

# Rank The Banks

*Louisiana - 2018 Q4*

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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 - 2017Q4 LTM Net Income - 2016Q4 LTM Net Income - ROAA - **ROAE**

### Overall

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

# Excluded Banks & Calculation Notes

## Excluded Banks:

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

## Calculation Notes:

- ▶ All data in this report is bank level and is as of or for the 12 months ending December 31, 2018 (unless noted otherwise)
- ▶ For banks that elect subchapter S status, return on average assets and return on average equity are adjusted to reflect the impact of a 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

# 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	55,106	0.72	2.71
American Bank & Trust Company	Opelousas	American Bancorp, Inc.	9/22/1958	8	50	Yes	191,628	0.95	8.38
American Bank & Trust Company, Inc.	Covington	American Bancshares, Inc.	9/14/1964	5	54	No	164,745	0.43	4.84
Anthem Bank & Trust	Plaquemine		1/1/1915	5	39	Yes	143,546	0.28	2.71
Bank of Abbeville & Trust Company	Abbeville		3/14/1894	3	37	No	175,067	0.98	6.29
Bank of Commerce	White Castle	Commerce Bancshares, Inc.	3/1/1927	1	15	Yes	67,841	0.59	5.11
Bank of Commerce & Trust Company	Crowley		3/27/1926	5	68	No	324,228	0.59	5.36
Bank of Coushatta	Coushatta	Coushatta Bancshares, Inc.	7/30/1897	1	36	Yes	224,752	0.96	10.13
Bank of Erath	Erath	Bank of Erath Holding Company	11/18/1910	3	35	No	101,859	0.52	3.95
Bank of Gueydan	Gueydan	Gueydan Bancshares, Inc.	5/14/1927	1	11	No	78,037	0.66	3.25
Bank of Louisiana	New Orleans	BOL Bancshares, Inc.	3/7/1958	5	49	No	78,580	(1.19)	(13.81)
Bank of Oak Ridge	Oak Ridge	Oak Ridge Bancshares, Inc.	10/1/1910	1	7	Yes	52,271	0.62	5.48
Bank of Ruston	Ruston	Century Next Financial Corporation	7/5/1905	3	96	No	461,436	1.17	13.06
Bank of St. Francisville	Saint Francisville	Saint Francisville Bancshares, Inc.	10/30/1978	1	37	Yes	132,947	0.91	9.46
Bank of Sunset and Trust Company	Sunset	Sunset Bancorp, Inc.	4/6/1906	4	31	No	136,057	0.91	9.45
Bank of Winnfield & Trust Company	Winnfield	Black Cat Financial Corp.	1/1/1901	2	36	Yes	139,054	0.81	7.12
Bank of Zachary	Zachary	Zachary Bancshares, Inc.	7/2/1904	3	61	No	243,253	0.82	9.31
Bank, The	Jennings	Bancshares, Inc.	2/26/1997	6	62	No	232,096	1.46	13.04
Basile State Bank	Basile	Basile Bancshares, Inc.	6/2/1956	2	17	Yes	53,784	1.43	12.35
