

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

Size Group	2005								
	Mutual			Stock			Aggregate		
	Small	Medium	Large	Small	Medium	Large	Small	Medium	Large
Number of Thrifts	144	128	20	42	170	137	186	298	157
Total Assets (\$bil)	6.9	26.1	22.5	2.5	32.2	672.5	9.4	58.3	695.0
Charge-Offs (% AA)	0.05	0.03	0.03	0.20	0.10	0.19	0.09	0.07	0.18
NIM (% AA)	3.22	3.03	2.95	3.45	3.21	2.82	3.28	3.13	2.82
Provisions (%AA)	0.07	0.06	0.03	0.22	0.19	0.19	0.11	0.13	0.19
Net Income (% AA)	0.63	0.69	0.87	0.76	0.67	1.18	0.66	0.68	1.17
Troubled Assets Ratio	0.80	0.42	0.33	1.20	0.65	0.38	0.91	0.55	0.38
Loss Coverage Ratio	23.33	18.93	19.79	21.66	15.41	12.32	22.91	16.96	12.54

Size Group	2006								
	Mutual			Stock			Aggregate		
	Small	Medium	Large	Small	Medium	Large	Small	Medium	Large
Number of Thrifts	144	128	20	42	170	137	186	298	157
Total Assets (\$bil)	6.9	26.8	22.7	2.6	34.3	762.5	9.5	61.1	785.1
Charge-Offs (% AA)	0.06	0.03	0.03	0.16	0.12	0.21	0.09	0.08	0.20
NIM (% AA)	3.04	2.90	2.72	3.40	3.11	2.67	3.13	3.02	2.67
Provisions (%AA)	0.08	0.05	0.03	0.17	0.14	0.21	0.10	0.10	0.20
Net Income (% AA)	0.36	0.54	0.72	0.20	0.58	1.05	0.31	0.56	1.04
Troubled Assets Ratio	0.79	0.50	0.31	1.00	0.67	0.51	0.85	0.59	0.50
Loss Coverage Ratio	23.09	18.78	19.66	25.62	15.70	15.71	23.73	17.04	15.82

Size Group	2007								
	Mutual			Stock			Aggregate		
	Small	Medium	Large	Small	Medium	Large	Small	Medium	Large
Number of Thrifts	144	128	20	42	170	137	186	298	157
Total Assets (\$bil)	7.0	27.3	23.3	2.7	36.2	750.5	9.7	63.5	773.7
Charge-Offs (% AA)	0.08	0.05	0.11	0.16	0.14	0.31	0.10	0.10	0.30
NIM (% AA)	2.87	2.75	2.63	3.42	3.01	2.60	3.03	2.90	2.60
Provisions (%AA)	0.06	0.05	0.17	0.12	0.21	0.61	0.08	0.14	0.60
Net Income (% AA)	0.30	0.43	0.59	0.19	0.42	-0.36	0.27	0.43	-0.33
Troubled Assets Ratio	0.85	0.85	0.55	1.08	1.14	1.08	0.91	1.02	1.06
Loss Coverage Ratio	22.31	18.63	19.61	25.21	15.72	13.83	23.02	16.96	14.01

Size Group	2008								
	Mutual			Stock			Aggregate		
	Small	Medium	Large	Small	Medium	Large	Small	Medium	Large
Number of Thrifts	144	128	20	42	170	137	186	298	157
Total Assets (\$bil)	7.3	28.3	24.9	2.6	39.5	784.2	9.9	67.8	809.1
Charge-Offs (% AA)	0.23	0.33	0.26	0.21	0.63	1.33	0.23	0.50	1.30
NIM (% AA)	2.90	2.81	2.85	3.14	3.06	2.73	2.96	2.95	2.74
Provisions (%AA)	0.29	0.45	0.31	0.38	0.85	2.54	0.31	0.68	2.47
Net Income (% AA)	0.05	0.15	0.58	-0.42	-0.19	-1.15	-0.07	-0.05	-1.10
Troubled Assets Ratio	1.41	1.34	0.88	2.14	1.81	2.32	1.60	1.61	2.28
Loss Coverage Ratio	21.09	17.80	18.68	22.90	14.87	13.73	21.54	16.10	13.90

**6 mos. Ended June 2009 \*Income items are annualized**

Size Group	2009								
	Mutual			Stock			Aggregate		
	Small	Medium	Large	Small	Medium	Large	Small	Medium	Large
Number of Thrifts	144	128	20	42	170	137	186	298	157
Total Assets (\$bil)	7.5	29.0	25.3	2.6	40.5	784.6	10.2	69.4	809.9
Charge-Offs (% AA)	0.14	0.22	0.12	0.36	0.47	1.27	0.20	0.36	1.24
NIM (% AA)	2.98	2.86	3.01	3.17	2.98	2.75	3.03	2.93	2.76
Provisions (%AA)	0.26	0.36	0.26	0.49	0.66	1.87	0.32	0.54	1.82
Net Income (% AA)	0.06	0.20	0.63	-0.61	-0.19	-0.82	-0.12	-0.03	-0.78
Troubled Assets Ratio	1.78	1.72	1.35	2.31	2.38	3.48	1.92	2.10	3.41
Loss Coverage Ratio	21.13	18.25	19.67	23.16	15.52	16.86	21.63	16.66	16.95

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