

FLAGSTAR BANK FSB

	CPP Disbursement Date 01/30/2009	Cert 32541	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$14,158	\$13,995	-1.2%	
Loans	\$10,453	\$9,713	-7.1%	
Construction & development	\$742	\$323	-56.5%	
Closed-end 1-4 family residential	\$7,638	\$7,312	-4.3%	
Home equity	\$416	\$325	-21.7%	
Credit card	\$0	\$0		
Other consumer	\$136	\$108	-20.7%	
Commercial & Industrial	\$454	\$457	0.6%	
Commercial real estate	\$984	\$1,012	2.8%	
Unused commitments	\$7,402	\$3,189	-56.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1,661	\$763	-54.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$511	\$1,082	111.9%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$13,487	\$13,137	-2.6%	
Deposits	\$7,909	\$8,873	12.2%	
Total other borrowings	\$5,309	\$4,009	-24.5%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$671	\$857	27.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	5.0%	6.2%	--	
Tier 1 risk based capital ratio	7.8%	10.4%	--	
Total risk based capital ratio	9.1%	11.7%	--	
Return on equity ¹	-109.3%	-31.9%	--	
Return on assets ¹	-5.9%	-2.0%	--	
Net interest margin ¹	1.9%	1.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	35.8%	39.4%	--	
Loss provision to net charge-offs (qtr)	295.7%	216.2%	--	
Net charge-offs to average loans and leases ¹	2.2%	1.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	23.7%	33.8%	4.7%	1.3%
Closed-end 1-4 family residential	5.5%	8.6%	0.1%	0.3%
Home equity	3.2%	2.5%	0.4%	3.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.2%	1.0%	0.8%	1.9%
Commercial & Industrial	0.4%	0.6%	0.2%	0.1%
Commercial real estate	9.6%	15.9%	1.6%	0.9%
Total loans	6.9%	9.9%	0.6%	0.5%