



First Quarter 2010 Thrift Industry Report Data

May 24, 2010

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

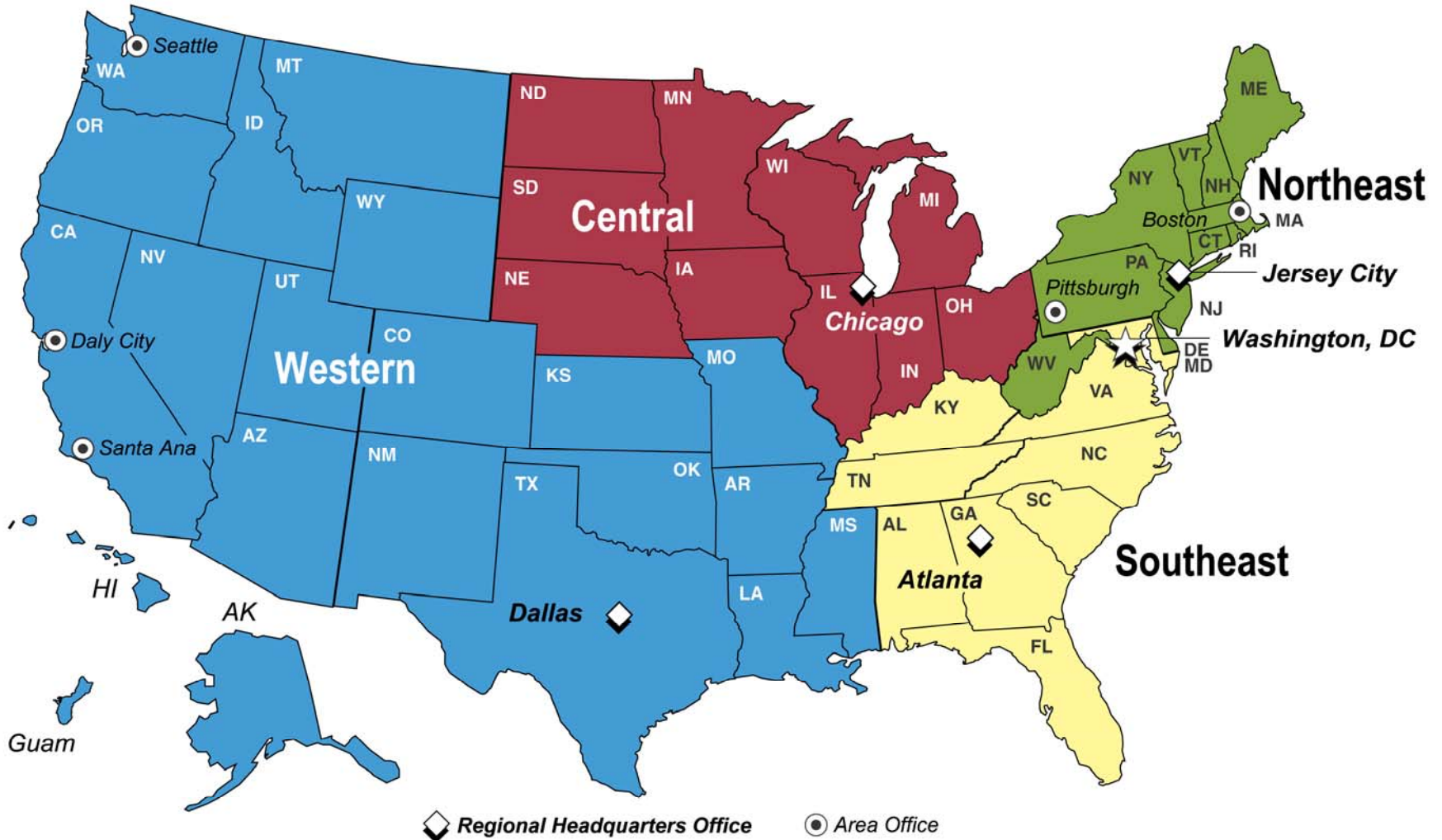


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PROFITABILITY AND EARNINGS
YEAR-TO-DATE AND PRIOR FOUR YEARS

INDUSTRY AGGREGATES:	3 mos. 2010	3 mos. 2009	2009	2008	2007	2006
PROFITABILITY (Percent)						
Return on Average Assets	0.77	(0.53)	0.00	(1.17)	(0.04)	1.06
Median Ratio	0.40	0.36	0.25	0.30	0.46	0.61
Return on Average Equity	7.09	(5.69)	(0.03)	(13.03)	(0.42)	11.18
Median Ratio	3.43	2.85	2.00	2.32	3.52	4.95
Net Interest Margin	3.05	2.94	3.02	2.82	2.69	2.73
Median Ratio	3.10	2.92	2.96	2.90	2.86	3.00
EARNINGS (\$ Millions)						
Interest Income	\$10,825.32	\$15,340.85	\$52,521.53	\$74,910.01	\$95,904.35	\$90,805.34
Interest Expense	3,646.60	6,350.68	19,888.69	36,826.78	55,283.30	49,870.85
NET INTEREST INCOME	7,178.73	8,990.17	32,632.84	38,083.24	40,621.05	40,934.49
Loss Provisions-Interest Bearing Assets	2,707.01	5,846.33	19,564.26	39,337.51	11,638.37	3,767.62
Noninterest Income	4,562.41	3,863.50	17,141.54	18,633.86	20,120.77	25,677.98
Mortgage Loan Servicing Fees	280.22	254.80	1,362.50	1,578.02	1,296.06	1,072.40
Other Fees and Charges	2,780.01	2,979.88	11,955.43	15,025.82	17,012.33	16,155.50
Other Noninterest Income	1,502.18	628.82	3,823.61	2,030.02	1,812.38	8,450.08
Noninterest Expense	6,273.24	7,854.37	27,669.35	38,745.84	47,370.88	38,664.73
G&A Expense	6,095.85	7,224.02	27,448.69	34,582.46	38,286.85	37,906.75
Goodwill Amortization	93.27	253.15	691.06	1,467.04	8,879.20	668.61
Loss Provisions-Noninterest Bearing Assets	84.12	377.20	(470.40)	2,696.34	204.84	89.37
Income Before Taxes & Extraordinary Items	2,760.89	(847.02)	2,540.77	(21,366.26)	1,732.56	24,180.12
Income Taxes	1,007.89	747.38	2,553.85	(5,637.94)	2,382.54	8,292.10
Extraordinary Items	68.99	(0.12)	51.53	(83.36)	1.14	(38.63)
NET INCOME	1,816.04	(1,619.35)	(33.66)	(15,811.67)	(648.84)	15,849.39
Profits	\$2,208.73	\$2,680.66	\$9,659.61	\$6,217.16	\$11,425.13	\$16,341.59
Losses	(\$392.69)	(\$4,300.01)	(\$9,693.28)	(\$22,028.83)	(\$12,073.96)	(\$492.20)
PROFITABILITY (Percent of Avg Assets Annualized)						
Interest Income	4.60	5.02	4.86	5.55	6.34	6.06
Interest Expense	1.55	2.08	1.84	2.73	3.66	3.33
NET INTEREST INCOME	3.05	2.94	3.02	2.82	2.69	2.73
Loss Provisions-Interest Bearing Assets	1.15	1.91	1.81	2.92	0.77	0.25
Noninterest Income	1.94	1.26	1.59	1.38	1.33	1.71
Mortgage Loan Servicing Fees	0.12	0.08	0.13	0.12	0.09	0.07
Other Fees and Charges	1.18	0.97	1.11	1.11	1.13	1.08
Other Noninterest Income	0.64	0.21	0.35	0.15	0.12	0.56
Noninterest Expense	2.66	2.57	2.56	2.87	3.13	2.58
G&A Expense	2.59	2.36	2.54	2.56	2.53	2.53
Goodwill Amortization	0.04	0.08	0.06	0.11	0.59	0.04
Loss Provisions-Noninterest Bearing Assets	0.04	0.12	(0.04)	0.20	0.01	0.01
Income Before Taxes & Extraordinary Items	1.17	(0.28)	0.24	(1.58)	0.11	1.61
Income Taxes	0.43	0.24	0.24	(0.42)	0.16	0.55
Extraordinary Items	0.03	0.00	0.00	(0.01)	0.00	0.00
NET INCOME	0.77	(0.53)	0.00	(1.17)	(0.04)	1.06
Profits	0.94	0.88	0.89	0.46	0.76	1.09
Losses	(0.17)	(1.41)	(0.90)	(1.63)	(0.80)	(0.03)

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008
NUMBER OF INSTITUTIONS:	757	765	780	794	801	810	818	829	831
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	0.77	0.19	0.46	(0.03)	(0.53)	(1.82)	(1.48)	(1.43)	(0.17)
Median Ratio	0.41	0.31	0.33	0.25	0.36	0.29	0.35	0.40	0.43
Return on Average Equity (Annualized)	7.09	1.76	4.40	(0.34)	(5.69)	(20.00)	(16.35)	(16.29)	(1.83)
Median Ratio	3.43	2.39	2.74	2.11	2.85	2.26	2.77	3.13	3.23
Net Interest Margin (Annualized)	3.05	3.00	3.11	3.04	2.94	2.68	2.93	2.91	2.77
Median Ratio	3.10	3.07	2.98	2.92	2.92	2.95	2.97	2.86	2.83
Number of Profitable Thrifts	580	503	549	523	580	527	552	618	650
Percent Profitable	76.62	65.75	70.38	65.87	72.41	65.06	67.48	74.55	78.22
Profits (\$ Millions)	\$2,208.73	\$2,079.73	\$3,226.09	\$1,673.14	\$2,680.66	\$1,213.38	\$1,608.19	\$1,662.27	\$1,733.32
Number of Unprofitable Thrifts	177	262	231	271	221	283	266	211	181
Percent Unprofitable	23.38	34.25	29.62	34.13	27.59	34.94	32.52	25.45	21.78
Losses (\$ Millions)	(\$392.69)	(\$1,637.50)	(\$1,988.52)	(\$1,767.25)	(\$4,300.01)	(\$6,570.76)	(\$5,984.11)	(\$7,113.76)	(\$2,360.20)
EARNINGS (\$ Millions)									
Interest Income	\$10,825.32	\$10,920.77	\$12,855.46	\$13,404.46	\$15,340.85	\$14,732.14	\$16,443.19	\$21,262.77	\$22,471.91
Interest Expense	3,646.60	3,921.83	4,564.34	5,051.85	6,350.68	6,843.38	7,799.45	10,184.95	11,999.01
NET INTEREST INCOME	7,178.73	6,998.94	8,291.12	8,352.61	8,990.17	7,888.77	8,643.74	11,077.83	10,472.91
Loss Provisions-Interest Bearing Assets	2,707.01	3,964.40	4,962.63	4,790.90	5,846.33	9,348.31	8,261.70	14,090.76	7,636.73
Noninterest Income	4,562.41	4,580.28	4,447.01	4,250.75	3,863.50	3,967.60	2,946.43	5,230.67	6,489.16
Mortgage Loan Servicing Fees	280.22	285.58	336.67	485.45	254.80	(40.52)	251.59	1,501.55	(134.60)
Other Fees and Charges	2,780.01	2,986.94	2,955.98	3,032.62	2,979.88	3,012.24	3,209.79	4,447.80	4,356.00
Other Noninterest Income	1,502.18	1,307.76	1,154.36	732.68	628.82	995.88	(514.95)	(718.68)	2,267.76
Noninterest Expense	6,273.24	6,748.87	5,596.32	7,469.79	7,854.37	8,954.66	8,659.98	10,654.60	10,476.60
G&A Expense	6,095.85	6,414.59	6,576.88	7,233.20	7,224.02	6,742.78	7,528.87	10,220.03	10,090.78
Goodwill Amortization	93.27	161.60	123.69	152.62	253.15	530.30	523.22	193.82	219.69
Loss Provisions-Noninterest Bearing Assets	84.12	172.68	(1,104.25)	83.96	377.20	1,681.57	607.89	240.75	166.13
Income Before Taxes & Extraordinary Items	2,760.89	865.95	2,179.18	342.67	(847.02)	(6,446.61)	(5,331.51)	(8,436.87)	(1,151.27)
Income Taxes	1,007.89	425.50	933.80	447.17	747.38	(1,081.05)	(956.65)	(3,075.82)	(524.43)
Extraordinary Items	68.99	7.54	15.29	28.82	(0.12)	8.18	(1.06)	(90.44)	(0.04)
NET INCOME	1,816.04	442.23	1,237.57	(94.12)	(1,619.35)	(5,357.38)	(4,375.92)	(5,451.49)	(626.88)
PROFITABILITY (Percent of Avg Assets Annualized)									
Interest Income	4.60	4.68	4.83	4.88	5.02	5.01	5.57	5.59	5.93
Interest Expense	1.55	1.68	1.71	1.84	2.08	2.33	2.64	2.68	3.17
NET INTEREST INCOME	3.05	3.00	3.11	3.04	2.94	2.68	2.93	2.91	2.77
Loss Provisions-Interest Bearing Assets	1.15	1.70	1.86	1.74	1.91	3.18	2.80	3.70	2.02
Noninterest Income	1.94	1.96	1.67	1.55	1.26	1.35	1.00	1.37	1.71
Mortgage Loan Servicing Fees	0.12	0.12	0.13	0.18	0.08	(0.01)	0.09	0.39	(0.04)
Other Fees and Charges	1.18	1.28	1.11	1.10	0.97	1.02	1.09	1.17	1.15
Other Noninterest Income	0.64	0.56	0.43	0.27	0.21	0.34	(0.17)	(0.19)	0.60
Noninterest Expense	2.66	2.89	2.10	2.72	2.57	3.04	2.94	2.80	2.77
G&A Expense	2.59	2.75	2.47	2.63	2.36	2.29	2.55	2.68	2.66
Goodwill Amortization	0.04	0.07	0.05	0.06	0.08	0.18	0.18	0.05	0.06
Loss Provisions-Noninterest Bearing Assets	0.04	0.07	(0.41)	0.03	0.12	0.57	0.21	0.06	0.04
Income Before Taxes & Extraordinary Items	1.17	0.37	0.82	0.12	(0.28)	(2.19)	(1.81)	(2.22)	(0.30)
Income Taxes	0.43	0.18	0.35	0.16	0.24	(0.37)	(0.32)	(0.81)	(0.14)
Extraordinary Items	0.03	0.00	0.01	0.01	0.00	0.00	0.00	(0.02)	0.00
NET INCOME	0.77	0.19	0.46	(0.03)	(0.53)	(1.82)	(1.48)	(1.43)	(0.17)

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008
NUMBER OF INSTITUTIONS:	757	765	780	794	801	810	818	829	831
TOTAL ASSETS (\$ Billions)	\$949.82	\$942.52	\$1,069.87	\$1,098.04	\$1,224.53	\$1,197.26	\$1,181.61	\$1,511.88	\$1,515.28
Cash and Noninterest-Earning Deposits	9.34	8.52	10.32	12.68	16.57	18.54	18.43	18.37	19.47
Investment Securities	152.52	145.75	173.26	157.29	162.14	121.11	98.86	105.66	107.76
Mortgage Backed Securities	145.61	140.82	137.08	142.69	151.80	166.30	167.15	199.09	202.27
1 - 4 Family Mortgages	330.45	334.41	419.38	437.62	528.47	521.90	541.79	749.08	748.23
First Liens	270.38	273.00	349.05	365.10	430.33	423.15	442.79	585.65	584.68
Home Equity Lines of Credit	45.16	45.70	53.01	54.19	65.56	64.52	62.97	119.66	118.14
Other Junior Liens	14.90	15.71	17.31	18.33	32.58	34.23	36.03	43.78	45.40
Multi family Mortgages	31.63	31.10	33.89	34.79	34.60	33.58	33.67	64.92	63.32
Nonresidential Mortgages	68.66	68.20	70.40	71.42	71.37	71.12	69.80	77.44	75.07
Construction Loans	12.53	14.50	17.44	22.19	24.24	26.30	27.75	33.34	33.88
Land Loans	9.67	10.23	12.73	14.20	15.22	15.77	16.57	18.36	18.82
Commercial Loans	51.07	50.96	51.62	59.92	63.62	62.69	56.84	59.07	60.34
Consumer Loans	74.12	73.50	73.88	71.19	75.05	81.01	76.05	88.04	84.68
Repossessed Assets, Net	4.92	4.56	5.11	4.52	4.22	3.99	3.89	5.05	4.12
Real Estate Held for Investment, Net	0.18	0.18	0.19	0.15	0.13	0.13	0.13	0.17	0.18
Office Premises & Equipment	6.72	6.84	7.34	8.11	8.19	8.39	8.61	11.20	11.35
Other Assets	64.87	65.45	71.42	77.84	87.91	83.16	78.66	106.57	102.12
Less: Contra Assets & Valuation Allowances	12.47	12.48	14.19	16.56	19.00	16.74	16.62	24.49	16.32
TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$949.82	\$942.52	\$1,069.87	\$1,098.04	\$1,224.53	\$1,197.26	\$1,181.61	\$1,511.88	\$1,515.28
TOTAL DEPOSITS AND ESCROWS	666.97	658.89	698.57	721.82	752.42	732.15	726.91	929.16	913.36
Deposits	661.68	653.48	692.19	714.47	745.89	726.95	721.31	916.63	900.60
Escrows	5.28	5.41	6.38	7.35	6.53	5.20	5.60	12.53	12.76
BORROWINGS	161.86	166.48	239.88	245.98	329.96	336.99	327.61	420.79	427.91
Advances From FHLB	85.80	89.06	130.39	140.74	195.23	209.76	242.04	298.00	308.81
Repurchase Agreements & FedFunds Purchased	43.23	43.33	59.44	42.88	59.80	64.91	48.30	46.34	43.54
Other Borrowings	32.82	34.09	50.04	62.36	74.92	62.32	37.28	76.45	75.56
Other Liabilities	16.51	16.29	17.45	17.35	23.07	21.20	18.28	31.12	36.96
Equity Capital	104.67	101.05	114.49	113.72	119.96	106.93	108.80	130.82	137.06
Capital Stock and Paid-In Capital	79.68	77.46	89.28	92.83	101.27	93.77	100.04	119.18	115.62
Unrealized Gains (Losses) AFS Securities	(0.58)	(0.82)	(1.15)	(2.80)	(4.95)	(9.63)	(9.04)	(8.89)	(7.05)
Retained Earnings	26.75	25.51	27.33	24.37	24.43	24.78	19.03	21.63	30.03
Noncontrolling Interests in Cons. Subs.	0.19	0.19	0.53	0.83	0.87	N/A	N/A	N/A	N/A

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008
NUMBER OF INSTITUTIONS:	757	765	780	794	801	810	818	829	831
TOTAL ASSETS (Percent of Total Assets)									
Cash and Noninterest-Earning Deposits	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Investment Securities	0.98	0.90	0.96	1.15	1.35	1.55	1.56	1.22	1.29
Mortgage Backed Securities	16.06	15.46	16.19	14.32	13.24	10.12	8.37	6.99	7.11
1 - 4 Family Mortgages	15.33	14.94	12.81	12.99	12.40	13.89	14.15	13.17	13.35
First Liens	34.79	35.48	39.20	39.85	43.16	43.59	45.85	49.55	49.38
Home Equity Lines of Credit	28.47	28.96	32.63	33.25	35.14	35.34	37.47	38.74	38.59
Other Junior Liens	4.75	4.85	4.95	4.94	5.35	5.39	5.33	7.91	7.80
Multi family Mortgages	1.57	1.67	1.62	1.67	2.66	2.86	3.05	2.90	3.00
Nonresidential Mortgages	3.33	3.30	3.17	3.17	2.83	2.81	2.85	4.29	4.18
Construction Loans	7.23	7.24	6.58	6.50	5.83	5.94	5.91	5.12	4.95
Land Loans	1.32	1.54	1.63	2.02	1.98	2.20	2.35	2.21	2.24
Commercial Loans	1.02	1.09	1.19	1.29	1.24	1.32	1.40	1.21	1.24
Consumer Loans	5.38	5.41	4.82	5.46	5.20	5.24	4.81	3.91	3.98
Repossessed Assets, Net	7.80	7.80	6.91	6.48	6.13	6.77	6.44	5.82	5.59
Real Estate Held for Investment, Net	0.52	0.48	0.48	0.41	0.34	0.33	0.33	0.33	0.27
Office Premises & Equipment	0.02	0.02	0.02	0.01	0.01	0.01	0.01	0.01	0.01
Other Assets	0.71	0.73	0.69	0.74	0.67	0.70	0.73	0.74	0.75
Less: Contra Assets & Valuation Allowances	6.83	6.94	6.68	7.09	7.18	6.95	6.66	7.05	6.74
	1.31	1.32	1.33	1.51	1.55	1.40	1.41	1.62	1.08
TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)									
TOTAL DEPOSITS AND ESCROWS	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Deposits	70.22	69.91	65.30	65.74	61.45	61.15	61.52	61.46	60.28
Escrows	69.66	69.33	64.70	65.07	60.91	60.72	61.04	60.63	59.43
BORROWINGS	0.56	0.57	0.60	0.67	0.53	0.43	0.47	0.83	0.84
Advances From FHLB	17.04	17.66	22.42	22.40	26.95	28.15	27.73	27.83	28.24
Repurchase Agreements & FedFunds Purchased	9.03	9.45	12.19	12.82	15.94	17.52	20.48	19.71	20.38
Other Borrowings	4.55	4.60	5.56	3.90	4.88	5.42	4.09	3.07	2.87
Other Liabilities	3.46	3.62	4.68	5.68	6.12	5.20	3.15	5.06	4.99
Equity Capital	1.74	1.73	1.63	1.58	1.88	1.77	1.55	2.06	2.44
Capital Stock and Paid-In Capital	11.02	10.72	10.70	10.36	9.80	8.93	9.21	8.65	9.05
Unrealized Gains (Losses) AFS Securities	8.39	8.22	8.35	8.45	8.27	7.83	8.47	7.88	7.63
Retained Earnings	(0.06)	(0.09)	(0.11)	(0.26)	(0.40)	(0.80)	(0.76)	(0.59)	(0.47)
Noncontrolling Interests in Cons. Subs.	2.82	2.71	2.55	2.22	2.00	2.07	1.61	1.43	1.98
	0.02	0.02	0.05	0.08	0.07	N/A	N/A	N/A	N/A

