

## US banks and thrifts with highest loans-to-deposits growth\*

| Company (top-level ticker)              | City, state                | Total assets<br>(\$B) | Loans/<br>deposits<br>(%) | Loans/<br>deposits<br>(bps) | QOQ change                         |                                     |                          |
|---|----------------------------|-----------------------|---------------------------|-----------------------------|------------------------------------|-------------------------------------|--------------------------|
|   |                            |                       |                           |                             | Net<br>interest<br>margin<br>(bps) | Total<br>loans and<br>leases<br>(%) | Total<br>deposits<br>(%) |
| Marquette Financial Cos.                | Minneapolis, MN            | 1.20                  | 90.38                     | 1,865                       | -13                                | 5.46                                | -16.30                   |
| Beal Financial Corp.                    | Plano, TX                  | 9.43                  | 114.87                    | 1,564                       | -52                                | 9.56                                | -5.36                    |
| First Texas BHC Inc.                    | Fort Worth, TX             | 1.05                  | 109.55                    | 1,476                       | 18                                 | 12.86                               | -2.35                    |
| Wedbush Inc.                            | Los Angeles, CA            | 4.18                  | 62.49                     | 1,325                       | 65                                 | 34.33                               | 5.85                     |
| Oritani Financial Corp. (ORIT)          | Township of Washington, NJ | 2.77                  | 155.52                    | 1,199                       | 10                                 | 6.17                                | -2.01                    |
| Silver Queen Financial Services Inc.    | Greenwood Village, CO      | 1.84                  | 66.62                     | 1,028                       | 12                                 | 36.13                               | 15.13                    |
| Union Savings Bank                      | Cincinnati, OH             | 2.54                  | 103.49                    | 992                         | 4                                  | 13.75                               | 2.85                     |
| Texas Capital Bancshares Inc. (TCBI)    | Dallas, TX                 | 9.88                  | 139.45                    | 968                         | -9                                 | 8.39                                | 0.86                     |
| Capitol Federal Financial Inc. (CFFN)   | Topeka, KS                 | 9.38                  | 121.92                    | 909                         | 1                                  | 7.61                                | -0.41                    |
| Pacific Premier Bancorp Inc. (PPBI)     | Irvine, CA                 | 1.09                  | 96.10                     | 894                         | -6                                 | 8.32                                | -1.76                    |
| Morgan Stanley (MS)                     | New York, NY               | 764.99                | 83.61                     | 872                         | 2                                  | 15.74                               | 3.67                     |
| West BanCorp. Inc. (WTBA)               | West Des Moines, IA        | 1.27                  | 92.65                     | 871                         | 5                                  | -0.18                               | -9.56                    |
| Atlantic Capital Bancshares Inc.        | Atlanta, GA                | 1.06                  | 88.97                     | 818                         | -8                                 | 7.00                                | -2.84                    |
| Happy Bancshares Inc.                   | Canyon, TX                 | 1.97                  | 76.34                     | 812                         | 31                                 | 11.74                               | -0.15                    |
| Hyde Park Bancorp MHC                   | Hyde Park, MA              | 1.17                  | 57.31                     | 798                         | 15                                 | 19.21                               | 2.59                     |
| <b>Median of all banks and thrifts*</b> |                            | <b>2.11</b>           | <b>80.59</b>              | <b>22</b>                   | <b>-2</b>                          | <b>1.03</b>                         | <b>0.68</b>              |

As of Dec. 17, 2012

\* Includes U.S. banks and thrifts with total assets of greater 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.

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

Source: SNL Financial

