



# Second Quarter 2008 Thrift Industry Report Data

August 27, 2008

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

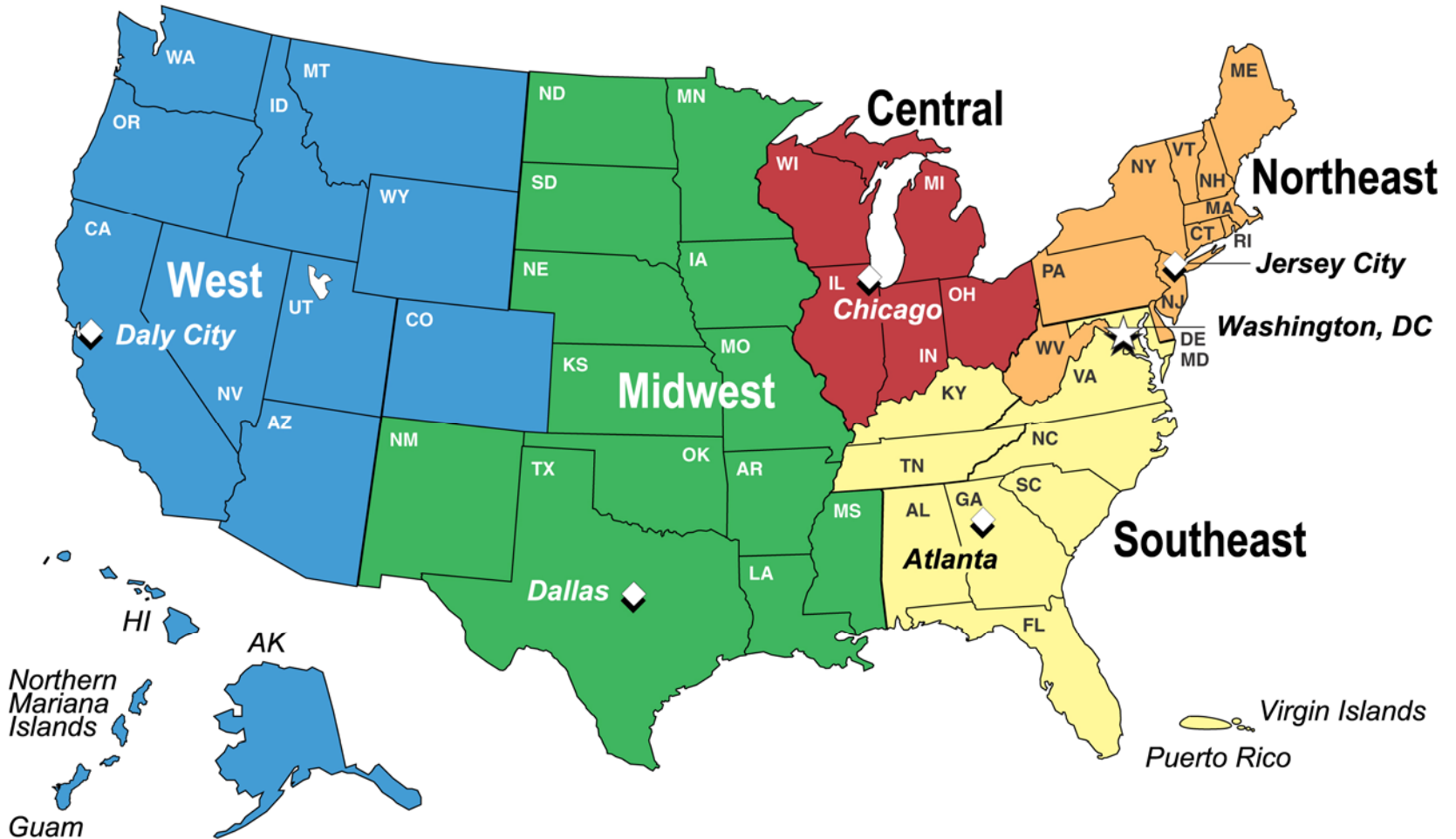


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PROFITABILITY AND EARNINGS  
YEAR-TO-DATE AND PRIOR FOUR YEARS

INDUSTRY AGGREGATES:	6 mos. 2008	6 mos. 2007	2007	2006	2005	2004
<b>PROFITABILITY (Percent)</b>						
Return on Average Assets	(0.79)	0.99	(0.04)	1.06	1.19	1.17
Median Ratio	0.39	0.51	0.45	0.61	0.73	0.71
Return on Average Equity	(8.85)	9.45	(0.42)	11.18	12.83	12.79
Median Ratio	3.17	4.01	3.46	4.95	6.26	6.23
Net Interest Margin	2.84	2.77	2.69	2.73	2.81	2.89
Median Ratio	2.84	2.88	2.81	3.00	3.15	3.11
<b>EARNINGS (\$ Millions)</b>						
Interest Income	\$43,741.40	\$48,398.25	\$95,904.35	\$90,805.34	\$72,290.07	\$55,872.33
Interest Expense	22,183.94	27,645.47	55,283.30	49,870.85	33,473.40	21,300.82
NET INTEREST INCOME	21,557.46	20,752.77	40,621.05	40,934.49	38,816.67	34,571.52
Loss Provisions-Interest Bearing Assets	21,637.63	2,647.26	11,638.37	3,767.62	2,953.88	2,601.26
Noninterest Income	11,698.73	12,750.26	20,120.77	25,677.98	23,922.43	20,105.57
Mortgage Loan Servicing Fees	1,368.97	1,062.49	1,296.06	1,072.40	1,625.59	(62.87)
Other Fees and Charges	8,795.91	8,420.30	17,012.33	16,155.50	15,209.00	12,442.72
Other Noninterest Income	1,533.85	3,267.47	1,812.38	8,450.08	7,087.84	7,725.72
Noninterest Expense	21,112.95	19,408.27	47,370.88	38,664.73	34,316.58	30,500.29
G&A Expense	20,311.05	18,853.79	38,286.85	37,906.75	33,793.78	30,085.01
Goodwill Amortization	395.10	502.92	8,879.20	668.61	455.74	371.55
Loss Provisions-Noninterest Bearing Assets	406.81	51.56	204.84	89.37	67.06	43.73
Income Before Taxes & Extraordinary Items	(9,494.39)	11,447.51	1,732.56	24,180.12	25,468.64	21,575.53
Income Taxes	(3,583.67)	4,001.01	2,382.54	8,292.10	9,067.85	7,630.70
Extraordinary Items	(90.48)	1.16	1.14	(38.63)	(0.56)	18.56
NET INCOME	(6,001.20)	7,447.66	(648.84)	15,849.39	16,400.23	13,963.39
Profits	\$3,421.04	\$7,906.33	\$11,425.13	\$16,341.59	\$16,609.58	\$14,311.60
Losses	(\$9,422.24)	(\$458.67)	(\$12,073.96)	(\$492.20)	(\$209.35)	(\$348.21)
<b>PROFITABILITY (Percent of Avg Assets Annualized)</b>						
Interest Income	5.76	6.46	6.34	6.06	5.22	4.67
Interest Expense	2.92	3.69	3.66	3.33	2.42	1.78
NET INTEREST INCOME	2.84	2.77	2.69	2.73	2.81	2.89
Loss Provisions-Interest Bearing Assets	2.85	0.35	0.77	0.25	0.21	0.22
Noninterest Income	1.54	1.70	1.33	1.71	1.73	1.68
Mortgage Loan Servicing Fees	0.18	0.14	0.09	0.07	0.12	(0.01)
Other Fees and Charges	1.16	1.12	1.13	1.08	1.10	1.04
Other Noninterest Income	0.20	0.44	0.12	0.56	0.51	0.65
Noninterest Expense	2.78	2.59	3.13	2.58	2.48	2.55
G&A Expense	2.67	2.51	2.53	2.53	2.44	2.52
Goodwill Amortization	0.05	0.07	0.59	0.04	0.03	0.03
Loss Provisions-Noninterest Bearing Assets	0.05	0.01	0.01	0.01	0.00	0.00
Income Before Taxes & Extraordinary Items	(1.25)	1.53	0.11	1.61	1.84	1.80
Income Taxes	(0.47)	0.53	0.16	0.55	0.66	0.64
Extraordinary Items	(0.01)	0.00	0.00	0.00	0.00	0.00
NET INCOME	(0.79)	0.99	(0.04)	1.06	1.19	1.17
Profits	0.45	1.05	0.76	1.09	1.20	1.20
Losses	(1.24)	(0.06)	(0.80)	(0.03)	(0.02)	(0.03)

## STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006
NUMBER OF INSTITUTIONS:	829	831	826	831	836	838	845	853	854
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	(1.41)	(0.17)	(2.31)	0.17	1.02	0.97	0.89	1.08	1.11
Median Ratio	0.42	0.43	0.39	0.48	0.53	0.51	0.52	0.62	0.64
Return on Average Equity (Annualized)	(16.05)	(1.83)	(23.48)	1.65	9.54	9.35	8.89	11.72	11.93
Median Ratio	3.31	3.23	2.94	3.64	4.07	4.04	4.10	5.21	5.21
Net Interest Margin (Annualized)	2.91	2.77	2.61	2.60	2.76	2.77	2.71	2.65	2.80
Median Ratio	2.87	2.83	2.82	2.87	2.90	2.86	2.89	2.97	3.04
Number of Profitable Thrifts	621	650	602	684	710	705	705	758	774
Percent Profitable	74.91	78.22	72.88	82.31	84.93	84.13	83.43	88.86	90.63
Profits (\$ Millions)	\$1,687.72	\$1,733.32	\$1,256.77	\$2,262.03	\$4,117.80	\$3,788.53	\$3,359.11	\$4,419.19	\$4,323.20
Number of Unprofitable Thrifts	208	181	224	147	126	133	140	95	80
Percent Unprofitable	25.09	21.78	27.12	17.69	15.07	15.87	16.57	11.14	9.37
Losses (\$ Millions)	(\$7,062.04)	(\$2,360.20)	(\$10,010.03)	(\$1,605.27)	(\$284.49)	(\$174.18)	(\$218.62)	(\$131.58)	(\$116.33)
EARNINGS (\$ Millions)									
Interest Income	\$21,269.49	\$22,471.91	\$23,494.67	\$24,011.43	\$24,678.28	\$23,719.97	\$22,099.66	\$24,616.50	\$23,009.52
Interest Expense	10,184.94	11,999.01	13,582.28	14,055.54	14,291.35	13,354.13	12,598.72	14,072.27	12,336.66
NET INTEREST INCOME	11,084.55	10,472.91	9,912.39	9,955.89	10,386.94	10,365.84	9,500.93	10,544.23	10,672.86
Loss Provisions-Interest Bearing Assets	14,000.90	7,636.73	5,461.31	3,529.81	1,423.92	1,223.33	1,577.03	893.86	747.78
Noninterest Income	5,209.57	6,489.16	2,430.85	4,939.65	7,128.39	5,621.87	5,931.19	6,857.85	6,581.19
Mortgage Loan Servicing Fees	1,503.57	(134.60)	(54.40)	287.97	858.49	204.00	146.97	(196.41)	392.02
Other Fees and Charges	4,439.91	4,356.00	4,400.53	4,191.50	4,474.67	3,945.64	4,268.81	3,825.73	4,094.50
Other Noninterest Income	(733.91)	2,267.76	(1,915.28)	460.19	1,795.24	1,472.23	1,515.41	3,228.52	2,094.67
Noninterest Expense	10,636.35	10,476.60	17,423.64	10,538.97	10,203.15	9,205.12	9,098.23	10,102.95	9,998.58
G&A Expense	10,220.27	10,090.78	9,960.35	9,472.70	9,870.41	8,983.39	8,859.38	9,911.61	9,823.25
Goodwill Amortization	175.41	219.69	7,360.52	1,015.76	302.09	200.83	216.86	162.68	151.12
Loss Provisions-Noninterest Bearing Assets	240.67	166.13	102.77	50.52	30.66	20.90	22.00	28.66	24.21
Income Before Taxes & Extraordinary Items	(8,343.13)	(1,151.27)	(10,541.71)	826.76	5,888.26	5,559.25	4,756.87	6,405.27	6,507.69
Income Taxes	(3,059.25)	(524.43)	(1,788.69)	170.23	2,055.96	1,945.04	1,577.49	2,118.01	2,300.69
Extraordinary Items	(90.44)	(0.04)	(0.24)	0.22	1.01	0.15	(38.88)	0.34	(0.13)
NET INCOME	(5,374.32)	(626.88)	(8,753.26)	656.76	3,833.31	3,614.36	3,140.49	4,287.60	4,206.87
PROFITABILITY (Percent of Avg Assets Annualized)									
Interest Income	5.59	5.93	6.20	6.27	6.57	6.34	6.30	6.19	6.04
Interest Expense	2.68	3.17	3.58	3.67	3.80	3.57	3.59	3.54	3.24
NET INTEREST INCOME	2.91	2.77	2.61	2.60	2.76	2.77	2.71	2.65	2.80
Loss Provisions-Interest Bearing Assets	3.68	2.02	1.44	0.92	0.38	0.33	0.45	0.22	0.20
Noninterest Income	1.37	1.71	0.64	1.29	1.90	1.50	1.69	1.73	1.73
Mortgage Loan Servicing Fees	0.39	(0.04)	(0.01)	0.08	0.23	0.05	0.04	(0.05)	0.10
Other Fees and Charges	1.17	1.15	1.16	1.10	1.19	1.06	1.22	0.96	1.08
Other Noninterest Income	(0.19)	0.60	(0.51)	0.12	0.48	0.39	0.43	0.81	0.55
Noninterest Expense	2.79	2.77	4.59	2.75	2.72	2.46	2.59	2.54	2.63
G&A Expense	2.68	2.66	2.63	2.47	2.63	2.40	2.52	2.49	2.58
Goodwill Amortization	0.05	0.06	1.94	0.27	0.08	0.05	0.06	0.04	0.04
Loss Provisions-Noninterest Bearing Assets	0.06	0.04	0.03	0.01	0.01	0.01	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	(2.19)	(0.30)	(2.78)	0.22	1.57	1.49	1.36	1.61	1.71
Income Taxes	(0.80)	(0.14)	(0.47)	0.04	0.55	0.52	0.45	0.53	0.60
Extraordinary Items	(0.02)	0.00	0.00	0.00	0.00	0.00	(0.01)	0.00	0.00
NET INCOME	(1.41)	(0.17)	(2.31)	0.17	1.02	0.97	0.89	1.08	1.11

## STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006
NUMBER OF INSTITUTIONS:	829	831	826	831	836	838	845	853	854

TOTAL ASSETS (\$ Billions)	\$1,511.98	\$1,515.28	\$1,508.35	\$1,570.50	\$1,503.42	\$1,490.25	\$1,410.82	\$1,633.59	\$1,534.35
Cash and Noninterest-Earning Deposits	18.37	19.47	16.56	15.84	14.61	14.63	16.20	17.88	16.48
Investment Securities	105.80	107.76	115.29	122.18	87.97	91.23	78.31	77.59	70.14
Mortgage Backed Securities	198.95	202.27	207.58	196.76	195.75	183.95	166.60	210.11	174.78
1 - 4 Family Mortgages	749.05	748.23	740.78	795.65	765.39	772.03	727.09	892.17	865.45
First Liens	585.64	584.68	577.31	638.52	616.71	631.44	608.79	727.82	716.36
Home Equity Lines of Credit	119.64	118.14	116.72	110.66	106.28	93.01	79.97	97.41	92.85
Other Junior Liens	43.77	45.40	46.74	46.48	42.40	47.58	38.34	66.94	56.24
Multi family Mortgages	64.89	63.32	62.06	65.07	63.48	64.32	66.38	74.37	67.65
Nonresidential Mortgages	77.37	75.07	70.48	67.80	65.19	64.13	63.40	65.38	57.10
Construction Loans	33.32	33.88	34.08	33.90	33.36	33.20	33.36	33.69	31.79
Land Loans	18.37	18.82	19.08	18.89	18.34	18.01	18.04	17.32	16.50
Commercial Loans	59.14	60.34	56.97	54.46	56.62	52.07	50.87	51.18	46.00
Consumer Loans	88.05	84.68	87.52	83.29	91.14	88.43	82.25	92.63	89.92
Repossessed Assets, Net	5.06	4.12	2.99	2.47	1.90	1.50	1.26	1.24	1.07
Real Estate Held for Investment, Net	0.17	0.18	0.20	0.19	0.19	0.19	0.19	0.19	0.18
Office Premises & Equipment	11.20	11.35	11.32	11.49	11.47	11.46	11.57	11.78	11.30
Other Assets	106.61	102.12	95.19	111.22	105.45	102.44	102.23	95.09	92.84
Less: Contra Assets & Valuation Allowances	24.37	16.32	11.75	8.72	7.46	7.34	6.94	7.05	6.86

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$1,511.98	\$1,515.28	\$1,508.35	\$1,570.50	\$1,503.42	\$1,490.25	\$1,410.82	\$1,633.59	\$1,534.35
TOTAL DEPOSITS AND ESCROWS	929.16	913.36	891.47	954.78	948.49	953.14	876.02	933.95	883.43
Deposits	916.64	900.60	879.31	941.32	933.56	936.83	861.00	910.23	858.85
Escrows	12.52	12.76	12.16	13.46	14.93	16.31	15.02	23.72	24.58
BORROWINGS	420.80	427.91	442.56	419.31	355.92	341.06	349.92	495.22	473.68
Advances From FHLB	298.00	308.81	302.23	291.30	214.94	211.73	214.03	285.76	271.73
Repurchase Agreements & FedFunds Purchased	46.34	43.54	55.33	57.18	68.26	61.24	66.82	86.32	81.82
Other Borrowings	76.46	75.56	85.00	70.83	72.72	68.09	69.06	123.14	120.13
Other Liabilities	31.11	36.96	34.71	36.84	36.56	36.66	33.67	53.67	35.35
Equity Capital	130.90	137.06	139.61	159.56	162.44	159.39	151.21	150.75	141.89
Capital Stock and Paid-In Capital	119.20	115.62	113.45	124.00	119.60	101.92	95.55	92.62	85.34
Unrealized Gains (Losses) AFS Securities	(8.88)	(7.05)	(1.98)	(1.70)	(1.88)	(0.55)	(0.75)	(0.87)	(2.49)
Retained Earnings	21.68	30.03	28.83	38.08	45.33	58.71	57.11	59.82	59.09

## STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006
NUMBER OF INSTITUTIONS:	829	831	826	831	836	838	845	853	854

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	1.21	1.29	1.10	1.01	0.97	0.98	1.15	1.09	1.07
Investment Securities	7.00	7.11	7.64	7.78	5.85	6.12	5.55	4.75	4.57
Mortgage Backed Securities	13.16	13.35	13.76	12.53	13.02	12.34	11.81	12.86	11.39
1 - 4 Family Mortgages	49.54	49.38	49.11	50.66	50.91	51.81	51.54	54.61	56.41
First Liens	38.73	38.59	38.27	40.66	41.02	42.37	43.15	44.55	46.69
Home Equity Lines of Credit	7.91	7.80	7.74	7.05	7.07	6.24	5.67	5.96	6.05
Other Junior Liens	2.89	3.00	3.10	2.96	2.82	3.19	2.72	4.10	3.67
Multi family Mortgages	4.29	4.18	4.11	4.14	4.22	4.32	4.71	4.55	4.41
Nonresidential Mortgages	5.12	4.95	4.67	4.32	4.34	4.30	4.49	4.00	3.72
Construction Loans	2.20	2.24	2.26	2.16	2.22	2.23	2.36	2.06	2.07
Land Loans	1.21	1.24	1.26	1.20	1.22	1.21	1.28	1.06	1.08
Commercial Loans	3.91	3.98	3.78	3.47	3.77	3.49	3.61	3.13	3.00
Consumer Loans	5.82	5.59	5.80	5.30	6.06	5.93	5.83	5.67	5.86
Repossessed Assets, Net	0.33	0.27	0.20	0.16	0.13	0.10	0.09	0.08	0.07
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	0.74	0.75	0.75	0.73	0.76	0.77	0.82	0.72	0.74
Other Assets	7.05	6.74	6.31	7.08	7.01	6.87	7.25	5.82	6.05
Less: Contra Assets & Valuation Allowances	1.61	1.08	0.78	0.56	0.50	0.49	0.49	0.43	0.45

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	61.45	60.28	59.10	60.79	63.09	63.96	62.09	57.17	57.58
Deposits	60.63	59.43	58.30	59.94	62.10	62.86	61.03	55.72	55.97
Escrows	0.83	0.84	0.81	0.86	0.99	1.09	1.06	1.45	1.60
BORROWINGS	27.83	28.24	29.34	26.70	23.67	22.89	24.80	30.31	30.87
Advances From FHLB	19.71	20.38	20.04	18.55	14.30	14.21	15.17	17.49	17.71
Repurchase Agreements & FedFunds Purchased	3.06	2.87	3.67	3.64	4.54	4.11	4.74	5.28	5.33
Other Borrowings	5.06	4.99	5.64	4.51	4.84	4.57	4.90	7.54	7.83
Other Liabilities	2.06	2.44	2.30	2.35	2.43	2.46	2.39	3.29	2.30
Equity Capital	8.66	9.05	9.26	10.16	10.80	10.70	10.72	9.23	9.25
Capital Stock and Paid-In Capital	7.88	7.63	7.52	7.90	7.96	6.84	6.77	5.67	5.56
Unrealized Gains (Losses) AFS Securities	(0.59)	(0.47)	(0.13)	(0.11)	(0.12)	(0.04)	(0.05)	(0.05)	(0.16)
Retained Earnings	1.43	1.98	1.91	2.42	3.02	3.94	4.05	3.66	3.85

