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

INDUSTRY AGGREGATES:	3 mos. 2008	3 mos. 2007	2007	2006	2005	2004
<b>PROFITABILITY(Percent)</b>						
Return on Average Assets	(0.16)	0.97	(0.04)	1.06	1.19	1.17
Median Ratio	0.42	0.51	0.45	0.61	0.73	0.71
Return on Average Equity	(1.80)	9.35	(0.42)	11.18	12.83	12.79
Median Ratio	3.22	4.04	3.46	4.95	6.26	6.23
Net Interest Margin	2.76	2.77	2.69	2.73	2.81	2.89
Median Ratio	2.83	2.87	2.81	3.00	3.15	3.11
<b>EARNINGS (\$ Millions)</b>						
Interest Income	\$ 22,471.88	\$ 23,719.97	\$ 95,904.35	\$ 90,805.34	\$ 72,290.07	\$ 55,872.33
Interest Expense	12,000.94	13,354.13	55,283.30	49,870.85	33,473.40	21,300.82
NET INTEREST INCOME	10,470.93	10,365.84	40,621.05	40,934.49	38,816.67	34,571.52
Loss Provisions-Interest Bearing Assets	7,620.34	1,223.33	11,638.37	3,767.62	2,953.88	2,601.26
Noninterest Income	6,489.40	5,621.87	20,120.77	25,677.98	23,922.43	20,105.57
Mortgage Loan Servicing Fees	(133.73)	204.00	1,296.06	1,072.40	1,625.59	(62.87)
Other Fees and Charges	4,355.38	3,945.64	17,012.33	16,155.50	15,209.00	12,442.72
Other Noninterest Income	2,267.75	1,472.23	1,812.38	8,450.08	7,087.84	7,725.72
Noninterest Expense	10,476.08	9,205.12	47,370.88	38,664.73	34,316.58	30,500.29
G&A Expense	10,090.71	8,983.39	38,286.85	37,906.75	33,793.78	30,085.01
Goodwill Amortization	219.72	200.83	8,879.20	668.61	455.74	371.55
Loss Provisions-Noninterest Bearing Assets	165.64	20.90	204.84	89.37	67.06	43.73
Income Before Taxes & Extraordinary Items	(1,136.09)	5,559.25	1,732.56	24,180.12	25,468.64	21,575.53
Income Taxes	(519.24)	1,945.04	2,382.54	8,292.10	9,067.85	7,630.70
Extraordinary Items	(0.04)	0.15	1.14	(38.63)	(0.56)	18.56
NET INCOME	(616.89)	3,614.36	(648.84)	15,849.39	16,400.23	13,963.39
Profits	\$ 1,732.76	\$ 3,788.53	\$ 11,425.13	\$ 16,341.59	\$ 16,609.58	\$ 14,311.60
Losses	(\$ 2,349.66)	(\$ 174.18)	(\$ 12,073.96)	(\$ 492.20)	(\$ 209.35)	(\$ 348.21)
<b>PROFITABILITY (Percent of Avg Assets Annualized)</b>						
Interest Income	5.93	6.34	6.34	6.06	5.22	4.67
Interest Expense	3.17	3.57	3.66	3.33	2.42	1.78
NET INTEREST INCOME	2.76	2.77	2.69	2.73	2.81	2.89
Loss Provisions-Interest Bearing Assets	2.01	0.33	0.77	0.25	0.21	0.22
Noninterest Income	1.71	1.50	1.33	1.71	1.73	1.68
Mortgage Loan Servicing Fees	(0.04)	0.05	0.09	0.07	0.12	(0.01)
Other Fees and Charges	1.15	1.06	1.13	1.08	1.10	1.04
Other Noninterest Income	0.60	0.39	0.12	0.56	0.51	0.65
Noninterest Expense	2.77	2.46	3.13	2.58	2.48	2.55
G&A Expense	2.66	2.40	2.53	2.53	2.44	2.52
Goodwill Amortization	0.06	0.05	0.59	0.04	0.03	0.03
Loss Provisions-Noninterest Bearing Assets	0.04	0.01	0.01	0.01	0.00	0.00
Income Before Taxes & Extraordinary Items	(0.30)	1.49	0.11	1.61	1.84	1.80
Income Taxes	(0.14)	0.52	0.16	0.55	0.66	0.64
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
NET INCOME	(0.16)	0.97	(0.04)	1.06	1.19	1.17
Profits	0.46	1.01	0.76	1.09	1.20	1.20
Losses	(0.62)	(0.05)	(0.80)	(0.03)	(0.02)	(0.03)

## STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006	MAR 2006
NUMBER OF INSTITUTIONS:	831	826	831	836	838	845	853	854	856
<b>PROFITABILITY (Percent)</b>									
Return on Average Assets (Annualized)	(0.16)	(2.31)	0.17	1.02	0.97	0.89	1.08	1.11	1.14
Median Ratio	0.43	0.39	0.48	0.53	0.51	0.52	0.62	0.64	0.66
Return on Average Equity (Annualized)	(1.80)	(23.48)	1.65	9.54	9.35	8.89	11.72	11.93	12.11
Median Ratio	3.23	2.94	3.64	4.07	4.04	4.10	5.21	5.21	5.31
Net Interest Margin (Annualized)	2.76	2.61	2.60	2.76	2.77	2.71	2.65	2.80	2.77
Median Ratio	2.83	2.82	2.87	2.90	2.86	2.89	2.97	3.04	3.07
Number of Profitable Thrifts	652	602	684	710	705	705	758	774	777
Percent Profitable	78.46	72.88	82.31	84.93	84.13	83.43	88.86	90.63	90.54
Profits (\$ Millions)	\$ 1,732.76	\$ 1,256.77	\$ 2,262.03	\$ 4,117.80	\$ 3,788.53	\$ 3,359.11	\$ 4,419.19	\$ 4,323.20	\$ 4,240.05
Number of Unprofitable Thrifts	179	224	147	126	133	140	95	80	87
Percent Unprofitable	21.54	27.12	17.69	15.07	15.87	16.57	11.14	9.37	9.46
Losses (\$ Millions)	(\$ 2,349.66)	(\$ 10,010.03)	(\$ 1,605.27)	(\$ 284.49)	(\$ 174.18)	(\$ 218.62)	(\$ 131.58)	(\$ 116.33)	(\$ 25.61)
<b>EARNINGS (\$ Millions)</b>									
Interest Income	\$ 22,471.88	\$ 23,494.67	\$ 24,011.43	\$ 24,678.28	\$ 23,719.97	\$ 22,099.66	\$ 24,616.50	\$ 23,009.52	\$ 21,079.66
Interest Expense	12,000.94	13,582.28	14,055.54	14,291.35	13,354.13	12,598.72	14,072.27	12,336.66	10,863.19
NET INTEREST INCOME	10,470.93	9,912.39	9,955.89	10,386.94	10,365.84	9,500.93	10,544.23	10,672.86	10,216.47
Loss Provisions-Interest Bearing Assets	7,620.34	5,461.31	3,529.81	1,423.92	1,223.33	1,577.03	893.86	747.78	548.99
Noninterest Income	6,489.40	2,430.85	4,939.65	7,128.39	5,621.87	5,931.19	6,857.85	6,581.19	6,307.79
Mortgage Loan Servicing Fees	(133.73)	(54.40)	287.97	858.49	204.00	146.97	(196.41)	392.02	729.81
Other Fees and Charges	4,355.38	4,400.53	4,191.50	4,474.67	3,945.64	4,268.81	3,825.73	4,094.50	3,966.43
Other Noninterest Income	2,267.75	(1,915.28)	460.19	1,795.24	1,472.23	1,515.41	3,228.52	2,094.67	1,611.44
Noninterest Expense	10,476.08	17,423.64	10,538.97	10,203.15	9,205.12	9,098.23	10,102.95	9,998.58	9,464.97
G&A Expense	10,090.71	9,960.35	9,472.70	9,870.41	8,983.39	8,859.38	9,911.61	9,823.25	9,312.57
Goodwill Amortization	219.72	7,360.52	1,015.76	302.09	200.83	216.86	162.68	151.12	137.99
Loss Provisions-Noninterest Bearing Assets	165.64	102.77	50.52	30.66	20.90	22.00	28.66	24.21	14.57
Income Before Taxes & Extraordinary Items	(1,136.09)	(10,541.71)	826.76	5,888.26	5,559.25	4,756.87	6,405.27	6,507.69	6,510.30
Income Taxes	(519.24)	(1,788.69)	170.23	2,055.96	1,945.04	1,577.49	2,118.01	2,300.69	2,295.97
Extraordinary Items	(0.04)	(0.24)	0.22	1.01	0.15	(38.88)	0.34	(0.13)	0.03
NET INCOME	(616.89)	(8,753.26)	656.76	3,833.31	3,614.36	3,140.49	4,287.60	4,206.87	4,214.43
<b>PROFITABILITY (Percent of Avg Assets Annualized)</b>									
Interest Income	5.93	6.20	6.27	6.57	6.34	6.30	6.19	6.04	5.77
Interest Expense	3.17	3.58	3.67	3.80	3.57	3.59	3.54	3.24	2.99
NET INTEREST INCOME	2.76	2.61	2.60	2.76	2.77	2.71	2.65	2.80	2.77
Loss Provisions-Interest Bearing Assets	2.01	1.44	0.92	0.38	0.33	0.45	0.22	0.20	0.19
Noninterest Income	1.71	0.64	1.29	1.90	1.50	1.69	1.73	1.73	1.77
Mortgage Loan Servicing Fees	(0.04)	(0.01)	0.08	0.23	0.05	0.04	(0.05)	0.10	0.20
Other Fees and Charges	1.15	1.16	1.10	1.19	1.06	1.22	0.96	1.08	1.07
Other Noninterest Income	0.60	(0.51)	0.12	0.48	0.39	0.43	0.81	0.55	0.44
Noninterest Expense	2.77	4.59	2.75	2.72	2.46	2.59	2.54	2.63	2.59
G&A Expense	2.66	2.63	2.47	2.63	2.40	2.52	2.49	2.58	2.53
Goodwill Amortization	0.06	1.94	0.27	0.08	0.05	0.06	0.04	0.04	0.04
Loss Provisions-Noninterest Bearing Assets	0.04	0.03	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Income Before Taxes & Extraordinary Items	(0.30)	(2.78)	0.22	1.57	1.49	1.36	1.61	1.71	1.79
Income Taxes	(0.14)	(0.47)	0.04	0.55	0.52	0.45	0.53	0.60	0.63
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	(0.01)	0.00	0.00	0.00
NET INCOME	(0.16)	(2.31)	0.17	1.02	0.97	0.89	1.08	1.11	1.14

## STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006	MAR 2006
NUMBER OF INSTITUTIONS:	831	826	831	836	838	845	853	854	856
<b>TOTAL ASSETS (\$ Billions)</b>	<b>\$1,515.38</b>	<b>\$1,508.35</b>	<b>\$1,570.50</b>	<b>\$1,503.42</b>	<b>\$1,490.25</b>	<b>\$1,410.82</b>	<b>\$1,633.59</b>	<b>\$1,534.35</b>	<b>\$1,499.00</b>
Cash and Noninterest-Earning Deposits	19.48	16.56	15.84	14.61	14.63	16.20	17.88	16.48	16.90
Investment Securities	107.82	115.29	122.18	87.97	91.23	78.31	77.59	70.14	69.33
Mortgage Backed Securities	202.20	207.58	196.76	195.75	183.95	166.60	210.11	174.78	176.43
1 - 4 Family Mortgages	748.01	740.78	795.65	765.39	772.03	727.09	892.17	865.45	846.63
First Liens	584.66	577.31	638.52	616.71	631.44	608.79	727.82	716.36	706.99
Home Equity Lines of Credit	118.12	116.72	110.66	106.28	93.01	79.97	97.41	92.85	91.55
Other Junior Liens	45.23	46.74	46.48	42.40	47.58	38.34	66.94	56.24	48.05
Multifamily Mortgages	63.32	62.06	65.07	63.48	64.32	66.38	74.37	67.65	66.67
Nonresidential Mortgages	75.07	70.48	67.80	65.19	64.13	63.40	65.38	57.10	55.50
Construction Loans	33.90	34.08	33.90	33.36	33.20	33.36	33.69	31.79	30.54
Land Loans	18.81	19.08	18.89	18.34	18.01	18.04	17.32	16.50	15.70
Commercial Loans	60.34	56.97	54.46	56.62	52.07	50.87	51.18	46.00	43.53
Consumer Loans	84.88	87.52	83.29	91.14	88.43	82.25	92.63	89.92	86.07
Repossessed Assets, Net	4.12	2.99	2.47	1.90	1.50	1.26	1.24	1.07	1.03
Real Estate Held for Investment, Net	0.18	0.20	0.19	0.19	0.19	0.19	0.19	0.18	0.18
Office Premises & Equipment	11.35	11.32	11.49	11.47	11.46	11.57	11.78	11.30	11.28
Other Assets	102.22	95.19	111.22	105.45	102.44	102.23	95.09	92.84	85.99
Less: Contra Assets & Valuation Allowances	16.31	11.75	8.72	7.46	7.34	6.94	7.05	6.86	6.78
<b>TOTAL LIABILITIES AND CAPITAL (\$ Billions)</b>	<b>\$1,515.38</b>	<b>\$1,508.35</b>	<b>\$1,570.50</b>	<b>\$1,503.42</b>	<b>\$1,490.25</b>	<b>\$1,410.82</b>	<b>\$1,633.59</b>	<b>\$1,534.35</b>	<b>\$1,499.00</b>
<b>TOTAL DEPOSITS AND ESCROWS</b>	<b>913.34</b>	<b>891.47</b>	<b>954.78</b>	<b>948.49</b>	<b>953.14</b>	<b>876.02</b>	<b>933.95</b>	<b>883.43</b>	<b>866.64</b>
Deposits < or = to Insurance Limits	555.74	540.27	577.18	571.73	576.56	552.61	574.83	541.45	526.66
Deposits > Insurance Limits	357.60	351.21	377.60	376.76	376.58	323.41	359.12	341.98	340.03
Escrows	12.76	12.16	13.46	14.93	16.31	15.02	23.72	24.58	24.77
<b>BORROWINGS</b>	<b>427.93</b>	<b>442.56</b>	<b>419.31</b>	<b>355.92</b>	<b>341.06</b>	<b>349.92</b>	<b>495.22</b>	<b>473.68</b>	<b>459.23</b>
Advances From FHLB	308.81	302.23	291.30	214.94	211.73	214.03	285.76	271.73	270.06
Repurchase Agreements & FedFunds Purchased	43.56	55.33	57.18	68.26	61.24	66.82	86.32	81.82	75.63
Other Borrowings	75.56	85.00	70.83	72.72	68.09	69.06	123.14	120.13	113.53
Other Liabilities	37.00	34.71	36.84	36.56	36.66	33.67	53.67	35.35	32.77
Equity Capital	137.11	139.61	159.56	162.44	159.39	151.21	150.75	141.89	140.30
Capital Stock and Paid-In Capital	115.62	113.45	124.00	119.60	101.92	95.55	92.62	85.34	83.47
Unrealized Gains (Losses) AFS Securities	(7.05)	(1.98)	(1.70)	(1.88)	(0.55)	(0.75)	(0.87)	(2.49)	(1.70)
Retained Earnings	30.08	28.83	38.08	45.33	58.71	57.11	59.82	59.09	59.03

## STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006	MAR 2006
NUMBER OF INSTITUTIONS:	831	826	831	836	838	845	853	854	851
<b>TOTAL ASSETS (Percent of Total Assets)</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Cash and Noninterest-Earning Deposits	1.29	1.10	1.01	0.97	0.98	1.15	1.09	1.07	1.13
Investment Securities	7.12	7.64	7.78	5.85	6.12	5.55	4.75	4.57	4.63
Mortgage Backed Securities	13.34	13.76	12.53	13.02	12.34	11.81	12.86	11.39	11.77
1 - 4 Family Mortgages	49.36	49.11	50.66	50.91	51.81	51.54	54.61	56.41	56.44
First Liens	38.58	38.27	40.66	41.02	42.37	43.15	44.55	46.69	47.16
Home Equity Lines of Credit	7.79	7.74	7.05	7.07	6.24	5.67	5.96	6.05	6.11
Other Junior Liens	2.98	3.10	2.96	2.82	3.19	2.72	4.10	3.67	3.22
Multifamily Mortgages	4.18	4.11	4.14	4.22	4.32	4.71	4.55	4.41	4.43
Nonresidential Mortgages	4.95	4.67	4.32	4.34	4.30	4.49	4.00	3.72	3.70
Construction Loans	2.24	2.26	2.16	2.22	2.23	2.36	2.06	2.07	2.04
Land Loans	1.24	1.26	1.20	1.22	1.21	1.28	1.06	1.08	1.05
Commercial Loans	3.98	3.78	3.47	3.77	3.49	3.61	3.13	3.00	2.99
Consumer Loans	5.60	5.80	5.30	6.06	5.93	5.83	5.67	5.86	5.74
Repossessed Assets, Net	0.27	0.20	0.16	0.13	0.10	0.09	0.08	0.07	0.07
Real Estate Held for Investment, Net	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Office Premises & Equipment	0.75	0.75	0.73	0.76	0.77	0.82	0.72	0.74	0.79
Other Assets	6.75	6.31	7.08	7.01	6.87	7.25	5.82	6.05	5.74
Less: Contra Assets & Valuation Allowances	1.08	0.78	0.56	0.50	0.49	0.49	0.43	0.45	0.48
<b>TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
<b>TOTAL DEPOSITS AND ESCROWS</b>	<b>60.27</b>	<b>59.10</b>	<b>60.79</b>	<b>63.09</b>	<b>63.96</b>	<b>62.09</b>	<b>57.17</b>	<b>57.58</b>	<b>57.81</b>
Deposits < or = to Insurance Limits	36.67	35.82	36.75	38.03	38.69	39.17	35.19	35.29	35.13
Deposits > Insurance Limits	23.60	23.28	24.04	25.06	25.27	22.92	21.98	22.29	22.68
Escrows	0.84	0.81	0.86	0.99	1.09	1.06	1.45	1.60	1.63
<b>BORROWINGS</b>	<b>28.24</b>	<b>29.34</b>	<b>26.70</b>	<b>23.67</b>	<b>22.89</b>	<b>24.80</b>	<b>30.31</b>	<b>30.87</b>	<b>30.64</b>
Advances From FHLB	20.38	20.04	18.55	14.30	14.21	15.17	17.49	17.71	18.07
Repurchase Agreements & FedFunds Purchased	2.87	3.67	3.64	4.54	4.11	4.74	5.28	5.33	5.05
Other Borrowings	4.99	5.64	4.51	4.84	4.57	4.90	7.54	7.83	7.51
Other Liabilities	2.44	2.30	2.35	2.43	2.46	2.39	3.29	2.30	2.19
Equity Capital	9.05	9.26	10.16	10.80	10.70	10.72	9.23	9.25	9.30
Capital Stock and Paid-In Capital	7.63	7.52	7.90	7.96	6.84	6.77	5.67	5.56	5.57
Unrealized Gains (Losses) AFS Securities	(0.47)	(0.13)	(0.11)	(0.12)	(0.04)	(0.05)	(0.05)	(0.16)	(0.11)
Retained Earnings	1.98	1.91	2.42	3.02	3.94	4.05	3.66	3.85	3.94

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

FOR THE QUARTER ENDING:	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006	MAR 2006
NUMBER OF INSTITUTIONS:	831	826	831	836	838	845	853	854	856
<b>TOTAL ASSETS (Percent Change)</b>	<b>4.20</b>	<b>9.63</b>	<b>14.42</b>	<b>10.71</b>	<b>12.64</b>	<b>9.85</b>	<b>16.79</b>	<b>13.67</b>	<b>15.25</b>
Cash and Noninterest-Earning Deposits	46.54	10.31	8.60	2.18	(1.26)	(3.77)	(0.92)	(6.90)	(6.44)
Investment Securities	5.33	32.98	41.39	8.08	35.48	26.37	28.07	21.56	31.19
Mortgage Backed Securities	13.64	28.42	17.65	15.07	6.62	0.71	30.05	14.22	15.44
1 - 4 Family Mortgages	(1.37)	3.42	9.07	5.07	7.32	4.36	10.71	10.54	13.13
First Liens	(5.78)	(3.76)	4.53	(0.19)	3.06	2.63	6.77	7.47	10.44
Home Equity Lines of Credit	29.68	47.68	39.71	40.61	22.75	5.79	9.80	7.32	11.47
Other Junior Liens	(3.36)	24.93	17.80	21.03	53.88	37.12	88.72	88.31	84.34
Multifamily Mortgages	0.31	(4.94)	0.83	9.43	12.34	16.31	14.46	7.16	10.11
Nonresidential Mortgages	23.27	17.33	14.83	26.15	25.43	26.40	27.68	13.62	11.44
Construction Loans	8.77	9.94	8.12	11.62	12.95	18.10	23.90	23.96	24.44
Land Loans	12.94	15.73	15.62	16.55	18.90	25.34	33.45	39.11	42.77
Commercial Loans	26.16	22.69	26.17	35.24	31.11	27.77	23.23	10.03	13.33
Consumer Loans	8.60	22.06	16.27	17.19	19.05	11.92	25.34	32.33	29.93
Repossessed Assets, Net	180.81	140.59	123.24	85.26	55.37	84.75	82.49	56.91	49.17
Real Estate Held for Investment, Net	10.37	8.14	(1.71)	6.54	8.18	4.34	1.13	(20.00)	(20.11)
Office Premises & Equipment	3.76	1.94	5.40	8.67	7.56	10.52	11.73	9.01	11.53
Other Assets	3.66	(3.83)	34.15	26.19	33.39	35.73	25.33	27.64	17.33
Less: Contra Assets & Valuation Allowances	142.70	84.89	38.13	12.85	12.53	7.47	11.43	10.31	7.83
<b>TOTAL LIABILITIES AND CAPITAL (Percent Chg)</b>	<b>4.20</b>	<b>9.63</b>	<b>14.42</b>	<b>10.71</b>	<b>12.64</b>	<b>9.85</b>	<b>16.79</b>	<b>13.67</b>	<b>15.25</b>
<b>TOTAL DEPOSITS AND ESCROWS</b>	<b>(0.52)</b>	<b>5.65</b>	<b>14.13</b>	<b>17.36</b>	<b>19.68</b>	<b>14.23</b>	<b>15.33</b>	<b>12.75</b>	<b>13.14</b>
Deposits < or = to Insurance Limits	0.71	1.83	10.61	13.55	17.38	16.92	19.19	15.92	13.58
Deposits > Insurance Limits	(2.36)	12.12	19.97	23.64	23.37	9.90	9.64	8.07	12.44
Escrows	(20.80)	(18.25)	(22.85)	(18.54)	(14.94)	(15.32)	(20.48)	(16.07)	(15.64)
<b>BORROWINGS</b>	<b>23.15</b>	<b>25.16</b>	<b>11.14</b>	<b>(10.04)</b>	<b>(9.06)</b>	<b>(6.12)</b>	<b>13.78</b>	<b>13.99</b>	<b>17.65</b>
Advances From FHLB	40.04	36.86	24.19	(9.24)	(8.20)	(10.04)	7.96	4.80	14.44
Repurchase Agreements & FedFunds Purchased	(26.09)	(13.23)	(16.59)	(11.04)	(10.43)	(5.14)	12.78	20.93	14.14
Other Borrowings	11.04	23.21	(4.49)	(11.43)	(10.44)	7.28	30.97	35.59	28.99
Other Liabilities	0.11	1.33	16.14	17.52	29.19	30.92	109.15	37.97	25.53
Equity Capital	(10.58)	(4.19)	24.94	31.41	29.40	25.14	17.02	12.22	17.23
Capital Stock and Paid-In Capital	18.35	24.01	67.80	68.87	46.65	41.43	26.26	18.15	22.16
Unrealized Gains (Losses) AFS Securities	1,288.04	186.39	92.41	(21.15)	(67.48)	(15.85)	61.67	(858.44)	393.81
Retained Earnings	(47.08)	(48.16)	(31.19)	(18.33)	5.13	4.19	5.49	8.24	12.79

