Rank The Banks

2019 Q1

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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 – 2018Q1 LTM Net Income - 2017Q1 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**

Calculation Notes

- All data in this report is bank level and is as of or for the 12 months ending March 31, 2019 (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 25% corporate tax rate
- 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

Excluded Banks

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

Alabama
- CommerceOne Bank

Florida
- Amerant Bank, N.A.
- Banco Do Brasil Americas
- Banesco USA
- Canandaigua National Trust Company of Florida
- Coastal Community Bank, N.A.
- Desjardins Bank, N.A.
- Gulfside Bank
- Gulf Atlantic Bank
- MEMBERS Trust Company
- Mercantil Bank, N.A.
- Mercantil Trust Company, N.A.
- Natbank, N.A.
- Raymond James Trust, N.A.
- Silver River Community Bank
- Tarpon Coast Bank
- TCM Bank, N.A.
- Winter Park National Bank

Georgia
- CIBC National Trust Company
- Loyal Trust Bank
- Synovus Trust Company, N.A.
- Tandem Bank

Indiana
- Clearpoint Federal Bank & Trust
- Everence Trust Company
- New Covenant Trust Company, N.A.

Kentucky
- Unified Trust Company, N.A.

Maryland
- Maryland Financial Bank

Missouri
- Country Club Trust Company, NA
- Edward Jones Trust Company
- National Advisors Trust Company, FSB
- Stifel Bank and Trust
- Stifel Trust Company, N.A.
- UMB Bank & Trust, NA

North Carolina
- American Bank & Trust
- Cedar Hill National Bank
- Community Bank of the Carolinas
- RBC Bank (Georgia), N.A.
- Triad Business Bank

Ohio
- Credit First, N.A.
- Ohio State Bank
- Private Trust Company, N.A.
- Trust Company of Toledo, N.A.

Pennsylvania
- First National Trust Company
- Glenmede Trust Company, N.A.
- Haverford Trust Company
- Philadelphia Trust Co.
- SEI Private Trust Company
- Vanguard National Trust Company, N.A.

Tennessee
- Bank3
- Studio Bank
- Tennessee Bank and Trust

Texas
- Bank of Austin
- First Financial Trust & Asset Management Company, N.A.
- Legacy Trust Company, N.A.
- Royal United Savings & Loan Assoc.
- Wells Fargo Bank South Central, N.A.

Virginia
- E*TRADE Bank & E*TRADE Savings Bank
- Elizabeth Building & Loan Assoc.
- HSBC Bank USA, N.A.
- Old Point Trust & Financial Services, N.A.
- Trustar Bank
- VisionBank

West Virginia
- Security National Trust Co.

Rank The Banks

Alabama – 2019 Q1

Alabama – Bank Listing

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
22nd State Bank	Louisville	FEB Bancshares, Inc.	1/1/1917	4	42	Yes	146,700	0.11	1.23
Alamerica Bank	Birmingham	Alamerica BancCorp, Inc.	1/28/2000	1	8	Yes	21,993	(4.44)	(24.69)
AmeriFirst Bank	Union Springs	USAL Bancorp, Inc.	1/2/1916	4	45	No	181,124	0.57	5.96
AuburnBank	Auburn	Auburn National Bancorporation, Inc.	1/3/1907	8	158	No	835,805	1.13	10.73
Bank Independent	Sheffield	BancIndependent Incorporated	8/4/1947	28	561	No	1,680,544	1.38	14.46
Bank of Brewton	Brewton		1/7/1889	2	20	No	50,502	0.73	3.60
Bank of Evergreen	Evergreen		9/1/1932	1	15	No	59,177	0.82	6.65
Bank of Moundville	Moundville	Moundville Bancshares, Inc.	9/17/1907	1	13	No	89,775	0.39	4.79
Bank of Vernon	Vernon	First Vernon Bancshares, Inc.	11/11/1911	3	32	No	155,061	1.54	9.30
Bank of Walker County	Jasper	Relations Bancshares, Inc.	3/29/2004	1	21	Yes	72,472	0.47	4.66
Bank of York	York		1/1/1911	2	24	Yes	105,275	0.74	7.46
BankSouth	Dothan	BancSouth Corporation	1/4/1928	2	24	Yes	180,027	0.95	4.54
Brantley Bank and Trust Company	Brantley	Brantley Bancorp, Inc.	3/6/1946	2	19	No	68,229	1.27	8.87
Bryant Bank	Tuscaloosa		6/10/2005	15	235	Yes	1,639,601	1.25	12.60
CB&S Bank, Inc.	Russellville	CBS Banc-Corp.	2/28/1906	49	506	No	1,670,563	0.91	7.83
CCB Community Bank	Andalusia	Southern National Corporation	7/1/1947	4	105	Yes	511,584	1.28	11.64
Central State Bank	Calera	Central State Bancorporation	2/5/1916	5	68	Yes	321,981	1.19	11.14
Cheaha Bank	Oxford	Cheaha Financial Group, Inc.	8/23/2000	4	45	No	207,326	1.61	12.43
Citizens Bank	Enterprise	Enterprise Capital Corporation, Inc.	2/5/1946	2	30	No	154,663	0.30	3.18
Citizens Bank	Greensboro	Citizens BancShares, Inc.	11/1/1976	1	14	No	94,331	1.32	9.95
Citizens Bank & Trust	Guntersville	Citizens B & T Holdings, Inc.	3/3/2003	8	113	No	514,768	1.01	11.19
Citizens Bank of Fayette	Fayette	F.B.H. Corporation	6/1/1913	2	24	Yes	187,314	0.69	3.56
Citizens Bank of Winfield	Winfield	Citizens Bancorp of Winfield, Inc.	5/22/1920	1	34	No	241,955	1.69	7.89
Citizens' Bank, Inc.	Robertsdale	Citizens' Capital Corporation	9/8/1981	3	34	Yes	109,453	0.64	5.52
Citizens State Bank	Vernon	Citizens Southern Bancshares, Inc.	9/9/1977	2	15	Yes	69,595	0.83	5.78
Commercial Bank of Ozark	Ozark	Commercial Bancshares of Ozark, Inc.	4/2/1959	2	24	Yes	91,687	0.38	5.03
Commonwealth National Bank	Mobile	CNB Bancorp, Inc.	2/19/1976	2	15	No	48,583	(1.12)	(14.33)
Community Bank & Trust - Alabama	Union Springs	Community Bankshares, Inc.	5/18/1990	1	16	No	47,204	0.37	6.36
Community Neighbor Bank	Camden	First Camden Bancshares, Inc.	5/1/1906	3	37	No	107,069	1.35	9.24
Community Spirit Bank	Red Bay	Independent Bancshares, Inc.	3/17/1908	5	39	No	147,301	0.75	7.08
Compass Bank	Birmingham	Banco Bilbao Vizcaya Argentaria, SA	3/2/1964	642	10,142	No	92,635,268	0.75	5.41
Cullman Savings Bank (MHC)	Cullman	Cullman Savings Bank, MHC	10/1/1887	4	47	No	298,749	1.33	8.95
Escambia County Bank	Flomaton		4/21/1924	1	19	Yes	74,750	0.62	4.24
EvaBank	Cullman		10/13/1986	7	65	No	373,989	2.86	11.96
Exchange Bank of Alabama	Altoona	Gadsden Corporation	3/10/1909	5	72	No	283,930	1.07	8.11
Farmers & Merchants Bank	Waterloo		7/1/1914	2	9	No	87,140	0.71	3.54
Farmers & Merchants Bank	Piedmont	F&M Financial Corp	4/12/1915	4	50	No	221,738	0.91	6.99
Farmers and Merchants Bank	LaFayette	Farmers & Merchants Bancshares, Inc.	1/30/1934	3	34	No	163,606	1.17	9.01
First Bank	Wadley	Peoples Independent Bancshares, Inc.	11/6/1907	5	25	Yes	88,377	1.06	10.75
First Bank of Alabama	Talladega	Firstbanc of Alabama, Inc.	1/1/1848	7	84	No	548,633	1.57	11.75
First Bank of Boaz	Boaz	First Boaz Bancorporation	1/1/1906	1	27	No	230,770	1.54	9.15
First Bank of Linden	Linden	First Linden Bancshares, Inc.	5/7/1904	1	14	No	77,332	0.86	5.89
First Cahawba Bank	Selma		9/10/2007	4	33	No	120,724	0.59	4.75
First Citizens Bank	Luverne	First Citizens-Crenshaw Bancshares, Inc.	7/8/1980	5	63	No	248,617	1.21	9.46
First Community Bank of Central Alabama	Wetumpka	Central Alabama Bancshares, Inc.	8/28/2001	7	76	Yes	378,929	1.58	21.43

Source: S&P Global Market Intelligence

Alabama – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
First Community Bank of Cullman	Cullman	Southern Community Bancshares, Inc.	1/1/1905	1	20	No	121,261	0.53	6.11
First Federal Bank, A FSB	Tuscaloosa	Southeastern Financial, Inc.	1/1/1958	3	98	Yes	123,166	0.26	2.29
First Fidelity Bank	Fort Payne	FBDC Financial Corporation	5/3/1965	3	22	No	100,265	0.65	7.20
First Financial Bank	Bessemer	FirstFed Bancorp, Inc.	5/17/1965	8	71	Yes	168,777	0.60	6.29
First Jackson Bank, Inc.	Stevenson	1st Jackson Bancshares, Inc.	4/10/1981	6	46	No	263,821	1.54	13.65
First Metro Bank	Muscle Shoals	First Metro Bancorp	11/7/1988	9	122	No	661,501	1.60	14.18
First National Bank	Hamilton	Marion County Bancshares, Inc.	5/6/1976	8	97	Yes	289,115	1.21	7.58
First National Bank and Trust	Atmore	First Suncoast Trust Bancshares, Inc.	1/1/1915	4	49	Yes	153,903	0.49	4.43
First National Bank of Brundidge	Brundidge	First Brundidge Bancshares, Inc.	10/15/1904	2	23	No	84,647	0.66	4.13
First National Bank of Dozier	Dozier	First Dozier Bancshares, Inc.	3/10/1910	1	7	No	33,079	0.58	4.16
First National Bank of Hartford	Hartford	First Hartford Bancshares, Inc.	1/2/1905	3	44	Yes	120,269	0.65	4.58
First Progressive Bank	Brewton		11/10/1977	1	10	No	29,995	0.20	0.76
First Southern Bank	Florence	FSB, LLC	1/1/1935	5	63	No	237,156	0.95	9.99
First Southern State Bank	Stevenson	First Bancshares of Stevenson, Inc.	10/1/1910	8	88	No	394,668	1.33	14.12
First State Bank of DeKalb County	Fort Payne	First State Bancshares of Dekalb County, Inc.	5/19/1982	5	58	No	186,649	0.82	7.14
First State Bank of the South, Inc.	Sulligent	First State Holding Corp.	4/20/1973	5	44	No	103,558	0.74	4.87
First US Bank	Birmingham	First US Bancshares, Inc.	1/21/1952	20	285	No	794,948	0.55	5.33
FirstState Bank	Lineville	First State Capital Corporation	8/24/1971	3	54	No	233,515	1.17	9.62
FNB Bank	Scottsboro	FNS Bancshares, Inc.	1/2/1900	16	162	No	665,114	1.20	10.58
Friend Bank	Slocomb	SNB Holdings, Inc.	10/1/1905	5	40	Yes	130,400	1.29	13.40
HNB First Bank	Headland	HNB Holding Company, Inc.	8/16/1933	3	35	Yes	150,805	1.11	10.95
HomeTown Bank of Alabama	Oneonta	HomeTown Bancorp of Alabama, Inc.	10/20/2003	4	59	No	365,345	1.85	12.79
Liberty Bank	Geraldine	First Bancorporation of Geraldine, Inc.	5/29/1971	6	53	No	144,569	0.91	8.33
Marion Bank and Trust Company	Marion	Marion Bancshares, Inc.	3/17/1934	4	46	Yes	274,224	0.55	5.01
Merchants & Farmers Bank of Greene County	Eutaw	Merchants and Farmers Bancshares, Inc.	1/2/1900	2	29	Yes	63,589	0.78	7.01
Merchants Bank of Alabama	Cullman	Merchants Financial Services, Inc.	1/1/1907	5	84	No	293,287	1.20	13.14
Merit Bank	Valley Head	Merit Bancorporation, Inc.	8/12/1935	3	12	No	28,464	0.41	3.49
Metro Bank	Pell City		5/30/1989	9	166	No	738,185	1.51	10.09
MidSouth Bank	Dothan	MidSouth Bancorporation	1/1/1912	10	104	Yes	405,374	0.92	7.60
Millennial Bank	Leeds		12/30/1997	1	15	No	67,275	0.18	1.45
NobleBank & Trust	Anniston	Noble Bancshares, Inc.	10/5/2005	5	61	No	263,113	1.07	11.30
North Alabama Bank	Hazel Green	BOLC Corp.	8/14/1989	4	39	No	107,976	1.47	11.08
Oakworth Capital Bank	Birmingham	Oakworth Capital, Inc.	3/31/2008	3	88	No	619,487	1.24	10.79
Peoples Bank of Alabama	Cullman	Altrust Financial Services, Inc.	10/24/1977	27	269	Yes	815,550	1.19	12.92
Peoples Bank of Greensboro	Greensboro	Greensboro Bancshares, Inc.	3/7/1904	1	18	Yes	89,191	0.85	10.39
Peoples Bank of Red Level	Red Level	Red Level Financial Corporation	8/1/1914	1	5	No	15,299	1.04	8.45
Peoples Exchange Bank	Monroeville	Peoples Exchange Bancshares, Inc.	9/18/1907	1	27	No	67,550	0.67	4.63
Peoples Independent Bank	Boaz	Peoples Independent Bancshares, Inc.	5/2/1988	9	83	Yes	309,167	0.89	8.93
PeoplesTrust Bank	Hamilton	Hometown Bancshares, Inc.	7/23/2004	3	27	No	101,717	1.38	12.15
Phenix-Girard Bank	Phenix City	Phenix-Girard Bancshares, Inc.	5/4/1904	4	40	Yes	189,374	0.83	5.51
Pinnacle Bank	Jasper	Pinnacle Bancshares, Inc.	11/1/1935	7	54	No	227,390	1.25	10.17
Premier Bank of the South	Cullman	FCB Bancshares, Inc.	11/30/1987	9	66	Yes	199,056	0.95	10.68
PrimeSouth Bank	Tallassee	PrimeSouth Bancshares, Inc.	9/2/1958	5	40	No	253,226	1.08	10.79
Progress Bank and Trust	Huntsville	Progress Financial Corporation	2/4/2008	9	166	No	1,178,548	0.98	7.89
Regions Bank	Birmingham	Regions Financial Corporation	5/7/1928	1,456	19,991	No	128,089,000	1.40	10.94

Source: S&P Global Market Intelligence

Alabama – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
River Bank & Trust	Prattville	River Financial Corporation	4/3/2006	14	188	No	1,090,312	1.06	9.25
Robertson Banking Company	Demopolis	RBC, Inc.	1/1/1870	7	75	Yes	318,811	1.21	11.62
Samson Banking Company, Inc.	Samson		1/27/1930	2	22	Yes	79,954	1.10	8.48
Security Federal Savings Bank	Jasper	Se-Fed Bancshares, Inc.	2/1/1971	1	12	Yes	36,087	0.43	3.71
ServisFirst Bank	Birmingham	ServisFirst Bancshares, Inc.	5/2/2005	20	485	No	8,310,297	1.88	19.00
Small Town Bank	Wedowee	East Alabama Financial Group, Inc.	7/2/1999	6	57	No	241,063	1.09	6.53
Southern Bank Company	Gadsden	Southern Banc Company, Inc.	6/1/1936	4	33	No	95,951	0.46	4.12
Southern Independent Bank	Opp	Southern Independent Bancshares, Inc.	12/4/2006	2	37	No	234,433	1.01	9.08
Southern States Bank	Anniston	Southern States Bancshares, Inc.	8/27/2007	10	126	No	926,519	0.98	8.41
SouthFirst Bank	Sylacauga	SouthFirst Bancshares, Inc.	10/18/1949	3	32	No	83,059	(0.08)	(0.66)
SouthPoint Bank	Birmingham	SouthPoint Bancshares, Inc.	10/7/2005	4	82	No	374,018	1.35	15.16
State Bank & Trust	Winfield	Peoples Bancorporation, Inc.	10/3/1907	4	57	Yes	245,037	0.67	6.55
SunSouth Bank	Dothan	SunSouth Bancshares, Inc.	11/26/1954	2	23	No	115,207	0.15	2.73
Sweet Water State Bank	Sweet Water	Tombigbee Bancshares, Inc.	11/12/1913	4	33	Yes	99,454	0.65	5.78
Town-Country National Bank	Camden		3/2/1978	1	35	Yes	109,019	1.52	8.75
Traders & Farmers Bank	Haleyville	Traders & Farmers Bancshares, Inc.	1/6/1906	9	99	No	370,511	0.86	6.10
Traditions Bank	Cullman	Traditions Bancshares, Inc.	8/4/2003	6	73	No	368,058	1.10	10.93
Trinity Bank	Dothan	Trinity Bancorp, Inc.	2/24/2006	3	29	No	160,497	1.68	17.37
Troy Bank & Trust Company	Troy	Trust No. 3 Under The Will of Charles Henderson	9/5/1906	11	134	No	912,723	1.34	11.74
Union State Bank	Pell City	Union Bancshares, Inc.	1/1/1903	13	115	No	216,124	0.41	6.84
United Bank	Atmore	United Bancorporation of Alabama, Inc.	1/4/1904	19	188	No	670,702	1.54	17.86
Valley State Bank	Russellville	Valley Bancshares, Inc.	4/4/1985	3	27	No	125,239	0.97	5.68
Vantage Bank of Alabama	Albertville	Vantage Bancshares, Inc.	11/6/2006	2	28	No	128,751	1.26	9.32
West Alabama Bank & Trust	Reform	West Alabama Capital Corp.	7/29/1944	14	153	No	631,931	1.20	9.05

Source: S&P Global Market Intelligence

Alabama – 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	Regions Bank	Birmingham	19,991	1,456	98,356,000	67,552	87,973	4,920	6,407	**128,089,000**
2	Compass Bank	Birmingham	10,142	642	74,707,587	116,367	144,292	7,366	9,134	**92,635,268**
3	ServisFirst Bank	Birmingham	485	20	7,091,956	354,598	415,515	14,623	17,135	**8,310,297**
4	Bank Independent	Sheffield	561	28	1,396,101	49,861	60,019	2,489	2,996	**1,680,544**
5	CB&S Bank, Inc.	Russellville	506	49	1,388,807	28,343	34,093	2,745	3,302	**1,670,563**
6	Bryant Bank	Tuscaloosa	235	15	1,341,534	89,436	109,307	5,709	6,977	**1,639,601**
7	Progress Bank and Trust	Huntsville	166	9	978,046	108,672	130,950	5,892	7,100	**1,178,548**
8	River Bank & Trust	Prattville	188	14	940,594	67,185	77,879	5,003	5,800	**1,090,312**
9	Southern States Bank	Anniston	126	10	818,299	81,830	92,652	6,494	7,353	**926,519**
10	Troy Bank & Trust Company	Troy	134	11	777,333	70,667	82,975	5,801	6,811	**912,723**
11	AuburnBank	Auburn	158	8	742,371	92,796	104,476	4,699	5,290	**835,805**
12	Peoples Bank of Alabama	Cullman	269	27	718,774	26,621	30,206	2,672	3,032	**815,550**
13	First US Bank	Birmingham	285	20	703,415	35,171	39,747	2,468	2,789	**794,948**
14	Metro Bank	Pell City	166	9	622,340	69,149	82,021	3,749	4,447	**738,185**
15	United Bank	Atmore	188	19	608,187	32,010	35,300	3,235	3,568	**670,702**
16	FNB Bank	Scottsboro	162	16	582,609	36,413	41,570	3,596	4,106	**665,114**
17	First Metro Bank	Muscle Shoals	122	9	585,048	65,005	73,500	4,795	5,422	**661,501**
18	West Alabama Bank & Trust	Reform	153	14	517,737	36,981	45,138	3,384	4,130	**631,931**
19	Oakworth Capital Bank	Birmingham	88	3	544,744	181,581	206,496	6,190	7,040	**619,487**
20	First Bank of Alabama	Talladega	84	7	469,646	67,092	78,376	5,591	6,531	**548,633**
21	Citizens Bank & Trust	Guntersville	113	8	455,128	56,891	64,346	4,028	4,555	**514,768**
22	CCB Community Bank	Andalusia	105	4	430,134	107,534	127,896	4,097	4,872	**511,584**
23	MidSouth Bank	Dothan	104	10	354,535	35,454	40,537	3,409	3,898	**405,374**
24	First Southern State Bank	Stevenson	88	8	353,069	44,134	49,334	4,012	4,485	**394,668**
25	First Community Bank of Central Alabama	Wetumpka	76	7	346,894	49,556	54,133	4,564	4,986	**378,929**
26	SouthPoint Bank	Birmingham	82	4	333,026	83,257	93,505	4,061	4,561	**374,018**
27	EvaBank	Cullman	65	7	258,540	36,934	53,427	3,978	5,754	**373,989**
28	Traders & Farmers Bank	Haleyville	99	9	294,997	32,777	41,168	2,980	3,743	**370,511**
29	Traditions Bank	Cullman	73	6	328,291	54,715	61,343	4,497	5,042	**368,058**
30	HomeTown Bank of Alabama	Oneonta	59	4	306,154	76,539	91,336	5,189	6,192	**365,345**
31	Central State Bank	Calera	68	5	284,355	56,871	64,396	4,182	4,735	**321,981**
32	Robertson Banking Company	Demopolis	75	7	274,162	39,166	45,544	3,655	4,251	**318,811**
33	Peoples Independent Bank	Boaz	83	9	273,110	30,346	34,352	3,290	3,725	**309,167**
34	Cullman Savings Bank (MHC)	Cullman	47	4	198,934	49,734	74,687	4,233	6,356	**298,749**
35	Merchants Bank of Alabama	Cullman	84	5	263,064	52,613	58,657	3,132	3,492	**293,287**
36	First National Bank	Hamilton	97	8	239,893	29,987	36,139	2,473	2,981	**289,115**
37	Exchange Bank of Alabama	Altoona	72	5	242,034	48,407	56,786	3,362	3,943	**283,930**
38	Marion Bank and Trust Company	Marion	46	4	228,422	57,106	68,556	4,966	5,961	**274,224**
39	First Jackson Bank, Inc.	Stevenson	46	6	215,677	35,946	43,970	4,689	5,735	**263,821**
40	NobleBank & Trust	Anniston	61	5	236,249	47,250	52,623	3,873	4,313	**263,113**
41	PrimeSouth Bank	Tallassee	40	5	220,446	44,089	50,645	5,511	6,331	**253,226**
42	First Citizens Bank	Luverne	63	5	203,929	40,786	49,723	3,237	3,946	**248,617**
43	State Bank & Trust	Winfield	57	4	216,857	54,214	61,259	3,805	4,299	**245,037**
44	Citizens Bank of Winfield	Winfield	34	1	142,919	142,919	241,955	4,204	7,116	**241,955**
45	Small Town Bank	Wedowee	57	6	201,682	33,614	40,177	3,538	4,229	**241,063**
46	First Southern Bank	Florence	63	5	212,621	42,524	47,431	3,375	3,764	**237,156**
47	Southern Independent Bank	Opp	37	2	188,002	94,001	117,217	5,081	6,336	**234,433**
48	FirstState Bank	Lineville	54	3	192,660	64,220	77,838	3,568	4,324	**233,515**
49	First Bank of Boaz	Boaz	27	1	169,399	169,399	230,770	6,274	8,547	**230,770**
50	Pinnacle Bank	Jasper	54	7	196,301	28,043	32,484	3,635	4,211	**227,390**

Source: S&P Global Market Intelligence

Alabama – 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	EvaBank	Cullman	373,989	8.07	0.82	1.38	(7.08)	112.05	5.46	**6.22**
2	Traditions Bank	Cullman	368,058	6.89	5.30	0.66	9.01	89.06	2.84	**5.69**
3	Bank Independent	Sheffield	1,680,544	6.79	5.35	0.72	10.20	91.67	2.88	**5.60**
4	Peoples Bank of Red Level	Red Level	15,299	11.51	0.85	0.31	(4.93)	45.31	1.49	**5.54**
5	Sweet Water State Bank	Sweet Water	99,454	6.70	(4.14)	0.65	4.02	79.39	2.71	**5.33**
6	Merchants & Farmers Bank of Greene County	Eutaw	63,589	7.04	26.60	0.36	4.71	78.04	2.91	**5.32**
7	Millennial Bank	Leeds	67,275	7.32	48.19	0.52	(11.09)	78.48	2.47	**5.31**
8	Merit Bank	Valley Head	28,464	7.39	(11.24)	0.29	(0.15)	53.66	2.39	**5.27**
9	North Alabama Bank	Hazel Green	107,976	6.82	14.52	0.61	15.85	81.44	2.43	**5.20**
10	Town-Country National Bank	Camden	109,019	7.66	3.65	0.84	(2.91)	75.90	3.05	**5.15**
11	First US Bank	Birmingham	794,948	7.43	41.56	0.79	33.79	72.17	2.00	**5.03**
12	Southern Bank Company	Gadsden	95,951	7.69	(15.82)	1.01	5.55	74.03	2.35	**5.00**
13	Peoples Exchange Bank	Monroeville	67,550	6.59	10.88	0.59	5.97	79.97	2.23	**4.93**
14	Brantley Bank and Trust Company	Brantley	68,229	6.94	13.71	0.40	0.39	50.69	4.22	**4.91**
15	Friend Bank	Slocomb	130,400	6.13	10.05	0.50	3.52	78.68	2.39	**4.83**
16	Community Neighbor Bank	Camden	107,069	6.69	1.32	0.44	(3.46)	69.45	2.32	**4.70**
17	First State Bank of DeKalb County	Fort Payne	186,649	7.05	12.35	0.49	0.80	62.47	1.80	**4.65**
18	Peoples Bank of Alabama	Cullman	815,550	5.72	6.03	0.55	12.06	84.58	2.47	**4.61**
19	HomeTown Bank of Alabama	Oneonta	365,345	6.10	10.93	0.67	2.70	83.49	3.27	**4.60**
20	FNB Bank	Scottsboro	665,114	5.89	23.21	0.62	24.34	78.75	3.07	**4.52**
21	CCB Community Bank	Andalusia	511,584	5.88	0.89	1.02	4.26	95.84	3.25	**4.51**
22	First Cahawba Bank	Selma	120,724	5.62	14.27	0.53	16.27	80.22	2.29	**4.48**
23	Premier Bank of the South	Cullman	199,056	6.31	5.94	0.57	9.39	73.87	2.02	**4.47**
24	Liberty Bank	Geraldine	144,569	6.43	7.27	0.73	3.68	61.94	3.41	**4.44**
25	First Citizens Bank	Luverne	248,617	6.35	6.52	0.68	4.46	72.36	3.01	**4.42**
26	Citizens' Bank, Inc.	Robertsdale	109,453	5.68	8.40	0.36	(1.16)	78.20	2.45	**4.37**
27	First Bank of Alabama	Talladega	548,633	5.92	12.06	0.60	5.57	74.53	3.30	**4.36**
28	Community Spirit Bank	Red Bay	147,301	6.00	2.96	0.73	1.82	77.56	2.96	**4.35**
29	First Community Bank of Central Alabama	Wetumpka	378,929	5.71	7.03	0.51	5.51	72.49	2.80	**4.33**
30	Vantage Bank of Alabama	Albertville	128,751	5.73	6.51	0.60	5.66	77.27	3.58	**4.31**
30	First National Bank of Hartford	Hartford	120,269	6.06	13.00	0.63	3.40	71.60	3.09	**4.31**
32	Farmers & Merchants Bank	Piedmont	221,738	5.95	13.14	0.31	5.46	64.89	2.81	**4.29**
33	Cheaha Bank	Oxford	207,326	6.78	5.65	0.80	1.95	65.23	3.08	**4.28**
34	Robertson Banking Company	Demopolis	318,811	5.45	6.79	0.72	6.97	90.27	2.60	**4.26**
35	Bank of Vernon	Vernon	155,061	5.66	1.75	0.90	6.79	88.11	2.57	**4.22**
36	Bank of Evergreen	Evergreen	59,177	5.91	(2.08)	0.61	(5.89)	73.46	2.52	**4.21**
36	Citizens Bank	Enterprise	154,663	5.56	17.36	0.76	14.34	83.82	2.58	**4.21**
36	NobleBank & Trust	Anniston	263,113	5.91	14.84	0.63	9.95	69.44	2.90	**4.21**
39	PeoplesTrust Bank	Hamilton	101,717	5.62	6.70	0.70	3.29	78.41	2.84	**4.20**
40	Trinity Bank	Dothan	160,497	5.63	8.08	0.94	8.15	90.39	2.11	**4.16**
41	Central State Bank	Calera	321,981	5.97	2.02	0.78	15.49	71.71	2.32	**4.14**
42	Bank of Walker County	Jasper	72,472	5.65	23.28	0.61	6.17	87.19	2.20	**4.12**
43	FirstState Bank	Lineville	233,515	6.38	7.10	1.02	8.29	67.16	3.54	**4.10**
44	Cullman Savings Bank (MHC)	Cullman	298,749	5.44	9.15	1.08	2.42	124.68	2.74	**4.07**
45	River Bank & Trust	Prattville	1,090,312	5.35	26.07	0.61	34.05	78.21	2.43	**4.05**
46	Metro Bank	Pell City	738,185	5.78	12.04	0.61	0.36	69.28	3.35	**4.04**
46	Southern States Bank	Anniston	926,519	5.62	19.14	1.20	31.56	87.58	2.70	**4.04**
48	First Southern State Bank	Stevenson	394,668	5.98	13.11	0.70	2.81	65.41	2.87	**4.00**
49	MidSouth Bank	Dothan	405,374	5.39	(6.94)	0.42	(3.02)	67.45	2.13	**3.98**
49	Samson Banking Company, Inc.	Samson	79,954	6.40	(2.66)	0.41	(0.33)	49.25	2.14	**3.98**
49	Commonwealth National Bank	Mobile	48,583	6.14	(18.83)	0.14	0.56	38.36	2.57	**3.98**

Source: S&P Global Market Intelligence

Alabama – Noninterest Income Ranking

Rank	Company Name	City	Total Assets ($000)	Net Income ($000)	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	First Federal Bank, A FSB	Tuscaloosa	123,166	400	0.02	7.37	0.02	(0.01)	8,898	**7.52**
2	Peoples Bank of Alabama	Cullman	815,550	12,225	1.01	0.08	0.00	(0.02)	14,380	**1.87**
2	First Financial Bank	Bessemer	168,777	1,274	1.17	0.00	0.00	(0.22)	2,994	**1.87**
4	United Bank	Atmore	670,702	9,950	0.35	0.09	0.01	(0.06)	10,609	**1.64**
5	Regions Bank	Birmingham	128,089,000	1,728,988	0.60	0.05	0.09	0.01	2,009,059	**1.63**
6	SouthPoint Bank	Birmingham	374,018	4,717	0.11	1.21	0.00	0.03	5,568	**1.59**
7	HomeTown Bank of Alabama	Oneonta	365,345	6,517	0.94	0.00	0.00	(0.01)	5,355	**1.52**
8	Union State Bank	Pell City	216,124	859	0.62	0.00	0.00	0.08	2,898	**1.38**
9	First National Bank and Trust	Atmore	153,903	938	0.37	0.03	0.00	0.00	1,868	**1.30**
10	Oakworth Capital Bank	Birmingham	619,487	7,240	0.06	0.00	0.00	0.00	7,551	**1.29**
11	North Alabama Bank	Hazel Green	107,976	1,463	0.22	0.00	0.00	0.00	1,272	**1.28**
12	Merchants & Farmers Bank of Greene County	Eutaw	63,589	641	0.60	0.00	0.00	0.00	754	**1.22**
13	Community Bank & Trust - Alabama	Union Springs	47,204	173	0.87	0.00	0.00	(0.17)	564	**1.21**
14	First National Bank of Hartford	Hartford	120,269	1,018	0.23	0.00	0.00	(0.02)	1,364	**1.15**
15	Merchants Bank of Alabama	Cullman	293,287	3,471	0.49	0.00	0.00	(0.04)	3,198	**1.11**
16	Traditions Bank	Cullman	368,058	3,878	0.54	0.10	0.00	(0.02)	3,884	**1.10**
17	Bank Independent	Sheffield	1,680,544	21,728	0.52	0.06	0.00	0.00	17,013	**1.08**
18	Premier Bank of the South	Cullman	199,056	2,414	0.52	0.00	0.00	0.00	1,962	**1.03**
19	Phenix-Girard Bank	Phenix City	189,374	1,905	0.43	0.00	0.00	(0.12)	1,717	**1.00**
20	Community Neighbor Bank	Camden	107,069	1,428	0.53	0.00	0.00	0.01	1,034	**0.98**
21	West Alabama Bank & Trust	Reform	631,931	7,365	0.45	0.03	0.00	0.00	5,832	**0.95**
22	CB&S Bank, Inc.	Russellville	1,670,563	15,110	0.38	0.08	0.00	0.01	15,555	**0.94**
23	NobleBank & Trust	Anniston	263,113	2,712	0.40	0.23	0.00	0.00	2,358	**0.93**
24	Community Spirit Bank	Red Bay	147,301	1,083	0.39	0.00	0.00	0.00	1,332	**0.92**
25	First State Bank of the South, Inc.	Sulligent	103,558	757	0.76	0.00	0.00	0.00	932	**0.91**
26	Friend Bank	Slocomb	130,400	2,190	0.57	0.05	0.00	(0.03)	1,150	**0.90**
27	Peoples Independent Bank	Boaz	309,167	3,596	0.54	0.00	0.11	0.00	2,707	**0.89**
27	SouthFirst Bank	Sylacauga	83,059	(63)	0.25	0.28	0.00	(0.05)	747	**0.89**
29	First National Bank	Hamilton	289,115	4,634	0.36	0.00	0.00	0.00	2,528	**0.88**
30	Compass Bank	Birmingham	92,635,268	670,544	0.27	0.02	0.00	0.00	780,820	**0.87**
30	First Community Bank of Central Alabama	Wetumpka	378,929	7,560	0.29	0.00	0.00	0.00	3,099	**0.87**
30	HNB First Bank	Headland	150,805	2,118	0.23	0.00	0.00	0.00	1,244	**0.87**
33	Troy Bank & Trust Company	Troy	912,723	12,057	0.34	0.00	0.00	0.30	7,742	**0.86**
34	Bank of Walker County	Jasper	72,472	437	0.52	0.00	0.00	0.00	587	**0.85**
34	First Bank	Wadley	88,377	1,169	0.62	0.00	0.00	0.00	706	**0.85**
36	Central State Bank	Calera	321,981	4,780	0.23	0.12	0.00	0.00	2,512	**0.84**
37	Commonwealth National Bank	Mobile	48,583	(542)	0.65	0.00	0.00	(0.01)	391	**0.81**
38	Pinnacle Bank	Jasper	227,390	2,781	0.39	0.00	0.00	0.00	1,771	**0.80**
38	Bank of York	York	105,275	982	0.38	0.00	0.00	0.00	802	**0.80**
40	First Citizens Bank	Luverne	248,617	2,956	0.31	0.00	0.00	0.01	1,918	**0.79**
41	Security Federal Savings Bank	Jasper	36,087	220	0.67	0.00	0.00	0.00	298	**0.78**
41	FNB Bank	Scottsboro	665,114	6,956	0.42	0.00	0.00	(0.01)	4,507	**0.78**
43	Robertson Banking Company	Demopolis	318,811	4,944	0.39	0.00	0.00	(0.06)	2,367	**0.77**
44	First US Bank	Birmingham	794,948	4,122	0.25	0.00	0.00	0.01	5,716	**0.76**
44	Bank of Vernon	Vernon	155,061	2,290	0.34	0.00	0.00	0.02	1,120	**0.76**
46	Vantage Bank of Alabama	Albertville	128,751	1,554	0.39	0.00	0.03	(0.01)	923	**0.75**
47	Sweet Water State Bank	Sweet Water	99,454	818	0.62	0.00	0.00	0.00	711	**0.74**
47	River Bank & Trust	Prattville	1,090,312	9,986	0.20	0.25	0.00	0.00	6,933	**0.74**
49	Liberty Bank	Geraldine	144,569	1,274	0.48	0.00	0.00	0.00	996	**0.71**
49	Progress Bank and Trust	Huntsville	1,178,548	11,038	0.05	0.21	0.00	0.00	7,972	**0.71**
49	PeoplesTrust Bank	Hamilton	101,717	1,363	0.44	0.00	0.00	0.00	699	**0.71**
49	Town-Country National Bank	Camden	109,019	2,181	0.51	0.00	0.00	0.00	766	**0.71**

Source: S&P Global Market Intelligence

Alabama – 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	ServisFirst Bank	Birmingham	8,310,297	32.30	485	20	0.70	0.12	0.44	**1.26**
2	First Bank of Boaz	Boaz	230,770	41.62	27	1	0.75	0.14	0.47	**1.37**
3	Citizens State Bank	Vernon	69,595	53.65	15	2	0.60	0.37	0.43	**1.41**
4	Farmers & Merchants Bank	Waterloo	87,140	55.22	9	2	1.10	0.14	0.35	**1.60**
5	Citizens Bank	Greensboro	94,331	47.62	14	1	0.95	0.20	0.50	**1.64**
6	Citizens Bank of Winfield	Winfield	241,955	40.31	34	1	0.92	0.22	0.52	**1.66**
7	Citizens Bank of Fayette	Fayette	187,314	57.78	24	2	1.21	0.19	0.33	**1.73**
8	First Jackson Bank, Inc.	Stevenson	263,821	46.55	46	6	1.05	0.25	0.62	**1.92**
9	First Metro Bank	Muscle Shoals	661,501	48.38	122	9	1.29	0.26	0.48	**2.02**
10	Valley State Bank	Russellville	125,239	59.28	27	3	1.17	0.24	0.61	**2.02**
11	Southern Independent Bank	Opp	234,433	60.99	37	2	1.09	0.15	0.89	**2.13**
12	State Bank & Trust	Winfield	245,037	69.58	57	4	1.30	0.22	0.63	**2.15**
13	BankSouth	Dothan	180,027	60.58	24	2	1.53	0.23	0.40	**2.16**
14	AuburnBank	Auburn	835,805	59.49	158	8	1.33	0.19	0.67	**2.18**
15	First Progressive Bank	Brewton	29,995	90.50	10	1	0.90	0.31	1.00	**2.21**
16	PrimeSouth Bank	Tallassee	253,226	53.33	40	5	1.22	0.26	0.74	**2.21**
17	Bryant Bank	Tuscaloosa	1,639,601	57.76	235	15	1.29	0.40	0.63	**2.32**
18	First Southern State Bank	Stevenson	394,668	53.56	88	8	1.30	0.20	0.84	**2.33**
19	First Bank of Alabama	Talladega	548,633	50.22	84	7	1.14	0.33	0.87	**2.35**
20	Bank of Moundville	Moundville	89,775	83.23	13	1	0.97	0.27	1.13	**2.36**
21	First Fidelity Bank	Fort Payne	100,265	73.08	22	3	1.17	0.37	0.83	**2.37**
22	Compass Bank	Birmingham	92,635,268	60.74	10,142	642	1.17	0.25	0.95	**2.38**
23	Cullman Savings Bank (MHC)	Cullman	298,749	58.19	47	4	1.62	0.15	0.64	**2.41**
24	Metro Bank	Pell City	738,185	54.31	166	9	1.64	0.20	0.59	**2.43**
25	First National Bank of Dozier	Dozier	33,079	77.42	7	1	1.55	0.31	0.59	**2.45**
26	Trinity Bank	Dothan	160,497	56.62	29	3	1.24	0.50	0.76	**2.50**
27	Troy Bank & Trust Company	Troy	912,723	57.21	134	11	1.46	0.22	0.83	**2.51**
28	Southern States Bank	Anniston	926,519	61.97	126	10	1.59	0.28	0.67	**2.54**
29	West Alabama Bank & Trust	Reform	631,931	59.74	153	14	1.34	0.23	0.97	**2.54**
30	Farmers and Merchants Bank	LaFayette	163,606	60.35	34	3	1.32	0.24	0.99	**2.54**
31	First Community Bank of Central Alabama	Wetumpka	378,929	50.99	76	7	1.42	0.30	0.84	**2.56**
32	Samson Banking Company, Inc.	Samson	79,954	60.43	22	2	1.31	0.24	1.03	**2.58**
33	EvaBank	Cullman	373,989	39.14	65	7	1.72	0.29	0.59	**2.60**
34	Marion Bank and Trust Company	Marion	274,224	71.51	46	4	1.20	0.19	1.27	**2.66**
35	MidSouth Bank	Dothan	405,374	67.68	104	10	1.67	0.35	0.66	**2.68**
36	Progress Bank and Trust	Huntsville	1,178,548	64.88	166	9	1.69	0.36	0.63	**2.68**
37	First National Bank	Hamilton	289,115	58.60	97	8	1.64	0.35	0.71	**2.70**
38	Exchange Bank of Alabama	Altoona	283,930	64.61	72	5	1.65	0.44	0.61	**2.70**
39	Cheaha Bank	Oxford	207,326	57.11	45	4	1.51	0.26	0.95	**2.72**
40	Traders & Farmers Bank	Haleyville	370,511	72.02	99	9	1.66	0.28	0.78	**2.72**
41	Regions Bank	Birmingham	128,089,000	56.95	19,991	1,456	1.51	0.37	0.87	**2.74**
42	PeoplesTrust Bank	Hamilton	101,717	59.06	27	3	1.37	0.21	1.16	**2.75**
43	First Community Bank of Cullman	Cullman	121,261	76.53	20	1	1.32	0.27	1.15	**2.75**
44	Robertson Banking Company	Demopolis	318,811	57.86	75	7	1.66	0.42	0.67	**2.76**
45	CCB Community Bank	Andalusia	511,584	57.78	105	4	1.62	0.35	0.80	**2.77**
46	River Bank & Trust	Prattville	1,090,312	61.92	188	14	1.56	0.28	0.94	**2.77**
47	Brantley Bank and Trust Company	Brantley	68,229	61.15	19	2	1.57	0.20	1.00	**2.78**
48	First Bank of Linden	Linden	77,332	70.45	14	1	1.60	0.10	1.07	**2.78**
49	First Southern Bank	Florence	237,156	64.96	63	5	1.70	0.25	0.83	**2.78**
50	Peoples Bank of Greensboro	Greensboro	89,191	69.46	18	1	1.42	0.44	0.92	**2.78**

Source: S&P Global Market Intelligence

Alabama – 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	Oakworth Capital Bank	Birmingham	619,487	487,165	1.10	0.00	0.00	0.00	0.00	**0.00**
2	First National Bank of Dozier	Dozier	33,079	7,795	1.68	0.14	0.00	0.00	0.00	**0.14**
3	AuburnBank	Auburn	835,805	474,486	1.01	0.19	0.00	0.07	(0.02)	**0.24**
4	First Bank of Boaz	Boaz	230,770	56,247	1.53	0.20	0.01	0.05	0.12	**0.38**
5	Robertson Banking Company	Demopolis	318,811	247,488	1.23	0.42	0.00	0.04	0.01	**0.47**
6	First Southern Bank	Florence	237,156	183,142	1.58	0.14	0.00	0.52	(0.15)	**0.51**
7	BankSouth	Dothan	180,027	133,755	2.03	0.47	0.00	0.08	(0.02)	**0.53**
8	First Metro Bank	Muscle Shoals	661,501	416,370	0.63	0.28	0.00	0.18	0.07	**0.53**
9	Cheaha Bank	Oxford	207,326	115,541	1.35	0.09	0.03	0.30	0.13	**0.56**
10	Southern Independent Bank	Opp	234,433	127,711	1.31	0.24	0.00	0.57	(0.24)	**0.56**
11	Bryant Bank	Tuscaloosa	1,639,601	1,008,346	1.03	0.35	0.00	0.31	(0.03)	**0.63**
12	Citizens State Bank	Vernon	69,595	25,017	1.82	0.93	0.16	0.00	(0.40)	**0.69**
13	Progress Bank and Trust	Huntsville	1,178,548	949,853	0.72	0.11	0.00	0.44	0.14	**0.70**
14	First National Bank	Hamilton	289,115	113,956	1.39	0.45	0.00	0.09	0.20	**0.74**
15	NobleBank & Trust	Anniston	263,113	164,123	1.20	0.09	0.00	0.57	0.12	**0.77**
16	Citizens Bank & Trust	Guntersville	514,768	318,263	1.21	0.27	0.05	0.50	0.05	**0.87**
17	ServisFirst Bank	Birmingham	8,310,297	6,661,131	1.05	0.16	0.08	0.41	0.22	**0.87**
18	Pinnacle Bank	Jasper	227,390	107,305	1.50	0.62	0.00	0.30	0.00	**0.92**
19	MidSouth Bank	Dothan	405,374	239,146	2.20	0.30	0.00	0.64	(0.01)	**0.93**
20	SouthPoint Bank	Birmingham	374,018	313,301	1.16	0.52	0.09	0.39	(0.01)	**0.98**
21	First Cahawba Bank	Selma	120,724	83,083	1.06	0.69	0.00	0.31	0.03	**1.03**
22	Central State Bank	Calera	321,981	203,914	1.47	0.77	0.00	0.21	0.13	**1.12**
23	Trinity Bank	Dothan	160,497	128,199	1.60	0.10	0.00	1.04	0.01	**1.15**
24	Valley State Bank	Russellville	125,239	63,427	1.82	1.10	0.08	0.11	(0.11)	**1.18**
25	First Jackson Bank, Inc.	Stevenson	263,821	176,405	0.96	0.61	0.01	0.47	0.10	**1.19**
26	HNB First Bank	Headland	150,805	105,192	1.13	0.24	0.31	0.83	(0.02)	**1.36**
27	Brantley Bank and Trust Company	Brantley	68,229	29,013	1.70	1.27	0.00	0.03	0.12	**1.42**
28	Premier Bank of the South	Cullman	199,056	132,818	1.46	0.13	0.05	1.25	0.10	**1.54**
29	First US Bank	Birmingham	794,948	513,129	0.97	0.44	0.21	0.42	0.48	**1.55**
30	First Community Bank of Central Alabama	Wetumpka	378,929	251,463	2.27	0.83	0.01	0.62	0.10	**1.56**
31	First Fidelity Bank	Fort Payne	100,265	46,006	1.47	1.31	0.00	0.28	0.00	**1.58**
32	Millennial Bank	Leeds	67,275	45,631	1.02	0.73	0.00	0.77	0.09	**1.59**
33	Security Federal Savings Bank	Jasper	36,087	14,803	1.27	1.00	0.00	0.67	(0.04)	**1.63**
34	River Bank & Trust	Prattville	1,090,312	738,086	0.97	0.83	0.00	0.79	0.04	**1.66**
35	FirstState Bank	Lineville	233,515	129,393	1.06	0.52	0.03	0.89	0.26	**1.70**
36	First Bank of Alabama	Talladega	548,633	350,116	1.00	0.37	0.05	1.16	0.15	**1.73**
37	First Southern State Bank	Stevenson	394,668	230,927	1.43	1.22	0.03	0.38	0.11	**1.74**
38	PeoplesTrust Bank	Hamilton	101,717	69,871	1.14	0.52	0.00	1.17	0.12	**1.80**
39	Exchange Bank of Alabama	Altoona	283,930	188,917	1.21	0.82	0.07	0.88	0.03	**1.80**
40	First National Bank of Brundidge	Brundidge	84,647	54,381	1.23	0.36	0.02	1.41	0.02	**1.81**
41	Cullman Savings Bank (MHC)	Cullman	298,749	248,034	0.88	0.61	0.02	1.20	(0.01)	**1.82**
42	Farmers & Merchants Bank	Piedmont	221,738	123,306	1.10	0.24	0.14	1.48	0.06	**1.92**
43	CCB Community Bank	Andalusia	511,584	412,428	0.96	0.10	0.14	1.40	0.31	**1.95**
44	Samson Banking Company, Inc.	Samson	79,954	34,056	1.40	1.32	0.56	0.01	0.10	**1.99**
45	First Community Bank of Cullman	Cullman	121,261	93,565	0.73	1.65	0.03	0.33	0.00	**2.01**
46	Escambia County Bank	Flomaton	74,750	27,732	1.76	0.23	0.35	2.11	(0.68)	**2.01**
47	Vantage Bank of Alabama	Albertville	128,751	85,820	1.07	0.19	0.00	1.68	0.17	**2.04**
48	Regions Bank	Birmingham	128,089,000	84,748,000	1.01	0.35	0.16	1.18	0.39	**2.08**
49	AmeriFirst Bank	Union Springs	181,124	139,325	1.33	0.38	0.00	1.22	0.49	**2.10**
50	First Citizens Bank	Luverne	248,617	147,558	1.76	0.31	0.01	1.82	0.05	**2.19**

Source: S&P Global Market Intelligence

Alabama – Return on Average Equity Ranking

Rank	Company Name	City	Total Assets ($000)	LTM Net Income ($000)	Total Employees	LTM Net Income ($000)/ Employee	2018Q1 LTM Net Income ($000)	2017Q1 LTM Net Income ($000)	ROAA (%)	ROAE (%)
1	First Community Bank of Central Alabama	Wetumpka	378,929	7,560	76	99	7,135	6,564	1.58	**21.43**
2	ServisFirst Bank	Birmingham	8,310,297	142,101	485	293	105,585	86,277	1.88	**19.00**
3	United Bank	Atmore	670,702	9,950	188	53	4,407	4,210	1.54	**17.86**
4	Trinity Bank	Dothan	160,497	2,553	29	88	335	1,468	1.68	**17.37**
5	SouthPoint Bank	Birmingham	374,018	4,717	82	58	3,285	3,492	1.35	**15.16**
6	Bank Independent	Sheffield	1,680,544	21,728	561	39	14,193	12,165	1.38	**14.46**
7	First Metro Bank	Muscle Shoals	661,501	10,011	122	82	8,040	7,827	1.60	**14.18**
8	First Southern State Bank	Stevenson	394,668	5,085	88	58	4,369	3,674	1.33	**14.12**
9	First Jackson Bank, Inc.	Stevenson	263,821	3,900	46	85	2,975	2,199	1.54	**13.65**
10	Friend Bank	Slocomb	130,400	2,190	40	55	1,711	1,411	1.29	**13.40**
11	Merchants Bank of Alabama	Cullman	293,287	3,471	84	41	1,943	1,716	1.20	**13.14**
12	Peoples Bank of Alabama	Cullman	815,550	12,225	269	45	47	9,348	1.19	**12.92**
13	HomeTown Bank of Alabama	Oneonta	365,345	6,517	59	110	5,149	5,800	1.85	**12.79**
14	Bryant Bank	Tuscaloosa	1,639,601	26,459	235	113	20,338	17,952	1.25	**12.60**
15	Cheaha Bank	Oxford	207,326	3,263	45	73	3,091	3,205	1.61	**12.43**
16	PeoplesTrust Bank	Hamilton	101,717	1,363	27	50	977	763	1.38	**12.15**
17	EvaBank	Cullman	373,989	10,467	65	161	10,050	8,700	2.86	**11.96**
18	First Bank of Alabama	Talladega	548,633	8,268	84	98	7,092	6,344	1.57	**11.75**
19	Troy Bank & Trust Company	Troy	912,723	12,057	134	90	9,975	8,805	1.34	**11.74**
20	CCB Community Bank	Andalusia	511,584	8,376	105	80	8,098	7,897	1.28	**11.64**
21	Robertson Banking Company	Demopolis	318,811	4,944	75	66	4,226	3,837	1.21	**11.62**
22	NobleBank & Trust	Anniston	263,113	2,712	61	44	1,851	1,868	1.07	**11.30**
23	Citizens Bank & Trust	Guntersville	514,768	5,032	113	45	3,917	3,275	1.01	**11.19**
24	Central State Bank	Calera	321,981	4,780	68	70	4,239	3,361	1.19	**11.14**
25	North Alabama Bank	Hazel Green	107,976	1,463	39	38	386	856	1.47	**11.08**
26	HNB First Bank	Headland	150,805	2,118	35	61	1,541	1,051	1.11	**10.95**
27	Regions Bank	Birmingham	128,089,000	1,728,988	19,991	86	1,495,851	1,325,716	1.40	**10.94**
28	Traditions Bank	Cullman	368,058	3,878	73	53	3,324	3,073	1.10	**10.93**
29	Oakworth Capital Bank	Birmingham	619,487	7,240	88	82	5,817	4,275	1.24	**10.79**
29	PrimeSouth Bank	Tallassee	253,226	2,604	40	65	1,980	2,054	1.08	**10.79**
31	First Bank	Wadley	88,377	1,169	25	47	1,109	1,078	1.06	**10.75**
32	AuburnBank	Auburn	835,805	9,251	158	59	8,319	7,477	1.13	**10.73**
33	Premier Bank of the South	Cullman	199,056	2,414	66	37	1,969	1,779	0.95	**10.68**
34	FNB Bank	Scottsboro	665,114	6,956	162	43	5,216	4,652	1.20	**10.58**
35	Peoples Bank of Greensboro	Greensboro	89,191	992	18	55	1,212	1,326	0.85	**10.39**
36	Pinnacle Bank	Jasper	227,390	2,781	54	52	2,464	2,273	1.25	**10.17**
37	Metro Bank	Pell City	738,185	10,950	166	66	8,589	8,067	1.51	**10.09**
38	First Southern Bank	Florence	237,156	2,208	63	35	618	1,652	0.95	**9.99**
39	Citizens Bank	Greensboro	94,331	1,249	14	89	1,187	953	1.32	**9.95**
40	FirstState Bank	Lineville	233,515	2,604	54	48	2,096	2,453	1.17	**9.62**
41	First Citizens Bank	Luverne	248,617	2,956	63	47	2,342	2,733	1.21	**9.46**
42	Vantage Bank of Alabama	Albertville	128,751	1,554	28	56	1,375	1,297	1.26	**9.32**
43	Bank of Vernon	Vernon	155,061	2,290	32	72	1,357	1,020	1.54	**9.30**
44	River Bank & Trust	Prattville	1,090,312	9,986	188	53	8,583	8,588	1.06	**9.25**
45	Community Neighbor Bank	Camden	107,069	1,428	37	39	1,066	1,039	1.35	**9.24**
46	First Bank of Boaz	Boaz	230,770	3,592	27	133	4,265	3,136	1.54	**9.15**
47	Southern Independent Bank	Opp	234,433	2,289	37	62	1,476	1,965	1.01	**9.08**
48	West Alabama Bank & Trust	Reform	631,931	7,365	153	48	5,896	6,682	1.20	**9.05**
49	Farmers and Merchants Bank	LaFayette	163,606	1,869	34	55	1,426	1,372	1.17	**9.01**
50	Cullman Savings Bank (MHC)	Cullman	298,749	3,915	47	83	2,947	2,769	1.33	**8.95**

Source: S&P Global Market Intelligence

Alabama – 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	First Community Bank of Central Alabama	Wetumpka	378,929	29	30	31	30	1	**24.2**
2	Robertson Banking Company	Demopolis	318,811	34	43	44	5	21	**29.4**
3	First Metro Bank	Muscle Shoals	661,501	81	58	9	8	7	**32.6**
4	Cheaha Bank	Oxford	207,326	33	72	39	9	15	**33.6**
5	First Southern State Bank	Stevenson	394,668	48	61	18	37	8	**34.4**
5	First Bank of Alabama	Talladega	548,633	27	72	19	36	18	**34.4**
7	Friend Bank	Slocomb	130,400	15	26	69	53	10	**34.6**
8	HomeTown Bank of Alabama	Oneonta	365,345	19	7	86	51	13	**35.2**
9	Central State Bank	Calera	321,981	41	36	58	22	24	**36.2**
9	NobleBank & Trust	Anniston	263,113	36	23	85	15	22	**36.2**
11	Trinity Bank	Dothan	160,497	40	90	26	23	4	**36.6**
12	SouthPoint Bank	Birmingham	374,018	61	6	92	20	5	**36.8**
12	PeoplesTrust Bank	Hamilton	101,717	39	49	42	38	16	**36.8**
14	United Bank	Atmore	670,702	59	4	67	55	3	**37.6**
14	Oakworth Capital Bank	Birmingham	619,487	72	10	76	1	29	**37.6**
16	Bryant Bank	Tuscaloosa	1,639,601	71	79	17	11	14	**38.4**
17	ServisFirst Bank	Birmingham	8,310,297	75	98	1	17	2	**38.6**
18	Premier Bank of the South	Cullman	199,056	23	18	94	28	33	**39.2**
19	First Jackson Bank, Inc.	Stevenson	263,821	63	93	8	25	9	**39.6**
20	First National Bank	Hamilton	289,115	57	29	37	14	63	**40.0**
20	Bank Independent	Sheffield	1,680,544	3	17	104	70	6	**40.0**
22	HNB First Bank	Headland	150,805	54	30	66	26	26	**40.4**
23	Brantley Bank and Trust Company	Brantley	68,229	14	65	47	27	52	**41.0**
24	Peoples Bank of Alabama	Cullman	815,550	18	2	109	65	12	**41.2**
25	CCB Community Bank	Andalusia	511,584	21	79	45	43	20	**41.6**
26	Pinnacle Bank	Jasper	227,390	63	38	55	18	36	**42.0**
27	Regions Bank	Birmingham	128,089,000	90	5	41	48	27	**42.2**
28	Merchants Bank of Alabama	Cullman	293,287	55	15	68	63	11	**42.4**
29	North Alabama Bank	Hazel Green	107,976	9	11	83	85	25	**42.6**
30	River Bank & Trust	Prattville	1,090,312	45	47	46	34	44	**43.2**
31	First Southern Bank	Florence	237,156	66	60	49	6	38	**43.8**
32	Traditions Bank	Cullman	368,058	2	16	103	75	28	**44.8**
32	Vantage Bank of Alabama	Albertville	128,751	30	46	59	47	42	**44.8**
34	First Citizens Bank	Luverne	248,617	25	40	71	50	41	**45.4**
35	AuburnBank	Auburn	835,805	98	81	14	3	32	**45.6**
36	Citizens Bank & Trust	Guntersville	514,768	82	53	56	16	23	**46.0**
37	Samson Banking Company, Inc.	Samson	79,954	49	54	32	44	54	**46.6**
38	Progress Bank and Trust	Huntsville	1,178,548	78	49	36	13	59	**47.0**
39	Troy Bank & Trust Company	Troy	912,723	78	33	27	79	19	**47.2**
40	PrimeSouth Bank	Tallassee	253,226	57	76	16	60	29	**47.6**
41	FNB Bank	Scottsboro	665,114	20	41	80	66	34	**48.2**
42	FirstState Bank	Lineville	233,515	43	61	65	35	40	**48.8**
43	Bank of Vernon	Vernon	155,061	35	44	57	67	43	**49.2**
44	Community Neighbor Bank	Camden	107,069	16	20	90	81	45	**50.4**
45	Metro Bank	Pell City	738,185	46	70	24	76	37	**50.6**
45	EvaBank	Cullman	373,989	1	99	33	103	17	**50.6**
45	Town-Country National Bank	Camden	109,019	10	49	73	68	53	**50.6**
48	Cullman Savings Bank (MHC)	Cullman	298,749	44	96	23	41	50	**50.8**
49	Southern Independent Bank	Opp	234,433	103	87	11	10	47	**51.6**
50	First Bank of Boaz	Boaz	230,770	102	106	2	4	46	**52.0**
50	West Alabama Bank & Trust	Reform	631,931	93	21	29	69	48	**52.0**

Source: S&P Global Market Intelligence

Rank The Banks

Arkansas – 2019 Q1

Arkansas – Bank Listing

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
Anstaff Bank	Green Forest	First National Bancorp, Inc.	5/4/1931	12	148	Yes	658,826	1.01	10.36
Arkansas County Bank	De Witt	DeWitt First Bankshares Corporation	4/12/1912	3	42	Yes	163,990	1.05	10.04
Armor Bank	Forrest City	Big Creek Bancshares, Inc	1/1/1919	3	21	No	94,758	0.23	1.17
Arvest Bank	Fayetteville	Arvest Bank Group, Inc.	1/1/1871	291	6,137	No	19,054,509	1.02	9.26
Bank of Bearden	Bearden	Bearden Bancshares, Inc.	7/5/1945	1	8	Yes	52,441	1.16	10.91
Bank of Cave City	Cave City	Sharp BancShares, Inc.	7/2/1906	5	39	Yes	115,805	0.83	9.59
Bank of Delight	Delight		6/16/1911	3	24	Yes	133,527	1.31	9.36
Bank of England	England	MHBC Investments Limited Partnership I LLLP	8/8/1898	6	1,192	No	346,254	1.44	9.29
Bank of Gravett	Gravette	Legacy BancShares, Inc.	3/1/1898	4	33	No	134,254	0.25	1.75
Bank of Lake Village	Lake Village	Southeast Arkansas Bank Corporation	1/1/1934	2	14	No	64,389	1.54	13.86
Bank of Little Rock	Little Rock	Little Rock Bankshares, Inc.	10/21/1927	5	119	No	201,484	0.50	4.74
Bank of Prescott	Prescott	Prescott Bancshares, Inc.	8/10/1904	1	18	No	67,882	0.68	4.75
Bank of Salem	Salem	Smith Associated Banking Corporation	12/9/1908	3	36	No	138,834	1.53	13.39
Bank OZK	Little Rock		10/1/1934	245	2,596	No	23,005,652	1.86	11.25
Bodcaw Bank	Stamps	Bodcaw Bancshares, Inc.	1/1/1903	2	21	No	99,569	0.84	8.69
Capital Bank	Little Rock	Capital Bancshares, Inc.	9/8/1997	1	18	No	164,928	0.23	2.84
Centennial Bank	Conway	Home BancShares, Inc.	5/12/1903	165	1,823	No	15,170,169	2.22	12.62
Central Bank	Little Rock	Cross County Bancshares, Inc.	8/12/1912	3	24	No	221,017	0.74	6.87
Chambers Bank	Danville	Chambers Bancshares, Inc.	10/7/1930	19	179	Yes	844,133	1.00	8.30
Citizens Bank	Batesville	Citizens Bancshares of Batesville, Inc.	4/24/1953	21	189	No	861,752	0.88	8.65
Citizens Bank & Trust Company	Van Buren	First Bank Corp	5/1/1886	8	99	No	411,101	1.87	14.78
Commercial Bank & Trust Company	Monticello	Drew Bancshares, Inc.	11/29/1912	5	40	Yes	210,376	0.90	10.67
Community State Bank	Bradley		4/10/1933	1	6	Yes	18,734	0.98	5.96
Connect Bank	Star City	Star City Bancshares, Inc.	4/7/1925	5	29	Yes	94,581	1.51	10.01
Cornerstone Bank	Eureka Springs	Eureka Bancshares, Inc.	5/4/1912	6	78	Yes	309,176	1.04	11.90
Cross County Bank	Wynne	Cross County Bancshares, Inc.	6/5/1891	9	84	No	246,554	1.45	11.19
DeWitt Bank and Trust Company	De Witt	DBT Financial Corporation	3/1/1929	2	18	Yes	97,285	2.15	12.02
Diamond Bank	Glenwood	Bainum Bancorp	12/16/1904	16	147	Yes	633,482	0.90	9.32
Eagle Bank and Trust Company	Little Rock	State Holding Company	7/1/1919	13	191	No	398,577	0.91	7.71
Farmers & Merchants Bank	Stuttgart	Farmers and Merchants Bankshares, Inc.	1/2/1945	19	255	No	1,048,367	0.94	7.39
Farmers Bank	Greenwood	Wilkinson Banking Corporation	9/25/1907	11	64	No	212,535	1.09	5.74
Farmers Bank & Trust Company	Magnolia	Magnolia Banking Corporation	9/26/1906	23	258	No	1,629,132	1.23	11.88
Farmers Bank and Trust Company	Blytheville	Farmers Bancorp, Inc.	3/16/1908	7	47	Yes	269,956	1.74	17.66
FBT Bank & Mortgage	Fordyce	FBT Bancshares, Inc.	1/6/1931	5	44	Yes	167,343	0.86	8.21
Fidelity National Bank	West Memphis	Carlson Bancshares, Inc.	11/4/1966	4	60	Yes	385,032	1.09	9.77
First Arkansas Bank and Trust	Jacksonville	First Arkansas BancShares, Inc.	11/5/1949	24	276	Yes	767,157	1.22	6.51
First Community Bank	Batesville	First Community Bancshares, Inc.	8/4/1997	24	361	No	1,500,898	1.01	11.87
First Delta Bank	Marked Tree	Tyronza Bancshares, Inc.	10/17/1951	3	16	No	59,601	0.83	9.21
First Financial Bank	El Dorado	First Financial Banc Corporation	4/1/1934	10	308	Yes	1,060,554	1.85	14.13
First National Bank	Paragould	First Paragould Bankshares, Inc.	3/22/1889	21	259	No	1,655,732	1.12	10.95
First National Bank at Paris	Paris	Union Bankshares, Inc.	9/1/1891	6	49	Yes	175,853	1.48	10.49
First National Bank of Eastern Arkansas	Forrest City	Bancshares of Eastern Arkansas, Inc.	11/1/1886	14	106	Yes	412,862	1.07	10.52
First National Bank of Fort Smith	Fort Smith	First Bank Corp	3/22/1872	21	299	No	1,325,057	1.98	15.68
First National Bank of Izard County	Calico Rock	Wyatt Bancshares, Inc.	5/1/1914	5	40	No	167,051	1.21	3.57
First National Bank of Lawrence County at Walnut Ridge	Walnut Ridge	First National Capital Corporation	3/27/1919	6	62	Yes	212,392	1.15	11.15

Source: S&P Global Market Intelligence

Arkansas – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
First National Bank of North Arkansas	Berryville	First Carroll Bankshares, Inc.	2/18/1889	11	90	Yes	199,625	1.10	9.71
First National Bank of Wynne	Wynne	First National Corporation of Wynne	12/3/1915	7	82	No	339,718	1.40	11.12
First NaturalState Bank	McGehee	First National Financial Corporation	1/2/1974	3	19	No	59,490	0.64	6.22
First Security Bank	Searcy	First Security Bancorp	2/6/1932	79	867	No	5,397,456	1.96	10.48
First Service Bank	Greenbrier	First Service Bancshares, Inc.	5/7/1962	11	96	No	309,924	0.87	8.41
First State Bank	Lonoke	Lonoke Bancshares, Inc.	3/18/1935	6	53	No	260,101	(0.25)	(2.78)
First State Bank	Russellville	First State Banking Corporation	1/12/1934	5	51	No	295,324	1.40	12.25
First State Bank	Crossett	Evergreen Bancshares, Inc.	1/4/1964	2	13	No	33,684	0.58	3.66
First State Bank of DeQueen	De Queen	First State Bancshares, Inc.	11/1/1974	7	57	Yes	255,175	0.99	11.66
First State Bank of Warren	Warren	Bradley Bancshares, Inc.	1/1/1890	4	30	Yes	107,828	0.61	6.06
First Western Bank	Booneville	First Western Bancshares, Inc.	4/18/1910	10	104	No	432,503	0.67	7.78
FNBC Bank	Ash Flat	FNBC Bancorp Inc	1/1/1912	13	96	Yes	468,714	0.91	9.56
Gateway Bank	Rison	Sigma Holdings, Inc.	3/7/1932	2	15	Yes	78,092	0.45	3.86
Generations Bank	Rogers	Harrell Bancshares, Inc.	10/8/1907	9	116	No	542,653	0.95	10.32
HNB Bank	Helena	Helena Bancshares, Inc.	4/1/1940	6	59	No	175,640	0.49	3.41
HomeBank of Arkansas	Portland	Peoples Home Holding, Inc	1/23/1908	5	27	No	76,071	(0.05)	(0.47)
Horatio State Bank	Horatio	Pioneer Bancshares, Inc. of Horatio, Ark	5/5/1905	2	42	No	213,321	1.66	14.65
Integrity First Bank, National Association	Mountain Home	Mountain Home Bancshares, Inc.	12/14/1963	10	123	No	511,654	1.17	10.87
Legacy National Bank	Springdale	Legacy BancShares, Inc.	3/28/2005	6	92	No	520,233	0.98	10.11
Logan County Bank	Scranton		4/4/1926	2	14	No	81,652	1.07	5.75
Malvern National Bank	Malvern	MNB Bancshares, Inc.	7/28/1934	15	130	Yes	536,388	0.44	4.61
McGehee Bank	McGehee	Southeast Financial Bankstock Corporation	12/6/1933	4	29	Yes	125,700	1.09	7.69
Merchants & Planters Bank	Newport	M&P Community Bancshares, Inc.	8/6/1946	11	75	No	255,308	0.96	9.23
Merchants & Planters Bank	Clarendon	Clarendon Holding Company	7/23/1890	1	9	No	43,443	0.71	6.68
Merchants and Farmers Bank	Dumas	M & F Financial Corporation	5/10/1909	3	35	No	131,339	0.83	8.72
Peoples Bank	Magnolia	Golden Oaks Bancshares, Inc.	6/22/1910	3	69	Yes	214,696	0.68	7.22
Peoples Bank	Sheridan	Peoples Bancorp, Inc.	9/13/2000	2	25	No	155,676	1.75	12.75
Petit Jean State Bank	Morrilton	Petit Jean Bancshares, Inc.	2/16/1999	2	29	No	184,705	1.53	11.03
Piggott State Bank	Piggott	Piggott Bankstock, Inc.	3/19/1930	3	19	Yes	87,261	0.92	10.42
Premier Bank of Arkansas	Marion	FCB Financial Services, Inc	10/13/1998	2	27	No	150,524	1.09	7.61
Priority Bank	Fayetteville	Priority One Holding Company	7/3/1993	3	35	Yes	86,884	1.13	12.42
Relyance Bank, National Association	Pine Bluff	Jefferson Bancshares, Inc.	2/11/1965	20	184	No	833,405	1.03	8.11
River Town Bank	Dardanelle	Bank of Dardanelle Bankshares, Inc.	1/1/1934	8	49	No	134,486	0.90	7.27
RiverBank	Pocahontas		8/5/1974	2	15	No	100,397	1.91	18.29
Riverside Bank	Sparkman	Riverside Bancshares, Inc.	9/19/1916	2	15	Yes	62,341	1.77	21.05
Riverwind Bank	Augusta		2/20/1935	4	27	No	105,676	0.79	8.06
Security Bank	Stephens	Smith Associated Banking Corporation	4/1/1946	1	18	No	68,273	0.89	10.12
Signature Bank of Arkansas	Fayetteville	White River Bancshares Company	8/18/1933	6	139	No	648,339	0.84	7.41
Simmons Bank	Pine Bluff	Simmons First National Corporation	3/23/1903	216	2,585	No	16,062,686	1.52	10.81
Smackover State Bank	Smackover	Smackover Bancshares, Inc.	4/18/1928	4	36	No	182,528	0.85	6.86
Southern Bancorp Bank	Arkadelphia	Southern Bancorp, Inc.	3/1/1884	44	350	No	1,360,589	0.98	8.72
Stone Bank	Mountain View	Stone Bancshares, Inc.	4/29/1955	4	81	No	383,369	0.67	6.04
Today's Bank	Huntsville	Mathias Bancshares, Inc.	7/26/1991	11	80	Yes	234,009	0.41	4.86
Union Bank & Trust Company	Monticello	First Union Financial Corporation	11/19/1900	4	53	Yes	207,537	1.04	10.64
Union Bank of Mena	Mena	Union Bankshares, Inc.	7/25/1934	3	60	Yes	270,159	1.64	15.80

Source: S&P Global Market Intelligence

Arkansas – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
United Bank	Springdale	United Holding Company, Inc.	1/1/1978	4	54	Yes	193,800	0.70	5.80
Warren Bank and Trust Company	Warren		12/31/1901	4	40	Yes	126,442	0.55	3.52

Source: S&P Global Market Intelligence

Arkansas – 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	Bank OZK	Little Rock	2,596	245	18,476,868	75,416	93,901	7,117	8,862	**23,005,652**
2	Arvest Bank	Fayetteville	6,137	291	16,204,570	55,686	65,479	2,640	3,105	**19,054,509**
3	Simmons Bank	Pine Bluff	2,585	216	12,204,508	56,502	74,364	4,721	6,214	**16,062,686**
4	Centennial Bank	Conway	1,823	165	11,126,677	67,434	91,940	6,103	8,322	**15,170,169**
5	First Security Bank	Searcy	867	79	4,082,242	51,674	68,322	4,708	6,225	**5,397,456**
6	First National Bank	Paragould	259	21	1,338,926	63,758	78,844	5,170	6,393	**1,655,732**
7	Farmers Bank & Trust Company	Magnolia	258	23	1,443,656	62,768	70,832	5,596	6,314	**1,629,132**
8	First Community Bank	Batesville	361	24	1,160,372	48,349	62,537	3,214	4,158	**1,500,898**
9	Southern Bancorp Bank	Arkadelphia	350	44	1,113,656	25,310	30,922	3,182	3,887	**1,360,589**
10	First National Bank of Fort Smith	Fort Smith	299	21	1,140,161	54,293	63,098	3,813	4,432	**1,325,057**
11	First Financial Bank	El Dorado	308	10	804,331	80,433	106,055	2,611	3,443	**1,060,554**
12	Farmers & Merchants Bank	Stuttgart	255	19	776,266	40,856	55,177	3,044	4,111	**1,048,367**
13	Citizens Bank	Batesville	189	21	729,534	34,740	41,036	3,860	4,560	**861,752**
14	Chambers Bank	Danville	179	19	660,124	34,743	44,428	3,688	4,716	**844,133**
15	Relyance Bank, National Association	Pine Bluff	184	20	717,335	35,867	41,670	3,899	4,529	**833,405**
16	First Arkansas Bank and Trust	Jacksonville	276	24	527,729	21,989	31,965	1,912	2,780	**767,157**
17	Anstaff Bank	Green Forest	148	12	583,404	48,617	54,902	3,942	4,452	**658,826**
18	Signature Bank of Arkansas	Fayetteville	139	6	537,962	89,660	108,057	3,870	4,664	**648,339**
19	Diamond Bank	Glenwood	147	16	549,326	34,333	39,593	3,737	4,309	**633,482**
20	Generations Bank	Rogers	116	9	442,057	49,117	60,295	3,811	4,678	**542,653**
21	Malvern National Bank	Malvern	130	15	441,101	29,407	35,759	3,393	4,126	**536,388**
22	Legacy National Bank	Springdale	92	6	456,647	76,108	86,706	4,964	5,655	**520,233**
23	Integrity First Bank, National Association	Mountain Home	123	10	444,280	44,428	51,165	3,612	4,160	**511,654**
24	FNBC Bank	Ash Flat	96	13	353,517	27,194	36,055	3,682	4,882	**468,714**
25	First Western Bank	Booneville	104	10	360,852	36,085	43,250	3,470	4,159	**432,503**
26	First National Bank of Eastern Arkansas	Forrest City	106	14	369,037	26,360	29,490	3,481	3,895	**412,862**
27	Citizens Bank & Trust Company	Van Buren	99	8	351,965	43,996	51,388	3,555	4,153	**411,101**
28	Eagle Bank and Trust Company	Little Rock	191	13	309,936	23,841	30,660	1,623	2,087	**398,577**
29	Fidelity National Bank	West Memphis	60	4	334,957	83,739	96,258	5,583	6,417	**385,032**
30	Stone Bank	Mountain View	81	4	316,127	79,032	95,842	3,903	4,733	**383,369**
31	Bank of England	England	1,192	6	262,685	43,781	57,709	220	290	**346,254**
32	First National Bank of Wynne	Wynne	82	7	290,556	41,508	48,531	3,543	4,143	**339,718**
33	First Service Bank	Greenbrier	96	11	266,757	24,251	28,175	2,779	3,228	**309,924**
34	Cornerstone Bank	Eureka Springs	78	6	256,334	42,722	51,529	3,286	3,964	**309,176**
35	First State Bank	Russellville	51	5	255,514	51,103	59,065	5,010	5,791	**295,324**
36	Union Bank of Mena	Mena	60	3	238,788	79,596	90,053	3,980	4,503	**270,159**
37	Farmers Bank and Trust Company	Blytheville	47	7	217,373	31,053	38,565	4,625	5,744	**269,956**
38	First State Bank	Lonoke	53	6	234,010	39,002	43,350	4,415	4,908	**260,101**
39	Merchants & Planters Bank	Newport	75	11	222,228	20,203	23,210	2,963	3,404	**255,308**
40	First State Bank of DeQueen	De Queen	57	7	224,174	32,025	36,454	3,933	4,477	**255,175**
41	Cross County Bank	Wynne	84	9	211,465	23,496	27,395	2,517	2,935	**246,554**
42	Today's Bank	Huntsville	80	11	195,346	17,759	21,274	2,442	2,925	**234,009**
43	Central Bank	Little Rock	24	3	180,354	60,118	73,672	7,515	9,209	**221,017**
44	Peoples Bank	Magnolia	69	3	149,905	49,968	71,565	2,173	3,112	**214,696**
45	Horatio State Bank	Horatio	42	2	188,189	94,095	106,661	4,481	5,079	**213,321**
46	Farmers Bank	Greenwood	64	11	173,301	15,755	19,321	2,708	3,321	**212,535**
47	First National Bank of Lawrence County at Walnut Ridge	Walnut Ridge	62	6	188,405	31,401	35,399	3,039	3,426	**212,392**
48	Commercial Bank & Trust Company	Monticello	40	5	177,658	35,532	42,075	4,441	5,259	**210,376**
49	Union Bank & Trust Company	Monticello	53	4	179,523	44,881	51,884	3,387	3,916	**207,537**
50	Bank of Little Rock	Little Rock	119	5	179,084	35,817	40,297	1,505	1,693	**201,484**

Source: S&P Global Market Intelligence

Arkansas – 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	First National Bank of North Arkansas	Berryville	199,625	6.51	2.92	0.48	4.86	92.19	2.29	**5.57**
2	Cross County Bank	Wynne	246,554	6.38	7.60	0.76	5.95	93.78	2.09	**5.24**
3	First State Bank	Crossett	33,684	6.86	(3.54)	0.39	(3.88)	75.66	2.37	**5.04**
4	First National Bank at Paris	Paris	175,853	5.81	13.66	0.65	14.69	94.81	1.45	**4.99**
5	Community State Bank	Bradley	18,734	6.52	35.86	0.59	16.50	75.60	2.96	**4.70**
6	Connect Bank	Star City	94,581	6.15	4.18	0.67	2.93	86.83	2.93	**4.66**
7	Bank of Salem	Salem	138,834	6.11	(0.50)	0.92	0.75	88.99	2.26	**4.65**
8	First Financial Bank	El Dorado	1,060,554	6.15	9.06	1.40	15.74	110.85	1.91	**4.59**
9	Bank OZK	Little Rock	23,005,652	6.28	5.22	1.29	3.61	94.58	2.63	**4.52**
10	RiverBank	Pocahontas	100,397	6.26	15.93	1.50	17.97	98.42	3.36	**4.49**
10	Centennial Bank	Conway	15,170,169	5.96	6.33	0.98	6.42	98.67	2.80	**4.49**
12	Riverside Bank	Sparkman	62,341	6.23	2.34	1.58	4.20	106.24	3.92	**4.48**
13	Horatio State Bank	Horatio	213,321	6.98	8.19	1.61	6.10	87.68	2.08	**4.47**
14	First Arkansas Bank and Trust	Jacksonville	767,157	5.49	4.40	0.37	(6.56)	93.40	3.77	**4.43**
15	Union Bank of Mena	Mena	270,159	6.12	1.09	0.52	4.75	73.78	1.91	**4.41**
15	First Service Bank	Greenbrier	309,924	5.70	12.19	1.08	19.35	99.93	4.38	**4.41**
17	FBT Bank & Mortgage	Fordyce	167,343	6.84	5.76	0.79	6.35	70.31	3.23	**4.38**
17	Merchants and Farmers Bank	Dumas	131,339	5.67	2.27	0.79	0.91	89.09	2.33	**4.38**
19	Farmers Bank	Greenwood	212,535	6.17	5.41	0.43	2.58	68.87	2.32	**4.37**
19	HomeBank of Arkansas	Portland	76,071	6.06	(5.10)	1.20	1.01	84.73	1.45	**4.37**
21	Bank of Gravett	Gravette	134,254	6.53	(2.52)	0.83	14.95	63.02	2.14	**4.31**
22	Bank of Cave City	Cave City	115,805	5.84	11.87	0.74	1.96	86.20	2.35	**4.30**
23	Cornerstone Bank	Eureka Springs	309,176	5.91	22.96	1.09	19.08	88.65	3.01	**4.28**
24	Bank of Lake Village	Lake Village	64,389	6.44	14.43	0.46	(2.46)	58.64	2.32	**4.26**
24	First National Bank of Izard County	Calico Rock	167,051	6.86	4.01	0.48	3.13	68.76	2.41	**4.26**
26	First National Bank of Fort Smith	Fort Smith	1,325,057	5.41	7.32	0.42	0.57	84.36	2.18	**4.24**
27	Priority Bank	Fayetteville	86,884	6.66	10.66	2.11	27.03	131.03	5.71	**4.18**
28	Simmons Bank	Pine Bluff	16,062,686	5.71	32.59	0.99	25.00	96.36	2.84	**4.17**
28	Farmers Bank and Trust Company	Blytheville	269,956	5.60	10.83	0.97	(0.76)	96.19	2.77	**4.17**
30	Premier Bank of Arkansas	Marion	150,524	5.56	10.50	0.54	(3.91)	85.50	2.16	**4.16**
31	Merchants & Planters Bank	Newport	255,308	5.75	2.54	0.79	(1.28)	77.49	2.47	**4.15**
32	Arkansas County Bank	De Witt	163,990	6.17	5.29	0.60	(3.41)	70.85	2.70	**4.12**
33	McGehee Bank	McGehee	125,700	5.43	(10.67)	0.57	9.18	71.98	1.57	**4.10**
33	First State Bank	Russellville	295,324	5.28	8.86	0.64	16.47	82.25	2.48	**4.10**
35	Chambers Bank	Danville	844,133	5.44	5.98	1.15	4.21	106.33	3.29	**4.09**
36	First National Bank of Lawrence County at Walnut Ridge	Walnut Ridge	212,392	5.98	3.69	0.67	5.17	66.23	2.28	**4.05**
36	River Town Bank	Dardanelle	134,486	5.12	0.88	0.36	(2.18)	80.17	2.26	**4.05**
38	First National Bank of Wynne	Wynne	339,718	5.82	6.38	0.34	(3.62)	60.25	2.40	**4.04**
38	Riverwind Bank	Augusta	105,676	5.62	2.62	0.80	5.07	75.57	3.24	**4.04**
40	Signature Bank of Arkansas	Fayetteville	648,339	5.36	4.89	1.10	5.11	99.58	2.31	**4.00**
41	Eagle Bank and Trust Company	Little Rock	398,577	5.96	(2.46)	0.78	0.70	73.29	3.20	**3.98**
42	Security Bank	Stephens	68,273	6.04	3.52	1.60	(5.25)	92.86	1.96	**3.93**
43	Southern Bancorp Bank	Arkadelphia	1,360,589	5.07	12.89	0.66	9.93	88.16	2.92	**3.92**
43	Today's Bank	Huntsville	234,009	6.23	17.35	1.33	12.58	81.99	2.76	**3.92**
43	Citizens Bank & Trust Company	Van Buren	411,101	5.72	3.61	0.63	1.12	69.94	2.72	**3.92**
46	First Western Bank	Booneville	432,503	5.39	8.72	1.25	2.40	99.69	2.74	**3.88**
47	FNBC Bank	Ash Flat	468,714	5.32	5.88	1.02	9.05	97.85	3.92	**3.87**
47	Bank of England	England	346,254	5.52	9.47	1.23	17.72	105.18	2.47	**3.87**
49	First State Bank of DeQueen	De Queen	255,175	6.11	7.11	1.53	3.58	83.25	2.81	**3.86**
49	Farmers & Merchants Bank	Stuttgart	1,048,367	5.31	5.28	0.68	(0.35)	89.84	2.61	**3.86**

Source: S&P Global Market Intelligence

Arkansas – 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	Bank of England	England	346,254	4,740	0.17	33.14	2.52	(0.01)	118,369	**35.87**
2	Bank of Little Rock	Little Rock	201,484	1,016	0.20	5.26	0.00	(0.05)	13,231	**6.56**
3	Priority Bank	Fayetteville	86,884	1,239	0.02	3.51	0.02	0.13	3,120	**3.78**
4	Eagle Bank and Trust Company	Little Rock	398,577	3,653	0.15	(0.05)	0.00	(0.01)	14,933	**3.74**
5	First Arkansas Bank and Trust	Jacksonville	767,157	12,447	0.19	0.11	0.00	0.01	26,838	**3.49**
6	Arvest Bank	Fayetteville	19,054,509	188,501	0.77	0.26	0.47	0.01	543,860	**2.93**
7	Stone Bank	Mountain View	383,369	2,184	0.04	2.30	0.15	(0.02)	8,469	**2.58**
8	First Financial Bank	El Dorado	1,060,554	24,651	0.19	0.80	0.99	0.02	22,378	**2.23**
9	FBT Bank & Mortgage	Fordyce	167,343	1,848	0.51	0.00	0.00	0.01	2,684	**1.65**
10	First Service Bank	Greenbrier	309,924	2,550	0.31	0.56	0.00	(0.01)	4,265	**1.45**
11	Farmers Bank	Greenwood	212,535	2,223	0.53	0.00	0.00	0.00	2,900	**1.42**
12	River Town Bank	Dardanelle	134,486	1,214	0.36	0.00	0.00	(0.03)	1,897	**1.41**
13	First National Bank at Paris	Paris	175,853	3,143	0.83	0.00	0.02	(0.01)	2,173	**1.36**
14	Merchants & Planters Bank	Newport	255,308	2,510	0.46	0.04	0.00	0.04	3,423	**1.30**
15	First National Bank of Fort Smith	Fort Smith	1,325,057	25,866	0.35	0.11	0.00	0.02	15,635	**1.19**
16	Cornerstone Bank	Eureka Springs	309,176	3,834	0.31	0.00	0.00	0.00	3,121	**1.12**
17	Today's Bank	Huntsville	234,009	1,224	0.10	0.00	0.00	0.67	2,380	**1.06**
18	Farmers Bank and Trust Company	Blytheville	269,956	6,064	0.39	0.00	0.00	(0.08)	2,668	**1.02**
19	Community State Bank	Bradley	18,734	214	0.61	0.00	0.00	0.00	166	**1.01**
20	First National Bank of North Arkansas	Berryville	199,625	2,870	0.37	0.00	0.00	0.01	1,956	**1.00**
21	First National Bank	Paragould	1,655,732	17,267	0.34	0.00	0.00	0.01	15,246	**0.99**
22	First State Bank	Crossett	33,684	199	0.73	(0.03)	0.00	(0.05)	332	**0.98**
23	Bank of Cave City	Cave City	115,805	1,239	0.25	0.00	0.00	0.00	1,073	**0.96**
24	Relyance Bank, National Association	Pine Bluff	833,405	8,472	0.38	0.00	0.00	0.00	7,645	**0.93**
25	Simmons Bank	Pine Bluff	16,062,686	244,661	0.27	0.09	0.01	0.00	149,078	**0.92**
25	Connect Bank	Star City	94,581	1,895	0.31	0.00	0.00	0.00	864	**0.92**
25	Union Bank of Mena	Mena	270,159	5,645	0.46	0.00	0.00	(0.01)	2,394	**0.92**
28	Union Bank & Trust Company	Monticello	207,537	2,897	0.41	0.04	0.00	(0.02)	1,922	**0.91**
28	Bank of Lake Village	Lake Village	64,389	1,031	0.15	0.00	0.00	0.00	611	**0.91**
30	FNBC Bank	Ash Flat	468,714	5,503	0.40	0.03	0.01	(0.01)	4,115	**0.90**
31	First Western Bank	Booneville	432,503	2,794	0.18	0.41	0.00	(0.06)	3,698	**0.88**
31	Integrity First Bank, National Association	Mountain Home	511,654	5,847	0.31	0.02	0.00	0.00	4,380	**0.88**
33	First Community Bank	Batesville	1,500,898	14,473	0.28	0.13	0.00	(0.01)	12,235	**0.86**
34	Peoples Bank	Magnolia	214,696	1,922	0.67	0.00	0.00	0.02	1,767	**0.83**
35	Riverside Bank	Sparkman	62,341	1,477	0.07	0.62	0.00	0.06	507	**0.81**
36	First National Bank of Wynne	Wynne	339,718	4,744	0.50	0.00	0.00	(0.01)	2,621	**0.77**
37	Southern Bancorp Bank	Arkadelphia	1,360,589	12,989	0.42	0.02	0.00	(0.03)	9,877	**0.75**
38	First National Bank of Izard County	Calico Rock	167,051	1,998	0.30	0.00	0.00	0.00	1,119	**0.68**
38	McGehee Bank	McGehee	125,700	1,797	0.14	0.00	0.00	0.00	847	**0.68**
38	Generations Bank	Rogers	542,653	4,744	0.24	0.15	0.00	0.00	3,412	**0.68**
41	First State Bank	Russellville	295,324	3,731	0.16	0.21	0.00	0.00	1,770	**0.67**
42	Farmers & Merchants Bank	Stuttgart	1,048,367	10,101	0.24	0.00	0.00	0.01	7,089	**0.66**
42	Citizens Bank & Trust Company	Van Buren	411,101	7,402	0.30	0.00	0.00	0.00	2,606	**0.66**
42	Merchants and Farmers Bank	Dumas	131,339	1,165	0.33	0.00	0.00	0.00	925	**0.66**
45	First State Bank of Warren	Warren	107,828	883	0.28	0.00	0.00	0.00	706	**0.64**
46	Peoples Bank	Sheridan	155,676	2,720	0.24	0.00	0.00	0.00	980	**0.63**
46	First National Bank of Lawrence County at Walnut Ridge	Walnut Ridge	212,392	3,155	0.26	0.00	0.00	0.00	1,290	**0.63**
46	Bank of Salem	Salem	138,834	2,094	0.21	0.00	0.00	(0.03)	854	**0.63**
46	Farmers Bank & Trust Company	Magnolia	1,629,132	18,320	0.25	0.08	0.00	0.01	9,423	**0.63**
46	Bank of Gravett	Gravette	134,254	301	0.28	0.00	0.00	0.00	775	**0.63**

Source: S&P Global Market Intelligence

Arkansas – 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	Centennial Bank	Conway	15,170,169	35.00	1,823	165	0.90	0.24	0.48	**1.63**
2	Logan County Bank	Scranton	81,652	53.81	14	2	0.96	0.33	0.37	**1.65**
3	Bank OZK	Little Rock	23,005,652	36.83	2,596	245	0.76	0.26	0.65	**1.66**
4	Petit Jean State Bank	Morrilton	184,705	43.41	29	2	0.93	0.17	0.57	**1.67**
5	Capital Bank	Little Rock	164,928	79.11	18	1	0.90	0.19	0.61	**1.70**
6	Bank of Bearden	Bearden	52,441	51.98	8	1	0.98	0.10	0.70	**1.77**
7	First Security Bank	Searcy	5,397,456	40.64	867	79	1.01	0.25	0.53	**1.79**
8	RiverBank	Pocahontas	100,397	39.86	15	2	0.87	0.16	0.77	**1.80**
9	Peoples Bank	Sheridan	155,676	42.91	25	2	0.91	0.20	0.71	**1.82**
10	Smackover State Bank	Smackover	182,528	63.04	36	4	1.09	0.19	0.67	**1.95**
11	Bank of Delight	Delight	133,527	51.80	24	3	1.29	0.14	0.62	**2.05**
12	Horatio State Bank	Horatio	213,321	44.69	42	2	1.34	0.17	0.55	**2.06**
13	Fidelity National Bank	West Memphis	385,032	56.68	60	4	1.30	0.17	0.60	**2.08**
14	Central Bank	Little Rock	221,017	64.50	24	3	1.16	0.29	0.66	**2.11**
15	Citizens Bank & Trust Company	Van Buren	411,101	47.32	99	8	1.45	0.25	0.44	**2.14**
16	Bodcaw Bank	Stamps	99,569	56.75	21	2	1.23	0.15	0.83	**2.21**
17	First State Bank	Lonoke	260,101	102.75	53	6	1.36	0.27	0.61	**2.25**
18	First National Bank	Paragould	1,655,732	53.52	259	21	1.22	0.31	0.75	**2.28**
19	Farmers Bank & Trust Company	Magnolia	1,629,132	54.88	258	23	1.27	0.30	0.72	**2.29**
20	First Delta Bank	Marked Tree	59,601	69.37	16	3	1.19	0.29	0.95	**2.43**
21	Simmons Bank	Pine Bluff	16,062,686	52.24	2,585	216	1.40	0.29	0.75	**2.44**
22	Armor Bank	Forrest City	94,758	72.05	21	3	1.25	0.31	0.90	**2.46**
23	Legacy National Bank	Springdale	520,233	62.38	92	6	1.45	0.30	0.72	**2.48**
24	First National Bank of Eastern Arkansas	Forrest City	412,862	61.56	106	14	1.49	0.46	0.56	**2.51**
25	DeWitt Bank and Trust Company	De Witt	97,285	63.85	18	2	1.47	0.16	0.89	**2.52**
26	First National Bank of Wynne	Wynne	339,718	55.91	82	7	1.53	0.27	0.73	**2.53**
27	Merchants & Planters Bank	Clarendon	43,443	75.85	9	1	1.50	0.23	0.82	**2.55**
28	Arkansas County Bank	De Witt	163,990	61.53	42	3	1.56	0.26	0.74	**2.56**
29	First National Bank of Fort Smith	Fort Smith	1,325,057	50.03	299	21	1.48	0.29	0.78	**2.56**
30	McGehee Bank	McGehee	125,700	56.35	29	4	1.61	0.51	0.44	**2.56**
31	Anstaff Bank	Green Forest	658,826	61.95	148	12	1.61	0.23	0.74	**2.59**
32	First State Bank	Russellville	295,324	56.99	51	5	1.40	0.26	0.93	**2.59**
33	Commercial Bank & Trust Company	Monticello	210,376	65.58	40	5	1.47	0.24	0.88	**2.59**
34	Warren Bank and Trust Company	Warren	126,442	80.55	40	4	1.46	0.22	0.92	**2.60**
35	Peoples Bank	Magnolia	214,696	58.94	69	3	1.59	0.21	0.84	**2.63**
36	Diamond Bank	Glenwood	633,482	65.21	147	16	1.50	0.41	0.74	**2.65**
37	Piggott State Bank	Piggott	87,261	63.94	19	3	1.11	0.33	1.21	**2.65**
38	Riverside Bank	Sparkman	62,341	53.54	15	2	1.40	0.35	0.90	**2.65**
39	First State Bank of DeQueen	De Queen	255,175	63.43	57	7	1.54	0.43	0.69	**2.65**
40	First State Bank of Warren	Warren	107,828	76.63	30	4	1.50	0.55	0.60	**2.65**
41	Farmers Bank and Trust Company	Blytheville	269,956	53.48	47	7	1.11	0.34	1.22	**2.67**
42	First National Bank of Lawrence County at Walnut Ridge	Walnut Ridge	212,392	61.84	62	6	1.64	0.58	0.46	**2.68**
43	Security Bank	Stephens	68,273	64.78	18	1	1.44	0.31	0.94	**2.69**
44	Chambers Bank	Danville	844,133	64.40	179	19	1.46	0.33	0.90	**2.69**
45	First National Bank of Izard County	Calico Rock	167,051	62.01	40	5	1.76	0.33	0.64	**2.74**
46	Integrity First Bank, National Association	Mountain Home	511,654	63.52	123	10	1.77	0.43	0.55	**2.74**
47	Farmers & Merchants Bank	Stuttgart	1,048,367	65.69	255	19	1.61	0.29	0.86	**2.76**
48	First NaturalState Bank	McGehee	59,490	75.16	19	3	1.59	0.30	0.86	**2.76**
49	Southern Bancorp Bank	Arkadelphia	1,360,589	64.06	350	44	1.41	0.39	0.99	**2.79**
50	First Community Bank	Batesville	1,500,898	63.83	361	24	1.64	0.34	0.83	**2.80**

Source: S&P Global Market Intelligence

Arkansas – 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	Community State Bank	Bradley	18,734	11,990	1.38	0.00	0.00	0.00	(0.03)	**-0.03**
2	First Security Bank	Searcy	5,397,456	2,520,551	3.23	0.17	0.00	0.25	(0.28)	**0.14**
3	First State Bank	Russellville	295,324	210,156	1.45	0.08	0.00	0.15	(0.02)	**0.20**
4	Peoples Bank	Sheridan	155,676	82,120	1.47	0.06	0.00	0.11	0.07	**0.23**
5	Bank of Prescott	Prescott	67,882	37,408	2.29	1.57	0.04	0.98	(2.01)	**0.58**
6	Capital Bank	Little Rock	164,928	78,563	1.50	0.00	0.00	0.54	0.06	**0.60**
7	Riverside Bank	Sparkman	62,341	55,219	0.85	0.32	0.14	0.08	0.15	**0.69**
8	Cross County Bank	Wynne	246,554	198,311	2.36	0.05	0.00	0.63	0.07	**0.75**
9	Riverwind Bank	Augusta	105,676	69,617	1.21	0.04	0.00	0.53	0.19	**0.75**
10	Integrity First Bank, National Association	Mountain Home	511,654	368,842	0.85	0.70	0.00	0.19	0.03	**0.92**
11	First National Bank of Lawrence County at Walnut Ridge	Walnut Ridge	212,392	124,785	1.14	0.46	0.00	0.39	0.06	**0.92**
12	First National Bank of Eastern Arkansas	Forrest City	412,862	203,420	1.92	0.28	0.12	0.55	0.01	**0.97**
13	Bank OZK	Little Rock	23,005,652	17,475,397	0.61	0.16	0.00	0.52	0.34	**1.02**
14	Bank of Delight	Delight	133,527	105,875	0.89	0.60	0.00	0.40	0.04	**1.04**
15	Bank of Bearden	Bearden	52,441	27,139	1.22	0.73	0.00	0.30	0.02	**1.04**
16	Centennial Bank	Conway	15,170,169	10,978,935	0.97	0.23	0.13	0.71	0.06	**1.13**
17	First National Bank	Paragould	1,655,732	1,290,237	1.47	0.49	0.00	0.28	0.36	**1.14**
18	HNB Bank	Helena	175,640	69,170	2.62	0.22	0.02	0.81	0.12	**1.17**
19	Malvern National Bank	Malvern	536,388	298,402	1.98	0.13	0.00	1.10	(0.06)	**1.17**
20	First National Bank at Paris	Paris	175,853	143,545	1.44	0.88	0.00	0.23	0.12	**1.23**
21	Relyance Bank, National Association	Pine Bluff	833,405	646,417	1.02	0.29	0.01	0.98	0.01	**1.29**
22	Union Bank & Trust Company	Monticello	207,537	153,767	0.99	0.38	0.00	0.75	0.21	**1.34**
23	Simmons Bank	Pine Bluff	16,062,686	11,759,772	0.51	0.22	0.00	0.98	0.22	**1.42**
24	First Service Bank	Greenbrier	309,924	266,568	1.00	0.38	0.00	1.03	0.02	**1.43**
25	Anstaff Bank	Green Forest	658,826	497,573	1.16	0.88	0.01	0.50	0.06	**1.45**
26	First Western Bank	Booneville	432,503	359,721	1.00	0.12	0.00	1.35	0.03	**1.50**
27	Signature Bank of Arkansas	Fayetteville	648,339	535,714	1.30	0.18	0.00	1.43	(0.09)	**1.52**
28	RiverBank	Pocahontas	100,397	83,875	1.08	0.86	0.00	0.64	0.03	**1.53**
29	Chambers Bank	Danville	844,133	701,902	1.14	0.02	0.00	1.42	0.22	**1.66**
30	Citizens Bank	Batesville	861,752	665,892	1.57	0.64	0.04	0.84	0.14	**1.67**
31	First National Bank of Fort Smith	Fort Smith	1,325,057	961,807	1.32	0.60	0.18	0.78	0.13	**1.70**
32	First National Bank of Wynne	Wynne	339,718	175,067	1.35	0.74	0.00	0.91	0.06	**1.70**
33	Farmers Bank & Trust Company	Magnolia	1,629,132	1,234,362	1.54	0.30	0.03	1.26	0.22	**1.82**
34	United Bank	Springdale	193,800	155,763	1.42	0.46	0.00	1.42	(0.06)	**1.83**
35	Petit Jean State Bank	Morrilton	184,705	89,991	2.66	0.17	0.00	1.58	0.09	**1.84**
36	Generations Bank	Rogers	542,653	419,812	0.97	1.21	0.00	0.56	0.10	**1.87**
37	Fidelity National Bank	West Memphis	385,032	203,708	1.34	1.69	0.00	0.17	0.01	**1.88**
38	Connect Bank	Star City	94,581	67,642	2.47	1.14	0.00	0.83	0.01	**1.98**
39	McGehee Bank	McGehee	125,700	77,665	2.27	0.01	0.00	1.59	0.49	**2.10**
40	Logan County Bank	Scranton	81,652	32,642	1.25	1.24	0.24	0.62	0.02	**2.12**
41	Bank of England	England	346,254	276,303	1.06	0.21	0.00	1.92	0.02	**2.15**
42	Central Bank	Little Rock	221,017	159,070	0.99	0.00	0.00	2.21	0.00	**2.21**
43	Farmers & Merchants Bank	Stuttgart	1,048,367	697,434	1.16	0.73	0.00	1.40	0.09	**2.21**
44	Farmers Bank and Trust Company	Blytheville	269,956	209,083	1.81	0.59	0.00	1.52	0.10	**2.21**
45	First State Bank of DeQueen	De Queen	255,175	186,619	1.69	1.04	0.00	0.93	0.25	**2.21**
46	Security Bank	Stephens	68,273	56,336	1.71	0.51	0.00	1.60	0.14	**2.26**
47	Gateway Bank	Rison	78,092	61,385	1.14	1.22	0.00	0.74	0.31	**2.27**
48	First State Bank of Warren	Warren	107,828	42,707	1.19	0.28	0.01	1.92	0.07	**2.28**
49	Arvest Bank	Fayetteville	19,054,509	12,576,356	1.06	0.61	0.02	1.44	0.22	**2.29**
50	Bodcaw Bank	Stamps	99,569	64,434	0.86	1.68	0.20	0.41	0.03	**2.32**

Source: S&P Global Market Intelligence

Arkansas – Return on Average Equity Ranking

Rank	Company Name	City	Total Assets ($000)	LTM Net Income ($000)	Total Employees	LTM Net Income ($000)/ Employee	2018Q1 LTM Net Income ($000)	2017Q1 LTM Net Income ($000)	ROAA (%)	ROAE (%)
1	Riverside Bank	Sparkman	62,341	1,477	15	98	1,533	1,360	1.77	**21.05**
2	RiverBank	Pocahontas	100,397	1,737	15	116	1,510	1,074	1.91	**18.29**
3	Farmers Bank and Trust Company	Blytheville	269,956	6,064	47	129	6,114	9,152	1.74	**17.66**
4	Union Bank of Mena	Mena	270,159	5,645	60	94	5,027	4,322	1.64	**15.80**
5	First National Bank of Fort Smith	Fort Smith	1,325,057	25,866	299	87	23,813	17,272	1.98	**15.68**
6	Citizens Bank & Trust Company	Van Buren	411,101	7,402	99	75	5,986	5,758	1.87	**14.78**
7	Horatio State Bank	Horatio	213,321	3,385	42	81	2,840	2,569	1.66	**14.65**
8	First Financial Bank	El Dorado	1,060,554	24,651	308	80	27,289	30,502	1.85	**14.13**
9	Bank of Lake Village	Lake Village	64,389	1,031	14	74	384	238	1.54	**13.86**
10	Bank of Salem	Salem	138,834	2,094	36	58	2,041	1,641	1.53	**13.39**
11	Peoples Bank	Sheridan	155,676	2,720	25	109	2,225	1,910	1.75	**12.75**
12	Centennial Bank	Conway	15,170,169	329,171	1,823	181	180,734	189,448	2.22	**12.62**
13	Priority Bank	Fayetteville	86,884	1,239	35	35	1,230	1,576	1.13	**12.42**
14	First State Bank	Russellville	295,324	3,731	51	73	2,639	2,705	1.40	**12.25**
15	DeWitt Bank and Trust Company	De Witt	97,285	2,788	18	155	1,664	(274)	2.15	**12.02**
16	Cornerstone Bank	Eureka Springs	309,176	3,834	78	49	2,532	2,846	1.04	**11.90**
17	Farmers Bank & Trust Company	Magnolia	1,629,132	18,320	258	71	22,085	20,644	1.23	**11.88**
18	First Community Bank	Batesville	1,500,898	14,473	361	40	11,706	11,958	1.01	**11.87**
19	First State Bank of DeQueen	De Queen	255,175	3,244	57	57	3,660	3,652	0.99	**11.66**
20	Bank OZK	Little Rock	23,005,652	414,668	2,596	160	441,112	326,216	1.86	**11.25**
21	Cross County Bank	Wynne	246,554	3,519	84	42	2,537	2,255	1.45	**11.19**
22	First National Bank of Lawrence County at Walnut Ridge	Walnut Ridge	212,392	3,155	62	51	2,428	1,968	1.15	**11.15**
23	First National Bank of Wynne	Wynne	339,718	4,744	82	58	2,991	2,715	1.40	**11.12**
24	Petit Jean State Bank	Morrilton	184,705	2,832	29	98	2,172	2,088	1.53	**11.03**
25	First National Bank	Paragould	1,655,732	17,267	259	67	14,602	13,011	1.12	**10.95**
26	Bank of Bearden	Bearden	52,441	898	8	112	686	613	1.16	**10.91**
27	Integrity First Bank, National Association	Mountain Home	511,654	5,847	123	48	4,321	3,956	1.17	**10.87**
28	Simmons Bank	Pine Bluff	16,062,686	244,661	2,585	95	112,299	106,953	1.52	**10.81**
29	Commercial Bank & Trust Company	Monticello	210,376	2,515	40	63	2,868	2,806	0.90	**10.67**
30	Union Bank & Trust Company	Monticello	207,537	2,897	53	55	3,247	2,880	1.04	**10.64**
31	First National Bank of Eastern Arkansas	Forrest City	412,862	5,716	106	54	4,334	3,657	1.07	**10.52**
32	First National Bank at Paris	Paris	175,853	3,143	49	64	2,881	2,229	1.48	**10.49**
33	First Security Bank	Searcy	5,397,456	104,223	867	120	129,333	96,228	1.96	**10.48**
34	Piggott State Bank	Piggott	87,261	1,047	19	55	991	997	0.92	**10.42**
35	Anstaff Bank	Green Forest	658,826	8,584	148	58	7,480	5,806	1.01	**10.36**
36	Generations Bank	Rogers	542,653	4,744	116	41	3,189	2,921	0.95	**10.32**
37	Security Bank	Stephens	68,273	609	18	34	490	498	0.89	**10.12**
38	Legacy National Bank	Springdale	520,233	4,955	92	54	4,090	3,106	0.98	**10.11**
39	Arkansas County Bank	De Witt	163,990	2,332	42	56	1,904	2,011	1.05	**10.04**
40	Connect Bank	Star City	94,581	1,895	29	65	1,424	1,396	1.51	**10.01**
41	Fidelity National Bank	West Memphis	385,032	5,592	60	93	5,438	4,729	1.09	**9.77**
42	First National Bank of North Arkansas	Berryville	199,625	2,870	90	32	2,762	2,119	1.10	**9.71**
43	Bank of Cave City	Cave City	115,805	1,239	39	32	1,742	1,341	0.83	**9.59**
44	FNBC Bank	Ash Flat	468,714	5,503	96	57	4,915	3,132	0.91	**9.56**
45	Bank of Delight	Delight	133,527	2,197	24	92	1,818	1,373	1.31	**9.36**
46	Diamond Bank	Glenwood	633,482	7,162	147	49	7,140	7,164	0.90	**9.32**
47	Bank of England	England	346,254	4,740	1,192	4	4,947	8,771	1.44	**9.29**
48	Arvest Bank	Fayetteville	19,054,509	188,501	6,137	31	156,616	112,566	1.02	**9.26**
49	Merchants & Planters Bank	Newport	255,308	2,510	75	33	2,154	1,908	0.96	**9.23**
50	First Delta Bank	Marked Tree	59,601	519	16	32	468	453	0.83	**9.21**

Source: S&P Global Market Intelligence

Arkansas – 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	Centennial Bank	Conway	15,170,169	10	52	1	16	12	**18.2**
2	Riverside Bank	Sparkman	62,341	12	35	38	7	1	**18.6**
3	First National Bank of Fort Smith	Fort Smith	1,325,057	26	15	29	31	5	**21.2**
4	Bank OZK	Little Rock	23,005,652	9	65	3	13	20	**22.0**
5	First State Bank	Russellville	295,324	33	41	32	3	14	**24.6**
6	Simmons Bank	Pine Bluff	16,062,686	28	25	21	23	28	**25.0**
7	RiverBank	Pocahontas	100,397	10	85	8	28	2	**26.6**
7	Peoples Bank	Sheridan	155,676	63	46	9	4	11	**26.6**
9	Farmers Bank and Trust Company	Blytheville	269,956	28	18	41	44	3	**26.8**
10	First National Bank at Paris	Paris	175,853	4	13	74	20	32	**28.6**
11	Union Bank of Mena	Mena	270,159	15	25	52	57	4	**30.6**
12	First National Bank of Wynne	Wynne	339,718	38	36	26	32	23	**31.0**
13	First National Bank of Lawrence County at Walnut Ridge	Walnut Ridge	212,392	36	46	42	11	22	**31.4**
14	First National Bank	Paragould	1,655,732	77	21	18	17	25	**31.6**
14	Cross County Bank	Wynne	246,554	2	60	67	8	21	**31.6**
16	Citizens Bank & Trust Company	Van Buren	411,101	43	42	15	54	6	**32.0**
17	First Financial Bank	El Dorado	1,060,554	8	8	80	59	8	**32.6**
18	First Security Bank	Searcy	5,397,456	66	63	7	2	33	**34.2**
19	Integrity First Bank, National Association	Mountain Home	511,654	63	31	46	10	27	**35.4**
20	Connect Bank	Star City	94,581	6	25	70	38	40	**35.8**
20	Cornerstone Bank	Eureka Springs	309,176	23	16	69	55	16	**35.8**
22	Farmers Bank & Trust Company	Magnolia	1,629,132	66	46	19	33	17	**36.2**
22	Community State Bank	Bradley	18,734	5	19	81	1	75	**36.2**
24	Horatio State Bank	Horatio	213,321	13	84	12	70	7	**37.2**
25	First Service Bank	Greenbrier	309,924	15	10	83	24	55	**37.4**
26	Union Bank & Trust Company	Monticello	207,537	51	28	57	22	30	**37.6**
27	Bank of Lake Village	Lake Village	64,389	24	28	65	63	9	**37.8**
28	First National Bank of Eastern Arkansas	Forrest City	412,862	70	57	24	12	31	**38.8**
29	Bank of Salem	Salem	138,834	7	46	53	84	10	**40.0**
30	Anstaff Bank	Green Forest	658,826	53	58	31	25	35	**40.4**
30	McGehee Bank	McGehee	125,700	33	38	30	39	62	**40.4**
32	Petit Jean State Bank	Morrilton	184,705	61	79	4	35	24	**40.6**
33	Bank of Bearden	Bearden	52,441	75	89	6	15	26	**42.2**
33	Priority Bank	Fayetteville	86,884	27	3	89	79	13	**42.2**
35	Bank of Delight	Delight	133,527	63	79	11	14	45	**42.4**
36	First State Bank of DeQueen	De Queen	255,175	49	61	39	45	19	**42.6**
37	Relyance Bank, National Association	Pine Bluff	833,405	54	24	58	21	58	**43.0**
38	Generations Bank	Rogers	542,653	59	38	54	36	36	**44.6**
39	First National Bank of North Arkansas	Berryville	199,625	1	20	85	77	42	**45.0**
39	First Community Bank	Batesville	1,500,898	68	33	50	56	18	**45.0**
41	Bank of Cave City	Cave City	115,805	22	23	73	66	43	**45.4**
42	Bank of England	England	346,254	47	1	92	41	47	**45.6**
43	Riverwind Bank	Augusta	105,676	38	64	64	9	59	**46.8**
44	First Western Bank	Booneville	432,503	46	31	72	26	60	**47.0**
45	Security Bank	Stephens	68,273	42	69	43	46	37	**47.4**
46	FBT Bank & Mortgage	Fordyce	167,343	17	9	77	81	57	**48.2**
47	Chambers Bank	Danville	844,133	35	79	44	29	56	**48.6**
48	Southern Bancorp Bank	Arkadelphia	1,360,589	43	37	49	64	51	**48.8**
49	Farmers & Merchants Bank	Stuttgart	1,048,367	49	42	47	43	65	**49.2**
49	Citizens Bank	Batesville	861,752	56	51	55	30	54	**49.2**

Source: S&P Global Market Intelligence

Rank The Banks

Florida – 2019 Q1

Florida – Bank Listing

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
American National Bank	Oakland Park	ANB Holdings, Inc.	10/15/1985	1	34	No	322,783	1.40	10.26
Anchor Bank	Juno Beach		3/23/2005	3	21	No	136,471	1.18	12.12
Apollo Bank	Miami	Apollo Bancshares, Inc.	10/1/2001	5	89	No	703,404	1.35	14.39
Axiom Bank, National Association	Maitland	Axiom Bancshares, Inc.	1/1/1962	25	203	No	656,596	0.33	2.12
BAC Florida Bank	Coral Gables		10/12/1973	1	187	No	2,274,769	1.37	14.95
Bank of Belle Glade	Belle Glade	Belle Glade Bank Corporation	11/14/1963	1	17	No	104,622	0.80	9.67
Bank of Central Florida	Lakeland	Bank of Central Florida Holding Company	3/19/2007	3	57	No	514,891	1.24	15.12
Bank of Pensacola	Pensacola	Five Flags Banks, Inc.	10/26/1973	2	13	No	84,279	0.14	1.06
Bank of Tampa	Tampa	Tampa Bay Banking Company	3/30/1973	12	256	No	1,758,044	1.27	14.62
Bank of the South	Pensacola	Five Flags Banks, Inc.	5/20/1964	2	18	No	78,031	0.13	0.71
BankFlorida	Palm Beach Gardens		8/27/2007	1	21	No	85,518	(0.31)	(3.10)
BankUnited, National Association	Miami Lakes	BankUnited, Inc.	5/21/2009	85	1,716	No	32,609,001	1.05	10.30
Beach Community Bank	Fort Walton Beach		4/27/2001	11	114	No	470,703	(10.89)	(138.83)
Brannen Bank	Inverness	Brannen Banks of Florida, Inc.	7/1/1926	12	95	Yes	526,844	1.42	23.70
Brickell Bank	Miami	Banco Espírito Santo SA	9/12/1973	1	73	No	439,847	(0.82)	(15.88)
Capital City Bank	Tallahassee	Capital City Bank Group, Inc.	1/1/1895	67	796	No	3,034,673	1.03	8.85
CenterState Bank, National Association	Winter Haven	CenterState Bank Corporation	2/21/1992	160	2,091	No	12,582,370	1.47	9.21
Central Bank	Tampa	Central Financial Holdings, Inc.	2/26/2007	3	43	No	174,824	0.11	1.13
Century Bank of Florida	Tampa	Century Bancshares of Florida, Inc.	9/11/2000	1	15	Yes	85,222	0.49	5.69
Charlotte State Bank & Trust	Port Charlotte	Crews Banking Corporation	11/3/1987	7	82	Yes	368,572	1.67	19.13
Citizens Bank and Trust	Lake Wales	Citizens Banking Corporation	5/13/1920	14	150	Yes	652,216	0.86	12.41
Citizens Bank of Florida	Oviedo	Citizens Bancorp of Oviedo, Inc.	7/1/1946	5	61	No	318,219	0.70	8.21
Citizens First Bank	The Villages	Villages Bancorporation, Inc.	7/1/1991	12	317	No	2,370,178	1.48	14.04
Citizens State Bank	Perry	Perry Banking Company, Inc.	7/7/1958	4	50	Yes	278,474	0.85	8.53
City National Bank of Florida	Miami	Inversiones Baquio Ltda	1/1/1946	33	823	No	14,782,939	0.79	6.71
Cogent Bank	Orange City	Cogent Bancorp, Inc.	9/10/1999	2	56	No	199,583	(0.97)	(6.48)
Columbia Bank	Lake City	First Columbia Bancorp, Inc.	2/1/1912	5	51	No	212,735	0.30	2.90
Commerce National Bank & Trust	Winter Park	Commerce National Bankshares of Florida, Inc.	2/3/2003	1	17	Yes	114,384	1.58	12.73
Community Bank and Trust of Florida	Ocala	Florida Community Bankshares, Inc.	4/2/1998	11	132	No	733,320	1.10	12.94
Community Bank of the South	Merritt Island	CBOS Bankshares, Inc.	11/29/1999	3	20	No	157,421	0.95	10.00
Community State Bank	Starke	Community State Bank Corporation	3/19/1957	3	35	No	142,815	0.37	4.51
Continental National Bank	Miami		5/10/1974	5	113	No	478,545	(0.80)	(9.99)
Crews Bank & Trust	Arcadia	Crews Banking Corporation	7/17/1973	2	34	Yes	157,041	0.90	7.70
Drummond Community Bank	Chiefland	Drummond Banking Company	1/12/1990	18	212	No	619,470	1.49	13.25
Eastern National Bank	Miami		9/3/1969	5	92	No	388,259	(1.34)	(13.82)
Edison National Bank	Fort Myers	Edison Bancshares, Inc.	8/29/1997	4	44	Yes	334,761	0.83	10.61
Englewood Bank & Trust	Englewood	Crews Banking Corporation	4/4/1988	4	51	Yes	307,386	1.64	18.74
Executive National Bank	Miami	Executive Banking Corporation	6/2/1972	3	81	No	451,913	0.79	7.67
Fidelity Bank of Florida, National Association	Merritt Island		11/26/1990	2	31	No	168,433	0.93	5.37
FineMark National Bank & Trust	Fort Myers	FineMark Holdings, Inc.	2/16/2007	13	183	No	1,925,304	0.89	10.02
First Bank	Clewiston	Pioneer Bankcorp, Inc.	1/8/1922	7	97	No	383,267	0.92	10.54
First Bank of the Palm Beaches	West Palm Beach		3/6/2006	3	34	No	184,583	0.50	5.56
First Citrus Bank	Tampa	First Citrus Bancorporation, Inc.	2/1/1999	5	70	No	395,322	1.21	13.17
First City Bank of Florida	Fort Walton Beach	Florida First City Banks, Inc.	11/17/1948	2	40	No	155,483	(0.33)	(13.57)
First Colony Bank of Florida	Maitland		1/28/2008	1	19	Yes	220,453	1.67	16.69

Source: S&P Global Market Intelligence

Florida – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
First Federal Bank	Lake City	First Federal Bancorp, MHC	1/1/1962	24	773	No	1,908,445	1.25	12.30
First Florida Bank	Destin	First Florida Bancorp, Inc.	11/27/2006	6	75	No	425,569	1.20	10.58
First Florida Integrity Bank	Naples	TGR Financial, Inc.	10/26/2009	7	148	No	1,486,422	1.08	12.26
First Home Bank	Saint Petersburg	First Home Bancorp, Inc.	2/12/1999	5	318	No	409,201	(0.33)	(2.66)
First National Bank Northwest Florida	Panama City	First Northwest Florida Holding Company	5/5/1984	2	30	Yes	173,133	1.17	10.07
First National Bank of Mount Dora	Mount Dora	FNBMD Bancshares, Inc.	9/1/1925	4	75	No	235,853	1.31	9.05
First National Bank of Pasco	Dade City	Florida Bancshares, Inc.	11/3/1986	4	46	No	182,269	0.53	5.67
First National Bank of South Miami	South Miami	First Miami Bancorp, Inc.	4/3/1952	5	121	No	776,311	0.87	8.86
First National Bank of Wauchula	Wauchula	First Hardee Holding Corporation	1/12/1960	1	28	Yes	71,104	0.25	2.30
First State Bank of the Florida Keys	Key West	First State Bank of the Florida Keys Holding Company	10/29/1955	12	189	Yes	965,598	0.99	12.23
Flagler Bank	West Palm Beach	Flagler Bancshares Corporation	4/10/2000	3	35	Yes	309,534	1.25	13.71
Flagship Community Bank	Clearwater		1/23/2006	2	26	No	122,014	1.31	10.12
Florida Business Bank	Melbourne	Reserve Financial Associates, LLC	3/15/2000	1	16	No	137,541	1.99	14.62
Florida Capital Bank, N.A.	Jacksonville	Florida Capital Group, Inc.	8/12/1985	5	166	No	433,217	1.68	18.79
FNBT Bank	Fort Walton Beach	Southern National Banks, Inc.	4/9/1956	10	94	Yes	438,123	1.04	9.48
Freedom Bank	Saint Petersburg	Fourth Street Banking Company	4/4/2005	2	49	No	299,988	1.22	14.06
Friends Bank	New Smyrna Beach		5/15/2000	3	27	No	97,792	1.43	13.99
Grove Bank & Trust	Miami	Coconut Grove Bankshares, Inc.	7/12/1926	5	106	No	651,535	0.96	5.61
Heartland National Bank	Sebring	Heartland Bancshares, Inc.	9/7/1999	4	59	No	399,117	1.27	14.10
Helm Bank USA	Miami		12/8/1989	1	117	No	837,570	0.91	8.17
Hillsboro Bank	Plant City		7/6/1998	3	25	No	144,616	1.68	12.50
Home Federal Bank of Hollywood	Hallandale Beach	Home Bancgroup, Inc.	9/8/1998	1	14	No	52,755	(0.94)	(6.41)
Interamerican Bank, A FSB	Miami		8/23/1976	5	75	No	202,101	0.59	4.56
Intercredit Bank, National Association	Miami		7/2/1984	4	74	No	367,780	0.21	2.17
International Finance Bank	Miami		1/1/1982	3	90	No	687,459	0.80	10.02
Intracoastal Bank	Palm Coast	Intracoastal Bancorp, Inc.	6/16/2008	2	37	Yes	337,676	1.38	16.18
Lafayette State Bank	Mayo		4/2/1946	4	35	No	110,869	0.29	4.84
Legacy Bank of Florida	Boca Raton		5/15/2006	5	53	No	441,255	1.01	9.48
Madison County Community Bank	Madison	Madison Community Bancshares Corporation	5/5/1999	1	25	No	125,677	0.83	10.38
Mainstreet Community Bank of Florida	Deland		10/24/2003	6	86	No	426,964	1.67	21.19
Marine Bank & Trust Company	Vero Beach	Marine Bancorp of Florida, Inc.	7/1/1997	4	56	No	278,187	0.47	5.71
Marquis Bank	Coral Gables	Marquis Bancorp, Inc.	8/13/2007	3	72	No	656,050	1.24	13.39
Ocean Bank	Miami	Ocean Bankshares, Inc.	12/9/1982	23	699	No	4,134,941	0.89	7.63
One Florida Bank	Chipley		10/29/2008	3	61	Yes	145,648	(0.26)	(1.01)
OptimumBank	Plantation	OptimumBank Holdings, Inc.	11/1/2000	3	19	No	105,580	1.67	14.65
Pacific National Bank	Miami		8/6/1982	3	71	No	498,951	0.41	2.87
Paradise Bank	Boca Raton	Paradise Bancorp, Inc.	7/25/2005	3	52	Yes	313,029	1.63	15.46
Peoples Bank of Graceville	Graceville	PBG Financial Services, Inc.	7/12/1974	1	15	Yes	98,198	1.01	8.80
Pilot Bank	Tampa	Pilot Bancshares, Inc.	9/4/1987	6	64	No	383,673	0.47	4.57
Plus International Bank	Miami		9/14/2001	1	13	No	88,203	0.38	2.14
PNB Community Bank	Niceville	Bankshares Corporation of Niceville	6/16/1986	3	35	No	103,097	0.35	3.36
Prime Meridian Bank	Tallahassee	Prime Meridian Holding Company	2/4/2008	4	83	No	426,798	1.16	12.94
Professional Bank	Coral Gables	Professional Holding Corp.	9/8/2008	3	126	No	832,681	0.42	5.13
Raymond James Bank, National Association	Saint Petersburg	Raymond James Financial, Inc.	5/7/1994	1	255	No	24,924,557	1.61	18.79
Sabal Palm Bank	Sarasota	Sabal Palm Bancorp, Inc.	10/10/2006	3	43	No	240,703	0.58	6.28

Source: S&P Global Market Intelligence

Florida – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
Sanibel Captiva Community Bank	Sanibel		1/21/2003	7	91	No	455,596	1.67	23.60
Seacoast National Bank	Stuart	Seacoast Banking Corporation of Florida	10/2/1926	51	902	No	6,783,620	1.19	9.32
Seaside National Bank & Trust	Orlando	Three Shores Bancorporation, Inc.	10/31/2006	14	154	No	1,892,538	0.78	10.15
Summit Bank, National Association	Panama City	Summit Financial Enterprises, Inc.	4/8/2008	4	49	No	519,473	1.77	15.24
Sunrise Bank	Cocoa Beach	Sunrise Bancshares, Inc.	8/1/2005	3	43	Yes	223,468	1.05	8.84
Sunstate Bank	Miami		3/15/1999	3	54	No	435,194	0.76	7.70
Surety Bank	Deland		1/1/1926	4	39	Yes	121,977	1.46	13.70
Terrabank, N.A.	Miami		11/21/1985	3	98	No	392,194	0.45	5.17
TIAA, FSB	Jacksonville	TIAA	10/1/1998	12	2,856	No	38,034,307	0.63	5.79
TransCapital Bank	Sunrise		7/26/1999	3	22	Yes	204,606	1.85	10.52
U.S. Century Bank	Doral		10/28/2002	12	174	No	1,189,969	2.99	27.14
United Southern Bank	Umatilla	UniSouth, Inc.	3/1/1937	13	151	No	529,397	1.03	11.87
Warrington Bank	Pensacola	Five Flags Banks, Inc.	3/18/1953	2	17	No	85,026	0.32	1.74
Wauchula State Bank	Wauchula	Crews Banking Corporation	4/1/1929	7	162	Yes	673,999	1.55	13.23

Source: S&P Global Market Intelligence

Florida – 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	TIAA, FSB	Jacksonville	2,856	12	24,251,609	2,020,967	3,169,526	8,491	13,317	**38,034,307**
2	BankUnited, National Association	Miami Lakes	1,716	85	23,921,815	281,433	383,635	13,940	19,003	**32,609,001**
3	Raymond James Bank, National Association	Saint Petersburg	255	1	21,773,226	21,773,226	24,924,557	85,385	97,743	**24,924,557**
4	City National Bank of Florida	Miami	823	33	11,442,565	346,744	447,968	13,903	17,962	**14,782,939**
5	CenterState Bank, National Association	Winter Haven	2,091	160	9,751,711	60,948	78,640	4,664	6,017	**12,582,370**
6	Seacoast National Bank	Stuart	902	51	5,606,624	109,934	133,012	6,216	7,521	**6,783,620**
7	Ocean Bank	Miami	699	23	3,537,685	153,812	179,780	5,061	5,916	**4,134,941**
8	Capital City Bank	Tallahassee	796	67	2,646,763	39,504	45,294	3,325	3,812	**3,034,673**
9	Citizens First Bank	The Villages	317	12	1,860,312	155,026	197,515	5,868	7,477	**2,370,178**
10	BAC Florida Bank	Coral Gables	187	1	1,846,618	1,846,618	2,274,769	9,875	12,165	**2,274,769**
11	FineMark National Bank & Trust	Fort Myers	183	13	1,585,177	121,937	148,100	8,662	10,521	**1,925,304**
12	First Federal Bank	Lake City	773	24	1,628,683	67,862	79,519	2,107	2,469	**1,908,445**
13	Seaside National Bank & Trust	Orlando	154	14	1,561,207	111,515	135,181	10,138	12,289	**1,892,538**
14	Bank of Tampa	Tampa	256	12	1,591,126	132,594	146,504	6,215	6,867	**1,758,044**
15	First Florida Integrity Bank	Naples	148	7	1,220,963	174,423	212,346	8,250	10,043	**1,486,422**
16	U.S. Century Bank	Doral	174	12	943,180	78,598	99,164	5,421	6,839	**1,189,969**
17	First State Bank of the Florida Keys	Key West	189	12	751,843	62,654	80,467	3,978	5,109	**965,598**
18	Helm Bank USA	Miami	117	1	699,652	699,652	837,570	5,980	7,159	**837,570**
19	Professional Bank	Coral Gables	126	3	716,937	238,979	277,560	5,690	6,609	**832,681**
20	First National Bank of South Miami	South Miami	121	5	650,695	130,139	155,262	5,378	6,416	**776,311**
21	Community Bank and Trust of Florida	Ocala	132	11	663,134	60,285	66,665	5,024	5,555	**733,320**
22	Apollo Bank	Miami	89	5	602,091	120,418	140,681	6,765	7,903	**703,404**
23	International Finance Bank	Miami	90	3	604,303	201,434	229,153	6,714	7,638	**687,459**
24	Wauchula State Bank	Wauchula	162	7	587,720	83,960	96,286	3,628	4,160	**673,999**
25	Axiom Bank, National Association	Maitland	203	25	513,397	20,536	26,264	2,529	3,234	**656,596**
26	Marquis Bank	Coral Gables	72	3	549,538	183,179	218,683	7,632	9,112	**656,050**
27	Citizens Bank and Trust	Lake Wales	150	14	584,381	41,742	46,587	3,896	4,348	**652,216**
28	Grove Bank & Trust	Miami	106	5	532,776	106,555	130,307	5,026	6,147	**651,535**
29	Drummond Community Bank	Chiefland	212	18	546,971	30,387	34,415	2,580	2,922	**619,470**
30	United Southern Bank	Umatilla	151	13	473,834	36,449	40,723	3,138	3,506	**529,397**
31	Brannen Bank	Inverness	95	12	491,944	40,995	43,904	5,178	5,546	**526,844**
32	Summit Bank, National Association	Panama City	49	4	449,235	112,309	129,868	9,168	10,601	**519,473**
33	Bank of Central Florida	Lakeland	57	3	469,329	156,443	171,630	8,234	9,033	**514,891**
34	Pacific National Bank	Miami	71	3	373,048	124,349	166,317	5,254	7,027	**498,951**
35	Continental National Bank	Miami	113	5	405,941	81,188	95,709	3,592	4,235	**478,545**
36	Beach Community Bank	Fort Walton Beach	114	11	370,388	33,672	42,791	3,249	4,129	**470,703**
37	Sanibel Captiva Community Bank	Sanibel	91	7	407,835	58,262	65,085	4,482	5,007	**455,596**
38	Executive National Bank	Miami	81	3	382,920	127,640	150,638	4,727	5,579	**451,913**
39	Legacy Bank of Florida	Boca Raton	53	5	345,654	69,131	88,251	6,522	8,326	**441,255**
40	Brickell Bank	Miami	73	1	371,319	371,319	439,847	5,087	6,025	**439,847**
41	FNBT Bank	Fort Walton Beach	94	10	361,802	36,180	43,812	3,849	4,661	**438,123**
42	Sunstate Bank	Miami	54	3	345,594	115,198	145,065	6,400	8,059	**435,194**
43	Florida Capital Bank, N.A.	Jacksonville	166	5	297,562	59,512	86,643	1,793	2,610	**433,217**
44	Mainstreet Community Bank of Florida	Deland	86	6	386,601	64,434	71,161	4,495	4,965	**426,964**
45	Prime Meridian Bank	Tallahassee	83	4	387,058	96,765	106,700	4,663	5,142	**426,798**
46	First Florida Bank	Destin	75	6	363,764	60,627	70,928	4,850	5,674	**425,569**
47	First Home Bank	Saint Petersburg	318	5	352,049	70,410	81,840	1,107	1,287	**409,201**
48	Heartland National Bank	Sebring	59	4	348,840	87,210	99,779	5,913	6,765	**399,117**
49	First Citrus Bank	Tampa	70	5	325,308	65,062	79,064	4,647	5,647	**395,322**
50	Terrabank, N.A.	Miami	98	3	354,390	118,130	130,731	3,616	4,002	**392,194**

