



Fourth Quarter 2009 Thrift Industry Report Data

February 24, 2010

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

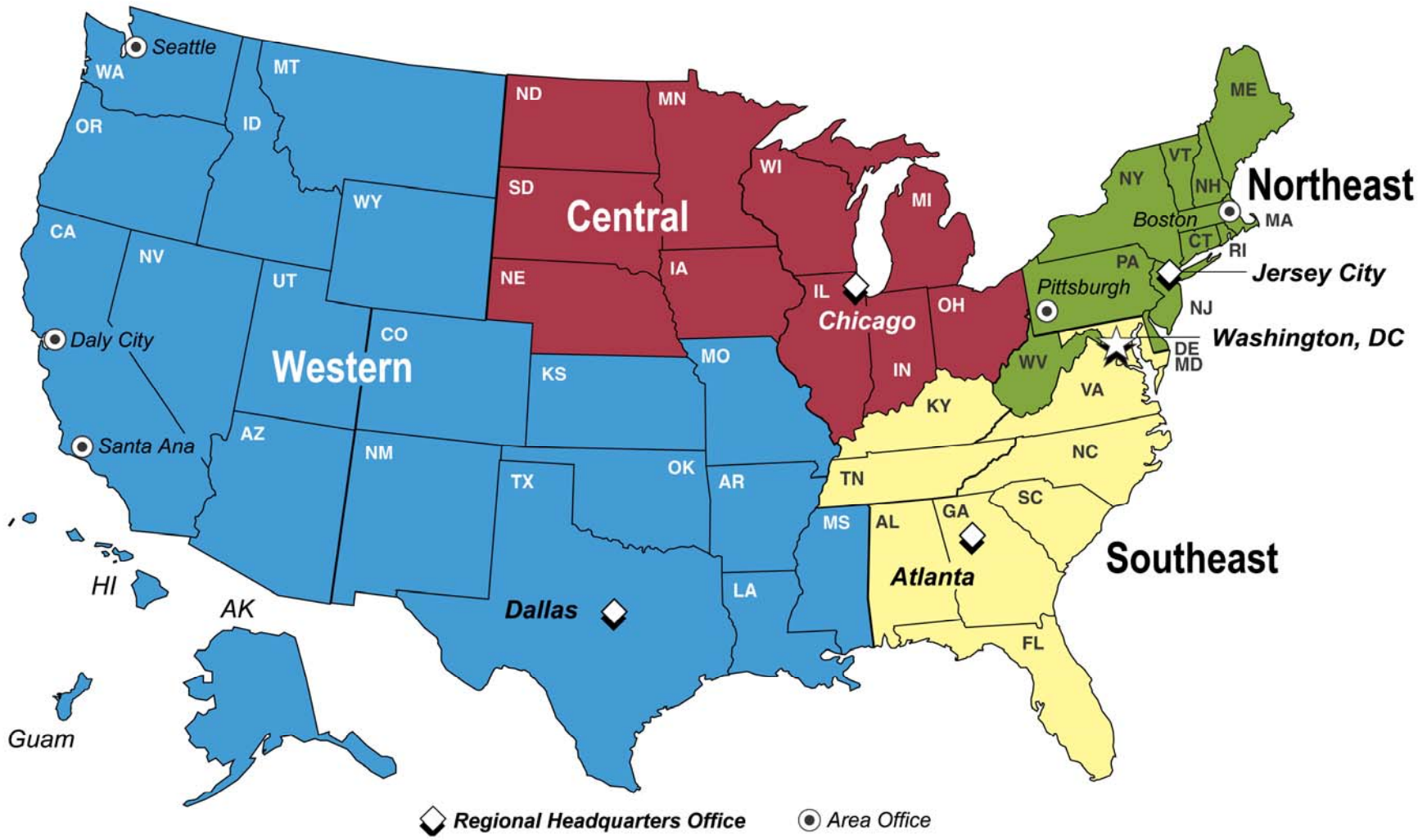


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PROFITABILITY AND EARNINGS
CURRENT YEAR AND PRIOR FOUR YEARS

INDUSTRY AGGREGATES:	2009	2008	2007	2006	2005
PROFITABILITY (Percent)					
Return on Average Assets	0.00	(1.17)	(0.04)	1.06	1.19
Median Ratio	0.26	0.30	0.46	0.61	0.73
Return on Average Equity	0.03	(13.03)	(0.42)	11.18	12.83
Median Ratio	2.07	2.32	3.52	4.95	6.26
Net Interest Margin	3.02	2.82	2.69	2.73	2.81
Median Ratio	2.98	2.90	2.86	3.00	3.15
EARNINGS (\$ Millions)					
Interest Income	\$52,522.98	\$74,910.01	\$95,904.35	\$90,805.34	\$72,290.07
Interest Expense	19,895.77	36,826.78	55,283.30	49,870.85	33,473.40
NET INTEREST INCOME	32,627.21	38,083.24	40,621.05	40,934.49	38,816.67
Loss Provision-Interest Bearing Assets	19,459.75	39,337.51	11,638.37	3,767.62	2,953.88
Noninterest Income	17,112.39	18,633.86	20,120.77	25,677.98	23,922.43
Mortgage Loan Servicing Fees	1,359.09	1,578.02	1,296.06	1,072.40	1,625.59
Other Fees and Charges	11,950.02	15,025.82	17,012.33	16,155.50	15,209.00
Other Noninterest Income	3,803.28	2,030.02	1,812.38	8,450.08	7,087.84
Noninterest Expense	27,617.98	38,745.84	47,370.88	38,664.73	34,316.58
G&A Expense	27,431.63	34,582.46	38,286.85	37,906.75	33,793.78
Goodwill Amortization	683.07	1,467.04	8,879.20	668.61	455.74
Loss Provisions-Noninterest Bearing Assets	(496.73)	2,696.34	204.84	89.37	67.06
Income Before Taxes & Extraordinary Items	2,661.87	(21,366.26)	1,732.56	24,180.12	25,468.64
Income Taxes	2,612.40	(5,637.94)	2,382.54	8,292.10	9,067.85
Extraordinary Items	51.53	(83.36)	1.14	(38.63)	(0.56)
NET INCOME	28.89	(15,811.67)	(648.84)	15,849.39	16,400.23
Profits	\$9,615.70	\$6,217.16	\$11,425.13	\$16,341.59	\$16,609.58
Losses	(\$9,586.81)	(\$22,028.83)	(\$12,073.96)	(\$492.20)	(\$209.35)
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	4.86	5.55	6.34	6.06	5.22
Interest Expense	1.84	2.73	3.66	3.33	2.42
NET INTEREST INCOME	3.02	2.82	2.69	2.73	2.81
Loss Provision-Interest Bearing Assets	1.80	2.92	0.77	0.25	0.21
Noninterest Income	1.58	1.38	1.33	1.71	1.73
Mortgage Loan Servicing Fees	0.13	0.12	0.09	0.07	0.12
Other Fees and Charges	1.11	1.11	1.13	1.08	1.10
Other Noninterest Income	0.35	0.15	0.12	0.56	0.51
Noninterest Expense	2.56	2.87	3.13	2.58	2.48
G&A Expense	2.54	2.56	2.53	2.53	2.44
Goodwill Amortization	0.06	0.11	0.59	0.04	0.03
Loss Provisions-Noninterest Bearing Assets	(0.05)	0.20	0.01	0.01	0.00
Income Before Taxes & Extraordinary Items	0.25	(1.58)	0.11	1.61	1.84
Income Taxes	0.24	(0.42)	0.16	0.55	0.66
Extraordinary Items	0.00	(0.01)	0.00	0.00	0.00
NET INCOME	0.00	(1.17)	(0.04)	1.06	1.19
Profits	0.89	0.46	0.76	1.09	1.20
Losses	(0.89)	(1.63)	(0.80)	(0.03)	(0.02)

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007
NUMBER OF INSTITUTIONS:	765	780	794	801	810	818	829	831	827
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	0.22	0.46	(0.03)	(0.53)	(1.82)	(1.48)	(1.43)	(0.17)	(2.31)
Median Ratio	0.33	0.33	0.25	0.36	0.29	0.35	0.40	0.43	0.39
Return on Average Equity (Annualized)	2.00	4.40	(0.34)	(5.69)	(20.00)	(16.35)	(16.29)	(1.83)	(23.48)
Median Ratio	2.57	2.74	2.11	2.85	2.26	2.77	3.13	3.23	2.94
Net Interest Margin (Annualized)	3.00	3.11	3.04	2.94	2.68	2.93	2.91	2.77	2.61
Median Ratio	3.07	2.98	2.92	2.92	2.95	2.97	2.86	2.83	2.82
Number of Profitable Thrifts	524	549	523	580	527	552	618	650	602
Percent Profitable	68.50	70.38	65.87	72.41	65.06	67.48	74.55	78.22	72.79
Profits (\$ Millions)	\$2,035.82	\$3,226.09	\$1,673.14	\$2,680.66	\$1,213.38	\$1,608.19	\$1,662.27	\$1,733.32	\$1,256.77
Number of Unprofitable Thrifts	241	231	271	221	283	266	211	181	225
Percent Unprofitable	31.50	29.62	34.13	27.59	34.94	32.52	25.45	21.78	27.21
Losses (\$ Millions)	(\$1,531.04)	(\$1,988.52)	(\$1,767.25)	(\$4,300.01)	(\$6,570.76)	(\$5,984.11)	(\$7,113.76)	(\$2,360.20)	(\$10,010.03)
EARNINGS (\$ Millions)									
Interest Income	\$10,922.22	\$12,855.46	\$13,404.46	\$15,340.85	\$14,732.14	\$16,443.19	\$21,262.77	\$22,471.91	\$23,494.67
Interest Expense	3,928.90	4,564.34	5,051.85	6,350.68	6,843.38	7,799.45	10,184.95	11,999.01	13,582.28
NET INTEREST INCOME	6,993.31	8,291.12	8,352.61	8,990.17	7,888.77	8,643.74	11,077.83	10,472.91	9,912.39
Loss Provisions-Interest Bearing Assets	3,859.89	4,962.63	4,790.90	5,846.33	9,348.31	8,261.70	14,090.76	7,636.73	5,461.31
Noninterest Income	4,551.13	4,447.01	4,250.75	3,863.50	3,967.60	2,946.43	5,230.67	6,489.16	2,430.85
Mortgage Loan Servicing Fees	282.17	336.67	485.45	254.80	(40.52)	251.59	1,501.55	(134.60)	(54.40)
Other Fees and Charges	2,981.54	2,955.98	3,032.62	2,979.88	3,012.24	3,209.79	4,447.80	4,356.00	4,400.53
Other Noninterest Income	1,287.43	1,154.36	732.68	628.82	995.88	(514.95)	(718.68)	2,267.76	(1,915.28)
Noninterest Expense	6,697.50	5,596.32	7,469.79	7,854.37	8,954.66	8,659.98	10,654.60	10,476.60	17,423.64
G&A Expense	6,397.53	6,576.88	7,233.20	7,224.02	6,742.78	7,528.87	10,220.03	10,090.78	9,960.35
Goodwill Amortization	153.62	123.69	152.62	253.15	530.30	523.22	193.82	219.69	7,360.52
Loss Provisions-Noninterest Bearing Assets	146.35	(1,104.25)	83.96	377.20	1,681.57	607.89	240.75	166.13	102.77
Income Before Taxes & Extraordinary Items	987.05	2,179.18	342.67	(847.02)	(6,446.61)	(5,331.51)	(8,436.87)	(1,151.27)	(10,541.71)
Income Taxes	484.05	933.80	447.17	747.38	(1,081.05)	(956.65)	(3,075.82)	(524.43)	(1,788.69)
Extraordinary Items	7.54	15.29	28.82	(0.12)	8.18	(1.06)	(90.44)	(0.04)	(0.24)
NET INCOME	504.79	1,237.57	(94.12)	(1,619.35)	(5,357.38)	(4,375.92)	(5,451.49)	(626.88)	(8,753.26)
PROFITABILITY (Percent of Avg Assets Annualized)									
Interest Income	4.68	4.83	4.88	5.02	5.01	5.57	5.59	5.93	6.20
Interest Expense	1.68	1.71	1.84	2.08	2.33	2.64	2.68	3.17	3.58
NET INTEREST INCOME	3.00	3.11	3.04	2.94	2.68	2.93	2.91	2.77	2.61
Loss Provisions-Interest Bearing Assets	1.65	1.86	1.74	1.91	3.18	2.80	3.70	2.02	1.44
Noninterest Income	1.95	1.67	1.55	1.26	1.35	1.00	1.37	1.71	0.64
Mortgage Loan Servicing Fees	0.12	0.13	0.18	0.08	(0.01)	0.09	0.39	(0.04)	(0.01)
Other Fees and Charges	1.28	1.11	1.10	0.97	1.02	1.09	1.17	1.15	1.16
Other Noninterest Income	0.55	0.43	0.27	0.21	0.34	(0.17)	(0.19)	0.60	(0.51)
Noninterest Expense	2.87	2.10	2.72	2.57	3.04	2.94	2.80	2.77	4.59
G&A Expense	2.74	2.47	2.63	2.36	2.29	2.55	2.68	2.66	2.63
Goodwill Amortization	0.07	0.05	0.06	0.08	0.18	0.18	0.05	0.06	1.94
Loss Provisions-Noninterest Bearing Assets	0.06	(0.41)	0.03	0.12	0.57	0.21	0.06	0.04	0.03
Income Before Taxes & Extraordinary Items	0.42	0.82	0.12	(0.28)	(2.19)	(1.81)	(2.22)	(0.30)	(2.78)
Income Taxes	0.21	0.35	0.16	0.24	(0.37)	(0.32)	(0.81)	(0.14)	(0.47)
Extraordinary Items	0.00	0.01	0.01	0.00	0.00	0.00	(0.02)	0.00	0.00
NET INCOME	0.22	0.46	(0.03)	(0.53)	(1.82)	(1.48)	(1.43)	(0.17)	(2.31)

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007
NUMBER OF INSTITUTIONS:	765	780	794	801	810	818	829	831	827

TOTAL ASSETS (\$ Billions)	\$941.70	\$1,069.87	\$1,098.04	\$1,224.53	\$1,197.26	\$1,181.61	\$1,511.88	\$1,515.28	\$1,508.35
Cash and Noninterest-Earning Deposits	8.74	10.32	12.68	16.57	18.54	18.43	18.37	19.47	16.56
Investment Securities	145.58	173.26	157.29	162.14	121.11	98.86	105.66	107.76	115.29
Mortgage Backed Securities	140.81	137.08	142.69	151.80	166.30	167.15	199.09	202.27	207.58
1 - 4 Family Mortgages	333.93	419.38	437.62	528.47	521.90	541.79	749.08	748.23	740.78
First Liens	272.50	349.05	365.10	430.33	423.15	442.79	585.65	584.68	577.31
Home Equity Lines of Credit	45.71	53.01	54.19	65.56	64.52	62.97	119.66	118.14	116.72
Other Junior Liens	15.71	17.31	18.33	32.58	34.23	36.03	43.78	45.40	46.74
Multi family Mortgages	31.12	33.89	34.79	34.60	33.58	33.67	64.92	63.32	62.06
Nonresidential Mortgages	68.19	70.40	71.42	71.37	71.12	69.80	77.44	75.07	70.48
Construction Loans	14.51	17.44	22.19	24.24	26.30	27.75	33.34	33.88	34.08
Land Loans	10.24	12.73	14.20	15.22	15.77	16.57	18.36	18.82	19.08
Commercial Loans	50.96	51.62	59.92	63.62	62.69	56.84	59.07	60.34	56.97
Consumer Loans	73.50	73.88	71.19	75.05	81.01	76.05	88.04	84.68	87.52
Repossessed Assets, Net	4.60	5.11	4.52	4.22	3.99	3.89	5.05	4.12	2.99
Real Estate Held for Investment, Net	0.18	0.19	0.15	0.13	0.13	0.13	0.17	0.18	0.20
Office Premises & Equipment	6.84	7.34	8.11	8.19	8.39	8.61	11.20	11.35	11.32
Other Assets	64.95	71.42	77.84	87.91	83.16	78.66	106.57	102.12	95.19
Less: Contra Assets & Valuation Allowances	12.46	14.19	16.56	19.00	16.74	16.62	24.49	16.32	11.75

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$941.70	\$1,069.87	\$1,098.04	\$1,224.53	\$1,197.26	\$1,181.61	\$1,511.88	\$1,515.28	\$1,508.35
TOTAL DEPOSITS AND ESCROWS	658.89	698.57	721.82	752.42	732.15	726.91	929.16	913.36	891.47
Deposits	653.58	692.19	714.47	745.89	726.95	721.31	916.63	900.60	879.31
Escrows	5.31	6.38	7.35	6.53	5.20	5.60	12.53	12.76	12.16
BORROWINGS	166.04	239.88	245.98	329.96	336.99	327.61	420.79	427.91	442.56
Advances From FHLB	89.08	130.39	140.74	195.23	209.76	242.04	298.00	308.81	302.23
Repurchase Agreements & FedFunds Purchased	43.33	59.44	42.88	59.80	64.91	48.30	46.34	43.54	55.33
Other Borrowings	33.63	50.04	62.36	74.92	62.32	37.28	76.45	75.56	85.00
Other Liabilities	15.85	17.45	17.35	23.07	21.20	18.28	31.12	36.96	34.71
Equity Capital	101.11	114.49	113.72	119.96	106.93	108.80	130.82	137.06	139.61
Capital Stock and Paid-In Capital	76.73	89.28	92.83	101.27	93.77	100.04	119.18	115.62	113.45
Unrealized Gains (Losses) AFS Securities	(0.82)	(1.15)	(2.80)	(4.95)	(9.63)	(9.04)	(8.89)	(7.05)	(1.98)
Retained Earnings	26.30	27.33	24.37	24.43	24.78	19.03	21.63	30.03	28.83
Noncontrolling Interests in Cons. Subs.	0.19	0.53	0.83	0.87	N/A	N/A	N/A	N/A	N/A

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007
NUMBER OF INSTITUTIONS:	765	780	794	801	810	818	829	831	827

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	0.93	0.96	1.15	1.35	1.55	1.56	1.22	1.29	1.10
Investment Securities	15.46	16.19	14.32	13.24	10.12	8.37	6.99	7.11	7.64
Mortgage Backed Securities	14.95	12.81	12.99	12.40	13.89	14.15	13.17	13.35	13.76
1 - 4 Family Mortgages	35.46	39.20	39.85	43.16	43.59	45.85	49.55	49.38	49.11
First Liens	28.94	32.63	33.25	35.14	35.34	37.47	38.74	38.59	38.27
Home Equity Lines of Credit	4.85	4.95	4.94	5.35	5.39	5.33	7.91	7.80	7.74
Other Junior Liens	1.67	1.62	1.67	2.66	2.86	3.05	2.90	3.00	3.10
Multi family Mortgages	3.31	3.17	3.17	2.83	2.81	2.85	4.29	4.18	4.11
Nonresidential Mortgages	7.24	6.58	6.50	5.83	5.94	5.91	5.12	4.95	4.67
Construction Loans	1.54	1.63	2.02	1.98	2.20	2.35	2.21	2.24	2.26
Land Loans	1.09	1.19	1.29	1.24	1.32	1.40	1.21	1.24	1.26
Commercial Loans	5.41	4.82	5.46	5.20	5.24	4.81	3.91	3.98	3.78
Consumer Loans	7.80	6.91	6.48	6.13	6.77	6.44	5.82	5.59	5.80
Reposessed Assets, Net	0.49	0.48	0.41	0.34	0.33	0.33	0.33	0.27	0.20
Real Estate Held for Investment, Net	0.02	0.02	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Office Premises & Equipment	0.73	0.69	0.74	0.67	0.70	0.73	0.74	0.75	0.75
Other Assets	6.90	6.68	7.09	7.18	6.95	6.66	7.05	6.74	6.31
Less: Contra Assets & Valuation Allowances	1.32	1.33	1.51	1.55	1.40	1.41	1.62	1.08	0.78

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	69.97	65.30	65.74	61.45	61.15	61.52	61.46	60.28	59.10
Deposits	69.40	64.70	65.07	60.91	60.72	61.04	60.63	59.43	58.30
Escrows	0.56	0.60	0.67	0.53	0.43	0.47	0.83	0.84	0.81
BORROWINGS	17.63	22.42	22.40	26.95	28.15	27.73	27.83	28.24	29.34
Advances From FHLB	9.46	12.19	12.82	15.94	17.52	20.48	19.71	20.38	20.04
Repurchase Agreements & FedFunds Purchased	4.60	5.56	3.90	4.88	5.42	4.09	3.07	2.87	3.67
Other Borrowings	3.57	4.68	5.68	6.12	5.20	3.15	5.06	4.99	5.64
Other Liabilities	1.68	1.63	1.58	1.88	1.77	1.55	2.06	2.44	2.30
Equity Capital	10.74	10.70	10.36	9.80	8.93	9.21	8.65	9.05	9.26
Capital Stock and Paid-In Capital	8.15	8.35	8.45	8.27	7.83	8.47	7.88	7.63	7.52
Unrealized Gains (Losses) AFS Securities	(0.09)	(0.11)	(0.26)	(0.40)	(0.80)	(0.76)	(0.59)	(0.47)	(0.13)
Retained Earnings	2.79	2.55	2.22	2.00	2.07	1.61	1.43	1.98	1.91
Noncontrolling Interests in Cons. Subs.	0.02	0.05	0.08	0.07	N/A	N/A	N/A	N/A	N/A

