



June 2006 – June 2008 Thrift Industry Report Data Without Washington Mutual Bank, Henderson, NV and Indymac Bank, F.S.B., Pasadena, CA

November 20, 2008

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

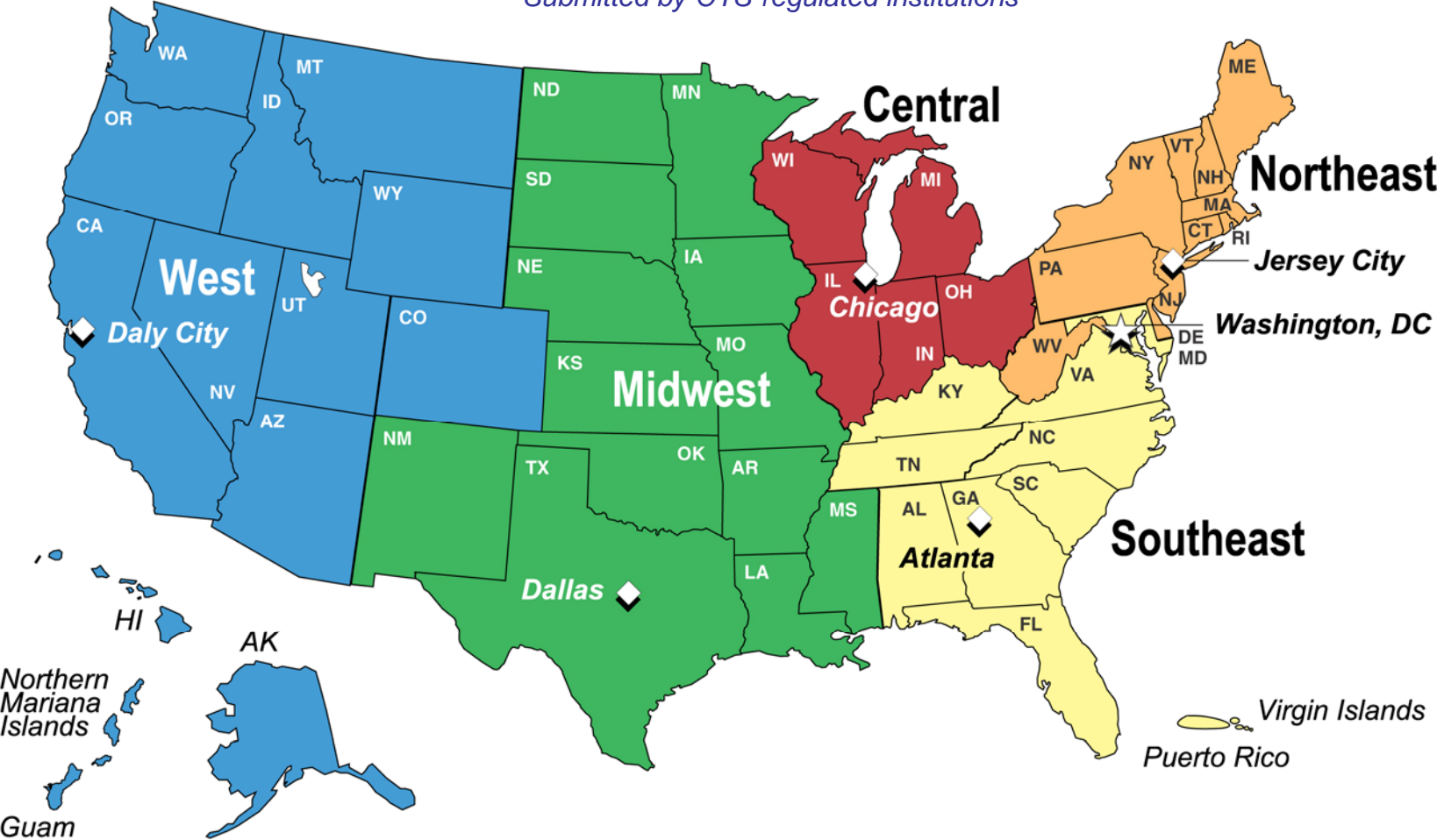


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PROFITABILITY AND EARNINGS
YEAR-TO-DATE AND PRIOR FOUR YEARS

INDUSTRY AGGREGATES:	6 mos. 2008	6 mos. 2007	2007	2006	2005	2004
PROFITABILITY (Percent)						
Return on Average Assets	(0.18)	0.96	(0.03)	1.07	1.20	1.24
Median Ratio	0.39	0.50	0.45	0.61	0.72	0.71
Return on Average Equity	(1.91)	8.67	(0.29)	10.87	12.40	13.13
Median Ratio	2.99	4.00	3.47	4.94	6.24	6.22
Net Interest Margin	2.82	2.79	2.69	2.80	2.92	3.00
Median Ratio	2.84	2.89	2.81	3.00	3.15	3.11
EARNINGS (\$ Millions)						
Interest Income	\$33,848.35	\$37,389.52	\$73,860.35	\$68,897.17	\$56,498.62	\$45,343.62
Interest Expense	17,357.13	21,474.96	42,871.75	37,492.68	25,876.42	17,420.42
NET INTEREST INCOME	16,491.22	15,914.55	30,988.61	31,404.48	30,622.20	27,923.20
Loss Provisions-Interest Bearing Assets	11,855.87	2,012.72	8,138.53	2,920.54	2,731.13	2,346.99
Noninterest Income	9,732.40	8,190.90	13,008.42	16,354.60	16,679.73	14,994.60
Mortgage Loan Servicing Fees	754.06	264.07	505.79	564.83	742.30	763.51
Other Fees and Charges	6,715.01	6,351.80	12,757.10	11,717.82	11,528.07	9,743.07
Other Noninterest Income	2,263.33	1,575.03	(254.47)	4,071.95	4,409.36	4,488.03
Noninterest Expense	15,786.20	13,620.06	34,055.76	26,646.91	25,172.14	22,912.17
G&A Expense	15,331.92	13,196.35	27,067.18	26,137.84	24,773.37	22,592.24
Goodwill Amortization	312.46	404.87	6,912.96	475.11	358.51	300.84
Loss Provisions-Noninterest Bearing Assets	141.83	18.84	75.63	33.97	40.25	19.10
Income Before Taxes & Extraordinary Items	(1,418.46)	8,472.68	1,802.73	18,191.64	19,398.66	17,658.64
Income Taxes	(469.84)	2,975.14	2,162.41	6,161.59	6,818.77	6,189.06
Extraordinary Items	(90.48)	1.16	1.14	(38.63)	(0.56)	18.56
NET INCOME	(1,039.09)	5,498.70	(358.54)	11,991.42	12,579.33	11,488.14
Profits	\$3,395.59	\$5,957.37	\$9,234.82	\$12,483.62	\$12,788.69	\$11,836.36
Losses	(\$4,434.68)	(\$458.67)	(\$9,593.36)	(\$492.20)	(\$209.35)	(\$348.21)
PROFITABILITY (Percent of Avg Assets Annualized)						
Interest Income	5.79	6.55	6.40	6.15	5.38	4.88
Interest Expense	2.97	3.76	3.72	3.35	2.46	1.87
NET INTEREST INCOME	2.82	2.79	2.69	2.80	2.92	3.00
Loss Provisions-Interest Bearing Assets	2.03	0.35	0.71	0.26	0.26	0.25
Noninterest Income	1.67	1.43	1.13	1.46	1.59	1.61
Mortgage Loan Servicing Fees	0.13	0.05	0.04	0.05	0.07	0.08
Other Fees and Charges	1.15	1.11	1.11	1.05	1.10	1.05
Other Noninterest Income	0.39	0.28	(0.02)	0.36	0.42	0.48
Noninterest Expense	2.70	2.39	2.95	2.38	2.40	2.47
G&A Expense	2.62	2.31	2.35	2.33	2.36	2.43
Goodwill Amortization	0.05	0.07	0.60	0.04	0.03	0.03
Loss Provisions-Noninterest Bearing Assets	0.02	0.00	0.01	0.00	0.00	0.00
Income Before Taxes & Extraordinary Items	(0.24)	1.48	0.16	1.62	1.85	1.90
Income Taxes	(0.08)	0.52	0.19	0.55	0.65	0.67
Extraordinary Items	(0.02)	0.00	0.00	0.00	0.00	0.00
NET INCOME	(0.18)	0.96	(0.03)	1.07	1.20	1.24
Profits	0.58	1.04	0.80	1.11	1.22	1.27
Losses	(0.76)	(0.08)	(0.83)	(0.04)	(0.02)	(0.04)

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006
NUMBER OF INSTITUTIONS:	827	829	825	830	834	836	843	851	852
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	(0.57)	0.22	(2.24)	0.20	0.99	0.93	0.92	1.11	1.13
Median Ratio	0.40	0.43	0.39	0.48	0.52	0.51	0.52	0.62	0.64
Return on Average Equity (Annualized)	(6.16)	2.27	(21.53)	1.85	8.77	8.57	8.54	11.58	11.84
Median Ratio	3.19	3.23	2.95	3.65	4.07	4.03	4.09	5.19	5.20
Net Interest Margin (Annualized)	2.89	2.75	2.59	2.58	2.77	2.80	2.80	2.71	2.87
Median Ratio	2.86	2.83	2.82	2.87	2.91	2.87	2.89	2.97	3.05
Number of Profitable Thrifts	618	650	602	683	708	703	703	756	772
Percent Profitable	74.73	78.41	72.97	82.29	84.89	84.09	83.39	88.84	90.61
Profits (\$ Millions)	\$1,662.27	\$1,733.32	\$1,256.77	\$2,020.68	\$3,142.52	\$2,814.85	\$2,549.31	\$3,477.83	\$3,368.72
Number of Unprofitable Thrifts	209	179	223	147	126	133	140	95	80
Percent Unprofitable	25.27	21.59	27.03	17.71	15.11	15.91	16.61	11.16	9.39
Losses (\$ Millions)	(\$3,325.61)	(\$1,109.07)	(\$7,712.49)	(\$1,422.19)	(\$284.49)	(\$174.18)	(\$218.62)	(\$131.58)	(\$116.33)
EARNINGS (\$ Millions)									
Interest Income	\$16,542.65	\$17,305.70	\$17,974.18	\$18,496.65	\$19,296.66	\$18,092.86	\$16,296.89	\$18,967.26	\$17,579.91
Interest Expense	8,034.76	9,322.37	10,481.11	10,915.68	11,301.35	10,173.61	9,174.83	10,772.36	9,344.69
NET INTEREST INCOME	8,507.89	7,983.33	7,493.08	7,580.97	7,995.31	7,919.25	7,122.05	8,194.90	8,235.22
Loss Provisions-Interest Bearing Assets	7,860.41	3,995.46	3,662.05	2,463.77	1,034.29	978.42	1,219.43	718.40	519.71
Noninterest Income	4,843.23	4,889.17	1,474.06	3,343.45	4,422.53	3,768.37	3,988.77	4,638.01	4,041.84
Mortgage Loan Servicing Fees	697.89	56.17	122.15	119.56	147.89	116.19	97.94	153.84	152.52
Other Fees and Charges	3,385.04	3,329.96	3,298.33	3,106.98	3,382.84	2,968.96	3,222.97	2,834.53	2,945.70
Other Noninterest Income	760.30	1,503.04	(1,946.42)	116.91	891.81	683.23	667.86	1,649.65	943.62
Noninterest Expense	7,904.98	7,881.22	12,795.77	7,639.93	6,979.42	6,640.64	6,366.69	7,159.57	6,747.33
G&A Expense	7,686.00	7,645.92	7,219.37	6,651.46	6,714.67	6,481.67	6,186.69	7,035.99	6,637.89
Goodwill Amortization	140.17	172.29	5,540.24	967.84	253.00	151.88	171.83	113.27	101.66
Loss Provisions-Noninterest Bearing Assets	78.81	63.02	36.16	20.63	11.76	7.09	8.18	10.31	7.78
Income Before Taxes & Extraordinary Items	(2,414.28)	995.82	(7,490.68)	820.73	4,404.12	4,068.56	3,524.69	4,954.95	5,010.02
Income Taxes	(841.36)	371.52	(1,035.19)	222.47	1,547.10	1,428.04	1,155.12	1,609.05	1,757.51
Extraordinary Items	(90.44)	(0.04)	(0.24)	0.22	1.01	0.15	(38.88)	0.34	(0.13)
NET INCOME	(1,663.35)	624.26	(6,455.73)	598.48	2,858.03	2,640.67	2,330.69	3,346.24	3,252.39
PROFITABILITY (Percent of Avg Assets Annualized)									
Interest Income	5.62	5.96	6.22	6.30	6.69	6.40	6.40	6.27	6.13
Interest Expense	2.73	3.21	3.63	3.72	3.92	3.60	3.60	3.56	3.26
NET INTEREST INCOME	2.89	2.75	2.59	2.58	2.77	2.80	2.80	2.71	2.87
Loss Provisions-Interest Bearing Assets	2.67	1.38	1.27	0.84	0.36	0.35	0.48	0.24	0.18
Noninterest Income	1.65	1.68	0.51	1.14	1.53	1.33	1.57	1.53	1.41
Mortgage Loan Servicing Fees	0.24	0.02	0.04	0.04	0.05	0.04	0.04	0.05	0.05
Other Fees and Charges	1.15	1.15	1.14	1.06	1.17	1.05	1.27	0.94	1.03
Other Noninterest Income	0.26	0.52	(0.67)	0.04	0.31	0.24	0.26	0.55	0.33
Noninterest Expense	2.69	2.72	4.43	2.60	2.42	2.35	2.50	2.37	2.35
G&A Expense	2.61	2.63	2.50	2.27	2.33	2.29	2.43	2.33	2.31
Goodwill Amortization	0.05	0.06	1.92	0.33	0.09	0.05	0.07	0.04	0.04
Loss Provisions-Noninterest Bearing Assets	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00
Income Before Taxes & Extraordinary Items	(0.82)	0.34	(2.59)	0.28	1.53	1.44	1.38	1.64	1.75
Income Taxes	(0.29)	0.13	(0.36)	0.08	0.54	0.51	0.45	0.53	0.61
Extraordinary Items	(0.03)	0.00	0.00	0.00	0.00	0.00	(0.02)	0.00	0.00
NET INCOME	(0.57)	0.22	(2.24)	0.20	0.99	0.93	0.92	1.11	1.13

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006
NUMBER OF INSTITUTIONS:	827	829	825	830	834	836	843	851	852

TOTAL ASSETS (\$ Billions)	\$1,174.16	\$1,165.45	\$1,150.03	\$1,208.23	\$1,161.07	\$1,142.87	\$1,036.47	\$1,259.51	\$1,160.71
Cash and Noninterest-Earning Deposits	14.62	15.30	12.92	12.32	10.69	10.74	11.55	13.42	11.75
Investment Securities	91.73	91.74	98.80	100.65	74.86	74.38	63.86	61.90	56.12
Mortgage Backed Securities	174.46	177.25	180.49	168.71	166.26	159.73	141.05	180.09	143.77
1 - 4 Family Mortgages	549.66	540.06	530.67	587.08	568.35	565.43	495.48	658.77	631.72
First Liens	447.87	438.92	429.08	487.21	475.29	475.45	427.52	543.30	529.93
Home Equity Lines of Credit	63.31	61.60	61.16	60.07	57.49	58.20	44.39	61.03	55.31
Other Junior Liens	38.48	39.55	40.44	39.80	35.58	31.78	23.57	54.44	46.48
Multi family Mortgages	32.57	31.34	30.49	33.48	32.39	33.45	34.93	46.93	41.16
Nonresidential Mortgages	68.18	66.12	61.94	60.38	58.47	57.43	56.94	60.03	52.10
Construction Loans	27.94	28.03	27.99	28.14	27.64	27.65	28.03	28.59	26.97
Land Loans	16.94	17.30	17.46	17.28	16.76	16.61	16.65	15.98	15.13
Commercial Loans	57.10	58.35	53.63	52.56	54.56	50.07	48.96	49.42	44.42
Consumer Loans	77.26	75.49	77.45	72.91	80.65	78.19	70.86	83.20	80.86
Repossessed Assets, Net	3.20	2.48	1.78	1.46	1.07	0.85	0.66	0.68	0.59
Real Estate Held for Investment, Net	0.17	0.18	0.20	0.19	0.19	0.19	0.19	0.19	0.18
Office Premises & Equipment	8.55	8.51	8.38	8.46	8.41	8.36	8.31	8.47	7.96
Other Assets	67.35	64.55	56.68	71.30	66.57	65.52	64.23	57.28	53.14
Less: Contra Assets & Valuation Allowances	15.57	11.26	8.85	6.69	5.82	5.73	5.25	5.44	5.15

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$1,174.16	\$1,165.45	\$1,150.03	\$1,208.23	\$1,161.07	\$1,142.87	\$1,036.47	\$1,259.51	\$1,160.71
TOTAL DEPOSITS AND ESCROWS	721.92	703.28	686.80	740.67	732.98	728.12	645.82	707.97	663.20
Deposits	716.44	698.02	682.02	735.17	727.37	721.43	640.84	696.11	651.38
Escrows	5.48	5.26	4.79	5.49	5.62	6.69	4.98	11.85	11.81
BORROWINGS	327.85	327.37	330.62	313.78	273.47	261.94	251.15	391.49	363.48
Advances From FHLB	229.58	234.44	227.19	227.68	182.66	176.64	159.32	229.18	209.35
Repurchase Agreements & FedFunds Purchased	46.05	43.08	49.18	49.97	55.21	52.05	53.70	70.90	58.87
Other Borrowings	52.22	49.86	54.25	36.14	35.60	33.25	38.12	91.41	95.26
Other Liabilities	19.10	24.09	21.56	24.02	22.60	23.68	20.57	40.31	22.50
Equity Capital	105.29	110.71	111.04	129.77	132.02	129.13	118.92	119.75	111.54
Capital Stock and Paid-In Capital	88.67	88.14	86.06	97.70	93.48	76.30	69.96	68.30	61.18
Unrealized Gains (Losses) AFS Securities	(7.55)	(5.89)	(1.71)	(1.45)	(1.47)	(0.48)	(0.67)	(0.78)	(1.99)
Retained Earnings	25.23	29.84	27.35	34.31	40.60	53.95	50.28	52.95	52.30

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006
NUMBER OF INSTITUTIONS:	827	829	825	830	834	836	843	851	852

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.24	1.31	1.12	1.02	0.92	0.94	1.11	1.07	1.01
Investment Securities	7.81	7.87	8.59	8.33	6.45	6.51	6.16	4.91	4.83
Mortgage Backed Securities	14.86	15.21	15.69	13.96	14.32	13.98	13.61	14.30	12.39
1 - 4 Family Mortgages	46.81	46.34	46.14	48.59	48.95	49.47	47.81	52.30	54.42
First Liens	38.14	37.66	37.31	40.32	40.94	41.60	41.25	43.14	45.66
Home Equity Lines of Credit	5.39	5.29	5.32	4.97	4.95	5.09	4.28	4.85	4.76
Other Junior Liens	3.28	3.39	3.52	3.29	3.06	2.78	2.27	4.32	4.00
Multi family Mortgages	2.77	2.69	2.65	2.77	2.79	2.93	3.37	3.73	3.55
Nonresidential Mortgages	5.81	5.67	5.39	5.00	5.04	5.03	5.49	4.77	4.49
Construction Loans	2.38	2.41	2.43	2.33	2.38	2.42	2.70	2.27	2.32
Land Loans	1.44	1.48	1.52	1.43	1.44	1.45	1.61	1.27	1.30
Commercial Loans	4.86	5.01	4.66	4.35	4.70	4.38	4.72	3.92	3.83
Consumer Loans	6.58	6.48	6.73	6.03	6.95	6.84	6.84	6.61	6.97
Reposessed Assets, Net	0.27	0.21	0.15	0.12	0.09	0.07	0.06	0.05	0.05
Real Estate Held for Investment, Net	0.01	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02
Office Premises & Equipment	0.73	0.73	0.73	0.70	0.72	0.73	0.80	0.67	0.69
Other Assets	5.74	5.54	4.93	5.90	5.73	5.73	6.20	4.55	4.58
Less: Contra Assets & Valuation Allowances	1.33	0.97	0.77	0.55	0.50	0.50	0.51	0.43	0.44

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	61.48	60.34	59.72	61.30	63.13	63.71	62.31	56.21	57.14
Deposits	61.02	59.89	59.30	60.85	62.65	63.12	61.83	55.27	56.12
Escrows	0.47	0.45	0.42	0.45	0.48	0.59	0.48	0.94	1.02
BORROWINGS	27.92	28.09	28.75	25.97	23.55	22.92	24.23	31.08	31.31
Advances From FHLB	19.55	20.12	19.75	18.84	15.73	15.46	15.37	18.20	18.04
Repurchase Agreements & FedFunds Purchased	3.92	3.70	4.28	4.14	4.76	4.55	5.18	5.63	5.07
Other Borrowings	4.45	4.28	4.72	2.99	3.07	2.91	3.68	7.26	8.21
Other Liabilities	1.63	2.07	1.88	1.99	1.95	2.07	1.98	3.20	1.94
Equity Capital	8.97	9.50	9.66	10.74	11.37	11.30	11.47	9.51	9.61
Capital Stock and Paid-In Capital	7.55	7.56	7.48	8.09	8.05	6.68	6.75	5.42	5.27
Unrealized Gains (Losses) AFS Securities	(0.64)	(0.51)	(0.15)	(0.12)	(0.13)	(0.04)	(0.06)	(0.06)	(0.17)
Retained Earnings	2.15	2.56	2.38	2.84	3.50	4.72	4.85	4.20	4.51

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

FOR THE QUARTER ENDING:	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006
NUMBER OF INSTITUTIONS:	827	829	825	830	834	836	843	851	852

