



# First Quarter 2009 Thrift Industry Report Data

June 2, 2009

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

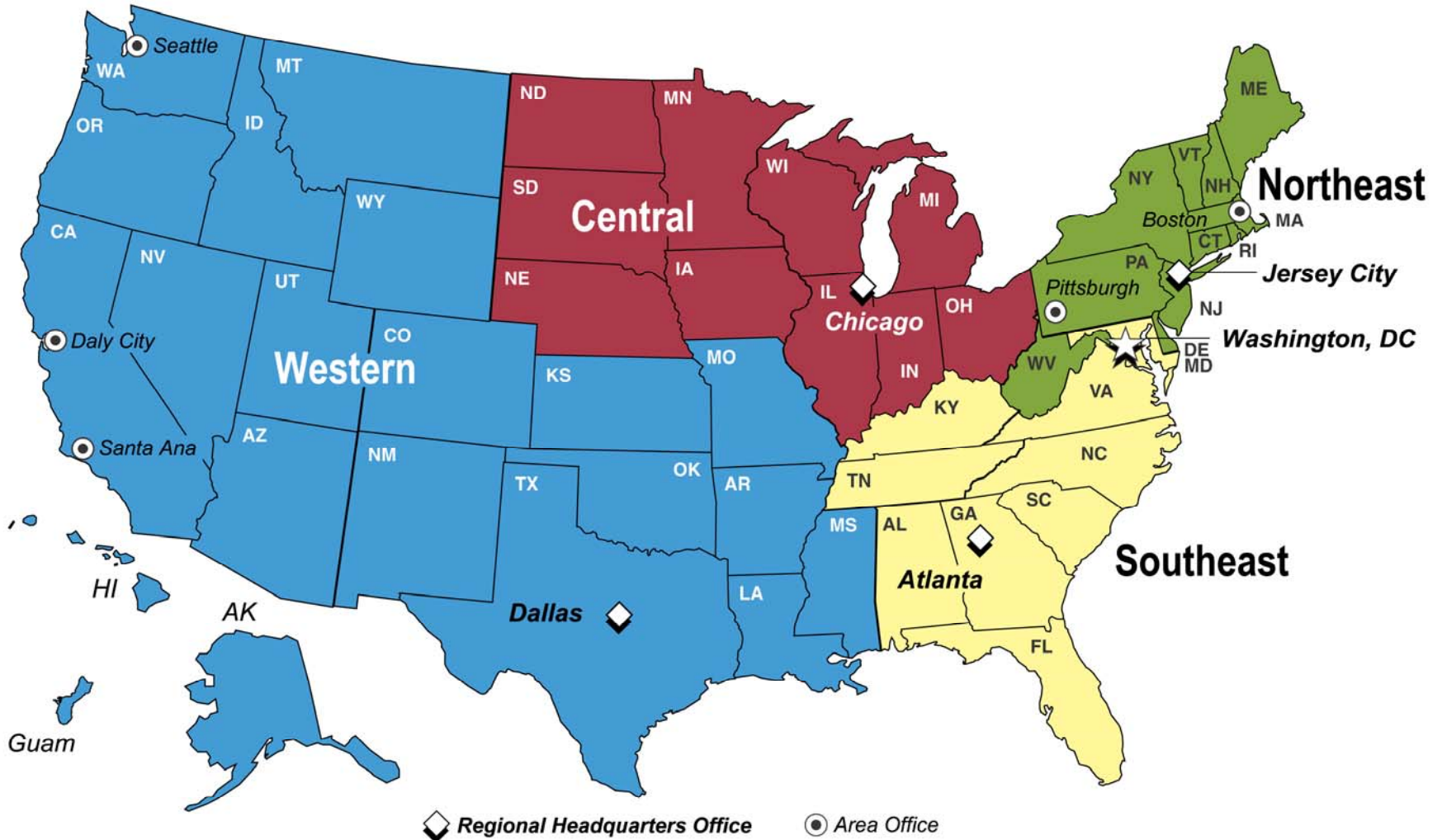


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PROFITABILITY AND EARNINGS  
YEAR-TO-DATE AND PRIOR FOUR YEARS

INDUSTRY AGGREGATES:	3 mos. 2009	3 mos. 2008	2008	2007	2006	2005
<b>PROFITABILITY (Percent)</b>						
Return on Average Assets	(0.02)	(0.17)	(1.17)	(0.04)	1.06	1.19
Median Ratio	0.36	0.42	0.29	0.46	0.61	0.73
Return on Average Equity	(0.17)	(1.83)	(13.03)	(0.42)	11.18	12.83
Median Ratio	2.91	3.22	2.28	3.52	4.95	6.26
Net Interest Margin	2.94	2.77	2.82	2.69	2.73	2.81
Median Ratio	2.92	2.83	2.87	2.86	3.00	3.15
<b>EARNINGS (\$ Millions)</b>						
Interest Income	\$15,349.10	\$22,471.91	\$74,910.01	\$95,904.35	\$90,805.34	\$72,290.07
Interest Expense	6,352.36	11,999.01	36,826.78	55,283.30	49,870.85	33,473.40
NET INTEREST INCOME	8,996.74	10,472.91	38,083.24	40,621.05	40,934.49	38,816.67
Loss Provisions-Interest Bearing Assets	5,761.22	7,636.73	39,337.51	11,638.37	3,767.62	2,953.88
Noninterest Income	5,124.44	6,489.16	18,633.86	20,120.77	25,677.98	23,922.43
Mortgage Loan Servicing Fees	261.64	(134.60)	1,578.02	1,296.06	1,072.40	1,625.59
Other Fees and Charges	2,978.16	4,356.00	15,025.82	17,012.33	16,155.50	15,209.00
Other Noninterest Income	1,884.64	2,267.76	2,030.02	1,812.38	8,450.08	7,087.84
Noninterest Expense	7,702.23	10,476.60	38,745.84	47,370.88	38,664.73	34,316.58
G&A Expense	7,214.29	10,090.78	34,582.46	38,286.85	37,906.75	33,793.78
Goodwill Amortization	117.69	219.69	1,467.04	8,879.20	668.61	455.74
Loss Provisions-Noninterest Bearing Assets	370.25	166.13	2,696.34	204.84	89.37	67.06
Income Before Taxes & Extraordinary Items	657.74	(1,151.27)	(21,366.26)	1,732.56	24,180.12	25,468.64
Income Taxes	680.05	(524.43)	(5,637.94)	2,382.54	8,292.10	9,067.85
Extraordinary Items	(0.12)	(0.04)	(83.36)	1.14	(38.63)	(0.56)
NET INCOME	(47.27)	(626.88)	(15,811.67)	(648.84)	15,849.39	16,400.23
Profits	\$2,571.34	\$1,733.32	\$6,217.16	\$11,425.13	\$16,341.59	\$16,609.58
Losses	(\$2,618.61)	(\$2,360.20)	(\$22,028.83)	(\$12,073.96)	(\$492.20)	(\$209.35)
<b>PROFITABILITY (Percent of Avg Assets Annualized)</b>						
Interest Income	5.02	5.93	5.55	6.34	6.06	5.22
Interest Expense	2.08	3.17	2.73	3.66	3.33	2.42
NET INTEREST INCOME	2.94	2.77	2.82	2.69	2.73	2.81
Loss Provisions-Interest Bearing Assets	1.88	2.02	2.92	0.77	0.25	0.21
Noninterest Income	1.68	1.71	1.38	1.33	1.71	1.73
Mortgage Loan Servicing Fees	0.09	(0.04)	0.12	0.09	0.07	0.12
Other Fees and Charges	0.97	1.15	1.11	1.13	1.08	1.10
Other Noninterest Income	0.62	0.60	0.15	0.12	0.56	0.51
Noninterest Expense	2.52	2.77	2.87	3.13	2.58	2.48
G&A Expense	2.36	2.66	2.56	2.53	2.53	2.44
Goodwill Amortization	0.04	0.06	0.11	0.59	0.04	0.03
Loss Provisions-Noninterest Bearing Assets	0.12	0.04	0.20	0.01	0.01	0.00
Income Before Taxes & Extraordinary Items	0.22	(0.30)	(1.58)	0.11	1.61	1.84
Income Taxes	0.22	(0.14)	(0.42)	0.16	0.55	0.66
Extraordinary Items	0.00	0.00	(0.01)	0.00	0.00	0.00
NET INCOME	(0.02)	(0.17)	(1.17)	(0.04)	1.06	1.19
Profits	0.84	0.46	0.46	0.76	1.09	1.20
Losses	(0.86)	(0.62)	(1.63)	(0.80)	(0.03)	(0.02)

## STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007
NUMBER OF INSTITUTIONS:	801	810	818	829	831	827	832	836	838
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	(0.02)	(1.82)	(1.48)	(1.43)	(0.17)	(2.31)	0.17	1.02	0.97
Median Ratio	0.36	0.29	0.35	0.40	0.43	0.39	0.48	0.53	0.51
Return on Average Equity (Annualized)	(0.17)	(20.00)	(16.35)	(16.29)	(1.83)	(23.48)	1.65	9.54	9.35
Median Ratio	2.89	2.26	2.77	3.13	3.23	2.94	3.64	4.07	4.04
Net Interest Margin (Annualized)	2.94	2.68	2.93	2.91	2.77	2.61	2.60	2.76	2.77
Median Ratio	2.92	2.95	2.97	2.86	2.83	2.82	2.87	2.90	2.86
Number of Profitable Thrifts	589	527	552	618	650	602	684	710	705
Percent Profitable	73.53	65.06	67.48	74.55	78.22	72.79	82.21	84.93	84.13
Profits (\$ Millions)	\$2,571.34	\$1,213.38	\$1,608.19	\$1,662.27	\$1,733.32	\$1,256.77	\$2,262.03	\$4,117.80	\$3,788.53
Number of Unprofitable Thrifts	212	283	266	211	181	225	148	126	133
Percent Unprofitable	26.47	34.94	32.52	25.45	21.78	27.21	17.79	15.07	15.87
Losses (\$ Millions)	(\$2,618.61)	(\$6,570.76)	(\$5,984.11)	(\$7,113.76)	(\$2,360.20)	(\$10,010.03)	(\$1,605.27)	(\$284.49)	(\$174.18)
EARNINGS (\$ Millions)									
Interest Income	\$15,349.10	\$14,732.14	\$16,443.19	\$21,262.77	\$22,471.91	\$23,494.67	\$24,011.43	\$24,678.28	\$23,719.97
Interest Expense	6,352.36	6,843.38	7,799.45	10,184.95	11,999.01	13,582.28	14,055.54	14,291.35	13,354.13
NET INTEREST INCOME	8,996.74	7,888.77	8,643.74	11,077.83	10,472.91	9,912.39	9,955.89	10,386.94	10,365.84
Loss Provisions-Interest Bearing Assets	5,761.22	9,348.31	8,261.70	14,090.76	7,636.73	5,461.31	3,529.81	1,423.92	1,223.33
Noninterest Income	5,124.44	3,967.60	2,946.43	5,230.67	6,489.16	2,430.85	4,939.65	7,128.39	5,621.87
Mortgage Loan Servicing Fees	261.64	(40.52)	251.59	1,501.55	(134.60)	(54.40)	287.97	858.49	204.00
Other Fees and Charges	2,978.16	3,012.24	3,209.79	4,447.80	4,356.00	4,400.53	4,191.50	4,474.67	3,945.64
Other Noninterest Income	1,884.64	995.88	(514.95)	(718.68)	2,267.76	(1,915.28)	460.19	1,795.24	1,472.23
Noninterest Expense	7,702.23	8,954.66	8,659.98	10,654.60	10,476.60	17,423.64	10,538.97	10,203.15	9,205.12
G&A Expense	7,214.29	6,742.78	7,528.87	10,220.03	10,090.78	9,960.35	9,472.70	9,870.41	8,983.39
Goodwill Amortization	117.69	530.30	523.22	193.82	219.69	7,360.52	1,015.76	302.09	200.83
Loss Provisions-Noninterest Bearing Assets	370.25	1,681.57	607.89	240.75	166.13	102.77	50.52	30.66	20.90
Income Before Taxes & Extraordinary Items	657.74	(6,446.61)	(5,331.51)	(8,436.87)	(1,151.27)	(10,541.71)	826.76	5,888.26	5,559.25
Income Taxes	680.05	(1,081.05)	(956.65)	(3,075.82)	(524.43)	(1,788.69)	170.23	2,055.96	1,945.04
Extraordinary Items	(0.12)	8.18	(1.06)	(90.44)	(0.04)	(0.24)	0.22	1.01	0.15
NET INCOME	(47.27)	(5,357.38)	(4,375.92)	(5,451.49)	(626.88)	(8,753.26)	656.76	3,833.31	3,614.36
PROFITABILITY (Percent of Avg Assets Annualized)									
Interest Income	5.02	5.01	5.57	5.59	5.93	6.20	6.27	6.57	6.34
Interest Expense	2.08	2.33	2.64	2.68	3.17	3.58	3.67	3.80	3.57
NET INTEREST INCOME	2.94	2.68	2.93	2.91	2.77	2.61	2.60	2.76	2.77
Loss Provisions-Interest Bearing Assets	1.88	3.18	2.80	3.70	2.02	1.44	0.92	0.38	0.33
Noninterest Income	1.68	1.35	1.00	1.37	1.71	0.64	1.29	1.90	1.50
Mortgage Loan Servicing Fees	0.09	(0.01)	0.09	0.39	(0.04)	(0.01)	0.08	0.23	0.05
Other Fees and Charges	0.97	1.02	1.09	1.17	1.15	1.16	1.10	1.19	1.06
Other Noninterest Income	0.62	0.34	(0.17)	(0.19)	0.60	(0.51)	0.12	0.48	0.39
Noninterest Expense	2.52	3.04	2.94	2.80	2.77	4.59	2.75	2.72	2.46
G&A Expense	2.36	2.29	2.55	2.68	2.66	2.63	2.47	2.63	2.40
Goodwill Amortization	0.04	0.18	0.18	0.05	0.06	1.94	0.27	0.08	0.05
Loss Provisions-Noninterest Bearing Assets	0.12	0.57	0.21	0.06	0.04	0.03	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	0.22	(2.19)	(1.81)	(2.22)	(0.30)	(2.78)	0.22	1.57	1.49
Income Taxes	0.22	(0.37)	(0.32)	(0.81)	(0.14)	(0.47)	0.04	0.55	0.52
Extraordinary Items	0.00	0.00	0.00	(0.02)	0.00	0.00	0.00	0.00	0.00
NET INCOME	(0.02)	(1.82)	(1.48)	(1.43)	(0.17)	(2.31)	0.17	1.02	0.97

## STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007
NUMBER OF INSTITUTIONS:	801	810	818	829	831	827	832	836	838

TOTAL ASSETS (\$ Billions)	\$1,225.11	\$1,197.26	\$1,181.61	\$1,511.88	\$1,515.28	\$1,508.35	\$1,570.50	\$1,503.42	\$1,490.25
Cash and Noninterest-Earning Deposits	17.57	18.54	18.43	18.37	19.47	16.56	15.84	14.61	14.63
Investment Securities	160.90	121.11	98.86	105.66	107.76	115.29	122.18	87.97	91.23
Mortgage Backed Securities	152.38	166.30	167.15	199.09	202.27	207.58	196.76	195.75	183.95
1 - 4 Family Mortgages	528.42	521.90	541.79	749.08	748.23	740.78	795.65	765.39	772.03
First Liens	430.06	423.15	442.79	585.65	584.68	577.31	638.52	616.71	631.44
Home Equity Lines of Credit	65.70	64.52	62.97	119.66	118.14	116.72	110.66	106.28	93.01
Other Junior Liens	32.65	34.23	36.03	43.78	45.40	46.74	46.48	42.40	47.58
Multi family Mortgages	34.59	33.58	33.67	64.92	63.32	62.06	65.07	63.48	64.32
Nonresidential Mortgages	71.35	71.12	69.80	77.44	75.07	70.48	67.80	65.19	64.13
Construction Loans	24.23	26.30	27.75	33.34	33.88	34.08	33.90	33.36	33.20
Land Loans	15.21	15.77	16.57	18.36	18.82	19.08	18.89	18.34	18.01
Commercial Loans	63.64	62.69	56.84	59.07	60.34	56.97	54.46	56.62	52.07
Consumer Loans	75.05	81.01	76.05	88.04	84.68	87.52	83.29	91.14	88.43
Repossessed Assets, Net	4.22	3.99	3.89	5.05	4.12	2.99	2.47	1.90	1.50
Real Estate Held for Investment, Net	0.13	0.13	0.13	0.17	0.18	0.20	0.19	0.19	0.19
Office Premises & Equipment	8.19	8.39	8.61	11.20	11.35	11.32	11.49	11.47	11.46
Other Assets	88.08	83.16	78.66	106.57	102.12	95.19	111.22	105.45	102.44
Less: Contra Assets & Valuation Allowances	18.85	16.74	16.62	24.49	16.32	11.75	8.72	7.46	7.34

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$1,225.11	\$1,197.26	\$1,181.61	\$1,511.88	\$1,515.28	\$1,508.35	\$1,570.50	\$1,503.42	\$1,490.25
TOTAL DEPOSITS AND ESCROWS	752.18	732.15	726.91	929.16	913.36	891.47	954.78	948.49	953.14
Deposits	745.65	726.95	721.31	916.63	900.60	879.31	941.32	933.56	936.83
Escrows	6.52	5.20	5.60	12.53	12.76	12.16	13.46	14.93	16.31
BORROWINGS	329.98	336.99	327.61	420.79	427.91	442.56	419.31	355.92	341.06
Advances From FHLB	195.26	209.76	242.04	298.00	308.81	302.23	291.30	214.94	211.73
Repurchase Agreements & FedFunds Purchased	57.93	64.91	48.30	46.34	43.54	55.33	57.18	68.26	61.24
Other Borrowings	76.80	62.32	37.28	76.45	75.56	85.00	70.83	72.72	68.09
Other Liabilities	22.84	21.20	18.28	31.12	36.96	34.71	36.84	36.56	36.66
Equity Capital	120.99	106.93	108.80	130.82	137.06	139.61	159.56	162.44	159.39
Capital Stock and Paid-In Capital	101.19	93.77	100.04	119.18	115.62	113.45	124.00	119.60	101.92
Unrealized Gains (Losses) AFS Securities	(5.45)	(9.63)	(9.04)	(8.89)	(7.05)	(1.98)	(1.70)	(1.88)	(0.55)
Retained Earnings	26.18	24.78	19.03	21.63	30.03	28.83	38.08	45.33	58.71
Noncontrolling Interests in Cons. Subs.	0.89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

## STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007
NUMBER OF INSTITUTIONS:	801	810	818	829	831	827	832	836	838
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	1.43	1.55	1.56	1.22	1.29	1.10	1.01	0.97	0.98
Investment Securities	13.13	10.12	8.37	6.99	7.11	7.64	7.78	5.85	6.12
Mortgage Backed Securities	12.44	13.89	14.15	13.17	13.35	13.76	12.53	13.02	12.34
1 - 4 Family Mortgages	43.13	43.59	45.85	49.55	49.38	49.11	50.66	50.91	51.81
First Liens	35.10	35.34	37.47	38.74	38.59	38.27	40.66	41.02	42.37
Home Equity Lines of Credit	5.36	5.39	5.33	7.91	7.80	7.74	7.05	7.07	6.24
Other Junior Liens	2.67	2.86	3.05	2.90	3.00	3.10	2.96	2.82	3.19
Multi family Mortgages	2.82	2.81	2.85	4.29	4.18	4.11	4.14	4.22	4.32
Nonresidential Mortgages	5.82	5.94	5.91	5.12	4.95	4.67	4.32	4.34	4.30
Construction Loans	1.98	2.20	2.35	2.21	2.24	2.26	2.16	2.22	2.23
Land Loans	1.24	1.32	1.40	1.21	1.24	1.26	1.20	1.22	1.21
Commercial Loans	5.19	5.24	4.81	3.91	3.98	3.78	3.47	3.77	3.49
Consumer Loans	6.13	6.77	6.44	5.82	5.59	5.80	5.30	6.06	5.93
Repossessed Assets, Net	0.34	0.33	0.33	0.33	0.27	0.20	0.16	0.13	0.10
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	0.67	0.70	0.73	0.74	0.75	0.75	0.73	0.76	0.77
Other Assets	7.19	6.95	6.66	7.05	6.74	6.31	7.08	7.01	6.87
Less: Contra Assets & Valuation Allowances	1.54	1.40	1.41	1.62	1.08	0.78	0.56	0.50	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	61.40	61.15	61.52	61.46	60.28	59.10	60.79	63.09	63.96
Deposits	60.86	60.72	61.04	60.63	59.43	58.30	59.94	62.10	62.86
Escrows	0.53	0.43	0.47	0.83	0.84	0.81	0.86	0.99	1.09
BORROWINGS	26.94	28.15	27.73	27.83	28.24	29.34	26.70	23.67	22.89
Advances From FHLB	15.94	17.52	20.48	19.71	20.38	20.04	18.55	14.30	14.21
Repurchase Agreements & FedFunds Purchased	4.73	5.42	4.09	3.07	2.87	3.67	3.64	4.54	4.11
Other Borrowings	6.27	5.20	3.15	5.06	4.99	5.64	4.51	4.84	4.57
Other Liabilities	1.86	1.77	1.55	2.06	2.44	2.30	2.35	2.43	2.46
Equity Capital	9.88	8.93	9.21	8.65	9.05	9.26	10.16	10.80	10.70
Capital Stock and Paid-In Capital	8.26	7.83	8.47	7.88	7.63	7.52	7.90	7.96	6.84
Unrealized Gains (Losses) AFS Securities	(0.44)	(0.80)	(0.76)	(0.59)	(0.47)	(0.13)	(0.11)	(0.12)	(0.04)
Retained Earnings	2.14	2.07	1.61	1.43	1.98	1.91	2.42	3.02	3.94
Noncontrolling Interests in Cons. Subs.	0.07	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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

