

# Rank The Banks

*Ohio - 2019 Q2*

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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 - 2018Q2 LTM Net Income - 2017Q2 LTM Net Income - ROAA - **ROAE**

### Overall

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

# Excluded Banks & Calculation Notes

## Excluded Banks:

- ▶ Excluded banks are usually special-purpose banks (such as trust banks), subsidiaries of foreign companies, or companies for which necessary data is not available as of this report
  - ▶ Credit First, N.A.
  - ▶ Equitable Savings and Loan Company
  - ▶ Ohio State Bank

## Calculation Notes:

- ▶ All data in this report is bank level and is as of or for the 12 months ending June 30, 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

# 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	194,538	0.28	3.14
American Savings Bank	Middletown		1/1/1889	2	11	No	44,285	(0.01)	(0.05)
Andover Bank	Andover	Andover Bancorp, Inc.	11/1/1884	11	84	No	419,569	0.89	9.14
Antwerp Exchange Bank Company	Antwerp	Diamond Bancshares, Inc.	1/1/1893	3	31	No	110,632	0.75	6.97
Apple Creek Banking Company	Apple Creek	Apple Creek Banc Corp	2/1/1904	6	45	No	143,116	0.94	11.74
Baltic State Bank	Baltic		1/1/1902	3	18	Yes	69,280	0.23	2.48
Bank of Magnolia Company	Magnolia	Magnolia Bancorp, Inc.	4/19/1899	3	23	No	81,921	0.90	8.18
Belmont Savings Bank	Bellaire		1/1/1885	4	56	No	381,086	0.57	3.37
Brookville Building and Savings Association	Brookville		1/1/1903	2	9	No	46,062	0.70	3.82
Buckeye Community Bank	Lorain	Buckeye Bancshares, Inc.	10/12/1999	1	32	No	167,479	1.21	9.87
Buckeye State Bank	Powell	Buckeye State Bancshares, Inc.	1/1/1885	2	21	No	105,235	(1.87)	(15.61)
CBank	Cincinnati		7/16/2007	2	23	Yes	186,563	0.80	6.75
CenterBank	Milford	CenterGroup Financial, Inc.	3/15/2000	3	41	No	203,859	1.45	13.58
CFBank, National Association	Worthington	Central Federal Corporation	1/1/1892	7	105	No	719,613	1.20	12.84
Cincinnati Federal (MHC)	Cincinnati	CF Mutual Holding Company	1/1/1922	6	52	No	206,444	0.41	3.78
Cincinnati Savings and Loan Company	Cincinnati	Cincinnati Community Bancorp, MHC	5/14/1885	3	25	No	92,480	0.47	2.01
Citizens Bank Company	Beverly	Muskingum Valley Bancshares, Inc.	9/19/1863	5	65	No	222,337	1.20	9.26
Citizens Federal Savings and Loan Association	Bellevue		2/13/1885	2	25	No	135,812	0.36	3.07
Citizens National Bank of Bluffton	Bluffton	Citizens Bancshares, Inc.	1/13/1920	12	162	Yes	848,460	1.46	15.29
Citizens National Bank of McConnellsville	McConnellsville	CNB Holdings, Inc.	1/1/1886	2	27	No	92,874	0.91	7.68
Citizens National Bank of Woodsfield	Woodsfield	CNB Bancorp, Inc.	12/7/1933	4	28	No	136,066	0.72	11.49
Civista Bank	Sandusky	Civista Bancshares, Inc.	3/24/1884	36	436	No	2,196,548	1.51	11.05
First FS&LA of Ravenswood	Millersburg	CSB Bancorp, Inc.	1/1/1874	15	174	No	750,067	1.41	13.71
Commodore Bank	Somerset	Commodore Financial Network, Inc.	12/8/1928	3	23	No	80,218	0.09	1.15
Community Bank	Zanesville	CommunityBanc, Inc.	7/28/1902	11	133	No	462,389	1.11	11.80
Community First Bank, National Association	Forest	Community First Bancshares, Inc.	10/4/1904	3	16	No	49,114	0.33	3.35
Community Savings	Caldwell	Community Savings Bancorp, Inc.	1/1/1885	1	16	No	52,223	(0.07)	(0.47)
Community Savings Bank	Bethel		4/6/1889	2	16	No	82,818	0.60	3.72
Conneaut Savings Bank	Conneaut	Conneaut Bancorp, MHC	1/1/1888	3	21	No	77,459	0.30	2.07
Consumers National Bank	Minerva	Consumers Bancorp, Inc.	8/30/1965	15	138	No	552,400	1.13	13.03
Corn City State Bank	Deshler		10/11/1911	1	8	Yes	65,666	0.92	6.22
Cortland Savings and Banking Company	Cortland	Cortland Bancorp	4/1/1892	14	162	No	687,469	1.21	13.35
Covington Savings and Loan Association	Covington	Covington Financial Corporation, MHC	1/1/1886	3	20	No	69,493	0.79	5.09
Croghan Colonial Bank	Fremont	Croghan Bancshares, Inc.	7/25/1888	17	220	No	858,802	1.31	9.65
Eagle Savings Bank	Cincinnati	Eagle Financial Bancorp, Inc.	7/28/1882	3	36	No	140,575	0.33	2.19
Edon State Bank Company of Edon, Ohio	Edon	Edon Bancorp, Inc.	1/1/1893	1	9	Yes	57,747	0.69	3.66
Fahey Banking Company	Marion		5/1/1865	3	50	No	285,186	(1.64)	(9.65)
Fairfield Federal Savings and Loan Association of Lancaster	Lancaster		1/1/1895	3	48	No	264,111	0.52	4.67
Farmers & Merchants Bank	Miamisburg	F&M Bancorp	11/23/1923	4	29	No	168,338	1.25	12.71
Farmers & Merchants State Bank	Archbold	Farmers & Merchants Bancorp, Inc.	4/1/1897	30	347	No	1,505,223	1.23	10.69
Farmers and Merchants Bank	Caldwell	FarmMerc, Inc.	1/20/1912	1	32	No	110,217	1.18	8.59
Farmers Bank and Savings Company	Pomeroy	Farmers Bancshares, Inc.	12/4/1904	7	90	No	335,654	0.89	8.85
Farmers National Bank of Canfield	Canfield	Farmers National Banc Corp.	2/17/1887	37	422	No	2,384,487	1.41	13.32
Farmers Savings Bank	Spencer		1/1/1925	2	31	Yes	282,668	1.15	4.65
Farmers State Bank	West Salem	Community Independent Bancorp, Inc.	4/15/1915	5	39	No	119,735	0.64	7.12
Farmers State Bank	New Madison	FSB Financial Corp.	1/1/1889	8	56	No	182,263	1.07	9.41
FDS Bank	Mason	Macy's Inc.	9/8/1993	1	1,553	No	112,872	487.65	NM
Fidelity Federal Savings and Loan Association of Delaware	Delaware	Fidelity Federal Savings & Loan Association, MHC	1/18/1887	2	21	No	106,203	0.21	1.02
Fifth Third Bank	Cincinnati	Fifth Third Bancorp	6/17/1858	1,230	19,734	No	167,178,960	1.58	12.94
First Bank of Ohio	Tiffin	Tonti Financial Corporation	3/3/1873	5	46	No	195,172	1.18	3.13

