.09
1-4 Family Mortgages	0.56	18.18	69.94	88.68
Other	33.95	300.05	2,114.17	2,442.93
	0.47	9.71	185.84	196.02

ASSET QUALITY INDICATORS
BY ASSET SIZE

FOURTH QUARTER 2008:	LESS THAN \$100 MILLION 254	\$100 MILLION TO \$1 BILLION 440	\$1 BILLION OR GREATER 116	INDUSTRY 810
NUMBER OF INSTITUTIONS:				
LOANS 30-89 DAYS DELINQUENT (% Total Assets)				
Total Including Repurchased GNMA Loans	1.77	1.41	1.79	1.74
Repurchased GNMA Loans	0.00	0.01	0.09	0.08
Total Excluding Repurchased GNMA Loans	1.77	1.40	1.70	1.67
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	3.57	3.41	3.50	3.49
Nonresidential Mortgages	1.70	1.66	1.20	1.33
Multi Family Mortgages	2.75	1.42	1.09	1.16
1-4 Family Mortgages	2.67	1.78	3.12	2.96
First Liens	2.75	1.82	3.36	3.17
Home Equity Lines of Credit	1.75	1.54	1.90	1.88
Other Junior Liens	2.09	1.39	2.56	2.45
Nonmortgage Loans and Leases				
Commercial Loans	1.95	1.65	1.49	1.52
Consumer Loans	3.18	2.12	2.09	2.10
NONCURRENT LOANS (% Total Assets)				
Total Including Repurchased GNMA Loans	1.38	1.41	2.31	2.20
Repurchased GNMA Loans	0.00	0.01	0.16	0.14
Total Excluding Repurchased GNMA Loans	1.38	1.41	2.15	2.05
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	4.68	6.04	8.82	8.07
Nonresidential Mortgages	2.68	1.57	1.24	1.36
Multi Family Mortgages	3.41	1.49	1.09	1.18
1-4 Family Mortgages	1.66	1.42	4.01	3.70
First Liens	1.73	1.48	4.70	4.29
Home Equity Lines of Credit	0.92	1.16	0.92	0.94
Other Junior Liens	0.99	0.97	1.69	1.62
Nonmortgage Loans and Leases				
Commercial Loans	1.93	1.73	1.85	1.84
Consumer Loans	1.00	0.86	1.44	1.40
NET CHARGE-OFFS (% Total Assets)				
Percent of Outstanding Loans by Loan Type:	0.09	0.15	0.50	0.45
Mortgage Loans				
Construction & Land Loans	0.29	0.71	1.52	1.30
Nonresidential Mortgages	0.08	0.11	0.19	0.17
Multi Family Mortgages	0.03	0.13	0.14	0.14
1-4 Family Mortgages	0.05	0.09	0.26	0.24
First Liens	0.05	0.08	0.22	0.20
Home Equity Lines of Credit	0.06	0.14	0.40	0.38
Other Junior Liens	0.24	0.18	0.55	0.52
Nonmortgage Loans and Leases				
Commercial Loans	0.81	0.32	0.97	0.91
Consumer Loans	0.23	0.45	1.11	1.07
Repossessed Assets	4.47	2.70	5.19	4.78
Other	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)				
Percent of Outstanding Loans by Loan Type:	0.38	0.45	0.31	0.33
Construction & Land Loans				
Construction & Land Loans	1.37	2.32	2.45	2.41
Nonresidential Mortgages	0.62	0.38	0.17	0.24
Multi Family Mortgages	0.24	0.31	0.25	0.26
1-4 Family Mortgages	0.54	0.51	0.46	0.47
Other	0.11	0.17	0.24	0.23

ASSET QUALITY INDICATORS
BY ASSET SIZE

FOURTH QUARTER 2008:	LESS THAN \$100 MILLION 254	\$100 MILLION TO \$1 BILLION 440	\$1 BILLION OR GREATER 116	INDUSTRY 810
NUMBER OF INSTITUTIONS:				
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)				
Real Estate Loans	\$8.24	\$93.90	\$568.62	\$668.59
Percent of Total Assets	62.18	66.04	54.30	55.75
Noncurrent Real Estate Loans				
Including Repurchased GNMA Loans	0.17	1.86	22.06	24.05
Percent of Total Assets	1.28	1.31	2.11	2.01
Excluding Repurchased GNMA Loans	0.17	1.85	20.35	22.34
Percent of Total Assets	1.28	1.30	1.94	1.86
Real Estate Owned	0.05	0.64	3.10	3.78
Percent of Total Assets	0.38	0.45	0.30	0.32
Troubled Real Estate Loans				
Including Repurchased GNMA Loans	0.22	2.50	25.16	27.83
Percent of Total Assets	1.66	1.76	2.40	2.32
Excluding Repurchased GNMA Loans	0.22	2.49	23.45	26.12
Percent of Total Assets	1.66	1.75	2.24	2.18
Valuation Allowances	0.09	1.21	16.09	17.35
Loss Coverage Ratio	25.03	15.83	15.23	15.38
Reserve Ratio	0.84	0.94	1.93	1.79
ASSET QUALITY SUMMARY (% Total Assets)				
Net Chargeoffs (Annualized)	0.35	0.61	1.99	1.81
Net Provisions for Losses (Annualized)	0.52	0.94	3.20	2.91
Valuation Allowances	0.66	0.85	1.54	1.45
Noncurrent Loans				
Including Repurchased GNMA Loans	1.38	1.41	2.31	2.20
Excluding Repurchased GNMA Loans	1.38	1.41	2.15	2.05
Reposessed Assets, Net (% Total Assets)	0.38	0.45	0.31	0.33
Troubled Assets				
Including Repurchased GNMA Loans	1.76	1.87	2.62	2.52
Excluding Repurchased GNMA Loans	1.76	1.86	2.45	2.38

