



Transition • Values • Success

Forward Looking Statements

- This Presentation contains forward-looking statements that are within the meaning of the Private Securities Litigation Reform Act of 1995. Such statements are based upon the current beliefs and expectations of our management and are subject to significant risks and uncertainties. These risks and uncertainties could cause our results to differ materially from those set forth in such forward-looking statements. Forward-looking statements can be identified by the fact that they do not relate strictly to historical or current facts. Words such as “believes,” “anticipates,” “expects,” “intends,” “plans,” “estimates,” “targeted” and similar expressions, and future or conditional verbs, such as “will,” “would,” “should,” “could” or “may” are intended to identify forward-looking statements but are not the only means to identify these statements. Forward-looking statements involve risks and uncertainties. Actual conditions, events or results may differ materially from those contemplated by a forward-looking statement. Factors that could cause this difference — many of which are beyond our control — include without limitation the following: Any forward-looking statements made by or on behalf of us in this Presentation speak only as of the date of this Presentation. We do not undertake to update forward-looking statements to reflect the impact of circumstances or events that arise after the date the forward-looking statement was made. The reader should; however, consult any further disclosures of a forward-looking nature we may make in future filings.
- Local, regional and national business or economic conditions may differ from those expected.
- The effects of and changes in trade, monetary and fiscal policies and laws, including the U.S. Federal Reserve Board's interest rate policies, may adversely affect our business.
- The ability to increase market share and control expenses may be more difficult than anticipated.
- Changes in laws and regulatory requirements (including those concerning taxes, banking, securities and insurance) may adversely affect us or our businesses.
- Changes in accounting policies and practices, as may be adopted by regulatory agencies, the Public Company Accounting Oversight Board or the Financial Accounting Standards Board, may affect expected financial reporting.
- Future changes in interest rates may reduce our profits which could have a negative impact on the value of our stock.
- We are subject to lending risk and could incur losses in our loan portfolio despite our underwriting practices. Changes in real estate values could also increase our lending risk.
- Changes in demand for loan products, financial products and deposit flow could impact our financial performance.
- Strong competition within our market area may limit our growth and profitability.
- We may not manage the risks involved in the foregoing as well as anticipated.
- If our allowance for loan losses is not sufficient to cover actual loan losses, our earnings could decrease.
- Our stock value may be negatively affected by federal regulations restricting takeovers and our mutual holding company structure.
- Further implementation of our stock benefit plans could increase our costs, which will reduce our income.
- Because we intend to continue to increase our commercial real estate and commercial business loan originations, our lending risk may increase, and downturns in the real estate market or local economy could adversely affect our earnings.
- The Emergency Economic Stabilization Act (“EESA”) of 2008 has and may continue to have a significant impact on the banking industry. The Dodd-Frank Wall Street Reform and Consumer Protection Act was signed into law on July 21, 2010 and is expected to result in dramatic regulatory changes that will affect the industry in general, and impact the Company's competitive position in ways that can't be predicted at this time.

Throughout this presentation, the peer companies include: PBNY, BRKL, DNBK, OCFC, ESBF, UBNK, WFD, ESSA, BFED, NHTB, HIFS, HARL, and THRD. The data presented in this presentation relating to the peer companies is based on the calendar year, not RCKB's fiscal year. Data for peers is sourced from SNL Financial LLC.

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Corporate Contacts

William H. W. Crawford, IV

President & Chief Executive Officer

John T. Lund

Senior Vice President, Chief Financial Officer & Treasurer

Mark A. Kucia

Senior Vice President, Commercial Banking Officer

Investor Information:

Marliese L. Shaw

Vice President, Investor Relations Officer

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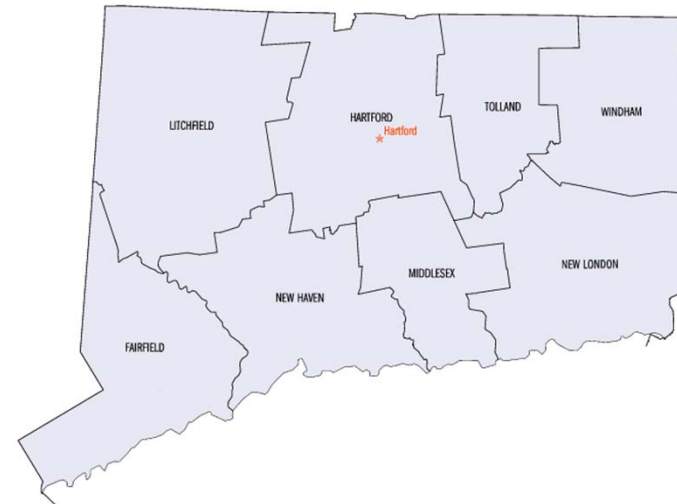
William H. W. Crawford, IV

President & Chief Executive Officer

Mr. Crawford (45), President and Chief Executive Officer since April 26, 2011, joined Rockville Financial, Inc. on January 3, 2011 from Wells Fargo Bank, N.A. where he headed middle market commercial banking in Eastern Virginia. Crawford's other key roles with Wells Fargo Bank, N.A. predecessors, Wachovia Bank N.A. and SouthTrust Bank, N.A. included: Regional President, Eastern Virginia; Regional President, Piedmont Triad, North Carolina; Regional President, Southeast Florida and Regional President, Raleigh/Durham, North Carolina. In these roles, he led all major lines of business within the geography, Crawford has 23 years industry experience.

We Operate in an Attractive Market

- We have an attractive branch network in the suburban communities east and north of Hartford, CT.
- Tolland County has experienced rapid growth from 2000 - 2010 (10.26% vs. 3.82% for Connecticut) and is projected to continue to outpace Connecticut in population growth over the next four years.
- Hartford County, home of the state capitol, is a large market that offers strong future growth prospects.
- University of Connecticut plays a large role in the local community.
- Commercial growth has been strong and real estate values have compared favorably to the rest of the country.



