

## Community bank earnings recap: \$5 billion to \$10 billion in assets

Earnings reported up to Oct. 28

Rank	Company name (ticker)	City, state	As of quarter ended Sept. 30, 2016						
			Total assets Q3'16 (\$B)	Net interest margin		ROAA		Efficiency ratio	
				(%)	YOY trend <sup>^</sup>	(%)	YOY trend <sup>^</sup>	(%)	YOY trend <sup>^</sup>
1	OFG Bancorp (OFG)	San Juan, PR	6.59	4.99	▼	0.91	▲	59.15	▲
2	Home BancShares Inc. (HOMB)	Conway, AR	9.76	4.88	▼	1.82	▲	36.41	▼
3	Banner Corp. (BANR)	Walla Walla, WA	9.84	4.18	▲	0.96	▼	65.13	▼
4	Renasant Corp. (RNST)	Tupelo, MS	8.54	4.17	▲	1.08	▲	64.37	▲
5	South State Corp. (SSB)	Columbia, SC	8.80	4.15	▼	1.28	▲	60.55	▲
6	CenterState Banks Inc. (CSFL)	Winter Haven, FL	5.01	4.14	▼	1.23	▲	56.24	▼
7	Columbia Banking System Inc. (COLB)	Tacoma, WA	9.59	4.13	▼	1.16	▼	59.55	▲
8	Eagle Bancorp Inc. (EGBN)	Bethesda, MD	6.76	4.13	▼	1.51	▲	40.12	▼
9	Simmons First National Corp. (SFNC)	Pine Bluff, AR	8.23	4.12	▼	1.22	▲	55.26	▼
10	First Financial Bankshares Inc. (FFIN)	Abilene, TX	6.69	4.06	▼	1.54	▼	49.22	▲
11	Glacier Bancorp Inc. (GBCI)	Kalispell, MT	9.32	4.02	▲	1.35	▼	54.28	▲
12	Ameris Bancorp (ABCB)	Moultrie, GA	6.49	4.02	▼	1.36	▲	60.08	▼
13	First Merchants Corp. (FRME)	Muncie, IN	7.02	3.94	▲	1.22	▲	55.12	▼
14	Yadkin Financial Corp. (YDKN) <sup>1</sup>	Raleigh, NC	7.35	3.94	▼	0.88	▼	51.48	▼
15	BNC Bancorp (BNCN)	High Point, NC	6.80	3.91	▼	1.11	▲	52.31	▼
16	Northwest Bancshares Inc. (NWBI)	Warren, PA	9.71	3.88	▲	0.63	▲	60.93	▼
17	WSFS Financial Corp. (WSFS)	Wilmington, DE	6.63	3.80	▲	0.82	▼	59.62	▼
18	LegacyTexas Financial Group Inc. (LTXB)	Plano, TX	8.44	3.78	▼	1.33	▲	47.10	▼
19	Bofl Holding Inc. (BOFI) <sup>2</sup>	San Diego, CA	7.86	3.78	▼	1.53	▼	39.31	▲
20	Union Bankshares Corp. (UBSH)	Richmond, VA	8.26	3.78	▼	1.00	▲	61.70	▲
<b>Median*</b>				<b>3.53</b>	▼	<b>1.09</b>	▲	<b>58.23</b>	▼

Data compiled Oct. 31, 2016.

Analysis limited to top 20 banks and thrifts by net interest margin for the quarter ended Sept. 30, 2016. Only companies trading on the Nasdaq, NYSE or NYSE MKT with total assets between \$5 billion to \$10 billion as of Sept. 30, 2016, that reported earnings up to Oct. 28 are included. Companies are ranked by actual net interest margin values, not the values rounded to two decimal places.

Data is for the quarter ended Sept. 30, 2016, and is based on GAAP filings.

<sup>^</sup> The YOY comparison represents the change in actual values, not the change in values rounded to two decimal places.

\* Median for all major exchange-traded banks and thrifts with assets between \$5 billion and \$10 billion that have reported earnings up to Oct. 28.

<sup>1</sup> Yadkin Financial Corp. is the target of an announced merger.

<sup>2</sup> The quarter ended Sept. 30, 2016, is the fiscal first quarter of 2017 for the company.

ROAA = return on average assets; YOY = year-over-year

Source: SNL Financial, an offering of S&P Global Market Intelligence