



Third Quarter 2010 Thrift Industry Report Data

December 3, 2010

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

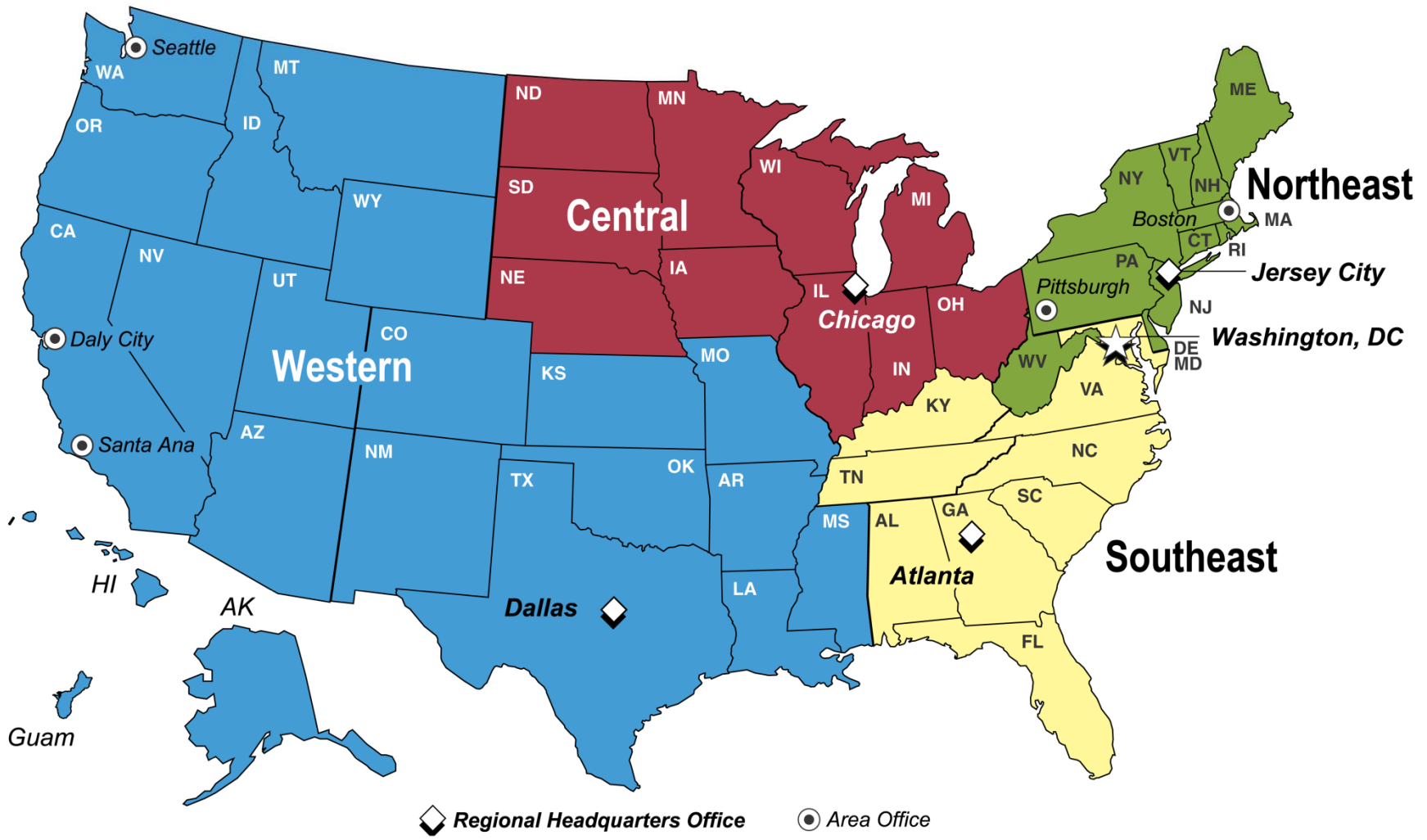


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PROFITABILITY AND EARNINGS
YEAR-TO-DATE AND PRIOR FOUR YEARS

INDUSTRY AGGREGATES:	9 mos. 2010	9 mos. 2009	2009	2008	2007	2006
PROFITABILITY(Percent)						
Return on Average Assets	0.71	(0.06)	0.00	(1.17)	(0.04)	1.06
Median Ratio	0.39	0.27	0.25	0.30	0.46	0.61
Return on Average Equity	6.37	(0.57)	(0.03)	(13.03)	(0.42)	11.18
Median Ratio	3.34	2.19	2.00	2.32	3.52	4.95
Net Interest Margin	3.07	3.02	3.02	2.82	2.69	2.73
Median Ratio	3.09	2.94	2.96	2.90	2.86	3.00
EARNINGS (\$ Millions)						
Interest Income	\$31,861.57	\$41,600.76	\$52,521.53	\$74,910.01	\$95,904.35	\$90,805.34
Interest Expense	10,343.83	15,966.87	19,888.69	36,826.78	55,283.30	49,870.85
NET INTEREST INCOME	21,517.75	25,633.90	32,632.84	38,083.24	40,621.05	40,934.49
Loss Provisions-Interest Bearing Assets	7,201.33	15,599.86	19,564.26	39,337.51	11,638.37	3,767.62
Noninterest Income	13,334.25	12,561.26	17,141.54	18,633.86	20,120.77	25,677.98
Mortgage Loan Servicing Fees	599.40	1,076.93	1,362.50	1,578.02	1,296.06	1,072.40
Other Fees and Charges	8,857.43	8,968.49	11,955.43	15,025.82	17,012.33	16,155.50
Other Noninterest Income	3,877.42	2,515.85	3,823.61	2,030.02	1,812.38	8,450.08
Noninterest Expense	19,734.34	20,920.48	27,669.35	38,745.84	47,370.88	38,664.73
G&A Expense	18,975.43	21,034.10	27,448.69	34,582.46	38,286.85	37,906.75
Goodwill Amortization	459.31	529.46	691.06	1,467.04	8,879.20	668.61
Loss Provisions-Noninterest Bearing Assets	299.60	(643.08)	(470.40)	2,696.34	204.84	89.37
Income Before Taxes & Extraordinary Items	7,916.33	1,674.82	2,540.77	(21,366.26)	1,732.56	24,180.12
Income Taxes	2,982.31	2,128.35	2,553.85	(5,637.94)	2,382.54	8,292.10
Extraordinary Items	72.79	43.98	51.53	(83.36)	1.14	(38.63)
NET INCOME	4,988.54	(475.89)	(33.66)	(15,811.67)	(648.84)	15,849.39
Profits	\$6,511.89	\$7,579.88	\$9,659.61	\$6,217.16	\$11,425.13	\$16,341.59
Losses	(\$1,523.36)	(\$8,055.78)	(\$9,693.28)	(\$22,028.83)	(\$12,073.96)	(\$492.20)
PROFITABILITY (Percent of Avg Assets Annualized)						
Interest Income	4.55	4.90	4.86	5.55	6.34	6.06
Interest Expense	1.48	1.88	1.84	2.73	3.66	3.33
NET INTEREST INCOME	3.07	3.02	3.02	2.82	2.69	2.73
Loss Provisions-Interest Bearing Assets	1.03	1.84	1.81	2.92	0.77	0.25
Noninterest Income	1.90	1.48	1.59	1.38	1.33	1.71
Mortgage Loan Servicing Fees	0.09	0.13	0.13	0.12	0.09	0.07
Other Fees and Charges	1.27	1.06	1.11	1.11	1.13	1.08
Other Noninterest Income	0.55	0.30	0.35	0.15	0.12	0.56
Noninterest Expense	2.82	2.46	2.56	2.87	3.13	2.58
G&A Expense	2.71	2.48	2.54	2.56	2.53	2.53
Goodwill Amortization	0.07	0.06	0.06	0.11	0.59	0.04
Loss Provisions-Noninterest Bearing Assets	0.04	(0.08)	(0.04)	0.20	0.01	0.01
Income Before Taxes & Extraordinary Items	1.13	0.20	0.24	(1.58)	0.11	1.61
Income Taxes	0.43	0.25	0.24	(0.42)	0.16	0.55
Extraordinary Items	0.01	0.01	0.00	(0.01)	0.00	0.00
NET INCOME	0.71	(0.06)	0.00	(1.17)	(0.04)	1.06
Profits	0.93	0.89	0.89	0.46	0.76	1.09
Losses	(0.22)	(0.95)	(0.90)	(1.63)	(0.80)	(0.03)

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	SEP 2010	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008
NUMBER OF INSTITUTIONS:	741	753	758	765	780	794	801	810	818
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	0.77	0.64	0.73	0.19	0.46	(0.03)	(0.53)	(1.82)	(1.48)
Median Ratio	0.44	0.41	0.40	0.31	0.33	0.25	0.36	0.29	0.35
Return on Average Equity (Annualized)	6.68	5.76	6.73	1.76	4.40	(0.34)	(5.69)	(20.00)	(16.35)
Median Ratio	3.72	3.43	3.29	2.39	2.74	2.11	2.85	2.26	2.77
Net Interest Margin (Annualized)	3.13	3.07	3.05	3.00	3.11	3.04	2.94	2.68	2.93
Median Ratio	3.11	3.05	3.10	3.07	2.98	2.92	2.92	2.95	2.97
Number of Profitable Thrifts	571	566	568	503	549	523	580	527	552
Percent Profitable	77.06	75.17	74.93	65.75	70.38	65.87	72.41	65.06	67.48
Profits (\$ Millions)	\$2,220.86	\$2,108.21	\$2,182.82	\$2,079.73	\$3,226.09	\$1,673.14	\$2,680.66	\$1,213.38	\$1,608.19
Number of Unprofitable Thrifts	170	187	190	262	231	271	221	283	266
Percent Unprofitable	22.94	24.83	25.07	34.25	29.62	34.13	27.59	34.94	32.52
Losses (\$ Millions)	(\$448.69)	(\$614.62)	(\$460.05)	(\$1,637.50)	(\$1,988.52)	(\$1,767.25)	(\$4,300.01)	(\$6,570.76)	(\$5,984.11)
EARNINGS (\$ Millions)									
Interest Income	\$10,465.72	\$10,572.89	\$10,822.97	\$10,920.77	\$12,855.46	\$13,404.46	\$15,340.85	\$14,732.14	\$16,443.19
Interest Expense	3,257.28	3,440.00	3,646.55	3,921.83	4,564.34	5,051.85	6,350.68	6,843.38	7,799.45
NET INTEREST INCOME	7,208.44	7,132.89	7,176.42	6,998.94	8,291.12	8,352.61	8,990.17	7,888.77	8,643.74
Loss Provisions-Interest Bearing Assets	2,119.20	2,288.58	2,793.56	3,964.40	4,962.63	4,790.90	5,846.33	9,348.31	8,261.70
Noninterest Income	4,427.72	4,359.94	4,546.59	4,580.28	4,447.01	4,250.75	3,863.50	3,967.60	2,946.43
Mortgage Loan Servicing Fees	170.11	158.50	270.79	285.58	336.67	485.45	254.80	(40.52)	251.59
Other Fees and Charges	3,079.80	2,988.46	2,789.17	2,986.94	2,955.98	3,032.62	2,979.88	3,012.24	3,209.79
Other Noninterest Income	1,177.81	1,212.98	1,486.63	1,307.76	1,154.36	732.68	628.82	995.88	(514.95)
Noninterest Expense	6,703.98	6,751.46	6,278.89	6,748.87	5,596.32	7,469.79	7,854.37	8,954.66	8,659.98
G&A Expense	6,492.86	6,385.96	6,096.62	6,414.59	6,576.88	7,233.20	7,224.02	6,742.78	7,528.87
Goodwill Amortization	109.85	252.98	96.48	161.60	123.69	152.62	253.15	530.30	523.22
Loss Provisions-Noninterest Bearing Assets	101.28	112.53	85.79	172.68	(1,104.25)	83.96	377.20	1,681.57	607.89
Income Before Taxes & Extraordinary Items	2,812.97	2,452.79	2,650.57	865.95	2,179.18	342.67	(847.02)	(6,446.61)	(5,331.51)
Income Taxes	1,034.40	957.07	990.83	425.50	933.80	447.17	747.38	(1,081.05)	(956.65)
Extraordinary Items	0.00	3.80	68.99	7.54	15.29	28.82	(0.12)	8.18	(1.06)
NET INCOME	1,772.17	1,493.59	1,722.77	442.23	1,237.57	(94.12)	(1,619.35)	(5,357.38)	(4,375.92)
PROFITABILITY (Percent of Avg Assets Annualized)									
Interest Income	4.54	4.55	4.59	4.68	4.83	4.88	5.02	5.01	5.57
Interest Expense	1.41	1.48	1.55	1.68	1.71	1.84	2.08	2.33	2.64
NET INTEREST INCOME	3.13	3.07	3.05	3.00	3.11	3.04	2.94	2.68	2.93
Loss Provisions-Interest Bearing Assets	0.92	0.98	1.19	1.70	1.86	1.74	1.91	3.18	2.80
Noninterest Income	1.92	1.88	1.93	1.96	1.67	1.55	1.26	1.35	1.00
Mortgage Loan Servicing Fees	0.07	0.07	0.11	0.12	0.13	0.18	0.08	(0.01)	0.09
Other Fees and Charges	1.34	1.29	1.18	1.28	1.11	1.10	0.97	1.02	1.09
Other Noninterest Income	0.51	0.52	0.63	0.56	0.43	0.27	0.21	0.34	(0.17)
Noninterest Expense	2.91	2.90	2.67	2.89	2.10	2.72	2.57	3.04	2.94
G&A Expense	2.82	2.75	2.59	2.75	2.47	2.63	2.36	2.29	2.55
Goodwill Amortization	0.05	0.11	0.04	0.07	0.05	0.06	0.08	0.18	0.18
Loss Provisions-Noninterest Bearing Assets	0.04	0.05	0.04	0.07	(0.41)	0.03	0.12	0.57	0.21
Income Before Taxes & Extraordinary Items	1.22	1.06	1.13	0.37	0.82	0.12	(0.28)	(2.19)	(1.81)
Income Taxes	0.45	0.41	0.42	0.18	0.35	0.16	0.24	(0.37)	(0.32)
Extraordinary Items	0.00	0.00	0.03	0.00	0.01	0.01	0.00	0.00	0.00
NET INCOME	0.77	0.64	0.73	0.19	0.46	(0.03)	(0.53)	(1.82)	(1.48)

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	SEP 2010	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008
NUMBER OF INSTITUTIONS:	741	753	758	765	780	794	801	810	818

TOTAL ASSETS (\$ Billions)	\$927.94	\$931.13	\$949.71	\$942.52	\$1,069.87	\$1,098.04	\$1,224.53	\$1,197.26	\$1,181.61
Cash and Noninterest-Earning Deposits	9.33	9.01	9.25	8.52	10.32	12.68	16.57	18.54	18.43
Investment Securities	144.01	147.67	152.62	145.75	173.26	157.29	162.14	121.11	98.86
Mortgage Backed Securities	146.80	143.00	145.59	140.82	137.08	142.69	151.80	166.30	167.15
1 - 4 Family Mortgages	323.92	327.21	330.43	334.41	419.38	437.62	528.47	521.90	541.79
First Liens	266.58	268.87	270.37	273.00	349.05	365.10	430.33	423.15	442.79
Home Equity Lines of Credit	44.09	44.42	45.16	45.70	53.01	54.19	65.56	64.52	62.97
Other Junior Liens	13.25	13.92	14.90	15.71	17.31	18.33	32.58	34.23	36.03
Multifamily Mortgages	30.70	30.40	31.62	31.10	33.89	34.79	34.60	33.58	33.67
Nonresidential Mortgages	66.94	67.16	68.66	68.20	70.40	71.42	71.37	71.12	69.80
Construction Loans	9.65	10.76	12.53	14.50	17.44	22.19	24.24	26.30	27.75
Land Loans	8.15	8.86	9.67	10.23	12.73	14.20	15.22	15.77	16.57
Commercial Loans	49.80	49.83	51.07	50.96	51.62	59.92	63.62	62.69	56.84
Consumer Loans	79.33	77.03	74.12	73.50	73.88	71.19	75.05	81.01	76.05
Repossessed Assets, Net	4.71	4.32	4.93	4.56	5.11	4.52	4.22	3.99	3.89
Real Estate Held for Investment, Net	0.13	0.13	0.17	0.18	0.19	0.15	0.13	0.13	0.13
Office Premises & Equipment	6.54	6.51	6.72	6.84	7.34	8.11	8.19	8.39	8.61
Other Assets	59.46	61.28	64.86	65.45	71.42	77.84	87.91	83.16	78.66
Less: Contra Assets & Valuation Allowances	11.52	12.05	12.53	12.48	14.19	16.56	19.00	16.74	16.62

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$927.94	\$931.13	\$949.71	\$942.52	\$1,069.87	\$1,098.04	\$1,224.53	\$1,197.26	\$1,181.61
TOTAL DEPOSITS AND ESCROWS	661.35	660.79	666.97	658.89	698.57	721.82	752.42	732.15	726.91
Deposits	653.59	654.86	661.70	653.48	692.19	714.47	745.89	726.95	721.31
Escrows	7.77	5.93	5.27	5.41	6.38	7.35	6.53	5.20	5.60
BORROWINGS	143.38	150.79	161.82	166.48	239.88	245.98	329.96	336.99	327.61
Advances From FHLB	80.13	83.30	85.80	89.06	130.39	140.74	195.23	209.76	242.04
Repurchase Agreements & FedFunds Purchased	38.53	39.92	43.21	43.33	59.44	42.88	59.80	64.91	48.30
Other Borrowings	24.72	27.56	32.80	34.09	50.04	62.36	74.92	62.32	37.28
Other Liabilities	15.20	14.78	16.49	16.29	17.45	17.35	23.07	21.20	18.28
Equity Capital	108.19	104.96	104.61	101.05	114.49	113.72	119.96	106.93	108.80
Capital Stock and Paid-In Capital	79.66	78.08	79.73	77.46	89.28	92.83	101.27	93.77	100.04
Unrealized Gains (Losses) AFS Securities	1.11	0.54	(0.58)	(0.82)	(1.15)	(2.80)	(4.95)	(9.63)	(9.04)
Retained Earnings	29.02	27.75	26.65	25.51	27.33	24.37	24.43	24.78	19.03
Noncontrolling Interests in Cons. Subs.	0.19	0.19	0.19	0.19	0.53	0.83	0.87	N/A	N/A

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	SEP 2010	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008
NUMBER OF INSTITUTIONS:	741	753	758	765	780	794	801	810	818

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	1.01	0.97	0.97	0.90	0.96	1.15	1.35	1.55	1.56
Investment Securities	15.52	15.86	16.07	15.46	16.19	14.32	13.24	10.12	8.37
Mortgage Backed Securities	15.82	15.36	15.33	14.94	12.81	12.99	12.40	13.89	14.15
1 - 4 Family Mortgages	34.91	35.14	34.79	35.48	39.20	39.85	43.16	43.59	45.85
First Liens	28.73	28.88	28.47	28.96	32.63	33.25	35.14	35.34	37.47
Home Equity Lines of Credit	4.75	4.77	4.76	4.85	4.95	4.94	5.35	5.39	5.33
Other Junior Liens	1.43	1.49	1.57	1.67	1.62	1.67	2.66	2.86	3.05
Multifamily Mortgages	3.31	3.26	3.33	3.30	3.17	3.17	2.83	2.81	2.85
Nonresidential Mortgages	7.21	7.21	7.23	7.24	6.58	6.50	5.83	5.94	5.91
Construction Loans	1.04	1.16	1.32	1.54	1.63	2.02	1.98	2.20	2.35
Land Loans	0.88	0.95	1.02	1.09	1.19	1.29	1.24	1.32	1.40
Commercial Loans	5.37	5.35	5.38	5.41	4.82	5.46	5.20	5.24	4.81
Consumer Loans	8.55	8.27	7.80	7.80	6.91	6.48	6.13	6.77	6.44
Repossessed Assets, Net	0.51	0.46	0.52	0.48	0.48	0.41	0.34	0.33	0.33
Real Estate Held for Investment, Net	0.01	0.01	0.02	0.02	0.02	0.01	0.01	0.01	0.01
Office Premises & Equipment	0.70	0.70	0.71	0.73	0.69	0.74	0.67	0.70	0.73
Other Assets	6.41	6.58	6.83	6.94	6.68	7.09	7.18	6.95	6.66
Less: Contra Assets & Valuation Allowances	1.24	1.29	1.32	1.32	1.33	1.51	1.55	1.40	1.41