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

		3-MONTHS ENDED						
		DEC. 2008	SEP. 2008	2008	2007	2006	2005	2004
SUMMARY DATA:								
Number of Thrifts	(#)	810	818	810	827	845	863	886
Total Assets	(\$)	1,199.26	1,181.61	1,199.26	1,508.35	1,410.82	1,464.12	1,306.79
Net Income	(\$)	(2.99)	(4.38)	(13.44)	(0.65)	15.85	16.40	13.96
Profits	(\$)	1.38	1.61	6.38	11.43	16.34	16.61	14.31
Losses	(\$)	(4.37)	(5.98)	(19.83)	(12.07)	(0.49)	(0.21)	(0.35)
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	(1.01)	(1.49)	(1.00)	(0.04)	1.06	1.19	1.18
Median Ratio	(%)	0.30	0.35	0.32	0.46	0.61	0.73	0.71
Return on Average Equity	(%)	(11.04)	(16.35)	(11.05)	(0.42)	11.18	12.83	12.79
Median Ratio	(%)	2.36	2.77	2.35	3.52	4.95	6.26	6.23
Net Interest Income	(\$)	7.87	8.64	38.07	40.62	40.93	38.82	34.57
% of Average Assets	(%)	2.67	2.94	2.83	2.70	2.74	2.81	2.91
Total Fee Income	(\$)	2.97	3.46	16.60	18.31	17.23	16.83	12.38
% of Average Assets	(%)	1.01	1.18	1.01	1.13	1.26	1.39	1.19
G&A Expense	(\$)	6.73	7.53	34.57	38.29	37.91	33.79	30.09
% of Average Assets	(%)	2.28	2.56	2.57	2.55	2.54	2.44	2.53
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	9.09	9.21	9.09	9.26	10.72	9.45	9.08
Tier 1 Leverage Ratio	(%)	8.42	8.64	8.42	8.36	8.52	8.15	7.80
Risk-based Capital Ratio	(%)	14.23	14.73	14.23	14.39	14.33	13.97	13.85
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	787	800	787	816	835	858	881
Adequately Capitalized	(#)	15	12	15	7	9	4	4
Undercapitalized	(#)	3	3	3	2	0	0	0
Significantly Undercapitalized	(#)	1	2	1	0	0	0	1
Critically Undercapitalized	(#)	4	1	4	1	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	2	4	6	1	0	0	1
Problem Thrifts	(#)	26	23	26	12	6	7	6
ASSET QUALITY MEASURES:								
Troubled Assets								
Including Repurchased GNMA Loans	(\$)	30.25	28.41	30.25	25.02	9.91	9.41	N/A
% of Total Assets	(%)	2.52	2.40	2.52	1.66	0.70	0.64	N/A
Excluding Repurchased GNMA Loans	(\$)	28.54	27.01	28.54	24.20	8.94	6.46	6.33
% of Total Assets	(%)	2.38	2.29	2.38	1.60	0.63	0.44	0.48
Noncurrent Loans								
Including Repurchased GNMA Loans	(\$)	26.34	24.52	26.34	22.03	8.65	8.67	N/A
% of Total Assets	(%)	2.20	2.07	2.20	1.46	0.61	0.59	N/A
Excluding Repurchased GNMA Loans	(\$)	24.63	23.12	24.63	21.21	7.67	5.72	5.60
% of Total Assets	(%)	2.05	1.96	2.05	1.41	0.54	0.39	0.43
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	3.70	3.39	3.70	2.35	0.89	0.86	0.52
First Liens	(%)	4.29	3.88	4.29	2.59	0.97	0.97	0.57
Home Equity Lines of Credit	(%)	0.94	1.01	0.94	1.25	0.44	0.19	0.14
Other Junior Liens	(%)	1.62	1.47	1.62	2.03	0.66	0.41	0.49
Multi-Family Loans	(%)	1.18	0.93	1.18	0.43	0.21	0.16	0.13
Commercial Loans	(%)	1.84	1.32	1.84	0.95	0.90	1.10	1.11
Consumer Loans	(%)	1.40	1.17	1.40	1.01	0.91	0.63	0.78
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	52.35	66.10	341.27	631.89	553.08	656.09	603.23
Purchases	(\$)	32.97	41.30	176.35	154.93	326.97	356.15	296.46
Sales	(\$)	61.31	73.52	370.35	553.17	564.57	599.47	477.70
Loans Outstanding (1)	(\$)	521.84	541.79	521.84	740.78	727.09	814.71	729.37
Loans Outstanding / Total Assets	(%)	43.51	45.85	43.51	49.11	51.54	55.64	55.81

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

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

	DECEMBER 2008		SEPTEMBER 2008		DECEMBER 2007	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	1,199.26	100.00	1,181.61	100.00	1,508.35	100.00
Cash and Noninterest-Earning Deposits	20.25	1.69	18.43	1.56	16.56	1.10
Investment Securities	119.40	9.96	98.86	8.37	115.29	7.64
Mortgage Backed Securities	166.42	13.88	167.15	14.15	207.58	13.76
1-4 Family Mortgages	521.84	43.51	541.79	45.85	740.78	49.11
First Liens	423.09	35.28	442.79	37.47	577.31	38.27
Home Equity Lines of Credit	64.51	5.38	62.97	5.33	116.72	7.74
Other Junior Liens	34.25	2.86	36.03	3.05	46.74	3.10
Multi Family Mortgages	33.61	2.80	33.67	2.85	62.06	4.11
Nonresidential Mortgages	71.07	5.93	69.80	5.91	70.48	4.67
Construction Loans	26.35	2.20	27.75	2.35	34.08	2.26
Land Loans	15.71	1.31	16.57	1.40	19.08	1.26
Commercial Loans	62.81	5.24	56.84	4.81	56.97	3.78
Consumer Loans	80.98	6.75	76.05	6.44	87.52	5.80
Repossessed Assets, Net	3.91	0.33	3.89	0.33	2.99	0.20
Real Estate Held for Investment	0.13	0.01	0.13	0.01	0.20	0.01
Office Premises & Equipment	8.38	0.70	8.61	0.73	11.32	0.75
Other Assets	83.53	6.97	78.66	6.66	95.19	6.31
Less: Contra Assets & Valuation Allowances	15.14	1.26	16.62	1.41	11.75	0.78
TOTAL LIABILITIES AND CAPITAL	1,199.26	100.00	1,181.61	100.00	1,508.35	100.00
Total Deposits and Escrows	732.03	61.04	726.91	61.52	891.47	59.10
Deposits	726.83	60.61	721.31	61.04	879.31	58.30
Escrows	5.19	0.43	5.60	0.47	12.16	0.81
Total Borrowings	337.14	28.11	327.61	27.73	442.56	29.34
Advances from FHLB	209.78	17.49	242.04	20.48	302.23	20.04
Reverse Repurchase Agreements	64.89	5.41	48.30	4.09	55.33	3.67
Other Borrowings	62.48	5.21	37.28	3.15	85.00	5.64
Other Liabilities	21.05	1.76	18.28	1.55	34.71	2.30
EQUITY CAPITAL	109.04	9.09	108.80	9.21	139.61	9.26
Capital Stock & Paid-In Capital	93.42	7.79	100.04	8.47	113.45	7.52
Unrealized Gains (Losses) AFS Securities	(9.83)	(0.82)	(9.04)	(0.76)	(1.98)	(0.13)
Retained Earnings	27.43	2.29	19.03	1.61	28.83	1.91

	DECEMBER 2008		SEPTEMBER 2008		DECEMBER 2007	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	14.73	4.99	16.44	5.59	23.49	6.12
Interest Expense	6.86	2.32	7.80	2.65	13.58	3.54
Net Interest Income	7.87	2.67	8.64	2.94	9.91	2.58
Loss Provisions-Interest Bearing Assets	8.72	2.95	8.26	2.81	5.46	1.42
Noninterest Income	3.99	1.35	2.95	1.00	2.43	0.63
Mortgage Loan Servicing Fees	(0.04)	(0.01)	0.25	0.09	(0.05)	(0.01)
Other Fees and Charges	3.01	1.02	3.21	1.09	4.40	1.15
Other Noninterest Income	1.02	0.35	(0.51)	(0.17)	(1.92)	(0.50)
Noninterest Expense	7.36	2.49	8.66	2.94	17.42	4.54
G&A Expense	6.73	2.28	7.53	2.56	9.96	2.59
Goodwill Expense	0.26	0.09	0.52	0.18	7.36	1.92
Loss Provis.-Nonint. Bearing Assets	0.36	0.12	0.61	0.21	0.10	0.03
Income Before Taxes & Extraord. Items	(4.21)	(1.43)	(5.33)	(1.81)	(10.54)	(2.75)
Income Taxes	(1.21)	(0.41)	(0.96)	(0.32)	(1.79)	(0.47)
Extraordinary Items	0.01	0.00	0.00	0.00	0.00	0.00
Net Income	(2.99)	(1.01)	(4.38)	(1.49)	(8.75)	(2.28)