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

FOR THE QUARTER ENDING:	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008
NUMBER OF INSTITUTIONS:	757	765	780	794	801	810	818	829	831

TOTAL ASSETS (Percent Change)	6.43	8.31	6.39	6.71	6.30	7.22	(0.43)	3.65	4.20
Cash and Noninterest-Earning Deposits	(9.17)	(1.96)	(37.74)	(2.94)	8.41	47.46	53.87	37.18	46.51
Investment Securities	23.26	82.51	86.30	83.84	79.09	27.22	0.31	24.06	5.27
Mortgage Backed Securities	11.00	(1.63)	(6.69)	(10.33)	(14.06)	(6.91)	0.45	4.29	13.68
1 - 4 Family Mortgages	(0.54)	2.10	(1.74)	0.57	0.27	1.94	(6.35)	(0.67)	(1.34)
First Liens	0.46	3.30	(2.06)	0.26	0.97	2.67	(7.81)	(3.61)	(5.77)
Home Equity Lines of Credit	0.04	3.80	7.29	10.56	6.66	8.33	7.28	14.21	29.70
Other Junior Liens	(16.93)	(18.30)	(17.53)	(16.68)	(17.24)	(14.99)	(8.77)	4.67	(2.99)
Multi family Mortgages	18.09	12.01	4.25	7.88	10.76	14.59	3.74	4.16	0.31
Nonresidential Mortgages	7.33	0.97	2.69	4.23	6.23	18.51	18.95	23.26	23.27
Construction Loans	(30.72)	(27.12)	(22.33)	(16.68)	(11.18)	(0.78)	1.85	4.09	8.72
Land Loans	(10.82)	(13.88)	(15.31)	(12.10)	(9.91)	(5.24)	0.19	5.53	12.99
Commercial Loans	(1.35)	(8.03)	(1.14)	6.11	7.92	18.39	9.36	13.18	26.16
Consumer Loans	0.95	(7.81)	(2.22)	(7.83)	(0.61)	5.14	5.26	9.86	8.35
Repossessed Assets, Net	109.94	120.57	110.83	112.37	86.53	143.44	171.66	170.96	180.76
Real Estate Held for Investment, Net	48.61	45.09	52.50	20.08	(4.81)	(5.20)	(21.90)	4.16	10.37
Office Premises & Equipment	0.05	(0.73)	(1.31)	(2.82)	(2.68)	5.09	5.06	1.11	3.76
Other Assets	19.40	27.06	18.94	31.84	34.64	52.78	14.24	4.70	3.56
Less: Contra Assets & Valuation Allowances	(6.85)	5.37	0.86	53.18	77.10	99.36	152.90	257.21	142.94

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	6.43	8.31	6.39	6.71	6.30	7.22	(0.43)	3.65	4.20
TOTAL DEPOSITS AND ESCROWS	9.06	11.30	11.05	12.89	8.65	10.49	0.04	1.31	(0.51)
Deposits	9.28	11.29	10.97	12.66	8.51	10.48	0.01	1.58	(0.15)
Escrows	(13.20)	12.07	20.41	40.08	26.36	12.80	4.32	(15.03)	(20.80)
BORROWINGS	(7.94)	(8.60)	(9.72)	(10.74)	1.60	3.35	5.76	20.30	23.14
Advances From FHLB	(11.13)	(12.62)	(28.11)	(20.60)	(15.79)	(6.39)	7.71	40.87	40.04
Repurchase Agreements & FedFunds Purchased	(1.49)	(6.80)	23.18	(6.99)	38.70	35.71	(1.29)	(29.31)	(26.13)
Other Borrowings	(7.25)	1.06	38.76	19.41	50.40	15.11	3.18	5.16	11.03
Other Liabilities	2.38	12.27	9.67	1.50	(5.24)	(0.18)	(23.84)	(16.34)	(0.02)
Equity Capital	17.49	24.12	20.75	17.26	8.57	0.14	(14.02)	(16.40)	(10.62)
Capital Stock and Paid-In Capital	14.01	16.65	3.17	13.98	13.60	12.53	5.65	3.20	18.35
Unrealized Gains (Losses) AFS Securities	(84.86)	(89.73)	(85.57)	(56.49)	(16.17)	463.85	529.79	394.53	1,287.93
Retained Earnings	9.49	1.93	56.68	5.88	(14.63)	(4.00)	(44.18)	(50.18)	(47.17)
Noncontrolling Interests in Cons. Subs.	(24.78)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

STRUCTURAL DATA AND LOAN ACTIVITY

FOR THE QUARTER ENDING:	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008
NUMBER OF INSTITUTIONS:	757	765	780	794	801	810	818	829	831

SELECTED STRUCTURAL DATA									
Number of New Thrifts	1	0	0	2	3	2	1	4	12
Consolidated Assets (\$ Billions)	0.92	0.00	0.00	11.26	16.61	0.09	0.38	1.82	9.58
Number of Conservatorships/Receiverships	4	8	8	3	1	2	4	0	0
Consolidated Assets (\$ Billions)	5.09	21.88	15.85	13.77	0.35	16.49	337.82	0.00	0.00
Number of Bank Charter Conversions	1	4	3	3	1	1	2	2	3
Consolidated Assets (\$ Billions)	3.92	97.51	18.75	117.28	0.13	0.31	0.21	0.14	11.71
Number of Bank Acquisitions	1	4	2	3	3	5	2	3	1
Consolidated Assets (\$ Billions)	1.40	38.62	1.25	1.61	0.11	2.00	0.26	0.68	0.08
Number of Thrift Mergers	2	0	0	0	6	2	3	1	2
Consolidated Assets (\$ Billions)	0.32	0.00	0.00	0.00	8.48	0.23	4.05	N/A	N/A

LOAN ACTIVITY (\$ Millions)									
Mortgage Pool Securities									
Total Purchases	\$22,332.70	\$24,611.21	\$20,630.73	\$24,390.63	\$23,098.67	\$26,421.82	\$55,114.99	\$76,069.43	\$71,422.09
Total Sales	6,730.92	8,643.53	13,952.95	13,461.70	37,057.64	16,238.33	50,636.66	64,308.94	58,934.62
Mortgage Originations	32,356.53	40,673.31	46,800.33	70,501.94	96,057.11	63,151.06	79,601.26	128,292.45	133,821.04
Construction Loans	1,676.36	2,060.17	2,773.41	3,321.11	3,132.20	4,074.65	5,008.93	6,013.00	6,084.08
1-4 Family Mortgages	934.24	1,146.99	1,439.24	1,710.38	1,634.53	2,150.27	2,752.03	3,349.49	3,509.25
Permanent Loans Secured by 1-4 Family Unit	27,218.01	34,258.35	39,480.24	62,331.27	88,113.42	52,476.70	66,098.73	107,495.24	115,326.18
Mortgage Refinancings	16,617.95	18,142.03	21,072.50	38,878.51	52,667.35	26,354.69	27,346.33	53,065.65	67,029.47
Mortgage Purchases	11,870.08	14,444.50	16,762.25	26,422.65	51,448.26	34,192.32	42,613.08	51,962.71	53,435.02
Secured by 1-4 Family Mortgages	11,088.30	13,589.77	16,215.98	25,784.18	50,702.39	32,967.66	41,295.71	50,223.26	51,860.52
Mortgage Sales	25,285.78	32,757.62	42,314.09	66,992.06	102,139.85	62,523.75	75,479.59	118,896.22	121,886.63
Secured by 1-4 Family Mortgages	24,955.33	32,200.72	41,720.07	66,078.79	101,222.55	61,305.35	73,524.65	116,371.83	119,147.64
Nonmortgage Originations and Purchases	96,686.79	86,297.77	83,293.91	80,741.09	92,826.85	100,823.99	104,271.25	114,179.62	106,661.21
Consumer Loans	54,479.45	40,389.09	41,533.80	37,534.59	33,962.89	45,586.33	45,238.82	51,243.05	45,672.49

OTHER INDICATORS (Percent Annualized)									
Asset Growth Rate	7.21	7.18	2.89	(1.86)	0.92	11.82	2.60	(1.16)	4.69
Cost of Funds	1.78	1.93	1.96	2.10	2.37	2.61	2.98	3.06	3.63
Asset Yield	5.06	5.14	5.32	5.42	5.57	5.46	6.16	6.23	6.54
Mortgage Portfolio Yield	5.48	5.57	5.75	5.68	5.82	5.50	6.19	6.22	6.52
Earnings Efficiency	106.27	105.92	105.32	104.62	104.07	103.82	104.49	104.02	105.12
Operating Efficiency	59.54	62.45	56.78	60.93	59.09	62.09	62.20	60.02	68.67

CAPI TAL MEASURES

FOR THE QUARTER ENDING:	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008
NUMBER OF INSTITUTIONS:	757	765	780	794	801	810	818	829	831

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	741	746	760	779	791	802	812	821	828
Percent of Thrifts	97.89	97.52	97.44	98.11	98.75	99.01	99.27	99.03	99.64
Consolidated Assets (\$ Billions)	\$938.44	\$926.42	\$1,040.93	\$1,076.81	\$1,208.63	\$1,175.53	\$1,176.71	\$1,480.29	\$1,515.13
Fail FDICIA Capital Standards	16	19	20	15	9	8	6	8	3
Percent of Thrifts	2.11	2.48	2.56	1.89	1.12	0.99	0.73	0.97	0.36
Consolidated Assets (\$ Billions)	\$11.38	\$16.10	\$28.94	\$21.24	\$15.73	\$21.73	\$4.90	\$31.59	\$0.15
Critically Undercapitalized	3	7	7	7	3	4	1	2	1
Percent of Thrifts	0.40	0.92	0.90	0.88	0.37	0.49	0.12	0.24	0.12
Consolidated Assets (\$ Billions)	\$0.59	\$5.71	\$5.55	\$14.76	\$13.80	\$14.83	\$0.35	\$0.27	\$0.04

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$92.33	\$88.88	\$99.71	\$98.60	\$104.86	\$99.56	\$101.73	\$122.62	\$127.86
Tangible Equity Ratio	9.86	9.56	9.46	9.11	8.67	8.35	8.64	8.17	8.51
Median Ratio	10.03	9.90	9.88	9.83	9.88	9.89	10.07	10.18	10.16
Tier 1 Capital (\$ Billions)	\$92.33	\$88.89	\$99.72	\$98.60	\$104.87	\$99.56	\$101.76	\$122.81	\$128.18
Tier 1 Leverage Ratio	9.86	9.56	9.46	9.11	8.67	8.35	8.64	8.18	8.53
Median Ratio	10.03	9.90	9.88	9.83	9.88	9.89	10.07	10.18	10.16
Tier 1 Risk-based Capital Ratio	16.19	15.33	15.22	14.36	13.48	12.75	13.44	12.11	12.60
Median Ratio	16.57	16.28	16.24	16.06	16.16	16.02	16.38	16.58	17.04
Risk-based Capital (\$ Billions)	\$99.60	\$96.06	\$107.18	\$105.73	\$112.80	\$108.85	\$110.61	\$140.15	\$145.23
Total Risk-based Capital Ratio	17.53	16.69	16.51	15.59	14.69	14.05	14.73	14.09	14.56
Median Ratio	17.62	17.20	17.08	16.92	17.03	16.76	17.23	17.51	17.78

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008
NUMBER OF INSTITUTIONS:	757	765	780	794	801	810	818	829	831
LOANS 30-89 DAYS DELINQUENT (\$ Millions)									
Total Including US Guaranteed Loans	\$11,561.24	\$11,909.75	\$16,057.69	\$16,393.44	\$21,057.70	\$20,873.28	\$17,054.49	\$21,309.42	\$20,193.10
US Guaranteed Loans	1,844.00	1,503.14	1,314.84	1,206.51	888.58	1,021.39	992.12	892.27	786.94
Total Excluding US Guaranteed Loans	9,717.24	10,406.61	14,742.85	15,186.93	20,169.13	19,851.89	16,062.36	20,417.16	19,406.16
Mortgage Loans									
Construction & Land Loans	777.98	732.75	958.57	1,255.02	1,701.08	1,469.56	1,305.27	1,147.76	1,287.79
Nonresidential Mortgages	1,208.16	909.15	929.05	1,048.55	1,083.67	911.84	583.97	486.58	558.56
Multi Family Mortgages	481.32	423.56	376.28	399.57	378.81	379.82	264.29	315.50	274.76
1-4 Family Mortgages	6,951.47	7,730.42	11,663.61	11,575.04	15,582.35	15,466.94	12,801.70	17,173.85	16,046.42
First Liens	6,183.72	6,890.87	10,692.93	10,589.57	13,795.33	13,419.95	11,271.70	14,692.69	13,398.03
Home Equity Lines of Credit	448.67	501.76	647.11	632.16	1,036.24	1,210.35	918.45	1,711.08	1,901.13
Other Junior Liens	319.09	337.78	323.57	353.31	750.77	836.65	611.55	770.09	747.26
Nonmortgage Loans and Leases									
Commercial Loans	906.81	633.25	583.11	639.03	795.10	950.86	614.20	595.29	622.10
Consumer Loans	1,235.49	1,480.63	1,547.07	1,476.23	1,516.70	1,694.25	1,485.05	1,590.43	1,403.49
NONCURRENT LOANS (\$ Millions)									
Total Including US Guaranteed Loans	\$26,112.14	\$26,432.53	\$33,900.90	\$33,945.55	\$36,753.56	\$26,460.13	\$24,515.21	\$35,480.49	\$27,041.87
US Guaranteed Loans	6,342.06	4,803.74	3,810.36	3,373.53	1,943.37	1,861.09	1,511.51	1,359.09	1,143.77
Total Excluding US Guaranteed Loans	19,770.07	21,628.78	30,090.53	30,572.03	34,810.19	24,599.04	23,003.70	34,121.40	25,898.11
Mortgage Loans									
Construction & Land Loans	3,200.69	3,396.29	3,988.17	4,549.81	4,548.66	3,473.67	3,443.58	3,716.51	3,166.82
Nonresidential Mortgages	2,362.02	2,295.66	1,963.81	1,815.11	1,448.21	1,034.33	749.98	693.34	603.31
Multi Family Mortgages	1,073.29	1,047.66	909.88	706.30	538.44	402.36	312.41	426.06	314.91
1-4 Family Mortgages	17,067.55	17,154.02	24,137.11	23,962.88	27,201.26	19,269.86	18,369.39	28,692.26	21,322.75
First Liens	15,934.69	15,979.06	22,938.52	22,742.29	25,121.14	18,111.12	17,199.34	24,639.43	18,682.57
Home Equity Lines of Credit	648.96	688.07	755.31	735.15	1,212.54	603.84	638.71	3,030.69	1,897.60
Other Junior Liens	483.90	486.90	443.28	485.44	867.57	554.90	531.34	1,022.13	742.58
Nonmortgage Loans and Leases									
Commercial Loans	1,360.00	1,378.30	1,662.44	1,689.69	1,681.38	1,146.82	753.10	823.56	688.94
Consumer Loans	1,048.59	1,160.60	1,239.48	1,221.75	1,335.62	1,133.10	886.75	1,128.78	945.15
NET CHARGE-OFFS (\$ Millions)									
Mortgage Loans	\$2,556.23	\$3,016.58	\$3,471.15	\$3,483.31	\$3,273.73	\$5,699.51	\$4,232.57	\$5,682.68	\$3,541.06
Construction & Land Loans	271.76	490.83	561.29	575.20	303.68	572.65	548.57	397.00	283.22
Nonresidential Mortgages	158.87	208.18	233.49	139.24	222.48	132.69	55.96	35.65	23.22
Multi Family Mortgages	58.12	110.79	33.58	103.39	84.53	52.05	37.92	15.42	6.32
1-4 Family Mortgages	881.59	1,035.08	1,832.20	1,294.42	1,372.59	1,315.29	1,293.91	3,918.63	2,349.17
First Liens	501.72	599.40	1,320.00	717.04	792.62	894.96	889.87	2,296.10	1,214.83
Home Equity Lines of Credit	269.34	303.47	347.40	360.92	349.93	242.97	262.96	1,163.48	778.23
Other Junior Liens	110.52	132.21	164.80	216.47	230.04	177.36	141.08	459.06	356.11
Nonmortgage Loans and Leases									
Commercial Loans	465.86	514.46	624.13	659.53	612.05	584.04	471.07	332.48	251.24
Consumer Loans	838.86	857.22	904.52	1,033.59	933.37	863.70	738.62	812.00	803.09
Reposessed Assets	107.23	149.59	124.97	84.93	123.12	189.71	133.11	242.99	161.33
Other	(226.05)	(349.56)	(843.02)	(406.99)	(378.09)	1,989.39	953.40	(71.49)	(336.52)
REPOSSESSED ASSETS, NET (\$ Millions)									
Construction & Land Loans	\$4,917.75	\$4,555.07	\$5,106.41	\$4,519.64	\$4,215.33	\$3,994.41	\$3,889.95	\$5,052.74	\$4,117.05
Nonresidential Mortgages	1,096.02	1,047.26	1,585.63	1,568.93	1,248.91	1,008.17	694.06	612.13	472.43
Multi Family Mortgages	446.56	379.40	323.18	276.60	243.80	168.39	142.18	116.73	114.70
1-4 Family Mortgages	136.21	139.94	118.00	109.14	95.19	87.83	52.82	83.67	39.22
Other	2,759.68	2,514.59	2,673.44	2,194.79	2,283.18	2,440.14	2,841.63	4,041.83	3,359.45
	479.28	473.88	406.16	370.18	344.25	289.89	159.26	198.39	131.26

