



Second Quarter 2010 Thrift Industry Report Data

August 25, 2010

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

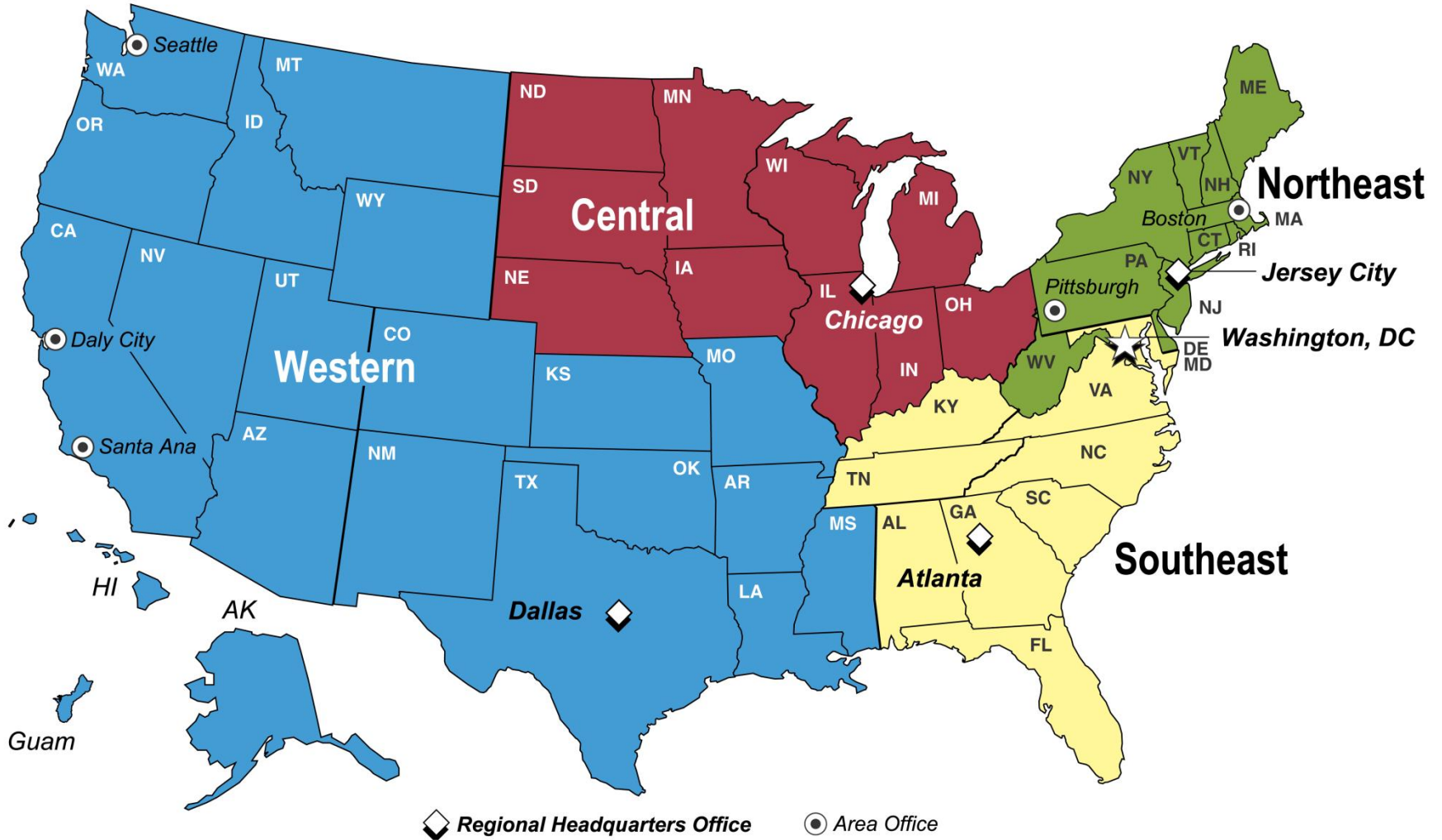


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PROFITABILITY AND EARNINGS
YEAR-TO-DATE AND PRIOR FOUR YEARS

INDUSTRY AGGREGATES:	6 mos. 2010	6 mos. 2009	2009	2008	2007	2006
PROFITABILITY(Percent)						
Return on Average Assets	0.69	(0.30)	0.00	(1.17)	(0.04)	1.06
Median Ratio	0.39	0.28	0.25	0.30	0.46	0.61
Return on Average Equity	6.24	(3.10)	(0.03)	(13.03)	(0.42)	11.18
Median Ratio	3.25	2.26	2.00	2.32	3.52	4.95
Net Interest Margin	3.06	2.99	3.02	2.82	2.69	2.73
Median Ratio	3.08	2.92	2.96	2.90	2.86	3.00
EARNINGS (\$ Millions)						
Interest Income	\$21,396.61	\$28,745.30	\$52,521.53	\$74,910.01	\$95,904.35	\$90,805.34
Interest Expense	7,086.54	11,402.53	19,888.69	36,826.78	55,283.30	49,870.85
NET INTEREST INCOME	14,310.07	17,342.78	32,632.84	38,083.24	40,621.05	40,934.49
Loss Provisions-Interest Bearing Assets	5,090.40	10,637.23	19,564.26	39,337.51	11,638.37	3,767.62
Noninterest Income	8,903.10	8,114.25	17,141.54	18,633.86	20,120.77	25,677.98
Mortgage Loan Servicing Fees	429.22	740.25	1,362.50	1,578.02	1,296.06	1,072.40
Other Fees and Charges	5,777.59	6,012.51	11,955.43	15,025.82	17,012.33	16,155.50
Other Noninterest Income	2,696.28	1,361.49	3,823.61	2,030.02	1,812.38	8,450.08
Noninterest Expense	13,027.73	15,324.15	27,669.35	38,745.84	47,370.88	38,664.73
G&A Expense	12,481.74	14,457.22	27,448.69	34,582.46	38,286.85	37,906.75
Goodwill Amortization	349.45	405.77	691.06	1,467.04	8,879.20	668.61
Loss Provisions-Noninterest Bearing Assets	196.54	461.17	(470.40)	2,696.34	204.84	89.37
Income Before Taxes & Extraordinary Items	5,095.03	(504.35)	2,540.77	(21,366.26)	1,732.56	24,180.12
Income Taxes	1,938.96	1,194.54	2,553.85	(5,637.94)	2,382.54	8,292.10
Extraordinary Items	71.36	28.70	51.53	(83.36)	1.14	(38.63)
NET INCOME	3,215.55	(1,713.47)	(33.66)	(15,811.67)	(648.84)	15,849.39
Profits	\$4,288.15	\$4,353.79	\$9,659.61	\$6,217.16	\$11,425.13	\$16,341.59
Losses	(\$1,072.60)	(\$6,067.26)	(\$9,693.28)	(\$22,028.83)	(\$12,073.96)	(\$492.20)
PROFITABILITY (Percent of Avg Assets Annualized)						
Interest Income	4.57	4.95	4.86	5.55	6.34	6.06
Interest Expense	1.51	1.96	1.84	2.73	3.66	3.33
NET INTEREST INCOME	3.06	2.99	3.02	2.82	2.69	2.73
Loss Provisions-Interest Bearing Assets	1.09	1.83	1.81	2.92	0.77	0.25
Noninterest Income	1.90	1.40	1.59	1.38	1.33	1.71
Mortgage Loan Servicing Fees	0.09	0.13	0.13	0.12	0.09	0.07
Other Fees and Charges	1.23	1.04	1.11	1.11	1.13	1.08
Other Noninterest Income	0.58	0.23	0.35	0.15	0.12	0.56
Noninterest Expense	2.78	2.64	2.56	2.87	3.13	2.58
G&A Expense	2.67	2.49	2.54	2.56	2.53	2.53
Goodwill Amortization	0.07	0.07	0.06	0.11	0.59	0.04
Loss Provisions-Noninterest Bearing Assets	0.04	0.08	(0.04)	0.20	0.01	0.01
Income Before Taxes & Extraordinary Items	1.09	(0.09)	0.24	(1.58)	0.11	1.61
Income Taxes	0.41	0.21	0.24	(0.42)	0.16	0.55
Extraordinary Items	0.02	0.00	0.00	(0.01)	0.00	0.00
NET INCOME	0.69	(0.30)	0.00	(1.17)	(0.04)	1.06
Profits	0.92	0.75	0.89	0.46	0.76	1.09
Losses	(0.23)	(1.05)	(0.90)	(1.63)	(0.80)	(0.03)

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008
NUMBER OF INSTITUTIONS:	753	758	765	780	794	801	810	818	829
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	0.64	0.73	0.19	0.46	(0.03)	(0.53)	(1.82)	(1.48)	(1.43)
Median Ratio	0.41	0.40	0.31	0.33	0.25	0.36	0.29	0.35	0.40
Return on Average Equity (Annualized)	5.76	6.73	1.76	4.40	(0.34)	(5.69)	(20.00)	(16.35)	(16.29)
Median Ratio	3.44	3.29	2.39	2.74	2.11	2.85	2.26	2.77	3.13
Net Interest Margin (Annualized)	3.07	3.05	3.00	3.11	3.04	2.94	2.68	2.93	2.91
Median Ratio	3.05	3.10	3.07	2.98	2.92	2.92	2.95	2.97	2.86
Number of Profitable Thrifts	572	568	503	549	523	580	527	552	618
Percent Profitable	75.96	74.93	65.75	70.38	65.87	72.41	65.06	67.48	74.55
Profits (\$ Millions)	\$2,105.33	\$2,182.82	\$2,079.73	\$3,226.09	\$1,673.14	\$2,680.66	\$1,213.38	\$1,608.19	\$1,662.27
Number of Unprofitable Thrifts	181	190	262	231	271	221	283	266	211
Percent Unprofitable	24.04	25.07	34.25	29.62	34.13	27.59	34.94	32.52	25.45
Losses (\$ Millions)	(\$612.56)	(\$460.05)	(\$1,637.50)	(\$1,988.52)	(\$1,767.25)	(\$4,300.01)	(\$6,570.76)	(\$5,984.11)	(\$7,113.76)
EARNINGS (\$ Millions)									
Interest Income	\$10,573.64	\$10,822.97	\$10,920.77	\$12,855.46	\$13,404.46	\$15,340.85	\$14,732.14	\$16,443.19	\$21,262.77
Interest Expense	3,439.99	3,646.55	3,921.83	4,564.34	5,051.85	6,350.68	6,843.38	7,799.45	10,184.95
NET INTEREST INCOME	7,133.65	7,176.42	6,998.94	8,291.12	8,352.61	8,990.17	7,888.77	8,643.74	11,077.83
Loss Provisions-Interest Bearing Assets	2,296.84	2,793.56	3,964.40	4,962.63	4,790.90	5,846.33	9,348.31	8,261.70	14,090.76
Noninterest Income	4,356.51	4,546.59	4,580.28	4,447.01	4,250.75	3,863.50	3,967.60	2,946.43	5,230.67
Mortgage Loan Servicing Fees	158.43	270.79	285.58	336.67	485.45	254.80	(40.52)	251.59	1,501.55
Other Fees and Charges	2,988.42	2,789.17	2,986.94	2,955.98	3,032.62	2,979.88	3,012.24	3,209.79	4,447.80
Other Noninterest Income	1,209.65	1,486.63	1,307.76	1,154.36	732.68	628.82	995.88	(514.95)	(718.68)
Noninterest Expense	6,748.85	6,278.89	6,748.87	5,596.32	7,469.79	7,854.37	8,954.66	8,659.98	10,654.60
G&A Expense	6,385.12	6,096.62	6,414.59	6,576.88	7,233.20	7,224.02	6,742.78	7,528.87	10,220.03
Goodwill Amortization	252.97	96.48	161.60	123.69	152.62	253.15	530.30	523.22	193.82
Loss Provisions-Noninterest Bearing Assets	110.75	85.79	172.68	(1,104.25)	83.96	377.20	1,681.57	607.89	240.75
Income Before Taxes & Extraordinary Items	2,444.47	2,650.57	865.95	2,179.18	342.67	(847.02)	(6,446.61)	(5,331.51)	(8,436.87)
Income Taxes	948.13	990.83	425.50	933.80	447.17	747.38	(1,081.05)	(956.65)	(3,075.82)
Extraordinary Items	2.36	68.99	7.54	15.29	28.82	(0.12)	8.18	(1.06)	(90.44)
NET INCOME	1,492.78	1,722.77	442.23	1,237.57	(94.12)	(1,619.35)	(5,357.38)	(4,375.92)	(5,451.49)
PROFITABILITY (Percent of Avg Assets Annualized)									
Interest Income	4.55	4.59	4.68	4.83	4.88	5.02	5.01	5.57	5.59
Interest Expense	1.48	1.55	1.68	1.71	1.84	2.08	2.33	2.64	2.68
NET INTEREST INCOME	3.07	3.05	3.00	3.11	3.04	2.94	2.68	2.93	2.91
Loss Provisions-Interest Bearing Assets	0.99	1.19	1.70	1.86	1.74	1.91	3.18	2.80	3.70
Noninterest Income	1.87	1.93	1.96	1.67	1.55	1.26	1.35	1.00	1.37
Mortgage Loan Servicing Fees	0.07	0.11	0.12	0.13	0.18	0.08	(0.01)	0.09	0.39
Other Fees and Charges	1.29	1.18	1.28	1.11	1.10	0.97	1.02	1.09	1.17
Other Noninterest Income	0.52	0.63	0.56	0.43	0.27	0.21	0.34	(0.17)	(0.19)
Noninterest Expense	2.90	2.67	2.89	2.10	2.72	2.57	3.04	2.94	2.80
G&A Expense	2.75	2.59	2.75	2.47	2.63	2.36	2.29	2.55	2.68
Goodwill Amortization	0.11	0.04	0.07	0.05	0.06	0.08	0.18	0.18	0.05
Loss Provisions-Noninterest Bearing Assets	0.05	0.04	0.07	(0.41)	0.03	0.12	0.57	0.21	0.06
Income Before Taxes & Extraordinary Items	1.05	1.13	0.37	0.82	0.12	(0.28)	(2.19)	(1.81)	(2.22)
Income Taxes	0.41	0.42	0.18	0.35	0.16	0.24	(0.37)	(0.32)	(0.81)
Extraordinary Items	0.00	0.03	0.00	0.01	0.01	0.00	0.00	0.00	(0.02)
NET INCOME	0.64	0.73	0.19	0.46	(0.03)	(0.53)	(1.82)	(1.48)	(1.43)

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008
NUMBER OF INSTITUTIONS:	753	758	765	780	794	801	810	818	829
TOTAL ASSETS (\$ Billions)	\$931.15	\$949.71	\$942.52	\$1,069.87	\$1,098.04	\$1,224.53	\$1,197.26	\$1,181.61	\$1,511.88
Cash and Noninterest-Earning Deposits	9.01	9.25	8.52	10.32	12.68	16.57	18.54	18.43	18.37
Investment Securities	147.65	152.62	145.75	173.26	157.29	162.14	121.11	98.86	105.66
Mortgage Backed Securities	143.01	145.59	140.82	137.08	142.69	151.80	166.30	167.15	199.09
1 - 4 Family Mortgages	326.20	330.43	334.41	419.38	437.62	528.47	521.90	541.79	749.08
First Liens	267.86	270.37	273.00	349.05	365.10	430.33	423.15	442.79	585.65
Home Equity Lines of Credit	44.42	45.16	45.70	53.01	54.19	65.56	64.52	62.97	119.66
Other Junior Liens	13.92	14.90	15.71	17.31	18.33	32.58	34.23	36.03	43.78
Multifamily Mortgages	30.40	31.62	31.10	33.89	34.79	34.60	33.58	33.67	64.92
Nonresidential Mortgages	67.16	68.66	68.20	70.40	71.42	71.37	71.12	69.80	77.44
Construction Loans	10.77	12.53	14.50	17.44	22.19	24.24	26.30	27.75	33.34
Land Loans	8.86	9.67	10.23	12.73	14.20	15.22	15.77	16.57	18.36
Commercial Loans	49.85	51.07	50.96	51.62	59.92	63.62	62.69	56.84	59.07
Consumer Loans	77.03	74.12	73.50	73.88	71.19	75.05	81.01	76.05	88.04
Repossessed Assets, Net	4.08	4.93	4.56	5.11	4.52	4.22	3.99	3.89	5.05
Real Estate Held for Investment, Net	0.13	0.17	0.18	0.19	0.15	0.13	0.13	0.13	0.17
Office Premises & Equipment	6.51	6.72	6.84	7.34	8.11	8.19	8.39	8.61	11.20
Other Assets	62.53	64.86	65.45	71.42	77.84	87.91	83.16	78.66	106.57
Less: Contra Assets & Valuation Allowances	12.03	12.53	12.48	14.19	16.56	19.00	16.74	16.62	24.49
TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$931.15	\$949.71	\$942.52	\$1,069.87	\$1,098.04	\$1,224.53	\$1,197.26	\$1,181.61	\$1,511.88
TOTAL DEPOSITS AND ESCROWS	660.79	666.97	658.89	698.57	721.82	752.42	732.15	726.91	929.16
Deposits	654.86	661.70	653.48	692.19	714.47	745.89	726.95	721.31	916.63
Escrows	5.93	5.27	5.41	6.38	7.35	6.53	5.20	5.60	12.53
BORROWINGS	150.79	161.82	166.48	239.88	245.98	329.96	336.99	327.61	420.79
Advances From FHLB	83.30	85.80	89.06	130.39	140.74	195.23	209.76	242.04	298.00
Repurchase Agreements & FedFunds Purchased	39.92	43.21	43.33	59.44	42.88	59.80	64.91	48.30	46.34
Other Borrowings	27.56	32.80	34.09	50.04	62.36	74.92	62.32	37.28	76.45
Other Liabilities	14.78	16.49	16.29	17.45	17.35	23.07	21.20	18.28	31.12
Equity Capital	104.98	104.61	101.05	114.49	113.72	119.96	106.93	108.80	130.82
Capital Stock and Paid-In Capital	78.09	79.73	77.46	89.28	92.83	101.27	93.77	100.04	119.18
Unrealized Gains (Losses) AFS Securities	0.54	(0.58)	(0.82)	(1.15)	(2.80)	(4.95)	(9.63)	(9.04)	(8.89)
Retained Earnings	27.77	26.65	25.51	27.33	24.37	24.43	24.78	19.03	21.63
Noncontrolling Interests in Cons. Subs.	0.19	0.19	0.19	0.53	0.83	0.87	N/A	N/A	N/A

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008
NUMBER OF INSTITUTIONS:	753	758	765	780	794	801	810	818	829

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	0.97	0.97	0.90	0.96	1.15	1.35	1.55	1.56	1.22
Investment Securities	15.86	16.07	15.46	16.19	14.32	13.24	10.12	8.37	6.99
Mortgage Backed Securities	15.36	15.33	14.94	12.81	12.99	12.40	13.89	14.15	13.17
1 - 4 Family Mortgages	35.03	34.79	35.48	39.20	39.85	43.16	43.59	45.85	49.55
First Liens	28.77	28.47	28.96	32.63	33.25	35.14	35.34	37.47	38.74
Home Equity Lines of Credit	4.77	4.76	4.85	4.95	4.94	5.35	5.39	5.33	7.91
Other Junior Liens	1.49	1.57	1.67	1.62	1.67	2.66	2.86	3.05	2.90
Multifamily Mortgages	3.27	3.33	3.30	3.17	3.17	2.83	2.81	2.85	4.29
Nonresidential Mortgages	7.21	7.23	7.24	6.58	6.50	5.83	5.94	5.91	5.12
Construction Loans	1.16	1.32	1.54	1.63	2.02	1.98	2.20	2.35	2.21
Land Loans	0.95	1.02	1.09	1.19	1.29	1.24	1.32	1.40	1.21
Commercial Loans	5.35	5.38	5.41	4.82	5.46	5.20	5.24	4.81	3.91
Consumer Loans	8.27	7.80	7.80	6.91	6.48	6.13	6.77	6.44	5.82
Repossessed Assets, Net	0.44	0.52	0.48	0.48	0.41	0.34	0.33	0.33	0.33
Real Estate Held for Investment, Net	0.01	0.02	0.02	0.02	0.01	0.01	0.01	0.01	0.01
Office Premises & Equipment	0.70	0.71	0.73	0.69	0.74	0.67	0.70	0.73	0.74
Other Assets	6.72	6.83	6.94	6.68	7.09	7.18	6.95	6.66	7.05
Less: Contra Assets & Valuation Allowances	1.29	1.32	1.32	1.33	1.51	1.55	1.40	1.41	1.62

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	70.96	70.23	69.91	65.30	65.74	61.45	61.15	61.52	61.46
Deposits	70.33	69.67	69.33	64.70	65.07	60.91	60.72	61.04	60.63
Escrows	0.64	0.55	0.57	0.60	0.67	0.53	0.43	0.47	0.83
BORROWINGS	16.19	17.04	17.66	22.42	22.40	26.95	28.15	27.73	27.83
Advances From FHLB	8.95	9.03	9.45	12.19	12.82	15.94	17.52	20.48	19.71
Repurchase Agreements & FedFunds Purchased	4.29	4.55	4.60	5.56	3.90	4.88	5.42	4.09	3.07
Other Borrowings	2.96	3.45	3.62	4.68	5.68	6.12	5.20	3.15	5.06
Other Liabilities	1.59	1.74	1.73	1.63	1.58	1.88	1.77	1.55	2.06
Equity Capital	11.27	11.02	10.72	10.70	10.36	9.80	8.93	9.21	8.65
Capital Stock and Paid-In Capital	8.39	8.39	8.22	8.35	8.45	8.27	7.83	8.47	7.88
Unrealized Gains (Losses) AFS Securities	0.06	(0.06)	(0.09)	(0.11)	(0.26)	(0.40)	(0.80)	(0.76)	(0.59)
Retained Earnings	2.98	2.81	2.71	2.55	2.22	2.00	2.07	1.61	1.43
Noncontrolling Interests in Cons. Subs.	0.02	0.02	0.02	0.05	0.08	0.07	N/A	N/A	N/A