Beauregard Federal Savings Bank	DeRidder	Beauregard Bancshares, Inc.	4/1/1948	2	12	Yes	69,168	1.67	9.68
BOM Bank	Natchitoches	Grant Bancshares, Inc.	6/9/1903	13	118	Yes	426,010	1.23	12.47
Business First Bank	Baton Rouge	Business First Bancshares, Inc.	2/1/2006	18	333	No	2,097,705	1.01	8.85
Caldwell Bank & Trust Company	Columbia	Caldwell Holding Company	1/1/1902	3	48	Yes	158,283	0.53	4.81
Catahoula-LaSalle Bank	Jonesville	Catahoula Holding Company	1/1/1904	7	63	Yes	180,484	0.72	7.06
Citizens Bank & Trust Company	Plaquemine	Citizens Bancorporation, Inc.	7/5/1916	7	67	No	321,351	1.03	10.05
Citizens Bank & Trust Company	Covington		1/1/1946	5	39	No	117,123	0.80	8.28
Citizens Bank & Trust Company of Vivian, Louisiana	Vivian	C B & T Bancshares, Inc.	9/14/1967	4	57	Yes	136,217	0.42	3.45
Citizens National Bank, N.A.	Bossier City	Citizens National Bancshares of Bossier, Inc.	10/7/1985	12	192	No	969,095	1.35	12.65
Citizens Progressive Bank	Winnsboro	Caldwell Holding Company	1/1/1918	4	46	Yes	160,433	0.89	7.27
Citizens Savings Bank	Bogalusa		1/1/1946	5	88	No	231,395	0.73	5.30
City Bank & Trust Co.	Natchitoches	City Bancshares Inc.	1/1/1933	5	62	Yes	246,541	0.81	8.43
Colfax Banking Company	Colfax	Community Bancshares Company	1/1/1901	5	36	Yes	121,071	0.85	10.04
Commerce Community Bank	Oak Grove	Delta Bancshares of Louisiana, Inc.	8/2/1999	2	14	No	64,118	1.26	13.63
Commercial Capital Bank	Delhi	Capital Bancorp, Inc.	2/22/1999	3	29	Yes	145,523	1.52	12.26
Community Bank of Louisiana	Mansfield	Mansfield Bancshares, Inc.	10/1/1901	10	96	Yes	534,839	1.17	16.61
Community First Bank	New Iberia	Community First Bancshares, Inc.	5/10/1999	8	107	Yes	385,761	1.23	12.68
Concordia Bank & Trust Company	Vidalia	Concordia Capital Corporation	7/1/1903	7	121	Yes	506,469	0.87	7.22
Cottonport Bank	Cottonport	Mansura Bancshares, Inc.	9/15/1902	12	149	No	326,868	1.16	9.61
Crescent Bank & Trust	New Orleans	CB&T Holding Corporation	8/30/1991	3	442	No	978,543	1.14	9.58
Cross Keys Bank	Saint Joseph	BSJ Bancshares, Inc.	4/2/1902	8	89	Yes	382,804	0.86	7.25
Delta Bank	Vidalia	Central Louisiana Capital Corporation	10/1/1973	5	70	Yes	296,921	1.25	15.62
Eureka Homestead	Metairie		12/2/1884	1	15	No	98,070	0.30	2.45
Evangeline Bank and Trust Company	Ville Platte	Evangeline Bancshares, Inc.	10/11/1907	8	151	No	544,537	1.02	5.33
Exchange Bank and Trust Company	Natchitoches	Exchange Bancshares, Inc.	9/28/1892	2	26	Yes	137,600	1.32	14.07
Farmers State Bank & Trust Company	Church Point	FSB Bancshares, Inc.	1/1/1944	5	43	Yes	107,750	1.16	11.46