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008
NUMBER OF INSTITUTIONS:	757	765	780	794	801	810	818	829	831
LOANS 30-89 DAYS DELINQUENT (% Total Assets)									
Total Including US Guaranteed Loans	1.22	1.26	1.50	1.49	1.72	1.74	1.44	1.41	1.33
US Guaranteed Loans	0.19	0.16	0.12	0.11	0.07	0.09	0.08	0.06	0.05
Total Excluding US Guaranteed Loans	1.02	1.10	1.38	1.38	1.65	1.66	1.36	1.35	1.28
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	3.50	2.96	3.18	3.45	4.31	3.49	2.94	2.22	2.44
Nonresidential Mortgages	1.76	1.33	1.32	1.47	1.52	1.28	0.84	0.63	0.74
Multi Family Mortgages	1.52	1.36	1.11	1.15	1.09	1.13	0.78	0.49	0.43
1-4 Family Mortgages	2.10	2.31	2.78	2.65	2.95	2.96	2.36	2.29	2.14
First Liens	2.29	2.52	3.06	2.90	3.21	3.17	2.55	2.51	2.29
Home Equity Lines of Credit	0.99	1.10	1.22	1.17	1.58	1.88	1.46	1.43	1.61
Other Junior Liens	2.14	2.15	1.87	1.93	2.30	2.44	1.70	1.76	1.65
Nonmortgage Loans and Leases									
Commercial Loans	1.78	1.24	1.13	1.07	1.25	1.52	1.08	1.01	1.03
Consumer Loans	1.67	2.01	2.09	2.07	2.02	2.09	1.95	1.81	1.66
NONCURRENT LOANS (% Total Assets)									
Total Including US Guaranteed Loans	2.75	2.80	3.17	3.09	3.00	2.21	2.07	2.35	1.78
US Guaranteed Loans	0.67	0.51	0.36	0.31	0.16	0.16	0.13	0.09	0.08
Total Excluding US Guaranteed Loans	2.08	2.29	2.81	2.78	2.84	2.05	1.95	2.26	1.71
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	14.42	13.73	13.21	12.50	11.53	8.26	7.77	7.19	6.01
Nonresidential Mortgages	3.44	3.37	2.79	2.54	2.03	1.45	1.07	0.90	0.80
Multi Family Mortgages	3.39	3.37	2.69	2.03	1.56	1.20	0.93	0.66	0.50
1-4 Family Mortgages	5.16	5.13	5.76	5.48	5.15	3.69	3.39	3.83	2.85
First Liens	5.89	5.85	6.57	6.23	5.84	4.28	3.88	4.21	3.20
Home Equity Lines of Credit	1.44	1.51	1.42	1.36	1.85	0.94	1.01	2.53	1.61
Other Junior Liens	3.25	3.10	2.56	2.65	2.66	1.62	1.47	2.33	1.64
Nonmortgage Loans and Leases									
Commercial Loans	2.66	2.70	3.22	2.82	2.64	1.83	1.32	1.39	1.14
Consumer Loans	1.41	1.58	1.68	1.72	1.78	1.40	1.17	1.28	1.12
NET CHARGE-OFFS (% Total Assets)									
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.22	1.98	1.86	1.58	0.77	1.36	1.24	0.77	0.54
Nonresidential Mortgages	0.23	0.31	0.33	0.19	0.31	0.19	0.08	0.05	0.03
Multi Family Mortgages	0.18	0.36	0.10	0.30	0.24	0.15	0.11	0.02	0.01
1-4 Family Mortgages	0.27	0.31	0.44	0.30	0.26	0.25	0.24	0.52	0.31
First Liens	0.19	0.22	0.38	0.20	0.18	0.21	0.20	0.39	0.21
Home Equity Lines of Credit	0.60	0.66	0.66	0.67	0.53	0.38	0.42	0.97	0.66
Other Junior Liens	0.74	0.84	0.95	1.18	0.71	0.52	0.39	1.05	0.78
Nonmortgage Loans and Leases									
Commercial Loans	0.91	1.01	1.21	1.10	0.96	0.93	0.83	0.56	0.42
Consumer Loans	1.13	1.17	1.22	1.45	1.24	1.07	0.97	0.92	0.95
Reposessed Assets	2.18	3.28	2.45	1.88	2.92	4.75	3.42	4.81	3.92
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)									
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans	4.94	4.23	5.25	4.31	3.16	2.40	1.57	1.18	0.90
Nonresidential Mortgages	0.65	0.56	0.46	0.39	0.34	0.24	0.20	0.15	0.15
Multi Family Mortgages	0.43	0.45	0.35	0.31	0.28	0.26	0.16	0.13	0.06
1-4 Family Mortgages	0.84	0.75	0.64	0.50	0.43	0.47	0.52	0.54	0.45
Other	0.74	0.72	0.57	0.48	0.39	0.35	0.20	0.19	0.13

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008
NUMBER OF INSTITUTIONS:	757	765	780	794	801	810	818	829	831
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)									
Real Estate Loans	\$452.94	\$458.44	\$553.85	\$580.21	\$673.90	\$668.68	\$689.59	\$943.13	\$939.32
Percent of Total Assets	47.69	48.64	51.77	52.84	55.03	55.85	58.36	62.38	61.99
Noncurrent Real Estate Loans									
Including US Guaranteed Loans	23.70	23.89	31.00	31.03	33.74	24.18	22.88	33.53	25.41
Percent of Total Assets	2.50	2.54	2.90	2.83	2.76	2.02	1.94	2.22	1.68
Excluding US Guaranteed Loans	17.36	19.09	27.19	27.66	31.79	22.32	21.36	32.17	24.26
Percent of Total Assets	1.83	2.03	2.54	2.52	2.60	1.86	1.81	2.13	1.60
Real Estate Owned	4.78	4.41	4.97	4.41	4.08	3.86	3.79	4.96	4.02
Percent of Total Assets	0.50	0.47	0.46	0.40	0.33	0.32	0.32	0.33	0.27
Troubled Real Estate Loans									
Including US Guaranteed Loans	28.48	28.31	35.97	35.44	37.81	28.05	26.66	38.49	29.43
Percent of Total Assets	3.00	3.00	3.36	3.23	3.09	2.34	2.26	2.55	1.94
Excluding US Guaranteed Loans	22.14	23.50	32.16	32.07	35.87	26.18	25.15	37.13	28.28
Percent of Total Assets	2.33	2.49	3.01	2.92	2.93	2.19	2.13	2.46	1.87
Valuation Allowances	15.61	15.65	17.89	19.30	21.69	19.06	18.71	26.20	17.25
Loss Coverage Ratio	20.52	19.72	19.16	18.14	16.98	15.16	15.40	14.48	14.27
Reserve Ratio	2.12	2.11	2.06	1.94	2.00	1.82	1.98	2.28	1.51
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	1.08	1.28	1.30	1.27	1.07	1.90	1.43	1.50	0.93
Net Provisions for Losses (Annualized)	1.14	1.68	1.86	1.75	1.91	3.12	2.80	3.73	2.02
Valuation Allowances	1.64	1.66	1.67	1.76	1.77	1.59	1.58	1.73	1.14
Noncurrent Loans									
Including US Guaranteed Loans	2.75	2.80	3.17	3.09	3.00	2.21	2.07	2.35	1.78
Excluding US Guaranteed Loans	2.08	2.29	2.81	2.78	2.84	2.05	1.95	2.26	1.71
Repossessed Assets, Net (% Total Assets)	0.52	0.48	0.48	0.41	0.34	0.33	0.33	0.33	0.27
Troubled Assets									
Including US Guaranteed Loans	3.27	3.29	3.65	3.50	3.35	2.54	2.40	2.68	2.06
Excluding US Guaranteed Loans	2.60	2.78	3.29	3.20	3.19	2.39	2.28	2.59	1.98

SELECTED INDICATORS

BY FDICIA CATEGORY

FIRST QUARTER 2010:	WELL- CAPITALIZED	ADEQUATELY CAPITALIZED	UNDER- CAPITALIZED	SIGNIFICANTLY UNDER- CAPITALIZED	CRITICALLY UNDER- CAPITALIZED	INDUSTRY
NUMBER OF INSTITUTIONS:	736	5	9	4	3	757

Total Assets (\$ Billions)	\$933.55	\$4.89	\$7.20	\$3.58	\$0.59	\$949.82
Tier 1 Leverage Ratio (Percent)	9.96	6.03	4.10	2.68	(0.15)	9.86
Median Ratio	10.14	5.75	3.82	2.40	1.82	10.03
Total Risk-based Capital Ratio (Percent)	17.74	8.96	7.41	4.78	0.11	17.53
Median Ratio	17.97	9.18	7.02	4.55	3.83	17.62
Return on Average Assets (Percent Annualized)	0.82	(2.16)	(1.52)	(2.75)	(1.76)	0.77
Median Ratio	0.42	(2.71)	(1.69)	(4.33)	(5.39)	0.41
Net Interest Margin (Percent Annualized)	3.06	2.38	2.25	1.59	2.82	3.05
Median Ratio	3.12	2.31	2.24	1.84	2.73	3.10
Number of Profitable Thrifts	576	1	1	1	1	580
Profits (\$ Millions)	\$2,206.77	\$0.63	\$0.40	\$0.73	\$0.21	\$2,208.73
Number of Unprofitable Thrifts	160	4	8	3	2	177
Losses (\$ Millions)	(\$308.19)	(\$27.99)	(\$28.36)	(\$25.46)	(\$2.70)	(\$392.69)
Valuation Allowances (Percent of Total Assets)	1.60	2.43	5.16	3.30	6.66	1.64
Troubled Assets (Percent of Total Assets)	3.15	6.20	8.19	17.70	10.36	3.27
Asset Growth Rate (Percent Annualized)	7.35	9.01	(5.56)	(8.03)	29.39	7.21

BY PROBLEM THRIFTS

FIRST QUARTER 2010:	SAFETY AND SOUNDNESS COMPOSITE RATINGS 4 AND 5	COMPLIANCE COMPOSITE RATINGS 4 AND 5
NUMBER OF INSTITUTIONS:	50	4

STATEMENT OF OPERATIONS
BY REGION

FIRST QUARTER 2010:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	170	176	244	167	757
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	0.53	0.29	(0.10)	1.80	0.77
Median Ratio	0.50	0.27	0.35	0.50	0.41
Return on Average Equity (Annualized)	4.99	2.66	(1.04)	15.32	7.09
Median Ratio	4.47	2.12	2.93	4.16	3.43
Net Interest Margin (Annualized)	2.40	3.17	2.78	4.07	3.05
Median Ratio	3.04	3.01	3.09	3.30	3.10
Number of Profitable Thrifts	148	110	187	135	580
Percent Profitable	87.06	62.50	76.64	80.84	76.62
Profits (\$ Millions)	\$546.94	\$200.73	\$161.57	\$1,299.50	\$2,208.73
Number of Unprofitable Thrifts	22	66	57	32	177
Percent Unprofitable	12.94	37.50	23.36	19.16	23.38
Losses (\$ Millions)	(\$15.66)	(\$101.99)	(\$195.74)	(\$79.31)	(\$392.69)
EARNINGS (\$ Millions)					
Interest Income	\$4,118.53	\$1,496.16	\$1,527.71	\$3,682.92	\$10,825.32
Interest Expense	1,708.40	419.83	598.68	919.68	3,646.60
NET INTEREST INCOME	2,410.12	1,076.33	929.03	2,763.24	7,178.73
Loss Provisions-Interest Bearing Assets	638.57	554.28	390.76	1,123.41	2,707.01
Noninterest Income	724.67	553.27	617.93	2,666.54	4,562.41
Mortgage Loan Servicing Fees	102.13	25.51	10.56	142.03	280.22
Other Fees and Charges	381.03	330.49	441.42	1,627.08	2,780.01
Other Noninterest Income	241.52	197.27	165.95	897.44	1,502.18
Noninterest Expense	1,698.81	897.80	1,152.41	2,524.22	6,273.24
G&A Expense	1,650.41	878.28	1,117.24	2,449.92	6,095.85
Goodwill Amortization	35.65	11.98	14.21	31.43	93.27
Loss Provisions-Noninterest Bearing Assets	12.74	7.54	20.97	42.87	84.12
Income Before Taxes & Extraordinary Items	797.42	177.52	3.79	1,782.16	2,760.89
Income Taxes	260.71	79.19	37.96	630.04	1,007.89
Extraordinary Items	0.00	0.90	0.00	68.09	68.99
NET INCOME	531.28	98.75	(34.18)	1,220.19	1,816.04
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	4.11	4.41	4.58	5.42	4.60
Interest Expense	1.70	1.24	1.79	1.35	1.55
NET INTEREST INCOME	2.40	3.17	2.78	4.07	3.05
Loss Provisions-Interest Bearing Assets	0.64	1.63	1.17	1.65	1.15
Noninterest Income	0.72	1.63	1.85	3.92	1.94
Mortgage Loan Servicing Fees	0.10	0.08	0.03	0.21	0.12
Other Fees and Charges	0.38	0.97	1.32	2.39	1.18
Other Noninterest Income	0.24	0.58	0.50	1.32	0.64
Noninterest Expense	1.69	2.64	3.45	3.71	2.66
G&A Expense	1.65	2.59	3.35	3.60	2.59
Goodwill Amortization	0.04	0.04	0.04	0.05	0.04
Loss Provisions-Noninterest Bearing Assets	0.01	0.02	0.06	0.06	0.04
Income Before Taxes & Extraordinary Items	0.80	0.52	0.01	2.62	1.17
Income Taxes	0.26	0.23	0.11	0.93	0.43
Extraordinary Items	0.00	0.00	0.00	0.10	0.03
NET INCOME	0.53	0.29	(0.10)	1.80	0.77

STATEMENT OF CONDITION
BY REGION

FIRST QUARTER 2010:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	170	176	244	167	757

TOTAL ASSETS (\$ Billions)	\$402.93	\$136.77	\$134.56	\$275.56	\$949.82
Cash and Noninterest-Earning Deposits	3.06	1.33	1.29	3.66	9.34
Investment Securities	66.42	18.76	14.79	52.55	152.52
Mortgage Backed Securities	70.73	18.47	17.81	38.60	145.61
1 - 4 Family Mortgages	156.43	50.36	51.61	72.05	330.45
First Liens	140.85	38.44	38.77	52.33	270.38
Home Equity Lines of Credit	10.60	9.46	9.41	15.69	45.16
Other Junior Liens	4.98	2.46	3.43	4.04	14.90
Multi family Mortgages	16.01	1.68	4.85	9.10	31.63
Nonresidential Mortgages	28.88	13.71	14.39	11.68	68.66
Construction Loans	4.64	2.35	2.21	3.34	12.53
Land Loans	1.17	3.58	1.87	3.04	9.67
Commercial Loans	21.00	4.91	6.39	18.77	51.07
Consumer Loans	8.07	8.55	11.04	46.46	74.12
Reposessed Assets, Net	0.54	1.17	1.90	1.31	4.92
Real Estate Held for Investment, Net	0.02	0.03	0.06	0.07	0.18
Office Premises & Equipment	2.32	1.34	1.53	1.54	6.72
Other Assets	27.36	12.50	6.67	18.35	64.87
Less: Contra Assets & Valuation Allowances	3.70	1.98	1.84	4.95	12.47

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$402.93	\$136.77	\$134.56	\$275.56	\$949.82
TOTAL DEPOSITS AND ESCROWS	266.33	101.42	101.11	198.12	666.97
Deposits	264.85	100.59	99.79	196.44	661.68
Escrows	1.48	0.82	1.31	1.67	5.28
BORROWINGS	87.54	18.50	18.68	37.14	161.86
Advances From FHLB	41.63	10.47	13.06	20.65	85.80
Repurchase Agreements & FedFunds Purchased	28.98	7.64	3.59	3.02	43.23
Other Borrowings	16.92	0.39	2.04	13.47	32.82
Other Liabilities	5.85	1.72	1.38	7.56	16.51
Equity Capital	43.36	15.16	13.40	32.75	104.67
Capital Stock and Paid-In Capital	38.70	12.77	9.34	18.87	79.68
Unrealized Gains (Losses) AFS Securities	(0.72)	(0.04)	0.00	0.18	(0.58)
Retained Earnings	5.92	2.76	4.19	13.88	26.75
Noncontrolling Interests in Cons. Subs.	0.15	0.03	0.01	0.00	0.19

STATEMENT OF CONDITION
BY REGION

FIRST QUARTER 2010:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	170	176	244	167	757

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	0.76	0.97	0.96	1.33	0.98
Investment Securities	16.49	13.72	10.99	19.07	16.06
Mortgage Backed Securities	17.56	13.50	13.24	14.01	15.33
1 - 4 Family Mortgages	38.82	36.82	38.35	26.15	34.79
First Liens	34.96	28.10	28.81	18.99	28.47
Home Equity Lines of Credit	2.63	6.92	7.00	5.69	4.75
Other Junior Liens	1.23	1.80	2.55	1.47	1.57
Multi family Mortgages	3.97	1.23	3.60	3.30	3.33
Nonresidential Mortgages	7.17	10.03	10.70	4.24	7.23
Construction Loans	1.15	1.72	1.64	1.21	1.32
Land Loans	0.29	2.62	1.39	1.10	1.02
Commercial Loans	5.21	3.59	4.75	6.81	5.38
Consumer Loans	2.00	6.25	8.20	16.86	7.80
Reposessed Assets, Net	0.13	0.86	1.41	0.48	0.52
Real Estate Held for Investment, Net	0.00	0.02	0.04	0.03	0.02
Office Premises & Equipment	0.58	0.98	1.13	0.56	0.71
Other Assets	6.79	9.14	4.95	6.66	6.83
Less: Contra Assets & Valuation Allowances	0.92	1.44	1.37	1.80	1.31

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	66.10	74.15	75.14	71.89	70.22
Deposits	65.73	73.55	74.17	71.29	69.66
Escrows	0.37	0.60	0.98	0.61	0.56
BORROWINGS	21.73	13.53	13.88	13.48	17.04
Advances From FHLB	10.33	7.65	9.70	7.50	9.03
Repurchase Agreements & FedFunds Purchased	7.19	5.59	2.66	1.09	4.55
Other Borrowings	4.20	0.28	1.51	4.89	3.46
Other Liabilities	1.45	1.26	1.02	2.74	1.74
Equity Capital	10.76	11.08	9.96	11.88	11.02
Capital Stock and Paid-In Capital	9.60	9.33	6.94	6.85	8.39
Unrealized Gains (Losses) AFS Securities	(0.18)	(0.03)	0.00	0.06	(0.06)
Retained Earnings	1.47	2.02	3.11	5.04	2.82
Noncontrolling Interests in Cons. Subs.	0.04	0.02	0.00	0.00	0.02

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

FIRST QUARTER 2010:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	170	176	244	167	757
TOTAL ASSETS (Percent Change)	2.11	8.74	(0.57)	16.41	6.43
Cash and Noninterest-Earning Deposits	(2.01)	(36.78)	(18.32)	5.29	(9.17)
Investment Securities	1.55	41.61	59.62	46.72	23.26
Mortgage Backed Securities	10.97	4.99	(1.54)	21.55	11.00
1 - 4 Family Mortgages	1.07	(5.39)	(9.17)	6.87	(0.54)
First Liens	1.14	(2.12)	(10.72)	10.86	0.46
Home Equity Lines of Credit	11.94	(12.05)	(0.72)	1.62	0.04
Other Junior Liens	(17.68)	(23.06)	(12.47)	(15.54)	(16.93)
Multi family Mortgages	8.43	19.00	5.14	51.60	18.09
Nonresidential Mortgages	7.14	5.74	1.72	17.93	7.33
Construction Loans	(25.53)	(35.45)	(36.69)	(29.51)	(30.72)
Land Loans	(9.04)	(9.79)	(17.31)	(8.31)	(10.82)
Commercial Loans	(2.22)	10.71	(3.08)	(2.57)	(1.35)
Consumer Loans	(32.24)	17.36	(3.65)	8.62	0.95
Reposessed Assets, Net	68.83	65.19	133.51	160.97	109.94
Real Estate Held for Investment, Net	2.58	(2.16)	6.40	321.18	48.61
Office Premises & Equipment	(1.18)	0.48	(2.52)	4.35	0.05
Other Assets	(2.72)	115.58	10.49	27.62	19.40
Less: Contra Assets & Valuation Allowances	(36.65)	(0.38)	26.77	20.59	(6.85)
TOTAL LIABILITIES AND CAPITAL (Percent Chg)	2.11	8.74	(0.57)	16.41	6.43
TOTAL DEPOSITS AND ESCROWS	1.95	9.74	2.42	24.43	9.06
Deposits	1.99	9.74	2.94	24.96	9.28
Escrows	(4.99)	10.38	(26.02)	(16.99)	(13.20)
BORROWINGS	(0.96)	(12.85)	(13.84)	(16.59)	(7.94)
Advances From FHLB	(7.38)	(11.28)	(20.61)	(11.58)	(11.13)
Repurchase Agreements & FedFunds Purchased	4.59	(3.16)	4.62	(37.83)	(1.49)
Other Borrowings	7.63	(74.67)	12.73	(17.45)	(7.25)
Other Liabilities	(11.78)	13.48	(11.09)	17.21	2.38
Equity Capital	12.53	42.48	0.04	23.47	17.49
Capital Stock and Paid-In Capital	5.53	49.34	9.93	16.69	14.01
Unrealized Gains (Losses) AFS Securities	(72.48)	(85.89)	(101.61)	(126.32)	(84.86)
Retained Earnings	14.92	3.59	(20.00)	21.99	9.49
Noncontrolling Interests in Cons. Subs.	(0.71)	(23.35)	(89.07)	21.35	(24.78)

CAPITAL MEASURES
BY REGION

FIRST QUARTER 2010:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	170	176	244	167	757

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	170	168	238	165	741
Percent of Thrifts	100.00	95.45	97.54	98.80	97.89
Consolidated Assets (\$ Billions)	\$402.93	\$135.30	\$126.08	\$274.13	\$938.44
Fail FDICIA Capital Standards	0	8	6	2	16
Percent of Thrifts	0.00	4.55	2.46	1.20	2.11
Consolidated Assets (\$ Billions)	\$0.00	\$1.47	\$8.47	\$1.44	\$11.38
Critically Undercapitalized	0	1	2	0	3
Percent of Thrifts	0.00	0.57	0.82	0.00	0.40
Consolidated Assets (\$ Billions)	\$0.00	\$0.44	\$0.15	\$0.00	\$0.59

