



Third Quarter 2009 Thrift Industry Report Data

November 24, 2009

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

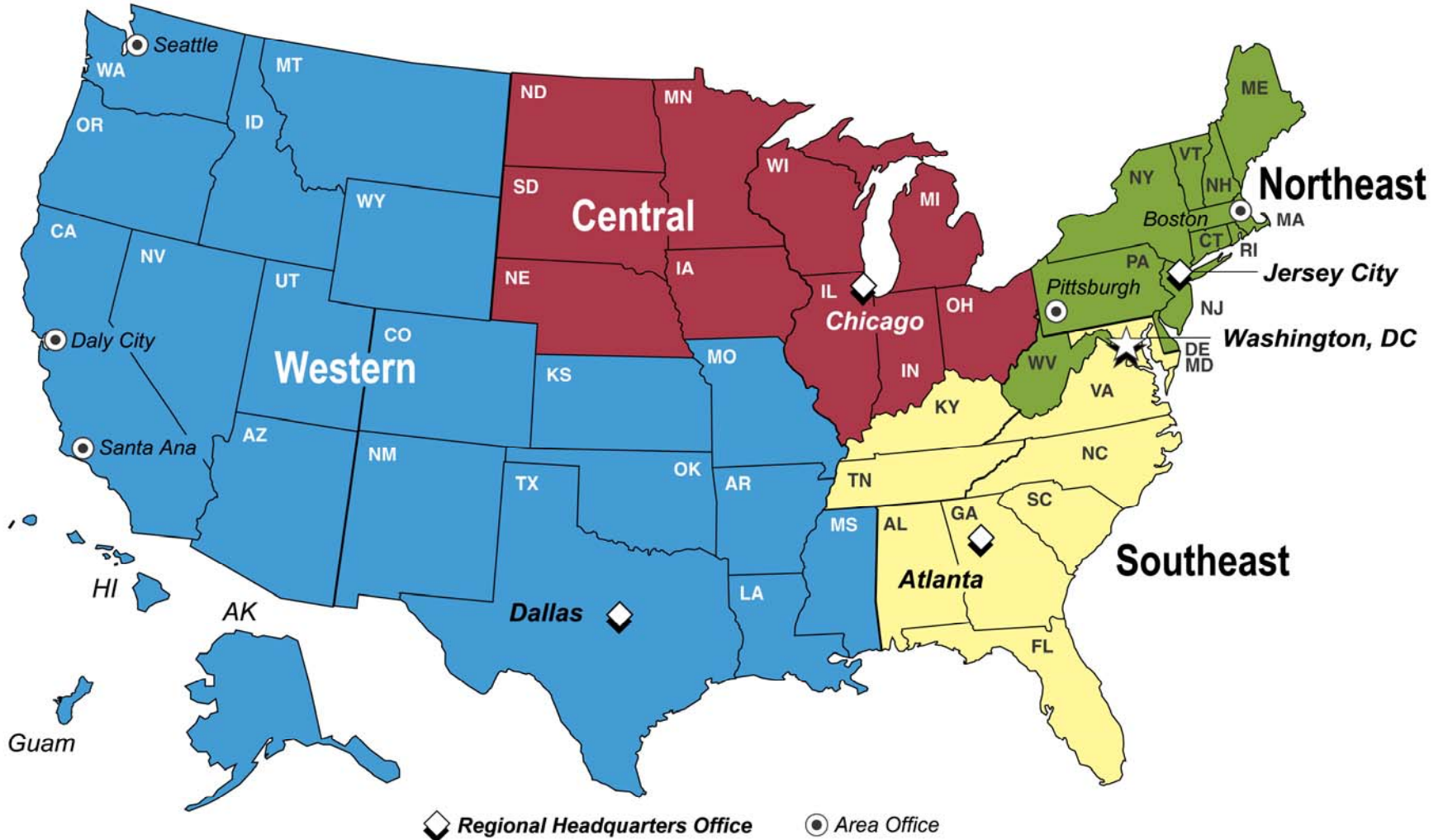


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PROFITABILITY AND EARNINGS
YEAR-TO-DATE AND PRIOR FOUR YEARS

INDUSTRY AGGREGATES:	9 mos. 2009	9 mos. 2008	2008	2007	2006	2005
PROFITABILITY(Percent)						
Return on Average Assets	(0.05)	(0.99)	(1.17)	(0.04)	1.06	1.19
Median Ratio	0.28	0.34	0.29	0.46	0.61	0.73
Return on Average Equity	(0.48)	(11.03)	(13.03)	(0.42)	11.18	12.83
Median Ratio	2.30	2.60	2.28	3.52	4.95	6.26
Net Interest Margin	3.02	2.86	2.82	2.69	2.73	2.81
Median Ratio	2.94	2.87	2.87	2.86	3.00	3.15
EARNINGS (\$ Millions)						
Interest Income	\$41,603.31	\$60,177.87	\$74,910.01	\$95,904.35	\$90,805.34	\$72,290.07
Interest Expense	15,966.89	29,983.40	36,826.78	55,283.30	49,870.85	33,473.40
NET INTEREST INCOME	25,636.42	30,194.47	38,083.24	40,621.05	40,934.49	38,816.67
Loss Provisions-Interest Bearing Assets	15,559.75	29,989.20	39,337.51	11,638.37	3,767.62	2,953.88
Noninterest Income	12,535.50	14,666.26	18,633.86	20,120.77	25,677.98	23,922.43
Mortgage Loan Servicing Fees	1,066.60	1,618.54	1,578.02	1,296.06	1,072.40	1,625.59
Other Fees and Charges	8,948.83	12,013.58	15,025.82	17,012.33	16,155.50	15,209.00
Other Noninterest Income	2,520.07	1,034.14	2,030.02	1,812.38	8,450.08	7,087.84
Noninterest Expense	20,896.94	29,791.18	38,745.84	47,370.88	38,664.73	34,316.58
G&A Expense	21,013.23	27,839.68	34,582.46	38,286.85	37,906.75	33,793.78
Goodwill Amortization	528.95	936.74	1,467.04	8,879.20	668.61	455.74
Loss Provisions-Noninterest Bearing Assets	(645.24)	1,014.77	2,696.34	204.84	89.37	67.06
Income Before Taxes & Extraordinary Items	1,715.23	(14,919.65)	(21,366.26)	1,732.56	24,180.12	25,468.64
Income Taxes	2,095.23	(4,556.90)	(5,637.94)	2,382.54	8,292.10	9,067.85
Extraordinary Items	43.98	(91.54)	(83.36)	1.14	(38.63)	(0.56)
NET INCOME	(402.37)	(10,454.30)	(15,811.67)	(648.84)	15,849.39	16,400.23
Profits	\$7,583.36	\$5,003.78	\$6,217.16	\$11,425.13	\$16,341.59	\$16,609.58
Losses	(\$7,985.74)	(\$15,458.07)	(\$22,028.83)	(\$12,073.96)	(\$492.20)	(\$209.35)
PROFITABILITY (Percent of Avg Assets Annualized)						
Interest Income	4.90	5.69	5.55	6.34	6.06	5.22
Interest Expense	1.88	2.84	2.73	3.66	3.33	2.42
NET INTEREST INCOME	3.02	2.86	2.82	2.69	2.73	2.81
Loss Provisions-Interest Bearing Assets	1.83	2.84	2.92	0.77	0.25	0.21
Noninterest Income	1.48	1.39	1.38	1.33	1.71	1.73
Mortgage Loan Servicing Fees	0.13	0.15	0.12	0.09	0.07	0.12
Other Fees and Charges	1.05	1.14	1.11	1.13	1.08	1.10
Other Noninterest Income	0.30	0.10	0.15	0.12	0.56	0.51
Noninterest Expense	2.46	2.82	2.87	3.13	2.58	2.48
G&A Expense	2.48	2.63	2.56	2.53	2.53	2.44
Goodwill Amortization	0.06	0.09	0.11	0.59	0.04	0.03
Loss Provisions-Noninterest Bearing Assets	(0.08)	0.10	0.20	0.01	0.01	0.00
Income Before Taxes & Extraordinary Items	0.20	(1.41)	(1.58)	0.11	1.61	1.84
Income Taxes	0.25	(0.43)	(0.42)	0.16	0.55	0.66
Extraordinary Items	0.01	(0.01)	(0.01)	0.00	0.00	0.00
NET INCOME	(0.05)	(0.99)	(1.17)	(0.04)	1.06	1.19
Profits	0.89	0.47	0.46	0.76	1.09	1.20
Losses	(0.94)	(1.46)	(1.63)	(0.80)	(0.03)	(0.02)

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007
NUMBER OF INSTITUTIONS:	780	794	801	810	818	829	831	827	831
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	0.49	(0.03)	(0.53)	(1.82)	(1.48)	(1.43)	(0.17)	(2.31)	0.17
Median Ratio	0.34	0.25	0.36	0.29	0.35	0.40	0.43	0.39	0.48
Return on Average Equity (Annualized)	4.66	(0.34)	(5.69)	(20.00)	(16.35)	(16.29)	(1.83)	(23.48)	1.65
Median Ratio	2.84	2.11	2.85	2.26	2.77	3.13	3.23	2.94	3.64
Net Interest Margin (Annualized)	3.11	3.04	2.94	2.68	2.93	2.91	2.77	2.61	2.60
Median Ratio	2.98	2.92	2.92	2.95	2.97	2.86	2.83	2.82	2.87
Number of Profitable Thrifts	558	523	580	527	552	618	650	602	684
Percent Profitable	71.54	65.87	72.41	65.06	67.48	74.55	78.22	72.79	82.31
Profits (\$ Millions)	\$3,229.57	\$1,673.14	\$2,680.66	\$1,213.38	\$1,608.19	\$1,662.27	\$1,733.32	\$1,256.77	\$2,262.03
Number of Unprofitable Thrifts	222	271	221	283	266	211	181	225	147
Percent Unprofitable	28.46	34.13	27.59	34.94	32.52	25.45	21.78	27.21	17.69
Losses (\$ Millions)	(\$1,918.47)	(\$1,767.25)	(\$4,300.01)	(\$6,570.76)	(\$5,984.11)	(\$7,113.76)	(\$2,360.20)	(\$10,010.03)	(\$1,605.27)
EARNINGS (\$ Millions)									
Interest Income	\$12,858.01	\$13,404.46	\$15,340.85	\$14,732.14	\$16,443.19	\$21,262.77	\$22,471.91	\$23,494.67	\$24,011.43
Interest Expense	4,564.36	5,051.85	6,350.68	6,843.38	7,799.45	10,184.95	11,999.01	13,582.28	14,055.54
NET INTEREST INCOME	8,293.65	8,352.61	8,990.17	7,888.77	8,643.74	11,077.83	10,472.91	9,912.39	9,955.89
Loss Provisions-Interest Bearing Assets	4,922.52	4,790.90	5,846.33	9,348.31	8,261.70	14,090.76	7,636.73	5,461.31	3,529.81
Noninterest Income	4,421.24	4,250.75	3,863.50	3,967.60	2,946.43	5,230.67	6,489.16	2,430.85	4,939.65
Mortgage Loan Servicing Fees	326.35	485.45	254.80	(40.52)	251.59	1,501.55	(134.60)	(54.40)	287.97
Other Fees and Charges	2,936.32	3,032.62	2,979.88	3,012.24	3,209.79	4,447.80	4,356.00	4,400.53	4,191.50
Other Noninterest Income	1,158.58	732.68	628.82	995.88	(514.95)	(718.68)	2,267.76	(1,915.28)	460.19
Noninterest Expense	5,572.79	7,469.79	7,854.37	8,954.66	8,659.98	10,654.60	10,476.60	17,423.64	10,538.97
G&A Expense	6,556.01	7,233.20	7,224.02	6,742.78	7,528.87	10,220.03	10,090.78	9,960.35	9,472.70
Goodwill Amortization	123.19	152.62	253.15	530.30	523.22	193.82	219.69	7,360.52	1,015.76
Loss Provisions-Noninterest Bearing Assets	(1,106.40)	83.96	377.20	1,681.57	607.89	240.75	166.13	102.77	50.52
Income Before Taxes & Extraordinary Items	2,219.58	342.67	(847.02)	(6,446.61)	(5,331.51)	(8,436.87)	(1,151.27)	(10,541.71)	826.76
Income Taxes	900.69	447.17	747.38	(1,081.05)	(956.65)	(3,075.82)	(524.43)	(1,788.69)	170.23
Extraordinary Items	15.29	28.82	(0.12)	8.18	(1.06)	(90.44)	(0.04)	(0.24)	0.22
NET INCOME	1,311.09	(94.12)	(1,619.35)	(5,357.38)	(4,375.92)	(5,451.49)	(626.88)	(8,753.26)	656.76
PROFITABILITY (Percent of Avg Assets Annualized)									
Interest Income	4.83	4.88	5.02	5.01	5.57	5.59	5.93	6.20	6.27
Interest Expense	1.71	1.84	2.08	2.33	2.64	2.68	3.17	3.58	3.67
NET INTEREST INCOME	3.11	3.04	2.94	2.68	2.93	2.91	2.77	2.61	2.60
Loss Provisions-Interest Bearing Assets	1.85	1.74	1.91	3.18	2.80	3.70	2.02	1.44	0.92
Noninterest Income	1.66	1.55	1.26	1.35	1.00	1.37	1.71	0.64	1.29
Mortgage Loan Servicing Fees	0.12	0.18	0.08	(0.01)	0.09	0.39	(0.04)	(0.01)	0.08
Other Fees and Charges	1.10	1.10	0.97	1.02	1.09	1.17	1.15	1.16	1.10
Other Noninterest Income	0.44	0.27	0.21	0.34	(0.17)	(0.19)	0.60	(0.51)	0.12
Noninterest Expense	2.09	2.72	2.57	3.04	2.94	2.80	2.77	4.59	2.75
G&A Expense	2.46	2.63	2.36	2.29	2.55	2.68	2.66	2.63	2.47
Goodwill Amortization	0.05	0.06	0.08	0.18	0.18	0.05	0.06	1.94	0.27
Loss Provisions-Noninterest Bearing Assets	(0.42)	0.03	0.12	0.57	0.21	0.06	0.04	0.03	0.01
Income Before Taxes & Extraordinary Items	0.83	0.12	(0.28)	(2.19)	(1.81)	(2.22)	(0.30)	(2.78)	0.22
Income Taxes	0.34	0.16	0.24	(0.37)	(0.32)	(0.81)	(0.14)	(0.47)	0.04
Extraordinary Items	0.01	0.01	0.00	0.00	0.00	(0.02)	0.00	0.00	0.00
NET INCOME	0.49	(0.03)	(0.53)	(1.82)	(1.48)	(1.43)	(0.17)	(2.31)	0.17

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007
NUMBER OF INSTITUTIONS:	780	794	801	810	818	829	831	827	831

TOTAL ASSETS (\$ Billions)	\$1,069.73	\$1,098.04	\$1,224.53	\$1,197.26	\$1,181.61	\$1,511.88	\$1,515.28	\$1,508.35	\$1,570.50
Cash and Noninterest-Earning Deposits	10.98	12.68	16.57	18.54	18.43	18.37	19.47	16.56	15.84
Investment Securities	172.61	157.29	162.14	121.11	98.86	105.66	107.76	115.29	122.18
Mortgage Backed Securities	137.04	142.69	151.80	166.30	167.15	199.09	202.27	207.58	196.76
1 - 4 Family Mortgages	419.24	437.62	528.47	521.90	541.79	749.08	748.23	740.78	795.65
First Liens	348.92	365.10	430.33	423.15	442.79	585.65	584.68	577.31	638.52
Home Equity Lines of Credit	53.00	54.19	65.56	64.52	62.97	119.66	118.14	116.72	110.66
Other Junior Liens	17.31	18.33	32.58	34.23	36.03	43.78	45.40	46.74	46.48
Multi family Mortgages	33.82	34.79	34.60	33.58	33.67	64.92	63.32	62.06	65.07
Nonresidential Mortgages	70.27	71.42	71.37	71.12	69.80	77.44	75.07	70.48	67.80
Construction Loans	17.44	22.19	24.24	26.30	27.75	33.34	33.88	34.08	33.90
Land Loans	12.73	14.20	15.22	15.77	16.57	18.36	18.82	19.08	18.89
Commercial Loans	51.85	59.92	63.62	62.69	56.84	59.07	60.34	56.97	54.46
Consumer Loans	73.86	71.19	75.05	81.01	76.05	88.04	84.68	87.52	83.29
Repossessed Assets, Net	5.11	4.52	4.22	3.99	3.89	5.05	4.12	2.99	2.47
Real Estate Held for Investment, Net	0.18	0.15	0.13	0.13	0.13	0.17	0.18	0.20	0.19
Office Premises & Equipment	7.33	8.11	8.19	8.39	8.61	11.20	11.35	11.32	11.49
Other Assets	72.83	77.84	87.91	83.16	78.66	106.57	102.12	95.19	111.22
Less: Contra Assets & Valuation Allowances	15.56	16.56	19.00	16.74	16.62	24.49	16.32	11.75	8.72

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$1,069.73	\$1,098.04	\$1,224.53	\$1,197.26	\$1,181.61	\$1,511.88	\$1,515.28	\$1,508.35	\$1,570.50
TOTAL DEPOSITS AND ESCROWS	698.39	721.82	752.42	732.15	726.91	929.16	913.36	891.47	954.78
Deposits	692.01	714.47	745.89	726.95	721.31	916.63	900.60	879.31	941.32
Escrows	6.38	7.35	6.53	5.20	5.60	12.53	12.76	12.16	13.46
BORROWINGS	239.83	245.98	329.96	336.99	327.61	420.79	427.91	442.56	419.31
Advances From FHLB	130.37	140.74	195.23	209.76	242.04	298.00	308.81	302.23	291.30
Repurchase Agreements & FedFunds Purchased	59.41	42.88	59.80	64.91	48.30	46.34	43.54	55.33	57.18
Other Borrowings	50.04	62.36	74.92	62.32	37.28	76.45	75.56	85.00	70.83
Other Liabilities	17.44	17.35	23.07	21.20	18.28	31.12	36.96	34.71	36.84
Equity Capital	114.59	113.72	119.96	106.93	108.80	130.82	137.06	139.61	159.56
Capital Stock and Paid-In Capital	89.30	92.83	101.27	93.77	100.04	119.18	115.62	113.45	124.00
Unrealized Gains (Losses) AFS Securities	(1.15)	(2.80)	(4.95)	(9.63)	(9.04)	(8.89)	(7.05)	(1.98)	(1.70)
Retained Earnings	27.41	24.37	24.43	24.78	19.03	21.63	30.03	28.83	38.08
Noncontrolling Interests in Cons. Subs.	0.53	0.83	0.87	N/A	N/A	N/A	N/A	N/A	N/A

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007
NUMBER OF INSTITUTIONS:	780	794	801	810	818	829	831	827	831

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	1.03	1.15	1.35	1.55	1.56	1.22	1.29	1.10	1.01
Investment Securities	16.14	14.32	13.24	10.12	8.37	6.99	7.11	7.64	7.78
Mortgage Backed Securities	12.81	12.99	12.40	13.89	14.15	13.17	13.35	13.76	12.53
1 - 4 Family Mortgages	39.19	39.85	43.16	43.59	45.85	49.55	49.38	49.11	50.66
First Liens	32.62	33.25	35.14	35.34	37.47	38.74	38.59	38.27	40.66
Home Equity Lines of Credit	4.95	4.94	5.35	5.39	5.33	7.91	7.80	7.74	7.05
Other Junior Liens	1.62	1.67	2.66	2.86	3.05	2.90	3.00	3.10	2.96
Multi family Mortgages	3.16	3.17	2.83	2.81	2.85	4.29	4.18	4.11	4.14
Nonresidential Mortgages	6.57	6.50	5.83	5.94	5.91	5.12	4.95	4.67	4.32
Construction Loans	1.63	2.02	1.98	2.20	2.35	2.21	2.24	2.26	2.16
Land Loans	1.19	1.29	1.24	1.32	1.40	1.21	1.24	1.26	1.20
Commercial Loans	4.85	5.46	5.20	5.24	4.81	3.91	3.98	3.78	3.47
Consumer Loans	6.90	6.48	6.13	6.77	6.44	5.82	5.59	5.80	5.30
Repossessed Assets, Net	0.48	0.41	0.34	0.33	0.33	0.33	0.27	0.20	0.16
Real Estate Held for Investment, Net	0.02	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Office Premises & Equipment	0.69	0.74	0.67	0.70	0.73	0.74	0.75	0.75	0.73
Other Assets	6.81	7.09	7.18	6.95	6.66	7.05	6.74	6.31	7.08
Less: Contra Assets & Valuation Allowances	1.45	1.51	1.55	1.40	1.41	1.62	1.08	0.78	0.56