TOTAL ASSETS (Percent Change)	5.19	5.29	14.84	21.69	18.64	20.70	11.70	18.75	13.65
Cash and Noninterest-Earning Deposits	54.18	62.74	24.71	21.91	12.00	15.71	3.62	(0.20)	(10.52)
Investment Securities	27.30	7.28	36.73	42.34	11.13	35.62	21.72	15.68	6.51
Mortgage Backed Securities	8.08	15.31	32.62	23.25	19.81	13.98	5.11	33.80	9.22
1 - 4 Family Mortgages	(1.34)	(2.13)	9.48	18.45	14.98	16.65	3.91	14.07	14.03
First Liens	(3.92)	(5.51)	2.50	14.40	10.27	11.95	2.05	9.21	10.46
Home Equity Lines of Credit	13.11	9.47	40.74	40.30	51.16	54.41	18.18	20.34	12.36
Other Junior Liens	9.93	27.56	78.55	47.64	40.79	42.23	15.94	85.62	85.95
Multi family Mortgages	4.28	(2.82)	(9.85)	(1.49)	14.08	18.86	22.91	20.61	7.70
Nonresidential Mortgages	21.51	22.00	15.52	14.06	27.26	25.77	26.48	28.27	13.75
Construction Loans	6.18	9.42	9.06	8.22	11.41	12.33	17.66	23.97	24.21
Land Loans	7.12	13.42	15.67	15.91	17.44	21.85	28.47	36.95	42.69
Commercial Loans	13.91	27.33	20.45	27.01	35.53	31.30	32.13	28.02	16.49
Consumer Loans	10.93	11.15	28.41	17.22	17.37	19.25	10.50	13.83	20.52
Repossessed Assets, Net	208.32	203.18	176.76	162.34	98.01	76.59	52.11	57.44	35.98
Real Estate Held for Investment, Net	1.81	7.50	5.75	(1.56)	6.56	8.26	4.39	1.29	(20.03)
Office Premises & Equipment	6.67	8.61	6.73	11.64	16.69	16.22	18.39	15.99	11.29
Other Assets	7.07	4.64	(7.05)	60.42	54.07	67.65	64.67	22.83	16.92
Less: Contra Assets & Valuation Allowances	198.09	120.20	89.57	43.05	19.65	19.32	9.49	6.33	3.12

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	5.19	5.29	14.84	21.69	18.64	20.70	11.70	18.75	13.65
TOTAL DEPOSITS AND ESCROWS	2.89	1.48	11.93	21.86	25.30	25.36	15.15	16.24	12.33
Deposits	2.91	1.67	12.03	22.08	25.53	25.46	15.35	16.98	12.90
Escrows	0.90	(19.03)	(0.99)	(1.52)	1.16	15.09	(5.87)	(15.36)	(12.21)
BORROWINGS	22.63	21.98	29.74	15.55	(3.59)	1.48	(4.36)	18.83	17.28
Advances From FHLB	28.07	26.43	36.75	29.30	5.76	13.41	(0.79)	21.47	16.21
Repurchase Agreements & FedFunds Purchased	(12.28)	(13.40)	(2.89)	(5.80)	2.81	6.86	5.06	21.88	14.36
Other Borrowings	46.77	50.11	42.57	(14.83)	(37.79)	(38.05)	(25.11)	10.66	21.66
Other Liabilities	(10.93)	7.19	9.58	36.07	28.10	33.94	27.46	104.86	12.15
Equity Capital	(16.47)	(10.05)	(2.11)	35.40	42.85	43.06	34.68	17.05	10.60
Capital Stock and Paid-In Capital	(0.78)	22.30	30.61	99.80	103.31	70.38	58.61	20.25	9.47
Unrealized Gains (Losses) AFS Securities	440.97	1,230.38	178.62	84.25	(21.25)	(64.38)	(13.44)	47.41	(1,238.38)
Retained Earnings	(34.77)	(42.70)	(43.94)	(28.94)	(16.37)	14.33	10.50	13.64	15.29

STRUCTURAL DATA AND LOAN ACTIVITY

FOR THE QUARTER ENDING:	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006
NUMBER OF INSTITUTIONS:	827	829	825	830	834	836	843	851	852

SELECTED STRUCTURAL DATA									
Number of New Thrifts	4	12	7	7	7	4	3	5	6
Consolidated Assets (\$ Billions)	1.82	9.58	19.52	1.57	0.89	95.01	0.33	11.96	1.03
Number of Conservatorships/Receiverships	0	0	0	1	0	0	0	0	0
Consolidated Assets (\$ Billions)	0.00	0.00	0.00	2.47	0.00	0.00	0.00	0.00	0.00
Number of Bank Charter Conversions	2	3	3	3	1	7	3	1	1
Consolidated Assets (\$ Billions)	0.14	11.71	3.25	18.37	5.28	7.93	233.20	0.05	0.28
Number of Bank Acquisitions	3	1	4	6	4	2	4	2	2
Consolidated Assets (\$ Billions)	0.68	0.08	4.84	4.22	38.96	0.18	2.95	0.29	0.34
Number of Thrift Mergers	1	2	4	1	4	2	4	3	5
Consolidated Assets (\$ Billions)	N/A	N/A	3.35	N/A	0.32	0.60	5.84	4.03	0.51

LOAN ACTIVITY (\$ Millions)									
Mortgage Pool Securities									
Total Purchases	\$73,767.20	\$69,042.07	\$54,829.48	\$21,824.89	\$26,684.61	\$32,771.71	\$23,238.34	\$58,767.97	\$16,752.03
Total Sales	63,353.53	56,910.62	39,443.91	9,334.32	9,843.82	12,421.24	17,725.21	22,714.10	9,053.96
Mortgage Originations	107,790.01	105,056.86	131,936.09	145,260.82	148,778.87	129,260.20	88,635.50	124,383.26	122,411.75
Construction Loans	5,261.69	5,108.69	6,170.70	6,704.07	6,995.09	6,411.15	7,467.98	7,886.29	8,342.81
1-4 Family Mortgages	2,897.10	2,795.94	3,409.21	4,026.00	4,468.10	4,112.11	5,001.26	5,433.35	5,890.56
Permanent Loans Secured by 1-4 Family Unit	91,665.70	90,699.61	115,610.15	130,167.97	133,503.32	114,849.81	72,284.20	107,025.03	104,620.28
Mortgage Refinancings	40,445.44	47,776.03	57,986.36	58,581.76	61,727.00	57,758.43	20,669.91	19,009.41	24,458.40
Mortgage Purchases	51,616.92	52,042.41	20,737.73	27,843.95	36,123.67	37,211.00	37,763.50	80,879.36	61,339.09
Secured by 1-4 Family Mortgages	49,877.47	50,467.91	19,002.17	24,745.86	32,263.86	33,847.00	33,976.37	78,358.08	58,809.22
Mortgage Sales	102,013.45	101,648.91	66,964.64	105,214.77	120,698.01	112,282.65	77,565.31	119,992.54	90,036.90
Secured by 1-4 Family Mortgages	99,919.33	99,220.30	63,917.23	101,370.86	116,421.62	108,227.18	73,904.34	117,614.42	87,080.67
Nonmortgage Originations and Purchases	108,799.03	103,430.94	99,365.56	90,927.02	96,174.19	83,456.88	85,757.91	79,346.09	74,094.82
Consumer Loans	46,088.44	42,777.17	45,244.00	40,270.28	42,668.90	37,666.95	38,449.89	39,925.80	40,791.90

OTHER INDICATORS (Percent Annualized)									
Asset Growth Rate	2.65	9.15	(22.10)	24.88	3.18	7.58	7.25	30.05	11.42
Cost of Funds	3.11	3.68	4.08	4.30	4.53	4.35	4.11	4.07	3.71
Asset Yield	6.15	6.46	6.73	6.65	7.20	6.85	6.86	6.44	6.47
Mortgage Portfolio Yield	6.21	6.51	6.92	6.86	6.92	7.05	6.86	6.45	6.29
Earnings Efficiency	105.90	107.27	108.56	109.02	110.16	110.55	110.21	111.33	109.87
Operating Efficiency	61.04	67.25	66.15	61.54	58.26	58.90	59.24	62.92	58.57

CAPITAL MEASURES

FOR THE QUARTER ENDING:	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006
NUMBER OF INSTITUTIONS:	827	829	825	830	834	836	843	851	852

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	820	826	821	825	830	834	842	850	852
Percent of Thrifts	99.15	99.64	99.52	99.40	99.52	99.76	99.88	99.88	100.00
Consolidated Assets (\$ Billions)	\$1,173.27	\$1,165.30	\$1,149.68	\$1,207.84	\$1,158.29	\$1,142.69	\$1,036.41	\$1,259.47	\$1,160.71
Fail FDICIA Capital Standards	7	3	3	4	4	2	1	1	0
Percent of Thrifts	0.85	0.36	0.36	0.48	0.48	0.24	0.12	0.12	0.00
Consolidated Assets (\$ Billions)	\$0.89	\$0.15	\$0.35	\$0.39	\$2.78	\$0.18	\$0.05	\$0.04	\$0.00
Critically Undercapitalized	2	1	1	0	0	0	0	0	0
Percent of Thrifts	0.24	0.12	0.12	0.00	0.00	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.27	\$0.04	\$0.16	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$100.62	\$104.76	\$101.06	\$103.07	\$106.18	\$101.80	\$92.06	\$104.99	\$99.96
Tangible Equity Ratio	8.59	9.03	8.87	8.73	9.36	9.13	9.13	8.44	8.70
Median Ratio	10.18	10.17	10.47	10.50	10.45	10.38	10.27	10.30	10.16
Tier 1 Capital (\$ Billions)	\$100.65	\$104.78	\$100.06	\$103.08	\$106.19	\$101.81	\$92.08	\$105.04	\$100.05
Tier 1 Leverage Ratio	8.59	9.03	8.78	8.73	9.36	9.13	9.13	8.44	8.71
Median Ratio	10.18	10.17	10.47	10.50	10.45	10.38	10.27	10.30	10.16
Tier 1 Risk-based Capital Ratio	13.51	14.19	13.85	13.91	14.63	14.25	14.24	13.37	13.83
Median Ratio	16.63	17.05	17.26	17.23	17.37	17.45	17.13	16.84	16.73
Risk-based Capital (\$ Billions)	\$109.84	\$113.36	\$109.29	\$110.81	\$112.74	\$107.88	\$97.54	\$112.26	\$106.50
Total Risk-based Capital Ratio	14.85	15.45	15.24	15.03	15.67	15.25	15.25	14.42	14.84
Median Ratio	17.58	17.86	18.10	18.07	18.18	18.13	17.99	17.59	17.63

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006
NUMBER OF INSTITUTIONS:	827	829	825	830	834	836	843	851	852
LOANS 30-89 DAYS DELINQUENT (\$ Millions)									
Total Including Repurchased GNMA Loans	\$15,040.31	\$13,991.16	\$15,038.78	\$13,973.80	\$10,637.63	\$9,131.94	\$8,046.28	\$8,953.89	\$7,565.90
Repurchased GNMA Loans	770.15	680.26	568.43	565.75	527.77	511.10	629.67	691.47	946.21
Total Excluding Repurchased GNMA Loans	14,270.16	13,310.91	14,470.35	13,408.05	10,109.86	8,620.84	7,416.61	8,262.41	6,619.68
Mortgage Loans									
Construction & Land Loans	974.45	1,031.70	1,147.64	1,040.16	532.28	558.13	562.49	433.11	281.32
Nonresidential Mortgages	471.31	553.64	434.30	397.30	328.32	360.07	284.61	317.87	231.86
Multi Family Mortgages	261.87	177.75	121.20	124.07	120.62	100.21	86.63	80.64	51.85
1-4 Family Mortgages	11,505.17	10,485.81	11,624.20	10,933.61	8,197.51	6,798.35	5,608.73	6,567.08	5,703.23
First Liens	10,101.95	9,059.00	9,936.15	9,542.86	7,136.48	5,992.67	5,033.56	5,801.81	5,083.10
Home Equity Lines of Credit	841.66	904.18	939.39	738.36	591.35	533.54	355.86	310.07	267.47
Other Junior Liens	561.55	522.64	748.66	652.39	469.67	272.13	219.31	455.20	352.66
Nonmortgage Loans and Leases									
Commercial Loans	542.03	571.29	488.99	433.84	417.80	468.56	416.27	513.75	386.46
Consumer Loans	1,285.48	1,170.97	1,222.45	1,044.83	1,041.09	846.62	1,087.57	1,041.43	911.17
NONCURRENT LOANS (\$ Millions)									
Total Including Repurchased GNMA Loans	\$23,452.18	\$17,185.49	\$14,254.74	\$10,674.05	\$8,317.06	\$7,000.57	\$5,740.89	\$6,396.62	\$5,438.52
Repurchased GNMA Loans	1,176.84	970.54	828.00	761.27	784.47	860.40	936.67	1,453.78	1,549.08
Total Excluding Repurchased GNMA Loans	22,275.34	16,214.95	13,426.75	9,912.78	7,532.59	6,140.16	4,804.22	4,942.84	3,889.44
Mortgage Loans									
Construction & Land Loans	2,918.54	2,434.37	1,773.78	1,221.54	788.47	540.77	399.44	325.58	181.19
Nonresidential Mortgages	665.36	580.92	480.59	440.48	419.87	396.21	318.10	275.83	234.13
Multi Family Mortgages	247.83	174.03	149.17	132.77	117.81	101.47	99.41	91.38	80.65
1-4 Family Mortgages	18,008.40	12,633.31	10,675.11	7,847.76	5,944.42	4,917.81	3,887.48	4,582.29	3,995.01
First Liens	15,647.21	11,342.47	9,311.84	6,978.29	5,313.47	4,431.42	3,537.52	4,212.47	3,710.56
Home Equity Lines of Credit	1,570.01	828.94	673.68	487.38	367.74	288.42	156.65	162.30	130.34
Other Junior Liens	791.19	461.90	689.59	382.09	263.21	197.96	193.32	207.52	154.11
Nonmortgage Loans and Leases									
Commercial Loans	768.25	646.80	501.40	423.13	435.36	451.43	416.88	552.24	464.52
Consumer Loans	843.79	716.07	674.69	608.38	611.13	592.88	619.57	569.30	483.03
NET CHARGE-OFFS (\$ Millions)									
Mortgage Loans	\$3,228.11	\$2,055.78	\$1,334.25	\$1,008.76	\$788.93	\$690.92	\$1,049.47	\$602.10	\$470.28
Construction & Land Loans	289.49	208.74	105.13	117.62	18.87	17.91	17.33	5.44	5.72
Nonresidential Mortgages	33.74	22.31	27.78	9.31	7.89	10.82	1.04	10.53	7.01
Multi Family Mortgages	12.62	2.15	4.30	2.89	2.67	4.35	2.87	1.74	3.23
1-4 Family Mortgages	1,877.23	1,103.82	514.28	253.99	142.21	87.80	437.13	84.18	58.33
First Liens	1,108.07	586.84	225.37	86.24	55.15	32.49	21.55	30.85	25.85
Home Equity Lines of Credit	499.09	345.30	194.90	121.01	63.62	38.64	15.19	13.98	8.03
Other Junior Liens	270.07	171.68	94.01	46.74	23.43	16.68	400.40	39.35	24.45
Nonmortgage Loans and Leases									
Commercial Loans	273.10	215.92	185.44	144.75	162.46	128.96	143.59	118.18	97.99
Consumer Loans	654.42	677.73	354.63	426.08	445.72	447.29	403.23	364.67	280.09
Reposessed Assets	81.05	58.21	35.90	27.16	18.47	12.10	21.24	13.37	6.88
Other	6.46	(233.10)	106.78	26.97	(9.35)	(18.32)	23.04	3.99	11.04
REPOSSESSED ASSETS, NET (\$ Millions)									
Construction & Land Loans	\$3,199.03	\$2,478.80	\$1,778.67	\$1,456.29	\$1,074.12	\$847.47	\$663.40	\$684.65	\$587.74
Nonresidential Mortgages	575.95	426.50	241.59	189.76	151.50	122.42	107.45	77.12	66.69
Multi Family Mortgages	116.73	103.00	98.33	78.83	80.03	72.49	58.39	86.89	94.17
1-4 Family Mortgages	48.56	36.52	30.05	23.90	13.04	11.98	14.84	10.09	15.17
Other	2,282.87	1,806.58	1,317.49	1,084.88	770.88	584.79	433.59	468.36	377.35
	174.94	106.21	91.22	78.91	58.68	55.79	49.14	42.19	34.36

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006
NUMBER OF INSTITUTIONS:	827	829	825	830	834	836	843	851	852
LOANS 30-89 DAYS DELINQUENT (% Total Assets)									
Total Including Repurchased GNMA Loans	1.28	1.20	1.31	1.16	0.92	0.80	0.78	0.71	0.65
Repurchased GNMA Loans	0.07	0.06	0.05	0.05	0.05	0.04	0.06	0.05	0.08
Total Excluding Repurchased GNMA Loans	1.22	1.14	1.26	1.11	0.87	0.75	0.72	0.66	0.57
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	2.17	2.28	2.53	2.29	1.20	1.26	1.26	0.97	0.67
Nonresidential Mortgages	0.69	0.84	0.70	0.66	0.56	0.63	0.50	0.53	0.45
Multi Family Mortgages	0.80	0.57	0.40	0.37	0.37	0.30	0.25	0.17	0.13
1-4 Family Mortgages	2.09	1.94	2.19	1.86	1.44	1.20	1.13	1.00	0.90
First Liens	2.26	2.06	2.32	1.96	1.50	1.26	1.18	1.07	0.96
Home Equity Lines of Credit	1.33	1.47	1.54	1.23	1.03	0.92	0.80	0.51	0.48
Other Junior Liens	1.46	1.32	1.85	1.64	1.32	0.86	0.93	0.84	0.76
Nonmortgage Loans and Leases									
Commercial Loans	0.95	0.98	0.91	0.83	0.77	0.94	0.85	1.04	0.87
Consumer Loans	1.66	1.55	1.58	1.43	1.29	1.08	1.53	1.25	1.13
NONCURRENT LOANS (% Total Assets)									
Total Including Repurchased GNMA Loans	2.00	1.47	1.24	0.88	0.72	0.61	0.55	0.51	0.47
Repurchased GNMA Loans	0.10	0.08	0.07	0.06	0.07	0.08	0.09	0.12	0.13
Total Excluding Repurchased GNMA Loans	1.90	1.39	1.17	0.82	0.65	0.54	0.46	0.39	0.34
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	6.50	5.37	3.90	2.69	1.78	1.22	0.89	0.73	0.43
Nonresidential Mortgages	0.98	0.88	0.78	0.73	0.72	0.69	0.56	0.46	0.45
Multi Family Mortgages	0.76	0.56	0.49	0.40	0.36	0.30	0.28	0.19	0.20
1-4 Family Mortgages	3.28	2.34	2.01	1.34	1.05	0.87	0.78	0.70	0.63
First Liens	3.49	2.58	2.17	1.43	1.12	0.93	0.83	0.78	0.70
Home Equity Lines of Credit	2.48	1.35	1.10	0.81	0.64	0.50	0.35	0.27	0.24
Other Junior Liens	2.06	1.17	1.71	0.96	0.74	0.62	0.82	0.38	0.33
Nonmortgage Loans and Leases									
Commercial Loans	1.35	1.11	0.93	0.81	0.80	0.90	0.85	1.12	1.05
Consumer Loans	1.09	0.95	0.87	0.83	0.76	0.76	0.87	0.68	0.60
NET CHARGE-OFFS (% Total Assets)									
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.65	0.46	0.23	0.26	0.04	0.04	0.04	0.01	0.01
Nonresidential Mortgages	0.05	0.03	0.04	0.02	0.01	0.02	0.00	0.02	0.01
Multi Family Mortgages	0.04	0.01	0.01	0.01	0.01	0.01	0.01	0.00	0.01
1-4 Family Mortgages	0.34	0.20	0.10	0.04	0.03	0.02	0.09	0.01	0.01
First Liens	0.25	0.13	0.05	0.02	0.01	0.01	0.01	0.01	0.00
Home Equity Lines of Credit	0.79	0.56	0.32	0.20	0.11	0.07	0.03	0.02	0.01
Other Junior Liens	0.70	0.43	0.23	0.12	0.07	0.05	1.70	0.07	0.05
Nonmortgage Loans and Leases									
Commercial Loans	0.48	0.37	0.35	0.28	0.30	0.26	0.29	0.24	0.22
Consumer Loans	0.85	0.90	0.46	0.58	0.55	0.57	0.57	0.44	0.35
Repossessed Assets	2.53	2.35	2.02	1.86	1.72	1.43	3.20	1.95	1.17
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	1.28	0.94	0.53	0.42	0.34	0.28	0.24	0.17	0.16
Nonresidential Mortgages	0.17	0.16	0.16	0.13	0.14	0.13	0.10	0.14	0.18
Multi Family Mortgages	0.15	0.12	0.10	0.07	0.04	0.04	0.04	0.02	0.04
1-4 Family Mortgages	0.42	0.33	0.25	0.18	0.14	0.10	0.09	0.07	0.06
Other	0.26	0.16	0.16	0.11	0.09	0.09	0.08	0.07	0.06

