



Third Quarter 2008 Thrift Industry Report Graphs and Tables

November 20, 2008

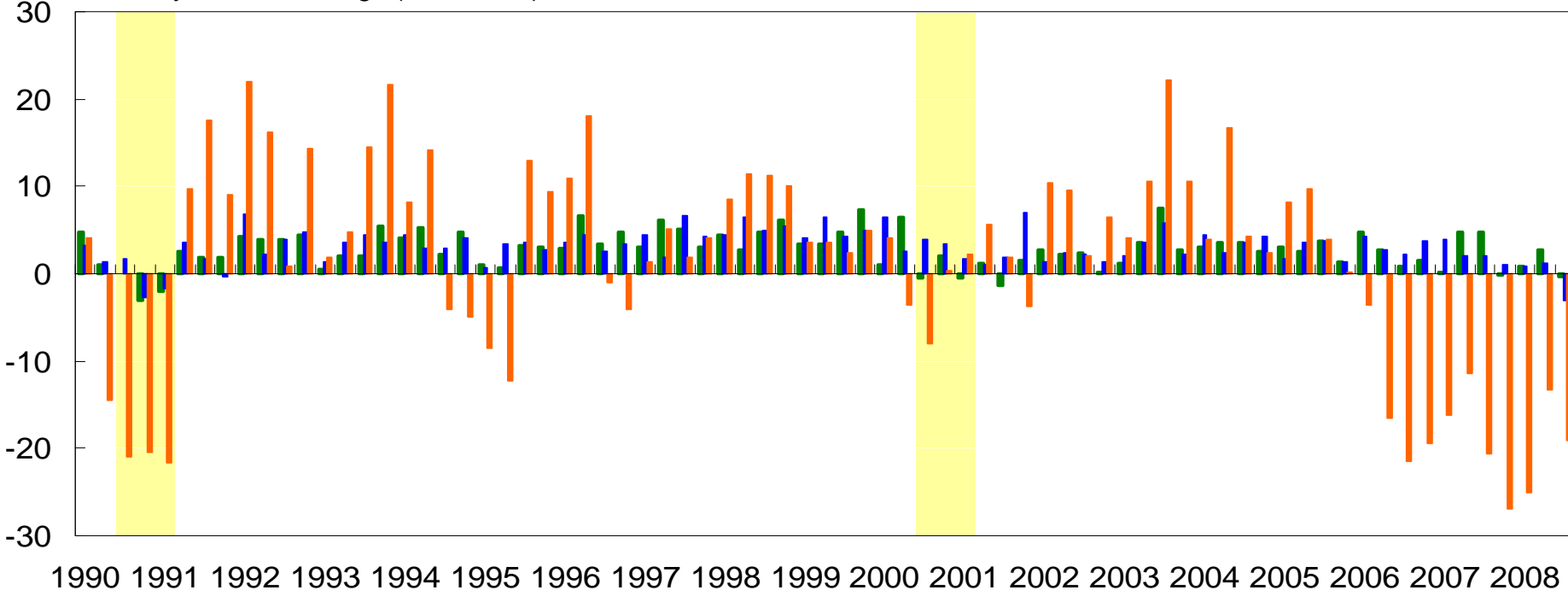


Third Quarter 2008 Index of Charts

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CONTRIBUTIONS TO GROSS DOMESTIC PRODUCT

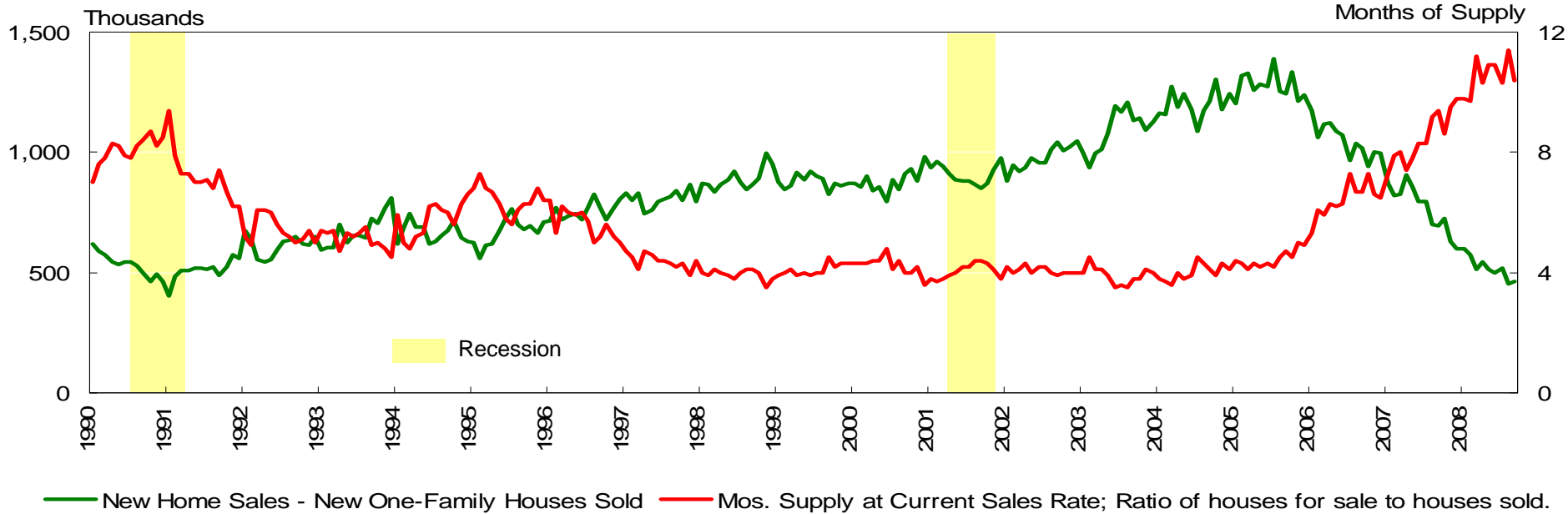
Quarterly Percent Change (Annualized)



■ GDP
 ■ PCE
 ■ Gross Private Domestic Investment: Residential
 Recession

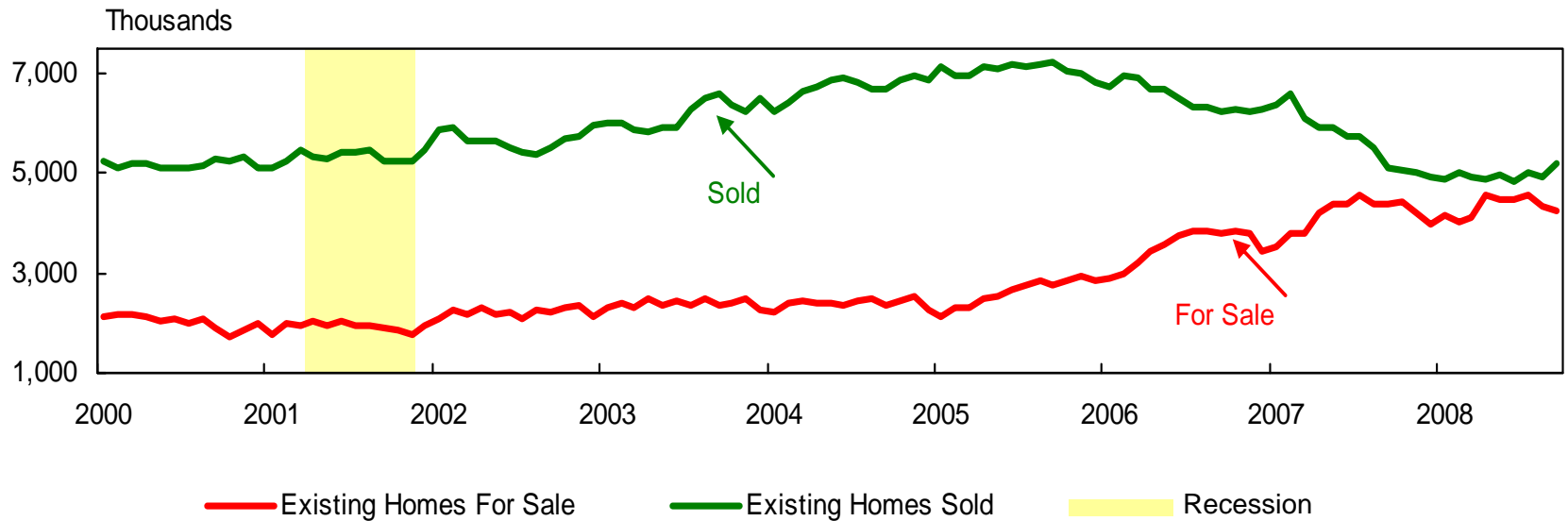
Source: Bureau of Economic Analysis
 GDP: Gross Domestic Product; PCE: Personal Consumption Expenditures
 Office of Thrift Supervision / November 2008