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

FOR THE QUARTER ENDING:	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007
NUMBER OF INSTITUTIONS:	765	780	794	801	810	818	829	831	827

TOTAL ASSETS (Percent Change)	8.22	6.39	6.71	6.30	7.22	(0.43)	3.65	4.20	9.63
Cash and Noninterest-Earning Deposits	0.52	(37.74)	(2.94)	8.41	47.46	53.87	37.18	46.51	10.31
Investment Securities	82.30	86.30	83.84	79.09	27.22	0.31	24.06	5.27	32.98
Mortgage Backed Securities	(1.64)	(6.69)	(10.33)	(14.06)	(6.91)	0.45	4.29	13.68	28.42
1 - 4 Family Mortgages	1.95	(1.74)	0.57	0.27	1.94	(6.35)	(0.67)	(1.34)	3.42
First Liens	3.11	(2.06)	0.26	0.97	2.67	(7.81)	(3.61)	(5.77)	(3.76)
Home Equity Lines of Credit	3.82	7.29	10.56	6.66	8.33	7.28	14.21	29.70	47.68
Other Junior Liens	(18.29)	(17.53)	(16.68)	(17.24)	(14.99)	(8.77)	4.67	(2.99)	24.93
Multi family Mortgages	12.09	4.25	7.88	10.76	14.59	3.74	4.16	0.31	(4.94)
Nonresidential Mortgages	0.95	2.69	4.23	6.23	18.51	18.95	23.26	23.27	17.33
Construction Loans	(27.05)	(22.33)	(16.68)	(11.18)	(0.78)	1.85	4.09	8.72	9.94
Land Loans	(13.80)	(15.31)	(12.10)	(9.91)	(5.24)	0.19	5.53	12.99	15.73
Commercial Loans	(8.01)	(1.14)	6.11	7.92	18.39	9.36	13.18	26.16	22.69
Consumer Loans	(7.81)	(2.22)	(7.83)	(0.61)	5.14	5.26	9.86	8.35	22.06
Repossessed Assets, Net	122.70	110.83	112.37	86.53	143.44	171.66	170.96	180.76	140.59
Real Estate Held for Investment, Net	43.99	52.50	20.08	(4.81)	(5.20)	(21.90)	4.16	10.37	8.14
Office Premises & Equipment	(0.66)	(1.31)	(2.82)	(2.68)	5.09	5.06	1.11	3.76	1.94
Other Assets	26.09	18.94	31.84	34.64	52.78	14.24	4.70	3.56	(3.83)
Less: Contra Assets & Valuation Allowances	5.15	0.86	53.18	77.10	99.36	152.90	257.21	142.94	84.89

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	8.22	6.39	6.71	6.30	7.22	(0.43)	3.65	4.20	9.63
TOTAL DEPOSITS AND ESCROWS	11.30	11.05	12.89	8.65	10.49	0.04	1.31	(0.51)	5.65
Deposits	11.31	10.97	12.66	8.51	10.48	0.01	1.58	(0.15)	6.08
Escrows	9.93	20.41	40.08	26.36	12.80	4.32	(15.03)	(20.80)	(18.25)
BORROWINGS	(8.85)	(9.72)	(10.74)	1.60	3.35	5.76	20.30	23.14	25.16
Advances From FHLB	(12.61)	(28.11)	(20.60)	(15.79)	(6.39)	7.71	40.87	40.04	36.86
Repurchase Agreements & FedFunds Purchased	(6.80)	23.18	(6.99)	38.70	35.71	(1.29)	(29.31)	(26.13)	(13.23)
Other Borrowings	(0.29)	38.76	19.41	50.40	15.11	3.18	5.16	11.03	23.21
Other Liabilities	9.21	9.67	1.50	(5.24)	(0.18)	(23.84)	(16.34)	(0.02)	1.33
Equity Capital	24.19	20.75	17.26	8.57	0.14	(14.02)	(16.40)	(10.62)	(4.19)
Capital Stock and Paid-In Capital	15.55	3.17	13.98	13.60	12.53	5.65	3.20	18.35	24.01
Unrealized Gains (Losses) AFS Securities	(89.76)	(85.57)	(56.49)	(16.17)	463.85	529.79	394.53	1,287.93	186.39
Retained Earnings	5.07	56.68	5.88	(14.63)	(4.00)	(44.18)	(50.18)	(47.17)	(48.16)
Noncontrolling Interests in Cons. Subs.	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

STRUCTURAL DATA AND LOAN ACTIVITY

FOR THE QUARTER ENDING:	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007
NUMBER OF INSTITUTIONS:	765	780	794	801	810	818	829	831	827

SELECTED STRUCTURAL DATA	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007
Number of New Thrifts	0	0	2	3	2	1	4	12	7
Consolidated Assets (\$ Billions)	0.00	0.00	11.26	16.61	0.09	0.38	1.82	9.58	19.52
Number of Conservatorships/Receiverships	8	8	3	1	2	4	0	0	0
Consolidated Assets (\$ Billions)	21.88	15.85	13.77	0.35	16.49	337.82	0.00	0.00	0.00
Number of Bank Charter Conversions	3	3	3	1	1	2	2	3	3
Consolidated Assets (\$ Billions)	83.46	18.75	117.28	0.13	0.31	0.21	0.14	11.71	3.25
Number of Bank Acquisitions	4	2	3	3	5	2	3	1	4
Consolidated Assets (\$ Billions)	38.62	1.25	1.61	0.11	2.00	0.26	0.68	0.08	4.84
Number of Thrift Mergers	0	0	0	6	2	3	1	2	4
Consolidated Assets (\$ Billions)	0.00	0.00	0.00	8.48	0.23	4.05	N/A	N/A	3.35

LOAN ACTIVITY (\$ Millions)	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007
Mortgage Pool Securities									
Total Purchases	\$24,578.95	\$20,630.73	\$24,390.63	\$23,098.67	\$26,421.82	\$55,114.99	\$76,069.43	\$71,422.09	\$77,309.55
Total Sales	8,646.55	13,952.95	13,461.70	37,057.64	16,238.33	50,636.66	64,308.94	58,934.62	61,545.18
Mortgage Originations	40,805.97	46,800.33	70,501.94	96,057.11	63,151.06	79,601.26	128,292.45	133,821.04	166,624.83
Construction Loans	2,067.91	2,773.41	3,321.11	3,132.20	4,074.65	5,008.93	6,013.00	6,084.08	7,443.43
1-4 Family Mortgages	1,153.75	1,439.24	1,710.38	1,634.53	2,150.27	2,752.03	3,349.49	3,509.25	4,389.28
Permanent Loans Secured by 1-4 Family Unit	34,360.88	39,480.24	62,331.27	88,113.42	52,476.70	66,098.73	107,495.24	115,326.18	143,930.41
Mortgage Refinancings	18,092.96	21,072.50	38,878.51	52,667.35	26,354.69	27,346.33	53,065.65	67,029.47	79,406.83
Mortgage Purchases	14,460.04	16,762.25	26,422.65	51,448.26	34,192.32	42,613.08	51,962.71	53,435.02	23,350.28
Secured by 1-4 Family Mortgages	13,605.31	16,215.98	25,784.18	50,702.39	32,967.66	41,295.71	50,223.26	51,860.52	21,530.32
Mortgage Sales	32,739.46	42,314.09	66,992.06	102,139.85	62,523.75	75,479.59	118,896.22	121,886.63	90,114.57
Secured by 1-4 Family Mortgages	32,182.57	41,720.07	66,078.79	101,222.55	61,305.35	73,524.65	116,371.83	119,147.64	85,731.60
Nonmortgage Originations and Purchases	86,299.47	83,293.91	80,741.09	92,826.85	100,823.99	104,271.25	114,179.62	106,661.21	109,014.76
Consumer Loans	40,391.80	41,533.80	37,534.59	33,962.89	45,586.33	45,238.82	51,243.05	45,672.49	52,801.37

OTHER INDICATORS (Percent Annualized)	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007
Asset Growth Rate	6.82	2.89	(1.86)	0.92	11.82	2.60	(1.16)	4.69	(17.98)
Cost of Funds	1.93	1.96	2.10	2.37	2.61	2.98	3.06	3.63	4.06
Asset Yield	5.15	5.32	5.42	5.57	5.46	6.16	6.23	6.54	6.82
Mortgage Portfolio Yield	5.58	5.75	5.68	5.82	5.50	6.19	6.22	6.52	6.90
Earnings Efficiency	105.97	105.32	104.62	104.07	103.82	104.49	104.02	105.12	106.19
Operating Efficiency	62.37	56.78	60.93	59.09	62.09	62.20	60.02	68.67	69.86

CAPITAL MEASURES

FOR THE QUARTER ENDING:	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007
NUMBER OF INSTITUTIONS:	765	780	794	801	810	818	829	831	827

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	746	760	779	791	802	812	821	828	823
Percent of Thrifts	97.52	97.44	98.11	98.75	99.01	99.27	99.03	99.64	99.52
Consolidated Assets (\$ Billions)	\$925.60	\$1,040.93	\$1,076.81	\$1,208.63	\$1,175.53	\$1,176.71	\$1,480.29	\$1,515.13	\$1,508.01
Fail FDICIA Capital Standards	19	20	15	9	8	6	8	3	3
Percent of Thrifts	2.48	2.56	1.89	1.12	0.99	0.73	0.97	0.36	0.36
Consolidated Assets (\$ Billions)	\$16.10	\$28.94	\$21.24	\$15.73	\$21.73	\$4.90	\$31.59	\$0.15	\$0.35
Critically Undercapitalized	7	7	7	3	4	1	2	1	1
Percent of Thrifts	0.92	0.90	0.88	0.37	0.49	0.12	0.24	0.12	0.12
Consolidated Assets (\$ Billions)	\$5.71	\$5.55	\$14.76	\$13.80	\$14.83	\$0.35	\$0.27	\$0.04	\$0.16

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$89.14	\$99.71	\$98.60	\$104.86	\$99.56	\$101.73	\$122.62	\$127.86	\$125.17
Tangible Equity Ratio	9.60	9.46	9.11	8.67	8.35	8.64	8.17	8.51	8.41
Median Ratio	9.97	9.88	9.83	9.88	9.89	10.07	10.18	10.16	10.44
Tier 1 Capital (\$ Billions)	\$89.15	\$99.72	\$98.60	\$104.87	\$99.56	\$101.76	\$122.81	\$128.18	\$124.48
Tier 1 Leverage Ratio	9.60	9.46	9.11	8.67	8.35	8.64	8.18	8.53	8.36
Median Ratio	9.97	9.88	9.83	9.88	9.89	10.07	10.18	10.16	10.44
Tier 1 Risk-based Capital Ratio	15.35	15.22	14.36	13.48	12.75	13.44	12.11	12.60	12.36
Median Ratio	16.30	16.24	16.06	16.16	16.02	16.38	16.58	17.04	17.25
Risk-based Capital (\$ Billions)	\$96.31	\$107.18	\$105.73	\$112.80	\$108.85	\$110.61	\$140.15	\$145.23	\$141.93
Total Risk-based Capital Ratio	16.70	16.51	15.59	14.69	14.05	14.73	14.09	14.56	14.39
Median Ratio	17.23	17.08	16.92	17.03	16.76	17.23	17.51	17.78	18.07

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007
NUMBER OF INSTITUTIONS:	765	780	794	801	810	818	829	831	827
LOANS 30-89 DAYS DELINQUENT (\$ Millions)									
Total Including Repurchased GNMA Loans	\$11,919.08	\$16,057.69	\$16,393.44	\$21,057.70	\$20,873.28	\$17,054.49	\$21,309.42	\$20,193.10	\$20,598.19
Repurchased GNMA Loans	1,042.82	964.88	903.23	775.11	914.80	900.56	770.15	680.26	568.43
Total Excluding Repurchased GNMA Loans	10,876.25	15,092.81	15,490.20	20,282.60	19,958.47	16,153.92	20,539.27	19,512.85	20,029.76
Mortgage Loans									
Construction & Land Loans	725.26	958.57	1,255.02	1,701.08	1,469.56	1,305.27	1,147.76	1,287.79	1,302.88
Nonresidential Mortgages	909.46	929.05	1,048.55	1,083.67	911.84	583.97	486.58	558.56	442.43
Multi Family Mortgages	425.20	376.28	399.57	378.81	379.82	264.29	315.50	274.76	163.80
1-4 Family Mortgages	7,738.53	11,663.61	11,575.04	15,582.35	15,466.94	12,801.70	17,173.85	16,046.42	16,677.25
First Liens	6,898.59	10,692.93	10,589.57	13,795.33	13,419.95	11,271.70	14,692.69	13,398.03	13,930.95
Home Equity Lines of Credit	501.87	647.11	632.16	1,036.24	1,210.35	918.45	1,711.08	1,901.13	1,767.80
Other Junior Liens	338.07	323.57	353.31	750.77	836.65	611.55	770.09	747.26	978.49
Nonmortgage Loans and Leases									
Commercial Loans	636.72	583.11	639.03	795.10	950.86	614.20	595.29	622.10	539.81
Consumer Loans	1,483.91	1,547.07	1,476.23	1,516.70	1,694.25	1,485.05	1,590.43	1,403.49	1,472.02
NONCURRENT LOANS (\$ Millions)									
Total Including Repurchased GNMA Loans	\$25,971.88	\$33,900.90	\$33,945.55	\$36,753.56	\$26,460.13	\$24,515.21	\$35,480.49	\$27,041.87	\$22,034.04
Repurchased GNMA Loans	2,565.99	2,237.42	2,133.93	1,715.24	1,713.69	1,391.99	1,176.84	970.54	828.00
Total Excluding Repurchased GNMA Loans	23,405.89	31,663.47	31,811.62	35,038.33	24,746.43	23,123.22	34,303.65	26,071.33	21,206.04
Mortgage Loans									
Construction & Land Loans	3,415.74	3,988.17	4,549.81	4,548.66	3,473.67	3,443.58	3,716.51	3,166.82	2,457.88
Nonresidential Mortgages	2,301.28	1,963.81	1,815.11	1,448.21	1,034.33	749.98	693.34	603.31	496.12
Multi Family Mortgages	1,053.40	909.88	706.30	538.44	402.36	312.41	426.06	314.91	269.08
1-4 Family Mortgages	16,655.62	24,137.11	23,962.88	27,201.26	19,269.86	18,369.39	28,692.26	21,322.75	17,380.29
First Liens	15,479.22	22,938.52	22,742.29	25,121.14	18,111.12	17,199.34	24,639.43	18,682.57	14,971.53
Home Equity Lines of Credit	688.88	755.31	735.15	1,212.54	603.84	638.71	3,030.69	1,897.60	1,459.13
Other Junior Liens	487.52	443.28	485.44	867.57	554.90	531.34	1,022.13	742.58	949.64
Nonmortgage Loans and Leases									
Commercial Loans	1,380.38	1,662.44	1,689.69	1,681.38	1,146.82	753.10	823.56	688.94	543.96
Consumer Loans	1,165.46	1,239.48	1,221.75	1,335.62	1,133.10	886.75	1,128.78	945.15	886.71
NET CHARGE-OFFS (\$ Millions)									
Mortgage Loans									
Construction & Land Loans	467.60	561.29	575.20	303.68	572.65	548.57	397.00	283.22	158.51
Nonresidential Mortgages	192.99	233.49	139.24	222.48	132.69	55.96	35.65	23.22	26.68
Multi Family Mortgages	108.87	33.58	103.39	84.53	52.05	37.92	15.42	6.32	8.55
1-4 Family Mortgages	1,000.69	1,832.20	1,294.42	1,372.59	1,315.29	1,293.91	3,918.63	2,349.17	1,138.89
First Liens	565.95	1,320.00	717.04	792.62	894.96	889.87	2,296.10	1,214.83	516.73
Home Equity Lines of Credit	303.38	347.40	360.92	349.93	242.97	262.96	1,163.48	778.23	405.90
Other Junior Liens	131.36	164.80	216.47	230.04	177.36	141.08	459.06	356.11	216.25
Nonmortgage Loans and Leases									
Commercial Loans	509.35	624.13	659.53	612.05	584.04	471.07	332.48	251.24	213.98
Consumer Loans	856.27	904.52	1,033.59	933.37	863.70	738.62	812.00	803.09	561.25
Reposessed Assets	134.08	124.97	84.93	123.12	189.71	133.11	242.99	161.33	102.51
Other	(296.83)	(843.02)	(406.99)	(378.09)	1,989.39	953.40	(71.49)	(336.52)	62.76
REPOSSESSED ASSETS, NET (\$ Millions)									
Construction & Land Loans	\$4,599.06	\$5,106.41	\$4,519.64	\$4,215.33	\$3,994.41	\$3,889.95	\$5,052.74	\$4,117.05	\$2,989.85
Nonresidential Mortgages	1,063.50	1,585.63	1,568.93	1,248.91	1,008.17	694.06	612.13	472.43	249.59
Multi Family Mortgages	380.37	323.18	276.60	243.80	168.39	142.18	116.73	114.70	102.34
1-4 Family Mortgages	137.65	118.00	109.14	95.19	87.83	52.82	83.67	39.22	42.02
Other	2,544.02	2,673.44	2,194.79	2,283.18	2,440.14	2,841.63	4,041.83	3,359.45	2,467.90
	473.53	406.16	370.18	344.25	289.89	159.26	198.39	131.26	128.01

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007
NUMBER OF INSTITUTIONS:	765	780	794	801	810	818	829	831	827
LOANS 30-89 DAYS DELINQUENT (% Total Assets)									
Total Including Repurchased GNMA Loans	1.27	1.50	1.49	1.72	1.74	1.44	1.41	1.33	1.37
Repurchased GNMA Loans	0.11	0.09	0.08	0.06	0.08	0.08	0.05	0.04	0.04
Total Excluding Repurchased GNMA Loans	1.15	1.41	1.41	1.66	1.67	1.37	1.36	1.29	1.33
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	2.93	3.18	3.45	4.31	3.49	2.94	2.22	2.44	2.45
Nonresidential Mortgages	1.33	1.32	1.47	1.52	1.28	0.84	0.63	0.74	0.63
Multi Family Mortgages	1.37	1.11	1.15	1.09	1.13	0.78	0.49	0.43	0.26
1-4 Family Mortgages	2.32	2.78	2.65	2.95	2.96	2.36	2.29	2.14	2.25
First Liens	2.53	3.06	2.90	3.21	3.17	2.55	2.51	2.29	2.41
Home Equity Lines of Credit	1.10	1.22	1.17	1.58	1.88	1.46	1.43	1.61	1.51
Other Junior Liens	2.15	1.87	1.93	2.30	2.44	1.70	1.76	1.65	2.09
Nonmortgage Loans and Leases									
Commercial Loans	1.25	1.13	1.07	1.25	1.52	1.08	1.01	1.03	0.95
Consumer Loans	2.02	2.09	2.07	2.02	2.09	1.95	1.81	1.66	1.68
NONCURRENT LOANS (% Total Assets)									
Total Including Repurchased GNMA Loans	2.76	3.17	3.09	3.00	2.21	2.07	2.35	1.78	1.46
Repurchased GNMA Loans	0.27	0.21	0.19	0.14	0.14	0.12	0.08	0.06	0.05
Total Excluding Repurchased GNMA Loans	2.49	2.96	2.90	2.86	2.07	1.96	2.27	1.72	1.41
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	13.80	13.21	12.50	11.53	8.26	7.77	7.19	6.01	4.62
Nonresidential Mortgages	3.38	2.79	2.54	2.03	1.45	1.07	0.90	0.80	0.70
Multi Family Mortgages	3.38	2.69	2.03	1.56	1.20	0.93	0.66	0.50	0.43
1-4 Family Mortgages	4.99	5.76	5.48	5.15	3.69	3.39	3.83	2.85	2.35
First Liens	5.68	6.57	6.23	5.84	4.28	3.88	4.21	3.20	2.59
Home Equity Lines of Credit	1.51	1.42	1.36	1.85	0.94	1.01	2.53	1.61	1.25
Other Junior Liens	3.10	2.56	2.65	2.66	1.62	1.47	2.33	1.64	2.03
Nonmortgage Loans and Leases									
Commercial Loans	2.71	3.22	2.82	2.64	1.83	1.32	1.39	1.14	0.95
Consumer Loans	1.59	1.68	1.72	1.78	1.40	1.17	1.28	1.12	1.01
NET CHARGE-OFFS (% Total Assets)									
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.89	1.86	1.58	0.77	1.36	1.24	0.77	0.54	0.30
Nonresidential Mortgages	0.28	0.33	0.19	0.31	0.19	0.08	0.05	0.03	0.04
Multi Family Mortgages	0.35	0.10	0.30	0.24	0.15	0.11	0.02	0.01	0.01
1-4 Family Mortgages	0.30	0.44	0.30	0.26	0.25	0.24	0.52	0.31	0.15
First Liens	0.21	0.38	0.20	0.18	0.21	0.20	0.39	0.21	0.09
Home Equity Lines of Credit	0.66	0.66	0.67	0.53	0.38	0.42	0.97	0.66	0.35
Other Junior Liens	0.84	0.95	1.18	0.71	0.52	0.39	1.05	0.78	0.46
Nonmortgage Loans and Leases									
Commercial Loans	1.00	1.21	1.10	0.96	0.93	0.83	0.56	0.42	0.38
Consumer Loans	1.17	1.22	1.45	1.24	1.07	0.97	0.92	0.95	0.64
Repossessed Assets	2.92	2.45	1.88	2.92	4.75	3.42	4.81	3.92	3.43
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)									
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans									
Construction & Land Loans	4.30	5.25	4.31	3.16	2.40	1.57	1.18	0.90	0.47
Nonresidential Mortgages	0.56	0.46	0.39	0.34	0.24	0.20	0.15	0.15	0.15
Multi Family Mortgages	0.44	0.35	0.31	0.28	0.26	0.16	0.13	0.06	0.07
1-4 Family Mortgages	0.76	0.64	0.50	0.43	0.47	0.52	0.54	0.45	0.33
Other	0.73	0.57	0.48	0.39	0.35	0.20	0.19	0.13	0.13

