

US banks and thrifts with lowest loans-to-deposits growth*

| Company (top-level ticker) | City, state | Total assets (\$B) | Loans/deposits (%) | Loans/deposits (bps) | QOQ change | | |
|---|--------------------|--------------------|--------------------|----------------------|---------------------------|----------------------------|--------------------|
| | | | | | Net interest margin (bps) | Total loans and leases (%) | Total deposits (%) |
| BTC Financial Corp. | Des Moines, IA | 3.63 | 81.99 | -2,128 | -9 | -1.44 | 24.14 |
| Deutsche Bank Trust Corp. (DBK) | New York, NY | 73.16 | 113.62 | -1,789 | 7 | -1.34 | 14.20 |
| GE Capital Bank | Salt Lake City, UT | 14.86 | 100.46 | -1,576 | -3 | 6.14 | 22.80 |
| WEX Bank (WXS) | Midvale, UT | 1.83 | 85.09 | -1,258 | -184 | 5.48 | 21.07 |
| Barclays Delaware Holdings LLC (BARC) | Wilmington, DE | 17.66 | 139.24 | -1,256 | 14 | 2.93 | 12.23 |
| ESSA Bancorp Inc. (ESSA) | Stroudsburg, PA | 1.42 | 95.93 | -1,161 | 29 | 28.07 | 43.58 |
| Cass Information Systems Inc. (CASS) | Bridgeton, MO | 1.39 | 124.23 | -1,145 | -22 | -1.76 | 7.29 |
| Provident New York Bancorp (PBNY) | Montebello, NY | 4.02 | 68.10 | -1,069 | -25 | 14.58 | 32.57 |
| Merrick Bank Corp. | South Jordan, UT | 1.60 | 109.65 | -1,002 | 130 | 8.24 | 18.13 |
| Merchants Bank of Indiana | Lynn, IN | 1.11 | 64.88 | -973 | 6 | 16.04 | 33.44 |
| Stearns Financial Services Inc. | Saint Cloud, MN | 1.56 | 98.49 | -964 | -26 | 3.80 | 13.96 |
| Goldman Sachs Group Inc. (GS) | New York, NY | 949.48 | 93.71 | -921 | -7 | -2.30 | 7.30 |
| H&R Block Bank | Kansas City, MO | 1.24 | 52.59 | -791 | -3 | -5.13 | 9.13 |
| United Community Financial Corp. (UCFC) | Youngstown, OH | 1.83 | 75.05 | -776 | -34 | -12.48 | -3.43 |
| Santander BanCorp | Guaynabo, PR | 7.40 | 95.45 | -733 | -24 | -1.42 | 6.15 |
| Median of all banks and thrifts* | | 2.11 | 80.59 | 22 | -2 | 1.03 | 0.68 |

As of Dec. 17, 2012

* Includes U.S. banks and thrifts with total assets of more than \$1 billion on top-tier basis at Sept. 30, 2012.

Financial data is based on regulatory filings for the quarter ended Sept. 30, 2012.

The list excludes Capmark Bank, which is undergoing a reorganization to emerge from Chapter 11 bankruptcy protection.

Tickers are shown for only U.S.-based parent companies.

Source: SNL Financial