# Louisiana – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
Farmers-Merchants Bank & Trust Company	Breaux Bridge		1/1/1932	8	96	Yes	314,264	0.97	7.38
Feliciana Bank & Trust Company	Clinton	Feliciana Bancshares, Inc.	1/20/1904	3	32	Yes	130,870	1.10	11.17
Fidelity Bank	New Orleans		12/28/1908	18	343	No	824,014	0.50	3.02
Fifth District Savings Bank	New Orleans		1/1/1926	6	74	No	424,105	0.65	3.80
First American Bank and Trust	Vacherie	One American Corp.	12/3/1910	25	229	No	900,079	1.52	11.31
First Bank and Trust	New Orleans	First Trust Corporation	5/21/1991	14	181	Yes	923,767	1.29	13.37
First Federal Bank of Louisiana	Lake Charles		10/31/1949	16	221	No	855,341	0.45	3.73
First Guaranty Bank	Hammond	First Guaranty Bancshares, Inc.	3/12/1934	27	346	No	1,812,878	0.93	9.67
First National Bank	Arcadia	Louisiana Bancshares, Inc.	1/1/1905	9	76	Yes	247,353	1.41	16.16
First National Bank in DeRidder	DeRidder		5/29/1934	7	76	No	252,354	0.94	9.53
First National Bank of Benton	Benton	Northwest Bancshares Corporation	3/26/1984	1	12	No	59,000	0.99	5.67
First National Bank of Jeanerette	Jeanerette	Jeanerette First National Bancorp, Inc.	6/3/1905	7	81	Yes	260,163	1.16	10.94
First National Bank of Louisiana	Crowley	Financial Corporation of Louisiana	4/1/1924	5	68	Yes	387,067	1.38	12.12
First National Bank USA	Boutte	First St. Charles Bancshares, Inc.	6/23/1975	2	32	Yes	125,044	0.87	6.47
First National Bankers Bank	Baton Rouge	First National Bankers Bankshares, Inc.	7/2/1984	7	163	No	886,028	0.43	2.76
Florida Parishes Bank	Hammond	FPB Financial Corp.	6/16/1922	7	78	No	378,629	1.46	14.53
Franklin State Bank & Trust Company	Winnsboro	Franklin Bancorp, Inc.	1/1/1908	4	48	Yes	168,446	1.37	13.31
Gibbsland Bank & Trust Company	Gibbsland	Gibbsland Bancshares, Inc.	4/15/1948	8	94	No	425,149	0.62	6.07
Guaranty Bank & Trust Company of Delhi	Delhi	Delhi Bancshares, Inc.	10/17/1966	9	72	Yes	253,711	1.73	20.81
Guaranty Bank and Trust Company	New Roads	Great Guaranty Bancshares, Inc.	1/1/1956	6	58	No	203,388	1.33	11.12
Gulf Coast Bank	Abbeville	Gulf Coast Bancshares, Inc.	2/1/1971	13	143	No	375,858	1.21	9.66
Gulf Coast Bank and Trust Company	New Orleans		1/1/1883	22	608	Yes	1,704,434	1.38	15.87
Heritage Bank of St. Tammany	Covington	Heritage NOLA Bancorp, Inc.	1/1/1924	3	23	No	119,546	0.57	3.62
Hibernia Bank	New Orleans		1/1/1886	6	34	No	194,043	0.83	3.84
Hodge Bank & Trust Company	Hodge	Hodge Bancshares, Inc.	1/26/1965	1	14	Yes	69,188	2.30	12.98
Home Bank, National Association	Lafayette	Home Bancorp, Inc.	1/1/1908	39	449	No	2,150,164	1.47	11.46
Home Federal Bank	Shreveport	Home Federal Bancorp, Inc. of Louisiana	4/1/1924	7	54	No	425,956	1.14	10.28
Homeland Federal Savings Bank	Columbia	Homeland Bancshares, Inc.	3/12/1986	4	73	Yes	297,631	1.10	10.81
IBERIABANK	Lafayette	IBERIABANK Corporation	3/12/1887	213	3,137	No	30,730,794	1.27	9.77
Investar Bank	Baton Rouge	Investar Holding Corporation	6/14/2006	21	257	No	1,784,210	0.92	7.90
Jackson Parish Bank	Jonesboro	Jackson Bancorp, Inc.	1/1/1904	1	15	No	82,473	0.99	7.33
JD Bank	Jennings	Jeff Davis Bancshares, Inc.	3/12/1947	23	244	No	862,716	1.20	11.18
Jonesboro State Bank	Jonesboro		1/1/1912	1	16	No	278,989	1.66	13.42
Lakeside Bank	Lake Charles	Lakeside Bancshares, Inc.	7/26/2010	4	47	No	198,878	0.52	4.02
Landmark Bank	Clinton	Clinton Bancshares, Inc.	8/1/1897	3	42	Yes	131,761	0.56	6.07
Liberty Bank and Trust Company	New Orleans	Liberty Financial Services, Inc.	11/16/1972	19	150	No	591,186	0.84	10.32
M C Bank & Trust Company	Morgan City	MC Bancshares, Inc.	1/20/1955	6	78	No	305,253	1.18	5.39
Marion State Bank	Marion		2/7/1907	4	51	No	166,505	0.67	5.86
Mer Rouge State Bank	Mer Rouge		1/1/1903	1	10	No	39,731	0.29	2.33
Merchants & Farmers Bank & Trust Company	Leesville	Merchants & Farmers Bancshares, Inc.	1/1/1928	7	92	No	416,077	0.80	7.50
Metairie Bank and Trust Company	Metairie	MBT Bancshares, Inc.	2/15/1947	9	126	No	385,342	0.89	9.35
MidSouth Bank, National Association	Lafayette	MidSouth Bancorp, Inc.	2/7/1985	42	474	No	1,740,939	(1.35)	(11.39)
Mississippi River Bank	Belle Chasse		10/10/1980	2	22	Yes	112,459	2.16	18.27
Mutual Savings and Loan Association	Metairie		1/1/1910	2	8	No	49,122	0.50	1.77
Origin Bank	Choudrant	Origin Bancorp, Inc.	11/23/1912	45	677	No	4,790,262	1.16	10.70