FOR THE QUARTER ENDING:	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007
NUMBER OF INSTITUTIONS:	801	810	818	829	831	827	832	836	838
TOTAL ASSETS (Percent Change)	6.38	7.22	(0.43)	3.65	4.20	9.63	14.42	10.71	12.64
Cash and Noninterest-Earning Deposits	14.98	47.46	53.87	37.18	46.51	10.31	8.60	2.18	(1.26)
Investment Securities	77.74	27.22	0.31	24.06	5.27	32.98	41.39	8.08	35.48
Mortgage Backed Securities	(13.73)	(6.91)	0.45	4.29	13.68	28.42	17.65	15.07	6.62
1 - 4 Family Mortgages	0.30	1.94	(6.35)	(0.67)	(1.34)	3.42	9.07	5.07	7.32
First Liens	0.95	2.67	(7.81)	(3.61)	(5.77)	(3.76)	4.53	(0.19)	3.06
Home Equity Lines of Credit	6.89	8.33	7.28	14.21	29.70	47.68	39.71	40.61	22.75
Other Junior Liens	(17.05)	(14.99)	(8.77)	4.67	(2.99)	24.93	17.80	21.03	53.88
Multi family Mortgages	10.73	14.59	3.74	4.16	0.31	(4.94)	0.83	9.43	12.34
Nonresidential Mortgages	6.21	18.51	18.95	23.26	23.27	17.33	14.83	26.15	25.43
Construction Loans	(11.22)	(0.78)	1.85	4.09	8.72	9.94	8.12	11.62	12.95
Land Loans	(10.00)	(5.24)	0.19	5.53	12.99	15.73	15.62	16.55	18.90
Commercial Loans	8.01	18.39	9.36	13.18	26.16	22.69	26.17	35.24	31.11
Consumer Loans	(0.61)	5.14	5.26	9.86	8.35	22.06	16.27	17.19	19.05
Repossessed Assets, Net	86.98	143.44	171.66	170.96	180.76	140.59	123.24	85.26	55.37
Real Estate Held for Investment, Net	(4.30)	(5.20)	(21.90)	4.16	10.37	8.14	(1.71)	6.54	8.18
Office Premises & Equipment	(2.66)	5.09	5.06	1.11	3.76	1.94	5.40	8.67	7.56
Other Assets	34.94	52.78	14.24	4.70	3.56	(3.83)	34.15	26.19	33.39
Less: Contra Assets & Valuation Allowances	75.70	99.36	152.90	257.21	142.94	84.89	38.13	12.85	12.53
TOTAL LIABILITIES AND CAPITAL (Percent Chg)	6.38	7.22	(0.43)	3.65	4.20	9.63	14.42	10.71	12.64
TOTAL DEPOSITS AND ESCROWS	8.65	10.49	0.04	1.31	(0.51)	5.65	14.13	17.36	19.68
Deposits	8.52	10.48	0.01	1.58	(0.15)	6.08	14.92	18.19	20.53
Escrows	26.27	12.80	4.32	(15.03)	(20.80)	(18.25)	(22.85)	(18.54)	(14.94)
BORROWINGS	1.61	3.35	5.76	20.30	23.14	25.16	11.14	(10.04)	(9.06)
Advances From FHLB	(15.78)	(6.39)	7.71	40.87	40.04	36.86	24.19	(9.24)	(8.20)
Repurchase Agreements & FedFunds Purchased	34.35	35.71	(1.29)	(29.31)	(26.13)	(13.23)	(16.59)	(11.04)	(10.43)
Other Borrowings	54.18	15.11	3.18	5.16	11.03	23.21	(4.49)	(11.43)	(10.44)
Other Liabilities	(6.28)	(0.18)	(23.84)	(16.34)	(0.02)	1.33	16.14	17.52	29.19
Equity Capital	9.52	0.14	(14.02)	(16.40)	(10.62)	(4.19)	24.94	31.41	29.40
Capital Stock and Paid-In Capital	13.52	12.53	5.65	3.20	18.35	24.01	67.80	68.87	46.65
Unrealized Gains (Losses) AFS Securities	(7.74)	463.85	529.79	394.53	1,287.93	186.39	92.41	(21.15)	(67.48)
Retained Earnings	(8.51)	(4.00)	(44.18)	(50.18)	(47.17)	(48.16)	(31.19)	(18.33)	5.13
Noncontrolling Interests in Cons. Subs.	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

STRUCTURAL DATA AND LOAN ACTIVITY

FOR THE QUARTER ENDING:	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007
NUMBER OF INSTITUTIONS:	801	810	818	829	831	827	832	836	838

SELECTED STRUCTURAL DATA									
Number of New Thrifts	3	2	1	4	12	7	7	7	4
Consolidated Assets (\$ Billions)	16.21	0.09	0.38	1.82	9.58	19.52	1.57	0.89	95.01
Number of Conservatorships/Receiverships	1	2	4	0	0	0	1	0	0
Consolidated Assets (\$ Billions)	0.35	16.49	337.82	0.00	0.00	0.00	2.47	0.00	0.00
Number of Bank Charter Conversions	1	1	2	2	3	3	3	1	7
Consolidated Assets (\$ Billions)	0.13	0.31	0.21	0.14	11.71	3.25	18.37	5.28	7.93
Number of Bank Acquisitions	3	5	2	3	1	4	6	3	2
Consolidated Assets (\$ Billions)	0.11	2.00	0.26	0.68	0.08	4.84	4.22	2.46	0.18
Number of Thrift Mergers	6	2	3	1	2	4	1	4	2
Consolidated Assets (\$ Billions)	8.48	0.23	4.05	N/A	N/A	3.35	N/A	0.32	0.60

LOAN ACTIVITY (\$ Millions)									
Mortgage Pool Securities									
Total Purchases	\$23,109.30	\$26,421.82	\$55,114.99	\$76,069.43	\$71,422.09	\$77,309.55	\$64,450.15	\$99,213.94	\$110,979.92
Total Sales	37,068.93	16,238.33	50,636.66	64,308.94	58,934.62	61,545.18	52,520.38	76,344.64	91,066.15
Mortgage Originations	95,908.56	63,151.06	79,601.26	128,292.45	133,821.04	166,624.83	185,729.59	194,583.88	169,214.37
Construction Loans	3,078.60	4,074.65	5,008.93	6,013.00	6,084.08	7,443.43	8,110.61	8,449.58	7,836.50
1-4 Family Mortgages	1,632.73	2,150.27	2,752.03	3,349.49	3,509.25	4,389.28	5,217.26	5,729.74	5,373.57
Permanent Loans Secured by 1-4 Family Unit	88,036.97	52,476.70	66,098.73	107,495.24	115,326.18	143,930.41	165,086.50	173,321.58	149,556.44
Mortgage Refinancings	52,420.90	26,354.69	27,346.33	53,065.65	67,029.47	79,406.83	82,024.65	94,144.36	88,315.14
Mortgage Purchases	51,442.36	34,192.32	42,613.08	51,962.71	53,435.02	23,350.28	35,203.61	51,592.30	57,431.11
Secured by 1-4 Family Mortgages	50,701.88	32,967.66	41,295.71	50,223.26	51,860.52	21,530.32	31,822.66	47,593.53	53,984.83
Mortgage Sales	102,024.85	62,523.75	75,479.59	118,896.22	121,886.63	90,114.57	127,928.60	171,638.16	182,522.84
Secured by 1-4 Family Mortgages	101,093.68	61,305.35	73,524.65	116,371.83	119,147.64	85,731.60	123,249.02	166,482.83	177,708.75
Nonmortgage Originations and Purchases	92,364.63	100,823.99	104,271.25	114,179.62	106,661.21	109,014.76	99,088.57	104,293.80	90,711.08
Consumer Loans	33,928.32	45,586.33	45,238.82	51,243.05	45,672.49	52,801.37	47,162.81	48,491.41	42,912.22

OTHER INDICATORS (Percent Annualized)									
Asset Growth Rate	1.30	11.82	2.60	(1.16)	4.69	(17.98)	24.51	1.10	(2.13)
Cost of Funds	2.37	2.61	2.98	3.06	3.63	4.06	4.27	4.44	4.30
Asset Yield	5.57	5.46	6.16	6.23	6.54	6.82	6.73	7.22	6.98
Mortgage Portfolio Yield	5.82	5.50	6.19	6.22	6.52	6.90	6.85	6.98	7.10
Earnings Efficiency	104.02	103.82	104.49	104.02	105.12	106.19	106.52	107.74	108.17
Operating Efficiency	58.96	62.09	62.20	60.02	68.67	69.86	65.62	62.79	61.89



CAPITAL MEASURES

FOR THE QUARTER ENDING:	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007
NUMBER OF INSTITUTIONS:	801	810	818	829	831	827	832	836	838

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	791	802	812	821	828	823	827	832	836
Percent of Thrifts	98.75	99.01	99.27	99.03	99.64	99.52	99.40	99.52	99.76
Consolidated Assets (\$ Billions)	\$1,209.34	\$1,175.53	\$1,176.71	\$1,480.29	\$1,515.13	\$1,508.01	\$1,570.10	\$1,500.64	\$1,490.07
Fail FDICIA Capital Standards	9	8	6	8	3	3	4	4	2
Percent of Thrifts	1.12	0.99	0.73	0.97	0.36	0.36	0.48	0.48	0.24
Consolidated Assets (\$ Billions)	\$15.77	\$21.73	\$4.90	\$31.59	\$0.15	\$0.35	\$0.39	\$2.78	\$0.18
Critically Undercapitalized	3	4	1	2	1	1	0	0	0
Percent of Thrifts	0.37	0.49	0.12	0.24	0.12	0.12	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$13.83	\$14.83	\$0.35	\$0.27	\$0.04	\$0.16	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$106.70	\$99.56	\$101.73	\$122.62	\$127.86	\$125.17	\$125.62	\$129.50	\$124.22
Tangible Equity Ratio	8.81	8.35	8.64	8.17	8.51	8.41	8.20	8.83	8.56
Median Ratio	9.88	9.89	10.07	10.18	10.16	10.44	10.50	10.43	10.36
Tier 1 Capital (\$ Billions)	\$106.70	\$99.56	\$101.76	\$122.81	\$128.18	\$124.48	\$125.96	\$129.86	\$124.60
Tier 1 Leverage Ratio	8.81	8.35	8.64	8.18	8.53	8.36	8.22	8.85	8.58
Median Ratio	9.88	9.89	10.07	10.18	10.16	10.44	10.50	10.43	10.36
Tier 1 Risk-based Capital Ratio	13.70	12.75	13.44	12.11	12.60	12.36	12.31	13.00	12.61
Median Ratio	16.18	16.02	16.38	16.58	17.04	17.25	17.21	17.34	17.42
Risk-based Capital (\$ Billions)	\$115.06	\$108.85	\$110.61	\$140.15	\$145.23	\$141.93	\$140.86	\$144.01	\$138.50
Total Risk-based Capital Ratio	14.96	14.05	14.73	14.09	14.56	14.39	14.04	14.75	14.36
Median Ratio	17.08	16.76	17.23	17.51	17.78	18.07	18.03	18.16	18.13

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007
NUMBER OF INSTITUTIONS:	801	810	818	829	831	827	832	836	838
<b>LOANS 30-89 DAYS DELINQUENT (\$ Millions)</b>									
Total Including Repurchased GNMA Loans	\$21,021.49	\$20,873.28	\$17,054.49	\$21,309.42	\$20,193.10	\$20,598.19	\$18,223.59	\$14,127.94	\$12,140.80
Repurchased GNMA Loans	778.75	914.80	900.56	770.15	680.26	568.43	565.75	528.52	516.93
Total Excluding Repurchased GNMA Loans	20,242.74	19,958.47	16,153.92	20,539.27	19,512.85	20,029.76	17,657.84	13,599.42	11,623.87
<b>Mortgage Loans</b>									
Construction & Land Loans	1,704.15	1,469.56	1,305.27	1,147.76	1,287.79	1,302.88	1,224.39	666.77	660.08
Nonresidential Mortgages	1,082.82	911.84	583.97	486.58	558.56	442.43	407.18	333.90	362.98
Multi Family Mortgages	378.89	379.82	264.29	315.50	274.76	163.80	191.86	182.78	136.14
1-4 Family Mortgages	15,542.24	15,466.94	12,801.70	17,173.85	16,046.42	16,677.25	14,662.73	11,273.42	9,482.11
First Liens	13,735.87	13,419.95	11,271.70	14,692.69	13,398.03	13,930.95	12,481.54	9,697.84	8,261.50
Home Equity Lines of Credit	1,042.38	1,210.35	918.45	1,711.08	1,901.13	1,767.80	1,321.33	957.37	801.64
Other Junior Liens	764.00	836.65	611.55	770.09	747.26	978.49	859.87	618.21	418.97
<b>Nonmortgage Loans and Leases</b>									
Commercial Loans	796.55	950.86	614.20	595.29	622.10	539.81	474.97	451.34	497.22
Consumer Loans	1,516.85	1,694.25	1,485.05	1,590.43	1,403.49	1,472.02	1,262.46	1,219.72	1,002.27
<b>NONCURRENT LOANS (\$ Millions)</b>									
Total Including Repurchased GNMA Loans	\$36,792.98	\$26,460.13	\$24,515.21	\$35,480.49	\$27,041.87	\$22,034.04	\$16,235.27	\$12,454.60	\$10,405.39
Repurchased GNMA Loans	1,896.01	1,713.69	1,391.99	1,176.84	970.54	828.00	761.27	793.75	881.99
Total Excluding Repurchased GNMA Loans	34,896.97	24,746.43	23,123.22	34,303.65	26,071.33	21,206.04	15,474.00	11,660.84	9,523.40
<b>Mortgage Loans</b>									
Construction & Land Loans	4,574.99	3,473.67	3,443.58	3,716.51	3,166.82	2,457.88	1,433.31	914.42	627.57
Nonresidential Mortgages	1,408.70	1,034.33	749.98	693.34	603.31	496.12	462.47	442.98	417.48
Multi Family Mortgages	538.60	402.36	312.41	426.06	314.91	269.08	242.02	186.11	158.60
1-4 Family Mortgages	27,240.89	19,269.86	18,369.39	28,692.26	21,322.75	17,380.29	12,844.82	9,670.28	7,975.14
First Liens	25,115.59	18,111.12	17,199.34	24,639.43	18,682.57	14,971.53	11,333.39	8,591.10	7,146.25
Home Equity Lines of Credit	1,235.52	603.84	638.71	3,030.69	1,897.60	1,459.13	986.99	724.51	544.02
Other Junior Liens	889.78	554.90	531.34	1,022.13	742.58	949.64	524.44	354.67	284.88
<b>Nonmortgage Loans and Leases</b>									
Commercial Loans	1,694.71	1,146.82	753.10	823.56	688.94	543.96	468.50	488.36	505.72
Consumer Loans	1,335.10	1,133.10	886.75	1,128.78	945.15	886.71	784.16	752.46	720.88
<b>NET CHARGE-OFFS (\$ Millions)</b>									
Mortgage Loans	\$3,239.96	\$5,699.51	\$4,232.57	\$5,682.68	\$3,541.06	\$2,273.13	\$1,689.89	\$1,167.78	\$1,033.10
Construction & Land Loans	273.48	572.65	548.57	397.00	283.22	158.51	129.89	22.23	19.09
Nonresidential Mortgages	215.27	132.69	55.96	35.65	23.22	26.68	7.71	8.35	9.89
Multi Family Mortgages	82.06	52.05	37.92	15.42	6.32	8.55	3.19	4.30	3.67
1-4 Family Mortgages	1,492.84	1,315.29	1,293.91	3,918.63	2,349.17	1,138.89	569.56	312.57	189.44
First Liens	916.01	894.96	889.87	2,296.10	1,214.83	516.73	241.89	131.31	107.76
Home Equity Lines of Credit	347.70	242.97	262.96	1,163.48	778.23	405.90	206.59	106.86	60.00
Other Junior Liens	229.14	177.36	141.08	459.06	356.11	216.25	121.08	74.40	21.68
<b>Nonmortgage Loans and Leases</b>									
Commercial Loans	604.85	584.04	471.07	332.48	251.24	213.98	162.41	174.20	136.11
Consumer Loans	933.73	863.70	738.62	812.00	803.09	561.25	752.84	619.68	667.13
Reposessed Assets	132.12	189.71	133.11	242.99	161.33	102.51	57.04	37.36	25.91
Other	(494.38)	1,989.39	953.40	(71.49)	(336.52)	62.76	7.24	(10.91)	(18.14)
<b>REPOSSESSED ASSETS, NET (\$ Millions)</b>									
Construction & Land Loans	\$4,215.64	\$3,994.41	\$3,889.95	\$5,052.74	\$4,117.05	\$2,989.85	\$2,470.03	\$1,901.29	\$1,496.28
Nonresidential Mortgages	1,230.54	1,008.17	694.06	612.13	472.43	249.59	198.00	157.27	124.51
Multi Family Mortgages	241.53	168.39	142.18	116.73	114.70	102.34	94.02	84.87	80.23
1-4 Family Mortgages	93.28	87.83	52.82	83.67	39.22	42.02	26.29	15.23	13.28
Other	2,306.07	2,440.14	2,841.63	4,041.83	3,359.45	2,467.90	2,055.95	1,571.04	1,194.09
	344.23	289.89	159.26	198.39	131.26	128.01	95.76	72.88	84.17

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007
NUMBER OF INSTITUTIONS:	801	810	818	829	831	827	832	836	838
<b>LOANS 30-89 DAYS DELINQUENT (% Total Assets)</b>									
Total Including Repurchased GNMA Loans	1.72	1.74	1.44	1.41	1.33	1.37	1.16	0.94	0.81
Repurchased GNMA Loans	0.06	0.08	0.08	0.05	0.04	0.04	0.04	0.04	0.03
Total Excluding Repurchased GNMA Loans	1.65	1.67	1.37	1.36	1.29	1.33	1.12	0.90	0.78
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	4.32	3.49	2.94	2.22	2.44	2.45	2.32	1.29	1.29
Nonresidential Mortgages	1.52	1.28	0.84	0.63	0.74	0.63	0.60	0.51	0.57
Multi Family Mortgages	1.10	1.13	0.78	0.49	0.43	0.26	0.29	0.29	0.21
1-4 Family Mortgages	2.94	2.96	2.36	2.29	2.14	2.25	1.84	1.47	1.23
First Liens	3.19	3.17	2.55	2.51	2.29	2.41	1.95	1.57	1.31
Home Equity Lines of Credit	1.59	1.88	1.46	1.43	1.61	1.51	1.19	0.90	0.86
Other Junior Liens	2.34	2.44	1.70	1.76	1.65	2.09	1.85	1.46	0.88
Nonmortgage Loans and Leases									
Commercial Loans	1.25	1.52	1.08	1.01	1.03	0.95	0.87	0.80	0.95
Consumer Loans	2.02	2.09	1.95	1.81	1.66	1.68	1.52	1.34	1.13
<b>NONCURRENT LOANS (% Total Assets)</b>									
Total Including Repurchased GNMA Loans	3.00	2.21	2.07	2.35	1.78	1.46	1.03	0.83	0.70
Repurchased GNMA Loans	0.15	0.14	0.12	0.08	0.06	0.05	0.05	0.05	0.06
Total Excluding Repurchased GNMA Loans	2.85	2.07	1.96	2.27	1.72	1.41	0.99	0.78	0.64
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	11.60	8.26	7.77	7.19	6.01	4.62	2.72	1.77	1.23
Nonresidential Mortgages	1.97	1.45	1.07	0.90	0.80	0.70	0.68	0.68	0.65
Multi Family Mortgages	1.56	1.20	0.93	0.66	0.50	0.43	0.37	0.29	0.25
1-4 Family Mortgages	5.16	3.69	3.39	3.83	2.85	2.35	1.61	1.26	1.03
First Liens	5.84	4.28	3.88	4.21	3.20	2.59	1.77	1.39	1.13
Home Equity Lines of Credit	1.88	0.94	1.01	2.53	1.61	1.25	0.89	0.68	0.58
Other Junior Liens	2.72	1.62	1.47	2.33	1.64	2.03	1.13	0.84	0.60
Nonmortgage Loans and Leases									
Commercial Loans	2.66	1.83	1.32	1.39	1.14	0.95	0.86	0.86	0.97
Consumer Loans	1.78	1.40	1.17	1.28	1.12	1.01	0.94	0.83	0.82
<b>NET CHARGE-OFFS (% Total Assets)</b>									
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.69	1.36	1.24	0.77	0.54	0.30	0.25	0.04	0.04
Nonresidential Mortgages	0.30	0.19	0.08	0.05	0.03	0.04	0.01	0.01	0.02
Multi Family Mortgages	0.24	0.15	0.11	0.02	0.01	0.01	0.00	0.01	0.01
1-4 Family Mortgages	0.28	0.25	0.24	0.52	0.31	0.15	0.07	0.04	0.02
First Liens	0.21	0.21	0.20	0.39	0.21	0.09	0.04	0.02	0.02
Home Equity Lines of Credit	0.53	0.38	0.42	0.97	0.66	0.35	0.19	0.10	0.06
Other Junior Liens	0.70	0.52	0.39	1.05	0.78	0.46	0.26	0.18	0.05
Nonmortgage Loans and Leases									
Commercial Loans	0.95	0.93	0.83	0.56	0.42	0.38	0.30	0.31	0.26
Consumer Loans	1.24	1.07	0.97	0.92	0.95	0.64	0.90	0.68	0.75
Repossessed Assets	3.13	4.75	3.42	4.81	3.92	3.43	2.31	1.97	1.73
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>REPOSSESSED ASSETS, NET (% Total Assets)</b>									
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans									
Construction & Land Loans	3.12	2.40	1.57	1.18	0.90	0.47	0.38	0.30	0.24
Nonresidential Mortgages	0.34	0.24	0.20	0.15	0.15	0.15	0.14	0.13	0.13
Multi Family Mortgages	0.27	0.26	0.16	0.13	0.06	0.07	0.04	0.02	0.02
1-4 Family Mortgages	0.44	0.47	0.52	0.54	0.45	0.33	0.26	0.21	0.15
Other	0.39	0.35	0.20	0.19	0.13	0.13	0.09	0.07	0.08

## ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007
NUMBER OF INSTITUTIONS:	801	810	818	829	831	827	832	836	838
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)									
Real Estate Loans	\$673.80	\$668.68	\$689.59	\$943.13	\$939.32	\$926.48	\$981.32	\$945.77	\$951.70
Percent of Total Assets	55.00	55.85	58.36	62.38	61.99	61.42	62.48	62.91	63.86
Noncurrent Real Estate Loans									
Including Repurchased GNMA Loans	33.76	24.18	22.88	33.53	25.41	20.60	14.98	11.21	9.18
Percent of Total Assets	2.76	2.02	1.94	2.22	1.68	1.37	0.95	0.75	0.62
Excluding Repurchased GNMA Loans	31.87	22.47	21.48	32.35	24.44	19.78	14.22	10.42	8.30
Percent of Total Assets	2.60	1.88	1.82	2.14	1.61	1.31	0.91	0.69	0.56
Real Estate Owned	4.08	3.86	3.79	4.96	4.02	2.91	2.40	1.85	1.45
Percent of Total Assets	0.33	0.32	0.32	0.33	0.27	0.19	0.15	0.12	0.10
Troubled Real Estate Loans									
Including Repurchased GNMA Loans	37.84	28.05	26.66	38.49	29.43	23.51	17.38	13.06	10.63
Percent of Total Assets	3.09	2.34	2.26	2.55	1.94	1.56	1.11	0.87	0.71
Excluding Repurchased GNMA Loans	35.95	26.33	25.27	37.31	28.46	22.68	16.62	12.27	9.75
Percent of Total Assets	2.93	2.20	2.14	2.47	1.88	1.50	1.06	0.82	0.65
Valuation Allowances	21.64	19.06	18.71	26.20	17.25	12.25	9.07	7.64	7.50
Loss Coverage Ratio	16.98	15.16	15.40	14.48	14.27	14.20	15.06	15.55	15.28
Reserve Ratio	1.98	1.82	1.98	2.28	1.51	1.10	0.78	0.68	0.67
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	1.06	1.90	1.43	1.50	0.93	0.60	0.43	0.31	0.28
Net Provisions for Losses (Annualized)	1.88	3.12	2.80	3.73	2.02	1.45	0.90	0.38	0.33
Valuation Allowances	1.77	1.59	1.58	1.73	1.14	0.81	0.58	0.51	0.50
Noncurrent Loans									
Including Repurchased GNMA Loans	3.00	2.21	2.07	2.35	1.78	1.46	1.03	0.83	0.70
Excluding Repurchased GNMA Loans	2.85	2.07	1.96	2.27	1.72	1.41	0.99	0.78	0.64
Reposessed Assets, Net (% Total Assets)	0.34	0.33	0.33	0.33	0.27	0.20	0.16	0.13	0.10
Troubled Assets									
Including Repurchased GNMA Loans	3.35	2.54	2.40	2.68	2.06	1.66	1.19	0.95	0.80
Excluding Repurchased GNMA Loans	3.19	2.40	2.29	2.60	1.99	1.60	1.14	0.90	0.74

SELECTED INDICATORS

BY FDICIA CATEGORY

FIRST QUARTER 2009:	WELL- CAPITALIZED	ADEQUATELY CAPITALIZED	UNDER- CAPITALIZED	SIGNIFICANTLY UNDER- CAPITALIZED	CRITICALLY UNDER- CAPITALIZED	INDUSTRY
NUMBER OF INSTITUTIONS:	773	18	2	4	3	801

Total Assets (\$ Billions)	\$1,173.58	\$35.76	\$0.59	\$1.34	\$13.83	\$1,225.11
Tier 1 Leverage Ratio (Percent)	9.04	6.03	3.09	4.74	(2.85)	8.81
Median Ratio	9.94	5.96	3.11	3.13	(3.09)	9.88
Total Risk-based Capital Ratio (Percent)	15.42	9.47	6.08	5.47	(4.96)	14.96
Median Ratio	17.45	9.32	7.18	5.61	(5.49)	17.08
Return on Average Assets (Percent Annualized)	0.25	(3.66)	(4.77)	(4.96)	(11.54)	(0.02)
Median Ratio	0.38	(1.67)	(3.88)	(3.57)	(11.98)	0.36
Net Interest Margin (Percent Annualized)	3.03	1.39	0.47	1.76	(0.01)	2.94
Median Ratio	2.93	2.44	2.01	1.07	1.12	2.92
Number of Profitable Thrifts	584	5	0	0	0	589
Profits (\$ Millions)	\$2,569.78	\$1.56	\$0.00	\$0.00	\$0.00	\$2,571.34
Number of Unprofitable Thrifts	189	13	2	4	3	212
Losses (\$ Millions)	(\$1,844.50)	(\$341.09)	(\$7.08)	(\$17.14)	(\$408.81)	(\$2,618.61)
Valuation Allowances (Percent of Total Assets)	1.64	3.75	4.49	2.71	7.48	1.77
Troubled Assets (Percent of Total Assets)	3.08	8.41	14.38	8.05	12.30	3.35
Asset Growth Rate (Percent Annualized)	2.27	(20.37)	(3.59)	(14.80)	(17.44)	1.30

BY PROBLEM THRIFTS

FIRST QUARTER 2009:	SAFETY AND SOUNDNESS COMPOSITE RATINGS 4 AND 5	COMPLIANCE COMPOSITE RATINGS 4 AND 5
NUMBER OF INSTITUTIONS:	31	4

STATEMENT OF OPERATIONS  
BY REGION

FIRST QUARTER 2009:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	177	191	253	180	801
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	(0.45)	(1.76)	(0.25)	1.04	(0.02)
Median Ratio	0.41	0.21	0.35	0.49	0.36
Return on Average Equity (Annualized)	(4.71)	(22.35)	(2.80)	10.55	(0.17)
Median Ratio	3.55	1.87	2.66	4.39	2.89
Net Interest Margin (Annualized)	2.41	2.33	2.48	3.78	2.94
Median Ratio	2.88	2.82	2.92	3.13	2.92
Number of Profitable Thrifts	147	117	185	140	589
Percent Profitable	83.05	61.26	73.12	77.78	73.53
Profits (\$ Millions)	\$594.86	\$81.38	\$138.39	\$1,756.71	\$2,571.34
Number of Unprofitable Thrifts	30	74	68	40	212
Percent Unprofitable	16.95	38.74	26.88	22.22	26.47
Losses (\$ Millions)	(\$1,074.49)	(\$800.20)	(\$233.33)	(\$510.59)	(\$2,618.61)
EARNINGS (\$ Millions)					
Interest Income	\$4,988.91	\$1,809.54	\$1,875.88	\$6,674.78	\$15,349.10
Interest Expense	2,401.90	860.82	948.48	2,141.16	6,352.36
NET INTEREST INCOME	2,587.00	948.72	927.40	4,533.62	8,996.74
Loss Provisions-Interest Bearing Assets	939.06	1,205.27	642.51	2,974.37	5,761.22
Noninterest Income	216.84	356.18	864.35	3,687.07	5,124.44
Mortgage Loan Servicing Fees	74.05	(6.66)	(69.51)	263.77	261.64
Other Fees and Charges	459.45	268.05	474.22	1,776.44	2,978.16
Other Noninterest Income	(316.65)	94.79	459.64	1,646.86	1,884.64
Noninterest Expense	2,327.14	959.98	1,256.03	3,159.09	7,702.23
G&A Expense	1,975.34	922.98	1,217.28	3,098.70	7,214.29
Goodwill Amortization	39.40	23.03	14.69	40.57	117.69
Loss Provisions-Noninterest Bearing Assets	312.40	13.97	24.06	19.83	370.25
Income Before Taxes & Extraordinary Items	(462.35)	(860.35)	(106.79)	2,087.23	657.74
Income Taxes	(4.89)	(144.66)	(11.86)	841.46	680.05
Extraordinary Items	0.00	(0.12)	0.00	0.00	(0.12)
NET INCOME	(479.63)	(718.82)	(94.94)	1,246.12	(47.27)
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	4.64	4.44	5.01	5.57	5.02
Interest Expense	2.23	2.11	2.53	1.79	2.08
NET INTEREST INCOME	2.41	2.33	2.48	3.78	2.94
Loss Provisions-Interest Bearing Assets	0.87	2.95	1.71	2.48	1.88
Noninterest Income	0.20	0.87	2.31	3.08	1.68
Mortgage Loan Servicing Fees	0.07	(0.02)	(0.19)	0.22	0.09
Other Fees and Charges	0.43	0.66	1.27	1.48	0.97
Other Noninterest Income	(0.29)	0.23	1.23	1.37	0.62
Noninterest Expense	2.16	2.35	3.35	2.64	2.52
G&A Expense	1.84	2.26	3.25	2.58	2.36
Goodwill Amortization	0.04	0.06	0.04	0.03	0.04
Loss Provisions-Noninterest Bearing Assets	0.29	0.03	0.06	0.02	0.12
Income Before Taxes & Extraordinary Items	(0.43)	(2.11)	(0.29)	1.74	0.22
Income Taxes	0.00	(0.35)	(0.03)	0.70	0.22
Extraordinary Items	0.00	0.00	0.00	0.00	0.00
NET INCOME	(0.45)	(1.76)	(0.25)	1.04	(0.02)

STATEMENT OF CONDITION  
BY REGION

FIRST QUARTER 2009:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	177	191	253	180	801

TOTAL ASSETS (\$ Billions)	\$433.04	\$166.18	\$149.91	\$475.97	\$1,225.11
Cash and Noninterest-Earning Deposits	3.88	3.85	3.22	6.62	17.57
Investment Securities	68.63	15.77	9.26	67.24	160.90
Mortgage Backed Securities	65.25	20.17	18.54	48.42	152.38
1 - 4 Family Mortgages	175.10	73.94	65.30	214.08	528.42
First Liens	154.13	57.52	50.95	167.46	430.06
Home Equity Lines of Credit	14.77	12.77	9.65	28.51	65.70
Other Junior Liens	6.19	3.65	4.70	18.11	32.65
Multi family Mortgages	16.63	1.80	4.78	11.37	34.59
Nonresidential Mortgages	29.70	14.77	14.50	12.39	71.35
Construction Loans	7.11	4.62	4.13	8.37	24.23
Land Loans	1.75	5.16	3.82	4.48	15.21
Commercial Loans	23.28	8.01	6.85	25.50	63.64
Consumer Loans	12.68	8.04	11.44	42.89	75.05
Reposessed Assets, Net	0.34	1.30	1.35	1.22	4.22
Real Estate Held for Investment, Net	0.01	0.03	0.06	0.03	0.13
Office Premises & Equipment	2.52	1.98	1.70	1.99	8.19
Other Assets	32.01	9.31	6.86	39.90	88.08
Less: Contra Assets & Valuation Allowances	5.87	2.56	1.89	8.52	18.85

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$433.04	\$166.18	\$149.91	\$475.97	\$1,225.11
TOTAL DEPOSITS AND ESCROWS	292.63	122.14	109.08	228.33	752.18
Deposits	291.05	121.27	107.21	226.12	745.65
Escrows	1.57	0.87	1.87	2.21	6.52
BORROWINGS	89.95	28.32	24.93	186.78	329.98
Advances From FHLB	46.30	17.94	18.93	112.08	195.26
Repurchase Agreements & FedFunds Purchased	27.78	8.33	4.18	17.65	57.93
Other Borrowings	15.87	2.05	1.83	57.05	76.80
Other Liabilities	7.62	1.91	1.90	11.40	22.84
Equity Capital	43.32	13.84	14.06	49.78	120.99
Capital Stock and Paid-In Capital	40.98	12.82	8.62	38.78	101.19
Unrealized Gains (Losses) AFS Securities	(2.68)	(0.40)	(0.21)	(2.16)	(5.45)
Retained Earnings	5.37	1.73	5.72	13.36	26.18
Noncontrolling Interests in Cons. Subs.	0.48	0.03	0.06	0.31	0.89

STATEMENT OF CONDITION  
BY REGION

FIRST QUARTER 2009:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	177	191	253	180	801

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	0.90	2.32	2.15	1.39	1.43
Investment Securities	15.85	9.49	6.18	14.13	13.13
Mortgage Backed Securities	15.07	12.14	12.36	10.17	12.44
1 - 4 Family Mortgages	40.43	44.49	43.56	44.98	43.13
First Liens	35.59	34.61	33.99	35.18	35.10
Home Equity Lines of Credit	3.41	7.69	6.44	5.99	5.36
Other Junior Liens	1.43	2.20	3.14	3.81	2.67
Multi family Mortgages	3.84	1.09	3.19	2.39	2.82
Nonresidential Mortgages	6.86	8.89	9.67	2.60	5.82
Construction Loans	1.64	2.78	2.75	1.76	1.98
Land Loans	0.41	3.10	2.55	0.94	1.24
Commercial Loans	5.38	4.82	4.57	5.36	5.19
Consumer Loans	2.93	4.84	7.63	9.01	6.13
Reposessed Assets, Net	0.08	0.78	0.90	0.26	0.34
Real Estate Held for Investment, Net	0.00	0.02	0.04	0.01	0.01
Office Premises & Equipment	0.58	1.19	1.13	0.42	0.67
Other Assets	7.39	5.60	4.58	8.38	7.19
Less: Contra Assets & Valuation Allowances	1.36	1.54	1.26	1.79	1.54

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	67.57	73.50	72.76	47.97	61.40
Deposits	67.21	72.97	71.51	47.51	60.86
Escrows	0.36	0.53	1.25	0.46	0.53
BORROWINGS	20.77	17.04	16.63	39.24	26.94
Advances From FHLB	10.69	10.80	12.63	23.55	15.94
Repurchase Agreements & FedFunds Purchased	6.41	5.01	2.79	3.71	4.73
Other Borrowings	3.67	1.23	1.22	11.99	6.27
Other Liabilities	1.76	1.15	1.27	2.40	1.86
Equity Capital	10.00	8.33	9.38	10.46	9.88
Capital Stock and Paid-In Capital	9.46	7.71	5.75	8.15	8.26
Unrealized Gains (Losses) AFS Securities	(0.62)	(0.24)	(0.14)	(0.45)	(0.44)
Retained Earnings	1.24	1.04	3.82	2.81	2.14
Noncontrolling Interests in Cons. Subs.	0.11	0.02	0.04	0.07	0.07



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

FIRST QUARTER 2009:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	177	191	253	180	801
<b>TOTAL ASSETS (Percent Change)</b>					
Cash and Noninterest-Earning Deposits	3.65	5.37	3.94	10.13	6.38
Investment Securities	(25.53)	11.26	92.83	33.86	14.98
Mortgage Backed Securities	127.48	71.09	(1.43)	61.05	77.74
1 - 4 Family Mortgages	(29.79)	27.16	12.68	(5.78)	(13.73)
First Liens	10.01	(7.23)	(1.40)	(3.55)	0.30
Home Equity Lines of Credit	10.43	(6.51)	(3.58)	(2.80)	0.95
Other Junior Liens	22.60	(5.88)	16.11	3.53	6.89
Multi family Mortgages	(17.95)	(20.70)	(7.45)	(18.20)	(17.05)
Nonresidential Mortgages	7.39	13.11	6.40	17.71	10.73
Construction Loans	(5.21)	18.93	14.06	15.48	6.21
Land Loans	(2.47)	(19.28)	(16.55)	(10.30)	(11.22)
Commercial Loans	(4.29)	(5.67)	(19.44)	(7.82)	(10.00)
Consumer Loans	(13.13)	54.66	14.38	21.55	8.01
Repossessed Assets, Net	(17.79)	(25.22)	12.88	9.40	(0.61)
Real Estate Held for Investment, Net	43.36	190.84	105.16	33.24	86.98
Office Premises & Equipment	6.25	(28.01)	13.88	(0.76)	(4.30)
Other Assets	(4.71)	(8.23)	1.43	2.64	(2.66)
Less: Contra Assets & Valuation Allowances	2.51	31.09	12.36	91.32	34.94
	197.58	82.91	86.72	34.40	75.70
<b>TOTAL LIABILITIES AND CAPITAL (Percent Chg)</b>					
TOTAL DEPOSITS AND ESCROWS	3.65	5.37	3.94	10.13	6.38
Deposits	7.28	10.22	6.15	10.74	8.65
Escrows	7.23	10.17	6.10	10.39	8.52
BORROWINGS	15.94	17.66	9.39	62.43	26.27
Advances From FHLB	(5.51)	(10.86)	(3.68)	8.64	1.61
Repurchase Agreements & FedFunds Purchased	(20.52)	(20.84)	(9.64)	(13.77)	(15.78)
Other Borrowings	5.44	2.27	11.06	262.57	34.35
Other Liabilities	49.85	112.90	55.23	53.86	54.18
Equity Capital	18.48	0.30	17.07	(20.51)	(6.28)
Capital Stock and Paid-In Capital	(0.09)	6.12	0.68	24.05	9.52
Unrealized Gains (Losses) AFS Securities	8.95	53.55	34.39	5.45	13.52
Retained Earnings	(41.01)	56.88	927.25	99.13	(7.74)
Noncontrolling Interests in Cons. Subs.	(51.22)	(66.62)	(25.98)	184.12	(8.51)
	N/A	N/A	N/A	N/A	N/A

CAPITAL MEASURES  
BY REGION

FIRST QUARTER 2009:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	177	191	253	180	801

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	176	186	250	179	791
Percent of Thrifts	99.44	97.38	98.81	99.44	98.75
Consolidated Assets (\$ Billions)	\$433.03	\$151.61	\$148.73	\$475.97	\$1,209.34
Fail FDICIA Capital Standards	1	5	3	0	9
Percent of Thrifts	0.56	2.62	1.19	0.00	1.12
Consolidated Assets (\$ Billions)	\$0.01	\$14.57	\$1.18	\$0.00	\$15.77
Critically Undercapitalized	1	1	1	0	3
Percent of Thrifts	0.56	0.52	0.40	0.00	0.37
Consolidated Assets (\$ Billions)	\$0.01	\$13.14	\$0.68	\$0.00	\$13.83

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$38.18	\$11.37	\$13.32	\$43.83	\$106.70
Tangible Equity Ratio	8.90	6.95	8.93	9.33	8.81
Median Ratio	9.79	9.93	9.87	9.88	9.88
Tier 1 Capital (\$ Billions)	\$38.18	\$11.37	\$13.32	\$43.83	\$106.70
Tier 1 Leverage Ratio	8.90	6.95	8.93	9.33	8.81
Median Ratio	9.79	9.93	9.87	9.88	9.88
Tier 1 Risk-based Capital Ratio	15.34	10.99	13.11	13.48	13.70
Median Ratio	17.48	15.49	15.84	15.98	16.18
Risk-based Capital (\$ Billions)	\$41.64	\$12.43	\$14.40	\$46.59	\$115.06
Total Risk-based Capital Ratio	16.83	12.03	14.18	14.70	14.96
Median Ratio	18.19	16.42	16.66	16.68	17.08