# 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 (%)
First Central National Bank of Saint Paris	Saint Paris	Central Bancshares, Inc.	8/8/1880	3	20	No	93,992	0.80	4.78
First Citizens National Bank of Upper Sandusky	Upper Sandusky		12/1/1902	8	69	No	289,740	0.68	4.85
First City Bank	Columbus		1/1/1907	1	13	Yes	66,627	0.39	3.45
First Federal Bank of Ohio	Galion		1/1/1891	8	63	No	239,522	0.53	3.49
First Federal Bank of the Midwest	Defiance	First Defiance Financial Corp.	1/1/1920	44	586	No	3,246,482	1.47	11.46
First Federal Community Bank of Bucyrus	Bucyrus	Community Investors Bancorp, Inc.	1/1/1888	5	68	No	168,872	0.67	7.69
First Federal Community Bank, National Association	Dover	FFD Financial Corporation	1/1/1898	7	74	No	412,958	1.53	17.16
First Federal Savings and Loan Association of Centerburg	Centerburg		6/1/1934	1	4	No	23,994	0.57	3.03
First Federal Savings and Loan Association of Delta	Delta	First FedDelta Bancshares, MHC	1/1/1934	6	39	No	162,822	0.38	3.02
First Federal Savings and Loan Association of Lakewood	Lakewood	First Mutual Holding Co.	2/16/1935	19	390	No	1,919,289	0.22	2.19
First Federal Savings and Loan Association of Lorain	Lorain		1/1/1921	7	97	No	443,130	0.24	1.64
First Federal Savings and Loan Association of Newark	Newark		8/1/1934	5	58	No	220,366	0.23	1.47
First Federal Savings and Loan Association of Van Wert	Van Wert	First Federal Savings & Loan Association of Van Wert, MHC	1/9/1893	1	19	No	112,505	0.65	3.18
First Financial Bank	Cincinnati	First Financial Bancorp.	1/1/1863	161	2,076	No	14,361,078	1.59	10.61
First Mutual Bank, FSB	Belpre	First Mutual Holding Co.	1/1/1902	5	29	No	90,138	0.05	0.40
First National Bank in New Bremen	New Bremen		1/1/1934	6	37	Yes	296,197	1.13	11.54
First National Bank of Bellevue	Bellevue	First Bancshares, Inc.	9/30/1875	7	57	No	231,031	1.24	12.24
First National Bank of Blanchester	Blanchester	First Blanchester Bancshares, Inc.	3/8/1907	1	18	No	63,047	1.01	8.65
First National Bank of Dennison	Dennison	FNB, Inc.	10/16/1933	5	62	No	231,110	0.99	10.59
First National Bank of Germantown	Germantown		9/19/1863	1	15	No	66,065	0.75	9.24
First National Bank of McConnelsville	McConnelsville	FNB Shares, Inc.	7/1/1863	6	50	No	154,507	0.71	6.57
First National Bank of Pandora	Pandora	Pandora Bancshares, Inc.	6/21/1919	5	48	No	181,444	0.70	8.37
First National Bank of Sycamore	Sycamore	FNB Bancshares, Inc.	7/1/1919	3	27	No	152,629	0.64	6.15
First National Bank of Waverly	Waverly	Central Ohio Bancorp	1/1/1901	5	42	No	148,879	0.75	8.07
First State Bank	Winchester	First State Bancorp, Inc.	1/1/1884	13	124	No	491,690	1.17	11.93
Fort Jennings State Bank	Fort Jennings	FJSB Bancshares, Inc.	1/1/1918	6	42	No	186,515	1.06	9.34
Galion Building and Loan Bank	Galion		2/13/1884	2	19	No	61,914	0.17	1.41
Geauga Savings Bank	Newbury	Maple Leaf Financial, Inc.	8/30/1983	2	50	No	276,736	0.56	3.78
Genoa Banking Company	Genoa	GenBanc, Inc.	9/9/1902	8	105	No	386,173	0.59	7.34
Greenville Federal (MHC)	Greenville	Greenville Federal MHC	1/1/1883	3	53	No	179,907	0.40	3.58
Greenville National Bank	Greenville	Greenville National Bancorp	1/17/1934	10	99	No	469,771	1.28	12.24
Guardian Savings Bank, F.S.B.	West Chester	Guardian Bancorp, Inc.	4/22/1895	11	163	Yes	963,384	1.39	11.42
Hamler State Bank	Hamler		1/1/1921	1	8	Yes	84,663	1.03	6.63
Harrison Building and Loan Association	Harrison		5/1/1916	3	34	No	221,892	0.53	3.48
Heartland Bank	Whitehall	Heartland BancCorp	1/1/1911	19	207	No	1,098,989	1.25	12.28
Henry County Bank	Napoleon	Comunibanc Corp.	5/11/1936	7	74	No	284,274	0.47	5.06
Hicksville Bank	Hicksville	Empire Bancshares, Inc.	1/9/1946	3	31	No	118,727	0.79	6.09
Hocking Valley Bank	Athens	Hocking Valley Bancshares, Inc.	8/12/1963	7	58	No	268,277	1.06	10.10
Home Federal Savings and Loan Association of Niles Ohio	Niles	First Niles Financial, Inc.	11/20/1897	1	11	No	94,230	0.35	2.97
Home Loan Savings Bank	Coshocton	Home Loan Financial Corporation	1/1/1882	4	43	No	215,387	1.79	14.91
Home National Bank	Racine		4/10/1910	3	23	Yes	65,943	0.92	6.98
Home Savings and Loan Company of Kenton, Ohio	Kenton		2/6/1888	1	17	No	128,873	0.84	3.23
Home Savings Bank	Youngstown	United Community Financial Corp.	1/15/1889	34	494	No	2,858,678	1.31	13.11
Home Savings Bank of Wapakoneta	Wapakoneta		11/24/1941	1	6	No	37,427	0.28	2.13
Hometown Bank	Kent	Hometown Bancorp, Inc.	1/1/1898	5	59	No	205,384	0.49	6.04
Huntington National Bank	Columbus	Huntington Bancshares Incorporated	1/6/1866	904	14,998	No	108,236,482	1.51	14.25
Independence Bank	Independence	Independence BancCorp	8/15/1979	1	23	No	195,006	0.88	7.37
JPMorgan Chase Bank, National Association	Columbus	JPMorgan Chase & Co.	1/1/1824	5,034	200,771	No	2,354,812,000	1.26	12.85
KeyBank National Association	Cleveland	KeyCorp	1/1/1849	1,124	17,284	No	143,051,307	1.41	12.60
Killbuck Savings Bank Company	Killbuck	Killbuck Bancshares, Inc.	9/23/1900	10	130	No	538,727	1.42	12.58