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

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

NORTHEAST REGION

	3-MONTHS ENDED		2008	2007	2006	2005	2004	
	DEC. 2008	SEP. 2008						
SUMMARY DATA:								
Number of Thrifts	(#)	185	188	185	184	263	266	272
Total Assets	(\$)	425.59	416.73	425.59	411.75	414.90	371.60	329.11
Net Income	(\$)	(1.60)	(1.82)	(2.29)	(0.45)	3.75	4.43	4.24
Profits	(\$)	0.51	0.37	2.22	2.59	3.92	4.45	4.30
Losses	(\$)	(2.10)	(2.19)	(4.50)	(3.04)	(0.18)	(0.02)	(0.05)
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	(1.52)	(1.76)	(0.55)	(0.11)	0.94	1.27	1.40
Median Ratio	(%)	0.37	0.38	0.27	0.41	0.55	0.75	0.69
Return on Average Equity	(%)	(16.20)	(17.91)	(5.60)	(0.99)	9.35	12.73	14.05
Median Ratio	(%)	3.13	3.18	2.30	3.28	4.41	6.06	6.09
Net Interest Income	(\$)	2.62	2.72	10.49	9.18	9.37	9.43	8.89
% of Average Assets	(%)	2.49	2.62	2.53	2.25	2.36	2.72	2.94
Total Fee Income	(\$)	0.57	0.57	2.26	2.96	3.47	3.44	3.68
% of Average Assets	(%)	0.54	0.55	0.54	0.54	0.82	1.28	1.08
G&A Expense	(\$)	1.74	1.78	7.12	7.86	7.16	6.80	7.13
% of Average Assets	(%)	1.65	1.72	1.72	1.93	1.80	1.96	2.36
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	8.98	9.81	8.98	10.32	10.56	10.04	10.08
Tier 1 Leverage Ratio	(%)	8.55	9.25	8.55	8.84	8.76	8.97	8.96
Risk-based Capital Ratio	(%)	15.64	16.67	15.64	16.65	15.52	16.48	15.93
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	182	186	182	183	263	264	271
Adequately Capitalized	(#)	2	1	2	1	0	2	1
Undercapitalized	(#)	0	0	0	0	0	0	0
Significantly Undercapitalized	(#)	1	1	1	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	1	1	0	0	0	1
Problem Thrifts	(#)	3	3	3	4	2	1	1
ASSET QUALITY MEASURES:								
Troubled Assets								
Including Repurchased GNMA Loans	(\$)	4.35	3.30	4.35	2.77	1.93	1.40	N/A
% of Total Assets	(%)	1.02	0.79	1.02	0.67	0.47	0.38	N/A
Excluding Repurchased GNMA Loans	(\$)	4.34	3.30	4.34	2.77	1.93	1.40	1.41
% of Total Assets	(%)	1.02	0.79	1.02	0.67	0.46	0.38	0.43
Noncurrent Loans								
Including Repurchased GNMA Loans	(\$)	4.03	3.02	4.03	2.55	1.74	1.26	N/A
% of Total Assets	(%)	0.95	0.72	0.95	0.62	0.42	0.34	N/A
Excluding Repurchased GNMA Loans	(\$)	4.03	3.02	4.03	2.54	1.74	1.26	1.30
% of Total Assets	(%)	0.95	0.72	0.95	0.62	0.42	0.34	0.40
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	1.53	1.14	1.53	1.16	0.66	0.50	0.50
First Liens	(%)	1.64	1.20	1.64	1.06	0.65	0.49	0.52
Home Equity Lines of Credit	(%)	0.46	0.40	0.46	0.27	0.33	0.33	0.24
Other Junior Liens	(%)	1.50	1.29	1.50	4.24	1.26	0.79	0.62
Multi Family Loans	(%)	0.82	0.56	0.82	0.37	0.28	0.38	0.31
Commercial Loans	(%)	1.27	0.96	1.27	0.82	0.58	0.73	0.73
Consumer Loans	(%)	1.43	1.00	1.43	0.78	0.60	0.47	1.41
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	10.74	14.91	60.53	108.25	123.63	142.27	125.03
Purchases	(\$)	0.82	0.90	4.74	42.03	119.76	149.79	100.16
Sales	(\$)	1.27	2.26	16.52	108.74	207.75	211.70	151.99
Loans Outstanding (1)	(\$)	174.99	171.51	174.99	159.44	182.68	184.83	155.85
Loans Outstanding / Total Assets	(%)	41.12	41.16	41.12	38.72	44.03	49.74	47.36

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

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

NORTHEAST REGION

	DECEMBER 2008		SEPTEMBER 2008		DECEMBER 2007	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	425.59	100.00	416.73	100.00	411.75	100.00
Cash and Noninterest-Earning Deposits	8.59	2.02	6.98	1.68	5.69	1.38
Investment Securities	32.90	7.73	26.78	6.43	38.01	9.23
Mortgage Backed Securities	82.02	19.27	84.56	20.29	93.64	22.74
1-4 Family Mortgages	174.99	41.12	171.51	41.16	159.44	38.72
First Liens	153.44	36.05	150.56	36.13	140.69	34.17
Home Equity Lines of Credit	14.92	3.51	13.77	3.30	10.99	2.67
Other Junior Liens	6.64	1.56	7.17	1.72	7.76	1.88
Multi Family Mortgages	16.57	3.89	16.60	3.98	14.55	3.53
Nonresidential Mortgages	30.28	7.11	30.05	7.21	26.57	6.45
Construction Loans	7.16	1.68	7.26	1.74	6.58	1.60
Land Loans	1.77	0.42	1.80	0.43	1.59	0.39
Commercial Loans	24.18	5.68	24.79	5.95	23.73	5.76
Consumer Loans	13.75	3.23	14.40	3.46	15.23	3.70
Repossessed Assets, Net	0.31	0.07	0.28	0.07	0.22	0.05
Real Estate Held for Investment	0.01	0.00	0.01	0.00	0.01	0.00
Office Premises & Equipment	2.53	0.59	2.53	0.61	2.39	0.58
Other Assets	34.16	8.03	32.16	7.72	25.83	6.27
Less: Contra Assets & Valuation Allowances	3.62	0.85	2.99	0.72	1.73	0.42
TOTAL LIABILITIES AND CAPITAL	425.59	100.00	416.73	100.00	411.75	100.00
Total Deposits and Escrows	283.30	66.57	265.69	63.76	259.32	62.98
Deposits	281.92	66.24	264.46	63.46	257.99	62.66
Escrows	1.38	0.32	1.23	0.30	1.34	0.32
Total Borrowings	97.86	22.99	104.93	25.18	103.65	25.17
Advances from FHLB	54.16	12.73	63.43	15.22	61.07	14.83
Reverse Repurchase Agreements	30.02	7.05	31.04	7.45	28.52	6.93
Other Borrowings	13.68	3.21	10.46	2.51	14.05	3.41
Other Liabilities	6.23	1.46	5.22	1.25	6.27	1.52
EQUITY CAPITAL	38.21	8.98	40.88	9.81	42.51	10.32
Capital Stock & Paid-In Capital	40.86	9.60	40.81	9.79	33.30	8.09
Unrealized Gains (Losses) AFS Securities	(7.23)	(1.70)	(6.89)	(1.65)	(1.13)	(0.27)
Retained Earnings	5.46	1.28	7.55	1.81	10.94	2.66