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

FOR THE QUARTER ENDING:	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006
NUMBER OF INSTITUTIONS:	829	831	826	831	836	838	845	853	854
<b>TOTAL ASSETS (Percent Change)</b>									
Cash and Noninterest-Earning Deposits	37.13	46.51	10.31	8.60	2.18	(1.26)	(3.77)	(0.92)	(6.90)
Investment Securities	24.24	5.27	32.98	41.39	8.08	35.48	26.37	28.07	21.56
Mortgage Backed Securities	4.21	13.68	28.42	17.65	15.07	6.62	0.71	30.05	14.22
1 - 4 Family Mortgages	(0.68)	(1.34)	3.42	9.07	5.07	7.32	4.36	10.71	10.54
First Liens	(3.61)	(5.77)	(3.76)	4.53	(0.19)	3.06	2.63	6.77	7.47
Home Equity Lines of Credit	14.20	29.70	47.68	39.71	40.61	22.75	5.79	9.80	7.32
Other Junior Liens	4.66	(2.99)	24.93	17.80	21.03	53.88	37.12	88.72	88.31
Multi family Mortgages	4.12	0.31	(4.94)	0.83	9.43	12.34	16.31	14.46	7.16
Nonresidential Mortgages	23.15	23.27	17.33	14.83	26.15	25.43	26.40	27.68	13.62
Construction Loans	4.02	8.72	9.94	8.12	11.62	12.95	18.10	23.90	23.96
Land Loans	5.59	12.99	15.73	15.62	16.55	18.90	25.34	33.45	39.11
Commercial Loans	13.30	26.16	22.69	26.17	35.24	31.11	27.77	23.23	10.03
Consumer Loans	9.87	8.35	22.06	16.27	17.19	19.05	11.92	25.34	32.33
Repossessed Assets, Net	171.16	180.76	140.59	123.24	85.26	55.37	84.75	82.49	56.91
Real Estate Held for Investment, Net	4.16	10.37	8.14	(1.71)	6.54	8.18	4.34	1.13	(20.00)
Office Premises & Equipment	1.09	3.76	1.94	5.40	8.67	7.56	10.52	11.73	9.01
Other Assets	4.74	3.56	(3.83)	34.15	26.19	33.39	35.73	25.33	27.64
Less: Contra Assets & Valuation Allowances	255.44	142.94	84.89	38.13	12.85	12.53	7.47	11.43	10.31
<b>TOTAL LIABILITIES AND CAPITAL (Percent Chg)</b>									
TOTAL DEPOSITS AND ESCROWS	1.31	(0.51)	5.65	14.13	17.36	19.68	14.23	15.33	12.75
Deposits	1.58	(0.15)	6.08	14.92	18.19	20.53	14.93	16.70	13.87
Escrows	(15.10)	(20.80)	(18.25)	(22.85)	(18.54)	(14.94)	(15.32)	(20.48)	(16.07)
BORROWINGS	20.30	23.14	25.16	11.14	(10.04)	(9.06)	(6.12)	13.78	13.99
Advances From FHLB	40.87	40.04	36.86	24.19	(9.24)	(8.20)	(10.04)	7.96	4.80
Repurchase Agreements & FedFunds Purchased	(29.31)	(26.13)	(13.23)	(16.59)	(11.04)	(10.43)	(5.14)	12.78	20.93
Other Borrowings	5.17	11.03	23.21	(4.49)	(11.43)	(10.44)	7.28	30.97	35.59
Other Liabilities	(16.34)	(0.02)	1.33	16.14	17.52	29.19	30.92	109.15	37.97
Equity Capital	(16.35)	(10.62)	(4.19)	24.94	31.41	29.40	25.14	17.02	12.22
Capital Stock and Paid-In Capital	3.21	18.35	24.01	67.80	68.87	46.65	41.43	26.26	18.15
Unrealized Gains (Losses) AFS Securities	393.92	1,287.93	186.39	92.41	(21.15)	(67.48)	(15.85)	61.67	(858.44)
Retained Earnings	(50.05)	(47.17)	(48.16)	(31.19)	(18.33)	5.13	4.19	5.49	8.24

STRUCTURAL DATA AND LOAN ACTIVITY

FOR THE QUARTER ENDING:	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006
NUMBER OF INSTITUTIONS:	829	831	826	831	836	838	845	853	854

SELECTED STRUCTURAL DATA									
Number of New Thrifts	4	12	7	7	7	4	3	5	6
Consolidated Assets (\$ Billions)	1.82	9.58	19.52	1.57	0.89	95.01	0.33	11.96	1.03
Number of Conservatorships/Receiverships	0	0	0	0	0	0	0	0	0
Consolidated Assets (\$ Billions)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Number of Bank Charter Conversions	2	3	3	3	1	7	3	1	1
Consolidated Assets (\$ Billions)	0.14	11.71	3.25	18.37	5.28	7.93	233.20	0.05	0.28
Number of Bank Acquisitions	3	1	4	6	3	2	4	2	2
Consolidated Assets (\$ Billions)	0.68	0.08	4.84	4.22	2.46	0.18	2.95	0.29	0.34
Number of Thrift Mergers	1	2	4	1	4	2	4	3	5
Consolidated Assets (\$ Billions)	N/A	N/A	3.35	N/A	0.32	0.60	5.84	4.03	0.51

LOAN ACTIVITY (\$ Millions)									
Mortgage Pool Securities									
Total Purchases	\$76,074.25	\$71,422.09	\$77,309.55	\$64,450.15	\$99,213.94	\$110,979.92	\$88,071.17	\$135,767.85	\$97,568.57
Total Sales	64,309.43	58,934.62	61,545.18	52,520.38	76,344.64	91,066.15	86,343.61	100,316.56	89,461.49
Mortgage Originations	128,251.65	133,821.04	166,624.83	185,729.59	194,583.88	169,214.37	134,339.95	172,132.30	171,062.71
Construction Loans	6,013.00	6,084.08	7,443.43	8,110.61	8,449.58	7,836.50	9,008.00	9,275.83	9,863.18
1-4 Family Mortgages	3,349.49	3,509.25	4,389.28	5,217.26	5,729.74	5,373.57	6,399.76	6,714.85	7,296.20
Permanent Loans Secured by 1-4 Family Unit	107,454.19	115,326.18	143,930.41	165,086.50	173,321.58	149,556.44	112,115.35	149,891.29	148,460.93
Mortgage Refinancings	52,848.46	67,029.47	79,406.83	82,024.65	94,144.36	88,315.14	52,357.64	46,614.95	53,599.00
Mortgage Purchases	52,002.40	53,435.02	23,350.28	35,203.61	51,592.30	57,431.11	59,115.20	106,120.44	87,095.31
Secured by 1-4 Family Mortgages	50,262.95	51,860.52	21,530.32	31,822.66	47,593.53	53,984.83	55,328.08	103,599.16	84,565.44
Mortgage Sales	118,866.37	121,886.63	90,114.57	127,928.60	171,638.16	182,522.84	127,289.05	169,867.69	141,874.16
Secured by 1-4 Family Mortgages	116,341.99	119,147.64	85,731.60	123,249.02	166,482.83	177,708.75	123,421.92	167,197.24	138,559.75
Nonmortgage Originations and Purchases	114,169.25	106,661.21	109,014.76	99,088.57	104,293.80	90,711.08	95,918.72	88,663.67	84,169.26
Consumer Loans	51,245.56	45,672.49	52,801.37	47,162.81	48,491.41	42,912.22	46,866.68	47,888.37	49,742.84

OTHER INDICATORS (Percent Annualized)									
Asset Growth Rate	(1.14)	4.69	(17.98)	24.51	1.10	(2.13)	3.74	22.85	9.43
Cost of Funds	3.06	3.63	4.06	4.27	4.44	4.30	4.15	4.09	3.73
Asset Yield	6.23	6.54	6.82	6.73	7.22	6.98	6.92	6.54	6.52
Mortgage Portfolio Yield	6.21	6.52	6.90	6.85	6.98	7.10	6.82	6.49	6.31
Earnings Efficiency	104.02	105.12	106.19	106.52	107.74	108.17	107.58	108.71	107.29
Operating Efficiency	60.02	68.67	69.86	65.62	62.79	61.89	63.66	69.93	64.80



CAPITAL MEASURES

FOR THE QUARTER ENDING:	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006
NUMBER OF INSTITUTIONS:	829	831	826	831	836	838	845	853	854

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	822	828	823	828	832	836	844	852	854
Percent of Thrifts	99.16	99.64	99.64	99.64	99.52	99.76	99.88	99.88	100.00
Consolidated Assets (\$ Billions)	\$1,480.75	\$1,515.13	\$1,508.01	\$1,570.22	\$1,500.64	\$1,490.07	\$1,410.75	\$1,633.55	\$1,534.35
Fail FDICIA Capital Standards	7	3	3	3	4	2	0	1	0
Percent of Thrifts	0.84	0.36	0.36	0.36	0.48	0.24	0.00	0.12	0.00
Consolidated Assets (\$ Billions)	\$31.23	\$0.15	\$0.35	\$0.28	\$2.78	\$0.18	\$0.00	\$0.04	\$0.00
Critically Undercapitalized	2	1	1	0	0	0	0	0	0
Percent of Thrifts	0.24	0.12	0.12	0.00	0.00	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.27	\$0.04	\$0.16	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$122.68	\$127.86	\$125.17	\$125.62	\$129.50	\$124.22	\$116.56	\$128.44	\$123.02
Tangible Equity Ratio	8.17	8.51	8.41	8.20	8.83	8.56	8.49	7.99	8.13
Median Ratio	10.18	10.16	10.44	10.50	10.43	10.36	10.26	10.26	10.15
Tier 1 Capital (\$ Billions)	\$122.87	\$128.18	\$124.48	\$125.96	\$129.86	\$124.60	\$116.97	\$128.91	\$123.55
Tier 1 Leverage Ratio	8.18	8.53	8.36	8.22	8.85	8.58	8.52	8.01	8.16
Median Ratio	10.18	10.16	10.44	10.50	10.43	10.36	10.26	10.26	10.15
Tier 1 Risk-based Capital Ratio	12.13	12.60	12.36	12.31	13.00	12.61	12.52	12.09	12.37
Median Ratio	16.66	17.04	17.25	17.21	17.34	17.42	17.12	16.83	16.73
Risk-based Capital (\$ Billions)	\$140.13	\$145.23	\$141.93	\$140.86	\$144.01	\$138.50	\$130.40	\$141.98	\$135.98
Total Risk-based Capital Ratio	14.11	14.56	14.39	14.04	14.75	14.36	14.33	13.64	13.94
Median Ratio	17.65	17.78	18.07	18.03	18.16	18.13	17.89	17.59	17.61

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006
NUMBER OF INSTITUTIONS:	829	831	826	831	836	838	845	853	854
<b>LOANS 30-89 DAYS DELINQUENT (\$ Millions)</b>									
Total Including Repurchased GNMA Loans	\$21,330.01	\$20,193.10	\$20,598.19	\$18,223.59	\$14,127.94	\$12,140.80	\$11,175.93	\$11,457.27	\$9,685.05
Repurchased GNMA Loans	770.15	680.26	568.43	565.75	528.52	516.93	637.82	749.94	1,006.07
Total Excluding Repurchased GNMA Loans	20,559.86	19,512.85	20,029.76	17,657.84	13,599.42	11,623.87	10,538.12	10,707.33	8,678.98
<b>Mortgage Loans</b>									
Construction & Land Loans	1,148.16	1,287.79	1,302.88	1,224.39	666.77	660.08	649.67	465.74	306.09
Nonresidential Mortgages	497.64	558.56	442.43	407.18	333.90	362.98	330.26	291.99	249.79
Multi Family Mortgages	315.50	274.76	163.80	191.86	182.78	136.14	128.65	124.46	90.31
1-4 Family Mortgages	17,179.48	16,046.42	16,677.25	14,662.73	11,273.42	9,482.11	8,383.44	8,776.14	7,560.51
First Liens	14,697.15	13,398.03	13,930.95	12,481.54	9,697.84	8,261.50	7,374.63	7,683.47	6,727.84
Home Equity Lines of Credit	1,711.59	1,901.13	1,767.80	1,321.33	957.37	801.64	654.95	554.17	432.09
Other Junior Liens	770.74	747.26	978.49	859.87	618.21	418.97	353.86	538.49	400.58
<b>Nonmortgage Loans and Leases</b>									
Commercial Loans	598.67	622.10	539.81	474.97	451.34	497.22	443.05	532.22	404.93
Consumer Loans	1,590.58	1,403.49	1,472.02	1,262.46	1,219.72	1,002.27	1,279.14	1,228.45	1,073.42
<b>NONCURRENT LOANS (\$ Millions)</b>									
Total Including Repurchased GNMA Loans	\$35,405.25	\$27,041.87	\$22,034.04	\$16,235.27	\$12,454.60	\$10,405.39	\$8,645.73	\$9,181.33	\$8,499.70
Repurchased GNMA Loans	1,176.84	970.54	828.00	761.27	793.75	881.99	973.54	1,767.07	2,344.92
Total Excluding Repurchased GNMA Loans	34,228.41	26,071.33	21,206.04	15,474.00	11,660.84	9,523.40	7,672.19	7,414.26	6,154.78
<b>Mortgage Loans</b>									
Construction & Land Loans	3,712.20	3,166.82	2,457.88	1,433.31	914.42	627.57	465.95	378.23	225.30
Nonresidential Mortgages	693.93	603.31	496.12	462.47	442.98	417.48	341.37	299.14	256.08
Multi Family Mortgages	426.55	314.91	269.08	242.02	186.11	158.60	141.67	121.11	105.84
1-4 Family Mortgages	28,617.93	21,322.75	17,380.29	12,844.82	9,670.28	7,975.14	6,492.02	7,063.50	6,792.32
First Liens	24,566.31	18,682.57	14,971.53	11,333.39	8,591.10	7,146.25	5,883.02	6,519.61	6,394.00
Home Equity Lines of Credit	3,029.50	1,897.60	1,459.13	986.99	724.51	544.02	355.43	298.67	216.23
Other Junior Liens	1,022.12	742.58	949.64	524.44	354.67	284.88	253.57	245.22	182.09
<b>Nonmortgage Loans and Leases</b>									
Commercial Loans	826.01	688.94	543.96	468.50	488.36	505.72	459.88	595.69	510.16
Consumer Loans	1,128.63	945.15	886.71	784.16	752.46	720.88	744.85	723.66	610.01
<b>NET CHARGE-OFFS (\$ Millions)</b>									
Mortgage Loans	\$5,647.44	\$3,541.06	\$2,273.13	\$1,689.89	\$1,167.78	\$1,033.10	\$1,368.99	\$904.97	\$693.40
Construction & Land Loans	371.51	283.22	158.51	129.89	22.23	19.09	22.82	8.49	6.54
Nonresidential Mortgages	34.76	23.22	26.68	7.71	8.35	9.89	(3.63)	12.14	5.12
Multi Family Mortgages	14.26	6.32	8.55	3.19	4.30	3.67	1.46	2.25	3.78
1-4 Family Mortgages	4,016.56	2,349.17	1,138.89	569.56	312.57	189.44	527.24	150.80	97.23
First Liens	2,394.13	1,214.83	516.73	241.89	131.31	107.76	94.54	85.68	61.55
Home Equity Lines of Credit	1,163.88	778.23	405.90	206.59	106.86	60.00	16.38	14.57	8.13
Other Junior Liens	458.55	356.11	216.25	121.08	74.40	21.68	416.32	50.56	27.56
<b>Nonmortgage Loans and Leases</b>									
Commercial Loans	330.11	251.24	213.98	162.41	174.20	136.11	149.09	120.99	100.10
Consumer Loans	812.03	803.09	561.25	752.84	619.68	667.13	602.77	570.29	442.14
Repossessed Assets	241.55	161.33	102.51	57.04	37.36	25.91	35.06	31.73	23.30
Other	(173.34)	(336.52)	62.76	7.24	(10.91)	(18.14)	34.20	8.28	15.19
<b>REPOSSESSED ASSETS, NET (\$ Millions)</b>									
Construction & Land Loans	\$5,056.45	\$4,117.05	\$2,989.85	\$2,470.03	\$1,901.29	\$1,496.28	\$1,263.42	\$1,235.96	\$1,071.56
Nonresidential Mortgages	614.70	472.43	249.59	198.00	157.27	124.51	111.33	80.81	70.74
Multi Family Mortgages	116.73	114.70	102.34	94.02	84.87	80.23	65.78	94.74	102.93
1-4 Family Mortgages	83.92	39.22	42.02	26.29	15.23	13.28	16.14	11.39	15.64
Other	4,042.64	3,359.45	2,467.90	2,055.95	1,571.04	1,194.09	922.39	877.98	705.40
	198.47	131.26	128.01	95.76	72.88	84.17	147.78	171.06	176.84

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006
NUMBER OF INSTITUTIONS:	829	831	826	831	836	838	845	853	854
<b>LOANS 30-89 DAYS DELINQUENT (% Total Assets)</b>									
Total Including Repurchased GNMA Loans	1.41	1.33	1.37	1.16	0.94	0.81	0.79	0.70	0.63
Repurchased GNMA Loans	0.05	0.04	0.04	0.04	0.04	0.03	0.05	0.05	0.07
Total Excluding Repurchased GNMA Loans	1.36	1.29	1.33	1.12	0.90	0.78	0.75	0.66	0.57
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	2.22	2.44	2.45	2.32	1.29	1.29	1.26	0.91	0.63
Nonresidential Mortgages	0.64	0.74	0.63	0.60	0.51	0.57	0.46	0.51	0.44
Multi Family Mortgages	0.49	0.43	0.26	0.29	0.29	0.21	0.19	0.17	0.13
1-4 Family Mortgages	2.29	2.14	2.25	1.84	1.47	1.23	1.15	0.98	0.87
First Liens	2.51	2.29	2.41	1.95	1.57	1.31	1.21	1.06	0.94
Home Equity Lines of Credit	1.43	1.61	1.51	1.19	0.90	0.86	0.82	0.57	0.47
Other Junior Liens	1.76	1.65	2.09	1.85	1.46	0.88	0.92	0.80	0.71
Nonmortgage Loans and Leases									
Commercial Loans	1.01	1.03	0.95	0.87	0.80	0.95	0.87	1.04	0.88
Consumer Loans	1.81	1.66	1.68	1.52	1.34	1.13	1.56	1.33	1.19
<b>NONCURRENT LOANS (% Total Assets)</b>									
Total Including Repurchased GNMA Loans	2.34	1.78	1.46	1.03	0.83	0.70	0.61	0.56	0.55
Repurchased GNMA Loans	0.08	0.06	0.05	0.05	0.05	0.06	0.07	0.11	0.15
Total Excluding Repurchased GNMA Loans	2.26	1.72	1.41	0.99	0.78	0.64	0.54	0.45	0.40
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	7.18	6.01	4.62	2.72	1.77	1.23	0.91	0.74	0.47
Nonresidential Mortgages	0.90	0.80	0.70	0.68	0.68	0.65	0.54	0.46	0.45
Multi Family Mortgages	0.66	0.50	0.43	0.37	0.29	0.25	0.21	0.16	0.16
1-4 Family Mortgages	3.82	2.85	2.35	1.61	1.26	1.03	0.89	0.79	0.78
First Liens	4.19	3.20	2.59	1.77	1.39	1.13	0.97	0.90	0.89
Home Equity Lines of Credit	2.53	1.61	1.25	0.89	0.68	0.58	0.44	0.31	0.23
Other Junior Liens	2.34	1.64	2.03	1.13	0.84	0.60	0.66	0.37	0.32
Nonmortgage Loans and Leases									
Commercial Loans	1.40	1.14	0.95	0.86	0.86	0.97	0.90	1.16	1.11
Consumer Loans	1.28	1.12	1.01	0.94	0.83	0.82	0.91	0.78	0.68
<b>NET CHARGE-OFFS (% Total Assets)</b>									
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.72	0.54	0.30	0.25	0.04	0.04	0.04	0.02	0.01
Nonresidential Mortgages	0.04	0.03	0.04	0.01	0.01	0.02	(0.01)	0.02	0.01
Multi Family Mortgages	0.02	0.01	0.01	0.00	0.01	0.01	0.00	0.00	0.01
1-4 Family Mortgages	0.54	0.31	0.15	0.07	0.04	0.02	0.07	0.02	0.01
First Liens	0.41	0.21	0.09	0.04	0.02	0.02	0.02	0.01	0.01
Home Equity Lines of Credit	0.97	0.66	0.35	0.19	0.10	0.06	0.02	0.01	0.01
Other Junior Liens	1.05	0.78	0.46	0.26	0.18	0.05	1.09	0.08	0.05
Nonmortgage Loans and Leases									
Commercial Loans	0.56	0.42	0.38	0.30	0.31	0.26	0.29	0.24	0.22
Consumer Loans	0.92	0.95	0.64	0.90	0.68	0.75	0.73	0.62	0.49
Repossessed Assets	4.78	3.92	3.43	2.31	1.97	1.73	2.77	2.57	2.17
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>REPOSSESSED ASSETS, NET (% Total Assets)</b>									
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans									
Construction & Land Loans	1.19	0.90	0.47	0.38	0.30	0.24	0.22	0.16	0.15
Nonresidential Mortgages	0.15	0.15	0.15	0.14	0.13	0.13	0.10	0.14	0.18
Multi Family Mortgages	0.13	0.06	0.07	0.04	0.02	0.02	0.02	0.02	0.02
1-4 Family Mortgages	0.54	0.45	0.33	0.26	0.21	0.15	0.13	0.10	0.08
Other	0.19	0.13	0.13	0.09	0.07	0.08	0.14	0.18	0.19

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2008	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006
NUMBER OF INSTITUTIONS:	829	831	826	831	836	838	845	853	854
<b>ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)</b>									
Real Estate Loans	\$943.00	\$939.32	\$926.48	\$981.32	\$945.77	\$951.70	\$908.28	\$1,082.94	\$1,038.50
Percent of Total Assets	62.37	61.99	61.42	62.48	62.91	63.86	64.38	66.29	67.68
Noncurrent Real Estate Loans									
Including Repurchased GNMA Loans	33.45	25.41	20.60	14.98	11.21	9.18	7.44	7.86	7.38
Percent of Total Assets	2.21	1.68	1.37	0.95	0.75	0.62	0.53	0.48	0.48
Excluding Repurchased GNMA Loans	32.27	24.44	19.78	14.22	10.42	8.30	6.47	6.09	5.03
Percent of Total Assets	2.13	1.61	1.31	0.91	0.69	0.56	0.46	0.37	0.33
Real Estate Owned	4.96	4.02	2.91	2.40	1.85	1.45	1.22	1.20	1.05
Percent of Total Assets	0.33	0.27	0.19	0.15	0.12	0.10	0.09	0.07	0.07
Troubled Real Estate Loans									
Including Repurchased GNMA Loans	38.41	29.43	23.51	17.38	13.06	10.63	8.66	9.06	8.43
Percent of Total Assets	2.54	1.94	1.56	1.11	0.87	0.71	0.61	0.55	0.55
Excluding Repurchased GNMA Loans	37.24	28.46	22.68	16.62	12.27	9.75	7.69	7.30	6.08
Percent of Total Assets	2.46	1.88	1.50	1.06	0.82	0.65	0.55	0.45	0.40
Valuation Allowances	26.15	17.25	12.25	9.07	7.64	7.50	7.08	7.24	7.04
Loss Coverage Ratio	14.48	14.27	14.20	15.06	15.55	15.28	15.20	12.86	12.67
Reserve Ratio	2.27	1.51	1.10	0.78	0.68	0.67	0.66	0.57	0.58
<b>ASSET QUALITY SUMMARY (% Total Assets)</b>									
Net Chargeoffs (Annualized)	1.49	0.93	0.60	0.43	0.31	0.28	0.39	0.22	0.18
Net Provisions for Losses (Annualized)	3.70	2.02	1.45	0.90	0.38	0.33	0.45	0.22	0.19
Valuation Allowances	1.73	1.14	0.81	0.58	0.51	0.50	0.50	0.44	0.46
Noncurrent Loans									
Including Repurchased GNMA Loans	2.34	1.78	1.46	1.03	0.83	0.70	0.61	0.56	0.55
Excluding Repurchased GNMA Loans	2.26	1.72	1.41	0.99	0.78	0.64	0.54	0.45	0.40
Reposessed Assets, Net (% Total Assets)	0.33	0.27	0.20	0.16	0.13	0.10	0.09	0.08	0.07
Troubled Assets									
Including Repurchased GNMA Loans	2.68	2.06	1.66	1.19	0.95	0.80	0.70	0.64	0.62
Excluding Repurchased GNMA Loans	2.60	1.99	1.60	1.14	0.90	0.74	0.63	0.53	0.47