# 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	46	No	271,969	0.91	8.91
Pedestal Bank	Houma	Pedestal Bancshares, Inc.	1/11/1999	24	294	Yes	1,223,967	1.28	11.41
Peoples Bank	Chatham		1/1/1908	1	17	No	88,383	0.73	8.41
Peoples Bank and Trust Company of Pointe Coupee Parish	New Roads	Peoples Bancshares of Pointe Coupee Parish, Inc.	3/31/1980	3	43	No	271,920	2.00	15.34
Plaquemine Bank and Trust Company	Plaquemine	Plaquemine Bancshares Corporation	4/1/1968	1	34	No	156,034	0.70	6.26
Progressive Bank	Monroe	Progressive Bancorp, Inc.	10/10/1975	7	128	No	563,280	0.80	7.50
Progressive National Bank	Mansfield	Caldwell Holding Company	3/28/1983	4	22	Yes	60,653	0.43	5.38
Rayne Building and Loan Association	Rayne		1/2/1900	1	9	No	56,524	0.73	2.90
Rayne State Bank & Trust Company	Rayne	Financial Corporation of Louisiana	7/1/1943	7	71	Yes	375,561	1.29	11.00
Red River Bank	Alexandria	Red River Bancshares, Inc.	1/14/1999	23	320	No	1,860,011	1.30	13.03
Resource Bank	Covington	Resource Bankshares, Inc.	7/20/1998	11	160	No	746,566	1.30	11.36
Sabine State Bank and Trust Company	Many	Sabine Bancshares, Inc.	1/1/1901	52	383	Yes	898,304	1.34	13.52
Sicily Island State Bank	Sicily Island		2/1/1918	2	17	Yes	59,184	0.77	6.82
Simmesport State Bank	Simmesport		5/1/1956	1	20	No	84,847	0.95	6.57
South Lafourche Bank & Trust Company	Larose	Lafourche Bancshares, Inc.	10/13/1967	5	50	Yes	145,361	(0.11)	(1.20)
South Louisiana Bank	Houma	South Louisiana Financial Corporation	6/30/1980	6	123	No	459,155	1.56	10.86
Southern Heritage Bank	Jonesville	SHB Bancorp, Inc.	5/25/1972	10	103	Yes	305,679	1.10	9.56
St. Landry Bank and Trust Company	Opelousas	St. Landry Bancshares, Inc.	12/1/1931	9	52	Yes	279,198	0.72	6.80
St. Landry Homestead Federal Savings Bank	Opelousas		1/1/1922	3	47	No	221,620	0.61	2.77
State Bank & Trust Company	Golden Meadow	SBT Bancshares, Inc.	1/17/1953	4	37	Yes	116,125	0.49	4.46
Synergy Bank	Houma	Synergy Bancshares, Inc.	3/10/1999	6	123	No	514,499	1.06	9.67
Tensas State Bank	Newellton	Tensas Bancshares, Inc.	1/1/1922	5	31	Yes	151,387	0.92	7.26
Union Bank	Marksville	Union Bancshares, Incorporated	9/3/1910	8	84	No	268,393	1.10	11.94
United Community Bank	Raceland	Community Bancorp of Louisiana, Inc.	6/20/1964	10	124	Yes	540,288	0.28	2.16
Vermilion Bank & Trust Company	Kaplan	Vermilion Bancshares Corporation	3/8/1958	3	29	Yes	127,800	1.08	10.80
Washington State Bank	Washington	Washington State Bancshares, Inc.	4/10/1893	7	49	Yes	190,355	0.92	8.97
Winnsboro State Bank & Trust Company	Winnsboro	Winnsboro Bancshares, Inc.	9/2/1902	3	49	Yes	193,425	0.72	8.48



