

# Banks and Thrifts Sold in August 2012

SELLER INFORMATION														DEAL PRICE INFORMATION						
Region/Buyer	ST	Target	City	ST	Total Assets (\$000)	Equity/ Assets (%)	Tg Equity/ Assets (%)	NPAs/ Assets (%)	ROAA (%)	ROAE (%)	# Brn.	Ann Date	Cons Type	Price/ Book (x)	Price/ Tg Book (x)	Price/ 8% Tg Book (x)	Price/ LTM Earnings (x)	Price/ Assets (%)	Price/ Deposits (%)	
<b>East - New England</b>																				
New Hampshire Thrift Bncshrs	NH	Nashua Bank	Nashua	NH	118,286	13.97	13.97	1.27	0.34	2.44	1	8/1/12	Cash, Common Stock	1.16	1.16	1.27	49.39	16.16	19.44	
Customers Bancorp Inc	PA	CMS Bancorp Inc.	White Plains	NY	247,055	8.86	8.86	3.92	-0.06	-0.65	6	8/10/12	CStk	0.95	0.95	0.94	NM	8.42	9.99	
M&T Bank Corp.	NY	Hudson City Bancorp Inc.	Paramus	NJ	43,590,185	10.70	10.38	2.50	-0.28	-2.74	135	8/27/12	Cash, Common Stock	0.82	0.84	0.80	NM	8.75	15.47	
<b>North Central</b>																				
First Financial Bancshares Inc	KS	Lone Summit Bank	Lake Lotawana	MO	23,321	4.17	4.17	9.27	-2.65	-58.72	1	8/2/12		NA	NA	NA	NA	NA	NA	
American Bancor Ltd.	ND	North Country Bank NA*	McClusky	ND	59,627	11.57	11.48	0.14	0.77	6.98	5	8/7/12	Cash, Dividend to Seller	NA	NA	NA	NA	NA	NA	
Northstar Bancshares Inc.	IA	Emmet County State Bank*	Estherville	IA	77,734	9.31	9.31	0.40	0.46	5.19	3	8/22/12		NA	NA	NA	NA	NA	NA	
Liberty Bancshares Inc.	MO	Stone County Natl Bcshs Inc.*	Crane	MO	85,167	10.48	10.48	1.47	-0.29	-2.64	5	8/10/12		NA	NA	NA	NA	NA	NA	
Morrill Bancshares Inc.	KS	JTB Bancshares Inc.	Lenexa	KS	114,321	9.09	7.57	3.82	0.43	4.48	1	8/6/12		NA	NA	NA	NA	NA	NA	
<b>South</b>																				
Cordia Bancorp Inc.	VA	Bank of Virginia	Midlothian	VA	170,201	7.58	7.58	NA	-0.52	-6.75	4	8/28/12	Cash & Common Stock	NA	NA	NA	NA	NA	NA	
Home BancShares Inc.	AR	Premier Bank	Tallahassee	FL	283,000	3.63	3.63	14.36	-1.50	-40.35	7	8/14/12	Cash	0.14	0.14	0.61	NM	0.50	0.56	
City Holding Co.	WV	Community Financial Corp.	Staunton	VA	503,907	10.00	10.00	7.27	0.35	3.56	11	8/2/12	Cash & Common Stock	0.66	0.66	0.68	23.86	7.77	10.51	
SCBT Financial Corp.	SC	Savannah Bancorp Inc.	Savannah	GA	952,221	8.79	8.46	5.79	-0.15	-1.66	11	8/7/12	Common Stock	0.80	0.83	0.82	NM	7.03	8.18	
CBM Florida Holding Co.	FL	U.S. Century Bank	Doral	FL	1,291,813	4.12	4.12	20.79	-3.33	-70.58	24	8/30/12		NA	NA	NA	NA	NA	NA	
<b>Midwest</b>																				
First Community Finl Partners	IL	First Community Bank of Homer	Homer Glen	IL	81,100	10.79	10.79	6.66	0.48	4.71	1	8/27/12	Common Stock	NA	NA	NA	NA	NA	NA	
First Community Finl Partners	IL	First Community Bank	Plainfield	IL	134,369	11.78	11.78	2.12	1.25	11.45	1	8/27/12	Common Stock	NA	NA	NA	NA	NA	NA	
First Community Finl Partners	IL	Burr Ridge Bank & Trust	Burr Ridge	IL	180,549	11.41	11.41	5.33	0.77	6.63	1	8/27/12	Common Stock	NA	NA	NA	NA	NA	NA	
First Midwest Bancorp Inc.	IL	Waukegan Savings Bank	Waukegan	IL	NA	NA	NA	NA	NA	NA	2	8/3/12	Common Stock	NA	NA	NA	NA	NA	NA	
<b>Southwest</b>																				
ST Financial Group Inc.	TX	Oasis Bank SSB	Houston	TX	76,952	12.66	12.66	0.21	0.98	8.31	1	8/17/12		NA	NA	NA	NA	NA	NA	
Overton Financial Corporation	TX	First National Bank of Canton*	Canton	TX	125,762	9.02	9.02	1.69	0.80	8.65	3	8/2/12		NA	NA	NA	NA	NA	NA	
<b>West</b>																				
Western Alliance Bancorp	AZ	Western Liberty Bancorp	Las Vegas	NV	198,699	37.07	36.80	17.31	-5.78	-14.92	3	8/17/12	Cash, Common Stock	0.74	0.75	-0.17	NM	27.45	43.90	
Umpqua Holdings Corp.	OR	Circle Bancorp	Novato	CA	322,258	5.18	5.18	1.82	0.68	8.76	6	8/30/12	Cash	1.51	1.51	1.33	11.80	7.84	10.40	
First PacTrust Bancorp Inc.	CA	Private Bank of California	Los Angeles	CA	638,746	7.93	7.93	0.43	0.39	4.83	3	8/21/12	Cash, Common Stock	1.22	1.22	1.03	25.49	8.16	9.43	

Number of Deals 22

Maximum	43,590,185	37.07	36.80	20.79	1.25	11.45	135
Minimum	23,321	3.63	3.63	0.14	-5.78	-70.58	1
Average	2,346,442	10.39	10.27	5.33	-0.33	-5.86	11
Median	170,201	9.31	9.31	3.16	0.35	3.56	3

1.51	1.51	1.33	49.39	27.45	43.90
0.14	0.14	-0.17	11.80	0.50	0.56
0.89	0.90	0.81	27.64	10.23	14.21
0.82	0.84	0.82	24.68	8.16	10.40

\* S-Corp Target; ratios reflect fully taxed earnings assuming a 35% tax rate.

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