STRUCTURAL DATA AND LOAN ACTIVITY

FOR THE QUARTER ENDING:	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006	MAR 2006
NUMBER OF INSTITUTIONS:	831	826	831	836	838	845	853	854	856
<b>SELECTED STRUCTURAL DATA</b>									
Number of New Thrifts	12	7	7	7	4	3	5	6	5
Consolidated Assets (\$ Billions)	9.58	19.52	1.57	0.89	95.01	0.33	11.96	1.03	2.57
Number of Conservatorships/Receiverships	0	0	0	0	0	0	0	0	0
Consolidated Assets (\$ Billions)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Number of Bank Charter Conversions	3	3	3	1	7	3	1	1	2
Consolidated Assets (\$ Billions)	11.71	3.25	18.37	5.28	7.93	233.20	0.05	0.28	16.03
Number of Bank Acquisitions	1	4	6	3	2	4	2	2	8
Consolidated Assets (\$ Billions)	0.08	4.84	4.22	2.46	0.18	2.95	0.29	0.34	3.77
Number of Thrift Mergers	2	4	1	4	2	4	3	5	2
Consolidated Assets (\$ Billions)	N/A	3.35	N/A	0.32	0.60	5.84	4.03	0.51	0.05
<b>LOAN ACTIVITY (\$ Millions)</b>									
Mortgage Pool Securities									
Total Purchases	\$ 71,362.65	\$ 77,309.55	\$ 64,450.15	\$ 99,213.94	\$ 110,979.92	\$ 88,071.17	\$ 135,767.85	\$ 97,568.57	\$ 92,357.22
Total Sales	58,934.62	61,545.18	52,520.38	76,344.64	91,066.15	86,343.61	100,316.56	89,461.49	76,329.77
Mortgage Originations	133,743.86	166,624.83	185,729.59	194,583.88	169,214.37	134,339.95	172,132.30	171,062.71	164,634.77
Construction Loans	6,084.08	7,443.43	8,110.61	8,449.58	7,836.50	9,008.00	9,275.83	9,863.18	9,672.51
1-4 Family Mortgages	3,509.25	4,389.28	5,217.26	5,729.74	5,373.57	6,399.76	6,714.85	7,296.20	7,307.44
Permanent Loans Secured by 1-4 Family Unit	115,244.55	143,930.41	165,086.50	173,321.58	149,556.44	112,115.35	149,891.29	148,460.93	142,609.49
Mortgage Refinancings	67,039.17	79,406.83	82,024.65	94,144.36	88,315.14	52,357.64	46,614.95	53,599.00	58,225.22
Mortgage Purchases	53,435.02	23,350.28	35,203.61	51,592.30	57,431.11	59,115.20	106,120.44	87,095.31	85,675.16
Secured by 1-4 Family Mortgages	51,860.52	21,530.32	31,822.66	47,593.53	53,984.83	55,328.08	103,599.16	84,565.44	83,473.22
Mortgage Sales	122,208.28	90,114.57	127,928.60	171,638.16	182,522.84	127,289.05	169,867.69	141,874.16	138,419.03
Secured by 1-4 Family Mortgages	119,470.01	85,731.60	123,249.02	166,482.83	177,708.75	123,421.92	167,197.24	138,559.75	135,393.16
Nonmortgage Originations and Purchases	106,655.08	109,014.76	99,088.57	104,293.80	90,711.08	95,918.72	88,663.67	84,169.26	69,355.65
Consumer Loans	45,671.95	52,801.37	47,162.81	48,491.41	42,912.22	46,866.68	47,888.37	49,742.84	40,075.20
<b>OTHER INDICATORS (Percent Annualized)</b>									
Asset Growth Rate	4.71	(17.98)	24.51	1.10	(2.13)	3.74	22.85	9.43	14.41
Cost of Funds	3.63	4.06	4.27	4.44	4.30	4.15	4.09	3.73	3.30
Asset Yield	6.54	6.82	6.73	7.22	6.98	6.92	6.54	6.52	6.10
Mortgage Portfolio Yield	6.52	6.90	6.85	6.98	7.10	6.82	6.49	6.31	6.05
Earnings Efficiency	105.13	106.19	106.52	107.74	108.17	107.58	108.71	107.29	107.74
Operating Efficiency	68.68	69.86	65.62	62.79	61.89	63.66	69.93	64.80	62.44



CAPITAL MEASURES

FOR THE QUARTER ENDING:	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006	MAR 2006
NUMBER OF INSTITUTIONS:	831	826	831	836	838	845	853	854	856
<b>CAPITAL COMPLIANCE</b>									
Meet FDICIA Capital Standards	828	823	828	832	836	844	852	854	856
Percent of Thrifts	99.64	99.64	99.64	99.52	99.76	99.88	99.88	100.00	100.00
Consolidated Assets (\$ Billions)	\$ 1,515.23	\$ 1,508.01	\$ 1,570.22	\$ 1,500.64	\$ 1,490.07	\$ 1,410.75	\$ 1,633.55	\$ 1,534.35	\$ 1,499.06
Fail FDICIA Capital Standards	3	3	3	4	2	0	1	0	0
Percent of Thrifts	0.36	0.36	0.36	0.48	0.24	0.00	0.12	0.00	0.00
Consolidated Assets (\$ Billions)	\$ 0.15	\$ 0.35	\$ 0.28	\$ 2.78	\$ 0.18	\$ 0.00	\$ 0.04	\$ 0.00	\$ 0.00
Critically Undercapitalized	1	1	0	0	0	0	0	0	0
Percent of Thrifts	0.12	0.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$ 0.04	\$ 0.16	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
<b>CAPITAL RATIOS (Percent)</b>									
Tangible Equity (\$ Billions)	\$ 127.87	\$ 125.17	\$ 125.62	\$ 129.50	\$ 124.22	\$ 116.56	\$ 128.44	\$ 123.02	\$ 120.99
Tangible Equity Ratio	8.51	8.41	8.20	8.83	8.56	8.49	7.99	8.13	8.19
Median Ratio	10.15	10.44	10.50	10.43	10.36	10.26	10.26	10.15	10.13
Tier 1 Capital (\$ Billions)	\$ 128.19	\$ 124.48	\$ 125.96	\$ 129.86	\$ 124.60	\$ 116.97	\$ 128.91	\$ 123.55	\$ 121.43
Tier 1 Leverage Ratio	8.53	8.36	8.22	8.85	8.58	8.52	8.01	8.16	8.23
Median Ratio	10.15	10.44	10.50	10.43	10.36	10.26	10.26	10.15	10.13
Tier 1 Risk-based Capital Ratio	12.59	12.36	12.31	13.00	12.61	12.52	12.09	12.37	12.57
Median Ratio	17.04	17.25	17.21	17.34	17.42	17.12	16.83	16.73	17.16
Risk-based Capital (\$ Billions)	\$ 145.25	\$ 141.93	\$ 140.86	\$ 144.01	\$ 138.50	\$ 130.40	\$ 141.98	\$ 135.98	\$ 132.99
Total Risk-based Capital Ratio	14.55	14.39	14.04	14.75	14.36	14.33	13.64	13.94	14.07
Median Ratio	17.78	18.07	18.03	18.16	18.13	17.89	17.59	17.61	17.94

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006	MAR 2006
NUMBER OF INSTITUTIONS:	831	826	831	836	838	845	853	854	851
<b>LOANS 30-89 DAYS DELINQUENT (\$ Millions)</b>									
Total Including Repurchased GNMA Loans	\$ 20,180.05	\$ 20,598.19	\$ 18,223.59	\$ 14,127.94	\$ 12,140.80	\$ 11,175.93	\$ 11,457.27	\$ 9,685.05	\$ 9,097.71
Repurchased GNMA Loans	666.24	568.43	565.75	528.52	516.93	637.82	749.94	1,006.07	893.69
Total Excluding Repurchased GNMA Loans	19,513.82	20,029.76	17,657.84	13,599.42	11,623.87	10,538.12	10,707.33	8,678.98	8,204.02
Mortgage Loans									
Construction & Land Loans	1,287.76	1,302.88	1,224.39	666.77	660.08	649.67	465.74	306.09	316.84
Nonresidential Mortgages	559.11	442.43	407.18	333.90	362.98	291.99	330.26	249.79	232.57
Multifamily Mortgages	274.79	163.80	191.86	182.78	136.14	128.65	124.46	90.31	114.74
1-4 Family Mortgages	16,032.54	16,677.25	14,662.73	11,273.42	9,482.11	8,383.44	8,776.14	7,560.51	7,064.33
First Liens	13,384.52	13,930.95	12,481.54	9,697.84	8,261.50	7,374.63	7,683.47	6,727.84	6,263.61
Home Equity Lines of Credit	1,900.51	1,767.80	1,321.33	957.37	801.64	654.95	554.17	432.09	393.44
Other Junior Liens	747.51	978.49	859.87	618.21	418.97	353.86	538.49	400.58	407.25
Nonmortgage Loans and Leases									
Commercial Loans	621.74	539.81	474.97	451.34	497.22	443.05	532.22	404.93	443.89
Consumer Loans	1,404.11	1,472.02	1,262.46	1,219.72	1,002.27	1,279.14	1,228.45	1,073.42	925.31
<b>NONCURRENT LOANS (\$ Millions)</b>									
Total Including Repurchased GNMA Loans	\$ 27,030.74	\$ 22,034.04	\$ 16,235.27	\$ 12,454.60	\$ 10,405.39	\$ 8,645.73	\$ 9,181.33	\$ 8,499.70	\$ 8,575.31
Repurchased GNMA Loans	984.59	828.00	761.27	793.75	881.99	973.54	1,767.07	2,344.92	2,604.79
Total Excluding Repurchased GNMA Loans	26,046.15	21,206.04	15,474.00	11,660.84	9,523.40	7,672.19	7,414.26	6,154.78	5,970.52
Mortgage Loans									
Construction & Land Loans	3,164.62	2,457.88	1,433.31	914.42	627.57	465.95	378.23	225.30	218.21
Nonresidential Mortgages	606.03	496.12	462.47	442.98	417.48	341.37	299.14	256.08	275.03
Multifamily Mortgages	316.00	269.08	242.02	186.11	158.60	141.67	121.11	105.84	94.70
1-4 Family Mortgages	21,311.26	17,380.29	12,844.82	9,670.28	7,975.14	6,492.02	7,063.50	6,792.32	6,948.44
First Liens	18,669.69	14,971.53	11,333.39	8,591.10	7,146.25	5,883.02	6,519.61	6,394.00	6,606.23
Home Equity Lines of Credit	1,898.20	1,459.13	986.99	724.51	544.02	355.43	298.67	216.23	185.61
Other Junior Liens	743.38	949.64	524.44	354.67	284.88	253.57	245.22	182.09	156.51
Nonmortgage Loans and Leases									
Commercial Loans	687.08	543.96	468.50	488.36	505.72	459.88	595.69	510.16	463.20
Consumer Loans	945.75	886.71	784.16	752.46	720.88	744.85	723.66	610.01	575.70
<b>NET CHARGE-OFFS (\$ Millions)</b>									
Mortgage Loans									
Construction & Land Loans	283.87	158.51	129.89	22.23	19.09	22.82	8.49	6.54	4.49
Nonresidential Mortgages	22.92	26.68	7.71	8.35	9.89	(3.63)	12.14	5.12	7.30
Multifamily Mortgages	5.76	8.55	3.19	4.30	3.67	1.46	2.25	3.78	(1.11)
1-4 Family Mortgages	2,349.82	1,138.89	569.56	312.57	189.44	527.24	150.80	97.23	84.21
First Liens	1,214.69	516.73	241.89	131.31	107.76	94.54	85.68	61.55	48.11
Home Equity Lines of Credit	779.13	405.90	206.59	106.86	60.00	16.38	14.57	8.13	11.99
Other Junior Liens	356.00	216.25	121.08	74.40	21.68	416.32	50.56	27.56	24.20
Nonmortgage Loans and Leases									
Commercial Loans	250.66	213.98	162.41	174.20	136.11	149.09	120.99	100.10	114.21
Consumer Loans	802.34	561.25	752.84	619.68	667.13	602.77	570.29	442.14	382.77
Reposessed Assets	161.33	102.51	57.04	37.36	25.91	35.06	31.73	23.30	15.44
Other	(335.05)	62.76	7.24	(10.91)	(18.14)	34.20	8.28	15.19	16.61
<b>REPOSSESSED ASSETS, NET (\$ Millions)</b>									
Construction & Land Loans	\$ 4,117.79	\$ 2,989.85	\$ 2,470.03	\$ 1,901.29	\$ 1,496.28	\$ 1,263.42	\$ 1,235.96	\$ 1,071.56	\$ 1,018.21
Nonresidential Mortgages	472.68	249.59	198.00	157.27	124.51	111.33	80.81	70.74	66.11
Multifamily Mortgages	114.70	102.34	94.02	84.87	80.23	65.78	94.74	102.93	72.44
1-4 Family Mortgages	39.71	42.02	26.29	15.23	13.28	16.14	11.39	15.64	8.51
Other	3,359.45	2,467.90	2,055.95	1,571.04	1,194.09	922.39	877.98	705.40	667.70
Commercial Loans	131.26	128.01	95.76	72.88	84.17	147.78	171.06	176.84	203.21

## ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006	MAR 2006
NUMBER OF INSTITUTIONS:	831	826	831	836	838	845	853	854	850
<b>LOANS 30-89 DAYS DELINQUENT (% Total Assets)</b>									
Total Including Repurchased GNMA Loans	1.33	1.37	1.16	0.94	0.81	0.79	0.70	0.63	0.61
Repurchased GNMA Loans	0.04	0.04	0.04	0.04	0.03	0.05	0.05	0.07	0.06
Total Excluding Repurchased GNMA Loans	1.29	1.33	1.12	0.90	0.78	0.75	0.66	0.57	0.55
<b>Percent of Outstanding Loans by Loan Type:</b>									
<b>Mortgage Loans</b>									
Construction & Land Loans	2.44	2.45	2.32	1.29	1.29	1.26	0.91	0.63	0.61
Nonresidential Mortgages	0.74	0.63	0.60	0.51	0.57	0.46	0.51	0.44	0.43
Multifamily Mortgages	0.43	0.26	0.29	0.29	0.21	0.19	0.17	0.13	0.11
1-4 Family Mortgages	2.14	2.25	1.84	1.47	1.23	1.15	0.98	0.87	0.83
First Liens	2.29	2.41	1.95	1.57	1.31	1.21	1.06	0.94	0.89
Home Equity Lines of Credit	1.61	1.51	1.19	0.90	0.86	0.82	0.57	0.47	0.43
Other Junior Liens	1.65	2.09	1.85	1.46	0.88	0.92	0.80	0.71	0.68
<b>Nonmortgage Loans and Leases</b>									
Commercial Loans	1.03	0.95	0.87	0.80	0.95	0.87	1.04	0.88	1.00
Consumer Loans	1.65	1.68	1.52	1.34	1.13	1.56	1.33	1.19	1.08
<b>NONCURRENT LOANS (% Total Assets)</b>									
Total Including Repurchased GNMA Loans	1.78	1.46	1.03	0.83	0.70	0.61	0.56	0.55	0.51
Repurchased GNMA Loans	0.06	0.05	0.05	0.05	0.06	0.07	0.11	0.15	0.11
Total Excluding Repurchased GNMA Loans	1.72	1.41	0.99	0.78	0.64	0.54	0.45	0.40	0.40
<b>Percent of Outstanding Loans by Loan Type:</b>									
<b>Mortgage Loans</b>									
Construction & Land Loans	6.00	4.62	2.72	1.77	1.23	0.91	0.74	0.47	0.41
Nonresidential Mortgages	0.81	0.70	0.68	0.68	0.65	0.54	0.46	0.45	0.50
Multifamily Mortgages	0.50	0.43	0.37	0.29	0.25	0.21	0.16	0.16	0.14
1-4 Family Mortgages	2.85	2.35	1.61	1.26	1.03	0.89	0.79	0.78	0.81
First Liens	3.19	2.59	1.77	1.39	1.13	0.97	0.90	0.89	0.93
Home Equity Lines of Credit	1.61	1.25	0.89	0.68	0.58	0.44	0.31	0.23	0.20
Other Junior Liens	1.64	2.03	1.13	0.84	0.60	0.66	0.37	0.32	0.33
<b>Nonmortgage Loans and Leases</b>									
Commercial Loans	1.14	0.95	0.86	0.86	0.97	0.90	1.16	1.11	1.00
Consumer Loans	1.11	1.01	0.94	0.83	0.82	0.91	0.78	0.68	0.67
<b>NET CHARGE-OFFS (% Total Assets)</b>									
<b>Percent of Outstanding Loans by Loan Type:</b>									
<b>Mortgage Loans</b>									
Construction & Land Loans	0.54	0.30	0.25	0.04	0.04	0.04	0.02	0.01	0.01
Nonresidential Mortgages	0.03	0.04	0.01	0.01	0.02	(0.01)	0.02	0.01	0.01
Multifamily Mortgages	0.01	0.01	0.00	0.01	0.01	0.00	0.00	0.01	0.00
1-4 Family Mortgages	0.31	0.15	0.07	0.04	0.02	0.07	0.02	0.01	0.01
First Liens	0.21	0.09	0.04	0.02	0.02	0.02	0.01	0.01	0.01
Home Equity Lines of Credit	0.66	0.35	0.19	0.10	0.06	0.02	0.01	0.01	0.01
Other Junior Liens	0.79	0.46	0.26	0.18	0.05	1.09	0.08	0.05	0.05
<b>Nonmortgage Loans and Leases</b>									
Commercial Loans	0.42	0.38	0.30	0.31	0.26	0.29	0.24	0.22	0.20
Consumer Loans	0.95	0.64	0.90	0.68	0.75	0.73	0.62	0.49	0.44
Repossessed Assets	3.92	3.43	2.31	1.97	1.73	2.77	2.57	2.17	1.53
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>REPOSSESSED ASSETS, NET (% Total Assets)</b>									
<b>Percent of Outstanding Loans by Loan Type:</b>									
Construction & Land Loans	0.90	0.47	0.38	0.30	0.24	0.22	0.16	0.15	0.14
Nonresidential Mortgages	0.15	0.15	0.14	0.13	0.13	0.10	0.14	0.18	0.13
Multifamily Mortgages	0.06	0.07	0.04	0.02	0.02	0.02	0.02	0.02	0.01
1-4 Family Mortgages	0.45	0.33	0.26	0.21	0.15	0.13	0.10	0.08	0.08
Other	0.13	0.13	0.09	0.07	0.08	0.14	0.18	0.19	0.20

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 2008	DEC 2007	SEP 2007	JUN 2007	MAR 2007	DEC 2006	SEP 2006	JUN 2006	MAR 2006
NUMBER OF INSTITUTIONS:	831	826	831	836	838	845	853	854	856
<b>ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)</b>									
Real Estate Loans	\$ 939.10	\$ 926.48	\$ 981.32	\$ 945.77	\$ 951.70	\$ 908.28	\$ 1,082.94	\$ 1,038.50	\$ 1,015.05
Percent of Total Assets	61.97	61.42	62.48	62.91	63.86	64.38	66.29	67.68	67.77
Noncurrent Real Estate Loans									
Including Repurchased GNMA Loans	25.40	20.60	14.98	11.21	9.18	7.44	7.86	7.38	7.54
Percent of Total Assets	1.68	1.37	0.95	0.75	0.62	0.53	0.48	0.48	0.56
Excluding Repurchased GNMA Loans	24.41	19.78	14.22	10.42	8.30	6.47	6.09	5.03	4.93
Percent of Total Assets	1.61	1.31	0.91	0.69	0.56	0.46	0.37	0.33	0.33
Real Estate Owned	4.02	2.91	2.40	1.85	1.45	1.22	1.20	1.05	0.99
Percent of Total Assets	0.27	0.19	0.15	0.12	0.10	0.09	0.07	0.07	0.07
Troubled Real Estate Loans									
Including Repurchased GNMA Loans	29.42	23.51	17.38	13.06	10.63	8.66	9.06	8.43	8.53
Percent of Total Assets	1.94	1.56	1.11	0.87	0.71	0.61	0.55	0.55	0.57
Excluding Repurchased GNMA Loans	28.43	22.68	16.62	12.27	9.75	7.69	7.30	6.08	5.99
Percent of Total Assets	1.88	1.50	1.06	0.82	0.65	0.55	0.45	0.40	0.44
Valuation Allowances	17.23	12.25	9.07	7.64	7.50	7.08	7.24	7.04	6.99
Coverage Ratio									
Including Repurchased GNMA Loans	60.10	53.13	53.42	59.54	70.10	79.76	76.29	80.21	78.63
Excluding Repurchased GNMA Loans	62.38	55.20	56.05	63.60	76.60	89.89	94.47	110.77	112.99
Reserve Ratio	1.51	1.10	0.78	0.68	0.67	0.66	0.57	0.58	0.59
<b>ASSET QUALITY SUMMARY (% Total Assets)</b>									
Net Chargeoffs (Annualized)	0.93	0.60	0.43	0.31	0.28	0.39	0.22	0.18	0.17
Net Provisions for Losses (Annualized)	2.01	1.45	0.90	0.38	0.33	0.45	0.22	0.19	0.19
Valuation Allowances	1.14	0.81	0.58	0.51	0.50	0.50	0.44	0.46	0.44
Noncurrent Loans									
Including Repurchased GNMA Loans	1.78	1.46	1.03	0.83	0.70	0.61	0.56	0.55	0.57
Excluding Repurchased GNMA Loans	1.72	1.41	0.99	0.78	0.64	0.54	0.45	0.40	0.44
Reposessed Assets, Net (% Total Assets)	0.27	0.20	0.16	0.13	0.10	0.09	0.08	0.07	0.07
Troubled Assets									
Including Repurchased GNMA Loans	2.06	1.66	1.19	0.95	0.80	0.70	0.64	0.62	0.64
Excluding Repurchased GNMA Loans	1.99	1.60	1.14	0.90	0.74	0.63	0.53	0.47	0.47

