

**Comparative Performance Analysis  
Mutuals vs. Peer Financial Institutions (1)  
As of December 31, 2015**

	A Mutuals (2)		B 250-750m		C 750m-5b		D All Non-Mutuals (3)		E 250-750m		F 750m-5b		G MHCs		H 250-750m		I 750m-5b		J Stock Thrifts		K 250-750m		L 750m-5b		M Credit Unions		N 250-750m		O 750m-5b		P Commercial Banks		Q 250m		R 750m-5b	
	< 250m	250-750m	750m-5b	< 250m	250-750m	750m-5b	< 250m	250-750m	750m-5b	< 250m	250-750m	750m-5b	< 250m	250-750m	750m-5b	< 250m	250-750m	750m-5b	< 250m	250-750m	750m-5b	< 250m	250-750m	750m-5b	< 250m	250-750m	750m-5b	< 250m	250-750m	750m-5b	< 250m	250-750m	750m-5b			
<b>Asset Size Class (\$)</b>	223	129	72	3,376	1,425	668	15	8	1	83	53	44	2,983	235	130	1,937	683	310	112	126	146	94	83	71	96	127	92	92	104	102	76	102	99	90		
1 # of Institutions	223	129	72	3,376	1,425	668	15	8	1	83	53	44	2,983	235	130	1,937	683	310	112	126	146	94	83	71	96	127	92	92	104	102	76	102	99	90		
2 Avg Charter Age (Years)	11.2	12.6	14.6	14.8	14.8	12.7	15.9	15.9	3.5	19.7	16.2	15.0	19.9	15.9	3.5	19.9	15.9	12.7	15.9	15.9	15.9	15.9	15.9	15.9	15.9	15.9	15.9	15.9	15.9	15.9	15.9	15.9	15.9	15.9		
3 Asset Growth (LTM)	0.6	3.5	4.2	2.6	4.7	7.7	(1.1)	6.9	0.3	3.0	4.9	8.2	2.7	5.3	7.3	2.4	4.2	7.3	30.3	20.7	15.6	27.4	15.9	15.7	21.8	17.3	16.2	23.9	12.3	10.8	26.7	19.3	13.7			
4 Liquidity Ratio (6)	81.3	90.4	96.5	73.8	81.7	86.6	97.4	99.0	75.2	90.0	91.0	99.4	58.3	79.3	86.6	75.3	82.8	86.6	81.3	90.4	96.5	73.8	81.7	86.6	97.4	99.0	75.2	90.0	91.0	99.4	58.3	79.3	86.6			
5 Loans/Deposits	12.5	11.4	11.0	10.6	10.0	9.7	12.0	11.4	2.4	11.5	11.3	10.3	11.5	10.5	10.4	10.5	9.9	9.4	12.5	11.4	11.0	10.6	10.0	9.7	12.0	11.4	11.5	11.3	10.3	11.5	10.5	9.9	9.4			
6 Tier 1 Leverage Ratio (4)	24.2	17.6	14.8	16.2	13.9	12.7	19.9	15.9	3.5	19.7	16.2	15.0	19.9	15.9	3.5	19.9	15.9	12.7	24.2	17.6	14.8	16.2	13.9	12.7	19.9	15.9	3.5	19.7	16.2	15.0	15.7	13.6	12.2			
7 Tier 1 RBC Ratio/RWA	0.8	0.6	0.6	0.5	0.6	0.6	1.9	1.0	5.1	0.8	0.9	0.7	0.5	0.6	0.5	0.4	0.6	0.6	0.8	1.0	0.9	1.2	1.2	1.2	1.1	1.0	1.0	0.8	0.8	0.7	1.3	1.3	1.2			
8 NPAs/Assets (Excl TDRs)	0.9	1.0	0.9	1.3	1.3	1.2	1.1	0.9	1.6	1.1	1.0	1.0	1.1	1.0	1.0	0.8	0.8	0.7	0.9	1.0	0.9	1.6	1.6	1.6	1.1	1.0	1.0	0.8	0.8	0.7	1.3	1.3	1.2			
9 ALLL/Loans	8.9	8.5	8.6	7.6	9.6	9.0	21.0	9.5	304.2	11.5	10.9	9.2	3.9	5.1	4.8	6.7	9.6	9.1	8.9	8.5	8.6	7.6	9.6	9.0	21.0	9.5	304.2	11.5	10.9	9.2	3.9	5.1	4.8			
10 Texas Ratio	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	1.0	0.1	0.1	0.1	0.1	0.1	0.1	0.3	0.3	0.3	0.1	0.1	0.1	1.0	1.0	1.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1			
11 NCOs/Avg Loans (LTM)	0.3	0.5	0.6	0.9	1.0	1.0	0.4	0.5	(0.0)	0.7	0.7	0.8	0.2	0.6	0.7	0.9	1.0	0.9	0.3	0.3	0.3	1.0	1.0	1.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1			
12 ROAA	2.6	3.8	5.0	7.7	9.1	9.1	3.4	4.6	(1.6)	4.9	5.5	7.0	2.0	5.3	6.7	7.9	9.1	9.3	2.6	3.8	5.0	7.7	9.1	9.1	3.4	4.6	(1.6)	4.9	5.5	7.0	2.0	5.3	6.7	7.9	9.1	
13 ROAE	3.2	3.2	3.1	3.7	3.6	3.5	3.2	3.2	3.2	3.2	3.4	3.1	2.9	3.0	2.8	3.6	3.5	3.5	3.5	0.3	0.5	0.6	0.8	0.8	0.8	0.5	0.6	0.6	0.7	0.7	1.4	1.3	0.4	0.7	0.8	
14 Net Interest Margin	2.9	2.8	2.7	2.9	2.8	2.8	3.0	2.9	9.6	3.4	3.1	2.6	3.3	3.5	3.0	2.7	2.8	2.8	2.9	2.8	2.7	9.6	9.6	9.6	3.0	2.9	2.6	3.3	3.5	3.0	2.7	2.7	2.8	2.8		
15 Non-Int Income/AA	84.6	79.4	75.7	70.8	66.5	64.2	80.5	78.8	104.1	82.2	76.2	68.3	88.9	80.6	74.2	69.0	64.9	63.9	84.6	79.4	75.7	70.8	66.5	64.2	80.5	78.8	104.1	82.2	76.2	68.3	88.9	80.6	74.2			
16 Non-Int Expense/AA	4.652	5.492	6.233	4.180	4.530	5.227	4.350	6.006	1.073	3.763	4.615	6.181	3.012	3.754	4.695	4.333	4.634	5.108	4.652	5.492	6.233	4.180	4.530	5.227	4.350	6.006	1.073	3.763	4.615	6.181	3.012	3.754	4.695			
17 Efficiency Ratio	79.4	65.4	56.9	26.5	24.6	22.7	75.5	57.1	73.9	60.5	51.5	44.0	69.0	2,225	4,795	8,046	13,945	23,428	79.4	65.4	56.9	26.5	24.6	22.7	75.5	57.1	73.9	60.5	51.5	44.0	25.2	24.3	22.4			
18 Assets/Emp (S000)	2.3	8.6	11.6	7.2	13.6	17.0	4.1	10.7	0.1	7.1	9.2	15.4	7.1	9.2	15.4	5.6	11.9	16.5	2.3	8.6	11.6	7.2	13.6	17.0	4.1	10.7	0.1	7.1	9.2	15.4	5.6	11.9	16.5			
19 1-4 Family/Loans	1.8	2.5	4.1	3.0	6.1	6.2	1.8	3.0	0.6	2.8	2.9	3.1	3.1	2.9	3.1	2.0	4.2	5.0	1.8	2.5	4.1	3.0	6.1	6.2	1.8	3.0	0.6	2.8	2.9	3.1	2.0	4.2	5.0			
20 Non-Owner Occ CRE/Loans	1.3	0.5	0.5	4.2	2.2	1.7	0.7	0.5	3.7	1.0	0.9	0.3	1.0	0.9	0.3	3.9	2.1	1.7	1.3	0.5	0.5	4.2	2.2	1.7	0.7	0.5	3.7	1.0	0.9	0.3	3.9	2.1	1.7			
21 Const & Land Dev/Loans	40.9	29.8	23.7	27.1	23.1	18.7	42.8	30.7	6.7	36.3	28.7	24.8	36.3	28.7	24.8	27.1	23.5	18.4	40.9	29.8	23.7	27.1	23.1	18.7	42.8	30.7	6.7	36.3	28.7	24.8						
22 Consumer/Loans	53.4	65.2	71.1	65.3	65.9	66.3	52.6	64.1	93.2	53.9	64.7	70.4	53.9	64.7	70.4	68.5	72.4	77.8	53.4	65.2	71.1	65.3	65.9	66.3	52.6	64.1	93.2	53.9	64.7	70.4						
23 Retail Time Deps/Deposits	230	313	-	8,754	16,170	28,223	18	-	-	690	2,225	4,795	690	2,225	4,795	8,046	13,945	23,428	230	313	-	8,754	16,170	28,223	18	-	-	690	2,225	4,795	690	2,225	4,795			
24 Non-CD Deps/Deposits	16	4	-	308	135	80	2	-	-	25	14	14	25	14	14	281	121	66	16	4	-	308	135	80	2	-	-	25	14	14	281	121	66			
25 Est. Cost to FDIC (SMil)	1.4	78	-	28	120	353	9	-	-	28	159	342	28	159	342	29	115	355	1.4	78	-	28	120	353	9	-	-	28	159	342	29	115	355			
26 # of Failed Institutions	230	313	-	8,754	16,170	28,223	18	-	-	690	2,225	4,795	690	2,225	4,795	8,046	13,945	23,428	230	313	-	8,754	16,170	28,223	18	-	-	690	2,225	4,795	690	2,225	4,795			
27 FDIC Cost/Inst. (SMil)	1.4	78	-	28	120	353	9	-	-	28	159	342	28	159	342	29	115	355	1.4	78	-	28	120	353	9	-	-	28	159	342	29	115	355			

