



Third Quarter 2008 Thrift Industry Report Data

November 20, 2008

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

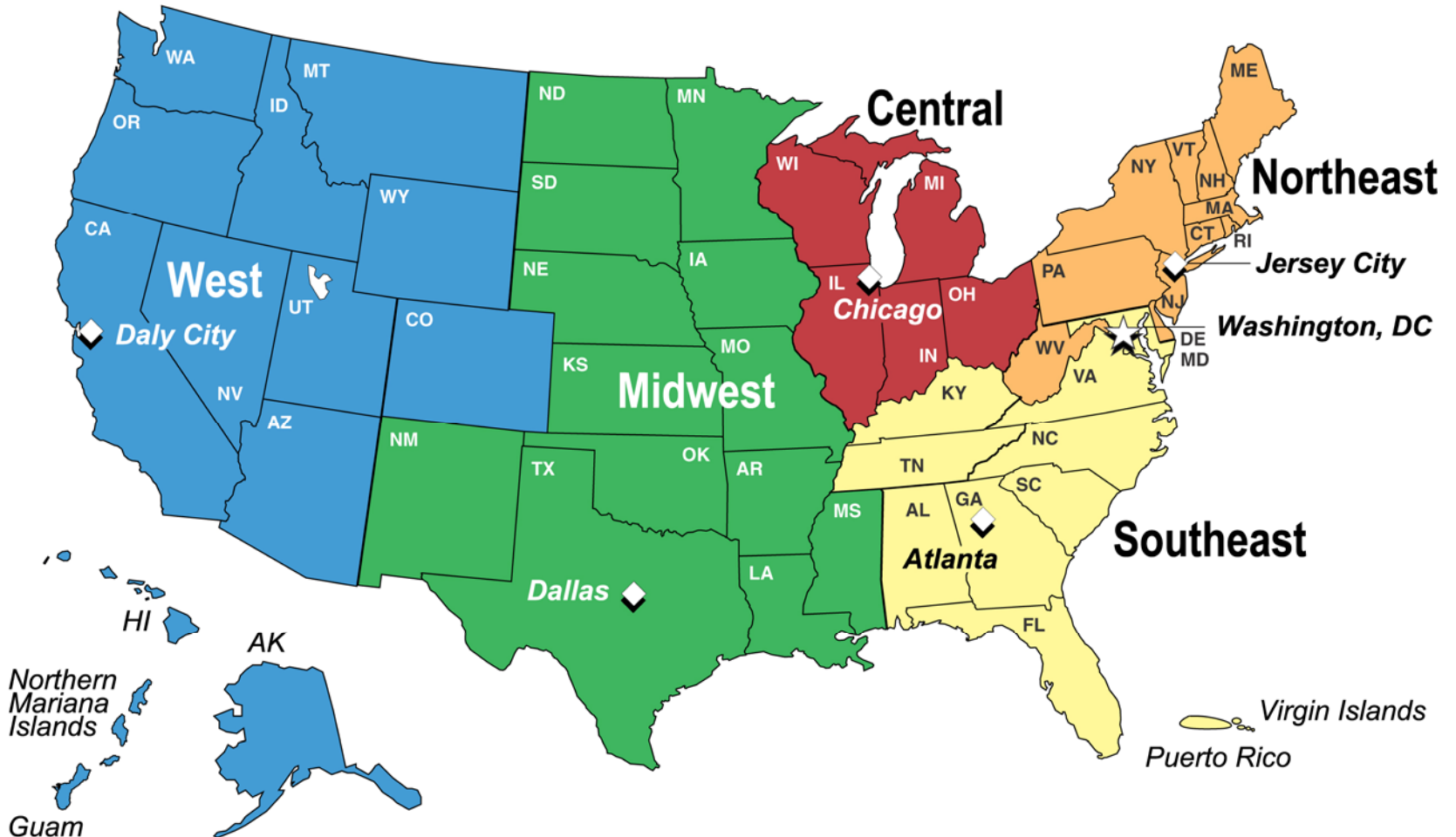


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PROFITABILITY AND EARNINGS
YEAR-TO-DATE AND PRIOR FOUR YEARS

INDUSTRY AGGREGATES:	9 mos.2008	9 mos.2007	2007	2006	2005	2004
PROFITABILITY(Percent)						
Return on Average Assets	(0.95)	0.71	(0.04)	1.06	1.19	1.17
Median Ratio	0.34	0.48	0.45	0.61	0.73	0.71
Return on Average Equity	(10.61)	6.82	(0.42)	11.18	12.83	12.79
Median Ratio	2.66	3.87	3.46	4.95	6.26	6.23
Net Interest Margin	2.86	2.70	2.69	2.73	2.81	2.89
Median Ratio	2.87	2.89	2.81	3.00	3.15	3.11
EARNINGS (\$ Millions)						
Interest Income	\$60,180.60	\$72,409.68	\$95,904.35	\$90,805.34	\$72,290.07	\$55,872.33
Interest Expense	29,983.40	41,701.02	55,283.30	49,870.85	33,473.40	21,300.82
NET INTEREST INCOME	30,197.20	30,708.66	40,621.05	40,934.49	38,816.67	34,571.52
Loss Provisions-Interest Bearing Assets	29,596.37	6,177.07	11,638.37	3,767.62	2,953.88	2,601.26
Noninterest Income	14,666.72	17,689.92	20,120.77	25,677.98	23,922.43	20,105.57
Mortgage Loan Servicing Fees	1,618.54	1,350.46	1,296.06	1,072.40	1,625.59	(62.87)
Other Fees and Charges	12,014.09	12,611.80	17,012.33	16,155.50	15,209.00	12,442.72
Other Noninterest Income	1,034.09	3,727.66	1,812.38	8,450.08	7,087.84	7,725.72
Noninterest Expense	29,785.65	29,947.24	47,370.88	38,664.73	34,316.58	30,500.29
G&A Expense	27,835.10	28,326.49	38,286.85	37,906.75	33,793.78	30,085.01
Goodwill Amortization	935.78	1,518.68	8,879.20	668.61	455.74	371.55
Loss Provisions-Noninterest Bearing Assets	1,014.77	102.07	204.84	89.37	67.06	43.73
Income Before Taxes & Extraordinary Items	(14,518.10)	12,274.27	1,732.56	24,180.12	25,468.64	21,575.53
Income Taxes	(4,543.48)	4,171.23	2,382.54	8,292.10	9,067.85	7,630.70
Extraordinary Items	(91.54)	1.38	1.14	(38.63)	(0.56)	18.56
NET INCOME	(10,066.16)	8,104.42	(648.84)	15,849.39	16,400.23	13,963.39
Profits	\$5,012.84	\$10,168.36	\$11,425.13	\$16,341.59	\$16,609.58	\$14,311.60
Losses	(\$15,078.99)	(\$2,063.93)	(\$12,073.96)	(\$492.20)	(\$209.35)	(\$348.21)
PROFITABILITY (Percent of Avg Assets Annualized)						
Interest Income	5.69	6.38	6.34	6.06	5.22	4.67
Interest Expense	2.84	3.67	3.66	3.33	2.42	1.78
NET INTEREST INCOME	2.86	2.70	2.69	2.73	2.81	2.89
Loss Provisions-Interest Bearing Assets	2.80	0.54	0.77	0.25	0.21	0.22
Noninterest Income	1.39	1.56	1.33	1.71	1.73	1.68
Mortgage Loan Servicing Fees	0.15	0.12	0.09	0.07	0.12	(0.01)
Other Fees and Charges	1.14	1.11	1.13	1.08	1.10	1.04
Other Noninterest Income	0.10	0.33	0.12	0.56	0.51	0.65
Noninterest Expense	2.82	2.64	3.13	2.58	2.48	2.55
G&A Expense	2.63	2.49	2.53	2.53	2.44	2.52
Goodwill Amortization	0.09	0.13	0.59	0.04	0.03	0.03
Loss Provisions-Noninterest Bearing Assets	0.10	0.01	0.01	0.01	0.00	0.00
Income Before Taxes & Extraordinary Items	(1.37)	1.08	0.11	1.61	1.84	1.80
Income Taxes	(0.43)	0.37	0.16	0.55	0.66	0.64
Extraordinary Items	(0.01)	0.00	0.00	0.00	0.00	0.00
NET INCOME	(0.95)	0.71	(0.04)	1.06	1.19	1.17
Profits	0.47	0.90	0.76	1.09	1.20	1.20
Losses	(1.43)	(0.18)	(0.80)	(0.03)	(0.02)	(0.03)

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006
NUMBER OF INSTITUTIONS:	818	829	831	827	832	836	838	845	853
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	(1.35)	(1.43)	(0.17)	(2.31)	0.17	1.02	0.97	0.89	1.08
Median Ratio	0.36	0.40	0.43	0.39	0.48	0.53	0.51	0.52	0.62
Return on Average Equity (Annualized)	(14.88)	(16.29)	(1.83)	(23.48)	1.65	9.54	9.35	8.89	11.72
Median Ratio	2.83	3.13	3.23	2.94	3.64	4.07	4.04	4.10	5.21
Net Interest Margin (Annualized)	2.93	2.91	2.77	2.61	2.60	2.76	2.77	2.71	2.65
Median Ratio	2.97	2.86	2.83	2.82	2.87	2.90	2.86	2.89	2.97
Number of Profitable Thrifts	562	618	650	602	684	710	705	705	758
Percent Profitable	68.70	74.55	78.22	72.79	82.21	84.93	84.13	83.43	88.86
Profits (\$ Millions)	\$1,617.25	\$1,662.27	\$1,733.32	\$1,256.77	\$2,262.03	\$4,117.80	\$3,788.53	\$3,359.11	\$4,419.19
Number of Unprofitable Thrifts	256	211	181	225	148	126	133	140	95
Percent Unprofitable	31.30	25.45	21.78	27.21	17.79	15.07	15.87	16.57	11.14
Losses (\$ Millions)	(\$5,605.03)	(\$7,113.76)	(\$2,360.20)	(\$10,010.03)	(\$1,605.27)	(\$284.49)	(\$174.18)	(\$218.62)	(\$131.58)
EARNINGS (\$ Millions)									
Interest Income	\$16,445.91	\$21,262.77	\$22,471.91	\$23,494.67	\$24,011.43	\$24,678.28	\$23,719.97	\$22,099.66	\$24,616.50
Interest Expense	7,799.45	10,184.95	11,999.01	13,582.28	14,055.54	14,291.35	13,354.13	12,598.72	14,072.27
NET INTEREST INCOME	8,646.47	11,077.83	10,472.91	9,912.39	9,955.89	10,386.94	10,365.84	9,500.93	10,544.23
Loss Provisions-Interest Bearing Assets	7,868.87	14,090.76	7,636.73	5,461.31	3,529.81	1,423.92	1,223.33	1,577.03	893.86
Noninterest Income	2,946.89	5,230.67	6,489.16	2,430.85	4,939.65	7,128.39	5,621.87	5,931.19	6,857.85
Mortgage Loan Servicing Fees	251.59	1,501.55	(134.60)	(54.40)	287.97	858.49	204.00	146.97	(196.41)
Other Fees and Charges	3,210.30	4,447.80	4,356.00	4,400.53	4,191.50	4,474.67	3,945.64	4,268.81	3,825.73
Other Noninterest Income	(514.99)	(718.68)	2,267.76	(1,915.28)	460.19	1,795.24	1,472.23	1,515.41	3,228.52
Noninterest Expense	8,654.45	10,654.60	10,476.60	17,423.64	10,538.97	10,203.15	9,205.12	9,098.23	10,102.95
G&A Expense	7,524.29	10,220.03	10,090.78	9,960.35	9,472.70	9,870.41	8,983.39	8,859.38	9,911.61
Goodwill Amortization	522.27	193.82	219.69	7,360.52	1,015.76	302.09	200.83	216.86	162.68
Loss Provisions-Noninterest Bearing Assets	607.89	240.75	166.13	102.77	50.52	30.66	20.90	22.00	28.66
Income Before Taxes & Extraordinary Items	(4,929.96)	(8,436.87)	(1,151.27)	(10,541.71)	826.76	5,888.26	5,559.25	4,756.87	6,405.27
Income Taxes	(943.23)	(3,075.82)	(524.43)	(1,788.69)	170.23	2,055.96	1,945.04	1,577.49	2,118.01
Extraordinary Items	(1.06)	(90.44)	(0.04)	(0.24)	0.22	1.01	0.15	(38.88)	0.34
NET INCOME	(3,987.78)	(5,451.49)	(626.88)	(8,753.26)	656.76	3,833.31	3,614.36	3,140.49	4,287.60
PROFITABILITY (Percent of Avg Assets Annualized)									
Interest Income	5.57	5.59	5.93	6.20	6.27	6.57	6.34	6.30	6.19
Interest Expense	2.64	2.68	3.17	3.58	3.67	3.80	3.57	3.59	3.54
NET INTEREST INCOME	2.93	2.91	2.77	2.61	2.60	2.76	2.77	2.71	2.65
Loss Provisions-Interest Bearing Assets	2.67	3.70	2.02	1.44	0.92	0.38	0.33	0.45	0.22
Noninterest Income	1.00	1.37	1.71	0.64	1.29	1.90	1.50	1.69	1.73
Mortgage Loan Servicing Fees	0.09	0.39	(0.04)	(0.01)	0.08	0.23	0.05	0.04	(0.05)
Other Fees and Charges	1.09	1.17	1.15	1.16	1.10	1.19	1.06	1.22	0.96
Other Noninterest Income	(0.17)	(0.19)	0.60	(0.51)	0.12	0.48	0.39	0.43	0.81
Noninterest Expense	2.93	2.80	2.77	4.59	2.75	2.72	2.46	2.59	2.54
G&A Expense	2.55	2.68	2.66	2.63	2.47	2.63	2.40	2.52	2.49
Goodwill Amortization	0.18	0.05	0.06	1.94	0.27	0.08	0.05	0.06	0.04
Loss Provisions-Noninterest Bearing Assets	0.21	0.06	0.04	0.03	0.01	0.01	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	(1.67)	(2.22)	(0.30)	(2.78)	0.22	1.57	1.49	1.36	1.61
Income Taxes	(0.32)	(0.81)	(0.14)	(0.47)	0.04	0.55	0.52	0.45	0.53
Extraordinary Items	0.00	(0.02)	0.00	0.00	0.00	0.00	0.00	(0.01)	0.00
NET INCOME	(1.35)	(1.43)	(0.17)	(2.31)	0.17	1.02	0.97	0.89	1.08

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006
NUMBER OF INSTITUTIONS:	818	829	831	827	832	836	838	845	853

TOTAL ASSETS (\$ Billions)	\$1,181.95	\$1,511.88	\$1,515.28	\$1,508.35	\$1,570.50	\$1,503.42	\$1,490.25	\$1,410.82	\$1,633.59
Cash and Noninterest-Earning Deposits	18.41	18.37	19.47	16.56	15.84	14.61	14.63	16.20	17.88
Investment Securities	98.88	105.66	107.76	115.29	122.18	87.97	91.23	78.31	77.59
Mortgage Backed Securities	167.15	199.09	202.27	207.58	196.76	195.75	183.95	166.60	210.11
1 - 4 Family Mortgages	541.76	749.08	748.23	740.78	795.65	765.39	772.03	727.09	892.17
First Liens	442.76	585.65	584.68	577.31	638.52	616.71	631.44	608.79	727.82
Home Equity Lines of Credit	62.97	119.66	118.14	116.72	110.66	106.28	93.01	79.97	97.41
Other Junior Liens	36.03	43.78	45.40	46.74	46.48	42.40	47.58	38.34	66.94
Multifamily Mortgages	33.68	64.92	63.32	62.06	65.07	63.48	64.32	66.38	74.37
Nonresidential Mortgages	69.79	77.44	75.07	70.48	67.80	65.19	64.13	63.40	65.38
Construction Loans	27.74	33.34	33.88	34.08	33.90	33.36	33.20	33.36	33.69
Land Loans	16.57	18.36	18.82	19.08	18.89	18.34	18.01	18.04	17.32
Commercial Loans	56.85	59.07	60.34	56.97	54.46	56.62	52.07	50.87	51.18
Consumer Loans	76.05	88.04	84.68	87.52	83.29	91.14	88.43	82.25	92.63
Repossessed Assets, Net	3.89	5.05	4.12	2.99	2.47	1.90	1.50	1.26	1.24
Real Estate Held for Investment, Net	0.13	0.17	0.18	0.20	0.19	0.19	0.19	0.19	0.19
Office Premises & Equipment	8.61	11.20	11.35	11.32	11.49	11.47	11.46	11.57	11.78
Other Assets	78.64	106.57	102.12	95.19	111.22	105.45	102.44	102.23	95.09
Less: Contra Assets & Valuation Allowances	16.21	24.49	16.32	11.75	8.72	7.46	7.34	6.94	7.05

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$1,181.95	\$1,511.88	\$1,515.28	\$1,508.35	\$1,570.50	\$1,503.42	\$1,490.25	\$1,410.82	\$1,633.59
TOTAL DEPOSITS AND ESCROWS	726.69	929.16	913.36	891.47	954.78	948.49	953.14	876.02	933.95
Deposits	721.31	916.63	900.60	879.31	941.32	933.56	936.83	861.00	910.23
Escrows	5.37	12.53	12.76	12.16	13.46	14.93	16.31	15.02	23.72
BORROWINGS	327.62	420.79	427.91	442.56	419.31	355.92	341.06	349.92	495.22
Advances From FHLB	242.04	298.00	308.81	302.23	291.30	214.94	211.73	214.03	285.76
Repurchase Agreements & FedFunds Purchased	48.30	46.34	43.54	55.33	57.18	68.26	61.24	66.82	86.32
Other Borrowings	37.28	76.45	75.56	85.00	70.83	72.72	68.09	69.06	123.14
Other Liabilities	18.47	31.12	36.96	34.71	36.84	36.56	36.66	33.67	53.67
Equity Capital	109.17	130.82	137.06	139.61	159.56	162.44	159.39	151.21	150.75
Capital Stock and Paid-In Capital	100.04	119.18	115.62	113.45	124.00	119.60	101.92	95.55	92.62
Unrealized Gains (Losses) AFS Securities	(9.06)	(8.89)	(7.05)	(1.98)	(1.70)	(1.88)	(0.55)	(0.75)	(0.87)
Retained Earnings	19.42	21.63	30.03	28.83	38.08	45.33	58.71	57.11	59.82

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006
NUMBER OF INSTITUTIONS:	818	829	831	827	832	836	838	845	853
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	1.56	1.22	1.29	1.10	1.01	0.97	0.98	1.15	1.09
Investment Securities	8.37	6.99	7.11	7.64	7.78	5.85	6.12	5.55	4.75
Mortgage Backed Securities	14.14	13.17	13.35	13.76	12.53	13.02	12.34	11.81	12.86
1 - 4 Family Mortgages	45.84	49.55	49.38	49.11	50.66	50.91	51.81	51.54	54.61
First Liens	37.46	38.74	38.59	38.27	40.66	41.02	42.37	43.15	44.55
Home Equity Lines of Credit	5.33	7.91	7.80	7.74	7.05	7.07	6.24	5.67	5.96
Other Junior Liens	3.05	2.90	3.00	3.10	2.96	2.82	3.19	2.72	4.10
Multifamily Mortgages	2.85	4.29	4.18	4.11	4.14	4.22	4.32	4.71	4.55
Nonresidential Mortgages	5.90	5.12	4.95	4.67	4.32	4.34	4.30	4.49	4.00
Construction Loans	2.35	2.21	2.24	2.26	2.16	2.22	2.23	2.36	2.06
Land Loans	1.40	1.21	1.24	1.26	1.20	1.22	1.21	1.28	1.06
Commercial Loans	4.81	3.91	3.98	3.78	3.47	3.77	3.49	3.61	3.13
Consumer Loans	6.43	5.82	5.59	5.80	5.30	6.06	5.93	5.83	5.67
Reposessed Assets, Net	0.33	0.33	0.27	0.20	0.16	0.13	0.10	0.09	0.08
Real Estate Held for Investment, Net	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Office Premises & Equipment	0.73	0.74	0.75	0.75	0.73	0.76	0.77	0.82	0.72
Other Assets	6.65	7.05	6.74	6.31	7.08	7.01	6.87	7.25	5.82
Less: Contra Assets & Valuation Allowances	1.37	1.62	1.08	0.78	0.56	0.50	0.49	0.49	0.43
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	61.46	60.28	59.10	60.79	63.09	63.96	62.09	57.17
Deposits	61.03	60.63	59.43	58.30	59.94	62.10	62.86	61.03	55.72
Escrows	0.45	0.83	0.84	0.81	0.86	0.99	1.09	1.06	1.45
BORROWINGS	27.72	27.83	28.24	29.34	26.70	23.67	22.89	24.80	30.31
Advances From FHLB	20.48	19.71	20.38	20.04	18.55	14.30	14.21	15.17	17.49
Repurchase Agreements & FedFunds Purchased	4.09	3.07	2.87	3.67	3.64	4.54	4.11	4.74	5.28
Other Borrowings	3.15	5.06	4.99	5.64	4.51	4.84	4.57	4.90	7.54
Other Liabilities	1.56	2.06	2.44	2.30	2.35	2.43	2.46	2.39	3.29
Equity Capital	9.24	8.65	9.05	9.26	10.16	10.80	10.70	10.72	9.23
Capital Stock and Paid-In Capital	8.46	7.88	7.63	7.52	7.90	7.96	6.84	6.77	5.67
Unrealized Gains (Losses) AFS Securities	(0.77)	(0.59)	(0.47)	(0.13)	(0.11)	(0.12)	(0.04)	(0.05)	(0.05)
Retained Earnings	1.64	1.43	1.98	1.91	2.42	3.02	3.94	4.05	3.66

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

FOR THE QUARTER ENDING:	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006
NUMBER OF INSTITUTIONS:	818	829	831	827	832	836	838	845	853