**SELECTED INDICATORS**

**BY FDICIA CATEGORY**

<b>FIRST QUARTER 2008:</b>	<b>WELL-CAPITALIZED</b>	<b>ADEQUATELY CAPITALIZED</b>	<b>SIGNIFICANTLY UNDER-CAPITALIZED</b>	<b>CRITICALLY UNDER-CAPITALIZED</b>	<b>INDUSTRY</b>
<b>NUMBER OF INSTITUTIONS:</b>	<b>816</b>	<b>12</b>	<b>2</b>	<b>1</b>	<b>831</b>
<b>Total Assets (\$ Billions)</b>	\$ 1,509.02	\$ 10.71	\$ 0.10	\$ 0.04	\$ 1,515.38
<b>Tier 1 Leverage Ratio (Percent)</b>	8.54	6.70	3.58	1.09	8.53
<b>Median Ratio</b>	10.22	6.65	2.94	1.09	10.15
<b>Total Risk-based Capital Ratio (Percent)</b>	14.58	9.41	5.88	2.67	14.55
<b>Median Ratio</b>	18.12	9.66	5.36	2.67	17.78
<b>Return on Average Assets (Percent Annualized)</b>	(0.14)	(3.36)	(2.93)	(20.93)	(0.16)
<b>Median Ratio</b>	0.43	(2.26)	(3.12)	(20.93)	0.43
<b>Net Interest Margin (Percent Annualized)</b>	2.77	2.83	2.50	1.75	2.76
<b>Median Ratio</b>	2.83	2.58	2.83	1.75	2.83
<b>Number of Profitable Thrifts</b>	648	4	0	0	652
<b>Profits (\$ Millions)</b>	\$ 1,731.34	\$ 12.50	\$ 0.00	\$ 0.00	\$ 1,732.76
<b>Number of Unprofitable Thrifts</b>	168	8	2	1	179
<b>Losses (\$ Millions)</b>	(\$ 2,241.64)	(\$ 104.50)	(\$ 0.80)	(\$ 2.72)	(\$ 2,349.66)
<b>Valuation Allowances (Percent of Total Assets)</b>	1.13	1.99	5.09	5.17	1.14
<b>Troubled Assets (Percent of Total Assets)</b>	2.02	5.62	15.90	10.56	2.06
<b>Asset Growth Rate (Percent Annualized)</b>	4.79	(12.73)	(33.54)	(7.13)	4.71

**BY PROBLEM THRIFTS**

<b>FIRST QUARTER 2008:</b>	<b>SAFETY AND SOUNDNESS COMPOSITE RATINGS 4 AND 5</b>	<b>COMPLIANCE COMPOSITE RATINGS 4 AND 5</b>
<b>NUMBER OF INSTITUTIONS:</b>	<b>12</b>	<b>1</b>

STATEMENT OF OPERATIONS  
BY REGION

FIRST QUARTER 2008:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	189	199	198	172	73	831
<b>PROFITABILITY (Percent)</b>						
Return on Average Assets (Annualized)	0.54	(0.57)	0.45	0.45	(0.79)	(0.16)
Median Ratio	0.39	0.32	0.34	0.56	0.63	0.43
Return on Average Equity (Annualized)	5.38	(7.24)	4.70	5.17	(8.84)	(1.80)
Median Ratio	3.22	2.31	2.64	4.88	5.82	3.23
Net Interest Margin (Annualized)	2.37	2.28	2.40	2.75	3.41	2.76
Median Ratio	2.72	2.85	2.68	3.03	3.08	2.83
Number of Profitable Thrifts	152	141	152	147	60	652
Percent Profitable	80.42	70.85	76.77	85.47	82.19	78.46
Profits (\$ Millions)	\$ 596.45	\$ 102.20	\$ 167.46	\$ 270.49	\$ 596.16	\$ 1,732.76
Number of Unprofitable Thrifts	37	58	46	25	13	179
Percent Unprofitable	19.58	29.15	23.23	14.53	17.81	21.54
Losses (\$ Millions)	(\$ 29.72)	(\$ 506.75)	(\$ 27.70)	(\$ 112.17)	(\$ 1,673.31)	(\$ 2,349.66)
<b>EARNINGS (\$ Millions)</b>						
Interest Income	\$ 5,714.36	\$ 4,104.85	\$ 1,786.60	\$ 2,089.84	\$ 8,776.23	\$ 22,471.88
Interest Expense	3,226.07	2,494.66	1,048.30	1,113.84	4,118.07	12,000.94
NET INTEREST INCOME	2,488.29	1,610.19	738.29	976.00	4,658.16	10,470.93
Loss Provisions-Interest Bearing Assets	326.44	1,619.69	174.87	332.30	5,167.05	7,620.34
Noninterest Income	630.34	1,301.21	542.16	571.50	3,444.19	6,489.40
Mortgage Loan Servicing Fees	46.07	(42.88)	(31.49)	5.04	(110.47)	(133.73)
Other Fees and Charges	473.97	425.30	406.68	460.50	2,588.93	4,355.38
Other Noninterest Income	110.31	918.78	166.97	105.96	965.72	2,267.75
Noninterest Expense	1,958.44	1,983.02	898.14	992.63	4,643.85	10,476.08
G&A Expense	1,880.71	1,940.68	887.02	937.50	4,444.80	10,090.71
Goodwill Amortization	76.12	13.38	10.75	49.62	69.86	219.72
Loss Provisions-Noninterest Bearing Assets	1.61	28.95	0.37	5.51	129.20	165.64
Income Before Taxes & Extraordinary Items	833.75	(691.31)	207.45	222.57	(1,708.54)	(1,136.09)
Income Taxes	267.00	(286.76)	67.69	64.22	(631.39)	(519.24)
Extraordinary Items	(0.02)	0.00	0.00	(0.03)	0.00	(0.04)
NET INCOME	566.73	(404.55)	139.76	158.32	(1,077.16)	(616.89)
<b>PROFITABILITY (Percent of Avg Assets Annualized)</b>						
Interest Income	5.43	5.81	5.80	5.89	6.43	5.93
Interest Expense	3.07	3.53	3.40	3.14	3.02	3.17
NET INTEREST INCOME	2.37	2.28	2.40	2.75	3.41	2.76
Loss Provisions-Interest Bearing Assets	0.31	2.29	0.57	0.94	3.78	2.01
Noninterest Income	0.60	1.84	1.76	1.61	2.52	1.71
Mortgage Loan Servicing Fees	0.04	(0.06)	(0.10)	0.01	(0.08)	(0.04)
Other Fees and Charges	0.45	0.60	1.32	1.30	1.90	1.15
Other Noninterest Income	0.10	1.30	0.54	0.30	0.71	0.60
Noninterest Expense	1.86	2.81	2.92	2.80	3.40	2.77
G&A Expense	1.79	2.75	2.88	2.64	3.25	2.66
Goodwill Amortization	0.07	0.02	0.03	0.14	0.05	0.06
Loss Provisions-Noninterest Bearing Assets	0.00	0.04	0.00	0.02	0.09	0.04
Income Before Taxes & Extraordinary Items	0.79	(0.98)	0.67	0.63	(1.25)	(0.30)
Income Taxes	0.25	(0.41)	0.22	0.18	(0.46)	(0.14)
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
NET INCOME	0.54	(0.57)	0.45	0.45	(0.79)	(0.16)

STATEMENT OF CONDITION  
BY REGION

FIRST QUARTER 2008:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	189	199	198	172	73	831
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TOTAL ASSETS (\$ Billions)	\$411.60	\$280.93	\$123.60	\$147.24	\$552.01	\$1,515.38
Cash and Noninterest-Earning Deposits	5.07	4.79	1.29	2.59	5.75	19.48
Investment Securities	29.43	14.93	7.51	25.16	30.79	107.82
Mortgage Backed Securities	93.25	31.21	15.37	16.63	45.74	202.20
1 - 4 Family Mortgages	158.48	171.73	59.22	51.57	307.00	748.01
First Liens	139.20	122.67	48.41	34.62	239.75	584.66
Home Equity Lines of Credit	11.77	27.61	7.10	10.74	60.89	118.12
Other Junior Liens	7.51	21.45	3.71	6.21	6.36	45.23
Multifamily Mortgages	15.27	1.72	3.74	2.18	40.41	63.32
Nonresidential Mortgages	29.28	12.69	9.48	9.37	14.25	75.07
Construction Loans	7.04	6.21	3.61	7.72	9.31	33.90
Land Loans	1.74	5.71	3.80	3.26	4.30	18.81
Commercial Loans	25.87	7.17	4.05	7.62	15.63	60.34
Consumer Loans	15.35	10.79	9.11	15.00	34.62	84.88
Reposessed Assets, Net	0.24	0.94	0.59	0.27	2.08	4.12
Real Estate Held for Investment, Net	0.01	0.05	0.03	0.05	0.05	0.18
Office Premises & Equipment	2.52	2.23	1.32	1.40	3.88	11.35
Other Assets	29.95	14.78	5.30	5.59	46.60	102.22
Less: Contra Assets & Valuation Allowances	1.92	4.02	0.82	1.16	8.40	16.31
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TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$411.60	\$280.93	\$123.60	\$147.24	\$552.01	\$1,515.38
TOTAL DEPOSITS AND ESCROWS	268.10	176.45	86.97	87.60	294.22	913.34
Deposits < or = to Insurance Limits	175.31	94.06	58.01	56.34	172.02	555.74
Deposits > Insurance Limits	92.79	82.39	28.96	31.26	122.21	357.60
Escrows	1.36	0.75	1.61	1.02	8.03	12.76
BORROWINGS	95.37	78.03	23.23	45.02	186.28	427.93
Advances From FHLB	58.64	68.82	18.64	43.29	119.41	308.81
Repurchase Agreements & FedFunds Purchased	26.20	8.24	3.52	0.62	4.98	43.56
Other Borrowings	10.53	0.97	1.07	1.11	61.88	75.56
Other Liabilities	6.33	4.48	1.42	2.04	22.72	37.00
Equity Capital	41.81	21.97	11.97	12.57	48.79	137.11
Capital Stock and Paid-In Capital	36.03	15.71	5.40	20.20	38.29	115.62
Unrealized Gains (Losses) AFS Securities	(4.55)	(1.01)	(0.02)	(0.24)	(1.22)	(7.05)
Retained Earnings	11.05	7.51	6.75	(7.17)	11.95	30.08

STATEMENT OF CONDITION  
BY REGION

FIRST QUARTER 2008:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	189	199	198	172	73	831
<b>TOTAL ASSETS (Percent of Total Assets)</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Cash and Noninterest-Earning Deposits	1.23	1.70	1.04	1.76	1.04	1.29
Investment Securities	7.15	5.31	6.08	17.09	5.58	7.12
Mortgage Backed Securities	22.66	11.11	12.43	11.29	8.29	13.34
1 - 4 Family Mortgages	38.50	61.13	47.92	35.02	55.62	49.36
First Liens	33.82	43.67	39.17	23.52	43.43	38.58
Home Equity Lines of Credit	2.86	9.83	5.74	7.29	11.03	7.79
Other Junior Liens	1.82	7.63	3.00	4.21	1.15	2.98
Multifamily Mortgages	3.71	0.61	3.03	1.48	7.32	4.18
Nonresidential Mortgages	7.11	4.52	7.67	6.37	2.58	4.95
Construction Loans	1.71	2.21	2.92	5.24	1.69	2.24
Land Loans	0.42	2.03	3.08	2.21	0.78	1.24
Commercial Loans	6.29	2.55	3.28	5.18	2.83	3.98
Consumer Loans	3.73	3.84	7.37	10.19	6.27	5.60
Repossessed Assets, Net	0.06	0.33	0.48	0.18	0.38	0.27
Real Estate Held for Investment, Net	0.00	0.02	0.02	0.03	0.01	0.01
Office Premises & Equipment	0.61	0.79	1.07	0.95	0.70	0.75
Other Assets	7.28	5.26	4.29	3.80	8.44	6.75
Less: Contra Assets & Valuation Allowances	0.47	1.43	0.66	0.79	1.52	1.08
<b>TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
<b>TOTAL DEPOSITS AND ESCROWS</b>	<b>65.14</b>	<b>62.81</b>	<b>70.37</b>	<b>59.49</b>	<b>53.30</b>	<b>60.27</b>
Deposits < or = to Insurance Limits	42.59	33.48	46.94	38.26	31.16	36.67
Deposits > Insurance Limits	22.54	29.33	23.43	21.23	22.14	23.60
Escrows	0.33	0.27	1.30	0.69	1.46	0.84
<b>BORROWINGS</b>	<b>23.17</b>	<b>27.78</b>	<b>18.80</b>	<b>30.58</b>	<b>33.75</b>	<b>28.24</b>
Advances From FHLB	14.25	24.50	15.09	29.40	21.63	20.38
Repurchase Agreements & FedFunds Purchased	6.37	2.93	2.85	0.42	0.90	2.87
Other Borrowings	2.56	0.35	0.86	0.76	11.21	4.99
Other Liabilities	1.54	1.59	1.15	1.39	4.12	2.44
Equity Capital	10.16	7.82	9.68	8.54	8.84	9.05
Capital Stock and Paid-In Capital	8.75	5.59	4.37	13.72	6.94	7.63
Unrealized Gains (Losses) AFS Securities	(1.11)	(0.36)	(0.02)	(0.17)	(0.22)	(0.47)
Retained Earnings	2.68	2.67	5.46	(4.87)	2.16	1.98



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

FIRST QUARTER 2008:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	189	199	198	172	73	831
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TOTAL ASSETS (Percent Change)	14.33	12.04	4.41	18.37	(8.11)	4.20
Cash and Noninterest-Earning Deposits	55.15	176.59	(8.63)	78.35	5.77	46.54
Investment Securities	14.93	(9.54)	(16.91)	2.59	15.37	5.33
Mortgage Backed Securities	11.21	(7.92)	21.47	14.23	38.71	13.64
1 - 4 Family Mortgages	8.35	13.15	0.47	30.97	(15.20)	(1.37)
First Liens	8.07	11.08	(1.15)	35.90	(21.86)	(5.78)
Home Equity Lines of Credit	22.52	1.79	7.03	23.39	56.08	29.68
Other Junior Liens	(4.44)	50.98	11.30	19.46	(60.78)	(3.36)
Multifamily Mortgages	13.77	23.99	1.53	14.40	(5.42)	0.31
Nonresidential Mortgages	21.92	34.05	13.98	22.86	24.19	23.27
Construction Loans	20.53	12.23	(3.64)	8.99	3.98	8.77
Land Loans	64.30	9.49	(2.38)	16.39	16.58	12.94
Commercial Loans	28.19	67.95	24.67	15.44	15.55	26.16
Consumer Loans	19.96	(6.24)	11.51	11.82	7.32	8.60
Repossessed Assets, Net	78.56	283.92	126.60	167.39	186.41	180.81
Real Estate Held for Investment, Net	16.79	20.53	6.28	2.83	9.31	10.37
Office Premises & Equipment	11.04	11.34	8.40	20.57	(9.50)	3.76
Other Assets	32.50	84.12	20.82	27.93	(21.32)	3.66
Less: Contra Assets & Valuation Allowances	45.15	367.50	33.51	86.66	153.95	142.70
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TOTAL LIABILITIES AND CAPITAL (Percent Chg)	14.33	12.04	4.41	18.37	(8.11)	4.20
TOTAL DEPOSITS AND ESCROWS	14.90	7.86	2.00	12.16	(17.77)	(0.52)
Deposits < or = to Insurance Limits	8.82	20.57	0.76	11.23	(15.88)	0.71
Deposits > Insurance Limits	28.48	(3.72)	4.57	13.89	(20.28)	(2.36)
Escrows	(30.57)	(5.64)	(22.38)	2.82	(22.06)	(20.80)
BORROWINGS	16.86	25.67	14.71	31.11	24.85	23.15
Advances From FHLB	31.65	45.68	9.43	33.01	50.88	40.04
Repurchase Agreements & FedFunds Purchased	(0.38)	(40.38)	46.73	60.20	(68.92)	(26.09)
Other Borrowings	(2.20)	(6.03)	30.85	(20.96)	14.53	11.04
Other Liabilities	8.66	(3.32)	9.42	54.25	(5.62)	0.11
Equity Capital	6.18	7.57	3.60	18.33	(31.63)	(10.58)
Capital Stock and Paid-In Capital	33.92	43.74	14.78	349.56	(24.44)	18.35
Unrealized Gains (Losses) AFS Securities	1,951.40	424.91	(24.32)	(1,132.82)	1,265.19	1,288.04
Retained Earnings	(16.36)	(22.82)	(2.41)	(217.09)	(42.71)	(47.08)

**CAPITAL MEASURES  
BY REGION**

FIRST QUARTER 2008:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	189	199	198	172	73	831
<b>CAPITAL COMPLIANCE</b>						
Meet FDICIA Capital Standards	189	198	198	171	72	828
Percent of Thrifts	100.00	99.50	100.00	99.42	98.63	99.64
Consolidated Assets (\$ Billions)	\$ 411.60	\$ 280.92	\$ 123.60	\$ 147.15	\$ 551.96	\$ 1,515.23
Fail FDICIA Capital Standards	0	1	0	1	1	3
Percent of Thrifts	0.00	0.50	0.00	0.58	1.37	0.36
Consolidated Assets (\$ Billions)	\$ 0.00	\$ 0.01	\$ 0.00	\$ 0.09	\$ 0.04	\$ 0.15
Critically Undercapitalized	0	0	0	0	1	1
Percent of Thrifts	0.00	0.00	0.00	0.00	1.37	0.12
Consolidated Assets (\$ Billions)	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.04	\$ 0.04
<b>CAPITAL RATIOS (Percent)</b>						
Tangible Equity (\$ Billions)	\$ 37.37	\$ 22.17	\$ 11.25	\$ 12.64	\$ 44.44	\$ 127.87
Tangible Equity Ratio	9.15	7.89	9.16	8.61	8.17	8.51
Median Ratio	10.22	10.27	10.73	9.38	9.81	10.15
Tier 1 Capital (\$ Billions)	\$ 37.38	\$ 22.17	\$ 11.25	\$ 12.64	\$ 44.76	\$ 128.19
Tier 1 Leverage Ratio	9.15	7.89	9.16	8.61	8.23	8.53
Median Ratio	10.22	10.27	10.73	9.38	9.81	10.15
Tier 1 Risk-based Capital Ratio	15.23	12.23	13.67	13.15	10.79	12.59
Median Ratio	19.78	16.21	17.65	14.95	14.52	17.04
Risk-based Capital (\$ Billions)	\$ 40.83	\$ 24.49	\$ 11.99	\$ 13.48	\$ 54.45	\$ 145.25
Total Risk-based Capital Ratio	16.77	13.51	14.62	14.20	13.74	14.55
Median Ratio	20.42	17.34	18.61	15.58	15.63	17.78

ASSET QUALITY INDICATORS  
BY REGION

FIRST QUARTER 2008:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF INSTITUTIONS:	189	199	198	172	73	831
<b>LOANS 30-89 DAYS DELINQUENT (\$ Millions)</b>						
Total Including Repurchased GNMA Loans	\$ 2,425.28	\$ 4,381.45	\$ 1,470.04	\$ 2,002.62	\$ 9,900.67	\$ 20,180.05
Repurchased GNMA Loans	1.66	47.17	2.37	612.52	2.52	666.24
Total Excluding Repurchased GNMA Loans	2,423.62	4,334.29	1,467.67	1,390.10	9,898.14	19,513.82
<b>Mortgage Loans</b>						
Construction & Land Loans	92.98	262.14	305.79	216.69	410.16	1,287.76
Nonresidential Mortgages	194.73	116.72	124.08	84.60	38.97	559.11
Multifamily Mortgages	82.02	12.54	50.66	14.65	114.93	274.79
1-4 Family Mortgages	1,658.57	3,891.38	768.65	1,487.41	8,226.53	16,032.54
First Liens	1,497.31	2,952.50	610.67	1,388.03	6,936.01	13,384.52
Home Equity Lines of Credit	35.50	619.31	114.11	70.83	1,060.76	1,900.51
Other Junior Liens	125.76	319.57	43.86	28.55	229.76	747.51
<b>Nonmortgage Loans and Leases</b>						
Commercial Loans	109.19	38.36	71.55	74.67	327.97	621.74
Consumer Loans	287.78	60.31	149.31	124.61	782.10	1,404.11
<b>NONCURRENT LOANS (\$ Millions)</b>						
Total Including Repurchased GNMA Loans	\$ 2,002.80	\$ 5,802.43	\$ 2,300.69	\$ 2,274.06	\$ 14,650.76	\$ 27,030.74
Repurchased GNMA Loans	3.41	278.30	1.58	695.85	5.45	984.59
Total Excluding Repurchased GNMA Loans	1,999.39	5,524.13	2,299.11	1,578.20	14,645.31	26,046.15
<b>Mortgage Loans</b>						
Construction & Land Loans	205.58	483.13	784.25	464.41	1,227.27	3,164.62
Nonresidential Mortgages	236.24	110.97	139.19	78.39	41.25	606.03
Multifamily Mortgages	57.74	8.85	66.78	27.39	155.24	316.00
1-4 Family Mortgages	1,140.75	5,150.87	1,187.46	1,556.37	12,275.81	21,311.26
First Liens	1,037.95	4,231.60	1,003.96	1,522.37	10,873.82	18,669.69
Home Equity Lines of Credit	34.62	607.98	117.86	19.64	1,118.09	1,898.20
Other Junior Liens	68.18	311.30	65.64	14.36	283.90	743.38
<b>Nonmortgage Loans and Leases</b>						
Commercial Loans	255.33	27.98	51.06	61.99	290.72	687.08
Consumer Loans	107.17	20.63	71.96	85.51	660.48	945.75
<b>NET CHARGE-OFFS (\$ Millions)</b>						
Mortgage Loans	\$ 187.03	\$ 782.46	\$ 143.87	\$ 148.29	\$ 2,279.98	\$ 3,541.63
Construction & Land Loans	1.91	34.02	39.83	27.30	180.81	283.87
Nonresidential Mortgages	3.39	1.51	15.52	1.53	0.96	22.92
Multifamily Mortgages	0.43	0.09	0.71	(0.06)	4.59	5.76
1-4 Family Mortgages	69.68	715.46	59.13	60.09	1,445.47	2,349.82
First Liens	51.99	260.50	35.58	44.19	822.43	1,214.69
Home Equity Lines of Credit	9.36	302.53	20.29	10.38	436.57	779.13
Other Junior Liens	8.33	152.43	3.25	5.52	186.48	356.00
<b>Nonmortgage Loans and Leases</b>						
Commercial Loans	16.37	6.57	4.05	10.80	212.87	250.66
Consumer Loans	110.74	18.25	37.63	67.77	567.95	802.34
Reposessed Assets	0.59	28.05	7.66	5.01	120.03	161.33
Other	(16.09)	(21.47)	(20.66)	(24.13)	(252.70)	(335.05)
<b>REPOSSESSED ASSETS, NET (\$ Millions)</b>						
Construction & Land Loans	\$ 240.66	\$ 936.54	\$ 588.69	\$ 270.23	\$ 2,081.68	\$ 4,117.79
Nonresidential Mortgages	14.66	132.80	161.00	81.13	83.08	472.68
Multifamily Mortgages	27.63	13.31	27.45	32.04	14.26	114.70
1-4 Family Mortgages	3.45	3.80	18.76	10.34	3.35	39.71
Other	169.80	762.60	374.47	141.42	1,911.17	3,359.45
Other	25.12	24.03	7.00	5.29	69.82	131.26

