



Cost of Funds Report

June 2011

Historical Data

National Monthly Median Cost of Funds Ratio for OTS Regulated Institutions**

| ANNOUNCEMENT DATE | INDEX MONTH | INDEX RATE% | ANNOUNCEMENT DATE | INDEX MONTH | INDEX RATE% |
|-------------------|----------------|-------------|--------------------|----------------|-------------|
| N.A. | January 1979 | N.A. | N.A. | June 1982 | 11.38 |
| N.A. | February 1979 | N.A. | N.A. | July 1982 | 11.54 |
| N.A. | March 1979 | N.A. | N.A. | August 1982 | 11.50 |
| N.A. | April 1979 | N.A. | N.A. | September 1982 | 11.17 |
| N.A. | May 1979 | 7.35 | December 14, 1982 | October 1982 | 10.91 |
| N.A. | June 1979 | 7.27 | January 12, 1983 | November 1982 | 10.62 |
| N.A. | July 1979 | 7.44 | February 11, 1983 | December 1982 | 10.43 |
| N.A. | August 1979 | 7.49 | March 14, 1983 | January 1983 | 10.14 |
| N.A. | September 1979 | 7.38 | April 12, 1983 | February 1983 | 9.75 |
| N.A. | October 1979 | 7.47 | May 13, 1983 | March 1983 | 9.72 |
| N.A. | November 1979 | 7.77 | June 14, 1983 | April 1983 | 9.62 |
| N.A. | December 1979 | 7.87 | July 13, 1983 | May 1983 | 9.62 |
| N.A. | January 1980 | 8.09 | August 11, 1983 | June 1983 | 9.54 |
| N.A. | February 1980 | 8.29 | September 13, 1983 | July 1983 | 9.65 |
| N.A. | March 1980 | 7.95 | October 13, 1983 | August 1983 | 9.81 |
| N.A. | April 1980 | 8.79 | November 15, 1983 | September 1983 | 9.74 |
| N.A. | May 1980 | 9.50 | December 12, 1983 | October 1983 | 9.85 |
| N.A. | June 1980 | 9.41 | January 13, 1984 | November 1983 | 9.82 |
| N.A. | July 1980 | 9.18 | February 10, 1984 | December 1983 | 9.90 |
| N.A. | August 1980 | 8.98 | March 13, 1984 | January 1984 | 9.89 |
| N.A. | September 1980 | 8.78 | April 11, 1984 | February 1984 | 9.73 |
| N.A. | October 1980 | 8.60 | May 11, 1984 | March 1984 | 9.73 |
| N.A. | November 1980 | 8.68 | June 11, 1984 | April 1984 | 9.64 |
| N.A. | December 1980 | 8.84 | July 12, 1984 | May 1984 | 9.74 |
| N.A. | January 1981 | 9.50 | August 10, 1984 | June 1984 | 9.67 |
| N.A. | February 1981 | 9.82 | September 12, 1984 | July 1984 | 9.90 |
| N.A. | March 1981 | 10.24 | October 11, 1984 | August 1984 | 10.01 |
| N.A. | April 1981 | 10.40 | November 15, 1984 | September 1984 | 9.93 |
| N.A. | May 1981 | 10.59 | December 11, 1984 | October 1984 | 10.15 |
| N.A. | June 1981 | 10.79 | January 14, 1985 | November 1984 | 10.04 |
| N.A. | July 1981 | 10.92 | February 11, 1985 | December 1984 | 9.92 |
| N.A. | August 1981 | 10.76 | March 13, 1985 | January 1985 | 9.75 |
| N.A. | September 1981 | 11.02 | April 10, 1985 | February 1985 | 9.40 |
| N.A. | October 1981 | 11.53 | May 10, 1985 | March 1985 | 9.36 |
| N.A. | November 1981 | 11.68 | June 11, 1985 | April 1985 | 9.29 |
| N.A. | December 1981 | 11.58 | July 12, 1985 | May 1985 | 9.19 |
| N.A. | January 1982 | 11.44 | August 12, 1985 | June 1985 | 8.95 |
| N.A. | February 1982 | 11.26 | September 13, 1985 | July 1985 | 8.87 |
| N.A. | March 1982 | 11.37 | October 11, 1985 | August 1985 | 8.77 |
| N.A. | April 1982 | 11.35 | November 13, 1985 | September 1985 | 8.63 |
| N.A. | May 1982 | 11.39 | December 12, 1985 | October 1985 | 8.59 |