Market Area

- Hartford, New London and Tolland counties, Connecticut
- 21.5 branches (including 3 supermarket branches)
- Lending area also includes the adjacent Windham and Middlesex counties, Connecticut
- Out of state regional commercial real estate lending program
- Average branch size: \$57 million in deposits as of March 31, 2011

Strong Branch Franchise



-  Branch
-  Big Y Branch
-  ATM

Main Office:
 25 Park Street
 Rockville, Connecticut 06066

	Address	City	2010 Deposits (\$000)	2009-2010 Growth Rate(%)
1	Rt 83 & Pitkin St	Vernon	130,290	3.88
2	341 Broad St	Manchester	112,508	1.83
3	1645 Ellington Rd	South Windsor	112,176	-5.03
4	25 Park St	Vernon Rockville	93,391	-3.83
5	20 Hyde Ave	Vernon	79,670	7.06
6	12 Main St	Ellington	79,319	1.93
7	612 Main St	Somers	70,986	0.18
8	869 Sullivan Ave	South Windsor	68,475	1.73
9	231 Hazard Ave	Enfield	61,298	-0.30
10	234 Tolland Tpke	Manchester	51,704	27.98
11	1009 Hebron Ave	Glastonbury	43,341	-0.35
12	1671 Boston Tpke	Coventry	42,385	6.47
13	6 Fieldstone Cmns	Tolland	41,043	-0.76
14	275 Mountain Rd	Suffield	40,857	-12.58
15	65 Palomba Dr	Enfield	23,485	-6.01
16	902 Main St	South Glastonbury	23,312	21.32
17	99 Linwood Ave	Colchester	21,388	29.18
18	768 N Main St	Manchester	19,006	263.96
19	660 Enfield St	Enfield	15,503	14.76
20	67 Prospect Hill Rd	East Windsor	14,919	-2.54
21	39 Prospect Hill Rd	East Windsor	13,179	6.51
21.5 *	161 Nevers Rd	South Windsor	4	-

* Branch in High School

Deposit Market Share

- Ranked 2nd largest in Tolland county at 25.6% of deposits with 8 offices
- Ranked 10th largest in Hartford county at 1.9% of deposits with 13 offices
- Ranked 16th largest in New London county at .5% of deposits with 1 office
- Deposits totaling \$1,158,239 - Ranked 15th largest in the state overall at 1.21% of deposits

Q1 – 2011 Highlights

- Net earnings of \$2.4 million when excluding \$5.0 million (pre-tax) shareholder approved, one-time cash contribution to the Rockville Bank Foundation, Inc. compared to \$2.9 million for the same period in the prior year
- Assets increased \$221.8 million, or 13.2%, to \$1.90 billion from \$1.68 billion at December 31, 2010
- Deposits increased \$29.8 million, or 2.4%, to \$1.25 billion from \$1.22 billion at December 31, 2010
- Stockholders' equity increased \$169.6 million, or 101.9%, to \$336.1 million from \$166.4 million at December 31, 2010
- Total non-performing assets to total assets decreased to 0.72% from 0.80%

Q1 – 2011 Results

	<u>Q1-11</u>	<u>Q4-10</u>	<u>Q1-10</u>
Net (loss) income (millions)	(\$1.0)	\$2.7	\$2.9
Diluted (loss) earnings per share	(\$0.04)	\$0.14	\$0.10
Return on average equity	-0.47%	1.59%	1.79%
Net interest margin (FTE)	3.10%	3.37%	3.29%

Strategic Priorities

Accelerating Profitable Risk Adjusted Organic Revenue Growth

- Enhancing operations/IT, risk management and compliance infrastructure to support accelerated growth, capital deployment and regulatory environment
- Evaluating retail, mortgage and commercial banking business models
- Recruiting highly experienced in-market commercial bankers/teams
- Maintain excellent asset quality and fortress balance sheet
- Evaluate efficiency and effectiveness of existing branch network and evaluate de novo branching opportunities in select markets
- Focus on reducing total cost of funds, growing low cost core deposits
- Continue growing regional CRE portfolio within acceptable risk and concentration limits
- Explore options for non-interest income growth

Strategic Priorities (continued)

Acquisitions

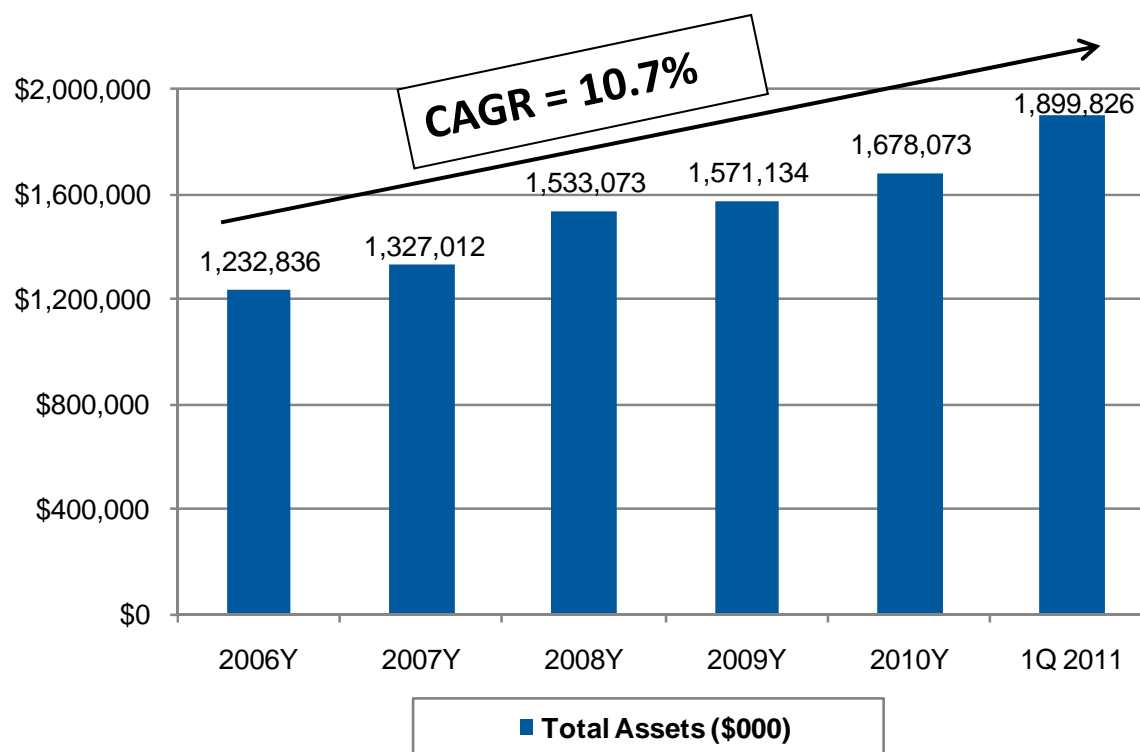
- Focused on driving organic growth and exercising patience with acquisitions, especially given current market multiples
- Building organizational capacity to execute acquisition strategy
- Acquisitions must meet strategic rationale with high probability to create shareholder value
- With Dodd Frank implementation and continued tough economy, positioning Company for potential attractive opportunities
- Management understands the potential for value destruction via excessive tangible book dilution and extended tangible book dilution payback periods