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008	MAR 2008	DEC 2007
NUMBER OF INSTITUTIONS:	765	780	794	801	810	818	829	831	827
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)									
Real Estate Loans	\$457.99	\$553.85	\$580.21	\$673.90	\$668.68	\$689.59	\$943.13	\$939.32	\$926.48
Percent of Total Assets	48.63	51.77	52.84	55.03	55.85	58.36	62.38	61.99	61.42
Noncurrent Real Estate Loans									
Including Repurchased GNMA Loans	23.43	31.00	31.03	33.74	24.18	22.88	33.53	25.41	20.60
Percent of Total Assets	2.49	2.90	2.83	2.76	2.02	1.94	2.22	1.68	1.37
Excluding Repurchased GNMA Loans	20.86	28.76	28.90	32.02	22.47	21.48	32.35	24.44	19.78
Percent of Total Assets	2.22	2.69	2.63	2.61	1.88	1.82	2.14	1.61	1.31
Real Estate Owned	4.46	4.97	4.41	4.08	3.86	3.79	4.96	4.02	2.91
Percent of Total Assets	0.47	0.46	0.40	0.33	0.32	0.32	0.33	0.27	0.19
Troubled Real Estate Loans									
Including Repurchased GNMA Loans	27.88	35.97	35.44	37.81	28.05	26.66	38.49	29.43	23.51
Percent of Total Assets	2.96	3.36	3.23	3.09	2.34	2.26	2.55	1.94	1.56
Excluding Repurchased GNMA Loans	25.32	33.73	33.31	36.10	26.33	25.27	37.31	28.46	22.68
Percent of Total Assets	2.69	3.15	3.03	2.95	2.20	2.14	2.47	1.88	1.50
Valuation Allowances	15.56	17.89	19.30	21.69	19.06	18.71	26.20	17.25	12.25
Loss Coverage Ratio	19.73	19.16	18.14	16.98	15.16	15.40	14.48	14.27	14.20
Reserve Ratio	2.10	2.06	1.94	2.00	1.82	1.98	2.28	1.51	1.10
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	1.26	1.30	1.27	1.07	1.90	1.43	1.50	0.93	0.60
Net Provisions for Losses (Annualized)	1.64	1.86	1.75	1.91	3.12	2.80	3.73	2.02	1.45
Valuation Allowances	1.65	1.67	1.76	1.77	1.59	1.58	1.73	1.14	0.81
Noncurrent Loans									
Including Repurchased GNMA Loans	2.76	3.17	3.09	3.00	2.21	2.07	2.35	1.78	1.46
Excluding Repurchased GNMA Loans	2.49	2.96	2.90	2.86	2.07	1.96	2.27	1.72	1.41
Repossessed Assets, Net (% Total Assets)	0.49	0.48	0.41	0.34	0.33	0.33	0.33	0.27	0.20
Troubled Assets									
Including Repurchased GNMA Loans	3.25	3.65	3.50	3.35	2.54	2.40	2.68	2.06	1.66
Excluding Repurchased GNMA Loans	2.97	3.44	3.31	3.21	2.40	2.29	2.60	1.99	1.60

SELECTED INDICATORS

BY FDICIA CATEGORY

FOURTH QUARTER 2009:	WELL- CAPITALIZED	ADEQUATELY CAPITALIZED	UNDER- CAPITALIZED	SIGNIFICANTLY UNDER- CAPITALIZED	CRITICALLY UNDER- CAPITALIZED	INDUSTRY
NUMBER OF INSTITUTIONS:	741	5	10	2	7	765

Total Assets (\$ Billions)	\$923.32	\$2.28	\$7.14	\$3.26	\$5.71	\$941.70
Tier 1 Leverage Ratio (Percent)	9.73	6.30	4.30	3.30	(0.76)	9.60
Median Ratio	10.13	5.50	3.99	3.38	(0.24)	9.97
Total Risk-based Capital Ratio (Percent)	16.98	8.62	7.54	5.42	(0.47)	16.70
Median Ratio	17.71	8.40	7.39	5.46	(0.27)	17.23
Return on Average Assets (Percent Annualized)	0.41	(0.79)	(0.99)	(2.82)	(25.20)	0.22
Median Ratio	0.35	(0.06)	(2.06)	(1.38)	(15.50)	0.33
Net Interest Margin (Percent Annualized)	3.01	2.31	2.46	1.80	2.27	3.00
Median Ratio	3.08	2.04	2.65	1.70	2.16	3.07
Number of Profitable Thrifts	520	1	2	1	0	524
Profits (\$ Millions)	\$2,033.20	\$0.28	\$1.89	\$0.45	\$0.00	\$2,035.82
Number of Unprofitable Thrifts	221	4	8	1	7	241
Losses (\$ Millions)	(\$1,104.01)	(\$4.90)	(\$19.94)	(\$23.80)	(\$378.40)	(\$1,531.04)
Valuation Allowances (Percent of Total Assets)	1.58	2.56	5.21	3.34	8.15	1.65
Troubled Assets (Percent of Total Assets)	3.07	6.23	8.77	15.79	17.13	3.25
Asset Growth Rate (Percent Annualized)	7.29	(6.59)	(13.92)	(6.30)	(24.63)	6.82

BY PROBLEM THRIFTS

FOURTH QUARTER 2009:	SAFETY AND SOUNDNESS COMPOSITE RATINGS 4 AND 5	COMPLIANCE COMPOSITE RATINGS 4 AND 5
NUMBER OF INSTITUTIONS:	43	3

STATEMENT OF OPERATIONS
BY REGION

FOURTH QUARTER 2009:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	170	181	244	170	765
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	(0.23)	(0.35)	(0.05)	1.34	0.22
Median Ratio	0.45	0.15	0.26	0.41	0.33
Return on Average Equity (Annualized)	(2.24)	(3.28)	(0.56)	11.07	2.00
Median Ratio	4.17	1.33	2.13	3.95	2.57
Net Interest Margin (Annualized)	2.37	3.09	2.80	4.00	3.00
Median Ratio	2.99	3.01	3.02	3.29	3.07
Number of Profitable Thrifts	135	106	156	127	524
Percent Profitable	79.41	58.56	63.93	74.71	68.50
Profits (\$ Millions)	\$374.88	\$169.11	\$174.52	\$1,317.32	\$2,035.82
Number of Unprofitable Thrifts	35	75	88	43	241
Percent Unprofitable	20.59	41.44	36.07	25.29	31.50
Losses (\$ Millions)	(\$607.20)	(\$289.60)	(\$192.51)	(\$441.72)	(\$1,531.04)
EARNINGS (\$ Millions)					
Interest Income	\$4,190.40	\$1,536.72	\$1,607.21	\$3,587.89	\$10,922.22
Interest Expense	1,833.67	463.08	664.34	967.81	3,928.90
NET INTEREST INCOME	2,356.72	1,073.65	942.87	2,620.08	6,993.31
Loss Provisions-Interest Bearing Assets	1,028.83	706.45	475.45	1,649.17	3,859.89
Noninterest Income	68.95	487.48	699.42	3,295.29	4,551.13
Mortgage Loan Servicing Fees	74.84	23.81	69.19	114.33	282.17
Other Fees and Charges	412.13	349.34	471.72	1,748.35	2,981.54
Other Noninterest Income	(418.02)	114.33	158.51	1,432.61	1,287.43
Noninterest Expense	1,842.80	965.22	1,192.13	2,697.35	6,697.50
G&A Expense	1,744.28	887.77	1,130.43	2,635.05	6,397.53
Goodwill Amortization	48.68	50.84	13.72	40.38	153.62
Loss Provisions-Noninterest Bearing Assets	49.84	26.62	47.97	21.92	146.35
Income Before Taxes & Extraordinary Items	(445.97)	(110.55)	(25.28)	1,568.85	987.05
Income Taxes	(219.09)	20.26	(7.29)	690.17	484.05
Extraordinary Items	0.00	10.60	0.00	(3.06)	7.54
NET INCOME	(232.32)	(120.50)	(18.00)	875.59	504.79
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	4.21	4.42	4.78	5.48	4.68
Interest Expense	1.84	1.33	1.97	1.48	1.68
NET INTEREST INCOME	2.37	3.09	2.80	4.00	3.00
Loss Provisions-Interest Bearing Assets	1.03	2.03	1.41	2.52	1.65
Noninterest Income	0.07	1.40	2.08	5.03	1.95
Mortgage Loan Servicing Fees	0.08	0.07	0.21	0.17	0.12
Other Fees and Charges	0.41	1.00	1.40	2.67	1.28
Other Noninterest Income	(0.42)	0.33	0.47	2.19	0.55
Noninterest Expense	1.85	2.77	3.54	4.12	2.87
G&A Expense	1.75	2.55	3.36	4.03	2.74
Goodwill Amortization	0.05	0.15	0.04	0.06	0.07
Loss Provisions-Noninterest Bearing Assets	0.05	0.08	0.14	0.03	0.06
Income Before Taxes & Extraordinary Items	(0.45)	(0.32)	(0.08)	2.40	0.42
Income Taxes	(0.22)	0.06	(0.02)	1.05	0.21
Extraordinary Items	0.00	0.03	0.00	0.00	0.00
NET INCOME	(0.23)	(0.35)	(0.05)	1.34	0.22

STATEMENT OF CONDITION
BY REGION

FOURTH QUARTER 2009:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	170	181	244	170	765

TOTAL ASSETS (\$ Billions)	\$399.13	\$137.51	\$133.14	\$271.92	\$941.70
Cash and Noninterest-Earning Deposits	3.27	1.61	1.52	2.34	8.74
Investment Securities	66.15	16.88	11.59	50.95	145.58
Mortgage Backed Securities	67.88	18.31	17.40	37.22	140.81
1 - 4 Family Mortgages	155.44	52.18	52.84	73.47	333.93
First Liens	139.74	39.66	39.68	53.42	272.50
Home Equity Lines of Credit	10.57	9.89	9.44	15.81	45.71
Other Junior Liens	5.14	2.62	3.71	4.24	15.71
Multi family Mortgages	15.05	1.69	4.84	9.54	31.12
Nonresidential Mortgages	28.24	13.89	14.43	11.63	68.19
Construction Loans	5.39	2.72	2.42	3.99	14.51
Land Loans	1.21	3.85	1.92	3.26	10.24
Commercial Loans	20.37	4.68	6.43	19.49	50.96
Consumer Loans	9.05	8.76	11.53	44.16	73.50
Reposessed Assets, Net	0.46	1.05	1.79	1.30	4.60
Real Estate Held for Investment, Net	0.02	0.03	0.06	0.07	0.18
Office Premises & Equipment	2.34	1.36	1.54	1.60	6.84
Other Assets	27.86	12.55	6.64	17.91	64.95
Less: Contra Assets & Valuation Allowances	3.61	2.05	1.80	5.00	12.46

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$399.13	\$137.51	\$133.14	\$271.92	\$941.70
TOTAL DEPOSITS AND ESCROWS	263.33	101.67	100.62	193.26	658.89
Deposits	262.00	101.15	99.01	191.43	653.58
Escrows	1.33	0.53	1.62	1.84	5.31
BORROWINGS	89.41	19.39	18.34	38.89	166.04
Advances From FHLB	43.81	11.07	13.12	21.08	89.08
Repurchase Agreements & FedFunds Purchased	28.26	7.74	3.41	3.92	43.33
Other Borrowings	17.35	0.58	1.81	13.89	33.63
Other Liabilities	4.76	1.76	1.37	7.96	15.85
Equity Capital	41.78	14.71	12.82	31.80	101.11
Capital Stock and Paid-In Capital	37.71	12.29	8.69	18.03	76.73
Unrealized Gains (Losses) AFS Securities	(1.00)	(0.10)	(0.06)	0.35	(0.82)
Retained Earnings	5.65	2.73	4.32	13.61	26.30
Noncontrolling Interests in Cons. Subs.	0.15	0.03	0.01	0.00	0.19

STATEMENT OF CONDITION
BY REGION

FOURTH QUARTER 2009:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	170	181	244	170	765

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	0.82	1.17	1.14	0.86	0.93
Investment Securities	16.57	12.28	8.71	18.74	15.46
Mortgage Backed Securities	17.01	13.32	13.07	13.69	14.95
1 - 4 Family Mortgages	38.95	37.94	39.68	27.02	35.46
First Liens	35.01	28.84	29.80	19.65	28.94
Home Equity Lines of Credit	2.65	7.19	7.09	5.81	4.85
Other Junior Liens	1.29	1.91	2.79	1.56	1.67
Multi family Mortgages	3.77	1.23	3.64	3.51	3.31
Nonresidential Mortgages	7.08	10.10	10.84	4.28	7.24
Construction Loans	1.35	1.98	1.82	1.47	1.54
Land Loans	0.30	2.80	1.44	1.20	1.09
Commercial Loans	5.10	3.40	4.83	7.17	5.41
Consumer Loans	2.27	6.37	8.66	16.24	7.80
Reposessed Assets, Net	0.12	0.76	1.35	0.48	0.49
Real Estate Held for Investment, Net	0.00	0.02	0.04	0.03	0.02
Office Premises & Equipment	0.59	0.99	1.16	0.59	0.73
Other Assets	6.98	9.13	4.98	6.59	6.90
Less: Contra Assets & Valuation Allowances	0.90	1.49	1.35	1.84	1.32

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	65.98	73.94	75.57	71.07	69.97
Deposits	65.64	73.56	74.36	70.40	69.40
Escrows	0.33	0.38	1.21	0.68	0.56
BORROWINGS	22.40	14.10	13.78	14.30	17.63
Advances From FHLB	10.98	8.05	9.86	7.75	9.46
Repurchase Agreements & FedFunds Purchased	7.08	5.63	2.56	1.44	4.60
Other Borrowings	4.35	0.42	1.36	5.11	3.57
Other Liabilities	1.19	1.28	1.03	2.93	1.68
Equity Capital	10.47	10.70	9.63	11.70	10.74
Capital Stock and Paid-In Capital	9.45	8.94	6.53	6.63	8.15
Unrealized Gains (Losses) AFS Securities	(0.25)	(0.07)	(0.05)	0.13	(0.09)
Retained Earnings	1.42	1.98	3.24	5.00	2.79
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)

FOURTH QUARTER 2009:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	170	181	244	170	765
TOTAL ASSETS (Percent Change)	2.00	10.07	1.99	21.72	8.22
Cash and Noninterest-Earning Deposits	(7.52)	44.10	(15.08)	3.93	0.52
Investment Securities	97.83	54.61	37.89	88.08	82.30
Mortgage Backed Securities	(16.28)	8.01	8.13	28.19	(1.64)
1 - 4 Family Mortgages	(0.04)	(4.50)	(4.05)	17.89	1.95
First Liens	0.25	(0.80)	(4.84)	23.64	3.11
Home Equity Lines of Credit	10.56	(11.44)	2.26	12.38	3.82
Other Junior Liens	(21.69)	(24.72)	(10.23)	(16.02)	(18.29)
Multi family Mortgages	1.17	20.64	7.51	36.58	12.09
Nonresidential Mortgages	(4.76)	4.31	4.84	7.55	0.95
Construction Loans	(16.90)	(31.84)	(35.63)	(29.61)	(27.05)
Land Loans	(13.30)	(7.81)	(16.55)	(18.63)	(13.80)
Commercial Loans	(12.41)	4.42	0.63	(8.41)	(8.01)
Consumer Loans	(31.44)	8.18	(0.52)	(5.71)	(7.81)
Reposessed Assets, Net	57.33	60.29	164.52	195.11	122.70
Real Estate Held for Investment, Net	10.78	(4.17)	10.21	208.68	43.99
Office Premises & Equipment	(5.67)	(0.77)	(1.35)	8.58	(0.66)
Other Assets	(9.91)	122.02	12.13	98.55	26.09
Less: Contra Assets & Valuation Allowances	(25.17)	9.50	36.70	30.31	5.15
TOTAL LIABILITIES AND CAPITAL (Percent Chg)	2.00	10.07	1.99	21.72	8.22
TOTAL DEPOSITS AND ESCROWS	2.27	14.19	7.13	27.51	11.30
Deposits	2.29	14.38	7.10	27.46	11.31
Escrows	(2.38)	(13.50)	9.41	32.93	9.93
BORROWINGS	(4.97)	(17.26)	(20.07)	(6.68)	(8.85)
Advances From FHLB	(11.96)	(15.14)	(26.26)	(1.19)	(12.61)
Repurchase Agreements & FedFunds Purchased	(8.39)	(14.80)	(11.07)	43.78	(6.80)
Other Borrowings	28.66	(55.47)	37.27	(21.14)	(0.29)
Other Liabilities	(16.84)	(3.03)	(0.35)	40.97	9.21
Equity Capital	22.79	38.37	4.58	29.80	24.19
Capital Stock and Paid-In Capital	4.16	44.42	19.50	25.15	15.55
Unrealized Gains (Losses) AFS Securities	(85.14)	(73.70)	(74.30)	(153.19)	(89.76)
Retained Earnings	3.56	(5.76)	(19.44)	20.17	5.07
Noncontrolling Interests in Cons. Subs.	N/A	N/A	N/A	N/A	N/A

CAPITAL MEASURES
BY REGION

FOURTH QUARTER 2009:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	170	181	244	170	765

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	169	170	239	168	746
Percent of Thrifts	99.41	93.92	97.95	98.82	97.52
Consolidated Assets (\$ Billions)	\$398.24	\$135.67	\$124.62	\$267.07	\$925.60
Fail FDICIA Capital Standards	1	11	5	2	19
Percent of Thrifts	0.59	6.08	2.05	1.18	2.48
Consolidated Assets (\$ Billions)	\$0.89	\$1.84	\$8.52	\$4.85	\$16.10
Critically Undercapitalized	0	5	0	2	7
Percent of Thrifts	0.00	2.76	0.00	1.18	0.92
Consolidated Assets (\$ Billions)	\$0.00	\$0.86	\$0.00	\$4.85	\$5.71

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$34.85	\$11.92	\$12.17	\$30.20	\$89.14
Tangible Equity Ratio	8.89	8.85	9.20	11.19	9.60
Median Ratio	9.88	10.19	9.69	10.23	9.97
Tier 1 Capital (\$ Billions)	\$34.85	\$11.92	\$12.17	\$30.20	\$89.15
Tier 1 Leverage Ratio	8.89	8.85	9.20	11.19	9.60
Median Ratio	9.88	10.21	9.69	10.23	9.97
Tier 1 Risk-based Capital Ratio	15.68	14.52	13.41	16.29	15.35
Median Ratio	17.29	15.73	15.72	17.16	16.30
Risk-based Capital (\$ Billions)	\$38.29	\$12.85	\$13.13	\$32.05	\$96.31
Total Risk-based Capital Ratio	17.26	15.74	14.50	17.56	16.70
Median Ratio	18.19	16.82	16.49	18.42	17.23