# 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 (%)
Kingston National Bank	Kingston	Kingston Bancshares, Inc.	8/14/1909	6	68	No	364,361	0.78	9.44
LCNB National Bank	Lebanon	LCNB Corp.	5/29/1877	35	355	No	1,638,367	1.16	8.78
Liberty Bank	Ironton	Liberty Federal Bancorp, MHC	1/1/1896	2	16	No	52,511	0.58	3.68
Liberty National Bank	Ada	Liberty Bancshares, Inc.	10/3/1893	6	65	No	358,391	1.15	9.15
Liberty Savings Bank, F.S.B.	Wilmington	Liberty Capital, Inc.	1/1/1889	8	115	Yes	645,094	0.76	7.97
Marblehead Bank	Marblehead	Marblehead Bancorp	3/6/1907	3	14	No	49,402	0.56	6.13
Mechanics Bank	Mansfield	Mechanics Financial Corporation	1/1/1886	9	133	No	551,073	0.79	9.85
Mercer Savings Bank	Celina		1/1/1888	4	33	No	133,975	0.58	6.11
Merchants National Bank	Hillsboro	Merchants Bancorp, Incorporated	12/26/1879	19	187	No	936,926	1.22	12.70
Metamora State Bank	Metamora	Metamora Bancorp, Inc.	7/1/1944	3	22	No	77,472	0.42	4.53
Miami Savings Bank	Miamitown		12/27/1909	3	22	No	125,579	1.10	6.83
Middlefield Banking Company	Middlefield	Middlefield Banc Corp.	9/16/1901	15	198	No	1,287,193	1.29	11.86
Minster Bank	Minster	Minster Financial Corp.	1/23/1914	7	86	No	495,377	1.37	16.01
Monroe Federal Savings and Loan Association	Tipp City		1/1/1875	3	22	No	99,849	0.27	2.26
Mt. Victory State Bank	Mount Victory	Victory Bancshares, Inc.	9/14/1929	1	5	No	17,273	0.39	3.67
National Bank of Adams County of West Union	West Union		4/28/1928	1	16	Yes	82,641	1.12	9.53
National Cooperative Bank, N.A.	Hillsboro	National Consumer Cooperative Bank	5/5/1890	1	333	No	2,644,780	0.59	5.19
Nationwide Trust Company, FSB	Columbus	Nationwide Mutual Group	9/1/1998	2	141	No	182,341	(1.77)	(20.26)
Nelsonville Home & Savings Bank	Nelsonville		1/1/1888	1	5	No	30,616	0.95	8.03
New Carlisle Federal Savings Bank	New Carlisle		1/1/1883	3	27	No	121,630	0.71	7.08
New Foundation Savings Bank	Cincinnati		10/28/1891	1	26	No	18,435	0.26	2.27
North Side Bank and Trust Company	Cincinnati		11/1/1891	9	110	No	672,421	1.56	12.15
North Valley Bank	Zanesville	North Valley Bancshares, Inc.	11/4/1904	6	64	No	204,266	0.87	8.70
Ohio Valley Bank Company	Gallipolis	Ohio Valley Banc Corp.	11/1/1872	17	265	No	1,020,035	0.88	7.85
Old Fort Banking Company	Old Fort	Gillmor Financial Services, Inc.	4/4/1917	10	103	Yes	550,499	1.25	16.43
Osgood State Bank	Osgood	OSB Bancorp, Inc.	12/31/1915	5	51	No	255,155	1.06	10.19
Ottoville Bank Company	Ottoville		2/2/1904	1	10	No	80,086	1.30	6.39
Park National Bank	Newark	Park National Corporation	7/8/1908	118	1,904	No	8,610,771	1.38	15.34
Pataskala Banking Company	Pataskala		1/1/1888	3	17	No	34,616	0.32	4.53
Peoples Bank	Gambier	Peoples Bancshares of Gambier Inc.	6/1/1920	3	25	No	56,209	0.54	5.42
Peoples Bank	Marietta	Peoples Bancorp Inc.	5/26/1902	82	918	No	4,272,990	1.38	11.00
Peoples Bank Co.	Coldwater	Peoples Holding Company, Inc.	11/20/1905	7	75	No	550,961	1.69	15.86
Peoples Federal Savings and Loan Association	Sidney	Peoples-Sidney Financial Corporation	1/1/1886	5	30	No	114,498	0.78	5.92
Peoples First Savings Bank	Mason		1/1/1909	2	16	No	71,541	0.36	3.29
Peoples National Bank of Mount Pleasant	Mount Pleasant	Peoples Bancorp of Mt. Pleasant, Inc.	3/12/1903	3	25	No	74,704	0.80	7.44
Peoples Savings and Loan Company	Bucyrus		1/1/1888	2	30	No	138,561	0.41	1.95
Peoples Savings and Loan Company	West Liberty		1/1/1890	2	11	No	49,807	0.36	2.48
Peoples Savings Bank	New Matamoras	PSB Holdings, Inc.	7/11/1911	3	17	No	62,385	0.98	8.37
Peoples Savings Bank	Urbana		1/1/1892	2	29	No	123,015	0.51	5.79
Peoples State Bank	New Lexington	Peoples National Bancshares, Inc.	2/15/1932	5	42	No	129,765	0.86	8.71
Perpetual Federal Savings Bank	Urbana		1/1/1878	1	21	No	391,257	1.61	8.58
Pioneer Savings Bank	Cleveland		1/1/1922	1	6	No	38,081	0.27	1.55
Portage Community Bank	Ravenna	Portage Bancshares, Inc.	7/1/1998	2	67	No	343,260	0.94	8.16
Republic Banking Company	Republic		1/1/1906	1	6	No	47,426	1.22	7.98
Resolute Bank	Maumee	Princeton Capital Holdings LLC	10/2/2006	1	40	No	27,119	(7.71)	(190.43)
Richwood Banking Company, Inc.	Richwood	Richwood Bancshares, Inc.	7/1/1867	8	143	No	730,230	0.76	8.16
RiverHills Bank	Milford	New Richmond Bancorporation	11/17/1904	5	53	No	163,828	1.72	15.68
Rockhold Bank	Bainbridge	Rockhold Bancshares, Inc.	8/9/1867	1	14	No	40,283	(0.40)	(4.18)
Savings Bank	Circleville	Savings Bancorp, Inc.	4/20/1912	6	70	No	340,847	0.68	6.24
Settlers Bank	Marietta	Third Street Bancshares, Inc.	7/26/1999	1	21	No	121,623	1.43	11.02

# 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 (%)
Sherwood State Bank	Sherwood	Sherwood Banc Corporation	1/8/1945	4	26	No	70,629	0.69	6.40
Signature Bank, National Association	Toledo	Signature Bancorp, Inc.	4/2/2002	1	116	No	919,206	1.42	13.73
Somerville Bank	Somerville	Somerville Bancorp	10/10/1910	6	44	Yes	182,230	0.72	6.74
Southern Hills Community Bank	Leesburg		1/1/1884	8	45	No	155,760	0.21	1.36
Spring Valley Bank	Wyoming	SV Bancorp, Inc.	9/2/1997	1	9	Yes	78,856	3.25	7.79
SSB Community Bank	Strasburg	Strasburg Bancorp Inc.	1/1/1924	2	23	Yes	100,588	0.80	10.21
St. Henry Bank	Saint Henry	St. Henry Bancorp, Inc.	1/5/1905	3	27	Yes	293,320	1.80	12.29
Standing Stone Bank	Lancaster	SSNB, Inc.	5/12/1989	3	28	No	102,693	0.63	8.16
State Bank and Trust Company	Defiance	SB Financial Group, Inc.	3/28/1902	20	244	No	1,023,386	1.24	9.77
Sutton Bank	Attica	Sutton Bancshares, Inc.	2/12/1878	8	98	Yes	563,103	2.12	20.33
Third Federal Savings and Loan Association of Cleveland (MHC)	Cleveland	Third Federal Savings and Loan Association of Cleveland, MHC	8/4/1938	37	1,050	No	14,335,890	0.56	5.29
Twin Valley Bank	West Alexandria		1/1/1888	3	20	No	76,945	0.67	6.44
Unified Bank	Martins Ferry	United Bancorp, Inc.	1/1/1902	20	126	No	647,303	1.43	15.67
Union Bank Company	Columbus Grove	United Bancshares, Inc.	11/21/1904	19	209	No	855,244	1.17	9.65
Union Banking Company	West Mansfield	Union Bancorp, Inc.	1/1/1928	2	9	Yes	56,757	0.90	7.55
Union Savings Bank	Cincinnati		3/1/1904	35	535	Yes	2,801,777	1.50	13.46
United Midwest Savings Bank, National Association	De Graff	MSB Capital Corporation	5/5/1889	6	118	No	316,490	1.78	17.51
Valley Central Bank	Liberty Township	Valley Central, MHC	6/16/1884	2	30	No	119,434	0.22	0.91
Van Wert Federal Savings Bank	Van Wert		1/1/1889	1	16	No	115,947	0.44	2.10
Versailles Savings and Loan Company	Versailles	Versailles Financial Corporation	12/13/1887	1	9	No	55,336	0.95	4.66
Vinton County National Bank	McArthur	Community Bancshares, Inc.	1/1/1867	17	232	No	976,869	0.92	7.82
Warsaw Federal Savings and Loan Association	Cincinnati		1/1/1893	2	22	No	55,979	(1.08)	(7.89)
Waterford Bank, N.A.	Toledo	Waterford Bancorp, Inc.	8/29/2007	2	77	No	761,433	1.36	13.10
Waterford Commercial and Savings Bank	Waterford	2012 Waterford Commercial & Savings Bank Shareholders Voting Trust	1/1/1908	2	15	No	45,840	0.98	7.46
Wayne Savings Community Bank	Wooster	Wayne Savings Bancshares, Inc.	3/31/1899	11	100	No	489,478	1.32	14.03
Westfield Bank, FSB	Westfield Center	Ohio Farmers Insurance Company	2/5/2001	7	180	No	1,466,586	0.85	7.57
Wilmington Savings Bank	Wilmington		1/1/1890	2	25	No	156,995	0.74	3.99
Woodsfield Savings Bank	Woodsfield		3/12/1887	2	19	No	69,048	0.29	3.54