ASSET QUALITY INDICATORS  
BY REGION

FIRST QUARTER 2009:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	177	191	253	180	801
LOANS 30-89 DAYS DELINQUENT (\$ Millions)					
Total Including Repurchased GNMA Loans	\$4,218.98	\$3,309.39	\$2,370.80	\$11,122.33	\$21,021.49
Repurchased GNMA Loans	1.60	129.20	3.30	644.64	778.75
Total Excluding Repurchased GNMA Loans	4,217.38	3,180.18	2,367.49	10,477.69	20,242.74
Mortgage Loans					
Construction & Land Loans	272.28	351.78	491.48	588.61	1,704.15
Nonresidential Mortgages	431.21	195.07	275.05	181.49	1,082.82
Multi Family Mortgages	181.34	34.05	91.52	71.98	378.89
1-4 Family Mortgages	2,754.42	2,555.25	1,163.49	9,069.08	15,542.24
First Liens	2,583.14	2,162.67	942.91	8,047.16	13,735.87
Home Equity Lines of Credit	67.50	272.15	135.94	566.78	1,042.38
Other Junior Liens	103.79	120.43	84.64	455.14	764.00
Nonmortgage Loans and Leases					
Commercial Loans	264.62	68.30	114.74	348.88	796.55
Consumer Loans	315.10	104.94	234.51	862.29	1,516.85
NONCURRENT LOANS (\$ Millions)					
Total Including Repurchased GNMA Loans	\$5,674.96	\$7,039.20	\$4,401.65	\$19,677.17	\$36,792.98
Repurchased GNMA Loans	3.00	594.48	5.08	1,293.45	1,896.01
Total Excluding Repurchased GNMA Loans	5,671.97	6,444.72	4,396.57	18,383.72	34,896.97
Mortgage Loans					
Construction & Land Loans	551.32	1,215.87	1,412.18	1,395.62	4,574.99
Nonresidential Mortgages	494.33	299.88	459.66	154.83	1,408.70
Multi Family Mortgages	242.49	78.35	111.50	106.26	538.60
1-4 Family Mortgages	3,670.97	5,307.94	2,167.96	16,094.02	27,240.89
First Liens	3,524.12	4,753.92	1,869.33	14,968.21	25,115.59
Home Equity Lines of Credit	72.23	388.32	190.78	584.20	1,235.52
Other Junior Liens	74.62	165.69	107.85	541.61	889.78
Nonmortgage Loans and Leases					
Commercial Loans	493.87	87.92	124.70	988.23	1,694.71
Consumer Loans	221.98	49.26	125.66	938.21	1,335.10
NET CHARGE-OFFS (\$ Millions)	\$470.03	\$854.50	\$431.38	\$1,484.06	\$3,239.96
Mortgage Loans					
Construction & Land Loans	(6.29)	62.60	93.84	123.33	273.48
Nonresidential Mortgages	125.82	47.86	33.82	7.77	215.27
Multi Family Mortgages	46.05	1.44	30.69	3.89	82.06
1-4 Family Mortgages	129.33	873.64	203.38	286.49	1,492.84
First Liens	98.82	539.76	110.38	167.05	916.01
Home Equity Lines of Credit	11.43	214.22	55.25	66.81	347.70
Other Junior Liens	19.09	119.66	37.75	52.64	229.14
Nonmortgage Loans and Leases					
Commercial Loans	124.58	23.18	25.10	432.00	604.85
Consumer Loans	149.91	65.66	82.19	635.96	933.73
Reposessed Assets	1.25	31.66	45.26	53.94	132.12
Other	(100.62)	(251.54)	(82.89)	(59.33)	(494.38)
REPOSSESSED ASSETS, NET (\$ Millions)	\$343.60	\$1,302.07	\$1,354.46	\$1,215.52	\$4,215.64
Construction & Land Loans	30.54	372.60	563.92	263.48	1,230.54
Nonresidential Mortgages	68.38	55.10	88.15	29.90	241.53
Multi Family Mortgages	4.22	23.20	52.36	13.49	93.28
1-4 Family Mortgages	211.71	725.91	529.60	838.85	2,306.07
Other	28.75	125.25	120.43	69.80	344.23

ASSET QUALITY INDICATORS  
BY REGION

FIRST QUARTER 2009:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	177	191	253	180	801
<b>LOANS 30-89 DAYS DELINQUENT (% Total Assets)</b>					
Total Including Repurchased GNMA Loans	0.97	1.99	1.58	2.34	1.72
Repurchased GNMA Loans	0.00	0.08	0.00	0.14	0.06
Total Excluding Repurchased GNMA Loans	0.97	1.91	1.58	2.20	1.65
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	3.07	3.60	6.18	4.58	4.32
Nonresidential Mortgages	1.45	1.32	1.90	1.47	1.52
Multi Family Mortgages	1.09	1.89	1.92	0.63	1.10
1-4 Family Mortgages	1.57	3.46	1.78	4.24	2.94
First Liens	1.68	3.76	1.85	4.81	3.19
Home Equity Lines of Credit	0.46	2.13	1.41	1.99	1.59
Other Junior Liens	1.68	3.30	1.80	2.51	2.34
Nonmortgage Loans and Leases					
Commercial Loans	1.14	0.85	1.68	1.37	1.25
Consumer Loans	2.48	1.31	2.05	2.01	2.02
<b>NONCURRENT LOANS (% Total Assets)</b>					
Total Including Repurchased GNMA Loans	1.31	4.24	2.94	4.13	3.00
Repurchased GNMA Loans	0.00	0.36	0.00	0.27	0.15
Total Excluding Repurchased GNMA Loans	1.31	3.88	2.93	3.86	2.85
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	6.22	12.44	17.77	10.86	11.60
Nonresidential Mortgages	1.66	2.03	3.17	1.25	1.97
Multi Family Mortgages	1.46	4.34	2.33	0.93	1.56
1-4 Family Mortgages	2.10	7.18	3.32	7.52	5.16
First Liens	2.29	8.26	3.67	8.94	5.84
Home Equity Lines of Credit	0.49	3.04	1.98	2.05	1.88
Other Junior Liens	1.21	4.54	2.29	2.99	2.72
Nonmortgage Loans and Leases					
Commercial Loans	2.12	1.10	1.82	3.88	2.66
Consumer Loans	1.75	0.61	1.10	2.19	1.78
<b>NET CHARGE-OFFS (% Total Assets)</b>					
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	(0.07)	0.64	1.18	0.96	0.69
Nonresidential Mortgages	0.42	0.32	0.23	0.06	0.30
Multi Family Mortgages	0.28	0.08	0.64	0.03	0.24
1-4 Family Mortgages	0.07	1.18	0.31	0.13	0.28
First Liens	0.06	0.94	0.22	0.10	0.21
Home Equity Lines of Credit	0.08	1.68	0.57	0.23	0.53
Other Junior Liens	0.31	3.28	0.80	0.29	0.70
Nonmortgage Loans and Leases					
Commercial Loans	0.54	0.29	0.37	1.69	0.95
Consumer Loans	1.18	0.82	0.72	1.48	1.24
Repossessed Assets	0.36	2.43	3.34	4.44	3.13
Other	0.00	0.00	0.00	0.00	0.00
<b>REPOSSESSED ASSETS, NET (% Total Assets)</b>					
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	0.34	3.81	7.10	2.05	3.12
Nonresidential Mortgages	0.23	0.37	0.61	0.24	0.34
Multi Family Mortgages	0.03	1.29	1.10	0.12	0.27
1-4 Family Mortgages	0.12	0.98	0.81	0.39	0.44
Other	0.09	1.35	1.75	0.17	0.39

ASSET QUALITY INDICATORS  
BY REGION

FIRST QUARTER 2009:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	177	191	253	180	801
<b>ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)</b>					
Real Estate Loans	\$230.30	\$100.28	\$92.53	\$250.69	\$673.80
Percent of Total Assets	53.18	60.34	61.72	52.67	55.00
Noncurrent Real Estate Loans					
Including Repurchased GNMA Loans	4.96	6.90	4.15	17.75	33.76
Percent of Total Assets	1.15	4.15	2.77	3.73	2.76
Excluding Repurchased GNMA Loans	4.96	6.31	4.15	16.46	31.87
Percent of Total Assets	1.14	3.80	2.77	3.46	2.60
Real Estate Owned	0.32	1.28	1.33	1.15	4.08
Percent of Total Assets	0.07	0.77	0.89	0.24	0.33
Troubled Real Estate Loans					
Including Repurchased GNMA Loans	5.27	8.18	5.49	18.90	37.84
Percent of Total Assets	1.22	4.92	3.66	3.97	3.09
Excluding Repurchased GNMA Loans	5.27	7.59	5.48	17.61	35.95
Percent of Total Assets	1.22	4.57	3.66	3.70	2.93
Valuation Allowances	6.36	3.46	2.76	9.06	21.64
Loss Coverage Ratio	17.32	14.28	14.52	18.55	16.98
Reserve Ratio	1.13	2.22	1.73	2.71	1.98
<b>ASSET QUALITY SUMMARY (% Total Assets)</b>					
Net Chargeoffs (Annualized)	0.43	2.06	1.15	1.25	1.06
Net Provisions for Losses (Annualized)	0.87	2.90	1.71	2.50	1.88
Valuation Allowances	1.47	2.08	1.84	1.90	1.77
Noncurrent Loans					
Including Repurchased GNMA Loans	1.31	4.24	2.94	4.13	3.00
Excluding Repurchased GNMA Loans	1.31	3.88	2.93	3.86	2.85
Reposessed Assets, Net (% Total Assets)	0.08	0.78	0.90	0.26	0.34
Troubled Assets					
Including Repurchased GNMA Loans	1.39	5.02	3.84	4.39	3.35
Excluding Repurchased GNMA Loans	1.39	4.66	3.84	4.12	3.19

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	1st Qtr 2009 Net Income (\$ Millions)	1st Qtr 2008 Net Income (\$ Millions)
<b>NORTHEAST REGION</b>						
CONNECTICUT	11	23.25	18.44	3.56	37.94	43.73
DELAWARE	6	121.98	91.06	9.62	(189.01)	190.34
MAINE	7	1.45	1.04	0.15	2.46	2.70
MASSACHUSETTS	19	9.24	6.11	1.23	15.01	11.73
NEW HAMPSHIRE	6	2.54	1.80	0.29	3.73	3.37
NEW JERSEY	33	82.39	39.99	7.33	178.38	96.58
NEW YORK	46	94.33	69.53	10.65	241.64	94.06
PENNSYLVANIA	38	95.15	62.86	10.18	(742.48)	137.26
RHODE ISLAND	4	1.42	0.79	0.16	(29.31)	2.89
VERMONT	2	0.45	0.31	0.04	0.75	0.81
WEST VIRGINIA	5	0.84	0.69	0.12	1.25	0.84
<b>TOTAL</b>	<b>177</b>	<b>\$433.04</b>	<b>\$292.63</b>	<b>\$43.32</b>	<b>(\$479.63)</b>	<b>\$584.31</b>
<b>SOUTHEAST REGION</b>						
ALABAMA	10	6.12	4.70	0.50	(9.94)	7.72
DISTRICT OF COLUMBIA	1	0.19	0.16	0.01	0.18	0.12
FLORIDA	37	51.22	39.01	2.50	(476.90)	(70.13)
GEORGIA	19	7.17	4.73	0.79	13.75	3.24
KENTUCKY	19	2.84	2.06	0.32	4.21	4.24
MARYLAND	39	11.63	8.96	1.31	(11.98)	9.56
NORTH CAROLINA	15	4.92	3.60	0.69	3.79	6.29
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	21	7.84	5.57	0.76	4.17	9.38
TENNESSEE	15	5.02	3.85	0.69	8.60	9.21
VIRGIN ISLANDS	N/A	N/A	N/A	N/A	N/A	N/A
VIRGINIA	15	69.25	49.50	6.26	(254.69)	(36.75)
<b>TOTAL</b>	<b>191</b>	<b>\$166.18</b>	<b>\$122.14</b>	<b>\$13.84</b>	<b>(\$718.82)</b>	<b>(\$57.13)</b>

First quarter 2008 net income data are based on thrifts held constant as of March 31, 2009.  
Financial data as of March 31, 2009 unless otherwise noted.  
Office of Thrift Supervision / May 2009

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	1st Qtr 2009 Net Income (\$ Millions)	1st Qtr 2008 Net Income (\$ Millions)
CENTRAL REGION						
ILLINOIS	46	27.83	18.64	2.82	(18.98)	7.43
INDIANA	40	9.59	7.27	1.00	4.79	10.40
IOWA	18	7.35	6.13	0.58	2.73	12.10
MICHIGAN	13	20.66	12.76	1.60	(51.92)	(7.49)
MINNESOTA	23	5.94	4.44	0.59	(0.75)	2.38
NEBRASKA	11	7.93	6.11	0.91	(12.54)	(59.90)
NORTH DAKOTA	2	1.41	1.19	0.15	3.27	2.09
OHIO	73	49.16	38.17	4.45	(14.67)	108.26
SOUTH DAKOTA	4	1.70	1.28	0.17	3.23	4.64
WISCONSIN	23	18.33	13.10	1.79	(10.09)	20.90
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TOTAL	253	\$149.91	\$109.08	\$14.06	(\$94.94)	\$100.81

First quarter 2008 net income data are based on thrifts held constant as of March 31, 2009.  
Financial data as of March 31, 2009 unless otherwise noted.  
Office of Thrift Supervision / May 2009

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	1st Qtr 2009 Net Income (\$ Millions)	1st Qtr 2008 Net Income (\$ Millions)
WESTERN REGION						
ALASKA	1	0.18	0.14	0.02	0.23	0.18
ARIZONA	2	0.52	0.25	0.12	9.33	12.96
ARKANSAS	6	2.74	2.04	0.40	1.36	6.27
CALIFORNIA	23	42.97	25.29	3.66	67.96	(27.32)
COLORADO	12	120.51	38.68	12.87	657.92	(352.24)
GUAM	1	0.09	0.08	0.01	0.20	0.21
HAWAII	2	6.38	5.14	0.61	13.70	16.63
IDAHO	3	1.60	1.15	0.23	1.47	2.38
KANSAS	16	12.23	6.95	1.27	17.94	20.90
LOUISIANA	21	4.65	3.41	0.61	9.62	8.08
MISSISSIPPI	4	0.51	0.37	0.04	0.72	0.61
MISSOURI	31	12.19	9.56	1.28	46.31	26.60
MONTANA	3	0.37	0.26	0.04	1.26	0.67
NEVADA	4	95.27	36.16	8.53	401.42	149.95
NEW MEXICO	5	2.23	1.46	0.17	1.33	3.10
OKLAHOMA	5	15.04	8.12	0.76	45.51	69.35
OREGON	3	0.69	0.59	0.09	0.91	0.83
TEXAS	22	89.12	54.61	6.68	(104.21)	58.73
UTAH	6	51.85	22.99	10.17	56.81	315.88
WASHINGTON	7	16.28	10.66	2.16	16.54	40.81
WYOMING	3	0.53	0.42	0.06	(0.18)	0.60
TOTAL	180	\$475.97	\$228.33	\$49.78	\$1,246.12	\$355.17

UNITED STATES

TOTAL	801	\$1,225.11	\$752.18	\$120.99	(\$47.27)	\$983.17
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First quarter 2008 net income data are based on thrifts held constant as of March 31, 2009.  
Financial data as of March 31, 2009 unless otherwise noted.  
Office of Thrift Supervision / May 2009



## STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	MAR 2009	MAR 2008	MAR 2007	MAR 2006	MAR 2005
NUMBER OF INSTITUTIONS:	801	831	838	856	880
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	(0.02)	(0.17)	0.97	1.14	1.22
Median Ratio	0.36	0.43	0.51	0.66	0.72
Return on Average Equity (Annualized)	(0.17)	(1.83)	9.35	12.17	13.30
Median Ratio	2.89	3.23	4.04	5.37	6.38
Net Interest Margin (Annualized)	2.94	2.77	2.77	2.77	2.87
Median Ratio	2.92	2.83	2.86	3.07	3.16
Number of Profitable Thrifts	589	650	705	775	812
Percent Profitable	73.53	78.22	84.13	90.54	92.27
Profits (\$ Millions)	\$2,571.34	\$1,733.32	\$3,788.53	\$4,240.09	\$4,076.59
Number of Unprofitable Thrifts	212	181	133	81	68
Percent Unprofitable	26.47	21.78	15.87	9.46	7.73
Losses (\$ Millions)	(\$2,618.61)	(\$2,360.20)	(\$174.18)	(\$25.67)	(\$70.21)
EARNINGS (\$ Millions)					
Interest Income	\$15,349.10	\$22,471.91	\$23,719.97	\$21,079.66	\$16,086.31
Interest Expense	6,352.36	11,999.01	13,354.13	10,863.19	6,684.21
NET INTEREST INCOME	8,996.74	10,472.91	10,365.84	10,216.47	9,402.10
Loss Provisions-Interest Bearing Assets	5,761.22	7,636.73	1,223.33	548.95	631.07
Noninterest Income	5,124.44	6,489.16	5,621.87	6,307.75	5,533.99
Mortgage Loan Servicing Fees	261.64	(134.60)	204.00	729.82	741.82
Other Fees and Charges	2,978.16	4,356.00	3,945.64	3,966.45	3,251.50
Other Noninterest Income	1,884.64	2,267.76	1,472.23	1,611.48	1,540.67
Noninterest Expense	7,702.23	10,476.60	9,205.12	9,464.97	8,079.41
G&A Expense	7,214.29	10,090.78	8,983.39	9,312.51	7,949.39
Goodwill Amortization	117.69	219.69	200.83	137.95	112.46
Loss Provisions-Noninterest Bearing Assets	370.25	166.13	20.90	14.51	17.57
Income Before Taxes & Extraordinary Items	657.74	(1,151.27)	5,559.25	6,510.30	6,225.61
Income Taxes	680.05	(524.43)	1,945.04	2,295.91	2,219.23
Extraordinary Items	(0.12)	(0.04)	0.15	0.03	0.00
NET INCOME	(47.27)	(626.88)	3,614.36	4,214.43	4,006.38
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	5.02	5.93	6.34	5.71	4.90
Interest Expense	2.08	3.17	3.57	2.94	2.04
NET INTEREST INCOME	2.94	2.77	2.77	2.77	2.87
Loss Provisions-Interest Bearing Assets	1.88	2.02	0.33	0.15	0.19
Noninterest Income	1.68	1.71	1.50	1.71	1.69
Mortgage Loan Servicing Fees	0.09	(0.04)	0.05	0.20	0.23
Other Fees and Charges	0.97	1.15	1.06	1.07	0.99
Other Noninterest Income	0.62	0.60	0.39	0.44	0.47
Noninterest Expense	2.52	2.77	2.46	2.56	2.46
G&A Expense	2.36	2.66	2.40	2.52	2.42
Goodwill Amortization	0.04	0.06	0.05	0.04	0.03
Loss Provisions-Noninterest Bearing Assets	0.12	0.04	0.01	0.00	0.01
Income Before Taxes & Extraordinary Items	0.22	(0.30)	1.49	1.76	1.90
Income Taxes	0.22	(0.14)	0.52	0.62	0.68
Extraordinary Items	0.00	0.00	0.00	0.00	0.00
NET INCOME	(0.02)	(0.17)	0.97	1.14	1.22

## STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	MAR 2009	MAR 2008	MAR 2007	MAR 2006	MAR 2005
NUMBER OF INSTITUTIONS:	801	831	838	856	880

TOTAL ASSETS (\$ Billions)	\$1,225.11	\$1,515.28	\$1,490.25	\$1,499.00	\$1,340.78
Cash and Noninterest-Earning Deposits	17.57	19.47	14.63	16.90	18.66
Investment Securities	160.90	107.76	91.23	69.33	55.31
Mortgage Backed Securities	152.38	202.27	183.95	176.43	159.23
1 - 4 Family Mortgages	528.42	748.23	772.03	846.63	755.31
First Liens	430.06	584.68	631.44	706.98	645.57
Home Equity Lines of Credit	65.70	118.14	93.01	91.59	82.87
Other Junior Liens	32.65	45.40	47.58	48.05	26.86
Multi family Mortgages	34.59	63.32	64.32	66.67	62.69
Nonresidential Mortgages	71.35	75.07	64.13	55.50	53.38
Construction Loans	24.23	33.88	33.20	30.54	25.89
Land Loans	15.21	18.82	18.01	15.76	11.75
Commercial Loans	63.64	60.34	52.07	43.55	40.56
Consumer Loans	75.05	84.68	88.43	86.02	77.60
Reposessed Assets, Net	4.22	4.12	1.50	1.02	0.72
Real Estate Held for Investment, Net	0.13	0.18	0.19	0.18	0.25
Office Premises & Equipment	8.19	11.35	11.46	11.28	10.55
Other Assets	88.08	102.12	102.44	85.99	75.62
Less: Contra Assets & Valuation Allowances	18.85	16.32	7.34	6.78	6.74

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$1,225.11	\$1,515.28	\$1,490.25	\$1,499.00	\$1,340.78
TOTAL DEPOSITS AND ESCROWS	752.18	913.36	953.14	866.64	784.63
Deposits	745.65	900.60	936.83	841.87	754.80
Escrows	6.52	12.76	16.31	24.77	29.84
BORROWINGS	329.98	427.91	341.06	459.23	407.63
Advances From FHLB	195.26	308.81	211.73	270.06	241.58
Repurchase Agreements & FedFunds Purchased	57.93	43.54	61.24	75.62	67.32
Other Borrowings	76.80	75.56	68.09	113.55	98.73
Other Liabilities	22.84	36.96	36.66	32.77	25.39
Equity Capital	120.99	137.06	159.39	140.36	123.12
Capital Stock and Paid-In Capital	101.19	115.62	101.92	83.47	70.41
Unrealized Gains (Losses) AFS Securities	(5.45)	(7.05)	(0.55)	(1.76)	(0.39)
Retained Earnings	26.18	30.03	58.71	59.03	53.71
Noncontrolling Interests in Cons. Subs.	0.89	N/A	N/A	N/A	N/A

## STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	MAR 2009	MAR 2008	MAR 2007	MAR 2006	MAR 2005
NUMBER OF INSTITUTIONS:	801	831	838	856	880

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.43	1.29	0.98	1.13	1.39
Investment Securities	13.13	7.11	6.12	4.62	4.13
Mortgage Backed Securities	12.44	13.35	12.34	11.77	11.88
1 - 4 Family Mortgages	43.13	49.38	51.81	56.48	56.33
First Liens	35.10	38.59	42.37	47.16	48.15
Home Equity Lines of Credit	5.36	7.80	6.24	6.11	6.18
Other Junior Liens	2.67	3.00	3.19	3.21	2.00
Multi family Mortgages	2.82	4.18	4.32	4.45	4.68
Nonresidential Mortgages	5.82	4.95	4.30	3.70	3.98
Construction Loans	1.98	2.24	2.23	2.04	1.93
Land Loans	1.24	1.24	1.21	1.05	0.88
Commercial Loans	5.19	3.98	3.49	2.91	3.02
Consumer Loans	6.13	5.59	5.93	5.74	5.79
Reposessed Assets, Net	0.34	0.27	0.10	0.07	0.05
Real Estate Held for Investment, Net	0.01	0.01	0.01	0.01	0.02
Office Premises & Equipment	0.67	0.75	0.77	0.75	0.79
Other Assets	7.19	6.74	6.87	5.74	5.64
Less: Contra Assets & Valuation Allowances	1.54	1.08	0.49	0.45	0.50

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	61.40	60.28	63.96	57.81	58.52
Deposits	60.86	59.43	62.86	56.16	56.30
Escrows	0.53	0.84	1.09	1.65	2.23
BORROWINGS	26.94	28.24	22.89	30.64	30.40
Advances From FHLB	15.94	20.38	14.21	18.02	18.02
Repurchase Agreements & FedFunds Purchased	4.73	2.87	4.11	5.05	5.02
Other Borrowings	6.27	4.99	4.57	7.58	7.36
Other Liabilities	1.86	2.44	2.46	2.19	1.89
Equity Capital	9.88	9.05	10.70	9.36	9.18
Capital Stock and Paid-In Capital	8.26	7.63	6.84	5.57	5.25
Unrealized Gains (Losses) AFS Securities	(0.44)	(0.47)	(0.04)	(0.12)	(0.03)
Retained Earnings	2.14	1.98	3.94	3.94	4.01
Noncontrolling Interests in Cons. Subs.	0.07	N/A	N/A	N/A	N/A

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

FOR THE QUARTER ENDING:	MAR 2009	MAR 2008	MAR 2007	MAR 2006	MAR 2005
NUMBER OF INSTITUTIONS:	801	831	838	856	880

TOTAL ASSETS (Percent Change)	6.38	4.20	12.64	15.25	20.49
Cash and Noninterest-Earning Deposits	14.98	46.51	(1.26)	(6.40)	9.06
Investment Securities	77.74	5.27	35.48	31.19	(23.97)
Mortgage Backed Securities	(13.73)	13.68	6.62	15.44	11.96
1 - 4 Family Mortgages	0.30	(1.34)	7.32	13.13	28.77
First Liens	0.95	(5.77)	3.06	10.44	24.53
Home Equity Lines of Credit	6.89	29.70	22.75	11.47	61.25
Other Junior Liens	(17.05)	(2.99)	53.88	84.34	60.57
Multi family Mortgages	10.73	0.31	12.34	10.11	15.73
Nonresidential Mortgages	6.21	23.27	25.43	11.46	18.31
Construction Loans	(11.22)	8.72	12.95	24.44	19.57
Land Loans	(10.00)	12.99	18.90	42.72	44.94
Commercial Loans	8.01	26.16	31.11	13.33	37.58
Consumer Loans	(0.61)	8.35	19.05	29.93	16.68
Reposessed Assets, Net	86.98	180.76	55.37	49.17	(17.55)
Real Estate Held for Investment, Net	(4.30)	10.37	8.18	(20.11)	(12.14)
Office Premises & Equipment	(2.66)	3.76	7.56	11.53	12.08
Other Assets	34.94	3.56	33.39	17.35	17.30
Less: Contra Assets & Valuation Allowances	75.70	142.94	12.53	7.83	13.14

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	6.38	4.20	12.64	15.25	20.49
TOTAL DEPOSITS AND ESCROWS	8.65	(0.51)	19.68	13.14	17.89
Deposits	8.52	(0.15)	20.53	14.29	19.24
Escrows	26.27	(20.80)	(14.94)	(15.64)	(8.31)
BORROWINGS	1.61	23.14	(9.06)	17.65	25.83
Advances From FHLB	(15.78)	40.04	(8.20)	14.41	19.67
Repurchase Agreements & FedFunds Purchased	34.35	(26.13)	(10.43)	14.14	14.35
Other Borrowings	54.18	11.03	(10.44)	28.98	56.22
Other Liabilities	(6.28)	(0.02)	29.19	25.52	22.53
Equity Capital	9.52	(10.62)	29.40	17.23	20.21
Capital Stock and Paid-In Capital	13.52	18.35	46.65	22.16	24.95
Unrealized Gains (Losses) AFS Securities	(7.74)	1,287.93	(67.48)	393.82	(125.92)
Retained Earnings	(8.51)	(47.17)	5.13	12.79	17.31
Noncontrolling Interests in Cons. Subs.	N/A	N/A	N/A	N/A	N/A

CAPITAL MEASURES

FOR THE QUARTER ENDING:	MAR 2009	MAR 2008	MAR 2007	MAR 2006	MAR 2005
NUMBER OF INSTITUTIONS:	801	831	838	856	880

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	791	828	836	856	879
Percent of Thrifts	98.75	99.64	99.76	100.00	99.89
Consolidated Assets (\$ Billions)	\$1,209.34	\$1,515.13	\$1,490.07	\$1,499.00	\$1,340.73
Fail FDICIA Capital Standards	9	3	2	0	1
Percent of Thrifts	1.12	0.36	0.24	0.00	0.11
Consolidated Assets (\$ Billions)	\$15.77	\$0.15	\$0.18	\$0.00	\$0.04
Critically Undercapitalized	3	1	0	0	1
Percent of Thrifts	0.37	0.12	0.00	0.00	0.11
Consolidated Assets (\$ Billions)	\$13.83	\$0.04	\$0.00	\$0.00	\$0.04

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$106.70	\$127.86	\$124.22	\$120.90	\$104.16
Tangible Equity Ratio	8.81	8.51	8.56	8.19	7.89
Median Ratio	9.88	10.16	10.36	10.13	10.05
Tier 1 Capital (\$ Billions)	\$106.70	\$128.18	\$124.60	\$121.45	\$104.25
Tier 1 Leverage Ratio	8.81	8.53	8.58	8.22	7.89
Median Ratio	9.88	10.16	10.36	10.13	10.05
Tier 1 Risk-based Capital Ratio	13.70	12.60	12.61	12.57	12.42
Median Ratio	16.18	17.04	17.42	17.10	17.24
Risk-based Capital (\$ Billions)	\$115.06	\$145.23	\$138.50	\$132.96	\$115.93
Total Risk-based Capital Ratio	14.96	14.56	14.36	14.07	13.95
Median Ratio	17.08	17.78	18.13	17.94	18.08

## ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 2009	MAR 2008	MAR 2007	MAR 2006	MAR 2005
NUMBER OF INSTITUTIONS:	801	831	838	856	880
LOANS 30-89 DAYS DELINQUENT (\$ Millions)					
Total Including Repurchased GNMA Loans	\$21,021.49	\$20,193.10	\$12,140.80	\$9,097.71	N/A
Repurchased GNMA Loans	778.75	680.26	516.93	893.69	N/A
Total Excluding Repurchased GNMA Loans	20,242.74	19,512.85	11,623.87	8,204.02	7,067.45
Mortgage Loans					
Construction & Land Loans	1,704.15	1,287.79	660.08	316.84	276.31
Nonresidential Mortgages	1,082.82	558.56	362.98	232.57	241.24
Multi Family Mortgages	378.89	274.76	136.14	114.74	78.59
1-4 Family Mortgages	15,542.24	16,046.42	9,482.11	7,064.37	5,020.77
First Liens	13,735.87	13,398.03	8,261.50	6,263.62	4,605.46
Home Equity Lines of Credit	1,042.38	1,901.13	801.64	393.46	232.46
Other Junior Liens	764.00	747.26	418.97	407.29	182.85
Nonmortgage Loans and Leases					
Commercial Loans	796.55	622.10	497.22	443.89	420.53
Consumer Loans	1,516.85	1,403.49	1,002.27	925.31	1,030.00
NONCURRENT LOANS (\$ Millions)					
Total Including Repurchased GNMA Loans	\$36,792.98	\$27,041.87	\$10,405.39	\$8,575.32	N/A
Repurchased GNMA Loans	1,896.01	970.54	881.99	2,604.79	N/A
Total Excluding Repurchased GNMA Loans	34,896.97	26,071.33	9,523.40	5,970.53	5,519.17
Mortgage Loans					
Construction & Land Loans	4,574.99	3,166.82	627.57	218.21	283.06
Nonresidential Mortgages	1,408.70	603.31	417.48	275.03	360.36
Multi Family Mortgages	538.60	314.91	158.60	94.70	51.17
1-4 Family Mortgages	27,240.89	21,322.75	7,975.14	6,948.42	3,713.33
First Liens	25,115.59	18,682.57	7,146.25	6,606.23	3,476.49
Home Equity Lines of Credit	1,235.52	1,897.60	544.02	185.62	115.22
Other Junior Liens	889.78	742.58	284.88	156.58	121.62
Nonmortgage Loans and Leases					
Commercial Loans	1,694.71	688.94	505.72	463.26	527.19
Consumer Loans	1,335.10	945.15	720.88	575.70	584.06
NET CHARGE-OFFS (\$ Millions)	\$3,239.96	\$3,541.06	\$1,033.10	\$624.00	\$681.68
Mortgage Loans					
Construction & Land Loans	273.48	283.22	19.09	4.49	3.39
Nonresidential Mortgages	215.27	23.22	9.89	7.38	2.33
Multi Family Mortgages	82.06	6.32	3.67	(1.18)	0.52
1-4 Family Mortgages	1,492.84	2,349.17	189.44	84.27	67.42
First Liens	916.01	1,214.83	107.76	48.11	45.19
Home Equity Lines of Credit	347.70	778.23	60.00	11.95	9.44
Other Junior Liens	229.14	356.11	21.68	24.20	12.80
Nonmortgage Loans and Leases					
Commercial Loans	604.85	251.24	136.11	114.27	148.40
Consumer Loans	933.73	803.09	667.13	382.72	445.80
Reposessed Assets	132.12	161.33	25.91	15.44	15.49
Other	(494.38)	(336.52)	(18.14)	16.62	(1.66)
REPOSSESSED ASSETS, NET (\$ Millions)	\$4,215.64	\$4,117.05	\$1,496.28	\$1,018.21	\$724.94
Construction & Land Loans	1,230.54	472.43	124.51	66.11	55.85
Nonresidential Mortgages	241.53	114.70	80.23	72.46	93.10
Multi Family Mortgages	93.28	39.22	13.28	8.57	15.74
1-4 Family Mortgages	2,306.07	3,359.45	1,194.09	667.78	529.78
Other	344.23	131.26	84.17	203.28	30.48

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 2009	MAR 2008	MAR 2007	MAR 2006	MAR 2005
NUMBER OF INSTITUTIONS:	801	831	838	856	880
<b>LOANS 30-89 DAYS DELINQUENT (% Total Assets)</b>					
Total Including Repurchased GNMA Loans	1.72	1.33	0.81	0.61	N/A
Repurchased GNMA Loans	0.06	0.04	0.03	0.06	N/A
Total Excluding Repurchased GNMA Loans	1.65	1.29	0.78	0.55	0.53
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	4.32	2.44	1.29	0.68	0.73
Nonresidential Mortgages	1.52	0.74	0.57	0.42	0.45
Multi Family Mortgages	1.10	0.43	0.21	0.17	0.13
1-4 Family Mortgages	2.94	2.14	1.23	0.83	0.66
First Liens	3.19	2.29	1.31	0.89	0.71
Home Equity Lines of Credit	1.59	1.61	0.86	0.43	0.28
Other Junior Liens	2.34	1.65	0.88	0.85	0.68
Nonmortgage Loans and Leases					
Commercial Loans	1.25	1.03	0.95	1.02	1.04
Consumer Loans	2.02	1.66	1.13	1.08	1.33
<b>NONCURRENT LOANS (% Total Assets)</b>					
Total Including Repurchased GNMA Loans	3.00	1.78	0.70	0.57	N/A
Repurchased GNMA Loans	0.15	0.06	0.06	0.17	N/A
Total Excluding Repurchased GNMA Loans	2.85	1.72	0.64	0.40	0.41
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	11.60	6.01	1.23	0.47	0.75
Nonresidential Mortgages	1.97	0.80	0.65	0.50	0.68
Multi Family Mortgages	1.56	0.50	0.25	0.14	0.08
1-4 Family Mortgages	5.16	2.85	1.03	0.82	0.49
First Liens	5.84	3.20	1.13	0.93	0.54
Home Equity Lines of Credit	1.88	1.61	0.58	0.20	0.14
Other Junior Liens	2.72	1.64	0.60	0.33	0.45
Nonmortgage Loans and Leases					
Commercial Loans	2.66	1.14	0.97	1.06	1.30
Consumer Loans	1.78	1.12	0.82	0.67	0.75
<b>NET CHARGE-OFFS (% Total Assets)</b>					
Percent of Outstanding Loans by Loan Type:	0.26	0.23	0.07	0.04	0.05
Mortgage Loans					
Construction & Land Loans	0.69	0.54	0.04	0.01	0.01
Nonresidential Mortgages	0.30	0.03	0.02	0.01	0.00
Multi Family Mortgages	0.24	0.01	0.01	0.00	0.00
1-4 Family Mortgages	0.28	0.31	0.02	0.01	0.01
First Liens	0.21	0.21	0.02	0.01	0.01
Home Equity Lines of Credit	0.53	0.66	0.06	0.01	0.01
Other Junior Liens	0.70	0.78	0.05	0.05	0.05
Nonmortgage Loans and Leases					
Commercial Loans	0.95	0.42	0.26	0.26	0.37
Consumer Loans	1.24	0.95	0.75	0.44	0.57
Reposessed Assets	3.13	3.92	1.73	1.52	2.14
Other	0.00	0.00	0.00	0.00	0.00
<b>REPOSSESSED ASSETS, NET (% Total Assets)</b>					
Percent of Outstanding Loans by Loan Type:	0.34	0.27	0.10	0.07	0.05
Construction & Land Loans					
Construction & Land Loans	3.12	0.90	0.24	0.14	0.15
Nonresidential Mortgages	0.34	0.15	0.13	0.13	0.17
Multi Family Mortgages	0.27	0.06	0.02	0.01	0.03
1-4 Family Mortgages	0.44	0.45	0.15	0.08	0.07
Other	0.39	0.13	0.08	0.24	0.04

## ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 2009	MAR 2008	MAR 2007	MAR 2006	MAR 2005
NUMBER OF INSTITUTIONS:	801	831	838	856	880
<b>ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)</b>					
Real Estate Loans	\$673.80	\$939.32	\$951.70	\$1,015.09	\$909.01
Percent of Total Assets	55.00	61.99	63.86	67.72	67.80
Noncurrent Real Estate Loans					
Including Repurchased GNMA Loans	33.76	25.41	9.18	7.54	N/A
Percent of Total Assets	2.76	1.68	0.62	0.50	N/A
Excluding Repurchased GNMA Loans	31.87	24.44	8.30	4.93	4.41
Percent of Total Assets	2.60	1.61	0.56	0.33	0.33
Real Estate Owned	4.08	4.02	1.45	0.99	0.69
Percent of Total Assets	0.33	0.27	0.10	0.07	0.05
Troubled Real Estate Loans					
Including Repurchased GNMA Loans	37.84	29.43	10.63	8.53	N/A
Percent of Total Assets	3.09	1.94	0.71	0.57	N/A
Excluding Repurchased GNMA Loans	35.95	28.46	9.75	5.92	5.10
Percent of Total Assets	2.93	1.88	0.65	0.40	0.38
Valuation Allowances	21.64	17.25	7.50	6.97	6.99
Loss Coverage Ratio	16.98	14.27	15.28	12.86	12.66
Reserve Ratio	1.98	1.51	0.67	0.59	0.65
<b>ASSET QUALITY SUMMARY (% Total Assets)</b>					
Net Chargeoffs (Annualized)	1.06	0.93	0.28	0.17	0.20
Net Provisions for Losses (Annualized)	1.88	2.02	0.33	0.15	0.19
Valuation Allowances	1.77	1.14	0.50	0.46	0.52
Noncurrent Loans					
Including Repurchased GNMA Loans	3.00	1.78	0.70	0.57	N/A
Excluding Repurchased GNMA Loans	2.85	1.72	0.64	0.40	0.41
Reposessed Assets, Net (% Total Assets)	0.34	0.27	0.10	0.07	0.05
Troubled Assets					
Including Repurchased GNMA Loans	3.35	2.06	0.80	0.64	N/A
Excluding Repurchased GNMA Loans	3.19	1.99	0.74	0.47	0.47



STATEMENT OF OPERATIONS  
BY ASSET SIZE

FIRST QUARTER 2009:	LESS THAN \$100 MILLION 247	\$100 MILLION TO \$1 BILLION 435	\$1 BILLION OR GREATER 118	INDUSTRY 801
NUMBER OF INSTITUTIONS:				
PROFITABILITY (Percent)				
Return on Average Assets (Annualized)	1.01	0.02	(0.03)	(0.02)
Median Ratio	0.34	0.39	0.36	0.36
Return on Average Equity (Annualized)	6.04	0.23	(0.37)	(0.17)
Median Ratio	2.17	3.57	3.42	2.89
Net Interest Margin (Annualized)	3.02	2.91	2.95	2.94
Median Ratio	3.02	2.90	2.84	2.92
Number of Profitable Thrifts	174	333	82	589
Percent Profitable	70.45	76.55	69.49	73.53
Profits (\$ Millions)	\$55.33	\$179.03	\$2,336.98	\$2,571.34
Number of Unprofitable Thrifts	73	102	36	212
Percent Unprofitable	29.55	23.45	30.51	26.47
Losses (\$ Millions)	(\$22.77)	(\$170.52)	(\$2,426.86)	(\$2,618.61)
EARNINGS (\$ Millions)				
Interest Income	\$167.30	\$1,790.17	\$13,401.55	\$15,349.10
Interest Expense	69.85	784.20	5,498.38	6,352.36
NET INTEREST INCOME	97.45	1,005.96	7,903.17	8,996.74
Loss Provisions-Interest Bearing Assets	12.42	254.67	5,503.06	5,761.22
Noninterest Income	235.98	341.12	4,547.04	5,124.44
Mortgage Loan Servicing Fees	0.67	(16.16)	277.13	261.64
Other Fees and Charges	225.89	271.88	2,480.39	2,978.16
Other Noninterest Income	9.42	85.40	1,789.51	1,884.64
Noninterest Expense	267.41	1,052.62	6,385.28	7,702.23
G&A Expense	263.82	1,037.03	5,916.52	7,214.29
Goodwill Amortization	3.08	9.81	104.80	117.69
Loss Provisions-Noninterest Bearing Assets	0.51	5.79	363.96	370.25
Income Before Taxes & Extraordinary Items	53.60	39.79	561.87	657.74
Income Taxes	21.04	31.22	626.86	680.05
Extraordinary Items	0.00	0.00	(0.12)	(0.12)
NET INCOME	32.56	8.51	(89.88)	(47.27)
PROFITABILITY (Percent of Avg Assets Annualized)				
Interest Income	5.18	5.19	5.00	5.02
Interest Expense	2.16	2.27	2.05	2.08
NET INTEREST INCOME	3.02	2.91	2.95	2.94
Loss Provisions-Interest Bearing Assets	0.38	0.74	2.05	1.88
Noninterest Income	7.31	0.99	1.70	1.68
Mortgage Loan Servicing Fees	0.02	(0.05)	0.10	0.09
Other Fees and Charges	7.00	0.79	0.93	0.97
Other Noninterest Income	0.29	0.25	0.67	0.62
Noninterest Expense	8.29	3.05	2.38	2.52
G&A Expense	8.18	3.00	2.21	2.36
Goodwill Amortization	0.10	0.03	0.04	0.04
Loss Provisions-Noninterest Bearing Assets	0.02	0.02	0.14	0.12
Income Before Taxes & Extraordinary Items	1.66	0.12	0.21	0.22
Income Taxes	0.65	0.09	0.23	0.22
Extraordinary Items	0.00	0.00	0.00	0.00
NET INCOME	1.01	0.02	(0.03)	(0.02)

STATEMENT OF CONDITION  
BY ASSET SIZE

FIRST QUARTER 2009:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	247	435	118	801