	DECEMBER 2008		SEPTEMBER 2008		DECEMBER 2007	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	5.28	5.02	5.38	5.19	5.72	5.63
Interest Expense	2.66	2.53	2.66	2.57	3.47	3.41
Net Interest Income	2.62	2.49	2.72	2.62	2.25	2.22
Loss Provisions-Interest Bearing Assets	3.42	3.26	1.78	1.72	0.51	0.51
Noninterest Income	0.39	0.38	(0.53)	(0.51)	0.17	0.17
Mortgage Loan Servicing Fees	0.03	0.03	0.09	0.09	0.07	0.07
Other Fees and Charges	0.54	0.51	0.48	0.47	0.48	0.47
Other Noninterest Income	(0.18)	(0.17)	(1.10)	(1.06)	(0.37)	(0.37)
Noninterest Expense	1.98	1.89	2.57	2.48	3.74	3.68
G&A Expense	1.74	1.65	1.78	1.72	1.78	1.75
Goodwill Expense	0.05	0.05	0.27	0.26	1.96	1.93
Loss Provis.-Nonint. Bearing Assets	0.19	0.18	0.52	0.50	0.00	0.00
Income Before Taxes & Extraord. Items	(2.39)	(2.27)	(2.16)	(2.09)	(1.83)	(1.80)
Income Taxes	(0.77)	(0.73)	(0.34)	(0.33)	(0.14)	(0.14)
Extraordinary Items	0.02	0.02	0.00	0.00	0.00	0.00
Net Income	(1.60)	(1.52)	(1.82)	(1.76)	(1.69)	(1.66)

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

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

SOUTHEAST REGION

		3-MONTHS ENDED		2008	2007	2006	2005	2004
		DEC. 2008	SEP. 2008					
SUMMARY DATA:								
Number of Thrifts	(#)	193	195	193	201	299	306	312
Total Assets	(\$)	280.51	275.94	280.51	281.17	233.29	249.51	217.81
Net Income	(\$)	(0.53)	(0.51)	(2.80)	(1.13)	1.95	2.14	2.01
Profits	(\$)	0.21	0.68	1.14	1.43	2.23	2.25	2.13
Losses	(\$)	(0.75)	(1.19)	(3.95)	(2.56)	(0.28)	(0.11)	(0.12)
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	(0.77)	(0.74)	(1.01)	(0.39)	0.78	0.92	0.97
Median Ratio	(%)	0.08	0.19	0.14	0.41	0.54	0.65	0.61
Return on Average Equity	(%)	(9.05)	(9.16)	(12.52)	(4.61)	8.72	10.16	10.82
Median Ratio	(%)	0.65	1.53	1.21	2.98	4.13	5.82	5.40
Net Interest Income	(\$)	1.87	1.81	6.92	7.51	7.38	6.86	6.03
% of Average Assets	(%)	2.70	2.62	2.49	2.59	2.94	2.94	2.92
Total Fee Income	(\$)	0.52	0.44	2.07	1.67	2.18	2.36	2.22
% of Average Assets	(%)	0.75	0.64	0.75	0.42	0.85	0.96	1.09
G&A Expense	(\$)	1.50	1.52	6.86	6.41	6.42	6.11	5.67
% of Average Assets	(%)	2.16	2.20	2.47	2.20	2.55	2.62	2.75
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	8.35	8.68	8.35	8.10	9.43	8.82	9.01
Tier 1 Leverage Ratio	(%)	7.09	7.51	7.09	7.65	8.49	8.30	8.62
Risk-based Capital Ratio	(%)	11.68	12.58	11.68	13.80	13.51	13.46	14.03
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	183	188	183	195	292	305	311
Adequately Capitalized	(#)	5	5	5	3	6	1	0
Undercapitalized	(#)	2	1	2	1	0	0	0
Significantly Undercapitalized	(#)	0	0	0	0	0	0	1
Critically Undercapitalized	(#)	3	1	3	1	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	0	1	0	0	0
Problem Thrifts	(#)	10	9	10	4	3	5	4
ASSET QUALITY MEASURES:								
Troubled Assets								
Including Repurchased GNMA Loans	(\$)	11.13	9.47	11.13	5.62	1.73	1.44	N/A
% of Total Assets	(%)	3.97	3.43	3.97	2.00	0.74	0.58	N/A
Excluding Repurchased GNMA Loans	(\$)	10.69	9.15	10.69	5.37	1.48	1.21	1.23
% of Total Assets	(%)	3.81	3.32	3.81	1.91	0.63	0.49	0.57
Noncurrent Loans								
Including Repurchased GNMA Loans	(\$)	9.54	7.86	9.54	4.91	1.42	1.23	N/A
% of Total Assets	(%)	3.40	2.85	3.40	1.75	0.61	0.49	N/A
Excluding Repurchased GNMA Loans	(\$)	9.10	7.54	9.10	4.66	1.17	1.00	1.01
% of Total Assets	(%)	3.25	2.73	3.25	1.66	0.50	0.40	0.47
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	5.26	4.30	5.26	2.61	0.90	0.68	0.56
First Liens	(%)	6.68	5.35	6.68	3.07	1.01	0.83	0.65
Home Equity Lines of Credit	(%)	1.19	1.51	1.19	1.70	0.41	0.20	0.15
Other Junior Liens	(%)	1.68	1.67	1.68	1.30	0.79	0.50	0.88
Multi Family Loans	(%)	3.81	2.24	3.81	0.60	0.44	0.42	0.34
Commercial Loans	(%)	0.94	0.52	0.94	0.49	1.03	1.08	1.33
Consumer Loans	(%)	0.54	0.37	0.54	0.19	0.60	0.52	0.68
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	21.04	26.47	133.93	239.67	61.80	75.87	67.59
Purchases	(\$)	18.42	24.64	102.44	30.50	37.67	47.94	49.06
Sales	(\$)	35.20	42.33	202.95	166.16	53.62	70.90	74.95
Loans Outstanding (1)	(\$)	155.44	155.40	155.44	167.30	106.22	120.43	101.33
Loans Outstanding / Total Assets	(%)	55.41	56.32	55.41	59.50	45.53	48.27	46.52