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	65.29	65.74	61.45	61.15	61.52	61.46	60.28	59.10	60.79
Deposits	64.69	65.07	60.91	60.72	61.04	60.63	59.43	58.30	59.94
Escrows	0.60	0.67	0.53	0.43	0.47	0.83	0.84	0.81	0.86
BORROWINGS	22.42	22.40	26.95	28.15	27.73	27.83	28.24	29.34	26.70
Advances From FHLB	12.19	12.82	15.94	17.52	20.48	19.71	20.38	20.04	18.55
Repurchase Agreements & FedFunds Purchased	5.55	3.90	4.88	5.42	4.09	3.07	2.87	3.67	3.64
Other Borrowings	4.68	5.68	6.12	5.20	3.15	5.06	4.99	5.64	4.51
Other Liabilities	1.63	1.58	1.88	1.77	1.55	2.06	2.44	2.30	2.35
Equity Capital	10.71	10.36	9.80	8.93	9.21	8.65	9.05	9.26	10.16
Capital Stock and Paid-In Capital	8.35	8.45	8.27	7.83	8.47	7.88	7.63	7.52	7.90
Unrealized Gains (Losses) AFS Securities	(0.11)	(0.26)	(0.40)	(0.80)	(0.76)	(0.59)	(0.47)	(0.13)	(0.11)
Retained Earnings	2.56	2.22	2.00	2.07	1.61	1.43	1.98	1.91	2.42
Noncontrolling Interests in Cons. Subs.	0.05	0.08	0.07	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:	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007
NUMBER OF INSTITUTIONS:	780	794	801	810	818	829	831	827	831

TOTAL ASSETS (Percent Change)	6.38	6.71	6.30	7.22	(0.43)	3.65	4.20	9.63	14.42
Cash and Noninterest-Earning Deposits	(33.74)	(2.94)	8.41	47.46	53.87	37.18	46.51	10.31	8.60
Investment Securities	85.60	83.84	79.09	27.22	0.31	24.06	5.27	32.98	41.39
Mortgage Backed Securities	(6.72)	(10.33)	(14.06)	(6.91)	0.45	4.29	13.68	28.42	17.65
1 - 4 Family Mortgages	(1.77)	0.57	0.27	1.94	(6.35)	(0.67)	(1.34)	3.42	9.07
First Liens	(2.10)	0.26	0.97	2.67	(7.81)	(3.61)	(5.77)	(3.76)	4.53
Home Equity Lines of Credit	7.28	10.56	6.66	8.33	7.28	14.21	29.70	47.68	39.71
Other Junior Liens	(17.54)	(16.68)	(17.24)	(14.99)	(8.77)	4.67	(2.99)	24.93	17.80
Multi family Mortgages	4.04	7.88	10.76	14.59	3.74	4.16	0.31	(4.94)	0.83
Nonresidential Mortgages	2.49	4.23	6.23	18.51	18.95	23.26	23.27	17.33	14.83
Construction Loans	(22.37)	(16.68)	(11.18)	(0.78)	1.85	4.09	8.72	9.94	8.12
Land Loans	(15.32)	(12.10)	(9.91)	(5.24)	0.19	5.53	12.99	15.73	15.62
Commercial Loans	(0.69)	6.11	7.92	18.39	9.36	13.18	26.16	22.69	26.17
Consumer Loans	(2.25)	(7.83)	(0.61)	5.14	5.26	9.86	8.35	22.06	16.27
Repossessed Assets, Net	110.83	112.37	86.53	143.44	171.66	170.96	180.76	140.59	123.24
Real Estate Held for Investment, Net	51.70	20.08	(4.81)	(5.20)	(21.90)	4.16	10.37	8.14	(1.71)
Office Premises & Equipment	(1.38)	(2.82)	(2.68)	5.09	5.06	1.11	3.76	1.94	5.40
Other Assets	21.29	31.84	34.64	52.78	14.24	4.70	3.56	(3.83)	34.15
Less: Contra Assets & Valuation Allowances	10.61	53.18	77.10	99.36	152.90	257.21	142.94	84.89	38.13

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	6.38	6.71	6.30	7.22	(0.43)	3.65	4.20	9.63	14.42
TOTAL DEPOSITS AND ESCROWS	11.02	12.89	8.65	10.49	0.04	1.31	(0.51)	5.65	14.13
Deposits	10.94	12.66	8.51	10.48	0.01	1.58	(0.15)	6.08	14.92
Escrows	20.41	40.08	26.36	12.80	4.32	(15.03)	(20.80)	(18.25)	(22.85)
BORROWINGS	(9.74)	(10.74)	1.60	3.35	5.76	20.30	23.14	25.16	11.14
Advances From FHLB	(28.12)	(20.60)	(15.79)	(6.39)	7.71	40.87	40.04	36.86	24.19
Repurchase Agreements & FedFunds Purchased	23.11	(6.99)	38.70	35.71	(1.29)	(29.31)	(26.13)	(13.23)	(16.59)
Other Borrowings	38.76	19.41	50.40	15.11	3.18	5.16	11.03	23.21	(4.49)
Other Liabilities	9.58	1.50	(5.24)	(0.18)	(23.84)	(16.34)	(0.02)	1.33	16.14
Equity Capital	20.85	17.26	8.57	0.14	(14.02)	(16.40)	(10.62)	(4.19)	24.94
Capital Stock and Paid-In Capital	3.19	13.98	13.60	12.53	5.65	3.20	18.35	24.01	67.80
Unrealized Gains (Losses) AFS Securities	(85.57)	(56.49)	(16.17)	463.85	529.79	394.53	1,287.93	186.39	92.41
Retained Earnings	57.15	5.88	(14.63)	(4.00)	(44.18)	(50.18)	(47.17)	(48.16)	(31.19)
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:	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007
NUMBER OF INSTITUTIONS:	780	794	801	810	818	829	831	827	831

SELECTED STRUCTURAL DATA	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007
Number of New Thrifts	0	2	3	2	1	4	12	7	7
Consolidated Assets (\$ Billions)	0.00	11.26	16.61	0.09	0.38	1.82	9.58	19.52	1.57
Number of Conservatorships/Receiverships	5	3	1	2	4	0	0	0	1
Consolidated Assets (\$ Billions)	14.68	13.77	0.35	16.49	337.82	0.00	0.00	0.00	2.47
Number of Bank Charter Conversions	3	3	1	1	2	2	3	3	3
Consolidated Assets (\$ Billions)	18.75	117.28	0.13	0.31	0.21	0.14	11.71	3.25	18.37
Number of Bank Acquisitions	2	3	3	5	2	3	1	4	6
Consolidated Assets (\$ Billions)	1.25	1.61	0.11	2.00	0.26	0.68	0.08	4.84	4.22
Number of Thrift Mergers	0	0	6	2	3	1	2	4	1
Consolidated Assets (\$ Billions)	0.00	0.00	8.48	0.23	4.05	N/A	N/A	3.35	N/A

LOAN ACTIVITY (\$ Millions)	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007
Mortgage Pool Securities									
Total Purchases	\$20,630.72	\$24,390.63	\$23,098.67	\$26,421.82	\$55,114.99	\$76,069.43	\$71,422.09	\$77,309.55	\$64,450.15
Total Sales	13,952.95	13,461.70	37,057.64	16,238.33	50,636.66	64,308.94	58,934.62	61,545.18	52,520.38
Mortgage Originations	54,415.19	70,501.94	96,057.11	63,151.06	79,601.26	128,292.45	133,821.04	166,624.83	185,729.59
Construction Loans	2,770.01	3,321.11	3,132.20	4,074.65	5,008.93	6,013.00	6,084.08	7,443.43	8,110.61
1-4 Family Mortgages	1,437.17	1,710.38	1,634.53	2,150.27	2,752.03	3,349.49	3,509.25	4,389.28	5,217.26
Permanent Loans Secured by 1-4 Family Unit	47,102.66	62,331.27	88,113.42	52,476.70	66,098.73	107,495.24	115,326.18	143,930.41	165,086.50
Mortgage Refinancings	21,010.90	38,878.51	52,667.35	26,354.69	27,346.33	53,065.65	67,029.47	79,406.83	82,024.65
Mortgage Purchases	15,009.13	26,422.65	51,448.26	34,192.32	42,613.08	51,962.71	53,435.02	23,350.28	35,203.61
Secured by 1-4 Family Mortgages	14,460.92	25,784.18	50,702.39	32,967.66	41,295.71	50,223.26	51,860.52	21,530.32	31,822.66
Mortgage Sales	48,120.82	66,992.06	102,139.85	62,523.75	75,479.59	118,896.22	121,886.63	90,114.57	127,928.60
Secured by 1-4 Family Mortgages	47,527.24	66,078.79	101,222.55	61,305.35	73,524.65	116,371.83	119,147.64	85,731.60	123,249.02
Nonmortgage Originations and Purchases	83,287.62	80,741.09	92,826.85	100,823.99	104,271.25	114,179.62	106,661.21	109,014.76	99,088.57
Consumer Loans	41,533.19	37,534.59	33,962.89	45,586.33	45,238.82	51,243.05	45,672.49	52,801.37	47,162.81

OTHER INDICATORS (Percent Annualized)	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007
Asset Growth Rate	2.84	(1.86)	0.92	11.82	2.60	(1.16)	4.69	(17.98)	24.51
Cost of Funds	1.96	2.10	2.37	2.61	2.98	3.06	3.63	4.06	4.27
Asset Yield	5.32	5.42	5.57	5.46	6.16	6.23	6.54	6.82	6.73
Mortgage Portfolio Yield	5.75	5.68	5.82	5.50	6.19	6.22	6.52	6.90	6.85
Earnings Efficiency	105.27	104.62	104.07	103.82	104.49	104.02	105.12	106.19	106.52
Operating Efficiency	56.73	60.93	59.09	62.09	62.20	60.02	68.67	69.86	65.62

CAPITAL MEASURES

FOR THE QUARTER ENDING:	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007
NUMBER OF INSTITUTIONS:	780	794	801	810	818	829	831	827	831

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	760	779	791	802	812	821	828	823	827
Percent of Thrifts	97.44	98.11	98.75	99.01	99.27	99.03	99.64	99.52	99.52
Consolidated Assets (\$ Billions)	\$1,040.78	\$1,076.81	\$1,208.63	\$1,175.53	\$1,176.71	\$1,480.29	\$1,515.13	\$1,508.01	\$1,570.10
Fail FDICIA Capital Standards	20	15	9	8	6	8	3	3	4
Percent of Thrifts	2.56	1.89	1.12	0.99	0.73	0.97	0.36	0.36	0.48
Consolidated Assets (\$ Billions)	\$28.95	\$21.24	\$15.73	\$21.73	\$4.90	\$31.59	\$0.15	\$0.35	\$0.39
Critically Undercapitalized	7	7	3	4	1	2	1	1	0
Percent of Thrifts	0.90	0.88	0.37	0.49	0.12	0.24	0.12	0.12	0.00
Consolidated Assets (\$ Billions)	\$5.55	\$14.76	\$13.80	\$14.83	\$0.35	\$0.27	\$0.04	\$0.16	\$0.00

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$99.77	\$98.60	\$104.86	\$99.56	\$101.73	\$122.62	\$127.86	\$125.17	\$125.62
Tangible Equity Ratio	9.47	9.11	8.67	8.35	8.64	8.17	8.51	8.41	8.20
Median Ratio	9.90	9.83	9.88	9.89	10.07	10.18	10.16	10.44	10.50
Tier 1 Capital (\$ Billions)	\$99.77	\$98.60	\$104.87	\$99.56	\$101.76	\$122.81	\$128.18	\$124.48	\$125.96
Tier 1 Leverage Ratio	9.47	9.11	8.67	8.35	8.64	8.18	8.53	8.36	8.22
Median Ratio	9.90	9.83	9.88	9.89	10.07	10.18	10.16	10.44	10.50
Tier 1 Risk-based Capital Ratio	15.23	14.36	13.48	12.75	13.44	12.11	12.60	12.36	12.31
Median Ratio	16.24	16.06	16.16	16.02	16.38	16.58	17.04	17.25	17.21
Risk-based Capital (\$ Billions)	\$107.23	\$105.73	\$112.80	\$108.85	\$110.61	\$140.15	\$145.23	\$141.93	\$140.86
Total Risk-based Capital Ratio	16.52	15.59	14.69	14.05	14.73	14.09	14.56	14.39	14.04
Median Ratio	17.08	16.92	17.03	16.76	17.23	17.51	17.78	18.07	18.03

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007
NUMBER OF INSTITUTIONS:	780	794	801	810	818	829	831	827	831
LOANS 30-89 DAYS DELINQUENT (\$ Millions)									
Total Including Repurchased GNMA Loans	\$16,077.58	\$16,393.44	\$21,057.70	\$20,873.28	\$17,054.49	\$21,309.42	\$20,193.10	\$20,598.19	\$18,223.59
Repurchased GNMA Loans	964.88	903.23	775.11	914.80	900.56	770.15	680.26	568.43	565.75
Total Excluding Repurchased GNMA Loans	15,112.71	15,490.20	20,282.60	19,958.47	16,153.92	20,539.27	19,512.85	20,029.76	17,657.84
Mortgage Loans									
Construction & Land Loans	958.27	1,255.02	1,701.08	1,469.56	1,305.27	1,147.76	1,287.79	1,302.88	1,224.39
Nonresidential Mortgages	932.09	1,048.55	1,083.67	911.84	583.97	486.58	558.56	442.43	407.18
Multi Family Mortgages	376.32	399.57	378.81	379.82	264.29	315.50	274.76	163.80	191.86
1-4 Family Mortgages	11,674.35	11,575.04	15,582.35	15,466.94	12,801.70	17,173.85	16,046.42	16,677.25	14,662.73
First Liens	10,697.61	10,589.57	13,795.33	13,419.95	11,271.70	14,692.69	13,398.03	13,930.95	12,481.54
Home Equity Lines of Credit	648.60	632.16	1,036.24	1,210.35	918.45	1,711.08	1,901.13	1,767.80	1,321.33
Other Junior Liens	328.14	353.31	750.77	836.65	611.55	770.09	747.26	978.49	859.87
Nonmortgage Loans and Leases									
Commercial Loans	589.58	639.03	795.10	950.86	614.20	595.29	622.10	539.81	474.97
Consumer Loans	1,546.97	1,476.23	1,516.70	1,694.25	1,485.05	1,590.43	1,403.49	1,472.02	1,262.46
NONCURRENT LOANS (\$ Millions)									
Total Including Repurchased GNMA Loans	\$33,755.75	\$33,945.55	\$36,753.56	\$26,460.13	\$24,515.21	\$35,480.49	\$27,041.87	\$22,034.04	\$16,235.27
Repurchased GNMA Loans	2,237.42	2,133.93	1,715.24	1,713.69	1,391.99	1,176.84	970.54	828.00	761.27
Total Excluding Repurchased GNMA Loans	31,518.32	31,811.62	35,038.33	24,746.43	23,123.22	34,303.65	26,071.33	21,206.04	15,474.00
Mortgage Loans									
Construction & Land Loans	3,942.41	4,549.81	4,548.66	3,473.67	3,443.58	3,716.51	3,166.82	2,457.88	1,433.31
Nonresidential Mortgages	1,910.30	1,815.11	1,448.21	1,034.33	749.98	693.34	603.31	496.12	462.47
Multi Family Mortgages	853.83	706.30	538.44	402.36	312.41	426.06	314.91	269.08	242.02
1-4 Family Mortgages	24,161.77	23,962.88	27,201.26	19,269.86	18,369.39	28,692.26	21,322.75	17,380.29	12,844.82
First Liens	22,961.59	22,742.29	25,121.14	18,111.12	17,199.34	24,639.43	18,682.57	14,971.53	11,333.39
Home Equity Lines of Credit	697.91	735.15	1,212.54	603.84	638.71	3,030.69	1,897.60	1,459.13	986.99
Other Junior Liens	502.27	485.44	867.57	554.90	531.34	1,022.13	742.58	949.64	524.44
Nonmortgage Loans and Leases									
Commercial Loans	1,649.46	1,689.69	1,681.38	1,146.82	753.10	823.56	688.94	543.96	468.50
Consumer Loans	1,237.98	1,221.75	1,335.62	1,133.10	886.75	1,128.78	945.15	886.71	784.16
NET CHARGE-OFFS (\$ Millions)									
Mortgage Loans	\$3,466.23	\$3,483.31	\$3,273.73	\$5,699.51	\$4,232.57	\$5,682.68	\$3,541.06	\$2,273.13	\$1,689.89
Construction & Land Loans	551.29	575.20	303.68	572.65	548.57	397.00	283.22	158.51	129.89
Nonresidential Mortgages	217.83	139.24	222.48	132.69	55.96	35.65	23.22	26.68	7.71
Multi Family Mortgages	32.63	103.39	84.53	52.05	37.92	15.42	6.32	8.55	3.19
1-4 Family Mortgages	1,827.61	1,294.42	1,372.59	1,315.29	1,293.91	3,918.63	2,349.17	1,138.89	569.56
First Liens	1,316.39	717.04	792.62	894.96	889.87	2,296.10	1,214.83	516.73	241.89
Home Equity Lines of Credit	346.47	360.92	349.93	242.97	262.96	1,163.48	778.23	405.90	206.59
Other Junior Liens	164.75	216.47	230.04	177.36	141.08	459.06	356.11	216.25	121.08
Nonmortgage Loans and Leases									
Commercial Loans	622.54	659.53	612.05	584.04	471.07	332.48	251.24	213.98	162.41
Consumer Loans	904.39	1,033.59	933.37	863.70	738.62	812.00	803.09	561.25	752.84
Reposessed Assets	124.04	84.93	123.12	189.71	133.11	242.99	161.33	102.51	57.04
Other	(814.11)	(406.99)	(378.09)	1,989.39	953.40	(71.49)	(336.52)	62.76	7.24
REPOSSESSED ASSETS, NET (\$ Millions)									
Construction & Land Loans	\$5,106.41	\$4,519.64	\$4,215.33	\$3,994.41	\$3,889.95	\$5,052.74	\$4,117.05	\$2,989.85	\$2,470.03
Nonresidential Mortgages	1,585.93	1,568.93	1,248.91	1,008.17	694.06	612.13	472.43	249.59	198.00
Multi Family Mortgages	323.36	276.60	243.80	168.39	142.18	116.73	114.70	102.34	94.02
1-4 Family Mortgages	118.25	109.14	95.19	87.83	52.82	83.67	39.22	42.02	26.29
Other	2,672.71	2,194.79	2,283.18	2,440.14	2,841.63	4,041.83	3,359.45	2,467.90	2,055.95
	406.16	370.18	344.25	289.89	159.26	198.39	131.26	128.01	95.76

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007
NUMBER OF INSTITUTIONS:	780	794	801	810	818	829	831	827	831
LOANS 30-89 DAYS DELINQUENT (% Total Assets)									
Total Including Repurchased GNMA Loans	1.50	1.49	1.72	1.74	1.44	1.41	1.33	1.37	1.16
Repurchased GNMA Loans	0.09	0.08	0.06	0.08	0.08	0.05	0.04	0.04	0.04
Total Excluding Repurchased GNMA Loans	1.41	1.41	1.66	1.67	1.37	1.36	1.29	1.33	1.12
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	3.18	3.45	4.31	3.49	2.94	2.22	2.44	2.45	2.32
Nonresidential Mortgages	1.33	1.47	1.52	1.28	0.84	0.63	0.74	0.63	0.60
Multi Family Mortgages	1.11	1.15	1.09	1.13	0.78	0.49	0.43	0.26	0.29
1-4 Family Mortgages	2.78	2.65	2.95	2.96	2.36	2.29	2.14	2.25	1.84
First Liens	3.07	2.90	3.21	3.17	2.55	2.51	2.29	2.41	1.95
Home Equity Lines of Credit	1.22	1.17	1.58	1.88	1.46	1.43	1.61	1.51	1.19
Other Junior Liens	1.90	1.93	2.30	2.44	1.70	1.76	1.65	2.09	1.85
Nonmortgage Loans and Leases									
Commercial Loans	1.14	1.07	1.25	1.52	1.08	1.01	1.03	0.95	0.87
Consumer Loans	2.09	2.07	2.02	2.09	1.95	1.81	1.66	1.68	1.52
NONCURRENT LOANS (% Total Assets)									
Total Including Repurchased GNMA Loans	3.16	3.09	3.00	2.21	2.07	2.35	1.78	1.46	1.03
Repurchased GNMA Loans	0.21	0.19	0.14	0.14	0.12	0.08	0.06	0.05	0.05
Total Excluding Repurchased GNMA Loans	2.95	2.90	2.86	2.07	1.96	2.27	1.72	1.41	0.99
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	13.07	12.50	11.53	8.26	7.77	7.19	6.01	4.62	2.72
Nonresidential Mortgages	2.72	2.54	2.03	1.45	1.07	0.90	0.80	0.70	0.68
Multi Family Mortgages	2.52	2.03	1.56	1.20	0.93	0.66	0.50	0.43	0.37
1-4 Family Mortgages	5.76	5.48	5.15	3.69	3.39	3.83	2.85	2.35	1.61
First Liens	6.58	6.23	5.84	4.28	3.88	4.21	3.20	2.59	1.77
Home Equity Lines of Credit	1.32	1.36	1.85	0.94	1.01	2.53	1.61	1.25	0.89
Other Junior Liens	2.90	2.65	2.66	1.62	1.47	2.33	1.64	2.03	1.13
Nonmortgage Loans and Leases									
Commercial Loans	3.18	2.82	2.64	1.83	1.32	1.39	1.14	0.95	0.86
Consumer Loans	1.68	1.72	1.78	1.40	1.17	1.28	1.12	1.01	0.94
NET CHARGE-OFFS (% Total Assets)									
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.83	1.58	0.77	1.36	1.24	0.77	0.54	0.30	0.25
Nonresidential Mortgages	0.31	0.19	0.31	0.19	0.08	0.05	0.03	0.04	0.01
Multi Family Mortgages	0.10	0.30	0.24	0.15	0.11	0.02	0.01	0.01	0.00
1-4 Family Mortgages	0.44	0.30	0.26	0.25	0.24	0.52	0.31	0.15	0.07
First Liens	0.38	0.20	0.18	0.21	0.20	0.39	0.21	0.09	0.04
Home Equity Lines of Credit	0.65	0.67	0.53	0.38	0.42	0.97	0.66	0.35	0.19
Other Junior Liens	0.95	1.18	0.71	0.52	0.39	1.05	0.78	0.46	0.26
Nonmortgage Loans and Leases									
Commercial Loans	1.20	1.10	0.96	0.93	0.83	0.56	0.42	0.38	0.30
Consumer Loans	1.22	1.45	1.24	1.07	0.97	0.92	0.95	0.64	0.90
Repossessed Assets	2.43	1.88	2.92	4.75	3.42	4.81	3.92	3.43	2.31
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)									
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans									
Construction & Land Loans	5.26	4.31	3.16	2.40	1.57	1.18	0.90	0.47	0.38
Nonresidential Mortgages	0.46	0.39	0.34	0.24	0.20	0.15	0.15	0.15	0.14
Multi Family Mortgages	0.35	0.31	0.28	0.26	0.16	0.13	0.06	0.07	0.04
1-4 Family Mortgages	0.64	0.50	0.43	0.47	0.52	0.54	0.45	0.33	0.26
Other	0.56	0.48	0.39	0.35	0.20	0.19	0.13	0.13	0.09