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006
NUMBER OF INSTITUTIONS:	827	829	825	830	834	836	843	851	852
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)									
Real Estate Loans	\$695.28	\$682.85	\$668.55	\$726.36	\$703.62	\$700.57	\$632.03	\$810.31	\$767.07
Percent of Total Assets	59.22	58.59	58.13	60.12	60.60	61.30	60.98	64.33	66.09
Noncurrent Real Estate Loans									
Including Repurchased GNMA Loans	21.84	15.82	13.08	9.64	7.27	5.96	4.70	5.28	4.49
Percent of Total Assets	1.86	1.36	1.14	0.80	0.63	0.52	0.45	0.42	0.39
Excluding Repurchased GNMA Loans	20.66	14.85	12.25	8.88	6.49	5.10	3.77	3.82	2.94
Percent of Total Assets	1.76	1.27	1.07	0.74	0.56	0.45	0.36	0.30	0.25
Real Estate Owned	3.11	2.38	1.70	1.39	1.02	0.80	0.62	0.65	0.56
Percent of Total Assets	0.26	0.20	0.15	0.11	0.09	0.07	0.06	0.05	0.05
Troubled Real Estate Loans									
Including Repurchased GNMA Loans	24.95	18.20	14.77	11.03	8.29	6.76	5.33	5.93	5.05
Percent of Total Assets	2.12	1.56	1.28	0.91	0.71	0.59	0.51	0.47	0.44
Excluding Repurchased GNMA Loans	23.77	17.23	13.95	10.27	7.51	5.90	4.39	4.47	3.50
Percent of Total Assets	2.02	1.48	1.21	0.85	0.65	0.52	0.42	0.36	0.30
Valuation Allowances	17.03	12.01	9.27	7.02	6.00	5.89	5.39	5.63	5.32
Loss Coverage Ratio	14.76	15.05	15.07	16.05	16.45	16.29	16.53	13.28	13.08
Reserve Ratio	1.89	1.38	1.11	0.78	0.69	0.69	0.69	0.57	0.57
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	1.10	0.71	0.46	0.33	0.27	0.24	0.41	0.19	0.16
Net Provisions for Losses (Annualized)	2.68	1.37	1.27	0.82	0.36	0.34	0.47	0.23	0.18
Valuation Allowances	1.45	1.03	0.81	0.58	0.52	0.52	0.52	0.45	0.46
Noncurrent Loans									
Including Repurchased GNMA Loans	2.00	1.47	1.24	0.88	0.72	0.61	0.55	0.51	0.47
Excluding Repurchased GNMA Loans	1.90	1.39	1.17	0.82	0.65	0.54	0.46	0.39	0.34
Reposessed Assets, Net (% Total Assets)	0.27	0.21	0.15	0.12	0.09	0.07	0.06	0.05	0.05
Troubled Assets									
Including Repurchased GNMA Loans	2.27	1.69	1.39	1.00	0.81	0.69	0.62	0.56	0.52
Excluding Repurchased GNMA Loans	2.17	1.60	1.32	0.94	0.74	0.61	0.53	0.45	0.39

SELECTED INDICATORS

BY FDICIA CATEGORY

SECOND QUARTER 2008:	WELL- CAPITALIZED	ADEQUATELY CAPITALIZED	UNDER- CAPITALIZED	SIGNIFICANTLY UNDER- CAPITALIZED	CRITICALLY UNDER- CAPITALIZED	INDUSTRY
NUMBER OF INSTITUTIONS:	809	11	2	3	2	827

Total Assets (\$ Billions)	\$1,212.95	\$6.36	\$0.16	\$0.47	\$0.27	\$1,174.16
Tier 1 Leverage Ratio (Percent)	10.76	5.69	4.35	2.63	1.54	8.59
Median Ratio	10.33	5.60	4.12	2.26	1.49	10.18
Total Risk-based Capital Ratio (Percent)	18.53	8.72	7.02	4.92	3.13	14.85
Median Ratio	17.83	9.49	7.42	4.31	3.30	17.58
Return on Average Assets (Percent Annualized)	(0.50)	(3.25)	(5.71)	(19.69)	(4.36)	(0.57)
Median Ratio	0.41	(3.56)	(6.73)	(20.71)	(3.71)	0.40
Net Interest Margin (Percent Annualized)	2.92	2.29	1.61	2.23	2.18	2.89
Median Ratio	2.88	2.41	1.60	1.34	3.08	2.86
Number of Profitable Thrifts	617	1	0	0	0	618
Profits (\$ Millions)	\$1,723.51	\$0.07	\$0.00	\$0.00	\$0.00	\$1,662.27
Number of Unprofitable Thrifts	192	10	2	3	2	209
Losses (\$ Millions)	(\$3,240.92)	(\$52.93)	(\$2.30)	(\$26.44)	(\$3.03)	(\$3,325.61)
Valuation Allowances (Percent of Total Assets)	1.39	2.65	1.99	3.93	0.92	1.45
Troubled Assets (Percent of Total Assets)	2.12	13.29	13.45	15.96	4.87	2.27
Asset Growth Rate (Percent Annualized)	3.25	(8.05)	(37.41)	(91.14)	(21.10)	2.65

BY PROBLEM THRIFTS

SECOND QUARTER 2008:	SAFETY AND SOUNDNESS COMPOSITE RATINGS 4 AND 5	COMPLIANCE COMPOSITE RATINGS 4 AND 5
NUMBER OF INSTITUTIONS:	16	3

STATEMENT OF OPERATIONS
BY REGION

SECOND QUARTER 2008:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	190	198	197	171	71	827
PROFITABILITY (Percent)						
Return on Average Assets (Annualized)	0.55	(1.89)	0.06	(0.06)	(1.28)	(0.57)
Median Ratio	0.40	0.33	0.32	0.52	0.54	0.40
Return on Average Equity (Annualized)	5.52	(25.25)	0.66	(0.72)	(6.53)	(6.16)
Median Ratio	3.80	2.62	2.50	4.09	4.24	3.19
Net Interest Margin (Annualized)	2.59	2.29	2.60	2.67	4.42	2.89
Median Ratio	2.79	2.82	2.76	3.03	3.23	2.86
Number of Profitable Thrifts	152	137	146	129	54	618
Percent Profitable	80.00	69.19	74.11	75.44	76.06	74.73
Profits (\$ Millions)	\$744.69	\$145.94	\$151.90	\$263.97	\$417.08	\$1,662.27
Number of Unprofitable Thrifts	38	61	51	42	17	209
Percent Unprofitable	20.00	30.81	25.89	24.56	23.94	25.27
Losses (\$ Millions)	(\$178.22)	(\$1,488.94)	(\$132.16)	(\$286.46)	(\$1,239.84)	(\$3,325.61)
EARNINGS (\$ Millions)						
Interest Income	\$5,369.40	\$3,837.90	\$1,718.11	\$1,925.49	\$4,202.07	\$16,542.65
Interest Expense	2,705.22	2,210.85	924.42	942.78	1,360.65	8,034.76
NET INTEREST INCOME	2,664.17	1,627.05	793.68	982.72	2,841.42	8,507.89
Loss Provisions-Interest Bearing Assets	574.35	3,089.72	369.65	568.50	3,243.57	7,860.41
Noninterest Income	717.23	1,260.01	508.15	581.47	1,477.59	4,843.23
Mortgage Loan Servicing Fees	113.84	303.49	122.85	20.04	137.67	697.89
Other Fees and Charges	483.76	423.46	405.66	451.15	1,637.78	3,385.04
Other Noninterest Income	119.64	533.07	(20.35)	110.28	(297.87)	760.30
Noninterest Expense	1,780.95	1,950.13	912.39	995.53	2,291.71	7,904.98
G&A Expense	1,723.55	1,901.49	885.88	959.28	2,241.52	7,686.00
Goodwill Amortization	55.28	15.00	20.21	29.78	19.90	140.17
Loss Provisions-Noninterest Bearing Assets	2.12	33.63	6.31	6.46	30.30	78.81
Income Before Taxes & Extraordinary Items	1,026.11	(2,152.78)	19.80	0.17	(1,216.28)	(2,414.28)
Income Taxes	344.81	(785.39)	0.06	22.66	(393.52)	(841.36)
Extraordinary Items	(114.82)	24.39	0.00	0.00	0.00	(90.44)
NET INCOME	566.48	(1,343.00)	19.74	(22.49)	(822.76)	(1,663.35)
PROFITABILITY (Percent of Avg Assets Annualized)						
Interest Income	5.22	5.40	5.63	5.23	6.54	5.62
Interest Expense	2.63	3.11	3.03	2.56	2.12	2.73
NET INTEREST INCOME	2.59	2.29	2.60	2.67	4.42	2.89
Loss Provisions-Interest Bearing Assets	0.56	4.35	1.21	1.55	5.05	2.67
Noninterest Income	0.70	1.77	1.66	1.58	2.30	1.65
Mortgage Loan Servicing Fees	0.11	0.43	0.40	0.05	0.21	0.24
Other Fees and Charges	0.47	0.60	1.33	1.23	2.55	1.15
Other Noninterest Income	0.12	0.75	(0.07)	0.30	(0.46)	0.26
Noninterest Expense	1.73	2.74	2.99	2.71	3.57	2.69
G&A Expense	1.67	2.67	2.90	2.61	3.49	2.61
Goodwill Amortization	0.05	0.02	0.07	0.08	0.03	0.05
Loss Provisions-Noninterest Bearing Assets	0.00	0.05	0.02	0.02	0.05	0.03
Income Before Taxes & Extraordinary Items	1.00	(3.03)	0.06	0.00	(1.89)	(0.82)
Income Taxes	0.34	(1.10)	0.00	0.06	(0.61)	(0.29)
Extraordinary Items	(0.11)	0.03	0.00	0.00	0.00	(0.03)
NET INCOME	0.55	(1.89)	0.06	(0.06)	(1.28)	(0.57)

STATEMENT OF CONDITION
BY REGION

SECOND QUARTER 2008:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	190	198	197	171	71	827

TOTAL ASSETS (\$ Billions)	\$411.28	\$276.56	\$121.15	\$150.34	\$260.87	\$1,174.16
Cash and Noninterest-Earning Deposits	3.95	4.60	1.34	2.73	2.09	14.62
Investment Securities	23.64	13.71	5.96	27.62	27.82	91.73
Mortgage Backed Securities	92.88	30.17	13.19	16.36	38.66	174.46
1 - 4 Family Mortgages	164.53	168.88	59.11	51.68	105.84	549.66
First Liens	144.32	121.21	48.03	34.53	99.87	447.87
Home Equity Lines of Credit	12.77	27.10	7.40	10.92	5.40	63.31
Other Junior Liens	7.44	20.57	3.68	6.23	0.56	38.48
Multi family Mortgages	16.05	1.71	3.75	2.22	17.13	32.57
Nonresidential Mortgages	30.08	13.30	9.72	9.69	5.38	68.18
Construction Loans	7.18	6.12	3.51	7.77	3.36	27.94
Land Loans	1.76	5.59	3.66	3.23	2.71	16.94
Commercial Loans	25.57	6.58	4.22	7.69	24.94	57.10
Consumer Loans	14.44	12.55	9.94	15.10	25.23	77.26
Reposessed Assets, Net	0.25	1.26	0.69	0.36	0.64	3.20
Real Estate Held for Investment, Net	0.01	0.04	0.03	0.04	0.04	0.17
Office Premises & Equipment	2.53	2.23	1.32	1.44	1.04	8.55
Other Assets	30.55	15.47	5.56	5.88	11.51	67.35
Less: Contra Assets & Valuation Allowances	2.16	5.65	0.85	1.46	5.51	15.57

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$411.28	\$276.56	\$121.15	\$150.34	\$260.87	\$1,174.16
TOTAL DEPOSITS AND ESCROWS	269.91	175.88	85.26	88.29	107.40	721.92
Deposits	268.55	174.94	83.74	87.24	106.78	716.44
Escrows	1.37	0.94	1.52	1.05	0.62	5.48
BORROWINGS	95.02	76.11	22.78	47.12	97.54	327.85
Advances From FHLB	55.82	65.74	17.27	45.33	56.13	229.58
Repurchase Agreements & FedFunds Purchased	28.25	8.54	4.19	0.57	4.51	46.05
Other Borrowings	10.96	1.82	1.32	1.22	36.90	52.22
Other Liabilities	5.96	3.94	1.28	2.41	6.80	19.10
Equity Capital	40.39	20.63	11.84	12.53	49.13	105.29
Capital Stock and Paid-In Capital	36.41	16.12	5.44	20.50	39.58	88.67
Unrealized Gains (Losses) AFS Securities	(5.22)	(1.53)	(0.13)	(0.51)	(0.94)	(7.55)
Retained Earnings	9.78	6.21	6.67	(7.34)	10.53	25.23

STATEMENT OF CONDITION
BY REGION

SECOND QUARTER 2008:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	190	198	197	171	71	827

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	0.96	1.66	1.11	1.82	0.80	1.24
Investment Securities	5.75	4.96	4.92	18.37	10.66	7.81
Mortgage Backed Securities	22.58	10.91	10.89	10.88	14.82	14.86
1 - 4 Family Mortgages	40.00	61.07	48.79	34.38	40.57	46.81
First Liens	35.09	43.83	39.64	22.97	38.29	38.14
Home Equity Lines of Credit	3.11	9.80	6.11	7.26	2.07	5.39
Other Junior Liens	1.81	7.44	3.04	4.15	0.21	3.28
Multi family Mortgages	3.90	0.62	3.09	1.47	6.57	2.77
Nonresidential Mortgages	7.31	4.81	8.03	6.44	2.06	5.81
Construction Loans	1.75	2.21	2.90	5.17	1.29	2.38
Land Loans	0.43	2.02	3.02	2.15	1.04	1.44
Commercial Loans	6.22	2.38	3.48	5.12	9.56	4.86
Consumer Loans	3.51	4.54	8.20	10.05	9.67	6.58
Reposessed Assets, Net	0.06	0.46	0.57	0.24	0.25	0.27
Real Estate Held for Investment, Net	0.00	0.01	0.03	0.03	0.02	0.01
Office Premises & Equipment	0.61	0.81	1.09	0.96	0.40	0.73
Other Assets	7.43	5.59	4.59	3.91	4.41	5.74
Less: Contra Assets & Valuation Allowances	0.52	2.04	0.70	0.97	2.11	1.33

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	65.63	63.60	70.37	58.72	41.17	61.48
Deposits	65.29	63.25	69.12	58.03	40.93	61.02
Escrows	0.33	0.34	1.25	0.70	0.24	0.47
BORROWINGS	23.10	27.52	18.80	31.34	37.39	27.92
Advances From FHLB	13.57	23.77	14.25	30.15	21.52	19.55
Repurchase Agreements & FedFunds Purchased	6.87	3.09	3.46	0.38	1.73	3.92
Other Borrowings	2.66	0.66	1.09	0.81	14.15	4.45
Other Liabilities	1.45	1.43	1.05	1.60	2.61	1.63
Equity Capital	9.82	7.46	9.77	8.33	18.83	8.97
Capital Stock and Paid-In Capital	8.85	5.83	4.49	13.63	15.17	7.55
Unrealized Gains (Losses) AFS Securities	(1.27)	(0.55)	(0.11)	(0.34)	(0.36)	(0.64)
Retained Earnings	2.38	2.25	5.51	(4.89)	4.04	2.15

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

SECOND QUARTER 2008:	NORTHEAST	SOUTHEAST	CENTRAL	MI DWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	190	198	197	171	71	827

TOTAL ASSETS (Percent Change)	10.45	6.48	0.95	18.02	(5.09)	5.19
Cash and Noninterest-Earning Deposits	17.65	147.25	8.09	74.00	37.38	54.18
Investment Securities	(19.73)	(0.48)	(27.57)	98.80	101.80	27.30
Mortgage Backed Securities	7.22	(24.28)	6.90	16.24	43.18	8.08
1 - 4 Family Mortgages	10.69	8.82	(2.72)	1.33	(25.45)	(1.34)
First Liens	10.15	8.92	(4.92)	(4.91)	(27.18)	(3.92)
Home Equity Lines of Credit	33.25	3.10	10.56	17.61	22.36	13.11
Other Junior Liens	(7.32)	16.72	3.60	15.30	40.28	9.93
Multi family Mortgages	26.62	19.73	3.16	15.38	47.94	4.28
Nonresidential Mortgages	20.96	35.54	12.52	21.02	12.69	21.51
Construction Loans	20.05	6.22	(3.46)	4.55	(4.14)	6.18
Land Loans	51.00	4.47	(5.25)	9.96	8.00	7.12
Commercial Loans	20.33	43.69	23.74	12.50	7.13	13.91
Consumer Loans	5.49	5.58	14.23	5.48	10.65	10.93
Reposessed Assets, Net	64.60	266.58	141.57	215.74	347.44	208.32
Real Estate Held for Investment, Net	3.69	(0.87)	25.71	4.67	(12.10)	1.81
Office Premises & Equipment	10.20	8.20	6.68	17.71	(14.03)	6.67
Other Assets	29.86	75.13	20.08	24.93	(48.57)	7.07
Less: Contra Assets & Valuation Allowances	60.22	437.70	36.16	114.97	237.70	198.09

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	10.45	6.48	0.95	18.02	(5.09)	5.19
TOTAL DEPOSITS AND ESCROWS	15.31	4.20	0.08	9.09	(19.48)	2.89
Deposits	15.42	4.20	(0.17)	9.22	(19.48)	2.91
Escrows	(2.74)	3.53	16.32	(0.78)	(19.20)	0.90
BORROWINGS	4.06	14.01	5.42	39.04	65.07	22.63
Advances From FHLB	3.68	28.34	6.24	40.66	80.91	28.07
Repurchase Agreements & FedFunds Purchased	2.93	(41.49)	9.04	46.30	(27.61)	(12.28)
Other Borrowings	9.24	96.26	(12.61)	(4.23)	68.99	46.77
Other Liabilities	7.17	17.92	(3.94)	56.52	(32.11)	(10.93)
Equity Capital	(2.73)	(0.79)	(0.37)	13.57	(32.11)	(16.47)
Capital Stock and Paid-In Capital	24.89	44.24	4.73	9.28	(27.23)	(0.78)
Unrealized Gains (Losses) AFS Securities	698.63	181.62	36.43	2,233.47	118.62	440.97
Retained Earnings	(27.48)	(38.76)	(3.73)	(4.85)	(42.81)	(34.77)

CAPITAL MEASURES
BY REGION

SECOND QUARTER 2008:	NORTHEAST	SOUTHEAST	CENTRAL	MI DWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	190	198	197	171	71	827

CAPITAL COMPLIANCE						
Meet FDICIA Capital Standards	188	195	197	169	71	820
Percent of Thrifts	98.95	98.48	100.00	98.83	100.00	99.15
Consolidated Assets (\$ Billions)	\$411.16	\$276.05	\$121.15	\$150.08	\$260.87	\$1,173.27
Fail FDICIA Capital Standards	2	3	0	2	0	7
Percent of Thrifts	1.05	1.52	0.00	1.17	0.00	0.85
Consolidated Assets (\$ Billions)	\$0.12	\$0.51	\$0.00	\$0.26	\$0.00	\$0.89
Critically Undercapitalized	0	1	0	1	0	2
Percent of Thrifts	0.00	0.51	0.00	0.58	0.00	0.24
Consolidated Assets (\$ Billions)	\$0.00	\$0.01	\$0.00	\$0.26	\$0.00	\$0.27

CAPITAL RATIOS (Percent)						
Tangible Equity (\$ Billions)	\$36.67	\$21.00	\$11.24	\$12.82	\$48.90	\$100.62
Tangible Equity Ratio	8.95	7.59	9.33	8.53	18.73	8.59
Median Ratio	10.39	10.43	10.58	9.53	9.91	10.18
Tier 1 Capital (\$ Billions)	\$36.67	\$21.00	\$11.24	\$12.82	\$48.92	\$100.65
Tier 1 Leverage Ratio	8.95	7.59	9.33	8.53	18.73	8.59
Median Ratio	10.39	10.43	10.58	9.53	9.91	10.18
Tier 1 Risk-based Capital Ratio	14.74	11.72	13.56	13.16	31.79	13.51
Median Ratio	19.33	16.01	17.21	14.71	15.60	16.63
Risk-based Capital (\$ Billions)	\$40.58	\$23.37	\$12.04	\$13.67	\$50.21	\$109.84
Total Risk-based Capital Ratio	16.44	13.05	14.57	14.21	32.81	14.85
Median Ratio	19.88	17.01	18.15	15.38	16.17	17.58

ASSET QUALITY INDICATORS
BY REGION

SECOND QUARTER 2008:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	190	198	197	171	71	827
LOANS 30-89 DAYS DELINQUENT (\$ Millions)						
Total Including Repurchased GNMA Loans	\$2,857.28	\$4,849.89	\$1,456.80	\$1,909.61	\$3,979.16	\$15,040.31
Repurchased GNMA Loans	1.73	75.66	3.53	686.74	2.49	770.15
Total Excluding Repurchased GNMA Loans	2,855.55	4,774.23	1,453.26	1,222.87	3,976.67	14,270.16
Mortgage Loans						
Construction & Land Loans	126.90	272.39	270.01	147.74	157.41	974.45
Nonresidential Mortgages	183.24	107.17	110.69	43.32	26.88	471.31
Multi Family Mortgages	146.80	19.35	55.07	16.18	34.59	261.87
1-4 Family Mortgages	1,966.49	4,327.78	786.28	1,523.31	2,903.28	11,505.17
First Liens	1,808.06	3,413.41	635.92	1,419.39	2,826.31	10,101.95
Home Equity Lines of Credit	43.41	556.87	104.28	65.97	71.87	841.66
Other Junior Liens	115.03	357.51	46.08	37.96	5.10	561.55
Nonmortgage Loans and Leases						
Commercial Loans	134.49	41.42	70.31	44.22	251.84	542.03
Consumer Loans	299.35	81.78	164.45	134.83	605.15	1,285.48
NONCURRENT LOANS (\$ Millions)						
Total Including Repurchased GNMA Loans	\$2,431.90	\$9,078.14	\$2,388.21	\$2,855.47	\$6,705.75	\$23,452.18
Repurchased GNMA Loans	2.89	297.37	1.01	869.47	6.11	1,176.84
Total Excluding Repurchased GNMA Loans	2,429.01	8,780.77	2,387.20	1,986.00	6,699.65	22,275.34
Mortgage Loans						
Construction & Land Loans	235.24	638.24	731.44	522.86	790.76	2,918.54
Nonresidential Mortgages	273.31	141.68	148.85	74.45	27.07	665.36
Multi Family Mortgages	104.86	22.37	63.01	44.62	15.03	247.83
1-4 Family Mortgages	1,422.02	8,206.09	1,321.89	2,005.07	5,058.36	18,008.40
First Liens	1,321.25	6,210.68	1,151.50	1,974.04	4,990.75	15,647.21
Home Equity Lines of Credit	56.05	1,322.93	114.84	15.78	64.40	1,570.01
Other Junior Liens	44.73	672.48	55.54	15.25	3.20	791.19
Nonmortgage Loans and Leases						
Commercial Loans	256.30	37.00	54.75	127.30	292.99	768.25
Consumer Loans	140.16	32.77	68.26	81.16	521.55	843.79
NET CHARGE-OFFS (\$ Millions)						
Mortgage Loans	\$321.22	\$1,607.39	\$205.94	\$217.62	\$877.36	\$3,228.11
Construction & Land Loans	23.57	80.98	82.40	62.64	39.90	289.49
Nonresidential Mortgages	10.23	6.63	14.17	2.55	0.16	33.74
Multi Family Mortgages	2.66	0.30	4.09	1.06	4.50	12.62
1-4 Family Mortgages	25.80	1,163.30	152.95	99.01	437.50	1,877.23
First Liens	0.00	534.76	69.66	77.43	426.23	1,108.07
Home Equity Lines of Credit	12.07	410.52	52.19	15.35	10.29	499.09
Other Junior Liens	13.74	218.02	31.10	6.23	0.99	270.07
Nonmortgage Loans and Leases						
Commercial Loans	31.05	14.52	6.57	14.39	206.61	273.10
Consumer Loans	102.50	32.37	41.62	72.50	405.49	654.42
Reposessed Assets	0.44	35.39	16.59	6.87	21.77	81.05
Other	124.97	273.90	(112.45)	(41.40)	(238.56)	6.46
REPOSSESSED ASSETS, NET (\$ Millions)						
Construction & Land Loans	\$250.69	\$1,259.70	\$687.18	\$358.01	\$643.71	\$3,199.03
Nonresidential Mortgages	5.62	180.16	225.02	115.26	49.89	575.95
Multi Family Mortgages	25.25	20.72	36.29	33.15	1.32	116.73
1-4 Family Mortgages	4.50	7.84	27.45	7.45	1.32	48.56
Other	194.96	1,030.25	312.63	197.06	548.23	2,282.87
	20.36	20.73	85.81	5.09	42.95	174.94

