

Participants by Asset Size

	All Banks	< \$50 Million	\$50-99 Million	\$100-299 Million	\$300-499 Million	\$500-699 Million	\$700-999 Million	\$1-2.9 Billion	\$3 Billion or More
All Banks	407	16 4%	40 10%	118 29%	72 18%	43 11%	39 10%	50 12%	29 7%
Geographic Region									
Northwest	9 2%	0 0%	0 0%	1 1%	2 3%	3 7%	1 3%	0 0%	2 7%
Southwest	23 6%	0 0%	5 13%	6 5%	4 6%	1 2%	1 3%	3 6%	3 10%
Mountain	16 4%	1 6%	4 10%	4 3%	1 1%	1 2%	2 5%	1 2%	2 7%
Plains	33 8%	3 19%	4 10%	12 10%	3 4%	1 2%	1 3%	7 14%	2 7%
South	42 10%	3 19%	5 13%	9 8%	11 15%	5 12%	3 8%	5 10%	1 3%
Great Lakes	111 27%	4 24%	7 17%	42 36%	22 31%	13 30%	7 18%	11 22%	5 17%
Lower Southeast	29 7%	2 13%	4 10%	12 10%	5 7%	0 0%	2 5%	0 0%	4 14%
Middle Southeast	37 9%	1 6%	4 10%	10 8%	5 7%	4 9%	6 15%	5 10%	2 7%
Mid Atlantic	80 20%	2 13%	6 14%	14 12%	16 22%	11 27%	11 27%	12 24%	8 28%
New England	27 7%	0 0%	1 3%	8 7%	3 4%	4 9%	5 13%	6 12%	0 0%
Ownership Type									
Stock	283 70%	9 56%	28 70%	77 65%	47 66%	33 77%	29 74%	35 70%	25 86%
Mutual	87 21%	6 38%	10 25%	33 28%	14 19%	6 14%	6 15%	9 18%	3 10%
Mutual Holding Co.	37 9%	1 6%	2 5%	8 7%	11 15%	4 9%	4 11%	6 12%	1 4%
Charter Type									
Commercial Bank	205 50%	7 44%	24 60%	55 47%	34 47%	27 63%	17 44%	23 46%	18 62%
Savings Bank	202 50%	9 56%	16 40%	63 53%	38 53%	16 37%	22 56%	27 54%	11 38%

Participants by Geographic Region

	All Banks	Northwest	Southwest	Mountain	Plains	South	Great Lakes	Lower Southeast	Middle Southeast	Mid Atlantic	New England
All Banks	407	9 2%	23 6%	16 4%	33 8%	42 10%	111 27%	29 7%	37 9%	80 20%	27 7%
Asset Size											
< \$50 M	16 4%	0 0%	0 0%	1 6%	3 9%	3 7%	4 4%	2 7%	1 3%	2 3%	0 0%
\$50 M - \$99.9 M	40 10%	0 0%	5 22%	4 25%	4 12%	5 12%	7 6%	4 14%	4 11%	6 8%	1 4%
\$100 M - \$299.9 M	118 29%	1 11%	6 27%	4 25%	12 37%	9 21%	42 37%	12 41%	10 26%	14 18%	8 29%
\$300 M - \$499.9M	72 18%	2 22%	4 17%	1 6%	3 9%	11 27%	22 20%	5 17%	5 14%	16 20%	3 11%
\$500 M - \$699.9 M	43 11%	3 34%	1 4%	1 6%	1 3%	5 12%	13 12%	0 0%	4 11%	11 13%	4 15%
\$700 M - \$999.9 M	39 10%	1 11%	1 4%	2 13%	1 3%	3 7%	7 6%	2 7%	6 16%	11 13%	5 19%
\$1 B - \$2.9 B	50 12%	0 0%	3 13%	1 6%	7 21%	5 12%	11 10%	0 0%	5 14%	12 15%	6 22%
> \$3 B	29 7%	2 22%	3 13%	2 13%	2 6%	1 2%	5 5%	4 14%	2 5%	8 10%	0 0%
Ownership Type											
Stock	283 70%	8 89%	22 96%	11 69%	23 70%	34 81%	71 64%	24 83%	33 89%	47 59%	10 37%
Mutual	87 21%	1 11%	1 4%	4 25%	5 15%	5 12%	32 29%	4 14%	4 11%	21 26%	10 37%
Mutual Holding Co.	37 9%	0 0%	0 0%	1 6%	5 15%	3 7%	8 7%	1 3%	0 0%	12 15%	7 26%
Charter Type											
Commercial Bank	205 50%	6 67%	14 61%	9 56%	23 70%	27 64%	42 38%	22 76%	26 70%	30 38%	6 22%
Savings Bank	202 50%	3 33%	9 39%	7 44%	10 30%	15 36%	69 62%	7 24%	11 30%	50 62%	21 78%