ASSET QUALITY INDICATORS
BY REGION

FOURTH QUARTER 2009:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	170	181	244	170	765
LOANS 30-89 DAYS DELINQUENT (\$ Millions)					
Total Including Repurchased GNMA Loans	\$4,210.52	\$2,288.92	\$1,666.75	\$3,752.89	\$11,919.08
Repurchased GNMA Loans	1.96	175.35	11.02	854.50	1,042.82
Total Excluding Repurchased GNMA Loans	4,208.56	2,113.57	1,655.73	2,898.39	10,876.25
Mortgage Loans					
Construction & Land Loans	98.37	232.59	117.47	276.84	725.26
Nonresidential Mortgages	343.17	202.77	227.83	135.70	909.46
Multi Family Mortgages	234.01	37.03	97.93	56.24	425.20
1-4 Family Mortgages	3,047.62	1,647.26	870.08	2,173.56	7,738.53
First Liens	2,913.50	1,373.09	686.35	1,925.65	6,898.59
Home Equity Lines of Credit	58.54	204.85	120.11	118.38	501.87
Other Junior Liens	75.58	69.33	63.62	129.54	338.07
Nonmortgage Loans and Leases					
Commercial Loans	212.47	68.82	115.84	239.60	636.72
Consumer Loans	274.89	100.46	237.60	870.95	1,483.91
NONCURRENT LOANS (\$ Millions)					
Total Including Repurchased GNMA Loans	\$7,803.90	\$6,126.99	\$3,818.66	\$8,222.34	\$25,971.88
Repurchased GNMA Loans	3.40	597.95	11.70	1,952.94	2,565.99
Total Excluding Repurchased GNMA Loans	7,800.49	5,529.04	3,806.96	6,269.40	23,405.89
Mortgage Loans					
Construction & Land Loans	612.52	857.46	769.52	1,176.24	3,415.74
Nonresidential Mortgages	746.60	355.21	666.32	533.15	2,301.28
Multi Family Mortgages	502.71	112.94	254.27	183.47	1,053.40
1-4 Family Mortgages	5,135.62	4,639.53	1,784.05	5,096.42	16,655.62
First Liens	4,998.95	4,152.04	1,493.25	4,834.98	15,479.22
Home Equity Lines of Credit	59.44	359.52	174.66	95.25	688.88
Other Junior Liens	77.23	127.96	116.15	166.19	487.52
Nonmortgage Loans and Leases					
Commercial Loans	649.05	117.99	196.55	416.79	1,380.38
Consumer Loans	157.39	43.86	147.96	816.26	1,165.46
NET CHARGE-OFFS (\$ Millions)					
Mortgage Loans	\$629.50	\$652.46	\$451.53	\$1,239.54	\$2,973.02
Construction & Land Loans	55.06	115.73	57.43	239.39	467.60
Nonresidential Mortgages	63.40	44.86	30.33	54.41	192.99
Multi Family Mortgages	70.28	11.68	16.21	10.70	108.87
1-4 Family Mortgages	292.85	445.88	141.05	120.92	1,000.69
First Liens	274.95	176.59	56.35	58.06	565.95
Home Equity Lines of Credit	9.73	188.56	64.01	41.08	303.38
Other Junior Liens	8.17	80.73	20.68	21.79	131.36
Nonmortgage Loans and Leases					
Commercial Loans	142.22	16.59	37.41	313.14	509.35
Consumer Loans	129.29	58.23	87.31	581.45	856.27
Reposessed Assets	2.72	17.97	68.57	44.82	134.08
Other	(126.32)	(58.47)	13.24	(125.28)	(296.83)
REPOSSESSED ASSETS, NET (\$ Millions)					
Construction & Land Loans	\$460.49	\$1,051.92	\$1,791.54	\$1,295.12	\$4,599.06
Nonresidential Mortgages	41.66	296.26	273.26	452.32	1,063.50
Multi Family Mortgages	48.07	84.80	162.84	84.65	380.37
1-4 Family Mortgages	54.06	20.56	35.67	27.36	137.65
Other	281.98	549.10	1,065.10	647.85	2,544.02
	34.72	101.20	254.67	82.94	473.53

ASSET QUALITY INDICATORS
BY REGION

FOURTH QUARTER 2009:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	170	181	244	170	765
LOANS 30-89 DAYS DELINQUENT (% Total Assets)					
Total Including Repurchased GNMA Loans	1.05	1.66	1.25	1.38	1.27
Repurchased GNMA Loans	0.00	0.13	0.01	0.31	0.11
Total Excluding Repurchased GNMA Loans	1.05	1.54	1.24	1.07	1.15
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.49	3.54	2.71	3.82	2.93
Nonresidential Mortgages	1.22	1.46	1.58	1.17	1.33
Multi Family Mortgages	1.55	2.19	2.02	0.59	1.37
1-4 Family Mortgages	1.96	3.16	1.65	2.96	2.32
First Liens	2.08	3.46	1.73	3.60	2.53
Home Equity Lines of Credit	0.55	2.07	1.27	0.75	1.10
Other Junior Liens	1.47	2.64	1.71	3.06	2.15
Nonmortgage Loans and Leases					
Commercial Loans	1.04	1.47	1.80	1.23	1.25
Consumer Loans	3.04	1.15	2.06	1.97	2.02
NONCURRENT LOANS (% Total Assets)					
Total Including Repurchased GNMA Loans	1.96	4.46	2.87	3.02	2.76
Repurchased GNMA Loans	0.00	0.43	0.01	0.72	0.27
Total Excluding Repurchased GNMA Loans	1.95	4.02	2.86	2.31	2.49
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	9.28	13.05	17.73	16.23	13.80
Nonresidential Mortgages	2.64	2.56	4.62	4.58	3.38
Multi Family Mortgages	3.34	6.67	5.25	1.92	3.38
1-4 Family Mortgages	3.30	8.89	3.38	6.94	4.99
First Liens	3.58	10.47	3.76	9.05	5.68
Home Equity Lines of Credit	0.56	3.63	1.85	0.60	1.51
Other Junior Liens	1.50	4.88	3.13	3.92	3.10
Nonmortgage Loans and Leases					
Commercial Loans	3.19	2.52	3.06	2.14	2.71
Consumer Loans	1.74	0.50	1.28	1.85	1.59
NET CHARGE-OFFS (% Total Assets)					
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.83	1.76	1.32	3.30	1.89
Nonresidential Mortgages	0.22	0.32	0.21	0.47	0.28
Multi Family Mortgages	0.47	0.69	0.33	0.11	0.35
1-4 Family Mortgages	0.19	0.85	0.27	0.16	0.30
First Liens	0.20	0.45	0.14	0.11	0.21
Home Equity Lines of Credit	0.09	1.91	0.68	0.26	0.66
Other Junior Liens	0.16	3.08	0.56	0.51	0.84
Nonmortgage Loans and Leases					
Commercial Loans	0.70	0.35	0.58	1.61	1.00
Consumer Loans	1.43	0.66	0.76	1.32	1.17
Repossessed Assets	0.59	1.71	3.83	3.46	2.92
Other	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)					
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	0.63	4.51	6.30	6.24	4.30
Nonresidential Mortgages	0.17	0.61	1.13	0.73	0.56
Multi Family Mortgages	0.36	1.22	0.74	0.29	0.44
1-4 Family Mortgages	0.18	1.05	2.02	0.88	0.76
Other	0.12	0.81	3.84	0.46	0.73

ASSET QUALITY INDICATORS
BY REGION

FOURTH QUARTER 2009:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	170	181	244	170	765
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$205.34	\$74.33	\$76.45	\$101.88	\$457.99
Percent of Total Assets	51.45	54.05	57.42	37.47	48.63
Noncurrent Real Estate Loans					
Including Repurchased GNMA Loans	7.00	5.97	3.47	6.99	23.43
Percent of Total Assets	1.75	4.34	2.61	2.57	2.49
Excluding Repurchased GNMA Loans	6.99	5.37	3.46	5.04	20.86
Percent of Total Assets	1.75	3.90	2.60	1.85	2.22
Real Estate Owned	0.43	1.03	1.77	1.22	4.46
Percent of Total Assets	0.11	0.75	1.33	0.45	0.47
Troubled Real Estate Loans					
Including Repurchased GNMA Loans	7.42	7.00	5.25	8.21	27.88
Percent of Total Assets	1.86	5.09	3.94	3.02	2.96
Excluding Repurchased GNMA Loans	7.42	6.40	5.24	6.26	25.32
Percent of Total Assets	1.86	4.65	3.93	2.30	2.69
Valuation Allowances	4.92	2.61	2.37	5.66	15.56
Loss Coverage Ratio	19.37	19.40	15.71	22.76	19.73
Reserve Ratio	1.40	2.36	1.93	3.07	2.10
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.63	1.90	1.36	1.82	1.26
Net Provisions for Losses (Annualized)	1.03	2.05	1.43	2.43	1.64
Valuation Allowances	1.23	1.90	1.78	2.08	1.65
Noncurrent Loans					
Including Repurchased GNMA Loans	1.96	4.46	2.87	3.02	2.76
Excluding Repurchased GNMA Loans	1.95	4.02	2.86	2.31	2.49
Reposessed Assets, Net (% Total Assets)	0.12	0.76	1.35	0.48	0.49
Troubled Assets					
Including Repurchased GNMA Loans	2.07	5.22	4.21	3.50	3.25
Excluding Repurchased GNMA Loans	2.07	4.79	4.20	2.78	2.97

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	4th Qtr 2009 Net Income (\$ Millions)	4th Qtr 2008 Net Income (\$ Millions)
NORTHEAST REGION						
CONNECTICUT	10	25.31	19.11	3.69	35.76	69.17
DELAWARE	6	117.84	88.59	10.20	(354.00)	(1,940.63)
MAINE	7	1.37	1.07	0.12	2.26	4.21
MASSACHUSETTS	19	9.69	6.67	1.29	12.64	11.39
NEW HAMPSHIRE	6	2.70	1.92	0.30	4.26	6.63
NEW JERSEY	32	86.43	44.56	7.74	172.42	110.53
NEW YORK	44	62.51	42.94	6.63	97.12	93.49
PENNSYLVANIA	36	91.03	56.78	11.53	(195.99)	(1,374.34)
RHODE ISLAND	4	1.10	0.79	0.13	(8.43)	(27.75)
VERMONT	1	0.31	0.19	0.03	0.44	0.08
WEST VIRGINIA	5	0.85	0.70	0.12	1.20	1.41
TOTAL	170	\$399.13	\$263.33	\$41.78	(\$232.32)	(\$3,045.81)
SOUTHEAST REGION						
ALABAMA	9	4.35	3.51	0.39	(8.71)	(162.21)
DISTRICT OF COLUMBIA	1	0.16	0.14	0.01	(4.02)	(0.98)
FLORIDA	32	43.66	34.06	4.15	21.47	(165.87)
GEORGIA	18	7.16	4.84	0.82	13.30	15.43
KENTUCKY	19	2.90	2.16	0.32	4.80	3.84
MARYLAND	38	11.39	9.03	1.22	(49.23)	(9.48)
NORTH CAROLINA	15	4.89	3.81	0.67	(26.41)	5.01
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	21	8.09	6.02	0.79	(10.52)	(4.12)
TENNESSEE	15	5.00	3.89	0.70	5.85	3.78
VIRGIN ISLANDS	N/A	N/A	N/A	N/A	N/A	N/A
VIRGINIA	13	49.90	34.22	5.64	(67.02)	(199.98)
TOTAL	181	\$137.51	\$101.67	\$14.71	(\$120.50)	(\$514.57)

Fourth quarter 2008 net income data are based on thrifts held constant as of December 31, 2009. Financial data as of December 31, 2009 unless otherwise noted. Office of Thrift Supervision / February 2010

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	4th Qtr 2009 Net Income (\$ Millions)	4th Qtr 2008 Net Income (\$ Millions)
CENTRAL REGION						
ILLINOIS	45	27.20	19.24	2.71	(48.48)	(101.88)
INDIANA	38	9.34	7.10	0.96	7.37	(23.97)
IOWA	15	6.50	5.57	0.55	5.20	1.22
MICHIGAN	12	17.73	11.68	1.30	(76.81)	(219.77)
MINNESOTA	24	8.63	7.11	0.77	0.53	(78.59)
NEBRASKA	11	8.18	6.49	0.76	(5.79)	(21.26)
NORTH DAKOTA	2	1.55	1.31	0.16	3.78	3.02
OHIO	71	34.87	28.09	3.81	84.64	(15.91)
SOUTH DAKOTA	4	1.70	1.32	0.17	2.93	3.08
WISCONSIN	22	17.43	12.71	1.62	8.63	(151.24)
TOTAL	244	\$133.14	\$100.62	\$12.82	(\$18.00)	(\$605.30)

Fourth quarter 2008 net income data are based on thrifts held constant as of December 31, 2009.
 Financial data as of December 31, 2009 unless otherwise noted.
 Office of Thrift Supervision / February 2010

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	4th Qtr 2009 Net Income (\$ Millions)	4th Qtr 2008 Net Income (\$ Millions)
WESTERN REGION						
ALASKA	1	0.18	0.15	0.02	0.20	(1.01)
ARIZONA	2	0.54	0.26	0.14	11.11	19.29
ARKANSAS	6	2.78	2.12	0.39	1.67	1.09
CALIFORNIA	22	43.10	26.51	5.09	416.66	(2.25)
COLORADO	10	3.81	3.07	0.36	(9.01)	3.43
GUAM	1	0.10	0.08	0.01	0.22	0.17
HAWAII	2	6.33	5.15	0.68	(1.34)	6.85
IDAHO	2	1.24	0.92	0.20	0.23	(0.70)
KANSAS	16	12.11	7.09	1.31	19.66	17.03
LOUISIANA	21	4.73	3.52	0.64	7.99	4.96
MISSISSIPPI	4	0.51	0.37	0.05	0.13	0.43
MISSOURI	28	15.00	12.25	1.65	21.52	(3.58)
MONTANA	3	0.39	0.28	0.04	0.80	0.73
NEVADA	3	45.67	41.31	2.81	84.25	122.79
NEW MEXICO	5	2.06	1.44	0.07	(50.28)	(6.10)
OKLAHOMA	5	13.42	8.53	0.88	(26.52)	64.69
OREGON	3	0.70	0.59	0.09	0.48	0.70
TEXAS	20	50.43	42.96	4.97	186.72	73.24
UTAH	6	51.50	24.92	10.04	198.05	(78.62)
WASHINGTON	7	16.79	11.29	2.28	12.13	28.82
WYOMING	3	0.55	0.45	0.07	0.94	0.59
TOTAL	170	\$271.92	\$193.26	\$31.80	\$875.59	\$252.56

UNITED STATES

TOTAL	765	\$941.70	\$658.89	\$101.11	\$504.79	(\$3,913.12)
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Fourth quarter 2008 net income data are based on thrifts held constant as of December 31, 2009.
 Financial data as of December 31, 2009 unless otherwise noted.
 Office of Thrift Supervision / February 2010

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	DEC 2009	DEC 2008	DEC 2007	DEC 2006	DEC 2005
NUMBER OF INSTITUTIONS:	765	810	827	845	863
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	0.22	(1.82)	(2.31)	0.89	1.19
Median Ratio	0.33	0.29	0.39	0.52	0.67
Return on Average Equity (Annualized)	2.00	(20.00)	(23.48)	8.89	12.86
Median Ratio	2.57	2.26	2.94	4.10	5.69
Net Interest Margin (Annualized)	3.00	2.68	2.61	2.71	2.76
Median Ratio	3.07	2.95	2.82	2.89	3.10
Number of Profitable Thrifts	524	527	602	705	761
Percent Profitable	68.50	65.06	72.79	83.43	88.18
Profits (\$ Millions)	\$2,035.82	\$1,213.38	\$1,256.77	\$3,359.11	\$4,401.94
Number of Unprofitable Thrifts	241	283	225	140	102
Percent Unprofitable	31.50	34.94	27.21	16.57	11.82
Losses (\$ Millions)	(\$1,531.04)	(\$6,570.76)	(\$10,010.03)	(\$218.62)	(\$81.25)
EARNINGS (\$ Millions)					
Interest Income	\$10,922.22	\$14,732.14	\$23,494.67	\$22,099.66	\$20,135.78
Interest Expense	3,928.90	6,843.38	13,582.28	12,598.72	10,148.45
NET INTEREST INCOME	6,993.31	7,888.77	9,912.39	9,500.93	9,987.32
Loss Provisions-Interest Bearing Assets	3,859.89	9,348.31	5,461.31	1,577.03	946.48
Noninterest Income	4,551.13	3,967.60	2,430.85	5,931.19	6,927.05
Mortgage Loan Servicing Fees	282.17	(40.52)	(54.40)	146.97	356.39
Other Fees and Charges	2,981.54	3,012.24	4,400.53	4,268.81	4,641.50
Other Noninterest Income	1,287.43	995.88	(1,915.28)	1,515.41	1,929.15
Noninterest Expense	6,697.50	8,954.66	17,423.64	9,098.23	9,217.89
G&A Expense	6,397.53	6,742.78	9,960.35	8,859.38	9,055.23
Goodwill Amortization	153.62	530.30	7,360.52	216.86	135.93
Loss Provisions-Noninterest Bearing Assets	146.35	1,681.57	102.77	22.00	26.73
Income Before Taxes & Extraordinary Items	987.05	(6,446.61)	(10,541.71)	4,756.87	6,750.01
Income Taxes	484.05	(1,081.05)	(1,788.69)	1,577.49	2,434.04
Extraordinary Items	7.54	8.18	(0.24)	(38.88)	4.74
NET INCOME	504.79	(5,357.38)	(8,753.26)	3,140.49	4,320.70
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	4.68	5.01	6.20	6.30	5.55
Interest Expense	1.68	2.33	3.58	3.59	2.80
NET INTEREST INCOME	3.00	2.68	2.61	2.71	2.76
Loss Provisions-Interest Bearing Assets	1.65	3.18	1.44	0.45	0.26
Noninterest Income	1.95	1.35	0.64	1.69	1.91
Mortgage Loan Servicing Fees	0.12	(0.01)	(0.01)	0.04	0.10
Other Fees and Charges	1.28	1.02	1.16	1.22	1.28
Other Noninterest Income	0.55	0.34	(0.51)	0.43	0.53
Noninterest Expense	2.87	3.04	4.59	2.59	2.54
G&A Expense	2.74	2.29	2.63	2.52	2.50
Goodwill Amortization	0.07	0.18	1.94	0.06	0.04
Loss Provisions-Noninterest Bearing Assets	0.06	0.57	0.03	0.01	0.01
Income Before Taxes & Extraordinary Items	0.42	(2.19)	(2.78)	1.36	1.86
Income Taxes	0.21	(0.37)	(0.47)	0.45	0.67
Extraordinary Items	0.00	0.00	0.00	(0.01)	0.00
NET INCOME	0.22	(1.82)	(2.31)	0.89	1.19

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	DEC 2009	DEC 2008	DEC 2007	DEC 2006	DEC 2005
NUMBER OF INSTITUTIONS:	765	810	827	845	863

TOTAL ASSETS (\$ Billions)	\$941.70	\$1,197.26	\$1,508.35	\$1,410.82	\$1,464.12
Cash and Noninterest-Earning Deposits	8.74	18.54	16.56	16.20	19.35
Investment Securities	145.58	121.11	115.29	78.31	64.34
Mortgage Backed Securities	140.81	166.30	207.58	166.60	171.67
1 - 4 Family Mortgages	333.93	521.90	740.78	727.09	814.71
First Liens	272.50	423.15	577.31	608.79	682.70
Home Equity Lines of Credit	45.71	64.52	116.72	79.97	90.51
Other Junior Liens	15.71	34.23	46.74	38.34	41.49
Multi family Mortgages	31.12	33.58	62.06	66.38	66.41
Nonresidential Mortgages	68.19	71.12	70.48	63.40	54.40
Construction Loans	14.51	26.30	34.08	33.36	29.10
Land Loans	10.24	15.77	19.08	18.04	14.60
Commercial Loans	50.96	62.69	56.97	50.87	43.30
Consumer Loans	73.50	81.01	87.52	82.25	96.67
Reposessed Assets, Net	4.60	3.99	2.99	1.26	0.74
Real Estate Held for Investment, Net	0.18	0.13	0.20	0.19	0.18
Office Premises & Equipment	6.84	8.39	11.32	11.57	11.09
Other Assets	64.95	83.16	95.19	102.23	84.56
Less: Contra Assets & Valuation Allowances	12.46	16.74	11.75	6.94	7.00

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$941.70	\$1,197.26	\$1,508.35	\$1,410.82	\$1,464.12
TOTAL DEPOSITS AND ESCROWS	658.89	732.15	891.47	876.02	835.78
Deposits	653.58	726.95	879.31	861.00	812.86
Escrows	5.31	5.20	12.16	15.02	22.92
BORROWINGS	166.04	336.99	442.56	349.92	461.55
Advances From FHLB	89.08	209.76	302.23	214.03	274.01
Repurchase Agreements & FedFunds Purchased	43.33	64.91	55.33	66.82	76.12
Other Borrowings	33.63	62.32	85.00	69.06	111.41
Other Liabilities	15.85	21.20	34.71	33.67	28.45
Equity Capital	101.11	106.93	139.61	151.21	138.34
Capital Stock and Paid-In Capital	76.73	93.77	113.45	95.55	81.55
Unrealized Gains (Losses) AFS Securities	(0.82)	(9.63)	(1.98)	(0.75)	(0.95)
Retained Earnings	26.30	24.78	28.83	57.11	58.39
Noncontrolling Interests in Cons. Subs.	0.19	N/A	N/A	N/A	N/A