NATIONAL MONTHLY MEDIAN COST OF FUNDS RATIO FOR OTS REGULATED INSTITUTIONS — continued**

| ANNOUNCEMENT DATE | INDEX MONTH | INDEX RATE% | ANNOUNCEMENT DATE | INDEX MONTH | INDEX RATE% |
|----------------------|----------------|----------------|----------------------|----------------|----------------|
| January 13, 1986 | November 1985 | 8.50 | August 15, 1990 | April 1990 | 7.75 |
| February 10, 1986 | December 1985 | 8.48 | September 14, 1990 | May 1990 | 7.58 |
| March 12, 1986 | January 1986 | 8.50 | October 16, 1990 | June 1990 | 7.66 |
| April 10, 1986 | February 1986 | 8.29 | November 20, 1990 | July 1990 | 7.68 |
| May 12, 1986 | March 1986 | 8.35 | December 6, 1990 | August 1990 | 7.66 |
| June 11, 1986 | April 1986 | 8.22 | January 18, 1991 | September 1990 | 7.59 |
| July 11, 1986 | May 1986 | 8.12 | February 15, 1991 | October 1990 | 7.63 |
| August 11, 1986 | June 1986 | 7.95 | February 21, 1991 | November 1990 | 7.59 |
| September 11, 1986 | July 1986 | 7.94 | March 15, 1991 | December 1990 | 7.54 |
| October 14, 1986 | August 1986 | 7.80 | April 10, 1991* | January 1991 | 7.48 |
| November 12, 1986 | September 1986 | 7.59 | April 15, 1991 | February 1991 | 7.33 |
| December 12, 1986 | October 1986 | 7.50 | May 20, 1991 | March 1991 | 7.30 |
| January 13, 1987 | November 1986 | 7.33 | June 14, 1991 | April 1991 | 7.16 |
| February 12, 1987 | December 1986 | 7.28 | July 15, 1991 | May 1991 | 7.07 |
| March 23, 1987 | January 1987 | 7.22 | August 21, 1991 | June 1991 | 6.94 |
| April 15, 1987 | February 1987 | 7.02 | September 19, 1991 | July 1991 | 6.85 |
| May 15, 1987 | March 1987 | 6.99 | October 15, 1991 | August 1991 | 6.76 |
| June 15, 1987 | April 1987 | 6.93 | November 15, 1991 | September 1991 | 6.61 |
| July 15, 1987 | May 1987 | 6.92 | December 16, 1991 | October 1991 | 6.53 |
| August 14, 1987 | June 1987 | 6.90 | January 15, 1992 | November 1991 | 6.40 |
| September 11, 1987 | July 1987 | 6.96 | February 18, 1992 | December 1991 | 6.25 |
| October 15, 1987 | August 1987 | 6.95 | March 16, 1992 | January 1992 | 6.01 |
| November 13, 1987 | September 1987 | 6.93 | April 15, 1992 | February 1992 | 5.78 |
| December 15, 1987 | October 1987 | 7.03 | May 15, 1992 | March 1992 | 5.63 |
| January 15, 1988 | November 1987 | 7.04 | June 15, 1992 | April 1992 | 5.48 |
| February 16, 1988 | December 1987 | 7.11 | July 15, 1992 | May 1992 | 5.38 |
| March 15, 1988 | January 1988 | 7.12 | August 17, 1992 | June 1992 | 5.25 |
| April 15, 1988 | February 1988 | 7.11 | September 15, 1992 | July 1992 | 5.13 |
| May 16, 1988 | March 1988 | 7.13 | October 15, 1992 | August 1992 | 4.98 |
| June 15, 1988 | April 1988 | 7.12 | November 16, 1992 | September 1992 | 4.84 |
| July 15, 1988 | May 1988 | 7.11 | December 15, 1992 | October 1992 | 4.74 |
| August 15, 1988 | June 1988 | 7.11 | January 15, 1993 | November 1992 | 4.59 |
| September 15, 1988 | July 1988 | 7.14 | February 17, 1993 | December 1992 | 4.51 |
| October 14, 1988 | August 1988 | 7.21 | March 16, 1993 | January 1993 | 4.44 |
| November 18, 1988 | September 1988 | 7.21 | April 15, 1993 | February 1993 | 4.34 |
| December 13, 1988 | October 1988 | 7.29 | May 18, 1993 | March 1993 | 4.31 |
| January 17, 1989 | November 1988 | 7.35 | June 15, 1993 | April 1993 | 4.24 |
| February 21, 1989 | December 1988 | 7.40 | July 15, 1993 | May 1993 | 4.18 |
| March 15, 1989 | January 1989 | 7.52 | August 16, 1993 | June 1993 | 4.10 |
| April 14, 1989 | February 1989 | 7.59 | September 15, 1993 | July 1993 | 4.09 |
| May 19, 1989 | March 1989 | 7.71 | October 15, 1993 | August 1993 | 4.04 |
| June 13, 1989 | April 1989 | 7.84 | November 15, 1993 | September 1993 | 3.96 |
| July 14, 1989 | May 1989 | 7.99 | December 15, 1993 | October 1993 | 3.95 |
| August 18, 1989 | June 1989 | 8.01 | January 14, 1994 | November 1993 | 3.90 |
| September 15, 1989 | July 1989 | 8.07 | February 15, 1994 | December 1993 | 3.90 |
| October 20, 1989 | August 1989 | 8.08 | March 15, 1994 | January 1994 | 3.87 |
| November 29, 1989 | September 1989 | 8.02 | April 15, 1994 | February 1994 | 3.76 |
| December 21, 1989 | October 1989 | 8.01 | May 13, 1994 | March 1994 | 3.81 |
| January 16, 1990 | November 1989 | 7.99 | June 15, 1994 | April 1994 | 3.81 |
| February 28, 1990 | December 1989 | 7.92 | July 15, 1994 | May 1994 | 3.85 |
| May 4, 1990 | January 1990 | 7.90 | August 15, 1994 | June 1994 | 3.86 |
| May 31, 1990 | February 1990 | 7.80 | September 15, 1994 | July 1994 | 3.91 |
| July 18, 1990 | March 1990 | 7.82 | October 14, 1994 | August 1994 | 3.97 |