Source: S&P Global Market Intelligence

Florida – 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	First Home Bank	Saint Petersburg	409,201	7.97	50.30	1.62	41.86	99.90	3.57	**5.71**
2	Paradise Bank	Boca Raton	313,029	6.29	(6.20)	0.28	(2.27)	76.15	2.30	**5.02**
3	Lafayette State Bank	Mayo	110,869	6.23	19.03	0.20	25.83	62.02	2.32	**4.78**
4	Sanibel Captiva Community Bank	Sanibel	455,596	5.67	11.76	0.76	6.63	95.69	2.44	**4.70**
5	Axiom Bank, National Association	Maitland	656,596	6.41	8.85	1.51	14.38	102.58	2.51	**4.55**
6	Drummond Community Bank	Chiefland	619,470	5.87	31.42	0.22	22.28	68.35	3.42	**4.50**
7	Fidelity Bank of Florida, National Association	Merritt Island	168,433	6.53	0.02	1.13	(2.74)	86.56	2.27	**4.48**
8	First National Bank of Wauchula	Wauchula	71,104	6.08	9.39	0.50	(5.46)	80.13	2.28	**4.43**
9	Hillsboro Bank	Plant City	144,616	5.38	(0.67)	0.30	4.42	70.21	3.75	**4.38**
9	PNB Community Bank	Niceville	103,097	6.16	7.57	0.23	(2.03)	64.89	2.31	**4.38**
11	First Colony Bank of Florida	Maitland	220,453	5.59	19.14	0.47	6.37	86.71	3.26	**4.37**
11	Wauchula State Bank	Wauchula	673,999	5.68	0.21	0.39	0.37	75.76	3.21	**4.37**
13	CenterState Bank, National Association	Winter Haven	12,582,370	5.59	21.62	0.56	20.16	86.13	2.80	**4.36**
13	Mainstreet Community Bank of Florida	Deland	426,964	5.24	23.05	0.33	10.90	88.03	2.16	**4.36**
15	First National Bank of Pasco	Dade City	182,269	5.84	31.48	0.38	6.22	75.10	2.34	**4.29**
16	First Bank of the Palm Beaches	West Palm Beach	184,583	5.09	22.84	0.71	23.83	87.88	3.19	**4.27**
16	Interamerican Bank, A FSB	Miami	202,101	5.33	5.73	0.55	(5.57)	98.74	3.57	**4.27**
18	Freedom Bank	Saint Petersburg	299,988	5.46	21.16	0.85	14.62	91.64	2.79	**4.26**
19	American National Bank	Oakland Park	322,783	5.05	(0.23)	0.63	12.23	86.36	2.55	**4.25**
20	First Federal Bank	Lake City	1,908,445	6.16	65.48	0.71	35.12	65.07	3.12	**4.24**
21	Plus International Bank	Miami	88,203	6.37	(10.92)	1.60	21.47	70.75	3.15	**4.22**
22	Citizens State Bank	Perry	278,474	6.21	(4.60)	1.19	1.46	82.03	3.03	**4.21**
23	Florida Business Bank	Melbourne	137,541	5.72	4.82	0.88	16.53	83.10	2.63	**4.20**
24	Sunrise Bank	Cocoa Beach	223,468	5.93	14.03	0.89	17.53	85.93	2.59	**4.16**
25	First Bank	Clewiston	383,267	5.23	9.68	0.44	2.93	76.96	1.83	**4.14**
25	Crews Bank & Trust	Arcadia	157,041	5.83	1.93	0.20	9.05	57.46	2.72	**4.14**
27	Community State Bank	Starke	142,815	6.65	11.66	0.14	37.47	45.47	2.59	**4.13**
28	Ocean Bank	Miami	4,134,941	5.13	3.44	0.70	9.85	89.61	2.82	**4.09**
29	Sabal Palm Bank	Sarasota	240,703	5.17	23.51	0.57	41.24	79.31	2.01	**4.08**
30	First Citrus Bank	Tampa	395,322	5.41	4.71	0.89	4.22	93.93	3.37	**4.04**
31	Englewood Bank & Trust	Englewood	307,386	5.31	10.03	0.10	0.65	67.52	2.41	**4.03**
32	Bank of Tampa	Tampa	1,758,044	4.72	10.45	0.17	7.51	72.64	2.87	**4.01**
33	Friends Bank	New Smyrna Beach	97,792	5.13	4.00	0.55	(0.61)	86.64	2.15	**3.97**
33	Intracoastal Bank	Palm Coast	337,676	5.41	12.08	0.62	(0.03)	74.55	2.91	**3.97**
35	Seacoast National Bank	Stuart	6,783,620	4.99	23.59	0.61	18.78	86.37	3.03	**3.96**
35	Summit Bank, National Association	Panama City	519,473	5.63	0.46	0.72	27.71	62.65	3.01	**3.96**
37	Commerce National Bank & Trust	Winter Park	114,384	5.14	0.46	0.67	5.56	95.10	2.88	**3.95**
38	Century Bank of Florida	Tampa	85,222	5.86	15.39	0.96	14.34	80.16	2.25	**3.89**
38	Citizens Bank of Florida	Oviedo	318,219	5.28	13.86	0.61	8.22	77.08	2.60	**3.89**
40	United Southern Bank	Umatilla	529,397	5.45	3.10	0.22	(2.44)	63.48	2.04	**3.87**
41	Executive National Bank	Miami	451,913	4.61	14.79	0.46	3.97	96.61	2.38	**3.84**
42	Surety Bank	Deland	121,977	6.00	17.84	0.93	(0.21)	76.09	3.27	**3.82**
42	Flagship Community Bank	Clearwater	122,014	5.48	(7.76)	1.09	(1.08)	86.84	1.42	**3.82**
42	Brannen Bank	Inverness	526,844	5.19	8.56	0.18	2.00	62.39	2.58	**3.82**
45	Apollo Bank	Miami	703,404	5.16	10.01	0.84	13.57	83.52	2.69	**3.81**
46	Prime Meridian Bank	Tallahassee	426,798	5.14	6.06	0.76	19.34	77.38	2.53	**3.79**
46	Charlotte State Bank & Trust	Port Charlotte	368,572	5.22	7.27	0.11	(4.04)	62.23	2.39	**3.79**
48	Capital City Bank	Tallahassee	3,034,673	4.98	8.09	0.23	4.69	68.07	1.92	**3.78**
49	Marine Bank & Trust Company	Vero Beach	278,187	4.76	17.85	0.57	6.99	89.06	2.27	**3.77**
49	FNBT Bank	Fort Walton Beach	438,123	8.27	31.83	0.61	7.22	45.98	1.36	**3.77**

Source: S&P Global Market Intelligence

Florida – 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	First Home Bank	Saint Petersburg	409,201	(1,137)	0.12	8.08	0.06	0.00	30,590	**8.89**
2	Florida Capital Bank, N.A.	Jacksonville	433,217	6,282	0.05	2.82	0.00	(0.11)	17,812	**4.76**
3	Commerce National Bank & Trust	Winter Park	114,384	2,384	0.02	0.00	0.07	0.00	3,058	**2.69**
4	Grove Bank & Trust	Miami	651,535	6,138	0.12	0.00	0.00	0.03	16,059	**2.52**
5	Surety Bank	Deland	121,977	2,319	1.69	0.00	0.00	0.00	2,968	**2.48**
6	First National Bank of Mount Dora	Mount Dora	235,853	3,098	0.13	0.00	0.00	0.03	5,601	**2.36**
7	First Federal Bank	Lake City	1,908,445	23,602	0.20	0.94	0.73	0.00	42,295	**2.24**
8	Capital City Bank	Tallahassee	3,034,673	29,681	0.70	0.16	0.00	0.04	52,623	**1.83**
9	Charlotte State Bank & Trust	Port Charlotte	368,572	8,158	0.23	0.00	0.00	0.04	6,440	**1.76**
10	Anchor Bank	Juno Beach	136,471	1,531	0.03	0.00	0.00	0.99	2,046	**1.58**
11	Lafayette State Bank	Mayo	110,869	275	0.64	0.06	0.03	(0.22)	1,192	**1.25**
12	Paradise Bank	Boca Raton	313,029	6,833	0.10	0.65	0.31	0.00	3,770	**1.20**
13	Summit Bank, National Association	Panama City	519,473	8,187	0.07	0.05	0.00	0.03	5,424	**1.17**
14	Home Federal Bank of Hollywood	Hallandale Beach	52,755	(488)	0.02	0.00	(0.01)	0.00	602	**1.16**
15	Axiom Bank, National Association	Maitland	656,596	2,093	0.43	0.07	0.00	0.00	7,085	**1.13**
15	FineMark National Bank & Trust	Fort Myers	1,925,304	15,993	0.01	0.00	0.00	0.00	20,324	**1.13**
17	TIAA, FSB	Jacksonville	38,034,307	221,636	0.00	0.22	0.13	0.01	378,055	**1.07**
18	FNBT Bank	Fort Walton Beach	438,123	5,969	0.19	0.00	0.00	0.00	4,493	**1.05**
18	Drummond Community Bank	Chiefland	619,470	8,151	0.46	0.01	0.00	0.01	5,742	**1.05**
20	CenterState Bank, National Association	Winter Haven	12,582,370	168,928	0.19	0.14	0.00	0.01	110,929	**0.97**
21	Citizens Bank and Trust	Lake Wales	652,216	7,381	0.24	0.00	0.00	(0.04)	6,124	**0.95**
22	First Florida Bank	Destin	425,569	5,030	0.06	0.61	0.00	0.00	3,931	**0.93**
22	Flagship Community Bank	Clearwater	122,014	1,566	0.04	0.06	0.01	0.00	1,111	**0.93**
24	Englewood Bank & Trust	Englewood	307,386	6,447	0.10	0.00	0.00	(0.16)	2,675	**0.91**
25	First Bank	Clewiston	383,267	3,269	0.23	0.05	0.02	0.01	2,954	**0.83**
26	Seacoast National Bank	Stuart	6,783,620	74,997	0.18	0.14	0.01	0.00	51,676	**0.82**
27	Community State Bank	Starke	142,815	465	0.33	0.00	0.00	0.00	1,002	**0.80**
28	Community Bank and Trust of Florida	Ocala	733,320	7,744	0.14	0.00	0.07	0.00	5,388	**0.77**
29	United Southern Bank	Umatilla	529,397	5,373	0.14	0.02	0.00	0.02	3,899	**0.75**
29	Citizens First Bank	The Villages	2,370,178	31,977	0.03	0.51	0.00	0.00	16,235	**0.75**
31	Bank of Tampa	Tampa	1,758,044	21,106	0.18	0.04	0.00	0.00	12,097	**0.73**
32	Terrabank, N.A.	Miami	392,194	1,781	0.31	0.03	0.00	0.00	2,842	**0.71**
33	First City Bank of Florida	Fort Walton Beach	155,483	(551)	0.19	0.00	0.00	(0.19)	1,130	**0.68**
34	Crews Bank & Trust	Arcadia	157,041	1,718	0.36	0.00	0.00	0.00	950	**0.66**
35	Sunstate Bank	Miami	435,194	2,878	0.14	0.00	0.00	0.00	2,327	**0.61**
35	Madison County Community Bank	Madison	125,677	1,035	0.44	0.00	0.00	(0.10)	769	**0.61**
37	BAC Florida Bank	Coral Gables	2,274,769	29,728	0.06	0.10	0.04	0.00	12,765	**0.59**
37	Helm Bank USA	Miami	837,570	7,381	0.18	0.00	0.00	0.02	4,777	**0.59**
39	Wauchula State Bank	Wauchula	673,999	13,626	0.25	0.00	0.00	(0.03)	3,686	**0.56**
40	Central Bank	Tampa	174,824	172	0.01	0.46	0.05	0.00	876	**0.55**
41	Freedom Bank	Saint Petersburg	299,988	3,332	0.09	0.34	0.00	0.00	1,482	**0.54**
42	Continental National Bank	Miami	478,545	(3,825)	0.23	0.00	0.00	0.00	2,515	**0.53**
43	Century Bank of Florida	Tampa	85,222	511	0.11	0.00	0.00	0.14	407	**0.52**
43	Columbia Bank	Lake City	212,735	617	0.11	0.00	0.00	0.01	1,076	**0.52**
45	Ocean Bank	Miami	4,134,941	34,396	0.21	0.01	0.00	(0.04)	19,712	**0.51**
46	Mainstreet Community Bank of Florida	Deland	426,964	6,651	0.22	0.15	0.00	0.02	1,947	**0.49**
47	U.S. Century Bank	Doral	1,189,969	34,657	0.23	0.00	0.00	0.00	5,603	**0.48**
47	Seaside National Bank & Trust	Orlando	1,892,538	14,483	0.04	0.01	0.00	0.00	8,817	**0.48**
49	Brannen Bank	Inverness	526,844	9,918	0.12	0.00	0.00	0.00	2,397	**0.46**
50	TransCapital Bank	Sunrise	204,606	4,987	0.01	0.00	0.00	0.26	906	**0.45**
50	First National Bank of Wauchula	Wauchula	71,104	244	0.18	0.00	0.00	0.05	328	**0.45**
50	First Citrus Bank	Tampa	395,322	4,635	0.08	0.19	0.00	0.00	1,716	**0.45**

Source: S&P Global Market Intelligence

Florida – 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	Raymond James Bank, National Association	Saint Petersburg	24,924,557	32.28	255	1	0.18	0.01	0.91	**1.10**
2	Citizens First Bank	The Villages	2,370,178	43.83	317	12	0.96	0.21	0.47	**1.64**
3	TransCapital Bank	Sunrise	204,606	44.19	22	3	0.82	0.29	0.66	**1.76**
4	City National Bank of Florida	Miami	14,782,939	56.54	823	33	1.15	0.15	0.50	**1.80**
5	Peoples Bank of Graceville	Graceville	98,198	56.06	15	1	1.08	0.18	0.58	**1.84**
6	Bank of Central Florida	Lakeland	514,891	52.82	57	3	1.40	0.12	0.33	**1.85**
7	Heartland National Bank	Sebring	399,117	52.48	59	4	1.03	0.18	0.66	**1.87**
8	BAC Florida Bank	Coral Gables	2,274,769	50.39	187	1	1.14	0.14	0.61	**1.88**
9	Flagler Bank	West Palm Beach	309,534	50.68	35	3	1.12	0.17	0.60	**1.89**
10	Seaside National Bank & Trust	Orlando	1,892,538	58.11	154	14	1.25	0.23	0.43	**1.91**
11	American National Bank	Oakland Park	322,783	51.95	34	1	1.27	0.16	0.59	**2.02**
12	Bank of Belle Glade	Belle Glade	104,622	65.29	17	1	1.10	0.16	0.76	**2.03**
13	Hillsboro Bank	Plant City	144,616	46.54	25	3	1.19	0.28	0.58	**2.04**
14	Intracoastal Bank	Palm Coast	337,676	51.61	37	2	1.25	0.18	0.63	**2.06**
15	Marquis Bank	Coral Gables	656,050	53.73	72	3	1.24	0.21	0.62	**2.07**
16	First Colony Bank of Florida	Maitland	220,453	46.43	19	1	1.33	0.18	0.58	**2.09**
17	Community Bank of the South	Merritt Island	157,421	65.29	20	3	1.21	0.28	0.62	**2.12**
18	First National Bank Northwest Florida	Panama City	173,133	59.13	30	2	1.27	0.30	0.58	**2.15**
19	First Florida Integrity Bank	Naples	1,486,422	60.20	148	7	1.29	0.28	0.59	**2.16**
20	BankUnited, National Association	Miami Lakes	32,609,001	59.30	1,716	85	0.71	0.21	1.27	**2.19**
21	Legacy Bank of Florida	Boca Raton	441,255	62.45	53	5	1.42	0.30	0.50	**2.22**
22	Prime Meridian Bank	Tallahassee	426,798	57.78	83	4	1.19	0.24	0.83	**2.27**
23	Brannen Bank	Inverness	526,844	54.56	95	12	1.12	0.24	0.93	**2.29**
24	Warrington Bank	Pensacola	85,026	84.38	17	2	1.36	0.28	0.72	**2.36**
25	Apollo Bank	Miami	703,404	59.73	89	5	1.31	0.41	0.66	**2.38**
26	Edison National Bank	Fort Myers	334,761	68.23	44	4	1.26	0.40	0.72	**2.38**
27	Florida Business Bank	Melbourne	137,541	56.45	16	1	1.45	0.21	0.78	**2.44**
28	Bank of the South	Pensacola	78,031	91.71	18	2	1.47	0.32	0.68	**2.47**
29	Englewood Bank & Trust	Englewood	307,386	50.79	51	4	1.31	0.21	0.95	**2.48**
30	Summit Bank, National Association	Panama City	519,473	50.88	49	4	1.68	0.16	0.67	**2.51**
31	FineMark National Bank & Trust	Fort Myers	1,925,304	67.13	183	13	1.58	0.24	0.69	**2.51**
32	Madison County Community Bank	Madison	125,677	65.32	25	1	1.29	0.30	0.94	**2.53**
33	First State Bank of the Florida Keys	Key West	965,598	65.29	189	12	1.69	0.29	0.55	**2.54**
34	Wauchula State Bank	Wauchula	673,999	51.63	162	7	1.76	0.36	0.44	**2.55**
35	Bank of Pensacola	Pensacola	84,279	90.37	13	2	1.24	0.39	0.95	**2.59**
36	Seacoast National Bank	Stuart	6,783,620	58.77	902	51	1.40	0.34	0.85	**2.59**
37	First Citrus Bank	Tampa	395,322	60.90	70	5	1.65	0.32	0.62	**2.60**
38	Pacific National Bank	Miami	498,951	82.84	71	3	1.71	0.16	0.74	**2.61**
39	Community Bank and Trust of Florida	Ocala	733,320	67.58	132	11	1.58	0.34	0.70	**2.63**
40	Freedom Bank	Saint Petersburg	299,988	60.24	49	2	1.78	0.21	0.67	**2.66**
41	First National Bank of South Miami	South Miami	776,311	68.45	121	5	1.61	0.28	0.77	**2.66**
42	TIAA, FSB	Jacksonville	38,034,307	74.99	2,856	12	1.41	0.18	1.09	**2.68**
43	U.S. Century Bank	Doral	1,189,969	73.37	174	12	1.44	0.50	0.74	**2.68**
44	CenterState Bank, National Association	Winter Haven	12,582,370	55.77	2,091	160	1.55	0.28	0.86	**2.69**
45	Pilot Bank	Tampa	383,673	79.86	64	6	1.49	0.35	0.89	**2.73**
46	Sanibel Captiva Community Bank	Sanibel	455,596	54.44	91	7	1.72	0.28	0.73	**2.73**
47	International Finance Bank	Miami	687,459	70.70	90	3	1.66	0.35	0.80	**2.81**
48	First Florida Bank	Destin	425,569	62.82	75	6	1.67	0.42	0.74	**2.83**
49	Sunstate Bank	Miami	435,194	75.94	54	3	1.36	0.18	1.30	**2.85**
50	Bank of Tampa	Tampa	1,758,044	63.37	256	12	1.83	0.37	0.67	**2.86**

Source: S&P Global Market Intelligence

Florida – 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	Florida Business Bank	Melbourne	137,541	98,388	1.50	0.00	0.00	0.00	(1.12)	**(1.12)**
2	Edison National Bank	Fort Myers	334,761	147,166	1.38	0.00	0.00	0.00	(0.05)	**(0.05)**
3	Bank of the South	Pensacola	78,031	24,896	1.05	0.00	0.00	0.00	0.00	**0.00**
4	Anchor Bank	Juno Beach	136,471	113,528	0.79	0.00	0.02	0.07	(0.09)	**0.00**
5	Warrington Bank	Pensacola	85,026	27,571	1.06	0.00	0.00	0.00	0.01	**0.01**
5	Terrabank, N.A.	Miami	392,194	268,471	1.10	0.00	0.00	0.00	0.01	**0.01**
7	Legacy Bank of Florida	Boca Raton	441,255	366,220	0.71	0.02	0.00	0.00	(0.01)	**0.01**
8	First Florida Integrity Bank	Naples	1,486,422	1,106,408	0.88	0.00	0.00	0.02	(0.01)	**0.01**
9	Bank of Pensacola	Pensacola	84,279	41,150	0.97	0.00	0.00	0.00	0.02	**0.02**
10	American National Bank	Oakland Park	322,783	237,320	1.02	0.00	0.00	0.08	0.00	**0.08**
11	Bank of Central Florida	Lakeland	514,891	351,809	0.88	0.00	0.00	0.01	0.09	**0.10**
12	Sabal Palm Bank	Sarasota	240,703	173,734	1.23	0.17	0.00	0.00	(0.02)	**0.15**
13	First Bank of the Palm Beaches	West Palm Beach	184,583	147,966	0.74	0.03	0.00	0.20	(0.04)	**0.18**
14	Sunrise Bank	Cocoa Beach	223,468	163,249	0.94	0.00	0.00	0.21	0.00	**0.21**
15	Intracoastal Bank	Palm Coast	337,676	226,031	1.25	0.05	0.00	0.12	0.07	**0.23**
16	First Florida Bank	Destin	425,569	237,899	1.45	0.10	0.00	0.28	(0.12)	**0.26**
17	First National Bank Northwest Florida	Panama City	173,133	68,069	1.84	0.36	0.00	0.00	0.00	**0.36**
18	Marquis Bank	Coral Gables	656,050	548,370	0.90	0.00	0.00	0.33	0.08	**0.41**
19	Raymond James Bank, National Association	Saint Petersburg	24,924,557	20,353,860	1.07	0.03	0.00	0.35	0.05	**0.43**
20	FineMark National Bank & Trust	Fort Myers	1,925,304	1,429,525	1.04	0.25	0.00	0.14	0.04	**0.43**
21	First National Bank of South Miami	South Miami	776,311	556,008	1.39	0.03	0.09	0.30	0.04	**0.47**
22	Flagler Bank	West Palm Beach	309,534	225,600	0.71	0.11	0.00	0.19	0.21	**0.51**
23	Pacific National Bank	Miami	498,951	355,453	0.70	0.02	0.00	0.49	0.00	**0.52**
24	Freedom Bank	Saint Petersburg	299,988	250,318	1.14	0.05	0.00	0.48	(0.01)	**0.52**
25	Hillsboro Bank	Plant City	144,616	87,264	1.19	0.19	0.00	0.34	0.00	**0.53**
26	Seaside National Bank & Trust	Orlando	1,892,538	1,354,155	1.04	0.03	0.00	0.14	0.38	**0.54**
27	Citizens First Bank	The Villages	2,370,178	778,131	1.08	0.04	0.00	0.54	0.00	**0.58**
28	Commerce National Bank & Trust	Winter Park	114,384	90,904	2.13	0.00	0.00	0.73	(0.12)	**0.61**
29	First Citrus Bank	Tampa	395,322	305,554	0.87	0.24	0.00	0.43	(0.04)	**0.63**
30	Marine Bank & Trust Company	Vero Beach	278,187	226,247	1.10	0.00	0.00	0.46	0.18	**0.64**
31	City National Bank of Florida	Miami	14,782,939	10,396,388	0.37	0.22	0.00	0.41	0.03	**0.67**
32	First Bank	Clewiston	383,267	265,752	1.52	0.46	0.00	0.24	(0.01)	**0.69**
33	Sanibel Captiva Community Bank	Sanibel	455,596	390,567	0.84	0.09	0.00	0.61	0.00	**0.70**
34	Heartland National Bank	Sebring	399,117	159,325	1.47	0.11	0.00	0.69	(0.03)	**0.77**
35	Grove Bank & Trust	Miami	651,535	289,969	2.67	0.00	0.00	0.84	(0.04)	**0.80**
36	Prime Meridian Bank	Tallahassee	426,798	299,508	1.27	0.37	0.08	0.33	0.03	**0.82**
37	Bank of Tampa	Tampa	1,758,044	1,155,728	1.18	0.17	0.00	0.68	(0.01)	**0.84**
38	Central Bank	Tampa	174,824	138,510	1.56	0.00	0.00	0.40	0.44	**0.84**
39	Home Federal Bank of Hollywood	Hallandale Beach	52,755	35,708	0.65	0.06	0.15	0.68	0.00	**0.90**
40	Professional Bank	Coral Gables	832,681	651,172	0.86	0.84	0.00	0.06	0.00	**0.90**
41	Executive National Bank	Miami	451,913	370,392	1.29	0.31	0.00	0.56	0.05	**0.92**
42	Paradise Bank	Boca Raton	313,029	211,706	0.71	0.00	0.00	0.62	0.32	**0.94**
43	Continental National Bank	Miami	478,545	339,430	1.18	0.52	0.05	0.35	0.04	**0.96**
44	Mainstreet Community Bank of Florida	Deland	426,964	340,308	1.30	0.19	0.00	0.84	(0.01)	**1.02**
45	Community Bank and Trust of Florida	Ocala	733,320	305,200	1.31	1.22	0.00	0.23	(0.38)	**1.07**
46	One Florida Bank	Chipley	145,648	46,434	1.00	0.00	0.00	1.09	0.08	**1.17**
47	CenterState Bank, National Association	Winter Haven	12,582,370	8,398,796	0.48	0.53	0.09	0.54	0.03	**1.19**
48	First National Bank of Pasco	Dade City	182,269	118,057	1.86	0.00	0.00	1.18	0.02	**1.20**
49	Community Bank of the South	Merritt Island	157,421	53,776	1.30	0.00	0.00	1.33	(0.12)	**1.21**
50	Englewood Bank & Trust	Englewood	307,386	189,037	1.78	0.00	0.00	1.24	(0.01)	**1.23**

Source: S&P Global Market Intelligence

Florida – Return on Average Equity Ranking

Rank	Company Name	City	Total Assets ($000)	LTM Net Income ($000)	Total Employees	LTM Net Income ($000)/ Employee	2018Q1 LTM Net Income ($000)	2017Q1 LTM Net Income ($000)	ROAA (%)	ROAE (%)
1	U.S. Century Bank	Doral	1,189,969	34,657	174	199	26,633	4,861	2.99	**27.14**
2	Brannen Bank	Inverness	526,844	9,918	95	104	8,284	6,751	1.42	**23.70**
3	Sanibel Captiva Community Bank	Sanibel	455,596	6,975	91	77	5,564	4,306	1.67	**23.60**
4	Mainstreet Community Bank of Florida	Deland	426,964	6,651	86	77	3,657	2,311	1.67	**21.19**
5	Charlotte State Bank & Trust	Port Charlotte	368,572	8,158	82	99	7,698	6,031	1.67	**19.13**
6	Florida Capital Bank, N.A.	Jacksonville	433,217	6,282	166	38	585	1,459	1.68	**18.79**
6	Raymond James Bank, National Association	Saint Petersburg	24,924,557	379,797	255	1,489	288,830	251,720	1.61	**18.79**
8	Englewood Bank & Trust	Englewood	307,386	6,447	51	126	5,715	4,363	1.64	**18.74**
9	First Colony Bank of Florida	Maitland	220,453	4,712	19	248	3,755	3,560	1.67	**16.69**
10	Intracoastal Bank	Palm Coast	337,676	6,004	37	162	5,262	4,566	1.38	**16.18**
11	Paradise Bank	Boca Raton	313,029	6,833	52	131	7,573	5,946	1.63	**15.46**
12	Summit Bank, National Association	Panama City	519,473	8,187	49	167	3,673	3,412	1.77	**15.24**
13	Bank of Central Florida	Lakeland	514,891	6,264	57	110	4,475	3,643	1.24	**15.12**
14	BAC Florida Bank	Coral Gables	2,274,769	29,728	187	159	19,671	16,134	1.37	**14.95**
15	OptimumBank	Plantation	105,580	1,594	19	84	73	284	1.67	**14.65**
16	Bank of Tampa	Tampa	1,758,044	21,106	256	82	13,770	13,821	1.27	**14.62**
16	Florida Business Bank	Melbourne	137,541	2,559	16	160	1,577	966	1.99	**14.62**
18	Apollo Bank	Miami	703,404	9,197	89	103	4,240	4,755	1.35	**14.39**
19	Heartland National Bank	Sebring	399,117	4,861	59	82	2,940	2,697	1.27	**14.10**
20	Freedom Bank	Saint Petersburg	299,988	3,332	49	68	1,913	1,301	1.22	**14.06**
21	Citizens First Bank	The Villages	2,370,178	31,977	317	101	28,762	23,792	1.48	**14.04**
22	Friends Bank	New Smyrna Beach	97,792	1,382	27	51	633	549	1.43	**13.99**
23	Flagler Bank	West Palm Beach	309,534	4,812	35	137	4,984	5,176	1.25	**13.71**
24	Surety Bank	Deland	121,977	2,319	39	59	1,299	1,233	1.46	**13.70**
25	Marquis Bank	Coral Gables	656,050	7,720	72	107	5,085	4,018	1.24	**13.39**
26	Drummond Community Bank	Chiefland	619,470	8,151	212	38	7,211	5,984	1.49	**13.25**
27	Wauchula State Bank	Wauchula	673,999	13,626	162	84	13,583	13,583	1.55	**13.23**
28	First Citrus Bank	Tampa	395,322	4,635	70	66	2,826	1,824	1.21	**13.17**
29	Community Bank and Trust of Florida	Ocala	733,320	7,744	132	59	5,660	5,219	1.10	**12.94**
29	Prime Meridian Bank	Tallahassee	426,798	4,617	83	56	3,357	2,626	1.16	**12.94**
31	Commerce National Bank & Trust	Winter Park	114,384	2,384	17	140	2,215	2,557	1.58	**12.73**
32	Hillsboro Bank	Plant City	144,616	2,350	25	94	2,228	1,445	1.68	**12.50**
33	Citizens Bank and Trust	Lake Wales	652,216	7,381	150	49	5,307	4,841	0.86	**12.41**
34	First Federal Bank	Lake City	1,908,445	23,602	773	31	19,522	15,160	1.25	**12.30**
35	First Florida Integrity Bank	Naples	1,486,422	15,001	148	101	9,009	6,296	1.08	**12.26**
36	First State Bank of the Florida Keys	Key West	965,598	12,408	189	66	12,746	11,838	0.99	**12.23**
37	Anchor Bank	Juno Beach	136,471	1,531	21	73	216	471	1.18	**12.12**
38	United Southern Bank	Umatilla	529,397	5,373	151	36	3,274	3,710	1.03	**11.87**
39	Edison National Bank	Fort Myers	334,761	3,477	44	79	2,654	1,923	0.83	**10.61**
40	First Florida Bank	Destin	425,569	5,030	75	67	4,107	2,931	1.20	**10.58**
41	First Bank	Clewiston	383,267	3,269	97	34	2,679	2,262	0.92	**10.54**
42	TransCapital Bank	Sunrise	204,606	4,987	22	227	4,502	3,068	1.85	**10.52**
43	Madison County Community Bank	Madison	125,677	1,035	25	41	439	602	0.83	**10.38**
44	BankUnited, National Association	Miami Lakes	32,609,001	330,024	1,716	192	663,346	250,476	1.05	**10.30**
45	American National Bank	Oakland Park	322,783	4,328	34	127	2,916	3,139	1.40	**10.26**
46	Seaside National Bank & Trust	Orlando	1,892,538	14,483	154	94	11,434	9,854	0.78	**10.15**
47	Flagship Community Bank	Clearwater	122,014	1,566	26	60	949	672	1.31	**10.12**
48	First National Bank Northwest Florida	Panama City	173,133	2,278	30	76	1,027	914	1.17	**10.07**
49	FineMark National Bank & Trust	Fort Myers	1,925,304	15,993	183	87	11,837	8,561	0.89	**10.02**
49	International Finance Bank	Miami	687,459	4,738	90	53	1,680	2,583	0.80	**10.02**

Source: S&P Global Market Intelligence

Florida – 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	Sanibel Captiva Community Bank	Sanibel	455,596	4	53	46	33	3	**27.8**
2	Summit Bank, National Association	Panama City	519,473	35	13	30	51	12	**28.2**
3	Englewood Bank & Trust	Englewood	307,386	31	24	29	50	8	**28.4**
4	Freedom Bank	Saint Petersburg	299,988	18	41	40	24	20	**28.6**
5	Paradise Bank	Boca Raton	313,029	2	12	79	42	11	**29.2**
6	Florida Business Bank	Melbourne	137,541	23	80	27	1	16	**29.4**
7	Mainstreet Community Bank of Florida	Deland	426,964	13	46	54	44	4	**32.2**
8	Bank of Tampa	Tampa	1,758,044	32	31	50	37	16	**33.2**
8	Hillsboro Bank	Plant City	144,616	9	87	13	25	32	**33.2**
10	Intracoastal Bank	Palm Coast	337,676	33	98	14	15	10	**34.0**
11	American National Bank	Oakland Park	322,783	19	87	11	10	45	**34.4**
12	First Citrus Bank	Tampa	395,322	30	50	37	29	28	**34.8**
12	Flagler Bank	West Palm Beach	309,534	61	59	9	22	23	**34.8**
12	Citizens First Bank	The Villages	2,370,178	95	29	2	27	21	**34.8**
15	CenterState Bank, National Association	Winter Haven	12,582,370	13	20	44	47	56	**36.0**
15	Charlotte State Bank & Trust	Port Charlotte	368,572	46	9	58	62	5	**36.0**
17	First Florida Bank	Destin	425,569	62	22	48	16	40	**37.6**
18	Brannen Bank	Inverness	526,844	42	49	23	74	2	**38.0**
18	First Bank	Clewiston	383,267	25	25	67	32	41	**38.0**
20	Commerce National Bank & Trust	Winter Park	114,384	37	3	95	28	31	**38.8**
21	Bank of Central Florida	Lakeland	514,891	73	97	6	11	13	**40.0**
22	Drummond Community Bank	Chiefland	619,470	6	18	76	75	26	**40.2**
23	Wauchula State Bank	Wauchula	673,999	11	39	34	91	27	**40.4**
23	Heartland National Bank	Sebring	399,117	83	59	7	34	19	**40.4**
25	First Colony Bank of Florida	Maitland	220,453	11	100	16	68	9	**40.8**
25	Marquis Bank	Coral Gables	656,050	52	94	15	18	25	**40.8**
27	Seacoast National Bank	Stuart	6,783,620	35	26	36	56	55	**41.6**
27	Anchor Bank	Juno Beach	136,471	88	10	69	4	37	**41.6**
29	Raymond James Bank, National Association	Saint Petersburg	24,924,557	82	101	1	19	6	**41.8**
29	Apollo Bank	Miami	703,404	45	69	25	52	18	**41.8**
31	First Florida Integrity Bank	Naples	1,486,422	66	83	19	8	35	**42.2**
32	First Federal Bank	Lake City	1,908,445	20	7	94	59	34	**42.8**
33	FineMark National Bank & Trust	Fort Myers	1,925,304	100	15	31	20	49	**43.0**
33	Prime Meridian Bank	Tallahassee	426,798	46	82	22	36	29	**43.0**
35	TransCapital Bank	Sunrise	204,606	51	50	3	72	42	**43.6**
36	Seaside National Bank & Trust	Orlando	1,892,538	98	47	10	26	46	**45.4**
37	Community Bank and Trust of Florida	Ocala	733,320	87	28	39	45	29	**45.6**
38	Sunrise Bank	Cocoa Beach	223,468	24	75	56	14	60	**45.8**
38	BAC Florida Bank	Coral Gables	2,274,769	85	37	8	85	14	**45.8**
38	Edison National Bank	Fort Myers	334,761	85	77	26	2	39	**45.8**
41	Flagship Community Bank	Clearwater	122,014	42	22	55	64	47	**46.0**
42	U.S. Century Bank	Doral	1,189,969	79	47	43	65	1	**47.0**
43	First National Bank Northwest Florida	Panama City	173,133	77	77	18	17	48	**47.4**
44	Surety Bank	Deland	121,977	42	5	80	87	24	**47.6**
45	Citizens Bank and Trust	Lake Wales	652,216	69	21	63	54	33	**48.0**
45	Sabal Palm Bank	Sarasota	240,703	29	59	70	12	70	**48.0**
47	Legacy Bank of Florida	Boca Raton	441,255	74	86	21	7	53	**48.2**
48	First National Bank of South Miami	South Miami	776,311	69	53	41	21	58	**48.4**
49	First Bank of the Palm Beaches	West Palm Beach	184,583	16	81	65	13	76	**50.2**
50	FNBT Bank	Fort Walton Beach	438,123	49	18	66	66	53	**50.4**

Source: S&P Global Market Intelligence

Rank The Banks

Georgia – 2019 Q1

B S P

Georgia – Bank Listing

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
AB&T	Albany	Community Capital Bancshares, Inc.	4/28/1999	3	36	No	191,719	0.97	10.00
Affinity Bank	Atlanta	ABB Financial Group, Inc.	9/3/2002	1	28	No	318,408	0.93	8.88
Altamaha Bank and Trust Company	Vidalia	Altamaha Bancshares, Inc.	7/1/1946	4	55	Yes	163,932	1.04	9.29
American Commerce Bank, National Association	Bremen	American Commerce Bancshares, Inc.	10/4/2004	3	44	No	310,468	1.18	11.10
American Pride Bank	Macon	American Bancorp, Inc.	12/12/2007	4	38	Yes	189,567	1.15	7.92
Ameris Bank	Moultrie	Ameris Bancorp	10/1/1971	119	1,766	No	11,569,668	1.42	10.03
Atlantic Capital Bank, National Association	Atlanta	Atlantic Capital Bancshares, Inc.	1/1/1999	1	329	No	2,855,727	1.13	9.11
Bank of Alapaha	Alapaha	Alapaha Holding Company	3/25/1905	4	43	No	168,985	0.96	8.53
Bank of Camilla	Camilla	Camilla Bancshares, Inc.	1/2/1890	2	28	No	106,180	0.84	5.60
Bank of Dade	Trenton	Tri-States Bankshares, Inc.	1/12/1956	3	37	Yes	110,534	1.41	14.88
Bank of Dawson	Dawson	Dawson Bancshares, Inc.	7/1/1911	1	25	Yes	122,473	1.37	7.52
Bank of Dudley	Dublin	Hogan Investments, LP	11/1/1905	5	66	No	226,905	1.20	10.35
Bank of Eastman	Eastman	Magnolia Bankshares, Inc.	10/14/1909	4	59	Yes	166,648	0.32	3.26
Bank of Edison	Edison	BOE Bancshares, Inc.	10/1/1904	1	15	Yes	49,136	0.58	6.72
Bank of Hancock County	Sparta		9/1/1904	1	22	No	75,753	1.04	5.39
Bank of Hazlehurst	Hazlehurst	Hazlehurst Investors, Inc.	1/1/1906	2	30	Yes	134,651	0.34	2.77
Bank of LaFayette, Georgia	Lafayette	LaFayette Bankshares, Inc.	7/18/1899	3	55	No	277,992	0.91	8.02
Bank of Lumber City	Lumber City		7/2/1945	2	13	No	24,460	0.27	1.82
Bank of Madison	Madison	Madison Bank Corp.	1/1/1890	4	57	No	225,595	1.06	8.25
Bank of Monticello	Monticello	Monticello Bancshares, Inc.	1/1/1909	2	22	Yes	107,604	1.08	11.22
Bank of Newington	Newington		8/14/1919	3	31	No	130,190	1.20	13.61
Bank of Soperton	Soperton	Soperton Bancshares, Incorporated	6/1/1903	2	24	Yes	85,719	1.53	16.62
Bank of Terrell	Dawson	Georgia Community Bancorp, Incorporated	5/1/1936	3	30	Yes	171,658	0.32	2.97
Bank of Wrightsville	Wrightsville	Wrightsville Bancshares, Inc.	2/16/1897	1	14	Yes	57,576	1.00	12.62
BankSouth	Greensboro	BankSouth Holding Company	4/1/1946	6	287	Yes	636,316	1.13	11.60
Barwick Banking Company	Barwick		1/1/1934	1	3	No	13,031	(0.14)	(1.77)
Cadence Bank, N.A.	Atlanta	Cadence Bancorporation	5/1/1887	103	1,822	No	17,445,048	1.59	12.63
Carver State Bank	Savannah	Carver Financial Corporation	2/23/1927	2	17	No	42,699	0.74	7.19
Century Bank and Trust	Milledgeville	Century Bancorp, Inc.	3/1/1898	2	52	No	260,514	1.33	14.29
Century Bank of Georgia	Cartersville	CBB Bancorp	6/29/2000	3	33	No	194,736	1.40	13.18
Citizens Bank	Nashville	Nashville Holding Company	11/5/1941	4	65	Yes	250,935	0.68	4.97
Citizens Bank & Trust Company	Eastman	Citizens Corporation	1/1/1934	4	46	Yes	148,496	0.72	7.76
Citizens Bank & Trust, Inc.	Trenton	TAG Bancshares, Inc.	1/18/1988	3	42	No	102,980	1.26	11.22
Citizens Bank of Americus	Americus	CBA Bankshares, Inc.	3/25/1937	3	48	No	324,859	1.47	16.26
Citizens Bank of Cochran	Cochran	Putnam-Greene Financial Corporation	7/1/1942	2	28	No	91,351	0.56	4.98
Citizens Bank of Georgia	Cumming	Forsyth Bancshares, Inc.	2/3/1997	4	53	No	321,648	1.34	14.11
Citizens Bank of Swainsboro	Swainsboro	Swainsboro Bankshares, Inc.	11/1/1900	3	57	No	210,188	1.23	12.29
Citizens Bank of The South	Sandersville		5/3/1965	4	60	No	243,326	0.96	8.77
Citizens Community Bank	Hahira	CCB Bancshares, Inc.	2/21/1927	4	38	Yes	138,334	1.12	9.70
Citizens National Bank of Quitman	Quitman		8/25/1934	1	21	No	101,626	1.14	8.92
Citizens State Bank of Taylor County	Reynolds	Georgia Community Bancorp, Incorporated	9/8/1922	2	14	Yes	64,055	0.62	6.18
Citizens Trust Bank	Atlanta	Citizens Bancshares Corporation	8/16/1921	8	91	No	403,920	1.09	10.51
Claxton Bank	Claxton	Southern Bankshares, Inc.	2/24/1941	3	33	Yes	123,145	0.83	8.68
Colony Bank	Fitzgerald	Colony Bankcorp, Inc.	4/15/1976	29	309	No	1,277,057	1.08	11.74
Commercial Bank	Crawford	TCB Bancshares, Inc.	9/5/1924	3	31	Yes	184,161	1.84	17.12

Source: S&P Global Market Intelligence

Georgia – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
Commercial Banking Company	Valdosta	Lowndes Bancshares, Inc.	4/22/1929	5	64	No	231,221	1.17	8.13
Commercial State Bank	Donalsonville	Georgia Community Bancorp, Incorporated	12/16/1938	2	23	Yes	94,751	0.92	5.40
Community Bank & Trust - West Georgia	LaGrange	Community Bankshares, Inc.	12/15/1984	4	34	No	81,059	(0.43)	(13.02)
Community Bank of Georgia	Baxley	Community Bank of Georgia, Inc.	5/11/2004	1	17	No	99,993	1.37	10.45
Community Bank of Pickens County	Jasper	Community Banks of Georgia, Inc.	10/2/2000	2	60	No	352,595	1.46	13.71
Community Banking Company of Fitzgerald	Fitzgerald	CBC Holding Company	4/19/1996	2	34	No	165,312	1.46	11.64
Cornerstone Bank	Atlanta	Cornerstone Bancshares, Inc.	2/20/2001	3	44	No	219,157	(0.19)	(2.17)
Douglas National Bank	Douglas	DNB Financial Services, Inc.	11/19/2001	1	29	Yes	186,616	2.15	17.73
Durden Banking Company, Incorporated	Twin City	Durden Bankshares, Inc.	7/5/1935	4	45	Yes	180,201	1.54	10.31
Elberton Federal Savings & Loan Association	Elberton		1/1/1922	1	5	No	23,648	(0.05)	(0.22)
Embassy National Bank	Lawrenceville	Embassy Bancshares, Inc.	3/5/2007	1	28	No	112,900	2.70	18.42
Exchange Bank	Milledgeville	Exchange Bankshares, Inc.	6/3/1903	5	78	No	251,183	1.20	9.35
F & M Bank and Trust Company	Manchester	F & M Holding Company, Inc.	2/2/1948	1	23	No	65,540	(0.23)	(4.77)
F&M Bank	Washington	Washington/Wilkes Holding Company	3/14/1950	6	60	No	262,969	1.04	6.50
Family Bank	Pelham		1/1/1931	3	32	No	103,230	0.68	5.67
Farmers & Merchants Bank	Eatonton	Putnam-Greene Financial Corporation	10/26/1922	2	49	No	183,294	0.40	3.09
Farmers & Merchants Bank	Lakeland	FMB Bancshares, Inc.	5/22/1907	6	120	No	492,372	0.29	4.83
Farmers and Merchants Bank	Sylvania	Screven Bancshares, Inc.	3/1/1946	3	26	No	118,527	1.08	7.45
Farmers Bank	Greensboro	Putnam-Greene Financial Corporation	9/6/1911	1	17	No	103,861	0.43	3.16
Farmers State Bank	Dublin	Farmers Bancshares, Inc.	1/1/1934	3	32	Yes	125,653	1.04	7.64
Farmers State Bank	Lincolnton	Lincoln Bancshares, Inc.	9/26/1911	3	37	Yes	125,135	1.24	7.35
Fidelity Bank	Atlanta	Fidelity Southern Corporation	2/12/1974	70	1,321	No	4,785,443	0.86	9.03
First American Bank and Trust Company	Athens	First American Bancorp	12/31/1928	6	100	No	545,021	1.34	12.70
First Bank	Dalton	FBD Holding Company, Inc.	1/8/1996	6	73	No	383,731	1.55	18.69
First Bank of Coastal Georgia	Pembroke	Putnam-Greene Financial Corporation	1/1/1907	2	28	No	117,116	0.56	4.38
First Bank of Pike	Molena		1/1/1899	3	22	No	51,059	0.31	3.54
First Century Bank, National Association	Gainesville	First Century Bancorp.	3/25/2002	1	9	No	154,459	1.60	15.86
First Chatham Bank	Savannah	FCB Financial Corp.	1/23/2002	7	81	No	359,914	0.94	9.95
First Covenant Bank	Commerce		9/18/2006	1	60	No	136,384	0.99	7.59
First Federal Savings and Loan Association of Valdosta	Valdosta		9/1/1934	4	46	No	184,425	0.23	1.42
First IC Bank	Doraville	First IC Corporation	1/31/2000	7	108	No	563,067	2.12	14.48
First National Bank of Coffee County	Douglas	FNC Bancorp, Inc.	9/23/1991	3	42	Yes	209,908	0.89	9.94
First National Bank of Decatur County	Bainbridge	Bainbridge Bancshares, Inc.	4/5/2004	3	33	No	179,919	0.82	9.11
First National Bank of Griffin	Griffin		5/12/1933	7	86	No	280,567	0.58	8.84
First National Bank of Waynesboro	Waynesboro	First Burke Banking Company	9/1/1905	3	35	No	138,048	1.66	9.85
First National Community Bank	Chatsworth	First Chatsworth Bankshares, Inc.	8/18/1975	4	43	No	162,714	1.16	8.59
First Peoples Bank	Pine Mountain	First Peoples Bankshares, Inc.	7/9/1990	3	35	No	156,854	1.24	10.91
First Port City Bank	Bainbridge	Port City Holding Company, Inc.	10/7/1974	3	42	No	216,658	1.44	14.63
First Southern Bank	Patterson		6/19/1907	3	39	No	123,099	(0.35)	(6.32)
First State Bank	Wrens	CSRA Bank Corp.	7/6/1964	4	34	No	153,309	1.28	16.23
First State Bank of Blakely	Blakely	First State Bancshares of Blakely, Inc.	1/1/1903	7	92	No	476,233	1.46	10.54
First State Bank of Randolph County	Cuthbert		10/3/1900	2	20	Yes	81,421	0.58	7.52
Flint Community Bank	Albany	Flint Community Bancshares, Inc.	2/3/2006	1	37	Yes	228,310	0.94	10.88
FNB South	Alma	First Bank Shares of the South East, Inc.	5/1/1951	4	84	No	382,698	2.66	16.87
Four County Bank	Allentown	Four County Bancshares, Inc.	9/15/1941	1	10	Yes	71,526	1.46	10.55

Source: S&P Global Market Intelligence

Georgia – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
Geo. D. Warthen Bank	Sandersville		1/1/1871	2	36	No	189,038	0.78	9.26
Georgia Banking Company	Sandy Springs	Georgia Banking Company, Inc.	11/1/2001	2	106	No	434,954	0.92	9.05
Georgia Primary Bank	Atlanta		10/22/2007	1	31	No	192,330	0.89	7.47
Glennville Bank	Glennville	GB Bank Group, Inc.	3/13/1905	7	68	No	247,040	1.33	11.30
Greater Community Bank	Rome	Greater Community Bancshares, Inc.	2/26/1996	3	39	Yes	207,906	1.02	9.88
Guardian Bank	Valdosta	WB&T Bankshares, Inc.	5/1/2001	5	60	Yes	422,120	1.07	11.63
Gwinnett Community Bank	Duluth	Community Financial Holding Company, Inc.	10/18/1999	3	42	No	225,214	0.65	21.70
Heritage Bank	Hinesville	Heritage Bancorporation, Inc.	11/15/1911	16	179	No	568,159	2.47	28.88
Heritage Bank	Jonesboro	CCF Holding Company	1/1/1955	6	111	No	557,724	0.96	10.49
Heritage First Bank	Rome	Heritage First Bancshares, Inc.	1/1/1904	3	43	Yes	137,117	0.59	5.60
Legacy State Bank	Loganville		3/15/2005	1	14	No	104,248	1.09	11.02
Liberty First Bank	Monroe		6/13/2006	1	21	Yes	133,503	0.90	8.24
Merchants & Citizens Bank	McRae		2/23/1929	1	21	No	110,135	0.73	4.63
Metro City Bank	Doraville	MetroCity Bankshares, Inc.	4/4/2006	18	200	No	1,488,463	2.77	24.90
Morris Bank	Dublin	Morris State Bancshares, Inc.	11/29/1954	9	129	No	762,304	2.26	21.55
Mount Vernon Bank	Mount Vernon	Heart of Georgia Bancshares, Inc.	1/24/1901	3	29	Yes	134,890	1.06	10.21
Newton Federal Bank (MHC)	Covington	Community First Bancshares, MHC	11/14/1928	2	85	No	309,909	0.52	2.59
North Georgia National Bank	Calhoun	North Georgia Community Financial Partners, Inc.	2/10/1999	3	32	No	131,337	0.49	4.60
Northeast Georgia Bank	Lavonia	First Security Bankshares, Inc.	1/1/1906	11	98	Yes	474,254	1.22	12.47
Northside Bank	Adairsville	Northside Bancshares, Inc.	9/26/2005	3	38	No	129,943	(0.19)	(2.41)
Oconee State Bank	Watkinsville	Oconee Financial Corporation	2/1/1960	4	93	No	346,145	0.60	6.78
One South Bank	Blakely	One South Financial, Inc.	1/9/1939	3	28	Yes	142,140	0.57	6.11
Peach State Bank & Trust	Gainesville	Peach State Bancshares, Inc.	4/27/2005	1	51	No	231,556	0.92	9.40
Peoples Bank	Willacoochee	Atkinson County Bankshares Corporation	9/24/1948	2	25	Yes	76,571	0.91	7.67
Peoples Bank	Eatonton	Peoples Bankshares, Inc.	7/15/1943	3	42	Yes	122,635	1.02	19.58
Peoples Bank	Lyons	South Georgia Bankshares Corporation	1/1/1935	2	29	No	97,986	1.20	13.32
Peoples Bank & Trust	Buford	Peoples Banktrust, Inc.	12/13/1984	1	53	No	326,333	1.02	10.79
Peoples Bank of Georgia	Talbotton		1/1/1891	3	26	No	83,160	0.88	9.16
PeoplesSouth Bank	Colquitt	PeoplesSouth Bancshares, Inc.	10/19/1973	29	182	No	835,812	1.27	14.49
Persons Banking Company	Forsyth	Persons Banking Company, Inc.	1/1/1910	5	96	Yes	316,478	0.25	4.21
Piedmont Bank	Peachtree Corners	Piedmont Bancorp, Inc.	11/6/2006	10	124	No	1,011,445	1.48	13.61
Pineland Bank	Alma	South Banking Company	9/13/1939	8	104	No	285,175	0.65	6.01
Pinnacle Bank	Elberton	Pinnacle Financial Corporation	3/12/1934	16	230	Yes	972,448	1.04	9.05
Planters and Citizens Bank	Camilla	P & C Bank Shares, Inc.	5/24/1913	1	21	No	104,733	0.76	7.11
Planters First Bank	Hawkinsville	Planters First Bancorp	1/1/1896	9	104	Yes	326,998	0.83	9.53
PrimeSouth Bank	Waycross	Jones Bancshares, L.P.	1/1/1891	7	125	No	630,492	1.46	12.25
PromiseOne Bank	Duluth	NOA Bancorp, Inc.	11/6/2008	6	92	Yes	391,090	2.26	17.92
Providence Bank	Alpharetta		4/10/2006	1	10	No	90,763	(0.08)	(0.52)
Quantum National Bank	Suwanee	Quantum Capital Corp.	12/27/1995	3	58	Yes	498,452	2.30	19.94
Queensborough National Bank & Trust Company	Louisville	Queensborough Company	1/1/1902	24	314	No	1,157,057	1.17	12.52
Rabun County Bank	Clayton	Liberty Bancorp of Georgia, Inc.	10/10/1975	3	48	No	174,144	2.54	20.02
River City Bank	Rome	RCB Financial Corporation	5/23/2006	1	34	No	160,640	1.12	10.56
Rochelle State Bank	Rochelle		8/1/1947	1	5	No	27,474	0.71	4.17
Security State Bank	McRae	Farmers Bancshares, Inc.	2/1/1950	1	12	Yes	47,588	1.22	8.75
Signature Bank of Georgia	Sandy Springs		11/7/2005	2	25	No	120,276	(1.07)	(7.05)

Source: S&P Global Market Intelligence

Georgia – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
South Coast Bank & Trust	Brunswick	WB&T Bankshares, Inc.	1/1/1934	2	22	Yes	131,607	1.16	11.55
South Georgia Bank	Glennville	South Group Bancshares, Inc.	4/9/1987	4	43	Yes	162,932	1.79	15.54
South Georgia Banking Company	Tifton	South Georgia Bank Holding Company	6/14/1937	7	111	No	458,622	1.21	8.76
SouthCrest Bank, N.A.	Atlanta	SouthCrest Financial Group, Inc.	1/1/1920	9	105	No	540,985	0.79	8.70
Southeast First National Bank	Summerville	Summerville/Trion Bancshares, Inc.	5/22/1968	3	21	No	58,559	0.23	1.94
Southeastern Bank	Darien	Southeastern Banking Corporation	1/1/1889	12	111	No	426,811	1.63	13.97
Southern Bank	Sardis	Sardis Bankshares, Inc.	7/2/1945	5	28	No	80,927	0.52	4.35
Southern Bank & Trust	Clarkesville	SBT Bancorp, Inc.	12/6/2005	3	41	No	205,114	1.24	13.66
Southwest Georgia Bank	Moultrie	Southwest Georgia Financial Corporation	1/3/1928	9	122	No	549,571	0.91	11.86
State Bank of Cochran	Cochran	Central Georgia Banking Company	1/5/1922	4	56	Yes	214,219	1.85	11.37
SunMark Community Bank	Hawkinsville	SunMark Bancshares, Inc.	8/27/1949	6	89	Yes	275,564	0.92	8.64
SunTrust Bank	Atlanta	SunTrust Banks, Inc.	9/21/1891	1,174	21,145	No	214,041,660	1.36	11.50
Synovus Bank	Columbus	Synovus Financial Corp.	1/1/1888	302	4,975	No	46,549,175	1.35	13.46
Talbot State Bank	Woodland	TSB Bancorp, Inc.	11/25/1907	2	15	Yes	59,771	0.09	0.95
TC Federal Bank	Thomasville		1/1/1934	2	47	No	299,927	0.27	2.04
Thomasville National Bank	Thomasville	Thomasville Bancshares, Inc.	10/2/1995	3	115	No	956,186	1.98	21.17
Touchmark National Bank	Alpharetta	Touchmark Bancshares, Inc.	1/28/2008	1	30	No	422,732	1.34	11.28
Trust Bank	Lenox	Trust Holding Company, Inc.	1/1/1906	3	23	Yes	39,954	1.12	10.35
United Bank	Zebulon	United Bank Corporation	1/31/1905	18	390	Yes	1,413,616	1.70	17.88
United Community Bank	Blairsville	United Community Banks, Inc.	3/1/1950	147	2,285	No	12,479,826	1.44	11.62
United National Bank	Cairo		5/26/2000	1	32	No	217,457	1.37	10.08
Vidalia Federal Savings Bank	Vidalia		9/1/1936	2	29	No	207,345	0.36	2.47
Vinings Bank	Smyrna	Vinings Bancshares, Inc.	7/9/2007	2	40	No	329,116	0.73	8.65
Waycross Bank & Trust	Waycross	WB&T Bankshares, Inc.	6/1/1988	1	21	Yes	163,117	1.52	15.45
West Central Georgia Bank	Thomaston	WCG Bancshares, Inc.	4/15/1974	3	33	No	130,583	1.39	5.90
WestSide Bank	Hiram		8/8/2006	2	25	No	135,043	0.81	9.05
Wheeler County State Bank	Alamo	Wheeler Bancshares, Inc.	6/29/1934	3	25	Yes	93,282	0.95	5.97
Wilcox County State Bank	Abbeville	WCSB Holding Company, Inc.	7/15/1952	4	30	No	109,831	1.20	11.65
Wilkinson County Bank	Irwinton		7/16/1907	1	10	No	48,995	1.53	10.23

Source: S&P Global Market Intelligence

Georgia – 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	SunTrust Bank	Atlanta	21,145	1,174	164,303,421	139,952	182,318	7,770	10,123	**214,041,660**
2	Synovus Bank	Columbus	4,975	302	38,445,941	127,304	154,136	7,728	9,357	**46,549,175**
3	Cadence Bank, N.A.	Atlanta	1,822	103	14,308,985	138,922	169,369	7,853	9,575	**17,445,048**
4	United Community Bank	Blairsville	2,285	147	10,657,043	72,497	84,897	4,664	5,462	**12,479,826**
5	Ameris Bank	Moultrie	1,766	119	9,807,188	82,413	97,224	5,553	6,551	**11,569,668**
6	Fidelity Bank	Atlanta	1,321	70	3,997,042	57,101	68,363	3,026	3,623	**4,785,443**
7	Atlantic Capital Bank, National Association	Atlanta	329	1	2,452,418	2,452,418	2,855,727	7,454	8,680	**2,855,727**
8	Metro City Bank	Doraville	200	18	1,298,840	72,158	82,692	6,494	7,442	**1,488,463**
9	United Bank	Zebulon	390	18	1,265,247	70,292	78,534	3,244	3,625	**1,413,616**
10	Colony Bank	Fitzgerald	309	29	1,113,162	38,385	44,036	3,602	4,133	**1,277,057**
11	Queensborough National Bank & Trust Company	Louisville	314	24	1,037,388	43,225	48,211	3,304	3,685	**1,157,057**
12	Piedmont Bank	Peachtree Corners	124	10	889,087	88,909	101,145	7,170	8,157	**1,011,445**
13	Pinnacle Bank	Elberton	230	16	857,226	53,577	60,778	3,727	4,228	**972,448**
14	Thomasville National Bank	Thomasville	115	3	826,931	275,644	318,729	7,191	8,315	**956,186**
15	PeoplesSouth Bank	Colquitt	182	29	761,932	26,274	28,821	4,186	4,592	**835,812**
16	Morris Bank	Dublin	129	9	665,907	73,990	84,700	5,162	5,909	**762,304**
17	BankSouth	Greensboro	287	6	544,705	90,784	106,053	1,898	2,217	**636,316**
18	PrimeSouth Bank	Waycross	125	7	550,025	78,575	90,070	4,400	5,044	**630,492**
19	Heritage Bank	Hinesville	179	16	509,743	31,859	35,510	2,848	3,174	**568,159**
20	First IC Bank	Doraville	108	7	463,506	66,215	80,438	4,292	5,214	**563,067**
21	Heritage Bank	Jonesboro	111	6	472,060	78,677	92,954	4,253	5,025	**557,724**
22	Southwest Georgia Bank	Moultrie	122	9	490,264	54,474	61,063	4,019	4,505	**549,571**
23	First American Bank and Trust Company	Athens	100	6	453,071	75,512	90,837	4,531	5,450	**545,021**
24	SouthCrest Bank, N.A.	Atlanta	105	9	453,826	50,425	60,109	4,322	5,152	**540,985**
25	Quantum National Bank	Suwanee	58	3	440,473	146,824	166,151	7,594	8,594	**498,452**
26	Farmers & Merchants Bank	Lakeland	120	6	439,066	73,178	82,062	3,659	4,103	**492,372**
27	First State Bank of Blakely	Blakely	92	7	373,617	53,374	68,033	4,061	5,176	**476,233**
28	Northeast Georgia Bank	Lavonia	98	11	423,027	38,457	43,114	4,317	4,839	**474,254**
29	South Georgia Banking Company	Tifton	111	7	393,645	56,235	65,517	3,546	4,132	**458,622**
30	Georgia Banking Company	Sandy Springs	106	2	335,735	167,868	217,477	3,167	4,103	**434,954**
31	Southeastern Bank	Darien	111	12	372,443	31,037	35,568	3,355	3,845	**426,811**
32	Touchmark National Bank	Alpharetta	30	1	356,358	356,358	422,732	11,879	14,091	**422,732**
33	Guardian Bank	Valdosta	60	5	379,869	75,974	84,424	6,331	7,035	**422,120**
34	Citizens Trust Bank	Atlanta	91	8	353,801	44,225	50,490	3,888	4,439	**403,920**
35	PromiseOne Bank	Duluth	92	6	324,050	54,008	65,182	3,522	4,251	**391,090**
36	First Bank	Dalton	73	6	348,145	58,024	63,955	4,769	5,257	**383,731**
37	FNB South	Alma	84	4	319,021	79,755	95,675	3,798	4,556	**382,698**
38	First Chatham Bank	Savannah	81	7	322,986	46,141	51,416	3,987	4,443	**359,914**
39	Community Bank of Pickens County	Jasper	60	2	307,445	153,723	176,298	5,124	5,877	**352,595**
40	Oconee State Bank	Watkinsville	93	4	314,258	78,565	86,536	3,379	3,722	**346,145**
41	Vinings Bank	Smyrna	40	2	299,104	149,552	164,558	7,478	8,228	**329,116**
42	Planters First Bank	Hawkinsville	104	9	293,961	32,662	36,333	2,827	3,144	**326,998**
43	Peoples Bank & Trust	Buford	53	1	293,097	293,097	326,333	5,530	6,157	**326,333**
44	Citizens Bank of Americus	Americus	48	3	285,659	95,220	108,286	5,951	6,768	**324,859**
45	Citizens Bank of Georgia	Cumming	53	4	288,851	72,213	80,412	5,450	6,069	**321,648**
46	Affinity Bank	Atlanta	28	1	237,031	237,031	318,408	8,465	11,372	**318,408**
47	Persons Banking Company	Forsyth	96	5	295,597	59,119	63,296	3,079	3,297	**316,478**
48	American Commerce Bank, National Association	Bremen	44	3	264,166	88,055	103,489	6,004	7,056	**310,468**
49	Newton Federal Bank (MHC)	Covington	85	2	241,037	120,519	154,955	2,836	3,646	**309,909**
50	TC Federal Bank	Thomasville	47	2	253,721	126,861	149,964	5,398	6,381	**299,927**

Source: S&P Global Market Intelligence

Georgia – 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	Trust Bank	Lenox	39,954	9.63	5.26	0.58	17.50	66.80	2.71	**6.96**
2	Carver State Bank	Savannah	42,699	7.90	(5.29)	0.80	3.19	70.91	2.62	**5.58**
3	Bank of Soperton	Soperton	85,719	7.01	17.93	0.74	20.15	86.27	2.63	**5.53**
3	FNB South	Alma	382,698	7.12	1.70	0.75	1.21	86.72	3.37	**5.53**
5	Peoples Bank of Georgia	Talbotton	83,160	7.40	6.55	0.83	(0.69)	78.49	2.59	**5.46**
5	Farmers State Bank	Lincolnton	125,135	7.35	5.47	0.32	(1.48)	70.43	3.46	**5.46**
7	Community Bank of Georgia	Baxley	99,993	6.70	26.23	0.88	14.98	103.00	1.33	**5.33**
8	First Bank of Pike	Molena	51,059	7.85	10.68	0.52	10.47	64.19	2.38	**5.29**
9	First State Bank	Wrens	153,309	7.09	5.83	1.01	9.07	81.11	2.52	**5.26**
10	Quantum National Bank	Suwanee	498,452	6.35	8.80	0.82	8.65	96.93	2.45	**5.19**
11	Bank of Newington	Newington	130,190	7.18	7.12	1.54	7.93	97.69	2.31	**5.18**
12	Heritage First Bank	Rome	137,117	6.14	5.23	0.48	3.97	93.84	2.13	**5.15**
13	Bank of Lumber City	Lumber City	24,460	7.78	7.92	0.46	4.99	65.14	2.83	**5.08**
14	Douglas National Bank	Douglas	186,616	6.10	0.80	0.74	2.12	91.39	2.04	**5.06**
14	Embassy National Bank	Lawrenceville	112,900	7.78	1.99	1.23	(9.94)	77.68	2.65	**5.06**
16	South Georgia Bank	Glennville	162,932	7.39	0.48	0.68	(0.68)	69.34	3.06	**5.04**
17	Pineland Bank	Alma	285,175	6.62	11.28	0.40	5.98	79.54	1.76	**4.99**
18	Community Bank & Trust - West Georgia	LaGrange	81,059	6.87	(8.69)	0.24	(1.25)	56.00	3.20	**4.98**
18	WestSide Bank	Hiram	135,043	6.22	5.50	0.25	10.46	66.79	4.00	**4.98**
20	Peoples Bank	Lyons	97,986	5.96	19.19	0.41	3.68	91.38	1.61	**4.95**
21	Family Bank	Pelham	103,230	6.16	7.72	0.69	12.25	88.16	2.05	**4.94**
22	Durden Banking Company, Incorporated	Twin City	180,201	6.79	0.43	0.34	2.51	70.12	2.21	**4.93**
23	First Peoples Bank	Pine Mountain	156,854	7.01	22.58	0.19	26.21	60.84	2.45	**4.86**
24	Bank of Eastman	Eastman	166,648	6.17	(3.28)	0.53	(1.50)	81.96	2.55	**4.84**
25	Southern Bank	Sardis	80,927	7.05	(5.92)	0.62	(0.62)	64.17	2.71	**4.83**
26	Citizens Bank & Trust, Inc.	Trenton	102,980	6.51	(3.11)	0.54	2.13	67.88	3.09	**4.81**
27	Greater Community Bank	Rome	207,906	6.00	14.55	0.84	17.86	91.78	2.58	**4.80**
28	Pinnacle Bank	Elberton	972,448	5.59	5.52	0.21	10.26	78.38	2.94	**4.77**
29	PromiseOne Bank	Duluth	391,090	7.17	16.58	1.72	14.96	91.27	3.25	**4.76**
30	Bank of Dawson	Dawson	122,473	6.50	4.01	0.81	2.10	83.83	2.49	**4.75**
30	United National Bank	Cairo	217,457	6.07	3.90	1.13	6.36	105.99	2.81	**4.75**
32	Altamaha Bank and Trust Company	Vidalia	163,932	6.38	(1.54)	0.51	(0.23)	73.84	2.15	**4.74**
32	Morris Bank	Dublin	762,304	6.14	4.45	1.00	6.44	89.89	3.32	**4.74**
34	Wilcox County State Bank	Abbeville	109,831	6.35	5.34	0.85	10.15	88.10	1.86	**4.73**
34	One South Bank	Blakely	142,140	5.96	(0.97)	0.81	8.24	79.86	2.18	**4.73**
36	First National Bank of Coffee County	Douglas	209,908	5.79	23.56	0.41	26.24	70.41	1.72	**4.72**
37	PrimeSouth Bank	Waycross	630,492	5.96	26.31	0.62	11.35	88.27	2.71	**4.71**
37	Claxton Bank	Claxton	123,145	6.40	1.22	0.47	(7.84)	72.38	2.79	**4.71**
39	Bank of Dudley	Dublin	226,905	5.85	0.82	0.28	(0.33)	77.31	2.23	**4.69**
39	First National Bank of Waynesboro	Waynesboro	138,048	6.45	12.34	0.32	2.17	76.30	4.40	**4.69**
41	State Bank of Cochran	Cochran	214,219	6.64	(2.95)	0.38	(3.10)	71.99	1.96	**4.68**
42	First Southern Bank	Patterson	123,099	6.24	(1.00)	0.35	(3.90)	70.32	2.47	**4.66**
42	Commercial Bank	Crawford	184,161	5.92	14.77	0.69	15.05	92.46	2.84	**4.66**
44	First Chatham Bank	Savannah	359,914	5.64	(1.64)	0.44	(5.12)	73.93	2.33	**4.63**
44	Geo. D. Warthen Bank	Sandersville	189,038	5.76	0.57	0.10	5.17	66.42	2.46	**4.63**
44	First Century Bank, National Association	Gainesville	154,459	17.30	(34.39)	0.15	8.71	12.35	2.87	**4.63**
47	First IC Bank	Doraville	563,067	6.46	40.79	1.31	39.13	102.80	2.18	**4.62**
48	SunMark Community Bank	Hawkinsville	275,564	5.98	0.22	0.47	7.23	78.80	2.14	**4.61**
49	Citizens Bank of The South	Sandersville	243,326	6.32	11.89	0.67	1.59	85.85	1.64	**4.60**
49	Security State Bank	McRae	47,588	7.17	(12.78)	0.27	0.15	50.77	2.68	**4.60**

Source: S&P Global Market Intelligence

Georgia – 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	BankSouth	Greensboro	636,316	9,082	0.17	4.50	0.04	(0.01)	39,818	**6.55**
2	Fidelity Bank	Atlanta	4,785,443	41,047	0.15	1.77	0.35	0.00	125,525	**2.62**
3	Metro City Bank	Doraville	1,488,463	39,073	0.07	0.63	0.97	0.00	34,822	**2.47**
4	Waycross Bank & Trust	Waycross	163,117	3,282	0.11	0.00	0.00	0.00	3,961	**2.45**
5	First Covenant Bank	Commerce	136,384	1,406	0.09	0.00	0.00	(0.21)	3,380	**2.39**
6	PromiseOne Bank	Duluth	391,090	11,093	0.18	1.45	0.50	(0.01)	8,425	**2.29**
7	Peoples Bank	Eatonton	122,635	1,666	0.34	0.00	0.00	(0.13)	2,781	**2.27**
8	Embassy National Bank	Lawrenceville	112,900	2,960	0.30	1.39	0.44	0.00	2,438	**2.23**
9	First IC Bank	Doraville	563,067	10,093	0.27	1.17	0.51	(0.04)	9,989	**2.10**
10	Planters First Bank	Hawkinsville	326,998	3,665	0.63	0.97	0.00	(0.02)	6,912	**2.09**
11	First Century Bank, National Association	Gainesville	154,459	2,335	0.00	0.00	0.00	(0.01)	2,944	**2.02**
12	Georgia Banking Company	Sandy Springs	434,954	3,718	0.03	1.33	0.00	0.02	7,614	**1.89**
13	Heritage Bank	Hinesville	568,159	13,553	1.06	0.04	0.00	(0.38)	9,491	**1.73**
14	Carver State Bank	Savannah	42,699	299	0.53	0.09	0.00	(0.29)	666	**1.65**
15	United Bank	Zebulon	1,413,616	31,206	0.58	0.10	0.10	0.00	22,043	**1.61**
16	First Chatham Bank	Savannah	359,914	3,424	0.24	0.84	0.04	(0.21)	5,448	**1.49**
17	Thomasville National Bank	Thomasville	956,186	17,247	0.06	0.00	0.00	0.00	12,907	**1.48**
18	Citizens Trust Bank	Atlanta	403,920	4,410	0.89	0.00	0.00	0.01	5,442	**1.35**
18	Douglas National Bank	Douglas	186,616	5,143	0.43	0.00	0.00	0.00	2,411	**1.35**
20	SunTrust Bank	Atlanta	214,041,660	2,785,028	0.29	(0.08)	0.10	0.00	2,750,151	**1.34**
21	FNB South	Alma	382,698	9,887	0.52	0.00	0.00	0.35	4,869	**1.31**
22	Queensborough National Bank & Trust Company	Louisville	1,157,057	13,313	0.67	0.00	0.00	0.01	14,665	**1.29**
23	Pinnacle Bank	Elberton	972,448	12,591	0.98	0.00	0.00	(0.15)	10,991	**1.22**
24	Bank of Lumber City	Lumber City	24,460	65	0.78	0.00	0.00	0.05	297	**1.21**
25	Trust Bank	Lenox	39,954	554	0.56	0.49	0.13	(0.22)	443	**1.19**
25	First American Bank and Trust Company	Athens	545,021	7,094	0.37	0.00	0.00	0.03	6,296	**1.19**
27	Bank of Soperton	Soperton	85,719	1,588	0.56	0.00	0.00	0.00	875	**1.13**
28	First National Bank of Waynesboro	Waynesboro	138,048	2,248	0.58	0.00	0.00	0.00	1,511	**1.12**
29	South Coast Bank & Trust	Brunswick	131,607	1,962	0.15	0.70	0.00	0.00	1,419	**1.11**
30	Southeastern Bank	Darien	426,811	6,946	0.29	0.00	0.00	0.30	4,674	**1.09**
31	Ameris Bank	Moultrie	11,569,668	149,626	0.45	0.40	0.02	0.00	110,565	**1.05**
32	SunMark Community Bank	Hawkinsville	275,564	3,293	0.30	0.00	0.00	(0.07)	2,706	**1.01**
33	Citizens Community Bank	Hahira	138,334	2,017	0.35	0.00	0.00	(0.26)	1,354	**1.00**
34	Northside Bank	Adairsville	129,943	(232)	0.23	0.32	0.26	(0.15)	1,231	**0.99**
34	First National Community Bank	Chatsworth	162,714	1,900	0.25	0.00	0.00	0.05	1,619	**0.99**
36	F & M Bank and Trust Company	Manchester	65,540	(161)	0.68	0.00	0.00	0.00	680	**0.95**
36	Farmers State Bank	Lincolnton	125,135	1,940	0.75	0.00	0.00	(0.27)	1,117	**0.95**
38	First National Bank of Griffin	Griffin	280,567	1,578	0.41	0.03	0.00	(0.01)	2,557	**0.94**
39	Citizens Bank of Swainsboro	Swainsboro	210,188	2,507	0.39	0.00	0.00	0.01	1,870	**0.92**
40	Citizens Bank & Trust, Inc.	Trenton	102,980	1,245	0.50	0.00	0.00	(0.01)	901	**0.91**
41	Altamaha Bank and Trust Company	Vidalia	163,932	2,233	0.54	0.00	0.00	(0.10)	1,445	**0.90**
42	Southwest Georgia Bank	Moultrie	549,571	4,760	0.20	0.00	0.00	0.00	4,614	**0.89**
43	Durden Banking Company, Incorporated	Twin City	180,201	3,521	0.50	0.00	0.00	0.05	1,502	**0.87**
44	Oconee State Bank	Watkinsville	346,145	2,021	0.17	0.02	0.00	0.00	2,854	**0.84**
44	River City Bank	Rome	160,640	1,760	0.12	0.00	0.00	0.00	1,328	**0.84**
44	PrimeSouth Bank	Waycross	630,492	8,304	0.25	0.18	0.00	(0.02)	4,745	**0.84**
44	South Georgia Banking Company	Tifton	458,622	5,390	0.41	0.00	0.00	0.00	3,733	**0.84**
48	South Georgia Bank	Glennville	162,932	3,749	0.41	0.00	0.00	0.25	1,294	**0.83**
49	WestSide Bank	Hiram	135,043	1,048	0.37	0.00	0.00	0.27	1,052	**0.81**
49	Bank of Wrightsville	Wrightsville	57,576	751	0.18	0.00	0.00	0.00	458	**0.81**
49	First National Bank of Coffee County	Douglas	209,908	2,272	0.33	0.00	0.00	0.00	1,553	**0.81**

Source: S&P Global Market Intelligence

Georgia – 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	Atlantic Capital Bank, National Association	Atlanta	2,855,727	50.76	329	1	1.02	0.18	0.42	**1.62**
2	Touchmark National Bank	Alpharetta	422,732	48.47	30	1	1.04	0.08	0.57	**1.70**
3	Vidalia Federal Savings Bank	Vidalia	207,345	81.17	29	2	1.23	0.18	0.66	**2.07**
4	Cadence Bank, N.A.	Atlanta	17,445,048	49.25	1,822	103	1.35	0.26	0.55	**2.16**
5	Northeast Georgia Bank	Lavonia	474,254	57.23	98	11	1.24	0.34	0.66	**2.24**
6	Citizens Bank of Georgia	Cumming	321,648	55.82	53	4	1.27	0.18	0.80	**2.25**
7	First State Bank of Blakely	Blakely	476,233	51.64	92	7	1.56	0.28	0.42	**2.26**
8	Affinity Bank	Atlanta	318,408	67.71	28	1	1.38	0.24	0.64	**2.26**
9	Citizens Bank of Americus	Americus	324,859	54.05	48	3	1.16	0.25	0.89	**2.30**
10	Bank of LaFayette, Georgia	Lafayette	277,992	65.50	55	3	1.42	0.38	0.54	**2.34**
11	Synovus Bank	Columbus	46,549,175	55.28	4,975	302	1.25	0.38	0.77	**2.40**
12	United Community Bank	Blairsville	12,479,826	53.78	2,285	147	1.40	0.26	0.75	**2.41**
13	Guardian Bank	Valdosta	422,120	60.25	60	5	1.11	0.22	1.08	**2.41**
14	Piedmont Bank	Peachtree Corners	1,011,445	53.38	124	10	1.58	0.26	0.59	**2.43**
15	Thomasville National Bank	Thomasville	956,186	47.15	115	3	1.46	0.22	0.75	**2.44**
16	First Port City Bank	Bainbridge	216,658	56.94	42	3	1.31	0.19	0.95	**2.45**
17	Quantum National Bank	Suwanee	498,452	44.07	58	3	1.47	0.17	0.82	**2.46**
18	Barwick Banking Company	Barwick	13,031	106.96	3	1	1.42	0.26	0.80	**2.48**
19	West Central Georgia Bank	Thomaston	130,583	57.54	33	3	1.60	0.38	0.50	**2.49**
20	American Commerce Bank, National Association	Bremen	310,468	58.54	44	3	1.48	0.19	0.85	**2.52**
21	Farmers and Merchants Bank	Sylvania	118,527	60.21	26	3	1.39	0.16	0.99	**2.54**
22	Citizens National Bank of Quitman	Quitman	101,626	62.86	21	1	1.44	0.46	0.66	**2.56**
23	Merchants & Citizens Bank	McRae	110,135	73.69	21	1	1.30	0.18	1.09	**2.57**
24	First Bank of Coastal Georgia	Pembroke	117,116	78.35	28	2	1.29	0.29	1.00	**2.58**
25	Peoples Bank & Trust	Buford	326,333	67.55	53	1	1.42	0.19	0.97	**2.58**
26	Legacy State Bank	Loganville	104,248	66.48	14	1	1.35	0.24	0.99	**2.58**
27	PeoplesSouth Bank	Colquitt	835,812	59.80	182	29	1.44	0.31	0.83	**2.58**
28	SunTrust Bank	Atlanta	214,041,660	58.50	21,145	1,174	1.37	0.26	0.95	**2.58**
29	Commercial Bank	Crawford	184,161	48.90	31	3	1.66	0.22	0.72	**2.59**
30	Southeast First National Bank	Summerville	58,559	88.48	21	3	1.42	0.30	0.88	**2.60**
31	Bank of Hazlehurst	Hazlehurst	134,651	63.04	30	2	1.19	0.26	1.15	**2.61**
32	Bank of Alapaha	Alapaha	168,985	59.68	43	4	1.54	0.26	0.81	**2.61**
33	First State Bank of Randolph County	Cuthbert	81,421	75.25	20	2	1.47	0.37	0.78	**2.62**
34	Ameris Bank	Moultrie	11,569,668	56.00	1,766	119	1.40	0.29	0.98	**2.67**
35	State Bank of Cochran	Cochran	214,219	51.71	56	4	1.46	0.21	1.00	**2.67**
36	Morris Bank	Dublin	762,304	53.33	129	9	1.55	0.23	0.89	**2.68**
37	South Georgia Banking Company	Tifton	458,622	61.68	111	7	1.66	0.29	0.74	**2.69**
38	AB&T	Albany	191,719	68.44	36	3	1.59	0.33	0.78	**2.70**
39	Flint Community Bank	Albany	228,310	65.39	37	1	1.71	0.23	0.76	**2.70**
40	Rochelle State Bank	Rochelle	27,474	73.85	5	1	1.09	0.14	1.48	**2.71**
41	Farmers Bank	Greensboro	103,861	83.13	17	1	1.48	0.22	1.02	**2.72**
42	Four County Bank	Allentown	71,526	56.04	10	1	1.44	0.15	1.13	**2.72**
43	Wilkinson County Bank	Irwinton	48,995	57.65	10	1	1.39	0.18	1.15	**2.72**
44	Citizens Bank	Nashville	250,935	73.60	65	4	1.47	0.24	1.03	**2.74**
45	First American Bank and Trust Company	Athens	545,021	60.56	100	6	1.70	0.46	0.58	**2.75**
46	First Bank	Dalton	383,731	56.34	73	6	1.59	0.27	0.92	**2.78**
47	Metro City Bank	Doraville	1,488,463	41.95	200	18	1.73	0.30	0.76	**2.79**
48	Community Banking Company of Fitzgerald	Fitzgerald	165,312	57.84	34	2	1.59	0.18	1.03	**2.80**
49	Bank of Madison	Madison	225,595	64.50	57	4	1.89	0.36	0.55	**2.80**
50	Southeastern Bank	Darien	426,811	57.81	111	12	1.67	0.50	0.64	**2.81**

Source: S&P Global Market Intelligence

Georgia – 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	Century Bank of Georgia	Cartersville	194,736	99,034	1.59	0.00	0.00	0.67	(0.99)	**(0.32)**
2	First National Bank of Coffee County	Douglas	209,908	134,638	1.11	0.15	0.00	0.27	(0.31)	**0.11**
3	Georgia Primary Bank	Atlanta	192,330	147,506	1.36	0.00	0.00	0.23	(0.07)	**0.16**
4	Security State Bank	McRae	47,588	20,703	2.32	0.12	0.00	0.02	0.12	**0.26**
5	South Coast Bank & Trust	Brunswick	131,607	105,553	1.71	0.17	0.00	0.14	0.05	**0.36**
6	First IC Bank	Doraville	563,067	478,430	1.24	0.00	0.00	0.31	0.09	**0.40**
7	Quantum National Bank	Suwanee	498,452	426,969	1.07	0.29	0.00	0.13	0.00	**0.42**
8	AB&T	Albany	191,719	156,924	1.18	0.17	0.00	0.22	0.06	**0.45**
9	Barwick Banking Company	Barwick	13,031	1,101	4.09	0.45	0.00	0.00	0.00	**0.45**
10	First Port City Bank	Bainbridge	216,658	149,196	1.48	0.12	0.00	0.40	0.00	**0.52**
11	Peach State Bank & Trust	Gainesville	231,556	172,369	1.26	0.25	0.01	0.20	0.10	**0.56**
12	Affinity Bank	Atlanta	318,408	251,132	1.17	0.08	0.00	0.70	(0.01)	**0.77**
13	Piedmont Bank	Peachtree Corners	1,011,445	806,598	0.90	0.00	0.00	0.82	0.00	**0.82**
14	Peoples Bank	Lyons	97,986	80,960	1.50	0.04	0.00	0.82	0.00	**0.87**
15	Douglas National Bank	Douglas	186,616	150,104	1.14	0.59	0.00	0.27	0.01	**0.87**
16	First American Bank and Trust Company	Athens	545,021	361,254	1.41	0.03	0.00	0.87	0.00	**0.91**
17	BankSouth	Greensboro	636,316	543,939	1.18	0.21	0.16	0.56	(0.01)	**0.92**
18	Thomasville National Bank	Thomasville	956,186	735,056	2.16	0.36	0.02	0.53	0.02	**0.92**
19	River City Bank	Rome	160,640	105,898	1.11	0.62	0.00	0.41	(0.09)	**0.94**
20	Waycross Bank & Trust	Waycross	163,117	83,057	2.42	0.33	0.13	0.95	(0.37)	**1.04**
21	Bank of Wrightsville	Wrightsville	57,576	33,847	0.99	0.21	0.00	0.86	0.00	**1.07**
22	Touchmark National Bank	Alpharetta	422,732	364,774	1.41	0.25	0.00	0.86	0.00	**1.11**
23	United Community Bank	Blairsville	12,479,826	8,519,594	0.72	0.25	0.01	0.77	0.09	**1.13**
24	Synovus Bank	Columbus	46,549,175	35,714,140	0.72	0.23	0.01	0.68	0.23	**1.15**
25	Cadence Bank, N.A.	Atlanta	17,445,048	13,834,299	0.76	0.16	0.30	0.64	0.06	**1.17**
26	PromiseOne Bank	Duluth	391,090	295,745	1.09	0.50	0.00	0.39	0.29	**1.18**
27	Rochelle State Bank	Rochelle	27,474	8,567	1.49	1.04	0.00	0.00	0.14	**1.18**
28	Commercial Bank	Crawford	184,161	146,549	1.92	0.10	0.00	0.78	0.32	**1.20**
29	Farmers Bank	Greensboro	103,861	51,477	1.62	0.01	0.00	1.23	(0.01)	**1.23**
30	Atlantic Capital Bank, National Association	Atlanta	2,855,727	2,122,864	0.85	0.33	0.00	0.88	0.03	**1.23**
31	Pinnacle Bank	Elberton	972,448	671,927	1.01	0.14	0.00	1.00	0.11	**1.25**
32	Southwest Georgia Bank	Moultrie	549,571	376,374	0.89	0.84	0.00	0.28	0.15	**1.27**
33	Heritage Bank	Jonesboro	557,724	437,612	1.22	0.26	0.00	1.02	0.01	**1.28**
34	Citizens Bank of Georgia	Cumming	321,648	201,274	1.41	0.12	0.00	1.03	0.17	**1.32**
35	Southern Bank & Trust	Clarkesville	205,114	159,718	1.37	0.09	0.00	1.25	0.01	**1.35**
36	Guardian Bank	Valdosta	422,120	274,380	1.89	0.14	0.00	1.16	0.06	**1.36**
37	West Central Georgia Bank	Thomaston	130,583	44,443	2.87	1.22	0.00	0.14	(0.01)	**1.36**
38	Southeast First National Bank	Summerville	58,559	16,139	1.52	0.29	0.05	1.03	0.02	**1.39**
39	First National Bank of Decatur County	Bainbridge	179,919	122,515	1.64	0.46	0.00	0.73	0.23	**1.42**
40	Rabun County Bank	Clayton	174,144	121,550	2.59	0.39	0.00	1.53	(0.50)	**1.42**
41	TC Federal Bank	Thomasville	299,927	238,931	1.35	0.71	0.00	0.81	(0.07)	**1.46**
42	North Georgia National Bank	Calhoun	131,337	69,544	1.31	0.49	0.00	1.01	(0.04)	**1.47**
43	Vinings Bank	Smyrna	329,116	129,797	1.02	0.00	0.00	1.48	(0.01)	**1.47**
44	South Georgia Bank	Glennville	162,932	97,915	2.56	1.63	0.02	0.70	(0.87)	**1.48**
45	Citizens Bank of Americus	Americus	324,859	172,865	2.03	0.33	0.00	1.09	0.07	**1.48**
46	Exchange Bank	Milledgeville	251,183	156,724	1.72	0.50	0.00	1.07	(0.01)	**1.56**
47	First Bank of Coastal Georgia	Pembroke	117,116	38,151	2.57	0.10	0.01	1.55	0.00	**1.65**
48	Bank of Soperton	Soperton	85,719	67,502	1.48	0.68	0.00	0.78	0.22	**1.67**
49	Community Banking Company of Fitzgerald	Fitzgerald	165,312	115,881	2.06	0.50	0.08	0.71	0.39	**1.68**
50	First State Bank	Wrens	153,309	113,605	1.10	0.85	0.00	0.83	0.01	**1.70**

Source: S&P Global Market Intelligence

Georgia – Return on Average Equity Ranking

Rank	Company Name	City	Total Assets ($000)	LTM Net Income ($000)	Total Employees	LTM Net Income ($000)/ Employee	2018Q1 LTM Net Income ($000)	2017Q1 LTM Net Income ($000)	ROAA (%)	ROAE (%)
1	Heritage Bank	Hinesville	568,159	13,553	179	76	(5,032)	2,478	2.47	**28.88**
2	Metro City Bank	Doraville	1,488,463	39,073	200	195	34,828	23,344	2.77	**24.90**
3	Gwinnett Community Bank	Duluth	225,214	1,573	42	37	772	(368)	0.65	**21.70**
4	Morris Bank	Dublin	762,304	16,498	129	128	13,869	12,275	2.26	**21.55**
5	Thomasville National Bank	Thomasville	956,186	17,247	115	150	13,208	11,534	1.98	**21.17**
6	Rabun County Bank	Clayton	174,144	4,457	48	93	2,342	1,258	2.54	**20.02**
7	Quantum National Bank	Suwanee	498,452	14,325	58	247	7,900	8,370	2.30	**19.94**
8	Peoples Bank	Eatonton	122,635	1,666	42	40	96	(2,139)	1.02	**19.58**
9	First Bank	Dalton	383,731	5,621	73	77	4,537	3,693	1.55	**18.69**
10	Embassy National Bank	Lawrenceville	112,900	2,960	28	106	2,999	1,830	2.70	**18.42**
11	PromiseOne Bank	Duluth	391,090	11,093	92	121	9,856	8,799	2.26	**17.92**
12	United Bank	Zebulon	1,413,616	31,206	390	80	26,460	22,875	1.70	**17.88**
13	Douglas National Bank	Douglas	186,616	5,143	29	177	5,046	4,188	2.15	**17.73**
14	Commercial Bank	Crawford	184,161	4,235	31	137	3,515	2,749	1.84	**17.12**
15	FNB South	Alma	382,698	9,887	84	118	9,733	5,467	2.66	**16.87**
16	Bank of Soperton	Soperton	85,719	1,588	24	66	1,246	747	1.53	**16.62**
17	Citizens Bank of Americus	Americus	324,859	4,636	48	97	3,202	3,541	1.47	**16.26**
18	First State Bank	Wrens	153,309	1,818	34	53	1,397	1,304	1.28	**16.23**
19	First Century Bank, National Association	Gainesville	154,459	2,335	9	259	2,380	1,075	1.60	**15.86**
20	South Georgia Bank	Glennville	162,932	3,749	43	87	3,446	3,759	1.79	**15.54**
21	Waycross Bank & Trust	Waycross	163,117	3,282	21	156	2,345	1,880	1.52	**15.45**
22	Bank of Dade	Trenton	110,534	2,033	37	55	1,494	1,431	1.41	**14.88**
23	First Port City Bank	Bainbridge	216,658	2,774	42	66	2,245	2,359	1.44	**14.63**
24	PeoplesSouth Bank	Colquitt	835,812	9,808	182	54	6,042	6,215	1.27	**14.49**
25	First IC Bank	Doraville	563,067	10,093	108	93	8,520	7,192	2.12	**14.48**
26	Century Bank and Trust	Milledgeville	260,514	3,410	52	66	2,346	2,370	1.33	**14.29**
27	Citizens Bank of Georgia	Cumming	321,648	4,179	53	79	3,373	2,874	1.34	**14.11**
28	Southeastern Bank	Darien	426,811	6,946	111	63	3,169	4,319	1.63	**13.97**
29	Community Bank of Pickens County	Jasper	352,595	5,123	60	85	3,203	2,532	1.46	**13.71**
30	Southern Bank & Trust	Clarkesville	205,114	2,325	41	57	1,614	1,381	1.24	**13.66**
31	Bank of Newington	Newington	130,190	1,541	31	50	1,205	1,879	1.20	**13.61**
31	Piedmont Bank	Peachtree Corners	1,011,445	13,659	124	110	7,736	5,468	1.48	**13.61**
33	Synovus Bank	Columbus	46,549,175	476,607	4,975	96	350,793	302,640	1.35	**13.46**
34	Peoples Bank	Lyons	97,986	1,134	29	39	819	454	1.20	**13.32**
35	Century Bank of Georgia	Cartersville	194,736	2,698	33	82	1,760	2,035	1.40	**13.18**
36	First American Bank and Trust Company	Athens	545,021	7,094	100	71	5,102	4,585	1.34	**12.70**
37	Cadence Bank, N.A.	Atlanta	17,445,048	209,790	1,822	115	127,488	87,964	1.59	**12.63**
38	Bank of Wrightsville	Wrightsville	57,576	751	14	54	375	416	1.00	**12.62**
39	Queensborough National Bank & Trust Company	Louisville	1,157,057	13,313	314	42	9,445	7,262	1.17	**12.52**
40	Northeast Georgia Bank	Lavonia	474,254	7,583	98	77	6,118	4,626	1.22	**12.47**
41	Citizens Bank of Swainsboro	Swainsboro	210,188	2,507	57	44	1,539	1,724	1.23	**12.29**
42	PrimeSouth Bank	Waycross	630,492	8,304	125	66	4,794	7,911	1.46	**12.25**
43	Southwest Georgia Bank	Moultrie	549,571	4,760	122	39	4,044	4,115	0.91	**11.86**
44	Colony Bank	Fitzgerald	1,277,057	13,247	309	43	10,061	9,578	1.08	**11.74**
45	Wilcox County State Bank	Abbeville	109,831	1,257	30	42	1,120	798	1.20	**11.65**
46	Community Banking Company of Fitzgerald	Fitzgerald	165,312	2,260	34	66	1,949	1,285	1.46	**11.64**
47	Guardian Bank	Valdosta	422,120	5,766	60	96	4,727	4,202	1.07	**11.63**
48	United Community Bank	Blairsville	12,479,826	179,141	2,285	78	97,271	106,432	1.44	**11.62**
49	BankSouth	Greensboro	636,316	9,082	287	32	8,402	12,211	1.13	**11.60**
50	South Coast Bank & Trust	Brunswick	131,607	1,962	22	89	1,027	715	1.16	**11.55**

Source: S&P Global Market Intelligence

Georgia – 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	Douglas National Bank	Douglas	186,616	14	18	77	15	13	**27.4**
2	Quantum National Bank	Suwanee	498,452	10	97	17	7	7	**27.6**
3	Commercial Bank	Crawford	184,161	42	60	29	28	14	**34.6**
4	PromiseOne Bank	Duluth	391,090	29	6	104	26	11	**35.2**
5	Thomasville National Bank	Thomasville	956,186	134	17	15	18	5	**37.8**
6	FNB South	Alma	382,698	3	21	56	99	15	**38.8**
7	First IC Bank	Doraville	563,067	47	9	109	6	25	**39.2**
8	Metro City Bank	Doraville	1,488,463	62	3	47	85	2	**39.8**
9	South Georgia Bank	Glennville	162,932	16	48	92	44	20	**44.0**
10	Bank of Soperton	Soperton	85,719	3	27	133	48	16	**45.4**
11	United Community Bank	Blairsville	12,479,826	96	56	12	23	48	**47.0**
12	Embassy National Bank	Lawrenceville	112,900	14	8	149	59	10	**48.0**
13	Cadence Bank, N.A.	Atlanta	17,445,048	113	64	4	25	37	**48.6**
14	Synovus Bank	Columbus	46,549,175	119	68	11	24	33	**51.0**
15	Peoples Bank	Lyons	97,986	20	73	115	14	34	**51.2**
15	South Coast Bank & Trust	Brunswick	131,607	101	29	71	5	50	**51.2**
17	Southeastern Bank	Darien	426,811	94	30	50	58	28	**52.0**
18	Piedmont Bank	Peachtree Corners	1,011,445	57	146	14	13	31	**52.2**
19	United Bank	Zebulon	1,413,616	121	15	64	54	12	**53.2**
20	First American Bank and Trust Company	Athens	545,021	145	25	45	16	36	**53.4**
20	First Bank	Dalton	383,731	53	87	46	72	9	**53.4**
20	First National Bank of Coffee County	Douglas	209,908	36	49	103	2	77	**53.4**
23	Community Banking Company of Fitzgerald	Fitzgerald	165,312	68	57	48	49	46	**53.6**
24	Morris Bank	Dublin	762,304	32	106	36	93	4	**54.2**
25	First Port City Bank	Bainbridge	216,658	91	132	16	10	23	**54.4**
26	Citizens Bank of Americus	Americus	324,859	130	73	9	45	17	**54.8**
27	United National Bank	Cairo	217,457	30	119	58	1	73	**56.2**
28	PrimeSouth Bank	Waycross	630,492	37	44	81	81	42	**57.0**
29	BankSouth	Greensboro	636,316	60	1	164	17	49	**58.2**
29	First State Bank	Wrens	153,309	9	89	125	50	18	**58.2**
31	Pinnacle Bank	Elberton	972,448	28	23	119	31	91	**58.4**
32	First National Bank of Waynesboro	Waynesboro	138,048	39	28	96	51	79	**58.6**
33	River City Bank	Rome	160,640	91	44	79	19	62	**59.0**
34	Bank of Wrightsville	Wrightsville	57,576	111	49	80	21	38	**59.8**
35	Ameris Bank	Moultrie	11,569,668	102	31	34	60	74	**60.2**
36	Southern Bank & Trust	Clarkesville	205,114	53	106	87	35	30	**62.2**
37	Citizens Bank & Trust, Inc.	Trenton	102,980	26	40	122	69	55	**62.4**
38	First Century Bank, National Association	Gainesville	154,459	44	11	91	153	19	**63.6**
39	Rabun County Bank	Clayton	174,144	70	129	75	40	6	**64.0**
40	Citizens Bank of Swainsboro	Swainsboro	210,188	51	39	114	76	41	**64.2**
40	Century Bank and Trust	Milledgeville	260,514	116	54	52	73	26	**64.2**
42	First Peoples Bank	Pine Mountain	156,854	23	66	113	63	59	**64.8**
43	Durden Banking Company, Incorporated	Twin City	180,201	22	43	106	84	70	**65.0**
43	SunTrust Bank	Atlanta	214,041,660	155	20	28	71	51	**65.0**
45	Wilcox County State Bank	Abbeville	109,831	34	62	98	88	45	**65.4**
46	Waycross Bank & Trust	Waycross	163,117	149	4	134	20	21	**65.6**
47	Citizens Bank of Georgia	Cumming	321,648	113	151	6	34	27	**66.2**
47	Southwest Georgia Bank	Moultrie	549,571	121	42	93	32	43	**66.2**
49	Northeast Georgia Bank	Lavonia	474,254	142	84	5	67	40	**67.6**
50	Security State Bank	McRae	47,588	49	106	88	4	98	**69.0**
50	Glennville Bank	Glennville	247,040	53	70	82	87	53	**69.0**

Source: S&P Global Market Intelligence

Rank The Banks

Indiana – 2019 Q1

Indiana – Bank Listing

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
1st Source Bank	South Bend	1st Source Corporation	1/1/1863	82	1,159	No	6,375,094	1.43	12.28
Alliance Bank	Francesville	Alliance Bancorp	7/3/1930	7	67	Yes	296,253	1.17	9.60
American Community Bank of Indiana	Saint John	AMB Financial Corp.	3/29/1910	5	42	No	216,775	0.70	7.80
Bank of Wolcott	Wolcott	Wolcott Bancorp	10/16/1944	3	31	Yes	167,485	1.27	11.60
Bath State Bank	Bath	Bath State Bancorp	6/24/1924	2	36	Yes	164,735	0.77	7.83
Bedford Federal Savings Bank	Bedford		9/20/1926	2	29	No	126,266	0.84	7.12
Bippus State Bank	Huntington	Bippus State Corporation	7/22/1911	5	41	Yes	177,924	1.42	13.76
Boonville Federal Savings Bank	Boonville		1/1/1917	1	13	No	52,039	0.14	1.45
Campbell & Fetter Bank	Kendallville	C&F Banc Shares Corp.	6/12/1863	8	70	No	312,392	0.81	8.94
Centier Bank	Merrillville	First Bancshares, Inc.	4/21/1895	61	824	No	4,508,030	1.41	14.56
CentreBank	Veedersburg	Veedersburg Bank Corporation	10/13/1917	5	22	No	78,838	1.52	13.20
Citizens Bank	Mooresville	CITBA Financial Corporation	2/18/1931	9	123	No	487,818	0.93	9.50
Citizens State Bank of New Castle, Indiana	New Castle	Town Financial Corporation	7/3/1873	14	149	No	545,378	0.88	9.52
ClearPoint Federal Bank & Trust	Batesville		7/29/1998	1	26	No	97,514	1.42	9.62
Commerce Bank	Evansville	First Light Bancorp	5/30/2006	4	31	No	178,753	0.59	5.11
Community First Bank of Indiana	Kokomo	Community First Financial Corporation	2/3/2003	5	69	No	271,987	1.13	10.65
Community State Bank	Brook		4/1/1931	1	8	No	64,380	1.24	9.44
Community State Bank	Avilla	Community Financial Corp.	2/19/1931	4	50	No	264,414	1.52	14.61
Community State Bank	Royal Center	Community Bancorp	5/24/1930	4	30	No	121,931	0.91	8.40
Community State Bank of Southwestern Indiana	Poseyville	Cynthiana Bancorporation	7/15/1925	6	24	Yes	84,026	0.98	10.07
Crossroads Bank	Wabash	FFW Corporation	1/27/1920	6	82	No	397,774	1.15	11.84
Dearborn Savings Bank	Lawrenceburg	DSA Financial Corporation	1/1/1891	1	21	No	125,543	0.72	6.06
First FS&LA of Ravenswood	Demotte	DeMotte Bancorp	2/2/1942	12	126	No	417,758	0.77	6.73
Elberfeld State Bank	Elberfeld	ESB Bancorp, Inc.	7/25/1905	3	16	No	82,013	1.00	9.10
Fairmount State Bank	Fairmount	Fairmount Banking Company	12/18/1902	1	13	No	43,877	0.56	4.04
Farmers and Mechanics Federal Savings Bank	Bloomfield		4/14/1892	2	13	No	73,780	0.14	0.86
Farmers and Merchants Bank	Laotto	FM Fincorp	10/29/1914	4	30	Yes	156,782	1.04	10.46
Farmers and Merchants Bank	Boswell	Farmers and Merchants Bancorp	4/23/1903	4	28	No	126,051	0.79	7.08
Farmers Bank, Frankfort, Indiana, Inc.	Frankfort	Farmers Bancorp	1/1/1876	10	125	No	565,925	1.49	13.73
Farmers State Bank	Lagrange	FS Bancorp	11/1/1915	12	157	No	760,663	1.28	13.84
FCN Bank, National Association	Brookville	FCN Banc Corp.	1/2/1901	6	106	No	446,789	1.20	11.37
First Bank of Berne	Berne	First Berne Financial Corporation	10/21/1891	9	116	Yes	695,479	1.50	15.84
First Bank Richmond	Richmond	First Mutual of Richmond, Inc.	1/1/1887	12	164	No	878,608	0.77	8.15
First Farmers Bank & Trust	Converse	First Farmers Financial Corporation	7/1/1885	36	340	No	1,804,171	1.63	15.32
First Federal Savings and Loan Association of Greensburg	Greensburg		1/1/1883	3	36	No	141,515	0.46	4.45
First Federal Savings Bank	Evansville	First Bancorp of Indiana, Inc.	1/1/1904	9	115	No	436,657	0.49	5.23
First Federal Savings Bank	Huntington	Northeast Indiana Bancorp, Inc.	4/15/1912	6	74	No	343,752	1.29	11.63
First Federal Savings Bank	Rochester	American Midwest Financial Corp.	1/3/1966	6	138	No	429,747	0.66	6.66
First Federal Savings Bank of Angola	Angola		1/1/1933	1	24	No	128,511	0.65	3.50
First Federal Savings Bank of Washington	Washington		1/1/1895	1	19	No	75,619	0.14	1.00
First Financial Bank, National Association	Terre Haute	First Financial Corporation	8/3/1863	65	785	No	2,937,711	1.54	11.13
First Harrison Bank	Corydon	First Capital, Inc.	1/1/1891	18	194	No	809,766	1.12	11.39
First Internet Bank of Indiana	Fishers	First Internet Bancorp	12/28/1998	1	209	No	3,668,158	0.77	9.73
First Merchants Bank	Muncie	First Merchants Corporation	3/13/1893	119	1,709	No	10,195,816	1.74	11.86
First National Bank	Cloverdale	First National Bank Corp.	1/1/1913	7	73	No	292,978	0.72	7.47

Source: S&P Global Market Intelligence

Indiana – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
First Savings Bank	Clarksville	First Savings Financial Group, Inc.	1/1/1937	16	383	No	1,126,454	1.16	11.76
First State Bank of Middlebury	Middlebury	Crystal Valley Financial Corporation	8/30/1910	6	110	No	566,983	1.43	13.40
First State Bank of Porter	Porter		4/1/1920	3	33	No	140,074	1.20	7.85
Fountain Trust Company	Covington	Piper Holdings, Inc.	5/12/1903	14	115	No	377,221	1.46	12.06
Fowler State Bank	Fowler	Benton Financial Corporation	12/14/1931	4	42	No	163,427	1.47	10.64
Freedom Bank	Huntingburg	Freedom Bancorp	11/22/1999	4	55	Yes	422,958	1.69	16.07
Friendship State Bank	Friendship	Friendship Bancorp	10/26/1912	8	118	No	371,658	1.28	12.18
Garrett State Bank	Garrett	G.S.B. Financial Corporation	4/16/1892	4	42	Yes	237,629	1.16	11.03
German American Bank	Jasper	German American Bancorp, Inc.	11/10/1910	65	737	No	3,887,935	1.46	13.18
Grant County State Bank	Swayzee	Grant County State Bancshares, Inc.	9/30/1939	3	23	Yes	183,667	1.85	16.67
Greenfield Banking Company	Greenfield	Greenfield Bancshares, Inc.	9/4/1871	7	119	No	555,261	1.40	14.65
Hendricks County Bank and Trust Company	Brownsburg	Midstate Financial Corporation	4/1/1908	4	47	No	164,366	0.38	3.19
Home Bank SB	Martinsville		1/1/1890	6	79	No	317,007	0.73	5.76
Home National Bank of Thorntown	Thorntown	Home National Corporation	5/31/1901	2	23	No	110,791	0.80	8.78
Hoosier Heartland State Bank	Crawfordsville	Hoosier Heartland State Bancorp	12/1/1899	6	55	Yes	204,810	0.82	10.74
Horizon Bank	Michigan City	Horizon Bancorp, Inc.	4/21/1873	82	757	No	5,045,480	1.28	10.41
Jackson County Bank	Seymour	Bancorp. of Southern Indiana	1/2/1900	10	132	No	585,537	0.77	7.98
Kentland Bank	Kentland	KenBancorp	9/19/1932	5	62	No	305,681	1.76	12.65
Kentland Federal Savings and Loan Association	Kentland		1/1/1920	1	2	No	4,325	(0.07)	(0.51)
Lake City Bank	Warsaw	Lakeland Financial Corporation	1/1/1872	52	556	No	4,876,483	1.83	17.01
LNB Community Bank	Lynnville	LNB Community Bancorp	9/7/1907	4	34	Yes	115,073	0.60	5.72
Logansport Savings Bank	Logansport	Logansport Financial Corp.	1/1/1925	1	29	No	179,527	1.27	9.84
Merchants Bank of Indiana	Carmel	Merchants Bancorp	6/23/1923	5	254	No	3,802,502	1.76	14.42
Mid-Southern Savings Bank, FSB	Salem	Mid-Southern Bancorp, Inc.	8/12/1891	3	44	No	198,365	0.88	5.54
Morris Plan Company of Terre Haute, Inc.	Terre Haute	First Financial Corporation	7/27/1962	1	27	No	81,636	3.44	11.29
Mutual Savings Bank	Franklin	Third Century Bancorp	1/1/1890	5	43	No	163,724	0.70	6.86
MutualBank	Muncie	MutualFirst Financial, Inc.	9/7/1889	39	516	No	2,059,385	0.99	9.64
Napoleon State Bank	Napoleon	Napoleon Bancorp	12/9/1903	5	65	No	257,792	1.38	12.04
National Bank of Indianapolis	Indianapolis	National Bank of Indianapolis Corporation	12/8/1993	13	324	No	2,198,579	1.05	12.94
New Washington State Bank	New Washington	New Independent Bancshares, Inc.	3/6/1908	8	85	Yes	345,213	1.19	11.91
North Salem State Bank	North Salem	North Salem State Bancorporation	7/14/1923	9	83	No	354,428	1.25	14.61
Old National Bank	Evansville	Old National Bancorp	11/10/1834	198	2,684	No	19,980,586	1.21	8.94
Ossian State Bank	Ossian	Ossian Financial Services, Inc.	11/2/1912	2	26	Yes	109,374	0.74	7.67
Our Community Bank	Spencer	Home Financial Bancorp	1/1/1911	2	18	No	72,485	0.22	1.96
Owen County State Bank	Spencer	Owen Financial Corporation	2/4/1933	5	66	No	230,818	0.86	8.92
Peoples Bank	Brownstown	TPB Bancorp	1/1/1934	4	50	No	206,165	0.82	9.29
Peoples Bank SB	Munster	NorthWest Indiana Bancorp	1/1/1910	22	254	No	1,265,780	0.78	8.69
Peoples Community Bank SB	Monticello		1/1/1899	1	5	No	27,382	(1.49)	(3.48)
Peoples State Bank	Ellettsville	Ellettsville Bancshares, Inc.	1/1/1904	10	90	Yes	287,715	0.76	8.01
Peoples Trust & Savings Bank	Boonville	Peoples Bancshares Corp	1/1/1895	3	41	Yes	190,937	0.59	3.71
Riddell National Bank	Brazil	RNB Corp.	6/15/1885	4	60	No	223,901	0.72	8.66
Scottsburg Building and Loan Association	Scottsburg	Scottsburg B&L, MHC	8/8/1889	1	10	No	90,225	0.42	3.10
Security Federal Savings Bank	Logansport		4/1/1934	5	67	No	267,133	0.60	4.82
Spencer County Bank	Santa Claus		8/19/1927	5	39	No	112,430	0.68	5.68
Springs Valley Bank & Trust Company	Jasper	SVB&T Corporation	1/1/1902	4	95	No	419,711	0.88	8.53

Source: S&P Global Market Intelligence

Indiana – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
STAR Financial Bank	Fort Wayne	STAR Financial Group, Inc.	1/7/1892	40	477	No	2,009,707	1.10	10.51
State Bank of Burnettsville	Burnettsville	SBB Bancshares, Inc.	7/10/1902	2	12	No	36,878	(0.02)	(0.15)
State Bank of Lizton	Lizton	Lizton Financial Corporation	12/1/1910	9	105	No	502,664	0.99	10.15
State Bank of Medora	Medora		9/19/1933	1	17	No	90,036	0.85	5.71
Terre Haute Savings Bank	Terre Haute	Terre Haute Savings MHC, Inc.	12/1/1869	8	108	No	330,731	0.45	5.06
Tri-County Bank & Trust Company	Roachdale	Tri-County Bancorp.	10/7/1892	5	42	No	199,525	0.96	7.75
Union Savings and Loan Association	Connersville		8/1/1937	3	45	No	160,775	0.82	8.18
United Fidelity Bank, Fsb	Evansville	Pedcor Financial, LLC	1/1/1914	18	158	No	840,115	1.07	9.11
Wayne Bank and Trust Co.	Cambridge City	Waytru Bancorp	1/1/1882	3	45	Yes	164,751	0.37	3.24
West End Bank, S.B.	Richmond	West End Indiana Bancshares, Inc.	1/1/1894	5	82	No	298,774	0.55	5.76

Source: S&P Global Market Intelligence

Indiana – 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	Old National Bank	Evansville	2,684	198	14,493,090	73,197	100,912	5,400	7,444	**19,980,586**
2	First Merchants Bank	Muncie	1,709	119	8,151,167	68,497	85,679	4,770	5,966	**10,195,816**
3	1st Source Bank	South Bend	1,159	82	5,124,593	62,495	77,745	4,422	5,501	**6,375,094**
4	Horizon Bank	Michigan City	757	82	3,920,539	47,811	61,530	5,179	6,665	**5,045,480**
5	Lake City Bank	Warsaw	556	52	4,150,450	79,816	93,779	7,465	8,771	**4,876,483**
6	Centier Bank	Merrillville	824	61	3,681,194	60,347	73,902	4,467	5,471	**4,508,030**
7	German American Bank	Jasper	737	65	3,083,322	47,436	59,814	4,184	5,275	**3,887,935**
8	Merchants Bank of Indiana	Carmel	254	5	2,991,043	598,209	760,500	11,776	14,970	**3,802,502**
9	First Internet Bank of Indiana	Fishers	209	1	2,847,940	2,847,940	3,668,158	13,627	17,551	**3,668,158**
10	First Financial Bank, National Association	Terre Haute	785	65	2,367,747	36,427	45,196	3,016	3,742	**2,937,711**
11	National Bank of Indianapolis	Indianapolis	324	13	1,866,346	143,565	169,121	5,760	6,786	**2,198,579**
12	MutualBank	Muncie	516	39	1,564,264	40,109	52,805	3,032	3,991	**2,059,385**
13	STAR Financial Bank	Fort Wayne	477	40	1,722,476	43,062	50,243	3,611	4,213	**2,009,707**
14	First Farmers Bank & Trust	Converse	340	36	1,450,924	40,303	50,116	4,267	5,306	**1,804,171**
15	Peoples Bank SB	Munster	254	22	1,102,515	50,114	57,535	4,341	4,983	**1,265,780**
16	First Savings Bank	Clarksville	383	16	834,908	52,182	70,403	2,180	2,941	**1,126,454**
17	First Bank Richmond	Richmond	164	12	644,275	53,690	73,217	3,929	5,357	**878,608**
18	United Fidelity Bank, Fsb	Evansville	158	18	695,360	38,631	46,673	4,401	5,317	**840,115**
19	First Harrison Bank	Corydon	194	18	722,107	40,117	44,987	3,722	4,174	**809,766**
20	Farmers State Bank	Lagrange	157	12	635,976	52,998	63,389	4,051	4,845	**760,663**
21	First Bank of Berne	Berne	116	9	573,932	63,770	77,275	4,948	5,996	**695,479**
22	Jackson County Bank	Seymour	132	10	466,329	46,633	58,554	3,533	4,436	**585,537**
23	First State Bank of Middlebury	Middlebury	110	6	473,189	78,865	94,497	4,302	5,154	**566,983**
24	Farmers Bank, Frankfort, Indiana, Inc.	Frankfort	125	10	472,599	47,260	56,593	3,781	4,527	**565,925**
25	Greenfield Banking Company	Greenfield	119	7	493,923	70,560	79,323	4,151	4,666	**555,261**
26	Citizens State Bank of New Castle, Indiana	New Castle	149	14	490,186	35,013	38,956	3,290	3,660	**545,378**
27	State Bank of Lizton	Lizton	105	9	438,197	48,689	55,852	4,173	4,787	**502,664**
28	Citizens Bank	Mooresville	123	9	410,434	45,604	54,202	3,337	3,966	**487,818**
29	FCN Bank, National Association	Brookville	106	6	384,808	64,135	74,465	3,630	4,215	**446,789**
30	First Federal Savings Bank	Evansville	115	9	302,447	33,605	48,517	2,630	3,797	**436,657**
31	First Federal Savings Bank	Rochester	138	6	336,328	56,055	71,625	2,437	3,114	**429,747**
32	Freedom Bank	Huntingburg	55	4	374,269	93,567	105,740	6,805	7,690	**422,958**
33	Springs Valley Bank & Trust Company	Jasper	95	4	343,117	85,779	104,928	3,612	4,418	**419,711**
34	DeMotte State Bank	Demotte	126	12	326,643	27,220	34,813	2,592	3,316	**417,758**
35	Crossroads Bank	Wabash	82	6	351,600	58,600	66,296	4,288	4,851	**397,774**
36	Fountain Trust Company	Covington	115	14	328,456	23,461	26,944	2,856	3,280	**377,221**
37	Friendship State Bank	Friendship	118	8	326,021	40,753	46,457	2,763	3,150	**371,658**
38	North Salem State Bank	North Salem	83	9	318,909	35,434	39,381	3,842	4,270	**354,428**
39	New Washington State Bank	New Washington	85	8	310,413	38,802	43,152	3,652	4,061	**345,213**
40	First Federal Savings Bank	Huntington	74	6	245,879	40,980	57,292	3,323	4,645	**343,752**
41	Terre Haute Savings Bank	Terre Haute	108	8	266,624	33,328	41,341	2,469	3,062	**330,731**
42	First National Bank of Monterey	Monterey	52	4	264,391	66,098	81,415	5,084	6,263	**325,660**
43	Home Bank SB	Martinsville	79	6	255,594	42,599	52,835	3,235	4,013	**317,007**
44	Campbell & Fetter Bank	Kendallville	70	8	214,278	26,785	39,049	3,061	4,463	**312,392**
45	Kentland Bank	Kentland	62	5	255,362	51,072	61,136	4,119	4,930	**305,681**
46	West End Bank, S.B.	Richmond	82	5	219,231	43,846	59,755	2,674	3,644	**298,774**
47	Alliance Bank	Francesville	67	7	250,176	35,739	42,322	3,734	4,422	**296,253**
48	First National Bank	Cloverdale	73	7	261,623	37,375	41,854	3,584	4,013	**292,978**
49	Peoples State Bank	Ellettsville	90	10	240,607	24,061	28,772	2,673	3,197	**287,715**
50	Community First Bank of Indiana	Kokomo	69	5	238,831	47,766	54,397	3,461	3,942	**271,987**

Source: S&P Global Market Intelligence

Indiana – 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	Morris Plan Company of Terre Haute, Inc.	Terre Haute	81,636	15.27	11.73	1.48	11.70	134.29	2.56	**13.33**
2	CentreBank	Veedersburg	78,838	6.29	(0.32)	0.44	1.93	80.29	6.50	**4.90**
3	New Washington State Bank	New Washington	345,213	5.34	1.69	0.43	10.03	84.91	2.67	**4.49**
4	State Bank of Burnettsville	Burnettsville	36,878	5.99	(7.87)	0.42	3.34	70.78	2.08	**4.44**
4	Community First Bank of Indiana	Kokomo	271,987	5.93	12.20	0.99	7.75	95.57	1.65	**4.44**
6	Community State Bank	Avilla	264,414	5.13	9.96	0.46	4.69	101.19	3.58	**4.42**
7	North Salem State Bank	North Salem	354,428	5.55	5.60	0.91	9.55	90.08	4.31	**4.41**
8	Friendship State Bank	Friendship	371,658	5.59	10.22	0.62	3.84	87.85	2.47	**4.39**
8	Kentland Bank	Kentland	305,681	6.37	1.25	0.60	0.29	67.76	2.86	**4.39**
10	Fountain Trust Company	Covington	377,221	5.71	0.29	0.30	2.24	71.23	2.61	**4.35**
11	First State Bank of Middlebury	Middlebury	566,983	5.40	10.51	0.63	6.97	91.40	3.64	**4.33**
12	Napoleon State Bank	Napoleon	257,792	5.32	12.06	0.67	12.20	97.64	2.24	**4.31**
13	Community State Bank	Brook	64,380	5.60	7.60	0.88	8.94	91.38	2.20	**4.27**
14	Grant County State Bank	Swayzee	183,667	5.87	2.23	1.33	(0.01)	113.27	5.84	**4.24**
15	Bippus State Bank	Huntington	177,924	5.27	9.57	0.51	10.63	88.09	2.31	**4.21**
16	West End Bank, S.B.	Richmond	298,774	5.79	(0.49)	1.20	(4.68)	111.98	2.11	**4.18**
17	Bedford Federal Savings Bank	Bedford	126,266	5.26	0.34	0.71	6.50	89.59	0.00	**4.16**
18	First Farmers Bank & Trust	Converse	1,804,171	5.73	6.71	0.92	6.58	91.08	2.56	**4.13**
19	Fowler State Bank	Fowler	163,427	6.29	7.08	0.74	1.83	62.00	3.60	**4.10**
20	Owen County State Bank	Spencer	230,818	5.57	9.47	0.82	10.26	87.73	2.74	**4.08**
21	Community State Bank of Southwestern Indiana	Poseyville	84,026	5.22	0.46	0.56	0.45	80.49	2.37	**4.07**
21	Farmers Bank, Frankfort, Indiana, Inc.	Frankfort	565,925	5.29	7.14	0.50	5.97	85.86	2.40	**4.07**
23	Community State Bank	Royal Center	121,931	5.18	(6.37)	0.51	2.75	73.07	2.71	**4.06**
24	Hoosier Heartland State Bank	Crawfordsville	204,810	6.07	3.01	0.53	2.16	60.96	2.91	**4.04**
24	First Financial Bank, National Association	Terre Haute	2,937,711	5.00	3.73	0.42	(1.69)	80.60	3.29	**4.04**
26	Farmers State Bank	Lagrange	760,663	5.10	10.31	0.54	8.50	89.56	2.81	**4.01**
27	Fairmount State Bank	Fairmount	43,877	5.45	20.94	0.30	(6.83)	68.89	2.92	**4.00**
28	First Savings Bank	Clarksville	1,126,454	5.03	15.14	0.81	9.73	98.39	4.41	**3.98**
29	State Bank of Lizton	Lizton	502,664	5.18	8.52	0.64	(2.34)	87.80	2.51	**3.97**
30	Kentland Federal Savings and Loan Association	Kentland	4,325	5.04	(7.09)	1.15	(10.78)	135.93	4.71	**3.95**
30	First Merchants Bank	Muncie	10,195,816	5.21	5.74	0.86	10.70	89.59	3.40	**3.95**
32	First Federal Savings Bank	Rochester	429,747	5.00	10.10	1.06	6.20	101.97	NA	**3.91**
33	Bank of Wolcott	Wolcott	167,485	5.51	6.02	0.81	6.00	80.25	2.83	**3.88**
34	Security Federal Savings Bank	Logansport	267,133	5.21	15.11	0.87	11.55	87.21	3.48	**3.87**
34	Wayne Bank and Trust Co.	Cambridge City	164,751	5.31	23.28	0.79	10.73	92.25	2.22	**3.87**
36	Alliance Bank	Francesville	296,253	5.16	7.21	0.26	0.19	69.75	2.60	**3.85**
37	STAR Financial Bank	Fort Wayne	2,009,707	4.88	5.54	0.44	6.18	84.73	2.30	**3.82**
38	1st Source Bank	South Bend	6,375,094	4.99	5.01	0.80	7.17	96.31	2.28	**3.81**
39	First Harrison Bank	Corydon	809,766	5.41	10.28	0.25	5.56	63.08	2.18	**3.80**
39	Our Community Bank	Spencer	72,485	5.53	3.11	1.06	4.80	97.25	2.96	**3.80**
41	Hendricks County Bank and Trust Company	Brownsburg	164,366	5.72	8.76	0.55	0.23	67.22	2.36	**3.79**
42	Peoples Bank SB	Munster	1,265,780	4.96	38.53	0.63	38.50	78.73	3.21	**3.78**
43	Centier Bank	Merrillville	4,508,030	4.78	15.50	0.80	12.38	105.22	2.75	**3.77**
43	First Bank of Berne	Berne	695,479	4.99	4.57	0.71	7.32	95.54	2.25	**3.77**
45	First State Bank of Porter	Porter	140,074	5.25	3.75	0.51	(4.90)	67.51	3.36	**3.76**
45	German American Bank	Jasper	3,887,935	4.98	25.97	0.71	23.57	88.13	3.04	**3.76**
47	Riddell National Bank	Brazil	223,901	4.99	4.18	0.84	2.59	93.13	2.42	**3.75**
48	Farmers and Merchants Bank	Laotto	156,782	4.97	6.25	0.28	1.59	71.92	1.91	**3.74**
49	Mutual Savings Bank	Franklin	163,724	4.68	8.17	0.72	11.52	101.86	2.71	**3.72**
50	Mid-Southern Savings Bank, FSB	Salem	198,365	4.84	11.02	0.47	2.87	81.24	3.14	**3.70**

Source: S&P Global Market Intelligence

Indiana – 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	United Fidelity Bank, Fsb	Evansville	840,115	8,444	0.05	0.07	0.01	0.04	18,588	**2.35**
2	First Federal Savings Bank	Rochester	429,747	3,027	0.16	0.82	0.31	0.00	10,464	**2.27**
3	First Savings Bank	Clarksville	1,126,454	12,222	0.18	1.37	0.04	0.00	20,710	**1.96**
4	1st Source Bank	South Bend	6,375,094	89,552	0.17	0.03	0.02	0.00	99,860	**1.59**
5	First Financial Bank, National Association	Terre Haute	2,937,711	44,730	0.41	0.07	0.02	(0.01)	39,443	**1.36**
6	Friendship State Bank	Friendship	371,658	4,695	0.31	0.05	0.04	0.00	4,922	**1.34**
7	Home Bank SB	Martinsville	317,007	2,123	0.58	0.25	0.00	(0.01)	3,817	**1.31**
8	Springs Valley Bank & Trust Company	Jasper	419,711	3,523	0.19	0.16	0.04	0.00	5,220	**1.30**
9	STAR Financial Bank	Fort Wayne	2,009,707	21,744	0.43	0.04	0.04	0.00	24,297	**1.22**
9	Jackson County Bank	Seymour	585,537	4,236	0.16	0.13	0.02	0.03	6,731	**1.22**
11	Centier Bank	Merrillville	4,508,030	59,492	0.37	0.12	0.03	0.00	46,447	**1.10**
12	Merchants Bank of Indiana	Carmel	3,802,502	64,322	0.00	0.04	0.26	0.00	39,908	**1.09**
13	German American Bank	Jasper	3,887,935	52,368	0.21	0.09	0.00	0.00	38,650	**1.08**
14	Old National Bank	Evansville	19,980,586	222,069	0.24	0.04	0.05	0.01	196,218	**1.07**
15	Bippus State Bank	Huntington	177,924	3,277	0.18	0.38	0.17	0.00	1,843	**1.06**
16	Greenfield Banking Company	Greenfield	555,261	7,710	0.41	0.04	0.04	0.00	5,416	**0.99**
17	First Federal Savings Bank	Huntington	343,752	4,256	0.19	0.27	0.10	0.00	3,132	**0.95**
18	MutualBank	Muncie	2,059,385	20,068	0.16	0.15	0.05	0.00	19,106	**0.94**
19	First Farmers Bank & Trust	Converse	1,804,171	27,987	0.21	0.22	0.09	0.00	16,045	**0.93**
20	Citizens State Bank of New Castle, Indiana	New Castle	545,378	4,724	0.36	0.00	0.00	(0.01)	4,853	**0.91**
20	National Bank of Indianapolis	Indianapolis	2,198,579	22,036	0.12	0.02	0.01	0.01	19,052	**0.91**
22	LNB Community Bank	Lynnville	115,073	920	0.14	0.12	0.12	0.00	1,030	**0.90**
23	Farmers Bank, Frankfort, Indiana, Inc.	Frankfort	565,925	8,223	0.19	0.11	0.03	0.00	4,915	**0.89**
24	Peoples State Bank	Ellettsville	287,715	2,826	0.13	0.17	0.12	0.00	2,466	**0.88**
25	Union Savings and Loan Association	Connersville	160,775	1,277	0.19	0.08	0.08	(0.01)	1,363	**0.87**
25	Lake City Bank	Warsaw	4,876,483	87,596	0.34	0.03	0.01	0.00	41,625	**0.87**
27	Fountain Trust Company	Covington	377,221	5,343	0.31	0.03	0.08	0.01	3,132	**0.86**
28	CentreBank	Veedersburg	78,838	1,170	0.09	0.29	0.16	0.00	656	**0.85**
28	Horizon Bank	Michigan City	5,045,480	53,361	0.31	0.16	0.06	0.00	35,245	**0.85**
30	First Harrison Bank	Corydon	809,766	8,801	0.26	0.13	0.00	0.00	6,555	**0.83**
31	First State Bank of Middlebury	Middlebury	566,983	7,854	0.17	0.12	0.08	0.00	4,466	**0.82**
31	First Bank of Berne	Berne	695,479	13,844	0.33	0.06	0.04	0.00	5,683	**0.82**
31	Terre Haute Savings Bank	Terre Haute	330,731	1,500	0.20	0.06	0.04	0.00	2,697	**0.82**
34	Security Federal Savings Bank	Logansport	267,133	1,475	0.06	0.14	0.04	0.02	2,008	**0.81**
35	Farmers State Bank	Lagrange	760,663	9,282	0.27	0.01	0.01	0.01	5,796	**0.80**
36	Peoples Bank SB	Munster	1,265,780	8,358	0.15	0.15	0.00	0.00	8,522	**0.79**
37	New Washington State Bank	New Washington	345,213	5,126	0.25	0.00	0.00	(0.03)	2,475	**0.77**
37	Citizens Bank	Mooresville	487,818	4,436	0.22	0.14	0.02	0.00	3,695	**0.77**
37	Owen County State Bank	Spencer	230,818	1,867	0.30	0.06	0.00	(0.01)	1,660	**0.77**
40	Bedford Federal Savings Bank	Bedford	126,266	1,040	0.16	0.25	0.12	0.00	902	**0.73**
40	First Merchants Bank	Muncie	10,195,816	171,293	0.22	0.05	0.00	0.00	72,153	**0.73**
42	Riddell National Bank	Brazil	223,901	1,596	0.21	0.14	0.06	0.01	1,571	**0.71**
43	Hoosier Heartland State Bank	Crawfordsville	204,810	2,217	0.24	0.05	0.08	0.00	1,429	**0.70**
43	Mutual Savings Bank	Franklin	163,724	1,094	0.09	0.13	0.06	(0.01)	1,097	**0.70**
45	Crossroads Bank	Wabash	397,774	4,519	0.13	0.05	0.08	0.00	2,622	**0.67**
45	First Federal Savings Bank	Evansville	436,657	2,093	0.21	0.09	0.04	(0.05)	2,850	**0.67**
47	Community First Bank of Indiana	Kokomo	271,987	2,988	0.14	0.12	0.00	0.00	1,725	**0.65**
48	DeMotte State Bank	Demotte	417,758	3,142	0.21	0.00	0.00	0.00	2,642	**0.64**
48	Community State Bank of Southwestern Indiana	Poseyville	84,026	1,054	0.09	0.13	0.09	0.00	512	**0.64**
50	Alliance Bank	Francesville	296,253	4,558	0.22	0.02	0.03	0.00	1,846	**0.63**