TOTAL ASSETS (Percent Change)	(0.40)	3.65	4.20	9.63	14.42	10.71	12.64	9.85	16.79
Cash and Noninterest-Earning Deposits	53.68	37.18	46.51	10.31	8.60	2.18	(1.26)	(3.77)	(0.92)
Investment Securities	0.33	24.06	5.27	32.98	41.39	8.08	35.48	26.37	28.07
Mortgage Backed Securities	0.45	4.29	13.68	28.42	17.65	15.07	6.62	0.71	30.05
1 - 4 Family Mortgages	(6.35)	(0.67)	(1.34)	3.42	9.07	5.07	7.32	4.36	10.71
First Liens	(7.82)	(3.61)	(5.77)	(3.76)	4.53	(0.19)	3.06	2.63	6.77
Home Equity Lines of Credit	7.27	14.21	29.70	47.68	39.71	40.61	22.75	5.79	9.80
Other Junior Liens	(8.77)	4.67	(2.99)	24.93	17.80	21.03	53.88	37.12	88.72
Multifamily Mortgages	3.77	4.16	0.31	(4.94)	0.83	9.43	12.34	16.31	14.46
Nonresidential Mortgages	18.93	23.26	23.27	17.33	14.83	26.15	25.43	26.40	27.68
Construction Loans	1.81	4.09	8.72	9.94	8.12	11.62	12.95	18.10	23.90
Land Loans	0.20	5.53	12.99	15.73	15.62	16.55	18.90	25.34	33.45
Commercial Loans	9.37	13.18	26.16	22.69	26.17	35.24	31.11	27.77	23.23
Consumer Loans	5.25	9.86	8.35	22.06	16.27	17.19	19.05	11.92	25.34
Repossessed Assets, Net	171.63	170.96	180.76	140.59	123.24	85.26	55.37	84.75	82.49
Real Estate Held for Investment, Net	(22.10)	4.16	10.37	8.14	(1.71)	6.54	8.18	4.34	1.13
Office Premises & Equipment	5.07	1.11	3.76	1.94	5.40	8.67	7.56	10.52	11.73
Other Assets	14.22	4.70	3.56	(3.83)	34.15	26.19	33.39	35.73	25.33
Less: Contra Assets & Valuation Allowances	146.68	257.21	142.94	84.89	38.13	12.85	12.53	7.47	11.43

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	(0.40)	3.65	4.20	9.63	14.42	10.71	12.64	9.85	16.79
TOTAL DEPOSITS AND ESCROWS	0.01	1.31	(0.51)	5.65	14.13	17.36	19.68	14.23	15.33
Deposits	0.01	1.58	(0.15)	6.08	14.92	18.19	20.53	14.93	16.70
Escrows	0.09	(15.03)	(20.80)	(18.25)	(22.85)	(18.54)	(14.94)	(15.32)	(20.48)
BORROWINGS	5.76	20.30	23.14	25.16	11.14	(10.04)	(9.06)	(6.12)	13.78
Advances From FHLB	7.71	40.87	40.04	36.86	24.19	(9.24)	(8.20)	(10.04)	7.96
Repurchase Agreements & FedFunds Purchased	(1.29)	(29.31)	(26.13)	(13.23)	(16.59)	(11.04)	(10.43)	(5.14)	12.78
Other Borrowings	3.19	5.16	11.03	23.21	(4.49)	(11.43)	(10.44)	7.28	30.97
Other Liabilities	(23.00)	(16.34)	(0.02)	1.33	16.14	17.52	29.19	30.92	109.15
Equity Capital	(13.73)	(16.40)	(10.62)	(4.19)	24.94	31.41	29.40	25.14	17.02
Capital Stock and Paid-In Capital	5.65	3.20	18.35	24.01	67.80	68.87	46.65	41.43	26.26
Unrealized Gains (Losses) AFS Securities	531.37	394.53	1,287.93	186.39	92.41	(21.15)	(67.48)	(15.85)	61.67
Retained Earnings	(43.03)	(50.18)	(47.17)	(48.16)	(31.19)	(18.33)	5.13	4.19	5.49

STRUCTURAL DATA AND LOAN ACTIVITY

FOR THE QUARTER ENDING:	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006
NUMBER OF INSTITUTIONS:	818	829	831	827	832	836	838	845	853

SELECTED STRUCTURAL DATA									
Number of New Thrifts	1	4	12	7	7	7	4	3	5
Consolidated Assets (\$ Billions)	0.38	1.82	9.58	19.52	1.57	0.89	95.01	0.33	11.96
Number of Conservatorships/Receiverships	4	0	0	0	1	0	0	0	0
Consolidated Assets (\$ Billions)	337.82	0.00	0.00	0.00	2.47	0.00	0.00	0.00	0.00
Number of Bank Charter Conversions	2	2	3	3	3	1	7	3	1
Consolidated Assets (\$ Billions)	0.21	0.14	11.71	3.25	18.37	5.28	7.93	233.20	0.05
Number of Bank Acquisitions	2	3	1	4	6	4	2	4	2
Consolidated Assets (\$ Billions)	0.26	0.68	0.08	4.84	4.22	38.96	0.18	2.95	0.29
Number of Thrift Mergers	3	1	2	4	1	4	2	4	3
Consolidated Assets (\$ Billions)	4.05	N/A	N/A	3.35	N/A	0.32	0.60	5.84	4.03

LOAN ACTIVITY (\$ Millions)									
Mortgage Pool Securities									
Total Purchases	\$55,114.99	\$76,069.43	\$71,422.09	\$77,309.55	\$64,450.15	\$99,213.94	\$110,979.92	\$88,071.17	\$135,767.85
Total Sales	50,638.81	64,308.94	58,934.62	61,545.18	52,520.38	76,344.64	91,066.15	86,343.61	100,316.56
Mortgage Originations	79,534.05	128,292.45	133,821.04	166,624.83	185,729.59	194,583.88	169,214.37	134,339.95	172,132.30
Construction Loans	5,002.49	6,013.00	6,084.08	7,443.43	8,110.61	8,449.58	7,836.50	9,008.00	9,275.83
1-4 Family Mortgages	2,747.79	3,349.49	3,509.25	4,389.28	5,217.26	5,729.74	5,373.57	6,399.76	6,714.85
Permanent Loans Secured by 1-4 Family Unit	66,039.25	107,495.24	115,326.18	143,930.41	165,086.50	173,321.58	149,556.44	112,115.35	149,891.29
Mortgage Refinancings	27,245.85	53,065.65	67,029.47	79,406.83	82,024.65	94,144.36	88,315.14	52,357.64	46,614.95
Mortgage Purchases	42,613.50	51,962.71	53,435.02	23,350.28	35,203.61	51,592.30	57,431.11	59,115.20	106,120.44
Secured by 1-4 Family Mortgages	41,295.71	50,223.26	51,860.52	21,530.32	31,822.66	47,593.53	53,984.83	55,328.08	103,599.16
Mortgage Sales	75,473.40	118,896.22	121,886.63	90,114.57	127,928.60	171,638.16	182,522.84	127,289.05	169,867.69
Secured by 1-4 Family Mortgages	73,518.41	116,371.83	119,147.64	85,731.60	123,249.02	166,482.83	177,708.75	123,421.92	167,197.24
Nonmortgage Originations and Purchases	104,273.58	114,179.62	106,661.21	109,014.76	99,088.57	104,293.80	90,711.08	95,918.72	88,663.67
Consumer Loans	45,237.00	51,243.05	45,672.49	52,801.37	47,162.81	48,491.41	42,912.22	46,866.68	47,888.37

OTHER INDICATORS (Percent Annualized)									
Asset Growth Rate	2.72	(1.16)	4.69	(17.98)	24.51	1.10	(2.13)	3.74	22.85
Cost of Funds	2.98	3.06	3.63	4.06	4.27	4.44	4.30	4.15	4.09
Asset Yield	6.16	6.23	6.54	6.82	6.73	7.22	6.98	6.92	6.54
Mortgage Portfolio Yield	6.18	6.22	6.52	6.90	6.85	6.98	7.10	6.82	6.49
Earnings Efficiency	104.49	104.02	105.12	106.19	106.52	107.74	108.17	107.58	108.71
Operating Efficiency	62.14	60.02	68.67	69.86	65.62	62.79	61.89	63.66	69.93

CAPITAL MEASURES

FOR THE QUARTER ENDING:	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006
NUMBER OF INSTITUTIONS:	818	829	831	827	832	836	838	845	853

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	812	821	828	823	827	832	836	844	852
Percent of Thrifts	99.27	99.03	99.64	99.52	99.40	99.52	99.76	99.88	99.88
Consolidated Assets (\$ Billions)	\$1,177.05	\$1,480.29	\$1,515.13	\$1,508.01	\$1,570.10	\$1,500.64	\$1,490.07	\$1,410.75	\$1,633.55
Fail FDICIA Capital Standards	6	8	3	3	4	4	2	0	1
Percent of Thrifts	0.73	0.97	0.36	0.36	0.48	0.48	0.24	0.00	0.12
Consolidated Assets (\$ Billions)	\$4.90	\$31.59	\$0.15	\$0.35	\$0.39	\$2.78	\$0.18	\$0.00	\$0.04
Critically Undercapitalized	1	2	1	1	0	0	0	0	0
Percent of Thrifts	0.12	0.24	0.12	0.12	0.00	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.35	\$0.27	\$0.04	\$0.16	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$102.10	\$122.62	\$127.86	\$125.17	\$125.62	\$129.50	\$124.22	\$116.56	\$128.44
Tangible Equity Ratio	8.67	8.17	8.51	8.41	8.20	8.83	8.56	8.49	7.99
Median Ratio	10.07	10.18	10.16	10.44	10.50	10.43	10.36	10.26	10.26
Tier 1 Capital (\$ Billions)	\$102.13	\$122.81	\$128.18	\$124.48	\$125.96	\$129.86	\$124.60	\$116.97	\$128.91
Tier 1 Leverage Ratio	8.67	8.18	8.53	8.36	8.22	8.85	8.58	8.52	8.01
Median Ratio	10.07	10.18	10.16	10.44	10.50	10.43	10.36	10.26	10.26
Tier 1 Risk-based Capital Ratio	13.48	12.11	12.60	12.36	12.31	13.00	12.61	12.52	12.09
Median Ratio	16.38	16.58	17.04	17.25	17.21	17.34	17.42	17.12	16.83
Risk-based Capital (\$ Billions)	\$110.96	\$140.15	\$145.23	\$141.93	\$140.86	\$144.01	\$138.50	\$130.40	\$141.98
Total Risk-based Capital Ratio	14.77	14.09	14.56	14.39	14.04	14.75	14.36	14.33	13.64
Median Ratio	17.22	17.51	17.78	18.07	18.03	18.16	18.13	17.89	17.59

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006
NUMBER OF INSTITUTIONS:	818	829	831	827	832	836	838	845	853
LOANS 30-89 DAYS DELINQUENT (\$ Millions)									
Total Including Repurchased GNMA Loans	\$17,054.57	\$21,309.42	\$20,193.10	\$20,598.19	\$18,223.59	\$14,127.94	\$12,140.80	\$11,175.93	\$11,457.27
Repurchased GNMA Loans	900.56	770.15	680.26	568.43	565.75	528.52	516.93	637.82	749.94
Total Excluding Repurchased GNMA Loans	16,154.00	20,539.27	19,512.85	20,029.76	17,657.84	13,599.42	11,623.87	10,538.12	10,707.33
Mortgage Loans									
Construction & Land Loans	1,305.47	1,147.76	1,287.79	1,302.88	1,224.39	666.77	660.08	649.67	465.74
Nonresidential Mortgages	585.53	486.58	558.56	442.43	407.18	333.90	362.98	291.99	330.26
Multifamily Mortgages	264.61	315.50	274.76	163.80	191.86	182.78	136.14	128.65	124.46
1-4 Family Mortgages	12,804.61	17,173.85	16,046.42	16,677.25	14,662.73	11,273.42	9,482.11	8,383.44	8,776.14
First Liens	11,274.74	14,692.69	13,398.03	13,930.95	12,481.54	9,697.84	8,261.50	7,374.63	7,683.47
Home Equity Lines of Credit	918.27	1,711.08	1,901.13	1,767.80	1,321.33	957.37	801.64	654.95	554.17
Other Junior Liens	611.60	770.09	747.26	978.49	859.87	618.21	418.97	353.86	538.49
Nonmortgage Loans and Leases									
Commercial Loans	614.67	595.29	622.10	539.81	474.97	451.34	497.22	443.05	532.22
Consumer Loans	1,479.69	1,590.43	1,403.49	1,472.02	1,262.46	1,219.72	1,002.27	1,279.14	1,228.45
NONCURRENT LOANS (\$ Millions)									
Total Including Repurchased GNMA Loans	\$24,534.68	\$35,480.49	\$27,041.87	\$22,034.04	\$16,235.27	\$12,454.60	\$10,405.39	\$8,645.73	\$9,181.33
Repurchased GNMA Loans	1,391.99	1,176.84	970.54	828.00	761.27	793.75	881.99	973.54	1,767.07
Total Excluding Repurchased GNMA Loans	23,142.69	34,303.65	26,071.33	21,206.04	15,474.00	11,660.84	9,523.40	7,672.19	7,414.26
Mortgage Loans									
Construction & Land Loans	3,458.20	3,716.51	3,166.82	2,457.88	1,433.31	914.42	627.57	465.95	378.23
Nonresidential Mortgages	728.42	693.34	603.31	496.12	462.47	442.98	417.48	341.37	299.14
Multifamily Mortgages	336.87	426.06	314.91	269.08	242.02	186.11	158.60	141.67	121.11
1-4 Family Mortgages	18,374.96	28,692.26	21,322.75	17,380.29	12,844.82	9,670.28	7,975.14	6,492.02	7,063.50
First Liens	17,202.81	24,639.43	18,682.57	14,971.53	11,333.39	8,591.10	7,146.25	5,883.02	6,519.61
Home Equity Lines of Credit	638.90	3,030.69	1,897.60	1,459.13	986.99	724.51	544.02	355.43	298.67
Other Junior Liens	533.25	1,022.13	742.58	949.64	524.44	354.67	284.88	253.57	245.22
Nonmortgage Loans and Leases									
Commercial Loans	753.17	823.56	688.94	543.96	468.50	488.36	505.72	459.88	595.69
Consumer Loans	883.06	1,128.78	945.15	886.71	784.16	752.46	720.88	744.85	723.66
NET CHARGE-OFFS (\$ Millions)									
Total	\$4,240.62	\$5,682.68	\$3,541.06	\$2,273.13	\$1,689.89	\$1,167.78	\$1,033.10	\$1,368.99	\$904.97
Mortgage Loans									
Construction & Land Loans	546.32	397.00	283.22	158.51	129.89	22.23	19.09	22.82	8.49
Nonresidential Mortgages	55.77	35.65	23.22	26.68	7.71	8.35	9.89	(3.63)	12.14
Multifamily Mortgages	37.59	15.42	6.32	8.55	3.19	4.30	3.67	1.46	2.25
1-4 Family Mortgages	1,319.67	3,918.63	2,349.17	1,138.89	569.56	312.57	189.44	527.24	150.80
First Liens	914.26	2,296.10	1,214.83	516.73	241.89	131.31	107.76	94.54	85.68
Home Equity Lines of Credit	262.81	1,163.48	778.23	405.90	206.59	106.86	60.00	16.38	14.57
Other Junior Liens	142.60	459.06	356.11	216.25	121.08	74.40	21.68	416.32	50.56
Nonmortgage Loans and Leases									
Commercial Loans	476.63	332.48	251.24	213.98	162.41	174.20	136.11	149.09	120.99
Consumer Loans	741.96	812.00	803.09	561.25	752.84	619.68	667.13	602.77	570.29
Reposessed Assets	133.04	242.99	161.33	102.51	57.04	37.36	25.91	35.06	31.73
Other	929.65	(71.49)	(336.52)	62.76	7.24	(10.91)	(18.14)	34.20	8.28
REPOSSESSED ASSETS, NET (\$ Millions)									
Total	\$3,889.53	\$5,052.74	\$4,117.05	\$2,989.85	\$2,470.03	\$1,901.29	\$1,496.28	\$1,263.42	\$1,235.96
Construction & Land Loans	693.06	612.13	472.43	249.59	198.00	157.27	124.51	111.33	80.81
Nonresidential Mortgages	142.30	116.73	114.70	102.34	94.02	84.87	80.23	65.78	94.74
Multifamily Mortgages	51.28	83.67	39.22	42.02	26.29	15.23	13.28	16.14	11.39
1-4 Family Mortgages	2,843.63	4,041.83	3,359.45	2,467.90	2,055.95	1,571.04	1,194.09	922.39	877.98
Other	159.26	198.39	131.26	128.01	95.76	72.88	84.17	147.78	171.06

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006
NUMBER OF INSTITUTIONS:	818	829	831	827	832	836	838	845	853
LOANS 30-89 DAYS DELINQUENT (% Total Assets)									
Total Including Repurchased GNMA Loans	1.44	1.41	1.33	1.37	1.16	0.94	0.81	0.79	0.70
Repurchased GNMA Loans	0.08	0.05	0.04	0.04	0.04	0.04	0.03	0.05	0.05
Total Excluding Repurchased GNMA Loans	1.37	1.36	1.29	1.33	1.12	0.90	0.78	0.75	0.66
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	2.95	2.22	2.44	2.45	2.32	1.29	1.29	1.26	0.91
Nonresidential Mortgages	0.84	0.63	0.74	0.63	0.60	0.51	0.57	0.46	0.51
Multifamily Mortgages	0.79	0.49	0.43	0.26	0.29	0.29	0.21	0.19	0.17
1-4 Family Mortgages	2.36	2.29	2.14	2.25	1.84	1.47	1.23	1.15	0.98
First Liens	2.55	2.51	2.29	2.41	1.95	1.57	1.31	1.21	1.06
Home Equity Lines of Credit	1.46	1.43	1.61	1.51	1.19	0.90	0.86	0.82	0.57
Other Junior Liens	1.70	1.76	1.65	2.09	1.85	1.46	0.88	0.92	0.80
Nonmortgage Loans and Leases									
Commercial Loans	1.08	1.01	1.03	0.95	0.87	0.80	0.95	0.87	1.04
Consumer Loans	1.95	1.81	1.66	1.68	1.52	1.34	1.13	1.56	1.33
NONCURRENT LOANS (% Total Assets)									
Total Including Repurchased GNMA Loans	2.08	2.35	1.78	1.46	1.03	0.83	0.70	0.61	0.56
Repurchased GNMA Loans	0.12	0.08	0.06	0.05	0.05	0.05	0.06	0.07	0.11
Total Excluding Repurchased GNMA Loans	1.96	2.27	1.72	1.41	0.99	0.78	0.64	0.54	0.45
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	7.80	7.19	6.01	4.62	2.72	1.77	1.23	0.91	0.74
Nonresidential Mortgages	1.04	0.90	0.80	0.70	0.68	0.68	0.65	0.54	0.46
Multifamily Mortgages	1.00	0.66	0.50	0.43	0.37	0.29	0.25	0.21	0.16
1-4 Family Mortgages	3.39	3.83	2.85	2.35	1.61	1.26	1.03	0.89	0.79
First Liens	3.89	4.21	3.20	2.59	1.77	1.39	1.13	0.97	0.90
Home Equity Lines of Credit	1.01	2.53	1.61	1.25	0.89	0.68	0.58	0.44	0.31
Other Junior Liens	1.48	2.33	1.64	2.03	1.13	0.84	0.60	0.66	0.37
Nonmortgage Loans and Leases									
Commercial Loans	1.32	1.39	1.14	0.95	0.86	0.86	0.97	0.90	1.16
Consumer Loans	1.16	1.28	1.12	1.01	0.94	0.83	0.82	0.91	0.78
NET CHARGE-OFFS (% Total Assets)									
Percent of Outstanding Loans by Loan Type:	0.36	0.38	0.23	0.15	0.11	0.08	0.07	0.10	0.06
Mortgage Loans									
Construction & Land Loans	1.23	0.77	0.54	0.30	0.25	0.04	0.04	0.04	0.02
Nonresidential Mortgages	0.08	0.05	0.03	0.04	0.01	0.01	0.02	(0.01)	0.02
Multifamily Mortgages	0.11	0.02	0.01	0.01	0.00	0.01	0.01	0.00	0.00
1-4 Family Mortgages	0.24	0.52	0.31	0.15	0.07	0.04	0.02	0.07	0.02
First Liens	0.21	0.39	0.21	0.09	0.04	0.02	0.02	0.02	0.01
Home Equity Lines of Credit	0.42	0.97	0.66	0.35	0.19	0.10	0.06	0.02	0.01
Other Junior Liens	0.40	1.05	0.78	0.46	0.26	0.18	0.05	1.09	0.08
Nonmortgage Loans and Leases									
Commercial Loans	0.84	0.56	0.42	0.38	0.30	0.31	0.26	0.29	0.24
Consumer Loans	0.98	0.92	0.95	0.64	0.90	0.68	0.75	0.73	0.62
Reposessed Assets	3.42	4.81	3.92	3.43	2.31	1.97	1.73	2.77	2.57
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:	0.33	0.33	0.27	0.20	0.16	0.13	0.10	0.09	0.08
Construction & Land Loans									
Construction & Land Loans	1.56	1.18	0.90	0.47	0.38	0.30	0.24	0.22	0.16
Nonresidential Mortgages	0.20	0.15	0.15	0.15	0.14	0.13	0.13	0.10	0.14
Multifamily Mortgages	0.15	0.13	0.06	0.07	0.04	0.02	0.02	0.02	0.02
1-4 Family Mortgages	0.52	0.54	0.45	0.33	0.26	0.21	0.15	0.13	0.10
Other	0.20	0.19	0.13	0.13	0.09	0.07	0.08	0.14	0.18