NEW HOME SALES

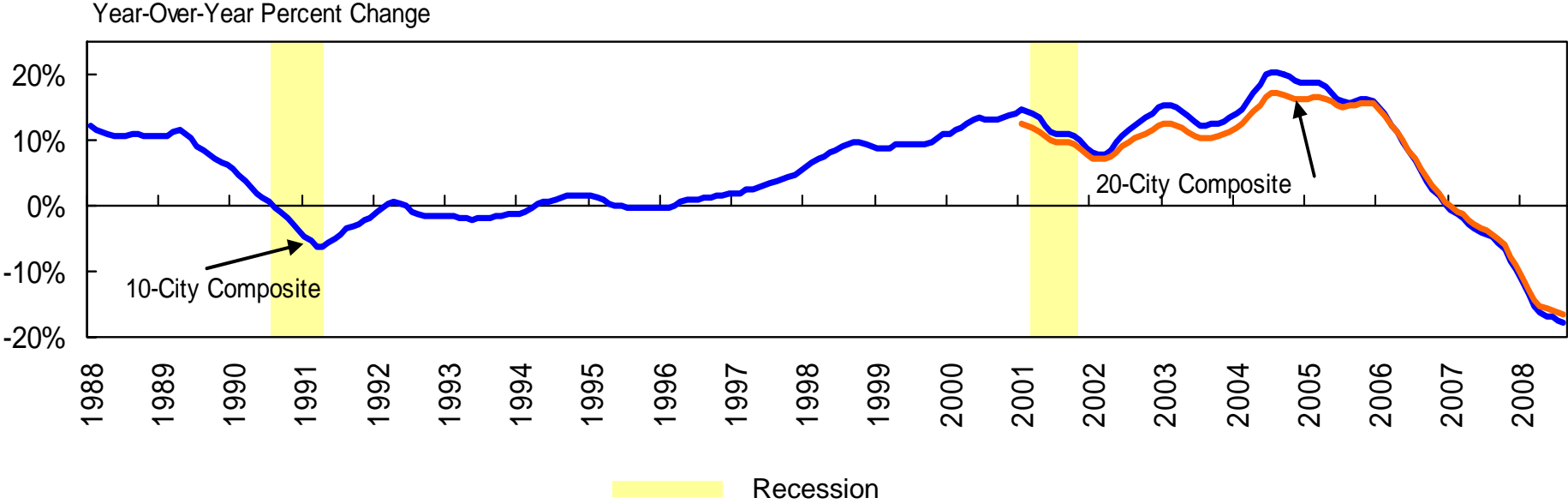


Source: US Census Bureau
Office of Thrift Supervision / November 2008

EXISTING HOME SALES

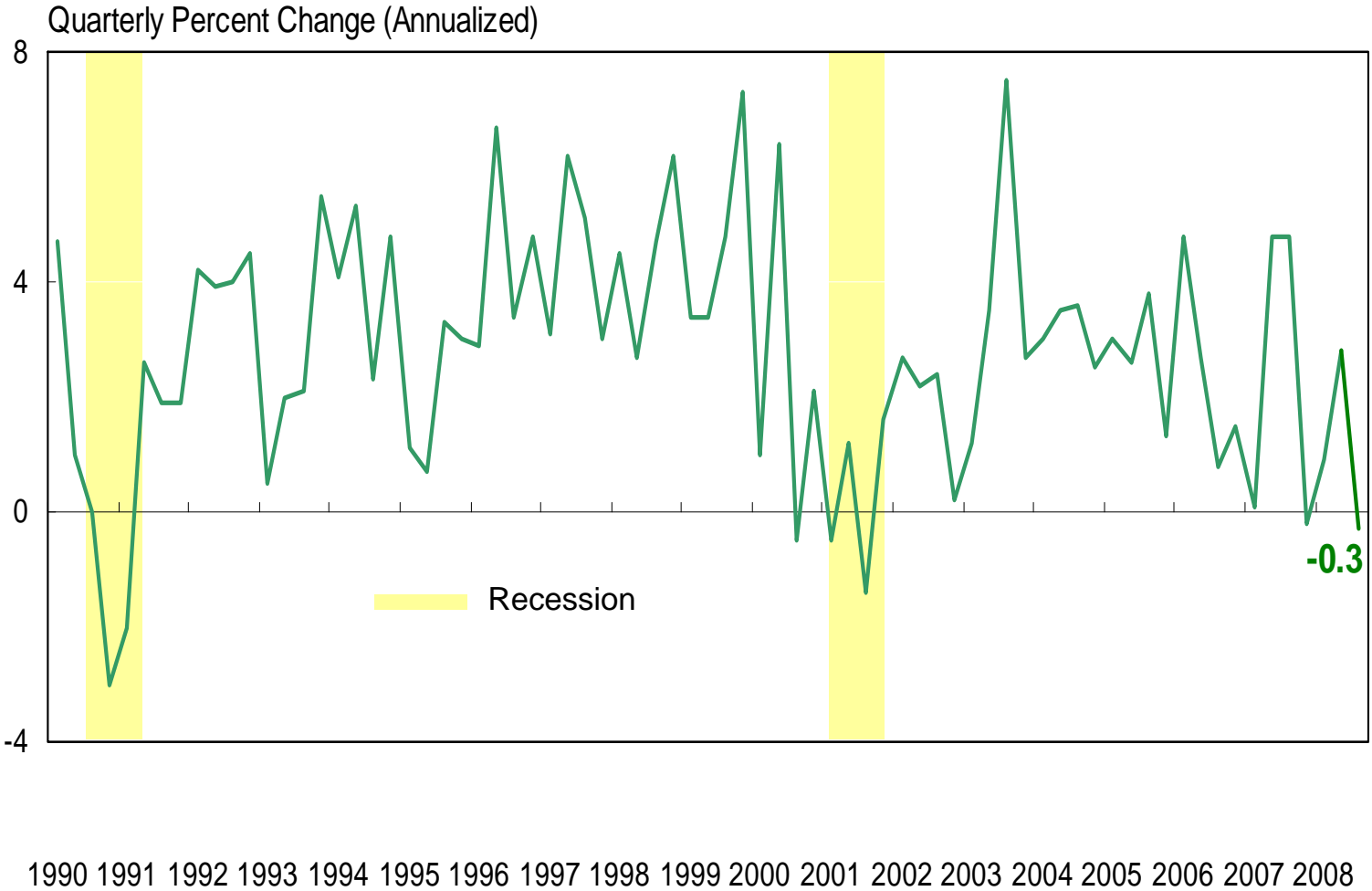


S&P / CASE-SHILLER HOME PRICE INDICES



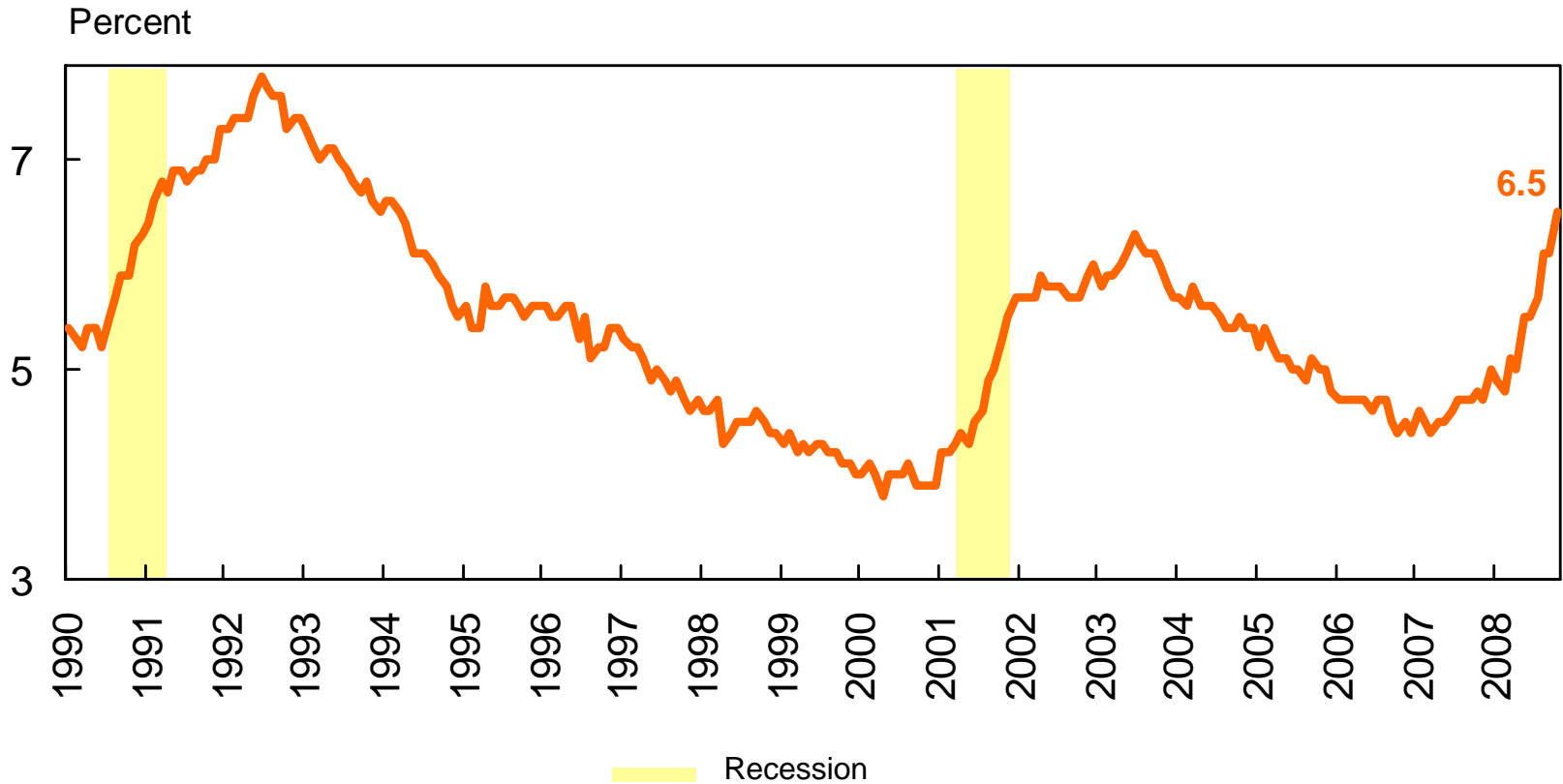
Sources: Standard & Poor's and Fiserv
Office of Thrift Supervision / November 2008

GROSS DOMESTIC PRODUCT



Source: Bureau of Economic Analysis
Office of Thrift Supervision / November 2008

UNEMPLOYMENT RATE

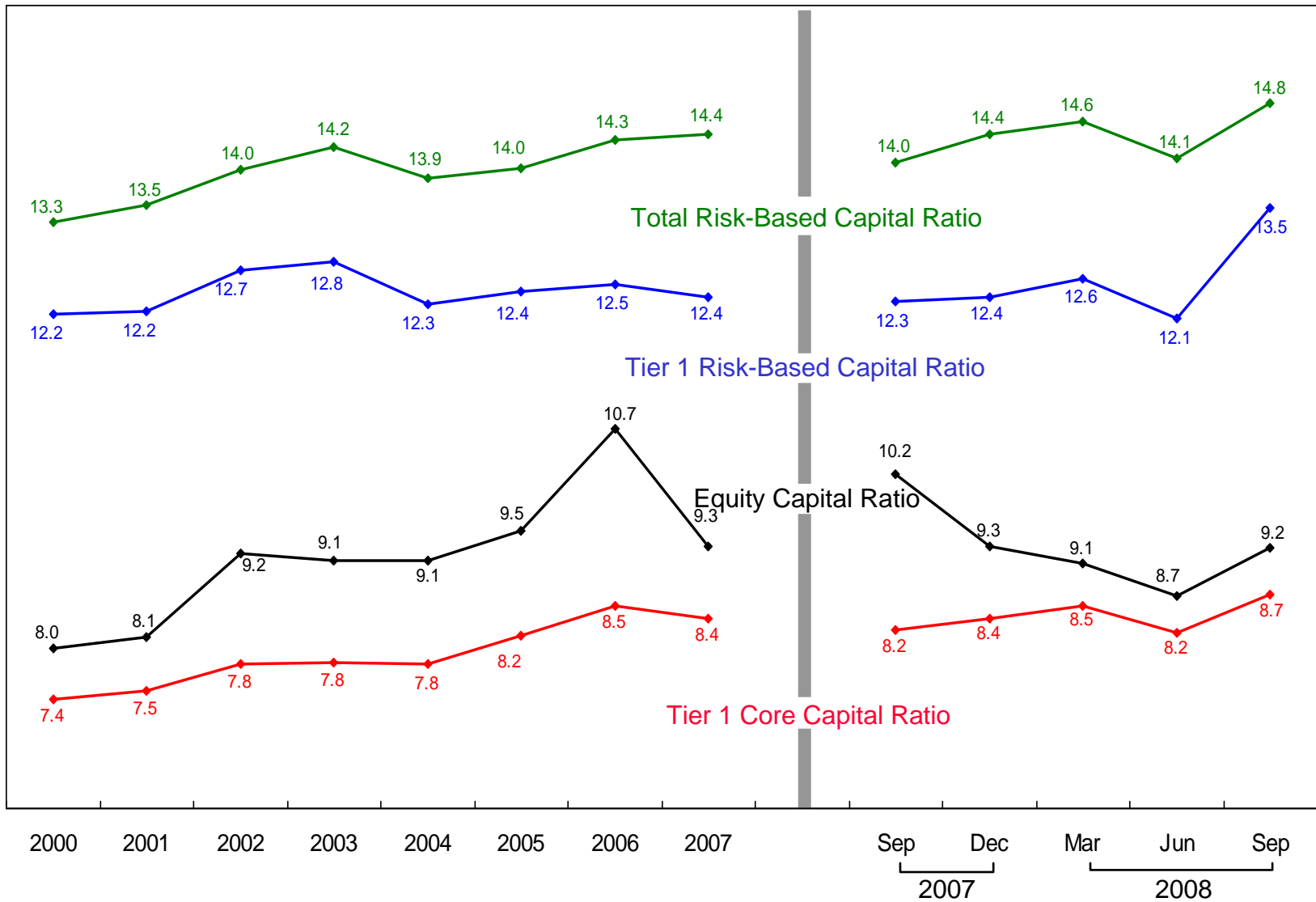


Source: Bureau of Labor Statistics
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SUMMARY

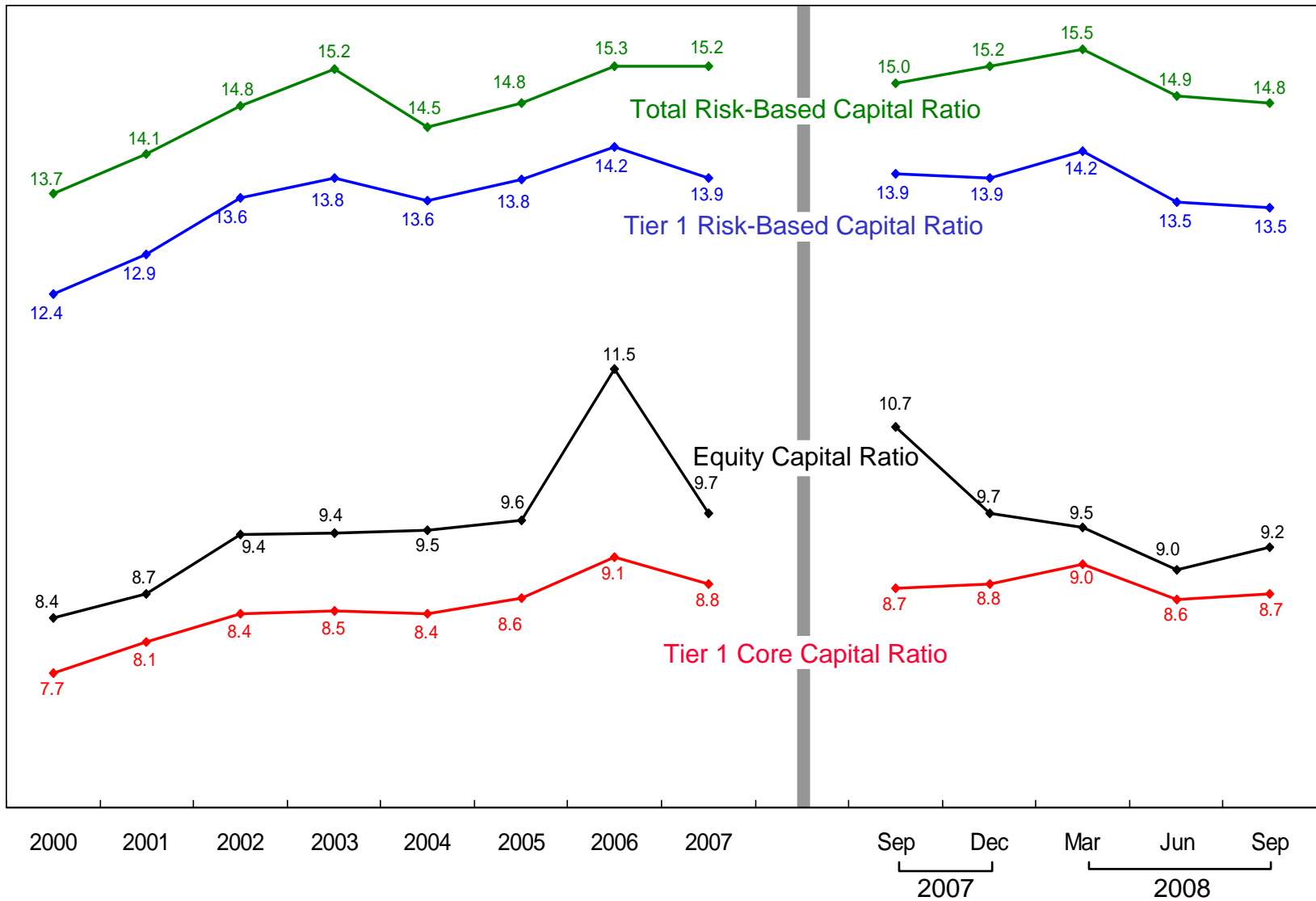
- Thrifts added \$7.9 billion to loan loss provisions in the third quarter, significantly bolstering the cushion for loan losses.
- The additional loan loss provisions increased thrifts' loan loss reserve ratio to 1.93% from 0.78% one year ago.
- These large provisions contributed to the quarterly net loss of \$4.0 billion and ROA of a negative 1.35%.
- 97.8% of all thrifts – holding 99.3% of industry assets – exceed “well-capitalized” regulatory standards.