SELECTED INDICATORS

BY FDICIA CATEGORY

SECOND QUARTER 2008:	WELL- CAPITALIZED	ADEQUATELY CAPITALIZED	UNDER- CAPITALIZED	SIGNIFICANTLY UNDER- CAPITALIZED	CRITICALLY UNDER- CAPITALIZED	INDUSTRY
NUMBER OF INSTITUTIONS:	816	6	2	3	2	829

Total Assets (\$ Billions)	\$1,475.62	\$5.13	\$0.16	\$30.80	\$0.27	\$1,511.98
Tier 1 Leverage Ratio (Percent)	8.30	5.53	4.37	3.13	1.54	8.18
Median Ratio	10.30	5.72	4.20	3.13	1.49	10.18
Total Risk-based Capital Ratio (Percent)	14.31	8.48	7.04	4.56	3.13	14.11
Median Ratio	17.80	8.91	7.57	4.37	3.30	17.65
Return on Average Assets (Percent Annualized)	(1.28)	(1.30)	(5.63)	(7.49)	(4.36)	(1.41)
Median Ratio	0.42	(2.09)	(6.39)	(7.45)	(3.71)	0.42
Net Interest Margin (Percent Annualized)	2.95	2.23	1.61	1.43	2.18	2.91
Median Ratio	2.88	1.52	1.60	1.34	3.08	2.87
Number of Profitable Thrifts	620	1	0	0	0	621
Profits (\$ Millions)	\$1,687.65	\$0.07	\$0.00	\$0.00	\$0.00	\$1,687.72
Number of Unprofitable Thrifts	196	5	2	3	2	208
Losses (\$ Millions)	(\$6,434.83)	(\$17.13)	(\$2.26)	(\$604.79)	(\$3.03)	(\$7,062.04)
Valuation Allowances (Percent of Total Assets)	1.71	2.89	1.99	2.37	0.92	1.73
Troubled Assets (Percent of Total Assets)	2.53	15.71	13.45	7.66	4.87	2.68
Asset Growth Rate (Percent Annualized)	(0.76)	(4.39)	(37.41)	(17.57)	(21.10)	(1.14)

BY PROBLEM THRIFTS

SECOND QUARTER 2008:	SAFETY AND SOUNDNESS COMPOSITE RATINGS 4 AND 5	COMPLIANCE COMPOSITE RATINGS 4 AND 5
NUMBER OF INSTITUTIONS:	17	3

STATEMENT OF OPERATIONS  
BY REGION

SECOND QUARTER 2008:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	190	198	197	171	73	829
PROFITABILITY (Percent)						
Return on Average Assets (Annualized)	0.55	(1.85)	0.06	0.01	(3.34)	(1.41)
Median Ratio	0.40	0.35	0.38	0.53	0.48	0.42
Return on Average Equity (Annualized)	5.54	(24.69)	0.58	0.11	(39.47)	(16.05)
Median Ratio	3.80	2.69	2.77	4.12	3.76	3.31
Net Interest Margin (Annualized)	2.59	2.29	2.60	2.67	3.60	2.91
Median Ratio	2.79	2.82	2.76	3.03	3.19	2.87
Number of Profitable Thrifts	152	138	148	130	53	621
Percent Profitable	80.00	69.70	75.13	76.02	72.60	74.91
Profits (\$ Millions)	\$744.88	\$146.59	\$154.24	\$264.06	\$377.96	\$1,687.72
Number of Unprofitable Thrifts	38	60	49	41	20	208
Percent Unprofitable	20.00	30.30	24.87	23.98	27.40	25.09
Losses (\$ Millions)	(\$175.77)	(\$1,461.03)	(\$136.98)	(\$260.64)	(\$5,027.62)	(\$7,062.04)
EARNINGS (\$ Millions)						
Interest Income	\$5,369.84	\$3,837.54	\$1,718.00	\$1,925.52	\$8,418.59	\$21,269.49
Interest Expense	2,705.22	2,210.85	924.42	942.78	3,401.67	10,184.94
NET INTEREST INCOME	2,664.62	1,626.70	793.57	982.74	5,016.92	11,084.55
Loss Provisions-Interest Bearing Assets	573.84	3,077.62	337.73	559.08	9,452.63	14,000.90
Noninterest Income	722.33	1,266.05	483.11	581.77	2,156.31	5,209.57
Mortgage Loan Servicing Fees	113.84	303.49	122.85	20.04	943.35	1,503.57
Other Fees and Charges	483.76	423.46	405.96	451.15	2,675.58	4,439.91
Other Noninterest Income	124.74	539.10	(45.70)	110.57	(1,462.63)	(733.91)
Noninterest Expense	1,781.42	1,948.76	914.55	976.81	5,014.81	10,636.35
G&A Expense	1,724.02	1,900.21	888.04	958.98	4,749.03	10,220.27
Goodwill Amortization	55.28	15.00	20.21	11.37	73.55	175.41
Loss Provisions-Noninterest Bearing Assets	2.12	33.56	6.31	6.46	192.23	240.67
Income Before Taxes & Extraordinary Items	1,031.69	(2,133.64)	24.41	28.62	(7,294.21)	(8,343.13)
Income Taxes	347.77	(794.80)	7.14	25.20	(2,644.56)	(3,059.25)
Extraordinary Items	(114.82)	24.39	0.00	0.00	0.00	(90.44)
NET INCOME	569.10	(1,314.45)	17.26	3.42	(4,649.65)	(5,374.32)
PROFITABILITY (Percent of Avg Assets Annualized)						
Interest Income	5.22	5.40	5.63	5.23	6.04	5.59
Interest Expense	2.63	3.11	3.03	2.56	2.44	2.68
NET INTEREST INCOME	2.59	2.29	2.60	2.67	3.60	2.91
Loss Provisions-Interest Bearing Assets	0.56	4.33	1.11	1.52	6.78	3.68
Noninterest Income	0.70	1.78	1.58	1.58	1.55	1.37
Mortgage Loan Servicing Fees	0.11	0.43	0.40	0.05	0.68	0.39
Other Fees and Charges	0.47	0.60	1.33	1.23	1.92	1.17
Other Noninterest Income	0.12	0.76	(0.15)	0.30	(1.05)	(0.19)
Noninterest Expense	1.73	2.74	2.99	2.66	3.60	2.79
G&A Expense	1.68	2.67	2.91	2.61	3.41	2.68
Goodwill Amortization	0.05	0.02	0.07	0.03	0.05	0.05
Loss Provisions-Noninterest Bearing Assets	0.00	0.05	0.02	0.02	0.14	0.06
Income Before Taxes & Extraordinary Items	1.00	(3.00)	0.08	0.08	(5.23)	(2.19)
Income Taxes	0.34	(1.12)	0.02	0.07	(1.90)	(0.80)
Extraordinary Items	(0.11)	0.03	0.00	0.00	0.00	(0.02)
NET INCOME	0.55	(1.85)	0.06	0.01	(3.34)	(1.41)

STATEMENT OF CONDITION  
BY REGION

SECOND QUARTER 2008:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	190	198	197	171	73	829

TOTAL ASSETS (\$ Billions)	\$411.28	\$276.61	\$121.15	\$150.37	\$552.57	\$1,511.98
Cash and Noninterest-Earning Deposits	3.95	4.60	1.34	2.73	5.75	18.37
Investment Securities	23.79	13.70	5.96	27.62	34.73	105.80
Mortgage Backed Securities	92.74	30.17	13.19	16.36	46.49	198.95
1 - 4 Family Mortgages	164.45	168.92	59.11	51.68	304.89	749.05
First Liens	144.24	121.25	48.03	34.53	237.60	585.64
Home Equity Lines of Credit	12.77	27.10	7.40	10.92	61.44	119.64
Other Junior Liens	7.44	20.56	3.68	6.23	5.85	43.77
Multi family Mortgages	16.05	1.71	3.74	2.22	41.18	64.89
Nonresidential Mortgages	30.02	13.29	9.73	9.69	14.64	77.37
Construction Loans	7.18	6.09	3.51	7.77	8.76	33.32
Land Loans	1.76	5.60	3.66	3.23	4.12	18.37
Commercial Loans	25.63	6.59	4.22	7.69	15.01	59.14
Consumer Loans	14.45	12.56	9.94	15.10	36.00	88.05
Repossessed Assets, Net	0.25	1.26	0.69	0.36	2.50	5.06
Real Estate Held for Investment, Net	0.01	0.04	0.03	0.04	0.05	0.17
Office Premises & Equipment	2.52	2.23	1.32	1.44	3.68	11.20
Other Assets	30.55	15.50	5.55	5.90	49.11	106.61
Less: Contra Assets & Valuation Allowances	2.07	5.65	0.84	1.46	14.34	24.37

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$411.28	\$276.61	\$121.15	\$150.37	\$552.57	\$1,511.98
TOTAL DEPOSITS AND ESCROWS	269.91	175.88	85.26	88.29	309.82	929.16
Deposits	268.55	174.95	83.74	87.24	302.16	916.64
Escrows	1.37	0.93	1.52	1.05	7.66	12.52
BORROWINGS	95.02	76.11	22.78	47.12	179.78	420.80
Advances From FHLB	55.82	65.74	17.27	45.33	113.84	298.00
Repurchase Agreements & FedFunds Purchased	28.25	8.54	4.19	0.57	4.80	46.34
Other Borrowings	10.95	1.82	1.32	1.22	61.14	76.46
Other Liabilities	5.96	3.95	1.27	2.41	17.53	31.11
Equity Capital	40.39	20.67	11.84	12.55	45.45	130.90
Capital Stock and Paid-In Capital	36.41	16.12	5.44	20.50	40.73	119.20
Unrealized Gains (Losses) AFS Securities	(5.22)	(1.51)	(0.13)	(0.51)	(1.50)	(8.88)
Retained Earnings	9.79	6.24	6.67	(7.32)	6.31	21.68

STATEMENT OF CONDITION  
BY REGION

SECOND QUARTER 2008:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	190	198	197	171	73	829

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	0.96	1.66	1.11	1.82	1.04	1.21
Investment Securities	5.79	4.95	4.92	18.37	6.29	7.00
Mortgage Backed Securities	22.55	10.91	10.89	10.88	8.41	13.16
1 - 4 Family Mortgages	39.98	61.07	48.79	34.37	55.18	49.54
First Liens	35.07	43.83	39.65	22.96	43.00	38.73
Home Equity Lines of Credit	3.11	9.80	6.11	7.26	11.12	7.91
Other Junior Liens	1.81	7.43	3.04	4.15	1.06	2.89
Multi family Mortgages	3.90	0.62	3.09	1.47	7.45	4.29
Nonresidential Mortgages	7.30	4.80	8.03	6.44	2.65	5.12
Construction Loans	1.75	2.20	2.90	5.17	1.59	2.20
Land Loans	0.43	2.03	3.02	2.15	0.74	1.21
Commercial Loans	6.23	2.38	3.48	5.12	2.72	3.91
Consumer Loans	3.51	4.54	8.20	10.04	6.52	5.82
Reposessed Assets, Net	0.06	0.46	0.57	0.24	0.45	0.33
Real Estate Held for Investment, Net	0.00	0.01	0.03	0.03	0.01	0.01
Office Premises & Equipment	0.61	0.81	1.09	0.96	0.67	0.74
Other Assets	7.43	5.60	4.58	3.92	8.89	7.05
Less: Contra Assets & Valuation Allowances	0.50	2.04	0.70	0.97	2.59	1.61

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	65.63	63.58	70.38	58.71	56.07	61.45
Deposits	65.29	63.25	69.12	58.02	54.68	60.63
Escrows	0.33	0.34	1.25	0.70	1.39	0.83
BORROWINGS	23.10	27.51	18.80	31.34	32.53	27.83
Advances From FHLB	13.57	23.77	14.25	30.15	20.60	19.71
Repurchase Agreements & FedFunds Purchased	6.87	3.09	3.46	0.38	0.87	3.06
Other Borrowings	2.66	0.66	1.09	0.81	11.06	5.06
Other Liabilities	1.45	1.43	1.05	1.60	3.17	2.06
Equity Capital	9.82	7.47	9.77	8.35	8.22	8.66
Capital Stock and Paid-In Capital	8.85	5.83	4.49	13.63	7.37	7.88
Unrealized Gains (Losses) AFS Securities	(1.27)	(0.55)	(0.11)	(0.34)	(0.27)	(0.59)
Retained Earnings	2.38	2.26	5.50	(4.87)	1.14	1.43



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

SECOND QUARTER 2008:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	190	198	197	171	73	829

TOTAL ASSETS (Percent Change)	10.45	6.50	0.95	18.04	(4.58)	3.66
Cash and Noninterest-Earning Deposits	17.55	147.08	8.09	74.00	7.18	37.13
Investment Securities	(19.22)	(0.50)	(27.56)	98.80	75.27	24.24
Mortgage Backed Securities	7.05	(24.27)	6.90	16.24	22.28	4.21
1 - 4 Family Mortgages	10.64	8.85	(2.72)	1.33	(9.95)	(0.68)
First Liens	10.09	8.96	(4.92)	(4.91)	(14.67)	(3.61)
Home Equity Lines of Credit	33.24	3.10	10.56	17.61	16.12	14.20
Other Junior Liens	(7.32)	16.69	3.60	15.31	(18.86)	4.66
Multi family Mortgages	26.63	19.75	2.93	15.38	(3.49)	4.12
Nonresidential Mortgages	20.72	35.39	12.62	20.99	27.36	23.15
Construction Loans	20.06	5.76	(3.46)	4.59	(4.98)	4.02
Land Loans	50.99	4.65	(5.25)	9.96	0.91	5.59
Commercial Loans	20.60	43.75	23.76	12.52	(6.86)	13.30
Consumer Loans	5.51	5.62	14.23	5.48	14.15	9.87
Reposessed Assets, Net	65.23	267.43	141.60	215.74	157.16	171.16
Real Estate Held for Investment, Net	3.69	(0.87)	25.71	4.67	(3.49)	4.16
Office Premises & Equipment	10.17	8.20	6.68	17.56	(13.59)	1.09
Other Assets	29.85	75.49	19.88	25.32	(18.27)	4.74
Less: Contra Assets & Valuation Allowances	54.18	437.52	35.80	114.82	354.08	255.44

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	10.45	6.50	0.95	18.04	(4.58)	3.66
TOTAL DEPOSITS AND ESCROWS	15.31	4.20	0.08	9.09	(11.01)	1.31
Deposits	15.42	4.21	(0.17)	9.22	(10.62)	1.58
Escrows	(2.74)	2.31	16.32	(0.78)	(23.97)	(15.10)
BORROWINGS	4.06	14.01	5.42	39.04	31.97	20.30
Advances From FHLB	3.68	28.34	6.24	40.66	96.28	40.87
Repurchase Agreements & FedFunds Purchased	2.93	(41.49)	9.04	46.30	(75.12)	(29.31)
Other Borrowings	9.22	96.26	(12.61)	(4.24)	3.71	5.17
Other Liabilities	7.17	18.02	(4.15)	56.43	(33.71)	(16.34)
Equity Capital	(2.73)	(0.58)	(0.40)	13.78	(36.21)	(16.35)
Capital Stock and Paid-In Capital	24.89	44.24	4.73	9.28	(20.46)	3.21
Unrealized Gains (Losses) AFS Securities	698.80	178.65	37.17	2,247.14	211.95	393.92
Retained Earnings	(27.45)	(38.48)	(3.76)	(5.16)	(69.32)	(50.05)

CAPITAL MEASURES  
BY REGION

SECOND QUARTER 2008:	NORTHEAST	SOUTHEAST	CENTRAL	MI DWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	190	198	197	171	73	829

CAPITAL COMPLIANCE						
Meet FDICIA Capital Standards	188	196	197	169	72	822
Percent of Thrifts	98.95	98.99	100.00	98.83	98.63	99.16
Consolidated Assets (\$ Billions)	\$411.16	\$276.46	\$121.15	\$150.10	\$521.88	\$1,480.75
Fail FDICIA Capital Standards	2	2	0	2	1	7
Percent of Thrifts	1.05	1.01	0.00	1.17	1.37	0.84
Consolidated Assets (\$ Billions)	\$0.12	\$0.15	\$0.00	\$0.26	\$30.70	\$31.23
Critically Undercapitalized	0	1	0	1	0	2
Percent of Thrifts	0.00	0.51	0.00	0.58	0.00	0.24
Consolidated Assets (\$ Billions)	\$0.00	\$0.01	\$0.00	\$0.26	\$0.00	\$0.27

CAPITAL RATIOS (Percent)						
Tangible Equity (\$ Billions)	\$36.68	\$21.03	\$11.24	\$12.83	\$40.91	\$122.68
Tangible Equity Ratio	8.95	7.60	9.33	8.54	7.52	8.17
Median Ratio	10.39	10.43	10.58	9.53	9.80	10.18
Tier 1 Capital (\$ Billions)	\$36.68	\$21.02	\$11.24	\$12.83	\$41.10	\$122.87
Tier 1 Leverage Ratio	8.95	7.60	9.33	8.54	7.55	8.18
Median Ratio	10.39	10.43	10.58	9.53	9.80	10.18
Tier 1 Risk-based Capital Ratio	14.82	11.73	13.55	13.17	10.06	12.13
Median Ratio	19.35	16.01	17.71	14.71	14.77	16.66
Risk-based Capital (\$ Billions)	\$40.50	\$23.39	\$12.05	\$13.68	\$50.51	\$140.13
Total Risk-based Capital Ratio	16.50	13.06	14.56	14.23	12.96	14.11
Median Ratio	20.12	17.01	18.46	15.53	15.42	17.65

ASSET QUALITY INDICATORS  
BY REGION

SECOND QUARTER 2008:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	190	198	197	171	73	829
<b>LOANS 30-89 DAYS DELINQUENT (\$ Millions)</b>						
Total Including Repurchased GNMA Loans	\$2,861.40	\$4,851.36	\$1,467.27	\$1,914.20	\$10,235.79	\$21,330.01
Repurchased GNMA Loans	1.73	75.66	3.53	686.74	2.49	770.15
Total Excluding Repurchased GNMA Loans	2,859.67	4,775.70	1,463.74	1,227.45	10,233.30	20,559.86
<b>Mortgage Loans</b>						
Construction & Land Loans	126.95	270.72	270.01	149.76	330.73	1,148.16
Nonresidential Mortgages	183.70	106.82	120.68	44.28	42.15	497.64
Multi Family Mortgages	146.80	19.35	55.07	16.18	78.10	315.50
1-4 Family Mortgages	1,969.61	4,330.17	786.30	1,523.47	8,569.93	17,179.48
First Liens	1,810.39	3,415.82	636.04	1,418.99	7,415.92	14,697.15
Home Equity Lines of Credit	43.66	556.87	104.09	66.48	940.50	1,711.59
Other Junior Liens	115.56	357.49	46.18	38.00	213.51	770.74
<b>Nonmortgage Loans and Leases</b>						
Commercial Loans	134.99	42.55	70.63	45.64	304.86	598.67
Consumer Loans	299.34	81.75	164.58	134.88	910.02	1,590.58
<b>NONCURRENT LOANS (\$ Millions)</b>						
Total Including Repurchased GNMA Loans	\$2,352.01	\$9,081.00	\$2,386.59	\$2,858.27	\$18,727.38	\$35,405.25
Repurchased GNMA Loans	2.89	297.37	1.01	869.47	6.11	1,176.84
Total Excluding Repurchased GNMA Loans	2,349.12	8,783.64	2,385.58	1,988.80	18,721.27	34,228.41
<b>Mortgage Loans</b>						
Construction & Land Loans	236.21	635.18	728.14	523.69	1,588.98	3,712.20
Nonresidential Mortgages	274.03	141.67	149.35	73.85	55.04	693.93
Multi Family Mortgages	105.63	22.08	63.03	44.62	191.19	426.55
1-4 Family Mortgages	1,339.56	8,211.64	1,322.43	2,006.79	15,737.51	28,617.93
First Liens	1,239.87	6,216.08	1,152.04	1,976.08	13,982.24	24,566.31
Home Equity Lines of Credit	54.57	1,323.36	114.84	15.58	1,521.15	3,029.50
Other Junior Liens	45.12	672.20	55.54	15.13	234.13	1,022.12
<b>Nonmortgage Loans and Leases</b>						
Commercial Loans	256.54	37.67	55.38	128.21	348.21	826.01
Consumer Loans	140.05	32.77	68.25	81.11	806.45	1,128.63
<b>NET CHARGE-OFFS (\$ Millions)</b>						
Mortgage Loans	\$321.21	\$1,604.03	\$177.23	\$214.49	\$3,330.49	\$5,647.44
Construction & Land Loans	1.67	77.39	82.40	62.64	147.41	371.51
Nonresidential Mortgages	10.23	6.49	13.67	2.31	2.07	34.76
Multi Family Mortgages	1.50	0.30	4.09	1.06	7.30	14.26
1-4 Family Mortgages	129.53	1,158.24	152.95	98.79	2,477.04	4,016.56
First Liens	102.71	530.36	69.64	77.21	1,614.21	2,394.13
Home Equity Lines of Credit	13.01	409.97	52.21	15.35	673.35	1,163.88
Other Junior Liens	13.81	217.92	31.10	6.23	189.49	458.55
<b>Nonmortgage Loans and Leases</b>						
Commercial Loans	31.05	14.49	6.00	12.63	265.95	330.11
Consumer Loans	102.60	32.36	41.55	72.50	563.03	812.03
Reposessed Assets	0.44	33.88	16.65	6.87	183.70	241.55
Other	44.18	280.88	(140.08)	(42.31)	(316.02)	(173.34)
<b>REPOSSESSED ASSETS, NET (\$ Millions)</b>						
Construction & Land Loans	\$251.65	\$1,262.63	\$687.26	\$358.01	\$2,496.90	\$5,056.45
Nonresidential Mortgages	6.54	181.81	225.02	115.26	86.06	614.70
Multi Family Mortgages	25.25	20.72	36.29	33.15	1.32	116.73
1-4 Family Mortgages	4.50	7.84	27.45	7.70	36.43	83.92
Other	194.99	1,031.53	312.63	196.81	2,306.68	4,042.64
	20.36	20.73	85.89	5.09	66.41	198.47