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	DEC 2009	DEC 2008	DEC 2007	DEC 2006	DEC 2005
NUMBER OF INSTITUTIONS:	765	810	827	845	863

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	0.93	1.55	1.10	1.15	1.32
Investment Securities	15.46	10.12	7.64	5.55	4.39
Mortgage Backed Securities	14.95	13.89	13.76	11.81	11.72
1 - 4 Family Mortgages	35.46	43.59	49.11	51.54	55.64
First Liens	28.94	35.34	38.27	43.15	46.63
Home Equity Lines of Credit	4.85	5.39	7.74	5.67	6.18
Other Junior Liens	1.67	2.86	3.10	2.72	2.83
Multi family Mortgages	3.31	2.81	4.11	4.71	4.54
Nonresidential Mortgages	7.24	5.94	4.67	4.49	3.72
Construction Loans	1.54	2.20	2.26	2.36	1.99
Land Loans	1.09	1.32	1.26	1.28	1.00
Commercial Loans	5.41	5.24	3.78	3.61	2.96
Consumer Loans	7.80	6.77	5.80	5.83	6.60
Reposessed Assets, Net	0.49	0.33	0.20	0.09	0.05
Real Estate Held for Investment, Net	0.02	0.01	0.01	0.01	0.01
Office Premises & Equipment	0.73	0.70	0.75	0.82	0.76
Other Assets	6.90	6.95	6.31	7.25	5.78
Less: Contra Assets & Valuation Allowances	1.32	1.40	0.78	0.49	0.48

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	69.97	61.15	59.10	62.09	57.08
Deposits	69.40	60.72	58.30	61.03	55.52
Escrows	0.56	0.43	0.81	1.06	1.57
BORROWINGS	17.63	28.15	29.34	24.80	31.52
Advances From FHLB	9.46	17.52	20.04	15.17	18.72
Repurchase Agreements & FedFunds Purchased	4.60	5.42	3.67	4.74	5.20
Other Borrowings	3.57	5.20	5.64	4.90	7.61
Other Liabilities	1.68	1.77	2.30	2.39	1.94
Equity Capital	10.74	8.93	9.26	10.72	9.45
Capital Stock and Paid-In Capital	8.15	7.83	7.52	6.77	5.57
Unrealized Gains (Losses) AFS Securities	(0.09)	(0.80)	(0.13)	(0.05)	(0.07)
Retained Earnings	2.79	2.07	1.91	4.05	3.99
Noncontrolling Interests in Cons. Subs.	0.02	N/A	N/A	N/A	N/A

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

FOR THE QUARTER ENDING:	DEC 2009	DEC 2008	DEC 2007	DEC 2006	DEC 2005
NUMBER OF INSTITUTIONS:	765	810	827	845	863

TOTAL ASSETS (Percent Change)	8.22	7.22	9.63	9.85	14.67
Cash and Noninterest-Earning Deposits	0.52	47.46	10.31	(3.77)	12.51
Investment Securities	82.30	27.22	32.98	26.37	16.02
Mortgage Backed Securities	(1.64)	(6.91)	28.42	0.71	13.07
1 - 4 Family Mortgages	1.95	1.94	3.42	4.36	13.11
First Liens	3.11	2.67	(3.76)	2.63	10.28
Home Equity Lines of Credit	3.82	8.33	47.68	5.79	15.70
Other Junior Liens	(18.29)	(14.99)	24.93	37.12	80.78
Multi family Mortgages	12.09	14.59	(4.94)	16.31	11.47
Nonresidential Mortgages	0.95	18.51	17.33	26.40	11.47
Construction Loans	(27.05)	(0.78)	9.94	18.10	23.24
Land Loans	(13.80)	(5.24)	15.73	25.34	41.43
Commercial Loans	(8.01)	18.39	22.69	27.77	12.16
Consumer Loans	(7.81)	5.14	22.06	11.92	26.33
Repossessed Assets, Net	122.70	143.44	140.59	84.75	6.29
Real Estate Held for Investment, Net	43.99	(5.20)	8.14	4.34	(17.21)
Office Premises & Equipment	(0.66)	5.09	1.94	10.52	8.62
Other Assets	26.09	52.78	(3.83)	35.73	20.75
Less: Contra Assets & Valuation Allowances	5.15	99.36	84.89	7.47	7.15

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	8.22	7.22	9.63	9.85	14.67
TOTAL DEPOSITS AND ESCROWS	11.30	10.49	5.65	14.23	12.94
Deposits	11.31	10.48	6.08	14.93	13.98
Escrows	9.93	12.80	(18.25)	(15.32)	(14.60)
BORROWINGS	(8.85)	3.35	25.16	(6.12)	16.18
Advances From FHLB	(12.61)	(6.39)	36.86	(10.04)	15.33
Repurchase Agreements & FedFunds Purchased	(6.80)	35.71	(13.23)	(5.14)	10.75
Other Borrowings	(0.29)	15.11	23.21	7.28	22.50
Other Liabilities	9.21	(0.18)	1.33	30.92	20.65
Equity Capital	24.19	0.14	(4.19)	25.14	19.44
Capital Stock and Paid-In Capital	15.55	12.53	24.01	41.43	26.33
Unrealized Gains (Losses) AFS Securities	(89.76)	463.85	186.39	(15.85)	(291.87)
Retained Earnings	5.07	(4.00)	(48.16)	4.19	13.30
Noncontrolling Interests in Cons. Subs.	N/A	N/A	N/A	N/A	N/A

CAPITAL MEASURES

FOR THE QUARTER ENDING:	DEC 2009	DEC 2008	DEC 2007	DEC 2006	DEC 2005
NUMBER OF INSTITUTIONS:	765	810	827	845	863

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	746	802	823	844	862
Percent of Thrifts	97.52	99.01	99.52	99.88	99.88
Consolidated Assets (\$ Billions)	\$925.60	\$1,175.53	\$1,508.01	\$1,410.75	\$1,464.07
Fail FDICIA Capital Standards	19	8	3	0	0
Percent of Thrifts	2.48	0.99	0.36	0.00	0.00
Consolidated Assets (\$ Billions)	\$16.10	\$21.73	\$0.35	\$0.00	\$0.00
Critically Undercapitalized	7	4	1	0	0
Percent of Thrifts	0.92	0.49	0.12	0.00	0.00
Consolidated Assets (\$ Billions)	\$5.71	\$14.83	\$0.16	\$0.00	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$89.14	\$99.56	\$125.17	\$116.56	\$116.97
Tangible Equity Ratio	9.60	8.35	8.41	8.49	8.11
Median Ratio	9.97	9.89	10.44	10.26	10.20
Tier 1 Capital (\$ Billions)	\$89.15	\$99.56	\$124.48	\$116.97	\$117.54
Tier 1 Leverage Ratio	9.60	8.35	8.36	8.52	8.15
Median Ratio	9.97	9.89	10.44	10.26	10.20
Tier 1 Risk-based Capital Ratio	15.35	12.75	12.36	12.52	12.43
Median Ratio	16.30	16.02	17.25	17.12	17.20
Risk-based Capital (\$ Billions)	\$96.31	\$108.85	\$141.93	\$130.40	\$129.40
Total Risk-based Capital Ratio	16.70	14.05	14.39	14.33	13.97
Median Ratio	17.23	16.76	18.07	17.89	17.99

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 2009	DEC 2008	DEC 2007	DEC 2006	DEC 2005
NUMBER OF INSTITUTIONS:	765	810	827	845	863
LOANS 30-89 DAYS DELINQUENT (\$ Millions)					
Total Including Repurchased GNMA Loans	\$11,919.08	\$20,873.28	\$20,598.19	\$11,175.93	\$9,776.47
Repurchased GNMA Loans	1,042.82	914.80	568.43	637.82	1,147.57
Total Excluding Repurchased GNMA Loans	10,876.25	19,958.47	20,029.76	10,538.12	8,628.90
Mortgage Loans					
Construction & Land Loans	725.26	1,469.56	1,302.88	649.67	320.35
Nonresidential Mortgages	909.46	911.84	442.43	291.99	256.92
Multi Family Mortgages	425.20	379.82	163.80	128.65	123.19
1-4 Family Mortgages	7,738.53	15,466.94	16,677.25	8,383.44	7,378.02
First Liens	6,898.59	13,419.95	13,930.95	7,374.63	6,543.20
Home Equity Lines of Credit	501.87	1,210.35	1,767.80	654.95	427.65
Other Junior Liens	338.07	836.65	978.49	353.86	407.17
Nonmortgage Loans and Leases					
Commercial Loans	636.72	950.86	539.81	443.05	421.84
Consumer Loans	1,483.91	1,694.25	1,472.02	1,279.14	1,276.14
NONCURRENT LOANS (\$ Millions)					
Total Including Repurchased GNMA Loans	\$25,971.88	\$26,460.13	\$22,034.04	\$8,645.73	\$8,668.55
Repurchased GNMA Loans	2,565.99	1,713.69	828.00	973.54	2,945.44
Total Excluding Repurchased GNMA Loans	23,405.89	24,746.43	21,206.04	7,672.19	5,723.11
Mortgage Loans					
Construction & Land Loans	3,415.74	3,473.67	2,457.88	465.95	178.49
Nonresidential Mortgages	2,301.28	1,034.33	496.12	341.37	307.86
Multi Family Mortgages	1,053.40	402.36	269.08	141.67	103.59
1-4 Family Mortgages	16,655.62	19,269.86	17,380.29	6,492.02	6,994.79
First Liens	15,479.22	18,111.12	14,971.53	5,883.02	6,648.85
Home Equity Lines of Credit	688.88	603.84	1,459.13	355.43	175.79
Other Junior Liens	487.52	554.90	949.64	253.57	170.15
Nonmortgage Loans and Leases					
Commercial Loans	1,380.38	1,146.82	543.96	459.88	475.49
Consumer Loans	1,165.46	1,133.10	886.71	744.85	608.34
NET CHARGE-OFFS (\$ Millions)					
Mortgage Loans	\$2,973.02	\$5,699.51	\$2,273.13	\$1,368.99	\$1,034.46
Construction & Land Loans	467.60	572.65	158.51	22.82	(0.04)
Nonresidential Mortgages	192.99	132.69	26.68	(3.63)	13.58
Multi Family Mortgages	108.87	52.05	8.55	1.46	3.32
1-4 Family Mortgages	1,000.69	1,315.29	1,138.89	527.24	79.18
First Liens	565.95	894.96	516.73	94.54	58.16
Home Equity Lines of Credit	303.38	242.97	405.90	16.38	6.19
Other Junior Liens	131.36	177.36	216.25	416.32	14.82
Nonmortgage Loans and Leases					
Commercial Loans	509.35	584.04	213.98	149.09	169.63
Consumer Loans	856.27	863.70	561.25	602.77	755.22
Reposessed Assets	134.08	189.71	102.51	35.06	20.00
Other	(296.83)	1,989.39	62.76	34.20	(6.42)
REPOSSESSED ASSETS, NET (\$ Millions)					
Construction & Land Loans	\$4,599.06	\$3,994.41	\$2,989.85	\$1,263.42	\$738.47
Nonresidential Mortgages	1,063.50	1,008.17	249.59	111.33	68.08
Multi Family Mortgages	380.37	168.39	102.34	65.78	81.55
1-4 Family Mortgages	137.65	87.83	42.02	16.14	7.96
Other	2,544.02	2,440.14	2,467.90	922.39	543.68
	473.53	289.89	128.01	147.78	37.20

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 2009	DEC 2008	DEC 2007	DEC 2006	DEC 2005
NUMBER OF INSTITUTIONS:	765	810	827	845	863
LOANS 30-89 DAYS DELINQUENT (% Total Assets)					
Total Including Repurchased GNMA Loans	1.27	1.74	1.37	0.79	0.67
Repurchased GNMA Loans	0.11	0.08	0.04	0.05	0.08
Total Excluding Repurchased GNMA Loans	1.15	1.67	1.33	0.75	0.59
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	2.93	3.49	2.45	1.26	0.73
Nonresidential Mortgages	1.33	1.28	0.63	0.46	0.47
Multi Family Mortgages	1.37	1.13	0.26	0.19	0.19
1-4 Family Mortgages	2.32	2.96	2.25	1.15	0.91
First Liens	2.53	3.17	2.41	1.21	0.96
Home Equity Lines of Credit	1.10	1.88	1.51	0.82	0.47
Other Junior Liens	2.15	2.44	2.09	0.92	0.98
Nonmortgage Loans and Leases					
Commercial Loans	1.25	1.52	0.95	0.87	0.97
Consumer Loans	2.02	2.09	1.68	1.56	1.32
NONCURRENT LOANS (% Total Assets)					
Total Including Repurchased GNMA Loans	2.76	2.21	1.46	0.61	0.59
Repurchased GNMA Loans	0.27	0.14	0.05	0.07	0.20
Total Excluding Repurchased GNMA Loans	2.49	2.07	1.41	0.54	0.39
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	13.80	8.26	4.62	0.91	0.41
Nonresidential Mortgages	3.38	1.45	0.70	0.54	0.57
Multi Family Mortgages	3.38	1.20	0.43	0.21	0.16
1-4 Family Mortgages	4.99	3.69	2.35	0.89	0.86
First Liens	5.68	4.28	2.59	0.97	0.97
Home Equity Lines of Credit	1.51	0.94	1.25	0.44	0.19
Other Junior Liens	3.10	1.62	2.03	0.66	0.41
Nonmortgage Loans and Leases					
Commercial Loans	2.71	1.83	0.95	0.90	1.10
Consumer Loans	1.59	1.40	1.01	0.91	0.63
NET CHARGE-OFFS (% Total Assets)					
Percent of Outstanding Loans by Loan Type:	0.32	0.48	0.15	0.10	0.07
Mortgage Loans					
Construction & Land Loans	1.89	1.36	0.30	0.04	0.00
Nonresidential Mortgages	0.28	0.19	0.04	(0.01)	0.02
Multi Family Mortgages	0.35	0.15	0.01	0.00	0.00
1-4 Family Mortgages	0.30	0.25	0.15	0.07	0.01
First Liens	0.21	0.21	0.09	0.02	0.01
Home Equity Lines of Credit	0.66	0.38	0.35	0.02	0.01
Other Junior Liens	0.84	0.52	0.46	1.09	0.04
Nonmortgage Loans and Leases					
Commercial Loans	1.00	0.93	0.38	0.29	0.39
Consumer Loans	1.17	1.07	0.64	0.73	0.78
Reposessed Assets	2.92	4.75	3.43	2.77	2.71
Other	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)					
Percent of Outstanding Loans by Loan Type:	0.49	0.33	0.20	0.09	0.05
Construction & Land Loans					
Construction & Land Loans	4.30	2.40	0.47	0.22	0.16
Nonresidential Mortgages	0.56	0.24	0.15	0.10	0.15
Multi Family Mortgages	0.44	0.26	0.07	0.02	0.01
1-4 Family Mortgages	0.76	0.47	0.33	0.13	0.07
Other	0.73	0.35	0.13	0.14	0.04

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	DEC 2009	DEC 2008	DEC 2007	DEC 2006	DEC 2005
NUMBER OF INSTITUTIONS:	765	810	827	845	863
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$457.99	\$668.68	\$926.48	\$908.28	\$979.21
Percent of Total Assets	48.63	55.85	61.42	64.38	66.88
Noncurrent Real Estate Loans					
Including Repurchased GNMA Loans	23.43	24.18	20.60	7.44	7.58
Percent of Total Assets	2.49	2.02	1.37	0.53	0.52
Excluding Repurchased GNMA Loans	20.86	22.47	19.78	6.47	4.64
Percent of Total Assets	2.22	1.88	1.31	0.46	0.32
Real Estate Owned	4.46	3.86	2.91	1.22	0.70
Percent of Total Assets	0.47	0.32	0.19	0.09	0.05
Troubled Real Estate Loans					
Including Repurchased GNMA Loans	27.88	28.05	23.51	8.66	8.29
Percent of Total Assets	2.96	2.34	1.56	0.61	0.57
Excluding Repurchased GNMA Loans	25.32	26.33	22.68	7.69	5.34
Percent of Total Assets	2.69	2.20	1.50	0.55	0.36
Valuation Allowances	15.56	19.06	12.25	7.08	7.25
Loss Coverage Ratio	19.73	15.16	14.20	15.20	13.00
Reserve Ratio	2.10	1.82	1.10	0.66	0.62
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	1.26	1.90	0.60	0.39	0.28
Net Provisions for Losses (Annualized)	1.64	3.12	1.45	0.45	0.26
Valuation Allowances	1.65	1.59	0.81	0.50	0.49
Noncurrent Loans					
Including Repurchased GNMA Loans	2.76	2.21	1.46	0.61	0.59
Excluding Repurchased GNMA Loans	2.49	2.07	1.41	0.54	0.39
Reposessed Assets, Net (% Total Assets)	0.49	0.33	0.20	0.09	0.05
Troubled Assets					
Including Repurchased GNMA Loans	3.25	2.54	1.66	0.70	0.64
Excluding Repurchased GNMA Loans	2.97	2.40	1.60	0.63	0.44

STATEMENT OF OPERATIONS
BY ASSET SIZE

FOURTH QUARTER 2009:	LESS THAN \$100 MILLION 236	\$100 MILLION TO \$1 BILLION 422	\$1 BILLION OR GREATER 107	INDUSTRY 765
NUMBER OF INSTITUTIONS:				
PROFITABILITY (Percent)				
Return on Average Assets (Annualized)	(0.50)	0.06	0.25	0.22
Median Ratio	0.26	0.36	0.38	0.33
Return on Average Equity (Annualized)	(3.13)	0.58	2.37	2.00
Median Ratio	1.88	3.21	3.78	2.57
Net Interest Margin (Annualized)	3.11	3.09	2.98	3.00
Median Ratio	3.10	3.06	3.05	3.07
Number of Profitable Thrifts	151	296	77	524
Percent Profitable	63.98	70.14	71.96	68.50
Profits (\$ Millions)	\$22.29	\$241.77	\$1,771.76	\$2,035.82
Number of Unprofitable Thrifts	85	126	30	241
Percent Unprofitable	36.02	29.86	28.04	31.50
Losses (\$ Millions)	(\$38.28)	(\$220.67)	(\$1,272.68)	(\$1,531.04)
EARNINGS (\$ Millions)				
Interest Income	\$155.43	\$1,655.69	\$9,120.28	\$10,922.22
Interest Expense	55.83	611.51	3,261.67	3,928.90
NET INTEREST INCOME	99.60	1,044.18	5,858.61	6,993.31
Loss Provisions-Interest Bearing Assets	21.85	329.60	3,514.07	3,859.89
Noninterest Income	131.32	513.42	3,905.46	4,551.13
Mortgage Loan Servicing Fees	0.66	30.76	250.75	282.17
Other Fees and Charges	121.78	417.90	2,441.86	2,981.54
Other Noninterest Income	8.88	64.76	1,212.85	1,287.43
Noninterest Expense	212.63	1,189.59	5,299.01	6,697.50
G&A Expense	206.89	1,116.56	5,077.82	6,397.53
Goodwill Amortization	4.54	35.09	113.99	153.62
Loss Provisions-Noninterest Bearing Assets	1.21	37.94	107.20	146.35
Income Before Taxes & Extraordinary Items	(3.56)	38.41	950.99	987.05
Income Taxes	9.37	27.88	446.18	484.05
Extraordinary Items	(3.06)	10.61	(0.01)	7.54
NET INCOME	(15.99)	21.10	499.08	504.79
PROFITABILITY (Percent of Avg Assets Annualized)				
Interest Income	4.86	4.90	4.64	4.68
Interest Expense	1.75	1.81	1.66	1.68
NET INTEREST INCOME	3.11	3.09	2.98	3.00
Loss Provisions-Interest Bearing Assets	0.68	0.98	1.79	1.65
Noninterest Income	4.10	1.52	1.99	1.95
Mortgage Loan Servicing Fees	0.02	0.09	0.13	0.12
Other Fees and Charges	3.81	1.24	1.24	1.28
Other Noninterest Income	0.28	0.19	0.62	0.55
Noninterest Expense	6.65	3.52	2.69	2.87
G&A Expense	6.47	3.30	2.58	2.74
Goodwill Amortization	0.14	0.10	0.06	0.07
Loss Provisions-Noninterest Bearing Assets	0.04	0.11	0.05	0.06
Income Before Taxes & Extraordinary Items	(0.11)	0.11	0.48	0.42
Income Taxes	0.29	0.08	0.23	0.21
Extraordinary Items	(0.10)	0.03	0.00	0.00
NET INCOME	(0.50)	0.06	0.25	0.22