TOTAL ASSETS (\$ Billions)	\$13.03	\$139.19	\$1,073.58	\$1,225.11
Cash and Noninterest-Earning Deposits	0.30	2.25	15.02	17.57
Investment Securities	1.99	13.50	145.41	160.90
Mortgage Backed Securities	1.39	14.83	136.16	152.38
1 - 4 Family Mortgages	6.03	56.75	466.30	528.42
First Liens	5.50	48.74	376.48	430.06
Home Equity Lines of Credit	0.28	5.13	60.29	65.70
Other Junior Liens	0.25	2.88	29.52	32.65
Multi family Mortgages	0.23	5.83	28.53	34.59
Nonresidential Mortgages	1.10	18.19	52.06	71.35
Construction Loans	0.30	5.27	18.66	24.23
Land Loans	0.23	4.57	10.40	15.21
Commercial Loans	0.42	5.91	57.36	63.64
Consumer Loans	0.33	4.64	70.08	75.05
Reposessed Assets, Net	0.05	0.75	3.41	4.22
Real Estate Held for Investment, Net	0.01	0.07	0.06	0.13
Office Premises & Equipment	0.27	2.44	5.48	8.19
Other Assets	0.45	5.23	82.41	88.08
Less: Contra Assets & Valuation Allowances	0.07	1.04	17.75	18.85

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$13.03	\$139.19	\$1,073.58	\$1,225.11
TOTAL DEPOSITS AND ESCROWS	9.85	104.68	638.23	752.18
Deposits	9.82	103.55	632.88	745.65
Escrows	0.03	1.13	5.36	6.52
BORROWINGS	0.85	18.47	310.67	329.98
Advances From FHLB	0.80	15.83	178.63	195.26
Repurchase Agreements & FedFunds Purchased	0.03	1.76	56.14	57.93
Other Borrowings	0.02	0.88	75.90	76.80
Other Liabilities	0.16	1.27	21.41	22.84
Equity Capital	2.17	14.79	104.13	120.99
Capital Stock and Paid-In Capital	0.86	5.55	94.86	101.19
Unrealized Gains (Losses) AFS Securities	(0.01)	(0.14)	(5.30)	(5.45)
Retained Earnings	1.33	9.48	15.39	26.18
Noncontrolling Interests in Cons. Subs.	0.00	0.02	0.86	0.89

STATEMENT OF CONDITION  
BY ASSET SIZE

FIRST QUARTER 2009:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	247	435	118	801

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	2.31	1.62	1.40	1.43
Investment Securities	15.27	9.70	13.54	13.13
Mortgage Backed Securities	10.67	10.65	12.68	12.44
1 - 4 Family Mortgages	46.29	40.77	43.43	43.13
First Liens	42.18	35.02	35.07	35.10
Home Equity Lines of Credit	2.16	3.69	5.62	5.36
Other Junior Liens	1.95	2.07	2.75	2.67
Multi family Mortgages	1.77	4.19	2.66	2.82
Nonresidential Mortgages	8.43	13.07	4.85	5.82
Construction Loans	2.31	3.78	1.74	1.98
Land Loans	1.79	3.28	0.97	1.24
Commercial Loans	3.20	4.25	5.34	5.19
Consumer Loans	2.55	3.33	6.53	6.13
Reposessed Assets, Net	0.40	0.54	0.32	0.34
Real Estate Held for Investment, Net	0.05	0.05	0.01	0.01
Office Premises & Equipment	2.08	1.75	0.51	0.67
Other Assets	3.45	3.76	7.68	7.19
Less: Contra Assets & Valuation Allowances	0.57	0.74	1.65	1.54

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	75.59	75.21	59.45	61.40
Deposits	75.34	74.39	58.95	60.86
Escrows	0.25	0.81	0.50	0.53
BORROWINGS	6.50	13.27	28.94	26.94
Advances From FHLB	6.13	11.37	16.64	15.94
Repurchase Agreements & FedFunds Purchased	0.24	1.26	5.23	4.73
Other Borrowings	0.13	0.63	7.07	6.27
Other Liabilities	1.25	0.92	1.99	1.86
Equity Capital	16.65	10.63	9.70	9.88
Capital Stock and Paid-In Capital	6.57	3.99	8.84	8.26
Unrealized Gains (Losses) AFS Securities	(0.11)	(0.10)	(0.49)	(0.44)
Retained Earnings	10.22	6.81	1.43	2.14
Noncontrolling Interests in Cons. Subs.	0.00	0.02	0.08	0.07

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

FIRST QUARTER 2009:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	247	435	118	801
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TOTAL ASSETS (Percent Change)	7.17	5.75	6.43	6.38
Cash and Noninterest-Earning Deposits	59.65	10.40	15.05	14.98
Investment Securities	(7.45)	(2.70)	95.18	77.74
Mortgage Backed Securities	17.54	18.22	(16.42)	(13.73)
1 - 4 Family Mortgages	7.37	5.46	(0.40)	0.30
First Liens	7.16	5.11	0.32	0.95
Home Equity Lines of Credit	19.98	16.67	6.09	6.89
Other Junior Liens	0.02	(5.39)	(18.15)	(17.05)
Multi family Mortgages	14.87	11.26	10.59	10.73
Nonresidential Mortgages	18.04	12.15	4.06	6.21
Construction Loans	(7.44)	(15.53)	(9.98)	(11.22)
Land Loans	4.05	(1.93)	(13.40)	(10.00)
Commercial Loans	12.40	6.99	8.02	8.01
Consumer Loans	(1.99)	(0.20)	(0.63)	(0.61)
Reposessed Assets, Net	85.06	119.45	81.14	86.98
Real Estate Held for Investment, Net	5.90	15.00	(20.69)	(4.30)
Office Premises & Equipment	14.10	3.81	(5.95)	(2.66)
Other Assets	7.26	7.76	37.32	34.94
Less: Contra Assets & Valuation Allowances	19.93	33.33	79.48	75.70
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TOTAL LIABILITIES AND CAPITAL (Percent Chg)	7.17	5.75	6.43	6.38
TOTAL DEPOSITS AND ESCROWS	9.92	7.19	8.87	8.65
Deposits	9.94	7.13	8.73	8.52
Escrows	5.23	13.11	29.63	26.27
BORROWINGS	(3.24)	3.32	1.46	1.61
Advances From FHLB	(4.85)	1.57	(17.08)	(15.78)
Repurchase Agreements & FedFunds Purchased	18.49	20.90	34.83	34.35
Other Borrowings	77.62	5.29	54.42	54.18
Other Liabilities	(6.97)	(3.67)	(6.43)	(6.28)
Equity Capital	1.09	0.12	11.20	9.52
Capital Stock and Paid-In Capital	10.22	15.31	13.44	13.52
Unrealized Gains (Losses) AFS Securities	(193.67)	(286.95)	(11.58)	(7.74)
Retained Earnings	(2.06)	(5.20)	(10.88)	(8.51)
Noncontrolling Interests in Cons. Subs.	N/A	N/A	N/A	N/A

CAPITAL MEASURES  
BY ASSET SIZE

FIRST QUARTER 2009:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	247	435	118	801

CAPITAL COMPLIANCE				
Meet FDICIA Capital Standards	245	429	117	791
Percent of Thrifts	99.19	98.62	99.15	98.75
Consolidated Assets (\$ Billions)	\$13.01	\$136.59	\$1,060.44	\$1,209.34
Fail FDICIA Capital Standards	2	6	1	9
Percent of Thrifts	0.81	1.38	0.85	1.12
Consolidated Assets (\$ Billions)	\$0.03	\$2.60	\$13.14	\$15.77
Critically Undercapitalized	1	1	1	3
Percent of Thrifts	0.40	0.23	0.85	0.37
Consolidated Assets (\$ Billions)	\$0.01	\$0.68	\$13.14	\$13.83

CAPITAL RATIOS (Percent)				
Tangible Equity (\$ Billions)	\$2.13	\$14.35	\$90.32	\$106.70
Tangible Equity Ratio	16.38	10.35	8.52	8.81
Median Ratio	13.42	9.27	8.60	9.88
Tier 1 Capital (\$ Billions)	\$2.13	\$14.35	\$90.32	\$106.70
Tier 1 Leverage Ratio	16.38	10.35	8.52	8.81
Median Ratio	13.42	9.27	8.60	9.88
Tier 1 Risk-based Capital Ratio	29.47	15.87	13.24	13.70
Median Ratio	24.88	14.55	12.25	16.18
Risk-based Capital (\$ Billions)	\$2.19	\$15.15	\$97.83	\$115.06
Total Risk-based Capital Ratio	30.32	16.79	14.55	14.96
Median Ratio	25.80	15.52	13.40	17.08

ASSET QUALITY INDICATORS  
BY ASSET SIZE

FIRST QUARTER 2009: NUMBER OF INSTITUTIONS:	LESS THAN \$100 MILLION 247	\$100 MILLION TO \$1 BILLION 435	\$1 BILLION OR GREATER 118	INDUSTRY 801
<b>LOANS 30-89 DAYS DELINQUENT (\$ Millions)</b>				
Total Including Repurchased GNMA Loans	\$214.56	\$2,000.43	\$18,837.27	\$21,021.49
Repurchased GNMA Loans	0.00	6.75	772.00	778.75
Total Excluding Repurchased GNMA Loans	214.56	1,993.68	18,065.27	20,242.74
<b>Mortgage Loans</b>				
Construction & Land Loans	20.47	344.98	1,338.70	1,704.15
Nonresidential Mortgages	20.91	388.46	673.45	1,082.82
Multi Family Mortgages	2.83	77.07	298.99	378.89
1-4 Family Mortgages	150.32	972.72	14,449.97	15,542.24
First Liens	139.46	866.65	12,760.53	13,735.87
Home Equity Lines of Credit	4.40	69.13	968.86	1,042.38
Other Junior Liens	6.46	36.95	720.59	764.00
<b>Nonmortgage Loans and Leases</b>				
Commercial Loans	10.26	122.89	663.39	796.55
Consumer Loans	9.77	94.31	1,412.77	1,516.85
<b>NONCURRENT LOANS (\$ Millions)</b>				
Total Including Repurchased GNMA Loans	\$197.24	\$2,447.30	\$34,187.20	\$36,792.98
Repurchased GNMA Loans	0.00	7.22	1,888.79	1,896.01
Total Excluding Repurchased GNMA Loans	197.24	2,440.08	32,298.41	34,896.97
<b>Mortgage Loans</b>				
Construction & Land Loans	34.05	755.16	3,785.79	4,574.99
Nonresidential Mortgages	32.96	409.60	966.14	1,408.70
Multi Family Mortgages	4.95	109.72	423.93	538.60
1-4 Family Mortgages	112.21	999.93	26,167.51	27,240.89
First Liens	105.39	893.54	24,155.41	25,115.59
Home Equity Lines of Credit	2.36	75.42	1,157.74	1,235.52
Other Junior Liens	4.46	30.96	854.35	889.78
<b>Nonmortgage Loans and Leases</b>				
Commercial Loans	9.29	114.58	1,570.85	1,694.71
Consumer Loans	3.79	58.31	1,272.99	1,335.10
<b>NET CHARGE-OFFS (\$ Millions)</b>				
Mortgage Loans	\$10.43	\$127.98	\$3,104.09	\$3,239.96
Construction & Land Loans	2.99	60.81	209.68	273.48
Nonresidential Mortgages	0.74	18.88	195.65	215.27
Multi Family Mortgages	0.01	5.67	76.38	82.06
1-4 Family Mortgages	4.09	38.68	1,454.13	1,492.84
First Liens	3.69	23.24	893.14	916.01
Home Equity Lines of Credit	0.24	9.61	337.85	347.70
Other Junior Liens	0.16	5.84	223.14	229.14
<b>Nonmortgage Loans and Leases</b>				
Commercial Loans	1.20	24.69	578.96	604.85
Consumer Loans	0.65	21.36	911.71	933.73
Reposessed Assets	0.93	32.56	98.63	132.12
Other	(0.18)	(74.67)	(421.05)	(494.38)
<b>REPOSSESSED ASSETS, NET (\$ Millions)</b>				
Construction & Land Loans	\$52.19	\$753.44	\$3,412.38	\$4,215.64
Nonresidential Mortgages	5.84	290.17	934.53	1,230.54
Multi Family Mortgages	6.46	85.79	149.28	241.53
1-4 Family Mortgages	0.04	22.20	71.03	93.28
Other	39.34	340.37	1,928.72	2,306.07
	0.51	14.91	328.82	344.23

ASSET QUALITY INDICATORS  
BY ASSET SIZE

FIRST QUARTER 2009: NUMBER OF INSTITUTIONS:	LESS THAN \$100 MILLION 247	\$100 MILLION TO \$1 BILLION 435	\$1 BILLION OR GREATER 118	INDUSTRY 801
<b>LOANS 30-89 DAYS DELINQUENT (% Total Assets)</b>				
Total Including Repurchased GNMA Loans	1.65	1.44	1.75	1.72
Repurchased GNMA Loans	0.00	0.00	0.07	0.06
Total Excluding Repurchased GNMA Loans	1.65	1.43	1.68	1.65
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	3.83	3.51	4.61	4.32
Nonresidential Mortgages	1.90	2.14	1.29	1.52
Multi Family Mortgages	1.22	1.32	1.05	1.10
1-4 Family Mortgages	2.49	1.71	3.10	2.94
First Liens	2.54	1.78	3.39	3.19
Home Equity Lines of Credit	1.56	1.35	1.61	1.59
Other Junior Liens	2.54	1.28	2.44	2.34
Nonmortgage Loans and Leases				
Commercial Loans	2.46	2.08	1.16	1.25
Consumer Loans	2.94	2.03	2.02	2.02
<b>NONCURRENT LOANS (% Total Assets)</b>				
Total Including Repurchased GNMA Loans	1.51	1.76	3.18	3.00
Repurchased GNMA Loans	0.00	0.01	0.18	0.15
Total Excluding Repurchased GNMA Loans	1.51	1.75	3.01	2.85
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	6.37	7.68	13.03	11.60
Nonresidential Mortgages	3.00	2.25	1.86	1.97
Multi Family Mortgages	2.14	1.88	1.49	1.56
1-4 Family Mortgages	1.86	1.76	5.61	5.16
First Liens	1.92	1.83	6.42	5.84
Home Equity Lines of Credit	0.84	1.47	1.92	1.88
Other Junior Liens	1.75	1.07	2.89	2.72
Nonmortgage Loans and Leases				
Commercial Loans	2.23	1.94	2.74	2.66
Consumer Loans	1.14	1.26	1.82	1.78
<b>NET CHARGE-OFFS (% Total Assets)</b>				
Percent of Outstanding Loans by Loan Type:	0.08	0.09	0.29	0.26
Mortgage Loans				
Construction & Land Loans	0.56	0.62	0.72	0.69
Nonresidential Mortgages	0.07	0.10	0.38	0.30
Multi Family Mortgages	0.00	0.10	0.27	0.24
1-4 Family Mortgages	0.07	0.07	0.31	0.28
First Liens	0.07	0.05	0.24	0.21
Home Equity Lines of Credit	0.09	0.19	0.56	0.53
Other Junior Liens	0.06	0.20	0.76	0.70
Nonmortgage Loans and Leases				
Commercial Loans	0.29	0.42	1.01	0.95
Consumer Loans	0.20	0.46	1.30	1.24
Repossessed Assets	1.78	4.32	2.89	3.13
Other	0.00	0.00	0.00	0.00
<b>REPOSSESSED ASSETS, NET (% Total Assets)</b>				
Percent of Outstanding Loans by Loan Type:	0.40	0.54	0.32	0.34
Construction & Land Loans				
Construction & Land Loans	1.09	2.95	3.22	3.12
Nonresidential Mortgages	0.59	0.47	0.29	0.34
Multi Family Mortgages	0.02	0.38	0.25	0.27
1-4 Family Mortgages	0.65	0.60	0.41	0.44
Other	0.11	0.28	0.40	0.39

ASSET QUALITY INDICATORS  
BY ASSET SIZE

FIRST QUARTER 2009: NUMBER OF INSTITUTIONS:	LESS THAN \$100 MILLION 247	\$100 MILLION TO \$1 BILLION 435	\$1 BILLION OR GREATER 118	INDUSTRY 801
<b>ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)</b>				
Real Estate Loans	\$7.90	\$90.61	\$575.95	\$673.80
Percent of Total Assets	60.60	65.09	53.65	55.00
Noncurrent Real Estate Loans				
Including Repurchased GNMA Loans	0.18	2.27	31.34	33.76
Percent of Total Assets	1.41	1.63	2.92	2.76
Excluding Repurchased GNMA Loans	0.18	2.27	29.45	31.87
Percent of Total Assets	1.41	1.63	2.74	2.60
Real Estate Owned	0.05	0.74	3.29	4.08
Percent of Total Assets	0.40	0.53	0.31	0.33
Troubled Real Estate Loans				
Including Repurchased GNMA Loans	0.24	3.01	34.63	37.84
Percent of Total Assets	1.81	2.17	3.23	3.09
Excluding Repurchased GNMA Loans	0.24	3.01	32.74	35.95
Percent of Total Assets	1.81	2.16	3.05	2.93
Valuation Allowances	0.09	1.34	20.23	21.64
Loss Coverage Ratio	26.03	15.71	17.05	16.98
Reserve Ratio	0.85	1.03	2.14	1.98
<b>ASSET QUALITY SUMMARY (% Total Assets)</b>				
Net Chargeoffs (Annualized)	0.32	0.37	1.16	1.06
Net Provisions for Losses (Annualized)	0.38	0.73	2.05	1.88
Valuation Allowances	0.68	0.96	1.88	1.77
Noncurrent Loans				
Including Repurchased GNMA Loans	1.51	1.76	3.18	3.00
Excluding Repurchased GNMA Loans	1.51	1.75	3.01	2.85
Repossessed Assets, Net (% Total Assets)	0.40	0.54	0.32	0.34
Troubled Assets				
Including Repurchased GNMA Loans	1.91	2.30	3.50	3.35
Excluding Repurchased GNMA Loans	1.91	2.29	3.33	3.19



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

		3-MONTHS ENDED						
		MAR. 2009	DEC. 2008	2008	2007	2006	2005	2004
<b>SUMMARY DATA:</b>								
Number of Thrifts	(#)	801	810	810	827	845	863	886
Total Assets	(\$)	1,225.11	1,197.26	1,197.26	1,508.35	1,410.82	1,464.12	1,306.79
Net Income	(\$)	(0.05)	(5.36)	(15.81)	(0.65)	15.85	16.40	13.96
Profits	(\$)	2.57	1.21	6.22	11.43	16.34	16.61	14.31
Losses	(\$)	(2.62)	(6.57)	(22.03)	(12.07)	(0.49)	(0.21)	(0.35)
<b>PROFITABILITY MEASURES:</b>								
Return on Average Assets	(%)	(0.02)	(1.82)	(1.18)	(0.04)	1.06	1.19	1.18
Median Ratio	(%)	0.36	0.29	0.30	0.46	0.61	0.73	0.71
Return on Average Equity	(%)	(0.16)	(20.00)	(13.03)	(0.42)	11.18	12.83	12.79
Median Ratio	(%)	2.89	2.26	2.32	3.52	4.95	6.26	6.23
Net Interest Income	(\$)	9.00	7.89	38.08	40.62	40.93	38.82	34.57
% of Average Assets	(%)	2.96	2.67	2.83	2.70	2.74	2.81	2.91
Total Fee Income	(\$)	3.24	2.97	16.60	18.31	17.23	16.83	12.38
% of Average Assets	(%)	1.07	1.01	1.01	1.13	1.26	1.39	1.19
G&A Expense	(\$)	7.21	6.74	34.58	38.29	37.91	33.79	30.09
% of Average Assets	(%)	2.37	2.29	2.57	2.55	2.54	2.44	2.53
<b>CAPITAL MEASURES:</b>								
Equity Capital Ratio	(%)	9.88	8.93	8.93	9.26	10.72	9.45	9.08
Tier 1 Leverage Ratio	(%)	8.81	8.35	8.35	8.36	8.52	8.15	7.80
Risk-based Capital Ratio	(%)	14.96	14.05	14.05	14.39	14.33	13.97	13.85
<b>Thrifts by FDICIA Capital Categories:</b>								
Well-Capitalized	(#)	773	787	787	816	835	858	881
Adequately Capitalized	(#)	18	15	15	7	9	4	4
Undercapitalized	(#)	2	3	3	2	0	0	0
Significantly Undercapitalized	(#)	4	1	1	0	0	0	1
Critically Undercapitalized	(#)	3	4	4	1	0	0	0
<b>FAILED/PROBLEM THRIFTS:</b>								
Failed Thrifts	(#)	1	2	6	1	0	0	1
Problem Thrifts	(#)	31	26	26	12	6	7	6
<b>ASSET QUALITY MEASURES:</b>								
<b>Troubled Assets</b>								
Including Repurchased GNMA Loans	(\$)	41.01	30.45	30.45	25.02	9.91	9.41	N/A
% of Total Assets	(%)	3.35	2.54	2.54	1.66	0.70	0.64	N/A
Excluding Repurchased GNMA Loans	(\$)	39.11	28.74	28.74	24.20	8.94	6.46	6.33
% of Total Assets	(%)	3.19	2.40	2.40	1.60	0.63	0.44	0.48
<b>Noncurrent Loans</b>								
Including Repurchased GNMA Loans	(\$)	36.79	26.46	26.46	22.03	8.65	8.67	N/A
% of Total Assets	(%)	3.00	2.21	2.21	1.46	0.61	0.59	N/A
Excluding Repurchased GNMA Loans	(\$)	34.90	24.75	24.75	21.21	7.67	5.72	5.60
% of Total Assets	(%)	2.85	2.07	2.07	1.41	0.54	0.39	0.43
<b>Noncurrent Loans as a % of Loan Type:</b>								
1-4 Family Mortgages	(%)	5.16	3.69	3.69	2.35	0.89	0.86	0.52
First Liens	(%)	5.84	4.28	4.28	2.59	0.97	0.97	0.57
Home Equity Lines of Credit	(%)	1.88	0.94	0.94	1.25	0.44	0.19	0.14
Other Junior Liens	(%)	2.72	1.62	1.62	2.03	0.66	0.41	0.49
Multi Family Loans	(%)	1.56	1.20	1.20	0.43	0.21	0.16	0.13
Commercial Loans	(%)	2.66	1.83	1.83	0.95	0.90	1.10	1.11
Consumer Loans	(%)	1.78	1.40	1.40	1.01	0.91	0.63	0.78
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>								
Originations	(\$)	88.04	52.48	341.40	631.89	553.08	656.09	603.23
Purchases	(\$)	50.70	32.97	176.35	154.93	326.97	356.15	296.46
Sales	(\$)	101.09	61.31	370.35	553.17	564.57	599.47	477.70
Loans Outstanding (1)	(\$)	528.42	521.90	521.90	740.78	727.09	814.71	729.37
Loans Outstanding / Total Assets	(%)	43.13	43.59	43.59	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 / May 2009