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	71.27	70.97	70.23	69.91	65.30	65.74	61.45	61.15	61.52
Deposits	70.43	70.33	69.67	69.33	64.70	65.07	60.91	60.72	61.04
Escrows	0.84	0.64	0.55	0.57	0.60	0.67	0.53	0.43	0.47
BORROWINGS	15.45	16.19	17.04	17.66	22.42	22.40	26.95	28.15	27.73
Advances From FHLB	8.64	8.95	9.03	9.45	12.19	12.82	15.94	17.52	20.48
Repurchase Agreements & FedFunds Purchased	4.15	4.29	4.55	4.60	5.56	3.90	4.88	5.42	4.09
Other Borrowings	2.66	2.96	3.45	3.62	4.68	5.68	6.12	5.20	3.15
Other Liabilities	1.64	1.59	1.74	1.73	1.63	1.58	1.88	1.77	1.55
Equity Capital	11.66	11.27	11.02	10.72	10.70	10.36	9.80	8.93	9.21
Capital Stock and Paid-In Capital	8.58	8.39	8.39	8.22	8.35	8.45	8.27	7.83	8.47
Unrealized Gains (Losses) AFS Securities	0.12	0.06	(0.06)	(0.09)	(0.11)	(0.26)	(0.40)	(0.80)	(0.76)
Retained Earnings	3.13	2.98	2.81	2.71	2.55	2.22	2.00	2.07	1.61
Noncontrolling Interests in Cons. Subs.	0.02	0.02	0.02	0.02	0.05	0.08	0.07	N/A	N/A

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

FOR THE QUARTER ENDING:	SEP 2010	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008
NUMBER OF INSTITUTIONS:	741	753	758	765	780	794	801	810	818
TOTAL ASSETS (Percent Change)									
TOTAL ASSETS (Percent Change)	4.40	4.47	6.42	8.31	6.39	6.71	6.30	7.22	(0.43)
Cash and Noninterest-Earning Deposits	1.24	(11.79)	(10.04)	(1.96)	(37.74)	(2.94)	8.41	47.46	53.87
Investment Securities	1.60	13.47	23.35	82.51	86.30	83.84	79.09	27.22	0.31
Mortgage Backed Securities	17.80	9.76	10.99	(1.63)	(6.69)	(10.33)	(14.06)	(6.91)	0.45
1 - 4 Family Mortgages	0.04	(0.95)	(0.54)	2.10	(1.74)	0.57	0.27	1.94	(6.35)
First Liens	1.36	(0.06)	0.45	3.30	(2.06)	0.26	0.97	2.67	(7.81)
Home Equity Lines of Credit	(1.79)	(1.00)	0.04	3.80	7.29	10.56	6.66	8.33	7.28
Other Junior Liens	(16.68)	(15.32)	(16.93)	(18.30)	(17.53)	(16.68)	(17.24)	(14.99)	(8.77)
Multifamily Mortgages	16.19	16.31	18.05	12.01	4.25	7.88	10.76	14.59	3.74
Nonresidential Mortgages	6.57	7.19	7.32	0.97	2.69	4.23	6.23	18.51	18.95
Construction Loans	(34.39)	(33.88)	(30.75)	(27.12)	(22.33)	(16.68)	(11.18)	(0.78)	1.85
Land Loans	(16.25)	(14.04)	(10.81)	(13.88)	(15.31)	(12.10)	(9.91)	(5.24)	0.19
Commercial Loans	5.61	2.26	(1.36)	(8.03)	(1.14)	6.11	7.92	18.39	9.36
Consumer Loans	9.83	11.04	0.95	(7.81)	(2.22)	(7.83)	(0.61)	5.14	5.26
Repossessed Assets, Net	39.03	52.32	110.48	120.57	110.83	112.37	86.53	143.44	171.66
Real Estate Held for Investment, Net	(27.39)	(11.89)	43.75	45.09	52.50	20.08	(4.81)	(5.20)	(21.90)
Office Premises & Equipment	0.73	(1.17)	0.04	(0.73)	(1.31)	(2.82)	(2.68)	5.09	5.06
Other Assets	2.71	0.36	19.37	27.06	18.94	31.84	34.64	52.78	14.24
Less: Contra Assets & Valuation Allowances	(0.23)	(12.60)	(6.41)	5.37	0.86	53.18	77.10	99.36	152.90
TOTAL LIABILITIES AND CAPITAL (Percent Chg)									
TOTAL LIABILITIES AND CAPITAL (Percent Chg)	4.40	4.47	6.42	8.31	6.39	6.71	6.30	7.22	(0.43)
TOTAL DEPOSITS AND ESCROWS	7.33	6.81	9.06	11.30	11.05	12.89	8.65	10.49	0.04
Deposits	7.05	7.00	9.28	11.29	10.97	12.66	8.51	10.48	0.01
Escrows	36.65	(10.61)	(13.48)	12.07	20.41	40.08	26.36	12.80	4.32
BORROWINGS	(11.23)	(9.02)	(7.96)	(8.60)	(9.72)	(10.74)	1.60	3.35	5.76
Advances From FHLB	(8.92)	(9.91)	(11.13)	(12.62)	(28.11)	(20.60)	(15.79)	(6.39)	7.71
Repurchase Agreements & FedFunds Purchased	(8.36)	(3.12)	(1.53)	(6.80)	23.18	(6.99)	38.70	35.71	(1.29)
Other Borrowings	(21.50)	(14.03)	(7.31)	1.06	38.76	19.41	50.40	15.11	3.18
Other Liabilities	4.22	5.25	2.25	12.27	9.67	1.50	(5.24)	(0.18)	(23.84)
Equity Capital	11.89	12.81	17.42	24.12	20.75	17.26	8.57	0.14	(14.02)
Capital Stock and Paid-In Capital	8.21	7.31	14.07	16.65	3.17	13.98	13.60	12.53	5.65
Unrealized Gains (Losses) AFS Securities	(190.83)	(117.46)	(84.84)	(89.73)	(85.57)	(56.49)	(16.17)	463.85	529.79
Retained Earnings	13.55	12.61	9.09	1.93	56.68	5.88	(14.63)	(4.00)	(44.18)
Noncontrolling Interests in Cons. Subs.	(0.75)	(5.63)	(24.78)	N/A	N/A	N/A	N/A	N/A	N/A

STRUCTURAL DATA AND LOAN ACTIVITY

FOR THE QUARTER ENDING:	SEP 2010	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008
NUMBER OF INSTITUTIONS:	741	753	758	765	780	794	801	810	818

SELECTED STRUCTURAL DATA	SEP 2010	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008
Number of New Thrifts	1	0	1	0	0	2	3	2	1
Consolidated Assets (\$ Billions)	0.15	0.00	0.92	0.00	0.00	11.26	16.61	0.09	0.38
Number of Conservatorships/Receiverships	9	2	4	8	8	3	1	2	4
Consolidated Assets (\$ Billions)	2.18	3.26	5.09	21.88	15.85	13.77	0.35	16.49	337.82
Number of Bank Charter Conversions	1	2	1	3	3	3	1	1	2
Consolidated Assets (\$ Billions)	6.86	14.93	3.92	83.46	18.75	117.28	0.13	0.31	0.21
Number of Bank Acquisitions	3	0	1	4	2	3	3	5	2
Consolidated Assets (\$ Billions)	1.11	0.00	1.40	38.62	1.25	1.61	0.11	2.00	0.26
Number of Thrift Mergers	0	0	2	0	0	0	6	2	3
Consolidated Assets (\$ Billions)	0.00	0.00	0.32	0.00	0.00	0.00	8.48	0.23	4.05

LOAN ACTIVITY (\$ Millions)	SEP 2010	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008
Mortgage Pool Securities									
Total Purchases	\$23,698.81	\$21,258.13	\$22,332.70	\$24,611.21	\$20,630.73	\$24,390.63	\$23,098.67	\$26,421.82	\$55,114.99
Total Sales	6,378.95	7,363.89	6,730.92	8,643.53	13,952.95	13,461.70	37,057.64	16,238.33	50,636.66
Mortgage Originations	41,784.79	36,572.42	32,247.15	40,673.31	46,800.33	70,501.94	96,057.11	63,151.06	79,601.26
Construction Loans	1,719.36	1,876.57	1,672.78	2,060.17	2,773.41	3,321.11	3,132.20	4,074.65	5,008.93
1-4 Family Mortgages	1,104.57	1,179.68	930.64	1,146.99	1,439.24	1,710.38	1,634.53	2,150.27	2,752.03
Permanent Loans Secured by 1-4 Family Unit	36,273.72	30,779.78	27,132.58	34,258.35	39,480.24	62,331.27	88,113.42	52,476.70	66,098.73
Mortgage Refinancings	23,914.20	15,336.32	16,728.23	18,142.03	21,072.50	38,878.51	52,667.35	26,354.69	27,346.33
Mortgage Purchases	15,615.67	12,107.58	11,862.09	14,444.50	16,762.25	26,422.65	51,448.26	34,192.32	42,613.08
Secured by 1-4 Family Mortgages	14,405.39	11,309.11	11,080.30	13,589.77	16,215.98	25,784.18	50,702.39	32,967.66	41,295.71
Mortgage Sales	37,141.24	28,670.29	25,288.49	32,757.62	42,314.09	66,992.06	102,139.85	62,523.75	75,479.59
Secured by 1-4 Family Mortgages	36,527.93	28,041.50	24,958.04	32,200.72	41,720.07	66,078.79	101,222.55	61,305.35	73,524.65
Nonmortgage Originations and Purchases	109,723.22	108,117.88	96,687.07	86,297.77	83,293.91	80,741.09	92,826.85	100,823.99	104,271.25
Consumer Loans	59,634.54	59,673.05	54,479.19	40,389.09	41,533.80	37,534.59	33,962.89	45,586.33	45,238.82

OTHER INDICATORS (Percent Annualized)	SEP 2010	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008
Asset Growth Rate	2.96	(0.16)	7.16	7.18	2.89	(1.86)	0.92	11.82	2.60
Cost of Funds	1.63	1.70	1.78	1.93	1.96	2.10	2.37	2.61	2.98
Asset Yield	4.98	5.02	5.06	5.14	5.32	5.42	5.57	5.46	6.16
Mortgage Portfolio Yield	5.43	5.44	5.48	5.57	5.75	5.68	5.82	5.50	6.19
Earnings Efficiency	107.20	106.66	106.27	105.92	105.32	104.62	104.07	103.82	104.49
Operating Efficiency	62.08	62.12	59.56	62.45	56.78	60.93	59.09	62.09	62.20

CAPITAL MEASURES

FOR THE QUARTER ENDING:	SEP 2010	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008
NUMBER OF INSTITUTIONS:	741	753	758	765	780	794	801	810	818

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	734	737	741	746	760	779	791	802	812
Percent of Thrifts	99.06	97.88	97.76	97.52	97.44	98.11	98.75	99.01	99.27
Consolidated Assets (\$ Billions)	\$923.07	\$923.21	\$938.35	\$926.42	\$1,040.93	\$1,076.81	\$1,208.63	\$1,175.53	\$1,176.71
Fail FDICIA Capital Standards	7	16	16	19	20	15	9	8	6
Percent of Thrifts	0.94	2.12	2.11	2.48	2.56	1.89	1.12	0.99	0.73
Consolidated Assets (\$ Billions)	\$4.87	\$7.92	\$11.36	\$16.10	\$28.94	\$21.24	\$15.73	\$21.73	\$4.90
Critically Undercapitalized	2	7	3	7	7	7	3	4	1
Percent of Thrifts	0.27	0.93	0.40	0.92	0.90	0.88	0.37	0.49	0.12
Consolidated Assets (\$ Billions)	\$0.32	\$1.04	\$0.59	\$5.71	\$5.55	\$14.76	\$13.80	\$14.83	\$0.35

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$95.88	\$92.85	\$92.10	\$88.88	\$99.71	\$98.60	\$104.86	\$99.56	\$101.73
Tangible Equity Ratio	10.49	10.11	9.83	9.56	9.46	9.11	8.67	8.35	8.64
Median Ratio	10.11	9.93	9.99	9.90	9.88	9.83	9.88	9.89	10.07
Tier 1 Capital (\$ Billions)	\$95.89	\$92.85	\$92.11	\$88.89	\$99.72	\$98.60	\$104.87	\$99.56	\$101.76
Tier 1 Leverage Ratio	10.49	10.11	9.83	9.56	9.46	9.11	8.67	8.35	8.64
Median Ratio	10.11	9.93	9.99	9.90	9.88	9.83	9.88	9.89	10.07
Tier 1 Risk-based Capital Ratio	17.36	16.62	16.16	15.33	15.22	14.36	13.48	12.75	13.44
Median Ratio	17.40	16.73	16.66	16.28	16.24	16.06	16.16	16.02	16.38
Risk-based Capital (\$ Billions)	\$103.08	\$100.04	\$99.38	\$96.06	\$107.18	\$105.73	\$112.80	\$108.85	\$110.61
Total Risk-based Capital Ratio	18.72	17.96	17.50	16.69	16.51	15.59	14.69	14.05	14.73
Median Ratio	18.29	17.78	17.62	17.20	17.08	16.92	17.03	16.76	17.23

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 2010	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008
NUMBER OF INSTITUTIONS:	741	753	758	765	780	794	801	810	818
LOANS 30-89 DAYS DELINQUENT (\$ Millions)									
Total Including US Guaranteed Loans	\$10,049.84	\$10,563.77	\$11,552.25	\$11,909.75	\$16,057.69	\$16,393.44	\$21,057.70	\$20,873.28	\$17,054.49
US Guaranteed Loans	1,596.73	1,680.15	1,853.81	1,503.14	1,314.84	1,206.51	888.58	1,021.39	992.12
Total Excluding US Guaranteed Loans	8,453.11	8,883.63	9,698.44	10,406.61	14,742.85	15,186.93	20,169.13	19,851.89	16,062.36
Mortgage Loans									
Construction & Land Loans	539.60	770.65	771.84	732.75	958.57	1,255.02	1,701.08	1,469.56	1,305.27
Nonresidential Mortgages	826.98	923.63	1,204.57	909.15	929.05	1,048.55	1,083.67	911.84	583.97
Multifamily Mortgages	410.93	357.55	481.16	423.56	376.28	399.57	378.81	379.82	264.29
1-4 Family Mortgages	6,414.77	6,591.17	6,953.52	7,730.42	11,663.61	11,575.04	15,582.35	15,466.94	12,801.70
First Liens	5,733.86	5,915.07	6,185.64	6,890.87	10,692.93	10,589.57	13,795.33	13,419.95	11,271.70
Home Equity Lines of Credit	454.45	455.92	448.79	501.76	647.11	632.16	1,036.24	1,210.35	918.45
Other Junior Liens	226.46	220.19	319.09	337.78	323.57	353.31	750.77	836.65	611.55
Nonmortgage Loans and Leases									
Commercial Loans	672.10	707.80	905.50	633.25	583.11	639.03	795.10	950.86	614.20
Consumer Loans	1,185.45	1,212.98	1,235.65	1,480.63	1,547.07	1,476.23	1,516.70	1,694.25	1,485.05
NONCURRENT LOANS (\$ Millions)									
Total Including US Guaranteed Loans	\$27,321.92	\$26,837.23	\$26,242.23	\$26,432.53	\$33,900.90	\$33,945.55	\$36,753.56	\$26,460.13	\$24,515.21
US Guaranteed Loans	8,387.07	7,290.26	6,360.25	4,803.74	3,810.36	3,373.53	1,943.37	1,861.09	1,511.51
Total Excluding US Guaranteed Loans	18,934.85	19,546.98	19,881.97	21,628.78	30,090.53	30,572.03	34,810.19	24,599.04	23,003.70
Mortgage Loans									
Construction & Land Loans	2,850.98	2,950.88	3,250.80	3,396.29	3,988.17	4,549.81	4,548.66	3,473.67	3,443.58
Nonresidential Mortgages	2,555.15	2,577.07	2,401.52	2,295.66	1,963.81	1,815.11	1,448.21	1,034.33	749.98
Multifamily Mortgages	888.86	935.52	1,094.76	1,047.66	909.88	706.30	538.44	402.36	312.41
1-4 Family Mortgages	18,632.10	17,878.21	17,079.53	17,154.02	24,137.11	23,962.88	27,201.26	19,269.86	18,369.39
First Liens	17,751.26	16,967.99	15,947.17	15,979.06	22,938.52	22,742.29	25,121.14	18,111.12	17,199.34
Home Equity Lines of Credit	566.96	588.53	648.64	688.07	755.31	735.15	1,212.54	603.84	638.71
Other Junior Liens	313.89	321.69	483.73	486.90	443.28	485.44	867.57	554.90	531.34
Nonmortgage Loans and Leases									
Commercial Loans	1,418.50	1,516.44	1,367.14	1,378.30	1,662.44	1,689.69	1,681.38	1,146.82	753.10
Consumer Loans	976.34	979.12	1,048.47	1,160.60	1,239.48	1,221.75	1,335.62	1,133.10	886.75
NET CHARGE-OFFS (\$ Millions)									
Mortgage Loans	\$2,393.24	\$2,988.03	\$2,561.29	\$3,016.58	\$3,471.15	\$3,483.31	\$3,273.73	\$5,699.51	\$4,232.57
Construction & Land Loans	191.47	213.02	285.48	490.83	561.29	575.20	303.68	572.65	548.57
Nonresidential Mortgages	196.75	232.65	160.84	208.18	233.49	139.24	222.48	132.69	55.96
Multifamily Mortgages	69.00	83.81	60.26	110.79	33.58	103.39	84.53	52.05	37.92
1-4 Family Mortgages	825.07	791.57	889.65	1,035.08	1,832.20	1,294.42	1,372.59	1,315.29	1,293.91
First Liens	485.00	381.21	509.65	599.40	1,320.00	717.04	792.62	894.96	889.87
Home Equity Lines of Credit	247.24	305.28	269.41	303.47	347.40	360.92	349.93	242.97	262.96
Other Junior Liens	92.83	105.08	110.60	132.21	164.80	216.47	230.04	177.36	141.08
Nonmortgage Loans and Leases									
Commercial Loans	371.58	380.34	470.43	514.46	624.13	659.53	612.05	584.04	471.07
Consumer Loans	681.68	791.97	838.86	857.22	904.52	1,033.59	933.37	863.70	738.62
Reposessed Assets	127.37	144.39	107.88	149.59	124.97	84.93	123.12	189.71	133.11
Other	(69.68)	350.30	(252.11)	(349.56)	(843.02)	(406.99)	(378.09)	1,989.39	953.40
REPOSSESSED ASSETS, NET (\$ Millions)									
Construction & Land Loans	\$4,713.96	\$4,323.04	\$4,930.41	\$4,555.07	\$5,106.41	\$4,519.64	\$4,215.33	\$3,994.41	\$3,889.95
Nonresidential Mortgages	1,095.43	1,055.46	1,105.34	1,047.26	1,585.63	1,568.93	1,248.91	1,008.17	694.06
Multifamily Mortgages	580.94	485.29	447.28	379.40	323.18	276.60	243.80	168.39	142.18
1-4 Family Mortgages	161.35	136.74	140.85	139.94	118.00	109.14	95.19	87.83	52.82
Other	2,247.71	2,088.32	2,756.74	2,514.59	2,673.44	2,194.79	2,283.18	2,440.14	2,841.63
	628.53	557.24	480.21	473.88	406.16	370.18	344.25	289.89	159.26

