

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 2:40 PM

TFR Industry Aggregate Report
91300 - OTS-Regulated: U.S. Total
December 2008

Frozen Aggregated Data
(\$Thousands)

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Description	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Number of Regulated Institutions	811	819	829	832	827
Number of Non-Responding Institutions	0	1	0	0	1

Schedule NS --- Optional Narrative Statement		Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	21	22	17	14	18
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 141,679,621	\$ 119,744,860	\$ 124,418,786	\$ 127,655,234	\$ 132,329,286
Cash and Non-Interest-Earning Deposits	SC110	\$ 20,270,376	\$ 18,475,592	\$ 18,371,957	\$ 19,471,765	\$ 16,560,028
Interest-Earning Deposits in FHLBs	SC112	\$ 4,564,574	\$ 8,474,031	\$ 5,016,862	\$ 8,000,664	\$ 8,061,979
Other Interest-Earning Deposits	SC118	\$ 28,291,130	\$ 11,973,239	\$ 11,686,759	\$ 10,237,035	\$ 9,897,304
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 28,715,169	\$ 20,162,169	\$ 19,612,609	\$ 26,343,952	\$ 35,047,350
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 21,221,359	\$ 21,684,677	\$ 20,487,485	\$ 25,102,912	\$ 30,645,048
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 3,420,258	\$ 1,791,818	\$ 3,568,795	\$ 3,778,044	\$ 3,741,503
State and Municipal Obligations	SC180	\$ 4,580,871	\$ 4,568,370	\$ 7,144,093	\$ 6,851,094	\$ 7,398,218
Securities Backed by Nonmortgage Loans	SC182	\$ 3,726,288	\$ 3,146,439	\$ 5,225,908	\$ 4,788,797	\$ 2,949,019
Other Investment Securities	SC185	\$ 26,589,746	\$ 29,165,145	\$ 32,914,002	\$ 22,652,541	\$ 17,553,984
Accrued Interest Receivable	SC191	\$ 299,850	\$ 303,380	\$ 390,315	\$ 428,430	\$ 474,853
Mortgage-Backed Securities - Gross	SUB0072	\$ 170,190,182	\$ 171,525,291	\$ 199,996,912	\$ 203,180,578	\$ 208,506,776
Mortgage-Backed Securities - Total	SC22	\$ 170,188,835	\$ 171,524,480	\$ 199,996,260	\$ 203,180,474	\$ 208,506,764
Pass-Through - Total	SUB0073	\$ 85,494,518	\$ 82,143,659	\$ 87,960,130	\$ 90,155,086	\$ 87,549,858
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 80,642,184	\$ 76,727,435	\$ 82,145,105	\$ 82,315,809	\$ 81,558,933
Other Pass-Through	SC215	\$ 4,852,334	\$ 5,416,224	\$ 5,815,025	\$ 7,839,277	\$ 5,990,925
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 83,882,846	\$ 88,583,065	\$ 111,133,039	\$ 112,114,603	\$ 120,033,775
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 23,709,019	\$ 22,233,715	\$ 26,160,335	\$ 17,839,268	\$ 17,758,303
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 6,762,579	\$ 6,559,812	\$ 6,506,566	\$ 11,371,008	\$ 9,617,819
Other	SC222	\$ 53,411,248	\$ 59,789,538	\$ 78,466,138	\$ 82,904,327	\$ 92,657,653
Accrued Interest Receivable	SC228	\$ 812,819	\$ 798,568	\$ 903,743	\$ 910,889	\$ 923,143

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Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 1,347	\$ 811	\$ 652	\$ 104	\$ 12
Mortgage Loans - Gross	SUB0092	\$ 687,704,526	\$ 710,715,235	\$ 948,158,587	\$ 944,615,925	\$ 931,934,274
Mortgage Loans - Total	SC26	\$ 677,899,162	\$ 697,426,907	\$ 928,376,389	\$ 932,211,806	\$ 923,787,638
Construction Loans - Total	SUB0100	\$ 27,466,784	\$ 29,195,571	\$ 33,344,013	\$ 33,881,100	\$ 34,078,544
Residential - Total	SUB0110	\$ 17,523,627	\$ 19,332,804	\$ 22,799,201	\$ 23,933,225	\$ 24,799,308
1-4 Dwelling Units	SC230	\$ 12,061,041	\$ 13,846,799	\$ 16,125,420	\$ 17,428,017	\$ 18,467,390
Multifamily (5 or more) Dwelling Units	SC235	\$ 5,462,586	\$ 5,486,005	\$ 6,673,781	\$ 6,505,208	\$ 6,331,918
Nonresidential Property	SC240	\$ 9,943,157	\$ 9,862,767	\$ 10,544,812	\$ 9,947,875	\$ 9,279,236
Permanent Loans - Total	SUB0121	\$ 656,738,029	\$ 678,102,575	\$ 909,788,274	\$ 905,437,245	\$ 892,396,647
Residential - Total	SUB0131	\$ 569,563,113	\$ 591,248,226	\$ 813,995,833	\$ 811,549,670	\$ 802,835,126
1-4 Dwelling Units - Total	SUB0141	\$ 535,949,584	\$ 557,310,903	\$ 749,077,599	\$ 748,228,357	\$ 740,779,955
Revolving Open-End Loans	SC251	\$ 67,245,046	\$ 65,922,111	\$ 119,656,190	\$ 118,140,643	\$ 116,722,093
All Other - First Liens	SC254	\$ 434,074,115	\$ 454,913,075	\$ 585,645,958	\$ 584,684,168	\$ 577,314,971
All Other - Junior Liens	SC255	\$ 34,630,423	\$ 36,475,717	\$ 43,775,451	\$ 45,403,546	\$ 46,742,891
Multifamily (5 or more) Dwelling Units	SC256	\$ 33,613,529	\$ 33,937,323	\$ 64,918,234	\$ 63,321,313	\$ 62,055,171
Nonresidential Property (Except Land)	SC260	\$ 71,089,641	\$ 69,863,855	\$ 77,435,861	\$ 75,066,802	\$ 70,483,903
Land	SC265	\$ 16,085,275	\$ 16,990,494	\$ 18,356,580	\$ 18,820,773	\$ 19,077,618
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 7,116,672	\$ 15,336,833	\$ 4,238,081	\$ 19,729,542	\$- 47,350,135
Accrued Interest Receivable	SC272	\$ 2,896,505	\$ 3,029,685	\$ 4,505,946	\$ 4,760,308	\$ 4,976,875
Advances for Taxes and Insurance	SC275	\$ 603,208	\$ 387,404	\$ 520,355	\$ 537,272	\$ 482,208
Allowance for Loan and Lease Losses	SC283	\$ 9,805,364	\$ 13,288,328	\$ 19,782,198	\$ 12,404,119	\$ 8,146,636
Nonmortgage Loans - Gross	SUB0162	\$ 144,768,948	\$ 133,841,899	\$ 148,098,008	\$ 145,807,041	\$ 145,367,073
Nonmortgage Loans - Total	SC31	\$ 139,740,296	\$ 129,856,776	\$ 143,453,832	\$ 141,949,087	\$ 141,807,832
Commercial Loans - Total	SC32	\$ 62,813,694	\$ 56,846,344	\$ 59,074,783	\$ 60,341,318	\$ 56,966,132
Secured	SC300	\$ 34,526,172	\$ 33,904,564	\$ 34,587,751	\$ 35,448,420	\$ 32,049,123
Unsecured	SC303	\$ 26,529,117	\$ 21,206,443	\$ 22,759,654	\$ 23,204,563	\$ 23,235,165
Lease Receivables	SC306	\$ 1,758,405	\$ 1,735,337	\$ 1,727,378	\$ 1,688,335	\$ 1,681,844
Consumer Loans - Total	SC35	\$ 80,991,750	\$ 76,068,860	\$ 88,043,770	\$ 84,681,583	\$ 87,520,195
Loans on Deposits	SC310	\$ 571,763	\$ 555,526	\$ 573,133	\$ 581,325	\$ 670,035
Home Improvement Loans (Not secured by real estate)	SC316	\$ 446,553	\$ 336,232	\$ 1,036,880	\$ 972,214	\$ 738,942
Education Loans	SC320	\$ 1,914,123	\$ 1,990,338	\$ 1,761,087	\$ 1,702,305	\$ 1,434,865
Auto Loans	SC323	\$ 18,387,800	\$ 18,160,639	\$ 18,585,489	\$ 18,971,212	\$ 19,643,735
Mobile Home Loans	SC326	\$ 846,110	\$ 824,115	\$ 794,754	\$ 765,681	\$ 729,069
Credit Cards	SC328	\$ 39,161,312	\$ 35,753,169	\$ 45,539,072	\$ 42,452,889	\$ 44,427,162

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Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 19,664,089	\$ 18,448,841	\$ 19,753,355	\$ 19,235,957	\$ 19,876,387
Accrued Interest Receivable	SC348	\$ 963,504	\$ 926,695	\$ 979,455	\$ 784,140	\$ 880,746
Allowance for Loan and Lease Losses	SC357	\$ 5,028,652	\$ 3,985,123	\$ 4,644,176	\$ 3,857,954	\$ 3,559,241
Repossessed Assets - Gross	SUB0201	\$ 4,083,530	\$ 4,113,211	\$ 5,052,742	\$ 4,117,051	\$ 2,989,848
Repossessed Assets - Total	SC40	\$ 4,022,662	\$ 4,063,704	\$ 5,008,608	\$ 4,074,187	\$ 2,964,972
Real Estate - Total	SUB0210	\$ 3,956,910	\$ 4,008,997	\$ 4,959,337	\$ 4,018,897	\$ 2,906,865
Construction	SC405	\$ 317,397	\$ 289,563	\$ 239,140	\$ 211,703	\$ 95,054
Residential - Total	SUB0225	\$ 2,668,289	\$ 3,071,184	\$ 4,125,499	\$ 3,398,669	\$ 2,509,914
1-4 Dwelling Units	SC415	\$ 2,561,441	\$ 2,999,837	\$ 4,041,829	\$ 3,359,453	\$ 2,467,897
Multifamily (5 or more) Dwelling Units	SC425	\$ 106,848	\$ 71,347	\$ 83,670	\$ 39,216	\$ 42,017
Nonresidential (Except Land)	SC426	\$ 168,088	\$ 142,175	\$ 116,725	\$ 114,695	\$ 102,338
Land	SC428	\$ 733,734	\$ 451,023	\$ 372,985	\$ 260,725	\$ 154,534
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 69,402	\$ 55,052	\$ 104,988	\$ 33,105	\$ 45,025
Other Repossessed Assets	SC430	\$ 126,620	\$ 104,214	\$ 93,405	\$ 98,154	\$ 82,983
General Valuation Allowances	SC441	\$ 60,868	\$ 49,507	\$ 44,134	\$ 42,864	\$ 24,876
Real Estate Held for Investment	SC45	\$ 126,102	\$ 127,352	\$ 171,945	\$ 182,093	\$ 203,819
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 13,784,979	\$ 14,860,837	\$ 20,004,791	\$ 20,080,630	\$ 19,676,685
Federal Home Loan Bank Stock	SC510	\$ 12,866,829	\$ 13,925,320	\$ 17,068,054	\$ 17,159,588	\$ 16,707,715
Other	SC540	\$ 918,150	\$ 935,517	\$ 2,936,737	\$ 2,921,042	\$ 2,968,970
Office Premises and Equipment	SC55	\$ 8,475,471	\$ 8,723,409	\$ 11,202,950	\$ 11,347,377	\$ 11,324,739
Other Assets - Gross	SUB0262	\$ 67,694,644	\$ 62,371,218	\$ 79,264,614	\$ 74,620,239	\$ 67,772,397
Other Assets - Total	SC59	\$ 66,972,562	\$ 61,839,342	\$ 79,246,619	\$ 74,600,985	\$ 67,749,899
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 1,219,177	\$ 1,188,224	\$ 1,163,059	\$ 1,142,722	\$ 1,115,813
Other	SC625	\$ 6,540,536	\$ 6,491,425	\$ 11,501,316	\$ 10,965,217	\$ 10,987,457
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 5,589,522	\$ 7,756,237	\$ 13,757,930	\$ 11,883,253	\$ 11,386,822
Nonmortgage Loans	SC644	\$ 2,087	\$ 2,308	\$ 2,128	\$ 2,147	\$ 2,073
Goodwill & Other Intangible Assets	SC660	\$ 15,690,849	\$ 15,574,015	\$ 19,784,382	\$ 19,862,530	\$ 19,659,031
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 290,523	\$ 338,099	\$ 367,940	\$ 571,884	\$ 627,989
Other Assets	SC689	\$ 38,361,950	\$ 31,020,910	\$ 32,687,858	\$ 30,192,486	\$ 23,993,212
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 722,082	\$ 531,876	\$ 17,995	\$ 19,254	\$ 22,498
General Valuation Allowances - Total	SUB2092	\$ 15,618,313	\$ 17,855,645	\$ 24,489,155	\$ 16,324,295	\$ 11,753,263
Total Assets - Gross	SUB0283	\$ 1,238,508,003	\$ 1,226,023,312	\$ 1,536,369,334	\$ 1,531,606,168	\$ 1,520,104,898
Total Assets	SC60	\$ 1,222,889,690	\$ 1,208,167,667	\$ 1,511,880,179	\$ 1,515,281,873	\$ 1,508,351,635
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 738,931,554	\$ 733,922,198	\$ 929,083,344	\$ 913,307,044	\$ 891,386,886
Deposits	SC710	\$ 733,033,469	\$ 727,584,174	\$ 916,630,434	\$ 900,595,832	\$ 879,314,672
Escrows	SC712	\$ 5,642,186	\$ 6,253,204	\$ 12,529,148	\$ 12,762,550	\$ 12,159,200
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 255,899	\$ 84,820	\$ - 76,237	\$ - 51,338	\$ - 86,987
Borrowings - Total	SC72	\$ 352,901,564	\$ 343,750,577	\$ 420,789,429	\$ 427,906,538	\$ 442,559,665
Advances from FHLBank	SC720	\$ 216,138,749	\$ 249,759,756	\$ 298,001,247	\$ 308,807,628	\$ 302,226,528
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 64,886,500	\$ 48,300,423	\$ 46,341,048	\$ 43,542,379	\$ 55,328,483
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 2,438,884	\$ 2,437,727	\$ 10,941,140	\$ 10,708,975	\$ 10,404,669
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 69,437,431	\$ 43,252,671	\$ 65,505,994	\$ 64,847,556	\$ 74,599,985
Other Liabilities - Total	SC75	\$ 25,817,206	\$ 23,152,753	\$ 26,545,810	\$ 32,368,325	\$ 30,154,739
Accrued Interest Payable - Deposits	SC763	\$ 1,122,892	\$ 1,170,426	\$ 1,604,794	\$ 1,823,071	\$ 1,964,458
Accrued Interest Payable - Other	SC766	\$ 1,280,665	\$ 1,377,939	\$ 1,898,271	\$ 1,851,820	\$ 2,122,849
Accrued Taxes	SC776	\$ 755,611	\$ 1,006,377	\$ 963,543	\$ 1,474,499	\$ 1,182,688
Accounts Payable	SC780	\$ 6,318,634	\$ 5,003,092	\$ 5,922,852	\$ 5,514,420	\$ 5,188,493
Deferred Income Taxes	SC790	\$ 254,044	\$ 325,025	\$ 390,070	\$ 1,334,073	\$ 2,105,148
Other Liabilities and Deferred Income	SC796	\$ 16,085,360	\$ 14,269,894	\$ 15,766,279	\$ 20,370,442	\$ 17,591,102
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 1,117,650,324	\$ 1,100,825,528	\$ 1,376,418,583	\$ 1,373,581,907	\$ 1,364,101,289
Minority Interest	SC800	\$ 742,978	\$ 739,405	\$ 4,645,683	\$ 4,638,728	\$ 4,640,520
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 93,462,324	\$ 100,035,919	\$ 119,182,506	\$ 115,621,586	\$ 113,451,589
Cumulative	SC812	\$ 4,377	\$ 1,776	\$ 1,776	\$ 1,776	\$ 1,001,776
Noncumulative	SC814	\$ 3,309,877	\$ 2,784,933	\$ 3,001,247	\$ 3,001,248	\$ 2,001,247
Common Stock:						
Par Value	SC820	\$ 668,859	\$ 670,706	\$ 653,104	\$ 816,256	\$ 632,819
Paid in Excess of Par	SC830	\$ 89,479,211	\$ 96,578,504	\$ 115,526,379	\$ 111,802,306	\$ 109,815,747
Accumulated Other Comprehensive Income - Total	SC86	\$- 11,377,070	\$- 9,693,439	\$- 9,443,797	\$- 8,021,787	\$- 2,497,908
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 9,822,036	\$- 9,010,383	\$- 8,886,048	\$- 7,049,707	\$- 1,979,852
Gains (Losses) on Cash Flow Hedges	SC865	\$- 1,018,078	\$- 392,956	\$- 452,015	\$- 867,174	\$- 415,532
Other	SC870	\$- 536,956	\$- 290,100	\$- 105,734	\$- 104,906	\$- 102,524
Retained Earnings	SC880	\$ 22,845,986	\$ 16,805,311	\$ 21,628,156	\$ 30,025,141	\$ 28,832,140
Other Components of Equity Capital	SC891	\$- 434,856	\$- 545,063	\$- 550,946	\$- 563,699	\$- 176,010
Total Equity Capital	SC80	\$ 104,496,384	\$ 106,602,728	\$ 130,815,919	\$ 137,061,241	\$ 139,609,810
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 1,222,889,686	\$ 1,208,167,661	\$ 1,511,880,185	\$ 1,515,281,876	\$ 1,508,351,619