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

	MARCH 2009		DECEMBER 2008		MARCH 2008	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
<b>TOTAL ASSETS</b>	<b>1,225.11</b>	<b>100.00</b>	<b>1,197.26</b>	<b>100.00</b>	<b>1,515.28</b>	<b>100.00</b>
Cash and Noninterest-Earning Deposits	17.57	1.43	18.54	1.55	19.47	1.29
Investment Securities	160.90	13.13	121.11	10.12	107.76	7.11
Mortgage Backed Securities	152.38	12.44	166.30	13.89	202.27	13.35
1-4 Family Mortgages	528.42	43.13	521.90	43.59	748.23	49.38
First Liens	430.06	35.10	423.15	35.34	584.68	38.59
Home Equity Lines of Credit	65.70	5.36	64.52	5.39	118.14	7.80
Other Junior Liens	32.65	2.67	34.23	2.86	45.40	3.00
Multifamily Mortgages	34.59	2.82	33.58	2.81	63.32	4.18
Nonresidential Mortgages	71.35	5.82	71.12	5.94	75.07	4.95
Construction Loans	24.23	1.98	26.30	2.20	33.88	2.24
Land Loans	15.21	1.24	15.77	1.32	18.82	1.24
Commercial Loans	63.64	5.19	62.69	5.24	60.34	3.98
Consumer Loans	75.05	6.13	81.01	6.77	84.68	5.59
Repossessed Assets, Net	4.22	0.34	3.99	0.33	4.12	0.27
Real Estate Held for Investment	0.13	0.01	0.13	0.01	0.18	0.01
Office Premises & Equipment	8.19	0.67	8.39	0.70	11.35	0.75
Other Assets	88.08	7.19	83.16	6.95	102.12	6.74
Less: Contra Assets & Valuation Allowances	18.85	1.54	16.74	1.40	16.32	1.08
<b>TOTAL LIABILITIES AND CAPITAL</b>	<b>1,225.11</b>	<b>100.00</b>	<b>1,197.26</b>	<b>100.00</b>	<b>1,515.28</b>	<b>100.00</b>
Total Deposits and Escrows	752.18	61.40	732.15	61.15	913.36	60.28
Deposits	745.65	60.86	726.95	60.72	900.60	59.43
Escrows	6.52	0.53	5.20	0.43	12.76	0.84
Total Borrowings	329.98	26.94	336.99	28.15	427.91	28.24
Advances from FHLB	195.26	15.94	209.76	17.52	308.81	20.38
Reverse Repurchase Agreements	57.93	4.73	64.91	5.42	43.54	2.87
Other Borrowings	76.80	6.27	62.32	5.20	75.56	4.99
Other Liabilities	22.84	1.86	21.20	1.77	36.96	2.44
EQUITY CAPITAL	120.99	9.88	106.93	8.93	137.06	9.05
Capital Stock & Paid-In Capital	101.19	8.26	93.77	7.83	115.62	7.63
Unrealized Gains (Losses) AFS Securities	(5.45)	(0.44)	(9.63)	(0.80)	(7.05)	(0.47)
Retained Earnings	26.18	2.14	24.78	2.07	30.03	1.98
Noncontrolling Interests in Cons. Subs.	0.89	0.07	N/A	N/A	N/A	N/A

	MARCH 2009		DECEMBER 2008		MARCH 2008	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
<b>INCOME AND EXPENSE DATA</b>						
Interest Income	15.35	5.05	14.73	4.99	22.47	5.97
Interest Expense	6.35	2.09	6.84	2.32	12.00	3.19
Net Interest Income	9.00	2.96	7.89	2.67	10.47	2.78
Loss Provisions-Interest Bearing Assets	5.76	1.90	9.35	3.17	7.64	2.03
Noninterest Income	5.12	1.69	3.97	1.34	6.49	1.72
Mortgage Loan Servicing Fees	0.26	0.09	(0.04)	(0.01)	(0.13)	(0.04)
Other Fees and Charges	2.98	0.98	3.01	1.02	4.36	1.16
Other Noninterest Income	1.88	0.62	1.00	0.34	2.27	0.60
Noninterest Expense	7.70	2.54	8.95	3.04	10.48	2.78
G&A Expense	7.21	2.37	6.74	2.29	10.09	2.68
Goodwill Expense	0.12	0.04	0.53	0.18	0.22	0.06
Loss Provis. -Nonint. Bearing Assets	0.37	0.12	1.68	0.57	0.17	0.04
Income Before Taxes & Extraord. Items	0.66	0.22	(6.45)	(2.19)	(1.15)	(0.31)
Income Taxes	0.68	0.22	(1.08)	(0.37)	(0.52)	(0.14)
Extraordinary Items	0.00	0.00	0.01	0.00	0.00	0.00
Net Income	(0.05)	(0.02)	(5.36)	(1.82)	(0.63)	(0.17)

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

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

NORTHEAST REGION

		3-MONTHS ENDED		2008	2007	2006	2005	2004
		MAR. 2009	DEC. 2008					
SUMMARY DATA:								
Number of Thrifts	(#)	177	185	185	184	263	266	272
Total Assets	(\$)	433.04	424.15	424.15	411.75	414.90	371.60	329.11
Net Income	(\$)	(0.48)	(3.17)	(3.86)	(0.45)	3.75	4.43	4.24
Profits	(\$)	0.59	0.36	2.07	2.59	3.92	4.45	4.30
Losses	(\$)	(1.07)	(3.53)	(5.93)	(3.04)	(0.18)	(0.02)	(0.05)
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	(0.44)	(3.02)	(0.93)	(0.11)	0.94	1.27	1.40
Median Ratio	(%)	0.41	0.36	0.27	0.41	0.55	0.75	0.69
Return on Average Equity	(%)	(4.68)	(32.73)	(9.50)	(0.99)	9.35	12.73	14.05
Median Ratio	(%)	3.55	3.04	2.11	3.28	4.41	6.06	6.09
Net Interest Income	(\$)	2.59	2.62	10.49	9.18	9.37	9.43	8.89
% of Average Assets	(%)	2.39	2.50	2.53	2.25	2.36	2.72	2.94
Total Fee Income	(\$)	0.53	0.57	2.26	2.96	3.47	3.44	3.68
% of Average Assets	(%)	0.49	0.55	0.55	0.54	0.82	1.28	1.08
G&A Expense	(\$)	1.98	1.73	7.11	7.86	7.16	6.80	7.13
% of Average Assets	(%)	1.83	1.65	1.72	1.93	1.80	1.96	2.36
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	10.00	8.68	8.68	10.32	10.56	10.04	10.08
Tier 1 Leverage Ratio	(%)	8.90	8.42	8.42	8.84	8.76	8.97	8.96
Risk-based Capital Ratio	(%)	16.83	15.24	15.24	16.65	15.52	16.48	15.93
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	173	182	182	183	263	264	271
Adequately Capitalized	(#)	3	2	2	1	0	2	1
Undercapitalized	(#)	0	0	0	0	0	0	0
Significantly Undercapitalized	(#)	0	1	1	0	0	0	0
Critically Undercapitalized	(#)	1	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	1	0	0	0	1
Problem Thrifts	(#)	4	3	3	4	2	1	1
ASSET QUALITY MEASURES:								
Troubled Assets								
Including Repurchased GNMA Loans	(\$)	6.02	4.35	4.35	2.77	1.93	1.40	N/A
% of Total Assets	(%)	1.39	1.02	1.02	0.67	0.47	0.38	N/A
Excluding Repurchased GNMA Loans	(\$)	6.02	4.34	4.34	2.77	1.93	1.40	1.41
% of Total Assets	(%)	1.39	1.02	1.02	0.67	0.46	0.38	0.43
Noncurrent Loans								
Including Repurchased GNMA Loans	(\$)	5.67	4.04	4.04	2.55	1.74	1.26	N/A
% of Total Assets	(%)	1.31	0.95	0.95	0.62	0.42	0.34	N/A
Excluding Repurchased GNMA Loans	(\$)	5.67	4.03	4.03	2.54	1.74	1.26	1.30
% of Total Assets	(%)	1.31	0.95	0.95	0.62	0.42	0.34	0.40
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	2.10	1.53	1.53	1.16	0.66	0.50	0.50
First Liens	(%)	2.29	1.64	1.64	1.06	0.65	0.49	0.52
Home Equity Lines of Credit	(%)	0.49	0.46	0.46	0.27	0.33	0.33	0.24
Other Junior Liens	(%)	1.21	1.50	1.50	4.24	1.26	0.79	0.62
Multi Family Loans	(%)	1.46	0.82	0.82	0.37	0.28	0.38	0.31
Commercial Loans	(%)	2.12	1.28	1.28	0.82	0.58	0.73	0.73
Consumer Loans	(%)	1.75	1.41	1.41	0.78	0.60	0.47	1.41
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	12.95	10.74	60.53	108.25	123.63	142.27	125.03
Purchases	(\$)	0.93	0.82	4.74	42.03	119.76	149.79	100.16
Sales	(\$)	3.43	1.27	16.52	108.74	207.75	211.70	151.99
Loans Outstanding (1)	(\$)	175.10	175.00	175.00	159.44	182.68	184.83	155.85
Loans Outstanding / Total Assets	(%)	40.43	41.26	41.26	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 / May 2009

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

NORTHEAST REGION

	MARCH 2009		DECEMBER 2008		MARCH 2008	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
<b>TOTAL ASSETS</b>	433.04	100.00	424.15	100.00	411.56	100.00
Cash and Noninterest-Earning Deposits	3.88	0.90	8.40	1.98	5.07	1.23
Investment Securities	68.63	15.85	33.09	7.80	29.43	7.15
Mortgage Backed Securities	65.25	15.07	81.99	19.33	93.25	22.66
1-4 Family Mortgages	175.10	40.43	175.00	41.26	158.67	38.55
First Liens	154.13	35.59	153.45	36.18	139.22	33.83
Home Equity Lines of Credit	14.77	3.41	14.92	3.52	11.77	2.86
Other Junior Liens	6.19	1.43	6.64	1.56	7.67	1.86
Multi Family Mortgages	16.63	3.84	16.56	3.90	15.27	3.71
Nonresidential Mortgages	29.70	6.86	30.26	7.14	29.28	7.11
Construction Loans	7.11	1.64	7.16	1.69	7.04	1.71
Land Loans	1.75	0.41	1.77	0.42	1.74	0.42
Commercial Loans	23.28	5.38	24.17	5.70	25.87	6.29
Consumer Loans	12.68	2.93	13.75	3.24	15.18	3.69
Repossessed Assets, Net	0.34	0.08	0.31	0.07	0.24	0.06
Real Estate Held for Investment	0.01	0.00	0.01	0.00	0.01	0.00
Office Premises & Equipment	2.52	0.58	2.53	0.60	2.52	0.61
Other Assets	32.01	7.39	34.14	8.05	29.89	7.26
Less: Contra Assets & Valuation Allowances	5.87	1.36	5.01	1.18	1.92	0.47
<b>TOTAL LIABILITIES AND CAPITAL</b>	433.04	100.00	424.15	100.00	411.56	100.00
Total Deposits and Escrows	292.63	67.57	283.30	66.79	268.12	65.15
Deposits	291.05	67.21	281.92	66.47	266.76	64.82
Escrows	1.57	0.36	1.38	0.32	1.36	0.33
Total Borrowings	89.95	20.77	97.86	23.07	95.34	23.17
Advances from FHLB	46.30	10.69	54.13	12.76	58.63	14.25
Reverse Repurchase Agreements	27.78	6.41	30.02	7.08	26.18	6.36
Other Borrowings	15.87	3.67	13.71	3.23	10.53	2.56
Other Liabilities	7.62	1.76	6.17	1.45	6.33	1.54
<b>EQUITY CAPITAL</b>	43.32	10.00	36.82	8.68	41.77	10.15
Capital Stock & Paid-In Capital	40.98	9.46	40.86	9.63	36.03	8.75
Unrealized Gains (Losses) AFS Securities	(2.68)	(0.62)	(7.03)	(1.66)	(4.55)	(1.11)
Retained Earnings	5.37	1.24	3.88	0.92	11.01	2.67
Noncontrolling Interests in Cons. Subs.	0.48	0.11	N/A	N/A	N/A	N/A

	MARCH 2009		DECEMBER 2008		MARCH 2008	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
<b>INCOME AND EXPENSE DATA</b>						
Interest Income	4.99	4.61	5.28	5.03	5.71	5.55
Interest Expense	2.40	2.22	2.66	2.53	3.23	3.13
Net Interest Income	2.59	2.39	2.62	2.50	2.49	2.42
Loss Provisions-Interest Bearing Assets	0.94	0.87	3.69	3.52	0.33	0.32
Noninterest Income	0.22	0.20	0.39	0.38	0.63	0.61
Mortgage Loan Servicing Fees	0.07	0.07	0.03	0.03	0.05	0.04
Other Fees and Charges	0.46	0.42	0.54	0.51	0.47	0.46
Other Noninterest Income	(0.32)	(0.29)	(0.18)	(0.17)	0.11	0.11
Noninterest Expense	2.33	2.15	3.29	3.13	1.96	1.90
G&A Expense	1.98	1.83	1.73	1.65	1.88	1.83
Goodwill Expense	0.04	0.04	0.03	0.03	0.08	0.07
Loss Provis. -Nonint. Bearing Assets	0.31	0.29	1.52	1.45	0.00	0.00
Income Before Taxes & Extraord. Items	(0.46)	(0.43)	(3.96)	(3.78)	0.83	0.81
Income Taxes	N/A	0.00	(0.77)	(0.74)	0.27	0.26
Extraordinary Items	0.00	0.00	0.02	0.02	0.00	0.00
Net Income	(0.48)	(0.44)	(3.17)	(3.02)	0.57	0.55

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

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

SOUTHEAST REGION

	3-MONTHS ENDED							
	MAR. 2009	DEC. 2008	2008	2007	2006	2005	2004	
<b>SUMMARY DATA:</b>								
Number of Thrifts	(#)	191	193	193	201	299	306	312
Total Assets	(\$)	166.18	280.03	280.03	281.17	233.29	249.51	217.81
Net Income	(\$)	(0.72)	(0.96)	(3.23)	(1.13)	1.95	2.14	2.01
Profits	(\$)	0.08	0.21	1.14	1.43	2.23	2.25	2.13
Losses	(\$)	(0.80)	(1.17)	(4.37)	(2.56)	(0.28)	(0.11)	(0.12)
<b>PROFITABILITY MEASURES:</b>								
Return on Average Assets	(%)	(1.75)	(1.39)	(1.16)	(0.39)	0.78	0.92	0.97
Median Ratio	(%)	0.21	0.03	0.12	0.41	0.54	0.65	0.61
Return on Average Equity	(%)	(22.32)	(16.45)	(14.47)	(4.61)	8.72	10.16	10.82
Median Ratio	(%)	1.86	0.37	0.92	2.98	4.13	5.82	5.40
Net Interest Income	(\$)	0.95	1.87	6.92	7.51	7.38	6.86	6.03
% of Average Assets	(%)	2.32	2.70	2.49	2.59	2.94	2.94	2.92
Total Fee Income	(\$)	0.26	0.52	2.07	1.67	2.18	2.36	2.22
% of Average Assets	(%)	0.64	0.75	0.75	0.42	0.85	0.96	1.09
G&A Expense	(\$)	0.92	1.50	6.86	6.41	6.42	6.11	5.67
% of Average Assets	(%)	2.25	2.16	2.47	2.20	2.55	2.62	2.75
<b>CAPITAL MEASURES:</b>								
Equity Capital Ratio	(%)	8.33	8.19	8.19	8.10	9.43	8.82	9.01
Tier 1 Leverage Ratio	(%)	6.95	7.01	7.01	7.65	8.49	8.30	8.62
Risk-based Capital Ratio	(%)	12.03	11.50	11.50	13.80	13.51	13.46	14.03
<b>Thrifts by FDICIA Capital Categories:</b>								
Well-Capitalized	(#)	179	183	183	195	292	305	311
Adequately Capitalized	(#)	7	5	5	3	6	1	0
Undercapitalized	(#)	1	2	2	1	0	0	0
Significantly Undercapitalized	(#)	3	0	0	0	0	0	1
Critically Undercapitalized	(#)	1	3	3	1	0	0	0
<b>FAILED/PROBLEM THRIFTS:</b>								
Failed Thrifts	(#)	1	0	0	1	0	0	0
Problem Thrifts	(#)	11	10	10	4	3	5	4
<b>ASSET QUALITY MEASURES:</b>								
<b>Troubled Assets</b>								
Including Repurchased GNMA Loans	(\$)	8.34	11.24	11.24	5.62	1.73	1.44	N/A
% of Total Assets	(%)	5.02	4.01	4.01	2.00	0.74	0.58	N/A
Excluding Repurchased GNMA Loans	(\$)	7.75	10.80	10.80	5.37	1.48	1.21	1.23
% of Total Assets	(%)	4.66	3.86	3.86	1.91	0.63	0.49	0.57
<b>Noncurrent Loans</b>								
Including Repurchased GNMA Loans	(\$)	7.04	9.56	9.56	4.91	1.42	1.23	N/A
% of Total Assets	(%)	4.24	3.41	3.41	1.75	0.61	0.49	N/A
Excluding Repurchased GNMA Loans	(\$)	6.44	9.12	9.12	4.66	1.17	1.00	1.01
% of Total Assets	(%)	3.88	3.26	3.26	1.66	0.50	0.40	0.47
<b>Noncurrent Loans as a % of Loan Type:</b>								
1-4 Family Mortgages	(%)	7.18	5.24	5.24	2.61	0.90	0.68	0.56
First Liens	(%)	8.26	6.66	6.66	3.07	1.01	0.83	0.65
Home Equity Lines of Credit	(%)	3.04	1.19	1.19	1.70	0.41	0.20	0.15
Other Junior Liens	(%)	4.54	1.68	1.68	1.30	0.79	0.50	0.88
Multi Family Loans	(%)	4.34	3.65	3.65	0.60	0.44	0.42	0.34
Commercial Loans	(%)	1.10	0.95	0.95	0.49	1.03	1.08	1.33
Consumer Loans	(%)	0.61	0.54	0.54	0.19	0.60	0.52	0.68
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>								
Originations	(\$)	6.62	21.15	134.05	239.67	61.80	75.87	67.59
Purchases	(\$)	0.54	18.42	102.44	30.50	37.67	47.94	49.06
Sales	(\$)	5.47	35.20	202.95	166.16	53.62	70.90	74.95
Loans Outstanding (1)	(\$)	73.94	155.39	155.39	167.30	106.22	120.43	101.33
Loans Outstanding / Total Assets	(%)	44.49	55.49	55.49	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 / May 2009

