

# Rank The Banks

*Louisiana - 2018 Q3*

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# Banks Street Partners Professionals

Seasoned professionals with more than 190 years of combined experience and more than 500 transactions in the financial services industry

## ATLANTA

**Lee Burrows**  
Chief Executive Officer

[LBurrows@BanksStreetPartners.com](mailto:LBurrows@BanksStreetPartners.com)  
(404) 848-8480

**Mark Saunders**  
Managing Director

[MSaunders@BanksStreetPartners.com](mailto:MSaunders@BanksStreetPartners.com)  
(404) 848-2686

**Jeff Adams**  
Managing Director

[JAdams@BanksStreetPartners.com](mailto:JAdams@BanksStreetPartners.com)  
(404) 924-6382

**Will Brackett**  
Senior Vice President

[WBrackett@BanksStreetPartners.com](mailto:WBrackett@BanksStreetPartners.com)  
(404) 848-0890

**Drew Taylor**  
Senior Associate

[DTaylor@BanksStreetPartners.com](mailto:DTaylor@BanksStreetPartners.com)  
(404) 491-0112

**Johnny Bond**  
Analyst

[JBond@BanksStreetPartners.com](mailto:JBond@BanksStreetPartners.com)  
(404) 491-0111

**Dan Eipp**  
Analyst

[DEipp@BanksStreetPartners.com](mailto:DEipp@BanksStreetPartners.com)  
(404) 848-2662

**Asher Kenen**  
Analyst

[AKenen@BanksStreetPartners.com](mailto:AKenen@BanksStreetPartners.com)  
(404) 848-2665

**Nicole Mansfield**  
Business Manager

[NMansfield@BanksStreetPartners.com](mailto:NMansfield@BanksStreetPartners.com)  
(404) 848-1571

**Alison Pickett**  
Executive Assistant

[APickett@BanksStreetPartners.com](mailto:APickett@BanksStreetPartners.com)  
(404) 891-6823

## CHARLOTTE

**Gary McNorrill**  
President

[GMcNorrill@BanksStreetPartners.com](mailto:GMcNorrill@BanksStreetPartners.com)  
(704) 228-0556

**Andy Hitt**  
Managing Director

[AHitt@BanksStreetPartners.com](mailto:AHitt@BanksStreetPartners.com)  
(919) 302-8350

**Matt Kennedy**  
Vice President

[MKennedy@BanksStreetPartners.com](mailto:MKennedy@BanksStreetPartners.com)  
(704) 228-0557

**Berkeley McKeown**  
Associate

[BMcKeown@BanksStreetPartners.com](mailto:BMcKeown@BanksStreetPartners.com)  
(704) 228-0562

**Robby Rucho**  
Analyst

[RRucho@BanksStreetPartners.com](mailto:RRucho@BanksStreetPartners.com)  
(704) 228-0558

**Kristen Ertz**  
Project Manager & Human Resources  
[KErtz@BanksStreetPartners.com](mailto:KErtz@BanksStreetPartners.com)  
(704) 228-0561

# Rankings Per State

## Bank Listing

Company Name - City - Parent Company - Date Established - Number of Offices - Total Employees - S Corp? - Total Assets - ROAA - ROAE

## Top 50 Ranking by...

### Total Assets

City - Total Employees- Number of Offices - Total Deposits - Deposits/Office - Assets/Office - Deposits/Employee - Assets/Employee - **Total Assets**

### Net Interest Margin

City - Total Assets - Yield on Loans - Loan Growth Rate - Cost of Funds - Deposit Growth Rate - Loans/Deposits - Yield on Investment Securities (FTE) - **Net Interest Margin**

### Noninterest Income

City - Total Assets - Net Income - Service Charge on Deposits/Avg Assets - Gain on Sale of Loans/Avg. Assets - Net Servicing Fees/Avg Assets - Net Gains on OREO/Avg. Assets - Total Noninterest Income - **Noninterest Income/Avg Assets**

### Total Overhead

City - Total Assets - Efficiency Ratio (FTE) - Total Employees - Number of Offices - Personnel Expense/Avg. Assets - Occupancy Expense/Avg. Assets - Other Expense/Avg. Assets - **Total Overhead/Avg Assets**

### Asset Quality

City - Total Assets - Gross Loans - LLR/Gross Loans - Adj Loans 30-89PD/Gross Loans - Adj 90+ PD/Gross Loans - Adj NPLs + Adj OREO/Gross Loans - NCO/Avg Loans - **Asset Quality Composite**

### ROAE

City - Total Assets - LTM Net Income - Total Employees - LTM Net Income/Employee - 2017Q3 LTM Net Income - 2016Q3 LTM Net Income - ROAA - **ROAE**

### Overall

City - Total Assets - Net Interest Margin Rank - Noninterest Income Rank - Total Overhead Rank - Asset Quality Rank - ROAE Rank - **Overall Rank**

# Excluded Banks & Calculation Notes

## Excluded Banks:

- ▶ Excluded banks are usually special-purpose banks (such as trust banks), subsidiaries of foreign companies, or companies for which necessary data is not available as of this report
  - ▶ None

## Calculation Notes:

- ▶ All data in this report is bank level and is as of or for the 12 months ending September 30, 2018 (unless noted otherwise)
- ▶ For banks that elect subchapter S status, return on average assets and return on average equity are adjusted to reflect the impact of a 27.5% corporate tax rate (The corporate tax rate is calculated using the average of a 35% corporate tax rate for quarters in 2017 and a 25% corporate tax rate for quarters in 2018)
- ▶ Asset quality index is the sum of: (Adjusted Loans 30-89 PD/Loans) + (Adjusted Loans 90 PD/Loans) + (Adjusted NPLs/Loans) + (Adjusted OREO/Loans) + (Net Chargeoffs/Avg Loans). Adjustments are made to exclude loans for which repayment of principal is wholly or partially guaranteed by the US government
- ▶ Overall ranking is based on an unweighted average of Net Interest Margin rank, Noninterest Income rank, Total Overhead rank, Asset Quality rank and ROAE rank
- ▶ **As usual, this quarter's BSP Rank The Banks utilizes only reported numbers per call reports filed by the institutions with regulators. LTM figures for some companies in this report may include material one-time charges incurred in the fourth quarter of 2017 primarily related to the change in tax laws**