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$36.23	\$12.18	\$12.67	\$31.24	\$92.33
Tangible Equity Ratio	9.16	9.11	9.48	11.41	9.86
Median Ratio	9.91	10.23	9.63	10.14	10.03
Tier 1 Capital (\$ Billions)	\$36.23	\$12.18	\$12.67	\$31.24	\$92.33
Tier 1 Leverage Ratio	9.16	9.11	9.48	11.41	9.86
Median Ratio	9.91	10.23	9.63	10.14	10.03
Tier 1 Risk-based Capital Ratio	16.21	15.27	14.20	17.57	16.19
Median Ratio	17.61	16.38	15.83	17.31	16.57
Risk-based Capital (\$ Billions)	\$39.57	\$13.06	\$13.62	\$33.35	\$99.60
Total Risk-based Capital Ratio	17.75	16.47	15.30	18.85	17.53
Median Ratio	18.29	17.15	16.67	18.08	17.62

ASSET QUALITY INDICATORS
BY REGION

FIRST QUARTER 2010:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	170	176	244	167	757
LOANS 30-89 DAYS DELINQUENT (\$ Millions)					
Total Including US Guaranteed Loans	\$4,151.15	\$2,266.30	\$1,613.26	\$3,530.53	\$11,561.24
US Guaranteed Loans	47.39	410.85	30.19	1,355.57	1,844.00
Total Excluding US Guaranteed Loans	4,103.76	1,855.45	1,583.06	2,174.96	9,717.24
Mortgage Loans					
Construction & Land Loans	135.69	208.32	129.22	304.74	777.98
Nonresidential Mortgages	367.24	335.12	294.73	211.07	1,208.16
Multi Family Mortgages	272.99	41.05	101.59	65.71	481.32
1-4 Family Mortgages	2,701.80	1,537.81	780.72	1,931.15	6,951.47
First Liens	2,541.40	1,306.83	620.65	1,714.84	6,183.72
Home Equity Lines of Credit	60.19	167.29	104.30	116.89	448.67
Other Junior Liens	100.21	63.70	55.77	99.42	319.09
Nonmortgage Loans and Leases					
Commercial Loans	479.33	65.55	101.79	260.14	906.81
Consumer Loans	194.10	78.46	205.21	757.72	1,235.49
NONCURRENT LOANS (\$ Millions)					
Total Including US Guaranteed Loans	\$8,104.79	\$6,012.40	\$4,421.36	\$7,573.59	\$26,112.14
US Guaranteed Loans	79.72	1,856.08	507.33	3,898.93	6,342.06
Total Excluding US Guaranteed Loans	8,025.07	4,156.32	3,914.03	3,674.66	19,770.07
Mortgage Loans					
Construction & Land Loans	631.51	818.21	832.35	918.62	3,200.69
Nonresidential Mortgages	820.36	444.17	683.95	413.53	2,362.02
Multi Family Mortgages	568.22	104.64	269.11	131.33	1,073.29
1-4 Family Mortgages	5,327.42	4,464.71	2,296.72	4,978.69	17,067.55
First Liens	5,148.52	4,037.73	2,008.81	4,739.63	15,934.69
Home Equity Lines of Credit	71.40	326.16	170.09	81.31	648.96
Other Junior Liens	107.51	100.83	117.82	157.75	483.90
Nonmortgage Loans and Leases					
Commercial Loans	637.02	133.79	204.39	384.81	1,360.00
Consumer Loans	120.26	46.89	134.84	746.61	1,048.59
NET CHARGE-OFFS (\$ Millions)	\$506.91	\$552.16	\$336.72	\$1,160.44	\$2,556.23
Mortgage Loans					
Construction & Land Loans	6.23	95.26	50.71	119.57	271.76
Nonresidential Mortgages	58.06	33.14	43.85	23.82	158.87
Multi Family Mortgages	35.06	4.03	12.19	6.84	58.12
1-4 Family Mortgages	227.85	403.76	137.16	112.82	881.59
First Liens	213.56	176.33	62.61	49.22	501.72
Home Equity Lines of Credit	4.81	168.60	54.31	41.62	269.34
Other Junior Liens	9.48	58.83	20.23	21.99	110.52
Nonmortgage Loans and Leases					
Commercial Loans	138.43	25.29	26.03	276.11	465.86
Consumer Loans	109.56	48.63	76.61	604.07	838.86
Reposessed Assets	3.34	11.13	37.52	55.24	107.23
Other	(71.61)	(69.08)	(47.34)	(38.02)	(226.05)
REPOSSESSED ASSETS, NET (\$ Millions)	\$535.70	\$1,172.70	\$1,895.98	\$1,313.38	\$4,917.75
Construction & Land Loans	33.64	297.15	305.61	459.63	1,096.02
Nonresidential Mortgages	71.75	100.80	173.86	100.15	446.56
Multi Family Mortgages	51.89	27.85	35.88	20.61	136.21
1-4 Family Mortgages	330.14	633.13	1,128.55	667.86	2,759.68
Other	48.28	113.78	252.08	65.14	479.28

ASSET QUALITY INDICATORS
BY REGION

FIRST QUARTER 2010:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	170	176	244	167	757
LOANS 30-89 DAYS DELINQUENT (% Total Assets)					
Total Including US Guaranteed Loans	1.03	1.66	1.20	1.28	1.22
US Guaranteed Loans	0.01	0.30	0.02	0.49	0.19
Total Excluding US Guaranteed Loans	1.02	1.36	1.18	0.79	1.02
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	2.34	3.51	3.17	4.78	3.50
Nonresidential Mortgages	1.27	2.44	2.05	1.81	1.76
Multi Family Mortgages	1.70	2.45	2.10	0.72	1.52
1-4 Family Mortgages	1.73	3.05	1.51	2.68	2.10
First Liens	1.80	3.40	1.60	3.28	2.29
Home Equity Lines of Credit	0.57	1.77	1.11	0.75	0.99
Other Junior Liens	2.01	2.59	1.63	2.46	2.14
Nonmortgage Loans and Leases					
Commercial Loans	2.28	1.34	1.59	1.39	1.78
Consumer Loans	2.41	0.92	1.86	1.63	1.67
NONCURRENT LOANS (% Total Assets)					
Total Including US Guaranteed Loans	2.01	4.40	3.29	2.75	2.75
US Guaranteed Loans	0.02	1.36	0.38	1.41	0.67
Total Excluding US Guaranteed Loans	1.99	3.04	2.91	1.33	2.08
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	10.88	13.79	20.40	14.39	14.42
Nonresidential Mortgages	2.84	3.24	4.75	3.54	3.44
Multi Family Mortgages	3.55	6.24	5.55	1.44	3.39
1-4 Family Mortgages	3.41	8.87	4.45	6.91	5.16
First Liens	3.66	10.50	5.18	9.06	5.89
Home Equity Lines of Credit	0.67	3.45	1.81	0.52	1.44
Other Junior Liens	2.16	4.10	3.44	3.91	3.25
Nonmortgage Loans and Leases					
Commercial Loans	3.03	2.73	3.20	2.05	2.66
Consumer Loans	1.49	0.55	1.22	1.61	1.41
NET CHARGE-OFFS (% Total Assets)					
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.11	1.61	1.24	1.87	1.22
Nonresidential Mortgages	0.20	0.24	0.30	0.20	0.23
Multi Family Mortgages	0.22	0.24	0.25	0.08	0.18
1-4 Family Mortgages	0.15	0.80	0.27	0.16	0.27
First Liens	0.15	0.46	0.16	0.09	0.19
Home Equity Lines of Credit	0.05	1.78	0.58	0.27	0.60
Other Junior Liens	0.19	2.39	0.59	0.54	0.74
Nonmortgage Loans and Leases					
Commercial Loans	0.66	0.52	0.41	1.47	0.91
Consumer Loans	1.36	0.57	0.69	1.30	1.13
Repossessed Assets	0.62	0.95	1.98	4.21	2.18
Other	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)					
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	0.58	5.01	7.49	7.20	4.94
Nonresidential Mortgages	0.25	0.74	1.21	0.86	0.65
Multi Family Mortgages	0.32	1.66	0.74	0.23	0.43
1-4 Family Mortgages	0.21	1.26	2.19	0.93	0.84
Other	0.18	0.91	3.78	0.35	0.74

ASSET QUALITY INDICATORS
BY REGION

FIRST QUARTER 2010:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	170	176	244	167	757
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$207.12	\$71.69	\$74.93	\$99.21	\$452.94
Percent of Total Assets	51.40	52.41	55.68	36.00	47.69
Noncurrent Real Estate Loans					
Including US Guaranteed Loans	7.35	5.83	4.08	6.44	23.70
Percent of Total Assets	1.82	4.26	3.03	2.34	2.50
Excluding US Guaranteed Loans	7.27	3.98	3.57	2.54	17.36
Percent of Total Assets	1.80	2.91	2.66	0.92	1.83
Real Estate Owned	0.49	1.16	1.88	1.26	4.78
Percent of Total Assets	0.12	0.85	1.40	0.46	0.50
Troubled Real Estate Loans					
Including US Guaranteed Loans	7.84	6.99	5.96	7.70	28.48
Percent of Total Assets	1.94	5.11	4.43	2.79	3.00
Excluding US Guaranteed Loans	7.76	5.13	5.45	3.80	22.14
Percent of Total Assets	1.92	3.75	4.05	1.38	2.33
Valuation Allowances	5.10	2.63	2.47	5.42	15.61
Loss Coverage Ratio	19.97	20.47	16.75	23.48	20.52
Reserve Ratio	1.43	2.35	2.02	3.06	2.12
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.50	1.61	1.00	1.68	1.08
Net Provisions for Losses (Annualized)	0.63	1.62	1.16	1.63	1.14
Valuation Allowances	1.27	1.92	1.83	1.97	1.64
Noncurrent Loans					
Including US Guaranteed Loans	2.01	4.40	3.29	2.75	2.75
Excluding US Guaranteed Loans	1.99	3.04	2.91	1.33	2.08
Repossessed Assets, Net (% Total Assets)	0.13	0.86	1.41	0.48	0.52
Troubled Assets					
Including US Guaranteed Loans	2.14	5.25	4.69	3.23	3.27
Excluding US Guaranteed Loans	2.12	3.90	4.32	1.81	2.60

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	1st Qtr 2010 Net Income (\$ Millions)	1st Qtr 2009 Net Income (\$ Millions)
NORTHEAST REGION						
CONNECTICUT	10	26.20	19.22	4.42	27.16	37.38
DELAWARE	6	118.91	91.42	10.57	124.30	(189.01)
MAINE	7	1.42	1.10	0.12	1.29	2.80
MASSACHUSETTS	19	9.70	6.73	1.30	14.24	15.01
NEW HAMPSHIRE	6	2.68	1.92	0.30	4.25	1.52
NEW JERSEY	32	87.98	45.67	7.98	203.84	177.85
NEW YORK	44	63.14	43.56	6.75	102.36	71.93
PENNSYLVANIA	36	90.68	55.02	11.65	55.29	(741.55)
RHODE ISLAND	4	1.08	0.77	0.12	(2.80)	(29.31)
VERMONT	1	0.29	0.20	0.03	0.66	0.72
WEST VIRGINIA	5	0.85	0.71	0.12	0.71	1.25
TOTAL	170	\$402.93	\$266.33	\$43.36	\$531.28	(\$651.41)
SOUTHEAST REGION						
ALABAMA	9	4.48	3.65	0.38	(4.80)	(0.14)
DISTRICT OF COLUMBIA	1	0.13	0.12	0.01	(0.05)	0.71
FLORIDA	30	44.97	35.09	4.67	88.10	(50.42)
GEORGIA	18	7.45	5.06	0.85	26.00	14.94
KENTUCKY	19	2.93	2.21	0.32	4.68	4.21
MARYLAND	37	10.76	8.55	1.25	(7.23)	(4.08)
NORTH CAROLINA	14	5.25	4.14	0.68	14.79	3.79
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	21	8.00	6.25	0.78	(30.68)	4.73
TENNESSEE	15	5.04	3.93	0.72	8.63	8.60
VIRGIN ISLANDS	N/A	N/A	N/A	N/A	N/A	N/A
VIRGINIA	12	47.76	32.43	5.50	(0.70)	(155.61)
TOTAL	176	\$136.77	\$101.42	\$15.16	\$98.75	(\$173.27)

First quarter 2009 net income data are based on thrifts held constant as of March 31, 2010.
 Financial data as of March 31, 2010 unless otherwise noted.
 Office of Thrift Supervision / May 2010

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	1st Qtr 2010 Net Income (\$ Millions)	1st Qtr 2009 Net Income (\$ Millions)
CENTRAL REGION						
ILLINOIS	45	27.01	19.08	2.70	(27.50)	(19.77)
INDIANA	38	9.44	7.31	0.97	8.23	8.52
IOWA	15	6.77	5.75	0.57	12.99	5.41
MICHIGAN	12	18.01	10.98	1.80	(69.29)	(52.25)
MINNESOTA	24	9.07	7.55	0.77	(1.41)	(9.07)
NEBRASKA	11	8.62	6.89	0.78	(15.56)	(12.54)
NORTH DAKOTA	2	1.56	1.31	0.17	3.52	3.27
OHIO	71	34.95	28.34	3.83	53.25	53.84
SOUTH DAKOTA	4	1.76	1.30	0.18	3.43	3.23
WISCONSIN	22	17.39	12.61	1.62	(1.84)	(21.09)
TOTAL	244	\$134.56	\$101.11	\$13.40	(\$34.18)	(\$40.46)

First quarter 2009 net income data are based on thrifts held constant as of March 31, 2010.
Financial data as of March 31, 2010 unless otherwise noted.
Office of Thrift Supervision / May 2010

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	1st Qtr 2010 Net Income (\$ Millions)	1st Qtr 2009 Net Income (\$ Millions)
WESTERN REGION						
ALASKA	1	0.18	0.15	0.02	(0.24)	0.23
ARIZONA	2	0.49	0.25	0.13	10.01	9.33
ARKANSAS	6	2.85	2.26	0.38	2.82	1.36
CALIFORNIA	21	44.06	26.98	5.43	466.44	208.32
COLORADO	10	3.94	3.26	0.32	(19.98)	1.82
GUAM	1	0.10	0.09	0.01	0.21	0.20
HAWAII	2	6.34	5.13	0.69	15.26	13.70
IDAHO	2	1.26	0.94	0.20	(0.93)	1.14
KANSAS	16	12.19	7.29	1.30	11.88	13.87
LOUISIANA	21	4.93	3.73	0.64	7.98	9.45
MISSISSIPPI	4	0.51	0.38	0.05	0.72	0.55
MISSOURI	28	14.82	12.08	1.76	81.06	44.55
MONTANA	3	0.40	0.28	0.05	0.65	1.26
NEVADA	3	48.18	44.01	3.68	96.69	65.72
NEW MEXICO	5	1.81	1.00	0.26	70.85	2.66
OKLAHOMA	5	12.98	8.48	0.90	8.40	52.38
OREGON	3	0.71	0.60	0.09	0.75	0.91
TEXAS	19	49.09	42.92	4.32	90.93	51.53
UTAH	5	52.22	25.52	10.09	291.48	61.32
WASHINGTON	7	17.94	12.32	2.38	85.19	16.73
WYOMING	3	0.56	0.45	0.07	0.04	(0.18)
TOTAL	167	\$275.56	\$198.12	\$32.75	\$1,220.19	\$556.84

UNITED STATES

TOTAL	757	\$949.82	\$666.97	\$104.67	\$1,816.04	(\$308.28)
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First quarter 2009 net income data are based on thrifts held constant as of March 31, 2010.
Financial data as of March 31, 2010 unless otherwise noted.
Office of Thrift Supervision / May 2010

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	MAR 2010	MAR 2009	MAR 2008	MAR 2007	MAR 2006
NUMBER OF INSTITUTIONS:	757	801	831	838	856
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	0.77	(0.53)	(0.17)	0.97	1.14
Median Ratio	0.41	0.36	0.43	0.51	0.66
Return on Average Equity (Annualized)	7.09	(5.69)	(1.83)	9.35	12.17
Median Ratio	3.43	2.85	3.23	4.04	5.37
Net Interest Margin (Annualized)	3.05	2.94	2.77	2.77	2.77
Median Ratio	3.10	2.92	2.83	2.86	3.07
Number of Profitable Thrifts	580	580	650	705	775
Percent Profitable	76.62	72.41	78.22	84.13	90.54
Profits (\$ Millions)	\$2,208.73	\$2,680.66	\$1,733.32	\$3,788.53	\$4,240.09
Number of Unprofitable Thrifts	177	221	181	133	81
Percent Unprofitable	23.38	27.59	21.78	15.87	9.46
Losses (\$ Millions)	(\$392.69)	(\$4,300.01)	(\$2,360.20)	(\$174.18)	(\$25.67)
EARNINGS (\$ Millions)					
Interest Income	\$10,825.32	\$15,340.85	\$22,471.91	\$23,719.97	\$21,079.66
Interest Expense	3,646.60	6,350.68	11,999.01	13,354.13	10,863.19
NET INTEREST INCOME	7,178.73	8,990.17	10,472.91	10,365.84	10,216.47
Loss Provisions-Interest Bearing Assets	2,707.01	5,846.33	7,636.73	1,223.33	548.95
Noninterest Income	4,562.41	3,863.50	6,489.16	5,621.87	6,307.75
Mortgage Loan Servicing Fees	280.22	254.80	(134.60)	204.00	729.82
Other Fees and Charges	2,780.01	2,979.88	4,356.00	3,945.64	3,966.45
Other Noninterest Income	1,502.18	628.82	2,267.76	1,472.23	1,611.48
Noninterest Expense	6,273.24	7,854.37	10,476.60	9,205.12	9,464.97
G&A Expense	6,095.85	7,224.02	10,090.78	8,983.39	9,312.51
Goodwill Amortization	93.27	253.15	219.69	200.83	137.95
Loss Provisions-Noninterest Bearing Assets	84.12	377.20	166.13	20.90	14.51
Income Before Taxes & Extraordinary Items	2,760.89	(847.02)	(1,151.27)	5,559.25	6,510.30
Income Taxes	1,007.89	747.38	(524.43)	1,945.04	2,295.91
Extraordinary Items	68.99	(0.12)	(0.04)	0.15	0.03
NET INCOME	1,816.04	(1,619.35)	(626.88)	3,614.36	4,214.43
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	4.60	5.02	5.93	6.34	5.71
Interest Expense	1.55	2.08	3.17	3.57	2.94
NET INTEREST INCOME	3.05	2.94	2.77	2.77	2.77
Loss Provisions-Interest Bearing Assets	1.15	1.91	2.02	0.33	0.15
Noninterest Income	1.94	1.26	1.71	1.50	1.71
Mortgage Loan Servicing Fees	0.12	0.08	(0.04)	0.05	0.20
Other Fees and Charges	1.18	0.97	1.15	1.06	1.07
Other Noninterest Income	0.64	0.21	0.60	0.39	0.44
Noninterest Expense	2.66	2.57	2.77	2.46	2.56
G&A Expense	2.59	2.36	2.66	2.40	2.52
Goodwill Amortization	0.04	0.08	0.06	0.05	0.04
Loss Provisions-Noninterest Bearing Assets	0.04	0.12	0.04	0.01	0.00
Income Before Taxes & Extraordinary Items	1.17	(0.28)	(0.30)	1.49	1.76
Income Taxes	0.43	0.24	(0.14)	0.52	0.62
Extraordinary Items	0.03	0.00	0.00	0.00	0.00
NET INCOME	0.77	(0.53)	(0.17)	0.97	1.14

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	MAR 2010	MAR 2009	MAR 2008	MAR 2007	MAR 2006
NUMBER OF INSTITUTIONS:	757	801	831	838	856

TOTAL ASSETS (\$ Billions)	\$949.82	\$1,224.53	\$1,515.28	\$1,490.25	\$1,499.00
Cash and Noninterest-Earning Deposits	9.34	16.57	19.47	14.63	16.90
Investment Securities	152.52	162.14	107.76	91.23	69.33
Mortgage Backed Securities	145.61	151.80	202.27	183.95	176.43
1 - 4 Family Mortgages	330.45	528.47	748.23	772.03	846.63
First Liens	270.38	430.33	584.68	631.44	706.98
Home Equity Lines of Credit	45.16	65.56	118.14	93.01	91.59
Other Junior Liens	14.90	32.58	45.40	47.58	48.05
Multi family Mortgages	31.63	34.60	63.32	64.32	66.67
Nonresidential Mortgages	68.66	71.37	75.07	64.13	55.50
Construction Loans	12.53	24.24	33.88	33.20	30.54
Land Loans	9.67	15.22	18.82	18.01	15.76
Commercial Loans	51.07	63.62	60.34	52.07	43.55
Consumer Loans	74.12	75.05	84.68	88.43	86.02
Reposessed Assets, Net	4.92	4.22	4.12	1.50	1.02
Real Estate Held for Investment, Net	0.18	0.13	0.18	0.19	0.18
Office Premises & Equipment	6.72	8.19	11.35	11.46	11.28
Other Assets	64.87	87.91	102.12	102.44	85.99
Less: Contra Assets & Valuation Allowances	12.47	19.00	16.32	7.34	6.78