**ASSET QUALITY INDICATORS  
BY REGION**

<b>FIRST QUARTER 2008:</b>	<b>NORTHEAST</b>	<b>SOUTHEAST</b>	<b>CENTRAL</b>	<b>MIDWEST</b>	<b>WEST</b>	<b>INDUSTRY</b>
<b>NUMBER OF INSTITUTIONS:</b>	<b>189</b>	<b>199</b>	<b>198</b>	<b>172</b>	<b>73</b>	<b>831</b>
<b>LOANS 30-89 DAYS DELINQUENT (% Total Assets)</b>						
Total Including Repurchased GNMA Loans	0.59	1.56	1.19	1.36	1.79	1.33
Repurchased GNMA Loans	0.00	0.02	0.00	0.42	0.00	0.04
Total Excluding Repurchased GNMA Loans	0.59	1.54	1.19	0.94	1.79	1.29
<b>Percent of Outstanding Loans by Loan Type:</b>						
<b>Mortgage Loans</b>						
Construction & Land Loans	1.06	2.20	4.13	1.97	3.01	2.44
Nonresidential Mortgages	0.67	0.92	1.31	0.90	0.27	0.74
Multifamily Mortgages	0.54	0.73	1.35	0.67	0.28	0.43
1-4 Family Mortgages	1.05	2.27	1.30	2.88	2.68	2.14
First Liens	1.08	2.41	1.26	4.01	2.89	2.29
Home Equity Lines of Credit	0.30	2.24	1.61	0.66	1.74	1.61
Other Junior Liens	1.68	1.49	1.18	0.46	3.61	1.65
<b>Nonmortgage Loans and Leases</b>						
Commercial Loans	0.42	0.54	1.77	0.98	2.10	1.03
Consumer Loans	1.87	0.56	1.64	0.83	2.26	1.65
<b>NONCURRENT LOANS (% Total Assets)</b>						
Total Including Repurchased GNMA Loans	0.49	2.07	1.86	1.54	2.65	1.78
Repurchased GNMA Loans	0.00	0.10	0.00	0.47	0.00	0.06
Total Excluding Repurchased GNMA Loans	0.49	1.97	1.86	1.07	2.65	1.72
<b>Percent of Outstanding Loans by Loan Type:</b>						
<b>Mortgage Loans</b>						
Construction & Land Loans	2.34	4.05	10.59	4.23	9.02	6.00
Nonresidential Mortgages	0.81	0.87	1.47	0.84	0.29	0.81
Multifamily Mortgages	0.38	0.52	1.78	1.26	0.38	0.50
1-4 Family Mortgages	0.72	3.00	2.01	3.02	4.00	2.85
First Liens	0.75	3.45	2.07	4.40	4.54	3.19
Home Equity Lines of Credit	0.29	2.20	1.66	0.18	1.84	1.61
Other Junior Liens	0.91	1.45	1.77	0.23	4.46	1.64
<b>Nonmortgage Loans and Leases</b>						
Commercial Loans	0.99	0.39	1.26	0.81	1.86	1.14
Consumer Loans	0.70	0.19	0.79	0.57	1.91	1.11
<b>NET CHARGE-OFFS (% Total Assets)</b>						
Percent of Outstanding Loans by Loan Type:	0.05	0.28	0.12	0.10	0.41	0.23
<b>Mortgage Loans</b>						
Construction & Land Loans	0.02	0.29	0.54	0.25	1.33	0.54
Nonresidential Mortgages	0.01	0.01	0.16	0.02	0.01	0.03
Multifamily Mortgages	0.00	0.00	0.02	0.00	0.01	0.01
1-4 Family Mortgages	0.04	0.42	0.10	0.12	0.47	0.31
First Liens	0.04	0.21	0.07	0.13	0.34	0.21
Home Equity Lines of Credit	0.08	1.10	0.29	0.10	0.72	0.66
Other Junior Liens	0.11	0.71	0.09	0.09	2.93	0.79
<b>Nonmortgage Loans and Leases</b>						
Commercial Loans	0.06	0.09	0.10	0.14	1.36	0.42
Consumer Loans	0.72	0.17	0.41	0.45	1.64	0.95
Reposessed Assets	0.24	2.99	1.30	1.85	5.77	3.92
Other	0.00	0.00	0.00	0.00	0.00	0.00
<b>REPOSSESSED ASSETS, NET (% Total Assets)</b>						
Percent of Outstanding Loans by Loan Type:	0.06	0.33	0.48	0.18	0.38	0.27
<b>Construction &amp; Land Loans</b>						
Construction & Land Loans	0.17	1.11	2.17	0.74	0.61	0.90
Nonresidential Mortgages	0.09	0.10	0.29	0.34	0.10	0.15
Multifamily Mortgages	0.02	0.22	0.50	0.47	0.01	0.06
1-4 Family Mortgages	0.11	0.44	0.63	0.27	0.62	0.45
Other	0.08	0.16	0.13	0.09	0.15	0.13

**ASSET QUALITY INDICATORS  
BY REGION**

<b>FIRST QUARTER 2008:</b>	<b>NORTHEAST</b>	<b>SOUTHEAST</b>	<b>CENTRAL</b>	<b>MIDWEST</b>	<b>WEST</b>	<b>INDUSTRY</b>
<b>NUMBER OF INSTITUTIONS:</b>	<b>189</b>	<b>199</b>	<b>198</b>	<b>172</b>	<b>73</b>	<b>831</b>
<b>ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)</b>						
Real Estate Loans	\$ 211.82	\$ 198.07	\$ 79.85	\$ 74.10	\$ 375.27	\$ 939.10
Percent of Total Assets	51.46	70.50	64.61	50.32	67.98	61.97
<b>Noncurrent Real Estate Loans</b>						
Including Repurchased GNMA Loans	1.64	5.75	2.18	2.13	13.70	25.40
Percent of Total Assets	0.40	2.05	1.76	1.44	2.48	1.68
Excluding Repurchased GNMA Loans	1.64	5.48	2.18	1.43	13.69	24.41
Percent of Total Assets	0.40	1.95	1.76	0.97	2.48	1.61
<b>Real Estate Owned</b>						
Percent of Total Assets	0.22	0.92	0.58	0.27	2.04	4.02
Percent of Total Assets	0.05	0.33	0.47	0.18	0.37	0.27
<b>Troubled Real Estate Loans</b>						
Including Repurchased GNMA Loans	1.86	6.67	2.76	2.39	15.74	29.42
Percent of Total Assets	0.45	2.37	2.23	1.63	2.85	1.94
Excluding Repurchased GNMA Loans	1.85	6.39	2.76	1.70	15.73	28.43
Percent of Total Assets	0.45	2.27	2.23	1.15	2.85	1.88
Valuation Allowances	2.03	4.17	0.97	1.24	8.83	17.23
Coverage Ratio						
Including Repurchased GNMA Loans	95.61	69.16	35.41	50.14	57.09	60.10
Excluding Repurchased GNMA Loans	95.77	72.64	35.43	72.25	57.11	62.38
Reserve Ratio	0.76	1.88	0.88	1.19	1.99	1.51
<b>ASSET QUALITY SUMMARY (% Total Assets)</b>						
Net Chargeoffs (Annualized)	0.18	1.11	0.47	0.40	1.65	0.93
Net Provisions for Losses (Annualized)	0.32	2.31	0.57	0.90	3.74	2.01
Valuation Allowances	0.49	1.49	0.78	0.84	1.60	1.14
<b>Noncurrent Loans</b>						
Including Repurchased GNMA Loans	0.49	2.07	1.86	1.54	2.65	1.78
Excluding Repurchased GNMA Loans	0.49	1.97	1.86	1.07	2.65	1.72
Repossessed Assets, Net (% Total Assets)	0.06	0.33	0.48	0.18	0.38	0.27
<b>Troubled Assets</b>						
Including Repurchased GNMA Loans	0.55	2.40	2.34	1.73	3.03	2.06
Excluding Repurchased GNMA Loans	0.54	2.30	2.34	1.26	3.03	1.99

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	1st Qtr 2008 Net Income (\$ Millions)	1st Qtr 2007 Net Income (\$ Millions)
<b>NORTHEAST REGION</b>						
CONNECTICUT	10	24.76	18.39	5.20	27.85	41.04
DELAWARE	6	114.55	84.09	7.00	190.34	217.34
MAINE	9	2.36	1.70	0.40	3.75	2.69
MASSACHUSETTS	22	9.90	6.76	1.50	14.28	10.52
NEW HAMPSHIRE	7	4.69	3.25	0.96	6.18	2.57
NEW JERSEY	33	70.40	33.86	6.92	96.46	93.07
NEW YORK	47	87.53	60.60	10.23	94.06	54.19
PENNSYLVANIA	42	99.33	60.78	10.44	136.85	89.51
RHODE ISLAND	4	1.54	0.90	0.23	2.89	0.22
VERMONT	3	4.02	3.11	0.62	10.34	0.58
WEST VIRGINIA	6	0.90	0.75	0.13	(0.38)	1.08
<b>TOTAL</b>	<b>189</b>	<b>\$ 419.99</b>	<b>\$ 274.19</b>	<b>\$ 43.63</b>	<b>\$ 582.61</b>	<b>\$ 512.81</b>
<b>SOUTHEAST REGION</b>						
ALABAMA	12	6.17	4.31	0.68	7.78	7.81
DISTRICT OF COLUMBIA	2	0.23	0.18	0.03	(1.53)	(2.06)
FLORIDA	36	49.49	33.58	4.00	(59.26)	66.95
GEORGIA	19	4.69	3.35	0.56	3.50	6.53
KENTUCKY	19	2.61	1.88	0.29	4.24	3.79
MARYLAND	40	10.43	8.32	1.15	7.08	14.83
NORTH CAROLINA	15	4.55	3.35	0.67	6.29	8.63
PUERTO RICO	N/A	N/A	N/A	N/A	N/A	N/A
SOUTH CAROLINA	23	7.38	5.28	0.75	8.47	11.32
TENNESSEE	17	5.35	4.10	0.75	10.20	11.26
VIRGIN ISLANDS	N/A	N/A	N/A	N/A	N/A	N/A
VIRGINIA	16	190.02	112.09	13.09	(391.31)	430.14
<b>TOTAL</b>	<b>199</b>	<b>\$ 280.93</b>	<b>\$ 176.45</b>	<b>\$ 21.97</b>	<b>(\$ 404.55)</b>	<b>\$ 559.20</b>

First quarter 2007 net income data are based on thrifts held constant as of March 31, 2008.  
 Financial data as of March 31, 2008 unless otherwise noted.  
 Office of Thrift Supervision / May 2008

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	1st Qtr 2008 Net Income (\$ Millions)	1st Qtr 2007 Net Income (\$ Millions)
<b>CENTRAL REGION</b>						
ILLINOIS	48	26.64	18.61	2.60	8.03	8.70
INDIANA	41	9.67	7.05	0.99	10.40	12.23
MICHIGAN	12	19.19	10.79	1.32	(6.70)	11.30
OHIO	74	50.51	38.01	5.21	108.26	139.42
WISCONSIN	23	17.58	12.51	1.86	19.77	19.56
<b>TOTAL</b>	<b>198</b>	<b>\$ 123.60</b>	<b>\$ 86.97</b>	<b>\$ 11.97</b>	<b>\$ 139.76</b>	<b>\$ 191.20</b>
<b>MIDWEST REGION</b>						
ARKANSAS	7	2.82	2.15	0.36	6.60	2.52
IOWA	19	7.22	5.86	0.62	11.39	7.84
KANSAS	17	12.21	6.87	1.20	20.97	14.29
LOUISIANA	22	4.32	3.13	0.56	8.09	7.36
MINNESOTA	23	5.71	4.22	0.59	2.38	9.47
MISSISSIPPI	4	0.47	0.34	0.04	0.61	1.05
MISSOURI	31	8.31	5.69	1.08	30.30	22.09
NEBRASKA	11	5.28	3.80	0.53	(59.90)	11.11
NEW MEXICO	5	2.31	1.26	0.17	3.10	5.23
NORTH DAKOTA	2	1.29	1.10	0.14	2.09	2.25
OKLAHOMA	5	14.67	6.68	0.90	69.35	52.98
SOUTH DAKOTA	4	1.59	1.20	0.16	4.64	3.98
TEXAS	22	81.04	45.30	6.23	58.73	122.72
<b>TOTAL</b>	<b>172</b>	<b>\$ 147.24</b>	<b>\$ 87.60</b>	<b>\$ 12.57</b>	<b>\$ 158.32</b>	<b>\$ 262.89</b>

First quarter 2007 net income data are based on thrifts held constant as of March 31, 2008.  
 Financial data as of March 31, 2008 unless otherwise noted.  
 Office of Thrift Supervision / May 2008

OTS-REGULATED INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits and Escrows (\$ Billions)	Equity Capital (\$ Billions)	1st Qtr 2008 Net Income (\$ Millions)	1st Qtr 2007 Net Income (\$ Millions)
<b>WEST REGION</b>						
ALASKA	1	0.19	0.16	0.02	0.18	0.24
ARIZONA	2	0.51	0.25	0.12	12.96	10.47
CALIFORNIA	25	75.10	48.89	5.68	(538.15)	197.19
COLORADO	11	3.27	2.39	0.27	3.08	4.25
GUAM	1	0.09	0.08	0.01	0.21	0.20
HAWAII	2	8.03	5.30	0.72	16.63	13.35
IDAHO	3	1.62	1.12	0.23	2.38	3.50
MONTANA	3	0.34	0.24	0.04	0.67	0.48
NEVADA	5	404.90	213.11	30.15	(933.24)	1,416.57
OREGON	3	0.64	0.51	0.09	0.83	1.25
UTAH	7	85.68	13.26	38.73	586.52	637.74
WASHINGTON	7	15.47	9.99	1.91	40.81	40.79
WYOMING	3	0.47	0.37	0.06	0.60	0.55
<b>TOTAL</b>	<b>73</b>	<b>\$ 596.31</b>	<b>\$ 295.66</b>	<b>\$ 78.02</b>	<b>(\$ 806.51)</b>	<b>\$ 2,326.57</b>
<b>UNITED STATES</b>						
<b>TOTAL</b>	<b>831</b>	<b>\$ 1,568.08</b>	<b>\$ 920.86</b>	<b>\$ 168.16</b>	<b>(\$ 330.37)</b>	<b>\$ 3,852.66</b>

First quarter 2007 net income data are based on thrifts held constant as of March 31, 2008. Financial data as of March 31, 2008 unless otherwise noted.  
Office of Thrift Supervision / May 2008



## STATEMENT OF OPERATIONS

FOR THE QUARTER ENDING:	MAR 2008	MAR 2007	MAR 2006	MAR 2005	MAR 2004
NUMBER OF INSTITUTIONS:	831	838	856	880	923
<b>PROFITABILITY (Percent)</b>					
Return on Average Assets (Annualized)	(0.16)	0.97	1.14	1.22	1.19
Median Ratio	0.43	0.51	0.66	0.72	0.73
Return on Average Equity (Annualized)	(1.80)	9.35	12.17	13.30	13.01
Median Ratio	3.23	4.04	5.37	6.38	6.31
Net Interest Margin (Annualized)	2.76	2.77	2.77	2.87	2.88
Median Ratio	2.83	2.86	3.07	3.16	3.06
Number of Profitable Thrifts	652	705	775	812	841
Percent Profitable	78.46	84.13	90.54	92.27	91.12
Profits (\$ Millions)	\$ 1,732.76	\$ 3,788.53	\$ 4,240.09	\$ 4,076.59	\$ 3,364.47
Number of Unprofitable Thrifts	179	133	81	68	82
Percent Unprofitable	21.54	15.87	9.46	7.73	8.88
Losses (\$ Millions)	(\$ 2,349.66)	(\$ 174.18)	(\$ 25.67)	(\$ 70.21)	(\$ 26.71)
<b>EARNINGS (\$ Millions)</b>					
Interest Income	\$ 22,471.88	\$ 23,719.97	\$ 21,079.66	\$ 16,086.31	\$ 13,050.64
Interest Expense	12,000.94	13,354.13	10,863.19	6,684.21	4,964.03
NET INTEREST INCOME	10,470.93	10,365.84	10,216.47	9,402.10	8,086.62
Loss Provisions-Interest Bearing Assets	7,620.34	1,223.33	548.95	631.07	517.36
Noninterest Income	6,489.40	5,621.87	6,307.75	5,533.99	4,475.41
Mortgage Loan Servicing Fees	(133.73)	204.00	729.82	741.82	(732.03)
Other Fees and Charges	4,355.38	3,945.64	3,966.45	3,251.50	2,515.77
Other Noninterest Income	2,267.75	1,472.23	1,611.48	1,540.67	2,691.67
Noninterest Expense	10,476.08	9,205.12	9,464.97	8,079.41	6,846.41
G&A Expense	10,090.71	8,983.39	9,312.51	7,949.39	6,756.81
Goodwill Amortization	219.72	200.83	137.95	112.46	81.99
Loss Provisions-Noninterest Bearing Assets	165.64	20.90	14.51	17.57	7.61
Income Before Taxes & Extraordinary Items	(1,136.09)	5,559.25	6,510.30	6,225.61	5,198.26
Income Taxes	(519.24)	1,945.04	2,295.91	2,219.23	1,851.98
Extraordinary Items	(0.04)	0.15	0.03	0.00	(8.52)
NET INCOME	(616.89)	3,614.36	4,214.43	4,006.38	3,337.76
<b>PROFITABILITY (Percent of Avg Assets Annualized)</b>					
Interest Income	5.93	6.34	5.71	4.90	4.64
Interest Expense	3.17	3.57	2.94	2.04	1.77
NET INTEREST INCOME	2.76	2.77	2.77	2.87	2.88
Loss Provisions-Interest Bearing Assets	2.01	0.33	0.15	0.19	0.18
Noninterest Income	1.71	1.50	1.71	1.69	1.59
Mortgage Loan Servicing Fees	(0.04)	0.05	0.20	0.23	(0.26)
Other Fees and Charges	1.15	1.06	1.07	0.99	0.90
Other Noninterest Income	0.60	0.39	0.44	0.47	0.96
Noninterest Expense	2.77	2.46	2.56	2.42	2.44
G&A Expense	2.66	2.40	2.52	2.42	2.40
Goodwill Amortization	0.06	0.05	0.04	0.03	0.03
Loss Provisions-Noninterest Bearing Assets	0.04	0.01	0.00	0.01	0.00
Income Before Taxes & Extraordinary Items	(0.30)	1.49	1.76	1.90	1.85
Income Taxes	(0.14)	0.52	0.62	0.68	0.66
Extraordinary Items	0.00	0.00	0.00	0.00	0.00
NET INCOME	(0.16)	0.97	1.14	1.22	1.19

## STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	MAR 2008	MAR 2007	MAR 2006	MAR 2005	MAR 2004
NUMBER OF INSTITUTIONS:	831	838	856	880	923
<b>TOTAL ASSETS (\$ Billions)</b>	<b>\$1,515.38</b>	<b>\$1,490.25</b>	<b>\$1,499.00</b>	<b>\$1,340.78</b>	<b>\$1,157.36</b>
Cash and Noninterest-Earning Deposits	19.48	14.63	16.90	18.66	17.88
Investment Securities	107.82	91.23	69.33	55.31	75.78
Mortgage Backed Securities	202.20	183.95	176.43	159.23	152.69
1 - 4 Family Mortgages	748.01	772.03	846.63	755.31	602.57
First Liens	584.66	631.44	706.98	645.57	531.71
Home Equity Lines of Credit	118.12	93.01	91.59	82.87	53.53
Other Junior Liens	45.23	47.58	48.05	26.86	17.33
Multifamily Mortgages	63.32	64.32	66.67	62.69	56.47
Nonresidential Mortgages	75.07	64.13	55.50	53.38	48.81
Construction Loans	33.90	33.20	30.54	25.89	22.86
Land Loans	18.81	18.01	15.76	11.75	8.44
Commercial Loans	60.34	52.07	43.55	40.56	32.47
Consumer Loans	84.88	88.43	86.02	77.60	67.87
Reposessed Assets, Net	4.12	1.50	1.02	0.72	0.91
Real Estate Held for Investment, Net	0.18	0.19	0.18	0.25	0.28
Office Premises & Equipment	11.35	11.46	11.28	10.55	9.79
Other Assets	102.22	102.44	85.99	75.62	66.77
Less: Contra Assets & Valuation Allowances	16.31	7.34	6.78	6.74	6.24
<b>TOTAL LIABILITIES AND CAPITAL (\$ Billions)</b>	<b>\$1,515.38</b>	<b>\$1,490.25</b>	<b>\$1,499.00</b>	<b>\$1,340.78</b>	<b>\$1,157.36</b>
<b>TOTAL DEPOSITS AND ESCROWS</b>	<b>913.34</b>	<b>953.14</b>	<b>866.64</b>	<b>784.63</b>	<b>692.91</b>
Deposits < or = to Insurance Limits	555.74	576.56	526.60	475.07	436.58
Deposits > Insurance Limits	357.60	376.58	340.03	309.57	256.33
Escrows	12.76	16.31	24.77	29.84	32.85
<b>BORROWINGS</b>	<b>427.93</b>	<b>341.06</b>	<b>459.23</b>	<b>407.63</b>	<b>336.98</b>
Advances From FHLB	308.81	211.73	270.06	241.58	210.52
Repurchase Agreements & FedFunds Purchased	43.56	61.24	75.62	67.32	62.48
Other Borrowings	75.56	68.09	113.55	98.73	63.98
Other Liabilities	37.00	36.66	32.77	25.39	21.18
Equity Capital	137.11	159.39	140.36	123.12	106.29
Capital Stock and Paid-In Capital	115.62	101.92	83.47	70.41	58.51
Unrealized Gains (Losses) AFS Securities	(7.05)	(0.55)	(1.76)	(0.39)	1.57
Retained Earnings	30.08	58.71	59.03	53.71	47.46