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 2010	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008
NUMBER OF INSTITUTIONS:	741	753	758	765	780	794	801	810	818
LOANS 30-89 DAYS DELINQUENT (% Total Assets)									
Total Including US Guaranteed Loans	1.08	1.13	1.22	1.26	1.50	1.49	1.72	1.74	1.44
US Guaranteed Loans	0.17	0.18	0.20	0.16	0.12	0.11	0.07	0.09	0.08
Total Excluding US Guaranteed Loans	0.91	0.95	1.02	1.10	1.38	1.38	1.65	1.66	1.36
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	3.03	3.93	3.48	2.96	3.18	3.45	4.31	3.49	2.94
Nonresidential Mortgages	1.24	1.38	1.75	1.33	1.32	1.47	1.52	1.28	0.84
Multifamily Mortgages	1.34	1.18	1.52	1.36	1.11	1.15	1.09	1.13	0.78
1-4 Family Mortgages	1.98	2.01	2.10	2.31	2.78	2.65	2.95	2.96	2.36
First Liens	2.15	2.20	2.29	2.52	3.06	2.90	3.21	3.17	2.55
Home Equity Lines of Credit	1.03	1.03	0.99	1.10	1.22	1.17	1.58	1.88	1.46
Other Junior Liens	1.71	1.58	2.14	2.15	1.87	1.93	2.30	2.44	1.70
Nonmortgage Loans and Leases									
Commercial Loans	1.35	1.42	1.77	1.24	1.13	1.07	1.25	1.52	1.08
Consumer Loans	1.49	1.57	1.67	2.01	2.09	2.07	2.02	2.09	1.95
NONCURRENT LOANS (% Total Assets)									
Total Including US Guaranteed Loans	2.94	2.88	2.76	2.80	3.17	3.09	3.00	2.21	2.07
US Guaranteed Loans	0.90	0.78	0.67	0.51	0.36	0.31	0.16	0.16	0.13
Total Excluding US Guaranteed Loans	2.04	2.10	2.09	2.29	2.81	2.78	2.84	2.05	1.95
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	16.01	15.04	14.65	13.73	13.21	12.50	11.53	8.26	7.77
Nonresidential Mortgages	3.82	3.84	3.50	3.37	2.79	2.54	2.03	1.45	1.07
Multifamily Mortgages	2.90	3.08	3.46	3.37	2.69	2.03	1.56	1.20	0.93
1-4 Family Mortgages	5.75	5.46	5.17	5.13	5.76	5.48	5.15	3.69	3.39
First Liens	6.66	6.31	5.90	5.85	6.57	6.23	5.84	4.28	3.88
Home Equity Lines of Credit	1.29	1.32	1.44	1.51	1.42	1.36	1.85	0.94	1.01
Other Junior Liens	2.37	2.31	3.25	3.10	2.56	2.65	2.66	1.62	1.47
Nonmortgage Loans and Leases									
Commercial Loans	2.85	3.04	2.68	2.70	3.22	2.82	2.64	1.83	1.32
Consumer Loans	1.23	1.27	1.41	1.58	1.68	1.72	1.78	1.40	1.17
NET CHARGE-OFFS (% Total Assets)	0.26	0.32	0.27	0.32	0.32	0.32	0.27	0.48	0.36
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.08	1.09	1.29	1.98	1.86	1.58	0.77	1.36	1.24
Nonresidential Mortgages	0.29	0.35	0.23	0.31	0.33	0.19	0.31	0.19	0.08
Multifamily Mortgages	0.22	0.28	0.19	0.36	0.10	0.30	0.24	0.15	0.11
1-4 Family Mortgages	0.25	0.24	0.27	0.31	0.44	0.30	0.26	0.25	0.24
First Liens	0.18	0.14	0.19	0.22	0.38	0.20	0.18	0.21	0.20
Home Equity Lines of Credit	0.56	0.69	0.60	0.66	0.66	0.67	0.53	0.38	0.42
Other Junior Liens	0.70	0.76	0.74	0.84	0.95	1.18	0.71	0.52	0.39
Nonmortgage Loans and Leases									
Commercial Loans	0.75	0.76	0.92	1.01	1.21	1.10	0.96	0.93	0.83
Consumer Loans	0.86	1.03	1.13	1.17	1.22	1.45	1.24	1.07	0.97
Reposessed Assets	2.70	3.34	2.19	3.28	2.45	1.88	2.92	4.75	3.42
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)	0.51	0.46	0.52	0.48	0.48	0.41	0.34	0.33	0.33
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans	6.15	5.38	4.98	4.23	5.25	4.31	3.16	2.40	1.57
Nonresidential Mortgages	0.87	0.72	0.65	0.56	0.46	0.39	0.34	0.24	0.20
Multifamily Mortgages	0.53	0.45	0.45	0.45	0.35	0.31	0.28	0.26	0.16
1-4 Family Mortgages	0.69	0.64	0.83	0.75	0.64	0.50	0.43	0.47	0.52
Other	1.06	0.91	0.74	0.72	0.57	0.48	0.39	0.35	0.20

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 2010	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008
NUMBER OF INSTITUTIONS:	741	753	758	765	780	794	801	810	818
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)									
Real Estate Loans	\$439.36	\$444.39	\$452.90	\$458.44	\$553.85	\$580.21	\$673.90	\$668.68	\$689.59
Percent of Total Assets	47.35	47.73	47.69	48.64	51.77	52.84	55.03	55.85	58.36
Noncurrent Real Estate Loans									
Including US Guaranteed Loans	24.93	24.34	23.83	23.89	31.00	31.03	33.74	24.18	22.88
Percent of Total Assets	2.69	2.61	2.51	2.54	2.90	2.83	2.76	2.02	1.94
Excluding US Guaranteed Loans	16.54	17.05	17.47	19.09	27.19	27.66	31.79	22.32	21.36
Percent of Total Assets	1.78	1.83	1.84	2.03	2.54	2.52	2.60	1.86	1.81
Real Estate Owned	4.61	4.22	4.79	4.41	4.97	4.41	4.08	3.86	3.79
Percent of Total Assets	0.50	0.45	0.50	0.47	0.46	0.40	0.33	0.32	0.32
Troubled Real Estate Loans									
Including US Guaranteed Loans	29.53	28.56	28.62	28.31	35.97	35.44	37.81	28.05	26.66
Percent of Total Assets	3.18	3.07	3.01	3.00	3.36	3.23	3.09	2.34	2.26
Excluding US Guaranteed Loans	21.15	21.27	22.26	23.50	32.16	32.07	35.87	26.18	25.15
Percent of Total Assets	2.28	2.28	2.34	2.49	3.01	2.92	2.93	2.19	2.13
Valuation Allowances	14.28	14.75	15.69	15.65	17.89	19.30	21.69	19.06	18.71
Loss Coverage Ratio	21.30	20.74	20.52	19.72	19.16	18.14	16.98	15.16	15.40
Reserve Ratio	1.99	2.07	2.13	2.11	2.06	1.94	2.00	1.82	1.98
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	1.03	1.28	1.08	1.28	1.30	1.27	1.07	1.90	1.43
Net Provisions for Losses (Annualized)	0.91	0.98	1.18	1.68	1.86	1.75	1.91	3.12	2.80
Valuation Allowances	1.54	1.58	1.65	1.66	1.67	1.76	1.77	1.59	1.58
Noncurrent Loans									
Including US Guaranteed Loans	2.94	2.88	2.76	2.80	3.17	3.09	3.00	2.21	2.07
Excluding US Guaranteed Loans	2.04	2.10	2.09	2.29	2.81	2.78	2.84	2.05	1.95
Reposessed Assets, Net (% Total Assets)	0.51	0.46	0.52	0.48	0.48	0.41	0.34	0.33	0.33
Troubled Assets									
Including US Guaranteed Loans	3.45	3.35	3.28	3.29	3.65	3.50	3.35	2.54	2.40
Excluding US Guaranteed Loans	2.55	2.56	2.61	2.78	3.29	3.20	3.19	2.39	2.28

SELECTED INDICATORS

BY FDICIA CATEGORY

THIRD QUARTER 2010:	WELL-CAPITALIZED	ADEQUATELY CAPITALIZED	UNDER-CAPITALIZED	SIGNIFICANTLY UNDER-CAPITALIZED	CRITICALLY UNDER-CAPITALIZED	INDUSTRY
NUMBER OF INSTITUTIONS:	690	44	2	3	2	741

Total Assets (\$ Billions)	\$896.55	\$26.52	\$0.26	\$4.28	\$0.32	\$927.94
Tier 1 Leverage Ratio (Percent)	10.59	8.54	3.88	2.76	(1.97)	10.49
Median Ratio	10.30	7.67	3.86	2.76	(5.70)	10.11
Total Risk-based Capital Ratio (Percent)	19.02	12.77	7.23	5.15	(3.08)	18.72
Median Ratio	19.07	12.58	7.29	5.20	(7.98)	18.29
Return on Average Assets (Percent Annualized)	0.86	(0.13)	(1.54)	(9.82)	(20.74)	0.77
Median Ratio	0.47	(0.87)	(1.62)	(3.15)	(30.97)	0.44
Net Interest Margin (Percent Annualized)	3.16	2.28	2.29	2.71	0.90	3.13
Median Ratio	3.13	2.86	2.39	2.31	0.84	3.11
Number of Profitable Thrifts	554	17	0	0	0	571
Profits (\$ Millions)	\$2,156.98	\$63.88	\$0.00	\$0.00	\$0.00	\$2,220.86
Number of Unprofitable Thrifts	136	27	2	3	2	170
Losses (\$ Millions)	(\$248.38)	(\$72.41)	(\$1.07)	(\$108.39)	(\$18.43)	(\$448.69)
Valuation Allowances (Percent of Total Assets)	1.47	3.15	4.87	4.58	5.14	1.54
Troubled Assets (Percent of Total Assets)	3.27	8.48	13.00	9.89	13.73	3.45
Asset Growth Rate (Percent Annualized)	3.63	(13.91)	(28.42)	(20.26)	(41.90)	2.96

BY PROBLEM THRIFTS

THIRD QUARTER 2010:	SAFETY AND SOUNDNESS COMPOSITE RATINGS 4 AND 5	COMPLIANCE COMPOSITE RATINGS 4 AND 5
NUMBER OF INSTITUTIONS:	53	6

STATEMENT OF OPERATIONS
BY REGION

THIRD QUARTER 2010:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	166	169	240	166	741
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	0.69	0.01	0.30	1.45	0.77
Median Ratio	0.52	0.26	0.39	0.53	0.44
Return on Average Equity (Annualized)	6.02	0.08	2.93	11.87	6.68
Median Ratio	4.69	1.98	3.41	4.95	3.72
Net Interest Margin (Annualized)	2.50	3.24	2.90	4.02	3.13
Median Ratio	2.99	3.06	3.11	3.33	3.11
Number of Profitable Thrifts	142	112	181	136	571
Percent Profitable	85.54	66.27	75.42	81.93	77.06
Profits (\$ Millions)	\$696.42	\$227.39	\$188.03	\$1,109.02	\$2,220.86
Number of Unprofitable Thrifts	24	57	59	30	170
Percent Unprofitable	14.46	33.73	24.58	18.07	22.94
Losses (\$ Millions)	(\$49.83)	(\$224.25)	(\$89.43)	(\$85.18)	(\$448.69)
EARNINGS (\$ Millions)					
Interest Income	\$3,817.91	\$1,475.49	\$1,467.05	\$3,705.28	\$10,465.72
Interest Expense	1,479.38	387.18	518.00	872.72	3,257.28
NET INTEREST INCOME	2,338.53	1,088.31	949.05	2,832.56	7,208.44
Loss Provisions-Interest Bearing Assets	505.62	511.21	324.21	778.17	2,119.20
Noninterest Income	721.92	489.21	727.90	2,488.69	4,427.72
Mortgage Loan Servicing Fees	85.13	18.51	(50.82)	117.28	170.11
Other Fees and Charges	326.76	320.26	442.71	1,990.07	3,079.80
Other Noninterest Income	310.03	150.44	336.00	381.34	1,177.81
Noninterest Expense	1,598.69	950.25	1,180.92	2,974.12	6,703.98
G&A Expense	1,550.79	920.10	1,108.60	2,913.37	6,492.86
Goodwill Amortization	32.16	12.45	21.74	43.49	109.85
Loss Provisions-Noninterest Bearing Assets	15.74	17.70	50.58	17.26	101.28
Income Before Taxes & Extraordinary Items	956.14	116.07	171.81	1,568.96	2,812.97
Income Taxes	304.10	112.02	73.20	545.08	1,034.40
Extraordinary Items	0.00	0.00	0.00	0.00	0.00
NET INCOME	646.59	3.14	98.60	1,023.84	1,772.17
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	4.08	4.39	4.49	5.26	4.54
Interest Expense	1.58	1.15	1.58	1.24	1.41
NET INTEREST INCOME	2.50	3.24	2.90	4.02	3.13
Loss Provisions-Interest Bearing Assets	0.54	1.52	0.99	1.10	0.92
Noninterest Income	0.77	1.46	2.23	3.53	1.92
Mortgage Loan Servicing Fees	0.09	0.06	(0.16)	0.17	0.07
Other Fees and Charges	0.35	0.95	1.35	2.82	1.34
Other Noninterest Income	0.33	0.45	1.03	0.54	0.51
Noninterest Expense	1.71	2.83	3.61	4.22	2.91
G&A Expense	1.66	2.74	3.39	4.13	2.82
Goodwill Amortization	0.03	0.04	0.07	0.06	0.05
Loss Provisions-Noninterest Bearing Assets	0.02	0.05	0.15	0.02	0.04
Income Before Taxes & Extraordinary Items	1.02	0.35	0.53	2.23	1.22
Income Taxes	0.33	0.33	0.22	0.77	0.45
Extraordinary Items	0.00	0.00	0.00	0.00	0.00
NET INCOME	0.69	0.01	0.30	1.45	0.77

STATEMENT OF CONDITION
BY REGION

THIRD QUARTER 2010:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	166	169	240	166	741

TOTAL ASSETS (\$ Billions)	\$371.95	\$138.91	\$131.17	\$285.90	\$927.94
Cash and Noninterest-Earning Deposits	2.95	1.27	1.31	3.80	9.33
Investment Securities	55.74	21.60	13.00	53.68	144.01
Mortgage Backed Securities	63.53	20.84	17.84	44.59	146.80
1 - 4 Family Mortgages	152.28	47.61	51.95	72.07	323.92
First Liens	137.49	36.60	39.68	52.81	266.58
Home Equity Lines of Credit	10.50	8.83	9.24	15.53	44.09
Other Junior Liens	4.30	2.18	3.03	3.74	13.25
Multifamily Mortgages	15.25	1.57	4.59	9.30	30.70
Nonresidential Mortgages	27.52	14.05	13.73	11.63	66.94
Construction Loans	3.39	1.95	1.71	2.60	9.65
Land Loans	0.90	3.11	1.51	2.63	8.15
Commercial Loans	19.67	5.16	6.28	18.69	49.80
Consumer Loans	6.47	9.05	11.35	52.45	79.33
Reposessed Assets, Net	0.78	1.33	1.37	1.23	4.71
Real Estate Held for Investment, Net	0.01	0.02	0.05	0.05	0.13
Office Premises & Equipment	2.20	1.34	1.45	1.55	6.54
Other Assets	24.56	11.75	6.78	16.36	59.46
Less: Contra Assets & Valuation Allowances	3.30	1.75	1.75	4.72	11.52

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$371.95	\$138.91	\$131.17	\$285.90	\$927.94
TOTAL DEPOSITS AND ESCROWS	249.60	101.58	99.37	210.81	661.35
Deposits	247.76	100.30	97.05	208.48	653.59
Escrows	1.84	1.28	2.32	2.33	7.77
BORROWINGS	73.11	20.13	16.72	33.42	143.38
Advances From FHLB	37.76	12.50	11.30	18.56	80.13
Repurchase Agreements & FedFunds Purchased	25.15	7.26	3.37	2.75	38.53
Other Borrowings	10.20	0.37	2.05	12.11	24.72
Other Liabilities	5.07	2.07	1.50	6.56	15.20
Equity Capital	44.33	15.17	13.58	35.11	108.19
Capital Stock and Paid-In Capital	38.18	12.90	9.30	19.29	79.66
Unrealized Gains (Losses) AFS Securities	0.28	0.17	0.21	0.46	1.11
Retained Earnings	6.57	2.57	4.22	15.66	29.02
Noncontrolling Interests in Cons. Subs.	0.15	0.03	0.01	0.00	0.19

STATEMENT OF CONDITION
BY REGION

THIRD QUARTER 2010:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	166	169	240	166	741

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	0.79	0.91	1.00	1.33	1.01
Investment Securities	14.98	15.55	9.91	18.78	15.52
Mortgage Backed Securities	17.08	15.00	13.60	15.60	15.82
1 - 4 Family Mortgages	40.94	34.28	39.60	25.21	34.91
First Liens	36.96	26.34	30.25	18.47	28.73
Home Equity Lines of Credit	2.82	6.36	7.04	5.43	4.75
Other Junior Liens	1.16	1.57	2.31	1.31	1.43
Multifamily Mortgages	4.10	1.13	3.50	3.25	3.31
Nonresidential Mortgages	7.40	10.12	10.46	4.07	7.21
Construction Loans	0.91	1.40	1.30	0.91	1.04
Land Loans	0.24	2.24	1.15	0.92	0.88
Commercial Loans	5.29	3.72	4.79	6.54	5.37
Consumer Loans	1.74	6.52	8.66	18.34	8.55
Repossessed Assets, Net	0.21	0.96	1.04	0.43	0.51
Real Estate Held for Investment, Net	0.00	0.01	0.04	0.02	0.01
Office Premises & Equipment	0.59	0.97	1.10	0.54	0.70
Other Assets	6.60	8.46	5.17	5.72	6.41
Less: Contra Assets & Valuation Allowances	0.89	1.26	1.33	1.65	1.24

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	67.10	73.13	75.75	73.73	71.27
Deposits	66.61	72.20	73.99	72.92	70.43
Escrows	0.49	0.92	1.77	0.81	0.84
BORROWINGS	19.66	14.49	12.75	11.69	15.45
Advances From FHLB	10.15	9.00	8.62	6.49	8.64
Repurchase Agreements & FedFunds Purchased	6.76	5.22	2.57	0.96	4.15
Other Borrowings	2.74	0.26	1.56	4.24	2.66
Other Liabilities	1.36	1.49	1.15	2.29	1.64
Equity Capital	11.92	10.92	10.36	12.28	11.66
Capital Stock and Paid-In Capital	10.26	9.28	7.09	6.75	8.58
Unrealized Gains (Losses) AFS Securities	0.07	0.12	0.16	0.16	0.12
Retained Earnings	1.77	1.85	3.22	5.48	3.13
Noncontrolling Interests in Cons. Subs.	0.04	0.02	0.01	0.00	0.02

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

THIRD QUARTER 2010:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	166	169	240	166	741
TOTAL ASSETS (Percent Change)	(0.07)	0.62	0.58	15.22	4.40
Cash and Noninterest-Earning Deposits	(5.06)	(17.39)	17.63	9.88	1.24
Investment Securities	(6.63)	(5.27)	19.30	11.02	1.60
Mortgage Backed Securities	8.96	36.78	(1.57)	35.34	17.80
1 - 4 Family Mortgages	0.50	(9.58)	(1.24)	7.56	0.04
First Liens	0.69	(8.26)	0.31	12.34	1.36
Home Equity Lines of Credit	5.56	(11.83)	(0.39)	(0.85)	(1.79)
Other Junior Liens	(14.70)	(20.64)	(19.63)	(13.93)	(16.68)
Multifamily Mortgages	9.18	(0.30)	0.33	47.34	16.19
Nonresidential Mortgages	6.32	7.79	(1.39)	16.71	6.57
Construction Loans	(38.77)	(30.46)	(28.06)	(34.83)	(34.39)
Land Loans	(22.85)	(16.93)	(15.66)	(13.23)	(16.25)
Commercial Loans	4.78	18.34	3.00	4.27	5.61
Consumer Loans	(35.44)	9.96	(2.39)	23.88	9.83
Repossessed Assets, Net	98.74	43.59	8.34	52.64	39.03
Real Estate Held for Investment, Net	(4.69)	(55.11)	(5.86)	(33.85)	(27.39)
Office Premises & Equipment	0.44	3.56	(3.81)	3.26	0.73
Other Assets	(1.40)	(0.43)	11.50	8.41	2.71
Less: Contra Assets & Valuation Allowances	0.55	(12.12)	8.15	1.40	(0.23)
TOTAL LIABILITIES AND CAPITAL (Percent Chg)	(0.07)	0.62	0.58	15.22	4.40
TOTAL DEPOSITS AND ESCROWS	1.56	(0.27)	2.92	22.54	7.33
Deposits	1.36	(0.91)	2.37	22.59	7.05
Escrows	38.95	101.00	32.32	18.13	36.65
BORROWINGS	(11.84)	1.02	(14.86)	(14.34)	(11.23)
Advances From FHLB	(9.41)	8.14	(19.66)	(10.15)	(8.92)
Repurchase Agreements & FedFunds Purchased	(8.58)	(4.97)	(5.15)	(17.72)	(8.36)
Other Borrowings	(25.75)	(49.41)	1.57	(19.36)	(21.50)
Other Liabilities	3.42	14.57	2.66	2.29	4.22
Equity Capital	14.38	4.59	6.39	14.48	11.89
Capital Stock and Paid-In Capital	9.23	7.58	10.77	5.49	8.21
Unrealized Gains (Losses) AFS Securities	(120.23)	(276.28)	(1,316.32)	75.66	(190.83)
Retained Earnings	14.34	(11.03)	(6.42)	26.18	13.55
Noncontrolling Interests in Cons. Subs.	(0.79)	1.98	(11.37)	25.26	(0.75)

CAPITAL MEASURES
BY REGION

THIRD QUARTER 2010:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	166	169	240	166	741

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	166	166	239	163	734
Percent of Thrifts	100.00	98.22	99.58	98.19	99.06
Consolidated Assets (\$ Billions)	\$371.95	\$135.54	\$130.53	\$285.05	\$923.07
Fail FDICIA Capital Standards	0	3	1	3	7
Percent of Thrifts	0.00	1.78	0.42	1.81	0.94
Consolidated Assets (\$ Billions)	\$0.00	\$3.38	\$0.63	\$0.86	\$4.87
Critically Undercapitalized	0	1	0	1	2
Percent of Thrifts	0.00	0.59	0.00	0.60	0.27
Consolidated Assets (\$ Billions)	\$0.00	\$0.07	\$0.00	\$0.26	\$0.32

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$37.58	\$12.29	\$12.57	\$33.45	\$95.88
Tangible Equity Ratio	10.30	9.06	9.67	11.78	10.49
Median Ratio	10.20	10.32	9.88	10.28	10.11
Tier 1 Capital (\$ Billions)	\$37.58	\$12.29	\$12.57	\$33.45	\$95.89
Tier 1 Leverage Ratio	10.30	9.06	9.67	11.79	10.49
Median Ratio	10.20	10.32	9.88	10.28	10.11
Tier 1 Risk-based Capital Ratio	18.16	15.36	14.58	18.67	17.36
Median Ratio	18.28	16.93	16.47	18.48	17.40
Risk-based Capital (\$ Billions)	\$40.68	\$13.24	\$13.52	\$35.64	\$103.08
Total Risk-based Capital Ratio	19.71	16.62	15.72	19.96	18.72
Median Ratio	19.01	17.80	17.41	19.31	18.29