# Louisiana - Bank Listing

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
Abbeville Building & Loan	Abbeville		7/5/1890	1	21	No	54,988	1.58	6.33
American Bank & Trust Company	Opelousas	American Bancorp, Inc.	9/22/1958	8	51	Yes	178,992	1.00	8.95
American Bank & Trust Company, Inc.	Covington	American Bancshares, Inc.	9/14/1964	5	53	No	168,835	0.47	5.05
Anthem Bank & Trust	Plaquemine		1/1/1915	5	37	Yes	145,337	0.20	1.96
Bank of Abbeville & Trust Company	Abbeville		3/14/1894	3	37	No	176,532	0.47	3.08
Bank of Commerce	White Castle	Commerce Bancshares, Inc.	3/1/1927	1	15	Yes	58,553	0.49	4.35
Bank of Commerce & Trust Company	Crowley		3/27/1926	5	69	No	301,586	0.48	4.37
Bank of Coushatta	Coushatta	Coushatta Bancshares, Inc.	7/30/1897	1	36	Yes	211,326	0.86	8.97
Bank of Erath	Erath	Bank of Erath Holding Company	11/18/1910	3	34	No	101,528	0.32	2.41
Bank of Gueydan	Gueydan	Gueydan Bancshares, Inc.	5/14/1927	1	11	No	77,650	0.63	3.11
Bank of Louisiana	New Orleans	BOL Bancshares, Inc.	3/7/1958	5	49	No	78,394	(2.06)	(23.14)
Bank of Oak Ridge	Oak Ridge	Oak Ridge Bancshares, Inc.	10/1/1910	1	6	Yes	49,306	0.56	4.98
Bank of Ruston	Ruston	Century Next Financial Corporation	7/5/1905	3	65	No	306,710	1.06	11.49
Bank of St. Francisville	Saint Francisville	Saint Francisville Bancshares, Inc.	10/30/1978	1	37	Yes	131,065	0.87	9.21
Bank of Sunset and Trust Company	Sunset	Sunset Bancorp, Inc.	4/6/1906	4	30	No	136,385	0.83	8.42
Bank of Winnfield & Trust Company	Winnfield	Black Cat Financial Corp.	1/1/1901	2	36	Yes	137,859	0.81	7.19
Bank of Zachary	Zachary	Zachary Bancshares, Inc.	7/2/1904	3	60	No	243,115	0.85	9.59
Bank, The	Jennings	Bancshares, Inc.	2/26/1997	6	60	No	234,810	1.44	13.23
Basile State Bank	Basile	Basile Bancshares, Inc.	6/2/1956	2	17	Yes	54,845	1.36	11.77
Beauregard Federal Savings Bank	DeRidder	Beauregard Bancshares, Inc.	4/1/1948	2	12	Yes	65,656	1.61	9.30
BOM Bank	Natchitoches	Grant Bancshares, Inc.	6/9/1903	13	118	Yes	421,552	1.28	13.01
Business First Bank	Baton Rouge	Business First Bancshares, Inc.	2/1/2006	18	253	No	1,680,606	0.81	7.66
Caldwell Bank & Trust Company	Columbia	Caldwell Holding Company	1/1/1902	3	48	Yes	160,523	0.52	4.86
Catahoula-LaSalle Bank	Jonesville	Catahoula Holding Company	1/1/1904	7	61	Yes	179,691	0.68	6.70
Citizens Bank & Trust Company	Plaquemine	Citizens Bancorporation, Inc.	7/5/1916	7	67	No	302,912	0.78	7.60
Citizens Bank & Trust Company	Covington		1/1/1946	5	39	No	118,402	0.53	5.48
Citizens Bank & Trust Company of Vivian, Louisiana	Vivian	C B & T Bancshares, Inc.	9/14/1967	4	54	Yes	136,136	0.45	3.65
Citizens National Bank, N.A.	Bossier City	Citizens National Bancshares of Bossier, Inc.	10/7/1985	12	182	No	927,544	1.06	10.00
Citizens Progressive Bank	Winnsboro	Caldwell Holding Company	1/1/1918	4	46	Yes	159,921	0.95	7.77
Citizens Savings Bank	Bogalusa		1/1/1946	5	87	No	227,216	0.63	4.60
City Bank & Trust Co.	Natchitoches	City Bancshares Inc.	1/1/1933	5	61	Yes	242,234	0.78	7.98
Colfax Banking Company	Colfax	Community Bancshares Company	1/1/1901	5	36	Yes	112,064	0.80	9.24
Commerce Community Bank	Oak Grove	Delta Bancshares of Louisiana, Inc.	8/2/1999	2	14	No	61,847	1.24	13.41
Commercial Capital Bank	Delhi	Capital Bancorp, Inc.	2/22/1999	3	30	Yes	169,972	1.83	15.04
Community Bank of Louisiana	Mansfield	Mansfield Bancshares, Inc.	10/1/1901	10	97	Yes	481,855	1.07	14.67
Community First Bank	New Iberia	Community First Bancshares, Inc.	5/10/1999	8	104	Yes	384,155	1.18	12.04
Concordia Bank & Trust Company	Vidalia	Concordia Capital Corporation	7/1/1903	7	122	Yes	497,996	0.74	6.11
Cottonport Bank	Cottonport	Mansura Bancshares, Inc.	9/15/1902	12	152	No	330,691	0.96	8.09
Crescent Bank & Trust	New Orleans	CB&T Holding Corporation	8/30/1991	3	441	No	977,204	1.17	10.17
Cross Keys Bank	Saint Joseph	BSJ Bancshares, Inc.	4/2/1902	8	91	Yes	360,997	0.91	7.66
Delta Bank	Vidalia	Central Louisiana Capital Corporation	10/1/1973	5	69	Yes	295,816	1.28	15.88
Eureka Homestead	Metairie		12/2/1884	1	15	No	99,800	0.07	0.53
Evangeline Bank and Trust Company	Ville Platte	Evangeline Bancshares, Inc.	10/11/1907	8	152	No	560,106	0.71	3.72
Exchange Bank and Trust Company	Natchitoches	Exchange Bancshares, Inc.	9/28/1892	2	26	Yes	139,841	1.20	12.30
Farmers State Bank & Trust Company	Church Point	FSB Bancshares, Inc.	1/1/1944	5	43	Yes	116,313	1.12	10.96

# Louisiana - Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
Farmers-Merchants Bank & Trust Company	Breaux Bridge		1/1/1932	8	94	Yes	309,974	0.86	6.55
Feliciana Bank & Trust Company	Clinton	Feliciana Bancshares, Inc.	1/20/1904	3	27	Yes	136,487	0.99	10.03
Fidelity Bank	New Orleans		12/28/1908	18	341	No	848,157	0.39	2.38
Fifth District Savings Bank	New Orleans		1/1/1926	6	74	No	430,763	0.51	2.99
First American Bank and Trust	Vacherie	One American Corp.	12/3/1910	25	234	No	885,988	1.29	9.65
First Bank and Trust	New Orleans	First Trust Corporation	5/21/1991	14	183	Yes	933,204	1.23	12.92
First Federal Bank of Louisiana	Lake Charles		10/31/1949	16	220	No	843,244	0.26	2.13
First Guaranty Bank	Hammond	First Guaranty Bancshares, Inc.	3/12/1934	27	346	No	1,747,083	0.94	9.70
First National Bank	Arcadia	Louisiana Bancshares, Inc.	1/1/1905	9	74	Yes	254,313	1.31	15.33
First National Bank in DeRidder	DeRidder		5/29/1934	7	74	No	238,335	0.87	8.89
First National Bank of Benton	Benton	Northwest Bancshares Corporation	3/26/1984	1	12	No	59,063	0.84	4.83
First National Bank of Jeanerette	Jeanerette	Jeanerette First National Bancorp, Inc.	6/3/1905	7	81	Yes	244,152	1.04	9.91
First National Bank of Louisiana	Crowley	Financial Corporation of Louisiana	4/1/1924	5	66	Yes	377,020	1.31	11.66
First National Bank USA	Boutte	First St. Charles Bancshares, Inc.	6/23/1975	2	32	Yes	120,901	1.07	7.92
First National Bankers Bank	Baton Rouge	First National Bankers Bankshares, Inc.	7/2/1984	7	171	No	896,545	(0.31)	(1.96)
Florida Parishes Bank	Hammond	FPB Financial Corp.	6/16/1922	7	82	No	382,026	1.28	13.02
Franklin State Bank & Trust Company	Winnsboro	Franklin Bancorp, Inc.	1/1/1908	4	49	Yes	164,287	1.14	11.11
Gibsland Bank & Trust Company	Gibsland	Gibsland Bancshares, Inc.	4/15/1948	8	94	No	414,659	0.73	7.23
Guaranty Bank & Trust Company of Delhi	Delhi	Delhi Bancshares, Inc.	10/17/1966	9	71	Yes	243,880	1.78	21.37
Guaranty Bank and Trust Company	New Roads	Great Guaranty Bancshares, Inc.	1/1/1956	6	63	No	204,675	1.28	11.00
Gulf Coast Bank	Abbeville	Gulf Coast Bancshares, Inc.	2/1/1971	13	150	No	365,127	0.98	7.95
Gulf Coast Bank and Trust Company	New Orleans		1/1/1883	22	608	Yes	1,703,140	1.17	13.62
Heritage Bank of St. Tammany	Covington	Heritage NOLA Bancorp, Inc.	1/1/1924	3	25	No	115,709	0.55	3.48
Hibernia Bank	New Orleans		1/1/1886	6	34	No	197,147	(0.91)	(3.33)
Hodge Bank & Trust Company	Hodge	Hodge Bancshares, Inc.	1/26/1965	1	14	Yes	69,468	2.11	12.12
Home Bank, National Association	Lafayette	Home Bancorp, Inc.	1/1/1908	39	448	No	2,137,308	1.30	10.36
Home Federal Bank	Shreveport	Home Federal Bancorp, Inc. of Louisiana	4/1/1924	7	55	No	428,684	0.94	8.49
Homeland Federal Savings Bank	Columbia	Homeland Bancshares, Inc.	3/12/1986	4	72	Yes	286,660	1.10	10.83
IBERIABANK	Lafayette	IBERIABANK Corporation	3/12/1887	213	3,159	No	30,026,745	0.90	6.93
Investar Bank	Baton Rouge	Investar Holding Corporation	6/14/2006	21	253	No	1,733,580	0.86	7.28
Jackson Parish Bank	Jonesboro	Jackson Bancorp, Inc.	1/1/1904	1	15	No	64,307	0.72	5.34
JD Bank	Jennings	Jeff Davis Bancshares, Inc.	3/12/1947	23	239	No	846,563	1.14	10.67
Jonesboro State Bank	Jonesboro		1/1/1912	1	16	No	268,489	1.61	12.55
Lakeside Bank	Lake Charles	Lakeside Bancshares, Inc.	7/26/2010	4	45	No	180,148	0.47	3.61
Landmark Bank	Clinton	Clinton Bancshares, Inc.	8/1/1897	3	42	Yes	129,137	0.62	6.53
Liberty Bank and Trust Company	New Orleans	Liberty Financial Services, Inc.	11/16/1972	19	157	No	596,695	0.66	8.16
M C Bank & Trust Company	Morgan City	MC Bancshares, Inc.	1/20/1955	6	80	No	304,118	1.02	4.75
Marion State Bank	Marion		2/7/1907	4	52	No	160,982	0.58	5.13
Mer Rouge State Bank	Mer Rouge		1/1/1903	1	10	No	38,883	0.00	(0.04)
Merchants & Farmers Bank & Trust Company	Leesville	Merchants & Farmers Bancshares, Inc.	1/1/1928	7	89	No	409,281	0.68	6.37
Metairie Bank and Trust Company	Metairie	MBT Bancshares, Inc.	2/15/1947	9	126	No	397,916	0.83	8.64
MidSouth Bank, National Association	Lafayette	MidSouth Bancorp, Inc.	2/7/1985	42	462	No	1,823,671	(0.77)	(6.42)
Mississippi River Bank	Belle Chasse		10/10/1980	2	22	Yes	118,319	2.00	17.11
Mutual Savings and Loan Association	Metairie		1/1/1910	2	7	No	45,922	0.60	2.11
Origin Bank	Choudrant	Origin Bancorp, Inc.	11/23/1912	45	677	No	4,634,593	1.01	9.37