## STATEMENT OF CONDITION

FOR THE QUARTER ENDING:	MAR 2008	MAR 2007	MAR 2006	MAR 2005	MAR 2004
NUMBER OF INSTITUTIONS:	831	838	856	880	923
<b>TOTAL ASSETS (Percent of Total Assets)</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Cash and Noninterest-Earning Deposits	1.29	0.98	1.13	1.39	1.55
Investment Securities	7.12	6.12	4.62	4.13	6.55
Mortgage Backed Securities	13.34	12.34	11.77	11.88	13.19
1 - 4 Family Mortgages	49.36	51.81	56.48	56.33	52.06
First Liens	38.58	42.37	47.16	48.15	45.94
Home Equity Lines of Credit	7.79	6.24	6.11	6.18	4.63
Other Junior Liens	2.98	3.19	3.21	2.00	1.50
Multifamily Mortgages	4.18	4.32	4.45	4.68	4.88
Nonresidential Mortgages	4.95	4.30	3.70	3.98	4.22
Construction Loans	2.24	2.23	2.04	1.93	1.98
Land Loans	1.24	1.21	1.05	0.88	0.73
Commercial Loans	3.98	3.49	2.91	3.02	2.81
Consumer Loans	5.60	5.93	5.74	5.79	5.86
Reposessed Assets, Net	0.27	0.10	0.07	0.05	0.08
Real Estate Held for Investment, Net	0.01	0.01	0.01	0.02	0.02
Office Premises & Equipment	0.75	0.77	0.75	0.79	0.85
Other Assets	6.75	6.87	5.74	5.64	5.77
Less: Contra Assets & Valuation Allowances	1.08	0.49	0.45	0.50	0.54
<b>TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
<b>TOTAL DEPOSITS AND ESCROWS</b>	<b>60.27</b>	<b>63.96</b>	<b>57.81</b>	<b>58.52</b>	<b>59.87</b>
Deposits < or = to Insurance Limits	36.67	38.69	35.13	35.43	37.72
Deposits > Insurance Limits	23.60	25.27	22.68	23.09	22.15
Escrows	0.84	1.09	1.65	2.23	2.84
<b>BORROWINGS</b>	<b>28.24</b>	<b>22.89</b>	<b>30.64</b>	<b>30.40</b>	<b>29.12</b>
Advances From FHLB	20.38	14.21	18.02	18.02	18.19
Repurchase Agreements & FedFunds Purchased	2.87	4.11	5.05	5.02	5.40
Other Borrowings	4.99	4.57	7.58	7.36	5.53
Other Liabilities	2.44	2.46	2.19	1.89	1.83
Equity Capital	9.05	10.70	9.36	9.18	9.18
Capital Stock and Paid-In Capital	7.63	6.84	5.57	5.25	5.06
Unrealized Gains (Losses) AFS Securities	(0.47)	(0.04)	(0.12)	(0.03)	0.14
Retained Earnings	1.98	3.94	3.94	4.01	4.10

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

FOR THE QUARTER ENDING:	MAR 2008	MAR 2007	MAR 2006	MAR 2005	MAR 2004
NUMBER OF INSTITUTIONS:	831	838	856	880	923
<b>TOTAL ASSETS (Percent Change)</b>					
Cash and Noninterest-Earning Deposits	46.54	(1.26)	(6.40)	9.06	5.79
Investment Securities	5.33	35.48	31.19	(23.97)	(43.24)
Mortgage Backed Securities	13.64	6.62	15.44	11.96	3.88
1 - 4 Family Mortgages	(1.37)	7.32	13.13	28.77	18.98
First Liens	(5.78)	3.06	10.44	24.53	N/A
Home Equity Lines of Credit	29.68	22.75	11.47	61.25	43.89
Other Junior Liens	(3.36)	53.88	84.34	60.57	N/A
Multifamily Mortgages	0.31	12.34	10.11	15.73	18.86
Nonresidential Mortgages	23.27	25.43	11.46	18.31	11.68
Construction Loans	8.77	12.95	24.44	19.57	9.66
Land Loans	12.94	18.90	42.72	44.94	29.23
Commercial Loans	26.16	31.11	13.33	37.58	8.04
Consumer Loans	8.60	19.05	29.93	16.68	23.68
Reposessed Assets, Net	180.81	55.37	49.17	(17.55)	(6.38)
Real Estate Held for Investment, Net	10.37	8.18	(20.11)	(12.14)	(2.87)
Office Premises & Equipment	3.76	7.56	11.53	12.08	6.90
Other Assets	3.66	33.39	17.35	17.30	(1.72)
Less: Contra Assets & Valuation Allowances	142.70	12.53	7.83	13.14	8.97
<b>TOTAL LIABILITIES AND CAPITAL (Percent Chg)</b>					
TOTAL DEPOSITS AND ESCROWS	(0.52)	19.68	13.14	17.89	8.79
Deposits < or = to Insurance Limits	0.71	17.38	13.58	13.76	(1.13)
Deposits > Insurance Limits	(2.36)	23.37	12.46	24.84	31.21
Escrows	(20.80)	(14.94)	(15.64)	(8.31)	(15.93)
BORROWINGS	23.15	(9.06)	17.65	25.83	21.85
Advances From FHLB	40.04	(8.20)	14.41	19.67	24.92
Repurchase Agreements & FedFunds Purchased	(26.09)	(10.43)	14.14	14.35	14.23
Other Borrowings	11.04	(10.44)	28.98	56.22	31.76
Other Liabilities	0.11	29.19	25.52	22.53	(67.48)
Equity Capital	(10.58)	29.40	17.23	20.21	14.07
Capital Stock and Paid-In Capital	18.35	46.65	22.16	24.95	14.19
Unrealized Gains (Losses) AFS Securities	1,288.04	(67.48)	393.82	(125.92)	(34.02)
Retained Earnings	(47.08)	5.13	12.79	17.31	15.16

CAPITAL MEASURES

FOR THE QUARTER ENDING:	MAR 2008	MAR 2007	MAR 2006	MAR 2005	MAR 2004
NUMBER OF INSTITUTIONS:	831	838	856	880	923
<b>CAPITAL COMPLIANCE</b>					
Meet FDICIA Capital Standards	828	836	856	879	922
Percent of Thrifts	99.64	99.76	100.00	99.89	99.89
Consolidated Assets (\$ Billions)	\$ 1,515.23	\$ 1,490.07	\$ 1,499.00	\$ 1,340.73	\$ 1,157.25
Fail FDICIA Capital Standards	3	2	0	1	1
Percent of Thrifts	0.36	0.24	0.00	0.11	0.11
Consolidated Assets (\$ Billions)	\$ 0.15	\$ 0.18	\$ 0.00	\$ 0.04	\$ 0.11
Critically Undercapitalized	1	0	0	1	0
Percent of Thrifts	0.12	0.00	0.00	0.11	0.00
Consolidated Assets (\$ Billions)	\$ 0.04	\$ 0.00	\$ 0.00	\$ 0.04	\$ 0.00
<b>CAPITAL RATIOS (Percent)</b>					
Tangible Equity (\$ Billions)	\$ 127.87	\$ 124.22	\$ 120.90	\$ 104.16	\$ 89.40
Tangible Equity Ratio	8.51	8.56	8.19	7.89	7.86
Median Ratio	10.15	10.36	10.13	10.05	9.87
Tier 1 Capital (\$ Billions)	\$ 128.19	\$ 124.60	\$ 121.45	\$ 104.25	\$ 89.48
Tier 1 Leverage Ratio	8.53	8.58	8.22	7.89	7.86
Median Ratio	10.15	10.36	10.13	10.05	9.87
Tier 1 Risk-based Capital Ratio	12.59	12.61	12.57	12.42	12.73
Median Ratio	17.04	17.42	17.10	17.24	17.39
Risk-based Capital (\$ Billions)	\$ 145.25	\$ 138.50	\$ 132.96	\$ 115.93	\$ 99.35
Total Risk-based Capital Ratio	14.55	14.36	14.07	13.95	14.23
Median Ratio	17.78	18.13	17.94	18.08	18.27

## ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 2008	MAR 2007	MAR 2006	MAR 2005	MAR 2004
NUMBER OF INSTITUTIONS:	831	838	856	880	923
<b>LOANS 30-89 DAYS DELINQUENT (\$ Millions)</b>					
Total Including Repurchased GNMA Loans	\$ 20,180.05	\$ 12,140.80	\$ 9,097.71	N/A	N/A
Repurchased GNMA Loans	666.24	516.93	893.69	N/A	N/A
Total Excluding Repurchased GNMA Loans	19,513.82	11,623.87	8,204.02	7,067.45	6,436.22
<b>Mortgage Loans</b>					
Construction & Land Loans	1,287.76	660.08	316.84	276.31	244.01
Nonresidential Mortgages	559.11	362.98	232.57	241.24	291.54
Multifamily Mortgages	274.79	136.14	114.74	78.59	89.91
1-4 Family Mortgages	16,032.54	9,482.11	7,064.37	5,020.77	4,636.70
First Liens	13,384.52	8,261.50	6,263.62	4,605.46	4,305.29
Home Equity Lines of Credit	1,900.51	801.64	393.46	232.46	211.02
Other Junior Liens	747.51	418.97	407.29	182.85	120.40
<b>Nonmortgage Loans and Leases</b>					
Commercial Loans	621.74	497.22	443.89	420.53	300.45
Consumer Loans	1,404.11	1,002.27	925.31	1,030.00	873.60
<b>NONCURRENT LOANS (\$ Millions)</b>					
Total Including Repurchased GNMA Loans	\$ 27,030.74	\$ 10,405.39	\$ 8,575.32	N/A	N/A
Repurchased GNMA Loans	984.59	881.99	2,604.79	N/A	N/A
Total Excluding Repurchased GNMA Loans	26,046.15	9,523.40	5,970.53	5,519.17	5,590.37
<b>Mortgage Loans</b>					
Construction & Land Loans	3,164.62	627.57	218.21	283.06	294.87
Nonresidential Mortgages	606.03	417.48	275.03	360.36	451.68
Multifamily Mortgages	316.00	158.60	94.70	51.17	117.62
1-4 Family Mortgages	21,311.26	7,975.14	6,948.42	3,713.33	3,790.61
First Liens	18,669.69	7,146.25	6,606.23	3,476.49	3,594.35
Home Equity Lines of Credit	1,898.20	544.02	185.62	115.22	106.18
Other Junior Liens	743.38	284.88	156.58	121.62	90.08
<b>Nonmortgage Loans and Leases</b>					
Commercial Loans	687.08	505.72	463.26	527.19	463.26
Consumer Loans	945.75	720.88	575.70	584.06	472.34
<b>NET CHARGE-OFFS (\$ Millions)</b>	\$ 3,541.63	\$ 1,033.10	\$ 624.00	\$ 681.68	\$ 686.69
<b>Mortgage Loans</b>					
Construction & Land Loans	283.87	19.09	4.49	3.39	4.40
Nonresidential Mortgages	22.92	9.89	7.38	2.33	22.99
Multifamily Mortgages	5.76	3.67	(1.18)	0.52	0.47
1-4 Family Mortgages	2,349.82	189.44	84.27	67.42	59.93
First Liens	1,214.69	107.76	48.11	45.19	43.58
Home Equity Lines of Credit	779.13	60.00	11.95	9.44	6.06
Other Junior Liens	356.00	21.68	24.20	12.80	10.29
<b>Nonmortgage Loans and Leases</b>					
Commercial Loans	250.66	136.11	114.27	148.40	92.22
Consumer Loans	802.34	667.13	382.72	445.80	487.96
Reposessed Assets	161.33	25.91	15.44	15.49	14.49
Other	(335.05)	(18.14)	16.62	(1.66)	4.24
<b>REPOSSESSED ASSETS, NET (\$ Millions)</b>	\$ 4,117.79	\$ 1,496.28	\$ 1,018.21	\$ 724.94	\$ 909.62
Construction & Land Loans	472.68	124.51	66.11	55.85	127.04
Nonresidential Mortgages	114.70	80.23	72.46	93.10	121.53
Multifamily Mortgages	39.71	13.28	8.57	15.74	10.84
1-4 Family Mortgages	3,359.45	1,194.09	667.78	529.78	606.23
Other	131.26	84.17	203.28	30.48	43.98

## ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 2008	MAR 2007	MAR 2006	MAR 2005	MAR 2004
NUMBER OF INSTITUTIONS:	831	838	856	880	923
<b>LOANS 30-89 DAYS DELINQUENT (% Total Assets)</b>					
Total Including Repurchased GNMA Loans	1.33	0.81	0.61	N/A	N/A
Repurchased GNMA Loans	0.04	0.03	0.06	N/A	N/A
Total Excluding Repurchased GNMA Loans	1.29	0.78	0.55	0.53	0.56
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	2.44	1.29	0.68	0.73	0.78
Nonresidential Mortgages	0.74	0.57	0.42	0.45	0.60
Multifamily Mortgages	0.43	0.21	0.17	0.13	0.16
1-4 Family Mortgages	2.14	1.23	0.83	0.66	0.77
First Liens	2.29	1.31	0.89	0.71	0.81
Home Equity Lines of Credit	1.61	0.86	0.43	0.28	0.39
Other Junior Liens	1.65	0.88	0.85	0.68	0.69
Nonmortgage Loans and Leases					
Commercial Loans	1.03	0.95	1.02	1.04	0.93
Consumer Loans	1.65	1.13	1.08	1.33	1.29
<b>NONCURRENT LOANS (% Total Assets)</b>					
Total Including Repurchased GNMA Loans	1.78	0.70	0.57	N/A	N/A
Repurchased GNMA Loans	0.06	0.06	0.17	N/A	N/A
Total Excluding Repurchased GNMA Loans	1.72	0.64	0.40	0.41	0.48
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	6.00	1.23	0.47	0.75	0.94
Nonresidential Mortgages	0.81	0.65	0.50	0.68	0.93
Multifamily Mortgages	0.50	0.25	0.14	0.08	0.21
1-4 Family Mortgages	2.85	1.03	0.82	0.49	0.63
First Liens	3.19	1.13	0.93	0.54	0.68
Home Equity Lines of Credit	1.61	0.58	0.20	0.14	0.20
Other Junior Liens	1.64	0.60	0.33	0.45	0.52
Nonmortgage Loans and Leases					
Commercial Loans	1.14	0.97	1.06	1.30	1.43
Consumer Loans	1.11	0.82	0.67	0.75	0.70
<b>NET CHARGE-OFFS (% Total Assets)</b>	0.23	0.07	0.04	0.05	0.06
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.54	0.04	0.01	0.01	0.01
Nonresidential Mortgages	0.03	0.02	0.01	0.00	0.05
Multifamily Mortgages	0.01	0.01	0.00	0.00	0.00
1-4 Family Mortgages	0.31	0.02	0.01	0.01	0.01
First Liens	0.21	0.02	0.01	0.01	0.01
Home Equity Lines of Credit	0.66	0.06	0.01	0.01	0.01
Other Junior Liens	0.79	0.05	0.05	0.05	0.06
Nonmortgage Loans and Leases					
Commercial Loans	0.42	0.26	0.26	0.37	0.28
Consumer Loans	0.95	0.75	0.44	0.57	0.72
Repossessed Assets	3.92	1.73	1.52	2.14	1.59
Other	0.00	0.00	0.00	0.00	0.00
<b>REPOSSESSED ASSETS, NET (% Total Assets)</b>	0.27	0.10	0.07	0.05	0.08
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	0.90	0.24	0.14	0.15	0.41
Nonresidential Mortgages	0.15	0.13	0.13	0.17	0.25
Multifamily Mortgages	0.06	0.02	0.01	0.03	0.02
1-4 Family Mortgages	0.45	0.15	0.08	0.07	0.10
Other	0.13	0.08	0.24	0.04	0.07

ASSET QUALITY INDICATORS

FOR THE QUARTER ENDING:	MAR 2008	MAR 2007	MAR 2006	MAR 2005	MAR 2004
NUMBER OF INSTITUTIONS:	831	838	856	880	923
<b>ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)</b>					
Real Estate Loans	\$ 939.10	\$ 951.70	\$ 1,015.09	\$ 909.01	\$ 739.15
Percent of Total Assets	61.97	63.86	67.72	67.80	63.87
Noncurrent Real Estate Loans					
Including Repurchased GNMA Loans	25.40	9.18	7.54	N/A	N/A
Percent of Total Assets	1.68	0.62	0.50	N/A	N/A
Excluding Repurchased GNMA Loans	24.41	8.30	4.93	4.41	4.65
Percent of Total Assets	1.61	0.56	0.33	0.33	0.40
Real Estate Owned	4.02	1.45	0.99	0.69	0.87
Percent of Total Assets	0.27	0.10	0.07	0.05	0.07
Troubled Real Estate Loans					
Including Repurchased GNMA Loans	29.42	10.63	8.53	N/A	N/A
Percent of Total Assets	1.94	0.71	0.57	N/A	N/A
Excluding Repurchased GNMA Loans	28.43	9.75	5.92	5.10	5.52
Percent of Total Assets	1.88	0.65	0.40	0.38	0.48
Valuation Allowances	17.23	7.50	6.97	6.99	6.48
Coverage Ratio					
Including Repurchased GNMA Loans	60.10	70.10	78.62	N/A	N/A
Excluding Repurchased GNMA Loans	62.38	76.60	112.92	121.06	110.55
Reserve Ratio	1.51	0.67	0.59	0.65	0.74
<b>ASSET QUALITY SUMMARY (% Total Assets)</b>					
Net Chargeoffs (Annualized)	0.93	0.28	0.17	0.20	0.24
Net Provisions for Losses (Annualized)	2.01	0.33	0.15	0.19	0.18
Valuation Allowances	1.14	0.50	0.46	0.52	0.56
Noncurrent Loans					
Including Repurchased GNMA Loans	1.78	0.70	0.57	N/A	N/A
Excluding Repurchased GNMA Loans	1.72	0.64	0.40	0.41	0.48
Repossessed Assets, Net (% Total Assets)	0.27	0.10	0.07	0.05	0.08
Troubled Assets					
Including Repurchased GNMA Loans	2.06	0.80	0.64	N/A	N/A
Excluding Repurchased GNMA Loans	1.99	0.74	0.47	0.47	0.56



STATEMENT OF OPERATIONS  
BY ASSET SIZE

FIRST QUARTER 2008:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	268	449	114	831
<b>PROFITABILITY (Percent)</b>				
Return on Average Assets (Annualized)	1.86	0.42	(0.24)	(0.16)
Median Ratio	0.22	0.48	0.62	0.43
Return on Average Equity (Annualized)	10.34	3.69	(2.76)	(1.80)
Median Ratio	1.62	4.02	5.92	3.23
Net Interest Margin (Annualized)	2.94	2.83	2.76	2.76
Median Ratio	2.94	2.79	2.73	2.83
Number of Profitable Thrifts	184	378	90	652
Percent Profitable	68.66	84.19	78.95	78.46
Profits (\$ Millions)	\$84.99	\$206.99	\$1,446.24	\$1,732.76
Number of Unprofitable Thrifts	84	71	24	179
Percent Unprofitable	31.34	15.81	21.05	21.54
Losses (\$ Millions)	(\$22.05)	(\$59.12)	(\$2,268.49)	(\$2,349.66)
<b>EARNINGS (\$ Millions)</b>				
Interest Income	\$196.35	\$2,084.78	\$20,234.56	\$22,471.88
Interest Expense	96.61	1,076.56	10,842.59	12,000.94
NET INTEREST INCOME	99.73	1,008.22	9,391.97	10,470.93
Loss Provisions-Interest Bearing Assets	6.97	111.73	7,505.35	7,620.34
Noninterest Income	286.34	362.30	5,847.25	6,489.40
Mortgage Loan Servicing Fees	0.78	7.05	(141.56)	(133.73)
Other Fees and Charges	273.31	254.26	3,832.79	4,355.38
Other Noninterest Income	12.26	100.99	2,156.02	2,267.75
Noninterest Expense	274.90	1,036.04	9,188.42	10,476.08
G&A Expense	273.51	1,022.22	8,817.02	10,090.71
Goodwill Amortization	0.70	10.87	209.40	219.72
Loss Provisions-Noninterest Bearing Assets	0.70	2.95	162.00	165.64
Income Before Taxes & Extraordinary Items	104.20	222.76	(1,454.55)	(1,136.09)
Income Taxes	41.22	74.89	(632.30)	(519.24)
Extraordinary Items	(0.04)	0.00	0.00	(0.04)
NET INCOME	62.94	147.87	(822.25)	(616.89)
<b>PROFITABILITY (Percent of Avg Assets Annualized)</b>				
Interest Income	5.79	5.85	5.94	5.93
Interest Expense	2.85	3.02	3.18	3.17
NET INTEREST INCOME	2.94	2.83	2.76	2.76
Loss Provisions-Interest Bearing Assets	0.21	0.31	2.20	2.01
Noninterest Income	8.44	1.02	1.72	1.71
Mortgage Loan Servicing Fees	0.02	0.02	(0.04)	(0.04)
Other Fees and Charges	8.06	0.71	1.13	1.15
Other Noninterest Income	0.36	0.28	0.63	0.60
Noninterest Expense	8.10	2.91	2.70	2.77
G&A Expense	8.06	2.87	2.59	2.66
Goodwill Amortization	0.02	0.03	0.06	0.06
Loss Provisions-Noninterest Bearing Assets	0.02	0.01	0.05	0.04
Income Before Taxes & Extraordinary Items	3.07	0.63	(0.43)	(0.30)
Income Taxes	1.22	0.21	(0.19)	(0.14)
Extraordinary Items	0.00	0.00	0.00	0.00
NET INCOME	1.86	0.42	(0.24)	(0.16)