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

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

SOUTHEAST REGION

	DECEMBER 2008		SEPTEMBER 2008		DECEMBER 2007	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	280.51	100.00	275.94	100.00	281.17	100.00
Cash and Noninterest-Earning Deposits	3.42	1.22	3.60	1.31	2.64	0.94
Investment Securities	21.80	7.77	15.64	5.67	20.90	7.43
Mortgage Backed Securities	31.76	11.32	31.05	11.25	35.65	12.68
1-4 Family Mortgages	155.44	55.41	155.40	56.32	167.30	59.50
First Liens	113.67	40.52	112.31	40.70	117.66	41.85
Home Equity Lines of Credit	24.48	8.73	24.73	8.96	27.52	9.79
Other Junior Liens	17.29	6.17	18.35	6.65	22.12	7.87
Multifamily Mortgages	1.81	0.65	1.73	0.63	1.64	0.58
Nonresidential Mortgages	14.94	5.32	14.22	5.15	12.06	4.29
Construction Loans	5.32	1.90	5.78	2.09	6.34	2.26
Land Loans	5.31	1.89	5.53	2.01	5.77	2.05
Commercial Loans	7.28	2.60	6.51	2.36	5.04	1.79
Consumer Loans	8.74	3.12	11.21	4.06	11.43	4.07
Repossessed Assets, Net	1.59	0.57	1.61	0.58	0.71	0.25
Real Estate Held for Investment	0.03	0.01	0.04	0.01	0.05	0.02
Office Premises & Equipment	2.24	0.80	2.25	0.82	2.20	0.78
Other Assets	24.99	8.91	24.75	8.97	12.04	4.28
Less: Contra Assets & Valuation Allowances	4.18	1.49	3.37	1.22	2.62	0.93
TOTAL LIABILITIES AND CAPITAL	280.51	100.00	275.94	100.00	281.17	100.00
Total Deposits and Escrows	160.34	57.16	169.26	61.34	170.36	60.59
Deposits	159.63	56.91	168.40	61.03	169.70	60.36
Escrows	0.71	0.25	0.86	0.31	0.66	0.23
Total Borrowings	92.19	32.86	79.03	28.64	84.58	30.08
Advances from FHLB	63.04	22.47	68.19	24.71	72.25	25.70
Reverse Repurchase Agreements	27.06	9.65	8.68	3.14	10.67	3.79
Other Borrowings	2.09	0.75	2.17	0.79	1.65	0.59
Other Liabilities	4.56	1.63	3.70	1.34	3.46	1.23
EQUITY CAPITAL	23.42	8.35	23.95	8.68	22.77	8.10
Capital Stock & Paid-In Capital	21.13	7.53	20.78	7.53	15.40	5.48
Unrealized Gains (Losses) AFS Securities	(1.36)	(0.49)	(1.31)	(0.47)	(0.55)	(0.19)
Retained Earnings	4.04	1.44	4.67	1.69	8.08	2.87

	DECEMBER 2008		SEPTEMBER 2008		DECEMBER 2007	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	3.65	5.26	3.79	5.49	4.49	6.32
Interest Expense	1.78	2.56	1.98	2.87	2.80	3.94
Net Interest Income	1.87	2.70	1.81	2.62	1.69	2.38
Loss Provisions-Interest Bearing Assets	1.96	2.82	1.46	2.12	1.07	1.50
Noninterest Income	1.15	1.65	1.00	1.45	(1.49)	(2.09)
Mortgage Loan Servicing Fees	0.14	0.21	0.05	0.08	0.02	0.03
Other Fees and Charges	0.38	0.54	0.39	0.56	0.28	0.39
Other Noninterest Income	0.62	0.90	0.56	0.82	(1.78)	(2.51)
Noninterest Expense	1.72	2.48	1.69	2.46	1.82	2.57
G&A Expense	1.50	2.16	1.52	2.20	1.66	2.33
Goodwill Expense	0.09	0.13	0.14	0.21	0.14	0.20
Loss Provis.-Nonint. Bearing Assets	0.14	0.20	0.03	0.04	0.02	0.03
Income Before Taxes & Extraord. Items	(0.66)	(0.95)	(0.34)	(0.50)	(2.69)	(3.79)
Income Taxes	(0.13)	(0.19)	0.17	0.24	(0.99)	(1.40)
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	(0.53)	(0.77)	(0.51)	(0.74)	(1.69)	(2.39)

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

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

CENTRAL REGION

		3-MONTHS ENDED		2008	2007
		DEC.	SEP.		
		2008	2008		
SUMMARY DATA:					
Number of Thrifts	(#)	194	195	194	199
Total Assets	(\$)	123.05	122.32	123.05	133.15
Net Income	(\$)	(0.39)	(0.52)	(0.76)	0.05
Profits	(\$)	0.15	0.11	0.58	0.36
Losses	(\$)	(0.54)	(0.64)	(1.34)	(0.31)
PROFITABILITY MEASURES:					
Return on Average Assets	(%)	(1.29)	(1.72)	(0.62)	0.04
Median Ratio	(%)	0.24	0.28	0.24	0.31
Return on Average Equity	(%)	(14.10)	(18.08)	(6.52)	0.40
Median Ratio	(%)	2.01	1.99	2.20	2.23
Net Interest Income	(\$)	0.75	0.80	3.09	1.58
% of Average Assets	(%)	2.44	2.64	2.52	1.20
Total Fee Income	(\$)	0.18	0.41	1.50	0.86
% of Average Assets	(%)	0.60	1.36	0.60	1.43
G&A Expense	(\$)	0.96	0.91	3.65	1.80
% of Average Assets	(%)	3.14	2.99	2.98	1.37
CAPITAL MEASURES:					
Equity Capital Ratio	(%)	8.99	9.28	8.99	10.29
Tier 1 Leverage Ratio	(%)	8.56	8.83	8.56	9.15
Risk-based Capital Ratio	(%)	13.77	14.08	13.77	14.52
Thrifts by FDICIA Capital Categories:					
Well-Capitalized	(#)	188	190	188	196
Adequately Capitalized	(#)	5	4	5	3
Undercapitalized	(#)	1	1	1	0
Significantly Undercapitalized	(#)	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0
FAILED/PROBLEM THRIFTS:					
Failed Thrifts	(#)	0	0	0	0
Problem Thrifts	(#)	10	8	10	3
ASSET QUALITY MEASURES:					
Troubled Assets					
Including Repurchased GNMA Loans	(\$)	4.01	3.25	4.01	2.41
% of Total Assets	(%)	3.26	2.66	3.26	1.81
Excluding Repurchased GNMA Loans	(\$)	4.00	3.25	4.00	2.41
% of Total Assets	(%)	3.25	2.66	3.25	1.81
Noncurrent Loans					
Including Repurchased GNMA Loans	(\$)	3.04	2.51	3.04	2.02
% of Total Assets	(%)	2.47	2.05	2.47	1.52
Excluding Repurchased GNMA Loans	(\$)	3.03	2.51	3.03	2.02
% of Total Assets	(%)	2.47	2.05	2.47	1.52
Noncurrent Loans as a % of Loan Type:					
1-4 Family Mortgages	(%)	2.98	2.47	2.98	1.73
First Liens	(%)	3.31	2.71	3.31	1.79
Home Equity Lines of Credit	(%)	1.62	1.42	1.62	1.47
Other Junior Liens	(%)	2.02	1.65	2.02	1.44
Multi Family Loans	(%)	2.36	2.26	2.36	1.46
Commercial Loans	(%)	1.60	1.37	1.60	1.07
Consumer Loans	(%)	1.01	0.75	1.01	0.78
1-4 FAMILY MORTGAGE LOAN ACTIVITY:					
Originations	(\$)	4.39	6.03	22.61	10.94
Purchases	(\$)	9.69	11.44	49.65	24.26
Sales	(\$)	12.81	15.17	60.52	30.59
Loans Outstanding (1)	(\$)	56.41	57.45	56.41	63.30
Loans Outstanding / Total Assets	(%)	45.84	46.97	45.84	47.54