**Regional Institutions: by Classification (L)**

Mutuals	MHCs	Stock Thrifts	Credit Unions	Comm. Banks	Total Region
424	24	180	3,348	2,930	6,906

**Regional Institutions: by Assets (L)**

< 250m	250-750m	750m-5b
5,241	1,108	557

**Key: Peer Performance Relative to Mutual Size Class**

Outperforming	Comparable (Within Neutral Range)	Lagging
6,906	509	12,329

**Totals**

Total Region	All US Mutuals	All US Fin. Inst.
6,906	509	12,329

(1) Only Mutuals, MHCs, Stock Thrifts, Credit Unions, and Commercial Banks in the Mid-Atlantic, New England, and Midwest regions are considered for comparability purposes. Does not apply to "All Non-Mutuals".  
(2) Includes Mutuals, Co-Ops, and Non-Stock MHCs. Non-Stock MHCs are excluded from the MHC category.  
(3) Includes all non-mutual US financial institutions from all regions; credit unions excluded due to reporting differences.  
(4) For credit unions, the ratio shown here is Net Worth to Assets.  
(5) Only major loan categories are shown. Totals may not add to 100%.  
(6) Liquidity ratio = (Cash & Balances Due + Securities + Fed Funds Sold & Repos)/ Total Liabilities

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