

20 most asset-sensitive banks and thrifts between \$1B and \$10B 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		
				Rate-sensitive assets/ total assets (%)	Change (pps)	
					QOQ	YOY
Capital City Bank Group Inc. (CCBG)	Tallahassee, FL	2.78	64.71	72.64	0.82	4.35
New York Pvt. Bank & Trust Corp.	New York, NY	6.67	64.47	66.07	-2.31	-1.36
Merchants Bancorp	Carmel, IN	2.47	59.55	76.26	2.26	-3.62
TriState Capital Holdings Inc. (TSC)	Pittsburgh, PA	3.40	54.87	80.55	0.42	3.06
Commerce Bancshares Corp.	Worcester, MA	2.18	47.45	55.30	4.40	8.08
Three Shores Bancorp. Inc.	Orlando, FL	1.37	46.80	56.96	-1.42	-3.15
ServisFirst Bancshares Inc. (SFBS)	Birmingham, AL	5.38	44.57	59.42	2.57	0.05
BancFirst Corp. (BANF)	Oklahoma City, OK	6.74	44.11	50.80	1.46	2.68
CU Bancorp (CUNB)	Los Angeles, CA	2.74	44.11	46.89	1.07	1.87
State Bank Financial Corp. (STBZ)	Atlanta, GA	3.53	42.28	50.36	-0.54	-2.85
Cadence Bancorp LLC	Houston, TX	9.00	41.88	56.95	-4.08	-7.21
CapStar Financial Holdings Inc.	Nashville, TN	1.22	41.40	50.63	NA	NA
Atlantic Capital Bancshares Inc. (ACBI)	Atlanta, GA	2.73	40.62	49.02	7.07	-26.80
United National Corp.	Sioux Falls, SD	2.83	39.74	43.19	9.16	2.73
Bank of Commerce	Ammon, ID	1.03	39.69	52.72	-1.00	-0.35
Midland Bancshares Inc.	Midland, TX	1.08	39.42	49.58	1.06	1.72
National Commerce Corp. (NCOM)	Birmingham, AL	1.74	38.26	48.77	-1.18	0.20
First Business Financial Services Inc. (FBIZ)	Madison, WI	1.79	38.00	48.30	-0.58	6.54
Preferred Bank (PFBC)	Los Angeles, CA	2.68	37.86	61.10	-2.59	10.59
Columbia Banking System Inc. (COLB)	Tacoma, WA	9.04	37.83	42.26	0.29	17.56
Group median			42.08	51.76	0.42	1.72
\$1 billion-\$10 billion industry median*			7.24	26.19	-0.04	0.77

Data compiled July 22, 2016.

Based on regulatory filings.

* Analysis includes top-tier banks and thrifts between \$1 billion and \$10 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 banks.

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; NA = not available

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