Stock Buyback

- Will become available as an option end of Q1/2012

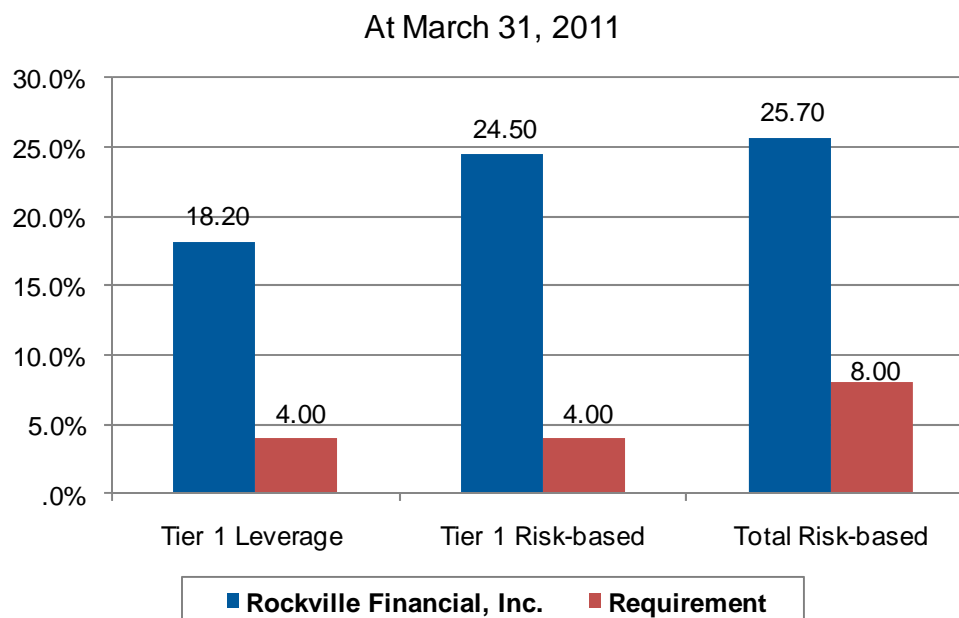
Total Assets

- Despite a difficult operating environment, we were able to grow assets at a CAGR of 10.7% through a disciplined growth strategy.



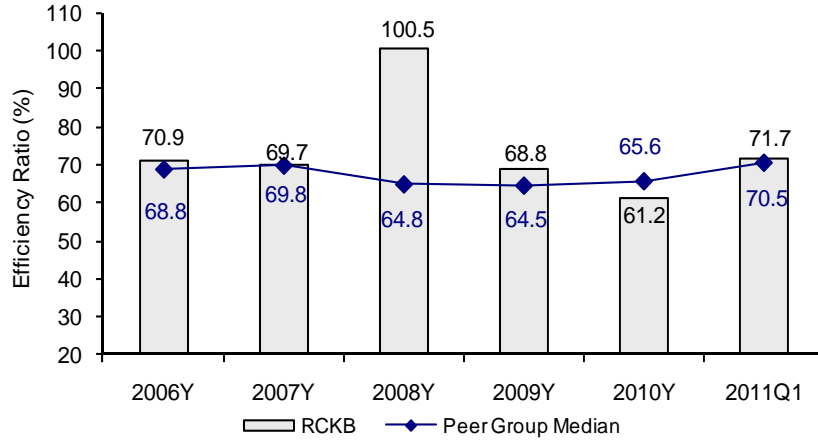
Capital Ratios

- After completing the offering, we continue to be well capitalized. At March 31, 2011, our core capital ratio was 18.20% of total adjusted tangible assets
- In addition, our Tier 1 Capital to Risk-Weighted Assets and Total Capital to Risk-Weighted Assets were 24.50% and 25.70%, respectively.