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Other Codes As of Dec 2008

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	35	\$ 1,092
3	Federal, State, or other taxes receivable	224	\$ 1,283,216
4	Net deferred tax assets	393	\$ 19,402,780
6	Prepaid deposit insurance premiums	92	\$ 3,704
7	Prepaid expenses	633	\$ 838,116
8	Deposits for utilities and other services	24	\$ 7,377
9	Advances for loans serviced for others	37	\$ 3,988,439
10	Property leased to others, net of accumul. deprec.	2	\$ 353
11	Deferred issuance costs	2	\$ 708
12	Amounts receivable under interest rate swap agreem	2	\$ 1,899
13	Noninterest-bearing accts recv from Hold Co/Affl	42	\$ 2,510,093
14	Other noninterest-bearing short-term accounts recv	208	\$ 993,721
19	Receivables fr a broker for unsettled transactions	18	\$ 73,784
20	F/V of all derivative instru. reportable as assets	24	\$ 2,203,362
22	Unapplied loan disbursements	15	\$ 9,761
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	48	\$ 57,356
99	Other	392	\$ 3,225,549

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	13	\$ 12,539
4	Nonrefundable loan fees received prior to closing	44	\$ 4,909
5	Deferred gains from sale/leaseback	3	\$ 8,067
6	Balances in U.S. Treasury tax and loan accounts	8	\$ 10,198
7	Deferred gains from the sale of real estate	32	\$ 1,826
8	Negative equity investments in uncons service corp	2	\$ 230
9	Fees received for standby contracts and other	1	\$ 34
10	Amounts due brokers for unsettled transactions	13	\$ 54,523
11	The liability recorded for post-retirement benefit	311	\$ 712,673
13	Amounts payable under interest-rate-swap agreement	7	\$ 88,657
14	Unapplied loan payments received	49	\$ 285,498
15	Liability on loan servicing contracts	1	\$ 2,355
16	Recourse loan liability	15	\$ 568,141
17	Noninterest-bearing payables to Hold Co/Affiliates	57	\$ 1,877,389
18	Litigation reserves	8	\$ 6,598
20	F/V of all derivative instru. reportable as liab.	27	\$ 2,252,156
21	Liabilities for credit losses on OBS credit exposures	22	\$ 25,012
99	Other	798	\$ 8,792,097

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Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 15,017,176	\$ 16,671,776	\$ 21,055,123	\$ 22,260,580	\$ 23,287,823
Deposits and Investment Securities	SO115	\$ 482,977	\$ 762,978	\$ 961,144	\$ 1,178,724	\$ 1,384,622
Mortgage-Backed Securities	SO125	\$ 2,364,596	\$ 2,487,849	\$ 2,775,343	\$ 2,805,432	\$ 2,854,471
Mortgage Loans	SO141	\$ 9,145,451	\$ 10,540,469	\$ 13,989,762	\$ 14,848,189	\$ 15,644,852
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 49,597	\$ 56,510	\$ 128,098	\$ 137,432	\$ 156,201
Nonmortgage Loans - Total	SUB0950	\$ 2,696,245	\$ 2,586,041	\$ 2,934,584	\$ 3,051,819	\$ 3,013,235
Commercial Loans and Leases	SO160	\$ 1,025,407	\$ 977,053	\$ 1,020,075	\$ 1,117,178	\$ 1,162,411
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 30,709	\$ 29,490	\$ 26,632	\$ 25,394	\$ 25,272
Consumer Loans and Leases	SO171	\$ 1,670,838	\$ 1,608,988	\$ 1,914,509	\$ 1,934,641	\$ 1,850,824
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 247,602	\$ 208,439	\$ 239,559	\$ 213,590	\$ 209,169
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 41,522	\$ 135,216	\$ 207,647	\$ 211,331	\$ 206,844
Federal Home Loan Bank Stock	SO181	\$ 41,218	\$ 134,155	\$ 207,349	\$ 210,898	\$ 206,067
Other	SO185	\$ 304	\$ 1,061	\$ 298	\$ 433	\$ 777
Interest Expense - Total	SO21	\$ 7,014,800	\$ 7,966,627	\$ 10,184,946	\$ 11,999,005	\$ 13,582,278
Deposits	SO215	\$ 4,415,172	\$ 4,720,291	\$ 6,146,515	\$ 7,265,565	\$ 8,175,038
Escrows	SO225	\$ 1,719	\$ 2,874	\$ 3,813	\$ 5,260	\$ 6,000
Advances from FHLBank	SO230	\$ 1,743,825	\$ 2,273,929	\$ 2,932,136	\$ 3,294,186	\$ 3,609,350
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 39,806	\$ 43,069	\$ 145,844	\$ 142,955	\$ 147,945
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 814,512	\$ 926,930	\$ 956,915	\$ 1,291,771	\$ 1,644,672
Capitalized Interest	SO271	\$ 234	\$ 466	\$ 277	\$ 732	\$ 727
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 8,043,898	\$ 8,840,365	\$ 11,077,825	\$ 10,472,906	\$ 9,912,388
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 9,762,521	\$ 9,316,617	\$ 14,090,763	\$ 7,636,733	\$ 5,461,308
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$- 1,718,623	\$- 476,252	\$- 3,012,938	\$ 2,836,173	\$ 4,451,080
Noninterest Income - Total	SO42	\$ 2,655,263	\$ 2,194,182	\$ 5,230,665	\$ 6,489,163	\$ 2,430,851
Mortgage Loan Servicing Fees	SO410	\$ 508,631	\$ 681,498	\$ 1,059,225	\$ 951,149	\$ 912,130
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 1,215,051	\$- 761,551	\$ 442,322	\$- 1,085,746	\$- 966,533

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 3,012,960	\$ 3,215,540	\$ 4,447,800	\$ 4,355,998	\$ 4,400,533
Net Income (Loss) from Other - Total	SUB0451	\$ 50,829	\$- 1,555,813	\$- 1,269,708	\$ 1,869,446	\$- 3,216,999
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 256,098	\$- 501,197	\$- 107,297	\$ 498,946	\$- 2,210,095
Operations & Sale of Repossessed Assets	SO461	\$- 65,679	\$- 165,806	\$- 124,746	\$- 104,781	\$- 115,256
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 186,980	\$- 121,222	\$- 121,229	\$- 203,686	\$- 295,897
Sale of Securities Held-to-Maturity	SO467	\$ 2,280	\$ 821	\$ 442	\$ 627	\$- 156
Sale of Loans Held for Investment	SO475	\$ 4,340	\$- 5,691	\$- 27,510	\$ 2,854	\$- 106,279
Sale of Other Assets Held for Investment	SO477	\$- 2,035	\$- 186	\$ 5,179	\$ 122,095	\$ 20,328
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 42,805	\$- 762,532	\$- 894,547	\$ 1,553,391	\$- 509,644
Other Noninterest Income	SO488	\$ 297,894	\$ 614,508	\$ 551,026	\$ 398,316	\$ 1,301,721
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 7,535,405	\$ 9,063,364	\$ 10,654,600	\$ 10,476,601	\$ 17,423,641
All Personnel Compensation and Expense	SO510	\$ 2,775,487	\$ 3,134,050	\$ 4,287,014	\$ 4,449,155	\$ 3,746,369
Legal Expense	SO520	\$ 89,760	\$ 72,772	\$ 84,552	\$ 63,947	\$ 90,768
Office Occupancy and Equipment Expense	SO530	\$ 1,043,360	\$ 1,087,826	\$ 1,509,667	\$ 1,464,865	\$ 1,415,278
Marketing and Other Professional Services	SO540	\$ 899,616	\$ 933,731	\$ 1,036,540	\$ 1,005,687	\$ 1,074,452
Loan Servicing Fees	SO550	\$ 153,881	\$ 127,439	\$ 282,491	\$ 330,523	\$ 759,681
Goodwill and Other Intangibles Expense	SO560	\$ 273,525	\$ 610,278	\$ 193,824	\$ 219,690	\$ 7,360,521
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 352,272	\$ 683,919	\$ 240,746	\$ 166,133	\$ 102,766
Other Noninterest Expense	SO580	\$ 1,947,504	\$ 2,413,349	\$ 3,019,766	\$ 2,776,601	\$ 2,873,807
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$- 6,598,765	\$- 7,345,434	\$- 8,436,873	\$- 1,151,265	\$- 10,541,709
Income Taxes - Total	SO71	\$- 1,211,231	\$- 774,069	\$- 3,075,819	\$- 524,426	\$- 1,788,692

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Description	Line Item	Value	Value	Value	Value	Value
Federal	SO710	\$- 1,240,871	\$- 900,394	\$- 2,727,133	\$- 472,082	\$- 1,575,116
State, Local & Other	SO720	\$ 29,640	\$ 126,325	\$- 348,686	\$- 52,344	\$- 213,575
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$- 5,387,533	\$- 6,571,364	\$- 5,361,054	\$- 626,839	\$- 8,753,019
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 10,563	\$- 1,060	\$- 90,436	\$- 44	\$- 242
Net Income (Loss)	SO91	\$- 5,376,970	\$- 6,572,424	\$- 5,451,490	\$- 626,883	\$- 8,753,261

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Other Codes As of Dec 2008

Other Noninterest Income Codes

Code	Description	Count	Amount
2	Interest income from income tax refunds	4	\$ 223
4	Net income(loss) from leasing or subleasing space	178	\$ 11,778
5	Net income(loss) from real estate held for invest	18	\$ 1,215
6	Net income(loss)-equity invest in uncons sub org	21	\$- 7,972
7	Net income(loss) from leased property	54	\$ 5,538
9	Net income from data processing lease/services	11	\$ 1,216
11	Adjustments to prior periods	2	\$- 34
14	Interest Income from CNFIs reported on SC655	4	\$ 57,466
15	Income from corporate-owned life insurance	270	\$ 67,849
19	Realized/unrealized gains on derivatives	4	\$- 870
99	Other	536	\$ 122,798