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$949.82	\$1,224.53	\$1,515.28	\$1,490.25	\$1,499.00
TOTAL DEPOSITS AND ESCROWS	666.97	752.42	913.36	953.14	866.64
Deposits	661.68	745.89	900.60	936.83	841.87
Escrows	5.28	6.53	12.76	16.31	24.77
BORROWINGS	161.86	329.96	427.91	341.06	459.23
Advances From FHLB	85.80	195.23	308.81	211.73	270.06
Repurchase Agreements & FedFunds Purchased	43.23	59.80	43.54	61.24	75.62
Other Borrowings	32.82	74.92	75.56	68.09	113.55
Other Liabilities	16.51	23.07	36.96	36.66	32.77
Equity Capital	104.67	119.96	137.06	159.39	140.36
Capital Stock and Paid-In Capital	79.68	101.27	115.62	101.92	83.47
Unrealized Gains (Losses) AFS Securities	(0.58)	(4.95)	(7.05)	(0.55)	(1.76)
Retained Earnings	26.75	24.43	30.03	58.71	59.03
Noncontrolling Interests in Cons. Subs.	0.19	0.87	N/A	N/A	N/A

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	MAR 2010	MAR 2009	MAR 2008	MAR 2007	MAR 2006
NUMBER OF INSTITUTIONS:	757	801	831	838	856

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	0.98	1.35	1.29	0.98	1.13
Investment Securities	16.06	13.24	7.11	6.12	4.62
Mortgage Backed Securities	15.33	12.40	13.35	12.34	11.77
1 - 4 Family Mortgages	34.79	43.16	49.38	51.81	56.48
First Liens	28.47	35.14	38.59	42.37	47.16
Home Equity Lines of Credit	4.75	5.35	7.80	6.24	6.11
Other Junior Liens	1.57	2.66	3.00	3.19	3.21
Multi family Mortgages	3.33	2.83	4.18	4.32	4.45
Nonresidential Mortgages	7.23	5.83	4.95	4.30	3.70
Construction Loans	1.32	1.98	2.24	2.23	2.04
Land Loans	1.02	1.24	1.24	1.21	1.05
Commercial Loans	5.38	5.20	3.98	3.49	2.91
Consumer Loans	7.80	6.13	5.59	5.93	5.74
Repossessed Assets, Net	0.52	0.34	0.27	0.10	0.07
Real Estate Held for Investment, Net	0.02	0.01	0.01	0.01	0.01
Office Premises & Equipment	0.71	0.67	0.75	0.77	0.75
Other Assets	6.83	7.18	6.74	6.87	5.74
Less: Contra Assets & Valuation Allowances	1.31	1.55	1.08	0.49	0.45

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	70.22	61.45	60.28	63.96	57.81
Deposits	69.66	60.91	59.43	62.86	56.16
Escrows	0.56	0.53	0.84	1.09	1.65
BORROWINGS	17.04	26.95	28.24	22.89	30.64
Advances From FHLB	9.03	15.94	20.38	14.21	18.02
Repurchase Agreements & FedFunds Purchased	4.55	4.88	2.87	4.11	5.05
Other Borrowings	3.46	6.12	4.99	4.57	7.58
Other Liabilities	1.74	1.88	2.44	2.46	2.19
Equity Capital	11.02	9.80	9.05	10.70	9.36
Capital Stock and Paid-In Capital	8.39	8.27	7.63	6.84	5.57
Unrealized Gains (Losses) AFS Securities	(0.06)	(0.40)	(0.47)	(0.04)	(0.12)
Retained Earnings	2.82	2.00	1.98	3.94	3.94
Noncontrolling Interests in Cons. Subs.	0.02	0.07	N/A	N/A	N/A

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

FOR THE QUARTER ENDING:	MAR 2010	MAR 2009	MAR 2008	MAR 2007	MAR 2006
NUMBER OF INSTITUTIONS:	757	801	831	838	856

TOTAL ASSETS (Percent Change)	6.43	6.30	4.20	12.64	15.25
Cash and Noninterest-Earning Deposits	(9.17)	8.41	46.51	(1.26)	(6.40)
Investment Securities	23.26	79.09	5.27	35.48	31.19
Mortgage Backed Securities	11.00	(14.06)	13.68	6.62	15.44
1 - 4 Family Mortgages	(0.54)	0.27	(1.34)	7.32	13.13
First Liens	0.46	0.97	(5.77)	3.06	10.44
Home Equity Lines of Credit	0.04	6.66	29.70	22.75	11.47
Other Junior Liens	(16.93)	(17.24)	(2.99)	53.88	84.34
Multi family Mortgages	18.09	10.76	0.31	12.34	10.11
Nonresidential Mortgages	7.33	6.23	23.27	25.43	11.46
Construction Loans	(30.72)	(11.18)	8.72	12.95	24.44
Land Loans	(10.82)	(9.91)	12.99	18.90	42.72
Commercial Loans	(1.35)	7.92	26.16	31.11	13.33
Consumer Loans	0.95	(0.61)	8.35	19.05	29.93
Reposessed Assets, Net	109.94	86.53	180.76	55.37	49.17
Real Estate Held for Investment, Net	48.61	(4.81)	10.37	8.18	(20.11)
Office Premises & Equipment	0.05	(2.68)	3.76	7.56	11.53
Other Assets	19.40	34.64	3.56	33.39	17.35
Less: Contra Assets & Valuation Allowances	(6.85)	77.10	142.94	12.53	7.83

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	6.43	6.30	4.20	12.64	15.25
TOTAL DEPOSITS AND ESCROWS	9.06	8.65	(0.51)	19.68	13.14
Deposits	9.28	8.51	(0.15)	20.53	14.29
Escrows	(13.20)	26.36	(20.80)	(14.94)	(15.64)
BORROWINGS	(7.94)	1.60	23.14	(9.06)	17.65
Advances From FHLB	(11.13)	(15.79)	40.04	(8.20)	14.41
Repurchase Agreements & FedFunds Purchased	(1.49)	38.70	(26.13)	(10.43)	14.14
Other Borrowings	(7.25)	50.40	11.03	(10.44)	28.98
Other Liabilities	2.38	(5.24)	(0.02)	29.19	25.52
Equity Capital	17.49	8.57	(10.62)	29.40	17.23
Capital Stock and Paid-In Capital	14.01	13.60	18.35	46.65	22.16
Unrealized Gains (Losses) AFS Securities	(84.86)	(16.17)	1,287.93	(67.48)	393.82
Retained Earnings	9.49	(14.63)	(47.17)	5.13	12.79
Noncontrolling Interests in Cons. Subs.	(24.78)	N/A	N/A	N/A	N/A

CAPITAL MEASURES

FOR THE QUARTER ENDING:	MAR 2010	MAR 2009	MAR 2008	MAR 2007	MAR 2006
NUMBER OF INSTITUTIONS:	757	801	831	838	856

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	741	791	828	836	856
Percent of Thrifts	97.89	98.75	99.64	99.76	100.00
Consolidated Assets (\$ Billions)	\$938.44	\$1,208.63	\$1,515.13	\$1,490.07	\$1,499.00
Fail FDICIA Capital Standards	16	9	3	2	0
Percent of Thrifts	2.11	1.12	0.36	0.24	0.00
Consolidated Assets (\$ Billions)	\$11.38	\$15.73	\$0.15	\$0.18	\$0.00
Critically Undercapitalized	3	3	1	0	0
Percent of Thrifts	0.40	0.37	0.12	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.59	\$13.80	\$0.04	\$0.00	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$92.33	\$104.86	\$127.86	\$124.22	\$120.90
Tangible Equity Ratio	9.86	8.67	8.51	8.56	8.19
Median Ratio	10.03	9.88	10.16	10.36	10.13
Tier 1 Capital (\$ Billions)	\$92.33	\$104.87	\$128.18	\$124.60	\$121.45
Tier 1 Leverage Ratio	9.86	8.67	8.53	8.58	8.22
Median Ratio	10.03	9.88	10.16	10.36	10.13
Tier 1 Risk-based Capital Ratio	16.19	13.48	12.60	12.61	12.57
Median Ratio	16.57	16.16	17.04	17.42	17.10
Risk-based Capital (\$ Billions)	\$99.60	\$112.80	\$145.23	\$138.50	\$132.96
Total Risk-based Capital Ratio	17.53	14.69	14.56	14.36	14.07
Median Ratio	17.62	17.03	17.78	18.13	17.94

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 2010	MAR 2009	MAR 2008	MAR 2007	MAR 2006
NUMBER OF INSTITUTIONS:	757	801	831	838	856
LOANS 30-89 DAYS DELINQUENT (\$ Millions)					
Total Including US Guaranteed Loans	\$11,561.24	\$21,057.70	\$20,193.10	\$12,140.80	\$9,097.71
US Guaranteed Loans	1,844.00	888.58	786.94	622.75	1,118.12
Total Excluding US Guaranteed Loans	9,717.24	20,169.13	19,406.16	11,518.05	7,979.59
Mortgage Loans					
Construction & Land Loans	777.98	1,701.08	1,287.79	660.08	316.84
Nonresidential Mortgages	1,208.16	1,083.67	558.56	362.98	232.57
Multi Family Mortgages	481.32	378.81	274.76	136.14	114.74
1-4 Family Mortgages	6,951.47	15,582.35	16,046.42	9,482.11	7,064.37
First Liens	6,183.72	13,795.33	13,398.03	8,261.50	6,263.62
Home Equity Lines of Credit	448.67	1,036.24	1,901.13	801.64	393.46
Other Junior Liens	319.09	750.77	747.26	418.97	407.29
Nonmortgage Loans and Leases					
Commercial Loans	906.81	795.10	622.10	497.22	443.89
Consumer Loans	1,235.49	1,516.70	1,403.49	1,002.27	925.31
NONCURRENT LOANS (\$ Millions)					
Total Including US Guaranteed Loans	\$26,112.14	\$36,753.56	\$27,041.87	\$10,405.39	\$8,575.32
US Guaranteed Loans	6,342.06	1,943.37	1,143.77	1,102.34	2,984.86
Total Excluding US Guaranteed Loans	19,770.07	34,810.19	25,898.11	9,303.05	5,590.46
Mortgage Loans					
Construction & Land Loans	3,200.69	4,548.66	3,166.82	627.57	218.21
Nonresidential Mortgages	2,362.02	1,448.21	603.31	417.48	275.03
Multi Family Mortgages	1,073.29	538.44	314.91	158.60	94.70
1-4 Family Mortgages	17,067.55	27,201.26	21,322.75	7,975.14	6,948.42
First Liens	15,934.69	25,121.14	18,682.57	7,146.25	6,606.23
Home Equity Lines of Credit	648.96	1,212.54	1,897.60	544.02	185.62
Other Junior Liens	483.90	867.57	742.58	284.88	156.58
Nonmortgage Loans and Leases					
Commercial Loans	1,360.00	1,681.38	688.94	505.72	463.26
Consumer Loans	1,048.59	1,335.62	945.15	720.88	575.70
NET CHARGE-OFFS (\$ Millions)	\$2,556.23	\$3,273.73	\$3,541.06	\$1,033.10	\$624.00
Mortgage Loans					
Construction & Land Loans	271.76	303.68	283.22	19.09	4.49
Nonresidential Mortgages	158.87	222.48	23.22	9.89	7.38
Multi Family Mortgages	58.12	84.53	6.32	3.67	(1.18)
1-4 Family Mortgages	881.59	1,372.59	2,349.17	189.44	84.27
First Liens	501.72	792.62	1,214.83	107.76	48.11
Home Equity Lines of Credit	269.34	349.93	778.23	60.00	11.95
Other Junior Liens	110.52	230.04	356.11	21.68	24.20
Nonmortgage Loans and Leases					
Commercial Loans	465.86	612.05	251.24	136.11	114.27
Consumer Loans	838.86	933.37	803.09	667.13	382.72
Reposessed Assets	107.23	123.12	161.33	25.91	15.44
Other	(226.05)	(378.09)	(336.52)	(18.14)	16.62
REPOSSESSED ASSETS, NET (\$ Millions)	\$4,917.75	\$4,215.33	\$4,117.05	\$1,496.28	\$1,018.21
Construction & Land Loans	1,096.02	1,248.91	472.43	124.51	66.11
Nonresidential Mortgages	446.56	243.80	114.70	80.23	72.46
Multi Family Mortgages	136.21	95.19	39.22	13.28	8.57
1-4 Family Mortgages	2,759.68	2,283.18	3,359.45	1,194.09	667.78
Other	479.28	344.25	131.26	84.17	203.28

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 2010	MAR 2009	MAR 2008	MAR 2007	MAR 2006
NUMBER OF INSTITUTIONS:	757	801	831	838	856
LOANS 30-89 DAYS DELINQUENT (% Total Assets)					
Total Including US Guaranteed Loans	1.22	1.72	1.33	0.81	0.61
US Guaranteed Loans	0.19	0.07	0.05	0.04	0.07
Total Excluding US Guaranteed Loans	1.02	1.65	1.28	0.77	0.53
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	3.50	4.31	2.44	1.29	0.68
Nonresidential Mortgages	1.76	1.52	0.74	0.57	0.42
Multi Family Mortgages	1.52	1.09	0.43	0.21	0.17
1-4 Family Mortgages	2.10	2.95	2.14	1.23	0.83
First Liens	2.29	3.21	2.29	1.31	0.89
Home Equity Lines of Credit	0.99	1.58	1.61	0.86	0.43
Other Junior Liens	2.14	2.30	1.65	0.88	0.85
Nonmortgage Loans and Leases					
Commercial Loans	1.78	1.25	1.03	0.95	1.02
Consumer Loans	1.67	2.02	1.66	1.13	1.08
NONCURRENT LOANS (% Total Assets)					
Total Including US Guaranteed Loans	2.75	3.00	1.78	0.70	0.57
US Guaranteed Loans	0.67	0.16	0.08	0.07	0.20
Total Excluding US Guaranteed Loans	2.08	2.84	1.71	0.62	0.37
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	14.42	11.53	6.01	1.23	0.47
Nonresidential Mortgages	3.44	2.03	0.80	0.65	0.50
Multi Family Mortgages	3.39	1.56	0.50	0.25	0.14
1-4 Family Mortgages	5.16	5.15	2.85	1.03	0.82
First Liens	5.89	5.84	3.20	1.13	0.93
Home Equity Lines of Credit	1.44	1.85	1.61	0.58	0.20
Other Junior Liens	3.25	2.66	1.64	0.60	0.33
Nonmortgage Loans and Leases					
Commercial Loans	2.66	2.64	1.14	0.97	1.06
Consumer Loans	1.41	1.78	1.12	0.82	0.67
NET CHARGE-OFFS (% Total Assets)					
Percent of Outstanding Loans by Loan Type:	0.27	0.27	0.23	0.07	0.04
Mortgage Loans					
Construction & Land Loans	1.22	0.77	0.54	0.04	0.01
Nonresidential Mortgages	0.23	0.31	0.03	0.02	0.01
Multi Family Mortgages	0.18	0.24	0.01	0.01	0.00
1-4 Family Mortgages	0.27	0.26	0.31	0.02	0.01
First Liens	0.19	0.18	0.21	0.02	0.01
Home Equity Lines of Credit	0.60	0.53	0.66	0.06	0.01
Other Junior Liens	0.74	0.71	0.78	0.05	0.05
Nonmortgage Loans and Leases					
Commercial Loans	0.91	0.96	0.42	0.26	0.26
Consumer Loans	1.13	1.24	0.95	0.75	0.44
Reposessed Assets	2.18	2.92	3.92	1.73	1.52
Other	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)					
Percent of Outstanding Loans by Loan Type:	0.52	0.34	0.27	0.10	0.07
Construction & Land Loans					
Construction & Land Loans	4.94	3.16	0.90	0.24	0.14
Nonresidential Mortgages	0.65	0.34	0.15	0.13	0.13
Multi Family Mortgages	0.43	0.28	0.06	0.02	0.01
1-4 Family Mortgages	0.84	0.43	0.45	0.15	0.08
Other	0.74	0.39	0.13	0.08	0.24

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 2010	MAR 2009	MAR 2008	MAR 2007	MAR 2006
NUMBER OF INSTITUTIONS:	757	801	831	838	856
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$452.94	\$673.90	\$939.32	\$951.70	\$1,015.09
Percent of Total Assets	47.69	55.03	61.99	63.86	67.72
Noncurrent Real Estate Loans					
Including US Guaranteed Loans	23.70	33.74	25.41	9.18	7.54
Percent of Total Assets	2.50	2.76	1.68	0.62	0.50
Excluding US Guaranteed Loans	17.36	31.79	24.26	8.08	4.55
Percent of Total Assets	1.83	2.60	1.60	0.54	0.30
Real Estate Owned	4.78	4.08	4.02	1.45	0.99
Percent of Total Assets	0.50	0.33	0.27	0.10	0.07
Troubled Real Estate Loans					
Including US Guaranteed Loans	28.48	37.81	29.43	10.63	8.53
Percent of Total Assets	3.00	3.09	1.94	0.71	0.57
Excluding US Guaranteed Loans	22.14	35.87	28.28	9.53	5.54
Percent of Total Assets	2.33	2.93	1.87	0.64	0.37
Valuation Allowances	15.61	21.69	17.25	7.50	6.97
Loss Coverage Ratio	20.52	16.98	14.27	15.28	12.86
Reserve Ratio	2.12	2.00	1.51	0.67	0.59
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	1.08	1.07	0.93	0.28	0.17
Net Provisions for Losses (Annualized)	1.14	1.91	2.02	0.33	0.15
Valuation Allowances	1.64	1.77	1.14	0.50	0.46
Noncurrent Loans					
Including US Guaranteed Loans	2.75	3.00	1.78	0.70	0.57
Excluding US Guaranteed Loans	2.08	2.84	1.71	0.62	0.37
Reposessed Assets, Net (% Total Assets)	0.52	0.34	0.27	0.10	0.07
Troubled Assets					
Including US Guaranteed Loans	3.27	3.35	2.06	0.80	0.64
Excluding US Guaranteed Loans	2.60	3.19	1.98	0.72	0.44

STATEMENT OF OPERATIONS
BY ASSET SIZE

FIRST QUARTER 2010:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	226	426	105	757
PROFITABILITY (Percent)				
Return on Average Assets (Annualized)	1.40	0.41	0.82	0.77
Median Ratio	0.30	0.41	0.52	0.41
Return on Average Equity (Annualized)	8.99	3.79	7.60	7.09
Median Ratio	2.20	3.80	4.62	3.43
Net Interest Margin (Annualized)	3.11	3.11	3.04	3.05
Median Ratio	3.15	3.08	3.01	3.10
Number of Profitable Thrifts	159	333	88	580
Percent Profitable	70.35	78.17	83.81	76.62
Profits (\$ Millions)	\$59.01	\$251.08	\$1,898.64	\$2,208.73
Number of Unprofitable Thrifts	67	93	17	177
Percent Unprofitable	29.65	21.83	16.19	23.38
Losses (\$ Millions)	(\$16.91)	(\$114.04)	(\$261.75)	(\$392.69)
EARNINGS (\$ Millions)				
Interest Income	\$141.46	\$1,596.33	\$9,087.52	\$10,825.32
Interest Expense	47.85	549.81	3,048.93	3,646.60
NET INTEREST INCOME	93.61	1,046.52	6,038.59	7,178.73
Loss Provisions-Interest Bearing Assets	18.11	241.92	2,446.98	2,707.01
Noninterest Income	206.18	405.80	3,950.43	4,562.41
Mortgage Loan Servicing Fees	0.65	36.45	243.12	280.22
Other Fees and Charges	197.53	303.22	2,279.27	2,780.01
Other Noninterest Income	8.00	66.13	1,428.04	1,502.18
Noninterest Expense	214.26	1,095.90	4,963.08	6,273.24
G&A Expense	213.73	1,073.75	4,808.37	6,095.85
Goodwill Amortization	0.25	4.91	88.11	93.27
Loss Provisions-Noninterest Bearing Assets	0.28	17.24	66.60	84.12
Income Before Taxes & Extraordinary Items	67.42	114.50	2,578.96	2,760.89
Income Taxes	25.32	46.37	936.20	1,007.89
Extraordinary Items	0.00	68.99	0.00	68.99
NET INCOME	42.11	137.04	1,636.89	1,816.04
PROFITABILITY (Percent of Avg Assets Annualized)				
Interest Income	4.70	4.74	4.57	4.60
Interest Expense	1.59	1.63	1.53	1.55
NET INTEREST INCOME	3.11	3.11	3.04	3.05
Loss Provisions-Interest Bearing Assets	0.60	0.72	1.23	1.15
Noninterest Income	6.86	1.21	1.99	1.94
Mortgage Loan Servicing Fees	0.02	0.11	0.12	0.12
Other Fees and Charges	6.57	0.90	1.15	1.18
Other Noninterest Income	0.27	0.20	0.72	0.64
Noninterest Expense	7.13	3.26	2.50	2.66
G&A Expense	7.11	3.19	2.42	2.59
Goodwill Amortization	0.01	0.01	0.04	0.04
Loss Provisions-Noninterest Bearing Assets	0.01	0.05	0.03	0.04
Income Before Taxes & Extraordinary Items	2.24	0.34	1.30	1.17
Income Taxes	0.84	0.14	0.47	0.43
Extraordinary Items	0.00	0.21	0.00	0.03
NET INCOME	1.40	0.41	0.82	0.77