STATEMENT OF CONDITION  
BY ASSET SIZE

FIRST QUARTER 2008:	LESS THAN \$ 100 MILLION	\$ 100 MILLION TO \$ 1 BILLION	\$ 1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	268	449	114	831
<hr/>				
TOTAL ASSETS (\$ Billions)	\$ 13.72	\$ 144.31	\$ 1,360.69	\$ 1,515.38
Cash and Noninterest-Earning Deposits	0.22	2.22	17.09	19.48
Investment Securities	2.45	15.63	89.99	107.82
Mortgage Backed Securities	1.19	14.23	186.79	202.20
1 - 4 Family Mortgages	6.16	58.12	684.90	748.01
First Liens	5.60	49.87	530.19	584.66
Home Equity Lines of Credit	0.28	4.78	113.17	118.12
Other Junior Liens	0.28	3.47	41.54	45.23
Multifamily Mortgages	0.27	5.50	57.62	63.32
Nonresidential Mortgages	1.17	17.63	57.07	75.07
Construction Loans	0.41	6.54	27.01	33.90
Land Loans	0.29	5.04	13.50	18.81
Commercial Loans	0.47	6.27	54.05	60.34
Consumer Loans	0.39	5.34	79.18	84.88
Reposessed Assets, Net	0.03	0.36	3.72	4.12
Real Estate Held for Investment, Net	0.01	0.06	0.12	0.18
Office Premises & Equipment	0.29	2.52	8.57	11.35
Other Assets	0.45	5.71	96.47	102.22
Less: Contra Assets & Valuation Allowances	0.08	0.86	15.40	16.31
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TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$ 13.72	\$ 144.31	\$ 1,360.69	\$ 1,515.38
TOTAL DEPOSITS AND ESCROWS	10.23	106.68	798.67	913.34
Deposits < or = to Insurance Limits	7.35	71.97	477.59	555.74
Deposits > Insurance Limits	2.88	34.72	321.08	357.60
Escrows	0.03	1.04	11.69	12.76
BORROWINGS	0.86	19.82	407.66	427.93
Advances From FHLB	0.82	17.11	290.89	308.81
Repurchase Agreements & FedFunds Purchased	0.02	1.74	41.96	43.56
Other Borrowings	0.01	0.97	74.81	75.56
Other Liabilities	0.19	1.44	35.42	37.00
Equity Capital	2.44	16.36	118.94	137.11
Capital Stock and Paid-In Capital	1.05	5.69	109.50	115.62
Unrealized Gains (Losses) AFS Securities	0.01	0.04	(7.10)	(7.05)
Retained Earnings	1.39	10.77	17.93	30.08

STATEMENT OF CONDITION  
BY ASSET SIZE

FIRST QUARTER 2008:	LESS THAN \$ 100 MILLION	\$ 100 MILLION TO \$ 1 BILLION	\$ 1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	268	449	114	831
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TOTAL ASSETS (Percent of Total Assets)	100.00	100.00	100.00	100.00
Cash and Noninterest-Earning Deposits	1.57	1.54	1.26	1.29
Investment Securities	17.88	10.83	6.61	7.12
Mortgage Backed Securities	8.67	9.86	13.73	13.34
1 - 4 Family Mortgages	44.88	40.27	50.33	49.36
First Liens	40.82	34.56	38.96	38.58
Home Equity Lines of Credit	2.01	3.31	8.32	7.79
Other Junior Liens	2.06	2.40	3.05	2.98
Multifamily Mortgages	1.99	3.81	4.23	4.18
Nonresidential Mortgages	8.52	12.21	4.19	4.95
Construction Loans	3.02	4.53	1.98	2.24
Land Loans	2.15	3.49	0.99	1.24
Commercial Loans	3.43	4.35	3.97	3.98
Consumer Loans	2.82	3.70	5.82	5.60
Reposessed Assets, Net	0.23	0.25	0.27	0.27
Real Estate Held for Investment, Net	0.04	0.04	0.01	0.01
Office Premises & Equipment	2.08	1.75	0.63	0.75
Other Assets	3.29	3.95	7.09	6.75
Less: Contra Assets & Valuation Allowances	0.56	0.59	1.13	1.08
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TOTAL LIABILITIES AND CAPITAL (Percent of Total Assets)	100.00	100.00	100.00	100.00
TOTAL DEPOSITS AND ESCROWS	74.54	73.93	58.70	60.27
Deposits < or = to Insurance Limits	53.58	49.87	35.10	36.67
Deposits > Insurance Limits	20.96	24.06	23.60	23.60
Escrows	0.24	0.72	0.86	0.84
BORROWINGS	6.28	13.73	29.96	28.24
Advances From FHLB	6.00	11.86	21.38	20.38
Repurchase Agreements & FedFunds Purchased	0.17	1.20	3.08	2.87
Other Borrowings	0.10	0.67	5.50	4.99
Other Liabilities	1.39	1.00	2.60	2.44
Equity Capital	17.79	11.34	8.74	9.05
Capital Stock and Paid-In Capital	7.63	3.94	8.05	7.63
Unrealized Gains (Losses) AFS Securities	0.09	0.03	(0.52)	(0.47)
Retained Earnings	10.14	7.46	1.32	1.98

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

FIRST QUARTER 2008:	LESS THAN \$ 100 MILLION	\$ 100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	268	449	114	831
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TOTAL ASSETS (Percent Change)	4.25	8.97	3.92	4.20
Cash and Noninterest-Earning Deposits	5.40	10.90	54.24	46.54
Investment Securities	(7.23)	(7.08)	8.55	5.33
Mortgage Backed Securities	17.68	19.07	13.22	13.64
1 - 4 Family Mortgages	2.58	6.34	(1.93)	(1.37)
First Liens	2.30	5.28	(6.71)	(5.78)
Home Equity Lines of Credit	2.22	13.71	30.66	29.68
Other Junior Liens	8.70	12.54	(4.43)	(3.36)
Multifamily Mortgages	6.13	5.44	(0.06)	0.31
Nonresidential Mortgages	21.32	19.26	26.39	23.27
Construction Loans	(1.50)	2.03	11.01	8.77
Land Loans	28.62	17.22	11.35	12.94
Commercial Loans	21.89	22.02	27.78	26.16
Consumer Loans	(1.16)	13.51	8.38	8.60
Reposessed Assets, Net	81.28	139.54	187.08	180.81
Real Estate Held for Investment, Net	(16.80)	(4.20)	21.53	10.37
Office Premises & Equipment	14.90	11.05	1.83	3.76
Other Assets	1.07	21.53	3.21	3.66
Less: Contra Assets & Valuation Allowances	11.91	18.52	159.83	142.70
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TOTAL LIABILITIES AND CAPITAL (Percent Chg)	4.25	8.97	3.92	4.20
TOTAL DEPOSITS AND ESCROWS	3.70	7.53	(1.32)	(0.52)
Deposits < or = to Insurance Limits	1.18	5.03	0.25	0.71
Deposits > Insurance Limits	10.76	13.09	(3.56)	(2.36)
Escrows	(35.01)	3.64	(22.39)	(20.80)
BORROWINGS	2.77	17.16	23.53	23.15
Advances From FHLB	0.16	17.11	41.84	40.04
Repurchase Agreements & FedFunds Purchased	137.28	26.61	(27.10)	(26.09)
Other Borrowings	136.85	4.11	11.04	11.04
Other Liabilities	(2.87)	7.40	(0.03)	0.11
Equity Capital	7.80	9.27	(12.65)	(10.58)
Capital Stock and Paid-In Capital	26.78	28.78	18.36	18.35
Unrealized Gains (Losses) AFS Securities	(28.46)	(59.06)	1,033.54	1,288.04
Retained Earnings	(2.52)	2.13	(60.03)	(47.08)

**CAPITAL MEASURES  
BY ASSET SIZE**

FIRST QUARTER 2008:	LESS THAN \$ 100 MILLION	\$ 100 MILLION TO \$ 1 BILLION	\$ 1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	268	449	114	831
<b>CAPITAL COMPLIANCE</b>				
Meet FDICIA Capital Standards	265	449	114	828
Percent of Thrifts	98.88	100.00	100.00	99.64
Consolidated Assets (\$ Billions)	\$ 13.57	\$ 144.31	\$ 1,360.69	\$ 1,515.23
Fail FDICIA Capital Standards	3	0	0	3
Percent of Thrifts	1.12	0.00	0.00	0.36
Consolidated Assets (\$ Billions)	\$ 0.15	\$ 0.00	\$ 0.00	\$ 0.15
Critically Undercapitalized	1	0	0	1
Percent of Thrifts	0.37	0.00	0.00	0.12
Consolidated Assets (\$ Billions)	\$ 0.04	\$ 0.00	\$ 0.00	\$ 0.04
<b>CAPITAL RATIOS (Percent)</b>				
Tangible Equity (\$ Billions)	\$ 2.37	\$ 15.26	\$ 110.51	\$ 127.87
Tangible Equity Ratio	17.37	10.66	8.19	8.51
Median Ratio	14.53	9.53	8.14	10.15
Tier 1 Capital (\$ Billions)	\$ 2.37	\$ 15.26	\$ 110.83	\$ 128.19
Tier 1 Leverage Ratio	17.39	10.66	8.21	8.53
Median Ratio	14.53	9.53	8.14	10.15
Tier 1 Risk-based Capital Ratio	30.33	16.38	12.05	12.59
Median Ratio	27.66	14.99	11.73	17.04
Risk-based Capital (\$ Billions)	\$ 2.44	\$ 16.03	\$ 127.07	\$ 145.25
Total Risk-based Capital Ratio	31.18	17.23	14.13	14.55
Median Ratio	28.44	16.03	12.82	17.78

ASSET QUALITY INDICATORS  
BY ASSET SIZE

FIRST QUARTER 2008:	LESS THAN \$100 MILLION 268	\$100 MILLION TO \$1 BILLION 449	\$1 BILLION OR GREATER 114	INDUSTRY 831
<b>NUMBER OF INSTITUTIONS:</b>				
<b>LOANS 30-89 DAYS DELINQUENT (\$ Millions)</b>				
Total Including Repurchased GNMA Loans	\$196.89	\$1,469.43	\$18,549.67	\$20,180.05
Repurchased GNMA Loans	0.00	8.74	657.50	666.24
Total Excluding Repurchased GNMA Loans	196.89	1,460.69	17,892.17	19,513.82
<b>Mortgage Loans</b>				
Construction & Land Loans	16.47	281.15	991.13	1,287.76
Nonresidential Mortgages	25.50	213.48	327.00	559.11
Multifamily Mortgages	3.48	57.57	214.28	274.79
1-4 Family Mortgages	128.35	741.70	15,187.99	16,032.54
First Liens	120.47	644.17	12,642.91	13,384.52
Home Equity Lines of Credit	3.95	67.49	1,830.81	1,900.51
Other Junior Liens	3.93	30.04	714.26	747.51
<b>Nonmortgage Loans and Leases</b>				
Commercial Loans	13.74	99.03	510.51	621.74
Consumer Loans	9.36	76.51	1,318.77	1,404.11
<b>NONCURRENT LOANS (\$ Millions)</b>				
Total Including Repurchased GNMA Loans	\$147.67	\$1,390.28	\$25,517.72	\$27,030.74
Repurchased GNMA Loans	0.00	8.49	976.11	984.59
Total Excluding Repurchased GNMA Loans	147.67	1,381.79	24,541.62	26,046.15
<b>Mortgage Loans</b>				
Construction & Land Loans	27.82	412.70	2,726.82	3,164.62
Nonresidential Mortgages	21.29	216.61	371.72	606.03
Multifamily Mortgages	1.73	48.37	266.15	316.00
1-4 Family Mortgages	83.78	596.99	20,645.99	21,311.26
First Liens	78.35	540.29	18,065.18	18,669.69
Home Equity Lines of Credit	2.73	38.08	1,858.41	1,898.20
Other Junior Liens	2.70	18.61	722.40	743.38
<b>Nonmortgage Loans and Leases</b>				
Commercial Loans	9.81	85.07	595.05	687.08
Consumer Loans	3.25	30.55	911.99	945.75
<b>NET CHARGE-OFFS (\$ Millions)</b>				
Total	\$4.82	\$78.07	\$3,459.35	\$3,541.63
<b>Mortgage Loans</b>				
Construction & Land Loans	0.66	11.45	271.76	283.87
Nonresidential Mortgages	0.20	6.09	16.64	22.92
Multifamily Mortgages	0.19	0.06	5.50	5.76
1-4 Family Mortgages	3.30	26.98	2,319.99	2,349.82
First Liens	1.53	17.90	1,195.71	1,214.69
Home Equity Lines of Credit	0.46	6.55	772.12	779.13
Other Junior Liens	1.31	2.53	352.16	356.00
<b>Nonmortgage Loans and Leases</b>				
Commercial Loans	0.96	13.01	236.79	250.66
Consumer Loans	0.42	13.54	788.41	802.34
Reposessed Assets	0.17	6.21	154.95	161.33
Other	(1.08)	0.73	(334.70)	(335.05)
<b>REPOSSESSED ASSETS, NET (\$ Millions)</b>				
Total	\$30.89	\$364.73	\$3,723.75	\$4,117.79
Construction & Land Loans	4.81	136.57	331.31	472.68
Nonresidential Mortgages	3.29	42.24	69.16	114.70
Multifamily Mortgages	0.08	14.91	24.71	39.71
1-4 Family Mortgages	22.18	161.22	3,177.63	3,359.45
Other	0.53	9.79	120.94	131.26

ASSET QUALITY INDICATORS  
BY ASSET SIZE

FIRST QUARTER 2008:	LESS THAN \$100 MILLION	\$100 MILLION TO \$1 BILLION	\$1 BILLION OR GREATER	INDUSTRY
NUMBER OF INSTITUTIONS:	268	449	114	831
<b>LOANS 30-89 DAYS DELINQUENT (% Total Assets)</b>				
Total Including Repurchased GNMA Loans	1.43	1.02	1.36	1.33
Repurchased GNMA Loans	0.00	0.01	0.05	0.04
Total Excluding Repurchased GNMA Loans	1.43	1.01	1.31	1.29
<b>Percent of Outstanding Loans by Loan Type:</b>				
<b>Mortgage Loans</b>				
Construction & Land Loans	2.32	2.43	2.45	2.44
Nonresidential Mortgages	2.18	1.21	0.57	0.74
Multifamily Mortgages	1.27	1.05	0.37	0.43
1-4 Family Mortgages	2.08	1.28	2.22	2.14
First Liens	2.15	1.29	2.38	2.29
Home Equity Lines of Credit	1.44	1.41	1.62	1.61
Other Junior Liens	1.39	0.87	1.72	1.65
<b>Nonmortgage Loans and Leases</b>				
Commercial Loans	2.92	1.58	0.94	1.03
Consumer Loans	2.42	1.43	1.67	1.65
<b>NONCURRENT LOANS (% Total Assets)</b>				
Total Including Repurchased GNMA Loans	1.08	0.96	1.88	1.78
Repurchased GNMA Loans	0.00	0.01	0.07	0.06
Total Excluding Repurchased GNMA Loans	1.08	0.96	1.80	1.72
<b>Percent of Outstanding Loans by Loan Type:</b>				
<b>Mortgage Loans</b>				
Construction & Land Loans	3.92	3.56	6.73	6.00
Nonresidential Mortgages	1.82	1.23	0.65	0.81
Multifamily Mortgages	0.63	0.88	0.46	0.50
1-4 Family Mortgages	1.36	1.03	3.01	2.85
First Liens	1.40	1.08	3.41	3.19
Home Equity Lines of Credit	0.99	0.80	1.64	1.61
Other Junior Liens	0.96	0.54	1.74	1.64
<b>Nonmortgage Loans and Leases</b>				
Commercial Loans	2.08	1.36	1.10	1.14
Consumer Loans	0.84	0.57	1.15	1.11
<b>NET CHARGE-OFFS (% Total Assets)</b>				
Percent of Outstanding Loans by Loan Type:	0.04	0.05	0.25	0.23
<b>Mortgage Loans</b>				
Construction & Land Loans	0.09	0.10	0.67	0.54
Nonresidential Mortgages	0.02	0.03	0.03	0.03
Multifamily Mortgages	0.07	0.00	0.01	0.01
1-4 Family Mortgages	0.05	0.05	0.34	0.31
First Liens	0.03	0.04	0.23	0.21
Home Equity Lines of Credit	0.17	0.14	0.68	0.66
Other Junior Liens	0.47	0.07	0.85	0.79
<b>Nonmortgage Loans and Leases</b>				
Commercial Loans	0.20	0.21	0.44	0.42
Consumer Loans	0.11	0.25	1.00	0.95
Repossessed Assets	0.53	1.70	4.16	3.92
Other	0.00	0.00	0.00	0.00
<b>REPOSSESSED ASSETS, NET (% Total Assets)</b>				
Percent of Outstanding Loans by Loan Type:	0.23	0.25	0.27	0.27
<b>Construction &amp; Land Loans</b>				
Nonresidential Mortgages	0.68	1.18	0.82	0.90
Multifamily Mortgages	0.28	0.24	0.12	0.15
1-4 Family Mortgages	0.03	0.27	0.04	0.06
Other	0.36	0.28	0.46	0.45
<b>Other</b>				
	0.12	0.17	0.13	0.13

**ASSET QUALITY INDICATORS  
BY ASSET SIZE**

<b>FIRST QUARTER 2008:</b>	<b>LESS THAN \$100 MILLION</b>	<b>\$100 MILLION TO \$1 BILLION</b>	<b>\$1 BILLION OR GREATER</b>	<b>INDUSTRY</b>
<b>NUMBER OF INSTITUTIONS:</b>	<b>268</b>	<b>449</b>	<b>114</b>	<b>831</b>
<b>ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)</b>				
Real Estate Loans	8.31	92.82	840.10	939.10
Percent of Total Assets	60.55	64.32	61.74	61.97
Noncurrent Real Estate Loans				
Including Repurchased GNMA Loans	0.13	1.27	24.01	25.40
Percent of Total Assets	0.98	0.88	1.76	1.68
Excluding Repurchased GNMA Loans	0.13	1.27	23.03	24.41
Percent of Total Assets	0.98	0.88	1.69	1.61
Real Estate Owned	0.03	0.36	3.63	4.02
Percent of Total Assets	0.22	0.25	0.27	0.27
Troubled Real Estate Loans				
Including Repurchased GNMA Loans	0.16	1.63	27.64	29.42
Percent of Total Assets	1.20	1.13	2.03	1.94
Excluding Repurchased GNMA Loans	0.16	1.62	26.67	28.43
Percent of Total Assets	1.20	1.13	1.96	1.88
Valuation Allowances	0.08	0.95	16.22	17.23
Coverage Ratio				
Including Repurchased GNMA Loans	51.23	61.53	60.12	60.10
Excluding Repurchased GNMA Loans	51.23	61.91	62.51	62.38
Reserve Ratio	0.83	0.82	1.59	1.51
<b>ASSET QUALITY SUMMARY (% Total Assets)</b>				
Net Chargeoffs (Annualized)	0.14	0.22	1.02	0.93
Net Provisions for Losses (Annualized)	0.20	0.31	2.21	2.01
Valuation Allowances	0.61	0.66	1.19	1.14
Noncurrent Loans				
Including Repurchased GNMA Loans	1.08	0.96	1.88	1.78
Excluding Repurchased GNMA Loans	1.08	0.96	1.80	1.72
Reposessed Assets, Net (% Total Assets)	0.23	0.25	0.27	0.27
Troubled Assets				
Including Repurchased GNMA Loans	1.30	1.22	2.15	2.06
Excluding Repurchased GNMA Loans	1.30	1.21	2.08	1.99



