



First Quarter 2011 Thrift Industry Report Data

May 26, 2011

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

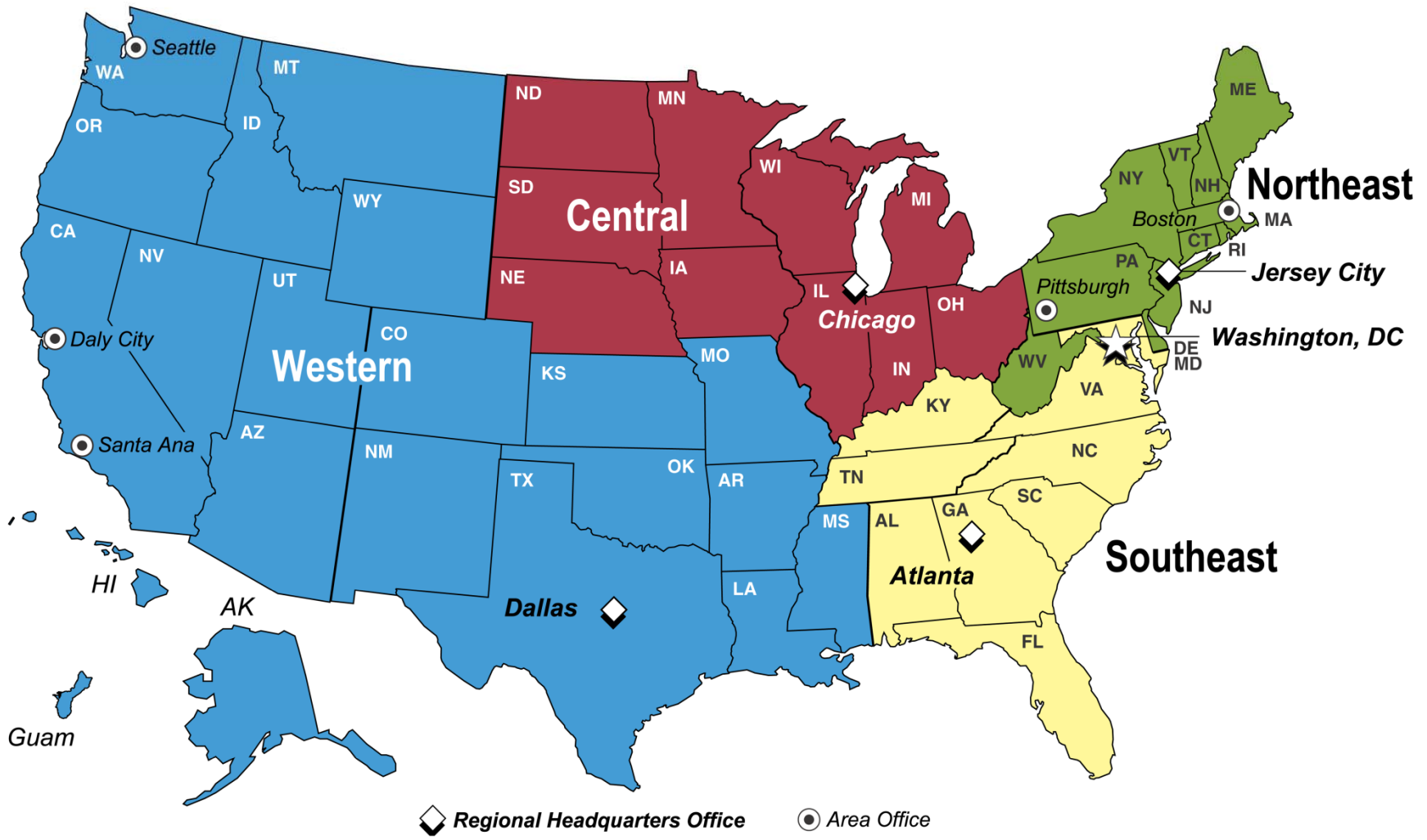


TABLE OF CONTENTS

INDUSTRY AGGREGATES (OTS-REGULATED THRIFTS)	
Year-to-Date and Prior Four Year Profitability	T-2
Statement of Operations	T-3
Statement of Condition	T-4
Structural Data and Loan Activity	T-7
Capital Measures	T-8
Asset Quality Indicators	T-9
FDICIA CATEGORIES, SAFETY AND SOUNDNESS RATINGS, AND COMPLIANCE RATINGS	T-12
REGIONS	
Statement of Operations	T-13
Statement of Condition	T-14
Capital Measures	T-17
Asset Quality Indicators	T-18
STATE STATISTICS	T-21
INDUSTRY OVER TIME	
Statement of Operations	T-24
Statement of Condition	T-25
Capital Measures	T-28
Asset Quality Indicators	T-29
ASSET SIZE	
Statement of Operations	T-32
Statement of Condition	T-33
Capital Measures	T-36
Asset Quality Indicators	T-37
SELECTED INDICATORS	
National Tables	T-40
Regional Tables	T-42
TECHNICAL NOTES	T-50

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

INDUSTRY AGGREGATES:	3 mos.2011	3 mos.2010	2010	2009	2008	2007
PROFITABILITY(Percent)						
Return on Average Assets	0.60	0.73	0.70	0.00	(1.17)	(0.04)
Median Ratio	0.42	0.40	0.38	0.26	0.30	0.46
Return on Average Equity	5.16	6.73	6.15	(0.03)	(13.03)	(0.42)
Median Ratio	3.40	3.29	3.10	2.00	2.32	3.52
Net Interest Margin	3.17	3.05	3.10	3.02	2.82	2.69
Median Ratio	3.12	3.10	3.08	2.98	2.90	2.86
EARNINGS (\$ Millions)						
Interest Income	\$10,185.26	\$10,822.97	\$42,200.71	\$52,521.53	\$74,910.01	\$95,904.35
Interest Expense	2,825.43	3,646.55	13,369.58	19,888.69	36,826.78	55,283.30
NET INTEREST INCOME	7,359.84	7,176.42	28,831.13	32,632.84	38,083.24	40,621.05
Loss Provisions-Interest Bearing Assets	1,684.81	2,793.56	9,704.94	19,564.26	39,337.51	11,638.37
Noninterest Income	4,142.07	4,546.59	17,699.06	17,141.54	18,633.86	20,120.77
Mortgage Loan Servicing Fees	305.79	270.79	987.78	1,362.50	1,578.02	1,296.06
Other Fees and Charges	3,178.23	2,789.17	12,164.35	11,955.43	15,025.82	17,012.33
Other Noninterest Income	658.05	1,486.63	4,546.93	3,823.61	2,030.02	1,812.38
Noninterest Expense	7,794.12	6,278.89	26,544.81	27,669.35	38,745.84	47,370.88
G&A Expense	7,615.45	6,096.62	25,913.00	27,448.69	34,582.46	38,286.85
Goodwill Amortization	88.90	96.48	626.53	691.06	1,467.04	8,879.20
Loss Provisions-Noninterest Bearing Assets	89.78	85.79	5.27	(470.40)	2,696.34	204.84
Income Before Taxes & Extraordinary Items	2,022.97	2,650.57	10,280.44	2,540.77	(21,366.26)	1,732.56
Income Taxes	714.34	990.83	3,895.14	2,553.85	(5,637.94)	2,382.54
Extraordinary Items	95.26	68.99	115.99	51.53	(83.36)	1.14
NET INCOME	1,397.70	1,722.77	6,476.78	(33.66)	(15,811.67)	(648.84)
Profits	\$2,236.42	\$2,182.82	\$8,968.04	\$9,659.61	\$6,217.16	\$11,425.13
Losses	(\$838.72)	(\$460.05)	(\$2,491.26)	(\$9,693.28)	(\$22,028.83)	(\$12,073.96)
PROFITABILITY (Percent of Avg Assets Annualized)						
Interest Income	4.38	4.59	4.54	4.86	5.55	6.34
Interest Expense	1.22	1.55	1.44	1.84	2.73	3.66
NET INTEREST INCOME	3.17	3.05	3.10	3.02	2.82	2.69
Loss Provisions-Interest Bearing Assets	0.73	1.19	1.04	1.81	2.92	0.77
Noninterest Income	1.78	1.93	1.90	1.59	1.38	1.33
Mortgage Loan Servicing Fees	0.13	0.11	0.11	0.13	0.12	0.09
Other Fees and Charges	1.37	1.18	1.31	1.11	1.11	1.13
Other Noninterest Income	0.28	0.63	0.49	0.35	0.15	0.12
Noninterest Expense	3.35	2.67	2.85	2.56	2.87	3.13
G&A Expense	3.28	2.59	2.79	2.54	2.56	2.53
Goodwill Amortization	0.04	0.04	0.07	0.06	0.11	0.59
Loss Provisions-Noninterest Bearing Assets	0.04	0.04	0.00	(0.04)	0.20	0.01
Income Before Taxes & Extraordinary Items	0.87	1.13	1.11	0.24	(1.58)	0.11
Income Taxes	0.31	0.42	0.42	0.24	(0.42)	0.16
Extraordinary Items	0.04	0.03	0.01	0.00	(0.01)	0.00
NET INCOME	0.60	0.73	0.70	0.00	(1.17)	(0.04)
Profits	0.96	0.93	0.96	0.89	0.46	0.76
Losses	(0.36)	(0.20)	(0.27)	(0.90)	(1.63)	(0.80)

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	MAR 2011	DEC 2010	SEP 2010	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009
NUMBER OF INSTITUTIONS:	724	731	741	753	758	765	780	794	801
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	0.60	0.69	0.72	0.64	0.73	0.19	0.46	(0.03)	(0.53)
Median Ratio	0.42	0.39	0.43	0.41	0.40	0.31	0.33	0.25	0.36
Return on Average Equity (Annualized)	5.16	5.90	6.24	5.76	6.73	1.76	4.40	(0.34)	(5.69)
Median Ratio	3.41	3.26	3.63	3.43	3.29	2.39	2.74	2.11	2.85
Net Interest Margin (Annualized)	3.17	3.16	3.13	3.07	3.05	3.00	3.11	3.04	2.94
Median Ratio	3.12	3.13	3.11	3.05	3.10	3.07	2.98	2.92	2.92
Number of Profitable Thrifts	561	522	556	566	568	503	549	523	580
Percent Profitable	77.49	71.41	75.03	75.17	74.93	65.75	70.38	65.87	72.41
Profits (\$ Millions)	\$2,236.42	\$2,466.08	\$2,210.94	\$2,108.21	\$2,182.82	\$2,079.73	\$3,226.09	\$1,673.14	\$2,680.66
Number of Unprofitable Thrifts	163	209	185	187	190	262	231	271	221
Percent Unprofitable	22.51	28.59	24.97	24.83	25.07	34.25	29.62	34.13	27.59
Losses (\$ Millions)	(\$838.72)	(\$859.63)	(\$556.97)	(\$614.62)	(\$460.05)	(\$1,637.50)	(\$1,988.52)	(\$1,767.25)	(\$4,300.01)
EARNINGS (\$ Millions)									
Interest Income	\$10,185.26	\$10,335.22	\$10,469.65	\$10,572.89	\$10,822.97	\$10,920.77	\$12,855.46	\$13,404.46	\$15,340.85
Interest Expense	2,825.43	3,024.36	3,258.69	3,440.00	3,646.55	3,921.83	4,564.34	5,051.85	6,350.68
NET INTEREST INCOME	7,359.84	7,310.86	7,210.96	7,132.89	7,176.42	6,998.94	8,291.12	8,352.61	8,990.17
Loss Provisions-Interest Bearing Assets	1,684.81	2,427.11	2,195.70	2,288.58	2,793.56	3,964.40	4,962.63	4,790.90	5,846.33
Noninterest Income	4,142.07	4,373.22	4,419.31	4,359.94	4,546.59	4,580.28	4,447.01	4,250.75	3,863.50
Mortgage Loan Servicing Fees	305.79	380.48	178.01	158.50	270.79	285.58	336.67	485.45	254.80
Other Fees and Charges	3,178.23	3,306.92	3,079.80	2,988.46	2,789.17	2,986.94	2,955.98	3,032.62	2,979.88
Other Noninterest Income	658.05	685.82	1,161.50	1,212.98	1,486.63	1,307.76	1,154.36	732.68	628.82
Noninterest Expense	7,794.12	6,768.80	6,745.66	6,751.46	6,278.89	6,748.87	5,596.32	7,469.79	7,854.37
G&A Expense	7,615.45	6,902.60	6,527.82	6,385.96	6,096.62	6,414.59	6,576.88	7,233.20	7,224.02
Goodwill Amortization	88.90	167.23	109.85	252.98	96.48	161.60	123.69	152.62	253.15
Loss Provisions-Noninterest Bearing Assets	89.78	(301.03)	107.99	112.53	85.79	172.68	(1,104.25)	83.96	377.20
Income Before Taxes & Extraordinary Items	2,022.97	2,488.17	2,688.92	2,452.79	2,650.57	865.95	2,179.18	342.67	(847.02)
Income Taxes	714.34	918.68	1,028.56	957.07	990.83	425.50	933.80	447.17	747.38
Extraordinary Items	95.26	43.20	0.00	3.80	68.99	7.54	15.29	28.82	(0.12)
NET INCOME	1,397.70	1,606.63	1,653.96	1,493.59	1,722.77	442.23	1,237.57	(94.12)	(1,619.35)
PROFITABILITY (Percent of Avg Assets Annualized)									
Interest Income	4.38	4.46	4.55	4.55	4.59	4.68	4.83	4.88	5.02
Interest Expense	1.22	1.31	1.42	1.48	1.55	1.68	1.71	1.84	2.08
NET INTEREST INCOME	3.17	3.16	3.13	3.07	3.05	3.00	3.11	3.04	2.94
Loss Provisions-Interest Bearing Assets	0.73	1.05	0.95	0.98	1.19	1.70	1.86	1.74	1.91
Noninterest Income	1.78	1.89	1.92	1.88	1.93	1.96	1.67	1.55	1.26
Mortgage Loan Servicing Fees	0.13	0.16	0.08	0.07	0.11	0.12	0.13	0.18	0.08
Other Fees and Charges	1.37	1.43	1.34	1.29	1.18	1.28	1.11	1.10	0.97
Other Noninterest Income	0.28	0.30	0.50	0.52	0.63	0.56	0.43	0.27	0.21
Noninterest Expense	3.35	2.92	2.93	2.90	2.67	2.89	2.10	2.72	2.57
G&A Expense	3.28	2.98	2.83	2.75	2.59	2.75	2.47	2.63	2.36
Goodwill Amortization	0.04	0.07	0.05	0.11	0.04	0.07	0.05	0.06	0.08
Loss Provisions-Noninterest Bearing Assets	0.04	(0.13)	0.05	0.05	0.04	0.07	(0.41)	0.03	0.12
Income Before Taxes & Extraordinary Items	0.87	1.07	1.17	1.06	1.13	0.37	0.82	0.12	(0.28)
Income Taxes	0.31	0.40	0.45	0.41	0.42	0.18	0.35	0.16	0.24
Extraordinary Items	0.04	0.02	0.00	0.00	0.03	0.00	0.01	0.01	0.00
NET INCOME	0.60	0.69	0.72	0.64	0.73	0.19	0.46	(0.03)	(0.53)

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	MAR 2011	DEC 2010	SEP 2010	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009
NUMBER OF INSTITUTIONS:	724	731	741	753	758	765	780	794	801

TOTAL ASSETS (\$ Billions)	\$930.20	\$931.51	\$927.89	\$931.13	\$949.71	\$942.52	\$1,069.87	\$1,098.04	\$1,224.53
Cash and Noninterest-Earning Deposits	10.02	7.17	9.19	9.01	9.25	8.52	10.32	12.68	16.57
Investment Securities	149.09	134.94	144.15	147.67	152.62	145.75	173.26	157.29	162.14
Mortgage Backed Securities	156.77	158.04	146.77	143.00	145.59	140.82	137.08	142.69	151.80
1 - 4 Family Mortgages	312.20	319.84	323.94	327.21	330.43	334.41	419.38	437.62	528.47
First Liens	257.87	263.95	266.62	268.87	270.37	273.00	349.05	365.10	430.33
Home Equity Lines of Credit	42.61	43.46	44.07	44.42	45.16	45.70	53.01	54.19	65.56
Other Junior Liens	11.71	12.43	13.25	13.92	14.90	15.71	17.31	18.33	32.58
Multifamily Mortgages	32.43	32.46	30.64	30.40	31.62	31.10	33.89	34.79	34.60
Nonresidential Mortgages	65.23	68.53	66.90	67.16	68.66	68.20	70.40	71.42	71.37
Construction Loans	7.85	9.05	9.66	10.76	12.53	14.50	17.44	22.19	24.24
Land Loans	6.91	7.54	8.12	8.86	9.67	10.23	12.73	14.20	15.22
Commercial Loans	49.28	49.63	49.80	49.83	51.07	50.96	51.62	59.92	63.62
Consumer Loans	82.33	84.21	79.33	77.03	74.12	73.50	73.88	71.19	75.05
Repossessed Assets, Net	4.58	4.76	4.69	4.32	4.93	4.56	5.11	4.52	4.22
Real Estate Held for Investment, Net	0.13	0.12	0.13	0.13	0.17	0.18	0.19	0.15	0.13
Office Premises & Equipment	6.42	6.61	6.54	6.51	6.72	6.84	7.34	8.11	8.19
Other Assets	57.29	59.49	59.54	61.28	64.86	65.45	71.42	77.84	87.91
Less: Contra Assets & Valuation Allowances	10.33	10.89	11.52	12.05	12.53	12.48	14.19	16.56	19.00

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$930.20	\$931.51	\$927.89	\$931.13	\$949.71	\$942.52	\$1,069.87	\$1,098.04	\$1,224.53
TOTAL DEPOSITS AND ESCROWS	684.37	670.34	661.35	660.79	666.97	658.89	698.57	721.82	752.42
Deposits	678.37	663.55	653.59	654.86	661.70	653.48	692.19	714.47	745.89
Escrows	6.00	6.79	7.77	5.93	5.27	5.41	6.38	7.35	6.53
BORROWINGS	122.33	137.33	143.38	150.79	161.82	166.48	239.88	245.98	329.96
Advances From FHLB	71.23	76.02	80.13	83.30	85.80	89.06	130.39	140.74	195.23
Repurchase Agreements & FedFunds Purchased	28.41	37.67	38.53	39.92	43.21	43.33	59.44	42.88	59.80
Other Borrowings	22.68	23.64	24.72	27.56	32.80	34.09	50.04	62.36	74.92
Other Liabilities	16.00	14.27	15.26	14.78	16.49	16.29	17.45	17.35	23.07
Equity Capital	107.70	109.75	108.08	104.96	104.61	101.05	114.49	113.72	119.96
Capital Stock and Paid-In Capital	79.44	81.25	79.70	78.08	79.73	77.46	89.28	92.83	101.27
Unrealized Gains (Losses) AFS Securities	(0.05)	0.11	1.11	0.54	(0.58)	(0.82)	(1.15)	(2.80)	(4.95)
Retained Earnings	29.64	29.83	28.87	27.75	26.65	25.51	27.33	24.37	24.43
Noncontrolling Interests in Cons. Subs.	0.19	0.19	0.19	0.19	0.19	0.19	0.53	0.83	0.87