NATIONAL MONTHLY MEDIAN COST OF FUNDS RATIO FOR OTS REGULATED INSTITUTIONS — continued**

| ANNOUNCEMENT DATE | INDEX MONTH | INDEX RATE% | ANNOUNCEMENT DATE | INDEX MONTH | INDEX RATE% |
|----------------------|----------------|----------------|----------------------|----------------|----------------|
| November 15, 1994 | September 1994 | 4.01 | March 15, 1999 | January 1999 | 4.63 (1) |
| December 15, 1994 | October 1994 | 4.11 | April 15, 1999 | February 1999 | 4.57 |
| January 13, 1995 | November 1994 | 4.17 | May 14, 1999 | March 1999 | 4.54 |
| February 15, 1995 | December 1994 | 4.32 | June 15, 1999 | April 1999 | 4.53 |
| March 15, 1995 | January 1995 | 4.44 | July 15, 1999 | May 1999 | 4.48 |
| April 14, 1995 | February 1995 | 4.49 | August 16, 1999 | June 1999 | 4.48 |
| May 15, 1995 | March 1995 | 4.69 | September 15, 1999 | July 1999 | 4.47 |
| June 16, 1995 | April 1995 | 4.79 | October 18, 1999 | August 1999 | 4.46 |
| July 14, 1995 | May 1995 | 4.91 | November 15, 1999 | September 1999 | 4.49 |
| August 15, 1995 | June 1995 | 4.93 | December 15, 1999 | October 1999 | 4.52 |
| September 15, 1995 | July 1995 | 4.98 | January 14, 2000 | November 1999 | 4.57 |
| October 13, 1995 | August 1995 | 5.01 | February 15, 2000 | December 1999 | 4.60 |
| November 15, 1995 | September 1995 | 4.98 | March 15, 2000 | January 2000 | 4.63 |
| December 15, 1995 | October 1995 | 5.03 | April 14, 2000 | February 2000 | 4.67 |
| January 12, 1996 | November 1995 | 4.92 | May 15, 2000 | March 2000 | 4.68 |
| February 15, 1996 | December 1995 | 5.01 | June 15, 2000 | April 2000 | 4.73 |
| March 15, 1996 | January 1996 | 5.01 | July 14, 2000 | May 2000 | 4.83 |
| April 15, 1996 | February 1996 | 4.90 | August 15, 2000 | June 2000 | 4.88 |
| May 15, 1996 | March 1996 | 4.92 | September 15, 2000 | July 2000 | 4.96 |
| June 14, 1996 | April 1996 | 4.87 | October 13, 2000 | August 2000 | 5.05 |
| July 15, 1996 | May 1996 | 4.87 | November 15, 2000 | September 2000 | 5.09 |
| August 15, 1996 | June 1996 | 4.82 | December 15, 2000 | October 2000 | 5.13 |
| September 13, 1996 | July 1996 | 4.87 | January 12, 2001 | November 2000 | 5.20 |
| October 15, 1996 | August 1996 | 4.87 | February 15, 2001 | December 2000 | 5.21 |
| November 15, 1996 | September 1996 | 4.84 | March 15, 2001 | January 2001 | 5.22 |
| December 13, 1996 | October 1996 | 4.89 | April 16, 2001 | February 2001 | 5.17 |
| January 15, 1997 | November 1996 | 4.76 | May 15, 2001 | March 2001 | 5.09 |
| January 24, 1997 | November 1996 | 4.87 | June 15, 2001 | April 2001 | 5.01 |
| February 14, 1997 | December 1996 | 4.87 | July 16, 2001 | May 2001 | 4.90 |
| March 14, 1997 | January 1997 | 4.92 | August 15, 2001 | June 2001 | 4.78 |
| April 15, 1997 | February 1997 | 4.79 | September 14, 2001 | July 2001 | 4.68 |
| May 15, 1997 | March 1997 | 4.90 | October 15, 2001 | August 2001 | 4.59 |
| June 13, 1997 | April 1997 | 4.89 | November 15, 2001 | September 2001 | 4.45 |
| July 15, 1997 | May 1997 | 4.94 | December 14, 2001 | October 2001 | 4.27 |
| August 15, 1997 | June 1997 | 4.90 | January 15, 2002 | November 2001 | 4.09 |
| September 15, 1997 | July 1997 | 4.96 | February 15, 2002 | December 2001 | 3.90 |
| October 16, 1997 | August 1997 | 4.97 | March 15, 2002 | January 2002 | 3.79 |
| November 14, 1997 | September 1997 | 4.92 | April 15, 2002 | February 2002 | 3.65 |
| December 15, 1997 | October 1997 | 4.98 | May 15, 2002 | March 2002 | 3.55 |
| January 15, 1998 | November 1997 | 4.93 | June 14, 2002 | April 2002 | 3.48 |
| February 13, 1998 | December 1997 | 4.97 | July 15, 2002 | May 2002 | 3.38 |
| March 16, 1998 | January 1998 | 4.96 | August 15, 2002 | June 2002 | 3.32 |
| April 15, 1998 | February 1998 | 4.85 | September 16, 2002 | July 2002 | 3.28 |
| May 15, 1998 | March 1998 | 4.92 | October 15, 2002 | August 2002 | 3.21 |
| June 15, 1998 | April 1998 | 4.91 | November 15, 2002 | September 2002 | 3.13 |
| July 15, 1998 | May 1998 | 4.91 | December 16, 2002 | October 2002 | 3.10 |
| August 14, 1998 | June 1998 | 4.87 | January 15, 2003 | November 2002 | 3.00 |
| September 15, 1998 | July 1998 | 4.90 | February 14, 2003 | December 2002 | 2.90 |
| October 15, 1998 | August 1998 | 4.90 | March 14, 2003 | January 2003 | 2.83 |
| November 16, 1998 | September 1998 | 4.85 | April 15, 2003 | February 2003 | 2.73 |
| December 15, 1998 | October 1998 | 4.84 | May 15, 2003 | March 2003 | 2.70 |
| January 15, 1999 | November 1998 | 4.77 | June 16, 2003 | April 2003 | 2.62 |
| February 16, 1999 | December 1998 | 4.74 | July 15, 2003 | May 2003 | 2.57 |