Source: S&P Global Market Intelligence

Indiana – 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	First Internet Bank of Indiana	Fishers	3,668,158	52.25	209	1	0.69	0.05	0.53	**1.27**
2	Merchants Bank of Indiana	Carmel	3,802,502	34.84	254	5	0.86	0.08	0.38	**1.32**
3	Grant County State Bank	Swayzee	183,667	31.27	23	3	0.61	0.19	0.58	**1.38**
4	Freedom Bank	Huntingburg	422,958	43.23	55	4	0.87	0.22	0.63	**1.72**
5	Lake City Bank	Warsaw	4,876,483	41.48	556	52	0.91	0.22	0.60	**1.72**
6	State Bank of Medora	Medora	90,036	62.64	17	1	1.11	0.19	0.61	**1.91**
7	Campbell & Fetter Bank	Kendallville	312,392	65.37	70	8	1.21	0.37	0.45	**2.03**
8	First National Bank of Monterey	Monterey	325,660	64.72	52	4	1.19	0.17	0.68	**2.03**
9	Scottsburg Building and Loan Association	Scottsburg	90,225	80.59	10	1	1.04	0.12	0.91	**2.08**
10	First Merchants Bank	Muncie	10,195,816	48.59	1,709	119	1.31	0.32	0.52	**2.15**
11	Peoples Bank	Brownstown	206,165	64.04	50	4	1.36	0.19	0.65	**2.20**
12	Tri-County Bank & Trust Company	Roachdale	199,525	63.44	42	5	1.21	0.21	0.85	**2.26**
13	First Bank of Berne	Berne	695,479	50.39	116	9	1.22	0.24	0.83	**2.28**
14	Garrett State Bank	Garrett	237,629	58.38	42	4	1.26	0.23	0.81	**2.29**
15	Bank of Wolcott	Wolcott	167,485	54.38	31	3	1.39	0.18	0.74	**2.31**
16	FCN Bank, National Association	Brookville	446,789	59.79	106	6	1.37	0.22	0.74	**2.33**
17	Farmers and Mechanics Federal Savings Bank	Bloomfield	73,780	93.55	13	2	1.40	0.26	0.69	**2.35**
18	First Federal Savings Bank of Angola	Angola	128,511	72.30	24	1	1.41	0.19	0.75	**2.35**
19	Logansport Savings Bank	Logansport	179,527	60.90	29	1	1.35	0.20	0.89	**2.44**
20	Horizon Bank	Michigan City	5,045,480	59.24	757	82	1.33	0.25	0.93	**2.50**
21	Greenfield Banking Company	Greenfield	555,261	55.40	119	7	1.49	0.33	0.68	**2.51**
22	Dearborn Savings Bank	Lawrenceburg	125,543	72.67	21	1	1.39	0.16	0.96	**2.51**
23	First Federal Savings and Loan Association of Greensburg	Greensburg	141,515	80.19	36	3	1.27	0.30	0.95	**2.52**
24	Napoleon State Bank	Napoleon	257,792	54.46	65	5	1.44	0.34	0.77	**2.54**
25	First State Bank of Porter	Porter	140,074	63.35	33	3	1.47	0.30	0.84	**2.60**
26	Farmers and Merchants Bank	Laotto	156,782	64.21	30	4	1.39	0.44	0.77	**2.61**
27	First Farmers Bank & Trust	Converse	1,804,171	53.41	340	36	1.47	0.34	0.83	**2.63**
28	Community State Bank	Avilla	264,414	55.14	50	4	1.43	0.29	0.91	**2.63**
29	First Federal Savings Bank	Huntington	343,752	60.18	74	6	1.43	0.32	0.89	**2.64**
30	Community State Bank	Brook	64,380	58.84	8	1	1.22	0.25	1.19	**2.65**
31	Kentland Bank	Kentland	305,681	55.36	62	5	1.54	0.30	0.81	**2.65**
32	Old National Bank	Evansville	19,980,586	62.89	2,684	198	1.32	0.35	0.99	**2.66**
33	German American Bank	Jasper	3,887,935	57.53	737	65	1.50	0.33	0.84	**2.66**
34	Alliance Bank	Francesville	296,253	61.32	67	7	1.60	0.22	0.89	**2.71**
35	Centier Bank	Merrillville	4,508,030	56.77	824	61	1.53	0.40	0.79	**2.72**
36	Peoples Trust & Savings Bank	Boonville	190,937	76.09	41	3	1.73	0.36	0.62	**2.72**
37	Elberfeld State Bank	Elberfeld	82,013	68.11	16	3	1.51	0.33	0.89	**2.73**
38	Crossroads Bank	Wabash	397,774	64.79	82	6	1.54	0.31	0.87	**2.73**
39	State Bank of Lizton	Lizton	502,664	67.17	105	9	1.60	0.28	0.90	**2.78**
40	First Bank Richmond	Richmond	878,608	69.56	164	12	1.64	0.24	0.91	**2.78**
41	First National Bank	Cloverdale	292,978	74.77	73	7	1.51	0.63	0.65	**2.79**
42	Ossian State Bank	Ossian	109,374	73.73	26	2	1.67	0.36	0.77	**2.80**
43	North Salem State Bank	North Salem	354,428	61.04	83	9	1.53	0.38	0.89	**2.80**
44	Commerce Bank	Evansville	178,753	77.84	31	4	1.60	0.42	0.78	**2.81**
45	Spencer County Bank	Santa Claus	112,430	76.27	39	5	1.54	0.47	0.80	**2.81**
46	First Harrison Bank	Corydon	809,766	63.68	194	18	1.48	0.26	1.07	**2.82**
47	Farmers Bank, Frankfort, Indiana, Inc.	Frankfort	565,925	59.18	125	10	1.63	0.30	0.90	**2.83**
48	Citizens Bank	Mooresville	487,818	67.84	123	9	1.60	0.23	1.00	**2.83**
49	Farmers and Merchants Bank	Boswell	126,051	72.81	28	4	1.66	0.28	0.90	**2.83**
50	National Bank of Indianapolis	Indianapolis	2,198,579	67.52	324	13	1.90	0.20	0.74	**2.84**

Source: S&P Global Market Intelligence

Indiana – 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	Campbell & Fetter Bank	Kendallville	312,392	182,228	0.91	0.14	0.03	0.02	0.01	**0.20**
2	Peoples State Bank	Ellettsville	287,715	138,803	1.13	0.03	0.00	0.18	0.01	**0.22**
3	Mutual Savings Bank	Franklin	163,724	132,121	1.06	0.00	0.00	0.32	(0.01)	**0.31**
4	First Internet Bank of Indiana	Fishers	3,668,158	2,856,934	0.66	0.07	0.00	0.23	0.04	**0.33**
5	Community State Bank of Southwestern Indiana	Poseyville	84,026	59,910	1.29	0.37	0.00	0.03	0.00	**0.39**
6	Merchants Bank of Indiana	Carmel	3,802,502	2,945,939	0.44	0.18	0.07	0.16	0.01	**0.42**
7	Citizens Bank	Mooresville	487,818	360,872	1.40	0.26	0.00	0.22	0.05	**0.54**
8	Commerce Bank	Evansville	178,753	144,388	1.02	0.51	0.00	0.00	0.03	**0.54**
9	North Salem State Bank	North Salem	354,428	287,272	1.90	0.14	0.00	0.40	0.03	**0.57**
10	Lake City Bank	Warsaw	4,876,483	3,942,057	1.26	0.25	0.01	0.32	0.01	**0.59**
11	Farmers and Merchants Bank	Laotto	156,782	100,153	0.74	0.24	0.28	0.07	0.00	**0.59**
12	First Merchants Bank	Muncie	10,195,816	7,302,650	1.11	0.31	0.00	0.38	0.02	**0.71**
13	Community State Bank	Avilla	264,414	222,502	1.24	0.25	0.01	0.44	0.05	**0.75**
14	Citizens State Bank of New Castle, Indiana	New Castle	545,378	346,793	1.48	0.27	0.07	0.26	0.19	**0.80**
15	Farmers and Merchants Bank	Boswell	126,051	79,752	1.63	0.13	0.00	0.57	0.17	**0.87**
16	National Bank of Indianapolis	Indianapolis	2,198,579	1,418,331	1.15	0.06	0.00	0.88	(0.07)	**0.87**
17	First Federal Savings Bank of Angola	Angola	128,511	91,256	0.95	0.65	0.16	0.11	0.00	**0.92**
18	1st Source Bank	South Bend	6,375,094	4,935,397	2.06	0.30	0.00	0.27	0.35	**0.93**
19	German American Bank	Jasper	3,887,935	2,717,418	0.60	0.43	0.01	0.47	0.02	**0.93**
20	Horizon Bank	Michigan City	5,045,480	3,623,036	0.49	0.28	0.01	0.64	0.05	**0.97**
21	Farmers State Bank	Lagrange	760,663	569,559	1.06	0.44	0.00	0.56	(0.02)	**0.98**
22	Dearborn Savings Bank	Lawrenceburg	125,543	102,344	0.87	0.41	0.00	0.60	0.00	**1.01**
23	Centier Bank	Merrillville	4,508,030	3,873,511	1.03	0.07	0.00	0.86	0.10	**1.03**
24	First Federal Savings Bank	Evansville	436,657	284,280	0.81	0.18	0.09	0.85	(0.07)	**1.05**
25	Freedom Bank	Huntingburg	422,958	397,836	1.82	0.76	0.01	0.36	(0.02)	**1.10**
26	Farmers and Mechanics Federal Savings Bank	Bloomfield	73,780	27,026	0.40	0.00	0.00	1.11	0.00	**1.12**
27	First Bank Richmond	Richmond	878,608	679,126	0.86	0.34	0.30	0.34	0.18	**1.15**
28	FCN Bank, National Association	Brookville	446,789	260,963	1.82	0.07	0.04	1.06	0.01	**1.18**
29	State Bank of Lizton	Lizton	502,664	384,741	1.42	0.03	0.01	1.20	0.00	**1.25**
30	Peoples Trust & Savings Bank	Boonville	190,937	127,863	0.25	0.09	0.15	0.97	0.04	**1.25**
31	Friendship State Bank	Friendship	371,658	287,789	0.97	0.99	0.00	0.20	0.07	**1.26**
32	Bippus State Bank	Huntington	177,924	133,032	1.06	0.28	0.00	1.04	0.00	**1.32**
33	Springs Valley Bank & Trust Company	Jasper	419,711	321,020	1.27	0.27	0.10	0.86	0.10	**1.33**
34	First Financial Bank, National Association	Terre Haute	2,937,711	1,908,399	0.87	0.53	0.02	0.68	0.15	**1.38**
35	Ossian State Bank	Ossian	109,374	60,902	1.28	0.45	0.00	0.95	0.01	**1.41**
36	Wayne Bank and Trust Co.	Cambridge City	164,751	128,642	1.37	0.48	0.01	0.80	0.14	**1.42**
37	MutualBank	Muncie	2,059,385	1,512,606	0.88	0.82	0.01	0.58	0.09	**1.50**
38	Logansport Savings Bank	Logansport	179,527	111,201	1.56	0.27	0.00	1.31	(0.05)	**1.53**
39	First Bank of Berne	Berne	695,479	549,109	1.26	0.73	0.04	0.70	0.11	**1.58**
40	Owen County State Bank	Spencer	230,818	169,305	1.10	0.37	0.11	1.08	0.02	**1.59**
41	Old National Bank	Evansville	19,980,586	12,083,087	0.46	0.33	0.03	1.22	0.02	**1.59**
42	Farmers Bank, Frankfort, Indiana, Inc.	Frankfort	565,925	405,794	1.06	0.17	0.01	1.03	0.45	**1.66**
43	Bath State Bank	Bath	164,735	126,014	1.77	0.66	0.12	0.89	(0.01)	**1.66**
44	Napoleon State Bank	Napoleon	257,792	213,541	1.47	0.83	0.02	0.70	0.11	**1.67**
45	CentreBank	Veedersburg	78,838	55,258	1.88	0.52	0.45	1.06	(0.26)	**1.76**
46	First National Bank	Cloverdale	292,978	155,627	2.58	0.35	0.00	1.44	0.00	**1.79**
47	Union Savings and Loan Association	Connersville	160,775	142,139	1.00	0.25	0.00	1.47	0.08	**1.80**
48	Kentland Bank	Kentland	305,681	173,023	1.13	0.53	0.01	1.22	0.10	**1.86**
49	Boonville Federal Savings Bank	Boonville	52,039	33,846	0.36	1.00	0.15	0.57	0.14	**1.87**
50	Greenfield Banking Company	Greenfield	555,261	273,787	1.36	0.27	0.00	1.53	0.08	**1.88**

Source: S&P Global Market Intelligence

Indiana – Return on Average Equity Ranking

Rank	Company Name	City	Total Assets ($000)	LTM Net Income ($000)	Total Employees	LTM Net Income ($000)/ Employee	2018Q1 LTM Net Income ($000)	2017Q1 LTM Net Income ($000)	ROAA (%)	ROAE (%)
1	Lake City Bank	Warsaw	4,876,483	87,596	556	158	65,280	56,577	1.83	**17.01**
2	Grant County State Bank	Swayzee	183,667	4,400	23	191	3,873	3,320	1.85	**16.67**
3	Freedom Bank	Huntingburg	422,958	9,267	55	168	8,950	9,275	1.69	**16.07**
4	First Bank of Berne	Berne	695,479	13,844	116	119	12,313	11,420	1.50	**15.84**
5	First Farmers Bank & Trust	Converse	1,804,171	27,987	340	82	22,825	18,421	1.63	**15.32**
6	Greenfield Banking Company	Greenfield	555,261	7,710	119	65	5,590	4,744	1.40	**14.65**
7	North Salem State Bank	North Salem	354,428	4,161	83	50	3,364	2,775	1.25	**14.61**
7	Community State Bank	Avilla	264,414	3,970	50	79	3,215	2,880	1.52	**14.61**
9	Centier Bank	Merrillville	4,508,030	59,492	824	72	41,723	37,252	1.41	**14.56**
10	Merchants Bank of Indiana	Carmel	3,802,502	64,322	254	253	67,071	41,539	1.76	**14.42**
11	Farmers State Bank	Lagrange	760,663	9,282	157	59	7,482	6,843	1.28	**13.84**
12	Bippus State Bank	Huntington	177,924	3,277	41	80	2,618	2,646	1.42	**13.76**
13	Farmers Bank, Frankfort, Indiana, Inc.	Frankfort	565,925	8,223	125	66	6,063	5,412	1.49	**13.73**
14	First State Bank of Middlebury	Middlebury	566,983	7,854	110	71	6,599	5,168	1.43	**13.40**
15	CentreBank	Veedersburg	78,838	1,170	22	53	731	370	1.52	**13.20**
16	German American Bank	Jasper	3,887,935	52,368	737	71	43,059	40,248	1.46	**13.18**
17	National Bank of Indianapolis	Indianapolis	2,198,579	22,036	324	68	17,548	14,645	1.05	**12.94**
18	Kentland Bank	Kentland	305,681	5,287	62	85	3,889	3,320	1.76	**12.65**
19	1st Source Bank	South Bend	6,375,094	89,552	1,159	77	71,537	61,262	1.43	**12.28**
20	Friendship State Bank	Friendship	371,658	4,695	118	40	3,777	3,397	1.28	**12.18**
21	Fountain Trust Company	Covington	377,221	5,343	115	46	1,933	2,977	1.46	**12.06**
22	Napoleon State Bank	Napoleon	257,792	3,357	65	52	2,852	2,604	1.38	**12.04**
23	New Washington State Bank	New Washington	345,213	5,126	85	60	4,791	4,431	1.19	**11.91**
24	First Merchants Bank	Muncie	10,195,816	171,293	1,709	100	116,860	90,741	1.74	**11.86**
25	Crossroads Bank	Wabash	397,774	4,519	82	55	4,745	4,061	1.15	**11.84**
26	First Savings Bank	Clarksville	1,126,454	12,222	383	32	9,714	8,884	1.16	**11.76**
27	First Federal Savings Bank	Huntington	343,752	4,256	74	58	3,803	3,461	1.29	**11.63**
28	Bank of Wolcott	Wolcott	167,485	2,702	31	87	2,454	2,163	1.27	**11.60**
29	First Harrison Bank	Corydon	809,766	8,801	194	45	7,403	6,160	1.12	**11.39**
30	FCN Bank, National Association	Brookville	446,789	5,332	106	50	3,916	3,881	1.20	**11.37**
31	Morris Plan Company of Terre Haute, Inc.	Terre Haute	81,636	2,635	27	98	2,449	2,777	3.44	**11.29**
32	First Financial Bank, National Association	Terre Haute	2,937,711	44,730	785	57	26,197	31,179	1.54	**11.13**
33	Garrett State Bank	Garrett	237,629	3,581	42	85	3,766	3,467	1.16	**11.03**
34	Hoosier Heartland State Bank	Crawfordsville	204,810	2,217	55	40	529	1,196	0.82	**10.74**
35	Community First Bank of Indiana	Kokomo	271,987	2,988	69	43	2,330	2,554	1.13	**10.65**
36	Fowler State Bank	Fowler	163,427	2,423	42	58	2,053	1,823	1.47	**10.64**
37	STAR Financial Bank	Fort Wayne	2,009,707	21,744	477	46	16,058	16,240	1.10	**10.51**
38	Farmers and Merchants Bank	Laotto	156,782	2,122	30	71	1,968	1,722	1.04	**10.46**
39	Horizon Bank	Michigan City	5,045,480	53,361	757	70	39,354	28,856	1.28	**10.41**
40	State Bank of Lizton	Lizton	502,664	5,047	105	48	3,497	3,342	0.99	**10.15**
41	Community State Bank of Southwestern Indiana	Poseyville	84,026	1,054	24	44	798	725	0.98	**10.07**
42	Logansport Savings Bank	Logansport	179,527	2,268	29	78	2,097	2,056	1.27	**9.84**
43	First Internet Bank of Indiana	Fishers	3,668,158	25,216	209	121	21,431	14,746	0.77	**9.73**
44	MutualBank	Muncie	2,059,385	20,068	516	39	13,101	13,606	0.99	**9.64**
45	Alliance Bank	Francesville	296,253	4,558	67	68	4,024	4,091	1.17	**9.60**
46	Citizens State Bank of New Castle, Indiana	New Castle	545,378	4,724	149	32	3,522	4,684	0.88	**9.52**
47	Citizens Bank	Mooresville	487,818	4,436	123	36	3,352	3,050	0.93	**9.50**
48	Community State Bank	Brook	64,380	742	8	93	644	1,403	1.24	**9.44**
49	Peoples Bank	Brownstown	206,165	1,751	50	35	1,570	1,184	0.82	**9.29**
50	United Fidelity Bank, Fsb	Evansville	840,115	8,444	158	53	17,236	6,664	1.07	**9.11**

Source: S&P Global Market Intelligence

Indiana – 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	Lake City Bank	Warsaw	4,876,483	74	25	5	10	1	**23.0**
2	First Merchants Bank	Muncie	10,195,816	30	40	10	12	24	**23.2**
3	Community State Bank	Avilla	264,414	6	66	28	13	7	**24.0**
4	Centier Bank	Merrillville	4,508,030	43	11	35	23	9	**24.2**
5	Merchants Bank of Indiana	Carmel	3,802,502	95	12	2	6	10	**25.0**
6	German American Bank	Jasper	3,887,935	45	13	33	19	16	**25.2**
7	North Salem State Bank	North Salem	354,428	7	63	43	9	7	**25.8**
8	First Bank of Berne	Berne	695,479	43	31	13	39	4	**26.0**
9	Bippus State Bank	Huntington	177,924	15	15	59	32	12	**26.6**
10	1st Source Bank	South Bend	6,375,094	38	4	63	18	19	**28.4**
11	Farmers Bank, Frankfort, Indiana, Inc.	Frankfort	565,925	21	23	47	42	13	**29.2**
12	First Farmers Bank & Trust	Converse	1,804,171	18	19	27	79	5	**29.6**
13	Friendship State Bank	Friendship	371,658	8	6	90	31	20	**31.0**
14	Kentland Bank	Kentland	305,681	8	52	31	48	18	**31.4**
15	Farmers State Bank	Lagrange	760,663	26	35	65	21	11	**31.6**
15	Napoleon State Bank	Napoleon	257,792	12	56	24	44	22	**31.6**
17	First Financial Bank, National Association	Terre Haute	2,937,711	24	5	64	34	32	**31.8**
18	Greenfield Banking Company	Greenfield	555,261	67	16	21	50	6	**32.0**
19	Freedom Bank	Huntingburg	422,958	72	60	4	25	3	**32.8**
20	Horizon Bank	Michigan City	5,045,480	59	28	20	20	39	**33.2**
21	CentreBank	Veedersburg	78,838	2	28	85	45	15	**35.0**
22	National Bank of Indianapolis	Indianapolis	2,198,579	81	20	50	16	17	**36.8**
23	Community State Bank of Southwestern Indiana	Poseyville	84,026	21	48	72	5	41	**37.4**
24	First State Bank of Middlebury	Middlebury	566,983	11	31	68	66	14	**38.0**
24	Farmers and Merchants Bank	Laotto	156,782	48	67	26	11	38	**38.0**
26	Fountain Trust Company	Covington	377,221	10	27	60	74	21	**38.4**
27	Citizens State Bank of New Castle, Indiana	New Castle	545,378	59	20	57	14	46	**39.2**
28	FCN Bank, National Association	Brookville	446,789	61	64	16	28	30	**39.8**
29	New Washington State Bank	New Washington	345,213	3	37	83	55	23	**40.2**
30	Grant County State Bank	Swayzee	183,667	14	93	3	91	2	**40.6**
31	First Savings Bank	Clarksville	1,126,454	28	3	94	54	26	**41.0**
32	Old National Bank	Evansville	19,980,586	68	14	32	41	52	**41.4**
33	State Bank of Lizton	Lizton	502,664	29	72	39	29	40	**41.8**
34	STAR Financial Bank	Fort Wayne	2,009,707	37	9	71	57	37	**42.2**
35	First Harrison Bank	Corydon	809,766	39	30	46	69	29	**42.6**
36	Citizens Bank	Mooresville	487,818	75	37	48	7	47	**42.8**
37	First Federal Savings Bank	Huntington	343,752	65	17	29	77	27	**43.0**
38	MutualBank	Muncie	2,059,385	69	18	56	37	44	**44.8**
39	Logansport Savings Bank	Logansport	179,527	54	74	19	38	42	**45.4**
40	Bank of Wolcott	Wolcott	167,485	33	74	15	81	28	**46.2**
41	Peoples State Bank	Ellettsville	287,715	84	24	62	2	62	**46.8**
42	Owen County State Bank	Spencer	230,818	20	37	84	40	54	**47.0**
43	Fowler State Bank	Fowler	163,427	19	71	54	56	36	**47.2**
44	Alliance Bank	Francesville	296,253	36	50	34	73	45	**47.6**
45	First Internet Bank of Indiana	Fishers	3,668,158	100	92	1	4	43	**48.0**
46	Crossroads Bank	Wabash	397,774	62	45	38	71	25	**48.2**
46	Mutual Savings Bank	Franklin	163,724	49	43	73	3	73	**48.2**
48	Campbell & Fetter Bank	Kendallville	312,392	94	90	7	1	52	**48.8**
49	Community First Bank of Indiana	Kokomo	271,987	4	47	75	85	35	**49.2**
50	Hoosier Heartland State Bank	Crawfordsville	204,810	24	43	74	75	34	**50.0**

Source: S&P Global Market Intelligence

Rank The Banks

Kentucky – 2019 Q1

Kentucky – Bank Listing

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
1st Trust Bank, Inc.	Hazard		12/14/2004	4	48	No	258,446	0.57	6.44
American Bank & Trust Company, Inc.	Bowling Green	First Breckinridge Bancshares, Inc.	7/5/2000	5	79	No	399,721	1.17	13.57
Auburn Banking Company	Auburn	First Community Bancorp, Inc.	1/1/1929	2	22	Yes	79,700	1.48	17.29
Bank of Buffalo	Buffalo	Buffalo Bancshares, Inc.	1/7/1901	2	16	Yes	73,781	1.21	11.06
Bank of Cadiz and Trust Company	Cadiz	Cadiz Bancorp, Inc.	8/7/1970	5	33	Yes	108,149	0.74	8.53
Bank of Clarkson	Clarkson	First Breckinridge Bancshares, Inc.	1/1/1904	2	23	No	121,948	1.61	12.53
Bank of Columbia	Columbia	Columbia Bancshares, Inc.	1/1/1866	3	36	Yes	141,552	1.49	15.05
Bank of Edmonson County	Brownsville	Edmonson Bancshares, Inc	10/5/1925	3	51	Yes	218,175	1.16	9.94
Bank of Hindman	Hindman	Community Exchange Bancshares, Inc.	10/3/1903	2	30	No	201,890	0.77	6.27
Bank of Jamestown	Jamestown	Jamestown Bancorp Inc.	7/17/1889	3	33	No	200,513	0.97	8.98
Bank of Lexington, Inc.	Lexington	First Breckinridge Bancshares, Inc.	2/6/2006	3	46	No	250,422	0.72	6.64
Bank of Maysville	Maysville	First Bank of Kentucky Corporation	6/26/1835	3	26	No	129,839	0.98	5.20
Bank of the Bluegrass & Trust Co.	Lexington	Bluegrass Bancshares, Inc.	4/10/1972	2	59	No	261,319	1.45	12.42
Bank of the Mountains, Inc.	West Liberty	Mountain Bancorp, Inc.	9/15/1973	3	27	No	72,674	0.78	7.25
Bankers' Bank of Kentucky, Inc.	Frankfort	Independent Community Bancorp, Inc.	4/12/1988	1	20	No	127,386	0.45	3.92
Bedford Loan & Deposit Bank	Bedford	Bedford Loan and Deposit Bancorp, Inc.	11/2/1891	3	28	No	92,568	0.91	6.82
Blue Grass Federal Savings and Loan Association	Paris		1/1/1959	1	8	No	34,844	0.28	1.07
Carrollton Federal Bank	Carrollton		1/1/1875	1	11	No	31,799	0.44	2.79
Casey County Bank, Inc.	Liberty	Casey County Bancorp, Inc.	12/20/1939	5	51	No	193,425	1.35	10.83
Cecilian Bank	Cecilia	First Cecilian Bancorp, Inc.	5/23/1903	15	216	No	903,367	1.43	14.21
Central Bank & Trust Company	Lexington	Central Bancshares, Inc.	4/15/1938	28	516	No	2,605,823	1.21	10.73
Century Bank of Kentucky, Inc.	Lawrenceburg	Century Bancshares, Inc.	7/5/2000	2	25	Yes	143,108	1.14	11.15
Citizens Bank	Hartford	Hartland Financial, Inc.	1/1/1914	3	32	No	108,787	1.21	13.56
Citizens Bank	Hickman	Citizens Bancorp of Hickman, Inc.	1/1/1930	3	32	Yes	137,641	0.07	0.52
Citizens Bank	Mount Vernon	Rockcastle Bancorp, Inc.	12/1/1904	4	42	Yes	142,735	0.67	6.16
Citizens Bank	Morehead	Citizens Bancorp of Morehead, Incorporated	9/25/1928	5	45	Yes	139,212	0.60	6.37
Citizens Bank & Trust Co. of Jackson	Jackson	John R Turner Holding Company	11/17/1962	3	53	Yes	144,942	0.62	6.89
Citizens Bank & Trust Company	Campbellsville	First Bancorp, Inc.	1/1/1939	4	47	No	209,952	1.13	7.14
Citizens Bank of Cumberland County	Burkesville	Citizens Cumberland Bancshares, Inc.	7/1/2000	1	23	Yes	75,481	1.50	11.59
Citizens Bank of Kentucky	Paintsville	Citizens National Corporation	12/27/1909	12	148	No	607,944	0.94	6.73
Citizens Commerce Bank	Versailles	Citizens Commerce Bancshares, Inc.	11/12/1996	5	59	No	253,424	0.82	7.95
Citizens Deposit Bank & Trust	Vanceburg	Premier Financial Bancorp, Inc.	10/21/1930	15	100	No	459,631	1.29	13.86
Citizens Deposit Bank of Arlington, Inc.	Arlington	Carlisle Bancorp, Inc.	12/1/1949	3	42	Yes	215,327	1.30	8.39
Citizens Federal Savings and Loan Association	Covington		1/1/1886	1	5	No	37,288	0.88	3.23
Citizens First Bank, Inc.	Bowling Green	Citizens First Corporation	2/19/1999	8	93	No	471,566	1.11	10.04
Citizens Guaranty Bank	Irvine	Citizens Guaranty Financial Corporation	11/29/1972	6	57	Yes	198,910	0.55	7.19
Citizens National Bank of Lebanon	Lebanon	CNB of Lebanon Bancorp, Inc.	1/1/1889	1	27	Yes	132,397	0.85	8.60
Citizens National Bank of Somerset	Somerset	Citizens Bancshares, Inc.	2/14/1920	10	122	Yes	417,761	1.06	10.84
Citizens Union Bank of Shelbyville	Shelbyville	Citizens Union Bancorp of Shelbyville, Inc.	7/1/1888	15	179	No	782,645	1.25	9.12
Clinton Bank	Clinton	Clinton Bancorp, Inc.	9/1/1887	1	14	No	66,090	0.65	3.50
Commercial Bank	West Liberty	Commercial Bancshares, Inc.	1/1/1910	2	32	Yes	139,340	0.53	3.47
Commercial Bank of Grayson	Grayson	Commercial Grayson Bancshares, Inc.	1/1/1891	3	58	No	178,562	0.80	5.78
Commonwealth Bank and Trust Company	Louisville	Commonwealth Bancshares, Inc.	1/1/1881	17	278	Yes	1,026,745	0.62	6.80
Commonwealth Community Bank, Inc.	Hartford	Ohio County Community Bancshares, Inc.	7/5/1928	4	33	Yes	143,723	0.40	2.93
Community Financial Services Bank	Benton	Community Financial Services, Inc.	9/20/1890	7	258	No	1,210,916	1.02	11.34

Source: S&P Global Market Intelligence

Kentucky – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
Community Trust Bank, Inc.	Pikeville	Community Trust Bancorp, Inc.	11/17/1903	80	941	No	4,291,255	1.37	9.93
Cumberland Security Bank, Inc.	Somerset	First Commerce Bancorp, Inc.	8/13/1909	4	62	Yes	212,981	2.21	16.61
Cumberland Valley National Bank & Trust Company	London	Cumberland Valley Financial Corporation	10/1/1904	15	139	No	508,408	0.67	6.74
Dixon Bank	Dixon		1/1/1895	1	12	No	95,195	0.74	3.32
Eclipse Bank, Inc.	Louisville		10/14/2005	1	17	No	156,812	0.78	5.97
Edmonton State Bank	Edmonton	Edmonton Bancshares, Inc.	3/17/1897	13	145	Yes	543,415	1.49	10.49
Elkton Bank & Trust Company	Elkton	Elkton Bancorp, Inc.	1/1/1866	4	30	No	140,060	1.56	12.61
Farmers & Traders Bank of Campton	Campton	Middlefork Financial Group Inc.	1/1/1902	1	12	Yes	47,870	0.65	5.99
Farmers Bank	Nicholasville	Farmers Bancorp of Nicholasville, Inc.	12/1/1934	4	31	No	148,924	0.92	8.48
Farmers Bank and Trust Company	Princeton	United Bancorp of Princeton, Inc.	1/2/1899	3	33	Yes	132,088	1.27	8.83
Farmers Bank and Trust Company	Marion	Farmers Bancorp, Inc. of Marion, Kentucky	12/1/1899	5	49	Yes	206,015	0.78	6.73
Farmers Bank of Milton	Milton	Farmers Financial Corporation	10/6/1902	5	50	No	247,509	1.10	7.42
Farmers Deposit Bank	Liberty	John R Turner Holding Company	1/1/1904	2	14	Yes	45,002	0.90	7.61
Farmers National Bank of Danville	Danville	Boyle Bancorp, Inc.	2/10/1879	13	186	No	556,888	1.01	9.15
Farmers National Bank of Lebanon	Lebanon	Lebanon Bancshares, Inc.	4/1/1890	2	27	No	103,756	0.15	1.47
Farmers National Bank of Scottsville	Scottsville	FNB Financial Corp.	11/3/1923	5	66	No	251,460	1.32	8.57
Farmers State Bank	Booneville	Middlefork Financial Group Inc.	1/2/1931	2	16	Yes	49,509	0.96	8.71
Field & Main Bank	Henderson	Field & Main Bancorp, Inc.	2/2/1934	6	118	No	450,472	0.97	8.99
First & Farmers National Bank, Inc.	Somerset	Albany Bancorp, Inc.	10/15/1903	12	147	No	516,504	1.00	7.76
First & Peoples Bank and Trust Company	Russell	First & Peoples Bancshares, Inc.	2/28/1932	4	59	No	199,720	0.78	4.54
First Community Bank of the Heartland, Inc.	Clinton	First Trust Financial Corporation	1/1/1936	8	65	Yes	229,826	0.65	7.10
First Federal Savings and Loan Association	Morehead		8/12/1963	1	6	No	34,647	0.68	2.44
First Federal Savings and Loan Association (MHC)	Hazard	First Federal MHC	7/26/1960	1	8	No	80,589	0.48	2.00
First Federal Savings Bank of Kentucky (MHC)	Frankfort	First Federal MHC	9/28/1934	6	54	No	239,120	0.19	1.00
First Kentucky Bank, Inc.	Mayfield	Exchange Bancshares, Inc.	3/6/1899	11	105	Yes	444,039	0.79	8.82
First National Bank and Trust	London	First National London Bankshares Corporation	4/1/1903	4	60	No	201,154	0.66	6.03
First National Bank of Brooksville	Brooksville	FNB Bancshares, Inc.	7/7/1907	2	13	Yes	61,089	0.65	5.80
First National Bank of Grayson	Grayson	First Grayson Bancorp, Inc.	1/1/1902	8	96	No	251,513	1.53	13.98
First National Bank of Jackson	Jackson	First National Holding Company of Jackson	1/1/1909	2	28	No	102,576	0.17	1.30
First National Bank of Kentucky	Carrollton	Port William Bancshares, Inc.	11/1/1881	3	31	Yes	124,529	0.77	6.71
First National Bank of Manchester	Manchester	First National Financial Corporation	2/5/1905	4	37	No	139,265	0.92	7.08
First National Bank of Russell Springs	Russell Springs	First Bancorp, Inc.	1/1/1906	3	36	No	222,136	0.87	7.13
First Southern National Bank	Lancaster	First Southern Bancorp, Inc.	4/8/1865	15	218	No	861,245	1.14	10.81
First State Bank	Irvington	First Breckinridge Bancshares, Inc.	1/1/1903	3	75	No	206,541	1.24	11.40
First State Bank of the Southeast, Inc.	Middlesboro	First State Bancshares, Inc.	1/4/1904	10	95	Yes	356,904	0.62	6.71
First State Bank, Inc.	Central City	Community Bancorp of Kentucky, Inc.	1/4/1904	5	33	Yes	162,941	1.00	12.19
First United Bank and Trust Company	Madisonville	First United Bancorp, Inc.	3/29/1996	5	79	Yes	323,003	1.01	8.00
FNB Bank, Inc.	Mayfield	Jackson Financial Corporation	5/1/1875	9	111	No	512,106	0.77	7.60
Forcht Bank, National Association	Lexington	Forcht Bancorp, Inc.	10/1/2002	24	291	No	1,252,081	0.64	5.22
Franklin Bank & Trust Company	Franklin	Franklin Bancorp, Inc.	12/1/1958	5	83	No	536,127	1.27	10.93
Fredonia Valley Bank	Fredonia	Fredonia Valley Bancorp, Inc.	1/24/1895	2	19	No	82,320	1.57	9.61
Hancock Bank and Trust Company	Hawesville	Hancock Bancorp, Inc.	7/1/1888	7	85	Yes	293,540	0.47	4.22
Hart County Bank and Trust Company	Munfordville	Hart Bancshares, Inc.	2/20/1890	1	7	No	26,323	1.39	6.00
Heritage Bank USA, Inc.	Hopkinsville	HopFed Bancorp, Inc.	1/1/1879	18	210	No	930,260	0.73	6.85
Heritage Bank, Inc.	Burlington	Heritage Bancorp, Inc.	9/4/1990	18	188	No	868,146	0.97	10.86

Source: S&P Global Market Intelligence

Kentucky – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
Home Federal Bank Corporation	Middlesboro	HFB Financial Corporation	1/1/1920	6	95	No	382,184	0.91	8.38
Home Savings Bank, FSB	Ludlow		1/1/1941	1	5	No	25,572	(0.27)	(1.77)
Hometown Bank of Corbin, Inc.	Corbin	Hometown Bancshares, Inc.	4/3/2000	6	55	No	172,641	1.06	12.27
Hyden Citizens Bank	Hyden	Middlefork Financial Group Inc.	9/1/1904	4	31	Yes	128,186	0.70	7.75
Independence Bank of Kentucky	Owensboro	Independence Bancshares, Inc.	1/1/1909	25	372	Yes	2,486,015	0.92	12.05
Inez Deposit Bank	Inez	Community Holding Company	5/1/1904	4	46	No	143,466	0.43	3.72
Jackson County Bank	McKee		10/5/1904	3	39	No	136,311	1.49	5.48
Kentucky Bank	Paris	Kentucky Bancshares, Inc.	1/1/1915	18	230	No	1,084,628	1.13	11.41
Kentucky Farmers Bank Corporation	Ashland		1/1/1931	3	55	Yes	186,748	1.26	5.28
Lewisburg Banking Company	Lewisburg	Lewisburg Bancshares Corporation	2/10/1894	4	31	Yes	127,965	1.52	14.72
Limestone Bank, Inc.	Louisville	Limestone Bancorp, Inc.	3/24/1902	16	207	No	1,086,919	1.11	10.46
Lincoln National Bank	Hodgenville	Hambac, Inc.	7/2/1930	5	107	No	302,138	1.33	10.11
Louisa Community Bank	Louisa		8/7/2006	1	15	No	31,444	(4.11)	(45.04)
Magnolia Bank	Magnolia	Magnolia Bancshares, Inc.	9/29/1919	4	300	Yes	266,564	0.99	9.98
Meade County Bank	Brandenburg	Meade Bancorp, Inc.	6/7/1984	4	42	No	207,506	1.10	11.64
Metro Bank	Louisville	Louisville Development Bancorp, Inc.	1/6/1997	1	7	No	26,609	(0.54)	(2.80)
Monticello Banking Company	Monticello	Monticello Bankshares, Inc.	1/1/1895	19	198	No	748,070	1.36	13.09
Morgantown Bank & Trust Company, Incorporated	Morgantown	Morgantown Deposit Bancorp, Inc.	6/1/1880	5	55	No	197,831	0.78	8.80
Murray Bank	Murray	BancKentucky, Inc.	6/15/1999	3	58	Yes	305,204	1.01	11.40
Owingsville Banking Company	Owingsville	Bath County Banking Company	5/10/1893	3	23	No	72,255	0.45	7.17
Paducah Bank and Trust Company	Paducah	Paducah Bank Shares, Inc.	1/24/1948	6	128	Yes	667,889	1.08	9.28
PBK Bank, Inc.	Stanford	Community Bancshares, Inc.	1/1/1906	6	39	No	118,167	1.74	13.32
Peoples Bank	Taylorsville	Lake Valley Bancorp, Inc.	2/3/1903	2	33	Yes	107,390	0.98	8.24
Peoples Bank	Marion	Peoples-Marion Bancorp, Inc.	10/1/1946	3	20	No	65,962	1.17	12.96
Peoples Bank	Lebanon	Community Financial of Kentucky, Inc.	9/16/1910	2	10	No	57,594	0.89	9.31
Peoples Bank & Trust Company	Owenton	Owenton Bancorp, Inc.	1/1/1902	1	16	Yes	53,840	0.87	6.71
Peoples Bank & Trust Company of Hazard	Hazard	Hazard Bancorp	3/23/1923	7	61	Yes	250,313	(1.12)	(17.93)
Peoples Bank & Trust Company of Madison County	Berea	Whitaker Bank Corporation of Kentucky	10/19/1970	10	74	No	401,199	1.28	9.65
People's Bank and Trust Company of Clinton County	Albany	Upper Cumberland Bancshares, Inc.	3/20/2006	1	13	No	40,171	0.90	9.46
Peoples Bank Mt. Washington	Mount Washington	Crossroads Bancorp, Inc.	1/1/1909	2	22	Yes	85,814	1.06	8.80
Peoples Bank of Kentucky, Inc.	Flemingsburg	Peoples of Fleming County Bancorp, Inc.	4/6/1906	10	77	No	327,819	1.16	9.73
Peoples Exchange Bank	Winchester	Genbeach Co., Inc.	9/13/1912	10	94	No	412,610	1.04	11.09
Pinnacle Bank, Inc.	Vanceburg		10/26/1976	3	19	No	50,247	1.02	6.31
Planters Bank, Inc.	Hopkinsville	Planters Financial Group, Inc.	9/12/1996	13	159	No	1,104,095	1.32	13.17
Republic Bank & Trust Company	Louisville	Republic Bancorp, Inc.	1/11/1982	45	1,073	No	5,356,983	1.55	13.06
River City Bank, Inc.	Louisville	First Breckinridge Bancshares, Inc.	6/26/1986	6	81	No	320,701	1.13	8.07
Sacramento Deposit Bank	Sacramento	Sacramento Bancorp	10/14/1895	2	21	Yes	106,495	1.34	11.63
Salyersville National Bank	Salyersville	SNB Bancorp, Inc.	10/10/1902	2	27	No	109,291	1.02	7.38
Sebree Deposit Bank	Sebree	Sebree Bankcorp	4/22/1890	1	10	No	22,159	(0.03)	(0.24)
Security Bank and Trust Company	Maysville	Security Bancorp of Maysville, Inc.	1/1/1928	3	12	Yes	54,325	1.08	5.44
South Central Bank, Inc.	Glasgow	South Central Bancshares of Kentucky, Inc.	1/1/1908	25	260	No	1,194,269	1.05	9.88
Springfield State Bank	Springfield	Springfield Bankshares, Inc.	1/1/1911	3	41	No	316,297	1.34	9.43
Stock Yards Bank & Trust Company	Louisville	Stock Yards Bancorp, Inc.	6/1/1904	43	596	No	3,279,633	1.89	17.59
Taylor County Bank	Campbellsville	Taylor County Bancshares, Inc.	9/1/1937	4	54	Yes	191,964	1.47	10.92
Town & Country Bank and Trust Company	Bardstown	First Farmers Bank Holding Company	9/9/1907	6	86	No	319,557	1.38	11.34

Source: S&P Global Market Intelligence

Kentucky – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
Traditional Bank, Inc.	Mount Sterling	Traditional Bancorporation, Inc.	3/17/1902	15	223	Yes	1,558,814	1.19	12.14
United Citizens Bank & Trust Company	Campbellsburg	United Citizens Financial Corporation	3/1/1872	5	40	No	111,726	1.08	9.08
United Citizens Bank of Southern Kentucky, Inc.	Columbia	United Citizens Bancorp, Inc.	12/6/2004	4	44	No	161,046	1.58	13.27
United Community Bank of West Kentucky, Inc.	Morganfield	United Community Bancshares, Inc.	12/10/2001	5	56	No	263,476	1.70	12.91
United Cumberland Bank	Whitley City	McCreary Bancshares, Inc.	1/1/1906	7	95	Yes	297,261	1.30	10.35
United Southern Bank	Hopkinsville	Todd Bancshares, Inc.	6/22/1922	9	64	No	219,930	1.19	11.06
Victory Community Bank	Fort Mitchell	Victory Trust	12/9/2002	3	33	Yes	169,861	2.61	17.55
West Point Bank	Radcliff	First Breckinridge Bancshares, Inc.	7/1/1914	5	44	No	262,678	0.86	10.46
Whitaker Bank, Inc.	Lexington	Whitaker Bank Corporation of Kentucky	4/19/1990	35	294	No	1,181,923	0.94	6.84
Wilson & Muir Bank & Trust Company	Bardstown	Wilson & Muir Bancorp, Inc.	12/18/1865	11	132	Yes	520,177	1.54	19.54
WinFirst Bank	Winchester	WinFirst Financial Corporation	1/1/1934	2	19	Yes	137,655	1.01	7.30

Source: S&P Global Market Intelligence

Kentucky – 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	Republic Bank & Trust Company	Louisville	1,073	45	3,873,643	86,081	119,044	3,610	4,993	**5,356,983**
2	Stock Yards Bank & Trust Company	Louisville	596	43	2,758,072	64,141	76,271	4,628	5,503	**3,279,633**
3	Central Bank & Trust Company	Lexington	516	28	2,079,164	74,256	93,065	4,029	5,050	**2,605,823**
4	Independence Bank of Kentucky	Owensboro	372	25	1,946,452	77,858	99,441	5,232	6,683	**2,486,015**
5	Traditional Bank, Inc.	Mount Sterling	223	15	1,297,866	86,524	103,921	5,820	6,990	**1,558,814**
6	Forcht Bank, National Association	Lexington	291	24	934,460	38,936	52,170	3,211	4,303	**1,252,081**
7	Community Financial Services Bank	Benton	258	7	1,086,192	155,170	172,988	4,210	4,693	**1,210,916**
8	South Central Bank, Inc.	Glasgow	260	25	1,020,304	40,812	47,771	3,924	4,593	**1,194,269**
9	Whitaker Bank, Inc.	Lexington	294	35	950,411	27,155	33,769	3,233	4,020	**1,181,923**
10	Planters Bank, Inc.	Hopkinsville	159	13	887,592	68,276	84,930	5,582	6,944	**1,104,095**
11	Limestone Bank, Inc.	Louisville	207	16	913,113	57,070	67,932	4,411	5,251	**1,086,919**
12	Kentucky Bank	Paris	230	18	851,650	47,314	60,257	3,703	4,716	**1,084,628**
13	Commonwealth Bank and Trust Company	Louisville	278	17	873,371	51,375	60,397	3,142	3,693	**1,026,745**
14	Heritage Bank USA, Inc.	Hopkinsville	210	18	742,742	41,263	51,681	3,537	4,430	**930,260**
15	Cecilian Bank	Cecilia	216	15	720,409	48,027	60,224	3,335	4,182	**903,367**
16	Heritage Bank, Inc.	Burlington	188	18	759,897	42,217	48,230	4,042	4,618	**868,146**
17	First Southern National Bank	Lancaster	218	15	760,396	50,693	57,416	3,488	3,951	**861,245**
18	Citizens Union Bank of Shelbyville	Shelbyville	179	15	618,403	41,227	52,176	3,455	4,372	**782,645**
19	Monticello Banking Company	Monticello	198	19	659,594	34,715	39,372	3,331	3,778	**748,070**
20	Paducah Bank and Trust Company	Paducah	128	6	512,052	85,342	111,315	4,000	5,218	**667,889**
21	Citizens Bank of Kentucky	Paintsville	148	12	498,186	41,516	50,662	3,366	4,108	**607,944**
22	Farmers National Bank of Danville	Danville	186	13	489,761	37,674	42,838	2,633	2,994	**556,888**
23	Edmonton State Bank	Edmonton	145	13	431,120	33,163	41,801	2,973	3,748	**543,415**
24	Franklin Bank & Trust Company	Franklin	83	5	419,113	83,823	107,225	5,050	6,459	**536,127**
25	Wilson & Muir Bank & Trust Company	Bardstown	132	11	449,912	40,901	47,289	3,408	3,941	**520,177**
26	First & Farmers National Bank, Inc.	Somerset	147	12	438,026	36,502	43,042	2,980	3,514	**516,504**
27	FNB Bank, Inc.	Mayfield	111	9	427,890	47,543	56,901	3,855	4,614	**512,106**
28	Cumberland Valley National Bank & Trust Company	London	139	15	454,545	30,303	33,894	3,270	3,658	**508,408**
29	Citizens First Bank, Inc.	Bowling Green	93	8	382,456	47,807	58,946	4,112	5,071	**471,566**
30	Citizens Deposit Bank & Trust	Vanceburg	100	15	401,857	26,790	30,642	4,019	4,596	**459,631**
31	Field & Main Bank	Henderson	118	6	389,780	64,963	75,079	3,303	3,818	**450,472**
32	First Kentucky Bank, Inc.	Mayfield	105	11	367,502	33,409	40,367	3,500	4,229	**444,039**
33	Citizens National Bank of Somerset	Somerset	122	10	341,818	34,182	41,776	2,802	3,424	**417,761**
34	Peoples Exchange Bank	Winchester	94	10	341,896	34,190	41,261	3,637	4,389	**412,610**
35	Peoples Bank & Trust Company of Madison County	Berea	74	10	307,923	30,792	40,120	4,161	5,422	**401,199**
36	American Bank & Trust Company, Inc.	Bowling Green	79	5	353,911	70,782	79,944	4,480	5,060	**399,721**
37	Home Federal Bank Corporation	Middlesboro	95	6	303,279	50,547	63,697	3,192	4,023	**382,184**
38	First State Bank of the Southeast, Inc.	Middlesboro	95	10	306,961	30,696	35,690	3,231	3,757	**356,904**
39	Peoples Bank of Kentucky, Inc.	Flemingsburg	77	10	274,853	27,485	32,782	3,570	4,257	**327,819**
40	First United Bank and Trust Company	Madisonville	79	5	263,667	52,733	64,601	3,338	4,089	**323,003**
41	River City Bank, Inc.	Louisville	81	6	261,363	43,561	53,450	3,227	3,959	**320,701**
42	Town & Country Bank and Trust Company	Bardstown	86	6	279,663	46,611	53,260	3,252	3,716	**319,557**
43	Springfield State Bank	Springfield	41	3	229,001	76,334	105,432	5,585	7,715	**316,297**
44	Murray Bank	Murray	58	3	274,468	91,489	101,735	4,732	5,262	**305,204**
45	Lincoln National Bank	Hodgenville	107	5	250,335	50,067	60,428	2,340	2,824	**302,138**
46	United Cumberland Bank	Whitley City	95	7	244,086	34,869	42,466	2,569	3,129	**297,261**
47	Hancock Bank and Trust Company	Hawesville	85	7	241,708	34,530	41,934	2,844	3,453	**293,540**
48	Magnolia Bank	Magnolia	300	4	220,594	55,149	66,641	735	889	**266,564**
49	United Community Bank of West Kentucky, Inc.	Morganfield	56	5	210,891	42,178	52,695	3,766	4,705	**263,476**
50	West Point Bank	Radcliff	44	5	168,841	33,768	52,536	3,837	5,970	**262,678**

Source: S&P Global Market Intelligence

Kentucky – 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	Bank of the Mountains, Inc.	West Liberty	72,674	7.39	2.64	0.53	9.79	82.88	1.55	**6.00**
2	Citizens Bank of Cumberland County	Burkesville	75,481	7.06	0.46	0.55	(2.42)	80.84	1.73	**5.40**
3	People's Bank and Trust Company of Clinton County	Albany	40,171	6.84	3.23	1.27	4.83	91.82	2.15	**5.17**
4	Farmers Deposit Bank	Liberty	45,002	6.28	(2.65)	0.48	(5.62)	86.61	1.44	**5.15**
5	PBK Bank, Inc.	Stanford	118,167	6.12	5.17	0.17	0.55	83.07	2.76	**5.02**
6	Pinnacle Bank, Inc.	Vanceburg	50,247	6.18	(0.88)	0.85	(2.30)	101.22	3.42	**4.96**
7	Peoples Bank	Marion	65,962	6.57	19.46	1.32	40.51	87.07	1.69	**4.75**
7	Kentucky Farmers Bank Corporation	Ashland	186,748	6.13	18.69	0.37	3.25	60.67	4.80	**4.75**
9	Cumberland Security Bank, Inc.	Somerset	212,981	5.65	2.44	0.31	4.15	91.13	1.82	**4.74**
10	Republic Bank & Trust Company	Louisville	5,356,983	5.92	6.30	0.74	1.48	111.60	2.47	**4.70**
11	Commercial Bank	West Liberty	139,340	6.20	14.16	0.57	4.33	80.12	3.42	**4.63**
12	Peoples Bank & Trust Company	Owenton	53,840	5.77	(4.52)	0.38	(7.19)	81.73	2.98	**4.61**
13	Citizens Bank	Morehead	139,212	5.54	1.18	0.46	4.85	90.11	2.04	**4.59**
14	Fredonia Valley Bank	Fredonia	82,320	5.71	6.92	0.35	1.04	88.17	3.22	**4.57**
15	First Southern National Bank	Lancaster	861,245	5.48	4.31	0.14	(1.44)	81.61	1.97	**4.54**
16	United Cumberland Bank	Whitley City	297,261	6.38	3.62	0.69	3.09	82.42	2.04	**4.50**
17	Taylor County Bank	Campbellsville	191,964	6.06	(1.79)	0.60	2.67	78.43	2.69	**4.49**
18	Bank of Columbia	Columbia	141,552	5.63	9.80	0.71	3.69	97.24	2.60	**4.45**
19	Lewisburg Banking Company	Lewisburg	127,965	5.77	1.26	0.39	1.59	78.01	2.64	**4.43**
19	Citizens Guaranty Bank	Irvine	198,910	5.92	13.90	1.06	23.20	92.12	1.96	**4.43**
19	Peoples Bank Mt. Washington	Mount Washington	85,814	5.43	5.43	0.09	(4.36)	77.43	3.24	**4.43**
19	Owingsville Banking Company	Owingsville	72,255	6.70	(0.24)	1.16	9.39	75.21	2.80	**4.43**
23	Sacramento Deposit Bank	Sacramento	106,495	6.04	0.58	0.59	(1.48)	73.61	3.12	**4.42**
24	Lincoln National Bank	Hodgenville	302,138	5.60	10.15	0.66	3.31	91.64	3.16	**4.40**
24	Auburn Banking Company	Auburn	79,700	5.63	0.97	0.47	(3.74)	84.82	1.78	**4.40**
26	Citizens Bank & Trust Co. of Jackson	Jackson	144,942	5.75	(5.98)	0.76	(0.90)	81.06	1.98	**4.32**
27	Casey County Bank, Inc.	Liberty	193,425	5.76	3.68	0.67	5.05	83.04	2.52	**4.31**
28	Farmers Bank and Trust Company	Princeton	132,088	5.48	0.51	0.57	5.45	86.49	2.49	**4.29**
28	Citizens Union Bank of Shelbyville	Shelbyville	782,645	5.63	10.56	0.92	6.51	104.39	2.45	**4.29**
30	Citizens Bank	Mount Vernon	142,735	5.45	5.80	0.83	(0.94)	96.09	2.70	**4.26**
31	Wilson & Muir Bank & Trust Company	Bardstown	520,177	5.66	6.68	0.11	1.25	67.75	2.56	**4.25**
32	Edmonton State Bank	Edmonton	543,415	5.65	6.52	0.80	5.13	94.83	2.35	**4.24**
33	Carrollton Federal Bank	Carrollton	31,799	4.96	2.05	0.38	(3.98)	90.97	1.67	**4.22**
34	First & Farmers National Bank, Inc.	Somerset	516,504	5.17	7.67	0.59	2.79	69.69	4.26	**4.19**
35	Jackson County Bank	McKee	136,311	6.75	3.87	0.43	2.25	71.84	2.16	**4.17**
36	Farmers Bank and Trust Company	Marion	206,015	5.51	3.47	0.81	(2.20)	95.72	2.73	**4.16**
37	United Southern Bank	Hopkinsville	219,930	5.43	1.68	0.54	(3.23)	85.44	2.21	**4.13**
38	Field & Main Bank	Henderson	450,472	5.19	9.56	0.85	7.99	91.68	3.92	**4.12**
38	Bank of Clarkson	Clarkson	121,948	5.75	22.43	0.49	(2.88)	85.41	2.12	**4.12**
38	Farmers National Bank of Scottsville	Scottsville	251,460	5.67	(0.39)	0.77	0.89	85.52	2.60	**4.12**
38	United Community Bank of West Kentucky, Inc.	Morganfield	263,476	5.64	6.35	0.74	5.04	86.51	2.86	**4.12**
42	Hometown Bank of Corbin, Inc.	Corbin	172,641	5.29	4.14	0.37	3.94	77.81	2.74	**4.11**
43	Peoples Bank of Kentucky, Inc.	Flemingsburg	327,819	5.52	13.19	0.97	10.37	94.90	1.88	**4.05**
43	First State Bank, Inc.	Central City	162,941	5.53	15.22	1.08	13.75	89.22	2.82	**4.05**
45	Farmers State Bank	Booneville	49,509	5.94	(1.19)	0.46	3.66	54.24	3.15	**4.04**
45	Peoples Bank	Taylorsville	107,390	5.92	8.23	0.65	(4.62)	72.45	2.76	**4.04**
47	Peoples Bank & Trust Company of Madison County	Berea	401,199	5.12	9.48	0.22	(2.73)	82.42	2.60	**4.02**
47	First State Bank	Irvington	206,541	5.62	16.27	0.70	9.22	81.65	2.04	**4.02**
47	First United Bank and Trust Company	Madisonville	323,003	5.43	21.21	0.80	8.39	90.23	3.10	**4.02**
50	Elkton Bank & Trust Company	Elkton	140,060	6.74	3.16	0.42	8.48	46.95	2.64	**4.00**

Source: S&P Global Market Intelligence

Kentucky – 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	Magnolia Bank	Magnolia	266,564	3,276	0.15	12.89	1.38	0.00	38,251	**15.42**
2	Victory Community Bank	Fort Mitchell	169,861	5,863	0.01	2.53	0.37	(0.01)	5,834	**3.46**
3	River City Bank, Inc.	Louisville	320,701	3,484	0.18	0.00	0.00	0.00	8,785	**2.84**
4	Commonwealth Bank and Trust Company	Louisville	1,026,745	8,440	0.17	0.83	0.43	0.00	26,915	**2.63**
5	Metro Bank	Louisville	26,609	(145)	0.00	0.00	0.00	0.00	588	**2.20**
6	Farmers National Bank of Danville	Danville	556,888	5,350	0.37	0.00	0.00	0.00	9,388	**1.77**
7	Field & Main Bank	Henderson	450,472	4,149	0.24	0.07	0.01	0.00	7,128	**1.67**
8	Stock Yards Bank & Trust Company	Louisville	3,279,633	60,748	0.28	0.05	0.03	0.00	46,938	**1.46**
9	Central Bank & Trust Company	Lexington	2,605,823	30,782	0.28	0.11	0.00	(0.03)	36,378	**1.44**
10	Bankers' Bank of Kentucky, Inc.	Frankfort	127,386	550	0.45	0.00	0.00	0.00	1,758	**1.43**
11	First National Bank of Grayson	Grayson	251,513	3,903	0.78	0.01	0.03	0.00	3,288	**1.28**
12	Bank of the Bluegrass & Trust Co.	Lexington	261,319	3,766	0.13	0.13	0.00	0.00	3,267	**1.26**
13	Town & Country Bank and Trust Company	Bardstown	319,557	4,227	0.20	0.04	0.00	0.09	3,828	**1.25**
14	Kentucky Bank	Paris	1,084,628	12,051	0.34	0.13	0.02	0.02	12,983	**1.22**
14	Republic Bank & Trust Company	Louisville	5,356,983	80,276	0.27	0.17	0.02	0.01	63,441	**1.22**
16	PBK Bank, Inc.	Stanford	118,167	2,042	0.63	0.00	0.00	0.00	1,404	**1.20**
17	Farmers State Bank	Booneville	49,509	649	0.86	0.00	0.00	0.01	577	**1.14**
18	Paducah Bank and Trust Company	Paducah	667,889	9,266	0.32	0.11	0.00	0.00	7,138	**1.11**
18	Hometown Bank of Corbin, Inc.	Corbin	172,641	1,736	0.45	0.04	0.00	0.00	1,820	**1.11**
20	Cumberland Security Bank, Inc.	Somerset	212,981	6,013	0.39	0.16	0.11	(0.02)	2,235	**1.09**
20	Citizens Bank & Trust Co. of Jackson	Jackson	144,942	1,206	0.75	0.00	0.00	0.00	1,577	**1.09**
22	Bank of the Mountains, Inc.	West Liberty	72,674	541	0.43	0.00	0.00	0.04	752	**1.08**
22	Citizens Bank	Hartford	108,787	1,165	0.27	0.52	0.00	0.00	1,043	**1.08**
24	Whitaker Bank, Inc.	Lexington	1,181,923	11,712	0.36	0.02	0.00	0.08	13,140	**1.06**
25	Farmers Deposit Bank	Liberty	45,002	545	0.67	0.00	0.00	0.02	463	**1.02**
25	Monticello Banking Company	Monticello	748,070	10,012	0.40	0.03	0.01	0.00	7,496	**1.02**
27	United Cumberland Bank	Whitley City	297,261	5,023	0.52	0.09	0.00	(0.03)	2,899	**1.00**
28	Citizens National Bank of Somerset	Somerset	417,761	5,573	0.39	0.04	0.06	(0.04)	3,857	**0.97**
28	Cumberland Valley National Bank & Trust Company	London	508,408	3,283	0.27	0.00	0.02	(0.16)	4,781	**0.97**
30	Kentucky Farmers Bank Corporation	Ashland	186,748	2,958	0.20	0.00	0.00	0.00	1,665	**0.95**
31	First Community Bank of the Heartland, Inc.	Clinton	229,826	1,994	0.51	(0.01)	0.06	(0.02)	2,136	**0.93**
31	South Central Bank, Inc.	Glasgow	1,194,269	12,137	0.27	0.15	0.07	0.00	10,743	**0.93**
33	First National Bank of Manchester	Manchester	139,265	1,287	0.44	0.00	0.00	0.00	1,276	**0.91**
33	Peoples Bank Mt. Washington	Mount Washington	85,814	1,223	0.15	0.13	0.12	0.01	790	**0.91**
35	Peoples Exchange Bank	Winchester	412,610	3,970	0.44	0.10	0.00	0.00	3,425	**0.89**
36	Citizens Bank of Kentucky	Paintsville	607,944	5,506	0.41	0.01	0.00	(0.03)	5,101	**0.87**
37	Inez Deposit Bank	Inez	143,466	614	0.73	0.00	0.01	(0.04)	1,231	**0.86**
38	First United Bank and Trust Company	Madisonville	323,003	4,231	0.23	0.08	0.00	0.00	2,671	**0.85**
39	Citizens Union Bank of Shelbyville	Shelbyville	782,645	9,429	0.32	0.17	0.00	0.00	6,329	**0.84**
39	Farmers Bank and Trust Company	Princeton	132,088	2,206	0.33	0.00	0.00	0.00	1,092	**0.84**
41	Bank of Clarkson	Clarkson	121,948	1,925	0.71	0.00	0.00	0.00	994	**0.83**
41	Forcht Bank, National Association	Lexington	1,252,081	7,287	0.42	0.05	0.02	0.01	9,406	**0.83**
43	Home Federal Bank Corporation	Middlesboro	382,184	3,422	0.38	0.05	0.00	(0.01)	3,091	**0.82**
44	Citizens Bank	Mount Vernon	142,735	1,257	0.26	0.00	0.00	(0.01)	1,122	**0.80**
44	Peoples Bank & Trust Company	Owenton	53,840	635	0.44	0.00	0.00	0.00	438	**0.80**
46	Franklin Bank & Trust Company	Franklin	536,127	6,382	0.51	0.07	0.00	0.00	3,915	**0.78**
46	Edmonton State Bank	Edmonton	543,415	10,395	0.29	0.00	0.11	0.00	4,059	**0.78**
48	Heritage Bank USA, Inc.	Hopkinsville	930,260	6,632	0.28	0.15	0.00	0.00	6,984	**0.77**
49	First Kentucky Bank, Inc.	Mayfield	444,039	4,560	0.35	0.00	0.00	0.01	3,316	**0.76**
50	Citizens Guaranty Bank	Irvine	198,910	1,244	0.32	0.01	0.00	(0.01)	1,268	**0.75**

Source: S&P Global Market Intelligence

Kentucky – 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	Bank of Buffalo	Buffalo	73,781	50.41	16	2	0.99	0.23	0.53	**1.75**
2	Bank of Hindman	Hindman	201,890	59.73	30	2	0.99	0.17	0.62	**1.79**
3	Traditional Bank, Inc.	Mount Sterling	1,558,814	52.57	223	15	1.11	0.25	0.56	**1.92**
4	West Point Bank	Radcliff	262,678	64.52	44	5	1.04	0.30	0.58	**1.93**
5	Dixon Bank	Dixon	95,195	64.47	12	1	1.08	0.17	0.68	**1.93**
6	Citizens Federal Savings and Loan Association	Covington	37,288	65.51	5	1	1.15	0.35	0.59	**2.09**
7	Bankers' Bank of Kentucky, Inc.	Frankfort	127,386	76.65	20	1	1.30	0.28	0.52	**2.10**
8	WinFirst Bank	Winchester	137,655	60.86	19	2	1.17	0.18	0.75	**2.11**
9	Planters Bank, Inc.	Hopkinsville	1,104,095	54.11	159	13	1.18	0.24	0.70	**2.12**
10	Citizens Deposit Bank of Arlington, Inc.	Arlington	215,327	53.03	42	3	1.15	0.16	0.85	**2.16**
11	Springfield State Bank	Springfield	316,297	59.02	41	3	1.33	0.13	0.72	**2.18**
12	Bank of Jamestown	Jamestown	200,513	62.13	33	3	1.27	0.25	0.66	**2.18**
13	Cecilian Bank	Cecilia	903,367	52.97	216	15	1.11	0.30	0.78	**2.19**
14	Murray Bank	Murray	305,204	60.38	58	3	1.15	0.22	0.84	**2.21**
15	Security Bank and Trust Company	Maysville	54,325	58.79	12	3	1.02	0.16	1.04	**2.21**
16	Independence Bank of Kentucky	Owensboro	2,486,015	61.58	372	25	1.36	0.27	0.65	**2.27**
17	Hart County Bank and Trust Company	Munfordville	26,323	57.45	7	1	1.12	0.26	0.92	**2.30**
18	Citizens National Bank of Lebanon	Lebanon	132,397	64.20	27	1	1.40	0.27	0.66	**2.33**
19	Franklin Bank & Trust Company	Franklin	536,127	57.13	83	5	1.31	0.18	0.94	**2.43**
20	Century Bank of Kentucky, Inc.	Lawrenceburg	143,108	61.75	25	2	1.22	0.16	1.08	**2.46**
21	Meade County Bank	Brandenburg	207,506	65.04	42	4	1.29	0.48	0.70	**2.47**
22	American Bank & Trust Company, Inc.	Bowling Green	399,721	61.73	79	5	1.45	0.22	0.81	**2.49**
23	United Community Bank of West Kentucky, Inc.	Morganfield	263,476	52.77	56	5	1.32	0.18	0.99	**2.49**
24	Citizens Deposit Bank & Trust	Vanceburg	459,631	58.46	100	15	1.11	0.31	1.08	**2.49**
25	First Federal Savings and Loan Association (MHC)	Hazard	80,589	79.29	8	1	1.58	0.20	0.72	**2.51**
26	1st Trust Bank, Inc.	Hazard	258,446	75.11	48	4	1.21	0.37	0.94	**2.53**
27	Farmers Bank of Milton	Milton	247,509	64.66	50	5	1.42	0.24	0.88	**2.53**
28	Bank of Maysville	Maysville	129,839	64.51	26	3	1.37	0.21	0.95	**2.54**
29	Community Financial Services Bank	Benton	1,210,916	62.84	258	7	1.27	0.40	0.87	**2.54**
30	Bank of Lexington, Inc.	Lexington	250,422	73.97	46	3	1.45	0.40	0.73	**2.59**
31	Limestone Bank, Inc.	Louisville	1,086,919	66.43	207	16	1.42	0.34	0.82	**2.59**
32	Eclipse Bank, Inc.	Louisville	156,812	72.24	17	1	1.42	0.15	1.05	**2.61**
33	Citizens First Bank, Inc.	Bowling Green	471,566	64.13	93	8	1.47	0.27	0.87	**2.61**
34	Clinton Bank	Clinton	66,090	74.18	14	1	1.41	0.12	1.09	**2.62**
35	Wilson & Muir Bank & Trust Company	Bardstown	520,177	55.15	132	11	1.56	0.20	0.86	**2.62**
36	Citizens Bank & Trust Company	Campbellsville	209,952	62.92	47	4	1.47	0.35	0.83	**2.64**
37	FNB Bank, Inc.	Mayfield	512,106	67.04	111	9	1.48	0.22	0.97	**2.67**
38	Bank of Edmonson County	Brownsville	218,175	62.35	51	3	1.35	0.31	1.02	**2.68**
39	Elkton Bank & Trust Company	Elkton	140,060	60.58	30	4	1.57	0.20	0.91	**2.68**
40	Cumberland Security Bank, Inc.	Somerset	212,981	47.04	62	4	1.42	0.31	0.98	**2.70**
41	Edmonton State Bank	Edmonton	543,415	56.41	145	13	1.51	0.24	0.96	**2.70**
42	Sacramento Deposit Bank	Sacramento	106,495	56.89	21	2	1.48	0.26	0.97	**2.71**
43	First National Bank of Russell Springs	Russell Springs	222,136	70.73	36	3	1.44	0.35	0.93	**2.72**
44	Stock Yards Bank & Trust Company	Louisville	3,279,633	53.36	596	43	1.68	0.28	0.77	**2.73**
45	Commonwealth Community Bank, Inc.	Hartford	143,723	83.72	33	4	1.25	0.33	1.15	**2.73**
46	Jackson County Bank	McKee	136,311	57.84	39	3	1.62	0.19	0.93	**2.73**
47	Peoples Bank & Trust Company of Madison County	Berea	401,199	62.75	74	10	1.20	0.44	1.11	**2.75**
48	Bank of Clarkson	Clarkson	121,948	57.46	23	2	1.40	0.20	1.17	**2.77**
49	Salyersville National Bank	Salyersville	109,291	67.82	27	2	1.50	0.57	0.73	**2.79**
50	Lewisburg Banking Company	Lewisburg	127,965	56.19	31	4	1.47	0.22	1.10	**2.80**

Source: S&P Global Market Intelligence

Kentucky – 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	Hart County Bank and Trust Company	Munfordville	26,323	15,423	6.52	0.00	0.00	0.00	(0.04)	**(0.04)**
2	Bankers' Bank of Kentucky, Inc.	Frankfort	127,386	37,997	0.97	0.00	0.00	0.00	(0.01)	**(0.01)**
3	Peoples Bank	Lebanon	57,594	31,847	0.92	0.00	0.00	0.00	0.00	**0.00**
4	Citizens Bank	Hartford	108,787	86,489	0.43	0.12	0.00	0.15	0.00	**0.27**
5	Stock Yards Bank & Trust Company	Louisville	3,279,633	2,528,726	1.05	0.09	0.03	0.15	0.01	**0.27**
6	Farmers Bank	Nicholasville	148,924	100,478	1.46	0.16	0.00	0.17	0.02	**0.35**
7	Magnolia Bank	Magnolia	266,564	200,625	0.74	0.28	0.00	0.13	(0.02)	**0.39**
8	Farmers Bank and Trust Company	Princeton	132,088	96,287	1.56	0.28	0.08	0.04	0.05	**0.45**
9	Bank of Lexington, Inc.	Lexington	250,422	204,716	0.91	0.46	0.00	0.00	0.00	**0.46**
10	First Kentucky Bank, Inc.	Mayfield	444,039	300,093	1.41	0.17	0.00	0.26	0.05	**0.47**
11	Farmers National Bank of Lebanon	Lebanon	103,756	51,889	1.58	0.39	0.00	0.04	0.15	**0.58**
12	Citizens First Bank, Inc.	Bowling Green	471,566	378,039	1.16	0.11	0.00	0.37	0.11	**0.58**
13	Bank of the Bluegrass & Trust Co.	Lexington	261,319	195,141	1.64	0.11	0.00	0.56	(0.08)	**0.59**
14	Town & Country Bank and Trust Company	Bardstown	319,557	205,162	1.02	0.02	0.00	0.65	(0.06)	**0.60**
15	Meade County Bank	Brandenburg	207,506	147,215	0.13	0.39	0.00	0.23	0.01	**0.63**
16	Blue Grass Federal Savings and Loan Association	Paris	34,844	23,466	2.01	0.22	0.27	0.19	(0.01)	**0.67**
17	Morgantown Bank & Trust Company, Incorporated	Morgantown	197,831	150,586	0.85	0.54	0.00	0.18	0.01	**0.74**
18	Commonwealth Bank and Trust Company	Louisville	1,026,745	725,905	1.10	0.53	0.00	0.17	0.05	**0.75**
19	Traditional Bank, Inc.	Mount Sterling	1,558,814	1,092,387	1.20	0.05	0.00	0.66	0.06	**0.77**
20	United Community Bank of West Kentucky, Inc.	Morganfield	263,476	182,442	1.45	0.25	0.00	0.53	0.03	**0.81**
21	First State Bank	Irvington	206,541	146,792	0.24	0.53	0.05	0.21	0.02	**0.82**
22	American Bank & Trust Company, Inc.	Bowling Green	399,721	330,954	0.94	0.33	0.02	0.43	0.04	**0.82**
23	Bank of Maysville	Maysville	129,839	75,166	0.89	0.18	0.00	0.59	0.06	**0.83**
24	Hometown Bank of Corbin, Inc.	Corbin	172,641	113,146	1.07	0.00	0.01	0.78	0.07	**0.86**
25	Farmers National Bank of Scottsville	Scottsville	251,460	173,626	1.07	0.35	0.00	0.51	0.03	**0.89**
26	Cumberland Security Bank, Inc.	Somerset	212,981	167,563	2.79	0.58	0.01	0.22	0.07	**0.89**
27	Central Bank & Trust Company	Lexington	2,605,823	2,087,114	0.98	0.11	0.00	0.67	0.13	**0.92**
28	Limestone Bank, Inc.	Louisville	1,086,919	786,585	1.10	0.28	0.00	0.76	(0.09)	**0.95**
29	First State Bank, Inc.	Central City	162,941	131,400	1.25	0.68	0.00	0.26	0.01	**0.96**
30	Cecilian Bank	Cecilia	903,367	586,383	1.55	0.29	0.06	0.52	0.12	**0.98**
31	Independence Bank of Kentucky	Owensboro	2,486,015	1,318,619	1.04	0.11	0.00	0.84	0.03	**0.99**
32	First United Bank and Trust Company	Madisonville	323,003	237,914	1.12	0.03	0.00	0.91	0.07	**1.01**
33	Kentucky Bank	Paris	1,084,628	688,766	1.14	0.47	0.14	0.31	0.10	**1.01**
34	Planters Bank, Inc.	Hopkinsville	1,104,095	847,171	1.44	0.04	0.00	0.92	0.07	**1.02**
35	Lincoln National Bank	Hodgenville	302,138	229,401	1.20	0.33	0.00	0.65	0.07	**1.06**
36	Security Bank and Trust Company	Maysville	54,325	28,512	0.93	0.81	0.01	0.03	0.24	**1.09**
37	Paducah Bank and Trust Company	Paducah	667,889	492,938	1.25	0.04	0.00	0.93	0.13	**1.10**
38	West Point Bank	Radcliff	262,678	161,242	0.39	0.72	0.11	0.24	0.03	**1.11**
39	Elkton Bank & Trust Company	Elkton	140,060	55,766	1.08	0.96	0.04	0.01	0.15	**1.17**
40	Citizens Commerce Bank	Versailles	253,424	185,380	1.07	0.43	0.04	0.71	0.01	**1.18**
41	FNB Bank, Inc.	Mayfield	512,106	366,281	1.77	0.10	0.04	1.04	0.03	**1.21**
42	Peoples Exchange Bank	Winchester	412,610	325,560	1.20	0.83	0.00	0.35	0.06	**1.24**
43	Monticello Banking Company	Monticello	748,070	550,694	1.01	0.48	0.02	0.63	0.11	**1.25**
44	Home Federal Bank Corporation	Middlesboro	382,184	283,891	1.18	0.36	0.00	0.87	0.04	**1.26**
45	Sacramento Deposit Bank	Sacramento	106,495	68,222	0.70	0.38	0.04	0.81	0.14	**1.36**
46	Franklin Bank & Trust Company	Franklin	536,127	432,912	1.06	0.30	0.00	0.75	0.33	**1.38**
47	Sebree Deposit Bank	Sebree	22,159	12,986	1.39	1.20	0.18	0.00	0.00	**1.38**
48	Springfield State Bank	Springfield	316,297	163,863	1.14	0.96	0.02	0.30	0.11	**1.39**
49	First Community Bank of the Heartland, Inc.	Clinton	229,826	148,333	1.09	0.94	0.07	0.44	(0.03)	**1.42**
50	Victory Community Bank	Fort Mitchell	169,861	142,532	0.92	0.19	0.00	1.26	(0.02)	**1.43**

Source: S&P Global Market Intelligence

Kentucky – Return on Average Equity Ranking

Rank	Company Name	City	Total Assets ($000)	LTM Net Income ($000)	Total Employees	LTM Net Income ($000)/ Employee	2018Q1 LTM Net Income ($000)	2017Q1 LTM Net Income ($000)	ROAA (%)	ROAE (%)
1	Wilson & Muir Bank & Trust Company	Bardstown	520,177	10,512	132	80	9,394	8,213	1.54	**19.54**
2	Stock Yards Bank & Trust Company	Louisville	3,279,633	60,748	596	102	42,799	42,334	1.89	**17.59**
3	Victory Community Bank	Fort Mitchell	169,861	5,863	33	178	5,126	5,826	2.61	**17.55**
4	Auburn Banking Company	Auburn	79,700	1,556	22	71	1,187	1,390	1.48	**17.29**
5	Cumberland Security Bank, Inc.	Somerset	212,981	6,013	62	97	5,186	4,478	2.21	**16.61**
6	Bank of Columbia	Columbia	141,552	2,735	36	76	3,063	2,409	1.49	**15.05**
7	Lewisburg Banking Company	Lewisburg	127,965	2,422	31	78	1,904	1,828	1.52	**14.72**
8	Cecilian Bank	Cecilia	903,367	12,614	216	58	7,777	6,259	1.43	**14.21**
9	First National Bank of Grayson	Grayson	251,513	3,903	96	41	2,929	2,620	1.53	**13.98**
10	Citizens Deposit Bank & Trust	Vanceburg	459,631	5,735	100	57	4,593	4,669	1.29	**13.86**
11	American Bank & Trust Company, Inc.	Bowling Green	399,721	4,301	79	54	2,648	2,217	1.17	**13.57**
12	Citizens Bank	Hartford	108,787	1,165	32	36	628	126	1.21	**13.56**
13	PBK Bank, Inc.	Stanford	118,167	2,042	39	52	1,528	1,306	1.74	**13.32**
14	Planters Bank, Inc.	Hopkinsville	1,104,095	13,676	159	86	15,418	14,956	1.32	**13.17**
15	Monticello Banking Company	Monticello	748,070	10,012	198	51	7,957	6,127	1.36	**13.09**
16	Republic Bank & Trust Company	Louisville	5,356,983	80,276	1,073	75	52,975	47,988	1.55	**13.06**
17	Peoples Bank	Marion	65,962	686	20	34	513	370	1.17	**12.96**
18	United Community Bank of West Kentucky, Inc.	Morganfield	263,476	4,364	56	78	3,640	3,622	1.70	**12.91**
19	Elkton Bank & Trust Company	Elkton	140,060	2,087	30	70	1,454	1,294	1.56	**12.61**
20	Bank of Clarkson	Clarkson	121,948	1,925	23	84	1,515	1,649	1.61	**12.53**
21	Bank of the Bluegrass & Trust Co.	Lexington	261,319	3,766	59	64	3,037	2,541	1.45	**12.42**
22	Hometown Bank of Corbin, Inc.	Corbin	172,641	1,736	55	32	1,086	884	1.06	**12.27**
23	First State Bank, Inc.	Central City	162,941	2,038	33	62	1,557	1,089	1.00	**12.19**
24	Traditional Bank, Inc.	Mount Sterling	1,558,814	23,771	223	107	24,493	23,691	1.19	**12.14**
25	Independence Bank of Kentucky	Owensboro	2,486,015	27,997	372	75	31,681	30,170	0.92	**12.05**
26	Meade County Bank	Brandenburg	207,506	2,147	42	51	1,734	1,957	1.10	**11.64**
27	Sacramento Deposit Bank	Sacramento	106,495	1,887	21	90	1,956	1,442	1.34	**11.63**
28	Citizens Bank of Cumberland County	Burkesville	75,481	1,500	23	65	1,388	1,347	1.50	**11.59**
29	Kentucky Bank	Paris	1,084,628	12,051	230	52	10,351	9,437	1.13	**11.41**
30	First State Bank	Irvington	206,541	2,457	75	33	1,784	2,199	1.24	**11.40**
31	Murray Bank	Murray	305,204	4,131	58	71	2,483	2,435	1.01	**11.40**
32	Town & Country Bank and Trust Company	Bardstown	319,557	4,227	86	49	1,512	2,366	1.38	**11.34**
32	Community Financial Services Bank	Benton	1,210,916	11,527	258	45	7,273	10,917	1.02	**11.34**
34	Century Bank of Kentucky, Inc.	Lawrenceburg	143,108	2,107	25	84	2,433	1,977	1.14	**11.15**
35	Peoples Exchange Bank	Winchester	412,610	3,970	94	42	2,880	2,420	1.04	**11.09**
36	United Southern Bank	Hopkinsville	219,930	2,611	64	41	1,169	2,383	1.19	**11.06**
37	Bank of Buffalo	Buffalo	73,781	1,188	16	74	1,078	1,552	1.21	**11.06**
38	Franklin Bank & Trust Company	Franklin	536,127	6,382	83	77	5,877	4,273	1.27	**10.93**
39	Taylor County Bank	Campbellsville	191,964	3,638	54	67	3,850	3,677	1.47	**10.92**
40	Heritage Bank, Inc.	Burlington	868,146	8,073	188	43	6,685	6,204	0.97	**10.86**
41	Citizens National Bank of Somerset	Somerset	417,761	5,573	122	46	5,741	4,950	1.06	**10.84**
42	Casey County Bank, Inc.	Liberty	193,425	2,503	51	49	2,322	1,703	1.35	**10.83**
43	First Southern National Bank	Lancaster	861,245	9,802	218	45	8,031	7,171	1.14	**10.81**
44	Central Bank & Trust Company	Lexington	2,605,823	30,782	516	60	20,601	15,616	1.21	**10.73**
45	Edmonton State Bank	Edmonton	543,415	10,395	145	72	8,992	8,109	1.49	**10.49**
46	Limestone Bank, Inc.	Louisville	1,086,919	11,599	207	56	38,190	(698)	1.11	**10.46**
46	West Point Bank	Radcliff	262,678	2,160	44	49	2,078	2,186	0.86	**10.46**
48	United Cumberland Bank	Whitley City	297,261	5,023	95	53	4,423	4,384	1.30	**10.35**
49	Lincoln National Bank	Hodgenville	302,138	3,814	107	36	3,091	2,507	1.33	**10.11**
50	Citizens First Bank, Inc.	Bowling Green	471,566	5,302	93	57	4,676	4,539	1.11	**10.04**

Source: S&P Global Market Intelligence

Kentucky – 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	Cumberland Security Bank, Inc.	Somerset	212,981	9	20	40	26	5	**20.0**
2	Stock Yards Bank & Trust Company	Louisville	3,279,633	73	8	44	5	2	**26.4**
3	United Community Bank of West Kentucky, Inc.	Morganfield	263,476	38	58	23	20	18	**31.4**
4	Citizens Bank	Hartford	108,787	66	22	74	4	12	**35.6**
5	Republic Bank & Trust Company	Louisville	5,356,983	10	14	90	72	16	**40.4**
6	Bank of the Bluegrass & Trust Co.	Lexington	261,319	77	12	80	13	21	**40.6**
7	Wilson & Muir Bank & Trust Company	Bardstown	520,177	31	72	35	71	1	**42.0**
8	Farmers Bank and Trust Company	Princeton	132,088	28	39	71	8	66	**42.4**
9	Cecilian Bank	Cecilia	903,367	109	53	13	30	8	**42.6**
10	Town & Country Bank and Trust Company	Bardstown	319,557	52	13	106	14	32	**43.4**
11	Elkton Bank & Trust Company	Elkton	140,060	50	72	39	39	19	**43.8**
12	Monticello Banking Company	Monticello	748,070	68	25	69	43	15	**44.0**
13	Edmonton State Bank	Edmonton	543,415	32	46	41	61	45	**45.0**
14	Hometown Bank of Corbin, Inc.	Corbin	172,641	42	18	121	24	22	**45.4**
15	First State Bank, Inc.	Central City	162,941	43	53	84	29	23	**46.4**
16	Franklin Bank & Trust Company	Franklin	536,127	85	46	19	46	38	**46.8**
16	First National Bank of Grayson	Grayson	251,513	52	11	78	84	9	**46.8**
18	Lewisburg Banking Company	Lewisburg	127,965	19	83	50	77	7	**47.2**
19	Sacramento Deposit Bank	Sacramento	106,495	23	112	42	45	27	**49.8**
20	American Bank & Trust Company, Inc.	Bowling Green	399,721	92	106	22	22	11	**50.6**
21	Bank of Clarkson	Clarkson	121,948	38	41	48	107	20	**50.8**
22	Citizens Deposit Bank & Trust	Vanceburg	459,631	80	68	24	75	10	**51.4**
23	PBK Bank, Inc.	Stanford	118,167	5	16	122	103	13	**51.8**
24	Lincoln National Bank	Hodgenville	302,138	24	92	62	35	49	**52.4**
24	Citizens First Bank, Inc.	Bowling Green	471,566	109	58	33	12	50	**52.4**
24	Central Bank & Trust Company	Lexington	2,605,823	56	9	126	27	44	**52.4**
24	First State Bank	Irvington	206,541	47	97	67	21	30	**52.4**
28	Bank of Columbia	Columbia	141,552	18	104	59	76	6	**52.6**
29	Victory Community Bank	Fort Mitchell	169,861	115	2	96	50	3	**53.2**
30	First United Bank and Trust Company	Madisonville	323,003	47	38	77	32	79	**54.6**
31	Paducah Bank and Trust Company	Paducah	667,889	89	18	70	37	60	**54.8**
32	Planters Bank, Inc.	Hopkinsville	1,104,095	114	104	9	34	14	**55.0**
32	Kentucky Bank	Paris	1,084,628	99	14	100	33	29	**55.0**
34	Auburn Banking Company	Auburn	79,700	24	94	60	95	4	**55.4**
35	Peoples Exchange Bank	Winchester	412,610	52	35	114	42	35	**55.6**
36	Farmers National Bank of Scottsville	Scottsville	251,460	38	83	61	25	72	**55.8**
37	Traditional Bank, Inc.	Mount Sterling	1,558,814	122	118	3	19	24	**57.2**
38	Bankers' Bank of Kentucky, Inc.	Frankfort	127,386	143	10	7	2	125	**57.4**
38	Meade County Bank	Brandenburg	207,506	107	118	21	15	26	**57.4**
40	Taylor County Bank	Campbellsville	191,964	17	86	57	90	39	**57.8**
41	Peoples Bank	Marion	65,962	7	56	115	98	17	**58.6**
42	First Kentucky Bank, Inc.	Mayfield	444,039	118	49	54	10	67	**59.6**
43	First Southern National Bank	Lancaster	861,245	15	51	113	79	43	**60.2**
44	Citizens Union Bank of Shelbyville	Shelbyville	782,645	28	39	103	73	62	**61.0**
45	Community Financial Services Bank	Benton	1,210,916	104	70	29	74	32	**61.8**
46	Limestone Bank, Inc.	Louisville	1,086,919	96	110	31	28	46	**62.2**
47	Field & Main Bank	Henderson	450,472	38	7	134	70	64	**62.6**
48	Independence Bank of Kentucky	Owensboro	2,486,015	134	109	16	31	25	**63.0**
49	Murray Bank	Murray	305,204	124	97	14	51	31	**63.4**
50	Farmers Bank	Nicholasville	148,924	73	115	51	6	74	**63.8**
50	South Central Bank, Inc.	Glasgow	1,194,269	113	31	58	64	53	**63.8**

Source: S&P Global Market Intelligence

Rank The Banks

Louisiana – 2019 Q1

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	54,313	0.66	2.39
American Bank & Trust Company	Opelousas	American Bancorp, Inc.	9/22/1958	8	50	Yes	184,035	0.98	8.40
American Bank & Trust Company, Inc.	Covington	American Bancshares, Inc.	9/14/1964	5	55	No	177,770	0.51	5.90
Anthem Bank & Trust	Plaquemine		1/1/1915	5	40	Yes	159,394	0.38	3.64
Bank of Abbeville & Trust Company	Abbeville		3/14/1894	3	37	No	179,005	0.80	5.09
Bank of Commerce	White Castle	Commerce Bancshares, Inc.	3/1/1927	1	14	Yes	62,452	0.65	5.47
Bank of Commerce & Trust Company	Crowley		3/27/1926	5	69	No	317,274	0.59	5.28
Bank of Coushatta	Coushatta	Coushatta Bancshares, Inc.	7/30/1897	1	35	Yes	234,062	0.94	9.95
Bank of Erath	Erath	Bank of Erath Holding Company	11/18/1910	3	34	No	103,142	0.51	3.84
Bank of Gueydan	Gueydan	Gueydan Bancshares, Inc.	5/14/1927	1	11	No	79,279	0.65	3.23
Bank of Louisiana	New Orleans	BOL Bancshares, Inc.	3/7/1958	5	49	No	79,479	1.73	19.80
Bank of Oak Ridge	Oak Ridge	Oak Ridge Bancshares, Inc.	10/1/1910	1	7	Yes	49,419	0.62	5.39
Bank of St. Francisville	Saint Francisville	Saint Francisville Bancshares, Inc.	10/30/1978	1	38	Yes	135,412	1.00	10.06
Bank of Sunset and Trust Company	Sunset	Sunset Bancorp, Inc.	4/6/1906	4	31	No	142,759	0.94	9.93
Bank of Winnfield & Trust Company	Winnfield	Black Cat Financial Corp.	1/1/1901	2	37	Yes	143,738	0.80	6.98
Bank of Zachary	Zachary	Zachary Bancshares, Inc.	7/2/1904	3	58	No	251,435	0.74	8.42
Bank, The	Jennings	Bancshares, Inc.	2/26/1997	6	63	No	235,935	1.44	12.56
Basile State Bank	Basile	Basile Bancshares, Inc.	6/2/1956	2	17	Yes	56,638	1.46	12.75
Beauregard Federal Savings Bank	DeRidder	Beauregard Bancshares, Inc.	4/1/1948	2	11	Yes	66,882	1.67	9.75
BOM Bank	Natchitoches	Grant Bancshares, Inc.	6/9/1903	14	122	Yes	428,699	1.32	13.38
Business First Bank	Baton Rouge	Business First Bancshares, Inc.	2/1/2006	25	346	No	2,101,822	1.08	8.71
Caldwell Bank & Trust Company	Columbia	Caldwell Holding Company	1/1/1902	3	46	Yes	157,442	0.62	5.52
Catahoula-LaSalle Bank	Jonesville	Catahoula Holding Company	1/1/1904	6	62	Yes	182,472	0.73	7.00
Century Next Bank	Ruston	Century Next Financial Corporation	7/5/1905	7	96	No	474,623	1.16	12.16
Citizens Bank & Trust Company	Plaquemine	Citizens Bancorporation, Inc.	7/5/1916	7	67	No	313,437	1.03	9.89
Citizens Bank & Trust Company	Covington		1/1/1946	5	40	No	120,143	0.99	9.98
Citizens Bank & Trust Company of Vivian, Louisiana	Vivian	C B & T Bancshares, Inc.	9/14/1967	4	56	Yes	142,212	0.41	3.36
Citizens National Bank, N.A.	Bossier City	Citizens National Bancshares of Bossier, Inc.	10/7/1985	12	188	No	982,509	1.37	12.72
Citizens Progressive Bank	Winnsboro	Caldwell Holding Company	1/1/1918	4	47	Yes	164,047	0.89	7.26
Citizens Savings Bank	Bogalusa		1/1/1946	5	83	No	231,225	0.72	5.18
City Bank & Trust Co.	Natchitoches	City Bancshares Inc.	1/1/1933	5	62	Yes	247,900	0.78	8.10
Colfax Banking Company	Colfax	Community Bancshares Company	1/1/1901	5	36	Yes	114,307	0.86	10.17
Commerce Community Bank	Oak Grove	Delta Bancshares of Louisiana, Inc.	8/2/1999	2	15	No	60,023	1.21	12.89
Commercial Capital Bank	Delhi	Capital Bancorp, Inc.	2/22/1999	3	29	Yes	152,667	1.47	11.54
Community Bank of Louisiana	Mansfield	Mansfield Bancshares, Inc.	10/1/1901	10	95	Yes	500,792	1.22	16.88
Community First Bank	New Iberia	Community First Bancshares, Inc.	5/10/1999	8	110	Yes	403,103	1.25	13.13
Concordia Bank & Trust Company	Vidalia	Concordia Capital Corporation	7/1/1903	7	123	Yes	507,527	0.88	7.27
Cottonport Bank	Cottonport	Mansura Bancshares, Inc.	9/15/1902	12	146	No	334,219	1.26	10.10
Crescent Bank & Trust	New Orleans	CB&T Holding Corporation	8/30/1991	3	451	No	985,450	0.93	7.50
Cross Keys Bank	Saint Joseph	BSJ Bancshares, Inc.	4/2/1902	8	89	Yes	373,484	0.87	7.40
Delta Bank	Vidalia	Central Louisiana Capital Corporation	10/1/1973	5	73	Yes	309,845	1.24	15.25
Eureka Homestead	Metairie		12/2/1884	1	15	No	98,403	0.28	2.31
Evangeline Bank and Trust Company	Ville Platte	Evangeline Bancshares, Inc.	10/11/1907	8	158	No	581,934	1.07	5.59
Exchange Bank and Trust Company	Natchitoches	Exchange Bancshares, Inc.	9/28/1892	2	26	Yes	157,490	1.39	14.95
Farmers State Bank & Trust Company	Church Point	FSB Bancshares, Inc.	1/1/1944	5	43	Yes	110,090	1.14	11.03

Source: S&P Global Market Intelligence

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	7	97	Yes	323,853	1.02	7.81
Feliciana Bank & Trust Company	Clinton	Feliciana Bancshares, Inc.	1/20/1904	3	32	Yes	131,248	1.13	11.40
Fidelity Bank	New Orleans		12/28/1908	18	324	No	812,670	0.40	2.43
Fifth District Savings Bank	New Orleans		1/1/1926	7	73	No	433,172	0.62	3.68
First American Bank and Trust	Vacherie	One American Corp.	12/3/1910	25	235	No	921,186	1.52	11.12
First Bank and Trust	New Orleans	First Trust Corporation	5/21/1991	14	180	Yes	930,619	1.49	15.14
First Federal Bank of Louisiana	Lake Charles		10/31/1949	17	227	No	888,698	0.45	3.78
First Guaranty Bank	Hammond	First Guaranty Bancshares, Inc.	3/12/1934	26	348	No	1,902,323	0.88	9.24
First National Bank	Arcadia	Louisiana Bancshares, Inc.	1/1/1905	9	76	Yes	253,332	1.40	15.44
First National Bank in DeRidder	DeRidder		5/29/1934	7	81	No	269,424	0.91	9.08
First National Bank of Benton	Benton	Northwest Bancshares Corporation	3/26/1984	1	12	No	60,442	1.59	8.96
First National Bank of Jeanerette	Jeanerette	Jeanerette First National Bancorp, Inc.	6/3/1905	7	83	Yes	263,191	1.22	11.41
First National Bank of Louisiana	Crowley	Financial Corporation of Louisiana	4/1/1924	5	68	Yes	400,708	1.40	12.08
First National Bank USA	Boutte	First St. Charles Bancshares, Inc.	6/23/1975	2	33	Yes	130,792	0.98	7.37
First National Bankers Bank	Baton Rouge	First National Bankers Bankshares, Inc.	7/2/1984	6	147	No	895,962	0.53	3.38
Franklin State Bank & Trust Company	Winnsboro	Franklin Bancorp, Inc.	1/1/1908	4	49	Yes	168,649	1.49	14.69
Gibsland Bank & Trust Company	Gibsland	Gibsland Bancshares, Inc.	4/15/1948	9	91	No	428,946	0.56	5.46
Guaranty Bank & Trust Company of Delhi	Delhi	Delhi Bancshares, Inc.	10/17/1966	9	71	Yes	256,412	1.71	20.56
Guaranty Bank and Trust Company	New Roads	Great Guaranty Bancshares, Inc.	1/1/1956	6	59	No	211,994	1.40	11.36
Gulf Coast Bank	Abbeville	Gulf Coast Bancshares, Inc.	2/1/1971	13	142	No	383,190	1.19	9.27
Gulf Coast Bank and Trust Company	New Orleans		1/1/1883	22	621	No	1,724,001	1.89	21.58
Hancock Whitney Bank	New Orleans	Hancock Whitney Corporation	10/9/1899	203	3,799	No	28,474,035	1.21	11.31
Heritage Bank of St. Tammany	Covington	Heritage NOLA Bancorp, Inc.	1/1/1924	3	23	No	121,622	0.58	3.74
Hibernia Bank	New Orleans		1/1/1886	5	36	No	196,840	0.77	4.21
Hodge Bank & Trust Company	Hodge	Hodge Bancshares, Inc.	1/26/1965	1	14	Yes	71,633	2.28	12.65
Home Bank, National Association	Lafayette	Home Bancorp, Inc.	1/1/1908	40	448	No	2,198,885	1.50	11.32
Home Federal Bank	Shreveport	Home Federal Bancorp, Inc. of Louisiana	4/1/1924	8	53	No	434,921	1.16	10.46
Homeland Federal Savings Bank	Columbia	Homeland Bancshares, Inc.	3/12/1986	4	76	Yes	304,246	1.08	10.61
IBERIABANK	Lafayette	IBERIABANK Corporation	3/12/1887	191	3,123	No	31,172,943	1.36	10.54
Investar Bank	Baton Rouge	Investar Holding Corporation	6/14/2006	25	277	No	1,963,345	0.97	8.38
Jackson Parish Bank	Jonesboro	Jackson Bancorp, Inc.	1/1/1904	1	15	No	68,306	1.06	7.74
JD Bank	Jennings	Jeff Davis Bancshares, Inc.	3/12/1947	23	244	No	902,336	1.28	11.74
Jonesboro State Bank	Jonesboro		1/1/1912	1	17	No	281,572	1.39	11.16
Lakeside Bank	Lake Charles	Lakeside Bancshares, Inc.	7/26/2010	4	48	No	195,596	0.47	3.66
Landmark Bank	Clinton	Clinton Bancshares, Inc.	8/1/1897	4	43	Yes	134,636	0.46	4.81
Liberty Bank and Trust Company	New Orleans	Liberty Financial Services, Inc.	11/16/1972	18	157	No	601,406	0.80	9.55
M C Bank & Trust Company	Morgan City	MC Bancshares, Inc.	1/20/1955	6	79	No	311,234	1.13	5.10
Marion State Bank	Marion		2/7/1907	4	52	No	175,777	0.68	5.97
Mer Rouge State Bank	Mer Rouge		1/1/1903	1	10	No	38,008	0.30	2.40
Merchants & Farmers Bank & Trust Company	Leesville	Merchants & Farmers Bancshares, Inc.	1/1/1928	8	90	No	419,663	0.77	7.14
Metairie Bank and Trust Company	Metairie	MBT Bancshares, Inc.	2/15/1947	9	123	No	398,921	0.93	9.70
MidSouth Bank, National Association	Lafayette	MidSouth Bancorp, Inc.	2/7/1985	42	480	No	1,742,093	(1.70)	(14.57)
Mississippi River Bank	Belle Chasse		10/10/1980	2	22	Yes	110,617	2.20	18.10
Mutual Savings and Loan Association	Metairie		1/1/1910	2	8	No	51,521	0.47	1.70
Origin Bank	Choudrant	Origin Bancorp, Inc.	11/23/1912	44	679	No	4,840,452	1.13	10.40

Source: S&P Global Market Intelligence

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	232,445	0.93	9.19
Pedestal Bank	Houma	Pedestal Bancshares, Inc.	1/11/1999	23	296	Yes	1,266,385	1.27	10.40
Peoples Bank	Chatham		1/1/1908	1	17	No	91,776	0.64	7.29
Peoples Bank & Trust Co. of Pointe Coupee Parish	New Roads	Peoples Bancshares of Pointe Coupee Parish, Inc.	3/31/1980	4	47	No	280,738	1.95	14.64
Plaquemine Bank and Trust Company	Plaquemine	Plaquemine Bancshares Corporation	4/1/1968	1	33	No	157,926	0.69	6.06
Progressive Bank	Monroe	Progressive Bancorp, Inc.	10/10/1975	7	123	No	584,246	0.78	7.39
Progressive National Bank	Mansfield	Caldwell Holding Company	3/28/1983	5	23	Yes	69,026	0.68	8.42
Rayne Building and Loan Association	Rayne		1/2/1900	1	9	No	54,947	0.72	2.80
Rayne State Bank & Trust Company	Rayne	Financial Corporation of Louisiana	7/1/1943	7	73	Yes	373,384	1.31	11.03
Red River Bank	Alexandria	Red River Bancshares, Inc.	1/14/1999	23	321	No	1,921,344	1.31	12.91
Resource Bank	Covington	Resource Bankshares, Inc.	7/20/1998	11	158	No	761,728	1.28	11.20
Sabine State Bank and Trust Company	Many	Sabine Bancshares, Inc.	1/1/1901	52	383	Yes	980,403	1.35	13.85
Sicily Island State Bank	Sicily Island		2/1/1918	2	16	Yes	59,524	0.72	6.35
Simmesport State Bank	Simmesport		5/1/1956	1	20	No	86,359	1.07	7.40
South Lafourche Bank & Trust Company	Larose	Lafourche Bancshares, Inc.	10/13/1967	5	48	Yes	143,341	0.51	4.97
South Louisiana Bank	Houma	South Louisiana Financial Corporation	6/30/1980	7	124	No	483,682	1.60	11.06
Southern Heritage Bank	Jonesville	SHB Bancorp, Inc.	5/25/1972	10	103	Yes	307,882	1.13	9.87
St. Landry Bank and Trust Company	Opelousas	St. Landry Bancshares, Inc.	12/1/1931	9	52	Yes	286,906	0.80	7.38
St. Landry Homestead Federal Savings Bank	Opelousas		1/1/1922	3	47	No	225,795	0.56	2.57
State Bank & Trust Company	Golden Meadow	SBT Bancshares, Inc.	1/17/1953	4	37	Yes	121,382	0.50	4.58
Synergy Bank	Houma	Synergy Bancshares, Inc.	3/10/1999	6	125	No	535,072	1.17	10.52
Tensas State Bank	Newellton	Tensas Bancshares, Inc.	1/1/1922	4	33	Yes	146,733	0.82	6.44
Union Bank	Marksville	Union Bancshares, Incorporated	9/3/1910	8	86	No	260,618	1.28	13.38
United Community Bank	Raceland	Community Bancorp of Louisiana, Inc.	6/20/1964	10	121	Yes	549,332	0.42	3.27
Vermilion Bank & Trust Company	Kaplan	Vermilion Bancshares Corporation	3/8/1958	3	30	Yes	112,923	1.09	10.89
Washington State Bank	Washington	Washington State Bancshares, Inc.	4/10/1893	7	50	Yes	198,290	0.96	9.29
Winnsboro State Bank & Trust Company	Winnsboro	Winnsboro Bancshares, Inc.	9/2/1902	3	48	Yes	201,066	0.71	8.28

Source: S&P Global Market Intelligence

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	3,123	191	24,261,590	127,024	163,209	7,769	9,982	**31,172,943**
2	Hancock Whitney Bank	New Orleans	3,799	203	23,470,942	115,620	140,266	6,178	7,495	**28,474,035**
3	Origin Bank	Choudrant	679	44	3,909,022	88,841	110,010	5,757	7,129	**4,840,452**
4	Home Bank, National Association	Lafayette	448	40	1,831,425	45,786	54,972	4,088	4,908	**2,198,885**
5	Business First Bank	Baton Rouge	346	25	1,759,869	70,395	84,073	5,086	6,075	**2,101,822**
6	Investar Bank	Baton Rouge	277	25	1,532,804	61,312	78,534	5,534	7,088	**1,963,345**
7	Red River Bank	Alexandria	321	23	1,701,384	73,973	83,537	5,300	5,985	**1,921,344**
8	First Guaranty Bank	Hammond	348	26	1,718,352	66,090	73,166	4,938	5,466	**1,902,323**
9	MidSouth Bank, National Association	Lafayette	480	42	1,489,109	35,455	41,478	3,102	3,629	**1,742,093**
10	Gulf Coast Bank and Trust Company	New Orleans	621	22	1,526,185	69,372	78,364	2,458	2,776	**1,724,001**
11	Pedestal Bank	Houma	296	23	1,050,928	45,693	55,060	3,550	4,278	**1,266,385**
12	Crescent Bank & Trust	New Orleans	451	3	835,350	278,450	328,483	1,852	2,185	**985,450**
13	Citizens National Bank, N.A.	Bossier City	188	12	854,487	71,207	81,876	4,545	5,226	**982,509**
14	Sabine State Bank and Trust Company	Many	383	52	872,330	16,776	18,854	2,278	2,560	**980,403**
15	First Bank and Trust	New Orleans	180	14	808,010	57,715	66,473	4,489	5,170	**930,619**
16	First American Bank and Trust	Vacherie	235	25	788,833	31,553	36,847	3,357	3,920	**921,186**
17	JD Bank	Jennings	244	23	766,393	33,321	39,232	3,141	3,698	**902,336**
18	First National Bankers Bank	Baton Rouge	147	6	383,281	63,880	149,327	2,607	6,095	**895,962**
19	First Federal Bank of Louisiana	Lake Charles	227	17	700,374	41,198	52,276	3,085	3,915	**888,698**
20	Fidelity Bank	New Orleans	324	18	637,810	35,434	45,148	1,969	2,508	**812,670**
21	Resource Bank	Covington	158	11	618,759	56,251	69,248	3,916	4,821	**761,728**
22	Liberty Bank and Trust Company	New Orleans	157	18	516,046	28,669	33,411	3,287	3,831	**601,406**
23	Progressive Bank	Monroe	123	7	490,710	70,101	83,464	3,990	4,750	**584,246**
24	Evangeline Bank and Trust Company	Ville Platte	158	8	455,790	56,974	72,742	2,885	3,683	**581,934**
25	United Community Bank	Raceland	121	10	455,723	45,572	54,933	3,766	4,540	**549,332**
26	Synergy Bank	Houma	125	6	471,893	78,649	89,179	3,775	4,281	**535,072**
27	Concordia Bank & Trust Company	Vidalia	123	7	421,602	60,229	72,504	3,428	4,126	**507,527**
28	Community Bank of Louisiana	Mansfield	95	10	458,564	45,856	50,079	4,827	5,271	**500,792**
29	South Louisiana Bank	Houma	124	7	408,872	58,410	69,097	3,297	3,901	**483,682**
30	Century Next Bank	Ruston	96	7	398,856	56,979	67,803	4,155	4,944	**474,623**
31	Home Federal Bank	Shreveport	53	8	382,847	47,856	54,365	7,224	8,206	**434,921**
32	Fifth District Savings Bank	New Orleans	73	7	353,680	50,526	61,882	4,845	5,934	**433,172**
33	Gibsland Bank & Trust Company	Gibsland	91	9	367,163	40,796	47,661	4,035	4,714	**428,946**
34	BOM Bank	Natchitoches	122	14	385,010	27,501	30,621	3,156	3,514	**428,699**
35	Merchants & Farmers Bank & Trust Company	Leesville	90	8	310,933	38,867	52,458	3,455	4,663	**419,663**
36	Community First Bank	New Iberia	110	8	359,519	44,940	50,388	3,268	3,665	**403,103**
37	First National Bank of Louisiana	Crowley	68	5	337,790	67,558	80,142	4,968	5,893	**400,708**
38	Metairie Bank and Trust Company	Metairie	123	9	345,043	38,338	44,325	2,805	3,243	**398,921**
39	Gulf Coast Bank	Abbeville	142	13	330,755	25,443	29,476	2,329	2,699	**383,190**
40	Cross Keys Bank	Saint Joseph	89	8	291,880	36,485	46,686	3,280	4,196	**373,484**
41	Rayne State Bank & Trust Company	Rayne	73	7	315,474	45,068	53,341	4,322	5,115	**373,384**
42	Cottonport Bank	Cottonport	146	12	289,184	24,099	27,852	1,981	2,289	**334,219**
43	Farmers-Merchants Bank & Trust Company	Breaux Bridge	97	7	271,045	38,721	46,265	2,794	3,339	**323,853**
44	Bank of Commerce & Trust Company	Crowley	69	5	270,847	54,169	63,455	3,925	4,598	**317,274**
45	Citizens Bank & Trust Company	Plaquemine	67	7	264,338	37,763	44,777	3,945	4,678	**313,437**
46	M C Bank & Trust Company	Morgan City	79	6	239,632	39,939	51,872	3,033	3,940	**311,234**
47	Delta Bank	Vidalia	73	5	281,064	56,213	61,969	3,850	4,244	**309,845**
48	Southern Heritage Bank	Jonesville	103	10	271,217	27,122	30,788	2,633	2,989	**307,882**
49	Homeland Federal Savings Bank	Columbia	76	4	252,216	63,054	76,062	3,319	4,003	**304,246**
50	St. Landry Bank and Trust Company	Opelousas	52	9	254,008	28,223	31,878	4,885	5,517	**286,906**

Source: S&P Global Market Intelligence

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	985,450	15.88	(2.32)	1.99	(5.20)	104.16	2.59	**12.50**
2	Gulf Coast Bank and Trust Company	New Orleans	1,724,001	10.05	6.90	1.16	7.15	90.17	2.85	**8.03**
3	First National Bank	Arcadia	253,332	6.41	(3.14)	0.54	(2.50)	94.08	2.87	**5.69**
4	Basile State Bank	Basile	56,638	6.96	(1.25)	0.75	5.40	83.79	4.07	**5.53**
5	Mississippi River Bank	Belle Chasse	110,617	7.91	3.55	0.07	(7.76)	68.21	2.58	**5.37**
6	Bank, The	Jennings	235,935	7.14	(0.58)	0.80	0.42	86.26	1.60	**5.35**
7	Hodge Bank & Trust Company	Hodge	71,633	6.83	2.55	0.53	(1.65)	89.87	1.83	**5.25**
8	Beauregard Federal Savings Bank	DeRidder	66,882	7.20	7.33	0.57	7.27	85.38	1.69	**5.07**
9	Farmers State Bank & Trust Company	Church Point	110,090	6.43	0.47	0.35	(6.89)	72.34	3.03	**4.84**
10	BOM Bank	Natchitoches	428,699	5.94	12.49	0.82	6.19	94.29	4.48	**4.81**
10	Gulf Coast Bank	Abbeville	383,190	5.98	(5.23)	0.21	(0.50)	78.75	1.92	**4.81**
12	First National Bank of Jeanerette	Jeanerette	263,191	5.60	13.03	0.33	1.86	82.76	4.05	**4.78**
13	Simmesport State Bank	Simmesport	86,359	6.79	5.66	1.43	5.69	93.20	2.10	**4.76**
14	Guaranty Bank & Trust Company of Delhi	Delhi	256,412	6.68	(1.18)	0.84	6.74	87.23	2.23	**4.75**
15	Bank of Louisiana	New Orleans	79,479	6.42	3.95	0.31	(3.63)	65.06	3.46	**4.72**
16	Commercial Capital Bank	Delhi	152,667	6.72	(7.19)	1.41	5.57	91.24	1.76	**4.71**
17	Homeland Federal Savings Bank	Columbia	304,246	6.61	17.72	1.48	31.39	100.12	2.50	**4.70**
18	First National Bank USA	Boutte	130,792	5.89	8.95	0.64	10.31	89.69	1.61	**4.68**
19	Citizens Savings Bank	Bogalusa	231,225	6.31	5.32	1.01	1.22	94.96	2.39	**4.65**
20	Home Bank, National Association	Lafayette	2,198,885	5.78	0.51	0.63	(1.13)	90.15	2.56	**4.64**
20	Community First Bank	New Iberia	403,103	5.48	12.81	0.53	12.35	87.68	3.07	**4.64**
22	Marion State Bank	Marion	175,777	6.26	5.75	0.94	6.89	87.51	1.72	**4.61**
22	Fidelity Bank	New Orleans	812,670	6.35	(6.76)	0.76	9.16	86.63	2.46	**4.61**
24	Guaranty Bank and Trust Company	New Roads	211,994	5.81	9.58	0.48	(0.40)	87.37	2.24	**4.60**
24	Pedestal Bank	Houma	1,266,385	6.15	(0.33)	0.68	5.09	80.41	2.70	**4.60**
26	South Louisiana Bank	Houma	483,682	6.25	2.19	0.69	5.28	80.54	1.74	**4.57**
27	Bank of St. Francisville	Saint Francisville	135,412	5.82	9.36	0.51	2.91	86.55	2.42	**4.56**
27	Caldwell Bank & Trust Company	Columbia	157,442	6.43	(3.86)	1.21	(4.86)	92.51	2.03	**4.56**
29	Mer Rouge State Bank	Mer Rouge	38,008	6.30	13.68	0.44	(8.37)	74.33	2.62	**4.55**
30	Sabine State Bank and Trust Company	Many	980,403	5.45	(0.43)	0.57	12.41	83.15	4.27	**4.54**
31	Sicily Island State Bank	Sicily Island	59,524	6.75	0.33	1.44	(3.78)	107.92	3.35	**4.53**
31	First Bank and Trust	New Orleans	930,619	5.84	1.26	1.06	2.45	101.47	3.67	**4.53**
31	Bank of Erath	Erath	103,142	5.60	0.50	0.43	3.00	78.55	2.77	**4.53**
34	JD Bank	Jennings	902,336	5.54	3.64	0.41	4.82	80.99	3.16	**4.49**
35	Citizens Progressive Bank	Winnsboro	164,047	6.36	(0.92)	1.29	1.12	85.80	2.03	**4.48**
36	Farmers-Merchants Bank & Trust Company	Breaux Bridge	323,853	5.60	9.23	0.63	3.08	89.74	2.67	**4.45**
37	Resource Bank	Covington	761,728	5.46	5.92	0.77	9.11	103.12	2.61	**4.43**
38	Southern Heritage Bank	Jonesville	307,882	5.77	10.05	0.67	2.07	86.36	3.09	**4.40**
38	Landmark Bank	Clinton	134,636	5.65	7.83	0.44	(4.45)	83.60	2.90	**4.40**
38	Cottonport Bank	Cottonport	334,219	5.79	7.65	0.37	(4.62)	77.18	2.55	**4.40**
41	Citizens Bank & Trust Company	Covington	120,143	5.51	8.43	0.43	(3.61)	87.70	1.82	**4.39**
41	Washington State Bank	Washington	198,290	5.66	14.34	0.69	3.02	93.19	2.75	**4.39**
43	Rayne State Bank & Trust Company	Rayne	373,384	5.53	2.77	0.45	3.29	86.05	2.76	**4.36**
44	Franklin State Bank & Trust Company	Winnsboro	168,649	6.33	(2.88)	0.76	9.07	73.00	2.14	**4.35**
44	Metairie Bank and Trust Company	Metairie	398,921	5.02	3.44	0.23	2.71	91.79	2.22	**4.35**
46	Gibsland Bank & Trust Company	Gibsland	428,946	6.39	(2.60)	1.14	2.96	79.49	3.14	**4.34**
47	Vermilion Bank & Trust Company	Kaplan	112,923	5.89	(0.09)	0.32	(0.83)	75.09	2.16	**4.33**
48	Peoples Bank	Chatham	91,776	6.18	12.71	1.62	13.49	94.05	2.22	**4.29**
48	Peoples Bank & Trust Co. of Pointe Coupee Parish	New Roads	280,738	5.57	5.39	1.09	5.86	111.85	2.37	**4.29**
48	United Community Bank	Raceland	549,332	5.62	(4.89)	0.76	2.89	89.38	2.15	**4.29**

Source: S&P Global Market Intelligence

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	812,670	3,365	0.13	2.51	0.07	0.01	25,032	**2.98**
2	Abbeville Building & Loan	Abbeville	54,313	381	0.01	0.31	2.12	(0.01)	1,411	**2.45**
3	Bank of Louisiana	New Orleans	79,479	1,384	0.34	0.00	0.00	(0.13)	1,876	**2.34**
4	Gulf Coast Bank and Trust Company	New Orleans	1,724,001	31,813	0.31	1.19	0.00	0.07	36,451	**2.17**
5	Hibernia Bank	New Orleans	196,840	1,317	0.04	0.00	0.00	0.00	3,664	**2.15**
6	BOM Bank	Natchitoches	428,699	7,345	0.47	0.72	0.10	(0.07)	8,144	**1.95**
7	First National Bankers Bank	Baton Rouge	895,962	4,911	0.00	0.00	0.00	0.00	16,087	**1.75**
8	Citizens Bank & Trust Company of Vivian, Louisiana	Vivian	142,212	749	0.25	0.92	0.00	(0.08)	2,177	**1.58**
9	Sabine State Bank and Trust Company	Many	980,403	16,438	0.68	0.11	0.09	(0.02)	12,900	**1.42**
10	Gulf Coast Bank	Abbeville	383,190	4,478	0.63	0.00	0.00	0.05	5,254	**1.39**
11	American Bank & Trust Company, Inc.	Covington	177,770	860	0.35	0.60	0.08	(0.02)	2,292	**1.36**
12	Progressive National Bank	Mansfield	69,026	544	0.39	0.00	0.00	0.01	747	**1.23**
13	JD Bank	Jennings	902,336	10,957	0.42	0.00	0.00	(0.02)	10,383	**1.21**
14	Franklin State Bank & Trust Company	Winnsboro	168,649	3,226	0.29	0.00	0.00	0.00	1,879	**1.16**
14	Guaranty Bank & Trust Company of Delhi	Delhi	256,412	5,703	0.31	0.46	0.00	0.00	2,898	**1.16**
16	South Louisiana Bank	Houma	483,682	7,389	0.22	0.03	0.00	0.03	5,244	**1.14**
16	Cottonport Bank	Cottonport	334,219	4,196	0.34	0.01	0.03	(0.01)	3,805	**1.14**
18	MidSouth Bank, National Association	Lafayette	1,742,093	(30,817)	0.46	0.07	0.00	(0.02)	20,417	**1.13**
19	First Bank and Trust	New Orleans	930,619	18,665	0.20	0.49	0.00	(0.03)	10,381	**1.11**
20	Homeland Federal Savings Bank	Columbia	304,246	4,079	0.54	0.00	0.00	(0.08)	3,003	**1.06**
21	Hancock Whitney Bank	New Orleans	28,474,035	340,519	0.30	0.03	0.00	0.02	295,686	**1.05**
22	City Bank & Trust Co.	Natchitoches	247,900	2,385	0.49	0.00	0.00	0.00	2,256	**0.98**
22	Delta Bank	Vidalia	309,845	4,939	0.54	0.00	0.00	(0.01)	2,936	**0.98**
24	Cross Keys Bank	Saint Joseph	373,484	4,236	0.32	0.25	0.00	0.00	3,507	**0.96**
25	Liberty Bank and Trust Company	New Orleans	601,406	4,746	0.32	0.00	0.00	0.00	5,685	**0.95**
26	First National Bank	Arcadia	253,332	4,692	0.48	0.04	0.00	0.05	2,342	**0.93**
26	Caldwell Bank & Trust Company	Columbia	157,442	1,312	0.44	0.00	0.01	(0.13)	1,488	**0.93**
28	Anthem Bank & Trust	Plaquemine	159,394	718	0.02	0.01	0.00	0.00	1,335	**0.92**
29	Bank of St. Francisville	Saint Francisville	135,412	1,780	0.29	0.00	0.00	0.00	1,209	**0.91**
30	Vermilion Bank & Trust Company	Kaplan	112,923	1,670	0.45	0.00	0.00	(0.02)	1,018	**0.89**
30	Bank of Winnfield & Trust Company	Winnfield	143,738	1,507	0.47	0.00	0.00	0.00	1,256	**0.89**
32	First American Bank and Trust	Vacherie	921,186	13,659	0.46	0.00	0.00	0.01	7,864	**0.88**
32	Pedestal Bank	Houma	1,266,385	20,494	0.48	0.01	0.00	0.00	10,663	**0.88**
32	Red River Bank	Alexandria	1,921,344	23,976	0.26	0.00	0.00	0.02	16,078	**0.88**
35	Citizens Progressive Bank	Winnsboro	164,047	1,917	0.41	0.00	0.00	0.00	1,367	**0.85**
36	Sicily Island State Bank	Sicily Island	59,524	582	0.71	0.00	0.00	(0.05)	509	**0.84**
36	Basile State Bank	Basile	56,638	1,077	0.46	0.00	0.00	(0.06)	463	**0.84**
38	First Federal Bank of Louisiana	Lake Charles	888,698	3,864	0.23	0.02	0.02	0.00	6,974	**0.82**
39	Bank of Abbeville & Trust Company	Abbeville	179,005	1,414	0.08	0.12	0.06	0.00	1,422	**0.81**
39	Citizens Bank & Trust Company	Covington	120,143	1,192	0.07	0.38	0.08	(0.07)	970	**0.81**
41	Catahoula-LaSalle Bank	Jonesville	182,472	1,769	0.38	0.00	0.20	(0.03)	1,444	**0.79**
42	Metairie Bank and Trust Company	Metairie	398,921	3,635	0.42	0.02	0.00	0.00	3,049	**0.78**
43	Southern Heritage Bank	Jonesville	307,882	4,534	0.31	0.16	0.00	(0.02)	2,319	**0.77**
43	Citizens National Bank, N.A.	Bossier City	982,509	12,872	0.32	0.08	0.00	(0.03)	7,247	**0.77**
45	Farmers State Bank & Trust Company	Church Point	110,090	1,742	0.39	0.00	0.00	0.01	865	**0.76**
46	First National Bank in DeRidder	DeRidder	269,424	2,257	0.37	0.08	0.00	0.00	1,839	**0.75**
46	Concordia Bank & Trust Company	Vidalia	507,527	5,921	0.38	0.00	0.00	(0.03)	3,799	**0.75**
48	Commercial Capital Bank	Delhi	152,667	3,109	0.41	0.00	0.00	0.00	1,136	**0.72**
49	United Community Bank	Raceland	549,332	3,064	0.29	0.01	0.00	(0.03)	3,819	**0.70**
49	Progressive Bank	Monroe	584,246	4,475	0.28	0.06	0.00	0.01	3,994	**0.70**

Source: S&P Global Market Intelligence

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	281,572	41.25	17	1	0.63	0.06	0.69	**1.38**
2	St. Landry Bank and Trust Company	Opelousas	286,906	62.57	52	9	0.99	0.27	0.52	**1.77**
3	Bank of Gueydan	Gueydan	79,279	61.20	11	1	0.95	0.19	0.70	**1.84**
4	Exchange Bank and Trust Company	Natchitoches	157,490	52.91	26	2	1.19	0.21	0.69	**2.09**
5	Community Bank of Louisiana	Mansfield	500,792	54.31	95	10	1.13	0.34	0.63	**2.10**
6	Peoples Bank & Trust Co. of Pointe Coupee Parish	New Roads	280,738	44.86	47	4	1.25	0.22	0.64	**2.10**
7	Fifth District Savings Bank	New Orleans	433,172	72.35	73	7	1.19	0.24	0.68	**2.11**
8	Bank of Commerce & Trust Company	Crowley	317,274	72.30	69	5	1.40	0.20	0.52	**2.12**
9	Bank of Coushatta	Coushatta	234,062	61.55	35	1	1.17	0.17	0.79	**2.12**
10	IBERIABANK	Lafayette	31,172,943	53.09	3,123	191	1.12	0.23	0.81	**2.16**
11	Eureka Homestead	Metairie	98,403	85.72	15	1	1.31	0.21	0.75	**2.27**
12	Hodge Bank & Trust Company	Hodge	71,633	41.58	14	1	1.46	0.15	0.72	**2.33**
13	Investar Bank	Baton Rouge	1,963,345	63.41	277	25	1.48	0.24	0.64	**2.35**
14	First Guaranty Bank	Hammond	1,902,323	63.92	348	26	1.31	0.32	0.78	**2.41**
15	Hancock Whitney Bank	New Orleans	28,474,035	57.32	3,799	203	1.39	0.23	0.79	**2.41**
16	First National Bank of Benton	Benton	60,442	54.14	12	1	1.51	0.17	0.75	**2.43**
17	Red River Bank	Alexandria	1,921,344	58.11	321	23	1.46	0.25	0.77	**2.48**
18	Mutual Savings and Loan Association	Metairie	51,521	80.59	8	2	1.56	0.38	0.54	**2.48**
19	Home Federal Bank	Shreveport	434,921	60.10	53	8	1.40	0.32	0.77	**2.50**
20	Jackson Parish Bank	Jonesboro	68,306	69.52	15	1	1.61	0.25	0.66	**2.52**
21	Bank of Oak Ridge	Oak Ridge	49,419	72.48	7	1	1.45	0.12	0.97	**2.53**
22	St. Landry Homestead Federal Savings Bank	Opelousas	225,795	75.57	47	3	1.56	0.31	0.72	**2.59**
23	First National Bank of Louisiana	Crowley	400,708	57.66	68	5	1.60	0.23	0.78	**2.61**
24	Rayne Building and Loan Association	Rayne	54,947	77.93	9	1	1.46	0.39	0.79	**2.64**
25	Concordia Bank & Trust Company	Vidalia	507,527	67.38	123	7	1.60	0.29	0.76	**2.66**
26	Origin Bank	Choudrant	4,840,452	64.41	679	44	1.60	0.32	0.76	**2.68**
27	State Bank & Trust Company	Golden Meadow	121,382	66.63	37	4	1.59	0.40	0.70	**2.69**
28	Synergy Bank	Houma	535,072	60.60	125	6	1.64	0.25	0.84	**2.72**
29	Citizens National Bank, N.A.	Bossier City	982,509	59.30	188	12	1.70	0.24	0.79	**2.73**
30	Business First Bank	Baton Rouge	2,101,822	63.99	346	25	1.59	0.28	0.86	**2.73**
31	Bank of Abbeville & Trust Company	Abbeville	179,005	69.77	37	3	1.63	0.45	0.65	**2.74**
32	Feliciana Bank & Trust Company	Clinton	131,248	62.98	32	3	1.50	0.23	1.01	**2.74**
33	Tensas State Bank	Newellton	146,733	65.94	33	4	1.35	0.28	1.13	**2.76**
34	M C Bank & Trust Company	Morgan City	311,234	62.90	79	6	1.47	0.54	0.77	**2.79**
35	Plaquemine Bank and Trust Company	Plaquemine	157,926	73.96	33	1	1.57	0.41	0.82	**2.79**
36	Citizens Bank & Trust Company	Plaquemine	313,437	65.99	67	7	1.59	0.35	0.86	**2.80**
37	Rayne State Bank & Trust Company	Rayne	373,384	61.03	73	7	1.79	0.45	0.58	**2.82**
38	Resource Bank	Covington	761,728	63.02	158	11	1.79	0.30	0.73	**2.82**
39	City Bank & Trust Co.	Natchitoches	247,900	71.83	62	5	1.67	0.31	0.85	**2.82**
40	Home Bank, National Association	Lafayette	2,198,885	58.31	448	40	1.67	0.40	0.77	**2.84**
41	Beauregard Federal Savings Bank	DeRidder	66,882	55.15	11	2	1.72	0.19	0.94	**2.85**
42	United Community Bank	Raceland	549,332	60.55	121	10	1.54	0.42	0.89	**2.86**
43	Simmesport State Bank	Simmesport	86,359	60.04	20	1	1.39	0.18	1.30	**2.87**
44	Gibsland Bank & Trust Company	Gibsland	428,946	62.21	91	9	1.41	0.38	1.08	**2.88**
45	Merchants & Farmers Bank & Trust Company	Leesville	419,663	72.97	90	8	1.65	0.28	0.94	**2.88**
46	Commerce Community Bank	Oak Grove	60,023	64.52	15	2	1.47	0.35	1.06	**2.88**
47	Union Bank	Marksville	260,618	63.93	86	8	1.63	0.40	0.86	**2.89**
48	Century Next Bank	Ruston	474,623	63.24	96	7	1.73	0.22	0.95	**2.89**
49	Bank of Sunset and Trust Company	Sunset	142,759	69.95	31	4	1.95	0.31	0.64	**2.91**
50	Peoples Bank	Chatham	91,776	69.96	17	1	1.51	0.50	0.92	**2.93**

Source: S&P Global Market Intelligence

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	373,384	271,477	1.69	0.00	0.00	0.15	(0.26)	**(0.11)**
2	Bank of Oak Ridge	Oak Ridge	49,419	34,135	1.00	0.00	0.00	0.05	0.05	**0.10**
3	Lakeside Bank	Lake Charles	195,596	135,075	1.49	0.01	0.00	0.11	0.04	**0.16**
4	Eureka Homestead	Metairie	98,403	81,762	1.04	0.18	0.00	0.00	(0.01)	**0.17**
5	Bank of Sunset and Trust Company	Sunset	142,759	108,190	0.98	0.10	0.00	0.17	0.00	**0.27**
6	First National Bank of Louisiana	Crowley	400,708	290,143	1.45	0.27	0.00	0.03	0.01	**0.31**
7	Mutual Savings and Loan Association	Metairie	51,521	45,849	0.44	0.26	0.00	0.22	0.00	**0.47**
8	Metairie Bank and Trust Company	Metairie	398,921	316,713	0.84	0.24	0.00	0.17	0.09	**0.50**
9	American Bank & Trust Company	Opelousas	184,035	129,404	1.05	0.50	0.04	0.02	0.02	**0.58**
10	City Bank & Trust Co.	Natchitoches	247,900	77,615	0.92	0.31	0.11	0.17	0.03	**0.62**
11	Progressive Bank	Monroe	584,246	451,244	1.11	0.27	0.00	0.29	0.08	**0.65**
12	Washington State Bank	Washington	198,290	158,053	1.25	0.41	0.01	0.32	0.00	**0.74**
13	Investar Bank	Baton Rouge	1,963,345	1,494,919	0.64	0.17	0.00	0.55	0.05	**0.77**
14	First National Bank of Benton	Benton	60,442	43,436	2.78	0.44	0.00	0.56	(0.20)	**0.80**
15	Red River Bank	Alexandria	1,921,344	1,351,391	0.97	0.30	0.05	0.56	0.02	**0.93**
16	Commerce Community Bank	Oak Grove	60,023	33,212	1.06	0.27	0.00	0.71	(0.04)	**0.94**
17	First Bank and Trust	New Orleans	930,619	819,880	0.91	0.19	0.07	0.64	0.06	**0.97**
18	Community Bank of Louisiana	Mansfield	500,792	223,251	0.68	0.52	0.00	0.42	0.04	**0.98**
19	First National Bank	Arcadia	253,332	212,391	1.18	0.07	0.00	0.95	0.05	**1.07**
20	Guaranty Bank & Trust Company of Delhi	Delhi	256,412	183,812	0.69	0.45	0.06	0.49	0.07	**1.07**
21	Origin Bank	Choudrant	4,840,452	3,880,607	0.92	0.14	0.01	0.92	0.07	**1.13**
22	First Federal Bank of Louisiana	Lake Charles	888,698	559,536	0.55	0.12	0.13	0.89	0.01	**1.15**
23	Business First Bank	Baton Rouge	2,101,822	1,589,002	0.74	0.21	0.00	0.94	0.03	**1.18**
24	Resource Bank	Covington	761,728	638,417	0.66	0.06	0.00	1.13	0.00	**1.19**
25	Century Next Bank	Ruston	474,623	387,145	0.71	0.54	0.09	0.52	0.07	**1.22**
26	Colfax Banking Company	Colfax	114,307	61,609	0.39	0.73	0.24	0.34	0.01	**1.31**
27	Fidelity Bank	New Orleans	812,670	552,537	0.91	0.38	0.00	0.94	0.01	**1.33**
28	Sabine State Bank and Trust Company	Many	980,403	725,342	0.84	0.23	0.05	0.80	0.26	**1.35**
29	Fifth District Savings Bank	New Orleans	433,172	326,130	0.71	0.97	0.00	0.39	0.00	**1.36**
30	Feliciana Bank & Trust Company	Clinton	131,248	101,863	1.69	0.27	0.11	1.04	0.02	**1.43**
31	IBERIABANK	Lafayette	31,172,943	23,099,407	0.62	0.20	0.02	1.10	0.16	**1.48**
32	Mississippi River Bank	Belle Chasse	110,617	65,135	1.54	0.31	0.04	1.15	(0.01)	**1.49**
33	First Guaranty Bank	Hammond	1,902,323	1,302,028	0.85	0.70	0.05	0.74	0.03	**1.52**
34	Citizens Bank & Trust Company	Covington	120,143	93,326	1.06	0.01	0.00	1.33	0.20	**1.54**
35	First National Bank in DeRidder	DeRidder	269,424	156,849	1.81	0.70	0.06	0.80	0.02	**1.58**
36	Citizens National Bank, N.A.	Bossier City	982,509	701,606	1.18	0.13	0.01	1.47	0.06	**1.67**
37	BOM Bank	Natchitoches	428,699	363,027	0.58	0.86	0.26	0.42	0.23	**1.78**
38	First National Bankers Bank	Baton Rouge	895,962	640,349	2.05	0.22	0.00	1.56	0.14	**1.91**
39	Progressive National Bank	Mansfield	69,026	36,043	0.72	0.43	0.00	1.50	0.05	**1.98**
40	Homeland Federal Savings Bank	Columbia	304,246	252,756	1.26	0.48	0.02	1.22	0.28	**2.01**
41	Bank of Abbeville & Trust Company	Abbeville	179,005	87,591	1.23	1.15	0.58	0.09	0.22	**2.05**
42	Community First Bank	New Iberia	403,103	315,246	1.76	1.19	0.14	0.75	0.01	**2.09**
43	Hibernia Bank	New Orleans	196,840	154,774	0.30	1.29	0.00	0.82	0.00	**2.11**
44	Bank of Zachary	Zachary	251,435	165,769	0.88	0.88	0.00	0.95	0.38	**2.21**
45	Merchants & Farmers Bank & Trust Company	Leesville	419,663	244,981	0.84	0.62	0.00	1.54	0.06	**2.21**
46	First American Bank and Trust	Vacherie	921,186	608,301	2.11	0.46	0.00	1.78	0.03	**2.26**
47	Cross Keys Bank	Saint Joseph	373,484	232,308	0.62	0.45	0.00	1.10	0.78	**2.34**
48	Gulf Coast Bank and Trust Company	New Orleans	1,724,001	1,376,220	1.08	0.14	0.56	1.22	0.45	**2.37**
49	Southern Heritage Bank	Jonesville	307,882	234,217	0.71	1.31	0.14	0.97	0.11	**2.52**
50	Hancock Whitney Bank	New Orleans	28,474,035	20,140,294	0.97	0.48	0.12	1.65	0.29	**2.54**