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	326	\$ 107,545
2	OTS assessments	173	\$ 6,333
3	Interest expense on income taxes	1	\$ 15
4	Interest expense on Treasury tax & loan accounts	1	\$ 4
5	Forfeited commitment fees on FHLBank advances	1	\$ 10
6	Supervisory examination fees	103	\$ 3,413
7	Office supplies, printing, and postage	531	\$ 72,797
8	Telephone, including data lines	188	\$ 13,342
9	Loan origination expense	102	\$ 51,692
10	ATM expense	111	\$ 41,858
11	Adjustments to prior periods	4	\$ 120
12	Acquisition and organization costs	3	\$ 814
13	Misc taxes other than income & real estate	86	\$ 31,971
14	Losses from fraud	5	\$ 15
15	Foreclosure expenses	44	\$ 19,062
16	Web site expenses	12	\$ 3,368
17	Charitable contributions	40	\$ 2,179
18	Minority Interest	3	\$ 14,429
19	Realized/unrealized losses on derivatives	1	\$ 754
99	Other	584	\$ 1,050,411

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 64,261,265	\$ 50,053,779	\$ 43,304,331	\$ 22,260,580	\$ 93,706,821
YTD - Deposits and Investment Securities	Y_SO115	\$ 2,961,039	\$ 2,533,075	\$ 2,138,097	\$ 1,178,724	\$ 5,758,462
YTD - Mortgage-Backed Securities	Y_SO125	\$ 9,515,189	\$ 7,164,129	\$ 5,579,383	\$ 2,805,432	\$ 10,353,761
YTD - Mortgage Loans	Y_SO141	\$ 40,048,487	\$ 31,602,919	\$ 28,830,668	\$ 14,848,189	\$ 64,272,405
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 311,239	\$ 269,553	\$ 265,439	\$ 137,432	\$ 968,002
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 4,035,048	\$ 3,028,569	\$ 2,136,768	\$ 1,117,178	\$ 4,409,080
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 111,462	\$ 81,164	\$ 52,026	\$ 25,394	\$ 88,555
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 6,560,879	\$ 4,903,997	\$ 3,848,802	\$ 1,934,641	\$ 7,060,124
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 717,922	\$ 470,372	\$ 453,147	\$ 213,590	\$ 796,432
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 495,280	\$ 458,840	\$ 418,936	\$ 211,331	\$ 796,181
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 493,263	\$ 457,061	\$ 418,205	\$ 210,898	\$ 786,460
YTD - Other	Y_SO185	\$ 2,017	\$ 1,779	\$ 731	\$ 433	\$ 9,721
YTD - Interest Expense - Total	Y_SO21	\$ 31,833,455	\$ 25,250,595	\$ 22,178,257	\$ 11,999,005	\$ 54,726,896
YTD - Deposits	Y_SO215	\$ 19,297,966	\$ 15,227,372	\$ 13,407,012	\$ 7,265,565	\$ 34,378,548
YTD - Escrows	Y_SO225	\$ 10,446	\$ 8,740	\$ 9,073	\$ 5,260	\$ 28,256
YTD - Advances from FHLBank	Y_SO230	\$ 8,717,259	\$ 7,055,062	\$ 6,225,728	\$ 3,294,186	\$ 12,329,019
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 156,306	\$ 116,500	\$ 288,799	\$ 142,955	\$ 620,244
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 3,653,187	\$ 2,844,396	\$ 2,248,654	\$ 1,291,771	\$ 7,372,961
YTD - Capitalized Interest	Y_SO271	\$ 1,709	\$ 1,475	\$ 1,009	\$ 732	\$ 2,133
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 32,923,091	\$ 25,262,025	\$ 21,545,011	\$ 10,472,906	\$ 39,776,106
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 30,057,382	\$ 21,154,964	\$ 21,727,148	\$ 7,636,733	\$ 11,346,110
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 2,865,709	\$ 4,107,061	\$- 182,137	\$ 2,836,173	\$ 28,429,997
YTD - Noninterest Income - Total	Y_SO42	\$ 14,443,292	\$ 11,897,462	\$ 11,709,527	\$ 6,489,163	\$ 19,543,010
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 1,989,040	\$ 1,485,010	\$ 2,010,330	\$ 951,149	\$ 3,687,824
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 2,024,034	\$- 810,604	\$- 643,295	\$- 1,085,746	\$- 2,394,927

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Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 12,870,380	\$ 9,908,509	\$ 8,793,554	\$ 4,355,998	\$ 16,554,005
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 325,262	\$ 258,080	\$ 599,776	\$ 1,869,446	\$- 2,529,924
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 477,819	\$ 226,137	\$ 391,649	\$ 498,946	\$- 462,814
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 349,276	\$- 312,707	\$- 229,507	\$- 104,781	\$- 250,660
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 562,803	\$- 376,915	\$- 324,915	\$- 203,686	\$- 856,897
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 4,170	\$ 1,890	\$ 1,069	\$ 627	\$ 927
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 2,351	\$- 1,857	\$- 24,638	\$ 2,854	\$- 110,495
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 35,681	\$ 41,928	\$ 127,274	\$ 122,095	\$ 107,656
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 722,868	\$ 679,604	\$ 658,844	\$ 1,553,391	\$- 957,641
YTD - Other Noninterest Income	Y_SO488	\$ 1,277,096	\$ 1,056,467	\$ 949,162	\$ 398,316	\$ 4,226,034
YTD - Noninterest Expense - Total	Y_SO51	\$ 31,897,582	\$ 24,779,388	\$ 21,120,251	\$ 10,476,601	\$ 46,498,178
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 12,212,387	\$ 9,628,233	\$ 8,729,146	\$ 4,449,155	\$ 15,167,220
YTD - Legal Expense	Y_SO520	\$ 262,613	\$ 180,935	\$ 148,378	\$ 63,947	\$ 269,628
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 4,155,817	\$ 3,173,796	\$ 2,972,648	\$ 1,464,865	\$ 5,229,166
YTD - Marketing and Other Professional Services	Y_SO540	\$ 3,573,570	\$ 2,696,904	\$ 2,041,750	\$ 1,005,687	\$ 3,912,027
YTD - Loan Servicing Fees	Y_SO550	\$ 796,689	\$ 642,808	\$ 613,007	\$ 330,523	\$ 1,815,863
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 1,187,954	\$ 919,335	\$ 413,311	\$ 219,690	\$ 8,813,409
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 1,104,113	\$ 825,272	\$ 406,729	\$ 166,133	\$ 204,542
YTD - Other Noninterest Expense	Y_SO580	\$ 8,604,439	\$ 6,712,105	\$ 5,795,282	\$ 2,776,601	\$ 11,086,325
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$- 14,588,581	\$- 8,774,865	\$- 9,592,861	\$- 1,151,265	\$ 1,474,830
YTD - Income Taxes - Total	Y_SO71	\$- 2,386,340	\$- 1,249,063	\$- 3,601,948	\$- 524,426	\$ 2,272,960
YTD - Federal	Y_SO710	\$- 2,453,434	\$- 1,319,480	\$- 3,200,510	\$- 472,082	\$ 2,044,324
YTD - State, Local, and Other	Y_SO720	\$ 67,094	\$ 70,417	\$- 401,438	\$- 52,344	\$ 228,637
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$- 12,202,239	\$- 7,525,801	\$- 5,990,913	\$- 626,839	\$- 798,133
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$- 80,960	\$- 91,540	\$- 90,480	\$- 44	\$ 1,802
YTD - Net Income (Loss)	Y_SO91	\$- 12,283,199	\$- 7,617,341	\$- 6,081,393	\$- 626,883	\$- 796,331

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 17,262,511	\$ 16,040,662	\$ 16,297,444	\$ 11,713,136	\$ 8,646,181
Net Provision for Loss	VA115	\$ 9,801,698	\$ 9,192,126	\$ 13,488,570	\$ 7,388,618	\$ 5,356,288
Transfers	VA125	\$- 1,991,658	\$- 934,470	\$- 317,860	\$- 232,772	\$- 233,303
Recoveries	VA135	\$ 197,858	\$ 213,728	\$ 232,743	\$ 169,445	\$ 328,529
Adjustments	VA145	\$- 3,657,292	\$- 2,733,006	\$ 312,243	\$ 766,998	\$- 29,836
Charge-offs	VA155	\$ 5,994,829	\$ 3,923,385	\$ 5,523,971	\$ 3,481,121	\$ 2,314,613
General Valuation Allowances - Ending Balance	VA165	\$ 15,618,288	\$ 17,855,655	\$ 24,489,169	\$ 16,324,304	\$ 11,753,246
Specific Valuation Allowances - Beginning Balance	VA108	\$ 2,036,491	\$ 1,659,033	\$ 948,774	\$ 496,707	\$ 332,517
Net Provision for Loss	VA118	\$ 313,095	\$ 808,410	\$ 842,939	\$ 414,248	\$ 207,786
Transfers	VA128	\$ 1,991,658	\$ 934,470	\$ 317,860	\$ 232,772	\$ 233,303
Adjustments	VA148	\$- 434,079	\$ 1,376	\$- 2,725	\$ 8,129	\$ 10,165
Charge-offs	VA158	\$ 257,278	\$ 1,045,675	\$ 391,456	\$ 229,385	\$ 287,044
Specific Valuation Allowances - Ending Balance	VA168	\$ 3,649,918	\$ 2,357,614	\$ 1,715,391	\$ 922,470	\$ 496,725
Total Valuation Allowances - Beginning Balance	VA110	\$ 19,299,002	\$ 17,699,695	\$ 17,246,217	\$ 12,209,842	\$ 8,978,696
Net Provision for Loss	VA120	\$ 10,114,793	\$ 10,000,536	\$ 14,331,509	\$ 7,802,866	\$ 5,564,074
Recoveries	VA140	\$ 197,858	\$ 213,728	\$ 232,743	\$ 169,445	\$ 328,529
Adjustments	VA150	\$- 4,091,371	\$- 2,731,630	\$ 309,518	\$ 775,127	\$- 19,671
Charge-offs	VA160	\$ 6,252,107	\$ 4,969,060	\$ 5,915,427	\$ 3,710,506	\$ 2,601,657
Total Valuation Allowances - Ending Balance	VA170	\$ 19,268,206	\$ 20,213,269	\$ 26,204,560	\$ 17,246,774	\$ 12,249,971
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 5,994,829	\$ 3,923,385	\$ 5,523,971	\$ 3,481,121	\$ 2,314,613
Mortgage-Backed Securities	VA370	\$ 3,082,878	\$ 854,651	\$ 656,526	\$ 56,655	\$ 6,210
Mortgage Loans - Total	VA46	\$ 1,305,363	\$ 1,281,737	\$ 3,561,738	\$ 2,227,574	\$ 1,199,942
Construction - Total	SUB2030	\$ 77,561	\$ 116,634	\$ 58,521	\$ 92,517	\$ 73,710
1-4 Dwelling Units	VA420	\$ 59,508	\$ 102,402	\$ 35,786	\$ 91,227	\$ 69,606
Multifamily (5 or more) Dwelling Units	VA430	\$ 15,306	\$ 6,695	\$ 21,122	\$ 656	\$ 3,076
Nonresidential Property	VA440	\$ 2,747	\$ 7,537	\$ 1,613	\$ 634	\$ 1,028
Permanent - Total	SUB2041	\$ 1,227,802	\$ 1,165,103	\$ 3,503,217	\$ 2,135,057	\$ 1,126,232
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 281,790	\$ 285,692	\$ 1,139,143	\$ 777,020	\$ 408,739
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 536,128	\$ 555,033	\$ 1,783,485	\$ 934,028	\$ 447,335
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 202,127	\$ 139,400	\$ 447,884	\$ 354,623	\$ 215,581
Multifamily (5 or more) Dwelling Units	VA470	\$ 29,992	\$ 23,975	\$ 7,542	\$ 6,526	\$ 6,058
Nonresidential Property (Except Land)	VA480	\$ 62,548	\$ 46,806	\$ 26,064	\$ 10,694	\$ 22,273