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	MAR 2011	DEC 2010	SEP 2010	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009
NUMBER OF INSTITUTIONS:	724	731	741	753	758	765	780	794	801
TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.08	0.77	0.99	0.97	0.97	0.90	0.96	1.15	1.35
Investment Securities	16.03	14.49	15.54	15.86	16.07	15.46	16.19	14.32	13.24
Mortgage Backed Securities	16.85	16.97	15.82	15.36	15.33	14.94	12.81	12.99	12.40
1 - 4 Family Mortgages	33.56	34.34	34.91	35.14	34.79	35.48	39.20	39.85	43.16
First Liens	27.72	28.34	28.73	28.88	28.47	28.96	32.63	33.25	35.14
Home Equity Lines of Credit	4.58	4.67	4.75	4.77	4.76	4.85	4.95	4.94	5.35
Other Junior Liens	1.26	1.33	1.43	1.49	1.57	1.67	1.62	1.67	2.66
Multifamily Mortgages	3.49	3.48	3.30	3.26	3.33	3.30	3.17	3.17	2.83
Nonresidential Mortgages	7.01	7.36	7.21	7.21	7.23	7.24	6.58	6.50	5.83
Construction Loans	0.84	0.97	1.04	1.16	1.32	1.54	1.63	2.02	1.98
Land Loans	0.74	0.81	0.88	0.95	1.02	1.09	1.19	1.29	1.24
Commercial Loans	5.30	5.33	5.37	5.35	5.38	5.41	4.82	5.46	5.20
Consumer Loans	8.85	9.04	8.55	8.27	7.80	7.80	6.91	6.48	6.13
Repossessed Assets, Net	0.49	0.51	0.51	0.46	0.52	0.48	0.48	0.41	0.34
Real Estate Held for Investment, Net	0.01	0.01	0.01	0.01	0.02	0.02	0.02	0.01	0.01
Office Premises & Equipment	0.69	0.71	0.70	0.70	0.71	0.73	0.69	0.74	0.67
Other Assets	6.16	6.39	6.42	6.58	6.83	6.94	6.68	7.09	7.18
Less: Contra Assets & Valuation Allowances	1.11	1.17	1.24	1.29	1.32	1.32	1.33	1.51	1.55
TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	73.57	71.96	71.28	70.97	70.23	69.91	65.30	65.74	61.45
Deposits	72.93	71.23	70.44	70.33	69.67	69.33	64.70	65.07	60.91
Escrows	0.64	0.73	0.84	0.64	0.55	0.57	0.60	0.67	0.53
BORROWINGS	13.15	14.74	15.45	16.19	17.04	17.66	22.42	22.40	26.95
Advances From FHLB	7.66	8.16	8.64	8.95	9.03	9.45	12.19	12.82	15.94
Repurchase Agreements & FedFunds Purchased	3.05	4.04	4.15	4.29	4.55	4.60	5.56	3.90	4.88
Other Borrowings	2.44	2.54	2.66	2.96	3.45	3.62	4.68	5.68	6.12
Other Liabilities	1.72	1.53	1.64	1.59	1.74	1.73	1.63	1.58	1.88
Equity Capital	11.58	11.78	11.65	11.27	11.02	10.72	10.70	10.36	9.80
Capital Stock and Paid-In Capital	8.54	8.72	8.59	8.39	8.39	8.22	8.35	8.45	8.27
Unrealized Gains (Losses) AFS Securities	(0.01)	0.01	0.12	0.06	(0.06)	(0.09)	(0.11)	(0.26)	(0.40)
Retained Earnings	3.19	3.20	3.11	2.98	2.81	2.71	2.55	2.22	2.00
Noncontrolling Interests in Cons. Subs.	0.02	0.02	0.02	0.02	0.02	0.02	0.05	0.08	0.07

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

FOR THE QUARTER ENDING:	MAR 2011	DEC 2010	SEP 2010	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009
NUMBER OF INSTITUTIONS:	724	731	741	753	758	765	780	794	801

TOTAL ASSETS (Percent Change)	2.05	3.27	4.40	4.47	6.42	8.31	6.39	6.71	6.30
Cash and Noninterest-Earning Deposits	14.42	(11.64)	(0.25)	(11.79)	(10.04)	(1.96)	(37.74)	(2.94)	8.41
Investment Securities	1.75	(3.71)	1.70	13.47	23.35	82.51	86.30	83.84	79.09
Mortgage Backed Securities	15.87	20.64	17.79	9.76	10.99	(1.63)	(6.69)	(10.33)	(14.06)
1 - 4 Family Mortgages	(3.70)	(1.82)	0.05	(0.95)	(0.54)	2.10	(1.74)	0.57	0.27
First Liens	(2.97)	(0.75)	1.37	(0.06)	0.45	3.30	(2.06)	0.26	0.97
Home Equity Lines of Credit	(3.49)	(2.72)	(1.83)	(1.00)	0.04	3.80	7.29	10.56	6.66
Other Junior Liens	(18.08)	(18.01)	(16.66)	(15.32)	(16.93)	(18.30)	(17.53)	(16.68)	(17.24)
Multifamily Mortgages	7.14	13.57	15.94	16.31	18.05	12.01	4.25	7.88	10.76
Nonresidential Mortgages	3.64	7.95	6.51	7.19	7.32	0.97	2.69	4.23	6.23
Construction Loans	(31.60)	(31.08)	(34.31)	(33.88)	(30.75)	(27.12)	(22.33)	(16.68)	(11.18)
Land Loans	(21.87)	(16.31)	(16.55)	(14.04)	(10.81)	(13.88)	(15.31)	(12.10)	(9.91)
Commercial Loans	2.81	3.40	5.61	2.26	(1.36)	(8.03)	(1.14)	6.11	7.92
Consumer Loans	11.72	15.58	9.83	11.04	0.95	(7.81)	(2.22)	(7.83)	(0.61)
Repossessed Assets, Net	(1.16)	13.95	38.43	52.32	110.48	120.57	110.83	112.37	86.53
Real Estate Held for Investment, Net	(22.09)	(24.65)	(27.39)	(11.89)	43.75	45.09	52.50	20.08	(4.81)
Office Premises & Equipment	4.08	2.81	0.72	(1.17)	0.04	(0.73)	(1.31)	(2.82)	(2.68)
Other Assets	(8.69)	(5.80)	2.86	0.36	19.37	27.06	18.94	31.84	34.64
Less: Contra Assets & Valuation Allowances	(15.12)	(9.58)	(0.21)	(12.60)	(6.41)	5.37	0.86	53.18	77.10

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	2.05	3.27	4.40	4.47	6.42	8.31	6.39	6.71	6.30
TOTAL DEPOSITS AND ESCROWS	7.27	6.70	7.33	6.81	9.06	11.30	11.05	12.89	8.65
Deposits	7.18	6.50	7.05	7.00	9.28	11.29	10.97	12.66	8.51
Escrows	19.26	30.21	36.66	(10.61)	(13.48)	12.07	20.41	40.08	26.36
BORROWINGS	(22.09)	(14.60)	(11.23)	(9.02)	(7.96)	(8.60)	(9.72)	(10.74)	1.60
Advances From FHLB	(14.19)	(11.54)	(8.92)	(9.91)	(11.13)	(12.62)	(28.11)	(20.60)	(15.79)
Repurchase Agreements & FedFunds Purchased	(31.15)	(8.70)	(8.36)	(3.12)	(1.53)	(6.80)	23.18	(6.99)	38.70
Other Borrowings	(30.72)	(29.65)	(21.50)	(14.03)	(7.31)	1.06	38.76	19.41	50.40
Other Liabilities	(0.51)	(10.42)	4.68	5.25	2.25	12.27	9.67	1.50	(5.24)
Equity Capital	7.04	12.91	11.77	12.81	17.42	24.12	20.75	17.26	8.57
Capital Stock and Paid-In Capital	5.03	10.07	8.26	7.31	14.07	16.65	3.17	13.98	13.60
Unrealized Gains (Losses) AFS Securities	(91.68)	(113.41)	(190.79)	(117.46)	(84.84)	(89.73)	(85.57)	(56.49)	(16.17)
Retained Earnings	10.88	18.12	12.98	12.61	9.09	1.93	56.68	5.88	(14.63)
Noncontrolling Interests in Cons. Subs.	3.46	3.40	(0.75)	(5.63)	(24.78)	N/A	N/A	N/A	N/A

STRUCTURAL DATA AND LOAN ACTIVITY

FOR THE QUARTER ENDING:	MAR 2011	DEC 2010	SEP 2010	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009
NUMBER OF INSTITUTIONS:	724	731	741	753	758	765	780	794	801

SELECTED STRUCTURAL DATA	MAR 2011	DEC 2010	SEP 2010	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009
Number of New Thrifts	1	0	1	0	1	0	0	2	3
Consolidated Assets (\$ Billions)	0.14	0.00	0.15	0.00	0.92	0.00	0.00	11.26	16.61
Number of Conservatorships/Receiverships	3	3	9	2	4	8	8	3	1
Consolidated Assets (\$ Billions)	5.50	0.78	2.18	3.26	5.09	21.88	15.85	13.77	0.35
Number of Bank Charter Conversions	2	4	1	2	1	3	3	3	1
Consolidated Assets (\$ Billions)	2.80	1.12	6.86	14.93	3.92	83.46	18.75	117.28	0.13
Number of Bank Acquisitions	2	1	3	0	1	4	2	3	3
Consolidated Assets (\$ Billions)	1.84	0.08	1.11	0.00	1.40	38.62	1.25	1.61	0.11
Number of Thrift Mergers	1	2	0	0	2	0	0	0	6
Consolidated Assets (\$ Billions)	0.27	0.23	0.00	0.00	0.32	0.00	0.00	0.00	8.48

LOAN ACTIVITY (\$ Millions)	MAR 2011	DEC 2010	SEP 2010	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009
Mortgage Pool Securities									
Total Purchases	\$23,828.78	\$31,250.38	\$23,698.81	\$21,258.13	\$22,332.70	\$24,611.21	\$20,630.73	\$24,390.63	\$23,098.67
Total Sales	14,162.35	7,188.01	6,378.95	7,363.89	6,730.92	8,643.53	13,952.95	13,461.70	37,057.64
Mortgage Originations	32,082.58	49,439.82	41,982.30	36,572.42	32,247.15	40,673.31	46,800.33	70,501.94	96,057.11
Construction Loans	1,255.03	1,674.35	1,743.18	1,876.57	1,672.78	2,060.17	2,773.41	3,321.11	3,132.20
1-4 Family Mortgages	830.44	1,007.21	1,113.68	1,179.68	930.64	1,146.99	1,439.24	1,710.38	1,634.53
Permanent Loans Secured by 1-4 Family Unit	26,489.22	42,205.96	36,120.01	30,779.78	27,132.58	34,258.35	39,480.24	62,331.27	88,113.42
Mortgage Refinancings	18,050.01	29,775.01	23,918.49	15,336.32	16,728.23	18,142.03	21,072.50	38,878.51	52,667.35
Mortgage Purchases	10,580.50	18,889.33	15,479.49	12,107.58	11,862.09	14,444.50	16,762.25	26,422.65	51,448.26
Secured by 1-4 Family Mortgages	9,103.36	15,910.90	14,269.21	11,309.11	11,080.30	13,589.77	16,215.98	25,784.18	50,702.39
Mortgage Sales	26,789.27	41,897.82	37,015.41	28,670.29	25,288.49	32,757.62	42,314.09	66,992.06	102,139.85
Secured by 1-4 Family Mortgages	26,396.38	41,408.24	36,402.10	28,041.50	24,958.04	32,200.72	41,720.07	66,078.79	101,222.55
Nonmortgage Originations and Purchases	106,781.94	120,394.50	109,724.49	108,117.88	96,687.07	86,297.77	83,293.91	80,741.09	92,826.85
Consumer Loans	60,520.54	67,424.41	59,635.29	59,673.05	54,479.19	40,389.09	41,533.80	37,534.59	33,962.89

OTHER INDICATORS (Percent Annualized)	MAR 2011	DEC 2010	SEP 2010	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009
Asset Growth Rate	2.46	2.42	2.94	(0.16)	7.16	7.18	2.89	(1.86)	0.92
Cost of Funds	1.42	1.52	1.64	1.70	1.78	1.93	1.96	2.10	2.37
Asset Yield	4.82	4.89	4.98	5.02	5.06	5.14	5.32	5.42	5.57
Mortgage Portfolio Yield	5.29	5.33	5.43	5.44	5.48	5.57	5.75	5.68	5.82
Earnings Efficiency	107.88	107.85	107.31	106.66	106.27	105.92	105.32	104.62	104.07
Operating Efficiency	70.23	62.76	62.36	62.12	59.56	62.45	56.78	60.93	59.09

CAPITAL MEASURES

FOR THE QUARTER ENDING:	MAR 2011	DEC 2010	SEP 2010	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009
NUMBER OF INSTITUTIONS:	724	731	741	753	758	765	780	794	801

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	713	722	734	737	741	746	760	779	791
Percent of Thrifts	98.48	98.77	99.06	97.88	97.76	97.52	97.44	98.11	98.75
Consolidated Assets (\$ Billions)	\$922.43	\$924.25	\$923.06	\$923.21	\$938.35	\$926.42	\$1,040.93	\$1,076.81	\$1,208.63
Fail FDICIA Capital Standards	11	8	7	16	16	19	20	15	9
Percent of Thrifts	1.52	1.09	0.94	2.12	2.11	2.48	2.56	1.89	1.12
Consolidated Assets (\$ Billions)	\$7.77	\$7.23	\$4.83	\$7.92	\$11.36	\$16.10	\$28.94	\$21.24	\$15.73
Critically Undercapitalized	3	2	2	7	3	7	7	7	3
Percent of Thrifts	0.41	0.27	0.27	0.93	0.40	0.92	0.90	0.88	0.37
Consolidated Assets (\$ Billions)	\$3.31	\$3.34	\$0.32	\$1.04	\$0.59	\$5.71	\$5.55	\$14.76	\$13.80

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$95.49	\$97.59	\$95.79	\$92.85	\$92.10	\$88.88	\$99.71	\$98.60	\$104.86
Tangible Equity Ratio	10.41	10.63	10.48	10.11	9.83	9.56	9.46	9.11	8.67
Median Ratio	10.27	10.31	10.10	9.93	9.99	9.90	9.88	9.83	9.88
Tier 1 Capital (\$ Billions)	\$95.50	\$97.59	\$95.79	\$92.85	\$92.11	\$88.89	\$99.72	\$98.60	\$104.87
Tier 1 Leverage Ratio	10.41	10.63	10.48	10.11	9.83	9.56	9.46	9.11	8.67
Median Ratio	10.27	10.31	10.10	9.93	9.99	9.90	9.88	9.83	9.88
Tier 1 Risk-based Capital Ratio	17.52	17.47	17.35	16.62	16.16	15.33	15.22	14.36	13.48
Median Ratio	17.80	17.56	17.37	16.73	16.66	16.28	16.24	16.06	16.16
Risk-based Capital (\$ Billions)	\$102.22	\$104.66	\$102.98	\$100.04	\$99.38	\$96.06	\$107.18	\$105.73	\$112.80
Total Risk-based Capital Ratio	18.82	18.79	18.70	17.96	17.50	16.69	16.51	15.59	14.69
Median Ratio	18.94	18.53	18.29	17.78	17.62	17.20	17.08	16.92	17.03

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 2011	DEC 2010	SEP 2010	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009
NUMBER OF INSTITUTIONS:	724	731	741	753	758	765	780	794	801
LOANS 30-89 DAYS DELINQUENT (\$ Millions)									
Total Including US Guaranteed Loans	\$8,970.66	\$9,965.80	\$10,028.46	\$10,563.77	\$11,552.25	\$11,909.75	\$16,057.69	\$16,393.44	\$21,057.70
US Guaranteed Loans	1,031.46	1,744.07	1,645.09	1,680.15	1,853.81	1,503.14	1,314.84	1,206.51	888.58
Total Excluding US Guaranteed Loans	7,939.20	8,221.73	8,383.37	8,883.63	9,698.44	10,406.61	14,742.85	15,186.93	20,169.13
Mortgage Loans									
Construction & Land Loans	420.65	453.74	535.40	770.65	771.84	732.75	958.57	1,255.02	1,701.08
Nonresidential Mortgages	834.13	871.34	818.85	923.63	1,204.57	909.15	929.05	1,048.55	1,083.67
Multifamily Mortgages	320.28	366.52	410.24	357.55	481.16	423.56	376.28	399.57	378.81
1-4 Family Mortgages	5,857.22	6,479.92	6,406.93	6,591.17	6,953.52	7,730.42	11,663.61	11,575.04	15,582.35
First Liens	5,268.54	5,766.03	5,732.82	5,915.07	6,185.64	6,890.87	10,692.93	10,589.57	13,795.33
Home Equity Lines of Credit	396.29	474.04	450.70	455.92	448.79	501.76	647.11	632.16	1,036.24
Other Junior Liens	192.39	239.84	223.42	220.19	319.09	337.78	323.57	353.31	750.77
Nonmortgage Loans and Leases									
Commercial Loans	610.51	647.01	671.63	707.80	905.50	633.25	583.11	639.03	795.10
Consumer Loans	927.87	1,147.27	1,185.41	1,212.98	1,235.65	1,480.63	1,547.07	1,476.23	1,516.70
NONCURRENT LOANS (\$ Millions)									
Total Including US Guaranteed Loans	\$24,196.69	\$25,627.40	\$26,505.52	\$26,837.23	\$26,242.23	\$26,432.53	\$33,900.90	\$33,945.55	\$36,753.56
US Guaranteed Loans	4,339.54	7,811.37	7,752.92	7,290.26	6,360.25	4,803.74	3,810.36	3,373.53	1,943.37
Total Excluding US Guaranteed Loans	19,857.15	17,816.03	18,752.60	19,546.98	19,881.97	21,628.78	30,090.53	30,572.03	34,810.19
Mortgage Loans									
Construction & Land Loans	2,396.52	2,636.47	2,841.53	2,950.88	3,250.80	3,396.29	3,988.17	4,549.81	4,548.66
Nonresidential Mortgages	2,616.40	2,851.45	2,576.31	2,577.07	2,401.52	2,295.66	1,963.81	1,815.11	1,448.21
Multifamily Mortgages	916.73	934.44	884.41	935.52	1,094.76	1,047.66	909.88	706.30	538.44
1-4 Family Mortgages	16,205.15	16,980.62	17,813.77	17,878.21	17,079.53	17,154.02	24,137.11	23,962.88	27,201.26
First Liens	15,388.18	16,124.61	16,945.51	16,967.99	15,947.17	15,979.06	22,938.52	22,742.29	25,121.14
Home Equity Lines of Credit	522.79	542.88	552.19	588.53	648.64	688.07	755.31	735.15	1,212.54
Other Junior Liens	294.18	313.13	316.06	321.69	483.73	486.90	443.28	485.44	867.57
Nonmortgage Loans and Leases									
Commercial Loans	1,221.10	1,264.40	1,413.60	1,516.44	1,367.14	1,378.30	1,662.44	1,689.69	1,681.38
Consumer Loans	840.80	960.02	975.91	979.12	1,048.47	1,160.60	1,239.48	1,221.75	1,335.62
NET CHARGE-OFFS (\$ Millions)	\$2,090.96	\$2,401.28	\$2,647.09	\$2,988.03	\$2,561.29	\$3,016.58	\$3,471.15	\$3,483.31	\$3,273.73
Mortgage Loans									
Construction & Land Loans	94.30	229.23	217.17	213.02	285.48	490.83	561.29	575.20	303.68
Nonresidential Mortgages	144.73	218.05	214.48	232.65	160.84	208.18	233.49	139.24	222.48
Multifamily Mortgages	29.60	61.15	78.52	83.81	60.26	110.79	33.58	103.39	84.53
1-4 Family Mortgages	746.33	825.08	842.02	791.57	889.65	1,035.08	1,832.20	1,294.42	1,372.59
First Liens	478.35	520.03	501.98	381.21	509.65	599.40	1,320.00	717.04	792.62
Home Equity Lines of Credit	193.15	228.44	246.90	305.28	269.41	303.47	347.40	360.92	349.93
Other Junior Liens	74.82	76.61	93.14	105.08	110.60	132.21	164.80	216.47	230.04
Nonmortgage Loans and Leases									
Commercial Loans	325.35	322.23	376.51	380.34	470.43	514.46	624.13	659.53	612.05
Consumer Loans	565.28	712.80	899.66	791.97	838.86	857.22	904.52	1,033.59	933.37
Reposessed Assets	110.17	107.19	132.56	144.39	107.88	149.59	124.97	84.93	123.12
Other	75.21	(74.45)	(113.84)	350.30	(252.11)	(349.56)	(843.02)	(406.99)	(378.09)
REPOSSESSED ASSETS, NET (\$ Millions)	\$4,580.02	\$4,758.62	\$4,693.45	\$4,323.04	\$4,930.41	\$4,555.07	\$5,106.41	\$4,519.64	\$4,215.33
Construction & Land Loans	1,004.39	1,024.97	1,093.01	1,055.46	1,105.34	1,047.26	1,585.63	1,568.93	1,248.91
Nonresidential Mortgages	577.69	589.97	579.73	485.29	447.28	379.40	323.18	276.60	243.80
Multifamily Mortgages	162.87	126.23	161.25	136.74	140.85	139.94	118.00	109.14	95.19
1-4 Family Mortgages	1,816.19	1,811.43	2,244.68	2,088.32	2,756.74	2,514.59	2,673.44	2,194.79	2,283.18
Other	1,018.87	1,206.03	614.79	557.24	480.21	473.88	406.16	370.18	344.25