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007
NUMBER OF INSTITUTIONS:	780	794	801	810	818	829	831	827	831
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)									
Real Estate Loans	\$553.49	\$580.21	\$673.90	\$668.68	\$689.59	\$943.13	\$939.32	\$926.48	\$981.32
Percent of Total Assets	51.74	52.84	55.03	55.85	58.36	62.38	61.99	61.42	62.48
Noncurrent Real Estate Loans									
Including Repurchased GNMA Loans	30.87	31.03	33.74	24.18	22.88	33.53	25.41	20.60	14.98
Percent of Total Assets	2.89	2.83	2.76	2.02	1.94	2.22	1.68	1.37	0.95
Excluding Repurchased GNMA Loans	28.63	28.90	32.02	22.47	21.48	32.35	24.44	19.78	14.22
Percent of Total Assets	2.68	2.63	2.61	1.88	1.82	2.14	1.61	1.31	0.91
Real Estate Owned	4.97	4.41	4.08	3.86	3.79	4.96	4.02	2.91	2.40
Percent of Total Assets	0.46	0.40	0.33	0.32	0.32	0.33	0.27	0.19	0.15
Troubled Real Estate Loans									
Including Repurchased GNMA Loans	35.84	35.44	37.81	28.05	26.66	38.49	29.43	23.51	17.38
Percent of Total Assets	3.35	3.23	3.09	2.34	2.26	2.55	1.94	1.56	1.11
Excluding Repurchased GNMA Loans	33.60	33.31	36.10	26.33	25.27	37.31	28.46	22.68	16.62
Percent of Total Assets	3.14	3.03	2.95	2.20	2.14	2.47	1.88	1.50	1.06
Valuation Allowances	19.24	19.30	21.69	19.06	18.71	26.20	17.25	12.25	9.07
Loss Coverage Ratio	19.18	18.14	16.98	15.16	15.40	14.48	14.27	14.20	15.06
Reserve Ratio	2.06	1.94	2.00	1.82	1.98	2.28	1.51	1.10	0.78
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	1.30	1.27	1.07	1.90	1.43	1.50	0.93	0.60	0.43
Net Provisions for Losses (Annualized)	1.84	1.75	1.91	3.12	2.80	3.73	2.02	1.45	0.90
Valuation Allowances	1.80	1.76	1.77	1.59	1.58	1.73	1.14	0.81	0.58
Noncurrent Loans									
Including Repurchased GNMA Loans	3.16	3.09	3.00	2.21	2.07	2.35	1.78	1.46	1.03
Excluding Repurchased GNMA Loans	2.95	2.90	2.86	2.07	1.96	2.27	1.72	1.41	0.99
Reposessed Assets, Net (% Total Assets)	0.48	0.41	0.34	0.33	0.33	0.33	0.27	0.20	0.16
Troubled Assets									
Including Repurchased GNMA Loans	3.63	3.50	3.35	2.54	2.40	2.68	2.06	1.66	1.19
Excluding Repurchased GNMA Loans	3.42	3.31	3.21	2.40	2.29	2.60	1.99	1.60	1.14

SELECTED INDICATORS

BY FDICIA CATEGORY

THIRD QUARTER 2009:	WELL- CAPITALIZED	ADEQUATELY CAPITALIZED	UNDER- CAPITALIZED	SIGNIFICANTLY UNDER- CAPITALIZED	CRITICALLY UNDER- CAPITALIZED	INDUSTRY
NUMBER OF INSTITUTIONS:	747	13	10	3	7	780

Total Assets (\$ Billions)	\$1,026.16	\$14.62	\$11.43	\$11.97	\$5.55	\$1,069.73
Tier 1 Leverage Ratio (Percent)	9.71	6.54	4.36	2.50	(0.15)	9.47
Median Ratio	10.07	5.75	4.28	2.73	0.63	9.90
Total Risk-based Capital Ratio (Percent)	17.01	9.27	6.88	5.41	0.60	16.52
Median Ratio	17.50	9.33	6.92	5.09	1.98	17.08
Return on Average Assets (Percent Annualized)	0.87	(3.52)	(8.65)	(9.50)	(14.34)	0.49
Median Ratio	0.36	(1.32)	(4.94)	(9.44)	(8.30)	0.34
Net Interest Margin (Percent Annualized)	3.19	1.48	2.17	1.01	1.67	3.11
Median Ratio	3.00	2.44	2.68	1.51	1.22	2.98
Number of Profitable Thrifts	554	4	0	0	0	558
Profits (\$ Millions)	\$3,228.01	\$1.56	\$0.00	\$0.00	\$0.00	\$3,229.57
Number of Unprofitable Thrifts	193	9	10	3	7	222
Losses (\$ Millions)	(\$1,003.16)	(\$134.94)	(\$260.77)	(\$311.83)	(\$207.78)	(\$1,918.47)
Valuation Allowances (Percent of Total Assets)	1.54	12.41	4.55	5.98	7.78	1.80
Troubled Assets (Percent of Total Assets)	3.33	7.12	8.47	15.26	15.93	3.63
Asset Growth Rate (Percent Annualized)	4.59	(24.15)	(28.76)	(50.04)	(36.31)	2.84

BY PROBLEM THRIFTS

THIRD QUARTER 2009:	SAFETY AND SOUNDNESS COMPOSITE RATINGS 4 AND 5	COMPLIANCE COMPOSITE RATINGS 4 AND 5
NUMBER OF INSTITUTIONS:	43	4

STATEMENT OF OPERATIONS
BY REGION

THIRD QUARTER 2009:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	172	187	248	173	780
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	1.28	(0.58)	(2.12)	1.07	0.49
Median Ratio	0.43	0.14	0.33	0.44	0.34
Return on Average Equity (Annualized)	12.36	(5.68)	(23.11)	9.32	4.66
Median Ratio	3.80	1.47	2.57	4.11	2.84
Net Interest Margin (Annualized)	2.51	3.06	2.58	4.13	3.11
Median Ratio	2.91	2.93	2.98	3.21	2.98
Number of Profitable Thrifts	141	107	176	134	558
Percent Profitable	81.98	57.22	70.97	77.46	71.54
Profits (\$ Millions)	\$1,755.91	\$164.06	\$135.98	\$1,173.62	\$3,229.57
Number of Unprofitable Thrifts	31	80	72	39	222
Percent Unprofitable	18.02	42.78	29.03	22.54	28.46
Losses (\$ Millions)	(\$377.80)	(\$372.75)	(\$917.75)	(\$250.17)	(\$1,918.47)
EARNINGS (\$ Millions)					
Interest Income	\$4,739.06	\$1,644.87	\$1,764.48	\$4,709.60	\$12,858.01
Interest Expense	2,048.66	539.13	812.71	1,163.86	4,564.36
NET INTEREST INCOME	2,690.40	1,105.74	951.77	3,545.74	8,293.65
Loss Provisions-Interest Bearing Assets	835.64	808.99	871.77	2,406.12	4,922.52
Noninterest Income	315.75	500.63	640.35	2,964.52	4,421.24
Mortgage Loan Servicing Fees	126.19	17.99	(19.75)	201.92	326.35
Other Fees and Charges	475.08	376.80	453.29	1,631.16	2,936.32
Other Noninterest Income	(285.51)	105.84	206.81	1,131.43	1,158.58
Noninterest Expense	610.13	956.15	1,392.03	2,614.48	5,572.79
G&A Expense	1,843.59	919.19	1,239.70	2,553.53	6,556.01
Goodwill Amortization	52.62	23.30	12.10	35.16	123.19
Loss Provisions-Noninterest Bearing Assets	(1,286.08)	13.66	140.23	25.79	(1,106.40)
Income Before Taxes & Extraordinary Items	1,560.38	(158.77)	(671.68)	1,489.66	2,219.58
Income Taxes	159.51	49.60	110.10	581.49	900.69
Extraordinary Items	0.00	(0.01)	0.00	15.29	15.29
NET INCOME	1,378.10	(208.68)	(781.78)	923.45	1,311.09
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	4.41	4.55	4.79	5.48	4.83
Interest Expense	1.91	1.49	2.20	1.35	1.71
NET INTEREST INCOME	2.51	3.06	2.58	4.13	3.11
Loss Provisions-Interest Bearing Assets	0.78	2.24	2.36	2.80	1.85
Noninterest Income	0.29	1.39	1.74	3.45	1.66
Mortgage Loan Servicing Fees	0.12	0.05	(0.05)	0.24	0.12
Other Fees and Charges	0.44	1.04	1.23	1.90	1.10
Other Noninterest Income	(0.27)	0.29	0.56	1.32	0.44
Noninterest Expense	0.57	2.65	3.78	3.04	2.09
G&A Expense	1.72	2.54	3.36	2.97	2.46
Goodwill Amortization	0.05	0.06	0.03	0.04	0.05
Loss Provisions-Noninterest Bearing Assets	(1.20)	0.04	0.38	0.03	(0.42)
Income Before Taxes & Extraordinary Items	1.45	(0.44)	(1.82)	1.73	0.83
Income Taxes	0.15	0.14	0.30	0.68	0.34
Extraordinary Items	0.00	0.00	0.00	0.02	0.01
NET INCOME	1.28	(0.58)	(2.12)	1.07	0.49

STATEMENT OF CONDITION
BY REGION

THIRD QUARTER 2009:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	172	187	248	173	780

TOTAL ASSETS (\$ Billions)	\$433.13	\$145.84	\$145.06	\$345.70	\$1,069.73
Cash and Noninterest-Earning Deposits	3.72	1.96	1.22	4.07	10.98
Investment Securities	68.66	23.23	13.18	67.54	172.61
Mortgage Backed Securities	66.74	15.79	18.28	36.23	137.04
1 - 4 Family Mortgages	176.09	55.55	60.19	127.40	419.24
First Liens	155.19	42.19	45.81	105.74	348.92
Home Equity Lines of Credit	15.46	10.53	9.84	17.17	53.00
Other Junior Liens	5.45	2.83	4.54	4.50	17.31
Multi family Mortgages	16.85	1.80	4.74	10.43	33.82
Nonresidential Mortgages	30.54	14.00	14.25	11.48	70.27
Construction Loans	6.63	3.14	3.05	4.63	17.44
Land Loans	1.65	4.60	2.88	3.60	12.73
Commercial Loans	21.94	4.61	6.75	18.56	51.85
Consumer Loans	11.14	8.59	11.78	42.36	73.86
Reposessed Assets, Net	0.43	1.19	2.28	1.21	5.11
Real Estate Held for Investment, Net	0.02	0.04	0.05	0.08	0.18
Office Premises & Equipment	2.49	1.46	1.63	1.76	7.33
Other Assets	31.07	12.01	6.92	22.82	72.83
Less: Contra Assets & Valuation Allowances	4.82	2.12	2.14	6.48	15.56

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$433.13	\$145.84	\$145.06	\$345.70	\$1,069.73
TOTAL DEPOSITS AND ESCROWS	295.71	108.55	107.47	186.66	698.39
Deposits	294.32	107.87	105.40	184.41	692.01
Escrows	1.39	0.68	2.07	2.25	6.38
BORROWINGS	85.11	20.75	22.64	111.33	239.83
Advances From FHLB	43.03	12.27	16.48	58.60	130.37
Repurchase Agreements & FedFunds Purchased	28.18	7.72	4.14	19.37	59.41
Other Borrowings	13.89	0.76	2.02	33.37	50.04
Other Liabilities	6.85	1.83	1.72	7.04	17.44
Equity Capital	45.95	14.73	13.24	40.67	114.59
Capital Stock and Paid-In Capital	40.90	12.37	8.86	27.16	89.30
Unrealized Gains (Losses) AFS Securities	(1.29)	(0.11)	(0.04)	0.29	(1.15)
Retained Earnings	6.61	2.75	4.54	13.50	27.41
Noncontrolling Interests in Cons. Subs.	0.49	0.03	0.01	0.00	0.53

STATEMENT OF CONDITION
BY REGION

THIRD QUARTER 2009:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	172	187	248	173	780

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	0.86	1.35	0.84	1.18	1.03
Investment Securities	15.85	15.93	9.09	19.54	16.14
Mortgage Backed Securities	15.41	10.82	12.60	10.48	12.81
1 - 4 Family Mortgages	40.66	38.09	41.49	36.85	39.19
First Liens	35.83	28.93	31.58	30.59	32.62
Home Equity Lines of Credit	3.57	7.22	6.79	4.97	4.95
Other Junior Liens	1.26	1.94	3.13	1.30	1.62
Multi family Mortgages	3.89	1.24	3.27	3.02	3.16
Nonresidential Mortgages	7.05	9.60	9.82	3.32	6.57
Construction Loans	1.53	2.15	2.10	1.34	1.63
Land Loans	0.38	3.15	1.99	1.04	1.19
Commercial Loans	5.06	3.16	4.65	5.37	4.85
Consumer Loans	2.57	5.89	8.12	12.25	6.90
Reposessed Assets, Net	0.10	0.81	1.57	0.35	0.48
Real Estate Held for Investment, Net	0.00	0.02	0.04	0.02	0.02
Office Premises & Equipment	0.57	1.00	1.12	0.51	0.69
Other Assets	7.17	8.24	4.77	6.60	6.81
Less: Contra Assets & Valuation Allowances	1.11	1.45	1.48	1.87	1.45

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	68.27	74.43	74.09	53.99	65.29
Deposits	67.95	73.97	72.66	53.34	64.69
Escrows	0.32	0.47	1.43	0.65	0.60
BORROWINGS	19.65	14.23	15.61	32.21	22.42
Advances From FHLB	9.94	8.41	11.36	16.95	12.19
Repurchase Agreements & FedFunds Purchased	6.51	5.30	2.85	5.60	5.55
Other Borrowings	3.21	0.52	1.39	9.65	4.68
Other Liabilities	1.58	1.26	1.19	2.04	1.63
Equity Capital	10.61	10.10	9.13	11.76	10.71
Capital Stock and Paid-In Capital	9.44	8.48	6.11	7.86	8.35
Unrealized Gains (Losses) AFS Securities	(0.30)	(0.07)	(0.03)	0.08	(0.11)
Retained Earnings	1.53	1.89	3.13	3.91	2.56
Noncontrolling Interests in Cons. Subs.	0.11	0.02	0.01	0.00	0.05

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

THIRD QUARTER 2009:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	172	187	248	173	780
TOTAL ASSETS (Percent Change)					
Cash and Noninterest-Earning Deposits	3.01	11.82	(0.40)	11.86	6.38
Investment Securities	(47.41)	(20.92)	(61.06)	5.19	(33.74)
Mortgage Backed Securities	152.12	125.66	31.62	48.58	85.60
1 - 4 Family Mortgages	(20.00)	2.35	14.37	12.94	(6.72)
First Liens	2.83	(1.58)	(6.56)	(5.42)	(1.77)
Home Equity Lines of Credit	3.10	2.37	(8.58)	(7.70)	(2.10)
Other Junior Liens	12.78	(8.51)	6.07	15.17	7.28
Multi family Mortgages	(22.30)	(23.93)	(9.71)	(14.14)	(17.54)
Nonresidential Mortgages	0.38	22.05	6.40	6.52	4.04
Construction Loans	(4.28)	9.15	8.65	7.13	2.49
Land Loans	(11.16)	(31.26)	(34.74)	(19.81)	(22.37)
Commercial Loans	(12.43)	(7.01)	(32.14)	(9.05)	(15.32)
Consumer Loans	(14.74)	6.55	7.94	16.67	(0.69)
Repossessed Assets, Net	(23.51)	(20.56)	2.28	9.53	(2.25)
Real Estate Held for Investment, Net	51.24	107.22	170.92	67.04	110.83
Office Premises & Equipment	15.56	2.02	5.51	264.50	51.70
Other Assets	(5.32)	0.39	(0.20)	2.00	(1.38)
Less: Contra Assets & Valuation Allowances	(6.65)	87.84	2.17	67.92	21.29
	59.03	30.54	46.16	(18.50)	10.61
TOTAL LIABILITIES AND CAPITAL (Percent Chg)					
TOTAL DEPOSITS AND ESCROWS	3.01	11.82	(0.40)	11.86	6.38
Deposits	10.31	17.87	3.39	13.16	11.02
Escrows	10.29	18.00	3.05	12.98	10.94
BORROWINGS	13.13	0.04	23.88	30.24	20.41
Advances From FHLB	(18.75)	(20.26)	(14.07)	2.53	(9.74)
Repurchase Agreements & FedFunds Purchased	(31.57)	(23.78)	(19.66)	(28.44)	(28.12)
Other Borrowings	(10.10)	(8.21)	(3.76)	361.44	23.11
Other Liabilities	32.16	(49.88)	31.83	48.26	38.76
Equity Capital	30.38	26.30	7.95	(6.70)	9.58
Capital Stock and Paid-In Capital	8.63	35.83	(3.37)	45.40	20.85
Unrealized Gains (Losses) AFS Securities	(2.76)	56.59	22.23	(7.38)	3.19
Retained Earnings	(81.15)	(78.81)	(86.77)	(191.48)	(85.57)
Noncontrolling Interests in Cons. Subs.	(13.60)	(24.50)	(33.92)	(1,934.47)	57.15
	N/A	N/A	N/A	N/A	N/A

CAPITAL MEASURES
BY REGION

THIRD QUARTER 2009:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	172	187	248	173	780

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	171	176	242	171	760
Percent of Thrifts	99.42	94.12	97.58	98.84	97.44
Consolidated Assets (\$ Billions)	\$432.21	\$140.27	\$124.90	\$343.39	\$1,040.78
Fail FDICIA Capital Standards	1	11	6	2	20
Percent of Thrifts	0.58	5.88	2.42	1.16	2.56
Consolidated Assets (\$ Billions)	\$0.92	\$5.56	\$20.17	\$2.31	\$28.95
Critically Undercapitalized	0	5	1	1	7
Percent of Thrifts	0.00	2.67	0.40	0.58	0.90
Consolidated Assets (\$ Billions)	\$0.00	\$4.28	\$0.01	\$1.25	\$5.55

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$38.28	\$11.99	\$12.50	\$37.00	\$99.77
Tangible Equity Ratio	9.01	8.38	8.67	10.83	9.47
Median Ratio	9.74	10.15	9.79	10.04	9.90
Tier 1 Capital (\$ Billions)	\$38.28	\$11.98	\$12.50	\$37.01	\$99.77
Tier 1 Leverage Ratio	9.01	8.38	8.67	10.83	9.47
Median Ratio	9.74	10.15	9.79	10.04	9.90
Tier 1 Risk-based Capital Ratio	15.55	14.16	12.69	16.42	15.23
Median Ratio	17.26	15.77	15.88	16.70	16.24
Risk-based Capital (\$ Billions)	\$41.63	\$12.94	\$13.53	\$39.12	\$107.23
Total Risk-based Capital Ratio	16.97	15.37	13.78	17.69	16.52
Median Ratio	18.19	16.76	16.73	17.38	17.08