ASSET QUALITY INDICATORS  
BY REGION

SECOND QUARTER 2008:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	190	198	197	171	73	829
<b>LOANS 30-89 DAYS DELINQUENT (% Total Assets)</b>						
Total Including Repurchased GNMA Loans	0.70	1.75	1.21	1.27	1.85	1.41
Repurchased GNMA Loans	0.00	0.03	0.00	0.46	0.00	0.05
Total Excluding Repurchased GNMA Loans	0.70	1.73	1.21	0.82	1.85	1.36
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	1.42	2.31	3.77	1.36	2.57	2.22
Nonresidential Mortgages	0.61	0.80	1.24	0.46	0.29	0.64
Multi Family Mortgages	0.91	1.13	1.47	0.73	0.19	0.49
1-4 Family Mortgages	1.20	2.56	1.33	2.95	2.81	2.29
First Liens	1.26	2.82	1.32	4.11	3.12	2.51
Home Equity Lines of Credit	0.34	2.05	1.41	0.61	1.53	1.43
Other Junior Liens	1.55	1.74	1.26	0.61	3.65	1.76
Nonmortgage Loans and Leases						
Commercial Loans	0.53	0.65	1.67	0.59	2.03	1.01
Consumer Loans	2.07	0.65	1.66	0.89	2.53	1.81
<b>NONCURRENT LOANS (% Total Assets)</b>						
Total Including Repurchased GNMA Loans	0.57	3.28	1.97	1.90	3.39	2.34
Repurchased GNMA Loans	0.00	0.11	0.00	0.58	0.00	0.08
Total Excluding Repurchased GNMA Loans	0.57	3.18	1.97	1.32	3.39	2.26
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	2.64	5.43	10.16	4.76	12.34	7.18
Nonresidential Mortgages	0.91	1.07	1.53	0.76	0.38	0.90
Multi Family Mortgages	0.66	1.29	1.69	2.01	0.46	0.66
1-4 Family Mortgages	0.81	4.86	2.24	3.88	5.16	3.82
First Liens	0.86	5.13	2.40	5.72	5.88	4.19
Home Equity Lines of Credit	0.43	4.88	1.55	0.14	2.48	2.53
Other Junior Liens	0.61	3.27	1.51	0.24	4.00	2.34
Nonmortgage Loans and Leases						
Commercial Loans	1.00	0.57	1.31	1.67	2.32	1.40
Consumer Loans	0.97	0.26	0.69	0.54	2.24	1.28
<b>NET CHARGE-OFFS (% Total Assets)</b>						
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	0.02	0.66	1.15	0.57	1.14	0.72
Nonresidential Mortgages	0.03	0.05	0.14	0.02	0.01	0.04
Multi Family Mortgages	0.01	0.02	0.11	0.05	0.02	0.02
1-4 Family Mortgages	0.08	0.69	0.26	0.19	0.81	0.54
First Liens	0.07	0.44	0.14	0.22	0.68	0.41
Home Equity Lines of Credit	0.10	1.51	0.71	0.14	1.10	0.97
Other Junior Liens	0.19	1.06	0.85	0.10	3.24	1.05
Nonmortgage Loans and Leases						
Commercial Loans	0.12	0.22	0.14	0.16	1.77	0.56
Consumer Loans	0.71	0.26	0.42	0.48	1.56	0.92
Reposessed Assets	0.18	2.68	2.42	1.92	7.36	4.78
Other	0.00	0.00	0.00	0.00	0.00	0.00
<b>REPOSSESSED ASSETS, NET (% Total Assets)</b>						
Percent of Outstanding Loans by Loan Type:						
Construction & Land Loans	0.07	1.55	3.14	1.05	0.67	1.19
Nonresidential Mortgages	0.08	0.16	0.37	0.34	0.01	0.15
Multi Family Mortgages	0.03	0.46	0.73	0.35	0.09	0.13
1-4 Family Mortgages	0.12	0.61	0.53	0.38	0.76	0.54
Other	0.07	0.13	1.55	0.09	0.14	0.19

ASSET QUALITY INDICATORS  
BY REGION

SECOND QUARTER 2008:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	190	198	197	171	73	829
<b>ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)</b>						
Real Estate Loans	\$219.47	\$195.61	\$79.75	\$74.58	\$373.59	\$943.00
Percent of Total Assets	53.36	70.72	65.83	49.60	67.61	62.37
Noncurrent Real Estate Loans						
Including Repurchased GNMA Loans	1.96	9.01	2.26	2.65	17.57	33.45
Percent of Total Assets	0.48	3.26	1.87	1.76	3.18	2.21
Excluding Repurchased GNMA Loans	1.95	8.71	2.26	1.78	17.57	32.27
Percent of Total Assets	0.47	3.15	1.87	1.18	3.18	2.13
Real Estate Owned	0.23	1.24	0.68	0.35	2.45	4.96
Percent of Total Assets	0.06	0.45	0.56	0.24	0.44	0.33
Troubled Real Estate Loans						
Including Repurchased GNMA Loans	2.19	10.25	2.94	3.00	20.03	38.41
Percent of Total Assets	0.53	3.71	2.43	2.00	3.62	2.54
Excluding Repurchased GNMA Loans	2.18	9.96	2.94	2.13	20.02	37.24
Percent of Total Assets	0.53	3.60	2.43	1.42	3.62	2.46
Valuation Allowances	2.27	6.04	1.14	1.59	15.11	26.15
Loss Coverage Ratio	16.41	12.52	13.56	14.51	14.47	14.48
Reserve Ratio	0.80	2.69	0.90	1.50	3.46	2.27
<b>ASSET QUALITY SUMMARY (% Total Assets)</b>						
Net Chargeoffs (Annualized)	0.31	2.32	0.59	0.57	2.41	1.49
Net Provisions for Losses (Annualized)	0.56	4.45	1.12	1.49	6.84	3.70
Valuation Allowances	0.55	2.18	0.94	1.06	2.74	1.73
Noncurrent Loans						
Including Repurchased GNMA Loans	0.57	3.28	1.97	1.90	3.39	2.34
Excluding Repurchased GNMA Loans	0.57	3.18	1.97	1.32	3.39	2.26
Repossessed Assets, Net (% Total Assets)	0.06	0.46	0.57	0.24	0.45	0.33
Troubled Assets						
Including Repurchased GNMA Loans	0.63	3.74	2.54	2.14	3.84	2.68
Excluding Repurchased GNMA Loans	0.63	3.63	2.54	1.56	3.84	2.60

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	2nd Qtr 2008 Net Income (\$ Millions)	2nd Qtr 2007 Net Income (\$ Millions)
<b>NORTHEAST REGION</b>						
CONNECTICUT	11	23.07	17.85	4.07	48.85	51.81
DELAWARE	6	114.39	84.85	6.78	218.61	242.35
MAINE	9	2.36	1.62	0.41	5.07	1.93
MASSACHUSETTS	22	10.11	6.66	1.49	15.58	10.50
NEW HAMPSHIRE	7	4.71	3.27	0.96	7.39	3.28
NEW JERSEY	33	73.41	34.60	6.88	163.97	99.10
NEW YORK	47	88.20	61.62	10.06	(32.72)	39.85
PENNSYLVANIA	42	96.96	60.65	10.58	165.40	204.11
RHODE ISLAND	4	1.51	0.88	0.22	(9.77)	0.64
VERMONT	3	3.87	2.82	0.63	13.42	0.59
WEST VIRGINIA	6	0.90	0.75	0.12	(4.46)	1.52
<b>TOTAL</b>	<b>190</b>	<b>\$419.50</b>	<b>\$275.57</b>	<b>\$42.22</b>	<b>\$591.33</b>	<b>\$655.65</b>
<b>SOUTHEAST REGION</b>						
ALABAMA	12	6.23	4.31	0.67	(5.39)	9.29
DISTRICT OF COLUMBIA	2	0.26	0.21	0.03	(2.46)	(1.32)
FLORIDA	35	49.58	34.17	4.00	(78.90)	76.50
GEORGIA	20	6.43	3.65	0.76	10.90	6.44
KENTUCKY	19	2.64	1.90	0.29	4.23	4.14
MARYLAND	41	10.92	8.68	1.26	6.06	27.65
NORTH CAROLINA	15	4.66	3.38	0.67	5.96	9.33
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	22	7.24	5.15	0.72	9.38	10.56
TENNESSEE	17	5.43	4.08	0.75	9.83	12.18
VIRGIN ISLANDS	N/A	N/A	N/A	N/A	N/A	N/A
VIRGINIA	15	183.21	110.36	11.53	(1,274.05)	329.32
<b>TOTAL</b>	<b>198</b>	<b>\$276.61</b>	<b>\$175.88</b>	<b>\$20.67</b>	<b>(\$1,314.45)</b>	<b>\$484.08</b>

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

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	2nd Qtr 2008 Net Income (\$ Millions)	2nd Qtr 2007 Net Income (\$ Millions)
CENTRAL REGION						
ILLINOIS	47	26.59	17.82	2.50	(41.03)	7.78
INDIANA	41	9.65	7.12	0.97	2.84	12.63
MICHIGAN	12	17.97	9.86	1.39	17.77	19.27
OHIO	74	49.05	37.95	5.15	13.86	142.28
WISCONSIN	23	17.89	12.50	1.82	23.82	27.10
TOTAL	197	\$121.15	\$85.26	\$11.84	\$17.26	\$209.05
MIDWEST REGION						
ARKANSAS	7	2.98	2.27	0.35	2.96	4.34
IOWA	19	7.10	5.70	0.61	1.95	12.54
KANSAS	17	12.15	6.80	1.19	18.31	11.29
LOUISIANA	22	4.39	3.20	0.55	5.63	7.51
MINNESOTA	23	5.64	4.12	0.58	0.47	8.14
MISSISSIPPI	4	0.48	0.33	0.04	0.64	0.71
MISSOURI	30	8.06	5.57	0.87	(7.77)	12.98
NEBRASKA	11	5.17	3.68	0.55	(11.72)	5.16
NEW MEXICO	5	2.24	1.26	0.17	6.77	5.51
NORTH DAKOTA	2	1.32	1.10	0.14	2.75	1.74
OKLAHOMA	5	14.77	6.92	0.88	70.59	53.67
SOUTH DAKOTA	4	1.62	1.23	0.16	4.72	3.45
TEXAS	22	84.46	46.12	6.47	(91.88)	155.59
TOTAL	171	\$150.37	\$88.29	\$12.55	\$3.42	\$282.62

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

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	2nd Qtr 2008 Net Income (\$ Millions)	2nd Qtr 2007 Net Income (\$ Millions)
WEST REGION						
ALASKA	1	0.20	0.16	0.02	(0.70)	0.32
ARIZONA	2	0.52	0.25	0.13	16.17	18.45
CALIFORNIA	25	73.61	47.75	4.75	(815.60)	170.78
COLORADO	11	3.35	2.43	0.27	4.71	4.68
GUAM	1	0.09	0.08	0.01	0.24	0.11
HAWAII	2	6.78	5.27	0.68	(15.53)	14.87
IDAHO	3	1.61	1.13	0.23	2.54	3.74
MONTANA	3	0.36	0.24	0.04	1.05	0.55
NEVADA	5	408.05	228.40	30.65	(3,955.41)	1,346.42
OREGON	3	0.65	0.53	0.09	0.89	1.33
UTAH	7	87.37	18.00	35.85	133.90	876.16
WASHINGTON	7	15.54	10.02	1.90	38.89	40.30
WYOMING	3	0.48	0.38	0.06	0.50	0.62
TOTAL	73	\$598.62	\$314.64	\$74.68	(\$4,588.34)	\$2,478.32
UNITED STATES						
TOTAL	829	\$1,566.24	\$939.64	\$161.96	(\$5,290.77)	\$4,109.71

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



## STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	JUN 2008	JUN 2007	JUN 2006	JUN 2005	JUN 2004
NUMBER OF INSTITUTIONS:	829	836	854	870	910
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	(1.41)	1.02	1.11	1.18	1.16
Median Ratio	0.42	0.53	0.64	0.80	0.73
Return on Average Equity (Annualized)	(16.05)	9.54	11.93	12.79	12.63
Median Ratio	3.31	4.07	5.21	7.16	6.57
Net Interest Margin (Annualized)	2.91	2.76	2.80	2.85	2.91
Median Ratio	2.87	2.90	3.04	3.16	3.05
Number of Profitable Thrifts	621	710	774	812	824
Percent Profitable	74.91	84.93	90.63	93.33	90.55
Profits (\$ Millions)	\$1,687.72	\$4,117.80	\$4,323.20	\$4,072.61	\$3,432.18
Number of Unprofitable Thrifts	208	126	80	58	86
Percent Unprofitable	25.09	15.07	9.37	6.67	9.45
Losses (\$ Millions)	(\$7,062.04)	(\$284.49)	(\$116.33)	(\$38.55)	(\$66.51)
EARNINGS (\$ Millions)					
Interest Income	\$21,269.49	\$24,678.28	\$23,009.52	\$17,487.90	\$13,305.52
Interest Expense	10,184.94	14,291.35	12,336.66	7,767.74	4,845.66
NET INTEREST INCOME	11,084.55	10,386.94	10,672.86	9,720.16	8,459.86
Loss Provisions-Interest Bearing Assets	14,000.90	1,423.92	747.78	675.76	622.80
Noninterest Income	5,209.57	7,128.39	6,581.19	5,708.39	4,911.97
Mortgage Loan Servicing Fees	1,503.57	858.49	392.02	(47.63)	(53.30)
Other Fees and Charges	4,439.91	4,474.67	4,094.50	3,570.19	3,154.94
Other Noninterest Income	(733.91)	1,795.24	2,094.67	2,185.83	1,810.33
Noninterest Expense	10,636.35	10,203.15	9,998.58	8,495.13	7,540.81
G&A Expense	10,220.27	9,870.41	9,823.25	8,387.47	7,441.44
Goodwill Amortization	175.41	302.09	151.12	99.65	91.82
Loss Provisions-Noninterest Bearing Assets	240.67	30.66	24.21	8.01	7.56
Income Before Taxes & Extraordinary Items	(8,343.13)	5,888.26	6,507.69	6,257.65	5,208.22
Income Taxes	(3,059.25)	2,055.96	2,300.69	2,221.04	1,873.63
Extraordinary Items	(90.44)	1.01	(0.13)	(2.55)	31.09
NET INCOME	(5,374.32)	3,833.31	4,206.87	4,034.06	3,365.67
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	5.59	6.57	6.04	5.12	4.57
Interest Expense	2.68	3.80	3.24	2.27	1.66
NET INTEREST INCOME	2.91	2.76	2.80	2.85	2.91
Loss Provisions-Interest Bearing Assets	3.68	0.38	0.20	0.20	0.21
Noninterest Income	1.37	1.90	1.73	1.67	1.69
Mortgage Loan Servicing Fees	0.39	0.23	0.10	(0.01)	(0.02)
Other Fees and Charges	1.17	1.19	1.08	1.05	1.08
Other Noninterest Income	(0.19)	0.48	0.55	0.64	0.62
Noninterest Expense	2.79	2.72	2.63	2.49	2.59
G&A Expense	2.68	2.63	2.58	2.46	2.56
Goodwill Amortization	0.05	0.08	0.04	0.03	0.03
Loss Provisions-Noninterest Bearing Assets	0.06	0.01	0.01	0.00	0.00
Income Before Taxes & Extraordinary Items	(2.19)	1.57	1.71	1.83	1.79
Income Taxes	(0.80)	0.55	0.60	0.65	0.64
Extraordinary Items	(0.02)	0.00	0.00	0.00	0.01
NET INCOME	(1.41)	1.02	1.11	1.18	1.16

## STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 2008	JUN 2007	JUN 2006	JUN 2005	JUN 2004
NUMBER OF INSTITUTIONS:	829	836	854	870	910

TOTAL ASSETS (\$ Billions)	\$1,511.98	\$1,503.42	\$1,534.35	\$1,388.02	\$1,188.30
Cash and Noninterest-Earning Deposits	18.37	14.61	16.48	18.24	18.17
Investment Securities	105.80	87.97	70.14	59.78	67.89
Mortgage Backed Securities	198.95	195.75	174.78	158.89	146.80
1 - 4 Family Mortgages	749.05	765.39	865.45	789.15	631.42
First Liens	585.64	616.71	716.36	671.30	553.27
Home Equity Lines of Credit	119.64	106.28	92.85	87.22	58.73
Other Junior Liens	43.77	42.40	56.24	30.63	19.42
Multi family Mortgages	64.89	63.48	67.65	65.34	57.39
Nonresidential Mortgages	77.37	65.19	57.10	53.63	49.11
Construction Loans	33.32	33.36	31.79	27.03	23.11
Land Loans	18.37	18.34	16.50	12.50	9.10
Commercial Loans	59.14	56.62	46.00	43.93	37.68
Consumer Loans	88.05	91.14	89.92	79.98	74.36
Reposessed Assets, Net	5.06	1.90	1.07	0.72	0.82
Real Estate Held for Investment, Net	0.17	0.19	0.18	0.25	0.28
Office Premises & Equipment	11.20	11.47	11.30	10.74	9.71
Other Assets	106.61	105.45	92.84	74.50	68.93
Less: Contra Assets & Valuation Allowances	24.37	7.46	6.86	6.65	6.48

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$1,511.98	\$1,503.42	\$1,534.35	\$1,388.02	\$1,188.30
TOTAL DEPOSITS AND ESCROWS	929.16	948.49	883.43	800.66	695.48
Deposits	916.64	933.56	858.85	771.03	667.20
Escrows	12.52	14.93	24.58	29.64	28.28
BORROWINGS	420.80	355.92	473.68	432.75	362.39
Advances From FHLB	298.00	214.94	271.73	266.45	223.41
Repurchase Agreements & FedFunds Purchased	46.34	68.26	81.82	68.42	59.87
Other Borrowings	76.46	72.72	120.13	97.89	79.11
Other Liabilities	31.11	36.56	35.35	24.96	21.16
Equity Capital	130.90	162.44	141.89	129.65	109.26
Capital Stock and Paid-In Capital	119.20	119.60	85.34	74.22	61.75
Unrealized Gains (Losses) AFS Securities	(8.88)	(1.88)	(2.49)	0.33	(0.53)
Retained Earnings	21.68	45.33	59.09	55.85	48.82

## STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 2008	JUN 2007	JUN 2006	JUN 2005	JUN 2004
NUMBER OF INSTITUTIONS:	829	836	854	870	910

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.21	0.97	1.07	1.31	1.53
Investment Securities	7.00	5.85	4.57	4.31	5.71
Mortgage Backed Securities	13.16	13.02	11.39	11.45	12.35
1 - 4 Family Mortgages	49.54	50.91	56.41	56.85	53.14
First Liens	38.73	41.02	46.69	48.36	46.56
Home Equity Lines of Credit	7.91	7.07	6.05	6.28	4.94
Other Junior Liens	2.89	2.82	3.67	2.21	1.63
Multi family Mortgages	4.29	4.22	4.41	4.71	4.83
Nonresidential Mortgages	5.12	4.34	3.72	3.86	4.13
Construction Loans	2.20	2.22	2.07	1.95	1.94
Land Loans	1.21	1.22	1.08	0.90	0.77
Commercial Loans	3.91	3.77	3.00	3.16	3.17
Consumer Loans	5.82	6.06	5.86	5.76	6.26
Reposessed Assets, Net	0.33	0.13	0.07	0.05	0.07
Real Estate Held for Investment, Net	0.01	0.01	0.01	0.02	0.02
Office Premises & Equipment	0.74	0.76	0.74	0.77	0.82
Other Assets	7.05	7.01	6.05	5.37	5.80
Less: Contra Assets & Valuation Allowances	1.61	0.50	0.45	0.48	0.55

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	61.45	63.09	57.58	57.68	58.53
Deposits	60.63	62.10	55.97	55.55	56.15
Escrows	0.83	0.99	1.60	2.14	2.38
BORROWINGS	27.83	23.67	30.87	31.18	30.50
Advances From FHLB	19.71	14.30	17.71	19.20	18.80
Repurchase Agreements & FedFunds Purchased	3.06	4.54	5.33	4.93	5.04
Other Borrowings	5.06	4.84	7.83	7.05	6.66
Other Liabilities	2.06	2.43	2.30	1.80	1.78
Equity Capital	8.66	10.80	9.25	9.34	9.19
Capital Stock and Paid-In Capital	7.88	7.96	5.56	5.35	5.20
Unrealized Gains (Losses) AFS Securities	(0.59)	(0.12)	(0.16)	0.02	(0.04)
Retained Earnings	1.43	3.02	3.85	4.02	4.11

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

FOR THE QUARTER ENDING:	JUN 2008	JUN 2007	JUN 2006	JUN 2005	JUN 2004
NUMBER OF INSTITUTIONS:	829	836	854	870	910

TOTAL ASSETS (Percent Change)	3.66	10.71	13.67	18.81	16.00
Cash and Noninterest-Earning Deposits	37.13	2.18	(6.90)	4.23	(7.14)
Investment Securities	24.24	8.08	21.56	(10.28)	(47.62)
Mortgage Backed Securities	4.21	15.07	14.22	10.95	5.34
1 - 4 Family Mortgages	(0.68)	5.07	10.54	26.13	25.93
First Liens	(3.61)	(0.19)	7.47	22.37	N/A
Home Equity Lines of Credit	14.20	40.61	7.32	50.17	60.15
Other Junior Liens	4.66	21.03	88.31	61.04	N/A
Multi family Mortgages	4.12	9.43	7.16	18.09	15.11
Nonresidential Mortgages	23.15	26.15	13.62	14.41	14.41
Construction Loans	4.02	11.62	23.96	19.47	12.51
Land Loans	5.59	16.55	39.11	42.46	37.57
Commercial Loans	13.30	35.24	10.03	18.20	34.82
Consumer Loans	9.87	17.19	32.33	9.62	25.04
Reposessed Assets, Net	171.16	85.26	56.91	(8.82)	(14.08)
Real Estate Held for Investment, Net	4.16	6.54	(20.00)	8.35	(0.33)
Office Premises & Equipment	1.09	8.67	9.01	13.39	5.99
Other Assets	4.74	26.19	27.64	10.53	4.57
Less: Contra Assets & Valuation Allowances	255.44	12.85	10.31	4.79	14.77