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

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

CENTRAL REGION

	DECEMBER 2008		SEPTEMBER 2008		DECEMBER 2007	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	123.05	100.00	122.32	100.00	133.15	100.00
Cash and Noninterest-Earning Deposits	4.16	3.38	2.84	2.32	1.44	1.08
Investment Securities	5.78	4.70	6.71	5.49	9.48	7.12
Mortgage Backed Securities	14.49	11.78	13.39	10.95	16.22	12.18
1-4 Family Mortgages	56.41	45.84	57.45	46.97	63.30	47.54
First Family Mortgages	44.70	36.32	46.08	37.68	51.39	38.60
Home Equity Lines of Credit	8.11	6.59	7.69	6.29	8.03	6.03
Other Junior Liens	3.61	2.93	3.67	3.00	3.87	2.91
Multi Family Mortgages	3.82	3.11	3.80	3.11	4.50	3.38
Nonresidential Mortgages	10.21	8.29	9.95	8.14	9.61	7.22
Construction Loans	3.28	2.67	3.46	2.83	3.88	2.91
Land Loans	3.13	2.55	3.49	2.85	4.23	3.18
Commercial Loans	4.48	3.64	4.24	3.46	4.04	3.03
Consumer Loans	10.45	8.49	10.39	8.49	9.02	6.78
Repossessed Assets, Net	0.97	0.79	0.75	0.61	0.40	0.30
Real Estate Held for Investment	0.03	0.02	0.03	0.02	0.05	0.04
Office Premises & Equipment	1.33	1.08	1.32	1.08	1.45	1.09
Other Assets	5.94	4.83	5.80	4.75	6.38	4.79
Less: Contra Assets & Valuation Allowances	1.44	1.17	1.30	1.07	0.85	0.64
TOTAL LIABILITIES AND CAPITAL	123.05	100.00	122.32	100.00	133.15	100.00
Total Deposits and Escrows	86.90	70.62	85.83	70.17	93.02	69.86
Deposits	85.47	69.46	84.50	69.08	91.69	68.86
Escrows	1.42	1.16	1.33	1.09	1.33	1.00
Total Borrowings	23.53	19.13	23.72	19.39	24.88	18.69
Advances from FHLB	17.87	14.52	18.20	14.88	18.67	14.02
Reverse Repurchase Agreements	4.41	3.58	4.13	3.37	4.76	3.58
Other Borrowings	1.26	1.02	1.39	1.14	1.45	1.09
Other Liabilities	1.56	1.26	1.42	1.16	1.54	1.16
EQUITY CAPITAL	11.06	8.99	11.35	9.28	13.70	10.29
Capital Stock & Paid-In Capital	5.95	4.84	5.78	4.73	7.23	5.43
Unrealized Gains (Losses) AFS Securities	(0.20)	(0.16)	(0.23)	(0.18)	(0.02)	(0.01)
Retained Earnings	5.43	4.41	5.93	4.84	6.61	4.97

	DECEMBER 2008		SEPTEMBER 2008		DECEMBER 2007	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.64	5.35	1.70	5.60	2.00	6.05
Interest Expense	0.89	2.90	0.90	2.96	1.22	3.68
Net Interest Income	0.75	2.44	0.80	2.64	0.78	2.37
Loss Provisions-Interest Bearing Assets	0.67	2.19	0.97	3.17	0.28	0.84
Noninterest Income	0.39	1.26	0.40	1.33	0.53	1.62
Mortgage Loan Servicing Fees	(0.22)	(0.73)	0.03	0.09	0.01	0.02
Other Fees and Charges	0.41	1.33	0.39	1.27	0.47	1.41
Other Noninterest Income	0.20	0.67	(0.01)	(0.03)	0.06	0.18
Noninterest Expense	1.07	3.49	0.99	3.25	1.04	3.13
G&A Expense	0.96	3.14	0.91	2.99	0.90	2.72
Goodwill Expense	0.09	0.30	0.06	0.21	0.13	0.40
Loss Provis.-Nonint. Bearing Assets	0.01	0.05	0.02	0.05	0.00	0.02
Income Before Taxes & Extraord. Items	(0.60)	(1.97)	(0.75)	(2.46)	0.01	0.02
Income Taxes	(0.21)	(0.68)	(0.23)	(0.74)	0.04	0.12
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	(0.39)	(1.29)	(0.52)	(1.72)	(0.03)	(0.10)

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

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

MI DWEST REGION

	3-MONTHS ENDED		2008	2007	2006	2005	2004
	DEC. 2008	SEP. 2008					
SUMMARY DATA:							
Number of Thrifts	(#)	170	170	171	199	201	207
Total Assets	(\$)	162.16	159.93	162.16	138.44	126.63	135.39
Net Income	(\$)	(0.09)	(0.20)	(0.16)	0.96	1.29	1.24
Profits	(\$)	0.24	0.20	0.98	1.04	1.37	1.41
Losses	(\$)	(0.34)	(0.41)	(1.14)	(0.04)	(0.08)	(0.16)
PROFITABILITY MEASURES:							
Return on Average Assets	(%)	(0.23)	(0.53)	(0.11)	0.71	0.95	0.94
Median Ratio	(%)	0.48	0.57	0.48	0.54	0.66	0.75
Return on Average Equity	(%)	(2.74)	(6.22)	(1.25)	7.90	10.54	10.79
Median Ratio	(%)	4.02	4.91	4.10	4.50	5.17	6.15
Net Interest Income	(\$)	0.96	0.98	3.90	3.67	3.59	3.70
% of Average Assets	(%)	2.38	2.53	2.57	2.71	2.68	2.80
Total Fee Income	(\$)	0.41	0.47	1.82	1.81	1.66	1.38
% of Average Assets	(%)	1.02	1.20	1.02	1.24	1.26	1.08
G&A Expense	(\$)	0.99	0.96	3.85	3.66	3.51	3.61
% of Average Assets	(%)	2.46	2.47	2.53	2.70	2.62	2.74
CAPITAL MEASURES:							
Equity Capital Ratio	(%)	8.29	8.56	8.29	8.62	9.16	8.98
Tier 1 Leverage Ratio	(%)	8.53	8.65	8.53	8.47	9.04	8.45
Risk-based Capital Ratio	(%)	14.41	14.71	14.41	13.30	14.51	14.45
Thrifts by FDICIA Capital Categories:							
Well-Capitalized	(#)	167	167	167	170	199	204
Adequately Capitalized	(#)	2	2	2	0	3	3
Undercapitalized	(#)	0	0	0	1	0	0
Significantly Undercapitalized	(#)	0	1	0	0	0	0
Critically Undercapitalized	(#)	1	0	1	0	0	0
FAILED/PROBLEM THRIFTS:							
Failed Thrifts	(#)	0	0	0	0	0	0
Problem Thrifts	(#)	2	1	2	1	1	1
ASSET QUALITY MEASURES:							
Troubled Assets							
Including Repurchased GNMA Loans	(\$)	4.46	3.95	4.46	1.93	1.29	N/A
% of Total Assets	(%)	2.75	2.47	2.75	1.39	0.93	N/A
Excluding Repurchased GNMA Loans	(\$)	3.20	2.89	3.20	1.36	0.62	0.61
% of Total Assets	(%)	1.97	1.81	1.97	0.98	0.45	0.45
Noncurrent Loans							
Including Repurchased GNMA Loans	(\$)	3.97	3.52	3.97	1.73	1.18	N/A
% of Total Assets	(%)	2.45	2.20	2.45	1.25	0.85	N/A
Excluding Repurchased GNMA Loans	(\$)	2.71	2.46	2.71	1.16	0.51	0.52
% of Total Assets	(%)	1.67	1.54	1.67	0.84	0.37	0.39
Noncurrent Loans as a % of Loan Type:							
1-4 Family Mortgages	(%)	5.27	4.71	5.27	2.32	1.91	0.50
First Liens	(%)	7.64	6.83	7.64	3.38	2.78	0.60
Home Equity Lines of Credit	(%)	0.28	0.20	0.28	0.13	0.19	0.12
Other Junior Liens	(%)	1.32	0.97	1.32	0.21	0.18	0.32
Multi Family Loans	(%)	2.96	3.31	2.96	0.67	1.19	0.61
Commercial Loans	(%)	1.81	1.74	1.81	0.60	0.73	0.83
Consumer Loans	(%)	0.66	0.59	0.66	0.52	0.65	0.54
1-4 FAMILY MORTGAGE LOAN ACTIVITY:							
Originations	(\$)	11.20	10.39	44.45	42.60	48.60	49.45
Purchases	(\$)	2.93	3.12	12.82	7.62	7.36	9.57
Sales	(\$)	7.93	6.86	31.33	33.44	27.70	32.82
Loans Outstanding (1)	(\$)	51.32	52.00	51.32	50.65	45.75	46.24
Loans Outstanding / Total Assets	(%)	31.65	32.51	31.65	36.58	32.80	34.15