ASSET QUALITY INDICATORS
BY REGION

THIRD QUARTER 2009:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	172	187	248	173	780
LOANS 30-89 DAYS DELINQUENT (\$ Millions)					
Total Including Repurchased GNMA Loans	\$4,162.79	\$2,350.13	\$1,967.83	\$7,596.83	\$16,077.58
Repurchased GNMA Loans	1.68	129.61	7.02	826.56	964.88
Total Excluding Repurchased GNMA Loans	4,161.11	2,220.52	1,960.81	6,770.27	15,112.71
Mortgage Loans					
Construction & Land Loans	134.76	237.21	250.87	335.43	958.27
Nonresidential Mortgages	355.85	185.18	205.05	186.01	932.09
Multi Family Mortgages	161.13	48.59	82.64	83.96	376.32
1-4 Family Mortgages	2,987.23	1,703.01	1,087.92	5,896.20	11,674.35
First Liens	2,811.39	1,382.38	860.45	5,643.38	10,697.61
Home Equity Lines of Credit	76.26	233.13	150.32	188.89	648.60
Other Junior Liens	99.58	87.49	77.14	63.92	328.14
Nonmortgage Loans and Leases					
Commercial Loans	196.17	70.19	105.41	217.81	589.58
Consumer Loans	327.65	105.96	235.95	877.42	1,546.97
NONCURRENT LOANS (\$ Millions)					
Total Including Repurchased GNMA Loans	\$7,823.03	\$6,357.86	\$4,339.83	\$15,235.02	\$33,755.75
Repurchased GNMA Loans	3.37	393.83	6.61	1,833.62	2,237.42
Total Excluding Repurchased GNMA Loans	7,819.67	5,964.03	4,333.22	13,401.41	31,518.32
Mortgage Loans					
Construction & Land Loans	735.66	1,158.66	853.23	1,194.86	3,942.41
Nonresidential Mortgages	665.76	363.05	625.41	256.08	1,910.30
Multi Family Mortgages	459.55	128.95	184.18	81.15	853.83
1-4 Family Mortgages	5,085.98	4,559.55	2,363.45	12,152.79	24,161.77
First Liens	4,893.69	4,091.69	2,042.45	11,933.77	22,961.59
Home Equity Lines of Credit	84.13	329.40	187.87	96.51	697.91
Other Junior Liens	108.17	138.46	133.13	122.51	502.27
Nonmortgage Loans and Leases					
Commercial Loans	667.87	101.11	181.58	698.91	1,649.46
Consumer Loans	208.20	46.55	131.99	851.24	1,237.98
NET CHARGE-OFFS (\$ Millions)					
Mortgage Loans					
Construction & Land Loans	39.86	171.87	190.53	149.03	551.29
Nonresidential Mortgages	69.54	42.76	67.27	38.26	217.83
Multi Family Mortgages	(2.65)	7.53	20.48	7.28	32.63
1-4 Family Mortgages	608.26	511.42	273.90	434.04	1,827.61
First Liens	566.82	217.83	185.56	346.19	1,316.39
Home Equity Lines of Credit	18.02	198.92	65.63	63.91	346.47
Other Junior Liens	23.42	94.68	22.72	23.95	164.75
Nonmortgage Loans and Leases					
Commercial Loans	122.29	21.47	35.48	443.30	622.54
Consumer Loans	135.91	51.66	87.62	629.20	904.39
Reposessed Assets	0.76	24.05	66.34	32.90	124.04
Other	(502.63)	(214.93)	31.64	(128.19)	(814.11)
REPOSSESSED ASSETS, NET (\$ Millions)					
Construction & Land Loans	\$425.65	\$1,186.64	\$2,281.88	\$1,212.23	\$5,106.41
Nonresidential Mortgages	38.77	422.89	783.86	340.42	1,585.93
Multi Family Mortgages	58.89	76.63	139.21	48.63	323.36
1-4 Family Mortgages	11.61	29.10	46.14	31.41	118.25
Other	276.79	558.40	1,113.52	724.00	2,672.71
	39.60	99.62	199.16	67.78	406.16

ASSET QUALITY INDICATORS
BY REGION

THIRD QUARTER 2009:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	172	187	248	173	780
LOANS 30-89 DAYS DELINQUENT (% Total Assets)					
Total Including Repurchased GNMA Loans	0.96	1.61	1.36	2.20	1.50
Repurchased GNMA Loans	0.00	0.09	0.00	0.24	0.09
Total Excluding Repurchased GNMA Loans	0.96	1.52	1.35	1.96	1.41
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.63	3.07	4.23	4.08	3.18
Nonresidential Mortgages	1.17	1.32	1.44	1.62	1.33
Multi Family Mortgages	0.96	2.70	1.74	0.80	1.11
1-4 Family Mortgages	1.70	3.07	1.81	4.63	2.78
First Liens	1.81	3.28	1.88	5.34	3.07
Home Equity Lines of Credit	0.49	2.21	1.53	1.10	1.22
Other Junior Liens	1.83	3.09	1.70	1.42	1.90
Nonmortgage Loans and Leases					
Commercial Loans	0.89	1.52	1.56	1.17	1.14
Consumer Loans	2.94	1.23	2.00	2.07	2.09
NONCURRENT LOANS (% Total Assets)					
Total Including Repurchased GNMA Loans	1.81	4.36	2.99	4.41	3.16
Repurchased GNMA Loans	0.00	0.27	0.00	0.53	0.21
Total Excluding Repurchased GNMA Loans	1.81	4.09	2.99	3.88	2.95
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	8.89	14.98	14.40	14.52	13.07
Nonresidential Mortgages	2.18	2.59	4.39	2.23	2.72
Multi Family Mortgages	2.73	7.16	3.89	0.78	2.52
1-4 Family Mortgages	2.89	8.21	3.93	9.54	5.76
First Liens	3.15	9.70	4.46	11.29	6.58
Home Equity Lines of Credit	0.54	3.13	1.91	0.56	1.32
Other Junior Liens	1.99	4.90	2.94	2.72	2.90
Nonmortgage Loans and Leases					
Commercial Loans	3.04	2.19	2.69	3.77	3.18
Consumer Loans	1.87	0.54	1.12	2.01	1.68
NET CHARGE-OFFS (% Total Assets)					
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.48	2.22	3.21	1.81	1.83
Nonresidential Mortgages	0.23	0.31	0.47	0.33	0.31
Multi Family Mortgages	(0.02)	0.42	0.43	0.07	0.10
1-4 Family Mortgages	0.35	0.92	0.46	0.34	0.44
First Liens	0.37	0.52	0.41	0.33	0.38
Home Equity Lines of Credit	0.12	1.89	0.67	0.37	0.65
Other Junior Liens	0.43	3.35	0.50	0.53	0.95
Nonmortgage Loans and Leases					
Commercial Loans	0.56	0.47	0.53	2.39	1.20
Consumer Loans	1.22	0.60	0.74	1.49	1.22
Repossessed Assets	0.18	2.03	2.91	2.71	2.43
Other	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)					
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	0.47	5.47	13.23	4.14	5.26
Nonresidential Mortgages	0.19	0.55	0.98	0.42	0.46
Multi Family Mortgages	0.07	1.61	0.97	0.30	0.35
1-4 Family Mortgages	0.16	1.01	1.85	0.57	0.64
Other	0.13	0.83	2.88	0.30	0.56

ASSET QUALITY INDICATORS
BY REGION

THIRD QUARTER 2009:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	172	187	248	173	780
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$231.76	\$79.09	\$85.10	\$157.54	\$553.49
Percent of Total Assets	53.51	54.23	58.66	45.57	51.74
Noncurrent Real Estate Loans					
Including Repurchased GNMA Loans	6.95	6.21	4.03	13.68	30.87
Percent of Total Assets	1.60	4.26	2.78	3.96	2.89
Excluding Repurchased GNMA Loans	6.94	5.82	4.02	11.85	28.63
Percent of Total Assets	1.60	3.99	2.77	3.43	2.68
Real Estate Owned	0.39	1.17	2.26	1.15	4.97
Percent of Total Assets	0.09	0.80	1.56	0.33	0.46
Troubled Real Estate Loans					
Including Repurchased GNMA Loans	7.33	7.38	6.29	14.83	35.84
Percent of Total Assets	1.69	5.06	4.34	4.29	3.35
Excluding Repurchased GNMA Loans	7.33	6.99	6.28	13.00	33.60
Percent of Total Assets	1.69	4.79	4.33	3.76	3.14
Valuation Allowances	5.99	2.87	2.99	7.38	19.24
Loss Coverage Ratio	18.67	18.56	14.98	22.08	19.18
Reserve Ratio	1.20	2.34	2.01	3.02	2.06
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.44	1.69	2.13	1.86	1.30
Net Provisions for Losses (Annualized)	0.77	2.22	2.40	2.78	1.84
Valuation Allowances	1.38	1.97	2.06	2.13	1.80
Noncurrent Loans					
Including Repurchased GNMA Loans	1.81	4.36	2.99	4.41	3.16
Excluding Repurchased GNMA Loans	1.81	4.09	2.99	3.88	2.95
Repossessed Assets, Net (% Total Assets)	0.10	0.81	1.57	0.35	0.48
Troubled Assets					
Including Repurchased GNMA Loans	1.90	5.17	4.56	4.76	3.63
Excluding Repurchased GNMA Loans	1.90	4.90	4.56	4.23	3.42

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	3rd Qtr 2009 Net Income (\$ Millions)	3rd Qtr 2008 Net Income (\$ Millions)
NORTHEAST REGION						
CONNECTICUT	10	23.35	18.63	3.64	35.48	47.94
DELAWARE	6	117.74	88.07	9.86	(280.42)	(1,021.81)
MAINE	7	1.39	1.08	0.11	(37.54)	(9.64)
MASSACHUSETTS	19	9.48	6.40	1.25	17.72	(5.22)
NEW HAMPSHIRE	6	2.63	1.88	0.30	4.22	(3.07)
NEW JERSEY	32	84.66	42.97	7.57	189.43	138.62
NEW YORK	45	100.75	76.11	11.17	307.82	81.33
PENNSYLVANIA	37	90.86	58.84	11.78	1,189.67	(970.97)
RHODE ISLAND	4	1.14	0.85	0.13	(50.25)	(9.51)
VERMONT	1	0.30	0.18	0.02	0.35	0.77
WEST VIRGINIA	5	0.84	0.70	0.12	1.63	0.22
TOTAL	172	\$433.13	\$295.71	\$45.95	\$1,378.10	(\$1,751.34)
SOUTHEAST REGION						
ALABAMA	10	5.79	4.65	0.40	(43.78)	(13.89)
DISTRICT OF COLUMBIA	1	0.17	0.15	0.01	0.41	0.08
FLORIDA	36	49.74	39.42	4.05	(49.36)	(146.55)
GEORGIA	18	6.95	4.81	0.81	3.61	19.07
KENTUCKY	19	2.88	2.10	0.32	(1.18)	3.15
MARYLAND	38	10.98	8.54	1.27	(22.27)	2.81
NORTH CAROLINA	15	4.92	3.73	0.70	2.73	0.41
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	21	8.16	6.00	0.81	(2.48)	6.41
TENNESSEE	15	4.97	3.83	0.71	9.31	(2.34)
VIRGIN ISLANDS	N/A	N/A	N/A	N/A	N/A	N/A
VIRGINIA	14	51.27	35.33	5.64	(105.69)	(335.76)
TOTAL	187	\$145.84	\$108.55	\$14.73	(\$208.68)	(\$466.62)

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

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	3rd Qtr 2009 Net Income (\$ Millions)	3rd Qtr 2008 Net Income (\$ Millions)
CENTRAL REGION						
ILLINOIS	45	27.14	18.98	2.76	(70.08)	(147.91)
INDIANA	39	9.05	6.86	0.95	1.38	(4.53)
IOWA	16	6.55	5.48	0.55	7.77	(0.86)
MICHIGAN	13	18.76	11.64	1.38	(272.01)	(59.88)
MINNESOTA	24	8.62	7.02	0.77	5.02	(61.30)
NEBRASKA	11	7.91	6.20	0.77	(128.97)	(8.15)
NORTH DAKOTA	2	1.49	1.26	0.16	4.02	4.08
OHIO	72	45.90	35.92	4.06	(266.80)	(265.88)
SOUTH DAKOTA	4	1.68	1.27	0.17	1.87	3.66
WISCONSIN	22	17.95	12.84	1.66	(63.98)	(10.23)
TOTAL	248	\$145.06	\$107.47	\$13.24	(\$781.78)	(\$551.00)

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

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	3rd Qtr 2009 Net Income (\$ Millions)	3rd Qtr 2008 Net Income (\$ Millions)
WESTERN REGION						
ALASKA	1	0.18	0.15	0.02	(0.16)	(0.65)
ARIZONA	2	0.55	0.26	0.14	15.94	14.22
ARKANSAS	6	2.75	2.05	0.40	(24.79)	1.24
CALIFORNIA	23	44.95	26.89	4.81	461.89	(19.38)
COLORADO	10	3.83	3.03	0.37	(4.10)	2.94
GUAM	1	0.09	0.08	0.01	0.23	0.21
HAWAII	2	6.35	5.11	0.68	12.85	18.18
IDAHO	2	1.21	0.88	0.20	10.42	1.76
KANSAS	16	12.19	7.18	1.30	16.26	15.72
LOUISIANA	21	4.70	3.48	0.63	9.36	9.05
MISSISSIPPI	4	0.52	0.40	0.05	0.47	0.39
MISSOURI	28	13.45	10.93	1.51	25.51	(12.76)
MONTANA	3	0.38	0.27	0.05	0.96	0.04
NEVADA	4	100.86	40.14	9.38	144.44	(1,239.08)
NEW MEXICO	5	2.11	1.44	0.12	(67.28)	5.61
OKLAHOMA	5	14.00	8.59	0.88	14.85	74.80
OREGON	3	0.70	0.59	0.09	(1.25)	1.01
TEXAS	21	70.02	42.21	6.41	139.21	(116.17)
UTAH	6	49.62	21.44	11.29	151.94	76.08
WASHINGTON	7	16.67	11.11	2.29	16.39	(37.99)
WYOMING	3	0.55	0.44	0.07	0.31	0.62
TOTAL	173	\$345.70	\$186.66	\$40.67	\$923.45	(\$1,204.15)

UNITED STATES

TOTAL	780	\$1,069.73	\$698.39	\$114.59	\$1,311.09	(\$3,973.12)
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Third quarter 2008 net income data are based on thrifts held constant as of September 30, 2009.
 Financial data as of September 30, 2009 unless otherwise noted.
 Office of Thrift Supervision / November 2009

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	SEP 2009	SEP 2008	SEP 2007	SEP 2006	SEP 2005
NUMBER OF INSTITUTIONS:	780	818	831	853	866
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	0.49	(1.48)	0.17	1.08	1.15
Median Ratio	0.34	0.35	0.48	0.62	0.73
Return on Average Equity (Annualized)	4.66	(16.35)	1.65	11.72	12.41
Median Ratio	2.84	2.77	3.64	5.21	6.20
Net Interest Margin (Annualized)	3.11	2.93	2.60	2.65	2.76
Median Ratio	2.98	2.97	2.87	2.97	3.12
Number of Profitable Thrifts	558	552	684	758	786
Percent Profitable	71.54	67.48	82.31	88.86	90.76
Profits (\$ Millions)	\$3,229.57	\$1,608.19	\$2,262.03	\$4,419.19	\$4,058.44
Number of Unprofitable Thrifts	222	266	147	95	80
Percent Unprofitable	28.46	32.52	17.69	11.14	9.24
Losses (\$ Millions)	(\$1,918.47)	(\$5,984.11)	(\$1,605.27)	(\$131.58)	(\$19.35)
EARNINGS (\$ Millions)					
Interest Income	\$12,858.01	\$16,443.19	\$24,011.43	\$24,616.50	\$18,580.09
Interest Expense	4,564.36	7,799.45	14,055.54	14,072.27	8,873.00
NET INTEREST INCOME	8,293.65	8,643.74	9,955.89	10,544.23	9,707.09
Loss Provisions-Interest Bearing Assets	4,922.52	8,261.70	3,529.81	893.86	700.58
Noninterest Income	4,421.24	2,946.43	4,939.65	6,857.85	5,753.01
Mortgage Loan Servicing Fees	326.35	251.59	287.97	(196.41)	575.01
Other Fees and Charges	2,936.32	3,209.79	4,191.50	3,825.73	3,745.81
Other Noninterest Income	1,158.58	(514.95)	460.19	3,228.52	1,432.19
Noninterest Expense	5,572.79	8,659.98	10,538.97	10,102.95	8,524.15
G&A Expense	6,556.01	7,528.87	9,472.70	9,911.61	8,401.69
Goodwill Amortization	123.19	523.22	1,015.76	162.68	107.70
Loss Provisions-Noninterest Bearing Assets	(1,106.40)	607.89	50.52	28.66	14.76
Income Before Taxes & Extraordinary Items	2,219.58	(5,331.51)	826.76	6,405.27	6,235.37
Income Taxes	900.69	(956.65)	170.23	2,118.01	2,193.54
Extraordinary Items	15.29	(1.06)	0.22	0.34	(2.74)
NET INCOME	1,311.09	(4,375.92)	656.76	4,287.60	4,039.09
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	4.83	5.57	6.27	6.19	5.28
Interest Expense	1.71	2.64	3.67	3.54	2.52
NET INTEREST INCOME	3.11	2.93	2.60	2.65	2.76
Loss Provisions-Interest Bearing Assets	1.85	2.80	0.92	0.22	0.20
Noninterest Income	1.66	1.00	1.29	1.73	1.64
Mortgage Loan Servicing Fees	0.12	0.09	0.08	(0.05)	0.16
Other Fees and Charges	1.10	1.09	1.10	0.96	1.06
Other Noninterest Income	0.44	(0.17)	0.12	0.81	0.41
Noninterest Expense	2.09	2.94	2.75	2.54	2.42
G&A Expense	2.46	2.55	2.47	2.49	2.39
Goodwill Amortization	0.05	0.18	0.27	0.04	0.03
Loss Provisions-Noninterest Bearing Assets	(0.42)	0.21	0.01	0.01	0.00
Income Before Taxes & Extraordinary Items	0.83	(1.81)	0.22	1.61	1.77
Income Taxes	0.34	(0.32)	0.04	0.53	0.62
Extraordinary Items	0.01	0.00	0.00	0.00	0.00
NET INCOME	0.49	(1.48)	0.17	1.08	1.15

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	SEP 2009	SEP 2008	SEP 2007	SEP 2006	SEP 2005
NUMBER OF INSTITUTIONS:	780	818	831	853	866

TOTAL ASSETS (\$ Billions)	\$1,069.73	\$1,181.61	\$1,570.50	\$1,633.59	\$1,429.55
Cash and Noninterest-Earning Deposits	10.98	18.43	15.84	17.88	18.43
Investment Securities	172.61	98.86	122.18	77.59	62.64
Mortgage Backed Securities	137.04	167.15	196.76	210.11	165.17
1 - 4 Family Mortgages	419.24	541.79	795.65	892.17	810.86
First Liens	348.92	442.79	638.52	727.82	685.41
Home Equity Lines of Credit	53.00	62.97	110.66	97.41	89.32
Other Junior Liens	17.31	36.03	46.48	66.94	36.13
Multi family Mortgages	33.82	33.67	65.07	74.37	66.38
Nonresidential Mortgages	70.27	69.80	67.80	65.38	53.65
Construction Loans	17.44	27.75	33.90	33.69	27.97
Land Loans	12.73	16.57	18.89	17.32	13.49
Commercial Loans	51.85	56.84	54.46	51.18	42.26
Consumer Loans	73.86	76.05	83.29	92.63	86.45
Reposessed Assets, Net	5.11	3.89	2.47	1.24	0.71
Real Estate Held for Investment, Net	0.18	0.13	0.19	0.19	0.21
Office Premises & Equipment	7.33	8.61	11.49	11.78	10.85
Other Assets	72.83	78.66	111.22	95.09	77.19
Less: Contra Assets & Valuation Allowances	15.56	16.62	8.72	7.05	6.70

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$1,069.73	\$1,181.61	\$1,570.50	\$1,633.59	\$1,429.55
TOTAL DEPOSITS AND ESCROWS	698.39	726.91	954.78	933.95	822.06
Deposits	692.01	721.31	941.32	910.23	792.11
Escrows	6.38	5.60	13.46	23.72	29.95
BORROWINGS	239.83	327.61	419.31	495.22	450.64
Advances From FHLB	130.37	242.04	291.30	285.76	269.25
Repurchase Agreements & FedFunds Purchased	59.41	48.30	57.18	86.32	76.65
Other Borrowings	50.04	37.28	70.83	123.14	104.73
Other Liabilities	17.44	18.28	36.84	53.67	25.46
Equity Capital	114.59	108.80	159.56	150.75	131.40
Capital Stock and Paid-In Capital	89.30	100.04	124.00	92.62	74.76
Unrealized Gains (Losses) AFS Securities	(1.15)	(9.04)	(1.70)	(0.87)	(0.54)
Retained Earnings	27.41	19.03	38.08	59.82	57.90
Noncontrolling Interests in Cons. Subs.	0.53	N/A	N/A	N/A	N/A