STATEMENT OF CONDITION
BY ASSET SIZE

FIRST QUARTER 2010:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	226	426	105	757

TOTAL ASSETS (\$ Billions)	\$12.07	\$135.02	\$802.73	\$949.82
Cash and Noninterest-Earning Deposits	0.25	2.10	6.99	9.34
Investment Securities	2.13	17.29	133.09	152.52
Mortgage Backed Securities	1.10	14.48	130.03	145.61
1 - 4 Family Mortgages	5.61	52.65	272.18	330.45
First Liens	5.13	45.44	219.81	270.38
Home Equity Lines of Credit	0.27	4.75	40.14	45.16
Other Junior Liens	0.21	2.46	12.23	14.90
Multi family Mortgages	0.21	6.16	25.26	31.63
Nonresidential Mortgages	1.01	17.92	49.73	68.66
Construction Loans	0.19	3.29	9.06	12.53
Land Loans	0.20	3.69	5.77	9.67
Commercial Loans	0.37	5.26	45.44	51.07
Consumer Loans	0.30	3.84	69.98	74.12
Reposessed Assets, Net	0.08	1.16	3.68	4.92
Real Estate Held for Investment, Net	0.00	0.08	0.09	0.18
Office Premises & Equipment	0.25	2.28	4.19	6.72
Other Assets	0.43	5.97	58.46	64.87
Less: Contra Assets & Valuation Allowances	0.08	1.15	11.23	12.47

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$12.07	\$135.02	\$802.73	\$949.82
TOTAL DEPOSITS AND ESCROWS	9.32	104.96	552.68	666.97
Deposits	9.29	103.89	548.51	661.68
Escrows	0.04	1.07	4.18	5.28
BORROWINGS	0.72	14.16	146.98	161.86
Advances From FHLB	0.69	12.37	72.74	85.80
Repurchase Agreements & FedFunds Purchased	0.02	1.53	41.68	43.23
Other Borrowings	0.01	0.26	32.56	32.82
Other Liabilities	0.16	1.27	15.08	16.51
Equity Capital	1.87	14.63	88.16	104.67
Capital Stock and Paid-In Capital	0.68	5.47	73.53	79.68
Unrealized Gains (Losses) AFS Securities	0.01	0.03	(0.62)	(0.58)
Retained Earnings	1.18	9.23	16.33	26.75
Noncontrolling Interests in Cons. Subs.	0.00	0.00	0.18	0.19

STATEMENT OF CONDITION
BY ASSET SIZE

FIRST QUARTER 2010:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	226	426	105	757

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	2.08	1.55	0.87	0.98
Investment Securities	17.68	12.81	16.58	16.06
Mortgage Backed Securities	9.12	10.72	16.20	15.33
1 - 4 Family Mortgages	46.52	39.00	33.91	34.79
First Liens	42.51	33.65	27.38	28.47
Home Equity Lines of Credit	2.25	3.52	5.00	4.75
Other Junior Liens	1.76	1.82	1.52	1.57
Multi family Mortgages	1.74	4.56	3.15	3.33
Nonresidential Mortgages	8.38	13.27	6.20	7.23
Construction Loans	1.58	2.43	1.13	1.32
Land Loans	1.69	2.74	0.72	1.02
Commercial Loans	3.06	3.90	5.66	5.38
Consumer Loans	2.46	2.84	8.72	7.80
Reposessed Assets, Net	0.67	0.86	0.46	0.52
Real Estate Held for Investment, Net	0.03	0.06	0.01	0.02
Office Premises & Equipment	2.06	1.69	0.52	0.71
Other Assets	3.60	4.42	7.28	6.83
Less: Contra Assets & Valuation Allowances	0.68	0.85	1.40	1.31

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	77.24	77.74	68.85	70.22
Deposits	76.94	76.94	68.33	69.66
Escrows	0.30	0.79	0.52	0.56
BORROWINGS	5.96	10.49	18.31	17.04
Advances From FHLB	5.73	9.17	9.06	9.03
Repurchase Agreements & FedFunds Purchased	0.15	1.13	5.19	4.55
Other Borrowings	0.07	0.19	4.06	3.46
Other Liabilities	1.32	0.94	1.88	1.74
Equity Capital	15.48	10.84	10.98	11.02
Capital Stock and Paid-In Capital	5.66	4.05	9.16	8.39
Unrealized Gains (Losses) AFS Securities	0.05	0.02	(0.08)	(0.06)
Retained Earnings	9.80	6.84	2.03	2.82
Noncontrolling Interests in Cons. Subs.	0.00	0.00	0.02	0.02

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

FIRST QUARTER 2010:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	226	426	105	757
<hr/>				
TOTAL ASSETS (Percent Change)	3.41	2.73	7.13	6.43
Cash and Noninterest-Earning Deposits	7.26	(3.86)	(11.14)	(9.17)
Investment Securities	18.74	33.90	22.08	23.26
Mortgage Backed Securities	(9.38)	(2.85)	13.01	11.00
1 - 4 Family Mortgages	1.90	(1.10)	(0.48)	(0.54)
First Liens	2.24	(1.04)	0.73	0.46
Home Equity Lines of Credit	2.99	4.47	(0.48)	0.04
Other Junior Liens	(6.90)	(11.23)	(18.14)	(16.93)
Multi family Mortgages	6.63	9.55	20.49	18.09
Nonresidential Mortgages	4.61	7.17	7.44	7.33
Construction Loans	(29.56)	(33.00)	(29.88)	(30.72)
Land Loans	(6.24)	(8.35)	(12.48)	(10.82)
Commercial Loans	7.04	(2.30)	(1.30)	(1.35)
Consumer Loans	(2.07)	(11.63)	1.76	0.95
Reposessed Assets, Net	82.96	48.24	142.62	109.94
Real Estate Held for Investment, Net	(7.63)	9.31	119.70	48.61
Office Premises & Equipment	0.71	0.58	(0.27)	0.05
Other Assets	13.90	19.95	19.39	19.40
Less: Contra Assets & Valuation Allowances	30.70	26.72	(9.50)	(6.85)
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TOTAL LIABILITIES AND CAPITAL (Percent Chg)	3.41	2.73	7.13	6.43
TOTAL DEPOSITS AND ESCROWS	6.29	5.82	9.74	9.06
Deposits	6.31	5.92	9.99	9.28
Escrows	0.72	(3.42)	(15.50)	(13.20)
BORROWINGS	(16.28)	(16.69)	(6.95)	(7.94)
Advances From FHLB	(12.20)	(16.13)	(10.21)	(11.13)
Repurchase Agreements & FedFunds Purchased	(34.62)	2.22	(1.60)	(1.49)
Other Borrowings	(79.85)	(65.60)	(5.90)	(7.25)
Other Liabilities	20.74	3.14	2.15	2.38
Equity Capital	(2.12)	4.37	20.51	17.49
Capital Stock and Paid-In Capital	2.70	15.03	14.05	14.01
Unrealized Gains (Losses) AFS Securities	(165.13)	(122.91)	(83.15)	(84.86)
Retained Earnings	(5.86)	(3.09)	19.69	9.49
Noncontrolling Interests in Cons. Subs.	N/A	(14.57)	(24.88)	(24.78)

CAPITAL MEASURES
BY ASSET SIZE

FIRST QUARTER 2010:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	226	426	105	757

CAPITAL COMPLIANCE				
Meet FDICIA Capital Standards	221	417	103	741
Percent of Thrifts	97.79	97.89	98.10	97.89
Consolidated Assets (\$ Billions)	\$11.83	\$131.14	\$795.47	\$938.44
Fail FDICIA Capital Standards	5	9	2	16
Percent of Thrifts	2.21	2.11	1.90	2.11
Consolidated Assets (\$ Billions)	\$0.24	\$3.88	\$7.26	\$11.38
Critically Undercapitalized	2	1	0	3
Percent of Thrifts	0.88	0.23	0.00	0.40
Consolidated Assets (\$ Billions)	\$0.15	\$0.44	\$0.00	\$0.59

CAPITAL RATIOS (Percent)				
Tangible Equity (\$ Billions)	\$1.83	\$13.98	\$76.51	\$92.33
Tangible Equity Ratio	15.23	10.41	9.68	9.86
Median Ratio	12.35	9.39	9.28	10.03
Tier 1 Capital (\$ Billions)	\$1.83	\$13.99	\$76.51	\$92.33
Tier 1 Leverage Ratio	15.23	10.42	9.68	9.86
Median Ratio	12.35	9.39	9.28	10.03
Tier 1 Risk-based Capital Ratio	27.50	16.54	15.97	16.19
Median Ratio	23.29	15.22	14.10	16.57
Risk-based Capital (\$ Billions)	\$1.89	\$14.77	\$82.94	\$99.60
Total Risk-based Capital Ratio	28.39	17.52	17.38	17.53
Median Ratio	23.93	16.30	15.09	17.62

ASSET QUALITY INDICATORS
BY ASSET SIZE

FIRST QUARTER 2010: NUMBER OF INSTITUTIONS:	LESS THAN \$100 MILLION 226	\$100 MILLION TO \$1 BILLION 426	\$1 BILLION OR GREATER 105	INDUSTRY 757
LOANS 30-89 DAYS DELINQUENT (\$ Millions)				
Total Including US Guaranteed Loans	\$205.09	\$1,932.08	\$9,424.07	\$11,561.24
US Guaranteed Loans	2.57	34.18	1,807.25	1,844.00
Total Excluding US Guaranteed Loans	202.52	1,897.90	7,616.82	9,717.24
Mortgage Loans				
Construction & Land Loans	21.00	286.69	470.29	777.98
Nonresidential Mortgages	19.28	424.64	764.24	1,208.16
Multi Family Mortgages	5.34	89.71	386.28	481.32
1-4 Family Mortgages	137.49	953.08	5,860.91	6,951.47
First Liens	128.14	853.23	5,202.35	6,183.72
Home Equity Lines of Credit	4.54	61.83	382.30	448.67
Other Junior Liens	4.81	38.03	276.26	319.09
Nonmortgage Loans and Leases				
Commercial Loans	12.82	118.24	775.74	906.81
Consumer Loans	9.16	59.72	1,166.62	1,235.49
NONCURRENT LOANS (\$ Millions)				
Total Including US Guaranteed Loans	\$232.64	\$3,226.82	\$22,652.68	\$26,112.14
US Guaranteed Loans	0.38	84.58	6,257.10	6,342.06
Total Excluding US Guaranteed Loans	232.26	3,142.24	16,395.57	19,770.07
Mortgage Loans				
Construction & Land Loans	42.88	791.29	2,366.51	3,200.69
Nonresidential Mortgages	45.00	636.92	1,680.10	2,362.02
Multi Family Mortgages	8.47	165.55	899.27	1,073.29
1-4 Family Mortgages	121.18	1,442.42	15,503.95	17,067.55
First Liens	112.42	1,343.06	14,479.21	15,934.69
Home Equity Lines of Credit	4.48	59.64	584.84	648.96
Other Junior Liens	4.28	39.72	439.90	483.90
Nonmortgage Loans and Leases				
Commercial Loans	10.65	149.50	1,199.86	1,360.00
Consumer Loans	4.45	41.14	1,003.00	1,048.59
NET CHARGE-OFFS (\$ Millions)				
Mortgage Loans	\$10.66	\$206.76	\$2,338.81	\$2,556.23
Construction & Land Loans	4.66	66.82	200.28	271.76
Nonresidential Mortgages	0.82	36.07	121.98	158.87
Multi Family Mortgages	0.45	8.44	49.23	58.12
1-4 Family Mortgages	5.19	76.96	799.44	881.59
First Liens	4.14	59.85	437.73	501.72
Home Equity Lines of Credit	0.67	8.26	260.42	269.34
Other Junior Liens	0.38	8.85	101.30	110.52
Nonmortgage Loans and Leases				
Commercial Loans	1.20	18.02	446.64	465.86
Consumer Loans	0.20	19.19	819.47	838.86
Repossessed Assets	1.40	23.64	82.20	107.23
Other	(3.25)	(42.38)	(180.43)	(226.05)
REPOSSESSED ASSETS, NET (\$ Millions)				
Construction & Land Loans	\$80.90	\$1,160.83	\$3,676.02	\$4,917.75
Nonresidential Mortgages	14.14	437.30	644.58	1,096.02
Multi Family Mortgages	15.37	166.73	264.46	446.56
1-4 Family Mortgages	3.21	42.19	90.81	136.21
Other	47.38	499.17	2,213.13	2,759.68
	0.80	15.44	463.04	479.28

ASSET QUALITY INDICATORS
BY ASSET SIZE

FIRST QUARTER 2010:	LESS THAN \$100 MILLION 226	\$100 MILLION TO \$1 BILLION 426	\$1 BILLION OR GREATER 105	INDUSTRY 757
NUMBER OF INSTITUTIONS:				
LOANS 30-89 DAYS DELINQUENT (% Total Assets)				
Total Including US Guaranteed Loans	1.70	1.43	1.17	1.22
US Guaranteed Loans	0.02	0.03	0.23	0.19
Total Excluding US Guaranteed Loans	1.68	1.41	0.95	1.02
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	5.32	4.11	3.17	3.50
Nonresidential Mortgages	1.90	2.37	1.54	1.76
Multi Family Mortgages	2.54	1.46	1.53	1.52
1-4 Family Mortgages	2.45	1.81	2.15	2.10
First Liens	2.50	1.88	2.37	2.29
Home Equity Lines of Credit	1.67	1.30	0.95	0.99
Other Junior Liens	2.26	1.54	2.26	2.14
Nonmortgage Loans and Leases				
Commercial Loans	3.48	2.25	1.71	1.78
Consumer Loans	3.08	1.56	1.67	1.67
NONCURRENT LOANS (% Total Assets)				
Total Including US Guaranteed Loans	1.93	2.39	2.82	2.75
US Guaranteed Loans	0.00	0.06	0.78	0.67
Total Excluding US Guaranteed Loans	1.92	2.33	2.04	2.08
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	10.87	11.34	15.96	14.42
Nonresidential Mortgages	4.45	3.55	3.38	3.44
Multi Family Mortgages	4.03	2.69	3.56	3.39
1-4 Family Mortgages	2.16	2.74	5.70	5.16
First Liens	2.19	2.96	6.59	5.89
Home Equity Lines of Credit	1.65	1.26	1.46	1.44
Other Junior Liens	2.01	1.61	3.60	3.25
Nonmortgage Loans and Leases				
Commercial Loans	2.89	2.84	2.64	2.66
Consumer Loans	1.50	1.07	1.43	1.41
NET CHARGE-OFFS (% Total Assets)	0.09	0.15	0.29	0.27
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	1.18	0.96	1.35	1.22
Nonresidential Mortgages	0.08	0.20	0.25	0.23
Multi Family Mortgages	0.21	0.14	0.19	0.18
1-4 Family Mortgages	0.09	0.15	0.29	0.27
First Liens	0.08	0.13	0.20	0.19
Home Equity Lines of Credit	0.25	0.17	0.65	0.60
Other Junior Liens	0.18	0.36	0.83	0.74
Nonmortgage Loans and Leases				
Commercial Loans	0.32	0.34	0.98	0.91
Consumer Loans	0.07	0.50	1.17	1.13
Reposessed Assets	1.72	2.04	2.24	2.18
Other	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)	0.67	0.86	0.46	0.52
Percent of Outstanding Loans by Loan Type:				
Construction & Land Loans	3.58	6.26	4.35	4.94
Nonresidential Mortgages	1.52	0.93	0.53	0.65
Multi Family Mortgages	1.53	0.68	0.36	0.43
1-4 Family Mortgages	0.84	0.95	0.81	0.84
Other	0.18	0.26	0.79	0.74

ASSET QUALITY INDICATORS
BY ASSET SIZE

FIRST QUARTER 2010: NUMBER OF INSTITUTIONS:	LESS THAN \$100 MILLION 226	\$100 MILLION TO \$1 BILLION 426	\$1 BILLION OR GREATER 105	INDUSTRY 757
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)				
Real Estate Loans	\$7.23	\$83.71	\$362.00	\$452.94
Percent of Total Assets	59.92	62.00	45.10	47.69
Noncurrent Real Estate Loans				
Including US Guaranteed Loans	0.22	3.04	20.45	23.70
Percent of Total Assets	1.80	2.25	2.55	2.50
Excluding US Guaranteed Loans	0.22	2.95	14.19	17.36
Percent of Total Assets	1.80	2.19	1.77	1.83
Real Estate Owned	0.08	1.15	3.55	4.78
Percent of Total Assets	0.66	0.85	0.44	0.50
Troubled Real Estate Loans				
Including US Guaranteed Loans	0.30	4.18	24.00	28.48
Percent of Total Assets	2.47	3.10	2.99	3.00
Excluding US Guaranteed Loans	0.30	4.10	17.74	22.14
Percent of Total Assets	2.46	3.04	2.21	2.33
Valuation Allowances	0.11	1.62	13.88	15.61
Loss Coverage Ratio	24.82	17.13	21.11	20.52
Reserve Ratio	1.04	1.24	2.31	2.12
ASSET QUALITY SUMMARY (% Total Assets)				
Net Chargeoffs (Annualized)	0.35	0.61	1.17	1.08
Net Provisions for Losses (Annualized)	0.60	0.72	1.22	1.14
Valuation Allowances	0.94	1.20	1.73	1.64
Noncurrent Loans				
Including US Guaranteed Loans	1.93	2.39	2.82	2.75
Excluding US Guaranteed Loans	1.92	2.33	2.04	2.08
Repossessed Assets, Net (% Total Assets)	0.67	0.86	0.46	0.52
Troubled Assets				
Including US Guaranteed Loans	2.60	3.25	3.28	3.27
Excluding US Guaranteed Loans	2.59	3.19	2.50	2.60

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

	3-MONTHS ENDED							
	MAR. 2010	DEC. 2009	2009	2008	2007	2006	2005	
SUMMARY DATA:								
Number of Thrifts	(#)	757	765	765	810	827	845	863
Total Assets	(\$)	949.82	942.52	942.52	1,197.26	1,508.35	1,410.82	1,464.12
Net Income	(\$)	1.82	0.44	(0.03)	(15.81)	(0.65)	15.85	16.40
Profits	(\$)	2.21	2.08	9.66	6.22	11.43	16.34	16.61
Losses	(\$)	(0.39)	(1.64)	(9.69)	(22.03)	(12.07)	(0.49)	(0.21)
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	0.77	0.19	0.00	(1.18)	(0.04)	1.06	1.19
Median Ratio	(%)	0.41	0.31	0.26	0.30	0.46	0.61	0.73
Return on Average Equity	(%)	7.09	1.76	(0.03)	(13.03)	(0.42)	11.18	12.83
Median Ratio	(%)	3.43	2.39	2.01	2.32	3.52	4.95	6.26
Net Interest Income	(\$)	7.18	7.00	32.63	38.08	40.62	40.93	38.82
% of Average Assets	(%)	3.05	3.00	3.03	2.83	2.70	2.74	2.81
Total Fee Income	(\$)	3.06	3.27	13.32	16.60	18.31	17.23	16.83
% of Average Assets	(%)	1.30	1.40	1.40	1.01	1.13	1.26	1.39
G&A Expense	(\$)	6.10	6.41	27.45	34.58	38.29	37.91	33.79
% of Average Assets	(%)	2.59	2.75	2.55	2.57	2.55	2.54	2.44
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	11.02	10.72	10.72	8.93	9.26	10.72	9.45
Tier 1 Leverage Ratio	(%)	10,052.57	10,152.98	10,152.98	10,873.37	11,840.87	11,718.21	11,475.60
Risk-based Capital Ratio	(%)	17.53	16.69	16.69	14.05	14.39	14.33	13.97
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	736	741	741	787	816	835	858
Adequately Capitalized	(#)	5	5	5	15	7	9	4
Undercapitalized	(#)	9	10	10	3	2	0	0
Significantly Undercapitalized	(#)	4	2	2	1	0	0	0
Critically Undercapitalized	(#)	3	7	7	4	1	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	4	8	20	6	1	0	0
Problem Thrifts	(#)	50	43	43	26	12	6	7
ASSET QUALITY MEASURES:								
Troubled Assets								
Including US Guaranteed Loans	(\$)	31.03	30.99	30.99	30.45	25.02	9.91	9.41
% of Total Assets	(%)	3.27	3.29	3.29	2.54	1.66	0.70	0.64
Excluding US Guaranteed Loans	(\$)	24.69	26.18	26.18	28.59	23.95	8.72	6.01
% of Total Assets	(%)	2.60	2.78	2.78	2.39	1.59	0.62	0.41
Noncurrent Loans								
Including US Guaranteed Loans	(\$)	26.11	26.43	26.43	26.46	22.03	8.65	8.67
% of Total Assets	(%)	2.75	2.80	2.80	2.21	1.46	0.61	0.59
Excluding US Guaranteed Loans	(\$)	19.77	21.63	21.63	24.60	20.96	7.45	5.28
% of Total Assets	(%)	2.08	2.29	2.29	2.05	1.39	0.53	0.36
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	5.16	5.13	5.13	3.69	2.35	0.89	0.86
First Liens	(%)	5.89	5.85	5.85	4.28	2.59	0.97	0.97
Home Equity Lines of Credit	(%)	1.44	1.51	1.51	0.94	1.25	0.44	0.19
Other Junior Liens	(%)	3.25	3.10	3.10	1.62	2.03	0.66	0.41
Multi Family Loans	(%)	3.39	3.37	3.37	1.20	0.43	0.21	0.16
Commercial Loans	(%)	2.66	2.70	2.70	1.83	0.95	0.90	1.10
Consumer Loans	(%)	1.41	1.58	1.58	1.40	1.01	0.91	0.63
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	27.22	34.26	224.18	341.40	631.89	553.08	656.09
Purchases	(\$)	11.09	13.59	106.29	176.35	154.93	326.97	356.15
Sales	(\$)	24.96	32.20	241.22	370.35	553.17	564.57	599.47
Loans Outstanding (1)	(\$)	330.45	334.41	334.41	521.90	740.78	727.09	814.71
Loans Outstanding / Total Assets	(%)	34.79	35.48	35.48	43.59	49.11	51.54	55.64