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 2008	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006
NUMBER OF INSTITUTIONS:	818	829	831	827	832	836	838	845	853
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)									
Real Estate Loans	\$689.55	\$943.13	\$939.32	\$926.48	\$981.32	\$945.77	\$951.70	\$908.28	\$1,082.94
Percent of Total Assets	58.34	62.38	61.99	61.42	62.48	62.91	63.86	64.38	66.29
Noncurrent Real Estate Loans									
Including Repurchased GNMA Loans	22.90	33.53	25.41	20.60	14.98	11.21	9.18	7.44	7.86
Percent of Total Assets	1.94	2.22	1.68	1.37	0.95	0.75	0.62	0.53	0.48
Excluding Repurchased GNMA Loans	21.51	32.35	24.44	19.78	14.22	10.42	8.30	6.47	6.09
Percent of Total Assets	1.82	2.14	1.61	1.31	0.91	0.69	0.56	0.46	0.37
Real Estate Owned	3.79	4.96	4.02	2.91	2.40	1.85	1.45	1.22	1.20
Percent of Total Assets	0.32	0.33	0.27	0.19	0.15	0.12	0.10	0.09	0.07
Troubled Real Estate Loans									
Including Repurchased GNMA Loans	26.68	38.49	29.43	23.51	17.38	13.06	10.63	8.66	9.06
Percent of Total Assets	2.26	2.55	1.94	1.56	1.11	0.87	0.71	0.61	0.55
Excluding Repurchased GNMA Loans	25.29	37.31	28.46	22.68	16.62	12.27	9.75	7.69	7.30
Percent of Total Assets	2.14	2.47	1.88	1.50	1.06	0.82	0.65	0.55	0.45
Valuation Allowances	18.30	26.20	17.25	12.25	9.07	7.64	7.50	7.08	7.24
Loss Coverage Ratio	15.39	14.48	14.27	14.20	15.06	15.55	15.28	15.20	12.86
Reserve Ratio	1.93	2.28	1.51	1.10	0.78	0.68	0.67	0.66	0.57
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	1.44	1.50	0.93	0.60	0.43	0.31	0.28	0.39	0.22
Net Provisions for Losses (Annualized)	2.66	3.73	2.02	1.45	0.90	0.38	0.33	0.45	0.22
Valuation Allowances	1.55	1.73	1.14	0.81	0.58	0.51	0.50	0.50	0.44
Noncurrent Loans									
Including Repurchased GNMA Loans	2.08	2.35	1.78	1.46	1.03	0.83	0.70	0.61	0.56
Excluding Repurchased GNMA Loans	1.96	2.27	1.72	1.41	0.99	0.78	0.64	0.54	0.45
Reposessed Assets, Net (% Total Assets)	0.33	0.33	0.27	0.20	0.16	0.13	0.10	0.09	0.08
Troubled Assets									
Including Repurchased GNMA Loans	2.40	2.68	2.06	1.66	1.19	0.95	0.80	0.70	0.64
Excluding Repurchased GNMA Loans	2.29	2.60	1.99	1.60	1.14	0.90	0.74	0.63	0.53

SELECTED INDICATORS

BY FDICIA CATEGORY

THIRD QUARTER 2008:	WELL- CAPITALIZED	ADEQUATELY CAPITALIZED	UNDER- CAPITALIZED	SIGNIFICANTLY UNDER- CAPITALIZED	CRITICALLY UNDER- CAPITALIZED	INDUSTRY
NUMBER OF INSTITUTIONS:	800	12	3	2	1	818

Total Assets (\$ Billions)	\$1,173.27	\$3.78	\$4.33	\$0.21	\$0.35	\$1,181.95
Tier 1 Leverage Ratio (Percent)	8.70	6.16	4.36	2.34	1.33	8.67
Median Ratio	10.18	5.86	3.94	2.39	1.33	10.07
Total Risk-based Capital Ratio (Percent)	14.83	9.29	6.68	5.19	3.09	14.77
Median Ratio	17.57	9.20	6.72	5.14	3.09	17.22
Return on Average Assets (Percent Annualized)	(1.31)	(7.25)	(6.28)	(20.45)	(5.03)	(1.35)
Median Ratio	0.37	(5.30)	(6.10)	(13.95)	(5.03)	0.36
Net Interest Margin (Percent Annualized)	2.94	2.72	1.99	1.88	2.65	2.93
Median Ratio	2.97	2.70	2.15	1.90	2.65	2.97
Number of Profitable Thrifts	561	1	0	0	0	562
Profits (\$ Millions)	\$1,616.43	\$0.82	\$0.00	\$0.00	\$0.00	\$1,617.25
Number of Unprofitable Thrifts	239	11	3	2	1	256
Losses (\$ Millions)	(\$5,446.46)	(\$70.20)	(\$71.89)	(\$11.98)	(\$4.50)	(\$5,605.03)
Valuation Allowances (Percent of Total Assets)	1.54	1.77	2.76	1.62	3.37	1.55
Troubled Assets (Percent of Total Assets)	2.34	3.71	18.19	7.04	13.71	2.40
Asset Growth Rate (Percent Annualized)	2.94	(9.40)	(34.97)	(95.10)	(10.99)	2.72

BY PROBLEM THRIFTS

THIRD QUARTER 2008:	SAFETY AND SOUNDNESS COMPOSITE RATINGS 4 AND 5	COMPLIANCE COMPOSITE RATINGS 4 AND 5
NUMBER OF INSTITUTIONS:	23	4

STATEMENT OF OPERATIONS
BY REGION

THIRD QUARTER 2008:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	188	195	195	170	70	818
PROFITABILITY (Percent)						
Return on Average Assets (Annualized)	(1.76)	(0.20)	(1.70)	(0.53)	(2.49)	(1.35)
Median Ratio	0.38	0.20	0.30	0.58	0.37	0.36
Return on Average Equity (Annualized)	(17.88)	(2.48)	(17.90)	(6.15)	(27.01)	(14.88)
Median Ratio	3.19	1.69	2.17	4.94	3.69	2.83
Net Interest Margin (Annualized)	2.62	2.58	2.63	2.57	4.43	2.93
Median Ratio	2.88	2.94	2.84	3.18	3.44	2.97
Number of Profitable Thrifts	134	116	133	130	49	562
Percent Profitable	71.28	59.49	68.21	76.47	70.00	68.70
Profits (\$ Millions)	\$370.25	\$690.65	\$111.31	\$203.16	\$241.88	\$1,617.25
Number of Unprofitable Thrifts	54	79	62	40	21	256
Percent Unprofitable	28.72	40.51	31.79	23.53	30.00	31.30
Losses (\$ Millions)	(\$2,186.70)	(\$830.06)	(\$630.15)	(\$404.56)	(\$1,553.57)	(\$5,605.03)
EARNINGS (\$ Millions)						
Interest Income	\$5,375.25	\$3,789.59	\$1,704.52	\$1,937.70	\$3,638.85	\$16,445.91
Interest Expense	2,660.02	1,978.21	900.31	956.40	1,304.50	7,799.45
NET INTEREST INCOME	2,715.23	1,811.38	804.21	981.31	2,334.35	8,646.47
Loss Provisions-Interest Bearing Assets	1,783.08	1,090.37	954.09	658.49	3,382.84	7,868.87
Noninterest Income	(526.03)	1,002.98	403.74	445.19	1,621.01	2,946.89
Mortgage Loan Servicing Fees	88.90	53.31	27.67	29.22	52.49	251.59
Other Fees and Charges	484.38	387.37	385.21	437.75	1,515.58	3,210.30
Other Noninterest Income	(1,099.31)	562.30	(9.14)	(21.78)	52.94	(514.99)
Noninterest Expense	2,566.85	1,693.82	993.46	993.39	2,406.93	8,654.45
G&A Expense	1,776.74	1,522.03	913.49	957.66	2,354.37	7,524.29
Goodwill Amortization	271.83	142.98	63.67	24.50	19.29	522.27
Loss Provisions-Noninterest Bearing Assets	518.29	28.81	16.30	11.23	33.27	607.89
Income Before Taxes & Extraordinary Items	(2,160.73)	30.17	(739.60)	(225.39)	(1,834.41)	(4,929.96)
Income Taxes	(344.83)	169.06	(220.77)	(23.98)	(522.72)	(943.23)
Extraordinary Items	(0.55)	(0.52)	0.00	0.00	0.00	(1.06)
NET INCOME	(1,816.45)	(139.41)	(518.84)	(201.40)	(1,311.69)	(3,987.78)
PROFITABILITY (Percent of Avg Assets Annualized)						
Interest Income	5.20	5.40	5.58	5.07	6.91	5.57
Interest Expense	2.57	2.82	2.95	2.50	2.48	2.64
NET INTEREST INCOME	2.62	2.58	2.63	2.57	4.43	2.93
Loss Provisions-Interest Bearing Assets	1.72	1.55	3.12	1.72	6.42	2.67
Noninterest Income	(0.51)	1.43	1.32	1.16	3.08	1.00
Mortgage Loan Servicing Fees	0.09	0.08	0.09	0.08	0.10	0.09
Other Fees and Charges	0.47	0.55	1.26	1.14	2.88	1.09
Other Noninterest Income	(1.06)	0.80	(0.03)	(0.06)	0.10	(0.17)
Noninterest Expense	2.48	2.42	3.25	2.60	4.57	2.93
G&A Expense	1.72	2.17	2.99	2.50	4.47	2.55
Goodwill Amortization	0.26	0.20	0.21	0.06	0.04	0.18
Loss Provisions-Noninterest Bearing Assets	0.50	0.04	0.05	0.03	0.06	0.21
Income Before Taxes & Extraordinary Items	(2.09)	0.04	(2.42)	(0.59)	(3.48)	(1.67)
Income Taxes	(0.33)	0.24	(0.72)	(0.06)	(0.99)	(0.32)
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
NET INCOME	(1.76)	(0.20)	(1.70)	(0.53)	(2.49)	(1.35)

STATEMENT OF CONDITION
BY REGION

THIRD QUARTER 2008:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	188	195	195	170	70	818

TOTAL ASSETS (\$ Billions)	\$416.72	\$276.28	\$122.31	\$159.94	\$206.69	\$1,181.95
Cash and Noninterest-Earning Deposits	6.98	3.58	2.84	2.91	2.10	18.41
Investment Securities	26.78	15.63	6.71	34.93	14.83	98.88
Mortgage Backed Securities	84.56	31.06	13.39	16.75	21.39	167.15
1 - 4 Family Mortgages	171.52	155.40	57.40	52.00	105.43	541.76
First Liens	150.58	112.32	46.04	34.66	99.17	442.76
Home Equity Lines of Credit	13.77	24.73	7.69	11.06	5.71	62.97
Other Junior Liens	7.17	18.35	3.67	6.28	0.55	36.03
Multifamily Mortgages	16.60	1.73	3.80	2.28	9.27	33.68
Nonresidential Mortgages	30.04	14.21	9.96	10.16	5.41	69.79
Construction Loans	7.25	5.78	3.46	7.97	3.28	27.74
Land Loans	1.80	5.53	3.49	3.11	2.64	16.57
Commercial Loans	24.79	6.51	4.24	8.15	13.16	56.85
Consumer Loans	14.40	11.21	10.39	15.10	24.95	76.05
Reposessed Assets, Net	0.28	1.60	0.75	0.43	0.82	3.89
Real Estate Held for Investment, Net	0.01	0.04	0.03	0.04	0.01	0.13
Office Premises & Equipment	2.53	2.25	1.32	1.48	1.04	8.61
Other Assets	32.16	24.75	5.79	6.32	9.62	78.64
Less: Contra Assets & Valuation Allowances	2.99	3.01	1.26	1.69	7.26	16.21

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$416.72	\$276.28	\$122.31	\$159.94	\$206.69	\$1,181.95
TOTAL DEPOSITS AND ESCROWS	265.69	169.26	85.83	94.00	111.89	726.69
Deposits	264.46	168.40	84.50	92.69	111.26	721.31
Escrows	1.23	0.86	1.33	1.31	0.64	5.37
BORROWINGS	104.93	79.03	23.72	49.40	70.53	327.62
Advances From FHLB	63.43	68.19	18.20	46.47	45.74	242.04
Repurchase Agreements & FedFunds Purchased	31.04	8.68	4.13	0.52	3.94	48.30
Other Borrowings	10.46	2.17	1.39	2.41	20.85	37.28
Other Liabilities	5.21	3.68	1.42	2.84	5.33	18.47
Equity Capital	40.88	24.31	11.35	13.69	18.94	109.17
Capital Stock and Paid-In Capital	40.81	20.78	5.78	21.86	10.80	100.04
Unrealized Gains (Losses) AFS Securities	(6.89)	(1.32)	(0.23)	(0.30)	(0.31)	(9.06)
Retained Earnings	7.55	5.04	5.93	(7.59)	8.49	19.42

STATEMENT OF CONDITION
BY REGION

THIRD QUARTER 2008:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	188	195	195	170	70	818

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.68	1.30	2.32	1.82	1.02	1.56
Investment Securities	6.43	5.66	5.49	21.84	7.17	8.37
Mortgage Backed Securities	20.29	11.24	10.95	10.47	10.35	14.14
1 - 4 Family Mortgages	41.16	56.25	46.93	32.51	51.01	45.84
First Liens	36.13	40.65	37.64	21.67	47.98	37.46
Home Equity Lines of Credit	3.30	8.95	6.29	6.92	2.76	5.33
Other Junior Liens	1.72	6.64	3.00	3.93	0.27	3.05
Multifamily Mortgages	3.98	0.63	3.11	1.42	4.49	2.85
Nonresidential Mortgages	7.21	5.14	8.15	6.36	2.62	5.90
Construction Loans	1.74	2.09	2.83	4.99	1.59	2.35
Land Loans	0.43	2.00	2.85	1.94	1.28	1.40
Commercial Loans	5.95	2.36	3.46	5.09	6.37	4.81
Consumer Loans	3.46	4.06	8.49	9.44	12.07	6.43
Reposessed Assets, Net	0.07	0.58	0.61	0.27	0.40	0.33
Real Estate Held for Investment, Net	0.00	0.01	0.02	0.03	0.00	0.01
Office Premises & Equipment	0.61	0.81	1.08	0.92	0.50	0.73
Other Assets	7.72	8.96	4.74	3.95	4.65	6.65
Less: Contra Assets & Valuation Allowances	0.72	1.09	1.03	1.06	3.51	1.37

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	63.76	61.26	70.17	58.78	54.13	61.48
Deposits	63.46	60.95	69.08	57.96	53.83	61.03
Escrows	0.30	0.31	1.09	0.82	0.31	0.45
BORROWINGS	25.18	28.61	19.39	30.89	34.12	27.72
Advances From FHLB	15.22	24.68	14.88	29.06	22.13	20.48
Repurchase Agreements & FedFunds Purchased	7.45	3.14	3.37	0.33	1.91	4.09
Other Borrowings	2.51	0.78	1.14	1.50	10.09	3.15
Other Liabilities	1.25	1.33	1.16	1.77	2.58	1.56
Equity Capital	9.81	8.80	9.28	8.56	9.16	9.24
Capital Stock and Paid-In Capital	9.79	7.52	4.73	13.67	5.23	8.46
Unrealized Gains (Losses) AFS Securities	(1.65)	(0.48)	(0.19)	(0.19)	(0.15)	(0.77)
Retained Earnings	1.81	1.82	4.85	(4.74)	4.11	1.64

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

THIRD QUARTER 2008:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	188	195	195	170	70	818

TOTAL ASSETS (Percent Change)	3.94	(3.31)	2.29	17.42	(15.38)	(0.40)
Cash and Noninterest-Earning Deposits	94.69	(0.89)	143.74	32.69	47.49	53.68
Investment Securities	(25.97)	(35.54)	(17.42)	82.04	37.05	0.33
Mortgage Backed Securities	(6.40)	(20.44)	5.93	7.30	143.98	0.45
1 - 4 Family Mortgages	9.58	(6.64)	(3.64)	3.01	(27.53)	(6.35)
First Liens	9.32	(4.96)	(6.05)	0.32	(29.60)	(7.82)
Home Equity Lines of Credit	29.51	(8.90)	13.81	10.56	37.54	7.27
Other Junior Liens	(12.04)	(13.11)	(3.65)	5.95	15.74	(8.77)
Multifamily Mortgages	19.63	19.98	2.09	19.77	(19.46)	3.77
Nonresidential Mortgages	17.82	25.11	13.81	23.38	12.00	18.93
Construction Loans	13.52	(3.99)	(6.68)	4.77	(7.00)	1.81
Land Loans	19.64	(0.20)	(8.73)	5.80	(3.21)	0.20
Commercial Loans	8.61	41.85	21.86	17.06	(6.82)	9.37
Consumer Loans	(9.96)	(6.52)	16.24	(3.26)	26.50	5.25
Reposessed Assets, Net	53.63	217.34	135.11	209.15	188.33	171.63
Real Estate Held for Investment, Net	(0.61)	(4.23)	12.74	10.76	(87.47)	(22.10)
Office Premises & Equipment	7.18	5.47	5.65	16.48	(12.63)	5.07
Other Assets	18.15	132.79	22.37	31.60	(55.19)	14.22
Less: Contra Assets & Valuation Allowances	89.77	59.69	84.95	121.00	335.61	146.68

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	3.94	(3.31)	2.29	17.42	(15.38)	(0.40)
TOTAL DEPOSITS AND ESCROWS	5.03	(0.65)	(0.08)	11.54	(15.91)	0.01
Deposits	5.06	(0.63)	(0.16)	11.42	(15.85)	0.01
Escrows	(1.54)	(5.43)	5.27	20.42	(25.34)	0.09
BORROWINGS	8.04	(11.95)	15.98	28.88	10.00	5.76
Advances From FHLB	6.99	(11.19)	15.71	25.33	27.62	7.71
Repurchase Agreements & FedFunds Purchased	10.92	(27.70)	35.19	37.03	(28.62)	(1.29)
Other Borrowings	6.17	122.00	(16.62)	176.59	(8.38)	3.19
Other Liabilities	(27.12)	(3.76)	3.40	47.90	(44.99)	(23.00)
Equity Capital	(6.71)	11.61	(4.27)	17.21	(49.37)	(13.73)
Capital Stock and Paid-In Capital	26.58	64.35	9.70	14.61	(57.57)	5.65
Unrealized Gains (Losses) AFS Securities	786.18	126.64	620.19	6,337.27	746.00	531.37
Retained Earnings	(41.43)	(48.44)	(12.15)	3.26	(29.40)	(43.03)

CAPITAL MEASURES
BY REGION

THIRD QUARTER 2008:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	188	195	195	170	70	818

CAPITAL COMPLIANCE						
Meet FDICIA Capital Standards	187	193	194	169	69	812
Percent of Thrifts	99.47	98.97	99.49	99.41	98.57	99.27
Consolidated Assets (\$ Billions)	\$416.70	\$275.32	\$122.30	\$159.75	\$202.98	\$1,177.05
Fail FDICIA Capital Standards	1	2	1	1	1	6
Percent of Thrifts	0.53	1.03	0.51	0.59	1.43	0.73
Consolidated Assets (\$ Billions)	\$0.02	\$0.96	\$0.02	\$0.19	\$3.72	\$4.90
Critically Undercapitalized	0	1	0	0	0	1
Percent of Thrifts	0.00	0.51	0.00	0.00	0.00	0.12
Consolidated Assets (\$ Billions)	\$0.00	\$0.35	\$0.00	\$0.00	\$0.00	\$0.35

CAPITAL RATIOS (Percent)						
Tangible Equity (\$ Billions)	\$38.61	\$20.80	\$10.75	\$13.82	\$18.12	\$102.10
Tangible Equity Ratio	9.24	7.64	8.84	8.65	8.80	8.67
Median Ratio	10.10	10.23	10.55	9.58	9.65	10.07
Tier 1 Capital (\$ Billions)	\$38.61	\$20.80	\$10.76	\$13.82	\$18.14	\$102.13
Tier 1 Leverage Ratio	9.24	7.64	8.84	8.65	8.81	8.67
Median Ratio	10.10	10.23	10.55	9.58	9.65	10.07
Tier 1 Risk-based Capital Ratio	15.21	11.51	13.03	13.39	13.26	13.48
Median Ratio	18.29	15.50	17.20	15.31	14.41	16.38
Risk-based Capital (\$ Billions)	\$41.92	\$23.16	\$11.59	\$14.85	\$19.44	\$110.96
Total Risk-based Capital Ratio	16.64	12.83	14.08	14.65	14.39	14.77
Median Ratio	19.00	16.62	18.05	16.07	15.70	17.22

ASSET QUALITY INDICATORS
BY REGION

THIRD QUARTER 2008:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	188	195	195	170	70	818
LOANS 30-89 DAYS DELINQUENT (\$ Millions)						
Total Including Repurchased GNMA Loans	\$3,216.73	\$4,812.08	\$1,814.02	\$2,280.38	\$4,931.34	\$17,054.57
Repurchased GNMA Loans	2.10	94.37	4.01	798.82	1.26	900.56
Total Excluding Repurchased GNMA Loans	3,214.64	4,717.71	1,810.01	1,481.57	4,930.08	16,154.00
Mortgage Loans						
Construction & Land Loans	127.97	236.98	474.28	186.27	279.97	1,305.47
Nonresidential Mortgages	243.81	94.54	143.34	60.86	42.99	585.53
Multifamily Mortgages	137.44	16.74	52.43	23.63	34.37	264.61
1-4 Family Mortgages	2,161.50	4,307.30	906.61	1,806.78	3,622.42	12,804.61
First Liens	1,997.02	3,327.01	731.83	1,682.13	3,536.75	11,274.74
Home Equity Lines of Credit	54.99	587.79	117.54	77.53	80.42	918.27
Other Junior Liens	109.50	392.49	57.25	47.11	5.25	611.60
Nonmortgage Loans and Leases						
Commercial Loans	177.65	52.67	63.00	46.76	274.59	614.67
Consumer Loans	368.36	103.87	174.36	156.09	677.01	1,479.69
NONCURRENT LOANS (\$ Millions)						
Total Including Repurchased GNMA Loans	\$3,016.30	\$7,867.23	\$2,515.72	\$3,527.63	\$7,607.81	\$24,534.68
Repurchased GNMA Loans	3.32	318.93	2.98	1,061.49	5.27	1,391.99
Total Excluding Repurchased GNMA Loans	3,012.98	7,548.30	2,512.74	2,466.13	7,602.54	23,142.69
Mortgage Loans						
Construction & Land Loans	326.08	868.17	706.44	673.18	884.33	3,458.20
Nonresidential Mortgages	258.12	185.49	167.76	95.99	21.07	728.42
Multifamily Mortgages	104.92	49.90	88.19	75.19	18.68	336.87
1-4 Family Mortgages	1,948.19	6,687.31	1,421.03	2,452.08	5,866.36	18,374.96
First Liens	1,800.10	6,006.92	1,250.53	2,366.60	5,778.66	17,202.81
Home Equity Lines of Credit	55.38	374.45	109.75	22.21	77.12	638.90
Other Junior Liens	92.70	305.94	60.75	63.27	10.58	533.25
Nonmortgage Loans and Leases						
Commercial Loans	235.64	35.17	58.51	141.84	282.00	753.17
Consumer Loans	143.35	41.20	73.80	89.35	535.37	883.06
NET CHARGE-OFFS (\$ Millions)						
Mortgage Loans	\$1,379.57	\$746.13	\$410.69	\$388.45	\$1,315.79	\$4,240.62
Construction & Land Loans	1.35	199.77	139.38	89.04	116.78	546.32
Nonresidential Mortgages	19.42	13.53	20.94	1.90	(0.02)	55.77
Multifamily Mortgages	9.35	5.56	9.59	6.18	6.91	37.59
1-4 Family Mortgages	76.54	342.55	215.66	122.79	562.12	1,319.67
First Liens	45.56	86.19	134.84	101.07	546.60	914.26
Home Equity Lines of Credit	10.57	169.96	54.17	14.74	13.38	262.81
Other Junior Liens	20.41	86.40	26.66	6.99	2.14	142.60
Nonmortgage Loans and Leases						
Commercial Loans	100.26	22.12	18.26	70.56	265.43	476.63
Consumer Loans	136.94	37.78	45.49	60.52	461.23	741.96
Reposessed Assets	2.10	21.59	27.72	15.27	66.35	133.04
Other	1,033.62	103.22	(66.35)	22.19	(163.02)	929.65
REPOSSESSED ASSETS, NET (\$ Millions)						
Construction & Land Loans	\$281.05	\$1,604.79	\$745.30	\$434.82	\$823.58	\$3,889.53
Construction & Land Loans	5.53	246.05	237.62	150.10	53.77	693.06
Nonresidential Mortgages	27.70	39.60	43.48	30.45	1.08	142.30
Multifamily Mortgages	5.16	7.54	32.65	5.60	0.33	51.28
1-4 Family Mortgages	214.58	1,291.19	375.94	242.98	718.95	2,843.63
Other	28.08	20.41	55.61	5.69	49.46	159.26