ASSET QUALITY INDICATORS
BY REGION

THIRD QUARTER 2010:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	166	169	240	166	741
LOANS 30-89 DAYS DELINQUENT (\$ Millions)					
Total Including US Guaranteed Loans	\$3,758.39	\$1,779.58	\$1,377.58	\$3,134.28	\$10,049.84
US Guaranteed Loans	46.40	339.91	39.94	1,170.49	1,596.73
Total Excluding US Guaranteed Loans	3,712.00	1,439.68	1,337.65	1,963.80	8,453.11
Mortgage Loans					
Construction & Land Loans	83.33	142.51	57.08	256.69	539.60
Nonresidential Mortgages	267.18	189.81	226.58	143.41	826.98
Multifamily Mortgages	242.57	21.57	96.11	50.68	410.93
1-4 Family Mortgages	2,604.31	1,287.26	762.67	1,760.53	6,414.77
First Liens	2,473.48	1,072.93	599.39	1,588.07	5,733.86
Home Equity Lines of Credit	62.60	160.15	107.67	124.03	454.45
Other Junior Liens	68.24	54.17	55.61	48.43	226.46
Nonmortgage Loans and Leases					
Commercial Loans	372.16	63.70	68.92	167.33	672.10
Consumer Loans	188.85	74.74	166.23	755.65	1,185.45
NONCURRENT LOANS (\$ Millions)					
Total Including US Guaranteed Loans	\$8,012.10	\$6,852.22	\$4,423.89	\$8,033.72	\$27,321.92
US Guaranteed Loans	102.21	2,517.24	1,328.73	4,438.90	8,387.07
Total Excluding US Guaranteed Loans	7,909.89	4,334.99	3,095.16	3,594.82	18,934.85
Mortgage Loans					
Construction & Land Loans	536.82	943.12	493.97	877.08	2,850.98
Nonresidential Mortgages	927.40	545.41	546.38	535.95	2,555.15
Multifamily Mortgages	392.86	130.90	172.76	192.34	888.86
1-4 Family Mortgages	5,494.08	4,912.05	2,938.95	5,287.02	18,632.10
First Liens	5,315.00	4,551.03	2,726.37	5,158.86	17,751.26
Home Equity Lines of Credit	79.68	274.80	134.01	78.47	566.96
Other Junior Liens	99.40	86.23	78.57	49.68	313.89
Nonmortgage Loans and Leases					
Commercial Loans	561.98	277.33	154.79	424.39	1,418.50
Consumer Loans	98.96	43.41	117.03	716.94	976.34
NET CHARGE-OFFS (\$ Millions)	\$534.25	\$492.68	\$414.00	\$952.31	\$2,393.24
Mortgage Loans					
Construction & Land Loans	23.91	94.28	41.82	31.47	191.47
Nonresidential Mortgages	53.41	62.40	42.96	37.99	196.75
Multifamily Mortgages	27.29	23.36	9.75	8.61	69.00
1-4 Family Mortgages	264.65	320.11	144.98	95.33	825.07
First Liens	246.27	127.28	67.65	43.81	485.00
Home Equity Lines of Credit	12.08	145.99	54.01	35.16	247.24
Other Junior Liens	6.31	46.84	23.33	16.36	92.83
Nonmortgage Loans and Leases					
Commercial Loans	93.33	29.23	27.90	221.12	371.58
Consumer Loans	74.17	39.20	63.07	505.24	681.68
Reposessed Assets	3.33	20.91	71.13	32.00	127.37
Other	(5.84)	(96.80)	12.39	20.56	(69.68)
REPOSSESSED ASSETS, NET (\$ Millions)	\$782.68	\$1,333.09	\$1,366.75	\$1,231.44	\$4,713.96
Construction & Land Loans	37.24	339.18	237.91	481.11	1,095.43
Nonresidential Mortgages	110.06	119.48	211.55	139.86	580.94
Multifamily Mortgages	57.02	29.51	59.47	15.36	161.35
1-4 Family Mortgages	531.54	693.97	499.10	523.10	2,247.71
Other	46.82	150.95	358.74	72.01	628.53

ASSET QUALITY INDICATORS
BY REGION

THIRD QUARTER 2010:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	166	169	240	166	741
LOANS 30-89 DAYS DELINQUENT (% Total Assets)					
Total Including US Guaranteed Loans	1.01	1.28	1.05	1.10	1.08
US Guaranteed Loans	0.01	0.24	0.03	0.41	0.17
Total Excluding US Guaranteed Loans	1.00	1.04	1.02	0.69	0.91
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.94	2.82	1.77	4.91	3.03
Nonresidential Mortgages	0.97	1.35	1.65	1.23	1.24
Multifamily Mortgages	1.59	1.37	2.10	0.55	1.34
1-4 Family Mortgages	1.71	2.70	1.47	2.44	1.98
First Liens	1.80	2.93	1.51	3.01	2.15
Home Equity Lines of Credit	0.60	1.81	1.17	0.80	1.03
Other Junior Liens	1.59	2.48	1.84	1.30	1.71
Nonmortgage Loans and Leases					
Commercial Loans	1.89	1.23	1.10	0.90	1.35
Consumer Loans	2.92	0.83	1.46	1.44	1.49
NONCURRENT LOANS (% Total Assets)					
Total Including US Guaranteed Loans	2.15	4.93	3.37	2.81	2.94
US Guaranteed Loans	0.03	1.81	1.01	1.55	0.90
Total Excluding US Guaranteed Loans	2.13	3.12	2.36	1.26	2.04
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	12.51	18.63	15.34	16.77	16.01
Nonresidential Mortgages	3.37	3.88	3.98	4.61	3.82
Multifamily Mortgages	2.58	8.32	3.77	2.07	2.90
1-4 Family Mortgages	3.61	10.32	5.66	7.34	5.75
First Liens	3.87	12.44	6.87	9.77	6.66
Home Equity Lines of Credit	0.76	3.11	1.45	0.51	1.29
Other Junior Liens	2.31	3.95	2.59	1.33	2.37
Nonmortgage Loans and Leases					
Commercial Loans	2.86	5.37	2.46	2.27	2.85
Consumer Loans	1.53	0.48	1.03	1.37	1.23
NET CHARGE-OFFS (% Total Assets)					
Percent of Outstanding Loans by Loan Type:	0.14	0.35	0.32	0.33	0.26
Mortgage Loans					
Construction & Land Loans	0.56	1.86	1.30	0.60	1.08
Nonresidential Mortgages	0.19	0.44	0.31	0.33	0.29
Multifamily Mortgages	0.18	1.48	0.21	0.09	0.22
1-4 Family Mortgages	0.17	0.67	0.28	0.13	0.25
First Liens	0.18	0.35	0.17	0.08	0.18
Home Equity Lines of Credit	0.12	1.65	0.58	0.23	0.56
Other Junior Liens	0.15	2.14	0.77	0.44	0.70
Nonmortgage Loans and Leases					
Commercial Loans	0.47	0.57	0.44	1.18	0.75
Consumer Loans	1.15	0.43	0.56	0.96	0.86
Reposessed Assets	0.43	1.57	5.20	2.60	2.70
Other	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)					
Percent of Outstanding Loans by Loan Type:	0.21	0.96	1.04	0.43	0.51
Construction & Land Loans					
Construction & Land Loans	0.87	6.70	7.39	9.20	6.15
Nonresidential Mortgages	0.40	0.85	1.54	1.20	0.87
Multifamily Mortgages	0.37	1.87	1.30	0.17	0.53
1-4 Family Mortgages	0.35	1.46	0.96	0.73	0.69
Other	0.19	1.29	5.29	0.44	1.06

ASSET QUALITY INDICATORS
BY REGION

THIRD QUARTER 2010:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	166	169	240	166	741
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$199.34	\$68.30	\$73.48	\$98.23	\$439.36
Percent of Total Assets	53.59	49.17	56.02	34.36	47.35
Noncurrent Real Estate Loans					
Including US Guaranteed Loans	7.35	6.53	4.15	6.89	24.93
Percent of Total Assets	1.98	4.70	3.17	2.41	2.69
Excluding US Guaranteed Loans	7.25	4.01	2.82	2.45	16.54
Percent of Total Assets	1.95	2.89	2.15	0.86	1.78
Real Estate Owned	0.74	1.32	1.36	1.19	4.61
Percent of Total Assets	0.20	0.95	1.04	0.42	0.50
Troubled Real Estate Loans					
Including US Guaranteed Loans	8.09	7.85	5.51	8.08	29.53
Percent of Total Assets	2.17	5.65	4.20	2.83	3.18
Excluding US Guaranteed Loans	7.99	5.33	4.18	3.64	21.15
Percent of Total Assets	2.15	3.84	3.19	1.27	2.28
Valuation Allowances	4.17	2.62	2.35	5.13	14.28
Loss Coverage Ratio	21.15	20.82	17.07	24.05	21.30
Reserve Ratio	1.31	2.15	1.94	2.84	1.99
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.57	1.42	1.26	1.33	1.03
Net Provisions for Losses (Annualized)	0.54	1.47	0.99	1.09	0.91
Valuation Allowances	1.12	1.89	1.79	1.79	1.54
Noncurrent Loans					
Including US Guaranteed Loans	2.15	4.93	3.37	2.81	2.94
Excluding US Guaranteed Loans	2.13	3.12	2.36	1.26	2.04
Repossessed Assets, Net (% Total Assets)	0.21	0.96	1.04	0.43	0.51
Troubled Assets					
Including US Guaranteed Loans	2.36	5.89	4.41	3.24	3.45
Excluding US Guaranteed Loans	2.34	4.08	3.40	1.69	2.55

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	3rd Qtr 2010 Net Income (\$ Millions)	3rd Qtr 2009 Net Income (\$ Millions)
NORTHEAST REGION						
CONNECTICUT	10	25.57	19.74	4.53	42.69	35.48
DELAWARE	6	112.26	90.32	11.42	180.15	(271.60)
MAINE	7	1.37	1.06	0.18	0.57	(37.54)
MASSACHUSETTS	19	9.95	7.01	1.35	18.36	17.75
NEW HAMPSHIRE	6	2.88	2.08	0.31	5.25	4.22
NEW JERSEY	30	80.87	39.73	7.47	150.51	158.94
NEW YORK	43	47.67	33.88	4.84	49.48	57.68
PENNSYLVANIA	35	89.08	54.03	13.93	197.83	1,187.54
RHODE ISLAND	4	1.15	0.81	0.14	(0.21)	(49.43)
VERMONT	1	0.29	0.20	0.03	0.55	0.35
WEST VIRGINIA	5	0.87	0.74	0.13	1.41	1.63
TOTAL	166	\$371.95	\$249.60	\$44.33	\$646.59	\$1,105.03
SOUTHEAST REGION						
ALABAMA	8	1.18	0.93	0.12	1.02	(3.18)
DISTRICT OF COLUMBIA	1	0.12	0.10	0.00	(0.67)	0.43
FLORIDA	27	51.84	39.16	4.75	(38.52)	62.79
GEORGIA	18	7.43	4.87	0.86	15.51	0.74
KENTUCKY	19	3.02	2.28	0.35	2.86	(1.12)
MARYLAND	36	10.78	8.75	1.27	(32.43)	(18.49)
NORTH CAROLINA	14	5.26	4.17	0.69	3.20	2.55
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	20	7.49	5.80	0.78	(5.98)	(4.30)
TENNESSEE	15	5.13	4.00	0.74	8.00	9.31
VIRGIN ISLANDS	N/A	N/A	N/A	N/A	N/A	N/A
VIRGINIA	11	46.66	31.51	5.60	50.14	(105.43)
TOTAL	169	\$138.91	\$101.58	\$15.17	\$3.14	(\$56.70)

Third quarter 2009 net income data are based on thrifts held constant as of September 30, 2010. Financial data as of September 30, 2010 unless otherwise noted. Office of Thrift Supervision / November 2010

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	3rd Qtr 2010 Net Income (\$ Millions)	3rd Qtr 2009 Net Income (\$ Millions)
CENTRAL REGION						
ILLINOIS	45	26.39	18.59	2.84	1.09	(72.70)
INDIANA	38	9.47	7.44	1.01	10.91	0.99
IOWA	15	6.78	5.82	0.60	1.97	0.84
MICHIGAN	11	17.43	11.39	1.73	(14.85)	(271.55)
MINNESOTA	24	9.24	7.76	0.82	(2.30)	4.93
NEBRASKA	10	6.00	4.69	0.73	7.42	2.48
NORTH DAKOTA	2	1.61	1.34	0.18	4.74	4.02
OHIO	70	35.55	28.90	3.87	72.53	27.34
SOUTH DAKOTA	4	1.78	1.33	0.18	1.96	1.87
WISCONSIN	21	16.91	12.10	1.62	15.14	(86.45)
TOTAL	240	\$131.17	\$99.37	\$13.58	\$98.60	(\$388.25)

Third quarter 2009 net income data are based on thrifts held constant as of September 30, 2010. Financial data as of September 30, 2010 unless otherwise noted. Office of Thrift Supervision / November 2010

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	3rd Qtr 2010 Net Income (\$ Millions)	3rd Qtr 2009 Net Income (\$ Millions)
WESTERN REGION						
ALASKA	1	0.18	0.15	0.02	0.40	(1.39)
ARIZONA	2	0.46	0.24	0.11	12.83	15.94
ARKANSAS	6	2.86	2.29	0.38	(1.47)	(34.77)
CALIFORNIA	20	42.32	27.11	5.73	139.21	522.16
COLORADO	10	3.73	3.02	0.32	(17.08)	(4.10)
GUAM	1	0.10	0.08	0.01	0.27	0.23
HAWAII	2	6.25	5.11	0.70	18.55	12.69
IDAHO	2	1.89	1.58	0.20	0.21	10.42
KANSAS	16	11.97	7.23	1.28	14.42	16.26
LOUISIANA	21	5.03	3.87	0.66	8.48	7.50
MISSISSIPPI	4	0.51	0.40	0.05	(0.15)	0.47
MISSOURI	28	14.89	12.13	1.84	30.02	25.82
MONTANA	3	0.41	0.28	0.06	1.03	0.37
NEVADA	3	54.92	50.37	4.27	124.99	73.70
NEW MEXICO	5	1.75	0.96	0.31	4.22	2.40
OKLAHOMA	5	11.75	7.37	0.92	67.74	13.87
OREGON	3	0.72	0.62	0.09	0.02	(2.79)
TEXAS	19	53.16	46.25	4.71	137.74	15.13
UTAH	5	54.74	29.00	10.95	455.80	155.02
WASHINGTON	7	17.69	12.28	2.44	26.11	16.39
WYOMING	3	0.57	0.47	0.07	0.49	0.31
TOTAL	166	\$285.90	\$210.81	\$35.11	\$1,023.84	\$845.64
UNITED STATES						
TOTAL	741	\$927.94	\$661.35	\$108.19	\$1,772.17	\$1,505.72

Third quarter 2009 net income data are based on thrifts held constant as of September 30, 2010. Financial data as of September 30, 2010 unless otherwise noted. Office of Thrift Supervision / November 2010

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	SEP 2010	SEP 2009	SEP 2008	SEP 2007	SEP 2006
NUMBER OF INSTITUTIONS:	741	780	818	831	853
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	0.77	0.46	(1.48)	0.17	1.08
Median Ratio	0.44	0.33	0.35	0.48	0.62
Return on Average Equity (Annualized)	6.68	4.40	(16.35)	1.65	11.72
Median Ratio	3.72	2.74	2.77	3.64	5.21
Net Interest Margin (Annualized)	3.13	3.11	2.93	2.60	2.65
Median Ratio	3.11	2.98	2.97	2.87	2.97
Number of Profitable Thrifts	571	549	552	684	758
Percent Profitable	77.06	70.38	67.48	82.31	88.86
Profits (\$ Millions)	\$2,220.86	\$3,226.09	\$1,608.19	\$2,262.03	\$4,419.19
Number of Unprofitable Thrifts	170	231	266	147	95
Percent Unprofitable	22.94	29.62	32.52	17.69	11.14
Losses (\$ Millions)	(\$448.69)	(\$1,988.52)	(\$5,984.11)	(\$1,605.27)	(\$131.58)
EARNINGS (\$ Millions)					
Interest Income	\$10,465.72	\$12,855.46	\$16,443.19	\$24,011.43	\$24,616.50
Interest Expense	3,257.28	4,564.34	7,799.45	14,055.54	14,072.27
NET INTEREST INCOME	7,208.44	8,291.12	8,643.74	9,955.89	10,544.23
Loss Provisions-Interest Bearing Assets	2,119.20	4,962.63	8,261.70	3,529.81	893.86
Noninterest Income	4,427.72	4,447.01	2,946.43	4,939.65	6,857.85
Mortgage Loan Servicing Fees	170.11	336.67	251.59	287.97	(196.41)
Other Fees and Charges	3,079.80	2,955.98	3,209.79	4,191.50	3,825.73
Other Noninterest Income	1,177.81	1,154.36	(514.95)	460.19	3,228.52
Noninterest Expense	6,703.98	5,596.32	8,659.98	10,538.97	10,102.95
G&A Expense	6,492.86	6,576.88	7,528.87	9,472.70	9,911.61
Goodwill Amortization	109.85	123.69	523.22	1,015.76	162.68
Loss Provisions-Noninterest Bearing Assets	101.28	(1,104.25)	607.89	50.52	28.66
Income Before Taxes & Extraordinary Items	2,812.97	2,179.18	(5,331.51)	826.76	6,405.27
Income Taxes	1,034.40	933.80	(956.65)	170.23	2,118.01
Extraordinary Items	0.00	15.29	(1.06)	0.22	0.34
NET INCOME	1,772.17	1,237.57	(4,375.92)	656.76	4,287.60
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	4.54	4.83	5.57	6.27	6.19
Interest Expense	1.41	1.71	2.64	3.67	3.54
NET INTEREST INCOME	3.13	3.11	2.93	2.60	2.65
Loss Provisions-Interest Bearing Assets	0.92	1.86	2.80	0.92	0.22
Noninterest Income	1.92	1.67	1.00	1.29	1.73
Mortgage Loan Servicing Fees	0.07	0.13	0.09	0.08	(0.05)
Other Fees and Charges	1.34	1.11	1.09	1.10	0.96
Other Noninterest Income	0.51	0.43	(0.17)	0.12	0.81
Noninterest Expense	2.91	2.10	2.94	2.75	2.54
G&A Expense	2.82	2.47	2.55	2.47	2.49
Goodwill Amortization	0.05	0.05	0.18	0.27	0.04
Loss Provisions-Noninterest Bearing Assets	0.04	(0.41)	0.21	0.01	0.01
Income Before Taxes & Extraordinary Items	1.22	0.82	(1.81)	0.22	1.61
Income Taxes	0.45	0.35	(0.32)	0.04	0.53
Extraordinary Items	0.00	0.01	0.00	0.00	0.00
NET INCOME	0.77	0.46	(1.48)	0.17	1.08

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	SEP 2010	SEP 2009	SEP 2008	SEP 2007	SEP 2006
NUMBER OF INSTITUTIONS:	741	780	818	831	853

TOTAL ASSETS (\$ Billions)	\$927.94	\$1,069.87	\$1,181.61	\$1,570.50	\$1,633.59
Cash and Noninterest-Earning Deposits	9.33	10.32	18.43	15.84	17.88
Investment Securities	144.01	173.26	98.86	122.18	77.59
Mortgage Backed Securities	146.80	137.08	167.15	196.76	210.11
1 - 4 Family Mortgages	323.92	419.38	541.79	795.65	892.17
First Liens	266.58	349.05	442.79	638.52	727.82
Home Equity Lines of Credit	44.09	53.01	62.97	110.66	97.41
Other Junior Liens	13.25	17.31	36.03	46.48	66.94
Multifamily Mortgages	30.70	33.89	33.67	65.07	74.37
Nonresidential Mortgages	66.94	70.40	69.80	67.80	65.38
Construction Loans	9.65	17.44	27.75	33.90	33.69
Land Loans	8.15	12.73	16.57	18.89	17.32
Commercial Loans	49.80	51.62	56.84	54.46	51.18
Consumer Loans	79.33	73.88	76.05	83.29	92.63
Reposessed Assets, Net	4.71	5.11	3.89	2.47	1.24
Real Estate Held for Investment, Net	0.13	0.19	0.13	0.19	0.19
Office Premises & Equipment	6.54	7.34	8.61	11.49	11.78
Other Assets	59.46	71.42	78.66	111.22	95.09
Less: Contra Assets & Valuation Allowances	11.52	14.19	16.62	8.72	7.05