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

SOUTHEAST REGION

	MARCH 2009		DECEMBER 2008		MARCH 2008	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
<b>TOTAL ASSETS</b>	166.18	100.00	280.03	100.00	280.92	100.00
Cash and Noninterest-Earning Deposits	3.85	2.32	3.14	1.12	4.79	1.70
Investment Securities	15.77	9.49	22.08	7.88	14.93	5.31
Mortgage Backed Securities	20.17	12.14	31.70	11.32	31.21	11.11
1-4 Family Mortgages	73.94	44.49	155.39	55.49	171.73	61.13
First Liens	57.52	34.61	113.61	40.57	122.68	43.67
Home Equity Lines of Credit	12.77	7.69	24.48	8.74	27.60	9.83
Other Junior Liens	3.65	2.20	17.29	6.17	21.45	7.63
Multifamily Mortgages	1.80	1.09	1.79	0.64	1.72	0.61
Nonresidential Mortgages	14.77	8.89	14.94	5.34	12.69	4.52
Construction Loans	4.62	2.78	5.27	1.88	6.21	2.21
Land Loans	5.16	3.10	5.38	1.92	5.71	2.03
Commercial Loans	8.01	4.82	7.28	2.60	7.17	2.55
Consumer Loans	8.04	4.84	8.74	3.12	10.79	3.84
Repossessed Assets, Net	1.30	0.78	1.68	0.60	0.94	0.33
Real Estate Held for Investment	0.03	0.02	0.03	0.01	0.05	0.02
Office Premises & Equipment	1.98	1.19	2.24	0.80	2.23	0.79
Other Assets	9.31	5.60	24.67	8.81	14.79	5.26
Less: Contra Assets & Valuation Allowances	2.56	1.54	4.31	1.54	4.03	1.44
<b>TOTAL LIABILITIES AND CAPITAL</b>	166.18	100.00	280.03	100.00	280.92	100.00
Total Deposits and Escrows	122.14	73.50	160.34	57.26	176.45	62.81
Deposits	121.27	72.97	159.63	57.00	175.70	62.55
Escrows	0.87	0.53	0.71	0.25	0.75	0.27
Total Borrowings	28.32	17.04	92.18	32.92	78.03	27.78
Advances from FHLB	17.94	10.80	63.04	22.51	68.82	24.50
Reverse Repurchase Agreements	8.33	5.01	27.06	9.66	8.24	2.93
Other Borrowings	2.05	1.23	2.09	0.75	0.97	0.34
Other Liabilities	1.91	1.15	4.56	1.63	4.48	1.59
EQUITY CAPITAL	13.84	8.33	22.95	8.19	21.96	7.82
Capital Stock & Paid-In Capital	12.82	7.71	21.13	7.54	15.71	5.59
Unrealized Gains (Losses) AFS Securities	(0.40)	(0.24)	(1.38)	(0.49)	(1.01)	(0.36)
Retained Earnings	1.73	1.04	3.59	1.28	7.50	2.67
Noncontrolling Interests in Cons. Subs.	0.03	0.02	N/A	N/A	N/A	N/A

	MARCH 2009		DECEMBER 2008		MARCH 2008	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
<b>INCOME AND EXPENSE DATA</b>						
Interest Income	1.81	4.42	3.65	5.26	4.10	5.85
Interest Expense	0.86	2.10	1.78	2.56	2.49	3.55
Net Interest Income	0.95	2.32	1.87	2.70	1.61	2.29
Loss Provisions-Interest Bearing Assets	1.21	2.94	2.16	3.12	1.63	2.33
Noninterest Income	0.36	0.87	1.15	1.65	1.30	1.85
Mortgage Loan Servicing Fees	(0.01)	(0.02)	0.14	0.21	(0.04)	(0.06)
Other Fees and Charges	0.27	0.65	0.38	0.55	0.43	0.61
Other Noninterest Income	0.09	0.23	0.62	0.90	0.92	1.31
Noninterest Expense	0.96	2.34	1.88	2.71	1.98	2.82
G&A Expense	0.92	2.25	1.50	2.16	1.94	2.76
Goodwill Expense	0.02	0.06	0.25	0.36	0.01	0.02
Loss Provis. -Nonint. Bearing Assets	0.01	0.03	0.13	0.19	0.03	0.04
Income Before Taxes & Extraord. Items	(0.86)	(2.10)	(1.03)	(1.48)	(0.71)	(1.01)
Income Taxes	(0.14)	(0.35)	(0.07)	(0.10)	(0.29)	(0.42)
Extraordinary Items	0.00	0.00	0.00	(0.01)	0.00	0.00
Net Income	(0.72)	(1.75)	(0.96)	(1.39)	(0.41)	(0.59)

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

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

CENTRAL REGION

		3-MONTHS ENDED		2008	2007
		MAR. 2009	DEC. 2008		
SUMMARY DATA:					
Number of Thrifts	(#)	253	194	194	199
Total Assets	(\$)	149.91	122.70	122.70	133.15
Net Income	(\$)	(0.09)	(0.70)	(1.06)	0.05
Profits	(\$)	0.14	0.14	0.58	0.36
Losses	(\$)	(0.23)	(0.84)	(1.64)	(0.31)
PROFITABILITY MEASURES:					
Return on Average Assets	(%)	(0.26)	(2.29)	(0.87)	0.04
Median Ratio	(%)	0.35	0.23	0.23	0.31
Return on Average Equity	(%)	(2.80)	(25.42)	(9.18)	0.40
Median Ratio	(%)	2.66	1.77	2.20	2.23
Net Interest Income	(\$)	0.93	0.75	3.09	1.58
% of Average Assets	(%)	2.50	2.45	2.52	1.20
Total Fee Income	(\$)	0.40	0.18	1.50	0.86
% of Average Assets	(%)	1.09	0.60	0.60	1.43
G&A Expense	(\$)	1.22	0.97	3.65	1.80
% of Average Assets	(%)	3.28	3.16	2.99	1.37
CAPITAL MEASURES:					
Equity Capital Ratio	(%)	9.38	8.72	8.72	10.29
Tier 1 Leverage Ratio	(%)	8.93	8.45	8.45	9.15
Risk-based Capital Ratio	(%)	14.18	13.62	13.62	14.52
Thrifts by FDICIA Capital Categories:					
Well-Capitalized	(#)	245	188	188	196
Adequately Capitalized	(#)	5	5	5	3
Undercapitalized	(#)	1	1	1	0
Significantly Undercapitalized	(#)	1	0	0	0
Critically Undercapitalized	(#)	1	0	0	0
FAILED/PROBLEM THRIFTS:					
Failed Thrifts	(#)	0	0	0	0
Problem Thrifts	(#)	11	10	10	3
ASSET QUALITY MEASURES:					
Troubled Assets					
Including Repurchased GNMA Loans	(\$)	5.76	4.10	4.10	2.41
% of Total Assets	(%)	3.84	3.34	3.34	1.81
Excluding Repurchased GNMA Loans	(\$)	5.75	4.10	4.10	2.41
% of Total Assets	(%)	3.84	3.34	3.34	1.81
Noncurrent Loans					
Including Repurchased GNMA Loans	(\$)	4.40	3.14	3.14	2.02
% of Total Assets	(%)	2.94	2.56	2.56	1.52
Excluding Repurchased GNMA Loans	(\$)	4.40	3.13	3.13	2.02
% of Total Assets	(%)	2.93	2.55	2.55	1.52
Noncurrent Loans as a % of Loan Type:					
1-4 Family Mortgages	(%)	3.32	2.99	2.99	1.73
First Liens	(%)	3.67	3.31	3.31	1.79
Home Equity Lines of Credit	(%)	1.98	1.61	1.61	1.47
Other Junior Liens	(%)	2.29	2.03	2.03	1.44
Multi Family Loans	(%)	2.33	2.62	2.62	1.46
Commercial Loans	(%)	1.82	1.56	1.56	1.07
Consumer Loans	(%)	1.10	1.01	1.01	0.78
1-4 FAMILY MORTGAGE LOAN ACTIVITY:					
Originations	(\$)	13.48	4.39	22.61	10.94
Purchases	(\$)	17.15	9.69	49.65	24.26
Sales	(\$)	24.48	12.81	60.52	30.59
Loans Outstanding (1)	(\$)	65.30	56.42	56.42	63.30
Loans Outstanding / Total Assets	(%)	43.56	45.98	45.98	47.54

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

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

CENTRAL REGION

	MARCH 2009		DECEMBER 2008		MARCH 2008	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
<b>TOTAL ASSETS</b>	<b>149.91</b>	<b>100.00</b>	<b>122.70</b>	<b>100.00</b>	<b>123.60</b>	<b>100.00</b>
Cash and Noninterest-Earning Deposits	3.22	2.15	4.00	3.26	1.29	1.04
Investment Securities	9.26	6.18	5.94	4.84	7.44	6.02
Mortgage Backed Securities	18.54	12.36	14.49	11.81	15.43	12.49
1-4 Family Mortgages	65.30	43.56	56.42	45.98	59.26	47.95
First Liens	50.95	33.99	44.71	36.44	48.41	39.17
Home Equity Lines of Credit	9.65	6.44	8.10	6.61	7.14	5.78
Other Junior Liens	4.70	3.14	3.60	2.94	3.71	3.00
Multi Family Mortgages	4.78	3.19	3.83	3.12	3.74	3.03
Nonresidential Mortgages	14.50	9.67	10.24	8.34	9.48	7.67
Construction Loans	4.13	2.75	3.28	2.67	3.60	2.91
Land Loans	3.82	2.55	3.13	2.55	3.82	3.09
Commercial Loans	6.85	4.57	4.40	3.59	4.05	3.28
Consumer Loans	11.44	7.63	10.45	8.52	9.08	7.34
Repossessed Assets, Net	1.35	0.90	0.97	0.79	0.59	0.48
Real Estate Held for Investment	0.06	0.04	0.03	0.02	0.03	0.02
Office Premises & Equipment	1.70	1.13	1.33	1.08	1.32	1.07
Other Assets	6.86	4.58	5.70	4.65	5.30	4.29
Less: Contra Assets & Valuation Allowances	1.89	1.26	1.52	1.24	0.82	0.66
<b>TOTAL LIABILITIES AND CAPITAL</b>	<b>149.91</b>	<b>100.00</b>	<b>122.70</b>	<b>100.00</b>	<b>123.60</b>	<b>100.00</b>
Total Deposits and Escrows	109.08	72.76	86.89	70.82	86.97	70.37
Deposits	107.21	71.51	85.47	69.66	85.36	69.07
Escrows	1.87	1.25	1.42	1.16	1.61	1.30
Total Borrowings	24.93	16.63	23.53	19.18	23.23	18.80
Advances from FHLB	18.93	12.63	17.87	14.56	18.64	15.09
Reverse Repurchase Agreements	4.18	2.79	4.40	3.59	3.52	2.85
Other Borrowings	1.83	1.22	1.26	1.03	1.07	0.86
Other Liabilities	1.90	1.27	1.57	1.28	1.42	1.15
EQUITY CAPITAL	14.06	9.38	10.70	8.72	11.97	9.69
Capital Stock & Paid-In Capital	8.62	5.75	5.95	4.85	5.40	4.37
Unrealized Gains (Losses) AFS Securities	(0.21)	(0.14)	(0.18)	(0.15)	(0.02)	(0.02)
Retained Earnings	5.72	3.82	5.05	4.12	6.75	5.46
Noncontrolling Interests in Cons. Subs.	0.06	0.04	N/A	N/A	N/A	N/A

	MARCH 2009		DECEMBER 2008		MARCH 2008	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
<b>INCOME AND EXPENSE DATA</b>						
Interest Income	1.88	5.06	1.64	5.35	1.79	5.82
Interest Expense	0.95	2.56	0.89	2.91	1.05	3.41
Net Interest Income	0.93	2.50	0.75	2.45	0.74	2.41
Loss Provisions-Interest Bearing Assets	0.64	1.73	0.77	2.51	0.18	0.57
Noninterest Income	0.86	2.33	0.36	1.17	0.54	1.77
Mortgage Loan Servicing Fees	(0.07)	(0.19)	(0.22)	(0.73)	(0.03)	(0.10)
Other Fees and Charges	0.47	1.28	0.41	1.33	0.41	1.33
Other Noninterest Income	0.46	1.24	0.18	0.58	0.17	0.55
Noninterest Expense	1.26	3.38	1.20	3.91	0.90	2.93
G&A Expense	1.22	3.28	0.97	3.16	0.89	2.89
Goodwill Expense	0.01	0.04	0.21	0.68	0.01	0.04
Loss Provis. -Nonint. Bearing Assets	0.02	0.06	0.02	0.07	0.00	0.00
Income Before Taxes & Extraord. Items	(0.11)	(0.29)	(0.86)	(2.80)	0.21	0.68
Income Taxes	(0.01)	(0.03)	(0.16)	(0.51)	0.07	0.22
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	(0.09)	(0.26)	(0.70)	(2.29)	0.14	0.46

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



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

WESTERN REGION

		3-MONTHS ENDED		2008	2007	2006	2005	2004
		MAR. 2009	DEC. 2008					
SUMMARY DATA:								
Number of Thrifts	(#)	180	170	170	171	199	201	207
Total Assets	(\$)	475.97	162.10	162.10	138.44	139.49	126.63	135.39
Net Income	(\$)	1.25	(0.14)	(0.21)	0.96	1.28	1.29	1.24
Profits	(\$)	1.76	0.24	0.98	1.04	1.32	1.37	1.41
Losses	(\$)	(0.51)	(0.38)	(1.19)	(0.09)	(0.04)	(0.08)	(0.16)
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	1.06	(0.35)	(0.14)	0.71	0.95	0.99	0.94
Median Ratio	(%)	0.49	0.47	0.47	0.54	0.66	0.71	0.75
Return on Average Equity	(%)	10.51	(4.15)	(1.62)	7.90	10.54	11.14	10.79
Median Ratio	(%)	4.39	4.01	4.16	4.50	5.17	6.15	6.40
Net Interest Income	(\$)	4.53	0.96	3.90	3.67	3.59	3.63	3.70
% of Average Assets	(%)	3.86	2.38	2.57	2.71	2.68	2.78	2.80
Total Fee Income	(\$)	2.04	0.41	1.82	1.81	1.66	1.50	1.38
% of Average Assets	(%)	1.74	1.02	1.02	1.24	1.26	1.21	1.08
G&A Expense	(\$)	3.10	1.00	3.85	3.66	3.51	3.37	3.61
% of Average Assets	(%)	2.64	2.48	2.54	2.70	2.62	2.58	2.74
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	10.46	8.25	8.25	8.62	9.16	9.01	8.98
Tier 1 Leverage Ratio	(%)	9.33	8.51	8.51	8.47	9.04	8.90	8.45
Risk-based Capital Ratio	(%)	14.70	14.37	14.37	13.30	14.51	14.56	14.45
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	176	167	167	170	196	199	204
Adequately Capitalized	(#)	3	2	2	0	3	1	3
Undercapitalized	(#)	0	0	0	1	0	0	0
Significantly Undercapitalized	(#)	0	0	0	0	0	0	0
Critically Undercapitalized	(#)	0	1	1	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	0	0	0	0	0
Problem Thrifts	(#)	5	2	2	1	1	0	1
ASSET QUALITY MEASURES:								
Troubled Assets								
Including Repurchased GNMA Loans	(\$)	20.89	4.46	4.46	1.93	1.29	1.45	N/A
% of Total Assets	(%)	4.39	2.75	2.75	1.39	0.93	1.14	N/A
Excluding Repurchased GNMA Loans	(\$)	19.60	3.20	3.20	1.36	0.62	0.48	0.61
% of Total Assets	(%)	4.12	1.97	1.97	0.98	0.45	0.38	0.45
Noncurrent Loans								
Including Repurchased GNMA Loans	(\$)	19.68	3.97	3.97	1.73	1.18	1.36	N/A
% of Total Assets	(%)	4.13	2.45	2.45	1.25	0.85	1.08	N/A
Excluding Repurchased GNMA Loans	(\$)	18.38	2.71	2.71	1.16	0.51	0.40	0.52
% of Total Assets	(%)	3.86	1.67	1.67	0.84	0.37	0.31	0.39
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	7.52	5.27	5.27	2.32	1.91	2.71	0.50
First Liens	(%)	8.94	7.64	7.64	3.38	2.78	3.66	0.60
Home Equity Lines of Credit	(%)	2.05	0.28	0.28	0.13	0.19	0.17	0.12
Other Junior Liens	(%)	2.99	1.32	1.32	0.21	0.18	0.19	0.32
Multi Family Loans	(%)	0.93	2.93	2.93	0.67	1.19	0.70	0.61
Commercial Loans	(%)	3.88	1.80	1.80	0.60	0.73	0.84	0.83
Consumer Loans	(%)	2.19	0.66	0.66	0.52	0.65	0.52	0.54
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	54.99	11.20	44.45	42.60	48.60	55.02	49.45
Purchases	(\$)	32.08	2.93	12.82	7.62	7.36	9.32	9.57
Sales	(\$)	67.72	7.93	31.33	33.44	27.70	32.60	32.82
Loans Outstanding (1)	(\$)	214.08	51.32	51.32	50.65	45.75	43.00	46.24
Loans Outstanding / Total Assets	(%)	44.98	31.66	31.66	36.58	32.80	33.96	34.15

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

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

WESTERN REGION

	MARCH 2009		DECEMBER 2008		MARCH 2008	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
<b>TOTAL ASSETS</b>	475.97	100.00	162.10	100.00	147.20	100.00
Cash and Noninterest-Earning Deposits	6.62	1.39	1.93	1.19	2.58	1.75
Investment Securities	67.24	14.13	35.59	21.96	25.16	17.09
Mortgage Backed Securities	48.42	10.17	16.29	10.05	16.63	11.30
1-4 Family Mortgages	214.08	44.98	51.32	31.66	51.57	35.03
First Liens	167.46	35.18	33.92	20.92	34.62	23.52
Home Equity Lines of Credit	28.51	5.99	11.23	6.93	10.74	7.30
Other Junior Liens	18.11	3.81	6.17	3.81	6.21	4.22
Multifamily Mortgages	11.37	2.39	2.38	1.47	2.18	1.48
Nonresidential Mortgages	12.39	2.60	10.71	6.60	9.38	6.37
Construction Loans	8.37	1.76	8.13	5.01	7.72	5.24
Land Loans	4.48	0.94	3.03	1.87	3.25	2.21
Commercial Loans	25.50	5.36	8.65	5.34	7.62	5.18
Consumer Loans	42.89	9.01	16.70	10.30	15.01	10.20
Repossessed Assets, Net	1.22	0.26	0.49	0.30	0.27	0.18
Real Estate Held for Investment	0.03	0.01	0.04	0.03	0.05	0.03
Office Premises & Equipment	1.99	0.42	1.51	0.93	1.40	0.95
Other Assets	39.90	8.38	6.86	4.23	5.55	3.77
Less: Contra Assets & Valuation Allowances	8.52	1.79	1.53	0.95	1.16	0.79
<b>TOTAL LIABILITIES AND CAPITAL</b>	475.97	100.00	162.10	100.00	147.20	100.00
Total Deposits and Escrows	228.33	47.97	103.21	63.67	87.60	59.51
Deposits	226.12	47.51	101.86	62.84	86.58	58.82
Escrows	2.21	0.46	1.35	0.83	1.02	0.69
Total Borrowings	186.78	39.24	43.62	26.91	45.02	30.59
Advances from FHLB	112.08	23.55	39.51	24.37	43.29	29.41
Reverse Repurchase Agreements	17.65	3.71	1.32	0.82	0.62	0.42
Other Borrowings	57.05	11.99	2.79	1.72	1.11	0.76
Other Liabilities	11.40	2.40	1.91	1.18	2.00	1.36
EQUITY CAPITAL	49.78	10.46	13.37	8.25	12.57	8.54
Capital Stock & Paid-In Capital	38.78	8.15	8.03	4.95	20.20	13.73
Unrealized Gains (Losses) AFS Securities	(2.16)	(0.45)	(0.41)	(0.25)	(0.24)	(0.17)
Retained Earnings	13.36	2.81	6.28	3.87	(7.17)	(4.87)
Noncontrolling Interests in Cons. Subs.	0.31	0.07	N/A	N/A	N/A	N/A

	MARCH 2009		DECEMBER 2008		MARCH 2008	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
<b>INCOME AND EXPENSE DATA</b>						
Interest Income	6.67	5.68	1.69	4.21	2.09	5.85
Interest Expense	2.14	1.82	0.74	1.83	1.11	3.12
Net Interest Income	4.53	3.86	0.96	2.38	0.98	2.73
Loss Provisions-Interest Bearing Assets	2.97	2.53	0.61	1.52	0.33	0.93
Noninterest Income	3.69	3.14	0.48	1.20	0.57	1.60
Mortgage Loan Servicing Fees	0.26	0.22	0.01	0.02	0.01	0.01
Other Fees and Charges	1.78	1.51	0.41	1.01	0.46	1.29
Other Noninterest Income	1.65	1.40	0.07	0.17	0.11	0.30
Noninterest Expense	3.16	2.69	1.02	2.54	0.99	2.78
G&A Expense	3.10	2.64	1.00	2.48	0.94	2.63
Goodwill Expense	0.04	0.03	0.02	0.04	0.05	0.14
Loss Provis. -Nonint. Bearing Assets	0.02	0.02	0.01	0.02	0.01	0.02
Income Before Taxes & Extraord. Items	2.09	1.78	(0.20)	(0.49)	0.22	0.62
Income Taxes	0.84	0.72	(0.06)	(0.16)	0.06	0.18
Extraordinary Items	0.00	0.00	(0.01)	(0.02)	0.00	0.00
Net Income	1.25	1.06	(0.14)	(0.35)	0.16	0.44

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

## TECHNICAL NOTES

All data are on a consolidated basis.

N/A - Not Available or not applicable.

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

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

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

All data for March 2009 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 March 31, 2009  
Adjusted to reflect their merger and acquisition activity in prior periods.

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

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

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

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

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

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

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

TECHNICAL NOTES

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

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

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

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

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

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

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

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

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

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

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

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

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

Troubled Assets - Includes noncurrent loans and repossessed assets.

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

Valuation Allowances - Amount of valuation allowances for all assets.