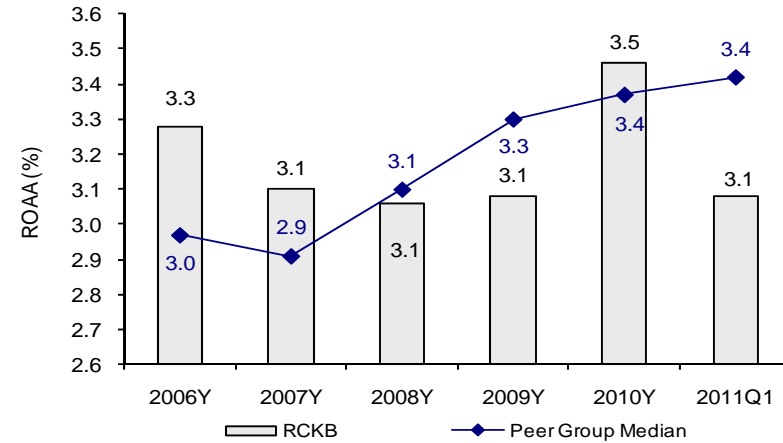


Solid Performance Since 2006

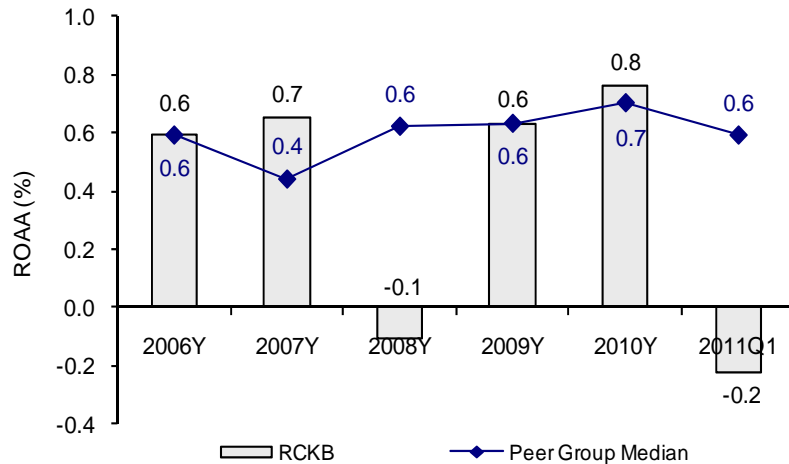
Efficiency Ratio vs Peers:



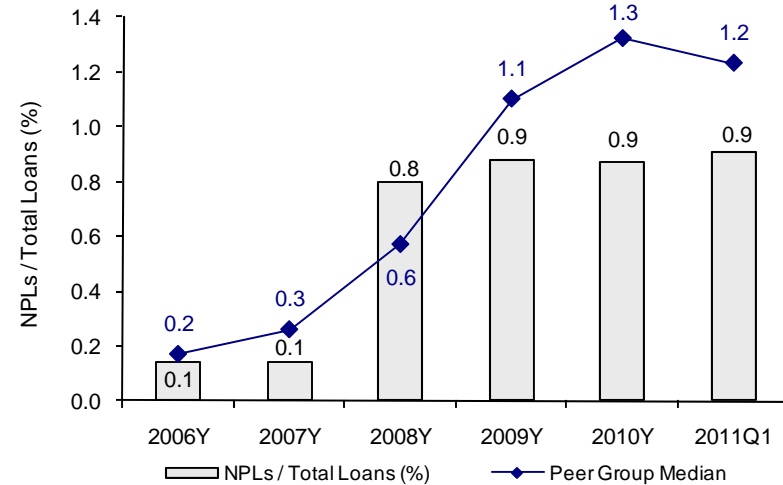
Net Interest Margin vs Peers:



Return on Average Assets vs Peers:



Non-Performing Loans / Total Loans vs Peers:



Note: ROAA has been annualized for 2011Q1

Loan Composition

Yield on loans Q1-2011: 4.96%

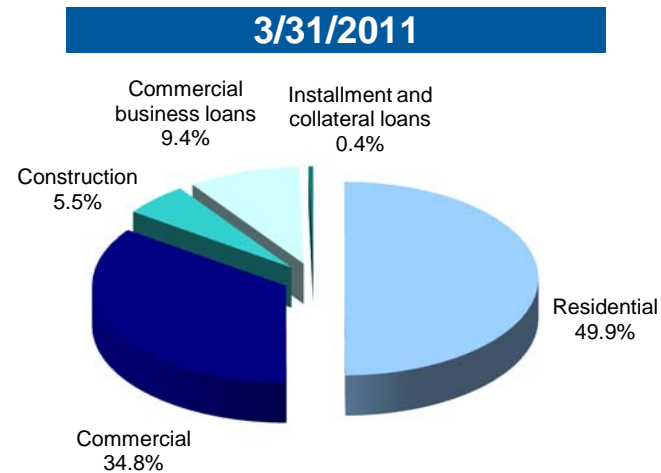
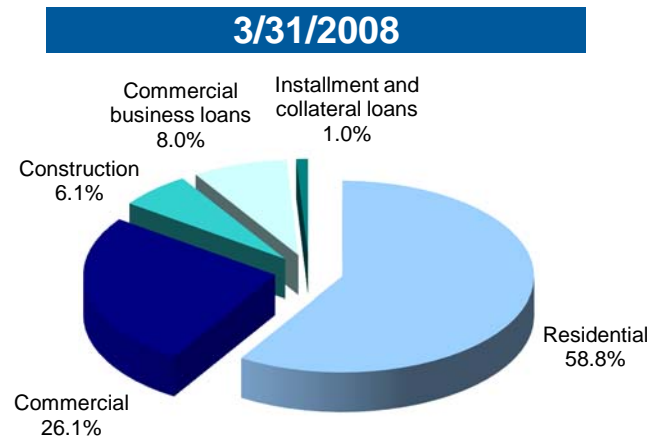
	<u>March 31, 2011</u>	<u>December 31, 2010</u>
	(In thousands)	
Real estate loans:		
Residential	\$ 715,153	\$ 719,925
Commercial	498,725	489,511
Construction	78,488	78,627
Commercial business loans	134,082	130,303
Installment and collateral loans	5,409	5,921
 Total loans	 1,431,857	 1,424,287
 Net deferred loan costs and premiums	 492	 523
Allowance for loan losses	(15,026)	(14,312)
 Loans, net	 <u>\$ 1,417,323</u>	 <u>\$ 1,410,498</u>

Loan Growth

5 Year Organic Growth History

<u>Date</u>	<u>Loans Receivable, net (in thousands)</u>	<u>Annualized % Change From Prior Year</u>
3/31/11	1,417,323	2%
12/31/10	1,410,498	4%
12/31/09	1,361,019	5%
12/31/08	1,291,791	16%
12/31/07	1,116,327	8%
12/31/06	1,033,355	20%

