

20 most asset-sensitive banks and thrifts between \$10B and \$50B in assets

Financial data as of March 31, 2016

Company (top-level ticker)	City, state	Total assets (\$B)	1-year repricing gap/ total assets (%)	Rate-sensitive assets/ total assets		
				(%)	Change (pps)	
				QOQ	YOY	
Texas Capital Bancshares Inc. (TCBI)	Dallas, TX	20.21	87.09	93.84	0.46	0.22
East West Bancorp Inc. (EWBC)	Pasadena, CA	33.11	50.57	65.66	3.42	23.02
First Horizon National Corp. (FHN)	Memphis, TN	26.97	48.27	59.43	-0.55	1.39
Wintrust Financial Corp. (WTFC)	Rosemont, IL	23.49	45.70	60.51	-1.49	9.84
Synovus Financial Corp. (SNV)	Columbus, GA	29.17	44.18	58.92	1.39	1.97
Bank of the Ozarks Inc. (OZRK)	Little Rock, AR	11.43	41.42	60.85	0.85	13.95
First National of Nebraska Inc. (FINN)	Omaha, NE	18.51	38.29	48.93	2.74	4.40
BancorpSouth Inc. (BXS)	Tupelo, MS	13.93	35.01	45.93	1.64	3.20
Apple Financial Holdings Inc.	New York, NY	12.86	34.95	60.05	-3.44	3.11
Hilltop Holdings Inc. (HTH)	Dallas, TX	11.73	33.79	50.98	-0.81	30.33
First Midwest Bancorp Inc. (FMBI)	Itasca, IL	10.73	33.03	44.97	-4.60	-3.70
F.N.B. Corp. (FNB)	Pittsburgh, PA	20.32	30.41	46.19	-0.01	0.14
Fulton Financial Corp. (FULT)	Lancaster, PA	18.08	30.08	41.70	0.28	-1.49
First Citizens BancShares Inc. (FCNCA)	Raleigh, NC	32.20	27.53	37.01	3.22	-5.50
Commerce Bancshares Inc. (CBSH)	Kansas City, MO	24.52	26.55	38.34	1.64	-0.74
IBERIABANK Corp. (IBKC)	Lafayette, LA	20.09	26.35	35.88	1.90	-6.38
MB Financial Inc. (MBFI)	Chicago, IL	15.58	24.23	44.25	-0.06	0.45
Western Alliance Bancorp. (WAL)	Phoenix, AZ	15.25	24.17	35.05	3.63	11.86
Associated Banc-Corp (ASB)	Green Bay, WI	28.18	24.11	40.93	0.83	11.45
Arvest Bank Group Inc.	Bentonville, AR	16.43	24.05	30.40	6.84	6.81
Group median			33.41	46.06	0.84	2.54
\$10 billion - \$50 billion industry median*			15.23	35.54	1.75	3.55

Data compiled July 22, 2016.

Based on regulatory filings.

* Analysis includes top-tier banks and thrifts between \$10 billion and \$50 billion in total assets and a loan-to-deposit ratio greater than 50% for the first quarter. Excludes merger targets, industrial banks and banks owned by broker/dealers, specialty lenders, insurance companies or foreign parents.

Rate-sensitive assets = assets expected to reprice or mature within one year

One-year repricing gap/ total assets = the cumulative amount of assets scheduled to reprice or mature within one year less the amount of liabilities scheduled to reprice or mature within one year, as a percentage of total assets

QOQ = quarter over quarter; YOY = year over year; pps = percentage points

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