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

FOR THE QUARTER ENDING:	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008
NUMBER OF INSTITUTIONS:	753	758	765	780	794	801	810	818	829
TOTAL ASSETS (Percent Change)									
TOTAL ASSETS (Percent Change)	4.47	6.42	8.31	6.39	6.71	6.30	7.22	(0.43)	3.65
Cash and Noninterest-Earning Deposits	(11.75)	(10.04)	(1.96)	(37.74)	(2.94)	8.41	47.46	53.87	37.18
Investment Securities	13.45	23.35	82.51	86.30	83.84	79.09	27.22	0.31	24.06
Mortgage Backed Securities	9.77	10.99	(1.63)	(6.69)	(10.33)	(14.06)	(6.91)	0.45	4.29
1 - 4 Family Mortgages	(1.26)	(0.54)	2.10	(1.74)	0.57	0.27	1.94	(6.35)	(0.67)
First Liens	(0.44)	0.45	3.30	(2.06)	0.26	0.97	2.67	(7.81)	(3.61)
Home Equity Lines of Credit	(1.00)	0.04	3.80	7.29	10.56	6.66	8.33	7.28	14.21
Other Junior Liens	(15.34)	(16.93)	(18.30)	(17.53)	(16.68)	(17.24)	(14.99)	(8.77)	4.67
Multifamily Mortgages	16.33	18.05	12.01	4.25	7.88	10.76	14.59	3.74	4.16
Nonresidential Mortgages	7.20	7.32	0.97	2.69	4.23	6.23	18.51	18.95	23.26
Construction Loans	(33.87)	(30.75)	(27.12)	(22.33)	(16.68)	(11.18)	(0.78)	1.85	4.09
Land Loans	(14.01)	(10.81)	(13.88)	(15.31)	(12.10)	(9.91)	(5.24)	0.19	5.53
Commercial Loans	2.29	(1.36)	(8.03)	(1.14)	6.11	7.92	18.39	9.36	13.18
Consumer Loans	11.04	0.95	(7.81)	(2.22)	(7.83)	(0.61)	5.14	5.26	9.86
Repossessed Assets, Net	43.92	110.48	120.57	110.83	112.37	86.53	143.44	171.66	170.96
Real Estate Held for Investment, Net	(11.47)	43.75	45.09	52.50	20.08	(4.81)	(5.20)	(21.90)	4.16
Office Premises & Equipment	(1.16)	0.04	(0.73)	(1.31)	(2.82)	(2.68)	5.09	5.06	1.11
Other Assets	2.41	19.37	27.06	18.94	31.84	34.64	52.78	14.24	4.70
Less: Contra Assets & Valuation Allowances	(12.70)	(6.41)	5.37	0.86	53.18	77.10	99.36	152.90	257.21
TOTAL LIABILITIES AND CAPITAL (Percent Chg)									
TOTAL LIABILITIES AND CAPITAL (Percent Chg)	4.47	6.42	8.31	6.39	6.71	6.30	7.22	(0.43)	3.65
TOTAL DEPOSITS AND ESCROWS	6.81	9.06	11.30	11.05	12.89	8.65	10.49	0.04	1.31
Deposits	7.00	9.28	11.29	10.97	12.66	8.51	10.48	0.01	1.58
Escrows	(10.60)	(13.48)	12.07	20.41	40.08	26.36	12.80	4.32	(15.03)
BORROWINGS	(9.02)	(7.96)	(8.60)	(9.72)	(10.74)	1.60	3.35	5.76	20.30
Advances From FHLB	(9.91)	(11.13)	(12.62)	(28.11)	(20.60)	(15.79)	(6.39)	7.71	40.87
Repurchase Agreements & FedFunds Purchased	(3.12)	(1.53)	(6.80)	23.18	(6.99)	38.70	35.71	(1.29)	(29.31)
Other Borrowings	(14.03)	(7.31)	1.06	38.76	19.41	50.40	15.11	3.18	5.16
Other Liabilities	5.25	2.25	12.27	9.67	1.50	(5.24)	(0.18)	(23.84)	(16.34)
Equity Capital	12.83	17.42	24.12	20.75	17.26	8.57	0.14	(14.02)	(16.40)
Capital Stock and Paid-In Capital	7.31	14.07	16.65	3.17	13.98	13.60	12.53	5.65	3.20
Unrealized Gains (Losses) AFS Securities	(117.35)	(84.84)	(89.73)	(85.57)	(56.49)	(16.17)	463.85	529.79	394.53
Retained Earnings	12.71	9.09	1.93	56.68	5.88	(14.63)	(4.00)	(44.18)	(50.18)
Noncontrolling Interests in Cons. Subs.	(5.63)	(24.78)	N/A	N/A	N/A	N/A	N/A	N/A	N/A

STRUCTURAL DATA AND LOAN ACTIVITY

FOR THE QUARTER ENDING:	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008
NUMBER OF INSTITUTIONS:	753	758	765	780	794	801	810	818	829

SELECTED STRUCTURAL DATA	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008
Number of New Thrifts	0	1	0	0	2	3	2	1	4
Consolidated Assets (\$ Billions)	0.00	0.92	0.00	0.00	11.26	16.61	0.09	0.38	1.82
Number of Conservatorships/Receiverships	2	4	8	8	3	1	2	4	0
Consolidated Assets (\$ Billions)	3.26	5.09	21.88	15.85	13.77	0.35	16.49	337.82	0.00
Number of Bank Charter Conversions	2	1	3	3	3	1	1	2	2
Consolidated Assets (\$ Billions)	14.93	3.92	83.46	18.75	117.28	0.13	0.31	0.21	0.14
Number of Bank Acquisitions	0	1	4	2	3	3	5	2	3
Consolidated Assets (\$ Billions)	0.00	1.40	38.62	1.25	1.61	0.11	2.00	0.26	0.68
Number of Thrift Mergers	0	2	0	0	0	6	2	3	1
Consolidated Assets (\$ Billions)	0.00	0.32	0.00	0.00	0.00	8.48	0.23	4.05	N/A

LOAN ACTIVITY (\$ Millions)	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008
Mortgage Pool Securities									
Total Purchases	\$21,291.41	\$22,332.70	\$24,611.21	\$20,630.73	\$24,390.63	\$23,098.67	\$26,421.82	\$55,114.99	\$76,069.43
Total Sales	7,390.69	6,730.92	8,643.53	13,952.95	13,461.70	37,057.64	16,238.33	50,636.66	64,308.94
Mortgage Originations	36,574.39	32,247.15	40,673.31	46,800.33	70,501.94	96,057.11	63,151.06	79,601.26	128,292.45
Construction Loans	1,878.08	1,672.78	2,060.17	2,773.41	3,321.11	3,132.20	4,074.65	5,008.93	6,013.00
1-4 Family Mortgages	1,179.86	930.64	1,146.99	1,439.24	1,710.38	1,634.53	2,150.27	2,752.03	3,349.49
Permanent Loans Secured by 1-4 Family Unit	30,780.18	27,132.58	34,258.35	39,480.24	62,331.27	88,113.42	52,476.70	66,098.73	107,495.24
Mortgage Refinancings	15,337.00	16,728.23	18,142.03	21,072.50	38,878.51	52,667.35	26,354.69	27,346.33	53,065.65
Mortgage Purchases	12,103.83	11,862.09	14,444.50	16,762.25	26,422.65	51,448.26	34,192.32	42,613.08	51,962.71
Secured by 1-4 Family Mortgages	11,306.86	11,080.30	13,589.77	16,215.98	25,784.18	50,702.39	32,967.66	41,295.71	50,223.26
Mortgage Sales	28,585.47	25,288.49	32,757.62	42,314.09	66,992.06	102,139.85	62,523.75	75,479.59	118,896.22
Secured by 1-4 Family Mortgages	27,956.68	24,958.04	32,200.72	41,720.07	66,078.79	101,222.55	61,305.35	73,524.65	116,371.83
Nonmortgage Originations and Purchases	108,115.45	96,687.07	86,297.77	83,293.91	80,741.09	92,826.85	100,823.99	104,271.25	114,179.62
Consumer Loans	59,672.81	54,479.19	40,389.09	41,533.80	37,534.59	33,962.89	45,586.33	45,238.82	51,243.05

OTHER INDICATORS (Percent Annualized)	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008
Asset Growth Rate	(0.15)	7.16	7.18	2.89	(1.86)	0.92	11.82	2.60	(1.16)
Cost of Funds	1.70	1.78	1.93	1.96	2.10	2.37	2.61	2.98	3.06
Asset Yield	5.03	5.06	5.14	5.32	5.42	5.57	5.46	6.16	6.23
Mortgage Portfolio Yield	5.45	5.48	5.57	5.75	5.68	5.82	5.50	6.19	6.22
Earnings Efficiency	106.67	106.27	105.92	105.32	104.62	104.07	103.82	104.49	104.02
Operating Efficiency	62.11	59.56	62.45	56.78	60.93	59.09	62.09	62.20	60.02

CAPITAL MEASURES

FOR THE QUARTER ENDING:	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008
NUMBER OF INSTITUTIONS:	753	758	765	780	794	801	810	818	829

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	737	741	746	760	779	791	802	812	821
Percent of Thrifts	97.88	97.76	97.52	97.44	98.11	98.75	99.01	99.27	99.03
Consolidated Assets (\$ Billions)	\$923.23	\$938.35	\$926.42	\$1,040.93	\$1,076.81	\$1,208.63	\$1,175.53	\$1,176.71	\$1,480.29
Fail FDICIA Capital Standards	16	16	19	20	15	9	8	6	8
Percent of Thrifts	2.12	2.11	2.48	2.56	1.89	1.12	0.99	0.73	0.97
Consolidated Assets (\$ Billions)	\$7.92	\$11.36	\$16.10	\$28.94	\$21.24	\$15.73	\$21.73	\$4.90	\$31.59
Critically Undercapitalized	7	3	7	7	7	3	4	1	2
Percent of Thrifts	0.93	0.40	0.92	0.90	0.88	0.37	0.49	0.12	0.24
Consolidated Assets (\$ Billions)	\$1.04	\$0.59	\$5.71	\$5.55	\$14.76	\$13.80	\$14.83	\$0.35	\$0.27

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$92.89	\$92.10	\$88.88	\$99.71	\$98.60	\$104.86	\$99.56	\$101.73	\$122.62
Tangible Equity Ratio	10.12	9.83	9.56	9.46	9.11	8.67	8.35	8.64	8.17
Median Ratio	9.97	9.99	9.90	9.88	9.83	9.88	9.89	10.07	10.18
Tier 1 Capital (\$ Billions)	\$92.89	\$92.11	\$88.89	\$99.72	\$98.60	\$104.87	\$99.56	\$101.76	\$122.81
Tier 1 Leverage Ratio	10.12	9.83	9.56	9.46	9.11	8.67	8.35	8.64	8.18
Median Ratio	9.97	9.99	9.90	9.88	9.83	9.88	9.89	10.07	10.18
Tier 1 Risk-based Capital Ratio	16.62	16.16	15.33	15.22	14.36	13.48	12.75	13.44	12.11
Median Ratio	16.75	16.66	16.28	16.24	16.06	16.16	16.02	16.38	16.58
Risk-based Capital (\$ Billions)	\$100.08	\$99.38	\$96.06	\$107.18	\$105.73	\$112.80	\$108.85	\$110.61	\$140.15
Total Risk-based Capital Ratio	17.97	17.50	16.69	16.51	15.59	14.69	14.05	14.73	14.09
Median Ratio	17.79	17.62	17.20	17.08	16.92	17.03	16.76	17.23	17.51

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008
NUMBER OF INSTITUTIONS:	753	758	765	780	794	801	810	818	829
LOANS 30-89 DAYS DELINQUENT (\$ Millions)									
Total Including US Guaranteed Loans	\$10,533.00	\$11,552.25	\$11,909.75	\$16,057.69	\$16,393.44	\$21,057.70	\$20,873.28	\$17,054.49	\$21,309.42
US Guaranteed Loans	1,680.15	1,853.81	1,503.14	1,314.84	1,206.51	888.58	1,021.39	992.12	892.27
Total Excluding US Guaranteed Loans	8,852.85	9,698.44	10,406.61	14,742.85	15,186.93	20,169.13	19,851.89	16,062.36	20,417.16
Mortgage Loans									
Construction & Land Loans	769.93	771.84	732.75	958.57	1,255.02	1,701.08	1,469.56	1,305.27	1,147.76
Nonresidential Mortgages	924.22	1,204.57	909.15	929.05	1,048.55	1,083.67	911.84	583.97	486.58
Multifamily Mortgages	357.55	481.16	423.56	376.28	399.57	378.81	379.82	264.29	315.50
1-4 Family Mortgages	6,586.37	6,953.52	7,730.42	11,663.61	11,575.04	15,582.35	15,466.94	12,801.70	17,173.85
First Liens	5,911.38	6,185.64	6,890.87	10,692.93	10,589.57	13,795.33	13,419.95	11,271.70	14,692.69
Home Equity Lines of Credit	454.85	448.79	501.76	647.11	632.16	1,036.24	1,210.35	918.45	1,711.08
Other Junior Liens	220.15	319.09	337.78	323.57	353.31	750.77	836.65	611.55	770.09
Nonmortgage Loans and Leases									
Commercial Loans	681.96	905.50	633.25	583.11	639.03	795.10	950.86	614.20	595.29
Consumer Loans	1,212.97	1,235.65	1,480.63	1,547.07	1,476.23	1,516.70	1,694.25	1,485.05	1,590.43
NONCURRENT LOANS (\$ Millions)									
Total Including US Guaranteed Loans	\$25,792.90	\$26,242.23	\$26,432.53	\$33,900.90	\$33,945.55	\$36,753.56	\$26,460.13	\$24,515.21	\$35,480.49
US Guaranteed Loans	6,277.91	6,360.25	4,803.74	3,810.36	3,373.53	1,943.37	1,861.09	1,511.51	1,359.09
Total Excluding US Guaranteed Loans	19,514.99	19,881.97	21,628.78	30,090.53	30,572.03	34,810.19	24,599.04	23,003.70	34,121.40
Mortgage Loans									
Construction & Land Loans	2,922.41	3,250.80	3,396.29	3,988.17	4,549.81	4,548.66	3,473.67	3,443.58	3,716.51
Nonresidential Mortgages	2,559.58	2,401.52	2,295.66	1,963.81	1,815.11	1,448.21	1,034.33	749.98	693.34
Multifamily Mortgages	930.10	1,094.76	1,047.66	909.88	706.30	538.44	402.36	312.41	426.06
1-4 Family Mortgages	16,851.66	17,079.53	17,154.02	24,137.11	23,962.88	27,201.26	19,269.86	18,369.39	28,692.26
First Liens	15,941.35	15,947.17	15,979.06	22,938.52	22,742.29	25,121.14	18,111.12	17,199.34	24,639.43
Home Equity Lines of Credit	588.53	648.64	688.07	755.31	735.15	1,212.54	603.84	638.71	3,030.69
Other Junior Liens	321.77	483.73	486.90	443.28	485.44	867.57	554.90	531.34	1,022.13
Nonmortgage Loans and Leases									
Commercial Loans	1,548.44	1,367.14	1,378.30	1,662.44	1,689.69	1,681.38	1,146.82	753.10	823.56
Consumer Loans	980.70	1,048.47	1,160.60	1,239.48	1,221.75	1,335.62	1,133.10	886.75	1,128.78
NET CHARGE-OFFS (\$ Millions)									
Mortgage Loans	\$2,969.94	\$2,561.29	\$3,016.58	\$3,471.15	\$3,483.31	\$3,273.73	\$5,699.51	\$4,232.57	\$5,682.68
Construction & Land Loans	209.69	285.48	490.83	561.29	575.20	303.68	572.65	548.57	397.00
Nonresidential Mortgages	230.84	160.84	208.18	233.49	139.24	222.48	132.69	55.96	35.65
Multifamily Mortgages	81.35	60.26	110.79	33.58	103.39	84.53	52.05	37.92	15.42
1-4 Family Mortgages	786.79	889.65	1,035.08	1,832.20	1,294.42	1,372.59	1,315.29	1,293.91	3,918.63
First Liens	376.75	509.65	599.40	1,320.00	717.04	792.62	894.96	889.87	2,296.10
Home Equity Lines of Credit	305.08	269.41	303.47	347.40	360.92	349.93	242.97	262.96	1,163.48
Other Junior Liens	104.95	110.60	132.21	164.80	216.47	230.04	177.36	141.08	459.06
Nonmortgage Loans and Leases									
Commercial Loans	378.46	470.43	514.46	624.13	659.53	612.05	584.04	471.07	332.48
Consumer Loans	790.85	838.86	857.22	904.52	1,033.59	933.37	863.70	738.62	812.00
Reposessed Assets	142.66	107.88	149.59	124.97	84.93	123.12	189.71	133.11	242.99
Other	349.30	(252.11)	(349.56)	(843.02)	(406.99)	(378.09)	1,989.39	953.40	(71.49)
REPOSSESSED ASSETS, NET (\$ Millions)									
Construction & Land Loans	\$4,084.55	\$4,930.41	\$4,555.07	\$5,106.41	\$4,519.64	\$4,215.33	\$3,994.41	\$3,889.95	\$5,052.74
Nonresidential Mortgages	1,060.07	1,105.34	1,047.26	1,585.63	1,568.93	1,248.91	1,008.17	694.06	612.13
Multifamily Mortgages	484.58	447.28	379.40	323.18	276.60	243.80	168.39	142.18	116.73
1-4 Family Mortgages	135.46	140.85	139.94	118.00	109.14	95.19	87.83	52.82	83.67
Other	2,089.75	2,756.74	2,514.59	2,673.44	2,194.79	2,283.18	2,440.14	2,841.63	4,041.83
	314.69	480.21	473.88	406.16	370.18	344.25	289.89	159.26	198.39

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008
NUMBER OF INSTITUTIONS:	753	758	765	780	794	801	810	818	829
LOANS 30-89 DAYS DELINQUENT (% Total Assets)									
Total Including US Guaranteed Loans	1.13	1.22	1.26	1.50	1.49	1.72	1.74	1.44	1.41
US Guaranteed Loans	0.18	0.20	0.16	0.12	0.11	0.07	0.09	0.08	0.06
Total Excluding US Guaranteed Loans	0.95	1.02	1.10	1.38	1.38	1.65	1.66	1.36	1.35
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	3.92	3.48	2.96	3.18	3.45	4.31	3.49	2.94	2.22
Nonresidential Mortgages	1.38	1.75	1.33	1.32	1.47	1.52	1.28	0.84	0.63
Multifamily Mortgages	1.18	1.52	1.36	1.11	1.15	1.09	1.13	0.78	0.49
1-4 Family Mortgages	2.02	2.10	2.31	2.78	2.65	2.95	2.96	2.36	2.29
First Liens	2.21	2.29	2.52	3.06	2.90	3.21	3.17	2.55	2.51
Home Equity Lines of Credit	1.02	0.99	1.10	1.22	1.17	1.58	1.88	1.46	1.43
Other Junior Liens	1.58	2.14	2.15	1.87	1.93	2.30	2.44	1.70	1.76
Nonmortgage Loans and Leases									
Commercial Loans	1.37	1.77	1.24	1.13	1.07	1.25	1.52	1.08	1.01
Consumer Loans	1.57	1.67	2.01	2.09	2.07	2.02	2.09	1.95	1.81
NONCURRENT LOANS (% Total Assets)									
Total Including US Guaranteed Loans	2.77	2.76	2.80	3.17	3.09	3.00	2.21	2.07	2.35
US Guaranteed Loans	0.67	0.67	0.51	0.36	0.31	0.16	0.16	0.13	0.09
Total Excluding US Guaranteed Loans	2.10	2.09	2.29	2.81	2.78	2.84	2.05	1.95	2.26
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	14.89	14.65	13.73	13.21	12.50	11.53	8.26	7.77	7.19
Nonresidential Mortgages	3.81	3.50	3.37	2.79	2.54	2.03	1.45	1.07	0.90
Multifamily Mortgages	3.06	3.46	3.37	2.69	2.03	1.56	1.20	0.93	0.66
1-4 Family Mortgages	5.17	5.17	5.13	5.76	5.48	5.15	3.69	3.39	3.83
First Liens	5.95	5.90	5.85	6.57	6.23	5.84	4.28	3.88	4.21
Home Equity Lines of Credit	1.32	1.44	1.51	1.42	1.36	1.85	0.94	1.01	2.53
Other Junior Liens	2.31	3.25	3.10	2.56	2.65	2.66	1.62	1.47	2.33
Nonmortgage Loans and Leases									
Commercial Loans	3.11	2.68	2.70	3.22	2.82	2.64	1.83	1.32	1.39
Consumer Loans	1.27	1.41	1.58	1.68	1.72	1.78	1.40	1.17	1.28
NET CHARGE-OFFS (% Total Assets)									
Percent of Outstanding Loans by Loan Type:	0.32	0.27	0.32	0.32	0.32	0.27	0.48	0.36	0.38
Mortgage Loans									
Construction & Land Loans	1.07	1.29	1.98	1.86	1.58	0.77	1.36	1.24	0.77
Nonresidential Mortgages	0.34	0.23	0.31	0.33	0.19	0.31	0.19	0.08	0.05
Multifamily Mortgages	0.27	0.19	0.36	0.10	0.30	0.24	0.15	0.11	0.02
1-4 Family Mortgages	0.24	0.27	0.31	0.44	0.30	0.26	0.25	0.24	0.52
First Liens	0.14	0.19	0.22	0.38	0.20	0.18	0.21	0.20	0.39
Home Equity Lines of Credit	0.69	0.60	0.66	0.66	0.67	0.53	0.38	0.42	0.97
Other Junior Liens	0.75	0.74	0.84	0.95	1.18	0.71	0.52	0.39	1.05
Nonmortgage Loans and Leases									
Commercial Loans	0.76	0.92	1.01	1.21	1.10	0.96	0.93	0.83	0.56
Consumer Loans	1.03	1.13	1.17	1.22	1.45	1.24	1.07	0.97	0.92
Reposessed Assets	3.49	2.19	3.28	2.45	1.88	2.92	4.75	3.42	4.81
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)									
Percent of Outstanding Loans by Loan Type:	0.44	0.52	0.48	0.48	0.41	0.34	0.33	0.33	0.33
Construction & Land Loans									
Construction & Land Loans	5.40	4.98	4.23	5.25	4.31	3.16	2.40	1.57	1.18
Nonresidential Mortgages	0.72	0.65	0.56	0.46	0.39	0.34	0.24	0.20	0.15
Multifamily Mortgages	0.45	0.45	0.45	0.35	0.31	0.28	0.26	0.16	0.13
1-4 Family Mortgages	0.64	0.83	0.75	0.64	0.50	0.43	0.47	0.52	0.54
Other	0.50	0.74	0.72	0.57	0.48	0.39	0.35	0.20	0.19