CAPITAL RATIOS



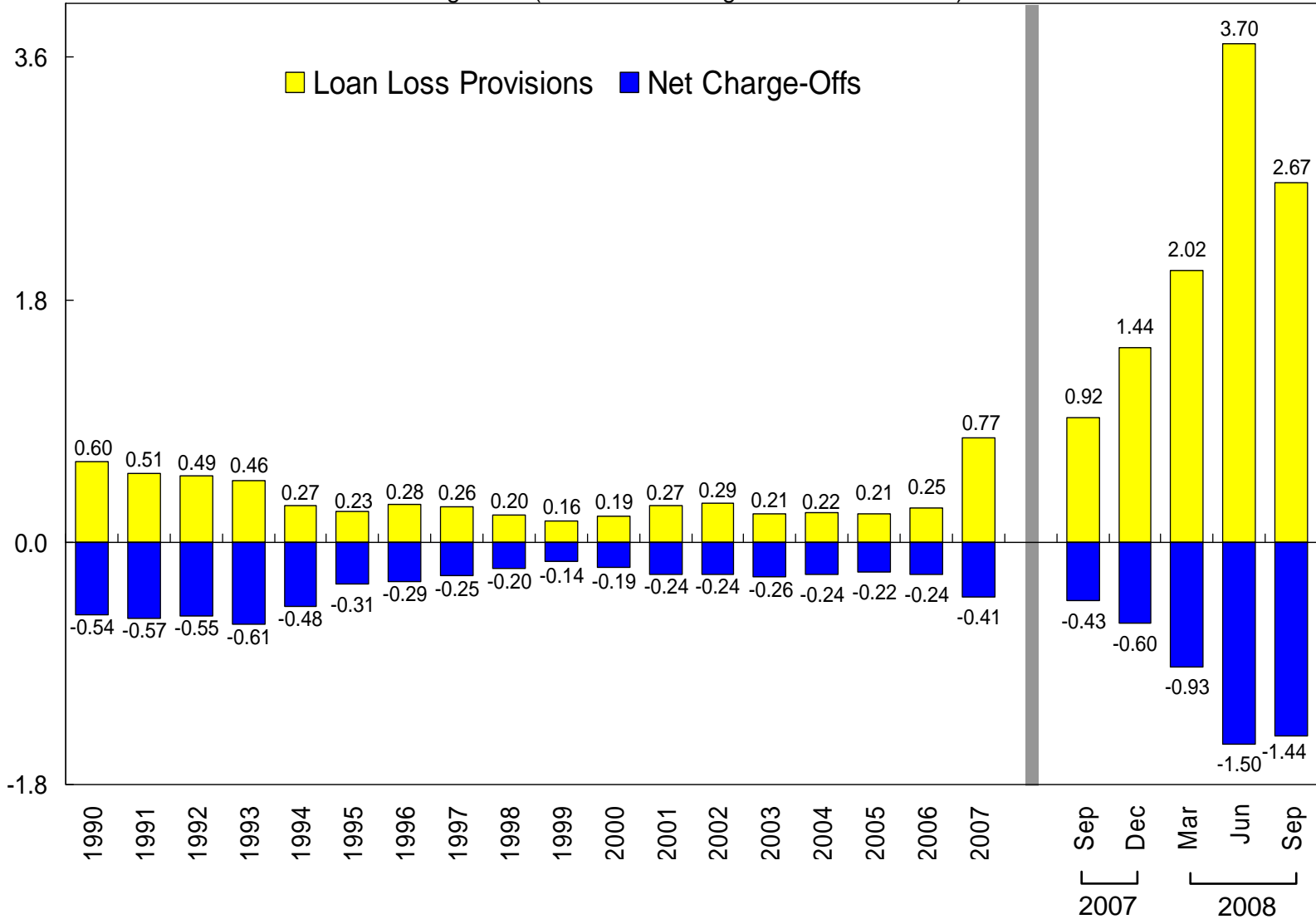
CAPITAL RATIOS

(Excluding Washington Mutual and IndyMac from Prior Periods)



LOAN LOSS PROVISIONS AND NET CHARGE-OFFS

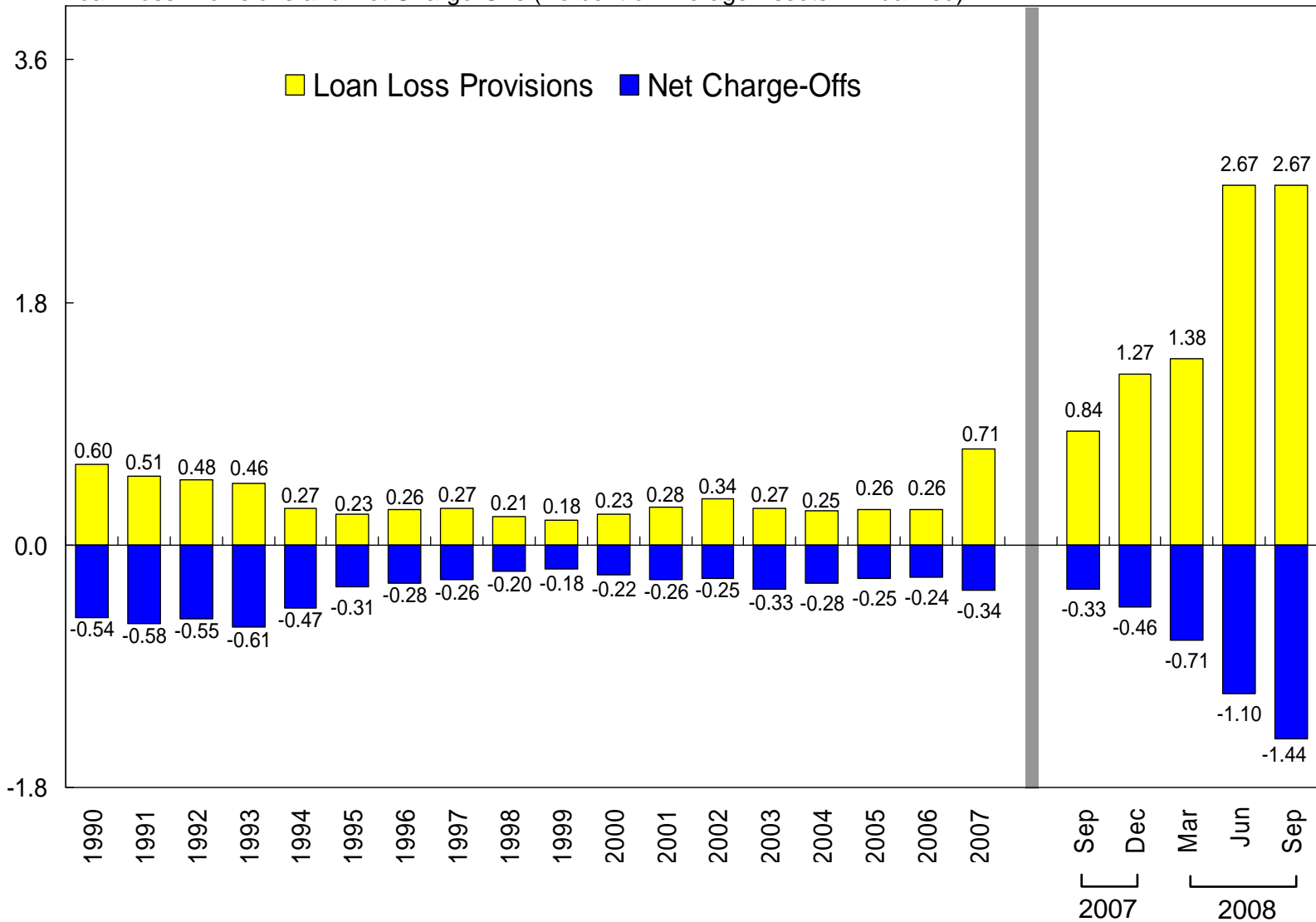
Loan Loss Provisions and Net Charge-Offs (Percent of Average Assets Annualized)



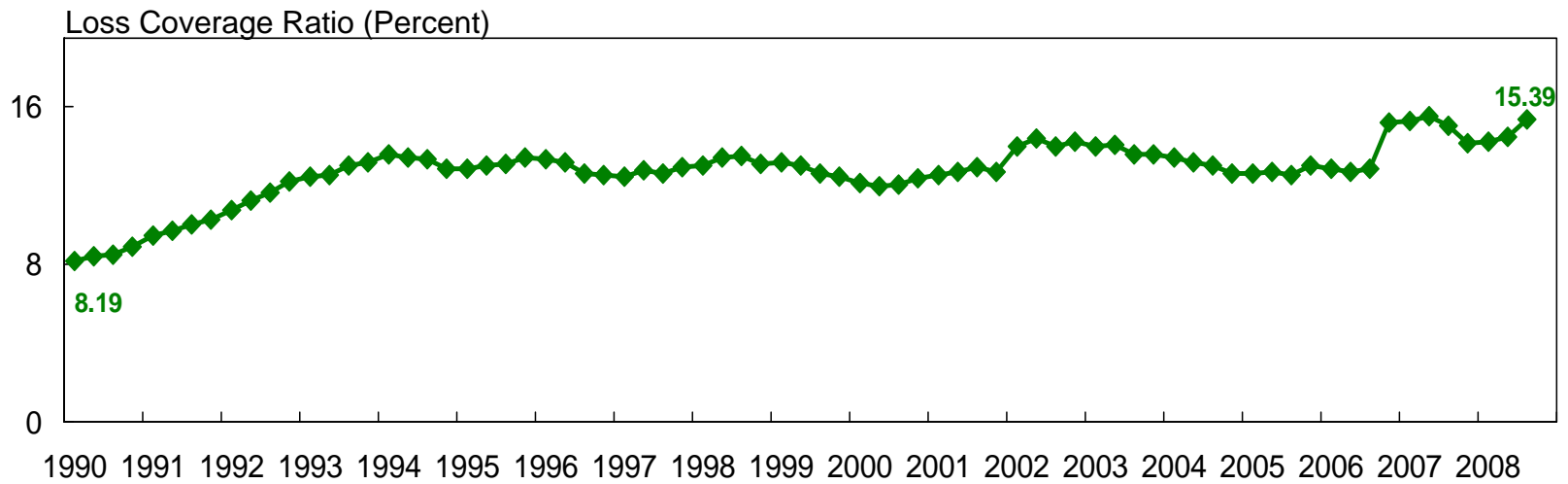
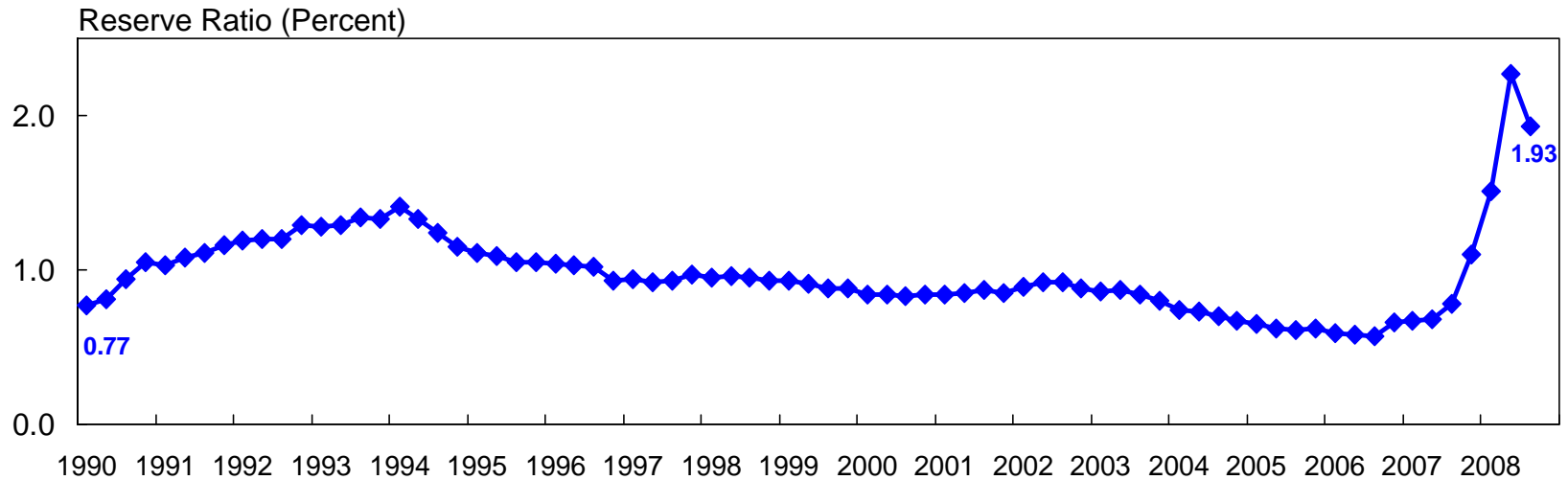
LOAN LOSS PROVISIONS AND NET CHARGE-OFFS

(Excluding Washington Mutual and IndyMac from Prior Periods)

Loan Loss Provisions and Net Charge-Offs (Percent of Average Assets Annualized)