# 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	3,137	213	23,952,923	112,455	144,276	7,636	9,796	30,730,794
2	Origin Bank	Choudrant	677	45	3,794,065	84,313	106,450	5,604	7,076	4,790,262
3	Home Bank, National Association	Lafayette	449	39	1,782,596	45,708	55,132	3,970	4,789	2,150,164
4	Business First Bank	Baton Rouge	333	18	1,750,640	97,258	116,539	5,257	6,299	2,097,705
5	Red River Bank	Alexandria	320	23	1,657,294	72,056	80,870	5,179	5,813	1,860,011
6	First Guaranty Bank	Hammond	346	27	1,637,692	60,655	67,144	4,733	5,240	1,812,878
7	Investar Bank	Baton Rouge	257	21	1,362,324	64,873	84,962	5,301	6,942	1,784,210
8	MidSouth Bank, National Association	Lafayette	474	42	1,496,897	35,640	41,451	3,158	3,673	1,740,939
9	Gulf Coast Bank and Trust Company	New Orleans	608	22	1,520,581	69,117	77,474	2,501	2,803	1,704,434
10	Pedestal Bank	Houma	294	24	1,019,089	42,462	50,999	3,466	4,163	1,223,967
11	Crescent Bank & Trust	New Orleans	442	3	829,603	276,534	326,181	1,877	2,214	978,543
12	Citizens National Bank, N.A.	Bossier City	192	12	845,703	70,475	80,758	4,405	5,047	969,095
13	First Bank and Trust	New Orleans	181	14	801,684	57,263	65,983	4,429	5,104	923,767
14	First American Bank and Trust	Vacherie	229	25	773,113	30,925	36,003	3,376	3,930	900,079
15	Sabine State Bank and Trust Company	Many	383	52	790,602	15,204	17,275	2,064	2,345	898,304
16	First National Bankers Bank	Baton Rouge	163	7	361,692	51,670	126,575	2,219	5,436	886,028
17	JD Bank	Jennings	244	23	759,135	33,006	37,509	3,111	3,536	862,716
18	First Federal Bank of Louisiana	Lake Charles	221	16	669,510	41,844	53,459	3,029	3,870	855,341
19	Fidelity Bank	New Orleans	343	18	623,693	34,650	45,779	1,818	2,402	824,014
20	Resource Bank	Covington	160	11	578,250	52,568	67,870	3,614	4,666	746,566
21	Liberty Bank and Trust Company	New Orleans	150	19	515,084	27,110	31,115	3,434	3,941	591,186
22	Progressive Bank	Monroe	128	7	472,065	67,438	80,469	3,688	4,401	563,280
23	Evangeline Bank and Trust Company	Ville Platte	151	8	426,324	53,291	68,067	2,823	3,606	544,537
24	United Community Bank	Raceland	124	10	448,917	44,892	54,029	3,620	4,357	540,288
25	Community Bank of Louisiana	Mansfield	96	10	496,821	49,682	53,484	5,175	5,571	534,839
26	Synergy Bank	Houma	123	6	454,086	75,681	85,750	3,692	4,183	514,499
27	Concordia Bank & Trust Company	Vidalia	121	7	424,049	60,578	72,353	3,505	4,186	506,469
28	Bank of Ruston	Ruston	96	3	386,341	128,780	153,812	4,024	4,807	461,436
29	South Louisiana Bank	Houma	123	6	386,661	64,444	76,526	3,144	3,733	459,155
30	BOM Bank	Natchitoches	118	13	372,832	28,679	32,770	3,160	3,610	426,010
31	Home Federal Bank	Shreveport	54	7	374,035	53,434	60,851	6,927	7,888	425,956
32	Gibsland Bank & Trust Company	Gibsland	94	8	365,008	45,626	53,144	3,883	4,523	425,149
33	Fifth District Savings Bank	New Orleans	74	6	346,351	57,725	70,684	4,680	5,731	424,105
34	Merchants & Farmers Bank & Trust Company	Leesville	92	7	303,658	43,380	59,440	3,301	4,523	416,077
35	First National Bank of Louisiana	Crowley	68	5	323,848	64,770	77,413	4,762	5,692	387,067
36	Community First Bank	New Iberia	107	8	339,513	42,439	48,220	3,173	3,605	385,761
37	Metairie Bank and Trust Company	Metairie	126	9	346,242	38,471	42,816	2,748	3,058	385,342
38	Cross Keys Bank	Saint Joseph	89	8	302,023	37,753	47,851	3,394	4,301	382,804
39	Florida Parishes Bank	Hammond	78	7	306,192	43,742	54,090	3,926	4,854	378,629
40	Gulf Coast Bank	Abbeville	143	13	324,693	24,976	28,912	2,271	2,628	375,858
41	Rayne State Bank & Trust Company	Rayne	71	7	325,574	46,511	53,652	4,586	5,290	375,561
42	Cottonport Bank	Cottonport	149	12	282,933	23,578	27,239	1,899	2,194	326,868
43	Bank of Commerce & Trust Company	Crowley	68	5	277,978	55,596	64,846	4,088	4,768	324,228
44	Citizens Bank & Trust Company	Plaquemine	67	7	272,971	38,996	45,907	4,074	4,796	321,351
45	Farmers-Merchants Bank & Trust Company	Breaux Bridge	96	8	261,753	32,719	39,283	2,727	3,274	314,264
46	Southern Heritage Bank	Jonesville	103	10	269,652	26,965	30,568	2,618	2,968	305,679
47	M C Bank & Trust Company	Morgan City	78	6	234,953	39,159	50,876	3,012	3,914	305,253
48	Homeland Federal Savings Bank	Columbia	73	4	245,851	61,463	74,408	3,368	4,077	297,631
49	Delta Bank	Vidalia	70	5	269,435	53,887	59,384	3,849	4,242	296,921
50	St. Landry Bank and Trust Company	Opelousas	52	9	248,040	27,560	31,022	4,770	5,369	279,198

