

Banks approaching or exceeding \$10 billion asset threshold through M&A deals*

For the period ended Sept. 30, 2014

Company (top-level ticker)	Total assets (\$B)	Assets through acquisition (\$B) ¹	Pro-forma assets (\$B) ²	YOY asset growth rate (%) ³	TCE/TA (%)	ROAA (%) ⁴
Bank of the Ozarks Inc. (OZRK)	6.58	1.51	8.09	39.82	11.87	2.00
Banner Corp. (BANR)	4.76	4.45	9.21	11.13	12.00	1.19
Chemical Financial Corp. (CHFC)	6.60	1.41	8.01	5.41	10.40	0.98
Columbia Banking System Inc. (COLB)	7.47	0.91	8.38	4.42	10.26	1.14
Northwest Bancshares Inc. (NWBI)	7.87	1.24	9.11	-1.11	11.67	0.82
Pinnacle Bancorp Inc.	7.90	0.24	8.14	4.69	9.32	1.60
Sterling Bancorp (STL)	7.34	3.12	10.46	81.21	7.63	0.41
WesBanco Inc. (WSBC)	6.28	1.95	8.23	2.17	7.86	1.11

Data as of Jan. 13, 2015.

* Includes banks that reported less than \$8 billion in assets as of Sept. 30, 2014, and have completed or announced an M&A deal that will result in pro forma assets of greater than \$8 billion.

¹ Represents the target institutions' most recent available assets within public filings.

² Sum of acquiring company's and target institutions' assets as of Sept. 30, 2014.

³ Represents year-over-year asset growth from the third quarter of 2013 through the third quarter of 2014.

⁴ For the last-12-month period ended Sept. 30, 2014.

TCE/TA = tangible common equity as a percentage of tangible assets

ROAA = return on average assets

Source: SNL Financial