# 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	200,771	5,034	1,606,043,000	319,039	467,781	7,999	11,729	2,354,812,000
2	Fifth Third Bank	Cincinnati	19,734	1,230	130,097,730	105,771	135,918	6,593	8,472	167,178,960
3	KeyBank National Association	Cleveland	17,284	1,124	113,916,012	101,349	127,270	6,591	8,277	143,051,307
4	Huntington National Bank	Columbus	14,998	904	83,611,387	92,490	119,731	5,575	7,217	108,236,482
5	First Financial Bank	Cincinnati	2,076	161	10,223,593	63,501	89,199	4,925	6,918	14,361,078
6	Third Federal Savings and Loan Association of Cleveland (MHC)	Cleveland	1,050	37	8,794,039	237,677	387,456	8,375	13,653	14,335,890
7	Park National Bank	Newark	1,904	118	7,095,772	60,134	72,973	3,727	4,522	8,610,771
8	Peoples Bank	Marietta	918	82	3,383,246	41,259	52,110	3,685	4,655	4,272,990
9	First Federal Bank of the Midwest	Defiance	586	44	2,695,958	61,272	73,784	4,601	5,540	3,246,482
10	Home Savings Bank	Youngstown	494	34	2,299,856	67,643	84,079	4,656	5,787	2,858,678
11	Union Savings Bank	Cincinnati	535	35	2,411,626	68,904	80,051	4,508	5,237	2,801,777
12	National Cooperative Bank, N.A.	Hillsboro	333	1	2,240,788	2,240,788	2,644,780	6,729	7,942	2,644,780
13	Farmers National Bank of Canfield	Canfield	422	37	2,004,553	54,177	64,446	4,750	5,650	2,384,487
14	Civista Bank	Sandusky	436	36	1,656,371	46,010	61,015	3,799	5,038	2,196,548
15	First Federal Savings and Loan Association of Lakewood	Lakewood	390	19	1,618,436	85,181	101,015	4,150	4,921	1,919,289
16	LCNB National Bank	Lebanon	355	35	1,357,975	38,799	46,810	3,825	4,615	1,638,367
17	Farmers & Merchants State Bank	Archbold	347	30	1,242,871	41,429	50,174	3,582	4,338	1,505,223
18	Westfield Bank, FSB	Westfield Center	180	7	1,193,988	170,570	209,512	6,633	8,148	1,466,586
19	Middlefield Banking Company	Middlefield	198	15	1,052,912	70,194	85,813	5,318	6,501	1,287,193
20	Heartland Bank	Whitehall	207	19	934,440	49,181	57,842	4,514	5,309	1,098,989
21	State Bank and Trust Company	Defiance	244	20	846,486	42,324	51,169	3,469	4,194	1,023,386
22	Ohio Valley Bank Company	Gallipolis	265	17	852,958	50,174	60,002	3,219	3,849	1,020,035
23	Vinton County National Bank	McArthur	232	17	854,758	50,280	57,463	3,684	4,211	976,869
24	Guardian Savings Bank, F.S.B.	West Chester	163	11	837,154	76,105	87,580	5,136	5,910	963,384
25	Merchants National Bank	Hillsboro	187	19	826,407	43,495	49,312	4,419	5,010	936,926
26	Signature Bank, National Association	Toledo	116	1	817,467	817,467	919,206	7,047	7,924	919,206
27	Croghan Colonial Bank	Fremont	220	17	698,046	41,062	50,518	3,173	3,904	858,802
28	Union Bank Company	Columbus Grove	209	19	691,175	36,378	45,013	3,307	4,092	855,244
29	Citizens National Bank of Bluffton	Bluffton	162	12	574,064	47,839	70,705	3,544	5,237	848,460
30	Waterford Bank, N.A.	Toledo	77	2	653,897	326,949	380,717	8,492	9,889	761,433
31	Commercial and Savings Bank of Millersburg, Ohio	Millersburg	174	15	624,940	41,663	50,004	3,592	4,311	750,067
32	Richwood Banking Company, Inc.	Richwood	143	8	632,528	79,066	91,279	4,423	5,107	730,230
33	CFBank, National Association	Worthington	105	7	630,511	90,073	102,802	6,005	6,853	719,613
34	Cortland Savings and Banking Company	Cortland	162	14	577,005	41,215	49,105	3,562	4,244	687,469
35	North Side Bank and Trust Company	Cincinnati	110	9	517,215	57,468	74,713	4,702	6,113	672,421
36	Unified Bank	Martins Ferry	126	20	551,251	27,563	32,365	4,375	5,137	647,303
37	Liberty Savings Bank, F.S.B.	Wilmington	115	8	520,699	65,087	80,637	4,528	5,610	645,094
38	Sutton Bank	Attica	98	8	496,105	62,013	70,388	5,062	5,746	563,103
39	Consumers National Bank	Minerva	138	15	472,210	31,481	36,827	3,422	4,003	552,400
40	Mechanics Bank	Mansfield	133	9	492,152	54,684	61,230	3,700	4,143	551,073
41	Peoples Bank Co.	Coldwater	75	7	488,798	69,828	78,709	6,517	7,346	550,961
42	Old Fort Banking Company	Old Fort	103	10	495,370	49,537	55,050	4,809	5,345	550,499
43	Killbuck Savings Bank Company	Killbuck	130	10	459,658	45,966	53,873	3,536	4,144	538,727
44	Minster Bank	Minster	86	7	434,355	62,051	70,768	5,051	5,760	495,377
45	First State Bank	Winchester	124	13	432,328	33,256	37,822	3,487	3,965	491,690
46	Wayne Savings Community Bank	Wooster	100	11	406,834	36,985	44,498	4,498	4,895	489,478
47	Greenville National Bank	Greenville	99	10	386,380	38,638	46,977	3,903	4,745	469,771
48	Community Bank	Zanesville	133	11	398,486	36,226	42,035	2,996	3,477	462,389
49	First Federal Savings and Loan Association of Lorain	Lorain	97	7	336,792	48,113	63,304	3,472	4,568	443,130
50	Andover Bank	Andover	84	11	359,972	32,725	38,143	4,285	4,995	419,569