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$927.94	\$1,069.87	\$1,181.61	\$1,570.50	\$1,633.59
TOTAL DEPOSITS AND ESCROWS	661.35	698.57	726.91	954.78	933.95
Deposits	653.59	692.19	721.31	941.32	910.23
Escrows	7.77	6.38	5.60	13.46	23.72
BORROWINGS	143.38	239.88	327.61	419.31	495.22
Advances From FHLB	80.13	130.39	242.04	291.30	285.76
Repurchase Agreements & FedFunds Purchased	38.53	59.44	48.30	57.18	86.32
Other Borrowings	24.72	50.04	37.28	70.83	123.14
Other Liabilities	15.20	17.45	18.28	36.84	53.67
Equity Capital	108.19	114.49	108.80	159.56	150.75
Capital Stock and Paid-In Capital	79.66	89.28	100.04	124.00	92.62
Unrealized Gains (Losses) AFS Securities	1.11	(1.15)	(9.04)	(1.70)	(0.87)
Retained Earnings	29.02	27.33	19.03	38.08	59.82
Noncontrolling Interests in Cons. Subs.	0.19	0.53	N/A	N/A	N/A

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	SEP 2010	SEP 2009	SEP 2008	SEP 2007	SEP 2006
NUMBER OF INSTITUTIONS:	741	780	818	831	853

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.01	0.96	1.56	1.01	1.09
Investment Securities	15.52	16.19	8.37	7.78	4.75
Mortgage Backed Securities	15.82	12.81	14.15	12.53	12.86
1 - 4 Family Mortgages	34.91	39.20	45.85	50.66	54.61
First Liens	28.73	32.63	37.47	40.66	44.55
Home Equity Lines of Credit	4.75	4.95	5.33	7.05	5.96
Other Junior Liens	1.43	1.62	3.05	2.96	4.10
Multifamily Mortgages	3.31	3.17	2.85	4.14	4.55
Nonresidential Mortgages	7.21	6.58	5.91	4.32	4.00
Construction Loans	1.04	1.63	2.35	2.16	2.06
Land Loans	0.88	1.19	1.40	1.20	1.06
Commercial Loans	5.37	4.82	4.81	3.47	3.13
Consumer Loans	8.55	6.91	6.44	5.30	5.67
Repossessed Assets, Net	0.51	0.48	0.33	0.16	0.08
Real Estate Held for Investment, Net	0.01	0.02	0.01	0.01	0.01
Office Premises & Equipment	0.70	0.69	0.73	0.73	0.72
Other Assets	6.41	6.68	6.66	7.08	5.82
Less: Contra Assets & Valuation Allowances	1.24	1.33	1.41	0.56	0.43

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	71.27	65.30	61.52	60.79	57.17
Deposits	70.43	64.70	61.04	59.94	55.72
Escrows	0.84	0.60	0.47	0.86	1.45
BORROWINGS	15.45	22.42	27.73	26.70	30.31
Advances From FHLB	8.64	12.19	20.48	18.55	17.49
Repurchase Agreements & FedFunds Purchased	4.15	5.56	4.09	3.64	5.28
Other Borrowings	2.66	4.68	3.15	4.51	7.54
Other Liabilities	1.64	1.63	1.55	2.35	3.29
Equity Capital	11.66	10.70	9.21	10.16	9.23
Capital Stock and Paid-In Capital	8.58	8.35	8.47	7.90	5.67
Unrealized Gains (Losses) AFS Securities	0.12	(0.11)	(0.76)	(0.11)	(0.05)
Retained Earnings	3.13	2.55	1.61	2.42	3.66
Noncontrolling Interests in Cons. Subs.	0.02	0.05	N/A	N/A	N/A

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

FOR THE QUARTER ENDING:	SEP 2010	SEP 2009	SEP 2008	SEP 2007	SEP 2006
NUMBER OF INSTITUTIONS:	741	780	818	831	853

TOTAL ASSETS (Percent Change)	4.40	6.39	(0.43)	14.42	16.79
Cash and Noninterest-Earning Deposits	1.24	(37.74)	53.87	8.60	(0.92)
Investment Securities	1.60	86.30	0.31	41.39	28.07
Mortgage Backed Securities	17.80	(6.69)	0.45	17.65	30.05
1 - 4 Family Mortgages	0.04	(1.74)	(6.35)	9.07	10.71
First Liens	1.36	(2.06)	(7.81)	4.53	6.77
Home Equity Lines of Credit	(1.79)	7.29	7.28	39.71	9.80
Other Junior Liens	(16.68)	(17.53)	(8.77)	17.80	88.72
Multifamily Mortgages	16.19	4.25	3.74	0.83	14.46
Nonresidential Mortgages	6.57	2.69	18.95	14.83	27.68
Construction Loans	(34.39)	(22.33)	1.85	8.12	23.90
Land Loans	(16.25)	(15.31)	0.19	15.62	33.45
Commercial Loans	5.61	(1.14)	9.36	26.17	23.23
Consumer Loans	9.83	(2.22)	5.26	16.27	25.34
Reposessed Assets, Net	39.03	110.83	171.66	123.24	82.49
Real Estate Held for Investment, Net	(27.39)	52.50	(21.90)	(1.71)	1.13
Office Premises & Equipment	0.73	(1.31)	5.06	5.40	11.73
Other Assets	2.71	18.94	14.24	34.15	25.33
Less: Contra Assets & Valuation Allowances	(0.23)	0.86	152.90	38.13	11.43

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	4.40	6.39	(0.43)	14.42	16.79
TOTAL DEPOSITS AND ESCROWS	7.33	11.05	0.04	14.13	15.33
Deposits	7.05	10.97	0.01	14.92	16.70
Escrows	36.65	20.41	4.32	(22.85)	(20.48)
BORROWINGS	(11.23)	(9.72)	5.76	11.14	13.78
Advances From FHLB	(8.92)	(28.11)	7.71	24.19	7.96
Repurchase Agreements & FedFunds Purchased	(8.36)	23.18	(1.29)	(16.59)	12.78
Other Borrowings	(21.50)	38.76	3.18	(4.49)	30.97
Other Liabilities	4.22	9.67	(23.84)	16.14	109.15
Equity Capital	11.89	20.75	(14.02)	24.94	17.02
Capital Stock and Paid-In Capital	8.21	3.17	5.65	67.80	26.26
Unrealized Gains (Losses) AFS Securities	(190.83)	(85.57)	529.79	92.41	61.67
Retained Earnings	13.55	56.68	(44.18)	(31.19)	5.49
Noncontrolling Interests in Cons. Subs.	(0.75)	N/A	N/A	N/A	N/A

CAPITAL MEASURES

FOR THE QUARTER ENDING:	SEP 2010	SEP 2009	SEP 2008	SEP 2007	SEP 2006
NUMBER OF INSTITUTIONS:	741	780	818	831	853

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	734	760	812	827	852
Percent of Thrifts	99.06	97.44	99.27	99.52	99.88
Consolidated Assets (\$ Billions)	\$923.07	\$1,040.93	\$1,176.71	\$1,570.10	\$1,633.55
Fail FDICIA Capital Standards	7	20	6	4	1
Percent of Thrifts	0.94	2.56	0.73	0.48	0.12
Consolidated Assets (\$ Billions)	\$4.87	\$28.94	\$4.90	\$0.39	\$0.04
Critically Undercapitalized	2	7	1	0	0
Percent of Thrifts	0.27	0.90	0.12	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.32	\$5.55	\$0.35	\$0.00	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$95.88	\$99.71	\$101.73	\$125.62	\$128.44
Tangible Equity Ratio	10.49	9.46	8.64	8.20	7.99
Median Ratio	10.11	9.88	10.07	10.50	10.26
Tier 1 Capital (\$ Billions)	\$95.89	\$99.72	\$101.76	\$125.96	\$128.91
Tier 1 Leverage Ratio	10.49	9.46	8.64	8.22	8.01
Median Ratio	10.11	9.88	10.07	10.50	10.26
Tier 1 Risk-based Capital Ratio	17.36	15.22	13.44	12.31	12.09
Median Ratio	17.40	16.24	16.38	17.21	16.83
Risk-based Capital (\$ Billions)	\$103.08	\$107.18	\$110.61	\$140.86	\$141.98
Total Risk-based Capital Ratio	18.72	16.51	14.73	14.04	13.64
Median Ratio	18.29	17.08	17.23	18.03	17.59

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 2010	SEP 2009	SEP 2008	SEP 2007	SEP 2006
NUMBER OF INSTITUTIONS:	741	780	818	831	853
LOANS 30-89 DAYS DELINQUENT (\$ Millions)					
Total Including US Guaranteed Loans	\$10,049.84	\$16,057.69	\$17,054.49	\$18,223.59	\$11,457.27
US Guaranteed Loans	1,596.73	1,314.84	992.12	702.66	1,297.37
Total Excluding US Guaranteed Loans	8,453.11	14,742.85	16,062.36	17,520.93	10,159.90
Mortgage Loans					
Construction & Land Loans	539.60	958.57	1,305.27	1,224.39	465.74
Nonresidential Mortgages	826.98	929.05	583.97	407.18	330.26
Multifamily Mortgages	410.93	376.28	264.29	191.86	124.46
1-4 Family Mortgages	6,414.77	11,663.61	12,801.70	14,662.73	8,776.14
First Liens	5,733.86	10,692.93	11,271.70	12,481.54	7,683.47
Home Equity Lines of Credit	454.45	647.11	918.45	1,321.33	554.17
Other Junior Liens	226.46	323.57	611.55	859.87	538.49
Nonmortgage Loans and Leases					
Commercial Loans	672.10	583.11	614.20	474.97	532.22
Consumer Loans	1,185.45	1,547.07	1,485.05	1,262.46	1,228.45
NONCURRENT LOANS (\$ Millions)					
Total Including US Guaranteed Loans	\$27,321.92	\$33,900.90	\$24,515.21	\$16,235.27	\$9,181.33
US Guaranteed Loans	8,387.07	3,810.36	1,511.51	966.45	2,193.87
Total Excluding US Guaranteed Loans	18,934.85	30,090.53	23,003.70	15,268.83	6,987.47
Mortgage Loans					
Construction & Land Loans	2,850.98	3,988.17	3,443.58	1,433.31	378.23
Nonresidential Mortgages	2,555.15	1,963.81	749.98	462.47	299.14
Multifamily Mortgages	888.86	909.88	312.41	242.02	121.11
1-4 Family Mortgages	18,632.10	24,137.11	18,369.39	12,844.82	7,063.50
First Liens	17,751.26	22,938.52	17,199.34	11,333.39	6,519.61
Home Equity Lines of Credit	566.96	755.31	638.71	986.99	298.67
Other Junior Liens	313.89	443.28	531.34	524.44	245.22
Nonmortgage Loans and Leases					
Commercial Loans	1,418.50	1,662.44	753.10	468.50	595.69
Consumer Loans	976.34	1,239.48	886.75	784.16	723.66
NET CHARGE-OFFS (\$ Millions)					
Mortgage Loans					
Construction & Land Loans	191.47	561.29	548.57	129.89	8.49
Nonresidential Mortgages	196.75	233.49	55.96	7.71	12.14
Multifamily Mortgages	69.00	33.58	37.92	3.19	2.25
1-4 Family Mortgages	825.07	1,832.20	1,293.91	569.56	150.80
First Liens	485.00	1,320.00	889.87	241.89	85.68
Home Equity Lines of Credit	247.24	347.40	262.96	206.59	14.57
Other Junior Liens	92.83	164.80	141.08	121.08	50.56
Nonmortgage Loans and Leases					
Commercial Loans	371.58	624.13	471.07	162.41	120.99
Consumer Loans	681.68	904.52	738.62	752.84	570.29
Repossessed Assets	127.37	124.97	133.11	57.04	31.73
Other	(69.68)	(843.02)	953.40	7.24	8.28
REPOSSESSED ASSETS, NET (\$ Millions)					
Construction & Land Loans	\$4,713.96	\$5,106.41	\$3,889.95	\$2,470.03	\$1,235.96
Nonresidential Mortgages	1,095.43	1,585.63	694.06	198.00	80.81
Multifamily Mortgages	580.94	323.18	142.18	94.02	94.74
1-4 Family Mortgages	161.35	118.00	52.82	26.29	11.39
Other	2,247.71	2,673.44	2,841.63	2,055.95	877.98
	628.53	406.16	159.26	95.76	171.06

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 2010	SEP 2009	SEP 2008	SEP 2007	SEP 2006
NUMBER OF INSTITUTIONS:	741	780	818	831	853
LOANS 30-89 DAYS DELINQUENT (% Total Assets)					
Total Including US Guaranteed Loans	1.08	1.50	1.44	1.16	0.70
US Guaranteed Loans	0.17	0.12	0.08	0.04	0.08
Total Excluding US Guaranteed Loans	0.91	1.38	1.36	1.12	0.62
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	3.03	3.18	2.94	2.32	0.91
Nonresidential Mortgages	1.24	1.32	0.84	0.60	0.51
Multifamily Mortgages	1.34	1.11	0.78	0.29	0.17
1-4 Family Mortgages	1.98	2.78	2.36	1.84	0.98
First Liens	2.15	3.06	2.55	1.95	1.06
Home Equity Lines of Credit	1.03	1.22	1.46	1.19	0.57
Other Junior Liens	1.71	1.87	1.70	1.85	0.80
Nonmortgage Loans and Leases					
Commercial Loans	1.35	1.13	1.08	0.87	1.04
Consumer Loans	1.49	2.09	1.95	1.52	1.33
NONCURRENT LOANS (% Total Assets)					
Total Including US Guaranteed Loans	2.94	3.17	2.07	1.03	0.56
US Guaranteed Loans	0.90	0.36	0.13	0.06	0.13
Total Excluding US Guaranteed Loans	2.04	2.81	1.95	0.97	0.43
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	16.01	13.21	7.77	2.72	0.74
Nonresidential Mortgages	3.82	2.79	1.07	0.68	0.46
Multifamily Mortgages	2.90	2.69	0.93	0.37	0.16
1-4 Family Mortgages	5.75	5.76	3.39	1.61	0.79
First Liens	6.66	6.57	3.88	1.77	0.90
Home Equity Lines of Credit	1.29	1.42	1.01	0.89	0.31
Other Junior Liens	2.37	2.56	1.47	1.13	0.37
Nonmortgage Loans and Leases					
Commercial Loans	2.85	3.22	1.32	0.86	1.16
Consumer Loans	1.23	1.68	1.17	0.94	0.78
NET CHARGE-OFFS (% Total Assets)	0.26	0.32	0.36	0.11	0.06
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.08	1.86	1.24	0.25	0.02
Nonresidential Mortgages	0.29	0.33	0.08	0.01	0.02
Multifamily Mortgages	0.22	0.10	0.11	0.00	0.00
1-4 Family Mortgages	0.25	0.44	0.24	0.07	0.02
First Liens	0.18	0.38	0.20	0.04	0.01
Home Equity Lines of Credit	0.56	0.66	0.42	0.19	0.01
Other Junior Liens	0.70	0.95	0.39	0.26	0.08
Nonmortgage Loans and Leases					
Commercial Loans	0.75	1.21	0.83	0.30	0.24
Consumer Loans	0.86	1.22	0.97	0.90	0.62
Repossessed Assets	2.70	2.45	3.42	2.31	2.57
Other	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)	0.51	0.48	0.33	0.16	0.08
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	6.15	5.25	1.57	0.38	0.16
Nonresidential Mortgages	0.87	0.46	0.20	0.14	0.14
Multifamily Mortgages	0.53	0.35	0.16	0.04	0.02
1-4 Family Mortgages	0.69	0.64	0.52	0.26	0.10
Other	1.06	0.57	0.20	0.09	0.18

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 2010	SEP 2009	SEP 2008	SEP 2007	SEP 2006
NUMBER OF INSTITUTIONS:	741	780	818	831	853
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$439.36	\$553.85	\$689.59	\$981.32	\$1,082.94
Percent of Total Assets	47.35	51.77	58.36	62.48	66.29
Noncurrent Real Estate Loans					
Including US Guaranteed Loans	24.93	31.00	22.88	14.98	7.86
Percent of Total Assets	2.69	2.90	1.94	0.95	0.48
Excluding US Guaranteed Loans	16.54	27.19	21.36	14.02	5.67
Percent of Total Assets	1.78	2.54	1.81	0.89	0.35
Real Estate Owned	4.61	4.97	3.79	2.40	1.20
Percent of Total Assets	0.50	0.46	0.32	0.15	0.07
Troubled Real Estate Loans					
Including US Guaranteed Loans	29.53	35.97	26.66	17.38	9.06
Percent of Total Assets	3.18	3.36	2.26	1.11	0.55
Excluding US Guaranteed Loans	21.15	32.16	25.15	16.42	6.87
Percent of Total Assets	2.28	3.01	2.13	1.05	0.42
Valuation Allowances	14.28	17.89	18.71	9.07	7.24
Loss Coverage Ratio	21.30	19.16	15.40	15.06	12.86
Reserve Ratio	1.99	2.06	1.98	0.78	0.57
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	1.03	1.30	1.43	0.43	0.22
Net Provisions for Losses (Annualized)	0.91	1.86	2.80	0.90	0.22
Valuation Allowances	1.54	1.67	1.58	0.58	0.44
Noncurrent Loans					
Including US Guaranteed Loans	2.94	3.17	2.07	1.03	0.56
Excluding US Guaranteed Loans	2.04	2.81	1.95	0.97	0.43
Reposessed Assets, Net (% Total Assets)	0.51	0.48	0.33	0.16	0.08
Troubled Assets					
Including US Guaranteed Loans	3.45	3.65	2.40	1.19	0.64
Excluding US Guaranteed Loans	2.55	3.29	2.28	1.13	0.50

STATEMENT OF OPERATIONS
BY ASSET SIZE

THIRD QUARTER 2010:	LESS THAN \$100 MILLION 219	\$100 MILLION TO \$1 BILLION 417	\$1 BILLION OR GREATER 105	INDUSTRY 741
NUMBER OF INSTITUTIONS:				
PROFITABILITY (Percent)				
Return on Average Assets (Annualized)	(0.32)	0.27	0.87	0.77
Median Ratio	0.36	0.44	0.57	0.44
Return on Average Equity (Annualized)	(2.07)	2.42	7.54	6.68
Median Ratio	2.22	3.94	5.22	3.72
Net Interest Margin (Annualized)	3.14	3.18	3.12	3.13
Median Ratio	3.19	3.09	3.01	3.11
Number of Profitable Thrifts	158	327	86	571
Percent Profitable	72.15	78.42	81.90	77.06
Profits (\$ Millions)	\$22.05	\$246.99	\$1,951.83	\$2,220.86
Number of Unprofitable Thrifts	61	90	19	170
Percent Unprofitable	27.85	21.58	18.10	22.94
Losses (\$ Millions)	(\$31.51)	(\$159.80)	(\$257.38)	(\$448.69)
EARNINGS (\$ Millions)				
Interest Income	\$135.55	\$1,517.80	\$8,812.37	\$10,465.72
Interest Expense	42.65	483.35	2,731.28	3,257.28
NET INTEREST INCOME	92.90	1,034.45	6,081.10	7,208.44
Loss Provisions-Interest Bearing Assets	24.10	231.27	1,863.84	2,119.20
Noninterest Income	82.81	576.08	3,768.83	4,427.72
Mortgage Loan Servicing Fees	0.71	11.37	158.02	170.11
Other Fees and Charges	81.97	419.98	2,577.85	3,079.80
Other Noninterest Income	0.12	144.73	1,032.96	1,177.81
Noninterest Expense	151.51	1,180.68	5,371.79	6,703.98
G&A Expense	150.63	1,132.40	5,209.82	6,492.86
Goodwill Amortization	0.21	11.08	98.55	109.85
Loss Provisions-Noninterest Bearing Assets	0.67	37.20	63.42	101.28
Income Before Taxes & Extraordinary Items	0.09	198.58	2,614.30	2,812.97
Income Taxes	9.56	110.98	913.87	1,034.40
Extraordinary Items	0.00	0.00	0.00	0.00
NET INCOME	(9.47)	87.19	1,694.45	1,772.17
PROFITABILITY (Percent of Avg Assets Annualized)				
Interest Income	4.59	4.67	4.52	4.54
Interest Expense	1.44	1.49	1.40	1.41
NET INTEREST INCOME	3.14	3.18	3.12	3.13
Loss Provisions-Interest Bearing Assets	0.82	0.71	0.96	0.92
Noninterest Income	2.80	1.77	1.93	1.92
Mortgage Loan Servicing Fees	0.02	0.03	0.08	0.07
Other Fees and Charges	2.77	1.29	1.32	1.34
Other Noninterest Income	0.00	0.45	0.53	0.51
Noninterest Expense	5.13	3.63	2.76	2.91
G&A Expense	5.10	3.48	2.67	2.82
Goodwill Amortization	0.01	0.03	0.05	0.05
Loss Provisions-Noninterest Bearing Assets	0.02	0.11	0.03	0.04
Income Before Taxes & Extraordinary Items	0.00	0.61	1.34	1.22
Income Taxes	0.32	0.34	0.47	0.45
Extraordinary Items	0.00	0.00	0.00	0.00
NET INCOME	(0.32)	0.27	0.87	0.77

STATEMENT OF CONDITION
BY ASSET SIZE

THIRD QUARTER 2010:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	219	417	105	741