# Louisiana – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
Patterson State Bank	Patterson	Patterson Bancshares, Inc.	4/1/1925	3	45	No	221,101	0.80	7.79
Pedestal Bank	Houma	Pedestal Bancshares, Inc.	1/11/1999	24	297	Yes	1,213,902	1.15	10.75
Peoples Bank	Chatham		1/1/1908	1	17	No	87,483	0.83	9.63
Peoples Bank and Trust Co. of Pointe Coupee Parish	New Roads	Peoples Bancshares of Pointe Coupee Parish, Inc.	3/31/1980	3	43	No	287,375	1.89	14.58
Plaquemine Bank and Trust Company	Plaquemine	Plaquemine Bancshares Corporation	4/1/1968	1	32	No	150,661	0.73	6.53
Progressive Bank	Monroe	Progressive Bancorp, Inc.	10/10/1975	7	126	No	577,314	0.84	7.80
Progressive National Bank	Mansfield	Caldwell Holding Company	3/28/1983	4	23	Yes	59,170	0.27	3.36
Rayne Building and Loan Association	Rayne		1/2/1900	1	10	No	56,629	0.53	2.16
Rayne State Bank & Trust Company	Rayne	Financial Corporation of Louisiana	7/1/1943	7	70	Yes	379,703	1.20	10.21
Red River Bank	Alexandria	Red River Bancshares, Inc.	1/14/1999	23	316	No	1,815,915	1.10	11.02
Resource Bank	Covington	Resource Bankshares, Inc.	7/20/1998	11	153	No	744,324	1.25	10.99
Richland State Bank	Rayville	Richland State Bancorp, Inc.	9/15/1902	8	81	Yes	306,868	1.15	10.52
Sabine State Bank and Trust Company	Many	Sabine Bancshares, Inc.	1/1/1901	52	378	Yes	902,258	1.28	12.86
Sicily Island State Bank	Sicily Island		2/1/1918	2	17	Yes	59,165	0.77	6.95
Simmesport State Bank	Simmesport		5/1/1956	1	18	No	84,121	0.90	6.19
South Lafourche Bank & Trust Company	Larose	Lafourche Bancshares, Inc.	10/13/1967	5	52	Yes	142,020	(0.19)	(2.20)
South Louisiana Bank	Houma	South Louisiana Financial Corporation	6/30/1980	6	122	No	461,569	1.05	7.38
Southern Heritage Bank	Jonesville	SHB Bancorp, Inc.	5/25/1972	10	103	Yes	297,103	1.06	9.20
St. Landry Bank and Trust Company	Opelousas	St. Landry Bancshares, Inc.	12/1/1931	9	53	Yes	286,993	0.66	6.22
St. Landry Homestead Federal Savings Bank	Opelousas		1/1/1922	3	46	No	230,150	0.75	3.45
State Bank & Trust Company	Golden Meadow	SBT Bancshares, Inc.	1/17/1953	4	35	Yes	122,767	0.11	1.00
Synergy Bank	Houma	Synergy Bancshares, Inc.	3/10/1999	6	123	No	517,105	0.88	8.13
Tensas State Bank	Newellton	Tensas Bancshares, Inc.	1/1/1922	5	30	Yes	155,932	0.96	7.55
Union Bank	Marksville	Union Bancshares, Incorporated	9/3/1910	8	86	No	269,059	1.24	13.68
United Community Bank	Raceland	Community Bancorp of Louisiana, Inc.	6/20/1964	10	122	Yes	534,227	0.15	1.13
Vermilion Bank & Trust Company	Kaplan	Vermilion Bancshares Corporation	3/8/1958	3	29	Yes	110,451	1.05	10.44
Washington State Bank	Washington	Washington State Bancshares, Inc.	4/10/1893	7	49	Yes	190,264	0.93	8.98
Winnsboro State Bank & Trust Company	Winnsboro	Winnsboro Bancshares, Inc.	9/2/1902	3	48	Yes	193,882	0.71	8.31