# 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	78,856	8.70	14.87	1.48	16.70	153.50	0.00	7.10
2	Home National Bank	Racine	65,943	7.00	5.01	0.67	1.20	83.62	2.36	5.29
3	United Midwest Savings Bank, National Association	De Graff	316,490	8.62	3.79	2.00	35.75	72.87	2.20	5.20
4	RiverHills Bank	Milford	163,828	6.37	10.17	0.68	0.13	88.17	4.12	5.16
5	Farmers and Merchants Bank	Caldwell	110,217	6.15	(1.92)	0.35	(3.07)	84.10	2.20	4.86
6	Baltic State Bank	Baltic	69,280	5.79	25.38	0.84	24.44	96.56	3.15	4.69
7	Home Loan Savings Bank	Coshocton	215,387	5.56	4.27	0.92	8.66	109.28	2.39	4.68
8	CenterBank	Milford	203,859	5.89	20.52	1.17	7.65	114.03	2.93	4.59
9	Fort Jennings State Bank	Fort Jennings	186,515	5.48	5.12	0.72	7.76	93.78	3.22	4.54
9	First Bank of Ohio	Tiffin	195,172	7.36	33.59	1.59	15.48	105.39	2.41	4.54
11	Southern Hills Community Bank	Leesburg	155,760	5.74	(0.41)	0.52	(2.16)	87.76	2.53	4.52
12	Pataskala Banking Company	Pataskala	34,616	5.55	3.66	0.04	(0.30)	63.26	2.94	4.50
13	Apple Creek Banking Company	Apple Creek	143,116	5.36	10.18	0.33	3.02	86.24	2.29	4.45
14	Peoples State Bank	New Lexington	129,765	5.37	7.98	0.38	2.33	89.51	2.09	4.44
14	Sherwood State Bank	Sherwood	70,629	6.24	15.92	0.72	5.36	88.50	2.29	4.44
16	Civista Bank	Sandusky	2,196,548	5.33	35.24	0.55	41.37	96.68	3.62	4.39
17	Citizens Bank Company	Beverly	222,337	5.09	12.00	0.43	5.83	90.47	3.89	4.38
18	Farmers State Bank	West Salem	119,735	5.21	3.13	0.27	1.30	80.54	2.67	4.36
19	Farmers & Merchants Bank	Miamisburg	168,338	5.38	9.46	0.52	12.24	87.91	3.07	4.32
20	Ohio Valley Bank Company	Gallipolis	1,020,035	5.52	(0.71)	0.67	0.22	89.80	2.42	4.29
21	Buckeye Community Bank	Lorain	167,479	5.58	(1.25)	0.77	(4.29)	94.98	2.04	4.27
22	Peoples National Bank of Mount Pleasant	Mount Pleasant	74,704	5.45	11.09	0.45	7.88	80.88	2.05	4.24
23	Community Bank	Zanesville	462,389	5.51	1.56	0.81	(1.81)	86.07	2.61	4.21
24	Croghan Colonial Bank	Fremont	858,802	5.19	8.38	0.44	1.23	92.44	3.30	4.20
25	First National Bank of Dennison	Dennison	231,110	5.92	1.58	0.37	(0.24)	68.87	1.97	4.19
25	Peoples Savings Bank	Urbana	123,015	5.38	1.91	1.10	3.61	115.56	2.86	4.19
27	First National Bank of Bellevue	Bellevue	231,031	5.48	6.50	0.99	4.48	98.35	3.16	4.18
28	Waterford Commercial and Savings Bank	Waterford	45,840	5.95	13.60	0.35	1.45	71.29	2.26	4.17
29	Liberty National Bank	Ada	358,391	5.48	7.64	0.77	5.32	86.59	2.56	4.16
29	Liberty Bank	Ironton	52,511	5.40	0.54	0.37	(3.93)	76.91	4.91	4.16
31	Sutton Bank	Attica	563,103	5.61	(6.45)	0.28	15.94	54.18	3.15	4.14
31	Settlers Bank	Marietta	121,623	5.06	(2.89)	0.50	(2.95)	91.95	2.36	4.14
33	Peoples Bank	Gambier	56,209	5.50	4.91	0.55	1.34	83.40	2.00	4.13
33	Republic Banking Company	Republic	47,426	5.00	1.97	0.56	(1.58)	107.31	1.60	4.13
33	First Financial Bank	Cincinnati	14,361,078	5.69	1.13	0.79	0.50	88.04	3.52	4.13
36	First Federal Community Bank of Bucyrus	Bucyrus	168,872	5.33	17.57	1.00	9.84	115.85	2.22	4.07
37	North Valley Bank	Zanesville	204,266	5.65	6.89	0.90	(0.76)	86.03	2.92	4.06
38	First National Bank of Blanchester	Blanchester	63,047	5.21	0.42	0.23	(1.21)	70.14	1.94	4.03
38	Commercial and Savings Bank of Millersburg, Ohio	Millersburg	750,067	5.11	2.89	0.46	4.73	88.17	2.53	4.03
40	First Federal Bank of the Midwest	Defiance	3,246,482	4.95	9.91	0.74	7.61	97.88	3.25	4.01
41	Rockhold Bank	Bainbridge	40,283	4.94	7.51	0.75	1.90	97.00	NA	4.00
42	Farmers & Merchants State Bank	Archbold	1,505,223	5.48	31.39	0.86	33.45	87.94	2.06	3.99
42	Cincinnati Savings and Loan Company	Cincinnati	92,480	4.98	(8.27)	0.91	3.17	114.37	NA	3.99
44	Community Savings	Caldwell	52,223	5.13	19.29	0.48	2.25	90.75	2.47	3.97
45	First Federal Community Bank, National Association	Dover	412,958	5.06	9.58	0.87	11.69	90.93	3.23	3.96
45	American Savings Bank	Middletown	44,285	4.94	(4.33)	0.46	4.52	85.67	0.93	3.96
45	Union Bank Company	Columbus Grove	855,244	5.57	6.65	0.75	7.34	84.29	2.79	3.96
48	First National Bank of Germantown	Germantown	66,065	5.13	10.22	0.30	12.98	71.23	2.04	3.95
48	Twin Valley Bank	West Alexandria	76,945	5.52	14.20	0.73	10.92	80.33	2.80	3.95

# 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	112,872	626,579	0.00	0.00	0.00	0.00	965,396	751.35
2	Resolute Bank	Maumee	27,119	(2,110)	0.42	8.76	0.00	0.00	3,413	12.47
3	Nationwide Trust Company, FSB	Columbus	182,341	(40,794)	0.00	0.00	0.00	0.00	266,720	11.55
4	New Foundation Savings Bank	Cincinnati	18,435	48	0.03	9.93	0.10	0.00	1,903	10.18
5	United Midwest Savings Bank, National Association	De Graff	316,490	4,984	0.01	4.62	1.04	(0.03)	16,078	5.74
6	Sutton Bank	Attica	563,103	14,563	0.14	0.01	0.04	0.00	13,638	2.64
7	1st National Bank	Lebanon	194,538	673	0.34	1.21	0.34	(0.02)	4,292	2.34
8	Warsaw Federal Savings and Loan Association	Cincinnati	55,979	(634)	0.08	1.54	0.03	0.08	1,266	2.17
9	JPMorgan Chase Bank, National Association	Columbus	2,354,812,000	28,354,000	0.22	0.00	-0.02	0.00	44,150,000	1.97
10	Fifth Third Bank	Cincinnati	167,178,960	2,323,333	0.38	0.03	-0.08	0.00	2,770,498	1.88
11	First Federal Community Bank of Bucyrus	Bucyrus	168,872	1,043	0.03	1.45	0.07	(0.01)	2,819	1.82
12	Peoples Bank	Marietta	4,272,990	55,958	0.25	0.05	0.05	0.00	60,088	1.48
13	State Bank and Trust Company	Defiance	1,023,386	12,329	0.24	0.76	0.00	0.00	14,565	1.47
14	KeyBank National Association	Cleveland	143,051,307	1,963,700	0.24	0.14	0.07	0.00	2,031,193	1.46
15	Cincinnati Federal (MHC)	Cincinnati	206,444	811	0.19	0.92	0.12	0.03	2,556	1.31
16	Eagle Savings Bank	Cincinnati	140,575	456	0.08	0.75	0.00	0.02	1,769	1.29
17	Union Bank Company	Columbus Grove	855,244	9,706	0.18	0.80	0.04	(0.01)	10,670	1.28
18	Union Savings Bank	Cincinnati	2,801,777	55,476	0.02	0.89	0.33	0.00	35,024	1.26
19	Huntington National Bank	Columbus	108,236,482	1,616,799	0.31	0.11	-0.01	0.00	1,306,720	1.22
20	Park National Bank	Newark	8,610,771	110,004	0.14	0.07	0.04	0.00	90,186	1.13
21	RiverHills Bank	Milford	163,828	2,787	0.23	0.39	0.19	0.00	1,771	1.09
21	Guardian Savings Bank, F.S.B.	West Chester	963,384	17,412	0.02	0.23	0.81	0.00	10,231	1.09
23	North Valley Bank	Zanesville	204,266	1,833	0.15	0.39	0.12	0.02	2,116	1.01
24	Community Bank	Zanesville	462,389	4,957	0.25	0.02	0.00	(0.05)	4,436	0.99
25	Civista Bank	Sandusky	2,196,548	31,061	0.28	0.08	0.01	0.00	20,191	0.98
26	National Cooperative Bank, N.A.	Hillsboro	2,644,780	14,517	0.09	0.52	0.12	0.00	23,733	0.97
27	Farmers State Bank	West Salem	119,735	769	0.28	0.04	0.06	0.00	1,114	0.93
28	Standing Stone Bank	Lancaster	102,693	674	0.32	0.01	0.00	0.00	963	0.91
29	CFBank, National Association	Worthington	719,613	7,724	0.07	0.78	0.00	0.00	5,702	0.89
30	Hometown Bank	Kent	205,384	1,000	0.08	0.39	0.05	0.00	1,737	0.86
31	Farmers & Merchants State Bank	Archbold	1,505,223	15,630	0.33	0.05	0.11	(0.01)	10,630	0.83
31	First Financial Bank	Cincinnati	14,361,078	220,565	0.28	0.06	0.02	(0.01)	115,327	0.83
33	Pataskala Banking Company	Pataskala	34,616	106	0.30	0.00	0.00	0.00	265	0.80
33	Andover Bank	Andover	419,569	3,552	0.35	0.02	0.02	0.01	3,223	0.80
33	First Federal Bank of the Midwest	Defiance	3,246,482	45,765	0.22	0.17	0.07	(0.01)	24,906	0.80
36	Home Savings Bank	Youngstown	2,858,678	36,642	0.33	0.24	0.00	0.00	22,080	0.79
37	Farmers National Bank of Canfield	Canfield	2,384,487	32,493	0.21	0.12	0.00	0.00	17,631	0.77
38	Waterford Commercial and Savings Bank	Waterford	45,840	442	0.28	0.00	0.00	0.00	343	0.76
38	Minster Bank	Minster	495,377	6,644	0.11	0.00	0.00	0.00	3,677	0.76
38	LCNB National Bank	Lebanon	1,638,367	18,872	0.13	0.01	0.01	0.00	12,412	0.76
41	CenterBank	Milford	203,859	2,593	0.05	0.54	0.07	0.00	1,351	0.75
42	Croghan Colonial Bank	Fremont	858,802	10,920	0.25	0.08	0.01	0.00	6,181	0.74
42	Mechanics Bank	Mansfield	551,073	4,184	0.18	0.00	0.00	0.00	3,944	0.74
44	Farmers Bank and Savings Company	Pomeroy	335,654	2,923	0.29	0.00	0.00	0.01	2,397	0.73
45	First National Bank of Blanchester	Blanchester	63,047	625	0.39	0.00	0.00	0.00	443	0.72
46	Consumers National Bank	Minerva	552,400	5,885	0.22	0.09	0.00	0.00	3,692	0.71
46	First State Bank	Winchester	491,690	5,548	0.27	0.05	0.05	0.00	3,353	0.71
48	Ohio Valley Bank Company	Gallipolis	1,020,035	8,956	0.19	0.02	0.02	(0.07)	7,111	0.70
48	First Federal Savings and Loan Association of Lakewood	Lakewood	1,919,289	4,266	0.06	0.15	0.17	0.00	13,665	0.70
50	Valley Central Bank	Liberty Township	119,434	252	0.04	0.40	0.03	0.00	780	0.69