NATIONAL MONTHLY MEDIAN COST OF FUNDS RATIO FOR OTS REGULATED INSTITUTIONS — continued**

| ANNOUNCEMENT DATE | INDEX MONTH | INDEX RATE% | ANNOUNCEMENT DATE | INDEX MONTH | INDEX RATE% |
|----------------------|----------------|----------------|----------------------|----------------|----------------|
| August 15, 2003 | June 2003 | 2.50 | January 15, 2008 | November 2007 | 3.81 |
| September 15, 2003 | July 2003 | 2.41 | February 15, 2008 | December 2007 | 3.77 |
| October 15, 2003 | August 2003 | 2.36 | March 14, 2008 | January 2008 | 3.74 |
| November 14, 2003 | September 2003 | 2.32 | April 15, 2008 | February 2008 | 3.59 |
| December 15, 2003 | October 2003 | 2.28 | May 15, 2008 | March 2008 | 3.45 |
| January 15, 2004 | November 2003 | 2.25 | June 16, 2008 | April 2008 | 3.32 |
| February 17, 2004 | December 2003 | 2.22 | July 15, 2008 | May 2008 | 3.22 |
| March 15, 2004 | January 2004 | 2.22 | August 15, 2008 | June 2008 | 3.10 |
| April 15, 2004 | February 2004 | 2.15 | September 15, 2008 | July 2008 | 3.06 |
| May 14, 2004 | March 2004 | 2.14 | October 15, 2008 | August 2008 | 3.02 |
| June 15, 2004 | April 2004 | 2.12 | November 14, 2008 | September 2008 | 2.99 |
| July 15, 2004 | May 2004 | 2.08 | December 15, 2008 | October 2008 | 2.95 |
| August 16, 2004 | June 2004 | 2.09 | January 15, 2009 | November 2008 | 2.89 |
| September 15, 2004 | July 2004 | 2.09 | February 17, 2009 | December 2008 | 2.86 |
| October 15, 2004 | August 2004 | 2.11 | March 16, 2009 | January 2009 | 2.78 |
| November 15, 2004 | September 2004 | 2.15 | April 15, 2009 | February 2009 | 2.68 |
| December 15, 2004 | October 2004 | 2.16 | May 15, 2009 | March 2009 | 2.62 |
| January 14, 2005 | November 2004 | 2.18 | June 15, 2009 | April 2009 | 2.54 |
| February 15, 2005 | December 2004 | 2.22 | July 15, 2009 | May 2009 | 2.48 |
| March 15, 2005 | January 2005 | 2.27 | August 14, 2009 | June 2009 | 2.43 |
| April 15, 2005 | February 2005 | 2.30 | September 15, 2009 | July 2009 | 2.36 |
| May 16, 2005 | March 2005 | 2.34 | October 15, 2009 | August 2009 | 2.33 |
| June 15, 2005 | April 2005 | 2.39 | November 16, 2009 | September 2009 | 2.26 |
| July 15, 2005 | May 2005 | 2.43 | December 15, 2009 | October 2009 | 2.17 |
| August 15, 2005 | June 2005 | 2.48 | January 15, 2010 | November 2009 | 2.13 |
| September 15, 2005 | July 2005 | 2.54 | February 16, 2010 | December 2009 | 2.05 |
| October 17, 2005 | August 2005 | 2.61 | March 15, 2010 | January 2010 | 1.98 |
| November 15, 2005 | September 2005 | 2.67 | April 15, 2010 | February 2010 | 1.94 |
| December 15, 2005 | October 2005 | 2.74 | May 14, 2010 | March 2010 | 1.90 |
| January 17, 2006 | November 2005 | 2.82 | June 15, 2010 | April 2010 | 1.83 |
| February 15, 2006 | December 2005 | 2.86 | July 15, 2010 | May 2010 | 1.80 |
| March 15, 2006 | January 2006 | 2.94 | August 16, 2010 | June 2010 | 1.78 |
| April 14, 2006 | February 2006 | 3.00 | September 15, 2010 | July 2010 | 1.74 |
| May 15, 2006 | March 2006 | 3.06 | October 15, 2010 | August 2010 | 1.70 |
| June 15, 2006 | April 2006 | 3.11 | November 15, 2010 | September 2010 | 1.66 |
| July 14, 2006 | May 2006 | 3.21 | December 15, 2010 | October 2010 | 1.62 |
| August 15, 2006 | June 2006 | 3.28 | January 14, 2011 | November 2010 | 1.57 |
| September 15, 2006 | July 2006 | 3.35 | February 15, 2011 | December 2010 | 1.53 |
| October 16, 2006 | August 2006 | 3.45 | March 15, 2011 | January 2011 | 1.48 |
| November 15, 2006 | September 2006 | 3.52 | April 15, 2011 | February 2011 | 1.44 |
| December 15, 2006 | October 2006 | 3.57 | May 16, 2011 | March 2011 | 1.43 |
| January 16, 2007 | November 2006 | 3.63 | June 15, 2011 | April 2011 | 1.39 |
| February 15, 2007 | December 2006 | 3.67 | July 15, 2011 | May 2011 | 1.37 |
| March 15, 2007 | January 2007 | 3.71 | August 15, 2011 | June 2011 | 1.34 |
| April 16, 2007 | February 2007 | 3.71 | | | |
| May 15, 2007 | March 2007 | 3.74 | | | |
| June 15, 2007 | April 2007 | 3.76 | | | |
| July 16, 2007 | May 2007 | 3.79 | | | |
| August 15, 2007 | June 2007 | 3.79 | | | |
| September 14, 2007 | July 2007 | 3.81 | | | |
| October 15, 2007 | August 2007 | 3.84 | | | |
| November 15, 2007 | September 2007 | 3.85 | | | |
| December 14, 2007 | October 2007 | 3.83 | | | |