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2010

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

	MARCH 2010		DECEMBER 2009		MARCH 2009	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	949.82	100.00	942.52	100.00	1,224.53	100.00
Cash and Noninterest-Earning Deposits	9.34	0.98	8.52	0.90	16.57	1.35
Investment Securities	152.52	16.06	145.75	15.46	162.14	13.24
Mortgage Backed Securities	145.61	15.33	140.82	14.94	151.80	12.40
1-4 Family Mortgages	330.45	34.79	334.41	35.48	528.47	43.16
First Liens	270.38	28.47	273.00	28.96	430.33	35.14
Home Equity Lines of Credit	45.16	4.75	45.70	4.85	65.56	5.35
Other Junior Liens	14.90	1.57	15.71	1.67	32.58	2.66
Multi Family Mortgages	31.63	3.33	31.10	3.30	34.60	2.83
Nonresidential Mortgages	68.66	7.23	68.20	7.24	71.37	5.83
Construction Loans	12.53	1.32	14.50	1.54	24.24	1.98
Land Loans	9.67	1.02	10.23	1.09	15.22	1.24
Commercial Loans	51.07	5.38	50.96	5.41	63.62	5.20
Consumer Loans	74.12	7.80	73.50	7.80	75.05	6.13
Repossessed Assets, Net	4.92	0.52	4.56	0.48	4.22	0.34
Real Estate Held for Investment	0.18	0.02	0.18	0.02	0.13	0.01
Office Premises & Equipment	6.72	0.71	6.84	0.73	8.19	0.67
Other Assets	64.87	6.83	65.45	6.94	87.91	7.18
Less: Contra Assets & Valuation Allowances	12.47	1.31	12.48	1.32	19.00	1.55
TOTAL LIABILITIES AND CAPITAL	949.82	100.00	942.52	100.00	1,224.53	100.00
Total Deposits and Escrows	666.97	70.22	658.89	69.91	752.42	61.45
Deposits	661.68	69.66	653.48	69.33	745.89	60.91
Escrows	5.28	0.56	5.41	0.57	6.53	0.53
Total Borrowings	161.86	17.04	166.48	17.66	329.96	26.95
Advances from FHLB	85.80	9.03	89.06	9.45	195.23	15.94
Reverse Repurchase Agreements	43.23	4.55	43.33	4.60	59.80	4.88
Other Borrowings	32.82	3.46	34.09	3.62	74.92	6.12
Other Liabilities	16.51	1.74	16.29	1.73	23.07	1.88
EQUITY CAPITAL	104.67	11.02	101.05	10.72	119.96	9.80
Capital Stock & Paid-In Capital	79.68	8.39	77.46	8.22	101.27	8.27
Unrealized Gains (Losses) AFS Securities	(0.58)	(0.06)	(0.82)	(0.09)	(4.95)	(0.40)
Retained Earnings	26.75	2.82	25.51	2.71	24.43	2.00
Noncontrolling Interests in Cons. Subs.	0.19	0.02	0.19	0.02	0.87	0.07

	MARCH 2010		DECEMBER 2009		MARCH 2009	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	10.83	4.60	10.92	4.68	15.34	5.05
Interest Expense	3.65	1.55	3.92	1.68	6.35	2.09
Net Interest Income	7.18	3.05	7.00	3.00	8.99	2.96
Loss Provisions-Interest Bearing Assets	2.71	1.15	3.96	1.70	5.85	1.92
Noninterest Income	4.56	1.94	4.58	1.96	3.86	1.27
Mortgage Loan Servicing Fees	0.28	0.12	0.29	0.12	0.25	0.08
Other Fees and Charges	2.78	1.18	2.99	1.28	2.98	0.98
Other Noninterest Income	1.50	0.64	1.31	0.56	0.63	0.21
Noninterest Expense	6.27	2.67	6.75	2.89	7.85	2.59
G&A Expense	6.10	2.59	6.41	2.75	7.22	2.38
Goodwill Expense	0.09	0.04	0.16	0.07	0.25	0.08
Loss Provis. -Nonint. Bearing Assets	0.08	0.04	0.17	0.07	0.38	0.12
Income Before Taxes & Extraord. Items	2.76	1.17	0.87	0.37	(0.85)	(0.28)
Income Taxes	1.01	0.43	0.43	0.18	0.75	0.25
Extraordinary Items	0.07	0.03	0.01	0.00	0.00	0.00
Net Income	1.82	0.77	0.44	0.19	(1.62)	(0.53)

* Annualized.
Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2010

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

NORTHEAST REGION

		3-MONTHS ENDED		2009	2008	2007	2006	2005
		MAR. 2010	DEC. 2009					
SUMMARY DATA:								
Number of Thrifts	(#)	170	170	170	185	184	263	266
Total Assets	(\$)	402.93	399.18	399.18	424.15	411.75	414.90	371.60
Net Income	(\$)	0.53	(0.21)	0.80	(3.86)	(0.45)	3.75	4.43
Profits	(\$)	0.55	0.40	3.20	2.07	2.59	3.92	4.45
Losses	(\$)	(0.02)	(0.61)	(2.41)	(5.93)	(3.04)	(0.18)	(0.02)
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	0.53	(0.22)	0.19	(0.93)	(0.11)	0.94	1.27
Median Ratio	(%)	0.50	0.43	0.36	0.27	0.41	0.55	0.75
Return on Average Equity	(%)	4.99	(2.07)	1.87	(9.50)	(0.99)	9.35	12.73
Median Ratio	(%)	4.47	4.01	3.24	2.11	3.28	4.41	6.06
Net Interest Income	(\$)	2.41	2.36	10.32	10.49	9.18	9.37	9.43
% of Average Assets	(%)	2.40	2.38	2.44	2.53	2.25	2.36	2.72
Total Fee Income	(\$)	0.48	0.50	2.23	2.26	2.96	3.47	3.44
% of Average Assets	(%)	0.48	0.50	0.50	0.55	0.54	0.82	1.28
G&A Expense	(\$)	1.65	1.75	7.55	7.11	7.86	7.16	6.80
% of Average Assets	(%)	1.65	1.76	1.79	1.72	1.93	1.80	1.96
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	10.76	10.48	10.48	8.68	10.32	10.56	10.04
Tier 1 Leverage Ratio	(%)	2,312.53	2,280.24	2,280.24	2,505.31	2,667.93	3,906.32	3,839.13
Risk-based Capital Ratio	(%)	17.75	17.27	17.27	15.24	16.65	15.52	16.48
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	169	169	169	182	183	263	264
Adequately Capitalized	(#)	1	0	0	2	1	0	2
Undercapitalized	(#)	0	1	1	0	0	0	0
Significantly Undercapitalized	(#)	0	0	0	1	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	1	1	0	0	0
Problem Thrifts	(#)	8	5	5	3	4	2	1
ASSET QUALITY MEASURES:								
Troubled Assets								
Including US Guaranteed Loans	(\$)	8.64	8.26	8.26	4.35	2.77	1.93	1.40
% of Total Assets	(%)	2.14	2.07	2.07	1.02	0.67	0.47	0.38
Excluding US Guaranteed Loans	(\$)	8.56	8.19	8.19	4.31	2.70	1.86	1.24
% of Total Assets	(%)	2.12	2.05	2.05	1.02	0.65	0.45	0.33
Noncurrent Loans								
Including US Guaranteed Loans	(\$)	8.10	7.80	7.80	4.04	2.55	1.74	1.26
% of Total Assets	(%)	2.01	1.95	1.95	0.95	0.62	0.42	0.34
Excluding US Guaranteed Loans	(\$)	8.03	7.73	7.73	4.00	2.48	1.68	1.10
% of Total Assets	(%)	1.99	1.94	1.94	0.94	0.60	0.40	0.30
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	3.41	3.30	3.30	1.53	1.16	0.66	0.50
First Liens	(%)	3.66	3.58	3.58	1.64	1.06	0.65	0.49
Home Equity Lines of Credit	(%)	0.67	0.56	0.56	0.46	0.27	0.33	0.33
Other Junior Liens	(%)	2.16	1.50	1.50	1.50	4.24	1.26	0.79
Multi Family Loans	(%)	3.55	3.34	3.34	0.82	0.37	0.28	0.38
Commercial Loans	(%)	3.03	3.17	3.17	1.28	0.82	0.58	0.73
Consumer Loans	(%)	1.49	1.74	1.74	1.41	0.78	0.60	0.47
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	9.54	10.30	53.45	60.53	108.25	123.63	142.27
Purchases	(\$)	0.69	0.97	4.59	4.74	42.03	119.76	149.79
Sales	(\$)	1.04	1.64	14.66	16.52	108.74	207.75	211.70
Loans Outstanding (1)	(\$)	156.43	155.44	155.44	175.00	159.44	182.68	184.83
Loans Outstanding / Total Assets	(%)	38.82	38.94	38.94	41.26	38.72	44.03	49.74

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2010

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

NORTHEAST REGION

	MARCH 2010		DECEMBER 2009		MARCH 2009	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	402.93	100.00	399.18	100.00	433.04	100.00
Cash and Noninterest-Earning Deposits	3.06	0.76	3.22	0.81	3.83	0.88
Investment Securities	66.42	16.49	66.21	16.59	68.68	15.86
Mortgage Backed Securities	70.73	17.56	67.91	17.01	65.25	15.07
1-4 Family Mortgages	156.43	38.82	155.44	38.94	175.10	40.43
First Liens	140.85	34.96	139.74	35.01	154.13	35.59
Home Equity Lines of Credit	10.60	2.63	10.57	2.65	14.77	3.41
Other Junior Liens	4.98	1.23	5.14	1.29	6.19	1.43
Multi Family Mortgages	16.01	3.97	15.05	3.77	16.63	3.84
Nonresidential Mortgages	28.88	7.17	28.24	7.07	29.70	6.86
Construction Loans	4.64	1.15	5.39	1.35	7.11	1.64
Land Loans	1.17	0.29	1.21	0.30	1.76	0.41
Commercial Loans	21.00	5.21	20.37	5.10	23.28	5.38
Consumer Loans	8.07	2.00	9.05	2.27	12.68	2.93
Repossessed Assets, Net	0.54	0.13	0.46	0.12	0.35	0.08
Real Estate Held for Investment	0.02	0.00	0.02	0.00	0.01	0.00
Office Premises & Equipment	2.32	0.58	2.34	0.59	2.52	0.58
Other Assets	27.36	6.79	27.88	6.99	32.01	7.39
Less: Contra Assets & Valuation Allowances	3.70	0.92	3.60	0.90	5.87	1.36
TOTAL LIABILITIES AND CAPITAL	402.93	100.00	399.18	100.00	433.04	100.00
Total Deposits and Escrows	266.33	66.10	263.33	65.97	292.64	67.58
Deposits	264.85	65.73	262.00	65.63	291.07	67.22
Escrows	1.48	0.37	1.33	0.33	1.57	0.36
Total Borrowings	87.54	21.73	89.38	22.39	89.94	20.77
Advances from FHLB	41.63	10.33	43.81	10.97	46.30	10.69
Reverse Repurchase Agreements	28.98	7.19	28.26	7.08	27.76	6.41
Other Borrowings	16.92	4.20	17.32	4.34	15.87	3.67
Other Liabilities	5.85	1.45	4.80	1.20	7.62	1.76
EQUITY CAPITAL	43.36	10.76	41.83	10.48	43.30	10.00
Capital Stock & Paid-In Capital	38.70	9.60	37.89	9.49	41.00	9.47
Unrealized Gains (Losses) AFS Securities	(0.72)	(0.18)	(1.01)	(0.25)	(2.67)	(0.62)
Retained Earnings	5.92	1.47	5.53	1.39	5.34	1.23
Noncontrolling Interests in Cons. Subs.	0.15	0.04	0.15	0.04	0.46	0.11

	MARCH 2010		DECEMBER 2009		MARCH 2009	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	4.12	4.11	4.19	4.23	4.99	4.61
Interest Expense	1.71	1.70	1.83	1.84	2.40	2.22
Net Interest Income	2.41	2.40	2.36	2.38	2.59	2.39
Loss Provisions-Interest Bearing Assets	0.64	0.64	1.03	1.04	0.94	0.87
Noninterest Income	0.72	0.72	0.07	0.07	0.21	0.19
Mortgage Loan Servicing Fees	0.10	0.10	0.08	0.08	0.07	0.07
Other Fees and Charges	0.38	0.38	0.42	0.42	0.46	0.42
Other Noninterest Income	0.24	0.24	(0.42)	(0.43)	(0.32)	(0.30)
Noninterest Expense	1.70	1.69	1.85	1.86	2.33	2.15
G&A Expense	1.65	1.65	1.75	1.76	1.98	1.83
Goodwill Expense	0.04	0.04	0.05	0.05	0.04	0.04
Loss Provis. -Nonint. Bearing Assets	0.01	0.01	0.05	0.05	0.31	0.29
Income Before Taxes & Extraord. Items	0.80	0.80	(0.44)	(0.45)	(0.47)	(0.44)
Income Taxes	0.26	0.26	(0.23)	(0.23)	(0.01)	(0.01)
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.53	0.53	(0.21)	(0.22)	(0.49)	(0.45)

* Annualized.
Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2010

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

SOUTHEAST REGION

	3-MONTHS ENDED							
	MAR. 2010	DEC. 2009	2009	2008	2007	2006	2005	
SUMMARY DATA:								
Number of Thrifts	(#)	176	181	181	193	201	299	306
Total Assets	(\$)	136.77	137.50	137.50	280.03	281.17	233.29	249.51
Net Income	(\$)	0.10	(0.09)	(1.36)	(3.23)	(1.13)	1.95	2.14
Profits	(\$)	0.20	0.17	0.56	1.14	1.43	2.23	2.25
Losses	(\$)	(0.10)	(0.26)	(1.92)	(4.37)	(2.56)	(0.28)	(0.11)
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	0.29	(0.26)	(0.90)	(1.16)	(0.39)	0.78	0.92
Median Ratio	(%)	0.28	0.12	0.10	0.12	0.41	0.54	0.65
Return on Average Equity	(%)	2.66	(2.44)	(9.30)	(14.47)	(4.62)	8.72	10.16
Median Ratio	(%)	2.15	1.06	0.79	0.92	2.98	4.13	5.82
Net Interest Income	(\$)	1.08	1.07	4.23	6.92	7.51	7.38	6.86
% of Average Assets	(%)	3.16	3.08	2.79	2.49	2.59	2.94	2.94
Total Fee Income	(\$)	0.36	0.37	1.47	2.07	1.67	2.18	2.36
% of Average Assets	(%)	1.05	1.07	1.07	0.75	0.42	0.85	0.96
G&A Expense	(\$)	0.88	0.90	3.83	6.86	6.41	6.42	6.11
% of Average Assets	(%)	2.58	2.58	2.52	2.47	2.21	2.55	2.62
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	11.08	10.69	10.69	8.19	8.10	9.43	8.82
Tier 1 Leverage Ratio	(%)	2,285.05	2,338.04	2,338.04	2,520.32	2,722.55	3,933.09	3,842.68
Risk-based Capital Ratio	(%)	16.47	15.67	15.67	11.50	13.80	13.51	13.46
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	165	169	169	183	195	292	305
Adequately Capitalized	(#)	3	1	1	5	3	6	1
Undercapitalized	(#)	5	6	6	2	1	0	0
Significantly Undercapitalized	(#)	2	0	0	0	0	0	0
Critically Undercapitalized	(#)	1	5	5	3	1	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	2	5	9	0	1	0	0
Problem Thrifts	(#)	12	11	11	10	4	3	5
ASSET QUALITY MEASURES:								
Troubled Assets								
Including US Guaranteed Loans	(\$)	7.19	7.17	7.17	11.24	5.62	1.73	1.44
% of Total Assets	(%)	5.25	5.21	5.21	4.01	2.00	0.74	0.58
Excluding US Guaranteed Loans	(\$)	5.33	5.23	5.23	10.77	5.35	1.46	1.19
% of Total Assets	(%)	3.90	3.81	3.81	3.85	1.90	0.63	0.48
Noncurrent Loans								
Including US Guaranteed Loans	(\$)	6.01	6.13	6.13	9.56	4.91	1.42	1.23
% of Total Assets	(%)	4.40	4.46	4.46	3.41	1.75	0.61	0.49
Excluding US Guaranteed Loans	(\$)	4.16	4.20	4.20	9.10	4.64	1.15	0.98
% of Total Assets	(%)	3.04	3.05	3.05	3.25	1.65	0.49	0.39
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	8.87	8.91	8.91	5.24	2.61	0.90	0.68
First Liens	(%)	10.50	10.49	10.49	6.66	3.07	1.01	0.83
Home Equity Lines of Credit	(%)	3.45	3.63	3.63	1.19	1.70	0.41	0.20
Other Junior Liens	(%)	4.10	4.86	4.86	1.68	1.30	0.79	0.50
Multi-Family Loans	(%)	6.24	6.54	6.54	3.65	0.60	0.44	0.42
Commercial Loans	(%)	2.73	2.51	2.51	0.95	0.49	1.03	1.08
Consumer Loans	(%)	0.55	0.50	0.50	0.54	0.19	0.60	0.52
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	3.20	4.31	23.38	134.05	239.67	61.80	75.87
Purchases	(\$)	0.76	0.62	1.92	102.44	30.50	37.67	47.94
Sales	(\$)	2.96	3.80	20.66	202.95	166.16	53.62	70.90
Loans Outstanding (1)	(\$)	50.36	52.25	52.25	155.39	167.30	106.22	120.43
Loans Outstanding / Total Assets	(%)	36.82	38.00	38.00	55.49	59.50	45.53	48.27