ASSET QUALITY INDICATORS
BY REGION

THIRD QUARTER 2008:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	188	195	195	170	70	818
LOANS 30-89 DAYS DELINQUENT (% Total Assets)						
Total Including Repurchased GNMA Loans	0.77	1.74	1.48	1.43	2.39	1.44
Repurchased GNMA Loans	0.00	0.03	0.00	0.50	0.00	0.08
Total Excluding Repurchased GNMA Loans	0.77	1.71	1.48	0.93	2.39	1.37
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	1.41	2.09	6.83	1.68	4.73	2.95
Nonresidential Mortgages	0.81	0.67	1.44	0.60	0.79	0.84
Multifamily Mortgages	0.83	0.97	1.38	1.04	0.37	0.79
1-4 Family Mortgages	1.26	2.77	1.58	3.47	3.44	2.36
First Liens	1.33	2.96	1.59	4.85	3.57	2.55
Home Equity Lines of Credit	0.40	2.38	1.53	0.70	1.41	1.46
Other Junior Liens	1.53	2.14	1.56	0.75	0.95	1.70
Nonmortgage Loans and Leases						
Commercial Loans	0.72	0.81	1.49	0.57	2.09	1.08
Consumer Loans	2.56	0.93	1.68	1.03	2.71	1.95
NONCURRENT LOANS (% Total Assets)						
Total Including Repurchased GNMA Loans	0.72	2.85	2.06	2.21	3.68	2.08
Repurchased GNMA Loans	0.00	0.12	0.00	0.66	0.00	0.12
Total Excluding Repurchased GNMA Loans	0.72	2.73	2.05	1.54	3.68	1.96
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	3.60	7.67	10.17	6.07	14.93	7.80
Nonresidential Mortgages	0.86	1.31	1.68	0.94	0.39	1.04
Multifamily Mortgages	0.63	2.88	2.32	3.30	0.20	1.00
1-4 Family Mortgages	1.14	4.30	2.48	4.72	5.56	3.39
First Liens	1.20	5.35	2.72	6.83	5.83	3.89
Home Equity Lines of Credit	0.40	1.51	1.43	0.20	1.35	1.01
Other Junior Liens	1.29	1.67	1.65	1.01	1.91	1.48
Nonmortgage Loans and Leases						
Commercial Loans	0.95	0.54	1.38	1.74	2.14	1.32
Consumer Loans	1.00	0.37	0.71	0.59	2.15	1.16
NET CHARGE-OFFS (% Total Assets)						
Percent of Outstanding Loans by Loan Type:	0.33	0.27	0.34	0.24	0.64	0.36
Mortgage Loans						
Construction & Land Loans	0.01	1.77	2.01	0.80	1.97	1.23
Nonresidential Mortgages	0.06	0.10	0.21	0.02	0.00	0.08
Multifamily Mortgages	0.06	0.32	0.25	0.27	0.07	0.11
1-4 Family Mortgages	0.04	0.22	0.38	0.24	0.53	0.24
First Liens	0.03	0.08	0.29	0.29	0.55	0.21
Home Equity Lines of Credit	0.08	0.69	0.70	0.13	0.23	0.42
Other Junior Liens	0.28	0.47	0.73	0.11	0.39	0.40
Nonmortgage Loans and Leases						
Commercial Loans	0.40	0.34	0.43	0.87	2.02	0.84
Consumer Loans	0.95	0.34	0.44	0.40	1.85	0.98
Repossessed Assets	0.75	1.35	3.72	3.51	8.06	3.42
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:	0.07	0.58	0.61	0.27	0.40	0.33
Construction & Land Loans						
Construction & Land Loans	0.06	2.18	3.42	1.35	0.91	1.56
Nonresidential Mortgages	0.09	0.28	0.44	0.30	0.02	0.20
Multifamily Mortgages	0.03	0.44	0.86	0.25	0.00	0.15
1-4 Family Mortgages	0.13	0.83	0.65	0.47	0.68	0.52
Other	0.09	0.08	0.96	0.09	0.51	0.20

ASSET QUALITY INDICATORS
BY REGION

THIRD QUARTER 2008:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	188	195	195	170	70	818
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)						
Real Estate Loans	\$227.20	\$182.66	\$78.11	\$75.53	\$126.05	\$689.55
Percent of Total Assets	54.52	66.11	63.86	47.22	60.98	58.34
Noncurrent Real Estate Loans						
Including Repurchased GNMA Loans	2.64	7.79	2.38	3.30	6.79	22.90
Percent of Total Assets	0.63	2.82	1.95	2.06	3.29	1.94
Excluding Repurchased GNMA Loans	2.63	7.47	2.38	2.23	6.79	21.51
Percent of Total Assets	0.63	2.70	1.95	1.40	3.28	1.82
Real Estate Owned	0.25	1.58	0.74	0.43	0.78	3.79
Percent of Total Assets	0.06	0.57	0.60	0.27	0.38	0.32
Troubled Real Estate Loans						
Including Repurchased GNMA Loans	2.89	9.38	3.12	3.73	7.57	26.68
Percent of Total Assets	0.69	3.39	2.55	2.33	3.66	2.26
Excluding Repurchased GNMA Loans	2.89	9.06	3.12	2.67	7.56	25.29
Percent of Total Assets	0.69	3.28	2.55	1.67	3.66	2.14
Valuation Allowances	3.16	3.45	1.70	1.88	8.11	18.30
Loss Coverage Ratio	16.34	13.77	13.71	15.74	16.58	15.39
Reserve Ratio	0.93	1.51	1.37	1.72	4.58	1.93
ASSET QUALITY SUMMARY (% Total Assets)						
Net Chargeoffs (Annualized)	1.32	1.08	1.34	0.97	2.55	1.44
Net Provisions for Losses (Annualized)	1.71	1.58	3.12	1.65	6.55	2.66
Valuation Allowances	0.76	1.25	1.39	1.18	3.92	1.55
Noncurrent Loans						
Including Repurchased GNMA Loans	0.72	2.85	2.06	2.21	3.68	2.08
Excluding Repurchased GNMA Loans	0.72	2.73	2.05	1.54	3.68	1.96
Reposessed Assets, Net (% Total Assets)	0.07	0.58	0.61	0.27	0.40	0.33
Troubled Assets						
Including Repurchased GNMA Loans	0.79	3.43	2.67	2.48	4.08	2.40
Excluding Repurchased GNMA Loans	0.79	3.31	2.66	1.81	4.08	2.29

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	3rd Qtr 2008 Net Income (\$ Millions)	3rd Qtr 2007 Net Income (\$ Millions)
NORTHEAST REGION						
CONNECTICUT	11	23.17	17.99	3.90	30.32	56.66
DELAWARE	6	112.99	85.06	7.20	(1,021.81)	103.08
MAINE	9	2.42	1.67	0.42	(8.17)	(0.83)
MASSACHUSETTS	21	10.20	6.56	1.46	(1.69)	11.42
NEW HAMPSHIRE	7	4.67	3.20	0.97	1.12	3.44
NEW JERSEY	33	75.97	35.20	6.97	140.07	115.44
NEW YORK	47	93.92	61.35	10.37	30.93	(677.73)
PENNSYLVANIA	42	95.32	55.88	10.47	(970.75)	107.79
RHODE ISLAND	4	1.52	0.89	0.21	(9.01)	6.89
VERMONT	3	3.87	2.85	0.64	10.23	0.63
WEST VIRGINIA	5	0.80	0.65	0.12	0.22	0.69
TOTAL	188	\$424.85	\$271.31	\$42.72	(\$1,798.55)	(\$272.51)
SOUTHEAST REGION						
ALABAMA	11	6.16	4.41	0.64	(13.87)	8.00
DISTRICT OF COLUMBIA	1	0.17	0.15	0.01	0.08	(0.14)
FLORIDA	36	53.31	36.43	3.82	(407.97)	(0.62)
GEORGIA	19	6.37	3.53	0.76	19.11	4.44
KENTUCKY	19	2.66	1.90	0.29	3.15	3.92
MARYLAND	41	10.74	8.51	1.22	(5.28)	21.25
NORTH CAROLINA	15	4.75	3.33	0.66	0.50	8.55
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	21	7.43	5.24	0.72	5.90	9.31
TENNESSEE	17	5.43	4.14	0.74	(2.47)	11.98
VIRGIN ISLANDS	N/A	N/A	N/A	N/A	N/A	N/A
VIRGINIA	15	179.25	101.61	15.44	261.45	(382.15)
TOTAL	195	\$276.28	\$169.26	\$24.31	(\$139.41)	(\$315.47)

Third quarter 2007 net income data are based on thrifts held constant as of September 30, 2008.
 Financial data as of September 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)	3rd Qtr 2008 Net Income (\$ Millions)	3rd Qtr 2007 Net Income (\$ Millions)
CENTRAL REGION						
ILLINOIS	47	27.00	18.09	2.64	(150.80)	(6.18)
INDIANA	40	9.53	7.03	0.97	(5.95)	11.87
MICHIGAN	12	17.49	9.79	1.28	(59.87)	(29.97)
OHIO	73	50.44	38.57	4.69	(291.51)	76.12
WISCONSIN	23	17.86	12.36	1.77	(10.71)	20.30
TOTAL	195	\$122.31	\$85.83	\$11.35	(\$518.84)	\$72.14
MIDWEST REGION						
ARKANSAS	6	2.83	2.16	0.34	1.24	1.73
IOWA	18	7.10	5.76	0.59	0.90	11.48
KANSAS	17	12.17	6.69	1.19	15.82	11.02
LOUISIANA	22	4.49	3.23	0.56	9.68	7.43
MINNESOTA	23	5.73	4.18	0.56	(10.92)	9.14
MISSISSIPPI	4	0.50	0.33	0.04	0.39	0.72
MISSOURI	31	8.37	5.63	1.24	(23.68)	11.59
NEBRASKA	11	8.31	6.16	0.95	(8.15)	(5.04)
NEW MEXICO	5	2.26	1.25	0.17	5.61	5.66
NORTH DAKOTA	2	1.35	1.10	0.14	4.08	2.66
OKLAHOMA	5	15.20	7.77	0.94	74.80	60.54
SOUTH DAKOTA	4	1.65	1.21	0.16	3.66	3.34
TEXAS	22	89.98	48.54	6.81	(274.84)	133.71
TOTAL	170	\$159.94	\$94.00	\$13.69	(\$201.40)	\$253.98

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 Financial data as of September 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)	3rd Qtr 2008 Net Income (\$ Millions)	3rd Qtr 2007 Net Income (\$ Millions)
WEST REGION						
ALASKA	1	0.21	0.18	0.02	(0.65)	0.27
ARIZONA	2	0.53	0.25	0.12	14.22	19.15
CALIFORNIA	24	43.03	28.95	3.47	(149.36)	37.81
COLORADO	11	3.42	2.57	0.27	3.24	5.16
GUAM	1	0.10	0.08	0.01	0.21	0.26
HAWAII	2	6.72	5.16	0.65	18.18	13.53
IDAHO	3	1.61	1.10	0.23	1.77	3.23
MONTANA	3	0.36	0.25	0.04	0.04	0.83
NEVADA	4	93.73	47.14	5.42	(1,239.08)	401.78
OREGON	3	0.66	0.55	0.09	1.01	0.63
UTAH	6	40.23	15.23	6.68	76.08	329.14
WASHINGTON	7	15.61	10.06	1.87	(37.99)	39.69
WYOMING	3	0.49	0.38	0.06	0.62	0.60
TOTAL	70	\$206.69	\$111.89	\$18.94	(\$1,311.69)	\$852.08
UNITED STATES						
TOTAL	818	\$1,190.08	\$732.30	\$111.01	(\$3,969.88)	\$590.22

Third quarter 2007 net income data are based on thrifts held constant as of September 30, 2008.
 Financial data as of September 30, 2008 unless otherwise noted.
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STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	SEP 2008	SEP 2007	SEP 2006	SEP 2005	SEP 2004
NUMBER OF INSTITUTIONS:	818	832	853	866	896
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	(1.35)	0.17	1.08	1.15	1.15
Median Ratio	0.36	0.48	0.62	0.73	0.75
Return on Average Equity (Annualized)	(14.88)	1.65	11.72	12.41	12.58
Median Ratio	2.83	3.64	5.21	6.20	6.43
Net Interest Margin (Annualized)	2.93	2.60	2.65	2.76	2.88
Median Ratio	2.97	2.87	2.97	3.12	3.13
Number of Profitable Thrifts	562	684	758	786	819
Percent Profitable	68.70	82.21	88.86	90.76	91.41
Profits (\$ Millions)	\$1,617.25	\$2,262.03	\$4,419.19	\$4,058.44	\$3,678.77
Number of Unprofitable Thrifts	256	148	95	80	77
Percent Unprofitable	31.30	17.79	11.14	9.24	8.59
Losses (\$ Millions)	(\$5,605.03)	(\$1,605.27)	(\$131.58)	(\$19.35)	(\$178.90)
EARNINGS (\$ Millions)					
Interest Income	\$16,445.91	\$24,011.43	\$24,616.50	\$18,580.09	\$14,186.02
Interest Expense	7,799.45	14,055.54	14,072.27	8,873.00	5,442.79
NET INTEREST INCOME	8,646.47	9,955.89	10,544.23	9,707.09	8,743.23
Loss Provisions-Interest Bearing Assets	7,868.87	3,529.81	893.86	700.58	630.30
Noninterest Income	2,946.89	4,939.65	6,857.85	5,753.01	5,238.35
Mortgage Loan Servicing Fees	251.59	287.97	(196.41)	575.01	317.33
Other Fees and Charges	3,210.30	4,191.50	3,825.73	3,745.81	3,404.81
Other Noninterest Income	(514.99)	460.19	3,228.52	1,432.19	1,516.21
Noninterest Expense	8,654.45	10,538.97	10,102.95	8,524.15	7,962.03
G&A Expense	7,524.29	9,472.70	9,911.61	8,401.69	7,853.93
Goodwill Amortization	522.27	1,015.76	162.68	107.70	100.57
Loss Provisions-Noninterest Bearing Assets	607.89	50.52	28.66	14.76	7.53
Income Before Taxes & Extraordinary Items	(4,929.96)	826.76	6,405.27	6,235.37	5,389.25
Income Taxes	(943.23)	170.23	2,118.01	2,193.54	1,886.06
Extraordinary Items	(1.06)	0.22	0.34	(2.74)	(3.32)
NET INCOME	(3,987.78)	656.76	4,287.60	4,039.09	3,499.87
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	5.57	6.27	6.19	5.28	4.68
Interest Expense	2.64	3.67	3.54	2.52	1.79
NET INTEREST INCOME	2.93	2.60	2.65	2.76	2.88
Loss Provisions-Interest Bearing Assets	2.67	0.92	0.22	0.20	0.21
Noninterest Income	1.00	1.29	1.73	1.64	1.73
Mortgage Loan Servicing Fees	0.09	0.08	(0.05)	0.16	0.10
Other Fees and Charges	1.09	1.10	0.96	1.06	1.12
Other Noninterest Income	(0.17)	0.12	0.81	0.41	0.50
Noninterest Expense	2.93	2.75	2.54	2.42	2.63
G&A Expense	2.55	2.47	2.49	2.39	2.59
Goodwill Amortization	0.18	0.27	0.04	0.03	0.03
Loss Provisions-Noninterest Bearing Assets	0.21	0.01	0.01	0.00	0.00
Income Before Taxes & Extraordinary Items	(1.67)	0.22	1.61	1.77	1.78
Income Taxes	(0.32)	0.04	0.53	0.62	0.62
Extraordinary Items	0.00	0.00	0.00	0.00	0.00
NET INCOME	(1.35)	0.17	1.08	1.15	1.15

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	SEP 2008	SEP 2007	SEP 2006	SEP 2005	SEP 2004
NUMBER OF INSTITUTIONS:	818	832	853	866	896

TOTAL ASSETS (\$ Billions)	\$1,181.95	\$1,570.50	\$1,633.59	\$1,429.55	\$1,227.95
Cash and Noninterest-Earning Deposits	18.41	15.84	17.88	18.43	18.40
Investment Securities	98.88	122.18	77.59	62.64	60.09
Mortgage Backed Securities	167.15	196.76	210.11	165.17	146.95
1 - 4 Family Mortgages	541.76	795.65	892.17	810.86	670.49
First Liens	442.76	638.52	727.82	685.41	580.80
Home Equity Lines of Credit	62.97	110.66	97.41	89.32	67.86
Other Junior Liens	36.03	46.48	66.94	36.13	21.83
Multifamily Mortgages	33.68	65.07	74.37	66.38	58.53
Nonresidential Mortgages	69.79	67.80	65.38	53.65	50.23
Construction Loans	27.74	33.90	33.69	27.97	23.98
Land Loans	16.57	18.89	17.32	13.49	10.06
Commercial Loans	56.85	54.46	51.18	42.26	38.78
Consumer Loans	76.05	83.29	92.63	86.45	76.03
Reposessed Assets, Net	3.89	2.47	1.24	0.71	0.77
Real Estate Held for Investment, Net	0.13	0.19	0.19	0.21	0.29
Office Premises & Equipment	8.61	11.49	11.78	10.85	9.94
Other Assets	78.64	111.22	95.09	77.19	69.97
Less: Contra Assets & Valuation Allowances	16.21	8.72	7.05	6.70	6.54

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$1,181.95	\$1,570.50	\$1,633.59	\$1,429.55	\$1,227.95
TOTAL DEPOSITS AND ESCROWS	726.69	954.78	933.95	822.06	720.42
Deposits	721.31	941.32	910.23	792.11	691.92
Escrows	5.37	13.46	23.72	29.95	28.50
BORROWINGS	327.62	419.31	495.22	450.64	372.15
Advances From FHLB	242.04	291.30	285.76	269.25	224.52
Repurchase Agreements & FedFunds Purchased	48.30	57.18	86.32	76.65	63.39
Other Borrowings	37.28	70.83	123.14	104.73	84.24
Other Liabilities	18.47	36.84	53.67	25.46	21.54
Equity Capital	109.17	159.56	150.75	131.40	113.84
Capital Stock and Paid-In Capital	100.04	124.00	92.62	74.76	63.99
Unrealized Gains (Losses) AFS Securities	(9.06)	(1.70)	(0.87)	(0.54)	0.48
Retained Earnings	19.42	38.08	59.82	57.90	50.34

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	SEP 2008	SEP 2007	SEP 2006	SEP 2005	SEP 2004
NUMBER OF INSTITUTIONS:	818	832	853	866	896

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.56	1.01	1.09	1.29	1.50
Investment Securities	8.37	7.78	4.75	4.38	4.89
Mortgage Backed Securities	14.14	12.53	12.86	11.55	11.97
1 - 4 Family Mortgages	45.84	50.66	54.61	56.72	54.60
First Liens	37.46	40.66	44.55	47.95	47.30
Home Equity Lines of Credit	5.33	7.05	5.96	6.25	5.53
Other Junior Liens	3.05	2.96	4.10	2.53	1.78
Multifamily Mortgages	2.85	4.14	4.55	4.64	4.77
Nonresidential Mortgages	5.90	4.32	4.00	3.75	4.09
Construction Loans	2.35	2.16	2.06	1.96	1.95
Land Loans	1.40	1.20	1.06	0.94	0.82
Commercial Loans	4.81	3.47	3.13	2.96	3.16
Consumer Loans	6.43	5.30	5.67	6.05	6.19
Reposessed Assets, Net	0.33	0.16	0.08	0.05	0.06
Real Estate Held for Investment, Net	0.01	0.01	0.01	0.01	0.02
Office Premises & Equipment	0.73	0.73	0.72	0.76	0.81
Other Assets	6.65	7.08	5.82	5.40	5.70
Less: Contra Assets & Valuation Allowances	1.37	0.56	0.43	0.47	0.53

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	61.48	60.79	57.17	57.50	58.67
Deposits	61.03	59.94	55.72	55.41	56.35
Escrows	0.45	0.86	1.45	2.10	2.32
BORROWINGS	27.72	26.70	30.31	31.52	30.31
Advances From FHLB	20.48	18.55	17.49	18.83	18.28
Repurchase Agreements & FedFunds Purchased	4.09	3.64	5.28	5.36	5.16
Other Borrowings	3.15	4.51	7.54	7.33	6.86
Other Liabilities	1.56	2.35	3.29	1.78	1.75
Equity Capital	9.24	10.16	9.23	9.19	9.27
Capital Stock and Paid-In Capital	8.46	7.90	5.67	5.23	5.21
Unrealized Gains (Losses) AFS Securities	(0.77)	(0.11)	(0.05)	(0.04)	0.04
Retained Earnings	1.64	2.42	3.66	4.05	4.10