Source: S&P Global Market Intelligence

Louisiana – Return on Average Equity Ranking

Rank	Company Name	City	Total Assets ($000)	LTM Net Income ($000)	Total Employees	LTM Net Income ($000)/ Employee	2018Q1 LTM Net Income ($000)	2017Q1 LTM Net Income ($000)	ROAA (%)	ROAE (%)
1	Gulf Coast Bank and Trust Company	New Orleans	1,724,001	31,813	621	51	27,767	26,738	1.89	**21.58**
2	Guaranty Bank & Trust Company of Delhi	Delhi	256,412	5,703	71	80	5,204	4,928	1.71	**20.56**
3	Bank of Louisiana	New Orleans	79,479	1,384	49	28	(1,908)	(391)	1.73	**19.80**
4	Mississippi River Bank	Belle Chasse	110,617	3,365	22	153	2,949	3,223	2.20	**18.10**
5	Community Bank of Louisiana	Mansfield	500,792	7,958	95	84	5,855	4,795	1.22	**16.88**
6	First National Bank	Arcadia	253,332	4,692	76	62	4,889	4,327	1.40	**15.44**
7	Delta Bank	Vidalia	309,845	4,939	73	68	4,791	4,370	1.24	**15.25**
8	First Bank and Trust	New Orleans	930,619	18,665	180	104	15,075	11,473	1.49	**15.14**
9	Exchange Bank and Trust Company	Natchitoches	157,490	2,676	26	103	2,091	1,953	1.39	**14.95**
10	Franklin State Bank & Trust Company	Winnsboro	168,649	3,226	49	66	2,381	2,542	1.49	**14.69**
11	Peoples Bank & Trust Co. of Pointe Coupee Parish	New Roads	280,738	5,388	47	115	4,640	3,921	1.95	**14.64**
12	Sabine State Bank and Trust Company	Many	980,403	16,438	383	43	13,807	11,963	1.35	**13.85**
13	Union Bank	Marksville	260,618	3,407	86	40	2,597	2,704	1.28	**13.38**
14	BOM Bank	Natchitoches	428,699	7,345	122	60	6,207	5,190	1.32	**13.38**
15	Community First Bank	New Iberia	403,103	6,429	110	58	5,263	4,164	1.25	**13.13**
16	Red River Bank	Alexandria	1,921,344	23,976	321	75	15,730	15,160	1.31	**12.91**
17	Commerce Community Bank	Oak Grove	60,023	744	15	50	648	580	1.21	**12.89**
18	Basile State Bank	Basile	56,638	1,077	17	63	1,053	1,024	1.46	**12.75**
19	Citizens National Bank, N.A.	Bossier City	982,509	12,872	188	68	9,650	3,448	1.37	**12.72**
20	Hodge Bank & Trust Company	Hodge	71,633	2,126	14	152	1,736	1,754	2.28	**12.65**
21	Bank, The	Jennings	235,935	3,367	63	53	3,213	2,696	1.44	**12.56**
22	Century Next Bank	Ruston	474,623	4,383	96	46	2,603	2,615	1.16	**12.16**
23	First National Bank of Louisiana	Crowley	400,708	7,202	68	106	6,619	5,963	1.40	**12.08**
24	JD Bank	Jennings	902,336	10,957	244	45	7,286	4,715	1.28	**11.74**
25	Commercial Capital Bank	Delhi	152,667	3,109	29	107	3,354	2,098	1.47	**11.54**
26	First National Bank of Jeanerette	Jeanerette	263,191	4,118	83	50	3,171	3,003	1.22	**11.41**
27	Feliciana Bank & Trust Company	Clinton	131,248	1,992	32	62	1,549	1,410	1.13	**11.40**
28	Guaranty Bank and Trust Company	New Roads	211,994	2,889	59	49	2,428	2,167	1.40	**11.36**
29	Home Bank, National Association	Lafayette	2,198,885	32,167	448	72	19,445	17,780	1.50	**11.32**
30	Hancock Whitney Bank	New Orleans	28,474,035	340,519	3,799	90	250,115	217,153	1.21	**11.31**
31	Resource Bank	Covington	761,728	9,338	158	59	7,879	6,605	1.28	**11.20**
32	Jonesboro State Bank	Jonesboro	281,572	3,780	17	222	4,593	5,207	1.39	**11.16**
33	First American Bank and Trust	Vacherie	921,186	13,659	235	58	10,402	11,482	1.52	**11.12**
34	South Louisiana Bank	Houma	483,682	7,389	124	60	4,114	5,382	1.60	**11.06**
35	Farmers State Bank & Trust Company	Church Point	110,090	1,742	43	41	1,635	1,569	1.14	**11.03**
36	Rayne State Bank & Trust Company	Rayne	373,384	6,614	73	91	5,837	4,360	1.31	**11.03**
37	Vermilion Bank & Trust Company	Kaplan	112,923	1,670	30	56	1,652	1,730	1.09	**10.89**
38	Homeland Federal Savings Bank	Columbia	304,246	4,079	76	54	3,641	3,417	1.08	**10.61**
39	IBERIABANK	Lafayette	31,172,943	412,287	3,123	132	174,268	196,337	1.36	**10.54**
40	Synergy Bank	Houma	535,072	6,108	125	49	3,133	2,985	1.17	**10.52**
41	Home Federal Bank	Shreveport	434,921	4,972	53	94	3,688	3,804	1.16	**10.46**
42	Pedestal Bank	Houma	1,266,385	20,494	296	69	11,544	8,522	1.27	**10.40**
43	Origin Bank	Choudrant	4,840,452	52,195	679	77	20,947	22,627	1.13	**10.40**
44	Colfax Banking Company	Colfax	114,307	1,285	36	36	1,152	1,133	0.86	**10.17**
45	Cottonport Bank	Cottonport	334,219	4,196	146	29	2,838	2,420	1.26	**10.10**
46	Bank of St. Francisville	Saint Francisville	135,412	1,780	38	47	1,486	1,218	1.00	**10.06**
47	Citizens Bank & Trust Company	Covington	120,143	1,192	40	30	247	551	0.99	**9.98**
48	Bank of Coushatta	Coushatta	234,062	2,749	35	79	3,016	2,650	0.94	**9.95**
49	Bank of Sunset and Trust Company	Sunset	142,759	1,290	31	42	1,100	1,217	0.94	**9.93**
50	Citizens Bank & Trust Company	Plaquemine	313,437	3,165	67	47	1,951	1,886	1.03	**9.89**

Source: S&P Global Market Intelligence

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	256,412	14	14	82	20	2	**26.4**
2	First Bank and Trust	New Orleans	930,619	31	19	83	17	8	**31.6**
3	First National Bank	Arcadia	253,332	3	26	106	19	6	**32.0**
4	Gulf Coast Bank and Trust Company	New Orleans	1,724,001	2	4	116	48	1	**34.2**
5	First National Bank of Louisiana	Crowley	400,708	63	57	23	6	23	**34.4**
6	BOM Bank	Natchitoches	428,699	10	6	108	37	14	**35.0**
7	Red River Bank	Alexandria	1,921,344	96	32	17	15	16	**35.2**
8	Sabine State Bank and Trust Company	Many	980,403	30	9	98	28	12	**35.4**
9	Mississippi River Bank	Belle Chasse	110,617	5	93	51	32	4	**37.0**
10	Hodge Bank & Trust Company	Hodge	71,633	7	67	12	80	20	**37.2**
11	Community First Bank	New Iberia	403,103	20	52	62	42	15	**38.2**
12	Citizens National Bank, N.A.	Bossier City	982,509	70	43	29	36	19	**39.4**
13	Commerce Community Bank	Oak Grove	60,023	56	64	46	16	17	**39.8**
14	Century Next Bank	Ruston	474,623	53	52	48	25	22	**40.0**
15	Home Bank, National Association	Lafayette	2,198,885	20	57	40	55	29	**40.2**
15	South Louisiana Bank	Houma	483,682	26	16	71	54	34	**40.2**
17	Rayne State Bank & Trust Company	Rayne	373,384	43	85	37	1	36	**40.4**
18	Homeland Federal Savings Bank	Columbia	304,246	17	20	89	40	38	**40.8**
19	Community Bank of Louisiana	Mansfield	500,792	105	72	5	18	5	**41.0**
20	Franklin State Bank & Trust Company	Winnsboro	168,649	44	14	72	67	10	**41.4**
21	Hancock Whitney Bank	New Orleans	28,474,035	101	21	15	50	30	**43.4**
22	Delta Bank	Vidalia	309,845	51	22	73	71	7	**44.8**
23	JD Bank	Jennings	902,336	34	13	96	58	24	**45.0**
24	First American Bank and Trust	Vacherie	921,186	57	32	58	46	33	**45.2**
24	IBERIABANK	Lafayette	31,172,943	90	56	10	31	39	**45.2**
26	First National Bank of Jeanerette	Jeanerette	263,191	12	57	52	82	26	**45.8**
27	Pedestal Bank	Houma	1,266,385	24	32	75	60	42	**46.6**
27	Origin Bank	Choudrant	4,840,452	91	52	26	21	43	**46.6**
29	Metairie Bank and Trust Company	Metairie	398,921	44	42	90	8	53	**47.4**
30	Resource Bank	Covington	761,728	37	109	38	24	31	**47.8**
31	Peoples Bank & Trust Co. of Pointe Coupee Parish	New Roads	280,738	48	101	6	77	11	**48.6**
32	First National Bank of Benton	Benton	60,442	51	103	16	14	60	**48.8**
33	Feliciana Bank & Trust Company	Clinton	131,248	58	98	32	30	27	**49.0**
34	Guaranty Bank and Trust Company	New Roads	211,994	24	80	54	62	28	**49.6**
34	Commercial Capital Bank	Delhi	152,667	16	48	53	106	25	**49.6**
34	City Bank & Trust Co.	Natchitoches	247,900	110	22	39	10	67	**49.6**
37	Citizens Bank & Trust Company	Covington	120,143	41	39	91	34	47	**50.4**
38	Farmers State Bank & Trust Company	Church Point	110,090	9	45	88	76	35	**50.6**
38	Bank, The	Jennings	235,935	6	64	87	75	21	**50.6**
40	Business First Bank	Baton Rouge	2,101,822	66	75	30	23	61	**51.0**
40	Bank of Louisiana	New Orleans	79,479	15	3	117	117	3	**51.0**
42	Cottonport Bank	Cottonport	334,219	38	16	93	64	45	**51.2**
43	Exchange Bank and Trust Company	Natchitoches	157,490	95	83	4	69	9	**52.0**
44	American Bank & Trust Company	Opelousas	184,035	65	61	66	9	64	**53.0**
44	Southern Heritage Bank	Jonesville	307,882	38	43	84	49	51	**53.0**
44	Washington State Bank	Washington	198,290	41	90	67	12	55	**53.0**
47	Basile State Bank	Basile	56,638	4	36	99	109	18	**53.2**
47	Bank of Sunset and Trust Company	Sunset	142,759	74	89	49	5	49	**53.2**
47	Synergy Bank	Houma	535,072	69	51	28	78	40	**53.2**
50	Gulf Coast Bank	Abbeville	383,190	10	10	109	83	56	**53.6**

Source: S&P Global Market Intelligence

Rank The Banks

Maryland – 2019 Q1

Maryland – Bank Listing

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
1880 Bank	Cambridge	Delmarva Bancshares, Inc.	1/1/1880	6	47	No	387,683	1.13	8.02
Arundel Federal Savings Bank	Glen Burnie		1/1/1906	7	75	No	437,608	0.27	1.84
Bank of Delmarva	Salisbury	Delmar Bancorp	5/4/1897	16	165	No	759,078	0.87	9.18
Bank of Glen Burnie	Glen Burnie	Glen Burnie Bancorp	8/17/1949	8	103	No	393,023	0.39	4.72
Bank of Ocean City	Ocean City		1/1/1916	6	62	No	332,830	1.36	13.35
BayVanguard Bank (MHC)	Sparrows Point	Bay-Vanguard, M.H.C.	9/1/1873	8	54	No	300,955	0.43	3.24
Calvin B. Taylor Banking Company of Berlin, Maryland	Berlin	Calvin B. Taylor Bankshares, Inc.	1/1/1890	11	105	No	518,342	1.48	9.48
Capital Bank, National Association	Rockville	Capital Bancorp, Inc.	12/14/1999	6	215	No	1,088,238	1.27	14.36
Carroll Community Bank	Sykesville	Carroll Bancorp, Inc.	1/1/1870	3	36	No	193,803	0.19	2.23
Cecil Bank	Elkton	Cecil Bancorp, Inc.	10/7/1959	7	47	No	192,770	(1.63)	(26.80)
CFG Community Bank	Baltimore	Capital Funding Bancorp, Inc.	1/1/1927	3	126	Yes	925,640	2.21	12.62
Chesapeake Bank & Trust Company	Chestertown	Chesapeake Bancorp	12/15/1986	3	19	Yes	99,942	1.07	10.83
Chesapeake Bank of Maryland	Baltimore	CBM Bancorp, Inc.	1/1/1913	4	43	No	217,160	0.34	2.07
Columbia Bank	Columbia	Fulton Financial Corporation	5/12/1988	32	235	No	2,602,309	1.13	8.31
Community Bank of the Chesapeake	Waldorf	Community Financial Corporation	1/1/1950	14	192	No	1,709,796	1.05	9.46
Congressional Bank	Bethesda	Congressional Bancshares, Inc.	10/17/2003	6	233	No	1,067,875	1.59	11.81
EagleBank	Bethesda	Eagle Bancorp, Inc.	7/20/1998	20	480	No	8,384,205	1.94	13.23
Eastern Savings Bank, FSB	Hunt Valley		5/29/1905	5	113	Yes	321,201	1.03	4.39
Farmers and Merchants Bank	Upperco	Farmers and Merchants Bancshares, Inc.	10/24/1919	8	77	No	429,002	0.86	8.27
Farmers Bank of Willards	Willards		1/3/1925	9	83	No	383,002	0.93	8.58
First Shore Federal Savings and Loan Association	Salisbury		12/18/1953	8	70	No	308,061	0.69	4.49
First United Bank & Trust	Oakland	First United Corporation	1/2/1900	25	324	No	1,397,207	0.95	9.89
Frederick County Bank	Frederick	Frederick County Bancorp, Inc.	10/18/2001	5	70	No	441,972	0.76	7.50
Glen Burnie Mutual Savings Bank	Glen Burnie		5/5/1896	1	4	No	98,783	0.27	3.54
Harbor Bank of Maryland	Baltimore	Harbor Bankshares Corporation	9/13/1982	7	69	No	290,202	0.03	0.36
Harford Bank	Aberdeen		5/1/1964	8	76	No	368,749	0.93	8.60
Hebron Savings Bank	Hebron	HSB Bancorp, Inc.	6/11/1910	13	130	No	607,377	0.93	10.10
Homewood Federal Savings Bank	Baltimore		1/1/1916	1	6	No	60,782	0.64	2.26
Howard Bank	Baltimore	Howard Bancorp, Inc.	8/9/2004	21	326	No	2,250,109	0.32	2.30
Jarrettsville Federal Savings and Loan Association	Jarrettsville		12/11/1869	1	12	No	124,175	0.56	4.01
Madison Bank of Maryland	Forest Hill	MB Bancorp, Inc.	5/4/1904	3	25	No	147,829	1.70	9.96
Middletown Valley Bank	Middletown	Community Heritage Financial, Inc.	1/4/1908	7	115	No	466,111	0.49	4.60
North Arundel Savings Bank	Pasadena		1/1/1956	1	9	No	43,015	0.29	2.22
Old Line Bank	Bowie	Old Line Bancshares, Inc.	9/28/1989	37	360	No	3,074,789	1.28	9.81
Peoples Bank	Chestertown	Peoples Bancorp, Inc.	10/1/1910	7	79	No	243,471	0.87	8.30
Presidential Bank, FSB	Bethesda	Presidential Holdings, Inc.	4/15/1985	10	264	No	539,730	0.50	4.40
Provident State Bank, Inc.	Preston	PSB Holding Corporation	3/26/1904	10	99	No	436,500	0.80	8.89
Queenstown Bank of Maryland	Queenstown	Queenstown Bancorp of Maryland, Inc.	7/1/1899	8	94	No	462,079	1.59	12.29
Revere Bank	Rockville		11/20/2007	11	235	No	2,510,251	1.22	11.91
Rosedale Federal Savings and Loan Association	Baltimore		1/1/1908	10	117	No	955,573	0.71	2.91
Sandy Spring Bank	Olney	Sandy Spring Bancorp, Inc.	4/13/1868	56	910	No	8,315,733	1.38	10.65
Severn Savings Bank, FSB	Annapolis	Severn Bancorp, Inc.	1/1/1946	6	158	No	881,209	1.20	8.91
Shore United Bank	Easton	Shore Bancshares, Inc.	6/1/1876	21	261	No	1,480,646	1.16	10.85
Woodsboro Bank	Woodsboro		5/1/1899	7	65	No	262,782	0.48	5.85

Source: S&P Global Market Intelligence

Maryland – 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	EagleBank	Bethesda	480	20	6,752,748	337,637	419,210	14,068	17,467	**8,384,205**
2	Sandy Spring Bank	Olney	910	56	6,242,082	111,466	148,495	6,859	9,138	**8,315,733**
3	Old Line Bank	Bowie	360	37	2,336,693	63,154	83,102	6,491	8,541	**3,074,789**
4	Columbia Bank	Columbia	235	32	1,906,886	59,590	81,322	8,114	11,074	**2,602,309**
5	Revere Bank	Rockville	235	11	2,076,214	188,747	228,205	8,835	10,682	**2,510,251**
6	Howard Bank	Baltimore	326	21	1,679,363	79,970	107,148	5,151	6,902	**2,250,109**
7	Community Bank of the Chesapeake	Waldorf	192	14	1,441,157	102,940	122,128	7,506	8,905	**1,709,796**
8	Shore United Bank	Easton	261	21	1,262,263	60,108	70,507	4,836	5,673	**1,480,646**
9	First United Bank & Trust	Oakland	324	25	1,133,705	45,348	55,888	3,499	4,312	**1,397,207**
10	Capital Bank, National Association	Rockville	215	6	969,536	161,589	181,373	4,509	5,062	**1,088,238**
11	Congressional Bank	Bethesda	233	6	877,588	146,265	177,979	3,766	4,583	**1,067,875**
12	Rosedale Federal Savings and Loan Association	Baltimore	117	10	713,213	71,321	95,557	6,096	8,167	**955,573**
13	CFG Community Bank	Baltimore	126	3	749,591	249,864	308,547	5,949	7,346	**925,640**
14	Severn Savings Bank, FSB	Annapolis	158	6	713,275	118,879	146,868	4,514	5,577	**881,209**
15	Bank of Delmarva	Salisbury	165	16	630,600	39,413	47,442	3,822	4,600	**759,078**
16	Hebron Savings Bank	Hebron	130	13	506,313	38,947	46,721	3,895	4,672	**607,377**
17	Presidential Bank, FSB	Bethesda	264	10	471,424	47,142	53,973	1,786	2,044	**539,730**
18	Calvin B. Taylor Banking Company of Berlin, Maryland	Berlin	105	11	432,334	39,303	47,122	4,117	4,937	**518,342**
19	Middletown Valley Bank	Middletown	115	7	417,710	59,673	66,587	3,632	4,053	**466,111**
20	Queenstown Bank of Maryland	Queenstown	94	8	396,292	49,537	57,760	4,216	4,916	**462,079**
21	Frederick County Bank	Frederick	70	5	373,089	74,618	88,394	5,330	6,314	**441,972**
22	Arundel Federal Savings Bank	Glen Burnie	75	7	365,206	52,172	62,515	4,869	5,835	**437,608**
23	Provident State Bank, Inc.	Preston	99	10	341,336	34,134	43,650	3,448	4,409	**436,500**
24	Farmers and Merchants Bank	Upperco	77	8	366,666	45,833	53,625	4,762	5,571	**429,002**
25	Bank of Glen Burnie	Glen Burnie	103	8	331,727	41,466	49,128	3,221	3,816	**393,023**
26	1880 Bank	Cambridge	47	6	329,160	54,860	64,614	7,003	8,249	**387,683**
27	Farmers Bank of Willards	Willards	83	9	306,129	34,014	42,556	3,688	4,614	**383,002**
28	Harford Bank	Aberdeen	76	8	299,684	37,461	46,094	3,943	4,852	**368,749**
29	Bank of Ocean City	Ocean City	62	6	295,400	49,233	55,472	4,765	5,368	**332,830**
30	Eastern Savings Bank, FSB	Hunt Valley	113	5	207,882	41,576	64,240	1,840	2,842	**321,201**
31	First Shore Federal Savings and Loan Association	Salisbury	70	8	254,484	31,811	38,508	3,635	4,401	**308,061**
32	BayVanguard Bank (MHC)	Sparrows Point	54	8	228,393	28,549	37,619	4,230	5,573	**300,955**
33	Harbor Bank of Maryland	Baltimore	69	7	256,485	36,641	41,457	3,717	4,206	**290,202**
34	Woodsboro Bank	Woodsboro	65	7	239,889	34,270	37,540	3,691	4,043	**262,782**
35	Peoples Bank	Chestertown	79	7	211,522	30,217	34,782	2,677	3,082	**243,471**
36	Chesapeake Bank of Maryland	Baltimore	43	4	172,593	43,148	54,290	4,014	5,050	**217,160**
37	Carroll Community Bank	Sykesville	36	3	155,407	51,802	64,601	4,317	5,383	**193,803**
38	Cecil Bank	Elkton	47	7	156,591	22,370	27,539	3,332	4,101	**192,770**
39	Madison Bank of Maryland	Forest Hill	25	3	101,336	33,779	49,276	4,053	5,913	**147,829**
40	Jarrettsville Federal Savings and Loan Association	Jarrettsville	12	1	96,370	96,370	124,175	8,031	10,348	**124,175**
41	Chesapeake Bank & Trust Company	Chestertown	19	3	71,133	23,711	33,314	3,744	5,260	**99,942**
42	Glen Burnie Mutual Savings Bank	Glen Burnie	4	1	91,146	91,146	98,783	22,787	24,696	**98,783**
43	Homewood Federal Savings Bank	Baltimore	6	1	39,426	39,426	60,782	6,571	10,130	**60,782**
44	North Arundel Savings Bank	Pasadena	9	1	37,213	37,213	43,015	4,135	4,779	**43,015**
#VALUE!										

Source: S&P Global Market Intelligence

Maryland – 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	Eastern Savings Bank, FSB	Hunt Valley	321,201	8.27	(9.21)	0.96	(6.59)	112.52	NA	**6.39**
2	Congressional Bank	Bethesda	1,067,875	7.19	18.99	1.07	7.15	105.00	2.95	**5.66**
3	Capital Bank, National Association	Rockville	1,088,238	7.13	9.37	1.20	8.00	102.63	2.18	**5.58**
4	CFG Community Bank	Baltimore	925,640	6.71	24.84	1.21	33.18	96.28	4.00	**5.01**
5	Presidential Bank, FSB	Bethesda	539,730	5.62	6.75	0.45	(2.54)	85.48	2.63	**4.52**
6	Farmers Bank of Willards	Willards	383,002	5.58	5.45	0.91	7.10	108.41	2.88	**4.45**
7	Bank of Delmarva	Salisbury	759,078	5.34	6.21	0.84	2.27	102.98	2.60	**4.25**
8	Queenstown Bank of Maryland	Queenstown	462,079	5.21	2.70	0.55	(4.88)	98.78	2.54	**4.19**
9	EagleBank	Bethesda	8,384,205	5.57	8.65	1.13	8.90	106.52	2.49	**4.17**
10	Harbor Bank of Maryland	Baltimore	290,202	5.48	(0.40)	0.95	13.35	82.61	2.22	**3.96**
10	North Arundel Savings Bank	Pasadena	43,015	5.47	(4.60)	1.15	(3.20)	92.31	2.00	**3.96**
12	Harford Bank	Aberdeen	368,749	4.99	2.45	0.56	6.11	94.80	2.13	**3.94**
13	1880 Bank	Cambridge	387,683	4.82	0.67	0.34	11.55	75.85	2.45	**3.91**
14	Peoples Bank	Chestertown	243,471	4.50	2.08	0.24	(3.83)	91.79	1.49	**3.88**
15	Hebron Savings Bank	Hebron	607,377	4.92	3.91	0.91	2.79	104.82	2.49	**3.87**
16	Bank of Ocean City	Ocean City	332,830	4.98	12.67	0.43	3.23	80.52	2.20	**3.83**
16	Howard Bank	Baltimore	2,250,109	4.94	(0.08)	0.86	8.18	99.68	3.01	**3.83**
18	Farmers and Merchants Bank	Upperco	429,002	4.82	(0.54)	0.75	9.39	92.21	3.01	**3.82**
19	Calvin B. Taylor Banking Company of Berlin, Maryland	Berlin	518,342	4.98	14.16	0.11	0.95	79.64	1.76	**3.79**
19	Severn Savings Bank, FSB	Annapolis	881,209	5.21	0.77	1.05	20.43	95.28	2.02	**3.79**
21	First United Bank & Trust	Oakland	1,397,207	4.78	7.16	0.65	11.06	88.61	2.80	**3.74**
22	Revere Bank	Rockville	2,510,251	5.28	14.17	1.29	9.96	103.58	2.29	**3.72**
23	Old Line Bank	Bowie	3,074,789	4.79	37.80	0.93	30.57	104.19	2.83	**3.71**
24	Provident State Bank, Inc.	Preston	436,500	4.89	1.82	0.80	2.37	100.39	2.62	**3.70**
25	Homewood Federal Savings Bank	Baltimore	60,782	4.79	3.15	1.17	6.26	126.65	1.99	**3.69**
26	Chesapeake Bank & Trust Company	Chestertown	99,942	5.10	3.47	0.64	(6.12)	102.02	1.87	**3.68**
27	Shore United Bank	Easton	1,480,646	4.49	8.19	0.53	7.05	96.08	2.15	**3.66**
28	Frederick County Bank	Frederick	441,972	4.72	5.04	0.70	7.37	91.72	2.74	**3.63**
29	Chesapeake Bank of Maryland	Baltimore	217,160	4.82	3.47	0.77	9.70	84.97	2.93	**3.61**
29	Middletown Valley Bank	Middletown	466,111	4.87	25.45	0.87	27.29	87.88	2.19	**3.61**
31	Woodsboro Bank	Woodsboro	262,782	4.49	11.27	0.29	6.99	66.02	2.88	**3.58**
31	First Shore Federal Savings and Loan Association	Salisbury	308,061	4.94	2.19	1.10	4.24	98.67	2.37	**3.58**
33	Sandy Spring Bank	Olney	8,315,733	4.81	8.29	1.01	10.45	105.65	2.72	**3.57**
34	BayVanguard Bank (MHC)	Sparrows Point	300,955	4.57	93.54	0.59	61.21	103.43	1.86	**3.56**
35	Columbia Bank	Columbia	2,602,309	4.39	7.34	0.71	0.75	107.76	2.52	**3.48**
36	Community Bank of the Chesapeake	Waldorf	1,709,796	4.67	6.53	0.97	11.91	94.68	2.63	**3.46**
37	Bank of Glen Burnie	Glen Burnie	393,023	4.32	8.60	0.60	(1.33)	90.26	2.73	**3.27**
38	Rosedale Federal Savings and Loan Association	Baltimore	955,573	4.31	4.62	0.92	(2.26)	98.12	2.40	**3.09**
39	Carroll Community Bank	Sykesville	193,803	4.47	9.03	1.19	8.85	97.34	2.98	**3.05**
40	Madison Bank of Maryland	Forest Hill	147,829	4.47	1.32	1.16	(4.38)	97.47	2.68	**2.96**
41	Jarrettsville Federal Savings and Loan Association	Jarrettsville	124,175	4.27	1.40	1.18	0.57	93.23	2.32	**2.71**
42	Arundel Federal Savings Bank	Glen Burnie	437,608	3.81	0.71	1.20	(0.88)	92.89	2.36	**2.46**
43	Cecil Bank	Elkton	192,770	5.52	4.51	1.99	9.95	57.85	2.38	**1.83**
44	Glen Burnie Mutual Savings Bank	Glen Burnie	98,783	4.35	8.85	2.77	3.52	86.15	2.53	**1.06**

Source: S&P Global Market Intelligence

Maryland – Noninterest Income Ranking

Rank	Company Name	City	Total Assets ($000)	Net Income ($000)	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	Presidential Bank, FSB	Bethesda	539,730	2,625	0.01	2.87	0.01	(0.03)	18,142	**3.46**
2	Congressional Bank	Bethesda	1,067,875	15,713	0.05	1.21	1.85	0.00	29,946	**3.02**
3	CFG Community Bank	Baltimore	925,640	23,881	0.10	0.00	0.86	0.01	22,270	**2.75**
4	Capital Bank, National Association	Rockville	1,088,238	13,368	0.04	0.82	0.00	0.00	16,421	**1.56**
5	Peoples Bank	Chestertown	243,471	2,124	0.31	0.00	0.00	(0.01)	3,428	**1.41**
6	First United Bank & Trust	Oakland	1,397,207	12,772	0.16	0.00	0.02	(0.07)	14,203	**1.06**
7	Columbia Bank	Columbia	2,602,309	28,460	0.22	0.11	0.04	0.01	21,582	**0.85**
8	Howard Bank	Baltimore	2,250,109	6,982	0.12	0.29	0.00	(0.01)	17,654	**0.81**
9	Severn Savings Bank, FSB	Annapolis	881,209	10,149	0.23	0.32	0.02	(0.02)	6,780	**0.80**
10	Sandy Spring Bank	Olney	8,315,733	111,448	0.12	0.10	0.00	(0.01)	60,202	**0.75**
11	Provident State Bank, Inc.	Preston	436,500	3,473	0.24	0.10	0.00	0.00	2,724	**0.63**
12	Shore United Bank	Easton	1,480,646	16,747	0.28	0.00	0.00	(0.04)	8,565	**0.59**
13	1880 Bank	Cambridge	387,683	4,093	0.19	0.00	0.00	0.00	1,981	**0.55**
14	Woodsboro Bank	Woodsboro	262,782	1,217	0.21	0.05	0.00	0.00	1,348	**0.53**
15	Calvin B. Taylor Banking Company of Berlin, Maryland	Berlin	518,342	7,785	0.12	0.00	0.00	(0.02)	2,411	**0.46**
16	Harbor Bank of Maryland	Baltimore	290,202	72	0.13	0.00	0.00	0.00	1,272	**0.45**
17	Old Line Bank	Bowie	3,074,789	37,193	0.04	0.08	0.00	0.00	12,312	**0.42**
18	Bank of Delmarva	Salisbury	759,078	6,453	0.17	0.00	0.00	(0.05)	3,052	**0.41**
19	Chesapeake Bank & Trust Company	Chestertown	99,942	1,453	0.08	0.00	0.00	0.03	415	**0.40**
19	Hebron Savings Bank	Hebron	607,377	5,476	0.22	0.00	0.00	(0.02)	2,382	**0.40**
21	Frederick County Bank	Frederick	441,972	3,229	0.09	0.08	0.00	0.00	1,605	**0.38**
22	Harford Bank	Aberdeen	368,749	3,349	0.16	0.00	0.00	0.00	1,240	**0.35**
23	Farmers and Merchants Bank	Upperco	429,002	3,596	0.08	0.13	0.00	(0.01)	1,415	**0.34**
24	Bank of Glen Burnie	Glen Burnie	393,023	1,586	0.11	0.00	0.00	0.00	1,311	**0.32**
25	Farmers Bank of Willards	Willards	383,002	3,452	0.09	0.00	0.00	(0.07)	1,118	**0.30**
26	Bank of Ocean City	Ocean City	332,830	4,632	0.21	0.00	0.00	0.00	1,007	**0.29**
26	Middletown Valley Bank	Middletown	466,111	2,031	0.10	0.03	0.00	0.00	1,202	**0.29**
28	EagleBank	Bethesda	8,384,205	159,008	0.09	0.08	0.00	0.00	23,253	**0.28**
29	Queenstown Bank of Maryland	Queenstown	462,079	7,506	0.13	0.00	0.00	0.01	1,292	**0.27**
30	Eastern Savings Bank, FSB	Hunt Valley	321,201	4,473	0.01	0.00	0.00	0.20	860	**0.26**
30	Chesapeake Bank of Maryland	Baltimore	217,160	686	0.06	0.07	0.01	0.00	522	**0.26**
32	Community Bank of the Chesapeake	Waldorf	1,709,796	17,219	0.08	0.00	0.00	0.00	4,103	**0.25**
33	Carroll Community Bank	Sykesville	193,803	377	0.04	0.06	0.00	0.00	451	**0.23**
34	BayVanguard Bank (MHC)	Sparrows Point	300,955	847	0.06	0.00	0.00	0.02	440	**0.22**
34	First Shore Federal Savings and Loan Association	Salisbury	308,061	2,075	0.04	0.00	0.00	0.01	660	**0.22**
36	Madison Bank of Maryland	Forest Hill	147,829	2,499	0.01	0.00	0.00	0.00	301	**0.20**
37	Cecil Bank	Elkton	192,770	(3,385)	0.11	0.00	0.00	(0.23)	393	**0.19**
38	Jarrettsville Federal Savings and Loan Association	Jarrettsville	124,175	689	0.01	0.00	0.00	0.06	137	**0.11**
39	Revere Bank	Rockville	2,510,251	28,577	0.03	0.00	0.00	0.00	2,146	**0.09**
40	Arundel Federal Savings Bank	Glen Burnie	437,608	1,182	0.01	0.00	0.00	0.00	339	**0.08**
41	Glen Burnie Mutual Savings Bank	Glen Burnie	98,783	260	0.00	0.00	0.00	0.00	48	**0.05**
42	North Arundel Savings Bank	Pasadena	43,015	126	0.01	0.00	0.00	0.00	4	**0.01**
42	Rosedale Federal Savings and Loan Association	Baltimore	955,573	6,825	0.01	0.00	0.00	(0.05)	101	**0.01**
44	Homewood Federal Savings Bank	Baltimore	60,782	359	0.01	0.00	0.06	(0.13)	(31)	**(0.06)**

Source: S&P Global Market Intelligence

Maryland – 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	Glen Burnie Mutual Savings Bank	Glen Burnie	98,783	74.07	4	1	0.48	0.02	0.27	**0.77**
2	EagleBank	Bethesda	8,384,205	36.79	480	20	0.91	0.19	0.49	**1.60**
3	Bank of Ocean City	Ocean City	332,830	49.80	62	6	1.07	0.26	0.56	**1.89**
4	Revere Bank	Rockville	2,510,251	51.20	235	11	1.27	0.17	0.47	**1.91**
5	Old Line Bank	Bowie	3,074,789	50.82	360	37	1.02	0.30	0.63	**1.94**
6	Community Bank of the Chesapeake	Waldorf	1,709,796	56.87	192	14	1.14	0.26	0.59	**1.99**
7	Rosedale Federal Savings and Loan Association	Baltimore	955,573	67.52	117	10	1.03	0.20	0.78	**2.01**
8	Jarrettsville Federal Savings and Loan Association	Jarrettsville	124,175	72.28	12	1	1.15	0.17	0.70	**2.02**
9	Calvin B. Taylor Banking Company of Berlin, Maryland	Berlin	518,342	50.90	105	11	1.21	0.25	0.58	**2.04**
10	Arundel Federal Savings Bank	Glen Burnie	437,608	83.63	75	7	1.34	0.23	0.53	**2.10**
11	Sandy Spring Bank	Olney	8,315,733	52.06	910	56	1.23	0.34	0.55	**2.12**
12	Queenstown Bank of Maryland	Queenstown	462,079	48.95	94	8	1.34	0.22	0.56	**2.12**
13	Shore United Bank	Easton	1,480,646	58.01	261	21	1.09	0.20	1.09	**2.38**
14	Columbia Bank	Columbia	2,602,309	59.03	235	32	0.62	0.30	1.49	**2.40**
15	Chesapeake Bank & Trust Company	Chestertown	99,942	63.47	19	3	1.42	0.15	0.90	**2.46**
16	Hebron Savings Bank	Hebron	607,377	60.14	130	13	1.48	0.36	0.63	**2.46**
17	Homewood Federal Savings Bank	Baltimore	60,782	72.23	6	1	1.14	0.13	1.26	**2.53**
18	1880 Bank	Cambridge	387,683	61.35	47	6	1.17	0.31	1.06	**2.54**
19	Madison Bank of Maryland	Forest Hill	147,829	87.11	25	3	1.54	0.34	0.68	**2.57**
20	First Shore Federal Savings and Loan Association	Salisbury	308,061	72.49	70	8	1.65	0.33	0.62	**2.59**
21	Farmers and Merchants Bank	Upperco	429,002	68.58	77	8	1.58	0.25	0.94	**2.77**
22	Carroll Community Bank	Sykesville	193,803	90.53	36	3	1.47	0.35	0.99	**2.81**
23	Harford Bank	Aberdeen	368,749	68.14	76	8	1.65	0.25	0.90	**2.81**
24	BayVanguard Bank (MHC)	Sparrows Point	300,955	79.66	54	8	1.38	0.34	1.11	**2.82**
25	Provident State Bank, Inc.	Preston	436,500	68.20	99	10	1.51	0.37	0.97	**2.85**
26	Farmers Bank of Willards	Willards	383,002	63.79	83	9	1.52	0.27	1.09	**2.87**
27	Chesapeake Bank of Maryland	Baltimore	217,160	79.37	43	4	1.74	0.23	0.90	**2.87**
28	Frederick County Bank	Frederick	441,972	74.92	70	5	1.69	0.44	0.75	**2.88**
29	Bank of Glen Burnie	Glen Burnie	393,023	81.37	103	8	1.65	0.19	1.04	**2.88**
30	Severn Savings Bank, FSB	Annapolis	881,209	65.45	158	6	2.05	0.11	0.77	**2.93**
31	Bank of Delmarva	Salisbury	759,078	66.18	165	16	1.55	0.48	0.90	**2.93**
32	Middletown Valley Bank	Middletown	466,111	78.56	115	7	1.67	0.49	0.79	**2.95**
33	First United Bank & Trust	Oakland	1,397,207	71.50	324	25	1.81	0.45	0.93	**3.19**
34	Howard Bank	Baltimore	2,250,109	78.45	326	21	1.56	0.49	1.22	**3.27**
35	Woodsboro Bank	Woodsboro	262,782	83.82	65	7	1.88	0.47	0.94	**3.29**
36	North Arundel Savings Bank	Pasadena	43,015	89.30	9	1	2.07	0.31	0.92	**3.30**
37	Cecil Bank	Elkton	192,770	203.71	47	7	1.55	0.39	1.62	**3.56**
38	Peoples Bank	Chestertown	243,471	75.98	79	7	2.40	0.41	1.02	**3.83**
39	Harbor Bank of Maryland	Baltimore	290,202	94.12	69	7	2.02	0.54	1.32	**3.88**
40	CFG Community Bank	Baltimore	925,640	57.67	126	3	2.78	0.28	1.31	**4.37**
41	Eastern Savings Bank, FSB	Hunt Valley	321,201	76.51	113	5	3.43	0.56	0.78	**4.77**
42	Capital Bank, National Association	Rockville	1,088,238	73.62	215	6	2.43	0.40	2.38	**5.21**
43	Congressional Bank	Bethesda	1,067,875	72.46	233	6	3.57	0.61	1.80	**5.98**
44	Presidential Bank, FSB	Bethesda	539,730	88.16	264	10	4.52	0.75	1.62	**6.89**

Source: S&P Global Market Intelligence

Maryland – 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	Revere Bank	Rockville	2,510,251	2,150,473	0.91	0.05	0.00	0.14	0.01	**0.20**
2	Frederick County Bank	Frederick	441,972	342,201	1.00	0.25	0.00	0.60	(0.03)	**0.82**
3	Middletown Valley Bank	Middletown	466,111	367,088	1.00	0.10	0.00	0.77	0.01	**0.88**
4	Old Line Bank	Bowie	3,074,789	2,434,627	0.32	0.51	0.05	0.35	0.01	**0.92**
5	Jarrettsville Federal Savings and Loan Association	Jarrettsville	124,175	89,841	1.08	0.32	0.00	0.83	0.03	**1.17**
6	Farmers and Merchants Bank	Upperco	429,002	338,608	0.75	0.08	0.00	1.00	0.12	**1.20**
7	Capital Bank, National Association	Rockville	1,088,238	995,025	1.11	0.55	0.04	0.68	0.06	**1.33**
8	Sandy Spring Bank	Olney	8,315,733	6,594,988	0.81	0.48	0.00	0.85	0.01	**1.34**
9	EagleBank	Bethesda	8,384,205	7,218,596	0.97	0.85	0.00	0.58	0.09	**1.51**
10	Provident State Bank, Inc.	Preston	436,500	342,681	0.98	0.24	0.00	1.06	0.31	**1.61**
11	CFG Community Bank	Baltimore	925,640	721,697	2.19	0.10	0.00	1.72	0.02	**1.84**
12	Chesapeake Bank & Trust Company	Chestertown	99,942	72,575	1.36	0.49	0.00	1.37	0.04	**1.90**
13	Calvin B. Taylor Banking Company of Berlin, Maryland	Berlin	518,342	344,292	0.20	0.20	0.07	1.65	0.06	**1.97**
14	Glen Burnie Mutual Savings Bank	Glen Burnie	98,783	78,523	0.46	0.73	0.23	1.04	0.00	**2.01**
15	Madison Bank of Maryland	Forest Hill	147,829	98,775	1.32	0.00	0.00	2.87	(0.84)	**2.03**
16	Bank of Ocean City	Ocean City	332,830	237,867	0.78	2.01	0.00	0.06	0.01	**2.08**
17	Congressional Bank	Bethesda	1,067,875	921,427	0.60	0.66	0.00	1.33	0.13	**2.11**
18	Columbia Bank	Columbia	2,602,309	2,054,946	1.22	0.46	0.05	1.49	0.13	**2.13**
19	Presidential Bank, FSB	Bethesda	539,730	402,990	1.22	0.24	0.00	1.84	0.14	**2.22**
20	Woodsboro Bank	Woodsboro	262,782	158,371	1.34	0.13	0.00	2.19	(0.02)	**2.30**
21	Howard Bank	Baltimore	2,250,109	1,673,993	0.52	0.62	0.00	1.51	0.25	**2.38**
22	Peoples Bank	Chestertown	243,471	194,157	1.81	0.10	0.00	2.36	(0.05)	**2.40**
23	Community Bank of the Chesapeake	Waldorf	1,709,796	1,364,472	0.79	0.05	0.00	2.30	0.08	**2.44**
24	Shore United Bank	Easton	1,480,646	1,212,758	0.86	0.72	0.00	1.73	0.06	**2.51**
25	Harford Bank	Aberdeen	368,749	284,112	1.07	0.28	0.01	2.24	(0.01)	**2.51**
26	Severn Savings Bank, FSB	Annapolis	881,209	679,634	1.18	0.20	0.00	2.34	(0.03)	**2.52**
27	First United Bank & Trust	Oakland	1,397,207	1,004,618	1.15	0.44	0.00	2.13	0.10	**2.67**
28	First Shore Federal Savings and Loan Association	Salisbury	308,061	251,101	0.95	0.45	0.00	2.16	0.11	**2.72**
29	Bank of Glen Burnie	Glen Burnie	393,023	299,417	0.87	1.29	0.01	1.13	0.33	**2.75**
30	1880 Bank	Cambridge	387,683	249,652	0.76	0.04	0.00	2.81	0.04	**2.89**
31	Farmers Bank of Willards	Willards	383,002	331,887	1.05	0.29	0.01	2.70	0.36	**3.36**
32	Chesapeake Bank of Maryland	Baltimore	217,160	146,788	0.87	1.65	0.00	1.46	0.28	**3.39**
33	Arundel Federal Savings Bank	Glen Burnie	437,608	339,510	0.41	0.89	0.06	2.52	0.03	**3.50**
34	Homewood Federal Savings Bank	Baltimore	60,782	49,934	0.84	1.46	0.00	2.24	0.23	**3.93**
35	Queenstown Bank of Maryland	Queenstown	462,079	391,455	1.51	0.91	0.44	2.81	(0.09)	**4.07**
36	Bank of Delmarva	Salisbury	759,078	649,365	1.09	0.77	0.05	3.33	0.19	**4.34**
37	BayVanguard Bank (MHC)	Sparrows Point	300,955	236,230	0.74	1.63	0.06	2.61	0.07	**4.37**
38	Carroll Community Bank	Sykesville	193,803	151,276	0.76	0.61	0.00	3.78	0.05	**4.44**
39	North Arundel Savings Bank	Pasadena	43,015	34,547	0.67	0.01	0.00	5.39	0.01	**5.41**
40	Hebron Savings Bank	Hebron	607,377	530,719	1.65	0.87	0.00	4.37	0.27	**5.50**
41	Rosedale Federal Savings and Loan Association	Baltimore	955,573	699,834	0.76	0.13	0.00	6.26	0.02	**6.40**
42	Harbor Bank of Maryland	Baltimore	290,202	212,122	0.98	5.10	0.34	3.60	0.19	**9.24**
43	Eastern Savings Bank, FSB	Hunt Valley	321,201	233,913	1.30	1.11	1.90	10.72	0.08	**13.80**
44	Cecil Bank	Elkton	192,770	90,833	0.82	1.17	0.00	25.79	(0.14)	**26.82**

Source: S&P Global Market Intelligence

Maryland – Return on Average Equity Ranking

Rank	Company Name	City	Total Assets ($000)	LTM Net Income ($000)	Total Employees	LTM Net Income ($000)/ Employee	2018Q1 LTM Net Income ($000)	2017Q1 LTM Net Income ($000)	ROAA (%)	ROAE (%)
1	Capital Bank, National Association	Rockville	1,088,238	13,368	215	62	8,658	9,684	1.27	**14.36**
2	Bank of Ocean City	Ocean City	332,830	4,632	62	75	3,468	2,614	1.36	**13.35**
3	EagleBank	Bethesda	8,384,205	159,008	480	331	118,017	107,123	1.94	**13.23**
4	CFG Community Bank	Baltimore	925,640	23,881	126	190	17,914	14,648	2.21	**12.62**
5	Queenstown Bank of Maryland	Queenstown	462,079	7,506	94	80	5,699	5,206	1.59	**12.29**
6	Revere Bank	Rockville	2,510,251	28,577	235	122	19,308	10,874	1.22	**11.91**
7	Congressional Bank	Bethesda	1,067,875	15,713	233	67	11,641	11,656	1.59	**11.81**
8	Shore United Bank	Easton	1,480,646	16,747	261	64	11,129	10,469	1.16	**10.85**
9	Chesapeake Bank & Trust Company	Chestertown	99,942	1,453	19	76	1,372	1,622	1.07	**10.83**
10	Sandy Spring Bank	Olney	8,315,733	111,448	910	122	59,573	52,064	1.38	**10.65**
11	Hebron Savings Bank	Hebron	607,377	5,476	130	42	3,634	3,966	0.93	**10.10**
12	Madison Bank of Maryland	Forest Hill	147,829	2,499	25	100	242	(1,634)	1.70	**9.96**
13	First United Bank & Trust	Oakland	1,397,207	12,772	324	39	6,236	8,763	0.95	**9.89**
14	Old Line Bank	Bowie	3,074,789	37,193	360	103	22,847	17,177	1.28	**9.81**
15	Calvin B. Taylor Banking Company of Berlin, Maryland	Berlin	518,342	7,785	105	74	5,928	5,168	1.48	**9.48**
16	Community Bank of the Chesapeake	Waldorf	1,709,796	17,219	192	90	9,741	10,718	1.05	**9.46**
17	Bank of Delmarva	Salisbury	759,078	6,453	165	39	3,748	4,300	0.87	**9.18**
18	Severn Savings Bank, FSB	Annapolis	881,209	10,149	158	64	4,648	15,403	1.20	**8.91**
19	Provident State Bank, Inc.	Preston	436,500	3,473	99	35	2,545	1,732	0.80	**8.89**
20	Harford Bank	Aberdeen	368,749	3,349	76	44	2,212	1,873	0.93	**8.60**
21	Farmers Bank of Willards	Willards	383,002	3,452	83	42	3,075	2,954	0.93	**8.58**
22	Columbia Bank	Columbia	2,602,309	28,460	235	121	21,106	22,054	1.13	**8.31**
23	Peoples Bank	Chestertown	243,471	2,124	79	27	1,748	1,362	0.87	**8.30**
24	Farmers and Merchants Bank	Upperco	429,002	3,596	77	47	2,819	3,535	0.86	**8.27**
25	1880 Bank	Cambridge	387,683	4,093	47	87	3,827	8,929	1.13	**8.02**
26	Frederick County Bank	Frederick	441,972	3,229	70	46	2,516	1,545	0.76	**7.50**
27	Woodsboro Bank	Woodsboro	262,782	1,217	65	19	440	684	0.48	**5.85**
28	Bank of Glen Burnie	Glen Burnie	393,023	1,586	103	15	932	1,195	0.39	**4.72**
29	Middletown Valley Bank	Middletown	466,111	2,031	115	18	1,223	1,313	0.49	**4.60**
30	First Shore Federal Savings and Loan Association	Salisbury	308,061	2,075	70	30	1,644	1,523	0.69	**4.49**
31	Presidential Bank, FSB	Bethesda	539,730	2,625	264	10	2,202	5,314	0.50	**4.40**
32	Eastern Savings Bank, FSB	Hunt Valley	321,201	4,473	113	40	6,809	6,846	1.03	**4.39**
33	Jarrettsville Federal Savings and Loan Association	Jarrettsville	124,175	689	12	57	670	442	0.56	**4.01**
34	Glen Burnie Mutual Savings Bank	Glen Burnie	98,783	260	4	65	234	120	0.27	**3.54**
35	BayVanguard Bank (MHC)	Sparrows Point	300,955	847	54	16	141	(102)	0.43	**3.24**
36	Rosedale Federal Savings and Loan Association	Baltimore	955,573	6,825	117	58	3,319	6,712	0.71	**2.91**
37	Howard Bank	Baltimore	2,250,109	6,982	326	21	435	6,546	0.32	**2.30**
38	Homewood Federal Savings Bank	Baltimore	60,782	359	6	60	268	261	0.64	**2.26**
39	Carroll Community Bank	Sykesville	193,803	377	36	10	223	351	0.19	**2.23**
40	North Arundel Savings Bank	Pasadena	43,015	126	9	14	194	237	0.29	**2.22**
41	Chesapeake Bank of Maryland	Baltimore	217,160	686	43	16	78	437	0.34	**2.07**
42	Arundel Federal Savings Bank	Glen Burnie	437,608	1,182	75	16	922	1,148	0.27	**1.84**
43	Harbor Bank of Maryland	Baltimore	290,202	72	69	1	(570)	(6,453)	0.03	**0.36**
44	Cecil Bank	Elkton	192,770	(3,385)	47	(72)	(13,138)	(907)	(1.63)	**(26.80)**

Source: S&P Global Market Intelligence

Maryland – 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	EagleBank	Bethesda	8,384,205	9	28	2	9	3	**10.2**
2	Capital Bank, National Association	Rockville	1,088,238	3	4	42	7	1	**11.4**
3	CFG Community Bank	Baltimore	925,640	4	3	40	11	4	**12.4**
4	Bank of Ocean City	Ocean City	332,830	16	26	3	16	2	**12.6**
4	Old Line Bank	Bowie	3,074,789	23	17	5	4	14	**12.6**
6	Calvin B. Taylor Banking Company of Berlin, Maryland	Berlin	518,342	19	15	9	13	15	**14.2**
6	Congressional Bank	Bethesda	1,067,875	2	2	43	17	7	**14.2**
8	Revere Bank	Rockville	2,510,251	22	39	4	1	6	**14.4**
8	Sandy Spring Bank	Olney	8,315,733	33	10	11	8	10	**14.4**
10	Chesapeake Bank & Trust Company	Chestertown	99,942	26	19	15	12	9	**16.2**
11	Shore United Bank	Easton	1,480,646	27	12	13	24	8	**16.8**
12	Queenstown Bank of Maryland	Queenstown	462,079	8	29	12	35	5	**17.8**
12	Provident State Bank, Inc.	Preston	436,500	24	11	25	10	19	**17.8**
14	Farmers and Merchants Bank	Upperco	429,002	18	23	21	6	24	**18.4**
15	Columbia Bank	Columbia	2,602,309	35	7	14	18	22	**19.2**
16	1880 Bank	Cambridge	387,683	13	13	18	30	25	**19.8**
17	First United Bank & Trust	Oakland	1,397,207	21	6	33	27	13	**20.0**
17	Presidential Bank, FSB	Bethesda	539,730	5	1	44	19	31	**20.0**
19	Hebron Savings Bank	Hebron	607,377	15	19	16	40	11	**20.2**
20	Peoples Bank	Chestertown	243,471	14	5	38	22	23	**20.4**
20	Severn Savings Bank, FSB	Annapolis	881,209	19	9	30	26	18	**20.4**
20	Harford Bank	Aberdeen	368,749	12	22	23	25	20	**20.4**
23	Frederick County Bank	Frederick	441,972	28	21	28	2	26	**21.0**
24	Bank of Delmarva	Salisbury	759,078	7	18	31	36	17	**21.8**
24	Farmers Bank of Willards	Willards	383,002	6	25	26	31	21	**21.8**
26	Community Bank of the Chesapeake	Waldorf	1,709,796	36	32	6	23	16	**22.6**
27	Howard Bank	Baltimore	2,250,109	16	8	34	21	37	**23.2**
28	Middletown Valley Bank	Middletown	466,111	29	26	32	3	29	**23.8**
29	Madison Bank of Maryland	Forest Hill	147,829	40	36	19	15	12	**24.4**
30	Jarrettsville Federal Savings and Loan Association	Jarrettsville	124,175	41	38	8	5	33	**25.0**
31	Woodsboro Bank	Woodsboro	262,782	31	14	35	20	27	**25.4**
32	Glen Burnie Mutual Savings Bank	Glen Burnie	98,783	44	41	1	14	34	**26.8**
33	First Shore Federal Savings and Loan Association	Salisbury	308,061	31	34	20	28	30	**28.6**
34	Eastern Savings Bank, FSB	Hunt Valley	321,201	1	30	41	43	32	**29.4**
34	Bank of Glen Burnie	Glen Burnie	393,023	37	24	29	29	28	**29.4**
36	Harbor Bank of Maryland	Baltimore	290,202	10	16	39	42	43	**30.0**
37	Homewood Federal Savings Bank	Baltimore	60,782	25	44	17	34	38	**31.6**
38	Chesapeake Bank of Maryland	Baltimore	217,160	29	30	27	32	41	**31.8**
39	Rosedale Federal Savings and Loan Association	Baltimore	955,573	38	42	7	41	36	**32.8**
39	BayVanguard Bank (MHC)	Sparrows Point	300,955	34	34	24	37	35	**32.8**
41	North Arundel Savings Bank	Pasadena	43,015	10	42	36	39	40	**33.4**
41	Arundel Federal Savings Bank	Glen Burnie	437,608	42	40	10	33	42	**33.4**
43	Carroll Community Bank	Sykesville	193,803	39	33	22	38	39	**34.2**
44	Cecil Bank	Elkton	192,770	43	37	37	44	44	**41.0**

Source: S&P Global Market Intelligence

Rank The Banks

Mississippi – 2019 Q1

Mississippi – Bank Listing

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
Amory Federal Savings and Loan Association	Amory		6/1/1934	1	10	No	81,183	(0.22)	(1.68)
BancorpSouth Bank	Tupelo		3/31/1876	307	4,370	No	18,319,389	1.25	10.28
Bank of Anguilla	Anguilla	Pyramid Financial Corporation	1/1/1904	5	30	No	137,007	0.95	10.48
Bank of Benoit	Benoit		1/1/1904	1	5	No	18,394	0.25	2.15
Bank of Brookhaven	Brookhaven	Haven Capital Corporation	1/31/2000	1	25	No	163,909	0.88	7.45
Bank of Commerce	Greenwood	Commerce Bancorp, Inc	8/4/1904	8	61	No	475,040	1.58	16.59
Bank of Forest	Forest	First Forest Corporation	2/1/1901	3	53	Yes	198,860	0.92	7.28
Bank of Franklin	Meadville	Franklin Bancshares, Inc.	10/13/1912	5	50	No	143,751	1.00	9.20
Bank of Holly Springs	Holly Springs	Holly Springs Bancshares, Inc.	2/9/1869	5	63	Yes	233,127	1.33	8.86
Bank of Kilmichael	Kilmichael	Kilmichael Bancorp, Inc.	9/16/1904	4	41	Yes	178,929	1.31	14.61
Bank of Morton	Morton	Morton Bancorp, Inc.	1/1/1904	1	17	Yes	68,059	2.10	14.32
Bank of Okolona	Okolona	Bancorp of Okolona, Inc.	1/31/1931	4	49	Yes	205,231	0.85	8.54
Bank of Wiggins	Wiggins		12/4/1916	3	45	No	174,460	0.99	6.25
Bank of Winona	Winona	Bancorp of Winona, Inc.	6/15/1885	1	18	Yes	124,836	0.65	6.16
Bank of Yazoo City	Yazoo City	Yazoo Capital Corporation	4/15/1876	7	54	No	262,343	0.96	9.45
BankFirst Financial Services	Macon	BankFirst Capital Corporation	6/1/1888	22	211	No	1,048,423	1.10	10.39
BankPlus	Belzoni	BancPlus Corporation	1/1/1909	58	736	No	2,938,419	0.83	8.42
BNA Bank	New Albany	BNA Bancshares, Inc.	1/1/1896	6	103	No	525,111	1.48	12.74
Century Bank	Lucedale	Bancorp of Lucedale, Inc.	6/1/1903	10	114	No	323,013	1.09	10.64
Charter Bank	Biloxi		3/11/2008	4	37	No	160,540	0.21	2.30
Citizens Bank	Byhalia	Marshall Financial Corporation	11/1/1919	3	24	No	76,830	0.97	8.10
Citizens Bank	Columbia	Citizens Corporation	9/15/1914	8	138	Yes	430,109	1.14	12.67
Citizens Bank & Trust Company	Marks	CB&T Bancshares, Inc.	8/17/1917	3	37	Yes	143,021	0.54	5.42
Citizens Bank of Philadelphia, Mississippi	Philadelphia	Citizens Holding Company	1/1/1908	23	240	No	1,057,068	0.66	8.01
Citizens National Bank of Meridian	Meridian	Citizens National Banc Corp.	3/6/1888	26	325	Yes	1,454,020	1.46	13.25
Cleveland State Bank	Cleveland	Cleveland State Bancorp, Inc.	2/12/1908	6	61	No	240,393	1.12	11.80
Commerce Bank	Corinth	Commerce Holding Corporation	1/19/1999	1	28	Yes	118,856	1.45	12.83
Commercial Bank	De Kalb	Commercial Capital Corporation	12/1/1914	5	51	No	158,677	1.04	10.26
Community Bank of Mississippi	Forest	Community Bancshares of Mississippi, Inc.	8/14/1905	45	797	No	3,326,318	0.88	10.44
Copiah Bank	Hazlehurst	Copiah Bancshares, Inc.	10/26/1891	9	65	No	231,136	0.82	8.68
Covington County Bank	Collins	Covington Capital Corporation	5/1/1975	2	20	No	80,816	0.65	7.64
Farmers and Merchants Bank	Baldwyn		3/10/1941	9	112	No	347,610	1.78	13.20
First American National Bank	Iuka	First American Bancshares, Inc.	9/5/1964	10	100	Yes	274,665	0.56	5.20
First Bank	McComb	First Southwest Corporation	6/25/1895	14	144	Yes	575,327	0.80	8.95
First Choice Bank	Pontotoc	Pontotoc Bancshares Corp.	9/1/1900	3	72	No	315,304	1.18	9.50
First Commercial Bank	Jackson	First Commercial Bancshares, Inc.	10/12/2000	4	55	No	397,945	1.12	8.70
First Federal Savings and Loan Association	Aberdeen		3/23/1936	1	4	No	41,096	0.54	2.86
First Federal S&LA of Pascagoula-Moss Point	Pascagoula		10/28/1955	6	58	No	310,214	0.29	3.19
First National Bank of Clarksdale	Clarksdale	First Valley National Corp.	4/1/1964	5	49	No	372,082	1.16	9.60
First National Bank of Picayune	Picayune	First National Corporation of Picayune	7/31/1947	6	61	Yes	212,358	2.04	15.05
First Security Bank	Batesville	Security Capital Corporation	7/1/1952	18	186	No	599,393	1.43	12.63
First Southern Bank	Columbia	First Federal Bancorp	3/28/1960	6	66	Yes	195,255	0.89	8.24
First State Bank	Holly Springs	First State Capital Corporation	5/25/1916	3	36	No	127,283	0.68	6.74
First State Bank	Waynesboro	First State Corporation	6/4/1934	14	175	No	820,443	1.09	8.77
First, A National Banking Association	Hattiesburg	First Bancshares, Inc.	8/5/1996	68	631	No	3,528,272	1.14	8.15

Source: S&P Global Market Intelligence

Mississippi – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
FNB Oxford Bank	Oxford	First National Holding Company	10/10/1910	5	66	No	331,156	1.13	9.65
Grand Bank for Savings, FSB	Hattiesburg	Grand Financial Corporation	1/1/1968	2	40	Yes	83,271	0.60	4.51
Great Southern Bank	Meridian	Great Southern Capital Corporation	3/2/1902	12	138	No	301,955	0.88	10.15
Guaranty Bank and Trust Company	Belzoni	Guaranty Capital Corporation	5/17/1943	17	200	Yes	854,876	1.41	14.23
Holmes County Bank & Trust Company	Lexington	Holmes County Capital Corporation	1/1/1932	4	21	Yes	125,801	0.71	5.94
Jefferson Bank	Greenville	Southeast Arkansas Bank Corporation	10/10/1900	3	27	No	126,542	1.71	10.23
Magnolia State Bank	Bay Springs	Magnolia State Corporation	8/4/1975	8	86	Yes	357,025	0.73	7.55
Mechanics Bank	Water Valley	Mechanics Banc Holding Company	1/1/1892	6	67	No	227,890	0.89	8.39
Merchants & Farmers Bank	Holly Springs	M & F Bancorp, Inc.	3/15/1899	4	37	Yes	105,345	0.74	7.76
Merchants & Marine Bank	Pascagoula	Merchants & Marine Bancorp, Inc.	1/11/1932	13	145	No	592,677	0.67	5.57
Merchants and Planters Bank	Raymond		1/27/1906	4	30	No	91,706	0.84	9.10
OmniBank	Bay Springs		1/1/1907	3	22	No	45,745	(0.22)	(2.33)
Oxford University Bank	Oxford	Lafayette Bancorp, Inc.	11/27/2000	3	33	No	161,337	0.92	9.61
Peoples Bank	Mendenhall	Peoples Bancshares, Inc.	11/5/1908	5	124	Yes	311,250	1.77	18.83
Peoples Bank	Ripley	Peoples Corporation	3/3/1925	6	81	No	425,964	1.06	10.06
Peoples Bank, Biloxi, Mississippi	Biloxi	Peoples Financial Corporation	4/15/1896	19	151	No	630,181	0.18	1.37
Pike National Bank	McComb	PCNB Corp.	9/30/1985	5	79	No	260,647	1.14	8.68
Planters Bank & Trust Company	Indianola	Planters Holding Company	4/10/1920	19	234	No	1,099,987	1.19	11.95
PriorityOne Bank	Magee	PriorityOne Capital Corporation	1/1/1905	15	195	Yes	668,322	1.15	10.37
Renasant Bank	Tupelo	Renasant Corporation	2/27/1904	164	2,372	No	12,849,590	1.44	8.38
Richton Bank & Trust Company	Richton	Centon Bancorp, Inc.	1/1/1931	2	16	Yes	56,127	0.70	4.56
RiverHills Bank	Vicksburg	RiverHills Capital Corporation	2/1/1890	4	56	Yes	336,560	1.21	12.07
State Bank & Trust Company	Ridgeland	State Capital Corporation	11/1/1898	35	295	No	1,163,237	0.80	7.58
Sycamore Bank	Senatobia	Tate Financial Corporation	3/13/1900	5	59	No	234,069	1.03	11.00
Trustmark National Bank	Jackson	Trustmark Corporation	12/19/1889	207	2,839	No	13,474,941	1.11	9.12
United Mississippi Bank	Natchez	Southwest Security, Inc.	5/14/1973	10	131	Yes	370,659	0.62	6.18

Source: S&P Global Market Intelligence

Mississippi – 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	BancorpSouth Bank	Tupelo	4,370	307	14,557,183	47,418	59,672	3,331	4,192	**18,319,389**
2	Trustmark National Bank	Jackson	2,839	207	11,550,219	55,798	65,096	4,068	4,746	**13,474,941**
3	Renasant Bank	Tupelo	2,372	164	10,310,603	62,870	78,351	4,347	5,417	**12,849,590**
4	First, A National Banking Association	Hattiesburg	631	68	2,921,458	42,963	51,886	4,630	5,592	**3,528,272**
5	Community Bank of Mississippi	Forest	797	45	3,002,330	66,718	73,918	3,767	4,174	**3,326,318**
6	BankPlus	Belzoni	736	58	2,600,883	44,843	50,662	3,534	3,992	**2,938,419**
7	Citizens National Bank of Meridian	Meridian	325	26	1,271,626	48,909	55,924	3,913	4,474	**1,454,020**
8	State Bank & Trust Company	Ridgeland	295	35	1,002,685	28,648	33,235	3,399	3,943	**1,163,237**
9	Planters Bank & Trust Company	Indianola	234	19	969,295	51,016	57,894	4,142	4,701	**1,099,987**
10	Citizens Bank of Philadelphia, Mississippi	Philadelphia	240	23	841,732	36,597	45,959	3,507	4,404	**1,057,068**
11	BankFirst Financial Services	Macon	211	22	925,652	42,075	47,656	4,387	4,969	**1,048,423**
12	Guaranty Bank and Trust Company	Belzoni	200	17	758,805	44,636	50,287	3,794	4,274	**854,876**
13	First State Bank	Waynesboro	175	14	678,452	48,461	58,603	3,877	4,688	**820,443**
14	PriorityOne Bank	Magee	195	15	547,115	36,474	44,555	2,806	3,427	**668,322**
15	Peoples Bank, Biloxi, Mississippi	Biloxi	151	19	521,602	27,453	33,167	3,454	4,173	**630,181**
16	First Security Bank	Batesville	186	18	528,072	29,337	33,300	2,839	3,223	**599,393**
17	Merchants & Marine Bank	Pascagoula	145	13	505,838	38,911	45,591	3,489	4,087	**592,677**
18	First Bank	McComb	144	14	502,673	35,905	41,095	3,491	3,995	**575,327**
19	BNA Bank	New Albany	103	6	451,721	75,287	87,519	4,386	5,098	**525,111**
20	Bank of Commerce	Greenwood	61	8	412,354	51,544	59,380	6,760	7,788	**475,040**
21	Citizens Bank	Columbia	138	8	376,223	47,028	53,764	2,726	3,117	**430,109**
22	Peoples Bank	Ripley	81	6	371,419	61,903	70,994	4,585	5,259	**425,964**
23	First Commercial Bank	Jackson	55	4	330,232	82,558	99,486	6,004	7,235	**397,945**
24	First National Bank of Clarksdale	Clarksdale	49	5	322,138	64,428	74,416	6,574	7,594	**372,082**
25	United Mississippi Bank	Natchez	131	10	331,130	33,113	37,066	2,528	2,829	**370,659**
26	Magnolia State Bank	Bay Springs	86	8	322,424	40,303	44,628	3,749	4,151	**357,025**
27	Farmers and Merchants Bank	Baldwyn	112	9	288,904	32,100	38,623	2,580	3,104	**347,610**
28	RiverHills Bank	Vicksburg	56	4	273,555	68,389	84,140	4,885	6,010	**336,560**
29	FNB Oxford Bank	Oxford	66	5	272,374	54,475	66,231	4,127	5,018	**331,156**
30	Century Bank	Lucedale	114	10	269,153	26,915	32,301	2,361	2,833	**323,013**
31	First Choice Bank	Pontotoc	72	3	273,827	91,276	105,101	3,803	4,379	**315,304**
32	Peoples Bank	Mendenhall	124	5	277,722	55,544	62,250	2,240	2,510	**311,250**
33	First Federal S&LA of Pascagoula-Moss Point	Pascagoula	58	6	189,943	31,657	51,702	3,275	5,349	**310,214**
34	Great Southern Bank	Meridian	138	12	274,693	22,891	25,163	1,991	2,188	**301,955**
35	First American National Bank	Iuka	100	10	241,013	24,101	27,467	2,410	2,747	**274,665**
36	Bank of Yazoo City	Yazoo City	54	7	226,558	32,365	37,478	4,196	4,858	**262,343**
37	Pike National Bank	McComb	79	5	224,566	44,913	52,129	2,843	3,299	**260,647**
38	Cleveland State Bank	Cleveland	61	6	211,873	35,312	40,066	3,473	3,941	**240,393**
39	Sycamore Bank	Senatobia	59	5	210,036	42,007	46,814	3,560	3,967	**234,069**
40	Bank of Holly Springs	Holly Springs	63	5	186,900	37,380	46,625	2,967	3,700	**233,127**
41	Copiah Bank	Hazlehurst	65	9	186,418	20,713	25,682	2,868	3,556	**231,136**
42	Mechanics Bank	Water Valley	67	6	199,713	33,286	37,982	2,981	3,401	**227,890**
43	First National Bank of Picayune	Picayune	61	6	175,997	29,333	35,393	2,885	3,481	**212,358**
44	Bank of Okolona	Okolona	49	4	177,670	44,418	51,308	3,626	4,188	**205,231**
45	Bank of Forest	Forest	53	3	170,985	56,995	66,287	3,226	3,752	**198,860**
46	First Southern Bank	Columbia	66	6	173,121	28,854	32,543	2,623	2,958	**195,255**
47	Bank of Kilmichael	Kilmichael	41	4	154,001	38,500	44,732	3,756	4,364	**178,929**
48	Bank of Wiggins	Wiggins	45	3	143,955	47,985	58,153	3,199	3,877	**174,460**
49	Bank of Brookhaven	Brookhaven	25	1	141,818	141,818	163,909	5,673	6,556	**163,909**
50	Oxford University Bank	Oxford	33	3	139,944	46,648	53,779	4,241	4,889	**161,337**

Source: S&P Global Market Intelligence

Mississippi – 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	Grand Bank for Savings, FSB	Hattiesburg	83,271	8.51	9.40	1.30	2.15	104.18	NA	**6.68**
2	Bank of Morton	Morton	68,059	6.95	(0.17)	0.60	(0.76)	90.17	2.68	**5.60**
3	Peoples Bank	Mendenhall	311,250	7.07	4.23	1.00	9.34	88.62	3.82	**5.54**
4	Jefferson Bank	Greenville	126,542	8.15	0.63	1.44	6.94	81.21	2.72	**5.38**
5	Bank of Holly Springs	Holly Springs	233,127	6.31	9.57	0.73	3.82	91.75	3.08	**4.95**
6	Farmers and Merchants Bank	Baldwyn	347,610	7.06	14.20	0.66	1.76	68.13	3.47	**4.82**
7	First National Bank of Picayune	Picayune	212,358	6.35	0.20	0.40	(8.93)	81.12	2.58	**4.81**
8	Bank of Okolona	Okolona	205,231	6.40	1.51	1.14	8.32	81.20	3.37	**4.59**
9	Bank of Anguilla	Anguilla	137,007	6.22	3.22	0.71	(1.67)	75.58	2.97	**4.58**
10	Bank of Benoit	Benoit	18,394	8.87	(1.28)	0.38	14.05	27.77	2.71	**4.57**
11	OmniBank	Bay Springs	45,745	5.67	15.59	0.23	(3.30)	79.62	2.29	**4.52**
12	Bank of Franklin	Meadville	143,751	6.17	2.97	0.55	7.30	71.60	2.64	**4.51**
13	Citizens Bank	Byhalia	76,830	6.57	6.96	0.47	1.94	60.17	2.53	**4.42**
14	Great Southern Bank	Meridian	301,955	8.31	4.55	0.35	3.18	42.66	2.39	**4.41**
15	Citizens Bank & Trust Company	Marks	143,021	5.62	(4.52)	0.80	17.53	78.86	3.52	**4.38**
15	First Southern Bank	Columbia	195,255	5.44	9.65	0.35	5.33	80.23	2.61	**4.38**
17	Pike National Bank	McComb	260,647	6.50	3.82	0.72	6.83	66.92	2.72	**4.37**
18	First Security Bank	Batesville	599,393	5.81	1.30	0.58	5.47	68.51	2.91	**4.35**
19	Century Bank	Lucedale	323,013	5.91	6.22	0.70	8.46	79.42	2.73	**4.34**
20	United Mississippi Bank	Natchez	370,659	5.50	(3.06)	0.52	4.44	78.21	2.65	**4.31**
21	Citizens Bank	Columbia	430,109	5.83	(1.95)	0.85	(1.57)	86.28	2.10	**4.30**
22	Commerce Bank	Corinth	118,856	5.75	6.60	0.60	4.12	77.85	2.61	**4.25**
23	PriorityOne Bank	Magee	668,322	5.46	6.43	0.82	4.27	94.10	3.05	**4.24**
23	Renasant Bank	Tupelo	12,849,590	5.21	19.03	0.67	22.30	91.23	3.06	**4.24**
25	Bank of Kilmichael	Kilmichael	178,929	6.10	14.31	0.74	0.59	75.45	2.96	**4.22**
26	Bank of Forest	Forest	198,860	6.03	4.05	0.52	(3.99)	66.53	2.27	**4.19**
26	Copiah Bank	Hazlehurst	231,136	5.48	(1.63)	0.78	0.78	93.68	2.56	**4.19**
26	Guaranty Bank and Trust Company	Belzoni	854,876	5.59	7.19	0.82	6.03	80.02	3.22	**4.19**
29	First American National Bank	Iuka	274,665	6.07	8.80	0.40	5.35	58.40	2.69	**4.15**
30	Commercial Bank	De Kalb	158,677	6.12	7.85	0.70	1.80	67.41	2.68	**4.12**
31	BankPlus	Belzoni	2,938,419	5.16	9.34	0.50	15.60	80.97	2.42	**4.11**
32	First, A National Banking Association	Hattiesburg	3,528,272	5.28	54.14	0.62	46.65	80.15	2.82	**4.08**
33	Magnolia State Bank	Bay Springs	357,025	5.21	2.17	0.69	7.57	81.75	1.92	**4.06**
34	Richton Bank & Trust Company	Richton	56,127	6.06	(5.20)	0.31	(6.55)	49.85	3.00	**4.05**
35	First Choice Bank	Pontotoc	315,304	5.87	7.03	0.74	2.84	68.79	2.68	**4.03**
35	Sycamore Bank	Senatobia	234,069	5.39	6.54	0.53	0.18	72.13	2.78	**4.03**
37	Cleveland State Bank	Cleveland	240,393	5.50	4.84	0.27	0.59	59.66	2.61	**4.01**
38	Merchants and Planters Bank	Raymond	91,706	5.26	5.44	0.19	(10.66)	65.57	2.15	**3.94**
39	Mechanics Bank	Water Valley	227,890	5.58	3.80	0.98	3.17	78.99	2.28	**3.84**
40	First Commercial Bank	Jackson	397,945	4.93	(3.16)	0.89	4.71	95.45	2.49	**3.82**
41	Charter Bank	Biloxi	160,540	5.78	7.20	1.15	11.51	81.80	2.43	**3.81**
42	Bank of Winona	Winona	124,836	5.59	8.94	0.67	5.38	46.97	3.60	**3.78**
43	Oxford University Bank	Oxford	161,337	5.21	10.16	1.11	4.27	90.84	2.73	**3.76**
43	State Bank & Trust Company	Ridgeland	1,163,237	5.11	(1.22)	0.98	3.12	86.62	2.60	**3.76**
45	Community Bank of Mississippi	Forest	3,326,318	5.64	4.29	0.87	7.20	73.82	1.87	**3.75**
46	BancorpSouth Bank	Tupelo	18,319,389	4.85	6.20	0.62	6.48	90.78	2.13	**3.72**
47	BankFirst Financial Services	Macon	1,048,423	4.74	0.86	0.66	9.26	81.98	2.46	**3.69**
48	Merchants & Farmers Bank	Holly Springs	105,345	5.94	1.28	0.72	3.27	50.10	3.22	**3.65**
49	Bank of Wiggins	Wiggins	174,460	5.51	(8.83)	0.69	(8.02)	67.19	2.59	**3.62**
50	Citizens National Bank of Meridian	Meridian	1,454,020	4.98	3.59	0.73	6.32	78.17	2.66	**3.60**

Source: S&P Global Market Intelligence

Mississippi – 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	Peoples Bank	Mendenhall	311,250	6,986	0.52	1.59	0.00	(0.11)	6,906	**2.34**
2	Merchants and Planters Bank	Raymond	91,706	769	0.21	0.00	0.00	0.00	1,946	**2.12**
3	PriorityOne Bank	Magee	668,322	9,922	0.75	0.33	0.00	(0.01)	11,502	**1.77**
4	BankPlus	Belzoni	2,938,419	22,740	1.04	0.13	0.00	(0.49)	46,796	**1.71**
5	Jefferson Bank	Greenville	126,542	2,115	0.12	0.00	0.00	0.00	2,031	**1.64**
6	First Security Bank	Batesville	599,393	8,073	0.75	0.00	0.00	(0.02)	8,951	**1.59**
7	BancorpSouth Bank	Tupelo	18,319,389	219,424	0.28	0.10	(0.03)	(0.01)	263,627	**1.50**
7	Farmers and Merchants Bank	Baldwyn	347,610	6,016	0.55	0.00	0.00	0.01	5,071	**1.50**
9	Richton Bank & Trust Company	Richton	56,127	525	0.56	0.00	0.00	0.00	805	**1.43**
10	Citizens National Bank of Meridian	Meridian	1,454,020	26,637	0.43	0.04	0.00	(0.01)	19,325	**1.41**
11	Merchants & Farmers Bank	Holly Springs	105,345	1,015	0.70	0.00	0.00	0.00	1,361	**1.33**
12	Trustmark National Bank	Jackson	13,474,941	148,958	0.34	0.15	(0.01)	(0.02)	177,375	**1.32**
13	United Mississippi Bank	Natchez	370,659	2,973	0.48	0.00	0.00	(0.11)	4,666	**1.30**
14	Pike National Bank	McComb	260,647	2,802	0.57	0.00	0.00	(0.03)	3,120	**1.27**
15	Century Bank	Lucedale	323,013	3,434	0.55	0.00	0.00	0.01	3,924	**1.25**
16	Sycamore Bank	Senatobia	234,069	2,340	0.52	0.00	0.00	0.00	2,801	**1.23**
17	Renasant Bank	Tupelo	12,849,590	168,923	0.29	0.33	0.04	(0.01)	143,576	**1.22**
18	Bank of Franklin	Meadville	143,751	1,379	0.57	0.00	0.00	0.00	1,627	**1.18**
19	Guaranty Bank and Trust Company	Belzoni	854,876	15,395	0.51	0.00	0.00	0.00	9,481	**1.16**
20	First American National Bank	Iuka	274,665	1,959	0.58	0.00	0.00	0.00	2,930	**1.12**
21	Grand Bank for Savings, FSB	Hattiesburg	83,271	633	0.00	0.28	0.01	0.47	844	**1.07**
21	Holmes County Bank & Trust Company	Lexington	125,801	1,117	0.34	0.00	0.00	0.02	1,277	**1.07**
23	Citizens Bank	Columbia	430,109	6,416	0.49	0.00	0.00	(0.02)	4,406	**1.04**
24	Bank of Morton	Morton	68,059	1,898	0.66	0.00	0.00	0.00	695	**1.03**
24	Great Southern Bank	Meridian	301,955	2,573	0.75	0.00	0.00	(0.01)	3,038	**1.03**
24	Mechanics Bank	Water Valley	227,890	1,991	0.26	0.00	0.00	0.00	2,304	**1.03**
27	BankFirst Financial Services	Macon	1,048,423	10,805	0.39	0.14	0.00	(0.03)	10,041	**1.02**
28	First Southern Bank	Columbia	195,255	2,285	0.48	0.00	0.01	0.00	1,947	**1.01**
28	First National Bank of Picayune	Picayune	212,358	5,767	0.67	0.00	0.00	(0.01)	2,153	**1.01**
28	Citizens Bank & Trust Company	Marks	143,021	979	0.40	0.00	0.00	(0.06)	1,368	**1.01**
31	Planters Bank & Trust Company	Indianola	1,099,987	12,548	0.55	0.00	0.00	(0.03)	10,384	**0.98**
32	Merchants & Marine Bank	Pascagoula	592,677	3,809	0.57	0.00	0.00	0.01	5,567	**0.97**
32	Citizens Bank	Byhalia	76,830	718	0.47	0.00	0.00	0.03	723	**0.97**
34	Commerce Bank	Corinth	118,856	2,230	0.52	0.00	0.00	0.00	1,103	**0.96**
35	Covington County Bank	Collins	80,816	520	0.38	0.00	0.00	(0.02)	753	**0.94**
36	Peoples Bank	Ripley	425,964	4,273	0.20	0.00	0.00	0.00	3,756	**0.93**
37	Bank of Anguilla	Anguilla	137,007	1,379	0.20	0.00	0.00	0.00	1,312	**0.90**
38	Bank of Forest	Forest	198,860	2,429	0.40	0.08	0.00	0.00	1,763	**0.89**
38	Bank of Kilmichael	Kilmichael	178,929	3,054	0.44	0.00	0.00	0.00	1,553	**0.89**
40	Citizens Bank of Philadelphia, Mississippi	Philadelphia	1,057,068	6,461	0.46	0.00	0.00	0.00	8,542	**0.87**
41	Bank of Okolona	Okolona	205,231	2,194	0.67	0.00	0.00	(0.05)	1,657	**0.85**
42	Peoples Bank, Biloxi, Mississippi	Biloxi	630,181	1,136	0.30	0.00	0.01	(0.12)	5,269	**0.83**
42	First Choice Bank	Pontotoc	315,304	3,539	0.54	0.00	0.00	0.00	2,497	**0.83**
44	Copiah Bank	Hazlehurst	231,136	1,863	0.47	0.00	0.00	(0.12)	1,868	**0.82**
45	Bank of Wiggins	Wiggins	174,460	1,800	0.48	0.00	0.00	0.03	1,476	**0.81**
46	Commercial Bank	De Kalb	158,677	1,584	0.60	0.00	0.00	(0.18)	1,222	**0.80**
46	Bank of Brookhaven	Brookhaven	163,909	1,359	0.53	0.00	0.00	(0.01)	1,243	**0.80**
48	First Bank	McComb	575,327	5,818	0.22	0.00	0.00	0.01	4,223	**0.78**
49	Cleveland State Bank	Cleveland	240,393	2,539	0.32	0.00	0.00	0.00	1,722	**0.76**
49	Bank of Commerce	Greenwood	475,040	7,275	0.16	0.00	0.00	0.00	3,524	**0.76**

Source: S&P Global Market Intelligence

Mississippi – 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	First Federal Savings and Loan Association	Aberdeen	41,096	65.64	4	1	0.81	0.07	0.70	**1.58**
2	Bank of Commerce	Greenwood	475,040	47.37	61	8	1.23	0.19	0.52	**1.94**
3	First State Bank	Waynesboro	820,443	59.59	175	14	1.32	0.34	0.42	**2.08**
4	BNA Bank	New Albany	525,111	53.07	103	6	1.38	0.22	0.52	**2.12**
5	Amory Federal Savings and Loan Association	Amory	81,183	97.64	10	1	1.24	0.23	0.67	**2.13**
6	RiverHills Bank	Vicksburg	336,560	55.52	56	4	1.34	0.26	0.61	**2.20**
7	First National Bank of Clarksdale	Clarksdale	372,082	60.57	49	5	1.59	0.27	0.44	**2.30**
8	Peoples Bank	Ripley	425,964	60.97	81	6	1.58	0.18	0.65	**2.41**
9	FNB Oxford Bank	Oxford	331,156	62.44	66	5	1.56	0.30	0.60	**2.45**
10	Bank of Yazoo City	Yazoo City	262,343	68.59	54	7	1.42	0.29	0.90	**2.61**
11	First Federal S&LA of Pascagoula-Moss Point	Pascagoula	310,214	85.73	58	6	1.61	0.31	0.73	**2.65**
12	First Commercial Bank	Jackson	397,945	67.77	55	4	1.60	0.32	0.73	**2.66**
13	Planters Bank & Trust Company	Indianola	1,099,987	62.75	234	19	1.56	0.31	0.83	**2.70**
14	Oxford University Bank	Oxford	161,337	64.60	33	3	1.43	0.35	0.96	**2.73**
15	Citizens Bank of Philadelphia, Mississippi	Philadelphia	1,057,068	75.46	240	23	1.45	0.58	0.72	**2.75**
16	First, A National Banking Association	Hattiesburg	3,528,272	62.63	631	68	1.40	0.33	1.04	**2.77**
17	First National Bank of Picayune	Picayune	212,358	49.58	61	6	1.82	0.25	0.71	**2.77**
18	Citizens National Bank of Meridian	Meridian	1,454,020	57.99	325	26	1.70	0.30	0.86	**2.85**
19	Community Bank of Mississippi	Forest	3,326,318	70.16	797	45	1.78	0.36	0.73	**2.86**
20	Commerce Bank	Corinth	118,856	57.25	28	1	1.79	0.15	0.94	**2.87**
21	State Bank & Trust Company	Ridgeland	1,163,237	72.36	295	35	1.77	0.36	0.75	**2.89**
22	BankFirst Financial Services	Macon	1,048,423	64.11	211	22	1.61	0.24	1.04	**2.89**
23	Covington County Bank	Collins	80,816	71.91	20	2	1.43	0.46	1.02	**2.92**
24	Bank of Kilmichael	Kilmichael	178,929	59.08	41	4	1.75	0.24	0.92	**2.92**
25	Renasant Bank	Tupelo	12,849,590	59.50	2,372	164	1.89	0.35	0.68	**2.92**
26	First Bank	McComb	575,327	71.86	144	14	1.67	0.26	1.00	**2.93**
27	Bank of Brookhaven	Brookhaven	163,909	69.08	25	1	1.61	0.29	1.03	**2.94**
28	First Choice Bank	Pontotoc	315,304	63.79	72	3	1.73	0.29	0.93	**2.96**
29	Bank of Wiggins	Wiggins	174,460	69.68	45	3	1.65	0.33	0.99	**2.97**
30	Bank of Winona	Winona	124,836	74.44	18	1	1.92	0.40	0.67	**2.99**
31	Holmes County Bank & Trust Company	Lexington	125,801	73.76	21	4	1.55	0.12	1.33	**3.00**
32	Guaranty Bank and Trust Company	Belzoni	854,876	58.05	200	17	1.90	0.45	0.66	**3.01**
33	Cleveland State Bank	Cleveland	240,393	66.71	61	6	1.93	0.49	0.59	**3.01**
34	Trustmark National Bank	Jackson	13,474,941	67.36	2,839	207	1.79	0.38	0.88	**3.05**
35	Merchants & Marine Bank	Pascagoula	592,677	75.43	145	13	1.56	0.58	0.91	**3.06**
36	Bank of Okolona	Okolona	205,231	59.88	49	4	1.46	0.25	1.37	**3.08**
37	Commercial Bank	De Kalb	158,677	67.11	51	5	1.91	0.48	0.77	**3.16**
38	Magnolia State Bank	Bay Springs	357,025	73.86	86	8	1.55	0.55	1.13	**3.22**
39	Bank of Forest	Forest	198,860	70.12	53	3	1.75	0.30	1.20	**3.25**
40	First State Bank	Holly Springs	127,283	83.81	36	3	1.97	0.31	0.97	**3.25**
41	BancorpSouth Bank	Tupelo	18,319,389	67.63	4,370	307	2.11	0.35	0.85	**3.31**
42	Bank of Morton	Morton	68,059	53.57	17	1	2.13	0.36	0.83	**3.32**
43	Charter Bank	Biloxi	160,540	88.33	37	4	1.86	0.51	0.99	**3.37**
44	Mechanics Bank	Water Valley	227,890	73.57	67	6	2.16	0.35	0.87	**3.37**
45	Peoples Bank, Biloxi, Mississippi	Biloxi	630,181	93.60	151	19	1.69	0.60	1.10	**3.38**
46	Bank of Benoit	Benoit	18,394	87.42	5	1	1.74	0.11	1.54	**3.40**
47	First Security Bank	Batesville	599,393	61.98	186	18	2.27	0.44	0.72	**3.42**
48	Jefferson Bank	Greenville	126,542	47.17	27	3	1.72	0.23	1.49	**3.43**
49	Citizens Bank	Columbia	430,109	67.48	138	8	2.14	0.37	0.94	**3.45**
50	Bank of Anguilla	Anguilla	137,007	70.27	30	5	1.78	0.56	1.12	**3.45**

Source: S&P Global Market Intelligence

Mississippi – 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	Bank of Brookhaven	Brookhaven	163,909	94,102	0.96	0.09	0.02	0.00	0.07	**0.18**
2	Merchants and Planters Bank	Raymond	91,706	53,952	1.15	0.10	0.00	0.04	0.16	**0.30**
3	First Federal Savings and Loan Association	Aberdeen	41,096	28,468	0.44	0.56	0.24	0.00	0.00	**0.80**
4	First Commercial Bank	Jackson	397,945	315,209	1.32	0.41	0.00	0.33	0.06	**0.81**
5	State Bank & Trust Company	Ridgeland	1,163,237	868,501	1.00	0.08	0.00	0.70	0.15	**0.93**
6	Renasant Bank	Tupelo	12,849,590	9,406,218	0.53	0.45	0.07	0.44	0.04	**1.00**
7	BancorpSouth Bank	Tupelo	18,319,389	13,214,304	0.88	0.34	0.06	0.59	0.05	**1.04**
8	First National Bank of Clarksdale	Clarksdale	372,082	210,325	1.68	0.67	0.00	0.39	0.09	**1.15**
9	FNB Oxford Bank	Oxford	331,156	200,379	1.11	0.47	0.05	0.89	0.04	**1.45**
10	Trustmark National Bank	Jackson	13,474,941	9,260,898	0.87	0.15	0.04	1.06	0.22	**1.46**
11	Citizens National Bank of Meridian	Meridian	1,454,020	993,993	1.24	0.58	0.01	0.82	0.06	**1.47**
12	Jefferson Bank	Greenville	126,542	84,739	5.19	1.48	0.00	0.01	0.03	**1.52**
13	Oxford University Bank	Oxford	161,337	127,131	1.03	0.65	0.12	0.71	0.11	**1.59**
14	Bank of Yazoo City	Yazoo City	262,343	133,615	1.57	0.35	0.15	1.10	0.04	**1.65**
15	BankFirst Financial Services	Macon	1,048,423	758,821	1.23	0.41	0.00	1.29	(0.03)	**1.68**
16	Peoples Bank	Ripley	425,964	180,562	1.27	0.65	0.01	0.92	0.13	**1.70**
17	Bank of Kilmichael	Kilmichael	178,929	116,194	1.44	0.96	0.00	0.57	0.19	**1.72**
18	BankPlus	Belzoni	2,938,419	2,105,809	1.15	0.42	0.12	0.90	0.36	**1.80**
19	Sycamore Bank	Senatobia	234,069	151,506	0.83	0.82	0.03	0.90	0.06	**1.80**
20	First Bank	McComb	575,327	444,505	1.03	1.17	0.04	0.62	0.06	**1.89**
21	First Choice Bank	Pontotoc	315,304	188,357	0.92	1.09	0.01	0.65	0.14	**1.90**
22	Magnolia State Bank	Bay Springs	357,025	263,582	0.81	0.93	0.16	0.79	0.08	**1.96**
23	Cleveland State Bank	Cleveland	240,393	126,393	1.35	1.26	0.00	0.89	0.05	**2.20**
24	First Southern Bank	Columbia	195,255	138,893	1.04	1.58	0.22	0.30	0.10	**2.21**
25	BNA Bank	New Albany	525,111	311,801	1.64	0.42	0.03	1.42	0.34	**2.22**
26	First, A National Banking Association	Hattiesburg	3,528,272	2,342,704	0.48	0.24	0.04	1.97	0.01	**2.26**
27	Commerce Bank	Corinth	118,856	81,513	2.11	1.37	0.47	0.20	0.26	**2.31**
28	First Federal S&LA of Pascagoula-Moss Point	Pascagoula	310,214	250,041	0.40	0.66	0.07	1.56	0.14	**2.43**
29	Copiah Bank	Hazlehurst	231,136	174,633	1.28	0.83	0.43	1.16	0.05	**2.47**
30	Covington County Bank	Collins	80,816	40,529	0.19	0.48	0.06	1.74	0.27	**2.55**
31	Community Bank of Mississippi	Forest	3,326,318	2,216,214	0.93	1.29	0.09	1.09	0.14	**2.61**
32	Great Southern Bank	Meridian	301,955	118,805	1.12	1.67	0.27	0.47	0.34	**2.75**
33	Guaranty Bank and Trust Company	Belzoni	854,876	608,553	1.26	0.70	0.01	1.76	0.30	**2.77**
34	Bank of Commerce	Greenwood	475,040	278,405	1.54	2.42	0.30	0.05	0.11	**2.88**
35	First Security Bank	Batesville	599,393	361,937	1.02	1.13	0.06	1.73	0.10	**3.02**
36	PriorityOne Bank	Magee	668,322	514,832	1.07	1.34	0.00	1.37	0.31	**3.03**
37	Farmers and Merchants Bank	Baldwyn	347,610	196,830	1.62	1.11	0.01	1.84	0.18	**3.14**
38	OmniBank	Bay Springs	45,745	32,860	1.61	0.09	0.00	3.69	(0.53)	**3.24**
39	First State Bank	Waynesboro	820,443	544,001	0.81	1.90	0.06	1.16	0.12	**3.24**
40	Mechanics Bank	Water Valley	227,890	157,751	1.26	0.95	0.17	2.26	0.00	**3.38**
41	Bank of Franklin	Meadville	143,751	91,176	1.16	1.10	0.34	1.91	0.08	**3.43**
42	Planters Bank & Trust Company	Indianola	1,099,987	585,032	0.88	1.36	0.05	1.94	0.09	**3.44**
43	Merchants & Marine Bank	Pascagoula	592,677	317,868	1.00	0.99	0.00	2.43	0.09	**3.51**
44	Citizens Bank	Columbia	430,109	324,595	1.41	1.52	0.07	1.89	0.13	**3.62**
45	Citizens Bank	Byhalia	76,830	40,368	0.75	1.45	0.00	2.02	0.27	**3.74**
46	First American National Bank	Iuka	274,665	140,756	1.15	2.39	0.01	1.22	0.21	**3.84**
47	Citizens Bank of Philadelphia, Mississippi	Philadelphia	1,057,068	447,499	0.80	0.97	0.00	3.01	(0.02)	**3.97**
48	RiverHills Bank	Vicksburg	336,560	187,896	2.33	1.72	0.44	1.85	0.02	**4.02**
49	Pike National Bank	McComb	260,647	150,272	1.33	0.89	0.04	3.09	0.17	**4.19**
50	First State Bank	Holly Springs	127,283	68,530	0.82	0.36	0.00	3.97	0.07	**4.40**

Source: S&P Global Market Intelligence

Mississippi – Return on Average Equity Ranking

Rank	Company Name	City	Total Assets ($000)	LTM Net Income ($000)	Total Employees	LTM Net Income ($000)/ Employee	2018Q1 LTM Net Income ($000)	2017Q1 LTM Net Income ($000)	ROAA (%)	ROAE (%)
1	Peoples Bank	Mendenhall	311,250	6,986	124	56	5,763	5,559	1.77	**18.83**
2	Bank of Commerce	Greenwood	475,040	7,275	61	119	4,700	4,346	1.58	**16.59**
3	First National Bank of Picayune	Picayune	212,358	5,767	61	95	5,211	5,549	2.04	**15.05**
4	Bank of Kilmichael	Kilmichael	178,929	3,054	41	74	2,483	2,204	1.31	**14.61**
5	Bank of Morton	Morton	68,059	1,898	17	112	2,017	1,823	2.10	**14.32**
6	Guaranty Bank and Trust Company	Belzoni	854,876	15,395	200	77	13,238	10,892	1.41	**14.23**
7	Citizens National Bank of Meridian	Meridian	1,454,020	26,637	325	82	22,441	21,561	1.46	**13.25**
8	Farmers and Merchants Bank	Baldwyn	347,610	6,016	112	54	3,514	3,122	1.78	**13.20**
9	Commerce Bank	Corinth	118,856	2,230	28	80	2,208	1,986	1.45	**12.83**
10	BNA Bank	New Albany	525,111	7,567	103	73	4,427	6,178	1.48	**12.74**
11	Citizens Bank	Columbia	430,109	6,416	138	46	6,131	6,353	1.14	**12.67**
12	First Security Bank	Batesville	599,393	8,073	186	43	6,546	5,091	1.43	**12.63**
13	RiverHills Bank	Vicksburg	336,560	5,121	56	91	4,313	3,593	1.21	**12.07**
14	Planters Bank & Trust Company	Indianola	1,099,987	12,548	234	54	9,829	10,795	1.19	**11.95**
15	Cleveland State Bank	Cleveland	240,393	2,539	61	42	2,360	1,728	1.12	**11.80**
16	Sycamore Bank	Senatobia	234,069	2,340	59	40	1,864	1,782	1.03	**11.00**
17	Century Bank	Lucedale	323,013	3,434	114	30	2,778	2,413	1.09	**10.64**
18	Bank of Anguilla	Anguilla	137,007	1,379	30	46	394	719	0.95	**10.48**
19	Community Bank of Mississippi	Forest	3,326,318	28,404	797	36	12,194	8,098	0.88	**10.44**
20	BankFirst Financial Services	Macon	1,048,423	10,805	211	51	7,440	7,409	1.10	**10.39**
21	PriorityOne Bank	Magee	668,322	9,922	195	51	10,493	10,783	1.15	**10.37**
22	BancorpSouth Bank	Tupelo	18,319,389	219,424	4,370	50	170,763	152,659	1.25	**10.28**
23	Commercial Bank	De Kalb	158,677	1,584	51	31	1,164	1,042	1.04	**10.26**
24	Jefferson Bank	Greenville	126,542	2,115	27	78	2,141	1,646	1.71	**10.23**
25	Great Southern Bank	Meridian	301,955	2,573	138	19	2,249	2,368	0.88	**10.15**
26	Peoples Bank	Ripley	425,964	4,273	81	53	3,690	3,210	1.06	**10.06**
27	FNB Oxford Bank	Oxford	331,156	3,523	66	53	2,748	3,223	1.13	**9.65**
28	Oxford University Bank	Oxford	161,337	1,422	33	43	1,080	982	0.92	**9.61**
29	First National Bank of Clarksdale	Clarksdale	372,082	4,305	49	88	3,395	4,147	1.16	**9.60**
30	First Choice Bank	Pontotoc	315,304	3,539	72	49	2,625	2,484	1.18	**9.50**
31	Bank of Yazoo City	Yazoo City	262,343	2,417	54	45	1,878	2,211	0.96	**9.45**
32	Bank of Franklin	Meadville	143,751	1,379	50	28	1,121	668	1.00	**9.20**
33	Trustmark National Bank	Jackson	13,474,941	148,958	2,839	52	113,560	114,956	1.11	**9.12**
34	Merchants and Planters Bank	Raymond	91,706	769	30	26	313	215	0.84	**9.10**
35	First Bank	McComb	575,327	5,818	144	40	6,179	5,262	0.80	**8.95**
36	Bank of Holly Springs	Holly Springs	233,127	3,848	63	61	3,582	3,712	1.33	**8.86**
37	First State Bank	Waynesboro	820,443	9,029	175	52	9,405	9,326	1.09	**8.77**
38	First Commercial Bank	Jackson	397,945	4,386	55	80	3,555	3,244	1.12	**8.70**
39	Copiah Bank	Hazlehurst	231,136	1,863	65	29	1,503	1,104	0.82	**8.68**
39	Pike National Bank	McComb	260,647	2,802	79	35	2,345	2,105	1.14	**8.68**
41	Bank of Okolona	Okolona	205,231	2,194	49	45	3,310	3,401	0.85	**8.54**
42	BankPlus	Belzoni	2,938,419	22,740	736	31	28,874	19,978	0.83	**8.42**
43	Mechanics Bank	Water Valley	227,890	1,991	67	30	1,128	2,086	0.89	**8.39**
44	Renasant Bank	Tupelo	12,849,590	168,923	2,372	71	110,593	98,968	1.44	**8.38**
45	First Southern Bank	Columbia	195,255	2,285	66	35	1,809	1,789	0.89	**8.24**
46	First, A National Banking Association	Hattiesburg	3,528,272	30,872	631	49	16,393	10,652	1.14	**8.15**
47	Citizens Bank	Byhalia	76,830	718	24	30	438	517	0.97	**8.10**
48	Citizens Bank of Philadelphia, Mississippi	Philadelphia	1,057,068	6,461	240	27	4,504	6,838	0.66	**8.01**
49	Merchants & Farmers Bank	Holly Springs	105,345	1,015	37	27	237	1,215	0.74	**7.76**
50	Covington County Bank	Collins	80,816	520	20	26	587	374	0.65	**7.64**

Source: S&P Global Market Intelligence

Mississippi – 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	Jefferson Bank	Greenville	126,542	4	5	48	12	24	**18.6**
2	Citizens National Bank of Meridian	Meridian	1,454,020	50	10	18	11	7	**19.2**
3	Bank of Kilmichael	Kilmichael	178,929	25	38	24	17	4	**21.6**
4	Commerce Bank	Corinth	118,856	22	34	20	27	9	**22.4**
5	First National Bank of Picayune	Picayune	212,358	7	28	17	60	3	**23.0**
5	Renasant Bank	Tupelo	12,849,590	23	17	25	6	44	**23.0**
7	Guaranty Bank and Trust Company	Belzoni	854,876	26	19	32	33	6	**23.2**
8	Farmers and Merchants Bank	Baldwyn	347,610	6	7	59	37	8	**23.4**
9	First Security Bank	Batesville	599,393	18	6	47	35	12	**23.6**
10	BancorpSouth Bank	Tupelo	18,319,389	46	7	41	7	22	**24.6**
11	BankFirst Financial Services	Macon	1,048,423	47	27	22	15	20	**26.2**
12	Peoples Bank	Mendenhall	311,250	3	1	69	61	1	**27.0**
13	Sycamore Bank	Senatobia	234,069	35	16	52	19	16	**27.6**
14	Bank of Morton	Morton	68,059	2	24	42	68	5	**28.2**
15	Merchants and Planters Bank	Raymond	91,706	38	2	67	2	34	**28.6**
16	Trustmark National Bank	Jackson	13,474,941	55	12	34	10	33	**28.8**
17	Bank of Commerce	Greenwood	475,040	60	49	2	34	2	**29.4**
17	PriorityOne Bank	Magee	668,322	23	3	64	36	21	**29.4**
19	Citizens Bank	Columbia	430,109	21	23	49	44	11	**29.6**
19	BNA Bank	New Albany	525,111	58	51	4	25	10	**29.6**
21	Oxford University Bank	Oxford	161,337	43	51	14	13	28	**29.8**
22	Peoples Bank	Ripley	425,964	67	36	8	16	26	**30.6**
22	Planters Bank & Trust Company	Indianola	1,099,987	53	31	13	42	14	**30.6**
24	First Choice Bank	Pontotoc	315,304	35	42	28	21	30	**31.2**
25	Cleveland State Bank	Cleveland	240,393	37	49	33	23	15	**31.4**
26	BankPlus	Belzoni	2,938,419	31	4	63	18	42	**31.6**
27	First Commercial Bank	Jackson	397,945	40	67	12	4	38	**32.2**
27	Great Southern Bank	Meridian	301,955	14	24	66	32	25	**32.2**
29	FNB Oxford Bank	Oxford	331,156	57	60	9	9	27	**32.4**
30	Century Bank	Lucedale	323,013	19	15	54	58	17	**32.6**
30	First National Bank of Clarksdale	Clarksdale	372,082	54	65	7	8	29	**32.6**
32	Bank of Franklin	Meadville	143,751	12	18	61	41	32	**32.8**
33	Bank of Anguilla	Anguilla	137,007	9	37	50	53	18	**33.4**
34	First Southern Bank	Columbia	195,255	15	28	58	24	45	**34.0**
35	Community Bank of Mississippi	Forest	3,326,318	45	60	19	31	19	**34.8**
35	Bank of Yazoo City	Yazoo City	262,343	65	54	10	14	31	**34.8**
35	First, A National Banking Association	Hattiesburg	3,528,272	32	54	16	26	46	**34.8**
38	Bank of Brookhaven	Brookhaven	163,909	51	46	27	1	53	**35.6**
38	State Bank & Trust Company	Ridgeland	1,163,237	43	58	21	5	51	**35.6**
40	Pike National Bank	McComb	260,647	17	14	60	49	39	**35.8**
41	RiverHills Bank	Vicksburg	336,560	60	57	6	48	13	**36.8**
42	First Bank	McComb	575,327	56	48	26	20	35	**37.0**
43	Copiah Bank	Hazlehurst	231,136	26	44	51	29	39	**37.8**
44	Mechanics Bank	Water Valley	227,890	39	24	44	40	43	**38.0**
45	Commercial Bank	De Kalb	158,677	30	46	37	57	23	**38.6**
45	Citizens Bank	Byhalia	76,830	13	32	56	45	47	**38.6**
47	Bank of Okolona	Okolona	205,231	8	41	36	70	41	**39.2**
48	Magnolia State Bank	Bay Springs	357,025	33	56	38	22	52	**40.2**
48	Covington County Bank	Collins	80,816	63	35	23	30	50	**40.2**
50	First State Bank	Waynesboro	820,443	58	66	3	39	37	**40.6**

Source: S&P Global Market Intelligence

Rank The Banks

Missouri – 2019 Q1

Missouri – Bank Listing

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
1st Advantage Bank	Saint Peters	Banc Investors, LLC	1/31/2005	1	16	No	106,364	0.63	6.26
1st Cameron State Bank	Cameron	C & M Bancshares, Inc.	4/1/1965	2	14	No	55,934	0.49	5.58
Academy Bank, N.A.	Kansas City	Dickinson Financial Corporation II	6/15/1966	73	581	No	1,594,587	1.36	8.61
Adrian Bank	Adrian	Adrian Bancshares, Inc.	10/18/1932	3	31	Yes	143,296	1.22	11.48
Alliance Bank	Cape Girardeau	Alliance Bancshares, Inc.	10/23/1997	4	65	No	239,927	0.72	5.33
Alliant Bank	Madison	NEMO Bancshares, Inc.	2/20/1888	5	48	Yes	163,428	0.89	8.90
Alton Bank	Alton	Alton Bancshares, Inc.	4/17/1924	2	17	Yes	67,664	1.47	10.66
American Bank of Missouri	Wellsville	Evergreen Bancshares, Inc.	3/15/1880	8	77	No	349,060	0.81	7.68
America's Community Bank	Blue Springs	Urich Bancorp, Inc.	2/27/1888	1	7	Yes	28,672	0.26	2.12
Bank 21	Carrollton	Knott Holding Company, Inc.	1/1/1903	5	42	Yes	156,144	0.95	11.67
Bank Northwest	Hamilton	Caldwell County Bancshares, Inc.	7/2/1947	5	39	Yes	170,378	1.85	21.10
Bank of Advance	Advance	Miles Bancshares, Inc.	1/30/1902	6	78	Yes	329,833	1.76	13.13
Bank of Billings	Billings	First Miami Bancshares, Inc.	3/14/1889	2	22	No	58,683	1.16	7.90
Bank of Bolivar	Bolivar	Bolivar Bancshares, Inc.	4/16/1997	6	79	No	302,646	0.68	8.01
Bank of Brookfield-Purdin, National Association	Brookfield	Capital Bancshares, Inc.	12/14/1894	4	19	Yes	95,111	0.71	6.21
Bank of Cairo and Moberly	Moberly	Cairo/Moberly Bancshares, Inc.	4/14/1905	2	25	No	105,792	1.60	8.68
Bank of Crocker	Waynesville		7/5/1911	4	40	Yes	124,596	0.37	3.46
Bank of Fairport	Maysville	Fairport Bancshares, Inc.	3/8/1909	2	5	No	17,824	(0.47)	(7.13)
Bank of Franklin County	Washington	Franklin Bancorp, Inc.	8/28/2000	5	64	No	265,604	0.70	7.83
Bank of Grain Valley	Kansas City	Grain Valley Bancshares, Inc.	5/11/1905	2	18	Yes	91,052	1.28	6.00
Bank of Grandin	Grandin		1/13/1913	5	37	Yes	161,528	0.99	6.08
Bank of Houston	Houston	Ozark Bancshares, Inc.	6/4/1889	1	12	Yes	30,593	(1.04)	(15.11)
Bank of Iberia	Iberia	Milco Bancorporation, Inc.	10/1/1899	2	17	No	56,273	0.32	3.78
Bank of Kirksville	Kirksville	Rockhold BanCorp, Inc.	1/17/1914	8	70	Yes	448,692	0.92	8.83
Bank of Louisiana	Louisiana	Lincoln County Bancorp, Inc.	1/17/1887	2	16	Yes	53,376	(0.17)	(1.52)
Bank of Minden	Mindenmines	Amsterdam Bancshares, Inc.	7/31/1912	2	12	Yes	34,960	0.66	5.12
Bank of Missouri	Perryville	Reliable Community Bancshares, Inc.	11/7/1891	34	438	No	1,769,585	1.26	10.02
Bank of Monticello	Monticello	Monticello Bancshares, Inc.	2/27/1928	3	29	Yes	107,809	1.25	11.06
Bank of New Cambria	New Cambria		3/25/1933	2	9	No	32,088	0.82	6.54
Bank of New Madrid	New Madrid	Dixie Bancshares Corp.	8/15/1934	3	26	Yes	102,407	1.19	10.27
Bank of Odessa	Odessa	Country Agencies & Investments, Inc.	1/1/1889	2	43	No	267,012	1.34	6.52
Bank of Old Monroe	Old Monroe	Cuivre River Bancshares, Inc.	9/19/1906	5	71	Yes	370,454	1.55	10.92
Bank of Orrick	Orrick		7/2/1902	2	9	No	34,653	0.20	2.02
Bank of Salem	Salem	Salem Bancshares, Inc.	10/10/1883	2	26	No	106,768	0.81	9.47
Bank of St. Elizabeth	Saint Elizabeth	St. Elizabeth Bancshares, Inc.	1/2/1914	4	34	Yes	145,597	1.55	12.53
Bank of Sullivan	Sullivan	Mid-Missouri Holding Company, Inc.	4/1/1895	8	115	No	515,131	1.14	12.30
Bank of Versailles	Versailles	BOV Holding Company	11/22/1882	5	41	No	256,386	1.13	8.85
Bank of Washington	Washington	Diamond Bancorp, Inc.	11/2/1877	6	113	Yes	741,617	1.18	9.50
Bank of Weston	Weston	Wilson Bancshares, Inc.	3/21/1893	3	36	Yes	152,281	1.03	13.01
Bank Star	Pacific	BancStar, Inc.	1/15/1975	2	33	No	125,804	0.60	5.85
BankLiberty	Kansas City	Liberty Bancorp, Inc.	12/5/1955	13	138	No	539,914	1.66	14.06
Belgrade State Bank	Belgrade	Turner Bancshares, Inc.	6/6/1906	6	91	No	269,581	1.10	11.96
Bloomsdale Bank	Bloomsdale	Peoples Community Bancorporation, Inc.	5/1/1914	5	52	Yes	226,893	1.73	19.87
Blue Ridge Bank and Trust Co.	Independence	Blue Ridge Bancshares, Inc.	9/8/1958	9	136	No	550,801	1.13	11.92
Branson Bank	Branson	Branson Bancshares, Inc.	3/22/2000	4	65	No	222,534	1.02	10.02

Source: S&P Global Market Intelligence

Missouri – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
BTC Bank	Bethany	Bethany Bankshares, Inc.	9/19/1919	11	102	No	498,848	1.26	8.92
Callaway Bank	Fulton	Callaway Security Banks, Inc.	1/1/1857	7	62	No	365,158	0.62	6.60
Canton State Bank	Canton	Canton Bancshares, Inc.	9/27/1935	1	12	No	32,809	0.31	3.00
Carroll County Trust Company of Carrollton, Missouri	Carrollton	Carroll County Bancshares, Inc.	1/1/1919	2	28	Yes	158,139	0.38	4.20
Cass Commercial Bank	Saint Louis	Cass Information Systems, Inc.	5/15/1906	4	53	No	832,326	1.88	12.56
CBC Bank	Bowling Green	Clifford Bancshares, Inc.	1/1/1871	4	11	Yes	36,933	0.31	3.97
Central Bank of Audrain County	Mexico	Central Bancompany, Inc.	1/3/1883	3	24	No	174,370	1.43	17.52
Central Bank of Boone County	Columbia	Central Bancompany, Inc.	1/1/1857	16	316	No	1,993,544	1.59	17.64
Central Bank of Branson	Branson	Central Bancompany, Inc.	7/29/1950	6	68	No	335,030	1.48	14.65
Central Bank of Kansas City	Kansas City	Central Bancshares of Kansas City, Inc.	8/10/1950	2	62	Yes	164,541	3.66	19.74
Central Bank of Lake of the Ozarks	Osage Beach	Central Bancompany, Inc.	9/27/1906	9	143	No	761,392	1.79	20.35
Central Bank of Moberly	Moberly	Central Bancompany, Inc.	5/16/1935	4	28	No	201,187	1.06	12.34
Central Bank of Sedalia	Sedalia	Central Bancompany, Inc.	1/1/1883	7	78	No	409,290	1.81	18.97
Central Bank of St. Louis	Clayton	Central Bancompany, Inc.	10/30/1902	16	235	No	2,041,695	1.58	13.26
Central Bank of the Midwest	Lee's Summit	Central Bancompany, Inc.	5/20/1985	35	331	No	1,800,734	1.33	9.42
Central Bank of the Ozarks	Springfield	Central Bancompany, Inc.	7/29/1956	23	255	No	1,416,078	1.27	12.46
Central Bank of Warrensburg	Warrensburg	Central Bancompany, Inc.	7/16/1984	6	49	No	254,752	1.28	8.86
Central Federal Savings and Loan Association of Rolla	Rolla	Central Federal Bancshares, Inc.	1/1/1952	1	16	No	69,383	0.30	1.01
Central Trust Bank	Jefferson City	Central Bancompany, Inc.	1/9/1902	16	665	No	2,553,401	1.39	15.54
Century Bank of the Ozarks	Gainesville	Century Bancshares, Inc.	7/24/1894	4	53	No	181,309	2.35	24.94
Chillicothe State Bank	Chillicothe	C.S. Bancshares, Inc.	10/19/1937	2	26	Yes	126,535	0.94	10.84
Citizens Bank	Butler	Amsterdam Bancshares, Inc.	1/19/1926	9	40	Yes	115,495	1.31	15.38
Citizens Bank	New Haven	Citizens Financial Group, Inc.	1/1/1934	4	59	No	233,909	0.73	6.16
Citizens Bank & Trust	Rock Port		1/1/1870	3	23	Yes	91,925	0.83	7.10
Citizens Bank and Trust Company	Kansas City	Citizens Bancshares Co.	1/1/1889	21	204	No	851,473	0.85	7.91
Citizens Bank of Charleston	Charleston	Citizens Bancorp, Inc.	1/20/1958	2	18	No	135,805	1.66	9.54
Citizens Bank of Edina	Edina	T & C Bancorp, Inc.	9/10/1914	1	14	No	69,632	2.06	17.64
Citizens Bank of Eldon	Eldon	Citizens Bancshares of Eldon, Missouri, Inc.	1/20/1905	4	37	No	148,629	1.14	8.41
Citizens Bank of Newburg	Rolla	Newburg Insurance Agency, Inc.	2/28/1944	3	43	No	152,808	0.18	1.62
Citizens Bank of Rogersville	Rogersville	Wildcat Bancshares, Inc.	1/1/1908	2	21	Yes	94,900	0.93	8.96
Citizens Community Bank	Pilot Grove	Bancorp II, Inc.	8/26/1913	3	23	No	103,060	0.79	6.66
Citizens National Bank of Greater St. Louis	Maplewood	Cardinal Bancorp, Inc.	1/1/1915	6	92	Yes	510,371	0.95	8.97
Citizens-Farmers Bank of Cole Camp	Cole Camp		3/29/1929	3	27	No	132,996	0.83	5.24
Clay County Savings Bank	Liberty	CCSB Financial Corp.	3/28/1922	3	35	No	118,514	0.83	8.08
Commerce Bank	Kansas City	Commerce Bancshares, Inc.	1/1/1865	169	4,742	No	24,930,493	1.69	16.75
Commercial Bank	Saint Louis	Commercial Bancshares, Inc.	12/21/1988	4	39	No	199,362	0.38	5.23
Commercial Bank of Oak Grove	Oak Grove	Country Agencies & Investments, Inc.	1/1/1907	1	16	No	76,230	0.35	2.15
Commercial Trust Company of Fayette	Fayette	Harris Taubman Financial Corporation	1/1/1903	2	30	Yes	125,613	0.98	9.46
Community Bank and Trust	Neosho	Community Bancshares, Inc.	6/25/1884	14	121	Yes	319,875	0.80	8.86
Community Bank of El Dorado Springs	El Dorado Springs		10/1/1981	1	15	Yes	104,024	1.44	8.99
Community Bank of Marshall	Marshall	Marshall Community Bancshares, Inc.	5/1/1978	7	35	No	154,385	1.05	9.64
Community Bank of Memphis	Memphis	Memphis Bancshares, Inc.	3/20/1999	1	10	No	46,421	1.05	8.58
Community Bank of Missouri	Richmond	Missouri Bancorp, Inc.	5/7/2001	2	19	No	53,429	1.06	7.99
Community Bank of Pleasant Hill	Pleasant Hill	LoLyn Financial Corporation	12/4/2006	1	17	No	73,475	1.02	10.77
Community Bank of Raymore	Raymore	LoLyn Financial Corporation	5/15/1979	3	44	Yes	264,096	1.64	20.63

Source: S&P Global Market Intelligence

Missouri – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
Community First Bank	Butler	Community First Bancshares, Inc.	1/1/1932	3	39	Yes	172,777	1.33	14.93
Community First Banking Company	West Plains	Community Bancshares of West Plains, Inc.	11/13/1997	4	37	Yes	193,045	1.15	9.59
Community National Bank	Monett		9/5/2002	2	28	Yes	124,507	1.33	13.77
Community Point Bank	Russellville	Russellville Bancorp, Inc.	7/10/1934	3	23	Yes	135,652	0.75	8.14
Community State Bank	Shelbina	Community State Bancshares, Inc	11/28/1977	2	15	No	78,121	1.39	16.21
Community State Bank of Missouri	Bowling Green		1/26/1887	2	43	Yes	233,496	1.04	8.40
Concordia Bank	Concordia	Northern Missouri Bancshares, Inc.	7/2/1932	4	21	No	75,882	0.88	9.41
Connections Bank	Kirksville	Connections Bancshares, Inc.	10/24/2005	4	21	No	87,774	1.06	9.25
Corder Bank	Corder		9/10/1891	1	5	No	19,240	0.86	8.08
Cornerstone Bank	South West City		4/1/1898	5	54	Yes	139,072	0.89	6.67
Country Club Bank	Kansas City	CCB Financial Corporation	10/5/1953	20	383	Yes	1,375,085	1.17	11.89
County Bank	Brunswick	Chariton County Bancshares, Inc.	4/2/1877	3	21	Yes	95,591	0.73	8.30
Enterprise Bank & Trust	Clayton	Enterprise Financial Services Corp	5/9/1988	36	647	No	6,911,436	1.63	13.17
Exchange Bank of Missouri	Fayette	Northern Missouri Bancshares, Inc.	11/19/1927	5	43	No	205,685	1.28	11.35
Exchange Bank of Northeast Missouri	Kahoka	Lincoln County Bancorp, Inc.	9/8/1903	6	45	Yes	150,710	0.71	6.09
F & C Bank	Holden	F&C Bancorp, Inc.	3/24/1881	3	50	Yes	222,438	1.49	14.79
F&M Bank and Trust Company	Hannibal	Farmers & Merchants Bancorp, Inc.	1/1/1886	3	34	No	132,739	0.79	7.73
Farmers and Merchants Bank of St. Clair	Saint Clair	Saint Clair Bancshares, Inc.	5/2/1913	5	65	No	198,104	1.10	8.78
Farmers Bank of Green City	Green City	Green City Bancshares Inc.	11/23/1943	2	16	No	55,054	0.74	8.17
Farmers Bank of Lincoln	Lincoln	Lincoln Bancshares, Inc.	1/11/1890	2	23	Yes	126,169	1.19	10.98
Farmers Bank of Lohman	Jefferson City		2/23/1909	2	12	No	65,369	0.70	4.87
Farmers Bank of Northern Missouri	Unionville	Northern Missouri Bancshares, Inc.	6/13/1900	8	80	No	368,049	0.97	7.95
Farmers State Bank	Cameron	FSC Bancshares, Inc.	1/1/1878	9	71	No	237,190	0.81	8.12
Farmers State Bank, S/B	Bolivar	Farmers Financial Corporation	11/24/1910	5	31	No	68,829	0.50	3.15
First Bank	Creve Coeur	FB Corporation	7/30/1906	94	1,075	No	6,235,115	1.23	10.04
First Bank of the Lake	Osage Beach		5/15/1987	1	19	Yes	91,000	1.56	15.63
First Community Bank of the Ozarks	Branson	Alton Bancshares, Inc.	9/1/1993	4	32	Yes	107,541	0.75	6.91
First Community National Bank	Cuba	Steelville Community Banc-Shares, Inc.	3/16/1906	6	70	Yes	133,034	(0.30)	(3.65)
First Federal Bank of Kansas City	Kansas City		7/1/1934	12	184	No	826,932	(0.20)	(1.42)
First Independent Bank	Aurora	First Independent Bancshares, Inc.	1/1/1906	1	26	No	93,771	0.87	7.71
First Midwest Bank of Dexter	Dexter	Midwest Bancorporation, Inc.	1/15/1964	6	79	No	342,907	1.24	12.01
First Midwest Bank of Poplar Bluff	Poplar Bluff	Poplar Bluff Banc Company	8/29/1964	7	90	Yes	423,381	1.10	11.42
First Midwest Bank of the Ozarks	Piedmont	Midwest Bancorporation, Inc.	11/22/1902	4	30	No	123,791	1.18	11.31
First Missouri Bank	Brookfield	First Missouri Bancshares, Inc.	5/1/1934	6	50	Yes	283,315	1.32	13.97
First Missouri Bank of SEMO	Kennett	First Malden Bancshares, Inc.	1/18/1965	5	54	Yes	182,543	1.25	12.60
First Missouri State Bank	Poplar Bluff	FMS Bancorp, Inc.	7/3/1912	2	31	Yes	172,161	1.16	9.90
First Missouri State Bank of Cape County	Cape Girardeau	FMS Bancorp, Inc.	6/30/2006	4	36	Yes	168,145	0.77	9.44
First National Bank of Nevada	Nevada	1889 Bancshares, Inc.	1/12/1889	1	18	No	96,028	0.71	5.02
First Security Bank	Union Star	First American Bancshares, Inc.	6/3/1890	2	8	No	32,748	0.90	12.37
First State Bank and Trust Company, Inc.	Caruthersville	First State Bancorp, Inc.	3/29/1934	6	87	Yes	358,835	1.21	9.92
First State Bank of Purdy	Monett	Purdy Bancshares, Inc.	6/19/1944	5	45	Yes	172,415	0.94	11.93
First State Bank of St. Charles, Missouri	Saint Charles	First State Bancshares, Inc.	5/10/1867	5	206	No	372,227	1.27	10.18
First State Community Bank	Farmington	First State Bancshares, Inc.	5/11/1954	53	654	No	2,518,932	1.50	13.28
FMB Bank	Wright City	Farmers & Merchants Bancshares, Inc.	12/10/1910	1	11	No	42,626	0.24	2.66
Focus Bank	Charleston	Security State Bancshares, Inc.	1/1/1930	12	168	Yes	752,999	1.01	9.48

Source: S&P Global Market Intelligence

Missouri – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
FortuneBank	Arnold	Fortune Financial Corporation	12/1/2005	2	64	No	185,342	0.46	5.16
Freedom Bank of Southern Missouri	Cassville	Freedom Bancshares of Southern Missouri, Inc.	11/22/1999	5	55	Yes	297,762	1.14	11.75
Goppert Financial Bank	Lathrop	Goppert Financial Corp.	9/28/1879	6	43	No	180,894	0.65	6.49
Great Southern Bank	Springfield	Great Southern Bancorp, Inc.	1/1/1923	104	1,093	No	4,779,817	1.68	13.58
Guaranty Bank	Springfield	Guaranty Federal Bancshares, Inc.	8/27/1913	16	221	No	980,265	1.25	11.55
Hamilton Bank	Hamilton	Prism Group, Inc.	6/11/1938	3	18	Yes	80,175	1.16	12.27
Hawthorn Bank	Jefferson City	Hawthorn Bancshares, Inc.	4/20/1932	20	286	No	1,530,782	1.10	11.16
Heritage Bank of the Ozarks	Lebanon	Cornerstone Bancshares, Inc.	9/22/2003	2	39	No	144,127	1.12	14.16
Heritage Community Bank	Chamois	Heritage Management Company, Inc.	9/23/1935	4	38	Yes	145,950	0.62	6.71
HNB National Bank	Hannibal		5/1/1888	14	133	Yes	475,900	1.87	14.15
Home Exchange Bank	Jamesport	Country Bancshares, Inc.	5/29/1925	3	20	Yes	167,399	1.17	11.96
Home Savings and Loan Association of Carroll County, F.A	Norborne		1/1/1919	2	12	No	85,729	0.38	1.93
HOMEBANK	Palmyra	Byron B. Webb, Inc.	6/1/1934	7	105	Yes	406,629	0.96	10.01
HomePride Bank	Mansfield	Banc 60, Inc.	3/3/1892	5	39	Yes	99,044	(1.27)	(15.24)
Independent Farmers Bank	Maysville	Farmers Bancshares, Inc.	1/1/1894	3	32	No	120,354	1.34	14.41
Investors Community Bank	Chillicothe	IFB Holdings, Inc.	4/3/1934	1	16	No	70,226	1.12	9.16
Jefferson Bank and Trust Company	Saint Louis	Delta Bancshares Company	7/20/1892	5	77	No	615,096	1.01	9.08
Jefferson Bank of Missouri	Jefferson City	Central Bancompany, Inc.	11/2/1967	5	100	No	608,704	1.94	20.14
Jonesburg State Bank	Jonesburg	Montgomery Bancshares, Inc.	2/21/1921	3	24	Yes	97,244	1.10	14.42
Kahoka State Bank	Kahoka		1/2/1968	3	13	No	49,852	0.80	7.89
KCB Bank	Kearney	Bancshares of Missouri, Inc.	8/17/1887	5	56	Yes	254,687	1.30	9.00
Kearney Trust Company	Kearney	Trustco Bankshares, Inc.	6/10/1882	2	35	Yes	195,140	1.03	9.77
Kennett Trust Bank	Kennett	Kennett Bancshares, Inc.	9/7/1963	2	26	No	108,855	0.40	4.02
La Monte Community Bank	La Monte	Country Agencies & Investments, Inc.	5/18/1946	1	7	No	32,003	0.47	4.27
Lamar Bank and Trust Company	Lamar	Lamar Trust Bancshares, Inc.	3/25/1925	1	34	Yes	164,777	1.35	13.25
Landmark Bank	Columbia	Landrum Company	7/19/1865	39	699	No	3,238,587	1.04	12.33
Lead Bank	Garden City	Lead Financial Group, Inc.	1/12/1928	3	66	Yes	305,817	1.24	13.04
Legacy Bank & Trust Company	Rogersville	Ozarks Heritage Financial Group, Inc	10/17/1907	7	64	No	261,456	1.88	17.39
Legends Bank	Linn	Linn Holding Company	3/17/1913	10	82	No	380,113	1.47	11.03
Lindell Bank & Trust Company	Saint Louis	First Illinois Bancorp, Inc.	1/1/1923	12	118	Yes	528,959	1.49	8.10
M1 Bank	Macks Creek	M1 Bancshares, Inc.	5/15/1911	3	23	No	222,254	1.11	8.78
Macon-Atlanta State Bank	Macon	Macon-Atlanta Bancorp, Inc.	1/1/1893	2	60	Yes	276,508	0.91	9.44
Maries County Bank	Vienna	Maries County Bancorp., Inc.	9/1/1900	11	133	No	465,980	1.08	7.44
Meramec Valley Bank	Ellisville	Valley Bancshares, Inc.	1/1/1918	2	24	Yes	120,204	0.43	5.22
Mercantile Bank of Louisiana, Missouri	Louisiana	Northeast Missouri Bancshares, Inc.	1/29/1880	1	24	Yes	110,968	1.07	4.91
Merchants and Farmers Bank of Salisbury	Salisbury	Widmer Bancshares, Inc.	9/7/1903	4	29	Yes	95,581	0.44	5.19
Metz Banking Company	Nevada		9/14/1906	2	14	Yes	73,417	1.07	8.72
Mid America Bank	Jefferson City	Friendship Bancshares, Inc.	4/12/1914	5	72	Yes	493,596	1.25	11.48
Mid-Missouri Bank	Springfield	Mid-Missouri Bancshares, Inc.	6/20/1872	14	200	No	660,804	1.18	12.83
Midwest BankCentre	Saint Louis	Stupp Bros., Inc.	3/1/1906	20	279	No	1,988,104	0.73	7.38
Midwest Independent Bank	Jefferson City	Midwest Independent Bancshares, Inc.	1/7/1985	1	37	No	286,865	1.05	7.91
Midwest Regional Bank	Festus	Midwest Regional Bancorp, Inc.	6/13/1894	8	131	No	677,895	0.69	7.44
Missouri Bank	Warrenton	Warren County Bancshares, Inc.	1/1/1934	4	52	Yes	216,736	1.17	10.27
Missouri Bank II	Sedalia	Warren County Bancshares, Inc.	1/1/1891	4	23	Yes	99,928	1.01	9.58
Montgomery Bank	Sikeston	Montgomery Bancorporation, Inc.	1/1/1934	10	196	Yes	915,777	0.72	8.47