# Louisiana - Total Asset Ranking

Rank	Company Name	City	Total Employees	Number of Offices	Total Deposits (\$000)	Deposits (\$000)/Office	Assets (\$000)/Office	Deposits (\$000)/Employee	Assets (\$000)/Employee	Total Assets (\$000)
1	IBERIABANK	Lafayette	3,159	213	23,316,082	109,465	140,971	7,381	9,505	30,026,745
2	Origin Bank	Choudrant	677	45	3,735,878	83,020	102,991	5,518	6,846	4,634,593
3	Home Bank, National Association	Lafayette	448	39	1,784,053	45,745	54,803	3,982	4,771	2,137,308
4	MidSouth Bank, National Association	Lafayette	462	42	1,555,585	37,038	43,421	3,367	3,947	1,823,671
5	Red River Bank	Alexandria	316	23	1,622,297	70,535	78,953	5,134	5,747	1,815,915
6	First Guaranty Bank	Hammond	346	27	1,551,501	57,463	64,707	4,484	5,049	1,747,083
7	Investar Bank	Baton Rouge	253	21	1,297,309	61,777	82,551	5,128	6,852	1,733,580
8	Gulf Coast Bank and Trust Company	New Orleans	608	22	1,518,376	69,017	77,415	2,497	2,801	1,703,140
9	Business First Bank	Baton Rouge	253	18	1,371,328	76,185	93,367	5,420	6,643	1,680,606
10	Pedestal Bank	Houma	297	24	1,011,737	42,156	50,579	3,407	4,087	1,213,902
11	Crescent Bank & Trust	New Orleans	441	3	846,177	282,059	325,735	1,919	2,216	977,204
12	First Bank and Trust	New Orleans	183	14	796,872	56,919	66,657	4,354	5,099	933,204
13	Citizens National Bank, N.A.	Bossier City	182	12	795,641	66,303	77,295	4,372	5,096	927,544
14	Sabine State Bank and Trust Company	Many	378	52	795,432	15,297	17,351	2,104	2,387	902,258
15	First National Bankers Bank	Baton Rouge	171	7	350,490	50,070	128,078	2,050	5,243	896,545
16	First American Bank and Trust	Vacherie	234	25	761,976	30,479	35,440	3,256	3,786	885,988
17	Fidelity Bank	New Orleans	341	18	626,720	34,818	47,120	1,838	2,487	848,157
18	JD Bank	Jennings	239	23	746,541	32,458	36,807	3,124	3,542	846,563
19	First Federal Bank of Louisiana	Lake Charles	220	16	659,593	41,225	52,703	2,998	3,833	843,244
20	Resource Bank	Covington	153	11	589,398	53,582	67,666	3,852	4,865	744,324
21	Liberty Bank and Trust Company	New Orleans	157	19	534,746	28,145	31,405	3,406	3,801	596,695
22	Progressive Bank	Monroe	126	7	493,203	70,458	82,473	3,914	4,582	577,314
23	Evangeline Bank and Trust Company	Ville Platte	152	8	448,462	56,058	70,013	2,950	3,685	560,106
24	United Community Bank	Raceland	122	10	443,239	44,324	53,423	3,633	4,379	534,227
25	Synergy Bank	Houma	123	6	456,916	76,153	86,184	3,715	4,204	517,105
26	Concordia Bank & Trust Company	Vidalia	122	7	417,259	59,608	71,142	3,420	4,082	497,996
27	Community Bank of Louisiana	Mansfield	97	10	447,020	44,702	48,186	4,608	4,968	481,855
28	South Louisiana Bank	Houma	122	6	387,915	64,653	76,928	3,180	3,783	461,569
29	Fifth District Savings Bank	New Orleans	74	6	353,854	58,976	71,794	4,782	5,821	430,763
30	Home Federal Bank	Shreveport	55	7	372,346	53,192	61,241	6,770	7,794	428,684
31	BOM Bank	Natchitoches	118	13	377,787	29,061	32,427	3,202	3,572	421,552
32	Gibsland Bank & Trust Company	Gibsland	94	8	354,300	44,288	51,832	3,769	4,411	414,659
33	Merchants & Farmers Bank & Trust Company	Leesville	89	7	298,912	42,702	58,469	3,359	4,599	409,281
34	Metairie Bank and Trust Company	Metairie	126	9	344,632	38,292	44,213	2,735	3,158	397,916
35	Community First Bank	New Iberia	104	8	336,220	42,028	48,019	3,233	3,694	384,155
36	Florida Parishes Bank	Hammond	82	7	322,801	46,114	54,575	3,937	4,659	382,026
37	Rayne State Bank & Trust Company	Rayne	70	7	315,730	45,104	54,243	4,510	5,424	379,703
38	First National Bank of Louisiana	Crowley	66	5	314,350	62,870	75,404	4,763	5,712	377,020
39	Gulf Coast Bank	Abbeville	150	13	315,149	24,242	28,087	2,101	2,434	365,127
40	Cross Keys Bank	Saint Joseph	91	8	279,147	34,893	45,125	3,068	3,967	360,997
41	Cottonport Bank	Cottonport	152	12	287,901	23,992	27,558	1,894	2,176	330,691
42	Farmers-Merchants Bank & Trust Company	Breaux Bridge	94	8	252,841	31,605	38,747	2,690	3,298	309,974
43	Richland State Bank	Rayville	81	8	269,574	33,697	38,359	3,328	3,788	306,868
44	Bank of Ruston	Ruston	65	3	252,857	84,286	102,237	3,890	4,719	306,710
45	M C Bank & Trust Company	Morgan City	80	6	235,031	39,172	50,686	2,938	3,801	304,118
46	Citizens Bank & Trust Company	Plaquemine	67	7	255,445	36,492	43,273	3,813	4,521	302,912
47	Bank of Commerce & Trust Company	Crowley	69	5	258,909	51,782	60,317	3,752	4,371	301,586
48	Southern Heritage Bank	Jonesville	103	10	260,372	26,037	29,710	2,528	2,884	297,103
49	Delta Bank	Vidalia	69	5	265,128	53,026	59,163	3,842	4,287	295,816
50	Peoples Bank and Trust Co. of Pointe Coupee Parish	New Roads	43	3	229,119	76,373	95,792	5,328	6,683	287,375

# Louisiana - Net Interest Margin Ranking

Rank	Company Name	City	Total Assets (\$000)	Yield on Loans (%)	Loan Growth Rate (%)	Cost of Funds (%)	Deposit Growth Rate (%)	Loans/Deposits (%)	Yield on Investment Securities (FTE) (%)	Net Interest Margin (%)
1	Crescent Bank & Trust	New Orleans	977,204	15.74	(6.72)	1.83	(3.98)	99.24	2.14	12.62
2	Gulf Coast Bank and Trust Company	New Orleans	1,703,140	9.39	9.04	1.05	4.76	93.28	2.84	7.51
3	Basile State Bank	Basile	54,845	6.91	2.20	0.64	2.12	93.79	4.13	5.64
4	First National Bank	Arcadia	254,313	6.11	(0.87)	0.43	(3.81)	96.14	2.78	5.49
5	Bank, The	Jennings	234,810	6.86	2.01	0.65	5.06	90.58	1.59	5.22
6	Mississippi River Bank	Belle Chasse	118,319	7.57	(6.75)	0.05	(3.44)	62.82	2.55	5.16
7	Hodge Bank & Trust Company	Hodge	69,468	6.72	4.77	0.43	(3.53)	94.01	1.79	5.15
8	Beauregard Federal Savings Bank	DeRidder	65,656	7.13	2.52	0.51	2.79	85.81	1.52	5.04
9	Homeland Federal Savings Bank	Columbia	286,660	6.61	23.56	1.17	28.01	105.80	2.44	5.02
10	Farmers State Bank & Trust Company	Church Point	116,313	6.45	3.56	0.27	9.93	72.71	2.89	4.95
11	Simmesport State Bank	Simmesport	84,121	6.80	3.86	1.30	9.45	92.96	2.06	4.88
12	Guaranty Bank & Trust Company of Delhi	Delhi	243,880	6.65	5.83	0.72	10.79	97.40	2.04	4.86
13	BOM Bank	Natchitoches	421,552	5.81	13.50	0.64	16.80	89.73	4.32	4.82
14	Commercial Capital Bank	Delhi	169,972	6.44	(0.68)	1.13	2.20	108.59	1.34	4.80
15	Home Bank, National Association	Lafayette	2,137,308	5.81	32.72	0.49	33.56	91.73	2.40	4.72
16	Sicily Island State Bank	Sicily Island	59,165	6.73	(6.54)	1.27	(0.43)	100.81	3.45	4.67
16	Community First Bank	New Iberia	384,155	5.44	17.37	0.43	9.87	91.88	2.86	4.67
18	Pedestal Bank	Houma	1,213,902	5.99	147.75	0.62	173.35	86.05	2.53	4.60
18	Marion State Bank	Marion	160,982	6.17	6.29	0.73	(5.27)	92.19	1.53	4.60
20	Citizens Savings Bank	Bogalusa	227,216	6.14	3.32	0.88	1.26	96.07	2.28	4.57
20	Florida Parishes Bank	Hammond	382,026	6.49	18.80	0.60	6.46	75.30	2.53	4.57
22	Fidelity Bank	New Orleans	848,157	6.10	(0.33)	0.64	9.49	90.94	2.27	4.56
22	Bank of St. Francisville	Saint Francisville	131,065	5.98	7.72	0.40	13.86	83.05	2.20	4.56
24	Gulf Coast Bank	Abbeville	365,127	5.67	3.87	0.17	(6.99)	86.49	1.91	4.55
25	First National Bank of Jeanerette	Jeanerette	244,152	5.48	12.16	0.30	7.55	91.54	3.82	4.54
26	Peoples Bank and Trust Co. of Pointe Coupee Parish	New Roads	287,375	5.69	1.76	0.92	11.32	98.52	2.16	4.52
26	Farmers-Merchants Bank & Trust Company	Breaux Bridge	309,974	5.58	12.14	0.45	2.22	96.93	2.58	4.52
28	Citizens Progressive Bank	Winnsboro	159,921	6.31	2.64	1.09	(1.32)	96.79	1.86	4.51
28	Sabine State Bank and Trust Company	Many	902,258	5.22	6.83	0.42	5.96	91.67	4.19	4.51
30	Peoples Bank	Chatham	87,483	6.14	19.73	1.34	14.88	96.46	2.35	4.48
31	Resource Bank	Covington	744,324	5.38	9.92	0.61	7.84	107.77	2.46	4.46
32	Richland State Bank	Rayville	306,868	6.13	0.43	0.45	7.01	74.46	2.44	4.45
32	First Bank and Trust	New Orleans	933,204	5.61	2.74	0.87	(0.38)	104.34	3.53	4.45
34	Bank of Louisiana	New Orleans	78,394	6.34	(1.34)	0.34	(5.95)	63.03	5.50	4.42
34	South Louisiana Bank	Houma	461,569	6.07	3.47	0.59	0.61	85.84	1.39	4.42
36	Vermilion Bank & Trust Company	Kaplan	110,451	5.84	3.26	0.26	2.56	77.92	1.93	4.40
36	First National Bank USA	Boutte	120,901	5.69	(1.24)	0.56	(0.29)	92.01	1.29	4.40
38	Guaranty Bank and Trust Company	New Roads	204,675	5.76	10.30	0.41	(3.63)	91.43	2.03	4.39
39	Caldwell Bank & Trust Company	Columbia	160,523	6.13	(8.21)	1.11	(7.73)	96.27	1.77	4.38
40	Bank of Erath	Erath	101,528	5.47	7.02	0.35	2.81	82.79	2.70	4.34
41	Gibsland Bank & Trust Company	Gibsland	414,659	6.29	(2.19)	1.02	3.28	82.74	2.93	4.32
42	Delta Bank	Vidalia	295,816	5.60	5.31	0.53	7.40	81.72	3.54	4.31
42	JD Bank	Jennings	846,563	5.37	0.57	0.40	4.24	81.77	3.01	4.31
44	Landmark Bank	Clinton	129,137	5.53	8.42	0.38	11.74	77.49	2.80	4.28
44	Rayne State Bank & Trust Company	Rayne	379,703	5.42	7.38	0.38	8.32	88.45	2.65	4.28
44	Metairie Bank and Trust Company	Metairie	397,916	4.94	7.06	0.19	1.14	91.68	2.03	4.28
47	Southern Heritage Bank	Jonesville	297,103	5.65	5.44	0.61	2.89	85.02	2.90	4.25
47	Citizens Bank & Trust Company	Covington	118,402	5.38	14.07	0.28	4.05	85.38	1.72	4.25
49	Washington State Bank	Washington	190,264	5.42	10.04	0.51	3.94	91.50	2.59	4.24
50	American Bank & Trust Company, Inc.	Covington	168,835	5.55	25.74	0.59	32.68	77.97	2.12	4.22
50	Franklin State Bank & Trust Company	Winnsboro	164,287	6.09	(7.69)	0.67	5.23	78.73	2.05	4.22