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2010	MAR 2010	DEC 2009	SEP 2009	JUN 2009	MAR 2009	DEC 2008	SEP 2008	JUN 2008
NUMBER OF INSTITUTIONS:	753	758	765	780	794	801	810	818	829
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)									
Real Estate Loans	\$443.39	\$452.90	\$458.44	\$553.85	\$580.21	\$673.90	\$668.68	\$689.59	\$943.13
Percent of Total Assets	47.62	47.69	48.64	51.77	52.84	55.03	55.85	58.36	62.38
Noncurrent Real Estate Loans									
Including US Guaranteed Loans	23.26	23.83	23.89	31.00	31.03	33.74	24.18	22.88	33.53
Percent of Total Assets	2.50	2.51	2.54	2.90	2.83	2.76	2.02	1.94	2.22
Excluding US Guaranteed Loans	16.99	17.47	19.09	27.19	27.66	31.79	22.32	21.36	32.17
Percent of Total Assets	1.82	1.84	2.03	2.54	2.52	2.60	1.86	1.81	2.13
Real Estate Owned	3.98	4.79	4.41	4.97	4.41	4.08	3.86	3.79	4.96
Percent of Total Assets	0.43	0.50	0.47	0.46	0.40	0.33	0.32	0.32	0.33
Troubled Real Estate Loans									
Including US Guaranteed Loans	27.24	28.62	28.31	35.97	35.44	37.81	28.05	26.66	38.49
Percent of Total Assets	2.93	3.01	3.00	3.36	3.23	3.09	2.34	2.26	2.55
Excluding US Guaranteed Loans	20.96	22.26	23.50	32.16	32.07	35.87	26.18	25.15	37.13
Percent of Total Assets	2.25	2.34	2.49	3.01	2.92	2.93	2.19	2.13	2.46
Valuation Allowances	14.74	15.69	15.65	17.89	19.30	21.69	19.06	18.71	26.20
Loss Coverage Ratio	20.77	20.52	19.72	19.16	18.14	16.98	15.16	15.40	14.48
Reserve Ratio	2.08	2.13	2.11	2.06	1.94	2.00	1.82	1.98	2.28
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	1.28	1.08	1.28	1.30	1.27	1.07	1.90	1.43	1.50
Net Provisions for Losses (Annualized)	0.99	1.18	1.68	1.86	1.75	1.91	3.12	2.80	3.73
Valuation Allowances	1.58	1.65	1.66	1.67	1.76	1.77	1.59	1.58	1.73
Noncurrent Loans									
Including US Guaranteed Loans	2.77	2.76	2.80	3.17	3.09	3.00	2.21	2.07	2.35
Excluding US Guaranteed Loans	2.10	2.09	2.29	2.81	2.78	2.84	2.05	1.95	2.26
Reposessed Assets, Net (% Total Assets)	0.44	0.52	0.48	0.48	0.41	0.34	0.33	0.33	0.33
Troubled Assets									
Including US Guaranteed Loans	3.21	3.28	3.29	3.65	3.50	3.35	2.54	2.40	2.68
Excluding US Guaranteed Loans	2.53	2.61	2.78	3.29	3.20	3.19	2.39	2.28	2.59

SELECTED INDICATORS

BY FDICIA CATEGORY

SECOND QUARTER 2010:	WELL- CAPITALIZED	ADEQUATELY CAPITALIZED	UNDER- CAPITALIZED	SIGNIFICANTLY UNDER- CAPITALIZED	CRITICALLY UNDER- CAPITALIZED	INDUSTRY
NUMBER OF INSTITUTIONS:	703	34	5	4	7	753

Total Assets (\$ Billions)	\$902.15	\$21.08	\$5.13	\$1.74	\$1.04	\$931.15
Tier 1 Leverage Ratio (Percent)	10.21	8.77	4.30	2.92	1.54	10.12
Median Ratio	10.28	7.29	3.92	2.78	1.50	9.97
Total Risk-based Capital Ratio (Percent)	18.23	12.88	7.48	5.30	3.47	17.97
Median Ratio	18.42	11.24	6.92	5.00	3.55	17.79
Return on Average Assets (Percent Annualized)	0.73	(1.97)	(1.15)	(3.83)	(7.76)	0.64
Median Ratio	0.45	(1.15)	(2.52)	(4.88)	(4.70)	0.41
Net Interest Margin (Percent Annualized)	3.10	1.96	2.29	1.88	2.12	3.07
Median Ratio	3.08	2.84	2.20	1.86	2.44	3.05
Number of Profitable Thrifts	561	11	0	0	0	572
Profits (\$ Millions)	\$2,098.08	\$7.25	\$0.00	\$0.00	\$0.00	\$2,105.33
Number of Unprofitable Thrifts	142	23	5	4	7	181
Losses (\$ Millions)	(\$445.97)	(\$112.81)	(\$15.72)	(\$17.36)	(\$20.70)	(\$612.56)
Valuation Allowances (Percent of Total Assets)	1.53	2.31	6.73	3.27	3.90	1.58
Troubled Assets (Percent of Total Assets)	3.02	8.58	10.54	10.22	11.86	3.21
Asset Growth Rate (Percent Annualized)	0.42	(12.75)	(33.48)	(23.95)	(9.57)	(0.15)

BY PROBLEM THRIFTS

SECOND QUARTER 2010:	SAFETY AND SOUNDNESS COMPOSITE RATINGS 4 AND 5	COMPLIANCE COMPOSITE RATINGS 4 AND 5
NUMBER OF INSTITUTIONS:	54	4

STATEMENT OF OPERATIONS
BY REGION

SECOND QUARTER 2010:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	169	175	242	167	753
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	0.55	(0.09)	(0.15)	1.51	0.64
Median Ratio	0.45	0.32	0.37	0.50	0.41
Return on Average Equity (Annualized)	5.04	(0.79)	(1.44)	12.51	5.76
Median Ratio	4.32	2.58	2.92	4.85	3.44
Net Interest Margin (Annualized)	2.42	3.22	2.86	4.01	3.07
Median Ratio	2.98	3.02	3.05	3.26	3.05
Number of Profitable Thrifts	148	115	176	133	572
Percent Profitable	87.57	65.71	72.73	79.64	75.96
Profits (\$ Millions)	\$548.48	\$255.98	\$164.02	\$1,136.85	\$2,105.33
Number of Unprofitable Thrifts	21	60	66	34	181
Percent Unprofitable	12.43	34.29	27.27	20.36	24.04
Losses (\$ Millions)	(\$19.45)	(\$285.79)	(\$212.15)	(\$95.18)	(\$612.56)
EARNINGS (\$ Millions)					
Interest Income	\$3,918.52	\$1,497.58	\$1,497.52	\$3,660.02	\$10,573.64
Interest Expense	1,585.36	405.12	553.45	896.07	3,439.99
NET INTEREST INCOME	2,333.16	1,092.46	944.07	2,763.96	7,133.65
Loss Provisions-Interest Bearing Assets	473.73	481.17	435.02	906.92	2,296.84
Noninterest Income	640.11	544.86	635.49	2,536.04	4,356.51
Mortgage Loan Servicing Fees	72.12	20.05	(63.55)	129.82	158.43
Other Fees and Charges	363.49	345.42	437.12	1,842.39	2,988.42
Other Noninterest Income	204.51	179.39	261.92	563.83	1,209.65
Noninterest Expense	1,704.87	1,105.89	1,152.42	2,785.67	6,748.85
G&A Expense	1,661.35	920.62	1,085.45	2,717.71	6,385.12
Goodwill Amortization	30.62	170.95	14.67	36.73	252.97
Loss Provisions-Noninterest Bearing Assets	12.90	14.32	52.30	31.23	110.75
Income Before Taxes & Extraordinary Items	794.68	50.26	(7.88)	1,607.41	2,444.47
Income Taxes	262.89	79.29	40.25	565.70	948.13
Extraordinary Items	2.61	(0.24)	0.00	0.00	2.36
NET INCOME	529.04	(29.81)	(48.13)	1,041.68	1,492.78
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	4.06	4.41	4.54	5.31	4.55
Interest Expense	1.64	1.19	1.68	1.30	1.48
NET INTEREST INCOME	2.42	3.22	2.86	4.01	3.07
Loss Provisions-Interest Bearing Assets	0.49	1.42	1.32	1.31	0.99
Noninterest Income	0.66	1.61	1.93	3.68	1.87
Mortgage Loan Servicing Fees	0.07	0.06	(0.19)	0.19	0.07
Other Fees and Charges	0.38	1.02	1.33	2.67	1.29
Other Noninterest Income	0.21	0.53	0.79	0.82	0.52
Noninterest Expense	1.77	3.26	3.49	4.04	2.90
G&A Expense	1.72	2.71	3.29	3.94	2.75
Goodwill Amortization	0.03	0.50	0.04	0.05	0.11
Loss Provisions-Noninterest Bearing Assets	0.01	0.04	0.16	0.05	0.05
Income Before Taxes & Extraordinary Items	0.82	0.15	(0.02)	2.33	1.05
Income Taxes	0.27	0.23	0.12	0.82	0.41
Extraordinary Items	0.00	0.00	0.00	0.00	0.00
NET INCOME	0.55	(0.09)	(0.15)	1.51	0.64

STATEMENT OF CONDITION
BY REGION

SECOND QUARTER 2010:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	169	175	242	167	753

TOTAL ASSETS (\$ Billions)	\$383.63	\$135.72	\$130.93	\$280.88	\$931.15
Cash and Noninterest-Earning Deposits	3.07	1.33	1.22	3.39	9.01
Investment Securities	60.81	16.79	13.44	56.60	147.65
Mortgage Backed Securities	66.48	19.85	18.44	38.24	143.01
1 - 4 Family Mortgages	154.60	48.91	50.17	72.52	326.20
First Liens	139.72	37.45	37.72	52.97	267.86
Home Equity Lines of Credit	10.36	9.14	9.28	15.65	44.42
Other Junior Liens	4.51	2.32	3.18	3.90	13.92
Multifamily Mortgages	14.99	1.67	4.65	9.09	30.40
Nonresidential Mortgages	27.49	14.21	13.82	11.64	67.16
Construction Loans	3.64	2.17	1.87	3.09	10.77
Land Loans	0.98	3.45	1.59	2.84	8.86
Commercial Loans	19.68	5.06	6.21	18.90	49.85
Consumer Loans	7.17	9.43	11.15	49.27	77.03
Reposessed Assets, Net	0.63	1.22	1.03	1.21	4.08
Real Estate Held for Investment, Net	0.01	0.02	0.05	0.05	0.13
Office Premises & Equipment	2.15	1.34	1.48	1.54	6.51
Other Assets	25.50	12.09	7.60	17.34	62.53
Less: Contra Assets & Valuation Allowances	3.57	1.82	1.79	4.85	12.03

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$383.63	\$135.72	\$130.93	\$280.88	\$931.15
TOTAL DEPOSITS AND ESCROWS	256.73	100.62	98.93	204.51	660.79
Deposits	255.30	99.54	97.45	202.57	654.86
Escrows	1.43	1.08	1.48	1.95	5.93
BORROWINGS	79.47	18.06	17.24	36.03	150.79
Advances From FHLB	41.22	10.16	11.86	20.06	83.30
Repurchase Agreements & FedFunds Purchased	26.05	7.54	3.43	2.90	39.92
Other Borrowings	12.20	0.35	1.94	13.07	27.56
Other Liabilities	5.07	1.89	1.40	6.41	14.78
Equity Capital	42.51	15.18	13.37	33.93	104.98
Capital Stock and Paid-In Capital	37.01	12.86	9.12	19.09	78.09
Unrealized Gains (Losses) AFS Securities	(0.05)	0.10	0.15	0.35	0.54
Retained Earnings	6.17	2.64	4.23	14.74	27.77
Noncontrolling Interests in Cons. Subs.	0.15	0.03	0.01	0.00	0.19

STATEMENT OF CONDITION
BY REGION

SECOND QUARTER 2010:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	169	175	242	167	753

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	0.80	0.98	0.93	1.21	0.97
Investment Securities	15.85	12.37	10.27	20.15	15.86
Mortgage Backed Securities	17.33	14.63	14.08	13.61	15.36
1 - 4 Family Mortgages	40.30	36.04	38.32	25.82	35.03
First Liens	36.42	27.59	28.81	18.86	28.77
Home Equity Lines of Credit	2.70	6.73	7.08	5.57	4.77
Other Junior Liens	1.18	1.71	2.43	1.39	1.49
Multifamily Mortgages	3.91	1.23	3.55	3.24	3.27
Nonresidential Mortgages	7.16	10.47	10.56	4.15	7.21
Construction Loans	0.95	1.60	1.43	1.10	1.16
Land Loans	0.26	2.54	1.21	1.01	0.95
Commercial Loans	5.13	3.73	4.74	6.73	5.35
Consumer Loans	1.87	6.95	8.52	17.54	8.27
Repossessed Assets, Net	0.17	0.90	0.78	0.43	0.44
Real Estate Held for Investment, Net	0.00	0.01	0.04	0.02	0.01
Office Premises & Equipment	0.56	0.99	1.13	0.55	0.70
Other Assets	6.65	8.91	5.81	6.17	6.72
Less: Contra Assets & Valuation Allowances	0.93	1.34	1.37	1.73	1.29

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	66.92	74.14	75.56	72.81	70.96
Deposits	66.55	73.34	74.43	72.12	70.33
Escrows	0.37	0.79	1.13	0.69	0.64
BORROWINGS	20.72	13.30	13.17	12.83	16.19
Advances From FHLB	10.74	7.49	9.06	7.14	8.95
Repurchase Agreements & FedFunds Purchased	6.79	5.56	2.62	1.03	4.29
Other Borrowings	3.18	0.26	1.49	4.65	2.96
Other Liabilities	1.32	1.40	1.07	2.28	1.59
Equity Capital	11.08	11.18	10.21	12.08	11.27
Capital Stock and Paid-In Capital	9.65	9.48	6.97	6.80	8.39
Unrealized Gains (Losses) AFS Securities	(0.01)	0.07	0.11	0.12	0.06
Retained Earnings	1.61	1.95	3.23	5.25	2.98
Noncontrolling Interests in Cons. Subs.	0.04	0.02	0.01	0.00	0.02

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

SECOND QUARTER 2010:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	169	175	242	167	753
TOTAL ASSETS (Percent Change)	0.71	(0.70)	(1.50)	16.66	4.47
Cash and Noninterest-Earning Deposits	(8.07)	(28.92)	(14.21)	(5.20)	(11.75)
Investment Securities	(3.04)	11.92	29.92	34.54	13.45
Mortgage Backed Securities	7.12	14.03	0.10	18.05	9.77
1 - 4 Family Mortgages	1.52	(11.04)	(8.67)	6.41	(1.26)
First Liens	1.59	(9.61)	(10.10)	10.08	(0.44)
Home Equity Lines of Credit	10.81	(13.73)	(1.53)	0.90	(1.00)
Other Junior Liens	(16.43)	(21.50)	(10.60)	(13.72)	(15.34)
Multifamily Mortgages	7.57	9.97	4.28	46.16	16.33
Nonresidential Mortgages	6.38	8.78	0.31	16.78	7.20
Construction Loans	(36.23)	(34.97)	(34.79)	(29.35)	(33.87)
Land Loans	(19.51)	(12.75)	(14.57)	(13.19)	(14.01)
Commercial Loans	0.12	14.20	2.35	1.72	2.29
Consumer Loans	(32.81)	19.68	(3.29)	25.44	11.04
Repossessed Assets, Net	102.51	25.61	15.01	81.92	43.92
Real Estate Held for Investment, Net	(8.04)	(51.41)	(5.26)	11.22	(11.47)
Office Premises & Equipment	(4.21)	0.90	(3.29)	3.80	(1.16)
Other Assets	(5.53)	(6.28)	22.34	15.95	2.41
Less: Contra Assets & Valuation Allowances	(41.15)	(9.43)	24.28	13.84	(12.70)
TOTAL LIABILITIES AND CAPITAL (Percent Chg)	0.71	(0.70)	(1.50)	16.66	4.47
TOTAL DEPOSITS AND ESCROWS	0.71	0.35	1.04	23.52	6.81
Deposits	0.76	0.18	1.83	23.83	7.00
Escrows	(6.87)	18.94	(33.21)	(1.74)	(10.60)
BORROWINGS	(5.06)	(11.07)	(16.21)	(12.46)	(9.02)
Advances From FHLB	(3.56)	(14.80)	(20.83)	(12.07)	(9.91)
Repurchase Agreements & FedFunds Purchased	(2.51)	0.88	(1.19)	(18.07)	(3.12)
Other Borrowings	(14.34)	(60.92)	(8.15)	(11.71)	(14.03)
Other Liabilities	(4.39)	8.98	(3.66)	15.35	5.25
Equity Capital	14.38	5.46	2.89	19.07	12.83
Capital Stock and Paid-In Capital	4.87	9.11	9.52	9.98	7.31
Unrealized Gains (Losses) AFS Securities	(97.72)	(142.14)	(168.57)	(234.65)	(117.35)
Retained Earnings	24.84	(13.74)	(15.38)	26.56	12.71
Noncontrolling Interests in Cons. Subs.	(0.89)	(22.82)	(23.17)	20.92	(5.63)

CAPITAL MEASURES
BY REGION

SECOND QUARTER 2010:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	169	175	242	167	753

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	169	168	237	163	737
Percent of Thrifts	100.00	96.00	97.93	97.60	97.88
Consolidated Assets (\$ Billions)	\$383.63	\$134.76	\$125.78	\$279.06	\$923.23
Fail FDICIA Capital Standards	0	7	5	4	16
Percent of Thrifts	0.00	4.00	2.07	2.40	2.12
Consolidated Assets (\$ Billions)	\$0.00	\$0.95	\$5.15	\$1.81	\$7.92
Critically Undercapitalized	0	4	2	1	7
Percent of Thrifts	0.00	2.29	0.83	0.60	0.93
Consolidated Assets (\$ Billions)	\$0.00	\$0.62	\$0.15	\$0.27	\$1.04

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$35.87	\$12.28	\$12.39	\$32.34	\$92.89
Tangible Equity Ratio	9.52	9.25	9.55	11.59	10.12
Median Ratio	10.11	10.41	9.65	10.21	9.97
Tier 1 Capital (\$ Billions)	\$35.87	\$12.28	\$12.39	\$32.34	\$92.89
Tier 1 Leverage Ratio	9.52	9.25	9.55	11.60	10.12
Median Ratio	10.11	10.41	9.65	10.21	9.97
Tier 1 Risk-based Capital Ratio	16.98	15.23	14.38	17.89	16.62
Median Ratio	17.64	16.42	15.96	17.88	16.75
Risk-based Capital (\$ Billions)	\$39.04	\$13.22	\$13.33	\$34.51	\$100.08
Total Risk-based Capital Ratio	18.53	16.46	15.49	19.17	17.97
Median Ratio	18.73	17.39	17.01	18.58	17.79

