

Comparative Performance Analysis

Mutuals vs. Other Financial Institutions (1)

Financial Date: 3/31/2013 or Latest Available

	A			B			C			D			E			F			G			H			I			J			K			L			M			N			O			P			Q			R		
	Mutuals (2)									All Non-Mutuals (3)									MHCs									Stock Thrifts									Credit Unions									Commercial Banks								
Asset Size Class (\$)	< 250m			250m < 750m			750m < 5b			< 250m			250m < 750m			750m < 5b			< 250m			250m < 750m			750m < 5b			< 250m			250m < 750m			750m < 5b			< 250m			250m < 750m			750m < 5b											
Number and Age	Number and Age																																																					
1 Number of Institutions	255	138	64	4,111	1,511	643	19	11	7	106	70	51	3,528	231	111	2,282	712	276																																				
2 Average Charter Age (Years)	110	118	31	88	79	69	121	102	9	89	95	98	59	68	73	99	95	86																																				
Bal Sheet/Capital (%)	Bal Sheet/Capital (%)																																																					
3 Asset Growth Rate (LTM)	(0.3)	0.7	2.1	3.0	3.1	3.5	(2.4)	0.9	(3.3)	0.1	0.8	0.7	Data N/A									3.7	3.2	3.2	Neutral Range:	+/- 1.00%																												
4 Liquidity Ratio (6)	34.8	25.1	23.5	33.2	25.1	22.1	22.3	17.8	33.7	25.2	28.0	20.2	Data N/A									33.9	23.4	19.1	+/- 5.00%																													
5 Loans/Deposits	75.6	83.3	88.4	66.7	74.6	77.8	87.2	82.4	63.5	83.6	79.4	87.0	Data N/A									66.2	75.3	77.8	+/- 5.00%																													
6 Tier 1 Leverage Ratio (4)	11.4	11.0	11.6	10.0	9.7	9.6	10.1	9.9	14.5	9.8	10.7	9.9	Data N/A									9.9	9.5	9.2	+/- 1.00%																													
7 Tier 1 RBC Ratio/RWA	23.1	18.0	17.5	16.2	14.4	13.8	16.8	18.5	16.1	16.9	17.9	15.0	Data N/A									15.7	13.6	12.9	+/- 1.00%																													
Asset Quality (%)	Asset Quality (%)																																																					
8 NPAs/Assets (Excluding TDRs)	1.6	1.7	1.7	1.2	1.9	1.8	4.0	1.8	2.0	2.1	2.3	1.8	Data N/A									1.0	1.7	1.6	Neutral Range:	+/- 1.00%																												
9 ALLL/Loans	1.0	1.1	1.0	1.6	1.6	1.6	1.2	1.2	1.1	1.4	1.4	1.4	Data N/A									1.5	1.6	1.6	+/- 0.25%																													
10 Texas Ratio	13.0	13.0	12.5	11.9	17.8	17.4	35.8	22.5	25.0	17.7	18.7	16.7	Data N/A									10.1	16.7	17.0	+/- 5.00%																													
11 NCOs/Avg Loans (LTM)	-	0.1	0.1	-	0.1	0.2	0.0	0.2	0.4	0.1	0.2	0.2	Data N/A									-	0.1	0.1	+/- 0.25%																													
Profitability (%)	Profitability (%)																																																					
12 ROAA (LTM)	0.4	0.5	0.6	0.8	0.9	0.9	0.3	0.5	0.2	0.5	0.6	0.7	Data N/A									0.9	0.9	1.0	Neutral Range:	+/- 0.10%																												
13 ROAE (LTM)	2.5	4.7	4.9	7.1	8.2	8.7	3.2	5.2	2.9	4.6	5.4	7.1	Data N/A									7.8	8.8	9.3	+/- 0.50%																													
14 Net Interest Margin (LTM)	3.2	3.2	3.1	3.8	3.7	3.7	3.5	3.3	2.7	3.6	3.3	3.3	Data N/A									3.7	3.6	3.6	+/- 0.20%																													