NATIONAL QUARTERLY AVERAGE COST OF FUNDS RATIO FOR OTS REGULATED INSTITUTIONS**

| ANNOUNCEMENT DATE | INDEX QUARTER | INDEX RATE% | ANNOUNCEMENT DATE | INDEX QUARTER | INDEX RATE% |
|----------------------|----------------------|----------------|----------------------|----------------------|----------------|
| Jul. 17, 1984 | January-March, 1984 | 9.74 | Dec. 19, 1997 | July-Sept., 1997 | 4.97 |
| Oct. 5, 1984 | April-June, 1984 | 9.80 | Mar. 16, 1998 | October-Dec., 1997 | 4.96 |
| Dec. 28, 1984 | July-September, 1984 | 10.27 | Jun. 25, 1998 | January-March, 1998 | 4.83 |
| Mar. 27, 1985 | October-Dec., 1984 | 10.31 | Sep. 15, 1998 | April-June, 1998 | 4.83 |
| Jun. 20, 1985 | January-March, 1985 | 9.58 | Dec. 23, 1998 | July-Sept., 1998 | 4.82 |
| Sep. 30, 1985 | April-June, 1985 | 9.35 | Mar. 15, 1999 | October-Dec., 1998 | 4.66 |
| Dec. 27, 1985 | July-September, 1985 | 9.04 | Jun. 17, 1999 | January-March, 1999 | 4.44 |
| Mar. 28, 1986 | October-Dec., 1985 | 8.79 | Sep. 20, 1999 | April-June, 1999 | 4.41 |
| Jun. 23, 1986 | January-March, 1986 | 8.49 | Dec. 22, 1999 | July-Sept., 1999 | 4.51 |
| Sep. 29, 1986 | April-June, 1986 | 8.21 | Mar. 15, 2000 | October-Dec., 1999 | 4.67 |
| Dec. 30, 1986 | July-September, 1986 | 7.99 | Jun. 15, 2000 | January-March 2000 | 4.77 |
| Mar. 30, 1987 | October-Dec., 1986 | 7.53 | Sep. 15, 2000 | April-June 2000 | 4.99 |
| Jun. 30, 1987 | January-March, 1987 | 7.11 | Dec. 15, 2000 | July-Sept., 2000 | 5.32 |
| Sep. 23, 1987 | April-June, 1987 | 7.06 | Mar. 15, 2001 | October-Dec., 2000 | 5.39 |
| Dec. 7, 1987 | July-September, 1987 | 7.21 | Jun. 15, 2001 | January-March, 2001 | 5.18 |
| Mar. 24, 1988 | October-Dec., 1987 | 7.43 | Sep. 14, 2001 | April-June, 2001 | 4.75 |
| Jun. 21, 1988 | January-March, 1988 | 7.38 | Dec. 14, 2001 | July-Sept., 2001 | 4.31 |
| Sep. 22, 1988 | April-June, 1988 | 7.32 | Mar. 15, 2002 | October-Dec, 2001 | 3.66 |
| Dec. 13, 1988 | July-September, 1988 | 7.51 | Jun. 14, 2002 | January-March, 2002 | 3.15 |
| Mar. 30, 1989 | October-Dec., 1988 | 7.71 | Sep. 16, 2002 | April-June, 2002 | 3.06 |
| Jun. 13, 1989 | January-March, 1989 | 7.88 | Dec. 16, 2002 | July-Sept., 2002 | 3.01 |
| Aug. 22, 1989 | April-June, 1989 | 8.38 | Mar. 14, 2003 | October-Dec., 2002 | 2.90 |
| Dec. 21, 1989 | July-September, 1989 | 8.49 | Jun. 16, 2003 | January -March, 2003 | 2.50 |
| Mar. 26, 1990 | October-Dec., 1989 | 8.28 | Sep. 15, 2003 | April-June, 2003 | 2.36 |
| Jul. 25, 1990 | January-March, 1990 | 7.97 | Dec. 15, 2003 | July-Sept, 2003 | 2.22 |