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 115,217	\$ 114,197	\$ 99,099	\$ 52,166	\$ 26,246
Nonmortgage Loans - Total	VA56	\$ 1,522,584	\$ 1,314,922	\$ 1,267,374	\$ 1,175,455	\$ 1,076,068
Commercial Loans	VA520	\$ 555,274	\$ 439,831	\$ 336,665	\$ 266,109	\$ 237,255
Consumer Loans - Total	SUB2061	\$ 967,310	\$ 875,091	\$ 930,709	\$ 909,346	\$ 838,813
Loans on Deposits	VA510	\$ 655	\$ 645	\$ 571	\$ 573	\$ 645
Home Improvement Loans	VA516	\$ 2,014	\$ 1,843	\$ 11,259	\$ 6,551	\$ 2,368
Education Loans	VA530	\$ 95	\$ 25	\$ 36	\$ 8	\$ 8
Auto Loans	VA540	\$ 140,081	\$ 114,051	\$ 92,110	\$ 102,630	\$ 86,770
Mobile Home Loans	VA550	\$ 1,499	\$ 1,741	\$ 1,228	\$ 926	\$ 852
Credit Cards	VA556	\$ 662,146	\$ 615,588	\$ 684,213	\$ 679,479	\$ 644,960
Other	VA560	\$ 160,820	\$ 141,198	\$ 141,292	\$ 119,179	\$ 103,210
Reposessed Assets - Total	VA60	\$ 51,455	\$ 31,003	\$ 25,863	\$ 14,179	\$ 18,088
Real Estate - Construction	VA605	\$ 2,367	\$ 3,935	\$ 4,613	\$ 2,136	\$ 1,245
Real Estate - 1-4 Dwelling Units	VA613	\$ 30,951	\$ 18,563	\$ 13,361	\$ 7,976	\$ 12,655
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 252	\$ 422	\$ 586	\$ 240	\$ 357
Real Estate - Nonresidential (Except Land)	VA625	\$ 2,982	\$ 1,215	\$ 362	\$ 305	\$ 564
Real Estate - Land	VA628	\$ 2,553	\$ 1,792	\$ 2,794	\$ 268	\$ 670
Other Reposessed Assets	VA630	\$ 12,350	\$ 5,076	\$ 4,147	\$ 3,254	\$ 2,597
Other Assets	VA930	\$ 32,549	\$ 441,072	\$ 12,470	\$ 7,258	\$ 14,305
GVA Recoveries - Assets - Total	SUB2126	\$ 197,858	\$ 213,728	\$ 232,743	\$ 169,445	\$ 328,529
Mortgage-Backed Securities	VA371	\$ 2	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 48,278	\$ 58,150	\$ 74,242	\$ 42,141	\$ 37,214
Construction - Total	SUB2130	\$ 1,833	\$ 2,700	\$ 2,325	\$ 1,046	\$ 2,740
1-4 Dwelling Units	VA421	\$ 307	\$ 2,515	\$ 1,944	\$ 939	\$ 2,441
Multifamily (5 or more) Dwelling Units	VA431	\$ 700	\$ 114	\$ 21	\$ 3	\$ 0
Nonresidential Property	VA441	\$ 826	\$ 71	\$ 360	\$ 104	\$ 299
Permanent - Total	SUB2141	\$ 46,445	\$ 55,450	\$ 71,917	\$ 41,095	\$ 34,474
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 10,981	\$ 7,580	\$ 18,243	\$ 12,146	\$ 9,249
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 27,991	\$ 38,969	\$ 34,752	\$ 19,525	\$ 15,726
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 3,756	\$ 5,303	\$ 16,563	\$ 7,130	\$ 4,929
Multifamily (5 or more) Dwelling Units	VA471	\$ 503	\$ 136	\$ 55	\$ 579	\$ 25
Nonresidential Property (Except Land)	VA481	\$ 1,951	\$ 2,794	\$ 1,958	\$ 1,626	\$ 4,166
Land	VA491	\$ 1,263	\$ 668	\$ 346	\$ 89	\$ 379
Nonmortgage Loans - Total	VA57	\$ 148,709	\$ 154,506	\$ 157,188	\$ 125,603	\$ 290,174

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 40,491	\$ 23,473	\$ 29,562	\$ 20,666	\$ 24,063
Consumer Loans - Total	SUB2161	\$ 108,218	\$ 131,033	\$ 127,626	\$ 104,937	\$ 266,111
Loans on Deposits	VA511	\$ 126	\$ 161	\$ 164	\$ 206	\$ 175
Home Improvement Loans	VA517	\$ 214	\$ 219	\$ 2,630	\$ 1,160	\$ 668
Education Loans	VA531	\$ 91	\$ 4	\$ 19	\$ 7	\$ 7
Auto Loans	VA541	\$ 34,865	\$ 40,279	\$ 35,548	\$ 36,349	\$ 27,185
Mobile Home Loans	VA551	\$ 501	\$ 728	\$ 311	\$ 311	\$ 201
Credit Cards	VA557	\$ 53,333	\$ 68,898	\$ 68,037	\$ 50,522	\$ 219,508
Other	VA561	\$ 19,088	\$ 20,744	\$ 20,917	\$ 16,382	\$ 18,367
Other Assets	VA931	\$ 869	\$ 1,072	\$ 1,313	\$ 1,701	\$ 1,141
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 2,304,745	\$ 1,742,863	\$ 1,160,799	\$ 647,021	\$ 441,081
Deposits and Investment Securities	VA38	\$ 11,354	\$ 602,524	\$ 8,198	\$ 15,759	\$ 197,432
Mortgage-Backed Securities	VA372	\$ 3,257	\$ 13,130	\$ 8,547	\$ 2,998	\$ 179
Mortgage Loans - Total	VA48	\$ 2,093,150	\$ 879,642	\$ 879,200	\$ 476,491	\$ 169,908
Construction - Total	SUB2230	\$ 172,747	\$ 230,863	\$ 118,219	\$ 71,599	\$ 17,844
1-4 Dwelling Units	VA422	\$ 126,614	\$ 195,651	\$ 100,400	\$ 56,795	\$ 12,052
Multifamily (5 or more) Dwelling Units	VA432	\$ 18,741	\$ 34,743	\$ 14,898	\$ 13,820	\$ 8,705
Nonresidential Property	VA442	\$ 27,392	\$ 469	\$ 2,921	\$ 984	\$- 2,913
Permanent - Total	SUB2241	\$ 1,920,403	\$ 648,779	\$ 760,981	\$ 404,892	\$ 152,064
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 226,056	\$ 29,138	\$ 42,579	\$ 13,355	\$ 6,412
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 1,306,700	\$ 399,054	\$ 547,362	\$ 300,328	\$ 85,123
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 55,343	\$ 12,095	\$ 27,734	\$ 8,614	\$ 5,600
Multifamily (5 or more) Dwelling Units	VA472	\$ 15,959	\$ 14,082	\$ 7,933	\$ 371	\$ 2,520
Nonresidential Property (Except Land)	VA482	\$ 57,535	\$ 11,947	\$ 11,540	\$ 14,156	\$ 8,577
Land	VA492	\$ 258,810	\$ 182,463	\$ 123,833	\$ 68,068	\$ 43,832
Nonmortgage Loans - Total	VA58	\$ 62,931	\$ 49,234	\$ 34,301	\$ 4,475	\$- 10,664
Commercial Loans	VA522	\$ 58,691	\$ 54,712	\$ 25,381	\$ 5,796	\$ 787
Consumer Loans - Total	SUB2261	\$ 4,240	\$- 5,478	\$ 8,920	\$- 1,321	\$- 11,451
Loans on Deposits	VA512	\$ 1	\$ 0	\$ 1	\$ 10	\$ 0
Home Improvement Loans	VA518	\$ 16	\$ 130	\$ 2	\$ 1	\$- 14
Education Loans	VA532	\$ 0	\$ 0	\$ 6	\$- 126	\$ 127
Auto Loans	VA542	\$ 1,534	\$- 5,600	\$ 2,480	\$- 4,199	\$ 4,217
Mobile Home Loans	VA552	\$- 360	\$ 148	\$ 465	\$ 597	\$- 18
Credit Cards	VA558	\$- 203	\$- 1,434	\$ 2,344	\$ 338	\$- 17,230

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 3,252	\$ 1,278	\$ 3,622	\$ 2,058	\$ 1,467
Reposessed Assets - Total	VA62	\$ 130,168	\$ 178,137	\$ 217,127	\$ 147,147	\$ 84,417
Real Estate - Construction	VA606	\$ 2,708	\$ 2,007	\$ 4,310	\$ 1,729	\$ 813
Real Estate - 1-4 Dwelling Units	VA614	\$ 119,537	\$ 138,622	\$ 209,131	\$ 145,298	\$ 82,512
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 15	\$ 3,244	\$ 311	\$ 70	\$ 4
Real Estate - Nonresidential (Except Land)	VA626	\$ 3,663	\$ 14,950	\$ 701	\$ 21	\$ 719
Real Estate - Land	VA629	\$ 3,054	\$ 19,293	\$ 2,604	\$ 20	\$ 127
Other Reposessed Assets	VA632	\$ 1,191	\$ 21	\$ 70	\$ 9	\$ 242
Real Estate Held for Investment	VA72	\$ 3,380	\$ 8,053	\$ 13,210	\$- 9	\$- 50
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 97	\$- 3	\$- 69	\$- 75	\$- 190
Other Assets	VA932	\$ 408	\$ 12,146	\$ 285	\$ 235	\$ 49
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 8,101,716	\$ 5,452,520	\$ 6,452,027	\$ 3,958,697	\$ 2,427,165
Deposits and Investment Securities	VA39	\$ 11,354	\$ 602,524	\$ 8,198	\$ 15,759	\$ 197,432
Mortgage-Backed Securities	VA375	\$ 3,086,133	\$ 867,781	\$ 665,073	\$ 59,653	\$ 6,389
Mortgage Loans - Total	VA49	\$ 3,350,235	\$ 2,103,229	\$ 4,366,696	\$ 2,661,924	\$ 1,332,636
Construction - Total	SUB2330	\$ 248,475	\$ 344,797	\$ 174,415	\$ 163,070	\$ 88,814
1-4 Dwelling Units	VA425	\$ 185,815	\$ 295,538	\$ 134,242	\$ 147,083	\$ 79,217
Multifamily (5 or more) Dwelling Units	VA435	\$ 33,347	\$ 41,324	\$ 35,999	\$ 14,473	\$ 11,781
Nonresidential Property	VA445	\$ 29,313	\$ 7,935	\$ 4,174	\$ 1,514	\$- 2,184
Permanent - Total	SUB2341	\$ 3,101,760	\$ 1,758,432	\$ 4,192,281	\$ 2,498,854	\$ 1,243,822
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 496,865	\$ 307,250	\$ 1,163,479	\$ 778,229	\$ 405,902
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 1,814,837	\$ 915,118	\$ 2,296,095	\$ 1,214,831	\$ 516,732
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 253,714	\$ 146,192	\$ 459,055	\$ 356,107	\$ 216,252
Multifamily (5 or more) Dwelling Units	VA475	\$ 45,448	\$ 37,921	\$ 15,420	\$ 6,318	\$ 8,553
Nonresidential Property (Except Land)	VA485	\$ 118,132	\$ 55,959	\$ 35,646	\$ 23,224	\$ 26,684
Land	VA495	\$ 372,764	\$ 295,992	\$ 222,586	\$ 120,145	\$ 69,699
Nonmortgage Loans - Total	VA59	\$ 1,436,806	\$ 1,209,650	\$ 1,144,487	\$ 1,054,327	\$ 775,230
Commercial Loans	VA525	\$ 573,474	\$ 471,070	\$ 332,484	\$ 251,239	\$ 213,979
Consumer Loans - Total	SUB2361	\$ 863,332	\$ 738,580	\$ 812,003	\$ 803,088	\$ 561,251
Loans on Deposits	VA515	\$ 530	\$ 484	\$ 408	\$ 377	\$ 470
Home Improvement Loans	VA519	\$ 1,816	\$ 1,754	\$ 8,631	\$ 5,392	\$ 1,686
Education Loans	VA535	\$ 4	\$ 21	\$ 23	\$- 125	\$ 128
Auto Loans	VA545	\$ 106,750	\$ 68,172	\$ 59,042	\$ 62,082	\$ 63,802
Mobile Home Loans	VA555	\$ 638	\$ 1,161	\$ 1,382	\$ 1,212	\$ 633

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 608,610	\$ 545,256	\$ 618,520	\$ 629,295	\$ 408,222
Other	VA565	\$ 144,984	\$ 121,732	\$ 123,997	\$ 104,855	\$ 86,310
Reposessed Assets - Total	VA65	\$ 181,623	\$ 209,140	\$ 242,990	\$ 161,326	\$ 102,505
Real Estate - Construction	VA607	\$ 5,075	\$ 5,942	\$ 8,923	\$ 3,865	\$ 2,058
Real Estate - 1-4 Dwelling Units	VA615	\$ 150,488	\$ 157,185	\$ 222,492	\$ 153,274	\$ 95,167
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 267	\$ 3,666	\$ 897	\$ 310	\$ 361
Real Estate - Nonresidential (Except Land)	VA627	\$ 6,645	\$ 16,165	\$ 1,063	\$ 326	\$ 1,283
Real Estate - Land	VA631	\$ 5,607	\$ 21,085	\$ 5,398	\$ 288	\$ 797
Other Repossessed Assets	VA633	\$ 13,541	\$ 5,097	\$ 4,217	\$ 3,263	\$ 2,839
Real Estate Held for Investment	VA75	\$ 3,380	\$ 8,053	\$ 13,210	\$- 9	\$- 50
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 97	\$- 3	\$- 69	\$- 75	\$- 190
Other Assets	VA935	\$ 32,088	\$ 452,146	\$ 11,442	\$ 5,792	\$ 13,213
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 5,118,955	\$ 4,630,397	\$ 5,760,507	\$ 3,539,865	\$ 2,470,606
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 8,146,271	\$ 8,079,604	\$ 8,910,003	\$ 5,991,955	\$ 4,195,887
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 1,853,630	\$ 2,511,378	\$ 2,778,097	\$ 2,242,320	\$ 1,542,253
Construction	VA951	\$ 144,940	\$ 150,291	\$ 132,991	\$ 175,107	\$ 40,660
Permanent - 1-4 Dwelling Units	VA952	\$ 1,308,975	\$ 2,179,725	\$ 2,441,492	\$ 1,934,346	\$ 1,430,113
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 37,447	\$ 17,536	\$ 31,107	\$ 9,198	\$ 11,798
Permanent - Nonresidential (Except Land)	VA954	\$ 78,467	\$ 52,406	\$ 32,842	\$ 27,727	\$ 20,115
Permanent - Land	VA955	\$ 283,801	\$ 111,420	\$ 139,665	\$ 95,942	\$ 39,567
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 14,636,668	\$ 12,899,900	\$ 15,654,882	\$ 12,236,346	\$ 11,462,279
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 56,051,612	\$ 40,769,149	\$ 47,293,799	\$ 35,696,358	\$ 28,140,082
Substandard	VA965	\$ 53,494,587	\$ 38,151,182	\$ 46,285,591	\$ 35,036,215	\$ 27,608,707
Doubtful	VA970	\$ 2,556,584	\$ 2,615,299	\$ 1,007,666	\$ 658,566	\$ 530,530
Loss	VA975	\$ 441	\$ 2,668	\$ 542	\$ 1,577	\$ 845
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 80,291,503	\$ 64,134,441	\$ 1,118,325	\$ 1,100,903	\$ 483,840
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 58,832,889	\$ 35,620,196	\$ 1,074,030	\$ 1,058,441	\$ 451,774
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 2,596	\$ 4,155	\$ 1,093	\$ 2,100	\$ 1,971