Participants by Ownership Type

	All Banks	Stock	Mutual	Mutual Holding Co.
All Banks	407	283	87	37
		70%	21%	9%
Asset Size				
< \$50 M	16 4%	9 3%	6 7%	1 3%
\$50 M - \$99.9 M	40 10%	28 10%	10 11%	2 5%
\$100 M - \$299.9 M	118 28%	77 27%	33 39%	8 22%
\$300 M - \$499.9M	72 18%	47 17%	14 16%	11 29%
\$500 M - \$699.9 M	43 11%	33 12%	6 7%	4 11%
\$700 M - \$999.9 M	39 10%	29 10%	6 7%	4 11%
\$1 B - \$2.9 B	50 12%	35 12%	9 10%	6 16%
> \$3 B	29 7%	25 9%	3 3%	1 3%
Geographic Region				
Northwest	9 2%	8 3%	1 1%	0 0%
Southwest	23 6%	22 8%	1 1%	0 0%
Mountain	16 4%	11 4%	4 5%	1 3%
Plains	33 8%	23 8%	5 6%	5 14%
South	42 10%	34 12%	5 6%	3 8%
Great Lakes	111 27%	71 24%	32 36%	8 22%
Lower Southeast	29 7%	24 8%	4 5%	1 3%
Middle Southeast	37 9%	33 12%	4 5%	0 0%
Mid Atlantic	80 20%	47 17%	21 24%	12 31%
New England	27 7%	10 4%	10 11%	7 19%
Charter Type				
Commercial Bank	205 50%	192 68%	4 5%	9 24%
Savings Bank	202 50%	91 32%	83 95%	28 76%

Participants by Charter Type

	All Banks	Commercial Bank	Savings Bank
All Banks	407	205	202
		50%	50%
Asset Size			
< \$50 M	16 4%	7 3%	9 4%
\$50 M - \$99.9 M	40 10%	24 12%	16 8%
\$100 M - \$299.9 M	118 28%	55 27%	63 32%
\$300 M - \$499.9M	72 18%	34 17%	38 19%
\$500 M - \$699.9 M	43 11%	27 13%	16 8%
\$700 M - \$999.9 M	39 10%	17 8%	22 11%
\$1 B - \$2.9 B	50 12%	23 11%	27 13%
> \$3 B	29 7%	18 9%	11 5%
Geographic Region			
Northwest	9 2%	6 3%	3 1%
Southwest	23 6%	14 7%	9 4%
Mountain	16 4%	9 4%	7 3%
Plains	33 8%	23 11%	10 5%
South	42 10%	27 13%	15 8%
Great Lakes	111 27%	42 20%	69 35%
Lower Southeast	29 7%	22 11%	7 3%
Middle Southeast	37 9%	26 13%	11 5%
Mid Atlantic	80 20%	30 15%	50 25%
New England	27 7%	6 3%	21 11%
Ownership Type			
Stock	283 70%	192 94%	91 45%
Mutual	87 21%	4 2%	83 41%
Mutual Holding Co.	37 9%	9 4%	28 14%