# Louisiana - Noninterest Income Ranking

Rank	Company Name	City	Total Assets (\$000)	Net Income (\$000)	Service Charges on Deposits/ Avg Assets (%)	Gain on Sale of Loans/ Avg Assets (%)	Net Servicing Fees/ Avg Assets (%)	Net Gains on OREO/ Avg Assets (%)	Total Noninterest Income (\$000)	NonInterest Income/ Avg Assets (%)
1	Fidelity Bank	New Orleans	848,157	3,266	0.12	2.78	0.07	0.01	28,171	3.39
2	Bank of Louisiana	New Orleans	78,394	(1,681)	0.40	0.00	0.00	(0.19)	1,969	2.42
3	BOM Bank	Natchitoches	421,552	7,013	0.46	1.03	0.08	(0.09)	8,832	2.23
4	Abbeville Building & Loan	Abbeville	54,988	990	0.00	0.33	1.90	0.00	1,390	2.22
5	Gulf Coast Bank and Trust Company	New Orleans	1,703,140	26,526	0.31	1.27	0.00	0.00	35,629	2.18
6	First National Bankers Bank	Baton Rouge	896,545	(2,856)	0.00	0.00	0.00	0.00	16,401	1.75
7	Citizens Bank & Trust Company of Vivian, Louisiana	Vivian	136,136	850	0.30	0.93	0.00	(0.13)	2,126	1.55
8	Sabine State Bank and Trust Company	Many	902,258	15,460	0.71	0.12	0.09	(0.05)	12,610	1.43
9	Gulf Coast Bank	Abbeville	365,127	3,727	0.65	0.00	0.00	0.10	5,187	1.36
10	American Bank & Trust Company, Inc.	Covington	168,835	703	0.42	0.40	0.14	(0.02)	1,905	1.29
11	JD Bank	Jennings	846,563	9,785	0.44	0.00	0.00	(0.04)	10,574	1.23
12	Commercial Capital Bank	Delhi	169,972	3,903	0.41	0.00	0.00	0.00	1,887	1.22
13	South Louisiana Bank	Houma	461,569	4,794	0.23	0.03	0.00	0.00	5,140	1.12
13	Guaranty Bank & Trust Company of Delhi	Delhi	243,880	5,908	0.33	0.46	0.00	0.00	2,686	1.12
15	Cottonport Bank	Cottonport	330,691	3,240	0.33	0.01	0.03	0.00	3,735	1.11
16	Cross Keys Bank	Saint Joseph	360,997	4,466	0.31	0.29	0.00	0.04	3,892	1.09
17	Homeland Federal Savings Bank	Columbia	286,660	3,929	0.59	0.00	0.00	(0.02)	2,756	1.07
18	City Bank & Trust Co.	Natchitoches	242,234	2,469	0.50	0.00	0.00	0.00	2,346	1.02
19	First Bank and Trust	New Orleans	933,204	15,814	0.20	0.56	0.00	0.00	9,423	1.01
19	Liberty Bank and Trust Company	New Orleans	596,695	4,011	0.33	0.00	0.00	0.02	6,120	1.01
21	Richland State Bank	Rayville	306,868	4,824	0.39	0.00	0.00	(0.01)	3,015	0.99
22	First National Bank	Arcadia	254,313	4,625	0.49	0.07	0.00	0.06	2,424	0.95
23	Delta Bank	Vidalia	295,816	5,176	0.49	0.00	0.00	(0.01)	2,747	0.94
24	Progressive National Bank	Mansfield	59,170	207	0.42	0.00	0.00	(0.02)	509	0.91
24	Caldwell Bank & Trust Company	Columbia	160,523	1,192	0.45	(0.01)	0.00	(0.07)	1,508	0.91
26	First American Bank and Trust	Vacherie	885,988	11,519	0.49	0.00	0.00	0.01	7,984	0.89
27	Florida Parishes Bank	Hammond	382,026	4,601	0.34	0.17	0.00	0.00	3,187	0.88
27	Red River Bank	Alexandria	1,815,915	19,323	0.28	0.00	0.00	0.01	15,440	0.88
27	Citizens Progressive Bank	Winnsboro	159,921	2,083	0.42	0.00	0.00	(0.02)	1,396	0.88
30	Pedestal Bank	Houma	1,213,902	16,040	0.48	0.01	0.00	0.00	8,774	0.87
30	Vermilion Bank & Trust Company	Kaplan	110,451	1,642	0.46	0.00	0.00	0.00	991	0.87
32	Bank of Winnfield & Trust Company	Winnfield	137,859	1,597	0.45	0.00	0.00	0.00	1,209	0.85
33	Anthem Bank & Trust	Plaquemine	145,337	395	0.03	0.02	0.00	0.00	1,145	0.81
34	Catahoula-LaSalle Bank	Jonesville	179,691	1,745	0.41	0.00	0.17	(0.07)	1,498	0.80
34	Metairie Bank and Trust Company	Metairie	397,916	3,202	0.44	0.02	0.00	0.00	3,084	0.80
36	First Federal Bank of Louisiana	Lake Charles	843,244	2,155	0.22	0.01	0.02	0.00	6,511	0.79
36	Sicily Island State Bank	Sicily Island	59,165	642	0.65	0.00	0.00	(0.03)	477	0.79
38	Bank of St. Francisville	Saint Francisville	131,065	1,607	0.29	0.00	0.00	0.00	1,034	0.77
39	Southern Heritage Bank	Jonesville	297,103	4,362	0.33	0.18	0.00	(0.02)	2,271	0.76
40	Farmers State Bank & Trust Company	Church Point	116,313	1,752	0.41	0.00	0.00	0.00	842	0.74
41	First National Bank USA	Boutte	120,901	1,875	0.20	0.15	0.00	0.30	921	0.73
41	Progressive Bank	Monroe	577,314	4,677	0.30	0.07	0.00	0.00	4,075	0.73
41	Basile State Bank	Basile	54,845	1,018	0.46	0.00	0.00	(0.12)	394	0.73
41	First National Bank in DeRidder	DeRidder	238,335	2,174	0.36	0.12	0.00	(0.03)	1,828	0.73
45	Marion State Bank	Marion	160,982	948	0.24	0.08	0.00	0.00	1,157	0.71
46	United Community Bank	Raceland	534,227	1,083	0.32	0.00	0.00	(0.02)	3,693	0.69
47	Franklin State Bank & Trust Company	Winnsboro	164,287	2,536	0.31	0.00	0.00	0.00	1,108	0.68
48	MidSouth Bank, National Association	Lafayette	1,823,671	(14,307)	0.47	(0.35)	0.00	(0.03)	12,329	0.66
49	Citizens Bank & Trust Company	Covington	118,402	631	0.08	0.17	0.09	(0.06)	777	0.65
49	Origin Bank	Choudrant	4,634,593	43,172	0.17	0.16	0.18	(0.01)	28,060	0.65