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	3.66	10.71	13.67	18.81	16.00
TOTAL DEPOSITS AND ESCROWS	1.31	17.36	12.75	17.37	9.25
Deposits	1.58	18.19	13.87	17.87	12.48
Escrows	(15.10)	(18.54)	(16.07)	5.77	(34.88)
BORROWINGS	20.30	(10.04)	13.99	20.94	33.70
Advances From FHLB	40.87	(9.24)	4.80	21.01	42.37
Repurchase Agreements & FedFunds Purchased	(29.31)	(11.04)	20.93	16.64	7.03
Other Borrowings	5.17	(11.43)	35.59	23.94	47.72
Other Liabilities	(16.34)	17.52	37.97	19.56	(69.09)
Equity Capital	(16.35)	31.41	12.22	20.80	16.66
Capital Stock and Paid-In Capital	3.21	68.87	18.15	21.95	21.54
Unrealized Gains (Losses) AFS Securities	393.92	(21.15)	(858.44)	(165.32)	(122.11)
Retained Earnings	(50.05)	(18.33)	8.24	16.98	15.69

CAPITAL MEASURES

FOR THE QUARTER ENDING:	JUN 2008	JUN 2007	JUN 2006	JUN 2005	JUN 2004
NUMBER OF INSTITUTIONS:	829	836	854	870	910

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	822	832	854	868	909
Percent of Thrifts	99.16	99.52	100.00	99.77	99.89
Consolidated Assets (\$ Billions)	\$1,480.75	\$1,500.64	\$1,534.35	\$1,387.98	\$1,188.19
Fail FDICIA Capital Standards	7	4	0	2	1
Percent of Thrifts	0.84	0.48	0.00	0.23	0.11
Consolidated Assets (\$ Billions)	\$31.23	\$2.78	\$0.00	\$0.04	\$0.11
Critically Undercapitalized	2	0	0	1	0
Percent of Thrifts	0.24	0.00	0.00	0.11	0.00
Consolidated Assets (\$ Billions)	\$0.27	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$122.68	\$129.50	\$123.02	\$110.27	\$93.50
Tangible Equity Ratio	8.17	8.83	8.13	8.07	7.98
Median Ratio	10.18	10.43	10.15	10.13	9.85
Tier 1 Capital (\$ Billions)	\$122.87	\$129.86	\$123.55	\$110.35	\$93.62
Tier 1 Leverage Ratio	8.18	8.85	8.16	8.07	7.99
Median Ratio	10.18	10.43	10.15	10.13	9.85
Tier 1 Risk-based Capital Ratio	12.13	13.00	12.37	12.67	12.81
Median Ratio	16.66	17.34	16.73	17.04	17.05
Risk-based Capital (\$ Billions)	\$140.13	\$144.01	\$135.98	\$122.13	\$102.66
Total Risk-based Capital Ratio	14.11	14.75	13.94	14.14	14.15
Median Ratio	17.65	18.16	17.61	17.80	17.99

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2008	JUN 2007	JUN 2006	JUN 2005	JUN 2004
NUMBER OF INSTITUTIONS:	829	836	854	870	910
<b>LOANS 30-89 DAYS DELINQUENT (\$ Millions)</b>					
Total Including Repurchased GNMA Loans	\$21,330.01	\$14,127.94	\$9,685.05	N/A	N/A
Repurchased GNMA Loans	770.15	528.52	1,006.07	N/A	N/A
Total Excluding Repurchased GNMA Loans	20,559.86	13,599.42	8,678.98	7,445.21	6,667.58
<b>Mortgage Loans</b>					
Construction & Land Loans	1,148.16	666.77	306.09	306.87	263.28
Nonresidential Mortgages	497.64	333.90	249.79	252.32	238.97
Multi Family Mortgages	315.50	182.78	90.31	90.23	81.13
1-4 Family Mortgages	17,179.48	11,273.42	7,560.51	5,332.33	4,584.64
First Liens	14,697.15	9,697.84	6,727.84	4,864.52	4,280.83
Home Equity Lines of Credit	1,711.59	957.37	432.09	254.86	176.95
Other Junior Liens	770.74	618.21	400.58	212.95	126.86
<b>Nonmortgage Loans and Leases</b>					
Commercial Loans	598.67	451.34	404.93	401.58	429.50
Consumer Loans	1,590.58	1,219.72	1,073.42	1,061.88	1,070.08
<b>NONCURRENT LOANS (\$ Millions)</b>					
Total Including Repurchased GNMA Loans	\$35,405.25	\$12,454.60	\$8,499.70	N/A	N/A
Repurchased GNMA Loans	1,176.84	793.75	2,344.92	N/A	N/A
Total Excluding Repurchased GNMA Loans	34,228.41	11,660.84	6,154.78	5,086.29	5,144.33
<b>Mortgage Loans</b>					
Construction & Land Loans	3,712.20	914.42	225.30	194.71	240.66
Nonresidential Mortgages	693.93	442.98	256.08	341.23	377.05
Multi Family Mortgages	426.55	186.11	105.84	57.75	70.88
1-4 Family Mortgages	28,617.93	9,670.28	6,792.32	3,493.88	3,438.25
First Liens	24,566.31	8,591.10	6,394.00	3,275.21	3,273.29
Home Equity Lines of Credit	3,029.50	724.51	216.23	115.94	77.64
Other Junior Liens	1,022.12	354.67	182.09	102.73	87.31
<b>Nonmortgage Loans and Leases</b>					
Commercial Loans	826.01	488.36	510.16	507.25	502.75
Consumer Loans	1,128.63	752.46	610.01	491.48	514.74
<b>NET CHARGE-OFFS (\$ Millions)</b>					
Mortgage Loans	\$5,647.44	\$1,167.78	\$693.40	\$705.14	\$653.58
Construction & Land Loans	371.51	22.23	6.54	8.46	2.97
Nonresidential Mortgages	34.76	8.35	5.12	2.19	12.05
Multi Family Mortgages	14.26	4.30	3.78	0.27	3.01
1-4 Family Mortgages	4,016.56	312.57	97.23	102.52	46.73
First Liens	2,394.13	131.31	61.55	78.27	33.84
Home Equity Lines of Credit	1,163.88	106.86	8.13	10.80	5.10
Other Junior Liens	458.55	74.40	27.56	13.45	7.78
<b>Nonmortgage Loans and Leases</b>					
Commercial Loans	330.11	174.20	100.10	163.09	130.47
Consumer Loans	812.03	619.68	442.14	369.64	430.32
Reposessed Assets	241.55	37.36	23.30	17.98	11.46
Other	(173.34)	(10.91)	15.19	40.99	16.58
<b>REPOSSESSED ASSETS, NET (\$ Millions)</b>					
Construction & Land Loans	\$5,056.45	\$1,901.29	\$1,071.56	\$721.01	\$817.75
Nonresidential Mortgages	614.70	157.27	70.74	68.15	80.97
Multi Family Mortgages	116.73	84.87	102.93	87.66	125.42
1-4 Family Mortgages	83.92	15.23	15.64	8.26	13.13
Other	4,042.64	1,571.04	705.40	525.41	563.66
	198.47	72.88	176.84	31.52	34.56

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2008	JUN 2007	JUN 2006	JUN 2005	JUN 2004
NUMBER OF INSTITUTIONS:	829	836	854	870	910
<b>LOANS 30-89 DAYS DELINQUENT (% Total Assets)</b>					
Total Including Repurchased GNMA Loans	1.41	0.94	0.63	N/A	N/A
Repurchased GNMA Loans	0.05	0.04	0.07	N/A	N/A
Total Excluding Repurchased GNMA Loans	1.36	0.90	0.57	0.54	0.56
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	2.22	1.29	0.63	0.78	0.82
Nonresidential Mortgages	0.64	0.51	0.44	0.47	0.49
Multi Family Mortgages	0.49	0.29	0.13	0.14	0.14
1-4 Family Mortgages	2.29	1.47	0.87	0.68	0.73
First Liens	2.51	1.57	0.94	0.72	0.77
Home Equity Lines of Credit	1.43	0.90	0.47	0.29	0.30
Other Junior Liens	1.76	1.46	0.71	0.70	0.65
Nonmortgage Loans and Leases					
Commercial Loans	1.01	0.80	0.88	0.91	1.14
Consumer Loans	1.81	1.34	1.19	1.33	1.44
<b>NONCURRENT LOANS (% Total Assets)</b>					
Total Including Repurchased GNMA Loans	2.34	0.83	0.55	N/A	N/A
Repurchased GNMA Loans	0.08	0.05	0.15	N/A	N/A
Total Excluding Repurchased GNMA Loans	2.26	0.78	0.40	0.37	0.43
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	7.18	1.77	0.47	0.49	0.75
Nonresidential Mortgages	0.90	0.68	0.45	0.64	0.77
Multi Family Mortgages	0.66	0.29	0.16	0.09	0.12
1-4 Family Mortgages	3.82	1.26	0.78	0.44	0.54
First Liens	4.19	1.39	0.89	0.49	0.59
Home Equity Lines of Credit	2.53	0.68	0.23	0.13	0.13
Other Junior Liens	2.34	0.84	0.32	0.34	0.45
Nonmortgage Loans and Leases					
Commercial Loans	1.40	0.86	1.11	1.15	1.33
Consumer Loans	1.28	0.83	0.68	0.61	0.69
<b>NET CHARGE-OFFS (% Total Assets)</b>					
Percent of Outstanding Loans by Loan Type:	0.37	0.08	0.05	0.05	0.06
Mortgage Loans					
Construction & Land Loans	0.72	0.04	0.01	0.02	0.01
Nonresidential Mortgages	0.04	0.01	0.01	0.00	0.02
Multi Family Mortgages	0.02	0.01	0.01	0.00	0.01
1-4 Family Mortgages	0.54	0.04	0.01	0.01	0.01
First Liens	0.41	0.02	0.01	0.01	0.01
Home Equity Lines of Credit	0.97	0.10	0.01	0.01	0.01
Other Junior Liens	1.05	0.18	0.05	0.04	0.04
Nonmortgage Loans and Leases					
Commercial Loans	0.56	0.31	0.22	0.37	0.35
Consumer Loans	0.92	0.68	0.49	0.46	0.58
Reposessed Assets	4.78	1.97	2.17	2.49	1.40
Other	0.00	0.00	0.00	0.00	0.00
<b>REPOSSESSED ASSETS, NET (% Total Assets)</b>					
Percent of Outstanding Loans by Loan Type:	0.33	0.13	0.07	0.05	0.07
Construction & Land Loans					
Construction & Land Loans	1.19	0.30	0.15	0.17	0.25
Nonresidential Mortgages	0.15	0.13	0.18	0.16	0.26
Multi Family Mortgages	0.13	0.02	0.02	0.01	0.02
1-4 Family Mortgages	0.54	0.21	0.08	0.07	0.09
Other	0.19	0.07	0.19	0.04	0.05

## ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2008	JUN 2007	JUN 2006	JUN 2005	JUN 2004
NUMBER OF INSTITUTIONS:	829	836	854	870	910
<b>ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)</b>					
Real Estate Loans	\$943.00	\$945.77	\$1,038.50	\$947.65	\$770.13
Percent of Total Assets	62.37	62.91	67.68	68.27	64.81
Noncurrent Real Estate Loans					
Including Repurchased GNMA Loans	33.45	11.21	7.38	N/A	N/A
Percent of Total Assets	2.21	0.75	0.48	N/A	N/A
Excluding Repurchased GNMA Loans	32.27	10.42	5.03	4.09	4.13
Percent of Total Assets	2.13	0.69	0.33	0.29	0.35
Real Estate Owned	4.96	1.85	1.05	0.69	0.78
Percent of Total Assets	0.33	0.12	0.07	0.05	0.07
Troubled Real Estate Loans					
Including Repurchased GNMA Loans	38.41	13.06	8.43	N/A	N/A
Percent of Total Assets	2.54	0.87	0.55	N/A	N/A
Excluding Repurchased GNMA Loans	37.24	12.27	6.08	4.78	4.91
Percent of Total Assets	2.46	0.82	0.40	0.34	0.41
Valuation Allowances	26.15	7.64	7.04	6.89	6.70
Loss Coverage Ratio	14.48	15.55	12.67	12.74	13.15
Reserve Ratio	2.27	0.68	0.58	0.62	0.73
<b>ASSET QUALITY SUMMARY (% Total Assets)</b>					
Net Chargeoffs (Annualized)	1.49	0.31	0.18	0.20	0.22
Net Provisions for Losses (Annualized)	3.70	0.38	0.19	0.19	0.21
Valuation Allowances	1.73	0.51	0.46	0.50	0.56
Noncurrent Loans					
Including Repurchased GNMA Loans	2.34	0.83	0.55	N/A	N/A
Excluding Repurchased GNMA Loans	2.26	0.78	0.40	0.37	0.43
Reposessed Assets, Net (% Total Assets)	0.33	0.13	0.07	0.05	0.07
Troubled Assets					
Including Repurchased GNMA Loans	2.68	0.95	0.62	N/A	N/A
Excluding Repurchased GNMA Loans	2.60	0.90	0.47	0.42	0.50



STATEMENT OF OPERATIONS  
BY ASSET SIZE

SECOND QUARTER 2008:	LESS THAN \$100 MILLION 265	\$100 MILLION TO \$1 BILLION 449	\$1 BILLION OR GREATER 115	INDUSTRY 829
NUMBER OF INSTITUTIONS:				
PROFITABILITY (Percent)				
Return on Average Assets (Annualized)	1.30	0.20	(1.60)	(1.41)
Median Ratio	0.24	0.48	0.52	0.42
Return on Average Equity (Annualized)	7.42	1.80	(18.92)	(16.05)
Median Ratio	1.69	3.85	4.46	3.31
Net Interest Margin (Annualized)	2.98	2.91	2.91	2.91
Median Ratio	2.91	2.84	2.88	2.87
Number of Profitable Thrifts	179	360	82	621
Percent Profitable	67.55	80.18	71.30	74.91
Profits (\$ Millions)	\$71.07	\$204.94	\$1,422.95	\$1,687.72
Number of Unprofitable Thrifts	86	89	33	208
Percent Unprofitable	32.45	19.82	28.70	25.09
Losses (\$ Millions)	(\$27.60)	(\$131.38)	(\$6,903.06)	(\$7,062.04)
EARNINGS (\$ Millions)				
Interest Income	\$186.91	\$2,024.47	\$19,099.81	\$21,269.49
Interest Expense	87.11	973.22	9,134.63	10,184.94
NET INTEREST INCOME	99.80	1,051.25	9,965.18	11,084.55
Loss Provisions-Interest Bearing Assets	10.25	164.64	13,827.62	14,000.90
Noninterest Income	259.15	311.08	4,649.74	5,209.57
Mortgage Loan Servicing Fees	0.73	20.35	1,482.49	1,503.57
Other Fees and Charges	247.39	274.19	3,923.64	4,439.91
Other Noninterest Income	11.04	16.55	(756.39)	(733.91)
Noninterest Expense	272.84	1,070.37	9,316.48	10,636.35
G&A Expense	271.51	1,046.44	8,924.43	10,220.27
Goodwill Amortization	0.70	20.63	155.32	175.41
Loss Provisions-Noninterest Bearing Assets	0.64	3.30	236.73	240.67
Income Before Taxes & Extraordinary Items	75.86	127.32	(8,529.18)	(8,343.13)
Income Taxes	32.39	53.68	(3,139.51)	(3,059.25)
Extraordinary Items	0.00	(0.08)	(90.44)	(90.44)
NET INCOME	43.47	73.57	(5,480.12)	(5,374.32)
PROFITABILITY (Percent of Avg Assets Annualized)				
Interest Income	5.57	5.60	5.58	5.59
Interest Expense	2.60	2.69	2.67	2.68
NET INTEREST INCOME	2.98	2.91	2.91	2.91
Loss Provisions-Interest Bearing Assets	0.31	0.46	4.04	3.68
Noninterest Income	7.73	0.86	1.36	1.37
Mortgage Loan Servicing Fees	0.02	0.06	0.43	0.39
Other Fees and Charges	7.37	0.76	1.15	1.17
Other Noninterest Income	0.33	0.05	(0.22)	(0.19)
Noninterest Expense	8.13	2.96	2.72	2.79
G&A Expense	8.09	2.90	2.61	2.68
Goodwill Amortization	0.02	0.06	0.05	0.05
Loss Provisions-Noninterest Bearing Assets	0.02	0.01	0.07	0.06
Income Before Taxes & Extraordinary Items	2.26	0.35	(2.49)	(2.19)
Income Taxes	0.97	0.15	(0.92)	(0.80)
Extraordinary Items	0.00	0.00	(0.03)	(0.02)
NET INCOME	1.30	0.20	(1.60)	(1.41)

STATEMENT OF CONDITION  
BY ASSET SIZE

SECOND QUARTER 2008:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	265	449	115	829

TOTAL ASSETS (\$ Billions)	\$13.59	\$145.37	\$1,356.46	\$1,511.98
Cash and Noninterest-Earning Deposits	0.25	2.36	15.82	18.37
Investment Securities	2.19	13.45	90.39	105.80
Mortgage Backed Securities	1.27	15.36	182.51	198.95
1 - 4 Family Mortgages	6.20	58.97	685.00	749.05
First Liens	5.63	50.50	530.47	585.64
Home Equity Lines of Credit	0.29	4.97	114.49	119.64
Other Junior Liens	0.28	3.50	40.05	43.77
Multi family Mortgages	0.29	5.60	59.07	64.89
Nonresidential Mortgages	1.15	18.21	58.80	77.37
Construction Loans	0.38	6.36	26.65	33.32
Land Loans	0.28	5.03	13.08	18.37
Commercial Loans	0.47	6.42	52.68	59.14
Consumer Loans	0.38	5.53	82.17	88.05
Reposessed Assets, Net	0.04	0.44	4.58	5.06
Real Estate Held for Investment, Net	0.01	0.06	0.11	0.17
Office Premises & Equipment	0.29	2.55	8.39	11.20
Other Assets	0.46	5.93	100.62	106.61
Less: Contra Assets & Valuation Allowances	0.07	0.91	23.41	24.37

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$13.59	\$145.37	\$1,356.46	\$1,511.98
TOTAL DEPOSITS AND ESCROWS	10.15	106.85	814.59	929.16
Deposits	10.11	105.76	803.21	916.64
Escrows	0.04	1.10	11.39	12.52
BORROWINGS	0.91	20.82	399.40	420.80
Advances From FHLB	0.88	17.95	279.18	298.00
Repurchase Agreements & FedFunds Purchased	0.02	2.04	44.55	46.34
Other Borrowings	0.01	0.83	75.67	76.46
Other Liabilities	0.18	1.39	29.60	31.11
Equity Capital	2.36	16.30	112.88	130.90
Capital Stock and Paid-In Capital	1.01	5.90	112.91	119.20
Unrealized Gains (Losses) AFS Securities	(0.01)	(0.18)	(8.68)	(8.88)
Retained Earnings	1.36	10.72	9.62	21.68

STATEMENT OF CONDITION  
BY ASSET SIZE

SECOND QUARTER 2008:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	265	449	115	829
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TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.83	1.62	1.17	1.21
Investment Securities	16.13	9.25	6.66	7.00
Mortgage Backed Securities	9.37	10.57	13.45	13.16
1 - 4 Family Mortgages	45.60	40.57	50.50	49.54
First Liens	41.44	34.74	39.11	38.73
Home Equity Lines of Credit	2.12	3.42	8.44	7.91
Other Junior Liens	2.04	2.41	2.95	2.89
Multi family Mortgages	2.15	3.85	4.35	4.29
Nonresidential Mortgages	8.45	12.52	4.34	5.12
Construction Loans	2.81	4.38	1.96	2.20
Land Loans	2.08	3.46	0.96	1.21
Commercial Loans	3.45	4.41	3.88	3.91
Consumer Loans	2.83	3.81	6.06	5.82
Reposessed Assets, Net	0.31	0.30	0.34	0.33
Real Estate Held for Investment, Net	0.04	0.04	0.01	0.01
Office Premises & Equipment	2.11	1.76	0.62	0.74
Other Assets	3.35	4.08	7.42	7.05
Less: Contra Assets & Valuation Allowances	0.53	0.62	1.73	1.61
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TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	74.66	73.51	60.05	61.45
Deposits	74.38	72.75	59.21	60.63
Escrows	0.28	0.75	0.84	0.83
BORROWINGS	6.67	14.32	29.44	27.83
Advances From FHLB	6.46	12.35	20.58	19.71
Repurchase Agreements & FedFunds Purchased	0.12	1.40	3.28	3.06
Other Borrowings	0.08	0.57	5.58	5.06
Other Liabilities	1.30	0.96	2.18	2.06
Equity Capital	17.37	11.22	8.32	8.66
Capital Stock and Paid-In Capital	7.45	4.06	8.32	7.88
Unrealized Gains (Losses) AFS Securities	(0.10)	(0.13)	(0.64)	(0.59)
Retained Earnings	10.01	7.38	0.71	1.43

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

SECOND QUARTER 2008:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	265	449	115	829
<b>TOTAL ASSETS (Percent Change)</b>				
Cash and Noninterest-Earning Deposits	6.21	8.65	3.32	3.66
Investment Securities	21.79	14.89	42.11	37.13
Mortgage Backed Securities	(11.09)	(17.24)	36.00	24.24
1 - 4 Family Mortgages	29.25	29.11	2.52	4.21
First Liens	5.77	6.29	(1.26)	(0.68)
Home Equity Lines of Credit	5.51	5.28	(4.45)	(3.61)
Other Junior Liens	14.08	15.52	14.25	14.20
Multi family Mortgages	3.06	8.94	4.46	4.66
Nonresidential Mortgages	17.73	6.63	3.95	4.12
Construction Loans	21.50	19.67	26.01	23.15
Land Loans	(5.46)	(2.17)	6.06	4.02
Commercial Loans	21.59	13.17	2.86	5.59
Consumer Loans	16.04	20.02	13.43	13.30
Repossessed Assets, Net	(0.78)	18.70	9.42	9.87
Real Estate Held for Investment, Net	132.57	138.94	175.34	171.16
Office Premises & Equipment	(19.72)	(7.59)	13.69	4.16
Other Assets	12.27	8.82	(1.01)	1.09
Less: Contra Assets & Valuation Allowances	2.82	23.11	4.24	4.74
	9.56	24.36	286.36	255.44
<b>TOTAL LIABILITIES AND CAPITAL (Percent Chg)</b>				
TOTAL DEPOSITS AND ESCROWS	6.21	8.65	3.32	3.66
Deposits	5.56	5.72	0.93	1.31
Escrows	5.70	5.89	1.21	1.58
BORROWINGS	(21.67)	(8.83)	(15.64)	(15.10)
Advances From FHLB	16.58	27.80	19.97	20.30
Repurchase Agreements & FedFunds Purchased	16.57	25.33	42.10	40.87
Other Borrowings	131.24	45.70	(30.55)	(29.31)
Other Liabilities	(33.03)	45.94	4.65	5.17
Equity Capital	(7.28)	4.52	(17.17)	(16.34)
Capital Stock and Paid-In Capital	6.55	7.86	(18.93)	(16.35)
Unrealized Gains (Losses) AFS Securities	26.72	28.19	2.49	3.21
Retained Earnings	(246.95)	(1,826.22)	377.95	393.92
	(3.70)	1.19	(69.36)	(50.05)