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	SEP 2009	SEP 2008	SEP 2007	SEP 2006	SEP 2005
NUMBER OF INSTITUTIONS:	780	818	831	853	866

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.03	1.56	1.01	1.09	1.29
Investment Securities	16.14	8.37	7.78	4.75	4.38
Mortgage Backed Securities	12.81	14.15	12.53	12.86	11.55
1 - 4 Family Mortgages	39.19	45.85	50.66	54.61	56.72
First Liens	32.62	37.47	40.66	44.55	47.95
Home Equity Lines of Credit	4.95	5.33	7.05	5.96	6.25
Other Junior Liens	1.62	3.05	2.96	4.10	2.53
Multi family Mortgages	3.16	2.85	4.14	4.55	4.64
Nonresidential Mortgages	6.57	5.91	4.32	4.00	3.75
Construction Loans	1.63	2.35	2.16	2.06	1.96
Land Loans	1.19	1.40	1.20	1.06	0.94
Commercial Loans	4.85	4.81	3.47	3.13	2.96
Consumer Loans	6.90	6.44	5.30	5.67	6.05
Reposessed Assets, Net	0.48	0.33	0.16	0.08	0.05
Real Estate Held for Investment, Net	0.02	0.01	0.01	0.01	0.01
Office Premises & Equipment	0.69	0.73	0.73	0.72	0.76
Other Assets	6.81	6.66	7.08	5.82	5.40
Less: Contra Assets & Valuation Allowances	1.45	1.41	0.56	0.43	0.47

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	65.29	61.52	60.79	57.17	57.50
Deposits	64.69	61.04	59.94	55.72	55.41
Escrows	0.60	0.47	0.86	1.45	2.10
BORROWINGS	22.42	27.73	26.70	30.31	31.52
Advances From FHLB	12.19	20.48	18.55	17.49	18.83
Repurchase Agreements & FedFunds Purchased	5.55	4.09	3.64	5.28	5.36
Other Borrowings	4.68	3.15	4.51	7.54	7.33
Other Liabilities	1.63	1.55	2.35	3.29	1.78
Equity Capital	10.71	9.21	10.16	9.23	9.19
Capital Stock and Paid-In Capital	8.35	8.47	7.90	5.67	5.23
Unrealized Gains (Losses) AFS Securities	(0.11)	(0.76)	(0.11)	(0.05)	(0.04)
Retained Earnings	2.56	1.61	2.42	3.66	4.05
Noncontrolling Interests in Cons. Subs.	0.05	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:	SEP 2009	SEP 2008	SEP 2007	SEP 2006	SEP 2005
NUMBER OF INSTITUTIONS:	780	818	831	853	866

TOTAL ASSETS (Percent Change)	6.38	(0.43)	14.42	16.79	18.50
Cash and Noninterest-Earning Deposits	(33.74)	53.87	8.60	(0.92)	3.15
Investment Securities	85.60	0.31	41.39	28.07	5.71
Mortgage Backed Securities	(6.72)	0.45	17.65	30.05	15.43
1 - 4 Family Mortgages	(1.77)	(6.35)	9.07	10.71	21.96
First Liens	(2.10)	(7.81)	4.53	6.77	18.93
Home Equity Lines of Credit	7.28	7.28	39.71	9.80	32.93
Other Junior Liens	(17.54)	(8.77)	17.80	88.72	69.35
Multi family Mortgages	4.04	3.74	0.83	14.46	17.12
Nonresidential Mortgages	2.49	18.95	14.83	27.68	12.48
Construction Loans	(22.37)	1.85	8.12	23.90	20.95
Land Loans	(15.32)	0.19	15.62	33.45	39.64
Commercial Loans	(0.69)	9.36	26.17	23.23	13.77
Consumer Loans	(2.25)	5.26	16.27	25.34	15.98
Repossessed Assets, Net	110.83	171.66	123.24	82.49	(4.34)
Real Estate Held for Investment, Net	51.70	(21.90)	(1.71)	1.13	(12.07)
Office Premises & Equipment	(1.38)	5.06	5.40	11.73	12.36
Other Assets	21.29	14.24	34.15	25.33	13.11
Less: Contra Assets & Valuation Allowances	10.61	152.90	38.13	11.43	5.06

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	6.38	(0.43)	14.42	16.79	18.50
TOTAL DEPOSITS AND ESCROWS	11.02	0.04	14.13	15.33	16.32
Deposits	10.94	0.01	14.92	16.70	16.74
Escrows	20.41	4.32	(22.85)	(20.48)	6.12
BORROWINGS	(9.74)	5.76	11.14	13.78	22.92
Advances From FHLB	(28.12)	7.71	24.19	7.96	22.10
Repurchase Agreements & FedFunds Purchased	23.11	(1.29)	(16.59)	12.78	22.74
Other Borrowings	38.76	3.18	(4.49)	30.97	25.23
Other Liabilities	9.58	(23.84)	16.14	109.15	19.92
Equity Capital	20.85	(14.02)	24.94	17.02	17.60
Capital Stock and Paid-In Capital	3.19	5.65	67.80	26.26	19.28
Unrealized Gains (Losses) AFS Securities	(85.57)	529.79	92.41	61.67	(208.00)
Retained Earnings	57.15	(44.18)	(31.19)	5.49	16.90
Noncontrolling Interests in Cons. Subs.	N/A	N/A	N/A	N/A	N/A

CAPITAL MEASURES

FOR THE QUARTER ENDING:	SEP 2009	SEP 2008	SEP 2007	SEP 2006	SEP 2005
NUMBER OF INSTITUTIONS:	780	818	831	853	866

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	760	812	827	852	862
Percent of Thrifts	97.44	99.27	99.52	99.88	99.54
Consolidated Assets (\$ Billions)	\$1,040.78	\$1,176.71	\$1,570.10	\$1,633.55	\$1,428.09
Fail FDICIA Capital Standards	20	6	4	1	1
Percent of Thrifts	2.56	0.73	0.48	0.12	0.12
Consolidated Assets (\$ Billions)	\$28.95	\$4.90	\$0.39	\$0.04	\$1.07
Critically Undercapitalized	7	1	0	0	0
Percent of Thrifts	0.90	0.12	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$5.55	\$0.35	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$99.77	\$101.73	\$125.62	\$128.44	\$112.57
Tangible Equity Ratio	9.47	8.64	8.20	7.99	7.99
Median Ratio	9.90	10.07	10.50	10.26	10.15
Tier 1 Capital (\$ Billions)	\$99.77	\$101.76	\$125.96	\$128.91	\$112.64
Tier 1 Leverage Ratio	9.47	8.64	8.22	8.01	7.99
Median Ratio	9.90	10.07	10.50	10.26	10.15
Tier 1 Risk-based Capital Ratio	15.23	13.44	12.31	12.09	12.44
Median Ratio	16.24	16.38	17.21	16.83	17.20
Risk-based Capital (\$ Billions)	\$107.23	\$110.61	\$140.86	\$141.98	\$124.28
Total Risk-based Capital Ratio	16.52	14.73	14.04	13.64	13.86
Median Ratio	17.08	17.23	18.03	17.59	17.91

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 2009	SEP 2008	SEP 2007	SEP 2006	SEP 2005
NUMBER OF INSTITUTIONS:	780	818	831	853	866
LOANS 30-89 DAYS DELINQUENT (\$ Millions)					
Total Including Repurchased GNMA Loans	\$16,077.58	\$17,054.49	\$18,223.59	\$11,457.27	\$8,702.58
Repurchased GNMA Loans	964.88	900.56	565.75	749.94	1,138.94
Total Excluding Repurchased GNMA Loans	15,112.71	16,153.92	17,657.84	10,707.33	7,563.65
Mortgage Loans					
Construction & Land Loans	958.27	1,305.27	1,224.39	465.74	235.43
Nonresidential Mortgages	932.09	583.97	407.18	330.26	230.12
Multi Family Mortgages	376.32	264.29	191.86	124.46	83.78
1-4 Family Mortgages	11,674.35	12,801.70	14,662.73	8,776.14	6,637.00
First Liens	10,697.61	11,271.70	12,481.54	7,683.47	5,993.51
Home Equity Lines of Credit	648.60	918.45	1,321.33	554.17	364.51
Other Junior Liens	328.14	611.55	859.87	538.49	278.98
Nonmortgage Loans and Leases					
Commercial Loans	589.58	614.20	474.97	532.22	420.45
Consumer Loans	1,546.97	1,485.05	1,262.46	1,228.45	1,095.81
NONCURRENT LOANS (\$ Millions)					
Total Including Repurchased GNMA Loans	\$33,755.75	\$24,515.21	\$16,235.27	\$9,181.33	\$8,137.45
Repurchased GNMA Loans	2,237.42	1,391.99	761.27	1,767.07	2,238.15
Total Excluding Repurchased GNMA Loans	31,518.32	23,123.22	15,474.00	7,414.26	5,899.30
Mortgage Loans					
Construction & Land Loans	3,942.41	3,443.58	1,433.31	378.23	210.94
Nonresidential Mortgages	1,910.30	749.98	462.47	299.14	287.53
Multi Family Mortgages	853.83	312.41	242.02	121.11	90.01
1-4 Family Mortgages	24,161.77	18,369.39	12,844.82	7,063.50	6,513.09
First Liens	22,961.59	17,199.34	11,333.39	6,519.61	6,260.55
Home Equity Lines of Credit	697.91	638.71	986.99	298.67	137.95
Other Junior Liens	502.27	531.34	524.44	245.22	114.59
Nonmortgage Loans and Leases					
Commercial Loans	1,649.46	753.10	468.50	595.69	512.87
Consumer Loans	1,237.98	886.75	784.16	723.66	523.01
NET CHARGE-OFFS (\$ Millions)	\$3,466.23	\$4,232.57	\$1,689.89	\$904.97	\$631.17
Mortgage Loans					
Construction & Land Loans	551.29	548.57	129.89	8.49	(2.98)
Nonresidential Mortgages	217.83	55.96	7.71	12.14	(0.46)
Multi Family Mortgages	32.63	37.92	3.19	2.25	(6.50)
1-4 Family Mortgages	1,827.61	1,293.91	569.56	150.80	75.45
First Liens	1,316.39	889.87	241.89	85.68	50.74
Home Equity Lines of Credit	346.47	262.96	206.59	14.57	11.72
Other Junior Liens	164.75	141.08	121.08	50.56	12.99
Nonmortgage Loans and Leases					
Commercial Loans	622.54	471.07	162.41	120.99	152.34
Consumer Loans	904.39	738.62	752.84	570.29	381.84
Reposessed Assets	124.04	133.11	57.04	31.73	14.66
Other	(814.11)	953.40	7.24	8.28	16.81
REPOSSESSED ASSETS, NET (\$ Millions)	\$5,106.41	\$3,889.95	\$2,470.03	\$1,235.96	\$714.08
Construction & Land Loans	1,585.93	694.06	198.00	80.81	54.92
Nonresidential Mortgages	323.36	142.18	94.02	94.74	86.54
Multi Family Mortgages	118.25	52.82	26.29	11.39	10.41
1-4 Family Mortgages	2,672.71	2,841.63	2,055.95	877.98	526.75
Other	406.16	159.26	95.76	171.06	35.46

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 2009	SEP 2008	SEP 2007	SEP 2006	SEP 2005
NUMBER OF INSTITUTIONS:	780	818	831	853	866
LOANS 30-89 DAYS DELINQUENT (% Total Assets)					
Total Including Repurchased GNMA Loans	1.50	1.44	1.16	0.70	0.61
Repurchased GNMA Loans	0.09	0.08	0.04	0.05	0.08
Total Excluding Repurchased GNMA Loans	1.41	1.37	1.12	0.66	0.53
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	3.18	2.94	2.32	0.91	0.57
Nonresidential Mortgages	1.33	0.84	0.60	0.51	0.43
Multi Family Mortgages	1.11	0.78	0.29	0.17	0.13
1-4 Family Mortgages	2.78	2.36	1.84	0.98	0.82
First Liens	3.07	2.55	1.95	1.06	0.87
Home Equity Lines of Credit	1.22	1.46	1.19	0.57	0.41
Other Junior Liens	1.90	1.70	1.85	0.80	0.77
Nonmortgage Loans and Leases					
Commercial Loans	1.14	1.08	0.87	1.04	0.99
Consumer Loans	2.09	1.95	1.52	1.33	1.27
NONCURRENT LOANS (% Total Assets)					
Total Including Repurchased GNMA Loans	3.16	2.07	1.03	0.56	0.57
Repurchased GNMA Loans	0.21	0.12	0.05	0.11	0.16
Total Excluding Repurchased GNMA Loans	2.95	1.96	0.99	0.45	0.41
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	13.07	7.77	2.72	0.74	0.51
Nonresidential Mortgages	2.72	1.07	0.68	0.46	0.54
Multi Family Mortgages	2.52	0.93	0.37	0.16	0.14
1-4 Family Mortgages	5.76	3.39	1.61	0.79	0.80
First Liens	6.58	3.88	1.77	0.90	0.91
Home Equity Lines of Credit	1.32	1.01	0.89	0.31	0.15
Other Junior Liens	2.90	1.47	1.13	0.37	0.32
Nonmortgage Loans and Leases					
Commercial Loans	3.18	1.32	0.86	1.16	1.21
Consumer Loans	1.68	1.17	0.94	0.78	0.61
NET CHARGE-OFFS (% Total Assets)					
Percent of Outstanding Loans by Loan Type:	0.32	0.36	0.11	0.06	0.04
Mortgage Loans					
Construction & Land Loans	1.83	1.24	0.25	0.02	(0.01)
Nonresidential Mortgages	0.31	0.08	0.01	0.02	0.00
Multi Family Mortgages	0.10	0.11	0.00	0.00	(0.01)
1-4 Family Mortgages	0.44	0.24	0.07	0.02	0.01
First Liens	0.38	0.20	0.04	0.01	0.01
Home Equity Lines of Credit	0.65	0.42	0.19	0.01	0.01
Other Junior Liens	0.95	0.39	0.26	0.08	0.04
Nonmortgage Loans and Leases					
Commercial Loans	1.20	0.83	0.30	0.24	0.36
Consumer Loans	1.22	0.97	0.90	0.62	0.44
Reposessed Assets	2.43	3.42	2.31	2.57	2.05
Other	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)					
Percent of Outstanding Loans by Loan Type:	0.48	0.33	0.16	0.08	0.05
Construction & Land Loans					
Construction & Land Loans	5.26	1.57	0.38	0.16	0.13
Nonresidential Mortgages	0.46	0.20	0.14	0.14	0.16
Multi Family Mortgages	0.35	0.16	0.04	0.02	0.02
1-4 Family Mortgages	0.64	0.52	0.26	0.10	0.06
Other	0.56	0.20	0.09	0.18	0.05

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 2009	SEP 2008	SEP 2007	SEP 2006	SEP 2005
NUMBER OF INSTITUTIONS:	780	818	831	853	866
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$553.49	\$689.59	\$981.32	\$1,082.94	\$972.34
Percent of Total Assets	51.74	58.36	62.48	66.29	68.02
Noncurrent Real Estate Loans					
Including Repurchased GNMA Loans	30.87	22.88	14.98	7.86	7.10
Percent of Total Assets	2.89	1.94	0.95	0.48	0.50
Excluding Repurchased GNMA Loans	28.63	21.48	14.22	6.09	4.86
Percent of Total Assets	2.68	1.82	0.91	0.37	0.34
Real Estate Owned	4.97	3.79	2.40	1.20	0.68
Percent of Total Assets	0.46	0.32	0.15	0.07	0.05
Troubled Real Estate Loans					
Including Repurchased GNMA Loans	35.84	26.66	17.38	9.06	7.78
Percent of Total Assets	3.35	2.26	1.11	0.55	0.54
Excluding Repurchased GNMA Loans	33.60	25.27	16.62	7.30	5.54
Percent of Total Assets	3.14	2.14	1.06	0.45	0.39
Valuation Allowances	19.24	18.71	9.07	7.24	6.94
Loss Coverage Ratio	19.18	15.40	15.06	12.86	12.56
Reserve Ratio	2.06	1.98	0.78	0.57	0.61
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	1.30	1.43	0.43	0.22	0.18
Net Provisions for Losses (Annualized)	1.84	2.80	0.90	0.22	0.20
Valuation Allowances	1.80	1.58	0.58	0.44	0.49
Noncurrent Loans					
Including Repurchased GNMA Loans	3.16	2.07	1.03	0.56	0.57
Excluding Repurchased GNMA Loans	2.95	1.96	0.99	0.45	0.41
Reposessed Assets, Net (% Total Assets)	0.48	0.33	0.16	0.08	0.05
Troubled Assets					
Including Repurchased GNMA Loans	3.63	2.40	1.19	0.64	0.62
Excluding Repurchased GNMA Loans	3.42	2.29	1.14	0.53	0.46

STATEMENT OF OPERATIONS
BY ASSET SIZE

THIRD QUARTER 2009:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	238	427	115	780
PROFITABILITY (Percent)				
Return on Average Assets (Annualized)	1.33	(0.40)	0.61	0.49
Median Ratio	0.28	0.35	0.40	0.34
Return on Average Equity (Annualized)	8.15	(3.73)	5.86	4.66
Median Ratio	1.99	3.25	3.45	2.84
Net Interest Margin (Annualized)	3.03	3.01	3.13	3.11
Median Ratio	3.04	2.97	2.98	2.98
Number of Profitable Thrifts	162	317	79	558
Percent Profitable	68.07	74.24	68.70	71.54
Profits (\$ Millions)	\$62.60	\$187.26	\$2,979.72	\$3,229.57
Number of Unprofitable Thrifts	76	110	36	222
Percent Unprofitable	31.93	25.76	31.30	28.46
Losses (\$ Millions)	(\$20.87)	(\$322.90)	(\$1,575.29)	(\$1,918.47)
EARNINGS (\$ Millions)				
Interest Income	\$154.57	\$1,692.63	\$11,019.63	\$12,858.01
Interest Expense	59.43	674.10	3,830.93	4,564.36
NET INTEREST INCOME	95.15	1,018.53	7,188.71	8,293.65
Loss Provisions-Interest Bearing Assets	17.27	406.37	4,506.75	4,922.52
Noninterest Income	237.27	325.08	3,858.41	4,421.24
Mortgage Loan Servicing Fees	0.70	25.63	300.01	326.35
Other Fees and Charges	232.48	264.73	2,439.12	2,936.32
Other Noninterest Income	4.10	34.72	1,119.28	1,158.58
Noninterest Expense	246.88	1,080.53	4,248.94	5,572.79
G&A Expense	247.29	1,028.23	5,284.05	6,556.01
Goodwill Amortization	(0.89)	27.90	96.17	123.19
Loss Provisions-Noninterest Bearing Assets	0.48	24.40	(1,131.28)	(1,106.40)
Income Before Taxes & Extraordinary Items	68.27	(143.29)	2,291.43	2,219.58
Income Taxes	26.55	7.61	863.94	900.69
Extraordinary Items	0.00	15.29	(0.01)	15.29
NET INCOME	41.72	(135.64)	1,404.43	1,311.09
PROFITABILITY (Percent of Avg Assets Annualized)				
Interest Income	4.92	5.00	4.80	4.83
Interest Expense	1.89	1.99	1.67	1.71
NET INTEREST INCOME	3.03	3.01	3.13	3.11
Loss Provisions-Interest Bearing Assets	0.55	1.20	1.96	1.85
Noninterest Income	7.55	0.96	1.68	1.66
Mortgage Loan Servicing Fees	0.02	0.08	0.13	0.12
Other Fees and Charges	7.40	0.78	1.06	1.10
Other Noninterest Income	0.13	0.10	0.49	0.44
Noninterest Expense	7.86	3.19	1.85	2.09
G&A Expense	7.87	3.04	2.30	2.46
Goodwill Amortization	(0.03)	0.08	0.04	0.05
Loss Provisions-Noninterest Bearing Assets	0.02	0.07	(0.49)	(0.42)
Income Before Taxes & Extraordinary Items	2.17	(0.42)	1.00	0.83
Income Taxes	0.84	0.02	0.38	0.34
Extraordinary Items	0.00	0.05	0.00	0.01
NET INCOME	1.33	(0.40)	0.61	0.49