ASSET QUALITY INDICATORS
BY REGION

SECOND QUARTER 2008:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	190	198	197	171	71	827
LOANS 30-89 DAYS DELINQUENT (% Total Assets)						
Total Including Repurchased GNMA Loans	0.69	1.75	1.20	1.27	1.53	1.28
Repurchased GNMA Loans	0.00	0.03	0.00	0.46	0.00	0.07
Total Excluding Repurchased GNMA Loans	0.69	1.73	1.20	0.81	1.52	1.22
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	1.42	2.33	3.77	1.34	2.60	2.17
Nonresidential Mortgages	0.61	0.81	1.14	0.45	0.50	0.69
Multi Family Mortgages	0.91	1.13	1.47	0.73	0.20	0.80
1-4 Family Mortgages	1.20	2.56	1.33	2.95	2.74	2.09
First Liens	1.25	2.82	1.32	4.11	2.83	2.26
Home Equity Lines of Credit	0.34	2.05	1.41	0.60	1.33	1.33
Other Junior Liens	1.55	1.74	1.25	0.61	0.91	1.46
Nonmortgage Loans and Leases						
Commercial Loans	0.53	0.63	1.67	0.58	1.01	0.95
Consumer Loans	2.07	0.65	1.65	0.89	2.40	1.66
NONCURRENT LOANS (% Total Assets)						
Total Including Repurchased GNMA Loans	0.59	3.28	1.97	1.90	2.57	2.00
Repurchased GNMA Loans	0.00	0.11	0.00	0.58	0.00	0.10
Total Excluding Repurchased GNMA Loans	0.59	3.17	1.97	1.32	2.57	1.90
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	2.63	5.45	10.20	4.76	13.05	6.50
Nonresidential Mortgages	0.91	1.07	1.53	0.77	0.50	0.98
Multi Family Mortgages	0.65	1.31	1.68	2.01	0.09	0.76
1-4 Family Mortgages	0.86	4.86	2.24	3.88	4.78	3.28
First Liens	0.92	5.12	2.40	5.72	5.00	3.49
Home Equity Lines of Credit	0.44	4.88	1.55	0.14	1.19	2.48
Other Junior Liens	0.60	3.27	1.51	0.24	0.57	2.06
Nonmortgage Loans and Leases						
Commercial Loans	1.00	0.56	1.30	1.66	1.17	1.35
Consumer Loans	0.97	0.26	0.69	0.54	2.07	1.09
NET CHARGE-OFFS (% Total Assets)						
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	0.26	0.69	1.15	0.57	0.66	0.65
Nonresidential Mortgages	0.03	0.05	0.15	0.03	0.00	0.05
Multi Family Mortgages	0.02	0.02	0.11	0.05	0.03	0.04
1-4 Family Mortgages	0.02	0.69	0.26	0.19	0.41	0.34
First Liens	0.00	0.44	0.15	0.22	0.43	0.25
Home Equity Lines of Credit	0.09	1.51	0.71	0.14	0.19	0.79
Other Junior Liens	0.18	1.06	0.85	0.10	0.18	0.70
Nonmortgage Loans and Leases						
Commercial Loans	0.12	0.22	0.16	0.19	0.83	0.48
Consumer Loans	0.71	0.26	0.42	0.48	1.61	0.85
Reposessed Assets	0.18	2.81	2.41	1.92	3.38	2.53
Other	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	0.06	1.54	3.14	1.05	0.82	1.28
Nonresidential Mortgages	0.08	0.16	0.37	0.34	0.02	0.17
Multi Family Mortgages	0.03	0.46	0.73	0.34	0.01	0.15
1-4 Family Mortgages	0.12	0.61	0.53	0.38	0.52	0.42
Other	0.07	0.13	1.54	0.09	0.37	0.26

ASSET QUALITY INDICATORS
BY REGION

SECOND QUARTER 2008:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	190	198	197	171	71	827
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)						
Real Estate Loans	\$219.60	\$195.60	\$79.75	\$74.58	\$134.41	\$695.28
Percent of Total Assets	53.40	70.73	65.82	49.61	51.52	59.22
Noncurrent Real Estate Loans						
Including Repurchased GNMA Loans	2.04	9.01	2.27	2.65	5.89	21.84
Percent of Total Assets	0.49	3.26	1.87	1.76	2.26	1.86
Excluding Repurchased GNMA Loans	2.03	8.71	2.26	1.78	5.89	20.66
Percent of Total Assets	0.49	3.15	1.87	1.18	2.26	1.76
Real Estate Owned	0.23	1.24	0.68	0.35	0.60	3.11
Percent of Total Assets	0.06	0.45	0.56	0.24	0.23	0.26
Troubled Real Estate Loans						
Including Repurchased GNMA Loans	2.27	10.25	2.95	3.00	6.49	24.95
Percent of Total Assets	0.55	3.71	2.43	2.00	2.49	2.12
Excluding Repurchased GNMA Loans	2.26	9.95	2.94	2.13	6.49	23.77
Percent of Total Assets	0.55	3.60	2.43	1.42	2.49	2.02
Valuation Allowances	2.27	6.05	1.14	1.59	6.04	17.03
Loss Coverage Ratio	16.44	12.50	13.57	14.49	30.32	14.76
Reserve Ratio	0.83	2.69	0.90	1.50	3.04	1.89
ASSET QUALITY SUMMARY (% Total Assets)						
Net Chargeoffs (Annualized)	0.31	2.32	0.68	0.58	1.35	1.10
Net Provisions for Losses (Annualized)	0.56	4.47	1.22	1.51	4.97	2.68
Valuation Allowances	0.55	2.19	0.94	1.06	2.31	1.45
Noncurrent Loans						
Including Repurchased GNMA Loans	0.59	3.28	1.97	1.90	2.57	2.00
Excluding Repurchased GNMA Loans	0.59	3.17	1.97	1.32	2.57	1.90
Reposessed Assets, Net (% Total Assets)	0.06	0.46	0.57	0.24	0.25	0.27
Troubled Assets						
Including Repurchased GNMA Loans	0.65	3.74	2.54	2.14	2.82	2.27
Excluding Repurchased GNMA Loans	0.65	3.63	2.54	1.56	2.81	2.17

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	2nd Qtr 2008 Net Income (\$ Millions)	2nd Qtr 2007 Net Income (\$ Millions)
NORTHEAST REGION						
CONNECTICUT	11	23.07	17.85	4.07	48.85	51.81
DELAWARE	6	114.39	84.85	6.78	218.61	242.35
MAINE	9	2.36	1.62	0.41	5.07	1.93
MASSACHUSETTS	22	10.11	6.66	1.49	15.58	10.50
NEW HAMPSHIRE	7	4.71	3.27	0.96	7.39	3.28
NEW JERSEY	33	73.41	34.60	6.88	163.97	99.10
NEW YORK	47	88.20	61.62	10.06	(31.58)	39.85
PENNSYLVANIA	42	96.96	60.65	10.58	163.07	204.11
RHODE ISLAND	4	1.51	0.88	0.22	(11.21)	0.64
VERMONT	3	3.87	2.82	0.63	13.42	0.59
WEST VIRGINIA	6	0.90	0.75	0.12	(4.46)	1.52
TOTAL	190	\$419.50	\$275.57	\$42.21	\$588.71	\$655.65
SOUTHEAST REGION						
ALABAMA	12	6.23	4.31	0.67	(5.39)	9.29
DISTRICT OF COLUMBIA	1	0.14	0.12	0.01	(0.70)	(0.28)
FLORIDA	36	49.67	34.25	4.00	(89.54)	75.45
GEORGIA	20	6.43	3.65	0.76	10.90	6.44
KENTUCKY	19	2.64	1.90	0.29	4.23	4.14
MARYLAND	41	10.90	8.68	1.24	(13.39)	27.65
NORTH CAROLINA	15	4.66	3.38	0.67	5.73	9.33
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	22	7.24	5.15	0.72	9.38	10.56
TENNESSEE	17	5.43	4.08	0.75	9.83	12.18
VIRGIN ISLANDS	N/A	N/A	N/A	N/A	N/A	N/A
VIRGINIA	15	183.21	110.36	11.53	(1,274.05)	329.32
TOTAL	198	\$276.56	\$175.88	\$20.63	(\$1,343.00)	\$484.08

Second quarter 2007 net income data are based on thrifts held constant as of June 30, 2008.
 Financial data as of June 30, 2008 unless otherwise noted.
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OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	2nd Qtr 2008 Net Income (\$ Millions)	2nd Qtr 2007 Net Income (\$ Millions)
CENTRAL REGION						
ILLINOIS	47	26.60	17.82	2.51	(36.04)	7.78
INDIANA	41	9.64	7.12	0.96	2.23	12.63
MICHIGAN	12	17.97	9.86	1.39	17.74	19.27
OHIO	74	49.05	37.95	5.15	12.14	142.28
WISCONSIN	23	17.89	12.50	1.82	23.67	27.10
TOTAL	197	\$121.15	\$85.26	\$11.84	\$19.74	\$209.05
MIDWEST REGION						
ARKANSAS	7	2.97	2.27	0.35	1.20	4.34
IOWA	19	7.08	5.70	0.59	(19.46)	12.54
KANSAS	17	12.15	6.80	1.19	16.66	11.29
LOUISIANA	22	4.39	3.20	0.55	5.63	7.51
MINNESOTA	23	5.64	4.12	0.58	0.47	8.14
MISSISSIPPI	4	0.48	0.33	0.04	0.64	0.71
MISSOURI	30	8.06	5.57	0.87	(7.89)	12.98
NEBRASKA	11	5.17	3.68	0.55	(12.86)	5.16
NEW MEXICO	5	2.24	1.26	0.17	6.77	5.51
NORTH DAKOTA	2	1.32	1.10	0.14	2.75	1.74
OKLAHOMA	5	14.77	6.92	0.88	70.59	53.67
SOUTH DAKOTA	4	1.62	1.23	0.16	4.72	3.45
TEXAS	22	84.46	46.12	6.47	(91.70)	155.59
TOTAL	171	\$150.34	\$88.29	\$12.53	(\$22.49)	\$282.62

Second quarter 2007 net income data are based on thrifts held constant as of June 30, 2008.
 Financial data as of June 30, 2008 unless otherwise noted.
 Office of Thrift Supervision / August 2008

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	2nd Qtr 2008 Net Income (\$ Millions)	2nd Qtr 2007 Net Income (\$ Millions)
WEST REGION						
ALASKA	1	0.20	0.16	0.02	(0.70)	0.32
ARI ZONA	2	0.52	0.25	0.13	16.17	18.45
CALI FORNI A	24	42.92	28.81	3.60	(216.80)	120.71
COLORADO	11	3.36	2.43	0.27	4.46	4.68
GUAM	1	0.09	0.08	0.01	0.24	0.11
HAWAI I	2	6.78	5.27	0.68	(15.53)	14.87
I DAHO	3	1.61	1.13	0.23	2.54	3.74
MONTANA	3	0.36	0.24	0.04	1.05	0.55
NEVADA	4	101.03	40.10	6.27	(765.95)	421.21
OREGON	3	0.65	0.53	0.09	0.89	1.33
UTAH	7	87.33	18.00	35.83	111.52	876.16
WASHI NGTON	7	15.54	10.02	1.90	38.84	40.30
WYOMI NG	3	0.48	0.38	0.06	0.50	0.62
TOTAL	71	\$260.87	\$107.40	\$49.13	(\$822.76)	\$1,503.04
UNI TED STATES						
TOTAL	827	\$1,228.42	\$732.40	\$136.35	(\$1,579.80)	\$3,134.44

Second quarter 2007 net income data are based on thrifts held constant as of June 30, 2008.
 Financial data as of June 30, 2008 unless otherwise noted.
 Office of Thrift Supervision / August 2008

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	JUN 2008	JUN 2007	JUN 2006	JUN 2005	JUN 2004
NUMBER OF INSTITUTIONS:	827	834	852	868	908
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	(0.57)	0.99	1.13	1.19	1.30
Median Ratio	0.40	0.52	0.64	0.80	0.73
Return on Average Equity (Annualized)	(6.16)	8.77	11.84	12.27	13.68
Median Ratio	3.19	4.07	5.20	7.16	6.54
Net Interest Margin (Annualized)	2.89	2.77	2.87	2.98	3.02
Median Ratio	2.86	2.91	3.05	3.16	3.06
Number of Profitable Thrifts	618	708	772	810	822
Percent Profitable	74.73	84.89	90.61	93.32	90.53
Profits (\$ Millions)	\$1,662.27	\$3,142.52	\$3,368.72	\$3,131.80	\$2,975.18
Number of Unprofitable Thrifts	209	126	80	58	86
Percent Unprofitable	25.27	15.11	9.39	6.68	9.47
Losses (\$ Millions)	(\$3,325.61)	(\$284.49)	(\$116.33)	(\$38.55)	(\$66.51)
EARNINGS (\$ Millions)					
Interest Income	\$16,542.65	\$19,296.66	\$17,579.91	\$13,772.18	\$10,743.08
Interest Expense	8,034.76	11,301.35	9,344.69	6,032.86	3,965.04
NET INTEREST INCOME	8,507.89	7,995.31	8,235.22	7,739.33	6,778.04
Loss Provisions-Interest Bearing Assets	7,860.41	1,034.29	519.71	673.28	566.02
Noninterest Income	4,843.23	4,422.53	4,041.84	4,004.96	3,606.08
Mortgage Loan Servicing Fees	697.89	147.89	152.52	85.56	344.34
Other Fees and Charges	3,385.04	3,382.84	2,945.70	2,771.97	2,463.52
Other Noninterest Income	760.30	891.81	943.62	1,147.43	798.22
Noninterest Expense	7,904.98	6,979.42	6,747.33	6,282.42	5,328.68
G&A Expense	7,686.00	6,714.67	6,637.89	6,198.50	5,251.74
Goodwill Amortization	140.17	253.00	101.66	81.47	74.00
Loss Provisions-Noninterest Bearing Assets	78.81	11.76	7.78	2.45	2.94
Income Before Taxes & Extraordinary Items	(2,414.28)	4,404.12	5,010.02	4,788.59	4,489.42
Income Taxes	(841.36)	1,547.10	1,757.51	1,692.79	1,611.84
Extraordinary Items	(90.44)	1.01	(0.13)	(2.55)	31.09
NET INCOME	(1,663.35)	2,858.03	3,252.39	3,093.25	2,908.67
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	5.62	6.69	6.13	5.30	4.78
Interest Expense	2.73	3.92	3.26	2.32	1.77
NET INTEREST INCOME	2.89	2.77	2.87	2.98	3.02
Loss Provisions-Interest Bearing Assets	2.67	0.36	0.18	0.26	0.25
Noninterest Income	1.65	1.53	1.41	1.54	1.61
Mortgage Loan Servicing Fees	0.24	0.05	0.05	0.03	0.15
Other Fees and Charges	1.15	1.17	1.03	1.07	1.10
Other Noninterest Income	0.26	0.31	0.33	0.44	0.36
Noninterest Expense	2.69	2.42	2.35	2.42	2.37
G&A Expense	2.61	2.33	2.31	2.39	2.34
Goodwill Amortization	0.05	0.09	0.04	0.03	0.03
Loss Provisions-Noninterest Bearing Assets	0.03	0.00	0.00	0.00	0.00
Income Before Taxes & Extraordinary Items	(0.82)	1.53	1.75	1.84	2.00
Income Taxes	(0.29)	0.54	0.61	0.65	0.72
Extraordinary Items	(0.03)	0.00	0.00	0.00	0.01
NET INCOME	(0.57)	0.99	1.13	1.19	1.30

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 2008	JUN 2007	JUN 2006	JUN 2005	JUN 2004
NUMBER OF INSTITUTIONS:	827	834	852	868	908

TOTAL ASSETS (\$ Billions)	\$1,174.16	\$1,161.07	\$1,160.71	\$1,059.47	\$926.79
Cash and Noninterest-Earning Deposits	14.62	10.69	11.75	13.67	12.79
Investment Securities	91.73	74.86	56.12	54.77	58.92
Mortgage Backed Securities	174.46	166.26	143.77	137.51	135.18
1 - 4 Family Mortgages	549.66	568.35	631.72	560.17	456.56
First Liens	447.87	475.29	529.93	484.49	403.70
Home Equity Lines of Credit	63.31	57.49	55.31	49.93	36.21
Other Junior Liens	38.48	35.58	46.48	25.76	16.64
Multi family Mortgages	32.57	32.39	41.16	40.43	37.75
Nonresidential Mortgages	68.18	58.47	52.10	49.17	44.55
Construction Loans	27.94	27.64	26.97	23.09	19.43
Land Loans	16.94	16.76	15.13	11.24	7.91
Commercial Loans	57.10	54.56	44.42	40.25	34.14
Consumer Loans	77.26	80.65	80.86	79.12	73.75
Repossessed Assets, Net	3.20	1.07	0.59	0.47	0.56
Real Estate Held for Investment, Net	0.17	0.19	0.18	0.24	0.27
Office Premises & Equipment	8.55	8.41	7.96	7.53	6.98
Other Assets	67.35	66.57	53.14	47.21	43.39
Less: Contra Assets & Valuation Allowances	15.57	5.82	5.15	5.42	5.39

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$1,174.16	\$1,161.07	\$1,160.71	\$1,059.47	\$926.79
TOTAL DEPOSITS AND ESCROWS	721.92	732.98	663.20	607.54	548.41
Deposits	716.44	727.37	651.38	593.73	536.95
Escrows	5.48	5.62	11.81	13.80	11.46
BORROWINGS	327.85	273.47	363.48	327.13	273.85
Advances From FHLB	229.58	182.66	209.35	187.31	157.46
Repurchase Agreements & FedFunds Purchased	46.05	55.21	58.87	52.24	43.05
Other Borrowings	52.22	35.60	95.26	87.58	73.34
Other Liabilities	19.10	22.60	22.50	20.73	17.36
Equity Capital	105.29	132.02	111.54	104.06	87.17
Capital Stock and Paid-In Capital	88.67	93.48	61.18	57.87	47.58
Unrealized Gains (Losses) AFS Securities	(7.55)	(1.47)	(1.99)	0.17	(0.51)
Retained Earnings	25.23	40.60	52.30	46.63	40.65

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 2008	JUN 2007	JUN 2006	JUN 2005	JUN 2004
NUMBER OF INSTITUTIONS:	827	834	852	868	908

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.24	0.92	1.01	1.29	1.38
Investment Securities	7.81	6.45	4.83	5.17	6.36
Mortgage Backed Securities	14.86	14.32	12.39	12.98	14.59
1 - 4 Family Mortgages	46.81	48.95	54.42	52.87	49.26
First Liens	38.14	40.94	45.66	45.73	43.56
Home Equity Lines of Credit	5.39	4.95	4.76	4.71	3.91
Other Junior Liens	3.28	3.06	4.00	2.43	1.80
Multi family Mortgages	2.77	2.79	3.55	3.82	4.07
Nonresidential Mortgages	5.81	5.04	4.49	4.64	4.81
Construction Loans	2.38	2.38	2.32	2.18	2.10
Land Loans	1.44	1.44	1.30	1.06	0.85
Commercial Loans	4.86	4.70	3.83	3.80	3.68
Consumer Loans	6.58	6.95	6.97	7.47	7.96
Reposessed Assets, Net	0.27	0.09	0.05	0.04	0.06
Real Estate Held for Investment, Net	0.01	0.02	0.02	0.02	0.03
Office Premises & Equipment	0.73	0.72	0.69	0.71	0.75
Other Assets	5.74	5.73	4.58	4.46	4.68
Less: Contra Assets & Valuation Allowances	1.33	0.50	0.44	0.51	0.58

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	61.48	63.13	57.14	57.34	59.17
Deposits	61.02	62.65	56.12	56.04	57.94
Escrows	0.47	0.48	1.02	1.30	1.24
BORROWINGS	27.92	23.55	31.31	30.88	29.55
Advances From FHLB	19.55	15.73	18.04	17.68	16.99
Repurchase Agreements & FedFunds Purchased	3.92	4.76	5.07	4.93	4.65
Other Borrowings	4.45	3.07	8.21	8.27	7.91
Other Liabilities	1.63	1.95	1.94	1.96	1.87
Equity Capital	8.97	11.37	9.61	9.82	9.41
Capital Stock and Paid-In Capital	7.55	8.05	5.27	5.46	5.13
Unrealized Gains (Losses) AFS Securities	(0.64)	(0.13)	(0.17)	0.02	(0.05)
Retained Earnings	2.15	3.50	4.51	4.40	4.39