STATEMENT OF CONDITION
BY ASSET SIZE

FOURTH QUARTER 2009:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	236	422	107	765
TOTAL ASSETS (\$ Billions)				
Cash and Noninterest-Earning Deposits	\$12.81	\$135.01	\$794.83	\$941.70
Investment Securities	0.30	2.10	6.34	8.74
Mortgage Backed Securities	2.07	15.46	128.05	145.58
1 - 4 Family Mortgages	1.34	13.95	125.67	140.81
First Liens	5.90	53.77	274.82	333.93
Home Equity Lines of Credit	5.39	46.43	221.24	272.50
Other Junior Liens	0.28	4.86	40.58	45.71
Multi family Mortgages	0.24	2.48	12.99	15.71
Nonresidential Mortgages	0.23	6.13	24.76	31.12
Construction Loans	1.09	18.09	49.00	68.19
Land Loans	0.21	3.69	10.61	14.51
Commercial Loans	0.20	3.93	6.11	10.24
Consumer Loans	0.41	5.68	45.10	50.96
Repossessed Assets, Net	0.33	3.93	69.24	73.50
Real Estate Held for Investment, Net	0.06	1.11	3.43	4.60
Office Premises & Equipment	0.01	0.08	0.10	0.18
Other Assets	0.25	2.33	4.26	6.84
Less: Contra Assets & Valuation Allowances	0.46	5.93	58.58	64.95
	0.08	1.17	11.23	12.46
TOTAL LIABILITIES AND CAPITAL (\$ Billions)				
TOTAL DEPOSITS AND ESCROWS	\$12.81	\$135.01	\$794.83	\$941.70
Deposits	9.79	104.34	545.62	658.89
Escrows	9.75	103.32	541.37	653.58
BORROWINGS	0.04	1.02	4.25	5.31
Advances From FHLB	0.83	14.90	150.31	166.04
Repurchase Agreements & FedFunds Purchased	0.77	13.04	75.26	89.08
Other Borrowings	0.04	1.50	41.78	43.33
Other Liabilities	0.02	0.35	33.26	33.63
Equity Capital	0.15	1.30	14.40	15.85
Capital Stock and Paid-In Capital	2.03	14.49	84.69	101.11
Unrealized Gains (Losses) AFS Securities	0.81	5.39	70.60	76.73
Retained Earnings	0.00	0.01	(0.83)	(0.82)
Noncontrolling Interests in Cons. Subs.	1.22	9.19	15.90	26.30
	0.00	0.00	0.18	0.19

STATEMENT OF CONDITION
BY ASSET SIZE

FOURTH QUARTER 2009:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	236	422	107	765

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	2.36	1.55	0.80	0.93
Investment Securities	16.15	11.45	16.11	15.46
Mortgage Backed Securities	10.49	10.34	15.81	14.95
1 - 4 Family Mortgages	46.09	39.83	34.58	35.46
First Liens	42.09	34.39	27.84	28.94
Home Equity Lines of Credit	2.15	3.60	5.11	4.85
Other Junior Liens	1.85	1.84	1.63	1.67
Multi family Mortgages	1.82	4.54	3.12	3.31
Nonresidential Mortgages	8.54	13.40	6.17	7.24
Construction Loans	1.67	2.73	1.33	1.54
Land Loans	1.56	2.91	0.77	1.09
Commercial Loans	3.21	4.21	5.67	5.41
Consumer Loans	2.58	2.91	8.71	7.80
Reposessed Assets, Net	0.51	0.82	0.43	0.49
Real Estate Held for Investment, Net	0.05	0.06	0.01	0.02
Office Premises & Equipment	1.94	1.73	0.54	0.73
Other Assets	3.62	4.39	7.37	6.90
Less: Contra Assets & Valuation Allowances	0.59	0.87	1.41	1.32

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	76.41	77.28	68.65	69.97
Deposits	76.13	76.52	68.11	69.40
Escrows	0.28	0.75	0.54	0.56
BORROWINGS	6.51	11.03	18.91	17.63
Advances From FHLB	6.03	9.66	9.47	9.46
Repurchase Agreements & FedFunds Purchased	0.35	1.11	5.26	4.60
Other Borrowings	0.14	0.26	4.18	3.57
Other Liabilities	1.21	0.96	1.81	1.68
Equity Capital	15.87	10.73	10.65	10.74
Capital Stock and Paid-In Capital	6.35	3.99	8.88	8.15
Unrealized Gains (Losses) AFS Securities	0.01	0.00	(0.10)	(0.09)
Retained Earnings	9.54	6.80	2.00	2.79
Noncontrolling Interests in Cons. Subs.	0.00	0.00	0.02	0.02

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

FOURTH QUARTER 2009:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	236	422	107	765
<hr/>				
TOTAL ASSETS (Percent Change)	4.82	4.05	9.05	8.22
Cash and Noninterest-Earning Deposits	38.82	4.50	(2.00)	0.52
Investment Securities	18.02	40.28	90.89	82.30
Mortgage Backed Securities	(6.24)	2.50	(1.90)	(1.64)
1 - 4 Family Mortgages	1.89	(0.69)	2.44	1.95
First Liens	2.09	(0.59)	3.89	3.11
Home Equity Lines of Credit	7.23	6.38	3.50	3.82
Other Junior Liens	(7.56)	(13.57)	(19.30)	(18.29)
Multi family Mortgages	6.50	11.81	12.21	12.09
Nonresidential Mortgages	9.97	7.58	(1.46)	0.95
Construction Loans	(22.84)	(31.57)	(25.42)	(27.05)
Land Loans	(0.05)	(8.36)	(17.32)	(13.80)
Commercial Loans	9.38	4.93	(9.09)	(8.01)
Consumer Loans	1.54	(11.82)	(7.61)	(7.81)
Repossessed Assets, Net	104.97	65.17	151.07	122.70
Real Estate Held for Investment, Net	(9.05)	15.52	87.72	43.99
Office Premises & Equipment	2.16	1.48	(1.96)	(0.66)
Other Assets	12.23	19.29	26.97	26.09
Less: Contra Assets & Valuation Allowances	15.06	31.79	3.06	5.15
<hr/>				
TOTAL LIABILITIES AND CAPITAL (Percent Chg)	4.82	4.05	9.05	8.22
TOTAL DEPOSITS AND ESCROWS	8.77	8.94	11.85	11.30
Deposits	8.77	9.01	11.85	11.31
Escrows	8.32	2.01	12.02	9.93
BORROWINGS	(20.19)	(20.05)	(7.49)	(8.85)
Advances From FHLB	(21.07)	(19.96)	(11.09)	(12.61)
Repurchase Agreements & FedFunds Purchased	43.01	(5.53)	(6.88)	(6.80)
Other Borrowings	(51.33)	(52.72)	0.96	(0.29)
Other Liabilities	27.81	(0.28)	9.93	9.21
Equity Capital	(1.07)	3.25	29.43	24.19
Capital Stock and Paid-In Capital	5.77	14.69	15.72	15.55
Unrealized Gains (Losses) AFS Securities	(111.19)	(105.05)	(89.46)	(89.76)
Retained Earnings	(6.55)	(4.11)	12.31	5.07
Noncontrolling Interests in Cons. Subs.	N/A	N/A	N/A	N/A

CAPITAL MEASURES
BY ASSET SIZE

FOURTH QUARTER 2009:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	236	422	107	765

CAPITAL COMPLIANCE				
Meet FDICIA Capital Standards	232	411	103	746
Percent of Thrifts	98.31	97.39	96.26	97.52
Consolidated Assets (\$ Billions)	\$12.63	\$131.28	\$782.65	\$925.60
Fail FDICIA Capital Standards	4	11	4	19
Percent of Thrifts	1.69	2.61	3.74	2.48
Consolidated Assets (\$ Billions)	\$0.18	\$3.74	\$12.19	\$16.10
Critically Undercapitalized	2	3	2	7
Percent of Thrifts	0.85	0.71	1.87	0.92
Consolidated Assets (\$ Billions)	\$0.16	\$0.70	\$4.85	\$5.71

CAPITAL RATIOS (Percent)				
Tangible Equity (\$ Billions)	\$2.00	\$13.85	\$73.37	\$89.14
Tangible Equity Ratio	15.68	10.32	9.37	9.60
Median Ratio	12.70	9.36	9.10	9.97
Tier 1 Capital (\$ Billions)	\$2.00	\$13.86	\$73.37	\$89.15
Tier 1 Leverage Ratio	15.68	10.32	9.37	9.60
Median Ratio	12.70	9.36	9.10	9.97
Tier 1 Risk-based Capital Ratio	28.38	16.03	15.05	15.35
Median Ratio	23.50	14.80	12.88	16.30
Risk-based Capital (\$ Billions)	\$2.06	\$14.64	\$79.71	\$96.31
Total Risk-based Capital Ratio	29.25	17.00	16.48	16.70
Median Ratio	24.42	15.77	14.11	17.23

ASSET QUALITY INDICATORS
BY ASSET SIZE

FOURTH QUARTER 2009: NUMBER OF INSTITUTIONS:	LESS THAN \$100 MILLION 236	\$100 MILLION TO \$1 BILLION 422	\$1 BILLION OR GREATER 107	INDUSTRY 765
LOANS 30-89 DAYS DELINQUENT (\$ Millions)				
Total Including Repurchased GNMA Loans	\$221.72	\$2,028.03	\$9,695.64	\$11,919.08
Repurchased GNMA Loans	0.00	7.82	1,035.00	1,042.82
Total Excluding Repurchased GNMA Loans	221.72	2,020.21	8,660.64	10,876.25
Mortgage Loans				
Construction & Land Loans	16.17	261.86	447.23	725.26
Nonresidential Mortgages	20.33	399.34	489.80	909.46
Multi Family Mortgages	8.02	92.27	324.91	425.20
1-4 Family Mortgages	153.86	1,066.31	6,544.67	7,738.53
First Liens	145.05	957.49	5,822.37	6,898.59
Home Equity Lines of Credit	4.26	74.19	423.42	501.87
Other Junior Liens	4.56	34.63	298.88	338.07
Nonmortgage Loans and Leases				
Commercial Loans	11.87	122.40	502.45	636.72
Consumer Loans	11.48	85.86	1,386.58	1,483.91
NONCURRENT LOANS (\$ Millions)				
Total Including Repurchased GNMA Loans	\$208.40	\$3,225.90	\$22,587.59	\$25,971.88
Repurchased GNMA Loans	0.00	7.85	2,558.15	2,565.99
Total Excluding Repurchased GNMA Loans	208.40	3,218.05	20,029.45	23,405.89
Mortgage Loans				
Construction & Land Loans	28.06	790.47	2,597.21	3,415.74
Nonresidential Mortgages	34.56	582.27	1,684.45	2,301.28
Multi Family Mortgages	7.51	174.69	871.20	1,053.40
1-4 Family Mortgages	123.26	1,465.14	15,117.24	16,655.62
First Liens	116.18	1,357.99	14,055.07	15,479.22
Home Equity Lines of Credit	2.81	61.39	624.68	688.88
Other Junior Liens	4.27	45.76	437.50	487.52
Nonmortgage Loans and Leases				
Commercial Loans	10.71	170.47	1,199.20	1,380.38
Consumer Loans	4.30	42.86	1,118.30	1,165.46
NET CHARGE-OFFS (\$ Millions)				
Mortgage Loans	\$11.67	\$316.82	\$2,649.55	\$2,973.02
Construction & Land Loans	4.78	77.61	385.21	467.60
Nonresidential Mortgages	2.30	46.52	144.17	192.99
Multi Family Mortgages	0.31	11.37	97.19	108.87
1-4 Family Mortgages	8.90	84.16	911.07	1,000.69
First Liens	7.31	64.69	497.39	565.95
Home Equity Lines of Credit	0.58	12.64	290.16	303.38
Other Junior Liens	1.00	6.83	123.53	131.36
Nonmortgage Loans and Leases				
Commercial Loans	1.53	16.98	490.85	509.35
Consumer Loans	0.70	21.75	833.82	856.27
Reposessed Assets	1.77	34.52	97.79	134.08
Other	(8.63)	23.92	(310.54)	(296.83)
REPOSSESSED ASSETS, NET (\$ Millions)				
Construction & Land Loans	\$64.74	\$1,111.59	\$3,427.28	\$4,599.06
Nonresidential Mortgages	12.67	433.97	616.86	1,063.50
Multi Family Mortgages	11.72	152.35	216.29	380.37
1-4 Family Mortgages	2.17	40.22	95.26	137.65
Other	37.45	468.65	2,042.46	2,544.02
	0.73	16.39	456.41	473.53

ASSET QUALITY INDICATORS
BY ASSET SIZE

FOURTH QUARTER 2009: NUMBER OF INSTITUTIONS:	LESS THAN \$100 MILLION 236	\$100 MILLION TO \$1 BILLION 422	\$1 BILLION OR GREATER 107	INDUSTRY 765
LOANS 30-89 DAYS DELINQUENT (% Total Assets)				
Total Including Repurchased GNMA Loans	1.73	1.50	1.22	1.27
Repurchased GNMA Loans	0.00	0.01	0.13	0.11
Total Excluding Repurchased GNMA Loans	1.73	1.50	1.09	1.15
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	3.91	3.44	2.68	2.93
Nonresidential Mortgages	1.86	2.21	1.00	1.33
Multi Family Mortgages	3.44	1.51	1.31	1.37
1-4 Family Mortgages	2.61	1.98	2.38	2.32
First Liens	2.69	2.06	2.63	2.53
Home Equity Lines of Credit	1.55	1.53	1.04	1.10
Other Junior Liens	1.92	1.39	2.30	2.15
Nonmortgage Loans and Leases				
Commercial Loans	2.89	2.15	1.11	1.25
Consumer Loans	3.48	2.18	2.00	2.02
NONCURRENT LOANS (% Total Assets)				
Total Including Repurchased GNMA Loans	1.63	2.39	2.84	2.76
Repurchased GNMA Loans	0.00	0.01	0.32	0.27
Total Excluding Repurchased GNMA Loans	1.63	2.38	2.52	2.49
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	6.78	10.37	15.53	13.80
Nonresidential Mortgages	3.16	3.22	3.44	3.38
Multi Family Mortgages	3.22	2.85	3.52	3.38
1-4 Family Mortgages	2.09	2.72	5.50	4.99
First Liens	2.15	2.92	6.35	5.68
Home Equity Lines of Credit	1.02	1.26	1.54	1.51
Other Junior Liens	1.80	1.84	3.37	3.10
Nonmortgage Loans and Leases				
Commercial Loans	2.61	3.00	2.66	2.71
Consumer Loans	1.30	1.09	1.62	1.59
NET CHARGE-OFFS (% Total Assets)				
Percent of Outstanding Loans by Loan Type:	0.09	0.23	0.33	0.32
Mortgage Loans				
Construction & Land Loans	1.16	1.02	2.30	1.89
Nonresidential Mortgages	0.21	0.26	0.29	0.28
Multi Family Mortgages	0.13	0.19	0.39	0.35
1-4 Family Mortgages	0.15	0.16	0.33	0.30
First Liens	0.14	0.14	0.22	0.21
Home Equity Lines of Credit	0.21	0.26	0.72	0.66
Other Junior Liens	0.42	0.28	0.95	0.84
Nonmortgage Loans and Leases				
Commercial Loans	0.37	0.30	1.09	1.00
Consumer Loans	0.21	0.55	1.20	1.17
Repossessed Assets	2.73	3.11	2.85	2.92
Other	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)				
Percent of Outstanding Loans by Loan Type:	0.51	0.82	0.43	0.49
Construction & Land Loans				
Construction & Land Loans	3.06	5.69	3.69	4.30
Nonresidential Mortgages	1.07	0.84	0.44	0.56
Multi Family Mortgages	0.93	0.66	0.38	0.44
1-4 Family Mortgages	0.63	0.87	0.74	0.76
Other	0.16	0.28	0.78	0.73

ASSET QUALITY INDICATORS
BY ASSET SIZE

FOURTH QUARTER 2009: NUMBER OF INSTITUTIONS:	LESS THAN \$100 MILLION 236	\$100 MILLION TO \$1 BILLION 422	\$1 BILLION OR GREATER 107	INDUSTRY 765
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)				
Real Estate Loans	\$7.65	\$85.61	\$365.30	\$457.99
Percent of Total Assets	59.68	63.41	45.96	48.63
Noncurrent Real Estate Loans				
Including Repurchased GNMA Loans	0.19	3.01	20.27	23.43
Percent of Total Assets	1.51	2.23	2.55	2.49
Excluding Repurchased GNMA Loans	0.19	3.00	17.71	20.86
Percent of Total Assets	1.51	2.23	2.23	2.22
Real Estate Owned	0.06	1.10	3.30	4.46
Percent of Total Assets	0.50	0.81	0.41	0.47
Troubled Real Estate Loans				
Including Repurchased GNMA Loans	0.26	4.11	23.57	27.88
Percent of Total Assets	2.01	3.04	2.97	2.96
Excluding Repurchased GNMA Loans	0.26	4.10	21.01	25.32
Percent of Total Assets	2.01	3.04	2.64	2.69
Valuation Allowances	0.10	1.57	13.91	15.56
Loss Coverage Ratio	25.23	16.55	20.27	19.73
Reserve Ratio	0.90	1.23	2.30	2.10
ASSET QUALITY SUMMARY (% Total Assets)				
Net Chargeoffs (Annualized)	0.36	0.94	1.33	1.26
Net Provisions for Losses (Annualized)	0.68	0.98	1.77	1.64
Valuation Allowances	0.80	1.17	1.75	1.65
Noncurrent Loans				
Including Repurchased GNMA Loans	1.63	2.39	2.84	2.76
Excluding Repurchased GNMA Loans	1.63	2.38	2.52	2.49
Reposessed Assets, Net (% Total Assets)	0.51	0.82	0.43	0.49
Troubled Assets				
Including Repurchased GNMA Loans	2.13	3.21	3.27	3.25
Excluding Repurchased GNMA Loans	2.13	3.21	2.95	2.97

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

		3-MONTHS ENDED						
		DEC. 2009	SEP. 2009	2009	2008	2007	2006	2005
SUMMARY DATA:								
Number of Thrifts	(#)	765	780	765	810	827	845	863
Total Assets	(\$)	941.70	1,069.87	941.70	1,197.26	1,508.35	1,410.82	1,464.12
Net Income	(\$)	0.50	1.24	0.03	(15.81)	(0.65)	15.85	16.40
Profits	(\$)	2.04	3.23	9.62	6.22	11.43	16.34	16.61
Losses	(\$)	(1.53)	(1.99)	(9.59)	(22.03)	(12.07)	(0.49)	(0.21)
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	0.22	0.46	0.00	(1.18)	(0.04)	1.06	1.19
Median Ratio	(%)	0.33	0.33	0.26	0.30	0.46	0.61	0.73
Return on Average Equity	(%)	2.00	4.40	0.03	(13.03)	(0.42)	11.18	12.83
Median Ratio	(%)	2.57	2.74	2.07	2.32	3.52	4.95	6.26
Net Interest Income	(\$)	6.99	8.29	32.63	38.08	40.62	40.93	38.82
% of Average Assets	(%)	3.00	3.11	3.03	2.83	2.70	2.74	2.81
Total Fee Income	(\$)	3.26	3.29	13.31	16.60	18.31	17.23	16.83
% of Average Assets	(%)	1.40	1.24	1.40	1.01	1.13	1.26	1.39
G&A Expense	(\$)	6.40	6.58	27.43	34.58	38.29	37.91	33.79
% of Average Assets	(%)	2.74	2.47	2.55	2.57	2.55	2.54	2.44
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	10.74	10.70	10.74	8.93	9.26	10.72	9.45
Tier 1 Leverage Ratio	(%)	9.60	9.46	9.60	8.35	8.36	8.52	8.15
Risk-based Capital Ratio	(%)	16.70	16.51	16.70	14.05	14.39	14.33	13.97
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	741	747	741	787	816	835	858
Adequately Capitalized	(#)	5	13	5	15	7	9	4
Undercapitalized	(#)	10	10	10	3	2	0	0
Significantly Undercapitalized	(#)	2	3	2	1	0	0	0
Critically Undercapitalized	(#)	7	7	7	4	1	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	8	8	20	6	1	0	0
Problem Thrifts	(#)	43	43	43	26	12	6	7
ASSET QUALITY MEASURES:								
Troubled Assets								
Including Repurchased GNMA Loans	(\$)	30.57	39.01	30.57	30.45	25.02	9.91	9.41
% of Total Assets	(%)	3.25	3.65	3.25	2.54	1.66	0.70	0.64
Excluding Repurchased GNMA Loans	(\$)	28.00	36.77	28.00	28.74	24.20	8.94	6.46
% of Total Assets	(%)	2.97	3.44	2.97	2.40	1.60	0.63	0.44
Noncurrent Loans								
Including Repurchased GNMA Loans	(\$)	25.97	33.90	25.97	26.46	22.03	8.65	8.67
% of Total Assets	(%)	2.76	3.17	2.76	2.21	1.46	0.61	0.59
Excluding Repurchased GNMA Loans	(\$)	23.41	31.66	23.41	24.75	21.21	7.67	5.72
% of Total Assets	(%)	2.49	2.96	2.49	2.07	1.41	0.54	0.39
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	4.99	5.76	4.99	3.69	2.35	0.89	0.86
First Liens	(%)	5.68	6.57	5.68	4.28	2.59	0.97	0.97
Home Equity Lines of Credit	(%)	1.51	1.42	1.51	0.94	1.25	0.44	0.19
Other Junior Liens	(%)	3.10	2.56	3.10	1.62	2.03	0.66	0.41
Multi-Family Loans	(%)	3.38	2.69	3.38	1.20	0.43	0.21	0.16
Commercial Loans	(%)	2.71	3.22	2.71	1.83	0.95	0.90	1.10
Consumer Loans	(%)	1.59	1.68	1.59	1.40	1.01	0.91	0.63
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	34.36	39.48	224.29	341.40	631.89	553.08	656.09
Purchases	(\$)	13.61	16.22	106.31	176.35	154.93	326.97	356.15
Sales	(\$)	32.18	41.72	241.20	370.35	553.17	564.57	599.47
Loans Outstanding (1)	(\$)	333.93	419.38	333.93	521.90	740.78	727.09	814.71
Loans Outstanding / Total Assets	(%)	35.46	39.20	35.46	43.59	49.11	51.54	55.64