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 50,860,158	\$ 44,457,699	\$ 56,789,914	\$ 47,234,972	\$ 42,632,227
Mortgages - Total	SUB2421	\$ 45,908,268	\$ 40,712,769	\$ 52,651,849	\$ 43,575,296	\$ 39,189,724
Construction and Land Loans	SUB2430	\$ 5,574,737	\$ 5,433,766	\$ 4,864,269	\$ 4,454,609	\$ 3,760,758
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 37,630,521	\$ 33,368,350	\$ 45,866,106	\$ 37,369,160	\$ 34,057,537
Permanent Loans Secured by All Other Property	SUB2450	\$ 5,061,428	\$ 4,113,047	\$ 3,873,234	\$ 3,530,967	\$ 3,104,963
Nonmortgages - Total	SUB2461	\$ 4,951,890	\$ 3,744,930	\$ 4,138,065	\$ 3,659,676	\$ 3,442,503
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 29,349,845	\$ 20,579,073	\$ 23,847,311	\$ 22,432,026	\$ 22,713,823
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 22,081,000	\$ 18,035,260	\$ 21,309,421	\$ 20,193,100	\$ 20,598,191
Mortgage Loans - Total	SUB2481	\$ 19,427,422	\$ 15,934,451	\$ 19,123,698	\$ 18,167,515	\$ 18,586,356
Construction	PD115	\$ 931,711	\$ 775,473	\$ 664,810	\$ 836,609	\$ 718,616
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 1,263,381	\$ 955,585	\$ 1,711,078	\$ 1,901,126	\$ 1,767,804
Secured by First Liens	PD123	\$ 14,398,361	\$ 12,064,593	\$ 14,692,688	\$ 13,398,031	\$ 13,930,954
Secured by Junior Liens	PD124	\$ 867,629	\$ 649,744	\$ 770,085	\$ 747,258	\$ 978,489
Multifamily (5 or more) Dwelling Units	PD125	\$ 390,114	\$ 264,289	\$ 315,499	\$ 274,757	\$ 163,799
Nonresidential Property (Except Land)	PD135	\$ 948,495	\$ 583,971	\$ 486,584	\$ 558,555	\$ 442,432
Land	PD138	\$ 627,731	\$ 640,796	\$ 482,954	\$ 451,179	\$ 584,262
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 952,036	\$ 614,198	\$ 595,291	\$ 622,100	\$ 539,813
Consumer Loans - Total	SUB2511	\$ 1,701,542	\$ 1,486,611	\$ 1,590,432	\$ 1,403,485	\$ 1,472,022
Loans on Deposits	PD161	\$ 5,434	\$ 5,239	\$ 5,519	\$ 6,216	\$ 8,603
Home Improvement Loans	PD163	\$ 7,479	\$ 5,960	\$ 24,438	\$ 24,139	\$ 5,464
Education Loans	PD165	\$ 45,188	\$ 43,773	\$ 25,783	\$ 21,197	\$ 26,900
Auto Loans	PD167	\$ 419,079	\$ 342,963	\$ 291,938	\$ 274,459	\$ 359,414
Mobile Home Loans	PD169	\$ 23,539	\$ 19,072	\$ 15,862	\$ 14,550	\$ 18,763
Credit Cards	PD171	\$ 966,258	\$ 865,565	\$ 1,037,749	\$ 849,706	\$ 836,545
Other	PD180	\$ 234,565	\$ 204,039	\$ 189,143	\$ 213,218	\$ 216,333
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 568,662	\$ 573,472	\$ 317,546	\$ 292,380	\$ 165,131
Held for Sale Included in PD115:PD180	PD192	\$ 236,425	\$ 225,822	\$ 319,509	\$ 349,431	\$ 793,878

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 1,021,389	\$ 992,123	\$ 892,266	\$ 786,940	\$ 806,075
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 82,404	\$ 69,219	\$ 93,165	\$ 81,630	\$ 118,961
Rebooked GNMA's Incl in PD195	PD197	\$ 914,801	\$ 900,564	\$ 770,149	\$ 680,255	\$ 568,430
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 7,268,845	\$ 2,543,813	\$ 2,537,890	\$ 2,238,926	\$ 2,115,632
Mortgage Loans - Total	SUB2491	\$ 6,335,796	\$ 1,889,298	\$ 1,594,912	\$ 1,475,051	\$ 1,397,917
Construction	PD215	\$ 179,992	\$ 90,820	\$ 46,186	\$ 40,755	\$ 52,164
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 93,827	\$ 17,588	\$ 22,826	\$ 24,969	\$ 32,225
Secured by First Liens	PD223	\$ 5,895,735	\$ 1,656,350	\$ 1,459,941	\$ 1,260,964	\$ 1,179,183
Secured by Junior Liens	PD224	\$ 17,788	\$ 9,502	\$ 11,696	\$ 12,255	\$ 18,135
Multifamily (5 or more) Dwelling Units	PD225	\$ 19,720	\$ 11,925	\$ 5,077	\$ 4,610	\$ 6,189
Nonresidential Property (Except Land)	PD235	\$ 76,942	\$ 38,100	\$ 25,620	\$ 27,536	\$ 24,727
Land	PD238	\$ 51,792	\$ 65,013	\$ 23,566	\$ 103,962	\$ 85,294
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 434,503	\$ 249,422	\$ 256,239	\$ 223,969	\$ 181,403
Consumer Loans - Total	SUB2521	\$ 498,546	\$ 405,093	\$ 686,739	\$ 539,906	\$ 536,312
Loans on Deposits	PD261	\$ 1,409	\$ 3,831	\$ 1,155	\$ 1,294	\$ 1,398
Home Improvement Loans	PD263	\$ 61	\$ 28	\$ 45	\$ 298	\$ 268
Education Loans	PD265	\$ 7,903	\$ 3,697	\$ 2,298	\$ 1,319	\$ 1,020
Auto Loans	PD267	\$ 20,959	\$ 18,129	\$ 14,038	\$ 13,355	\$ 18,257
Mobile Home Loans	PD269	\$ 855	\$ 421	\$ 568	\$ 551	\$ 1,205
Credit Cards	PD271	\$ 457,753	\$ 370,837	\$ 659,303	\$ 513,404	\$ 504,168
Other	PD280	\$ 9,606	\$ 8,150	\$ 9,332	\$ 9,685	\$ 9,996
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 98,696	\$ 68,781	\$ 38,582	\$ 40,443	\$ 44,043
Held for Sale Included in PD215:PD280	PD292	\$ 6,534	\$ 17,134	\$ 9,977	\$ 8,796	\$ 56,572
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 1,768,162	\$ 1,433,674	\$ 1,271,741	\$ 1,067,031	\$ 949,508
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 61,370	\$ 47,455	\$ 99,520	\$ 102,274	\$ 113,445
Rebooked GNMA's Incl in PD295	PD297	\$ 1,703,172	\$ 1,382,273	\$ 1,168,755	\$ 961,704	\$ 821,068
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 21,510,313	\$ 23,878,626	\$ 32,942,603	\$ 24,802,946	\$ 19,918,404
Mortgage Loans - Total	SUB2501	\$ 20,145,050	\$ 22,889,020	\$ 31,933,239	\$ 23,932,730	\$ 19,205,451

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 2,104,616	\$ 2,365,079	\$ 2,201,513	\$ 1,797,805	\$ 1,256,444
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 551,853	\$ 645,183	\$ 3,007,868	\$ 1,872,627	\$ 1,426,900
Secured by First Liens	PD323	\$ 13,982,305	\$ 16,805,214	\$ 23,179,489	\$ 17,421,610	\$ 13,792,345
Secured by Junior Liens	PD324	\$ 559,642	\$ 564,591	\$ 1,010,435	\$ 730,320	\$ 931,502
Multifamily (5 or more) Dwelling Units	PD325	\$ 376,760	\$ 300,488	\$ 420,979	\$ 310,298	\$ 262,886
Nonresidential Property (Except Land)	PD335	\$ 890,979	\$ 711,880	\$ 667,715	\$ 575,771	\$ 471,396
Land	PD338	\$ 1,678,895	\$ 1,496,585	\$ 1,445,240	\$ 1,224,299	\$ 1,063,978
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 722,916	\$ 503,682	\$ 567,324	\$ 464,973	\$ 362,552
Consumer Loans - Total	SUB2531	\$ 642,347	\$ 485,924	\$ 442,040	\$ 405,243	\$ 350,401
Loans on Deposits	PD361	\$ 662	\$ 774	\$ 1,032	\$ 751	\$ 865
Home Improvement Loans	PD363	\$ 5,413	\$ 1,793	\$ 17,602	\$ 17,356	\$ 1,504
Education Loans	PD365	\$ 30,192	\$ 25,827	\$ 22,118	\$ 25,242	\$ 21,869
Auto Loans	PD367	\$ 41,040	\$ 27,958	\$ 21,979	\$ 23,215	\$ 25,433
Mobile Home Loans	PD369	\$ 12,407	\$ 10,062	\$ 7,351	\$ 7,594	\$ 7,452
Credit Cards	PD371	\$ 427,794	\$ 312,877	\$ 273,201	\$ 217,510	\$ 199,310
Other	PD380	\$ 124,839	\$ 106,633	\$ 98,757	\$ 113,575	\$ 93,968
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 1,543,866	\$ 2,460,696	\$ 3,529,303	\$ 1,812,861	\$ 1,132,156
Held for Sale Included in PD315:PD380	PD392	\$ 290,293	\$ 273,842	\$ 194,542	\$ 200,713	\$ 959,633
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 92,622	\$ 77,929	\$ 87,352	\$ 76,736	\$ 125,975
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 61,654	\$ 50,641	\$ 47,071	\$ 39,003	\$ 45,327
Rebooked GNMA's Incl in PD395	PD397	\$ 10,522	\$ 9,718	\$ 8,085	\$ 8,836	\$ 6,931

Schedule LD --- Loan Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 20,716,588	\$ 25,202,830	\$ 47,305,505	\$ 48,987,571	\$ 50,283,587
90% up to 100% LTV	LD110	\$ 18,650,916	\$ 22,292,024	\$ 36,833,597	\$ 39,334,047	\$ 40,954,955
100% and greater LTV	LD120	\$ 2,065,672	\$ 2,910,806	\$ 10,471,908	\$ 9,653,524	\$ 9,328,632
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 2,191,781	\$ 1,857,033	\$ 8,471,380	\$ 7,378,762	\$ 6,058,090
Past Due and Still Accruing - Total	SUB5240	\$ 1,404,309	\$ 960,860	\$ 2,132,557	\$ 2,246,912	\$ 2,331,416

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Schedule LD --- Loan Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 1,179,120	\$ 932,516	\$ 2,116,845	\$ 2,226,104	\$ 2,294,196
90% up to 100% LTV	LD210	\$ 1,041,013	\$ 791,949	\$ 1,608,986	\$ 1,750,528	\$ 1,762,515
100% and greater LTV	LD220	\$ 138,107	\$ 140,567	\$ 507,859	\$ 475,576	\$ 531,681
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 225,189	\$ 28,344	\$ 15,712	\$ 20,808	\$ 37,220
90% up to 100% LTV	LD230	\$ 205,226	\$ 18,133	\$ 12,081	\$ 13,232	\$ 31,723
100% and greater LTV	LD240	\$ 19,963	\$ 10,211	\$ 3,631	\$ 7,576	\$ 5,497
Nonaccrual - Total	SUB5230	\$ 787,472	\$ 896,173	\$ 6,338,823	\$ 5,131,850	\$ 3,726,674
90% up to 100% LTV	LD250	\$ 569,285	\$ 674,858	\$ 2,646,193	\$ 2,501,744	\$ 2,021,035
100% and greater LTV	LD260	\$ 218,187	\$ 221,315	\$ 3,692,630	\$ 2,630,106	\$ 1,705,639
Net Charge-offs - Total	SUB5300	\$ 184,006	\$ 660,881	\$ 589,905	\$ 546,659	\$ 126,881
90% up to 100% LTV	LD310	\$ 112,771	\$ 526,005	\$ 458,230	\$ 177,756	\$ 74,280
100% and greater LTV	LD320	\$ 71,235	\$ 134,876	\$ 131,675	\$ 368,903	\$ 52,601
Purchases - Total	SUB5320	\$ 273,231	\$ 678,002	\$ 178,916	\$ 1,823,300	\$ 2,393,583
90% up to 100% LTV	LD410	\$ 214,242	\$ 565,184	\$ 141,813	\$ 1,233,229	\$ 1,564,021
100% and greater LTV	LD420	\$ 58,989	\$ 112,818	\$ 37,103	\$ 590,071	\$ 829,562
Originations - Total	SUB5330	\$ 587,930	\$ 939,225	\$ 950,045	\$ 1,606,596	\$ 2,262,957
90% up to 100% LTV	LD430	\$ 455,281	\$ 730,357	\$ 743,093	\$ 1,301,395	\$ 1,890,963
100% and greater LTV	LD440	\$ 132,649	\$ 208,868	\$ 206,952	\$ 305,201	\$ 371,994
Sales - Total	SUB5340	\$ 193,117	\$ 559,457	\$ 1,715,572	\$ 5,811,933	\$ 4,906,616
90% up to 100% LTV	LD450	\$ 168,639	\$ 430,258	\$ 1,433,898	\$ 4,354,636	\$ 3,213,012
100% and greater LTV	LD460	\$ 24,478	\$ 129,199	\$ 281,674	\$ 1,457,297	\$ 1,693,604
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 4,273,838	\$ 4,695,464	\$ 6,089,905	\$ 8,602,232	\$ 43,524,315
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 2,016,762	\$ 2,186,404	\$ 2,045,688	\$ 2,588,199	\$ 2,419,561
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 24,126,864	\$ 23,843,682	\$ 22,785,783	\$ 23,411,147	\$ 21,047,512
1-4 Dwelling Units Option ARM Loans	LD610	\$ 80,280,257	\$ 91,592,293	\$ 145,066,535	\$ 154,920,904	\$ 159,987,419
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 86,853,444	\$ 97,646,794	\$ 144,988,544	\$ 154,672,701	\$ 155,374,959
Total Capitalized Negative Amortization	LD650	\$ 4,238,575	\$ 4,709,266	\$ 6,599,754	\$ 6,531,743	\$ 5,917,158