ASSET QUALITY INDICATORS
BY REGION

SECOND QUARTER 2010:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	169	175	242	167	753
LOANS 30-89 DAYS DELINQUENT (\$ Millions)					
Total Including US Guaranteed Loans	\$3,833.17	\$1,867.23	\$1,482.52	\$3,350.08	\$10,533.00
US Guaranteed Loans	46.60	358.59	37.88	1,237.08	1,680.15
Total Excluding US Guaranteed Loans	3,786.57	1,508.64	1,444.65	2,112.99	8,852.85
Mortgage Loans					
Construction & Land Loans	100.32	160.01	103.88	405.71	769.93
Nonresidential Mortgages	370.76	150.82	226.71	175.93	924.22
Multifamily Mortgages	203.44	33.20	72.67	48.24	357.55
1-4 Family Mortgages	2,573.62	1,396.51	762.76	1,853.49	6,586.37
First Liens	2,445.30	1,183.96	591.44	1,690.68	5,911.38
Home Equity Lines of Credit	61.05	157.82	118.91	117.07	454.85
Other Junior Liens	67.27	54.73	52.41	45.74	220.15
Nonmortgage Loans and Leases					
Commercial Loans	382.86	52.35	92.19	154.56	681.96
Consumer Loans	202.18	74.33	224.32	712.15	1,212.97
NONCURRENT LOANS (\$ Millions)					
Total Including US Guaranteed Loans	\$8,266.08	\$6,197.48	\$3,475.70	\$7,853.63	\$25,792.90
US Guaranteed Loans	84.32	1,757.59	200.29	4,235.71	6,277.91
Total Excluding US Guaranteed Loans	8,181.76	4,439.89	3,275.41	3,617.93	19,514.99
Mortgage Loans					
Construction & Land Loans	582.14	934.98	534.52	870.77	2,922.41
Nonresidential Mortgages	892.29	568.57	602.17	496.55	2,559.58
Multifamily Mortgages	485.82	111.80	174.50	157.99	930.10
1-4 Family Mortgages	5,595.23	4,275.95	1,886.29	5,094.19	16,851.66
First Liens	5,442.96	3,880.42	1,647.95	4,970.02	15,941.35
Home Equity Lines of Credit	67.89	298.18	139.16	83.30	588.53
Other Junior Liens	84.37	97.35	99.18	40.88	321.77
Nonmortgage Loans and Leases					
Commercial Loans	603.92	262.82	164.36	517.34	1,548.44
Consumer Loans	106.68	43.35	113.88	716.79	980.70
NET CHARGE-OFFS (\$ Millions)	\$922.28	\$512.80	\$460.42	\$1,074.44	\$2,969.94
Mortgage Loans					
Construction & Land Loans	29.15	96.25	32.61	51.68	209.69
Nonresidential Mortgages	69.62	69.28	67.96	23.99	230.84
Multifamily Mortgages	57.62	5.47	7.65	10.62	81.35
1-4 Family Mortgages	136.91	379.33	169.32	101.23	786.79
First Liens	117.37	156.90	57.14	45.35	376.75
Home Equity Lines of Credit	11.89	182.97	73.98	36.24	305.08
Other Junior Liens	7.65	39.47	38.20	19.64	104.95
Nonmortgage Loans and Leases					
Commercial Loans	77.73	33.72	25.65	241.37	378.46
Consumer Loans	78.88	42.09	95.34	574.54	790.85
Reposessed Assets	3.59	16.90	78.02	44.16	142.66
Other	468.79	(130.23)	(16.11)	26.85	349.30
REPOSSESSED ASSETS, NET (\$ Millions)	\$632.99	\$1,217.08	\$1,026.78	\$1,207.70	\$4,084.55
Construction & Land Loans	29.22	316.88	236.32	477.66	1,060.07
Nonresidential Mortgages	74.51	110.89	191.74	107.45	484.58
Multifamily Mortgages	52.82	27.19	39.33	16.12	135.46
1-4 Family Mortgages	431.30	606.74	488.95	562.76	2,089.75
Other	45.14	155.38	70.44	43.72	314.69

ASSET QUALITY INDICATORS
BY REGION

SECOND QUARTER 2010:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	169	175	242	167	753
LOANS 30-89 DAYS DELINQUENT (% Total Assets)					
Total Including US Guaranteed Loans	1.00	1.38	1.13	1.19	1.13
US Guaranteed Loans	0.01	0.26	0.03	0.44	0.18
Total Excluding US Guaranteed Loans	0.99	1.11	1.10	0.75	0.95
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	2.17	2.85	3.01	6.84	3.92
Nonresidential Mortgages	1.35	1.06	1.64	1.51	1.38
Multifamily Mortgages	1.36	1.99	1.56	0.53	1.18
1-4 Family Mortgages	1.66	2.86	1.52	2.56	2.02
First Liens	1.75	3.16	1.57	3.19	2.21
Home Equity Lines of Credit	0.59	1.73	1.28	0.75	1.02
Other Junior Liens	1.49	2.36	1.65	1.17	1.58
Nonmortgage Loans and Leases					
Commercial Loans	1.95	1.03	1.49	0.82	1.37
Consumer Loans	2.82	0.79	2.01	1.45	1.57
NONCURRENT LOANS (% Total Assets)					
Total Including US Guaranteed Loans	2.15	4.57	2.65	2.80	2.77
US Guaranteed Loans	0.02	1.30	0.15	1.51	0.67
Total Excluding US Guaranteed Loans	2.13	3.27	2.50	1.29	2.10
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	12.61	16.63	15.46	14.68	14.89
Nonresidential Mortgages	3.25	4.00	4.36	4.26	3.81
Multifamily Mortgages	3.24	6.71	3.75	1.74	3.06
1-4 Family Mortgages	3.62	8.74	3.76	7.02	5.17
First Liens	3.90	10.36	4.37	9.38	5.95
Home Equity Lines of Credit	0.66	3.26	1.50	0.53	1.32
Other Junior Liens	1.87	4.19	3.12	1.05	2.31
Nonmortgage Loans and Leases					
Commercial Loans	3.07	5.19	2.65	2.74	3.11
Consumer Loans	1.49	0.46	1.02	1.45	1.27
NET CHARGE-OFFS (% Total Assets)					
Percent of Outstanding Loans by Loan Type:	0.24	0.38	0.35	0.38	0.32
Mortgage Loans					
Construction & Land Loans	0.63	1.71	0.94	0.87	1.07
Nonresidential Mortgages	0.25	0.49	0.49	0.21	0.34
Multifamily Mortgages	0.38	0.33	0.16	0.12	0.27
1-4 Family Mortgages	0.09	0.78	0.34	0.14	0.24
First Liens	0.08	0.42	0.15	0.09	0.14
Home Equity Lines of Credit	0.11	2.00	0.80	0.23	0.69
Other Junior Liens	0.17	1.70	1.20	0.50	0.75
Nonmortgage Loans and Leases					
Commercial Loans	0.40	0.67	0.41	1.28	0.76
Consumer Loans	1.10	0.45	0.85	1.17	1.03
Reposessed Assets	0.57	1.39	7.60	3.66	3.49
Other	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)					
Percent of Outstanding Loans by Loan Type:	0.17	0.90	0.78	0.43	0.44
Construction & Land Loans					
Nonresidential Mortgages	0.63	5.63	6.84	8.05	5.40
Multifamily Mortgages	0.27	0.78	1.39	0.92	0.72
1-4 Family Mortgages	0.35	1.63	0.85	0.18	0.45
Other	0.28	1.24	0.97	0.78	0.64
Other	0.18	1.29	0.93	0.25	0.50

ASSET QUALITY INDICATORS
BY REGION

SECOND QUARTER 2010:	NORTHEAST	SOUTHEAST	CENTRAL	WESTERN	INDUSTRY
NUMBER OF INSTITUTIONS:	169	175	242	167	753
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$201.69	\$70.41	\$72.10	\$99.18	\$443.39
Percent of Total Assets	52.58	51.88	55.07	35.31	47.62
Noncurrent Real Estate Loans					
Including US Guaranteed Loans	7.56	5.89	3.20	6.62	23.26
Percent of Total Assets	1.97	4.34	2.44	2.36	2.50
Excluding US Guaranteed Loans	7.47	4.13	3.00	2.38	16.99
Percent of Total Assets	1.95	3.05	2.29	0.85	1.82
Real Estate Owned	0.59	1.20	1.02	1.17	3.98
Percent of Total Assets	0.15	0.89	0.78	0.42	0.43
Troubled Real Estate Loans					
Including US Guaranteed Loans	8.14	7.09	4.21	7.79	27.24
Percent of Total Assets	2.12	5.23	3.22	2.77	2.93
Excluding US Guaranteed Loans	8.06	5.34	4.01	3.55	20.96
Percent of Total Assets	2.10	3.93	3.06	1.27	2.25
Valuation Allowances	4.44	2.59	2.41	5.30	14.74
Loss Coverage Ratio	20.20	20.34	17.20	23.72	20.77
Reserve Ratio	1.42	2.18	2.03	2.96	2.08
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.96	1.51	1.41	1.53	1.28
Net Provisions for Losses (Annualized)	0.49	1.42	1.33	1.29	0.99
Valuation Allowances	1.16	1.91	1.84	1.89	1.58
Noncurrent Loans					
Including US Guaranteed Loans	2.15	4.57	2.65	2.80	2.77
Excluding US Guaranteed Loans	2.13	3.27	2.50	1.29	2.10
Reposessed Assets, Net (% Total Assets)	0.17	0.90	0.78	0.43	0.44
Troubled Assets					
Including US Guaranteed Loans	2.32	5.46	3.44	3.23	3.21
Excluding US Guaranteed Loans	2.30	4.17	3.29	1.72	2.53

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	2nd Qtr 2010 Net Income (\$ Millions)	2nd Qtr 2009 Net Income (\$ Millions)
NORTHEAST REGION						
CONNECTICUT	10	25.39	19.81	4.48	27.69	31.14
DELAWARE	6	115.45	90.61	11.03	127.49	(163.23)
MAINE	7	1.39	1.06	0.18	2.77	0.70
MASSACHUSETTS	19	9.93	6.95	1.31	18.88	11.69
NEW HAMPSHIRE	6	2.80	2.01	0.31	5.06	3.63
NEW JERSEY	32	88.07	45.79	8.19	187.00	143.62
NEW YORK	43	48.44	33.70	4.81	65.16	54.33
PENNSYLVANIA	36	89.94	55.09	11.91	95.38	(119.38)
RHODE ISLAND	4	1.08	0.77	0.14	(2.57)	(15.80)
VERMONT	1	0.28	0.21	0.03	0.23	0.76
WEST VIRGINIA	5	0.87	0.73	0.13	1.98	0.62
TOTAL	169	\$383.63	\$256.73	\$42.51	\$529.04	(\$51.92)
SOUTHEAST REGION						
ALABAMA	8	1.16	0.92	0.11	(1.75)	(1.73)
DISTRICT OF COLUMBIA	1	0.12	0.11	0.01	(0.09)	(0.27)
FLORIDA	30	49.12	38.81	4.83	(104.42)	(0.23)
GEORGIA	18	7.34	4.90	0.84	17.40	(0.15)
KENTUCKY	19	2.98	2.27	0.34	6.37	3.91
MARYLAND	37	10.94	8.77	1.25	(6.64)	(18.75)
NORTH CAROLINA	14	5.21	4.13	0.68	4.61	1.64
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	21	7.94	6.23	0.79	(23.30)	36.68
TENNESSEE	15	5.09	3.96	0.73	7.60	7.76
VIRGIN ISLANDS	N/A	N/A	N/A	N/A	N/A	N/A
VIRGINIA	12	45.81	30.53	5.58	70.41	(76.98)
TOTAL	175	\$135.72	\$100.62	\$15.18	(\$29.81)	(\$48.13)

Second quarter 2009 net income data are based on thrifts held constant as of June 30, 2010. Financial data as of June 30, 2010 unless otherwise noted. Office of Thrift Supervision / August 2010

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	2nd Qtr 2010 Net Income (\$ Millions)	2nd Qtr 2009 Net Income (\$ Millions)
CENTRAL REGION						
ILLINOIS	45	26.66	18.76	2.72	(14.33)	(67.95)
INDIANA	38	9.44	7.36	0.99	11.04	5.11
IOWA	15	6.71	5.67	0.60	(29.22)	(11.81)
MICHIGAN	12	17.38	11.11	1.73	(90.12)	(59.17)
MINNESOTA	24	9.07	7.60	0.79	(1.91)	(2.31)
NEBRASKA	10	5.89	4.77	0.71	4.50	(10.26)
NORTH DAKOTA	2	1.58	1.32	0.17	3.91	3.35
OHIO	70	35.15	28.56	3.86	59.20	43.56
SOUTH DAKOTA	4	1.78	1.37	0.18	2.63	2.97
WISCONSIN	22	17.27	12.41	1.61	6.18	(57.75)
TOTAL	242	\$130.93	\$98.93	\$13.37	(\$48.13)	(\$154.27)

Second quarter 2009 net income data are based on thrifts held constant as of June 30, 2010. Financial data as of June 30, 2010 unless otherwise noted.
Office of Thrift Supervision / August 2010

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	2nd Qtr 2010 Net Income (\$ Millions)	2nd Qtr 2009 Net Income (\$ Millions)
WESTERN REGION						
ALASKA	1	0.18	0.15	0.02	0.26	0.21
ARIZONA	2	0.47	0.24	0.12	4.38	10.22
ARKANSAS	6	2.86	2.28	0.37	(1.34)	0.21
CALIFORNIA	21	44.08	27.55	5.64	215.02	206.75
COLORADO	10	3.78	3.05	0.33	(8.87)	(28.53)
GUAM	1	0.10	0.09	0.01	0.33	0.15
HAWAII	2	6.32	5.16	0.70	19.47	6.46
IDAHO	2	1.27	0.96	0.20	(1.47)	(0.48)
KANSAS	16	12.18	7.28	1.28	13.95	7.18
LOUISIANA	21	4.97	3.77	0.65	9.74	8.92
MISSISSIPPI	4	0.51	0.38	0.05	1.08	0.51
MISSOURI	28	14.64	11.96	1.79	25.36	10.85
MONTANA	3	0.40	0.27	0.06	0.35	1.12
NEVADA	3	51.98	47.71	3.98	125.93	56.61
NEW MEXICO	5	1.80	0.99	0.31	48.47	2.35
OKLAHOMA	5	12.30	7.92	0.88	58.81	30.96
OREGON	3	0.70	0.60	0.09	1.09	(0.01)
TEXAS	19	50.89	44.22	4.47	120.30	101.83
UTAH	5	52.96	27.19	10.48	385.01	(45.38)
WASHINGTON	7	17.91	12.26	2.41	23.23	11.52
WYOMING	3	0.57	0.47	0.07	0.58	0.71
TOTAL	167	\$280.88	\$204.51	\$33.93	\$1,041.68	\$382.17
UNITED STATES						
TOTAL	753	\$931.15	\$660.79	\$104.98	\$1,492.78	\$127.85

Second quarter 2009 net income data are based on thrifts held constant as of June 30, 2010. Financial data as of June 30, 2010 unless otherwise noted.
Office of Thrift Supervision / August 2010

STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	JUN 2010	JUN 2009	JUN 2008	JUN 2007	JUN 2006
NUMBER OF INSTITUTIONS:	753	794	829	836	854
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	0.64	(0.03)	(1.43)	1.02	1.11
Median Ratio	0.41	0.25	0.40	0.53	0.64
Return on Average Equity (Annualized)	5.76	(0.34)	(16.29)	9.54	11.93
Median Ratio	3.44	2.11	3.13	4.07	5.21
Net Interest Margin (Annualized)	3.07	3.04	2.91	2.76	2.80
Median Ratio	3.05	2.92	2.86	2.90	3.04
Number of Profitable Thrifts	572	523	618	710	774
Percent Profitable	75.96	65.87	74.55	84.93	90.63
Profits (\$ Millions)	\$2,105.33	\$1,673.14	\$1,662.27	\$4,117.80	\$4,323.20
Number of Unprofitable Thrifts	181	271	211	126	80
Percent Unprofitable	24.04	34.13	25.45	15.07	9.37
Losses (\$ Millions)	(\$612.56)	(\$1,767.25)	(\$7,113.76)	(\$284.49)	(\$116.33)
EARNINGS (\$ Millions)					
Interest Income	\$10,573.64	\$13,404.46	\$21,262.77	\$24,678.28	\$23,009.52
Interest Expense	3,439.99	5,051.85	10,184.95	14,291.35	12,336.66
NET INTEREST INCOME	7,133.65	8,352.61	11,077.83	10,386.94	10,672.86
Loss Provisions-Interest Bearing Assets	2,296.84	4,790.90	14,090.76	1,423.92	747.78
Noninterest Income	4,356.51	4,250.75	5,230.67	7,128.39	6,581.19
Mortgage Loan Servicing Fees	158.43	485.45	1,501.55	858.49	392.02
Other Fees and Charges	2,988.42	3,032.62	4,447.80	4,474.67	4,094.50
Other Noninterest Income	1,209.65	732.68	(718.68)	1,795.24	2,094.67
Noninterest Expense	6,748.85	7,469.79	10,654.60	10,203.15	9,998.58
G&A Expense	6,385.12	7,233.20	10,220.03	9,870.41	9,823.25
Goodwill Amortization	252.97	152.62	193.82	302.09	151.12
Loss Provisions-Noninterest Bearing Assets	110.75	83.96	240.75	30.66	24.21
Income Before Taxes & Extraordinary Items	2,444.47	342.67	(8,436.87)	5,888.26	6,507.69
Income Taxes	948.13	447.17	(3,075.82)	2,055.96	2,300.69
Extraordinary Items	2.36	28.82	(90.44)	1.01	(0.13)
NET INCOME	1,492.78	(94.12)	(5,451.49)	3,833.31	4,206.87
PROFITABILITY (Percent of Avg Assets Annualized)					
Interest Income	4.55	4.88	5.59	6.57	6.04
Interest Expense	1.48	1.84	2.68	3.80	3.24
NET INTEREST INCOME	3.07	3.04	2.91	2.76	2.80
Loss Provisions-Interest Bearing Assets	0.99	1.74	3.70	0.38	0.20
Noninterest Income	1.87	1.55	1.37	1.90	1.73
Mortgage Loan Servicing Fees	0.07	0.18	0.39	0.23	0.10
Other Fees and Charges	1.29	1.10	1.17	1.19	1.08
Other Noninterest Income	0.52	0.27	(0.19)	0.48	0.55
Noninterest Expense	2.90	2.72	2.80	2.72	2.63
G&A Expense	2.75	2.63	2.68	2.63	2.58
Goodwill Amortization	0.11	0.06	0.05	0.08	0.04
Loss Provisions-Noninterest Bearing Assets	0.05	0.03	0.06	0.01	0.01
Income Before Taxes & Extraordinary Items	1.05	0.12	(2.22)	1.57	1.71
Income Taxes	0.41	0.16	(0.81)	0.55	0.60
Extraordinary Items	0.00	0.01	(0.02)	0.00	0.00
NET INCOME	0.64	(0.03)	(1.43)	1.02	1.11

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 2010	JUN 2009	JUN 2008	JUN 2007	JUN 2006
NUMBER OF INSTITUTIONS:	753	794	829	836	854

TOTAL ASSETS (\$ Billions)	\$931.15	\$1,098.04	\$1,511.88	\$1,503.42	\$1,534.35
Cash and Noninterest-Earning Deposits	9.01	12.68	18.37	14.61	16.48
Investment Securities	147.65	157.29	105.66	87.97	70.14
Mortgage Backed Securities	143.01	142.69	199.09	195.75	174.78
1 - 4 Family Mortgages	326.20	437.62	749.08	765.39	865.45
First Liens	267.86	365.10	585.65	616.71	716.36
Home Equity Lines of Credit	44.42	54.19	119.66	106.28	92.85
Other Junior Liens	13.92	18.33	43.78	42.40	56.24
Multifamily Mortgages	30.40	34.79	64.92	63.48	67.65
Nonresidential Mortgages	67.16	71.42	77.44	65.19	57.10
Construction Loans	10.77	22.19	33.34	33.36	31.79
Land Loans	8.86	14.20	18.36	18.34	16.50
Commercial Loans	49.85	59.92	59.07	56.62	46.00
Consumer Loans	77.03	71.19	88.04	91.14	89.92
Repossessed Assets, Net	4.08	4.52	5.05	1.90	1.07
Real Estate Held for Investment, Net	0.13	0.15	0.17	0.19	0.18
Office Premises & Equipment	6.51	8.11	11.20	11.47	11.30
Other Assets	62.53	77.84	106.57	105.45	92.84
Less: Contra Assets & Valuation Allowances	12.03	16.56	24.49	7.46	6.86

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$931.15	\$1,098.04	\$1,511.88	\$1,503.42	\$1,534.35
TOTAL DEPOSITS AND ESCROWS	660.79	721.82	929.16	948.49	883.43
Deposits	654.86	714.47	916.63	933.56	858.85
Escrows	5.93	7.35	12.53	14.93	24.58
BORROWINGS	150.79	245.98	420.79	355.92	473.68
Advances From FHLB	83.30	140.74	298.00	214.94	271.73
Repurchase Agreements & FedFunds Purchased	39.92	42.88	46.34	68.26	81.82
Other Borrowings	27.56	62.36	76.45	72.72	120.13
Other Liabilities	14.78	17.35	31.12	36.56	35.35
Equity Capital	104.98	113.72	130.82	162.44	141.89
Capital Stock and Paid-In Capital	78.09	92.83	119.18	119.60	85.34
Unrealized Gains (Losses) AFS Securities	0.54	(2.80)	(8.89)	(1.88)	(2.49)
Retained Earnings	27.77	24.37	21.63	45.33	59.09
Noncontrolling Interests in Cons. Subs.	0.19	0.83	N/A	N/A	N/A

STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	JUN 2010	JUN 2009	JUN 2008	JUN 2007	JUN 2006
NUMBER OF INSTITUTIONS:	753	794	829	836	854

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	0.97	1.15	1.22	0.97	1.07
Investment Securities	15.86	14.32	6.99	5.85	4.57
Mortgage Backed Securities	15.36	12.99	13.17	13.02	11.39
1 - 4 Family Mortgages	35.03	39.85	49.55	50.91	56.41
First Liens	28.77	33.25	38.74	41.02	46.69
Home Equity Lines of Credit	4.77	4.94	7.91	7.07	6.05
Other Junior Liens	1.49	1.67	2.90	2.82	3.67
Multifamily Mortgages	3.27	3.17	4.29	4.22	4.41
Nonresidential Mortgages	7.21	6.50	5.12	4.34	3.72
Construction Loans	1.16	2.02	2.21	2.22	2.07
Land Loans	0.95	1.29	1.21	1.22	1.08
Commercial Loans	5.35	5.46	3.91	3.77	3.00
Consumer Loans	8.27	6.48	5.82	6.06	5.86
Repossessed Assets, Net	0.44	0.41	0.33	0.13	0.07
Real Estate Held for Investment, Net	0.01	0.01	0.01	0.01	0.01
Office Premises & Equipment	0.70	0.74	0.74	0.76	0.74
Other Assets	6.72	7.09	7.05	7.01	6.05
Less: Contra Assets & Valuation Allowances	1.29	1.51	1.62	0.50	0.45

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	70.96	65.74	61.46	63.09	57.58
Deposits	70.33	65.07	60.63	62.10	55.97
Escrows	0.64	0.67	0.83	0.99	1.60
BORROWINGS	16.19	22.40	27.83	23.67	30.87
Advances From FHLB	8.95	12.82	19.71	14.30	17.71
Repurchase Agreements & FedFunds Purchased	4.29	3.90	3.07	4.54	5.33
Other Borrowings	2.96	5.68	5.06	4.84	7.83
Other Liabilities	1.59	1.58	2.06	2.43	2.30
Equity Capital	11.27	10.36	8.65	10.80	9.25
Capital Stock and Paid-In Capital	8.39	8.45	7.88	7.96	5.56
Unrealized Gains (Losses) AFS Securities	0.06	(0.26)	(0.59)	(0.12)	(0.16)
Retained Earnings	2.98	2.22	1.43	3.02	3.85
Noncontrolling Interests in Cons. Subs.	0.02	0.08	N/A	N/A	N/A

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

FOR THE QUARTER ENDING:	JUN 2010	JUN 2009	JUN 2008	JUN 2007	JUN 2006
NUMBER OF INSTITUTIONS:	753	794	829	836	854

TOTAL ASSETS (Percent Change)	4.47	6.71	3.65	10.71	13.67
Cash and Noninterest-Earning Deposits	(11.75)	(2.94)	37.18	2.18	(6.90)
Investment Securities	13.45	83.84	24.06	8.08	21.56
Mortgage Backed Securities	9.77	(10.33)	4.29	15.07	14.22
1 - 4 Family Mortgages	(1.26)	0.57	(0.67)	5.07	10.54
First Liens	(0.44)	0.26	(3.61)	(0.19)	7.47
Home Equity Lines of Credit	(1.00)	10.56	14.21	40.61	7.32
Other Junior Liens	(15.34)	(16.68)	4.67	21.03	88.31
Multifamily Mortgages	16.33	7.88	4.16	9.43	7.16
Nonresidential Mortgages	7.20	4.23	23.26	26.15	13.62
Construction Loans	(33.87)	(16.68)	4.09	11.62	23.96
Land Loans	(14.01)	(12.10)	5.53	16.55	39.11
Commercial Loans	2.29	6.11	13.18	35.24	10.03
Consumer Loans	11.04	(7.83)	9.86	17.19	32.33
Reposessed Assets, Net	43.92	112.37	170.96	85.26	56.91
Real Estate Held for Investment, Net	(11.47)	20.08	4.16	6.54	(20.00)
Office Premises & Equipment	(1.16)	(2.82)	1.11	8.67	9.01
Other Assets	2.41	31.84	4.70	26.19	27.64
Less: Contra Assets & Valuation Allowances	(12.70)	53.18	257.21	12.85	10.31

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	4.47	6.71	3.65	10.71	13.67
TOTAL DEPOSITS AND ESCROWS	6.81	12.89	1.31	17.36	12.75
Deposits	7.00	12.66	1.58	18.19	13.87
Escrows	(10.60)	40.08	(15.03)	(18.54)	(16.07)
BORROWINGS	(9.02)	(10.74)	20.30	(10.04)	13.99
Advances From FHLB	(9.91)	(20.60)	40.87	(9.24)	4.80
Repurchase Agreements & FedFunds Purchased	(3.12)	(6.99)	(29.31)	(11.04)	20.93
Other Borrowings	(14.03)	19.41	5.16	(11.43)	35.59
Other Liabilities	5.25	1.50	(16.34)	17.52	37.97
Equity Capital	12.83	17.26	(16.40)	31.41	12.22
Capital Stock and Paid-In Capital	7.31	13.98	3.20	68.87	18.15
Unrealized Gains (Losses) AFS Securities	(117.35)	(56.49)	394.53	(21.15)	(858.44)
Retained Earnings	12.71	5.88	(50.18)	(18.33)	8.24
Noncontrolling Interests in Cons. Subs.	(5.63)	N/A	N/A	N/A	N/A

CAPITAL MEASURES

FOR THE QUARTER ENDING:	JUN 2010	JUN 2009	JUN 2008	JUN 2007	JUN 2006
NUMBER OF INSTITUTIONS:	753	794	829	836	854

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	737	779	821	832	854
Percent of Thrifts	97.88	98.11	99.03	99.52	100.00
Consolidated Assets (\$ Billions)	\$923.23	\$1,076.81	\$1,480.29	\$1,500.64	\$1,534.35
Fail FDICIA Capital Standards	16	15	8	4	0
Percent of Thrifts	2.12	1.89	0.97	0.48	0.00
Consolidated Assets (\$ Billions)	\$7.92	\$21.24	\$31.59	\$2.78	\$0.00
Critically Undercapitalized	7	7	2	0	0
Percent of Thrifts	0.93	0.88	0.24	0.00	0.00
Consolidated Assets (\$ Billions)	\$1.04	\$14.76	\$0.27	\$0.00	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$92.89	\$98.60	\$122.62	\$129.50	\$123.02
Tangible Equity Ratio	10.12	9.11	8.17	8.83	8.13
Median Ratio	9.97	9.83	10.18	10.43	10.15
Tier 1 Capital (\$ Billions)	\$92.89	\$98.60	\$122.81	\$129.86	\$123.55
Tier 1 Leverage Ratio	10.12	9.11	8.18	8.85	8.16
Median Ratio	9.97	9.83	10.18	10.43	10.15
Tier 1 Risk-based Capital Ratio	16.62	14.36	12.11	13.00	12.37
Median Ratio	16.75	16.06	16.58	17.34	16.73
Risk-based Capital (\$ Billions)	\$100.08	\$105.73	\$140.15	\$144.01	\$135.98
Total Risk-based Capital Ratio	17.97	15.59	14.09	14.75	13.94
Median Ratio	17.79	16.92	17.51	18.16	17.61

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2010	JUN 2009	JUN 2008	JUN 2007	JUN 2006
NUMBER OF INSTITUTIONS:	753	794	829	836	854
LOANS 30-89 DAYS DELINQUENT (\$ Millions)					
Total Including US Guaranteed Loans	\$10,533.00	\$16,393.44	\$21,309.42	\$14,127.94	\$9,685.05
US Guaranteed Loans	1,680.15	1,206.51	892.27	640.04	1,247.51
Total Excluding US Guaranteed Loans	8,852.85	15,186.93	20,417.16	13,487.90	8,437.54
Mortgage Loans					
Construction & Land Loans	769.93	1,255.02	1,147.76	666.77	306.09
Nonresidential Mortgages	924.22	1,048.55	486.58	333.90	249.79
Multifamily Mortgages	357.55	399.57	315.50	182.78	90.31
1-4 Family Mortgages	6,586.37	11,575.04	17,173.85	11,273.42	7,560.51
First Liens	5,911.38	10,589.57	14,692.69	9,697.84	6,727.84
Home Equity Lines of Credit	454.85	632.16	1,711.08	957.37	432.09
Other Junior Liens	220.15	353.31	770.09	618.21	400.58
Nonmortgage Loans and Leases					
Commercial Loans	681.96	639.03	595.29	451.34	404.93
Consumer Loans	1,212.97	1,476.23	1,590.43	1,219.72	1,073.42
NONCURRENT LOANS (\$ Millions)					
Total Including US Guaranteed Loans	\$25,792.90	\$33,945.55	\$35,480.49	\$12,454.60	\$8,499.70
US Guaranteed Loans	6,277.91	3,373.53	1,359.09	1,004.76	2,646.65
Total Excluding US Guaranteed Loans	19,514.99	30,572.03	34,121.40	11,449.84	5,853.05
Mortgage Loans					
Construction & Land Loans	2,922.41	4,549.81	3,716.51	914.42	225.30
Nonresidential Mortgages	2,559.58	1,815.11	693.34	442.98	256.08
Multifamily Mortgages	930.10	706.30	426.06	186.11	105.84
1-4 Family Mortgages	16,851.66	23,962.88	28,692.26	9,670.28	6,792.32
First Liens	15,941.35	22,742.29	24,639.43	8,591.10	6,394.00
Home Equity Lines of Credit	588.53	735.15	3,030.69	724.51	216.23
Other Junior Liens	321.77	485.44	1,022.13	354.67	182.09
Nonmortgage Loans and Leases					
Commercial Loans	1,548.44	1,689.69	823.56	488.36	510.16
Consumer Loans	980.70	1,221.75	1,128.78	752.46	610.01
NET CHARGE-OFFS (\$ Millions)					
Mortgage Loans					
Construction & Land Loans	209.69	575.20	397.00	22.23	6.54
Nonresidential Mortgages	230.84	139.24	35.65	8.35	5.12
Multifamily Mortgages	81.35	103.39	15.42	4.30	3.78
1-4 Family Mortgages	786.79	1,294.42	3,918.63	312.57	97.23
First Liens	376.75	717.04	2,296.10	131.31	61.55
Home Equity Lines of Credit	305.08	360.92	1,163.48	106.86	8.13
Other Junior Liens	104.95	216.47	459.06	74.40	27.56
Nonmortgage Loans and Leases					
Commercial Loans	378.46	659.53	332.48	174.20	100.10
Consumer Loans	790.85	1,033.59	812.00	619.68	442.14
Reposessed Assets	142.66	84.93	242.99	37.36	23.30
Other	349.30	(406.99)	(71.49)	(10.91)	15.19
REPOSSESSED ASSETS, NET (\$ Millions)					
Construction & Land Loans	\$4,084.55	\$4,519.64	\$5,052.74	\$1,901.29	\$1,071.56
Nonresidential Mortgages	1,060.07	1,568.93	612.13	157.27	70.74
Multifamily Mortgages	484.58	276.60	116.73	84.87	102.93
1-4 Family Mortgages	135.46	109.14	83.67	15.23	15.64
Other	2,089.75	2,194.79	4,041.83	1,571.04	705.40
	314.69	370.18	198.39	72.88	176.84

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2010	JUN 2009	JUN 2008	JUN 2007	JUN 2006
NUMBER OF INSTITUTIONS:	753	794	829	836	854
LOANS 30-89 DAYS DELINQUENT (% Total Assets)					
Total Including US Guaranteed Loans	1.13	1.49	1.41	0.94	0.63
US Guaranteed Loans	0.18	0.11	0.06	0.04	0.08
Total Excluding US Guaranteed Loans	0.95	1.38	1.35	0.90	0.55
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	3.92	3.45	2.22	1.29	0.63
Nonresidential Mortgages	1.38	1.47	0.63	0.51	0.44
Multifamily Mortgages	1.18	1.15	0.49	0.29	0.13
1-4 Family Mortgages	2.02	2.65	2.29	1.47	0.87
First Liens	2.21	2.90	2.51	1.57	0.94
Home Equity Lines of Credit	1.02	1.17	1.43	0.90	0.47
Other Junior Liens	1.58	1.93	1.76	1.46	0.71
Nonmortgage Loans and Leases					
Commercial Loans	1.37	1.07	1.01	0.80	0.88
Consumer Loans	1.57	2.07	1.81	1.34	1.19
NONCURRENT LOANS (% Total Assets)					
Total Including US Guaranteed Loans	2.77	3.09	2.35	0.83	0.55
US Guaranteed Loans	0.67	0.31	0.09	0.07	0.17
Total Excluding US Guaranteed Loans	2.10	2.78	2.26	0.76	0.38
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	14.89	12.50	7.19	1.77	0.47
Nonresidential Mortgages	3.81	2.54	0.90	0.68	0.45
Multifamily Mortgages	3.06	2.03	0.66	0.29	0.16
1-4 Family Mortgages	5.17	5.48	3.83	1.26	0.78
First Liens	5.95	6.23	4.21	1.39	0.89
Home Equity Lines of Credit	1.32	1.36	2.53	0.68	0.23
Other Junior Liens	2.31	2.65	2.33	0.84	0.32
Nonmortgage Loans and Leases					
Commercial Loans	3.11	2.82	1.39	0.86	1.11
Consumer Loans	1.27	1.72	1.28	0.83	0.68
NET CHARGE-OFFS (% Total Assets)	0.32	0.32	0.38	0.08	0.05
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.07	1.58	0.77	0.04	0.01
Nonresidential Mortgages	0.34	0.19	0.05	0.01	0.01
Multifamily Mortgages	0.27	0.30	0.02	0.01	0.01
1-4 Family Mortgages	0.24	0.30	0.52	0.04	0.01
First Liens	0.14	0.20	0.39	0.02	0.01
Home Equity Lines of Credit	0.69	0.67	0.97	0.10	0.01
Other Junior Liens	0.75	1.18	1.05	0.18	0.05
Nonmortgage Loans and Leases					
Commercial Loans	0.76	1.10	0.56	0.31	0.22
Consumer Loans	1.03	1.45	0.92	0.68	0.49
Repossessed Assets	3.49	1.88	4.81	1.97	2.17
Other	0.00	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)	0.44	0.41	0.33	0.13	0.07
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	5.40	4.31	1.18	0.30	0.15
Nonresidential Mortgages	0.72	0.39	0.15	0.13	0.18
Multifamily Mortgages	0.45	0.31	0.13	0.02	0.02
1-4 Family Mortgages	0.64	0.50	0.54	0.21	0.08
Other	0.50	0.48	0.19	0.07	0.19

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	JUN 2010	JUN 2009	JUN 2008	JUN 2007	JUN 2006
NUMBER OF INSTITUTIONS:	753	794	829	836	854
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$443.39	\$580.21	\$943.13	\$945.77	\$1,038.50
Percent of Total Assets	47.62	52.84	62.38	62.91	67.68
Noncurrent Real Estate Loans					
Including US Guaranteed Loans	23.26	31.03	33.53	11.21	7.38
Percent of Total Assets	2.50	2.83	2.22	0.75	0.48
Excluding US Guaranteed Loans	16.99	27.66	32.17	10.21	4.73
Percent of Total Assets	1.82	2.52	2.13	0.68	0.31
Real Estate Owned	3.98	4.41	4.96	1.85	1.05
Percent of Total Assets	0.43	0.40	0.33	0.12	0.07
Troubled Real Estate Loans					
Including US Guaranteed Loans	27.24	35.44	38.49	13.06	8.43
Percent of Total Assets	2.93	3.23	2.55	0.87	0.55
Excluding US Guaranteed Loans	20.96	32.07	37.13	12.06	5.78
Percent of Total Assets	2.25	2.92	2.46	0.80	0.38
Valuation Allowances	14.74	19.30	26.20	7.64	7.04
Loss Coverage Ratio	20.77	18.14	14.48	15.55	12.67
Reserve Ratio	2.08	1.94	2.28	0.68	0.58
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	1.28	1.27	1.50	0.31	0.18
Net Provisions for Losses (Annualized)	0.99	1.75	3.73	0.38	0.19
Valuation Allowances	1.58	1.76	1.73	0.51	0.46
Noncurrent Loans					
Including US Guaranteed Loans	2.77	3.09	2.35	0.83	0.55
Excluding US Guaranteed Loans	2.10	2.78	2.26	0.76	0.38
Reposessed Assets, Net (% Total Assets)	0.44	0.41	0.33	0.13	0.07
Troubled Assets					
Including US Guaranteed Loans	3.21	3.50	2.68	0.95	0.62
Excluding US Guaranteed Loans	2.53	3.20	2.59	0.89	0.45

STATEMENT OF OPERATIONS
BY ASSET SIZE

SECOND QUARTER 2010:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	226	424	103	753
PROFITABILITY (Percent)				
Return on Average Assets (Annualized)	1.56	(0.10)	0.76	0.64
Median Ratio	0.38	0.41	0.48	0.41
Return on Average Equity (Annualized)	10.18	(0.88)	6.78	5.76
Median Ratio	2.66	3.72	4.96	3.44
Net Interest Margin (Annualized)	3.15	3.13	3.06	3.07
Median Ratio	3.15	3.04	2.99	3.05
Number of Profitable Thrifts	160	330	82	572
Percent Profitable	70.80	77.83	79.61	75.96
Profits (\$ Millions)	\$63.67	\$249.62	\$1,792.05	\$2,105.33
Number of Unprofitable Thrifts	66	94	21	181
Percent Unprofitable	29.20	22.17	20.39	24.04
Losses (\$ Millions)	(\$16.15)	(\$282.07)	(\$314.33)	(\$612.56)
EARNINGS (\$ Millions)				
Interest Income	\$142.30	\$1,585.50	\$8,845.84	\$10,573.64
Interest Expense	46.10	527.37	2,866.52	3,439.99
NET INTEREST INCOME	96.20	1,058.13	5,979.32	7,133.65
Loss Provisions-Interest Bearing Assets	12.63	257.58	2,026.64	2,296.84
Noninterest Income	201.54	463.14	3,691.83	4,356.51
Mortgage Loan Servicing Fees	0.64	22.95	134.85	158.43
Other Fees and Charges	196.70	311.92	2,479.80	2,988.42
Other Noninterest Income	4.20	128.28	1,077.17	1,209.65
Noninterest Expense	208.85	1,288.96	5,251.03	6,748.85
G&A Expense	207.83	1,108.16	5,069.12	6,385.12
Goodwill Amortization	0.23	163.66	89.09	252.97
Loss Provisions-Noninterest Bearing Assets	0.79	17.14	92.82	110.75
Income Before Taxes & Extraordinary Items	76.25	(25.26)	2,393.48	2,444.47
Income Taxes	28.49	9.78	909.85	948.13
Extraordinary Items	(0.24)	2.61	0.00	2.36
NET INCOME	47.52	(32.46)	1,477.72	1,492.78
PROFITABILITY (Percent of Avg Assets Annualized)				
Interest Income	4.67	4.69	4.52	4.55
Interest Expense	1.51	1.56	1.47	1.48
NET INTEREST INCOME	3.15	3.13	3.06	3.07
Loss Provisions-Interest Bearing Assets	0.41	0.76	1.04	0.99
Noninterest Income	6.61	1.37	1.89	1.87
Mortgage Loan Servicing Fees	0.02	0.07	0.07	0.07
Other Fees and Charges	6.45	0.92	1.27	1.29
Other Noninterest Income	0.14	0.38	0.55	0.52
Noninterest Expense	6.85	3.82	2.68	2.90
G&A Expense	6.81	3.28	2.59	2.75
Goodwill Amortization	0.01	0.48	0.05	0.11
Loss Provisions-Noninterest Bearing Assets	0.03	0.05	0.05	0.05
Income Before Taxes & Extraordinary Items	2.50	(0.07)	1.22	1.05
Income Taxes	0.93	0.03	0.47	0.41
Extraordinary Items	(0.01)	0.01	0.00	0.00
NET INCOME	1.56	(0.10)	0.76	0.64

STATEMENT OF CONDITION
BY ASSET SIZE

SECOND QUARTER 2010:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	226	424	103	753

TOTAL ASSETS (\$ Billions)	\$12.21	\$135.15	\$783.80	\$931.15
Cash and Noninterest-Earning Deposits	0.25	2.09	6.68	9.01
Investment Securities	2.16	17.99	127.49	147.65
Mortgage Backed Securities	1.07	13.66	128.27	143.01
1 - 4 Family Mortgages	5.72	52.96	267.52	326.20
First Liens	5.24	45.74	216.88	267.86
Home Equity Lines of Credit	0.27	4.79	39.35	44.42
Other Junior Liens	0.20	2.42	11.29	13.92
Multifamily Mortgages	0.23	6.23	23.95	30.40
Nonresidential Mortgages	1.01	18.12	48.03	67.16
Construction Loans	0.19	3.06	7.51	10.77
Land Loans	0.20	3.59	5.07	8.86
Commercial Loans	0.37	5.49	43.98	49.85
Consumer Loans	0.31	3.76	72.96	77.03
Reposessed Assets, Net	0.09	1.21	2.79	4.08
Real Estate Held for Investment, Net	0.00	0.07	0.05	0.13
Office Premises & Equipment	0.25	2.28	3.98	6.51
Other Assets	0.43	5.77	56.33	62.53
Less: Contra Assets & Valuation Allowances	0.09	1.15	10.80	12.03