RESERVE AND LOSS COVERAGE RATIOS



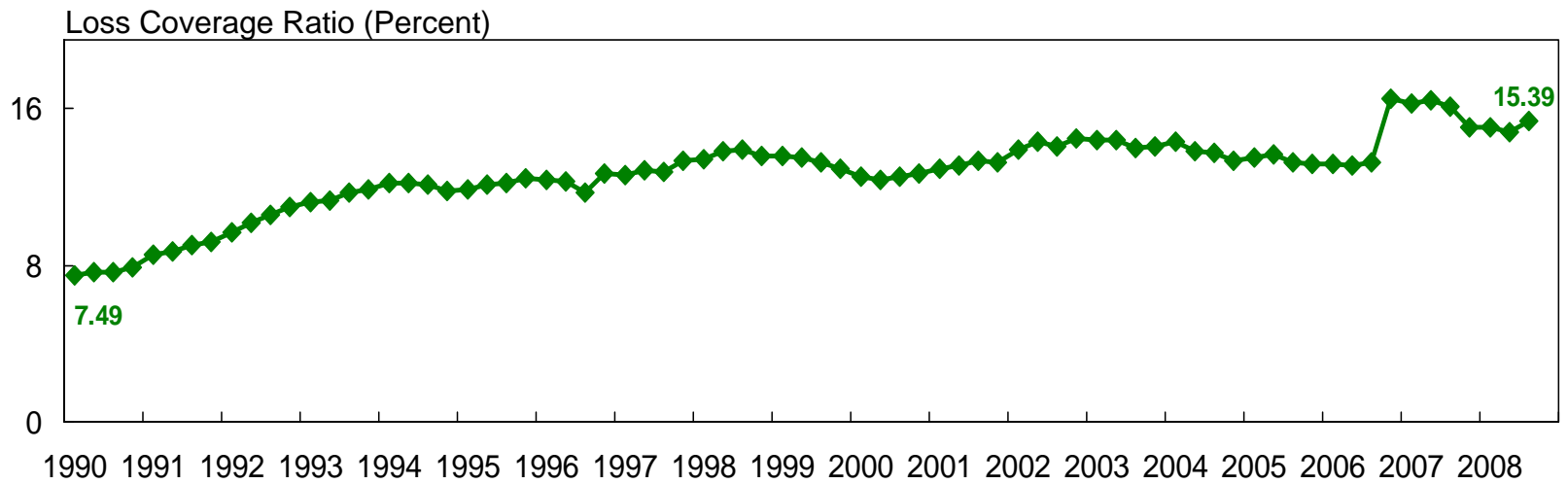
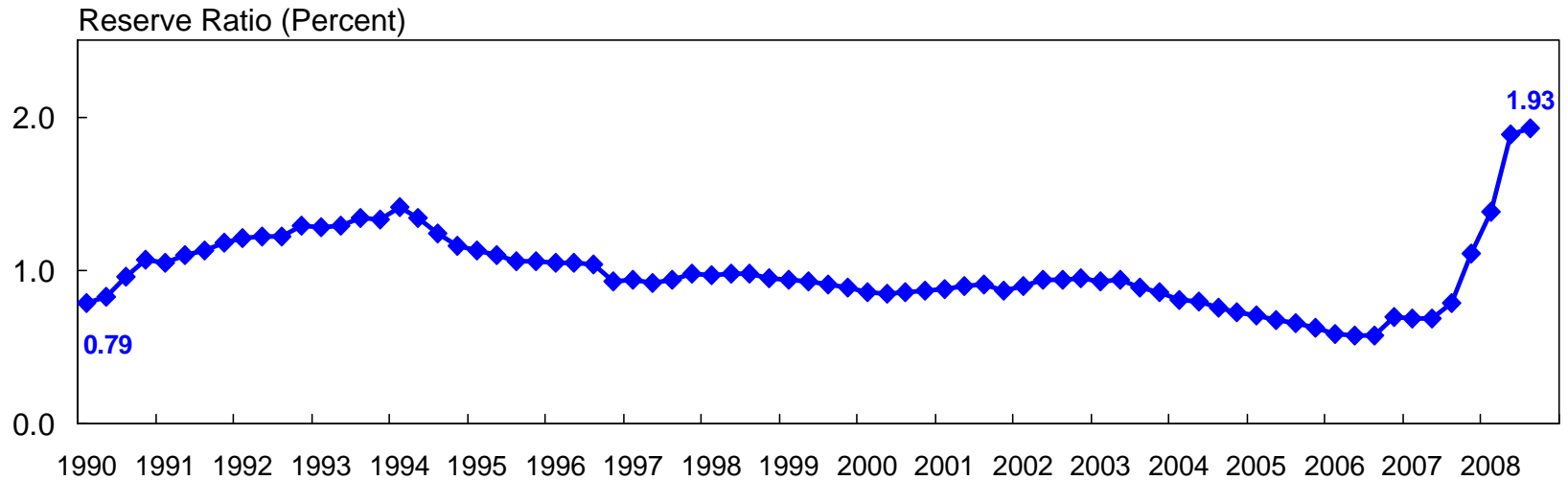
Loss Coverage Ratio = ALLL plus capital to total loans and leases.

Reserve Ratio = ALLL to total loans and leases.

Office of Thrift Supervision / August 2008

RESERVE AND LOSS COVERAGE RATIOS

(Excluding Washington Mutual and IndyMac from Prior Periods)



Loss Coverage Ratio = ALLL plus capital to total loans and leases.

Reserve Ratio = ALLL to total loans and leases.

Office of Thrift Supervision / November 2008

ROA ANALYSIS

(Percent of Average Assets)	Quarter			ROA Impact ¹	
	Sep '08	Jun '08	Sep '07	Sep '08 Jun '08	Sep '08 Sep '07
Net Interest Income (Margin)	2.93	2.91	2.60	0.02	0.33
Loan Loss Provisions	2.67	3.70	0.92	1.03	-1.75
Total Fee Income	1.18	1.56	1.18	-0.38	0.00
Mortgage Loan Servicing Fees & Amort.	0.09	0.39	0.08	-0.30	0.01
Mortgage Loan Servicing Fees	0.18	0.28	0.25	-0.10	-0.07
Servicing Amortization & Adjustments	-0.09	0.12	-0.17	-0.21	0.08
Other Fees and Charges	1.09	1.17	1.10	-0.08	-0.01
Other Noninterest Income (Loss)	-0.17	-0.19	0.12	0.02	-0.29
Sale of Assets Held For Sale	-0.13	-0.03	-0.01	-0.10	-0.12
LOCOM Adjustments to AHFS	-0.02	-0.04	-0.09	0.02	0.07
Gains (Losses) on Financial Assets					
Carried at Fair Value	-0.15	-0.24	-0.12	0.09	-0.03
Other	0.13	0.11	0.34	0.02	-0.21
Noninterest Expense	2.93	2.80	2.75	-0.13	-0.18
Goodwill Amortization & Charges	0.18	0.05	0.27	-0.13	0.09
Taxes	-0.32	-0.81	0.04	-0.49	0.36
Net Income (ROA)	-1.35	-1.43	0.17	0.08	-1.52

¹ Negative values reduced ROA.

Data are annualized. Numbers may not sum due to rounding.

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ROA ANALYSIS

(Excluding Washington Mutual and IndyMac from Prior Periods)

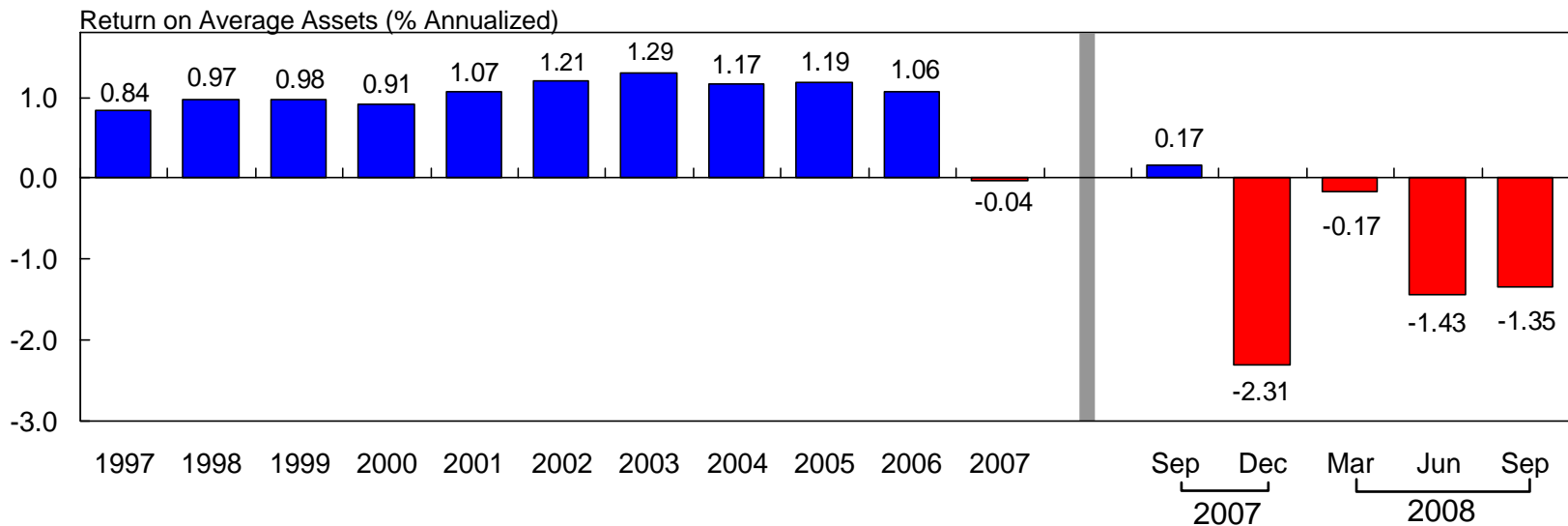
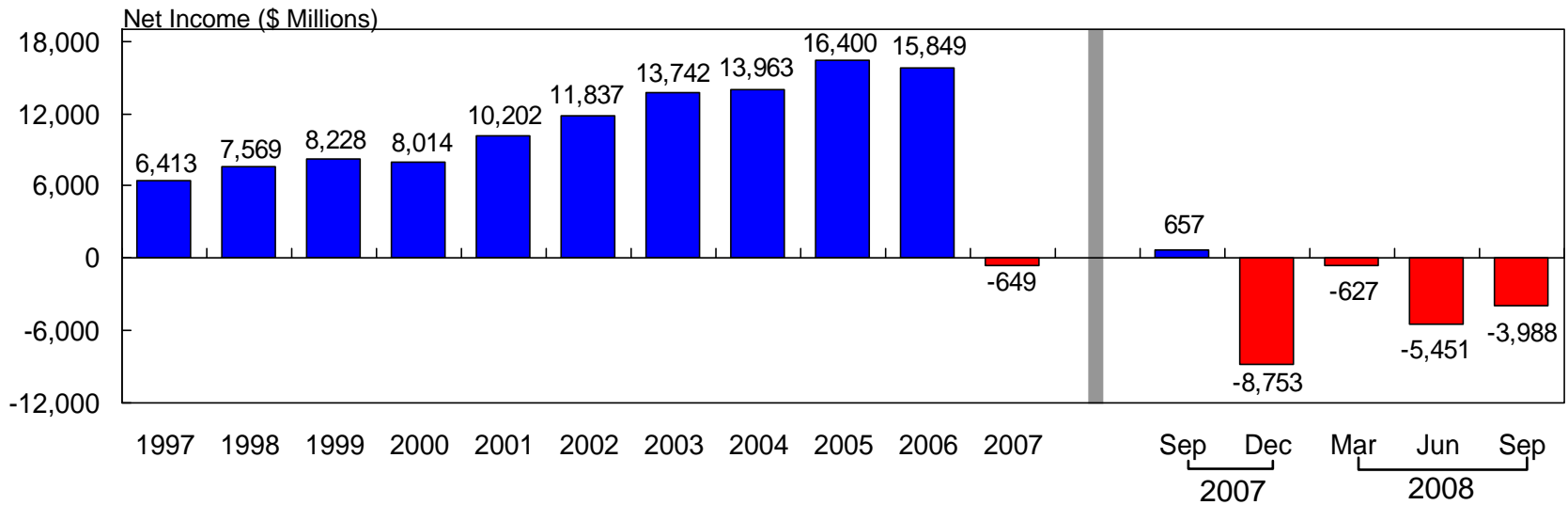
(Percent of Average Assets)	Quarter			ROA Impact ¹	
	Sep '08	Jun '08	Sep '07	Sep '08 Jun '08	Sep '08 Sep '07
Net Interest Income (Margin)	2.93	2.89	2.58	0.04	0.35
Loan Loss Provisions	2.67	2.67	0.84	0.00	-1.83
Total Fee Income	1.18	1.39	1.10	-0.21	0.08
Mortgage Loan Servicing Fees & Amort.	0.09	0.24	0.04	-0.15	0.05
Mortgage Loan Servicing Fees	0.18	0.16	0.09	0.02	0.09
Servicing Amortization & Adjustments	-0.09	0.08	-0.05	-0.17	-0.04
Other Fees and Charges	1.09	1.15	1.06	-0.06	0.03
Other Noninterest Income (Loss)	-0.18	0.26	0.04	-0.44	-0.22
Sale of Assets Held For Sale	-0.13	0.13	0.11	-0.26	-0.24
LOCOM Adjustments to AHFS	-0.02	-0.03	-0.06	0.01	0.04
Gains (Losses) on Financial Assets Carried at Fair Value	-0.15	0.13	-0.08	-0.28	-0.07
Other	0.13	0.03	0.07	0.10	0.06
Noninterest Expense	2.93	2.69	2.60	-0.24	-0.33
Goodwill Amortization & Charges	0.18	0.05	0.33	-0.13	0.15
Taxes	-0.32	-0.29	0.08	0.03	0.40
Net Income (ROA)	-1.35	-0.57	0.20	-0.78	-1.55

¹ Negative values reduced ROA.