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Schedule CC --- Consolidated Commitments and Contingencies		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 13,667,938	\$ 16,767,072	\$ 20,573,344	\$ 23,623,685	\$ 25,524,274
Mortgage Construction Loans	CC105	\$ 10,891,477	\$ 13,270,714	\$ 16,533,269	\$ 18,973,300	\$ 20,912,597
Other Mortgage Loans	CC115	\$ 2,776,461	\$ 3,496,358	\$ 4,040,075	\$ 4,650,385	\$ 4,611,677
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 5,197,115	\$ 5,376,793	\$ 5,653,616	\$ 5,227,007	\$ 5,225,354
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 41,323,128	\$ 30,679,811	\$ 38,136,202	\$ 64,194,857	\$ 46,666,615
1-4 Dwelling Units	CC280	\$ 36,561,477	\$ 24,549,893	\$ 30,417,446	\$ 55,731,011	\$ 38,869,870
Multifamily (5 or more) Dwelling Units	CC290	\$ 1,093,598	\$ 1,533,297	\$ 2,239,000	\$ 2,502,524	\$ 2,446,389
All Other Real Estate	CC300	\$ 3,668,053	\$ 4,596,621	\$ 5,479,756	\$ 5,961,322	\$ 5,350,356
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 1,880,037	\$ 2,382,830	\$ 3,161,270	\$ 3,152,826	\$ 3,315,376
Commitments Outstanding to Purchase Loans	CC320	\$ 26,916,829	\$ 20,163,215	\$ 18,198,175	\$ 56,336,417	\$ 22,451,563
Commitments Outstanding to Sell Loans	CC330	\$ 9,425,311	\$ 9,093,047	\$ 16,946,658	\$ 74,199,105	\$ 21,493,948
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 12,769,250	\$ 9,720,015	\$ 35,041,126	\$ 23,689,446	\$ 11,227,751
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 52,538,572	\$ 37,076,374	\$ 54,384,537	\$ 35,886,222	\$ 19,893,857
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 129,118	\$ 182,269	\$ 60,848	\$ 183,945	\$ 196,204
Commitments Outstanding to Sell Investment Securities	CC375	\$ 16,115	\$ 25,811	\$ 14,867	\$ 28,039	\$ 10,004
Unused Lines of Credit - Total	SUB3361	\$ 564,976,150	\$ 719,464,752	\$ 879,698,837	\$ 879,168,924	\$ 888,301,866
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 50,192,317	\$ 52,377,063	\$ 93,940,382	\$ 110,592,148	\$ 118,877,510
Commercial Lines	CC420	\$ 63,413,445	\$ 68,513,095	\$ 70,246,997	\$ 71,147,786	\$ 77,407,514
Open-End Consumer Lines - Credit Cards	CC423	\$ 442,525,902	\$ 595,062,745	\$ 710,099,128	\$ 692,146,116	\$ 686,539,441
Open-End Consumer Lines - Other	CC425	\$ 8,844,486	\$ 3,511,849	\$ 5,412,330	\$ 5,282,874	\$ 5,477,401
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 7,625,573	\$ 7,969,960	\$ 8,466,206	\$ 8,583,247	\$ 8,159,145
Commercial	CC430	\$ 507,305	\$ 527,877	\$ 465,784	\$ 552,695	\$ 703,441
Standby, Not Included on CC465 or CC468	CC435	\$ 7,118,268	\$ 7,442,083	\$ 8,000,422	\$ 8,030,552	\$ 7,455,704
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 60,782,125	\$ 61,182,526	\$ 173,008,624	\$ 211,778,913	\$ 175,805,601
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 2,367,360	\$ 2,505,270	\$ 700,098	\$ 1,058,836	\$ 1,070,118
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 4,015,410	\$ 4,080,053	\$ 13,872,514	\$ 16,711,182	\$ 15,425,810
Other Contingent Liabilities	CC480	\$ 769,329	\$ 3,653,887	\$ 4,250,353	\$ 2,657,516	\$ 3,205,405
Contingent Assets	CC490	\$ 715,393	\$ 665,326	\$ 809,260	\$ 847,532	\$ 731,553

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Schedule CF --- Consolidated Cash Flow Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 23,180,601	\$ 52,716,023	\$ 65,439,067	\$ 61,889,114	\$ 57,720,757
Sales	CF145	\$ 15,989,829	\$ 48,858,777	\$ 61,603,574	\$ 55,109,298	\$ 49,682,807
Other Balance Changes	CF148	\$- 3,690,274	\$- 3,274,849	\$- 5,607,672	\$- 4,383,054	\$- 10,771,693
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 3,278,871	\$ 2,399,208	\$ 10,630,365	\$ 9,532,977	\$ 19,588,788
Sales	CF155	\$ 248,502	\$ 1,777,881	\$ 2,705,370	\$ 3,825,323	\$ 11,862,368
Other Balance Changes	CF158	\$- 7,663,025	\$- 8,263,879	\$- 9,199,089	\$- 12,445,384	\$ 3,481,392
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 26,459,472	\$ 55,115,231	\$ 76,069,432	\$ 71,422,091	\$ 77,309,545
Sales - Total	SUB3821	\$ 16,238,331	\$ 50,636,658	\$ 64,308,944	\$ 58,934,621	\$ 61,545,175
Net Purchases - Total	SUB3826	\$ 10,221,141	\$ 4,478,573	\$ 11,760,488	\$ 12,487,470	\$ 15,764,370
Mortgage Loans Disbursed - Total	SUB3831	\$ 64,427,136	\$ 80,724,008	\$ 128,292,452	\$ 133,821,041	\$ 166,624,828
Construction Loans - Total						
1-4 Dwelling Units	CF190	\$ 2,395,245	\$ 2,934,402	\$ 3,349,485	\$ 3,509,248	\$ 4,389,284
Multifamily (5 or more) Dwelling Units	CF200	\$ 681,295	\$ 789,655	\$ 970,768	\$ 946,006	\$ 1,013,887
Nonresidential	CF210	\$ 1,243,100	\$ 1,469,292	\$ 1,692,743	\$ 1,628,821	\$ 2,040,262
Permanent Loans - Total						
1-4 Dwelling Units	CF225	\$ 53,507,257	\$ 67,032,737	\$ 107,495,242	\$ 115,326,181	\$ 143,930,413
Home Equity and Junior Liens	CF226	\$ 6,342,971	\$ 7,073,426	\$ 10,446,713	\$ 11,199,669	\$ 11,622,408
Multifamily (5 or more) Dwelling Units	CF245	\$ 2,012,580	\$ 2,936,890	\$ 6,412,802	\$ 5,496,001	\$ 6,109,144
Nonresidential (Except Land)	CF260	\$ 3,870,909	\$ 4,564,591	\$ 6,917,092	\$ 5,747,148	\$ 7,498,369
Land	CF270	\$ 716,750	\$ 996,441	\$ 1,454,320	\$ 1,167,636	\$ 1,643,469
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 34,192,464	\$ 42,696,510	\$ 51,962,708	\$ 53,435,024	\$ 23,350,275
1-4 Dwelling Units	CF280	\$ 32,967,800	\$ 41,379,141	\$ 50,223,261	\$ 51,860,521	\$ 21,530,315
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 19,557,322	\$ 26,861,623	\$ 29,899,802	\$ 31,461,405	\$ 7,399,194
Home Equity and Junior Liens	CF282	\$ 48,219	\$ 120,620	\$ 393,490	\$ 181,289	\$ 1,106,557
Multifamily (5 or more) Dwelling Units	CF290	\$ 282,173	\$ 263,893	\$ 443,326	\$ 408,659	\$ 437,991
Nonresidential	CF300	\$ 942,491	\$ 1,053,476	\$ 1,296,121	\$ 1,165,844	\$ 1,381,969
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 63,774,408	\$ 77,232,070	\$ 118,896,218	\$ 121,886,630	\$ 90,114,573
1-4 Dwelling Units	CF310	\$ 62,198,549	\$ 75,277,127	\$ 116,371,830	\$ 119,147,640	\$ 85,731,597
Home Equity and Junior Liens	CF311	\$ 204,730	\$ 1,413,803	\$ 512,065	\$ 359,199	\$ 455,680

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Schedule CF --- Consolidated Cash Flow Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 1,157,441	\$ 786,503	\$ 1,512,654	\$ 1,459,370	\$ 2,204,381
Nonresidential	CF330	\$ 418,418	\$ 1,168,440	\$ 1,011,734	\$ 1,279,620	\$ 2,178,595
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 29,581,944	\$- 34,535,560	\$- 66,933,510	\$- 68,451,606	\$- 66,764,298
Memo - Refinancing Loans	CF361	\$ 27,378,558	\$ 28,464,871	\$ 53,065,648	\$ 67,029,471	\$ 79,406,834
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 55,269,246	\$ 59,032,432	\$ 62,936,575	\$ 60,988,718	\$ 56,213,388
Sales	CF395	\$ 4,097,422	\$ 23,174,595	\$ 18,504,367	\$ 21,722,610	\$ 26,753,818
Consumer:						
Closed or Purchased	CF400	\$ 45,532,384	\$ 45,238,821	\$ 51,243,048	\$ 45,672,488	\$ 52,801,372
Sales	CF405	\$ 3,024,494	\$ 5,442,512	\$ 5,094,767	\$ 7,751,104	\$ 7,830,307
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 100,801,630	\$ 104,271,253	\$ 114,179,623	\$ 106,661,206	\$ 109,014,760
Nonmortgage Loans - Sales - Total	SUB3915	\$ 7,121,916	\$ 28,617,107	\$ 23,599,134	\$ 29,473,714	\$ 34,584,125
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 93,679,714	\$ 75,654,146	\$ 90,580,489	\$ 77,187,492	\$ 74,430,635
Deposits:						
Interest Credited to Deposits	CF430	\$ 3,904,619	\$ 4,169,021	\$ 5,333,320	\$ 6,226,845	\$ 6,472,395

Schedule DI --- Consolidated Deposit Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 115,088,279	\$ 101,250,068	\$ 145,235,842	\$ 127,760,996	\$ 128,647,519
Fully Insured	DI100	\$ 91,007,461	\$ 85,188,077	\$ 125,311,273	\$ 104,981,152	\$ 104,449,677
Other	DI110	\$ 24,080,818	\$ 16,061,991	\$ 19,924,569	\$ 22,779,844	\$ 24,197,842
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 410,526,915	\$ 425,233,877	\$ 530,058,085	\$ 506,296,609	\$ 492,089,684
Greater than \$100,000	DI130	\$ 254,165,978	\$ 237,448,774	\$ 327,686,096	\$ 342,843,786	\$ 337,534,986
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	64,674,876	62,718,473	103,915,098	100,425,188	83,688,045
Greater than \$100,000	DI160	1,107,616	1,004,727	1,327,658	1,328,033	1,260,418
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 61,733,719	\$ 63,371,852	\$ 65,656,649	\$ 49,444,710	\$ 48,176,856
Greater than \$250,000	DI175	\$ 3,819,441	\$ 3,732,237	\$ 5,758,728	\$ 14,773,251	\$ 13,672,304
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	6,425,582	6,595,332	6,565,669	3,954,224	3,874,919
Greater than \$250,000	DI185	12,928	9,537	10,783	8,820	8,144

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Schedule DI --- Consolidated Deposit Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Number of Deposit Accounts - Total	SUB4062	72,221,002	70,328,069	111,819,208	105,716,265	88,831,526
IRA/Keogh Accounts	DI200	\$ 62,824,372	\$ 63,534,813	\$ 66,118,969	\$ 58,767,850	\$ 56,507,237
Uninsured Deposits	DI210	\$ 128,095,219	\$ 125,527,017	\$ 187,567,709	\$ 188,033,962	\$ 191,244,910
Preferred Deposits	DI220	\$ 7,057,241	\$ 7,933,523	\$ 10,279,341	\$ 10,707,385	\$ 11,057,660
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 55,597,064	\$ 53,035,633	\$ 62,750,077	\$ 57,795,397	\$ 60,176,844
Money Market Deposit Accounts	DI320	\$ 281,094,299	\$ 289,357,010	\$ 383,085,177	\$ 354,673,850	\$ 334,716,962
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 69,777,943	\$ 70,845,307	\$ 98,162,340	\$ 101,527,880	\$ 98,016,561
Time Deposits	DI340	\$ 332,052,675	\$ 320,705,887	\$ 385,258,081	\$ 399,436,079	\$ 398,625,612
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 104,818,586	\$ 106,521,503	\$ 129,371,389	\$ 150,320,139	\$ 139,483,102
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 8,979,137	\$ 9,221,568	\$ 10,264,040	\$ 10,064,532	\$ 9,625,844
Non-Interest-Bearing Demand Deposits	DI610	\$ 35,561,437	\$ 36,667,836	\$ 45,247,663	\$ 41,756,304	\$ 43,041,484
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 738,743,152	\$ 732,661,474	\$ 944,884,081	\$ 929,981,822	\$ 249,489,973
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 8,497,373	\$ 8,869,769	\$ 10,014,565	\$ 10,247,966	\$ 6,095,699
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 876,308	\$ 1,155,062	\$ 2,449,836	\$ 2,753,498	\$ 0
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 644,856,915	\$ 645,099,334	\$ 847,979,303	\$ 840,065,613	\$ 205,592,028
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 8,452,028	\$ 9,393,816	\$ 10,059,451	\$ 10,448,216	\$ 9,331
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 902,534	\$ 1,674,428	\$ 2,376,392	\$ 2,613,605	\$ 0
Deposit Data for Thrifts Participating in the Transaction Account Guarantee Program Component of the FDIC's Temporary Liquidity Guarantee Program:						
Amount of Noninterest-bearing Transaction Accounts of More than \$250,000	DI570	\$ 17,853,484	N/A	N/A	N/A	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	\$ 13,791	N/A	N/A	N/A	N/A