CAPITAL MEASURES  
BY ASSET SIZE

SECOND QUARTER 2008:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	265	449	115	829

CAPITAL COMPLIANCE				
Meet FDICIA Capital Standards	262	446	114	822
Percent of Thrifts	98.87	99.33	99.13	99.16
Consolidated Assets (\$ Billions)	\$13.56	\$144.87	\$1,325.77	\$1,480.75
Fail FDICIA Capital Standards	3	3	1	7
Percent of Thrifts	1.13	0.67	0.87	0.84
Consolidated Assets (\$ Billions)	\$0.03	\$0.50	\$30.70	\$31.23
Critically Undercapitalized	1	1	0	2
Percent of Thrifts	0.38	0.22	0.00	0.24
Consolidated Assets (\$ Billions)	\$0.01	\$0.26	\$0.00	\$0.27

CAPITAL RATIOS (Percent)				
Tangible Equity (\$ Billions)	\$2.31	\$15.36	\$105.30	\$122.68
Tangible Equity Ratio	17.07	10.63	7.82	8.17
Median Ratio	14.13	9.51	8.30	10.18
Tier 1 Capital (\$ Billions)	\$2.31	\$15.36	\$105.49	\$122.87
Tier 1 Leverage Ratio	17.07	10.63	7.83	8.18
Median Ratio	14.13	9.51	8.30	10.18
Tier 1 Risk-based Capital Ratio	29.77	16.24	11.54	12.13
Median Ratio	25.74	14.85	11.67	16.66
Risk-based Capital (\$ Billions)	\$2.37	\$16.14	\$121.93	\$140.13
Total Risk-based Capital Ratio	30.59	17.11	13.65	14.11
Median Ratio	26.75	15.72	12.76	17.65

ASSET QUALITY INDICATORS  
BY ASSET SIZE

SECOND QUARTER 2008: NUMBER OF INSTITUTIONS:	LESS THAN \$100 MILLION 265	\$100 MILLION TO \$1 BILLION 449	\$1 BILLION OR GREATER 115	INDUSTRY 829
<b>LOANS 30-89 DAYS DELINQUENT (\$ Millions)</b>				
Total Including Repurchased GNMA Loans	\$180.20	\$1,442.17	\$19,740.52	\$21,330.01
Repurchased GNMA Loans	0.00	9.00	761.15	770.15
Total Excluding Repurchased GNMA Loans	180.20	1,433.17	18,979.37	20,559.86
<b>Mortgage Loans</b>				
Construction & Land Loans	15.09	259.69	874.02	1,148.16
Nonresidential Mortgages	20.72	226.36	258.06	497.64
Multi Family Mortgages	2.49	71.80	241.74	315.50
1-4 Family Mortgages	124.60	702.31	16,373.88	17,179.48
First Liens	115.02	616.01	13,985.84	14,697.15
Home Equity Lines of Credit	4.51	57.72	1,650.27	1,711.59
Other Junior Liens	5.07	28.59	737.77	770.74
<b>Nonmortgage Loans and Leases</b>				
Commercial Loans	7.10	99.86	493.93	598.67
Consumer Loans	10.20	82.15	1,498.90	1,590.58
<b>NONCURRENT LOANS (\$ Millions)</b>				
Total Including Repurchased GNMA Loans	\$140.26	\$1,534.26	\$33,758.01	\$35,405.25
Repurchased GNMA Loans	0.00	7.56	1,169.28	1,176.84
Total Excluding Repurchased GNMA Loans	140.26	1,526.70	32,588.73	34,228.41
<b>Mortgage Loans</b>				
Construction & Land Loans	24.41	475.01	3,215.42	3,712.20
Nonresidential Mortgages	19.05	234.55	442.54	693.93
Multi Family Mortgages	3.00	46.90	376.90	426.55
1-4 Family Mortgages	85.07	657.22	27,894.91	28,617.93
First Liens	80.15	593.97	23,910.40	24,566.31
Home Equity Lines of Credit	2.69	44.11	2,983.35	3,029.50
Other Junior Liens	2.24	19.14	1,001.17	1,022.12
<b>Nonmortgage Loans and Leases</b>				
Commercial Loans	5.37	90.43	732.92	826.01
Consumer Loans	3.36	30.15	1,095.33	1,128.63
<b>NET CHARGE-OFFS (\$ Millions)</b>				
Mortgage Loans	\$9.06	\$88.61	\$5,551.36	\$5,647.44
Construction & Land Loans	0.94	37.85	332.73	371.51
Nonresidential Mortgages	0.93	5.69	28.35	34.76
Multi Family Mortgages	0.09	1.69	12.48	14.26
1-4 Family Mortgages	2.42	33.45	3,981.82	4,016.56
First Liens	1.53	24.32	2,369.27	2,394.13
Home Equity Lines of Credit	0.42	6.76	1,156.81	1,163.88
Other Junior Liens	0.47	2.38	455.74	458.55
<b>Nonmortgage Loans and Leases</b>				
Commercial Loans	1.14	11.73	317.38	330.11
Consumer Loans	0.44	13.82	797.88	812.03
Repossessed Assets	0.89	10.00	230.67	241.55
Other	2.23	(25.62)	(149.95)	(173.34)
<b>REPOSSESSED ASSETS, NET (\$ Millions)</b>				
Construction & Land Loans	\$42.80	\$436.04	\$4,581.17	\$5,056.45
Nonresidential Mortgages	5.74	173.70	435.25	614.70
Multi Family Mortgages	4.09	49.58	63.06	116.73
1-4 Family Mortgages	0.04	16.68	67.21	83.92
Other	32.26	187.25	3,826.69	4,042.64
	0.67	8.83	188.97	198.47

ASSET QUALITY INDICATORS  
BY ASSET SIZE

SECOND QUARTER 2008:	LESS THAN \$100 MILLION 265	\$100 MILLION TO \$1 BILLION 449	\$1 BILLION OR GREATER 115	INDUSTRY 829
NUMBER OF INSTITUTIONS:				
LOANS 30-89 DAYS DELINQUENT (% Total Assets)				
Total Including Repurchased GNMA Loans	1.33	0.99	1.46	1.41
Repurchased GNMA Loans	0.00	0.01	0.06	0.05
Total Excluding Repurchased GNMA Loans	1.33	0.99	1.40	1.36
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	2.27	2.28	2.20	2.22
Nonresidential Mortgages	1.81	1.24	0.44	0.64
Multi Family Mortgages	0.85	1.28	0.41	0.49
1-4 Family Mortgages	2.01	1.19	2.39	2.29
First Liens	2.04	1.22	2.64	2.51
Home Equity Lines of Credit	1.57	1.16	1.44	1.43
Other Junior Liens	1.83	0.82	1.84	1.76
Nonmortgage Loans and Leases				
Commercial Loans	1.52	1.56	0.94	1.01
Consumer Loans	2.65	1.48	1.82	1.81
NONCURRENT LOANS (% Total Assets)				
Total Including Repurchased GNMA Loans	1.03	1.06	2.49	2.34
Repurchased GNMA Loans	0.00	0.01	0.09	0.08
Total Excluding Repurchased GNMA Loans	1.03	1.05	2.40	2.26
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	3.67	4.17	8.09	7.18
Nonresidential Mortgages	1.66	1.29	0.75	0.90
Multi Family Mortgages	1.02	0.84	0.64	0.66
1-4 Family Mortgages	1.37	1.11	4.07	3.82
First Liens	1.42	1.18	4.51	4.19
Home Equity Lines of Credit	0.93	0.89	2.61	2.53
Other Junior Liens	0.81	0.55	2.50	2.34
Nonmortgage Loans and Leases				
Commercial Loans	1.14	1.41	1.39	1.40
Consumer Loans	0.87	0.54	1.33	1.28
NET CHARGE-OFFS (% Total Assets)	0.07	0.06	0.41	0.37
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	0.14	0.33	0.84	0.72
Nonresidential Mortgages	0.08	0.03	0.05	0.04
Multi Family Mortgages	0.03	0.03	0.02	0.02
1-4 Family Mortgages	0.04	0.06	0.58	0.54
First Liens	0.03	0.05	0.45	0.41
Home Equity Lines of Credit	0.15	0.14	1.01	0.97
Other Junior Liens	0.17	0.07	1.14	1.05
Nonmortgage Loans and Leases				
Commercial Loans	0.24	0.18	0.60	0.56
Consumer Loans	0.11	0.25	0.97	0.92
Repossessed Assets	2.07	2.29	5.04	4.78
Other	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)	0.31	0.30	0.34	0.33
Percent of Outstanding Loans by Loan Type:				
Construction & Land Loans	0.86	1.52	1.10	1.19
Nonresidential Mortgages	0.36	0.27	0.11	0.15
Multi Family Mortgages	0.01	0.30	0.11	0.13
1-4 Family Mortgages	0.52	0.32	0.56	0.54
Other	0.15	0.15	0.19	0.19

ASSET QUALITY INDICATORS  
BY ASSET SIZE

SECOND QUARTER 2008:	LESS THAN \$100 MILLION 265	\$100 MILLION TO \$1 BILLION 449	\$1 BILLION OR GREATER 115	INDUSTRY 829
NUMBER OF INSTITUTIONS:				
<b>ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)</b>				
Real Estate Loans	\$8.30	\$94.17	\$842.60	\$943.00
Percent of Total Assets	61.10	64.78	62.12	62.37
Noncurrent Real Estate Loans				
Including Repurchased GNMA Loans	0.13	1.41	31.93	33.45
Percent of Total Assets	0.97	0.97	2.35	2.21
Excluding Repurchased GNMA Loans	0.13	1.41	30.76	32.27
Percent of Total Assets	0.97	0.97	2.27	2.13
Real Estate Owned	0.04	0.43	4.50	4.96
Percent of Total Assets	0.31	0.29	0.33	0.33
Troubled Real Estate Loans				
Including Repurchased GNMA Loans	0.17	1.84	36.43	38.41
Percent of Total Assets	1.28	1.27	2.69	2.54
Excluding Repurchased GNMA Loans	0.17	1.83	35.26	37.24
Percent of Total Assets	1.28	1.26	2.60	2.46
Valuation Allowances	0.08	1.03	25.07	26.15
Loss Coverage Ratio	26.63	16.27	14.20	14.48
Reserve Ratio	0.78	0.86	2.43	2.27
<b>ASSET QUALITY SUMMARY (% Total Assets)</b>				
Net Chargeoffs (Annualized)	0.27	0.24	1.64	1.49
Net Provisions for Losses (Annualized)	0.30	0.45	4.08	3.70
Valuation Allowances	0.57	0.71	1.85	1.73
Noncurrent Loans				
Including Repurchased GNMA Loans	1.03	1.06	2.49	2.34
Excluding Repurchased GNMA Loans	1.03	1.05	2.40	2.26
Reposessed Assets, Net (% Total Assets)	0.31	0.30	0.34	0.33
Troubled Assets				
Including Repurchased GNMA Loans	1.35	1.36	2.83	2.68
Excluding Repurchased GNMA Loans	1.35	1.35	2.74	2.60



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

		3-MONTHS ENDED		6-MONTHS ENDED		2007	2006	2005	2004
		JUNE 2008	MAR. 2008	JUNE 2008	JUNE 2007				
<b>SUMMARY DATA:</b>									
Number of Thrifts	(#)	829	831	829	836	826	845	863	886
Total Assets	(\$)	1,511.98	1,515.28	1,511.98	1,503.42	1,508.35	1,410.82	1,464.12	1,306.79
Net Income	(\$)	(5.37)	(0.63)	(6.00)	7.45	(0.65)	15.85	16.40	13.96
Profits	(\$)	1.69	1.73	3.42	7.91	11.43	16.34	16.61	14.31
Losses	(\$)	(7.06)	(2.36)	(9.42)	(0.46)	(12.07)	(0.49)	(0.21)	(0.35)
<b>PROFITABILITY MEASURES:</b>									
Return on Average Assets	(%)	(1.42)	(0.17)	(0.80)	1.01	(0.04)	1.06	1.19	1.18
Median Ratio	(%)	0.42	0.43	0.39	0.51	0.46	0.61	0.73	0.71
Return on Average Equity	(%)	(16.05)	(1.83)	(8.85)	9.45	(0.42)	11.18	12.83	12.79
Median Ratio	(%)	3.31	3.23	3.17	4.01	3.52	4.95	6.26	6.23
Net Interest Income	(\$)	11.08	10.47	21.56	20.75	40.62	40.93	38.82	34.57
% of Average Assets	(%)	2.93	2.78	2.86	2.82	2.70	2.74	2.81	2.91
Total Fee Income	(\$)	5.94	4.22	10.16	9.48	18.31	17.23	16.83	12.38
% of Average Assets	(%)	1.57	1.12	1.57	1.42	1.13	1.26	1.39	1.19
G&A Expense	(\$)	10.22	10.09	20.31	18.85	38.29	37.91	33.79	30.09
% of Average Assets	(%)	2.70	2.68	2.69	2.56	2.55	2.54	2.44	2.53
<b>CAPITAL MEASURES:</b>									
Equity Capital Ratio	(%)	8.66	9.05	8.66	10.80	9.26	10.72	9.45	9.08
Tier 1 Leverage Ratio	(%)	8.18	8.53	8.18	8.85	8.36	8.52	8.15	7.80
Risk-based Capital Ratio	(%)	14.11	14.56	14.11	14.75	14.39	14.33	13.97	13.85
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	816	816	816	828	814	835	858	881
Adequately Capitalized	(#)	6	12	6	4	9	9	4	4
Undercapitalized	(#)	2	0	2	3	2	0	0	0
Significantly Undercapitalized	(#)	3	2	3	1	0	0	0	1
Critically Undercapitalized	(#)	2	1	2	0	1	0	0	0
<b>FAILED/PROBLEM THRIFTS:</b>									
Failed Thrifts	(#)	0	0	0	0	0	0	0	1
Problem Thrifts	(#)	17	12	17	10	11	6	7	6
<b>ASSET QUALITY MEASURES:</b>									
Troubled Assets									
Including Repurchased GNMA Loans	(\$)	40.46	31.16	40.46	14.36	25.02	9.91	9.41	N/A
% of Total Assets	(%)	2.68	2.06	2.68	0.95	1.66	0.70	0.64	N/A
Excluding Repurchased GNMA Loans	(\$)	39.28	30.19	39.28	13.56	24.20	8.94	6.46	6.33
% of Total Assets	(%)	2.60	1.99	2.60	0.90	1.60	0.63	0.44	0.48
Noncurrent Loans									
Including Repurchased GNMA Loans	(\$)	35.41	27.04	35.41	12.45	22.03	8.65	8.67	N/A
% of Total Assets	(%)	2.34	1.78	2.34	0.83	1.46	0.61	0.59	N/A
Excluding Repurchased GNMA Loans	(\$)	34.23	26.07	34.23	11.66	21.21	7.67	5.72	5.60
% of Total Assets	(%)	2.26	1.72	2.26	0.78	1.41	0.54	0.39	0.43
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	3.82	2.85	3.82	1.26	2.35	0.89	0.86	0.52
First Liens	(%)	4.19	3.20	4.19	1.39	2.59	0.97	0.97	0.57
Home Equity Lines of Credit	(%)	2.53	1.61	2.53	0.68	1.25	0.44	0.19	0.14
Other Junior Liens	(%)	2.34	1.64	2.34	0.84	2.03	0.66	0.41	0.49
Multi Family Loans	(%)	0.66	0.50	0.66	0.29	0.43	0.21	0.16	0.13
Commercial Loans	(%)	1.40	1.14	1.40	0.86	0.95	0.90	1.10	1.11
Consumer Loans	(%)	1.28	1.12	1.28	0.83	1.01	0.91	0.63	0.78
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>									
Originations	(\$)	107.45	115.33	222.78	322.88	631.89	553.08	656.09	603.23
Purchases	(\$)	50.26	51.86	102.12	101.58	154.93	326.97	356.15	296.46
Sales	(\$)	116.34	119.15	235.49	344.19	553.17	564.57	599.47	477.70
Loans Outstanding (1)	(\$)	749.05	748.23	749.05	765.39	740.78	727.09	814.71	729.37
Loans Outstanding / Total Assets	(%)	49.54	49.38	49.54	50.91	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 / August 2008

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

	JUNE 2008		MARCH 2008		JUNE 2007	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
<b>TOTAL ASSETS</b>	<b>1,511.98</b>	<b>100.00</b>	<b>1,515.28</b>	<b>100.00</b>	<b>1,503.42</b>	<b>100.00</b>
Cash and Noninterest-Earning Deposits	18.37	1.21	19.47	1.29	14.61	0.97
Investment Securities	105.80	7.00	107.76	7.11	87.97	5.85
Mortgage Backed Securities	198.95	13.16	202.27	13.35	195.75	13.02
1-4 Family Mortgages	749.05	49.54	748.23	49.38	765.39	50.91
First Liens	585.64	38.73	584.68	38.59	616.71	41.02
Home Equity Lines of Credit	119.64	7.91	118.14	7.80	106.28	7.07
Other Junior Liens	43.77	2.89	45.40	3.00	42.40	2.82
Multi Family Mortgages	64.89	4.29	63.32	4.18	63.48	4.22
Nonresidential Mortgages	77.37	5.12	75.07	4.95	65.19	4.34
Construction Loans	33.32	2.20	33.88	2.24	33.36	2.22
Land Loans	18.37	1.21	18.82	1.24	18.34	1.22
Commercial Loans	59.14	3.91	60.34	3.98	56.62	3.77
Consumer Loans	88.05	5.82	84.68	5.59	91.14	6.06
Repossessed Assets, Net	5.06	0.33	4.12	0.27	1.90	0.13
Real Estate Held for Investment	0.17	0.01	0.18	0.01	0.19	0.01
Office Premises & Equipment	11.20	0.74	11.35	0.75	11.47	0.76
Other Assets	106.61	7.05	102.12	6.74	105.45	7.01
Less: Contra Assets & Valuation Allowances	24.37	1.61	16.32	1.08	7.46	0.50
<b>TOTAL LIABILITIES AND CAPITAL</b>	<b>1,511.98</b>	<b>100.00</b>	<b>1,515.28</b>	<b>100.00</b>	<b>1,503.42</b>	<b>100.00</b>
Total Deposits and Escrows	929.16	61.45	913.36	60.28	948.49	63.09
Deposits	916.64	60.63	900.60	59.43	933.56	62.10
Escrows	12.52	0.83	12.76	0.84	14.93	0.99
Total Borrowings	420.80	27.83	427.91	28.24	355.92	23.67
Advances from FHLB	298.00	19.71	308.81	20.38	214.94	14.30
Reverse Repurchase Agreements	46.34	3.06	43.54	2.87	68.26	4.54
Other Borrowings	76.46	5.06	75.56	4.99	72.72	4.84
Other Liabilities	31.11	2.06	36.96	2.44	36.56	2.43
<b>EQUITY CAPITAL</b>	<b>130.90</b>	<b>8.66</b>	<b>137.06</b>	<b>9.05</b>	<b>162.44</b>	<b>10.80</b>
Capital Stock & Paid-In Capital	119.20	7.88	115.62	7.63	119.60	7.96
Unrealized Gains (Losses) AFS Securities	(8.88)	(0.59)	(7.05)	(0.47)	(1.88)	(0.12)
Retained Earnings	21.68	1.43	30.03	1.98	45.33	3.02

	JUNE 2008		MARCH 2008		JUNE 2007	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
<b>INCOME AND EXPENSE DATA</b>						
Interest Income	21.27	5.62	22.47	5.97	24.68	6.58
Interest Expense	10.18	2.69	12.00	3.19	14.29	3.81
Net Interest Income	11.08	2.93	10.47	2.78	10.39	2.77
Loss Provisions-Interest Bearing Assets	14.00	3.70	7.64	2.03	1.42	0.38
Noninterest Income	5.21	1.38	6.49	1.72	7.13	1.90
Mortgage Loan Servicing Fees	1.50	0.40	(0.13)	(0.04)	0.86	0.23
Other Fees and Charges	4.44	1.17	4.36	1.16	4.47	1.19
Other Noninterest Income	(0.73)	(0.19)	2.27	0.60	1.80	0.48
Noninterest Expense	10.64	2.81	10.48	2.78	10.20	2.72
G&A Expense	10.22	2.70	10.09	2.68	9.87	2.63
Goodwill Expense	0.18	0.05	0.22	0.06	0.30	0.08
Loss Provis.-Nonint. Bearing Assets	0.24	0.06	0.17	0.04	0.03	0.01
Income Before Taxes & Extraord. Items	(8.34)	(2.21)	(1.15)	(0.31)	5.89	1.57
Income Taxes	(3.06)	(0.81)	(0.52)	(0.14)	2.06	0.55
Extraordinary Items	(0.09)	(0.02)	0.00	0.00	0.00	0.00
Net Income	(5.37)	(1.42)	(0.63)	(0.17)	3.83	1.02