Loan Mix – 3 Year Comparison



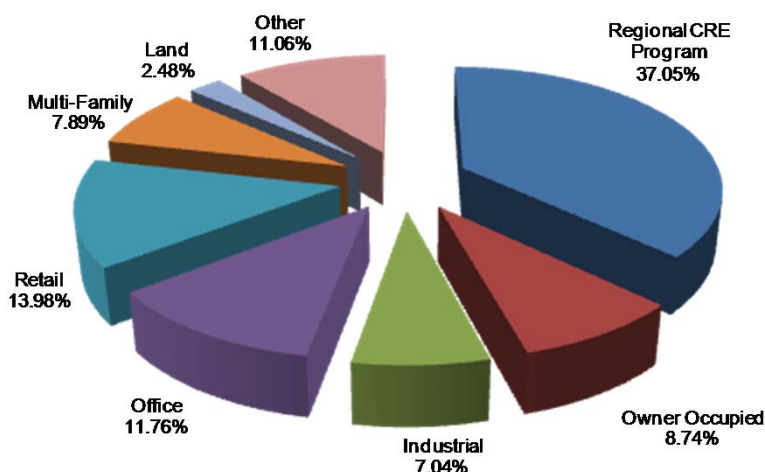
Yield on Loans: 5.91%

Yield on Loans: 4.91%

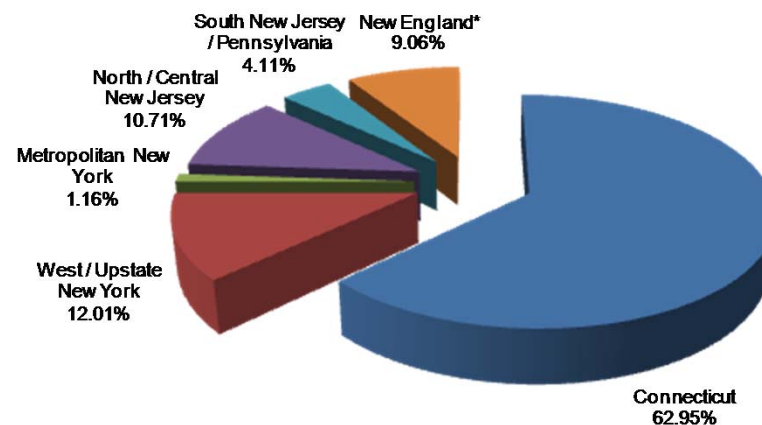
Loan Portfolio (\$mm)	RCKB 3/31/2008	% Of Total	RCKB 3/31/2011	% Of Total	CAGR '08 - '11
Real estate loans:					
Residential	\$ 672.5	58.8%	\$ 715.2	49.9%	2.1%
Commercial	298.1	26.1%	498.7	34.8%	18.7%
Construction	69.8	6.1%	78.5	5.5%	4.0%
Commercial business loans	91.8	8.0%	134.1	9.4%	13.5%
Installment and collateral loans	11.1	1.0%	5.4	0.4%	-21.4%
Total Loans	\$ 1,143.3	100.0%	\$ 1,431.9	100.0%	7.8%

Commercial Real Estate (Q1 2011)

Type of Commercial Real Estate Loan



Geographic Region



(Dollars in thousands)

Type of Commercial Real Estate Loan

Regional CRE Program	\$ 184,780
Owner Occupied	43,584
Industrial	35,118
Office	58,641
Retail	69,736
Multi-Family	39,356
Land	12,363
Other	55,147
Total Commercial Real Estate Loans	<u><u>\$ 498,725</u></u>

Type of Commercial Real Estate Loan

Connecticut	\$ 313,927
West / Upstate New York	59,891
Metropolitan New York	5,785
North / Central New Jersey	53,428
South New Jersey / Pennsylvania	20,514
New England*	45,180
Total Commercial Real Estate Loans	<u><u>\$ 498,725</u></u>

Note: Data for quarter ended 3/31/11
* Not including Connecticut

Deposit Composition

Deposit Portfolio

- Total deposits: \$1.2 billion
- Cost of total interest-bearing deposits Q1-2011: 1.09%

	Rockville Financial	
	<u>3/31/11</u>	<u>12/31/10</u>
Demand and NOW	283,107	286,061
Regular savings	170,311	162,090
Money market savings	231,669	227,007
Club accounts	595	272
Time deposits	563,364	543,830
Total deposits	<u>1,249,046</u>	<u>1,219,260</u>

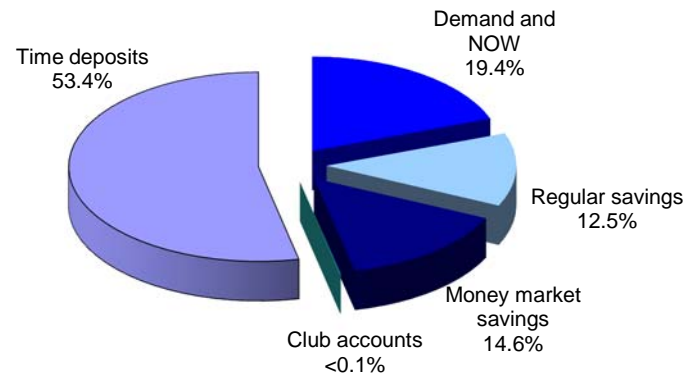
Deposit Growth

5 Year Organic Growth History

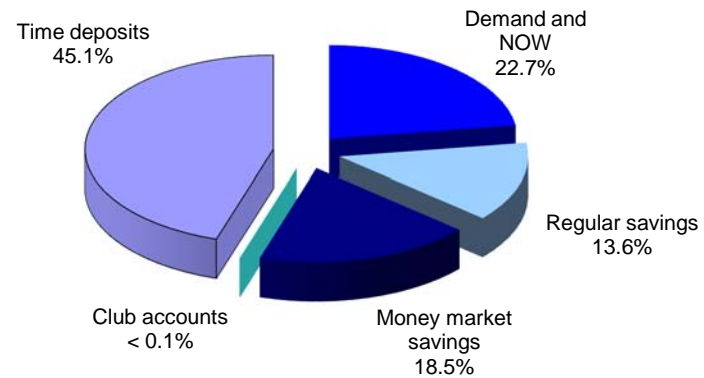
<u>Date</u>	<u>Total Deposits (in thousands)</u>	<u>Annualized % Change From Prior Year</u>
3/31/11	1,249,046	10%
12/31/10	1,219,260	8%
12/31/09	1,129,108	8%
12/31/08	1,042,508	10%
12/31/07	951,038	8%
12/31/06	884,511	16%