# 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	978,543	15.82	(4.86)	1.90	(4.83)	102.48	2.37	12.57
2	Gulf Coast Bank and Trust Company	New Orleans	1,704,434	9.75	5.11	1.10	7.48	91.74	2.80	7.79
3	Basile State Bank	Basile	53,784	6.95	0.50	0.71	5.04	91.65	4.06	5.61
3	First National Bank	Arcadia	247,353	6.29	(4.45)	0.49	(5.01)	96.66	2.83	5.61
5	Bank, The	Jennings	232,096	7.03	0.93	0.73	3.66	91.25	1.59	5.30
6	Hodge Bank & Trust Company	Hodge	69,188	6.77	4.27	0.46	0.19	94.55	1.83	5.24
7	Mississippi River Bank	Belle Chasse	112,459	7.54	(4.00)	0.05	(0.54)	65.29	2.55	5.14
8	Beauregard Federal Savings Bank	DeRidder	69,168	7.17	5.84	0.53	6.13	80.99	1.63	5.06
9	Farmers State Bank & Trust Company	Church Point	107,750	6.46	(9.68)	0.32	(5.77)	71.11	2.97	4.86
10	Homeland Federal Savings Bank	Columbia	297,631	6.61	20.44	1.32	31.10	99.45	2.42	4.85
11	Guaranty Bank & Trust Company of Delhi	Delhi	253,711	6.65	4.53	0.77	14.30	89.86	2.08	4.80
11	BOM Bank	Natchitoches	426,010	5.88	13.81	0.72	8.59	95.14	4.37	4.80
11	Simmesport State Bank	Simmesport	84,847	6.76	3.87	1.35	6.51	92.22	2.12	4.80
14	Gulf Coast Bank	Abbeville	375,858	5.88	(1.43)	0.18	(2.18)	81.74	1.92	4.76
15	Commercial Capital Bank	Delhi	145,523	6.57	(7.60)	1.28	7.20	92.02	1.41	4.74
16	Citizens Savings Bank	Bogalusa	231,395	6.31	4.71	0.93	3.68	95.64	2.34	4.68
17	Home Bank, National Association	Lafayette	2,150,164	5.76	(0.71)	0.55	(5.31)	92.66	2.48	4.66
17	First National Bank of Jeanerette	Jeanerette	260,163	5.55	12.63	0.30	2.98	81.54	3.93	4.66
19	Community First Bank	New Iberia	385,761	5.45	15.80	0.48	7.80	92.96	2.98	4.65
20	Pedestal Bank	Houma	1,223,967	6.09	146.80	0.65	160.54	85.09	2.60	4.64
21	Marion State Bank	Marion	166,505	6.20	7.74	0.82	(1.00)	93.18	1.58	4.63
22	Florida Parishes Bank	Hammond	378,629	6.55	12.28	0.68	1.25	81.18	2.70	4.61
23	Bank of St. Francisville	Saint Francisville	132,947	5.98	10.50	0.44	5.89	88.28	2.28	4.60
23	Bank of Louisiana	New Orleans	78,580	6.39	4.70	0.33	(0.79)	65.20	5.46	4.60
25	Fidelity Bank	New Orleans	824,014	6.25	(5.81)	0.71	8.75	88.39	2.34	4.59
