

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

Earnings reported up to July 22

Rank	Company name (ticker)	City, state	Total assets Q2'16 (\$B)	YOY operating revenue change (%)	YOY EPS change (%)	ROAA		Net interest margin	
						(%)	YOY trend^	(%)	YOY trend^
Highest operating revenue growth									
1	Yadkin Financial Corp. (YDKN) ¹	Raleigh, NC	7.46	57.15	3.03	0.94	▼	3.92	▼
2	Renasant Corp. (RNST)	Tupelo, MS	8.53	49.85	12.50	1.07	▲	4.27	▲
3	Pinnacle Financial Partners Inc. (PNFP)	Nashville, TN	9.74	46.37	14.06	1.32	▼	3.59	▼
4	Ameris Bancorp (ABCB)	Moultrie, GA	6.22	35.34	1,325.00	1.31	▲	3.98	▼
5	Customers Bancorp Inc. (CUBI)	Wyomissing, PA	9.68	34.69	53.85	0.84	▲	2.82	▲
6	BNC Bancorp (BNCN)	High Point, NC	6.48	24.27	2.94	0.99	▼	3.87	▼
7	FCB Financial Holdings Inc. (FCB)	Weston, FL	8.22	22.03	22.22	1.19	▼	3.54	▲
8	Home BancShares Inc. (HOMB)	Conway, AR	9.58	19.65	24.00	1.82	▲	4.80	▼
9	Community Bank System Inc. (CBU)	De Witt, NY	8.74	17.74	0.00	1.19	▼	3.71	▼
10	Beneficial Bancorp Inc. (BNCL)	Philadelphia, PA	5.51	16.66	-55.56	0.21	▼	3.09	▲
Highest operating revenue decline									
1	United Financial Bancorp Inc. (UBNK)	Glastonbury, CT	6.42	-2.87	-33.33	0.57	▼	2.93	▼
2	Westamerica Bancorp. (WABC)	San Rafael, CA	5.18	-2.58	-1.72	1.12	▼	3.26	▼
3	Boston Private Financial Holdings Inc. (BPFH)	Boston, MA	7.58	-2.03	-10.00	0.93	▼	2.93	▲
4	S&T Bancorp Inc. (STBA)	Indiana, PA	6.67	-0.12	-5.77	1.04	▼	3.42	▼
5	WesBanco Inc. (WSBC)	Wheeling, WV	8.40	-0.11	3.57	1.04	▼	3.28	▼
Median*				8.94	4.35	1.10	▼	3.60	▼

Data compiled July 25, 2016.

Analysis limited to top 10 banks and thrifts with the highest year-over-year operating revenue growth and all institutions with a year-over-year operating revenue decline for the quarter ended June 30, 2016. Only companies trading on the Nasdaq, NYSE or NYSE MKT with total assets between \$5 billion and \$10 billion as of June 30, 2016, that reported earnings up to July 22 are included.

Data is for the quarter ended June 30, 2016, and is based on GAAP filings.

^ The year-over-year comparison represents the change in actual values, not the change in values rounded to two decimal places.

* Median for all major exchange-traded banks and thrifts with assets between \$5 billion and \$10 billion that have reported earnings up to July 22.

¹ Yadkin Financial is the target of an announced merger.

EPS = diluted earnings per share after extraordinary items, if applicable; ROAA = return on average assets

YOY = year over year

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