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

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

MIDWEST REGION

	DECEMBER 2008		SEPTEMBER 2008		DECEMBER 2007	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	162.16	100.00	159.93	100.00	138.44	100.00
Cash and Noninterest-Earning Deposits	2.06	1.27	2.91	1.82	1.69	1.22
Investment Securities	35.46	21.87	34.91	21.83	18.92	13.66
Mortgage Backed Securities	16.33	10.07	16.77	10.48	16.11	11.64
1-4 Family Mortgages	51.32	31.65	52.00	32.51	50.65	36.58
First Liens	33.92	20.92	34.66	21.67	33.93	24.51
Home Equity Lines of Credit	11.23	6.92	11.06	6.92	10.51	7.59
Other Junior Liens	6.17	3.81	6.28	3.92	6.21	4.48
Multi Family Mortgages	2.38	1.47	2.27	1.42	1.96	1.42
Nonresidential Mortgages	10.70	6.60	10.17	6.36	8.77	6.33
Construction Loans	8.13	5.02	7.98	4.99	7.72	5.57
Land Loans	3.03	1.87	3.11	1.94	3.12	2.26
Commercial Loans	8.65	5.33	8.14	5.09	7.48	5.40
Consumer Loans	16.71	10.30	15.10	9.44	16.22	11.71
Repossessed Assets, Net	0.49	0.30	0.43	0.27	0.20	0.14
Real Estate Held for Investment	0.04	0.03	0.04	0.03	0.04	0.03
Office Premises & Equipment	1.51	0.93	1.48	0.92	1.34	0.97
Other Assets	6.89	4.25	6.32	3.95	5.22	3.77
Less: Contra Assets & Valuation Allowances	1.53	0.95	1.69	1.06	0.98	0.71
TOTAL LIABILITIES AND CAPITAL	162.16	100.00	159.93	100.00	138.44	100.00
Total Deposits and Escrows	103.20	63.64	94.23	58.92	85.25	61.58
Deposits	101.86	62.81	92.69	57.96	84.27	60.87
Escrows	1.35	0.83	1.54	0.96	0.97	0.70
Total Borrowings	43.62	26.90	49.40	30.89	39.72	28.69
Advances from FHLB	39.51	24.36	46.47	29.06	38.40	27.74
Reverse Repurchase Agreements	1.30	0.80	0.52	0.33	0.35	0.25
Other Borrowings	2.82	1.74	2.41	1.50	0.97	0.70
Other Liabilities	1.90	1.17	2.61	1.63	1.54	1.11
EQUITY CAPITAL	13.44	8.29	13.69	8.56	11.93	8.62
Capital Stock & Paid-In Capital	8.07	4.97	21.86	13.67	19.42	14.03
Unrealized Gains (Losses) AFS Securities	(0.42)	(0.26)	(0.31)	(0.19)	(0.01)	0.00
Retained Earnings	6.33	3.90	(7.59)	(4.74)	(7.37)	(5.32)

	DECEMBER 2008		SEPTEMBER 2008		DECEMBER 2007	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.69	4.20	1.94	5.00	2.15	6.25
Interest Expense	0.74	1.83	0.96	2.47	1.26	3.67
Net Interest Income	0.96	2.38	0.98	2.53	0.89	2.58
Loss Provisions-Interest Bearing Assets	0.59	1.48	0.66	1.71	0.32	0.94
Noninterest Income	0.48	1.19	0.45	1.15	0.48	1.40
Mortgage Loan Servicing Fees	0.01	0.02	0.03	0.08	0.02	0.05
Other Fees and Charges	0.40	1.00	0.44	1.13	0.41	1.19
Other Noninterest Income	0.07	0.17	(0.02)	(0.06)	0.05	0.15
Noninterest Expense	1.01	2.51	0.99	2.56	0.92	2.67
G&A Expense	0.99	2.46	0.96	2.47	0.91	2.64
Goodwill Expense	0.01	0.03	0.02	0.06	0.01	0.02
Loss Provis.-Nonint. Bearing Assets	0.01	0.02	0.01	0.03	0.00	0.01
Income Before Taxes & Extraord. Items	(0.17)	(0.42)	(0.23)	(0.59)	0.13	0.37
Income Taxes	(0.08)	(0.20)	(0.02)	(0.06)	0.02	0.06
Extraordinary Items	(0.01)	(0.02)	0.00	0.00	0.00	0.00
Net Income	(0.09)	(0.23)	(0.20)	(0.53)	0.11	0.31