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

FOR THE QUARTER ENDING:	SEP 2008	SEP 2007	SEP 2006	SEP 2005	SEP 2004
NUMBER OF INSTITUTIONS:	818	832	853	866	896

TOTAL ASSETS (Percent Change)	(0.40)	14.42	16.79	18.50	16.69
Cash and Noninterest-Earning Deposits	53.68	8.60	(0.92)	3.15	(4.13)
Investment Securities	0.33	41.39	28.07	5.71	(52.80)
Mortgage Backed Securities	0.45	17.65	30.05	15.43	15.17
1 - 4 Family Mortgages	(6.35)	9.07	10.71	21.96	30.69
First Liens	(7.82)	4.53	6.77	18.93	N/A
Home Equity Lines of Credit	7.27	39.71	9.80	32.93	66.81
Other Junior Liens	(8.77)	17.80	88.72	69.35	N/A
Multifamily Mortgages	3.77	0.83	14.46	17.12	14.79
Nonresidential Mortgages	18.93	14.83	27.68	12.48	15.50
Construction Loans	1.81	8.12	23.90	20.95	17.18
Land Loans	0.20	15.62	33.45	39.64	40.50
Commercial Loans	9.37	26.17	23.23	13.77	3.64
Consumer Loans	5.25	16.27	25.34	15.98	31.18
Reposessed Assets, Net	171.63	123.24	82.49	(4.34)	(19.18)
Real Estate Held for Investment, Net	(22.10)	(1.71)	1.13	(12.07)	(1.01)
Office Premises & Equipment	5.07	5.40	11.73	12.36	6.90
Other Assets	14.22	34.15	25.33	13.11	(12.49)
Less: Contra Assets & Valuation Allowances	146.68	38.13	11.43	5.06	16.01

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	(0.40)	14.42	16.79	18.50	16.69
TOTAL DEPOSITS AND ESCROWS	0.01	14.13	15.33	16.32	11.35
Deposits	0.01	14.92	16.70	16.74	14.17
Escrows	0.09	(22.85)	(20.48)	6.12	(30.42)
BORROWINGS	5.76	11.14	13.78	22.92	34.68
Advances From FHLB	7.71	24.19	7.96	22.10	33.69
Repurchase Agreements & FedFunds Purchased	(1.29)	(16.59)	12.78	22.74	16.00
Other Borrowings	3.19	(4.49)	30.97	25.23	72.00
Other Liabilities	(23.00)	16.14	109.15	19.92	(72.69)
Equity Capital	(13.73)	24.94	17.02	17.60	21.91
Capital Stock and Paid-In Capital	5.65	67.80	26.26	19.28	24.95
Unrealized Gains (Losses) AFS Securities	531.37	92.41	61.67	(208.00)	(48.59)
Retained Earnings	(43.03)	(31.19)	5.49	16.90	18.01

CAPITAL MEASURES

FOR THE QUARTER ENDING:	SEP 2008	SEP 2007	SEP 2006	SEP 2005	SEP 2004
NUMBER OF INSTITUTIONS:	818	832	853	866	896

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	812	827	852	862	895
Percent of Thrifts	99.27	99.40	99.88	99.54	99.89
Consolidated Assets (\$ Billions)	\$1,177.05	\$1,570.10	\$1,633.55	\$1,428.09	\$1,227.91
Fail FDICIA Capital Standards	6	4	1	1	1
Percent of Thrifts	0.73	0.48	0.12	0.12	0.11
Consolidated Assets (\$ Billions)	\$4.90	\$0.39	\$0.04	\$1.07	\$0.05
Critically Undercapitalized	1	0	0	0	0
Percent of Thrifts	0.12	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.35	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$102.10	\$125.62	\$128.44	\$112.57	\$95.88
Tangible Equity Ratio	8.67	8.20	7.99	7.99	7.94
Median Ratio	10.07	10.50	10.26	10.15	9.91
Tier 1 Capital (\$ Billions)	\$102.13	\$125.96	\$128.91	\$112.64	\$96.01
Tier 1 Leverage Ratio	8.67	8.22	8.01	7.99	7.95
Median Ratio	10.07	10.50	10.26	10.15	9.91
Tier 1 Risk-based Capital Ratio	13.48	12.31	12.09	12.44	12.48
Median Ratio	16.38	17.21	16.83	17.20	16.79
Risk-based Capital (\$ Billions)	\$110.96	\$140.86	\$141.98	\$124.28	\$106.01
Total Risk-based Capital Ratio	14.77	14.04	13.64	13.86	13.90
Median Ratio	17.22	18.03	17.59	17.91	17.83

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 2008	SEP 2007	SEP 2006	SEP 2005	SEP 2004
NUMBER OF INSTITUTIONS:	818	832	853	866	896
LOANS 30-89 DAYS DELINQUENT (\$ Millions)					
Total Including Repurchased GNMA Loans	\$17,054.57	\$18,223.59	\$11,457.27	\$8,702.58	N/A
Repurchased GNMA Loans	900.56	565.75	749.94	1,138.94	N/A
Total Excluding Repurchased GNMA Loans	16,154.00	17,657.84	10,707.33	7,563.65	6,953.59
Mortgage Loans					
Construction & Land Loans	1,305.47	1,224.39	465.74	235.43	249.20
Nonresidential Mortgages	585.53	407.18	330.26	230.12	226.26
Multifamily Mortgages	264.61	191.86	124.46	83.78	68.12
1-4 Family Mortgages	12,804.61	14,662.73	8,776.14	6,637.00	4,866.92
First Liens	11,274.74	12,481.54	7,683.47	5,993.51	4,445.24
Home Equity Lines of Credit	918.27	1,321.33	554.17	364.51	246.65
Other Junior Liens	611.60	859.87	538.49	278.98	175.03
Nonmortgage Loans and Leases					
Commercial Loans	614.67	474.97	532.22	420.45	379.93
Consumer Loans	1,479.69	1,262.46	1,228.45	1,095.81	1,163.17
NONCURRENT LOANS (\$ Millions)					
Total Including Repurchased GNMA Loans	\$24,534.68	\$16,235.27	\$9,181.33	\$8,137.45	N/A
Repurchased GNMA Loans	1,391.99	761.27	1,767.07	2,238.15	N/A
Total Excluding Repurchased GNMA Loans	23,142.69	15,474.00	7,414.26	5,899.30	5,292.78
Mortgage Loans					
Construction & Land Loans	3,458.20	1,433.31	378.23	210.94	261.72
Nonresidential Mortgages	728.42	462.47	299.14	287.53	405.90
Multifamily Mortgages	336.87	242.02	121.11	90.01	85.61
1-4 Family Mortgages	18,374.96	12,844.82	7,063.50	6,513.09	3,503.50
First Liens	17,202.81	11,333.39	6,519.61	6,260.55	3,309.99
Home Equity Lines of Credit	638.90	986.99	298.67	137.95	88.52
Other Junior Liens	533.25	524.44	245.22	114.59	105.00
Nonmortgage Loans and Leases					
Commercial Loans	753.17	468.50	595.69	512.87	501.64
Consumer Loans	883.06	784.16	723.66	523.01	534.41
NET CHARGE-OFFS (\$ Millions)					
Mortgage Loans	\$4,240.62	\$1,689.89	\$904.97	\$631.17	\$650.91
Construction & Land Loans	546.32	129.89	8.49	(2.98)	5.31
Nonresidential Mortgages	55.77	7.71	12.14	(0.46)	14.28
Multifamily Mortgages	37.59	3.19	2.25	(6.50)	1.68
1-4 Family Mortgages	1,319.67	569.56	150.80	75.45	53.27
First Liens	914.26	241.89	85.68	50.74	36.10
Home Equity Lines of Credit	262.81	206.59	14.57	11.72	7.39
Other Junior Liens	142.60	121.08	50.56	12.99	9.78
Nonmortgage Loans and Leases					
Commercial Loans	476.63	162.41	120.99	152.34	142.13
Consumer Loans	741.96	752.84	570.29	381.84	418.42
Reposessed Assets	133.04	57.04	31.73	14.66	12.71
Other	929.65	7.24	8.28	16.81	3.11
REPOSSESSED ASSETS, NET (\$ Millions)					
Construction & Land Loans	\$3,889.53	\$2,470.03	\$1,235.96	\$714.08	\$774.75
Nonresidential Mortgages	693.06	198.00	80.81	54.92	76.16
Multifamily Mortgages	142.30	94.02	94.74	86.54	114.87
1-4 Family Mortgages	51.28	26.29	11.39	10.41	13.13
Other	2,843.63	2,055.95	877.98	526.75	536.72
	159.26	95.76	171.06	35.46	33.88

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 2008	SEP 2007	SEP 2006	SEP 2005	SEP 2004
NUMBER OF INSTITUTIONS:	818	832	853	866	896
LOANS 30-89 DAYS DELINQUENT (% Total Assets)					
Total Including Repurchased GNMA Loans	1.44	1.16	0.70	0.61	N/A
Repurchased GNMA Loans	0.08	0.04	0.05	0.08	N/A
Total Excluding Repurchased GNMA Loans	1.37	1.12	0.66	0.53	0.57
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	2.95	2.32	0.91	0.57	0.73
Nonresidential Mortgages	0.84	0.60	0.51	0.43	0.45
Multifamily Mortgages	0.79	0.29	0.17	0.13	0.12
1-4 Family Mortgages	2.36	1.84	0.98	0.82	0.73
First Liens	2.55	1.95	1.06	0.87	0.77
Home Equity Lines of Credit	1.46	1.19	0.57	0.41	0.36
Other Junior Liens	1.70	1.85	0.80	0.77	0.80
Nonmortgage Loans and Leases					
Commercial Loans	1.08	0.87	1.04	0.99	0.98
Consumer Loans	1.95	1.52	1.33	1.27	1.53
NONCURRENT LOANS (% Total Assets)					
Total Including Repurchased GNMA Loans	2.08	1.03	0.56	0.57	N/A
Repurchased GNMA Loans	0.12	0.05	0.11	0.16	N/A
Total Excluding Repurchased GNMA Loans	1.96	0.99	0.45	0.41	0.43
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	7.80	2.72	0.74	0.51	0.77
Nonresidential Mortgages	1.04	0.68	0.46	0.54	0.81
Multifamily Mortgages	1.00	0.37	0.16	0.14	0.15
1-4 Family Mortgages	3.39	1.61	0.79	0.80	0.52
First Liens	3.89	1.77	0.90	0.91	0.57
Home Equity Lines of Credit	1.01	0.89	0.31	0.15	0.13
Other Junior Liens	1.48	1.13	0.37	0.32	0.48
Nonmortgage Loans and Leases					
Commercial Loans	1.32	0.86	1.16	1.21	1.29
Consumer Loans	1.16	0.94	0.78	0.61	0.70
NET CHARGE-OFFS (% Total Assets)					
Percent of Outstanding Loans by Loan Type:	0.36	0.11	0.06	0.04	0.05
Mortgage Loans					
Construction & Land Loans	1.23	0.25	0.02	(0.01)	0.02
Nonresidential Mortgages	0.08	0.01	0.02	0.00	0.03
Multifamily Mortgages	0.11	0.00	0.00	(0.01)	0.00
1-4 Family Mortgages	0.24	0.07	0.02	0.01	0.01
First Liens	0.21	0.04	0.01	0.01	0.01
Home Equity Lines of Credit	0.42	0.19	0.01	0.01	0.01
Other Junior Liens	0.40	0.26	0.08	0.04	0.04
Nonmortgage Loans and Leases					
Commercial Loans	0.84	0.30	0.24	0.36	0.37
Consumer Loans	0.98	0.90	0.62	0.44	0.55
Repossessed Assets	3.42	2.31	2.57	2.05	1.64
Other	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)					
Percent of Outstanding Loans by Loan Type:	0.33	0.16	0.08	0.05	0.06
Construction & Land Loans					
Construction & Land Loans	1.56	0.38	0.16	0.13	0.22
Nonresidential Mortgages	0.20	0.14	0.14	0.16	0.23
Multifamily Mortgages	0.15	0.04	0.02	0.02	0.02
1-4 Family Mortgages	0.52	0.26	0.10	0.06	0.08
Other	0.20	0.09	0.18	0.05	0.05

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	SEP 2008	SEP 2007	SEP 2006	SEP 2005	SEP 2004
NUMBER OF INSTITUTIONS:	818	832	853	866	896
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$689.55	\$981.32	\$1,082.94	\$972.34	\$813.28
Percent of Total Assets	58.34	62.48	66.29	68.02	66.23
Noncurrent Real Estate Loans					
Including Repurchased GNMA Loans	22.90	14.98	7.86	7.10	N/A
Percent of Total Assets	1.94	0.95	0.48	0.50	N/A
Excluding Repurchased GNMA Loans	21.51	14.22	6.09	4.86	4.26
Percent of Total Assets	1.82	0.91	0.37	0.34	0.35
Real Estate Owned	3.79	2.40	1.20	0.68	0.74
Percent of Total Assets	0.32	0.15	0.07	0.05	0.06
Troubled Real Estate Loans					
Including Repurchased GNMA Loans	26.68	17.38	9.06	7.78	N/A
Percent of Total Assets	2.26	1.11	0.55	0.54	N/A
Excluding Repurchased GNMA Loans	25.29	16.62	7.30	5.54	5.00
Percent of Total Assets	2.14	1.06	0.45	0.39	0.41
Valuation Allowances	18.30	9.07	7.24	6.94	6.77
Loss Coverage Ratio	15.39	15.06	12.86	12.56	13.00
Reserve Ratio	1.93	0.78	0.57	0.61	0.70
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	1.44	0.43	0.22	0.18	0.21
Net Provisions for Losses (Annualized)	2.66	0.90	0.22	0.20	0.21
Valuation Allowances	1.55	0.58	0.44	0.49	0.55
Noncurrent Loans					
Including Repurchased GNMA Loans	2.08	1.03	0.56	0.57	N/A
Excluding Repurchased GNMA Loans	1.96	0.99	0.45	0.41	0.43
Repossessed Assets, Net (% Total Assets)	0.33	0.16	0.08	0.05	0.06
Troubled Assets					
Including Repurchased GNMA Loans	2.40	1.19	0.64	0.62	N/A
Excluding Repurchased GNMA Loans	2.29	1.14	0.53	0.46	0.49

STATEMENT OF OPERATIONS
BY ASSET SIZE

THIRD QUARTER 2008:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	259	444	115	818
PROFITABILITY (Percent)				
Return on Average Assets (Annualized)	(0.52)	(0.30)	(1.50)	(1.35)
Median Ratio	0.26	0.43	0.31	0.36
Return on Average Equity (Annualized)	(3.02)	(2.70)	(17.22)	(14.88)
Median Ratio	1.61	3.56	3.06	2.83
Net Interest Margin (Annualized)	3.06	3.01	2.92	2.93
Median Ratio	3.05	2.95	2.88	2.97
Number of Profitable Thrifts	164	327	71	562
Percent Profitable	63.32	73.65	61.74	68.70
Profits (\$ Millions)	\$23.09	\$226.97	\$1,376.12	\$1,617.25
Number of Unprofitable Thrifts	95	117	44	256
Percent Unprofitable	36.68	26.35	38.26	31.30
Losses (\$ Millions)	(\$40.22)	(\$335.06)	(\$5,229.76)	(\$5,605.03)
EARNINGS (\$ Millions)				
Interest Income	\$182.87	\$1,990.07	\$14,315.66	\$16,445.91
Interest Expense	81.63	916.29	6,809.90	7,799.45
NET INTEREST INCOME	101.23	1,073.77	7,505.76	8,646.47
Loss Provisions-Interest Bearing Assets	28.87	367.84	7,476.24	7,868.87
Noninterest Income	118.28	441.12	2,395.73	2,946.89
Mortgage Loan Servicing Fees	0.62	25.82	225.15	251.59
Other Fees and Charges	115.35	415.88	2,684.35	3,210.30
Other Noninterest Income	2.31	(0.59)	(513.77)	(514.99)
Noninterest Expense	202.69	1,195.27	7,280.05	8,654.45
G&A Expense	201.68	1,110.13	6,234.80	7,524.29
Goodwill Amortization	0.83	77.84	444.84	522.27
Loss Provisions-Noninterest Bearing Assets	0.18	7.31	600.41	607.89
Income Before Taxes & Extraordinary Items	(12.05)	(48.22)	(4,854.79)	(4,929.96)
Income Taxes	4.58	59.88	(1,001.72)	(943.23)
Extraordinary Items	(0.50)	0.02	(0.56)	(1.06)
NET INCOME	(17.13)	(108.09)	(3,853.64)	(3,987.78)
PROFITABILITY (Percent of Avg Assets Annualized)				
Interest Income	5.52	5.58	5.57	5.57
Interest Expense	2.46	2.57	2.65	2.64
NET INTEREST INCOME	3.06	3.01	2.92	2.93
Loss Provisions-Interest Bearing Assets	0.87	1.03	2.91	2.67
Noninterest Income	3.57	1.24	0.93	1.00
Mortgage Loan Servicing Fees	0.02	0.07	0.09	0.09
Other Fees and Charges	3.48	1.17	1.04	1.09
Other Noninterest Income	0.07	0.00	(0.20)	(0.17)
Noninterest Expense	6.12	3.35	2.83	2.93
G&A Expense	6.09	3.11	2.43	2.55
Goodwill Amortization	0.03	0.22	0.17	0.18
Loss Provisions-Noninterest Bearing Assets	0.01	0.02	0.23	0.21
Income Before Taxes & Extraordinary Items	(0.36)	(0.14)	(1.89)	(1.67)
Income Taxes	0.14	0.17	(0.39)	(0.32)
Extraordinary Items	(0.02)	0.00	0.00	0.00
NET INCOME	(0.52)	(0.30)	(1.50)	(1.35)

STATEMENT OF CONDITION
BY ASSET SIZE

THIRD QUARTER 2008:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	259	444	115	818

TOTAL ASSETS (\$ Billions)	\$13.37	\$143.61	\$1,028.40	\$1,181.95
Cash and Noninterest-Earning Deposits	0.22	2.14	16.09	18.41
Investment Securities	2.00	12.72	84.38	98.88
Mortgage Backed Securities	1.34	15.59	150.41	167.15
1 - 4 Family Mortgages	6.22	58.33	478.32	541.76
First Liens	5.65	49.92	388.12	442.76
Home Equity Lines of Credit	0.30	5.05	57.75	62.97
Other Junior Liens	0.28	3.35	32.46	36.03
Multifamily Mortgages	0.29	5.74	27.73	33.68
Nonresidential Mortgages	1.17	18.42	50.98	69.79
Construction Loans	0.34	6.22	21.26	27.74
Land Loans	0.26	4.91	11.43	16.57
Commercial Loans	0.47	6.49	50.36	56.85
Consumer Loans	0.37	5.00	70.72	76.05
Reposessed Assets, Net	0.04	0.52	3.34	3.89
Real Estate Held for Investment, Net	0.01	0.06	0.06	0.13
Office Premises & Equipment	0.29	2.52	5.84	8.61
Other Assets	0.44	5.88	72.72	78.64
Less: Contra Assets & Valuation Allowances	0.08	0.91	15.25	16.21

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$13.37	\$143.61	\$1,028.40	\$1,181.95
TOTAL DEPOSITS AND ESCROWS	10.01	104.87	614.24	726.69
Deposits	9.98	103.80	609.97	721.31
Escrows	0.04	1.07	4.26	5.37
BORROWINGS	0.95	21.17	305.79	327.62
Advances From FHLB	0.91	18.20	222.94	242.04
Repurchase Agreements & FedFunds Purchased	0.03	2.12	46.40	48.30
Other Borrowings	0.02	0.86	36.45	37.28
Other Liabilities	0.14	1.46	16.94	18.47
Equity Capital	2.26	16.11	91.44	109.17
Capital Stock and Paid-In Capital	0.97	6.26	93.41	100.04
Unrealized Gains (Losses) AFS Securities	(0.03)	(0.25)	(8.78)	(9.06)
Retained Earnings	1.32	10.23	7.90	19.42

STATEMENT OF CONDITION
BY ASSET SIZE

THIRD QUARTER 2008:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	259	444	115	818

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.63	1.49	1.56	1.56
Investment Securities	14.94	8.85	8.21	8.37
Mortgage Backed Securities	10.03	10.86	14.63	14.14
1 - 4 Family Mortgages	46.54	40.61	46.51	45.84
First Liens	42.26	34.76	37.74	37.46
Home Equity Lines of Credit	2.22	3.52	5.62	5.33
Other Junior Liens	2.07	2.33	3.16	3.05
Multifamily Mortgages	2.14	4.00	2.70	2.85
Nonresidential Mortgages	8.77	12.83	4.96	5.90
Construction Loans	2.51	4.33	2.07	2.35
Land Loans	1.95	3.42	1.11	1.40
Commercial Loans	3.52	4.52	4.90	4.81
Consumer Loans	2.77	3.48	6.88	6.43
Reposessed Assets, Net	0.32	0.36	0.32	0.33
Real Estate Held for Investment, Net	0.04	0.04	0.01	0.01
Office Premises & Equipment	2.13	1.76	0.57	0.73
Other Assets	3.28	4.09	7.07	6.65
Less: Contra Assets & Valuation Allowances	0.58	0.64	1.48	1.37

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	74.92	73.02	59.73	61.48
Deposits	74.63	72.28	59.31	61.03
Escrows	0.29	0.75	0.41	0.45
BORROWINGS	7.13	14.74	29.73	27.72
Advances From FHLB	6.80	12.67	21.68	20.48
Repurchase Agreements & FedFunds Purchased	0.21	1.47	4.51	4.09
Other Borrowings	0.12	0.60	3.54	3.15
Other Liabilities	1.02	1.02	1.65	1.56
Equity Capital	16.93	11.22	8.89	9.24
Capital Stock and Paid-In Capital	7.25	4.36	9.08	8.46
Unrealized Gains (Losses) AFS Securities	(0.19)	(0.18)	(0.85)	(0.77)
Retained Earnings	9.90	7.12	0.77	1.64

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

THIRD QUARTER 2008:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	259	444	115	818