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 2011	DEC 2010	SEP 2010	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009
NUMBER OF INSTITUTIONS:	724	731	741	753	758	765	780	794	801
LOANS 30-89 DAYS DELINQUENT (% Total Assets)									
Total Including US Guaranteed Loans	0.96	1.07	1.08	1.13	1.22	1.26	1.50	1.49	1.72
US Guaranteed Loans	0.11	0.19	0.18	0.18	0.20	0.16	0.12	0.11	0.07
Total Excluding US Guaranteed Loans	0.85	0.88	0.90	0.95	1.02	1.10	1.38	1.38	1.65
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	2.85	2.73	3.01	3.93	3.48	2.96	3.18	3.45	4.31
Nonresidential Mortgages	1.28	1.27	1.22	1.38	1.75	1.33	1.32	1.47	1.52
Multifamily Mortgages	0.99	1.13	1.34	1.18	1.52	1.36	1.11	1.15	1.09
1-4 Family Mortgages	1.88	2.03	1.98	2.01	2.10	2.31	2.78	2.65	2.95
First Liens	2.04	2.18	2.15	2.20	2.29	2.52	3.06	2.90	3.21
Home Equity Lines of Credit	0.93	1.09	1.02	1.03	0.99	1.10	1.22	1.17	1.58
Other Junior Liens	1.64	1.93	1.69	1.58	2.14	2.15	1.87	1.93	2.30
Nonmortgage Loans and Leases									
Commercial Loans	1.24	1.30	1.35	1.42	1.77	1.24	1.13	1.07	1.25
Consumer Loans	1.13	1.36	1.49	1.57	1.67	2.01	2.09	2.07	2.02
NONCURRENT LOANS (% Total Assets)									
Total Including US Guaranteed Loans	2.60	2.75	2.86	2.88	2.76	2.80	3.17	3.09	3.00
US Guaranteed Loans	0.47	0.84	0.84	0.78	0.67	0.51	0.36	0.31	0.16
Total Excluding US Guaranteed Loans	2.13	1.91	2.02	2.10	2.09	2.29	2.81	2.78	2.84
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	16.23	15.89	15.98	15.04	14.65	13.73	13.21	12.50	11.53
Nonresidential Mortgages	4.01	4.16	3.85	3.84	3.50	3.37	2.79	2.54	2.03
Multifamily Mortgages	2.83	2.88	2.89	3.08	3.46	3.37	2.69	2.03	1.56
1-4 Family Mortgages	5.19	5.31	5.50	5.46	5.17	5.13	5.76	5.48	5.15
First Liens	5.97	6.11	6.36	6.31	5.90	5.85	6.57	6.23	5.84
Home Equity Lines of Credit	1.23	1.25	1.25	1.32	1.44	1.51	1.42	1.36	1.85
Other Junior Liens	2.51	2.52	2.39	2.31	3.25	3.10	2.56	2.65	2.66
Nonmortgage Loans and Leases									
Commercial Loans	2.48	2.55	2.84	3.04	2.68	2.70	3.22	2.82	2.64
Consumer Loans	1.02	1.14	1.23	1.27	1.41	1.58	1.68	1.72	1.78
NET CHARGE-OFFS (% Total Assets)	0.22	0.26	0.29	0.32	0.27	0.32	0.32	0.32	0.27
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.64	1.38	1.22	1.09	1.29	1.98	1.86	1.58	0.77
Nonresidential Mortgages	0.22	0.32	0.32	0.35	0.23	0.31	0.33	0.19	0.31
Multifamily Mortgages	0.09	0.19	0.26	0.28	0.19	0.36	0.10	0.30	0.24
1-4 Family Mortgages	0.24	0.26	0.26	0.24	0.27	0.31	0.44	0.30	0.26
First Liens	0.19	0.20	0.19	0.14	0.19	0.22	0.38	0.20	0.18
Home Equity Lines of Credit	0.45	0.53	0.56	0.69	0.60	0.66	0.66	0.67	0.53
Other Junior Liens	0.64	0.62	0.70	0.76	0.74	0.84	0.95	1.18	0.71
Nonmortgage Loans and Leases									
Commercial Loans	0.66	0.65	0.76	0.76	0.92	1.01	1.21	1.10	0.96
Consumer Loans	0.69	0.85	1.13	1.03	1.13	1.17	1.22	1.45	1.24
Repossessed Assets	2.41	2.25	2.82	3.34	2.19	3.28	2.45	1.88	2.92
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)	0.49	0.51	0.51	0.46	0.52	0.48	0.48	0.41	0.34
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans	6.80	6.18	6.15	5.38	4.98	4.23	5.25	4.31	3.16
Nonresidential Mortgages	0.89	0.86	0.87	0.72	0.65	0.56	0.46	0.39	0.34
Multifamily Mortgages	0.50	0.39	0.53	0.45	0.45	0.45	0.35	0.31	0.28
1-4 Family Mortgages	0.58	0.57	0.69	0.64	0.83	0.75	0.64	0.50	0.43
Other	1.78	2.03	1.03	0.91	0.74	0.72	0.57	0.48	0.39

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 2011	DEC 2010	SEP 2010	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009
NUMBER OF INSTITUTIONS:	724	731	741	753	758	765	780	794	801
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)									
Real Estate Loans	\$424.63	\$437.42	\$439.26	\$444.39	\$452.90	\$458.44	\$553.85	\$580.21	\$673.90
Percent of Total Assets	45.65	46.96	47.34	47.73	47.69	48.64	51.77	52.84	55.03
Noncurrent Real Estate Loans									
Including US Guaranteed Loans	22.13	23.40	24.12	24.34	23.83	23.89	31.00	31.03	33.74
Percent of Total Assets	2.38	2.51	2.60	2.61	2.51	2.54	2.90	2.83	2.76
Excluding US Guaranteed Loans	17.80	15.59	16.36	17.05	17.47	19.09	27.19	27.66	31.79
Percent of Total Assets	1.91	1.67	1.76	1.83	1.84	2.03	2.54	2.52	2.60
Real Estate Owned	4.52	4.67	4.58	4.22	4.79	4.41	4.97	4.41	4.08
Percent of Total Assets	0.49	0.50	0.49	0.45	0.50	0.47	0.46	0.40	0.33
Troubled Real Estate Loans									
Including US Guaranteed Loans	26.65	28.07	28.70	28.56	28.62	28.31	35.97	35.44	37.81
Percent of Total Assets	2.86	3.01	3.09	3.07	3.01	3.00	3.36	3.23	3.09
Excluding US Guaranteed Loans	22.31	20.26	20.95	21.27	22.26	23.50	32.16	32.07	35.87
Percent of Total Assets	2.40	2.17	2.26	2.28	2.34	2.49	3.01	2.92	2.93
Valuation Allowances	13.05	13.74	14.33	14.75	15.69	15.65	17.89	19.30	21.69
Loss Coverage Ratio	21.51	21.41	21.29	20.74	20.52	19.72	19.16	18.14	16.98
Reserve Ratio	1.87	1.92	1.99	2.07	2.13	2.11	2.06	1.94	2.00
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	0.90	1.03	1.14	1.28	1.08	1.28	1.30	1.27	1.07
Net Provisions for Losses (Annualized)	0.72	1.04	0.95	0.98	1.18	1.68	1.86	1.75	1.91
Valuation Allowances	1.40	1.47	1.54	1.58	1.65	1.66	1.67	1.76	1.77
Noncurrent Loans									
Including US Guaranteed Loans	2.60	2.75	2.86	2.88	2.76	2.80	3.17	3.09	3.00
Excluding US Guaranteed Loans	2.13	1.91	2.02	2.10	2.09	2.29	2.81	2.78	2.84
Reposessed Assets, Net (% Total Assets)	0.49	0.51	0.51	0.46	0.52	0.48	0.48	0.41	0.34
Troubled Assets									
Including US Guaranteed Loans	3.09	3.26	3.36	3.35	3.28	3.29	3.65	3.50	3.35
Excluding US Guaranteed Loans	2.63	2.42	2.53	2.56	2.61	2.78	3.29	3.20	3.19

SELECTED INDICATORS

BY FDICIA CATEGORY

FIRST QUARTER 2011:	WELL-CAPITALIZED	ADEQUATELY CAPITALIZED	UNDER-CAPITALIZED	SIGNIFICANTLY UNDER-CAPITALIZED	CRITICALLY UNDER-CAPITALIZED	INDUSTRY
NUMBER OF INSTITUTIONS:	660	53	5	3	3	724
Total Assets (\$ Billions)	\$891.25	\$31.18	\$2.86	\$1.60	\$3.31	\$930.20
Tier 1 Leverage Ratio (Percent)	10.55	8.74	3.51	2.69	(0.56)	10.41
Median Ratio	10.67	8.15	4.01	2.84	1.06	10.27
Total Risk-based Capital Ratio (Percent)	19.17	14.20	7.40	4.61	(0.62)	18.82
Median Ratio	19.88	13.12	7.27	4.76	2.68	18.94
Return on Average Assets (Percent Annualized)	0.68	(0.63)	(2.68)	0.05	(4.89)	0.60
Median Ratio	0.45	(0.94)	(1.64)	(0.39)	(4.70)	0.42
Net Interest Margin (Percent Annualized)	3.19	2.69	2.39	3.02	2.91	3.17
Median Ratio	3.13	3.09	2.36	2.70	2.41	3.12
Number of Profitable Thrifts	543	16	1	1	0	561
Profits (\$ Millions)	\$2,191.68	\$43.72	\$0.09	\$0.92	\$0.00	\$2,236.42
Number of Unprofitable Thrifts	117	37	4	2	3	163
Losses (\$ Millions)	(\$684.28)	(\$93.10)	(\$19.55)	(\$0.72)	(\$41.08)	(\$838.72)
Valuation Allowances (Percent of Total Assets)	1.31	3.38	3.06	2.98	6.16	1.40
Troubled Assets (Percent of Total Assets)	2.85	8.27	7.79	8.61	13.39	3.09
Asset Growth Rate (Percent Annualized)	3.01	(8.97)	(10.71)	(24.66)	(7.95)	2.46

BY PROBLEM THRIFTS

FIRST QUARTER 2011:	SAFETY AND SOUNDNESS COMPOSITE RATINGS 4 AND 5	COMPLIANCE COMPOSITE RATINGS 4 AND 5
NUMBER OF INSTITUTIONS:	60	9

STATEMENT OF OPERATIONS
BY REGION

FIRST QUARTER 2011:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	162	164	238	160	724
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	(0.16)	0.44	0.24	1.83	0.60
Median Ratio	0.44	0.31	0.36	0.57	0.42
Return on Average Equity (Annualized)	(1.37)	4.04	2.26	14.88	5.16
Median Ratio	3.66	2.11	3.17	4.37	3.41
Net Interest Margin (Annualized)	2.41	3.18	2.96	4.23	3.17
Median Ratio	3.02	3.15	3.11	3.38	3.12
Number of Profitable Thrifts	132	116	181	132	561
Percent Profitable	81.48	70.73	76.05	82.50	77.49
Profits (\$ Millions)	\$437.74	\$245.15	\$192.44	\$1,361.09	\$2,236.42
Number of Unprofitable Thrifts	30	48	57	28	163
Percent Unprofitable	18.52	29.27	23.95	17.50	22.51
Losses (\$ Millions)	(\$590.92)	(\$98.58)	(\$115.61)	(\$33.62)	(\$838.72)
EARNINGS (\$ Millions)					
Interest Income	\$3,575.63	\$1,387.02	\$1,362.69	\$3,859.92	\$10,185.26
Interest Expense	1,304.67	326.07	412.34	782.35	2,825.43
NET INTEREST INCOME	2,270.96	1,060.95	950.35	3,077.57	7,359.84
Loss Provisions-Interest Bearing Assets	546.29	306.92	242.97	588.62	1,684.81
Noninterest Income	719.36	482.01	595.67	2,345.03	4,142.07
Mortgage Loan Servicing Fees	81.65	25.07	66.69	132.39	305.79
Other Fees and Charges	329.56	356.06	427.00	2,065.61	3,178.23
Other Noninterest Income	308.15	100.88	101.99	147.04	658.05
Noninterest Expense	2,761.98	955.31	1,145.94	2,930.90	7,794.12
G&A Expense	2,721.69	922.64	1,103.29	2,867.84	7,615.45
Goodwill Amortization	28.93	12.32	11.89	35.76	88.90
Loss Provisions-Noninterest Bearing Assets	11.36	20.35	30.76	27.30	89.78
Income Before Taxes & Extraordinary Items	(317.95)	280.73	157.11	1,903.09	2,022.97
Income Taxes	(170.29)	133.47	66.79	684.37	714.34
Extraordinary Items	0.00	0.00	(13.50)	108.76	95.26
NET INCOME	(153.18)	146.57	76.83	1,327.47	1,397.70
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	3.80	4.16	4.25	5.31	4.38
Interest Expense	1.39	0.98	1.29	1.08	1.22
NET INTEREST INCOME	2.41	3.18	2.96	4.23	3.17
Loss Provisions-Interest Bearing Assets	0.58	0.92	0.76	0.81	0.73
Noninterest Income	0.76	1.44	1.86	3.23	1.78
Mortgage Loan Servicing Fees	0.09	0.08	0.21	0.18	0.13
Other Fees and Charges	0.35	1.07	1.33	2.84	1.37
Other Noninterest Income	0.33	0.30	0.32	0.20	0.28
Noninterest Expense	2.93	2.86	3.57	4.03	3.35
G&A Expense	2.89	2.76	3.44	3.95	3.28
Goodwill Amortization	0.03	0.04	0.04	0.05	0.04
Loss Provisions-Noninterest Bearing Assets	0.01	0.06	0.10	0.04	0.04
Income Before Taxes & Extraordinary Items	(0.34)	0.84	0.49	2.62	0.87
Income Taxes	(0.18)	0.40	0.21	0.94	0.31
Extraordinary Items	0.00	0.00	(0.04)	0.15	0.04
NET INCOME	(0.16)	0.44	0.24	1.83	0.60

STATEMENT OF CONDITION
BY REGION

FIRST QUARTER 2011:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	162	164	238	160	724
TOTAL ASSETS (\$ Billions)	\$373.26	\$133.74	\$128.64	\$294.56	\$930.20
Cash and Noninterest-Earning Deposits	2.69	1.80	1.47	4.06	10.02
Investment Securities	57.36	15.74	14.16	61.83	149.09
Mortgage Backed Securities	62.46	27.36	18.19	48.76	156.77
1 - 4 Family Mortgages	151.17	43.84	50.04	67.15	312.20
First Liens	136.81	33.81	38.34	48.90	257.87
Home Equity Lines of Credit	10.57	8.06	8.94	15.04	42.61
Other Junior Liens	3.78	1.97	2.76	3.21	11.71
Multifamily Mortgages	16.52	1.55	4.67	9.69	32.43
Nonresidential Mortgages	28.20	12.64	13.32	11.07	65.23
Construction Loans	2.92	1.51	1.48	1.94	7.85
Land Loans	0.87	2.64	1.33	2.08	6.91
Commercial Loans	20.95	4.31	5.46	18.55	49.28
Consumer Loans	5.69	9.94	10.93	55.76	82.33
Repossessed Assets, Net	0.75	1.31	1.44	1.08	4.58
Real Estate Held for Investment, Net	0.01	0.02	0.05	0.05	0.13
Office Premises & Equipment	2.37	1.17	1.45	1.44	6.42
Other Assets	24.35	11.55	6.29	15.10	57.29
Less: Contra Assets & Valuation Allowances	3.05	1.64	1.65	4.00	10.33
TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$373.26	\$133.74	\$128.64	\$294.56	\$930.20
TOTAL DEPOSITS AND ESCROWS	263.91	100.65	99.20	220.60	684.37
Deposits	262.08	99.57	97.77	218.95	678.37
Escrows	1.83	1.09	1.43	1.65	6.00
BORROWINGS	60.04	16.79	14.45	31.05	122.33
Advances From FHLB	34.83	9.24	10.12	17.04	71.23
Repurchase Agreements & FedFunds Purchased	16.14	7.17	2.73	2.37	28.41
Other Borrowings	9.07	0.37	1.60	11.64	22.68
Other Liabilities	5.05	1.72	1.37	7.86	16.00
Equity Capital	44.43	14.61	13.62	35.05	107.70
Capital Stock and Paid-In Capital	38.56	12.56	9.90	18.42	79.44
Unrealized Gains (Losses) AFS Securities	(0.35)	(0.08)	0.06	0.31	(0.05)
Retained Earnings	6.82	2.46	3.82	16.54	29.64
Noncontrolling Interests in Cons. Subs.	0.16	0.03	0.01	0.00	0.19

STATEMENT OF CONDITION
BY REGION

FIRST QUARTER 2011:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	162	164	238	160	724
TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	0.72	1.34	1.14	1.38	1.08
Investment Securities	15.37	11.77	11.00	20.99	16.03
Mortgage Backed Securities	16.73	20.46	14.14	16.55	16.85
1 - 4 Family Mortgages	40.50	32.78	38.90	22.80	33.56
First Liens	36.65	25.28	29.81	16.60	27.72
Home Equity Lines of Credit	2.83	6.02	6.95	5.11	4.58
Other Junior Liens	1.01	1.47	2.14	1.09	1.26
Multifamily Mortgages	4.43	1.16	3.63	3.29	3.49
Nonresidential Mortgages	7.55	9.45	10.36	3.76	7.01
Construction Loans	0.78	1.13	1.15	0.66	0.84
Land Loans	0.23	1.97	1.03	0.71	0.74
Commercial Loans	5.61	3.22	4.25	6.30	5.30
Consumer Loans	1.52	7.44	8.50	18.93	8.85
Repossessed Assets, Net	0.20	0.98	1.12	0.37	0.49
Real Estate Held for Investment, Net	0.00	0.02	0.04	0.02	0.01
Office Premises & Equipment	0.63	0.87	1.13	0.49	0.69
Other Assets	6.52	8.64	4.89	5.13	6.16
Less: Contra Assets & Valuation Allowances	0.82	1.22	1.28	1.36	1.11
TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	70.70	75.26	77.12	74.89	73.57
Deposits	70.21	74.45	76.00	74.33	72.93
Escrows	0.49	0.81	1.11	0.56	0.64
BORROWINGS	16.08	12.55	11.23	10.54	13.15
Advances From FHLB	9.33	6.91	7.87	5.78	7.66
Repurchase Agreements & FedFunds Purchased	4.32	5.36	2.12	0.81	3.05
Other Borrowings	2.43	0.28	1.25	3.95	2.44
Other Liabilities	1.35	1.29	1.06	2.67	1.72
Equity Capital	11.90	10.92	10.59	11.90	11.58
Capital Stock and Paid-In Capital	10.33	9.39	7.69	6.25	8.54
Unrealized Gains (Losses) AFS Securities	(0.09)	(0.06)	0.05	0.11	(0.01)
Retained Earnings	1.83	1.84	2.97	5.61	3.19
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 2011:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	162	164	238	160	724
TOTAL ASSETS (Percent Change)	(1.60)	1.42	(1.94)	9.45	2.05
Cash and Noninterest-Earning Deposits	(5.01)	58.50	18.03	14.59	14.42
Investment Securities	(8.27)	(14.02)	0.28	19.91	1.75
Mortgage Backed Securities	1.64	49.62	2.19	29.15	15.87
1 - 4 Family Mortgages	(1.41)	(11.11)	(1.38)	(5.17)	(3.70)
First Liens	(1.30)	(10.25)	0.47	(4.69)	(2.97)
Home Equity Lines of Credit	4.58	(12.56)	(3.47)	(3.37)	(3.49)
Other Junior Liens	(18.07)	(18.95)	(16.88)	(18.57)	(18.08)
Multifamily Mortgages	9.38	(5.06)	1.15	8.66	7.14
Nonresidential Mortgages	5.50	5.60	(3.78)	6.51	3.64
Construction Loans	(31.26)	(31.91)	(26.14)	(35.53)	(31.60)
Land Loans	(20.86)	(20.34)	(20.32)	(25.03)	(21.87)
Commercial Loans	9.37	(3.29)	(10.72)	1.93	2.81
Consumer Loans	(27.73)	17.10	(0.20)	20.24	11.72
Repossessed Assets, Net	41.50	17.78	(19.09)	(10.89)	(1.16)
Real Estate Held for Investment, Net	8.20	(30.63)	(6.07)	(35.02)	(22.09)
Office Premises & Equipment	10.70	3.23	(1.76)	0.88	4.08
Other Assets	(5.92)	(6.65)	(3.56)	(15.94)	(8.69)
Less: Contra Assets & Valuation Allowances	(15.38)	(14.00)	(6.75)	(18.38)	(15.12)
TOTAL LIABILITIES AND CAPITAL (Percent Chg)	(1.60)	1.42	(1.94)	9.45	2.05
TOTAL DEPOSITS AND ESCROWS	5.99	3.32	0.68	14.30	7.27
Deposits	5.86	3.05	0.52	14.35	7.18
Escrows	28.40	35.58	12.65	7.71	19.26
BORROWINGS	(28.95)	(6.90)	(19.83)	(14.85)	(22.09)
Advances From FHLB	(13.90)	(7.89)	(18.44)	(15.30)	(14.19)
Repurchase Agreements & FedFunds Purchased	(40.64)	(5.79)	(23.87)	(17.68)	(31.15)
Other Borrowings	(46.20)	(2.96)	(21.18)	(13.56)	(30.72)
Other Liabilities	(8.74)	1.24	1.69	4.58	(0.51)
Equity Capital	9.78	(0.91)	2.60	9.05	7.04
Capital Stock and Paid-In Capital	6.97	2.55	9.25	0.79	5.03
Unrealized Gains (Losses) AFS Securities	(54.92)	83.93	2,053.89	58.63	(91.68)
Retained Earnings	20.00	(14.10)	(12.01)	19.48	10.88
Noncontrolling Interests in Cons. Subs.	4.30	2.98	(14.49)	2.81	3.46

CAPITAL MEASURES
BY REGION

FIRST QUARTER 2011:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	162	164	238	160	724

