

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

Earnings reported between Jan. 1-22

Company name (ticker)	Q4'15 earnings release date	EPS		Net interest margin		NCOs/ average loans	
		(\$)	QOQ trend	(%)	QOQ trend	(%)	QOQ trend
Bank of the Ozarks Inc. (OZRK)	01/14/16	0.57	▲	5.02	▼	0.17	▲
Pinnacle Financial Partners Inc. (PNFP)	01/19/16	0.65	▲	3.68	▲	0.23	▼
Renasant Corp. (RNST)	01/19/16	0.52	▲	4.37	▲	0.10	▲
Community Bank System Inc. (CBU)	01/20/16	0.47	▼	3.73	▲	0.32	▲
Customers Bancorp Inc. (CUBI)	01/20/16	0.58	▲	2.85	▲	0.26	▼
CVB Financial Corp. (CVBF)	01/20/16	0.27	▲	3.55	▼	-0.11	▲
Eagle Bancorp Inc. (EGBN)	01/20/16	0.65	▲	4.41	▲	0.18	▲
Union Bankshares Corp. (UBSH)	01/20/16	0.40	-	3.80	▼	0.09	▲
United Community Banks Inc. (UCBI)	01/20/16	0.25	▼	3.37	▲	0.09	▼
1st Source Corp. (SRCE)	01/21/16	0.55	▲	3.64	▲	-0.05	▼
BancFirst Corp. (BANF)	01/21/16	0.99	▲	3.26	▲	NA	NA
First Financial Bancorp. (FFBC)	01/21/16	0.32	▲	3.72	▲	0.07	▼
Home BancShares Inc. (HOMB)	01/21/16	0.54	▲	4.99	▼	0.19	▼
Independent Bank Corp. (INDB)	01/21/16	0.74	▲	3.36	▼	-0.01	▼
Simmons First National Corp. (SFNC)	01/21/16	0.78	▲	4.58	▼	0.18	▲
Westamerica Bancorp. (WABC)	01/21/16	0.57	▼	3.33	▲	0.07	▼
Ameris Bancorp (ABCB)	01/22/16	0.43	▼	4.01	▼	0.24	▲
South State Corp. (SSB)	01/22/16	1.05	▲	4.31	▼	NA	NA

Data compiled Jan. 25, 2016 at 12 p.m. ET.

Analysis includes banks and thrifts traded on the Nasdaq, NYSE or NYSE MKT. Only companies with assets between \$5 billion and \$10 billion as of Dec. 31, 2015, are shown.

All data shown is for the quarter ended Dec. 31, 2015.

Companies are ranked by earliest earnings release date.

Data is based on GAAP filings.

NA = not available

NCOs = net charge-offs; EPS = diluted earnings per share after extraordinary items, if applicable

Source: SNL Financial