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$12.21	\$135.15	\$783.80	\$931.15
TOTAL DEPOSITS AND ESCROWS	9.43	105.60	545.77	660.79
Deposits	9.39	104.48	540.99	654.86
Escrows	0.04	1.12	4.77	5.93
BORROWINGS	0.74	13.47	136.57	150.79
Advances From FHLB	0.72	11.88	70.71	83.30
Repurchase Agreements & FedFunds Purchased	0.02	1.34	38.56	39.92
Other Borrowings	0.00	0.25	27.31	27.56
Other Liabilities	0.17	1.29	13.32	14.78
Equity Capital	1.87	14.79	88.32	104.98
Capital Stock and Paid-In Capital	0.68	5.66	71.75	78.09
Unrealized Gains (Losses) AFS Securities	0.01	0.15	0.38	0.54
Retained Earnings	1.18	9.09	17.50	27.77
Noncontrolling Interests in Cons. Subs.	0.00	0.00	0.18	0.19

STATEMENT OF CONDITION
BY ASSET SIZE

SECOND QUARTER 2010:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	226	424	103	753

TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	2.04	1.54	0.85	0.97
Investment Securities	17.70	13.31	16.27	15.86
Mortgage Backed Securities	8.77	10.11	16.37	15.36
1 - 4 Family Mortgages	46.85	39.19	34.13	35.03
First Liens	42.93	33.85	27.67	28.77
Home Equity Lines of Credit	2.25	3.55	5.02	4.77
Other Junior Liens	1.67	1.79	1.44	1.49
Multifamily Mortgages	1.85	4.61	3.06	3.27
Nonresidential Mortgages	8.31	13.41	6.13	7.21
Construction Loans	1.54	2.27	0.96	1.16
Land Loans	1.66	2.66	0.65	0.95
Commercial Loans	3.07	4.06	5.61	5.35
Consumer Loans	2.53	2.78	9.31	8.27
Reposessed Assets, Net	0.75	0.89	0.36	0.44
Real Estate Held for Investment, Net	0.03	0.05	0.01	0.01
Office Premises & Equipment	2.08	1.69	0.51	0.70
Other Assets	3.54	4.27	7.19	6.72
Less: Contra Assets & Valuation Allowances	0.72	0.85	1.38	1.29

TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	77.23	78.13	69.63	70.96
Deposits	76.89	77.31	69.02	70.33
Escrows	0.35	0.83	0.61	0.64
BORROWINGS	6.09	9.97	17.42	16.19
Advances From FHLB	5.86	8.79	9.02	8.95
Repurchase Agreements & FedFunds Purchased	0.19	0.99	4.92	4.29
Other Borrowings	0.03	0.19	3.48	2.96
Other Liabilities	1.36	0.95	1.70	1.59
Equity Capital	15.32	10.94	11.27	11.27
Capital Stock and Paid-In Capital	5.54	4.19	9.15	8.39
Unrealized Gains (Losses) AFS Securities	0.11	0.11	0.05	0.06
Retained Earnings	9.70	6.73	2.23	2.98
Noncontrolling Interests in Cons. Subs.	0.00	0.00	0.02	0.02

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

SECOND QUARTER 2010:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	226	424	103	753

TOTAL ASSETS (Percent Change)	3.19	2.35	4.87	4.47
Cash and Noninterest-Earning Deposits	4.95	1.11	(15.60)	(11.75)
Investment Securities	18.09	27.61	11.63	13.45
Mortgage Backed Securities	(11.12)	(4.17)	11.72	9.77
1 - 4 Family Mortgages	2.63	0.00	(1.58)	(1.26)
First Liens	3.10	0.19	(0.65)	(0.44)
Home Equity Lines of Credit	0.84	3.12	(1.49)	(1.00)
Other Junior Liens	(6.08)	(8.65)	(16.79)	(15.34)
Multifamily Mortgages	4.18	6.18	19.44	16.33
Nonresidential Mortgages	1.77	5.95	7.80	7.20
Construction Loans	(26.67)	(32.32)	(34.64)	(33.87)
Land Loans	(9.43)	(10.03)	(16.79)	(14.01)
Commercial Loans	7.50	(2.90)	2.93	2.29
Consumer Loans	(3.02)	(7.89)	12.30	11.04
Reposessed Assets, Net	95.73	36.17	46.26	43.92
Real Estate Held for Investment, Net	(16.30)	0.52	(23.84)	(11.47)
Office Premises & Equipment	0.93	0.24	(2.07)	(1.16)
Other Assets	11.21	11.94	1.46	2.41
Less: Contra Assets & Valuation Allowances	32.77	19.99	(15.38)	(12.70)

TOTAL LIABILITIES AND CAPITAL (Percent Chg)	3.19	2.35	4.87	4.47
TOTAL DEPOSITS AND ESCROWS	6.22	5.13	7.15	6.81
Deposits	6.23	5.26	7.36	7.00
Escrows	2.29	(5.92)	(11.72)	(10.60)
BORROWINGS	(21.51)	(15.82)	(8.21)	(9.02)
Advances From FHLB	(14.57)	(15.34)	(8.88)	(9.91)
Repurchase Agreements & FedFunds Purchased	(18.58)	(9.76)	(2.86)	(3.12)
Other Borrowings	(95.26)	(48.31)	(13.29)	(14.03)
Other Liabilities	21.43	3.04	5.29	5.25
Equity Capital	0.01	3.13	14.96	12.83
Capital Stock and Paid-In Capital	3.84	11.22	7.05	7.31
Unrealized Gains (Losses) AFS Securities	(290.77)	(291.02)	(112.54)	(117.35)
Retained Earnings	(3.63)	(3.66)	25.19	12.71
Noncontrolling Interests in Cons. Subs.	N/A	(11.55)	(5.56)	(5.63)

CAPITAL MEASURES
BY ASSET SIZE

SECOND QUARTER 2010:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	226	424	103	753

CAPITAL COMPLIANCE				
Meet FDICIA Capital Standards	220	415	102	737
Percent of Thrifts	97.35	97.88	99.03	97.88
Consolidated Assets (\$ Billions)	\$11.88	\$131.56	\$779.79	\$923.23
Fail FDICIA Capital Standards	6	9	1	16
Percent of Thrifts	2.65	2.12	0.97	2.12
Consolidated Assets (\$ Billions)	\$0.32	\$3.59	\$4.00	\$7.92
Critically Undercapitalized	4	3	0	7
Percent of Thrifts	1.77	0.71	0.00	0.93
Consolidated Assets (\$ Billions)	\$0.23	\$0.82	\$0.00	\$1.04

CAPITAL RATIOS (Percent)				
Tangible Equity (\$ Billions)	\$1.82	\$14.15	\$76.91	\$92.89
Tangible Equity Ratio	15.01	10.53	9.97	10.12
Median Ratio	12.29	9.42	9.47	9.97
Tier 1 Capital (\$ Billions)	\$1.82	\$14.16	\$76.91	\$92.89
Tier 1 Leverage Ratio	15.01	10.54	9.97	10.12
Median Ratio	12.29	9.42	9.47	9.97
Tier 1 Risk-based Capital Ratio	27.03	16.76	16.44	16.62
Median Ratio	22.62	15.63	14.38	16.75
Risk-based Capital (\$ Billions)	\$1.88	\$14.95	\$83.25	\$100.08
Total Risk-based Capital Ratio	27.96	17.76	17.86	17.97
Median Ratio	23.72	16.54	15.18	17.79

ASSET QUALITY INDICATORS
BY ASSET SIZE

SECOND QUARTER 2010: NUMBER OF INSTITUTIONS:	LESS THAN \$100 MILLION 226	\$100 MILLION TO \$1 BILLION 424	\$1 BILLION OR GREATER 103	INDUSTRY 753
LOANS 30-89 DAYS DELINQUENT (\$ Millions)				
Total Including US Guaranteed Loans	\$188.15	\$1,611.32	\$8,733.53	\$10,533.00
US Guaranteed Loans	2.46	56.01	1,621.68	1,680.15
Total Excluding US Guaranteed Loans	185.69	1,555.31	7,111.85	8,852.85
Mortgage Loans				
Construction & Land Loans	14.36	183.58	571.98	769.93
Nonresidential Mortgages	17.84	331.57	574.80	924.22
Multifamily Mortgages	6.45	76.21	274.90	357.55
1-4 Family Mortgages	133.98	863.47	5,588.92	6,586.37
First Liens	121.47	768.54	5,021.37	5,911.38
Home Equity Lines of Credit	5.77	60.53	388.55	454.85
Other Junior Liens	6.75	34.40	179.00	220.15
Nonmortgage Loans and Leases				
Commercial Loans	6.74	98.13	577.09	681.96
Consumer Loans	8.78	58.36	1,145.83	1,212.97
NONCURRENT LOANS (\$ Millions)				
Total Including US Guaranteed Loans	\$236.99	\$3,472.57	\$22,083.34	\$25,792.90
US Guaranteed Loans	1.28	191.05	6,085.57	6,277.91
Total Excluding US Guaranteed Loans	235.71	3,281.52	15,997.77	19,514.99
Mortgage Loans				
Construction & Land Loans	50.42	878.91	1,993.09	2,922.41
Nonresidential Mortgages	45.77	693.73	1,820.09	2,559.58
Multifamily Mortgages	6.46	207.05	716.60	930.10
1-4 Family Mortgages	117.84	1,474.89	15,258.93	16,851.66
First Liens	107.71	1,362.65	14,471.00	15,941.35
Home Equity Lines of Credit	4.95	67.48	516.11	588.53
Other Junior Liens	5.19	44.76	271.82	321.77
Nonmortgage Loans and Leases				
Commercial Loans	12.24	182.84	1,353.36	1,548.44
Consumer Loans	4.26	35.17	941.28	980.70
NET CHARGE-OFFS (\$ Millions)				
Mortgage Loans	\$10.41	\$230.85	\$2,728.68	\$2,969.94
Construction & Land Loans	2.18	65.88	141.62	209.69
Nonresidential Mortgages	0.26	41.63	188.95	230.84
Multifamily Mortgages	0.19	9.39	71.77	81.35
1-4 Family Mortgages	4.48	84.69	697.62	786.79
First Liens	3.65	66.15	306.96	376.75
Home Equity Lines of Credit	0.39	9.47	295.23	305.08
Other Junior Liens	0.44	9.07	95.44	104.95
Nonmortgage Loans and Leases				
Commercial Loans	1.15	29.52	347.79	378.46
Consumer Loans	0.67	27.71	762.46	790.85
Repossessed Assets	1.46	28.81	112.39	142.66
Other	0.01	(56.79)	406.08	349.30
REPOSSESSED ASSETS, NET (\$ Millions)				
Construction & Land Loans	\$91.27	\$1,207.09	\$2,786.19	\$4,084.55
Nonresidential Mortgages	17.83	190.50	276.26	484.58
Multifamily Mortgages	4.55	38.40	92.52	135.46
1-4 Family Mortgages	50.54	490.78	1,548.43	2,089.75
Other	0.53	18.12	296.04	314.69

ASSET QUALITY INDICATORS
BY ASSET SIZE

SECOND QUARTER 2010:	LESS THAN \$100 MILLION 226	\$100 MILLION TO \$1 BILLION 424	\$1 BILLION OR GREATER 103	INDUSTRY 753
NUMBER OF INSTITUTIONS:				
LOANS 30-89 DAYS DELINQUENT (% Total Assets)				
Total Including US Guaranteed Loans	1.54	1.19	1.11	1.13
US Guaranteed Loans	0.02	0.04	0.21	0.18
Total Excluding US Guaranteed Loans	1.52	1.15	0.91	0.95
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	3.68	2.76	4.55	3.92
Nonresidential Mortgages	1.76	1.83	1.20	1.38
Multifamily Mortgages	2.85	1.22	1.15	1.18
1-4 Family Mortgages	2.34	1.63	2.09	2.02
First Liens	2.32	1.68	2.32	2.21
Home Equity Lines of Credit	2.10	1.26	0.99	1.02
Other Junior Liens	3.31	1.42	1.59	1.58
Nonmortgage Loans and Leases				
Commercial Loans	1.80	1.79	1.31	1.37
Consumer Loans	2.84	1.55	1.57	1.57
NONCURRENT LOANS (% Total Assets)				
Total Including US Guaranteed Loans	1.94	2.57	2.82	2.77
US Guaranteed Loans	0.01	0.14	0.78	0.67
Total Excluding US Guaranteed Loans	1.93	2.43	2.04	2.10
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	12.93	13.20	15.84	14.89
Nonresidential Mortgages	4.51	3.83	3.79	3.81
Multifamily Mortgages	2.86	3.32	2.99	3.06
1-4 Family Mortgages	2.06	2.79	5.70	5.17
First Liens	2.06	2.98	6.67	5.95
Home Equity Lines of Credit	1.80	1.41	1.31	1.32
Other Junior Liens	2.55	1.85	2.41	2.31
Nonmortgage Loans and Leases				
Commercial Loans	3.26	3.33	3.08	3.11
Consumer Loans	1.38	0.93	1.29	1.27
NET CHARGE-OFFS (% Total Assets)	0.09	0.17	0.35	0.32
Percent of Outstanding Loans by Loan Type:				
Mortgage Loans				
Construction & Land Loans	0.56	0.99	1.13	1.07
Nonresidential Mortgages	0.03	0.23	0.39	0.34
Multifamily Mortgages	0.09	0.15	0.30	0.27
1-4 Family Mortgages	0.08	0.16	0.26	0.24
First Liens	0.07	0.14	0.14	0.14
Home Equity Lines of Credit	0.14	0.20	0.75	0.69
Other Junior Liens	0.22	0.37	0.85	0.75
Nonmortgage Loans and Leases				
Commercial Loans	0.31	0.54	0.79	0.76
Consumer Loans	0.22	0.74	1.05	1.03
Reposessed Assets	1.60	2.39	4.03	3.49
Other	0.00	0.00	0.00	0.00
REPOSSESSED ASSETS, NET (% Total Assets)	0.75	0.89	0.36	0.44
Percent of Outstanding Loans by Loan Type:				
Construction & Land Loans	4.57	7.05	4.55	5.40
Nonresidential Mortgages	1.76	1.05	0.58	0.72
Multifamily Mortgages	2.01	0.62	0.39	0.45
1-4 Family Mortgages	0.88	0.93	0.58	0.64
Other	0.12	0.31	0.53	0.50

ASSET QUALITY INDICATORS
BY ASSET SIZE

SECOND QUARTER 2010:	LESS THAN \$100 MILLION 226	\$100 MILLION TO \$1 BILLION 424	\$1 BILLION OR GREATER 103	INDUSTRY 753
NUMBER OF INSTITUTIONS:				
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)				
Real Estate Loans	\$7.35	\$83.97	\$352.07	\$443.39
Percent of Total Assets	60.21	62.13	44.92	47.62
Noncurrent Real Estate Loans				
Including US Guaranteed Loans	0.22	3.25	19.79	23.26
Percent of Total Assets	1.81	2.41	2.52	2.50
Excluding US Guaranteed Loans	0.22	3.06	13.70	16.99
Percent of Total Assets	1.80	2.27	1.75	1.82
Real Estate Owned	0.09	1.19	2.69	3.98
Percent of Total Assets	0.74	0.88	0.34	0.43
Troubled Real Estate Loans				
Including US Guaranteed Loans	0.31	4.45	22.48	27.24
Percent of Total Assets	2.55	3.29	2.87	2.93
Excluding US Guaranteed Loans	0.31	4.26	16.40	20.96
Percent of Total Assets	2.54	3.15	2.09	2.25
Valuation Allowances	0.12	1.68	12.94	14.74
Loss Coverage Ratio	24.50	17.22	21.42	20.77
Reserve Ratio	1.09	1.23	2.26	2.08
ASSET QUALITY SUMMARY (% Total Assets)				
Net Chargeoffs (Annualized)	0.34	0.68	1.39	1.28
Net Provisions for Losses (Annualized)	0.41	0.76	1.03	0.99
Valuation Allowances	0.98	1.24	1.65	1.58
Noncurrent Loans				
Including US Guaranteed Loans	1.94	2.57	2.82	2.77
Excluding US Guaranteed Loans	1.93	2.43	2.04	2.10
Reposessed Assets, Net (% Total Assets)	0.75	0.89	0.36	0.44
Troubled Assets				
Including US Guaranteed Loans	2.69	3.46	3.17	3.21
Excluding US Guaranteed Loans	2.68	3.32	2.40	2.53

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

	3-MONTHS ENDED		9-MONTHS ENDED		2009	2008	2007	2006	
	JUNE 2010	MAR. 2010	JUNE 2010	JUNE 2009					
SUMMARY DATA:									
Number of Thrifts	(#)	753	758	753	794	765	810	827	845
Total Assets	(\$)	931.15	949.71	931.15	1,098.04	942.52	1,197.26	1,508.35	1,410.82
Net Income	(\$)	1.49	1.72	3.22	(1.71)	(0.03)	(15.81)	(0.65)	15.85
Profits	(\$)	2.11	2.18	4.29	4.35	9.66	6.22	11.43	16.34
Losses	(\$)	(0.61)	(0.46)	(1.07)	(6.07)	(9.69)	(22.03)	(12.07)	(0.49)
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.64	0.73	0.69	(0.30)	0.00	(1.18)	(0.04)	1.06
Median Ratio	(%)	0.41	0.40	0.39	0.28	0.26	0.30	0.46	0.61
Return on Average Equity	(%)	5.76	6.73	6.24	(3.05)	(0.03)	(13.03)	(0.42)	11.18
Median Ratio	(%)	3.44	3.29	3.25	2.31	2.01	2.32	3.52	4.95
Net Interest Income	(\$)	7.13	7.18	14.31	17.34	32.63	38.08	40.62	40.93
% of Average Assets	(%)	3.06	3.05	3.06	3.00	3.03	2.83	2.70	2.74
Total Fee Income	(\$)	3.15	3.06	6.21	6.75	13.32	16.60	18.31	17.23
% of Average Assets	(%)	1.35	1.30	1.35	1.29	1.40	1.01	1.13	1.26
G&A Expense	(\$)	6.39	6.10	12.48	14.46	27.45	34.58	38.29	37.91
% of Average Assets	(%)	2.74	2.59	2.67	2.50	2.55	2.57	2.55	2.54
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	11.27	11.02	11.27	10.36	10.72	8.93	9.26	10.72
Tier 1 Leverage Ratio	(%)	9,983.82	10,041.31	9,983.82	10,663.81	10,152.98	10,873.37	11,840.87	11,718.21
Risk-based Capital Ratio	(%)	17.97	17.50	17.97	15.59	16.69	14.05	14.39	14.33
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	703	736	703	764	741	787	816	835
Adequately Capitalized	(#)	34	5	34	15	5	15	7	9
Undercapitalized	(#)	5	9	5	3	10	3	2	0
Significantly Undercapitalized	(#)	4	4	4	5	2	1	0	0
Critically Undercapitalized	(#)	7	3	7	7	7	4	1	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	2	4	6	4	20	6	1	0
Problem Thrifts	(#)	54	50	54	40	43	26	12	6
ASSET QUALITY MEASURES:									
Troubled Assets									
Including US Guaranteed Loans	(\$)	29.88	31.17	29.88	38.47	30.99	30.45	25.02	9.91
% of Total Assets	(%)	3.21	3.28	3.21	3.50	3.29	2.54	1.66	0.70
Excluding US Guaranteed Loans	(\$)	23.60	24.81	23.60	35.09	26.18	28.59	23.95	8.72
% of Total Assets	(%)	2.53	2.61	2.53	3.20	2.78	2.39	1.59	0.62
Noncurrent Loans									
Including US Guaranteed Loans	(\$)	25.79	26.24	25.79	33.95	26.43	26.46	22.03	8.65
% of Total Assets	(%)	2.77	2.76	2.77	3.09	2.80	2.21	1.46	0.61
Excluding US Guaranteed Loans	(\$)	19.51	19.88	19.51	30.57	21.63	24.60	20.96	7.45
% of Total Assets	(%)	2.10	2.09	2.10	2.78	2.29	2.05	1.39	0.53
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	5.17	5.17	5.17	5.48	5.13	3.69	2.35	0.89
First Liens	(%)	5.95	5.90	5.95	6.23	5.85	4.28	2.59	0.97
Home Equity Lines of Credit	(%)	1.32	1.44	1.32	1.36	1.51	0.94	1.25	0.44
Other Junior Liens	(%)	2.31	3.25	2.31	2.65	3.10	1.62	2.03	0.66
Multifamily Loans	(%)	3.06	3.46	3.06	2.03	3.37	1.20	0.43	0.21
Commercial Loans	(%)	3.11	2.68	3.11	2.82	2.70	1.83	0.95	0.90
Consumer Loans	(%)	1.27	1.41	1.27	1.72	1.58	1.40	1.01	0.91
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	30.78	27.13	57.91	150.44	224.18	341.40	631.89	553.08
Purchases	(\$)	11.31	11.08	22.39	76.49	106.29	176.35	154.93	326.97
Sales	(\$)	27.96	24.96	52.91	167.30	241.22	370.35	553.17	564.57
Loans Outstanding (1)	(\$)	326.20	330.43	326.20	437.62	334.41	521.90	740.78	727.09
Loans Outstanding / Total Assets	(%)	35.03	34.79	35.03	39.85	35.48	43.59	49.11	51.54

