

REQUEST A BOLI PEER ANALYSIS

A Bank Owned Life Insurance (BOLI) customized peer analysis from the OneDigital Executive Benefits team provides your bank with insightful comparative data.

Included in your analysis are:

- Loan / Deposit Ratio
- Return on Average Assets (ROAA)
- Return on Earnings Assets (ROEA)
- Net Interest Margin
- Efficiency Ratio
- Noninterest Income
- BOLI Holdings
- Other key performance drivers

If you would like to request a customized peer analysis, please contact executivebenefitssolutions@onedigital.com. Your peer analysis will provide overall state-specific information regarding BOLI holdings and specific peer banks by name within your region.

BOLI Peer Analysis Example (Data is current as of Q2 2025.)

Company Name	City	State	Total Assets (\$000)	Capital (\$000)*	BOLI CSV** (\$000)	% BOLI to Capital	% BOLI to Assets
Your Bank			627,540	106,775	18,013	16.9%	2.9%
Peer Group Bank 1			1,110,743	110,200	22,796	20.7%	2.1%
Peer Group Bank 2			340,713	31,858	9,810	30.8%	2.9%
Peer Group Bank 3			424,600	54,450	0	0.0%	0.0%
Peer Group Bank 4			561,997	57,125	0	0.0%	0.0%
Peer Group Bank 5			439,554	42,858	6,160	14.4%	1.4%

Based on publicly available information sourced through [S&P Global Market Intelligence](#).

*Tier 1 Capital plus Loan Loss Allowance, if applicable

**CSV Cash Surrender Value

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