

Table 4
Southeastern Banks
Selected Performance and Capital Ratios
Second Quarter 2017

Asset Size	Company	Return on Tang.Comm. Equity (%)	Return on Average Assets (%)	Net Interest Margin (%)	Non-Interest Income as % of Revenue	Overhead as % of Revenue	Common Equity as % of Assets	Tangible Common Equity as % of Total Tangible Assets
Major Banks	Bank of America	10.76	0.91	2.34	51.1	59.8	10.90	7.98
	BB&T Corp.	15.60	1.22	3.47	42.1	59.8	12.32	8.00
	SunTrust Banks	12.51	1.03	3.14	36.5	61.3	10.86	7.30
	Synovus Financial	10.84	1.00	3.51	21.5	59.9	9.36	9.15
	Wells Fargo	14.26	1.21	2.90	42.7	60.5	9.40	7.92
	Major Bank Average		12.79	1.07	3.07	38.8	60.2	10.57
\$5B-\$10B Assets	Ameris Bancorp	14.39	1.29	3.95	30.3	60.0	10.58	8.84
	CenterState Banks	10.99	0.95	4.38	21.4	69.2	13.15	9.35
	Pinnacle Financial Partners	13.58	1.30	3.68	24.7	48.4	17.31	15.52
	Seacoast Banking Corp.	11.22	0.61	3.84	19.1	75.7	10.93	8.88
	ServisFirst Bancshares	17.50	1.55	3.77	7.9	35.9	8.96	8.75
	South State Bancorp	14.16	1.15	4.13	27.4	60.2	14.39	9.11
	Towne Bank	13.67	1.29	3.84	42.1	64.2	13.33	10.03
	United Community Banks	12.19	1.10	3.47	21.7	56.2	10.45	9.16
\$5B-\$25B Average		13.46	1.16	3.88	24.3	58.7	12.39	9.96
\$1B-\$5B Assets	American National Bank	10.93	0.99	3.54	17.5	62.0	11.73	9.41
	Atlantic Capital	5.95	0.63	3.26	19.4	67.4	11.82	10.88
	Home Bancorp	10.50	1.15	4.35	14.2	59.7	12.00	11.48
	State Bank Financial Corp.	11.19	1.45	4.76	18.3	55.3	14.93	13.11
	\$1B-\$5B Average		9.64	1.06	3.98	17.34	61.11	12.62

Capital measures are non-regulatory.