TOTAL ASSETS (Percent Change)	8.24	8.51	(1.39)	(0.40)
Cash and Noninterest-Earning Deposits	11.01	12.76	62.84	53.68
Investment Securities	(13.34)	(17.81)	4.44	0.33
Mortgage Backed Securities	34.01	33.41	(2.14)	0.45
1 - 4 Family Mortgages	7.61	6.83	(7.85)	(6.35)
First Liens	7.23	5.97	(9.50)	(7.82)
Home Equity Lines of Credit	20.62	18.67	6.55	7.27
Other Junior Liens	3.24	3.67	(9.83)	(8.77)
Multifamily Mortgages	29.66	9.89	2.66	3.77
Nonresidential Mortgages	28.03	18.75	20.65	18.93
Construction Loans	(10.21)	(5.85)	4.84	1.81
Land Loans	20.66	6.49	(2.41)	0.20
Commercial Loans	22.41	20.18	9.02	9.37
Consumer Loans	4.95	10.34	4.97	5.25
Reposessed Assets, Net	153.82	128.47	180.66	171.63
Real Estate Held for Investment, Net	(8.30)	(0.35)	(35.73)	(22.10)
Office Premises & Equipment	15.05	8.29	3.85	5.07
Other Assets	11.69	19.31	14.45	14.22
Less: Contra Assets & Valuation Allowances	28.68	25.13	163.73	146.68

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	8.24	8.51	(1.39)	(0.40)
TOTAL DEPOSITS AND ESCROWS	7.99	5.60	(0.72)	0.01
Deposits	8.00	5.72	(0.73)	0.01
Escrows	5.94	(4.84)	1.35	0.09
BORROWINGS	23.74	29.12	4.45	5.76
Advances From FHLB	21.79	26.36	6.38	7.71
Repurchase Agreements & FedFunds Purchased	376.29	55.42	(2.46)	(1.29)
Other Borrowings	(10.70)	35.22	2.30	3.19
Other Liabilities	(9.59)	3.49	(24.59)	(23.00)
Equity Capital	5.04	5.63	(16.29)	(13.73)
Capital Stock and Paid-In Capital	25.78	29.95	4.75	5.65
Unrealized Gains (Losses) AFS Securities	(238.64)	(411.44)	472.20	531.37
Retained Earnings	(3.47)	(2.08)	(64.53)	(43.03)

CAPITAL MEASURES
BY ASSET SIZE

THIRD QUARTER 2008:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	259	444	115	818

CAPITAL COMPLIANCE				
Meet FDICIA Capital Standards	257	441	114	812
Percent of Thrifts	99.23	99.32	99.13	99.27
Consolidated Assets (\$ Billions)	\$13.33	\$142.46	\$1,024.68	\$1,177.05
Fail FDICIA Capital Standards	2	3	1	6
Percent of Thrifts	0.77	0.68	0.87	0.73
Consolidated Assets (\$ Billions)	\$0.03	\$1.15	\$3.72	\$4.90
Critically Undercapitalized	0	1	0	1
Percent of Thrifts	0.00	0.23	0.00	0.12
Consolidated Assets (\$ Billions)	\$0.00	\$0.35	\$0.00	\$0.35

CAPITAL RATIOS (Percent)				
Tangible Equity (\$ Billions)	\$2.22	\$15.37	\$84.79	\$102.10
Tangible Equity Ratio	16.69	10.75	8.28	8.67
Median Ratio	13.71	9.49	8.04	10.07
Tier 1 Capital (\$ Billions)	\$2.23	\$15.37	\$84.81	\$102.13
Tier 1 Leverage Ratio	16.69	10.75	8.28	8.67
Median Ratio	13.71	9.49	8.04	10.07
Tier 1 Risk-based Capital Ratio	29.20	16.45	12.87	13.48
Median Ratio	25.20	14.76	11.48	16.38
Risk-based Capital (\$ Billions)	\$2.29	\$16.14	\$92.84	\$110.96
Total Risk-based Capital Ratio	30.04	17.32	14.23	14.77
Median Ratio	26.09	15.44	12.54	17.22

ASSET QUALITY INDICATORS
BY ASSET SIZE

THIRD QUARTER 2008:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	259	444	115	818
LOANS 30-89 DAYS DELINQUENT (\$ Millions)				
Total Including Repurchased GNMA Loans	\$178.79	\$1,571.21	\$15,336.79	\$17,054.57
Repurchased GNMA Loans	0.00	10.34	890.22	900.56
Total Excluding Repurchased GNMA Loans	178.79	1,560.86	14,446.57	16,154.00
Mortgage Loans				
Construction & Land Loans	8.14	307.68	990.86	1,305.47
Nonresidential Mortgages	17.56	216.61	355.47	585.53
Multifamily Mortgages	2.69	71.96	190.67	264.61
1-4 Family Mortgages	133.01	779.68	11,915.70	12,804.61
First Liens	125.12	692.77	10,478.91	11,274.74
Home Equity Lines of Credit	3.69	54.03	861.41	918.27
Other Junior Liens	4.20	32.89	575.38	611.60
Nonmortgage Loans and Leases				
Commercial Loans	7.51	105.84	503.20	614.67
Consumer Loans	9.88	89.44	1,380.89	1,479.69
NONCURRENT LOANS (\$ Millions)				
Total Including Repurchased GNMA Loans	\$154.00	\$1,739.50	\$22,673.86	\$24,534.68
Repurchased GNMA Loans	0.00	7.78	1,384.21	1,391.99
Total Excluding Repurchased GNMA Loans	154.00	1,731.72	21,289.64	23,142.69
Mortgage Loans				
Construction & Land Loans	23.60	589.18	2,848.03	3,458.20
Nonresidential Mortgages	20.74	246.27	465.60	728.42
Multifamily Mortgages	4.47	73.98	258.66	336.87
1-4 Family Mortgages	92.51	702.62	17,601.40	18,374.96
First Liens	87.77	631.05	16,504.36	17,202.81
Home Equity Lines of Credit	2.47	49.77	587.29	638.90
Other Junior Liens	2.26	21.81	509.75	533.25
Nonmortgage Loans and Leases				
Commercial Loans	8.75	90.32	657.82	753.17
Consumer Loans	3.93	37.13	842.34	883.06
NET CHARGE-OFFS (\$ Millions)				
Mortgage Loans	\$21.71	\$310.91	\$3,910.28	\$4,240.62
Construction & Land Loans	1.90	49.26	495.15	546.32
Nonresidential Mortgages	0.75	15.96	39.37	55.77
Multifamily Mortgages	0.15	6.80	30.64	37.59
1-4 Family Mortgages	2.84	39.84	1,278.56	1,319.67
First Liens	1.96	29.12	884.71	914.26
Home Equity Lines of Credit	0.16	7.35	255.30	262.81
Other Junior Liens	0.72	3.38	138.55	142.60
Nonmortgage Loans and Leases				
Commercial Loans	0.98	13.49	462.29	476.63
Consumer Loans	0.72	18.68	722.81	741.96
Reposessed Assets	0.59	16.05	116.41	133.04
Other	13.78	150.82	765.05	929.65
REPOSSESSED ASSETS, NET (\$ Millions)				
Construction & Land Loans	\$42.24	\$518.37	\$3,335.32	\$3,889.53
Nonresidential Mortgages	5.20	203.03	484.83	693.06
Multifamily Mortgages	6.49	61.40	74.42	142.30
1-4 Family Mortgages	0.00	14.77	36.51	51.28
Other	30.05	230.93	2,589.04	2,843.63
	0.51	8.24	150.52	159.26

ASSET QUALITY INDICATORS
BY ASSET SIZE

THIRD QUARTER 2008:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	259	444	115	818
LOANS 30-89 DAYS DELINQUENT (% Total Assets)				
Total Including Repurchased GNMA Loans	1.34	1.09	1.49	1.44
Repurchased GNMA Loans	0.00	0.01	0.09	0.08
Total Excluding Repurchased GNMA Loans	1.34	1.09	1.40	1.37
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	1.37	2.77	3.03	2.95
Nonresidential Mortgages	1.50	1.18	0.70	0.84
Multifamily Mortgages	0.94	1.25	0.69	0.79
1-4 Family Mortgages	2.14	1.34	2.49	2.36
First Liens	2.22	1.39	2.70	2.55
Home Equity Lines of Credit	1.24	1.07	1.49	1.46
Other Junior Liens	1.52	0.98	1.77	1.70
Nonmortgage Loans and Leases				
Commercial Loans	1.59	1.63	1.00	1.08
Consumer Loans	2.67	1.79	1.95	1.95
NONCURRENT LOANS (% Total Assets)				
Total Including Repurchased GNMA Loans	1.15	1.21	2.20	2.08
Repurchased GNMA Loans	0.00	0.01	0.13	0.12
Total Excluding Repurchased GNMA Loans	1.15	1.21	2.07	1.96
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	3.96	5.30	8.71	7.80
Nonresidential Mortgages	1.77	1.34	0.91	1.04
Multifamily Mortgages	1.57	1.29	0.93	1.00
1-4 Family Mortgages	1.49	1.20	3.68	3.39
First Liens	1.55	1.26	4.25	3.89
Home Equity Lines of Credit	0.83	0.99	1.02	1.01
Other Junior Liens	0.82	0.65	1.57	1.48
Nonmortgage Loans and Leases				
Commercial Loans	1.86	1.39	1.31	1.32
Consumer Loans	1.06	0.74	1.19	1.16
NET CHARGE-OFFS (% Total Assets)				
Percent of Outstanding Loans by Loan Type:	0.16	0.22	0.38	0.36
Mortgage Loans				
Construction & Land Loans	0.32	0.44	1.51	1.23
Nonresidential Mortgages	0.06	0.09	0.08	0.08
Multifamily Mortgages	0.05	0.12	0.11	0.11
1-4 Family Mortgages	0.05	0.07	0.27	0.24
First Liens	0.03	0.06	0.23	0.21
Home Equity Lines of Credit	0.05	0.15	0.44	0.42
Other Junior Liens	0.26	0.10	0.43	0.40
Nonmortgage Loans and Leases				
Commercial Loans	0.21	0.21	0.92	0.84
Consumer Loans	0.19	0.37	1.02	0.98
Reposessed Assets	1.39	3.10	3.49	3.42
Other	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)				
Percent of Outstanding Loans by Loan Type:	0.32	0.36	0.32	0.33
Construction & Land Loans				
Construction & Land Loans	0.87	1.82	1.48	1.56
Nonresidential Mortgages	0.55	0.33	0.15	0.20
Multifamily Mortgages	0.00	0.26	0.13	0.15
1-4 Family Mortgages	0.48	0.40	0.54	0.52
Other	0.12	0.14	0.21	0.20

ASSET QUALITY INDICATORS
BY ASSET SIZE

THIRD QUARTER 2008:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	259	444	115	818
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)				
Real Estate Loans	\$8.27	\$93.61	\$589.72	\$689.55
Percent of Total Assets	61.91	65.18	57.34	58.34
Noncurrent Real Estate Loans				
Including Repurchased GNMA Loans	0.14	1.61	21.17	22.90
Percent of Total Assets	1.06	1.12	2.06	1.94
Excluding Repurchased GNMA Loans	0.14	1.60	19.79	21.51
Percent of Total Assets	1.06	1.12	1.92	1.82
Real Estate Owned	0.04	0.51	3.24	3.79
Percent of Total Assets	0.31	0.36	0.32	0.32
Troubled Real Estate Loans				
Including Repurchased GNMA Loans	0.18	2.12	24.41	26.68
Percent of Total Assets	1.37	1.48	2.37	2.26
Excluding Repurchased GNMA Loans	0.18	2.11	23.03	25.29
Percent of Total Assets	1.37	1.47	2.24	2.14
Valuation Allowances	0.08	1.08	17.17	18.30
Loss Coverage Ratio	25.74	16.25	15.16	15.39
Reserve Ratio	0.84	0.87	2.10	1.93
ASSET QUALITY SUMMARY (% Total Assets)				
Net Chargeoffs (Annualized)	0.65	0.87	1.52	1.44
Net Provisions for Losses (Annualized)	0.86	1.02	2.91	2.66
Valuation Allowances	0.63	0.75	1.67	1.55
Noncurrent Loans				
Including Repurchased GNMA Loans	1.15	1.21	2.20	2.08
Excluding Repurchased GNMA Loans	1.15	1.21	2.07	1.96
Reposessed Assets, Net (% Total Assets)	0.32	0.36	0.32	0.33
Troubled Assets				
Including Repurchased GNMA Loans	1.47	1.57	2.53	2.40
Excluding Repurchased GNMA Loans	1.47	1.57	2.39	2.29

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

	3-MONTHS ENDED		9-MONTHS ENDED		2007	2006	2005	2004	
	SEP. 2008	JUNE 2008	SEP. 2008	SEP. 2007					
SUMMARY DATA:									
Number of Thrifts	(#)	818	829	818	832	827	845	863	886
Total Assets	(\$)	1,181.95	1,511.88	1,181.95	1,570.50	1,508.35	1,410.82	1,464.12	1,306.79
Net Income	(\$)	(3.99)	(5.45)	(10.07)	8.10	(0.65)	15.85	16.40	13.96
Profits	(\$)	1.62	1.66	5.01	10.17	11.43	16.34	16.61	14.31
Losses	(\$)	(5.61)	(7.11)	(15.08)	(2.06)	(12.07)	(0.49)	(0.21)	(0.35)
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	(1.35)	(1.44)	(0.96)	0.72	(0.04)	1.06	1.19	1.18
Median Ratio	(%)	0.36	0.40	0.34	0.48	0.46	0.61	0.73	0.71
Return on Average Equity	(%)	(14.88)	(16.29)	(10.61)	6.81	(0.42)	11.18	12.83	12.79
Median Ratio	(%)	2.83	3.13	2.66	3.87	3.52	4.95	6.26	6.23
Net Interest Income	(\$)	8.65	11.08	30.20	30.71	40.62	40.93	38.82	34.57
% of Average Assets	(%)	2.94	2.93	2.87	2.74	2.70	2.74	2.81	2.91
Total Fee Income	(\$)	3.46	5.95	13.63	13.96	18.31	17.23	16.83	12.38
% of Average Assets	(%)	1.18	1.57	1.18	1.17	1.13	1.26	1.39	1.19
G&A Expense	(\$)	7.52	10.22	27.84	28.33	38.29	37.91	33.79	30.09
% of Average Assets	(%)	2.56	2.70	2.65	2.53	2.55	2.54	2.44	2.53
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	9.24	8.65	9.24	10.16	9.26	10.72	9.45	9.08
Tier 1 Leverage Ratio	(%)	8.67	8.18	8.67	8.22	8.36	8.52	8.15	7.80
Risk-based Capital Ratio	(%)	14.77	14.09	14.77	14.04	14.39	14.33	13.97	13.85
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	800	810	800	820	816	835	858	881
Adequately Capitalized	(#)	12	11	12	7	7	9	4	4
Undercapitalized	(#)	3	2	3	3	2	0	0	0
Significantly Undercapitalized	(#)	2	4	2	1	0	0	0	1
Critically Undercapitalized	(#)	1	2	1	0	1	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	4	0	4	1	1	0	0	1
Problem Thrifts	(#)	23	17	23	13	12	6	7	6
ASSET QUALITY MEASURES:									
Troubled Assets									
Including Repurchased GNMA Loans	(\$)	28.42	40.53	28.42	18.71	25.02	9.91	9.41	N/A
% of Total Assets	(%)	2.40	2.68	2.40	1.19	1.66	0.70	0.64	N/A
Excluding Repurchased GNMA Loans	(\$)	27.03	39.36	27.03	17.94	24.20	8.94	6.46	6.33
% of Total Assets	(%)	2.29	2.60	2.29	1.14	1.60	0.63	0.44	0.48
Noncurrent Loans									
Including Repurchased GNMA Loans	(\$)	24.53	35.48	24.53	16.24	22.03	8.65	8.67	N/A
% of Total Assets	(%)	2.08	2.35	2.08	1.03	1.46	0.61	0.59	N/A
Excluding Repurchased GNMA Loans	(\$)	23.14	34.30	23.14	15.47	21.21	7.67	5.72	5.60
% of Total Assets	(%)	1.96	2.27	1.96	0.99	1.41	0.54	0.39	0.43
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	3.39	3.83	3.39	1.61	2.35	0.89	0.86	0.52
First Liens	(%)	3.89	4.21	3.89	1.77	2.59	0.97	0.97	0.57
Home Equity Lines of Credit	(%)	1.01	2.53	1.01	0.89	1.25	0.44	0.19	0.14
Other Junior Liens	(%)	1.48	2.33	1.48	1.13	2.03	0.66	0.41	0.49
Multifamily Loans	(%)	1.00	0.66	1.00	0.37	0.43	0.21	0.16	0.13
Commercial Loans	(%)	1.32	1.39	1.32	0.86	0.95	0.90	1.10	1.11
Consumer Loans	(%)	1.16	1.28	1.16	0.94	1.01	0.91	0.63	0.78
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	66.04	107.50	288.86	487.96	631.89	553.08	656.09	603.23
Purchases	(\$)	41.30	50.22	143.38	133.40	154.93	326.97	356.15	296.46
Sales	(\$)	73.52	116.37	309.04	467.44	553.17	564.57	599.47	477.70
Loans Outstanding (1)	(\$)	541.76	749.08	541.76	795.65	740.78	727.09	814.71	729.37
Loans Outstanding / Total Assets	(%)	45.84	49.55	45.84	50.66	49.11	51.54	55.64	55.81

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

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

	SEPTEMBER 2008		JUNE 2008		SEPTEMBER 2007	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	1,181.95	100.00	1,511.88	100.00	1,570.50	100.00
Cash and Noninterest-Earning Deposits	18.41	1.56	18.37	1.22	15.84	1.01
Investment Securities	98.88	8.37	105.66	6.99	122.18	7.78
Mortgage Backed Securities	167.15	14.14	199.09	13.17	196.76	12.53
1-4 Family Mortgages	541.76	45.84	749.08	49.55	795.65	50.66
First Liens	442.76	37.46	585.65	38.74	638.52	40.66
Home Equity Lines of Credit	62.97	5.33	119.66	7.91	110.66	7.05
Other Junior Liens	36.03	3.05	43.78	2.90	46.48	2.96
Multifamily Mortgages	33.68	2.85	64.92	4.29	65.07	4.14
Nonresidential Mortgages	69.79	5.90	77.44	5.12	67.80	4.32
Construction Loans	27.74	2.35	33.34	2.21	33.90	2.16
Land Loans	16.57	1.40	18.36	1.21	18.89	1.20
Commercial Loans	56.85	4.81	59.07	3.91	54.46	3.47
Consumer Loans	76.05	6.43	88.04	5.82	83.29	5.30
Repossessed Assets, Net	3.89	0.33	5.05	0.33	2.47	0.16
Real Estate Held for Investment	0.13	0.01	0.17	0.01	0.19	0.01
Office Premises & Equipment	8.61	0.73	11.20	0.74	11.49	0.73
Other Assets	78.64	6.65	106.57	7.05	111.22	7.08
Less: Contra Assets & Valuation Allowances	16.21	1.37	24.49	1.62	8.72	0.56
TOTAL LIABILITIES AND CAPITAL	1,181.95	100.00	1,511.88	100.00	1,570.50	100.00
Total Deposits and Escrows	726.69	61.48	929.16	61.46	954.78	60.79
Deposits	721.31	61.03	916.63	60.63	941.32	59.94
Escrows	5.37	0.45	12.53	0.83	13.46	0.86
Total Borrowings	327.62	27.72	420.79	27.83	419.31	26.70
Advances from FHLB	242.04	20.48	298.00	19.71	291.30	18.55
Reverse Repurchase Agreements	48.30	4.09	46.34	3.07	57.18	3.64
Other Borrowings	37.28	3.15	76.45	5.06	70.83	4.51
Other Liabilities	18.47	1.56	31.12	2.06	36.84	2.35
EQUITY CAPITAL	109.17	9.24	130.82	8.65	159.56	10.16
Capital Stock & Paid-In Capital	100.04	8.46	119.18	7.88	124.00	7.90
Unrealized Gains (Losses) AFS Securities	(9.06)	(0.77)	(8.89)	(0.59)	(1.70)	(0.11)
Retained Earnings	19.42	1.64	21.63	1.43	38.08	2.42

	SEPTEMBER 2008		JUNE 2008		SEPTEMBER 2007	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	16.45	5.59	21.26	5.62	24.01	6.30
Interest Expense	7.80	2.65	10.18	2.69	14.06	3.69
Net Interest Income	8.65	2.94	11.08	2.93	9.96	2.61
Loss Provisions-Interest Bearing Assets	7.87	2.67	14.09	3.72	3.53	0.93
Noninterest Income	2.95	1.00	5.23	1.38	4.94	1.30
Mortgage Loan Servicing Fees	0.25	0.09	1.50	0.40	0.29	0.08
Other Fees and Charges	3.21	1.09	4.45	1.18	4.19	1.10
Other Noninterest Income	(0.51)	(0.17)	(0.72)	(0.19)	0.46	0.12
Noninterest Expense	8.65	2.94	10.65	2.82	10.54	2.76
G&A Expense	7.52	2.56	10.22	2.70	9.47	2.48
Goodwill Expense	0.52	0.18	0.19	0.05	1.02	0.27
Loss Provis.-Nonint. Bearing Assets	0.61	0.21	0.24	0.06	0.05	0.01
Income Before Taxes & Extraord. Items	(4.93)	(1.67)	(8.44)	(2.23)	0.83	0.22
Income Taxes	(0.94)	(0.32)	(3.08)	(0.81)	0.17	0.04
Extraordinary Items	0.00	0.00	(0.09)	(0.02)	0.00	0.00
Net Income	(3.99)	(1.35)	(5.45)	(1.44)	0.66	0.17

