

# US banks and thrifts approaching \$10B asset threshold\*

Company (top-level-ticker)	At or for the year ended Dec. 31, 2015			
	Total assets (\$B)	Asset growth (%)	TCE/TA (%)	ROAA (%)
BMW Bank of North America	9.91	-0.35	13.81	1.46
Banner Corp. (BANR)	9.80	107.38	10.68	0.72
Eastern Bank Corp. <sup>1</sup>	9.59	1.15	9.13	0.65
Pinnacle Bancorp Inc.	9.34	15.50	8.30	1.68
Discount Bancorp Inc. (DSCT)	9.32	-4.72	9.01	0.62
Home BancShares Inc. (HOMB)	9.29	25.47	9.00	1.68
Capitol Federal Financial Inc. (CFFN)	9.15	0.87	15.20	0.70
Glacier Bancorp Inc. (GBCI)	9.09	9.44	10.31	1.36
Northwest Bancshares Inc. (NWBI)	9.01	15.21	10.22	0.73
Columbia Banking System Inc. (COLB)	8.95	4.34	9.75	1.14
Provident Financial Services Inc. (PFS)	8.91	4.56	9.08	0.96
Cadence Bancorp LLC	8.81	10.86	8.46	0.46
First Interstate BancSystem Inc. (FIBK) <sup>2</sup>	8.72	1.37	8.64	1.02
Pinnacle Financial Partners Inc. (PNFP) <sup>3</sup>	8.72	44.82	8.63	1.34
South State Corp. (SSB)	8.57	9.34	8.24	1.21
Community Bank System Inc. (CBU)	8.55	14.20	8.14	1.18
WesBanco Inc. (WSBC)	8.48	34.54	7.91	0.99
Customers Bancorp Inc. (CUBI)	8.40	23.09	5.89	0.81
NBT Bancorp Inc. (NBTB)	8.26	5.96	7.50	0.96
First American Financial Corp. (FAF)	8.25	7.67	24.11	3.52
Banc of California Inc. (BANC)	8.24	37.91	4.92	0.94
Mercantil Commercebank Holding Corp. (MVZ.A)	8.16	3.16	8.12	0.19
First Financial Bancorp. (FFBC)	8.15	12.88	7.54	1.00
Renasant Corp. (RNST) <sup>4</sup>	7.93	36.54	7.54	0.99
Berkshire Hills Bancorp Inc. (BHLB)	7.83	20.39	7.37	0.68
Union Bankshares Corp. (UBSH)	7.70	4.57	9.19	0.90
Heartland Financial USA Inc. (HTLF) <sup>5</sup>	7.69	27.14	6.09	0.89
LegacyTexas Financial Group Inc. (LTXB)	7.69	84.66	8.28	1.10
CVB Financial Corp. (CVBF) <sup>6</sup>	7.67	3.98	11.15	1.32
Simmons First National Corp. (SFNC)	7.55	62.68	9.27	1.04
Boston Private Financial Holdings Inc. (BPFH)	7.54	10.96	6.94	0.91
Capital Bank Financial Corp. (CBF) <sup>7</sup>	7.45	9.04	11.46	0.78
Dollar Bank Federal Savings Bank <sup>8</sup>	7.35	5.20	10.89	0.59
FCB Financial Holdings Inc. (FCB)	7.33	23.21	10.89	0.81
Park National Corp. (PRK)	7.31	4.40	8.86	1.11
Independent Bank Corp. (INDB) <sup>9</sup>	7.21	13.28	7.98	0.93
OFG Bancorp (OFG)	7.10	-4.70	9.10	-0.03
Mutual of Omaha Bank	7.03	6.03	8.43	0.62

Data compiled April 8, 2016.

\* Analysis includes top-tier operating U.S. banks and thrifts that reported total assets between \$7 billion and \$10 billion as of Dec. 31, 2015. Excludes companies that will exceed \$10 billion in assets because of a pending acquisition or a completed acquisition since Dec. 31, 2015. Excludes targets of pending mergers. Based on regulatory data as of Dec. 31, 2015.

<sup>1</sup> Eastern Bank Corp. is in a nonstock mutual holding company corporate structure.

<sup>2</sup> First Interstate BancSystem Inc. is acquiring Flathead Bank of Bigfork, Mont., which had total assets of \$231.6 million as of Dec. 31, 2015.

<sup>3</sup> Pinnacle Financial Partners Inc. is acquiring Avenue Financial Holdings Inc., which had total assets of \$1.17 billion as of Dec. 31, 2015.

<sup>4</sup> Renasant Corp. completed the acquisition of KeyWorth Bank on April 1. The target institution's total assets amounted to \$407.8 million as of Dec. 31, 2015.

<sup>5</sup> Heartland Financial USA Inc. completed the acquisition of CIC Bancshares Inc. on Feb. 5. The target institution's total assets amounted to \$749.1 million as of Dec. 31, 2015.

<sup>6</sup> CVB Financial Corp. completed the acquisition of County Commerce Bank on Feb. 29. The target institution's total assets amounted to \$256.2 million as of Dec. 31, 2015.

<sup>7</sup> Capital Bank Financial Corp. is acquiring CommunityOne Bancorp, which had total assets of \$2.40 billion as of Dec. 31, 2015.

<sup>8</sup> Dollar Bank Federal Savings Bank is a mutual thrift.

<sup>9</sup> Independent Bank Corp. is acquiring New England Bancorp Inc., which had total assets of \$260.6 million as of Dec. 31, 2015.

TCE/TA = tangible common equity as a percentage of tangible assets; ROAA = return on average assets

Top-level ticker based on home country stock exchange.

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