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	161	159	234	159	713
Percent of Thrifts	99.38	96.95	98.32	99.38	98.48
Consolidated Assets (\$ Billions)	\$373.24	\$128.15	\$126.61	\$294.43	\$922.43
Fail FDICIA Capital Standards	1	5	4	1	11
Percent of Thrifts	0.62	3.05	1.68	0.63	1.52
Consolidated Assets (\$ Billions)	\$0.02	\$5.59	\$2.03	\$0.13	\$7.77
Critically Undercapitalized	0	3	0	0	3
Percent of Thrifts	0.00	1.83	0.00	0.00	0.41
Consolidated Assets (\$ Billions)	\$0.00	\$3.31	\$0.00	\$0.00	\$3.31

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$37.17	\$12.07	\$12.72	\$33.54	\$95.49
Tangible Equity Ratio	10.16	9.22	9.97	11.46	10.41
Median Ratio	10.24	10.39	9.79	10.91	10.27
Tier 1 Capital (\$ Billions)	\$37.17	\$12.07	\$12.72	\$33.54	\$95.50
Tier 1 Leverage Ratio	10.16	9.22	9.97	11.46	10.41
Median Ratio	10.24	10.39	9.79	10.91	10.27
Tier 1 Risk-based Capital Ratio	17.84	15.93	15.45	18.79	17.52
Median Ratio	18.88	17.46	16.58	19.54	17.80
Risk-based Capital (\$ Billions)	\$39.98	\$12.92	\$13.62	\$35.70	\$102.22
Total Risk-based Capital Ratio	19.23	17.13	16.60	20.06	18.82
Median Ratio	19.64	18.72	17.63	20.48	18.94

ASSET QUALITY INDICATORS
BY REGION

FIRST QUARTER 2011:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	162	164	238	160	724
LOANS 30-89 DAYS DELINQUENT (\$ Millions)					
Total Including US Guaranteed Loans	\$3,409.80	\$1,665.75	\$1,188.13	\$2,706.97	\$8,970.66
US Guaranteed Loans	58.27	212.32	31.38	729.50	1,031.46
Total Excluding US Guaranteed Loans	3,351.53	1,453.44	1,156.75	1,977.48	7,939.20
Mortgage Loans					
Construction & Land Loans	116.11	134.86	60.34	109.33	420.65
Nonresidential Mortgages	357.96	213.37	169.56	93.25	834.13
Multifamily Mortgages	172.34	31.67	58.20	58.07	320.28
1-4 Family Mortgages	2,349.52	1,154.36	696.23	1,657.11	5,857.22
First Liens	2,208.65	983.48	568.49	1,507.92	5,268.54
Home Equity Lines of Credit	71.52	131.53	85.01	108.23	396.29
Other Junior Liens	69.36	39.34	42.73	40.97	192.39
Nonmortgage Loans and Leases					
Commercial Loans	313.23	70.67	66.28	160.33	610.51
Consumer Loans	100.64	60.83	137.53	628.89	927.87
NONCURRENT LOANS (\$ Millions)					
Total Including US Guaranteed Loans	\$7,327.33	\$5,248.64	\$4,018.48	\$7,602.25	\$24,196.69
US Guaranteed Loans	112.93	818.39	1,457.30	1,950.92	4,339.54
Total Excluding US Guaranteed Loans	7,214.40	4,430.25	2,561.18	5,651.33	19,857.15
Mortgage Loans					
Construction & Land Loans	622.80	769.68	368.91	635.14	2,396.52
Nonresidential Mortgages	903.87	599.47	575.98	537.07	2,616.40
Multifamily Mortgages	373.31	132.64	221.44	189.35	916.73
1-4 Family Mortgages	4,899.24	3,558.60	2,601.49	5,145.83	16,205.15
First Liens	4,728.99	3,241.26	2,415.30	5,002.62	15,388.18
Home Equity Lines of Credit	77.62	242.40	114.37	88.40	522.79
Other Junior Liens	92.63	74.94	71.82	54.80	294.18
Nonmortgage Loans and Leases					
Commercial Loans	508.55	159.16	166.62	386.76	1,221.10
Consumer Loans	19.56	29.09	84.04	708.10	840.80
NET CHARGE-OFFS (\$ Millions)					
Mortgage Loans	\$486.33	\$425.25	\$336.11	\$843.27	\$2,090.96
Construction & Land Loans	9.85	38.39	28.15	17.90	94.30
Nonresidential Mortgages	58.40	18.30	44.43	23.60	144.73
Multifamily Mortgages	13.63	3.87	7.76	4.34	29.60
1-4 Family Mortgages	298.77	232.16	119.04	96.36	746.33
First Liens	273.25	107.34	53.64	44.14	478.35
Home Equity Lines of Credit	14.61	93.62	47.33	37.60	193.15
Other Junior Liens	10.92	31.21	18.08	14.62	74.82
Nonmortgage Loans and Leases					
Commercial Loans	74.45	24.30	22.18	204.42	325.35
Consumer Loans	15.10	36.61	37.24	476.34	565.28
Reposessed Assets	8.93	20.82	42.71	37.71	110.17
Other	7.19	50.81	34.60	(17.39)	75.21
REPOSSESSED ASSETS, NET (\$ Millions)					
Construction & Land Loans	\$746.73	\$1,313.98	\$1,436.53	\$1,082.78	\$4,580.02
Nonresidential Mortgages	42.25	365.01	261.19	335.94	1,004.39
Multifamily Mortgages	134.30	137.82	219.75	85.82	577.69
1-4 Family Mortgages	43.04	31.91	68.99	18.94	162.87
Other	496.28	637.93	431.74	250.24	1,816.19
	30.86	141.30	454.87	391.85	1,018.87

ASSET QUALITY INDICATORS
BY REGION

FIRST QUARTER 2011:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	162	164	238	160	724
LOANS 30-89 DAYS DELINQUENT (% Total Assets)					
Total Including US Guaranteed Loans	0.91	1.25	0.92	0.92	0.96
US Guaranteed Loans	0.02	0.16	0.02	0.25	0.11
Total Excluding US Guaranteed Loans	0.90	1.09	0.90	0.67	0.85
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	3.06	3.25	2.15	2.72	2.85
Nonresidential Mortgages	1.27	1.69	1.27	0.84	1.28
Multifamily Mortgages	1.04	2.05	1.25	0.60	0.99
1-4 Family Mortgages	1.55	2.63	1.39	2.47	1.88
First Liens	1.61	2.91	1.48	3.08	2.04
Home Equity Lines of Credit	0.68	1.63	0.95	0.72	0.93
Other Junior Liens	1.83	2.00	1.55	1.28	1.64
Nonmortgage Loans and Leases					
Commercial Loans	1.49	1.64	1.21	0.86	1.24
Consumer Loans	1.77	0.61	1.26	1.13	1.13
NONCURRENT LOANS (% Total Assets)					
Total Including US Guaranteed Loans	1.96	3.92	3.12	2.58	2.60
US Guaranteed Loans	0.03	0.61	1.13	0.66	0.47
Total Excluding US Guaranteed Loans	1.93	3.31	1.99	1.92	2.13
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	16.44	18.55	13.13	15.81	16.23
Nonresidential Mortgages	3.21	4.74	4.32	4.85	4.01
Multifamily Mortgages	2.26	8.56	4.74	1.95	2.83
1-4 Family Mortgages	3.24	8.12	5.20	7.66	5.19
First Liens	3.46	9.59	6.30	10.23	5.97
Home Equity Lines of Credit	0.73	3.01	1.28	0.59	1.23
Other Junior Liens	2.45	3.81	2.61	1.71	2.51
Nonmortgage Loans and Leases					
Commercial Loans	2.43	3.70	3.05	2.08	2.48
Consumer Loans	0.34	0.29	0.77	1.27	1.02
NET CHARGE-OFFS (% Total Assets)	0.13	0.32	0.26	0.29	0.22
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.26	0.93	1.00	0.45	0.64
Nonresidential Mortgages	0.21	0.14	0.33	0.21	0.22
Multifamily Mortgages	0.08	0.25	0.17	0.04	0.09
1-4 Family Mortgages	0.20	0.53	0.24	0.14	0.24
First Liens	0.20	0.32	0.14	0.09	0.19
Home Equity Lines of Credit	0.14	1.16	0.53	0.25	0.45
Other Junior Liens	0.29	1.59	0.66	0.46	0.64
Nonmortgage Loans and Leases					
Commercial Loans	0.36	0.56	0.41	1.10	0.66
Consumer Loans	0.27	0.37	0.34	0.85	0.69
Repossessed Assets	1.20	1.58	2.97	3.48	2.41
Other	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)	0.20	0.98	1.12	0.37	0.49
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	1.12	8.80	9.29	8.36	6.80
Nonresidential Mortgages	0.48	1.09	1.65	0.78	0.89
Multifamily Mortgages	0.26	2.06	1.48	0.20	0.50
1-4 Family Mortgages	0.33	1.46	0.86	0.37	0.58
Other	0.13	1.22	7.23	2.60	1.78

ASSET QUALITY INDICATORS
BY REGION

FIRST QUARTER 2011:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	162	164	238	160	724
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$199.68	\$62.17	\$70.85	\$91.93	\$424.63
Percent of Total Assets	53.49	46.49	55.07	31.21	45.65
Noncurrent Real Estate Loans					
Including US Guaranteed Loans	6.80	5.06	3.77	6.51	22.13
Percent of Total Assets	1.82	3.78	2.93	2.21	2.38
Excluding US Guaranteed Loans	6.69	4.24	2.31	4.56	17.80
Percent of Total Assets	1.79	3.17	1.80	1.55	1.91
Real Estate Owned	0.72	1.30	1.43	1.06	4.52
Percent of Total Assets	0.19	0.97	1.11	0.36	0.49
Troubled Real Estate Loans					
Including US Guaranteed Loans	7.52	6.36	5.20	7.57	26.65
Percent of Total Assets	2.02	4.75	4.04	2.57	2.86
Excluding US Guaranteed Loans	7.41	5.54	3.74	5.62	22.31
Percent of Total Assets	1.98	4.14	2.91	1.91	2.40
Valuation Allowances	3.91	2.53	2.21	4.39	13.05
Loss Coverage Ratio	21.16	21.59	17.74	23.94	21.51
Reserve Ratio	1.34	2.17	1.91	2.45	1.87
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.52	1.27	1.05	1.15	0.90
Net Provisions for Losses (Annualized)	0.59	0.92	0.76	0.80	0.72
Valuation Allowances	1.05	1.89	1.72	1.49	1.40
Noncurrent Loans					
Including US Guaranteed Loans	1.96	3.92	3.12	2.58	2.60
Excluding US Guaranteed Loans	1.93	3.31	1.99	1.92	2.13
Reposessed Assets, Net (% Total Assets)	0.20	0.98	1.12	0.37	0.49
Troubled Assets					
Including US Guaranteed Loans	2.16	4.91	4.24	2.95	3.09
Excluding US Guaranteed Loans	2.13	4.30	3.11	2.29	2.63

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	1st Qtr 2011 Net Income (\$ Millions)	1st Qtr 2010 Net Income (\$ Millions)
NORTHEAST REGION						
CONNECTICUT	10	29.51	22.11	4.81	64.64	27.16
DELAWARE	5	115.13	94.97	11.76	86.83	124.51
MAINE	7	1.37	1.05	0.18	(0.04)	1.29
MASSACHUSETTS	19	10.06	7.24	1.31	20.89	14.24
NEW HAMPSHIRE	6	2.87	2.09	0.31	4.09	4.25
NEW JERSEY	30	73.03	40.84	6.61	(526.30)	176.71
NEW YORK	42	46.87	33.76	4.82	83.30	65.30
PENNSYLVANIA	33	92.16	60.12	14.35	118.72	57.51
RHODE ISLAND	4	1.08	0.78	0.12	(6.48)	(2.80)
VERMONT	1	0.29	0.19	0.03	0.54	0.66
WEST VIRGINIA	5	0.91	0.77	0.13	0.62	0.71
TOTAL	162	\$373.26	\$263.91	\$44.43	(\$153.18)	\$469.53
SOUTHEAST REGION						
ALABAMA	9	4.13	3.65	0.10	(35.91)	(5.19)
DISTRICT OF COLUMBIA	1	0.11	0.09	0.00	(0.33)	(0.05)
FLORIDA	26	42.24	33.45	4.24	44.17	88.15
GEORGIA	17	7.16	4.72	0.90	29.82	26.34
KENTUCKY	18	2.81	2.18	0.32	0.50	4.61
MARYLAND	36	11.12	9.12	1.28	7.75	(9.74)
NORTH CAROLINA	13	5.11	4.03	0.68	2.08	14.79
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	19	7.16	5.51	0.75	(3.76)	(25.41)
TENNESSEE	14	4.88	3.78	0.72	9.04	8.45
VIRGIN ISLANDS	N/A	N/A	N/A	N/A	N/A	N/A
VIRGINIA	11	49.02	34.12	5.60	93.22	(0.63)
TOTAL	164	\$133.74	\$100.65	\$14.61	\$146.57	\$101.33

First quarter 2010 net income data are based on thrifts held constant as of March 31, 2011. Financial data as of March 31, 2011 unless otherwise noted.

Office of Thrift Supervision / May 2011

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	1st Qtr 2011 Net Income (\$ Millions)	1st Qtr 2010 Net Income (\$ Millions)
CENTRAL REGION						
ILLINOIS	45	25.97	18.64	2.87	(27.64)	(30.56)
INDIANA	38	9.43	7.60	0.99	4.71	8.23
IOWA	15	6.83	6.02	0.50	15.08	12.99
MICHIGAN	11	16.61	10.65	1.81	(20.41)	(67.88)
MINNESOTA	24	9.66	8.36	0.84	6.16	(1.98)
NEBRASKA	10	6.22	5.10	0.74	9.42	4.11
NORTH DAKOTA	2	1.67	1.44	0.18	3.73	3.52
OHIO	68	35.33	28.60	3.96	76.08	51.41
SOUTH DAKOTA	4	1.72	1.33	0.19	2.42	1.68
WISCONSIN	21	15.19	11.46	1.54	7.30	(15.65)
TOTAL	238	\$128.64	\$99.20	\$13.62	\$76.83	(\$34.14)

First quarter 2010 net income data are based on thrifts held constant as of March 31, 2011. Financial data as of March 31, 2011 unless otherwise noted.
Office of Thrift Supervision / May 2011

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	1st Qtr 2011 Net Income (\$ Millions)	1st Qtr 2010 Net Income (\$ Millions)
WESTERN REGION						
ALASKA	1	0.17	0.14	0.02	0.18	(0.36)
ARIZONA	1	0.21	0.05	0.11	17.52	11.95
ARKANSAS	5	1.10	0.93	0.08	(0.31)	2.15
CALIFORNIA	20	42.50	27.84	5.93	165.43	464.69
COLORADO	9	1.70	1.37	0.19	2.01	1.04
GUAM	1	0.10	0.09	0.01	0.25	0.21
HAWAII	2	6.35	5.20	0.70	16.94	15.26
IDAHO	2	1.78	1.49	0.20	(0.78)	(0.93)
KANSAS	15	12.34	7.20	1.80	18.75	18.37
LOUISIANA	20	5.05	3.90	0.68	8.05	8.04
MISSISSIPPI	4	0.53	0.42	0.05	0.96	0.72
MISSOURI	28	16.17	13.63	1.86	31.67	66.84
MONTANA	3	0.41	0.29	0.06	0.56	0.65
NEVADA	3	57.60	52.53	4.60	151.88	96.69
NEW MEXICO	5	1.66	0.94	0.30	(5.94)	70.85
OKLAHOMA	5	10.90	6.87	1.10	55.04	(29.78)
OREGON	3	0.73	0.63	0.09	0.61	0.75
TEXAS	19	57.10	49.94	4.99	141.58	90.93
UTAH	4	59.96	34.39	9.79	688.30	291.44
WASHINGTON	7	17.63	12.28	2.42	34.53	85.19
WYOMING	3	0.58	0.48	0.07	0.25	0.04
TOTAL	160	\$294.56	\$220.60	\$35.05	\$1,327.47	\$1,194.72
UNITED STATES						
TOTAL	724	\$930.20	\$684.37	\$107.70	\$1,397.70	\$1,731.43

First quarter 2010 net income data are based on thrifts held constant as of March 31, 2011. Financial data as of March 31, 2011 unless otherwise noted.
Office of Thrift Supervision / May 2011

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	MAR 2011	MAR 2010	MAR 2009	MAR 2008	MAR 2007
NUMBER OF INSTITUTIONS:	724	758	801	831	838
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	0.60	0.73	(0.53)	(0.17)	0.97
Median Ratio	0.42	0.40	0.36	0.43	0.51
Return on Average Equity (Annualized)	5.16	6.73	(5.69)	(1.83)	9.35
Median Ratio	3.41	3.29	2.85	3.23	4.04
Net Interest Margin (Annualized)	3.17	3.05	2.94	2.77	2.77
Median Ratio	3.12	3.10	2.92	2.83	2.86
Number of Profitable Thrifts	561	568	580	650	705
Percent Profitable	77.49	74.93	72.41	78.22	84.13
Profits (\$ Millions)	\$2,236.42	\$2,182.82	\$2,680.66	\$1,733.32	\$3,788.53
Number of Unprofitable Thrifts	163	190	221	181	133
Percent Unprofitable	22.51	25.07	27.59	21.78	15.87
Losses (\$ Millions)	(\$838.72)	(\$460.05)	(\$4,300.01)	(\$2,360.20)	(\$174.18)
EARNINGS (\$ Millions)					
Interest Income	\$10,185.26	\$10,822.97	\$15,340.85	\$22,471.91	\$23,719.97
Interest Expense	2,825.43	3,646.55	6,350.68	11,999.01	13,354.13
NET INTEREST INCOME	7,359.84	7,176.42	8,990.17	10,472.91	10,365.84
Loss Provisions-Interest Bearing Assets	1,684.81	2,793.56	5,846.33	7,636.73	1,223.33
Noninterest Income	4,142.07	4,546.59	3,863.50	6,489.16	5,621.87
Mortgage Loan Servicing Fees	305.79	270.79	254.80	(134.60)	204.00
Other Fees and Charges	3,178.23	2,789.17	2,979.88	4,356.00	3,945.64
Other Noninterest Income	658.05	1,486.63	628.82	2,267.76	1,472.23
Noninterest Expense	7,794.12	6,278.89	7,854.37	10,476.60	9,205.12
G&A Expense	7,615.45	6,096.62	7,224.02	10,090.78	8,983.39
Goodwill Amortization	88.90	96.48	253.15	219.69	200.83
Loss Provisions-Noninterest Bearing Assets	89.78	85.79	377.20	166.13	20.90
Income Before Taxes & Extraordinary Items	2,022.97	2,650.57	(847.02)	(1,151.27)	5,559.25
Income Taxes	714.34	990.83	747.38	(524.43)	1,945.04
Extraordinary Items	95.26	68.99	(0.12)	(0.04)	0.15
NET INCOME	1,397.70	1,722.77	(1,619.35)	(626.88)	3,614.36
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	4.38	4.59	5.02	5.93	6.34
Interest Expense	1.22	1.55	2.08	3.17	3.57
NET INTEREST INCOME	3.17	3.05	2.94	2.77	2.77
Loss Provisions-Interest Bearing Assets	0.73	1.19	1.91	2.02	0.33
Noninterest Income	1.78	1.93	1.26	1.71	1.50
Mortgage Loan Servicing Fees	0.13	0.11	0.08	(0.04)	0.05
Other Fees and Charges	1.37	1.18	0.97	1.15	1.06
Other Noninterest Income	0.28	0.63	0.21	0.60	0.39
Noninterest Expense	3.35	2.67	2.57	2.77	2.46
G&A Expense	3.28	2.59	2.36	2.66	2.40
Goodwill Amortization	0.04	0.04	0.08	0.06	0.05
Loss Provisions-Noninterest Bearing Assets	0.04	0.04	0.12	0.04	0.01
Income Before Taxes & Extraordinary Items	0.87	1.13	(0.28)	(0.30)	1.49
Income Taxes	0.31	0.42	0.24	(0.14)	0.52
Extraordinary Items	0.04	0.03	0.00	0.00	0.00
NET INCOME	0.60	0.73	(0.53)	(0.17)	0.97

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	MAR 2011	MAR 2010	MAR 2009	MAR 2008	MAR 2007
NUMBER OF INSTITUTIONS:	724	758	801	831	838

TOTAL ASSETS (\$ Billions)	\$930.20	\$949.71	\$1,224.53	\$1,515.28	\$1,490.25
Cash and Noninterest-Earning Deposits	10.02	9.25	16.57	19.47	14.63
Investment Securities	149.09	152.62	162.14	107.76	91.23
Mortgage Backed Securities	156.77	145.59	151.80	202.27	183.95
1 - 4 Family Mortgages	312.20	330.43	528.47	748.23	772.03
First Liens	257.87	270.37	430.33	584.68	631.44
Home Equity Lines of Credit	42.61	45.16	65.56	118.14	93.01
Other Junior Liens	11.71	14.90	32.58	45.40	47.58
Multifamily Mortgages	32.43	31.62	34.60	63.32	64.32
Nonresidential Mortgages	65.23	68.66	71.37	75.07	64.13
Construction Loans	7.85	12.53	24.24	33.88	33.20
Land Loans	6.91	9.67	15.22	18.82	18.01
Commercial Loans	49.28	51.07	63.62	60.34	52.07
Consumer Loans	82.33	74.12	75.05	84.68	88.43
Repossessed Assets, Net	4.58	4.93	4.22	4.12	1.50
Real Estate Held for Investment, Net	0.13	0.17	0.13	0.18	0.19
Office Premises & Equipment	6.42	6.72	8.19	11.35	11.46
Other Assets	57.29	64.86	87.91	102.12	102.44
Less: Contra Assets & Valuation Allowances	10.33	12.53	19.00	16.32	7.34