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

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

NORTHEAST REGION

	3-MONTHS ENDED		9-MONTHS ENDED		2007	2006	2005	2004	
	SEP. 2008	JUNE 2008	SEP. 2008	SEP. 2007					
SUMMARY DATA:									
Number of Thrifts	(#)	188	190	188	185	184	263	266	272
Total Assets	(\$)	416.72	411.28	416.72	405.82	411.75	414.90	371.60	329.11
Net Income	(\$)	(1.82)	0.57	(0.68)	1.24	(0.45)	3.75	4.43	4.24
Profits	(\$)	0.37	0.74	1.71	2.20	2.59	3.92	4.45	4.30
Losses	(\$)	(2.19)	(0.18)	(2.40)	(0.95)	(3.04)	(0.18)	(0.02)	(0.05)
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	(1.76)	0.55	(0.22)	0.41	(0.11)	0.94	1.27	1.40
Median Ratio	(%)	0.38	0.42	0.33	0.43	0.41	0.55	0.75	0.69
Return on Average Equity	(%)	(17.88)	5.52	(2.20)	3.59	(0.99)	9.35	12.73	14.05
Median Ratio	(%)	3.28	3.81	2.81	3.57	3.28	4.41	6.06	6.09
Net Interest Income	(\$)	2.72	2.66	7.87	6.92	9.18	9.37	9.43	8.89
% of Average Assets	(%)	2.62	2.59	2.54	2.26	2.25	2.36	2.72	2.94
Total Fee Income	(\$)	0.57	0.60	1.69	2.42	2.96	3.47	3.44	3.68
% of Average Assets	(%)	0.55	0.58	0.55	0.59	0.54	0.82	1.28	1.08
G&A Expense	(\$)	1.78	1.72	5.38	6.07	7.86	7.16	6.80	7.13
% of Average Assets	(%)	1.72	1.68	1.74	1.98	1.93	1.80	1.96	2.36
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	9.81	9.82	9.81	10.96	10.32	10.56	10.04	10.08
Tier 1 Leverage Ratio	(%)	9.24	8.95	9.24	9.08	8.84	8.76	8.97	8.96
Risk-based Capital Ratio	(%)	16.64	16.44	16.64	16.72	16.65	15.52	16.48	15.93
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	186	187	186	184	183	263	264	271
Adequately Capitalized	(#)	1	1	1	1	1	0	2	1
Undercapitalized	(#)	0	1	0	0	0	0	0	0
Significantly Undercapitalized	(#)	1	1	1	0	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	1	0	1	0	0	0	0	1
Problem Thrifts	(#)	3	3	3	4	4	2	1	1
ASSET QUALITY MEASURES:									
Troubled Assets									
Including Repurchased GNMA Loans	(\$)	3.30	2.68	3.30	2.35	2.77	1.93	1.40	N/A
% of Total Assets	(%)	0.79	0.65	0.79	0.58	0.67	0.47	0.38	N/A
Excluding Repurchased GNMA Loans	(\$)	3.29	2.68	3.29	2.34	2.77	1.93	1.40	1.41
% of Total Assets	(%)	0.79	0.65	0.79	0.58	0.67	0.46	0.38	0.43
Noncurrent Loans									
Including Repurchased GNMA Loans	(\$)	3.02	2.43	3.02	2.16	2.55	1.74	1.26	N/A
% of Total Assets	(%)	0.72	0.59	0.72	0.53	0.62	0.42	0.34	N/A
Excluding Repurchased GNMA Loans	(\$)	3.01	2.43	3.01	2.16	2.54	1.74	1.26	1.30
% of Total Assets	(%)	0.72	0.59	0.72	0.53	0.62	0.42	0.34	0.40
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	1.14	0.86	1.14	0.97	1.16	0.66	0.50	0.50
First Liens	(%)	1.20	0.92	1.20	0.98	1.06	0.65	0.49	0.52
Home Equity Lines of Credit	(%)	0.40	0.44	0.40	0.18	0.27	0.33	0.33	0.24
Other Junior Liens	(%)	1.29	0.60	1.29	1.92	4.24	1.26	0.79	0.62
Multifamily Loans	(%)	0.63	0.65	0.63	0.30	0.37	0.28	0.38	0.31
Commercial Loans	(%)	0.95	1.00	0.95	0.78	0.82	0.58	0.73	0.73
Consumer Loans	(%)	1.00	0.97	1.00	0.63	0.78	0.60	0.47	1.41
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	14.91	19.65	49.79	92.19	108.25	123.63	142.27	125.03
Purchases	(\$)	0.90	2.15	3.92	39.91	42.03	119.76	149.79	100.16
Sales	(\$)	2.25	5.76	15.25	100.23	108.74	207.75	211.70	151.99
Loans Outstanding (1)	(\$)	171.52	164.53	171.52	158.23	159.44	182.68	184.83	155.85
Loans Outstanding / Total Assets	(%)	41.16	40.00	41.16	38.99	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 / November 2008

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

NORTHEAST REGION

	SEPTEMBER 2008		JUNE 2008		SEPTEMBER 2007	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	416.72	100.00	411.28	100.00	405.82	100.00
Cash and Noninterest-Earning Deposits	6.98	1.68	3.95	0.96	3.65	0.90
Investment Securities	26.78	6.43	23.64	5.75	36.75	9.06
Mortgage Backed Securities	84.56	20.29	92.88	22.58	90.90	22.40
1-4 Family Mortgages	171.52	41.16	164.53	40.00	158.23	38.99
First Liens	150.58	36.13	144.32	35.09	139.16	34.29
Home Equity Lines of Credit	13.77	3.30	12.77	3.11	10.73	2.64
Other Junior Liens	7.17	1.72	7.44	1.81	8.34	2.06
Multifamily Mortgages	16.60	3.98	16.05	3.90	14.00	3.45
Nonresidential Mortgages	30.04	7.21	30.08	7.31	26.02	6.41
Construction Loans	7.25	1.74	7.18	1.75	6.45	1.59
Land Loans	1.80	0.43	1.76	0.43	1.51	0.37
Commercial Loans	24.79	5.95	25.57	6.22	23.05	5.68
Consumer Loans	14.40	3.46	14.44	3.51	16.58	4.09
Repossessed Assets, Net	0.28	0.07	0.25	0.06	0.19	0.05
Real Estate Held for Investment	0.01	0.00	0.01	0.00	0.01	0.00
Office Premises & Equipment	2.53	0.61	2.53	0.61	2.41	0.59
Other Assets	32.16	7.72	30.55	7.43	27.70	6.83
Less: Contra Assets & Valuation Allowances	2.99	0.72	2.16	0.52	1.62	0.40
TOTAL LIABILITIES AND CAPITAL	416.72	100.00	411.28	100.00	405.82	100.00
Total Deposits and Escrows	265.69	63.76	269.91	65.63	256.11	63.11
Deposits	264.46	63.46	268.55	65.29	254.84	62.80
Escrows	1.23	0.30	1.37	0.33	1.27	0.31
Total Borrowings	104.93	25.18	95.02	23.10	98.23	24.21
Advances from FHLB	63.43	15.22	55.82	13.57	60.36	14.87
Reverse Repurchase Agreements	31.04	7.45	28.25	6.87	28.01	6.90
Other Borrowings	10.46	2.51	10.96	2.66	9.86	2.43
Other Liabilities	5.21	1.25	5.96	1.45	7.01	1.73
EQUITY CAPITAL	40.88	9.81	40.39	9.82	44.46	10.96
Capital Stock & Paid-In Capital	40.81	9.79	36.41	8.85	32.75	8.07
Unrealized Gains (Losses) AFS Securities	(6.89)	(1.65)	(5.22)	(1.27)	(0.78)	(0.19)
Retained Earnings	7.55	1.81	9.78	2.38	13.03	3.21

	SEPTEMBER 2008		JUNE 2008		SEPTEMBER 2007	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	5.38	5.19	5.37	5.22	5.50	5.62
Interest Expense	2.66	2.57	2.71	2.63	3.37	3.44
Net Interest Income	2.72	2.62	2.66	2.59	2.13	2.18
Loss Provisions-Interest Bearing Assets	1.78	1.72	0.57	0.56	0.29	0.29
Noninterest Income	(0.53)	(0.51)	0.72	0.70	0.27	0.27
Mortgage Loan Servicing Fees	0.09	0.09	0.11	0.11	0.08	0.08
Other Fees and Charges	0.48	0.47	0.48	0.47	0.51	0.52
Other Noninterest Income	(1.10)	(1.06)	0.12	0.12	(0.31)	(0.32)
Noninterest Expense	2.57	2.48	1.78	1.73	2.61	2.67
G&A Expense	1.78	1.72	1.72	1.68	1.72	1.76
Goodwill Expense	0.27	0.26	0.06	0.05	0.89	0.91
Loss Provis.-Nonint. Bearing Assets	0.52	0.50	0.00	0.00	0.00	0.00
Income Before Taxes & Extraord. Items	(2.16)	(2.09)	1.03	1.00	(0.50)	(0.51)
Income Taxes	(0.34)	(0.33)	0.34	0.34	(0.22)	(0.23)
Extraordinary Items	0.00	0.00	(0.11)	(0.11)	0.00	0.00
Net Income	(1.82)	(1.76)	0.57	0.55	(0.27)	(0.28)

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

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

SOUTHEAST REGION

	3-MONTHS ENDED		9-MONTHS ENDED		2007	2006	2005	2004	
	SEP. 2008	JUNE 2008	SEP. 2008	SEP. 2007					
SUMMARY DATA:									
Number of Thrifts	(#)	195	198	195	202	201	299	306	312
Total Assets	(\$)	276.28	276.56	276.28	289.43	281.17	233.29	249.51	217.81
Net Income	(\$)	(0.14)	(1.34)	(1.90)	0.57	(1.13)	1.95	2.14	2.01
Profits	(\$)	0.69	0.15	0.94	1.32	1.43	2.23	2.25	2.13
Losses	(\$)	(0.83)	(1.49)	(2.83)	(0.75)	(2.56)	(0.28)	(0.11)	(0.12)
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	(0.20)	(1.93)	(0.91)	0.26	(0.39)	0.78	0.92	0.97
Median Ratio	(%)	0.21	0.33	0.19	0.42	0.41	0.54	0.65	0.61
Return on Average Equity	(%)	(2.48)	(25.25)	(11.45)	3.01	(4.61)	8.72	10.16	10.82
Median Ratio	(%)	1.77	2.65	1.64	3.35	2.98	4.13	5.82	5.40
Net Interest Income	(\$)	1.81	1.63	5.05	5.83	7.51	7.38	6.86	6.03
% of Average Assets	(%)	2.62	2.34	2.41	2.65	2.59	2.94	2.94	2.92
Total Fee Income	(\$)	0.44	0.73	1.55	1.37	1.67	2.18	2.36	2.22
% of Average Assets	(%)	0.64	1.04	0.64	0.41	0.42	0.85	0.96	1.09
G&A Expense	(\$)	1.52	1.90	5.36	4.75	6.41	6.42	6.11	5.67
% of Average Assets	(%)	2.20	2.73	2.56	2.16	2.20	2.55	2.62	2.75
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	8.80	7.46	8.80	7.66	8.10	9.43	8.82	9.01
Tier 1 Leverage Ratio	(%)	7.64	7.59	7.64	7.58	7.65	8.49	8.30	8.62
Risk-based Capital Ratio	(%)	12.83	13.05	12.83	13.25	13.80	13.51	13.46	14.03
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	188	192	188	196	195	292	305	311
Adequately Capitalized	(#)	5	3	5	4	3	6	1	0
Undercapitalized	(#)	1	1	1	1	1	0	0	0
Significantly Undercapitalized	(#)	0	1	0	0	0	0	0	1
Critically Undercapitalized	(#)	1	1	1	0	1	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	0	0	1	1	0	0	0
Problem Thrifts	(#)	9	4	9	4	4	3	5	4
ASSET QUALITY MEASURES:									
Troubled Assets									
Including Repurchased GNMA Loans	(\$)	9.47	10.34	9.47	3.57	5.62	1.73	1.44	N/A
% of Total Assets	(%)	3.43	3.74	3.43	1.23	2.00	0.74	0.58	N/A
Excluding Repurchased GNMA Loans	(\$)	9.15	10.04	9.15	3.33	5.37	1.48	1.21	1.23
% of Total Assets	(%)	3.31	3.63	3.31	1.15	1.91	0.63	0.49	0.57
Noncurrent Loans									
Including Repurchased GNMA Loans	(\$)	7.87	9.08	7.87	3.05	4.91	1.42	1.23	N/A
% of Total Assets	(%)	2.85	3.28	2.85	1.05	1.75	0.61	0.49	N/A
Excluding Repurchased GNMA Loans	(\$)	7.55	8.78	7.55	2.81	4.66	1.17	1.00	1.01
% of Total Assets	(%)	2.73	3.17	2.73	0.97	1.66	0.50	0.40	0.47
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	4.30	4.86	4.30	1.54	2.61	0.90	0.68	0.56
First Liens	(%)	5.35	5.12	5.35	1.76	3.07	1.01	0.83	0.65
Home Equity Lines of Credit	(%)	1.51	4.88	1.51	1.16	1.70	0.41	0.20	0.15
Other Junior Liens	(%)	1.67	3.27	1.67	0.80	1.30	0.79	0.50	0.88
Multifamily Loans	(%)	2.88	1.31	2.88	0.84	0.60	0.44	0.42	0.34
Commercial Loans	(%)	0.54	0.56	0.54	0.42	0.49	1.03	1.08	1.33
Consumer Loans	(%)	0.37	0.26	0.37	0.15	0.19	0.60	0.52	0.68
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	26.41	38.96	112.83	165.40	239.67	61.80	75.87	67.59
Purchases	(\$)	24.64	28.18	84.02	28.38	30.50	37.67	47.94	49.06
Sales	(\$)	42.33	61.14	167.75	134.78	166.16	53.62	70.90	74.95
Loans Outstanding (1)	(\$)	155.40	168.88	155.40	168.14	167.30	106.22	120.43	101.33
Loans Outstanding / Total Assets	(%)	56.25	61.07	56.25	58.09	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 / November 2008

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

SOUTHEAST REGION

	SEPTEMBER 2008		JUNE 2008		SEPTEMBER 2007	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	276.28	100.00	276.56	100.00	289.43	100.00
Cash and Noninterest-Earning Deposits	3.58	1.30	4.60	1.66	3.68	1.27
Investment Securities	15.63	5.66	13.71	4.96	24.36	8.42
Mortgage Backed Securities	31.06	11.24	30.17	10.91	39.30	13.58
1-4 Family Mortgages	155.40	56.25	168.88	61.07	168.14	58.09
First Liens	112.32	40.65	121.21	43.83	119.74	41.37
Home Equity Lines of Credit	24.73	8.95	27.10	9.80	27.26	9.42
Other Junior Liens	18.35	6.64	20.57	7.44	21.14	7.30
Multifamily Mortgages	1.73	0.63	1.71	0.62	1.46	0.50
Nonresidential Mortgages	14.21	5.14	13.30	4.81	11.70	4.04
Construction Loans	5.78	2.09	6.12	2.21	6.53	2.26
Land Loans	5.53	2.00	5.59	2.02	5.93	2.05
Commercial Loans	6.51	2.36	6.58	2.38	4.63	1.60
Consumer Loans	11.21	4.06	12.55	4.54	12.03	4.16
Repossessed Assets, Net	1.60	0.58	1.26	0.46	0.51	0.18
Real Estate Held for Investment	0.04	0.01	0.04	0.01	0.04	0.01
Office Premises & Equipment	2.25	0.81	2.23	0.81	2.17	0.75
Other Assets	24.75	8.96	15.47	5.59	10.85	3.75
Less: Contra Assets & Valuation Allowances	3.01	1.09	5.65	2.04	1.91	0.66
TOTAL LIABILITIES AND CAPITAL	276.28	100.00	276.56	100.00	289.43	100.00
Total Deposits and Escrows	169.26	61.26	175.88	63.60	172.83	59.71
Deposits	168.40	60.95	174.94	63.25	171.90	59.39
Escrows	0.86	0.31	0.94	0.34	0.92	0.32
Total Borrowings	79.03	28.61	76.11	27.52	90.59	31.30
Advances from FHLB	68.19	24.68	65.74	23.77	77.60	26.81
Reverse Repurchase Agreements	8.68	3.14	8.54	3.09	12.01	4.15
Other Borrowings	2.17	0.78	1.82	0.66	0.98	0.34
Other Liabilities	3.68	1.33	3.94	1.43	3.83	1.32
EQUITY CAPITAL	24.31	8.80	20.63	7.46	22.18	7.66
Capital Stock & Paid-In Capital	20.78	7.52	16.12	5.83	13.09	4.52
Unrealized Gains (Losses) AFS Securities	(1.32)	(0.48)	(1.53)	(0.55)	(0.59)	(0.20)
Retained Earnings	5.04	1.82	6.21	2.25	9.73	3.36

	SEPTEMBER 2008		JUNE 2008		SEPTEMBER 2007	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	3.79	5.49	3.84	5.51	4.41	6.36
Interest Expense	1.98	2.86	2.21	3.17	2.73	3.93
Net Interest Income	1.81	2.62	1.63	2.34	1.68	2.43
Loss Provisions-Interest Bearing Assets	1.09	1.58	3.09	4.44	1.23	1.78
Noninterest Income	1.00	1.45	1.26	1.81	0.44	0.63
Mortgage Loan Servicing Fees	0.05	0.08	0.30	0.44	0.01	0.02
Other Fees and Charges	0.39	0.56	0.42	0.61	0.28	0.40
Other Noninterest Income	0.56	0.81	0.53	0.77	0.15	0.22
Noninterest Expense	1.69	2.45	1.95	2.80	1.36	1.96
G&A Expense	1.52	2.20	1.90	2.73	1.34	1.94
Goodwill Expense	0.14	0.21	0.01	0.02	0.01	0.02
Loss Provis.-Nonint. Bearing Assets	0.03	0.04	0.03	0.05	0.01	0.01
Income Before Taxes & Extraord. Items	0.03	0.04	(2.15)	(3.09)	(0.47)	(0.68)
Income Taxes	0.17	0.24	(0.79)	(1.13)	(0.15)	(0.21)
Extraordinary Items	0.00	0.00	0.02	0.04	0.00	0.00
Net Income	(0.14)	(0.20)	(1.34)	(1.93)	(0.33)	(0.47)

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

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

CENTRAL REGION

	3-MONTHS ENDED		9-MONTHS ENDED		2007 ----	
	SEP. 2008	JUNE 2008	SEP. 2008	SEP. 2007		
SUMMARY DATA:						
Number of Thrifts	(#)	195	197	195	205	199
Total Assets	(\$)	122.31	121.15	122.31	131.73	133.15
Net Income	(\$)	(0.52)	0.02	(0.36)	0.09	0.05
Profits	(\$)	0.11	0.15	0.43	0.17	0.36
Losses	(\$)	(0.63)	(0.13)	(0.79)	(0.09)	(0.31)
PROFITABILITY MEASURES:						
Return on Average Assets	(%)	(1.70)	0.06	(0.39)	0.09	0.04
Median Ratio	(%)	0.30	0.32	0.31	0.38	0.31
Return on Average Equity	(%)	(17.90)	0.66	(4.05)	0.85	0.40
Median Ratio	(%)	2.17	2.50	2.38	2.83	2.23
Net Interest Income	(\$)	0.80	0.79	2.34	0.80	1.58
% of Average Assets	(%)	2.64	2.60	2.54	0.81	1.20
Total Fee Income	(\$)	0.41	0.53	1.32	0.38	0.86
% of Average Assets	(%)	1.36	1.73	1.36	1.16	1.43
G&A Expense	(\$)	0.91	0.89	2.69	0.90	1.80
% of Average Assets	(%)	3.00	2.90	2.92	0.91	1.37
CAPITAL MEASURES:						
Equity Capital Ratio	(%)	9.28	9.77	9.28	10.56	10.29
Tier 1 Leverage Ratio	(%)	8.84	9.33	8.84	9.30	9.15
Risk-based Capital Ratio	(%)	14.08	14.57	14.08	14.60	14.52
Thrifts by FDICIA Capital Categories:						
Well-Capitalized	(#)	190	193	190	202	196
Adequately Capitalized	(#)	4	4	4	1	3
Undercapitalized	(#)	1	0	1	1	0
Significantly Undercapitalized	(#)	0	0	0	1	0
Critically Undercapitalized	(#)	0	0	0	0	0
FAILED/PROBLEM THRIFTS:						
Failed Thrifts	(#)	0	0	0	0	0
Problem Thrifts	(#)	8	6	8	4	3
ASSET QUALITY MEASURES:						
Troubled Assets						
Including Repurchased GNMA Loans	(\$)	3.26	3.08	3.26	1.80	2.41
% of Total Assets	(%)	2.67	2.54	2.67	1.37	1.81
Excluding Repurchased GNMA Loans	(\$)	3.26	3.07	3.26	1.80	2.41
% of Total Assets	(%)	2.66	2.54	2.66	1.37	1.81
Noncurrent Loans						
Including Repurchased GNMA Loans	(\$)	2.52	2.39	2.52	1.47	2.02
% of Total Assets	(%)	2.06	1.97	2.06	1.12	1.52
Excluding Repurchased GNMA Loans	(\$)	2.51	2.39	2.51	1.47	2.02
% of Total Assets	(%)	2.05	1.97	2.05	1.12	1.52
Noncurrent Loans as a % of Loan Type:						
1-4 Family Mortgages	(%)	2.48	2.24	2.48	1.36	1.73
First Liens	(%)	2.72	2.40	2.72	1.41	1.79
Home Equity Lines of Credit	(%)	1.43	1.55	1.43	1.21	1.47
Other Junior Liens	(%)	1.65	1.51	1.65	1.06	1.44
Multifamily Loans	(%)	2.32	1.68	2.32	1.16	1.46
Commercial Loans	(%)	1.38	1.30	1.38	1.10	1.07
Consumer Loans	(%)	0.71	0.69	0.71	0.63	0.78
1-4 FAMILY MORTGAGE LOAN ACTIVITY:						
Originations	(\$)	6.02	6.26	18.22	4.92	10.94
Purchases	(\$)	11.44	14.38	39.96	12.26	24.26
Sales	(\$)	15.17	16.38	47.71	15.37	30.59
Loans Outstanding (1)	(\$)	57.40	59.11	57.40	64.59	63.30
Loans Outstanding / Total Assets	(%)	46.93	48.79	46.93	49.04	47.54