# Louisiana - Total Overhead Ranking

Rank	Company Name	City	Total Assets (\$000)	Efficiency Ratio (FTE) (%)	Total Employees	Number of Offices	Personnel Expense/ Avg. Assets (%)	Occupancy Expense/ Avg. Assets (%)	Other Expense/ Avg. Assets (%)	Total Overhead/ Avg. Assets (%)
1	Jonesboro State Bank	Jonesboro	268,489	42.44	16	1	0.66	0.05	0.78	1.50
2	St. Landry Bank and Trust Company	Opelousas	286,993	66.01	53	9	0.68	0.28	1.78	1.78
3	Bank of Gueydan	Gueydan	77,650	63.83	11	1	0.95	0.18	0.74	1.87
4	Bank of Commerce & Trust Company	Crowley	301,586	69.53	69	5	1.29	0.19	0.48	1.97
5	Peoples Bank and Trust Co. of Pointe Coupee Parish	New Roads	287,375	41.87	43	3	1.19	0.19	0.62	2.00
6	Community Bank of Louisiana	Mansfield	481,855	57.29	97	10	1.13	0.36	0.65	2.14
7	Fifth District Savings Bank	New Orleans	430,763	71.41	74	6	1.23	0.23	0.68	2.14
8	Exchange Bank and Trust Company	Natchitoches	139,841	56.34	26	2	1.25	0.22	0.69	2.16
9	Bank of Coushatta	Coushatta	211,326	64.12	36	1	1.29	0.17	0.79	2.24
10	Eureka Homestead	Metairie	99,800	86.30	15	1	1.38	0.25	0.66	2.28
11	Hodge Bank & Trust Company	Hodge	69,468	42.30	14	1	1.46	0.17	0.71	2.33
12	Bank of Oak Ridge	Oak Ridge	49,306	71.94	6	1	1.31	0.09	0.95	2.36
13	First Guaranty Bank	Hammond	1,747,083	62.12	346	27	1.29	0.31	0.76	2.36
14	IBERLABANK	Lafayette	30,026,745	58.95	3,159	213	1.19	0.24	0.96	2.39
15	First National Bank of Benton	Benton	59,063	55.73	12	1	1.56	0.13	0.74	2.42
16	Investar Bank	Baton Rouge	1,733,580	64.28	253	21	1.51	0.23	0.68	2.43
17	Red River Bank	Alexandria	1,815,915	59.52	316	23	1.44	0.25	0.80	2.49
18	Home Federal Bank	Shreveport	428,684	60.30	55	7	1.43	0.34	0.77	2.54
19	Rayne Building and Loan Association	Rayne	56,629	75.78	10	1	1.39	0.36	0.79	2.55
20	First National Bank of Louisiana	Crowley	377,020	57.62	66	5	1.55	0.25	0.76	2.56
21	Jackson Parish Bank	Jonesboro	64,307	74.96	15	1	1.66	0.26	0.65	2.56
22	Mutual Savings and Loan Association	Metairie	45,922	77.63	7	2	1.60	0.42	0.57	2.58
23	Concordia Bank & Trust Company	Vidalia	497,996	69.66	122	7	1.57	0.31	0.73	2.61
24	Bank of Abbeville & Trust Company	Abbeville	176,532	74.83	37	3	1.58	0.44	0.61	2.62
25	St. Landry Homestead Federal Savings Bank	Opelousas	230,150	73.00	46	3	1.57	0.32	0.74	2.64
26	Plaquemine Bank and Trust Company	Plaquemine	150,661	72.60	32	1	1.53	0.33	0.80	2.67
27	Commerce Community Bank	Oak Grove	61,847	61.75	14	2	1.35	0.34	0.98	2.67
28	Bank of Ruston	Ruston	306,710	59.96	65	3	1.75	0.19	0.74	2.68
29	Synergy Bank	Houma	517,105	62.62	123	6	1.59	0.25	0.85	2.70
30	Citizens National Bank, N.A.	Bossier City	927,544	60.63	182	12	1.69	0.26	0.76	2.70
31	Origin Bank	Choudrant	4,634,593	66.92	677	45	1.60	0.35	0.79	2.73
32	Business First Bank	Baton Rouge	1,680,606	66.26	253	18	1.61	0.29	0.84	2.75
33	Feliciano Bank & Trust Company	Clinton	136,487	64.97	27	3	1.51	0.21	1.03	2.76
34	Tensas State Bank	Newellton	155,932	66.01	30	5	1.36	0.28	1.13	2.77
35	City Bank & Trust Co.	Natchitoches	242,234	70.83	61	5	1.66	0.31	0.82	2.78
36	M C Bank & Trust Company	Morgan City	304,118	64.98	80	6	1.44	0.54	0.84	2.82
37	Rayne State Bank & Trust Company	Rayne	379,703	62.28	70	7	1.76	0.47	0.60	2.82
38	Citizens Bank & Trust Company	Plaquemine	302,912	66.70	67	7	1.57	0.36	0.91	2.83
39	Home Bank, National Association	Lafayette	2,137,308	57.11	448	39	1.65	0.39	0.79	2.84
40	Beauregard Federal Savings Bank	DeRidder	65,656	55.11	12	2	1.70	0.19	0.95	2.84
41	Resource Bank	Covington	744,324	63.22	153	11	1.76	0.31	0.78	2.85
42	Merchants & Farmers Bank & Trust Company	Leesville	409,281	74.24	89	7	1.62	0.28	0.95	2.85
43	Mississippi River Bank	Belle Chasse	118,319	50.26	22	2	1.89	0.27	0.70	2.86
44	United Community Bank	Raceland	534,227	63.11	122	10	1.51	0.45	0.93	2.88
45	Gibsland Bank & Trust Company	Gibsland	414,659	63.33	94	8	1.44	0.38	1.06	2.89
46	First National Bank of Jeanerette	Jeanerette	244,152	61.15	81	7	1.62	0.52	0.76	2.90
47	Guaranty Bank and Trust Company	New Roads	204,675	62.35	63	6	1.86	0.33	0.72	2.91
48	American Bank & Trust Company	Opelousas	178,992	66.32	51	8	1.70	0.36	0.87	2.93
49	Commercial Capital Bank	Delhi	169,972	48.70	30	3	1.62	0.31	1.00	2.93
50	Bank of Winnfield & Trust Company	Winnfield	137,859	70.73	36	2	1.70	0.23	1.01	2.94