TOTAL ASSETS (\$ Billions)	\$11.78	\$129.97	\$786.19	\$927.94
Cash and Noninterest-Earning Deposits	0.25	2.03	7.05	9.33
Investment Securities	2.15	18.38	123.49	144.01
Mortgage Backed Securities	1.06	12.34	133.39	146.80
1 - 4 Family Mortgages	5.48	51.24	267.20	323.92
First Liens	5.01	44.31	217.25	266.58
Home Equity Lines of Credit	0.27	4.67	39.15	44.09
Other Junior Liens	0.19	2.25	10.80	13.25
Multifamily Mortgages	0.23	6.06	24.42	30.70
Nonresidential Mortgages	0.99	17.19	48.75	66.94
Construction Loans	0.18	2.76	6.71	9.65
Land Loans	0.17	3.28	4.71	8.15
Commercial Loans	0.35	5.25	44.20	49.80
Consumer Loans	0.28	3.71	75.33	79.33
Reposessed Assets, Net	0.09	1.27	3.35	4.71
Real Estate Held for Investment, Net	0.00	0.06	0.06	0.13
Office Premises & Equipment	0.24	2.20	4.10	6.54
Other Assets	0.40	5.34	53.72	59.46
Less: Contra Assets & Valuation Allowances	0.08	1.14	10.30	11.52

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$11.78	\$129.97	\$786.19	\$927.94
TOTAL DEPOSITS AND ESCROWS	9.18	102.01	550.17	661.35
Deposits	9.14	101.07	543.38	653.59
Escrows	0.04	0.93	6.79	7.77
BORROWINGS	0.64	12.25	130.49	143.38
Advances From FHLB	0.60	10.66	68.87	80.13
Repurchase Agreements & FedFunds Purchased	0.02	1.31	37.20	38.53
Other Borrowings	0.03	0.28	24.42	24.72
Other Liabilities	0.11	1.26	13.83	15.20
Equity Capital	1.85	14.46	91.88	108.19
Capital Stock and Paid-In Capital	0.69	5.47	73.51	79.66
Unrealized Gains (Losses) AFS Securities	0.02	0.19	0.90	1.11
Retained Earnings	1.15	8.92	18.94	29.02
Noncontrolling Interests in Cons. Subs.	0.00	0.00	0.18	0.19

STATEMENT OF CONDITION
BY ASSET SIZE

THIRD QUARTER 2010:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	219	417	105	741

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	2.13	1.56	0.90	1.01
Investment Securities	18.24	14.14	15.71	15.52
Mortgage Backed Securities	9.04	9.49	16.97	15.82
1 - 4 Family Mortgages	46.50	39.42	33.99	34.91
First Liens	42.57	34.09	27.63	28.73
Home Equity Lines of Credit	2.30	3.60	4.98	4.75
Other Junior Liens	1.62	1.73	1.37	1.43
Multifamily Mortgages	1.93	4.66	3.11	3.31
Nonresidential Mortgages	8.43	13.22	6.20	7.21
Construction Loans	1.51	2.12	0.85	1.04
Land Loans	1.40	2.52	0.60	0.88
Commercial Loans	2.99	4.04	5.62	5.37
Consumer Loans	2.37	2.86	9.58	8.55
Reposessed Assets, Net	0.76	0.98	0.43	0.51
Real Estate Held for Investment, Net	0.03	0.05	0.01	0.01
Office Premises & Equipment	2.03	1.69	0.52	0.70
Other Assets	3.37	4.11	6.83	6.41
Less: Contra Assets & Valuation Allowances	0.71	0.87	1.31	1.24

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	77.92	78.48	69.98	71.27
Deposits	77.59	77.77	69.12	70.43
Escrows	0.33	0.72	0.86	0.84
BORROWINGS	5.45	9.42	16.60	15.45
Advances From FHLB	5.05	8.20	8.76	8.64
Repurchase Agreements & FedFunds Purchased	0.16	1.01	4.73	4.15
Other Borrowings	0.24	0.21	3.11	2.66
Other Liabilities	0.94	0.97	1.76	1.64
Equity Capital	15.69	11.13	11.69	11.66
Capital Stock and Paid-In Capital	5.83	4.21	9.35	8.58
Unrealized Gains (Losses) AFS Securities	0.14	0.15	0.11	0.12
Retained Earnings	9.77	6.86	2.41	3.13
Noncontrolling Interests in Cons. Subs.	0.00	0.00	0.02	0.02

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

THIRD QUARTER 2010:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	219	417	105	741

TOTAL ASSETS (Percent Change)	2.71	2.18	4.80	4.40
Cash and Noninterest-Earning Deposits	6.47	10.08	(1.20)	1.24
Investment Securities	17.25	24.53	(1.33)	1.60
Mortgage Backed Securities	(6.32)	(4.79)	20.70	17.80
1 - 4 Family Mortgages	1.06	0.21	(0.02)	0.04
First Liens	1.53	0.60	1.51	1.36
Home Equity Lines of Credit	0.44	2.25	(2.26)	(1.79)
Other Junior Liens	(9.04)	(10.40)	(18.01)	(16.68)
Multifamily Mortgages	4.17	4.28	19.71	16.19
Nonresidential Mortgages	0.30	3.33	7.89	6.57
Construction Loans	(24.64)	(30.28)	(36.15)	(34.39)
Land Loans	(11.49)	(11.06)	(19.68)	(16.25)
Commercial Loans	0.34	(2.79)	6.75	5.61
Consumer Loans	(4.47)	(7.90)	10.94	9.83
Reposessed Assets, Net	78.46	36.57	39.17	39.03
Real Estate Held for Investment, Net	(15.68)	(4.61)	(42.71)	(27.39)
Office Premises & Equipment	2.64	(0.03)	1.03	0.73
Other Assets	13.05	11.88	1.81	2.71
Less: Contra Assets & Valuation Allowances	27.05	14.64	(1.81)	(0.23)

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	2.71	2.18	4.80	4.40
TOTAL DEPOSITS AND ESCROWS	5.37	4.56	7.89	7.33
Deposits	5.39	4.46	7.58	7.05
Escrows	1.34	16.77	40.22	36.65
BORROWINGS	(24.04)	(15.55)	(10.72)	(11.23)
Advances From FHLB	(22.32)	(15.93)	(7.59)	(8.92)
Repurchase Agreements & FedFunds Purchased	(40.71)	(5.25)	(8.44)	(8.36)
Other Borrowings	(40.57)	(36.85)	(21.25)	(21.50)
Other Liabilities	6.81	6.97	3.95	4.22
Equity Capital	2.15	3.59	13.54	11.89
Capital Stock and Paid-In Capital	11.15	12.52	7.88	8.21
Unrealized Gains (Losses) AFS Securities	1,357.74	144.07	(169.31)	(190.83)
Retained Earnings	(3.69)	(2.12)	24.28	13.55
Noncontrolling Interests in Cons. Subs.	N/A	17.61	(0.94)	(0.75)

CAPITAL MEASURES
BY ASSET SIZE

THIRD QUARTER 2010:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	219	417	105	741

CAPITAL COMPLIANCE				
Meet FDICIA Capital Standards	218	412	104	734
Percent of Thrifts	99.54	98.80	99.05	99.06
Consolidated Assets (\$ Billions)	\$11.71	\$128.36	\$783.00	\$923.07
Fail FDICIA Capital Standards	1	5	1	7
Percent of Thrifts	0.46	1.20	0.95	0.94
Consolidated Assets (\$ Billions)	\$0.07	\$1.61	\$3.19	\$4.87
Critically Undercapitalized	1	1	0	2
Percent of Thrifts	0.46	0.24	0.00	0.27
Consolidated Assets (\$ Billions)	\$0.07	\$0.26	\$0.00	\$0.32

CAPITAL RATIOS (Percent)				
Tangible Equity (\$ Billions)	\$1.81	\$13.82	\$80.26	\$95.88
Tangible Equity Ratio	15.40	10.69	10.38	10.49
Median Ratio	12.41	9.53	9.61	10.11
Tier 1 Capital (\$ Billions)	\$1.81	\$13.82	\$80.26	\$95.89
Tier 1 Leverage Ratio	15.40	10.70	10.38	10.49
Median Ratio	12.41	9.53	9.61	10.11
Tier 1 Risk-based Capital Ratio	28.15	17.25	17.23	17.36
Median Ratio	23.95	15.73	14.77	17.40
Risk-based Capital (\$ Billions)	\$1.86	\$14.59	\$86.63	\$103.08
Total Risk-based Capital Ratio	29.09	18.27	18.65	18.72
Median Ratio	24.26	16.75	15.94	18.29

ASSET QUALITY INDICATORS
BY ASSET SIZE

THIRD QUARTER 2010: NUMBER OF INSTITUTIONS:	LESS THAN \$100 MILLION 219	\$100 MILLION TO \$1 BILLION 417	\$1 BILLION OR GREATER 105	INDUSTRY 741
LOANS 30-89 DAYS DELINQUENT (\$ Millions)				
Total Including US Guaranteed Loans	\$189.40	\$1,524.42	\$8,336.02	\$10,049.84
US Guaranteed Loans	0.61	35.92	1,560.21	1,596.73
Total Excluding US Guaranteed Loans	188.79	1,488.50	6,775.82	8,453.11
Mortgage Loans				
Construction & Land Loans	10.55	165.22	363.83	539.60
Nonresidential Mortgages	20.85	284.70	521.43	826.98
Multifamily Mortgages	3.30	77.31	330.32	410.93
1-4 Family Mortgages	139.79	850.77	5,424.22	6,414.77
First Liens	129.24	753.96	4,850.66	5,733.86
Home Equity Lines of Credit	5.70	60.40	388.35	454.45
Other Junior Liens	4.84	36.42	185.20	226.46
Nonmortgage Loans and Leases				
Commercial Loans	6.25	87.55	578.31	672.10
Consumer Loans	8.66	58.88	1,117.92	1,185.45
NONCURRENT LOANS (\$ Millions)				
Total Including US Guaranteed Loans	\$231.12	\$3,243.37	\$23,847.44	\$27,321.92
US Guaranteed Loans	2.42	88.66	8,295.98	8,387.07
Total Excluding US Guaranteed Loans	228.70	3,154.70	15,551.45	18,934.85
Mortgage Loans				
Construction & Land Loans	44.42	823.94	1,982.62	2,850.98
Nonresidential Mortgages	39.34	657.74	1,858.07	2,555.15
Multifamily Mortgages	9.08	189.87	689.90	888.86
1-4 Family Mortgages	121.19	1,383.91	17,127.00	18,632.10
First Liens	111.04	1,265.84	16,374.38	17,751.26
Home Equity Lines of Credit	4.67	68.64	493.66	566.96
Other Junior Liens	5.49	49.43	258.96	313.89
Nonmortgage Loans and Leases				
Commercial Loans	12.73	154.45	1,251.32	1,418.50
Consumer Loans	4.36	33.46	938.52	976.34
NET CHARGE-OFFS (\$ Millions)	\$22.50	\$223.45	\$2,147.29	\$2,393.24
Mortgage Loans				
Construction & Land Loans	7.02	49.89	134.57	191.47
Nonresidential Mortgages	2.94	39.22	154.60	196.75
Multifamily Mortgages	1.24	8.87	58.89	69.00
1-4 Family Mortgages	4.54	71.66	748.88	825.07
First Liens	2.81	54.73	427.46	485.00
Home Equity Lines of Credit	1.08	9.62	236.54	247.24
Other Junior Liens	0.65	7.30	84.89	92.83
Nonmortgage Loans and Leases				
Commercial Loans	4.27	27.63	339.68	371.58
Consumer Loans	0.47	15.09	666.11	681.68
Reposessed Assets	3.42	26.86	97.08	127.37
Other	(1.39)	(15.76)	(52.53)	(69.68)
REPOSSESSED ASSETS, NET (\$ Millions)	\$89.52	\$1,274.60	\$3,349.84	\$4,713.96
Construction & Land Loans	16.98	482.30	596.15	1,095.43
Nonresidential Mortgages	20.60	227.44	332.91	580.94
Multifamily Mortgages	3.93	39.39	118.03	161.35
1-4 Family Mortgages	47.11	512.85	1,687.75	2,247.71
Other	0.90	12.62	615.01	628.53

ASSET QUALITY INDICATORS
BY ASSET SIZE

THIRD QUARTER 2010:	LESS THAN \$100 MILLION 219	\$100 MILLION TO \$1 BILLION 417	\$1 BILLION OR GREATER 105	INDUSTRY 741
NUMBER OF INSTITUTIONS:				
LOANS 30-89 DAYS DELINQUENT (% Total Assets)				
Total Including US Guaranteed Loans	1.61	1.17	1.06	1.08
US Guaranteed Loans	0.01	0.03	0.20	0.17
Total Excluding US Guaranteed Loans	1.60	1.15	0.86	0.91
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	3.08	2.73	3.19	3.03
Nonresidential Mortgages	2.10	1.66	1.07	1.24
Multifamily Mortgages	1.45	1.28	1.35	1.34
1-4 Family Mortgages	2.55	1.66	2.03	1.98
First Liens	2.58	1.70	2.23	2.15
Home Equity Lines of Credit	2.10	1.29	0.99	1.03
Other Junior Liens	2.53	1.62	1.71	1.71
Nonmortgage Loans and Leases				
Commercial Loans	1.78	1.67	1.31	1.35
Consumer Loans	3.10	1.58	1.48	1.49
NONCURRENT LOANS (% Total Assets)				
Total Including US Guaranteed Loans	1.96	2.50	3.03	2.94
US Guaranteed Loans	0.02	0.07	1.06	0.90
Total Excluding US Guaranteed Loans	1.94	2.43	1.98	2.04
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	12.96	13.64	17.36	16.01
Nonresidential Mortgages	3.96	3.83	3.81	3.82
Multifamily Mortgages	4.00	3.14	2.83	2.90
1-4 Family Mortgages	2.21	2.70	6.41	5.75
First Liens	2.21	2.86	7.54	6.66
Home Equity Lines of Credit	1.72	1.47	1.26	1.29
Other Junior Liens	2.88	2.19	2.40	2.37
Nonmortgage Loans and Leases				
Commercial Loans	3.62	2.94	2.83	2.85
Consumer Loans	1.56	0.90	1.25	1.23
NET CHARGE-OFFS (% Total Assets)	0.19	0.17	0.27	0.26
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	2.05	0.83	1.18	1.08
Nonresidential Mortgages	0.30	0.23	0.32	0.29
Multifamily Mortgages	0.54	0.15	0.24	0.22
1-4 Family Mortgages	0.08	0.14	0.28	0.25
First Liens	0.06	0.12	0.20	0.18
Home Equity Lines of Credit	0.40	0.21	0.60	0.56
Other Junior Liens	0.34	0.32	0.79	0.70
Nonmortgage Loans and Leases				
Commercial Loans	1.21	0.53	0.77	0.75
Consumer Loans	0.17	0.41	0.88	0.86
Reposessed Assets	3.83	2.11	2.90	2.70
Other	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)	0.76	0.98	0.43	0.51
Percent of Outstanding Loans by Loan Type:				
Construction & Land Loans	4.95	7.98	5.22	6.15
Nonresidential Mortgages	2.08	1.32	0.68	0.87
Multifamily Mortgages	1.73	0.65	0.48	0.53
1-4 Family Mortgages	0.86	1.00	0.63	0.69
Other	0.23	0.24	1.14	1.06

ASSET QUALITY INDICATORS
BY ASSET SIZE

THIRD QUARTER 2010: NUMBER OF INSTITUTIONS:	LESS THAN \$100 MILLION 219	\$100 MILLION TO \$1 BILLION 417	\$1 BILLION OR GREATER 105	INDUSTRY 741
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)				
Real Estate Loans	\$7.04	\$80.52	\$351.79	\$439.36
Percent of Total Assets	59.76	61.96	44.75	47.35
Noncurrent Real Estate Loans				
Including US Guaranteed Loans	0.21	3.06	21.66	24.93
Percent of Total Assets	1.82	2.35	2.75	2.69
Excluding US Guaranteed Loans	0.21	2.97	13.36	16.54
Percent of Total Assets	1.80	2.28	1.70	1.78
Real Estate Owned	0.09	1.26	3.25	4.61
Percent of Total Assets	0.75	0.97	0.41	0.50
Troubled Real Estate Loans				
Including US Guaranteed Loans	0.30	4.32	24.91	29.53
Percent of Total Assets	2.57	3.32	3.17	3.18
Excluding US Guaranteed Loans	0.30	4.23	16.61	21.15
Percent of Total Assets	2.55	3.26	2.11	2.28
Valuation Allowances	0.11	1.66	12.51	14.28
Loss Coverage Ratio	25.33	17.54	21.96	21.30
Reserve Ratio	1.10	1.26	2.14	1.99
ASSET QUALITY SUMMARY (% Total Assets)				
Net Chargeoffs (Annualized)	0.76	0.69	1.09	1.03
Net Provisions for Losses (Annualized)	0.82	0.71	0.95	0.91
Valuation Allowances	0.94	1.27	1.59	1.54
Noncurrent Loans				
Including US Guaranteed Loans	1.96	2.50	3.03	2.94
Excluding US Guaranteed Loans	1.94	2.43	1.98	2.04
Reposessed Assets, Net (% Total Assets)	0.76	0.98	0.43	0.51
Troubled Assets				
Including US Guaranteed Loans	2.72	3.48	3.46	3.45
Excluding US Guaranteed Loans	2.70	3.41	2.40	2.55

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

		3-MONTHS ENDED		9-MONTHS ENDED		2009 ----	2008 ----	2007 ----	2006 ----
		SEP. 2010	JUNE 2010	SEP. 2010	SEP. 2009				
SUMMARY DATA:									
Number of Thrifts	(#)	741	753	741	780	765	810	827	845
Total Assets	(\$)	927.94	931.13	927.94	1,069.87	942.52	1,197.26	1,508.35	1,410.82
Net Income	(\$)	1.77	1.49	4.99	(0.48)	(0.03)	(15.81)	(0.65)	15.85
Profits	(\$)	2.22	2.11	6.51	7.58	9.66	6.22	11.43	16.34
Losses	(\$)	(0.45)	(0.61)	(1.52)	(8.06)	(9.69)	(22.03)	(12.07)	(0.49)
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.77	0.64	0.71	(0.06)	0.00	(1.18)	(0.04)	1.06
Median Ratio	(%)	0.44	0.41	0.39	0.27	0.26	0.30	0.46	0.61
Return on Average Equity	(%)	6.68	5.76	6.37	(0.56)	(0.03)	(13.03)	(0.42)	11.18
Median Ratio	(%)	3.72	3.43	3.34	2.20	2.01	2.32	3.52	4.95
Net Interest Income	(\$)	7.21	7.13	21.52	25.63	32.63	38.08	40.62	40.93
% of Average Assets	(%)	3.12	3.06	3.07	3.03	3.03	2.83	2.70	2.74
Total Fee Income	(\$)	3.25	3.15	9.46	10.05	13.32	16.60	18.31	17.23
% of Average Assets	(%)	1.41	1.35	1.41	1.24	1.40	1.01	1.13	1.26
G&A Expense	(\$)	6.49	6.39	18.98	21.03	27.45	34.58	38.29	37.91
% of Average Assets	(%)	2.81	2.74	2.71	2.49	2.55	2.57	2.55	2.54
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	11.66	11.27	11.66	10.70	10.72	8.93	9.26	10.72
Tier 1 Leverage Ratio	(%)	9,952.79	9,970.27	9,952.79	10,383.94	10,152.98	10,873.37	11,840.87	11,718.21
Risk-based Capital Ratio	(%)	18.72	17.96	18.72	16.51	16.69	14.05	14.39	14.33
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	690	693	690	747	741	787	816	835
Adequately Capitalized	(#)	44	44	44	13	5	15	7	9
Undercapitalized	(#)	2	5	2	10	10	3	2	0
Significantly Undercapitalized	(#)	3	4	3	3	2	1	0	0
Critically Undercapitalized	(#)	2	7	2	7	7	4	1	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	9	2	15	12	20	6	1	0
Problem Thrifts	(#)	53	54	53	43	43	26	12	6
ASSET QUALITY MEASURES:									
Troubled Assets									
Including US Guaranteed Loans	(\$)	32.04	31.16	32.04	39.01	30.99	30.45	25.02	9.91
% of Total Assets	(%)	3.45	3.35	3.45	3.65	3.29	2.54	1.66	0.70
Excluding US Guaranteed Loans	(\$)	23.65	23.87	23.65	35.20	26.18	28.59	23.95	8.72
% of Total Assets	(%)	2.55	2.56	2.55	3.29	2.78	2.39	1.59	0.62
Noncurrent Loans									
Including US Guaranteed Loans	(\$)	27.32	26.84	27.32	33.90	26.43	26.46	22.03	8.65
% of Total Assets	(%)	2.94	2.88	2.94	3.17	2.80	2.21	1.46	0.61
Excluding US Guaranteed Loans	(\$)	18.93	19.55	18.93	30.09	21.63	24.60	20.96	7.45
% of Total Assets	(%)	2.04	2.10	2.04	2.81	2.29	2.05	1.39	0.53
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	5.75	5.46	5.75	5.76	5.13	3.69	2.35	0.89
First Liens	(%)	6.66	6.31	6.66	6.57	5.85	4.28	2.59	0.97
Home Equity Lines of Credit	(%)	1.29	1.32	1.29	1.42	1.51	0.94	1.25	0.44
Other Junior Liens	(%)	2.37	2.31	2.37	2.56	3.10	1.62	2.03	0.66
Multifamily Loans	(%)	2.90	3.08	2.90	2.69	3.37	1.20	0.43	0.21
Commercial Loans	(%)	2.85	3.04	2.85	3.22	2.70	1.83	0.95	0.90
Consumer Loans	(%)	1.23	1.27	1.23	1.68	1.58	1.40	1.01	0.91
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	36.27	30.78	94.19	189.92	224.18	341.40	631.89	553.08
Purchases	(\$)	14.41	11.31	36.79	92.70	106.29	176.35	154.93	326.97
Sales	(\$)	36.53	28.04	89.53	209.02	241.22	370.35	553.17	564.57
Loans Outstanding (1)	(\$)	323.92	327.21	323.92	419.38	334.41	521.90	740.78	727.09
Loans Outstanding / Total Assets	(%)	34.91	35.14	34.91	39.20	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 / November 2010