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Schedule SI --- Consolidated Supplemental Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	153,647	164,959	213,721	223,922	205,937
Financial Assets Held for Trading Purposes	SI375	\$ 6,447,464	\$ 6,421,203	\$ 7,454,489	\$ 9,017,342	\$ 7,976,616
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 23,828,270	\$ 23,174,298	\$ 31,091,970	\$ 40,478,528	\$ 30,826,370
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 7,723,751	\$ 7,274,869	\$ 8,837,647	\$ 12,217,900	\$ 16,097,657
Available-for-Sale Securities	SI385	\$ 158,987,925	\$ 157,373,796	\$ 188,802,138	\$ 198,306,207	\$ 207,203,357
Assets Held for Sale	SI387	\$ 24,908,717	\$ 22,786,928	\$ 31,692,402	\$ 43,142,095	\$ 45,237,796
Loans Serviced for Others	SI390	\$ 626,506,370	\$ 635,814,918	\$ 1,078,242,699	\$ 1,266,935,165	\$ 1,212,289,918
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 234,167	\$ 283,589	\$ 335,767	\$ 544,582	\$ 603,925
Other Residual Interests	SI404	\$ 2,533,158	\$ 2,700,497	\$ 2,652,318	\$ 3,657,812	\$ 3,612,623
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	86.35%	86.33%	86.20%	85.87%	85.79%
Second month of Qtr	SI582	86.32%	86.41%	86.20%	85.82%	85.89%
Third month of Qtr	SI583	86.18%	86.38%	86.25%	85.94%	85.87%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	78.46%	78.94%	77.40%	78.37%	77.39%
Do you meet the DBLA business operations test?	SI586	27 [Yes]	29 [Yes]	29 [Yes]	30 [Yes]	30 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 10,573,377	\$ 10,883,885	\$ 12,345,177	\$ 12,560,305	\$ 13,390,158
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 2,015,586	\$ 1,562,614	\$ 1,558,818	\$ 1,530,085	\$ 1,437,141
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	1,329	1,299	1,631	1,316	1,252
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 105,212,840	\$ 104,859,832	\$ 136,867,216	\$ 138,120,655	\$ 159,208,766
Net Income (Loss) (SO91)	SI610	\$- 5,376,970	\$- 6,572,424	\$- 5,451,490	\$- 626,883	\$- 8,753,261
Dividends Declared						
Preferred Stock	SI620	\$ 6,587	\$ 2,993	\$ 4,971	\$ 23,966	\$ 18,141
Common Stock	SI630	\$ 835,169	\$ 792,066	\$ 5,106,010	\$ 911,014	\$ 1,116,001
Stock Issued	SI640	\$ 716,034	\$ 612,160	\$ 134,621	\$ 54,213	\$ 1,202,056
Stock Retired	SI650	\$ 22,279	\$ 71	\$ 1,205	\$ 200	\$ 4,864
Capital Contributions (Where No Stock is Issued)	SI655	\$ 11,147,129	\$ 13,715,321	\$ 5,747,348	\$ 6,000,842	\$- 10,552,860

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Schedule SI --- Consolidated Supplemental Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
New Basis Accounting Adjustments	SI660	\$- 4,988,110	\$- 3,548,318	\$ 4,224	\$ 133,248	\$ 125,642
Other Comprehensive Income	SI662	\$- 1,699,659	\$- 1,673,711	\$- 1,283,873	\$- 5,540,099	\$- 496,512
Prior Period Adjustments	SI668	\$- 30,232	\$- 4,778	\$- 2,492	\$- 129,464	\$ 33,982
Other Adjustments	SI671	\$ 328,847	\$ 11,672	\$ 14,211	\$- 16,092	\$- 18,992
Ending Equity Capital (SC80)	SI680	\$ 104,445,844	\$ 106,604,624	\$ 130,917,579	\$ 137,061,240	\$ 139,609,815
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 1,065,494	\$ 2,588,215	\$ 626,140	\$ 732,474	\$ 631,293
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 125,250,472	\$ 64,329,724	\$ 138,258,003	\$ 382,578,404	\$ 362,874,650
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	158 [Yes]	159 [Yes]	166 [Yes]	162 [Yes]	164 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 1,126,818	\$ 1,148,742	\$ 1,226,377	\$ 3,330,660	\$ 3,370,399
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 47,663	\$ 63,354	\$ 110,504	\$ 112,466	\$ 179,777
Average Balance Sheet Data						
Total Assets	SI870	\$ 1,202,308,298	\$ 1,209,943,613	\$ 1,522,816,333	\$ 1,514,835,928	\$ 1,516,903,234
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 108,846,950	\$ 97,260,777	\$ 112,135,643	\$ 112,468,552	\$ 118,042,301
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 830,712,748	\$ 859,125,115	\$ 1,121,993,633	\$ 1,142,912,964	\$ 1,142,641,241
Nonmortgage Loans	SI885	\$ 138,054,410	\$ 133,282,811	\$ 145,682,570	\$ 143,644,754	\$ 137,957,774
Deposits and Excrows	SI890	\$ 701,288,300	\$ 706,774,608	\$ 882,589,275	\$ 884,754,367	\$ 883,595,800
Total Borrowings	SI895	\$ 327,139,234	\$ 326,327,977	\$ 417,488,980	\$ 434,256,076	\$ 409,958,969

Schedule SQ --- Consolidated Supplemental Questions		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	14	8	12	14	12
Any Outstanding Futures or Options Positions?	SQ310	13	12	15	19	18
Does Association Have Subchapter S in effect this year?	SQ320	77	78	77	78	78
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	610	609	611	602	585

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	108 [Yes]	111 [Yes]	110 [Yes]	111 [Yes]	111 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	84 [Yes]	89 [Yes]	88 [Yes]	88 [Yes]	87 [Yes]
Do you have any activity to report on this schedule?	FS130	81 [Yes]	85 [Yes]	84 [Yes]	84 [Yes]	83 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 738,264,257	\$ 841,586,352	\$ 940,697,789	\$ 909,715,556	\$ 860,320,398
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 84,974,983	\$ 90,223,073	\$ 94,918,061	\$ 98,634,574	\$ 95,401,136
Personal Trust and Agency Accounts	FS210	\$ 20,092,364	\$ 21,979,015	\$ 22,978,314	\$ 26,195,619	\$ 25,480,876
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 11,214,495	\$ 12,681,215	\$ 13,269,015	\$ 13,125,760	\$ 12,751,076
Employee Benefit - Defined Contribution	FS220	\$ 1,090,723	\$ 1,236,424	\$ 1,354,571	\$ 1,539,512	\$ 1,550,697
Employee Benefit - Defined Benefit	FS230	\$ 939,850	\$ 1,044,645	\$ 1,123,558	\$ 1,305,777	\$ 1,280,185
Other Retirement Accounts	FS240	\$ 9,183,922	\$ 10,400,146	\$ 10,790,886	\$ 10,280,471	\$ 9,920,194
Corporate Trust and Agency Accounts	FS250	\$ 208,624	\$ 181,180	\$ 183,092	\$ 191,035	\$ 147,107
Investment Management Agency Accounts	FS260	\$ 51,714,173	\$ 53,366,358	\$ 56,227,456	\$ 53,512,415	\$ 51,129,756
Other Fiduciary Accounts	FS270	\$ 1,745,327	\$ 2,015,305	\$ 2,260,184	\$ 5,609,745	\$ 5,892,321
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 250,089,527	\$ 285,662,204	\$ 310,437,863	\$ 291,084,895	\$ 222,234,127
Personal Trust and Agency Accounts	FS211	\$ 5,599,848	\$ 6,418,110	\$ 7,882,216	\$ 7,412,216	\$ 7,336,740
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 237,703,920	\$ 272,346,380	\$ 296,033,404	\$ 277,661,321	\$ 214,277,926
Employee Benefit - Defined Contribution	FS221	\$ 202,295,610	\$ 231,151,039	\$ 251,609,506	\$ 236,959,586	\$ 174,641,981
Employee Benefit - Defined Benefit	FS231	\$ 30,352,748	\$ 35,068,885	\$ 37,722,572	\$ 35,309,092	\$ 34,779,242
Other Retirement Accounts	FS241	\$ 5,055,562	\$ 6,126,456	\$ 6,701,326	\$ 5,392,643	\$ 4,856,703
Corporate Trust and Agency Accounts	FS251	\$ 6,261,543	\$ 6,260,963	\$ 5,483,303	\$ 5,501,271	\$ 115,611
Other Fiduciary Accounts	FS271	\$ 524,216	\$ 636,751	\$ 1,038,940	\$ 510,087	\$ 503,850
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 403,199,747	\$ 465,701,075	\$ 535,341,865	\$ 519,996,087	\$ 542,685,135
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) -Total Fiduciary Accounts	FS22	172,273	120,902	116,519	114,358	103,243
Personal Trust and Agency Accounts	FS212	79,526	33,394	32,928	36,752	34,053
Retirement-related Trust and Agency Accounts - Total	SUB6120	39,826	38,087	36,111	33,490	29,620
Employee Benefit - Defined Contribution	FS222	970	965	1,133	1,390	1,232

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	192	193	189	193	188
Other Retirement Accounts	FS242	38,664	36,929	34,789	31,907	28,200
Corporate Trust and Agency Accounts	FS252	85	75	79	96	46
Investment Management Agency Accounts	FS262	52,175	48,703	46,775	43,383	38,604
Other Fiduciary Accounts	FS272	661	643	626	637	920
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	249,338	271,458	274,897	264,885	258,466
Personal Trust and Agency Accounts	FS213	170,344	191,603	192,449	186,686	183,540
Retirement-related Trust and Agency Accounts - Total	SUB6130	72,525	74,110	76,598	76,126	74,481
Employee Benefit - Defined Contribution	FS223	31,120	29,518	30,607	29,436	27,041
Employee Benefit - Defined Benefit	FS233	3,052	2,815	2,935	2,717	2,552
Other Retirement Accounts	FS243	38,353	41,777	43,056	43,973	44,888
Corporate Trust and Agency Accounts	FS253	1,796	1,747	1,785	1,732	137
Other Fiduciary Accounts	FS273	4,673	3,998	4,065	341	308
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	7,000,699	7,027,197	7,003,742	6,892,974	6,752,031
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 1,410,736	\$ 1,008,984	\$ 642,824	\$ 324,651	\$ 1,057,525
Personal Trust and Agency Accounts	FS310	\$ 224,303	\$ 134,164	\$ 89,541	\$ 50,666	\$ 204,289
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 227,997	\$ 139,919	\$ 88,618	\$ 34,661	\$ 103,295
Employee Benefit - Defined Contribution	FS320	\$ 115,207	\$ 54,820	\$ 33,001	\$ 9,104	\$ 37,299
Employee Benefit - Defined Benefit	FS330	\$ 18,697	\$ 14,036	\$ 9,083	\$ 4,601	\$ 17,213
Other Retirement Accounts	FS340	\$ 94,093	\$ 71,063	\$ 46,534	\$ 20,956	\$ 48,783
Corporate Trust and Agency Accounts	FS350	\$ 7,089	\$ 5,536	\$ 4,239	\$ 1,007	\$ 1,468
Investment Management Agency Accounts	FS360	\$ 285,718	\$ 206,444	\$ 134,421	\$ 66,883	\$ 217,066
Other Fiduciary Accounts	FS370	\$ 6,105	\$ 25,239	\$ 14,633	\$ 5,307	\$ 17,166
Custody and Safekeeping Accounts	FS380	\$ 484,296	\$ 373,446	\$ 256,546	\$ 126,505	\$ 502,537
Other Fiduciary and Related Services	FS390	\$ 175,228	\$ 124,236	\$ 54,826	\$ 39,622	\$ 11,704
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 635,453	\$ 206,386	\$ 118,418	\$ 55,777	\$ 631,014
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 4,744	\$ 2,716	\$ 869	\$ 301	\$ 2,968
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$- 9,170	\$- 9,384	\$- 7,098	\$- 3,724	\$ 11,626
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 761,369	\$ 790,498	\$ 516,439	\$ 264,849	\$ 435,169
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 20,281,595	\$ 6,796,976	\$ 5,364,021	\$ 5,691,151	\$ 25,480,875