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

FOR THE QUARTER ENDING:	JUN 2008	JUN 2007	JUN 2006	JUN 2005	JUN 2004
NUMBER OF INSTITUTIONS:	827	834	852	868	908

TOTAL ASSETS (Percent Change)	5.19	18.64	13.65	16.84	19.93
Cash and Noninterest-Earning Deposits	54.18	12.00	(10.52)	12.90	(0.32)
Investment Securities	27.30	11.13	6.51	(5.00)	54.18
Mortgage Backed Securities	8.08	19.81	9.22	4.50	17.68
1 - 4 Family Mortgages	(1.34)	14.98	14.03	24.26	26.12
First Liens	(3.92)	10.27	10.46	21.43	N/A
Home Equity Lines of Credit	13.11	51.16	12.36	40.40	40.80
Other Junior Liens	9.93	40.79	85.95	58.59	N/A
Multi family Mortgages	4.28	14.08	7.70	13.30	18.58
Nonresidential Mortgages	21.51	27.26	13.75	16.20	15.40
Construction Loans	6.18	11.41	24.21	21.84	11.07
Land Loans	7.12	17.44	42.69	48.24	36.89
Commercial Loans	13.91	35.53	16.49	19.69	37.30
Consumer Loans	10.93	17.37	20.52	9.35	25.61
Reposessed Assets, Net	208.32	98.01	35.98	(11.96)	(16.84)
Real Estate Held for Investment, Net	1.81	6.56	(20.03)	10.49	37.23
Office Premises & Equipment	6.67	16.69	11.29	11.83	4.24
Other Assets	7.07	54.07	16.92	12.77	16.63
Less: Contra Assets & Valuation Allowances	198.09	19.65	3.12	3.24	(109.74)

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	5.19	18.64	13.65	16.84	19.93
TOTAL DEPOSITS AND ESCROWS	2.89	25.30	12.33	13.54	12.88
Deposits	2.91	25.53	12.90	13.33	12.74
Escrows	0.90	1.16	(12.21)	23.21	19.71
BORROWINGS	22.63	(3.59)	17.28	21.48	37.58
Advances From FHLB	28.07	5.76	16.21	21.45	38.37
Repurchase Agreements & FedFunds Purchased	(12.28)	2.81	14.36	24.85	30.16
Other Borrowings	46.77	(37.79)	21.66	19.64	46.97
Other Liabilities	(10.93)	28.10	12.15	21.51	(33.08)
Equity Capital	(16.47)	42.85	10.60	22.09	20.40
Capital Stock and Paid-In Capital	(0.78)	103.31	9.47	23.93	26.71
Unrealized Gains (Losses) AFS Securities	440.97	(21.25)	(1,238.38)	(136.19)	(136.15)
Retained Earnings	(34.77)	(16.37)	15.29	17.82	18.05

CAPITAL MEASURES

FOR THE QUARTER ENDING:	JUN 2008	JUN 2007	JUN 2006	JUN 2005	JUN 2004
NUMBER OF INSTITUTIONS:	827	834	852	868	908

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	820	830	852	866	907
Percent of Thrifts	99.15	99.52	100.00	99.77	99.89
Consolidated Assets (\$ Billions)	\$1,173.27	\$1,158.29	\$1,160.71	\$1,059.42	\$926.68
Fail FDICIA Capital Standards	7	4	0	2	1
Percent of Thrifts	0.85	0.48	0.00	0.23	0.11
Consolidated Assets (\$ Billions)	\$0.89	\$2.78	\$0.00	\$0.04	\$0.11
Critically Undercapitalized	2	0	0	0	0
Percent of Thrifts	0.24	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.27	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$100.62	\$106.18	\$99.96	\$91.56	\$78.09
Tangible Equity Ratio	8.59	9.36	8.70	8.76	8.52
Median Ratio	10.18	10.45	10.16	10.13	9.85
Tier 1 Capital (\$ Billions)	\$100.65	\$106.19	\$100.05	\$91.64	\$78.21
Tier 1 Leverage Ratio	8.59	9.36	8.71	8.76	8.53
Median Ratio	10.18	10.45	10.16	10.13	9.85
Tier 1 Risk-based Capital Ratio	13.51	14.63	13.83	14.05	14.07
Median Ratio	16.63	17.37	16.73	17.05	17.07
Risk-based Capital (\$ Billions)	\$109.84	\$112.74	\$106.50	\$97.12	\$83.64
Total Risk-based Capital Ratio	14.85	15.67	14.84	15.01	15.15
Median Ratio	17.58	18.18	17.63	17.83	18.04

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2008	JUN 2007	JUN 2006	JUN 2005	JUN 2004
NUMBER OF INSTITUTIONS:	827	834	852	868	908
LOANS 30-89 DAYS DELINQUENT (\$ Millions)					
Total Including Repurchased GNMA Loans	\$15,040.31	\$10,637.63	\$7,565.90	N/A	N/A
Repurchased GNMA Loans	770.15	527.77	946.21	N/A	N/A
Total Excluding Repurchased GNMA Loans	14,270.16	10,109.86	6,619.68	6,207.39	5,588.60
Mortgage Loans					
Construction & Land Loans	974.45	532.28	281.32	261.02	245.02
Nonresidential Mortgages	471.31	328.32	231.86	236.89	231.87
Multi Family Mortgages	261.87	120.62	51.85	62.59	63.88
1-4 Family Mortgages	11,505.17	8,197.51	5,703.23	4,227.95	3,575.87
First Liens	10,101.95	7,136.48	5,083.10	3,850.19	3,316.53
Home Equity Lines of Credit	841.66	591.35	267.47	181.19	146.64
Other Junior Liens	561.55	469.67	352.66	196.58	112.71
Nonmortgage Loans and Leases					
Commercial Loans	542.03	417.80	386.46	373.18	413.49
Consumer Loans	1,285.48	1,041.09	911.17	1,045.76	1,058.48
NONCURRENT LOANS (\$ Millions)					
Total Including Repurchased GNMA Loans	\$23,452.18	\$8,317.06	\$5,438.52	N/A	N/A
Repurchased GNMA Loans	1,176.84	784.47	1,549.08	N/A	N/A
Total Excluding Repurchased GNMA Loans	22,275.34	7,532.59	3,889.44	3,471.31	3,711.47
Mortgage Loans					
Construction & Land Loans	2,918.54	788.47	181.19	158.72	183.78
Nonresidential Mortgages	665.36	419.87	234.13	275.41	312.91
Multi Family Mortgages	247.83	117.81	80.65	52.28	57.77
1-4 Family Mortgages	18,008.40	5,944.42	3,995.01	2,079.68	2,195.93
First Liens	15,647.21	5,313.47	3,710.56	1,921.67	2,060.37
Home Equity Lines of Credit	1,570.01	367.74	130.34	70.05	63.04
Other Junior Liens	791.19	263.21	154.11	87.97	72.53
Nonmortgage Loans and Leases					
Commercial Loans	768.25	435.36	464.52	424.43	452.35
Consumer Loans	843.79	611.13	483.03	480.79	508.73
NET CHARGE-OFFS (\$ Millions)					
Mortgage Loans	\$3,228.11	\$788.93	\$470.28	\$628.87	\$627.35
Construction & Land Loans	289.49	18.87	5.72	7.06	5.36
Nonresidential Mortgages	33.74	7.89	7.01	2.54	14.06
Multi Family Mortgages	12.62	2.67	3.23	1.18	3.22
1-4 Family Mortgages	1,877.23	142.21	58.33	44.99	26.33
First Liens	1,108.07	55.15	25.85	26.59	17.15
Home Equity Lines of Credit	499.09	63.62	8.03	6.35	3.50
Other Junior Liens	270.07	23.43	24.45	12.06	5.69
Nonmortgage Loans and Leases					
Commercial Loans	273.10	162.46	97.99	162.17	126.52
Consumer Loans	654.42	445.72	280.09	366.31	427.02
Reposessed Assets	81.05	18.47	6.88	12.42	6.84
Other	6.46	(9.35)	11.04	32.21	18.00
REPOSSESSED ASSETS, NET (\$ Millions)					
Construction & Land Loans	\$3,199.03	\$1,074.12	\$587.74	\$470.33	\$561.24
Nonresidential Mortgages	575.95	151.50	66.69	65.01	70.23
Multi Family Mortgages	116.73	80.03	94.17	72.63	110.81
1-4 Family Mortgages	48.56	13.04	15.17	8.26	13.13
Other	2,282.87	770.88	377.35	293.02	332.87
	174.94	58.68	34.36	31.40	34.21

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2008	JUN 2007	JUN 2006	JUN 2005	JUN 2004
NUMBER OF INSTITUTIONS:	827	834	852	868	908
LOANS 30-89 DAYS DELINQUENT (% Total Assets)					
Total Including Repurchased GNMA Loans	1.28	0.92	0.65	N/A	N/A
Repurchased GNMA Loans	0.07	0.05	0.08	N/A	N/A
Total Excluding Repurchased GNMA Loans	1.22	0.87	0.57	0.59	0.60
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	2.17	1.20	0.67	0.76	0.90
Nonresidential Mortgages	0.69	0.56	0.45	0.48	0.52
Multi Family Mortgages	0.80	0.37	0.13	0.15	0.17
1-4 Family Mortgages	2.09	1.44	0.90	0.75	0.78
First Liens	2.26	1.50	0.96	0.79	0.82
Home Equity Lines of Credit	1.33	1.03	0.48	0.36	0.40
Other Junior Liens	1.46	1.32	0.76	0.76	0.68
Nonmortgage Loans and Leases					
Commercial Loans	0.95	0.77	0.87	0.93	1.21
Consumer Loans	1.66	1.29	1.13	1.32	1.44
NONCURRENT LOANS (% Total Assets)					
Total Including Repurchased GNMA Loans	2.00	0.72	0.47	N/A	N/A
Repurchased GNMA Loans	0.10	0.07	0.13	N/A	N/A
Total Excluding Repurchased GNMA Loans	1.90	0.65	0.34	0.33	0.40
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	6.50	1.78	0.43	0.46	0.67
Nonresidential Mortgages	0.98	0.72	0.45	0.56	0.70
Multi Family Mortgages	0.76	0.36	0.20	0.13	0.15
1-4 Family Mortgages	3.28	1.05	0.63	0.37	0.48
First Liens	3.49	1.12	0.70	0.40	0.51
Home Equity Lines of Credit	2.48	0.64	0.24	0.14	0.17
Other Junior Liens	2.06	0.74	0.33	0.34	0.44
Nonmortgage Loans and Leases					
Commercial Loans	1.35	0.80	1.05	1.05	1.32
Consumer Loans	1.09	0.76	0.60	0.61	0.69
NET CHARGE-OFFS (% Total Assets)					
Percent of Outstanding Loans by Loan Type:	0.27	0.07	0.04	0.06	0.07
Mortgage Loans					
Construction & Land Loans	0.65	0.04	0.01	0.02	0.02
Nonresidential Mortgages	0.05	0.01	0.01	0.01	0.03
Multi Family Mortgages	0.04	0.01	0.01	0.00	0.01
1-4 Family Mortgages	0.34	0.03	0.01	0.01	0.01
First Liens	0.25	0.01	0.00	0.01	0.00
Home Equity Lines of Credit	0.79	0.11	0.01	0.01	0.01
Other Junior Liens	0.70	0.07	0.05	0.05	0.03
Nonmortgage Loans and Leases					
Commercial Loans	0.48	0.30	0.22	0.40	0.37
Consumer Loans	0.85	0.55	0.35	0.46	0.58
Reposessed Assets	2.53	1.72	1.17	2.64	1.22
Other	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)					
Percent of Outstanding Loans by Loan Type:	0.27	0.09	0.05	0.04	0.06
Construction & Land Loans					
Construction & Land Loans	1.28	0.34	0.16	0.19	0.26
Nonresidential Mortgages	0.17	0.14	0.18	0.15	0.25
Multi Family Mortgages	0.15	0.04	0.04	0.02	0.03
1-4 Family Mortgages	0.42	0.14	0.06	0.05	0.07
Other	0.26	0.09	0.06	0.07	0.08

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2008	JUN 2007	JUN 2006	JUN 2005	JUN 2004
NUMBER OF INSTITUTIONS:	827	834	852	868	908
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$695.28	\$703.62	\$767.07	\$684.11	\$566.19
Percent of Total Assets	59.22	60.60	66.09	64.57	61.09
Noncurrent Real Estate Loans					
Including Repurchased GNMA Loans	21.84	7.27	4.49	N/A	N/A
Percent of Total Assets	1.86	0.63	0.39	N/A	N/A
Excluding Repurchased GNMA Loans	20.66	6.49	2.94	2.57	2.75
Percent of Total Assets	1.76	0.56	0.25	0.24	0.30
Real Estate Owned	3.11	1.02	0.56	0.44	0.53
Percent of Total Assets	0.26	0.09	0.05	0.04	0.06
Troubled Real Estate Loans					
Including Repurchased GNMA Loans	24.95	8.29	5.05	N/A	N/A
Percent of Total Assets	2.12	0.71	0.44	N/A	N/A
Excluding Repurchased GNMA Loans	23.77	7.51	3.50	3.01	3.28
Percent of Total Assets	2.02	0.65	0.30	0.28	0.35
Valuation Allowances	17.03	6.00	5.32	5.65	5.58
Loss Coverage Ratio	14.76	16.45	13.08	13.65	13.77
Reserve Ratio	1.89	0.69	0.57	0.67	0.79
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	1.10	0.27	0.16	0.24	0.27
Net Provisions for Losses (Annualized)	2.68	0.36	0.18	0.25	0.24
Valuation Allowances	1.45	0.52	0.46	0.53	0.60
Noncurrent Loans					
Including Repurchased GNMA Loans	2.00	0.72	0.47	N/A	N/A
Excluding Repurchased GNMA Loans	1.90	0.65	0.34	0.33	0.40
Reposessed Assets, Net (% Total Assets)	0.27	0.09	0.05	0.04	0.06
Troubled Assets					
Including Repurchased GNMA Loans	2.27	0.81	0.52	N/A	N/A
Excluding Repurchased GNMA Loans	2.17	0.74	0.39	0.37	0.46

STATEMENT OF OPERATIONS
BY ASSET SIZE

SECOND QUARTER 2008:	LESS THAN \$100 MILLION 264	\$100 MILLION TO \$1 BILLION 450	\$1 BILLION OR GREATER 113	INDUSTRY 827
NUMBER OF INSTITUTIONS:				
PROFITABILITY (Percent)				
Return on Average Assets (Annualized)	1.23	0.05	(0.62)	(0.57)
Median Ratio	0.23	0.46	0.55	0.40
Return on Average Equity (Annualized)	7.03	0.43	(5.54)	(6.16)
Median Ratio	1.58	3.81	4.51	3.19
Net Interest Margin (Annualized)	2.98	2.91	2.92	2.89
Median Ratio	2.91	2.83	2.88	2.86
Number of Profitable Thrifts	177	359	82	618
Percent Profitable	67.05	79.78	72.57	74.73
Profits (\$ Millions)	\$70.81	\$202.62	\$1,461.39	\$1,662.27
Number of Unprofitable Thrifts	87	91	31	209
Percent Unprofitable	32.95	20.22	27.43	25.27
Losses (\$ Millions)	(\$29.75)	(\$185.15)	(\$3,110.72)	(\$3,325.61)
EARNINGS (\$ Millions)				
Interest Income	\$186.23	\$2,025.66	\$14,882.77	\$16,542.65
Interest Expense	86.69	973.65	7,093.61	8,034.76
NET INTEREST INCOME	99.54	1,052.01	7,789.17	8,507.89
Loss Provisions-Interest Bearing Assets	13.23	215.21	7,618.95	7,860.41
Noninterest Income	254.04	334.46	3,966.37	4,843.23
Mortgage Loan Servicing Fees	0.73	18.33	678.83	697.89
Other Fees and Charges	247.39	275.50	2,884.23	3,385.04
Other Noninterest Income	5.92	40.63	403.32	760.30
Noninterest Expense	267.30	1,094.82	6,591.93	7,904.98
G&A Expense	265.97	1,052.39	6,415.47	7,686.00
Goodwill Amortization	0.70	39.05	101.67	140.17
Loss Provisions-Noninterest Bearing Assets	0.64	3.38	74.80	78.81
Income Before Taxes & Extraordinary Items	73.05	76.44	(2,455.34)	(2,414.28)
Income Taxes	31.99	58.88	(896.44)	(841.36)
Extraordinary Items	0.00	(0.08)	(90.44)	(90.44)
NET INCOME	41.06	17.48	(1,649.33)	(1,663.35)
PROFITABILITY (Percent of Avg Assets Annualized)				
Interest Income	5.57	5.61	5.58	5.62
Interest Expense	2.59	2.70	2.66	2.73
NET INTEREST INCOME	2.98	2.91	2.92	2.89
Loss Provisions-Interest Bearing Assets	0.40	0.60	2.85	2.67
Noninterest Income	7.60	0.93	1.49	1.65
Mortgage Loan Servicing Fees	0.02	0.05	0.25	0.24
Other Fees and Charges	7.40	0.76	1.08	1.15
Other Noninterest Income	0.18	0.11	0.15	0.26
Noninterest Expense	7.99	3.03	2.47	2.69
G&A Expense	7.95	2.91	2.40	2.61
Goodwill Amortization	0.02	0.11	0.04	0.05
Loss Provisions-Noninterest Bearing Assets	0.02	0.01	0.03	0.03
Income Before Taxes & Extraordinary Items	2.18	0.21	(0.92)	(0.82)
Income Taxes	0.96	0.16	(0.34)	(0.29)
Extraordinary Items	0.00	0.00	(0.03)	(0.03)
NET INCOME	1.23	0.05	(0.62)	(0.57)

STATEMENT OF CONDITION
BY ASSET SIZE

SECOND QUARTER 2008:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	264	450	113	827
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TOTAL ASSETS (\$ Billions)	\$13.49	\$145.42	\$1,064.75	\$1,174.16
Cash and Noninterest-Earning Deposits	0.24	2.38	12.17	14.62
Investment Securities	2.19	13.45	83.34	91.73
Mortgage Backed Securities	1.27	15.36	174.82	174.46
1 - 4 Family Mortgages	6.13	59.05	485.99	549.66
First Liens	5.56	50.55	392.80	447.87
Home Equity Lines of Credit	0.29	4.99	58.44	63.31
Other Junior Liens	0.28	3.51	34.75	38.48
Multi family Mortgages	0.29	5.60	35.03	32.57
Nonresidential Mortgages	1.15	18.22	49.59	68.18
Construction Loans	0.38	6.36	21.27	27.94
Land Loans	0.28	5.02	11.67	16.94
Commercial Loans	0.46	6.42	62.55	57.10
Consumer Loans	0.38	5.52	71.39	77.26
Reposessed Assets, Net	0.04	0.44	2.73	3.20
Real Estate Held for Investment, Net	0.01	0.06	0.10	0.17
Office Premises & Equipment	0.29	2.55	5.75	8.55
Other Assets	0.45	5.90	63.01	67.35
Less: Contra Assets & Valuation Allowances	0.07	0.92	14.67	15.57
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TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$13.49	\$145.42	\$1,064.75	\$1,174.16
TOTAL DEPOSITS AND ESCROWS	10.06	106.94	612.17	721.92
Deposits	10.02	105.84	607.81	716.44
Escrows	0.04	1.09	4.35	5.48
BORROWINGS	0.90	20.82	317.16	327.85
Advances From FHLB	0.87	17.95	221.47	229.58
Repurchase Agreements & FedFunds Purchased	0.02	2.04	44.26	46.05
Other Borrowings	0.01	0.83	51.43	52.22
Other Liabilities	0.18	1.39	18.87	19.10
Equity Capital	2.35	16.26	116.55	105.29
Capital Stock and Paid-In Capital	1.00	5.91	111.77	88.67
Unrealized Gains (Losses) AFS Securities	(0.01)	(0.18)	(8.14)	(7.55)
Retained Earnings	1.36	10.67	13.85	25.23

STATEMENT OF CONDITION
BY ASSET SIZE

SECOND QUARTER 2008:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	264	450	113	827

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.75	1.64	1.14	1.24
Investment Securities	16.23	9.25	7.83	7.81
Mortgage Backed Securities	9.44	10.56	16.42	14.86
1 - 4 Family Mortgages	45.44	40.61	45.64	46.81
First Liens	41.25	34.76	36.89	38.14
Home Equity Lines of Credit	2.14	3.43	5.49	5.39
Other Junior Liens	2.05	2.41	3.26	3.28
Multi family Mortgages	2.17	3.85	3.29	2.77
Nonresidential Mortgages	8.52	12.53	4.66	5.81
Construction Loans	2.80	4.37	2.00	2.38
Land Loans	2.10	3.45	1.10	1.44
Commercial Loans	3.44	4.41	5.87	4.86
Consumer Loans	2.85	3.80	6.71	6.58
Reposessed Assets, Net	0.27	0.30	0.26	0.27
Real Estate Held for Investment, Net	0.04	0.04	0.01	0.01
Office Premises & Equipment	2.14	1.76	0.54	0.73
Other Assets	3.35	4.06	5.92	5.74
Less: Contra Assets & Valuation Allowances	0.54	0.63	1.38	1.33

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	74.60	73.54	57.49	61.48
Deposits	74.32	72.79	57.09	61.02
Escrows	0.28	0.75	0.41	0.47
BORROWINGS	6.69	14.32	29.79	27.92
Advances From FHLB	6.49	12.35	20.80	19.55
Repurchase Agreements & FedFunds Purchased	0.12	1.40	4.16	3.92
Other Borrowings	0.08	0.57	4.83	4.45
Other Liabilities	1.30	0.96	1.77	1.63
Equity Capital	17.40	11.19	10.95	8.97
Capital Stock and Paid-In Capital	7.43	4.06	10.50	7.55
Unrealized Gains (Losses) AFS Securities	(0.10)	(0.12)	(0.76)	(0.64)
Retained Earnings	10.07	7.34	1.30	2.15