| Sep. 26, 1990 | April-June, 1990 | 7.91 | Mar. 15, 2004 | October-Dec. 2003 | 2.15 |
| Jan. 18, 1991 | July-September, 1990 | 7.86 | Jun. 15, 2004 | January-March 2004 | 2.03 |
| Mar. 15, 1991 | October-Dec., 1990 | 7.83 | Sep. 15, 2004 | April-June, 2004 | 1.94 |
| Jun. 14, 1991 | January-March, 1991 | 7.44 | Dec. 15, 2004 | July-Sept 2004 | 2.04 |
| Sep. 30, 1991 | April-June, 1991 | 7.12 | Mar. 15, 2005 | October-Dec 2004 | 2.15 |
| Dec. 26, 1991 | July-September, 1991 | 6.80 | Jun. 15, 2005 | January-March 2005 | 2.33 |
| Mar. 27, 1992 | October-Dec., 1991 | 6.41 | Sep. 15, 2005 | April-June 2005 | 2.59 |
| Jun. 26, 1992 | January-March, 1992 | 5.77 | Dec. 15, 2005 | July-Sept 2005 | 2.85 |
| Sep. 30, 1992 | April-June, 1992 | 5.35 | Mar. 15, 2006 | October-Dec 2005 | 3.16 |
| Dec. 24, 1992 | July-September, 1992 | 5.00 | Jun. 15, 2006 | January-March 2006 | 3.32 |
| Mar. 25, 1993 | October-Dec., 1993 | 4.63 | Sep. 15, 2006 | April-June 2006 | 3.64 |
| Jun. 30, 1993 | January-March, 1993 | 4.34 | Dec. 15, 2006 | July-Sept 2006 | 4.02 |
| Sep. 30, 1993 | April-June, 1993 | 4.20 | Mar. 15, 2007 | October-Dec 2006 | 4.08 |
| Dec. 30, 1993 | July-September, 1993 | 4.09 | Jun. 15, 2007 | January-March 2007 | 4.02 |
| Apr. 1, 1994 | October-Dec., 1993 | 3.96 | Sep. 14, 2007 | April-June 2007 | 4.13 |
| Jun. 23, 1994 | January-March, 1994 | 3.77 | Dec. 14, 2007 | July-Sept 2007 | 4.17 |
| Sep. 23, 1994 | April-June, 1994 | 3.86 | Mar. 14, 2008 | October-Dec 2007 | 4.06 |
| Dec. 22, 1994 | July-September, 1994 | 4.10 | Jun. 16, 2008 | January-March 2008 | 3.59 |
| Mar. 20, 1995 | October-Dec., 1994 | 4.41 | Sep. 15, 2008 | April-June 2008 | 3.04 |
| Jun. 23, 1995 | January-March, 1995 | 4.73 | Dec. 15, 2008 | July-Sept 2008 | 2.93 |
| Sep. 25, 1995 | April-June, 1995 | 5.03 | Mar. 16, 2009 | October-Dec 2008 | 2.75 |
| Dec. 22, 1995 | July-September, 1995 | 5.13 | Jun. 15, 2009 | January-March 2009 | 2.37 |
| Mar. 25, 1996 | October-Dec., 1995 | 5.06 | Sep. 15, 2009 | April-June 2009 | 2.11 |
| Jun. 25, 1996 | January-March, 1996 | 4.90 | Dec. 15, 2009 | July-Sept 2009 | 1.94 |
| Sep. 25, 1996 | April-June, 1996 | 4.79 | Mar. 15, 2010 | October-Dec 2009 | 1.79 |
| Dec. 24, 1996 | July-Sept., 1996 | 4.87 | Jun. 15, 2010 | January-March 2010 | 1.62 |
| Mar. 24, 1997 | October-Dec., 1996 | 4.87 | Sep. 15, 2010 | April-June 2010 | 1.53 |
| Jun. 25, 1997 | January-March, 1997 | 4.76 | Dec. 15, 2010 | July-Sept 2010 | 1.57 |
| Sep. 25, 1997 | April-June, 1997 | 4.81 | Mar. 15, 2011 | October-Dec 2010 | 1.35 |