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

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

	DECEMBER 2009		SEPTEMBER 2009		DECEMBER 2008	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	941.70	100.00	1,069.87	100.00	1,197.26	100.00
Cash and Noninterest-Earning Deposits	8.74	0.93	10.32	0.96	18.54	1.55
Investment Securities	145.58	15.46	173.26	16.19	121.11	10.12
Mortgage Backed Securities	140.81	14.95	137.08	12.81	166.30	13.89
1-4 Family Mortgages	333.93	35.46	419.38	39.20	521.90	43.59
First Liens	272.50	28.94	349.05	32.63	423.15	35.34
Home Equity Lines of Credit	45.71	4.85	53.01	4.95	64.52	5.39
Other Junior Liens	15.71	1.67	17.31	1.62	34.23	2.86
Multi Family Mortgages	31.12	3.31	33.89	3.17	33.58	2.81
Nonresidential Mortgages	68.19	7.24	70.40	6.58	71.12	5.94
Construction Loans	14.51	1.54	17.44	1.63	26.30	2.20
Land Loans	10.24	1.09	12.73	1.19	15.77	1.32
Commercial Loans	50.96	5.41	51.62	4.82	62.69	5.24
Consumer Loans	73.50	7.80	73.88	6.91	81.01	6.77
Repossessed Assets, Net	4.60	0.49	5.11	0.48	3.99	0.33
Real Estate Held for Investment	0.18	0.02	0.19	0.02	0.13	0.01
Office Premises & Equipment	6.84	0.73	7.34	0.69	8.39	0.70
Other Assets	64.95	6.90	71.42	6.68	83.16	6.95
Less: Contra Assets & Valuation Allowances	12.46	1.32	14.19	1.33	16.74	1.40
TOTAL LIABILITIES AND CAPITAL	941.70	100.00	1,069.87	100.00	1,197.26	100.00
Total Deposits and Escrows	658.89	69.97	698.57	65.30	732.15	61.15
Deposits	653.58	69.40	692.19	64.70	726.95	60.72
Escrows	5.31	0.56	6.38	0.60	5.20	0.43
Total Borrowings	166.04	17.63	239.88	22.42	336.99	28.15
Advances from FHLB	89.08	9.46	130.39	12.19	209.76	17.52
Reverse Repurchase Agreements	43.33	4.60	59.44	5.56	64.91	5.42
Other Borrowings	33.63	3.57	50.04	4.68	62.32	5.20
Other Liabilities	15.85	1.68	17.45	1.63	21.20	1.77
EQUITY CAPITAL	101.11	10.74	114.49	10.70	106.93	8.93
Capital Stock & Paid-In Capital	76.73	8.15	89.28	8.35	93.77	7.83
Unrealized Gains (Losses) AFS Securities	(0.82)	(0.09)	(1.15)	(0.11)	(9.63)	(0.80)
Retained Earnings	26.30	2.79	27.33	2.55	24.78	2.07
Noncontrolling Interests in Cons. Subs.	0.19	0.02	0.53	0.05	N/A	N/A

	DECEMBER 2009		SEPTEMBER 2009		DECEMBER 2008	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	10.92	4.68	12.86	4.82	14.73	4.99
Interest Expense	3.93	1.68	4.56	1.71	6.84	2.32
Net Interest Income	6.99	3.00	8.29	3.11	7.89	2.67
Loss Provisions-Interest Bearing Assets	3.86	1.65	4.96	1.86	9.35	3.17
Noninterest Income	4.55	1.95	4.45	1.67	3.97	1.34
Mortgage Loan Servicing Fees	0.28	0.12	0.34	0.13	(0.04)	(0.01)
Other Fees and Charges	2.98	1.28	2.96	1.11	3.01	1.02
Other Noninterest Income	1.29	0.55	1.15	0.43	1.00	0.34
Noninterest Expense	6.70	2.87	5.60	2.10	8.95	3.04
G&A Expense	6.40	2.74	6.58	2.47	6.74	2.29
Goodwill Expense	0.15	0.07	0.12	0.05	0.53	0.18
Loss Provis. -Nonint. Bearing Assets	0.15	0.06	(1.10)	(0.41)	1.68	0.57
Income Before Taxes & Extraord. Items	0.99	0.42	2.18	0.82	(6.45)	(2.19)
Income Taxes	0.48	0.21	0.93	0.35	(1.08)	(0.37)
Extraordinary Items	0.01	0.00	0.02	0.01	0.01	0.00
Net Income	0.50	0.22	1.24	0.46	(5.36)	(1.82)

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

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

NORTHEAST REGION

	3-MONTHS ENDED		2009	2008	2007	2006	2005	
	DEC. 2009	SEP. 2009						
SUMMARY DATA:								
Number of Thrifts	(#)	170	172	170	185	184	263	266
Total Assets	(\$)	399.13	433.12	399.13	424.15	411.75	414.90	371.60
Net Income	(\$)	(0.23)	1.38	0.78	(3.86)	(0.45)	3.75	4.43
Profits	(\$)	0.37	1.75	3.18	2.07	2.59	3.92	4.45
Losses	(\$)	(0.61)	(0.37)	(2.40)	(5.93)	(3.04)	(0.18)	(0.02)
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	(0.23)	1.28	0.18	(0.93)	(0.11)	0.94	1.27
Median Ratio	(%)	0.45	0.41	0.36	0.27	0.41	0.55	0.75
Return on Average Equity	(%)	(2.24)	12.40	1.83	(9.50)	(0.99)	9.35	12.73
Median Ratio	(%)	4.17	3.72	3.24	2.11	3.28	4.41	6.06
Net Interest Income	(\$)	2.36	2.69	10.31	10.49	9.18	9.37	9.43
% of Average Assets	(%)	2.38	2.50	2.44	2.53	2.25	2.36	2.72
Total Fee Income	(\$)	0.49	0.61	2.22	2.26	2.96	3.47	3.44
% of Average Assets	(%)	0.49	0.57	0.49	0.55	0.54	0.82	1.28
G&A Expense	(\$)	1.74	1.84	7.55	7.11	7.86	7.16	6.80
% of Average Assets	(%)	1.76	1.71	1.78	1.72	1.93	1.80	1.96
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	10.47	10.61	10.47	8.68	10.32	10.56	10.04
Tier 1 Leverage Ratio	(%)	8.89	9.01	8.89	8.42	8.84	8.76	8.97
Risk-based Capital Ratio	(%)	17.26	16.97	17.26	15.24	16.65	15.52	16.48
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	169	168	169	182	183	263	264
Adequately Capitalized	(#)	0	3	0	2	1	0	2
Undercapitalized	(#)	1	1	1	0	0	0	0
Significantly Undercapitalized	(#)	0	0	0	1	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	1	1	1	0	0	0
Problem Thrifts	(#)	5	3	5	3	4	2	1
ASSET QUALITY MEASURES:								
Troubled Assets								
Including Repurchased GNMA Loans	(\$)	8.26	8.24	8.26	4.35	2.77	1.93	1.40
% of Total Assets	(%)	2.07	1.90	2.07	1.02	0.67	0.47	0.38
Excluding Repurchased GNMA Loans	(\$)	8.26	8.24	8.26	4.34	2.77	1.93	1.40
% of Total Assets	(%)	2.07	1.90	2.07	1.02	0.67	0.46	0.38
Noncurrent Loans								
Including Repurchased GNMA Loans	(\$)	7.80	7.82	7.80	4.04	2.55	1.74	1.26
% of Total Assets	(%)	1.96	1.80	1.96	0.95	0.62	0.42	0.34
Excluding Repurchased GNMA Loans	(\$)	7.80	7.81	7.80	4.03	2.54	1.74	1.26
% of Total Assets	(%)	1.95	1.80	1.95	0.95	0.62	0.42	0.34
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	3.30	2.89	3.30	1.53	1.16	0.66	0.50
First Liens	(%)	3.58	3.15	3.58	1.64	1.06	0.65	0.49
Home Equity Lines of Credit	(%)	0.56	0.54	0.56	0.46	0.27	0.33	0.33
Other Junior Liens	(%)	1.50	1.99	1.50	1.50	4.24	1.26	0.79
Multi Family Loans	(%)	3.34	2.72	3.34	0.82	0.37	0.28	0.38
Commercial Loans	(%)	3.19	3.04	3.19	1.28	0.82	0.58	0.73
Consumer Loans	(%)	1.74	1.87	1.74	1.41	0.78	0.60	0.47
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	10.28	13.71	53.44	60.53	108.25	123.63	142.27
Purchases	(\$)	0.97	1.28	4.59	4.74	42.03	119.76	149.79
Sales	(\$)	1.64	4.25	14.66	16.52	108.74	207.75	211.70
Loans Outstanding (1)	(\$)	155.44	176.10	155.44	175.00	159.44	182.68	184.83
Loans Outstanding / Total Assets	(%)	38.95	40.66	38.95	41.26	38.72	44.03	49.74

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

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

NORTHEAST REGION

	DECEMBER 2009		SEPTEMBER 2009		DECEMBER 2008	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	399.13	100.00	433.12	100.00	424.15	100.00
Cash and Noninterest-Earning Deposits	3.27	0.82	3.72	0.86	8.40	1.98
Investment Securities	66.15	16.57	68.66	15.85	33.09	7.80
Mortgage Backed Securities	67.88	17.01	66.74	15.41	81.99	19.33
1-4 Family Mortgages	155.44	38.95	176.10	40.66	175.00	41.26
First Liens	139.74	35.01	155.19	35.83	153.45	36.18
Home Equity Lines of Credit	10.57	2.65	15.46	3.57	14.92	3.52
Other Junior Liens	5.14	1.29	5.45	1.26	6.64	1.56
Multi family Mortgages	15.05	3.77	16.85	3.89	16.56	3.90
Nonresidential Mortgages	28.24	7.08	30.53	7.05	30.26	7.14
Construction Loans	5.39	1.35	6.63	1.53	7.16	1.69
Land Loans	1.21	0.30	1.65	0.38	1.77	0.42
Commercial Loans	20.37	5.10	21.94	5.06	24.17	5.70
Consumer Loans	9.05	2.27	11.14	2.57	13.75	3.24
Repossessed Assets, Net	0.46	0.12	0.43	0.10	0.31	0.07
Real Estate Held for Investment	0.02	0.00	0.02	0.00	0.01	0.00
Office Premises & Equipment	2.34	0.59	2.49	0.57	2.53	0.60
Other Assets	27.86	6.98	29.69	6.86	34.14	8.05
Less: Contra Assets & Valuation Allowances	3.61	0.90	3.44	0.79	5.01	1.18
TOTAL LIABILITIES AND CAPITAL	399.13	100.00	433.12	100.00	424.15	100.00
Total Deposits and Escrows	263.33	65.98	295.71	68.27	283.30	66.79
Deposits	262.00	65.64	294.32	67.95	281.92	66.47
Escrows	1.33	0.33	1.39	0.32	1.38	0.32
Total Borrowings	89.41	22.40	85.11	19.65	97.86	23.07
Advances from FHLB	43.81	10.98	43.03	9.94	54.13	12.76
Reverse Repurchase Agreements	28.26	7.08	28.18	6.51	30.02	7.08
Other Borrowings	17.35	4.35	13.89	3.21	13.71	3.23
Other Liabilities	4.76	1.19	6.85	1.58	6.17	1.45
EQUITY CAPITAL	41.78	10.47	45.95	10.61	36.82	8.68
Capital Stock & Paid-In Capital	37.71	9.45	40.90	9.44	40.86	9.63
Unrealized Gains (Losses) AFS Securities	(1.00)	(0.25)	(1.29)	(0.30)	(7.03)	(1.66)
Retained Earnings	5.65	1.42	6.61	1.53	3.88	0.92
Noncontrolling Interests in Cons. Subs.	0.15	0.04	0.49	0.11	N/A	N/A

	DECEMBER 2009		SEPTEMBER 2009		DECEMBER 2008	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	4.19	4.23	4.74	4.40	5.28	5.03
Interest Expense	1.83	1.85	2.05	1.90	2.66	2.53
Net Interest Income	2.36	2.38	2.69	2.50	2.62	2.50
Loss Provisions-Interest Bearing Assets	1.03	1.04	0.84	0.78	3.69	3.52
Noninterest Income	0.07	0.07	0.32	0.30	0.39	0.38
Mortgage Loan Servicing Fees	0.07	0.08	0.14	0.13	0.03	0.03
Other Fees and Charges	0.41	0.42	0.48	0.44	0.54	0.51
Other Noninterest Income	(0.42)	(0.42)	(0.29)	(0.27)	(0.18)	(0.17)
Noninterest Expense	1.84	1.86	0.61	0.57	3.29	3.13
G&A Expense	1.74	1.76	1.84	1.71	1.73	1.65
Goodwill Expense	0.05	0.05	0.05	0.05	0.03	0.03
Loss Provis. -Nonint. Bearing Assets	0.05	0.05	(1.28)	(1.19)	1.52	1.45
Income Before Taxes & Extraord. Items	(0.45)	(0.45)	1.56	1.45	(3.96)	(3.78)
Income Taxes	(0.22)	(0.22)	0.16	0.14	(0.77)	(0.74)
Extraordinary Items	0.00	0.00	0.00	0.00	0.02	0.02
Net Income	(0.23)	(0.23)	1.38	1.28	(3.17)	(3.02)

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

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

SOUTHEAST REGION

	3-MONTHS ENDED		2009	2008	2007	2006	2005	
	DEC. 2009	SEP. 2009						
SUMMARY DATA:								
Number of Thrifts	(#)	181	187	181	193	201	299	306
Total Assets	(\$)	137.51	145.82	137.51	280.03	281.17	233.29	249.51
Net Income	(\$)	(0.12)	(0.22)	(1.39)	(3.23)	(1.13)	1.95	2.14
Profits	(\$)	0.17	0.16	0.55	1.14	1.43	2.23	2.25
Losses	(\$)	(0.29)	(0.39)	(1.94)	(4.37)	(2.56)	(0.28)	(0.11)
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	(0.35)	(0.62)	(0.92)	(1.16)	(0.39)	0.78	0.92
Median Ratio	(%)	0.15	0.12	0.13	0.12	0.41	0.54	0.65
Return on Average Equity	(%)	(3.28)	(6.11)	(9.51)	(14.47)	(4.62)	8.72	10.16
Median Ratio	(%)	1.30	1.23	0.98	0.92	2.98	4.13	5.82
Net Interest Income	(\$)	1.07	1.11	4.23	6.92	7.51	7.38	6.86
% of Average Assets	(%)	3.08	3.05	2.79	2.49	2.59	2.94	2.94
Total Fee Income	(\$)	0.37	0.39	1.47	2.07	1.67	2.18	2.36
% of Average Assets	(%)	1.07	1.09	1.07	0.75	0.42	0.85	0.96
G&A Expense	(\$)	0.89	0.92	3.81	6.86	6.41	6.42	6.11
% of Average Assets	(%)	2.55	2.54	2.52	2.47	2.21	2.55	2.62
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	10.70	10.08	10.70	8.19	8.10	9.43	8.82
Tier 1 Leverage Ratio	(%)	8.85	8.36	8.85	7.01	7.65	8.49	8.30
Risk-based Capital Ratio	(%)	15.74	15.34	15.74	11.50	13.80	13.51	13.46
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	169	172	169	183	195	292	305
Adequately Capitalized	(#)	1	4	1	5	3	6	1
Undercapitalized	(#)	6	5	6	2	1	0	0
Significantly Undercapitalized	(#)	0	1	0	0	0	0	0
Critically Undercapitalized	(#)	5	5	5	3	1	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	5	2	9	0	1	0	0
Problem Thrifts	(#)	11	14	11	10	4	3	5
ASSET QUALITY MEASURES:								
Troubled Assets								
Including Repurchased GNMA Loans	(\$)	7.18	7.53	7.18	11.24	5.62	1.73	1.44
% of Total Assets	(%)	5.22	5.17	5.22	4.01	2.00	0.74	0.58
Excluding Repurchased GNMA Loans	(\$)	6.58	7.14	6.58	10.80	5.37	1.48	1.21
% of Total Assets	(%)	4.79	4.90	4.79	3.86	1.91	0.63	0.49
Noncurrent Loans								
Including Repurchased GNMA Loans	(\$)	6.13	6.35	6.13	9.56	4.91	1.42	1.23
% of Total Assets	(%)	4.46	4.35	4.46	3.41	1.75	0.61	0.49
Excluding Repurchased GNMA Loans	(\$)	5.53	5.95	5.53	9.12	4.66	1.17	1.00
% of Total Assets	(%)	4.02	4.08	4.02	3.26	1.66	0.50	0.40
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	8.89	8.20	8.89	5.24	2.61	0.90	0.68
First Liens	(%)	10.47	9.69	10.47	6.66	3.07	1.01	0.83
Home Equity Lines of Credit	(%)	3.63	3.12	3.63	1.19	1.70	0.41	0.20
Other Junior Liens	(%)	4.88	4.95	4.88	1.68	1.30	0.79	0.50
Multi Family Loans	(%)	6.67	7.11	6.67	3.65	0.60	0.44	0.42
Commercial Loans	(%)	2.52	2.20	2.52	0.95	0.49	1.03	1.08
Consumer Loans	(%)	0.50	0.54	0.50	0.54	0.19	0.60	0.52
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	4.31	4.55	23.38	134.05	239.67	61.80	75.87
Purchases	(\$)	0.62	0.38	1.92	102.44	30.50	37.67	47.94
Sales	(\$)	3.80	4.48	20.66	202.95	166.16	53.62	70.90
Loans Outstanding (1)	(\$)	52.18	55.56	52.18	155.39	167.30	106.22	120.43
Loans Outstanding / Total Assets	(%)	37.94	38.10	37.94	55.49	59.50	45.53	48.27

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

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

SOUTHEAST REGION

	DECEMBER 2009		SEPTEMBER 2009		DECEMBER 2008	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	137.51	100.00	145.82	100.00	280.03	100.00
Cash and Noninterest-Earning Deposits	1.61	1.17	1.81	1.24	3.14	1.12
Investment Securities	16.88	12.28	23.38	16.04	22.08	7.88
Mortgage Backed Securities	18.31	13.32	15.79	10.83	31.70	11.32
1-4 Family Mortgages	52.18	37.94	55.56	38.10	155.39	55.49
First Liens	39.66	28.84	42.20	28.94	113.61	40.57
Home Equity Lines of Credit	9.89	7.19	10.53	7.22	24.48	8.74
Other Junior Liens	2.62	1.91	2.83	1.94	17.29	6.17
Multi Family Mortgages	1.69	1.23	1.81	1.24	1.79	0.64
Nonresidential Mortgages	13.89	10.10	13.99	9.59	14.94	5.34
Construction Loans	2.72	1.98	3.13	2.15	5.27	1.88
Land Loans	3.85	2.80	4.59	3.15	5.38	1.92
Commercial Loans	4.68	3.40	4.61	3.16	7.28	2.60
Consumer Loans	8.76	6.37	8.59	5.89	8.74	3.12
Repossessed Assets, Net	1.05	0.76	1.19	0.81	1.68	0.60
Real Estate Held for Investment	0.03	0.02	0.04	0.02	0.03	0.01
Office Premises & Equipment	1.36	0.99	1.46	1.00	2.24	0.80
Other Assets	12.55	9.13	12.01	8.24	24.67	8.81
Less: Contra Assets & Valuation Allowances	2.05	1.49	2.13	1.46	4.31	1.54
TOTAL LIABILITIES AND CAPITAL	137.51	100.00	145.82	100.00	280.03	100.00
Total Deposits and Escrows	101.67	73.94	108.55	74.44	160.34	57.26
Deposits	101.15	73.56	107.87	73.98	159.63	57.00
Escrows	0.53	0.38	0.68	0.47	0.71	0.25
Total Borrowings	19.39	14.10	20.75	14.23	92.18	32.92
Advances from FHLB	11.07	8.05	12.25	8.40	63.04	22.51
Reverse Repurchase Agreements	7.74	5.63	7.74	5.31	27.06	9.66
Other Borrowings	0.58	0.42	0.76	0.52	2.09	0.75
Other Liabilities	1.76	1.28	1.85	1.27	4.56	1.63
EQUITY CAPITAL	14.71	10.70	14.70	10.08	22.95	8.19
Capital Stock & Paid-In Capital	12.29	8.94	12.35	8.47	21.13	7.54
Unrealized Gains (Losses) AFS Securities	(0.10)	(0.07)	(0.11)	(0.07)	(1.38)	(0.49)
Retained Earnings	2.73	1.98	2.74	1.88	3.59	1.28
Noncontrolling Interests in Cons. Subs.	0.03	0.02	0.03	0.02	N/A	N/A

	DECEMBER 2009		SEPTEMBER 2009		DECEMBER 2008	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.54	4.41	1.64	4.54	3.65	5.26
Interest Expense	0.46	1.33	0.54	1.49	1.78	2.56
Net Interest Income	1.07	3.08	1.11	3.05	1.87	2.70
Loss Provisions-Interest Bearing Assets	0.71	2.03	0.82	2.28	2.16	3.12
Noninterest Income	0.49	1.40	0.50	1.38	1.15	1.65
Mortgage Loan Servicing Fees	0.02	0.07	0.02	0.05	0.14	0.21
Other Fees and Charges	0.35	1.00	0.38	1.04	0.38	0.55
Other Noninterest Income	0.11	0.33	0.10	0.29	0.62	0.90
Noninterest Expense	0.97	2.77	0.96	2.64	1.88	2.71
G&A Expense	0.89	2.55	0.92	2.54	1.50	2.16
Goodwill Expense	0.05	0.15	0.02	0.06	0.25	0.36
Loss Provis. -Nonint. Bearing Assets	0.03	0.08	0.01	0.04	0.13	0.19
Income Before Taxes & Extraord. Items	(0.11)	(0.32)	(0.18)	(0.49)	(1.03)	(1.48)
Income Taxes	0.02	0.06	0.05	0.13	(0.07)	(0.10)
Extraordinary Items	0.01	0.03	0.00	0.00	0.00	(0.01)
Net Income	(0.12)	(0.35)	(0.22)	(0.62)	(0.96)	(1.39)

* Annualized.