Source: S&P Global Market Intelligence

Missouri – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
Montrose Savings Bank	Montrose	Montrose Savings Bancshares, Inc.	6/5/1895	1	9	Yes	43,110	1.19	8.26
MRV Banks	Sainte Genevieve	MRV Financial Corp.	7/16/2007	5	39	No	378,717	1.43	16.40
NBKC Bank	Kansas City	Ameri-National Corporation	3/29/1999	4	310	Yes	719,314	1.79	14.16
Neighbors Bank	Clarence	Columbia Bancshares, Inc.	4/7/1945	1	22	Yes	26,035	0.33	2.01
New Era Bank	Fredericktown	New Era Bancorporation, Inc.	7/16/1934	8	76	Yes	357,428	1.56	14.39
New Frontier Bank	Saint Charles	Lincoln County Bancorp, Inc.	1/1/1999	2	19	Yes	86,886	0.08	0.83
Nodaway Valley Bank	Maryville	Nodaway Valley Bancshares, Inc.	12/12/1868	8	159	Yes	899,338	1.51	11.70
North American Savings Bank, F.S.B.	Grandview	NASB Financial, Inc.	1/1/1927	11	461	No	2,275,568	1.54	13.60
Northeast Missouri State Bank	Kirksville	Schuyler County Bancshares, Inc.	12/20/1933	2	16	Yes	109,974	1.16	8.18
OakStar Bank	Springfield	OakStar Bancshares, Inc.	10/24/2005	14	254	No	964,482	0.91	7.87
O'Bannon Banking Company	Buffalo	Buffalo Bancshares, Inc.	11/20/1905	5	58	No	219,584	1.08	12.12
Old Missouri Bank	Springfield	JamesMark Bancshares, Inc.	7/26/1999	6	89	No	493,746	0.82	8.80
Ozark Bank	Ozark		9/25/1906	4	59	Yes	240,394	0.77	7.73
Ozarks Federal Savings and Loan Association	Farmington		1/1/1930	5	56	No	247,534	0.45	3.31
Paramount Bank	Hazelwood	Paramount Financial Group, LLC	12/30/2004	1	41	No	46,167	(0.42)	(1.85)
Parkside Financial Bank & Trust	Clayton	Parkside Financial, Inc.	4/23/2008	1	57	No	475,915	1.55	15.36
Peoples Bank	Cuba	Peoples Bancorporation, Inc.	6/22/1901	5	53	Yes	209,113	1.40	14.19
Peoples Bank & Trust Company	Troy	Lincoln County Bancorp, Inc.	3/10/1924	7	117	Yes	454,756	0.92	9.17
Peoples Bank of Altenburg	Altenburg	Lincoln County Bancorp, Inc.	1/1/1910	2	14	Yes	62,256	1.10	11.24
Peoples Bank of Moniteau County	Jamestown	Jamestown Bancshares, Inc.	1/13/1941	2	13	No	58,528	0.56	6.74
People's Bank of Seneca	Seneca	PBS Bancshares, Inc.	3/15/1996	5	34	No	200,451	1.43	15.97
Peoples Bank of Wyaconda	Kahoka	Clark County Bancshares, Inc.	12/17/1914	3	25	No	98,466	1.04	10.93
Peoples Community Bank	Greenville	Greenville Bancshares, Inc.	1/3/1977	15	131	Yes	488,246	2.09	12.71
Peoples Savings Bank of Rhineland	Rhineland	Rhineland Bancshares, Inc.	8/12/1935	7	67	No	274,016	0.75	8.96
Phelps County Bank	Rolla	Phelps County Bancshares, Inc.	8/1/1963	4	90	Yes	358,633	1.16	17.57
Platte Valley Bank of Missouri	Platte City	Platte County Bancshares, Inc.	10/20/1933	9	183	Yes	598,228	1.36	14.21
Pony Express Bank	Liberty	Page Bancshares, Inc.	10/2/1890	2	26	Yes	179,475	1.80	14.56
Pony Express Community Bank	Saint Joseph	Pony Express Bancorp, Inc.	12/23/1975	4	18	No	73,054	0.88	8.46
Preferred Bank	Rothville	BOR Bancorp	1/8/1904	5	26	Yes	110,198	0.83	12.50
Progressive Ozark Bank	Salem	Ozark Bancorp, Inc.	6/2/1965	4	43	Yes	113,052	1.34	11.63
Providence Bank	Columbia	LINCO Bancshares, Inc.	7/8/1888	14	202	Yes	1,004,114	0.51	3.35
Putnam County State Bank	Unionville	Putnam County Bancshares, Inc.	7/5/1979	2	23	No	214,733	1.64	12.35
Quarry City Savings and Loan Association	Warrensburg		1/1/1890	1	15	No	53,524	0.19	1.19
Regional Missouri Bank	Marceline	RMB Bancshares, Inc.	5/13/1908	6	58	Yes	242,501	1.49	14.92
Rockwood Bank	Eureka	Rockwood Bancshares, Inc.	2/5/1990	4	52	No	239,163	1.18	8.49
Royal Banks of Missouri	Saint Louis	Royal Bancshares, Inc.	3/1/1964	12	94	No	710,811	1.08	7.14
Saints Avenue Bank	New London	Saints Avenue Bancshares, Inc.	7/15/1944	4	25	No	89,301	0.43	5.35
Security Bank of Pulaski County	Waynesville	Security Bancshares of Pulaski County, Inc.	1/1/1936	3	31	No	105,634	0.66	7.44
Security Bank of Southwest Missouri	Cassville		12/14/1985	3	29	Yes	81,243	1.76	14.63
Security Bank of the Ozarks	Eminence	Eminence Bankshares, Inc.	6/29/1959	5	47	Yes	94,902	0.80	8.66
Senath State Bank	Senath	Senath Bancshares, Inc.	1/1/1935	3	18	Yes	82,789	1.53	10.45
Seymour Bank	Seymour	Cottonrudy Investment Company	11/25/1939	3	47	No	142,658	0.76	5.93
Sherwood Community Bank	Creighton		6/6/1902	4	19	Yes	49,480	0.59	6.11
Silex Banking Company	Silex	Silex Bancshares, Inc.	3/24/1934	1	10	No	72,514	1.07	6.83
Southern Bank	Poplar Bluff	Southern Missouri Bancorp, Inc.	1/1/1887	49	447	No	2,168,574	1.43	13.57

Source: S&P Global Market Intelligence

Missouri – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
Southwest Missouri Bank	Carthage	Southwest Missouri Bancorporation, Inc.	6/11/1979	11	199	No	758,615	0.82	9.30
Springfield First Community Bank	Springfield	QCR Holdings, Inc.	10/24/2008	1	55	No	638,996	1.55	10.63
St. Clair County State Bank	Osceola	Margaret Parker Platter Charitable Trust	5/1/1896	4	33	No	142,502	1.51	11.15
St. Johns Bank and Trust Company	Saint Louis	Unity Bancshares, L.L.C.	10/2/1926	5	87	No	288,455	0.67	7.02
St. Louis Bank	Town And Country	St. Louis Bancshares, Inc.	6/6/2005	1	48	No	463,531	0.22	2.56
State Bank	Richmond	C.S. Bancshares, Inc.	7/1/1940	1	9	Yes	33,854	0.98	11.48
State Bank of Missouri	Concordia	C.S. Bancshares, Inc.	7/28/1884	4	27	Yes	99,880	0.98	11.49
State Bank of Southwest Missouri	Springfield	State Bancshares, Inc.	9/16/1985	1	25	Yes	125,034	1.64	22.97
Sterling Bank	Poplar Bluff	Sterling Bancshares, Inc.	10/19/2004	11	132	No	1,249,046	1.27	10.96
Stifel Bank	Clayton	Stifel Financial Corp.	5/16/2002	1	65	No	2,012,194	1.17	13.53
Summit Bank of Kansas City	Lee's Summit		11/18/2005	2	17	No	45,406	(0.14)	(1.24)
Systematic Savings Bank	Springfield		1/1/1923	1	9	No	36,466	(0.59)	(4.70)
Table Rock Community Bank	Kimberling City	Table Rock Bancshares Corporation	8/28/2006	2	29	No	83,731	1.01	11.51
Tipton Latham Bank, National Association	Tipton	Latham Bancshares, Inc.	12/29/1906	2	21	Yes	134,542	0.65	6.41
Town & Country Bank	Salem	Town and Country Bancshares, Inc.	1/1/1894	10	158	Yes	513,159	1.16	9.62
TPNB Bank	Paris	Paris Bancshares, Inc.	10/1/1865	1	15	No	81,721	1.00	6.99
Triad Bank	Frontenac	Triad Bancorp, Inc.	10/24/2005	1	34	No	380,692	1.01	10.93
Tri-County Trust Company	Glasgow	Bancshares of Glasgow, Inc.	10/20/1921	1	12	Yes	58,470	0.73	6.09
UMB Bank, National Association	Kansas City	UMB Financial Corporation	4/24/1913	94	2,848	No	23,304,309	0.91	10.35
UNICO Bank	Mineral Point	Washco Bancshares, Inc.	1/1/1901	15	127	Yes	308,040	0.35	3.92
United Bank of Union	Union	Cardinal Bancorp II, Inc.	3/22/1934	3	72	Yes	377,105	1.07	10.39
United Security Bank	Auxvasse	Mid-Mo Bancshares, Inc.	1/25/1930	3	12	Yes	61,251	0.93	7.42
United State Bank	Lewistown	River Valley Bancshares, Incorporated	9/8/1928	5	44	Yes	183,030	1.10	12.12
Wells Bank	Platte City	Wells Bancshares, Inc.	1/1/1887	5	46	Yes	221,713	1.68	17.48
West Plains Bank and Trust Company	West Plains	West Plains Bancshares, Inc.	4/13/1883	6	81	Yes	388,616	1.41	12.08
West Plains Savings and Loan Association	West Plains		1/1/1919	1	15	No	80,017	0.87	3.91
Wood & Huston Bank	Marshall	Wood & Huston Bancorporation, Inc.	2/12/1874	11	155	Yes	714,174	1.34	11.47

Source: S&P Global Market Intelligence

Missouri – 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	Commerce Bank	Kansas City	4,742	169	20,196,167	119,504	147,518	4,259	5,257	**24,930,493**
2	UMB Bank, National Association	Kansas City	2,848	94	19,505,439	207,505	247,918	6,849	8,183	**23,304,309**
3	Enterprise Bank & Trust	Clayton	647	36	5,552,978	154,249	191,984	8,583	10,682	**6,911,436**
4	First Bank	Creve Coeur	1,075	94	5,373,318	57,163	66,331	4,998	5,800	**6,235,115**
5	Great Southern Bank	Springfield	1,093	104	4,011,183	38,569	45,960	3,670	4,373	**4,779,817**
6	Landmark Bank	Columbia	699	39	2,933,759	75,225	83,041	4,197	4,633	**3,238,587**
7	Central Trust Bank	Jefferson City	665	16	1,716,888	107,306	159,588	2,582	3,840	**2,553,401**
8	First State Community Bank	Farmington	654	53	2,138,634	40,352	47,527	3,270	3,852	**2,518,932**
9	North American Savings Bank, F.S.B.	Grandview	461	11	1,792,575	162,961	206,870	3,888	4,936	**2,275,568**
10	Southern Bank	Poplar Bluff	447	49	1,883,823	38,445	44,257	4,214	4,851	**2,168,574**
11	Central Bank of St. Louis	Clayton	235	16	1,426,453	89,153	127,606	6,070	8,688	**2,041,695**
12	Stifel Bank	Clayton	65	1	1,859,509	1,859,509	2,012,194	28,608	30,957	**2,012,194**
13	Central Bank of Boone County	Columbia	316	16	1,584,463	99,029	124,597	5,014	6,309	**1,993,544**
14	Midwest BankCentre	Saint Louis	279	20	1,491,229	74,561	99,405	5,345	7,126	**1,988,104**
15	Central Bank of the Midwest	Lee's Summit	331	35	1,457,288	41,637	51,450	4,403	5,440	**1,800,734**
16	Bank of Missouri	Perryville	438	34	1,494,235	43,948	52,047	3,411	4,040	**1,769,585**
17	Academy Bank, N.A.	Kansas City	581	73	1,277,647	17,502	21,844	2,199	2,745	**1,594,587**
18	Hawthorn Bank	Jefferson City	286	20	1,252,150	62,608	76,539	4,378	5,352	**1,530,782**
19	Central Bank of the Ozarks	Springfield	255	23	1,210,895	52,648	61,569	4,749	5,553	**1,416,078**
20	Country Club Bank	Kansas City	383	20	1,161,588	58,079	68,754	3,033	3,590	**1,375,085**
21	Sterling Bank	Poplar Bluff	132	11	1,073,194	97,563	113,550	8,130	9,462	**1,249,046**
22	Providence Bank	Columbia	202	14	836,659	59,761	71,722	4,142	4,971	**1,004,114**
23	Guaranty Bank	Springfield	221	16	808,955	50,560	61,267	3,660	4,436	**980,265**
24	OakStar Bank	Springfield	254	14	852,728	60,909	68,892	3,357	3,797	**964,482**
25	Montgomery Bank	Sikeston	196	10	768,079	76,808	91,578	3,919	4,672	**915,777**
26	Nodaway Valley Bank	Maryville	159	8	739,694	92,462	112,417	4,652	5,656	**899,338**
27	Citizens Bank and Trust Company	Kansas City	204	21	729,873	34,756	40,546	3,578	4,174	**851,473**
28	Cass Commercial Bank	Saint Louis	53	4	690,133	172,533	208,082	13,021	15,704	**832,326**
29	First Federal Bank of Kansas City	Kansas City	184	12	536,352	44,696	68,911	2,915	4,494	**826,932**
30	Central Bank of Lake of the Ozarks	Osage Beach	143	9	660,419	73,380	84,599	4,618	5,324	**761,392**
31	Southwest Missouri Bank	Carthage	199	11	656,044	59,640	68,965	3,297	3,812	**758,615**
32	Focus Bank	Charleston	168	12	596,008	49,667	62,750	3,548	4,482	**752,999**
33	Bank of Washington	Washington	113	6	591,692	98,615	123,603	5,236	6,563	**741,617**
34	NBKC Bank	Kansas City	310	4	520,672	130,168	179,829	1,680	2,320	**719,314**
35	Wood & Huston Bank	Marshall	155	11	589,570	53,597	64,925	3,804	4,608	**714,174**
36	Royal Banks of Missouri	Saint Louis	94	12	596,290	49,691	59,234	6,344	7,562	**710,811**
37	Midwest Regional Bank	Festus	131	8	559,569	69,946	84,737	4,272	5,175	**677,895**
38	Mid-Missouri Bank	Springfield	200	14	594,296	42,450	47,200	2,971	3,304	**660,804**
39	Springfield First Community Bank	Springfield	55	1	445,113	445,113	638,996	8,093	11,618	**638,996**
40	Jefferson Bank and Trust Company	Saint Louis	77	5	457,439	91,488	123,019	5,941	7,988	**615,096**
41	Jefferson Bank of Missouri	Jefferson City	100	5	502,769	100,554	121,741	5,028	6,087	**608,704**
42	Platte Valley Bank of Missouri	Platte City	183	9	525,802	58,422	66,470	2,873	3,269	**598,228**
43	Blue Ridge Bank and Trust Co.	Independence	136	9	477,792	53,088	61,200	3,513	4,050	**550,801**
44	BankLiberty	Kansas City	138	13	466,417	35,878	41,532	3,380	3,912	**539,914**
45	Lindell Bank & Trust Company	Saint Louis	118	12	411,027	34,252	44,080	3,483	4,483	**528,959**
46	Bank of Sullivan	Sullivan	115	8	451,745	56,468	64,391	3,928	4,479	**515,131**
47	Town & Country Bank	Salem	158	10	430,906	43,091	51,316	2,727	3,248	**513,159**
48	Citizens National Bank of Greater St. Louis	Maplewood	92	6	423,210	70,535	85,062	4,600	5,548	**510,371**
49	BTC Bank	Bethany	102	11	395,192	35,927	45,350	3,874	4,891	**498,848**
50	Old Missouri Bank	Springfield	89	6	399,238	66,540	82,291	4,486	5,548	**493,746**

Source: S&P Global Market Intelligence

Missouri – 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	Connections Bank	Kirksville	87,774	7.86	53.51	1.86	53.41	98.82	6.04	**5.95**
2	Lead Bank	Garden City	305,817	6.65	39.78	0.87	29.67	98.55	2.10	**5.64**
3	Bank of Billings	Billings	58,683	6.04	5.83	0.57	4.29	96.46	NA	**5.33**
4	Citizens Bank	Butler	115,495	6.03	(3.26)	0.64	(0.38)	97.97	3.49	**5.26**
5	Community Bank of Missouri	Richmond	53,429	5.92	10.83	0.27	(4.94)	92.54	5.40	**5.24**
6	Century Bank of the Ozarks	Gainesville	181,309	5.86	5.84	0.41	(0.09)	93.50	1.83	**5.05**
7	F & C Bank	Holden	222,438	5.86	6.94	0.56	(1.42)	100.43	2.41	**5.02**
8	Cornerstone Bank	South West City	139,072	6.90	(0.90)	1.07	(1.61)	92.99	2.61	**5.01**
9	Pony Express Bank	Liberty	179,475	5.72	9.49	0.33	4.83	90.41	2.86	**4.89**
10	Central Bank of Kansas City	Kansas City	164,541	5.42	5.69	0.21	5.39	109.47	NA	**4.88**
11	Security Bank of the Ozarks	Eminence	94,902	6.35	(0.43)	0.46	(2.33)	72.81	2.76	**4.87**
12	Bank of St. Elizabeth	Saint Elizabeth	145,597	5.75	12.71	0.65	11.72	96.33	NA	**4.83**
13	Bank of Advance	Advance	329,833	6.33	12.43	0.75	3.93	88.99	2.90	**4.78**
13	Bank Northwest	Hamilton	170,378	6.43	21.29	0.62	22.44	71.29	2.42	**4.78**
15	Legacy Bank & Trust Company	Rogersville	261,456	5.92	17.22	0.93	14.82	100.96	2.84	**4.74**
16	Peoples Community Bank	Greenville	488,246	6.51	4.60	0.93	2.93	83.60	3.57	**4.73**
16	Summit Bank of Kansas City	Lee's Summit	45,406	6.15	(4.24)	1.06	(6.59)	100.85	NA	**4.73**
18	Table Rock Community Bank	Kimberling City	83,731	5.87	2.28	0.42	(2.39)	85.50	2.33	**4.70**
19	BankLiberty	Kansas City	539,914	4.95	12.11	0.25	23.05	92.20	3.43	**4.68**
20	Belgrade State Bank	Belgrade	269,581	5.90	5.09	0.81	3.28	88.30	2.70	**4.61**
21	Citizens Bank of Edina	Edina	69,632	5.48	4.22	0.50	(5.24)	98.07	1.83	**4.59**
22	Progressive Ozark Bank	Salem	113,052	5.34	(1.67)	0.39	(2.84)	94.12	2.02	**4.58**
22	First Bank of the Lake	Osage Beach	91,000	7.15	36.02	1.52	33.69	76.20	2.21	**4.58**
22	Security Bank of Southwest Missouri	Cassville	81,243	6.06	(3.07)	0.58	(5.57)	84.34	2.11	**4.58**
25	Rockwood Bank	Eureka	239,163	5.29	7.07	0.24	(7.53)	100.31	1.04	**4.56**
26	Alton Bank	Alton	67,664	6.93	(0.09)	1.04	(2.61)	80.56	2.43	**4.47**
27	Wells Bank	Platte City	221,713	5.48	7.85	0.67	(2.61)	92.45	3.38	**4.46**
28	People's Bank of Seneca	Seneca	200,451	5.84	9.09	0.84	5.33	89.14	2.04	**4.45**
29	HNB National Bank	Hannibal	475,900	5.24	7.20	0.30	(3.48)	92.14	2.01	**4.44**
30	KCB Bank	Kearney	254,687	5.58	5.36	0.69	4.12	97.84	2.79	**4.42**
31	Farmers and Merchants Bank of St. Clair	Saint Clair	198,104	5.73	1.10	0.57	0.95	83.80	2.26	**4.39**
32	Bank of Iberia	Iberia	56,273	6.61	(6.49)	0.58	(3.37)	65.38	1.80	**4.37**
33	Independent Farmers Bank	Maysville	120,354	6.57	16.20	0.67	0.87	61.87	3.46	**4.36**
34	Platte Valley Bank of Missouri	Platte City	598,228	5.71	8.03	0.50	7.74	81.58	1.98	**4.31**
35	First State Bank of Purdy	Monett	172,415	5.83	(2.77)	0.58	5.16	73.26	2.50	**4.28**
36	First Missouri Bank of SEMO	Kennett	182,543	5.23	1.29	0.69	3.76	96.13	2.47	**4.27**
37	Paramount Bank	Hazelwood	46,167	6.49	91.10	1.58	100.44	119.37	NA	**4.26**
37	Bank Star	Pacific	125,804	5.07	100.95	0.44	56.05	95.95	3.18	**4.26**
39	Concordia Bank	Concordia	75,882	5.46	10.79	0.42	(1.63)	79.88	2.22	**4.24**
39	HomePride Bank	Mansfield	99,044	5.44	(0.46)	0.79	(3.35)	88.83	2.07	**4.24**
39	Alliant Bank	Madison	163,428	5.27	5.22	0.73	3.41	89.35	2.70	**4.24**
39	Central Bank of the Midwest	Lee's Summit	1,800,734	5.21	4.30	0.26	(2.16)	83.89	2.01	**4.24**
43	O'Bannon Banking Company	Buffalo	219,584	5.45	9.47	0.83	5.17	93.30	2.47	**4.22**
44	First Missouri Bank	Brookfield	283,315	5.60	20.01	0.91	30.50	88.13	2.47	**4.21**
44	Exchange Bank of Missouri	Fayette	205,685	5.77	6.01	1.22	10.00	92.78	2.17	**4.21**
46	M1 Bank	Macks Creek	222,254	8.34	421.14	1.79	493.60	59.16	3.01	**4.20**
46	Security Bank of Pulaski County	Waynesville	105,634	5.92	3.92	0.73	3.39	76.03	2.73	**4.20**
48	First Midwest Bank of the Ozarks	Piedmont	123,791	5.40	(6.14)	0.88	0.15	87.83	2.39	**4.19**
48	Sherwood Community Bank	Creighton	49,480	5.78	(3.75)	0.35	(1.34)	67.83	2.10	**4.19**
48	Lindell Bank & Trust Company	Saint Louis	528,959	5.79	2.22	0.37	(2.25)	67.57	3.11	**4.19**

Source: S&P Global Market Intelligence

Missouri – 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	NBKC Bank	Kansas City	719,314	15,583	0.00	9.25	0.61	0.00	76,481	**11.70**
2	Paramount Bank	Hazelwood	46,167	(140)	0.05	5.85	0.00	0.00	2,314	**6.88**
3	First State Bank of St. Charles, Missouri	Saint Charles	372,227	4,634	0.07	5.41	0.25	(0.01)	22,573	**6.19**
4	Central Bank of Kansas City	Kansas City	164,541	7,850	0.36	0.00	0.00	0.18	9,204	**5.72**
5	Academy Bank, N.A.	Kansas City	1,594,587	18,765	2.95	0.14	0.01	0.00	61,417	**4.46**
6	Community Bank of Raymore	Raymore	264,096	5,363	0.25	0.00	0.00	0.30	10,163	**4.14**
7	Central Trust Bank	Jefferson City	2,553,401	33,578	0.20	0.23	0.03	0.00	65,932	**2.72**
7	First Community National Bank	Cuba	133,034	(540)	0.48	0.00	0.00	(0.38)	3,672	**2.72**
9	Country Club Bank	Kansas City	1,375,085	22,088	0.19	0.01	0.00	0.00	35,306	**2.49**
10	Community Bank of Pleasant Hill	Pleasant Hill	73,475	722	0.45	0.00	0.00	0.00	1,498	**2.12**
11	Commerce Bank	Kansas City	24,930,493	419,231	0.38	0.03	0.00	0.00	503,985	**2.04**
12	Midwest Regional Bank	Festus	677,895	4,116	0.04	1.24	0.49	0.00	11,488	**1.94**
13	Community Bank and Trust	Neosho	319,875	3,308	1.05	0.10	0.00	0.01	5,909	**1.89**
14	Bank of Missouri	Perryville	1,769,585	21,764	0.23	0.10	0.02	0.02	31,133	**1.80**
15	North American Savings Bank, F.S.B.	Grandview	2,275,568	31,984	0.05	1.48	0.06	(0.03)	36,691	**1.77**
16	FortuneBank	Arnold	185,342	876	0.02	0.96	0.06	(0.04)	3,242	**1.71**
17	Lead Bank	Garden City	305,817	4,315	1.41	0.04	0.00	0.01	4,451	**1.70**
18	State Bank of Southwest Missouri	Springfield	125,034	2,516	0.06	0.16	0.00	0.99	1,935	**1.68**
19	Midwest Independent Bank	Jefferson City	286,865	3,050	1.28	0.00	0.00	0.00	4,812	**1.65**
20	Parkside Financial Bank & Trust	Clayton	475,915	7,513	0.13	0.00	0.00	0.00	7,838	**1.62**
20	First Bank of the Lake	Osage Beach	91,000	1,629	0.10	1.22	0.08	0.00	1,274	**1.62**
20	Legacy Bank & Trust Company	Rogersville	261,456	4,636	0.18	0.05	0.00	(0.02)	3,989	**1.62**
23	Progressive Ozark Bank	Salem	113,052	2,031	0.77	0.03	0.01	(0.03)	1,701	**1.50**
24	UMB Bank, National Association	Kansas City	23,304,309	195,537	0.39	0.01	0.00	0.00	303,885	**1.42**
25	Belgrade State Bank	Belgrade	269,581	2,865	0.51	0.12	0.02	0.04	3,636	**1.39**
25	First State Community Bank	Farmington	2,518,932	36,524	0.40	0.08	0.00	0.00	33,912	**1.39**
27	First Federal Bank of Kansas City	Kansas City	826,932	(1,555)	0.11	0.61	0.14	0.00	10,996	**1.38**
28	Heritage Bank of the Ozarks	Lebanon	144,127	1,609	0.24	0.54	0.00	0.01	1,955	**1.36**
29	Central Bank of Boone County	Columbia	1,993,544	30,144	0.27	0.09	0.02	0.00	25,049	**1.32**
30	Central Bank of Lake of the Ozarks	Osage Beach	761,392	13,166	0.37	0.10	0.05	(0.03)	9,631	**1.31**
31	Platte Valley Bank of Missouri	Platte City	598,228	10,221	0.39	0.37	0.00	0.00	7,113	**1.26**
31	Central Bank of Branson	Branson	335,030	5,093	0.38	0.13	0.02	0.16	4,319	**1.26**
33	OakStar Bank	Springfield	964,482	8,109	0.09	0.86	0.04	0.01	11,041	**1.24**
33	Central Bank of the Ozarks	Springfield	1,416,078	16,762	0.37	0.07	0.02	(0.01)	16,357	**1.24**
33	Phelps County Bank	Rolla	358,633	5,514	0.36	0.15	0.01	0.00	4,420	**1.24**
36	Mid-Missouri Bank	Springfield	660,804	7,470	0.28	0.18	0.00	0.01	7,787	**1.23**
37	Peoples Bank of Moniteau County	Jamestown	58,528	327	0.35	0.00	0.00	0.02	696	**1.19**
38	Central Bank of Sedalia	Sedalia	409,290	7,295	0.39	0.07	0.03	0.00	4,603	**1.14**
39	Landmark Bank	Columbia	3,238,587	31,632	0.41	0.15	0.00	0.00	34,276	**1.13**
40	Blue Ridge Bank and Trust Co.	Independence	550,801	6,179	0.51	0.00	0.00	0.02	6,107	**1.11**
41	Jefferson Bank of Missouri	Jefferson City	608,704	11,257	0.29	0.20	0.09	(0.02)	6,340	**1.09**
41	Southwest Missouri Bank	Carthage	758,615	5,948	0.33	0.07	0.00	(0.02)	7,911	**1.09**
43	Nodaway Valley Bank	Maryville	899,338	17,774	0.31	0.02	0.00	0.01	9,499	**1.07**
43	Central Bank of Warrensburg	Warrensburg	254,752	3,157	0.41	0.14	0.02	0.01	2,642	**1.07**
45	Central Bank of the Midwest	Lee's Summit	1,800,734	23,380	0.47	0.06	0.02	(0.06)	18,709	**1.06**
45	HNB National Bank	Hannibal	475,900	11,623	0.22	0.14	0.16	0.00	4,965	**1.06**
47	Wood & Huston Bank	Marshall	714,174	12,500	0.48	0.07	0.02	(0.01)	7,298	**1.04**
48	First Bank	Creve Coeur	6,235,115	77,490	0.31	0.07	0.06	0.00	65,087	**1.03**
48	Citizens Bank and Trust Company	Kansas City	851,473	7,213	0.40	0.00	0.00	0.02	8,782	**1.03**
48	Security Bank of Southwest Missouri	Cassville	81,243	1,925	0.30	0.00	0.00	0.00	847	**1.03**

Source: S&P Global Market Intelligence

Missouri – 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	Bank of Kirksville	Kirksville	448,692	47.29	70	8	0.64	0.23	0.35	**1.22**
2	Home Exchange Bank	Jamesport	167,399	43.98	20	3	0.86	0.06	0.40	**1.32**
3	Putnam County State Bank	Unionville	214,733	34.86	23	2	0.78	0.26	0.31	**1.35**
4	Stifel Bank	Clayton	2,012,194	45.74	65	1	0.86	0.14	0.43	**1.42**
5	Community Bank of El Dorado Springs	El Dorado Springs	104,024	43.00	15	1	0.91	0.04	0.53	**1.48**
6	Jefferson Bank and Trust Company	Saint Louis	615,096	54.62	77	5	0.96	0.23	0.39	**1.58**
7	Farmers Bank of Lohman	Jefferson City	65,369	61.70	12	2	0.80	0.22	0.58	**1.60**
8	MRV Banks	Sainte Genevieve	378,717	45.08	39	5	0.95	0.23	0.47	**1.66**
9	Springfield First Community Bank	Springfield	638,996	41.39	55	1	1.12	0.12	0.42	**1.66**
10	Community State Bank	Shelbina	78,121	45.64	15	2	1.15	0.15	0.39	**1.69**
11	Bank of Odessa	Odessa	267,012	46.46	43	2	0.84	0.14	0.74	**1.72**
12	Cass Commercial Bank	Saint Louis	832,326	41.89	53	4	0.85	0.08	0.80	**1.73**
13	Sterling Bank	Poplar Bluff	1,249,046	49.02	132	11	0.83	0.33	0.59	**1.75**
14	Community Bank of Memphis	Memphis	46,421	54.28	10	1	1.05	0.33	0.37	**1.75**
15	Citizens Bank of Edina	Edina	69,632	39.44	14	1	1.02	0.24	0.56	**1.83**
16	Bank of Brookfield-Purdin, National Association	Brookfield	95,111	64.58	19	4	1.04	0.23	0.58	**1.84**
17	Northeast Missouri State Bank	Kirksville	109,974	52.67	16	2	1.12	0.21	0.51	**1.85**
18	Bank of Versailles	Versailles	256,386	62.63	41	5	1.20	0.23	0.43	**1.86**
19	Tipton Latham Bank, National Association	Tipton	134,542	65.27	21	2	1.32	0.18	0.42	**1.92**
20	Royal Banks of Missouri	Saint Louis	710,811	55.24	94	12	1.02	0.30	0.60	**1.92**
21	Central Bank of Audrain County	Mexico	174,370	50.42	24	3	0.88	0.12	0.95	**1.94**
22	Bloomsdale Bank	Bloomsdale	226,893	44.87	52	5	1.12	0.27	0.60	**1.98**
23	Community Point Bank	Russellville	135,652	65.30	23	3	1.06	0.21	0.72	**1.99**
24	New Era Bank	Fredericktown	357,428	47.80	76	8	1.05	0.26	0.69	**2.00**
25	Central Bank of Moberly	Moberly	201,187	54.86	28	4	0.81	0.20	1.04	**2.04**
26	West Plains Savings and Loan Association	West Plains	80,017	63.74	15	1	1.12	0.30	0.66	**2.08**
27	M1 Bank	Macks Creek	222,254	51.03	23	3	0.81	0.29	0.98	**2.08**
28	Community Bank of Marshall	Marshall	154,385	59.86	35	7	1.21	0.21	0.67	**2.10**
29	St. Louis Bank	Town And Country	463,531	77.53	48	1	1.20	0.25	0.65	**2.10**
30	Peoples Bank of Wyaconda	Kahoka	98,466	57.93	25	3	1.21	0.19	0.70	**2.11**
31	Citizens-Farmers Bank of Cole Camp	Cole Camp	132,996	51.96	27	3	1.27	0.31	0.54	**2.11**
32	TPNB Bank	Paris	81,721	61.91	15	1	1.20	0.21	0.71	**2.13**
33	St. Clair County State Bank	Osceola	142,502	51.11	33	4	1.28	0.24	0.63	**2.14**
34	Enterprise Bank & Trust	Clayton	6,911,436	49.91	647	36	1.27	0.18	0.69	**2.15**
35	Silex Banking Company	Silex	72,514	60.97	10	1	1.30	0.33	0.52	**2.16**
36	Lindell Bank & Trust Company	Saint Louis	528,959	48.52	118	12	1.22	0.40	0.57	**2.18**
37	Mid America Bank	Jefferson City	493,596	53.07	72	5	1.55	0.19	0.45	**2.19**
38	Montrose Savings Bank	Montrose	43,110	55.54	9	1	1.43	0.09	0.68	**2.20**
39	Missouri Bank	Warrenton	216,736	55.15	52	4	1.28	0.35	0.60	**2.23**
40	Bank of Old Monroe	Old Monroe	370,454	48.87	71	5	1.40	0.37	0.48	**2.24**
41	United State Bank	Lewistown	183,030	55.39	44	5	1.38	0.28	0.58	**2.24**
42	Central Bank of Boone County	Columbia	1,993,544	50.92	316	16	1.05	0.22	0.97	**2.24**
43	Community State Bank of Missouri	Bowling Green	233,496	61.19	43	2	1.28	0.22	0.75	**2.25**
44	Regional Missouri Bank	Marceline	242,501	51.38	58	6	1.35	0.23	0.68	**2.26**
45	Central Bank of St. Louis	Clayton	2,041,695	52.32	235	16	1.26	0.22	0.79	**2.27**
46	Peoples Community Bank	Greenville	488,246	41.77	131	15	1.20	0.24	0.83	**2.27**
47	Midwest BankCentre	Saint Louis	1,988,104	70.96	279	20	1.37	0.28	0.62	**2.27**
48	Triad Bank	Frontenac	380,692	58.49	34	1	1.50	0.16	0.61	**2.27**
49	Bank of Grain Valley	Kansas City	91,052	56.53	18	2	1.68	0.27	0.33	**2.28**
50	Wells Bank	Platte City	221,713	48.83	46	5	1.27	0.33	0.68	**2.28**

Source: S&P Global Market Intelligence

Missouri – 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	Central Bank of Kansas City	Kansas City	164,541	145,998	1.30	0.00	0.00	0.15	(0.25)	**(0.10)**
2	Bank of Grain Valley	Kansas City	91,052	57,275	1.62	0.00	0.00	0.00	0.00	**0.00**
2	Cass Commercial Bank	Saint Louis	832,326	708,853	1.12	0.00	0.00	0.00	0.00	**0.00**
4	Meramec Valley Bank	Ellisville	120,204	95,112	1.00	0.00	0.00	0.06	(0.04)	**0.02**
5	County Bank	Brunswick	95,591	70,484	1.14	0.00	0.00	0.00	0.05	**0.05**
6	Neighbors Bank	Clarence	26,035	13,100	0.92	0.08	0.00	0.00	(0.02)	**0.06**
7	Wells Bank	Platte City	221,713	180,259	1.06	0.06	0.00	0.00	0.00	**0.06**
8	KCB Bank	Kearney	254,687	205,761	1.06	0.03	0.00	0.04	0.00	**0.07**
9	Clay County Savings Bank	Liberty	118,514	74,691	1.61	0.09	0.00	0.00	0.00	**0.09**
10	CBC Bank	Bowling Green	36,933	10,119	1.39	0.10	0.00	0.00	0.00	**0.10**
11	Springfield First Community Bank	Springfield	638,996	491,985	0.30	0.00	0.00	0.12	0.01	**0.13**
12	MRV Banks	Sainte Genevieve	378,717	293,752	1.30	0.23	0.00	0.02	(0.12)	**0.13**
13	Jefferson Bank and Trust Company	Saint Louis	615,096	439,941	1.28	0.12	0.00	0.13	(0.07)	**0.18**
14	Community National Bank	Monett	124,507	83,164	1.15	0.12	0.03	0.02	0.01	**0.19**
15	Silex Banking Company	Silex	72,514	31,458	2.15	0.23	0.00	0.00	(0.02)	**0.21**
16	Platte Valley Bank of Missouri	Platte City	598,228	428,946	1.24	0.09	0.00	0.09	0.03	**0.22**
17	Community Bank of Marshall	Marshall	154,385	66,906	1.10	0.23	0.03	0.00	(0.04)	**0.22**
18	Community Point Bank	Russellville	135,652	103,951	1.22	0.17	0.00	0.09	0.00	**0.26**
19	Merchants and Farmers Bank of Salisbury	Salisbury	95,581	57,507	1.91	0.15	0.00	0.10	0.02	**0.27**
20	Pony Express Community Bank	Saint Joseph	73,054	39,513	1.44	0.06	0.00	0.09	0.14	**0.28**
21	Jonesburg State Bank	Jonesburg	97,244	67,794	1.21	0.00	0.00	0.28	0.01	**0.29**
22	Home Exchange Bank	Jamesport	167,399	72,456	6.38	0.31	0.01	0.00	0.00	**0.32**
23	Ozark Bank	Ozark	240,394	171,815	0.95	0.23	0.00	0.00	0.10	**0.33**
24	Bank of Brookfield-Purdin, National Association	Brookfield	95,111	23,331	1.61	0.35	0.00	0.00	(0.01)	**0.34**
25	Midwest Independent Bank	Jefferson City	286,865	138,570	2.79	0.00	0.00	0.10	0.24	**0.34**
26	Bank of St. Elizabeth	Saint Elizabeth	145,597	121,333	0.54	0.24	0.00	0.09	0.02	**0.35**
27	First Federal Bank of Kansas City	Kansas City	826,932	623,386	0.48	0.21	0.00	0.14	0.02	**0.37**
28	Saints Avenue Bank	New London	89,301	70,090	1.05	0.00	0.00	0.34	0.03	**0.37**
29	Metz Banking Company	Nevada	73,417	49,996	1.21	0.31	0.00	0.00	0.07	**0.38**
30	American Bank of Missouri	Wellsville	349,060	287,469	0.88	0.11	0.01	0.23	0.04	**0.39**
31	First Security Bank	Union Star	32,748	19,461	1.27	0.00	0.00	0.00	0.41	**0.41**
32	M1 Bank	Macks Creek	222,254	118,720	0.67	0.05	0.26	0.11	0.00	**0.42**
33	New Era Bank	Fredericktown	357,428	255,275	0.80	0.37	0.05	0.03	0.03	**0.48**
34	Bank Star	Pacific	125,804	105,510	1.16	0.21	0.22	0.04	0.03	**0.50**
35	Central Bank of Boone County	Columbia	1,993,544	1,222,470	1.46	0.10	0.02	0.28	0.11	**0.50**
36	Parkside Financial Bank & Trust	Clayton	475,915	380,888	1.96	0.52	0.00	0.00	0.00	**0.52**
37	Citizens Bank of Rogersville	Rogersville	94,900	72,502	1.16	0.08	0.00	0.43	0.02	**0.53**
38	Stifel Bank	Clayton	2,012,194	1,016,788	0.82	0.00	0.00	0.56	(0.04)	**0.53**
39	Kearney Trust Company	Kearney	195,140	120,909	1.32	0.34	0.00	0.04	0.16	**0.54**
40	Community Bank and Trust	Neosho	319,875	157,098	1.13	0.08	0.00	0.36	0.11	**0.55**
41	Lindell Bank & Trust Company	Saint Louis	528,959	277,913	7.73	0.29	0.07	0.64	(0.42)	**0.58**
42	Sterling Bank	Poplar Bluff	1,249,046	967,679	1.10	0.11	0.00	0.45	0.02	**0.58**
43	Community Bank of Memphis	Memphis	46,421	25,151	2.16	0.57	0.00	0.00	0.02	**0.59**
44	Goppert Financial Bank	Lathrop	180,894	104,459	0.94	0.12	0.00	0.22	0.32	**0.66**
45	Central Bank of the Ozarks	Springfield	1,416,078	1,013,589	1.52	0.30	0.01	0.17	0.18	**0.66**
46	Bank 21	Carrollton	156,144	123,108	1.48	0.44	0.00	0.24	(0.01)	**0.67**
47	Northeast Missouri State Bank	Kirksville	109,974	48,142	1.66	0.27	0.38	0.00	0.05	**0.70**
48	Central Bank of St. Louis	Clayton	2,041,695	1,503,874	1.48	0.16	0.01	0.35	0.20	**0.71**
49	Central Federal Savings and Loan Association of Rolla	Rolla	69,383	58,443	0.49	0.32	0.01	0.42	0.01	**0.75**
50	Community First Banking Company	West Plains	193,045	131,352	1.29	0.06	0.00	0.71	0.00	**0.77**

Source: S&P Global Market Intelligence

Missouri – Return on Average Equity Ranking

Rank	Company Name	City	Total Assets ($000)	LTM Net Income ($000)	Total Employees	LTM Net Income ($000)/ Employee	2018Q1 LTM Net Income ($000)	2017Q1 LTM Net Income ($000)	ROAA (%)	ROAE (%)
1	Century Bank of the Ozarks	Gainesville	181,309	4,154	53	78	3,713	3,574	2.35	**24.94**
2	State Bank of Southwest Missouri	Springfield	125,034	2,516	25	101	1,350	1,163	1.64	**22.97**
3	Bank Northwest	Hamilton	170,378	3,808	39	98	2,688	2,352	1.85	**21.10**
4	Community Bank of Raymore	Raymore	264,096	5,363	44	122	8,146	3,255	1.64	**20.63**
5	Central Bank of Lake of the Ozarks	Osage Beach	761,392	13,166	143	92	8,333	8,109	1.79	**20.35**
6	Jefferson Bank of Missouri	Jefferson City	608,704	11,257	100	113	7,992	7,949	1.94	**20.14**
7	Bloomsdale Bank	Bloomsdale	226,893	5,180	52	100	4,983	4,652	1.73	**19.87**
8	Central Bank of Kansas City	Kansas City	164,541	7,850	62	127	4,335	6,643	3.66	**19.74**
9	Central Bank of Sedalia	Sedalia	409,290	7,295	78	94	5,600	5,507	1.81	**18.97**
10	Citizens Bank of Edina	Edina	69,632	1,458	14	104	1,149	1,096	2.06	**17.64**
10	Central Bank of Boone County	Columbia	1,993,544	30,144	316	95	21,914	21,015	1.59	**17.64**
12	Phelps County Bank	Rolla	358,633	5,514	90	61	5,260	4,789	1.16	**17.57**
13	Central Bank of Audrain County	Mexico	174,370	2,425	24	101	1,758	1,805	1.43	**17.52**
14	Wells Bank	Platte City	221,713	4,982	46	108	4,376	4,277	1.68	**17.48**
15	Legacy Bank & Trust Company	Rogersville	261,456	4,636	64	72	1,889	1,676	1.88	**17.39**
16	Commerce Bank	Kansas City	24,930,493	419,231	4,742	88	337,079	281,189	1.69	**16.75**
17	MRV Banks	Sainte Genevieve	378,717	4,946	39	127	2,772	1,871	1.43	**16.40**
18	Community State Bank	Shelbina	78,121	994	15	66	891	739	1.39	**16.21**
19	People's Bank of Seneca	Seneca	200,451	2,775	34	82	2,037	1,909	1.43	**15.97**
20	First Bank of the Lake	Osage Beach	91,000	1,629	19	86	550	458	1.56	**15.63**
21	Central Trust Bank	Jefferson City	2,553,401	33,578	665	50	28,117	24,372	1.39	**15.54**
22	Citizens Bank	Butler	115,495	2,101	40	53	1,772	859	1.31	**15.38**
23	Parkside Financial Bank & Trust	Clayton	475,915	7,513	57	132	5,032	4,597	1.55	**15.36**
24	Community First Bank	Butler	172,777	3,039	39	78	2,909	2,862	1.33	**14.93**
25	Regional Missouri Bank	Marceline	242,501	4,695	58	81	4,025	3,639	1.49	**14.92**
26	F & C Bank	Holden	222,438	4,341	50	87	3,753	3,014	1.49	**14.79**
27	Central Bank of Branson	Branson	335,030	5,093	68	75	2,216	2,985	1.48	**14.65**
28	Security Bank of Southwest Missouri	Cassville	81,243	1,925	29	66	1,792	1,705	1.76	**14.63**
29	Pony Express Bank	Liberty	179,475	4,078	26	157	3,290	2,065	1.80	**14.56**
30	Jonesburg State Bank	Jonesburg	97,244	1,349	24	56	1,166	1,228	1.10	**14.42**
31	Independent Farmers Bank	Maysville	120,354	1,580	32	49	1,583	1,304	1.34	**14.41**
32	New Era Bank	Fredericktown	357,428	7,126	76	94	6,571	6,094	1.56	**14.39**
33	Platte Valley Bank of Missouri	Platte City	598,228	10,221	183	56	9,739	7,573	1.36	**14.21**
34	Peoples Bank	Cuba	209,113	4,011	53	76	3,754	3,433	1.40	**14.19**
35	Heritage Bank of the Ozarks	Lebanon	144,127	1,609	39	41	879	1,028	1.12	**14.16**
35	NBKC Bank	Kansas City	719,314	15,583	310	50	12,370	14,499	1.79	**14.16**
37	HNB National Bank	Hannibal	475,900	11,623	133	87	10,606	10,260	1.87	**14.15**
38	BankLiberty	Kansas City	539,914	9,105	138	66	4,801	5,217	1.66	**14.06**
39	First Missouri Bank	Brookfield	283,315	4,421	50	88	3,321	2,598	1.32	**13.97**
40	Community National Bank	Monett	124,507	2,109	28	75	1,644	1,452	1.33	**13.77**
41	North American Savings Bank, F.S.B.	Grandview	2,275,568	31,984	461	69	27,969	28,924	1.54	**13.60**
42	Great Southern Bank	Springfield	4,779,817	77,049	1,093	70	58,335	48,597	1.68	**13.58**
43	Southern Bank	Poplar Bluff	2,168,574	28,200	447	63	20,412	16,460	1.43	**13.57**
44	Stifel Bank	Clayton	2,012,194	11,207	65	172	5,374	6,341	1.17	**13.53**
45	First State Community Bank	Farmington	2,518,932	36,524	654	56	33,742	27,386	1.50	**13.28**
46	Central Bank of St. Louis	Clayton	2,041,695	29,767	235	127	31,981	21,852	1.58	**13.26**
47	Lamar Bank and Trust Company	Lamar	164,777	2,793	34	82	3,081	2,917	1.35	**13.25**
48	Enterprise Bank & Trust	Clayton	6,911,436	91,058	647	141	59,374	54,303	1.63	**13.17**
49	Bank of Advance	Advance	329,833	7,536	78	97	7,245	7,210	1.76	**13.13**
50	Lead Bank	Garden City	305,817	4,315	66	65	3,586	861	1.24	**13.04**

Source: S&P Global Market Intelligence

Missouri – 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	Wells Bank	Platte City	221,713	27	154	50	7	14	**50.4**
2	Central Bank of Kansas City	Kansas City	164,541	10	4	248	1	8	**54.2**
3	Jefferson Bank of Missouri	Jefferson City	608,704	65	41	69	91	6	**54.4**
4	Bank Northwest	Hamilton	170,378	13	98	100	70	3	**56.8**
5	Central Bank of Sedalia	Sedalia	409,290	80	38	86	85	9	**59.6**
6	Legacy Bank & Trust Company	Rogersville	261,456	15	20	177	89	15	**63.2**
7	BankLiberty	Kansas City	539,914	19	92	109	62	38	**64.0**
7	Platte Valley Bank of Missouri	Platte City	598,228	34	31	206	16	33	**64.0**
7	Great Southern Bank	Springfield	4,779,817	57	88	66	67	42	**64.0**
10	Bloomsdale Bank	Bloomsdale	226,893	89	151	22	56	7	**65.0**
11	Century Bank of the Ozarks	Gainesville	181,309	6	56	185	82	1	**66.0**
12	Central Bank of Boone County	Columbia	1,993,544	221	29	42	35	10	**67.4**
13	New Era Bank	Fredericktown	357,428	189	66	24	33	32	**68.8**
14	HNB National Bank	Hannibal	475,900	29	45	112	126	37	**69.8**
15	Bank of St. Elizabeth	Saint Elizabeth	145,597	12	67	193	26	56	**70.8**
16	Community National Bank	Monett	124,507	114	52	138	14	40	**71.6**
17	Bank of Old Monroe	Old Monroe	370,454	70	96	40	61	97	**72.8**
18	Citizens Bank of Edina	Edina	69,632	21	183	15	136	10	**73.0**
19	Central Bank of St. Louis	Clayton	2,041,695	174	58	45	48	46	**74.2**
20	Cass Commercial Bank	Saint Louis	832,326	143	166	12	2	55	**75.6**
21	Enterprise Bank & Trust	Clayton	6,911,436	111	99	34	90	48	**76.4**
22	Pony Express Bank	Liberty	179,475	9	166	102	77	29	**76.6**
23	Peoples Community Bank	Greenville	488,246	16	69	46	205	53	**77.8**
23	People's Bank of Seneca	Seneca	200,451	28	71	97	174	19	**77.8**
25	Parkside Financial Bank & Trust	Clayton	475,915	121	20	190	36	23	**78.0**
25	State Bank of Southwest Missouri	Springfield	125,034	132	18	184	54	2	**78.0**
27	Springfield First Community Bank	Springfield	638,996	96	178	9	11	101	**79.0**
28	Central Bank of Lake of the Ozarks	Osage Beach	761,392	135	30	101	132	5	**80.6**
29	Exchange Bank of Missouri	Fayette	205,685	44	111	96	74	86	**82.2**
29	First Bank of the Lake	Osage Beach	91,000	22	20	207	142	20	**82.2**
31	Bank of Advance	Advance	329,833	13	75	124	163	49	**84.8**
32	Nodaway Valley Bank	Maryville	899,338	103	43	121	83	75	**85.0**
33	First State Community Bank	Farmington	2,518,932	127	25	149	81	45	**85.4**
34	Security Bank of Southwest Missouri	Cassville	81,243	22	48	151	179	28	**85.6**
35	MRV Banks	Sainte Genevieve	378,717	147	245	8	12	17	**85.8**
36	Jonesburg State Bank	Jonesburg	97,244	89	127	163	21	30	**86.0**
37	Central Bank of Audrain County	Mexico	174,370	228	81	21	102	13	**89.0**
38	Peoples Bank	Cuba	209,113	59	58	161	134	34	**89.2**
39	First Missouri Bank of SEMO	Kennett	182,543	36	189	107	63	54	**89.8**
40	Central Bank of the Ozarks	Springfield	1,416,078	178	33	139	45	58	**90.6**
41	Wood & Huston Bank	Marshall	714,174	150	47	113	60	84	**90.8**
42	Lamar Bank and Trust Company	Lamar	164,777	153	67	93	96	47	**91.2**
43	Regional Missouri Bank	Marceline	242,501	66	174	44	148	25	**91.4**
44	West Plains Bank and Trust Company	West Plains	388,616	103	81	92	118	67	**92.2**
44	North American Savings Bank, F.S.B.	Grandview	2,275,568	76	15	208	121	41	**92.2**
44	Lindell Bank & Trust Company	Saint Louis	528,959	48	173	36	41	163	**92.2**
47	Adrian Bank	Adrian	143,296	66	127	78	110	81	**92.4**
48	Community First Bank	Butler	172,777	62	170	52	157	24	**93.0**
49	Central Bank of the Midwest	Lee's Summit	1,800,734	39	45	159	97	126	**93.2**
50	First Midwest Bank of Dexter	Dexter	342,907	80	105	94	127	68	**94.8**

Source: S&P Global Market Intelligence

Rank The Banks

North Carolina – 2019 Q1

North Carolina – Bank Listing

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
Alliance Bank & Trust Company	Gastonia	PBD Holdings, LLC	9/8/2004	4	32	No	139,030	0.80	9.96
Aquesta Bank	Cornelius	Aquesta Financial Holdings, Inc.	8/1/2006	7	76	No	475,106	0.79	10.01
Bank of America, National Association	Charlotte	Bank of America Corporation	10/17/1904	4,339	136,825	No	1,775,353,000	1.68	14.45
Bank of Oak Ridge	Oak Ridge	Oak Ridge Financial Services, Inc.	4/10/2000	4	66	No	468,236	1.04	10.46
Belmont Savings Bank, SSB	Belmont		1/1/1915	1	11	No	91,551	0.14	0.69
Black Mountain Savings Bank, SSB	Black Mountain		4/4/1923	1	5	No	40,109	0.30	2.37
blueharbor bank	Mooresville		1/8/2008	4	28	No	226,154	1.15	8.84
Branch Banking and Trust Company	Winston-Salem	BB&T Corporation	1/1/1872	1,789	32,880	No	219,793,000	1.51	11.71
Carolina Trust Bank	Lincolnton	Carolina Trust BancShares, Inc.	12/8/2000	11	107	No	620,621	0.83	8.13
Coastal Bank & Trust	Jacksonville		4/13/2009	3	29	No	117,000	0.55	3.41
Entegra Bank	Franklin	Entegra Financial Corp.	1/1/1922	19	277	No	1,668,416	0.91	8.62
Farmers & Merchants Bank	Salisbury	F & M Financial Corporation	7/13/1909	11	120	No	632,376	1.56	13.99
Fidelity Bank	Fuquay-Varina	Fidelity BancShares (N.C.), Inc.	8/10/1909	53	435	No	2,000,585	1.34	12.86
First Bank	Southern Pines	First Bancorp	8/23/1935	101	1,081	No	6,051,481	1.63	11.83
First Capital Bank	Laurinburg	First Capital Bancshares, Inc.	9/27/1999	3	36	No	99,702	(0.33)	(1.42)
First Carolina Bank	Rocky Mount	First Carolina Financial Services, Inc.	11/29/2000	3	40	No	520,988	0.82	8.54
First Federal Bank	Dunn	First Federal Financial Corporation	1/1/1958	7	54	No	185,841	0.29	2.79
First Federal Savings Bank of Lincolnton	Lincolnton		2/1/1940	4	47	No	396,254	1.13	7.27
First Savings and Loan Association	Mebane		1/1/1909	1	6	No	55,149	0.33	1.33
First-Citizens Bank & Trust Company	Raleigh	First Citizens BancShares, Inc.	3/1/1898	559	6,689	No	35,828,763	1.20	12.58
Hertford Savings Bank, SSB	Hertford		1/1/1923	1	3	No	13,245	0.66	3.95
HomeTrust Bank	Asheville	HomeTrust Bancshares, Inc.	1/1/1926	42	560	No	3,454,811	0.79	7.02
Jackson Savings Bank, SSB	Sylva		1/1/1955	2	8	No	32,469	0.61	3.00
KS Bank, Inc.	Smithfield	KS Bancorp, Inc.	4/28/1924	10	80	No	396,600	1.09	12.07
Lifestore Bank (MHC)	West Jefferson	AsheCo MHC, Inc.	1/1/1939	5	76	No	292,689	1.04	9.85
Live Oak Banking Company	Wilmington	Live Oak Bancshares, Inc.	5/12/2008	1	478	No	4,039,666	1.67	15.02
Lumbee Guaranty Bank	Pembroke		12/22/1971	14	94	No	340,872	0.97	8.50
Mechanics and Farmers Bank	Durham	M&F Bancorp, Inc.	8/1/1908	8	68	No	267,837	0.57	8.00
Morganton Savings Bank, S.S.B.	Morganton		1/1/1903	1	10	No	91,019	0.54	1.92
Nantahala Bank & Trust Company	Franklin		10/4/2004	3	43	No	153,619	0.16	2.97
New Republic Savings Bank	Roanoke Rapids		12/15/1998	3	15	No	65,423	0.00	(0.03)
North State Bank	Raleigh	North State Bancorp	6/1/2000	7	176	Yes	940,910	1.02	11.82
Peoples Bank	Newton	Peoples Bancorp of North Carolina, Inc.	1/1/1912	21	334	No	1,109,637	1.35	10.88
Piedmont Federal Savings Bank	Winston-Salem		1/1/1903	9	116	No	895,909	0.24	0.95
Providence Bank	Rocky Mount	PB Financial Corporation	3/14/2006	5	49	No	465,940	1.51	13.09
Roanoke Rapids Savings Bank, SSB	Roanoke Rapids		1/1/1914	2	17	No	74,080	0.08	0.37
Roxboro Savings Bank, SSB	Roxboro		1/1/1923	2	30	No	229,581	0.86	4.45
Select Bank & Trust Company	Dunn	Select Bancorp, Inc.	5/24/2000	19	208	No	1,240,200	1.31	9.69
Sound Bank	Morehead City	West Town Bancorp, Inc.	9/4/2001	7	61	No	309,792	0.23	1.88
Southern Bank and Trust Company	Mount Olive	Southern BancShares (N.C.), Inc.	1/1/1901	63	564	No	2,692,782	1.28	12.79
Surrey Bank & Trust	Mount Airy	Surrey Bancorp	7/22/1996	7	77	No	311,983	1.65	11.38
Tarboro Savings Bank, SSB	Tarboro		9/22/1906	1	8	No	48,073	0.44	2.96
Taylorsville Savings Bank, SSB	Taylorsville		4/1/1921	3	32	No	105,253	0.37	3.81
Union Bank	Greenville		11/9/1998	15	148	No	770,717	0.94	9.02
Uwharrie Bank	Albemarle	Uwharrie Capital Corp	1/26/1984	10	173	No	652,743	0.63	7.44
Wake Forest Federal Savings and Loan Association (MHC)	Wake Forest	Wake Forest Bancorp, M.H.C.	1/1/1922	1	8	No	104,040	1.43	6.36

Source: S&P Global Market Intelligence

North Carolina – 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	Bank of America, National Association	Charlotte	136,825	4,339	1,439,841,000	331,837	409,162	10,523	12,975	**1,775,353,000**
2	Branch Banking and Trust Company	Winston-Salem	32,880	1,789	168,312,000	94,082	122,858	5,119	6,685	**219,793,000**
3	First-Citizens Bank & Trust Company	Raleigh	6,689	559	31,259,820	55,921	64,094	4,673	5,356	**35,828,763**
4	First Bank	Southern Pines	1,081	101	4,804,331	47,568	59,916	4,444	5,598	**6,051,481**
5	Live Oak Banking Company	Wilmington	478	1	3,540,626	3,540,626	4,039,666	7,407	8,451	**4,039,666**
6	HomeTrust Bank	Asheville	560	42	2,331,602	55,514	82,257	4,164	6,169	**3,454,811**
7	Southern Bank and Trust Company	Mount Olive	564	63	2,359,088	37,446	42,743	4,183	4,774	**2,692,782**
8	Fidelity Bank	Fuquay-Varina	435	53	1,776,653	33,522	37,747	4,084	4,599	**2,000,585**
9	Entegra Bank	Franklin	277	19	1,250,735	65,828	87,811	4,515	6,023	**1,668,416**
10	Select Bank & Trust Company	Dunn	208	19	985,465	51,867	65,274	4,738	5,963	**1,240,200**
11	Peoples Bank	Newton	334	21	914,850	43,564	52,840	2,739	3,322	**1,109,637**
12	North State Bank	Raleigh	176	7	855,685	122,241	134,416	4,862	5,346	**940,910**
13	Piedmont Federal Savings Bank	Winston-Salem	116	9	662,345	73,594	99,545	5,710	7,723	**895,909**
14	Union Bank	Greenville	148	15	638,764	42,584	51,381	4,316	5,208	**770,717**
15	Uwharrie Bank	Albemarle	173	10	588,827	58,883	65,274	3,404	3,773	**652,743**
16	Farmers & Merchants Bank	Salisbury	120	11	555,951	50,541	57,489	4,633	5,270	**632,376**
17	Carolina Trust Bank	Lincolnton	107	11	527,368	47,943	56,420	4,929	5,800	**620,621**
18	First Carolina Bank	Rocky Mount	40	3	460,050	153,350	173,663	11,501	13,025	**520,988**
19	Aquesta Bank	Cornelius	76	7	362,871	51,839	67,872	4,775	6,251	**475,106**
20	Bank of Oak Ridge	Oak Ridge	66	4	398,139	99,535	117,059	6,032	7,094	**468,236**
21	Providence Bank	Rocky Mount	49	5	360,134	72,027	93,188	7,350	9,509	**465,940**
22	KS Bank, Inc.	Smithfield	80	10	325,753	32,575	39,660	4,072	4,958	**396,600**
23	First Federal Savings Bank of Lincolnton	Lincolnton	47	4	307,714	76,929	99,064	6,547	8,431	**396,254**
24	Lumbee Guaranty Bank	Pembroke	94	14	293,815	20,987	24,348	3,126	3,626	**340,872**
25	Surrey Bank & Trust	Mount Airy	77	7	262,157	37,451	44,569	3,405	4,052	**311,983**
26	Sound Bank	Morehead City	61	7	274,956	39,279	44,256	4,507	5,079	**309,792**
27	Lifestore Bank (MHC)	West Jefferson	76	5	225,058	45,012	58,538	2,961	3,851	**292,689**
28	Mechanics and Farmers Bank	Durham	68	8	242,322	30,290	33,480	3,564	3,939	**267,837**
29	Roxboro Savings Bank, SSB	Roxboro	30	2	174,067	87,034	114,791	5,802	7,653	**229,581**
30	blueharbor bank	Mooresville	28	4	188,954	47,239	56,539	6,748	8,077	**226,154**
31	First Federal Bank	Dunn	54	7	164,657	23,522	26,549	3,049	3,442	**185,841**
32	Nantahala Bank & Trust Company	Franklin	43	3	130,748	43,583	51,206	3,041	3,573	**153,619**
33	Alliance Bank & Trust Company	Gastonia	32	4	126,466	31,617	34,758	3,952	4,345	**139,030**
34	Coastal Bank & Trust	Jacksonville	29	3	98,782	32,927	39,000	3,406	4,034	**117,000**
35	Taylorsville Savings Bank, SSB	Taylorsville	32	3	92,684	30,895	35,084	2,896	3,289	**105,253**
36	Wake Forest Federal Savings and Loan Association (MHC)	Wake Forest	8	1	79,409	79,409	104,040	9,926	13,005	**104,040**
37	First Capital Bank	Laurinburg	36	3	77,765	25,922	33,234	2,160	2,770	**99,702**
38	Belmont Savings Bank, SSB	Belmont	11	1	72,547	72,547	91,551	6,595	8,323	**91,551**
39	Morganton Savings Bank, S.S.B.	Morganton	10	1	54,218	54,218	91,019	5,422	9,102	**91,019**
40	Roanoke Rapids Savings Bank, SSB	Roanoke Rapids	17	2	54,916	27,458	37,040	3,230	4,358	**74,080**
41	New Republic Savings Bank	Roanoke Rapids	15	3	49,943	16,648	21,808	3,330	4,362	**65,423**
42	First Savings and Loan Association	Mebane	6	1	42,018	42,018	55,149	7,003	9,192	**55,149**
43	Tarboro Savings Bank, SSB	Tarboro	8	1	40,988	40,988	48,073	5,124	6,009	**48,073**
44	Black Mountain Savings Bank, SSB	Black Mountain	5	1	33,965	33,965	40,109	6,793	8,022	**40,109**
45	Jackson Savings Bank, SSB	Sylva	8	2	25,598	12,799	16,235	3,200	4,059	**32,469**
46	Hertford Savings Bank, SSB	Hertford	3	1	11,043	11,043	13,245	3,681	4,415	**13,245**

Source: S&P Global Market Intelligence

North Carolina – 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	First Capital Bank	Laurinburg	99,702	6.64	45.43	0.84	28.56	92.98	NA	**4.70**
2	Surrey Bank & Trust	Mount Airy	311,983	5.49	2.26	0.41	5.55	90.18	1.71	**4.51**
3	Peoples Bank	Newton	1,109,637	5.11	7.52	0.17	0.27	90.06	3.51	**4.49**
4	Farmers & Merchants Bank	Salisbury	632,376	5.37	(3.52)	0.18	4.64	79.41	1.52	**4.43**
5	Select Bank & Trust Company	Dunn	1,240,200	5.45	1.37	0.89	(2.41)	100.68	2.85	**4.25**
6	Alliance Bank & Trust Company	Gastonia	139,030	5.79	(1.02)	0.46	(3.00)	79.61	2.05	**4.24**
7	North State Bank	Raleigh	940,910	4.74	9.72	0.21	7.48	88.77	2.31	**4.21**
8	Roanoke Rapids Savings Bank, SSB	Roanoke Rapids	74,080	5.76	34.04	0.68	41.64	78.87	2.18	**4.18**
9	Providence Bank	Rocky Mount	465,940	5.63	42.21	1.13	40.93	101.04	2.79	**4.14**
10	Morganton Savings Bank, S.S.B.	Morganton	91,019	5.08	32.15	0.57	(0.55)	113.19	3.98	**4.12**
10	Lumbee Guaranty Bank	Pembroke	340,872	6.04	5.23	0.45	7.82	62.12	2.87	**4.12**
12	First Bank	Southern Pines	6,051,481	5.05	4.55	0.50	6.72	89.66	2.76	**4.10**
12	Taylorsville Savings Bank, SSB	Taylorsville	105,253	4.77	4.77	0.34	5.67	91.30	1.74	**4.10**
14	Carolina Trust Bank	Lincolnton	620,621	5.40	29.21	0.97	41.14	89.93	2.61	**4.09**
15	Sound Bank	Morehead City	309,792	5.27	33.14	0.83	72.50	80.68	2.82	**4.07**
16	Coastal Bank & Trust	Jacksonville	117,000	5.20	(2.14)	0.38	23.03	72.52	2.13	**3.95**
17	Hertford Savings Bank, SSB	Hertford	13,245	5.33	12.69	0.84	11.09	85.87	2.22	**3.94**
17	Southern Bank and Trust Company	Mount Olive	2,692,782	4.93	2.32	0.26	4.91	71.45	2.82	**3.94**
19	blueharbor bank	Mooresville	226,154	4.85	8.71	0.70	5.88	99.48	2.31	**3.93**
20	Union Bank	Greenville	770,717	5.52	2.62	0.85	6.37	81.19	2.52	**3.90**
21	Bank of Oak Ridge	Oak Ridge	468,236	5.15	9.36	0.99	8.97	94.91	3.30	**3.89**
22	Fidelity Bank	Fuquay-Varina	2,000,585	4.85	6.07	0.09	5.19	64.93	2.34	**3.77**
22	First-Citizens Bank & Trust Company	Raleigh	35,828,763	4.43	7.85	0.13	4.09	81.63	2.21	**3.77**
24	First Federal Savings Bank of Lincolnton	Lincolnton	396,254	4.93	3.81	1.04	(2.20)	109.00	2.48	**3.76**
25	Live Oak Banking Company	Wilmington	4,039,666	6.79	27.51	2.05	18.00	78.36	2.72	**3.75**
26	New Republic Savings Bank	Roanoke Rapids	65,423	5.77	1.12	1.76	(3.55)	110.02	NA	**3.71**
27	Nantahala Bank & Trust Company	Franklin	153,619	4.94	10.26	0.66	0.51	82.75	2.36	**3.70**
28	KS Bank, Inc.	Smithfield	396,600	5.17	3.82	1.02	8.13	92.54	2.27	**3.65**
29	Uwharrie Bank	Albemarle	652,743	5.03	1.15	0.30	8.86	63.10	1.95	**3.63**
29	First Federal Bank	Dunn	185,841	5.01	6.75	0.61	4.40	76.56	2.64	**3.63**
31	Tarboro Savings Bank, SSB	Tarboro	48,073	5.90	8.32	1.39	6.88	89.53	0.00	**3.62**
32	Lifestore Bank (MHC)	West Jefferson	292,689	5.06	(2.53)	0.92	4.59	82.24	4.12	**3.57**
33	Aquesta Bank	Cornelius	475,106	5.30	16.83	1.24	18.33	104.51	2.42	**3.55**
34	Wake Forest Federal Savings and Loan Association (MHC)	Wake Forest	104,040	5.92	8.47	1.08	(0.43)	85.70	2.17	**3.53**
35	Mechanics and Farmers Bank	Durham	267,837	4.93	10.40	0.60	4.32	72.45	2.01	**3.45**
36	First Savings and Loan Association	Mebane	55,149	5.52	16.48	1.30	18.50	80.54	2.51	**3.40**
36	HomeTrust Bank	Asheville	3,454,811	4.56	9.28	0.92	5.52	114.68	2.49	**3.40**
38	Jackson Savings Bank, SSB	Sylva	32,469	4.47	2.96	0.91	(2.74)	101.66	NA	**3.35**
39	Branch Banking and Trust Company	Winston-Salem	219,793,000	4.50	3.42	0.69	2.03	85.80	2.54	**3.33**
40	Entegra Bank	Franklin	1,668,416	4.81	4.75	1.00	3.41	87.07	3.14	**3.27**
41	Roxboro Savings Bank, SSB	Roxboro	229,581	5.07	2.75	0.86	4.76	65.90	2.77	**3.16**
42	Bank of America, National Association	Charlotte	1,775,353,000	4.70	1.49	0.52	2.09	64.94	2.68	**3.14**
43	Belmont Savings Bank, SSB	Belmont	91,551	4.40	4.28	0.96	(3.36)	94.07	2.12	**3.06**
44	Black Mountain Savings Bank, SSB	Black Mountain	40,109	4.81	3.20	1.24	4.22	85.64	NA	**3.03**
45	First Carolina Bank	Rocky Mount	520,988	5.27	49.95	1.64	31.95	64.32	3.19	**2.81**
46	Piedmont Federal Savings Bank	Winston-Salem	895,909	4.04	(0.53)	0.99	0.05	77.97	1.98	**2.46**

Source: S&P Global Market Intelligence

North Carolina – 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	Live Oak Banking Company	Wilmington	4,039,666	59,314	0.00	1.55	0.24	0.00	76,923	**2.17**
2	Branch Banking and Trust Company	Winston-Salem	219,793,000	3,288,000	0.33	0.07	0.06	0.00	4,390,000	**2.02**
3	Bank of America, National Association	Charlotte	1,775,353,000	29,824,000	0.31	0.04	0.02	0.00	26,125,000	**1.48**
3	Peoples Bank	Newton	1,109,637	14,857	0.40	0.00	0.00	0.00	16,304	**1.48**
5	First-Citizens Bank & Trust Company	Raleigh	35,828,763	420,282	0.30	0.04	0.01	(0.01)	513,806	**1.46**
6	North State Bank	Raleigh	940,910	12,161	0.06	1.21	0.00	0.00	12,539	**1.40**
7	Uwharrie Bank	Albemarle	652,743	3,924	0.17	0.49	0.07	0.00	7,614	**1.22**
8	Farmers & Merchants Bank	Salisbury	632,376	9,555	0.28	0.02	0.04	(0.04)	6,964	**1.14**
9	Lifestore Bank (MHC)	West Jefferson	292,689	2,944	0.27	0.15	0.17	0.02	3,027	**1.07**
10	First Bank	Southern Pines	6,051,481	94,319	0.21	0.19	0.00	(0.01)	61,061	**1.05**
11	Fidelity Bank	Fuquay-Varina	2,000,585	26,065	0.28	0.10	0.00	0.00	18,127	**0.93**
12	Surrey Bank & Trust	Mount Airy	311,983	5,034	0.22	0.00	0.01	0.02	2,809	**0.92**
13	Southern Bank and Trust Company	Mount Olive	2,692,782	33,335	0.34	0.04	0.08	0.00	22,561	**0.87**
14	Mechanics and Farmers Bank	Durham	267,837	1,513	0.36	0.01	0.00	0.00	2,245	**0.85**
15	KS Bank, Inc.	Smithfield	396,600	4,221	0.17	0.00	0.00	0.00	2,986	**0.77**
16	Sound Bank	Morehead City	309,792	547	0.07	0.21	0.00	0.03	1,608	**0.66**
17	HomeTrust Bank	Asheville	3,454,811	26,586	0.13	0.09	0.00	(0.01)	21,473	**0.64**
18	Lumbee Guaranty Bank	Pembroke	340,872	3,185	0.41	0.00	0.00	(0.02)	2,087	**0.63**
19	Bank of Oak Ridge	Oak Ridge	468,236	4,608	0.15	0.01	0.00	0.00	2,700	**0.61**
20	First Federal Bank	Dunn	185,841	542	0.14	0.00	0.00	0.00	1,091	**0.59**
20	Entegra Bank	Franklin	1,668,416	14,995	0.10	0.09	0.03	(0.01)	9,653	**0.59**
22	Aquesta Bank	Cornelius	475,106	3,541	0.16	0.00	0.00	(0.01)	2,579	**0.57**
23	Taylorsville Savings Bank, SSB	Taylorsville	105,253	372	0.16	0.00	0.00	0.00	490	**0.48**
23	Nantahala Bank & Trust Company	Franklin	153,619	238	0.11	0.10	0.00	0.01	725	**0.48**
25	Roxboro Savings Bank, SSB	Roxboro	229,581	1,914	0.16	0.06	0.12	0.00	956	**0.43**
26	Union Bank	Greenville	770,717	6,875	0.28	0.01	0.00	(0.01)	3,113	**0.42**
27	blueharbor bank	Mooresville	226,154	2,423	0.03	0.00	0.00	0.00	765	**0.36**
28	Coastal Bank & Trust	Jacksonville	117,000	594	0.13	0.08	0.00	(0.10)	337	**0.31**
28	Carolina Trust Bank	Lincolnton	620,621	4,165	0.14	0.00	0.00	(0.07)	1,571	**0.31**
30	Select Bank & Trust Company	Dunn	1,240,200	16,241	0.09	0.04	0.00	(0.01)	3,752	**0.30**
31	Roanoke Rapids Savings Bank, SSB	Roanoke Rapids	74,080	46	0.06	0.00	0.15	(0.08)	155	**0.26**
32	Morganton Savings Bank, S.S.B.	Morganton	91,019	457	0.12	0.00	0.00	(0.02)	173	**0.20**
32	Providence Bank	Rocky Mount	465,940	6,576	0.03	0.00	0.00	0.00	878	**0.20**
34	Alliance Bank & Trust Company	Gastonia	139,030	1,154	0.09	0.00	0.00	0.00	268	**0.19**
35	First Savings and Loan Association	Mebane	55,149	165	0.00	0.00	0.00	0.00	88	**0.18**
36	Tarboro Savings Bank, SSB	Tarboro	48,073	207	0.02	0.00	0.00	0.00	69	**0.15**
37	First Capital Bank	Laurinburg	99,702	(285)	0.04	0.00	0.00	0.00	120	**0.14**
38	Black Mountain Savings Bank, SSB	Black Mountain	40,109	120	0.00	0.00	0.00	0.00	53	**0.13**
39	First Carolina Bank	Rocky Mount	520,988	3,676	0.04	0.00	0.00	0.00	525	**0.12**
40	Hertford Savings Bank, SSB	Hertford	13,245	85	0.00	0.00	0.00	0.00	14	**0.11**
41	Jackson Savings Bank, SSB	Sylva	32,469	201	0.00	0.00	0.00	0.00	31	**0.09**
41	Wake Forest Federal Savings and Loan Association (MHC)	Wake Forest	104,040	1,491	0.02	0.00	0.00	0.01	96	**0.09**
43	New Republic Savings Bank	Roanoke Rapids	65,423	(2)	0.03	0.00	0.13	(0.22)	31	**0.05**
44	Piedmont Federal Savings Bank	Winston-Salem	895,909	2,180	0.01	0.00	0.00	0.00	292	**0.03**
44	Belmont Savings Bank, SSB	Belmont	91,551	128	0.02	0.00	0.00	0.00	30	**0.03**
46	First Federal Savings Bank of Lincolnton	Lincolnton	396,254	4,295	0.04	0.00	0.00	(0.07)	62	**0.02**

Source: S&P Global Market Intelligence

North Carolina – 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	Wake Forest Federal Savings and Loan Association (MHC)	Wake Forest	104,040	46.12	8	1	1.00	0.09	0.53	**1.63**
2	First Carolina Bank	Rocky Mount	520,988	58.09	40	3	1.00	0.14	0.50	**1.65**
3	Providence Bank	Rocky Mount	465,940	46.68	49	5	1.08	0.14	0.64	**1.86**
4	Bank of America, National Association	Charlotte	1,775,353,000	46.48	136,825	4,339	0.97	0.26	0.79	**2.03**
5	Piedmont Federal Savings Bank	Winston-Salem	895,909	86.59	116	9	1.31	0.32	0.45	**2.08**
6	Roxboro Savings Bank, SSB	Roxboro	229,581	60.99	30	2	1.23	0.16	0.74	**2.13**
7	First Federal Savings Bank of Lincolnton	Lincolnton	396,254	60.96	47	4	1.21	0.24	0.78	**2.23**
8	Entegra Bank	Franklin	1,668,416	64.06	277	19	1.39	0.22	0.75	**2.36**
9	Tarboro Savings Bank, SSB	Tarboro	48,073	79.06	8	1	1.18	0.29	0.93	**2.40**
10	Select Bank & Trust Company	Dunn	1,240,200	58.04	208	19	1.47	0.25	0.72	**2.44**
11	blueharbor bank	Mooresville	226,154	60.71	28	4	1.28	0.29	0.87	**2.44**
12	Jackson Savings Bank, SSB	Sylva	32,469	76.04	8	2	1.35	0.23	0.93	**2.52**
13	First Bank	Southern Pines	6,051,481	53.44	1,081	101	1.57	0.28	0.69	**2.54**
14	Belmont Savings Bank, SSB	Belmont	91,551	87.25	11	1	1.41	0.22	0.92	**2.56**
15	HomeTrust Bank	Asheville	3,454,811	67.00	560	42	1.50	0.31	0.74	**2.56**
16	Union Bank	Greenville	770,717	65.09	148	15	1.66	0.28	0.69	**2.63**
17	Black Mountain Savings Bank, SSB	Black Mountain	40,109	87.25	5	1	1.55	0.12	1.04	**2.71**
18	Fidelity Bank	Fuquay-Varina	2,000,585	60.78	435	53	1.71	0.37	0.66	**2.74**
19	Aquesta Bank	Cornelius	475,106	69.88	76	7	1.80	0.27	0.70	**2.76**
20	Branch Banking and Trust Company	Winston-Salem	219,793,000	57.37	32,880	1,789	1.78	0.33	0.73	**2.84**
21	Southern Bank and Trust Company	Mount Olive	2,692,782	61.91	564	63	1.72	0.41	0.73	**2.86**
22	KS Bank, Inc.	Smithfield	396,600	67.27	80	10	1.64	0.35	0.92	**2.91**
23	Surrey Bank & Trust	Mount Airy	311,983	57.47	77	7	1.63	0.29	1.01	**2.93**
24	Morganton Savings Bank, S.S.B.	Morganton	91,019	79.50	10	1	1.75	0.40	0.81	**2.95**
25	Carolina Trust Bank	Lincolnton	620,621	72.06	107	11	1.55	0.30	1.13	**2.98**
26	Lifestore Bank (MHC)	West Jefferson	292,689	68.49	76	5	1.87	0.30	0.89	**3.07**
27	Bank of Oak Ridge	Oak Ridge	468,236	71.17	66	4	1.79	0.35	0.94	**3.08**
28	Hertford Savings Bank, SSB	Hertford	13,245	83.47	3	1	1.33	0.26	1.53	**3.13**
29	First Savings and Loan Association	Mebane	55,149	88.05	6	1	1.66	0.15	1.33	**3.14**
30	Farmers & Merchants Bank	Salisbury	632,376	60.43	120	11	1.96	0.34	0.95	**3.25**
31	Lumbee Guaranty Bank	Pembroke	340,872	71.06	94	14	1.87	0.38	1.01	**3.26**
32	First-Citizens Bank & Trust Company	Raleigh	35,828,763	67.19	6,689	559	1.85	0.44	1.08	**3.37**
33	Coastal Bank & Trust	Jacksonville	117,000	82.51	29	3	1.96	0.36	1.06	**3.38**
34	Alliance Bank & Trust Company	Gastonia	139,030	80.64	32	4	1.93	0.28	1.24	**3.45**
35	First Federal Bank	Dunn	185,841	84.41	54	7	2.02	0.41	1.03	**3.46**
36	Nantahala Bank & Trust Company	Franklin	153,619	95.33	43	3	1.60	0.56	1.32	**3.49**
37	Sound Bank	Morehead City	309,792	82.19	61	7	1.99	0.34	1.24	**3.57**
38	Taylorsville Savings Bank, SSB	Taylorsville	105,253	83.44	32	3	1.94	0.39	1.26	**3.58**
39	Live Oak Banking Company	Wilmington	4,039,666	65.12	478	1	1.80	0.57	1.23	**3.60**
40	New Republic Savings Bank	Roanoke Rapids	65,423	101.49	15	3	2.15	0.30	1.16	**3.61**
41	Mechanics and Farmers Bank	Durham	267,837	91.51	68	8	1.97	0.45	1.29	**3.71**
42	Roanoke Rapids Savings Bank, SSB	Roanoke Rapids	74,080	96.99	17	2	1.89	0.28	1.67	**3.84**
43	Uwharrie Bank	Albemarle	652,743	82.90	173	10	2.35	0.38	1.14	**3.86**
44	Peoples Bank	Newton	1,109,637	68.36	334	21	1.99	0.64	1.26	**3.88**
45	North State Bank	Raleigh	940,910	73.02	176	7	2.26	0.38	1.31	**3.94**
46	First Capital Bank	Laurinburg	99,702	100.92	36	3	2.81	0.62	1.38	**4.81**

Source: S&P Global Market Intelligence

North Carolina – 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	First Carolina Bank	Rocky Mount	520,988	295,924	0.57	0.00	0.00	0.00	(0.01)	**(0.01)**
2	Wake Forest Federal Savings and Loan Association (MHC)	Wake Forest	104,040	68,050	2.11	0.02	0.00	0.00	0.00	**0.02**
3	Piedmont Federal Savings Bank	Winston-Salem	895,909	516,430	0.19	0.11	0.00	0.07	0.01	**0.19**
4	Black Mountain Savings Bank, SSB	Black Mountain	40,109	29,089	0.14	0.21	0.00	0.00	0.00	**0.21**
5	Aquesta Bank	Cornelius	475,106	379,482	0.97	0.09	0.00	0.36	0.07	**0.52**
6	Union Bank	Greenville	770,717	518,638	0.82	0.18	0.18	0.20	0.05	**0.61**
7	Providence Bank	Rocky Mount	465,940	363,893	0.96	0.04	0.01	0.60	0.00	**0.65**
8	North State Bank	Raleigh	940,910	759,551	0.59	0.39	0.00	0.26	0.07	**0.72**
9	Bank of Oak Ridge	Oak Ridge	468,236	378,302	0.87	0.07	0.00	0.70	0.03	**0.80**
10	Sound Bank	Morehead City	309,792	221,834	0.44	0.43	0.37	0.24	0.00	**1.05**
11	Southern Bank and Trust Company	Mount Olive	2,692,782	1,685,576	1.17	0.28	0.16	0.55	0.06	**1.05**
12	blueharbor bank	Mooresville	226,154	187,971	1.00	0.01	0.00	1.02	0.04	**1.07**
13	Carolina Trust Bank	Lincolnton	620,621	474,239	0.86	0.17	0.00	0.92	(0.01)	**1.09**
14	First Bank	Southern Pines	6,051,481	4,307,557	0.49	0.26	0.01	0.86	0.07	**1.21**
15	Peoples Bank	Newton	1,109,637	823,918	0.80	0.78	0.00	0.34	0.10	**1.22**
16	Branch Banking and Trust Company	Winston-Salem	219,793,000	144,404,000	0.89	0.40	0.06	0.71	0.18	**1.35**
17	Coastal Bank & Trust	Jacksonville	117,000	71,709	1.47	1.27	0.08	0.01	0.01	**1.37**
18	Fidelity Bank	Fuquay-Varina	2,000,585	1,153,618	1.47	0.14	0.00	1.22	0.05	**1.40**
19	KS Bank, Inc.	Smithfield	396,600	301,453	1.33	0.26	0.00	1.18	0.02	**1.46**
20	Belmont Savings Bank, SSB	Belmont	91,551	68,703	0.39	0.74	0.00	0.77	0.00	**1.51**
21	First-Citizens Bank & Trust Company	Raleigh	35,828,763	25,518,425	0.90	0.43	0.12	0.90	0.11	**1.56**
22	HomeTrust Bank	Asheville	3,454,811	2,673,945	0.91	0.11	0.02	1.39	0.10	**1.63**
23	Uwharrie Bank	Albemarle	652,743	371,529	0.60	0.26	0.00	1.31	0.06	**1.63**
24	First Federal Savings Bank of Lincolnton	Lincolnton	396,254	335,401	0.61	0.46	0.00	1.19	(0.02)	**1.63**
25	Surrey Bank & Trust	Mount Airy	311,983	236,411	1.83	0.45	0.00	1.29	(0.04)	**1.70**
26	First Federal Bank	Dunn	185,841	126,063	1.46	0.02	0.00	1.88	(0.01)	**1.89**
27	Live Oak Banking Company	Wilmington	4,039,666	2,774,605	1.27	0.03	0.00	1.72	0.18	**1.92**
28	First Savings and Loan Association	Mebane	55,149	33,843	0.56	1.29	0.51	0.10	0.04	**1.94**
29	Select Bank & Trust Company	Dunn	1,240,200	993,885	0.86	0.41	0.32	1.24	0.03	**1.99**
30	Entegra Bank	Franklin	1,668,416	1,089,044	1.11	0.81	0.00	1.23	0.01	**2.05**
31	Bank of America, National Association	Charlotte	1,775,353,000	935,041,000	1.02	0.38	0.15	1.21	0.41	**2.15**
32	Lifestore Bank (MHC)	West Jefferson	292,689	185,093	1.31	0.31	0.00	1.78	0.06	**2.15**
33	Mechanics and Farmers Bank	Durham	267,837	175,569	1.16	0.13	0.00	2.73	(0.69)	**2.17**
34	New Republic Savings Bank	Roanoke Rapids	65,423	54,948	1.04	0.37	0.00	1.84	0.06	**2.27**
35	Roanoke Rapids Savings Bank, SSB	Roanoke Rapids	74,080	43,402	0.45	1.29	0.00	1.00	0.09	**2.38**
36	Morganton Savings Bank, S.S.B.	Morganton	91,019	61,372	1.92	0.55	0.00	2.08	(0.05)	**2.58**
37	First Capital Bank	Laurinburg	99,702	72,377	1.42	0.97	0.00	1.93	(0.18)	**2.73**
38	Alliance Bank & Trust Company	Gastonia	139,030	100,685	1.43	0.17	0.00	2.89	0.10	**3.16**
39	Roxboro Savings Bank, SSB	Roxboro	229,581	115,042	0.99	0.09	0.49	2.63	0.00	**3.21**
40	Jackson Savings Bank, SSB	Sylva	32,469	26,185	0.22	1.81	0.00	1.49	0.00	**3.30**
41	Taylorsville Savings Bank, SSB	Taylorsville	105,253	84,947	1.58	0.27	0.00	3.21	0.01	**3.49**
42	Farmers & Merchants Bank	Salisbury	632,376	443,198	1.72	1.71	0.14	2.53	0.08	**4.46**
43	Lumbee Guaranty Bank	Pembroke	340,872	182,880	1.20	0.08	0.00	5.01	0.05	**5.14**
44	Tarboro Savings Bank, SSB	Tarboro	48,073	36,853	0.34	4.03	0.44	0.62	0.09	**5.18**
45	Hertford Savings Bank, SSB	Hertford	13,245	9,483	0.73	2.84	0.00	2.84	0.00	**5.67**
46	Nantahala Bank & Trust Company	Franklin	153,619	108,194	1.14	0.55	0.00	17.03	0.16	**17.74**

Source: S&P Global Market Intelligence

North Carolina – Return on Average Equity Ranking

Rank	Company Name	City	Total Assets ($000)	LTM Net Income ($000)	Total Employees	LTM Net Income ($000)/ Employee	2018Q1 LTM Net Income ($000)	2017Q1 LTM Net Income ($000)	ROAA (%)	ROAE (%)
1	Live Oak Banking Company	Wilmington	4,039,666	59,314	478	124	122,820	22,721	1.67	**15.02**
2	Bank of America, National Association	Charlotte	1,775,353,000	29,824,000	136,825	218	22,965,000	20,859,000	1.68	**14.45**
3	Farmers & Merchants Bank	Salisbury	632,376	9,555	120	80	5,366	4,086	1.56	**13.99**
4	Providence Bank	Rocky Mount	465,940	6,576	49	134	2,904	2,666	1.51	**13.09**
5	Fidelity Bank	Fuquay-Varina	2,000,585	26,065	435	60	14,645	11,696	1.34	**12.86**
6	Southern Bank and Trust Company	Mount Olive	2,692,782	33,335	564	59	33,033	13,527	1.28	**12.79**
7	First-Citizens Bank & Trust Company	Raleigh	35,828,763	420,282	6,689	63	352,895	241,004	1.20	**12.58**
8	KS Bank, Inc.	Smithfield	396,600	4,221	80	53	2,520	2,505	1.09	**12.07**
9	First Bank	Southern Pines	6,051,481	94,319	1,081	87	61,345	30,070	1.63	**11.83**
10	North State Bank	Raleigh	940,910	12,161	176	69	11,579	12,402	1.02	**11.82**
11	Branch Banking and Trust Company	Winston-Salem	219,793,000	3,288,000	32,880	100	2,764,832	2,260,172	1.51	**11.71**
12	Surrey Bank & Trust	Mount Airy	311,983	5,034	77	65	3,226	3,841	1.65	**11.38**
13	Peoples Bank	Newton	1,109,637	14,857	334	44	12,321	9,316	1.35	**10.88**
14	Bank of Oak Ridge	Oak Ridge	468,236	4,608	66	70	3,666	3,051	1.04	**10.46**
15	Aquesta Bank	Cornelius	475,106	3,541	76	47	2,272	2,677	0.79	**10.01**
16	Alliance Bank & Trust Company	Gastonia	139,030	1,154	32	36	924	460	0.80	**9.96**
17	Lifestore Bank (MHC)	West Jefferson	292,689	2,944	76	39	1,923	1,769	1.04	**9.85**
18	Select Bank & Trust Company	Dunn	1,240,200	16,241	208	78	3,937	7,940	1.31	**9.69**
19	Union Bank	Greenville	770,717	6,875	148	46	3,480	2,996	0.94	**9.02**
20	blueharbor bank	Mooresville	226,154	2,423	28	87	1,552	1,303	1.15	**8.84**
21	Entegra Bank	Franklin	1,668,416	14,995	277	54	5,475	6,853	0.91	**8.62**
22	First Carolina Bank	Rocky Mount	520,988	3,676	40	92	832	770	0.82	**8.54**
23	Lumbee Guaranty Bank	Pembroke	340,872	3,185	94	34	1,988	2,253	0.97	**8.50**
24	Carolina Trust Bank	Lincolnton	620,621	4,165	107	39	1,561	1,546	0.83	**8.13**
25	Mechanics and Farmers Bank	Durham	267,837	1,513	68	22	(3,219)	(3,654)	0.57	**8.00**
26	Uwharrie Bank	Albemarle	652,743	3,924	173	23	2,012	3,054	0.63	**7.44**
27	First Federal Savings Bank of Lincolnton	Lincolnton	396,254	4,295	47	91	2,761	2,816	1.13	**7.27**
28	HomeTrust Bank	Asheville	3,454,811	26,586	560	47	6,047	10,463	0.79	**7.02**
29	Wake Forest Federal Savings and Loan Association (MHC)	Wake Forest	104,040	1,491	8	186	836	1,019	1.43	**6.36**
30	Roxboro Savings Bank, SSB	Roxboro	229,581	1,914	30	64	2,059	2,218	0.86	**4.45**
31	Hertford Savings Bank, SSB	Hertford	13,245	85	3	28	96	34	0.66	**3.95**
32	Taylorsville Savings Bank, SSB	Taylorsville	105,253	372	32	12	742	367	0.37	**3.81**
33	Coastal Bank & Trust	Jacksonville	117,000	594	29	20	1,687	503	0.55	**3.41**
34	Jackson Savings Bank, SSB	Sylva	32,469	201	8	25	53	78	0.61	**3.00**
35	Nantahala Bank & Trust Company	Franklin	153,619	238	43	6	174	76	0.16	**2.97**
36	Tarboro Savings Bank, SSB	Tarboro	48,073	207	8	26	285	214	0.44	**2.96**
37	First Federal Bank	Dunn	185,841	542	54	10	(440)	445	0.29	**2.79**
38	Black Mountain Savings Bank, SSB	Black Mountain	40,109	120	5	24	130	93	0.30	**2.37**
39	Morganton Savings Bank, S.S.B.	Morganton	91,019	457	10	46	(142)	(48)	0.54	**1.92**
40	Sound Bank	Morehead City	309,792	547	61	9	746	1,089	0.23	**1.88**
41	First Savings and Loan Association	Mebane	55,149	165	6	28	326	137	0.33	**1.33**
42	Piedmont Federal Savings Bank	Winston-Salem	895,909	2,180	116	19	2,223	2,437	0.24	**0.95**
43	Belmont Savings Bank, SSB	Belmont	91,551	128	11	12	400	556	0.14	**0.69**
44	Roanoke Rapids Savings Bank, SSB	Roanoke Rapids	74,080	46	17	3	(76)	90	0.08	**0.37**
45	New Republic Savings Bank	Roanoke Rapids	65,423	(2)	15	(0)	238	263	0.00	**(0.03)**
46	First Capital Bank	Laurinburg	99,702	(285)	36	(8)	49	348	(0.33)	**(1.42)**

Source: S&P Global Market Intelligence

North Carolina – 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	Providence Bank	Rocky Mount	465,940	9	32	3	7	4	**11.0**
2	First Bank	Southern Pines	6,051,481	12	10	13	14	9	**11.6**
3	Southern Bank and Trust Company	Mount Olive	2,692,782	17	13	21	11	6	**13.6**
4	Surrey Bank & Trust	Mount Airy	311,983	2	12	23	25	12	**14.8**
4	Fidelity Bank	Fuquay-Varina	2,000,585	22	11	18	18	5	**14.8**
6	North State Bank	Raleigh	940,910	7	6	45	8	10	**15.2**
7	Peoples Bank	Newton	1,109,637	3	3	44	15	13	**15.6**
8	Bank of America, National Association	Charlotte	1,775,353,000	42	3	4	31	2	**16.4**
9	First-Citizens Bank & Trust Company	Raleigh	35,828,763	22	5	32	21	7	**17.4**
9	Farmers & Merchants Bank	Salisbury	632,376	4	8	30	42	3	**17.4**
9	Union Bank	Greenville	770,717	20	26	16	6	19	**17.4**
12	Branch Banking and Trust Company	Winston-Salem	219,793,000	39	2	20	16	11	**17.6**
13	blueharbor bank	Mooresville	226,154	19	27	11	12	20	**17.8**
14	Bank of Oak Ridge	Oak Ridge	468,236	21	19	27	9	14	**18.0**
15	Select Bank & Trust Company	Dunn	1,240,200	5	30	10	29	18	**18.4**
15	KS Bank, Inc.	Smithfield	396,600	28	15	22	19	8	**18.4**
17	Live Oak Banking Company	Wilmington	4,039,666	25	1	39	27	1	**18.6**
18	Aquesta Bank	Cornelius	475,106	33	22	19	5	15	**18.8**
19	Carolina Trust Bank	Lincolnton	620,621	14	28	25	13	24	**20.8**
20	Wake Forest Federal Savings and Loan Association (MHC)	Wake Forest	104,040	34	41	1	2	29	**21.4**
21	First Carolina Bank	Rocky Mount	520,988	45	39	2	1	22	**21.8**
22	Lifestore Bank (MHC)	West Jefferson	292,689	32	9	26	32	17	**23.2**
23	Sound Bank	Morehead City	309,792	15	16	37	10	40	**23.6**
23	HomeTrust Bank	Asheville	3,454,811	36	17	15	22	28	**23.6**
25	Entegra Bank	Franklin	1,668,416	40	20	8	30	21	**23.8**
26	Lumbee Guaranty Bank	Pembroke	340,872	10	18	31	43	23	**25.0**
27	Coastal Bank & Trust	Jacksonville	117,000	16	28	33	17	33	**25.4**
28	Uwharrie Bank	Albemarle	652,743	29	7	43	23	26	**25.6**
28	First Federal Savings Bank of Lincolnton	Lincolnton	396,254	24	46	7	24	27	**25.6**
28	Alliance Bank & Trust Company	Gastonia	139,030	6	34	34	38	16	**25.6**
31	Piedmont Federal Savings Bank	Winston-Salem	895,909	46	44	5	3	42	**28.0**
32	Roxboro Savings Bank, SSB	Roxboro	229,581	41	25	6	39	30	**28.2**
32	Black Mountain Savings Bank, SSB	Black Mountain	40,109	44	38	17	4	38	**28.2**
32	Morganton Savings Bank, S.S.B.	Morganton	91,019	10	32	24	36	39	**28.2**
35	Taylorsville Savings Bank, SSB	Taylorsville	105,253	12	23	38	41	32	**29.2**
36	First Federal Bank	Dunn	185,841	29	20	35	26	37	**29.4**
37	Mechanics and Farmers Bank	Durham	267,837	35	14	41	33	25	**29.6**
38	Tarboro Savings Bank, SSB	Tarboro	48,073	31	36	9	44	36	**31.2**
39	Roanoke Rapids Savings Bank, SSB	Roanoke Rapids	74,080	8	31	42	35	44	**32.0**
40	Hertford Savings Bank, SSB	Hertford	13,245	17	40	28	45	31	**32.2**
41	Belmont Savings Bank, SSB	Belmont	91,551	43	44	14	20	43	**32.8**
42	Jackson Savings Bank, SSB	Sylva	32,469	38	41	12	40	34	**33.0**
43	First Capital Bank	Laurinburg	99,702	1	37	46	37	46	**33.4**
43	Nantahala Bank & Trust Company	Franklin	153,619	27	23	36	46	35	**33.4**
45	First Savings and Loan Association	Mebane	55,149	36	35	29	28	41	**33.8**
46	New Republic Savings Bank	Roanoke Rapids	65,423	26	43	40	34	45	**37.6**

Source: S&P Global Market Intelligence

Rank The Banks

Ohio – 2019 Q1

Ohio – Bank Listing

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
1st National Bank	Lebanon		1/1/1907	10	70	Yes	188,762	0.21	2.36
American Savings Bank	Middletown		1/1/1889	2	11	No	42,986	0.01	0.05
Andover Bank	Andover	Andover Bancorp, Inc.	11/1/1884	11	87	No	402,493	0.92	9.70
Antwerp Exchange Bank Company	Antwerp	Diamond Bancshares, Inc.	1/1/1893	3	29	No	109,057	0.79	7.29
Apple Creek Banking Company	Apple Creek	Apple Creek Banc Corp	2/1/1904	6	45	No	139,233	0.85	10.67
Baltic State Bank	Baltic		1/1/1902	3	18	Yes	66,303	0.26	2.62
Bank of Magnolia Company	Magnolia	Magnolia Bancorp, Inc.	4/19/1899	3	19	No	83,038	0.89	8.09
Belmont Savings Bank	Bellaire		1/1/1885	4	58	No	382,219	0.63	3.87
Brookville Building and Savings Association	Brookville		1/1/1903	2	9	No	45,190	0.72	3.93
Buckeye Community Bank	Lorain	Buckeye Bancshares, Inc.	10/12/1999	1	30	No	168,908	1.21	10.05
Buckeye State Bank	Powell	Buckeye State Bancshares, Inc.	1/1/1885	2	21	No	98,932	(2.10)	(17.92)
CBank	Cincinnati		7/16/2007	2	26	Yes	195,353	0.79	6.51
CenterBank	Milford	CenterGroup Financial, Inc.	3/15/2000	3	39	No	187,882	1.45	13.66
CFBank, National Association	Worthington	Central Federal Corporation	1/1/1892	7	99	No	719,577	1.08	11.46
Cincinnati Federal (MHC)	Cincinnati	CF Mutual Holding Company	1/1/1922	6	52	No	205,364	0.36	3.25
Cincinnatus Savings and Loan Company	Cincinnati	Cincinnatus Community Bancorp, MHC	5/14/1885	3	25	No	92,636	0.42	1.77
Citizens Bank Company	Beverly	Muskingum Valley Bancshares, Inc.	9/19/1863	5	57	No	223,613	1.24	9.64
Citizens Federal Savings and Loan Association	Bellefontaine		2/13/1885	2	26	No	133,954	0.41	3.51
Citizens National Bank of Bluffton	Bluffton	Citizens Bancshares, Inc.	1/13/1920	12	158	Yes	842,995	1.43	15.24
Citizens National Bank of McConnelsville	McConnelsville	CNB Holdings, Inc.	1/1/1886	2	27	No	96,759	0.90	7.65
Citizens National Bank of Woodsfield	Woodsfield	CNB Bancorp, Inc.	12/7/1933	4	30	No	135,983	0.69	11.20
Civista Bank	Sandusky	Civista Bancshares, Inc.	3/24/1884	36	430	No	2,271,534	1.47	11.19
First FS&LA of Ravenswood	Millersburg	CSB Bancorp, Inc.	1/1/1874	15	174	No	734,698	1.39	13.73
Commodore Bank	Somerset	Commodore Financial Network, Inc.	12/8/1928	3	21	No	82,476	0.05	0.68
Community Bank	Zanesville	CommunityBanc, Inc.	7/28/1902	11	129	No	464,511	1.11	11.91
Community First Bank, National Association	Forest	Community First Bancshares, Inc.	10/4/1904	3	16	No	54,877	0.28	2.90
Community Savings	Caldwell	Community Savings Bancorp, Inc.	1/1/1885	1	16	No	52,170	(1.36)	(9.28)
Community Savings Bank	Bethel		4/6/1889	2	15	No	80,029	0.63	3.88
Conneaut Savings Bank	Conneaut	Conneaut Bancorp, MHC	1/1/1888	3	20	No	76,253	0.31	2.24
Consumers National Bank	Minerva	Consumers Bancorp, Inc.	8/30/1965	14	136	No	526,912	1.14	13.29
Corn City State Bank	Deshler		10/11/1911	1	8	Yes	67,257	0.90	6.20
Cortland Savings and Banking Company	Cortland	Cortland Bancorp	4/1/1892	14	163	No	682,271	1.45	16.51
Covington Savings and Loan Association	Covington	Covington Financial Corporation, MHC	1/1/1886	3	20	No	70,302	0.75	4.89
Croghan Colonial Bank	Fremont	Croghan Bancshares, Inc.	7/25/1888	17	206	No	831,296	1.35	10.09
Eagle Savings Bank	Cincinnati	Eagle Financial Bancorp, Inc.	7/28/1882	3	41	No	136,513	0.33	2.16
Edon State Bank Company of Edon, Ohio	Edon	Edon Bancorp, Inc.	1/1/1893	1	9	Yes	60,847	0.76	4.13
Equitable Savings and Loan Company	Cadiz		1/23/1873	1	4	No	12,957	(0.41)	(1.97)
Fahey Banking Company	Marion		5/1/1865	3	47	No	299,238	(1.88)	(10.14)
Fairfield Federal S&LA of Lancaster	Lancaster		1/1/1895	3	49	No	263,821	0.51	4.69
Farmers & Merchants Bank	Miamisburg	F&M Bancorp	11/23/1923	4	29	No	160,850	1.23	12.77
Farmers & Merchants State Bank	Archbold	Farmers & Merchants Bancorp, Inc.	4/1/1897	30	337	No	1,447,562	1.16	10.94
Farmers and Merchants Bank	Caldwell	FarmMerc, Inc.	1/20/1912	1	31	No	111,925	1.15	8.47
Farmers Bank and Savings Company	Pomeroy	Farmers Bancshares, Inc.	12/4/1904	7	85	No	326,722	0.94	9.45
Farmers National Bank of Canfield	Canfield	Farmers National Banc Corp.	2/17/1887	37	416	No	2,335,841	1.42	13.63
Farmers Savings Bank	Spencer		1/1/1925	2	30	Yes	280,717	1.21	5.07

Source: S&P Global Market Intelligence

Ohio – 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 State Bank	West Salem	Community Independent Bancorp, Inc.	4/15/1915	5	39	No	122,968	0.70	7.90
Farmers State Bank	New Madison	FSB Financial Corp.	1/1/1889	8	55	No	184,175	1.02	9.04
FDS Bank	Mason	Macy's Inc.	9/8/1993	1	1,604	No	134,669	473.74	NM
Fidelity Federal Savings and Loan Association of Delaware	Delaware	Fidelity Federal Savings & Loan Association, MHC	1/18/1887	2	18	No	104,049	0.22	1.06
Fifth Third Bank	Cincinnati	Fifth Third Bancorp	6/17/1858	1,139	17,617	No	147,397,723	1.73	14.41
First Bank of Ohio	Tiffin	Tonti Financial Corporation	3/3/1873	5	46	No	185,028	1.06	2.76
First Central National Bank of Saint Paris	Saint Paris	Central Bancshares, Inc.	8/8/1880	3	20	No	95,775	0.80	4.84
First Citizens National Bank of Upper Sandusky	Upper Sandusky		12/1/1902	8	68	No	291,234	0.66	4.73
First City Bank	Columbus		1/1/1907	1	13	Yes	65,458	0.38	3.29
First Federal Bank of Ohio	Galion		1/1/1891	8	62	No	239,998	0.59	3.92
First Federal Bank of the Midwest	Defiance	First Defiance Financial Corp.	1/1/1920	44	585	No	3,188,619	1.46	11.36
First Federal Community Bank of Bucyrus	Bucyrus	Community Investors Bancorp, Inc.	1/1/1888	5	62	No	163,195	0.65	7.34
First Federal Community Bank, National Association	Dover	FFD Financial Corporation	1/1/1898	7	71	No	406,920	1.44	16.37
First Federal Savings and Loan Association of Centerburg	Centerburg		6/1/1934	1	4	No	24,040	0.65	3.45
First Federal Savings and Loan Association of Delta	Delta	First FedDelta Bancshares, MHC	1/1/1934	6	39	No	162,040	0.32	2.63
First Federal Savings and Loan Association of Lakewood	Lakewood	First Mutual Holding Co.	2/16/1935	18	406	No	1,967,066	0.24	2.43
First Federal Savings and Loan Association of Lorain	Lorain		1/1/1921	7	99	No	444,427	0.20	1.37
First Federal Savings and Loan Association of Newark	Newark		8/1/1934	5	57	No	222,405	0.22	1.44
First Federal Savings and Loan Association of Van Wert	Van Wert	First Federal S&LA of Van Wert, MHC	1/9/1893	1	19	No	110,755	0.61	3.06
First Financial Bank	Cincinnati	First Financial Bancorp.	1/1/1863	160	2,087	No	13,997,427	1.50	10.76
First Mutual Bank, FSB	Belpre	First Mutual Holding Co.	1/1/1902	5	28	No	91,018	0.00	(0.02)
First National Bank in New Bremen	New Bremen		1/1/1934	6	38	Yes	289,191	1.08	11.27
First National Bank of Bellevue	Bellevue	First Bancshares, Inc.	9/30/1875	7	57	No	237,214	1.24	12.49
First National Bank of Blanchester	Blanchester	First Blanchester Bancshares, Inc.	3/8/1907	1	19	No	63,703	0.98	8.47
First National Bank of Dennison	Dennison	FNB, Inc.	10/16/1933	5	64	No	230,829	0.98	10.63
First National Bank of Germantown	Germantown		9/19/1863	1	15	No	63,598	0.60	7.44
First National Bank of McConnelsville	McConnelsville	FNB Shares, Inc.	7/1/1863	6	49	No	158,407	0.74	6.81
First National Bank of Pandora	Pandora	Pandora Bancshares, Inc.	6/21/1919	5	48	No	177,583	0.70	8.43
First National Bank of Sycamore	Sycamore	FNB Bancshares, Inc.	7/1/1919	3	26	No	151,041	0.60	5.91
First National Bank of Waverly	Waverly	Central Ohio Bancorp	1/1/1901	5	41	No	157,302	0.65	7.06
First State Bank	Winchester	First State Bancorp, Inc.	1/1/1884	13	126	No	469,138	1.06	11.14
Fort Jennings State Bank	Fort Jennings	FJSB Bancshares, Inc.	1/1/1918	6	40	No	179,501	1.10	9.63
Galion Building and Loan Bank	Galion		2/13/1884	2	19	No	61,219	0.15	1.26
Geauga Savings Bank	Newbury	Maple Leaf Financial, Inc.	8/30/1983	2	48	No	286,377	0.84	5.55
Genoa Banking Company	Genoa	GenBanc, Inc.	9/9/1902	8	103	No	384,861	0.61	7.59
Greenville Federal (MHC)	Greenville	Greenville Federal MHC	1/1/1883	3	48	No	182,590	0.44	4.00
Greenville National Bank	Greenville	Greenville National Bancorp	1/17/1934	10	100	No	470,634	1.25	12.07
Guardian Savings Bank, F.S.B.	West Chester	Guardian Bancorp, Inc.	4/22/1895	11	168	Yes	941,936	1.34	11.15
Hamler State Bank	Hamler		1/1/1921	1	8	Yes	83,444	1.01	6.58
Harrison Building and Loan Association	Harrison		5/1/1916	3	34	No	224,529	0.58	3.87
Heartland Bank	Whitehall	Heartland BancCorp	1/1/1911	19	208	No	1,062,070	1.24	12.98
Henry County Bank	Napoleon	Comunibanc Corp.	5/11/1936	7	73	No	287,205	0.52	5.80
Hicksville Bank	Hicksville	Empire Bancshares, Inc.	1/9/1946	3	30	No	118,051	0.81	6.27
Hocking Valley Bank	Athens	Hocking Valley Bancshares, Inc.	8/12/1963	7	54	No	282,925	1.00	9.82
Home Federal Savings and Loan Association of Niles Ohio	Niles	First Niles Financial, Inc.	11/20/1897	1	11	No	99,424	0.32	2.78

Source: S&P Global Market Intelligence

Ohio – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
Home Loan Savings Bank	Coshocton	Home Loan Financial Corporation	1/1/1882	4	42	No	215,960	1.81	15.12
Home National Bank	Racine		4/10/1910	3	23	Yes	64,002	0.86	6.43
Home Savings and Loan Company of Kenton, Ohio	Kenton		2/6/1888	1	18	No	129,879	0.80	3.05
Home Savings Bank	Youngstown	United Community Financial Corp.	1/15/1889	35	490	No	2,840,800	1.29	12.95
Home Savings Bank of Wapakoneta	Wapakoneta		11/24/1941	1	6	No	36,737	0.48	3.78
Hometown Bank	Kent	Hometown Bancorp, Inc.	1/1/1898	5	59	No	204,154	0.19	2.26
Huntington National Bank	Columbus	Huntington Bancshares Incorporated	1/6/1866	935	14,908	No	108,053,253	1.50	14.26
Independence Bank	Independence	Independence BancCorp	8/15/1979	1	22	No	198,202	0.85	7.21
JPMorgan Chase Bank, National Association	Columbus	JPMorgan Chase & Co.	1/1/1824	5,067	195,075	No	2,292,334,000	1.20	12.28
KeyBank National Association	Cleveland	KeyCorp	1/1/1849	1,158	17,499	No	139,877,995	1.49	13.38
Killbuck Savings Bank Company	Killbuck	Killbuck Bancshares, Inc.	9/23/1900	10	125	No	537,456	1.42	12.80
Kingston National Bank	Kingston	Kingston Bancshares, Inc.	8/14/1909	6	67	No	358,103	0.75	8.99
LCNB National Bank	Lebanon	LCNB Corp.	5/29/1877	36	336	No	1,629,643	1.09	8.43
Liberty Bank	Ironton	Liberty Federal Bancorp, MHC	1/1/1896	2	16	No	52,119	0.59	3.84
Liberty National Bank	Ada	Liberty Bancshares, Inc.	10/3/1893	6	69	No	354,606	1.18	10.05
Liberty Savings Bank, F.S.B.	Wilmington	Liberty Capital, Inc.	1/1/1889	8	114	Yes	598,307	0.68	7.26
Marblehead Bank	Marblehead	Marblehead Bancorp	3/6/1907	3	14	No	49,515	0.58	6.54
Mechanics Bank	Mansfield	Mechanics Financial Corporation	1/1/1886	9	135	No	539,663	0.79	9.77
Mercer Savings Bank	Celina		1/1/1888	4	30	No	131,969	0.58	6.11
Merchants National Bank	Hillsboro	Merchants Bancorp, Incorporated	12/26/1879	19	138	No	742,038	1.38	13.93
Metamora State Bank	Metamora	Metamora Bancorp, Inc.	7/1/1944	3	23	No	73,574	0.49	5.23
Miami Savings Bank	Miamitown		12/27/1909	3	23	No	123,828	1.15	7.27
Middlefield Banking Company	Middlefield	Middlefield Banc Corp.	9/16/1901	15	206	No	1,280,003	1.29	11.97
Minster Bank	Minster	Minster Financial Corp.	1/23/1914	7	85	No	486,875	1.35	16.00
Monroe Federal Savings and Loan Association	Tipp City		1/1/1875	3	22	No	96,261	0.35	3.00
Mt. Victory State Bank	Mount Victory	Victory Bancshares, Inc.	9/14/1929	1	5	No	18,295	0.33	3.09
National Bank of Adams County of West Union	West Union		4/28/1928	1	15	Yes	84,831	1.06	9.11
National Cooperative Bank, N.A.	Hillsboro	National Consumer Cooperative Bank	5/5/1890	1	329	No	2,639,135	0.56	4.83
Nationwide Trust Company, FSB	Columbus	Nationwide Mutual Group	9/1/1998	2	148	No	206,691	(5.11)	(63.40)
Nelsonville Home & Savings Bank	Nelsonville		1/1/1888	1	5	No	30,368	0.98	8.38
New Carlisle Federal Savings Bank	New Carlisle		1/1/1883	3	27	No	122,474	0.67	6.70
New Foundation Savings Bank	Cincinnati		10/28/1891	1	22	No	18,567	0.16	1.47
North Side Bank and Trust Company	Cincinnati		11/1/1891	9	109	No	661,001	1.47	11.37
North Valley Bank	Zanesville	North Valley Bancshares, Inc.	11/4/1904	6	64	No	217,847	0.85	8.62
Ohio Valley Bank Company	Gallipolis	Ohio Valley Banc Corp.	11/1/1872	18	263	No	1,030,395	0.86	7.83
Old Fort Banking Company	Old Fort	Gillmor Financial Services, Inc.	4/4/1917	10	103	Yes	539,967	1.24	16.77
Osgood State Bank	Osgood	OSB Bancorp, Inc.	1/1/1915	5	47	No	253,363	1.04	9.98
Ottoville Bank Company	Ottoville		2/2/1904	1	9	No	81,042	1.28	6.46
Park National Bank	Newark	Park National Corporation	7/8/1908	117	1,755	No	7,801,148	1.42	16.42
Pataskala Banking Company	Pataskala		1/1/1888	3	17	No	33,744	0.32	4.71
Peoples Bank	Gambier	Peoples Bancshares of Gambier Inc.	6/1/1920	3	25	No	54,346	0.48	4.92
Peoples Bank	Marietta	Peoples Bancorp Inc.	5/26/1902	83	858	No	4,014,749	1.35	10.96
Peoples Bank Co.	Coldwater	Peoples Holding Company, Inc.	11/20/1905	7	74	No	541,281	1.67	16.04
Peoples Federal Savings and Loan Association	Sidney	Peoples-Sidney Financial Corporation	1/1/1886	5	30	No	113,248	0.74	5.67
Peoples First Savings Bank	Mason		1/1/1909	2	17	No	70,586	0.74	6.68

Source: S&P Global Market Intelligence

Ohio – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
Peoples National Bank of Mount Pleasant	Mount Pleasant	Peoples Bancorp of Mt. Pleasant, Inc.	3/12/1903	3	28	No	79,222	0.73	6.78
Peoples Savings and Loan Company	Bucyrus		1/1/1888	2	29	No	139,710	0.43	2.06
Peoples Savings and Loan Company	West Liberty		1/1/1890	2	11	No	50,223	0.40	2.79
Peoples Savings Bank	New Matamoras	PSB Holdings, Inc.	7/11/1911	3	17	No	62,924	0.99	8.65
Peoples Savings Bank	Urbana		1/1/1892	2	29	No	121,927	0.54	6.08
Peoples State Bank	New Lexington	Peoples National Bancshares, Inc.	2/15/1932	5	42	No	127,043	0.85	8.79
Perpetual Federal Savings Bank	Urbana		1/1/1878	1	21	No	392,015	1.61	8.72
Pioneer Savings Bank	Cleveland		1/1/1922	1	6	No	37,952	0.36	2.09
Portage Community Bank	Ravenna	Portage Bancshares, Inc.	7/1/1998	2	62	No	341,956	0.98	8.59
Republic Banking Company	Republic		1/1/1906	1	7	No	48,179	1.29	8.57
Resolute Bank	Maumee	Princeton Capital Holdings LLC	10/2/2006	1	44	No	25,591	(8.05)	(161.06)
Richwood Banking Company	Richwood	Richwood Bancshares, Inc.	7/1/1867	8	139	No	730,333	0.72	8.11
RiverHills Bank	Milford	New Richmond Bancorporation	11/17/1904	5	53	No	163,701	1.56	14.21
Rockhold Bank	Bainbridge	Rockhold Bancshares, Inc.	8/9/1867	1	12	No	37,882	(0.15)	(1.62)
Savings Bank	Circleville	Savings Bancorp, Inc.	4/20/1912	6	71	No	351,221	0.74	6.92
Settlers Bank	Marietta	Third Street Bancshares, Inc.	7/26/1999	1	21	No	122,695	1.44	11.24
Sherwood State Bank	Sherwood	Sherwood Banc Corporation	1/8/1945	4	21	No	69,486	0.57	5.26
Signature Bank, National Association	Toledo	Signature Bancorp, Inc.	4/2/2002	1	111	No	908,071	1.43	13.81
Somerville Bank	Somerville	Somerville Bancorp	10/10/1910	6	46	Yes	180,745	0.62	5.89
Southern Hills Community Bank	Leesburg		1/1/1884	8	47	No	155,568	0.25	1.63
Spring Valley Bank	Wyoming	SV Bancorp, Inc.	9/2/1997	1	9	Yes	77,231	3.12	7.37
SSB Community Bank	Strasburg	Strasburg Bancorp Inc.	1/1/1924	2	22	Yes	94,790	0.78	9.70
St. Henry Bank	Saint Henry	St. Henry Bancorp, Inc.	1/5/1905	3	27	Yes	297,470	1.76	12.38
Standing Stone Bank	Lancaster	SSNB, Inc.	5/12/1989	3	28	No	104,223	0.64	8.60
State Bank and Trust Company	Defiance	SB Financial Group, Inc.	3/28/1902	20	252	No	1,015,334	1.33	10.54
Sutton Bank	Attica	Sutton Bancshares, Inc.	2/12/1878	8	98	Yes	553,199	1.94	18.71
Third Federal S&LA of Cleveland (MHC)	Cleveland	Third Federal S&LA of Cleveland, MHC	8/4/1938	38	1,030	No	14,172,384	0.59	5.46
Twin Valley Bank	West Alexandria		1/1/1888	3	20	No	72,277	0.65	6.16
Unified Bank	Martins Ferry	United Bancorp, Inc.	1/1/1902	20	125	No	619,329	1.40	15.94
Union Bank Company	Columbus Grove	United Bancshares, Inc.	11/21/1904	19	208	No	851,433	1.18	9.86
Union Banking Company	West Mansfield	Union Bancorp, Inc.	1/1/1928	2	9	Yes	56,385	0.89	7.70
Union Savings Bank	Cincinnati		3/1/1904	35	529	Yes	2,742,072	1.44	13.04
United Midwest Savings Bank, National Association	De Graff	MSB Capital Corporation	5/5/1889	6	113	No	296,334	2.09	20.05
Valley Central Bank	Liberty Township	Valley Central, MHC	6/16/1884	2	30	No	114,292	0.23	0.93
Van Wert Federal Savings Bank	Van Wert		1/1/1889	1	16	No	113,802	0.42	1.99
Versailles Savings and Loan Company	Versailles	Versailles Financial Corporation	12/13/1887	1	8	No	54,974	0.89	4.47
Vinton County National Bank	McArthur	Community Bancshares, Inc.	1/1/1867	17	234	No	982,229	0.95	8.07
Warsaw Federal Savings and Loan Association	Cincinnati		1/1/1893	2	25	No	59,101	(0.61)	(4.53)
Waterford Bank, N.A.	Toledo	Waterford Bancorp, Inc.	8/29/2007	2	77	No	747,800	1.43	13.96
Waterford Commercial and Savings Bank	Waterford	2012 Waterford Commercial Voting Trust	1/1/1908	2	15	No	47,434	0.96	7.45
Wayne Savings Community Bank	Wooster	Wayne Savings Bancshares, Inc.	3/31/1899	11	91	No	478,588	1.27	13.68
Westfield Bank, FSB	Westfield Center	Ohio Farmers Insurance Company	2/5/2001	7	178	No	1,540,720	0.93	8.26
Wilmington Savings Bank	Wilmington		1/1/1890	2	25	No	154,756	0.56	3.04
Woodsfield Savings Bank	Woodsfield		3/12/1887	2	19	No	71,091	0.23	2.74

Source: S&P Global Market Intelligence

Ohio – 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	JPMorgan Chase Bank, National Association	Columbus	195,075	5,067	1,579,612,000	311,745	452,405	8,097	11,751	**2,292,334,000**
2	Fifth Third Bank	Cincinnati	17,617	1,139	113,972,124	100,063	129,410	6,469	8,367	**147,397,723**
3	KeyBank National Association	Cleveland	17,499	1,158	111,748,485	96,501	120,793	6,386	7,993	**139,877,995**
4	Huntington National Bank	Columbus	14,908	935	84,890,167	90,792	115,565	5,694	7,248	**108,053,253**
5	Third Federal S&LA of Cleveland (MHC)	Cleveland	1,030	38	8,852,836	232,969	372,957	8,595	13,760	**14,172,384**
6	First Financial Bank	Cincinnati	2,087	160	10,242,610	64,016	87,484	4,908	6,707	**13,997,427**
7	Park National Bank	Newark	1,755	117	6,418,471	54,859	66,676	3,657	4,445	**7,801,148**
8	Peoples Bank	Marietta	858	83	3,157,472	38,042	48,370	3,680	4,679	**4,014,749**
9	First Federal Bank of the Midwest	Defiance	585	44	2,691,727	61,176	72,469	4,601	5,451	**3,188,619**
10	Home Savings Bank	Youngstown	490	35	2,334,743	66,707	81,166	4,765	5,798	**2,840,800**
11	Union Savings Bank	Cincinnati	529	35	2,371,368	67,753	78,345	4,483	5,184	**2,742,072**
12	National Cooperative Bank, N.A.	Hillsboro	329	1	2,246,029	2,246,029	2,639,135	6,827	8,022	**2,639,135**
13	Farmers National Bank of Canfield	Canfield	416	37	1,959,300	52,954	63,131	4,710	5,615	**2,335,841**
14	Civista Bank	Sandusky	430	36	1,787,735	49,659	63,098	4,158	5,283	**2,271,534**
15	First Federal Savings and Loan Association of Lakewood	Lakewood	406	18	1,617,072	89,837	109,281	3,983	4,845	**1,967,066**
16	LCNB National Bank	Lebanon	336	36	1,348,654	37,463	45,268	4,014	4,850	**1,629,643**
17	Westfield Bank, FSB	Westfield Center	178	7	1,286,437	183,777	220,103	7,227	8,656	**1,540,720**
18	Farmers & Merchants State Bank	Archbold	337	30	1,188,899	39,630	48,252	3,528	4,295	**1,447,562**
19	Middlefield Banking Company	Middlefield	206	15	1,042,311	69,487	85,334	5,060	6,214	**1,280,003**
20	Heartland Bank	Whitehall	208	19	903,450	47,550	55,898	4,344	5,106	**1,062,070**
21	Ohio Valley Bank Company	Gallipolis	263	18	867,255	48,181	57,244	3,298	3,918	**1,030,395**
22	State Bank and Trust Company	Defiance	252	20	838,223	41,911	50,767	3,326	4,029	**1,015,334**
23	Vinton County National Bank	McArthur	234	17	862,907	50,759	57,778	3,688	4,198	**982,229**
24	Guardian Savings Bank, F.S.B.	West Chester	168	11	819,072	74,461	85,631	4,875	5,607	**941,936**
25	Signature Bank, National Association	Toledo	111	1	808,908	808,908	908,071	7,287	8,181	**908,071**
26	Union Bank Company	Columbus Grove	208	19	692,337	36,439	44,812	3,329	4,093	**851,433**
27	Citizens National Bank of Bluffton	Bluffton	158	12	568,558	47,380	70,250	3,598	5,335	**842,995**
28	Croghan Colonial Bank	Fremont	206	17	690,445	40,614	48,900	3,352	4,035	**831,296**
29	Waterford Bank, N.A.	Toledo	77	2	664,562	332,281	373,900	8,631	9,712	**747,800**
30	Merchants National Bank	Hillsboro	138	19	646,299	34,016	39,055	4,683	5,377	**742,038**
31	Commercial and Savings Bank of Millersburg, Ohio	Millersburg	174	15	609,011	40,601	48,980	3,500	4,222	**734,698**
32	Richwood Banking Company	Richwood	139	8	635,710	79,464	91,292	4,573	5,254	**730,333**
33	CFBank, National Association	Worthington	99	7	634,300	90,614	102,797	6,407	7,268	**719,577**
34	Cortland Savings and Banking Company	Cortland	163	14	572,319	40,880	48,734	3,511	4,186	**682,271**
35	North Side Bank and Trust Company	Cincinnati	109	9	501,051	55,672	73,445	4,597	6,064	**661,001**
36	Unified Bank	Martins Ferry	125	20	540,387	27,019	30,966	4,323	4,955	**619,329**
37	Liberty Savings Bank, F.S.B.	Wilmington	114	8	509,627	63,703	74,788	4,470	5,248	**598,307**
38	Sutton Bank	Attica	98	8	487,095	60,887	69,150	4,970	5,645	**553,199**
39	Peoples Bank Co.	Coldwater	74	7	480,954	68,708	77,326	6,499	7,315	**541,281**
40	Old Fort Banking Company	Old Fort	103	10	486,936	48,694	53,997	4,728	5,242	**539,967**
41	Mechanics Bank	Mansfield	135	9	486,607	54,067	59,963	3,604	3,998	**539,663**
42	Killbuck Savings Bank Company	Killbuck	125	10	449,212	44,921	53,746	3,594	4,300	**537,456**
43	Consumers National Bank	Minerva	136	14	459,357	32,811	37,637	3,378	3,874	**526,912**
44	Minster Bank	Minster	85	7	428,034	61,148	69,554	5,036	5,728	**486,875**
45	Wayne Savings Community Bank	Wooster	91	11	393,154	35,741	43,508	4,320	5,259	**478,588**
46	Greenville National Bank	Greenville	100	10	386,664	38,666	47,063	3,867	4,706	**470,634**
47	First State Bank	Winchester	126	13	418,669	32,205	36,088	3,323	3,723	**469,138**
48	Community Bank	Zanesville	129	11	401,631	36,512	42,228	3,113	3,601	**464,511**
49	First Federal Savings and Loan Association of Lorain	Lorain	99	7	334,229	47,747	63,490	3,376	4,489	**444,427**
50	First Federal Community Bank, National Association	Dover	71	7	355,511	50,787	58,131	5,007	5,731	**406,920**

Source: S&P Global Market Intelligence

Ohio – 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	Spring Valley Bank	Wyoming	77,231	7.68	19.48	1.36	13.48	150.62	0.00	**6.21**
2	United Midwest Savings Bank, National Association	De Graff	296,334	8.48	6.00	1.82	34.90	73.68	1.22	**5.49**
3	Home National Bank	Racine	64,002	6.86	6.41	0.57	(0.16)	86.18	2.25	**5.22**
4	RiverHills Bank	Milford	163,701	6.12	15.05	0.64	(3.56)	90.72	3.96	**4.87**
5	Farmers and Merchants Bank	Caldwell	111,925	6.09	(3.24)	0.32	(1.14)	82.34	2.15	**4.85**
6	Baltic State Bank	Baltic	66,303	5.75	22.52	0.67	14.65	103.11	3.16	**4.83**
7	Home Loan Savings Bank	Coshocton	215,960	5.48	7.25	0.84	5.33	113.15	2.28	**4.64**
8	CenterBank	Milford	187,882	5.79	10.58	1.04	4.02	110.01	2.93	**4.59**
9	Fort Jennings State Bank	Fort Jennings	179,501	5.35	4.09	0.63	1.90	96.11	3.19	**4.50**
10	Southern Hills Community Bank	Leesburg	155,568	5.70	13.23	0.50	10.80	87.42	2.58	**4.47**
11	First Bank of Ohio	Tiffin	185,028	7.15	31.59	1.34	8.63	102.84	2.38	**4.41**
11	Sherwood State Bank	Sherwood	69,486	6.20	20.34	0.62	3.93	85.03	2.27	**4.41**
11	Apple Creek Banking Company	Apple Creek	139,233	5.26	8.14	0.26	1.74	84.40	2.27	**4.41**
11	Peoples State Bank	New Lexington	127,043	5.33	5.60	0.34	(8.32)	87.90	2.05	**4.41**
15	Pataskala Banking Company	Pataskala	33,744	5.43	3.33	0.04	(1.15)	63.48	2.91	**4.39**
16	Citizens Bank Company	Beverly	223,613	5.04	9.74	0.39	1.75	87.32	3.92	**4.37**
16	Farmers State Bank	West Salem	122,968	5.19	4.15	0.20	4.78	76.54	2.61	**4.37**
18	Civista Bank	Sandusky	2,271,534	5.19	36.20	0.48	35.29	88.08	3.54	**4.33**
19	Community Bank	Zanesville	464,511	5.49	4.15	0.71	3.83	85.19	2.63	**4.31**
20	Farmers & Merchants Bank	Miamisburg	160,850	5.31	8.91	0.45	7.87	89.19	3.13	**4.30**
21	Ohio Valley Bank Company	Gallipolis	1,030,395	5.46	1.69	0.60	(6.18)	88.83	2.38	**4.27**
22	Buckeye Community Bank	Lorain	168,908	5.45	(1.27)	0.69	0.33	93.47	2.01	**4.23**
23	Croghan Colonial Bank	Fremont	831,296	5.16	4.95	0.48	(0.54)	88.68	3.25	**4.21**
24	First National Bank of Bellevue	Bellevue	237,214	5.40	6.46	0.91	2.38	91.03	3.15	**4.19**
24	Peoples Savings Bank	Urbana	121,927	5.31	5.77	1.06	2.37	119.14	3.56	**4.19**
26	Liberty National Bank	Ada	354,606	5.37	6.12	0.68	5.65	86.25	2.52	**4.16**
26	First Financial Bank	Cincinnati	13,997,427	5.62	44.31	0.87	44.98	86.09	3.39	**4.16**
28	Liberty Bank	Ironton	52,119	5.36	(1.51)	0.32	(5.76)	77.19	4.95	**4.15**
29	Peoples National Bank of Mount Pleasant	Mount Pleasant	79,222	5.42	10.62	0.43	14.88	74.68	1.95	**4.13**
30	First Federal Community Bank of Bucyrus	Bucyrus	163,195	5.29	16.30	0.86	4.77	112.20	2.08	**4.11**
30	Waterford Commercial and Savings Bank	Waterford	47,434	5.89	17.53	0.29	7.68	66.89	2.26	**4.11**
30	Settlers Bank	Marietta	122,695	4.99	(3.42)	0.44	(3.59)	91.84	2.31	**4.11**
30	First National Bank of Dennison	Dennison	230,829	5.80	4.02	0.32	(0.98)	68.29	1.87	**4.11**
34	Sutton Bank	Attica	553,199	5.47	1.96	0.34	9.26	57.86	3.06	**4.08**
35	Republic Banking Company	Republic	48,179	4.95	0.89	0.54	0.51	104.63	1.66	**4.06**
35	Peoples Bank	Gambier	54,346	5.45	3.90	0.50	(4.98)	87.22	1.93	**4.06**
37	Union Bank Company	Columbus Grove	851,433	5.57	10.05	0.81	7.37	83.26	2.74	**4.05**
37	North Valley Bank	Zanesville	217,847	5.53	10.17	0.77	0.63	79.45	2.92	**4.05**
39	Cincinnatus Savings and Loan Company	Cincinnati	92,636	4.91	(0.71)	0.82	1.34	118.81	NA	**4.04**
40	Commercial and Savings Bank of Millersburg, Ohio	Millersburg	734,698	5.02	3.35	0.51	5.34	90.04	2.51	**4.00**
40	Merchants National Bank	Hillsboro	742,038	5.07	2.48	0.74	2.57	94.88	2.54	**4.00**
42	First Federal Bank of the Midwest	Defiance	3,188,619	4.86	7.83	0.66	7.54	94.93	3.25	**3.99**
43	First National Bank of Blanchester	Blanchester	63,703	5.19	(0.01)	0.22	1.52	68.98	1.88	**3.98**
44	Rockhold Bank	Bainbridge	37,882	4.87	1.07	0.69	(2.69)	96.83	0.00	**3.97**
45	Osgood State Bank	Osgood	253,363	5.48	7.86	0.87	17.34	76.83	3.42	**3.96**
45	Twin Valley Bank	West Alexandria	72,277	5.45	11.89	0.66	5.02	81.45	2.71	**3.96**
45	American Savings Bank	Middletown	42,986	4.95	(3.36)	0.46	(1.04)	92.48	0.83	**3.96**
48	First Federal Community Bank, National Association	Dover	406,920	4.95	7.86	0.79	9.63	93.95	3.23	**3.93**
49	First National Bank of Waverly	Waverly	157,302	4.68	1.52	0.25	(2.70)	63.28	2.14	**3.92**
50	Heartland Bank	Whitehall	1,062,070	5.11	12.44	0.88	10.54	92.09	3.28	**3.91**