STATEMENT OF CONDITION
BY ASSET SIZE

THIRD QUARTER 2009:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	238	427	115	780
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TOTAL ASSETS (\$ Billions)	\$12.63	\$135.26	\$922.75	\$1,069.73
Cash and Noninterest-Earning Deposits	0.29	1.94	8.76	10.98
Investment Securities	2.10	15.07	155.44	172.61
Mortgage Backed Securities	1.31	14.09	121.73	137.04
1 - 4 Family Mortgages	5.78	54.46	359.60	419.24
First Liens	5.28	46.90	297.34	348.92
Home Equity Lines of Credit	0.27	4.97	47.77	53.00
Other Junior Liens	0.24	2.59	14.48	17.31
Multi family Mortgages	0.22	6.01	27.59	33.82
Nonresidential Mortgages	1.07	17.86	51.34	70.27
Construction Loans	0.23	4.18	13.02	17.44
Land Loans	0.21	4.10	8.43	12.73
Commercial Loans	0.41	5.78	45.90	51.85
Consumer Loans	0.34	4.17	69.35	73.86
Reposessed Assets, Net	0.06	1.01	4.04	5.11
Real Estate Held for Investment, Net	0.01	0.07	0.11	0.18
Office Premises & Equipment	0.25	2.34	4.74	7.33
Other Assets	0.44	5.29	67.12	72.83
Less: Contra Assets & Valuation Allowances	0.07	1.10	14.41	15.56
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TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$12.63	\$135.26	\$922.75	\$1,069.73
TOTAL DEPOSITS AND ESCROWS	9.57	103.70	585.93	698.39
Deposits	9.53	102.56	580.72	692.01
Escrows	0.04	1.14	5.20	6.38
BORROWINGS	0.84	15.69	223.29	239.83
Advances From FHLB	0.76	13.78	115.84	130.37
Repurchase Agreements & FedFunds Purchased	0.03	1.47	57.91	59.41
Other Borrowings	0.05	0.45	49.54	50.04
Other Liabilities	0.16	1.29	16.01	17.44
Equity Capital	2.06	14.58	98.04	114.59
Capital Stock and Paid-In Capital	0.81	5.32	83.24	89.30
Unrealized Gains (Losses) AFS Securities	0.01	0.05	(1.20)	(1.15)
Retained Earnings	1.25	9.31	16.87	27.41
Noncontrolling Interests in Cons. Subs.	0.00	0.00	0.52	0.53

STATEMENT OF CONDITION
BY ASSET SIZE

THIRD QUARTER 2009:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	238	427	115	780

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	2.26	1.43	0.95	1.03
Investment Securities	16.67	11.14	16.84	16.14
Mortgage Backed Securities	10.34	10.42	13.19	12.81
1 - 4 Family Mortgages	45.77	40.26	38.97	39.19
First Liens	41.79	34.67	32.22	32.62
Home Equity Lines of Credit	2.12	3.67	5.18	4.95
Other Junior Liens	1.86	1.92	1.57	1.62
Multi family Mortgages	1.70	4.44	2.99	3.16
Nonresidential Mortgages	8.46	13.21	5.56	6.57
Construction Loans	1.84	3.09	1.41	1.63
Land Loans	1.66	3.03	0.91	1.19
Commercial Loans	3.24	4.27	4.97	4.85
Consumer Loans	2.67	3.09	7.52	6.90
Reposessed Assets, Net	0.48	0.75	0.44	0.48
Real Estate Held for Investment, Net	0.05	0.05	0.01	0.02
Office Premises & Equipment	1.98	1.73	0.51	0.69
Other Assets	3.45	3.91	7.27	6.81
Less: Contra Assets & Valuation Allowances	0.57	0.81	1.56	1.45

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	75.75	76.67	63.50	65.29
Deposits	75.44	75.82	62.93	64.69
Escrows	0.32	0.84	0.56	0.60
BORROWINGS	6.68	11.60	24.20	22.42
Advances From FHLB	6.02	10.18	12.55	12.19
Repurchase Agreements & FedFunds Purchased	0.26	1.08	6.28	5.55
Other Borrowings	0.41	0.33	5.37	4.68
Other Liabilities	1.24	0.95	1.74	1.63
Equity Capital	16.33	10.78	10.62	10.71
Capital Stock and Paid-In Capital	6.41	3.93	9.02	8.35
Unrealized Gains (Losses) AFS Securities	0.07	0.03	(0.13)	(0.11)
Retained Earnings	9.87	6.88	1.83	2.56
Noncontrolling Interests in Cons. Subs.	0.00	0.00	0.06	0.05

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

THIRD QUARTER 2009:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	238	427	115	780
TOTAL ASSETS (Percent Change)				
Cash and Noninterest-Earning Deposits	5.55	4.98	6.58	6.38
Investment Securities	50.48	2.01	(39.53)	(33.74)
Mortgage Backed Securities	13.08	35.67	94.22	85.60
1 - 4 Family Mortgages	(3.19)	5.86	(8.09)	(6.72)
First Liens	3.30	0.69	(2.24)	(1.77)
Home Equity Lines of Credit	3.34	0.56	(2.63)	(2.10)
Other Junior Liens	9.70	10.83	6.91	7.28
Multi family Mortgages	(4.02)	(12.54)	(18.56)	(17.54)
Nonresidential Mortgages	9.05	13.90	2.07	4.04
Construction Loans	14.16	10.21	(0.16)	2.49
Land Loans	(12.03)	(26.87)	(20.97)	(22.37)
Commercial Loans	1.76	(6.18)	(19.47)	(15.32)
Consumer Loans	4.86	8.16	(1.45)	(0.69)
Repossessed Assets, Net	0.39	(9.87)	(1.76)	(2.25)
Real Estate Held for Investment, Net	131.73	83.92	118.13	110.83
Office Premises & Equipment	1.22	20.28	90.04	51.70
Other Assets	4.77	2.55	(3.51)	(1.38)
Less: Contra Assets & Valuation Allowances	0.09	9.70	22.47	21.29
	9.16	36.39	9.17	10.61
TOTAL LIABILITIES AND CAPITAL (Percent Chg)				
TOTAL DEPOSITS AND ESCROWS	5.55	4.98	6.58	6.38
Deposits	9.76	9.24	11.33	11.02
Escrows	9.79	9.23	11.23	10.94
BORROWINGS	1.69	10.74	22.93	20.41
Advances From FHLB	(15.98)	(15.77)	(9.25)	(9.74)
Repurchase Agreements & FedFunds Purchased	(16.23)	(16.16)	(29.38)	(28.12)
Other Borrowings	(26.66)	(5.40)	24.11	23.11
Other Liabilities	(2.63)	(30.67)	40.10	38.76
Equity Capital	(12.11)	1.98	10.54	9.58
Capital Stock and Paid-In Capital	(0.22)	4.17	24.34	20.85
Unrealized Gains (Losses) AFS Securities	5.53	19.00	2.29	3.19
Retained Earnings	(136.93)	(121.66)	(84.43)	(85.57)
Noncontrolling Interests in Cons. Subs.	(6.05)	(5.36)	167.87	57.15
	N/A	N/A	N/A	N/A

CAPITAL MEASURES
BY ASSET SIZE

THIRD QUARTER 2009:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	238	427	115	780

CAPITAL COMPLIANCE				
Meet FDICIA Capital Standards	234	418	108	760
Percent of Thrifts	98.32	97.89	93.91	97.44
Consolidated Assets (\$ Billions)	\$12.44	\$131.08	\$898.16	\$1,040.78
Fail FDICIA Capital Standards	4	9	7	20
Percent of Thrifts	1.68	2.11	6.09	2.56
Consolidated Assets (\$ Billions)	\$0.18	\$4.18	\$24.58	\$28.95
Critically Undercapitalized	2	2	3	7
Percent of Thrifts	0.84	0.47	2.61	0.90
Consolidated Assets (\$ Billions)	\$0.08	\$0.96	\$4.51	\$5.55

CAPITAL RATIOS (Percent)				
Tangible Equity (\$ Billions)	\$2.01	\$13.85	\$84.00	\$99.77
Tangible Equity Ratio	16.00	10.31	9.26	9.47
Median Ratio	12.91	9.39	8.77	9.90
Tier 1 Capital (\$ Billions)	\$2.01	\$13.86	\$84.00	\$99.77
Tier 1 Leverage Ratio	16.00	10.31	9.26	9.47
Median Ratio	12.91	9.39	8.77	9.90
Tier 1 Risk-based Capital Ratio	28.86	15.89	14.96	15.23
Median Ratio	23.73	14.90	12.55	16.24
Risk-based Capital (\$ Billions)	\$2.07	\$14.62	\$90.63	\$107.23
Total Risk-based Capital Ratio	29.70	16.83	16.31	16.52
Median Ratio	24.72	15.79	13.83	17.08

ASSET QUALITY INDICATORS
BY ASSET SIZE

THIRD QUARTER 2009: NUMBER OF INSTITUTIONS:	LESS THAN \$100 MILLION 238	\$100 MILLION TO \$1 BILLION 427	\$1 BILLION OR GREATER 115	INDUSTRY 780
LOANS 30-89 DAYS DELINQUENT (\$ Millions)				
Total Including Repurchased GNMA Loans	\$195.27	\$1,826.51	\$14,080.73	\$16,077.58
Repurchased GNMA Loans	0.00	7.56	957.32	964.88
Total Excluding Repurchased GNMA Loans	195.27	1,818.95	13,123.42	15,112.71
Mortgage Loans				
Construction & Land Loans	14.09	273.89	670.28	958.27
Nonresidential Mortgages	21.65	318.84	591.60	932.09
Multi Family Mortgages	3.91	67.04	305.36	376.32
1-4 Family Mortgages	139.11	969.94	10,590.22	11,674.35
First Liens	131.75	867.17	9,723.61	10,697.61
Home Equity Lines of Credit	3.63	62.08	582.88	648.60
Other Junior Liens	3.73	40.68	283.73	328.14
Nonmortgage Loans and Leases				
Commercial Loans	6.35	106.97	476.27	589.58
Consumer Loans	10.15	89.84	1,446.99	1,546.97
NONCURRENT LOANS (\$ Millions)				
Total Including Repurchased GNMA Loans	\$204.63	\$3,183.67	\$30,424.03	\$33,755.75
Repurchased GNMA Loans	0.00	8.71	2,228.71	2,237.42
Total Excluding Repurchased GNMA Loans	204.63	3,174.95	28,195.32	31,518.32
Mortgage Loans				
Construction & Land Loans	32.70	834.76	3,074.94	3,942.41
Nonresidential Mortgages	29.20	530.02	1,351.08	1,910.30
Multi Family Mortgages	4.73	139.99	709.11	853.83
1-4 Family Mortgages	122.02	1,490.20	22,606.14	24,161.77
First Liens	113.51	1,376.61	21,528.04	22,961.59
Home Equity Lines of Credit	3.28	70.57	624.06	697.91
Other Junior Liens	5.23	43.01	454.03	502.27
Nonmortgage Loans and Leases				
Commercial Loans	11.87	145.55	1,492.03	1,649.46
Consumer Loans	4.11	43.14	1,190.73	1,237.98
NET CHARGE-OFFS (\$ Millions)				
Mortgage Loans	\$11.37	\$220.28	\$3,240.51	\$3,466.23
Construction & Land Loans	2.34	86.33	462.62	551.29
Nonresidential Mortgages	1.11	44.43	172.29	217.83
Multi Family Mortgages	0.23	6.10	26.30	32.63
1-4 Family Mortgages	5.91	136.26	1,691.74	1,827.61
First Liens	5.10	111.41	1,206.17	1,316.39
Home Equity Lines of Credit	0.56	14.59	331.32	346.47
Other Junior Liens	0.25	10.26	154.25	164.75
Nonmortgage Loans and Leases				
Commercial Loans	1.85	29.41	591.28	622.54
Consumer Loans	1.81	19.78	882.80	904.39
Reposessed Assets	0.62	28.50	94.92	124.04
Other	(2.50)	(130.52)	(681.45)	(814.11)
REPOSSESSED ASSETS, NET (\$ Millions)				
Construction & Land Loans	\$61.20	\$1,011.80	\$4,036.20	\$5,106.41
Nonresidential Mortgages	10.03	385.99	1,189.91	1,585.93
Multi Family Mortgages	9.68	132.14	181.54	323.36
1-4 Family Mortgages	1.55	26.19	90.51	118.25
Other	38.56	454.90	2,182.04	2,672.71
	1.38	12.57	392.20	406.16

ASSET QUALITY INDICATORS
BY ASSET SIZE

THIRD QUARTER 2009:	LESS THAN \$100 MILLION 238	\$100 MILLION TO \$1 BILLION 427	\$1 BILLION OR GREATER 115	INDUSTRY 780
NUMBER OF INSTITUTIONS:				
LOANS 30-89 DAYS DELINQUENT (% Total Assets)				
Total Including Repurchased GNMA Loans	1.55	1.35	1.53	1.50
Repurchased GNMA Loans	0.00	0.01	0.10	0.09
Total Excluding Repurchased GNMA Loans	1.55	1.34	1.42	1.41
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	3.19	3.31	3.12	3.18
Nonresidential Mortgages	2.03	1.78	1.15	1.33
Multi Family Mortgages	1.82	1.12	1.11	1.11
1-4 Family Mortgages	2.41	1.78	2.95	2.78
First Liens	2.50	1.85	3.27	3.07
Home Equity Lines of Credit	1.36	1.25	1.22	1.22
Other Junior Liens	1.58	1.57	1.96	1.90
Nonmortgage Loans and Leases				
Commercial Loans	1.55	1.85	1.04	1.14
Consumer Loans	3.01	2.15	2.09	2.09
NONCURRENT LOANS (% Total Assets)				
Total Including Repurchased GNMA Loans	1.62	2.35	3.30	3.16
Repurchased GNMA Loans	0.00	0.01	0.24	0.21
Total Excluding Repurchased GNMA Loans	1.62	2.35	3.06	2.95
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	7.41	10.08	14.34	13.07
Nonresidential Mortgages	2.73	2.97	2.63	2.72
Multi Family Mortgages	2.20	2.33	2.57	2.52
1-4 Family Mortgages	2.11	2.74	6.29	5.76
First Liens	2.15	2.94	7.24	6.58
Home Equity Lines of Credit	1.23	1.42	1.31	1.32
Other Junior Liens	2.22	1.66	3.13	2.90
Nonmortgage Loans and Leases				
Commercial Loans	2.90	2.52	3.25	3.18
Consumer Loans	1.22	1.03	1.72	1.68
NET CHARGE-OFFS (% Total Assets)	0.09	0.16	0.35	0.32
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	0.53	1.04	2.16	1.83
Nonresidential Mortgages	0.10	0.25	0.34	0.31
Multi Family Mortgages	0.11	0.10	0.10	0.10
1-4 Family Mortgages	0.10	0.25	0.47	0.44
First Liens	0.10	0.24	0.41	0.38
Home Equity Lines of Credit	0.21	0.29	0.69	0.65
Other Junior Liens	0.10	0.40	1.06	0.95
Nonmortgage Loans and Leases				
Commercial Loans	0.45	0.51	1.29	1.20
Consumer Loans	0.54	0.47	1.27	1.22
Repossessed Assets	1.01	2.82	2.35	2.43
Other	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)	0.48	0.75	0.44	0.48
Percent of Outstanding Loans by Loan Type:				
Construction & Land Loans	2.27	4.66	5.55	5.26
Nonresidential Mortgages	0.91	0.74	0.35	0.46
Multi Family Mortgages	0.72	0.44	0.33	0.35
1-4 Family Mortgages	0.67	0.84	0.61	0.64
Other	0.32	0.24	0.58	0.56

ASSET QUALITY INDICATORS
BY ASSET SIZE

THIRD QUARTER 2009:	LESS THAN \$100 MILLION 238	\$100 MILLION TO \$1 BILLION 427	\$1 BILLION OR GREATER 115	INDUSTRY 780
NUMBER OF INSTITUTIONS:				
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)				
Real Estate Loans	\$7.50	\$86.61	\$459.97	\$553.49
Percent of Total Assets	59.43	64.03	49.85	51.74
Noncurrent Real Estate Loans				
Including Repurchased GNMA Loans	0.19	2.99	27.74	30.87
Percent of Total Assets	1.49	2.21	3.01	2.89
Excluding Repurchased GNMA Loans	0.19	2.99	25.51	28.63
Percent of Total Assets	1.49	2.21	2.76	2.68
Real Estate Owned	0.06	1.00	3.91	4.97
Percent of Total Assets	0.47	0.74	0.42	0.46
Troubled Real Estate Loans				
Including Repurchased GNMA Loans	0.25	4.00	31.65	35.84
Percent of Total Assets	1.97	2.95	3.43	3.35
Excluding Repurchased GNMA Loans	0.25	3.99	29.42	33.60
Percent of Total Assets	1.97	2.95	3.19	3.14
Valuation Allowances	0.09	1.57	17.60	19.24
Loss Coverage Ratio	25.95	16.34	19.55	19.18
Reserve Ratio	0.87	1.14	2.23	2.06
ASSET QUALITY SUMMARY (% Total Assets)				
Net Chargeoffs (Annualized)	0.36	0.65	1.40	1.30
Net Provisions for Losses (Annualized)	0.55	1.20	1.95	1.84
Valuation Allowances	0.72	1.16	1.91	1.80
Noncurrent Loans				
Including Repurchased GNMA Loans	1.62	2.35	3.30	3.16
Excluding Repurchased GNMA Loans	1.62	2.35	3.06	2.95
Repossessed Assets, Net (% Total Assets)	0.48	0.75	0.44	0.48
Troubled Assets				
Including Repurchased GNMA Loans	2.11	3.10	3.73	3.63
Excluding Repurchased GNMA Loans	2.11	3.10	3.49	3.42

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

	3-MONTHS ENDED		9-MONTHS ENDED		2008 ----	2007 ----	2006 ----	2005 ----	
	SEP. 2009	JUNE 2009	SEP. 2009	SEP. 2008					
SUMMARY DATA:									
Number of Thrifts	(#)	780	794	780	818	810	827	845	863
Total Assets	(\$)	1,069.73	1,098.04	1,069.73	1,181.61	1,197.26	1,508.35	1,410.82	1,464.12
Net Income	(\$)	1.31	(0.09)	(0.40)	(10.45)	(15.81)	(0.65)	15.85	16.40
Profits	(\$)	3.23	1.67	7.58	5.00	6.22	11.43	16.34	16.61
Losses	(\$)	(1.92)	(1.77)	(7.99)	(15.46)	(22.03)	(12.07)	(0.49)	(0.21)
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.49	(0.03)	(0.05)	(0.99)	(1.18)	(0.04)	1.06	1.19
Median Ratio	(%)	0.34	0.25	0.28	0.34	0.30	0.46	0.61	0.73
Return on Average Equity	(%)	4.66	(0.34)	(0.48)	(11.03)	(13.03)	(0.42)	11.18	12.83
Median Ratio	(%)	2.84	2.11	2.30	2.60	2.32	3.52	4.95	6.26
Net Interest Income	(\$)	8.29	8.35	25.64	30.19	38.08	40.62	40.93	38.82
% of Average Assets	(%)	3.11	3.05	3.03	2.87	2.83	2.70	2.74	2.81
Total Fee Income	(\$)	3.26	3.52	10.02	13.63	16.60	18.31	17.23	16.83
% of Average Assets	(%)	1.22	1.29	1.22	1.18	1.01	1.13	1.26	1.39
G&A Expense	(\$)	6.56	7.23	21.01	27.84	34.58	38.29	37.91	33.79
% of Average Assets	(%)	2.46	2.64	2.48	2.65	2.57	2.55	2.54	2.44
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	10.71	10.36	10.71	9.21	8.93	9.26	10.72	9.45
Tier 1 Leverage Ratio	(%)	9.47	9.11	9.47	8.64	8.35	8.36	8.52	8.15
Risk-based Capital Ratio	(%)	16.52	15.59	16.52	14.73	14.05	14.39	14.33	13.97
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	747	764	747	800	787	816	835	858
Adequately Capitalized	(#)	13	15	13	12	15	7	9	4
Undercapitalized	(#)	10	3	10	3	3	2	0	0
Significantly Undercapitalized	(#)	3	5	3	2	1	0	0	0
Critically Undercapitalized	(#)	7	7	7	1	4	1	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	5	3	9	4	6	1	0	0
Problem Thrifts	(#)	43	40	43	23	26	12	6	7
ASSET QUALITY MEASURES:									
Troubled Assets									
Including Repurchased GNMA Loans	(\$)	38.86	38.47	38.86	28.41	30.45	25.02	9.91	9.41
% of Total Assets	(%)	3.63	3.50	3.63	2.40	2.54	1.66	0.70	0.64
Excluding Repurchased GNMA Loans	(\$)	36.62	36.33	36.62	27.01	28.74	24.20	8.94	6.46
% of Total Assets	(%)	3.42	3.31	3.42	2.29	2.40	1.60	0.63	0.44
Noncurrent Loans									
Including Repurchased GNMA Loans	(\$)	33.76	33.95	33.76	24.52	26.46	22.03	8.65	8.67
% of Total Assets	(%)	3.16	3.09	3.16	2.07	2.21	1.46	0.61	0.59
Excluding Repurchased GNMA Loans	(\$)	31.52	31.81	31.52	23.12	24.75	21.21	7.67	5.72
% of Total Assets	(%)	2.95	2.90	2.95	1.96	2.07	1.41	0.54	0.39
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	5.76	5.48	5.76	3.39	3.69	2.35	0.89	0.86
First Liens	(%)	6.58	6.23	6.58	3.88	4.28	2.59	0.97	0.97
Home Equity Lines of Credit	(%)	1.32	1.36	1.32	1.01	0.94	1.25	0.44	0.19
Other Junior Liens	(%)	2.90	2.65	2.90	1.47	1.62	2.03	0.66	0.41
Multi Family Loans	(%)	2.52	2.03	2.52	0.93	1.20	0.43	0.21	0.16
Commercial Loans	(%)	3.18	2.82	3.18	1.32	1.83	0.95	0.90	1.10
Consumer Loans	(%)	1.68	1.72	1.68	1.17	1.40	1.01	0.91	0.63
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	47.10	62.33	197.55	288.92	341.40	631.89	553.08	656.09
Purchases	(\$)	14.46	25.78	90.95	143.38	176.35	154.93	326.97	356.15
Sales	(\$)	47.53	66.08	214.83	309.04	370.35	553.17	564.57	599.47
Loans Outstanding (1)	(\$)	419.24	437.62	419.24	541.79	521.90	740.78	727.09	814.71
Loans Outstanding / Total Assets	(%)	39.19	39.85	39.19	45.85	43.59	49.11	51.54	55.64