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

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

WEST REGION

	3-MONTHS ENDED		2008	2007	2006	2005	2004	
	DEC. 2008	SEP. 2008						
SUMMARY DATA:								
Number of Thrifts	(#)	68	70	68	72	84	90	95
Total Assets	(\$)	208.10	206.69	208.10	543.85	637.66	729.66	637.62
Net Income	(\$)	(0.37)	(1.32)	(7.44)	(0.09)	8.92	8.57	6.49
Profits	(\$)	0.27	0.24	1.47	6.00	8.92	8.58	6.50
Losses	(\$)	(0.64)	(1.56)	(8.90)	(6.09)	0.00	0.00	(0.01)
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	(0.74)	(2.50)	(1.97)	(0.01)	1.23	1.25	1.16
Median Ratio	(%)	0.38	0.37	0.37	0.68	0.87	0.95	0.91
Return on Average Equity	(%)	(7.21)	(27.15)	(21.93)	(0.13)	13.11	14.04	13.11
Median Ratio	(%)	3.49	3.69	3.30	6.33	9.27	9.55	9.77
Net Interest Income	(\$)	1.67	2.33	13.68	18.68	20.69	18.95	16.00
% of Average Assets	(%)	3.36	4.43	3.62	3.10	2.85	2.77	2.86
Total Fee Income	(\$)	1.28	1.57	8.95	11.02	9.93	9.54	5.09
% of Average Assets	(%)	2.57	2.97	2.57	1.81	1.66	1.59	1.29
G&A Expense	(\$)	1.54	2.36	13.10	18.56	20.83	17.52	13.68
% of Average Assets	(%)	3.10	4.48	3.47	3.08	2.87	2.56	2.45
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	11.02	9.16	11.02	8.95	11.52	9.37	8.53
Tier 1 Leverage Ratio	(%)	9.75	8.81	9.75	8.14	8.19	7.50	6.71
Risk-based Capital Ratio	(%)	15.26	14.39	15.26	13.51	13.97	12.98	12.69
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	67	69	67	72	84	90	95
Adequately Capitalized	(#)	1	0	1	0	0	0	0
Undercapitalized	(#)	0	1	0	0	0	0	0
Significantly Undercapitalized	(#)	0	0	0	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	2	3	5	0	0	0	0
Problem Thrifts	(#)	1	2	1	0	0	1	0
ASSET QUALITY MEASURES:								
Troubled Assets								
Including Repurchased GNMA Loans	(\$)	6.31	8.43	6.31	12.29	4.97	5.14	N/A
% of Total Assets	(%)	3.03	4.08	3.03	2.26	0.78	0.70	N/A
Excluding Repurchased GNMA Loans	(\$)	6.30	8.42	6.30	12.29	4.92	3.39	3.09
% of Total Assets	(%)	3.03	4.08	3.03	2.26	0.77	0.46	0.48
Noncurrent Loans								
Including Repurchased GNMA Loans	(\$)	5.76	7.61	5.76	10.83	4.32	4.83	N/A
% of Total Assets	(%)	2.77	3.68	2.77	1.99	0.68	0.66	N/A
Excluding Repurchased GNMA Loans	(\$)	5.75	7.60	5.75	10.82	4.26	3.08	2.77
% of Total Assets	(%)	2.76	3.68	2.76	1.99	0.67	0.42	0.43
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	4.84	5.56	4.84	2.96	0.88	0.88	0.52
First Liens	(%)	5.11	5.83	5.11	3.34	0.94	1.00	0.57
Home Equity Lines of Credit	(%)	1.44	1.36	1.44	1.39	0.55	0.17	0.12
Other Junior Liens	(%)	1.77	1.91	1.77	3.90	0.40	0.21	0.32
Multi Family Loans	(%)	0.34	0.20	0.34	0.32	0.11	0.04	0.03
Commercial Loans	(%)	3.03	2.14	3.03	1.42	1.40	1.58	1.41
Consumer Loans	(%)	2.16	2.15	2.16	1.66	1.33	0.75	0.47
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	4.99	8.31	79.76	230.44	319.04	382.93	361.17
Purchases	(\$)	1.11	1.20	6.70	50.52	162.42	149.60	137.80
Sales	(\$)	4.10	6.90	59.02	214.24	275.53	284.28	217.94
Loans Outstanding (1)	(\$)	83.78	105.43	83.78	300.09	393.46	467.48	426.66
Loans Outstanding / Total Assets	(%)	40.26	51.01	40.26	55.18	61.70	64.07	66.91

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

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

WEST REGION

	DECEMBER 2008		SEPTEMBER 2008		DECEMBER 2007	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	208.10	100.00	206.69	100.00	543.85	100.00
Cash and Noninterest-Earning Deposits	2.02	0.97	2.10	1.02	5.09	0.94
Investment Securities	23.47	11.28	14.83	7.17	27.99	5.15
Mortgage Backed Securities	21.83	10.49	21.39	10.35	45.97	8.45
1-4 Family Mortgages	83.78	40.26	105.43	51.01	300.09	55.18
First Liens	77.45	37.22	99.17	47.98	233.64	42.96
Home Equity Lines of Credit	5.79	2.78	5.71	2.76	59.67	10.97
Other Junior Liens	0.54	0.26	0.55	0.27	6.78	1.25
Multi Family Mortgages	9.02	4.34	9.27	4.49	39.40	7.24
Nonresidential Mortgages	4.97	2.39	5.41	2.62	13.48	2.48
Construction Loans	2.47	1.18	3.28	1.59	9.57	1.76
Land Loans	2.46	1.18	2.64	1.28	4.37	0.80
Commercial Loans	18.22	8.76	13.16	6.37	16.68	3.07
Consumer Loans	31.32	15.05	24.95	12.07	35.62	6.55
Repossessed Assets, Net	0.55	0.26	0.82	0.40	1.47	0.27
Real Estate Held for Investment	0.00	0.00	0.01	0.00	0.05	0.01
Office Premises & Equipment	0.78	0.38	1.04	0.50	3.95	0.73
Other Assets	11.56	5.55	9.61	4.65	45.72	8.41
Less: Contra Assets & Valuation Allowances	4.36	2.10	7.27	3.52	5.58	1.03
TOTAL LIABILITIES AND CAPITAL	208.10	100.00	206.69	100.00	543.85	100.00
Total Deposits and Escrows	98.41	47.29	111.89	54.14	283.53	52.13
Deposits	98.07	47.13	111.26	53.83	275.67	50.69
Escrows	0.34	0.16	0.64	0.31	7.86	1.45
Total Borrowings	79.96	38.42	70.53	34.13	189.73	34.89
Advances from FHLB	35.22	16.92	45.74	22.13	111.83	20.56
Reverse Repurchase Agreements	2.11	1.01	3.94	1.91	11.03	2.03
Other Borrowings	42.63	20.48	20.85	10.09	66.87	12.30
Other Liabilities	6.80	3.27	5.33	2.58	21.90	4.03
EQUITY CAPITAL	22.93	11.02	18.93	9.16	48.69	8.95
Capital Stock & Paid-In Capital	17.42	8.37	10.80	5.23	38.10	7.01
Unrealized Gains (Losses) AFS Securities	(0.63)	(0.30)	(0.31)	(0.15)	(0.28)	(0.05)
Retained Earnings	6.20	2.98	8.48	4.10	10.57	1.94

	DECEMBER 2008		SEPTEMBER 2008		DECEMBER 2007	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	2.47	4.97	3.64	6.90	9.14	6.35
Interest Expense	0.80	1.60	1.30	2.48	4.84	3.36
Net Interest Income	1.67	3.36	2.33	4.43	4.30	2.99
Loss Provisions-Interest Bearing Assets	2.08	4.17	3.39	6.43	3.28	2.28
Noninterest Income	1.58	3.18	1.62	3.08	2.73	1.90
Mortgage Loan Servicing Fees	0.00	0.00	0.05	0.10	(0.17)	(0.12)
Other Fees and Charges	1.28	2.57	1.51	2.87	2.77	1.93
Other Noninterest Income	0.31	0.61	0.05	0.10	0.13	0.09
Noninterest Expense	1.57	3.15	2.41	4.58	9.91	6.89
G&A Expense	1.54	3.10	2.36	4.48	4.72	3.28
Goodwill Expense	0.02	0.05	0.02	0.04	5.12	3.56
Loss Provis.-Nonint. Bearing Assets	0.00	0.00	0.03	0.06	0.07	0.05
Income Before Taxes & Extraord. Items	(0.39)	(0.78)	(1.85)	(3.50)	(6.16)	(4.28)
Income Taxes	(0.02)	(0.04)	(0.53)	(1.00)	(0.71)	(0.50)
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	(0.37)	(0.74)	(1.32)	(2.50)	(5.44)	(3.78)

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

TECHNICAL NOTES

All data are on a consolidated basis.

N/A - Not Available or not applicable.

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

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

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

Asset Growth Rate - Calculated on a held constant basis.

Associations Held Constant as of December 31, 2008
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.

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

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

TECHNICAL NOTES

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

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

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

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

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

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

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

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

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

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

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

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

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

Troubled Assets - Includes noncurrent loans and repossessed assets.

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

Valuation Allowances - Amount of valuation allowances for all assets.