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

SECOND QUARTER 2008:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	264	450	113	827
TOTAL ASSETS (Percent Change)				
Cash and Noninterest-Earning Deposits	15.44	15.85	66.80	54.18
Investment Securities	(11.15)	(17.23)	37.89	27.30
Mortgage Backed Securities	29.25	29.07	4.68	8.08
1 - 4 Family Mortgages	5.42	6.33	(2.24)	(1.34)
First Liens	5.06	5.30	(5.09)	(3.92)
Home Equity Lines of Credit	14.15	15.90	13.00	13.11
Other Junior Liens	4.44	8.95	10.25	9.93
Multi family Mortgages	17.66	6.63	36.12	4.28
Nonresidential Mortgages	21.68	19.76	24.15	21.51
Construction Loans	(6.53)	(2.27)	9.64	6.18
Land Loans	22.21	12.93	4.73	7.12
Commercial Loans	14.89	20.01	16.70	13.91
Consumer Loans	(0.71)	18.53	7.60	10.93
Reposessed Assets, Net	107.50	139.36	225.98	208.32
Real Estate Held for Investment, Net	(19.72)	(7.59)	9.72	1.81
Office Premises & Equipment	13.01	8.86	5.95	6.67
Other Assets	2.89	22.44	7.12	7.07
Less: Contra Assets & Valuation Allowances	12.18	25.50	223.39	198.09
TOTAL LIABILITIES AND CAPITAL (Percent Chg)				
TOTAL DEPOSITS AND ESCROWS	5.16	5.76	3.35	2.89
Deposits	5.30	5.93	3.34	2.91
Escrows	(22.05)	(8.86)	4.04	0.90
BORROWINGS	16.96	27.78	24.00	22.63
Advances From FHLB	16.96	25.30	30.67	28.07
Repurchase Agreements & FedFunds Purchased	131.24	45.70	(13.38)	(12.28)
Other Borrowings	(33.03)	45.95	46.16	46.77
Other Liabilities	(7.53)	4.52	(7.48)	(10.93)
Equity Capital	6.16	7.57	(16.96)	(16.47)
Capital Stock and Paid-In Capital	25.53	28.45	(1.41)	(0.78)
Unrealized Gains (Losses) AFS Securities	(244.77)	(1,784.27)	360.95	440.97
Retained Earnings	(3.66)	0.63	(52.65)	(34.77)

CAPITAL MEASURES
BY ASSET SIZE

SECOND QUARTER 2008:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	264	450	113	827

CAPITAL COMPLIANCE				
Meet FDICIA Capital Standards	261	446	113	820
Percent of Thrifts	98.86	99.11	100.00	99.15
Consolidated Assets (\$ Billions)	\$13.46	\$144.55	\$1,064.75	\$1,173.27
Fail FDICIA Capital Standards	3	4	0	7
Percent of Thrifts	1.14	0.89	0.00	0.85
Consolidated Assets (\$ Billions)	\$0.03	\$0.86	\$0.00	\$0.89
Critically Undercapitalized	1	1	0	2
Percent of Thrifts	0.38	0.22	0.00	0.24
Consolidated Assets (\$ Billions)	\$0.01	\$0.26	\$0.00	\$0.27

CAPITAL RATIOS (Percent)				
Tangible Equity (\$ Billions)	\$2.30	\$15.33	\$113.29	\$100.62
Tangible Equity Ratio	17.10	10.61	10.65	8.59
Median Ratio	14.10	9.50	8.34	10.18
Tier 1 Capital (\$ Billions)	\$2.30	\$15.33	\$113.31	\$100.65
Tier 1 Leverage Ratio	17.10	10.61	10.65	8.59
Median Ratio	14.10	9.50	8.34	10.18
Tier 1 Risk-based Capital Ratio	29.80	16.22	17.11	13.51
Median Ratio	26.09	14.85	11.79	16.63
Risk-based Capital (\$ Billions)	\$2.36	\$16.12	\$121.71	\$109.84
Total Risk-based Capital Ratio	30.62	17.08	18.50	14.85
Median Ratio	27.05	15.72	12.80	17.58

ASSET QUALITY INDICATORS
BY ASSET SIZE

SECOND QUARTER 2008: NUMBER OF INSTITUTIONS:	LESS THAN \$100 MILLION 264	\$100 MILLION TO \$1 BILLION 450	\$1 BILLION OR GREATER 113	INDUSTRY 827
LOANS 30-89 DAYS DELINQUENT (\$ Millions)				
Total Including Repurchased GNMA Loans	\$179.00	\$1,432.83	\$13,473.79	\$15,040.31
Repurchased GNMA Loans	0.00	9.00	761.15	770.15
Total Excluding Repurchased GNMA Loans	179.00	1,423.83	12,712.64	14,270.16
Mortgage Loans				
Construction & Land Loans	15.07	259.16	700.85	974.45
Nonresidential Mortgages	20.74	217.09	240.99	471.31
Multi Family Mortgages	2.49	71.80	198.23	261.87
1-4 Family Mortgages	123.40	704.32	10,700.75	11,505.17
First Liens	114.06	617.83	9,390.90	10,101.95
Home Equity Lines of Credit	4.26	57.97	781.06	841.66
Other Junior Liens	5.07	28.51	528.78	561.55
Nonmortgage Loans and Leases				
Commercial Loans	7.10	98.45	438.96	542.03
Consumer Loans	10.20	82.02	1,194.02	1,285.48
NONCURRENT LOANS (\$ Millions)				
Total Including Repurchased GNMA Loans	\$140.51	\$1,531.10	\$21,815.14	\$23,452.18
Repurchased GNMA Loans	0.00	7.56	1,169.28	1,176.84
Total Excluding Repurchased GNMA Loans	140.51	1,523.54	20,645.86	22,275.34
Mortgage Loans				
Construction & Land Loans	23.51	475.65	2,422.02	2,918.54
Nonresidential Mortgages	20.06	234.07	413.45	665.36
Multi Family Mortgages	3.00	47.17	199.97	247.83
1-4 Family Mortgages	85.32	655.10	17,292.28	18,008.40
First Liens	80.15	591.73	14,994.55	15,647.21
Home Equity Lines of Credit	2.93	43.95	1,527.77	1,570.01
Other Junior Liens	2.24	19.43	769.97	791.19
Nonmortgage Loans and Leases				
Commercial Loans	5.26	88.97	676.81	768.25
Consumer Loans	3.36	30.14	810.62	843.79
NET CHARGE-OFFS (\$ Millions)				
Mortgage Loans	\$9.30	\$122.66	\$3,099.15	\$3,228.11
Construction & Land Loans	0.94	40.82	247.74	289.49
Nonresidential Mortgages	0.93	6.32	26.69	33.74
Multi Family Mortgages	0.09	1.69	10.84	12.62
1-4 Family Mortgages	2.42	34.60	1,842.68	1,877.23
First Liens	1.53	24.85	1,082.68	1,108.07
Home Equity Lines of Credit	0.42	6.79	493.32	499.09
Other Junior Liens	0.47	2.96	266.68	270.07
Nonmortgage Loans and Leases				
Commercial Loans	2.90	12.34	258.04	273.10
Consumer Loans	0.44	13.89	640.24	654.42
Reposessed Assets	0.89	11.44	68.73	81.05
Other	0.71	1.55	4.20	6.46
REPOSSESSED ASSETS, NET (\$ Millions)				
Construction & Land Loans	\$37.06	\$438.11	\$2,727.68	\$3,199.03
Nonresidential Mortgages	5.74	171.13	399.08	575.95
Multi Family Mortgages	4.09	49.58	63.06	116.73
1-4 Family Mortgages	0.04	16.43	32.10	48.56
Other	26.52	192.22	2,067.94	2,282.87
	0.67	8.75	165.51	174.94

ASSET QUALITY INDICATORS
BY ASSET SIZE

SECOND QUARTER 2008:	LESS THAN \$100 MILLION 264	\$100 MILLION TO \$1 BILLION 450	\$1 BILLION OR GREATER 113	INDUSTRY 827
NUMBER OF INSTITUTIONS:				
LOANS 30-89 DAYS DELINQUENT (% Total Assets)				
Total Including Repurchased GNMA Loans	1.33	0.99	1.27	1.28
Repurchased GNMA Loans	0.00	0.01	0.07	0.07
Total Excluding Repurchased GNMA Loans	1.33	0.98	1.19	1.22
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	2.28	2.28	2.13	2.17
Nonresidential Mortgages	1.81	1.19	0.49	0.69
Multi Family Mortgages	0.85	1.28	0.57	0.80
1-4 Family Mortgages	2.01	1.19	2.20	2.09
First Liens	2.05	1.22	2.39	2.26
Home Equity Lines of Credit	1.48	1.16	1.34	1.33
Other Junior Liens	1.84	0.81	1.52	1.46
Nonmortgage Loans and Leases				
Commercial Loans	1.53	1.53	0.70	0.95
Consumer Loans	2.65	1.48	1.67	1.66
NONCURRENT LOANS (% Total Assets)				
Total Including Repurchased GNMA Loans	1.04	1.05	2.05	2.00
Repurchased GNMA Loans	0.00	0.01	0.11	0.10
Total Excluding Repurchased GNMA Loans	1.04	1.05	1.94	1.90
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	3.55	4.18	7.35	6.50
Nonresidential Mortgages	1.75	1.28	0.83	0.98
Multi Family Mortgages	1.03	0.84	0.57	0.76
1-4 Family Mortgages	1.39	1.11	3.56	3.28
First Liens	1.44	1.17	3.82	3.49
Home Equity Lines of Credit	1.02	0.88	2.61	2.48
Other Junior Liens	0.81	0.55	2.22	2.06
Nonmortgage Loans and Leases				
Commercial Loans	1.13	1.39	1.08	1.35
Consumer Loans	0.87	0.55	1.14	1.09
NET CHARGE-OFFS (% Total Assets)	0.07	0.08	0.29	0.27
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	0.14	0.36	0.75	0.65
Nonresidential Mortgages	0.08	0.03	0.05	0.05
Multi Family Mortgages	0.03	0.03	0.03	0.04
1-4 Family Mortgages	0.04	0.06	0.38	0.34
First Liens	0.03	0.05	0.28	0.25
Home Equity Lines of Credit	0.15	0.14	0.84	0.79
Other Junior Liens	0.17	0.08	0.77	0.70
Nonmortgage Loans and Leases				
Commercial Loans	0.62	0.19	0.41	0.48
Consumer Loans	0.11	0.25	0.90	0.85
Repossessed Assets	2.39	2.61	2.52	2.53
Other	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)	0.27	0.30	0.26	0.27
Percent of Outstanding Loans by Loan Type:				
Construction & Land Loans	0.87	1.50	1.21	1.28
Nonresidential Mortgages	0.36	0.27	0.13	0.17
Multi Family Mortgages	0.01	0.29	0.09	0.15
1-4 Family Mortgages	0.43	0.33	0.43	0.42
Other	0.15	0.15	0.26	0.26

ASSET QUALITY INDICATORS
BY ASSET SIZE

SECOND QUARTER 2008:	LESS THAN \$100 MILLION 264	\$100 MILLION TO \$1 BILLION 450	\$1 BILLION OR GREATER 113	INDUSTRY 827
NUMBER OF INSTITUTIONS:				
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)				
Real Estate Loans	\$8.23	\$94.25	\$603.55	\$695.28
Percent of Total Assets	61.02	64.81	56.68	59.22
Noncurrent Real Estate Loans				
Including Repurchased GNMA Loans	0.13	1.41	20.33	21.84
Percent of Total Assets	0.98	0.97	1.91	1.86
Excluding Repurchased GNMA Loans	0.13	1.40	19.16	20.66
Percent of Total Assets	0.98	0.97	1.80	1.76
Real Estate Owned	0.04	0.43	2.65	3.11
Percent of Total Assets	0.27	0.30	0.25	0.26
Troubled Real Estate Loans				
Including Repurchased GNMA Loans	0.17	1.84	22.97	24.95
Percent of Total Assets	1.25	1.27	2.16	2.12
Excluding Repurchased GNMA Loans	0.17	1.83	21.80	23.77
Percent of Total Assets	1.25	1.26	2.05	2.02
Valuation Allowances	0.08	1.05	15.99	17.03
Loss Coverage Ratio	26.72	16.24	18.05	14.76
Reserve Ratio	0.80	0.86	2.01	1.89
ASSET QUALITY SUMMARY (% Total Assets)				
Net Chargeoffs (Annualized)	0.28	0.34	1.16	1.10
Net Provisions for Losses (Annualized)	0.39	0.59	2.86	2.68
Valuation Allowances	0.58	0.72	1.50	1.45
Noncurrent Loans				
Including Repurchased GNMA Loans	1.04	1.05	2.05	2.00
Excluding Repurchased GNMA Loans	1.04	1.05	1.94	1.90
Repossessed Assets, Net (% Total Assets)	0.27	0.30	0.26	0.27
Troubled Assets				
Including Repurchased GNMA Loans	1.32	1.35	2.31	2.27
Excluding Repurchased GNMA Loans	1.32	1.35	2.20	2.17

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

	3-MONTHS ENDED		6-MONTHS ENDED		2007	2006	2005	2004	
	JUNE 2008	MAR. 2008	JUNE 2008	JUNE 2007					
SUMMARY DATA:									
Number of Thrifts	(#)	827	829	827	834	825	843	861	884
Total Assets	(\$)	1,174.16	1,165.45	1,174.16	1,161.07	1,150.03	1,036.47	1,113.08	1,018.19
Net Income	(\$)	(1.66)	0.62	(1.04)	5.50	(0.36)	11.99	12.58	11.49
Profits	(\$)	1.66	1.73	3.40	5.96	9.23	12.48	12.79	11.84
Losses	(\$)	(3.33)	(1.11)	(4.43)	(0.46)	(9.59)	(0.49)	(0.21)	(0.35)
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	(0.57)	0.22	(0.18)	0.98	(0.03)	1.07	1.20	1.25
Median Ratio	(%)	0.40	0.43	0.39	0.50	0.46	0.61	0.72	0.71
Return on Average Equity	(%)	(6.16)	2.27	(1.91)	8.67	(0.29)	10.87	12.40	13.13
Median Ratio	(%)	3.19	3.23	2.99	4.00	3.53	4.94	6.24	6.22
Net Interest Income	(\$)	8.51	7.98	16.49	15.91	30.99	31.40	30.62	27.92
% of Average Assets	(%)	2.91	2.77	2.84	2.84	2.70	2.80	2.91	3.03
Total Fee Income	(\$)	4.08	3.39	7.47	6.62	13.26	12.28	12.27	10.51
% of Average Assets	(%)	1.40	1.18	1.40	1.22	1.16	1.29	1.29	1.19
G&A Expense	(\$)	7.69	7.65	15.33	13.20	27.07	26.14	24.77	22.59
% of Average Assets	(%)	2.63	2.66	2.64	2.35	2.36	2.33	2.36	2.45
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	8.97	9.50	8.97	11.37	9.66	11.47	9.58	9.45
Tier 1 Leverage Ratio	(%)	8.59	9.03	8.59	9.36	8.78	9.13	8.61	8.41
Risk-based Capital Ratio	(%)	14.85	15.45	14.85	15.67	15.24	15.25	14.78	14.49
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	809	815	809	825	814	834	859	881
Adequately Capitalized	(#)	11	11	11	5	7	8	2	2
Undercapitalized	(#)	2	0	2	3	2	1	0	0
Significantly Undercapitalized	(#)	3	2	3	1	0	0	0	1
Critically Undercapitalized	(#)	2	1	2	0	1	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	0	0	0	1	0	0	1
Problem Thrifts	(#)	16	12	16	10	12	6	7	6
ASSET QUALITY MEASURES:									
Troubled Assets									
Including Repurchased GNMA Loans	(\$)	26.65	19.66	26.65	9.39	16.03	6.40	6.22	N/A
% of Total Assets	(%)	2.27	1.69	2.27	0.81	1.39	0.62	0.56	N/A
Excluding Repurchased GNMA Loans	(\$)	25.47	18.69	25.47	8.61	15.21	5.47	4.33	4.49
% of Total Assets	(%)	2.17	1.60	2.17	0.74	1.32	0.53	0.39	0.44
Noncurrent Loans									
Including Repurchased GNMA Loans	(\$)	23.45	17.19	23.45	8.32	14.25	5.74	5.73	N/A
% of Total Assets	(%)	2.00	1.47	2.00	0.72	1.24	0.55	0.51	N/A
Excluding Repurchased GNMA Loans	(\$)	22.28	16.21	22.28	7.53	13.43	4.80	3.84	4.00
% of Total Assets	(%)	1.90	1.39	1.90	0.65	1.17	0.46	0.34	0.39
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	3.28	2.34	3.28	1.05	2.01	0.78	0.73	0.45
First Liens	(%)	3.49	2.58	3.49	1.12	2.17	0.83	0.80	0.48
Home Equity Lines of Credit	(%)	2.48	1.35	2.48	0.64	1.10	0.35	0.21	0.16
Other Junior Liens	(%)	2.06	1.17	2.06	0.74	1.71	0.82	0.46	0.48
Multi-Family Loans	(%)	0.76	0.56	0.76	0.36	0.49	0.28	0.22	0.18
Commercial Loans	(%)	1.35	1.11	1.35	0.80	0.93	0.85	1.00	1.07
Consumer Loans	(%)	1.09	0.95	1.09	0.76	0.87	0.87	0.57	0.78
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	91.67	90.70	182.37	248.35	494.13	381.08	467.85	419.84
Purchases	(\$)	49.88	50.47	100.35	66.11	109.86	229.15	263.04	211.78
Sales	(\$)	99.92	99.22	199.14	224.65	389.94	363.69	407.27	340.57
Loans Outstanding (1)	(\$)	549.66	540.06	549.66	568.35	530.67	495.48	595.21	529.78
Loans Outstanding / Total Assets	(%)	46.81	46.34	46.81	48.95	46.14	47.81	53.47	52.03

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / August 2008

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

	JUNE 2008		MARCH 2008		JUNE 2007	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	1,174.16	100.00	1,165.45	100.00	1,161.07	100.00
Cash and Noninterest-Earning Deposits	14.62	1.24	15.30	1.31	10.69	0.92
Investment Securities	91.73	7.81	91.74	7.87	74.86	6.45
Mortgage Backed Securities	174.46	14.86	177.25	15.21	166.26	14.32
1-4 Family Mortgages	549.66	46.81	540.06	46.34	568.35	48.95
First Liens	447.87	38.14	438.92	37.66	475.29	40.94
Home Equity Lines of Credit	63.31	5.39	61.60	5.29	57.49	4.95
Other Junior Liens	38.48	3.28	39.55	3.39	35.58	3.06
Multi Family Mortgages	32.57	2.77	31.34	2.69	32.39	2.79
Nonresidential Mortgages	68.18	5.81	66.12	5.67	58.47	5.04
Construction Loans	27.94	2.38	28.03	2.41	27.64	2.38
Land Loans	16.94	1.44	17.30	1.48	16.76	1.44
Commercial Loans	57.10	4.86	58.35	5.01	54.56	4.70
Consumer Loans	77.26	6.58	75.49	6.48	80.65	6.95
Repossessed Assets, Net	3.20	0.27	2.48	0.21	1.07	0.09
Real Estate Held for Investment	0.17	0.01	0.18	0.02	0.19	0.02
Office Premises & Equipment	8.55	0.73	8.51	0.73	8.41	0.72
Other Assets	67.35	5.74	64.55	5.54	66.57	5.73
Less: Contra Assets & Valuation Allowances	15.57	1.33	11.26	0.97	5.82	0.50
TOTAL LIABILITIES AND CAPITAL	1,174.16	100.00	1,165.45	100.00	1,161.07	100.00
Total Deposits and Escrows	721.92	61.48	703.28	60.34	732.98	63.13
Deposits	716.44	61.02	698.02	59.89	727.37	62.65
Escrows	5.48	0.47	5.26	0.45	5.62	0.48
Total Borrowings	327.85	27.92	327.37	28.09	273.47	23.55
Advances from FHLB	229.58	19.55	234.44	20.12	182.66	15.73
Reverse Repurchase Agreements	46.05	3.92	43.08	3.70	55.21	4.76
Other Borrowings	52.22	4.45	49.86	4.28	35.60	3.07
Other Liabilities	19.10	1.63	24.09	2.07	22.60	1.95
EQUITY CAPITAL	105.29	8.97	110.71	9.50	132.02	11.37
Capital Stock & Paid-In Capital	88.67	7.55	88.14	7.56	93.48	8.05
Unrealized Gains (Losses) AFS Securities	(7.55)	(0.64)	(5.89)	(0.51)	(1.47)	(0.13)
Retained Earnings	25.23	2.15	29.84	2.56	40.60	3.50

	JUNE 2008		MARCH 2008		JUNE 2007	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	16.54	5.66	17.31	6.01	19.30	6.68
Interest Expense	8.03	2.75	9.32	3.24	11.30	3.91
Net Interest Income	8.51	2.91	7.98	2.77	8.00	2.77
Loss Provisions-Interest Bearing Assets	7.86	2.69	4.00	1.39	1.03	0.36
Noninterest Income	4.84	1.66	4.89	1.70	4.42	1.53
Mortgage Loan Servicing Fees	0.70	0.24	0.06	0.02	0.15	0.05
Other Fees and Charges	3.39	1.16	3.33	1.16	3.38	1.17
Other Noninterest Income	0.76	0.26	1.50	0.52	0.89	0.31
Noninterest Expense	7.90	2.70	7.88	2.74	6.98	2.41
G&A Expense	7.69	2.63	7.65	2.66	6.71	2.32
Goodwill Expense	0.14	0.05	0.17	0.06	0.25	0.09
Loss Provis.-Nonint. Bearing Assets	0.08	0.03	0.06	0.02	0.01	0.00
Income Before Taxes & Extraord. Items	(2.41)	(0.83)	1.00	0.35	4.40	1.52
Income Taxes	(0.84)	(0.29)	0.37	0.13	1.55	0.54
Extraordinary Items	(0.09)	(0.03)	0.00	0.00	0.00	0.00
Net Income	(1.66)	(0.57)	0.62	0.22	2.86	0.99