Deposit Mix – 3 Year Comparison

3/31/2008



3/31/2011



Cost of Deposits: 3.22%

Cost of Deposits: 1.09%

Deposit Portfolio (\$mm)	RCKB 3/31/2008	% Of Total	RCKB 3/31/2011	% Of Total	CAGR '08 - '11
Demand and NOW	\$ 194.5	19.4%	\$ 283.1	22.7%	13.3%
Regular savings	125.2	12.5%	170.3	13.6%	10.8%
Money market savings	146.3	14.6%	231.7	18.5%	16.6%
Club accounts	0.5	<0.1%	0.6	<0.1%	
Time deposits	534.8	53.4%	563.4	45.1%	1.7%
Total Deposits	\$ 1,001.3	100.0%	\$ 1,249.0	100.0%	7.6%

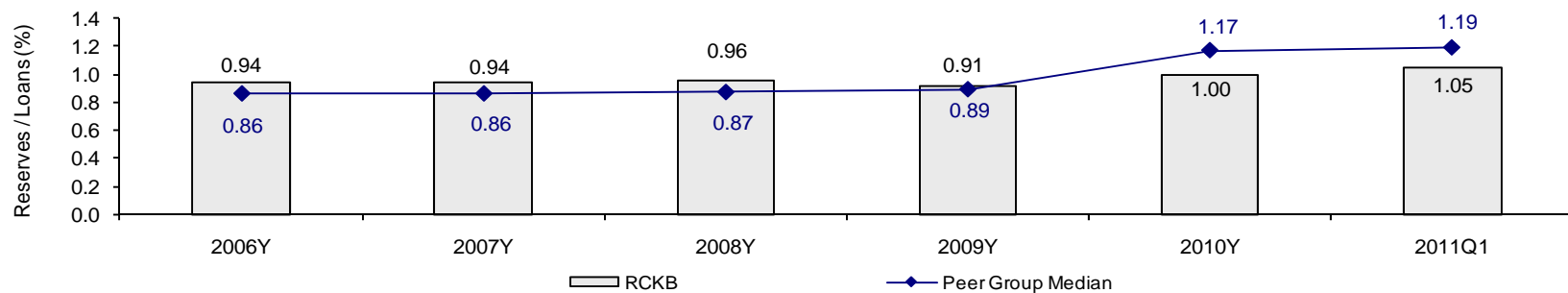
Loan Quality and Reserve Levels

	Rockville Financial	
	<u>3/31/11</u>	<u>3/31/10</u>
Non-performing loans/total loans	0.91%	1.07%
Non-performing assets/total assets	0.72%	0.93%
Allowance for loan losses/total loans	1.05%	0.98%
Allowance for loan losses/non-performing loans	115.32%	92.05%

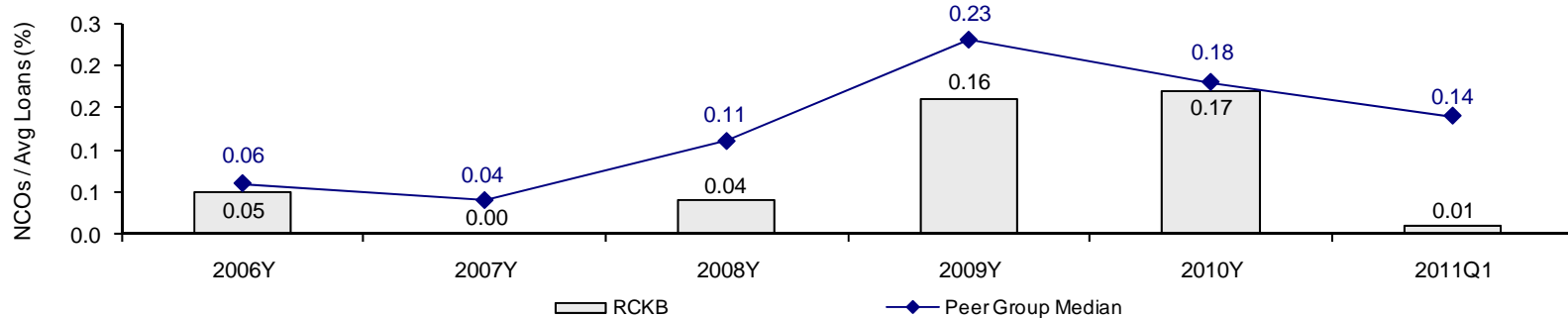
Solid Asset Quality Despite Tough Environment

Compares Favorably to Peers⁽¹⁾

Loan Loss Reserves / Loans vs Peers:



NCOs / Avg Loans vs Peers:



(1) See Appendix for Peer group data

Why Rockville Financial

- Experienced Management Team
- Strengthened capital and liquidity
- Strong Asset Quality
- Sustained performance even in a tough economic environment
- Strong core deposit base
- Attractive market area
- Organic growth potential due to competitive advantage provided by community bank service coupled with commercial bank products and expertise
- Positioned to capitalize on growth opportunities
- Performance compares favorably to peers in many categories
- Paid a dividend to shareholders for 20 consecutive quarters