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

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

	JUNE 2010		MARCH 2010		JUNE 2009	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	931.15	100.00	949.71	100.00	1,098.04	100.00
Cash and Noninterest-Earning Deposits	9.01	0.97	9.25	0.97	12.68	1.15
Investment Securities	147.65	15.86	152.62	16.07	157.29	14.32
Mortgage Backed Securities	143.01	15.36	145.59	15.33	142.69	12.99
1-4 Family Mortgages	326.20	35.03	330.43	34.79	437.62	39.85
First Liens	267.86	28.77	270.37	28.47	365.10	33.25
Home Equity Lines of Credit	44.42	4.77	45.16	4.76	54.19	4.94
Other Junior Liens	13.92	1.49	14.90	1.57	18.33	1.67
Multifamily Mortgages	30.40	3.27	31.62	3.33	34.79	3.17
Nonresidential Mortgages	67.16	7.21	68.66	7.23	71.42	6.50
Construction Loans	10.77	1.16	12.53	1.32	22.19	2.02
Land Loans	8.86	0.95	9.67	1.02	14.20	1.29
Commercial Loans	49.85	5.35	51.07	5.38	59.92	5.46
Consumer Loans	77.03	8.27	74.12	7.80	71.19	6.48
Repossessed Assets, Net	4.08	0.44	4.93	0.52	4.52	0.41
Real Estate Held for Investment	0.13	0.01	0.17	0.02	0.15	0.01
Office Premises & Equipment	6.51	0.70	6.72	0.71	8.11	0.74
Other Assets	62.53	6.72	64.86	6.83	77.84	7.09
Less: Contra Assets & Valuation Allowances	12.03	1.29	12.53	1.32	16.56	1.51
TOTAL LIABILITIES AND CAPITAL	931.15	100.00	949.71	100.00	1,098.04	100.00
Total Deposits and Escrows	660.79	70.96	666.97	70.23	721.82	65.74
Deposits	654.86	70.33	661.70	69.67	714.47	65.07
Escrows	5.93	0.64	5.27	0.55	7.35	0.67
Total Borrowings	150.79	16.19	161.82	17.04	245.98	22.40
Advances from FHLB	83.30	8.95	85.80	9.03	140.74	12.82
Reverse Repurchase Agreements	39.92	4.29	43.21	4.55	42.88	3.90
Other Borrowings	27.56	2.96	32.80	3.45	62.36	5.68
Other Liabilities	14.78	1.59	16.49	1.74	17.35	1.58
EQUITY CAPITAL	104.98	11.27	104.61	11.02	113.72	10.36
Capital Stock & Paid-In Capital	78.09	8.39	79.73	8.39	92.83	8.45
Unrealized Gains (Losses) AFS Securities	0.54	0.06	(0.58)	(0.06)	(2.80)	(0.26)
Retained Earnings	27.77	2.98	26.65	2.81	24.37	2.22
Noncontrolling Interests in Cons. Subs.	0.19	0.02	0.19	0.02	0.83	0.08

	JUNE 2010		MARCH 2010		JUNE 2009	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	10.57	4.54	10.82	4.60	13.40	4.90
Interest Expense	3.44	1.48	3.65	1.55	5.05	1.85
Net Interest Income	7.13	3.06	7.18	3.05	8.35	3.05
Loss Provisions-Interest Bearing Assets	2.30	0.99	2.79	1.19	4.79	1.75
Noninterest Income	4.36	1.87	4.55	1.93	4.25	1.55
Mortgage Loan Servicing Fees	0.16	0.07	0.27	0.12	0.49	0.18
Other Fees and Charges	2.99	1.28	2.79	1.19	3.03	1.11
Other Noninterest Income	1.21	0.52	1.49	0.63	0.73	0.27
Noninterest Expense	6.75	2.90	6.28	2.67	7.47	2.73
G&A Expense	6.39	2.74	6.10	2.59	7.23	2.64
Goodwill Expense	0.25	0.11	0.10	0.04	0.15	0.06
Loss Provis.-Nonint. Bearing Assets	0.11	0.05	0.09	0.04	0.08	0.03
Income Before Taxes & Extraord. Items	2.44	1.05	2.65	1.13	0.34	0.13
Income Taxes	0.95	0.41	0.99	0.42	0.45	0.16
Extraordinary Items	0.00	0.00	0.07	0.03	0.03	0.01
Net Income	1.49	0.64	1.72	0.73	(0.09)	(0.03)

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

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

	NORTHEAST REGION								
	3-MONTHS ENDED		9-MONTHS ENDED		2009 ----	2008 ----	2007 ----	2006 ----	
	JUNE 2010	MAR. 2010	JUNE 2010	JUNE 2009					
SUMMARY DATA:									
Number of Thrifts	(#)	169	170	169	175	170	185	184	263
Total Assets	(\$)	383.63	402.92	383.63	431.27	399.18	424.15	411.75	414.90
Net Income	(\$)	0.53	0.53	1.06	(0.37)	0.80	(3.86)	(0.45)	3.75
Profits	(\$)	0.55	0.55	1.09	1.05	3.20	2.07	2.59	3.92
Losses	(\$)	(0.02)	(0.02)	(0.04)	(1.42)	(2.41)	(5.93)	(3.04)	(0.18)
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	0.55	0.53	0.54	(0.17)	0.19	(0.93)	(0.11)	0.94
Median Ratio	(%)	0.45	0.50	0.47	0.32	0.36	0.27	0.41	0.55
Return on Average Equity	(%)	5.04	4.95	5.00	(1.75)	1.87	(9.50)	(0.99)	9.35
Median Ratio	(%)	4.32	4.46	4.33	3.17	3.24	2.11	3.28	4.41
Net Interest Income	(\$)	2.33	2.41	4.74	5.26	10.32	10.49	9.18	9.37
% of Average Assets	(%)	2.42	2.40	2.41	2.43	2.44	2.53	2.25	2.36
Total Fee Income	(\$)	0.44	0.48	0.92	1.12	2.23	2.26	2.96	3.47
% of Average Assets	(%)	0.45	0.48	0.45	0.54	0.50	0.55	0.54	0.82
G&A Expense	(\$)	1.66	1.65	3.31	3.96	7.55	7.11	7.86	7.16
% of Average Assets	(%)	1.72	1.65	1.68	1.83	1.79	1.72	1.93	1.80
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	11.08	10.77	11.08	10.07	10.48	8.68	10.32	10.56
Tier 1 Leverage Ratio	(%)	2,302.40	2,311.18	2,302.40	2,319.76	2,280.24	2,505.31	2,667.93	3,906.32
Risk-based Capital Ratio	(%)	18.53	17.75	18.53	16.92	17.27	15.24	16.65	15.52
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	165	169	165	173	169	182	183	263
Adequately Capitalized	(#)	4	1	4	1	0	2	1	0
Undercapitalized	(#)	0	0	0	0	1	0	0	0
Significantly Undercapitalized	(#)	0	0	0	0	0	1	0	0
Critically Undercapitalized	(#)	0	0	0	1	0	0	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	0	0	0	1	1	0	0
Problem Thrifts	(#)	7	8	7	4	5	3	4	2
ASSET QUALITY MEASURES:									
Troubled Assets									
Including US Guaranteed Loans	(\$)	8.90	8.68	8.90	7.59	8.26	4.35	2.77	1.93
% of Total Assets	(%)	2.32	2.15	2.32	1.76	2.07	1.02	0.67	0.47
Excluding US Guaranteed Loans	(\$)	8.81	8.60	8.81	7.55	8.19	4.31	2.70	1.86
% of Total Assets	(%)	2.30	2.13	2.30	1.75	2.05	1.02	0.65	0.45
Noncurrent Loans									
Including US Guaranteed Loans	(\$)	8.27	8.14	8.27	7.25	7.80	4.04	2.55	1.74
% of Total Assets	(%)	2.15	2.02	2.15	1.68	1.95	0.95	0.62	0.42
Excluding US Guaranteed Loans	(\$)	8.18	8.06	8.18	7.20	7.73	4.00	2.48	1.68
% of Total Assets	(%)	2.13	2.00	2.13	1.67	1.94	0.94	0.60	0.40
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	3.62	3.41	3.62	2.80	3.30	1.53	1.16	0.66
First Liens	(%)	3.90	3.66	3.90	3.06	3.58	1.64	1.06	0.65
Home Equity Lines of Credit	(%)	0.66	0.67	0.66	0.58	0.56	0.46	0.27	0.33
Other Junior Liens	(%)	1.87	2.16	1.87	1.63	1.50	1.50	4.24	1.26
Multifamily Loans	(%)	3.24	3.57	3.24	2.28	3.34	0.82	0.37	0.28
Commercial Loans	(%)	3.07	3.04	3.07	2.04	3.17	1.28	0.82	0.58
Consumer Loans	(%)	1.49	1.49	1.49	1.83	1.74	1.41	0.78	0.60
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	10.44	9.54	19.99	29.44	53.45	60.53	108.25	123.63
Purchases	(\$)	0.45	0.69	1.14	2.35	4.59	4.74	42.03	119.76
Sales	(\$)	2.12	1.04	3.15	8.77	14.66	16.52	108.74	207.75
Loans Outstanding (1)	(\$)	154.60	156.42	154.60	175.97	155.44	175.00	159.44	182.68
Loans Outstanding / Total Assets	(%)	40.30	38.82	40.30	40.80	38.94	41.26	38.72	44.03

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

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

NORTHEAST REGION

	JUNE 2010		MARCH 2010		JUNE 2009	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	383.63	100.00	402.92	100.00	431.27	100.00
Cash and Noninterest-Earning Deposits	3.07	0.80	3.04	0.76	3.92	0.91
Investment Securities	60.81	15.85	66.45	16.49	66.57	15.44
Mortgage Backed Securities	66.48	17.33	70.72	17.55	67.07	15.55
1-4 Family Mortgages	154.60	40.30	156.42	38.82	175.97	40.80
First Liens	139.72	36.42	140.85	34.96	155.03	35.95
Home Equity Lines of Credit	10.36	2.70	10.60	2.63	15.15	3.51
Other Junior Liens	4.51	1.18	4.98	1.23	5.79	1.34
Multifamily Mortgages	14.99	3.91	16.01	3.97	16.65	3.86
Nonresidential Mortgages	27.49	7.16	28.87	7.17	30.05	6.97
Construction Loans	3.64	0.95	4.63	1.15	6.82	1.58
Land Loans	0.98	0.26	1.17	0.29	1.71	0.40
Commercial Loans	19.68	5.13	21.00	5.21	22.57	5.23
Consumer Loans	7.17	1.87	8.07	2.00	11.67	2.70
Repossessed Assets, Net	0.63	0.17	0.54	0.13	0.34	0.08
Real Estate Held for Investment	0.01	0.00	0.02	0.00	0.02	0.00
Office Premises & Equipment	2.15	0.56	2.32	0.58	2.51	0.58
Other Assets	25.50	6.65	27.36	6.79	31.63	7.33
Less: Contra Assets & Valuation Allowances	3.57	0.93	3.70	0.92	6.22	1.44
TOTAL LIABILITIES AND CAPITAL	383.63	100.00	402.92	100.00	431.27	100.00
Total Deposits and Escrows	256.73	66.92	266.33	66.10	293.50	68.06
Deposits	255.30	66.55	264.85	65.73	291.88	67.68
Escrows	1.43	0.37	1.48	0.37	1.62	0.38
Total Borrowings	79.47	20.72	87.50	21.72	88.12	20.43
Advances from FHLB	41.22	10.74	41.63	10.33	45.49	10.55
Reverse Repurchase Agreements	26.05	6.79	28.97	7.19	27.25	6.32
Other Borrowings	12.20	3.18	16.90	4.20	15.38	3.57
Other Liabilities	5.07	1.32	5.85	1.45	6.70	1.55
EQUITY CAPITAL	42.51	11.08	43.39	10.77	43.42	10.07
Capital Stock & Paid-In Capital	37.01	9.65	38.73	9.61	40.91	9.49
Unrealized Gains (Losses) AFS Securities	(0.05)	(0.01)	(0.72)	(0.18)	(2.41)	(0.56)
Retained Earnings	6.17	1.61	5.92	1.47	5.31	1.23
Noncontrolling Interests in Cons. Subs.	0.15	0.04	0.15	0.04	0.47	0.11

	JUNE 2010		MARCH 2010		JUNE 2009	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	3.92	4.06	4.12	4.11	4.84	4.48
Interest Expense	1.59	1.64	1.71	1.70	2.16	2.01
Net Interest Income	2.33	2.42	2.41	2.40	2.67	2.48
Loss Provisions-Interest Bearing Assets	0.47	0.49	0.64	0.64	0.84	0.78
Noninterest Income	0.64	0.66	0.72	0.72	0.51	0.47
Mortgage Loan Servicing Fees	0.07	0.07	0.10	0.10	0.11	0.10
Other Fees and Charges	0.36	0.38	0.38	0.38	0.47	0.44
Other Noninterest Income	0.20	0.21	0.24	0.24	(0.08)	(0.07)
Noninterest Expense	1.70	1.77	1.70	1.70	2.07	1.92
G&A Expense	1.66	1.72	1.65	1.65	1.98	1.84
Goodwill Expense	0.03	0.03	0.04	0.04	0.04	0.04
Loss Provis.-Nonint. Bearing Assets	0.01	0.01	0.01	0.01	0.05	0.05
Income Before Taxes & Extraord. Items	0.79	0.82	0.79	0.79	0.28	0.26
Income Taxes	0.26	0.27	0.26	0.26	0.14	0.13
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.53	0.55	0.53	0.53	0.12	0.11

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

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

	SOUTHEAST REGION								
	3-MONTHS ENDED		9-MONTHS ENDED		2009 ----	2008 ----	2007 ----	2006 ----	
	JUNE 2010	MAR. 2010	JUNE 2010	JUNE 2009					
SUMMARY DATA:									
Number of Thrifts	(#)	175	177	175	192	181	193	201	299
Total Assets	(\$)	135.72	136.75	135.72	164.01	137.50	280.03	281.17	233.29
Net Income	(\$)	(0.03)	0.09	0.06	(1.05)	(1.36)	(3.23)	(1.13)	1.95
Profits	(\$)	0.26	0.20	0.45	0.22	0.56	1.14	1.43	2.23
Losses	(\$)	(0.29)	(0.11)	(0.40)	(1.27)	(1.92)	(4.37)	(2.56)	(0.28)
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	(0.09)	0.25	0.08	(1.30)	(0.90)	(1.16)	(0.39)	0.78
Median Ratio	(%)	0.32	0.26	0.25	0.10	0.10	0.12	0.41	0.54
Return on Average Equity	(%)	(0.79)	2.32	0.75	(14.37)	(9.30)	(14.47)	(4.62)	8.72
Median Ratio	(%)	2.53	2.10	1.93	1.04	0.79	0.92	2.98	4.13
Net Interest Income	(\$)	1.09	1.08	2.17	2.05	4.23	6.92	7.51	7.38
% of Average Assets	(%)	3.21	3.16	3.19	2.55	2.79	2.49	2.59	2.94
Total Fee Income	(\$)	0.37	0.36	0.72	0.70	1.47	2.07	1.67	2.18
% of Average Assets	(%)	1.07	1.05	1.07	1.12	1.07	0.75	0.42	0.85
G&A Expense	(\$)	0.92	0.88	1.80	2.01	3.83	6.86	6.41	6.42
% of Average Assets	(%)	2.71	2.58	2.64	2.49	2.52	2.47	2.21	2.55
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	11.18	11.08	11.18	11.18	10.69	8.19	8.10	9.43
Tier 1 Leverage Ratio	(%)	2,246.85	2,281.68	2,246.85	2,545.95	2,338.04	2,520.32	2,722.55	3,933.09
Risk-based Capital Ratio	(%)	16.46	16.47	16.46	14.58	15.67	11.50	13.80	13.51
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	157	165	157	177	169	183	195	292
Adequately Capitalized	(#)	11	3	11	7	1	5	3	6
Undercapitalized	(#)	2	5	2	1	6	2	1	0
Significantly Undercapitalized	(#)	1	2	1	4	0	0	0	0
Critically Undercapitalized	(#)	4	1	4	3	5	3	1	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	1	2	3	2	9	0	1	0
Problem Thrifts	(#)	15	12	15	11	11	10	4	3
ASSET QUALITY MEASURES:									
Troubled Assets									
Including US Guaranteed Loans	(\$)	7.41	7.21	7.41	8.74	7.17	11.24	5.62	1.73
% of Total Assets	(%)	5.46	5.27	5.46	5.33	5.21	4.01	2.00	0.74
Excluding US Guaranteed Loans	(\$)	5.66	5.33	5.66	7.25	5.23	10.77	5.35	1.46
% of Total Assets	(%)	4.17	3.90	4.17	4.42	3.81	3.85	1.90	0.63
Noncurrent Loans									
Including US Guaranteed Loans	(\$)	6.20	6.04	6.20	7.34	6.13	9.56	4.91	1.42
% of Total Assets	(%)	4.57	4.41	4.57	4.48	4.46	3.41	1.75	0.61
Excluding US Guaranteed Loans	(\$)	4.44	4.16	4.44	5.85	4.20	9.10	4.64	1.15
% of Total Assets	(%)	3.27	3.04	3.27	3.57	3.05	3.25	1.65	0.49
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	8.74	8.87	8.74	8.22	8.91	5.24	2.61	0.90
First Liens	(%)	10.36	10.52	10.36	9.72	10.49	6.66	3.07	1.01
Home Equity Lines of Credit	(%)	3.26	3.44	3.26	3.00	3.63	1.19	1.70	0.41
Other Junior Liens	(%)	4.19	4.10	4.19	4.83	4.86	1.68	1.30	0.79
MultiFamily Loans	(%)	6.71	6.12	6.71	4.97	6.54	3.65	0.60	0.44
Commercial Loans	(%)	5.19	2.70	5.19	1.07	2.51	0.95	0.49	1.03
Consumer Loans	(%)	0.46	0.55	0.46	0.63	0.50	0.54	0.19	0.60
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	3.85	3.20	7.05	14.52	23.38	134.05	239.67	61.80
Purchases	(\$)	0.35	0.76	1.11	0.92	1.92	102.44	30.50	37.67
Sales	(\$)	2.85	2.96	5.81	12.38	20.66	202.95	166.16	53.62
Loans Outstanding (1)	(\$)	48.91	50.35	48.91	65.72	52.25	155.39	167.30	106.22
Loans Outstanding / Total Assets	(%)	36.04	36.82	36.04	40.07	38.00	55.49	59.50	45.53

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

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

SOUTHEAST REGION

	JUNE 2010		MARCH 2010		JUNE 2009	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	135.72	100.00	136.75	100.00	164.01	100.00
Cash and Noninterest-Earning Deposits	1.33	0.98	1.28	0.93	3.37	2.06
Investment Securities	16.79	12.37	18.81	13.76	16.00	9.76
Mortgage Backed Securities	19.85	14.63	18.47	13.51	19.31	11.78
1-4 Family Mortgages	48.91	36.04	50.35	36.82	65.72	40.07
First Liens	37.45	27.59	38.43	28.10	50.18	30.59
Home Equity Lines of Credit	9.14	6.73	9.46	6.92	12.23	7.46
Other Junior Liens	2.32	1.71	2.46	1.80	3.31	2.02
Multifamily Mortgages	1.67	1.23	1.68	1.23	1.77	1.08
Nonresidential Mortgages	14.21	10.47	13.71	10.03	14.40	8.78
Construction Loans	2.17	1.60	2.35	1.72	4.14	2.52
Land Loans	3.45	2.54	3.58	2.62	4.88	2.97
Commercial Loans	5.06	3.73	4.91	3.59	8.46	5.16
Consumer Loans	9.43	6.95	8.55	6.25	8.52	5.19
Repossession Assets, Net	1.22	0.90	1.17	0.86	1.39	0.85
Real Estate Held for Investment	0.02	0.01	0.03	0.02	0.04	0.02
Office Premises & Equipment	1.34	0.99	1.34	0.98	1.96	1.20
Other Assets	12.09	8.91	12.49	9.13	16.20	9.88
Less: Contra Assets & Valuation Allowances	1.82	1.34	1.97	1.44	2.15	1.31
TOTAL LIABILITIES AND CAPITAL	135.72	100.00	136.75	100.00	164.01	100.00
Total Deposits and Escrows	100.62	74.14	101.42	74.16	121.26	73.93
Deposits	99.54	73.34	100.61	73.57	120.27	73.34
Escrows	1.08	0.79	0.81	0.59	0.98	0.60
Total Borrowings	18.06	13.30	18.50	13.53	22.41	13.66
Advances from FHLB	10.16	7.49	10.47	7.65	13.27	8.09
Reverse Repurchase Agreements	7.54	5.56	7.64	5.59	7.85	4.79
Other Borrowings	0.35	0.26	0.39	0.28	1.29	0.79
Other Liabilities	1.89	1.40	1.72	1.25	2.04	1.25
EQUITY CAPITAL	15.18	11.18	15.15	11.08	18.34	11.18
Capital Stock & Paid-In Capital	12.86	9.48	12.77	9.34	15.74	9.60
Unrealized Gains (Losses) AFS Securities	0.10	0.07	(0.04)	(0.03)	(0.25)	(0.15)
Retained Earnings	2.64	1.95	2.75	2.01	3.08	1.88
Noncontrolling Interests in Cons. Subs.	0.03	0.02	0.03	0.02	0.03	0.02

