

A bald eagle with its wings spread wide is flying across the upper half of the cover. Below it, several classical columns with Corinthian capitals are visible, some in the foreground and others faded in the background. The entire scene is set against a solid blue background.

Office of Thrift Supervision

AnnualReport

Fiscal Year

2008

Supervising Through the Economic Crisis

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For contact information for OTS regional offices, please refer to the regional sections in this report.

Office of Thrift Supervision Annual Report



The OTS Supervising Through the Economic Crisis

FY 2008 has been a year of historic change and challenge for the financial services industry, the U.S. economy and financial markets around the world.

The theme for this year's Annual Report, "Supervising Through the Economic Crisis," reflects the scope of that challenge, as well as its impact on the thrift industry and the Office of Thrift Supervision.

The theme carries through this report, from the reflections and insights of OTS Director John Reich and Senior Deputy Director Scott Polakoff, to the views from the field in the five OTS Regions and the high points of the year from Supervision and other OTS Operations.

The report tells the story of a federal financial services regulator supervising savings associations and their holding companies during trying times to meet America's financial services needs ■

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