Source: S&P Global Market Intelligence

Ohio – 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	FDS Bank	Mason	134,669	627,110	0.00	0.00	0.00	0.00	962,994	**727.49**
2	Resolute Bank	Maumee	25,591	(2,345)	0.40	13.28	0.00	0.00	5,105	**17.52**
3	New Foundation Savings Bank	Cincinnati	18,567	31	0.03	10.12	0.09	0.00	1,970	**10.35**
4	Nationwide Trust Company, FSB	Columbus	206,691	(204,596)	0.00	0.00	-0.03	0.00	262,670	**6.56**
5	United Midwest Savings Bank, National Association	De Graff	296,334	5,441	0.01	4.64	1.06	0.01	15,113	**5.80**
6	Warsaw Federal Savings and Loan Association	Cincinnati	59,101	(370)	0.07	1.99	0.03	0.07	1,699	**2.79**
7	Sutton Bank	Attica	553,199	13,086	0.14	0.02	0.04	0.00	12,171	**2.40**
8	1st National Bank	Lebanon	188,762	502	0.35	1.07	0.38	(0.02)	3,869	**2.19**
9	JPMorgan Chase Bank, National Association	Columbus	2,292,334,000	26,413,000	0.22	0.00	0.02	0.00	45,414,000	**2.06**
10	Fifth Third Bank	Cincinnati	147,397,723	2,461,734	0.39	0.02	0.02	0.00	2,909,454	**2.04**
11	First Federal Community Bank of Bucyrus	Bucyrus	163,195	980	0.03	1.47	0.07	(0.04)	2,731	**1.83**
12	State Bank and Trust Company	Defiance	1,015,334	12,920	0.25	0.81	0.08	0.01	15,503	**1.60**
13	KeyBank National Association	Cleveland	139,877,995	2,050,576	0.25	0.14	0.07	0.00	2,120,492	**1.54**
14	Peoples Bank	Marietta	4,014,749	53,571	0.24	0.05	0.05	0.00	58,362	**1.47**
15	Cincinnati Federal (MHC)	Cincinnati	205,364	668	0.18	0.91	0.11	0.00	2,362	**1.26**
16	Eagle Savings Bank	Cincinnati	136,513	447	0.08	0.69	0.00	0.02	1,659	**1.22**
17	Union Bank Company	Columbus Grove	851,433	9,621	0.19	0.67	0.04	(0.01)	9,707	**1.19**
18	Huntington National Bank	Columbus	108,053,253	1,591,145	0.31	0.12	0.02	0.00	1,255,312	**1.18**
19	Union Savings Bank	Cincinnati	2,742,072	53,110	0.02	0.76	0.38	0.00	32,563	**1.17**
19	Park National Bank	Newark	7,801,148	109,419	0.15	0.07	0.05	0.00	89,803	**1.17**
21	Guardian Savings Bank, F.S.B.	West Chester	941,936	16,739	0.02	0.22	0.84	0.00	10,280	**1.10**
22	RiverHills Bank	Milford	163,701	2,519	0.23	0.36	0.18	0.00	1,703	**1.05**
23	Civista Bank	Sandusky	2,271,534	27,706	0.29	0.09	0.01	0.00	19,443	**1.03**
24	Community Bank	Zanesville	464,511	4,855	0.25	0.02	0.00	(0.04)	4,355	**1.00**
25	National Cooperative Bank, N.A.	Hillsboro	2,639,135	13,339	0.09	0.64	0.13	0.00	23,442	**0.99**
26	Standing Stone Bank	Lancaster	104,223	683	0.34	0.01	0.00	0.00	1,036	**0.97**
27	North Valley Bank	Zanesville	217,847	1,768	0.15	0.35	0.11	0.01	1,957	**0.94**
28	Farmers State Bank	West Salem	122,968	837	0.29	0.03	0.05	0.00	1,086	**0.91**
29	Farmers & Merchants State Bank	Archbold	1,447,562	13,583	0.36	0.06	0.11	0.00	10,492	**0.89**
30	CenterBank	Milford	187,882	2,525	0.05	0.65	0.07	(0.01)	1,505	**0.87**
31	Cortland Savings and Banking Company	Cortland	682,271	9,848	0.21	0.16	0.00	0.00	5,818	**0.86**
32	Peoples First Savings Bank	Mason	70,586	506	0.05	0.10	0.10	0.00	581	**0.85**
33	Pataskala Banking Company	Pataskala	33,744	107	0.31	0.00	0.00	0.00	266	**0.81**
33	First Federal Bank of the Midwest	Defiance	3,188,619	44,781	0.22	0.16	0.08	(0.01)	24,969	**0.81**
35	First Financial Bank	Cincinnati	13,997,427	206,950	0.28	0.05	0.02	0.00	110,182	**0.80**
36	Andover Bank	Andover	402,493	3,683	0.35	0.02	0.02	0.01	3,186	**0.79**
37	Farmers Bank and Savings Company	Pomeroy	326,722	3,067	0.29	0.00	0.00	0.01	2,559	**0.78**
38	Home Savings Bank	Youngstown	2,840,800	35,728	0.33	0.19	0.03	0.00	21,392	**0.77**
39	Minster Bank	Minster	486,875	6,514	0.11	0.00	0.00	0.00	3,689	**0.76**
40	Farmers National Bank of Canfield	Canfield	2,335,841	32,084	0.21	0.11	0.00	0.00	16,949	**0.75**
40	Waterford Commercial and Savings Bank	Waterford	47,434	429	0.28	0.00	0.00	0.00	337	**0.75**
40	Mechanics Bank	Mansfield	539,663	4,121	0.18	0.00	0.00	0.00	3,907	**0.75**
43	Croghan Colonial Bank	Fremont	831,296	11,187	0.25	0.08	0.01	0.00	6,133	**0.74**
44	Ohio Valley Bank Company	Gallipolis	1,030,395	8,772	0.19	0.02	0.02	(0.05)	7,511	**0.73**
44	LCNB National Bank	Lebanon	1,629,643	17,251	0.13	0.01	0.01	0.00	11,504	**0.73**
46	First State Bank	Winchester	469,138	4,981	0.27	0.06	0.05	0.00	3,317	**0.71**
46	Consumers National Bank	Minerva	526,912	5,785	0.22	0.09	0.00	0.00	3,591	**0.71**
48	First National Bank of Blanchester	Blanchester	63,703	608	0.38	0.00	0.00	0.00	435	**0.70**
49	Farmers State Bank	New Madison	184,175	1,773	0.06	0.03	0.08	(0.02)	1,200	**0.69**
49	First National Bank of McConnelsville	McConnelsville	158,407	1,092	0.20	0.00	0.00	0.00	1,030	**0.69**
49	First Federal Savings and Loan Association of Lakewood	Lakewood	1,967,066	4,642	0.06	0.12	0.28	0.00	13,249	**0.69**

Source: S&P Global Market Intelligence

Ohio – 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	Perpetual Federal Savings Bank	Urbana	392,015	33.46	21	1	0.51	0.03	0.48	**1.02**
2	Third Federal S&LA of Cleveland (MHC)	Cleveland	14,172,384	63.89	1,030	38	0.70	0.19	0.40	**1.29**
3	Corn City State Bank	Deshler	67,257	51.90	8	1	0.61	0.15	0.69	**1.44**
4	Farmers Savings Bank	Spencer	280,717	43.65	30	2	0.79	0.11	0.56	**1.46**
5	Union Banking Company	West Mansfield	56,385	48.03	9	2	0.86	0.25	0.42	**1.53**
6	Peoples Bank Co.	Coldwater	541,281	42.35	74	7	0.90	0.10	0.56	**1.57**
7	St. Henry Bank	Saint Henry	297,470	40.27	27	3	0.97	0.12	0.53	**1.62**
8	First National Bank in New Bremen	New Bremen	289,191	53.21	38	6	0.91	0.14	0.63	**1.69**
9	Edon State Bank Company of Edon, Ohio	Edon	60,847	62.00	9	1	1.07	0.10	0.53	**1.70**
10	Spring Valley Bank	Wyoming	77,231	29.16	9	1	1.35	0.09	0.37	**1.80**
11	Hamler State Bank	Hamler	83,444	55.82	8	1	0.92	0.18	0.74	**1.84**
12	Home Federal Savings and Loan Association of Niles Ohio	Niles	99,424	82.66	11	1	0.96	0.09	0.80	**1.85**
13	Nelsonville Home & Savings Bank	Nelsonville	30,368	58.22	5	1	1.09	0.14	0.64	**1.88**
14	Guardian Savings Bank, F.S.B.	West Chester	941,936	51.88	168	11	1.03	0.21	0.70	**1.93**
15	Signature Bank, National Association	Toledo	908,071	50.07	111	1	1.30	0.23	0.41	**1.94**
16	Citizens National Bank of Woodsfield	Woodsfield	135,983	68.22	30	4	0.90	0.20	0.88	**1.99**
17	Ottoville Bank Company	Ottoville	81,042	53.57	9	1	1.13	0.06	0.81	**2.00**
18	Home Savings and Loan Company of Kenton, Ohio	Kenton	129,879	60.40	18	1	0.91	0.14	0.95	**2.00**
19	Union Savings Bank	Cincinnati	2,742,072	51.93	529	35	1.26	0.32	0.49	**2.08**
20	North Side Bank and Trust Company	Cincinnati	661,001	53.05	109	9	1.23	0.32	0.55	**2.09**
21	National Bank of Adams County of West Union	West Union	84,831	58.53	15	1	1.10	0.15	0.88	**2.13**
22	Old Fort Banking Company	Old Fort	539,967	56.90	103	10	1.41	0.20	0.56	**2.17**
23	Republic Banking Company	Republic	48,179	52.74	7	1	0.94	0.14	1.11	**2.19**
24	Settlers Bank	Marietta	122,695	52.10	21	1	1.17	0.20	0.83	**2.20**
25	First Bank of Ohio	Tiffin	185,028	50.31	46	5	1.03	0.25	0.92	**2.20**
26	Belmont Savings Bank	Bellaire	382,219	74.67	58	4	0.91	0.21	1.08	**2.20**
27	Van Wert Federal Savings Bank	Van Wert	113,802	82.58	16	1	1.20	0.17	0.85	**2.23**
28	Wayne Savings Community Bank	Wooster	478,588	56.95	91	11	1.22	0.35	0.67	**2.25**
29	Miami Savings Bank	Miamitown	123,828	60.40	23	3	1.35	0.23	0.67	**2.25**
30	Killbuck Savings Bank Company	Killbuck	537,456	55.29	125	10	1.29	0.28	0.70	**2.27**
31	First Federal Community Bank, National Association	Dover	406,920	54.12	71	7	1.28	0.22	0.78	**2.28**
32	Middlefield Banking Company	Middlefield	1,280,003	57.71	206	15	1.29	0.24	0.75	**2.28**
33	Greenville National Bank	Greenville	470,634	57.27	100	10	1.28	0.23	0.79	**2.30**
34	Independence Bank	Independence	198,202	64.27	22	1	1.57	0.13	0.61	**2.31**
35	Minster Bank	Minster	486,875	57.65	85	7	1.39	0.21	0.72	**2.32**
36	Huntington National Bank	Columbus	108,053,253	52.72	14,908	935	1.37	0.31	0.64	**2.32**
37	First Financial Bank	Cincinnati	13,997,427	51.73	2,087	160	1.43	0.31	0.58	**2.32**
38	Home Savings Bank	Youngstown	2,840,800	58.88	490	35	1.31	0.27	0.75	**2.33**
39	First Central National Bank of Saint Paris	Saint Paris	95,775	70.34	20	3	1.19	0.09	1.05	**2.33**
40	Covington Savings and Loan Association	Covington	70,302	70.59	20	3	1.11	0.24	0.99	**2.35**
41	First National Bank of Sycamore	Sycamore	151,041	73.22	26	3	1.14	0.27	0.95	**2.36**
42	Harrison Building and Loan Association	Harrison	224,529	66.34	34	3	1.49	0.18	0.70	**2.37**
43	Westfield Bank, FSB	Westfield Center	1,540,720	65.01	178	7	1.36	0.23	0.79	**2.38**
44	Home Loan Savings Bank	Coshocton	215,960	49.24	42	4	1.43	0.16	0.83	**2.41**
45	First Federal Savings and Loan Association of Van Wert	Van Wert	110,755	79.27	19	1	1.41	0.19	0.82	**2.41**
46	Farmers National Bank of Canfield	Canfield	2,335,841	55.85	416	37	1.40	0.27	0.76	**2.43**
47	Versailles Savings and Loan Company	Versailles	54,974	67.52	8	1	1.28	0.13	1.02	**2.43**
48	Unified Bank	Martins Ferry	619,329	56.82	125	20	1.27	0.39	0.79	**2.45**
49	Geauga Savings Bank	Newbury	286,377	70.61	48	2	1.45	0.16	0.83	**2.45**
50	Waterford Bank, N.A.	Toledo	747,800	56.59	77	2	1.50	0.18	0.78	**2.45**

Source: S&P Global Market Intelligence

Ohio – 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	Corn City State Bank	Deshler	67,257	33,114	0.60	0.01	0.00	0.00	(0.04)	**-0.03**
2	CBank	Cincinnati	195,353	159,540	1.13	0.00	0.00	0.00	(0.01)	**-0.01**
3	Waterford Bank, N.A.	Toledo	747,800	598,345	1.17	0.00	0.00	0.00	0.00	**0.00**
3	Home Savings Bank of Wapakoneta	Wapakoneta	36,737	28,475	0.64	0.00	0.00	0.00	0.00	**0.00**
3	Edon State Bank Company of Edon, Ohio	Edon	60,847	18,596	1.47	0.00	0.00	0.00	0.00	**0.00**
6	Apple Creek Banking Company	Apple Creek	139,233	103,686	0.67	0.00	0.00	0.03	0.00	**0.03**
7	Peoples Savings and Loan Company	West Liberty	50,223	40,741	1.87	0.08	0.00	0.00	(0.01)	**0.07**
8	Hamler State Bank	Hamler	83,444	56,746	0.90	0.05	0.00	0.03	0.00	**0.08**
9	Peoples First Savings Bank	Mason	70,586	55,666	1.01	0.00	0.00	0.12	0.00	**0.12**
10	Signature Bank, National Association	Toledo	908,071	775,388	1.13	0.00	0.00	0.13	(0.01)	**0.12**
11	Greenville Federal (MHC)	Greenville	182,590	159,607	0.58	0.10	0.00	0.07	0.04	**0.22**
12	Killbuck Savings Bank Company	Killbuck	537,456	374,848	0.96	0.11	0.00	0.12	0.00	**0.22**
13	Genoa Banking Company	Genoa	384,861	284,517	0.88	0.00	0.01	0.19	0.04	**0.24**
14	North Side Bank and Trust Company	Cincinnati	661,001	504,996	1.10	0.13	0.00	0.12	0.00	**0.25**
15	Citizens Bank Company	Beverly	223,613	158,398	2.22	0.09	0.00	0.16	0.02	**0.27**
16	Peoples Bank Co.	Coldwater	541,281	288,499	0.96	0.20	0.04	0.03	0.02	**0.29**
17	Farmers & Merchants State Bank	Archbold	1,447,562	1,100,457	0.60	0.10	0.00	0.16	0.05	**0.31**
18	Osgood State Bank	Osgood	253,363	170,572	1.44	0.00	0.00	0.33	(0.01)	**0.32**
19	Valley Central Bank	Liberty Township	114,292	102,522	0.89	0.03	0.00	0.29	0.00	**0.32**
20	Old Fort Banking Company	Old Fort	539,967	334,383	1.20	0.03	0.00	0.38	(0.09)	**0.33**
21	Community Savings Bank	Bethel	80,029	61,246	0.39	0.07	0.00	0.29	(0.03)	**0.33**
22	Heartland Bank	Whitehall	1,062,070	832,023	0.93	0.04	0.00	0.25	0.06	**0.35**
23	Minster Bank	Minster	486,875	237,379	1.22	0.19	0.00	0.18	0.01	**0.38**
24	Versailles Savings and Loan Company	Versailles	54,974	43,564	0.59	0.38	0.00	0.00	0.00	**0.38**
25	Marblehead Bank	Marblehead	49,515	19,529	0.99	0.00	0.38	0.00	0.00	**0.38**
26	Baltic State Bank	Baltic	66,303	57,969	0.63	0.32	0.00	0.03	0.08	**0.43**
27	St. Henry Bank	Saint Henry	297,470	206,012	1.15	0.15	0.00	0.29	0.01	**0.45**
28	Peoples Bank	Gambier	54,346	40,595	0.73	0.19	0.00	0.11	0.21	**0.51**
29	Union Bank Company	Columbus Grove	851,433	576,452	0.63	0.18	0.03	0.35	(0.04)	**0.53**
30	Covington Savings and Loan Association	Covington	70,302	38,460	0.53	0.30	0.00	0.23	0.00	**0.53**
31	First Federal Savings and Loan Association of Lakewood	Lakewood	1,967,066	1,633,198	0.41	0.04	0.00	0.49	0.01	**0.54**
32	First Federal Savings and Loan Association of Centerburg	Centerburg	24,040	16,104	0.86	0.00	0.00	0.53	0.01	**0.54**
33	Consumers National Bank	Minerva	526,912	348,306	1.05	0.20	0.00	0.61	(0.26)	**0.55**
34	Van Wert Federal Savings Bank	Van Wert	113,802	63,610	0.35	0.35	0.17	0.08	(0.02)	**0.57**
35	New Foundation Savings Bank	Cincinnati	18,567	15,261	0.47	0.19	0.00	0.45	(0.06)	**0.58**
36	Kingston National Bank	Kingston	358,103	244,909	1.06	0.38	0.00	0.24	0.00	**0.62**
37	North Valley Bank	Zanesville	217,847	148,514	1.05	0.14	0.00	0.54	(0.06)	**0.62**
38	First National Bank in New Bremen	New Bremen	289,191	127,767	1.64	0.21	0.00	0.29	0.13	**0.63**
39	Fidelity Federal Savings and Loan Association of Delaware	Delaware	104,049	51,648	0.52	0.34	0.00	0.32	(0.02)	**0.63**
40	Brookville Building and Savings Association	Brookville	45,190	32,172	1.03	0.40	0.04	0.20	0.00	**0.64**
41	Citizens National Bank of Bluffton	Bluffton	842,995	691,107	1.46	0.03	0.00	0.62	(0.01)	**0.64**
42	Community First Bank, National Association	Forest	54,877	31,645	0.56	0.59	0.07	0.00	(0.01)	**0.65**
43	Ottoville Bank Company	Ottoville	81,042	47,573	1.71	0.35	0.00	0.32	0.00	**0.67**
44	First Federal Savings and Loan Association of Van Wert	Van Wert	110,755	54,256	0.30	0.69	0.00	0.00	(0.01)	**0.68**
45	State Bank and Trust Company	Defiance	1,015,334	787,159	1.03	0.12	0.00	0.52	0.05	**0.69**
46	Eagle Savings Bank	Cincinnati	136,513	116,934	0.99	0.02	0.00	0.56	0.12	**0.70**
47	Hocking Valley Bank	Athens	282,925	177,017	1.33	0.16	0.08	0.37	0.09	**0.71**
48	CenterBank	Milford	187,882	168,983	1.34	0.60	0.04	0.01	0.10	**0.75**
49	Standing Stone Bank	Lancaster	104,223	78,114	0.95	0.34	0.00	0.36	0.07	**0.77**
50	Civista Bank	Sandusky	2,271,534	1,574,637	0.88	0.22	0.00	0.58	(0.02)	**0.78**

Source: S&P Global Market Intelligence

Ohio – Return on Average Equity Ranking

Rank	Company Name	City	Total Assets ($000)	LTM Net Income ($000)	Total Employees	LTM Net Income ($000)/ Employee	2018Q1 LTM Net Income ($000)	2017Q1 LTM Net Income ($000)	ROAA (%)	ROAE (%)
1	United Midwest Savings Bank, National Association	De Graff	296,334	5,441	113	48	2,316	3,107	2.09	**20.05**
2	Sutton Bank	Attica	553,199	13,086	98	134	8,433	8,565	1.94	**18.71**
3	Old Fort Banking Company	Old Fort	539,967	8,825	103	86	7,175	6,547	1.24	**16.77**
4	Cortland Savings and Banking Company	Cortland	682,271	9,848	163	60	5,267	4,814	1.45	**16.51**
5	Park National Bank	Newark	7,801,148	109,419	1,755	62	92,574	84,193	1.42	**16.42**
6	First Federal Community Bank, National Association	Dover	406,920	5,461	71	77	4,180	3,448	1.44	**16.37**
7	Peoples Bank Co.	Coldwater	541,281	8,457	74	114	6,421	5,613	1.67	**16.04**
8	Minster Bank	Minster	486,875	6,514	85	77	4,814	4,969	1.35	**16.00**
9	Unified Bank	Martins Ferry	619,329	7,646	125	61	5,421	4,761	1.40	**15.94**
10	Citizens National Bank of Bluffton	Bluffton	842,995	15,886	158	101	15,312	14,665	1.43	**15.24**
11	Home Loan Savings Bank	Coshocton	215,960	3,749	42	89	3,119	3,077	1.81	**15.12**
12	Fifth Third Bank	Cincinnati	147,397,723	2,461,734	17,617	140	2,683,989	1,565,219	1.73	**14.41**
13	Huntington National Bank	Columbus	108,053,253	1,591,145	14,908	107	1,418,116	877,939	1.50	**14.26**
14	RiverHills Bank	Milford	163,701	2,519	53	48	1,835	1,424	1.56	**14.21**
15	Waterford Bank, N.A.	Toledo	747,800	10,204	77	133	7,501	5,805	1.43	**13.96**
16	Merchants National Bank	Hillsboro	742,038	9,848	138	71	7,934	7,469	1.38	**13.93**
17	Signature Bank, National Association	Toledo	908,071	12,609	111	114	8,753	8,105	1.43	**13.81**
18	Commercial and Savings Bank of Millersburg, Ohio	Millersburg	734,698	10,074	174	58	7,772	7,226	1.39	**13.73**
19	Wayne Savings Community Bank	Wooster	478,588	5,903	91	65	4,026	2,411	1.27	**13.68**
20	CenterBank	Milford	187,882	2,525	39	65	2,114	1,654	1.45	**13.66**
21	Farmers National Bank of Canfield	Canfield	2,335,841	32,084	416	77	23,934	21,086	1.42	**13.63**
22	KeyBank National Association	Cleveland	139,877,995	2,050,576	17,499	117	1,543,761	1,007,106	1.49	**13.38**
23	Consumers National Bank	Minerva	526,912	5,785	136	43	3,434	2,368	1.14	**13.29**
24	Union Savings Bank	Cincinnati	2,742,072	53,110	529	100	63,537	66,343	1.44	**13.04**
25	Heartland Bank	Whitehall	1,062,070	12,612	208	61	9,869	8,353	1.24	**12.98**
26	Home Savings Bank	Youngstown	2,840,800	35,728	490	73	27,730	18,042	1.29	**12.95**
27	Killbuck Savings Bank Company	Killbuck	537,456	7,472	125	60	5,797	5,143	1.42	**12.80**
28	Farmers & Merchants Bank	Miamisburg	160,850	1,905	29	66	1,495	1,419	1.23	**12.77**
29	First National Bank of Bellevue	Bellevue	237,214	2,756	57	48	1,965	2,167	1.24	**12.49**
30	St. Henry Bank	Saint Henry	297,470	7,100	27	263	6,829	6,587	1.76	**12.38**
31	JPMorgan Chase Bank, National Association	Columbus	2,292,334,000	26,413,000	195,075	135	20,622,000	20,154,000	1.20	**12.28**
32	Greenville National Bank	Greenville	470,634	5,596	100	56	4,534	4,077	1.25	**12.07**
33	Middlefield Banking Company	Middlefield	1,280,003	14,984	206	73	11,423	8,639	1.29	**11.97**
34	Community Bank	Zanesville	464,511	4,855	129	38	3,217	2,139	1.11	**11.91**
35	CFBank, National Association	Worthington	719,577	6,441	99	65	2,440	2,207	1.08	**11.46**
36	North Side Bank and Trust Company	Cincinnati	661,001	9,307	109	85	6,421	5,313	1.47	**11.37**
37	First Federal Bank of the Midwest	Defiance	3,188,619	44,781	585	77	36,223	25,221	1.46	**11.36**
38	First National Bank in New Bremen	New Bremen	289,191	4,112	38	108	3,615	3,205	1.08	**11.27**
39	Settlers Bank	Marietta	122,695	1,775	21	85	1,464	1,448	1.44	**11.24**
40	Citizens National Bank of Woodsfield	Woodsfield	135,983	883	30	29	624	474	0.69	**11.20**
41	Civista Bank	Sandusky	2,271,534	27,706	430	64	19,620	18,432	1.47	**11.19**
42	Guardian Savings Bank, F.S.B.	West Chester	941,936	16,739	168	100	18,713	20,912	1.34	**11.15**
43	First State Bank	Winchester	469,138	4,981	126	40	4,575	3,826	1.06	**11.14**
44	Peoples Bank	Marietta	4,014,749	53,571	858	62	42,475	34,353	1.35	**10.96**
45	Farmers & Merchants State Bank	Archbold	1,447,562	13,583	337	40	12,745	11,150	1.16	**10.94**
46	First Financial Bank	Cincinnati	13,997,427	206,950	2,087	99	114,755	101,569	1.50	**10.76**
47	Apple Creek Banking Company	Apple Creek	139,233	1,144	45	25	965	809	0.85	**10.67**
48	First National Bank of Dennison	Dennison	230,829	2,219	64	35	1,330	1,480	0.98	**10.63**
49	State Bank and Trust Company	Defiance	1,015,334	12,920	252	51	12,744	10,098	1.33	**10.54**
50	Croghan Colonial Bank	Fremont	831,296	11,187	206	54	10,195	8,726	1.35	**10.09**

Source: S&P Global Market Intelligence

Ohio – 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	Waterford Bank, N.A.	Toledo	747,800	51	79	50	3	15	**39.6**
2	Citizens National Bank of Bluffton	Bluffton	842,995	54	58	51	41	10	**42.8**
3	First Financial Bank	Cincinnati	13,997,427	26	35	37	77	46	**44.2**
4	Killbuck Savings Bank Company	Killbuck	537,456	62	94	30	12	27	**45.0**
5	First Federal Community Bank, National Association	Dover	406,920	48	87	31	61	6	**46.6**
6	St. Henry Bank	Saint Henry	297,470	55	115	7	27	30	**46.8**
6	Minster Bank	Minster	486,875	129	39	35	23	8	**46.8**
6	Commercial and Savings Bank of Millersburg, Ohio	Millersburg	734,698	40	53	57	66	18	**46.8**
9	Heartland Bank	Whitehall	1,062,070	50	82	59	22	25	**47.6**
10	Old Fort Banking Company	Old Fort	539,967	121	73	22	20	3	**47.8**
11	CenterBank	Milford	187,882	8	30	137	48	20	**48.6**
12	Unified Bank	Martins Ferry	619,329	66	53	48	68	9	**48.8**
12	Peoples Bank Co.	Coldwater	541,281	142	73	6	16	7	**48.8**
14	Farmers & Merchants State Bank	Archbold	1,447,562	51	29	106	17	45	**49.6**
15	First Federal Bank of the Midwest	Defiance	3,188,619	42	33	65	74	37	**50.2**
16	Civista Bank	Sandusky	2,271,534	18	23	121	50	41	**50.6**
17	Farmers National Bank of Canfield	Canfield	2,335,841	77	40	46	72	21	**51.2**
18	North Side Bank and Trust Company	Cincinnati	661,001	102	91	20	14	36	**52.6**
19	Signature Bank, National Association	Toledo	908,071	69	153	15	10	17	**52.8**
20	Citizens Bank Company	Beverly	223,613	16	98	78	15	59	**53.2**
21	Croghan Colonial Bank	Fremont	831,296	23	43	91	62	50	**53.8**
22	RiverHills Bank	Milford	163,701	4	22	161	71	14	**54.4**
22	Merchants National Bank	Hillsboro	742,038	40	85	53	78	16	**54.4**
24	Union Savings Bank	Cincinnati	2,742,072	156	19	19	58	24	**55.2**
25	Union Bank Company	Columbus Grove	851,433	37	17	140	29	54	**55.4**
26	Cortland Savings and Banking Company	Cortland	682,271	67	31	68	108	4	**55.6**
27	Park National Bank	Newark	7,801,148	77	19	75	106	5	**56.4**
28	Osgood State Bank	Osgood	253,363	45	73	97	18	53	**57.2**
29	Wayne Savings Community Bank	Wooster	478,588	98	93	28	55	19	**58.6**
30	Consumers National Bank	Minerva	526,912	99	46	94	33	23	**59.0**
31	Huntington National Bank	Columbus	108,053,253	114	18	36	121	13	**60.4**
32	Home Savings Bank	Youngstown	2,840,800	128	38	38	76	26	**61.2**
33	State Bank and Trust Company	Defiance	1,015,334	59	12	143	45	49	**61.6**
34	Home Loan Savings Bank	Coshocton	215,960	7	87	44	161	11	**62.0**
35	Sutton Bank	Attica	553,199	34	7	132	147	2	**64.4**
36	North Valley Bank	Zanesville	217,847	37	27	156	37	68	**65.0**
36	KeyBank National Association	Cleveland	139,877,995	141	13	52	97	22	**65.0**
36	Apple Creek Banking Company	Apple Creek	139,233	11	135	126	6	47	**65.0**
39	Farmers & Merchants Bank	Miamisburg	160,850	20	79	114	90	28	**66.2**
40	Fifth Third Bank	Cincinnati	147,397,723	116	10	81	113	12	**66.4**
41	Farmers State Bank	New Madison	184,175	57	49	108	56	63	**66.6**
42	Peoples Bank	Marietta	4,014,749	73	14	111	93	44	**67.0**
43	Guardian Savings Bank, F.S.B.	West Chester	941,936	167	21	14	95	42	**67.8**
44	Buckeye Community Bank	Lorain	168,908	22	115	89	63	51	**68.0**
45	CFBank, National Association	Worthington	719,577	121	55	70	60	35	**68.2**
46	Settlers Bank	Marietta	122,695	30	135	24	117	39	**69.0**
46	LCNB National Bank	Lebanon	1,629,643	97	44	63	67	74	**69.0**
46	Community Bank	Zanesville	464,511	19	24	139	129	34	**69.0**
49	Liberty National Bank	Ada	354,606	26	109	73	87	51	**69.2**
50	First State Bank	Winchester	469,138	92	46	74	92	43	**69.4**

Source: S&P Global Market Intelligence

Rank The Banks

Pennsylvania – 2019 Q1

Pennsylvania – Bank Listing

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
1st Summit Bank	Johnstown	1st Summit Bancorp of Johnstown, Inc.	01/01/24	16	180	No	1,080,677	1.07	11.99
ACNB Bank	Gettysburg	ACNB Corporation	4/11/1857	29	332	No	1,657,502	1.39	14.75
Altoona First Savings Bank	Altoona		01/01/27	5	43	No	223,096	0.87	6.14
Ambler Savings Bank	Ambler		1/1/1899	8	55	No	413,387	0.74	6.03
American Bank	Allentown	American Bank Incorporated	06/05/97	1	59	No	635,838	1.24	12.37
AmeriServ Financial Bank	Johnstown	AmeriServ Financial, Inc.	09/23/33	17	237	No	1,152,426	0.80	8.93
Apollo Trust Company	Apollo	Apollo Bancorp, Inc.	5/27/1871	6	42	No	161,630	1.00	10.17
Armstrong County Building and Loan Association	Ford City		01/01/25	1	7	No	84,681	0.29	1.97
Asian Bank	Philadelphia	Asian Financial Corporation	06/09/99	2	34	No	215,534	1.07	12.77
Atlantic Community Bankers Bank	Camp Hill	Atlantic Community Bancshares, Inc.	11/21/83	2	109	No	771,768	0.76	5.56
Bank of Bird-in-Hand	Bird in Hand		12/02/13	3	55	No	380,078	1.00	7.98
Bank of Landisburg	Landisburg		10/19/03	4	51	No	292,161	1.15	6.47
BNY Mellon, National Association	Pittsburgh	Bank of New York Mellon Corporation	1/1/1869	34	1,668	No	27,817,000	1.15	7.55
Brentwood Bank	Bethel Park	Mutual Holding Company of Western Pennsylvania	01/01/22	12	76	No	659,386	1.17	10.43
Bryn Mawr Trust Company	Bryn Mawr	Bryn Mawr Bank Corporation	3/25/1889	43	653	No	4,616,725	1.26	9.48
Centric Bank	Harrisburg	Centric Financial Corporation	11/01/19	5	122	No	732,901	1.29	11.50
cfsbank	Charleroi	Charleroi Financial MHC	01/01/35	10	73	No	492,913	(0.37)	(2.57)
Citizens & Northern Bank	Wellsboro	Citizens & Northern Corporation	1/1/1864	27	299	No	1,274,896	1.82	13.73
Citizens Savings Bank	Clarks Summit		07/17/02	8	74	No	335,039	0.41	2.76
Clarion County Community Bank	Clarion		01/07/04	4	37	No	162,521	0.68	6.87
CNB Bank	Clearfield	CNB Financial Corporation	2/5/1865	42	517	No	3,268,271	1.22	12.40
Coatesville Savings Bank	Coatesville		01/01/19	5	39	No	221,169	0.64	6.65
Commercial Bank & Trust of PA	Latrobe	Commercial National Financial Corporation	05/04/34	9	95	No	421,442	1.09	7.65
Community Bank	Carmichaels	CB Financial Services, Inc.	07/01/01	29	267	No	1,301,045	0.75	7.33
Community State Bank of Orbisonia	Orbisonia	Orbisonia Community Bancorp, Inc.	01/11/51	7	98	No	331,759	0.88	7.81
Compass Savings Bank	Wilmerding		01/01/34	1	7	No	52,375	(0.56)	(6.58)
County Savings Bank	Essington		01/01/20	3	18	No	84,400	0.47	7.09
Covenant Bank	Doylestown	Covenant Financial Inc.	11/07/07	2	50	No	488,761	1.08	11.07
Customers Bank	Phoenixville	Customers Bancorp, Inc.	06/26/97	15	842	No	10,134,762	0.69	6.76
Dime Bank	Honesdale	Dimeco, Inc.	01/01/05	8	134	No	686,287	1.26	11.26
DNB First, National Association	Downingtown	DNB Financial Corporation	9/3/1860	14	168	No	1,166,906	1.02	9.11
Dollar Bank, Federal Savings Bank	Pittsburgh	Dollar Mutual Bancorp	7/19/1855	74	1,366	No	8,591,949	0.83	7.15
Elderton State Bank	Elderton	Keystrong Financial, Inc.	06/10/19	3	51	No	283,541	1.41	12.06
Embassy Bank for the Lehigh Valley	Bethlehem	Embassy Bancorp, Inc.	11/06/01	9	92	No	1,123,228	0.98	12.46
Enterprise Bank	Allison Park	Enterprise Financial Services Group, Inc.	10/23/98	1	58	No	297,040	0.73	7.82
Ephrata National Bank	Ephrata	ENB Financial Corp	3/17/1881	16	271	No	1,111,540	0.91	9.82
ESSA Bank & Trust	Stroudsburg	ESSA Bancorp, Inc.	01/01/16	23	254	No	1,828,700	0.65	6.84
Farmers and Merchants Trust Company of Chambersburg	Chambersburg	Franklin Financial Services Corporation	02/05/06	24	266	No	1,213,692	0.58	5.98
Farmers Building and Savings Bank	Rochester		6/30/1894	1	6	No	95,470	0.80	3.78
Farmers National Bank of Emlenton	Emlenton	Emclaire Financial Corp	07/01/00	20	156	No	884,271	0.62	7.38
Fidelity Deposit and Discount Bank	Dunmore	Fidelity D & D Bancorp, Inc.	05/11/03	13	191	No	965,148	1.30	13.42
Fidelity Savings and Loan Association of Bucks County	Bristol		1/1/1885	2	14	No	88,795	0.42	2.89
First Bank of Lilly	Lilly		01/01/06	1	5	No	20,876	0.19	1.14
First Citizens Community Bank	Mansfield	Citizens Financial Services, Inc.	06/11/32	28	260	No	1,447,188	1.33	13.77
First Columbia Bank & Trust Co.	Bloomsburg	CCFNB Bancorp, Inc.	8/1/1899	14	172	No	721,800	1.13	9.40

Source: S&P Global Market Intelligence

Pennsylvania – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
First Commonwealth Bank	Indiana	First Commonwealth Financial Corporation	9/21/1880	135	1,417	No	7,953,940	1.50	11.54
First Federal S&LA of Greene County	Waynesburg		3/13/1924	8	125	No	939,708	0.60	4.29
First Keystone Community Bank	Berwick	First Keystone Corporation	9/23/1864	18	200	No	989,284	0.97	9.38
First National Bank and Trust Company of Newtown	Newtown	FNB Bancorp, Inc.	2/25/1864	16	147	No	940,309	1.01	13.45
First National Bank of Pennsylvania	Pittsburgh	F.N.B. Corporation	2/4/1864	385	4,087	No	33,640,587	1.20	8.46
First Northern Bank and Trust Company	Palmerton	Palm Bancorp	1/6/1908	11	149	No	699,182	0.62	4.46
First Resource Bank	Exton		5/2/2005	2	43	No	305,329	0.74	8.34
First United National Bank	Fryburg	Fryburg Banking Company, Inc.	8/2/1909	6	63	No	263,354	0.85	9.23
Firstrust Savings Bank	Conshohocken	Semperverde Holding Company	1/1/1934	18	518	Yes	3,364,944	0.93	8.76
Fleetwood Bank	Fleetwood	Fleetwood Bank Corporation	12/7/1907	7	60	No	266,899	0.72	7.95
FNCB Bank	Dunmore	FNCB Bancorp, Inc.	1/1/1910	17	232	No	1,208,949	1.20	14.16
Fulton Bank, National Association	Lancaster	Fulton Financial Corporation	1/1/1882	123	1,359	No	12,702,504	1.13	10.07
Gratz Bank	Gratz	GNB Financial Services, Inc.	11/3/1934	5	52	No	333,740	1.13	12.66
Greenville Savings Bank	Greenville		1/1/1911	3	41	No	240,344	0.73	5.25
Hamlin Bank and Trust Company	Smethport		12/31/1863	8	87	No	398,982	0.70	3.36
Harleysville Bank	Harleysville	Harleysville Financial Corporation	2/16/1915	9	110	No	794,266	1.17	12.63
Hatboro Federal Savings, FA	Hatboro		6/30/1941	4	43	No	505,106	0.90	4.08
Hometown Bank of Pennsylvania	Bedford		4/9/2007	4	48	No	191,255	0.85	8.97
Honesdale National Bank	Honesdale	Honat Bancorp, Inc.	12/26/1836	12	150	No	670,315	1.38	9.07
Huntingdon Savings Bank	Huntingdon		1/1/1923	1	2	No	16,541	0.65	3.23
Huntingdon Valley Bank	Huntingdon Valley	HV Bancorp, Inc.	1/1/1871	6	81	No	301,102	0.25	3.06
Hyperion Bank	Philadelphia		11/20/2006	1	23	No	179,063	(0.29)	(1.67)
InFirst Bank	Indiana	InFirst Bancorp, MHC	1/1/1922	6	97	No	409,128	0.61	6.24
Investment Savings Bank	Altoona		1/1/1939	2	16	No	103,949	0.48	2.39
Iron Workers Savings Bank	Aston		1/1/1879	3	28	No	174,554	0.35	3.57
Jersey Shore State Bank	Williamsport	Penns Woods Bancorp, Inc.	5/15/1934	18	227	No	1,272,540	1.05	14.05
Jim Thorpe Neighborhood Bank	Jim Thorpe	JTNB Bancorp, Inc.	8/25/1902	6	44	No	186,458	0.55	6.43
Jonestown Bank and Trust Co.	Jonestown		1/1/1873	14	148	No	607,424	0.84	9.51
Juniata Valley Bank	Mifflintown	Juniata Valley Financial Corp.	8/5/1867	16	151	No	626,554	0.90	8.85
Kish Bank	Belleville	Kish Bancorp, Inc.	1/1/1935	15	198	No	870,779	0.82	9.63
Lafayette Ambassador Bank	Bethlehem	Fulton Financial Corporation	8/22/1922	18	125	No	1,636,778	0.97	8.70
Landmark Community Bank	Pittston	Landmark Bancorp, Inc.	3/1/2001	6	71	No	330,953	(0.14)	(1.63)
LINKBANK	West Chester	LINKBANCORP, Inc.	2/26/1999	3	38	No	97,475	(4.22)	(19.96)
Luzerne Bank	Luzerne	Penns Woods Bancorp, Inc.	11/19/1907	9	73	No	441,726	1.05	9.03
Malvern Bank, National Association	Paoli	Malvern Bancorp, Inc.	12/12/1887	9	89	No	1,209,233	0.97	7.66
Marion Center Bank	Indiana	Community Bankers' Corporation	7/6/1905	7	81	No	311,219	0.68	9.59
Marquette Savings Bank	Erie		5/27/1908	11	129	No	881,254	0.87	4.98
Mars Bank	Mars	Mars Bancorp, Inc.	10/16/1900	5	73	No	392,889	0.46	5.32
Mauch Chunk Trust Company	Jim Thorpe	Mauch Chunk Trust Financial Corp.	8/25/1902	8	82	No	449,563	0.61	7.51
MCS Bank	Lewistown		12/21/1923	5	42	No	145,250	0.42	3.18
Mercer County State Bank	Sandy Lake	Mercer County State Bancorp, Inc.	6/20/1911	12	100	No	410,191	0.89	8.92
Merchants Bank of Bangor	Bangor	MNB Corporation	10/8/1890	9	85	No	404,244	0.92	11.55
Meridian Bank	Malvern	Meridian Corporation	7/8/2004	7	252	No	1,027,515	0.95	8.31
Mid Penn Bank	Millersburg	Mid Penn Bancorp, Inc.	9/24/1868	38	412	No	2,147,527	0.90	8.15
Mifflinburg Bank & Trust Company	Mifflinburg	Mifflinburg Bancorp, Inc.	6/15/1872	7	81	No	441,539	1.14	12.26

Source: S&P Global Market Intelligence

Pennsylvania – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
Milton Savings Bank	Milton		1/1/1920	1	11	No	64,514	0.78	3.34
Muncy Bank and Trust Company	Muncy	Muncy Bank Financial, Inc.	11/1/1893	8	96	No	471,783	1.05	10.70
National Bank of Malvern	Malvern	Malvern Bank Corporation	4/7/1884	2	24	No	150,066	1.23	7.97
Neffs National Bank	Neffs	Neffs Bancorp, Inc.	4/3/1923	1	37	No	369,139	1.37	7.63
New Tripoli Bank	New Tripoli	New Tripoli Bancorp, Inc.	3/1/1910	3	60	No	486,816	1.01	9.08
NexTier Bank, National Association	Butler	NexTier Incorporated	1/1/1897	28	270	No	1,293,485	1.24	11.92
Noah Bank	Elkins Park		7/17/2006	5	85	No	418,176	0.22	2.03
Northumberland National Bank	Northumberland	Northumberland Bancorp	11/2/1903	7	110	No	533,508	0.60	6.37
Northwest Bank	Warren	Northwest Bancshares, Inc.	1/1/1896	184	2,205	No	10,406,158	1.12	8.81
Orrstown Bank	Shippensburg	Orrstown Financial Services, Inc.	5/1/1919	38	378	No	1,971,339	0.88	10.26
Penn Community Bank	Doylestown	Penn Community Mutual Holdings Inc.	6/22/1922	26	343	No	2,178,986	0.51	4.02
PennCrest BANK	Altoona		1/1/1939	7	44	No	181,924	0.42	2.82
Pennian Bank	Mifflintown	First Community Financial Corporation	1/1/1864	12	102	No	521,813	0.80	8.28
Peoples Security Bank and Trust Company	Scranton	Peoples Financial Services Corp.	1/1/1905	28	395	No	2,313,742	1.13	9.52
PeoplesBank, A Codorus Valley Company	York	Codorus Valley Bancorp, Inc.	1/25/1934	37	345	No	1,821,517	1.14	11.24
Phoenixville Federal Bank and Trust	Phoenixville		1/1/1911	7	81	No	454,894	0.74	6.31
Port Richmond Savings	Philadelphia		1/1/1919	1	10	No	76,744	1.20	6.23
Prudential Bank	Philadelphia	Prudential Bancorp, Inc.	1/1/1886	11	82	No	1,202,226	0.89	7.65
PS Bank	Wyalusing	Peoples Limited	12/14/1914	9	72	No	392,234	1.15	13.45
QNB Bank	Quakertown	QNB Corp.	7/21/1877	12	194	No	1,192,518	0.97	12.46
Quaint Oak Bank	Southampton	Quaint Oak Bancorp, Inc.	1/1/1926	2	74	No	280,019	0.89	9.54
Reliance Savings Bank	Altoona	Reliance Bancorp, MHC	1/1/1939	9	99	No	541,699	0.60	5.79
Republic First Bank	Philadelphia	Republic First Bancorp, Inc.	9/6/1988	28	537	No	2,796,896	0.43	5.32
Riverview Bank	Marysville	Riverview Financial Corporation	8/6/1904	30	276	No	1,138,664	0.70	6.60
S&T Bank	Indiana	S&T Bancorp, Inc.	5/21/1902	60	1,029	No	7,211,427	1.50	11.82
Second Federal S&LA of Philadelphia	Philadelphia		1/1/1924	1	3	No	12,155	0.42	0.86
Sewickley Savings Bank	Sewickley		1/1/1884	3	21	No	319,583	0.69	2.49
Sharon Bank	Darby	Sharon MHC	12/2/1873	4	39	No	177,234	0.35	3.20
Slovenian Savings and Loan Association of Canonsburg	Strabane		1/1/1925	1	18	No	409,772	1.24	8.27
Slovenian S&LA of Franklin-Conemaugh	Conemaugh		1/1/1915	5	31	No	144,711	0.44	3.70
Somerset Trust Company	Somerset	Somerset Trust Holding Company	1/1/1889	35	394	No	1,266,158	0.87	11.81
SSB Bank (MHC)	Pittsburgh	SSB Bancorp, MHC	1/1/1922	2	19	No	195,587	0.25	2.74
Standard Bank, PaSB	Monroeville	Standard AVB Financial Corp.	1/1/1921	19	154	No	989,293	0.93	6.83
Susquehanna Community Bank	West Milton	Susquehanna Community Financial, Inc.	3/13/1920	6	83	No	463,842	1.23	12.79
Tioga Franklin Savings Bank	Philadelphia		3/31/1873	1	10	No	40,777	0.41	3.41
TriState Capital Bank	Pittsburgh	TriState Capital Holdings, Inc.	1/22/2007	2	197	No	6,254,361	1.03	13.86
Turbotville National Bank	Turbotville	Turbotville National Bancorp, Inc.	2/1/1910	1	18	No	146,204	1.29	7.82
UNB Bank	Mount Carmel	UNB Corporation	12/12/1894	2	27	No	145,683	0.26	2.72
United Bank of Philadelphia	Philadelphia	United Bancshares, Inc.	3/23/1992	3	19	No	49,592	(2.43)	(50.49)
United Savings Bank	Philadelphia		5/29/1912	6	47	No	352,243	0.76	4.48
Univest Bank and Trust Co.	Souderton	Univest Financial Corporation	4/1/1876	47	752	No	5,015,286	1.21	9.34
Victory Bank	Limerick	Victory Bancorp, Inc.	1/16/2008	1	43	No	261,408	0.97	10.88
VIST Bank	Wyomissing	Tompkins Financial Corporation	1/1/1909	22	151	No	1,707,687	0.72	6.72
Washington Financial Bank	Washington	WFSB Mutual Holding Company	1/1/1899	10	183	No	1,191,366	0.82	6.67
Washington Savings Bank	Philadelphia		5/4/1903	4	33	No	164,021	(0.24)	(2.80)

Source: S&P Global Market Intelligence

Pennsylvania – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
Wayne Bank	Honesdale	Norwood Financial Corp.	1/1/1871	26	206	No	1,204,453	1.20	12.03
West View Savings Bank	Pittsburgh	WVS Financial Corp.	1/1/1908	6	34	No	356,229	0.79	8.78
Westmoreland Federal Savings and Loan Association	Latrobe		3/12/1952	1	21	No	172,361	0.22	0.90
William Penn Bank, (MHC)	Levittown	William Penn, MHC	1/1/1870	6	61	No	405,458	0.84	4.71
Woodlands Bank	Williamsport	Woodlands Financial Services Company	10/10/1990	8	110	No	424,441	1.31	14.01
York Traditions Bank	York		10/28/2002	6	120	No	488,753	1.01	9.72

Source: S&P Global Market Intelligence

Pennsylvania – 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	First National Bank of Pennsylvania	Pittsburgh	4,087	385	24,200,119	62,857	87,378	5,921	8,231	**33,640,587**
2	BNY Mellon, National Association	Pittsburgh	1,668	34	19,439,000	571,735	818,147	11,654	16,677	**27,817,000**
3	Fulton Bank, National Association	Lancaster	1,359	123	9,619,044	78,204	103,272	7,078	9,347	**12,702,504**
4	Northwest Bank	Warren	2,205	184	8,772,111	47,675	56,555	3,978	4,719	**10,406,158**
5	Customers Bank	Phoenixville	842	15	7,450,806	496,720	675,651	8,849	12,037	**10,134,762**
6	Dollar Bank, Federal Savings Bank	Pittsburgh	1,366	74	6,755,163	91,286	116,107	4,945	6,290	**8,591,949**
7	First Commonwealth Bank	Indiana	1,417	135	6,154,857	45,592	58,918	4,344	5,613	**7,953,940**
8	S&T Bank	Indiana	1,029	60	5,845,944	97,432	120,190	5,681	7,008	**7,211,427**
9	TriState Capital Bank	Pittsburgh	197	2	5,346,840	2,673,420	3,127,181	27,141	31,748	**6,254,361**
10	Univest Bank and Trust Co.	Souderton	752	47	4,081,381	86,838	106,708	5,427	6,669	**5,015,286**
11	Bryn Mawr Trust Company	Bryn Mawr	653	43	3,716,127	86,422	107,366	5,691	7,070	**4,616,725**
12	Firstrust Savings Bank	Conshohocken	518	18	2,750,953	152,831	186,941	5,311	6,496	**3,364,944**
13	CNB Bank	Clearfield	517	42	2,658,734	63,303	77,816	5,143	6,322	**3,268,271**
14	Republic First Bank	Philadelphia	537	28	2,506,755	89,527	99,889	4,668	5,208	**2,796,896**
15	Peoples Security Bank and Trust Company	Scranton	395	28	1,871,977	66,856	82,634	4,739	5,858	**2,313,742**
16	Penn Community Bank	Doylestown	343	26	1,531,788	58,915	83,807	4,466	6,353	**2,178,986**
17	Mid Penn Bank	Millersburg	412	38	1,785,111	46,977	56,514	4,333	5,212	**2,147,527**
18	Orrstown Bank	Shippensburg	378	38	1,649,258	43,402	51,877	4,363	5,215	**1,971,339**
19	ESSA Bank & Trust	Stroudsburg	254	23	1,304,285	56,708	79,509	5,135	7,200	**1,828,700**
20	PeoplesBank, A Codorus Valley Company	York	345	37	1,506,635	40,720	49,230	4,367	5,280	**1,821,517**
21	VIST Bank	Wyomissing	151	22	1,193,388	54,245	77,622	7,903	11,309	**1,707,687**
22	ACNB Bank	Gettysburg	332	29	1,375,652	47,436	57,155	4,144	4,992	**1,657,502**
23	Lafayette Ambassador Bank	Bethlehem	125	18	1,378,655	76,592	90,932	11,029	13,094	**1,636,778**
24	First Citizens Community Bank	Mansfield	260	28	1,189,248	42,473	51,685	4,574	5,566	**1,447,188**
25	Community Bank	Carmichaels	267	29	1,106,963	38,171	44,864	4,146	4,873	**1,301,045**
26	NexTier Bank, National Association	Butler	270	28	1,112,044	39,716	46,196	4,119	4,791	**1,293,485**
27	Citizens & Northern Bank	Wellsboro	299	27	1,057,244	39,157	47,218	3,536	4,264	**1,274,896**
28	Jersey Shore State Bank	Williamsport	227	18	939,431	52,191	70,697	4,138	5,606	**1,272,540**
29	Somerset Trust Company	Somerset	394	35	1,024,686	29,277	36,176	2,601	3,214	**1,266,158**
30	Farmers and Merchants Trust Company of Chambersburg	Chambersburg	266	24	1,076,758	44,865	50,571	4,048	4,563	**1,213,692**
31	Malvern Bank, National Association	Paoli	89	9	958,026	106,447	134,359	10,764	13,587	**1,209,233**
32	FNCB Bank	Dunmore	232	17	1,040,329	61,196	71,115	4,484	5,211	**1,208,949**
33	Wayne Bank	Honesdale	206	26	976,721	37,566	46,325	4,741	5,847	**1,204,453**
34	Prudential Bank	Philadelphia	82	11	829,843	75,440	109,293	10,120	14,661	**1,202,226**
35	QNB Bank	Quakertown	194	12	1,034,614	86,218	99,377	5,333	6,147	**1,192,518**
36	Washington Financial Bank	Washington	183	10	1,041,505	104,151	119,137	5,691	6,510	**1,191,366**
37	DNB First, National Association	Downingtown	168	14	980,742	70,053	83,350	5,838	6,946	**1,166,906**
38	AmeriServ Financial Bank	Johnstown	237	17	957,979	56,352	67,790	4,042	4,863	**1,152,426**
39	Riverview Bank	Marysville	276	30	1,001,416	33,381	37,955	3,628	4,126	**1,138,664**
40	Embassy Bank for the Lehigh Valley	Bethlehem	92	9	1,001,418	111,269	124,803	10,885	12,209	**1,123,228**
41	Ephrata National Bank	Ephrata	271	16	930,340	58,146	69,471	3,433	4,102	**1,111,540**
42	1st Summit Bank	Johnstown	180	16	936,886	58,555	67,542	5,205	6,004	**1,080,677**
43	Meridian Bank	Malvern	252	7	810,713	115,816	146,788	3,217	4,077	**1,027,515**
44	Standard Bank, PaSB	Monroeville	154	19	744,070	39,162	52,068	4,832	6,424	**989,293**
45	First Keystone Community Bank	Berwick	200	18	708,112	39,340	54,960	3,541	4,946	**989,284**
46	Fidelity Deposit and Discount Bank	Dunmore	191	13	825,613	63,509	74,242	4,323	5,053	**965,148**
47	First National Bank and Trust Company of Newtown	Newtown	147	16	817,358	51,085	58,769	5,560	6,397	**940,309**
48	First Federal S&LA of Greene County	Waynesburg	125	8	797,377	99,672	117,464	6,379	7,518	**939,708**
49	Farmers National Bank of Emlenton	Emlenton	156	20	759,501	37,975	44,214	4,869	5,668	**884,271**
50	Marquette Savings Bank	Erie	129	11	718,069	65,279	80,114	5,566	6,831	**881,254**

Source: S&P Global Market Intelligence

Pennsylvania – 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	United Bank of Philadelphia	Philadelphia	49,592	6.08	(15.17)	0.15	(14.72)	70.44	2.29	**5.00**
2	Port Richmond Savings	Philadelphia	76,744	6.03	8.38	1.40	6.82	167.44	NA	**4.64**
3	Victory Bank	Limerick	261,408	5.61	10.44	1.20	23.74	99.63	2.57	**4.35**
4	Firstrust Savings Bank	Conshohocken	3,364,944	5.36	4.96	0.87	12.88	106.29	2.49	**4.31**
5	Hyperion Bank	Philadelphia	179,063	6.15	58.95	1.40	107.04	79.14	2.54	**4.29**
6	Honesdale National Bank	Honesdale	670,315	5.08	8.06	0.50	5.23	94.35	3.34	**4.24**
7	Somerset Trust Company	Somerset	1,266,158	5.70	13.76	0.90	7.48	84.74	4.08	**4.18**
8	Riverview Bank	Marysville	1,138,664	5.16	(5.99)	0.76	(3.61)	87.75	2.92	**4.11**
9	Tioga Franklin Savings Bank	Philadelphia	40,777	5.96	12.69	1.65	0.77	125.06	3.64	**4.09**
9	Dime Bank	Honesdale	686,287	5.22	0.91	0.74	10.42	94.44	3.01	**4.09**
11	Northwest Bank	Warren	10,406,158	4.72	8.72	0.44	7.27	97.85	2.28	**4.06**
12	NexTier Bank, National Association	Butler	1,293,485	4.95	11.69	0.58	6.00	96.83	2.84	**4.04**
13	Centric Bank	Harrisburg	732,901	5.47	16.46	1.28	17.51	103.74	3.40	**4.02**
13	Altoona First Savings Bank	Altoona	223,096	5.50	10.69	0.85	(0.18)	90.85	2.58	**4.02**
15	Bryn Mawr Trust Company	Bryn Mawr	4,616,725	4.98	6.50	0.80	9.70	94.89	2.31	**3.94**
16	Commercial Bank & Trust of PA	Latrobe	421,442	4.43	10.24	0.41	2.00	70.88	4.47	**3.92**
17	Community State Bank of Orbisonia	Orbisonia	331,759	4.95	0.44	0.91	0.06	99.01	2.33	**3.88**
17	Elderton State Bank	Elderton	283,541	5.22	5.61	1.09	7.16	99.86	2.69	**3.88**
17	Hamlin Bank and Trust Company	Smethport	398,982	5.44	2.05	0.57	(7.77)	78.39	2.98	**3.88**
20	ACNB Bank	Gettysburg	1,657,502	4.80	5.12	0.51	3.87	94.62	2.05	**3.87**
20	Clarion County Community Bank	Clarion	162,521	5.36	(1.48)	1.11	3.48	90.19	2.70	**3.87**
22	Citizens & Northern Bank	Wellsboro	1,274,896	5.06	0.96	0.46	3.07	78.07	2.77	**3.85**
23	Apollo Trust Company	Apollo	161,630	4.66	11.29	0.49	2.91	88.22	3.84	**3.84**
23	First Resource Bank	Exton	305,329	5.46	15.70	1.35	17.07	104.34	2.32	**3.84**
23	Woodlands Bank	Williamsport	424,441	5.06	1.59	0.71	3.93	81.86	3.01	**3.84**
26	Farmers and Merchants Trust Company of Chambersburg	Chambersburg	1,213,692	4.54	4.03	0.47	4.01	91.08	2.78	**3.81**
27	PeoplesBank, A Codorus Valley Company	York	1,821,517	5.23	5.20	1.13	7.14	99.55	2.42	**3.79**
28	Univest Bank and Trust Co.	Souderton	5,015,286	4.72	10.25	0.77	14.18	99.69	2.56	**3.77**
29	First Commonwealth Bank	Indiana	7,953,940	4.74	9.08	0.65	7.59	95.55	2.67	**3.74**
30	William Penn Bank, (MHC)	Levittown	405,458	4.96	38.46	1.09	48.61	118.33	3.42	**3.70**
30	Luzerne Bank	Luzerne	441,726	4.46	10.94	0.52	11.68	94.46	2.93	**3.70**
32	Meridian Bank	Malvern	1,027,515	5.42	15.65	1.61	19.34	110.02	2.53	**3.69**
33	InFirst Bank	Indiana	409,128	5.03	0.57	1.24	7.32	104.34	2.77	**3.68**
34	National Bank of Malvern	Malvern	150,066	4.54	1.31	0.57	0.69	91.33	2.99	**3.67**
35	Mid Penn Bank	Millersburg	2,147,527	4.97	63.68	0.94	46.94	92.47	2.49	**3.64**
36	CNB Bank	Clearfield	3,268,271	4.86	11.10	0.97	20.28	94.86	2.84	**3.62**
36	LINKBANK	West Chester	97,475	5.44	20.03	0.55	17.72	77.17	NA	**3.62**
36	Fidelity Deposit and Discount Bank	Dunmore	965,148	4.55	9.33	0.68	6.42	85.20	3.21	**3.62**
36	S&T Bank	Indiana	7,211,427	4.81	3.56	1.00	8.06	101.58	2.55	**3.62**
40	Jonestown Bank and Trust Co.	Jonestown	607,424	4.70	1.29	0.91	8.26	97.86	2.50	**3.61**
41	Muncy Bank and Trust Company	Muncy	471,783	4.98	6.87	1.10	12.06	90.32	2.90	**3.60**
42	First Citizens Community Bank	Mansfield	1,447,188	4.89	5.73	0.81	5.95	91.75	2.45	**3.59**
43	Asian Bank	Philadelphia	215,534	5.39	13.14	1.37	10.30	105.29	2.09	**3.58**
43	Covenant Bank	Doylestown	488,761	5.23	5.44	1.36	3.19	107.99	3.12	**3.58**
45	Juniata Valley Bank	Mifflintown	626,554	4.98	6.63	0.71	7.13	79.18	2.31	**3.57**
45	Noah Bank	Elkins Park	418,176	5.99	1.10	2.01	8.30	95.49	5.75	**3.57**
45	Marion Center Bank	Indiana	311,219	4.97	6.14	0.96	8.73	87.09	2.56	**3.57**
48	Fleetwood Bank	Fleetwood	266,899	4.59	3.20	0.25	4.30	71.01	1.95	**3.55**
48	Community Bank	Carmichaels	1,301,045	4.53	16.35	0.62	46.65	82.10	2.80	**3.55**
50	First Northern Bank and Trust Company	Palmerton	699,182	4.61	3.08	0.74	(0.38)	89.11	3.15	**3.54**
50	Hometown Bank of Pennsylvania	Bedford	191,255	4.63	16.05	0.82	17.47	90.34	2.76	**3.54**

Source: S&P Global Market Intelligence

Pennsylvania – 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	Meridian Bank	Malvern	1,027,515	8,899	0.01	2.56	0.03	0.01	31,745	**3.39**
2	BNY Mellon, National Association	Pittsburgh	27,817,000	287,072	0.03	(0.01)	0.01	0.00	799,081	**3.21**
3	Atlantic Community Bankers Bank	Camp Hill	771,768	5,611	0.00	0.00	0.00	0.00	20,235	**2.74**
4	Citizens & Northern Bank	Wellsboro	1,274,896	23,229	0.41	0.05	0.02	(0.01)	20,793	**1.63**
5	Quaint Oak Bank	Southampton	280,019	2,295	0.00	0.93	0.00	0.00	3,920	**1.51**
6	Bryn Mawr Trust Company	Bryn Mawr	4,616,725	55,645	0.07	0.07	0.02	0.00	60,594	**1.37**
7	Noah Bank	Elkins Park	418,176	896	0.11	0.89	0.03	0.00	5,529	**1.36**
8	Fulton Bank, National Association	Lancaster	12,702,504	136,897	0.23	0.09	0.04	0.01	153,226	**1.27**
9	Univest Bank and Trust Co.	Souderton	5,015,286	58,546	0.12	0.07	0.03	(0.01)	60,867	**1.26**
10	Huntingdon Valley Bank	Huntingdon Valley	301,102	746	0.02	1.04	0.01	0.00	3,669	**1.24**
11	Orrstown Bank	Shippensburg	1,971,339	15,857	0.17	0.13	0.03	0.01	20,214	**1.13**
12	York Traditions Bank	York	488,753	4,722	0.07	0.78	0.00	0.00	5,225	**1.12**
13	First Commonwealth Bank	Indiana	7,953,940	115,140	0.23	0.12	0.00	0.00	80,926	**1.05**
14	Farmers and Merchants Trust Company of Chambersburg	Chambersburg	1,213,692	6,883	0.24	0.00	0.00	0.00	12,364	**1.04**
14	Somerset Trust Company	Somerset	1,266,158	10,576	0.17	0.07	0.06	(0.03)	12,670	**1.04**
16	Ephrata National Bank	Ephrata	1,111,540	9,729	0.13	0.16	0.01	0.00	10,458	**0.98**
17	FNCB Bank	Dunmore	1,208,949	14,841	0.13	0.02	0.02	(0.01)	11,534	**0.93**
18	Northwest Bank	Warren	10,406,158	110,284	0.21	0.00	0.01	0.00	91,016	**0.92**
19	First Columbia Bank & Trust Co.	Bloomsburg	721,800	8,172	0.20	0.09	0.05	0.00	6,401	**0.89**
19	United Bank of Philadelphia	Philadelphia	49,592	(1,277)	0.71	0.55	0.21	(0.06)	466	**0.89**
21	Fidelity Deposit and Discount Bank	Dunmore	965,148	12,191	0.24	0.07	0.03	(0.01)	8,264	**0.88**
22	Kish Bank	Belleville	870,779	6,886	0.19	0.10	0.01	0.00	7,159	**0.85**
23	Lafayette Ambassador Bank	Bethlehem	1,636,778	15,286	0.22	0.03	0.03	0.00	13,212	**0.84**
24	Woodlands Bank	Williamsport	424,441	5,344	0.15	0.02	0.00	0.00	3,409	**0.83**
25	Apollo Trust Company	Apollo	161,630	1,632	0.30	0.00	0.00	0.00	1,309	**0.80**
25	Juniata Valley Bank	Mifflintown	626,554	5,595	0.29	0.00	0.01	0.01	4,996	**0.80**
27	Enterprise Bank	Allison Park	297,040	2,114	0.13	0.00	0.00	(0.06)	2,215	**0.77**
28	Customers Bank	Phoenixville	10,134,762	70,960	0.08	0.03	0.01	0.00	78,022	**0.76**
29	Republic First Bank	Philadelphia	2,796,896	11,391	0.08	0.39	0.03	0.00	19,785	**0.75**
29	Riverview Bank	Marysville	1,138,664	8,082	0.21	0.05	0.01	(0.01)	8,605	**0.75**
29	PeoplesBank, A Codorus Valley Company	York	1,821,517	20,250	0.14	0.08	0.01	0.00	13,331	**0.75**
32	First National Bank of Pennsylvania	Pittsburgh	33,640,587	390,266	0.22	0.06	0.01	(0.01)	237,128	**0.73**
32	Firstrust Savings Bank	Conshohocken	3,364,944	40,732	0.14	0.09	0.15	0.04	23,960	**0.73**
32	Honesdale National Bank	Honesdale	670,315	8,830	0.14	0.07	0.06	(0.02)	4,689	**0.73**
35	S&T Bank	Indiana	7,211,427	106,585	0.17	0.02	0.01	0.00	51,221	**0.72**
36	Community Bank	Carmichaels	1,301,045	9,318	0.13	0.02	0.02	0.01	8,785	**0.71**
36	First National Bank and Trust Company of Newtown	Newtown	940,309	9,549	0.06	0.00	0.00	0.00	6,756	**0.71**
38	PS Bank	Wyalusing	392,234	4,269	0.14	0.01	0.04	0.00	2,556	**0.69**
38	Northumberland National Bank	Northumberland	533,508	3,165	0.08	0.09	0.08	0.00	3,603	**0.69**
40	Mercer County State Bank	Sandy Lake	410,191	3,556	0.22	0.02	0.01	0.02	2,737	**0.68**
41	ACNB Bank	Gettysburg	1,657,502	22,585	0.21	0.03	0.00	0.00	10,650	**0.66**
41	Reliance Savings Bank	Altoona	541,699	3,087	0.11	0.16	0.07	0.00	3,401	**0.66**
41	Commercial Bank & Trust of PA	Latrobe	421,442	4,494	0.05	0.00	0.00	0.00	2,723	**0.66**
44	Community State Bank of Orbisonia	Orbisonia	331,759	2,895	0.14	0.00	0.00	(0.01)	2,142	**0.65**
45	CNB Bank	Clearfield	3,268,271	37,669	0.19	0.01	0.02	0.01	19,730	**0.64**
46	Jersey Shore State Bank	Williamsport	1,272,540	12,551	0.15	0.10	0.00	(0.01)	7,529	**0.63**
47	Susquehanna Community Bank	West Milton	463,842	5,092	0.14	0.13	0.02	0.00	2,567	**0.62**
48	Sharon Bank	Darby	177,234	561	0.12	0.00	0.00	0.00	970	**0.61**
49	Mauch Chunk Trust Company	Jim Thorpe	449,563	2,705	0.18	0.00	0.00	0.02	2,659	**0.60**
49	Jonestown Bank and Trust Co.	Jonestown	607,424	4,938	0.20	0.06	0.02	0.01	3,530	**0.60**

Source: S&P Global Market Intelligence

Pennsylvania – 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	Sewickley Savings Bank	Sewickley	319,583	53.44	21	3	0.66	0.08	0.26	**1.01**
2	West View Savings Bank	Pittsburgh	356,229	49.07	34	6	0.70	0.08	0.28	**1.06**
3	Slovenian Savings and Loan Association of Canonsburg	Strabane	409,772	38.91	18	1	0.68	0.06	0.32	**1.06**
4	Armstrong County Building and Loan Association	Ford City	84,681	73.14	7	1	0.58	0.07	0.53	**1.18**
5	TriState Capital Bank	Pittsburgh	6,254,361	53.56	197	2	0.77	0.08	0.44	**1.28**
6	Neffs National Bank	Neffs	369,139	45.82	37	1	0.79	0.18	0.43	**1.40**
7	Prudential Bank	Philadelphia	1,202,226	55.14	82	11	0.78	0.15	0.51	**1.44**
8	American Bank	Allentown	635,838	47.84	59	1	0.80	0.18	0.53	**1.50**
9	Farmers Building and Savings Bank	Rochester	95,470	65.13	6	1	0.92	0.15	0.44	**1.51**
10	Westmoreland Federal Savings and Loan Association	Latrobe	172,361	83.88	21	1	0.97	0.13	0.42	**1.51**
11	Malvern Bank, National Association	Paoli	1,209,233	52.70	89	9	0.78	0.19	0.61	**1.59**
12	Hatboro Federal Savings, FA	Hatboro	505,106	57.89	43	4	0.90	0.16	0.59	**1.64**
13	United Savings Bank	Philadelphia	352,243	63.44	47	6	1.16	0.14	0.46	**1.75**
14	Bank of Bird-in-Hand	Bird in Hand	380,078	53.64	55	3	1.02	0.16	0.61	**1.80**
15	Turbotville National Bank	Turbotville	146,204	52.06	18	1	1.04	0.08	0.75	**1.87**
16	Ambler Savings Bank	Ambler	413,387	64.05	55	8	1.07	0.23	0.58	**1.88**
17	Harleysville Bank	Harleysville	794,266	52.88	110	9	1.07	0.19	0.64	**1.89**
18	Elderton State Bank	Elderton	283,541	47.51	51	3	1.18	0.19	0.52	**1.89**
19	New Tripoli Bank	New Tripoli	486,816	57.14	60	3	1.10	0.14	0.66	**1.90**
20	Embassy Bank for the Lehigh Valley	Bethlehem	1,123,228	59.48	92	9	0.93	0.27	0.76	**1.95**
21	1st Summit Bank	Johnstown	1,080,677	58.39	180	16	1.14	0.28	0.54	**1.96**
22	First National Bank of Pennsylvania	Pittsburgh	33,640,587	53.02	4,087	385	1.09	0.34	0.53	**1.96**
23	First Federal S&LA of Greene County	Waynesburg	939,708	72.16	125	8	1.29	0.21	0.54	**2.04**
24	ESSA Bank & Trust	Stroudsburg	1,828,700	67.30	254	23	1.24	0.23	0.60	**2.07**
25	Mifflinburg Bank & Trust Company	Mifflinburg	441,539	57.56	81	7	1.19	0.22	0.66	**2.07**
26	Greenville Savings Bank	Greenville	240,344	67.32	41	3	1.22	0.27	0.58	**2.07**
27	S&T Bank	Indiana	7,211,427	50.10	1,029	60	1.10	0.28	0.70	**2.08**
28	Brentwood Bank	Bethel Park	659,386	66.61	76	12	1.15	0.25	0.70	**2.10**
29	Huntingdon Savings Bank	Huntingdon	16,541	69.94	2	1	1.30	0.10	0.70	**2.10**
30	Customers Bank	Phoenixville	10,134,762	64.91	842	15	1.02	0.12	0.98	**2.12**
31	Standard Bank, PaSB	Monroeville	989,293	60.91	154	19	1.25	0.25	0.63	**2.13**
32	Gratz Bank	Gratz	333,740	57.46	52	5	1.16	0.17	0.83	**2.16**
33	Asian Bank	Philadelphia	215,534	58.99	34	2	0.90	0.28	0.99	**2.17**
34	Covenant Bank	Doylestown	488,761	60.90	50	2	1.28	0.16	0.75	**2.19**
35	Wayne Bank	Honesdale	1,204,453	57.16	206	26	1.21	0.31	0.68	**2.20**
36	Jersey Shore State Bank	Williamsport	1,272,540	61.22	227	18	1.26	0.34	0.61	**2.21**
37	Bank of Landisburg	Landisburg	292,161	60.37	51	4	1.14	0.11	0.96	**2.21**
38	Compass Savings Bank	Wilmerding	52,375	120.83	7	1	0.78	0.31	1.13	**2.21**
39	First Citizens Community Bank	Mansfield	1,447,188	54.84	260	28	1.36	0.19	0.66	**2.22**
40	First Keystone Community Bank	Berwick	989,284	65.32	200	18	1.17	0.24	0.81	**2.22**
41	First National Bank and Trust Company of Newtown	Newtown	940,309	61.32	147	16	1.31	0.31	0.61	**2.23**
42	QNB Bank	Quakertown	1,192,518	63.50	194	12	1.26	0.25	0.73	**2.24**
43	Milton Savings Bank	Milton	64,514	65.29	11	1	0.91	0.22	1.12	**2.24**
44	VIST Bank	Wyomissing	1,707,687	66.10	151	22	0.86	0.24	1.17	**2.27**
45	Hamlin Bank and Trust Company	Smethport	398,982	54.94	87	8	1.21	0.26	0.80	**2.27**
46	Slovenian S&LA of Franklin-Conemaugh	Conemaugh	144,711	80.45	31	5	1.10	0.26	0.92	**2.28**
47	Marquette Savings Bank	Erie	881,254	65.92	129	11	1.14	0.39	0.75	**2.29**
48	Peoples Security Bank and Trust Company	Scranton	2,313,742	59.27	395	28	1.28	0.42	0.60	**2.30**
49	National Bank of Malvern	Malvern	150,066	59.63	24	2	1.48	0.20	0.62	**2.30**
50	Luzerne Bank	Luzerne	441,726	60.59	73	9	1.35	0.38	0.60	**2.33**

Source: S&P Global Market Intelligence

Pennsylvania – 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	Mars Bank	Mars	392,889	248,602	1.03	0.02	0.00	0.03	0.00	**0.04**
2	United Savings Bank	Philadelphia	352,243	159,259	0.80	0.06	0.00	0.00	0.00	**0.06**
3	Sewickley Savings Bank	Sewickley	319,583	60,667	1.40	0.00	0.00	0.06	0.00	**0.06**
4	TriState Capital Bank	Pittsburgh	6,254,361	5,336,725	0.28	0.00	0.00	0.20	(0.01)	**0.19**
5	Commercial Bank & Trust of PA	Latrobe	421,442	228,167	0.59	0.01	0.00	0.26	(0.02)	**0.25**
6	West View Savings Bank	Pittsburgh	356,229	89,356	0.57	0.00	0.00	0.26	0.00	**0.26**
7	American Bank	Allentown	635,838	512,731	1.32	0.01	0.00	0.26	0.02	**0.29**
8	Washington Savings Bank	Philadelphia	164,021	140,307	0.48	0.15	0.00	0.09	0.06	**0.31**
9	Fleetwood Bank	Fleetwood	266,899	171,074	1.12	0.06	0.00	0.31	(0.01)	**0.36**
10	Atlantic Community Bankers Bank	Camp Hill	771,768	343,870	2.35	0.00	0.06	0.47	(0.14)	**0.38**
11	Investment Savings Bank	Altoona	103,949	49,052	0.64	0.35	0.00	0.00	0.03	**0.39**
12	BNY Mellon, National Association	Pittsburgh	27,817,000	15,935,000	0.18	0.31	0.03	0.05	0.00	**0.40**
13	Apollo Trust Company	Apollo	161,630	115,074	1.04	0.02	0.01	0.36	0.01	**0.41**
14	Iron Workers Savings Bank	Aston	174,554	143,718	0.56	0.29	0.00	0.08	0.04	**0.41**
15	Brentwood Bank	Bethel Park	659,386	501,155	0.88	0.00	0.00	0.41	0.00	**0.41**
16	Victory Bank	Limerick	261,408	234,258	0.93	0.18	0.00	0.27	(0.01)	**0.44**
17	UNB Bank	Mount Carmel	145,683	94,839	0.81	0.34	0.00	0.07	0.04	**0.45**
18	Mid Penn Bank	Millersburg	2,147,527	1,650,736	0.52	0.06	0.00	0.46	(0.02)	**0.50**
19	AmeriServ Financial Bank	Johnstown	1,152,426	863,134	0.94	0.30	0.00	0.14	0.09	**0.52**
20	Port Richmond Savings	Philadelphia	76,744	70,906	1.16	0.00	0.00	0.60	0.03	**0.63**
21	Kish Bank	Belleville	870,779	656,951	1.11	0.26	0.00	0.39	(0.02)	**0.63**
22	Phoenixville Federal Bank and Trust	Phoenixville	454,894	340,715	0.97	0.08	0.00	0.55	0.01	**0.64**
23	Embassy Bank for the Lehigh Valley	Bethlehem	1,123,228	967,953	0.78	0.24	0.00	0.33	0.08	**0.64**
24	Penn Community Bank	Doylestown	2,178,986	1,505,834	0.77	0.06	0.01	0.58	0.03	**0.68**
25	Customers Bank	Phoenixville	10,134,762	8,745,846	0.50	0.20	0.04	0.43	0.05	**0.72**
26	Washington Financial Bank	Washington	1,191,366	851,519	1.15	0.12	0.00	0.64	(0.01)	**0.75**
27	Standard Bank, PaSB	Monroeville	989,293	729,477	0.60	0.30	0.00	0.42	0.07	**0.79**
28	Ephrata National Bank	Ephrata	1,111,540	712,823	1.25	0.30	0.04	0.49	(0.02)	**0.80**
29	Riverview Bank	Marysville	1,138,664	878,765	0.74	0.41	0.01	0.35	0.09	**0.86**
30	Wayne Bank	Honesdale	1,204,453	864,725	0.97	0.36	0.00	0.33	0.17	**0.87**
31	PS Bank	Wyalusing	392,234	232,254	1.12	0.07	0.03	0.64	0.14	**0.89**
32	Meridian Bank	Malvern	1,027,515	893,600	0.94	0.12	0.00	0.77	0.00	**0.89**
33	York Traditions Bank	York	488,753	391,552	0.97	0.07	0.00	0.82	0.01	**0.90**
34	Firstrust Savings Bank	Conshohocken	3,364,944	2,924,045	1.71	0.24	0.01	0.65	0.07	**0.96**
35	Second Federal S&LA of Philadelphia	Philadelphia	12,155	7,169	0.98	0.99	0.00	0.00	0.00	**0.99**
36	Orrstown Bank	Shippensburg	1,971,339	1,270,326	1.12	0.42	0.02	0.57	(0.02)	**0.99**
37	Dollar Bank, Federal Savings Bank	Pittsburgh	8,591,949	7,111,212	0.67	0.43	0.01	0.53	0.03	**1.00**
38	First Commonwealth Bank	Indiana	7,953,940	5,880,684	0.84	0.18	0.03	0.57	0.24	**1.02**
39	Asian Bank	Philadelphia	215,534	171,878	1.34	0.00	0.00	1.03	0.00	**1.03**
40	Hometown Bank of Pennsylvania	Bedford	191,255	156,676	1.05	0.04	0.00	0.84	0.16	**1.04**
41	Bryn Mawr Trust Company	Bryn Mawr	4,616,725	3,526,398	0.58	0.18	0.00	0.67	0.20	**1.06**
42	Honesdale National Bank	Honesdale	670,315	524,386	1.77	0.46	0.05	0.45	0.14	**1.10**
43	NexTier Bank, National Association	Butler	1,293,485	1,076,761	0.73	0.50	0.09	0.49	0.02	**1.10**
44	Peoples Security Bank and Trust Company	Scranton	2,313,742	1,849,602	1.20	0.32	0.04	0.70	0.10	**1.17**
45	Centric Bank	Harrisburg	732,901	638,866	1.13	0.55	0.03	0.50	0.09	**1.17**
46	VIST Bank	Wyomissing	1,707,687	1,333,977	0.69	0.09	0.07	0.74	0.27	**1.18**
47	First Federal S&LA of Greene County	Waynesburg	939,708	626,787	0.28	0.54	0.01	0.61	0.03	**1.19**
48	Pennian Bank	Mifflintown	521,813	352,017	1.08	0.25	0.43	0.46	0.08	**1.22**
49	CNB Bank	Clearfield	3,268,271	2,521,952	0.74	0.19	0.03	0.84	0.17	**1.23**
50	Jim Thorpe Neighborhood Bank	Jim Thorpe	186,458	93,171	1.00	0.61	0.00	0.61	0.03	**1.26**

Source: S&P Global Market Intelligence

Pennsylvania – Return on Average Equity Ranking

Rank	Company Name	City	Total Assets ($000)	LTM Net Income ($000)	Total Employees	LTM Net Income ($000)/ Employee	2018Q1 LTM Net Income ($000)	2017Q1 LTM Net Income ($000)	ROAA (%)	ROAE (%)
1	ACNB Bank	Gettysburg	1,657,502	22,585	332	68	12,269	10,985	1.39	**14.75**
2	FNCB Bank	Dunmore	1,208,949	14,841	232	64	949	8,474	1.20	**14.16**
3	Jersey Shore State Bank	Williamsport	1,272,540	12,551	227	55	8,765	9,694	1.05	**14.05**
4	Woodlands Bank	Williamsport	424,441	5,344	110	49	3,258	3,335	1.31	**14.01**
5	TriState Capital Bank	Pittsburgh	6,254,361	56,657	197	288	39,047	24,484	1.03	**13.86**
6	First Citizens Community Bank	Mansfield	1,447,188	18,838	260	72	13,861	12,900	1.33	**13.77**
7	Citizens & Northern Bank	Wellsboro	1,274,896	23,229	299	78	14,332	15,134	1.82	**13.73**
8	First National Bank and Trust Company of Newtown	Newtown	940,309	9,549	147	65	5,121	6,696	1.01	**13.45**
8	PS Bank	Wyalusing	392,234	4,269	72	59	3,981	3,095	1.15	**13.45**
10	Fidelity Deposit and Discount Bank	Dunmore	965,148	12,191	191	64	10,036	8,546	1.30	**13.42**
11	Susquehanna Community Bank	West Milton	463,842	5,092	83	61	5,156	4,486	1.23	**12.79**
12	Asian Bank	Philadelphia	215,534	2,185	34	64	1,506	1,283	1.07	**12.77**
13	Gratz Bank	Gratz	333,740	3,706	52	71	2,879	2,733	1.13	**12.66**
14	Harleysville Bank	Harleysville	794,266	9,082	110	83	6,548	6,142	1.17	**12.63**
15	Embassy Bank for the Lehigh Valley	Bethlehem	1,123,228	10,571	92	115	8,023	7,673	0.98	**12.46**
15	QNB Bank	Quakertown	1,192,518	11,363	194	59	8,106	8,957	0.97	**12.46**
17	CNB Bank	Clearfield	3,268,271	37,669	517	73	27,092	23,824	1.22	**12.40**
18	American Bank	Allentown	635,838	7,809	59	132	6,246	5,249	1.24	**12.37**
19	Mifflinburg Bank & Trust Company	Mifflinburg	441,539	5,000	81	62	3,946	4,226	1.14	**12.26**
20	Elderton State Bank	Elderton	283,541	3,858	51	76	2,720	2,546	1.41	**12.06**
21	Wayne Bank	Honesdale	1,204,453	14,090	206	68	9,223	8,362	1.20	**12.03**
22	1st Summit Bank	Johnstown	1,080,677	11,277	180	63	9,941	10,273	1.07	**11.99**
23	NexTier Bank, National Association	Butler	1,293,485	15,747	270	58	11,834	10,438	1.24	**11.92**
24	S&T Bank	Indiana	7,211,427	106,585	1,029	104	81,665	76,010	1.50	**11.82**
25	Somerset Trust Company	Somerset	1,266,158	10,576	394	27	7,368	9,578	0.87	**11.81**
26	Merchants Bank of Bangor	Bangor	404,244	3,658	85	43	2,698	1,897	0.92	**11.55**
27	First Commonwealth Bank	Indiana	7,953,940	115,140	1,417	81	67,352	67,769	1.50	**11.54**
28	Centric Bank	Harrisburg	732,901	8,943	122	73	5,385	3,873	1.29	**11.50**
29	Dime Bank	Honesdale	686,287	8,433	134	63	5,406	6,426	1.26	**11.26**
30	PeoplesBank, A Codorus Valley Company	York	1,821,517	20,250	345	59	13,130	14,128	1.14	**11.24**
31	Covenant Bank	Doylestown	488,761	5,173	50	103	234	(989)	1.08	**11.07**
32	Victory Bank	Limerick	261,408	2,365	43	55	1,811	1,219	0.97	**10.88**
33	Muncy Bank and Trust Company	Muncy	471,783	4,752	96	50	3,096	3,852	1.05	**10.70**
34	Brentwood Bank	Bethel Park	659,386	7,426	76	98	4,019	3,665	1.17	**10.43**
35	Orrstown Bank	Shippensburg	1,971,339	15,857	378	42	11,018	8,181	0.88	**10.26**
36	Apollo Trust Company	Apollo	161,630	1,632	42	39	1,286	1,298	1.00	**10.17**
37	Fulton Bank, National Association	Lancaster	12,702,504	136,897	1,359	101	115,892	112,990	1.13	**10.07**
38	Ephrata National Bank	Ephrata	1,111,540	9,729	271	36	7,389	7,432	0.91	**9.82**
39	York Traditions Bank	York	488,753	4,722	120	39	3,883	2,830	1.01	**9.72**
40	Kish Bank	Belleville	870,779	6,886	198	35	5,024	5,145	0.82	**9.63**
41	Marion Center Bank	Indiana	311,219	2,105	81	26	1,692	1,521	0.68	**9.59**
42	Quaint Oak Bank	Southampton	280,019	2,295	74	31	1,614	1,476	0.89	**9.54**
43	Peoples Security Bank and Trust Company	Scranton	2,313,742	25,550	395	65	19,620	19,637	1.13	**9.52**
44	Jonestown Bank and Trust Co.	Jonestown	607,424	4,938	148	33	4,579	4,502	0.84	**9.51**
45	Bryn Mawr Trust Company	Bryn Mawr	4,616,725	55,645	653	85	27,046	34,659	1.26	**9.48**
46	First Columbia Bank & Trust Co.	Bloomsburg	721,800	8,172	172	48	6,914	7,042	1.13	**9.40**
47	First Keystone Community Bank	Berwick	989,284	9,774	200	49	8,029	9,342	0.97	**9.38**
48	Univest Bank and Trust Co.	Souderton	5,015,286	58,546	752	78	52,050	29,856	1.21	**9.34**
49	First United National Bank	Fryburg	263,354	2,234	63	35	1,796	2,408	0.85	**9.23**
50	DNB First, National Association	Downingtown	1,166,906	11,559	168	69	8,931	6,633	1.02	**9.11**

Source: S&P Global Market Intelligence

Pennsylvania – 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	First Commonwealth Bank	Indiana	7,953,940	29	13	65	38	27	**34.4**
2	ACNB Bank	Gettysburg	1,657,502	20	41	59	68	1	**37.8**
2	Fidelity Deposit and Discount Bank	Dunmore	965,148	36	21	71	51	10	**37.8**
4	S&T Bank	Indiana	7,211,427	36	35	27	76	24	**39.6**
5	Wayne Bank	Honesdale	1,204,453	67	51	35	30	21	**40.8**
6	PS Bank	Wyalusing	392,234	72	38	63	31	8	**42.4**
7	CNB Bank	Clearfield	3,268,271	36	45	69	49	17	**43.2**
8	Centric Bank	Harrisburg	732,901	13	54	82	45	28	**44.4**
9	Apollo Trust Company	Apollo	161,630	23	25	126	13	36	**44.6**
10	Bryn Mawr Trust Company	Bryn Mawr	4,616,725	15	6	117	41	45	**44.8**
11	NexTier Bank, National Association	Butler	1,293,485	12	90	57	43	23	**45.0**
12	Univest Bank and Trust Co.	Souderton	5,015,286	28	9	90	54	48	**45.8**
13	Honesdale National Bank	Honesdale	670,315	6	32	98	42	52	**46.0**
14	Woodlands Bank	Williamsport	424,441	23	24	108	86	4	**49.0**
14	First Citizens Community Bank	Mansfield	1,447,188	42	59	39	99	6	**49.0**
16	American Bank	Allentown	635,838	98	116	8	7	18	**49.4**
17	First National Bank of Pennsylvania	Pittsburgh	33,640,587	76	32	22	56	62	**49.6**
17	Peoples Security Bank and Trust Company	Scranton	2,313,742	57	56	48	44	43	**49.6**
19	First National Bank and Trust Company of Newtown	Newtown	940,309	107	36	41	57	8	**49.8**
20	Asian Bank	Philadelphia	215,534	43	123	33	39	12	**50.0**
21	Citizens & Northern Bank	Wellsboro	1,274,896	22	4	116	102	7	**50.2**
22	Commercial Bank & Trust of PA	Latrobe	421,442	16	41	118	5	75	**51.0**
23	York Traditions Bank	York	488,753	52	12	122	33	39	**51.6**
23	Susquehanna Community Bank	West Milton	463,842	67	47	61	72	11	**51.6**
25	TriState Capital Bank	Pittsburgh	6,254,361	135	111	5	4	5	**52.0**
26	Ephrata National Bank	Ephrata	1,111,540	65	16	114	28	38	**52.2**
27	FNCB Bank	Dunmore	1,208,949	85	17	55	104	2	**52.6**
27	Firstrust Savings Bank	Conshohocken	3,364,944	4	32	133	34	60	**52.6**
29	Kish Bank	Belleville	870,779	69	22	112	21	40	**52.8**
30	Meridian Bank	Malvern	1,027,515	32	1	139	32	64	**53.6**
31	Embassy Bank for the Lehigh Valley	Bethlehem	1,123,228	92	120	20	23	15	**54.0**
32	Mid Penn Bank	Millersburg	2,147,527	35	79	73	18	67	**54.4**
33	Mifflinburg Bank & Trust Company	Mifflinburg	441,539	90	65	25	74	19	**54.6**
33	Muncy Bank and Trust Company	Muncy	471,783	41	60	81	58	33	**54.6**
35	Gratz Bank	Gratz	333,740	64	81	32	84	13	**54.8**
36	PeoplesBank, A Codorus Valley Company	York	1,821,517	27	29	83	106	30	**55.0**
37	Northwest Bank	Warren	10,406,158	11	18	99	90	58	**55.2**
38	Victory Bank	Limerick	261,408	3	116	113	16	32	**56.0**
39	Orrstown Bank	Shippensburg	1,971,339	80	11	119	36	35	**56.2**
40	Brentwood Bank	Bethel Park	659,386	111	98	28	15	34	**57.2**
40	Elderton State Bank	Elderton	283,541	17	113	18	118	20	**57.2**
40	Somerset Trust Company	Somerset	1,266,158	7	14	137	103	25	**57.2**
43	Merchants Bank of Bangor	Bangor	404,244	61	78	67	55	26	**57.4**
44	Luzerne Bank	Luzerne	441,726	30	77	50	78	53	**57.6**
45	1st Summit Bank	Johnstown	1,080,677	121	64	21	61	22	**57.8**
45	Riverview Bank	Marysville	1,138,664	8	29	132	29	91	**57.8**
45	Covenant Bank	Doylestown	488,761	43	128	34	53	31	**57.8**
48	Harleysville Bank	Harleysville	794,266	77	85	17	97	14	**58.0**
49	AmeriServ Financial Bank	Johnstown	1,152,426	62	68	87	19	55	**58.2**
50	First Columbia Bank & Trust Co.	Bloomsburg	721,800	88	19	58	81	46	**58.4**

Source: S&P Global Market Intelligence

Rank The Banks

South Carolina – 2019 Q1

South Carolina – Bank Listing

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
Abbeville First Bank	Abbeville		4/24/1907	2	16	No	76,911	(0.61)	(5.32)
Anderson Brothers Bank	Mullins	Anderson Bancshares, Inc.	1/1/1933	23	277	No	812,272	1.39	14.85
Arthur State Bank	Union	Arthur Financial Corporation	4/1/1933	18	155	No	504,972	0.97	10.98
Bank of Clarendon	Manning		7/1/1939	5	54	No	281,228	1.25	9.13
Bank of Greeleyville	Greeleyville	Southeastern Bancorp, Inc.	4/25/1935	2	22	Yes	90,553	1.13	10.37
Bank of South Carolina	Charleston	Bank of South Carolina Corporation	2/26/1987	4	79	No	431,621	1.68	16.45
Bank of the Lowcountry	Walterboro	Communitycorp	5/1/1989	4	39	No	224,821	0.92	9.27
Bank of Travelers Rest	Travelers Rest	Travelers Rest Bancshares, Inc.	3/18/1946	10	147	Yes	761,610	1.01	10.74
Bank of York	York	York Bancshares, Inc.	4/11/1935	4	39	No	219,771	0.98	8.51
Beacon Community Bank	Charleston		1/8/2018	1	23	No	85,933	(5.25)	(10.01)
Blue Ridge Bank	Walhalla	Blue Ridge Financial Corporation	6/17/1957	4	31	No	132,397	0.70	7.55
Carolina Bank & Trust Company	Florence	First Carolina Bancshares Corporation	3/3/1936	15	106	No	472,503	1.18	9.56
Citizens Bank	Olanta	Citizens Bancshares Corporation	1/1/1943	19	149	No	555,797	0.99	9.39
Citizens Building and Loan, SSB	Greer	Citizens Building and Loan MHC	1/1/1907	2	16	No	136,088	0.79	3.66
Coastal Carolina National Bank	Myrtle Beach	Coastal Carolina Bancshares, Inc.	6/8/2009	7	76	No	395,428	0.61	5.40
CoastalStates Bank	Hilton Head Island	CoastalSouth Bancshares, Inc.	8/9/2004	6	121	No	614,124	0.09	0.83
Commercial Bank	Honea Path	Commercial Bank Shares, Inc.	5/14/1934	6	50	Yes	188,971	1.03	7.71
Community First Bank	Walhalla	Community First Bancorporation	3/12/1990	8	116	No	392,419	1.15	13.31
Conway National Bank	Conway	CNB Corporation	1/1/1903	16	248	No	1,202,518	1.12	11.94
Countybank	Greenwood	TCB Corporation	6/5/1933	9	147	Yes	419,697	0.77	10.85
CresCom Bank	Charleston	Carolina Financial Corporation	7/2/2001	61	734	No	3,840,960	1.69	10.78
Dedicated Community Bank	Darlington	Darlington County Bancshares, Inc.	3/10/1986	2	17	No	71,382	0.56	6.38
Enterprise Bank of South Carolina	Ehrhardt		1/1/1920	12	108	No	336,240	1.93	35.04
Farmers and Merchants Bank of South Carolina	Holly Hill	FMB of S.C. Bancshares, Inc.	10/23/1912	8	75	No	352,264	1.01	8.02
First Community Bank	Lexington	First Community Corporation	8/17/1995	20	230	No	1,096,785	1.09	9.95
First Federal of South Carolina, FSB (MHC)	Walterboro	First Carolina Bancshares, MHC	1/1/1962	2	26	No	95,697	0.89	10.40
First National Bank of South Carolina	Holly Hill	FNB Corporation	9/4/1905	8	61	No	195,755	0.79	6.40
First Palmetto Bank	Camden	First Palmetto Financial Corporation	1/1/1904	22	155	No	713,288	1.10	9.32
First Piedmont FS&LA of Gaffney	Gaffney		12/1/1933	6	79	No	418,153	1.72	6.45
First Reliance Bank	Florence	First Reliance Bancshares, Inc.	8/16/1999	12	160	No	602,464	0.69	6.19
GrandSouth Bank	Greenville	GrandSouth Bancorporation	9/8/1998	6	181	No	828,640	1.01	11.19
Home Federal Savings and Loan Association	Bamberg		1/1/1920	1	7	No	40,510	0.35	2.73
Kingstree Federal Savings and Loan Association	Kingstree	Kingstree Bancshares, M.H.C.	1/1/1926	1	6	No	33,602	0.63	3.71
Mutual Savings Bank	Hartsville		11/13/1936	1	12	No	47,708	(0.36)	(1.09)
Oconee Federal Savings and Loan Association (MHC)	Seneca	Oconee Federal, MHC	2/1/1924	7	80	No	512,338	0.81	5.19
Optus Bank	Columbia	SCCB Financial Corporation	3/26/1999	1	17	No	64,033	0.43	4.32
Palmetto State Bank	Hampton	Palmetto State Bankshares, Inc.	1/1/1907	8	86	No	558,394	1.49	9.77
Pee Dee Federal Savings Bank	Marion		12/11/1935	1	9	No	36,567	0.41	2.35
Peoples Bank	Iva	Peoples Financial Group, Inc.	1/2/1951	6	66	Yes	288,006	0.80	6.68
Pickens Savings and Loan Association, FA	Pickens		5/5/1920	1	19	No	93,245	0.62	5.53
Sandhills Bank	North Myrtle Beach	Max Bancorp, LLC	1/2/1959	5	41	No	176,116	0.38	3.79
Security Federal Bank	Aiken	Security Federal Corp.	1/1/1922	17	223	No	937,049	0.91	9.18
South Atlantic Bank	Myrtle Beach	South Atlantic Bancshares, Inc.	11/28/2007	9	119	No	675,466	0.85	8.76
South State Bank	Columbia	South State Corporation	1/1/1934	168	2,589	No	15,402,575	1.30	7.77
Southern First Bank	Greenville	Southern First Bancshares, Inc.	1/10/2000	12	227	No	2,020,535	1.30	13.56
Spratt Savings and Loan Association	Chester		1/1/1893	2	18	No	119,843	0.49	2.05
Woodruff Federal Savings and Loan Association	Woodruff		12/14/1934	1	11	No	89,695	0.37	1.10

Source: S&P Global Market Intelligence

South Carolina – 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	South State Bank	Columbia	2,589	168	11,939,601	71,069	91,682	4,612	5,949	**15,402,575**
2	CresCom Bank	Charleston	734	61	2,840,564	46,567	62,967	3,870	5,233	**3,840,960**
3	Southern First Bank	Greenville	227	12	1,779,137	148,261	168,378	7,838	8,901	**2,020,535**
4	Conway National Bank	Conway	248	16	961,075	60,067	75,157	3,875	4,849	**1,202,518**
5	First Community Bank	Lexington	230	20	924,654	46,233	54,839	4,020	4,769	**1,096,785**
6	Security Federal Bank	Aiken	223	17	793,662	46,686	55,121	3,559	4,202	**937,049**
7	GrandSouth Bank	Greenville	181	6	731,173	121,862	138,107	4,040	4,578	**828,640**
8	Anderson Brothers Bank	Mullins	277	23	730,473	31,760	35,316	2,637	2,932	**812,272**
9	Bank of Travelers Rest	Travelers Rest	147	10	676,681	67,668	76,161	4,603	5,181	**761,610**
10	First Palmetto Bank	Camden	155	22	630,310	28,650	32,422	4,067	4,602	**713,288**
11	South Atlantic Bank	Myrtle Beach	119	9	588,936	65,437	75,052	4,949	5,676	**675,466**
12	CoastalStates Bank	Hilton Head Island	121	6	542,902	90,484	102,354	4,487	5,075	**614,124**
13	First Reliance Bank	Florence	160	12	515,021	42,918	50,205	3,219	3,765	**602,464**
14	Palmetto State Bank	Hampton	86	8	454,617	56,827	69,799	5,286	6,493	**558,394**
15	Citizens Bank	Olanta	149	19	487,377	25,651	29,252	3,271	3,730	**555,797**
16	Oconee Federal Savings and Loan Association (MHC)	Seneca	80	7	409,558	58,508	73,191	5,119	6,404	**512,338**
17	Arthur State Bank	Union	155	18	453,041	25,169	28,054	2,923	3,258	**504,972**
18	Carolina Bank & Trust Company	Florence	106	15	408,633	27,242	31,500	3,855	4,458	**472,503**
19	Bank of South Carolina	Charleston	79	4	376,410	94,103	107,905	4,765	5,464	**431,621**
20	Countybank	Greenwood	147	9	347,720	38,636	46,633	2,365	2,855	**419,697**
21	First Piedmont Federal Savings and Loan Association of Ga	Gaffney	79	6	301,007	50,168	69,692	3,810	5,293	**418,153**
22	Coastal Carolina National Bank	Myrtle Beach	76	7	346,237	49,462	56,490	4,556	5,203	**395,428**
23	Community First Bank	Walhalla	116	8	341,667	42,708	49,052	2,945	3,383	**392,419**
24	Farmers and Merchants Bank of South Carolina	Holly Hill	75	8	305,082	38,135	44,033	4,068	4,697	**352,264**
25	Enterprise Bank of South Carolina	Ehrhardt	108	12	311,596	25,966	28,020	2,885	3,113	**336,240**
26	Peoples Bank	Iva	66	6	240,369	40,062	48,001	3,642	4,364	**288,006**
27	Bank of Clarendon	Manning	54	5	236,822	47,364	56,246	4,386	5,208	**281,228**
28	Bank of the Lowcountry	Walterboro	39	4	191,572	47,893	56,205	4,912	5,765	**224,821**
29	Bank of York	York	39	4	188,374	47,094	54,943	4,830	5,635	**219,771**
30	First National Bank of South Carolina	Holly Hill	61	8	166,668	20,834	24,469	2,732	3,209	**195,755**
31	Commercial Bank	Honea Path	50	6	162,020	27,003	31,495	3,240	3,779	**188,971**
32	Sandhills Bank	North Myrtle Beach	41	5	151,128	30,226	35,223	3,686	4,296	**176,116**
33	Citizens Building and Loan, SSB	Greer	16	2	99,330	49,665	68,044	6,208	8,506	**136,088**
34	Blue Ridge Bank	Walhalla	31	4	119,242	29,811	33,099	3,847	4,271	**132,397**
35	Spratt Savings and Loan Association	Chester	18	2	91,058	45,529	59,922	5,059	6,658	**119,843**
36	First Federal of South Carolina, FSB (MHC)	Walterboro	26	2	81,921	40,961	47,849	3,151	3,681	**95,697**
37	Pickens Savings and Loan Association, FA	Pickens	19	1	74,044	74,044	93,245	3,897	4,908	**93,245**
38	Bank of Greeleyville	Greeleyville	22	2	79,649	39,825	45,277	3,620	4,116	**90,553**
39	Woodruff Federal Savings and Loan Association	Woodruff	11	1	56,019	56,019	89,695	5,093	8,154	**89,695**
40	Beacon Community Bank	Charleston	23	1	55,248	55,248	85,933	2,402	3,736	**85,933**
41	Abbeville First Bank	Abbeville	16	2	56,933	28,467	38,456	3,558	4,807	**76,911**
42	Dedicated Community Bank	Darlington	17	2	59,939	29,970	35,691	3,526	4,199	**71,382**
43	Optus Bank	Columbia	17	1	56,713	56,713	64,033	3,336	3,767	**64,033**
44	Mutual Savings Bank	Hartsville	12	1	34,048	34,048	47,708	2,837	3,976	**47,708**
45	Home Federal Savings and Loan Association	Bamberg	7	1	34,072	34,072	40,510	4,867	5,787	**40,510**
46	Pee Dee Federal Savings Bank	Marion	9	1	30,158	30,158	36,567	3,351	4,063	**36,567**
47	Kingstree Federal Savings and Loan Association	Kingstree	6	1	27,989	27,989	33,602	4,665	5,600	**33,602**

Source: S&P Global Market Intelligence

South Carolina – 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	Anderson Brothers Bank	Mullins	812,272	8.69	16.89	0.72	16.79	92.31	2.24	**7.40**
2	GrandSouth Bank	Greenville	828,640	7.19	16.34	1.37	15.62	92.46	2.51	**5.33**
3	First Piedmont Federal Savings and Loan Association of Ga	Gaffney	418,153	6.06	3.82	0.01	4.41	99.57	0.00	**4.99**
4	Bank of Greeleyville	Greeleyville	90,553	6.08	3.87	0.41	2.78	74.80	2.54	**4.51**
5	Bank of South Carolina	Charleston	431,621	5.86	2.17	0.22	(3.87)	73.73	2.22	**4.38**
6	CoastalStates Bank	Hilton Head Island	614,124	5.58	50.37	0.62	39.06	85.59	2.86	**4.31**
6	South Atlantic Bank	Myrtle Beach	675,466	5.20	28.39	0.63	22.01	93.16	3.04	**4.31**
8	First Reliance Bank	Florence	602,464	5.40	14.99	0.73	17.53	89.59	2.77	**4.27**
9	Arthur State Bank	Union	504,972	4.84	3.54	0.12	(1.08)	77.33	2.49	**4.16**
10	CresCom Bank	Charleston	3,840,960	5.53	8.73	0.93	5.42	92.07	3.58	**4.12**
10	Optus Bank	Columbia	64,033	5.96	39.06	0.81	22.09	77.75	2.40	**4.12**
12	First Federal of South Carolina, FSB (MHC)	Walterboro	95,697	5.03	20.97	0.41	8.36	93.99	2.21	**4.07**
13	Citizens Bank	Olanta	555,797	5.41	37.28	0.40	27.48	76.68	2.40	**4.06**
14	South State Bank	Columbia	15,402,575	4.83	4.66	0.49	2.18	93.63	2.64	**4.04**
15	Home Federal Savings and Loan Association	Bamberg	40,510	5.40	0.10	1.28	(0.06)	101.08	1.65	**3.91**
15	Mutual Savings Bank	Hartsville	47,708	4.92	52.32	0.47	42.23	96.02	2.70	**3.91**
17	Dedicated Community Bank	Darlington	71,382	5.56	0.77	0.67	5.54	75.14	2.47	**3.90**
18	Pee Dee Federal Savings Bank	Marion	36,567	7.75	2.30	0.11	(1.56)	39.10	2.48	**3.82**
19	Carolina Bank & Trust Company	Florence	472,503	5.12	2.97	0.44	1.79	82.96	1.97	**3.81**
19	Community First Bank	Walhalla	392,419	5.12	6.42	0.67	5.47	82.11	2.21	**3.81**
21	Bank of Clarendon	Manning	281,228	5.41	4.83	0.30	3.11	62.72	2.06	**3.79**
22	Coastal Carolina National Bank	Myrtle Beach	395,428	5.29	16.66	1.05	25.54	88.95	2.42	**3.75**
23	First Community Bank	Lexington	1,096,785	4.81	7.33	0.40	0.01	78.49	2.58	**3.71**
24	Countybank	Greenwood	419,697	4.82	11.77	0.30	5.36	75.44	2.52	**3.68**
25	Sandhills Bank	North Myrtle Beach	176,116	5.21	(3.38)	1.01	(4.11)	87.75	2.63	**3.67**
26	Enterprise Bank of South Carolina	Ehrhardt	336,240	5.03	9.61	0.28	0.13	61.01	2.65	**3.64**
27	First National Bank of South Carolina	Holly Hill	195,755	6.18	(3.22)	0.19	(7.17)	48.17	1.82	**3.63**
28	Southern First Bank	Greenville	2,020,535	4.84	18.57	1.12	16.45	97.99	2.58	**3.62**
29	Bank of the Lowcountry	Walterboro	224,821	5.34	15.21	0.48	6.29	63.02	2.68	**3.61**
30	Bank of Travelers Rest	Travelers Rest	761,610	4.87	10.38	0.58	5.58	71.24	2.95	**3.52**
31	Peoples Bank	Iva	288,006	5.05	(0.93)	0.51	(7.82)	64.47	2.79	**3.47**
32	Pickens Savings and Loan Association, FA	Pickens	93,245	4.94	(1.03)	0.63	(0.29)	70.47	3.06	**3.46**
33	First Palmetto Bank	Camden	713,288	4.80	(0.77)	0.70	7.82	76.46	2.18	**3.45**
34	Abbeville First Bank	Abbeville	76,911	4.93	(1.21)	0.84	(0.08)	81.02	3.03	**3.42**
34	Security Federal Bank	Aiken	937,049	5.31	3.17	0.64	10.02	55.20	2.80	**3.42**
36	Blue Ridge Bank	Walhalla	132,397	4.70	3.70	0.21	(3.28)	54.16	2.58	**3.37**
37	Palmetto State Bank	Hampton	558,394	5.95	9.65	0.27	(2.03)	42.42	2.43	**3.33**
38	Oconee Federal Savings and Loan Association (MHC)	Seneca	512,338	4.56	12.75	0.73	5.08	88.00	2.31	**3.27**
38	Bank of York	York	219,771	5.45	1.36	0.13	(4.68)	46.47	2.23	**3.27**
40	Citizens Building and Loan, SSB	Greer	136,088	5.33	9.38	1.65	5.53	94.80	2.64	**3.24**
41	Farmers and Merchants Bank of South Carolina	Holly Hill	352,264	6.37	(5.90)	0.19	7.46	29.87	2.28	**3.19**
42	Conway National Bank	Conway	1,202,518	5.73	4.46	0.33	2.25	53.18	1.74	**3.18**
43	Kingstree Federal Savings and Loan Association	Kingstree	33,602	5.01	6.92	1.30	6.28	81.20	2.92	**3.14**
44	Commercial Bank	Honea Path	188,971	5.18	5.14	0.31	1.53	41.42	2.67	**3.12**
45	Beacon Community Bank	Charleston	85,933	5.02	NM	1.49	710.68	108.50	2.60	**3.04**
46	Woodruff Federal Savings and Loan Association	Woodruff	89,695	4.43	5.41	1.16	0.60	104.93	2.45	**2.99**
47	Spratt Savings and Loan Association	Chester	119,843	5.30	7.17	0.87	4.73	38.47	2.68	**2.60**

Source: S&P Global Market Intelligence

South Carolina – 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	Countybank	Greenwood	419,697	4,163	0.20	1.33	0.00	(0.02)	13,409	**3.31**
2	First Reliance Bank	Florence	602,464	3,843	0.31	0.71	0.31	0.03	10,111	**1.82**
3	Optus Bank	Columbia	64,033	251	0.50	0.00	0.00	0.13	819	**1.39**
4	Anderson Brothers Bank	Mullins	812,272	10,469	0.44	0.29	0.00	0.00	10,258	**1.36**
5	Bank of Travelers Rest	Travelers Rest	761,610	9,861	0.51	0.05	0.00	(0.01)	9,206	**1.26**
6	South State Bank	Columbia	15,402,575	190,235	0.32	0.01	0.02	0.01	159,392	**1.09**
7	CresCom Bank	Charleston	3,840,960	62,565	0.21	0.40	0.14	0.00	40,086	**1.08**
8	First Piedmont Federal Savings and Loan Association of Ga	Gaffney	418,153	6,973	0.28	0.02	0.05	(0.01)	4,274	**1.06**
9	Citizens Bank	Olanta	555,797	4,676	0.48	0.06	0.00	(0.01)	4,957	**1.05**
10	First Federal of South Carolina, FSB (MHC)	Walterboro	95,697	789	0.55	0.15	0.21	(0.04)	874	**0.98**
10	Bank of Greeleyville	Greeleyville	90,553	1,371	0.63	0.00	0.00	0.00	889	**0.98**
12	First Community Bank	Lexington	1,096,785	11,871	0.17	0.35	0.00	0.00	10,510	**0.97**
13	Security Federal Bank	Aiken	937,049	8,245	0.13	0.09	0.00	0.07	8,685	**0.96**
14	Carolina Bank & Trust Company	Florence	472,503	5,510	0.31	0.00	0.00	(0.08)	4,226	**0.91**
14	CoastalStates Bank	Hilton Head Island	614,124	496	0.13	0.54	0.02	(0.06)	4,963	**0.91**
16	Bank of Clarendon	Manning	281,228	3,360	0.42	0.00	0.00	0.00	2,433	**0.90**
17	Citizens Building and Loan, SSB	Greer	136,088	1,036	0.00	0.00	0.00	0.71	1,098	**0.84**
17	First National Bank of South Carolina	Holly Hill	195,755	1,531	0.42	0.00	0.00	(0.10)	1,646	**0.84**
19	Enterprise Bank of South Carolina	Ehrhardt	336,240	6,449	0.37	0.00	0.00	0.16	2,641	**0.79**
20	Peoples Bank	Iva	288,006	3,044	0.27	0.00	0.00	(0.05)	2,226	**0.78**
21	Conway National Bank	Conway	1,202,518	13,312	0.23	0.00	0.00	0.00	9,013	**0.76**
22	Arthur State Bank	Union	504,972	4,924	0.46	0.01	0.03	(0.25)	3,686	**0.73**
23	Farmers and Merchants Bank of South Carolina	Holly Hill	352,264	3,431	0.39	0.00	0.00	0.01	2,424	**0.71**
24	Community First Bank	Walhalla	392,419	4,363	0.25	0.00	0.00	(0.03)	2,249	**0.59**
25	Palmetto State Bank	Hampton	558,394	8,480	0.22	0.02	0.05	0.05	3,272	**0.58**
26	Southern First Bank	Greenville	2,020,535	23,772	0.06	0.34	0.00	(0.01)	10,354	**0.57**
26	South Atlantic Bank	Myrtle Beach	675,466	5,358	0.06	0.22	0.00	0.00	3,574	**0.57**
28	Commercial Bank	Honea Path	188,971	2,531	0.50	0.00	0.00	0.00	1,008	**0.54**
29	Sandhills Bank	North Myrtle Beach	176,116	666	0.16	0.10	0.00	0.03	932	**0.53**
30	Blue Ridge Bank	Walhalla	132,397	939	0.48	0.00	0.00	0.00	698	**0.52**
31	Dedicated Community Bank	Darlington	71,382	385	0.35	0.00	0.00	0.00	301	**0.44**
32	Coastal Carolina National Bank	Myrtle Beach	395,428	2,254	0.03	0.27	0.00	0.00	1,530	**0.42**
33	Bank of South Carolina	Charleston	431,621	7,221	0.14	0.00	0.00	(0.01)	1,660	**0.39**
33	Bank of York	York	219,771	2,213	0.11	0.00	0.00	0.00	884	**0.39**
35	Abbeville First Bank	Abbeville	76,911	(471)	0.12	0.00	0.00	0.01	290	**0.38**
36	Oconee Federal Savings and Loan Association (MHC)	Seneca	512,338	4,030	0.09	0.01	0.01	0.00	1,686	**0.34**
37	First Palmetto Bank	Camden	713,288	7,525	0.06	0.06	0.04	(0.01)	2,040	**0.30**
38	Pee Dee Federal Savings Bank	Marion	36,567	147	0.17	0.00	0.00	(0.01)	105	**0.29**
39	Bank of the Lowcountry	Walterboro	224,821	1,946	0.12	0.00	0.00	0.01	588	**0.28**
40	Mutual Savings Bank	Hartsville	47,708	(149)	0.09	(0.01)	0.08	0.00	108	**0.26**
41	Pickens Savings and Loan Association, FA	Pickens	93,245	577	0.08	0.00	0.00	(0.01)	204	**0.22**
42	Kingstree Federal Savings and Loan Association	Kingstree	33,602	201	0.00	0.00	0.00	0.00	66	**0.21**
43	Spratt Savings and Loan Association	Chester	119,843	573	0.05	0.01	0.03	0.00	188	**0.16**
43	Home Federal Savings and Loan Association	Bamberg	40,510	142	0.00	0.00	0.00	0.00	65	**0.16**
45	Woodruff Federal Savings and Loan Association	Woodruff	89,695	348	0.00	0.00	0.00	0.00	140	**0.15**
46	GrandSouth Bank	Greenville	828,640	7,540	0.10	0.00	0.00	(0.04)	885	**0.12**
47	Beacon Community Bank	Charleston	85,933	(2,993)	0.03	0.00	0.00	0.00	42	**0.07**

Source: S&P Global Market Intelligence

South Carolina – 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	Palmetto State Bank	Hampton	558,394	49.58	86	8	1.18	0.24	0.49	**1.91**
2	Spratt Savings and Loan Association	Chester	119,843	75.97	18	2	1.21	0.13	0.75	**2.09**
3	Commercial Bank	Honea Path	188,971	57.97	50	6	1.19	0.20	0.72	**2.11**
4	Woodruff Federal Savings and Loan Association	Woodruff	89,695	80.22	11	1	1.07	0.38	0.72	**2.17**
5	First Palmetto Bank	Camden	713,288	59.75	155	22	1.36	0.33	0.47	**2.17**
6	Southern First Bank	Greenville	2,020,535	55.79	227	12	1.40	0.27	0.57	**2.24**
7	Bank of York	York	219,771	64.28	39	4	1.31	0.21	0.79	**2.31**
8	Oconee Federal Savings and Loan Association (MHC)	Seneca	512,338	67.69	80	7	1.32	0.37	0.62	**2.31**
9	Conway National Bank	Conway	1,202,518	60.64	248	16	1.46	0.29	0.58	**2.33**
10	Kingstree Federal Savings and Loan Association	Kingstree	33,602	75.48	6	1	1.02	0.14	1.25	**2.42**
11	Farmers and Merchants Bank of South Carolina	Holly Hill	352,264	64.73	75	8	1.41	0.28	0.76	**2.45**
12	Bank of the Lowcountry	Walterboro	224,821	65.08	39	4	1.22	0.36	0.89	**2.47**
13	CresCom Bank	Charleston	3,840,960	51.49	734	61	1.43	0.37	0.70	**2.51**
14	Bank of South Carolina	Charleston	431,621	55.78	79	4	1.62	0.36	0.65	**2.63**
15	Bank of Clarendon	Manning	281,228	62.11	54	5	1.59	0.24	0.91	**2.73**
16	South State Bank	Columbia	15,402,575	59.82	2,589	168	1.56	0.31	0.88	**2.75**
17	Citizens Building and Loan, SSB	Greer	136,088	73.67	16	2	1.17	0.26	1.41	**2.84**
18	Pickens Savings and Loan Association, FA	Pickens	93,245	78.72	19	1	1.66	0.26	0.92	**2.85**
19	Blue Ridge Bank	Walhalla	132,397	78.77	31	4	1.49	0.75	0.63	**2.88**
20	Carolina Bank & Trust Company	Florence	472,503	63.09	106	15	1.63	0.72	0.54	**2.89**
21	First Community Bank	Lexington	1,096,785	65.90	230	20	1.83	0.34	0.73	**2.90**
22	Security Federal Bank	Aiken	937,049	70.32	223	17	1.72	0.51	0.71	**2.94**
23	First Piedmont Federal Savings and Loan Association of Ga	Gaffney	418,153	56.83	79	6	1.63	0.25	1.08	**2.97**
24	Bank of Travelers Rest	Travelers Rest	761,610	63.57	147	10	1.71	0.30	0.98	**2.99**
25	Peoples Bank	Iva	288,006	71.23	66	6	1.55	0.37	1.09	**3.01**
26	Coastal Carolina National Bank	Myrtle Beach	395,428	76.75	76	7	1.88	0.47	0.69	**3.04**
27	Enterprise Bank of South Carolina	Ehrhardt	336,240	71.29	108	12	1.49	0.26	1.32	**3.07**
28	First National Bank of South Carolina	Holly Hill	195,755	74.80	61	8	1.73	0.54	0.90	**3.18**
29	Arthur State Bank	Union	504,972	71.44	155	18	1.91	0.58	0.74	**3.23**
30	Sandhills Bank	North Myrtle Beach	176,116	86.22	41	5	1.63	0.58	1.07	**3.28**
31	Dedicated Community Bank	Darlington	71,382	80.43	17	2	1.79	0.52	1.03	**3.35**
32	Home Federal Savings and Loan Association	Bamberg	40,510	87.62	7	1	1.53	0.22	1.61	**3.36**
33	South Atlantic Bank	Myrtle Beach	675,466	73.72	119	9	1.93	0.44	1.01	**3.38**
34	Citizens Bank	Olanta	555,797	71.66	149	19	1.92	0.53	1.03	**3.47**
35	GrandSouth Bank	Greenville	828,640	68.23	181	6	2.25	0.28	1.01	**3.54**
36	Bank of Greeleyville	Greeleyville	90,553	69.07	22	2	1.64	0.29	1.65	**3.58**
37	Pee Dee Federal Savings Bank	Marion	36,567	90.05	9	1	1.86	0.68	1.18	**3.72**
38	Abbeville First Bank	Abbeville	76,911	106.29	16	2	2.52	0.20	1.16	**3.88**
39	Community First Bank	Walhalla	392,419	93.80	116	8	2.31	0.33	1.27	**3.91**
40	Mutual Savings Bank	Hartsville	47,708	109.27	12	1	1.82	0.53	1.95	**4.30**
41	CoastalStates Bank	Hilton Head Island	614,124	89.80	121	6	2.67	0.26	1.42	**4.35**
42	First Reliance Bank	Florence	602,464	82.19	160	12	2.68	0.52	1.43	**4.63**
43	Optus Bank	Columbia	64,033	91.65	17	1	1.71	0.71	2.33	**4.74**
44	First Federal of South Carolina, FSB (MHC)	Walterboro	95,697	100.89	26	2	3.01	0.38	1.56	**4.95**
45	Anderson Brothers Bank	Mullins	812,272	61.81	277	23	2.56	0.66	1.83	**5.04**
46	Countybank	Greenwood	419,697	83.23	147	9	3.38	0.51	1.79	**5.68**
47	Beacon Community Bank	Charleston	85,933	235.81	23	1	4.05	0.90	2.03	**6.97**

Source: S&P Global Market Intelligence

South Carolina – 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	Beacon Community Bank	Charleston	85,933	59,958	1.19	0.00	0.00	0.00	0.00	**0.00**
2	Citizens Building and Loan, SSB	Greer	136,088	94,393	0.92	0.10	0.00	0.04	(0.01)	**0.12**
3	South Atlantic Bank	Myrtle Beach	675,466	548,696	0.83	0.00	0.00	0.20	0.01	**0.21**
4	Bank of South Carolina	Charleston	431,621	277,534	1.44	0.24	0.00	0.21	0.04	**0.49**
5	CresCom Bank	Charleston	3,840,960	2,615,221	0.57	0.21	0.01	0.52	0.02	**0.76**
6	Coastal Carolina National Bank	Myrtle Beach	395,428	308,073	0.83	0.07	0.00	0.70	0.01	**0.78**
7	South State Bank	Columbia	15,402,575	11,179,419	0.51	0.22	0.15	0.37	0.05	**0.79**
8	First Piedmont Federal Savings and Loan Association of Ga	Gaffney	418,153	299,713	0.66	0.38	0.00	0.43	0.00	**0.81**
9	First Federal of South Carolina, FSB (MHC)	Walterboro	95,697	77,013	1.14	0.84	0.00	0.06	(0.09)	**0.82**
10	Southern First Bank	Greenville	2,020,535	1,743,357	0.92	0.05	0.00	0.74	0.09	**0.88**
11	Bank of Travelers Rest	Travelers Rest	761,610	482,078	1.81	0.29	0.01	0.70	0.14	**1.14**
12	Citizens Bank	Olanta	555,797	373,698	0.88	0.15	0.04	0.87	0.09	**1.15**
13	First Community Bank	Lexington	1,096,785	725,719	0.88	0.34	0.01	0.86	(0.02)	**1.19**
14	Mutual Savings Bank	Hartsville	47,708	32,693	0.62	0.11	0.00	1.11	0.00	**1.21**
15	GrandSouth Bank	Greenville	828,640	676,027	1.40	0.16	0.00	1.02	0.14	**1.33**
16	Conway National Bank	Conway	1,202,518	511,144	1.24	0.65	0.03	0.64	0.05	**1.37**
17	First Reliance Bank	Florence	602,464	461,936	0.70	0.12	0.00	1.30	(0.02)	**1.39**
18	Spratt Savings and Loan Association	Chester	119,843	35,033	3.33	0.69	0.00	0.75	0.00	**1.45**
19	Community First Bank	Walhalla	392,419	280,552	1.28	0.33	0.00	1.41	(0.03)	**1.71**
20	Countybank	Greenwood	419,697	262,314	0.95	0.03	0.00	1.68	0.03	**1.73**
21	First Palmetto Bank	Camden	713,288	482,342	1.32	0.59	0.00	1.18	(0.01)	**1.76**
22	Sandhills Bank	North Myrtle Beach	176,116	132,705	0.97	1.36	0.00	0.43	0.01	**1.79**
23	Bank of Clarendon	Manning	281,228	148,546	1.15	0.61	0.08	1.18	0.05	**1.91**
24	Security Federal Bank	Aiken	937,049	438,112	2.01	0.55	0.00	1.60	0.10	**2.25**
25	Carolina Bank & Trust Company	Florence	472,503	338,998	1.37	0.44	0.00	2.13	0.27	**2.84**
26	Bank of Greeleyville	Greeleyville	90,553	59,577	0.98	1.20	0.00	1.54	0.25	**2.99**
27	Home Federal Savings and Loan Association	Bamberg	40,510	34,538	0.23	1.36	0.00	1.58	0.06	**3.00**
28	CoastalStates Bank	Hilton Head Island	614,124	464,659	0.63	0.40	0.00	1.94	0.78	**3.12**
29	Oconee Federal Savings and Loan Association (MHC)	Seneca	512,338	360,410	0.36	1.62	0.00	1.54	0.00	**3.16**
30	Arthur State Bank	Union	504,972	350,332	0.82	0.78	0.00	2.41	0.07	**3.26**
31	First National Bank of South Carolina	Holly Hill	195,755	80,292	2.03	0.47	0.25	2.51	0.06	**3.29**
32	Dedicated Community Bank	Darlington	71,382	45,039	0.69	0.53	0.00	2.73	0.07	**3.33**
33	Optus Bank	Columbia	64,033	44,097	1.17	1.11	0.00	2.13	0.15	**3.40**
34	Anderson Brothers Bank	Mullins	812,272	674,274	1.81	1.36	0.00	1.22	1.27	**3.86**
35	Abbeville First Bank	Abbeville	76,911	46,129	1.35	0.47	0.00	3.23	0.28	**3.98**
36	Bank of York	York	219,771	87,605	0.81	0.77	0.00	3.10	0.14	**4.01**
37	Blue Ridge Bank	Walhalla	132,397	64,579	1.88	0.70	0.00	3.97	(0.39)	**4.27**
38	Bank of the Lowcountry	Walterboro	224,821	120,720	1.22	0.60	0.00	3.78	0.07	**4.45**
39	Commercial Bank	Honea Path	188,971	67,114	1.63	1.08	0.00	3.63	0.00	**4.71**
40	Palmetto State Bank	Hampton	558,394	192,855	2.14	0.87	0.03	3.48	0.35	**4.73**
41	Peoples Bank	Iva	288,006	154,955	1.29	0.47	0.00	4.96	0.02	**5.45**
42	Pickens Savings and Loan Association, FA	Pickens	93,245	52,182	1.63	3.97	0.00	1.77	(0.04)	**5.70**
43	Woodruff Federal Savings and Loan Association	Woodruff	89,695	58,779	1.17	2.14	0.00	3.60	0.00	**5.74**
44	Kingstree Federal Savings and Loan Association	Kingstree	33,602	22,777	0.85	4.03	0.04	2.24	0.00	**6.32**
45	Pee Dee Federal Savings Bank	Marion	36,567	11,793	7.40	5.27	0.00	3.50	0.24	**9.01**
46	Farmers and Merchants Bank of South Carolina	Holly Hill	352,264	91,205	1.53	0.94	0.08	7.85	0.20	**9.07**
47	Enterprise Bank of South Carolina	Ehrhardt	336,240	190,095	1.52	0.76	0.00	9.22	0.13	**10.11**

Source: S&P Global Market Intelligence

South Carolina – Return on Average Equity Ranking

Rank	Company Name	City	Total Assets ($000)	LTM Net Income ($000)	Total Employees	LTM Net Income ($000)/ Employee	2018Q1 LTM Net Income ($000)	2017Q1 LTM Net Income ($000)	ROAA (%)	ROAE (%)
1	Enterprise Bank of South Carolina	Ehrhardt	336,240	6,449	108	60	2,617	3,692	1.93	**35.04**
2	Bank of South Carolina	Charleston	431,621	7,221	79	91	5,486	5,453	1.68	**16.45**
3	Anderson Brothers Bank	Mullins	812,272	10,469	277	38	8,534	7,314	1.39	**14.85**
4	Southern First Bank	Greenville	2,020,535	23,772	227	105	15,647	13,430	1.30	**13.56**
5	Community First Bank	Walhalla	392,419	4,363	116	38	1,113	975	1.15	**13.31**
6	Conway National Bank	Conway	1,202,518	13,312	248	54	9,310	8,725	1.12	**11.94**
7	GrandSouth Bank	Greenville	828,640	7,540	181	42	2,319	1,975	1.01	**11.19**
8	Arthur State Bank	Union	504,972	4,924	155	32	4,462	2,976	0.97	**10.98**
9	Countybank	Greenwood	419,697	4,163	147	28	3,615	4,665	0.77	**10.85**
10	CresCom Bank	Charleston	3,840,960	62,565	734	85	28,756	19,788	1.69	**10.78**
11	Bank of Travelers Rest	Travelers Rest	761,610	9,861	147	67	8,916	7,535	1.01	**10.74**
12	First Federal of South Carolina, FSB (MHC)	Walterboro	95,697	789	26	30	1,088	610	0.89	**10.40**
13	Bank of Greeleyville	Greeleyville	90,553	1,371	22	62	1,134	978	1.13	**10.37**
14	First Community Bank	Lexington	1,096,785	11,871	230	52	7,500	7,447	1.09	**9.95**
15	Palmetto State Bank	Hampton	558,394	8,480	86	99	7,481	6,903	1.49	**9.77**
16	Carolina Bank & Trust Company	Florence	472,503	5,510	106	52	3,807	3,038	1.18	**9.56**
17	Citizens Bank	Olanta	555,797	4,676	149	31	3,968	3,077	0.99	**9.39**
18	First Palmetto Bank	Camden	713,288	7,525	155	49	4,895	5,064	1.10	**9.32**
19	Bank of the Lowcountry	Walterboro	224,821	1,946	39	50	1,240	1,204	0.92	**9.27**
20	Security Federal Bank	Aiken	937,049	8,245	223	37	6,729	6,327	0.91	**9.18**
21	Bank of Clarendon	Manning	281,228	3,360	54	62	2,280	2,419	1.25	**9.13**
22	South Atlantic Bank	Myrtle Beach	675,466	5,358	119	45	3,269	2,828	0.85	**8.76**
23	Bank of York	York	219,771	2,213	39	57	1,385	1,485	0.98	**8.51**
24	Farmers and Merchants Bank of South Carolina	Holly Hill	352,264	3,431	75	46	1,506	1,336	1.01	**8.02**
25	South State Bank	Columbia	15,402,575	190,235	2,589	73	122,542	103,684	1.30	**7.77**
26	Commercial Bank	Honea Path	188,971	2,531	50	51	2,173	2,031	1.03	**7.71**
27	Blue Ridge Bank	Walhalla	132,397	939	31	30	603	669	0.70	**7.55**
28	Peoples Bank	Iva	288,006	3,044	66	46	3,275	3,193	0.80	**6.68**
29	First Piedmont Federal Savings and Loan Association of Ga	Gaffney	418,153	6,973	79	88	4,524	5,378	1.72	**6.45**
30	First National Bank of South Carolina	Holly Hill	195,755	1,531	61	25	1,084	769	0.79	**6.40**
31	Dedicated Community Bank	Darlington	71,382	385	17	23	380	132	0.56	**6.38**
32	First Reliance Bank	Florence	602,464	3,843	160	24	1,191	3,965	0.69	**6.19**
33	Pickens Savings and Loan Association, FA	Pickens	93,245	577	19	30	434	471	0.62	**5.53**
34	Coastal Carolina National Bank	Myrtle Beach	395,428	2,254	76	30	769	1,140	0.61	**5.40**
35	Oconee Federal Savings and Loan Association (MHC)	Seneca	512,338	4,030	80	50	3,983	5,904	0.81	**5.19**
36	Optus Bank	Columbia	64,033	251	17	15	(1,648)	(1,434)	0.43	**4.32**
37	Sandhills Bank	North Myrtle Beach	176,116	666	41	16	(20)	446	0.38	**3.79**
38	Kingstree Federal Savings and Loan Association	Kingstree	33,602	201	6	34	196	(20)	0.63	**3.71**
39	Citizens Building and Loan, SSB	Greer	136,088	1,036	16	65	923	823	0.79	**3.66**
40	Home Federal Savings and Loan Association	Bamberg	40,510	142	7	20	211	124	0.35	**2.73**
41	Pee Dee Federal Savings Bank	Marion	36,567	147	9	16	(773)	(63)	0.41	**2.35**
42	Spratt Savings and Loan Association	Chester	119,843	573	18	32	257	282	0.49	**2.05**
43	Woodruff Federal Savings and Loan Association	Woodruff	89,695	348	11	32	281	275	0.37	**1.10**
44	CoastalStates Bank	Hilton Head Island	614,124	496	121	4	(10,892)	(32)	0.09	**0.83**
45	Mutual Savings Bank	Hartsville	47,708	(149)	12	(12)	55	(125)	(0.36)	**(1.09)**
46	Abbeville First Bank	Abbeville	76,911	(471)	16	(29)	941	757	(0.61)	**(5.32)**
47	Beacon Community Bank	Charleston	85,933	(2,993)	23	(130)	NA	NA	(5.25)	**(10.01)**