NATIONAL QUARTERLY AVERAGE COST OF FUNDS RATIO FOR OTS REGULATED INSTITUTIONS — continued**

| ANNOUNCEMENT DATE | INDEX QUARTER | INDEX RATE% |
|------------------------------|--------------------------|------------------------|
| Jun. 15, 2011 | January-March 2011 | 1.24 |

NATIONAL SEMIANNUAL AVERAGE COST OF FUNDS RATIO FOR OTS REGULATED INSTITUTIONS**

| ANNOUNCEMENT DATE | INDEX 6-MONTH PERIOD | INDEX RATE% | ANNOUNCEMENT DATE | INDEX 6-MONTH PERIOD | INDEX RATE% |
|----------------------|-------------------------|----------------|----------------------|-------------------------|----------------|
| Jul. 1, 1979 | July-December, 1978 | 6.79 | Mar. 24, 1997 | July-December, 1996 | 4.87 |
| Sep. 21, 1979 | January-June, 1979 | 7.23 | Sep. 25, 1997 | January-June, 1997 | 4.78 |
| Mar. 11, 1980 | July-December, 1979 | 7.71 | Mar. 16, 1998 | July-December, 1997 | 4.97 |
| Sep. 15, 1980 | January-June, 1980 | 8.77 | Sep. 15, 1998 | January-June, 1998 | 4.83 |
| Mar. 18, 1981 | July-December, 1980 | 9.11 | Mar. 15, 1999 | July-December, 1998 | 4.74 |
| Sep. 29, 1981 | January-June, 1981 | 10.31 | Sep. 20, 1999 | January-June, 1999 | 4.43 |
| Mar. 30, 1982 | July-December, 1981 | 11.53 | Mar. 15, 2000 | July-December, 1999 | 4.59 |
| Sep. 30, 1982 | January-June, 1982 | 11.49 | Sep. 15, 2000 | January-June, 2000 | 4.88 |
| Mar. 31, 1983 | July-December, 1982 | 11.27 | Mar. 15, 2001 | July-December 2000 | 5.36 |
| Sep. 29 1983 | January-June, 1983 | 9.81 | Sep. 14, 2001 | January-June, 2001 | 4.96 |
| Mar. 30, 1984 | July-December, 1983 | 9.84 | Mar 15, 2002 | July-December, 2001 | 3.98 |
| Oct. 5, 1984 | January-June, 1984 | 9.77 | Sep. 16, 2002 | January-June, 2002 | 3.10 |
| Mar. 27, 1985 | July-December, 1984 | 10.29 | Mar. 14, 2003 | July-December 2002 | 2.94 |
| Sep. 30, 1985 | January-June, 1985 | 9.47 | Sep. 15, 2003 | January-June, 2003 | 2.43 |
| Mar. 28, 1986 | July-December, 1985 | 8.92 | Mar. 15, 2004 | July-December 2003 | 2.18 |
| Sep. 29, 1986 | January-June, 1986 | 8.35 | Sep. 15, 2004 | January-June 2004 | 1.98 |
| Mar. 30, 1987 | July-December, 1986 | 7.76 | Mar. 15, 2005 | July-December 2004 | 2.09 |
| Sep. 23, 1987 | January-June, 1987 | 7.09 | Sep. 15, 2005 | January-June, 2005 | 2.46 |
| Mar. 24, 1988 | July-December, 1987 | 7.32 | Mar. 15, 2006 | July-December 2005 | 3.01 |
| Sep. 22, 1988 | January-June, 1988 | 7.35 | Sep. 15, 2006 | January-June 2006 | 3.48 |
| Mar. 30, 1989 | July-December, 1988 | 7.62 | Mar. 15, 2007 | July-December 2006 | 4.05 |
| Aug. 22, 1989 | January-June, 1989 | 8.13 | Sep. 14, 2007 | January-June 2007 | 4.07 |
| Mar. 26, 1990 | July-December, 1989 | 8.39 | Mar. 14, 2008 | July-December 2007 | 4.12 |