# Louisiana - Asset Quality Ranking

Rank	Company Name	City	Total Assets (\$000)	Gross Loans (\$000)	Loan Loss Reserves/ Gross Loans (%)	Adj 30-89PD/ Gross Loans (%)	Adj 90+PD/ Gross Loans (%)	Adj NPLs + Adj OREO/ Gross Loans (%)	Net Chargeoffs/ Avg Loans (%)	Asset Quality Composite (%)
1	Rayne State Bank & Trust Company	Rayne	379,703	279,268	1.63	0.07	0.00	0.15	(0.17)	0.04
2	Lakeside Bank	Lake Charles	180,148	132,676	1.45	0.03	0.00	0.02	0.01	0.06
3	Bank of Sunset and Trust Company	Sunset	136,385	98,788	1.01	0.10	0.00	0.02	(0.01)	0.11
4	Metairie Bank and Trust Company	Metairie	397,916	315,964	0.81	0.02	0.00	0.18	0.12	0.31
5	Progressive National Bank	Mansfield	59,170	37,092	0.66	0.20	0.11	0.04	0.02	0.37
6	Bank of Oak Ridge	Oak Ridge	49,306	31,351	1.02	0.03	0.00	0.36	0.00	0.39
7	Washington State Bank	Washington	190,264	148,813	1.21	0.04	0.02	0.32	0.02	0.40
8	Mutual Savings and Loan Association	Metairie	45,922	42,139	0.47	0.07	0.00	0.45	0.00	0.52
9	First National Bank of Louisiana	Crowley	377,020	288,571	1.44	0.27	0.00	0.34	0.01	0.63
10	Progressive Bank	Monroe	577,314	438,671	1.15	0.20	0.00	0.42	0.06	0.68
11	Guaranty Bank & Trust Company of Delhi	Delhi	243,880	191,940	0.65	0.05	0.23	0.39	0.06	0.73
12	American Bank & Trust Company	Opelousas	178,992	124,744	1.09	0.67	0.06	0.02	0.00	0.75
13	Eureka Homestead	Metairie	99,800	83,114	1.02	0.45	0.00	0.25	0.07	0.77
14	First Bank and Trust	New Orleans	933,204	831,459	0.89	0.15	0.00	0.68	0.02	0.85
15	Fifth District Savings Bank	New Orleans	430,763	318,266	0.73	0.12	0.22	0.54	0.02	0.90
16	Community Bank of Louisiana	Mansfield	481,855	207,016	0.76	0.44	0.00	0.55	0.01	0.99
17	First National Bank of Benton	Benton	59,063	41,302	2.92	0.76	0.18	0.39	(0.23)	1.10
18	Investar Bank	Baton Rouge	1,733,580	1,358,412	0.66	0.20	0.00	0.83	0.08	1.11
19	Origin Bank	Choudrant	4,634,593	3,651,739	0.98	0.03	0.01	0.98	0.12	1.14
20	First Guaranty Bank	Hammond	1,747,083	1,192,626	0.89	0.45	0.06	0.56	0.09	1.16
21	Sabine State Bank and Trust Company	Many	902,258	729,137	0.92	0.25	0.00	0.73	0.19	1.17
22	Marion State Bank	Marion	160,982	125,073	0.93	0.42	0.00	0.66	0.14	1.23
23	City Bank & Trust Co.	Natchitoches	242,234	79,445	0.83	0.97	0.10	0.20	0.04	1.31
24	First Federal Bank of Louisiana	Lake Charles	843,244	561,770	0.50	0.21	0.09	1.02	0.01	1.33
25	Commerce Community Bank	Oak Grove	61,847	37,403	0.91	1.29	0.00	0.09	(0.04)	1.34
26	Southern Heritage Bank	Jonesville	297,103	221,365	0.82	0.55	0.01	0.77	0.04	1.37
27	Bank of Zachary	Zachary	243,115	160,927	0.97	0.33	0.00	0.76	0.31	1.40
28	Red River Bank	Alexandria	1,815,915	1,335,438	0.92	0.43	0.25	0.66	0.08	1.41
29	Bank of Ruston	Ruston	306,710	253,426	0.94	1.27	0.00	0.12	0.06	1.45
30	First National Bankers Bank	Baton Rouge	896,545	639,987	2.00	0.00	0.00	1.29	0.18	1.47
31	Citizens National Bank, N.A.	Bossier City	927,544	675,702	1.17	0.03	0.00	1.43	0.05	1.52
32	Resource Bank	Covington	744,324	635,605	0.65	0.08	0.00	1.44	0.00	1.52
33	Delta Bank	Vidalia	295,816	216,658	1.04	0.52	0.07	0.84	0.11	1.54
34	IBERLABANK	Lafayette	30,026,745	22,389,609	0.61	0.33	0.06	1.06	0.17	1.62
35	BOM Bank	Natchitoches	421,552	338,974	0.56	0.63	0.22	0.52	0.26	1.63
36	Business First Bank	Baton Rouge	1,680,606	1,299,654	0.79	0.20	0.02	1.24	0.24	1.70
37	Feliciana Bank & Trust Company	Clinton	136,487	100,672	1.66	0.58	0.16	0.99	0.02	1.76
38	Richland State Bank	Rayville	306,868	200,721	0.89	0.66	0.27	0.80	0.04	1.76
39	JD Bank	Jennings	846,563	610,422	1.03	0.29	0.08	1.28	0.12	1.77
40	First National Bank in DeRidder	DeRidder	238,335	158,272	1.78	0.91	0.11	0.73	0.02	1.78
41	Bank, The	Jennings	234,810	177,510	1.43	0.85	0.13	0.60	0.22	1.81
42	Community First Bank	New Iberia	384,155	308,954	1.70	1.09	0.02	0.76	0.02	1.90
43	Hibernia Bank	New Orleans	197,147	153,791	0.25	1.05	0.00	0.86	0.00	1.91
44	American Bank & Trust Company, Inc.	Covington	168,835	116,071	0.52	0.49	0.00	1.25	0.24	1.98
45	Rayne Building and Loan Association	Rayne	56,629	17,574	1.43	0.49	1.13	0.37	0.00	1.99
46	First American Bank and Trust	Vacherie	885,988	597,610	2.14	0.30	0.02	1.79	(0.09)	2.02
47	Mississippi River Bank	Belle Chasse	118,319	65,034	1.89	1.16	0.83	0.05	(0.01)	2.03
48	Fidelity Bank	New Orleans	848,157	569,950	0.87	0.41	0.00	1.60	0.02	2.04
49	Citizens Bank & Trust Company	Covington	118,402	89,733	1.27	0.12	0.00	1.96	0.03	2.11
50	Heritage Bank of St. Tammany	Covington	115,709	94,410	0.81	1.96	0.17	0.00	0.01	2.14

