

**Thrift "Held-Constant" View
Selected Financial Data for
Thrifts operating both in September 2005 and September 2009**

2005

Size Group	Mutual			Stock			Aggregate		
	Small	Medium	Large	Small	Medium	Large	Small	Medium	Large
Number of Thrifts	141	128	20	44	167	134	185	295	154
Total Assets (\$bil)	6.7	26.0	22.5	2.5	31.2	618.7	9.1	57.1	641.2
Charge-Offs (% AA)	0.05	0.03	0.03	0.16	0.10	0.18	0.08	0.07	0.17
NIM (% AA)	3.22	3.02	2.95	3.45	3.19	2.80	3.28	3.11	2.81
Provisions (%AA)	0.07	0.06	0.03	0.20	0.19	0.19	0.10	0.13	0.18
Net Income (% AA)	0.63	0.69	0.87	0.65	0.66	1.21	0.64	0.67	1.20
Troubled Assets Ratio	0.80	0.42	0.33	1.17	0.69	0.39	0.90	0.57	0.38
Loss Coverage Ratio	23.59	18.93	19.79	22.25	15.69	12.50	23.25	17.15	12.73

2006

Size Group	Mutual			Stock			Aggregate		
	Small	Medium	Large	Small	Medium	Large	Small	Medium	Large
Number of Thrifts	141	128	20	44	167	134	185	295	154
Total Assets (\$bil)	6.7	26.7	22.7	2.6	33.2	703.6	9.3	59.9	726.3
Charge-Offs (% AA)	0.06	0.03	0.03	0.09	0.12	0.20	0.07	0.08	0.20
NIM (% AA)	3.04	2.89	2.72	3.46	3.10	2.64	3.15	3.01	2.64
Provisions (%AA)	0.08	0.05	0.03	0.10	0.13	0.21	0.08	0.10	0.20
Net Income (% AA)	0.36	0.54	0.72	0.57	0.57	1.07	0.42	0.55	1.06
Troubled Assets Ratio	0.79	0.49	0.31	0.91	0.71	0.52	0.82	0.61	0.51
Loss Coverage Ratio	23.37	18.77	19.66	25.64	15.89	16.12	23.97	17.16	16.23

2007

Size Group	Mutual			Stock			Aggregate		
	Small	Medium	Large	Small	Medium	Large	Small	Medium	Large
Number of Thrifts	141	128	20	44	167	134	185	295	154
Total Assets (\$bil)	6.8	27.3	23.3	2.8	35.2	690.4	9.6	62.4	713.6
Charge-Offs (% AA)	0.07	0.05	0.11	0.12	0.13	0.30	0.09	0.10	0.29
NIM (% AA)	2.87	2.75	2.63	3.41	3.00	2.56	3.03	2.89	2.56
Provisions (%AA)	0.04	0.06	0.17	0.11	0.20	0.60	0.06	0.14	0.58
Net Income (% AA)	0.31	0.43	0.59	0.33	0.45	-0.43	0.32	0.44	-0.40
Troubled Assets Ratio	0.84	0.85	0.55	1.12	1.10	1.09	0.92	0.99	1.07
Loss Coverage Ratio	22.56	18.62	19.61	25.98	15.84	14.24	23.45	17.04	14.42

2008

Size Group	Mutual			Stock			Aggregate		
	Small	Medium	Large	Small	Medium	Large	Small	Medium	Large
Number of Thrifts	141	128	20	44	167	134	185	295	154
Total Assets (\$bil)	7.1	28.2	24.9	2.8	38.5	724.1	9.9	66.7	749.0
Charge-Offs (% AA)	0.22	0.34	0.26	0.33	0.60	1.32	0.25	0.49	1.29
NIM (% AA)	2.90	2.80	2.85	3.00	3.06	2.71	2.93	2.95	2.71
Provisions (%AA)	0.28	0.45	0.31	0.54	0.81	2.55	0.36	0.66	2.47
Net Income (% AA)	0.09	0.15	0.58	-0.69	-0.15	-1.19	-0.13	-0.02	-1.13
Troubled Assets Ratio	1.41	1.34	0.88	2.35	1.70	2.27	1.68	1.55	2.23
Loss Coverage Ratio	21.39	17.77	18.68	23.14	14.84	14.10	21.84	16.08	14.26

9 mos. Ended September 2009 *Income items are year-to-date annualized

Size Group	Mutual			Stock			Aggregate		
	Small	Medium	Large	Small	Medium	Large	Small	Medium	Large
Number of Thrifts	141	128	20	44	167	134	185	295	154
Total Assets (\$bil)	7.3	29.0	25.4	2.8	39.7	726.0	10.2	68.7	751.4
Charge-Offs (% AA)	0.17	0.22	0.13	0.55	0.51	1.31	0.28	0.39	1.27
NIM (% AA)	2.98	2.86	3.02	3.04	3.00	2.77	3.00	2.94	2.78
Provisions (%AA)	0.31	0.44	0.28	0.71	0.68	1.89	0.42	0.58	1.84
Net Income (% AA)	0.07	0.13	0.63	-1.06	-0.23	-0.18	-0.25	-0.07	-0.16
Troubled Assets Ratio	1.79	1.78	1.45	2.92	2.50	3.65	2.10	2.20	3.58
Loss Coverage Ratio	21.20	18.27	19.83	23.12	15.75	18.17	21.69	16.82	18.23

Excludes Trust Only Thrifts, Subchapter S Thrifts and Thrifts with Credit Card Loans equaling 20% or more of assets at September 30, 2009.
Asset size groups determined at September 30, 2009.

Troubled assets ratio = Noncurrent mortgage loans and real estate owned to total assets.

Loss coverage ratio = ALLL plus capital to total loans and leases.

Small=Less than \$100mm

Medium=Greater than \$100mm & Less than \$500mm

Large=Greater than \$500mm