Source: S&P Global Market Intelligence

South Carolina – 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	CresCom Bank	Charleston	3,840,960	10	7	13	5	10	**9.0**
2	Bank of South Carolina	Charleston	431,621	5	33	14	4	2	**11.6**
3	South State Bank	Columbia	15,402,575	14	6	16	7	25	**13.6**
4	First Piedmont FS&LA of Gaffney	Gaffney	418,153	3	8	23	8	29	**14.2**
5	Southern First Bank	Greenville	2,020,535	28	26	6	10	4	**14.8**
6	Bank of Travelers Rest	Travelers Rest	761,610	30	5	24	11	11	**16.2**
7	First Community Bank	Lexington	1,096,785	23	12	21	13	14	**16.6**
8	Citizens Bank	Olanta	555,797	13	9	34	12	17	**17.0**
9	First Federal of South Carolina, FSB (MHC)	Walterboro	95,697	12	10	44	9	12	**17.4**
9	Anderson Brothers Bank	Mullins	812,272	1	4	45	34	3	**17.4**
11	Bank of Greeleyville	Greeleyville	90,553	4	10	36	26	13	**17.8**
12	South Atlantic Bank	Myrtle Beach	675,466	6	26	33	3	22	**18.0**
13	Carolina Bank & Trust Company	Florence	472,503	19	14	20	25	16	**18.8**
13	Conway National Bank	Conway	1,202,518	42	21	9	16	6	**18.8**
15	Bank of Clarendon	Manning	281,228	21	16	15	23	21	**19.2**
16	Arthur State Bank	Union	504,972	9	22	29	30	8	**19.6**
17	Countybank	Greenwood	419,697	24	1	46	20	9	**20.0**
18	First Reliance Bank	Florence	602,464	8	2	42	17	32	**20.2**
19	GrandSouth Bank	Greenville	828,640	2	46	35	15	7	**21.0**
20	Community First Bank	Walhalla	392,419	19	24	39	19	5	**21.2**
21	Security Federal Bank	Aiken	937,049	34	13	22	24	20	**22.6**
22	First Palmetto Bank	Camden	713,288	33	37	5	21	18	**22.8**
23	Citizens Building and Loan, SSB	Greer	136,088	40	17	17	2	39	**23.0**
24	Palmetto State Bank	Hampton	558,394	37	25	1	40	15	**23.6**
25	Coastal Carolina National Bank	Myrtle Beach	395,428	22	32	26	6	34	**24.0**
25	Enterprise Bank of South Carolina	Ehrhardt	336,240	26	19	27	47	1	**24.0**
27	Optus Bank	Columbia	64,033	10	3	43	33	36	**25.0**
28	CoastalStates Bank	Hilton Head Island	614,124	6	14	41	28	44	**26.6**
28	First National Bank of South Carolina	Holly Hill	195,755	27	17	28	31	30	**26.6**
30	Bank of the Lowcountry	Walterboro	224,821	29	39	12	38	19	**27.4**
30	Bank of York	York	219,771	38	33	7	36	23	**27.4**
32	Commercial Bank	Honea Path	188,971	44	28	3	39	26	**28.0**
33	Dedicated Community Bank	Darlington	71,382	17	31	31	32	31	**28.4**
34	Sandhills Bank	North Myrtle Beach	176,116	25	29	30	22	37	**28.6**
35	Peoples Bank	Iva	288,006	31	20	25	41	28	**29.0**
35	Farmers and Merchants Bank of South Carolina	Holly Hill	352,264	41	23	11	46	24	**29.0**
37	Oconee Federal Savings and Loan Association (MHC)	Seneca	512,338	38	36	8	29	35	**29.2**
38	Blue Ridge Bank	Walhalla	132,397	36	30	19	37	27	**29.8**
39	Spratt Savings and Loan Association	Chester	119,843	47	43	2	18	42	**30.4**
40	Mutual Savings Bank	Hartsville	47,708	15	40	40	14	45	**30.8**
41	Home Federal Savings and Loan Association	Bamberg	40,510	15	43	32	27	40	**31.4**
42	Pickens Savings and Loan Association, FA	Pickens	93,245	32	41	18	42	33	**33.2**
43	Kingstree Federal Savings and Loan Association	Kingstree	33,602	43	42	10	44	38	**35.4**
44	Pee Dee Federal Savings Bank	Marion	36,567	18	38	37	45	41	**35.8**
45	Woodruff Federal Savings and Loan Association	Woodruff	89,695	46	45	4	43	43	**36.2**
46	Beacon Community Bank	Charleston	85,933	45	47	47	1	47	**37.4**
47	Abbeville First Bank	Abbeville	76,911	34	35	38	35	46	**37.6**

Source: S&P Global Market Intelligence

Rank The Banks

Tennessee – 2019 Q1

Tennessee – Bank Listing

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
American Bank & Trust of the Cumberlands	Livingston	American Bancshares Corp.	8/13/1979	3	49	Yes	245,067	1.02	11.32
Andrew Johnson Bank	Greeneville	Andrew Johnson Bancshares, Inc.	5/12/1975	8	102	No	379,429	1.20	11.69
Apex Bank	Camden	Apex Bancorp, Inc.	2/27/1931	15	142	No	578,245	3.44	28.41
Bank of Bartlett	Bartlett	West Tennessee Bancshares, Inc.	5/19/1980	7	106	No	352,472	0.68	8.51
Bank of Cleveland	Cleveland	Bradley County Financial Corp.	5/8/1987	5	63	No	277,842	1.48	9.60
Bank of Crockett	Bells	Security Bancorp of Tennessee, Inc.	1/1/1888	5	35	No	168,768	1.41	13.28
Bank of Dickson	Dickson	Dickson Financial Corporation	5/26/1954	4	51	No	228,843	0.93	7.20
Bank of Fayette County	Piperton	Moscow Bancshares, Inc.	5/10/1905	11	124	No	632,197	1.01	11.59
Bank of Frankewing	Frankewing	Frankewing Bancshares, Inc.	2/1/1921	3	65	No	295,992	1.35	11.87
Bank of Gleason	Gleason	Bancshares of Gleason, Inc.	1/1/1901	2	22	No	111,076	1.02	4.54
Bank of Halls	Halls	Security Bancorp of Tennessee, Inc.	10/8/1899	2	16	No	84,865	1.23	12.13
Bank of Jackson	Jackson	WestTenn Bancorp Inc.	10/1/1996	3	24	No	185,500	0.90	9.74
Bank of Lincoln County	Fayetteville	BOLC Corp.	7/22/2002	3	38	No	147,525	1.69	12.43
Bank of Milan	Milan	Hometown Bancorp, Inc.	11/12/1993	2	16	Yes	67,266	0.74	8.08
Bank of Perry County	Lobelville		9/1/1905	3	39	Yes	170,647	1.33	13.85
Bank of Putnam County	Cookeville	B.P.C. Corporation	11/1/1901	14	178	Yes	845,074	1.03	13.79
Bank of Ripley	Ripley	Bancshares of Ripley, Inc.	7/14/1939	4	64	No	229,942	0.78	5.65
Bank of Tennessee	Kingsport	BancTenn Corp.	5/13/1974	23	289	Yes	1,410,529	0.96	11.29
Bank of Waynesboro	Waynesboro	FCB Corporation	1/1/1904	5	61	No	172,375	1.48	11.31
BankTennessee	Collierville	BankTennessee Bancshares, Inc.	10/1/1934	8	75	Yes	307,848	1.07	9.97
Brighton Bank	Brighton	Brighton Bancorp, Inc.	10/10/1910	2	19	No	41,606	0.65	10.47
CapStar Bank	Nashville	CapStar Financial Holdings, Inc.	7/14/2008	13	289	No	2,034,528	0.71	6.90
Carroll Bank and Trust	Huntingdon	Carroll Financial Services, Inc.	9/9/1907	8	88	No	286,491	0.85	8.37
CBBC Bank	Maryville	Twin Cities Financial Services, Inc.	9/24/1973	8	80	No	356,484	0.95	6.40
CedarStone Bank	Lebanon	CedarStone Financial, Inc.	4/19/2004	3	34	No	204,594	0.82	8.51
Centennial Bank	Trezevant	F & M Bancshares, Inc.	1/21/1916	10	123	No	462,301	1.19	10.81
Central Bank	Savannah		7/1/1967	3	39	No	95,891	3.01	27.03
Chester County Bank	Henderson	Chester County Bancshares, Inc.	4/22/1968	4	23	No	73,117	0.74	6.99
Citizens Bank	Carthage		10/26/1929	8	74	No	599,346	2.20	12.59
Citizens Bank	Hartsville	Cumberland Bancshares, Inc.	10/1/1905	3	52	No	220,141	1.46	13.51
Citizens Bank	Elizabethton	Citco Community Bancshares, Inc.	11/3/1934	13	193	Yes	884,456	1.44	11.52
Citizens Bank & Trust Company	Atwood	Bumpushares, Inc.	2/5/1927	1	5	Yes	25,730	0.56	6.31
Citizens Bank and Trust Company of Grainger County	Rutledge	Citizens of Grainger County Corporation	11/1/1919	5	48	No	212,780	1.30	8.20
Citizens Bank of Lafayette	Lafayette	Citizens Bancorp Investment, Inc.	7/1/1909	19	228	No	925,809	1.33	11.96
Citizens Community Bank	Winchester	Citizens Community Bancshares, Inc.	11/19/1992	3	44	No	231,517	1.82	14.57
Citizens First Bank	Wartburg	B.P.C. Corporation	2/10/1997	5	84	Yes	180,453	0.77	7.91
Citizens National Bank	Sevierville	CNB Bancshares, Inc.	2/5/1973	20	202	Yes	1,102,062	1.45	13.31
Citizens Savings Bank and Trust Company	Nashville	CSB&T Bancorp, Inc.	1/4/1904	4	24	No	103,459	0.24	4.01
Citizens Tri-County Bank	Dunlap	Sequatchie Valley Bancshares, Inc.	10/2/1972	26	275	Yes	885,177	1.37	13.02
Civis Bank	Rogersville	Volunteer Bancorp, Inc.	4/1/1906	3	31	No	90,928	(0.62)	(23.39)
Coffee County Bank	Manchester	Coffee County Bancshares, Incorporated	8/25/1975	3	45	Yes	195,706	1.96	17.03
Commercial Bank	Harrogate	Commercial Bancgroup, Inc.	11/1/1976	27	250	No	1,266,428	1.23	12.89
Commercial Bank & Trust Company	Paris	Commercial Holding Company	5/15/1877	11	184	Yes	768,631	1.35	12.41
Community Bank	Lexington	Community National Corporation	8/4/1961	3	42	No	161,653	0.87	9.36
Community Bank & Trust	Ashland City	Tennessee Community Bank Holdings, Inc.	10/4/1999	5	60	No	246,653	1.11	11.10

Source: S&P Global Market Intelligence

Tennessee – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
Community National Bank	Dayton		11/2/1964	6	56	Yes	248,206	1.22	10.55
Decatur County Bank	Decaturville	Decatur Bancshares, Inc	11/16/1899	4	39	Yes	120,508	0.39	5.76
Elizabethton Federal Savings Bank	Elizabethton		6/15/1937	5	32	No	293,194	1.20	3.13
Evolve Bank & Trust	Memphis	Evolve Bancorp, Inc.	6/5/1925	4	335	No	478,286	0.93	10.51
F&M Bank	Clarksville	F&M Financial Corporation	1/1/1906	20	287	No	1,149,905	0.77	6.99
Farmers & Merchants Bank	Dyer	Dyer F & M Bancshares, Inc.	4/9/1895	4	33	Yes	101,015	0.26	3.25
Farmers and Merchants Bank	Adamsville	Chester County Bancshares, Inc.	1/1/1909	1	11	No	41,219	1.17	9.84
Farmers Bank	Parsons	Townsend Financial Corporation	3/9/1907	1	17	No	36,684	0.68	5.18
Farmers Bank	Portland	First Farmers Bancshares, Inc.	7/12/1912	10	156	No	687,177	1.37	12.40
Farmers State Bank	Mountain City	Farmers State Bancshares, Inc.	1/3/1902	3	44	No	146,590	0.72	4.76
Financial Federal Bank	Memphis	Financial FedCorp, Inc.	1/1/1973	1	57	Yes	603,465	1.16	8.85
First Advantage Bank	Clarksville	First Advantage Bancorp	1/1/1954	8	127	No	682,789	1.23	11.09
First Alliance Bank	Cordova	First Alliance Bancshares, Inc.	9/27/1999	4	38	No	138,956	0.99	9.62
First Capital Bank	Germantown	Germantown Capital Corporation, Inc.	5/19/2003	2	25	No	317,575	0.88	7.92
First Century Bank	Tazewell	Claiborne Holding Company, Inc.	10/10/1899	9	88	No	404,087	1.38	14.05
First Citizens National Bank	Dyersburg	First Citizens Bancshares, Inc.	1/1/1889	25	340	No	1,741,836	1.09	9.88
First Commerce Bank	Lewisburg	First Commerce Bancorp, Inc.	12/2/2002	4	60	No	433,670	1.36	15.66
First Community Bank of East Tennessee	Rogersville	First Community Corporation	4/26/1993	7	59	No	185,952	0.85	7.27
First Community Bank of Tennessee	Shelbyville	First Community Bancorp, Inc.	4/28/1988	5	357	No	502,458	0.22	1.84
First Farmers and Commercial Bank	Pikeville	First Pikeville Bancshares, Inc.	9/30/1913	3	32	No	119,695	0.72	6.16
First Farmers and Merchants Bank	Columbia	First Farmers and Merchants Corporation	1/1/1909	22	278	No	1,346,456	1.23	13.08
First Federal Bank	Dickson	Southeastern Bancorp, Inc.	10/16/1936	17	169	Yes	710,722	1.10	9.10
First Freedom Bank	Lebanon	First Freedom Bancshares, Inc.	4/3/2006	6	69	No	479,201	1.16	11.46
First National Bank of Manchester	Manchester	FCB Corporation	1/2/1900	4	58	No	295,803	1.59	12.90
First National Bank of Middle Tennessee	McMinnville	First McMinnville Corporation	10/30/1874	8	132	No	514,868	1.20	9.75
First National Bank of Oneida	Oneida		1/1/1904	5	55	Yes	221,108	1.02	9.44
First National Bank of Pulaski	Pulaski	First Pulaski National Corporation	1/12/1938	11	170	No	861,361	1.23	12.09
First National Bank of Tennessee	Livingston		10/25/1965	7	145	Yes	847,701	1.30	11.38
First Peoples Bank of Tennessee	Jefferson City	First Peoples Bancorp, Inc.	1/2/1975	5	42	No	147,448	0.75	8.46
First Tennessee Bank, National Association	Memphis	First Horizon National Corporation	1/1/1864	295	5,178	No	40,919,066	1.52	12.19
First Vision Bank of Tennessee	Tullahoma	First Vision Financial, Inc.	11/28/2005	4	56	No	269,463	1.12	10.43
First Volunteer Bank	Chattanooga	First Volunteer Corporation	5/3/1904	24	270	No	999,000	1.98	17.24
FirstBank	Nashville	FB Financial Corporation	1/1/1906	75	1,363	No	5,332,268	1.67	12.68
Franklin Synergy Bank	Franklin	Franklin Financial Network, Inc.	11/5/2007	15	338	No	4,235,250	0.84	8.59
Gates Banking and Trust Company	Gates	Security Bancorp of Tennessee, Inc.	9/1/1904	1	10	No	49,876	0.80	7.65
Greeneville Federal Bank, FSB	Greeneville		8/2/1960	4	36	No	159,008	0.58	4.24
Greenfield Banking Company	Greenfield	Greenfield Bancshares, Inc.	8/16/1935	2	19	No	61,779	(0.20)	(1.97)
Hardin County Bank	Savannah	Hardin County Bancshares, Inc.	3/12/1973	5	90	No	504,556	1.19	13.67
Heritage Bank & Trust	Columbia		3/6/2006	3	39	No	171,370	1.08	12.90
Heritage Community Bank	Greeneville		12/3/2003	3	30	Yes	111,778	0.64	6.37
Highland Federal Savings & Loan Association	Crossville		2/16/1961	2	16	No	60,634	0.31	1.38
Home Banking Company	Selmer	Home Bancshares, Inc.	3/15/1915	5	25	No	93,624	0.47	4.79
Home Federal Bank of Tennessee	Knoxville		1/1/1924	23	410	No	2,183,361	0.64	3.48
Homeland Community Bank	McMinnville		11/24/2003	3	32	No	148,538	0.78	9.39
Independent Bank	Memphis	Independent Holdings, Inc.	4/20/1998	9	215	No	1,022,091	1.29	10.29

Source: S&P Global Market Intelligence

Tennessee – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
InsBank	Nashville	InsCorp, Inc.	11/20/2000	2	43	No	522,019	0.99	9.57
INSOUTH Bank	Brownsville	Independent Southern Bancshares, Inc.	2/12/1869	6	94	No	320,287	1.35	14.13
Johnson County Bank	Mountain City		7/24/1975	1	23	No	118,722	0.98	6.39
Landmark Community Bank	Collierville		3/16/1999	8	79	No	971,267	0.91	10.25
Lauderdale County Bank	Halls	Lauderdale County Bancshares, Inc.	4/4/1979	2	17	No	48,829	0.49	4.63
Lawrenceburg Federal Bank	Lawrenceburg		10/1/1934	1	13	No	66,063	0.73	3.24
Legends Bank	Clarksville	Legends Financial Holdings, Inc.	11/12/1998	8	90	No	491,841	0.97	10.41
Macon Bank and Trust Company	Lafayette	Macon Banctrust, Inc.	7/1/1919	8	102	No	406,109	0.69	5.65
McKenzie Banking Company	McKenzie	Progressive Financial Services, Inc.	2/28/1934	8	89	No	130,260	1.91	13.55
Millennium Bank	Ooltewah	PBD Holdings, LLC	6/21/1999	6	44	Yes	183,527	1.01	8.93
Mountain Commerce Bank	Knoxville	Mountain Commerce Bancorp, Inc.	1/1/1910	5	85	No	865,841	1.38	13.26
Mountain Valley Bank	Dunlap	Sequatchie County Bancorp, Inc.	10/2/1905	3	36	No	105,300	0.47	5.36
Newport Federal Bank	Newport	United Tennessee Bankshares, Inc.	8/1/1934	3	36	No	210,097	0.88	8.52
Paragon Bank	Memphis	Paragon Financial Solutions, Inc.	1/19/2005	5	80	No	409,833	0.83	8.18
Patriot Bank	Millington	Patriot of Tennessee Corporation	10/1/2001	7	73	No	336,897	1.04	11.78
Peoples Bank	Clifton	P B Bancshares, Inc.	8/28/1890	3	51	No	211,584	0.98	11.56
Peoples Bank	Sardis	1st Jackson Bancshares, Inc.	12/20/1920	5	33	No	86,468	0.76	8.25
Peoples Bank & Trust Company	Manchester	Peoples Bancorp, Inc.	1/1/1907	1	28	No	103,888	1.15	10.36
People's Bank and Trust Company of Pickett County	Byrdstown	Upper Cumberland Bancshares, Inc.	11/27/1978	1	34	No	119,636	1.30	10.04
Peoples Bank of East Tennessee	Madisonville	Peoples Bancshares of TN, Inc.	9/22/1997	9	85	No	217,260	1.20	10.52
Peoples Bank of Middle Tennessee	Shelbyville		12/11/2000	1	25	No	155,292	1.24	10.91
Peoples Bank of the South	La Follette		5/22/1917	3	35	Yes	149,925	1.45	10.28
Pinnacle Bank	Nashville	Pinnacle Financial Partners, Inc.	10/27/2000	116	2,324	No	25,445,234	1.58	9.53
Progressive Savings Bank	Jamestown	Progressive Financial Group, Inc.	6/6/1980	7	114	Yes	300,623	0.64	6.47
Putnam 1st Mercantile Bank	Cookeville	First Mercantile Financial Corporation	11/28/2005	3	24	Yes	122,949	1.09	10.01
Reliant Bank	Brentwood	Reliant Bancorp, Inc.	8/14/2006	17	278	No	1,759,506	1.08	8.52
Security Bank	Dyersburg	Security Bancorp of Tennessee, Inc.	4/3/1931	7	78	No	199,864	0.93	9.08
Security Bank and Trust Company	Paris		1/1/1905	9	81	Yes	441,077	1.14	11.48
Security Federal Bank	Elizabethton	SFB Bancorp, Inc.	1/1/1963	2	17	No	68,276	0.44	3.04
Security Federal Savings Bank of McMinnville	McMinnville	Security Bancorp, Inc.	1/1/1959	3	51	No	218,125	1.12	10.94
Sevier County Bank	Sevierville	Sevier County Bancshares, Inc.	3/9/1909	6	69	No	301,289	(0.16)	(2.88)
Simply Bank	Spring City		5/31/1890	6	77	Yes	346,902	1.04	10.56
SmartBank	Pigeon Forge	SmartFinancial, Inc.	1/8/2007	29	386	No	2,354,183	1.18	9.03
SouthEast Bank	Farragut	Educational Services of America, Inc.	4/29/2002	13	240	No	1,653,977	0.95	9.91
Southern Bank of Tennessee	Mount Juliet		3/22/1999	4	61	Yes	283,465	0.94	7.58
Sumner Bank & Trust	Gallatin		4/4/2005	3	34	No	176,026	0.92	10.41
Tennessee State Bank	Pigeon Forge	Tennessee State Bancshares, Inc.	6/19/1972	15	194	Yes	647,382	0.79	7.25
TNBANK	Oak Ridge	Tennessee Valley Financial Holdings, Inc.	5/30/1995	5	54	No	243,244	0.54	6.35
Tower Community Bank	Jasper	General Bancshares, Inc.	1/2/1970	9	62	No	203,343	0.57	6.30
Traditions First Bank	Erin		11/30/2000	3	31	No	160,263	0.81	9.04
TriStar Bank	Dickson	TriStar Bancshares, Inc.	1/1/2000	5	69	No	304,180	0.72	9.10
Tri-State Bank of Memphis	Memphis		12/16/1946	1	25	No	94,531	1.03	6.91
Triumph Bank	Memphis	Triumph Bancshares, Inc.	6/5/2006	6	141	No	789,862	0.67	7.77
Truxton Trust Company	Nashville	Truxton Corporation	8/30/2004	1	59	No	489,603	1.65	15.78
UBank	Jellico		1/1/1918	1	17	Yes	67,065	0.84	6.12

Source: S&P Global Market Intelligence

Tennessee – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
Union Bank	Jamestown	Jamestown Union Bancshares, Inc.	8/15/1904	3	50	No	201,373	0.54	4.67
Union Bank & Trust Company	Livingston	Overton Financial Services, Inc.	10/25/1932	2	15	Yes	80,709	1.64	13.12
Volunteer Federal Savings Bank	Madisonville		1/1/1973	6	72	No	210,186	0.76	5.64
Volunteer State Bank	Portland	Volunteer State Bancshares, Inc.	4/15/1977	11	267	Yes	777,541	0.97	9.46
Wayne County Bank	Waynesboro	Wayne County Bancshares, Inc.	2/14/1914	6	83	No	320,039	0.85	6.08
Wilson Bank and Trust	Lebanon	Wilson Bank Holding Company	5/11/1987	29	495	No	2,664,705	1.40	12.15

Source: S&P Global Market Intelligence

Tennessee – 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	First Tennessee Bank, National Association	Memphis	5,178	295	32,840,741	111,325	138,709	6,342	7,902	**40,919,066**
2	Pinnacle Bank	Nashville	2,324	116	18,602,980	160,371	219,355	8,005	10,949	**25,445,234**
3	FirstBank	Nashville	1,363	75	4,317,924	57,572	71,097	3,168	3,912	**5,332,268**
4	Franklin Synergy Bank	Franklin	338	15	3,319,823	221,322	282,350	9,822	12,530	**4,235,250**
5	Wilson Bank and Trust	Lebanon	495	29	2,312,063	79,726	91,886	4,671	5,383	**2,664,705**
6	SmartBank	Pigeon Forge	386	29	2,008,681	69,265	81,179	5,204	6,099	**2,354,183**
7	Home Federal Bank of Tennessee	Knoxville	410	23	1,690,615	73,505	94,929	4,123	5,325	**2,183,361**
8	CapStar Bank	Nashville	289	13	1,696,424	130,494	156,502	5,870	7,040	**2,034,528**
9	Reliant Bank	Brentwood	278	17	1,513,324	89,019	103,500	5,444	6,329	**1,759,506**
10	First Citizens National Bank	Dyersburg	340	25	1,446,179	57,847	69,673	4,253	5,123	**1,741,836**
11	SouthEast Bank	Farragut	240	13	1,497,357	115,181	127,229	6,239	6,892	**1,653,977**
12	Bank of Tennessee	Kingsport	289	23	1,137,569	49,460	61,327	3,936	4,881	**1,410,529**
13	First Farmers and Merchants Bank	Columbia	278	22	1,155,380	52,517	61,203	4,156	4,843	**1,346,456**
14	Commercial Bank	Harrogate	250	27	1,067,985	39,555	46,905	4,272	5,066	**1,266,428**
15	F&M Bank	Clarksville	287	20	945,625	47,281	57,495	3,295	4,007	**1,149,905**
16	Citizens National Bank	Sevierville	202	20	958,775	47,939	55,103	4,746	5,456	**1,102,062**
17	Independent Bank	Memphis	215	9	879,622	97,736	113,566	4,091	4,754	**1,022,091**
18	First Volunteer Bank	Chattanooga	270	24	870,337	36,264	41,625	3,223	3,700	**999,000**
19	Landmark Community Bank	Collierville	79	8	784,421	98,053	121,408	9,929	12,295	**971,267**
20	Citizens Bank of Lafayette	Lafayette	228	19	735,167	38,693	48,727	3,224	4,061	**925,809**
21	Citizens Tri-County Bank	Dunlap	275	26	790,554	30,406	34,045	2,875	3,219	**885,177**
22	Citizens Bank	Elizabethton	193	13	710,211	54,632	68,035	3,680	4,583	**884,456**
23	Mountain Commerce Bank	Knoxville	85	5	761,472	152,294	173,168	8,958	10,186	**865,841**
24	First National Bank of Pulaski	Pulaski	170	11	759,457	69,042	78,306	4,467	5,067	**861,361**
25	First National Bank of Tennessee	Livingston	145	7	742,320	106,046	121,100	5,119	5,846	**847,701**
26	Bank of Putnam County	Cookeville	178	14	770,239	55,017	60,362	4,327	4,748	**845,074**
27	Triumph Bank	Memphis	141	6	623,333	103,889	131,644	4,421	5,602	**789,862**
28	Volunteer State Bank	Portland	267	11	632,216	57,474	70,686	2,368	2,912	**777,541**
29	Commercial Bank & Trust Company	Paris	184	11	678,396	61,672	69,876	3,687	4,177	**768,631**
30	First Federal Bank	Dickson	169	17	611,309	35,959	41,807	3,617	4,205	**710,722**
31	Farmers Bank	Portland	156	10	572,477	57,248	68,718	3,670	4,405	**687,177**
32	First Advantage Bank	Clarksville	127	8	552,249	69,031	85,349	4,348	5,376	**682,789**
33	Tennessee State Bank	Pigeon Forge	194	15	568,181	37,879	43,159	2,929	3,337	**647,382**
34	Bank of Fayette County	Piperton	124	11	554,170	50,379	57,472	4,469	5,098	**632,197**
35	Financial Federal Bank	Memphis	57	1	458,992	458,992	603,465	8,052	10,587	**603,465**
36	Citizens Bank	Carthage	74	8	491,614	61,452	74,918	6,643	8,099	**599,346**
37	Apex Bank	Camden	142	15	476,805	31,787	38,550	3,358	4,072	**578,245**
38	InsBank	Nashville	43	2	411,272	205,636	261,010	9,564	12,140	**522,019**
39	First National Bank of Middle Tennessee	McMinnville	132	8	408,841	51,105	64,359	3,097	3,901	**514,868**
40	Hardin County Bank	Savannah	90	5	436,983	87,397	100,911	4,855	5,606	**504,556**
41	First Community Bank of Tennessee	Shelbyville	357	5	354,231	70,846	100,492	992	1,407	**502,458**
42	Legends Bank	Clarksville	90	8	420,726	52,591	61,480	4,675	5,465	**491,841**
43	Truxton Trust Company	Nashville	59	1	411,885	411,885	489,603	6,981	8,298	**489,603**
44	First Freedom Bank	Lebanon	69	6	427,280	71,213	79,867	6,192	6,945	**479,201**
45	Evolve Bank & Trust	Memphis	335	4	399,546	99,887	119,572	1,193	1,428	**478,286**
46	Centennial Bank	Trezevant	123	10	386,491	38,649	46,230	3,142	3,759	**462,301**
47	Security Bank and Trust Company	Paris	81	9	388,328	43,148	49,009	4,794	5,445	**441,077**
48	First Commerce Bank	Lewisburg	60	4	388,621	97,155	108,418	6,477	7,228	**433,670**
49	Paragon Bank	Memphis	80	5	356,096	71,219	81,967	4,451	5,123	**409,833**
50	Macon Bank and Trust Company	Lafayette	102	8	346,085	43,261	50,764	3,393	3,981	**406,109**

Source: S&P Global Market Intelligence

Tennessee – 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	Apex Bank	Camden	578,245	9.91	5.55	1.17	1.94	95.52	4.49	**7.91**
2	McKenzie Banking Company	McKenzie	130,260	6.88	10.02	0.42	(2.31)	67.92	2.17	**6.23**
3	Union Bank & Trust Company	Livingston	80,709	7.12	5.97	0.46	(5.58)	86.93	2.62	**5.51**
4	First Volunteer Bank	Chattanooga	999,000	6.18	1.24	0.31	0.21	90.45	2.25	**5.31**
5	Bank of Lincoln County	Fayetteville	147,525	6.85	1.00	0.80	10.48	81.02	2.92	**5.19**
6	Citizens Community Bank	Winchester	231,517	7.01	4.92	0.67	(0.09)	78.05	2.56	**5.18**
7	People's Bank and Trust Company of Pickett County	Byrdstown	119,636	6.96	3.73	0.91	(2.90)	89.09	2.55	**5.16**
8	Centennial Bank	Trezevant	462,301	6.44	16.40	1.02	20.33	95.45	3.03	**5.10**
9	Brighton Bank	Brighton	41,606	7.38	(45.57)	1.01	(31.17)	69.94	1.56	**4.98**
10	Peoples Bank of the South	La Follette	149,925	5.89	(1.13)	0.68	6.52	99.61	3.48	**4.96**
11	Independent Bank	Memphis	1,022,091	5.88	8.61	0.85	8.14	98.44	2.81	**4.91**
12	Community National Bank	Dayton	248,206	6.33	23.69	0.47	14.34	81.83	1.92	**4.90**
13	Peoples Bank of East Tennessee	Madisonville	217,260	6.03	10.25	0.33	5.70	83.07	2.40	**4.87**
14	Bank of Waynesboro	Waynesboro	172,375	6.33	9.24	0.56	5.74	82.60	2.65	**4.84**
15	Citizens Bank	Hartsville	220,141	6.18	(1.35)	0.99	5.50	91.52	2.39	**4.79**
16	Bank of Perry County	Lobelville	170,647	6.02	7.62	1.05	3.56	102.44	2.00	**4.77**
17	First Alliance Bank	Cordova	138,956	5.84	7.00	0.70	3.58	95.62	2.54	**4.76**
18	INSOUTH Bank	Brownsville	320,287	5.79	0.46	0.56	(1.78)	90.27	2.53	**4.75**
19	Decatur County Bank	Decaturville	120,508	6.21	38.98	0.83	21.37	84.76	3.49	**4.74**
20	Coffee County Bank	Manchester	195,706	6.28	4.93	1.18	6.71	94.59	1.86	**4.72**
20	UBank	Jellico	67,065	6.39	2.09	0.70	(0.64)	80.13	2.57	**4.72**
22	Volunteer State Bank	Portland	777,541	5.96	1.08	0.92	26.83	91.98	3.25	**4.70**
23	Citizens First Bank	Wartburg	180,453	6.40	(3.79)	0.68	1.91	71.59	2.39	**4.69**
24	FirstBank	Nashville	5,332,268	6.06	10.27	0.94	13.83	93.44	2.93	**4.64**
25	Citizens Tri-County Bank	Dunlap	885,177	7.06	8.45	0.90	3.32	69.92	2.48	**4.61**
26	Millennium Bank	Ooltewah	183,527	6.40	3.74	0.93	6.26	83.20	2.75	**4.58**
26	Simply Bank	Spring City	346,902	5.95	8.21	0.91	6.98	95.63	2.64	**4.58**
28	Peoples Bank & Trust Company	Manchester	103,888	5.73	18.10	0.35	3.69	88.86	2.21	**4.55**
29	BankTennessee	Collierville	307,848	5.61	7.69	0.74	8.44	88.67	3.32	**4.53**
29	Peoples Bank	Clifton	211,584	6.43	7.44	1.32	11.52	83.32	2.19	**4.53**
31	Bank of Cleveland	Cleveland	277,842	5.58	(1.18)	0.73	2.87	93.69	2.39	**4.52**
31	Mountain Valley Bank	Dunlap	105,300	5.83	2.80	0.50	5.72	77.89	2.09	**4.52**
31	Carroll Bank and Trust	Huntingdon	286,491	5.64	3.48	0.65	1.24	85.13	2.57	**4.52**
34	Central Bank	Savannah	95,891	5.85	8.82	0.39	(1.95)	75.77	3.19	**4.49**
34	Citizens Savings Bank and Trust Company	Nashville	103,459	6.06	(5.46)	0.89	2.16	87.86	2.07	**4.49**
36	Andrew Johnson Bank	Greeneville	379,429	5.50	3.12	0.62	1.51	91.92	2.58	**4.47**
37	Evolve Bank & Trust	Memphis	478,286	5.90	(2.30)	1.15	11.08	98.46	1.88	**4.46**
38	Tri-State Bank of Memphis	Memphis	94,531	5.83	(11.44)	0.22	4.62	63.16	1.83	**4.41**
39	Wayne County Bank	Waynesboro	320,039	6.26	(0.07)	1.31	(0.10)	87.15	2.75	**4.40**
40	First National Bank of Manchester	Manchester	295,803	5.89	11.76	0.56	5.60	76.91	2.28	**4.39**
41	Peoples Bank	Sardis	86,468	5.85	12.70	0.80	7.40	83.98	2.59	**4.36**
42	Civis Bank	Rogersville	90,928	5.72	(9.41)	0.41	(6.39)	67.69	2.50	**4.35**
43	Farmers State Bank	Mountain City	146,590	5.72	2.04	0.52	2.30	75.05	2.66	**4.34**
44	Farmers Bank	Parsons	36,684	6.70	(1.85)	0.58	0.41	60.25	2.93	**4.33**
45	First Advantage Bank	Clarksville	682,789	5.85	16.75	1.39	16.82	106.11	2.86	**4.29**
46	Heritage Community Bank	Greeneville	111,778	5.54	13.74	0.88	6.38	92.88	1.92	**4.27**
46	Citizens Bank	Elizabethton	884,456	5.93	2.65	0.96	3.44	85.89	3.42	**4.27**
48	Tower Community Bank	Jasper	203,343	5.81	26.31	0.85	17.01	82.53	2.22	**4.26**
49	SmartBank	Pigeon Forge	2,354,183	5.56	33.93	0.97	33.42	91.63	2.69	**4.25**
49	Greenfield Banking Company	Greenfield	61,779	5.64	4.44	0.97	14.26	88.42	2.10	**4.25**

Source: S&P Global Market Intelligence

Tennessee – 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	Evolve Bank & Trust	Memphis	478,286	4,348	0.59	4.87	0.21	0.00	38,757	**8.30**
2	First Community Bank of Tennessee	Shelbyville	502,458	1,100	0.13	6.70	0.59	0.00	37,909	**7.58**
3	Brighton Bank	Brighton	41,606	355	0.26	6.80	0.04	0.00	4,094	**7.55**
4	Volunteer State Bank	Portland	777,541	8,868	0.32	2.58	-0.36	0.00	20,173	**2.93**
5	FirstBank	Nashville	5,332,268	83,069	0.17	1.66	0.28	0.00	125,089	**2.51**
6	Truxton Trust Company	Nashville	489,603	7,832	0.07	0.01	0.00	0.00	10,940	**2.31**
7	McKenzie Banking Company	McKenzie	130,260	2,462	0.64	0.00	0.00	0.02	2,791	**2.17**
8	Tower Community Bank	Jasper	203,343	1,084	0.37	0.00	0.00	0.00	3,537	**1.86**
9	F&M Bank	Clarksville	1,149,905	8,403	0.12	1.27	0.00	0.00	19,438	**1.77**
10	Citizens Bank	Elizabethton	884,456	16,210	0.14	1.14	0.15	(0.10)	14,625	**1.73**
11	Tri-State Bank of Memphis	Memphis	94,531	906	0.60	0.00	0.00	(0.09)	1,506	**1.72**
12	Progressive Savings Bank	Jamestown	300,623	2,506	0.28	0.00	0.07	(0.11)	4,695	**1.60**
13	First National Bank of Middle Tennessee	McMinnville	514,868	6,065	0.09	1.17	0.00	0.01	8,030	**1.59**
14	Bank of Bartlett	Bartlett	352,472	2,408	0.34	0.83	0.00	0.06	5,583	**1.58**
15	Independent Bank	Memphis	1,022,091	12,811	0.10	0.20	0.00	0.00	14,632	**1.48**
16	Apex Bank	Camden	578,245	19,038	0.12	0.00	0.03	0.82	8,112	**1.47**
17	Security Bank	Dyersburg	199,864	1,819	0.25	0.11	0.00	(0.03)	2,786	**1.43**
18	INSOUTH Bank	Brownsville	320,287	4,359	0.72	0.00	0.00	(0.01)	4,361	**1.35**
19	Commercial Bank & Trust Company	Paris	768,631	13,254	0.17	0.09	0.00	(0.03)	9,625	**1.31**
20	Patriot Bank	Millington	336,897	3,456	0.16	1.05	0.00	(0.09)	4,286	**1.29**
21	First Tennessee Bank, National Association	Memphis	40,919,066	610,832	0.27	0.01	0.00	0.00	493,505	**1.22**
22	First Farmers and Merchants Bank	Columbia	1,346,456	16,764	0.23	0.05	0.00	0.00	16,124	**1.18**
23	First Volunteer Bank	Chattanooga	999,000	19,501	0.33	0.10	0.00	(0.01)	11,124	**1.13**
23	Paragon Bank	Memphis	409,833	3,284	0.12	0.85	0.01	(0.04)	4,468	**1.13**
25	Wilson Bank and Trust	Lebanon	2,664,705	34,531	0.26	0.22	0.00	(0.01)	26,632	**1.08**
26	Bank of Putnam County	Cookeville	845,074	11,084	0.37	0.00	0.00	0.00	8,544	**1.06**
27	Citizens First Bank	Wartburg	180,453	1,713	0.67	0.03	0.00	0.00	1,717	**1.03**
28	CapStar Bank	Nashville	2,034,528	12,077	0.15	0.46	0.01	0.00	17,091	**1.01**
29	Central Bank	Savannah	95,891	2,833	0.83	0.00	0.00	(0.32)	884	**0.94**
30	First Citizens National Bank	Dyersburg	1,741,836	18,367	0.31	0.16	0.00	0.00	15,270	**0.91**
30	Community National Bank	Dayton	248,206	3,672	0.41	0.00	0.00	0.03	2,068	**0.91**
30	Tennessee State Bank	Pigeon Forge	647,382	6,701	0.39	0.00	0.00	(0.05)	5,788	**0.91**
33	Peoples Bank of East Tennessee	Madisonville	217,260	2,551	0.45	0.00	0.00	0.07	1,879	**0.89**
33	Farmers Bank	Portland	687,177	9,071	0.36	0.14	0.00	0.01	5,869	**0.89**
35	Triumph Bank	Memphis	789,862	5,132	0.05	0.70	0.00	0.00	6,489	**0.85**
35	Citizens Tri-County Bank	Dunlap	885,177	15,442	0.57	0.11	0.00	(0.04)	7,174	**0.85**
37	SouthEast Bank	Farragut	1,653,977	12,925	0.20	0.37	0.00	0.01	11,225	**0.83**
37	Heritage Bank & Trust	Columbia	171,370	1,681	0.21	0.02	0.00	0.01	1,291	**0.83**
39	Security Federal Savings Bank of McMinnville	McMinnville	218,125	2,334	0.22	0.11	0.09	0.02	1,724	**0.82**
39	Centennial Bank	Trezevant	462,301	5,445	0.32	0.00	0.00	(0.07)	3,740	**0.82**
41	First Century Bank	Tazewell	404,087	5,261	0.33	0.02	0.07	0.00	3,090	**0.81**
42	UBank	Jellico	67,065	736	0.50	0.00	0.00	0.00	524	**0.80**
43	First National Bank of Oneida	Oneida	221,108	2,922	0.40	0.00	0.00	(0.01)	1,684	**0.79**
43	Citizens Bank of Lafayette	Lafayette	925,809	12,146	0.37	0.01	0.00	0.00	7,194	**0.79**
45	Pinnacle Bank	Nashville	25,445,234	383,514	0.11	0.10	0.01	(0.01)	189,791	**0.78**
46	Bank of Milan	Milan	67,266	651	0.47	0.00	0.00	0.00	509	**0.77**
47	American Bank & Trust of the Cumberlands	Livingston	245,067	3,152	0.15	0.16	0.14	0.00	1,746	**0.76**
47	First Peoples Bank of Tennessee	Jefferson City	147,448	1,095	0.24	0.00	0.00	0.01	1,104	**0.76**
47	Highland Federal Savings & Loan Association	Crossville	60,634	192	0.28	0.11	0.17	0.00	469	**0.76**
50	Bank of Cleveland	Cleveland	277,842	3,979	0.09	0.51	0.00	(0.08)	2,025	**0.75**
50	Security Bank and Trust Company	Paris	441,077	6,075	0.31	0.00	0.00	0.00	3,008	**0.75**
50	TriStar Bank	Dickson	304,180	2,114	0.23	0.07	0.12	(0.01)	2,218	**0.75**

Source: S&P Global Market Intelligence

Tennessee – 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	Citizens Bank	Carthage	599,346	30.06	74	8	0.76	0.10	0.45	**1.31**
2	Landmark Community Bank	Collierville	971,267	52.30	79	8	0.88	0.20	0.28	**1.35**
3	Elizabethton Federal Savings Bank	Elizabethton	293,194	46.35	32	5	0.90	0.17	0.39	**1.45**
4	Mountain Commerce Bank	Knoxville	865,841	48.31	85	5	1.00	0.20	0.53	**1.73**
5	Franklin Synergy Bank	Franklin	4,235,250	57.16	338	15	1.03	0.21	0.51	**1.75**
6	First Capital Bank	Germantown	317,575	59.11	25	2	1.03	0.23	0.50	**1.76**
7	Pinnacle Bank	Nashville	25,445,234	43.89	2,324	116	1.08	0.19	0.49	**1.76**
8	Bank of Crockett	Bells	168,768	48.59	35	5	0.89	0.28	0.61	**1.78**
9	Gates Banking and Trust Company	Gates	49,876	64.54	10	1	0.94	0.21	0.75	**1.91**
10	Financial Federal Bank	Memphis	603,465	54.15	57	1	1.40	0.17	0.37	**1.94**
11	Bank of Jackson	Jackson	185,500	61.36	24	3	0.96	0.30	0.69	**1.95**
12	Bank of Halls	Halls	84,865	53.63	16	2	0.99	0.31	0.69	**2.00**
13	Newport Federal Bank	Newport	210,097	64.07	36	3	1.10	0.30	0.73	**2.12**
14	InsBank	Nashville	522,019	58.66	43	2	1.24	0.21	0.67	**2.12**
15	First Commerce Bank	Lewisburg	433,670	52.44	60	4	1.34	0.19	0.61	**2.15**
16	First Federal Bank	Dickson	710,722	54.10	169	17	1.21	0.22	0.79	**2.22**
17	Commercial Bank	Harrogate	1,266,428	54.36	250	27	1.19	0.34	0.70	**2.22**
18	Home Federal Bank of Tennessee	Knoxville	2,183,361	75.06	410	23	1.44	0.29	0.52	**2.25**
19	Coffee County Bank	Manchester	195,706	45.20	45	3	1.28	0.19	0.85	**2.32**
20	First National Bank of Tennessee	Livingston	847,701	57.21	145	7	1.42	0.34	0.58	**2.33**
21	Bank of Gleason	Gleason	111,076	64.29	22	2	1.41	0.19	0.75	**2.35**
22	Citizens National Bank	Sevierville	1,102,062	53.90	202	20	1.29	0.33	0.73	**2.35**
23	First Freedom Bank	Lebanon	479,201	58.08	69	6	1.31	0.29	0.76	**2.36**
24	First National Bank of Manchester	Manchester	295,803	50.45	58	4	1.36	0.47	0.54	**2.37**
25	Putnam 1st Mercantile Bank	Cookeville	122,949	55.15	24	3	1.21	0.29	0.87	**2.37**
26	Citizens Bank and Trust Company of Grainger County	Rutledge	212,780	60.19	48	5	1.36	0.18	0.85	**2.39**
27	Hardin County Bank	Savannah	504,556	59.05	90	5	1.54	0.29	0.59	**2.42**
28	Citizens Community Bank	Winchester	231,517	46.59	44	3	1.61	0.18	0.65	**2.45**
29	Bank of Dickson	Dickson	228,843	64.87	51	4	1.34	0.33	0.81	**2.48**
30	First National Bank of Pulaski	Pulaski	861,361	59.94	170	11	1.50	0.34	0.71	**2.55**
31	First Farmers and Commercial Bank	Pikeville	119,695	68.89	32	3	1.55	0.46	0.54	**2.55**
32	Bank of Fayette County	Piperton	632,197	60.99	124	11	1.55	0.27	0.73	**2.55**
33	Citizens Bank & Trust Company	Atwood	25,730	76.47	5	1	1.14	0.25	1.17	**2.56**
34	Security Bank and Trust Company	Paris	441,077	59.04	81	9	1.61	0.22	0.74	**2.57**
35	CBBC Bank	Maryville	356,484	67.35	80	8	1.34	0.30	0.93	**2.58**
36	Bank of Putnam County	Cookeville	845,074	63.12	178	14	1.60	0.28	0.70	**2.59**
37	Peoples Bank of Middle Tennessee	Shelbyville	155,292	59.63	25	1	1.49	0.23	0.89	**2.61**
38	CedarStone Bank	Lebanon	204,594	68.14	34	3	1.22	0.44	0.96	**2.62**
39	Citizens Tri-County Bank	Dunlap	885,177	54.75	275	26	1.66	0.30	0.68	**2.64**
40	Citizens Bank of Lafayette	Lafayette	925,809	57.96	228	19	1.60	0.26	0.80	**2.65**
41	SmartBank	Pigeon Forge	2,354,183	63.10	386	29	1.49	0.28	0.88	**2.65**
42	Reliant Bank	Brentwood	1,759,506	69.14	278	17	1.62	0.39	0.67	**2.68**
43	Union Bank & Trust Company	Livingston	80,709	49.98	15	2	1.51	0.18	1.07	**2.76**
44	Security Federal Savings Bank of McMinnville	McMinnville	218,125	63.98	51	3	1.62	0.33	0.81	**2.76**
45	Chester County Bank	Henderson	73,117	66.65	23	4	1.71	0.26	0.80	**2.77**
46	First Tennessee Bank, National Association	Memphis	40,919,066	63.50	5,178	295	1.61	0.30	0.86	**2.77**
47	Wilson Bank and Trust	Lebanon	2,664,705	58.26	495	29	1.65	0.39	0.75	**2.79**
48	Macon Bank and Trust Company	Lafayette	406,109	75.56	102	8	1.77	0.28	0.76	**2.80**
49	Farmers and Merchants Bank	Adamsville	41,219	64.19	11	1	1.61	0.25	0.95	**2.81**
50	Citizens Bank	Hartsville	220,141	57.22	52	3	1.62	0.32	0.87	**2.81**

Source: S&P Global Market Intelligence

Tennessee – 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	Bank of Milan	Milan	67,266	38,478	0.55	0.00	0.00	0.00	0.02	**0.02**
2	Southern Bank of Tennessee	Mount Juliet	283,465	206,969	0.90	0.00	0.03	0.01	0.00	**0.04**
3	Truxton Trust Company	Nashville	489,603	339,454	0.99	0.00	0.00	0.06	0.00	**0.07**
4	Sumner Bank & Trust	Gallatin	176,026	121,521	0.96	0.08	0.00	0.09	0.00	**0.17**
5	Security Bank and Trust Company	Paris	441,077	337,457	0.36	0.15	0.05	0.03	0.00	**0.23**
6	Traditions First Bank	Erin	160,263	89,594	0.74	0.10	0.01	0.18	0.00	**0.29**
7	Peoples Bank & Trust Company	Manchester	103,888	78,281	1.21	0.34	0.00	0.03	(0.09)	**0.29**
8	First Commerce Bank	Lewisburg	433,670	299,425	1.20	0.18	0.03	0.14	0.01	**0.36**
9	CBBC Bank	Maryville	356,484	201,000	1.65	0.15	0.00	0.22	0.00	**0.37**
10	Bank of Putnam County	Cookeville	845,074	503,700	0.76	0.18	0.10	0.01	0.09	**0.38**
11	InsBank	Nashville	522,019	429,917	1.15	0.00	0.00	0.31	0.11	**0.42**
12	First Farmers and Merchants Bank	Columbia	1,346,456	891,487	1.04	0.28	0.00	0.17	(0.01)	**0.45**
13	Financial Federal Bank	Memphis	603,465	580,644	1.19	0.36	0.00	0.13	0.00	**0.49**
14	Wilson Bank and Trust	Lebanon	2,664,705	2,069,881	1.37	0.24	0.06	0.16	0.04	**0.50**
15	Franklin Synergy Bank	Franklin	4,235,250	2,832,635	0.98	0.09	0.01	0.41	0.02	**0.53**
16	SmartBank	Pigeon Forge	2,354,183	1,841,054	0.47	0.25	0.01	0.23	0.05	**0.54**
17	First Community Bank of Tennessee	Shelbyville	502,458	353,686	0.75	0.31	0.01	0.25	0.00	**0.57**
18	SouthEast Bank	Farragut	1,653,977	1,447,404	0.40	0.19	0.00	0.33	0.08	**0.60**
19	First Alliance Bank	Cordova	138,956	115,527	0.94	0.06	0.00	0.52	0.04	**0.62**
20	Farmers and Merchants Bank	Adamsville	41,219	21,720	2.01	0.21	0.05	0.40	0.01	**0.66**
21	Volunteer State Bank	Portland	777,541	581,485	0.13	0.00	0.00	0.66	0.01	**0.68**
22	Community Bank	Lexington	161,653	120,727	1.26	0.48	0.00	0.15	0.06	**0.69**
23	First National Bank of Middle Tennessee	McMinnville	514,868	326,901	1.04	0.27	0.28	0.16	(0.02)	**0.70**
24	Commercial Bank & Trust Company	Paris	768,631	500,878	1.37	0.20	0.04	0.42	0.07	**0.73**
25	Reliant Bank	Brentwood	1,759,506	1,272,184	0.89	0.27	0.04	0.48	(0.06)	**0.74**
26	Citizens National Bank	Sevierville	1,102,062	825,584	1.39	0.22	0.04	0.44	0.04	**0.75**
27	First Citizens National Bank	Dyersburg	1,741,836	994,220	1.16	0.21	0.13	0.41	0.03	**0.78**
28	Bank of Tennessee	Kingsport	1,410,529	1,098,836	0.70	0.28	0.00	0.43	0.10	**0.81**
29	Millennium Bank	Ooltewah	183,527	134,623	1.23	0.12	0.00	0.64	0.09	**0.85**
30	First Century Bank	Tazewell	404,087	338,343	1.27	0.59	0.00	0.25	0.02	**0.86**
31	Triumph Bank	Memphis	789,862	623,821	1.11	0.11	0.00	0.71	0.05	**0.87**
32	BankTennessee	Collierville	307,848	243,438	1.35	0.38	0.00	0.57	(0.06)	**0.89**
33	Bank of Jackson	Jackson	185,500	57,930	1.90	0.04	0.00	0.63	0.26	**0.93**
34	Legends Bank	Clarksville	491,841	377,943	1.07	0.68	0.00	0.25	0.02	**0.95**
35	Pinnacle Bank	Nashville	25,445,234	18,243,020	0.48	0.21	0.01	0.64	0.10	**0.96**
36	Bank of Crockett	Bells	168,768	60,734	1.47	0.68	0.00	0.27	0.01	**0.96**
37	F&M Bank	Clarksville	1,149,905	876,344	0.38	0.46	0.03	0.45	0.05	**0.99**
38	Paragon Bank	Memphis	409,833	332,122	1.42	0.33	0.02	0.46	0.18	**0.99**
39	Volunteer Federal Savings Bank	Madisonville	210,186	129,024	0.48	0.27	0.35	0.42	0.04	**1.08**
40	Mountain Commerce Bank	Knoxville	865,841	736,751	0.84	0.01	0.00	1.08	0.02	**1.11**
41	CedarStone Bank	Lebanon	204,594	151,496	0.89	0.31	0.00	0.77	0.03	**1.12**
42	CapStar Bank	Nashville	2,034,528	1,540,657	0.84	0.52	0.00	0.26	0.35	**1.13**
43	Heritage Community Bank	Greeneville	111,778	89,568	1.30	0.55	0.00	0.63	0.01	**1.18**
44	Bank of Lincoln County	Fayetteville	147,525	103,960	1.47	0.15	0.00	1.05	(0.01)	**1.19**
45	First National Bank of Tennessee	Livingston	847,701	548,788	1.24	0.34	0.00	0.88	0.01	**1.23**
46	Heritage Bank & Trust	Columbia	171,370	128,354	1.70	0.12	0.00	1.06	0.06	**1.24**
47	Peoples Bank	Sardis	86,468	64,933	0.95	0.38	0.03	0.81	0.03	**1.25**
48	Andrew Johnson Bank	Greeneville	379,429	310,516	1.61	0.44	0.00	0.72	0.10	**1.26**
49	FirstBank	Nashville	5,332,268	4,034,845	0.74	0.34	0.09	0.82	0.03	**1.29**
50	TriStar Bank	Dickson	304,180	225,783	1.09	0.82	0.07	0.28	0.13	**1.29**

Source: S&P Global Market Intelligence

Tennessee – Return on Average Equity Ranking

Rank	Company Name	City	Total Assets ($000)	LTM Net Income ($000)	Total Employees	LTM Net Income ($000)/ Employee	2018Q1 LTM Net Income ($000)	2017Q1 LTM Net Income ($000)	ROAA (%)	ROAE (%)
1	Apex Bank	Camden	578,245	19,038	142	134	16,144	19,799	3.44	**28.41**
2	Central Bank	Savannah	95,891	2,833	39	73	1,008	766	3.01	**27.03**
3	First Volunteer Bank	Chattanooga	999,000	19,501	270	72	14,698	12,745	1.98	**17.24**
4	Coffee County Bank	Manchester	195,706	4,923	45	109	4,591	4,317	1.96	**17.03**
5	Truxton Trust Company	Nashville	489,603	7,832	59	133	5,887	5,270	1.65	**15.78**
6	First Commerce Bank	Lewisburg	433,670	5,416	60	90	4,302	4,312	1.36	**15.66**
7	Citizens Community Bank	Winchester	231,517	4,022	44	91	3,534	3,502	1.82	**14.57**
8	INSOUTH Bank	Brownsville	320,287	4,359	94	46	3,063	2,251	1.35	**14.13**
9	First Century Bank	Tazewell	404,087	5,261	88	60	3,875	2,029	1.38	**14.05**
10	Bank of Perry County	Lobelville	170,647	2,907	39	75	2,609	2,655	1.33	**13.85**
11	Bank of Putnam County	Cookeville	845,074	11,084	178	62	9,983	7,765	1.03	**13.79**
12	Hardin County Bank	Savannah	504,556	5,951	90	66	4,301	5,054	1.19	**13.67**
13	McKenzie Banking Company	McKenzie	130,260	2,462	89	28	2,265	3,223	1.91	**13.55**
14	Citizens Bank	Hartsville	220,141	3,160	52	61	2,398	2,309	1.46	**13.51**
15	Citizens National Bank	Sevierville	1,102,062	20,131	202	100	14,624	14,292	1.45	**13.31**
16	Bank of Crockett	Bells	168,768	2,263	35	65	2,159	2,047	1.41	**13.28**
17	Mountain Commerce Bank	Knoxville	865,841	11,327	85	133	6,931	5,181	1.38	**13.26**
18	Union Bank & Trust Company	Livingston	80,709	1,829	15	122	1,767	1,725	1.64	**13.12**
19	First Farmers and Merchants Bank	Columbia	1,346,456	16,764	278	60	11,422	10,304	1.23	**13.08**
20	Citizens Tri-County Bank	Dunlap	885,177	15,442	275	56	13,680	11,872	1.37	**13.02**
21	Heritage Bank & Trust	Columbia	171,370	1,681	39	43	1,074	1,102	1.08	**12.90**
21	First National Bank of Manchester	Manchester	295,803	4,469	58	77	3,726	3,115	1.59	**12.90**
23	Commercial Bank	Harrogate	1,266,428	14,897	250	60	11,260	7,351	1.23	**12.89**
24	FirstBank	Nashville	5,332,268	83,069	1,363	61	65,122	36,825	1.67	**12.68**
25	Citizens Bank	Carthage	599,346	12,861	74	174	12,516	12,745	2.20	**12.59**
26	Bank of Lincoln County	Fayetteville	147,525	2,348	38	62	1,884	1,632	1.69	**12.43**
27	Commercial Bank & Trust Company	Paris	768,631	13,254	184	72	13,338	11,396	1.35	**12.41**
28	Farmers Bank	Portland	687,177	9,071	156	58	7,646	7,883	1.37	**12.40**
29	First Tennessee Bank, National Association	Memphis	40,919,066	610,832	5,178	118	281,214	276,559	1.52	**12.19**
30	Wilson Bank and Trust	Lebanon	2,664,705	34,531	495	70	25,441	26,845	1.40	**12.15**
31	Bank of Halls	Halls	84,865	1,006	16	63	916	862	1.23	**12.13**
32	First National Bank of Pulaski	Pulaski	861,361	10,268	170	60	7,395	7,585	1.23	**12.09**
33	Citizens Bank of Lafayette	Lafayette	925,809	12,146	228	53	10,185	9,145	1.33	**11.96**
34	Bank of Frankewing	Frankewing	295,992	3,614	65	56	2,317	1,734	1.35	**11.87**
35	Patriot Bank	Millington	336,897	3,456	73	47	3,008	3,411	1.04	**11.78**
36	Andrew Johnson Bank	Greeneville	379,429	4,441	102	44	3,489	3,284	1.20	**11.69**
37	Bank of Fayette County	Piperton	632,197	6,116	124	49	5,449	4,031	1.01	**11.59**
38	Peoples Bank	Clifton	211,584	2,014	51	39	1,360	1,223	0.98	**11.56**
39	Citizens Bank	Elizabethton	884,456	16,210	193	84	14,565	11,581	1.44	**11.52**
40	Security Bank and Trust Company	Paris	441,077	6,075	81	75	5,512	5,661	1.14	**11.48**
41	First Freedom Bank	Lebanon	479,201	5,376	69	78	3,726	3,150	1.16	**11.46**
42	First National Bank of Tennessee	Livingston	847,701	14,385	145	99	10,653	8,409	1.30	**11.38**
43	American Bank & Trust of the Cumberlands	Livingston	245,067	3,152	49	64	2,951	2,631	1.02	**11.32**
44	Bank of Waynesboro	Waynesboro	172,375	2,457	61	40	2,542	2,012	1.48	**11.31**
45	Bank of Tennessee	Kingsport	1,410,529	16,910	289	59	15,483	12,797	0.96	**11.29**
46	Community Bank & Trust	Ashland City	246,653	2,603	60	43	2,264	1,169	1.11	**11.10**
47	First Advantage Bank	Clarksville	682,789	7,771	127	61	4,670	3,367	1.23	**11.09**
48	Security Federal Savings Bank of McMinnville	McMinnville	218,125	2,334	51	46	1,621	1,692	1.12	**10.94**
49	Peoples Bank of Middle Tennessee	Shelbyville	155,292	1,836	25	73	1,173	1,350	1.24	**10.91**
50	Centennial Bank	Trezevant	462,301	5,445	123	44	3,294	3,692	1.19	**10.81**

Source: S&P Global Market Intelligence

Tennessee – 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	First Century Bank	Tazewell	404,087	56	41	53	30	9	**37.8**
2	Coffee County Bank	Manchester	195,706	20	73	19	77	4	**38.6**
3	Wilson Bank and Trust	Lebanon	2,664,705	88	25	47	14	30	**40.8**
4	First Volunteer Bank	Chattanooga	999,000	4	23	97	81	3	**41.6**
5	Bank of Putnam County	Cookeville	845,074	127	26	36	10	11	**42.0**
5	Citizens National Bank	Sevierville	1,102,062	67	80	22	26	15	**42.0**
7	Commercial Bank & Trust Company	Paris	768,631	65	19	80	24	27	**43.0**
8	Security Bank and Trust Company	Paris	441,077	90	50	34	5	40	**43.8**
9	First National Bank of Manchester	Manchester	295,803	40	68	24	69	21	**44.4**
10	First Farmers and Merchants Bank	Columbia	1,346,456	120	22	52	12	19	**45.0**
11	Citizens Tri-County Bank	Dunlap	885,177	25	35	39	107	20	**45.2**
12	FirstBank	Nashville	5,332,268	24	5	130	49	24	**46.4**
12	INSOUTH Bank	Brownsville	320,287	18	18	124	64	8	**46.4**
14	Citizens Bank	Hartsville	220,141	15	80	50	75	14	**46.8**
14	Truxton Trust Company	Nashville	489,603	126	6	94	3	5	**46.8**
16	First Commerce Bank	Lewisburg	433,670	84	126	15	8	6	**47.8**
17	Citizens Community Bank	Winchester	231,517	6	96	28	103	7	**48.0**
18	Bank of Lincoln County	Fayetteville	147,525	5	63	105	44	26	**48.6**
19	Farmers Bank	Portland	687,177	51	33	73	59	28	**48.8**
20	Volunteer State Bank	Portland	777,541	22	4	137	21	75	**51.8**
21	Peoples Bank & Trust Company	Manchester	103,888	28	73	96	7	59	**52.6**
22	Pinnacle Bank	Nashville	25,445,234	103	45	7	35	74	**52.8**
23	Apex Bank	Camden	578,245	1	16	121	131	1	**54.0**
23	American Bank & Trust of the Cumberlands	Livingston	245,067	59	47	70	51	43	**54.0**
23	Citizens Bank	Elizabethton	884,456	46	10	115	60	39	**54.0**
26	Bank of Waynesboro	Waynesboro	172,375	14	60	89	66	44	**54.6**
26	First Tennessee Bank, National Association	Memphis	40,919,066	112	21	46	65	29	**54.6**
28	Bank of Perry County	Lobelville	170,647	16	88	64	96	10	**54.8**
28	First National Bank of Pulaski	Pulaski	861,361	89	71	30	52	32	**54.8**
30	Heritage Bank & Trust	Columbia	171,370	68	37	103	46	21	**55.0**
31	Bank of Tennessee	Kingsport	1,410,529	80	57	69	28	45	**55.8**
32	SouthEast Bank	Farragut	1,653,977	71	37	88	18	66	**56.0**
33	Andrew Johnson Bank	Greeneville	379,429	36	85	78	48	36	**56.6**
33	Security Federal Savings Bank of McMinnville	McMinnville	218,125	94	39	44	58	48	**56.6**
35	First Citizens National Bank	Dyersburg	1,741,836	108	30	54	27	67	**57.2**
35	First National Bank of Tennessee	Livingston	847,701	99	80	20	45	42	**57.2**
37	First Freedom Bank	Lebanon	479,201	74	95	23	57	41	**58.0**
38	First Alliance Bank	Cordova	138,956	17	59	125	19	71	**58.2**
39	Bank of Frankewing	Frankewing	295,992	54	67	55	83	34	**58.6**
40	Citizens Bank of Lafayette	Lafayette	925,809	80	43	40	98	33	**58.8**
41	Independent Bank	Memphis	1,022,091	11	15	114	95	60	**59.0**
42	Peoples Bank of Middle Tennessee	Shelbyville	155,292	56	100	37	54	49	**59.2**
42	McKenzie Banking Company	McKenzie	130,260	2	7	138	136	13	**59.2**
44	BankTennessee	Collierville	307,848	29	88	84	32	65	**59.6**
45	Bank of Crockett	Bells	168,768	125	114	8	36	16	**59.8**
45	Bank of Cleveland	Cleveland	277,842	31	50	72	74	72	**59.8**
47	Centennial Bank	Trezevant	462,301	8	39	99	104	50	**60.0**
48	Mountain Commerce Bank	Knoxville	865,841	111	133	4	40	17	**61.0**
48	SmartBank	Pigeon Forge	2,354,183	49	116	41	16	83	**61.0**
50	Legends Bank	Clarksville	491,841	87	66	62	34	57	**61.2**

Source: S&P Global Market Intelligence

Rank The Banks

Texas – 2019 Q1

Texas – Bank Listing

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
AccessBank Texas	Denton	Access Bancorp, Inc.	10/22/2007	5	63	No	386,042	0.70	7.55
Affiliated Bank, National Association	Arlington	SBH Manager, LLC	1/1/1959	4	200	No	798,646	0.89	6.84
AimBank	Littlefield	AIM Bancshares, Inc.	9/19/1925	18	245	No	1,420,158	1.22	12.07
Allegiance Bank	Houston	Allegiance Bancshares, Inc.	10/15/2007	27	584	No	4,766,025	1.14	9.35
Alliance Bank	Sulphur Springs	Alliance Bancshares, Inc.	6/13/1927	15	222	Yes	976,585	0.83	9.13
Alliance Bank Central Texas	Waco	ABCT Holdings, Inc.	3/16/1939	4	59	No	313,186	0.60	7.75
Amarillo National Bank	Amarillo	Amarillo National Bancorp, Inc.	1/1/1892	33	792	Yes	5,295,625	1.49	11.93
American Bank of Commerce	Wolfforth	Americo Bancshares, Inc.	9/11/1962	14	163	No	940,784	1.09	12.66
American Bank, National Association	Waco	American National Bancshares, Inc.	1/1/1952	3	90	Yes	424,789	0.77	7.70
American Bank, National Association	Dallas	ABNA Holdings, Inc.	4/30/1974	1	19	No	78,386	0.69	6.56
American Bank, National Association	Corpus Christi	American Bank Holding Corporation	8/24/1970	12	266	Yes	1,393,326	0.77	9.64
American First National Bank	Houston	AFNB Holdings, Inc.	5/18/1998	17	221	No	1,678,456	1.57	13.53
American Momentum Bank	College Station	Adam Bank Group, Inc.	10/25/2006	22	287	No	1,704,487	1.32	7.33
American National Bank & Trust	Wichita Falls	AmeriBancShares, Inc.	11/29/1976	10	195	No	771,720	1.14	10.51
American National Bank of Mount Pleasant	Mount Pleasant	Northeast Texas Bancshares, Inc.	8/29/1979	1	28	Yes	103,620	1.02	8.44
American National Bank of Texas	Terrell	A.N.B. Holding Company, Ltd.	11/22/1875	27	518	No	3,043,194	1.38	15.92
American State Bank	Arp	Steele Bancshares, Inc.	8/1/1911	13	108	Yes	420,857	0.57	5.38
Amistad Bank	Del Rio	Eden Financial Corporation	4/25/1986	1	11	No	28,817	1.44	9.34
Anahuac National Bank	Anahuac	Anahuac Bancshares, Inc.	12/20/1976	5	32	Yes	125,560	0.86	8.01
Angelina Savings Bank, SSB	Lufkin		1/1/1978	1	23	No	66,116	1.03	11.66
Arrowhead Bank	Llano	Arrowhead Company	3/16/1923	5	42	Yes	184,218	1.15	11.39
Atascosa Bank	Pleasanton		9/7/1982	1	12	No	91,259	0.98	11.44
Austin Bank, Texas National Association	Jacksonville	Austin BanCorp, Inc.	10/1/1900	33	487	No	1,836,385	1.63	12.07
Austin Capital Bank SSB	Austin		1/9/2006	1	129	No	104,850	0.39	3.10
Austin County State Bank	Bellville	Austin County Bancshares, Inc.	6/26/2007	2	36	Yes	176,428	0.95	9.85
Bandera Bank	Bandera	Bandera Bancshares, Inc.	4/25/1986	1	13	Yes	71,825	1.25	12.33
Bank and Trust of Bryan/College Station	Bryan	TB&T Bancshares, Inc.	5/23/2006	5	88	No	612,680	1.76	17.07
Bank and Trust, SSB	Del Rio	Westex Bancorp, Inc.	1/1/1910	7	119	Yes	421,614	0.75	8.11
Bank of Brenham, National Association	Brenham	Industry Bancshares, Inc.	8/7/2001	1	26	No	429,426	1.04	9.67
Bank of DeSoto, National Association	Desoto	D Bancorp, Inc.	1/27/1986	1	40	Yes	177,963	1.70	14.92
Bank of Houston, National Association	Houston	BOH Holdings, Inc.	2/10/1893	2	20	No	75,374	(0.90)	(3.56)
Bank of San Antonio	San Antonio	Southwest Bancshares, Inc.	6/22/2007	5	127	No	790,541	1.35	14.08
Bank of San Jacinto County	Coldspring	Banc of San Jacinto County Bancshares, Inc.	11/9/1963	1	16	Yes	39,575	0.73	5.48
Bank of South Texas	Pharr		7/8/1986	6	49	No	133,071	1.43	12.52
Bank of Texas	Midland	Tall City Bancshares, Inc.	8/4/1962	3	23	Yes	365,285	1.93	16.47
Bank of the West	Grapevine	Greater Southwest Bancshares, Inc.	4/1/1986	11	99	Yes	487,990	0.92	10.16
Beal Bank, SSB	Plano	Beal Financial Corporation	3/10/1988	19	221	No	2,000,729	0.38	1.33
Benchmark Bank	Plano	Quinlan Bancshares, Inc.	8/29/1964	7	136	Yes	620,488	1.25	12.59
Big Bend Banks, N.A.	Marfa	Big Bend Bancshares Corporation	5/3/1907	2	28	Yes	131,974	1.01	7.30
BOC Bank	Amarillo		8/17/1984	2	10	Yes	50,984	1.42	9.30
Brady National Bank	Brady	Texas Country Bancshares, Inc.	7/10/1905	1	23	Yes	121,060	0.71	8.57
Brazos National Bank	Richwood	Gulfport Bancshares of Delaware, Inc.	8/2/1982	1	42	No	32,201	2.98	9.68
Brenham National Bank	Brenham	Brenham Bancshares, Inc.	4/22/1933	3	58	Yes	356,885	1.10	12.08
Bridge City State Bank	Bridge City	AmTex Bancshares, Inc.	1/1/1959	2	37	No	208,255	1.04	13.18
Broadway National Bank	San Antonio	Broadway Bancshares, Inc.	2/3/1941	40	631	Yes	3,743,522	0.92	8.81

Source: S&P Global Market Intelligence

Texas – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
BTH Bank, National Association	Quitman	BT Holdings, Inc.	1/1/1890	13	117	No	1,849,091	1.30	11.41
Buckholts State Bank	Buckholts		4/20/1907	3	14	Yes	76,553	1.68	10.13
Burton State Bank	Burton	Burton Bancshares, Inc.	5/18/1906	1	9	Yes	69,384	0.92	7.68
Business Bank of Texas, N.A.	Austin		8/6/2007	1	13	No	114,322	1.63	15.21
Capital Bank	Houston	Capital Bancorp, Inc.	4/10/1965	8	92	No	437,390	1.22	13.83
Capital Bank of Texas	Carrizo Springs		5/9/2003	2	16	No	79,558	1.04	7.51
Captex Bank, National Association	Trenton	Captex Bancshares, Inc.	1/1/1901	6	51	No	179,261	(1.51)	(10.38)
Carmine State Bank	Carmine		9/3/1907	1	11	No	79,198	0.88	7.19
Castroville State Bank	Castroville		4/2/1959	2	25	No	165,503	1.12	12.20
Cendera Bank, National Association	Bells	Cendera Financial Holdings, Inc.	12/24/1904	3	22	Yes	98,659	0.78	6.71
Centennial Bank	Lubbock	Commerce BancShares, Inc.	6/7/1934	14	159	Yes	796,603	0.86	8.86
Central Bank	Houston	Central Bancshares, Inc.	5/31/1956	4	147	Yes	752,947	0.98	10.62
Central National Bank	Waco	CentraBanc Corporation	1/10/1977	4	96	Yes	911,118	1.46	16.40
Chappell Hill Bank	Chappell Hill		9/2/1907	1	8	No	32,430	0.87	9.22
Charter Bank	Corpus Christi	Charter Bancshares, Inc.	12/15/1962	4	55	Yes	277,439	2.53	24.74
Chase Bank USA, National Association	Houston	JPMorgan Chase & Co.	2/11/1982	1	7,198	No	141,373,959	2.48	9.03
Chasewood Bank	Houston		2/14/1983	2	26	No	94,617	0.63	8.08
Ciera Bank	Graham	First Graham Bancorp, Inc.	9/19/1890	8	115	Yes	586,303	0.93	7.18
Citizens 1st Bank	Tyler		4/6/1920	4	61	Yes	704,722	1.25	6.23
Citizens Bank	Kilgore	East Texas Financial Corporation	7/24/1949	13	110	No	423,824	0.75	6.19
Citizens Bank	Amarillo	Triple J Financial, Inc.	2/4/1904	4	23	Yes	160,331	1.64	15.82
Citizens Bank, National Association	Abilene	Big Country Bancshares, Inc.	1/1/1923	2	23	Yes	106,700	1.39	10.57
Citizens National Bank	Cameron	Central Texas Financial Corp.	7/6/1900	11	84	No	407,483	1.14	9.89
Citizens National Bank	Crockett	Citizens Bancorp, Inc.	9/7/1982	1	17	Yes	88,813	0.80	7.29
Citizens National Bank at Brownwood	Brownwood	Brownwood Bancshares, Inc.	9/28/1934	2	47	Yes	211,763	1.41	11.43
Citizens National Bank of Crosbyton	Crosbyton	Citizens Bancshares, Inc.	1/16/1907	1	9	Yes	51,115	1.13	7.05
Citizens National Bank of Hillsboro	Hillsboro	Hillsboro Bancshares, Inc.	4/1/1893	2	28	Yes	169,058	0.88	7.28
Citizens National Bank of Texas	Waxahachie	First Citizens Bancshares, Inc.	7/1/1868	14	192	Yes	1,092,214	1.67	16.46
Citizens State Bank	Buffalo	Industry Bancshares, Inc.	1/1/1925	9	101	No	962,674	1.03	9.34
Citizens State Bank	Somerville	C.S.B. Bancshares, Inc.	6/1/1925	6	122	No	624,511	1.56	14.67
Citizens State Bank	Miles	CSB Financial Corporation, Inc.	8/2/1937	2	20	Yes	148,393	1.97	20.11
Citizens State Bank	Ganado	Ganado Bancshares, Inc.	1/1/1908	2	14	No	55,305	(0.16)	(2.55)
Citizens State Bank	Anton	Anton Bancshares, Inc.	6/7/1947	1	8	No	33,634	0.21	2.29
Citizens State Bank	Sealy		5/20/1907	1	34	No	282,590	1.37	14.46
Citizens State Bank	Waco	Ram Security Holdings GP, Inc.	7/30/1919	8	47	No	149,736	0.67	7.59
Citizens State Bank	Roma		5/15/1978	3	32	No	84,577	0.74	8.01
Citizens State Bank	Tyler	Kidd Partners, Ltd.	11/13/1967	7	71	No	352,462	1.58	13.07
Citizens State Bank	Corrigan	Citizens State Financial Corporation	4/25/1919	2	29	Yes	129,314	1.53	14.00
Citizens State Bank of Luling	Luling	Spector Holdings Limited Partnership	11/12/1913	2	20	No	68,104	0.90	5.90
City Bank	Lubbock	South Plains Financial, Inc.	8/2/1941	21	656	No	2,743,885	1.27	12.87
City National Bank	Corsicana	City Bancshares, Inc.	2/28/1983	1	13	Yes	48,528	0.57	5.06
City National Bank of Colorado City	Colorado City	City National Bancshares, Inc.	4/4/1900	1	29	Yes	131,868	0.94	10.54
City National Bank of San Saba	San Saba	CNB National Financial Corporation	3/1/1883	1	12	Yes	63,290	0.50	3.68
City National Bank of Sulphur Springs	Sulphur Springs	Sulphur Springs Bancshares, Inc.	1/1/1889	13	211	Yes	740,164	1.37	12.04
City National Bank of Taylor	Taylor	CNB Financial Corporation, Inc.	1/2/1900	1	41	Yes	202,368	1.02	9.83

Source: S&P Global Market Intelligence

Texas – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
Classic Bank, National Association	Cameron	Cameron Financial Corporation	8/22/1889	6	83	Yes	370,042	0.66	7.33
Coleman County State Bank	Coleman	Coleman Bancshares, Inc.	1/1/1915	4	35	Yes	116,168	1.49	15.02
Colonial Savings, F.A.	Fort Worth	First Western Mortgage Corporation	1/1/1962	9	634	Yes	1,042,123	(0.03)	(0.14)
Columbus State Bank	Columbus	Central Texas Bankshare Holdings, Inc.	8/19/1919	2	13	No	92,143	0.89	7.36
Comerica Bank	Dallas	Comerica Incorporated	8/17/1849	435	6,927	No	70,599,000	1.80	17.22
Commerce Bank	Laredo	International Bancshares Corporation	3/31/1982	5	56	No	601,246	1.79	11.30
Commerce Bank Texas	Stockdale	Commerce Financial Corporation	2/1/1932	2	9	No	52,139	0.76	4.10
Commercial Bank	Mason	Commercial Company, Inc.	1/1/1901	1	10	No	53,804	1.29	15.74
Commercial Bank of Texas, N.A.	Nacogdoches	Nacogdoches Commercial Bancshares, Inc.	10/14/1901	20	200	No	738,605	1.11	11.52
Commercial National Bank of Brady	Brady	Commercial National Corporation	1/1/1894	2	32	Yes	159,940	1.24	11.69
Commercial National Bank of Texarkana	Texarkana	Commercial Bancshares, Inc.	2/5/1964	6	64	Yes	212,443	1.29	16.76
Commercial State Bank	Palmer	Palmer Bancshares, Inc.	3/1/1930	3	21	Yes	81,823	0.77	10.11
Community Bank	Longview	East Texas Bancorp, Inc.	10/15/1984	6	38	Yes	219,745	1.83	17.22
Community Bank	Bridgeport	Community Bancshares, Inc.	6/6/2007	2	33	No	95,732	0.55	6.00
Community Bank & Trust, Waco, Texas	Waco	Community Company	5/14/1952	4	107	No	448,586	0.98	6.93
Community Bank of Snyder	Snyder		3/13/1905	1	24	No	110,800	0.32	2.99
Community National Bank	Midland	Midland Bancshares, Inc.	1/3/1984	10	208	No	1,394,326	1.44	14.02
Community National Bank	Hondo	Medina Community Bancshares, Inc.	4/20/1981	4	45	Yes	210,430	0.92	8.16
Community National Bank & Trust of Texas	Corsicana	Community Bank Holdings of Texas, Inc.	5/2/1960	15	179	No	724,616	1.38	12.67
CommunityBank of Texas, N.A.	Beaumont	CBTX, Inc.	3/6/1926	35	494	No	3,284,095	1.57	11.57
Cowboy Bank of Texas	Maypearl	Maypearl Bancshares, Inc.	1/1/1930	1	17	Yes	88,649	1.66	16.49
Crockett National Bank	San Antonio	Crockett County National Bancshares, Inc.	6/20/1983	6	357	Yes	663,809	1.58	13.13
Crossroads Bank	Yoakum	First State Bancshares of Yoakum, Inc.	1/1/1931	3	43	Yes	202,949	1.26	11.63
Crowell State Bank	Crowell	Crowell Bancshares, Inc.	12/28/1931	1	10	Yes	40,501	1.43	14.03
Cypress Bank, SSB	Pittsburg	Cypress Bancshares, Inc.	1/1/1977	4	64	No	190,888	0.92	8.75
Dalhart Federal Savings & Loan Association, SSB	Dalhart	Dalhart Federal Mutual Holding Company	9/18/1934	2	30	No	112,619	0.45	3.91
Dallas Capital Bank, National Association	Dallas	Park Cities Financial Group, Inc.	6/26/1972	1	68	No	839,876	0.74	6.78
Dilley State Bank	Dilley		2/2/1907	1	20	No	130,645	0.91	5.96
Dominion Bank	Grapeland	Dominion Bancshares, Inc.	8/1/1911	2	11	No	33,500	0.71	6.12
Donley County State Bank	Clarendon	Donley County Bancshares, Inc.	11/9/1906	1	10	Yes	41,814	0.35	1.88
Enloe State Bank	Cooper	Entex Bancshares, Inc.	6/5/1928	1	8	No	36,738	1.29	13.50
Ennis State Bank	Ennis	Ennis Bancshares, Inc.	4/18/1933	4	56	Yes	228,960	1.32	14.00
Extraco Banks, National Association	Temple	Extraco Corporation	9/20/1933	17	336	Yes	1,486,901	0.82	7.99
Falcon International Bank	Laredo	Falcon Bancshares Incorporated	12/10/1986	17	360	No	1,198,564	1.74	14.39
Falls City National Bank	Falls City		5/6/1907	3	28	No	410,745	2.32	21.72
Fannin Bank	Bonham	Fannin Bancorp, Inc.	11/1/1921	2	31	Yes	107,407	0.96	11.40
Farmers and Merchants Bank	De Leon	F & M Bancshares, Inc.	1/1/1905	5	33	Yes	89,052	0.41	4.49
Farmers State Bank	Groesbeck	Groesbeck Bancshares, Inc.	1/20/1913	6	41	Yes	132,394	1.19	12.72
Farmers State Bank	Center	Farmers Bancshares, Inc.	1/1/1904	7	81	Yes	330,076	0.24	1.91
Farmers State Bank of Newcastle	Newcastle	Newcastle Bancshares, Inc.	1/2/1909	1	9	No	45,756	1.43	15.12
Fayette Savings Bank, SSB	La Grange	Fayette Bancshares, Inc.	10/2/1978	3	28	Yes	179,774	1.06	12.69
Fayetteville Bank	Fayetteville	Industry Bancshares, Inc.	2/16/1917	3	33	No	507,380	1.11	11.58
Fidelity Bank	Wichita Falls	First Bancshares of Texas, Inc.	9/9/2003	7	68	No	542,991	1.59	12.52
Fidelity Bank of Texas	Waco	Fidelity Bancshares, Inc.	1/1/1973	2	28	No	89,477	1.15	7.07
First Bank	Burkburnett	First Burkburnett Bancshares, Inc.	1/1/1907	6	160	Yes	420,030	1.53	13.31

Source: S&P Global Market Intelligence

Texas – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
First Bank & Trust	Lubbock	Heartland Financial USA, Inc.	1/1/1934	9	180	No	1,099,759	1.10	5.70
First Bank & Trust	Seymour	Baylor Bancshares, Inc.	3/5/1890	8	45	No	166,360	0.44	3.60
First Bank and Trust of Childress	Childress	Childress Bancshares, Inc.	1/1/1909	3	19	Yes	113,638	0.58	7.73
First Bank and Trust of Memphis	Memphis	Falcon Bancorporation Inc.	3/1/1898	2	11	Yes	63,753	1.10	8.52
First Bank of Celeste	Celeste	Metroplex North Bancshares, Inc.	5/1/1900	1	12	Yes	52,335	0.77	9.45
First Bank of Muleshoe	Muleshoe	Muleshoe Bancshares, Inc.	8/1/1955	3	27	No	96,340	0.71	5.07
First Capital Bank	Quanah	Quanah Financial Corporation	6/9/1907	2	22	No	61,677	0.88	10.04
First Command Bank	Fort Worth	First Command Financial Services, Inc.	4/21/1997	1	88	Yes	805,304	1.55	20.27
First Commercial Bank, National Association	Seguin	First Commercial Financial Corp.	7/1/1983	7	80	Yes	330,896	0.89	9.05
First Community Bank	San Benito	First San Benito Bancshares Corporation	10/3/1979	9	121	No	441,751	1.41	16.94
First Community Bank	Corpus Christi	Coastal Bend Bancshares, Inc.	2/7/1983	12	161	Yes	411,594	1.07	9.85
First Federal Bank Littlefield, Texas	Littlefield		6/1/1946	1	17	No	47,623	1.00	5.57
First Federal Community Bank, SSB	Paris		5/1/1922	4	85	No	441,415	0.88	7.95
First Financial Bank, National Association	Abilene	First Financial Bankshares, Inc.	1/1/1890	78	1,207	No	7,915,958	1.92	15.86
First Liberty National Bank	Liberty	First Liberty National Bancshares, Inc.	6/13/1913	4	73	Yes	310,979	1.01	8.21
First National Bank	Spearman	Spearman Bancshares, Inc.	4/24/1985	3	47	Yes	209,277	1.15	9.14
First National Bank	Wichita Falls	Wichita Falls Bancshares, Inc.	1/29/1986	5	101	Yes	481,593	0.95	9.25
First National Bank	Rotan	Rotan Bancshares, Inc.	1/1/1907	1	16	Yes	68,241	0.40	4.55
First National Bank Baird	Baird	First Baird Bancshares, Inc.	1/12/1885	10	120	No	427,451	0.91	9.36
First National Bank in Cooper	Cooper	Cooper Lake Financial Corporation	1/15/1891	1	10	No	46,529	1.11	8.12
First National Bank in Falfurrias	Falfurrias		1/1/1920	1	20	Yes	80,633	0.50	4.95
First National Bank in Port Lavaca	Port Lavaca	Bauer Management, Inc.	11/13/1957	4	48	No	320,680	1.08	11.64
First National Bank of Albany	Albany	Albany Bancshares, Inc.	1/1/1883	7	79	Yes	589,774	1.38	12.43
First National Bank of Alvin	Alvin	Coastal Bancshares, Inc.	8/1/1960	2	20	Yes	142,574	0.98	9.53
First National Bank of Anderson	Anderson	First Anderson Bancshares, Inc.	6/27/1904	2	46	No	173,523	0.98	9.08
First National Bank of Anson	Anson	Anson Bancshares, Inc.	1/11/1902	1	14	Yes	65,637	1.48	17.57
First National Bank of Aspermont	Aspermont		4/23/1901	1	8	Yes	65,591	1.08	7.44
First National Bank of Ballinger	Ballinger	Texas Country Bancshares, Inc.	6/29/1886	3	42	Yes	176,881	1.20	12.15
First National Bank of Bastrop	Bastrop	Bastrop Bancshares, Inc.	8/15/1889	7	123	Yes	598,189	1.40	14.15
First National Bank of Bellville	Bellville	Industry Bancshares, Inc.	7/1/1890	3	52	No	717,272	1.30	9.97
First National Bank of Bosque County	Valley Mills	Valley Mills Financial Corporation	1/1/1896	4	32	Yes	120,352	1.05	10.07
First National Bank of Burleson	Burleson	Citadel Bancorp, Inc.	4/20/1981	2	33	Yes	196,291	1.16	11.47
First National Bank of Central Texas	Waco	FCT Bancshares, Inc.	8/12/1901	5	93	Yes	860,504	1.65	17.81
First National Bank of Dublin	Dublin	Dublin Bancshares, Inc.	5/7/1985	3	32	Yes	90,304	1.23	11.53
First National Bank of Eagle Lake	Eagle Lake	Eagle Lake Bancshares, Inc.	12/30/1904	3	25	Yes	113,461	0.84	7.58
First National Bank of Eldorado	Eldorado	First Eldorado Bancshares, Inc.	1/1/1907	1	15	Yes	61,456	1.94	12.53
First National Bank of Evant	Evant		10/8/1912	3	26	Yes	103,032	1.28	15.40
First National Bank of Floydada	Floydada	Floyd County Bancshares, Inc.	1/1/1890	1	14	Yes	108,916	1.33	11.96
First National Bank of Fort Stockton	Fort Stockton	FNB Holding Company	10/1/1958	2	26	Yes	130,685	0.87	9.21
First National Bank of Giddings	Giddings	Giddings Bancshares, Inc.	9/1/1890	2	38	No	209,221	0.81	7.74
First National Bank of Gilmer	Gilmer	First Gilmer Bankshares, Inc.	4/13/1900	10	106	Yes	396,673	1.24	9.94
First National Bank of Granbury	Granbury	First Granbury Bancorporation	1/1/1887	8	150	No	620,240	1.09	10.15
First National Bank of Hebbronville	Hebbronville	Hebbronville Regional Bancshares, Inc.	1/1/1913	1	20	Yes	93,597	1.17	7.15
First National Bank of Hereford	Hereford	La Plata Bancshares, Inc.	12/6/1999	3	42	Yes	160,041	1.19	12.69
First National Bank of Hughes Springs	Hughes Springs	Chalybeate Springs Corporation	6/3/1903	17	106	Yes	279,349	1.34	10.76

Source: S&P Global Market Intelligence

Texas – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
First National Bank of Huntsville	Huntsville	First National Bancshares of Huntsville, Inc.	1/14/1890	6	97	No	471,618	1.06	8.72
First National Bank of Jasper	Jasper	East Texas Bancshares, Inc.	2/6/1960	3	52	No	261,436	0.85	7.22
First National Bank of Kemp	Kemp	FNBK Holdings, Inc.	8/3/1901	2	26	No	92,557	0.59	5.28
First National Bank of Lake Jackson	Lake Jackson	Austin Colony, Inc.	9/26/1963	2	29	Yes	270,136	0.77	10.32
First National Bank of Lipan	Lipan		1/1/1907	1	5	No	23,614	0.40	4.50
First National Bank of Livingston	Livingston	FNB Company	3/17/1902	3	91	Yes	374,168	1.03	7.52
First National Bank of McGregor	McGregor	McGregor Bancshares, Inc.	1/1/1889	3	78	No	465,137	1.11	12.90
First National Bank of Mertzon	Mertzon		1/1/1910	3	31	No	462,595	1.03	14.74
First National Bank of Moody	Moody	Reynolds, Teague, Thurman Financial Corp.	1/1/1893	1	10	Yes	46,810	0.78	3.95
First National Bank of Paducah	Paducah	First Paducah Bancshares of Texas, Inc.	1/1/1909	2	18	No	45,639	0.15	1.70
First National Bank of Quitaque	Quitaque	Quitaque National Corporation	8/20/1920	2	13	No	63,084	1.25	8.25
First National Bank of Shiner	Shiner	Industry Bancshares, Inc.	1/1/1891	5	61	No	773,536	1.23	11.94
First National Bank of Sonora	Sonora	First Sonora Bancshares, Inc.	8/15/1900	6	78	Yes	420,643	0.89	8.06
First National Bank of South Padre Island	South Padre Island	Laguna Madre Bancshares, Inc.	12/24/1983	2	14	Yes	58,743	0.77	6.53
First National Bank of Stanton	Stanton		1/1/1906	2	20	No	222,644	1.30	14.97
First National Bank of Sterling City	Sterling City	Sterling City Bancshares, Inc.	8/2/1910	3	21	Yes	197,023	0.80	16.03
First National Bank of Tahoka	Tahoka	Tahoka First Bancorp, Inc.	1/1/1907	1	11	Yes	55,330	0.75	7.30
First National Bank of Tom Bean	Tom Bean		9/22/1906	4	41	Yes	115,467	0.76	10.09
First National Bank of Trinity	Trinity		9/11/1911	2	19	Yes	57,323	0.90	10.43
First National Bank of Weatherford	Weatherford	First Baird Bancshares, Inc.	5/15/1880	3	52	No	253,221	1.43	14.74
First National Bank of Winnsboro	Winnsboro	Etex Banco, Inc.	1/1/1893	3	30	No	137,071	1.21	6.37
First National Bank Texas	Killeen	First Community Bancshares, Inc.	2/27/1901	317	2,825	Yes	2,120,820	1.22	15.02
First Security State Bank	Cranfills Gap	Bosque Bancshares, Inc.	7/19/1910	4	28	Yes	118,331	0.89	13.48
First State Bank	Hemphill		9/9/1944	1	12	No	61,585	0.23	1.77
First State Bank	Graham	Woodson Bancshares, Inc.	5/26/1983	5	35	Yes	151,128	1.22	13.43
First State Bank	Athens	Athens, Tx, Bancshares, Inc.	5/1/1935	7	101	No	481,231	1.08	10.54
First State Bank	Abernathy	Turner Bancshares, Inc.	12/6/1909	2	13	Yes	41,022	0.86	7.85
First State Bank	Spearman	First State Bankshares, Inc.	1/1/1917	1	26	Yes	148,320	0.94	12.82
First State Bank	Stratford	Stratford Bancshares, Inc.	4/26/1948	3	41	Yes	237,539	1.30	11.54
First State Bank	Gainesville	Red River Bancorp, Inc.	8/16/1905	11	257	Yes	1,127,619	0.95	11.53
First State Bank	Abilene	BSA Bankshares, Inc.	6/3/1903	2	10	No	37,654	0.65	7.64
First State Bank	Shallowater	South Texas Bancshares, Inc.	10/8/1960	2	22	Yes	107,270	1.79	11.18
First State Bank	Junction	Kimble County Bancshares, Inc.	11/8/1947	1	11	Yes	50,971	1.04	11.44
First State Bank	Rice	Rice Bancshares, Inc.	2/27/1928	4	41	No	152,924	0.68	5.35
First State Bank	Chico	Chico Bancorp, Inc.	1/1/1896	4	47	Yes	180,054	0.35	3.37
First State Bank	Clute	FSB Bancshares, Inc.	10/16/1958	3	43	Yes	189,385	1.39	15.98
First State Bank	Columbus	Columbus Bancorp, Inc.	3/1/1913	1	18	Yes	145,286	0.39	3.05
First State Bank	Louise	Louise Bancshares, Inc.	5/7/1956	12	127	Yes	482,877	1.74	20.00
First State Bank and Trust Company	Carthage	Murphy-Payne Investments, Ltd.	2/27/1902	1	61	No	512,871	1.21	7.84
First State Bank of Bedias	Bedias	Bedias Financial Corporation	8/28/1907	2	21	Yes	157,474	1.40	9.26
First State Bank of Ben Wheeler, Texas	Ben Wheeler		2/17/1911	4	34	Yes	146,852	1.22	9.19
First State Bank of Brownsboro	Brownsboro	Brownsboro Bancshares, Inc.	2/17/1917	3	24	Yes	102,988	0.76	8.08
First State Bank of Burnet	Burnet		10/24/1908	3	46	Yes	247,786	0.94	8.05
First State Bank of Livingston	Livingston	East Texas Bancshares, Inc.	10/5/1910	5	90	No	350,754	1.03	6.53
First State Bank of Mobeetie	Mobeetie		1/1/1906	2	12	No	78,324	0.87	7.55

Source: S&P Global Market Intelligence

Texas – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
First State Bank of Odem	Odem	Odem Bancshares, Inc.	11/12/1945	4	39	No	137,295	1.31	11.64
First State Bank of Paint Rock	Paint Rock	Paint Rock Bancshares, Inc.	4/1/1910	2	14	Yes	105,240	1.27	10.59
First State Bank of San Diego	San Diego	San Diego Bancshares, Inc.	8/9/1954	1	17	Yes	63,547	0.99	10.87
First State Bank of Texas	Orange	County Bancshares, Inc.	8/12/1914	3	39	Yes	172,103	0.67	4.61
First State Bank of Uvalde	Uvalde	Briscoe Ranch, Inc.	7/1/1907	8	118	No	1,792,388	1.21	15.43
First Texas Bank	Georgetown	First Texas Bancorp, Inc.	1/1/1898	8	106	No	646,673	1.08	12.99
First Texas Bank	Killeen	First Texas Bancorp, Inc.	1/1/1963	6	77	No	311,458	0.82	7.54
First Texas Bank	Lampasas	First Texas Bancorp, Inc.	10/2/1884	2	31	No	134,416	1.25	11.06
First United Bank	Dimmitt	Plains Bancorp, Inc.	3/7/1907	15	208	Yes	1,346,857	1.37	13.71
FirstBank Southwest	Amarillo	FirstPerryton Bancorp, Inc.	1/1/1907	8	187	Yes	1,011,080	1.16	13.31
FirstCapital Bank of Texas, N.A.	Midland	First Bancshares of Texas, Inc.	11/17/1998	12	209	No	1,095,724	1.20	11.74
First-Lockhart National Bank	Lockhart	Lockhart Bankshares, Inc.	4/15/1889	4	62	No	269,236	0.94	10.45
Fort Davis State Bank	Fort Davis	Fort Davis Bancshares, Inc.	10/16/1911	3	32	Yes	91,043	0.54	5.89
Fort Hood National Bank	Fort Hood	First Community Bancshares, Inc.	10/17/1966	9	68	Yes	296,054	0.89	10.91
Freedom Bank	Freer	AOB Ventures, Inc.	7/12/1958	1	12	No	43,833	0.59	3.82
Frontier Bank of Texas	Elgin	Frontier Community Bancshares, Inc.	6/11/2007	5	52	No	305,591	0.88	6.67
Frost Bank	San Antonio	Cullen/Frost Bankers, Inc.	2/20/1899	146	4,427	No	31,709,591	1.53	14.43
Gilmer National Bank	Gilmer	Gilmer National Bancshares, Inc.	5/1/1901	1	45	No	224,843	1.09	7.81
Golden Bank, National Association	Houston		2/22/1985	8	120	No	915,200	1.69	12.93
Graham Savings and Loan, SSB	Graham	Graham Savings Financial Corp.	11/27/1934	3	32	Yes	134,979	0.89	7.41
Grandview Bank	Grandview	D2 Alliances, LLC	8/7/1890	3	34	No	205,688	1.68	19.31
Granger National Bank	Granger	Granger Bancshares, Inc.	3/8/1920	1	8	No	31,832	0.76	4.62
Greater State Bank	McAllen	Greater State Bancshares Corp.	1/1/1974	4	32	No	77,685	0.38	4.12
Gruver State Bank	Gruver	GSB Bancshares, Inc.	9/7/1946	1	13	Yes	73,547	1.31	12.08
Guadalupe Bank	Kerrville	Relationship Financial Corporation	3/17/2008	3	32	No	168,905	1.32	14.75
Guaranty Bank & Trust, N.A.	Mount Pleasant	Guaranty Bancshares, Inc.	1/17/1913	31	463	No	2,308,991	1.09	9.74
Happy State Bank	Happy	Happy Bancshares, Inc.	1/1/1908	35	695	No	3,477,696	1.13	8.05
Haskell National Bank	Haskell	Haskell Bancshares, Inc.	11/25/1890	2	26	Yes	72,124	0.69	5.95
Henderson Federal Savings Bank	Henderson		1/11/1929	1	22	No	106,115	1.00	4.80
Heritage Bank	Pearland	Heritage Bancorp, Inc.	9/16/1985	5	69	No	280,834	1.47	11.56
Herring Bank	Amarillo	Herring Bancorp, Inc.	1/1/1899	13	164	Yes	410,687	0.74	6.95
Hill Bank & Trust Co.	Weimar	Hill Bancshare Holdings, Inc.	1/1/1873	1	15	No	141,164	1.35	7.87
HomeBank Texas	Seagoville	MTA Bancshares Inc.	4/7/1952	3	41	Yes	192,855	1.65	16.17
HomeTown Bank, N.A.	Galveston		6/23/1966	7	109	No	585,312	1.48	13.46
Hondo National Bank	Hondo	Texas Heritage Bancshares, Inc.	2/1/1936	5	59	Yes	261,716	1.05	10.43
Horizon Bank, SSB	Austin	Frontier Bancshares, Inc.	1/1/1905	6	154	No	1,069,683	1.85	22.26
Incommons Bank, N.A.	Mexia	Bi-Stone Bancshares, Inc.	2/1/1882	6	55	No	171,887	0.70	7.75
Independent Bank	McKinney	Independent Bank Group, Inc.	1/1/1913	106	1,530	No	14,137,396	1.55	9.38
Industry State Bank	Industry	Industry Bancshares, Inc.	6/1/1911	4	117	No	816,244	1.59	14.65
International Bank of Commerce	Brownsville	International Bancshares Corporation	10/9/1984	12	240	No	1,047,570	2.33	13.63
International Bank of Commerce	Zapata	International Bancshares Corporation	2/6/1984	10	136	No	418,869	0.95	5.94
International Bank of Commerce	Laredo	International Bancshares Corporation	9/2/1966	120	2,422	No	8,523,139	1.96	12.19
Interstate Bank, SSB	Perryton	ISB Holdings, Inc.	5/9/1958	2	36	Yes	199,130	1.07	10.75
Inwood National Bank	Dallas	Inwood Bancshares, Inc.	4/9/1964	14	230	Yes	2,822,385	1.52	13.98
Jacksboro National Bank	Jacksboro	Jacksboro National Bancshares, Inc.	7/24/1905	2	51	Yes	237,982	0.61	5.66

Source: S&P Global Market Intelligence

Texas – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
Jefferson Bank	San Antonio	Jefferson Bancshares, Inc.	8/12/1946	13	349	Yes	1,928,757	0.94	11.81
Johnson City Bank	Johnson City	Pedernales Investment Corporation	8/1/1944	1	26	Yes	121,010	1.01	8.29
Junction National Bank	Junction		4/1/1935	1	12	Yes	66,428	1.08	12.17
Justin State Bank	Justin	Charis Holdings, Inc.	1/24/1907	1	20	No	97,118	(0.07)	(0.30)
Karnes County National Bank of Karnes City	Karnes City		2/4/1901	2	33	No	413,687	1.11	13.31
Keystone Bank, National Association	Austin	Keystone Bancshares, Inc.	4/1/1997	2	25	No	84,022	(2.01)	(8.83)
Kleberg Bank, N.A.	Kingsville	Kleberg and Company Bankers, Inc.	1/1/1905	5	145	Yes	534,282	0.83	7.23
Kress National Bank	Kress	Kress National Bancshares, Inc.	9/17/1963	1	7	Yes	46,690	0.78	6.71
Lakeside National Bank	Rockwall	A.N.B. Holding Company, Ltd.	7/12/1974	1	10	No	61,257	0.62	6.38
Lamar National Bank	Paris	Lamar Bancorporation, Inc.	1/1/1981	3	45	Yes	163,791	0.72	6.80
Lamesa National Bank	Lamesa		7/2/1906	1	28	Yes	351,178	0.53	5.60
LegacyTexas Bank	Plano	LegacyTexas Financial Group, Inc.	1/1/1952	43	875	No	9,348,557	1.86	14.84
Legend Bank, N.A.	Bowie	Legend Bancorp, Inc.	3/19/1890	12	153	Yes	705,582	1.13	10.61
Liberty Capital Bank	Addison	Liberty Capital Bancshares, Inc.	9/15/2008	1	26	Yes	271,016	1.47	15.02
Liberty National Bank in Paris	Paris	Paris Bancshares, Inc.	4/20/1931	2	48	No	288,529	1.27	7.78
Llano National Bank	Llano	Hill Country Bancshares, Inc.	1/17/1983	4	43	No	178,942	1.35	11.53
Lone Star Bank	Houston		8/23/2006	3	23	No	130,847	0.97	7.86
Lone Star Capital Bank, National Association	San Antonio		3/9/1999	7	66	No	247,505	0.51	3.71
Lone Star National Bank	McAllen	Lone Star National Bancshares--Texas, Inc.	1/23/1983	34	661	No	2,292,845	1.16	9.91
Lone Star State Bank of West Texas	Lubbock	Lone Star State Bancshares, Inc.	8/9/1919	5	92	Yes	885,863	1.31	10.90
Lovelady State Bank	Lovelady		11/4/1974	1	12	Yes	45,962	0.95	9.49
Lytle State Bank of Lytle, Texas	Lytle		9/17/1910	1	22	No	90,458	1.10	7.02
MapleMark Bank	Dallas	Maple Financial Holdings, Inc.	1/1/1909	2	50	No	391,502	(3.34)	(11.31)
Marion State Bank	Marion	Marion Bancshares, Inc.	10/26/1906	1	15	Yes	110,185	1.25	9.86
Mason Bank	Mason	Mason Bancshares, Inc.	1/15/1904	1	17	Yes	115,763	1.13	7.07
Menard Bank	Menard	Menard Bancshares, Inc.	1/1/1919	1	10	Yes	37,471	0.66	5.09
Mills County State Bank	Goldthwaite	Goldthwaite Bancshares, Inc.	6/4/1888	5	79	Yes	316,137	0.87	9.63
Mineola Community Bank, SSB	Mineola	Mineola Community Mutual Holding Company	4/1/1934	6	62	No	249,642	0.28	2.17
MINT National Bank	Kingwood	MINT Holdings, Inc.	1/5/2009	1	27	No	219,947	1.81	14.69
Moody National Bank	Galveston	Moody Bancshares, Inc.	1/1/1907	15	195	No	1,037,763	1.53	10.66
Morris County National Bank	Naples	Morris County Bankshares, Inc.	8/15/1893	2	33	Yes	94,899	0.04	0.45
Muenster State Bank	Muenster		6/23/1923	2	18	Yes	165,109	1.15	8.19
National Bank & Trust	La Grange	First La Grange Bancshares, Inc.	7/9/1888	2	29	Yes	245,003	0.67	7.99
National Bank of Andrews	Andrews	Andrews Bancshares, Inc.	11/12/1945	3	58	Yes	219,381	2.26	21.19
National Bank of Texas at Fort Worth	Fort Worth	Horizon Bankshares, Inc.	11/29/1973	4	66	Yes	282,316	0.61	5.70
National United	Gatesville	National United Bancshares, Inc.	8/21/1889	6	160	No	634,496	0.95	9.22
NewFirst National Bank	El Campo	NewFirst Financial Group, Inc.	1/22/1902	9	100	Yes	698,121	1.99	17.35
NexBank SSB	Dallas	SLHC Trust	1/1/1922	3	84	No	8,221,288	1.29	14.37
Normangee State Bank	Normangee	Normangee Bancshares, Inc.	10/10/1912	1	19	No	119,437	1.11	7.21
North Dallas Bank & Trust Co.	Dallas		3/20/1961	6	154	No	1,311,527	0.87	7.84
Oakwood Bank	Dallas	Oakwood Bancshares, Inc.	1/2/1900	3	40	No	301,735	(0.09)	(0.57)
One World Bank	Dallas	One World Holding, Inc.	4/4/2005	1	25	No	102,571	1.18	8.32
Ozona National Bank	Ozona	ONB Bancshares, Inc.	6/1/1905	7	68	Yes	265,166	1.34	12.55
Panola National Bank	Carthage	Panola National Bancshares, Inc.	10/6/1983	2	26	Yes	113,195	0.65	6.85
Pavillion Bank	Richardson	AmTex Bancshares, Inc.	1/17/1983	1	18	No	79,498	1.12	8.39

Source: S&P Global Market Intelligence

Texas – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
Pearland State Bank	Pearland	Coastal Bancshares, Inc.	1/6/1960	1	25	Yes	195,533	1.08	10.80
Pecos County State Bank	Fort Stockton	Pecos County Bancshares, Inc.	5/11/1928	5	60	Yes	267,109	1.07	14.03
Pegasus Bank	Dallas		1/24/2007	3	48	No	624,221	1.16	17.37
Peoples Bank	Lubbock	Peoples Bancorp, Inc.	2/13/1968	8	103	No	512,768	1.26	11.89
Peoples Bank	Paris	Texas Peoples National Bancshares, Inc.	12/16/1988	3	42	Yes	149,634	0.87	11.78
Peoples State Bank	Shepherd	AmTex Bancshares, Inc.	9/21/1921	3	28	No	130,490	0.74	9.99
Peoples State Bank	Rocksprings		5/1/1943	1	6	Yes	77,366	1.16	9.45
Peoples State Bank of Hallettsville	Hallettsville		1/18/1929	1	27	No	276,300	0.87	7.80
Perryton National Bank	Perryton	Perryton Bancshares, Inc.	1/1/1919	1	21	Yes	182,270	1.20	9.92
Pilgrim Bank	Pittsburg	Pilgrim Bancorporation	4/11/1911	16	110	Yes	575,078	0.74	6.44
Pinnacle Bank	Fort Worth	Pinnacle Bancorp, Inc.	8/10/1970	22	233	No	1,382,782	1.18	8.65
Pioneer Bank, SSB	Austin	JLL Associates G.P. FCH LLC	5/14/2007	20	215	No	1,576,735	0.51	5.51
Plains State Bank	Humble	Plains Acquisition Corporation	4/6/1957	4	66	No	521,800	1.52	14.06
PlainsCapital Bank	Dallas	Hilltop Holdings Inc.	9/15/1955	65	3,743	No	9,866,465	1.35	9.15
Pointbank	Pilot Point	Pilot Point Bancorp, Inc.	7/1/1884	9	120	Yes	548,883	0.93	9.38
POINTWEST Bank	West	West Bancshares, Inc.	1/1/1893	4	31	Yes	99,286	0.70	8.24
Powell State Bank	Powell		1/1/1910	1	11	No	41,755	0.51	7.22
Preferred Bank	Houston	Preferred Bancshares, Inc.	2/1/1985	5	43	No	268,384	1.19	7.31
Prosperity Bank	El Campo	Prosperity Bancshares, Inc.	9/13/1949	264	3,065	No	22,352,843	1.50	8.53
Providence Bank of Texas	Southlake	Providence Bancshares Corporation	8/27/2007	2	22	No	149,066	1.01	8.17
R Bank	Round Rock	R Corp Financial	6/22/2009	8	104	No	518,914	0.84	9.20
Rio Bank	McAllen	Rio Financial Services, Inc.	2/11/1985	14	197	No	545,256	0.69	7.39
Robert Lee State Bank	Robert Lee	Robert Lee Bancshares, Inc.	10/23/1936	1	15	No	43,005	0.56	4.39
Roscoe State Bank	Roscoe	Roscoe Financial Corporation	12/6/1906	3	40	Yes	164,227	1.01	9.86
Round Top State Bank	Round Top	Round Top Bancshares, Inc.	12/19/1912	6	76	No	565,437	1.30	12.16
Sage Capital Bank	Gonzales	ANB Bancshares Inc.	7/12/1984	8	85	No	409,488	1.10	10.18
Sanger Bank	Sanger	Sanger Bancshares, Inc.	9/8/1987	2	30	No	137,534	1.18	7.92
Santa Anna National Bank	Santa Anna		12/1/1933	1	12	No	50,329	1.67	14.92
Schertz Bank & Trust	Schertz	Schertz Bancshares Corporation	6/1/1913	5	62	No	407,329	1.53	12.45
Security Bank	Midland	Security Star Bancshares, Inc.	2/10/1928	12	175	Yes	907,416	1.74	13.09
Security Bank of Crawford	Crawford	Anchor Bancshares, Inc.	3/30/1940	1	11	No	64,905	0.22	2.30
Security State Bank	Winters		1/1/1917	2	19	Yes	63,968	0.91	10.63
Security State Bank	Farwell		1/19/1925	1	15	Yes	153,470	1.61	12.34
Security State Bank	Pearsall		1/1/1925	7	83	No	629,014	1.30	12.16
Security State Bank & Trust	Fredericksburg	Security Holding Company	4/12/1941	20	284	Yes	1,051,768	1.43	10.93
Shelby Savings Bank, SSB	Center	Shelby Bancshares, Inc.	7/27/1982	5	83	Yes	302,724	0.98	7.64
Southside Bank	Tyler	Southside Bancshares, Inc.	10/3/1960	63	838	No	6,212,894	1.39	9.76
SouthStar Bank, S.S.B.	Moulton	Southern Bancshares, Inc.	11/5/1920	15	144	No	710,788	1.01	8.55
SouthTrust Bank, N.A.	George West	Live Oak Bancshares Corporation	1/1/1934	6	93	Yes	393,850	0.63	5.69
Southwest Bank	Odessa	Odessa SouthWest Bancshares, Inc.	12/15/1947	6	105	Yes	435,615	1.41	16.49
Southwestern National Bank	Houston	SWNB Bancorp, Inc.	11/3/1997	7	100	No	473,395	1.39	11.34
Spectra Bank	Fort Worth	Riverbend Financial Corporation	6/30/1986	2	27	Yes	70,428	0.32	2.96
Spirit of Texas Bank, SSB	Conroe	Spirit of Texas Bancshares, Inc.	9/7/1976	26	282	No	1,475,535	1.20	10.97
Spring Hill State Bank	Longview	Spring Hill Holdings Corporation	9/19/1977	3	45	No	203,333	1.05	9.83
Spur Security Bank	Spur	Espuela Bank Shares, Inc.	12/23/1933	1	8	Yes	46,188	0.23	2.31

Source: S&P Global Market Intelligence

Texas – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
State Bank of De Kalb	De Kalb		2/19/1937	7	71	Yes	276,744	1.42	12.47
State Bank of Texas	Dallas	SBT Bancshares, Inc.	10/19/1987	6	92	Yes	886,174	3.45	20.63
State National Bank in West	West		1/1/1909	1	15	No	77,641	0.64	7.63
State National Bank of Big Spring	Big Spring	SNB Financial, Inc.	3/1/1909	3	31	Yes	395,782	1.22	13.03
State National Bank of Groom	Groom	Groom Bancshares, Inc.	1/1/1904	2	10	Yes	39,021	0.41	4.06
Stockmens National Bank in Cotulla	Cotulla		1/1/1904	1	15	Yes	90,041	1.01	10.53
Sundown State Bank	Sundown	Sundown Bankshares, Inc.	5/21/1963	5	32	No	163,886	1.17	10.89
T Bank, National Association	Dallas	Tectonic Financial, Inc.	11/2/2004	1	46	No	310,424	1.77	13.50
TBK Bank, SSB	Dallas	Triumph Bancorp, Inc.	7/15/1981	61	1,150	No	4,506,143	1.50	10.47
Tejas Bank	Monahans	Sandhills Bancshares, Inc.	5/9/1960	1	15	Yes	177,410	2.21	20.12
Texan Bank, National Association	Houston	Friendswood Capital Corporation	12/10/2007	4	57	No	314,105	0.39	2.75
Texana Bank, National Association	Linden	Linden Bancshares, Inc.	1/20/1914	5	61	No	213,656	0.43	5.31
Texas Advantage Community Bank, National Association	Alvin		12/18/2006	2	23	No	112,437	0.76	8.05
Texas Bank	Henderson	Henderson Texas Bancshares, Inc.	5/5/1973	9	141	Yes	490,310	0.71	7.14
Texas Bank and Trust Company	Longview	Longview Financial Corporation	3/4/1958	21	471	No	2,615,258	1.56	13.67
Texas Bank Financial	Weatherford	Texas Banc Financial Corporation	6/12/1987	4	105	Yes	374,938	1.86	19.23
Texas Brand Bank	Dallas	Texas Brand Bancshares, Inc.	3/4/2005	3	36	No	206,019	1.05	8.06
Texas Capital Bank, National Association	Dallas	Texas Capital Bancshares, Inc.	10/3/1997	12	1,647	No	28,371,355	1.25	13.23
Texas Champion Bank	Corpus Christi	Mesquite Financial Services, Inc.	8/12/1912	11	102	No	325,453	0.60	5.01
Texas Citizens Bank, National Association	Pasadena	Texas Citizens Bancorp, Inc.	5/3/2006	6	108	No	554,572	0.22	2.55
Texas Community Bank	Laredo	Vision Bancshares, Inc.	6/20/1983	9	210	No	1,482,726	1.34	13.02
Texas Exchange Bank, SSB	Crowley		1/5/1970	2	22	Yes	1,084,207	1.03	8.54
Texas Financial Bank	Eden	Eden Financial Corporation	8/1/1986	3	23	No	109,083	1.29	13.09
Texas First Bank	Texas City	Texas Independent Bancshares, Inc.	4/23/1982	22	205	Yes	1,081,910	1.27	12.08
Texas First State Bank	Riesel	Texas First Bancshares, Inc.	7/26/1906	6	70	No	403,276	0.28	3.40
Texas Gulf Bank, National Association	Houston	Texas Gulf Bancshares, Inc.	7/11/1913	9	114	Yes	597,955	1.04	9.80
Texas Heritage Bank	Boerne	Southwestern Bancorp, Inc.	11/1/1931	3	35	Yes	148,161	1.13	13.00
Texas Heritage National Bank	Daingerfield	Daingerfield Holding Company	1/1/1889	4	35	Yes	139,371	0.85	7.48
Texas Hill Country Bank	Bandera	Texas Hill Country Bancshares, Inc.	4/1/2009	3	30	No	149,750	0.90	8.92
Texas National Bank	Mercedes	MNB Ventures, Inc.	11/26/1920	6	83	No	284,581	1.16	12.59
Texas National Bank	Sweetwater	Mesa Financial Corporation	5/8/1995	2	28	Yes	146,777	0.56	6.14
Texas National Bank of Jacksonville	Jacksonville	Texas National Bancorporation	3/19/1985	7	94	No	541,426	1.20	12.34
Texas Regional Bank	Harlingen	Texas State Bankshares, Inc.	3/5/1987	19	259	No	952,340	0.72	6.60
Texas Republic Bank, National Association	Frisco	TXRB Holdings, Inc.	5/21/1891	3	47	No	277,163	1.61	13.96
Texas Security Bank	Dallas	Texas Security Bankshares, Inc.	5/5/2008	3	54	No	486,335	0.95	7.46
Texas Star Bank	Van Alstyne	Van Alstyne Financial Corporation	6/1/1890	7	93	No	380,950	2.08	17.41
Texas State Bank	San Angelo	Texas Bancorp, Inc.	2/16/1963	4	66	Yes	274,390	1.20	10.74
TexasBank	Brownwood		3/7/1966	10	124	Yes	502,646	1.97	14.75
TexStar National Bank	Universal City	TexStar Bancshares, Inc.	1/20/2004	6	42	Yes	264,044	1.00	8.93
Third Coast Bank, SSB	Humble	Third Coast Bancshares, Inc.	3/1/2008	7	144	No	832,031	0.60	6.76
TIB The Independent BankersBank, National Association	Farmers Branch	Independent Bankers Financial Corporation	1/21/1982	6	288	No	2,585,685	0.89	8.24
Titan Bank, N.A.	Mineral Wells	BMC Bancshares, Inc.	1/1/1907	2	25	Yes	111,223	1.34	12.53
Tolleson Private Bank	Dallas	Tolleson Wealth Management, Inc.	2/10/2003	1	41	Yes	571,895	1.37	15.72
TransPecos Banks, SSB	Pecos	TransPecos Financial Corp.	3/31/1924	4	53	Yes	224,413	0.26	2.90
Trinity Bank, N.A.	Fort Worth		5/28/2003	1	21	No	256,510	1.88	14.72

Source: S&P Global Market Intelligence

Texas – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
TrustTexas Bank, SSB	Cuero	TrustTexas Mutual Holding Company	1/1/1921	6	80	No	337,234	0.78	7.16
U Bank	Huntington	Huntington Bancshares, Inc.	1/23/1961	5	73	No	238,112	1.11	9.92
United Bank of El Paso del Norte	El Paso	Southwest United Bancshares, Inc.	5/1/2001	4	48	No	238,049	1.25	11.95
United Texas Bank	Dallas	UTB Financial Holding Company	4/7/1986	2	35	No	487,310	0.83	8.20
Unity National Bank of Houston	Houston		8/2/1985	3	32	No	95,894	(1.65)	(16.04)
USAA Federal Savings Bank	San Antonio	United Services Automobile Association	12/30/1983	1	6,772	No	86,617,761	1.23	12.64
ValueBank Texas	Corpus Christi	First International Bancshares, Inc.	4/27/1967	8	100	No	241,923	1.25	12.86
Vantage Bank Texas	San Antonio	VBT Financial Corporation	11/6/1923	24	474	No	1,910,295	1.92	17.13
VeraBank, National Association	Henderson	VeraBank, Inc.	3/26/1930	37	468	No	2,323,981	1.02	10.77
Veritex Community Bank	Dallas	Veritex Holdings, Inc.	1/23/2004	45	650	No	7,929,968	1.06	7.95
Vista Bank	Ralls	Vista Bancshares, Inc.	1/25/1912	15	133	No	840,500	(0.23)	(2.19)
Waggoner National Bank of Vernon	Vernon	Waggoner National Bancshares, Inc.	7/3/1899	2	62	Yes	299,773	2.09	16.27
Wallis Bank	Wallis	Wallis Bancshares, Inc.	1/10/1906	11	155	Yes	718,071	2.15	18.89
Wellington State Bank	Wellington	WSB Bancshares, Inc.	1/1/1906	10	105	Yes	400,593	0.74	6.42
West Texas National Bank	Midland	First-West Texas Bancshares, Inc.	1/1/1904	10	171	Yes	1,377,978	1.54	16.60
West Texas State Bank	Odessa		3/3/1937	8	93	Yes	424,488	1.11	9.83
West Texas State Bank	Snyder	WTSB Bancorp, Inc.	1/14/1950	2	28	Yes	135,156	0.94	7.94
Western Bank	Lubbock	Circle I Bank Group, Inc.	8/16/1909	7	63	Yes	250,051	0.85	9.68
WestStar Bank	El Paso	WestStar Bank Holding Company, Inc.	5/1/1990	14	317	Yes	1,889,715	1.86	14.96
Woodforest National Bank	The Woodlands	Woodforest Financial Group, Inc.	9/5/1980	750	4,860	Yes	6,435,772	1.65	18.69
Worthington National Bank	Arlington		11/21/2002	4	53	No	292,900	0.89	9.21
Yoakum National Bank	Yoakum	Yoakum National BancShares, Inc.	1/1/1890	1	30	Yes	223,168	1.07	8.01
Zapata National Bank	Zapata	Zapata Bancshares, Inc.	11/16/1961	1	20	Yes	82,292	1.59	11.80
Zavala County Bank	Crystal City		1/1/1909	2	20	No	66,521	1.04	7.67

Source: S&P Global Market Intelligence

Texas – 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	Chase Bank USA, National Association	Houston	7,198	1	54,029,495	54,029,495	141,373,959	7,506	19,641	**141,373,959**
2	USAA Federal Savings Bank	San Antonio	6,772	1	76,457,373	76,457,373	86,617,761	11,290	12,791	**86,617,761**
3	Comerica Bank	Dallas	6,927	435	55,866,000	128,428	162,297	8,065	10,192	**70,599,000**
4	Frost Bank	San Antonio	4,427	146	26,360,529	180,552	217,189	5,954	7,163	**31,709,591**
5	Texas Capital Bank, National Association	Dallas	1,647	12	20,734,961	1,727,913	2,364,280	12,590	17,226	**28,371,355**
6	Prosperity Bank	El Campo	3,065	264	17,225,529	65,248	84,670	5,620	7,293	**22,352,843**
7	Independent Bank	McKinney	1,530	106	11,248,880	106,122	133,372	7,352	9,240	**14,137,396**
8	PlainsCapital Bank	Dallas	3,743	65	7,929,594	121,994	151,792	2,119	2,636	**9,866,465**
9	LegacyTexas Bank	Plano	875	43	7,114,123	165,445	217,408	8,130	10,684	**9,348,557**
10	International Bank of Commerce	Laredo	2,422	120	6,180,236	51,502	71,026	2,552	3,519	**8,523,139**
11	NexBank SSB	Dallas	84	3	6,008,294	2,002,765	2,740,429	71,527	97,872	**8,221,288**
12	Veritex Community Bank	Dallas	650	45	6,381,393	141,809	176,222	9,818	12,200	**7,929,968**
13	First Financial Bank, National Association	Abilene	1,207	78	6,445,680	82,637	101,487	5,340	6,558	**7,915,958**
14	Woodforest National Bank	The Woodlands	4,860	750	5,793,300	7,724	8,581	1,192	1,324	**6,435,772**
15	Southside Bank	Tyler	838	63	4,588,077	72,827	98,617	5,475	7,414	**6,212,894**
16	Amarillo National Bank	Amarillo	792	33	4,569,640	138,474	160,473	5,770	6,686	**5,295,625**
17	Allegiance Bank	Houston	584	27	3,782,191	140,081	176,519	6,476	8,161	**4,766,025**
18	TBK Bank, SSB	Dallas	1,150	61	3,336,090	54,690	73,871	2,901	3,918	**4,506,143**
19	Broadway National Bank	San Antonio	631	40	3,245,141	81,129	93,588	5,143	5,933	**3,743,522**
20	Happy State Bank	Happy	695	35	2,876,401	82,183	99,363	4,139	5,004	**3,477,696**
21	CommunityBank of Texas, N.A.	Beaumont	494	35	2,795,230	79,864	93,831	5,658	6,648	**3,284,095**
22	American National Bank of Texas	Terrell	518	27	2,739,684	101,470	112,711	5,289	5,875	**3,043,194**
23	Inwood National Bank	Dallas	230	14	2,462,387	175,885	201,599	10,706	12,271	**2,822,385**
24	City Bank	Lubbock	656	21	2,318,281	110,394	130,661	3,534	4,183	**2,743,885**
25	Texas Bank and Trust Company	Longview	471	21	2,301,754	109,607	124,536	4,887	5,553	**2,615,258**
26	TIB The Independent BankersBank, National Association	Farmers Branch	288	6	2,028,068	338,011	430,948	7,042	8,978	**2,585,685**
27	VeraBank, National Association	Henderson	468	37	2,075,638	56,098	62,810	4,435	4,966	**2,323,981**
28	Guaranty Bank & Trust, N.A.	Mount Pleasant	463	31	1,967,916	63,481	74,484	4,250	4,987	**2,308,991**
29	Lone Star National Bank	McAllen	661	34	1,929,181	56,741	67,437	2,919	3,469	**2,292,845**
30	First National Bank Texas	Killeen	2,825	317	1,843,716	5,816	6,690	653	751	**2,120,820**
31	Beal Bank, SSB	Plano	221	19	1,295,950	68,208	105,302	5,864	9,053	**2,000,729**
32	Jefferson Bank	San Antonio	349	13	1,757,422	135,186	148,366	5,036	5,527	**1,928,757**
33	Vantage Bank Texas	San Antonio	474	24	1,629,154	67,881	79,596	3,437	4,030	**1,910,295**
34	WestStar Bank	El Paso	317	14	1,581,645	112,975	134,980	4,989	5,961	**1,889,715**
35	BTH Bank, National Association	Quitman	117	13	1,452,826	111,756	142,238	12,417	15,804	**1,849,091**
36	Austin Bank, Texas National Association	Jacksonville	487	33	1,532,995	46,454	55,648	3,148	3,771	**1,836,385**
37	First State Bank of Uvalde	Uvalde	118	8	1,635,711	204,464	224,049	13,862	15,190	**1,792,388**
38	American Momentum Bank	College Station	287	22	1,452,842	66,038	77,477	5,062	5,939	**1,704,487**
39	American First National Bank	Houston	221	17	1,470,108	86,477	98,733	6,652	7,595	**1,678,456**
40	Pioneer Bank, SSB	Austin	215	20	1,011,133	50,557	78,837	4,703	7,334	**1,576,735**
41	Extraco Banks, National Association	Temple	336	17	1,216,989	71,588	87,465	3,622	4,425	**1,486,901**
42	Texas Community Bank	Laredo	210	9	1,324,655	147,184	164,747	6,308	7,061	**1,482,726**
43	Spirit of Texas Bank, SSB	Conroe	282	26	1,227,415	47,208	56,751	4,353	5,232	**1,475,535**
44	AimBank	Littlefield	245	18	1,239,068	68,837	78,898	5,057	5,797	**1,420,158**
45	Community National Bank	Midland	208	10	1,243,729	124,373	139,433	5,979	6,703	**1,394,326**
46	American Bank, National Association	Corpus Christi	266	12	1,253,143	104,429	116,111	4,711	5,238	**1,393,326**
47	Pinnacle Bank	Fort Worth	233	22	1,187,385	53,972	62,854	5,096	5,935	**1,382,782**
48	West Texas National Bank	Midland	171	10	1,233,229	123,323	137,798	7,212	8,058	**1,377,978**
49	First United Bank	Dimmitt	208	15	1,126,798	75,120	89,790	5,417	6,475	**1,346,857**
50	North Dallas Bank & Trust Co.	Dallas	154	6	1,148,433	191,406	218,588	7,457	8,516	**1,311,527**

Source: S&P Global Market Intelligence

Texas – 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	Chase Bank USA, National Association	Houston	141,373,959	12.24	4.71	2.52	27.01	192.13	NA	**9.41**
2	Vantage Bank Texas	San Antonio	1,910,295	10.91	246.18	1.10	241.93	89.44	3.97	**8.84**
3	Bank of DeSoto, National Association	Desoto	177,963	8.86	1.42	0.71	(7.62)	73.60	3.27	**7.36**
4	TBK Bank, SSB	Dallas	4,506,143	8.14	26.18	0.99	29.60	108.26	2.49	**6.52**
5	American Bank, National Association	Dallas	78,386	14.72	(0.31)	0.88	21.21	37.95	2.31	**6.38**
6	Bank of South Texas	Pharr	133,071	8.11	(4.44)	1.18	7.66	85.21	1.89	**6.22**
7	Charter Bank	Corpus Christi	277,439	9.04	12.57	0.42	(2.03)	69.22	4.11	**6.21**
8	State Bank of Texas	Dallas	886,174	8.55	2.29	1.67	15.14	86.03	4.29	**5.98**
9	First State Bank	Abernathy	41,022	10.01	67.30	1.04	10.74	74.17	2.23	**5.90**
10	Brazos National Bank	Richwood	32,201	6.56	15.44	0.09	1.04	166.66	NA	**5.73**
11	Wallis Bank	Wallis	718,071	7.24	13.27	0.93	7.19	100.24	1.63	**5.71**
12	First National Bank of Eldorado	Eldorado	61,456	9.42	2.70	0.16	(1.27)	56.34	2.21	**5.63**
13	Central Bank	Houston	752,947	7.26	16.86	0.86	12.60	87.53	2.64	**5.60**
14	First Community Bank	Corpus Christi	411,594	6.91	(1.47)	0.36	(10.32)	84.69	2.87	**5.54**
15	First National Bank of Weatherford	Weatherford	253,221	6.49	(1.37)	0.69	5.97	93.52	2.21	**5.43**
16	Southwest Bank	Odessa	435,615	7.05	6.21	0.12	12.96	68.65	2.63	**5.39**
17	First Capital Bank	Quanah	61,677	6.29	(0.54)	0.80	4.12	100.19	NA	**5.31**
18	First National Bank of Dublin	Dublin	90,304	6.38	0.26	0.24	2.48	85.03	2.53	**5.29**
18	Coleman County State Bank	Coleman	116,168	6.46	7.61	0.37	9.40	85.45	2.33	**5.29**
20	First National Bank of Hughes Springs	Hughes Springs	279,349	6.37	3.29	0.13	(2.03)	78.15	3.70	**5.28**
20	Security Bank	Midland	907,416	7.47	9.96	0.10	10.93	62.11	2.34	**5.28**
22	Amistad Bank	Del Rio	28,817	6.53	12.08	0.41	(0.28)	88.15	NA	**5.27**
23	USAA Federal Savings Bank	San Antonio	86,617,761	7.41	0.46	0.26	3.35	60.52	2.24	**5.26**
23	Rio Bank	McAllen	545,256	7.57	66.60	0.80	58.11	73.92	2.49	**5.26**
25	First National Bank Baird	Baird	427,451	6.09	9.27	0.49	3.21	96.79	1.77	**5.17**
26	United Bank of El Paso del Norte	El Paso	238,049	6.39	4.54	0.69	7.52	92.19	3.06	**5.15**
27	First Bank	Burkburnett	420,030	6.10	12.86	0.46	14.04	99.21	3.41	**5.12**
28	Texas National Bank	Mercedes	284,581	7.27	4.01	0.87	7.97	74.70	2.23	**5.11**
29	First State Bank	Shallowater	107,270	7.26	(8.28)	1.27	(2.66)	81.23	2.61	**5.09**
30	Citizens State Bank	Roma	84,577	8.32	6.30	0.89	3.80	55.49	2.97	**5.08**
31	Texas Republic Bank, National Association	Frisco	277,163	6.34	17.93	1.06	12.98	107.69	0.00	**4.98**
31	First Federal Bank Littlefield, Texas	Littlefield	47,623	6.17	(6.00)	0.83	(9.90)	102.07	2.20	**4.98**
33	First State Bank	Louise	482,877	6.26	18.44	0.29	18.02	74.95	2.72	**4.97**
34	Citizens National Bank of Texas	Waxahachie	1,092,214	5.42	15.06	0.20	10.27	96.99	3.70	**4.95**
34	Tejas Bank	Monahans	177,410	6.77	7.99	0.23	15.45	63.31	2.91	**4.95**
36	First National Bank of McGregor	McGregor	465,137	6.69	32.23	1.65	32.84	101.51	1.74	**4.94**
37	Cendera Bank, National Association	Bells	98,659	6.52	14.08	1.14	4.15	98.71	1.51	**4.93**
38	Heritage Bank	Pearland	280,834	5.68	7.86	0.63	6.88	98.02	2.72	**4.90**
38	NewFirst National Bank	El Campo	698,121	6.32	7.74	0.55	(0.97)	86.06	2.88	**4.90**
40	Horizon Bank, SSB	Austin	1,069,683	5.76	7.61	0.63	15.42	85.50	2.95	**4.89**
41	HomeBank Texas	Seagoville	192,855	5.80	8.00	0.49	6.45	96.81	2.34	**4.88**
42	Texas Star Bank	Van Alstyne	380,950	5.09	13.80	0.46	(0.43)	99.86	1.16	**4.87**
42	First National Bank of Anson	Anson	65,637	7.15	4.32	0.05	(4.43)	58.29	1.87	**4.87**
44	First National Bank of Eagle Lake	Eagle Lake	113,461	6.41	18.78	0.53	4.56	87.85	2.43	**4.86**
45	TransPecos Banks, SSB	Pecos	224,413	6.72	27.55	0.79	15.02	69.59	4.04	**4.84**
46	National Bank of Andrews	Andrews	219,381	6.31	16.11	0.20	15.00	66.66	3.11	**4.83**
46	Affiliated Bank, National Association	Arlington	798,646	6.43	15.37	1.40	30.78	111.70	NA	**4.83**
48	Texas Bank Financial	Weatherford	374,938	7.01	45.75	1.77	49.30	92.83	1.92	**4.80**
48	Enloe State Bank	Cooper	36,738	6.46	28.00	1.16	4.94	98.86	1.80	**4.80**
50	U Bank	Huntington	238,112	5.78	(5.05)	0.28	3.01	70.91	2.21	**4.79**