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

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

	SEPTEMBER 2009		JUNE 2009		SEPTEMBER 2008	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	1,069.73	100.00	1,098.04	100.00	1,181.61	100.00
Cash and Noninterest-Earning Deposits	10.98	1.03	12.68	1.15	18.43	1.56
Investment Securities	172.61	16.14	157.29	14.32	98.86	8.37
Mortgage Backed Securities	137.04	12.81	142.69	12.99	167.15	14.15
1-4 Family Mortgages	419.24	39.19	437.62	39.85	541.79	45.85
First Liens	348.92	32.62	365.10	33.25	442.79	37.47
Home Equity Lines of Credit	53.00	4.95	54.19	4.94	62.97	5.33
Other Junior Liens	17.31	1.62	18.33	1.67	36.03	3.05
Multi Family Mortgages	33.82	3.16	34.79	3.17	33.67	2.85
Nonresidential Mortgages	70.27	6.57	71.42	6.50	69.80	5.91
Construction Loans	17.44	1.63	22.19	2.02	27.75	2.35
Land Loans	12.73	1.19	14.20	1.29	16.57	1.40
Commercial Loans	51.85	4.85	59.92	5.46	56.84	4.81
Consumer Loans	73.86	6.90	71.19	6.48	76.05	6.44
Repossessed Assets, Net	5.11	0.48	4.52	0.41	3.89	0.33
Real Estate Held for Investment	0.18	0.02	0.15	0.01	0.13	0.01
Office Premises & Equipment	7.33	0.69	8.11	0.74	8.61	0.73
Other Assets	72.83	6.81	77.84	7.09	78.66	6.66
Less: Contra Assets & Valuation Allowances	15.56	1.45	16.56	1.51	16.62	1.41
TOTAL LIABILITIES AND CAPITAL	1,069.73	100.00	1,098.04	100.00	1,181.61	100.00
Total Deposits and Escrows	698.39	65.29	721.82	65.74	726.91	61.52
Deposits	692.01	64.69	714.47	65.07	721.31	61.04
Escrows	6.38	0.60	7.35	0.67	5.60	0.47
Total Borrowings	239.83	22.42	245.98	22.40	327.61	27.73
Advances from FHLB	130.37	12.19	140.74	12.82	242.04	20.48
Reverse Repurchase Agreements	59.41	5.55	42.88	3.90	48.30	4.09
Other Borrowings	50.04	4.68	62.36	5.68	37.28	3.15
Other Liabilities	17.44	1.63	17.35	1.58	18.28	1.55
EQUITY CAPITAL	114.59	10.71	113.72	10.36	108.80	9.21
Capital Stock & Paid-In Capital	89.30	8.35	92.83	8.45	100.04	8.47
Unrealized Gains (Losses) AFS Securities	(1.15)	(0.11)	(2.80)	(0.26)	(9.04)	(0.76)
Retained Earnings	27.41	2.56	24.37	2.22	19.03	1.61
Noncontrolling Interests in Cons. Subs.	0.53	0.05	0.83	0.08	N/A	N/A

	SEPTEMBER 2009		JUNE 2009		SEPTEMBER 2008	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	12.86	4.82	13.40	4.90	16.44	5.59
Interest Expense	4.56	1.71	5.05	1.85	7.80	2.65
Net Interest Income	8.29	3.11	8.35	3.05	8.64	2.94
Loss Provisions-Interest Bearing Assets	4.92	1.85	4.79	1.75	8.26	2.81
Noninterest Income	4.42	1.66	4.25	1.55	2.95	1.00
Mortgage Loan Servicing Fees	0.33	0.12	0.49	0.18	0.25	0.09
Other Fees and Charges	2.94	1.10	3.03	1.11	3.21	1.09
Other Noninterest Income	1.16	0.43	0.73	0.27	(0.51)	(0.17)
Noninterest Expense	5.57	2.09	7.47	2.73	8.66	2.94
G&A Expense	6.56	2.46	7.23	2.64	7.53	2.56
Goodwill Expense	0.12	0.05	0.15	0.06	0.52	0.18
Loss Provis. -Nonint. Bearing Assets	(1.11)	(0.42)	0.08	0.03	0.61	0.21
Income Before Taxes & Extraord. Items	2.22	0.83	0.34	0.13	(5.33)	(1.81)
Income Taxes	0.90	0.34	0.45	0.16	(0.96)	(0.32)
Extraordinary Items	0.02	0.01	0.03	0.01	0.00	0.00
Net Income	1.31	0.49	(0.09)	(0.03)	(4.38)	(1.49)

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

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

	NORTHEAST REGION								
	3-MONTHS ENDED		9-MONTHS ENDED		2008 ----	2007 ----	2006 ----	2005 ----	
	SEP. 2009	JUNE 2009	SEP. 2009	SEP. 2008					
SUMMARY DATA:									
Number of Thrifts	(#)	172	175	172	188	185	184	263	266
Total Assets	(\$)	433.13	431.27	433.13	416.73	424.15	411.75	414.90	371.60
Net Income	(\$)	1.38	0.12	1.01	(0.69)	(3.86)	(0.45)	3.75	4.43
Profits	(\$)	1.76	0.46	2.81	1.71	2.07	2.59	3.92	4.45
Losses	(\$)	(0.38)	(0.34)	(1.80)	(2.40)	(5.93)	(3.04)	(0.18)	(0.02)
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	1.28	0.11	0.31	(0.22)	(0.93)	(0.11)	0.94	1.27
Median Ratio	(%)	0.43	0.31	0.36	0.33	0.27	0.41	0.55	0.75
Return on Average Equity	(%)	12.36	1.09	3.12	(2.22)	(9.50)	(0.99)	9.35	12.73
Median Ratio	(%)	3.80	2.80	3.31	2.78	2.11	3.28	4.41	6.06
Net Interest Income	(\$)	2.69	2.67	7.95	7.87	10.49	9.18	9.37	9.43
% of Average Assets	(%)	2.50	2.48	2.45	2.54	2.53	2.25	2.36	2.72
Total Fee Income	(\$)	0.60	0.59	1.72	1.69	2.26	2.96	3.47	3.44
% of Average Assets	(%)	0.56	0.54	0.56	0.55	0.55	0.54	0.82	1.28
G&A Expense	(\$)	1.84	1.98	5.80	5.38	7.11	7.86	7.16	6.80
% of Average Assets	(%)	1.71	1.84	1.79	1.74	1.72	1.93	1.80	1.96
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	10.61	10.07	10.61	9.81	8.68	10.32	10.56	10.04
Tier 1 Leverage Ratio	(%)	9.01	9.00	9.01	9.25	8.42	8.84	8.76	8.97
Risk-based Capital Ratio	(%)	16.97	16.92	16.97	16.67	15.24	16.65	15.52	16.48
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	168	173	168	186	182	183	263	264
Adequately Capitalized	(#)	3	1	3	1	2	1	0	2
Undercapitalized	(#)	1	0	1	0	0	0	0	0
Significantly Undercapitalized	(#)	0	0	0	1	1	0	0	0
Critically Undercapitalized	(#)	0	1	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	1	0	1	1	1	0	0	0
Problem Thrifts	(#)	3	4	3	3	3	4	2	1
ASSET QUALITY MEASURES:									
Troubled Assets									
Including Repurchased GNMA Loans	(\$)	8.25	7.59	8.25	3.30	4.35	2.77	1.93	1.40
% of Total Assets	(%)	1.90	1.76	1.90	0.79	1.02	0.67	0.47	0.38
Excluding Repurchased GNMA Loans	(\$)	8.25	7.59	8.25	3.30	4.34	2.77	1.93	1.40
% of Total Assets	(%)	1.90	1.76	1.90	0.79	1.02	0.67	0.46	0.38
Noncurrent Loans									
Including Repurchased GNMA Loans	(\$)	7.82	7.25	7.82	3.02	4.04	2.55	1.74	1.26
% of Total Assets	(%)	1.81	1.68	1.81	0.72	0.95	0.62	0.42	0.34
Excluding Repurchased GNMA Loans	(\$)	7.82	7.24	7.82	3.02	4.03	2.54	1.74	1.26
% of Total Assets	(%)	1.81	1.68	1.81	0.72	0.95	0.62	0.42	0.34
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	2.89	2.80	2.89	1.14	1.53	1.16	0.66	0.50
First Liens	(%)	3.15	3.06	3.15	1.20	1.64	1.06	0.65	0.49
Home Equity Lines of Credit	(%)	0.54	0.58	0.54	0.40	0.46	0.27	0.33	0.33
Other Junior Liens	(%)	1.99	1.63	1.99	1.29	1.50	4.24	1.26	0.79
Multi Family Loans	(%)	2.73	2.28	2.73	0.56	0.82	0.37	0.28	0.38
Commercial Loans	(%)	3.04	2.04	3.04	0.96	1.28	0.82	0.58	0.73
Consumer Loans	(%)	1.87	1.83	1.87	1.00	1.41	0.78	0.60	0.47
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	13.71	16.48	43.15	49.79	60.53	108.25	123.63	142.27
Purchases	(\$)	1.28	1.41	3.63	3.92	4.74	42.03	119.76	149.79
Sales	(\$)	4.25	5.34	13.02	15.26	16.52	108.74	207.75	211.70
Loans Outstanding (1)	(\$)	176.09	175.97	176.09	171.51	175.00	159.44	182.68	184.83
Loans Outstanding / Total Assets	(%)	40.66	40.80	40.66	41.16	41.26	38.72	44.03	49.74

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

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

NORTHEAST REGION

	SEPTEMBER 2009		JUNE 2009		SEPTEMBER 2008	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	433.13	100.00	431.27	100.00	416.73	100.00
Cash and Noninterest-Earning Deposits	3.72	0.86	3.92	0.91	6.98	1.68
Investment Securities	68.66	15.85	66.57	15.44	26.78	6.43
Mortgage Backed Securities	66.74	15.41	67.07	15.55	84.56	20.29
1-4 Family Mortgages	176.09	40.66	175.97	40.80	171.51	41.16
First Liens	155.19	35.83	155.03	35.95	150.56	36.13
Home Equity Lines of Credit	15.46	3.57	15.15	3.51	13.77	3.30
Other Junior Liens	5.45	1.26	5.79	1.34	7.17	1.72
Multi Family Mortgages	16.85	3.89	16.65	3.86	16.60	3.98
Nonresidential Mortgages	30.54	7.05	30.05	6.97	30.05	7.21
Construction Loans	6.63	1.53	6.82	1.58	7.26	1.74
Land Loans	1.65	0.38	1.71	0.40	1.80	0.43
Commercial Loans	21.94	5.06	22.57	5.23	24.79	5.95
Consumer Loans	11.14	2.57	11.67	2.70	14.40	3.46
Repossessed Assets, Net	0.43	0.10	0.34	0.08	0.28	0.07
Real Estate Held for Investment	0.02	0.00	0.02	0.00	0.01	0.00
Office Premises & Equipment	2.49	0.57	2.51	0.58	2.53	0.61
Other Assets	31.07	7.17	31.63	7.33	32.16	7.72
Less: Contra Assets & Valuation Allowances	4.82	1.11	6.22	1.44	2.99	0.72
TOTAL LIABILITIES AND CAPITAL	433.13	100.00	431.27	100.00	416.73	100.00
Total Deposits and Escrows	295.71	68.27	293.50	68.06	265.69	63.76
Deposits	294.32	67.95	291.88	67.68	264.46	63.46
Escrows	1.39	0.32	1.62	0.38	1.23	0.30
Total Borrowings	85.11	19.65	88.12	20.43	104.93	25.18
Advances from FHLB	43.03	9.94	45.49	10.55	63.43	15.22
Reverse Repurchase Agreements	28.18	6.51	27.25	6.32	31.04	7.45
Other Borrowings	13.89	3.21	15.38	3.57	10.46	2.51
Other Liabilities	6.85	1.58	6.70	1.55	5.22	1.25
EQUITY CAPITAL	45.95	10.61	43.42	10.07	40.88	9.81
Capital Stock & Paid-In Capital	40.90	9.44	40.91	9.49	40.81	9.79
Unrealized Gains (Losses) AFS Securities	(1.29)	(0.30)	(2.41)	(0.56)	(6.89)	(1.65)
Retained Earnings	6.61	1.53	5.31	1.23	7.55	1.81
Noncontrolling Interests in Cons. Subs.	0.49	0.11	0.47	0.11	N/A	N/A

	SEPTEMBER 2009		JUNE 2009		SEPTEMBER 2008	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	4.74	4.40	4.84	4.48	5.38	5.19
Interest Expense	2.05	1.90	2.16	2.01	2.66	2.57
Net Interest Income	2.69	2.50	2.67	2.48	2.72	2.62
Loss Provisions-Interest Bearing Assets	0.84	0.78	0.84	0.78	1.78	1.72
Noninterest Income	0.32	0.29	0.51	0.47	(0.53)	(0.51)
Mortgage Loan Servicing Fees	0.13	0.12	0.11	0.10	0.09	0.09
Other Fees and Charges	0.48	0.44	0.47	0.44	0.48	0.47
Other Noninterest Income	(0.29)	(0.27)	(0.08)	(0.07)	(1.10)	(1.06)
Noninterest Expense	0.61	0.57	2.07	1.92	2.57	2.48
G&A Expense	1.84	1.71	1.98	1.84	1.78	1.72
Goodwill Expense	0.05	0.05	0.04	0.04	0.27	0.26
Loss Provis. -Nonint. Bearing Assets	(1.29)	(1.19)	0.05	0.05	0.52	0.50
Income Before Taxes & Extraord. Items	1.56	1.45	0.28	0.26	(2.16)	(2.09)
Income Taxes	0.16	0.15	0.14	0.13	(0.34)	(0.33)
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	1.38	1.28	0.12	0.11	(1.82)	(1.76)

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

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

	SOUTHEAST REGION								
	3-MONTHS ENDED		9-MONTHS ENDED		2008 ----	2007 ----	2006 ----	2005 ----	
	SEP. 2009	JUNE 2009	SEP. 2009	SEP. 2008					
SUMMARY DATA:									
Number of Thrifts	(#)	187	192	187	195	193	201	299	306
Total Assets	(\$)	145.84	164.01	145.84	275.94	280.03	281.17	233.29	249.51
Net Income	(\$)	(0.21)	(0.23)	(1.25)	(2.27)	(3.23)	(1.13)	1.95	2.14
Profits	(\$)	0.16	0.14	0.39	0.93	1.14	1.43	2.23	2.25
Losses	(\$)	(0.37)	(0.37)	(1.64)	(3.20)	(4.37)	(2.56)	(0.28)	(0.11)
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	(0.58)	(0.58)	(1.07)	(1.08)	(1.16)	(0.39)	0.78	0.92
Median Ratio	(%)	0.14	0.08	0.11	0.18	0.12	0.41	0.54	0.65
Return on Average Equity	(%)	(5.68)	(5.60)	(11.43)	(13.73)	(14.47)	(4.62)	8.72	10.16
Median Ratio	(%)	1.28	0.78	1.32	1.59	0.92	2.98	4.13	5.82
Net Interest Income	(\$)	1.11	1.11	3.16	5.05	6.92	7.51	7.38	6.86
% of Average Assets	(%)	3.05	2.80	2.70	2.41	2.49	2.59	2.94	2.94
Total Fee Income	(\$)	0.39	0.44	1.10	1.55	2.07	1.67	2.18	2.36
% of Average Assets	(%)	1.09	1.12	1.09	0.64	0.75	0.42	0.85	0.96
G&A Expense	(\$)	0.92	1.09	2.93	5.36	6.86	6.41	6.42	6.11
% of Average Assets	(%)	2.54	2.74	2.50	2.56	2.47	2.21	2.55	2.62
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	10.10	11.18	10.10	8.68	8.19	8.10	9.43	8.82
Tier 1 Leverage Ratio	(%)	8.38	8.27	8.38	7.51	7.01	7.65	8.49	8.30
Risk-based Capital Ratio	(%)	15.37	14.58	15.37	12.58	11.50	13.80	13.51	13.46
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	172	177	172	188	183	195	292	305
Adequately Capitalized	(#)	4	7	4	5	5	3	6	1
Undercapitalized	(#)	5	1	5	1	2	1	0	0
Significantly Undercapitalized	(#)	1	4	1	0	0	0	0	0
Critically Undercapitalized	(#)	5	3	5	1	3	1	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	2	1	4	0	0	1	0	0
Problem Thrifts	(#)	14	11	14	9	10	4	3	5
ASSET QUALITY MEASURES:									
Troubled Assets									
Including Repurchased GNMA Loans	(\$)	7.54	8.74	7.54	9.47	11.24	5.62	1.73	1.44
% of Total Assets	(%)	5.17	5.33	5.17	3.43	4.01	2.00	0.74	0.58
Excluding Repurchased GNMA Loans	(\$)	7.15	8.33	7.15	9.15	10.80	5.37	1.48	1.21
% of Total Assets	(%)	4.90	5.08	4.90	3.32	3.86	1.91	0.63	0.49
Noncurrent Loans									
Including Repurchased GNMA Loans	(\$)	6.36	7.34	6.36	7.86	9.56	4.91	1.42	1.23
% of Total Assets	(%)	4.36	4.48	4.36	2.85	3.41	1.75	0.61	0.49
Excluding Repurchased GNMA Loans	(\$)	5.96	6.94	5.96	7.54	9.12	4.66	1.17	1.00
% of Total Assets	(%)	4.09	4.23	4.09	2.73	3.26	1.66	0.50	0.40
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	8.21	8.22	8.21	4.30	5.24	2.61	0.90	0.68
First Liens	(%)	9.70	9.72	9.70	5.35	6.66	3.07	1.01	0.83
Home Equity Lines of Credit	(%)	3.13	3.00	3.13	1.51	1.19	1.70	0.41	0.20
Other Junior Liens	(%)	4.90	4.83	4.90	1.67	1.68	1.30	0.79	0.50
Multi Family Loans	(%)	7.16	4.97	7.16	2.24	3.65	0.60	0.44	0.42
Commercial Loans	(%)	2.19	1.07	2.19	0.52	0.95	0.49	1.03	1.08
Consumer Loans	(%)	0.54	0.63	0.54	0.37	0.54	0.19	0.60	0.52
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	4.55	7.90	19.07	112.89	134.05	239.67	61.80	75.87
Purchases	(\$)	0.38	0.38	1.30	84.02	102.44	30.50	37.67	47.94
Sales	(\$)	4.48	6.90	16.86	167.75	202.95	166.16	53.62	70.90
Loans Outstanding (1)	(\$)	55.55	65.72	55.55	155.40	155.39	167.30	106.22	120.43
Loans Outstanding / Total Assets	(%)	38.09	40.07	38.09	56.32	55.49	59.50	45.53	48.27

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

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

SOUTHEAST REGION

	SEPTEMBER 2009		JUNE 2009		SEPTEMBER 2008	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	145.84	100.00	164.01	100.00	275.94	100.00
Cash and Noninterest-Earning Deposits	1.96	1.35	3.37	2.06	3.60	1.31
Investment Securities	23.23	15.93	16.00	9.76	15.64	5.67
Mortgage Backed Securities	15.79	10.82	19.31	11.78	31.05	11.25
1-4 Family Mortgages	55.55	38.09	65.72	40.07	155.40	56.32
First Liens	42.19	28.93	50.18	30.59	112.31	40.70
Home Equity Lines of Credit	10.53	7.22	12.23	7.46	24.73	8.96
Other Junior Liens	2.83	1.94	3.31	2.02	18.35	6.65
Multi Family Mortgages	1.80	1.24	1.77	1.08	1.73	0.63
Nonresidential Mortgages	14.00	9.60	14.40	8.78	14.22	5.15
Construction Loans	3.14	2.15	4.14	2.52	5.78	2.09
Land Loans	4.60	3.15	4.88	2.97	5.53	2.01
Commercial Loans	4.61	3.16	8.46	5.16	6.51	2.36
Consumer Loans	8.59	5.89	8.52	5.19	11.21	4.06
Repossessed Assets, Net	1.19	0.81	1.39	0.85	1.61	0.58
Real Estate Held for Investment	0.04	0.02	0.04	0.02	0.04	0.01
Office Premises & Equipment	1.46	1.00	1.96	1.20	2.25	0.82
Other Assets	12.01	8.24	16.20	9.88	24.75	8.97
Less: Contra Assets & Valuation Allowances	2.12	1.45	2.15	1.31	3.37	1.22
TOTAL LIABILITIES AND CAPITAL	145.84	100.00	164.01	100.00	275.94	100.00
Total Deposits and Escrows	108.55	74.43	121.26	73.93	169.26	61.34
Deposits	107.87	73.97	120.27	73.34	168.40	61.03
Escrows	0.68	0.47	0.98	0.60	0.86	0.31
Total Borrowings	20.75	14.23	22.41	13.66	79.03	28.64
Advances from FHLB	12.27	8.41	13.27	8.09	68.19	24.71
Reverse Repurchase Agreements	7.72	5.30	7.85	4.79	8.68	3.14
Other Borrowings	0.76	0.52	1.29	0.79	2.17	0.79
Other Liabilities	1.83	1.26	2.04	1.25	3.70	1.34
EQUITY CAPITAL	14.73	10.10	18.34	11.18	23.95	8.68
Capital Stock & Paid-In Capital	12.37	8.48	15.74	9.60	20.78	7.53
Unrealized Gains (Losses) AFS Securities	(0.11)	(0.07)	(0.25)	(0.15)	(1.31)	(0.47)
Retained Earnings	2.75	1.89	3.08	1.88	4.67	1.69
Noncontrolling Interests in Cons. Subs.	0.03	0.02	0.03	0.02	N/A	N/A