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$930.20	\$949.71	\$1,224.53	\$1,515.28	\$1,490.25
TOTAL DEPOSITS AND ESCROWS	684.37	666.97	752.42	913.36	953.14
Deposits	678.37	661.70	745.89	900.60	936.83
Escrows	6.00	5.27	6.53	12.76	16.31
BORROWINGS	122.33	161.82	329.96	427.91	341.06
Advances From FHLB	71.23	85.80	195.23	308.81	211.73
Repurchase Agreements & FedFunds Purchased	28.41	43.21	59.80	43.54	61.24
Other Borrowings	22.68	32.80	74.92	75.56	68.09
Other Liabilities	16.00	16.49	23.07	36.96	36.66
Equity Capital	107.70	104.61	119.96	137.06	159.39
Capital Stock and Paid-In Capital	79.44	79.73	101.27	115.62	101.92
Unrealized Gains (Losses) AFS Securities	(0.05)	(0.58)	(4.95)	(7.05)	(0.55)
Retained Earnings	29.64	26.65	24.43	30.03	58.71
Noncontrolling Interests in Cons. Subs.	0.19	0.19	0.87	N/A	N/A

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	MAR 2011	MAR 2010	MAR 2009	MAR 2008	MAR 2007
NUMBER OF INSTITUTIONS:	724	758	801	831	838
TOTAL ASSETS (Percent of Total Assets)					
Cash and Noninterest-Earning Deposits	1.08	0.97	1.35	1.29	0.98
Investment Securities	16.03	16.07	13.24	7.11	6.12
Mortgage Backed Securities	16.85	15.33	12.40	13.35	12.34
1 - 4 Family Mortgages	33.56	34.79	43.16	49.38	51.81
First Liens	27.72	28.47	35.14	38.59	42.37
Home Equity Lines of Credit	4.58	4.76	5.35	7.80	6.24
Other Junior Liens	1.26	1.57	2.66	3.00	3.19
Multifamily Mortgages	3.49	3.33	2.83	4.18	4.32
Nonresidential Mortgages	7.01	7.23	5.83	4.95	4.30
Construction Loans	0.84	1.32	1.98	2.24	2.23
Land Loans	0.74	1.02	1.24	1.24	1.21
Commercial Loans	5.30	5.38	5.20	3.98	3.49
Consumer Loans	8.85	7.80	6.13	5.59	5.93
Reposessed Assets, Net	0.49	0.52	0.34	0.27	0.10
Real Estate Held for Investment, Net	0.01	0.02	0.01	0.01	0.01
Office Premises & Equipment	0.69	0.71	0.67	0.75	0.77
Other Assets	6.16	6.83	7.18	6.74	6.87
Less: Contra Assets & Valuation Allowances	1.11	1.32	1.55	1.08	0.49
TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)					
TOTAL DEPOSITS AND ESCROWS	73.57	70.23	61.45	60.28	63.96
Deposits	72.93	69.67	60.91	59.43	62.86
Escrows	0.64	0.55	0.53	0.84	1.09
BORROWINGS	13.15	17.04	26.95	28.24	22.89
Advances From FHLB	7.66	9.03	15.94	20.38	14.21
Repurchase Agreements & FedFunds Purchased	3.05	4.55	4.88	2.87	4.11
Other Borrowings	2.44	3.45	6.12	4.99	4.57
Other Liabilities	1.72	1.74	1.88	2.44	2.46
Equity Capital	11.58	11.02	9.80	9.05	10.70
Capital Stock and Paid-In Capital	8.54	8.39	8.27	7.63	6.84
Unrealized Gains (Losses) AFS Securities	(0.01)	(0.06)	(0.40)	(0.47)	(0.04)
Retained Earnings	3.19	2.81	2.00	1.98	3.94
Noncontrolling Interests in Cons. Subs.	0.02	0.02	0.07	N/A	N/A

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

FOR THE QUARTER ENDING:	MAR 2011	MAR 2010	MAR 2009	MAR 2008	MAR 2007
NUMBER OF INSTITUTIONS:	724	758	801	831	838
TOTAL ASSETS (Percent Change)	2.05	6.42	6.30	4.20	12.64
Cash and Noninterest-Earning Deposits	14.42	(10.04)	8.41	46.51	(1.26)
Investment Securities	1.75	23.35	79.09	5.27	35.48
Mortgage Backed Securities	15.87	10.99	(14.06)	13.68	6.62
1 - 4 Family Mortgages	(3.70)	(0.54)	0.27	(1.34)	7.32
First Liens	(2.97)	0.45	0.97	(5.77)	3.06
Home Equity Lines of Credit	(3.49)	0.04	6.66	29.70	22.75
Other Junior Liens	(18.08)	(16.93)	(17.24)	(2.99)	53.88
Multifamily Mortgages	7.14	18.05	10.76	0.31	12.34
Nonresidential Mortgages	3.64	7.32	6.23	23.27	25.43
Construction Loans	(31.60)	(30.75)	(11.18)	8.72	12.95
Land Loans	(21.87)	(10.81)	(9.91)	12.99	18.90
Commercial Loans	2.81	(1.36)	7.92	26.16	31.11
Consumer Loans	11.72	0.95	(0.61)	8.35	19.05
Repossessed Assets, Net	(1.16)	110.48	86.53	180.76	55.37
Real Estate Held for Investment, Net	(22.09)	43.75	(4.81)	10.37	8.18
Office Premises & Equipment	4.08	0.04	(2.68)	3.76	7.56
Other Assets	(8.69)	19.37	34.64	3.56	33.39
Less: Contra Assets & Valuation Allowances	(15.12)	(6.41)	77.10	142.94	12.53
TOTAL LIABILITIES AND CAPITAL (Percent Chg)	2.05	6.42	6.30	4.20	12.64
TOTAL DEPOSITS AND ESCROWS	7.27	9.06	8.65	(0.51)	19.68
Deposits	7.18	9.28	8.51	(0.15)	20.53
Escrows	19.26	(13.48)	26.36	(20.80)	(14.94)
BORROWINGS	(22.09)	(7.96)	1.60	23.14	(9.06)
Advances From FHLB	(14.19)	(11.13)	(15.79)	40.04	(8.20)
Repurchase Agreements & FedFunds Purchased	(31.15)	(1.53)	38.70	(26.13)	(10.43)
Other Borrowings	(30.72)	(7.31)	50.40	11.03	(10.44)
Other Liabilities	(0.51)	2.25	(5.24)	(0.02)	29.19
Equity Capital	7.04	17.42	8.57	(10.62)	29.40
Capital Stock and Paid-In Capital	5.03	14.07	13.60	18.35	46.65
Unrealized Gains (Losses) AFS Securities	(91.68)	(84.84)	(16.17)	1,287.93	(67.48)
Retained Earnings	10.88	9.09	(14.63)	(47.17)	5.13
Noncontrolling Interests in Cons. Subs.	3.46	(24.78)	N/A	N/A	N/A

CAPITAL MEASURES

FOR THE QUARTER ENDING:	MAR 2011	MAR 2010	MAR 2009	MAR 2008	MAR 2007
NUMBER OF INSTITUTIONS:	724	758	801	831	838

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	713	741	791	828	836
Percent of Thrifts	98.48	97.76	98.75	99.64	99.76
Consolidated Assets (\$ Billions)	\$922.43	\$938.35	\$1,208.63	\$1,515.13	\$1,490.07
Fail FDICIA Capital Standards	11	16	9	3	2
Percent of Thrifts	1.52	2.11	1.12	0.36	0.24
Consolidated Assets (\$ Billions)	\$7.77	\$11.36	\$15.73	\$0.15	\$0.18
Critically Undercapitalized	3	3	3	1	0
Percent of Thrifts	0.41	0.40	0.37	0.12	0.00
Consolidated Assets (\$ Billions)	\$3.31	\$0.59	\$13.80	\$0.04	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$95.49	\$92.10	\$104.86	\$127.86	\$124.22
Tangible Equity Ratio	10.41	9.83	8.67	8.51	8.56
Median Ratio	10.27	9.99	9.88	10.16	10.36
Tier 1 Capital (\$ Billions)	\$95.50	\$92.11	\$104.87	\$128.18	\$124.60
Tier 1 Leverage Ratio	10.41	9.83	8.67	8.53	8.58
Median Ratio	10.27	9.99	9.88	10.16	10.36
Tier 1 Risk-based Capital Ratio	17.52	16.16	13.48	12.60	12.61
Median Ratio	17.80	16.66	16.16	17.04	17.42
Risk-based Capital (\$ Billions)	\$102.22	\$99.38	\$112.80	\$145.23	\$138.50
Total Risk-based Capital Ratio	18.82	17.50	14.69	14.56	14.36
Median Ratio	18.94	17.62	17.03	17.78	18.13

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 2011	MAR 2010	MAR 2009	MAR 2008	MAR 2007
NUMBER OF INSTITUTIONS:	724	758	801	831	838
LOANS 30-89 DAYS DELINQUENT (\$ Millions)					
Total Including US Guaranteed Loans	\$8,970.66	\$11,552.25	\$21,057.70	\$20,193.10	\$12,140.80
US Guaranteed Loans	1,031.46	1,853.81	888.58	786.94	622.75
Total Excluding US Guaranteed Loans	7,939.20	9,698.44	20,169.13	19,406.16	11,518.05
Mortgage Loans					
Construction & Land Loans	420.65	771.84	1,701.08	1,287.79	660.08
Nonresidential Mortgages	834.13	1,204.57	1,083.67	558.56	362.98
Multifamily Mortgages	320.28	481.16	378.81	274.76	136.14
1-4 Family Mortgages	5,857.22	6,953.52	15,582.35	16,046.42	9,482.11
First Liens	5,268.54	6,185.64	13,795.33	13,398.03	8,261.50
Home Equity Lines of Credit	396.29	448.79	1,036.24	1,901.13	801.64
Other Junior Liens	192.39	319.09	750.77	747.26	418.97
Nonmortgage Loans and Leases					
Commercial Loans	610.51	905.50	795.10	622.10	497.22
Consumer Loans	927.87	1,235.65	1,516.70	1,403.49	1,002.27
NONCURRENT LOANS (\$ Millions)					
Total Including US Guaranteed Loans	\$24,196.69	\$26,242.23	\$36,753.56	\$27,041.87	\$10,405.39
US Guaranteed Loans	4,339.54	6,360.25	1,943.37	1,143.77	1,102.34
Total Excluding US Guaranteed Loans	19,857.15	19,881.97	34,810.19	25,898.11	9,303.05
Mortgage Loans					
Construction & Land Loans	2,396.52	3,250.80	4,548.66	3,166.82	627.57
Nonresidential Mortgages	2,616.40	2,401.52	1,448.21	603.31	417.48
Multifamily Mortgages	916.73	1,094.76	538.44	314.91	158.60
1-4 Family Mortgages	16,205.15	17,079.53	27,201.26	21,322.75	7,975.14
First Liens	15,388.18	15,947.17	25,121.14	18,682.57	7,146.25
Home Equity Lines of Credit	522.79	648.64	1,212.54	1,897.60	544.02
Other Junior Liens	294.18	483.73	867.57	742.58	284.88
Nonmortgage Loans and Leases					
Commercial Loans	1,221.10	1,367.14	1,681.38	688.94	505.72
Consumer Loans	840.80	1,048.47	1,335.62	945.15	720.88
NET CHARGE-OFFS (\$ Millions)	\$2,090.96	\$2,561.29	\$3,273.73	\$3,541.06	\$1,033.10
Mortgage Loans					
Construction & Land Loans	94.30	285.48	303.68	283.22	19.09
Nonresidential Mortgages	144.73	160.84	222.48	23.22	9.89
Multifamily Mortgages	29.60	60.26	84.53	6.32	3.67
1-4 Family Mortgages	746.33	889.65	1,372.59	2,349.17	189.44
First Liens	478.35	509.65	792.62	1,214.83	107.76
Home Equity Lines of Credit	193.15	269.41	349.93	778.23	60.00
Other Junior Liens	74.82	110.60	230.04	356.11	21.68
Nonmortgage Loans and Leases					
Commercial Loans	325.35	470.43	612.05	251.24	136.11
Consumer Loans	565.28	838.86	933.37	803.09	667.13
Reposessed Assets	110.17	107.88	123.12	161.33	25.91
Other	75.21	(252.11)	(378.09)	(336.52)	(18.14)
REPOSSESSED ASSETS, NET (\$ Millions)	\$4,580.02	\$4,930.41	\$4,215.33	\$4,117.05	\$1,496.28
Construction & Land Loans	1,004.39	1,105.34	1,248.91	472.43	124.51
Nonresidential Mortgages	577.69	447.28	243.80	114.70	80.23
Multifamily Mortgages	162.87	140.85	95.19	39.22	13.28
1-4 Family Mortgages	1,816.19	2,756.74	2,283.18	3,359.45	1,194.09
Other	1,018.87	480.21	344.25	131.26	84.17

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 2011	MAR 2010	MAR 2009	MAR 2008	MAR 2007
NUMBER OF INSTITUTIONS:	724	758	801	831	838
LOANS 30-89 DAYS DELINQUENT (% Total Assets)					
Total Including US Guaranteed Loans	0.96	1.22	1.72	1.33	0.81
US Guaranteed Loans	0.11	0.20	0.07	0.05	0.04
Total Excluding US Guaranteed Loans	0.85	1.02	1.65	1.28	0.77
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	2.85	3.48	4.31	2.44	1.29
Nonresidential Mortgages	1.28	1.75	1.52	0.74	0.57
Multifamily Mortgages	0.99	1.52	1.09	0.43	0.21
1-4 Family Mortgages	1.88	2.10	2.95	2.14	1.23
First Liens	2.04	2.29	3.21	2.29	1.31
Home Equity Lines of Credit	0.93	0.99	1.58	1.61	0.86
Other Junior Liens	1.64	2.14	2.30	1.65	0.88
Nonmortgage Loans and Leases					
Commercial Loans	1.24	1.77	1.25	1.03	0.95
Consumer Loans	1.13	1.67	2.02	1.66	1.13
NONCURRENT LOANS (% Total Assets)					
Total Including US Guaranteed Loans	2.60	2.76	3.00	1.78	0.70
US Guaranteed Loans	0.47	0.67	0.16	0.08	0.07
Total Excluding US Guaranteed Loans	2.13	2.09	2.84	1.71	0.62
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	16.23	14.65	11.53	6.01	1.23
Nonresidential Mortgages	4.01	3.50	2.03	0.80	0.65
Multifamily Mortgages	2.83	3.46	1.56	0.50	0.25
1-4 Family Mortgages	5.19	5.17	5.15	2.85	1.03
First Liens	5.97	5.90	5.84	3.20	1.13
Home Equity Lines of Credit	1.23	1.44	1.85	1.61	0.58
Other Junior Liens	2.51	3.25	2.66	1.64	0.60
Nonmortgage Loans and Leases					
Commercial Loans	2.48	2.68	2.64	1.14	0.97
Consumer Loans	1.02	1.41	1.78	1.12	0.82
NET CHARGE-OFFS (% Total Assets)	0.22	0.27	0.27	0.23	0.07
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.64	1.29	0.77	0.54	0.04
Nonresidential Mortgages	0.22	0.23	0.31	0.03	0.02
Multifamily Mortgages	0.09	0.19	0.24	0.01	0.01
1-4 Family Mortgages	0.24	0.27	0.26	0.31	0.02
First Liens	0.19	0.19	0.18	0.21	0.02
Home Equity Lines of Credit	0.45	0.60	0.53	0.66	0.06
Other Junior Liens	0.64	0.74	0.71	0.78	0.05
Nonmortgage Loans and Leases					
Commercial Loans	0.66	0.92	0.96	0.42	0.26
Consumer Loans	0.69	1.13	1.24	0.95	0.75
Repossessed Assets	2.41	2.19	2.92	3.92	1.73
Other	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)	0.49	0.52	0.34	0.27	0.10
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	6.80	4.98	3.16	0.90	0.24
Nonresidential Mortgages	0.89	0.65	0.34	0.15	0.13
Multifamily Mortgages	0.50	0.45	0.28	0.06	0.02
1-4 Family Mortgages	0.58	0.83	0.43	0.45	0.15
Other	1.78	0.74	0.39	0.13	0.08

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 2011	MAR 2010	MAR 2009	MAR 2008	MAR 2007
NUMBER OF INSTITUTIONS:	724	758	801	831	838
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$424.63	\$452.90	\$673.90	\$939.32	\$951.70
Percent of Total Assets	45.65	47.69	55.03	61.99	63.86
Noncurrent Real Estate Loans					
Including US Guaranteed Loans	22.13	23.83	33.74	25.41	9.18
Percent of Total Assets	2.38	2.51	2.76	1.68	0.62
Excluding US Guaranteed Loans	17.80	17.47	31.79	24.26	8.08
Percent of Total Assets	1.91	1.84	2.60	1.60	0.54
Real Estate Owned	4.52	4.79	4.08	4.02	1.45
Percent of Total Assets	0.49	0.50	0.33	0.27	0.10
Troubled Real Estate Loans					
Including US Guaranteed Loans	26.65	28.62	37.81	29.43	10.63
Percent of Total Assets	2.86	3.01	3.09	1.94	0.71
Excluding US Guaranteed Loans	22.31	22.26	35.87	28.28	9.53
Percent of Total Assets	2.40	2.34	2.93	1.87	0.64
Valuation Allowances	13.05	15.69	21.69	17.25	7.50
Loss Coverage Ratio	21.51	20.52	16.98	14.27	15.28
Reserve Ratio	1.87	2.13	2.00	1.51	0.67
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.90	1.08	1.07	0.93	0.28
Net Provisions for Losses (Annualized)	0.72	1.18	1.91	2.02	0.33
Valuation Allowances	1.40	1.65	1.77	1.14	0.50
Noncurrent Loans					
Including US Guaranteed Loans	2.60	2.76	3.00	1.78	0.70
Excluding US Guaranteed Loans	2.13	2.09	2.84	1.71	0.62
Reposessed Assets, Net (% Total Assets)	0.49	0.52	0.34	0.27	0.10
Troubled Assets					
Including US Guaranteed Loans	3.09	3.28	3.35	2.06	0.80
Excluding US Guaranteed Loans	2.63	2.61	3.19	1.98	0.72

STATEMENT OF OPERATIONS
BY ASSET SIZE

FIRST QUARTER 2011:	LESS THAN \$100 MILLION 218	\$100 MILLION TO \$1 BILLION 406	\$1 BILLION OR GREATER 100	INDUSTRY 724
NUMBER OF INSTITUTIONS:				
PROFITABILITY (Percent)				
Return on Average Assets (Annualized)	0.18	0.52	0.62	0.60
Median Ratio	0.32	0.44	0.54	0.42
Return on Average Equity (Annualized)	1.26	4.59	5.33	5.16
Median Ratio	2.09	3.78	5.04	3.41
Net Interest Margin (Annualized)	3.22	3.20	3.16	3.17
Median Ratio	3.21	3.12	3.04	3.12
Number of Profitable Thrifts	155	326	80	561
Percent Profitable	71.10	80.30	80.00	77.49
Profits (\$ Millions)	\$20.69	\$242.39	\$1,973.34	\$2,236.42
Number of Unprofitable Thrifts	63	80	20	163
Percent Unprofitable	28.90	19.70	20.00	22.51
Losses (\$ Millions)	(\$15.09)	(\$75.61)	(\$748.03)	(\$838.72)
EARNINGS (\$ Millions)				
Interest Income	\$135.20	\$1,424.20	\$8,625.87	\$10,185.26
Interest Expense	37.36	398.83	2,389.24	2,825.43
NET INTEREST INCOME	97.84	1,025.37	6,236.63	7,359.84
Loss Provisions-Interest Bearing Assets	13.59	143.86	1,527.36	1,684.81
Noninterest Income	46.93	573.64	3,521.50	4,142.07
Mortgage Loan Servicing Fees	0.91	32.04	272.85	305.79
Other Fees and Charges	40.89	450.29	2,687.04	3,178.23
Other Noninterest Income	5.13	91.31	561.61	658.05
Noninterest Expense	119.70	1,197.39	6,477.04	7,794.12
G&A Expense	118.97	1,179.51	6,316.97	7,615.45
Goodwill Amortization	0.27	4.79	83.84	88.90
Loss Provisions-Noninterest Bearing Assets	0.47	13.08	76.23	89.78
Income Before Taxes & Extraordinary Items	11.48	257.77	1,753.73	2,022.97
Income Taxes	5.87	90.86	617.61	714.34
Extraordinary Items	0.00	0.00	95.26	95.26
NET INCOME	5.61	166.78	1,225.31	1,397.70
PROFITABILITY (Percent of Avg Assets Annualized)				
Interest Income	4.44	4.44	4.37	4.38
Interest Expense	1.23	1.24	1.21	1.22
NET INTEREST INCOME	3.22	3.20	3.16	3.17
Loss Provisions-Interest Bearing Assets	0.45	0.45	0.77	0.73
Noninterest Income	1.54	1.79	1.79	1.78
Mortgage Loan Servicing Fees	0.03	0.10	0.14	0.13
Other Fees and Charges	1.34	1.40	1.36	1.37
Other Noninterest Income	0.17	0.28	0.28	0.28
Noninterest Expense	3.93	3.73	3.28	3.35
G&A Expense	3.91	3.68	3.20	3.28
Goodwill Amortization	0.01	0.01	0.04	0.04
Loss Provisions-Noninterest Bearing Assets	0.02	0.04	0.04	0.04
Income Before Taxes & Extraordinary Items	0.38	0.80	0.89	0.87
Income Taxes	0.19	0.28	0.31	0.31
Extraordinary Items	0.00	0.00	0.05	0.04
NET INCOME	0.18	0.52	0.62	0.60