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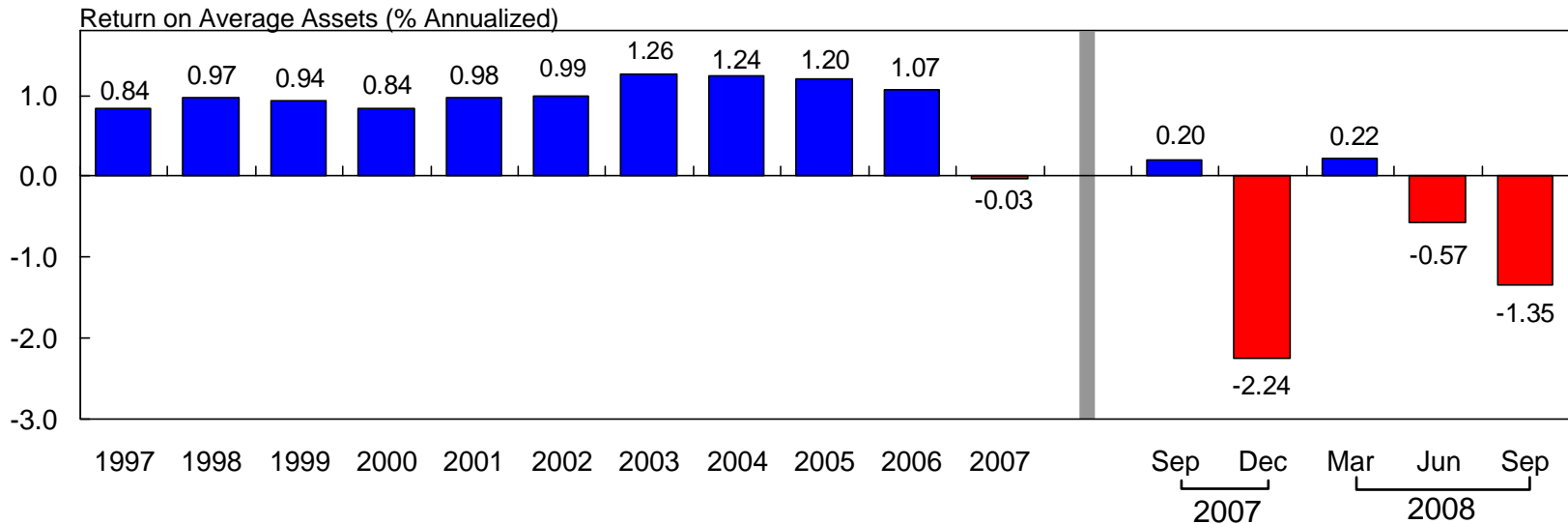
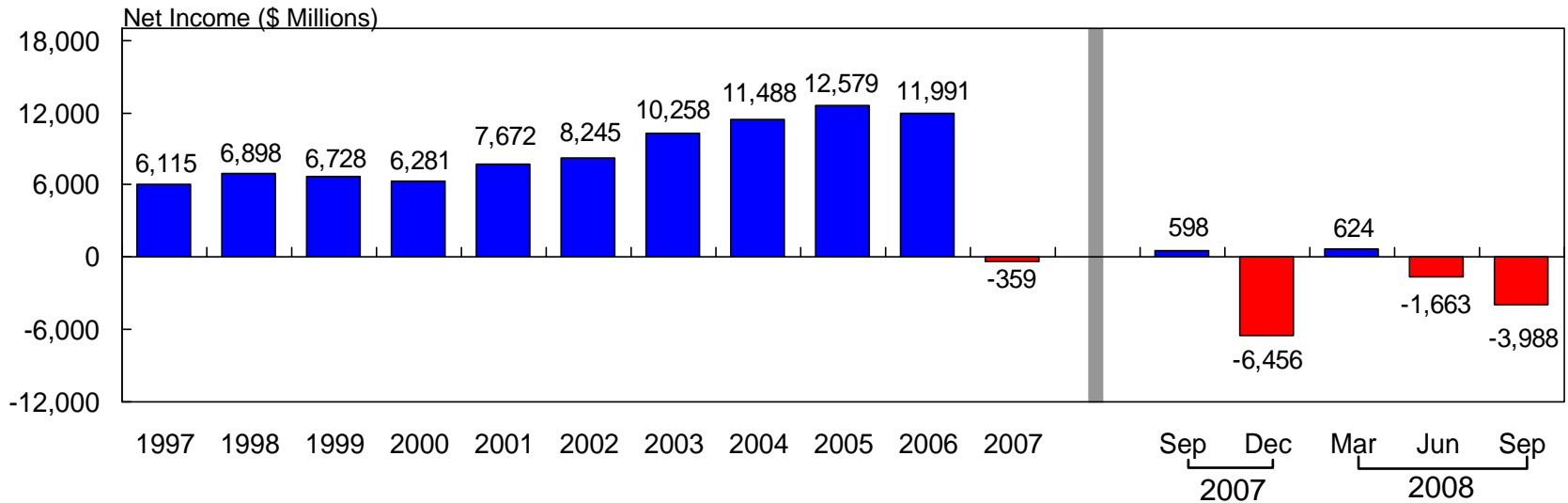
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EARNINGS AND PROFITABILITY



EARNINGS AND PROFITABILITY

(Excluding Washington Mutual and IndyMac from Prior Periods)



ASSETS AND LIABILITIES COMPOSITION

	Sep 2008		Jun 2008		Sep 2007		Growth Rates	
							Sep '08 Jun '08	Sep '08 Sep '07
	\$ Bil	% TA	\$ Bil	% TA	\$ Bil	% TA	% Ann.	%
Total Assets	1,182.0	100.0	1,511.9	100.0	1,570.5	100.0	(87.3)	(24.7)
Total Loans	822.4	69.6	1,090.3	72.1	1,118.1	71.2	(98.3)	(26.4)
1-4 Family Mortgage Loans	541.8	45.8	749.1	49.5	795.7	50.7	(110.7)	(31.9)
Home Equity Lines of Credit	63.0	5.3	119.7	7.9	110.7	7.0	(189.5)	(43.1)
Construction & Land Loans	44.3	3.7	51.7	3.4	51.8	3.3	(57.2)	(14.4)
Multifamily Loans	33.7	2.8	64.9	4.3	65.1	4.1	(192.5)	(48.2)
Nonresidential Loans	69.8	5.9	77.4	5.1	67.8	4.3	(39.5)	2.9
Commercial Loans / Small Business	56.9	4.8	59.1	3.9	54.5	3.5	(15.0)	4.4
Consumer Loans	76.1	6.4	88.0	5.8	83.3	5.3	(54.5)	(8.7)
Allowance for Loan and Lease Losses	(16.2)	(1.4)	(24.5)	(1.6)	(8.7)	(0.6)	(135.2)	85.9
Mortgage Backed Securities	167.2	14.1	199.1	13.2	196.8	12.5	(64.2)	(15.0)
Cash and Liquid Investments	56.9	4.8	54.7	3.6	66.2	4.2	16.2	(14.0)
Other Investment Securities	60.7	5.1	69.9	4.6	72.4	4.6	(52.8)	(16.2)
Total Liabilities and Capital	1,182.0	100.0	1,511.9	100.0	1,570.5	100.0	(87.3)	(24.7)
Total Liabilities	1,072.8	90.8	1,381.1	91.3	1,410.9	89.8	(89.3)	(24.0)
Total Deposits and Escrows	726.7	61.5	929.2	61.5	954.8	60.8	(87.2)	(23.9)
FHLBank Advances	242.0	20.5	298.0	19.7	291.3	18.5	(75.1)	(16.9)
Other Borrowings	85.6	7.2	122.8	8.1	128.0	8.2	(121.2)	(33.1)
Other Liabilities	18.5	1.6	31.1	2.1	36.8	2.3	(162.6)	(49.9)
Equity Capital	109.2	9.2	130.8	8.7	159.6	10.2	(66.2)	(31.6)

Numbers may not sum due to rounding.
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ASSETS AND LIABILITIES COMPOSITION

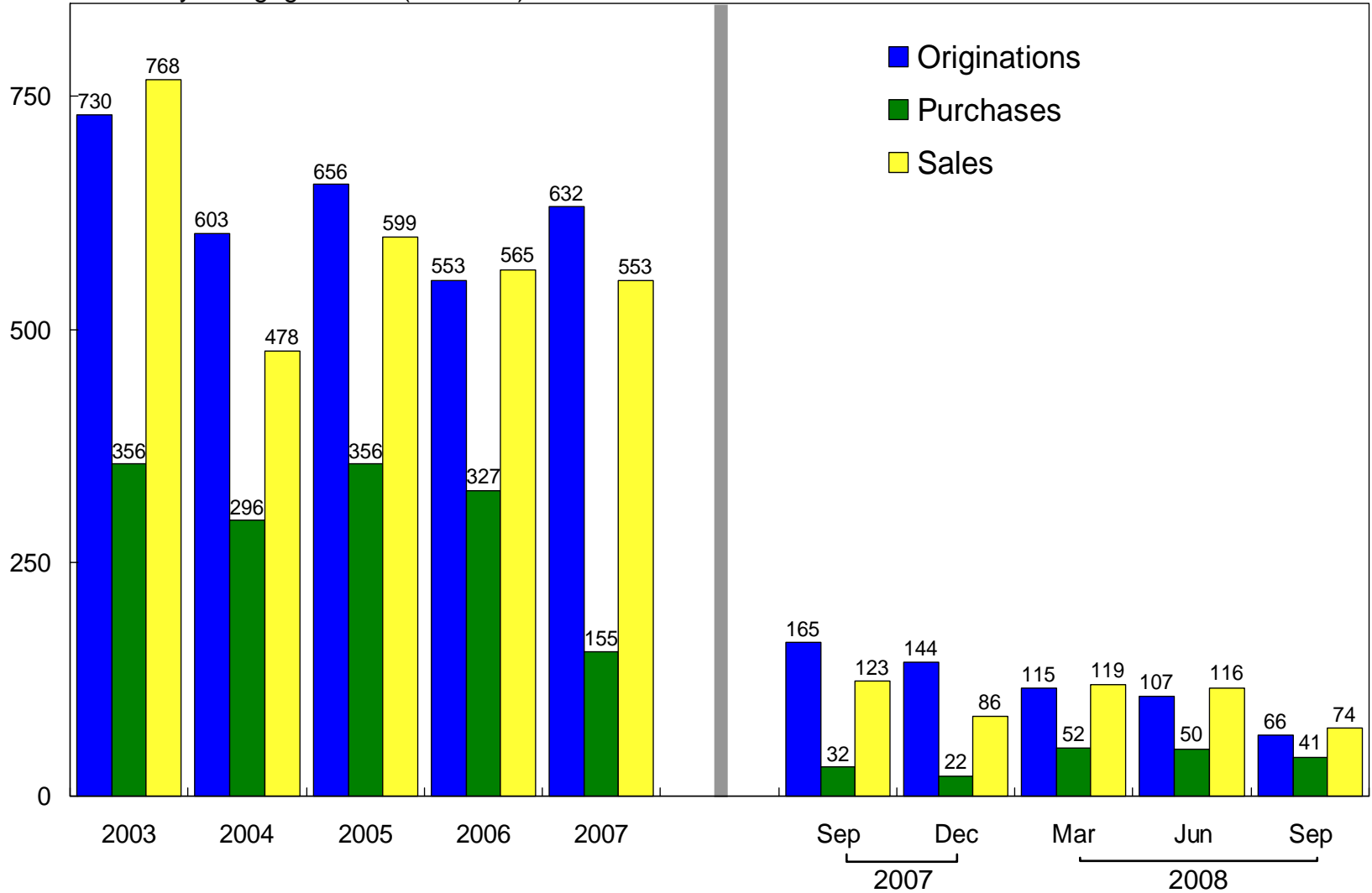
(Excluding Washington Mutual and IndyMac from Prior Periods)

	Sep 2008		Jun 2008		Sep 2007		Growth Rates	
	\$ Bil	% TA	\$ Bil	% TA	\$ Bil	% TA	Sep '08	Sep '08
							Jun '08	Sep '07
							% Ann.	%
Total Assets	1,182.0	100.0	1,174.2	100.0	1,208.2	100.0	2.7	(2.2)
Total Loans	822.4	69.6	829.7	70.7	851.8	70.5	(3.5)	(3.5)
1-4 Family Mortgage Loans	541.8	45.8	549.7	46.8	587.1	48.6	(5.7)	(7.7)
Home Equity Lines of Credit	63.0	5.3	63.3	5.4	60.1	5.0	(2.0)	4.9
Construction & Land Loans	44.3	3.7	44.9	3.8	45.4	3.8	(5.2)	(2.5)
Multifamily Loans	33.7	2.9	32.6	2.8	33.5	2.8	13.9	0.7
Nonresidential Loans	69.8	5.9	68.2	5.8	60.4	5.0	9.5	15.6
Commercial Loans / Small Business	56.9	4.8	57.1	4.9	52.6	4.4	(1.4)	8.3
Consumer Loans	76.1	6.4	77.3	6.6	72.9	6.0	(6.0)	4.4
 Allowance for Loan and Lease Losses	(16.2)	(1.4)	(15.6)	(1.3)	(6.7)	(0.6)	16.2	142.2
Mortgage Backed Securities	167.2	14.1	174.5	14.9	143.6	11.9	(16.6)	16.5
Cash and Liquid Investments	56.9	4.8	46.3	3.9	55.1	4.6	91.8	3.3
Other Investment Securities	60.7	5.1	60.6	5.2	57.9	4.8	0.8	4.9
Total Liabilities and Capital	1,182.0	100.0	1,174.2	100.0	1,208.2	100.0	2.7	(2.2)
Total Liabilities	1,072.8	90.8	1,068.9	91.0	1,078.5	89.3	1.5	(0.5)
Total Deposits and Escrows	726.7	61.5	721.9	61.5	740.7	61.3	2.6	(1.9)
FHLBank Advances	242.0	20.5	229.6	19.6	227.7	18.8	21.6	6.3
Other Borrowings	85.6	7.2	98.3	8.4	86.1	7.1	(51.6)	(0.6)
Other Liabilities	18.5	1.6	19.1	1.6	24.0	2.0	(12.6)	(23.0)
Equity Capital	109.2	9.2	105.3	9.0	129.8	10.7	14.9	(15.9)

Numbers may not sum due to rounding.
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1-4 FAMILY ORIGINATIONS, PURCHASES, AND SALES