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

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

	NORTHEAST REGION								
	3-MONTHS ENDED		6-MONTHS ENDED		2007	2006	2005	2004	
	JUNE 2008	MAR. 2008	JUNE 2008	JUNE 2007					
<b>SUMMARY DATA:</b>									
Number of Thrifts	(#)	190	189	190	260	184	263	266	272
Total Assets	(\$)	411.28	411.56	411.28	428.82	411.75	414.90	371.60	329.11
Net Income	(\$)	0.57	0.57	1.14	1.52	(0.45)	3.75	4.43	4.24
Profits	(\$)	0.74	0.60	1.34	1.66	2.59	3.92	4.45	4.30
Losses	(\$)	(0.18)	(0.03)	(0.21)	(0.14)	(3.04)	(0.18)	(0.02)	(0.05)
<b>PROFITABILITY MEASURES:</b>									
Return on Average Assets	(%)	0.55	0.55	0.55	0.73	(0.11)	0.94	1.27	1.40
Median Ratio	(%)	0.42	0.40	0.40	0.44	0.41	0.55	0.75	0.69
Return on Average Equity	(%)	5.54	5.37	5.46	6.40	(0.99)	9.35	12.73	14.05
Median Ratio	(%)	3.81	3.26	3.39	3.51	3.28	4.41	6.06	6.09
Net Interest Income	(\$)	2.66	2.49	5.15	4.79	9.18	9.37	9.43	8.89
% of Average Assets	(%)	2.59	2.42	2.50	2.31	2.25	2.36	2.72	2.94
Total Fee Income	(\$)	0.60	0.52	1.12	1.83	2.96	3.47	3.44	3.68
% of Average Assets	(%)	0.58	0.51	0.58	0.87	0.54	0.82	1.28	1.08
G&A Expense	(\$)	1.72	1.88	3.60	4.35	7.86	7.16	6.80	7.13
% of Average Assets	(%)	1.68	1.83	1.75	2.09	1.93	1.80	1.96	2.36
<b>CAPITAL MEASURES:</b>									
Equity Capital Ratio	(%)	9.82	10.15	9.82	11.07	10.32	10.56	10.04	10.08
Tier 1 Leverage Ratio	(%)	8.95	9.14	8.95	9.37	8.84	8.76	8.97	8.96
Risk-based Capital Ratio	(%)	16.50	16.78	16.50	16.74	16.65	15.52	16.48	15.93
<b>Thrifts by FDICIA Capital Categories:</b>									
Well-Capitalized	(#)	187	184	187	260	183	263	264	271
Adequately Capitalized	(#)	1	5	1	0	1	0	2	1
Undercapitalized	(#)	1	0	1	0	0	0	0	0
Significantly Undercapitalized	(#)	1	0	1	0	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0	0
<b>FAILED/PROBLEM THRIFTS:</b>									
Failed Thrifts	(#)	0	0	0	0	0	0	0	1
Problem Thrifts	(#)	3	3	3	4	4	2	1	1
<b>ASSET QUALITY MEASURES:</b>									
<b>Troubled Assets</b>									
Including Repurchased GNMA Loans	(\$)	2.60	2.24	2.60	2.69	2.77	1.93	1.40	N/A
% of Total Assets	(%)	0.63	0.55	0.63	0.63	0.67	0.47	0.38	N/A
Excluding Repurchased GNMA Loans	(\$)	2.60	2.24	2.60	2.68	2.77	1.93	1.40	1.41
% of Total Assets	(%)	0.63	0.54	0.63	0.63	0.67	0.46	0.38	0.43
<b>Noncurrent Loans</b>									
Including Repurchased GNMA Loans	(\$)	2.35	2.00	2.35	2.42	2.55	1.74	1.26	N/A
% of Total Assets	(%)	0.57	0.49	0.57	0.56	0.62	0.42	0.34	N/A
Excluding Repurchased GNMA Loans	(\$)	2.35	2.00	2.35	2.41	2.54	1.74	1.26	1.30
% of Total Assets	(%)	0.57	0.49	0.57	0.56	0.62	0.42	0.34	0.40
<b>Noncurrent Loans as a % of Loan Type:</b>									
1-4 Family Mortgages	(%)	0.81	0.72	0.81	0.92	1.16	0.66	0.50	0.50
First Liens	(%)	0.86	0.75	0.86	0.94	1.06	0.65	0.49	0.52
Home Equity Lines of Credit	(%)	0.43	0.30	0.43	0.41	0.27	0.33	0.33	0.24
Other Junior Liens	(%)	0.61	0.89	0.61	1.21	4.24	1.26	0.79	0.62
Multi-Family Loans	(%)	0.66	0.38	0.66	0.41	0.37	0.28	0.38	0.31
Commercial Loans	(%)	1.00	0.99	1.00	0.63	0.82	0.58	0.73	0.73
Consumer Loans	(%)	0.97	0.71	0.97	0.55	0.78	0.60	0.47	1.41
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>									
Originations	(\$)	19.65	15.23	34.88	69.06	108.25	123.63	142.27	125.03
Purchases	(\$)	2.15	0.87	3.02	33.76	42.03	119.76	149.79	100.16
Sales	(\$)	5.76	7.24	13.00	82.19	108.74	207.75	211.70	151.99
Loans Outstanding (1)	(\$)	164.45	158.67	164.45	180.47	159.44	182.68	184.83	155.85
Loans Outstanding / Total Assets	(%)	39.98	38.55	39.98	42.08	38.72	44.03	49.74	47.36

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

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

NORTHEAST REGION

	JUNE 2008		MARCH 2008		JUNE 2007	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
<b>TOTAL ASSETS</b>	411.28	100.00	411.56	100.00	428.82	100.00
Cash and Noninterest-Earning Deposits	3.95	0.96	5.07	1.23	3.90	0.91
Investment Securities	23.79	5.79	29.43	7.15	34.14	7.96
Mortgage Backed Securities	92.74	22.55	93.25	22.66	90.73	21.16
1-4 Family Mortgages	164.45	39.98	158.67	38.55	180.47	42.08
First Liens	144.24	35.07	139.22	33.83	158.13	36.87
Home Equity Lines of Credit	12.77	3.11	11.77	2.86	12.64	2.95
Other Junior Liens	7.44	1.81	7.67	1.86	9.70	2.26
Multi Family Mortgages	16.05	3.90	15.27	3.71	14.07	3.28
Nonresidential Mortgages	30.02	7.30	29.28	7.11	28.70	6.69
Construction Loans	7.18	1.75	7.04	1.71	7.85	1.83
Land Loans	1.76	0.43	1.74	0.42	4.10	0.96
Commercial Loans	25.63	6.23	25.87	6.29	22.74	5.30
Consumer Loans	14.45	3.51	15.18	3.69	14.84	3.46
Repossessed Assets, Net	0.25	0.06	0.24	0.06	0.27	0.06
Real Estate Held for Investment	0.01	0.00	0.01	0.00	0.02	0.00
Office Premises & Equipment	2.52	0.61	2.52	0.61	2.78	0.65
Other Assets	30.55	7.43	29.89	7.26	25.87	6.03
Less: Contra Assets & Valuation Allowances	2.07	0.50	1.92	0.47	1.66	0.39
<b>TOTAL LIABILITIES AND CAPITAL</b>	411.28	100.00	411.56	100.00	428.82	100.00
Total Deposits and Escrows	269.91	65.63	268.12	65.15	276.77	64.54
Deposits	268.55	65.29	266.76	64.82	274.70	64.06
Escrows	1.37	0.33	1.36	0.33	2.07	0.48
Total Borrowings	95.02	23.10	95.34	23.17	98.59	22.99
Advances from FHLB	55.82	13.57	58.63	14.25	59.69	13.92
Reverse Repurchase Agreements	28.25	6.87	26.18	6.36	28.16	6.57
Other Borrowings	10.95	2.66	10.53	2.56	10.74	2.50
Other Liabilities	5.96	1.45	6.33	1.54	6.00	1.40
<b>EQUITY CAPITAL</b>	40.39	9.82	41.77	10.15	47.46	11.07
Capital Stock & Paid-In Capital	36.41	8.85	36.03	8.75	31.28	7.29
Unrealized Gains (Losses) AFS Securities	(5.22)	(1.27)	(4.55)	(1.11)	(0.67)	(0.16)
Retained Earnings	9.79	2.38	11.01	2.67	17.45	4.07

	JUNE 2008		MARCH 2008		JUNE 2007	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
<b>INCOME AND EXPENSE DATA</b>						
Interest Income	5.37	5.22	5.71	5.55	6.04	5.72
Interest Expense	2.71	2.63	3.23	3.13	3.67	3.48
Net Interest Income	2.66	2.59	2.49	2.42	2.37	2.25
Loss Provisions-Interest Bearing Assets	0.57	0.56	0.33	0.32	0.14	0.13
Noninterest Income	0.72	0.70	0.63	0.61	1.10	1.04
Mortgage Loan Servicing Fees	0.11	0.11	0.05	0.04	0.10	0.09
Other Fees and Charges	0.48	0.47	0.47	0.46	0.82	0.78
Other Noninterest Income	0.12	0.12	0.11	0.11	0.18	0.17
Noninterest Expense	1.78	1.73	1.96	1.90	2.12	2.00
G&A Expense	1.72	1.68	1.88	1.83	2.05	1.94
Goodwill Expense	0.06	0.05	0.08	0.07	0.07	0.06
Loss Provis.-Nonint. Bearing Assets	0.00	0.00	0.00	0.00	0.00	0.00
Income Before Taxes & Extraord. Items	1.03	1.00	0.83	0.81	1.21	1.15
Income Taxes	0.35	0.34	0.27	0.26	0.40	0.38
Extraordinary Items	(0.11)	(0.11)	0.00	0.00	0.00	0.00
Net Income	0.57	0.55	0.57	0.55	0.81	0.77

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

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

	SOUTHEAST REGION								
	3-MONTHS ENDED		6-MONTHS ENDED		2007	2006	2005	2004	
	JUNE 2008	MAR. 2008	JUNE 2008	JUNE 2007					
<b>SUMMARY DATA:</b>									
Number of Thrifts	(#)	198	199	198	311	200	299	306	312
Total Assets	(\$)	276.61	280.92	276.61	349.33	281.17	233.29	249.51	217.81
Net Income	(\$)	(1.31)	(0.41)	(1.73)	0.89	(1.13)	1.95	2.14	2.01
Profits	(\$)	0.15	0.10	0.25	1.17	1.43	2.23	2.25	2.13
Losses	(\$)	(1.46)	(0.52)	(1.98)	(0.28)	(2.56)	(0.28)	(0.11)	(0.12)
<b>PROFITABILITY MEASURES:</b>									
Return on Average Assets	(%)	(1.89)	(0.59)	(1.24)	0.59	(0.39)	0.78	0.92	0.97
Median Ratio	(%)	0.35	0.32	0.33	0.46	0.41	0.54	0.65	0.61
Return on Average Equity	(%)	(24.69)	(7.41)	(15.84)	6.67	(4.62)	8.72	10.16	10.82
Median Ratio	(%)	2.78	2.32	2.09	3.51	2.98	4.13	5.82	5.40
Net Interest Income	(\$)	1.63	1.61	3.24	4.14	7.51	7.38	6.86	6.03
% of Average Assets	(%)	2.34	2.29	2.31	2.76	2.59	2.94	2.94	2.92
Total Fee Income	(\$)	0.73	0.38	1.11	1.09	1.67	2.18	2.36	2.22
% of Average Assets	(%)	1.04	0.54	1.04	0.71	0.42	0.85	0.96	1.09
G&A Expense	(\$)	1.90	1.94	3.84	3.41	6.41	6.42	6.11	5.67
% of Average Assets	(%)	2.73	2.76	2.75	2.27	2.21	2.55	2.62	2.75
<b>CAPITAL MEASURES:</b>									
Equity Capital Ratio	(%)	7.47	7.82	7.47	8.78	8.10	9.43	8.82	9.01
Tier 1 Leverage Ratio	(%)	7.60	7.89	7.60	8.34	7.65	8.49	8.30	8.62
Risk-based Capital Ratio	(%)	13.06	13.51	13.06	13.53	13.80	13.51	13.46	14.03
<b>Thrifts by FDICIA Capital Categories:</b>									
Well-Capitalized	(#)	194	195	194	304	194	292	305	311
Adequately Capitalized	(#)	2	3	2	4	4	6	1	0
Undercapitalized	(#)	1	0	1	2	1	0	0	0
Significantly Undercapitalized	(#)	0	1	0	1	0	0	0	1
Critically Undercapitalized	(#)	1	0	1	0	1	0	0	0
<b>FAILED/PROBLEM THRIFTS:</b>									
Failed Thrifts	(#)	0	0	0	0	0	0	0	0
Problem Thrifts	(#)	4	3	4	4	3	3	5	4
<b>ASSET QUALITY MEASURES:</b>									
<b>Troubled Assets</b>									
Including Repurchased GNMA Loans	(\$)	10.34	6.73	10.34	3.24	5.62	1.73	1.44	N/A
% of Total Assets	(%)	3.74	2.39	3.74	0.93	2.00	0.74	0.58	N/A
Excluding Repurchased GNMA Loans	(\$)	10.05	6.46	10.05	3.00	5.37	1.48	1.21	1.23
% of Total Assets	(%)	3.63	2.30	3.63	0.86	1.91	0.63	0.49	0.57
<b>Noncurrent Loans</b>									
Including Repurchased GNMA Loans	(\$)	9.08	5.79	9.08	2.72	4.91	1.42	1.23	N/A
% of Total Assets	(%)	3.28	2.06	3.28	0.78	1.75	0.61	0.49	N/A
Excluding Repurchased GNMA Loans	(\$)	8.78	5.52	8.78	2.47	4.66	1.17	1.00	1.01
% of Total Assets	(%)	3.18	1.97	3.18	0.71	1.66	0.50	0.40	0.47
<b>Noncurrent Loans as a % of Loan Type:</b>									
1-4 Family Mortgages	(%)	4.86	2.99	4.86	1.12	2.61	0.90	0.68	0.56
First Liens	(%)	5.13	3.44	5.13	1.23	3.07	1.01	0.83	0.65
Home Equity Lines of Credit	(%)	4.88	2.20	4.88	0.88	1.70	0.41	0.20	0.15
Other Junior Liens	(%)	3.27	1.45	3.27	0.68	1.30	0.79	0.50	0.88
Multi Family Loans	(%)	1.29	0.52	1.29	0.42	0.60	0.44	0.42	0.34
Commercial Loans	(%)	0.57	0.39	0.57	1.01	0.49	1.03	1.08	1.33
Consumer Loans	(%)	0.26	0.19	0.26	0.38	0.19	0.60	0.52	0.68
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>									
Originations	(\$)	38.96	47.46	86.42	84.05	239.67	61.80	75.87	67.59
Purchases	(\$)	28.18	31.19	59.38	24.54	30.50	37.67	47.94	49.06
Sales	(\$)	61.14	64.28	125.42	76.61	166.16	53.62	70.90	74.95
Loans Outstanding (1)	(\$)	168.92	171.73	168.92	188.13	167.30	106.22	120.43	101.33
Loans Outstanding / Total Assets	(%)	61.07	61.13	61.07	53.86	59.50	45.53	48.27	46.52

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

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

SOUTHEAST REGION

	JUNE 2008		MARCH 2008		JUNE 2007	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
<b>TOTAL ASSETS</b>	276.61	100.00	280.92	100.00	349.33	100.00
Cash and Noninterest-Earning Deposits	4.60	1.66	4.79	1.70	3.44	0.99
Investment Securities	13.70	4.95	14.93	5.31	18.96	5.43
Mortgage Backed Securities	30.17	10.91	31.21	11.11	50.76	14.53
1-4 Family Mortgages	168.92	61.07	171.73	61.13	188.13	53.86
First Liens	121.25	43.83	122.68	43.67	138.57	39.67
Home Equity Lines of Credit	27.10	9.80	27.60	9.83	30.57	8.75
Other Junior Liens	20.56	7.43	21.45	7.63	18.99	5.44
Multifamily Mortgages	1.71	0.62	1.72	0.61	3.63	1.04
Nonresidential Mortgages	13.29	4.80	12.69	4.52	15.34	4.39
Construction Loans	6.09	2.20	6.21	2.21	8.11	2.32
Land Loans	5.60	2.03	5.71	2.03	6.84	1.96
Commercial Loans	6.59	2.38	7.17	2.55	10.38	2.97
Consumer Loans	12.56	4.54	10.79	3.84	27.95	8.00
Repossessed Assets, Net	1.26	0.46	0.94	0.33	0.53	0.15
Real Estate Held for Investment	0.04	0.01	0.05	0.02	0.07	0.02
Office Premises & Equipment	2.23	0.81	2.23	0.79	2.94	0.84
Other Assets	15.50	5.60	14.79	5.26	14.11	4.04
Less: Contra Assets & Valuation Allowances	5.65	2.04	4.03	1.44	1.86	0.53
<b>TOTAL LIABILITIES AND CAPITAL</b>	276.61	100.00	280.92	100.00	349.33	100.00
Total Deposits and Escrows	175.88	63.58	176.45	62.81	229.11	65.59
Deposits	174.95	63.25	175.70	62.55	227.53	65.13
Escrows	0.93	0.34	0.75	0.27	1.58	0.45
Total Borrowings	76.11	27.51	78.03	27.78	84.32	24.14
Advances from FHLB	65.74	23.77	68.82	24.50	62.58	17.91
Reverse Repurchase Agreements	8.54	3.09	8.24	2.93	20.40	5.84
Other Borrowings	1.82	0.66	0.97	0.34	1.34	0.38
Other Liabilities	3.95	1.43	4.48	1.59	5.24	1.50
<b>EQUITY CAPITAL</b>	20.67	7.47	21.96	7.82	30.66	8.78
Capital Stock & Paid-In Capital	16.12	5.83	15.71	5.59	17.61	5.04
Unrealized Gains (Losses) AFS Securities	(1.51)	(0.55)	(1.01)	(0.36)	(0.67)	(0.19)
Retained Earnings	6.24	2.26	7.50	2.67	13.70	3.92

	JUNE 2008		MARCH 2008		JUNE 2007	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
<b>INCOME AND EXPENSE DATA</b>						
Interest Income	3.84	5.51	4.10	5.85	5.56	6.47
Interest Expense	2.21	3.17	2.49	3.55	3.29	3.83
Net Interest Income	1.63	2.34	1.61	2.29	2.27	2.64
Loss Provisions-Interest Bearing Assets	3.08	4.42	1.63	2.33	0.50	0.58
Noninterest Income	1.27	1.82	1.30	1.85	0.95	1.11
Mortgage Loan Servicing Fees	0.30	0.44	(0.04)	(0.06)	0.02	0.02
Other Fees and Charges	0.42	0.61	0.43	0.61	0.60	0.69
Other Noninterest Income	0.54	0.77	0.92	1.31	0.34	0.39
Noninterest Expense	1.95	2.80	1.98	2.82	1.95	2.26
G&A Expense	1.90	2.73	1.94	2.76	1.82	2.11
Goodwill Expense	0.01	0.02	0.01	0.02	0.12	0.14
Loss Provis.-Nonint. Bearing Assets	0.03	0.05	0.03	0.04	0.01	0.01
Income Before Taxes & Extraord. Items	(2.13)	(3.06)	(0.71)	(1.01)	0.78	0.91
Income Taxes	(0.79)	(1.14)	(0.29)	(0.42)	0.28	0.33
Extraordinary Items	0.02	0.04	0.00	0.00	0.00	0.00
Net Income	(1.31)	(1.89)	(0.41)	(0.59)	0.50	0.58

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

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

	CENTRAL REGION				
	3-MONTHS ENDED		6-MONTHS ENDED		
	JUNE 2008	MAR. 2008	JUNE 2008	2007 ----	
<b>SUMMARY DATA:</b>					
Number of Thrifts	(#)	197	198	197	199
Total Assets	(\$)	121.15	123.60	121.15	133.15
Net Income	(\$)	0.02	0.14	0.16	0.05
Profits	(\$)	0.15	0.17	0.32	0.36
Losses	(\$)	(0.14)	(0.03)	(0.17)	(0.31)
<b>PROFITABILITY MEASURES:</b>					
Return on Average Assets	(%)	0.06	0.46	0.26	0.04
Median Ratio	(%)	0.38	0.34	0.33	0.31
Return on Average Equity	(%)	0.58	4.71	2.65	0.40
Median Ratio	(%)	2.77	2.61	2.53	2.23
Net Interest Income	(\$)	0.79	0.74	1.53	1.58
% of Average Assets	(%)	2.60	2.41	2.51	1.20
Total Fee Income	(\$)	0.53	0.38	0.90	0.86
% of Average Assets	(%)	1.73	1.22	1.73	1.43
G&A Expense	(\$)	0.89	0.89	1.78	1.80
% of Average Assets	(%)	2.91	2.89	2.90	1.37
<b>CAPITAL MEASURES:</b>					
Equity Capital Ratio	(%)	9.77	9.69	9.77	10.29
Tier 1 Leverage Ratio	(%)	9.33	9.16	9.33	9.15
Risk-based Capital Ratio	(%)	14.56	14.63	14.56	14.52
Thrifts by FDICIA Capital Categories:					
Well-Capitalized	(#)	195	195	195	196
Adequately Capitalized	(#)	2	3	2	3
Undercapitalized	(#)	0	0	0	0
Significantly Undercapitalized	(#)	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0
<b>FAILED/PROBLEM THRIFTS:</b>					
Failed Thrifts	(#)	0	0	0	0
Problem Thrifts	(#)	6	4	6	3
<b>ASSET QUALITY MEASURES:</b>					
<b>Troubled Assets</b>					
Including Repurchased GNMA Loans	(\$)	3.07	2.88	3.07	2.41
% of Total Assets	(%)	2.54	2.33	2.54	1.81
Excluding Repurchased GNMA Loans	(\$)	3.07	2.88	3.07	2.41
% of Total Assets	(%)	2.54	2.33	2.54	1.81
<b>Noncurrent Loans</b>					
Including Repurchased GNMA Loans	(\$)	2.39	2.29	2.39	2.02
% of Total Assets	(%)	1.97	1.85	1.97	1.52
Excluding Repurchased GNMA Loans	(\$)	2.39	2.29	2.39	2.02
% of Total Assets	(%)	1.97	1.85	1.97	1.52
<b>Noncurrent Loans as a % of Loan Type:</b>					
1-4 Family Mortgages	(%)	2.24	2.00	2.24	1.73
First Liens	(%)	2.40	2.07	2.40	1.79
Home Equity Lines of Credit	(%)	1.55	1.66	1.55	1.47
Other Junior Liens	(%)	1.51	1.76	1.51	1.44
Multi Family Loans	(%)	1.69	1.76	1.69	1.46
Commercial Loans	(%)	1.31	1.24	1.31	1.07
Consumer Loans	(%)	0.69	0.79	0.69	0.78
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>					
Originations	(\$)	6.26	5.94	12.19	10.94
Purchases	(\$)	14.38	14.15	28.53	24.26
Sales	(\$)	16.37	16.16	32.52	30.59
Loans Outstanding (1)	(\$)	59.11	59.26	59.11	63.30
Loans Outstanding / Total Assets	(%)	48.79	47.95	48.79	47.54