26	Sicily Island State Bank	Sicily Island	59,184	6.70	(4.86)	1.34	(8.61)	106.83	3.39	4.57
27	Sabine State Bank and Trust Company	Many	898,304	5.33	1.27	0.48	3.43	91.43	4.23	4.56
28	Citizens Progressive Bank	Winnsboro	160,433	6.38	4.86	1.18	(1.41)	92.48	1.84	4.55
29	First National Bank USA	Boutte	125,044	5.74	4.62	0.58	3.33	94.25	1.41	4.51
30	South Louisiana Bank	Houma	459,155	6.16	2.80	0.64	(1.85)	86.57	1.57	4.50
31	Guaranty Bank and Trust Company	New Roads	203,388	5.77	6.20	0.44	(4.97)	90.01	2.12	4.48
32	Farmers-Merchants Bank & Trust Company	Breaux Bridge	314,264	5.57	8.17	0.54	5.25	93.23	2.64	4.47
32	First Bank and Trust	New Orleans	923,767	5.71	2.29	0.96	0.95	101.93	3.58	4.47
34	Resource Bank	Covington	746,566	5.42	8.80	0.69	8.37	109.96	2.50	4.44
35	Bank of Erath	Erath	101,859	5.54	0.96	0.38	0.10	77.87	2.71	4.42
36	Peoples Bank	Chatham	88,383	6.16	16.57	1.46	13.30	96.10	2.09	4.41
37	Caldwell Bank & Trust Company	Columbia	158,283	6.19	(7.49)	1.15	(5.51)	84.51	1.90	4.39
37	JD Bank	Jennings	862,716	5.43	3.41	0.39	3.24	82.42	3.07	4.39
39	Vermilion Bank & Trust Company	Kaplan	127,800	5.85	(5.14)	0.28	2.48	62.89	2.01	4.37
40	Peoples Bank and Trust Company of Pointe Coupee Parish	New Roads	271,920	5.62	0.54	1.01	4.80	109.66	2.28	4.36
40	Gibbsland Bank & Trust Company	Gibbsland	425,149	6.37	(1.52)	1.07	(1.62)	80.76	3.00	4.36
40	Mer Rouge State Bank	Mer Rouge	39,731	6.17	18.05	0.38	(2.06)	71.69	2.60	4.36
43	Metairie Bank and Trust Company	Metairie	385,342	4.99	0.43	0.20	3.38	90.43	2.12	4.34
44	Rayne State Bank & Trust Company	Rayne	375,561	5.47	6.28	0.40	11.24	84.89	2.74	4.32
44	Citizens Bank & Trust Company	Covington	117,123	5.44	13.10	0.34	(2.12)	95.02	1.76	4.32
46	Southern Heritage Bank	Jonesville	305,679	5.70	7.17	0.64	2.13	84.08	2.98	4.31
46	Washington State Bank	Washington	190,355	5.54	11.56	0.60	6.21	95.73	2.67	4.31
46	Franklin State Bank & Trust Company	Winnsboro	168,446	6.22	(2.12)	0.72	5.19	69.89	2.09	4.31
49	Landmark Bank	Clinton	131,761	5.55	10.32	0.41	8.06	79.85	2.92	4.30
49	Cottonport Bank	Cottonport	326,868	5.74	7.65	0.33	(3.26)	79.28	2.50	4.30