# Ohio – Total Overhead Ranking

Rank	Company Name	City	Total Assets (\$000)	Efficiency		Number of Offices	Personnel Expense/ Avg. Assets (%)	Occupancy Expense/ Avg. Assets (%)	Other Expense/ Avg. Assets (%)	Total Overhead/ Avg. Assets (%)
				Ratio (FTE) (%)	Total Employees					
1	Perpetual Federal Savings Bank	Urbana	391,257	34.13	21	1	0.52	0.04	0.49	1.04
2	Third Federal Savings and Loan Association of Cleveland (MHC)	Cleveland	14,335,890	65.13	1,050	37	0.68	0.19	0.40	1.27
3	Farmers Savings Bank	Spencer	282,668	44.97	31	2	0.81	0.12	0.57	1.50
4	Union Banking Company	West Mansfield	56,757	48.27	9	2	0.88	0.26	0.42	1.55
5	Corn City State Bank	Deshler	65,666	54.64	8	1	0.62	0.14	0.79	1.56
6	Peoples Bank Co.	Coldwater	550,961	42.01	75	7	0.91	0.10	0.55	1.56
7	First National Bank in New Bremen	New Bremen	296,197	51.60	37	6	0.89	0.13	0.61	1.64
8	St. Henry Bank	Saint Henry	293,320	40.06	27	3	1.00	0.12	0.53	1.65
9	Edon State Bank Company of Edon, Ohio	Edon	57,747	64.82	9	1	1.08	0.10	0.55	1.74
10	Spring Valley Bank	Wyoming	78,856	25.07	9	1	1.32	0.09	0.37	1.77
11	Guardian Savings Bank, F.S.B.	West Chester	963,384	49.23	163	11	0.97	0.20	0.62	1.79
12	Hamler State Bank	Hamler	84,663	54.93	8	1	0.92	0.18	0.73	1.83
13	Home Federal Savings and Loan Association of Niles Ohio	Niles	94,230	83.20	11	1	0.95	0.09	0.82	1.86
14	Nelsonville Home & Savings Bank	Nelsonville	30,616	59.29	5	1	1.08	0.15	0.66	1.89
15	Signature Bank, National Association	Toledo	919,206	49.98	116	1	1.27	0.22	0.40	1.90
16	Ottoville Bank Company	Ottoville	80,086	53.25	10	1	1.11	0.06	0.81	1.98
17	Citizens National Bank of Woodsfield	Woodsfield	136,066	67.69	28	4	0.88	0.21	0.90	1.99
18	Union Savings Bank	Cincinnati	2,801,777	50.41	535	35	1.25	0.32	0.46	2.04
19	Home Savings and Loan Company of Kenton, Ohio	Kenton	128,873	61.76	17	1	0.91	0.14	1.00	2.06
20	North Side Bank and Trust Company	Cincinnati	672,421	52.90	110	9	1.21	0.33	0.56	2.09
21	National Bank of Adams County of West Union	West Union	82,641	57.62	16	1	1.11	0.15	0.89	2.14
22	First Bank of Ohio	Tiffin	195,172	48.45	46	5	1.03	0.25	0.90	2.18
23	Wayne Savings Community Bank	Wooster	489,478	55.63	100	11	1.20	0.34	0.65	2.19
24	Old Fort Banking Company	Old Fort	550,499	57.08	103	10	1.43	0.21	0.56	2.20
25	First Financial Bank	Cincinnati	14,361,078	48.93	2,076	161	1.42	0.29	0.49	2.20
26	Van Wert Federal Savings Bank	Van Wert	115,947	81.59	16	1	1.21	0.17	0.84	2.22
27	Settlers Bank	Marietta	121,623	52.61	21	1	1.18	0.20	0.85	2.23
28	Republic Banking Company	Republic	47,426	53.62	6	1	0.93	0.14	1.17	2.24
29	Miami Savings Bank	Miamitown	125,579	62.11	22	3	1.34	0.23	0.68	2.25
30	Belmont Savings Bank	Bellaire	381,086	77.03	56	4	0.99	0.22	1.05	2.25
31	First Federal Community Bank, National Association	Dover	412,958	53.21	74	7	1.28	0.22	0.76	2.26
32	Independence Bank	Independence	195,006	63.88	23	1	1.55	0.13	0.60	2.28
33	Middlefield Banking Company	Middlefield	1,287,193	58.09	198	15	1.29	0.24	0.76	2.29
34	Greenville National Bank	Greenville	469,771	57.41	99	10	1.27	0.23	0.80	2.31
35	Home Savings Bank	Youngstown	2,858,678	58.52	494	34	1.31	0.27	0.74	2.32
36	First Central National Bank of Saint Paris	Saint Paris	93,992	70.11	20	3	1.20	0.10	1.03	2.32
37	Killbuck Savings Bank Company	Killbuck	538,727	55.77	130	10	1.34	0.29	0.70	2.33
38	Minster Bank	Minster	495,377	57.68	86	7	1.40	0.21	0.73	2.35
39	First National Bank of Sycamore	Sycamore	152,629	71.79	27	3	1.14	0.26	0.95	2.35
40	Huntington National Bank	Columbus	108,236,482	53.10	14,998	904	1.39	0.30	0.66	2.36
41	Unified Bank	Martins Ferry	647,303	55.57	126	20	1.23	0.38	0.77	2.37
42	Westfield Bank, FSB	Westfield Center	1,466,586	65.51	180	7	1.37	0.23	0.78	2.37
43	Covington Savings and Loan Association	Covington	69,493	69.97	20	3	1.12	0.24	1.01	2.38
44	Wilmington Savings Bank	Wilmington	156,995	75.40	25	2	1.24	0.13	1.04	2.41
45	Geauga Savings Bank	Newbury	276,736	71.72	50	2	1.44	0.17	0.80	2.41
46	Versailles Savings and Loan Company	Versailles	55,336	66.46	9	1	1.25	0.13	1.03	2.41
47	First Federal Savings and Loan Association of Van Wert	Van Wert	112,505	78.48	19	1	1.42	0.18	0.83	2.42
48	Home Loan Savings Bank	Coshocton	215,387	49.00	43	4	1.45	0.17	0.82	2.43
49	Citizens National Bank of Bluffton	Bluffton	848,460	54.22	162	12	1.40	0.30	0.73	2.43
50	Farmers National Bank of Canfield	Canfield	2,384,487	56.22	422	37	1.39	0.27	0.78	2.44

