

Competitors' Financials

Year Ending 2016

People's United Year over		Asset Size	Efficiency Ratio	Net Interest Margin	Non-Interest Expense	ROA	Net Loan Chargeoffs to Average Loans
2016		\$40.3B	64.73%	2.86%	\$869M	0.73%	0.06%
2015		\$38.5B	65.92%	2.98%	\$848M	0.73%	0.08%
2014		\$36B	62.1%	3.09%	\$841.5M	0.75%	0.12%
2013		\$33B	63.70%	3.31%	\$839M	0.75%	0.19%
2012		\$30B	62.40%	3.86%	\$831M	0.87%	0.21%
2011		\$27B	64.40%	4.14%	\$872M	0.74%	0.28%
2010		\$25B	73.30%	3.69%	\$811M	0.39%	0.39%

People's United's Competitors		Asset Size	Efficiency Ratio	Net Interest Margin	Non-Interest Expense	ROA	Net Loan Chargeoffs to Average Loans
Bank of America		\$1.6T	52.24%	2.93%	\$35B	1.19%	0.43%
Wells Fargo		\$1.7T	54.25%	2.96%	\$41.1B	1.19%	0.35%
TD Bank		\$269B	65.88%	2.32%	\$4.8B	0.52%	0.24%
Citizens Bank		\$117B	62.76%	3.02%	\$2.7B	0.78%	0.29%
KeyBank		\$134B	69.54%	2.45%	\$3.2B	0.65%	0.25%
M & T Bank*		\$122B	54.42%	3.15%	\$2.7B	1.08%	0.18%
Webster Bank*		\$26B	60.91%	3.14%	\$621M	0.89%	0.23%

People's United's Peers		Asset Size	Efficiency Ratio	Net Interest Margin	Non-Interest Expense	ROA	Net Loan Chargeoffs to Average Loans
Average of Peer Group		\$56.1B	60.63%	3.04%	\$1.3B	.90%	0.23%
Peer Group Banks		<ul style="list-style-type: none"> Firstmerit Bank, OH M&T Bank, NY Synovus Bank, GA Comerica Bank, TX Associated Bank, WI Citizens Bank, RI Frost Bank, TX East West Bank, CA First Horizon Bank, TN The Huntington National Bank, OH Webster Bank, CT KeyBank N.A, OH Zions First National Bank, UT New York Community Bank, NY Signature Bank, NY Umpqua Bank, OR 					