

# US banks, thrifts that will exceed \$10 billion in assets as result of pending M&A\*

At or for the year ended Dec. 31, 2015

Company (top-level ticker)	Total assets (\$B)	Assets of merger target(s) (\$B)	Pro forma assets (\$B) <sup>1</sup>	Asset growth (%)	TCE/TA (%)	ROAA (%)
Chemical Financial Corp. (CHFC)	9.19	6.60	15.78	25.49	7.91	1.02
Bank of the Ozarks Inc. (OZRK) <sup>2</sup>	9.88	5.90	15.78	46.01	13.49	2.12
BBCN Bancorp Inc. (BBCN)	7.91	4.71	12.63	10.82	10.62	1.25
Great Western Bancorp Inc. (GWB) <sup>3</sup>	9.96	1.17	11.13	4.56	8.34	1.16
First Midwest Bancorp Inc. (FMBI) <sup>4</sup>	9.73	0.64	10.37	3.04	8.59	0.85
United Community Banks Inc. (UCBI)	9.63	0.47	10.09	27.21	9.04	0.85

Data compiled April 8, 2016.

\* Includes top-tier operating U.S. banks and thrifts that reported less than \$10 billion in total assets as of Dec. 31, 2015, and since then, have announced or completed an M&A deal that will result in pro forma assets of greater than \$10 billion.

Based on regulatory data as of Dec. 31, 2015, unless otherwise noted.

<sup>1</sup> Pro forma assets data represents the sum of the buyer's total assets and the total assets of the target(s) as of Dec. 31, 2015.

<sup>2</sup> Bank of the Ozarks has two pending acquisitions: Community & Southern Holdings Inc. and C1 Financial Inc.

<sup>3</sup> Asset growth rate and ROAA are based on GAAP filings because the company started filing FR Y-9C reports in the quarter ended Sept. 30, 2015. Previously, the company filed FR Y-9LP reports.

<sup>4</sup> First Midwest Bancorp Inc. completed the acquisition of NI Bancshares Corp. on March 8.

Institutions are ranked by pro forma assets.

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

ROAA = return on average assets

Source: SNL Financial, a part of S&P Global Market Intelligence