

FLAGSTAR BANK FSB

	CPP Disbursement Date 01/30/2009	Cert 32541	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets		\$9,350		
Loans		\$6,495		
<i>Construction & development</i>		\$34		
<i>Closed-end 1-4 family residential</i>		\$5,102		
<i>Home equity</i>		\$300		
<i>Credit card</i>		\$0		
<i>Other consumer</i>		\$31		
<i>Commercial & Industrial</i>		\$209		
<i>Commercial real estate</i>		\$350		
Unused commitments		\$2,013		
Securitization outstanding principal		\$0		
Mortgage-backed securities (GSE and private issue)		\$1,028		
Asset-backed securities		\$0		
Other securities		\$17		
Cash & balances due		\$281		
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>		\$6,072		
<i>Open-end HELOC originated for sale (quarter)</i>		\$0		
<i>Closed-end mortgage originations sold (quarter)</i>		\$7,055		
<i>Open-end HELOC originations sold (quarter)</i>		\$0		
Liabilities		\$7,747		
Deposits		\$6,323		
Total other borrowings		\$1,115		
FHLB advances		\$988		
Equity				
Equity capital at quarter end		\$1,602		
Stock sales and transactions with parent holding company (cumulative through calendar year)		\$2	NA	
Performance Ratios				
Tier 1 leverage ratio		14.0%	--	
Tier 1 risk based capital ratio		26.8%	--	
Total risk based capital ratio		28.1%	--	
Return on equity ¹		32.2%	--	
Return on assets ¹		4.7%	--	
Net interest margin ¹		2.1%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)		20.0%	--	
Loss provision to net charge-offs (qtr)		100.0%	--	
Net charge-offs to average loans and leases ¹		0.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>		1.8%		0.0%
<i>Closed-end 1-4 family residential</i>		20.1%		0.2%
<i>Home equity</i>		2.3%		0.6%
<i>Credit card</i>		0.0%		0.0%
<i>Other consumer</i>		0.6%		1.0%
<i>Commercial & Industrial</i>		0.0%		0.0%
<i>Commercial real estate</i>		0.5%		1.4%
<i>Total loans</i>		15.9%		0.3%