APPENDIX

Peer Comparison⁽¹⁾

General Information:				Profitability:				Balance Sheet:			Asset Quality:			Market:			Dividends:	
Institution	Ticker	Headquarters	Assets (\$mm)	Core ROA ⁽²⁾ (%)	Core ROE ⁽²⁾ (%)	NIM (%)	Eff. Ratio (%)	TCE / TA (%)	Total Capital Ratio (%)	Loans / Deposits (%)	LLR / Loans (%)	Adj Texas Ratio (%)	NPAs / Assets (%)	Market Cap (\$mm)	5/17/2011 Stock Price (\$)	Price / Tang. Book (X)	Div. Yield (%)	Current Annual Div. (\$)
Rockville Financial, Inc.	RCKB	Vernon Rockville, CT	1,900	0.49	4.14	3.08	71.74	17.64	25.70	114.71	1.05	3.93	0.72	285	9.65	0.85	2.69	0.26
Peer Group:																		
Brookline Bancorp, Inc.	BRKL	Brookline, MA	3,058	1.12	6.42	3.74	45.27	14.81	18.80	119.20	1.19	6.39	0.48	506	8.57	1.14	3.97	0.34
Provident New York Bancorp	PBNY	Montebello, NY	2,919	0.45	3.17	3.59	74.60	9.31	13.84	80.62	1.79	17.42	1.46	346	9.10	1.35	2.64	0.24
Danvers Bancorp, Inc.*	DNBK	Danvers, MA	2,774	0.68	6.74	3.43	70.52	9.25	15.05	84.30	1.06	5.55	0.55	462	22.31	1.82	0.72	0.16
OceanFirst Financial Corp.	OCFC	Toms River, NJ	2,263	0.90	10.12	3.57	57.59	9.10	15.49	100.84	1.23	16.61	1.66	258	13.69	1.25	3.51	0.48
ESB Financial Corporation	ESBF	Ellwood City, PA	1,925	0.78	8.80	2.47	57.65	6.77	15.96	61.12	1.02	12.84	0.89	172	11.61	1.35	2.87	0.33
United Financial Bancorp, Inc.	UBNK	West Springfield, MA	1,600	0.62	4.38	3.42	73.06	13.54	16.47	93.67	0.95	4.36	0.62	255	15.86	1.19	2.02	0.32
Westfield Financial, Inc.	WFD	Westfield, MA	1,241	0.41	2.34	2.69	75.33	17.84	33.58	74.25	1.33	1.50	0.32	245	8.73	1.12	2.75	0.24
ESSA Bancorp, Inc.	ESSA	Stroudsburg, PA	1,094	0.42	2.73	2.81	76.60	14.86	32.60	118.98	1.08	8.86	1.38	142	11.36	0.87	1.76	0.20
Beacon Federal Bancorp, Inc.	BFED	East Syracuse, NY	1,034	0.62	5.82	3.12	62.18	10.77	13.53	119.96	1.95	7.16	0.86	88	13.75	0.79	1.45	0.20
Hingham Institution for Savings	HIFS	Hingham, MA	1,033	1.13	15.37	3.51	41.28	7.26	13.04	109.84	0.89	11.61	0.92	109	51.21	1.45	1.87	0.96
New Hampshire Thrift Bancshares, Inc.	NHTB	Newport, NH	1,002	0.68	7.35	3.18	70.56	5.65	12.69	94.72	1.42	14.14	0.92	77	13.29	1.40	3.91	0.52
Harleysville Savings Financial Corporation	HARL	Harleysville, PA	856	0.51	8.01	2.17	67.35	6.42	12.35	94.86	0.55	6.26	0.37	55	14.86	1.01	5.11	0.76
TF Financial Corporation	THRD	Newtown, PA	684	0.36	3.33	3.75	74.07	10.26	18.00	92.70	1.75	32.91	3.78	62	21.83	0.88	0.92	0.20
Average:				0.67	6.51	3.19	65.08	10.45	17.80	95.77	1.25	11.20	1.09			1.20	2.58	0.38
Median:				0.62	6.42	3.42	70.52	9.31	15.49	94.72	1.19	8.86	0.89			1.19	2.64	0.32

* DNBK is the target of an announced merger with PBCT

Note: Data for the quarter ended March 31, 2011. Pricing data as of May 17, 2011. Data at bank level where information was unavailable at parent level

(1) Peer group companies selected by independent appraisal firm during second step conversion

(2) Core income excludes extraordinary items, non-recurring items and gains/losses on sale of securities.

Recently Converted Second Step Conversions

- Second step conversions since January 1, 2010 with gross proceeds greater than \$20mm

General Information			Offering Information and Pro Forma Data						Price Change Since IPO (%)				At Ann.
Company Name	Ticker	ST	IPO Date	Gross Proceeds (\$000)	Point in Range	Tg. Eq. / Assets (%)	Price / Tg. Bk. (%)	Charit. Fndn?	1 Day (%)	1 Month (%)	3 Month (%)	Last Close (%)	NPAs / Assets (%)
Second Step Conversions													
1 Rockville Financial, Inc.	RCKB	CT	3/4/11	171,099	Supermax	17.8	92.2	YES	6.0	5.0		(3.0)	1.07
2 Alliance Bancorp, Inc. of Pennsylvania	ALLB	PA	1/18/11	32,585	Mid-Max	17.0	66.8	NO	10.0	11.9	10.8	8.6	3.19
3 SI Financial Group, Inc.	SIFI	CT	1/13/11	52,356	Min-Mid	13.0	69.9	YES	15.9	17.5	25.0	28.4	0.97
4 Capitol Federal Financial, Inc.	CFFN	KS	12/22/10	1,181,500	Minimum	21.0	83.9	YES	16.5	16.0	14.0	14.6	0.71
5 Heritage Financial Group, Inc.	HBOS	GA	11/30/10	65,918	Min-Mid	16.3	74.3	NO	2.5	25.0	31.2	20.0	2.35
6 Kaiser Federal Financial Group, Inc.	KFFG	CA	11/19/10	63,750	Minimum	15.7	66.3	NO	(0.1)	(0.4)	37.2	21.6	3.54
7 Colonial Financial Services, Inc.	COBK	NJ	7/13/10	22,950	Minimum	11.0	64.7	NO	0.5	(2.6)	(2.8)	27.2	1.77
8 Oneida Financial Corp.	ONFC	NY	7/7/10	31,500	Midpoint	9.3	97.8	NO	(6.3)	(1.3)	(6.8)	7.4	0.41
9 ViewPoint Financial Group, Inc.	VPFG	TX	7/7/10	198,573	Min-Mid	14.6	93.9	NO	(5.0)	(3.0)	(7.0)	25.4	0.61
10 Fox Chase Bancorp, Inc.	FXCB	PA	6/29/10	87,125	Minimum	16.0	72.6	NO	(4.1)	(1.8)	(4.0)	32.8	2.84
11 Oritani Financial Corp.	ORIT	NJ	6/24/10	413,632	Mid - Max	25.8	90.6	NO	3.1	(0.9)	(2.5)	25.6	2.62
12 Eagle Bancorp Montana, Inc.	EBMT	MT	4/5/10	24,643	Mid - Max	15.7	81.1	NO	5.5	4.0	(2.8)	10.8	0.46
Average:						16.1	79.5		3.7	5.8	8.4	18.3	1.71
Median:						15.9	77.7		2.8	1.8	-2.5	20.8	1.42