Source: S&P Global Market Intelligence

Texas – 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	Brazos National Bank	Richwood	32,201	802	0.24	16.67	0.00	0.00	4,992	**18.56**
2	First National Bank Texas	Killeen	2,120,820	30,737	7.86	0.28	0.00	0.00	283,874	**15.04**
3	Crockett National Bank	San Antonio	663,809	13,527	0.09	8.61	0.00	0.00	56,428	**8.77**
4	Woodforest National Bank	The Woodlands	6,435,772	129,455	4.19	0.00	0.00	0.00	483,036	**8.22**
5	Austin Capital Bank SSB	Austin	104,850	398	0.07	7.82	0.01	0.00	8,244	**8.12**
6	Colonial Savings, F.A.	Fort Worth	1,042,123	(454)	0.02	2.04	3.72	0.03	62,740	**5.96**
7	PlainsCapital Bank	Dallas	9,866,465	131,032	0.15	5.17	0.38	0.01	578,816	**5.94**
8	T Bank, National Association	Dallas	310,424	5,152	0.01	0.06	0.06	0.00	11,616	**3.99**
9	TIB The Independent BankersBank, National Association	Farmers Branch	2,585,685	21,323	0.00	0.10	0.07	0.00	95,112	**3.96**
10	Fort Hood National Bank	Fort Hood	296,054	3,170	2.05	0.00	0.00	0.00	9,629	**3.62**
11	First Bank	Burkburnett	420,030	8,208	0.33	2.76	0.05	0.01	12,753	**3.18**
12	Benchmark Bank	Plano	620,488	9,757	0.01	0.00	0.00	0.00	17,154	**2.93**
13	National Bank of Andrews	Andrews	219,381	6,092	0.25	0.00	0.00	0.01	5,734	**2.83**
14	USAA Federal Savings Bank	San Antonio	86,617,761	980,147	0.26	0.58	(0.02)	0.00	2,208,214	**2.77**
15	Texas Bank Financial	Weatherford	374,938	7,857	0.08	0.71	0.99	0.00	7,984	**2.52**
16	First Command Bank	Fort Worth	805,304	16,199	0.27	0.00	0.00	0.00	17,206	**2.20**
17	MINT National Bank	Kingwood	219,947	3,642	0.02	1.97	0.13	0.00	4,273	**2.12**
18	Amistad Bank	Del Rio	28,817	413	0.44	1.04	0.00	0.00	596	**2.08**
19	City Bank	Lubbock	2,743,885	33,679	0.30	0.71	(0.01)	(0.01)	51,856	**1.95**
20	One World Bank	Dallas	102,571	1,089	0.75	0.83	0.15	(0.01)	1,726	**1.87**
21	Titan Bank, N.A.	Mineral Wells	111,223	2,250	0.75	0.14	(0.11)	0.01	2,337	**1.85**
22	Spectra Bank	Fort Worth	70,428	285	0.81	0.00	0.00	0.00	1,247	**1.84**
23	First National Bank of Livingston	Livingston	374,168	5,156	0.50	0.00	0.00	0.00	6,852	**1.82**
24	Citizens National Bank at Brownwood	Brownwood	211,763	3,867	0.53	0.02	0.04	0.01	3,633	**1.76**
25	American National Bank & Trust	Wichita Falls	771,720	7,962	0.11	0.17	0.05	0.00	11,922	**1.71**
25	Herring Bank	Amarillo	410,687	4,004	0.42	0.17	0.00	(0.01)	7,003	**1.71**
27	Chase Bank USA, National Association	Houston	141,373,959	3,238,775	0.00	0.00	1.32	0.00	2,221,432	**1.70**
28	International Bank of Commerce	Zapata	418,869	4,162	1.01	0.00	0.00	0.01	7,438	**1.69**
29	Zavala County Bank	Crystal City	66,521	652	0.92	0.00	0.00	0.00	1,054	**1.68**
30	First Bank & Trust	Lubbock	1,099,759	11,983	0.22	0.98	0.09	0.00	17,787	**1.63**
31	Peoples Bank	Paris	149,634	1,741	1.00	0.00	0.00	0.00	2,418	**1.61**
32	U Bank	Huntington	238,112	2,602	1.16	0.00	0.00	(0.01)	3,583	**1.52**
33	First State Bank	Abernathy	41,022	450	0.76	0.00	0.00	0.00	577	**1.48**
34	Commercial Bank of Texas, N.A.	Nacogdoches	738,605	7,948	0.51	0.21	0.09	0.00	10,519	**1.47**
34	Vantage Bank Texas	San Antonio	1,910,295	23,710	0.45	0.06	0.00	(0.01)	18,049	**1.47**
36	Comerica Bank	Dallas	70,599,000	1,278,634	0.30	0.00	0.00	0.00	1,036,302	**1.46**
37	ValueBank Texas	Corpus Christi	241,923	3,078	0.48	0.00	0.00	0.00	3,558	**1.45**
38	International Bank of Commerce	Brownsville	1,047,570	23,545	0.65	0.00	0.00	0.11	14,353	**1.42**
39	Moody National Bank	Galveston	1,037,763	15,915	0.20	0.00	0.00	0.00	14,630	**1.41**
39	International Bank of Commerce	Laredo	8,523,139	167,160	0.55	0.01	0.01	0.01	120,545	**1.41**
41	Bank and Trust, SSB	Del Rio	421,614	4,198	0.24	0.00	0.00	0.00	5,805	**1.39**
42	Industry State Bank	Industry	816,244	12,459	0.11	0.00	0.00	0.00	10,600	**1.36**
42	TransPecos Banks, SSB	Pecos	224,413	728	0.29	0.19	0.16	0.00	2,864	**1.36**
44	Ozona National Bank	Ozona	265,166	4,558	0.30	0.00	0.00	0.01	3,433	**1.35**
44	Tolleson Private Bank	Dallas	571,895	9,762	0.00	0.00	0.00	0.00	7,246	**1.35**
46	Austin Bank, Texas National Association	Jacksonville	1,836,385	29,000	0.62	0.04	0.00	0.00	23,676	**1.33**
47	Community Bank & Trust, Waco, Texas	Waco	448,586	4,359	0.13	0.00	0.00	0.00	5,868	**1.32**
47	Lone Star National Bank	McAllen	2,292,845	24,899	0.36	0.09	0.00	0.01	28,260	**1.32**
49	American National Bank of Texas	Terrell	3,043,194	42,211	0.32	0.02	0.02	0.00	39,897	**1.31**
49	Extraco Banks, National Association	Temple	1,486,901	15,439	0.33	0.08	0.00	0.00	18,474	**1.31**

Source: S&P Global Market Intelligence

Texas – 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	NexBank SSB	Dallas	8,221,288	32.60	84	3	0.35	0.02	0.42	**0.79**
2	Texas Exchange Bank, SSB	Crowley	1,084,207	36.88	22	2	0.37	0.04	0.44	**0.86**
3	First State Bank of Uvalde	Uvalde	1,792,388	34.77	118	8	0.53	0.05	0.30	**0.88**
4	Falls City National Bank	Falls City	410,745	24.64	28	3	0.52	0.09	0.30	**0.91**
5	Lamesa National Bank	Lamesa	351,178	41.31	28	1	0.62	0.12	0.18	**0.92**
6	First National Bank of Mertzon	Mertzon	462,595	42.13	31	3	0.55	0.09	0.31	**0.95**
7	Bank of Brenham, National Association	Brenham	429,426	40.18	26	1	0.49	0.06	0.45	**1.00**
8	Citizens 1st Bank	Tyler	704,722	36.06	61	4	0.61	0.07	0.39	**1.08**
9	Fayetteville Bank	Fayetteville	507,380	42.75	33	3	0.56	0.11	0.43	**1.10**
10	First National Bank of Lake Jackson	Lake Jackson	270,136	52.33	29	2	0.66	0.10	0.36	**1.11**
11	First National Bank of Shiner	Shiner	773,536	41.13	61	5	0.63	0.12	0.42	**1.17**
12	Bank of Texas	Midland	365,285	31.30	23	3	0.78	0.08	0.32	**1.18**
13	BTH Bank, National Association	Quitman	1,849,091	37.41	117	13	0.67	0.18	0.35	**1.20**
14	Hill Bank & Trust Co.	Weimar	141,164	47.17	15	1	0.67	0.14	0.46	**1.27**
15	Peoples State Bank of Hallettsville	Hallettsville	276,300	55.01	27	1	0.81	0.09	0.38	**1.29**
16	Burton State Bank	Burton	69,384	51.40	9	1	0.73	0.21	0.38	**1.31**
17	Peoples State Bank	Rocksprings	77,366	44.56	6	1	0.65	0.27	0.41	**1.33**
18	State National Bank of Big Spring	Big Spring	395,782	43.92	31	3	0.72	0.15	0.46	**1.34**
19	Prosperity Bank	El Campo	22,352,843	40.86	3,065	264	0.87	0.18	0.30	**1.35**
20	First National Bank of Alvin	Alvin	142,574	49.09	20	2	0.63	0.23	0.53	**1.38**
21	Citizens National Bank of Crosbyton	Crosbyton	51,115	48.09	9	1	0.88	0.10	0.42	**1.40**
22	Pearland State Bank	Pearland	195,533	48.75	25	1	0.85	0.29	0.28	**1.42**
23	First National Bank of Aspermont	Aspermont	65,591	46.74	8	1	0.75	0.19	0.50	**1.44**
24	National Bank & Trust	La Grange	245,003	58.78	29	2	0.75	0.13	0.57	**1.45**
25	Columbus State Bank	Columbus	92,143	56.28	13	2	0.78	0.18	0.50	**1.47**
26	United Texas Bank	Dallas	487,310	55.13	35	2	0.86	0.13	0.49	**1.47**
27	Citizens State Bank	Buffalo	962,674	50.65	101	9	0.76	0.14	0.58	**1.48**
28	Commerce Bank	Laredo	601,246	40.58	56	5	0.39	0.24	0.87	**1.50**
29	Atascosa Bank	Pleasanton	91,259	51.33	12	1	0.79	0.14	0.57	**1.50**
30	First National Bank of Bellville	Bellville	717,272	47.36	52	3	0.77	0.13	0.61	**1.51**
31	Inwood National Bank	Dallas	2,822,385	42.43	230	14	0.89	0.24	0.39	**1.51**
32	Yoakum National Bank	Yoakum	223,168	50.24	30	1	0.87	0.18	0.48	**1.53**
33	Stockmens National Bank in Cotulla	Cotulla	90,041	52.93	15	1	0.84	0.17	0.52	**1.53**
34	First National Bank of Stanton	Stanton	222,644	46.02	20	2	0.89	0.32	0.38	**1.59**
35	Perryton National Bank	Perryton	182,270	49.06	21	1	0.91	0.17	0.52	**1.60**
36	Dilley State Bank	Dilley	130,645	58.69	20	1	1.11	0.10	0.41	**1.62**
37	First National Bank of Sterling City	Sterling City	197,023	58.18	21	3	0.91	0.20	0.52	**1.63**
38	Muenster State Bank	Muenster	165,109	50.34	18	2	1.02	0.13	0.54	**1.68**
39	First State Bank	Hemphill	61,585	80.06	12	1	1.01	0.15	0.52	**1.68**
40	State Bank of Texas	Dallas	886,174	25.57	92	6	1.05	0.19	0.45	**1.69**
41	Citizens State Bank	Sealy	282,590	47.96	34	1	1.02	0.12	0.57	**1.70**
42	Karnes County National Bank of Karnes City	Karnes City	413,687	56.73	33	2	0.98	0.15	0.59	**1.72**
43	Southside Bank	Tyler	6,212,894	47.93	838	63	1.12	0.22	0.41	**1.75**
44	First National Bank of Floydada	Floydada	108,916	47.19	14	1	1.05	0.15	0.55	**1.75**
45	Security State Bank	Pearsall	629,014	50.46	83	7	1.14	0.23	0.40	**1.77**
46	Round Top State Bank	Round Top	565,437	50.90	76	6	1.06	0.24	0.47	**1.77**
47	Community Bank	Longview	219,745	42.27	38	6	0.86	0.38	0.54	**1.79**
48	First National Bank in Port Lavaca	Port Lavaca	320,680	56.15	48	4	1.05	0.31	0.44	**1.79**
49	Trinity Bank, N.A.	Fort Worth	256,510	44.04	21	1	1.17	0.18	0.45	**1.80**
50	Industry State Bank	Industry	816,244	45.62	117	4	1.22	0.15	0.45	**1.81**

Source: S&P Global Market Intelligence

Texas – 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	North Dallas Bank & Trust Co.	Dallas	1,311,527	628,106	1.97	0.01	0.00	0.01	(0.10)	**(0.08)**
2	Gruver State Bank	Gruver	73,547	40,191	1.21	0.00	0.00	0.00	(0.06)	**(0.06)**
3	Chappell Hill Bank	Chappell Hill	32,430	24,711	2.27	0.00	0.00	0.00	0.00	**0.00**
3	Menard Bank	Menard	37,471	12,283	1.67	0.00	0.00	0.00	0.00	**0.00**
3	First State Bank	Abilene	37,654	13,038	0.77	0.00	0.00	0.00	0.00	**0.00**
3	Chasewood Bank	Houston	94,617	54,803	0.84	0.00	0.00	0.00	0.00	**0.00**
3	Liberty Capital Bank	Addison	271,016	189,633	1.01	0.00	0.00	0.00	0.00	**0.00**
8	Western Bank	Lubbock	250,051	172,764	0.93	0.00	0.00	0.00	0.00	**0.00**
9	Citizens State Bank	Sealy	282,590	139,321	1.09	0.00	0.00	0.00	0.01	**0.01**
10	Texas State Bank	San Angelo	274,390	133,686	1.02	0.00	0.00	0.00	0.01	**0.01**
11	ValueBank Texas	Corpus Christi	241,923	125,686	1.20	0.00	0.00	0.00	0.01	**0.01**
12	Citizens National Bank of Crosbyton	Crosbyton	51,115	14,066	1.43	0.00	0.06	0.00	(0.03)	**0.03**
13	Bank of San Antonio	San Antonio	790,541	606,195	0.94	0.00	0.00	0.00	0.03	**0.03**
13	Texas Brand Bank	Dallas	206,019	160,521	1.38	0.00	0.00	0.00	0.03	**0.03**
15	Inwood National Bank	Dallas	2,822,385	1,777,152	1.04	0.01	0.00	0.04	(0.01)	**0.04**
16	Bank and Trust of Bryan/College Station	Bryan	612,680	435,333	1.34	0.00	0.00	0.02	0.01	**0.04**
17	First Texas Bank	Lampasas	134,416	59,373	0.52	0.20	0.00	0.29	(0.45)	**0.04**
18	First National Bank of Mertzon	Mertzon	462,595	57,332	2.16	0.19	0.00	0.00	(0.14)	**0.05**
19	HomeBank Texas	Seagoville	192,855	158,617	1.45	0.00	0.00	0.05	0.00	**0.05**
20	First Texas Bank	Georgetown	646,673	218,416	0.44	0.00	0.00	0.00	0.05	**0.05**
21	Bank of Texas	Midland	365,285	273,724	1.32	0.05	0.00	0.00	0.00	**0.05**
22	Capital Bank of Texas	Carrizo Springs	79,558	23,863	0.89	0.00	0.06	0.00	0.00	**0.06**
23	Oakwood Bank	Dallas	301,735	227,555	0.61	0.00	0.00	0.06	0.00	**0.06**
24	Citizens Bank, National Association	Abilene	106,700	72,892	1.57	0.01	0.04	0.00	0.01	**0.06**
25	United Texas Bank	Dallas	487,310	363,928	0.71	0.00	0.00	0.00	0.09	**0.09**
26	Worthington National Bank	Arlington	292,900	218,677	1.37	0.00	0.00	0.06	0.03	**0.09**
27	Pearland State Bank	Pearland	195,533	46,290	1.10	0.04	0.00	0.07	(0.01)	**0.10**
28	Citizens State Bank	Ganado	55,305	9,778	1.34	0.11	0.00	0.00	(0.01)	**0.10**
29	Texas Hill Country Bank	Bandera	149,750	114,378	0.85	0.05	0.00	0.00	0.06	**0.12**
30	TexStar National Bank	Universal City	264,044	206,097	2.02	0.00	0.00	0.12	0.00	**0.12**
31	First National Bank of Aspermont	Aspermont	65,591	13,785	3.52	0.15	0.00	0.00	(0.02)	**0.13**
32	Austin Capital Bank SSB	Austin	104,850	84,509	0.99	0.04	0.00	0.09	0.00	**0.13**
33	Santa Anna National Bank	Santa Anna	50,329	27,978	1.50	0.00	0.00	0.12	0.01	**0.13**
34	Horizon Bank, SSB	Austin	1,069,683	825,063	1.46	0.04	0.00	0.03	0.06	**0.13**
35	Columbus State Bank	Columbus	92,143	8,936	2.71	0.13	0.00	0.00	0.00	**0.13**
36	Peoples State Bank	Rocksprings	77,366	33,642	0.30	0.14	0.00	0.00	0.01	**0.15**
37	Amistad Bank	Del Rio	28,817	21,391	1.48	0.08	0.00	0.07	0.01	**0.16**
38	Sundown State Bank	Sundown	163,886	99,483	0.88	0.03	0.00	0.07	0.08	**0.18**
39	State National Bank of Big Spring	Big Spring	395,782	88,693	1.84	0.03	0.07	0.06	0.03	**0.18**
40	Community Bank	Longview	219,745	177,717	1.47	0.18	0.00	0.00	0.00	**0.18**
41	Big Bend Banks, N.A.	Marfa	131,974	21,810	3.15	0.17	0.00	0.00	0.01	**0.18**
42	Texas Advantage Community Bank, National Association	Alvin	112,437	80,914	0.76	0.00	0.20	0.00	(0.01)	**0.19**
43	First Bank & Trust	Seymour	166,360	34,357	1.96	0.00	0.00	0.13	0.06	**0.19**
44	American Bank, National Association	Corpus Christi	1,393,326	854,388	1.79	0.09	0.01	0.07	0.02	**0.19**
45	Zavala County Bank	Crystal City	66,521	8,680	1.51	0.03	0.00	0.09	0.07	**0.20**
46	First National Bank of Lipan	Lipan	23,614	7,555	1.07	0.20	0.00	0.00	0.00	**0.20**
47	Peoples Bank	Lubbock	512,768	343,230	0.94	0.05	0.00	0.13	0.02	**0.20**
48	Texas Financial Bank	Eden	109,083	35,350	2.01	0.18	0.00	0.01	0.01	**0.21**
49	First Bank of Celeste	Celeste	52,335	20,419	1.57	0.20	0.00	0.00	0.02	**0.22**
50	Fort Hood National Bank	Fort Hood	296,054	107,817	0.50	0.00	0.00	0.00	0.21	**0.22**

Source: S&P Global Market Intelligence

Texas – Return on Average Equity Ranking

Rank	Company Name	City	Total Assets ($000)	LTM Net Income ($000)	Total Employees	LTM Net Income ($000)/ Employee	2018Q1 LTM Net Income ($000)	2017Q1 LTM Net Income ($000)	ROAA (%)	ROAE (%)
1	Charter Bank	Corpus Christi	277,439	9,309	55	169	7,890	7,946	2.53	**24.74**
2	Horizon Bank, SSB	Austin	1,069,683	18,414	154	120	12,312	11,782	1.85	**22.26**
3	Falls City National Bank	Falls City	410,745	9,084	28	324	6,217	5,312	2.32	**21.72**
4	National Bank of Andrews	Andrews	219,381	6,092	58	105	5,105	3,525	2.26	**21.19**
5	State Bank of Texas	Dallas	886,174	39,078	92	425	38,487	70,135	3.45	**20.63**
6	First Command Bank	Fort Worth	805,304	16,199	88	184	14,972	11,880	1.55	**20.27**
7	Tejas Bank	Monahans	177,410	4,808	15	321	2,790	1,860	2.21	**20.12**
8	Citizens State Bank	Miles	148,393	3,634	20	182	3,091	3,393	1.97	**20.11**
9	First State Bank	Louise	482,877	10,600	127	83	7,655	6,702	1.74	**20.00**
10	Grandview Bank	Grandview	205,688	3,459	34	102	1,632	2,329	1.68	**19.31**
11	Texas Bank Financial	Weatherford	374,938	7,857	105	75	5,210	5,159	1.86	**19.23**
12	Wallis Bank	Wallis	718,071	19,416	155	125	15,539	12,303	2.15	**18.89**
13	Woodforest National Bank	The Woodlands	6,435,772	129,455	4,860	27	93,286	84,428	1.65	**18.69**
14	First National Bank of Central Texas	Waco	860,504	18,808	93	202	16,769	15,259	1.65	**17.81**
15	First National Bank of Anson	Anson	65,637	1,255	14	90	950	362	1.48	**17.57**
16	Texas Star Bank	Van Alstyne	380,950	7,818	93	84	5,173	4,755	2.08	**17.41**
17	Pegasus Bank	Dallas	624,221	7,145	48	149	5,084	3,925	1.16	**17.37**
18	NewFirst National Bank	El Campo	698,121	18,505	100	185	16,711	15,235	1.99	**17.35**
19	Comerica Bank	Dallas	70,599,000	1,278,634	6,927	185	841,951	674,101	1.80	**17.22**
19	Community Bank	Longview	219,745	5,284	38	139	4,901	4,306	1.83	**17.22**
21	Vantage Bank Texas	San Antonio	1,910,295	23,710	474	50	3,766	7,536	1.92	**17.13**
22	Bank and Trust of Bryan/College Station	Bryan	612,680	10,527	88	120	8,293	7,494	1.76	**17.07**
23	First Community Bank	San Benito	441,751	6,008	121	50	4,245	3,335	1.41	**16.94**
24	Commercial National Bank of Texarkana	Texarkana	212,443	3,588	64	56	2,957	3,069	1.29	**16.76**
25	West Texas National Bank	Midland	1,377,978	27,655	171	162	17,802	8,977	1.54	**16.60**
26	Cowboy Bank of Texas	Maypearl	88,649	1,796	17	106	1,782	1,716	1.66	**16.49**
26	Southwest Bank	Odessa	435,615	7,623	105	73	5,882	4,847	1.41	**16.49**
28	Bank of Texas	Midland	365,285	9,319	23	405	6,510	4,388	1.93	**16.47**
29	Citizens National Bank of Texas	Waxahachie	1,092,214	23,361	192	122	18,782	15,637	1.67	**16.46**
30	Central National Bank	Waco	911,118	16,783	96	175	15,560	14,611	1.46	**16.40**
31	Waggoner National Bank of Vernon	Vernon	299,773	8,078	62	130	7,711	8,111	2.09	**16.27**
32	HomeBank Texas	Seagoville	192,855	4,181	41	102	2,699	1,624	1.65	**16.17**
33	First National Bank of Sterling City	Sterling City	197,023	1,938	21	92	1,188	1,120	0.80	**16.03**
34	First State Bank	Clute	189,385	3,482	43	81	2,505	1,612	1.39	**15.98**
35	American National Bank of Texas	Terrell	3,043,194	42,211	518	81	25,745	27,523	1.38	**15.92**
36	First Financial Bank, National Association	Abilene	7,915,958	146,553	1,207	121	122,508	100,539	1.92	**15.86**
37	Citizens Bank	Amarillo	160,331	3,491	23	152	2,957	3,399	1.64	**15.82**
38	Commercial Bank	Mason	53,804	660	10	66	672	461	1.29	**15.74**
39	Tolleson Private Bank	Dallas	571,895	9,762	41	238	10,402	9,097	1.37	**15.72**
40	First State Bank of Uvalde	Uvalde	1,792,388	20,467	118	173	18,004	16,169	1.21	**15.43**
41	First National Bank of Evant	Evant	103,032	1,664	26	64	1,316	1,128	1.28	**15.40**
42	Business Bank of Texas, N.A.	Austin	114,322	1,831	13	141	495	1,175	1.63	**15.21**
43	Farmers State Bank of Newcastle	Newcastle	45,756	643	9	71	480	573	1.43	**15.12**
44	Coleman County State Bank	Coleman	116,168	2,220	35	63	1,404	1,888	1.49	**15.02**
45	First National Bank Texas	Killeen	2,120,820	30,737	2,825	11	27,505	15,891	1.22	**15.02**
45	Liberty Capital Bank	Addison	271,016	4,873	26	187	3,410	3,443	1.47	**15.02**
47	First National Bank of Stanton	Stanton	222,644	2,703	20	135	1,706	892	1.30	**14.97**
48	WestStar Bank	El Paso	1,889,715	45,211	317	143	40,182	30,722	1.86	**14.96**
49	Santa Anna National Bank	Santa Anna	50,329	823	12	69	716	617	1.67	**14.92**
50	Bank of DeSoto, National Association	Desoto	177,963	4,087	40	102	3,835	3,156	1.70	**14.92**

Source: S&P Global Market Intelligence

Texas – 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	Horizon Bank, SSB	Austin	1,069,683	40	94	252	34	2	**84.4**
2	Wallis Bank	Wallis	718,071	11	55	318	69	12	**93.0**
3	First State Bank	Louise	482,877	33	80	279	68	9	**93.8**
4	TexasBank	Brownwood	502,646	66	76	191	102	53	**97.6**
5	State Bank of Texas	Dallas	886,174	8	115	40	321	5	**97.8**
6	First National Bank of Central Texas	Waco	860,504	160	187	84	54	14	**99.8**
7	WestStar Bank	El Paso	1,889,715	139	75	144	105	48	**102.2**
8	Citizens Bank	Amarillo	160,331	86	256	123	70	37	**114.4**
9	Bank and Trust of Bryan/College Station	Bryan	612,680	190	274	76	16	22	**115.6**
10	HomeBank Texas	Seagoville	192,855	41	309	183	19	32	**116.8**
11	Waggoner National Bank of Vernon	Vernon	299,773	101	82	94	279	31	**117.4**
12	Tejas Bank	Monahans	177,410	34	251	77	222	7	**118.2**
12	Santa Anna National Bank	Santa Anna	50,329	83	190	236	33	49	**118.2**
14	Commercial National Bank of Texarkana	Texarkana	212,443	151	142	223	65	24	**121.0**
15	First Financial Bank, National Association	Abilene	7,915,958	232	99	93	153	36	**122.6**
16	Community Bank	Longview	219,745	227	281	47	40	19	**122.8**
17	International Bank of Commerce	Brownsville	1,047,570	115	38	106	281	77	**123.4**
18	Citizens National Bank of Texas	Waxahachie	1,092,214	34	60	339	165	29	**125.4**
19	Bank of San Antonio	San Antonio	790,541	283	86	184	13	65	**126.2**
20	Comerica Bank	Dallas	70,599,000	276	36	164	146	19	**128.2**
20	Tolleson Private Bank	Dallas	571,895	379	44	65	114	39	**128.2**
22	Southwest Bank	Odessa	435,615	16	64	384	154	26	**128.8**
23	Citizens State Bank	Miles	148,393	67	362	72	136	8	**129.0**
24	Guadalupe Bank	Kerrville	168,905	85	112	335	63	52	**129.4**
25	ValueBank Texas	Corpus Christi	241,923	129	37	374	11	100	**130.2**
26	Industry State Bank	Industry	816,244	415	42	50	91	59	**131.4**
27	Security Bank	Midland	907,416	20	86	330	137	91	**132.8**
28	Texas Star Bank	Van Alstyne	380,950	42	158	235	215	16	**133.2**
28	Grandview Bank	Grandview	205,688	161	247	101	147	10	**133.2**
30	First Community Bank	San Benito	441,751	74	128	307	140	23	**134.4**
31	NewFirst National Bank	El Campo	698,121	38	66	234	320	18	**135.2**
32	T Bank, National Association	Dallas	310,424	117	8	417	60	79	**136.2**
33	Charter Bank	Corpus Christi	277,439	7	154	337	200	1	**139.8**
34	First United Bank	Dimmitt	1,346,857	216	180	127	110	75	**141.6**
35	Community National Bank & Trust of Texas	Corsicana	724,616	86	124	238	157	105	**142.0**
36	Texas Bank Financial	Weatherford	374,938	48	15	402	235	11	**142.2**
37	Texas Bank and Trust Company	Longview	2,615,258	235	106	130	166	76	**142.6**
38	Amistad Bank	Del Rio	28,817	22	18	411	37	230	**143.6**
39	First National Bank of Evant	Evant	103,032	58	174	315	134	41	**144.4**
40	Texas Financial Bank	Eden	109,083	331	115	139	48	90	**144.6**
41	Coleman County State Bank	Coleman	116,168	18	57	390	223	44	**146.4**
42	Brazos National Bank	Richwood	32,201	10	1	429	79	218	**147.4**
43	Bank of Texas	Midland	365,285	251	426	12	21	28	**147.6**
44	AimBank	Littlefield	1,420,158	156	198	189	67	130	**148.0**
44	Citizens Bank, National Association	Abilene	106,700	112	288	134	24	182	**148.0**
46	Peoples Bank	Lubbock	512,768	185	124	251	47	137	**148.8**
47	Liberty Capital Bank	Addison	271,016	220	417	62	3	45	**149.4**
48	Sundown State Bank	Sundown	163,886	74	190	276	38	170	**149.6**
49	First National Bank of Weatherford	Weatherford	253,221	15	208	323	149	54	**149.8**
50	City National Bank of Sulphur Springs	Sulphur Springs	740,164	69	86	289	174	132	**150.0**

Source: S&P Global Market Intelligence

Rank The Banks

Virginia – 2019 Q1

Virginia – Bank Listing

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
American National Bank and Trust Company	Danville	American National Bankshares Inc.	2/9/1909	30	299	No	1,857,272	1.33	10.47
Bank of Botetourt	Buchanan		9/27/1899	12	103	No	457,731	1.01	10.69
Bank of Charlotte County	Phenix	BCC Bankshares, Inc.	11/12/1912	4	31	No	140,638	1.46	9.87
Bank of Clarke County	Berryville	Eagle Financial Services, Inc.	4/1/1881	13	177	No	801,662	1.19	11.30
Bank of Fincastle	Fincastle		9/22/1875	7	59	No	214,506	0.44	3.61
Bank of Marion	Marion	Southwest Virginia Bankshares, Inc.	4/12/1874	15	111	No	380,703	1.17	10.56
Bank of Southside Virginia	Carson	Bank of Southside Virginia Corporation	8/10/1911	15	79	No	570,749	1.58	8.94
Bank of the James	Lynchburg	Bank of the James Financial Group, Inc.	7/22/1999	16	152	No	684,781	0.87	9.98
Benchmark Community Bank	Kenbridge	Benchmark Bankshares, Inc.	9/8/1971	17	177	No	704,721	1.46	13.18
Blue Grass Valley Bank	Blue Grass		12/1/1915	2	12	No	45,440	0.65	6.05
Blue Ridge Bank, National Association	Martinsville	Blue Ridge Bankshares, Inc.	1/3/1894	9	185	No	574,071	1.09	11.16
Burke & Herbert Bank & Trust Company	Alexandria		1/1/1852	25	473	No	3,003,568	1.15	10.06
Capital One Bank (USA), National Association	Glen Allen	Capital One Financial Corporation	11/22/1994	1	24,530	No	117,027,993	2.95	20.95
Capital One, National Association	McLean	Capital One Financial Corporation	5/22/1933	536	28,764	No	306,750,800	0.98	7.44
Carter Bank & Trust	Martinsville		12/30/2006	105	1,014	No	4,097,982	0.26	2.44
Chain Bridge Bank, National Association	McLean	Chain Bridge Bancorp, Inc.	8/6/2007	1	51	No	614,908	0.73	9.94
Chesapeake Bank	Kilmarnock	Chesapeake Financial Shares, Inc.	4/13/1900	17	201	No	889,773	1.42	12.73
Citizens and Farmers Bank	Toano	C&F Financial Corporation	2/1/1927	26	636	No	1,545,590	1.29	11.38
Citizens Bank and Trust Company	Blackstone	Citizens Bancorp of Virginia, Inc.	7/15/1873	11	87	No	400,766	1.36	10.68
Community Bankers' Bank	Midlothian	CBB Financial Corp.	1/2/1987	1	21	No	135,357	0.09	0.69
CornerStone Bank, National Association	Lexington		2/17/2009	3	39	No	151,557	1.03	9.29
Essex Bank	Richmond	Community Bankers Trust Corporation	1/1/1926	26	251	No	1,398,345	1.10	11.20
Farmers & Merchants Bank	Timberville	F & M Bank Corp.	4/15/1908	14	155	No	777,815	1.07	9.09
Farmers & Merchants Bank of Craig County	New Castle		5/17/1917	1	15	No	60,642	1.29	6.72
Farmers and Miners Bank	Pennington Gap		7/2/1979	6	57	No	137,834	1.24	9.23
Farmers Bank	Windsor	Farmers Bankshares, Inc.	11/15/1919	7	109	No	461,326	1.20	10.82
Farmers Bank of Appomattox	Appomattox		9/16/1918	5	71	No	234,313	1.00	7.57
Fauquier Bank	Warrenton	Fauquier Bankshares, Inc.	3/20/1902	11	143	No	700,032	1.01	10.89
First Bank	Strasburg	First National Corporation	7/1/1907	14	156	No	774,851	1.42	16.04
First Bank and Trust Company	Lebanon	First Bancorp, Inc.	8/3/1979	23	365	No	1,860,732	1.54	13.37
First Community Bank	Bluefield	First Community Bankshares, Inc.	1/7/1920	49	518	No	2,239,471	1.66	12.34
First National Bank	Altavista	Pinnacle Bankshares Corporation	3/1/1908	9	115	No	487,365	0.98	11.36
First Sentinel Bank	Richlands	First Region Bancshares, Inc.	6/20/1978	7	70	No	266,975	1.24	14.14
Freedom Bank of Virginia	Fairfax		7/23/2001	4	77	No	477,902	0.08	0.69
Frontier Community Bank	Waynesboro		2/6/2008	2	20	No	128,240	0.67	6.48
FVCbank	Fairfax	FVCBankcorp, Inc.	11/27/2007	11	130	No	1,416,878	1.19	10.00
Grundy National Bank	Grundy	GNB Bankshares Corporation	1/21/1964	8	83	No	305,030	0.29	1.36
Highlands Community Bank	Covington		9/16/2002	3	33	No	145,877	1.11	8.66
Highlands Union Bank	Abingdon	Highlands Bankshares, Inc.	4/27/1985	14	140	No	612,578	0.71	7.63
John Marshall Bank	Reston	John Marshall Bancorp, Inc.	4/17/2006	8	141	No	1,425,350	1.05	8.61
Lee Bank and Trust Company	Pennington Gap		8/22/1932	4	45	No	149,227	0.86	5.77
MainStreet Bank	Fairfax	MainStreet Bancshares, Inc.	5/26/2004	6	117	No	1,145,499	1.13	10.09
Martinsville First Savings Bank	Martinsville		1/1/1924	1	5	No	38,493	0.17	1.06
Miners Exchange Bank	Coeburn		7/8/1982	5	50	No	92,667	0.24	2.03
Movement Bank	Danville		9/8/1919	1	29	No	44,834	(4.51)	(30.23)

Source: S&P Global Market Intelligence

Virginia – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
National Bank of Blacksburg	Blacksburg	National Bankshares, Inc.	5/21/1891	25	229	No	1,254,230	1.43	9.70
New Horizon Bank, National Association	Powhatan		10/7/2009	1	20	No	86,238	0.51	4.87
New Peoples Bank, Inc.	Honaker	New Peoples Bankshares, Inc.	10/28/1998	22	252	No	720,772	0.30	3.11
Oak View National Bank	Warrenton		6/8/2009	3	43	No	244,826	0.75	8.34
Old Dominion National Bank	North Garden		7/23/2007	5	63	No	289,221	(1.98)	(7.81)
Old Point National Bank of Phoebus	Hampton	Old Point Financial Corporation	1/1/1923	21	254	No	1,021,007	0.62	6.70
Peoples Community Bank	Montross	Peoples Bankshares, Incorporated	6/17/1913	5	44	No	196,418	(0.25)	(2.71)
Pioneer Bank	Stanley	Pioneer Bankshares, Inc.	12/3/1909	7	61	No	216,015	1.17	10.16
Powell Valley National Bank	Jonesville	Powell Valley Bankshares, Inc.	1/1/1888	6	88	No	297,132	0.81	5.77
Select Bank	Forest	Select Bank Financial Corporation	6/4/2007	4	37	No	226,886	0.72	7.83
Skyline National Bank	Independence	Parkway Acquisition Corp.	11/1/1900	20	205	No	673,100	0.81	7.83
Sonabank	Glen Allen	Southern National Bancorp of Virginia, Inc.	4/14/2005	49	344	No	2,706,952	1.29	8.97
Touchstone Bank	Prince George		6/5/1906	14	130	No	439,348	0.41	3.95
TowneBank	Portsmouth		4/8/1999	42	2,200	No	11,568,273	1.28	9.41
TruPoint Bank	Grundy	Miners and Merchants Bancorp, Inc.	1/2/1975	12	122	No	448,129	0.67	7.45
Union Bank & Trust	Richmond	Union Bankshares Corporation	9/17/1902	155	1,947	No	16,868,630	1.34	8.36
United Bank	Vienna	United Bankshares, Inc.	5/10/1979	140	2,216	No	19,638,963	1.41	7.75
VCC Bank	Richmond	Virginia Community Capital, Inc.	8/20/2008	2	26	No	206,780	0.75	6.80
Village Bank	Midlothian	Village Bank and Trust Financial Corp.	12/13/1999	10	143	No	519,932	0.82	8.84
Virginia Bank and Trust Company	Danville	Virginia Bank Bankshares, Incorporated	11/24/1945	7	64	No	201,362	0.85	7.29
Virginia Commonwealth Bank	Richmond	Bay Banks of Virginia, Inc.	11/1/1930	18	164	No	1,098,906	0.58	5.70
Virginia Community Bank	Louisa	Virginia Community Bankshares, Inc.	9/10/1976	7	61	No	252,267	0.90	8.79
Virginia National Bank	Charlottesville	Virginia National Bankshares Corporation	7/29/1998	6	88	No	635,066	1.17	10.92
Virginia Partners Bank	Fredericksburg		8/5/2008	4	54	No	429,911	0.64	6.46

Source: S&P Global Market Intelligence

Virginia – 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	Capital One, National Association	McLean	28,764	536	247,954,754	462,602	572,296	8,620	10,664	**306,750,800**
2	Capital One Bank (USA), National Association	Glen Allen	24,530	1	70,050,064	70,050,064	117,027,993	2,856	4,771	**117,027,993**
3	United Bank	Vienna	2,216	140	14,242,933	101,735	140,278	6,427	8,862	**19,638,963**
4	Union Bank & Trust	Richmond	1,947	155	12,516,002	80,748	108,830	6,428	8,664	**16,868,630**
5	TowneBank	Portsmouth	2,200	42	8,780,711	209,065	275,435	3,991	5,258	**11,568,273**
6	Carter Bank & Trust	Martinsville	1,014	105	3,618,266	34,460	39,028	3,568	4,041	**4,097,982**
7	Burke & Herbert Bank & Trust Company	Alexandria	473	25	2,376,295	95,052	120,143	5,024	6,350	**3,003,568**
8	Sonabank	Glen Allen	344	49	2,114,889	43,161	55,244	6,148	7,869	**2,706,952**
9	First Community Bank	Bluefield	518	49	1,892,204	38,616	45,703	3,653	4,323	**2,239,471**
10	First Bank and Trust Company	Lebanon	365	23	1,548,912	67,344	80,901	4,244	5,098	**1,860,732**
11	American National Bank and Trust Company	Danville	299	30	1,562,830	52,094	61,909	5,227	6,212	**1,857,272**
12	Citizens and Farmers Bank	Toano	636	26	1,204,301	46,319	59,446	1,894	2,430	**1,545,590**
13	John Marshall Bank	Reston	141	8	1,180,812	147,602	178,169	8,375	10,109	**1,425,350**
14	FVCbank	Fairfax	130	11	1,218,969	110,815	128,807	9,377	10,899	**1,416,878**
15	Essex Bank	Richmond	251	26	1,170,059	45,002	53,783	4,662	5,571	**1,398,345**
16	National Bank of Blacksburg	Blacksburg	229	25	1,060,340	42,414	50,169	4,630	5,477	**1,254,230**
17	MainStreet Bank	Fairfax	117	6	969,151	161,525	190,917	8,283	9,791	**1,145,499**
18	Virginia Commonwealth Bank	Richmond	164	18	863,097	47,950	61,050	5,263	6,701	**1,098,906**
19	Old Point National Bank of Phoebus	Hampton	254	21	838,041	39,907	48,619	3,299	4,020	**1,021,007**
20	Chesapeake Bank	Kilmarnock	201	17	783,347	46,079	52,340	3,897	4,427	**889,773**
21	Bank of Clarke County	Berryville	177	13	708,965	54,536	61,666	4,005	4,529	**801,662**
22	Farmers & Merchants Bank	Timberville	155	14	601,803	42,986	55,558	3,883	5,018	**777,815**
23	First Bank	Strasburg	156	14	697,274	49,805	55,347	4,470	4,967	**774,851**
24	New Peoples Bank, Inc.	Honaker	252	22	639,202	29,055	32,762	2,537	2,860	**720,772**
25	Benchmark Community Bank	Kenbridge	177	17	628,262	36,957	41,454	3,550	3,981	**704,721**
26	Fauquier Bank	Warrenton	143	11	592,527	53,866	63,639	4,144	4,895	**700,032**
27	Bank of the James	Lynchburg	152	16	617,525	38,595	42,799	4,063	4,505	**684,781**
28	Skyline National Bank	Independence	205	20	595,044	29,752	33,655	2,903	3,283	**673,100**
29	Virginia National Bank	Charlottesville	88	6	558,433	93,072	105,844	6,346	7,217	**635,066**
30	Chain Bridge Bank, National Association	McLean	51	1	563,429	563,429	614,908	11,048	12,057	**614,908**
31	Highlands Union Bank	Abingdon	140	14	521,781	37,270	43,756	3,727	4,376	**612,578**
32	Blue Ridge Bank, National Association	Martinsville	185	9	441,157	49,017	63,786	2,385	3,103	**574,071**
33	Bank of Southside Virginia	Carson	79	15	461,449	30,763	38,050	5,841	7,225	**570,749**
34	Village Bank	Midlothian	143	10	444,018	44,402	51,993	3,105	3,636	**519,932**
35	First National Bank	Altavista	115	9	441,710	49,079	54,152	3,841	4,238	**487,365**
36	Freedom Bank of Virginia	Fairfax	77	4	395,227	98,807	119,476	5,133	6,207	**477,902**
37	Farmers Bank	Windsor	109	7	371,310	53,044	65,904	3,407	4,232	**461,326**
38	Bank of Botetourt	Buchanan	103	12	406,320	33,860	38,144	3,945	4,444	**457,731**
39	TruPoint Bank	Grundy	122	12	394,643	32,887	37,344	3,235	3,673	**448,129**
40	Touchstone Bank	Prince George	130	14	374,627	26,759	31,382	2,882	3,380	**439,348**
41	Virginia Partners Bank	Fredericksburg	54	4	333,705	83,426	107,478	6,180	7,961	**429,911**
42	Citizens Bank and Trust Company	Blackstone	87	11	337,310	30,665	36,433	3,877	4,607	**400,766**
43	Bank of Marion	Marion	111	15	332,267	22,151	25,380	2,993	3,430	**380,703**
44	Grundy National Bank	Grundy	83	8	237,079	29,635	38,129	2,856	3,675	**305,030**
45	Powell Valley National Bank	Jonesville	88	6	244,781	40,797	49,522	2,782	3,377	**297,132**
46	Old Dominion National Bank	North Garden	63	5	223,962	44,792	57,844	3,555	4,591	**289,221**
47	First Sentinel Bank	Richlands	70	7	226,696	32,385	38,139	3,239	3,814	**266,975**
48	Virginia Community Bank	Louisa	61	7	222,767	31,824	36,038	3,652	4,136	**252,267**
49	Oak View National Bank	Warrenton	43	3	197,220	65,740	81,609	4,587	5,694	**244,826**
50	Farmers Bank of Appomattox	Appomattox	71	5	198,548	39,710	46,863	2,796	3,300	**234,313**

Source: S&P Global Market Intelligence

Virginia – 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	Capital One Bank (USA), National Association	Glen Allen	117,027,993	16.12	3.35	3.11	3.29	136.93	2.52	**11.33**
2	Citizens and Farmers Bank	Toano	1,545,590	7.82	4.30	0.80	0.85	92.30	2.90	**5.77**
3	Miners Exchange Bank	Coeburn	92,667	7.21	(4.79)	0.26	(2.63)	63.74	2.01	**5.16**
4	Farmers and Miners Bank	Pennington Gap	137,834	7.83	(2.46)	0.36	(1.19)	53.53	3.35	**4.91**
5	Virginia Community Bank	Louisa	252,267	5.43	(5.94)	0.40	1.11	75.44	4.38	**4.79**
6	First Sentinel Bank	Richlands	266,975	6.22	11.10	1.13	4.62	95.32	5.03	**4.76**
7	Pioneer Bank	Stanley	216,015	5.82	6.18	0.63	7.81	93.54	2.34	**4.75**
8	Benchmark Community Bank	Kenbridge	704,721	5.47	7.49	0.49	17.12	84.29	3.26	**4.66**
9	Bank of Charlotte County	Phenix	140,638	5.71	0.34	0.51	(1.07)	86.76	3.61	**4.63**
10	Farmers & Merchants Bank	Timberville	777,815	5.45	5.00	0.81	5.72	114.45	2.12	**4.56**
11	Skyline National Bank	Independence	673,100	5.24	25.23	0.38	22.64	89.67	2.42	**4.49**
12	First Community Bank	Bluefield	2,239,471	5.10	(3.11)	0.35	(6.07)	91.81	3.08	**4.45**
13	Touchstone Bank	Prince George	439,348	5.32	1.65	0.62	(0.50)	91.35	2.71	**4.36**
14	New Horizon Bank, National Association	Powhatan	86,238	6.03	12.60	1.12	7.85	94.56	1.77	**4.34**
14	Virginia Bank and Trust Company	Danville	201,362	5.35	8.38	0.15	0.23	83.94	2.09	**4.34**
16	CornerStone Bank, National Association	Lexington	151,557	5.56	13.05	0.92	13.11	95.93	1.49	**4.24**
17	Highlands Community Bank	Covington	145,877	6.26	1.92	0.85	2.16	71.48	3.07	**4.23**
18	Movement Bank	Danville	44,834	6.05	48.00	0.44	(1.55)	81.34	2.31	**4.19**
18	Chesapeake Bank	Kilmarnock	889,773	5.71	7.56	0.78	13.77	71.23	3.81	**4.19**
20	Farmers & Merchants Bank of Craig County	New Castle	60,642	6.64	4.86	0.38	(0.08)	68.57	1.61	**4.15**
20	Lee Bank and Trust Company	Pennington Gap	149,227	5.53	(3.58)	0.82	(2.08)	89.29	2.30	**4.15**
22	Bank of Marion	Marion	380,703	5.32	10.13	0.28	(3.22)	70.97	2.89	**4.07**
23	First Bank	Strasburg	774,851	5.14	5.69	0.45	(0.86)	78.98	2.57	**4.05**
24	Bank of Clarke County	Berryville	801,662	4.86	6.35	0.44	3.04	86.92	2.96	**4.01**
25	Farmers Bank of Appomattox	Appomattox	234,313	5.08	3.30	0.43	(3.19)	78.92	3.19	**4.00**
26	Blue Ridge Bank, National Association	Martinsville	574,071	5.41	32.07	1.17	23.32	105.79	3.35	**3.99**
27	New Peoples Bank, Inc.	Honaker	720,772	5.01	7.21	0.66	8.08	86.61	2.39	**3.98**
28	Village Bank	Midlothian	519,932	4.99	7.61	0.79	4.97	95.27	2.34	**3.96**
29	Bank of Botetourt	Buchanan	457,731	4.99	12.78	0.92	9.27	97.24	2.42	**3.92**
30	Bank of the James	Lynchburg	684,781	4.91	6.52	0.64	5.48	87.97	2.37	**3.90**
31	Capital One, National Association	McLean	306,750,800	6.57	(7.31)	1.20	5.12	58.85	2.95	**3.89**
31	First National Bank	Altavista	487,365	4.75	5.12	0.47	7.37	86.15	2.45	**3.89**
31	First Bank and Trust Company	Lebanon	1,860,732	5.06	7.36	0.89	6.82	98.03	2.30	**3.89**
34	Bank of Southside Virginia	Carson	570,749	5.46	1.33	0.21	(0.86)	49.15	3.99	**3.87**
35	Fauquier Bank	Warrenton	700,032	4.75	8.29	0.56	2.63	92.01	2.69	**3.85**
36	Highlands Union Bank	Abingdon	612,578	5.00	2.52	0.68	2.02	85.09	2.22	**3.84**
36	Bank of Fincastle	Fincastle	214,506	5.00	5.92	0.51	5.05	82.25	1.61	**3.84**
36	Powell Valley National Bank	Jonesville	297,132	5.32	5.11	0.66	8.66	80.56	3.01	**3.84**
39	Citizens Bank and Trust Company	Blackstone	400,766	5.55	13.20	0.39	4.80	66.55	2.33	**3.82**
40	Union Bank & Trust	Richmond	16,868,630	5.02	21.84	0.91	29.09	95.73	3.27	**3.80**
41	Sonabank	Glen Allen	2,706,952	5.25	2.40	1.22	11.22	102.00	2.62	**3.79**
42	Virginia National Bank	Charlottesville	635,066	4.58	0.69	0.57	6.12	94.61	2.28	**3.76**
43	Essex Bank	Richmond	1,398,345	5.22	2.85	1.05	6.54	88.47	3.10	**3.74**
44	FVCbank	Fairfax	1,416,878	5.09	27.97	1.13	29.44	96.72	2.39	**3.72**
45	Blue Grass Valley Bank	Blue Grass	45,440	5.25	(2.36)	0.63	0.01	71.14	2.15	**3.67**
46	TowneBank	Portsmouth	11,568,273	5.02	7.58	0.97	11.44	95.12	2.47	**3.65**
47	Freedom Bank of Virginia	Fairfax	477,902	5.38	(3.36)	1.35	(11.08)	98.18	2.54	**3.64**
48	Virginia Commonwealth Bank	Richmond	1,098,906	5.08	16.09	1.23	4.88	106.43	2.87	**3.63**
48	Old Point National Bank of Phoebus	Hampton	1,021,007	4.57	4.08	0.57	5.93	91.11	2.48	**3.63**
50	Farmers Bank	Windsor	461,326	5.02	4.04	0.69	0.01	74.88	3.45	**3.61**

Source: S&P Global Market Intelligence

Virginia – 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	Capital One Bank (USA), National Association	Glen Allen	117,027,993	3,433,775	0.00	0.00	0.00	0.00	3,450,076	**2.96**
2	Movement Bank	Danville	44,834	(1,940)	0.12	0.00	0.00	0.00	1,249	**2.90**
3	Chesapeake Bank	Kilmarnock	889,773	11,635	0.14	0.00	0.14	(0.03)	22,222	**2.71**
4	Blue Ridge Bank, National Association	Martinsville	574,071	5,402	0.12	1.15	0.00	(0.01)	12,172	**2.46**
5	TowneBank	Portsmouth	11,568,273	140,496	0.10	0.84	0.00	0.00	267,385	**2.44**
6	Capital One, National Association	McLean	306,750,800	2,911,435	0.11	0.20	0.01	0.00	6,308,361	**2.13**
7	Citizens and Farmers Bank	Toano	1,545,590	19,453	0.29	0.51	0.00	0.00	26,584	**1.76**
8	Community Bankers' Bank	Midlothian	135,357	121	0.73	0.00	0.09	0.00	2,026	**1.47**
9	Farmers Bank	Windsor	461,326	5,482	0.12	0.00	0.00	0.00	6,605	**1.44**
10	First Community Bank	Bluefield	2,239,471	38,167	0.64	0.00	0.00	(0.07)	28,497	**1.24**
11	Village Bank	Midlothian	519,932	4,154	0.13	0.79	0.00	0.00	6,197	**1.22**
12	First Bank	Strasburg	774,851	10,748	0.41	0.01	0.00	0.00	8,775	**1.16**
13	New Peoples Bank, Inc.	Honaker	720,772	2,030	0.51	0.00	0.00	0.00	7,645	**1.11**
14	Bank of Marion	Marion	380,703	4,460	0.59	0.00	0.00	0.00	3,997	**1.04**
15	Benchmark Community Bank	Kenbridge	704,721	9,215	0.20	0.15	0.00	0.00	6,326	**1.00**
16	Fauquier Bank	Warrenton	700,032	6,764	0.23	0.00	0.00	0.00	6,218	**0.93**
17	First National Bank	Altavista	487,365	4,562	0.17	0.00	0.00	0.00	4,264	**0.92**
17	Farmers & Merchants Bank	Timberville	777,815	8,139	0.20	0.00	0.00	0.00	6,993	**0.92**
19	Citizens Bank and Trust Company	Blackstone	400,766	5,239	0.21	0.03	0.00	0.07	3,500	**0.91**
20	Old Point National Bank of Phoebus	Hampton	1,021,007	6,360	0.42	0.08	0.00	(0.01)	8,496	**0.83**
21	Bank of Southside Virginia	Carson	570,749	8,822	0.29	0.00	0.00	(0.03)	4,516	**0.81**
22	TruPoint Bank	Grundy	448,129	2,891	0.25	0.01	0.00	(0.08)	3,402	**0.79**
23	Union Bank & Trust	Richmond	16,868,630	185,018	0.19	0.14	0.00	0.00	107,564	**0.78**
24	Virginia National Bank	Charlottesville	635,066	7,486	0.13	0.03	0.00	0.00	4,871	**0.76**
25	First Bank and Trust Company	Lebanon	1,860,732	27,367	0.20	0.09	0.09	0.00	13,383	**0.75**
25	Bank of the James	Lynchburg	684,781	5,836	0.07	0.54	0.00	(0.04)	5,019	**0.75**
27	Skyline National Bank	Independence	673,100	5,236	0.24	0.00	0.00	0.00	4,748	**0.74**
28	Bank of Clarke County	Berryville	801,662	9,254	0.15	0.00	0.00	(0.16)	5,651	**0.72**
29	American National Bank and Trust Company	Danville	1,857,272	24,470	0.13	0.10	0.00	0.00	12,981	**0.71**
29	National Bank of Blacksburg	Blacksburg	1,254,230	17,913	0.19	0.02	0.00	(0.03)	8,842	**0.71**
31	Farmers and Miners Bank	Pennington Gap	137,834	1,684	0.27	0.00	0.00	0.00	952	**0.70**
32	Touchstone Bank	Prince George	439,348	1,758	0.13	0.00	0.00	(0.03)	2,973	**0.69**
32	Bank of Botetourt	Buchanan	457,731	4,342	0.16	0.16	0.00	(0.10)	2,969	**0.69**
34	Pioneer Bank	Stanley	216,015	2,389	0.58	0.00	0.00	0.03	1,362	**0.67**
34	United Bank	Vienna	19,638,963	268,289	0.13	0.30	0.00	(0.01)	128,516	**0.67**
36	Freedom Bank of Virginia	Fairfax	477,902	400	0.01	0.58	0.00	0.00	3,240	**0.65**
37	First Sentinel Bank	Richlands	266,975	3,220	0.31	0.00	0.00	(0.02)	1,675	**0.64**
37	Highlands Union Bank	Abingdon	612,578	4,201	0.26	0.00	0.00	(0.03)	3,784	**0.64**
39	Burke & Herbert Bank & Trust Company	Alexandria	3,003,568	34,424	0.19	0.01	0.00	0.01	16,761	**0.56**
39	Virginia Community Bank	Louisa	252,267	2,245	0.21	0.06	0.00	0.00	1,390	**0.56**
41	Virginia Bank and Trust Company	Danville	201,362	1,649	0.42	0.00	0.00	(0.16)	1,033	**0.53**
42	Miners Exchange Bank	Coeburn	92,667	221	0.50	0.00	0.00	(0.23)	437	**0.48**
43	Farmers Bank of Appomattox	Appomattox	234,313	2,340	0.24	0.00	0.00	0.02	1,092	**0.47**
44	Peoples Community Bank	Montross	196,418	(511)	0.11	0.00	0.00	0.04	903	**0.45**
45	Virginia Partners Bank	Fredericksburg	429,911	2,704	0.07	0.00	0.00	0.00	1,869	**0.44**
46	CornerStone Bank, National Association	Lexington	151,557	1,512	0.08	0.00	0.00	0.00	619	**0.42**
47	Bank of Fincastle	Fincastle	214,506	904	0.07	0.00	0.00	(0.09)	830	**0.41**
48	Powell Valley National Bank	Jonesville	297,132	2,311	0.15	0.00	0.00	(0.03)	1,119	**0.39**
48	Highlands Community Bank	Covington	145,877	1,589	0.16	0.00	0.00	0.00	561	**0.39**
50	Lee Bank and Trust Company	Pennington Gap	149,227	1,280	0.17	0.00	0.00	(0.05)	553	**0.37**
50	Essex Bank	Richmond	1,398,345	15,084	0.12	0.03	0.01	0.01	5,033	**0.37**

Source: S&P Global Market Intelligence

Virginia – 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	Chain Bridge Bank, National Association	McLean	614,908	64.14	51	1	1.05	0.11	0.56	**1.71**
2	United Bank	Vienna	19,638,963	48.61	2,216	140	0.94	0.27	0.67	**1.87**
3	Sonabank	Glen Allen	2,706,952	51.22	344	49	0.94	0.35	0.64	**1.94**
4	National Bank of Blacksburg	Blacksburg	1,254,230	52.17	229	25	1.14	0.16	0.72	**2.02**
5	VCC Bank	Richmond	206,780	69.27	26	2	1.17	0.18	0.68	**2.03**
6	MainStreet Bank	Fairfax	1,145,499	55.80	117	6	1.27	0.26	0.56	**2.09**
7	FVCbank	Fairfax	1,416,878	55.36	130	11	1.14	0.22	0.74	**2.11**
8	John Marshall Bank	Reston	1,425,350	60.62	141	8	1.41	0.26	0.51	**2.17**
9	Carter Bank & Trust	Martinsville	4,097,982	72.55	1,014	105	1.22	0.27	0.74	**2.23**
10	Union Bank & Trust	Richmond	16,868,630	54.57	1,947	155	1.19	0.29	0.81	**2.29**
11	Select Bank	Forest	226,886	70.22	37	4	1.26	0.29	0.74	**2.29**
12	Grundy National Bank	Grundy	305,030	79.33	83	8	1.35	0.39	0.57	**2.32**
13	American National Bank and Trust Company	Danville	1,857,272	57.73	299	30	1.32	0.24	0.78	**2.34**
14	First Bank and Trust Company	Lebanon	1,860,732	54.39	365	23	1.55	0.20	0.66	**2.42**
15	Bank of Southside Virginia	Carson	570,749	54.51	79	15	1.23	0.25	0.94	**2.42**
16	Martinsville First Savings Bank	Martinsville	38,493	79.82	5	1	1.17	0.31	0.94	**2.42**
17	Virginia National Bank	Charlottesville	635,066	56.36	88	6	1.27	0.36	0.81	**2.44**
18	Frontier Community Bank	Waynesboro	128,240	72.22	20	2	1.33	0.35	0.78	**2.45**
19	Essex Bank	Richmond	1,398,345	64.46	251	26	1.51	0.35	0.66	**2.53**
20	Farmers & Merchants Bank of Craig County	New Castle	60,642	60.80	15	1	1.52	0.16	0.86	**2.54**
21	Burke & Herbert Bank & Trust Company	Alexandria	3,003,568	66.96	473	25	1.58	0.36	0.62	**2.56**
22	Oak View National Bank	Warrenton	244,826	73.11	43	3	1.61	0.20	0.89	**2.70**
23	Farmers Bank of Appomattox	Appomattox	234,313	63.50	71	5	1.50	0.24	0.97	**2.72**
24	Citizens Bank and Trust Company	Blackstone	400,766	61.07	87	11	1.66	0.29	0.78	**2.73**
25	Peoples Community Bank	Montross	196,418	72.72	44	5	1.42	0.29	1.02	**2.73**
26	Blue Grass Valley Bank	Blue Grass	45,440	74.83	12	2	1.39	0.18	1.17	**2.74**
27	Bank of Charlotte County	Phenix	140,638	58.79	31	4	1.60	0.31	0.92	**2.83**
28	First Community Bank	Bluefield	2,239,471	54.66	518	49	1.57	0.37	0.94	**2.87**
29	Virginia Partners Bank	Fredericksburg	429,911	75.92	54	4	1.54	0.24	1.10	**2.88**
30	Virginia Commonwealth Bank	Richmond	1,098,906	77.53	164	18	1.54	0.35	1.01	**2.90**
31	First Sentinel Bank	Richlands	266,975	58.13	70	7	1.57	0.32	1.01	**2.90**
32	Bank of Botetourt	Buchanan	457,731	67.63	103	12	1.41	0.32	1.21	**2.94**
33	TruPoint Bank	Grundy	448,129	77.21	122	12	1.66	0.35	1.00	**3.01**
34	Highlands Community Bank	Covington	145,877	65.84	33	3	1.58	0.18	1.26	**3.02**
35	First Bank	Strasburg	774,851	61.76	156	14	1.77	0.43	0.88	**3.08**
36	Bank of Clarke County	Berryville	801,662	67.32	177	13	1.80	0.31	0.98	**3.09**
37	Highlands Union Bank	Abingdon	612,578	75.68	140	14	1.58	0.37	1.16	**3.11**
38	Lee Bank and Trust Company	Pennington Gap	149,227	72.98	45	4	1.84	0.42	0.90	**3.16**
39	Powell Valley National Bank	Jonesville	297,132	76.22	88	6	1.78	0.37	1.02	**3.16**
40	Bank of the James	Lynchburg	684,781	72.01	152	16	1.72	0.39	1.06	**3.17**
41	Old Point National Bank of Phoebus	Hampton	1,021,007	77.14	254	21	1.88	0.56	0.78	**3.22**
42	First National Bank	Altavista	487,365	70.71	115	9	1.77	0.40	1.07	**3.23**
43	CornerStone Bank, National Association	Lexington	151,557	71.52	39	3	1.77	0.33	1.15	**3.25**
44	Bank of Fincastle	Fincastle	214,506	84.26	59	7	1.74	0.30	1.24	**3.28**
45	Bank of Marion	Marion	380,703	67.86	111	15	1.75	0.44	1.15	**3.34**
46	Fauquier Bank	Warrenton	700,032	74.41	143	11	1.79	0.45	1.13	**3.37**
47	Benchmark Community Bank	Kenbridge	704,721	63.94	177	17	1.91	0.42	1.11	**3.44**
48	Farmers & Merchants Bank	Timberville	777,815	67.15	155	14	2.06	0.28	1.12	**3.45**
49	Farmers Bank	Windsor	461,326	69.20	109	7	2.01	0.41	1.04	**3.47**
50	Skyline National Bank	Independence	673,100	74.44	205	20	1.92	0.36	1.29	**3.58**

Source: S&P Global Market Intelligence

Virginia – 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	Community Bankers' Bank	Midlothian	135,357	91,647	2.08	0.00	0.00	0.00	(0.23)	**(0.23)**
2	Chain Bridge Bank, National Association	McLean	614,908	257,823	1.40	0.00	0.00	0.00	0.00	**0.00**
3	MainStreet Bank	Fairfax	1,145,499	954,590	0.96	0.02	0.00	0.20	0.00	**0.23**
4	John Marshall Bank	Reston	1,425,350	1,178,667	0.83	0.00	0.00	0.20	0.04	**0.24**
5	Virginia Partners Bank	Fredericksburg	429,911	333,664	1.23	0.27	0.00	0.02	0.00	**0.28**
6	Frontier Community Bank	Waynesboro	128,240	108,314	1.15	0.07	0.00	0.23	0.00	**0.30**
7	Oak View National Bank	Warrenton	244,826	204,446	0.89	0.02	0.07	0.17	0.07	**0.32**
8	American National Bank and Trust Company	Danville	1,857,272	1,361,315	0.94	0.14	0.01	0.19	0.05	**0.40**
9	TowneBank	Portsmouth	11,568,273	8,352,402	0.64	0.12	0.02	0.50	0.02	**0.66**
10	Select Bank	Forest	226,886	200,040	0.64	0.19	0.00	0.53	0.00	**0.72**
11	First National Bank	Altavista	487,365	380,771	0.91	0.20	0.06	0.46	0.03	**0.75**
12	First Bank	Strasburg	774,851	550,675	0.90	0.18	0.02	0.39	0.15	**0.75**
13	New Horizon Bank, National Association	Powhatan	86,238	71,647	0.86	0.01	0.05	0.70	0.02	**0.78**
14	Sonabank	Glen Allen	2,706,952	2,157,216	0.55	0.48	0.00	0.36	0.08	**0.92**
15	Virginia National Bank	Charlottesville	635,066	528,361	0.93	0.13	0.02	0.52	0.32	**0.98**
16	Bank of Southside Virginia	Carson	570,749	227,201	2.07	0.32	0.01	0.62	0.19	**1.14**
17	Union Bank & Trust	Richmond	16,868,630	11,981,022	0.34	0.40	0.20	0.43	0.14	**1.17**
18	Farmers Bank	Windsor	461,326	278,040	2.12	0.04	0.00	1.13	0.02	**1.19**
19	TruPoint Bank	Grundy	448,129	272,328	0.88	0.85	0.00	0.39	0.00	**1.24**
20	Old Dominion National Bank	North Garden	289,221	229,954	1.58	0.09	0.03	0.93	0.35	**1.40**
21	National Bank of Blacksburg	Blacksburg	1,254,230	718,974	1.02	0.25	0.01	1.06	0.09	**1.41**
22	First Bank and Trust Company	Lebanon	1,860,732	1,518,397	1.14	0.63	0.05	0.80	0.02	**1.49**
23	Bank of Clarke County	Berryville	801,662	616,660	0.92	0.66	0.00	0.92	(0.07)	**1.51**
24	Virginia Community Bank	Louisa	252,267	168,273	0.90	0.20	0.00	1.23	0.09	**1.52**
25	Bank of the James	Lynchburg	684,781	543,236	0.86	0.37	0.00	1.05	0.17	**1.59**
26	FVCbank	Fairfax	1,416,878	1,178,941	0.81	0.61	0.08	0.92	0.06	**1.66**
27	Touchstone Bank	Prince George	439,348	342,218	0.69	0.32	0.05	1.22	0.10	**1.70**
28	Burke & Herbert Bank & Trust Company	Alexandria	3,003,568	1,861,540	0.94	0.53	0.03	1.16	0.01	**1.72**
29	Blue Ridge Bank, National Association	Martinsville	574,071	467,343	0.80	0.44	0.11	1.09	0.13	**1.77**
30	Essex Bank	Richmond	1,398,345	1,035,181	0.85	0.47	0.14	1.18	0.03	**1.81**
31	United Bank	Vienna	19,638,963	13,818,466	0.56	0.59	0.11	0.99	0.16	**1.85**
32	Chesapeake Bank	Kilmarnock	889,773	557,941	1.22	0.20	0.00	1.72	0.04	**1.96**
33	Freedom Bank of Virginia	Fairfax	477,902	388,134	1.16	1.14	0.00	0.75	0.09	**1.98**
34	Fauquier Bank	Warrenton	700,032	545,220	0.97	1.14	0.21	0.61	0.07	**2.03**
35	Virginia Commonwealth Bank	Richmond	1,098,906	918,949	0.86	0.54	0.01	1.41	0.17	**2.12**
36	Skyline National Bank	Independence	673,100	533,597	0.68	0.14	0.00	1.97	0.06	**2.17**
37	Farmers & Merchants Bank of Craig County	New Castle	60,642	33,379	1.38	1.97	0.32	0.09	0.09	**2.47**
38	Citizens and Farmers Bank	Toano	1,545,590	1,111,626	3.02	0.80	0.03	0.62	1.12	**2.57**
39	Virginia Bank and Trust Company	Danville	201,362	146,960	0.78	0.17	0.49	1.82	0.09	**2.57**
40	First Community Bank	Bluefield	2,239,471	1,737,195	1.05	0.65	0.01	1.68	0.25	**2.59**
41	Old Point National Bank of Phoebus	Hampton	1,021,007	763,536	1.32	0.71	0.03	1.62	0.28	**2.64**
42	First Sentinel Bank	Richlands	266,975	216,090	1.11	0.76	0.00	1.27	0.64	**2.67**
43	Benchmark Community Bank	Kenbridge	704,721	529,592	0.97	1.83	0.30	0.57	0.09	**2.78**
44	Bank of Charlotte County	Phenix	140,638	103,402	1.25	1.49	0.19	1.14	0.00	**2.82**
45	VCC Bank	Richmond	206,780	147,161	0.75	0.27	0.00	2.19	0.59	**3.05**
46	Village Bank	Midlothian	519,932	423,028	0.72	0.48	0.00	2.54	0.08	**3.09**
47	Powell Valley National Bank	Jonesville	297,132	197,191	1.53	1.63	0.00	1.58	0.12	**3.34**
48	Farmers Bank of Appomattox	Appomattox	234,313	156,933	0.68	1.95	0.11	1.13	0.37	**3.56**
49	Highlands Community Bank	Covington	145,877	89,853	1.22	1.38	0.24	1.67	0.28	**3.57**
50	Lee Bank and Trust Company	Pennington Gap	149,227	110,402	1.54	1.30	0.35	1.79	0.16	**3.60**

Source: S&P Global Market Intelligence

Virginia – Return on Average Equity Ranking

Rank	Company Name	City	Total Assets ($000)	LTM Net Income ($000)	Total Employees	LTM Net Income ($000)/ Employee	2018Q1 LTM Net Income ($000)	2017Q1 LTM Net Income ($000)	ROAA (%)	ROAE (%)
1	Capital One Bank (USA), National Association	Glen Allen	117,027,993	3,433,775	24,530	140	1,283,803	2,258,230	2.95	**20.95**
2	First Bank	Strasburg	774,851	10,748	156	69	8,383	7,054	1.42	**16.04**
3	First Sentinel Bank	Richlands	266,975	3,220	70	46	2,107	2,134	1.24	**14.14**
4	First Bank and Trust Company	Lebanon	1,860,732	27,367	365	75	21,377	21,495	1.54	**13.37**
5	Benchmark Community Bank	Kenbridge	704,721	9,215	177	52	6,681	6,662	1.46	**13.18**
6	Chesapeake Bank	Kilmarnock	889,773	11,635	201	58	9,975	8,253	1.42	**12.73**
7	First Community Bank	Bluefield	2,239,471	38,167	518	74	25,730	26,707	1.66	**12.34**
8	Citizens and Farmers Bank	Toano	1,545,590	19,453	636	31	9,713	14,867	1.29	**11.38**
9	First National Bank	Altavista	487,365	4,562	115	40	3,167	3,294	0.98	**11.36**
10	Bank of Clarke County	Berryville	801,662	9,254	177	52	8,370	6,965	1.19	**11.30**
11	Essex Bank	Richmond	1,398,345	15,084	251	60	7,658	10,428	1.10	**11.20**
12	Blue Ridge Bank, National Association	Martinsville	574,071	5,402	185	29	4,508	2,250	1.09	**11.16**
13	Virginia National Bank	Charlottesville	635,066	7,486	88	85	7,896	6,357	1.17	**10.92**
14	Fauquier Bank	Warrenton	700,032	6,764	143	47	3,754	4,251	1.01	**10.89**
15	Farmers Bank	Windsor	461,326	5,482	109	50	4,245	4,819	1.20	**10.82**
16	Bank of Botetourt	Buchanan	457,731	4,342	103	42	2,937	2,198	1.01	**10.69**
17	Citizens Bank and Trust Company	Blackstone	400,766	5,239	87	60	4,075	3,771	1.36	**10.68**
18	Bank of Marion	Marion	380,703	4,460	111	40	3,356	2,491	1.17	**10.56**
19	American National Bank and Trust Company	Danville	1,857,272	24,470	299	82	17,676	17,240	1.33	**10.47**
20	Pioneer Bank	Stanley	216,015	2,389	61	39	1,756	1,934	1.17	**10.16**
21	MainStreet Bank	Fairfax	1,145,499	11,534	117	99	5,122	4,232	1.13	**10.09**
22	Burke & Herbert Bank & Trust Company	Alexandria	3,003,568	34,424	473	73	28,717	27,075	1.15	**10.06**
23	FVCbank	Fairfax	1,416,878	14,602	130	112	10,146	8,932	1.19	**10.00**
24	Bank of the James	Lynchburg	684,781	5,836	152	38	3,635	3,356	0.87	**9.98**
25	Chain Bridge Bank, National Association	McLean	614,908	4,949	51	97	3,158	3,247	0.73	**9.94**
26	Bank of Charlotte County	Phenix	140,638	2,016	31	65	1,681	1,513	1.46	**9.87**
27	National Bank of Blacksburg	Blacksburg	1,254,230	17,913	229	78	14,274	15,023	1.43	**9.70**
28	TowneBank	Portsmouth	11,568,273	140,496	2,200	64	90,401	71,399	1.28	**9.41**
29	CornerStone Bank, National Association	Lexington	151,557	1,512	39	39	864	899	1.03	**9.29**
30	Farmers and Miners Bank	Pennington Gap	137,834	1,684	57	30	984	981	1.24	**9.23**
31	Farmers & Merchants Bank	Timberville	777,815	8,139	155	53	8,535	9,599	1.07	**9.09**
32	Sonabank	Glen Allen	2,706,952	34,881	344	101	13,654	10,118	1.29	**8.97**
33	Bank of Southside Virginia	Carson	570,749	8,822	79	112	8,048	7,359	1.58	**8.94**
34	Village Bank	Midlothian	519,932	4,154	143	29	(1,646)	11,158	0.82	**8.84**
35	Virginia Community Bank	Louisa	252,267	2,245	61	37	2,617	1,803	0.90	**8.79**
36	Highlands Community Bank	Covington	145,877	1,589	33	48	1,597	1,594	1.11	**8.66**
37	John Marshall Bank	Reston	1,425,350	13,923	141	99	10,653	10,252	1.05	**8.61**
38	Union Bank & Trust	Richmond	16,868,630	185,018	1,947	95	83,001	86,406	1.34	**8.36**
39	Oak View National Bank	Warrenton	244,826	1,804	43	42	990	1,112	0.75	**8.34**
40	Select Bank	Forest	226,886	1,582	37	43	1,486	1,308	0.72	**7.83**
40	Skyline National Bank	Independence	673,100	5,236	205	26	2,991	2,062	0.81	**7.83**
42	United Bank	Vienna	19,638,963	268,289	2,216	121	206,487	94,111	1.41	**7.75**
43	Highlands Union Bank	Abingdon	612,578	4,201	140	30	(569)	612	0.71	**7.63**
44	Farmers Bank of Appomattox	Appomattox	234,313	2,340	71	33	2,471	2,599	1.00	**7.57**
45	TruPoint Bank	Grundy	448,129	2,891	122	24	135	382	0.67	**7.45**
46	Capital One, National Association	McLean	306,750,800	2,911,435	28,764	101	1,428,584	1,422,769	0.98	**7.44**
47	Virginia Bank and Trust Company	Danville	201,362	1,649	64	26	1,036	1,673	0.85	**7.29**
48	VCC Bank	Richmond	206,780	1,400	26	54	871	375	0.75	**6.80**
49	Farmers & Merchants Bank of Craig County	New Castle	60,642	782	15	52	625	494	1.29	**6.72**
50	Old Point National Bank of Phoebus	Hampton	1,021,007	6,360	254	25	276	3,948	0.62	**6.70**

Source: S&P Global Market Intelligence

Virginia – 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	First Bank	Strasburg	774,851	23	12	35	12	2	**16.8**
2	First Bank and Trust Company	Lebanon	1,860,732	31	25	14	22	4	**19.2**
3	First Community Bank	Bluefield	2,239,471	12	10	28	40	7	**19.4**
4	First National Bank	Altavista	487,365	31	17	42	11	9	**22.0**
5	Virginia National Bank	Charlottesville	635,066	42	24	17	15	13	**22.2**
6	Benchmark Community Bank	Kenbridge	704,721	8	15	47	43	5	**23.6**
7	First Sentinel Bank	Richlands	266,975	6	37	31	42	3	**23.8**
7	Bank of Southside Virginia	Carson	570,749	34	21	15	16	33	**23.8**
9	Citizens and Farmers Bank	Toano	1,545,590	2	7	66	38	8	**24.2**
9	Bank of Clarke County	Berryville	801,662	24	28	36	23	10	**24.2**
11	American National Bank and Trust Company	Danville	1,857,272	53	29	13	8	19	**24.4**
12	Chesapeake Bank	Kilmarnock	889,773	18	3	67	32	6	**25.2**
13	Union Bank & Trust	Richmond	16,868,630	40	23	10	17	38	**25.6**
14	Blue Ridge Bank, National Association	Martinsville	574,071	26	4	64	29	12	**27.0**
15	Capital One Bank (USA), National Association	Glen Allen	117,027,993	1	1	68	66	1	**27.4**
16	MainStreet Bank	Fairfax	1,145,499	56	53	6	3	21	**27.8**
17	Farmers Bank	Windsor	461,326	50	9	49	18	15	**28.2**
18	TowneBank	Portsmouth	11,568,273	46	5	55	9	28	**28.6**
19	Bank of the James	Lynchburg	684,781	30	25	40	25	24	**28.8**
19	National Bank of Blacksburg	Blacksburg	1,254,230	63	29	4	21	27	**28.8**
21	Sonabank	Glen Allen	2,706,952	41	55	3	14	32	**29.0**
21	Fauquier Bank	Warrenton	700,032	35	16	46	34	14	**29.0**
23	Citizens Bank and Trust Company	Blackstone	400,766	39	19	24	53	17	**30.4**
24	Essex Bank	Richmond	1,398,345	43	50	19	30	11	**30.6**
25	Bank of Marion	Marion	380,703	22	14	45	56	18	**31.0**
26	Virginia Community Bank	Louisa	252,267	5	39	54	24	35	**31.4**
27	Bank of Charlotte County	Phenix	140,638	9	52	27	44	26	**31.6**
28	Bank of Botetourt	Buchanan	457,731	29	32	32	51	16	**32.0**
28	Farmers & Merchants Bank	Timberville	777,815	10	17	48	54	31	**32.0**
28	United Bank	Vienna	19,638,963	51	34	2	31	42	**32.0**
31	FVCbank	Fairfax	1,416,878	44	62	7	26	23	**32.4**
32	Skyline National Bank	Independence	673,100	11	27	50	36	40	**32.8**
32	Chain Bridge Bank, National Association	McLean	614,908	69	67	1	2	25	**32.8**
34	Burke & Herbert Bank & Trust Company	Alexandria	3,003,568	58	39	21	28	22	**33.6**
35	John Marshall Bank	Reston	1,425,350	51	69	8	4	37	**33.8**
36	Pioneer Bank	Stanley	216,015	7	34	53	57	20	**34.2**
37	Oak View National Bank	Warrenton	244,826	54	53	22	7	39	**35.0**
38	Village Bank	Midlothian	519,932	28	11	58	46	34	**35.4**
39	TruPoint Bank	Grundy	448,129	59	22	33	19	45	**35.6**
40	Farmers and Miners Bank	Pennington Gap	137,834	4	31	60	55	30	**36.0**
41	Select Bank	Forest	226,886	61	59	11	10	40	**36.2**
42	Farmers Bank of Appomattox	Appomattox	234,313	25	43	23	48	44	**36.6**
43	Highlands Community Bank	Covington	145,877	17	48	34	49	36	**36.8**
44	Touchstone Bank	Prince George	439,348	13	32	56	27	58	**37.2**
44	CornerStone Bank, National Association	Lexington	151,557	16	46	43	52	29	**37.2**
46	Virginia Partners Bank	Fredericksburg	429,911	57	45	29	5	52	**37.6**
47	Farmers & Merchants Bank of Craig County	New Castle	60,642	20	65	20	37	49	**38.2**
48	Virginia Bank and Trust Company	Danville	201,362	14	41	51	39	47	**38.4**
49	New Horizon Bank, National Association	Powhatan	86,238	14	58	52	13	57	**38.8**
49	Frontier Community Bank	Waynesboro	128,240	60	59	18	6	51	**38.8**

Source: S&P Global Market Intelligence

Rank The Banks

West Virginia – 2019 Q1

West Virginia – Bank Listing

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
Bank of Charles Town	Charles Town	Potomac Bancshares, Inc.	4/4/1871	9	116	No	496,314	0.70	7.32
Bank of Mingo	Williamson		5/17/1976	5	37	No	84,077	0.43	4.15
Bank of Monroe	Union	Union Bankshares, Inc.	1/28/1904	3	34	No	144,078	1.34	9.81
Bank of Mount Hope, Inc.	Mount Hope	Mount Hope Bankshares, Inc.	3/17/1902	3	30	No	124,540	1.01	7.99
Bank of Romney	Romney	Romney Bankshares, Inc.	12/20/1888	7	77	No	288,016	1.01	10.26
BCBank, Inc.	Philippi	Appalachian Financial Corporation	6/2/1970	5	37	No	138,119	0.40	4.36
Calhoun County Bank, Inc.	Grantsville	Calhoun Bankshares, Inc.	1/1/1901	4	41	No	145,298	0.81	7.98
Capon Valley Bank	Wardensville	Highlands Bankshares, Inc.	7/30/1918	5	47	No	157,981	0.71	6.25
Citizens Bank of Morgantown, Inc.	Morgantown	Morgantown Bancshares, Inc.	9/20/1979	1	9	No	38,202	0.72	4.07
Citizens Bank of West Virginia, Inc.	Elkins	Citizens Financial Corp.	1/22/1924	6	73	No	279,744	1.23	12.23
Citizens Bank of Weston, Inc.	Weston	Citizens Bancshares, Inc.	2/8/1892	2	35	No	205,312	1.67	16.10
City National Bank of West Virginia	Charleston	City Holding Company	4/1/1957	96	929	No	4,854,198	1.71	15.94
Clay County Bank, Inc.	Clay	First Clay County Banc Corporation	6/4/1902	2	23	No	97,115	1.33	9.56
Clear Mountain Bank	Bruceton Mills	State Bancorp, Inc.	1/1/1931	13	154	No	626,899	1.35	11.62
CNB Bank, Inc.	Berkeley Springs	CNB Financial Services, Inc.	1/1/1917	8	101	No	396,875	0.79	9.39
Community Bank of Parkersburg	Parkersburg	Community Bankshares, Inc.	7/17/1917	4	64	Yes	250,276	1.04	9.44
Cornerstone Bank, Inc.	West Union	Cornerstone Financial Services, Inc.	1/1/1902	4	27	No	174,660	0.86	8.78
Davis Trust Company	Elkins	Davis Trust Financial Corporation	6/17/1901	2	46	No	143,636	0.85	8.36
Fayette County National Bank of Fayetteville	Fayetteville	FCNB Bancorp, Inc.	8/6/1900	3	31	No	89,375	0.96	7.84
First Exchange Bank	Mannington	Heritage Bancshares, Inc.	6/27/1932	6	60	Yes	277,706	0.97	11.24
First Federal Savings and Loan Association of Ravenswood	Ravenswood		1/1/1934	1	4	No	23,817	0.65	7.00
First National Bank of Peterstown	Peterstown	Peterstown Bancorp, Inc.	1/27/1910	2	15	No	65,445	0.62	5.09
First FS&LA of Ravenswood	Williamson		6/11/1903	3	36	Yes	80,798	0.58	4.70
First Neighborhood Bank	Spencer	West-Central Bancorp, Inc.	2/8/1912	4	33	No	134,830	0.63	5.43
First State Bank	Barboursville	First Bankshares, Inc.	9/2/1905	5	67	No	150,028	(4.14)	(99.72)
FNB Bank, Inc.	Romney	Eastern Bancshares, Inc.	6/11/1910	4	52	No	193,926	0.82	8.12
Freedom Bank, Inc.	Belington	Freedom Bancshares, Inc.	5/10/1939	5	56	No	163,144	0.90	8.66
Grant County Bank	Petersburg	Highlands Bankshares, Inc.	8/15/1902	7	75	No	259,539	1.01	7.92
Hancock County Savings Bank, FSB	Chester		1/1/1900	3	73	No	375,129	0.90	5.01
Harrison County Bank	Lost Creek	Harrison Bankshares, Inc.	2/1/1911	4	30	No	115,214	0.95	9.93
Huntington Federal Savings Bank	Huntington		1/1/1934	5	101	No	535,990	0.35	2.13
Jefferson Security Bank	Shepherdstown		5/19/1869	6	73	No	314,456	0.87	11.64
Logan Bank & Trust Company	Logan	Logan County Bancshares, Inc.	11/24/1964	6	58	No	261,246	1.02	12.59
Main Street Bank Corp.	Wheeling	Main Street Financial Services Corp	6/20/2001	4	66	No	454,205	1.19	12.94
MCNB Bank and Trust Co.	Welch	MCNB Banks, Inc.	7/1/1900	7	72	No	297,727	0.83	7.92
Miners and Merchants Bank	Thomas		6/10/1902	3	19	No	55,869	0.47	3.00
Mountain Valley Bank, N.A.	Elkins	Mountain-Valley Bancshares, Inc.	1/1/1909	4	41	No	141,590	1.09	8.60
MVB Bank, Inc.	Fairmont	MVB Financial Corp.	1/4/1999	15	348	No	1,786,610	1.08	10.00
Pendleton Community Bank, Inc.	Franklin	Allegheny Bancshares, Inc.	10/3/1925	6	93	No	319,595	1.25	10.07
Pioneer Community Bank, Inc.	Iaeger	Pioneer Community Group, Inc.	8/26/1931	5	47	No	113,779	0.52	3.60
Pleasants County Bank	Saint Marys	Pleasants County Bankshares, Inc.	12/21/1896	2	15	No	67,019	0.71	6.80
Poca Valley Bank, Inc.	Walton	Poca Valley Bankshares, Inc.	9/24/1908	7	107	No	375,321	0.80	8.06
Premier Bank, Inc.	Huntington	Premier Financial Bancorp, Inc.	6/27/1998	33	229	No	1,261,963	1.54	11.96
Putnam County Bank	Hurricane	Putnam Bancshares, Inc.	10/25/1901	3	68	No	598,763	0.89	6.21
Summit Community Bank, Inc.	Moorefield	Summit Financial Group, Inc.	12/11/1995	35	347	No	2,241,017	1.35	12.76

Source: S&P Global Market Intelligence

West Virginia – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets ($000)	ROAA (%)	ROAE (%)
Union Bank, Inc.	Middlebourne	Hometown Bancshares, Inc.	7/5/1947	8	72	Yes	264,203	1.21	11.25
WesBanco Bank, Inc.	Wheeling	WesBanco, Inc.	4/3/1870	205	2,292	No	12,573,665	1.33	8.82
West Union Bank	West Union	Tri-County Bancorp, Inc.	4/1/1893	5	50	No	189,050	0.94	12.64
Whitesville State Bank	Whitesville	Big Coal River Bancorp, Inc.	6/1/1946	4	36	No	103,428	0.68	7.01
Williamstown Bank, Inc.	Williamstown		12/1/1919	2	33	No	163,305	1.09	8.87

Source: S&P Global Market Intelligence

West Virginia – 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	WesBanco Bank, Inc.	Wheeling	2,292	205	8,916,862	43,497	61,335	3,890	5,486	**12,573,665**
2	City National Bank of West Virginia	Charleston	929	96	4,053,446	42,223	50,565	4,363	5,225	**4,854,198**
3	Summit Community Bank, Inc.	Moorefield	347	35	1,792,365	51,210	64,029	5,165	6,458	**2,241,017**
4	MVB Bank, Inc.	Fairmont	348	15	1,432,031	95,469	119,107	4,115	5,134	**1,786,610**
5	Premier Bank, Inc.	Huntington	229	33	1,062,058	32,184	38,241	4,638	5,511	**1,261,963**
6	Clear Mountain Bank	Bruceton Mills	154	13	547,208	42,093	48,223	3,553	4,071	**626,899**
7	Putnam County Bank	Hurricane	68	3	505,044	168,348	199,588	7,427	8,805	**598,763**
8	Huntington Federal Savings Bank	Huntington	101	5	445,681	89,136	107,198	4,413	5,307	**535,990**
9	Bank of Charles Town	Charles Town	116	9	434,427	48,270	55,146	3,745	4,279	**496,314**
10	Main Street Bank Corp.	Wheeling	66	4	374,165	93,541	113,551	5,669	6,882	**454,205**
11	CNB Bank, Inc.	Berkeley Springs	101	8	347,068	43,384	49,609	3,436	3,929	**396,875**
12	Poca Valley Bank, Inc.	Walton	107	7	328,739	46,963	53,617	3,072	3,508	**375,321**
13	Hancock County Savings Bank, FSB	Chester	73	3	288,086	96,029	125,043	3,946	5,139	**375,129**
14	Pendleton Community Bank, Inc.	Franklin	93	6	274,857	45,810	53,266	2,955	3,437	**319,595**
15	Jefferson Security Bank	Shepherdstown	73	6	271,158	45,193	52,409	3,714	4,308	**314,456**
16	MCNB Bank and Trust Co.	Welch	72	7	253,297	36,185	42,532	3,518	4,135	**297,727**
17	Bank of Romney	Romney	77	7	207,225	29,604	41,145	2,691	3,740	**288,016**
18	Citizens Bank of West Virginia, Inc.	Elkins	73	6	234,644	39,107	46,624	3,214	3,832	**279,744**
19	First Exchange Bank	Mannington	60	6	221,814	36,969	46,284	3,697	4,628	**277,706**
20	Union Bank, Inc.	Middlebourne	72	8	229,218	28,652	33,025	3,184	3,669	**264,203**
21	Logan Bank & Trust Company	Logan	58	6	235,687	39,281	43,541	4,064	4,504	**261,246**
22	Grant County Bank	Petersburg	75	7	214,370	30,624	37,077	2,858	3,461	**259,539**
23	Community Bank of Parkersburg	Parkersburg	64	4	184,084	46,021	62,569	2,876	3,911	**250,276**
24	Citizens Bank of Weston, Inc.	Weston	35	2	169,787	84,894	102,656	4,851	5,866	**205,312**
25	FNB Bank, Inc.	Romney	52	4	153,999	38,500	48,482	2,962	3,729	**193,926**
26	West Union Bank	West Union	50	5	162,874	32,575	37,810	3,257	3,781	**189,050**
27	Cornerstone Bank, Inc.	West Union	27	4	154,998	38,750	43,665	5,741	6,469	**174,660**
28	Williamstown Bank, Inc.	Williamstown	33	2	141,878	70,939	81,653	4,299	4,949	**163,305**
29	Freedom Bank, Inc.	Belington	56	5	144,231	28,846	32,629	2,576	2,913	**163,144**
30	Capon Valley Bank	Wardensville	47	5	134,541	26,908	31,596	2,863	3,361	**157,981**
31	First State Bank	Barboursville	67	5	121,738	24,348	30,006	1,817	2,239	**150,028**
32	Calhoun County Bank, Inc.	Grantsville	41	4	126,361	31,590	36,325	3,082	3,544	**145,298**
33	Bank of Monroe	Union	34	3	123,366	41,122	48,026	3,628	4,238	**144,078**
34	Davis Trust Company	Elkins	46	2	127,208	63,604	71,818	2,765	3,123	**143,636**
35	Mountain Valley Bank, N.A.	Elkins	41	4	119,974	29,994	35,398	2,926	3,453	**141,590**
36	BCBank, Inc.	Philippi	37	5	116,371	23,274	27,624	3,145	3,733	**138,119**
37	First Neighborhood Bank	Spencer	33	4	118,189	29,547	33,708	3,581	4,086	**134,830**
38	Bank of Mount Hope, Inc.	Mount Hope	30	3	105,569	35,190	41,513	3,519	4,151	**124,540**
39	Harrison County Bank	Lost Creek	30	4	103,035	25,759	28,804	3,435	3,840	**115,214**
40	Pioneer Community Bank, Inc.	Iaeger	47	5	96,275	19,255	22,756	2,048	2,421	**113,779**
41	Whitesville State Bank	Whitesville	36	4	92,712	23,178	25,857	2,575	2,873	**103,428**
42	Clay County Bank, Inc.	Clay	23	2	82,041	41,021	48,558	3,567	4,222	**97,115**
43	Fayette County National Bank of Fayetteville	Fayetteville	31	3	77,766	25,922	29,792	2,509	2,883	**89,375**
44	Bank of Mingo	Williamson	37	5	73,934	14,787	16,815	1,998	2,272	**84,077**
45	First National Bank of Williamson	Williamson	36	3	70,147	23,382	26,933	1,949	2,244	**80,798**
46	Pleasants County Bank	Saint Marys	15	2	59,255	29,628	33,510	3,950	4,468	**67,019**
47	First National Bank of Peterstown	Peterstown	15	2	57,372	28,686	32,723	3,825	4,363	**65,445**
48	Miners and Merchants Bank	Thomas	19	3	46,846	15,615	18,623	2,466	2,940	**55,869**
49	Citizens Bank of Morgantown, Inc.	Morgantown	9	1	26,348	26,348	38,202	2,928	4,245	**38,202**
50	First Federal Savings and Loan Association of Ravenswood	Ravenswood	4	1	20,981	20,981	23,817	5,245	5,954	**23,817**

Source: S&P Global Market Intelligence

West Virginia – 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	Pioneer Community Bank, Inc.	Iaeger	113,779	5.64	(6.61)	0.31	(3.49)	87.33	2.50	**4.95**
2	Davis Trust Company	Elkins	143,636	5.50	6.96	0.20	(3.81)	71.65	3.09	**4.63**
3	Capon Valley Bank	Wardensville	157,981	5.68	6.39	0.78	3.65	98.15	2.02	**4.61**
4	First National Bank of Williamson	Williamson	80,798	6.00	14.80	0.53	0.79	80.02	3.42	**4.60**
5	Grant County Bank	Petersburg	259,539	5.43	1.83	0.62	0.46	98.63	2.66	**4.55**
6	Calhoun County Bank, Inc.	Grantsville	145,298	5.44	11.13	0.53	8.54	92.54	2.00	**4.44**
7	Poca Valley Bank, Inc.	Walton	375,321	5.47	5.37	0.54	15.64	81.52	3.70	**4.42**
8	Williamstown Bank, Inc.	Williamstown	163,305	5.13	8.30	0.50	0.16	98.07	3.95	**4.40**
8	Bank of Mingo	Williamson	84,077	6.43	38.15	0.69	6.14	78.08	2.06	**4.40**
10	Citizens Bank of Morgantown, Inc.	Morgantown	38,202	6.06	4.46	0.78	14.57	89.72	3.42	**4.39**
11	Pendleton Community Bank, Inc.	Franklin	319,595	5.51	7.75	0.72	8.70	91.21	3.07	**4.38**
12	Premier Bank, Inc.	Huntington	1,261,963	5.51	15.88	0.47	13.18	82.41	2.52	**4.29**
13	Citizens Bank of West Virginia, Inc.	Elkins	279,744	5.27	13.22	0.70	15.40	96.43	2.42	**4.26**
14	Fayette County National Bank of Fayetteville	Fayetteville	89,375	5.57	1.68	0.39	(5.17)	80.19	2.49	**4.25**
15	Main Street Bank Corp.	Wheeling	454,205	5.37	2.22	0.89	1.23	102.20	2.15	**4.14**
16	Mountain Valley Bank, N.A.	Elkins	141,590	5.56	1.66	0.23	0.34	76.11	2.00	**4.13**
17	Clay County Bank, Inc.	Clay	97,115	6.42	3.04	0.62	2.80	64.37	2.59	**4.09**
17	Clear Mountain Bank	Bruceton Mills	626,899	5.29	3.58	0.71	4.19	84.65	2.76	**4.09**
19	First Exchange Bank	Mannington	277,706	5.02	14.51	0.80	8.90	109.35	2.63	**4.03**
19	Citizens Bank of Weston, Inc.	Weston	205,312	5.72	2.92	0.47	(1.01)	71.35	2.30	**4.03**
21	Whitesville State Bank	Whitesville	103,428	6.73	(8.39)	0.83	(0.34)	57.35	2.58	**4.01**
22	Community Bank of Parkersburg	Parkersburg	250,276	4.93	8.48	0.64	(3.93)	111.49	2.36	**4.00**
23	Bank of Monroe	Union	144,078	5.67	11.87	0.38	3.27	67.66	2.41	**3.93**
24	Freedom Bank, Inc.	Belington	163,144	4.48	2.68	0.34	2.68	91.88	2.42	**3.87**
25	BCBank, Inc.	Philippi	138,119	5.38	10.79	0.84	10.35	83.84	2.45	**3.82**
26	Pleasants County Bank	Saint Marys	67,019	5.38	2.25	0.25	2.97	61.11	1.45	**3.80**
27	First National Bank of Peterstown	Peterstown	65,445	4.81	7.91	0.31	7.84	76.63	1.90	**3.79**
28	First Neighborhood Bank	Spencer	134,830	4.65	1.77	0.39	(2.22)	84.78	2.25	**3.74**
28	FNB Bank, Inc.	Romney	193,926	5.24	6.35	0.92	2.63	90.66	2.98	**3.74**
30	First State Bank	Barboursville	150,028	5.43	(14.77)	0.94	(14.54)	82.42	1.92	**3.71**
31	MCNB Bank and Trust Co.	Welch	297,727	5.47	3.30	0.98	0.46	79.87	2.61	**3.70**
32	Union Bank, Inc.	Middlebourne	264,203	5.40	8.63	0.19	(1.25)	49.17	2.81	**3.68**
33	Bank of Romney	Romney	288,016	5.28	6.48	1.00	(1.36)	102.66	2.36	**3.66**
34	First Federal Savings and Loan Association of Ravenswood	Ravenswood	23,817	5.06	25.45	1.32	33.19	97.94	4.55	**3.61**
35	WesBanco Bank, Inc.	Wheeling	12,573,665	4.89	21.13	0.69	23.38	86.11	2.94	**3.60**
36	Harrison County Bank	Lost Creek	115,214	5.43	2.69	0.27	1.70	52.96	2.36	**3.57**
36	MVB Bank, Inc.	Fairmont	1,786,610	5.06	16.44	1.21	23.69	98.26	3.22	**3.57**
36	Summit Community Bank, Inc.	Moorefield	2,241,017	5.28	5.78	1.39	8.17	97.00	3.39	**3.57**
36	City National Bank of West Virginia	Charleston	4,854,198	4.62	13.42	0.73	16.30	87.78	3.07	**3.57**
40	Hancock County Savings Bank, FSB	Chester	375,129	4.39	4.11	0.57	1.54	102.73	2.29	**3.50**
41	CNB Bank, Inc.	Berkeley Springs	396,875	4.59	10.77	0.80	13.18	88.68	2.76	**3.44**
42	West Union Bank	West Union	189,050	5.05	6.62	0.37	(4.58)	58.48	2.67	**3.41**
43	Bank of Charles Town	Charles Town	496,314	4.55	8.71	0.72	14.39	87.06	2.32	**3.40**
44	Jefferson Security Bank	Shepherdstown	314,456	4.72	10.41	0.67	3.86	74.95	2.50	**3.32**
45	Bank of Mount Hope, Inc.	Mount Hope	124,540	4.74	(4.52)	0.48	(0.36)	61.32	2.52	**3.21**
46	Logan Bank & Trust Company	Logan	261,246	5.16	8.06	0.30	(3.90)	45.78	2.08	**3.01**
47	Putnam County Bank	Hurricane	598,763	5.08	(6.35)	0.96	(3.92)	68.93	2.11	**2.99**
48	Miners and Merchants Bank	Thomas	55,869	5.52	(3.95)	0.35	(2.90)	34.62	2.26	**2.91**
49	Cornerstone Bank, Inc.	West Union	174,660	4.91	13.88	0.23	6.76	27.73	2.56	**2.67**
50	Huntington Federal Savings Bank	Huntington	535,990	4.11	3.01	1.16	(1.67)	50.21	2.64	**2.24**

Source: S&P Global Market Intelligence

West Virginia – 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	MVB Bank, Inc.	Fairmont	1,786,610	18,282	0.07	1.89	0.03	0.01	37,844	**2.24**
2	First State Bank	Barboursville	150,028	(6,799)	0.15	0.44	0.04	(0.06)	2,536	**1.54**
3	City National Bank of West Virginia	Charleston	4,854,198	76,129	0.65	0.01	0.00	(0.01)	62,409	**1.40**
4	Poca Valley Bank, Inc.	Walton	375,321	2,794	0.34	0.00	0.00	(0.01)	4,531	**1.30**
5	MCNB Bank and Trust Co.	Welch	297,727	2,443	0.24	0.03	0.06	0.13	3,488	**1.18**
6	Whitesville State Bank	Whitesville	103,428	690	0.72	0.00	0.00	(0.04)	1,155	**1.14**
7	Clear Mountain Bank	Bruceton Mills	626,899	8,092	0.41	0.14	0.01	0.00	6,485	**1.08**
7	Bank of Monroe	Union	144,078	1,884	0.25	0.00	0.00	0.01	1,520	**1.08**
9	Freedom Bank, Inc.	Belington	163,144	1,439	0.31	0.00	0.00	(0.11)	1,637	**1.02**
10	Bank of Charles Town	Charles Town	496,314	3,238	0.24	0.03	0.00	0.00	4,668	**1.00**
11	CNB Bank, Inc.	Berkeley Springs	396,875	3,031	0.39	0.05	0.00	0.00	3,570	**0.93**
12	Bank of Mingo	Williamson	84,077	343	0.43	0.00	0.00	0.00	688	**0.86**
13	Bank of Mount Hope, Inc.	Mount Hope	124,540	1,257	0.57	0.00	0.00	0.00	1,046	**0.84**
14	WesBanco Bank, Inc.	Wheeling	12,573,665	158,927	0.20	0.04	0.00	0.00	95,160	**0.80**
15	Community Bank of Parkersburg	Parkersburg	250,276	3,299	0.21	0.00	0.00	0.00	1,881	**0.78**
16	First National Bank of Williamson	Williamson	80,798	620	0.83	0.00	0.00	(0.12)	619	**0.77**
16	Davis Trust Company	Elkins	143,636	1,219	0.23	0.00	0.00	(0.08)	1,111	**0.77**
18	Pendleton Community Bank, Inc.	Franklin	319,595	3,828	0.38	0.00	0.00	(0.03)	2,338	**0.76**
19	First Exchange Bank	Mannington	277,706	3,343	0.25	0.00	0.00	0.00	1,944	**0.75**
20	Clay County Bank, Inc.	Clay	97,115	1,251	0.31	0.00	0.00	0.00	645	**0.69**
20	Citizens Bank of West Virginia, Inc.	Elkins	279,744	3,216	0.20	0.06	0.00	(0.16)	1,798	**0.69**
22	Capon Valley Bank	Wardensville	157,981	1,084	0.35	-0.01	0.00	(0.12)	1,012	**0.66**
23	Harrison County Bank	Lost Creek	115,214	1,052	0.19	0.00	0.00	0.00	707	**0.64**
23	Pioneer Community Bank, Inc.	Iaeger	113,779	589	0.42	0.00	0.00	(0.08)	720	**0.64**
25	BCBank, Inc.	Philippi	138,119	530	0.26	0.01	0.01	0.00	841	**0.63**
26	Jefferson Security Bank	Shepherdstown	314,456	2,680	0.22	0.00	0.00	0.01	1,896	**0.61**
27	Calhoun County Bank, Inc.	Grantsville	145,298	1,110	0.23	0.00	0.00	(0.02)	819	**0.59**
28	Bank of Romney	Romney	288,016	2,885	0.42	0.00	0.00	(0.01)	1,666	**0.58**
28	First National Bank of Peterstown	Peterstown	65,445	387	0.06	0.00	0.00	0.00	365	**0.58**
30	Logan Bank & Trust Company	Logan	261,246	2,645	0.20	0.00	0.00	(0.02)	1,444	**0.56**
31	West Union Bank	West Union	189,050	1,803	0.24	0.00	0.00	0.00	1,052	**0.55**
32	Summit Community Bank, Inc.	Moorefield	2,241,017	29,003	0.21	0.04	0.00	(0.04)	11,678	**0.54**
33	Mountain Valley Bank, N.A.	Elkins	141,590	1,529	0.22	0.00	0.00	0.00	741	**0.53**
34	FNB Bank, Inc.	Romney	193,926	1,547	0.28	0.00	0.00	(0.11)	967	**0.51**
35	Miners and Merchants Bank	Thomas	55,869	266	0.22	0.00	0.00	0.00	264	**0.47**
36	Premier Bank, Inc.	Huntington	1,261,963	17,914	0.27	0.01	0.00	(0.04)	5,381	**0.46**
36	Williamstown Bank, Inc.	Williamstown	163,305	1,756	0.16	0.00	0.00	0.00	749	**0.46**
38	First Neighborhood Bank	Spencer	134,830	858	0.22	0.00	0.00	(0.01)	588	**0.43**
39	Hancock County Savings Bank, FSB	Chester	375,129	3,320	0.13	0.00	0.00	0.01	1,475	**0.40**
40	Pleasants County Bank	Saint Marys	67,019	463	0.06	0.00	0.00	0.00	253	**0.39**
41	Citizens Bank of Weston, Inc.	Weston	205,312	3,375	0.15	0.00	0.00	0.00	762	**0.38**
42	Union Bank, Inc.	Middlebourne	264,203	4,129	0.08	0.00	0.01	0.00	943	**0.37**
43	Fayette County National Bank of Fayetteville	Fayetteville	89,375	869	0.11	0.00	0.00	(0.05)	331	**0.36**
44	Grant County Bank	Petersburg	259,539	2,594	0.25	0.00	0.00	(0.14)	907	**0.35**
45	Cornerstone Bank, Inc.	West Union	174,660	1,435	0.07	0.00	0.00	0.00	477	**0.29**
46	Citizens Bank of Morgantown, Inc.	Morgantown	38,202	266	0.04	0.00	0.00	0.00	88	**0.24**
47	Main Street Bank Corp.	Wheeling	454,205	5,289	0.04	0.00	0.00	(0.06)	167	**0.04**
48	First Federal Savings and Loan Association of Ravenswood	Ravenswood	23,817	135	0.00	0.00	0.00	(0.01)	2	**0.01**
49	Huntington Federal Savings Bank	Huntington	535,990	1,854	0.03	0.00	0.00	(0.03)	25	**0.00**
50	Putnam County Bank	Hurricane	598,763	5,365	0.01	0.00	0.00	(0.12)	-269	**-0.04**

Source: S&P Global Market Intelligence

West Virginia – 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	Putnam County Bank	Hurricane	598,763	57.65	68	3	1.00	0.08	0.60	**1.68**
2	Huntington Federal Savings Bank	Huntington	535,990	78.27	101	5	1.10	0.15	0.45	**1.71**
3	Cornerstone Bank, Inc.	West Union	174,660	63.88	27	4	1.07	0.22	0.59	**1.87**
4	Summit Community Bank, Inc.	Moorefield	2,241,017	51.83	347	35	1.07	0.36	0.62	**2.05**
5	Citizens Bank of Weston, Inc.	Weston	205,312	48.28	35	2	1.00	0.24	0.81	**2.05**
6	Union Bank, Inc.	Middlebourne	264,203	55.05	72	8	1.16	0.29	0.70	**2.15**
7	Logan Bank & Trust Company	Logan	261,246	62.30	58	6	1.15	0.21	0.85	**2.21**
8	WesBanco Bank, Inc.	Wheeling	12,573,665	54.80	2,292	205	1.26	0.31	0.65	**2.22**
9	Main Street Bank Corp.	Wheeling	454,205	55.29	66	4	1.21	0.25	0.79	**2.25**
10	Premier Bank, Inc.	Huntington	1,261,963	51.23	229	33	1.04	0.40	0.87	**2.30**
11	West Union Bank	West Union	189,050	62.58	50	5	1.35	0.27	0.85	**2.48**
12	City National Bank of West Virginia	Charleston	4,854,198	54.51	929	96	1.27	0.38	0.89	**2.55**
13	First Federal Savings and Loan Association of Ravenswood	Ravenswood	23,817	74.38	4	1	1.52	0.49	0.59	**2.60**
14	Miners and Merchants Bank	Thomas	55,869	80.49	19	3	1.25	0.24	1.12	**2.61**
15	Hancock County Savings Bank, FSB	Chester	375,129	68.49	73	3	1.41	0.34	0.89	**2.65**
16	Jefferson Security Bank	Shepherdstown	314,456	70.13	73	6	1.37	0.40	0.88	**2.65**
17	Bank of Mount Hope, Inc.	Mount Hope	124,540	66.51	30	3	1.50	0.24	0.94	**2.68**
18	Bank of Romney	Romney	288,016	66.22	77	7	1.53	0.38	0.79	**2.69**
19	First Exchange Bank	Mannington	277,706	60.80	60	6	1.29	0.42	1.11	**2.81**
20	Pleasants County Bank	Saint Marys	67,019	75.47	15	2	1.42	0.38	1.03	**2.83**
21	Harrison County Bank	Lost Creek	115,214	68.71	30	4	1.29	0.34	1.21	**2.85**
22	Clay County Bank, Inc.	Clay	97,115	61.09	23	2	1.37	0.21	1.31	**2.89**
23	FNB Bank, Inc.	Romney	193,926	71.50	52	4	1.62	0.29	1.00	**2.91**
24	Citizens Bank of West Virginia, Inc.	Elkins	279,744	62.39	73	6	1.62	0.27	1.09	**2.98**
25	Bank of Monroe	Union	144,078	62.18	34	3	1.43	0.42	1.14	**2.98**
26	First Neighborhood Bank	Spencer	134,830	75.96	33	4	1.59	0.36	1.05	**3.01**
27	Clear Mountain Bank	Bruceton Mills	626,899	60.20	154	13	1.69	0.34	1.01	**3.04**
28	Pendleton Community Bank, Inc.	Franklin	319,595	63.67	93	6	1.68	0.44	1.00	**3.12**
29	Fayette County National Bank of Fayetteville	Fayetteville	89,375	69.09	31	3	1.57	0.34	1.23	**3.13**
30	Grant County Bank	Petersburg	259,539	68.91	75	7	1.80	0.34	1.02	**3.17**
31	Freedom Bank, Inc.	Belington	163,144	67.89	56	5	1.54	0.31	1.32	**3.17**
32	Mountain Valley Bank, N.A.	Elkins	141,590	69.12	41	4	1.82	0.27	1.08	**3.18**
33	CNB Bank, Inc.	Berkeley Springs	396,875	74.97	101	8	1.59	0.38	1.23	**3.20**
34	First National Bank of Peterstown	Peterstown	65,445	79.25	15	2	1.66	0.36	1.21	**3.22**
35	Williamstown Bank, Inc.	Williamstown	163,305	67.72	33	2	1.86	0.27	1.09	**3.23**
36	Community Bank of Parkersburg	Parkersburg	250,276	69.52	64	4	1.74	0.40	1.10	**3.24**
37	Bank of Charles Town	Charles Town	496,314	76.87	116	9	1.76	0.51	1.03	**3.31**
38	Davis Trust Company	Elkins	143,636	71.61	46	2	1.64	0.28	1.40	**3.31**
39	MCNB Bank and Trust Co.	Welch	297,727	72.51	72	7	1.57	0.46	1.29	**3.32**
40	Citizens Bank of Morgantown, Inc.	Morgantown	38,202	78.29	9	1	2.09	0.10	1.33	**3.51**
41	BCBank, Inc.	Philippi	138,119	84.61	37	5	1.56	0.55	1.43	**3.54**
42	Calhoun County Bank, Inc.	Grantsville	145,298	77.25	41	4	1.85	0.37	1.48	**3.69**
43	Whitesville State Bank	Whitesville	103,428	74.76	36	4	1.56	0.18	1.99	**3.72**
44	Capon Valley Bank	Wardensville	157,981	78.51	47	5	2.07	0.45	1.38	**3.90**
45	Pioneer Community Bank, Inc.	Iaeger	113,779	82.98	47	5	2.02	0.43	1.63	**4.08**
46	MVB Bank, Inc.	Fairmont	1,786,610	72.68	348	15	2.33	0.43	1.34	**4.10**
47	Poca Valley Bank, Inc.	Walton	375,321	76.86	107	7	2.24	0.51	1.44	**4.19**
48	First National Bank of Williamson	Williamson	80,798	80.15	36	3	2.07	0.58	1.56	**4.21**
49	Bank of Mingo	Williamson	84,077	89.19	37	5	1.84	0.78	1.84	**4.46**
50	First State Bank	Barboursville	150,028	191.02	67	5	2.60	0.49	5.54	**8.63**

Source: S&P Global Market Intelligence

West Virginia – 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	First Neighborhood Bank	Spencer	134,830	100,202	1.10	0.24	0.00	0.56	0.02	**0.82**
2	Bank of Mount Hope, Inc.	Mount Hope	124,540	64,734	1.03	0.53	0.08	0.20	0.03	**0.83**
3	Harrison County Bank	Lost Creek	115,214	54,566	0.62	0.69	0.20	0.00	(0.01)	**0.88**
4	WesBanco Bank, Inc.	Wheeling	12,573,665	7,678,465	0.64	0.28	0.03	0.51	0.06	**0.88**
5	Mountain Valley Bank, N.A.	Elkins	141,590	91,443	1.27	0.87	0.10	0.00	(0.07)	**0.90**
6	Williamstown Bank, Inc.	Williamstown	163,305	139,141	1.27	0.86	0.06	0.21	0.11	**1.24**
7	Hancock County Savings Bank, FSB	Chester	375,129	296,071	0.97	0.27	0.00	0.96	0.03	**1.27**
8	West Union Bank	West Union	189,050	95,251	1.11	0.52	0.00	0.09	0.69	**1.30**
9	Bank of Monroe	Union	144,078	83,468	1.13	0.33	0.00	0.92	0.08	**1.33**
10	Union Bank, Inc.	Middlebourne	264,203	112,714	0.99	0.70	0.02	0.61	0.06	**1.39**
11	MVB Bank, Inc.	Fairmont	1,786,610	1,407,173	0.80	0.17	0.00	1.19	0.08	**1.44**
12	Bank of Charles Town	Charles Town	496,314	378,208	0.91	0.08	0.00	1.20	0.18	**1.46**
13	City National Bank of West Virginia	Charleston	4,854,198	3,558,227	0.41	0.30	0.00	1.27	0.01	**1.59**
14	Community Bank of Parkersburg	Parkersburg	250,276	205,232	0.68	0.81	0.01	0.80	0.01	**1.62**
15	Cornerstone Bank, Inc.	West Union	174,660	42,978	0.71	1.66	0.01	0.10	0.06	**1.82**
16	Huntington Federal Savings Bank	Huntington	535,990	223,965	0.71	0.82	0.03	0.96	0.07	**1.88**
17	Clay County Bank, Inc.	Clay	97,115	52,813	2.51	1.35	0.52	0.24	0.11	**2.22**
18	First Federal Savings and Loan Association of Ravenswood	Ravenswood	23,817	20,548	0.25	2.32	0.00	0.00	0.00	**2.32**
19	CNB Bank, Inc.	Berkeley Springs	396,875	307,788	1.20	1.22	0.00	1.11	0.08	**2.42**
20	Poca Valley Bank, Inc.	Walton	375,321	268,137	0.84	0.75	0.05	1.37	0.35	**2.52**
21	Summit Community Bank, Inc.	Moorefield	2,241,017	1,738,629	0.76	0.46	0.01	2.00	0.07	**2.54**
22	Clear Mountain Bank	Bruceton Mills	626,899	465,127	1.69	1.09	0.00	1.39	0.17	**2.65**
23	Calhoun County Bank, Inc.	Grantsville	145,298	116,935	1.18	1.10	0.22	1.75	0.05	**3.12**
24	BCBank, Inc.	Philippi	138,119	97,563	1.13	0.04	0.00	3.13	(0.01)	**3.16**
25	Jefferson Security Bank	Shepherdstown	314,456	203,799	0.98	0.39	0.00	2.82	0.00	**3.21**
26	FNB Bank, Inc.	Romney	193,926	139,764	1.28	0.47	0.07	2.78	0.05	**3.36**
27	First National Bank of Williamson	Williamson	80,798	56,133	1.31	1.55	0.49	1.10	0.35	**3.49**
28	Logan Bank & Trust Company	Logan	261,246	107,903	1.04	2.79	0.00	0.70	0.03	**3.52**
29	Citizens Bank of Morgantown, Inc.	Morgantown	38,202	23,639	1.73	0.00	0.00	3.59	0.00	**3.59**
30	Citizens Bank of West Virginia, Inc.	Elkins	279,744	226,270	1.04	0.97	0.00	2.74	0.14	**3.86**
31	Premier Bank, Inc.	Huntington	1,261,963	875,252	1.22	0.79	0.12	3.13	0.09	**4.14**
32	Fayette County National Bank of Fayetteville	Fayetteville	89,375	62,610	1.16	2.09	0.02	2.17	0.06	**4.33**
33	Pendleton Community Bank, Inc.	Franklin	319,595	250,709	1.13	0.65	0.24	3.37	0.14	**4.40**
34	Whitesville State Bank	Whitesville	103,428	53,493	1.64	0.62	0.02	3.06	0.74	**4.44**
35	First Exchange Bank	Mannington	277,706	242,546	1.33	0.89	0.01	3.34	0.42	**4.66**
36	Bank of Romney	Romney	288,016	212,738	0.80	0.92	0.29	3.54	0.06	**4.81**
37	Citizens Bank of Weston, Inc.	Weston	205,312	121,234	1.13	1.80	0.20	2.80	0.09	**4.89**
38	Pleasants County Bank	Saint Marys	67,019	36,211	1.17	1.99	0.00	2.99	0.01	**4.99**
39	Bank of Mingo	Williamson	84,077	57,726	1.01	0.87	1.88	1.95	0.48	**5.18**
40	Grant County Bank	Petersburg	259,539	211,426	1.01	2.39	0.20	2.69	0.03	**5.31**
41	Miners and Merchants Bank	Thomas	55,869	16,217	1.23	2.73	0.39	2.70	0.01	**5.82**
42	First National Bank of Peterstown	Peterstown	65,445	43,962	1.15	4.60	0.00	1.66	0.05	**6.31**
43	Putnam County Bank	Hurricane	598,763	348,152	1.38	0.34	0.00	5.27	0.75	**6.36**
44	Pioneer Community Bank, Inc.	Iaeger	113,779	84,075	1.66	2.36	0.37	3.10	0.68	**6.50**
45	Capon Valley Bank	Wardensville	157,981	132,049	0.99	2.36	0.12	4.43	0.08	**6.98**
46	Freedom Bank, Inc.	Belington	163,144	132,515	1.19	0.74	0.00	5.98	0.37	**7.09**
47	Main Street Bank Corp.	Wheeling	454,205	382,408	1.43	4.52	0.00	2.66	0.16	**7.34**
48	Davis Trust Company	Elkins	143,636	91,149	1.13	0.31	0.03	9.41	0.14	**9.88**
49	MCNB Bank and Trust Co.	Welch	297,727	202,452	1.50	2.86	0.03	9.58	0.23	**12.69**
50	First State Bank	Barboursville	150,028	100,333	1.64	3.06	2.82	39.65	(0.01)	**45.52**

Source: S&P Global Market Intelligence

West Virginia – Return on Average Equity Ranking

Rank	Company Name	City	Total Assets ($000)	LTM Net Income ($000)	Total Employees	LTM Net Income ($000)/ Employee	2018Q1 LTM Net Income ($000)	2017Q1 LTM Net Income ($000)	ROAA (%)	ROAE (%)
1	Citizens Bank of Weston, Inc.	Weston	205,312	3,375	35	96	2,354	1,883	1.67	**16.10**
2	City National Bank of West Virginia	Charleston	4,854,198	76,129	929	82	55,655	57,616	1.71	**15.94**
3	Main Street Bank Corp.	Wheeling	454,205	5,289	66	80	4,321	4,552	1.19	**12.94**
4	Summit Community Bank, Inc.	Moorefield	2,241,017	29,003	347	84	21,710	12,400	1.35	**12.76**
5	West Union Bank	West Union	189,050	1,803	50	36	964	714	0.94	**12.64**
6	Logan Bank & Trust Company	Logan	261,246	2,645	58	46	1,040	1,349	1.02	**12.59**
7	Citizens Bank of West Virginia, Inc.	Elkins	279,744	3,216	73	44	1,677	1,973	1.23	**12.23**
8	Premier Bank, Inc.	Huntington	1,261,963	17,914	229	78	13,538	10,198	1.54	**11.96**
9	Jefferson Security Bank	Shepherdstown	314,456	2,680	73	37	1,450	1,469	0.87	**11.64**
10	Clear Mountain Bank	Bruceton Mills	626,899	8,092	154	53	6,116	4,765	1.35	**11.62**
11	Union Bank, Inc.	Middlebourne	264,203	4,129	72	57	3,568	2,784	1.21	**11.25**
12	First Exchange Bank	Mannington	277,706	3,343	60	56	3,300	3,809	0.97	**11.24**
13	Bank of Romney	Romney	288,016	2,885	77	37	2,073	1,786	1.01	**10.26**
14	Pendleton Community Bank, Inc.	Franklin	319,595	3,828	93	41	3,569	3,250	1.25	**10.07**
15	MVB Bank, Inc.	Fairmont	1,786,610	18,282	348	53	13,039	12,710	1.08	**10.00**
16	Harrison County Bank	Lost Creek	115,214	1,052	30	35	921	866	0.95	**9.93**
17	Bank of Monroe	Union	144,078	1,884	34	55	1,281	1,248	1.34	**9.81**
18	Clay County Bank, Inc.	Clay	97,115	1,251	23	54	1,201	938	1.33	**9.56**
19	Community Bank of Parkersburg	Parkersburg	250,276	3,299	64	52	3,103	3,805	1.04	**9.44**
20	CNB Bank, Inc.	Berkeley Springs	396,875	3,031	101	30	2,276	2,367	0.79	**9.39**
21	Williamstown Bank, Inc.	Williamstown	163,305	1,756	33	53	1,500	1,632	1.09	**8.87**
22	WesBanco Bank, Inc.	Wheeling	12,573,665	158,927	2,292	69	105,638	94,997	1.33	**8.82**
23	Cornerstone Bank, Inc.	West Union	174,660	1,435	27	53	981	1,092	0.86	**8.78**
24	Freedom Bank, Inc.	Belington	163,144	1,439	56	26	922	1,087	0.90	**8.66**
25	Mountain Valley Bank, N.A.	Elkins	141,590	1,529	41	37	791	769	1.09	**8.60**
26	Davis Trust Company	Elkins	143,636	1,219	46	27	248	956	0.85	**8.36**
27	FNB Bank, Inc.	Romney	193,926	1,547	52	30	1,423	1,922	0.82	**8.12**
28	Poca Valley Bank, Inc.	Walton	375,321	2,794	107	26	2,263	1,965	0.80	**8.06**
29	Bank of Mount Hope, Inc.	Mount Hope	124,540	1,257	30	42	1,223	967	1.01	**7.99**
30	Calhoun County Bank, Inc.	Grantsville	145,298	1,110	41	27	603	1,017	0.81	**7.98**
31	Grant County Bank	Petersburg	259,539	2,594	75	35	1,917	2,579	1.01	**7.92**
31	MCNB Bank and Trust Co.	Welch	297,727	2,443	72	34	1,111	1,441	0.83	**7.92**
33	Fayette County National Bank of Fayetteville	Fayetteville	89,375	869	31	28	758	613	0.96	**7.84**
34	Bank of Charles Town	Charles Town	496,314	3,238	116	28	3,246	3,185	0.70	**7.32**
35	Whitesville State Bank	Whitesville	103,428	690	36	19	541	576	0.68	**7.01**
36	First Federal Savings and Loan Association of Ravenswood	Ravenswood	23,817	135	4	34	107	98	0.65	**7.00**
37	Pleasants County Bank	Saint Marys	67,019	463	15	31	104	300	0.71	**6.80**
38	Capon Valley Bank	Wardensville	157,981	1,084	47	23	746	1,086	0.71	**6.25**
39	Putnam County Bank	Hurricane	598,763	5,365	68	79	(3,461)	7,675	0.89	**6.21**
40	First Neighborhood Bank	Spencer	134,830	858	33	26	474	753	0.63	**5.43**
41	First National Bank of Peterstown	Peterstown	65,445	387	15	26	254	231	0.62	**5.09**
42	Hancock County Savings Bank, FSB	Chester	375,129	3,320	73	45	2,688	2,616	0.90	**5.01**
43	First National Bank of Williamson	Williamson	80,798	620	36	17	730	(995)	0.58	**4.70**
44	BCBank, Inc.	Philippi	138,119	530	37	14	486	124	0.40	**4.36**
45	Bank of Mingo	Williamson	84,077	343	37	9	10	(719)	0.43	**4.15**
46	Citizens Bank of Morgantown, Inc.	Morgantown	38,202	266	9	30	230	359	0.72	**4.07**
47	Pioneer Community Bank, Inc.	Iaeger	113,779	589	47	13	261	678	0.52	**3.60**
48	Miners and Merchants Bank	Thomas	55,869	266	19	14	244	209	0.47	**3.00**
49	Huntington Federal Savings Bank	Huntington	535,990	1,854	101	18	2,120	3,399	0.35	**2.13**
50	First State Bank	Barboursville	150,028	(6,799)	67	(101)	(2,276)	(1,713)	(4.14)	**(99.72)**

Source: S&P Global Market Intelligence

West Virginia – 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	City National Bank of West Virginia	Charleston	4,854,198	36	3	12	13	2	**13.2**
2	Bank of Monroe	Union	144,078	23	7	25	9	17	**16.2**
3	Clear Mountain Bank	Bruceton Mills	626,899	17	7	27	22	10	**16.6**
3	WesBanco Bank, Inc.	Wheeling	12,573,665	35	14	8	4	22	**16.6**
5	Clay County Bank, Inc.	Clay	97,115	17	20	22	17	18	**18.8**
5	Citizens Bank of West Virginia, Inc.	Elkins	279,744	13	20	24	30	7	**18.8**
7	Premier Bank, Inc.	Huntington	1,261,963	12	36	10	31	8	**19.4**
7	Summit Community Bank, Inc.	Moorefield	2,241,017	36	32	4	21	4	**19.4**
7	West Union Bank	West Union	189,050	42	31	11	8	5	**19.4**
10	Harrison County Bank	Lost Creek	115,214	36	23	21	3	16	**19.8**
11	Union Bank, Inc.	Middlebourne	264,203	32	42	6	10	11	**20.2**
12	Citizens Bank of Weston, Inc.	Weston	205,312	19	41	5	37	1	**20.6**
13	First Exchange Bank	Mannington	277,706	19	19	19	35	12	**20.8**
13	Pendleton Community Bank, Inc.	Franklin	319,595	11	18	28	33	14	**20.8**
15	Community Bank of Parkersburg	Parkersburg	250,276	22	15	36	14	19	**21.2**
15	Williamstown Bank, Inc.	Williamstown	163,305	8	36	35	6	21	**21.2**
15	Bank of Mount Hope, Inc.	Mount Hope	124,540	45	13	17	2	29	**21.2**
15	Poca Valley Bank, Inc.	Walton	375,321	7	4	47	20	28	**21.2**
19	MVB Bank, Inc.	Fairmont	1,786,610	36	1	46	11	15	**21.8**
20	Mountain Valley Bank, N.A.	Elkins	141,590	16	33	32	5	25	**22.2**
21	Logan Bank & Trust Company	Logan	261,246	46	30	7	28	6	**23.4**
22	Jefferson Security Bank	Shepherdstown	314,456	44	26	16	25	9	**24.0**
23	Main Street Bank Corp.	Wheeling	454,205	15	47	9	47	3	**24.2**
24	CNB Bank, Inc.	Berkeley Springs	396,875	41	11	33	19	20	**24.8**
25	Calhoun County Bank, Inc.	Grantsville	145,298	6	27	42	23	30	**25.6**
25	Bank of Romney	Romney	288,016	33	28	18	36	13	**25.6**
27	Davis Trust Company	Elkins	143,636	2	16	38	48	26	**26.0**
28	First Neighborhood Bank	Spencer	134,830	28	38	26	1	40	**26.6**
29	Freedom Bank, Inc.	Belington	163,144	24	9	31	46	24	**26.8**
30	Cornerstone Bank, Inc.	West Union	174,660	49	45	3	15	23	**27.0**
31	Bank of Charles Town	Charles Town	496,314	43	10	37	12	34	**27.2**
32	FNB Bank, Inc.	Romney	193,926	28	34	23	26	27	**27.6**
32	First National Bank of Williamson	Williamson	80,798	4	16	48	27	43	**27.6**
34	Whitesville State Bank	Whitesville	103,428	21	6	43	34	35	**27.8**
35	Hancock County Savings Bank, FSB	Chester	375,129	40	39	15	7	42	**28.6**
36	First Federal Savings and Loan Association of Ravenswood	Ravenswood	23,817	34	48	13	18	36	**29.8**
37	Grant County Bank	Petersburg	259,539	5	44	30	40	31	**30.0**
38	Fayette County National Bank of Fayetteville	Fayetteville	89,375	14	43	29	32	33	**30.2**
39	Capon Valley Bank	Wardensville	157,981	3	22	44	45	38	**30.4**
40	Bank of Mingo	Williamson	84,077	8	12	49	39	45	**30.6**
41	MCNB Bank and Trust Co.	Welch	297,727	31	5	39	49	31	**31.0**
42	BCBank, Inc.	Philippi	138,119	25	25	41	24	44	**31.8**
43	Pioneer Community Bank, Inc.	Iaeger	113,779	1	23	45	44	47	**32.0**
44	Pleasants County Bank	Saint Marys	67,019	26	40	20	38	37	**32.2**
45	Huntington Federal Savings Bank	Huntington	535,990	50	49	2	16	49	**33.2**
46	Citizens Bank of Morgantown, Inc.	Morgantown	38,202	10	46	40	29	46	**34.2**
47	First National Bank of Peterstown	Peterstown	65,445	27	28	34	42	41	**34.4**
48	Putnam County Bank	Hurricane	598,763	47	50	1	43	39	**36.0**
49	First State Bank	Barboursville	150,028	30	2	50	50	50	**36.4**
50	Miners and Merchants Bank	Thomas	55,869	48	35	14	41	48	**37.2**

Source: S&P Global Market Intelligence

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