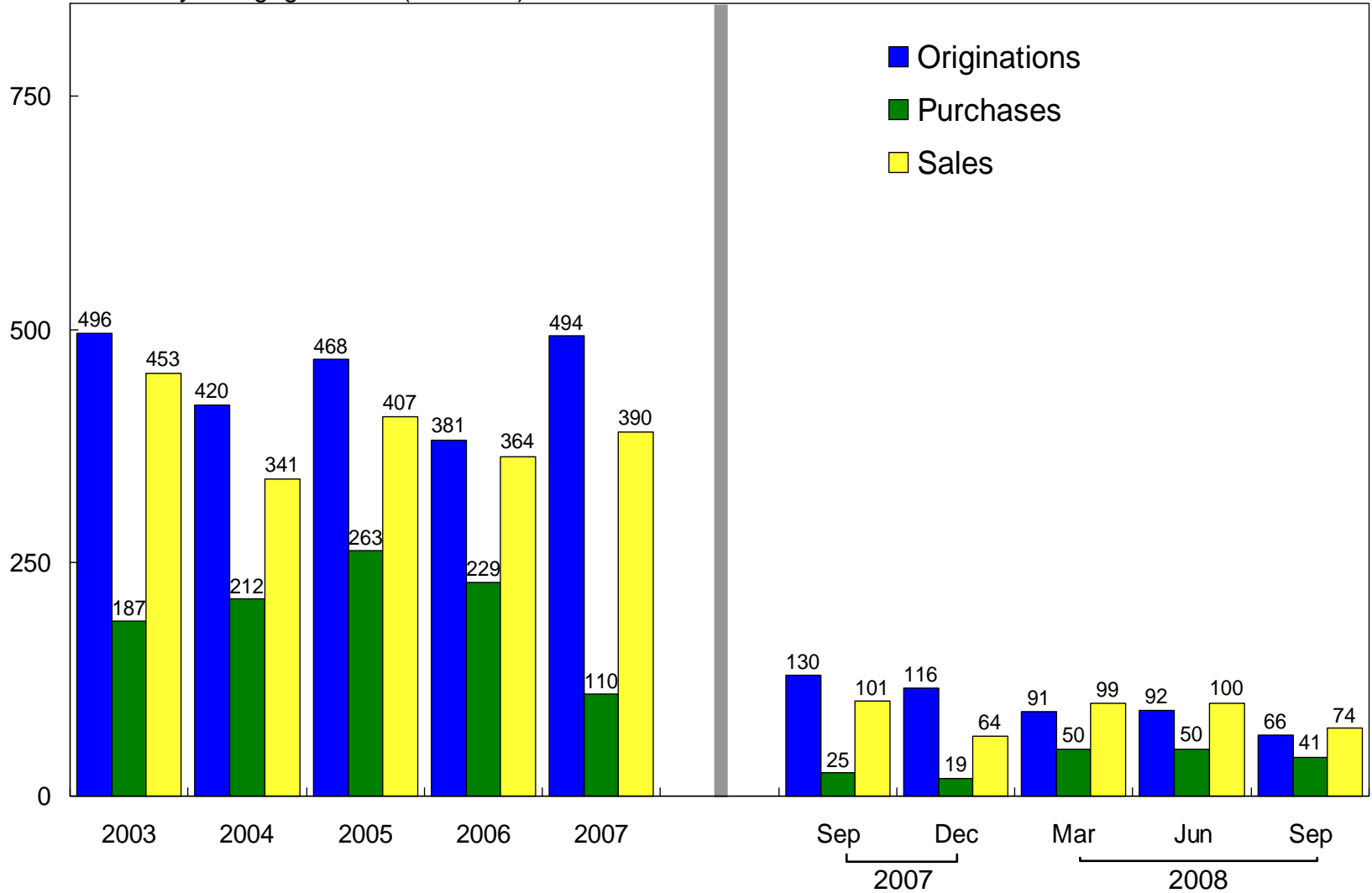
1-4 Family Mortgage Loans (\$ Billions)



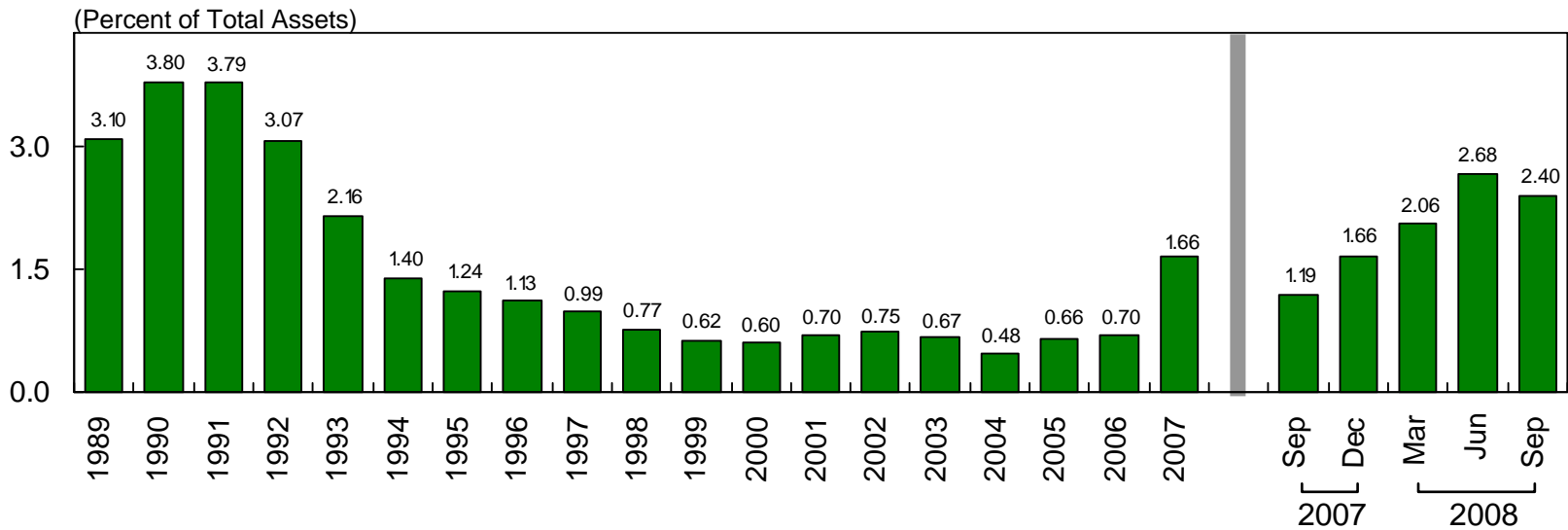
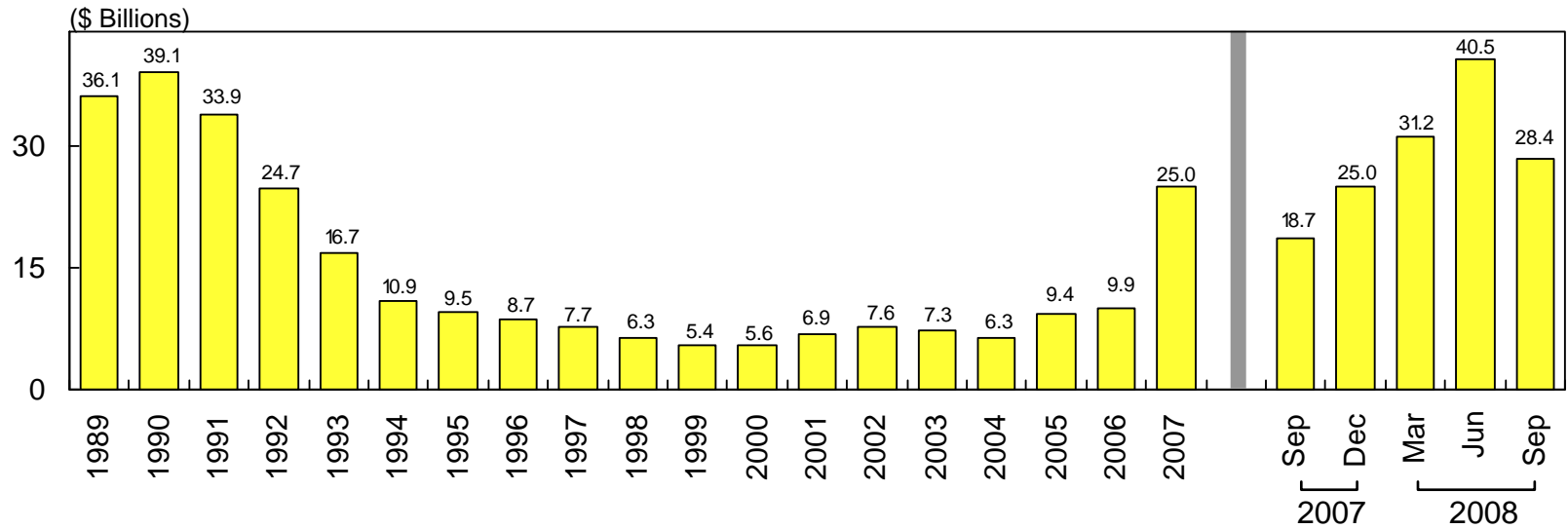
1-4 FAMILY ORIGINATIONS, PURCHASES, AND SALES

(Excluding Washington Mutual and IndyMac from Prior Periods)

1-4 Family Mortgage Loans (\$ Billions)



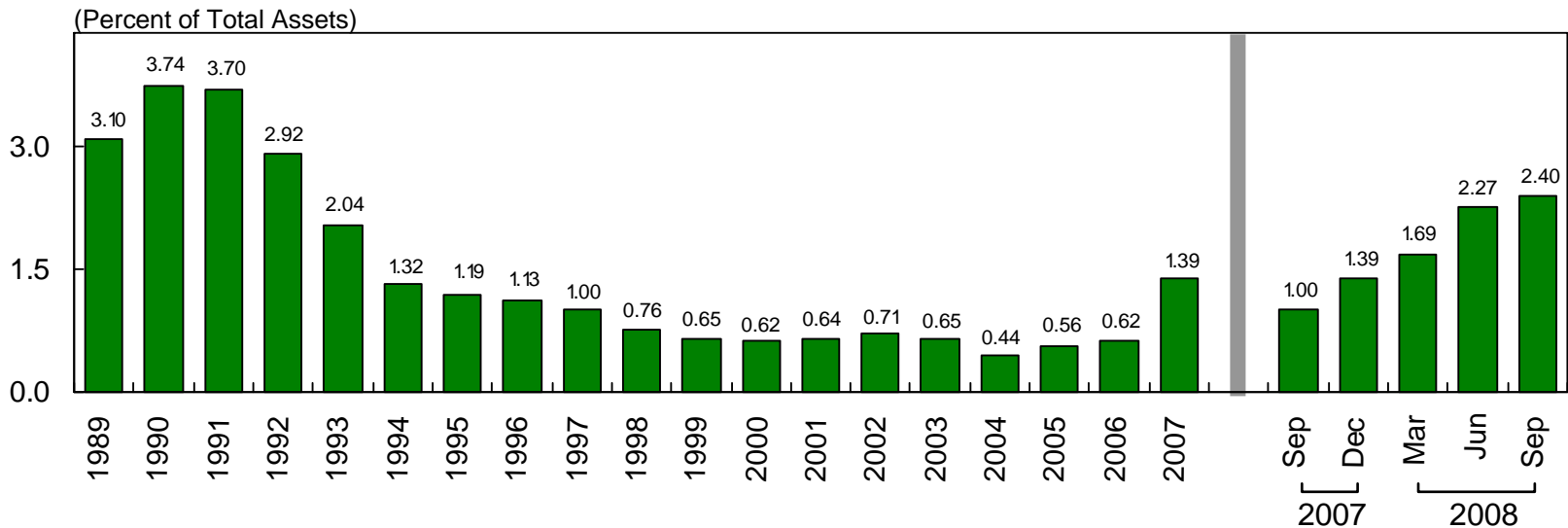
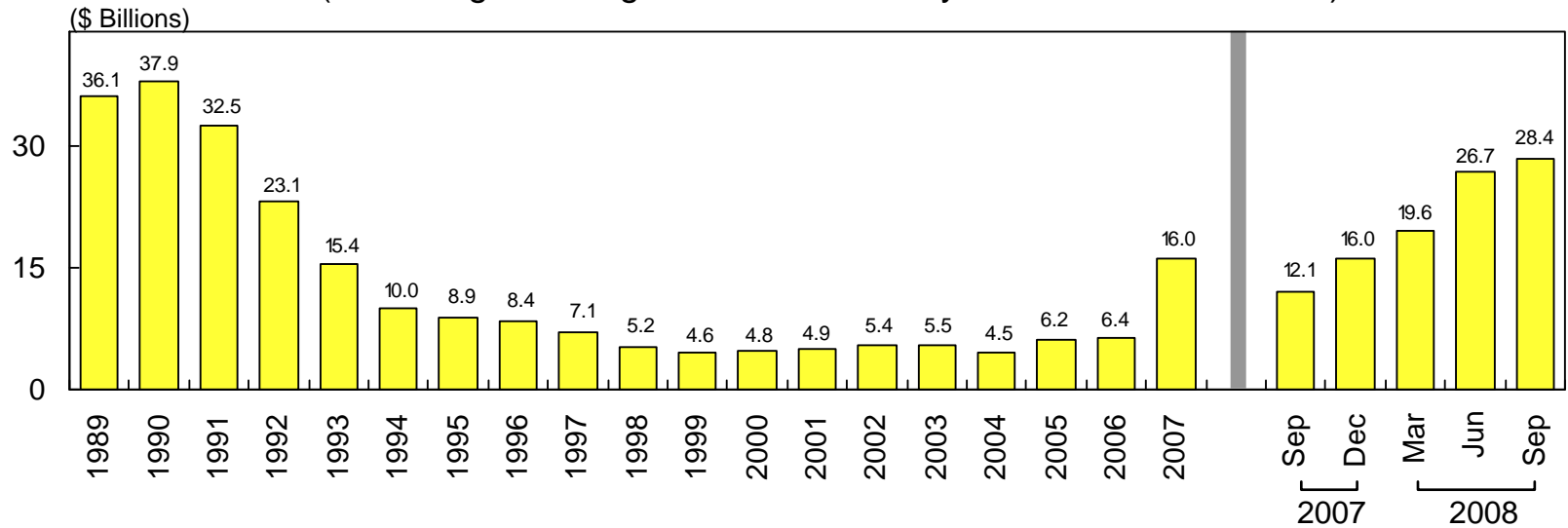
TROUBLED ASSETS



Troubled Assets include noncurrent (90 days or more past due or in nonaccrual status) loans and repossessed assets.
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TROUBLED ASSETS

(Excluding Washington Mutual and IndyMac from Prior Periods)