Numbers may not sum due to rounding.

Office of Thrift Supervision / February 2010

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

CENTRAL REGION

	3-MONTHS ENDED		2009	2008	2007	
	DEC. 2009	SEP. 2009				
SUMMARY DATA:						
Number of Thrifts	(#)	244	248	244	194	199
Total Assets	(\$)	133.14	145.24	133.14	122.70	133.15
Net Income	(\$)	(0.02)	(0.83)	(1.29)	(1.06)	0.05
Profits	(\$)	0.17	0.14	0.58	0.58	0.36
Losses	(\$)	(0.19)	(0.96)	(1.87)	(1.64)	(0.31)
PROFITABILITY MEASURES:						
Return on Average Assets	(%)	(0.05)	(2.25)	(0.90)	(0.87)	0.04
Median Ratio	(%)	0.26	0.32	0.22	0.23	0.31
Return on Average Equity	(%)	(0.56)	(24.50)	(9.61)	(9.18)	0.40
Median Ratio	(%)	2.13	2.49	1.66	2.20	2.23
Net Interest Income	(\$)	0.94	0.95	3.76	3.09	1.58
% of Average Assets	(%)	2.83	2.59	2.60	2.52	1.20
Total Fee Income	(\$)	0.54	0.43	2.00	1.50	0.86
% of Average Assets	(%)	1.62	1.18	1.62	0.60	1.43
G&A Expense	(\$)	1.13	1.24	4.94	3.65	1.80
% of Average Assets	(%)	3.39	3.37	3.42	2.99	1.37
CAPITAL MEASURES:						
Equity Capital Ratio	(%)	9.63	9.09	9.63	8.72	10.29
Tier 1 Leverage Ratio	(%)	9.20	8.65	9.20	8.45	9.15
Risk-based Capital Ratio	(%)	14.50	13.75	14.50	13.62	14.52
Thrifts by FDICIA Capital Categories:						
Well-Capitalized	(#)	237	238	237	188	196
Adequately Capitalized	(#)	2	4	2	5	3
Undercapitalized	(#)	3	3	3	1	0
Significantly Undercapitalized	(#)	2	2	2	0	0
Critically Undercapitalized	(#)	0	1	0	0	0
FAILED/PROBLEM THRIFTS:						
Failed Thrifts	(#)	2	4	6	0	0
Problem Thrifts	(#)	16	16	16	10	3
ASSET QUALITY MEASURES:						
Troubled Assets						
Including Repurchased GNMA Loans	(\$)	5.61	6.82	5.61	4.10	2.41
% of Total Assets	(%)	4.21	4.70	4.21	3.34	1.81
Excluding Repurchased GNMA Loans	(\$)	5.60	6.82	5.60	4.10	2.41
% of Total Assets	(%)	4.20	4.69	4.20	3.34	1.81
Noncurrent Loans						
Including Repurchased GNMA Loans	(\$)	3.82	4.54	3.82	3.14	2.02
% of Total Assets	(%)	2.87	3.13	2.87	2.56	1.52
Excluding Repurchased GNMA Loans	(\$)	3.81	4.54	3.81	3.13	2.02
% of Total Assets	(%)	2.86	3.12	2.86	2.55	1.52
Noncurrent Loans as a % of Loan Type:						
1-4 Family Mortgages	(%)	3.38	3.95	3.38	2.99	1.73
First Liens	(%)	3.76	4.49	3.76	3.31	1.79
Home Equity Lines of Credit	(%)	1.85	1.90	1.85	1.61	1.47
Other Junior Liens	(%)	3.13	2.94	3.13	2.03	1.44
Multi Family Loans	(%)	5.25	5.03	5.25	2.62	1.46
Commercial Loans	(%)	3.06	2.99	3.06	1.56	1.07
Consumer Loans	(%)	1.28	1.13	1.28	1.01	0.78
1-4 FAMILY MORTGAGE LOAN ACTIVITY:						
Originations	(\$)	8.27	9.07	43.33	22.61	10.94
Purchases	(\$)	6.41	9.19	49.86	49.65	24.26
Sales	(\$)	12.03	16.43	80.24	60.52	30.59
Loans Outstanding (1)	(\$)	52.84	60.32	52.84	56.42	63.30
Loans Outstanding / Total Assets	(%)	39.68	41.53	39.68	45.98	47.54

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

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

CENTRAL REGION

	DECEMBER 2009		SEPTEMBER 2009		DECEMBER 2008	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	133.14	100.00	145.24	100.00	122.70	100.00
Cash and Noninterest-Earning Deposits	1.52	1.14	1.22	0.84	4.00	3.26
Investment Securities	11.59	8.71	13.19	9.08	5.94	4.84
Mortgage Backed Securities	17.40	13.07	18.31	12.61	14.49	11.81
1-4 Family Mortgages	52.84	39.68	60.32	41.53	56.42	45.98
First Liens	39.68	29.80	45.93	31.62	44.71	36.44
Home Equity Lines of Credit	9.44	7.09	9.85	6.78	8.10	6.61
Other Junior Liens	3.71	2.79	4.54	3.12	3.60	2.94
Multi Family Mortgages	4.84	3.64	4.80	3.30	3.83	3.12
Nonresidential Mortgages	14.43	10.84	14.41	9.92	10.24	8.34
Construction Loans	2.42	1.82	3.06	2.11	3.28	2.67
Land Loans	1.92	1.44	2.90	1.99	3.13	2.55
Commercial Loans	6.43	4.83	6.52	4.49	4.40	3.59
Consumer Loans	11.53	8.66	11.80	8.12	10.45	8.52
Repossessed Assets, Net	1.79	1.35	2.28	1.57	0.97	0.79
Real Estate Held for Investment	0.06	0.04	0.05	0.04	0.03	0.02
Office Premises & Equipment	1.54	1.16	1.63	1.13	1.33	1.08
Other Assets	6.64	4.98	6.90	4.75	5.70	4.65
Less: Contra Assets & Valuation Allowances	1.80	1.35	2.14	1.47	1.52	1.24
TOTAL LIABILITIES AND CAPITAL	133.14	100.00	145.24	100.00	122.70	100.00
Total Deposits and Escrows	100.62	75.57	107.65	74.12	86.89	70.82
Deposits	99.01	74.36	105.58	72.69	85.47	69.66
Escrows	1.62	1.21	2.07	1.43	1.42	1.16
Total Borrowings	18.34	13.78	22.69	15.62	23.53	19.18
Advances from FHLB	13.12	9.86	16.51	11.37	17.87	14.56
Reverse Repurchase Agreements	3.41	2.56	4.15	2.86	4.40	3.59
Other Borrowings	1.81	1.36	2.02	1.39	1.26	1.03
Other Liabilities	1.37	1.03	1.72	1.18	1.57	1.28
EQUITY CAPITAL	12.82	9.63	13.20	9.09	10.70	8.72
Capital Stock & Paid-In Capital	8.69	6.53	8.87	6.10	5.95	4.85
Unrealized Gains (Losses) AFS Securities	(0.06)	(0.05)	(0.04)	(0.03)	(0.18)	(0.15)
Retained Earnings	4.32	3.24	4.50	3.10	5.05	4.12
Noncontrolling Interests in Cons. Subs.	0.01	0.01	0.01	0.01	N/A	N/A

	DECEMBER 2009		SEPTEMBER 2009		DECEMBER 2008	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.61	4.82	1.76	4.80	1.64	5.35
Interest Expense	0.66	1.99	0.81	2.21	0.89	2.91
Net Interest Income	0.94	2.83	0.95	2.59	0.75	2.45
Loss Provisions-Interest Bearing Assets	0.48	1.43	0.88	2.38	0.77	2.51
Noninterest Income	0.70	2.10	0.64	1.74	0.36	1.17
Mortgage Loan Servicing Fees	0.07	0.21	(0.02)	(0.05)	(0.22)	(0.73)
Other Fees and Charges	0.47	1.41	0.45	1.23	0.41	1.33
Other Noninterest Income	0.16	0.48	0.21	0.56	0.18	0.58
Noninterest Expense	1.19	3.57	1.39	3.78	1.20	3.91
G&A Expense	1.13	3.39	1.24	3.37	0.97	3.16
Goodwill Expense	0.01	0.04	0.01	0.03	0.21	0.68
Loss Provis. -Nonint. Bearing Assets	0.05	0.14	0.14	0.38	0.02	0.07
Income Before Taxes & Extraord. Items	(0.03)	(0.08)	(0.68)	(1.84)	(0.86)	(2.80)
Income Taxes	(0.01)	(0.02)	0.15	0.41	(0.16)	(0.51)
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	(0.02)	(0.05)	(0.83)	(2.25)	(0.70)	(2.29)

* Annualized.

Numbers may not sum due to rounding.

Office of Thrift Supervision / February 2010

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

WESTERN REGION

	3-MONTHS ENDED		2009	2008	2007	2006	2005	
	DEC. 2009	SEP. 2009						
SUMMARY DATA:								
Number of Thrifts	(#)	170	173	170	170	171	199	201
Total Assets	(\$)	271.92	345.68	271.92	162.10	138.44	139.49	126.63
Net Income	(\$)	0.88	0.91	1.93	(0.21)	0.96	1.28	1.29
Profits	(\$)	1.32	1.17	5.30	0.98	1.04	1.32	1.37
Losses	(\$)	(0.44)	(0.27)	(3.37)	(1.19)	(0.09)	(0.04)	(0.08)
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	1.32	1.06	0.54	(0.14)	0.71	0.95	0.99
Median Ratio	(%)	0.41	0.44	0.38	0.47	0.54	0.66	0.71
Return on Average Equity	(%)	11.07	9.16	4.98	(1.62)	7.90	10.54	11.14
Median Ratio	(%)	3.95	4.11	3.43	4.16	4.50	5.17	6.15
Net Interest Income	(\$)	2.62	3.54	14.33	3.90	3.67	3.59	3.63
% of Average Assets	(%)	3.96	4.13	4.00	2.57	2.71	2.68	2.78
Total Fee Income	(\$)	1.86	1.85	7.62	1.82	1.81	1.66	1.50
% of Average Assets	(%)	2.82	2.16	2.82	1.02	1.24	1.26	1.21
G&A Expense	(\$)	2.64	2.57	11.13	3.85	3.66	3.51	3.37
% of Average Assets	(%)	3.99	3.00	3.11	2.54	2.70	2.62	2.58
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	11.70	11.76	11.70	8.25	8.62	9.16	9.01
Tier 1 Leverage Ratio	(%)	11.19	10.83	11.19	8.51	8.47	9.04	8.90
Risk-based Capital Ratio	(%)	17.56	17.68	17.56	14.37	13.30	14.51	14.56
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	166	169	166	167	170	196	199
Adequately Capitalized	(#)	2	2	2	2	0	3	1
Undercapitalized	(#)	0	1	0	0	1	0	0
Significantly Undercapitalized	(#)	0	0	0	0	0	0	0
Critically Undercapitalized	(#)	2	1	2	1	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	1	1	4	0	0	0	0
Problem Thrifts	(#)	11	10	11	2	1	1	0
ASSET QUALITY MEASURES:								
Troubled Assets								
Including Repurchased GNMA Loans	(\$)	9.52	16.41	9.52	4.46	1.93	1.29	1.45
% of Total Assets	(%)	3.50	4.75	3.50	2.75	1.39	0.93	1.14
Excluding Repurchased GNMA Loans	(\$)	7.56	14.57	7.56	3.20	1.36	0.62	0.48
% of Total Assets	(%)	2.78	4.22	2.78	1.97	0.98	0.45	0.38
Noncurrent Loans								
Including Repurchased GNMA Loans	(\$)	8.22	15.19	8.22	3.97	1.73	1.18	1.36
% of Total Assets	(%)	3.02	4.40	3.02	2.45	1.25	0.85	1.08
Excluding Repurchased GNMA Loans	(\$)	6.27	13.36	6.27	2.71	1.16	0.51	0.40
% of Total Assets	(%)	2.31	3.86	2.31	1.67	0.84	0.37	0.31
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	6.94	9.51	6.94	5.27	2.32	1.91	2.71
First Liens	(%)	9.05	11.25	9.05	7.64	3.38	2.78	3.66
Home Equity Lines of Credit	(%)	0.60	0.91	0.60	0.28	0.13	0.19	0.17
Other Junior Liens	(%)	3.92	1.38	3.92	1.32	0.21	0.18	0.19
Multi-Family Loans	(%)	1.92	0.78	1.92	2.93	0.67	1.19	0.70
Commercial Loans	(%)	2.14	3.77	2.14	1.80	0.60	0.73	0.84
Consumer Loans	(%)	1.85	2.01	1.85	0.66	0.52	0.65	0.52
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	11.50	12.15	104.14	44.45	42.60	48.60	55.02
Purchases	(\$)	5.62	5.37	49.94	12.82	7.62	7.36	9.32
Sales	(\$)	14.71	16.57	125.64	31.33	33.44	27.70	32.60
Loans Outstanding (1)	(\$)	73.47	127.40	73.47	51.32	50.65	45.75	43.00
Loans Outstanding / Total Assets	(%)	27.02	36.86	27.02	31.66	36.58	32.80	33.96

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

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

WESTERN REGION

	DECEMBER 2009		SEPTEMBER 2009		DECEMBER 2008	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	271.92	100.00	345.68	100.00	162.10	100.00
Cash and Noninterest-Earning Deposits	2.34	0.86	3.57	1.03	1.93	1.19
Investment Securities	50.95	18.74	68.03	19.68	35.59	21.96
Mortgage Backed Securities	37.22	13.69	36.25	10.49	16.29	10.05
1-4 Family Mortgages	73.47	27.02	127.40	36.86	51.32	31.66
First Liens	53.42	19.65	105.74	30.59	33.92	20.92
Home Equity Lines of Credit	15.81	5.81	17.17	4.97	11.23	6.93
Other Junior Liens	4.24	1.56	4.50	1.30	6.17	3.81
Multifamily Mortgages	9.54	3.51	10.43	3.02	2.38	1.47
Nonresidential Mortgages	11.63	4.28	11.48	3.32	10.71	6.60
Construction Loans	3.99	1.47	4.63	1.34	8.13	5.01
Land Loans	3.26	1.20	3.60	1.04	3.03	1.87
Commercial Loans	19.49	7.17	18.56	5.37	8.65	5.34
Consumer Loans	44.16	16.24	42.36	12.25	16.70	10.30
Repossessed Assets, Net	1.30	0.48	1.21	0.35	0.49	0.30
Real Estate Held for Investment	0.07	0.03	0.08	0.02	0.04	0.03
Office Premises & Equipment	1.60	0.59	1.76	0.51	1.51	0.93
Other Assets	17.91	6.59	22.82	6.60	6.86	4.23
Less: Contra Assets & Valuation Allowances	5.00	1.84	6.48	1.88	1.53	0.95
TOTAL LIABILITIES AND CAPITAL	271.92	100.00	345.68	100.00	162.10	100.00
Total Deposits and Escrows	193.26	71.07	186.66	54.00	103.21	63.67
Deposits	191.43	70.40	184.41	53.35	101.86	62.84
Escrows	1.84	0.68	2.25	0.65	1.35	0.83
Total Borrowings	38.89	14.30	111.33	32.21	43.62	26.91
Advances from FHLB	21.08	7.75	58.60	16.95	39.51	24.37
Reverse Repurchase Agreements	3.92	1.44	19.37	5.60	1.32	0.82
Other Borrowings	13.89	5.11	33.37	9.65	2.79	1.72
Other Liabilities	7.96	2.93	7.04	2.04	1.91	1.18
EQUITY CAPITAL	31.80	11.70	40.65	11.76	13.37	8.25
Capital Stock & Paid-In Capital	18.03	6.63	27.16	7.86	8.03	4.95
Unrealized Gains (Losses) AFS Securities	0.35	0.13	0.29	0.08	(0.41)	(0.25)
Retained Earnings	13.61	5.00	13.48	3.90	6.28	3.87
Noncontrolling Interests in Cons. Subs.	0.00	0.00	0.00	0.00	N/A	N/A

	DECEMBER 2009		SEPTEMBER 2009		DECEMBER 2008	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	3.59	5.43	4.71	5.49	1.69	4.21
Interest Expense	0.97	1.46	1.16	1.36	0.74	1.83
Net Interest Income	2.62	3.96	3.54	4.13	0.96	2.38
Loss Provisions-Interest Bearing Assets	1.65	2.50	2.42	2.82	0.61	1.52
Noninterest Income	3.30	4.99	2.98	3.48	0.48	1.20
Mortgage Loan Servicing Fees	0.11	0.17	0.20	0.24	0.01	0.02
Other Fees and Charges	1.75	2.65	1.65	1.92	0.41	1.01
Other Noninterest Income	1.43	2.17	1.13	1.32	0.07	0.17
Noninterest Expense	2.70	4.08	2.64	3.07	1.02	2.54
G&A Expense	2.64	3.99	2.57	3.00	1.00	2.48
Goodwill Expense	0.04	0.06	0.04	0.04	0.02	0.04
Loss Provis. -Nonint. Bearing Assets	0.02	0.03	0.03	0.03	0.01	0.02
Income Before Taxes & Extraord. Items	1.57	2.37	1.47	1.72	(0.20)	(0.49)
Income Taxes	0.69	1.04	0.58	0.68	(0.06)	(0.16)
Extraordinary Items	0.00	0.00	0.02	0.02	(0.01)	(0.02)
Net Income	0.88	1.32	0.91	1.06	(0.14)	(0.35)

* Annualized.

Numbers may not sum due to rounding.

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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 December 31, 2009
Adjusted to reflect their merger and acquisition activity in prior periods.

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

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

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

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

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

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

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

TECHNICAL NOTES

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

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

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

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

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

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

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

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

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

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

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

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

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

Troubled Assets - Includes noncurrent loans and repossessed assets.

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

Valuation Allowances - Amount of valuation allowances for all assets.