15 Non-Interest Income/AA (LTM)	0.3	0.6	0.6	0.5	0.7	0.9	0.3	0.4	0.5	0.5	0.7	0.8	Data N/A									0.5	0.7	1.0	+/- 0.10%																													
16 Non-Interest Expense/ AA (LTM)	2.7	2.8	2.8	3.0	2.9	2.9	2.9	2.4	2.7	3.4	2.9	2.8	Data N/A									2.8	2.8	2.9	+/- 0.30%																													
17 Efficiency Ratio (LTM)	82.0	77.1	75.9	73.4	68.0	67.0	81.6	74.7	74.7	81.0	78.0	72.9	Data N/A									70.8	65.5	65.3	+/- 5.00%																													
18 Assets/Emp (\$)	4,607	4,899	5,664	3,986	4,297	4,612	4,644	4,682	5,867	3,790	4,307	5,688	Data N/A									4,139	4,355	4,583	+/- 500																													
Loan & Deposit Mix (%) (5)	Loan & Deposit Mix (%)																																																					
19 1-4 Fam/Loans	80.9	65.1	59.3	26.3	25.0	23.8	75.8	73.6	47.7	59.8	52.2	42.7	Data N/A									26.3	25.1	23.2																														
20 Non-Owner Occ CRE/Loans	2.3	7.3	11.1	8.3	14.3	17.6	6.0	5.9	12.3	5.9	12.7	17.2	Data N/A									6.9	12.5	16.8																														
21 Const & Land Dev Lns/Loans	1.3	2.2	4.3	3.0	5.6	6.0	1.2	3.1	2.9	2.4	2.9	3.1	Data N/A									1.9	4.0	4.6																														
22 Consumer Loans/Loans	1.1	0.5	0.5	4.6	2.4	1.9	1.2	0.5	0.4	1.5	1.4	0.3	Data N/A									4.4	2.2	2.1																														
23 Retail Time Deps/Deposits	47.1	33.2	24.8	32.4	29.0	23.1	44.5	35.0	28.0	40.7	35.0	28.5	Data N/A									32.5	29.0	23.7																														
24 Non-CD Deps/Deposits	52.2	40.2	38.4	37.3	34.3	28.1	52.2	39.7	42.3	48.4	39.3	32.5	Data N/A									36.5	33.5	27.2																														
Failures (Since 1998)	Failures (Since 1998)																																																					
25 Tot. Est. Cost to FDIC (\$Mil.)	207	216	-	8,461	15,927	27,474	34	97	-	666	2,225	4,795	Data N/A									7,761	13,605	22,679																														
26 Number of Failed Institutions	15	3	-	281	130	78	2	1	-	22	14	14	Data N/A									257	115	64																														
27 Cost to FDIC per Inst. (\$Mil.)	14	72	-	30	123	352	17	97	-	30	159	342	Data N/A									30	118	354																														

Notes

- (1) Only Mutuals, MHCs, Stock Thrifts, Credit Unions, and Commercial Banks in the Mid-Atlantic, New England, or 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-credit union US financial institutions from all regions of US; credit unions excluded due to reporting differences.
- (4) For credit unions, the ratio shown here is Equity 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

Regional Institutions: by Classification (1)

Mutuals	MHCs	Stock Thrifts	Credit Unions	Comm. Banks	Regional Total
457	37	227	3,870	3,270	7,861

Regional Institutions: by Assets (1)

< 250m	250m < 750m	750m < 5b
6,190	1,162	509

Key: Performance Assessment Relative to Mutuals Average

Outperforming Mutuals of Similar Asset Size
Comparable to Mutuals of Similar Asset Size
Lagging Mutuals of Similar Asset Size

Totals

Regional Total	All US Mutuals	All US Fin. Institutions
7,861	551	13,525

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