STATEMENT OF CONDITION
BY ASSET SIZE

FIRST QUARTER 2011:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	218	406	100	724
TOTAL ASSETS (\$ Billions)				
Cash and Noninterest-Earning Deposits	\$12.18	\$128.56	\$789.46	\$930.20
Investment Securities	0.26	1.82	7.94	10.02
Mortgage Backed Securities	2.39	20.30	126.40	149.09
1 - 4 Family Mortgages	1.06	13.38	142.34	156.77
First Liens	5.57	48.68	257.94	312.20
Home Equity Lines of Credit	5.11	42.05	210.71	257.87
Other Junior Liens	0.28	4.54	37.80	42.61
Multifamily Mortgages	0.19	2.09	9.43	11.71
Nonresidential Mortgages	0.26	5.89	26.29	32.43
Construction Loans	1.05	16.89	47.29	65.23
Land Loans	0.14	2.24	5.48	7.85
Commercial Loans	0.16	2.82	3.94	6.91
Consumer Loans	0.37	5.15	43.76	49.28
Repossessed Assets, Net	0.27	3.51	78.54	82.33
Real Estate Held for Investment, Net	0.09	1.29	3.20	4.58
Office Premises & Equipment	0.00	0.08	0.05	0.13
Other Assets	0.24	2.20	3.98	6.42
Less: Contra Assets & Valuation Allowances	0.41	5.49	51.39	57.29
	0.09	1.17	9.07	10.33
TOTAL LIABILITIES AND CAPITAL (\$ Billions)				
TOTAL DEPOSITS AND ESCROWS	\$12.18	\$128.56	\$789.46	\$930.20
Deposits	9.64	101.82	572.91	684.37
Escrows	9.60	100.75	568.02	678.37
BORROWINGS	0.03	1.08	4.89	6.00
Advances From FHLB	0.66	10.86	110.81	122.33
Repurchase Agreements & FedFunds Purchased	0.61	9.45	61.17	71.23
Other Borrowings	0.02	1.16	27.24	28.41
Other Liabilities	0.03	0.25	22.41	22.68
Equity Capital	0.09	1.23	14.68	16.00
Capital Stock and Paid-In Capital	1.79	14.66	91.25	107.70
Unrealized Gains (Losses) AFS Securities	0.72	5.72	73.00	79.44
Retained Earnings	0.00	0.04	(0.10)	(0.05)
Noncontrolling Interests in Cons. Subs.	1.09	9.01	19.54	29.64
	0.00	0.01	0.18	0.19

STATEMENT OF CONDITION
BY ASSET SIZE

FIRST QUARTER 2011:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	218	406	100	724
TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	2.17	1.41	1.01	1.08
Investment Securities	19.62	15.79	16.01	16.03
Mortgage Backed Securities	8.68	10.41	18.03	16.85
1 - 4 Family Mortgages	45.77	37.87	32.67	33.56
First Liens	41.93	32.71	26.69	27.72
Home Equity Lines of Credit	2.27	3.53	4.79	4.58
Other Junior Liens	1.57	1.62	1.20	1.26
Multifamily Mortgages	2.11	4.58	3.33	3.49
Nonresidential Mortgages	8.60	13.14	5.99	7.01
Construction Loans	1.14	1.74	0.69	0.84
Land Loans	1.28	2.20	0.50	0.74
Commercial Loans	3.05	4.00	5.54	5.30
Consumer Loans	2.25	2.73	9.95	8.85
Repossessed Assets, Net	0.72	1.01	0.40	0.49
Real Estate Held for Investment, Net	0.03	0.06	0.01	0.01
Office Premises & Equipment	1.99	1.71	0.50	0.69
Other Assets	3.35	4.27	6.51	6.16
Less: Contra Assets & Valuation Allowances	0.75	0.91	1.15	1.11
TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	79.13	79.20	72.57	73.57
Deposits	78.85	78.37	71.95	72.93
Escrows	0.28	0.84	0.62	0.64
BORROWINGS	5.39	8.44	14.04	13.15
Advances From FHLB	5.03	7.35	7.75	7.66
Repurchase Agreements & FedFunds Purchased	0.14	0.90	3.45	3.05
Other Borrowings	0.22	0.20	2.84	2.44
Other Liabilities	0.77	0.96	1.86	1.72
Equity Capital	14.72	11.40	11.56	11.58
Capital Stock and Paid-In Capital	5.92	4.45	9.25	8.54
Unrealized Gains (Losses) AFS Securities	0.04	0.03	(0.01)	(0.01)
Retained Earnings	8.94	7.01	2.48	3.19
Noncontrolling Interests in Cons. Subs.	0.00	0.01	0.02	0.02

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

FIRST QUARTER 2011:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	218	406	100	724
TOTAL ASSETS (Percent Change)				
Cash and Noninterest-Earning Deposits	0.91	0.61	2.31	2.05
Investment Securities	11.76	(1.76)	19.01	14.42
Mortgage Backed Securities	10.86	22.81	(1.12)	1.75
1 - 4 Family Mortgages	(0.84)	7.02	16.93	15.87
First Liens	(1.24)	(4.10)	(3.68)	(3.70)
Home Equity Lines of Credit	(0.64)	(3.96)	(2.82)	(2.97)
Other Junior Liens	(3.20)	(1.01)	(3.78)	(3.49)
Multifamily Mortgages	(12.71)	(12.49)	(19.32)	(18.08)
Nonresidential Mortgages	5.72	1.67	8.46	7.14
Construction Loans	3.37	(0.16)	5.08	3.64
Land Loans	(24.65)	(28.75)	(32.86)	(31.60)
Commercial Loans	(10.04)	(15.64)	(26.17)	(21.87)
Consumer Loans	2.02	(0.72)	3.24	2.81
Repossessed Assets, Net	(9.29)	(6.32)	12.78	11.72
Real Estate Held for Investment, Net	11.33	16.68	(7.19)	(1.16)
Office Premises & Equipment	(15.95)	4.54	(43.69)	(22.09)
Other Assets	2.41	1.75	5.52	4.08
Less: Contra Assets & Valuation Allowances	(9.21)	(4.16)	(9.14)	(8.69)
	13.30	10.83	(17.81)	(15.12)
TOTAL LIABILITIES AND CAPITAL (Percent Chg)				
TOTAL DEPOSITS AND ESCROWS	0.91	0.61	2.31	2.05
Deposits	3.10	2.74	8.20	7.27
Escrows	3.15	2.76	8.08	7.18
BORROWINGS	(9.16)	1.11	24.45	19.26
Advances From FHLB	(16.48)	(18.40)	(22.47)	(22.09)
Repurchase Agreements & FedFunds Purchased	(19.24)	(18.44)	(13.44)	(14.19)
Other Borrowings	(8.63)	(20.23)	(31.56)	(31.15)
Other Liabilities	207.72	(6.78)	(30.98)	(30.72)
Equity Capital	(20.45)	(0.88)	(0.31)	(0.51)
Capital Stock and Paid-In Capital	(1.48)	3.70	7.78	7.04
Unrealized Gains (Losses) AFS Securities	6.37	14.22	4.36	5.03
Retained Earnings	(19.58)	(24.36)	(85.19)	(91.68)
Noncontrolling Interests in Cons. Subs.	(4.70)	(1.69)	18.98	10.88
	N/A	255.84	0.63	3.46

CAPITAL MEASURES
BY ASSET SIZE

FIRST QUARTER 2011:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	218	406	100	724

CAPITAL COMPLIANCE				
Meet FDICIA Capital Standards	217	399	97	713
Percent of Thrifts	99.54	98.28	97.00	98.48
Consolidated Assets (\$ Billions)	\$12.16	\$126.51	\$783.76	\$922.43
Fail FDICIA Capital Standards	1	7	3	11
Percent of Thrifts	0.46	1.72	3.00	1.52
Consolidated Assets (\$ Billions)	\$0.02	\$2.05	\$5.70	\$7.77
Critically Undercapitalized	0	2	1	3
Percent of Thrifts	0.00	0.49	1.00	0.41
Consolidated Assets (\$ Billions)	\$0.00	\$0.34	\$2.98	\$3.31

CAPITAL RATIOS (Percent)				
Tangible Equity (\$ Billions)	\$1.77	\$14.11	\$79.61	\$95.49
Tangible Equity Ratio	14.54	11.03	10.25	10.41
Median Ratio	11.97	9.71	9.90	10.27
Tier 1 Capital (\$ Billions)	\$1.77	\$14.12	\$79.61	\$95.50
Tier 1 Leverage Ratio	14.54	11.03	10.25	10.41
Median Ratio	11.97	9.72	9.90	10.27
Tier 1 Risk-based Capital Ratio	26.91	18.38	17.25	17.52
Median Ratio	23.30	16.39	14.90	17.80
Risk-based Capital (\$ Billions)	\$1.82	\$14.86	\$85.54	\$102.22
Total Risk-based Capital Ratio	27.83	19.40	18.59	18.82
Median Ratio	24.25	17.50	16.12	18.94

ASSET QUALITY INDICATORS
BY ASSET SIZE

FIRST QUARTER 2011:	LESS THAN \$100 MILLION 218	\$100 MILLION TO \$1 BILLION 406	\$1 BILLION OR GREATER 100	INDUSTRY 724
NUMBER OF INSTITUTIONS:				
LOANS 30-89 DAYS DELINQUENT (\$ Millions)				
Total Including US Guaranteed Loans	\$172.08	\$1,600.54	\$7,198.04	\$8,970.66
US Guaranteed Loans	0.12	101.10	930.24	1,031.46
Total Excluding US Guaranteed Loans	171.96	1,499.43	6,267.81	7,939.20
Mortgage Loans				
Construction & Land Loans	7.18	180.64	232.83	420.65
Nonresidential Mortgages	21.75	344.09	468.30	834.13
Multifamily Mortgages	4.01	77.15	239.12	320.28
1-4 Family Mortgages	125.99	853.29	4,877.94	5,857.22
First Liens	116.98	764.93	4,386.63	5,268.54
Home Equity Lines of Credit	4.78	54.04	337.48	396.29
Other Junior Liens	4.23	34.32	153.84	192.39
Nonmortgage Loans and Leases				
Commercial Loans	5.14	95.36	510.01	610.51
Consumer Loans	8.01	50.01	869.85	927.87
NONCURRENT LOANS (\$ Millions)				
Total Including US Guaranteed Loans	\$211.63	\$3,014.43	\$20,970.63	\$24,196.69
US Guaranteed Loans	1.26	287.73	4,050.55	4,339.54
Total Excluding US Guaranteed Loans	210.37	2,726.69	16,920.08	19,857.15
Mortgage Loans				
Construction & Land Loans	24.58	646.51	1,725.43	2,396.52
Nonresidential Mortgages	39.32	646.88	1,930.20	2,616.40
Multifamily Mortgages	8.55	170.34	737.84	916.73
1-4 Family Mortgages	122.92	1,357.26	14,724.97	16,205.15
First Liens	112.22	1,245.27	14,030.68	15,388.18
Home Equity Lines of Credit	5.89	65.79	451.11	522.79
Other Junior Liens	4.81	46.20	243.17	294.18
Nonmortgage Loans and Leases				
Commercial Loans	11.87	168.08	1,041.15	1,221.10
Consumer Loans	4.39	25.36	811.05	840.80
NET CHARGE-OFFS (\$ Millions)	\$8.18	\$182.72	\$1,900.06	\$2,090.96
Mortgage Loans				
Construction & Land Loans	(0.46)	28.38	66.38	94.30
Nonresidential Mortgages	1.24	26.91	116.58	144.73
Multifamily Mortgages	1.21	5.20	23.19	29.60
1-4 Family Mortgages	5.13	65.15	676.05	746.33
First Liens	4.51	47.77	426.07	478.35
Home Equity Lines of Credit	0.04	8.49	184.62	193.15
Other Junior Liens	0.58	8.89	65.36	74.82
Nonmortgage Loans and Leases				
Commercial Loans	1.20	11.53	312.63	325.35
Consumer Loans	0.97	12.48	551.84	565.28
Repossessed Assets	1.29	19.19	89.69	110.17
Other	(2.39)	13.89	63.71	75.21
REPOSSESSED ASSETS, NET (\$ Millions)	\$88.21	\$1,294.71	\$3,197.10	\$4,580.02
Construction & Land Loans	17.74	440.43	546.23	1,004.39
Nonresidential Mortgages	19.98	218.63	339.09	577.69
Multifamily Mortgages	3.49	40.92	118.46	162.87
1-4 Family Mortgages	45.80	506.33	1,264.06	1,816.19
Other	1.20	88.42	929.26	1,018.87

ASSET QUALITY INDICATORS
BY ASSET SIZE

FIRST QUARTER 2011: NUMBER OF INSTITUTIONS:	LESS THAN \$100 MILLION 218	\$100 MILLION TO \$1 BILLION 406	\$1 BILLION OR GREATER 100	INDUSTRY 724
LOANS 30-89 DAYS DELINQUENT (% Total Assets)				
Total Including US Guaranteed Loans	1.41	1.24	0.91	0.96
US Guaranteed Loans	0.00	0.08	0.12	0.11
Total Excluding US Guaranteed Loans	1.41	1.17	0.79	0.85
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	2.45	3.57	2.47	2.85
Nonresidential Mortgages	2.08	2.04	0.99	1.28
Multifamily Mortgages	1.56	1.31	0.91	0.99
1-4 Family Mortgages	2.26	1.75	1.89	1.88
First Liens	2.29	1.82	2.08	2.04
Home Equity Lines of Credit	1.73	1.19	0.89	0.93
Other Junior Liens	2.22	1.64	1.63	1.64
Nonmortgage Loans and Leases				
Commercial Loans	1.38	1.85	1.17	1.24
Consumer Loans	2.92	1.42	1.11	1.13
NONCURRENT LOANS (% Total Assets)				
Total Including US Guaranteed Loans	1.74	2.34	2.66	2.60
US Guaranteed Loans	0.01	0.22	0.51	0.47
Total Excluding US Guaranteed Loans	1.73	2.12	2.14	2.13
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	8.37	12.78	18.33	16.23
Nonresidential Mortgages	3.76	3.83	4.08	4.01
Multifamily Mortgages	3.33	2.89	2.81	2.83
1-4 Family Mortgages	2.20	2.79	5.71	5.19
First Liens	2.20	2.96	6.66	5.97
Home Equity Lines of Credit	2.13	1.45	1.19	1.23
Other Junior Liens	2.52	2.21	2.58	2.51
Nonmortgage Loans and Leases				
Commercial Loans	3.19	3.27	2.38	2.48
Consumer Loans	1.60	0.72	1.03	1.02
NET CHARGE-OFFS (% Total Assets)				
Total Including US Guaranteed Loans	0.07	0.14	0.24	0.22
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	(0.16)	0.56	0.71	0.64
Nonresidential Mortgages	0.12	0.16	0.25	0.22
Multifamily Mortgages	0.47	0.09	0.09	0.09
1-4 Family Mortgages	0.09	0.13	0.26	0.24
First Liens	0.09	0.11	0.20	0.19
Home Equity Lines of Credit	0.01	0.19	0.49	0.45
Other Junior Liens	0.30	0.43	0.69	0.64
Nonmortgage Loans and Leases				
Commercial Loans	0.32	0.22	0.71	0.66
Consumer Loans	0.35	0.36	0.70	0.69
Repossessed Assets	1.46	1.48	2.81	2.41
Other	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)				
Total Including US Guaranteed Loans	0.72	1.01	0.40	0.49
Percent of Outstanding Loans by Loan Type:				
Construction & Land Loans	6.04	8.71	5.80	6.80
Nonresidential Mortgages	1.91	1.29	0.72	0.89
Multifamily Mortgages	1.36	0.69	0.45	0.50
1-4 Family Mortgages	0.82	1.04	0.49	0.58
Other	0.29	1.61	1.81	1.78

ASSET QUALITY INDICATORS
BY ASSET SIZE

FIRST QUARTER 2011: NUMBER OF INSTITUTIONS:	LESS THAN \$100 MILLION 218	\$100 MILLION TO \$1 BILLION 406	\$1 BILLION OR GREATER 100	INDUSTRY 724
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)				
Real Estate Loans	\$7.17	\$76.52	\$340.93	\$424.63
Percent of Total Assets	58.88	59.52	43.19	45.65
Noncurrent Real Estate Loans				
Including US Guaranteed Loans	0.20	2.82	19.12	22.13
Percent of Total Assets	1.60	2.19	2.42	2.38
Excluding US Guaranteed Loans	0.19	2.53	15.07	17.80
Percent of Total Assets	1.59	1.97	1.91	1.91
Real Estate Owned	0.09	1.28	3.14	4.52
Percent of Total Assets	0.72	1.00	0.40	0.49
Troubled Real Estate Loans				
Including US Guaranteed Loans	0.28	4.10	22.26	26.65
Percent of Total Assets	2.32	3.19	2.82	2.86
Excluding US Guaranteed Loans	0.28	3.82	18.21	22.31
Percent of Total Assets	2.31	2.97	2.31	2.40
Valuation Allowances	0.12	1.69	11.23	13.05
Loss Coverage Ratio	24.25	18.72	21.98	21.51
Reserve Ratio	1.16	1.36	1.98	1.87
ASSET QUALITY SUMMARY (% Total Assets)				
Net Chargeoffs (Annualized)	0.27	0.57	0.96	0.90
Net Provisions for Losses (Annualized)	0.45	0.45	0.77	0.72
Valuation Allowances	1.01	1.32	1.42	1.40
Noncurrent Loans				
Including US Guaranteed Loans	1.74	2.34	2.66	2.60
Excluding US Guaranteed Loans	1.73	2.12	2.14	2.13
Reposessed Assets, Net (% Total Assets)	0.72	1.01	0.40	0.49
Troubled Assets				
Including US Guaranteed Loans	2.46	3.35	3.06	3.09
Excluding US Guaranteed Loans	2.45	3.13	2.55	2.63