Recently Converted Second Step Conversions (cont.)

General Information:					Profitability:				Balance Sheet:			Asset Quality:			Market:			Dividends:		
Institution	Ticker	Headquarters	Assets (\$mm)	IPO Date	Core ROA ⁽¹⁾ (%)	Core ROE ⁽¹⁾ (%)	NIM (%)	Eff. Ratio (%)	Total			Adj			5/17/2011			Div. Yield (%)	Current Div. (\$)	
									TCE / TA (%)	Capital Ratio (%)	Loans / Deposits (%)	LLR / Loans (%)	Texas Ratio (%)	NPAs / Assets (%)	Market Cap (\$mm)	Stock Price (\$)	Price / Book (X)			
Rockville Financial, Inc.	RCKB	Vernon Rockville, CT	1,900	3/4/11	0.49	4.14	3.08	71.74	17.64	25.70	114.71	1.05	3.93	0.72	285	9.65	0.85	2.69	0.26	
Peer Group:																				
Capitol Federal Financial, Inc.	CFFN	Topeka, KS	9,733	12/22/10	0.64	3.10	1.70	48.94	19.79	37.97	108.47	0.27	1.99	0.40	1,961	11.71	1.02	2.56	0.30	
Northwest Bancshares, Inc.	NWBI	Warren, PA	8,122	12/18/09	0.86	5.42	3.66	58.08	13.99	21.45	94.26	1.39	16.65	2.44	1,327	12.32	1.19	3.57	0.44	
ViewPoint Financial Group, Inc.*	VPFG	Plano, TX	2,796	7/7/10	0.61	4.31	2.79	72.28	14.26	28.09	69.88	1.09	4.40	0.65	432	12.40	1.08	1.61	0.20	
Oritani Financial Corp.	ORIT	Township of Wash., NJ	2,557	6/24/10	1.11	4.37	3.39	34.41	25.28	36.20	127.27	1.44	5.53	1.45	706	12.57	1.09	3.18	0.40	
Fox Chase Bancorp, Inc.	FXCB	Hatboro, PA	1,071	6/29/10	0.45	2.41	2.86	65.50	19.31	24.53	93.56	1.98	11.25	2.29	193	13.28	0.93	0.60	0.08	
Heritage Financial Group, Inc.	HBOS	Albany, GA	952	11/30/10	(0.05)	(0.39)	3.33	88.33	12.31	24.50	68.21	1.23	25.94	3.25	106	12.11	0.91	0.99	0.12	
SI Financial Group, Inc.	SIFI	Willimantic, CT	929	1/13/11	0.19	1.35	2.96	90.91	13.49	21.77	91.58	0.74	1.50	0.72	109	10.35	0.85	1.16	0.12	
Kaiser Federal Financial Group, Inc.	KFFG	Covina, CA	902	11/19/10	1.03	5.88	3.52	56.95	16.86	20.51	108.66	1.66	15.62	2.83	117	12.19	0.77	1.97	0.24	
Oneida Financial Corp.	ONFC	Oneida, NY	683	7/7/10	0.97	5.95	3.33	77.53	9.24	15.44	49.98	1.61	12.01	1.16	63	8.75	1.00	5.49	0.48	
Colonial Financial Services, Inc.	COBK	Vineland, NJ	602	7/13/10	0.54	4.58	3.05	68.70	11.71	18.39	61.29	1.18	13.78	1.70	52	12.32	0.73	0.00	0.00	
Alliance Bancorp, Inc. of Pennsylvania	ALLB	Broomall, PA	472	1/18/11	0.60	3.53	3.29	70.61	18.15	17.38	77.38	1.80	24.44	4.20	59	10.85	0.69	1.47	0.16	
Eagle Bancorp Montana, Inc.	EBMT	Helena, MT	335	4/5/10	0.49	3.09	3.71	74.19	15.82	19.58	89.45	0.88	5.26	0.86	44	10.80	0.83	2.59	0.28	
Average:					0.62	3.63	3.13	67.20	15.85	23.82	86.67	1.27	11.53	1.83				0.93	2.10	0.24
Median:					0.61	3.92	3.31	69.66	15.04	21.61	90.51	1.31	11.63	1.58				0.92	1.79	0.22

Source: SNL Financial, data for the quarter ended 3/31/11.

Note: Texas ratio equal to (NPAs + Loans 90 Days Past Due) / (Tangible Common Equity + Loan Loss Reserves). NPAs include non-performing loans, restructured loans and OREO. NPAs and Loan 90 Days Past Due are adjusted for covered assets

(1) Core Income excludes extraordinary items, non-recurring items and gains/losses on sale of securities.