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

	SEPTEMBER 2010		JUNE 2010		SEPTEMBER 2009	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	927.94	100.00	931.13	100.00	1,069.87	100.00
Cash and Noninterest-Earning Deposits	9.33	1.01	9.01	0.97	10.32	0.96
Investment Securities	144.01	15.52	147.67	15.86	173.26	16.19
Mortgage Backed Securities	146.80	15.82	143.00	15.36	137.08	12.81
1-4 Family Mortgages	323.92	34.91	327.21	35.14	419.38	39.20
First Liens	266.58	28.73	268.87	28.88	349.05	32.63
Home Equity Lines of Credit	44.09	4.75	44.42	4.77	53.01	4.95
Other Junior Liens	13.25	1.43	13.92	1.49	17.31	1.62
Multifamily Mortgages	30.70	3.31	30.40	3.26	33.89	3.17
Nonresidential Mortgages	66.94	7.21	67.16	7.21	70.40	6.58
Construction Loans	9.65	1.04	10.76	1.16	17.44	1.63
Land Loans	8.15	0.88	8.86	0.95	12.73	1.19
Commercial Loans	49.80	5.37	49.83	5.35	51.62	4.82
Consumer Loans	79.33	8.55	77.03	8.27	73.88	6.91
Repossession Assets, Net	4.71	0.51	4.32	0.46	5.11	0.48
Real Estate Held for Investment	0.13	0.01	0.13	0.01	0.19	0.02
Office Premises & Equipment	6.54	0.70	6.51	0.70	7.34	0.69
Other Assets	59.46	6.41	61.28	6.58	71.42	6.68
Less: Contra Assets & Valuation Allowances	11.52	1.24	12.05	1.29	14.19	1.33
TOTAL LIABILITIES AND CAPITAL	927.94	100.00	931.13	100.00	1,069.87	100.00
Total Deposits and Escrows	661.35	71.27	660.79	70.97	698.57	65.30
Deposits	653.59	70.43	654.86	70.33	692.19	64.70
Escrows	7.77	0.84	5.93	0.64	6.38	0.60
Total Borrowings	143.38	15.45	150.79	16.19	239.88	22.42
Advances from FHLB	80.13	8.64	83.30	8.95	130.39	12.19
Reverse Repurchase Agreements	38.53	4.15	39.92	4.29	59.44	5.56
Other Borrowings	24.72	2.66	27.56	2.96	50.04	4.68
Other Liabilities	15.20	1.64	14.78	1.59	17.45	1.63
EQUITY CAPITAL	108.19	11.66	104.96	11.27	114.49	10.70
Capital Stock & Paid-In Capital	79.66	8.58	78.08	8.39	89.28	8.35
Unrealized Gains (Losses) AFS Securities	1.11	0.12	0.54	0.06	(1.15)	(0.11)
Retained Earnings	29.02	3.13	27.75	2.98	27.33	2.55
Noncontrolling Interests in Cons. Subs.	0.19	0.02	0.19	0.02	0.53	0.05

	SEPTEMBER 2010		JUNE 2010		SEPTEMBER 2009	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	10.47	4.53	10.57	4.54	12.86	4.82
Interest Expense	3.26	1.41	3.44	1.48	4.56	1.71
Net Interest Income	7.21	3.12	7.13	3.06	8.29	3.11
Loss Provisions-Interest Bearing Assets	2.12	0.92	2.29	0.98	4.96	1.86
Noninterest Income	4.43	1.92	4.36	1.87	4.45	1.67
Mortgage Loan Servicing Fees	0.17	0.07	0.16	0.07	0.34	0.13
Other Fees and Charges	3.08	1.33	2.99	1.28	2.96	1.11
Other Noninterest Income	1.18	0.51	1.21	0.52	1.15	0.43
Noninterest Expense	6.70	2.90	6.75	2.90	5.60	2.10
G&A Expense	6.49	2.81	6.39	2.74	6.58	2.47
Goodwill Expense	0.11	0.05	0.25	0.11	0.12	0.05
Loss Provis.-Nonint. Bearing Assets	0.10	0.04	0.11	0.05	(1.10)	(0.41)
Income Before Taxes & Extraord. Items	2.81	1.22	2.45	1.05	2.18	0.82
Income Taxes	1.03	0.45	0.96	0.41	0.93	0.35
Extraordinary Items	0.00	0.00	0.00	0.00	0.02	0.01
Net Income	1.77	0.77	1.49	0.64	1.24	0.46

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

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

	NORTHEAST REGION								
	3-MONTHS ENDED		9-MONTHS ENDED		2009 ----	2008 ----	2007 ----	2006 ----	
	SEP. 2010	JUNE 2010	SEP. 2010	SEP. 2009					
SUMMARY DATA:									
Number of Thrifts	(#)	166	169	166	172	170	185	184	263
Total Assets	(\$)	371.95	383.62	371.95	433.12	399.18	424.15	411.75	414.90
Net Income	(\$)	0.65	0.53	1.70	1.01	0.80	(3.86)	(0.45)	3.75
Profits	(\$)	0.70	0.55	1.79	2.81	3.20	2.07	2.59	3.92
Losses	(\$)	(0.05)	(0.02)	(0.09)	(1.79)	(2.41)	(5.93)	(3.04)	(0.18)
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.69	0.54	0.58	0.31	0.19	(0.93)	(0.11)	0.94
Median Ratio	(%)	0.52	0.45	0.48	0.34	0.36	0.27	0.41	0.55
Return on Average Equity	(%)	6.02	5.01	5.32	3.14	1.87	(9.50)	(0.99)	9.35
Median Ratio	(%)	4.69	4.30	4.39	3.15	3.24	2.11	3.28	4.41
Net Interest Income	(\$)	2.34	2.33	7.08	7.95	10.32	10.49	9.18	9.37
% of Average Assets	(%)	2.50	2.42	2.43	2.45	2.44	2.53	2.25	2.36
Total Fee Income	(\$)	0.41	0.44	1.33	1.73	2.23	2.26	2.96	3.47
% of Average Assets	(%)	0.44	0.45	0.44	0.57	0.50	0.55	0.54	0.82
G&A Expense	(\$)	1.55	1.66	4.86	5.80	7.55	7.11	7.86	7.16
% of Average Assets	(%)	1.66	1.72	1.67	1.79	1.79	1.72	1.93	1.80
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	11.92	11.08	11.92	10.61	10.48	8.68	10.32	10.56
Tier 1 Leverage Ratio	(%)	2,287.93	2,301.48	2,287.93	2,281.93	2,280.24	2,505.31	2,667.93	3,906.32
Risk-based Capital Ratio	(%)	19.71	18.53	19.71	16.97	17.27	15.24	16.65	15.52
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	161	164	161	168	169	182	183	263
Adequately Capitalized	(#)	5	5	5	3	0	2	1	0
Undercapitalized	(#)	0	0	0	1	1	0	0	0
Significantly Undercapitalized	(#)	0	0	0	0	0	1	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	0	0	1	1	1	0	0
Problem Thrifts	(#)	6	7	6	3	5	3	4	2
ASSET QUALITY MEASURES:									
Troubled Assets									
Including US Guaranteed Loans	(\$)	8.79	8.90	8.79	8.24	8.26	4.35	2.77	1.93
% of Total Assets	(%)	2.36	2.32	2.36	1.90	2.07	1.02	0.67	0.47
Excluding US Guaranteed Loans	(\$)	8.69	8.81	8.69	8.20	8.19	4.31	2.70	1.86
% of Total Assets	(%)	2.34	2.30	2.34	1.89	2.05	1.02	0.65	0.45
Noncurrent Loans									
Including US Guaranteed Loans	(\$)	8.01	8.26	8.01	7.82	7.80	4.04	2.55	1.74
% of Total Assets	(%)	2.15	2.15	2.15	1.80	1.95	0.95	0.62	0.42
Excluding US Guaranteed Loans	(\$)	7.91	8.18	7.91	7.77	7.73	4.00	2.48	1.68
% of Total Assets	(%)	2.13	2.13	2.13	1.79	1.94	0.94	0.60	0.40
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	3.61	3.62	3.61	2.89	3.30	1.53	1.16	0.66
First Liens	(%)	3.87	3.90	3.87	3.15	3.58	1.64	1.06	0.65
Home Equity Lines of Credit	(%)	0.76	0.66	0.76	0.54	0.56	0.46	0.27	0.33
Other Junior Liens	(%)	2.31	1.87	2.31	1.99	1.50	1.50	4.24	1.26
Multifamily Loans	(%)	2.58	3.24	2.58	2.72	3.34	0.82	0.37	0.28
Commercial Loans	(%)	2.86	3.07	2.86	3.04	3.17	1.28	0.82	0.58
Consumer Loans	(%)	1.53	1.49	1.53	1.87	1.74	1.41	0.78	0.60
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	9.56	10.44	29.54	43.16	53.45	60.53	108.25	123.63
Purchases	(\$)	0.41	0.45	1.54	3.63	4.59	4.74	42.03	119.76
Sales	(\$)	2.32	2.12	5.47	13.02	14.66	16.52	108.74	207.75
Loans Outstanding (1)	(\$)	152.28	154.60	152.28	176.10	155.44	175.00	159.44	182.68
Loans Outstanding / Total Assets	(%)	40.94	40.30	40.94	40.66	38.94	41.26	38.72	44.03

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

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

NORTHEAST REGION

	SEPTEMBER 2010		JUNE 2010		SEPTEMBER 2009	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	371.95	100.00	383.62	100.00	433.12	100.00
Cash and Noninterest-Earning Deposits	2.95	0.79	3.07	0.80	3.72	0.86
Investment Securities	55.74	14.98	60.81	15.85	68.66	15.85
Mortgage Backed Securities	63.53	17.08	66.48	17.33	66.74	15.41
1-4 Family Mortgages	152.28	40.94	154.60	40.30	176.10	40.66
First Liens	137.49	36.96	139.72	36.42	155.19	35.83
Home Equity Lines of Credit	10.50	2.82	10.36	2.70	15.46	3.57
Other Junior Liens	4.30	1.16	4.51	1.18	5.45	1.26
Multifamily Mortgages	15.25	4.10	14.99	3.91	16.85	3.89
Nonresidential Mortgages	27.52	7.40	27.49	7.16	30.53	7.05
Construction Loans	3.39	0.91	3.64	0.95	6.63	1.53
Land Loans	0.90	0.24	0.98	0.26	1.65	0.38
Commercial Loans	19.67	5.29	19.68	5.13	21.94	5.06
Consumer Loans	6.47	1.74	7.17	1.87	11.14	2.57
Repossessed Assets, Net	0.78	0.21	0.63	0.16	0.43	0.10
Real Estate Held for Investment	0.01	0.00	0.01	0.00	0.02	0.00
Office Premises & Equipment	2.20	0.59	2.15	0.56	2.49	0.57
Other Assets	24.56	6.60	25.50	6.65	29.69	6.86
Less: Contra Assets & Valuation Allowances	3.30	0.89	3.58	0.93	3.44	0.79
TOTAL LIABILITIES AND CAPITAL	371.95	100.00	383.62	100.00	433.12	100.00
Total Deposits and Escrows	249.60	67.10	256.73	66.92	295.71	68.27
Deposits	247.76	66.61	255.30	66.55	294.32	67.95
Escrows	1.84	0.49	1.43	0.37	1.39	0.32
Total Borrowings	73.11	19.66	79.47	20.72	85.11	19.65
Advances from FHLB	37.76	10.15	41.22	10.74	43.03	9.94
Reverse Repurchase Agreements	25.15	6.76	26.05	6.79	28.18	6.51
Other Borrowings	10.20	2.74	12.20	3.18	13.89	3.21
Other Liabilities	5.07	1.36	5.07	1.32	6.85	1.58
EQUITY CAPITAL	44.33	11.92	42.50	11.08	45.95	10.61
Capital Stock & Paid-In Capital	38.18	10.26	37.01	9.65	40.90	9.44
Unrealized Gains (Losses) AFS Securities	0.28	0.07	(0.05)	(0.01)	(1.29)	(0.30)
Retained Earnings	6.57	1.77	6.16	1.61	6.61	1.53
Noncontrolling Interests in Cons. Subs.	0.15	0.04	0.15	0.04	0.49	0.11

	SEPTEMBER 2010		JUNE 2010		SEPTEMBER 2009	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	3.82	4.08	3.92	4.06	4.74	4.40
Interest Expense	1.48	1.58	1.59	1.64	2.05	1.90
Net Interest Income	2.34	2.50	2.33	2.42	2.69	2.50
Loss Provisions-Interest Bearing Assets	0.51	0.54	0.48	0.50	0.84	0.78
Noninterest Income	0.72	0.77	0.64	0.66	0.32	0.30
Mortgage Loan Servicing Fees	0.09	0.09	0.07	0.07	0.14	0.13
Other Fees and Charges	0.33	0.35	0.36	0.38	0.48	0.44
Other Noninterest Income	0.31	0.33	0.20	0.21	(0.29)	(0.27)
Noninterest Expense	1.60	1.71	1.71	1.77	0.61	0.57
G&A Expense	1.55	1.66	1.66	1.72	1.84	1.71
Goodwill Expense	0.03	0.03	0.03	0.03	0.05	0.05
Loss Provis.-Nonint. Bearing Assets	0.02	0.02	0.01	0.01	(1.28)	(1.19)
Income Before Taxes & Extraord. Items	0.96	1.02	0.79	0.82	1.56	1.45
Income Taxes	0.30	0.33	0.26	0.27	0.16	0.14
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.65	0.69	0.53	0.54	1.38	1.28

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

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

	SOUTHEAST REGION								
	3-MONTHS ENDED		9-MONTHS ENDED		2009 ----	2008 ----	2007 ----	2006 ----	
	SEP. 2010	JUNE 2010	SEP. 2010	SEP. 2009					
SUMMARY DATA:									
Number of Thrifts	(#)	169	175	169	187	181	193	201	299
Total Assets	(\$)	138.91	135.71	138.91	145.82	137.50	280.03	281.17	233.29
Net Income	(\$)	0.00	(0.03)	0.06	(1.27)	(1.36)	(3.23)	(1.13)	1.95
Profits	(\$)	0.23	0.26	0.68	0.38	0.56	1.14	1.43	2.23
Losses	(\$)	(0.22)	(0.29)	(0.63)	(1.66)	(1.92)	(4.37)	(2.56)	(0.28)
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.01	(0.09)	0.06	(1.09)	(0.90)	(1.16)	(0.39)	0.78
Median Ratio	(%)	0.27	0.31	0.22	0.10	0.10	0.12	0.41	0.54
Return on Average Equity	(%)	0.08	(0.79)	0.52	(11.57)	(9.30)	(14.47)	(4.62)	8.72
Median Ratio	(%)	1.99	2.46	1.82	1.29	0.79	0.92	2.98	4.13
Net Interest Income	(\$)	1.09	1.09	3.26	3.16	4.23	6.92	7.51	7.38
% of Average Assets	(%)	3.18	3.21	3.18	2.70	2.79	2.49	2.59	2.94
Total Fee Income	(\$)	0.34	0.37	1.06	1.10	1.47	2.07	1.67	2.18
% of Average Assets	(%)	0.99	1.07	0.99	1.09	1.07	0.75	0.42	0.85
G&A Expense	(\$)	0.92	0.92	2.72	2.93	3.83	6.86	6.41	6.42
% of Average Assets	(%)	2.69	2.71	2.65	2.50	2.52	2.47	2.21	2.55
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	10.92	11.18	10.92	10.08	10.69	8.19	8.10	9.43
Tier 1 Leverage Ratio	(%)	2,216.88	2,240.58	2,216.88	2,435.49	2,338.04	2,520.32	2,722.55	3,933.09
Risk-based Capital Ratio	(%)	16.62	16.47	16.62	15.34	15.67	11.50	13.80	13.51
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	155	155	155	172	169	183	195	292
Adequately Capitalized	(#)	11	13	11	4	1	5	3	6
Undercapitalized	(#)	1	2	1	5	6	2	1	0
Significantly Undercapitalized	(#)	1	1	1	1	0	0	0	0
Critically Undercapitalized	(#)	1	4	1	5	5	3	1	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	6	1	9	4	9	0	1	0
Problem Thrifts	(#)	14	15	14	14	11	10	4	3
ASSET QUALITY MEASURES:									
Troubled Assets									
Including US Guaranteed Loans	(\$)	8.19	7.35	8.19	7.53	7.17	11.24	5.62	1.73
% of Total Assets	(%)	5.89	5.41	5.89	5.17	5.21	4.01	2.00	0.74
Excluding US Guaranteed Loans	(\$)	5.67	5.59	5.67	5.80	5.23	10.77	5.35	1.46
% of Total Assets	(%)	4.08	4.12	4.08	3.98	3.81	3.85	1.90	0.63
Noncurrent Loans									
Including US Guaranteed Loans	(\$)	6.85	6.13	6.85	6.35	6.13	9.56	4.91	1.42
% of Total Assets	(%)	4.93	4.52	4.93	4.35	4.46	3.41	1.75	0.61
Excluding US Guaranteed Loans	(\$)	4.33	4.37	4.33	4.62	4.20	9.10	4.64	1.15
% of Total Assets	(%)	3.12	3.22	3.12	3.17	3.05	3.25	1.65	0.49
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	10.32	8.73	10.32	8.20	8.91	5.24	2.61	0.90
First Liens	(%)	12.44	10.35	12.44	9.69	10.49	6.66	3.07	1.01
Home Equity Lines of Credit	(%)	3.11	3.26	3.11	3.12	3.63	1.19	1.70	0.41
Other Junior Liens	(%)	3.95	4.19	3.95	4.95	4.86	1.68	1.30	0.79
Multifamily Loans	(%)	8.32	6.61	8.32	7.11	6.54	3.65	0.60	0.44
Commercial Loans	(%)	5.37	4.27	5.37	2.20	2.51	0.95	0.49	1.03
Consumer Loans	(%)	0.48	0.44	0.48	0.54	0.50	0.54	0.19	0.60
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	4.91	3.85	11.96	19.07	23.38	134.05	239.67	61.80
Purchases	(\$)	0.61	0.35	1.71	1.30	1.92	102.44	30.50	37.67
Sales	(\$)	3.58	2.85	9.39	16.86	20.66	202.95	166.16	53.62
Loans Outstanding (1)	(\$)	47.61	48.92	47.61	55.56	52.25	155.39	167.30	106.22
Loans Outstanding / Total Assets	(%)	34.28	36.04	34.28	38.10	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 / November 2010

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

SOUTHEAST REGION

	SEPTEMBER 2010		JUNE 2010		SEPTEMBER 2009	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	138.91	100.00	135.71	100.00	145.82	100.00
Cash and Noninterest-Earning Deposits	1.27	0.91	1.33	0.98	1.81	1.24
Investment Securities	21.60	15.55	16.79	12.37	23.38	16.04
Mortgage Backed Securities	20.84	15.00	19.85	14.63	15.79	10.83
1-4 Family Mortgages	47.61	34.28	48.92	36.04	55.56	38.10
First Liens	36.60	26.34	37.46	27.60	42.20	28.94
Home Equity Lines of Credit	8.83	6.36	9.14	6.73	10.53	7.22
Other Junior Liens	2.18	1.57	2.32	1.71	2.83	1.94
Multifamily Mortgages	1.57	1.13	1.66	1.23	1.81	1.24
Nonresidential Mortgages	14.05	10.12	14.20	10.47	13.99	9.59
Construction Loans	1.95	1.40	2.17	1.60	3.13	2.15
Land Loans	3.11	2.24	3.45	2.54	4.59	3.15
Commercial Loans	5.16	3.72	5.06	3.73	4.61	3.16
Consumer Loans	9.05	6.52	9.43	6.95	8.59	5.89
Reposessed Assets, Net	1.33	0.96	1.22	0.90	1.19	0.81
Real Estate Held for Investment	0.02	0.01	0.02	0.01	0.04	0.02
Office Premises & Equipment	1.34	0.97	1.34	0.99	1.46	1.00
Other Assets	11.75	8.46	12.09	8.91	12.01	8.24
Less: Contra Assets & Valuation Allowances	1.75	1.26	1.82	1.34	2.13	1.46
TOTAL LIABILITIES AND CAPITAL	138.91	100.00	135.71	100.00	145.82	100.00
Total Deposits and Escrows	101.58	73.13	100.62	74.14	108.55	74.44
Deposits	100.30	72.20	99.54	73.35	107.87	73.98
Escrows	1.28	0.92	1.08	0.79	0.68	0.47
Total Borrowings	20.13	14.49	18.06	13.30	20.75	14.23
Advances from FHLB	12.50	9.00	10.16	7.49	12.25	8.40
Reverse Repurchase Agreements	7.26	5.22	7.54	5.56	7.74	5.31
Other Borrowings	0.37	0.26	0.35	0.26	0.76	0.52
Other Liabilities	2.07	1.49	1.89	1.40	1.85	1.27
EQUITY CAPITAL	15.17	10.92	15.17	11.18	14.70	10.08
Capital Stock & Paid-In Capital	12.90	9.28	12.86	9.48	12.35	8.47
Unrealized Gains (Losses) AFS Securities	0.17	0.12	0.10	0.07	(0.11)	(0.07)
Retained Earnings	2.57	1.85	2.64	1.95	2.74	1.88
Noncontrolling Interests in Cons. Subs.	0.03	0.02	0.03	0.02	0.03	0.02