# Louisiana – Return on Average Equity Ranking

Rank	Company Name	City	Total Assets (\$000)	LTM Net Income (\$000)	Total Employees	LTM		ROAA (%)	ROAE (%)	
						Net Income (\$000)/Employee	2017Q3 LTM Net Income (\$000)			
1	Guaranty Bank & Trust Company of Delhi	Delhi	243,880	5,908	71	83	4,881	4,832	1.78	21.37
2	Mississippi River Bank	Belle Chasse	118,319	3,206	22	146	2,801	2,658	2.00	17.11
3	Delta Bank	Vidalia	295,816	5,176	69	75	4,463	4,248	1.28	15.88
4	First National Bank	Arcadia	254,313	4,625	74	63	4,565	4,156	1.31	15.33
5	Commercial Capital Bank	Delhi	169,972	3,903	30	130	2,616	2,160	1.83	15.04
6	Community Bank of Louisiana	Mansfield	481,855	7,014	97	72	5,263	4,613	1.07	14.67
7	Peoples Bank and Trust Co. of Pointe Coupee Parish	New Roads	287,375	5,011	43	117	4,307	3,779	1.89	14.58
8	Union Bank	Marksville	269,059	3,343	86	39	2,345	4,151	1.24	13.68
9	Gulf Coast Bank and Trust Company	New Orleans	1,703,140	26,526	608	44	31,861	23,348	1.17	13.62
10	Commerce Community Bank	Oak Grove	61,847	776	14	55	594	586	1.24	13.41
11	Bank, The	Jennings	234,810	3,357	60	56	2,885	2,588	1.44	13.23
12	Florida Parishes Bank	Hammond	382,026	4,601	82	56	1,951	2,994	1.28	13.02
13	BOM Bank	Natchitoches	421,552	7,013	118	59	5,816	4,864	1.28	13.01
14	First Bank and Trust	New Orleans	933,204	15,814	183	86	13,192	11,159	1.23	12.92
15	Sabine State Bank and Trust Company	Many	902,258	15,460	378	41	12,702	12,341	1.28	12.86
16	Jonesboro State Bank	Jonesboro	268,489	4,197	16	262	5,211	4,010	1.61	12.55
17	Exchange Bank and Trust Company	Natchitoches	139,841	2,329	26	90	1,978	2,137	1.20	12.30
18	Hodge Bank & Trust Company	Hodge	69,468	2,037	14	146	1,569	1,805	2.11	12.12
19	Community First Bank	New Iberia	384,155	5,920	104	57	4,342	5,270	1.18	12.04
20	Basile State Bank	Basile	54,845	1,018	17	60	1,126	1,003	1.36	11.77
21	First National Bank of Louisiana	Crowley	377,020	6,881	66	104	6,488	5,723	1.31	11.66
22	Bank of Ruston	Ruston	306,710	3,087	65	47	2,669	2,280	1.06	11.49
23	Franklin State Bank & Trust Company	Winnsboro	164,287	2,536	49	52	2,227	(1,537)	1.14	11.11
24	Red River Bank	Alexandria	1,815,915	19,323	316	61	15,875	14,991	1.10	11.02
25	Guaranty Bank and Trust Company	New Roads	204,675	2,671	63	42	2,214	2,198	1.28	11.00
26	Resource Bank	Covington	744,324	8,776	153	57	7,161	6,401	1.25	10.99
27	Farmers State Bank & Trust Company	Church Point	116,313	1,752	43	41	1,608	1,483	1.12	10.96
28	Homeland Federal Savings Bank	Columbia	286,660	3,929	72	55	3,391	3,498	1.10	10.83
29	Pedestal Bank	Houma	1,213,902	16,040	297	54	9,017	9,366	1.15	10.75
30	JD Bank	Jennings	846,563	9,785	239	41	4,415	5,979	1.14	10.67
31	Richland State Bank	Rayville	306,868	4,824	81	60	3,792	3,795	1.15	10.52
32	Vermilion Bank & Trust Company	Kaplan	110,451	1,642	29	57	1,663	1,711	1.05	10.44
33	Home Bank, National Association	Lafayette	2,137,308	26,928	448	60	17,977	15,794	1.30	10.36
34	Rayne State Bank & Trust Company	Rayne	379,703	6,142	70	88	5,746	4,540	1.20	10.21
35	Crescent Bank & Trust	New Orleans	977,204	11,663	441	26	(7,780)	16,457	1.17	10.17
36	Feliciano Bank & Trust Company	Clinton	136,487	1,765	27	65	1,366	1,454	0.99	10.03
37	Citizens National Bank, N.A.	Bossier City	927,544	9,748	182	54	4,377	9,297	1.06	10.00
38	First National Bank of Jeanerette	Jeanerette	244,152	3,572	81	44	3,092	3,261	1.04	9.91
39	First Guaranty Bank	Hammond	1,747,083	16,243	346	47	14,242	15,681	0.94	9.70
40	First American Bank and Trust	Vacherie	885,988	11,519	234	49	11,604	11,452	1.29	9.65
41	Peoples Bank	Chatham	87,483	665	17	39	409	262	0.83	9.63
42	Bank of Zachary	Zachary	243,115	2,067	60	34	1,776	1,485	0.85	9.59
43	Origin Bank	Choudrant	4,634,593	43,172	677	64	9,528	17,143	1.01	9.37
44	Beauregard Federal Savings Bank	DeRidder	65,656	1,421	12	118	1,469	1,359	1.61	9.30
45	Colfax Banking Company	Colfax	112,064	1,205	36	33	1,236	1,037	0.80	9.24
46	Bank of St. Francisville	Saint Francisville	131,065	1,607	37	43	1,350	1,237	0.87	9.21
47	Southern Heritage Bank	Jonesville	297,103	4,362	103	42	4,519	4,351	1.06	9.20
48	Washington State Bank	Washington	190,264	2,410	49	49	2,081	1,774	0.93	8.98
49	Bank of Coushatta	Coushatta	211,326	2,591	36	72	2,849	2,416	0.86	8.97
50	American Bank & Trust Company	Opelousas	178,992	2,578	51	51	2,171	1,907	1.00	8.95

# Louisiana - Overall Ranking

Rank	Company Name	City	Total Assets (\$000)	Net Interest Margin Rank	Noninterest Income Rank	Total Overhead Rank	Asset Quality Rank	ROAE Rank	Overall Rank
1	Guaranty Bank & Trust Company of Delhi	Delhi	243,880	12	13	81	11	1	23.6
2	Commercial Capital Bank	Delhi	169,972	14	12	49	68	5	29.6
3	First Bank and Trust	New Orleans	933,204	32	19	87	14	14	33.2
4	Sabine State Bank and Trust Company	Many	902,258	28	8	96	21	15	33.6
5	First National Bank of Louisiana	Crowley	377,020	66	53	20	9	21	33.8
6	Delta Bank	Vidalia	295,816	42	23	72	33	3	34.6
7	Mississippi River Bank	Belle Chasse	118,319	6	76	43	47	2	34.8
8	BOM Bank	Natchitoches	421,552	13	3	112	35	13	35.2
9	Florida Parishes Bank	Hammond	382,026	20	27	71	53	12	36.6
10	First National Bank	Arcadia	254,313	4	22	105	51	4	37.2
11	Hodge Bank & Trust Company	Hodge	69,468	7	69	11	83	18	37.6
11	Commerce Community Bank	Oak Grove	61,847	61	65	27	25	10	37.6
13	Bank, The	Jennings	234,810	5	58	79	41	11	38.8
14	Home Bank, National Association	Lafayette	2,137,308	15	53	39	55	33	39.0
14	Red River Bank	Alexandria	1,815,915	99	27	17	28	24	39.0
16	Community First Bank	New Iberia	384,155	16	53	66	42	19	39.2
17	Gulf Coast Bank and Trust Company	New Orleans	1,703,140	2	5	116	65	9	39.4
18	Bank of Ruston	Ruston	306,710	57	70	28	29	22	41.2
18	Community Bank of Louisiana	Mansfield	481,855	105	73	6	16	6	41.2
20	Richland State Bank	Rayville	306,868	32	21	85	38	31	41.4
21	Rayne State Bank & Trust Company	Rayne	379,703	44	92	37	1	34	41.6
22	Citizens National Bank, N.A.	Bossier City	927,544	62	51	30	31	37	42.2
23	JD Bank	Jennings	846,563	42	11	94	39	30	43.2
23	Homeland Federal Savings Bank	Columbia	286,660	9	17	102	60	28	43.2
25	Peoples Bank and Trust Co. of Pointe Coupee Parish	New Roads	287,375	26	94	5	86	7	43.6
26	Metairie Bank and Trust Company	Metairie	397,916	44	34	93	4	52	45.4
27	Pedestal Bank	Houma	1,213,902	18	30	76	77	29	46.0
27	First American Bank and Trust	Vacherie	885,988	60	26	58	46	40	46.0
29	Farmers State Bank & Trust Company	Church Point	116,313	10	40	88	67	27	46.4
30	Origin Bank	Choudrant	4,634,593	92	49	31	19	43	46.8
31	Southern Heritage Bank	Jonesville	297,103	47	39	80	26	47	47.8
32	Resource Bank	Covington	744,324	31	110	41	32	26	48.0
33	American Bank & Trust Company	Opelousas	178,992	71	65	48	12	50	49.2
34	City Bank & Trust Co.	Natchitoches	242,234	113	18	35	23	59	49.6
35	South Louisiana Bank	Houma	461,569	34	13	70	63	69	49.8
36	Washington State Bank	Washington	190,264	49	87	63	7	48	50.8
37	First National Bank of Jeanerette	Jeanerette	244,152	25	65	46	82	38	51.2
38	First Guaranty Bank	Hammond	1,747,083	99	87	13	20	39	51.6
39	Franklin State Bank & Trust Company	Winnsboro	164,287	50	47	61	78	23	51.8
40	Exchange Bank and Trust Company	Natchitoches	139,841	98	84	8	54	17	52.2
41	Vermilion Bank & Trust Company	Kaplan	110,451	36	30	73	92	32	52.6
41	IBERIABANK	Lafayette	30,026,745	88	53	14	34	74	52.6
43	Guaranty Bank and Trust Company	New Roads	204,675	38	87	47	70	25	53.4
44	Home Federal Bank	Shreveport	428,684	83	58	18	56	53	53.6
45	Bank of Sunset and Trust Company	Sunset	136,385	75	85	53	3	54	54.0
45	Feliciana Bank & Trust Company	Clinton	136,487	58	106	33	37	36	54.0
47	Progressive Bank	Monroe	577,314	80	41	78	10	62	54.2
48	Marion State Bank	Marion	160,982	18	45	101	22	86	54.4
49	Basile State Bank	Basile	54,845	3	41	103	107	20	54.8
50	First National Bank in DeRidder	DeRidder	238,335	69	41	74	40	51	55.0
50	Bank of St. Francisville	Saint Francisville	131,065	22	38	97	72	46	55.0



**3290 Northside Parkway NW, Suite 800  
Atlanta, GA 30327  
(404) 848-1571**

**500 East Morehead Street, Suite 250  
Charlotte, NC 28202  
(704) 228-0556**