

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