| Sep. 26, 1990 | January-June, 1990 | 7.94 | Sep. 15, 2008 | January-June 2008 | 3.31 |
| Mar. 15, 1991 | July-December, 1990 | 7.85 | Mar. 16, 2009 | July-December 2008 | 2.84 |
| Sep. 30, 1991 | January-June, 1991 | 7.28 | Sep. 15, 2009 | January-June 2009 | 2.24 |
| Mar. 27, 1992 | July-December, 1991 | 6.61 | Mar. 15, 2010 | July-December 2009 | 1.86 |
| Sep. 30, 1992 | January-June, 1992 | 5.57 | Sep. 15, 2010 | January-June 2010 | 1.58 |
| Mar. 25, 1993 | July-December, 1992 | 4.82 | Mar. 15, 2011 | July-December 2010 | 1.46 |
| Sep. 30, 1993 | January-June, 1993 | 4.27 | | | |
| April 1, 1994 | July-December, 1993 | 4.02 | | | |
| Sep. 23, 1994 | January-June, 1994 | 3.81 | | | |
| Mar. 20, 1995 | July-December, 1994 | 4.25 | | | |
| Sep. 25, 1995 | January-June, 1995 | 4.88 | | | |
| Mar. 25, 1996 | July-December, 1995 | 5.09 | | | |
| Sep. 25, 1996 | January-June, 1996 | 4.85 | | | |

Definitions

Cost of funds is defined as interest (dividends) paid or accrued on deposits, on FHLB advances and on other borrowed money during a reporting period as a percent of average deposits and borrowings; the ratio is reported on an annualized basis. It reflects rates on all funds, not on new funds.

Monthly median cost of funds ratio is defined as interest (dividends) paid or accrued on deposits, FHLB advances and on other borrowed money during a month as a percent of balances of deposits and borrowings at month end. It reflects rates on all funds, not just new funds. Ratio is annualized by multiplying by 12 and adjusted for variation in length of month. The index was first introduced in December 1982

(1) Effective with the January 1999 index, the OTS is using a revised methodology that dampens significantly the month-to-month volatility in the index caused by the change in the number of days in the month. In addition to some other technical modifications, the new methodology assumes an average length of month of 30.4375 days, the average number of days in a month over a four-year period. The index value for January 1999 using the old methodology would have been 4.71%.

*Actually announced on April 10, 1991 not April 9, 1991 as stated in previous editions.

**The Federal Deposit Insurance Reform Act of 2005 created a single insurance fund by merging Savings Association Insurance Fund (SAIF) and Bank Insurance Fund (BIF), effective March 31, 2006, to be known as the Deposit Insurance Fund (DIF). NOTE: Institutions designated as BIF insured prior to March 31, 2006, that were not required to file cost of funds reports will continue to be excluded from the calculation.