# 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	First City Bank	Columbus	66,627	55,339	1.41	0.00	0.00	0.00	(0.10)	(0.10)
2	CBank	Cincinnati	186,563	156,134	1.17	0.00	0.00	0.00	0.00	0.00
2	Edon State Bank Company of Edon, Ohio	Edon	57,747	18,920	1.45	0.00	0.00	0.00	0.00	0.00
2	Home Savings Bank of Wapakoneta	Wapakoneta	37,427	27,864	0.67	0.00	0.00	0.00	0.00	0.00
5	Signature Bank, National Association	Toledo	919,206	766,050	1.15	0.00	0.00	0.05	(0.05)	0.01
6	St. Henry Bank	Saint Henry	293,320	208,738	1.17	0.02	0.00	0.00	0.01	0.03
7	Peoples First Savings Bank	Mason	71,541	56,182	0.96	0.00	0.00	0.00	0.06	0.06
8	Peoples Savings and Loan Company	West Liberty	49,807	41,843	1.83	0.07	0.00	0.00	(0.01)	0.06
9	Consumers National Bank	Minerva	552,400	370,834	1.02	0.01	0.00	0.32	(0.24)	0.09
10	Apple Creek Banking Company	Apple Creek	143,116	107,512	0.67	0.00	0.00	0.11	0.00	0.11
11	Mt. Victory State Bank	Mount Victory	17,273	6,912	1.53	0.01	0.16	0.00	(0.03)	0.14
12	Greenville Federal (MHC)	Greenville	179,907	158,322	0.58	0.03	0.02	0.07	0.04	0.16
13	Genoa Banking Company	Genoa	386,173	298,605	0.85	0.01	0.01	0.12	0.05	0.19
14	Community First Bank, National Association	Forest	49,114	31,408	0.57	0.21	0.00	0.00	(0.01)	0.20
15	Hamler State Bank	Hamler	84,663	57,008	0.93	0.21	0.01	0.03	(0.01)	0.24
16	Community Savings Bank	Bethel	82,818	63,044	0.39	0.11	0.00	0.21	(0.04)	0.28
17	Citizens Bank Company	Beverly	222,337	166,496	2.17	0.12	0.00	0.15	0.01	0.28
18	First Federal Savings and Loan Association of Van Wert	Van Wert	112,505	57,485	0.29	0.30	0.00	0.00	(0.01)	0.29
19	Osgood State Bank	Osgood	255,155	178,665	1.41	0.00	0.00	0.31	(0.01)	0.30
20	Ottoville Bank Company	Ottoville	80,086	47,269	1.70	0.12	0.00	0.13	0.06	0.31
21	Citizens National Bank of Woodsfield	Woodsfield	136,066	49,585	0.74	0.31	0.00	0.00	0.01	0.32
22	Killbuck Savings Bank Company	Killbuck	538,727	375,986	0.88	0.18	0.00	0.03	0.11	0.32
23	Peoples Bank	Gambier	56,209	40,241	0.77	0.18	0.02	0.00	0.12	0.33
24	Brookville Building and Savings Association	Brookville	46,062	31,373	1.05	0.09	0.04	0.21	0.00	0.33
25	Old Fort Banking Company	Old Fort	550,499	333,569	1.20	0.02	0.01	0.37	(0.07)	0.34
26	North Side Bank and Trust Company	Cincinnati	672,421	526,951	1.05	0.24	0.00	0.09	0.01	0.34
27	Heartland Bank	Whitehall	1,098,989	869,983	0.92	0.07	0.03	0.22	0.05	0.37
28	Marblehead Bank	Marblehead	49,402	19,708	0.99	0.00	0.00	0.38	0.00	0.38
29	CenterBank	Milford	203,859	186,935	1.24	0.27	0.04	0.01	0.07	0.39
30	Valley Central Bank	Liberty Township	119,434	107,484	0.85	0.14	0.00	0.27	0.00	0.41
31	New Carlisle Federal Savings Bank	New Carlisle	121,630	105,416	1.00	0.06	0.00	0.35	0.01	0.42
32	North Valley Bank	Zanesville	204,266	146,850	1.09	0.01	0.00	0.46	(0.03)	0.44
33	Peoples Bank Co.	Coldwater	550,961	291,355	0.96	0.42	0.01	0.00	0.02	0.45
34	First Federal Community Bank, National Association	Dover	412,958	339,169	1.03	0.05	0.00	0.40	0.02	0.47
35	Union Bank Company	Columbus Grove	855,244	582,598	0.66	0.12	0.09	0.30	(0.03)	0.48
36	Waterford Bank, N.A.	Toledo	761,433	621,752	1.17	0.00	0.43	0.06	0.00	0.49
37	RiverHills Bank	Milford	163,828	122,882	1.70	0.25	0.00	0.25	0.01	0.51
38	First Federal Savings and Loan Association of Lakewood	Lakewood	1,919,289	1,659,959	0.40	0.07	0.00	0.43	0.02	0.51
39	Buckeye Community Bank	Lorain	167,479	135,401	1.53	0.10	0.00	0.51	(0.08)	0.54
40	Covington Savings and Loan Association	Covington	69,493	38,839	0.53	0.35	0.00	0.20	0.00	0.55
41	Kingston National Bank	Kingston	364,361	252,168	1.03	0.30	0.00	0.24	0.01	0.55
42	Corn City State Bank	Deshler	65,666	32,965	0.61	0.56	0.00	0.00	0.00	0.56
43	Perpetual Federal Savings Bank	Urbana	391,257	354,757	1.43	0.12	0.00	0.55	(0.05)	0.61
44	Farmers & Merchants State Bank	Archbold	1,505,223	1,094,131	0.61	0.34	0.00	0.23	0.04	0.62
45	Civista Bank	Sandusky	2,196,548	1,601,333	0.86	0.14	0.00	0.51	(0.01)	0.63
46	Standing Stone Bank	Lancaster	102,693	78,310	0.94	0.21	0.02	0.35	0.07	0.66
47	Minster Bank	Minster	495,377	243,366	1.19	0.42	0.00	0.33	0.00	0.76
48	Citizens National Bank of Bluffton	Bluffton	848,460	694,667	1.47	0.03	0.00	0.74	(0.01)	0.76
49	New Foundation Savings Bank	Cincinnati	18,435	14,556	0.49	0.37	0.00	0.46	(0.06)	0.77
50	Farmers State Bank	New Madison	182,263	132,615	1.42	0.39	0.02	0.36	0.00	0.77