* Annualized.
Numbers may not sum due to rounding.
Office of Thrift Supervision / August 2008

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

	NORTHEAST REGION								
	3-MONTHS ENDED		6-MONTHS ENDED		2007 ----	2006 ----	2005 ----	2004 ----	
	JUNE 2008	MAR. 2008	JUNE 2008	JUNE 2007					
SUMMARY DATA:									
Number of Thrifts	(#)	190	189	190	260	184	263	266	272
Total Assets	(\$)	411.28	411.56	411.28	428.82	411.75	414.90	371.60	329.11
Net Income	(\$)	0.57	0.57	1.13	1.47	(0.49)	3.75	4.43	4.24
Profits	(\$)	0.74	0.60	1.34	1.61	2.55	3.92	4.45	4.30
Losses	(\$)	(0.18)	(0.03)	(0.21)	(0.14)	(3.04)	(0.18)	(0.02)	(0.05)
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.55	0.55	0.55	0.70	(0.12)	0.94	1.27	1.40
Median Ratio	(%)	0.42	0.40	0.40	0.44	0.41	0.55	0.75	0.69
Return on Average Equity	(%)	5.52	5.37	5.44	6.50	(1.11)	9.35	12.73	14.05
Median Ratio	(%)	3.81	3.26	3.39	3.50	3.22	4.41	6.06	6.09
Net Interest Income	(\$)	2.66	2.49	5.15	4.76	9.15	9.37	9.43	8.89
% of Average Assets	(%)	2.59	2.42	2.50	2.27	2.24	2.36	2.72	2.94
Total Fee Income	(\$)	0.60	0.52	1.12	1.77	2.89	3.47	3.44	3.68
% of Average Assets	(%)	0.58	0.51	0.58	0.87	0.54	0.82	1.28	1.08
G&A Expense	(\$)	1.72	1.88	3.60	4.07	7.57	7.16	6.80	7.13
% of Average Assets	(%)	1.68	1.83	1.75	1.94	1.85	1.80	1.96	2.36
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	9.82	10.15	9.82	11.07	10.32	10.56	10.04	10.08
Tier 1 Leverage Ratio	(%)	8.95	9.14	8.95	9.37	8.84	8.76	8.97	8.96
Risk-based Capital Ratio	(%)	16.44	16.78	16.44	16.74	16.65	15.52	16.48	15.93
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	187	185	187	260	183	263	266	271
Adequately Capitalized	(#)	1	4	1	0	1	0	0	1
Undercapitalized	(#)	1	0	1	0	0	0	0	0
Significantly Undercapitalized	(#)	1	0	1	0	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	0	0	0	0	0	0	1
Problem Thrifts	(#)	3	3	3	4	4	2	1	1
ASSET QUALITY MEASURES:									
Troubled Assets									
Including Repurchased GNMA Loans	(\$)	2.68	2.24	2.68	2.69	2.77	1.93	1.40	N/A
% of Total Assets	(%)	0.65	0.55	0.65	0.63	0.67	0.47	0.38	N/A
Excluding Repurchased GNMA Loans	(\$)	2.68	2.24	2.68	2.68	2.77	1.93	1.40	1.41
% of Total Assets	(%)	0.65	0.54	0.65	0.63	0.67	0.46	0.38	0.43
Noncurrent Loans									
Including Repurchased GNMA Loans	(\$)	2.43	2.00	2.43	2.42	2.55	1.74	1.26	N/A
% of Total Assets	(%)	0.59	0.49	0.59	0.56	0.62	0.42	0.34	N/A
Excluding Repurchased GNMA Loans	(\$)	2.43	2.00	2.43	2.41	2.54	1.74	1.26	1.30
% of Total Assets	(%)	0.59	0.49	0.59	0.56	0.62	0.42	0.34	0.40
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	0.86	0.72	0.86	0.92	1.16	0.66	0.50	0.50
First Liens	(%)	0.92	0.75	0.92	0.94	1.06	0.65	0.49	0.52
Home Equity Lines of Credit	(%)	0.44	0.30	0.44	0.41	0.27	0.33	0.33	0.24
Other Junior Liens	(%)	0.60	0.89	0.60	1.21	4.24	1.26	0.79	0.62
Multi Family Loans	(%)	0.65	0.38	0.65	0.41	0.37	0.28	0.38	0.31
Commercial Loans	(%)	1.00	0.99	1.00	0.63	0.82	0.58	0.73	0.73
Consumer Loans	(%)	0.97	0.71	0.97	0.55	0.78	0.60	0.47	1.41
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	19.65	15.23	34.88	69.47	108.66	123.63	142.27	125.03
Purchases	(\$)	2.15	0.87	3.02	33.81	42.08	119.76	149.79	100.16
Sales	(\$)	5.76	7.24	13.00	82.96	109.51	207.75	211.70	151.99
Loans Outstanding (1)	(\$)	164.53	158.67	164.53	180.47	159.44	182.68	184.83	155.85
Loans Outstanding / Total Assets	(%)	40.00	38.55	40.00	42.08	38.72	44.03	49.74	47.36

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / August 2008

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

NORTHEAST REGION

	JUNE 2008		MARCH 2008		JUNE 2007	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	411.28	100.00	411.56	100.00	428.82	100.00
Cash and Noninterest-Earning Deposits	3.95	0.96	5.07	1.23	3.90	0.91
Investment Securities	23.64	5.75	29.43	7.15	34.14	7.96
Mortgage Backed Securities	92.88	22.58	93.25	22.66	90.73	21.16
1-4 Family Mortgages	164.53	40.00	158.67	38.55	180.47	42.08
First Liens	144.32	35.09	139.22	33.83	158.13	36.87
Home Equity Lines of Credit	12.77	3.11	11.77	2.86	12.64	2.95
Other Junior Liens	7.44	1.81	7.67	1.86	9.70	2.26
Multi Family Mortgages	16.05	3.90	15.27	3.71	14.07	3.28
Nonresidential Mortgages	30.08	7.31	29.28	7.11	28.70	6.69
Construction Loans	7.18	1.75	7.04	1.71	7.85	1.83
Land Loans	1.76	0.43	1.74	0.42	4.10	0.96
Commercial Loans	25.57	6.22	25.87	6.29	22.74	5.30
Consumer Loans	14.44	3.51	15.18	3.69	14.84	3.46
Repossessed Assets, Net	0.25	0.06	0.24	0.06	0.27	0.06
Real Estate Held for Investment	0.01	0.00	0.01	0.00	0.02	0.00
Office Premises & Equipment	2.53	0.61	2.52	0.61	2.78	0.65
Other Assets	30.55	7.43	29.89	7.26	25.87	6.03
Less: Contra Assets & Valuation Allowances	2.16	0.52	1.92	0.47	1.66	0.39
TOTAL LIABILITIES AND CAPITAL	411.28	100.00	411.56	100.00	428.82	100.00
Total Deposits and Escrows	269.91	65.63	268.12	65.15	276.77	64.54
Deposits	268.55	65.29	266.76	64.82	274.70	64.06
Escrows	1.37	0.33	1.36	0.33	2.07	0.48
Total Borrowings	95.02	23.10	95.34	23.17	98.59	22.99
Advances from FHLB	55.82	13.57	58.63	14.25	59.69	13.92
Reverse Repurchase Agreements	28.25	6.87	26.18	6.36	28.16	6.57
Other Borrowings	10.96	2.66	10.53	2.56	10.74	2.50
Other Liabilities	5.96	1.45	6.33	1.54	6.00	1.40
EQUITY CAPITAL	40.39	9.82	41.77	10.15	47.46	11.07
Capital Stock & Paid-In Capital	36.41	8.85	36.03	8.75	31.28	7.29
Unrealized Gains (Losses) AFS Securities	(5.22)	(1.27)	(4.55)	(1.11)	(0.67)	(0.16)
Retained Earnings	9.78	2.38	11.01	2.67	17.45	4.07

	JUNE 2008		MARCH 2008		JUNE 2007	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	5.37	5.22	5.71	5.55	6.04	5.72
Interest Expense	2.71	2.63	3.23	3.13	3.67	3.48
Net Interest Income	2.66	2.59	2.49	2.42	2.37	2.25
Loss Provisions-Interest Bearing Assets	0.57	0.56	0.33	0.32	0.14	0.13
Noninterest Income	0.72	0.70	0.63	0.61	1.10	1.04
Mortgage Loan Servicing Fees	0.11	0.11	0.05	0.04	0.10	0.09
Other Fees and Charges	0.48	0.47	0.47	0.46	0.82	0.78
Other Noninterest Income	0.12	0.12	0.11	0.11	0.18	0.17
Noninterest Expense	1.78	1.73	1.96	1.90	2.12	2.00
G&A Expense	1.72	1.68	1.88	1.83	2.05	1.94
Goodwill Expense	0.06	0.05	0.08	0.07	0.07	0.06
Loss Provis.-Nonint. Bearing Assets	0.00	0.00	0.00	0.00	0.00	0.00
Income Before Taxes & Extraord. Items	1.03	1.00	0.83	0.81	1.21	1.15
Income Taxes	0.34	0.34	0.27	0.26	0.40	0.38
Extraordinary Items	(0.11)	(0.11)	0.00	0.00	0.00	0.00
Net Income	0.57	0.55	0.57	0.55	0.81	0.77

* Annualized.
Numbers may not sum due to rounding.
Office of Thrift Supervision / August 2008

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

	SOUTHEAST REGION								
	3-MONTHS ENDED		6-MONTHS ENDED		2007	2006	2005	2004	
	JUNE 2008	MAR. 2008	JUNE 2008	JUNE 2007					
SUMMARY DATA:									
Number of Thrifts	(#)	198	199	198	311	201	299	306	312
Total Assets	(\$)	276.56	280.92	276.56	349.33	281.17	233.29	249.51	217.81
Net Income	(\$)	(1.34)	(0.41)	(1.76)	1.14	(0.88)	1.95	2.14	2.01
Profits	(\$)	0.15	0.10	0.25	1.42	1.67	2.23	2.25	2.13
Losses	(\$)	(1.49)	(0.52)	(2.00)	(0.28)	(2.56)	(0.28)	(0.11)	(0.12)
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	(1.93)	(0.59)	(1.26)	0.72	(0.30)	0.78	0.92	0.97
Median Ratio	(%)	0.33	0.32	0.31	0.46	0.41	0.54	0.65	0.61
Return on Average Equity	(%)	(25.25)	(7.41)	(16.11)	8.00	(3.50)	8.72	10.16	10.82
Median Ratio	(%)	2.65	2.32	2.09	3.41	2.95	4.13	5.82	5.40
Net Interest Income	(\$)	1.63	1.61	3.24	4.54	7.91	7.38	6.86	6.03
% of Average Assets	(%)	2.34	2.29	2.31	2.87	2.65	2.94	2.94	2.92
Total Fee Income	(\$)	0.73	0.38	1.11	1.11	1.70	2.18	2.36	2.22
% of Average Assets	(%)	1.04	0.54	1.04	0.71	0.42	0.85	0.96	1.09
G&A Expense	(\$)	1.90	1.94	3.84	3.64	6.64	6.42	6.11	5.67
% of Average Assets	(%)	2.73	2.76	2.75	2.30	2.22	2.55	2.62	2.75
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	7.46	7.82	7.46	8.78	8.10	9.43	8.82	9.01
Tier 1 Leverage Ratio	(%)	7.59	7.89	7.59	8.34	7.65	8.49	8.30	8.62
Risk-based Capital Ratio	(%)	13.05	13.51	13.05	13.53	13.80	13.51	13.46	14.03
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	192	195	192	304	195	293	305	311
Adequately Capitalized	(#)	3	3	3	4	3	5	1	0
Undercapitalized	(#)	1	0	1	2	1	1	0	0
Significantly Undercapitalized	(#)	1	1	1	1	0	0	0	1
Critically Undercapitalized	(#)	1	0	1	0	1	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	0	0	0	1	0	0	0
Problem Thrifts	(#)	4	3	4	4	4	3	5	4
ASSET QUALITY MEASURES:									
Troubled Assets									
Including Repurchased GNMA Loans	(\$)	10.34	6.73	10.34	3.24	5.62	1.73	1.44	N/A
% of Total Assets	(%)	3.74	2.39	3.74	0.93	2.00	0.74	0.58	N/A
Excluding Repurchased GNMA Loans	(\$)	10.04	6.46	10.04	3.00	5.37	1.48	1.21	1.23
% of Total Assets	(%)	3.63	2.30	3.63	0.86	1.91	0.63	0.49	0.57
Noncurrent Loans									
Including Repurchased GNMA Loans	(\$)	9.08	5.79	9.08	2.72	4.91	1.42	1.23	N/A
% of Total Assets	(%)	3.28	2.06	3.28	0.78	1.75	0.61	0.49	N/A
Excluding Repurchased GNMA Loans	(\$)	8.78	5.52	8.78	2.47	4.66	1.17	1.00	1.01
% of Total Assets	(%)	3.17	1.97	3.17	0.71	1.66	0.50	0.40	0.47
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	4.86	2.99	4.86	1.12	2.61	0.90	0.68	0.56
First Liens	(%)	5.12	3.44	5.12	1.23	3.07	1.01	0.83	0.65
Home Equity Lines of Credit	(%)	4.88	2.20	4.88	0.88	1.70	0.41	0.20	0.15
Other Junior Liens	(%)	3.27	1.45	3.27	0.68	1.30	0.79	0.50	0.88
Multi-Family Loans	(%)	1.31	0.52	1.31	0.42	0.60	0.44	0.42	0.34
Commercial Loans	(%)	0.56	0.39	0.56	1.01	0.49	1.03	1.08	1.33
Consumer Loans	(%)	0.26	0.19	0.26	0.38	0.19	0.60	0.52	0.68
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	38.96	47.46	86.42	130.12	285.74	61.80	75.87	67.59
Purchases	(\$)	28.18	31.19	59.38	26.74	32.70	37.67	47.94	49.06
Sales	(\$)	61.14	64.28	125.42	118.11	207.67	53.62	70.90	74.95
Loans Outstanding (1)	(\$)	168.88	171.73	168.88	188.13	167.30	106.22	120.43	101.33
Loans Outstanding / Total Assets	(%)	61.07	61.13	61.07	53.86	59.50	45.53	48.27	46.52

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / August 2008

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

SOUTHEAST REGION

	JUNE 2008		MARCH 2008		JUNE 2007	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	276.56	100.00	280.92	100.00	349.33	100.00
Cash and Noninterest-Earning Deposits	4.60	1.66	4.79	1.70	3.44	0.99
Investment Securities	13.71	4.96	14.93	5.31	18.96	5.43
Mortgage Backed Securities	30.17	10.91	31.21	11.11	50.76	14.53
1-4 Family Mortgages	168.88	61.07	171.73	61.13	188.13	53.86
First Liens	121.21	43.83	122.68	43.67	138.57	39.67
Home Equity Lines of Credit	27.10	9.80	27.60	9.83	30.57	8.75
Other Junior Liens	20.57	7.44	21.45	7.63	18.99	5.44
Multi Family Mortgages	1.71	0.62	1.72	0.61	3.63	1.04
Nonresidential Mortgages	13.30	4.81	12.69	4.52	15.34	4.39
Construction Loans	6.12	2.21	6.21	2.21	8.11	2.32
Land Loans	5.59	2.02	5.71	2.03	6.84	1.96
Commercial Loans	6.58	2.38	7.17	2.55	10.38	2.97
Consumer Loans	12.55	4.54	10.79	3.84	27.95	8.00
Repossessed Assets, Net	1.26	0.46	0.94	0.33	0.53	0.15
Real Estate Held for Investment	0.04	0.01	0.05	0.02	0.07	0.02
Office Premises & Equipment	2.23	0.81	2.23	0.79	2.94	0.84
Other Assets	15.47	5.59	14.79	5.26	14.11	4.04
Less: Contra Assets & Valuation Allowances	5.65	2.04	4.03	1.44	1.86	0.53
TOTAL LIABILITIES AND CAPITAL	276.56	100.00	280.92	100.00	349.33	100.00
Total Deposits and Escrows	175.88	63.60	176.45	62.81	229.11	65.59
Deposits	174.94	63.25	175.70	62.55	227.53	65.13
Escrows	0.94	0.34	0.75	0.27	1.58	0.45
Total Borrowings	76.11	27.52	78.03	27.78	84.32	24.14
Advances from FHLB	65.74	23.77	68.82	24.50	62.58	17.91
Reverse Repurchase Agreements	8.54	3.09	8.24	2.93	20.40	5.84
Other Borrowings	1.82	0.66	0.97	0.34	1.34	0.38
Other Liabilities	3.94	1.43	4.48	1.59	5.24	1.50
EQUITY CAPITAL	20.63	7.46	21.96	7.82	30.66	8.78
Capital Stock & Paid-In Capital	16.12	5.83	15.71	5.59	17.61	5.04
Unrealized Gains (Losses) AFS Securities	(1.53)	(0.55)	(1.01)	(0.36)	(0.67)	(0.19)
Retained Earnings	6.21	2.25	7.50	2.67	13.70	3.92

	JUNE 2008		MARCH 2008		JUNE 2007	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	3.84	5.51	4.10	5.85	5.56	6.47
Interest Expense	2.21	3.17	2.49	3.55	3.29	3.83
Net Interest Income	1.63	2.34	1.61	2.29	2.27	2.64
Loss Provisions-Interest Bearing Assets	3.09	4.44	1.63	2.33	0.50	0.58
Noninterest Income	1.26	1.81	1.30	1.85	0.95	1.11
Mortgage Loan Servicing Fees	0.30	0.44	(0.04)	(0.06)	0.02	0.02
Other Fees and Charges	0.42	0.61	0.43	0.61	0.60	0.69
Other Noninterest Income	0.53	0.77	0.92	1.31	0.34	0.39
Noninterest Expense	1.95	2.80	1.98	2.82	1.95	2.26
G&A Expense	1.90	2.73	1.94	2.76	1.82	2.11
Goodwill Expense	0.01	0.02	0.01	0.02	0.12	0.14
Loss Provis.-Nonint. Bearing Assets	0.03	0.05	0.03	0.04	0.01	0.01
Income Before Taxes & Extraord. Items	(2.15)	(3.09)	(0.71)	(1.01)	0.78	0.91
Income Taxes	(0.79)	(1.13)	(0.29)	(0.42)	0.28	0.33
Extraordinary Items	0.02	0.04	0.00	0.00	0.00	0.00
Net Income	(1.34)	(1.93)	(0.41)	(0.59)	0.50	0.58

* Annualized.
Numbers may not sum due to rounding.
Office of Thrift Supervision / August 2008

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

		CENTRAL REGION			
		3-MONTHS ENDED		6-MONTHS ENDED	
		JUNE 2008	MAR. 2008	JUNE 2008	2007 ----
SUMMARY DATA:					
Number of Thrifts	(#)	197	198	197	199
Total Assets	(\$)	121.15	123.60	121.15	133.15
Net Income	(\$)	0.02	0.14	0.16	0.05
Profits	(\$)	0.15	0.17	0.32	0.36
Losses	(\$)	(0.13)	(0.03)	(0.16)	(0.31)
PROFITABILITY MEASURES:					
Return on Average Assets	(%)	0.06	0.46	0.26	0.04
Median Ratio	(%)	0.32	0.34	0.32	0.31
Return on Average Equity	(%)	0.66	4.71	2.69	0.40
Median Ratio	(%)	2.50	2.61	2.45	2.23
Net Interest Income	(\$)	0.79	0.74	1.53	1.58
% of Average Assets	(%)	2.60	2.41	2.51	1.20
Total Fee Income	(\$)	0.53	0.38	0.90	0.86
% of Average Assets	(%)	1.73	1.22	1.73	1.43
G&A Expense	(\$)	0.89	0.89	1.77	1.80
% of Average Assets	(%)	2.90	2.89	2.90	1.37
CAPITAL MEASURES:					
Equity Capital Ratio	(%)	9.77	9.69	9.77	10.29
Tier 1 Leverage Ratio	(%)	9.33	9.16	9.33	9.15
Risk-based Capital Ratio	(%)	14.57	14.63	14.57	14.52
Thrifts by FDICIA Capital Categories:					
Well-Capitalized	(#)	193	195	193	196
Adequately Capitalized	(#)	4	3	4	3
Undercapitalized	(#)	0	0	0	0
Significantly Undercapitalized	(#)	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0
FAILED/PROBLEM THRIFTS:					
Failed Thrifts	(#)	0	0	0	0
Problem Thrifts	(#)	6	4	6	3
ASSET QUALITY MEASURES:					
Troubled Assets					
Including Repurchased GNMA Loans	(\$)	3.08	2.88	3.08	2.41
% of Total Assets	(%)	2.54	2.33	2.54	1.81
Excluding Repurchased GNMA Loans	(\$)	3.07	2.88	3.07	2.41
% of Total Assets	(%)	2.54	2.33	2.54	1.81
Noncurrent Loans					
Including Repurchased GNMA Loans	(\$)	2.39	2.29	2.39	2.02
% of Total Assets	(%)	1.97	1.85	1.97	1.52
Excluding Repurchased GNMA Loans	(\$)	2.39	2.29	2.39	2.02
% of Total Assets	(%)	1.97	1.85	1.97	1.52
Noncurrent Loans as a % of Loan Type:					
1-4 Family Mortgages	(%)	2.24	2.00	2.24	1.73
First Liens	(%)	2.40	2.07	2.40	1.79
Home Equity Lines of Credit	(%)	1.55	1.66	1.55	1.47
Other Junior Liens	(%)	1.51	1.76	1.51	1.44
Multi Family Loans	(%)	1.68	1.76	1.68	1.46
Commercial Loans	(%)	1.30	1.24	1.30	1.07
Consumer Loans	(%)	0.69	0.79	0.69	0.78
1-4 FAMILY MORTGAGE LOAN ACTIVITY:					
Originations	(\$)	6.26	5.94	12.19	10.94
Purchases	(\$)	14.38	14.15	28.53	24.26
Sales	(\$)	16.38	16.16	32.54	30.59
Loans Outstanding (1)	(\$)	59.11	59.26	59.11	63.30
Loans Outstanding / Total Assets	(%)	48.79	47.95	48.79	47.54