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 22,314	\$ 4,835	\$ 2,418	\$- 5,267	\$- 19,440
Interest-Bearing Deposits	FS415	\$ 187,673	\$ 41,911	\$ 61,035	\$ 53,137	\$ 422,715
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 1,293,628	\$ 384,773	\$ 218,547	\$ 224,239	\$ 1,417,360
State, County and Municipal Obligations	FS425	\$ 2,659,549	\$ 653,215	\$ 429,406	\$ 521,166	\$ 2,674,256
Money Market Mutual Funds	FS430	\$ 2,257,975	\$ 684,108	\$ 525,169	\$ 544,665	\$ 2,104,832
Other Short-term Obligations	FS435	\$ 42,191	\$ 49,600	\$ 22,211	\$ 18,559	\$ 17,565
Other Notes and Bonds	FS440	\$ 1,016,069	\$ 497,295	\$ 465,259	\$ 454,426	\$ 1,068,361
Common and Preferred Stock	FS445	\$ 9,982,813	\$ 3,627,822	\$ 3,020,540	\$ 3,200,196	\$ 15,023,147
Real Estate Mortgages	FS450	\$ 33,671	\$ 15,926	\$ 9,958	\$ 12,635	\$ 24,416
Real Estate	FS455	\$ 1,362,927	\$ 417,806	\$ 198,154	\$ 333,304	\$ 1,584,659
Miscellaneous Assets	FS460	\$ 1,422,785	\$ 419,685	\$ 411,324	\$ 334,091	\$ 1,163,004
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	974	8	8	7	51
Corporate and Municipal Trusteeships	FS510	396	5	5	4	21
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	578	3	3	3	30
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 8,105,657	\$ 7	\$ 7	\$ 7	\$ 710,233
Number of Funds - Total Collective Investment Funds	FS60	40	26	84	65	439
Domestic Equity	FS610	16	9	9	6	60
International/Global Equity	FS620	2	0	0	0	20
Stock/Bond Blend	FS630	10	10	10	0	2
Taxable Bond	FS640	8	5	5	4	12
Municipal Bond	FS650	2	1	1	1	2
Short-Term Investments/Money Market	FS660	0	0	0	0	28
Specialty/Other	FS670	2	1	59	54	315
Market Value - Total Collective Investment Funds	FS65	\$ 30,992,955	\$ 7,675,880	\$ 7,738,568	\$ 7,414,492	\$ 11,745,666
Domestic Equity	FS615	\$ 21,821,627	\$ 1,316,806	\$ 1,488,718	\$ 1,433,422	\$ 8,942,295
International/Global Equity	FS625	\$ 421,014	\$ 0	\$ 0	\$ 0	\$ 719,401
Stock/Bond Blend	FS635	\$ 951,806	\$ 929,125	\$ 1,034,411	\$ 1,089,969	\$ 1,521
Taxable Bond	FS645	\$ 2,443,823	\$ 2,043,140	\$ 2,122,949	\$ 1,943,251	\$ 411,788
Municipal Bond	FS655	\$ 55,207	\$ 10,934	\$ 14,321	\$ 13,080	\$ 13,159
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 11,482
Specialty/Other	FS675	\$ 5,299,478	\$ 3,375,875	\$ 3,078,169	\$ 2,934,770	\$ 1,646,020
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 2,833	\$ 1,185	\$ 789	\$ 252	\$ 2,946
Personal Trust and Agency Accounts	FS710	\$ 1,325	\$ 48	\$ 32	\$ 20	\$ 1,630
Retirement-Related Trust and Agency Accounts	FS720	\$ 381	\$ 7	\$ 1	\$ 1	\$ 46
Investment Management Agency Accounts	FS730	\$ 1,085	\$ 1,130	\$ 754	\$ 231	\$ 1,267
Other Fiduciary Accounts and Related Services	FS740	\$ 42	\$ 0	\$ 2	\$ 0	\$ 3
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 2,366	\$ 1,704	\$ 160	\$ 83	\$ 117
Personal Trust and Agency Accounts	FS711	\$ 266	\$ 0	\$ 1	\$ 0	\$ 98
Retirement-Related Trust and Agency Accounts	FS721	\$ 2,011	\$ 1,704	\$ 159	\$ 83	\$ 14
Investment Management Agency Accounts	FS731	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 88	\$ 0	\$ 0	\$ 0	\$ 5
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 463	\$ 179	\$ 81	\$ 32	\$ 91
Personal Trust and Agency Accounts	FS712	\$ 10	\$ 0	\$ 0	\$ 0	\$ 31
Retirement-Related Trust and Agency Accounts	FS722	\$ 408	\$ 179	\$ 81	\$ 32	\$ 6
Investment Management Agency Accounts	FS732	\$ 11	\$ 0	\$ 0	\$ 0	\$ 50
Other Fiduciary Accounts and Related Services	FS742	\$ 34	\$ 0	\$ 0	\$ 0	\$ 4

Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 104,496,384	\$ 106,602,728	\$ 130,815,919	\$ 137,061,241	\$ 139,609,810
Equity Capital Deductions - Total	SUB1631	\$ 21,657,767	\$ 20,054,152	\$ 22,399,633	\$ 22,054,960	\$ 22,777,617
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 77,284	\$ 94,021	\$ 477,351	\$ 500,359	\$ 648,686
Goodwill and Certain Other Intangible Assets	CCR115	\$ 15,066,877	\$ 15,181,331	\$ 19,177,897	\$ 19,272,454	\$ 19,033,180
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 6,505,135	\$ 4,765,724	\$ 2,738,796	\$ 2,275,878	\$ 2,089,589
Other	CCR134	\$ 8,471	\$ 13,076	\$ 5,589	\$ 6,269	\$ 1,006,162
Equity Capital Additions -Total	SUB1641	\$ 12,295,606	\$ 10,920,278	\$ 14,394,662	\$ 13,170,822	\$ 7,651,515
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 10,928,372	\$ 9,531,604	\$ 9,235,635	\$ 7,885,589	\$ 2,368,475
Intangible Assets	CCR185	\$ 4,860	\$ 21,491	\$ 188,242	\$ 320,543	\$ 313,349
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 992,271	\$ 952,855	\$ 4,867,186	\$ 4,862,180	\$ 4,867,357
Other	CCR195	\$ 370,103	\$ 414,328	\$ 103,599	\$ 102,510	\$ 102,334
Tier 1 (Core) Capital	CCR20	\$ 95,134,223	\$ 97,468,854	\$ 122,810,948	\$ 128,177,103	\$ 124,483,708

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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Total Assets (SC60)	CCR205	\$ 1,222,889,690	\$ 1,208,167,667	\$ 1,511,880,179	\$ 1,515,281,873	\$ 1,508,351,635
Asset Deductions - Total	SUB1651	\$ 22,202,525	\$ 20,093,325	\$ 23,477,510	\$ 23,050,396	\$ 22,380,689
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 109,969	\$ 121,013	\$ 578,359	\$ 568,718	\$ 559,495
Goodwill and Certain Other Intangible Assets	CCR265	\$ 15,067,109	\$ 15,190,890	\$ 19,515,386	\$ 19,600,654	\$ 19,361,430
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 7,013,726	\$ 4,765,788	\$ 3,379,592	\$ 2,707,889	\$ 2,426,838
Other	CCR275	\$ 11,721	\$ 15,634	\$ 4,173	\$ 173,135	\$ 32,926
Asset Additions - Total	SUB1661	\$ 14,687,840	\$ 13,536,068	\$ 13,073,003	\$ 10,852,895	\$ 3,315,664
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 14,452,650	\$ 13,292,403	\$ 12,607,957	\$ 10,502,452	\$ 2,893,049
Intangible Assets	CCR285	\$ 4,860	\$ 21,491	\$ 305,794	\$ 328,467	\$ 321,732
Other	CCR290	\$ 230,330	\$ 222,174	\$ 159,252	\$ 21,976	\$ 100,883
Adjusted Total Assets	CCR25	\$ 1,215,375,005	\$ 1,201,610,410	\$ 1,501,475,672	\$ 1,503,084,372	\$ 1,489,286,610
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 48,281,144	\$ 47,771,008	\$ 59,721,615	\$ 59,843,327	\$ 59,238,009
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 95,134,223	\$ 97,468,854	\$ 122,810,948	\$ 128,177,103	\$ 124,483,708
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 11,235	\$ 7,623	\$ 29,025	\$ 50,535	\$ 70,138
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 2,052,180	\$ 2,065,377	\$ 9,088,065	\$ 9,002,242	\$ 9,279,027
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 29,370	\$ 26,963	\$ 18,865	\$ 17,497	\$ 1,009,771
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 8,267,302	\$ 7,827,359	\$ 10,653,893	\$ 10,383,479	\$ 9,451,426
Tier 2 Capital - Other	CCR355	\$ 20,113	\$ 18,391	\$ 11,757	\$ 185,237	\$ 199,418
Tier 2 (Supplementary) Capital	CCR33	\$ 10,380,200	\$ 9,945,713	\$ 19,801,605	\$ 19,638,990	\$ 20,009,780
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 10,206,171	\$ 9,739,922	\$ 19,801,605	\$ 19,638,990	\$ 20,009,780
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 49,032	\$ 49,104	\$ 63,217	\$ 80,532	\$ 62,398
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 3,293,891	\$ 1,145,845	\$ 2,397,558	\$ 2,509,940	\$ 2,497,540
Total Risk-Based Capital	CCR39	\$ 101,997,471	\$ 106,013,827	\$ 140,151,778	\$ 145,225,621	\$ 141,933,550
0% R/W Category - Cash	CCR400	\$ 12,133,604	\$ 5,072,434	\$ 7,249,638	\$ 7,326,399	\$ 6,062,560
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 10,746,621	\$ 14,403,058	\$ 11,263,169	\$ 12,648,817	\$ 21,415,491
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 15,556	\$ 31,836	\$ 14,666	\$ 20,823	\$ 13,616
0% R/W Category - Other	CCR415	\$ 23,294,363	\$ 8,419,373	\$ 4,957,880	\$ 5,791,653	\$ 4,565,647
0% R/W Category - Assets Total	CCR420	\$ 46,190,144	\$ 27,926,701	\$ 23,485,353	\$ 25,787,692	\$ 32,057,314
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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December 2008

Frozen Aggregated Data
(\$Thousands)

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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 153,908,010	\$ 167,772,714	\$ 200,998,251	\$ 193,541,557	\$ 198,929,317
20% R/W Category - Claims on FHLBs	CCR435	\$ 22,186,611	\$ 28,045,125	\$ 26,994,766	\$ 31,485,613	\$ 30,389,709
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 4,447,530	\$ 4,500,668	\$ 5,942,048	\$ 5,907,976	\$ 5,916,961
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 52,219,672	\$ 57,479,238	\$ 57,871,677	\$ 46,599,298	\$ 43,320,309
20% R/W Category - Other	CCR450	\$ 47,635,026	\$ 43,040,609	\$ 45,238,999	\$ 53,137,797	\$ 50,395,942
20% R/W Category - Assets Total	CCR455	\$ 280,396,849	\$ 300,838,354	\$ 337,045,741	\$ 330,672,241	\$ 328,952,238
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 56,079,357	\$ 60,167,677	\$ 67,409,151	\$ 66,134,438	\$ 65,790,455
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 412,954,338	\$ 431,611,948	\$ 564,822,770	\$ 568,190,094	\$ 568,758,000
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 10,642,950	\$ 10,108,304	\$ 17,099,154	\$ 15,855,935	\$ 15,658,137
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 8,958,037	\$ 6,706,837	\$ 2,344,543	\$ 2,480,231	\$ 2,658,979
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 570,980	\$ 597,140	\$ 1,338,131	\$ 1,073,654	\$ 1,394,590
50% R/W Category - Other	CCR480	\$ 5,637,289	\$ 5,549,117	\$ 17,222,958	\$ 23,215,048	\$ 21,462,958
50% R/W Category - Assets Total	CCR485	\$ 438,763,594	\$ 454,573,346	\$ 602,827,556	\$ 610,814,962	\$ 609,932,664
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 219,381,989	\$ 227,286,864	\$ 301,413,972	\$ 305,407,670	\$ 304,966,528
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 32,569,739	\$ 14,706,240	\$ 12,052,897	\$ 10,171,901	\$ 8,295,296
100% R/W Category - All Other Assets	CCR506	\$ 482,663,849	\$ 473,528,043	\$ 626,992,638	\$ 621,026,927	\$ 609,485,457
100% R/W Category - Assets Total	CCR510	\$ 515,233,588	\$ 488,234,283	\$ 639,045,535	\$ 631,198,828	\$ 617,780,753
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 515,233,588	\$ 488,234,283	\$ 639,045,535	\$ 631,198,828	\$ 617,780,753
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 15,112	\$ 14,713	\$ 15,100	\$ 13,538	\$ 12,176
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 188,903	\$ 183,917	\$ 188,753	\$ 169,227	\$ 152,202
Assets to Risk-Weight	CCR64	\$ 1,280,599,287	\$ 1,271,587,397	\$ 1,602,419,285	\$ 1,598,487,261	\$ 1,588,735,145
Subtotal Risk-Weighted Assets	CCR75	\$ 790,883,687	\$ 775,872,586	\$ 1,008,057,251	\$ 1,002,910,020	\$ 988,689,783
Excess Allowances for Loan and Lease Losses	CCR530	\$ 6,141,013	\$ 9,325,510	\$ 13,582,808	\$ 5,458,273	\$ 2,052,061
Total Risk-Weighted Assets	CCR78	\$ 784,742,674	\$ 766,547,076	\$ 994,474,443	\$ 997,451,747	\$ 986,637,722
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 62,835,051	\$ 61,323,757	\$ 79,614,613	\$ 79,795,984	\$ 78,930,964
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.83%	8.11%	8.18%	8.53%	8.36%
Total Risk-Based Capital Ratio	CCR820	13.00%	13.83%	14.09%	14.56%	14.39%
Tier 1 Risk-Based Capital Ratio	CCR830	11.70%	12.57%	12.11%	12.60%	12.36%

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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Tangible Equity Ratio	CCR840	7.83%	8.11%	8.17%	8.51%	8.41%

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