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2010

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

SOUTHEAST REGION

	MARCH 2010		DECEMBER 2009		MARCH 2009	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	136.77	100.00	137.50	100.00	166.08	100.00
Cash and Noninterest-Earning Deposits	1.33	0.97	1.61	1.17	3.81	2.29
Investment Securities	18.76	13.72	16.84	12.24	15.82	9.52
Mortgage Backed Securities	18.47	13.50	18.32	13.32	20.17	12.14
1-4 Family Mortgages	50.36	36.82	52.25	38.00	74.08	44.61
First Liens	38.44	28.10	39.75	28.91	57.67	34.72
Home Equity Lines of Credit	9.46	6.92	9.89	7.19	12.77	7.69
Other Junior Liens	2.46	1.80	2.62	1.91	3.65	2.20
Multi Family Mortgages	1.68	1.23	1.70	1.23	1.81	1.09
Nonresidential Mortgages	13.71	10.03	13.91	10.11	14.75	8.88
Construction Loans	2.35	1.72	2.72	1.98	4.60	2.77
Land Loans	3.58	2.62	3.84	2.80	5.15	3.10
Commercial Loans	4.91	3.59	4.68	3.40	8.00	4.82
Consumer Loans	8.55	6.25	8.76	6.37	8.04	4.84
Repossessed Assets, Net	1.17	0.86	1.03	0.75	1.30	0.78
Real Estate Held for Investment	0.03	0.02	0.03	0.02	0.03	0.02
Office Premises & Equipment	1.34	0.98	1.36	0.99	1.98	1.19
Other Assets	12.50	9.14	12.53	9.11	9.24	5.56
Less: Contra Assets & Valuation Allowances	1.98	1.44	2.05	1.49	2.70	1.62
TOTAL LIABILITIES AND CAPITAL	136.77	100.00	137.50	100.00	166.08	100.00
Total Deposits and Escrows	101.42	74.15	101.67	73.94	122.14	73.55
Deposits	100.59	73.55	101.04	73.49	121.27	73.02
Escrows	0.82	0.60	0.63	0.46	0.87	0.53
Total Borrowings	18.50	13.53	19.37	14.09	28.32	17.05
Advances from FHLB	10.47	7.65	11.05	8.04	17.94	10.80
Reverse Repurchase Agreements	7.64	5.59	7.74	5.63	8.33	5.02
Other Borrowings	0.39	0.28	0.58	0.42	2.05	1.23
Other Liabilities	1.72	1.26	1.78	1.29	1.91	1.15
EQUITY CAPITAL	15.16	11.08	14.70	10.69	13.74	8.27
Capital Stock & Paid-In Capital	12.77	9.33	12.29	8.94	12.81	7.71
Unrealized Gains (Losses) AFS Securities	(0.04)	(0.03)	(0.10)	(0.07)	(0.38)	(0.23)
Retained Earnings	2.76	2.02	2.71	1.97	1.62	0.97
Noncontrolling Interests in Cons. Subs.	0.03	0.02	0.03	0.02	0.03	0.02

	MARCH 2010		DECEMBER 2009		MARCH 2009	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.50	4.39	1.54	4.41	1.80	4.40
Interest Expense	0.42	1.23	0.46	1.33	0.86	2.10
Net Interest Income	1.08	3.16	1.07	3.08	0.94	2.30
Loss Provisions-Interest Bearing Assets	0.55	1.63	0.74	2.13	1.26	3.08
Noninterest Income	0.55	1.62	0.55	1.57	0.36	0.88
Mortgage Loan Servicing Fees	0.03	0.07	0.02	0.07	(0.01)	(0.02)
Other Fees and Charges	0.33	0.97	0.35	1.00	0.27	0.65
Other Noninterest Income	0.20	0.58	0.18	0.50	0.10	0.24
Noninterest Expense	0.90	2.64	1.00	2.86	0.99	2.41
G&A Expense	0.88	2.58	0.90	2.58	0.92	2.25
Goodwill Expense	0.01	0.04	0.05	0.15	0.05	0.13
Loss Provis. -Nonint. Bearing Assets	0.01	0.02	0.05	0.14	0.01	0.04
Income Before Taxes & Extraord. Items	0.18	0.52	(0.12)	(0.34)	(0.95)	(2.31)
Income Taxes	0.08	0.23	(0.02)	(0.05)	(0.13)	(0.32)
Extraordinary Items	0.00	0.00	0.01	0.03	0.00	0.00
Net Income	0.10	0.29	(0.09)	(0.26)	(0.82)	(2.00)

* Annualized.
Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2010

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

CENTRAL REGION

	3-MONTHS ENDED					
	MAR. 2010	DEC. 2009	2009	2008	2007	
SUMMARY DATA:						
Number of Thrifts	(#)	244	244	244	194	199
Total Assets	(\$)	134.56	133.61	133.61	122.70	133.15
Net Income	(\$)	(0.03)	(0.05)	(1.32)	(1.06)	0.05
Profits	(\$)	0.16	0.18	0.58	0.58	0.36
Losses	(\$)	(0.20)	(0.22)	(1.90)	(1.64)	(0.31)
PROFITABILITY MEASURES:						
Return on Average Assets	(%)	(0.10)	(0.14)	(0.91)	(0.87)	0.04
Median Ratio	(%)	0.35	0.26	0.22	0.23	0.31
Return on Average Equity	(%)	(1.04)	(1.42)	(9.82)	(9.18)	0.40
Median Ratio	(%)	2.93	2.10	1.68	2.20	2.23
Net Interest Income	(\$)	0.93	0.94	3.76	3.09	1.58
% of Average Assets	(%)	2.77	2.82	2.60	2.52	1.20
Total Fee Income	(\$)	0.45	0.54	2.00	1.50	0.86
% of Average Assets	(%)	1.35	1.62	1.62	0.60	1.43
G&A Expense	(\$)	1.12	1.13	4.94	3.65	1.80
% of Average Assets	(%)	3.33	3.38	3.42	2.99	1.37
CAPITAL MEASURES:						
Equity Capital Ratio	(%)	9.96	9.57	9.57	8.72	10.29
Tier 1 Leverage Ratio	(%)	3,123.60	3,154.28	3,154.28	2,727.64	2,833.94
Risk-based Capital Ratio	(%)	15.30	14.47	14.47	13.62	14.52
Thrifts by FDICIA Capital Categories:						
Well-Capitalized	(#)	238	237	237	188	196
Adequately Capitalized	(#)	0	2	2	5	3
Undercapitalized	(#)	2	3	3	1	0
Significantly Undercapitalized	(#)	2	2	2	0	0
Critically Undercapitalized	(#)	2	0	0	0	0
FAILED/PROBLEM THRIFTS:						
Failed Thrifts	(#)	0	2	6	0	0
Problem Thrifts	(#)	18	16	16	10	3
ASSET QUALITY MEASURES:						
Troubled Assets						
Including US Guaranteed Loans	(\$)	6.32	6.09	6.09	4.10	2.41
% of Total Assets	(%)	4.69	4.56	4.56	3.34	1.81
Excluding US Guaranteed Loans	(\$)	5.81	5.54	5.54	4.07	2.40
% of Total Assets	(%)	4.32	4.15	4.15	3.32	1.80
Noncurrent Loans						
Including US Guaranteed Loans	(\$)	4.42	4.30	4.30	3.14	2.02
% of Total Assets	(%)	3.29	3.22	3.22	2.56	1.52
Excluding US Guaranteed Loans	(\$)	3.91	3.75	3.75	3.10	2.00
% of Total Assets	(%)	2.91	2.81	2.81	2.53	1.50
Noncurrent Loans as a % of Loan Type:						
1-4 Family Mortgages	(%)	4.45	4.27	4.27	2.99	1.73
First Liens	(%)	5.18	4.95	4.95	3.31	1.79
Home Equity Lines of Credit	(%)	1.81	1.85	1.85	1.61	1.47
Other Junior Liens	(%)	3.44	3.13	3.13	2.03	1.44
Multi Family Loans	(%)	5.55	5.19	5.19	2.62	1.46
Commercial Loans	(%)	3.20	3.06	3.06	1.56	1.07
Consumer Loans	(%)	1.22	1.28	1.28	1.01	0.78
1-4 FAMILY MORTGAGE LOAN ACTIVITY:						
Originations	(\$)	5.63	8.27	43.33	22.61	10.94
Purchases	(\$)	4.18	6.41	49.86	49.65	24.26
Sales	(\$)	8.91	12.03	80.24	60.52	30.59
Loans Outstanding (1)	(\$)	51.61	53.32	53.32	56.42	63.30
Loans Outstanding / Total Assets	(%)	38.35	39.91	39.91	45.98	47.54

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2010

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

CENTRAL REGION

	MARCH 2010		DECEMBER 2009		MARCH 2009	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	134.56	100.00	133.61	100.00	149.91	100.00
Cash and Noninterest-Earning Deposits	1.29	0.96	1.51	1.13	3.27	2.18
Investment Securities	14.79	10.99	11.59	8.68	9.22	6.15
Mortgage Backed Securities	17.81	13.24	17.41	13.03	18.53	12.36
1-4 Family Mortgages	51.61	38.35	53.32	39.91	65.30	43.56
First Liens	38.77	28.81	40.17	30.06	50.95	33.99
Home Equity Lines of Credit	9.41	7.00	9.44	7.07	9.65	6.44
Other Junior Liens	3.43	2.55	3.71	2.78	4.70	3.14
Multi Family Mortgages	4.85	3.60	4.85	3.63	4.78	3.19
Nonresidential Mortgages	14.39	10.70	14.42	10.80	14.50	9.67
Construction Loans	2.21	1.64	2.42	1.81	4.12	2.75
Land Loans	1.87	1.39	1.92	1.44	3.82	2.55
Commercial Loans	6.39	4.75	6.42	4.81	6.85	4.57
Consumer Loans	11.04	8.20	11.53	8.63	11.44	7.63
Repossessed Assets, Net	1.90	1.41	1.79	1.34	1.36	0.90
Real Estate Held for Investment	0.06	0.04	0.06	0.04	0.05	0.04
Office Premises & Equipment	1.53	1.13	1.54	1.15	1.70	1.13
Other Assets	6.67	4.95	6.63	4.96	6.87	4.58
Less: Contra Assets & Valuation Allowances	1.84	1.37	1.81	1.35	1.90	1.27
TOTAL LIABILITIES AND CAPITAL	134.56	100.00	133.61	100.00	149.91	100.00
Total Deposits and Escrows	101.11	75.14	100.62	75.31	109.08	72.76
Deposits	99.79	74.17	99.01	74.10	107.21	71.52
Escrows	1.31	0.98	1.62	1.21	1.87	1.25
Total Borrowings	18.68	13.88	18.83	14.09	24.93	16.63
Advances from FHLB	13.06	9.70	13.12	9.82	18.93	12.63
Reverse Repurchase Agreements	3.59	2.66	3.41	2.56	4.18	2.79
Other Borrowings	2.04	1.51	2.30	1.72	1.83	1.22
Other Liabilities	1.38	1.02	1.37	1.03	1.90	1.27
EQUITY CAPITAL	13.40	9.96	12.79	9.57	14.05	9.37
Capital Stock & Paid-In Capital	9.34	6.94	8.69	6.50	8.62	5.75
Unrealized Gains (Losses) AFS Securities	0.00	0.00	(0.06)	(0.05)	(0.20)	(0.14)
Retained Earnings	4.19	3.11	4.30	3.22	5.71	3.81
Noncontrolling Interests in Cons. Subs.	0.01	0.00	0.01	0.01	0.06	0.04

	MARCH 2010		DECEMBER 2009		MARCH 2009	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.53	4.55	1.61	4.81	1.88	5.05
Interest Expense	0.60	1.78	0.66	1.99	0.95	2.56
Net Interest Income	0.93	2.77	0.94	2.82	0.93	2.50
Loss Provisions-Interest Bearing Assets	0.39	1.17	0.49	1.48	0.66	1.78
Noninterest Income	0.62	1.84	0.70	2.09	0.87	2.34
Mortgage Loan Servicing Fees	0.01	0.03	0.07	0.21	(0.07)	(0.19)
Other Fees and Charges	0.44	1.32	0.47	1.41	0.47	1.28
Other Noninterest Income	0.17	0.49	0.16	0.47	0.46	1.25
Noninterest Expense	1.15	3.44	1.20	3.59	1.26	3.40
G&A Expense	1.12	3.33	1.13	3.38	1.22	3.28
Goodwill Expense	0.01	0.04	0.02	0.07	0.01	0.04
Loss Provis. -Nonint. Bearing Assets	0.02	0.06	0.05	0.14	0.03	0.08
Income Before Taxes & Extraord. Items	0.00	0.01	(0.06)	(0.17)	(0.12)	(0.34)
Income Taxes	0.04	0.11	(0.01)	(0.03)	(0.02)	(0.05)
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	(0.03)	(0.10)	(0.05)	(0.14)	(0.11)	(0.28)

* Annualized.
Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2010

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

WESTERN REGION

		3-MONTHS ENDED		2009	2008	2007	2006	2005
		MAR. 2010	DEC. 2009					
SUMMARY DATA:								
Number of Thrifts	(#)	167	170	170	170	171	199	201
Total Assets	(\$)	275.56	272.22	272.22	162.10	138.44	139.49	126.63
Net Income	(\$)	1.22	0.79	1.85	(0.21)	0.96	1.28	1.29
Profits	(\$)	1.30	1.34	5.32	0.98	1.04	1.32	1.37
Losses	(\$)	(0.08)	(0.54)	(3.47)	(1.19)	(0.09)	(0.04)	(0.08)
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	1.81	1.20	0.52	(0.14)	0.71	0.95	0.99
Median Ratio	(%)	0.50	0.37	0.35	0.47	0.54	0.66	0.71
Return on Average Equity	(%)	15.32	10.02	4.76	(1.62)	7.90	10.54	11.14
Median Ratio	(%)	4.16	3.29	3.20	4.16	4.50	5.17	6.15
Net Interest Income	(\$)	2.76	2.62	14.32	3.90	3.67	3.59	3.63
% of Average Assets	(%)	4.10	3.96	4.00	2.57	2.71	2.68	2.78
Total Fee Income	(\$)	1.77	1.86	7.62	1.82	1.81	1.66	1.50
% of Average Assets	(%)	2.63	2.82	2.82	1.02	1.24	1.26	1.21
G&A Expense	(\$)	2.45	2.64	11.13	3.85	3.66	3.51	3.37
% of Average Assets	(%)	3.64	3.99	3.11	2.54	2.70	2.62	2.58
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	11.88	11.65	11.65	8.25	8.62	9.16	9.01
Tier 1 Leverage Ratio	(%)	2,331.39	2,380.42	2,380.42	2,147.05	2,456.89	2,798.20	2,692.18
Risk-based Capital Ratio	(%)	18.85	17.56	17.56	14.37	13.30	14.51	14.56
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	164	166	166	167	170	196	199
Adequately Capitalized	(#)	1	2	2	2	0	3	1
Undercapitalized	(#)	2	0	0	0	1	0	0
Significantly Undercapitalized	(#)	0	0	0	0	0	0	0
Critically Undercapitalized	(#)	0	2	2	1	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	2	1	4	0	0	0	0
Problem Thrifts	(#)	12	11	11	2	1	1	0
ASSET QUALITY MEASURES:								
Troubled Assets								
Including US Guaranteed Loans	(\$)	8.89	9.47	9.47	4.46	1.93	1.29	1.45
% of Total Assets	(%)	3.23	3.48	3.48	2.75	1.39	0.93	1.14
Excluding US Guaranteed Loans	(\$)	4.99	7.22	7.22	3.14	1.33	0.62	0.47
% of Total Assets	(%)	1.81	2.65	2.65	1.94	0.96	0.44	0.37
Noncurrent Loans								
Including US Guaranteed Loans	(\$)	7.57	8.20	8.20	3.97	1.73	1.18	1.36
% of Total Assets	(%)	2.75	3.01	3.01	2.45	1.25	0.85	1.08
Excluding US Guaranteed Loans	(\$)	3.67	5.94	5.94	2.65	1.13	0.50	0.38
% of Total Assets	(%)	1.33	2.18	2.18	1.64	0.82	0.36	0.30
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	6.91	6.92	6.92	5.27	2.32	1.91	2.71
First Liens	(%)	9.06	9.04	9.04	7.64	3.38	2.78	3.66
Home Equity Lines of Credit	(%)	0.52	0.60	0.60	0.28	0.13	0.19	0.17
Other Junior Liens	(%)	3.91	3.92	3.92	1.32	0.21	0.18	0.19
Multi Family Loans	(%)	1.44	1.92	1.92	2.93	0.67	1.19	0.70
Commercial Loans	(%)	2.05	2.15	2.15	1.80	0.60	0.73	0.84
Consumer Loans	(%)	1.61	1.84	1.84	0.66	0.52	0.65	0.52
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	8.85	11.38	104.02	44.45	42.60	48.60	55.02
Purchases	(\$)	5.47	5.60	49.93	12.82	7.62	7.36	9.32
Sales	(\$)	12.05	14.73	125.66	31.33	33.44	27.70	32.60
Loans Outstanding (1)	(\$)	72.05	73.39	73.39	51.32	50.65	45.75	43.00
Loans Outstanding / Total Assets	(%)	26.15	26.96	26.96	31.66	36.58	32.80	33.96

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2010

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

WESTERN REGION

	MARCH 2010		DECEMBER 2009		MARCH 2009	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	275.56	100.00	272.22	100.00	475.50	100.00
Cash and Noninterest-Earning Deposits	3.66	1.33	2.19	0.80	5.67	1.19
Investment Securities	52.55	19.07	51.11	18.77	68.42	14.39
Mortgage Backed Securities	38.60	14.01	37.19	13.66	47.86	10.07
1-4 Family Mortgages	72.05	26.15	73.39	26.96	213.99	45.00
First Liens	52.33	18.99	53.35	19.60	167.58	35.24
Home Equity Lines of Credit	15.69	5.69	15.81	5.81	28.37	5.97
Other Junior Liens	4.04	1.47	4.24	1.56	18.04	3.79
Multifamily Mortgages	9.10	3.30	9.51	3.49	11.37	2.39
Nonresidential Mortgages	11.68	4.24	11.62	4.27	12.42	2.61
Construction Loans	3.34	1.21	3.98	1.46	8.41	1.77
Land Loans	3.04	1.10	3.26	1.20	4.50	0.95
Commercial Loans	18.77	6.81	19.49	7.16	25.49	5.36
Consumer Loans	46.46	16.86	44.16	16.22	42.89	9.02
Repossessed Assets, Net	1.31	0.48	1.27	0.47	1.22	0.26
Real Estate Held for Investment	0.07	0.03	0.07	0.03	0.03	0.01
Office Premises & Equipment	1.54	0.56	1.60	0.59	1.99	0.42
Other Assets	18.35	6.66	18.41	6.76	39.79	8.37
Less: Contra Assets & Valuation Allowances	4.95	1.80	5.02	1.84	8.53	1.79
TOTAL LIABILITIES AND CAPITAL	275.56	100.00	272.22	100.00	475.50	100.00
Total Deposits and Escrows	198.12	71.89	193.26	70.99	228.55	48.07
Deposits	196.44	71.29	191.43	70.32	226.34	47.60
Escrows	1.67	0.61	1.84	0.67	2.21	0.47
Total Borrowings	37.14	13.48	38.89	14.29	186.76	39.28
Advances from FHLB	20.65	7.50	21.08	7.74	112.06	23.57
Reverse Repurchase Agreements	3.02	1.09	3.92	1.44	19.54	4.11
Other Borrowings	13.47	4.89	13.89	5.10	55.16	11.60
Other Liabilities	7.56	2.74	8.34	3.06	11.63	2.45
EQUITY CAPITAL	32.75	11.88	31.73	11.65	48.87	10.28
Capital Stock & Paid-In Capital	18.87	6.85	18.59	6.83	38.85	8.17
Unrealized Gains (Losses) AFS Securities	0.18	0.06	0.35	0.13	(1.69)	(0.36)
Retained Earnings	13.88	5.04	12.96	4.76	11.76	2.47
Noncontrolling Interests in Cons. Subs.	0.00	0.00	0.00	0.00	0.31	0.07

	MARCH 2010		DECEMBER 2009		MARCH 2009	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	3.68	5.47	3.59	5.42	6.68	5.68
Interest Expense	0.92	1.37	0.97	1.46	2.14	1.82
Net Interest Income	2.76	4.10	2.62	3.96	4.54	3.86
Loss Provisions-Interest Bearing Assets	1.12	1.67	1.69	2.56	2.99	2.54
Noninterest Income	2.67	3.96	3.26	4.93	2.43	2.07
Mortgage Loan Servicing Fees	0.14	0.21	0.11	0.17	0.26	0.22
Other Fees and Charges	1.63	2.41	1.75	2.64	1.78	1.51
Other Noninterest Income	0.90	1.33	1.40	2.12	0.39	0.33
Noninterest Expense	2.52	3.75	2.70	4.09	3.28	2.79
G&A Expense	2.45	3.64	2.64	3.99	3.11	2.65
Goodwill Expense	0.03	0.05	0.04	0.06	0.15	0.13
Loss Provis. -Nonint. Bearing Assets	0.04	0.06	0.03	0.04	0.02	0.02
Income Before Taxes & Extraord. Items	1.78	2.65	1.48	2.24	0.70	0.59
Income Taxes	0.63	0.94	0.69	1.04	0.91	0.77
Extraordinary Items	0.07	0.10	0.00	0.00	0.00	0.00
Net Income	1.22	1.81	0.79	1.20	(0.21)	(0.18)

* Annualized.
Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2010

TECHNICAL NOTES

All data are on a consolidated basis.

N/A - Not Available or not applicable.

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

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

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

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

Asset Growth Rate - Calculated on a held constant basis.

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

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

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

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

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

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

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

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

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

TECHNICAL NOTES

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

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

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

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

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

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

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

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

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

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

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

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

Troubled Assets - Includes noncurrent loans and repossessed assets.

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

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

Valuation Allowances - Amount of valuation allowances for all assets.