

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

Earnings reported up to April 22

Rank	Company name (ticker)	City, state/territory	Total assets Q1'16 (\$B)	YOY operating revenue growth (%)	YOY EPS growth (%)	ROAA		Net interest margin	
						(%)	YOY trend	(%)	YOY trend
<b>Highest operating revenue growth</b>									
1	Pinnacle Financial Partners Inc. (PNFP)	Nashville, TN	9.26	42.16	9.68	1.26	▼	3.69	▲
2	Simmons First National Corp. (SFNC)	Pine Bluff, AR	7.54	38.52	97.44	1.25	▲	4.38	▲
3	Ameris Bancorp (ABCB)	Moultrie, GA	6.10	32.33	15.63	0.88	▼	4.01	▼
4	Home BancShares Inc. (HOMB)	Conway, AR	9.40	28.14	28.26	1.78	▲	4.78	▼
5	BNC Bancorp (BNCN)	High Point, NC	5.70	27.46	29.63	1.02	▲	3.91	▼
6	Banc of California Inc. (BANC)	Irvine, CA	9.62	24.90	24.14	0.89	▲	3.38	▼
7	Yadkin Financial Corp. (YDKN)	Raleigh, NC	7.42	23.44	-33.33	0.57	▼	4.03	▼
8	FCB Financial Holdings Inc. (FCB) <sup>1</sup>	Weston, FL	7.84	21.28	NM	1.19	▲	3.70	▲
9	Customers Bancorp Inc. (CUBI)	Wyomissing, PA	9.04	21.19	16.33	0.85	▲	2.86	▼
10	S&T Bancorp Inc. (STBA)	Indiana, PA	6.48	21.10	12.20	1.01	▲	3.51	▲
<b>Lowest operating revenue growth</b>									
1	OFG Bancorp (OFG) <sup>2</sup>	San Juan, PR	6.87	-18.59	NM	0.81	▲	4.66	▼
2	Westamerica Bancorp. (WABC)	San Rafael, CA	5.20	-1.61	-1.75	1.10	▼	3.33	▼
3	Boston Private Financial Holdings Inc. (BPFH)	Boston, MA	7.41	0.34	0.00	1.03	▼	2.98	▼
4	United Financial Bancorp Inc. (UBNK)	Glastonbury, CT	6.32	2.69	-7.69	0.76	▼	3.08	▼
5	CVB Financial Corp. (CVBF)	Ontario, CA	7.92	3.34	46.67	1.21	▲	3.50	▼
6	Union Bankshares Corp. (UBSH)	Richmond, VA	7.83	3.48	8.57	0.87	▲	3.80	▼
7	South State Corp. (SSB)	Columbia, SC	8.67	3.69	2.02	1.15	▼	4.30	▼
8	Tompkins Financial Corp. (TMP)	Ithaca, NY	5.76	4.65	11.90	0.99	▲	3.35	▼
9	Brookline Bancorp Inc. (BRKL)	Boston, MA	6.18	5.05	5.88	0.90	▲	3.43	▼
10	Park National Corp. (PRK)	Newark, OH	7.43	5.34	-1.63	1.01	▼	3.54	▲
<b>Median*</b>				<b>9.24</b>	<b>10.73</b>	<b>1.03</b>	<b>▲</b>	<b>3.60</b>	<b>▼</b>

Data compiled April 25, 2016.

Analysis limited to top 10 banks and thrifts traded on the Nasdaq, NYSE or NYSE MKT with the highest and lowest year-over-year operating revenue growth for the quarter ended March 31, 2016. Only companies with total assets between \$5 billion and \$10 billion as of March 31, 2016, that reported earnings up to April 22 are shown.

All data shown is for the quarter ended March 31, 2016.

<sup>1</sup> The EPS was a gain of 52 cents per share for the quarter ended March 31, 2016, compared to a loss of 41 cents per share for the year-ago quarter.

<sup>2</sup> The EPS was a gain of 24 cents per share for the quarter ended March 31, 2016, compared to a loss of 14 cents per share for the year-ago quarter.

\* Median for all major exchange-traded banks and thrifts with assets between \$5 billion and \$10 billion that have reported earnings up to April 22. Data is based on GAAP filings.

ROAA = return on average assets; EPS = diluted earnings per share after extraordinary items, if applicable; NM = not meaningful

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