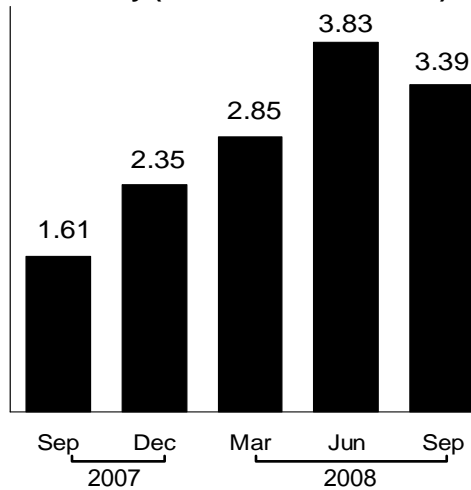


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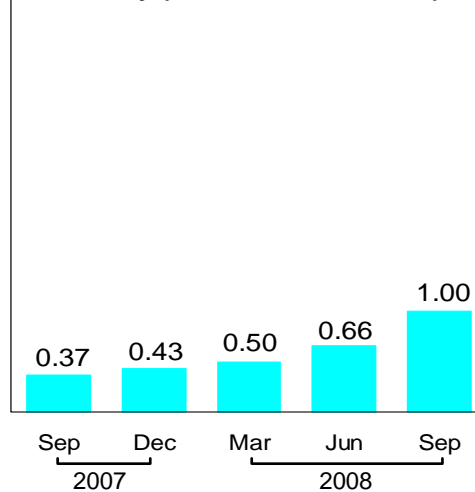
NONCURRENT LOANS – FIVE QUARTERS

Percent of Loan Type

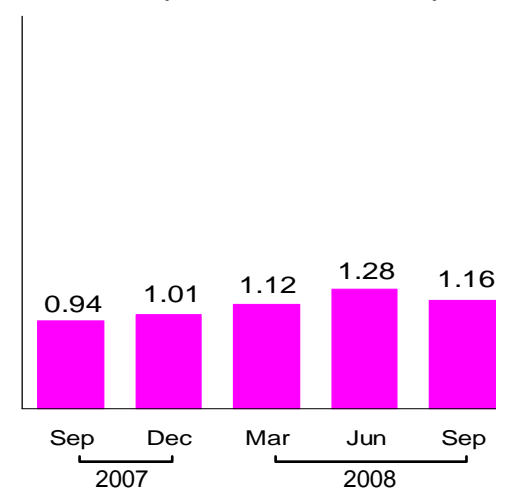
1-4 Family (45.8% of Thrift Assets)



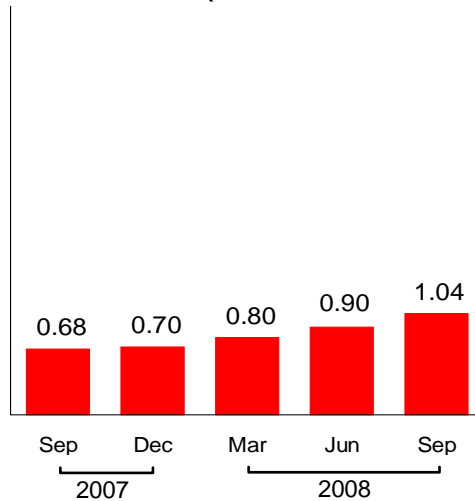
Multifamily (2.9% of Thrift Assets)



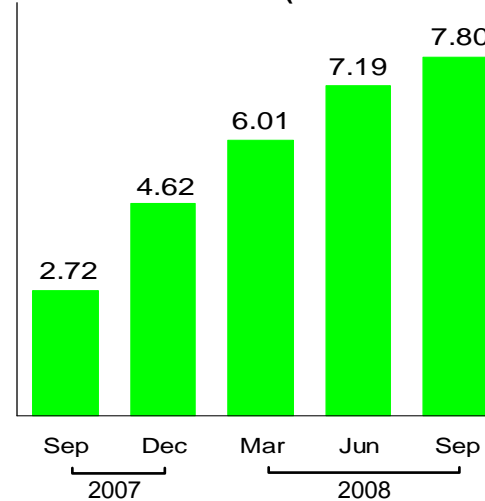
Consumer (6.4% of Thrift Assets)



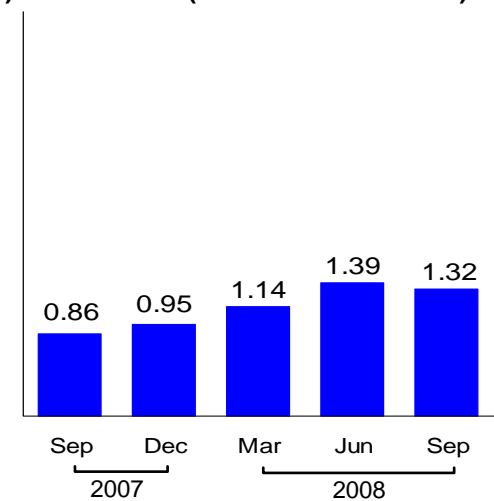
Nonresidential (5.9% of Thrift Assets)



Construction & Land (3.7% of Thrift Assets)



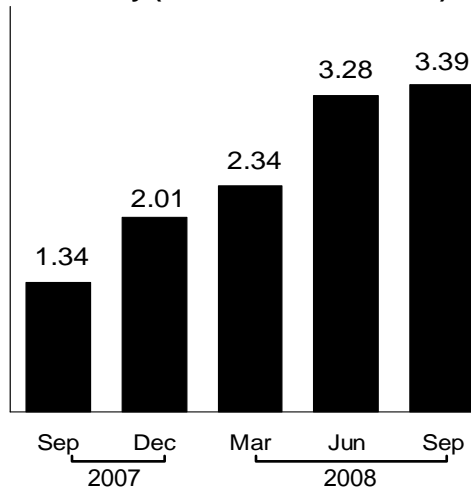
Commercial (4.8% of Thrift Assets)



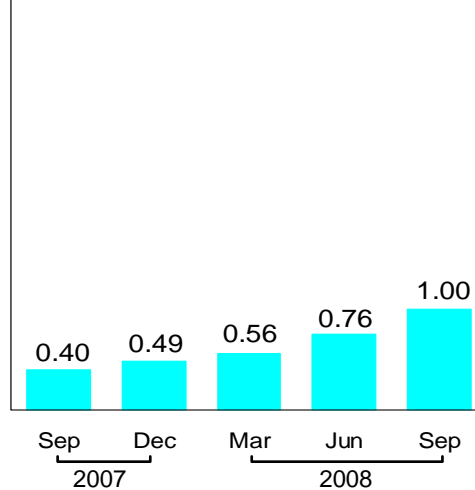
NONCURRENT LOANS – FIVE QUARTERS

Percent of Loan Type (Excluding Washington Mutual and IndyMac from Prior Periods)

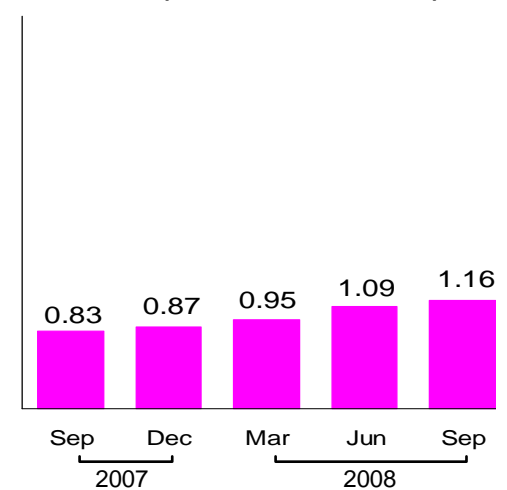
1-4 Family (45.8% of Thrift Assets)



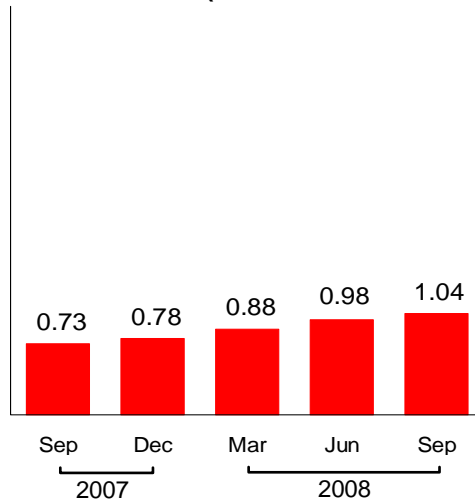
Multifamily (2.9% of Thrift Assets)



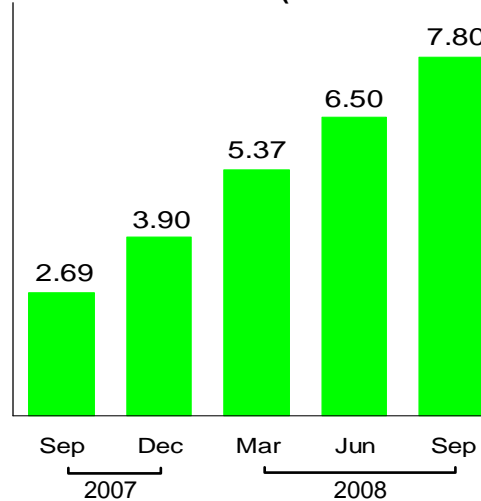
Consumer (6.4% of Thrift Assets)



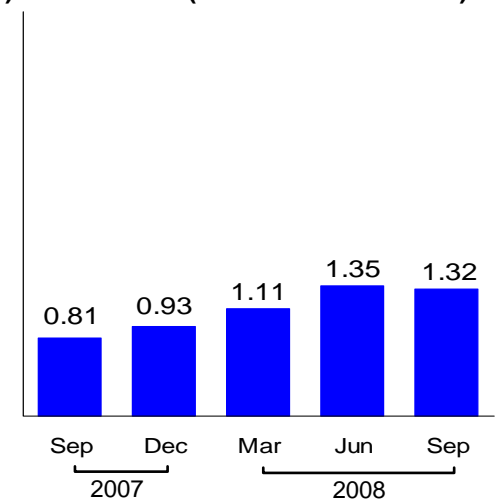
Nonresidential (5.9% of Thrift Assets)



Construction & Land (3.7% of Thrift Assets)



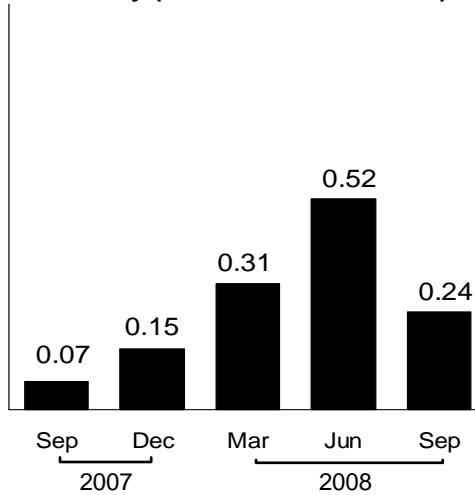
Commercial (4.8% of Thrift Assets)



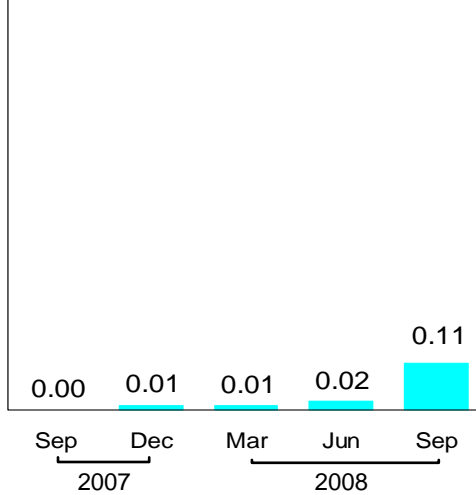
NET CHARGE-OFFS

Percent of Loan Type

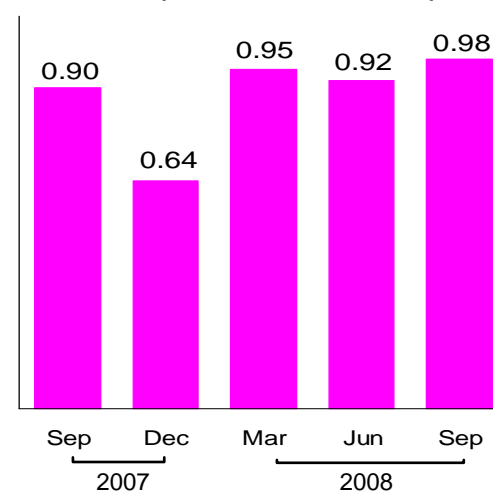
1-4 Family (45.8% of Thrift Assets)



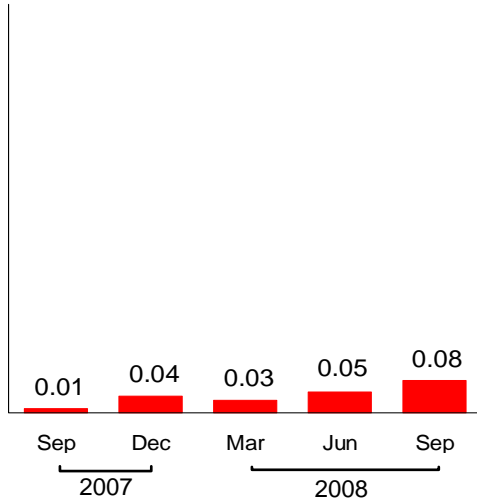
Multifamily (2.9% of Thrift Assets)



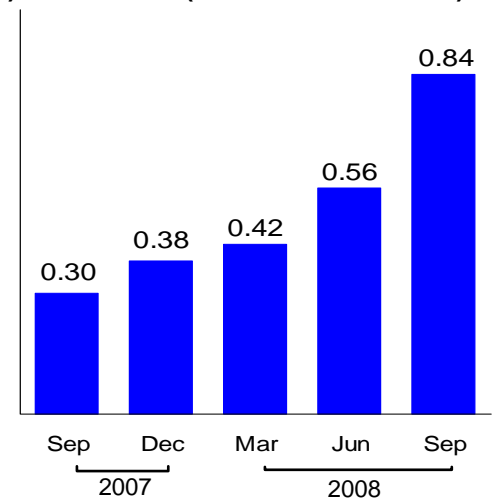
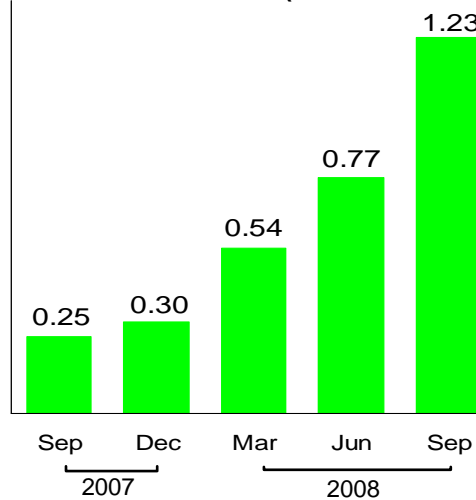
Consumer (6.4% of Thrift Assets)