	JUNE 2010		MARCH 2010		JUNE 2009	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.50	4.40	1.50	4.39	1.72	4.35
Interest Expense	0.41	1.19	0.42	1.23	0.61	1.55
Net Interest Income	1.09	3.21	1.08	3.16	1.11	2.80
Loss Provisions-Interest Bearing Assets	0.48	1.42	0.57	1.67	0.88	2.22
Noninterest Income	0.54	1.60	0.55	1.62	0.61	1.54
Mortgage Loan Servicing Fees	0.02	0.06	0.03	0.07	0.03	0.07
Other Fees and Charges	0.35	1.02	0.33	0.97	0.42	1.05
Other Noninterest Income	0.18	0.53	0.20	0.58	0.17	0.43
Noninterest Expense	1.11	3.25	0.90	2.65	1.14	2.87
G&A Expense	0.92	2.71	0.88	2.58	1.09	2.74
Goodwill Expense	0.17	0.50	0.02	0.04	0.05	0.12
Loss Provis.-Nonint. Bearing Assets	0.01	0.04	0.01	0.02	0.01	0.01
Income Before Taxes & Extraord. Items	0.05	0.15	0.16	0.47	(0.29)	(0.74)
Income Taxes	0.08	0.23	0.07	0.22	(0.04)	(0.09)
Extraordinary Items	0.00	0.00	0.00	0.00	0.03	0.07
Net Income	(0.03)	(0.09)	0.09	0.25	(0.23)	(0.58)

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

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

	CENTRAL REGION							
	3-MONTHS ENDED		9-MONTHS ENDED		2009 ----	2008 ----	2007 ----	
	JUNE 2010	MAR. 2010	JUNE 2010	JUNE 2009				
SUMMARY DATA:								
Number of Thrifts	(#)	242	244	242	253	244	194	199
Total Assets	(\$)	130.93	134.54	130.93	148.49	133.61	122.70	133.15
Net Income	(\$)	(0.05)	(0.05)	(0.10)	(0.45)	(1.32)	(1.06)	0.05
Profits	(\$)	0.16	0.16	0.32	0.27	0.58	0.58	0.36
Losses	(\$)	(0.21)	(0.21)	(0.42)	(0.72)	(1.90)	(1.64)	(0.31)
PROFITABILITY MEASURES:								
Return on Average Assets	(%)	(0.15)	(0.16)	(0.15)	(0.60)	(0.91)	(0.87)	0.04
Median Ratio	(%)	0.37	0.34	0.35	0.25	0.22	0.23	0.31
Return on Average Equity	(%)	(1.44)	(1.63)	(1.54)	(6.52)	(9.82)	(9.18)	0.40
Median Ratio	(%)	2.92	2.86	2.65	2.01	1.68	2.20	2.23
Net Interest Income	(\$)	0.94	0.93	1.87	1.87	3.76	3.09	1.58
% of Average Assets	(%)	2.88	2.77	2.82	2.51	2.60	2.52	1.20
Total Fee Income	(\$)	0.37	0.45	0.83	1.03	2.00	1.50	0.86
% of Average Assets	(%)	1.14	1.35	1.14	1.67	1.62	0.60	1.43
G&A Expense	(\$)	1.09	1.12	2.20	2.57	4.94	3.65	1.80
% of Average Assets	(%)	3.31	3.33	3.32	3.45	3.42	2.99	1.37
CAPITAL MEASURES:								
Equity Capital Ratio	(%)	10.21	9.95	10.21	9.28	9.57	8.72	10.29
Tier 1 Leverage Ratio	(%)	3,095.28	3,116.69	3,095.28	3,352.40	3,154.28	2,727.64	2,833.94
Risk-based Capital Ratio	(%)	15.49	15.16	15.49	13.96	14.47	13.62	14.52
Thrifts by FDICIA Capital Categories:								
Well-Capitalized	(#)	225	238	225	244	237	188	196
Adequately Capitalized	(#)	12	0	12	5	2	5	3
Undercapitalized	(#)	1	2	1	1	3	1	0
Significantly Undercapitalized	(#)	2	2	2	1	2	0	0
Critically Undercapitalized	(#)	2	2	2	2	0	0	0
FAILED/PROBLEM THRIFTS:								
Failed Thrifts	(#)	1	0	1	0	6	0	0
Problem Thrifts	(#)	19	18	19	16	16	10	3
ASSET QUALITY MEASURES:								
Troubled Assets								
Including US Guaranteed Loans	(\$)	4.50	6.40	4.50	6.31	6.09	4.10	2.41
% of Total Assets	(%)	3.44	4.75	3.44	4.25	4.56	3.34	1.81
Excluding US Guaranteed Loans	(\$)	4.30	5.89	4.30	6.27	5.54	4.07	2.40
% of Total Assets	(%)	3.29	4.38	3.29	4.22	4.15	3.32	1.80
Noncurrent Loans								
Including US Guaranteed Loans	(\$)	3.48	4.49	3.48	4.56	4.30	3.14	2.02
% of Total Assets	(%)	2.65	3.34	2.65	3.07	3.22	2.56	1.52
Excluding US Guaranteed Loans	(\$)	3.28	3.98	3.28	4.51	3.75	3.10	2.00
% of Total Assets	(%)	2.50	2.96	2.50	3.04	2.81	2.53	1.50
Noncurrent Loans as a % of Loan Type:								
1-4 Family Mortgages	(%)	3.76	4.46	3.76	3.58	4.27	2.99	1.73
First Liens	(%)	4.37	5.19	4.37	3.98	4.95	3.31	1.79
Home Equity Lines of Credit	(%)	1.50	1.81	1.50	1.90	1.85	1.61	1.47
Other Junior Liens	(%)	3.12	3.43	3.12	2.78	3.13	2.03	1.44
Multifamily Loans	(%)	3.75	5.99	3.75	3.03	5.19	2.62	1.46
Commercial Loans	(%)	2.65	3.28	2.65	2.32	3.06	1.56	1.07
Consumer Loans	(%)	1.02	1.22	1.02	1.06	1.28	1.01	0.78
1-4 FAMILY MORTGAGE LOAN ACTIVITY:								
Originations	(\$)	5.36	5.54	10.90	25.99	43.33	22.61	10.94
Purchases	(\$)	5.19	4.18	9.37	34.26	49.86	49.65	24.26
Sales	(\$)	9.26	8.91	18.17	51.78	80.24	60.52	30.59
Loans Outstanding (1)	(\$)	50.17	51.60	50.17	63.24	53.32	56.42	63.30
Loans Outstanding / Total Assets	(%)	38.32	38.35	38.32	42.59	39.91	45.98	47.54

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

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

CENTRAL REGION

	JUNE 2010		MARCH 2010		JUNE 2009	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	130.93	100.00	134.54	100.00	148.49	100.00
Cash and Noninterest-Earning Deposits	1.22	0.93	1.29	0.96	1.60	1.08
Investment Securities	13.44	10.27	14.79	10.99	11.80	7.94
Mortgage Backed Securities	18.44	14.08	17.81	13.24	18.27	12.30
1-4 Family Mortgages	50.17	38.32	51.60	38.35	63.24	42.59
First Liens	37.72	28.81	38.76	28.81	49.18	33.12
Home Equity Lines of Credit	9.28	7.08	9.41	7.00	9.67	6.51
Other Junior Liens	3.18	2.43	3.43	2.55	4.40	2.96
Multifamily Mortgages	4.65	3.55	4.84	3.59	4.82	3.25
Nonresidential Mortgages	13.82	10.56	14.39	10.70	14.59	9.83
Construction Loans	1.87	1.43	2.21	1.65	3.77	2.54
Land Loans	1.59	1.21	1.87	1.39	3.43	2.31
Commercial Loans	6.21	4.74	6.39	4.75	6.63	4.46
Consumer Loans	11.15	8.52	11.04	8.21	11.65	7.85
Repossessed Assets, Net	1.03	0.78	1.90	1.42	1.76	1.18
Real Estate Held for Investment	0.05	0.04	0.05	0.04	0.05	0.04
Office Premises & Equipment	1.48	1.13	1.53	1.13	1.69	1.14
Other Assets	7.60	5.81	6.67	4.96	7.10	4.78
Less: Contra Assets & Valuation Allowances	1.79	1.37	1.86	1.38	1.91	1.29
TOTAL LIABILITIES AND CAPITAL	130.93	100.00	134.54	100.00	148.49	100.00
Total Deposits and Escrows	98.93	75.56	101.11	75.15	108.98	73.39
Deposits	97.45	74.43	99.79	74.18	106.45	71.69
Escrows	1.48	1.13	1.31	0.98	2.53	1.71
Total Borrowings	17.24	13.17	18.68	13.88	24.04	16.19
Advances from FHLB	11.86	9.06	13.06	9.70	17.67	11.90
Reverse Repurchase Agreements	3.43	2.62	3.59	2.66	4.23	2.85
Other Borrowings	1.94	1.49	2.04	1.51	2.14	1.44
Other Liabilities	1.40	1.07	1.38	1.02	1.70	1.15
EQUITY CAPITAL	13.37	10.21	13.38	9.95	13.78	9.28
Capital Stock & Paid-In Capital	9.12	6.97	9.35	6.95	8.75	5.89
Unrealized Gains (Losses) AFS Securities	0.15	0.11	0.00	0.00	(0.16)	(0.11)
Retained Earnings	4.23	3.23	4.17	3.10	5.30	3.57
Noncontrolling Interests in Cons. Subs.	0.01	0.01	0.01	0.00	0.01	0.01

	JUNE 2010		MARCH 2010		JUNE 2009	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	1.50	4.56	1.53	4.55	1.83	4.91
Interest Expense	0.55	1.69	0.60	1.79	0.89	2.39
Net Interest Income	0.94	2.88	0.93	2.77	0.94	2.52
Loss Provisions-Interest Bearing Assets	0.44	1.33	0.41	1.22	0.70	1.88
Noninterest Income	0.64	1.94	0.62	1.84	0.81	2.16
Mortgage Loan Servicing Fees	(0.06)	(0.19)	0.01	0.03	0.14	0.38
Other Fees and Charges	0.44	1.33	0.44	1.32	0.48	1.29
Other Noninterest Income	0.26	0.80	0.17	0.49	0.18	0.49
Noninterest Expense	1.15	3.51	1.15	3.44	1.41	3.77
G&A Expense	1.09	3.31	1.12	3.33	1.35	3.63
Goodwill Expense	0.01	0.04	0.01	0.04	0.02	0.06
Loss Provis.-Nonint. Bearing Assets	0.05	0.16	0.02	0.07	0.03	0.08
Income Before Taxes & Extraord. Items	(0.01)	(0.02)	(0.02)	(0.05)	(0.36)	(0.96)
Income Taxes	0.04	0.12	0.04	0.11	(0.02)	(0.04)
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	(0.05)	(0.15)	(0.05)	(0.16)	(0.34)	(0.92)

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

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

	WESTERN REGION								
	3-MONTHS ENDED		9-MONTHS ENDED		2009 ----	2008 ----	2007 ----	2006 ----	
	JUNE 2010	MAR. 2010	JUNE 2010	JUNE 2009					
SUMMARY DATA:									
Number of Thrifts	(#)	167	167	167	174	170	170	171	199
Total Assets	(\$)	280.88	275.50	280.88	354.28	272.22	162.10	138.44	139.49
Net Income	(\$)	1.04	1.16	2.20	0.15	1.85	(0.21)	0.96	1.28
Profits	(\$)	1.14	1.28	2.41	2.81	5.32	0.98	1.04	1.32
Losses	(\$)	(0.10)	(0.12)	(0.21)	(2.66)	(3.47)	(1.19)	(0.09)	(0.04)
PROFITABILITY MEASURES:									
Return on Average Assets	(%)	1.50	1.73	1.61	0.07	0.52	(0.14)	0.71	0.95
Median Ratio	(%)	0.50	0.48	0.50	0.47	0.35	0.47	0.54	0.66
Return on Average Equity	(%)	12.51	14.61	13.54	0.72	4.76	(1.62)	7.90	10.54
Median Ratio	(%)	4.85	4.00	3.88	3.89	3.20	4.16	4.50	5.17
Net Interest Income	(\$)	2.76	2.76	5.53	8.16	14.32	3.90	3.67	3.59
% of Average Assets	(%)	3.97	4.10	4.04	3.96	4.00	2.57	2.71	2.68
Total Fee Income	(\$)	1.97	1.77	3.74	3.90	7.62	1.82	1.81	1.66
% of Average Assets	(%)	2.84	2.63	2.84	2.10	2.82	1.02	1.24	1.26
G&A Expense	(\$)	2.72	2.45	5.17	5.92	11.13	3.85	3.66	3.51
% of Average Assets	(%)	3.91	3.64	3.77	2.87	3.11	2.54	2.70	2.62
CAPITAL MEASURES:									
Equity Capital Ratio	(%)	12.08	11.87	12.08	10.78	11.65	8.25	8.62	9.16
Tier 1 Leverage Ratio	(%)	2,339.29	2,331.77	2,339.29	2,445.70	2,380.42	2,147.05	2,456.89	2,798.20
Risk-based Capital Ratio	(%)	19.17	18.82	19.17	15.30	17.56	14.37	13.30	14.51
Thrifts by FDICIA Capital Categories:									
Well-Capitalized	(#)	156	164	156	170	166	167	170	196
Adequately Capitalized	(#)	7	1	7	2	2	2	0	3
Undercapitalized	(#)	2	2	2	1	0	0	1	0
Significantly Undercapitalized	(#)	1	0	1	0	0	0	0	0
Critically Undercapitalized	(#)	1	0	1	1	2	1	0	0
FAILED/PROBLEM THRIFTS:									
Failed Thrifts	(#)	0	2	2	2	4	0	0	0
Problem Thrifts	(#)	13	12	13	9	11	2	1	1
ASSET QUALITY MEASURES:									
Troubled Assets									
Including US Guaranteed Loans	(\$)	9.06	8.89	9.06	15.82	9.47	4.46	1.93	1.29
% of Total Assets	(%)	3.23	3.23	3.23	4.47	3.48	2.75	1.39	0.93
Excluding US Guaranteed Loans	(\$)	4.83	4.99	4.83	14.03	7.22	3.14	1.33	0.62
% of Total Assets	(%)	1.72	1.81	1.72	3.96	2.65	1.94	0.96	0.44
Noncurrent Loans									
Including US Guaranteed Loans	(\$)	7.85	7.57	7.85	14.80	8.20	3.97	1.73	1.18
% of Total Assets	(%)	2.80	2.75	2.80	4.18	3.01	2.45	1.25	0.85
Excluding US Guaranteed Loans	(\$)	3.62	3.67	3.62	13.01	5.94	2.65	1.13	0.50
% of Total Assets	(%)	1.29	1.33	1.29	3.67	2.18	1.64	0.82	0.36
Noncurrent Loans as a % of Loan Type:									
1-4 Family Mortgages	(%)	7.02	6.91	7.02	8.57	6.92	5.27	2.32	1.91
First Liens	(%)	9.38	9.06	9.38	10.09	9.04	7.64	3.38	2.78
Home Equity Lines of Credit	(%)	0.53	0.52	0.53	0.56	0.60	0.28	0.13	0.19
Other Junior Liens	(%)	1.05	3.91	1.05	2.26	3.92	1.32	0.21	0.18
Multifamily Loans	(%)	1.74	1.44	1.74	0.81	1.92	2.93	0.67	1.19
Commercial Loans	(%)	2.74	2.06	2.74	4.42	2.15	1.80	0.60	0.73
Consumer Loans	(%)	1.45	1.61	1.45	2.11	1.84	0.66	0.52	0.65
1-4 FAMILY MORTGAGE LOAN ACTIVITY:									
Originations	(\$)	11.13	8.85	19.98	80.49	104.02	44.45	42.60	48.60
Purchases	(\$)	5.31	5.46	10.77	38.96	49.93	12.82	7.62	7.36
Sales	(\$)	13.73	12.05	25.78	94.36	125.66	31.33	33.44	27.70
Loans Outstanding (1)	(\$)	72.52	72.05	72.52	132.68	73.39	51.32	50.65	45.75
Loans Outstanding / Total Assets	(%)	25.82	26.15	25.82	37.45	26.96	31.66	36.58	32.80

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

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

WESTERN REGION

	JUNE 2010		MARCH 2010		JUNE 2009	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
TOTAL ASSETS	280.88	100.00	275.50	100.00	354.28	100.00
Cash and Noninterest-Earning Deposits	3.39	1.21	3.63	1.32	3.78	1.07
Investment Securities	56.60	20.15	52.57	19.08	62.93	17.76
Mortgage Backed Securities	38.24	13.61	38.60	14.01	38.04	10.74
1-4 Family Mortgages	72.52	25.82	72.05	26.15	132.68	37.45
First Liens	52.97	18.86	52.33	18.99	110.72	31.25
Home Equity Lines of Credit	15.65	5.57	15.69	5.69	17.13	4.84
Other Junior Liens	3.90	1.39	4.04	1.47	4.83	1.36
Multifamily Mortgages	9.09	3.24	9.10	3.30	11.54	3.26
Nonresidential Mortgages	11.64	4.15	11.68	4.24	12.38	3.49
Construction Loans	3.09	1.10	3.33	1.21	7.47	2.11
Land Loans	2.84	1.01	3.04	1.10	4.18	1.18
Commercial Loans	18.90	6.73	18.77	6.81	22.27	6.29
Consumer Loans	49.27	17.54	46.46	16.86	39.35	11.11
Repossession Assets, Net	1.21	0.43	1.32	0.48	1.03	0.29
Real Estate Held for Investment	0.05	0.02	0.07	0.03	0.05	0.01
Office Premises & Equipment	1.54	0.55	1.54	0.56	1.95	0.55
Other Assets	17.34	6.17	18.34	6.66	22.91	6.47
Less: Contra Assets & Valuation Allowances	4.85	1.73	4.99	1.81	6.28	1.77
TOTAL LIABILITIES AND CAPITAL	280.88	100.00	275.50	100.00	354.28	100.00
Total Deposits and Escrows	204.51	72.81	198.12	71.91	198.08	55.91
Deposits	202.57	72.12	196.45	71.31	195.86	55.29
Escrows	1.95	0.69	1.67	0.61	2.21	0.62
Total Borrowings	36.03	12.83	37.14	13.48	111.41	31.45
Advances from FHLB	20.06	7.14	20.65	7.50	64.33	18.16
Reverse Repurchase Agreements	2.90	1.03	3.02	1.09	3.54	1.00
Other Borrowings	13.07	4.65	13.47	4.89	43.55	12.29
Other Liabilities	6.41	2.28	7.55	2.74	6.91	1.95
EQUITY CAPITAL	33.93	12.08	32.69	11.87	38.19	10.78
Capital Stock & Paid-In Capital	19.09	6.80	18.88	6.85	27.44	7.74
Unrealized Gains (Losses) AFS Securities	0.35	0.12	0.18	0.06	0.02	0.01
Retained Earnings	14.74	5.25	13.81	5.01	10.67	3.01
Noncontrolling Interests in Cons. Subs.	0.00	0.00	0.00	0.00	0.31	0.09

	JUNE 2010		MARCH 2010		JUNE 2009	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
INCOME AND EXPENSE DATA						
Interest Income	3.66	5.26	3.68	5.47	5.01	5.64
Interest Expense	0.90	1.29	0.92	1.37	1.38	1.56
Net Interest Income	2.76	3.97	2.76	4.10	3.63	4.08
Loss Provisions-Interest Bearing Assets	0.91	1.30	1.17	1.74	2.37	2.67
Noninterest Income	2.54	3.65	2.65	3.94	2.32	2.61
Mortgage Loan Servicing Fees	0.13	0.19	0.13	0.20	0.21	0.23
Other Fees and Charges	1.84	2.65	1.64	2.43	1.66	1.87
Other Noninterest Income	0.56	0.81	0.88	1.31	0.46	0.52
Noninterest Expense	2.79	4.01	2.52	3.75	2.86	3.21
G&A Expense	2.72	3.91	2.45	3.64	2.81	3.16
Goodwill Expense	0.04	0.05	0.03	0.05	0.04	0.05
Loss Provis.-Nonint. Bearing Assets	0.03	0.04	0.04	0.06	0.00	0.00
Income Before Taxes & Extraord. Items	1.61	2.31	1.72	2.55	0.72	0.81
Income Taxes	0.57	0.81	0.62	0.92	0.36	0.41
Extraordinary Items	0.00	0.00	0.07	0.10	0.00	0.00
Net Income	1.04	1.50	1.16	1.73	0.36	0.40

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

TECHNICAL NOTES

All data are on a consolidated basis.

N/A - Not Available or not applicable.

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

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

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

All data for June 2009 include an estimated \$500 million expense for the special assessment levied by the FDIC. This expense reduced after-tax net income by an estimated \$325 million, ROA by approximately 12 basis points, and YTD ROA by 6 basis points.

Asset Growth Rate - Calculated on a held constant basis.

Associations Held Constant as of June 30, 2010
Adjusted to reflect their merger and acquisition activity in prior periods.

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

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

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

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

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

FDICIA prompt corrective action capital categories are calculated using reported TFR financial data.

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

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

TECHNICAL NOTES

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

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

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

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

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

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

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

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

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.

US Guaranteed Loans - Loans that are wholly or partially recoverable from the U.S. Government, its agencies, and its government sponsored entities.

Valuation Allowances - Amount of valuation allowances for all assets.