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

		3-MONTHS ENDED						
		MAR. 2011	DEC. 2010	2010	2009	2008	2007	2006
SUMMARY DATA:								
Number of Thrifts	(#)	724	731	731	765	810	827	845
Total Assets	(\$)	930.20	931.51	931.51	942.52	1,197.26	1,508.35	1,410.82
Net Income	(\$)	1.40	1.61	6.48	(0.03)	(15.81)	(0.65)	15.85
Profits	(\$)	2.24	2.47	8.97	9.66	6.22	11.43	16.34
Losses	(\$)	(0.84)	(0.86)	(2.49)	(9.69)	(22.03)	(12.07)	(0.49)
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	0.60	0.69	0.70	0.00	(1.18)	(0.04)	1.06
Median Ratio	(%)	0.42	0.39	0.38	0.26	0.30	0.46	0.61
Return on Average Equity	(%)	5.16	5.90	6.15	(0.03)	(13.03)	(0.42)	11.18
Median Ratio	(%)	3.41	3.26	3.11	2.01	2.32	3.52	4.95
Net Interest Income	(\$)	7.36	7.31	28.83	32.63	38.08	40.62	40.93
% of Average Assets	(%)	3.17	3.15	3.10	3.03	2.83	2.70	2.74
Total Fee Income	(\$)	3.48	3.69	13.15	13.32	16.60	18.31	17.23
% of Average Assets	(%)	1.50	1.59	1.59	1.40	1.01	1.13	1.26
G&A Expense	(\$)	7.62	6.90	25.91	27.45	34.58	38.29	37.91
% of Average Assets	(%)	3.29	2.97	2.78	2.55	2.57	2.55	2.54
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	11.58	11.78	11.78	10.72	8.93	9.26	10.72
Tier 1 Leverage Ratio	(%)	9,528.12	9,655.84	9,655.84	10,152.98	10,873.37	11,840.87	11,718.21
Risk-based Capital Ratio	(%)	18.82	18.79	18.79	16.69	14.05	14.39	14.33
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	660	673	673	741	787	816	835
Adequately Capitalized	(#)	53	49	49	5	15	7	9
Undercapitalized	(#)	5	2	2	10	3	2	0
Significantly Undercapitalized	(#)	3	4	4	2	1	0	0
Critically Undercapitalized	(#)	3	2	2	7	4	1	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	3	3	18	20	6	1	0
Problem Thrifts	(#)	60	58	58	43	26	12	6
ASSET QUALITY MEASURES:								
Troubled Assets								
Including US Guaranteed Loans	(\$)	28.78	30.39	30.39	30.99	30.45	25.02	9.91
% of Total Assets	(%)	3.09	3.26	3.26	3.29	2.54	1.66	0.70
Excluding US Guaranteed Loans	(\$)	24.44	22.57	22.57	26.18	28.59	23.95	8.72
% of Total Assets	(%)	2.63	2.42	2.42	2.78	2.39	1.59	0.62
Noncurrent Loans								
Including US Guaranteed Loans	(\$)	24.20	25.63	25.63	26.43	26.46	22.03	8.65
% of Total Assets	(%)	2.60	2.75	2.75	2.80	2.21	1.46	0.61
Excluding US Guaranteed Loans	(\$)	19.86	17.82	17.82	21.63	24.60	20.96	7.45
% of Total Assets	(%)	2.13	1.91	1.91	2.29	2.05	1.39	0.53
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	5.19	5.31	5.31	5.13	3.69	2.35	0.89
First Liens	(%)	5.97	6.11	6.11	5.85	4.28	2.59	0.97
Home Equity Lines of Credit	(%)	1.23	1.25	1.25	1.51	0.94	1.25	0.44
Other Junior Liens	(%)	2.51	2.52	2.52	3.10	1.62	2.03	0.66
Multifamily Loans	(%)	2.83	2.88	2.88	3.37	1.20	0.43	0.21
Commercial Loans	(%)	2.48	2.55	2.55	2.70	1.83	0.95	0.90
Consumer Loans	(%)	1.02	1.14	1.14	1.58	1.40	1.01	0.91
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	26.49	42.21	136.24	224.18	341.40	631.89	553.08
Purchases	(\$)	9.10	15.91	52.57	106.29	176.35	154.93	326.97
Sales	(\$)	26.40	41.41	130.81	241.22	370.35	553.17	564.57
Loans Outstanding (1)	(\$)	312.20	319.84	319.84	334.41	521.90	740.78	727.09
Loans Outstanding / Total Assets	(%)	33.56	34.34	34.34	35.48	43.59	49.11	51.54

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2011

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

	MARCH 2011		DECEMBER 2010		MARCH 2010	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	930.20	100.00	931.51	100.00	949.71	100.00
Cash and Noninterest-Earning Deposits	10.02	1.08	7.17	0.77	9.25	0.97
Investment Securities	149.09	16.03	134.94	14.49	152.62	16.07
Mortgage Backed Securities	156.77	16.85	158.04	16.97	145.59	15.33
1-4 Family Mortgages	312.20	33.56	319.84	34.34	330.43	34.79
First Liens	257.87	27.72	263.95	28.34	270.37	28.47
Home Equity Lines of Credit	42.61	4.58	43.46	4.67	45.16	4.76
Other Junior Liens	11.71	1.26	12.43	1.33	14.90	1.57
Multifamily Mortgages	32.43	3.49	32.46	3.48	31.62	3.33
Nonresidential Mortgages	65.23	7.01	68.53	7.36	68.66	7.23
Construction Loans	7.85	0.84	9.05	0.97	12.53	1.32
Land Loans	6.91	0.74	7.54	0.81	9.67	1.02
Commercial Loans	49.28	5.30	49.63	5.33	51.07	5.38
Consumer Loans	82.33	8.85	84.21	9.04	74.12	7.80
Repossessed Assets, Net	4.58	0.49	4.76	0.51	4.93	0.52
Real Estate Held for Investment	0.13	0.01	0.12	0.01	0.17	0.02
Office Premises & Equipment	6.42	0.69	6.61	0.71	6.72	0.71
Other Assets	57.29	6.16	59.49	6.39	64.86	6.83
Less: Contra Assets & Valuation Allowances	10.33	1.11	10.89	1.17	12.53	1.32
TOTAL LIABILITIES AND CAPITAL	930.20	100.00	931.51	100.00	949.71	100.00
Total Deposits and Escrows	684.37	73.57	670.34	71.96	666.97	70.23
Deposits	678.37	72.93	663.55	71.23	661.70	69.67
Escrows	6.00	0.64	6.79	0.73	5.27	0.55
Total Borrowings	122.33	13.15	137.33	14.74	161.82	17.04
Advances from FHLB	71.23	7.66	76.02	8.16	85.80	9.03
Reverse Repurchase Agreements	28.41	3.05	37.67	4.04	43.21	4.55
Other Borrowings	22.68	2.44	23.64	2.54	32.80	3.45
Other Liabilities	16.00	1.72	14.27	1.53	16.49	1.74
EQUITY CAPITAL	107.70	11.58	109.75	11.78	104.61	11.02
Capital Stock & Paid-In Capital	79.44	8.54	81.25	8.72	79.73	8.39
Unrealized Gains (Losses) AFS Securities	(0.05)	(0.01)	0.11	0.01	(0.58)	(0.06)
Retained Earnings	29.64	3.19	29.83	3.20	26.65	2.81
Noncontrolling Interests in Cons. Subs.	0.19	0.02	0.19	0.02	0.19	0.02

	MARCH 2011		DECEMBER 2010		MARCH 2010	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	10.19	4.39	10.34	4.45	10.82	4.60
Interest Expense	2.83	1.22	3.02	1.30	3.65	1.55
Net Interest Income	7.36	3.17	7.31	3.15	7.18	3.05
Loss Provisions-Interest Bearing Assets	1.68	0.73	2.43	1.05	2.79	1.19
Noninterest Income	4.14	1.79	4.37	1.88	4.55	1.93
Mortgage Loan Servicing Fees	0.31	0.13	0.38	0.16	0.27	0.12
Other Fees and Charges	3.18	1.37	3.31	1.42	2.79	1.19
Other Noninterest Income	0.66	0.28	0.69	0.30	1.49	0.63
Noninterest Expense	7.79	3.36	6.77	2.92	6.28	2.67
G&A Expense	7.62	3.29	6.90	2.97	6.10	2.59
Goodwill Expense	0.09	0.04	0.17	0.07	0.10	0.04
Loss Provis.-Nonint. Bearing Assets	0.09	0.04	(0.30)	(0.13)	0.09	0.04
Income Before Taxes & Extraord. Items	2.02	0.87	2.49	1.07	2.65	1.13
Income Taxes	0.71	0.31	0.92	0.40	0.99	0.42
Extraordinary Items	0.10	0.04	0.04	0.02	0.07	0.03
Net Income	1.40	0.60	1.61	0.69	1.72	0.73

* Annualized.
Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2011

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

NORTHEAST REGION

	3-MONTHS ENDED		2010	2009	2008	2007	2006
	MAR. 2011	DEC. 2010					
SUMMARY DATA:							
Number of Thrifts	(#)	162	164	170	185	184	263
Total Assets	(\$)	373.26	373.12	399.18	424.15	411.75	414.90
Net Income	(\$)	(0.15)	0.80	2.49	0.80	(3.86)	3.75
Profits	(\$)	0.44	0.86	2.65	2.07	2.59	3.92
Losses	(\$)	(0.59)	(0.05)	(2.16)	(5.93)	(3.04)	(0.18)
PROFITABILITY MEASURES:							
Return on Average Assets	(%)	(0.16)	0.86	0.65	0.19	(0.93)	0.94
Median Ratio	(%)	0.44	0.50	0.50	0.36	0.27	0.41
Return on Average Equity	(%)	(1.37)	7.23	5.80	1.87	(9.50)	(0.99)
Median Ratio	(%)	3.66	4.43	4.57	3.24	2.11	3.28
Net Interest Income	(\$)	2.27	2.21	9.29	10.32	10.49	9.18
% of Average Assets	(%)	2.43	2.38	2.42	2.44	2.53	2.25
Total Fee Income	(\$)	0.41	0.45	1.78	2.23	2.26	2.96
% of Average Assets	(%)	0.44	0.48	0.48	0.50	0.55	0.54
G&A Expense	(\$)	2.72	1.64	6.50	7.55	7.11	7.86
% of Average Assets	(%)	2.92	1.76	1.70	1.79	1.72	1.93
CAPITAL MEASURES:							
Equity Capital Ratio	(%)	11.90	11.99	11.99	10.48	8.68	10.32
Tier 1 Leverage Ratio	(%)	2,058.84	2,142.90	2,142.90	2,280.24	2,505.31	2,667.93
Risk-based Capital Ratio	(%)	19.23	19.46	19.46	17.27	15.24	16.65
Thrifts by FDICIA Capital Categories:							
Well-Capitalized	(#)	153	156	156	169	182	263
Adequately Capitalized	(#)	8	7	7	0	2	0
Undercapitalized	(#)	0	0	0	1	0	0
Significantly Undercapitalized	(#)	1	0	0	0	1	0
Critically Undercapitalized	(#)	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:							
Failed Thrifts	(#)	0	0	0	1	1	0
Problem Thrifts	(#)	8	8	8	5	3	4
ASSET QUALITY MEASURES:							
Troubled Assets							
Including US Guaranteed Loans	(\$)	8.07	8.53	8.53	8.26	4.35	2.77
% of Total Assets	(%)	2.16	2.29	2.29	2.07	1.02	0.67
Excluding US Guaranteed Loans	(\$)	7.96	8.43	8.43	8.19	4.31	2.70
% of Total Assets	(%)	2.13	2.26	2.26	2.05	1.02	0.65
Noncurrent Loans							
Including US Guaranteed Loans	(\$)	7.33	7.74	7.74	7.80	4.04	2.55
% of Total Assets	(%)	1.96	2.07	2.07	1.95	0.95	0.62
Excluding US Guaranteed Loans	(\$)	7.21	7.64	7.64	7.73	4.00	2.48
% of Total Assets	(%)	1.93	2.05	2.05	1.94	0.94	0.60
Noncurrent Loans as a % of Loan Type:							
1-4 Family Mortgages	(%)	3.24	3.36	3.36	3.30	1.53	1.16
First Liens	(%)	3.46	3.59	3.59	3.58	1.64	1.06
Home Equity Lines of Credit	(%)	0.73	0.78	0.78	0.56	0.46	0.27
Other Junior Liens	(%)	2.45	2.56	2.56	1.50	1.50	4.24
Multifamily Loans	(%)	2.26	2.29	2.29	3.34	0.82	0.37
Commercial Loans	(%)	2.43	2.79	2.79	3.17	1.28	0.82
Consumer Loans	(%)	0.34	0.77	0.77	1.74	1.41	0.78
1-4 FAMILY MORTGAGE LOAN ACTIVITY:							
Originations	(\$)	10.04	12.81	42.20	53.45	60.53	108.25
Purchases	(\$)	0.65	0.59	2.13	4.59	4.74	42.03
Sales	(\$)	1.75	2.74	8.21	14.66	16.52	108.74
Loans Outstanding (1)	(\$)	151.17	151.28	151.28	155.44	175.00	159.44
Loans Outstanding / Total Assets	(%)	40.50	40.54	40.54	38.94	41.26	38.72

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2011

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

NORTHEAST REGION

	MARCH 2011		DECEMBER 2010		MARCH 2010	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	373.26	100.00	373.12	100.00	402.92	100.00
Cash and Noninterest-Earning Deposits	2.69	0.72	2.85	0.76	3.04	0.76
Investment Securities	57.36	15.37	51.79	13.88	66.45	16.49
Mortgage Backed Securities	62.46	16.73	68.57	18.38	70.72	17.55
1-4 Family Mortgages	151.17	40.50	151.28	40.54	156.42	38.82
First Liens	136.81	36.65	136.73	36.64	140.85	34.96
Home Equity Lines of Credit	10.57	2.83	10.56	2.83	10.60	2.63
Other Junior Liens	3.78	1.01	3.99	1.07	4.98	1.23
Multifamily Mortgages	16.52	4.43	16.50	4.42	16.01	3.97
Nonresidential Mortgages	28.20	7.55	28.87	7.74	28.87	7.17
Construction Loans	2.92	0.78	3.33	0.89	4.63	1.15
Land Loans	0.87	0.23	0.91	0.24	1.17	0.29
Commercial Loans	20.95	5.61	19.85	5.32	21.00	5.21
Consumer Loans	5.69	1.52	4.77	1.28	8.07	2.00
Repossessed Assets, Net	0.75	0.20	0.79	0.21	0.54	0.13
Real Estate Held for Investment	0.01	0.00	0.01	0.00	0.02	0.00
Office Premises & Equipment	2.37	0.63	2.33	0.63	2.32	0.58
Other Assets	24.35	6.52	24.30	6.51	27.36	6.79
Less: Contra Assets & Valuation Allowances	3.05	0.82	3.03	0.81	3.70	0.92
TOTAL LIABILITIES AND CAPITAL	373.26	100.00	373.12	100.00	402.92	100.00
Total Deposits and Escrows	263.91	70.70	253.93	68.06	266.33	66.10
Deposits	262.08	70.21	252.27	67.61	264.85	65.73
Escrows	1.83	0.49	1.67	0.45	1.48	0.37
Total Borrowings	60.04	16.08	69.75	18.69	87.50	21.72
Advances from FHLB	34.83	9.33	36.39	9.75	41.63	10.33
Reverse Repurchase Agreements	16.14	4.32	24.38	6.54	28.97	7.19
Other Borrowings	9.07	2.43	8.97	2.40	16.90	4.20
Other Liabilities	5.05	1.35	4.86	1.30	5.85	1.45
EQUITY CAPITAL	44.43	11.90	44.73	11.99	43.39	10.77
Capital Stock & Paid-In Capital	38.56	10.33	38.49	10.32	38.73	9.61
Unrealized Gains (Losses) AFS Securities	(0.35)	(0.09)	(0.21)	(0.06)	(0.72)	(0.18)
Retained Earnings	6.82	1.83	7.12	1.91	5.92	1.47
Noncontrolling Interests in Cons. Subs.	0.16	0.04	0.16	0.04	0.15	0.04

	MARCH 2011		DECEMBER 2010		MARCH 2010	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	3.58	3.83	3.60	3.87	4.12	4.11
Interest Expense	1.30	1.40	1.39	1.49	1.71	1.70
Net Interest Income	2.27	2.43	2.21	2.38	2.41	2.40
Loss Provisions-Interest Bearing Assets	0.55	0.59	0.63	0.67	0.64	0.64
Noninterest Income	0.72	0.77	0.68	0.73	0.72	0.72
Mortgage Loan Servicing Fees	0.08	0.09	0.12	0.12	0.10	0.10
Other Fees and Charges	0.33	0.35	0.33	0.35	0.38	0.38
Other Noninterest Income	0.31	0.33	0.23	0.25	0.24	0.24
Noninterest Expense	2.76	2.96	1.28	1.38	1.70	1.70
G&A Expense	2.72	2.92	1.64	1.76	1.65	1.65
Goodwill Expense	0.03	0.03	0.04	0.04	0.04	0.04
Loss Provis.-Nonint. Bearing Assets	0.01	0.01	(0.39)	(0.42)	0.01	0.01
Income Before Taxes & Extraord. Items	(0.32)	(0.34)	0.98	1.05	0.79	0.79
Income Taxes	(0.17)	(0.18)	0.17	0.18	0.26	0.26
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	(0.15)	(0.16)	0.80	0.86	0.53	0.53

* Annualized.
Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2011

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

SOUTHEAST REGION

		3-MONTHS ENDED		2010	2009	2008	2007	2006
		MAR. 2011	DEC. 2010					
SUMMARY DATA:								
Number of Thrifts	(#)	164	165	165	181	193	201	299
Total Assets	(\$)	133.74	135.28	135.28	137.50	280.03	281.17	233.29
Net Income	(\$)	0.15	(0.06)	(0.05)	(1.36)	(3.23)	(1.13)	1.95
Profits	(\$)	0.25	0.20	0.87	0.56	1.14	1.43	2.23
Losses	(\$)	(0.10)	(0.25)	(0.93)	(1.92)	(4.37)	(2.56)	(0.28)
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	0.44	(0.16)	(0.04)	(0.90)	(1.16)	(0.39)	0.78
Median Ratio	(%)	0.32	0.23	0.20	0.10	0.12	0.41	0.54
Return on Average Equity	(%)	4.04	(1.48)	(0.36)	(9.30)	(14.47)	(4.62)	8.72
Median Ratio	(%)	2.13	1.88	1.85	0.79	0.92	2.98	4.13
Net Interest Income	(\$)	1.06	1.09	4.35	4.23	6.92	7.51	7.38
% of Average Assets	(%)	3.19	3.19	3.19	2.79	2.49	2.59	2.94
Total Fee Income	(\$)	0.38	0.39	1.46	1.47	2.07	1.67	2.18
% of Average Assets	(%)	1.15	1.13	1.13	1.07	0.75	0.42	0.85
G&A Expense	(\$)	0.92	0.98	3.73	3.83	6.86	6.41	6.42
% of Average Assets	(%)	2.77	2.85	2.73	2.52	2.47	2.21	2.55
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	10.92	10.92	10.92	10.69	8.19	8.10	9.43
Tier 1 Leverage Ratio	(%)	2,186.68	2,180.94	2,180.94	2,338.04	2,520.32	2,722.55	3,933.09
Risk-based Capital Ratio	(%)	17.13	16.64	16.64	15.67	11.50	13.80	13.51
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	143	147	147	169	183	195	292
Adequately Capitalized	(#)	16	14	14	1	5	3	6
Undercapitalized	(#)	2	1	1	6	2	1	0
Significantly Undercapitalized	(#)	0	2	2	0	0	0	0
Critically Undercapitalized	(#)	3	1	1	5	3	1	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	1	1	10	9	0	1	0
Problem Thrifts	(#)	21	19	19	11	10	4	3
ASSET QUALITY MEASURES:								
Troubled Assets								
Including US Guaranteed Loans	(\$)	6.56	6.89	6.89	7.17	11.24	5.62	1.73
% of Total Assets	(%)	4.91	5.09	5.09	5.21	4.01	2.00	0.74
Excluding US Guaranteed Loans	(\$)	5.74	5.28	5.28	5.23	10.77	5.35	1.46
% of Total Assets	(%)	4.30	3.90	3.90	3.81	3.85	1.90	0.63
Noncurrent Loans								
Including US Guaranteed Loans	(\$)	5.25	5.54	5.54	6.13	9.56	4.91	1.42
% of Total Assets	(%)	3.92	4.09	4.09	4.46	3.41	1.75	0.61
Excluding US Guaranteed Loans	(\$)	4.43	3.93	3.93	4.20	9.10	4.64	1.15
% of Total Assets	(%)	3.31	2.90	2.90	3.05	3.25	1.65	0.49
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	8.12	8.24	8.24	8.91	5.24	2.61	0.90
First Liens	(%)	9.59	9.77	9.77	10.49	6.66	3.07	1.01
Home Equity Lines of Credit	(%)	3.01	2.94	2.94	3.63	1.19	1.70	0.41
Other Junior Liens	(%)	3.81	3.95	3.95	4.86	1.68	1.30	0.79
Multifamily Loans	(%)	8.56	7.67	7.67	6.54	3.65	0.60	0.44
Commercial Loans	(%)	3.70	2.81	2.81	2.51	0.95	0.49	1.03
Consumer Loans	(%)	0.29	0.44	0.44	0.50	0.54	0.19	0.60
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	3.00	5.20	17.16	23.38	134.05	239.67	61.80
Purchases	(\$)	0.80	0.70	2.41	1.92	102.44	30.50	37.67
Sales	(\$)	3.10	5.04	14.43	20.66	202.95	166.16	53.62
Loans Outstanding (1)	(\$)	43.84	45.75	45.75	52.25	155.39	167.30	106.22
Loans Outstanding / Total Assets	(%)	32.78	33.82	33.82	38.00	55.49	59.50	45.53