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

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

CENTRAL REGION

	SEPTEMBER 2008		JUNE 2008		SEPTEMBER 2007	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	122.31	100.00	121.15	100.00	131.73	100.00
Cash and Noninterest-Earning Deposits	2.84	2.32	1.34	1.11	1.36	1.04
Investment Securities	6.71	5.49	5.96	4.92	9.38	7.12
Mortgage Backed Securities	13.39	10.95	13.19	10.89	14.02	10.64
1-4 Family Mortgages	57.40	46.93	59.11	48.79	64.59	49.04
First Liens	46.04	37.64	48.03	39.64	52.78	40.07
Home Equity Lines of Credit	7.69	6.29	7.40	6.11	7.91	6.00
Other Junior Liens	3.67	3.00	3.68	3.04	3.90	2.96
Multifamily Mortgages	3.80	3.11	3.75	3.09	4.59	3.48
Nonresidential Mortgages	9.96	8.15	9.72	8.03	9.49	7.20
Construction Loans	3.46	2.83	3.51	2.90	3.96	3.00
Land Loans	3.49	2.85	3.66	3.02	4.13	3.14
Commercial Loans	4.24	3.46	4.22	3.48	3.72	2.82
Consumer Loans	10.39	8.49	9.94	8.20	8.96	6.80
Repossessed Assets, Net	0.75	0.61	0.69	0.57	0.33	0.25
Real Estate Held for Investment	0.03	0.02	0.03	0.03	0.05	0.04
Office Premises & Equipment	1.32	1.08	1.32	1.09	1.41	1.07
Other Assets	5.79	4.74	5.56	4.59	6.47	4.91
Less: Contra Assets & Valuation Allowances	1.26	1.03	0.85	0.70	0.72	0.55
TOTAL LIABILITIES AND CAPITAL	122.31	100.00	121.15	100.00	131.73	100.00
Total Deposits and Escrows	85.83	70.17	85.26	70.37	93.82	71.22
Deposits	84.50	69.08	83.74	69.12	92.45	70.19
Escrows	1.33	1.09	1.52	1.25	1.36	1.03
Total Borrowings	23.72	19.39	22.78	18.80	22.45	17.04
Advances from FHLB	18.20	14.88	17.27	14.25	16.73	12.70
Reverse Repurchase Agreements	4.13	3.37	4.19	3.46	4.05	3.07
Other Borrowings	1.39	1.14	1.32	1.09	1.67	1.27
Other Liabilities	1.42	1.16	1.28	1.05	1.56	1.18
EQUITY CAPITAL	11.35	9.28	11.84	9.77	13.91	10.56
Capital Stock & Paid-In Capital	5.78	4.73	5.44	4.49	7.27	5.52
Unrealized Gains (Losses) AFS Securities	(0.23)	(0.19)	(0.13)	(0.11)	(0.03)	(0.02)
Retained Earnings	5.93	4.85	6.67	5.51	6.79	5.16

	SEPTEMBER 2008		JUNE 2008		SEPTEMBER 2007	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.70	5.60	1.72	5.62	2.03	6.19
Interest Expense	0.90	2.96	0.92	3.03	1.23	3.76
Net Interest Income	0.80	2.64	0.79	2.60	0.80	2.43
Loss Provisions-Interest Bearing Assets	0.95	3.14	0.37	1.21	0.18	0.54
Noninterest Income	0.40	1.33	0.51	1.66	0.42	1.29
Mortgage Loan Servicing Fees	0.03	0.09	0.12	0.40	0.01	0.02
Other Fees and Charges	0.39	1.27	0.41	1.33	0.37	1.14
Other Noninterest Income	(0.01)	(0.03)	(0.02)	(0.07)	0.04	0.13
Noninterest Expense	0.99	3.26	0.91	2.99	0.91	2.78
G&A Expense	0.91	3.00	0.89	2.90	0.90	2.74
Goodwill Expense	0.06	0.21	0.02	0.07	0.01	0.03
Loss Provis.-Nonint. Bearing Assets	0.02	0.05	0.01	0.02	0.00	0.01
Income Before Taxes & Extraord. Items	(0.74)	(2.43)	0.02	0.06	0.13	0.40
Income Taxes	(0.22)	(0.73)	0.00	0.00	0.04	0.13
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	(0.52)	(1.70)	0.02	0.06	0.09	0.26

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

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

MIDWEST REGION

	3-MONTHS ENDED		9-MONTHS ENDED		2007	2006	2005	2004
	SEP. 2008	JUNE 2008	SEP. 2008	SEP. 2007				
SUMMARY DATA:								
Number of Thrifts	(#)	170	171	170	170	199	201	207
Total Assets	(\$)	159.94	150.34	159.94	136.98	138.44	126.63	135.39
Net Income	(\$)	(0.20)	(0.02)	(0.07)	0.85	0.96	1.28	1.24
Profits	(\$)	0.20	0.26	0.74	0.90	1.04	1.37	1.41
Losses	(\$)	(0.40)	(0.29)	(0.80)	(0.05)	(0.09)	(0.08)	(0.16)
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	(0.52)	(0.06)	(0.06)	0.84	0.71	0.99	0.94
Median Ratio	(%)	0.58	0.52	0.53	0.58	0.54	0.71	0.75
Return on Average Equity	(%)	(6.15)	(0.72)	(0.69)	9.27	7.90	10.54	11.14
Median Ratio	(%)	4.94	4.09	4.49	4.73	4.50	6.15	6.40
Net Interest Income	(\$)	0.98	0.98	2.94	2.78	3.67	3.59	3.70
% of Average Assets	(%)	2.53	2.64	2.63	2.74	2.71	2.68	2.80
Total Fee Income	(\$)	0.47	0.47	1.40	1.38	1.81	1.66	1.38
% of Average Assets	(%)	1.20	1.27	1.20	1.34	1.24	1.26	1.08
G&A Expense	(\$)	0.96	0.96	2.85	2.75	3.66	3.51	3.61
% of Average Assets	(%)	2.47	2.58	2.55	2.71	2.70	2.62	2.74
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	8.56	8.33	8.56	8.62	8.62	9.16	8.98
Tier 1 Leverage Ratio	(%)	8.65	8.53	8.65	8.48	8.47	9.04	8.45
Risk-based Capital Ratio	(%)	14.65	14.21	14.65	13.38	13.30	14.51	14.45
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	167	167	167	168	170	199	204
Adequately Capitalized	(#)	2	2	2	1	0	1	3
Undercapitalized	(#)	0	0	0	0	1	0	0
Significantly Undercapitalized	(#)	1	1	1	0	0	0	0
Critically Undercapitalized	(#)	0	1	0	0	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	0	0	0	0	0	0	0
Problem Thrifts	(#)	1	1	1	1	1	0	1
ASSET QUALITY MEASURES:								
Troubled Assets								
Including Repurchased GNMA Loans	(\$)	3.96	3.21	3.96	1.49	1.93	1.29	N/A
% of Total Assets	(%)	2.48	2.14	2.48	1.09	1.39	0.93	N/A
Excluding Repurchased GNMA Loans	(\$)	2.90	2.34	2.90	0.98	1.36	0.62	0.48
% of Total Assets	(%)	1.81	1.56	1.81	0.71	0.98	0.45	0.45
Noncurrent Loans								
Including Repurchased GNMA Loans	(\$)	3.53	2.86	3.53	1.35	1.73	1.18	N/A
% of Total Assets	(%)	2.21	1.90	2.21	0.98	1.25	0.85	N/A
Excluding Repurchased GNMA Loans	(\$)	2.47	1.99	2.47	0.84	1.16	0.51	0.52
% of Total Assets	(%)	1.54	1.32	1.54	0.61	0.84	0.37	0.39
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	4.72	3.88	4.72	1.79	2.32	1.91	2.71
First Liens	(%)	6.83	5.72	6.83	2.55	3.38	2.78	3.66
Home Equity Lines of Credit	(%)	0.20	0.14	0.20	0.13	0.13	0.19	0.12
Other Junior Liens	(%)	1.01	0.24	1.01	0.14	0.21	0.18	0.32
Multifamily Loans	(%)	3.30	2.01	3.30	0.94	0.67	1.19	0.70
Commercial Loans	(%)	1.74	1.66	1.74	0.50	0.60	0.73	0.84
Consumer Loans	(%)	0.59	0.54	0.59	0.49	0.52	0.65	0.54
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	10.39	12.38	33.26	33.62	42.60	55.02	49.45
Purchases	(\$)	3.12	3.49	9.89	5.50	7.62	7.36	9.57
Sales	(\$)	6.86	8.62	23.41	26.23	33.44	27.70	32.82
Loans Outstanding (1)	(\$)	52.00	51.68	52.00	50.63	50.65	45.75	43.00
Loans Outstanding / Total Assets	(%)	32.51	34.38	32.51	36.96	36.58	32.80	33.96

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

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

MIDWEST REGION

	SEPTEMBER 2008		JUNE 2008		SEPTEMBER 2007	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	159.94	100.00	150.34	100.00	136.98	100.00
Cash and Noninterest-Earning Deposits	2.91	1.82	2.73	1.82	2.20	1.61
Investment Securities	34.93	21.84	27.62	18.37	19.34	14.12
Mortgage Backed Securities	16.75	10.47	16.36	10.88	15.73	11.48
1-4 Family Mortgages	52.00	32.51	51.68	34.38	50.63	36.96
First Liens	34.66	21.67	34.53	22.97	34.67	25.31
Home Equity Lines of Credit	11.06	6.92	10.92	7.26	10.02	7.32
Other Junior Liens	6.28	3.93	6.23	4.15	5.94	4.33
Multifamily Mortgages	2.28	1.42	2.22	1.47	1.91	1.40
Nonresidential Mortgages	10.16	6.36	9.69	6.44	8.34	6.09
Construction Loans	7.97	4.99	7.77	5.17	7.68	5.60
Land Loans	3.11	1.94	3.23	2.15	2.98	2.17
Commercial Loans	8.15	5.09	7.69	5.12	7.03	5.13
Consumer Loans	15.10	9.44	15.10	10.05	15.62	11.41
Repossessed Assets, Net	0.43	0.27	0.36	0.24	0.14	0.10
Real Estate Held for Investment	0.04	0.03	0.04	0.03	0.04	0.03
Office Premises & Equipment	1.48	0.92	1.44	0.96	1.29	0.94
Other Assets	6.32	3.95	5.88	3.91	4.82	3.52
Less: Contra Assets & Valuation Allowances	1.69	1.06	1.46	0.97	0.78	0.57
TOTAL LIABILITIES AND CAPITAL	159.94	100.00	150.34	100.00	136.98	100.00
Total Deposits and Escrows	94.00	58.78	88.29	58.72	84.85	61.94
Deposits	92.69	57.96	87.24	58.03	83.76	61.15
Escrows	1.31	0.82	1.05	0.70	1.09	0.80
Total Borrowings	49.40	30.89	47.12	31.34	38.39	28.03
Advances from FHLB	46.47	29.06	45.33	30.15	37.14	27.11
Reverse Repurchase Agreements	0.52	0.33	0.57	0.38	0.38	0.28
Other Borrowings	2.41	1.50	1.22	0.81	0.87	0.64
Other Liabilities	2.84	1.77	2.41	1.60	1.93	1.41
EQUITY CAPITAL	13.69	8.56	12.53	8.33	11.81	8.62
Capital Stock & Paid-In Capital	21.86	13.67	20.50	13.63	19.13	13.97
Unrealized Gains (Losses) AFS Securities	(0.30)	(0.19)	(0.51)	(0.34)	(0.01)	N/A
Retained Earnings	(7.59)	(4.74)	(7.34)	(4.89)	(7.27)	(5.31)

	SEPTEMBER 2008		JUNE 2008		SEPTEMBER 2007	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.94	5.00	1.93	5.18	2.13	6.42
Interest Expense	0.96	2.47	0.94	2.54	1.26	3.79
Net Interest Income	0.98	2.53	0.98	2.64	0.87	2.63
Loss Provisions-Interest Bearing Assets	0.66	1.70	0.57	1.53	0.16	0.49
Noninterest Income	0.45	1.15	0.58	1.56	0.50	1.51
Mortgage Loan Servicing Fees	0.03	0.08	0.02	0.05	0.02	0.06
Other Fees and Charges	0.44	1.13	0.45	1.21	0.43	1.28
Other Noninterest Income	(0.02)	(0.06)	0.11	0.30	0.06	0.17
Noninterest Expense	0.99	2.56	1.00	2.68	0.86	2.59
G&A Expense	0.96	2.47	0.96	2.58	0.85	2.56
Goodwill Expense	0.02	0.06	0.03	0.08	0.01	0.02
Loss Provis.-Nonint. Bearing Assets	0.01	0.03	0.01	0.02	0.00	0.01
Income Before Taxes & Extraord. Items	(0.23)	(0.58)	0.00	0.00	0.35	1.05
Income Taxes	(0.02)	(0.06)	0.02	0.06	0.09	0.27
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	(0.20)	(0.52)	(0.02)	(0.06)	0.26	0.78

* Annualized.
Numbers may not sum due to rounding.
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OTS-REGULATED THRIFT INDUSTRY
SELECTED INDICATORS
(Dollars in Billions)

WEST REGION

	3-MONTHS ENDED		9-MONTHS ENDED		2007	2006	2005	2004	
	SEP.	JUNE	SEP.	SEP.					
	2008	2008	2008	2007					
SUMMARY DATA:									
Number of Thrifts	(#)	70	73	70	70	72	84	90	95
Total Assets	(\$)	206.69	552.54	206.69	606.54	543.85	637.66	729.66	637.62
Net Income	(\$)	(1.31)	(4.67)	(7.06)	5.35	(0.09)	8.92	8.57	6.49
Profits	(\$)	0.24	0.36	1.19	5.58	6.00	8.92	8.58	6.50
Losses	(\$)	(1.55)	(5.03)	(8.26)	(0.22)	(6.09)	0.00	0.00	(0.01)
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	(2.49)	(3.38)	(2.15)	1.16	(0.01)	1.23	1.25	1.16
Median Ratio	(%)	0.37	0.48	0.40	0.68	0.68	0.87	0.95	0.91
Return on Average Equity	(%)	(27.01)	(39.67)	(24.44)	10.12	(0.13)	13.11	14.04	13.11
Median Ratio	(%)	3.69	3.87	3.72	7.04	6.33	9.27	9.55	9.77
Net Interest Income	(\$)	2.33	5.01	12.00	14.38	18.68	20.69	18.95	16.00
% of Average Assets	(%)	4.43	3.63	3.65	3.12	3.10	2.85	2.77	2.86
Total Fee Income	(\$)	1.57	3.63	7.67	8.42	11.02	9.93	9.54	5.09
% of Average Assets	(%)	2.98	2.63	2.98	1.88	1.81	1.66	1.59	1.29
G&A Expense	(\$)	2.35	4.75	11.55	13.85	18.56	20.83	17.52	13.68
% of Average Assets	(%)	4.47	3.44	3.52	3.01	3.08	2.87	2.56	2.45
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	9.16	8.22	9.16	11.08	8.95	11.52	9.37	8.53
Tier 1 Leverage Ratio	(%)	8.81	7.55	8.81	7.64	8.14	8.19	7.50	6.71
Risk-based Capital Ratio	(%)	14.39	12.95	14.39	12.87	13.51	13.97	12.98	12.69
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	69	71	69	70	72	84	90	95
Adequately Capitalized	(#)	0	1	0	0	0	0	0	0
Undercapitalized	(#)	1	0	1	0	0	0	0	0
Significantly Undercapitalized	(#)	0	1	0	0	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	3	0	3	0	0	0	0	0
Problem Thrifts	(#)	2	3	2	0	0	0	1	0
ASSET QUALITY MEASURES:									
Troubled Assets									
Including Repurchased GNMA Loans	(\$)	8.43	21.22	8.43	9.50	12.29	4.97	5.14	N/A
% of Total Assets	(%)	4.08	3.84	4.08	1.57	2.26	0.78	0.70	N/A
Excluding Repurchased GNMA Loans	(\$)	8.43	21.22	8.43	9.50	12.29	4.92	3.39	3.09
% of Total Assets	(%)	4.08	3.84	4.08	1.57	2.26	0.77	0.46	0.48
Noncurrent Loans									
Including Repurchased GNMA Loans	(\$)	7.61	18.73	7.61	8.20	10.83	4.32	4.83	N/A
% of Total Assets	(%)	3.68	3.39	3.68	1.35	1.99	0.68	0.66	N/A
Excluding Repurchased GNMA Loans	(\$)	7.60	18.72	7.60	8.20	10.82	4.26	3.08	2.77
% of Total Assets	(%)	3.68	3.39	3.68	1.35	1.99	0.67	0.42	0.43
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	5.56	5.16	5.56	1.96	2.96	0.88	0.88	0.52
First Liens	(%)	5.83	5.89	5.83	2.13	3.34	0.94	1.00	0.57
Home Equity Lines of Credit	(%)	1.35	2.48	1.35	0.99	1.39	0.55	0.17	0.12
Other Junior Liens	(%)	1.91	4.00	1.91	2.04	3.90	0.40	0.21	0.32
Multifamily Loans	(%)	0.20	0.46	0.20	0.27	0.32	0.11	0.04	0.03
Commercial Loans	(%)	2.14	2.32	2.14	1.20	1.42	1.40	1.58	1.41
Consumer Loans	(%)	2.15	2.24	2.15	1.76	1.66	1.33	0.75	0.47
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	8.31	30.25	74.77	191.83	230.44	319.04	382.93	361.17
Purchases	(\$)	1.20	2.02	5.59	47.35	50.52	162.42	149.60	137.80
Sales	(\$)	6.90	24.47	54.92	190.83	214.24	275.53	284.28	217.94
Loans Outstanding (1)	(\$)	105.43	304.87	105.43	354.06	300.09	393.46	467.48	426.66
Loans Outstanding / Total Assets	(%)	51.01	55.18	51.01	58.37	55.18	61.70	64.07	66.91

(1) Does not include Mortgage Backed Securities.
Numbers may not sum due to rounding.
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OTS-REGULATED THRIFT INDUSTRY
AGGREGATE FINANCIAL CONDITION AND INCOME DATA
(Dollars in Billions)

WEST REGION

	SEPTEMBER 2008		JUNE 2008		SEPTEMBER 2007	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	206.69	100.00	552.54	100.00	606.54	100.00
Cash and Noninterest-Earning Deposits	2.10	1.02	5.75	1.04	4.94	0.81
Investment Securities	14.83	7.17	34.73	6.29	32.34	5.33
Mortgage Backed Securities	21.39	10.35	46.49	8.41	36.81	6.07
1-4 Family Mortgages	105.43	51.01	304.87	55.18	354.06	58.37
First Liens	99.17	47.98	237.56	42.99	292.16	48.17
Home Equity Lines of Credit	5.71	2.76	61.46	11.12	54.74	9.02
Other Junior Liens	0.55	0.27	5.85	1.06	7.16	1.18
Multifamily Mortgages	9.27	4.49	41.20	7.46	43.11	7.11
Nonresidential Mortgages	5.41	2.62	14.64	2.65	12.26	2.02
Construction Loans	3.28	1.59	8.76	1.59	9.29	1.53
Land Loans	2.64	1.28	4.12	0.74	4.34	0.72
Commercial Loans	13.16	6.37	15.01	2.72	16.03	2.64
Consumer Loans	24.95	12.07	36.00	6.52	30.10	4.96
Repossessed Assets, Net	0.82	0.40	2.50	0.45	1.30	0.21
Real Estate Held for Investment	0.01	0.00	0.05	0.01	0.05	0.01
Office Premises & Equipment	1.04	0.50	3.68	0.67	4.22	0.70
Other Assets	9.62	4.65	49.11	8.89	61.38	10.12
Less: Contra Assets & Valuation Allowances	7.26	3.51	14.37	2.60	3.69	0.61
TOTAL LIABILITIES AND CAPITAL	206.69	100.00	552.54	100.00	606.54	100.00
Total Deposits and Escrows	111.89	54.13	309.82	56.07	347.18	57.24
Deposits	111.26	53.83	302.17	54.69	338.36	55.78
Escrows	0.64	0.31	7.66	1.39	8.82	1.45
Total Borrowings	70.53	34.12	179.76	32.53	169.65	27.97
Advances from FHLB	45.74	22.13	113.84	20.60	99.47	16.40
Reverse Repurchase Agreements	3.94	1.91	4.80	0.87	12.73	2.10
Other Borrowings	20.85	10.09	61.13	11.06	57.45	9.47
Other Liabilities	5.33	2.58	17.53	3.17	22.51	3.71
EQUITY CAPITAL	18.94	9.16	45.43	8.22	67.21	11.08
Capital Stock & Paid-In Capital	10.80	5.23	40.71	7.37	51.76	8.53
Unrealized Gains (Losses) AFS Securities	(0.31)	(0.15)	(1.50)	(0.27)	(0.29)	(0.05)
Retained Earnings	8.49	4.11	6.31	1.14	15.80	2.60

	SEPTEMBER 2008		JUNE 2008		SEPTEMBER 2007	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	3.64	6.91	8.41	6.09	9.94	6.71
Interest Expense	1.30	2.48	3.40	2.46	5.47	3.69
Net Interest Income	2.33	4.43	5.01	3.63	4.47	3.02
Loss Provisions-Interest Bearing Assets	3.38	6.42	9.49	6.87	1.67	1.13
Noninterest Income	1.62	3.08	2.16	1.57	3.31	2.23
Mortgage Loan Servicing Fees	0.05	0.10	0.94	0.68	0.17	0.12
Other Fees and Charges	1.52	2.88	2.68	1.94	2.61	1.76
Other Noninterest Income	0.05	0.10	(1.46)	(1.06)	0.53	0.35
Noninterest Expense	2.41	4.57	5.02	3.63	4.79	3.23
G&A Expense	2.35	4.47	4.75	3.44	4.66	3.14
Goodwill Expense	0.02	0.04	0.07	0.05	0.10	0.07
Loss Provis.-Nonint. Bearing Assets	0.03	0.06	0.19	0.14	0.03	0.02
Income Before Taxes & Extraord. Items	(1.83)	(3.48)	(7.33)	(5.31)	1.32	0.89
Income Taxes	(0.52)	(0.99)	(2.66)	(1.93)	0.41	0.28
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	(1.31)	(2.49)	(4.67)	(3.38)	0.91	0.61

* Annualized.

Numbers may not sum due to rounding.

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TECHNICAL NOTES

All data are on a consolidated basis.

N/A - Not Available or not applicable.

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

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

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

Asset Growth Rate - Calculated on a held constant basis.

Associations Held Constant as of September 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.

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

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

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

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

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

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-guarenteed 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.