# Ohio – Return on Average Equity Ranking

Rank	Company Name	City	Total Assets (\$000)	LTM Net Income (\$000)	Total Employees	LTM Net Income (\$000)/Employee	2018Q2 LTM Net Income (\$000)	2017Q2 LTM Net Income (\$000)	ROAA (%)	ROAE (%)
1	Sutton Bank	Attica	563,103	14,563	98	149	8,653	8,807	2.12	20.33
2	United Midwest Savings Bank, National Association	De Graff	316,490	4,984	118	42	2,497	3,158	1.78	17.51
3	First Federal Community Bank, National Association	Dover	412,958	5,950	74	80	4,429	3,606	1.53	17.16
4	Old Fort Banking Company	Old Fort	550,499	8,922	103	87	7,621	6,735	1.25	16.43
5	Minster Bank	Minster	495,377	6,644	86	77	5,176	4,877	1.37	16.01
6	Peoples Bank Co.	Coldwater	550,961	8,731	75	116	6,940	5,740	1.69	15.86
7	RiverHills Bank	Milford	163,828	2,787	53	53	1,838	1,490	1.72	15.68
8	Unified Bank	Martins Ferry	647,303	8,251	126	65	5,904	4,786	1.43	15.67
9	Park National Bank	Newark	8,610,771	110,004	1,904	58	101,208	83,278	1.38	15.34
10	Citizens National Bank of Bluffton	Bluffton	848,460	16,350	162	101	15,354	14,932	1.46	15.29
11	Home Loan Savings Bank	Coshocton	215,387	3,756	43	87	3,240	3,051	1.79	14.91
12	Huntington National Bank	Columbus	108,236,482	1,616,799	14,998	108	1,501,064	973,976	1.51	14.25
13	Wayne Savings Community Bank	Wooster	489,478	6,238	100	62	4,308	2,682	1.32	14.03
14	Signature Bank, National Association	Toledo	919,206	12,900	116	111	9,560	8,300	1.42	13.73
15	Commercial and Savings Bank of Millersburg, Ohio	Millersburg	750,067	10,348	174	59	8,378	7,330	1.41	13.71
16	CenterBank	Milford	203,859	2,593	41	63	2,269	1,732	1.45	13.58
17	Union Savings Bank	Cincinnati	2,801,777	55,476	535	104	58,521	68,722	1.50	13.46
18	Cortland Savings and Banking Company	Cortland	687,469	8,259	162	51	7,448	4,768	1.21	13.35
19	Farmers National Bank of Canfield	Canfield	2,384,487	32,493	422	77	26,101	21,486	1.41	13.32
20	Home Savings Bank	Youngstown	2,858,678	36,642	494	74	28,706	20,880	1.31	13.11
21	Waterford Bank, N.A.	Toledo	761,433	9,945	77	129	8,134	6,249	1.36	13.10
22	Consumers National Bank	Minerva	552,400	5,885	138	43	3,712	3,104	1.13	13.03
23	Fifth Third Bank	Cincinnati	167,178,960	2,323,333	19,734	118	2,946,129	1,592,673	1.58	12.94
24	JPMorgan Chase Bank, National Association	Columbus	2,354,812,000	28,354,000	200,771	141	22,219,000	20,651,000	1.26	12.85
25	CFBank, National Association	Worthington	719,613	7,724	105	74	3,122	2,374	1.20	12.84
26	Farmers & Merchants Bank	Miamisburg	168,338	1,965	29	68	1,627	1,433	1.25	12.71
27	Merchants National Bank	Hillsboro	936,926	9,383	187	50	8,571	7,594	1.22	12.70
28	KeyBank National Association	Cleveland	143,051,307	1,963,700	17,284	114	1,658,144	1,212,312	1.41	12.60
29	Killbuck Savings Bank Company	Killbuck	538,727	7,540	130	58	6,383	5,200	1.42	12.58
30	St. Henry Bank	Saint Henry	293,320	7,188	27	266	6,862	6,722	1.80	12.29
31	Heartland Bank	Whitehall	1,098,989	12,986	207	63	10,415	8,572	1.25	12.28
32	First National Bank of Bellevue	Bellevue	231,031	2,790	57	49	2,143	2,241	1.24	12.24
32	Greenville National Bank	Greenville	469,771	5,811	99	59	4,607	4,357	1.28	12.24
34	North Side Bank and Trust Company	Cincinnati	672,421	10,137	110	92	7,073	5,490	1.56	12.15
35	First State Bank	Winchester	491,690	5,548	124	45	4,616	3,937	1.17	11.93
36	Middlefield Banking Company	Middlefield	1,287,193	15,197	198	77	12,096	9,334	1.29	11.86
37	Community Bank	Zanesville	462,389	4,957	133	37	3,670	2,393	1.11	11.80
38	Apple Creek Banking Company	Apple Creek	143,116	1,285	45	29	1,066	742	0.94	11.74
39	First National Bank in New Bremen	New Bremen	296,197	4,352	37	118	3,599	3,293	1.13	11.54
40	Citizens National Bank of Woodsfield	Woodsfield	136,066	943	28	34	672	521	0.72	11.49
41	First Federal Bank of the Midwest	Defiance	3,246,482	45,765	586	78	39,042	26,158	1.47	11.46
42	Guardian Savings Bank, F.S.B.	West Chester	963,384	17,412	163	107	18,303	22,176	1.39	11.42
43	Civista Bank	Sandusky	2,196,548	31,061	436	71	21,059	17,008	1.51	11.05
44	Settlers Bank	Marietta	121,623	1,762	21	84	1,614	1,401	1.43	11.02
45	Peoples Bank	Marietta	4,272,990	55,958	918	61	40,818	36,250	1.38	11.00
46	Farmers & Merchants State Bank	Archbold	1,505,223	15,630	347	45	13,588	11,298	1.23	10.69
47	First Financial Bank	Cincinnati	14,361,078	220,565	2,076	106	132,540	103,504	1.59	10.61
48	First National Bank of Dennison	Dennison	231,110	2,269	62	37	1,455	1,519	0.99	10.59
49	SSB Community Bank	Strasburg	100,588	988	23	43	950	881	0.80	10.21
50	Osgood State Bank	Osgood	255,155	2,640	51	52	2,065	1,681	1.06	10.19



# 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	First Federal Community Bank, National Association	Dover	412,958	45	84	31	34	3	39.4
2	St. Henry Bank	Saint Henry	293,320	50	109	8	6	30	40.6
3	Citizens National Bank of Bluffton	Bluffton	848,460	55	56	49	48	10	43.6
4	First Financial Bank	Cincinnati	14,361,078	33	31	25	84	47	44.0
5	CenterBank	Milford	203,859	8	41	129	29	16	44.6
6	RiverHills Bank	Milford	163,828	4	21	162	37	7	46.2
7	Killbuck Savings Bank Company	Killbuck	538,727	54	93	37	22	29	47.0
8	Unified Bank	Martins Ferry	647,303	72	59	41	59	8	47.8
9	Old Fort Banking Company	Old Fort	550,499	119	68	24	25	4	48.0
10	Civista Bank	Sandusky	2,196,548	16	25	112	45	43	48.2
11	Heartland Bank	Whitehall	1,098,989	52	77	60	27	31	49.4
12	First Federal Bank of the Midwest	Defiance	3,246,482	40	33	63	71	41	49.6
13	Commercial and Savings Bank of Millersburg, Ohio	Millersburg	750,067	38	51	58	87	15	49.8
13	Minster Bank	Minster	495,377	121	38	38	47	5	49.8
15	Waterford Bank, N.A.	Toledo	761,433	59	81	53	36	21	50.0
16	Farmers & Merchants State Bank	Archbold	1,505,223	42	31	98	44	46	52.2
16	Peoples Bank Co.	Coldwater	550,961	143	73	6	33	6	52.2
18	Farmers National Bank of Canfield	Canfield	2,384,487	81	37	50	75	19	52.4
19	Signature Bank, National Association	Toledo	919,206	79	153	15	5	14	53.2
20	Union Savings Bank	Cincinnati	2,801,777	160	18	18	54	17	53.4
21	Citizens Bank Company	Beverly	222,337	17	97	76	17	61	53.6
22	Consumers National Bank	Minerva	552,400	103	46	94	9	22	54.8
23	Croghan Colonial Bank	Fremont	858,802	24	42	96	58	55	55.0
23	North Side Bank and Trust Company	Cincinnati	672,421	102	93	20	26	34	55.0
25	Park National Bank	Newark	8,610,771	70	20	82	102	9	56.6
26	Osgood State Bank	Osgood	255,155	50	77	89	19	50	57.0
27	Union Bank Company	Columbus Grove	855,244	45	17	140	35	55	58.4
28	Wayne Savings Community Bank	Wooster	489,478	101	91	23	66	13	58.8
29	Merchants National Bank	Hillsboro	936,926	55	84	65	69	27	60.0
30	Huntington National Bank	Columbus	108,236,482	111	19	40	122	12	60.8
31	Home Loan Savings Bank	Coshocton	215,387	7	77	48	162	11	61.0
32	Home Savings Bank	Youngstown	2,858,678	125	36	35	91	20	61.4
33	CFBank, National Association	Worthington	719,613	126	29	71	57	25	61.6
34	Apple Creek Banking Company	Apple Creek	143,116	13	126	125	10	38	62.4
35	Settlers Bank	Marietta	121,623	31	131	27	81	44	62.8
36	North Valley Bank	Zanesville	204,266	37	23	157	32	68	63.4
37	LCNB National Bank	Lebanon	1,638,367	94	38	57	67	66	64.4
37	Farmers & Merchants Bank	Miamisburg	168,338	19	76	115	86	26	64.4
39	Sutton Bank	Attica	563,103	31	6	138	148	1	64.8
39	Buckeye Community Bank	Lorain	167,479	21	117	95	39	52	64.8
41	Farmers State Bank	New Madison	182,263	61	54	102	50	59	65.2
42	Cortland Savings and Banking Company	Cortland	687,469	68	60	69	112	18	65.4
43	Spring Valley Bank	Wyoming	78,856	1	168	10	68	84	66.2
44	KeyBank National Association	Cleveland	143,051,307	141	14	52	99	28	66.8
45	Guardian Savings Bank, F.S.B.	West Chester	963,384	169	21	11	92	42	67.0
46	Peoples Bank	Marietta	4,272,990	74	12	111	94	45	67.2
47	Fifth Third Bank	Cincinnati	167,178,960	111	10	81	114	23	67.8
48	First State Bank	Winchester	491,690	91	46	80	88	35	68.0
49	First National Bank of Bellevue	Bellevue	231,031	27	61	99	126	32	69.0
50	State Bank and Trust Company	Defiance	1,023,386	64	13	143	74	54	69.6



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