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2011

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

SOUTHEAST REGION

	MARCH 2011		DECEMBER 2010		MARCH 2010	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	133.74	100.00	135.28	100.00	136.75	100.00
Cash and Noninterest-Earning Deposits	1.80	1.34	1.23	0.91	1.28	0.93
Investment Securities	15.74	11.77	16.60	12.27	18.81	13.76
Mortgage Backed Securities	27.36	20.46	23.93	17.69	18.47	13.51
1-4 Family Mortgages	43.84	32.78	45.75	33.82	50.35	36.82
First Liens	33.81	25.28	35.17	26.00	38.43	28.10
Home Equity Lines of Credit	8.06	6.02	8.50	6.28	9.46	6.92
Other Junior Liens	1.97	1.47	2.08	1.54	2.46	1.80
Multifamily Mortgages	1.55	1.16	1.62	1.19	1.68	1.23
Nonresidential Mortgages	12.64	9.45	14.17	10.47	13.71	10.03
Construction Loans	1.51	1.13	1.76	1.30	2.35	1.72
Land Loans	2.64	1.97	2.86	2.11	3.58	2.62
Commercial Loans	4.31	3.22	4.81	3.55	4.91	3.59
Consumer Loans	9.94	7.44	9.57	7.08	8.55	6.25
Repossessed Assets, Net	1.31	0.98	1.35	1.00	1.17	0.86
Real Estate Held for Investment	0.02	0.02	0.02	0.01	0.03	0.02
Office Premises & Equipment	1.17	0.87	1.31	0.97	1.34	0.98
Other Assets	11.55	8.64	12.03	8.89	12.49	9.13
Less: Contra Assets & Valuation Allowances	1.64	1.22	1.73	1.28	1.97	1.44
TOTAL LIABILITIES AND CAPITAL	133.74	100.00	135.28	100.00	136.75	100.00
Total Deposits and Escrows	100.65	75.26	101.63	75.13	101.42	74.16
Deposits	99.57	74.45	100.53	74.31	100.61	73.57
Escrows	1.09	0.81	1.11	0.82	0.81	0.59
Total Borrowings	16.79	12.55	17.29	12.78	18.50	13.53
Advances from FHLB	9.24	6.91	9.77	7.22	10.47	7.65
Reverse Repurchase Agreements	7.17	5.36	7.11	5.26	7.64	5.59
Other Borrowings	0.37	0.28	0.40	0.30	0.39	0.28
Other Liabilities	1.72	1.29	1.61	1.19	1.72	1.25
EQUITY CAPITAL	14.61	10.92	14.77	10.92	15.15	11.08
Capital Stock & Paid-In Capital	12.56	9.39	12.90	9.54	12.77	9.34
Unrealized Gains (Losses) AFS Securities	(0.08)	(0.06)	(0.06)	(0.04)	(0.04)	(0.03)
Retained Earnings	2.46	1.84	2.30	1.70	2.75	2.01
Noncontrolling Interests in Cons. Subs.	0.03	0.02	0.03	0.02	0.03	0.02

	MARCH 2011		DECEMBER 2010		MARCH 2010	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.39	4.17	1.45	4.24	1.50	4.39
Interest Expense	0.33	0.98	0.36	1.06	0.42	1.23
Net Interest Income	1.06	3.19	1.09	3.19	1.08	3.16
Loss Provisions-Interest Bearing Assets	0.31	0.92	0.51	1.50	0.57	1.67
Noninterest Income	0.48	1.45	0.51	1.50	0.55	1.62
Mortgage Loan Servicing Fees	0.03	0.08	0.03	0.08	0.03	0.07
Other Fees and Charges	0.36	1.07	0.36	1.05	0.33	0.97
Other Noninterest Income	0.10	0.30	0.13	0.37	0.20	0.58
Noninterest Expense	0.96	2.87	1.04	3.03	0.90	2.65
G&A Expense	0.92	2.77	0.98	2.85	0.88	2.58
Goodwill Expense	0.01	0.04	0.03	0.10	0.02	0.04
Loss Provis.-Nonint. Bearing Assets	0.02	0.06	0.03	0.07	0.01	0.02
Income Before Taxes & Extraord. Items	0.28	0.84	0.05	0.15	0.16	0.47
Income Taxes	0.13	0.40	0.11	0.31	0.07	0.22
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.15	0.44	(0.06)	(0.16)	0.09	0.25

* Annualized.
Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2011

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

CENTRAL REGION

		3-MONTHS ENDED					
		MAR. 2011	DEC. 2010	2010	2009	2008	2007
SUMMARY DATA:							
Number of Thrifts	(#)	238	239	239	244	194	199
Total Assets	(\$)	128.64	129.29	129.29	133.61	122.70	133.15
Net Income	(\$)	0.08	(0.26)	(0.27)	(1.32)	(1.06)	0.05
Profits	(\$)	0.19	0.20	0.72	0.58	0.58	0.36
Losses	(\$)	(0.12)	(0.47)	(0.98)	(1.90)	(1.64)	(0.31)
PROFITABILITY MEASURES:							
Return on Average Assets	(%)	0.24	(0.81)	(0.20)	(0.91)	(0.87)	0.04
Median Ratio	(%)	0.36	0.28	0.37	0.22	0.23	0.31
Return on Average Equity	(%)	2.26	(7.81)	(2.01)	(9.82)	(9.18)	0.40
Median Ratio	(%)	3.17	2.32	2.62	1.68	2.20	2.23
Net Interest Income	(\$)	0.95	0.96	3.78	3.76	3.09	1.58
% of Average Assets	(%)	2.95	2.95	2.88	2.60	2.52	1.20
Total Fee Income	(\$)	0.49	0.61	1.82	2.00	1.50	0.86
% of Average Assets	(%)	1.53	1.86	1.86	1.62	0.60	1.43
G&A Expense	(\$)	1.10	1.22	4.53	4.94	3.65	1.80
% of Average Assets	(%)	3.42	3.75	3.44	3.42	2.99	1.37
CAPITAL MEASURES:							
Equity Capital Ratio	(%)	10.59	10.48	10.48	9.57	8.72	10.29
Tier 1 Leverage Ratio	(%)	3,036.50	3,081.75	3,081.75	3,154.28	2,727.64	2,833.94
Risk-based Capital Ratio	(%)	16.60	16.17	16.17	14.47	13.62	14.52
Thrifts by FDICIA Capital Categories:							
Well-Capitalized	(#)	217	221	221	237	188	196
Adequately Capitalized	(#)	17	17	17	2	5	3
Undercapitalized	(#)	2	0	0	3	1	0
Significantly Undercapitalized	(#)	2	1	1	2	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:							
Failed Thrifts	(#)	0	0	3	6	0	0
Problem Thrifts	(#)	20	17	17	16	10	3
ASSET QUALITY MEASURES:							
Troubled Assets							
Including US Guaranteed Loans	(\$)	5.46	5.64	5.64	6.09	4.10	2.41
% of Total Assets	(%)	4.24	4.36	4.36	4.56	3.34	1.81
Excluding US Guaranteed Loans	(\$)	4.00	4.18	4.18	5.54	4.07	2.40
% of Total Assets	(%)	3.11	3.23	3.23	4.15	3.32	1.80
Noncurrent Loans							
Including US Guaranteed Loans	(\$)	4.02	4.23	4.23	4.30	3.14	2.02
% of Total Assets	(%)	3.12	3.27	3.27	3.22	2.56	1.52
Excluding US Guaranteed Loans	(\$)	2.56	2.77	2.77	3.75	3.10	2.00
% of Total Assets	(%)	1.99	2.14	2.14	2.81	2.53	1.50
Noncurrent Loans as a % of Loan Type:							
1-4 Family Mortgages	(%)	5.20	5.12	5.12	4.27	2.99	1.73
First Liens	(%)	6.30	6.13	6.13	4.95	3.31	1.79
Home Equity Lines of Credit	(%)	1.28	1.35	1.35	1.85	1.61	1.47
Other Junior Liens	(%)	2.61	2.80	2.80	3.13	2.03	1.44
MultiFamily Loans	(%)	4.74	5.53	5.53	5.19	2.62	1.46
Commercial Loans	(%)	3.05	2.82	2.82	3.06	1.56	1.07
Consumer Loans	(%)	0.77	0.88	0.88	1.28	1.01	0.78
1-4 FAMILY MORTGAGE LOAN ACTIVITY:							
Originations	(\$)	4.87	9.99	28.96	43.33	22.61	10.94
Purchases	(\$)	4.84	8.93	25.59	49.86	49.65	24.26
Sales	(\$)	10.13	15.98	47.49	80.24	60.52	30.59
Loans Outstanding (1)	(\$)	50.04	52.33	52.33	53.32	56.42	63.30
Loans Outstanding / Total Assets	(%)	38.90	40.47	40.47	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 2011

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

CENTRAL REGION

	MARCH 2011		DECEMBER 2010		MARCH 2010	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	128.64	100.00	129.29	100.00	134.54	100.00
Cash and Noninterest-Earning Deposits	1.47	1.14	1.31	1.01	1.29	0.96
Investment Securities	14.16	11.00	12.49	9.66	14.79	10.99
Mortgage Backed Securities	18.19	14.14	17.71	13.70	17.81	13.24
1-4 Family Mortgages	50.04	38.90	52.33	40.47	51.60	38.35
First Liens	38.34	29.81	40.39	31.24	38.76	28.81
Home Equity Lines of Credit	8.94	6.95	9.07	7.01	9.41	7.00
Other Junior Liens	2.76	2.14	2.88	2.22	3.43	2.55
Multifamily Mortgages	4.67	3.63	4.56	3.53	4.84	3.59
Nonresidential Mortgages	13.32	10.36	13.40	10.37	14.39	10.70
Construction Loans	1.48	1.15	1.69	1.31	2.21	1.65
Land Loans	1.33	1.03	1.40	1.08	1.87	1.39
Commercial Loans	5.46	4.25	5.94	4.60	6.39	4.75
Consumer Loans	10.93	8.50	11.05	8.55	11.04	8.21
Repossessed Assets, Net	1.44	1.12	1.41	1.09	1.90	1.42
Real Estate Held for Investment	0.05	0.04	0.05	0.04	0.05	0.04
Office Premises & Equipment	1.45	1.13	1.44	1.12	1.53	1.13
Other Assets	6.29	4.89	6.17	4.77	6.67	4.96
Less: Contra Assets & Valuation Allowances	1.65	1.28	1.67	1.29	1.86	1.38
TOTAL LIABILITIES AND CAPITAL	128.64	100.00	129.29	100.00	134.54	100.00
Total Deposits and Escrows	99.20	77.12	98.61	76.27	101.11	75.15
Deposits	97.77	76.00	96.45	74.60	99.79	74.18
Escrows	1.43	1.11	2.16	1.67	1.31	0.98
Total Borrowings	14.45	11.23	15.77	12.20	18.68	13.88
Advances from FHLB	10.12	7.87	11.07	8.56	13.06	9.70
Reverse Repurchase Agreements	2.73	2.12	3.24	2.51	3.59	2.66
Other Borrowings	1.60	1.25	1.46	1.13	2.04	1.51
Other Liabilities	1.37	1.06	1.37	1.06	1.38	1.02
EQUITY CAPITAL	13.62	10.59	13.55	10.48	13.38	9.95
Capital Stock & Paid-In Capital	9.90	7.69	9.82	7.60	9.35	6.95
Unrealized Gains (Losses) AFS Securities	0.06	0.05	0.04	0.03	0.00	0.00
Retained Earnings	3.82	2.97	3.84	2.97	4.17	3.10
Noncontrolling Interests in Cons. Subs.	0.01	0.00	0.01	0.00	0.01	0.00

	MARCH 2011		DECEMBER 2010		MARCH 2010	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.36	4.23	1.42	4.38	1.53	4.55
Interest Expense	0.41	1.28	0.46	1.42	0.60	1.79
Net Interest Income	0.95	2.95	0.96	2.95	0.93	2.77
Loss Provisions-Interest Bearing Assets	0.24	0.75	0.66	2.02	0.41	1.22
Noninterest Income	0.60	1.85	0.76	2.35	0.62	1.84
Mortgage Loan Servicing Fees	0.07	0.21	0.11	0.35	0.01	0.03
Other Fees and Charges	0.43	1.32	0.49	1.51	0.44	1.32
Other Noninterest Income	0.10	0.32	0.16	0.49	0.17	0.49
Noninterest Expense	1.15	3.55	1.31	4.02	1.15	3.44
G&A Expense	1.10	3.42	1.22	3.75	1.12	3.33
Goodwill Expense	0.01	0.04	0.05	0.15	0.01	0.04
Loss Provis.-Nonint. Bearing Assets	0.03	0.10	0.04	0.12	0.02	0.07
Income Before Taxes & Extraord. Items	0.16	0.49	(0.24)	(0.74)	(0.02)	(0.05)
Income Taxes	0.07	0.21	0.03	0.08	0.04	0.11
Extraordinary Items	(0.01)	(0.04)	0.00	0.00	0.00	0.00
Net Income	0.08	0.24	(0.26)	(0.81)	(0.05)	(0.16)

* Annualized.
Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2011

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

WESTERN REGION

	3-MONTHS ENDED							
	MAR. 2011	DEC. 2010	2010	2009	2008	2007	2006	
SUMMARY DATA:								
Number of Thrifts	(#)	160	163	163	170	170	171	199
Total Assets	(\$)	294.56	293.82	293.82	272.22	162.10	138.44	139.49
Net Income	(\$)	1.33	1.12	4.31	1.85	(0.21)	0.96	1.28
Profits	(\$)	1.36	1.20	4.73	5.32	0.98	1.04	1.32
Losses	(\$)	(0.03)	(0.08)	(0.42)	(3.47)	(1.19)	(0.09)	(0.04)
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	1.82	1.55	1.54	0.52	(0.14)	0.71	0.95
Median Ratio	(%)	0.57	0.57	0.49	0.35	0.47	0.54	0.66
Return on Average Equity	(%)	14.88	12.51	12.71	4.76	(1.62)	7.90	10.54
Median Ratio	(%)	4.37	4.83	4.22	3.20	4.16	4.50	5.17
Net Interest Income	(\$)	3.08	3.05	11.40	14.32	3.90	3.67	3.59
% of Average Assets	(%)	4.21	4.21	4.07	4.00	2.57	2.71	2.68
Total Fee Income	(\$)	2.20	2.25	8.10	7.62	1.82	1.81	1.66
% of Average Assets	(%)	3.01	3.11	3.11	2.82	1.02	1.24	1.26
G&A Expense	(\$)	2.87	3.07	11.15	11.13	3.85	3.66	3.51
% of Average Assets	(%)	3.93	4.24	3.98	3.11	2.54	2.70	2.62
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	11.90	12.49	12.49	11.65	8.25	8.62	9.16
Tier 1 Leverage Ratio	(%)	2,246.10	2,250.25	2,250.25	2,380.42	2,147.05	2,456.89	2,798.20
Risk-based Capital Ratio	(%)	20.06	20.13	20.13	17.56	14.37	13.30	14.51
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	147	149	149	166	167	170	196
Adequately Capitalized	(#)	12	11	11	2	2	0	3
Undercapitalized	(#)	1	1	1	0	0	1	0
Significantly Undercapitalized	(#)	0	1	1	0	0	0	0
Critically Undercapitalized	(#)	0	1	1	2	1	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	2	2	5	4	0	0	0
Problem Thrifts	(#)	11	14	14	11	2	1	1
ASSET QUALITY MEASURES:								
Troubled Assets								
Including US Guaranteed Loans	(\$)	8.69	9.33	9.33	9.47	4.46	1.93	1.29
% of Total Assets	(%)	2.95	3.17	3.17	3.48	2.75	1.39	0.93
Excluding US Guaranteed Loans	(\$)	6.73	4.68	4.68	7.22	3.14	1.33	0.62
% of Total Assets	(%)	2.29	1.59	1.59	2.65	1.94	0.96	0.44
Noncurrent Loans								
Including US Guaranteed Loans	(\$)	7.60	8.12	8.12	8.20	3.97	1.73	1.18
% of Total Assets	(%)	2.58	2.76	2.76	3.01	2.45	1.25	0.85
Excluding US Guaranteed Loans	(\$)	5.65	3.48	3.48	5.94	2.65	1.13	0.50
% of Total Assets	(%)	1.92	1.18	1.18	2.18	1.64	0.82	0.36
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	7.66	7.72	7.72	6.92	5.27	2.32	1.91
First Liens	(%)	10.23	10.27	10.27	9.04	7.64	3.38	2.78
Home Equity Lines of Credit	(%)	0.59	0.57	0.57	0.60	0.28	0.13	0.19
Other Junior Liens	(%)	1.71	1.39	1.39	3.92	1.32	0.21	0.18
MultiFamily Loans	(%)	1.95	1.84	1.84	1.92	2.93	0.67	1.19
Commercial Loans	(%)	2.08	2.15	2.15	2.15	1.80	0.60	0.73
Consumer Loans	(%)	1.27	1.33	1.33	1.84	0.66	0.52	0.65
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	8.58	14.21	47.92	104.02	44.45	42.60	48.60
Purchases	(\$)	2.81	5.69	22.44	49.93	12.82	7.62	7.36
Sales	(\$)	11.43	17.64	60.67	125.66	31.33	33.44	27.70
Loans Outstanding (1)	(\$)	67.15	70.48	70.48	73.39	51.32	50.65	45.75
Loans Outstanding / Total Assets	(%)	22.80	23.99	23.99	26.96	31.66	36.58	32.80

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2011

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

WESTERN REGION

	MARCH 2011		DECEMBER 2010		MARCH 2010	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	294.56	100.00	293.82	100.00	275.50	100.00
Cash and Noninterest-Earning Deposits	4.06	1.38	1.78	0.61	3.63	1.32
Investment Securities	61.83	20.99	54.06	18.40	52.57	19.08
Mortgage Backed Securities	48.76	16.55	47.82	16.28	38.60	14.01
1-4 Family Mortgages	67.15	22.80	70.48	23.99	72.05	26.15
First Liens	48.90	16.60	51.67	17.59	52.33	18.99
Home Equity Lines of Credit	15.04	5.11	15.33	5.22	15.69	5.69
Other Junior Liens	3.21	1.09	3.48	1.19	4.04	1.47
Multifamily Mortgages	9.69	3.29	9.79	3.33	9.10	3.30
Nonresidential Mortgages	11.07	3.76	12.10	4.12	11.68	4.24
Construction Loans	1.94	0.66	2.27	0.77	3.33	1.21
Land Loans	2.08	0.71	2.38	0.81	3.04	1.10
Commercial Loans	18.55	6.30	19.03	6.48	18.77	6.81
Consumer Loans	55.76	18.93	58.82	20.02	46.46	16.86
Repossessed Assets, Net	1.08	0.37	1.21	0.41	1.32	0.48
Real Estate Held for Investment	0.05	0.02	0.05	0.02	0.07	0.03
Office Premises & Equipment	1.44	0.49	1.52	0.52	1.54	0.56
Other Assets	15.10	5.13	16.98	5.78	18.34	6.66
Less: Contra Assets & Valuation Allowances	4.00	1.36	4.45	1.52	4.99	1.81
TOTAL LIABILITIES AND CAPITAL	294.56	100.00	293.82	100.00	275.50	100.00
Total Deposits and Escrows	220.60	74.89	216.17	73.57	198.12	71.91
Deposits	218.95	74.33	214.31	72.94	196.45	71.31
Escrows	1.65	0.56	1.86	0.63	1.67	0.61
Total Borrowings	31.05	10.54	34.52	11.75	37.14	13.48
Advances from FHLB	17.04	5.78	18.78	6.39	20.65	7.50
Reverse Repurchase Agreements	2.37	0.81	2.94	1.00	3.02	1.09
Other Borrowings	11.64	3.95	12.80	4.36	13.47	4.89
Other Liabilities	7.86	2.67	6.43	2.19	7.55	2.74
EQUITY CAPITAL	35.05	11.90	36.70	12.49	32.69	11.87
Capital Stock & Paid-In Capital	18.42	6.25	20.04	6.82	18.88	6.85
Unrealized Gains (Losses) AFS Securities	0.31	0.11	0.35	0.12	0.18	0.06
Retained Earnings	16.54	5.61	16.57	5.64	13.81	5.01
Noncontrolling Interests in Cons. Subs.	0.00	0.00	0.00	0.00	0.00	0.00

	MARCH 2011		DECEMBER 2010		MARCH 2010	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	3.86	5.29	3.86	5.33	3.68	5.47
Interest Expense	0.78	1.07	0.81	1.12	0.92	1.37
Net Interest Income	3.08	4.21	3.05	4.21	2.76	4.10
Loss Provisions-Interest Bearing Assets	0.59	0.81	0.63	0.87	1.17	1.74
Noninterest Income	2.35	3.21	2.42	3.34	2.65	3.94
Mortgage Loan Servicing Fees	0.13	0.18	0.12	0.17	0.13	0.20
Other Fees and Charges	2.07	2.83	2.13	2.94	1.64	2.43
Other Noninterest Income	0.15	0.20	0.17	0.24	0.88	1.31
Noninterest Expense	2.93	4.01	3.14	4.34	2.52	3.75
G&A Expense	2.87	3.93	3.07	4.24	2.45	3.64
Goodwill Expense	0.04	0.05	0.05	0.07	0.03	0.05
Loss Provis.-Nonint. Bearing Assets	0.03	0.04	0.02	0.03	0.04	0.06
Income Before Taxes & Extraord. Items	1.90	2.61	1.70	2.34	1.72	2.55
Income Taxes	0.68	0.94	0.62	0.85	0.62	0.92
Extraordinary Items	0.11	0.15	0.04	0.06	0.07	0.10
Net Income	1.33	1.82	1.12	1.55	1.16	1.73

* Annualized.
Numbers may not sum due to rounding.
Office of Thrift Supervision / May 2011

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 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.

All data for December 2010 exclude one thrift that did not report TFR data for the quarter.

Asset Growth Rate - Calculated on a held constant basis.

Associations Held Constant as of March 31, 2011
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.

Multifamily 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.