Nonresidential (5.9% of Thrift Assets)



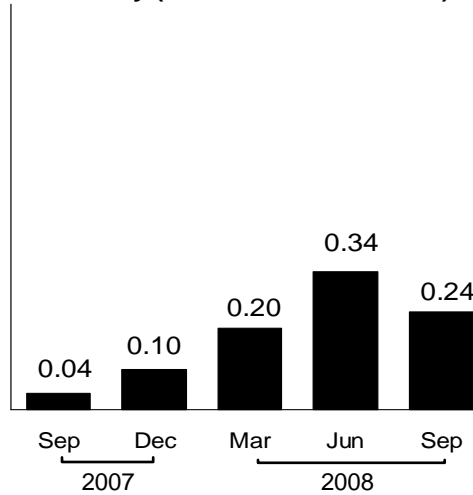
Construction & Land (3.7% of Thrift Assets) Commercial (4.8% of Thrift Assets)



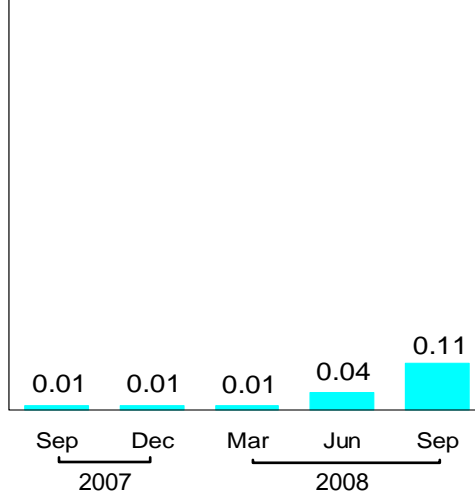
NET CHARGE-OFFS

Percent of Loan Type (Excluding Washington Mutual and IndyMac from Prior Periods)

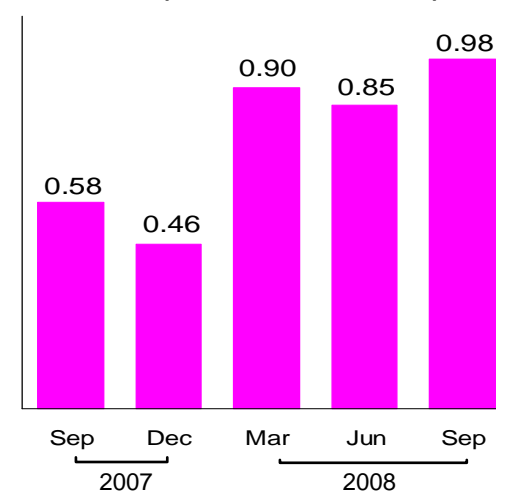
1-4 Family (45.8% of Thrift Assets)



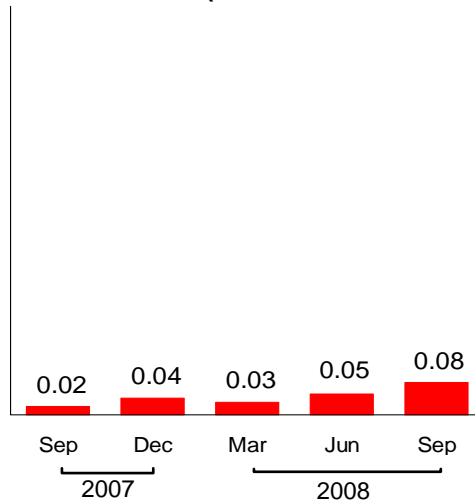
Multifamily (2.9% of Thrift Assets)



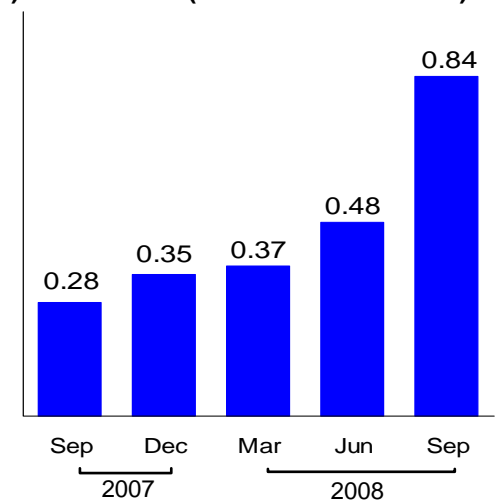
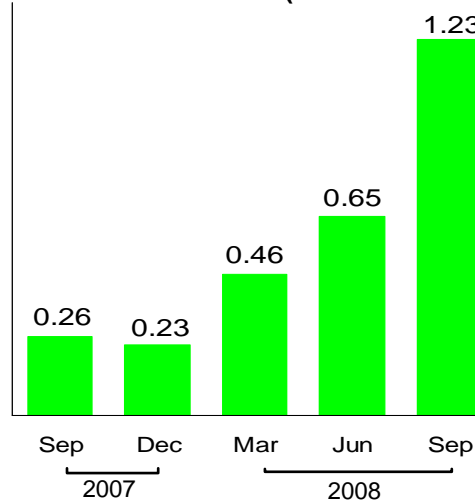
Consumer (6.4% of Thrift Assets)



Nonresidential (5.9% of Thrift Assets)

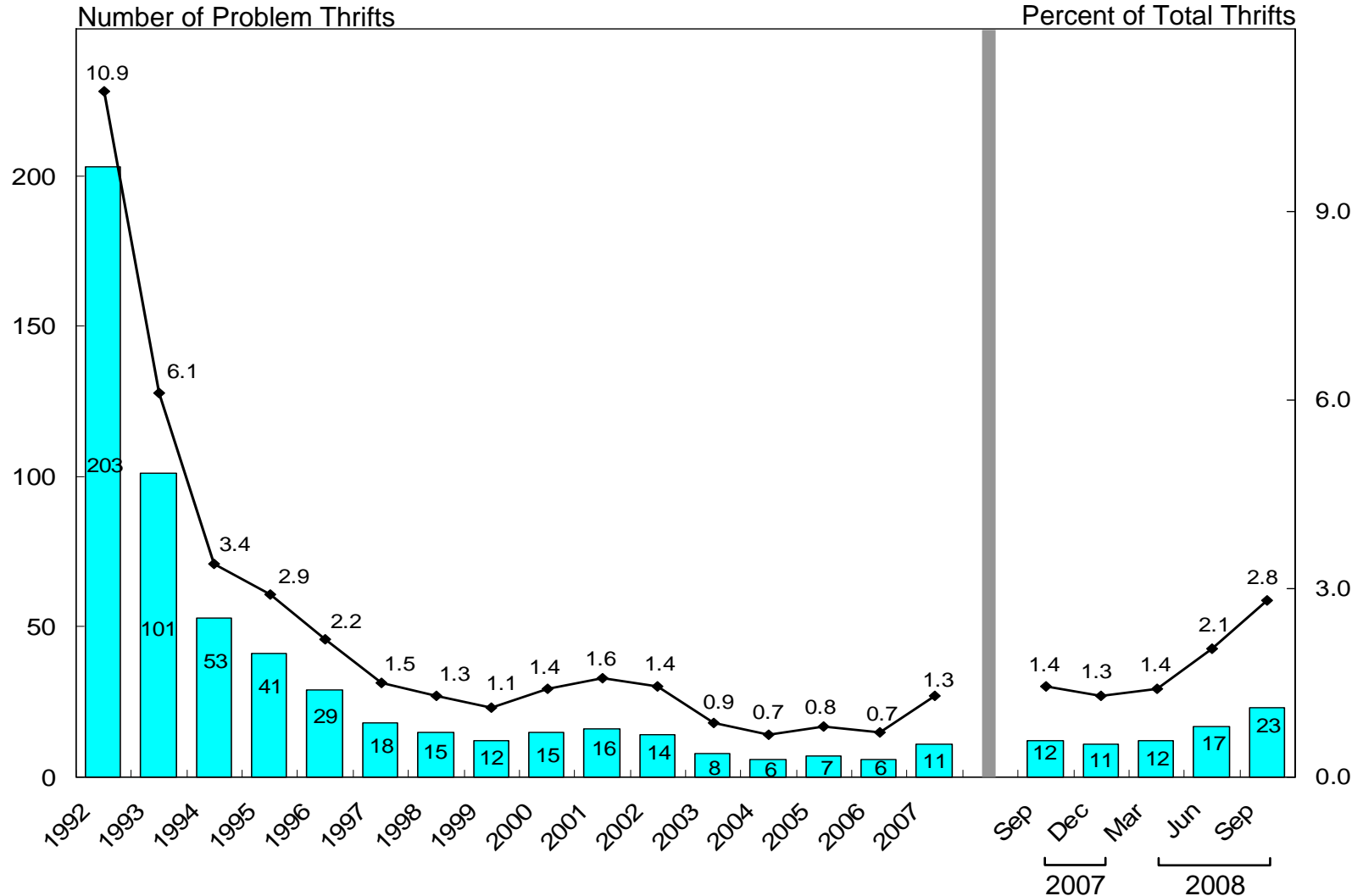


Construction & Land (3.7% of Thrift Assets) Commercial (4.8% of Thrift Assets)

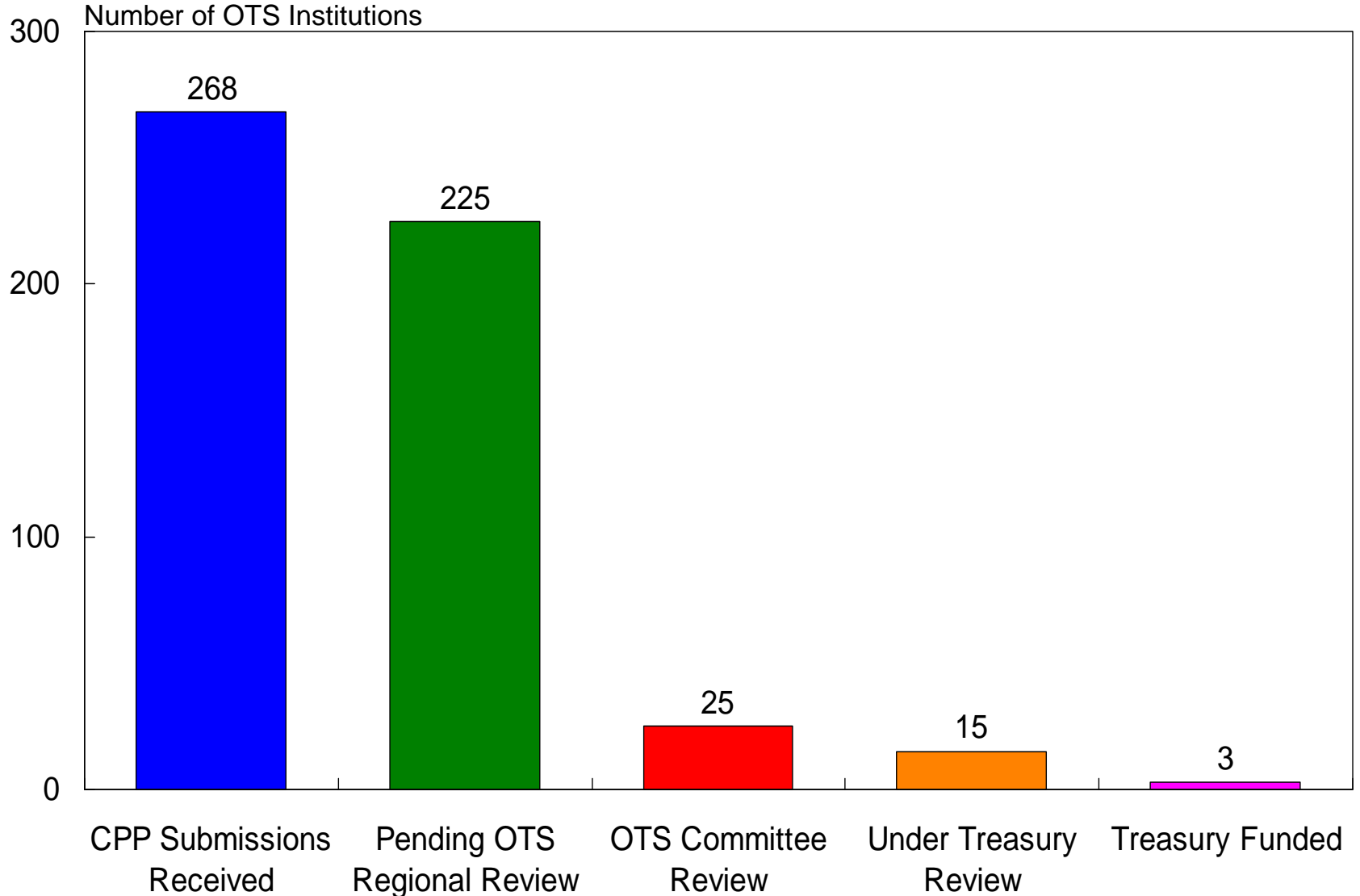


NUMBER OF PROBLEM THRIFTS

(Thrifts with Composite CAMELS Ratings of 4 or 5)



CAPITAL PURCHASE PROGRAM



Data reflect submissions from Publicly traded, Privately held, Subchapter S corporations, and Mutual institutions
Data are as of November 19, 2008, except for Treasury funded which are as of November 17, 2008
Office of Thrift Supervision / November 2008