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

	3-MONTHS ENDED							
	MAR. 2008	DEC. 2007	2007 ----	2006 ----	2005 ----	2004 ----	2003 ----	
<b>SUMMARY DATA:</b>								
Number of Thrifts	(#)	831	826	826	845	863	886	928
Total Assets	(\$)	1,515.38	1,508.35	1,508.35	1,410.82	1,464.12	1,306.79	1,092.62
Net Income	(\$)	(0.62)	(8.75)	(0.65)	15.85	16.40	13.96	13.74
Profits	(\$)	1.73	1.26	11.43	16.34	16.61	14.31	14.02
Losses	(\$)	(2.35)	(10.01)	(12.07)	(0.49)	(0.21)	(0.35)	(0.28)
<b>PROFITABILITY MEASURES:</b>								
Return on Average Assets	(%)	(0.16)	(2.28)	(0.04)	1.06	1.19	1.18	1.29
Median Ratio	(%)	0.43	0.39	0.46	0.61	0.73	0.71	0.76
Return on Average Equity	(%)	(1.80)	(23.48)	(0.42)	11.18	12.83	12.79	14.29
Median Ratio	(%)	3.23	2.94	3.52	4.95	6.26	6.23	6.97
Net Interest Income	(\$)	10.47	9.91	40.62	40.93	38.82	34.57	30.82
% of Average Assets	(%)	2.78	2.58	2.70	2.74	2.81	2.91	2.90
Total Fee Income	(\$)	4.22	4.35	18.31	17.23	16.83	12.38	9.28
% of Average Assets	(%)	1.12	1.13	1.13	1.26	1.39	1.19	1.25
G&A Expense	(\$)	10.09	9.96	38.29	37.91	33.79	30.09	25.37
% of Average Assets	(%)	2.68	2.59	2.55	2.54	2.44	2.53	2.39
<b>CAPITAL MEASURES:</b>								
Equity Capital Ratio	(%)	9.05	9.26	9.26	10.72	9.45	9.08	9.09
Tier 1 Leverage Ratio	(%)	8.53	8.36	8.36	8.52	8.15	7.80	7.82
Risk-based Capital Ratio	(%)	14.55	14.39	14.39	14.33	13.97	13.85	14.23
<b>Thrifts by FDICIA Capital Categories:</b>								
Well-Capitalized	(#)	816	814	814	835	858	881	922
Adequately Capitalized	(#)	12	9	9	9	4	4	5
Undercapitalized	(#)	0	2	2	0	0	0	0
Significantly Undercapitalized	(#)	2	0	0	0	0	1	1
Critically Undercapitalized	(#)	1	1	1	0	0	0	0
<b>FAILED/PROBLEM THRIFTS:</b>								
Failed Thrifts	(#)	0	0	0	0	0	1	0
Problem Thrifts	(#)	12	11	11	6	7	6	8
Problem Thrift Assets	(\$)	1.68	1.13	1.13	3.83	1.87	0.71	0.63
Problem Thrift Assets as a % of Total Assets	(%)	0.11	0.07	0.07	0.27	0.13	0.05	0.06
<b>ASSET QUALITY MEASURES:</b>								
<b>Troubled Assets</b>								
Including Repurchased GNMA Loans	(\$)	31.15	25.02	25.02	9.91	9.41	N/A	N/A
% of Total Assets	(%)	2.06	1.66	1.66	0.70	0.64	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	30.16	24.20	24.20	8.94	6.46	6.33	7.29
% of Total Assets	(%)	1.99	1.60	1.60	0.63	0.44	0.48	0.67
<b>Noncurrent Loans</b>								
Including Repurchased GNMA Loans	(\$)	27.03	22.03	22.03	8.65	8.67	N/A	N/A
% of Total Assets	(%)	1.78	1.46	1.46	0.61	0.59	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	26.05	21.21	21.21	7.67	5.72	5.60	6.35
% of Total Assets	(%)	1.72	1.41	1.41	0.54	0.39	0.43	0.58
<b>Noncurrent Loans as a % of Loan Type:</b>								
1-4 Family Mortgages	(%)	2.85	2.35	2.35	0.89	0.86	0.52	0.83
First Liens	(%)	3.19	2.59	2.59	0.97	0.97	0.57	N/A
Home Equity Lines of Credit	(%)	1.61	1.25	1.25	0.44	0.19	0.14	0.03
Other Junior Liens	(%)	1.64	2.03	2.03	0.66	0.41	0.49	N/A
Multifamily Loans	(%)	0.50	0.43	0.43	0.21	0.16	0.13	0.13
Commercial Loans	(%)	1.14	0.95	0.95	0.90	1.10	1.11	1.21
Consumer Loans	(%)	1.11	1.01	1.01	0.91	0.63	0.78	0.94
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>								
Originations	(\$)	115.24	143.93	631.89	553.08	656.09	603.23	729.87
Purchases	(\$)	51.86	21.53	154.93	326.97	356.15	296.46	355.97
Sales	(\$)	119.47	85.73	553.17	564.57	599.47	477.70	768.41
Loans Outstanding (1)	(\$)	748.01	740.78	740.78	727.09	814.71	729.37	547.42
Loans Outstanding / Total Assets	(%)	49.36	49.11	49.11	51.54	55.64	55.81	50.10

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

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

	MARCH 2008		DECEMBER 2007		MARCH 2007	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
<b>TOTAL ASSETS</b>	<b>1,515.38</b>	<b>100.00</b>	<b>1,508.35</b>	<b>100.00</b>	<b>1,490.25</b>	<b>100.00</b>
Cash and Noninterest-Earning Deposits	19.48	1.29	16.56	1.10	14.63	0.98
Investment Securities	107.82	7.12	115.29	7.64	91.23	6.12
Mortgage Backed Securities	202.20	13.34	207.58	13.76	183.95	12.34
1-4 Family Mortgages	748.01	49.36	740.78	49.11	772.03	51.81
First Liens	584.66	38.58	577.31	38.27	631.44	42.37
Home Equity Lines of Credit	118.12	7.79	116.72	7.74	93.01	6.24
Other Junior Liens	45.23	2.98	46.74	3.10	47.58	3.19
Multifamily Mortgages	63.32	4.18	62.06	4.11	64.32	4.32
Nonresidential Mortgages	75.07	4.95	70.48	4.67	64.13	4.30
Construction Loans	33.90	2.24	34.08	2.26	33.20	2.23
Land Loans	18.81	1.24	19.08	1.26	18.01	1.21
Commercial Loans	60.34	3.98	56.97	3.78	52.07	3.49
Consumer Loans	84.88	5.60	87.52	5.80	88.43	5.93
Repossessed Assets, Net	4.12	0.27	2.99	0.20	1.50	0.10
Real Estate Held for Investment	0.18	0.01	0.20	0.01	0.19	0.01
Office Premises & Equipment	11.35	0.75	11.32	0.75	11.46	0.77
Other Assets	102.22	6.75	95.19	6.31	102.44	6.87
Less: Contra Assets & Valuation Allowances	16.31	1.08	11.75	0.78	7.34	0.49
<b>TOTAL LIABILITIES AND CAPITAL</b>	<b>1,515.38</b>	<b>100.00</b>	<b>1,508.35</b>	<b>100.00</b>	<b>1,490.25</b>	<b>100.00</b>
Total Deposits and Escrows	913.34	60.27	891.47	59.10	953.14	63.96
Deposits < or = to Insurance Limits	555.74	36.67	540.27	35.82	576.56	38.69
Deposits > Insurance Limits	357.60	23.60	351.21	23.28	376.58	25.27
Escrows	12.76	0.84	12.16	0.81	16.31	1.09
Total Borrowings	427.93	28.24	442.56	29.34	341.06	22.89
Advances from FHLB	308.81	20.38	302.23	20.04	211.73	14.21
Reverse Repurchase Agreements	43.56	2.87	55.33	3.67	61.24	4.11
Other Borrowings	75.56	4.99	85.00	5.64	68.09	4.57
Other Liabilities	37.00	2.44	34.71	2.30	36.66	2.46
EQUITY CAPITAL	137.11	9.05	139.61	9.26	159.39	10.70
Capital Stock & Paid-In Capital	115.62	7.63	113.45	7.52	101.92	6.84
Unrealized Gains (Losses) AFS Securities	(7.05)	(0.47)	(1.98)	(0.13)	(0.55)	(0.04)
Retained Earnings	30.08	1.98	28.83	1.91	58.71	3.94

  

	MARCH 2008		DECEMBER 2007		MARCH 2007	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
<b>INCOME AND EXPENSE DATA</b>						
Interest Income	22.47	5.97	23.49	6.12	23.72	6.56
Interest Expense	12.00	3.19	13.58	3.54	13.35	3.69
Net Interest Income	10.47	2.78	9.91	2.58	10.37	2.87
Loss Provisions-Interest Bearing Assets	7.62	2.02	5.46	1.42	1.22	0.34
Noninterest Income	6.49	1.72	2.43	0.63	5.62	1.55
Mortgage Loan Servicing Fees	(0.13)	(0.04)	(0.05)	(0.01)	0.20	0.06
Other Fees and Charges	4.36	1.16	4.40	1.15	3.95	1.09
Other Noninterest Income	2.27	0.60	(1.92)	(0.50)	1.47	0.41
Noninterest Expense	10.48	2.78	17.42	4.54	9.21	2.55
G&A Expense	10.09	2.68	9.96	2.59	8.98	2.48
Goodwill Expense	0.22	0.06	7.36	1.92	0.20	0.06
Loss Provis.-Nonint. Bearing Assets	0.17	0.04	0.10	0.03	0.02	0.01
Income Before Taxes & Extraord. Items	(1.14)	(0.30)	(10.54)	(2.75)	5.56	1.54
Income Taxes	(0.52)	(0.14)	(1.79)	(0.47)	1.95	0.54
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	(0.62)	(0.16)	(8.75)	(2.28)	3.61	1.00

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

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

NORTHEAST REGION

		3-MONTHS ENDED		2007	2006	2005	2004	2003
		MAR. 2008	DEC. 2007					
<b>SUMMARY DATA:</b>								
Number of Thrifts	(#)	189	184	184	263	266	272	285
Total Assets	(\$)	411.60	411.75	411.75	414.90	371.60	329.11	273.70
Net Income	(\$)	0.57	(1.69)	(0.45)	3.75	4.43	4.24	3.45
Profits	(\$)	0.60	0.39	2.59	3.92	4.45	4.30	3.58
Losses	(\$)	(0.03)	(2.09)	(3.04)	(0.18)	(0.02)	(0.05)	(0.13)
<b>PROFITABILITY MEASURES:</b>								
Return on Average Assets	(%)	0.55	(1.66)	(0.11)	0.94	1.27	1.40	1.32
Median Ratio	(%)	0.40	0.37	0.41	0.55	0.75	0.69	0.72
Return on Average Equity	(%)	5.38	(15.67)	(0.99)	9.35	12.73	14.05	14.14
Median Ratio	(%)	3.26	2.94	3.28	4.41	6.06	6.09	6.69
Net Interest Income	(\$)	2.49	2.25	9.18	9.37	9.43	8.89	7.70
% of Average Assets	(%)	2.42	2.22	2.25	2.36	2.72	2.94	2.94
Total Fee Income	(\$)	0.52	0.54	2.96	3.47	3.44	3.68	2.51
% of Average Assets	(%)	0.51	0.54	0.54	0.82	1.28	1.08	1.50
G&A Expense	(\$)	1.88	1.78	7.86	7.16	6.80	7.13	5.90
% of Average Assets	(%)	1.83	1.75	1.93	1.80	1.96	2.36	2.25
<b>CAPITAL MEASURES:</b>								
Equity Capital Ratio	(%)	10.16	10.32	10.32	10.56	10.04	10.08	9.54
Tier 1 Leverage Ratio	(%)	9.15	8.84	8.84	8.76	8.97	8.96	8.69
Risk-based Capital Ratio	(%)	16.77	16.65	16.65	15.52	16.48	15.93	15.74
<b>Thrifts by FDICIA Capital Categories:</b>								
Well-Capitalized	(#)	184	183	183	263	264	271	283
Adequately Capitalized	(#)	5	1	1	0	2	1	1
Undercapitalized	(#)	0	0	0	0	0	0	0
Significantly Undercapitalized	(#)	0	0	0	0	0	0	1
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
<b>FAILED/PROBLEM THRIFTS:</b>								
Failed Thrifts	(#)	0	0	0	0	0	1	0
Problem Thrifts	(#)	3	4	4	2	1	1	1
Problem Thrift Assets	(\$)	0.40	0.43	0.43	0.08	0.78	0.09	0.11
Problem Thrift Assets as a % of Total Assets	(%)	0.10	0.10	0.10	0.02	0.21	0.03	0.04
<b>ASSET QUALITY MEASURES:</b>								
<b>Troubled Assets</b>								
Including Repurchased GNMA Loans	(\$)	2.24	2.77	2.77	1.93	1.40	N/A	N/A
% of Total Assets	(%)	0.55	0.67	0.67	0.47	0.38	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	2.24	2.77	2.77	1.93	1.40	1.41	1.70
% of Total Assets	(%)	0.54	0.67	0.67	0.46	0.38	0.43	0.62
<b>Noncurrent Loans</b>								
Including Repurchased GNMA Loans	(\$)	2.00	2.55	2.55	1.74	1.26	N/A	N/A
% of Total Assets	(%)	0.49	0.62	0.62	0.42	0.34	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	2.00	2.54	2.54	1.74	1.26	1.30	1.56
% of Total Assets	(%)	0.49	0.62	0.62	0.42	0.34	0.40	0.57
<b>Noncurrent Loans as a % of Loan Type:</b>								
1-4 Family Mortgages	(%)	0.72	1.16	1.16	0.66	0.50	0.50	0.80
First Liens	(%)	0.75	1.06	1.06	0.65	0.49	0.52	N/A
Home Equity Lines of Credit	(%)	0.29	0.27	0.27	0.33	0.33	0.24	0.04
Other Junior Liens	(%)	0.91	4.24	4.24	1.26	0.79	0.62	N/A
Multifamily Loans	(%)	0.38	0.37	0.37	0.28	0.38	0.31	0.22
Commercial Loans	(%)	0.99	0.82	0.82	0.58	0.73	0.73	1.32
Consumer Loans	(%)	0.70	0.78	0.78	0.60	0.47	1.41	1.51
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>								
Originations	(\$)	15.23	16.06	108.25	123.63	142.27	125.03	155.67
Purchases	(\$)	0.87	2.12	42.03	119.76	149.79	100.16	83.82
Sales	(\$)	7.14	8.51	108.74	207.75	211.70	151.99	172.78
Loans Outstanding (1)	(\$)	158.48	159.44	159.44	182.68	184.83	155.85	117.57
Loans Outstanding / Total Assets	(%)	38.50	38.72	38.72	44.03	49.74	47.36	42.95

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



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

SOUTHEAST REGION

		3-MONTHS ENDED						
		MAR. 2008	DEC. 2007	2007	2006	2005	2004	2003
<b>SUMMARY DATA:</b>								
Number of Thrifts	(#)	199	200	200	299	306	312	329
Total Assets	(\$)	280.93	281.17	281.17	233.29	249.51	217.81	195.38
Net Income	(\$)	(0.40)	(1.69)	(1.13)	1.95	2.14	2.01	1.89
Profits	(\$)	0.10	0.11	1.43	2.23	2.25	2.13	2.00
Losses	(\$)	(0.51)	(1.80)	(2.56)	(0.28)	(0.11)	(0.12)	(0.11)
<b>PROFITABILITY MEASURES:</b>								
Return on Average Assets	(%)	(0.58)	(2.39)	(0.39)	0.78	0.92	0.97	1.02
Median Ratio	(%)	0.32	0.29	0.41	0.54	0.65	0.61	0.69
Return on Average Equity	(%)	(7.24)	(30.33)	(4.62)	8.72	10.16	10.82	11.13
Median Ratio	(%)	2.32	2.29	2.98	4.13	5.82	5.40	6.18
Net Interest Income	(\$)	1.61	1.69	7.51	7.38	6.86	6.03	5.20
% of Average Assets	(%)	2.29	2.38	2.59	2.94	2.94	2.92	2.81
Total Fee Income	(\$)	0.38	0.30	1.67	2.18	2.36	2.22	2.05
% of Average Assets	(%)	0.54	0.42	0.42	0.85	0.96	1.09	1.11
G&A Expense	(\$)	1.94	1.66	6.41	6.42	6.11	5.67	5.47
% of Average Assets	(%)	2.76	2.33	2.21	2.55	2.62	2.75	2.96
<b>CAPITAL MEASURES:</b>								
Equity Capital Ratio	(%)	7.82	8.10	8.10	9.43	8.82	9.01	9.11
Tier 1 Leverage Ratio	(%)	7.89	7.65	7.65	8.49	8.30	8.62	8.71
Risk-based Capital Ratio	(%)	13.51	13.80	13.80	13.51	13.46	14.03	14.79
<b>Thrifts by FDICIA Capital Categories:</b>								
Well-Capitalized	(#)	195	194	194	292	305	311	326
Adequately Capitalized	(#)	3	4	4	6	1	0	3
Undercapitalized	(#)	0	1	1	0	0	0	0
Significantly Undercapitalized	(#)	1	0	0	0	0	1	0
Critically Undercapitalized	(#)	0	1	1	0	0	0	0
<b>FAILED/PROBLEM THRIFTS:</b>								
Failed Thrifts	(#)	0	0	0	0	0	0	0
Problem Thrifts	(#)	3	3	3	3	5	4	6
Problem Thrift Assets	(\$)	0.91	0.48	0.48	3.69	1.01	0.59	0.50
Problem Thrift Assets as a % of Total Assets	(%)	0.32	0.17	0.17	1.58	0.40	0.27	0.26
<b>ASSET QUALITY MEASURES:</b>								
<b>Troubled Assets</b>								
Including Repurchased GNMA Loans	(\$)	6.74	5.62	5.62	1.73	1.44	N/A	N/A
% of Total Assets	(%)	2.40	2.00	2.00	0.74	0.58	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	6.46	5.37	5.37	1.48	1.21	1.23	1.46
% of Total Assets	(%)	2.30	1.91	1.91	0.63	0.49	0.57	0.75
<b>Noncurrent Loans</b>								
Including Repurchased GNMA Loans	(\$)	5.80	4.91	4.91	1.42	1.23	N/A	N/A
% of Total Assets	(%)	2.07	1.75	1.75	0.61	0.49	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	5.52	4.66	4.66	1.17	1.00	1.01	1.21
% of Total Assets	(%)	1.97	1.66	1.66	0.50	0.40	0.47	0.62
<b>Noncurrent Loans as a % of Loan Type:</b>								
1-4 Family Mortgages	(%)	3.00	2.61	2.61	0.90	0.68	0.56	0.79
First Liens	(%)	3.45	3.07	3.07	1.01	0.83	0.65	N/A
Home Equity Lines of Credit	(%)	2.20	1.70	1.70	0.41	0.20	0.15	0.06
Other Junior Liens	(%)	1.45	1.30	1.30	0.79	0.50	0.88	N/A
Multifamily Loans	(%)	0.52	0.60	0.60	0.44	0.42	0.34	0.35
Commercial Loans	(%)	0.39	0.49	0.49	1.03	1.08	1.33	1.68
Consumer Loans	(%)	0.19	0.19	0.19	0.60	0.52	0.68	0.97
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>								
Originations	(\$)	47.46	74.27	239.67	61.80	75.87	67.59	91.71
Purchases	(\$)	31.19	2.12	30.50	37.67	47.94	49.06	75.20
Sales	(\$)	64.28	31.38	166.16	53.62	70.90	74.95	123.12
Loans Outstanding (1)	(\$)	171.73	167.30	167.30	106.22	120.43	101.33	86.35
Loans Outstanding / Total Assets	(%)	61.13	59.50	59.50	45.53	48.27	46.52	44.19

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

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

SOUTHEAST REGION

	MARCH 2008		DECEMBER 2007		MARCH 2007	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
<b>TOTAL ASSETS</b>	<b>280.93</b>	<b>100.00</b>	<b>281.17</b>	<b>100.00</b>	<b>264.17</b>	<b>100.00</b>
Cash and Noninterest-Earning Deposits	4.79	1.70	2.64	0.94	3.13	1.18
Investment Securities	14.93	5.31	20.90	7.43	17.67	6.69
Mortgage Backed Securities	31.21	11.11	35.65	12.68	33.67	12.74
1-4 Family Mortgages	171.73	61.13	167.30	59.50	122.15	46.24
First Liens	122.67	43.67	117.66	41.85	96.71	36.61
Home Equity Lines of Credit	27.61	9.83	27.52	9.79	18.42	6.97
Other Junior Liens	21.45	7.63	22.12	7.87	7.01	2.66
Multifamily Mortgages	1.72	0.61	1.64	0.58	3.60	1.36
Nonresidential Mortgages	12.69	4.52	12.06	4.29	15.00	5.68
Construction Loans	6.21	2.21	6.34	2.26	8.19	3.10
Land Loans	5.71	2.03	5.77	2.05	6.79	2.57
Commercial Loans	7.17	2.55	5.04	1.79	9.48	3.59
Consumer Loans	10.79	3.84	11.43	4.07	30.72	11.63
Repossessed Assets, Net	0.94	0.33	0.71	0.25	0.35	0.13
Real Estate Held for Investment	0.05	0.02	0.05	0.02	0.07	0.03
Office Premises & Equipment	2.23	0.79	2.20	0.78	2.85	1.08
Other Assets	14.78	5.26	12.04	4.28	11.96	4.53
Less: Contra Assets & Valuation Allowances	4.02	1.43	2.62	0.93	1.45	0.55
<b>TOTAL LIABILITIES AND CAPITAL</b>	<b>280.93</b>	<b>100.00</b>	<b>281.17</b>	<b>100.00</b>	<b>264.17</b>	<b>100.00</b>
Total Deposits and Escrows	176.45	62.81	170.36	60.59	171.18	64.80
Deposits < or = to Insurance Limits	94.06	33.48	88.87	31.61	109.58	41.48
Deposits > Insurance Limits	82.39	29.33	81.49	28.98	61.60	23.32
Escrows	0.75	0.27	0.66	0.23	1.35	0.51
Total Borrowings	78.03	27.78	84.58	30.08	64.55	24.44
Advances from FHLB	68.82	24.50	72.25	25.70	39.46	14.94
Reverse Repurchase Agreements	8.24	2.93	10.67	3.79	17.36	6.57
Other Borrowings	0.97	0.35	1.65	0.59	7.72	2.92
Other Liabilities	4.48	1.59	3.46	1.23	4.32	1.63
EQUITY CAPITAL	21.97	7.82	22.77	8.10	24.12	9.13
Capital Stock & Paid-In Capital	15.71	5.59	15.40	5.48	13.65	5.17
Unrealized Gains (Losses) AFS Securities	(1.01)	(0.36)	(0.55)	(0.19)	(0.21)	(0.08)
Retained Earnings	7.51	2.67	8.08	2.87	10.74	4.07

	MARCH 2008		DECEMBER 2007		MARCH 2007	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
<b>INCOME AND EXPENSE DATA</b>						
Interest Income	4.10	5.85	4.49	6.32	4.10	6.40
Interest Expense	2.49	3.55	2.80	3.94	2.23	3.48
Net Interest Income	1.61	2.29	1.69	2.38	1.87	2.92
Loss Provisions-Interest Bearing Assets	1.62	2.31	1.07	1.50	0.27	0.42
Noninterest Income	1.30	1.85	(1.49)	(2.09)	0.63	0.98
Mortgage Loan Servicing Fees	(0.04)	(0.06)	0.02	0.03	0.02	0.03
Other Fees and Charges	0.43	0.61	0.28	0.39	0.45	0.71
Other Noninterest Income	0.92	1.31	(1.78)	(2.51)	0.16	0.24
Noninterest Expense	1.98	2.82	1.82	2.57	1.62	2.52
G&A Expense	1.94	2.76	1.66	2.33	1.59	2.48
Goodwill Expense	0.01	0.02	0.14	0.20	0.02	0.03
Loss Provis.-Nonint. Bearing Assets	0.03	0.04	0.02	0.03	0.00	0.01
Income Before Taxes & Extraord. Items	(0.69)	(0.98)	(2.69)	(3.79)	0.61	0.95
Income Taxes	(0.29)	(0.41)	(0.99)	(1.40)	0.22	0.34
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	(0.40)	(0.58)	(1.69)	(2.39)	0.39	0.61