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

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

CENTRAL REGION

	JUNE 2008		MARCH 2008	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	121.15	100.00	123.60	100.00
Cash and Noninterest-Earning Deposits	1.34	1.11	1.29	1.04
Investment Securities	5.96	4.92	7.44	6.02
Mortgage Backed Securities	13.19	10.89	15.43	12.49
1-4 Family Mortgages	59.11	48.79	59.26	47.95
First Liens	48.03	39.65	48.41	39.17
Home Equity Lines of Credit	7.40	6.11	7.14	5.78
Other Junior Liens	3.68	3.04	3.71	3.00
Multi Family Mortgages	3.74	3.09	3.74	3.03
Nonresidential Mortgages	9.73	8.03	9.48	7.67
Construction Loans	3.51	2.90	3.60	2.91
Land Loans	3.66	3.02	3.82	3.09
Commercial Loans	4.22	3.48	4.05	3.28
Consumer Loans	9.94	8.20	9.08	7.34
Repossessed Assets, Net	0.69	0.57	0.59	0.48
Real Estate Held for Investment	0.03	0.03	0.03	0.02
Office Premises & Equipment	1.32	1.09	1.32	1.07
Other Assets	5.55	4.58	5.30	4.29
Less: Contra Assets & Valuation Allowances	0.84	0.70	0.82	0.66
TOTAL LIABILITIES AND CAPITAL	121.15	100.00	123.60	100.00
Total Deposits and Escrows	85.26	70.38	86.97	70.37
Deposits	83.74	69.12	85.36	69.07
Escrows	1.52	1.25	1.61	1.30
Total Borrowings	22.78	18.80	23.23	18.80
Advances from FHLB	17.27	14.25	18.64	15.09
Reverse Repurchase Agreements	4.19	3.46	3.52	2.85
Other Borrowings	1.32	1.09	1.07	0.86
Other Liabilities	1.27	1.05	1.42	1.15
EQUITY CAPITAL	11.84	9.77	11.97	9.69
Capital Stock & Paid-In Capital	5.44	4.49	5.40	4.37
Unrealized Gains (Losses) AFS Securities	(0.13)	(0.11)	(0.02)	(0.02)
Retained Earnings	6.67	5.50	6.75	5.46

	JUNE 2008		MARCH 2008	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA				
Interest Income	1.72	5.62	1.79	5.82
Interest Expense	0.92	3.03	1.05	3.41
Net Interest Income	0.79	2.60	0.74	2.41
Loss Provisions-Interest Bearing Assets	0.34	1.11	0.18	0.57
Noninterest Income	0.48	1.58	0.54	1.77
Mortgage Loan Servicing Fees	0.12	0.40	(0.03)	(0.10)
Other Fees and Charges	0.41	1.33	0.41	1.33
Other Noninterest Income	(0.05)	(0.15)	0.17	0.55
Noninterest Expense	0.91	2.99	0.90	2.93
G&A Expense	0.89	2.91	0.89	2.89
Goodwill Expense	0.02	0.07	0.01	0.04
Loss Provis.-Nonint. Bearing Assets	0.01	0.02	0.00	0.00
Income Before Taxes & Extraord. Items	0.02	0.08	0.21	0.68
Income Taxes	0.01	0.02	0.07	0.22
Extraordinary Items	0.00	0.00	0.00	0.00
Net Income	0.02	0.06	0.14	0.46

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



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

MIDWEST REGION

	3-MONTHS ENDED		6-MONTHS ENDED		2007 ----	2006 ----	2005 ----	2004 ----	
	JUNE 2008	MAR. 2008	JUNE 2008	JUNE 2007					
<b>SUMMARY DATA:</b>									
Number of Thrifts	(#)	171	172	171	196	171	199	201	207
Total Assets	(\$)	150.37	147.20	150.37	146.15	138.44	139.49	126.63	135.39
Net Income	(\$)	0.00	0.16	0.16	0.60	0.96	1.28	1.29	1.24
Profits	(\$)	0.26	0.27	0.53	0.63	1.04	1.32	1.37	1.41
Losses	(\$)	(0.26)	(0.11)	(0.37)	(0.03)	(0.09)	(0.04)	(0.08)	(0.16)
<b>PROFITABILITY MEASURES:</b>									
Return on Average Assets	(%)	0.01	0.44	0.22	0.87	0.71	0.95	0.99	0.94
Median Ratio	(%)	0.53	0.56	0.50	0.58	0.54	0.66	0.71	0.75
Return on Average Equity	(%)	0.11	5.17	2.61	9.43	7.90	10.54	11.14	10.79
Median Ratio	(%)	4.12	4.88	4.14	4.92	4.50	5.17	6.15	6.40
Net Interest Income	(\$)	0.98	0.98	1.96	1.91	3.67	3.59	3.63	3.70
% of Average Assets	(%)	2.64	2.73	2.69	2.81	2.71	2.68	2.78	2.80
Total Fee Income	(\$)	0.47	0.47	0.94	0.93	1.81	1.66	1.50	1.38
% of Average Assets	(%)	1.27	1.30	1.27	1.37	1.24	1.26	1.21	1.08
G&A Expense	(\$)	0.96	0.94	1.90	1.91	3.66	3.51	3.37	3.61
% of Average Assets	(%)	2.58	2.63	2.60	2.80	2.70	2.62	2.58	2.74
<b>CAPITAL MEASURES:</b>									
Equity Capital Ratio	(%)	8.35	8.54	8.35	8.95	8.62	9.16	9.01	8.98
Tier 1 Leverage Ratio	(%)	8.54	8.61	8.54	8.77	8.47	9.04	8.90	8.45
Risk-based Capital Ratio	(%)	14.23	14.20	14.23	13.46	13.30	14.51	14.56	14.45
<b>Thrifts by FDICIA Capital Categories:</b>									
Well-Capitalized	(#)	169	171	169	195	170	196	199	204
Adequately Capitalized	(#)	0	0	0	0	0	3	1	3
Undercapitalized	(#)	0	0	0	1	1	0	0	0
Significantly Undercapitalized	(#)	1	1	1	0	0	0	0	0
Critically Undercapitalized	(#)	1	0	1	0	0	0	0	0
<b>FAILED/PROBLEM THRIFTS:</b>									
Failed Thrifts	(#)	0	0	0	0	0	0	0	0
Problem Thrifts	(#)	1	1	1	2	1	1	0	1
<b>ASSET QUALITY MEASURES:</b>									
<b>Troubled Assets</b>									
Including Repurchased GNMA Loans	(\$)	3.22	2.58	3.22	1.39	1.93	1.29	1.45	N/A
% of Total Assets	(%)	2.14	1.76	2.14	0.95	1.39	0.93	1.14	N/A
Excluding Repurchased GNMA Loans	(\$)	2.35	1.89	2.35	0.85	1.36	0.62	0.48	0.61
% of Total Assets	(%)	1.56	1.28	1.56	0.58	0.98	0.45	0.38	0.45
<b>Noncurrent Loans</b>									
Including Repurchased GNMA Loans	(\$)	2.86	2.31	2.86	1.25	1.73	1.18	1.36	N/A
% of Total Assets	(%)	1.90	1.57	1.90	0.86	1.25	0.85	1.08	N/A
Excluding Repurchased GNMA Loans	(\$)	1.99	1.62	1.99	0.72	1.16	0.51	0.40	0.52
% of Total Assets	(%)	1.32	1.10	1.32	0.49	0.84	0.37	0.31	0.39
<b>Noncurrent Loans as a % of Loan Type:</b>									
1-4 Family Mortgages	(%)	3.88	3.09	3.88	1.51	2.32	1.91	2.71	0.50
First Liens	(%)	5.72	4.50	5.72	2.04	3.38	2.78	3.66	0.60
Home Equity Lines of Credit	(%)	0.14	0.18	0.14	0.15	0.13	0.19	0.17	0.12
Other Junior Liens	(%)	0.24	0.23	0.24	0.20	0.21	0.18	0.19	0.32
Multi Family Loans	(%)	2.01	1.26	2.01	1.17	0.67	1.19	0.70	0.61
Commercial Loans	(%)	1.67	0.85	1.67	0.54	0.60	0.73	0.84	0.83
Consumer Loans	(%)	0.54	0.57	0.54	0.58	0.52	0.65	0.52	0.54
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>									
Originations	(\$)	12.38	10.49	22.87	23.95	42.60	48.60	55.02	49.45
Purchases	(\$)	3.49	3.28	6.77	3.73	7.62	7.36	9.32	9.57
Sales	(\$)	8.62	7.92	16.55	18.22	33.44	27.70	32.60	32.82
Loans Outstanding (1)	(\$)	51.68	51.57	51.68	58.21	50.65	45.75	43.00	46.24
Loans Outstanding / Total Assets	(%)	34.37	35.03	34.37	39.83	36.58	32.80	33.96	34.15

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

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

MIDWEST REGION

	JUNE 2008		MARCH 2008		JUNE 2007	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
<b>TOTAL ASSETS</b>	150.37	100.00	147.20	100.00	146.15	100.00
Cash and Noninterest-Earning Deposits	2.73	1.82	2.58	1.75	1.90	1.30
Investment Securities	27.62	18.37	25.16	17.09	15.05	10.30
Mortgage Backed Securities	16.36	10.88	16.63	11.30	16.24	11.11
1-4 Family Mortgages	51.68	34.37	51.57	35.03	58.21	39.83
First Liens	34.53	22.96	34.62	23.52	41.56	28.43
Home Equity Lines of Credit	10.92	7.26	10.74	7.30	10.15	6.95
Other Junior Liens	6.23	4.15	6.21	4.22	6.50	4.45
Multifamily Mortgages	2.22	1.47	2.18	1.48	3.10	2.12
Nonresidential Mortgages	9.69	6.44	9.38	6.37	9.66	6.61
Construction Loans	7.77	5.17	7.72	5.24	8.18	5.59
Land Loans	3.23	2.15	3.25	2.21	3.32	2.27
Commercial Loans	7.69	5.12	7.62	5.18	7.38	5.05
Consumer Loans	15.10	10.04	15.01	10.20	16.81	11.50
Repossessed Assets, Net	0.36	0.24	0.27	0.18	0.13	0.09
Real Estate Held for Investment	0.04	0.03	0.05	0.03	0.06	0.04
Office Premises & Equipment	1.44	0.96	1.40	0.95	1.49	1.02
Other Assets	5.90	3.92	5.55	3.77	5.39	3.69
Less: Contra Assets & Valuation Allowances	1.46	0.97	1.16	0.79	0.78	0.53
<b>TOTAL LIABILITIES AND CAPITAL</b>	150.37	100.00	147.20	100.00	146.15	100.00
Total Deposits and Escrows	88.29	58.71	87.60	59.51	94.45	64.63
Deposits	87.24	58.02	86.58	58.82	93.25	63.80
Escrows	1.05	0.70	1.02	0.69	1.21	0.83
Total Borrowings	47.12	31.34	45.02	30.59	36.78	25.17
Advances from FHLB	45.33	30.15	43.29	29.41	34.67	23.72
Reverse Repurchase Agreements	0.57	0.38	0.62	0.42	0.41	0.28
Other Borrowings	1.22	0.81	1.11	0.76	1.69	1.16
Other Liabilities	2.41	1.60	2.00	1.36	1.83	1.25
<b>EQUITY CAPITAL</b>	12.55	8.35	12.57	8.54	13.08	8.95
Capital Stock & Paid-In Capital	20.50	13.63	20.20	13.73	19.51	13.35
Unrealized Gains (Losses) AFS Securities	(0.51)	(0.34)	(0.24)	(0.17)	(0.05)	(0.04)
Retained Earnings	(7.32)	(4.87)	(7.17)	(4.87)	(6.38)	(4.37)

	JUNE 2008		MARCH 2008		JUNE 2007	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
<b>INCOME AND EXPENSE DATA</b>						
Interest Income	1.93	5.18	2.09	5.85	2.33	6.46
Interest Expense	0.94	2.54	1.11	3.12	1.34	3.70
Net Interest Income	0.98	2.64	0.98	2.73	1.00	2.76
Loss Provisions-Interest Bearing Assets	0.56	1.50	0.33	0.93	0.13	0.36
Noninterest Income	0.58	1.56	0.57	1.60	0.56	1.56
Mortgage Loan Servicing Fees	0.02	0.05	0.01	0.01	0.02	0.06
Other Fees and Charges	0.45	1.21	0.46	1.29	0.47	1.31
Other Noninterest Income	0.11	0.30	0.11	0.30	0.07	0.20
Noninterest Expense	0.98	2.63	0.99	2.78	0.98	2.71
G&A Expense	0.96	2.58	0.94	2.63	0.97	2.69
Goodwill Expense	0.01	0.03	0.05	0.14	0.01	0.02
Loss Provis.-Nonint. Bearing Assets	0.01	0.02	0.01	0.02	0.00	0.00
Income Before Taxes & Extraord. Items	0.03	0.08	0.22	0.62	0.45	1.25
Income Taxes	0.03	0.07	0.06	0.18	0.14	0.37
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.00	0.01	0.16	0.44	0.32	0.88

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

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

	WEST REGION								
	3-MONTHS ENDED		6-MONTHS ENDED		2007 ----	2006 ----	2005 ----	2004 ----	
	JUNE 2008	MAR. 2008	JUNE 2008	JUNE 2007					
<b>SUMMARY DATA:</b>									
Number of Thrifts	(#)	73	73	73	69	72	84	90	95
Total Assets	(\$)	552.57	552.01	552.57	579.11	543.85	637.66	729.66	637.62
Net Income	(\$)	(4.65)	(1.08)	(5.73)	4.44	(0.09)	8.92	8.57	6.49
Profits	(\$)	0.38	0.60	0.97	4.45	6.00	8.92	8.58	6.50
Losses	(\$)	(5.03)	(1.67)	(6.70)	(0.01)	(6.09)	0.00	0.00	(0.01)
<b>PROFITABILITY MEASURES:</b>									
Return on Average Assets	(%)	(3.37)	(0.79)	(2.08)	1.43	(0.01)	1.23	1.25	1.16
Median Ratio	(%)	0.48	0.64	0.55	0.71	0.68	0.87	0.95	0.91
Return on Average Equity	(%)	(39.47)	(8.84)	(23.90)	12.54	(0.13)	13.11	14.04	13.11
Median Ratio	(%)	3.65	5.81	4.04	7.78	6.33	9.27	9.55	9.77
Net Interest Income	(\$)	5.02	4.66	9.68	9.91	18.68	20.69	18.95	16.00
% of Average Assets	(%)	3.63	3.40	3.52	3.19	3.10	2.85	2.77	2.86
Total Fee Income	(\$)	3.62	2.48	6.10	5.63	11.02	9.93	9.54	5.09
% of Average Assets	(%)	2.62	1.81	2.62	2.24	1.81	1.66	1.59	1.29
G&A Expense	(\$)	4.75	4.44	9.19	9.19	18.56	20.83	17.52	13.68
% of Average Assets	(%)	3.44	3.24	3.34	2.96	3.08	2.87	2.56	2.45
<b>CAPITAL MEASURES:</b>									
Equity Capital Ratio	(%)	8.22	8.84	8.22	12.30	8.95	11.52	9.37	8.53
Tier 1 Leverage Ratio	(%)	7.55	8.23	7.55	8.80	8.14	8.19	7.50	6.71
Risk-based Capital Ratio	(%)	12.96	13.75	12.96	14.47	13.51	13.97	12.98	12.69
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	71	71	71	69	71	84	90	95
Adequately Capitalized	(#)	1	1	1	0	1	0	0	0
Undercapitalized	(#)	0	0	0	0	0	0	0	0
Significantly Undercapitalized	(#)	1	0	1	0	0	0	0	0
Critically Undercapitalized	(#)	0	1	0	0	0	0	0	0
<b>FAILED/PROBLEM THRIFTS:</b>									
Failed Thrifts	(#)	0	0	0	0	0	0	0	0
Problem Thrifts	(#)	3	1	3	0	0	0	1	0
<b>ASSET QUALITY MEASURES:</b>									
Troubled Assets									
Including Repurchased GNMA Loans	(\$)	21.22	16.73	21.22	7.04	12.29	4.97	5.14	N/A
% of Total Assets	(%)	3.84	3.03	3.84	1.22	2.26	0.78	0.70	N/A
Excluding Repurchased GNMA Loans	(\$)	21.22	16.72	21.22	7.02	12.29	4.92	3.39	3.09
% of Total Assets	(%)	3.84	3.03	3.84	1.21	2.26	0.77	0.46	0.48
Noncurrent Loans									
Including Repurchased GNMA Loans	(\$)	18.73	14.64	18.73	6.07	10.83	4.32	4.83	N/A
% of Total Assets	(%)	3.39	2.65	3.39	1.05	1.99	0.68	0.66	N/A
Excluding Repurchased GNMA Loans	(\$)	18.72	14.64	18.72	6.05	10.82	4.26	3.08	2.77
% of Total Assets	(%)	3.39	2.65	3.39	1.05	1.99	0.67	0.42	0.43
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	5.16	4.00	5.16	1.49	2.96	0.88	0.88	0.52
First Liens	(%)	5.88	4.53	5.88	1.63	3.34	0.94	1.00	0.57
Home Equity Lines of Credit	(%)	2.48	1.84	2.48	0.73	1.39	0.55	0.17	0.12
Other Junior Liens	(%)	4.00	4.46	4.00	1.31	3.90	0.40	0.21	0.32
Multi Family Loans	(%)	0.46	0.38	0.46	0.18	0.32	0.11	0.04	0.03
Commercial Loans	(%)	2.32	1.86	2.32	1.23	1.42	1.40	1.58	1.41
Consumer Loans	(%)	2.24	1.91	2.24	1.49	1.66	1.33	0.75	0.47
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>									
Originations	(\$)	30.21	36.21	66.42	145.82	230.44	319.04	382.93	361.17
Purchases	(\$)	2.06	2.37	4.43	39.55	50.52	162.42	149.60	137.80
Sales	(\$)	24.45	23.55	48.00	167.18	214.24	275.53	284.28	217.94
Loans Outstanding (1)	(\$)	304.89	307.00	304.89	338.58	300.09	393.46	467.48	426.66
Loans Outstanding / Total Assets	(%)	55.18	55.62	55.18	58.46	55.18	61.70	64.07	66.91

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

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

WEST REGION

	JUNE 2008		MARCH 2008		JUNE 2007	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	552.57	100.00	552.01	100.00	579.11	100.00
Cash and Noninterest-Earning Deposits	5.75	1.04	5.75	1.04	5.36	0.93
Investment Securities	34.73	6.29	30.79	5.58	19.82	3.42
Mortgage Backed Securities	46.49	8.41	45.74	8.29	38.02	6.57
1-4 Family Mortgages	304.89	55.18	307.00	55.62	338.58	58.46
First Liens	237.60	43.00	239.74	43.43	278.45	48.08
Home Equity Lines of Credit	61.44	11.12	60.89	11.03	52.91	9.14
Other Junior Liens	5.85	1.06	6.37	1.15	7.21	1.25
Multifamily Mortgages	41.18	7.45	40.41	7.32	42.67	7.37
Nonresidential Mortgages	14.64	2.65	14.24	2.58	11.49	1.98
Construction Loans	8.76	1.59	9.31	1.69	9.22	1.59
Land Loans	4.12	0.74	4.30	0.78	4.08	0.70
Commercial Loans	15.01	2.72	15.64	2.83	16.12	2.78
Consumer Loans	36.00	6.52	34.62	6.27	31.54	5.45
Repossessed Assets, Net	2.50	0.45	2.08	0.38	0.97	0.17
Real Estate Held for Investment	0.05	0.01	0.05	0.01	0.05	0.01
Office Premises & Equipment	3.68	0.67	3.88	0.70	4.26	0.74
Other Assets	49.11	8.89	46.60	8.44	60.09	10.38
Less: Contra Assets & Valuation Allowances	14.34	2.59	8.40	1.52	3.16	0.55
TOTAL LIABILITIES AND CAPITAL	552.57	100.00	552.01	100.00	579.11	100.00
Total Deposits and Escrows	309.82	56.07	294.22	53.30	348.16	60.12
Deposits	302.16	54.68	286.19	51.84	338.08	58.38
Escrows	7.66	1.39	8.03	1.46	10.07	1.74
Total Borrowings	179.78	32.53	186.28	33.75	136.23	23.52
Advances from FHLB	113.84	20.60	119.41	21.63	58.00	10.01
Reverse Repurchase Agreements	4.80	0.87	4.98	0.90	19.28	3.33
Other Borrowings	61.14	11.06	61.88	11.21	58.95	10.18
Other Liabilities	17.53	3.17	22.72	4.12	23.48	4.06
EQUITY CAPITAL	45.45	8.22	48.79	8.84	71.24	12.30
Capital Stock & Paid-In Capital	40.73	7.37	38.29	6.94	51.20	8.84
Unrealized Gains (Losses) AFS Securities	(1.50)	(0.27)	(1.22)	(0.22)	(0.48)	(0.08)
Retained Earnings	6.31	1.14	11.95	2.16	20.57	3.55

	JUNE 2008		MARCH 2008		JUNE 2007	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	8.42	6.10	8.78	6.41	10.74	7.28
Interest Expense	3.40	2.46	4.12	3.01	5.99	4.06
Net Interest Income	5.02	3.63	4.66	3.40	4.75	3.22
Loss Provisions-Interest Bearing Assets	9.45	6.85	5.17	3.77	0.66	0.45
Noninterest Income	2.16	1.56	3.44	2.51	4.51	3.06
Mortgage Loan Servicing Fees	0.94	0.68	(0.11)	(0.08)	0.72	0.49
Other Fees and Charges	2.68	1.94	2.59	1.89	2.59	1.75
Other Noninterest Income	(1.46)	(1.06)	0.97	0.70	1.21	0.82
Noninterest Expense	5.01	3.63	4.64	3.39	5.16	3.50
G&A Expense	4.75	3.44	4.44	3.24	5.03	3.41
Goodwill Expense	0.07	0.05	0.07	0.05	0.11	0.07
Loss Provis.-Nonint. Bearing Assets	0.19	0.14	0.13	0.09	0.02	0.01
Income Before Taxes & Extraord. Items	(7.29)	(5.28)	(1.71)	(1.25)	3.44	2.33
Income Taxes	(2.64)	(1.92)	(0.63)	(0.46)	1.23	0.84
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	(4.65)	(3.37)	(1.08)	(0.79)	2.21	1.50

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

TECHNICAL NOTES

All data are on a consolidated basis.

N/A - Not Available or not applicable.

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

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

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

Asset Growth Rate - Calculated on a held constant basis.

Associations Held Constant as of June 30, 2008  
Adjusted to reflect their merger and acquisition activity in prior periods.

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

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

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

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

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

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

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

TECHNICAL NOTES

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

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

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

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

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

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

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

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

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

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

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

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

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

Troubled Assets - Includes noncurrent loans and repossessed assets.

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

Valuation Allowances - Amount of valuation allowances for all assets.