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / August 2008

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

CENTRAL REGION

	JUNE 2008		MARCH 2008	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	121.15	100.00	123.60	100.00
Cash and Noninterest-Earning Deposits	1.34	1.11	1.29	1.04
Investment Securities	5.96	4.92	7.44	6.02
Mortgage Backed Securities	13.19	10.89	15.43	12.49
1-4 Family Mortgages	59.11	48.79	59.26	47.95
First Liens	48.03	39.64	48.41	39.17
Home Equity Lines of Credit	7.40	6.11	7.14	5.78
Other Junior Liens	3.68	3.04	3.71	3.00
Multi Family Mortgages	3.75	3.09	3.74	3.03
Nonresidential Mortgages	9.72	8.03	9.48	7.67
Construction Loans	3.51	2.90	3.60	2.91
Land Loans	3.66	3.02	3.82	3.09
Commercial Loans	4.22	3.48	4.05	3.28
Consumer Loans	9.94	8.20	9.08	7.34
Repossessed Assets, Net	0.69	0.57	0.59	0.48
Real Estate Held for Investment	0.03	0.03	0.03	0.02
Office Premises & Equipment	1.32	1.09	1.32	1.07
Other Assets	5.56	4.59	5.30	4.29
Less: Contra Assets & Valuation Allowances	0.85	0.70	0.82	0.66
TOTAL LIABILITIES AND CAPITAL	121.15	100.00	123.60	100.00
Total Deposits and Escrows	85.26	70.37	86.97	70.37
Deposits	83.74	69.12	85.36	69.07
Escrows	1.52	1.25	1.61	1.30
Total Borrowings	22.78	18.80	23.23	18.80
Advances from FHLB	17.27	14.25	18.64	15.09
Reverse Repurchase Agreements	4.19	3.46	3.52	2.85
Other Borrowings	1.32	1.09	1.07	0.86
Other Liabilities	1.28	1.05	1.42	1.15
EQUITY CAPITAL	11.84	9.77	11.97	9.69
Capital Stock & Paid-In Capital	5.44	4.49	5.40	4.37
Unrealized Gains (Losses) AFS Securities	(0.13)	(0.11)	(0.02)	(0.02)
Retained Earnings	6.67	5.51	6.75	5.46

	JUNE 2008		MARCH 2008	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA				
Interest Income	1.72	5.62	1.79	5.82
Interest Expense	0.92	3.03	1.05	3.41
Net Interest Income	0.79	2.60	0.74	2.41
Loss Provisions-Interest Bearing Assets	0.37	1.21	0.18	0.57
Noninterest Income	0.51	1.66	0.54	1.77
Mortgage Loan Servicing Fees	0.12	0.40	(0.03)	(0.10)
Other Fees and Charges	0.41	1.33	0.41	1.33
Other Noninterest Income	(0.02)	(0.07)	0.17	0.55
Noninterest Expense	0.91	2.99	0.90	2.93
G&A Expense	0.89	2.90	0.89	2.89
Goodwill Expense	0.02	0.07	0.01	0.04
Loss Provis.-Nonint. Bearing Assets	0.01	0.02	0.00	0.00
Income Before Taxes & Extraord. Items	0.02	0.06	0.21	0.68
Income Taxes	0.00	0.00	0.07	0.22
Extraordinary Items	0.00	0.00	0.00	0.00
Net Income	0.02	0.06	0.14	0.46

* Annualized.
Numbers may not sum due to rounding.
Office of Thrift Supervision / August 2008

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

MIDWEST REGION

	3-MONTHS ENDED		6-MONTHS ENDED		2007	2006	2005	2004	
	JUNE 2008	MAR. 2008	JUNE 2008	JUNE 2007					
SUMMARY DATA:									
Number of Thrifts	(#)	171	172	171	196	171	199	201	207
Total Assets	(\$)	150.34	147.20	150.34	146.15	138.44	139.49	126.63	135.39
Net Income	(\$)	(0.02)	0.16	0.14	0.60	0.97	1.28	1.29	1.24
Profits	(\$)	0.26	0.27	0.53	0.63	1.05	1.32	1.37	1.41
Losses	(\$)	(0.29)	(0.11)	(0.40)	(0.03)	(0.08)	(0.04)	(0.08)	(0.16)
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	(0.06)	0.44	0.19	0.85	0.70	0.95	0.99	0.94
Median Ratio	(%)	0.52	0.56	0.51	0.57	0.53	0.66	0.71	0.75
Return on Average Equity	(%)	(0.72)	5.17	2.19	9.48	7.93	10.54	11.14	10.79
Median Ratio	(%)	4.09	4.88	4.00	4.90	4.28	5.17	6.15	6.40
Net Interest Income	(\$)	0.98	0.98	1.96	1.91	3.67	3.59	3.63	3.70
% of Average Assets	(%)	2.64	2.73	2.69	2.68	2.64	2.68	2.78	2.80
Total Fee Income	(\$)	0.47	0.47	0.94	0.93	1.80	1.66	1.50	1.38
% of Average Assets	(%)	1.27	1.30	1.27	1.37	1.24	1.26	1.21	1.08
G&A Expense	(\$)	0.96	0.94	1.90	1.88	3.63	3.51	3.37	3.61
% of Average Assets	(%)	2.58	2.63	2.60	2.64	2.62	2.62	2.58	2.74
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	8.33	8.54	8.33	8.95	8.62	9.16	9.01	8.98
Tier 1 Leverage Ratio	(%)	8.53	8.61	8.53	8.77	8.47	9.04	8.90	8.45
Risk-based Capital Ratio	(%)	14.21	14.20	14.21	13.46	13.30	14.51	14.56	14.45
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	167	171	167	194	170	196	200	206
Adequately Capitalized	(#)	2	0	2	1	0	3	1	1
Undercapitalized	(#)	0	0	0	1	1	0	0	0
Significantly Undercapitalized	(#)	1	1	1	0	0	0	0	0
Critically Undercapitalized	(#)	1	0	1	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	0	0	0	0	0	0	0
Problem Thrifts	(#)	1	1	1	2	1	1	0	1
ASSET QUALITY MEASURES:									
Troubled Assets									
Including Repurchased GNMA Loans	(\$)	3.21	2.58	3.21	1.39	1.93	1.29	1.45	N/A
% of Total Assets	(%)	2.14	1.76	2.14	0.95	1.39	0.93	1.14	N/A
Excluding Repurchased GNMA Loans	(\$)	2.34	1.89	2.34	0.85	1.36	0.62	0.48	0.61
% of Total Assets	(%)	1.56	1.28	1.56	0.58	0.98	0.45	0.38	0.45
Noncurrent Loans									
Including Repurchased GNMA Loans	(\$)	2.86	2.31	2.86	1.25	1.73	1.18	1.36	N/A
% of Total Assets	(%)	1.90	1.57	1.90	0.86	1.25	0.85	1.08	N/A
Excluding Repurchased GNMA Loans	(\$)	1.99	1.62	1.99	0.72	1.16	0.51	0.40	0.52
% of Total Assets	(%)	1.32	1.10	1.32	0.49	0.84	0.37	0.31	0.39
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	3.88	3.09	3.88	1.51	2.32	1.91	2.71	0.50
First Liens	(%)	5.72	4.50	5.72	2.04	3.38	2.78	3.66	0.60
Home Equity Lines of Credit	(%)	0.14	0.18	0.14	0.15	0.13	0.19	0.17	0.12
Other Junior Liens	(%)	0.24	0.23	0.24	0.20	0.21	0.18	0.19	0.32
Multi Family Loans	(%)	2.01	1.26	2.01	1.17	0.67	1.19	0.70	0.61
Commercial Loans	(%)	1.66	0.85	1.66	0.54	0.60	0.73	0.84	0.83
Consumer Loans	(%)	0.54	0.57	0.54	0.58	0.52	0.65	0.52	0.54
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	12.38	10.49	22.87	23.62	42.26	48.60	55.02	49.45
Purchases	(\$)	3.49	3.28	6.77	3.84	7.72	7.36	9.32	9.57
Sales	(\$)	8.62	7.92	16.55	18.04	33.25	27.70	32.60	32.82
Loans Outstanding (1)	(\$)	51.68	51.57	51.68	58.21	50.65	45.75	43.00	46.24
Loans Outstanding / Total Assets	(%)	34.38	35.03	34.38	39.83	36.58	32.80	33.96	34.15

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / August 2008

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

MIDWEST REGION

	JUNE 2008		MARCH 2008		JUNE 2007	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	150.34	100.00	147.20	100.00	146.15	100.00
Cash and Noninterest-Earning Deposits	2.73	1.82	2.58	1.75	1.90	1.30
Investment Securities	27.62	18.37	25.16	17.09	15.05	10.30
Mortgage Backed Securities	16.36	10.88	16.63	11.30	16.24	11.11
1-4 Family Mortgages	51.68	34.38	51.57	35.03	58.21	39.83
First Liens	34.53	22.97	34.62	23.52	41.56	28.43
Home Equity Lines of Credit	10.92	7.26	10.74	7.30	10.15	6.95
Other Junior Liens	6.23	4.15	6.21	4.22	6.50	4.45
Multifamily Mortgages	2.22	1.47	2.18	1.48	3.10	2.12
Nonresidential Mortgages	9.69	6.44	9.38	6.37	9.66	6.61
Construction Loans	7.77	5.17	7.72	5.24	8.18	5.59
Land Loans	3.23	2.15	3.25	2.21	3.32	2.27
Commercial Loans	7.69	5.12	7.62	5.18	7.38	5.05
Consumer Loans	15.10	10.05	15.01	10.20	16.81	11.50
Repossessed Assets, Net	0.36	0.24	0.27	0.18	0.13	0.09
Real Estate Held for Investment	0.04	0.03	0.05	0.03	0.06	0.04
Office Premises & Equipment	1.44	0.96	1.40	0.95	1.49	1.02
Other Assets	5.88	3.91	5.55	3.77	5.39	3.69
Less: Contra Assets & Valuation Allowances	1.46	0.97	1.16	0.79	0.78	0.53
TOTAL LIABILITIES AND CAPITAL	150.34	100.00	147.20	100.00	146.15	100.00
Total Deposits and Escrows	88.29	58.72	87.60	59.51	94.45	64.63
Deposits	87.24	58.03	86.58	58.82	93.25	63.80
Escrows	1.05	0.70	1.02	0.69	1.21	0.83
Total Borrowings	47.12	31.34	45.02	30.59	36.78	25.17
Advances from FHLB	45.33	30.15	43.29	29.41	34.67	23.72
Reverse Repurchase Agreements	0.57	0.38	0.62	0.42	0.41	0.28
Other Borrowings	1.22	0.81	1.11	0.76	1.69	1.16
Other Liabilities	2.41	1.60	2.00	1.36	1.83	1.25
EQUITY CAPITAL	12.53	8.33	12.57	8.54	13.08	8.95
Capital Stock & Paid-In Capital	20.50	13.63	20.20	13.73	19.51	13.35
Unrealized Gains (Losses) AFS Securities	(0.51)	(0.34)	(0.24)	(0.17)	(0.05)	(0.04)
Retained Earnings	(7.34)	(4.89)	(7.17)	(4.87)	(6.38)	(4.37)

	JUNE 2008		MARCH 2008		JUNE 2007	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.93	5.18	2.09	5.85	2.33	6.46
Interest Expense	0.94	2.54	1.11	3.12	1.34	3.70
Net Interest Income	0.98	2.64	0.98	2.73	1.00	2.76
Loss Provisions-Interest Bearing Assets	0.57	1.53	0.33	0.93	0.13	0.36
Noninterest Income	0.58	1.56	0.57	1.60	0.56	1.56
Mortgage Loan Servicing Fees	0.02	0.05	0.01	0.01	0.02	0.06
Other Fees and Charges	0.45	1.21	0.46	1.29	0.47	1.31
Other Noninterest Income	0.11	0.30	0.11	0.30	0.07	0.20
Noninterest Expense	1.00	2.68	0.99	2.78	0.98	2.71
G&A Expense	0.96	2.58	0.94	2.63	0.97	2.69
Goodwill Expense	0.03	0.08	0.05	0.14	0.01	0.02
Loss Provis.-Nonint. Bearing Assets	0.01	0.02	0.01	0.02	0.00	0.00
Income Before Taxes & Extraord. Items	0.00	0.00	0.22	0.62	0.45	1.25
Income Taxes	0.02	0.06	0.06	0.18	0.14	0.37
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	(0.02)	(0.06)	0.16	0.44	0.32	0.88

* Annualized.
Numbers may not sum due to rounding.
Office of Thrift Supervision / August 2008

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

	WEST REGION								
	3-MONTHS ENDED		6-MONTHS ENDED		2007	2006	2005	2004	
	JUNE 2008	MAR. 2008	JUNE 2008	JUNE 2007					
SUMMARY DATA:									
Number of Thrifts	(#)	71	71	71	67	70	82	88	93
Total Assets	(\$)	260.87	246.48	260.87	274.85	228.30	301.61	413.61	378.04
Net Income	(\$)	(0.82)	0.44	(0.38)	2.86	0.92	6.12	5.35	4.42
Profits	(\$)	0.42	0.87	1.28	2.86	4.52	6.12	5.35	4.43
Losses	(\$)	(1.24)	(0.42)	(1.66)	(0.01)	(3.60)	0.00	0.00	(0.01)
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	(1.30)	0.75	(0.31)	1.99	0.33	1.57	1.39	1.40
Median Ratio	(%)	0.54	0.67	0.58	0.71	0.69	0.86	0.95	0.91
Return on Average Equity	(%)	(6.53)	3.51	(1.50)	7.89	1.33	9.15	8.50	8.87
Median Ratio	(%)	4.24	5.84	4.26	7.61	6.29	9.21	9.46	9.62
Net Interest Income	(\$)	2.84	2.63	5.47	5.63	10.58	12.89	11.97	9.92
% of Average Assets	(%)	4.48	4.43	4.46	3.92	3.81	3.30	3.10	3.13
Total Fee Income	(\$)	1.78	1.67	3.45	2.87	6.14	5.13	5.08	3.32
% of Average Assets	(%)	2.80	2.82	2.80	2.18	2.66	2.14	1.41	1.28
G&A Expense	(\$)	2.24	2.04	4.28	3.67	7.55	9.19	8.58	6.25
% of Average Assets	(%)	3.53	3.43	3.48	2.55	2.71	2.35	2.22	1.98
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	18.83	20.96	18.83	26.33	21.74	24.02	16.07	15.64
Tier 1 Leverage Ratio	(%)	18.73	20.81	18.73	21.92	21.42	19.78	14.90	14.32
Risk-based Capital Ratio	(%)	32.81	34.83	32.81	38.26	35.19	35.23	26.45	25.82
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	70	69	70	67	70	82	88	93
Adequately Capitalized	(#)	1	1	1	0	0	0	0	0
Undercapitalized	(#)	0	0	0	0	0	0	0	0
Significantly Undercapitalized	(#)	0	0	0	0	0	0	0	0
Critically Undercapitalized	(#)	0	1	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	0	0	0	0	0	0	0
Problem Thrifts	(#)	2	1	2	0	0	0	1	0
ASSET QUALITY MEASURES:									
Troubled Assets									
Including Repurchased GNMA Loans	(\$)	7.35	5.24	7.35	2.11	3.35	1.49	1.95	N/A
% of Total Assets	(%)	2.82	2.12	2.82	0.77	1.47	0.49	0.47	N/A
Excluding Repurchased GNMA Loans	(\$)	7.34	5.23	7.34	2.11	3.35	1.47	1.26	1.26
% of Total Assets	(%)	2.81	2.12	2.81	0.77	1.47	0.49	0.30	0.33
Noncurrent Loans									
Including Repurchased GNMA Loans	(\$)	6.71	4.79	6.71	1.97	3.09	1.43	1.89	N/A
% of Total Assets	(%)	2.57	1.94	2.57	0.72	1.36	0.47	0.46	N/A
Excluding Repurchased GNMA Loans	(\$)	6.70	4.79	6.70	1.96	3.09	1.41	1.19	1.18
% of Total Assets	(%)	2.57	1.94	2.57	0.71	1.35	0.47	0.29	0.31
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	4.78	3.61	4.78	0.92	2.42	0.53	0.57	0.37
First Liens	(%)	5.00	3.75	5.00	0.93	2.50	0.53	0.61	0.39
Home Equity Lines of Credit	(%)	1.19	1.15	1.19	0.74	1.09	0.54	0.18	0.14
Other Junior Liens	(%)	0.57	0.62	0.57	0.84	0.85	0.26	0.22	0.20
Multi Family Loans	(%)	0.09	0.09	0.09	0.07	0.04	0.04	0.04	0.02
Commercial Loans	(%)	1.17	1.20	1.17	0.63	1.45	0.64	0.75	0.87
Consumer Loans	(%)	2.07	1.70	2.07	1.58	1.55	1.39	0.65	0.46
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	14.42	11.59	26.01	25.18	46.58	147.21	195.12	178.44
Purchases	(\$)	1.68	0.97	2.65	1.72	3.10	64.61	56.49	53.13
Sales	(\$)	8.02	3.62	11.64	5.55	8.92	74.70	92.33	81.06
Loans Outstanding (1)	(\$)	105.84	99.23	105.84	141.96	90.39	162.32	248.53	227.68
Loans Outstanding / Total Assets	(%)	40.57	40.26	40.57	51.65	39.59	53.82	60.09	60.23

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
Office of Thrift Supervision / August 2008

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

WEST REGION

	JUNE 2008		MARCH 2008		JUNE 2007	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	260.87	100.00	246.48	100.00	274.85	100.00
Cash and Noninterest-Earning Deposits	2.09	0.80	1.91	0.77	1.52	0.55
Investment Securities	27.82	10.66	23.92	9.70	13.79	5.02
Mortgage Backed Securities	38.66	14.82	37.33	15.15	27.00	9.82
1-4 Family Mortgages	105.84	40.57	99.23	40.26	141.96	51.65
First Liens	99.87	38.29	94.07	38.16	137.15	49.90
Home Equity Lines of Credit	5.40	2.07	4.64	1.88	4.41	1.61
Other Junior Liens	0.56	0.21	0.52	0.21	0.40	0.15
Multifamily Mortgages	17.13	6.57	17.58	7.13	11.58	4.21
Nonresidential Mortgages	5.38	2.06	5.30	2.15	4.78	1.74
Construction Loans	3.36	1.29	3.46	1.41	3.50	1.27
Land Loans	2.71	1.04	2.78	1.13	2.50	0.91
Commercial Loans	24.94	9.56	20.73	8.41	23.28	8.47
Consumer Loans	25.23	9.67	25.43	10.32	22.80	8.30
Repossessed Assets, Net	0.64	0.25	0.44	0.18	0.14	0.05
Real Estate Held for Investment	0.04	0.02	0.04	0.02	0.05	0.02
Office Premises & Equipment	1.04	0.40	1.06	0.43	1.21	0.44
Other Assets	11.51	4.41	10.68	4.33	22.38	8.14
Less: Contra Assets & Valuation Allowances	5.51	2.11	3.42	1.39	1.63	0.59
TOTAL LIABILITIES AND CAPITAL	260.87	100.00	246.48	100.00	274.85	100.00
Total Deposits and Escrows	107.40	41.17	85.58	34.72	133.38	48.53
Deposits	106.78	40.93	85.05	34.50	132.62	48.25
Escrows	0.62	0.24	0.53	0.22	0.76	0.28
Total Borrowings	97.54	37.39	97.80	39.68	59.09	21.50
Advances from FHLB	56.13	21.52	57.10	23.17	31.03	11.29
Reverse Repurchase Agreements	4.51	1.73	4.52	1.83	6.23	2.27
Other Borrowings	36.90	14.15	36.18	14.68	21.84	7.94
Other Liabilities	6.80	2.61	11.43	4.64	10.02	3.64
EQUITY CAPITAL	49.13	18.83	51.67	20.96	72.37	26.33
Capital Stock & Paid-In Capital	39.58	15.17	40.20	16.31	54.40	19.79
Unrealized Gains (Losses) AFS Securities	(0.94)	(0.36)	(0.78)	(0.32)	(0.43)	(0.16)
Retained Earnings	10.53	4.04	12.32	5.00	18.41	6.70

	JUNE 2008		MARCH 2008		JUNE 2007	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	4.20	6.63	4.19	7.05	5.88	8.32
Interest Expense	1.36	2.15	1.56	2.62	3.05	4.32
Net Interest Income	2.84	4.48	2.63	4.43	2.82	4.00
Loss Provisions-Interest Bearing Assets	3.24	5.11	1.57	2.64	0.31	0.44
Noninterest Income	1.48	2.33	1.89	3.18	1.84	2.61
Mortgage Loan Servicing Fees	0.14	0.22	0.08	0.14	0.01	0.01
Other Fees and Charges	1.64	2.58	1.59	2.68	1.53	2.16
Other Noninterest Income	(0.30)	(0.47)	0.22	0.37	0.31	0.43
Noninterest Expense	2.29	3.61	2.08	3.51	1.97	2.79
G&A Expense	2.24	3.53	2.04	3.43	1.91	2.70
Goodwill Expense	0.02	0.03	0.02	0.04	0.06	0.08
Loss Provis.-Nonint. Bearing Assets	0.03	0.05	0.03	0.04	0.00	0.00
Income Before Taxes & Extraord. Items	(1.22)	(1.92)	0.86	1.46	2.38	3.38
Income Taxes	(0.39)	(0.62)	0.42	0.71	0.88	1.25
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	(0.82)	(1.30)	0.44	0.75	1.50	2.13

* Annualized.
Numbers may not sum due to rounding.
Office of Thrift Supervision / August 2008

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.

Asset Growth Rate - Calculated on a held constant basis.

Associations Held Constant as of June 30, 2008
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.

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.