	SEPTEMBER 2009		JUNE 2009		SEPTEMBER 2008	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.64	4.54	1.72	4.35	3.79	5.49
Interest Expense	0.54	1.49	0.61	1.55	1.98	2.87
Net Interest Income	1.11	3.05	1.11	2.80	1.81	2.62
Loss Provisions-Interest Bearing Assets	0.81	2.23	0.88	2.22	1.46	2.12
Noninterest Income	0.50	1.38	0.61	1.54	1.00	1.45
Mortgage Loan Servicing Fees	0.02	0.05	0.03	0.07	0.05	0.08
Other Fees and Charges	0.38	1.04	0.42	1.05	0.39	0.56
Other Noninterest Income	0.11	0.29	0.17	0.43	0.56	0.82
Noninterest Expense	0.96	2.64	1.14	2.87	1.69	2.46
G&A Expense	0.92	2.54	1.09	2.74	1.52	2.20
Goodwill Expense	0.02	0.06	0.05	0.12	0.14	0.21
Loss Provis. -Nonint. Bearing Assets	0.01	0.04	0.01	0.01	0.03	0.04
Income Before Taxes & Extraord. Items	(0.16)	(0.44)	(0.29)	(0.74)	(0.34)	(0.50)
Income Taxes	0.05	0.14	(0.04)	(0.09)	0.17	0.24
Extraordinary Items	0.00	0.00	0.03	0.07	0.00	0.00
Net Income	(0.21)	(0.58)	(0.23)	(0.58)	(0.51)	(0.74)

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

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

	CENTRAL REGION						
	3-MONTHS ENDED		9-MONTHS ENDED		2008	2007	
	SEP. 2009	JUNE 2009	SEP. 2009	SEP. 2008			
SUMMARY DATA:							
Number of Thrifts	(#)	248	253	248	195	194	199
Total Assets	(\$)	145.06	148.49	145.06	122.32	122.70	133.15
Net Income	(\$)	(0.78)	(0.34)	(1.23)	(0.36)	(1.06)	0.05
Profits	(\$)	0.14	0.13	0.41	0.43	0.58	0.36
Losses	(\$)	(0.92)	(0.48)	(1.64)	(0.80)	(1.64)	(0.31)
PROFITABILITY MEASURES:							
Return on Average Assets	(%)	(2.13)	(0.92)	(1.10)	(0.40)	(0.87)	0.04
Median Ratio	(%)	0.33	0.21	0.26	0.30	0.23	0.31
Return on Average Equity	(%)	(23.11)	(9.87)	(11.97)	(4.11)	(9.18)	0.40
Median Ratio	(%)	2.57	1.74	1.78	2.38	2.20	2.23
Net Interest Income	(\$)	0.95	0.94	2.82	2.34	3.09	1.58
% of Average Assets	(%)	2.59	2.52	2.53	2.54	2.52	1.20
Total Fee Income	(\$)	0.43	0.62	1.46	1.32	1.50	0.86
% of Average Assets	(%)	1.18	1.67	1.18	1.36	0.60	1.43
G&A Expense	(\$)	1.24	1.35	3.81	2.68	3.65	1.80
% of Average Assets	(%)	3.37	3.63	3.42	2.92	2.99	1.37
CAPITAL MEASURES:							
Equity Capital Ratio	(%)	9.13	9.28	9.13	9.28	8.72	10.29
Tier 1 Leverage Ratio	(%)	8.67	8.83	8.67	8.83	8.45	9.15
Risk-based Capital Ratio	(%)	13.78	13.96	13.78	14.08	13.62	14.52
Thrifts by FDICIA Capital Categories:							
Well-Capitalized	(#)	238	244	238	190	188	196
Adequately Capitalized	(#)	4	5	4	4	5	3
Undercapitalized	(#)	3	1	3	1	1	0
Significantly Undercapitalized	(#)	2	1	2	0	0	0
Critically Undercapitalized	(#)	1	2	1	0	0	0
FAILED/PROBLEM THRIFTS:							
Failed Thrifts	(#)	1	0	1	0	0	0
Problem Thrifts	(#)	16	16	16	8	10	3
ASSET QUALITY MEASURES:							
Troubled Assets							
Including Repurchased GNMA Loans	(\$)	6.62	6.31	6.62	3.25	4.10	2.41
% of Total Assets	(%)	4.56	4.25	4.56	2.66	3.34	1.81
Excluding Repurchased GNMA Loans	(\$)	6.62	6.31	6.62	3.25	4.10	2.41
% of Total Assets	(%)	4.56	4.25	4.56	2.66	3.34	1.81
Noncurrent Loans							
Including Repurchased GNMA Loans	(\$)	4.34	4.56	4.34	2.51	3.14	2.02
% of Total Assets	(%)	2.99	3.07	2.99	2.05	2.56	1.52
Excluding Repurchased GNMA Loans	(\$)	4.33	4.55	4.33	2.51	3.13	2.02
% of Total Assets	(%)	2.99	3.07	2.99	2.05	2.55	1.52
Noncurrent Loans as a % of Loan Type:							
1-4 Family Mortgages	(%)	3.93	3.58	3.93	2.47	2.99	1.73
First Liens	(%)	4.46	3.98	4.46	2.71	3.31	1.79
Home Equity Lines of Credit	(%)	1.91	1.90	1.91	1.42	1.61	1.47
Other Junior Liens	(%)	2.94	2.78	2.94	1.65	2.03	1.44
Multi Family Loans	(%)	3.89	3.03	3.89	2.26	2.62	1.46
Commercial Loans	(%)	2.69	2.32	2.69	1.37	1.56	1.07
Consumer Loans	(%)	1.12	1.06	1.12	0.75	1.01	0.78
1-4 FAMILY MORTGAGE LOAN ACTIVITY:							
Originations	(\$)	10.82	12.53	36.81	18.22	22.61	10.94
Purchases	(\$)	7.44	17.11	41.69	39.96	49.65	24.26
Sales	(\$)	16.43	27.27	68.21	47.71	60.52	30.59
Loans Outstanding (1)	(\$)	60.19	63.24	60.19	57.45	56.42	63.30
Loans Outstanding / Total Assets	(%)	41.49	42.59	41.49	46.97	45.98	47.54

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

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

CENTRAL REGION

	SEPTEMBER 2009		JUNE 2009		SEPTEMBER 2008	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	145.06	100.00	148.49	100.00	122.32	100.00
Cash and Noninterest-Earning Deposits	1.22	0.84	1.60	1.08	2.84	2.32
Investment Securities	13.18	9.09	11.80	7.94	6.71	5.49
Mortgage Backed Securities	18.28	12.60	18.27	12.30	13.39	10.95
1-4 Family Mortgages	60.19	41.49	63.24	42.59	57.45	46.97
First Liens	45.81	31.58	49.18	33.12	46.08	37.68
Home Equity Lines of Credit	9.84	6.79	9.67	6.51	7.69	6.29
Other Junior Liens	4.54	3.13	4.40	2.96	3.67	3.00
Multi Family Mortgages	4.74	3.27	4.82	3.25	3.80	3.11
Nonresidential Mortgages	14.25	9.82	14.59	9.83	9.95	8.14
Construction Loans	3.05	2.10	3.77	2.54	3.46	2.83
Land Loans	2.88	1.99	3.43	2.31	3.49	2.85
Commercial Loans	6.75	4.65	6.63	4.46	4.24	3.46
Consumer Loans	11.78	8.12	11.65	7.85	10.39	8.49
Reposessed Assets, Net	2.28	1.57	1.76	1.18	0.75	0.61
Real Estate Held for Investment	0.05	0.04	0.05	0.04	0.03	0.02
Office Premises & Equipment	1.63	1.12	1.69	1.14	1.32	1.08
Other Assets	6.92	4.77	7.10	4.78	5.80	4.75
Less: Contra Assets & Valuation Allowances	2.14	1.48	1.91	1.29	1.30	1.07
TOTAL LIABILITIES AND CAPITAL	145.06	100.00	148.49	100.00	122.32	100.00
Total Deposits and Escrows	107.47	74.09	108.98	73.39	85.83	70.17
Deposits	105.40	72.66	106.45	71.69	84.50	69.08
Escrows	2.07	1.43	2.53	1.71	1.33	1.09
Total Borrowings	22.64	15.61	24.04	16.19	23.72	19.39
Advances from FHLB	16.48	11.36	17.67	11.90	18.20	14.88
Reverse Repurchase Agreements	4.14	2.85	4.23	2.85	4.13	3.37
Other Borrowings	2.02	1.39	2.14	1.44	1.39	1.14
Other Liabilities	1.72	1.19	1.70	1.15	1.42	1.16
EQUITY CAPITAL	13.24	9.13	13.78	9.28	11.35	9.28
Capital Stock & Paid-In Capital	8.86	6.11	8.75	5.89	5.78	4.73
Unrealized Gains (Losses) AFS Securities	(0.04)	(0.03)	(0.16)	(0.11)	(0.23)	(0.18)
Retained Earnings	4.54	3.13	5.30	3.57	5.93	4.84
Noncontrolling Interests in Cons. Subs.	0.01	0.01	0.01	0.01	N/A	N/A

	SEPTEMBER 2009		JUNE 2009		SEPTEMBER 2008	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.76	4.80	1.83	4.91	1.70	5.60
Interest Expense	0.81	2.21	0.89	2.39	0.90	2.96
Net Interest Income	0.95	2.59	0.94	2.52	0.80	2.64
Loss Provisions-Interest Bearing Assets	0.87	2.37	0.70	1.88	0.97	3.17
Noninterest Income	0.64	1.74	0.81	2.16	0.40	1.33
Mortgage Loan Servicing Fees	(0.02)	(0.05)	0.14	0.38	0.03	0.09
Other Fees and Charges	0.45	1.23	0.48	1.29	0.39	1.27
Other Noninterest Income	0.21	0.56	0.18	0.49	(0.01)	(0.03)
Noninterest Expense	1.39	3.79	1.41	3.77	0.99	3.25
G&A Expense	1.24	3.37	1.35	3.63	0.91	2.99
Goodwill Expense	0.01	0.03	0.02	0.06	0.06	0.21
Loss Provis. -Nonint. Bearing Assets	0.14	0.38	0.03	0.08	0.02	0.05
Income Before Taxes & Extraord. Items	(0.67)	(1.83)	(0.36)	(0.96)	(0.75)	(2.46)
Income Taxes	0.11	0.30	(0.02)	(0.04)	(0.23)	(0.74)
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	(0.78)	(2.13)	(0.34)	(0.92)	(0.52)	(1.72)

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

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

WESTERN REGION

	3-MONTHS ENDED		9-MONTHS ENDED		2008	2007	2006	2005
	SEP. 2009	JUNE 2009	SEP. 2009	SEP. 2008				
SUMMARY DATA:								
Number of Thrifts	(#)	173	174	173	170	171	199	201
Total Assets	(\$)	345.70	354.28	345.70	159.93	162.10	138.44	126.63
Net Income	(\$)	0.92	0.36	1.07	(0.07)	(0.21)	0.96	1.28
Profits	(\$)	1.17	0.94	3.98	0.74	0.98	1.04	1.37
Losses	(\$)	(0.25)	(0.58)	(2.91)	(0.80)	(1.19)	(0.09)	(0.08)
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	1.08	0.40	0.37	(0.06)	(0.14)	0.71	0.95
Median Ratio	(%)	0.44	0.47	0.42	0.52	0.47	0.54	0.71
Return on Average Equity	(%)	9.32	3.86	3.46	(0.71)	(1.62)	7.90	11.14
Median Ratio	(%)	4.11	3.91	3.65	4.49	4.16	4.50	6.15
Net Interest Income	(\$)	3.55	3.63	11.71	2.94	3.90	3.67	3.59
% of Average Assets	(%)	4.13	4.08	4.00	2.63	2.57	2.71	2.68
Total Fee Income	(\$)	1.83	1.87	5.73	1.40	1.82	1.81	1.66
% of Average Assets	(%)	2.14	2.10	2.14	1.20	1.02	1.24	1.21
G&A Expense	(\$)	2.55	2.81	8.47	2.85	3.85	3.66	3.37
% of Average Assets	(%)	2.98	3.16	2.89	2.55	2.54	2.70	2.58
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	11.76	10.78	11.76	8.56	8.25	8.62	9.16
Tier 1 Leverage Ratio	(%)	10.83	9.75	10.83	8.65	8.51	8.47	9.04
Risk-based Capital Ratio	(%)	17.69	15.30	17.69	14.71	14.37	13.30	14.56
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	169	170	169	167	167	170	199
Adequately Capitalized	(#)	2	2	2	2	2	0	3
Undercapitalized	(#)	1	1	1	0	0	1	0
Significantly Undercapitalized	(#)	0	0	0	1	0	0	0
Critically Undercapitalized	(#)	1	1	1	0	1	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	1	2	3	0	0	0	0
Problem Thrifts	(#)	10	9	10	1	2	1	0
ASSET QUALITY MEASURES:								
Troubled Assets								
Including Repurchased GNMA Loans	(\$)	16.45	15.82	16.45	3.95	4.46	1.93	1.29
% of Total Assets	(%)	4.76	4.47	4.76	2.47	2.75	1.39	0.93
Excluding Repurchased GNMA Loans	(\$)	14.61	14.10	14.61	2.89	3.20	1.36	0.62
% of Total Assets	(%)	4.23	3.98	4.23	1.81	1.97	0.98	0.45
Noncurrent Loans								
Including Repurchased GNMA Loans	(\$)	15.24	14.80	15.24	3.52	3.97	1.73	1.18
% of Total Assets	(%)	4.41	4.18	4.41	2.20	2.45	1.25	0.85
Excluding Repurchased GNMA Loans	(\$)	13.40	13.07	13.40	2.46	2.71	1.16	0.51
% of Total Assets	(%)	3.88	3.69	3.88	1.54	1.67	0.84	0.37
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	9.54	8.57	9.54	4.71	5.27	2.32	1.91
First Liens	(%)	11.29	10.09	11.29	6.83	7.64	3.38	2.78
Home Equity Lines of Credit	(%)	0.56	0.56	0.56	0.20	0.28	0.13	0.17
Other Junior Liens	(%)	2.72	2.26	2.72	0.97	1.32	0.21	0.18
Multi Family Loans	(%)	0.78	0.81	0.78	3.31	2.93	0.67	1.19
Commercial Loans	(%)	3.77	4.42	3.77	1.74	1.80	0.60	0.73
Consumer Loans	(%)	2.01	2.11	2.01	0.59	0.66	0.52	0.65
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	18.02	25.42	98.51	33.26	44.45	42.60	48.60
Purchases	(\$)	5.37	6.88	44.32	9.89	12.82	7.62	7.36
Sales	(\$)	22.37	26.56	116.73	23.41	31.33	33.44	27.70
Loans Outstanding (1)	(\$)	127.40	132.68	127.40	52.00	51.32	50.65	45.75
Loans Outstanding / Total Assets	(%)	36.85	37.45	36.85	32.51	31.66	36.58	32.80

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

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

WESTERN REGION

	SEPTEMBER 2009		JUNE 2009		SEPTEMBER 2008	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	345.70	100.00	354.28	100.00	159.93	100.00
Cash and Noninterest-Earning Deposits	4.07	1.18	3.78	1.07	2.91	1.82
Investment Securities	67.54	19.54	62.93	17.76	34.91	21.83
Mortgage Backed Securities	36.23	10.48	38.04	10.74	16.77	10.48
1-4 Family Mortgages	127.40	36.85	132.68	37.45	52.00	32.51
First Liens	105.74	30.59	110.72	31.25	34.66	21.67
Home Equity Lines of Credit	17.17	4.97	17.13	4.84	11.06	6.92
Other Junior Liens	4.50	1.30	4.83	1.36	6.28	3.92
Multi Family Mortgages	10.43	3.02	11.54	3.26	2.27	1.42
Nonresidential Mortgages	11.48	3.32	12.38	3.49	10.17	6.36
Construction Loans	4.63	1.34	7.47	2.11	7.98	4.99
Land Loans	3.60	1.04	4.18	1.18	3.11	1.94
Commercial Loans	18.56	5.37	22.27	6.29	8.14	5.09
Consumer Loans	42.36	12.25	39.35	11.11	15.10	9.44
Repossessed Assets, Net	1.21	0.35	1.03	0.29	0.43	0.27
Real Estate Held for Investment	0.08	0.02	0.05	0.01	0.04	0.03
Office Premises & Equipment	1.76	0.51	1.95	0.55	1.48	0.92
Other Assets	22.82	6.60	22.91	6.47	6.32	3.95
Less: Contra Assets & Valuation Allowances	6.48	1.87	6.28	1.77	1.69	1.06
TOTAL LIABILITIES AND CAPITAL	345.70	100.00	354.28	100.00	159.93	100.00
Total Deposits and Escrows	186.66	53.99	198.08	55.91	94.23	58.92
Deposits	184.41	53.34	195.86	55.29	92.69	57.96
Escrows	2.25	0.65	2.21	0.62	1.54	0.96
Total Borrowings	111.33	32.21	111.41	31.45	49.40	30.89
Advances from FHLB	58.60	16.95	64.33	18.16	46.47	29.06
Reverse Repurchase Agreements	19.37	5.60	3.54	1.00	0.52	0.33
Other Borrowings	33.37	9.65	43.55	12.29	2.41	1.50
Other Liabilities	7.04	2.04	6.91	1.95	2.61	1.63
EQUITY CAPITAL	40.67	11.76	38.19	10.78	13.69	8.56
Capital Stock & Paid-In Capital	27.16	7.86	27.44	7.74	21.86	13.67
Unrealized Gains (Losses) AFS Securities	0.29	0.08	0.02	0.01	(0.31)	(0.19)
Retained Earnings	13.50	3.91	10.67	3.01	(7.59)	(4.74)
Noncontrolling Interests in Cons. Subs.	0.00	0.00	0.31	0.09	N/A	N/A

	SEPTEMBER 2009		JUNE 2009		SEPTEMBER 2008	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	4.71	5.49	5.01	5.64	1.94	5.00
Interest Expense	1.16	1.36	1.38	1.56	0.96	2.47
Net Interest Income	3.55	4.13	3.63	4.08	0.98	2.53
Loss Provisions-Interest Bearing Assets	2.41	2.80	2.37	2.67	0.66	1.71
Noninterest Income	2.96	3.45	2.32	2.61	0.45	1.15
Mortgage Loan Servicing Fees	0.20	0.24	0.21	0.23	0.03	0.08
Other Fees and Charges	1.63	1.90	1.66	1.87	0.44	1.13
Other Noninterest Income	1.13	1.32	0.46	0.52	(0.02)	(0.06)
Noninterest Expense	2.61	3.05	2.86	3.21	0.99	2.56
G&A Expense	2.55	2.98	2.81	3.16	0.96	2.47
Goodwill Expense	0.04	0.04	0.04	0.05	0.02	0.06
Loss Provis. -Nonint. Bearing Assets	0.03	0.03	0.00	0.00	0.01	0.03
Income Before Taxes & Extraord. Items	1.49	1.74	0.72	0.81	(0.23)	(0.59)
Income Taxes	0.58	0.68	0.36	0.41	(0.02)	(0.06)
Extraordinary Items	0.02	0.02	0.00	0.00	0.00	0.00
Net Income	0.92	1.08	0.36	0.40	(0.20)	(0.53)

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

TECHNICAL NOTES

All data are on a consolidated basis.

N/A - Not Available or not applicable.

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

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

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

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

Asset Growth Rate - Calculated on a held constant basis.

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

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

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

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

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

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

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

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

TECHNICAL NOTES

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

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

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

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

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

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

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

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

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

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

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

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

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

Troubled Assets - Includes noncurrent loans and repossessed assets.

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

Valuation Allowances - Amount of valuation allowances for all assets.

