



Corporate profile

Indymac Bancorp, Inc. (NYSE:NDE)

Indymac Bancorp, Inc. is the holding company for Indymac Bank,[®] the largest savings and loan in Los Angeles County and the tenth largest nationwide (based on assets). Through its hybrid thrift/mortgage banking business model, Indymac is in the business of designing, manufacturing and distributing cost-efficient financing for the acquisition, development and improvement of single-family homes. Indymac also provides financing secured by single-family homes to facilitate consumers' personal financial goals and strategically invests in single-family mortgage-related assets.

Indymac utilizes its award-winning e-MITS technology platform to facilitate automated decisioning, pricing and ratelock of home loans on a nationwide basis via the internet at the point-of-sale. Indymac provides mortgage products and services through various mortgage banking divisions and invests in certain of its mortgage loan production and mortgage servicing for long-term returns. Indymac Bank also offers a wide array of web-enhanced banking services, including deposits, competitive CD and money market accounts, and online bill payment services. Indymac Bank is FDIC insured.

With an increased focus on building customer relationships and a valuable consumer franchise, Indymac is committed to becoming a top six mortgage lender in the U.S. by 2010, while maintaining annualized earnings per share growth in excess of 15 percent. The company is dedicated to constantly raising expectations and conducting itself with the highest level of ethics.

For more information about Indymac and its affiliates, or to subscribe to the Company's Email Alert feature for notification of Company news and events, please visit our website at www.indymacbank.com.