	SEPTEMBER 2010		JUNE 2010		SEPTEMBER 2009	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.48	4.31	1.50	4.40	1.64	4.54
Interest Expense	0.39	1.13	0.41	1.19	0.54	1.49
Net Interest Income	1.09	3.18	1.09	3.21	1.11	3.05
Loss Provisions-Interest Bearing Assets	0.51	1.49	0.49	1.43	0.82	2.28
Noninterest Income	0.49	1.43	0.55	1.62	0.50	1.38
Mortgage Loan Servicing Fees	0.02	0.05	0.02	0.06	0.02	0.05
Other Fees and Charges	0.32	0.94	0.35	1.02	0.38	1.04
Other Noninterest Income	0.15	0.44	0.19	0.54	0.10	0.29
Noninterest Expense	0.95	2.78	1.11	3.25	0.96	2.64
G&A Expense	0.92	2.69	0.92	2.71	0.92	2.54
Goodwill Expense	0.01	0.04	0.17	0.50	0.02	0.06
Loss Provis.-Nonint. Bearing Assets	0.02	0.05	0.01	0.04	0.01	0.04
Income Before Taxes & Extraord. Items	0.12	0.34	0.05	0.15	(0.18)	(0.49)
Income Taxes	0.11	0.33	0.08	0.24	0.05	0.13
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.00	0.01	(0.03)	(0.09)	(0.22)	(0.62)

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

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

	CENTRAL REGION							
	3-MONTHS ENDED		9-MONTHS ENDED		2009	2008	2007	
	SEP. 2010	JUNE 2010	SEP. 2010	SEP. 2009				
SUMMARY DATA:								
Number of Thrifts	(#)	240	242	240	248	244	194	199
Total Assets	(\$)	131.17	130.92	131.17	145.24	133.61	122.70	133.15
Net Income	(\$)	0.10	(0.04)	0.01	(1.28)	(1.32)	(1.06)	0.05
Profits	(\$)	0.19	0.17	0.51	0.41	0.58	0.58	0.36
Losses	(\$)	(0.09)	(0.20)	(0.50)	(1.68)	(1.90)	(1.64)	(0.31)
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	0.30	(0.11)	0.01	(1.14)	(0.91)	(0.87)	0.04
Median Ratio	(%)	0.39	0.34	0.37	0.25	0.22	0.23	0.31
Return on Average Equity	(%)	2.93	(1.06)	0.10	(12.42)	(9.82)	(9.18)	0.40
Median Ratio	(%)	3.41	2.64	2.81	1.75	1.68	2.20	2.23
Net Interest Income	(\$)	0.95	0.95	2.82	2.82	3.76	3.09	1.58
% of Average Assets	(%)	2.90	2.88	2.84	2.53	2.60	2.52	1.20
Total Fee Income	(\$)	0.39	0.37	1.22	1.46	2.00	1.50	0.86
% of Average Assets	(%)	1.20	1.14	1.20	1.18	1.62	0.60	1.43
G&A Expense	(\$)	1.11	1.09	3.31	3.81	4.94	3.65	1.80
% of Average Assets	(%)	3.39	3.31	3.33	3.42	3.42	2.99	1.37
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	10.36	10.20	10.36	9.09	9.57	8.72	10.29
Tier 1 Leverage Ratio	(%)	3,107.18	3,091.31	3,107.18	3,226.65	3,154.28	2,727.64	2,833.94
Risk-based Capital Ratio	(%)	15.72	15.48	15.72	13.75	14.47	13.62	14.52
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	223	223	223	238	237	188	196
Adequately Capitalized	(#)	16	14	16	4	2	5	3
Undercapitalized	(#)	0	1	0	3	3	1	0
Significantly Undercapitalized	(#)	1	2	1	2	2	0	0
Critically Undercapitalized	(#)	0	2	0	1	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	2	1	3	4	6	0	0
Problem Thrifts	(#)	18	19	18	16	16	10	3
ASSET QUALITY MEASURES:								
Troubled Assets								
Including US Guaranteed Loans	(\$)	5.79	5.75	5.79	6.82	6.09	4.10	2.41
% of Total Assets	(%)	4.41	4.39	4.41	4.70	4.56	3.34	1.81
Excluding US Guaranteed Loans	(\$)	4.46	4.54	4.46	6.77	5.54	4.07	2.40
% of Total Assets	(%)	3.40	3.47	3.40	4.66	4.15	3.32	1.80
Noncurrent Loans								
Including US Guaranteed Loans	(\$)	4.42	4.49	4.42	4.54	4.30	3.14	2.02
% of Total Assets	(%)	3.37	3.43	3.37	3.13	3.22	2.56	1.52
Excluding US Guaranteed Loans	(\$)	3.10	3.27	3.10	4.49	3.75	3.10	2.00
% of Total Assets	(%)	2.36	2.50	2.36	3.09	2.81	2.53	1.50
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	5.66	5.66	5.66	3.95	4.27	2.99	1.73
First Liens	(%)	6.87	6.87	6.87	4.49	4.95	3.31	1.79
Home Equity Lines of Credit	(%)	1.45	1.50	1.45	1.90	1.85	1.61	1.47
Other Junior Liens	(%)	2.59	3.12	2.59	2.94	3.13	2.03	1.44
Multifamily Loans	(%)	3.77	3.75	3.77	5.03	5.19	2.62	1.46
Commercial Loans	(%)	2.46	2.66	2.46	2.99	3.06	1.56	1.07
Consumer Loans	(%)	1.03	1.02	1.03	1.13	1.28	1.01	0.78
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	8.08	5.36	18.98	35.06	43.33	22.61	10.94
Purchases	(\$)	7.29	5.19	16.66	43.45	49.86	49.65	24.26
Sales	(\$)	13.26	9.35	31.51	68.21	80.24	60.52	30.59
Loans Outstanding (1)	(\$)	51.95	51.17	51.95	60.32	53.32	56.42	63.30
Loans Outstanding / Total Assets	(%)	39.60	39.09	39.60	41.53	39.91	45.98	47.54

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

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

CENTRAL REGION

	SEPTEMBER 2010		JUNE 2010		SEPTEMBER 2009	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	131.17	100.00	130.92	100.00	145.24	100.00
Cash and Noninterest-Earning Deposits	1.31	1.00	1.22	0.93	1.22	0.84
Investment Securities	13.00	9.91	13.46	10.28	13.19	9.08
Mortgage Backed Securities	17.84	13.60	18.43	14.08	18.31	12.61
1-4 Family Mortgages	51.95	39.60	51.17	39.09	60.32	41.53
First Liens	39.68	30.25	38.72	29.58	45.93	31.62
Home Equity Lines of Credit	9.24	7.04	9.27	7.08	9.85	6.78
Other Junior Liens	3.03	2.31	3.18	2.43	4.54	3.12
Multifamily Mortgages	4.59	3.50	4.65	3.55	4.80	3.30
Nonresidential Mortgages	13.73	10.46	13.82	10.56	14.41	9.92
Construction Loans	1.71	1.30	1.87	1.43	3.06	2.11
Land Loans	1.51	1.15	1.59	1.22	2.90	1.99
Commercial Loans	6.28	4.79	6.20	4.74	6.52	4.49
Consumer Loans	11.35	8.66	11.15	8.52	11.80	8.12
Repossessed Assets, Net	1.37	1.04	1.26	0.96	2.28	1.57
Real Estate Held for Investment	0.05	0.04	0.05	0.04	0.05	0.04
Office Premises & Equipment	1.45	1.10	1.48	1.13	1.63	1.13
Other Assets	6.78	5.17	6.36	4.85	6.90	4.75
Less: Contra Assets & Valuation Allowances	1.75	1.33	1.80	1.37	2.14	1.47
TOTAL LIABILITIES AND CAPITAL	131.17	100.00	130.92	100.00	145.24	100.00
Total Deposits and Escrows	99.37	75.75	98.93	75.56	107.65	74.12
Deposits	97.05	73.99	97.45	74.44	105.58	72.69
Escrows	2.32	1.77	1.48	1.13	2.07	1.43
Total Borrowings	16.72	12.75	17.24	13.17	22.69	15.62
Advances from FHLB	11.30	8.62	11.86	9.06	16.51	11.37
Reverse Repurchase Agreements	3.37	2.57	3.43	2.62	4.15	2.86
Other Borrowings	2.05	1.56	1.94	1.49	2.02	1.39
Other Liabilities	1.50	1.15	1.40	1.07	1.72	1.18
EQUITY CAPITAL	13.58	10.36	13.36	10.20	13.20	9.09
Capital Stock & Paid-In Capital	9.30	7.09	9.12	6.97	8.87	6.10
Unrealized Gains (Losses) AFS Securities	0.21	0.16	0.15	0.11	(0.04)	(0.03)
Retained Earnings	4.22	3.22	4.21	3.22	4.50	3.10
Noncontrolling Interests in Cons. Subs.	0.01	0.01	0.01	0.01	0.01	0.01

	SEPTEMBER 2010		JUNE 2010		SEPTEMBER 2009	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.47	4.49	1.50	4.57	1.76	4.80
Interest Expense	0.52	1.58	0.55	1.69	0.81	2.21
Net Interest Income	0.95	2.90	0.95	2.88	0.95	2.59
Loss Provisions-Interest Bearing Assets	0.32	0.99	0.41	1.26	0.88	2.38
Noninterest Income	0.73	2.23	0.64	1.94	0.64	1.74
Mortgage Loan Servicing Fees	(0.05)	(0.16)	(0.06)	(0.19)	(0.02)	(0.05)
Other Fees and Charges	0.44	1.35	0.44	1.33	0.45	1.23
Other Noninterest Income	0.34	1.03	0.26	0.80	0.21	0.56
Noninterest Expense	1.18	3.61	1.15	3.51	1.39	3.78
G&A Expense	1.11	3.39	1.09	3.31	1.24	3.37
Goodwill Expense	0.02	0.07	0.01	0.04	0.01	0.03
Loss Provis.-Nonint. Bearing Assets	0.05	0.15	0.05	0.16	0.14	0.38
Income Before Taxes & Extraord. Items	0.17	0.53	0.02	0.05	(0.68)	(1.84)
Income Taxes	0.07	0.22	0.05	0.16	0.15	0.41
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.10	0.30	(0.04)	(0.11)	(0.83)	(2.25)

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

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

	WESTERN REGION								
	3-MONTHS ENDED		9-MONTHS ENDED		2009	2008	2007	2006	
	SEP. 2010	JUNE 2010	SEP. 2010	SEP. 2009					
SUMMARY DATA:									
Number of Thrifts	(#)	166	167	166	173	170	170	171	199
Total Assets	(\$)	285.90	280.87	285.90	345.68	272.22	162.10	138.44	139.49
Net Income	(\$)	1.02	1.03	3.22	1.06	1.85	(0.21)	0.96	1.28
Profits	(\$)	1.11	1.14	3.52	3.98	5.32	0.98	1.04	1.32
Losses	(\$)	(0.09)	(0.10)	(0.30)	(2.93)	(3.47)	(1.19)	(0.09)	(0.04)
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	1.45	1.49	1.55	0.36	0.52	(0.14)	0.71	0.95
Median Ratio	(%)	0.53	0.50	0.48	0.39	0.35	0.47	0.54	0.66
Return on Average Equity	(%)	11.87	12.41	12.89	3.41	4.76	(1.62)	7.90	10.54
Median Ratio	(%)	4.95	4.85	4.15	3.47	3.20	4.16	4.50	5.17
Net Interest Income	(\$)	2.83	2.76	8.36	11.71	14.32	3.90	3.67	3.59
% of Average Assets	(%)	4.00	3.97	4.01	4.00	4.00	2.57	2.71	2.68
Total Fee Income	(\$)	2.11	1.97	5.85	5.75	7.62	1.82	1.81	1.66
% of Average Assets	(%)	2.98	2.84	2.98	2.16	2.82	1.02	1.24	1.26
G&A Expense	(\$)	2.91	2.72	8.08	8.49	11.13	3.85	3.66	3.51
% of Average Assets	(%)	4.12	3.91	3.88	2.90	3.11	2.54	2.70	2.62
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	12.28	12.08	12.28	11.76	11.65	8.25	8.62	9.16
Tier 1 Leverage Ratio	(%)	2,340.79	2,336.90	2,340.79	2,439.87	2,380.42	2,147.05	2,456.89	2,798.20
Risk-based Capital Ratio	(%)	19.96	19.16	19.96	17.68	17.56	14.37	13.30	14.51
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	151	151	151	169	166	167	170	196
Adequately Capitalized	(#)	12	12	12	2	2	2	0	3
Undercapitalized	(#)	1	2	1	1	0	0	1	0
Significantly Undercapitalized	(#)	1	1	1	0	0	0	0	0
Critically Undercapitalized	(#)	1	1	1	1	2	1	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	1	0	3	3	4	0	0	0
Problem Thrifts	(#)	15	13	15	10	11	2	1	1
ASSET QUALITY MEASURES:									
Troubled Assets									
Including US Guaranteed Loans	(\$)	9.27	9.16	9.27	16.41	9.47	4.46	1.93	1.29
% of Total Assets	(%)	3.24	3.26	3.24	4.75	3.48	2.75	1.39	0.93
Excluding US Guaranteed Loans	(\$)	4.83	4.93	4.83	14.43	7.22	3.14	1.33	0.62
% of Total Assets	(%)	1.69	1.75	1.69	4.17	2.65	1.94	0.96	0.44
Noncurrent Loans									
Including US Guaranteed Loans	(\$)	8.03	7.95	8.03	15.19	8.20	3.97	1.73	1.18
% of Total Assets	(%)	2.81	2.83	2.81	4.40	3.01	2.45	1.25	0.85
Excluding US Guaranteed Loans	(\$)	3.59	3.72	3.59	13.21	5.94	2.65	1.13	0.50
% of Total Assets	(%)	1.26	1.32	1.26	3.82	2.18	1.64	0.82	0.36
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	7.34	7.05	7.34	9.51	6.92	5.27	2.32	1.91
First Liens	(%)	9.77	9.41	9.77	11.25	9.04	7.64	3.38	2.78
Home Equity Lines of Credit	(%)	0.51	0.53	0.51	0.91	0.60	0.28	0.13	0.19
Other Junior Liens	(%)	1.33	1.05	1.33	1.38	3.92	1.32	0.21	0.18
Multifamily Loans	(%)	2.07	1.82	2.07	0.78	1.92	2.93	0.67	1.19
Commercial Loans	(%)	2.27	2.82	2.27	3.77	2.15	1.80	0.60	0.73
Consumer Loans	(%)	1.37	1.45	1.37	2.01	1.84	0.66	0.52	0.65
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	13.73	11.13	33.70	92.64	104.02	44.45	42.60	48.60
Purchases	(\$)	6.10	5.31	16.87	44.32	49.93	12.82	7.62	7.36
Sales	(\$)	17.37	13.73	43.16	110.93	125.66	31.33	33.44	27.70
Loans Outstanding (1)	(\$)	72.07	72.52	72.07	127.40	73.39	51.32	50.65	45.75
Loans Outstanding / Total Assets	(%)	25.21	25.82	25.21	36.86	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 / November 2010

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

WESTERN REGION

	SEPTEMBER 2010		JUNE 2010		SEPTEMBER 2009	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	285.90	100.00	280.87	100.00	345.68	100.00
Cash and Noninterest-Earning Deposits	3.80	1.33	3.38	1.21	3.57	1.03
Investment Securities	53.68	18.78	56.61	20.15	68.03	19.68
Mortgage Backed Securities	44.59	15.60	38.24	13.61	36.25	10.49
1-4 Family Mortgages	72.07	25.21	72.52	25.82	127.40	36.86
First Liens	52.81	18.47	52.97	18.86	105.74	30.59
Home Equity Lines of Credit	15.53	5.43	15.65	5.57	17.17	4.97
Other Junior Liens	3.74	1.31	3.90	1.39	4.50	1.30
Multifamily Mortgages	9.30	3.25	9.09	3.24	10.43	3.02
Nonresidential Mortgages	11.63	4.07	11.64	4.14	11.48	3.32
Construction Loans	2.60	0.91	3.09	1.10	4.63	1.34
Land Loans	2.63	0.92	2.84	1.01	3.60	1.04
Commercial Loans	18.69	6.54	18.90	6.73	18.56	5.37
Consumer Loans	52.45	18.34	49.27	17.54	42.36	12.25
Repossessed Assets, Net	1.23	0.43	1.21	0.43	1.21	0.35
Real Estate Held for Investment	0.05	0.02	0.05	0.02	0.08	0.02
Office Premises & Equipment	1.55	0.54	1.54	0.55	1.76	0.51
Other Assets	16.36	5.72	17.34	6.17	22.82	6.60
Less: Contra Assets & Valuation Allowances	4.72	1.65	4.85	1.73	6.48	1.88
TOTAL LIABILITIES AND CAPITAL	285.90	100.00	280.87	100.00	345.68	100.00
Total Deposits and Escrows	210.81	73.73	204.51	72.81	186.66	54.00
Deposits	208.48	72.92	202.57	72.12	184.41	53.35
Escrows	2.33	0.81	1.94	0.69	2.25	0.65
Total Borrowings	33.42	11.69	36.03	12.83	111.33	32.21
Advances from FHLB	18.56	6.49	20.06	7.14	58.60	16.95
Reverse Repurchase Agreements	2.75	0.96	2.90	1.03	19.37	5.60
Other Borrowings	12.11	4.24	13.07	4.65	33.37	9.65
Other Liabilities	6.56	2.29	6.41	2.28	7.04	2.04
EQUITY CAPITAL	35.11	12.28	33.92	12.08	40.65	11.76
Capital Stock & Paid-In Capital	19.29	6.75	19.09	6.80	27.16	7.86
Unrealized Gains (Losses) AFS Securities	0.46	0.16	0.35	0.12	0.29	0.08
Retained Earnings	15.66	5.48	14.73	5.24	13.48	3.90
Noncontrolling Interests in Cons. Subs.	0.00	0.00	0.00	0.00	0.00	0.00

	SEPTEMBER 2010		JUNE 2010		SEPTEMBER 2009	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	3.71	5.24	3.66	5.26	4.71	5.49
Interest Expense	0.87	1.23	0.90	1.29	1.16	1.36
Net Interest Income	2.83	4.00	2.76	3.97	3.54	4.13
Loss Provisions-Interest Bearing Assets	0.78	1.10	0.91	1.31	2.42	2.82
Noninterest Income	2.49	3.52	2.54	3.65	2.98	3.48
Mortgage Loan Servicing Fees	0.12	0.17	0.13	0.19	0.20	0.24
Other Fees and Charges	1.99	2.81	1.84	2.65	1.65	1.92
Other Noninterest Income	0.38	0.54	0.56	0.81	1.13	1.32
Noninterest Expense	2.97	4.20	2.79	4.01	2.64	3.07
G&A Expense	2.91	4.12	2.72	3.91	2.57	3.00
Goodwill Expense	0.04	0.06	0.04	0.05	0.04	0.04
Loss Provis.-Nonint. Bearing Assets	0.02	0.02	0.03	0.05	0.03	0.03
Income Before Taxes & Extraord. Items	1.57	2.22	1.60	2.30	1.47	1.72
Income Taxes	0.55	0.77	0.56	0.81	0.58	0.68
Extraordinary Items	0.00	0.00	0.00	0.00	0.02	0.02
Net Income	1.02	1.45	1.03	1.49	0.91	1.06

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

TECHNICAL NOTES

All data are on a consolidated basis.

N/A - Not Available or not applicable.

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

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

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

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

Asset Growth Rate - Calculated on a held constant basis.

Associations Held Constant as of September 30, 2010
Adjusted to reflect their merger and acquisition activity in prior periods.

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

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

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

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

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

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

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

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

TECHNICAL NOTES

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

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

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

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.