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

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

CENTRAL REGION

		3-MONTHS ENDED		2007 ----
		MAR. 2008 ----	DEC. 2007 ----	
<b>SUMMARY DATA:</b>				
Number of Thrifts	(#)	198	199	199
Total Assets	(\$)	123.60	133.15	133.15
Net Income	(\$)	0.14	(0.03)	0.05
Profits	(\$)	0.17	0.19	0.36
Losses	(\$)	(0.03)	(0.22)	(0.31)
<b>PROFITABILITY MEASURES:</b>				
Return on Average Assets	(%)	0.46	(0.10)	0.04
Median Ratio	(%)	0.34	0.30	0.31
Return on Average Equity	(%)	4.70	(0.94)	0.40
Median Ratio	(%)	2.64	2.02	2.23
Net Interest Income	(\$)	0.74	0.78	1.58
% of Average Assets	(%)	2.41	2.37	1.20
Total Fee Income	(\$)	0.38	0.47	0.86
% of Average Assets	(%)	1.22	1.43	1.43
G&A Expense	(\$)	0.89	0.90	1.80
% of Average Assets	(%)	2.89	2.72	1.37
<b>CAPITAL MEASURES:</b>				
Equity Capital Ratio	(%)	9.68	10.29	10.29
Tier 1 Leverage Ratio	(%)	9.16	9.15	9.15
Risk-based Capital Ratio	(%)	14.62	14.52	14.52
<b>Thrifts by FDICIA Capital Categories:</b>				
Well-Capitalized	(#)	195	196	196
Adequately Capitalized	(#)	3	3	3
Undercapitalized	(#)	0	0	0
Significantly Undercapitalized	(#)	0	0	0
Critically Undercapitalized	(#)	0	0	0
<b>FAILED/PROBLEM THRIFTS:</b>				
Failed Thrifts	(#)	0	0	0
Problem Thrifts	(#)	4	3	3
Problem Thrift Assets	(\$)	0.23	0.12	0.12
Problem Thrift Assets as a % of Total Assets	(%)	0.18	0.09	0.09
<b>ASSET QUALITY MEASURES:</b>				
<b>Troubled Assets</b>				
Including Repurchased GNMA Loans	(\$)	2.89	2.41	2.41
% of Total Assets	(%)	2.34	1.81	1.81
Excluding Repurchased GNMA Loans	(\$)	2.89	2.41	2.41
% of Total Assets	(%)	2.34	1.81	1.81
<b>Noncurrent Loans</b>				
Including Repurchased GNMA Loans	(\$)	2.30	2.02	2.02
% of Total Assets	(%)	1.86	1.52	1.52
Excluding Repurchased GNMA Loans	(\$)	2.30	2.02	2.02
% of Total Assets	(%)	1.86	1.52	1.52
<b>Noncurrent Loans as a % of Loan Type:</b>				
1-4 Family Mortgages	(%)	2.01	1.73	1.73
First Liens	(%)	2.07	1.79	1.79
Home Equity Lines of Credit	(%)	1.66	1.47	1.47
Other Junior Liens	(%)	1.77	1.44	1.44
Multifamily Loans	(%)	1.78	1.46	1.46
Commercial Loans	(%)	1.26	1.07	1.07
Consumer Loans	(%)	0.79	0.78	0.78
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>				
Originations	(\$)	5.94	6.02	10.94
Purchases	(\$)	14.15	12.00	24.26
Sales	(\$)	16.66	15.22	30.59
Loans Outstanding (1)	(\$)	59.22	63.30	63.30
Loans Outstanding / Total Assets	(%)	47.92	47.54	47.54

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

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

CENTRAL REGION

	MARCH 2008		DECEMBER 2007	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
<b>TOTAL ASSETS</b>	<b>123.60</b>	<b>100.00</b>	<b>133.15</b>	<b>100.00</b>
Cash and Noninterest-Earning Deposits	1.29	1.04	1.44	1.08
Investment Securities	7.51	6.08	9.48	7.12
Mortgage Backed Securities	15.37	12.43	16.22	12.18
1-4 Family Mortgages	59.22	47.92	63.30	47.54
First Liens	48.41	39.17	51.39	38.60
Home Equity Lines of Credit	7.10	5.74	8.03	6.03
Other Junior Liens	3.71	3.00	3.87	2.91
Multifamily Mortgages	3.74	3.03	4.50	3.38
Nonresidential Mortgages	9.48	7.67	9.61	7.22
Construction Loans	3.61	2.92	3.88	2.91
Land Loans	3.80	3.08	4.23	3.18
Commercial Loans	4.05	3.28	4.04	3.03
Consumer Loans	9.11	7.37	9.02	6.78
Repossessed Assets, Net	0.59	0.48	0.40	0.30
Real Estate Held for Investment	0.03	0.02	0.05	0.04
Office Premises & Equipment	1.32	1.07	1.45	1.09
Other Assets	5.30	4.29	6.38	4.79
Less: Contra Assets & Valuation Allowances	0.82	0.66	0.85	0.64
<b>TOTAL LIABILITIES AND CAPITAL</b>	<b>123.60</b>	<b>100.00</b>	<b>133.15</b>	<b>100.00</b>
Total Deposits and Escrows	86.97	70.37	93.02	69.86
Deposits < or = to Insurance Limits	58.01	46.94	63.31	47.55
Deposits > Insurance Limits	28.96	23.43	29.71	22.32
Escrows	1.61	1.30	1.33	1.00
Total Borrowings	23.23	18.80	24.88	18.69
Advances from FHLB	18.64	15.09	18.67	14.02
Reverse Repurchase Agreements	3.52	2.85	4.76	3.58
Other Borrowings	1.07	0.86	1.45	1.09
Other Liabilities	1.42	1.15	1.54	1.16
EQUITY CAPITAL	11.97	9.68	13.70	10.29
Capital Stock & Paid-In Capital	5.40	4.37	7.23	5.43
Unrealized Gains (Losses) AFS Securities	(0.02)	(0.02)	(0.02)	(0.01)
Retained Earnings	6.75	5.46	6.61	4.97

	MARCH 2008		DECEMBER 2007	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
<b>INCOME AND EXPENSE DATA</b>				
Interest Income	1.79	5.82	2.00	6.05
Interest Expense	1.05	3.42	1.22	3.68
Net Interest Income	0.74	2.41	0.78	2.37
Loss Provisions-Interest Bearing Assets	0.17	0.57	0.28	0.84
Noninterest Income	0.54	1.77	0.53	1.62
Mortgage Loan Servicing Fees	(0.03)	(0.10)	0.01	0.02
Other Fees and Charges	0.41	1.33	0.47	1.41
Other Noninterest Income	0.17	0.54	0.06	0.18
Noninterest Expense	0.90	2.93	1.04	3.13
G&A Expense	0.89	2.89	0.90	2.72
Goodwill Expense	0.01	0.04	0.13	0.40
Loss Provis.-Nonint. Bearing Assets	0.00	0.00	0.00	0.02
Income Before Taxes & Extraord. Items	0.21	0.68	0.01	0.02
Income Taxes	0.07	0.22	0.04	0.12
Extraordinary Items	0.00	0.00	0.00	0.00
Net Income	0.14	0.46	(0.03)	(0.10)

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



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

MIDWEST REGION

		3-MONTHS ENDED						
		MAR. 2008	DEC. 2007	2007	2006	2005	2004	2003
<b>SUMMARY DATA:</b>								
Number of Thrifts	(#)	172	171	171	199	201	207	216
Total Assets	(\$)	147.24	138.44	138.44	139.49	126.63	135.39	127.54
Net Income	(\$)	0.16	0.11	0.96	1.28	1.29	1.24	1.52
Profits	(\$)	0.27	0.15	1.04	1.32	1.37	1.41	1.54
Losses	(\$)	(0.11)	(0.04)	(0.09)	(0.04)	(0.08)	(0.16)	(0.03)
<b>PROFITABILITY MEASURES:</b>								
Return on Average Assets	(%)	0.44	0.31	0.71	0.95	0.99	0.94	1.17
Median Ratio	(%)	0.56	0.49	0.54	0.66	0.71	0.75	0.82
Return on Average Equity	(%)	5.17	3.59	7.90	10.54	11.14	10.79	13.66
Median Ratio	(%)	4.88	3.66	4.50	5.17	6.15	6.40	7.54
Net Interest Income	(\$)	0.98	0.89	3.67	3.59	3.63	3.70	3.60
% of Average Assets	(%)	2.73	2.58	2.71	2.68	2.78	2.80	2.78
Total Fee Income	(\$)	0.47	0.43	1.81	1.66	1.50	1.38	1.23
% of Average Assets	(%)	1.30	1.24	1.24	1.26	1.21	1.08	1.02
G&A Expense	(\$)	0.94	0.91	3.66	3.51	3.37	3.61	3.35
% of Average Assets	(%)	2.63	2.64	2.70	2.62	2.58	2.74	2.59
<b>CAPITAL MEASURES:</b>								
Equity Capital Ratio	(%)	8.54	8.62	8.62	9.16	9.01	8.98	8.66
Tier 1 Leverage Ratio	(%)	8.61	8.47	8.47	9.04	8.90	8.45	8.42
Risk-based Capital Ratio	(%)	14.20	13.30	13.30	14.51	14.56	14.45	15.05
<b>Thrifts by FDICIA Capital Categories:</b>								
Well-Capitalized	(#)	171	170	170	196	199	204	216
Adequately Capitalized	(#)	0	0	0	3	1	3	0
Undercapitalized	(#)	0	1	1	0	0	0	0
Significantly Undercapitalized	(#)	1	0	0	0	0	0	0
Critically Undercapitalized	(#)	0	0	0	0	0	0	0
<b>FAILED/PROBLEM THRIFTS:</b>								
Failed Thrifts	(#)	0	0	0	0	0	0	0
Problem Thrifts	(#)	1	1	1	1	0	1	1
Problem Thrift Assets	(\$)	0.09	0.10	0.10	0.05	N/A	0.03	0.03
Problem Thrift Assets as a % of Total Assets	(%)	0.06	0.07	0.07	0.04	N/A	0.02	0.02
<b>ASSET QUALITY MEASURES:</b>								
<b>Troubled Assets</b>								
Including Repurchased GNMA Loans	(\$)	2.54	1.93	1.93	1.29	1.45	N/A	N/A
% of Total Assets	(%)	1.73	1.39	1.39	0.93	1.14	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	1.85	1.36	1.36	0.62	0.48	0.61	0.69
% of Total Assets	(%)	1.26	0.98	0.98	0.45	0.38	0.45	0.54
<b>Noncurrent Loans</b>								
Including Repurchased GNMA Loans	(\$)	2.27	1.73	1.73	1.18	1.36	N/A	N/A
% of Total Assets	(%)	1.54	1.25	1.25	0.85	1.08	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	1.58	1.16	1.16	0.51	0.40	0.52	0.52
% of Total Assets	(%)	1.07	0.84	0.84	0.37	0.31	0.39	0.40
<b>Noncurrent Loans as a % of Loan Type:</b>								
1-4 Family Mortgages	(%)	3.02	2.32	2.32	1.91	2.71	0.50	0.57
First Liens	(%)	4.40	3.38	3.38	2.78	3.66	0.60	N/A
Home Equity Lines of Credit	(%)	0.18	0.13	0.13	0.19	0.17	0.12	0.03
Other Junior Liens	(%)	0.23	0.21	0.21	0.18	0.19	0.32	N/A
Multifamily Loans	(%)	1.26	0.67	0.67	1.19	0.70	0.61	0.51
Commercial Loans	(%)	0.81	0.60	0.60	0.73	0.84	0.83	1.32
Consumer Loans	(%)	0.57	0.52	0.52	0.65	0.52	0.54	0.56
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>								
Originations	(\$)	10.41	8.97	42.60	48.60	55.02	49.45	69.19
Purchases	(\$)	3.28	2.12	7.62	7.36	9.32	9.57	14.73
Sales	(\$)	7.85	7.20	33.44	27.70	32.60	32.82	58.76
Loans Outstanding (1)	(\$)	51.57	50.65	50.65	45.75	43.00	46.24	42.01
Loans Outstanding / Total Assets	(%)	35.02	36.58	36.58	32.80	33.96	34.15	32.94

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

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

MIDWEST REGION

	MARCH 2008		DECEMBER 2007		MARCH 2007	
	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS	(\$)	% OF TOTAL ASSETS
<b>TOTAL ASSETS</b>	<b>147.24</b>	<b>100.00</b>	<b>138.44</b>	<b>100.00</b>	<b>129.19</b>	<b>100.00</b>
Cash and Noninterest-Earning Deposits	2.59	1.76	1.69	1.22	1.78	1.38
Investment Securities	25.16	17.09	18.92	13.66	12.78	9.89
Mortgage Backed Securities	16.63	11.29	16.11	11.64	16.85	13.04
1-4 Family Mortgages	51.57	35.02	50.65	36.58	46.07	35.66
First Liens	34.62	23.52	33.93	24.51	29.64	22.94
Home Equity Lines of Credit	10.74	7.29	10.51	7.59	10.24	7.93
Other Junior Liens	6.21	4.21	6.21	4.48	6.19	4.79
Multifamily Mortgages	2.18	1.48	1.96	1.42	3.01	2.33
Nonresidential Mortgages	9.37	6.37	8.77	6.33	9.17	7.10
Construction Loans	7.72	5.24	7.72	5.57	7.83	6.06
Land Loans	3.26	2.21	3.12	2.26	3.31	2.56
Commercial Loans	7.62	5.18	7.48	5.40	7.08	5.48
Consumer Loans	15.00	10.19	16.22	11.71	16.05	12.42
Repossessed Assets, Net	0.27	0.18	0.20	0.14	0.13	0.10
Real Estate Held for Investment	0.05	0.03	0.04	0.03	0.06	0.05
Office Premises & Equipment	1.40	0.95	1.34	0.97	1.43	1.11
Other Assets	5.59	3.80	5.22	3.77	4.38	3.39
Less: Contra Assets & Valuation Allowances	1.16	0.79	0.98	0.71	0.73	0.56
<b>TOTAL LIABILITIES AND CAPITAL</b>	<b>147.24</b>	<b>100.00</b>	<b>138.44</b>	<b>100.00</b>	<b>129.19</b>	<b>100.00</b>
Total Deposits and Escrows	87.60	59.49	85.25	61.58	91.80	71.06
Deposits < or = to Insurance Limits	56.34	38.26	54.75	39.55	61.29	47.44
Deposits > Insurance Limits	31.26	21.23	30.50	22.03	30.51	23.62
Escrows	1.02	0.69	0.97	0.70	1.01	0.78
Total Borrowings	45.02	30.58	39.72	28.69	23.37	18.09
Advances from FHLB	43.29	29.40	38.40	27.74	21.18	16.40
Reverse Repurchase Agreements	0.62	0.42	0.35	0.25	0.51	0.39
Other Borrowings	1.11	0.76	0.97	0.70	1.68	1.30
Other Liabilities	2.04	1.39	1.54	1.11	1.53	1.18
EQUITY CAPITAL	12.57	8.54	11.93	8.62	12.49	9.67
Capital Stock & Paid-In Capital	20.20	13.72	19.42	14.03	4.94	3.83
Unrealized Gains (Losses) AFS Securities	(0.24)	(0.17)	(0.01)	0.00	0.02	0.01
Retained Earnings	(7.17)	(4.87)	(7.37)	(5.32)	7.56	5.85

  

	MARCH 2008		DECEMBER 2007		MARCH 2007	
	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)	(\$)	% OF AVERAGE ASSETS(*)
<b>INCOME AND EXPENSE DATA</b>						
Interest Income	2.09	5.85	2.15	6.25	2.01	6.30
Interest Expense	1.11	3.12	1.26	3.67	1.10	3.44
Net Interest Income	0.98	2.73	0.89	2.58	0.91	2.86
Loss Provisions-Interest Bearing Assets	0.33	0.93	0.32	0.94	0.08	0.26
Noninterest Income	0.57	1.60	0.48	1.40	0.51	1.59
Mortgage Loan Servicing Fees	0.01	0.01	0.02	0.05	0.02	0.06
Other Fees and Charges	0.46	1.29	0.41	1.19	0.42	1.32
Other Noninterest Income	0.11	0.30	0.05	0.15	0.07	0.21
Noninterest Expense	0.99	2.78	0.92	2.67	0.94	2.95
G&A Expense	0.94	2.63	0.91	2.64	0.93	2.92
Goodwill Expense	0.05	0.14	0.01	0.02	0.01	0.02
Loss Provis.-Nonint. Bearing Assets	0.01	0.02	0.00	0.01	0.00	0.00
Income Before Taxes & Extraord. Items	0.22	0.62	0.13	0.37	0.40	1.25
Income Taxes	0.06	0.18	0.02	0.06	0.12	0.38
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	0.16	0.44	0.11	0.31	0.28	0.87

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

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

WEST REGION

		3-MONTHS ENDED					2004	2003
		MAR. 2008	DEC. 2007	2007	2006	2005		
<b>SUMMARY DATA:</b>								
Number of Thrifts	(#)	73	72	72	84	90	95	98
Total Assets	(\$)	552.01	543.85	543.85	637.66	729.66	637.62	505.78
Net Income	(\$)	(1.08)	(5.44)	(0.09)	8.92	8.57	6.49	6.90
Profits	(\$)	0.60	0.42	6.00	8.92	8.58	6.50	6.91
Losses	(\$)	(1.67)	(5.86)	(6.09)	0.00	0.00	(0.01)	(0.01)
<b>PROFITABILITY MEASURES:</b>								
Return on Average Assets	(%)	(0.79)	(3.78)	(0.01)	1.23	1.25	1.16	1.40
Median Ratio	(%)	0.64	0.66	0.68	0.87	0.95	0.91	1.00
Return on Average Equity	(%)	(8.84)	(37.57)	(0.13)	13.11	14.04	13.11	15.64
Median Ratio	(%)	5.81	5.51	6.33	9.27	9.55	9.77	10.90
Net Interest Income	(\$)	4.66	4.30	18.68	20.69	18.95	16.00	14.34
% of Average Assets	(%)	3.40	2.99	3.10	2.85	2.77	2.86	2.90
Total Fee Income	(\$)	2.48	2.60	11.02	9.93	9.54	5.09	3.49
% of Average Assets	(%)	1.81	1.81	1.81	1.66	1.59	1.29	1.22
G&A Expense	(\$)	4.44	4.72	18.56	20.83	17.52	13.68	10.66
% of Average Assets	(%)	3.24	3.28	3.08	2.87	2.56	2.45	2.15
<b>CAPITAL MEASURES:</b>								
Equity Capital Ratio	(%)	8.84	8.95	8.95	11.52	9.37	8.53	8.88
Tier 1 Leverage Ratio	(%)	8.23	8.14	8.14	8.19	7.50	6.71	6.79
Risk-based Capital Ratio	(%)	13.74	13.51	13.51	13.97	12.98	12.69	13.01
<b>Thrifts by FDICIA Capital Categories:</b>								
Well-Capitalized	(#)	71	71	71	84	90	95	97
Adequately Capitalized	(#)	1	1	1	0	0	0	1
Undercapitalized	(#)	0	0	0	0	0	0	0
Significantly Undercapitalized	(#)	0	0	0	0	0	0	0
Critically Undercapitalized	(#)	1	0	0	0	0	0	0
<b>FAILED/PROBLEM THRIFTS:</b>								
Failed Thrifts	(#)	0	0	0	0	0	0	0
Problem Thrifts	(#)	1	0	0	0	1	0	0
Problem Thrift Assets	(\$)	0.04	N/A	N/A	N/A	0.08	N/A	N/A
Problem Thrift Assets as a % of Total Assets	(%)	0.01	N/A	N/A	N/A	0.01	N/A	N/A
<b>ASSET QUALITY MEASURES:</b>								
<b>Troubled Assets</b>								
Including Repurchased GNMA Loans	(\$)	16.73	12.29	12.29	4.97	5.14	N/A	N/A
% of Total Assets	(%)	3.03	2.26	2.26	0.78	0.70	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	16.73	12.29	12.29	4.92	3.39	3.09	3.44
% of Total Assets	(%)	3.03	2.26	2.26	0.77	0.46	0.48	0.68
<b>Noncurrent Loans</b>								
Including Repurchased GNMA Loans	(\$)	14.65	10.83	10.83	4.32	4.83	N/A	N/A
% of Total Assets	(%)	2.65	1.99	1.99	0.68	0.66	N/A	N/A
Excluding Repurchased GNMA Loans	(\$)	14.65	10.82	10.82	4.26	3.08	2.77	3.07
% of Total Assets	(%)	2.65	1.99	1.99	0.67	0.42	0.43	0.61
<b>Noncurrent Loans as a % of Loan Type:</b>								
1-4 Family Mortgages	(%)	4.00	2.96	2.96	0.88	0.88	0.52	0.88
First Liens	(%)	4.54	3.34	3.34	0.94	1.00	0.57	N/A
Home Equity Lines of Credit	(%)	1.84	1.39	1.39	0.55	0.17	0.12	0.01
Other Junior Liens	(%)	4.46	3.90	3.90	0.40	0.21	0.32	N/A
Multifamily Loans	(%)	0.38	0.32	0.32	0.11	0.04	0.03	0.05
Commercial Loans	(%)	1.86	1.42	1.42	1.40	1.58	1.41	0.72
Consumer Loans	(%)	1.91	1.66	1.66	1.33	0.75	0.47	0.59
<b>1-4 FAMILY MORTGAGE LOAN ACTIVITY:</b>								
Originations	(\$)	36.21	38.60	230.44	319.04	382.93	361.17	413.30
Purchases	(\$)	2.37	3.17	50.52	162.42	149.60	137.80	182.56
Sales	(\$)	23.55	23.42	214.24	275.53	284.28	217.94	413.75
Loans Outstanding (1)	(\$)	307.00	300.09	300.09	393.46	467.48	426.66	302.09
Loans Outstanding / Total Assets	(%)	55.62	55.18	55.18	61.70	64.07	66.91	59.73

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



#### TECHNICAL NOTES

All data are on a consolidated basis.

N/A - Not Available or not applicable.

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

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

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

All data for September 2007, December 2007 and March 2008 exclude one thrift operating in receivership.

Asset Growth Rate - Calculated on a held constant basis.

Associations Held Constant as of March 31, 2008  
Adjusted to reflect their merger and acquisition activity in prior periods.

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

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

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

Coverage Ratio - Allowances for loan and lease losses as a percent of noncurrent loans and leases.

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.

Deposits and Escrows - Beginning March 2004, escrow deposits are included in Deposits Less Than or Equal to \$100,000 and Deposits Greater than \$100,000, and Escrow Deposits is shown as a memo item. Prior to March 2004, escrow deposits were not included in the two deposit categories. Beginning December 2006, Deposits Less Than or Equal to Insurance Limits include retirement accounts with balances less than or equal to \$250,000 and Deposits Greater Than Insurance Limits include retirement accounts with balances greater than \$250,000.

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.

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

#### TECHNICAL NOTES

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

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

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

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

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

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

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

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

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

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

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

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

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

**Troubled Assets** - Includes noncurrent loans and repossessed assets.

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

**Valuation Allowances** - Amount of valuation allowances for all assets.