# 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	824,014	4,157	0.12	2.62	0.07	0.01	26,780	3.19
2	Hibernia Bank	New Orleans	194,043	1,184	0.04	0.00	0.00	0.00	3,648	2.56
3	Bank of Louisiana	New Orleans	78,580	(958)	0.37	0.00	0.00	(0.12)	1,987	2.47
4	Abbeville Building & Loan	Abbeville	55,106	428	0.01	0.31	2.10	(0.01)	1,451	2.43
5	Gulf Coast Bank and Trust Company	New Orleans	1,704,434	30,480	0.31	1.24	0.00	0.04	36,629	2.21
6	BOM Bank	Natchitoches	426,010	6,696	0.47	0.74	0.09	(0.09)	7,734	1.89
7	First National Bankers Bank	Baton Rouge	886,028	4,004	0.00	0.00	0.00	0.00	15,719	1.69
8	Citizens Bank & Trust Company of Vivian, Louisiana	Vivian	136,217	766	0.27	0.90	0.00	(0.09)	2,154	1.57
9	American Bank & Trust Company, Inc.	Covington	164,745	692	0.38	0.64	0.11	(0.05)	2,301	1.44
10	Sabine State Bank and Trust Company	Many	898,304	15,833	0.70	0.11	0.10	(0.04)	12,724	1.43
11	Gulf Coast Bank	Abbeville	375,858	4,577	0.64	0.00	0.00	0.04	5,278	1.40
12	JD Bank	Jennings	862,716	10,297	0.43	0.00	0.00	(0.04)	10,266	1.20
13	Guaranty Bank & Trust Company of Delhi	Delhi	253,711	5,660	0.32	0.46	0.00	0.00	2,813	1.15
14	South Louisiana Bank	Houma	459,155	7,140	0.22	0.03	0.00	0.02	5,187	1.13
15	Homeland Federal Savings Bank	Columbia	297,631	3,976	0.56	0.00	0.00	(0.09)	2,963	1.09
16	Cottonport Bank	Cottonport	326,868	3,903	0.34	0.01	0.03	(0.01)	3,528	1.05
17	City Bank & Trust Co.	Natchitoches	246,541	2,477	0.50	0.00	0.00	0.00	2,390	1.04
18	Franklin State Bank & Trust Company	Winnsboro	168,446	2,940	0.30	0.00	0.00	0.00	1,645	1.02
19	MidSouth Bank, National Association	Lafayette	1,740,939	(24,824)	0.47	(0.04)	0.00	(0.02)	18,608	1.01
20	Cross Keys Bank	Saint Joseph	382,804	4,094	0.31	0.27	0.00	(0.01)	3,471	0.96
20	First National Bank	Arcadia	247,353	4,808	0.49	0.08	0.00	0.06	2,467	0.96
20	Delta Bank	Vidalia	296,921	4,975	0.52	0.00	0.00	(0.01)	2,854	0.96
23	First Bank and Trust	New Orleans	923,767	16,179	0.20	0.53	0.00	(0.04)	8,727	0.93
24	Liberty Bank and Trust Company	New Orleans	591,186	5,046	0.32	0.00	0.00	(0.02)	5,543	0.92
25	Progressive National Bank	Mansfield	60,653	334	0.40	0.00	0.00	0.01	527	0.90
25	Vermilion Bank & Trust Company	Kaplan	127,800	1,641	0.46	0.00	0.00	(0.02)	1,022	0.90
27	First American Bank and Trust	Vacherie	900,079	13,627	0.48	0.00	0.00	0.01	7,950	0.89
27	Pedestal Bank	Houma	1,223,967	20,345	0.48	0.01	0.00	0.00	10,709	0.89
29	Red River Bank	Alexandria	1,860,011	23,371	0.27	0.00	0.00	0.01	15,857	0.88
29	Bank of Winnfield & Trust Company	Winnfield	139,054	1,525	0.46	0.00	0.00	0.00	1,247	0.88
29	United Community Bank	Raceland	540,288	2,006	0.31	0.00	0.00	(0.04)	4,750	0.88
29	Bank of Abbeville & Trust Company	Abbeville	175,067	1,718	0.08	0.18	0.06	0.00	1,541	0.88
33	Caldwell Bank & Trust Company	Columbia	158,283	1,141	0.45	0.00	0.01	(0.08)	1,386	0.85
34	Sicily Island State Bank	Sicily Island	59,184	616	0.68	0.00	0.00	(0.03)	508	0.84
35	Basile State Bank	Basile	53,784	1,037	0.45	0.00	0.00	(0.06)	456	0.83
36	Florida Parishes Bank	Hammond	378,629	5,393	0.35	0.12	0.00	0.01	3,033	0.82
37	Catahoula-LaSalle Bank	Jonesville	180,484	1,771	0.40	0.00	0.18	(0.03)	1,498	0.81
38	Metairie Bank and Trust Company	Metairie	385,342	3,468	0.43	0.03	0.00	0.00	3,096	0.80
38	First Federal Bank of Louisiana	Lake Charles	855,341	3,770	0.22	0.01	0.02	0.00	6,709	0.80
40	Anthem Bank & Trust	Plaquemine	143,546	528	0.02	0.02	0.00	0.00	1,130	0.78
41	Southern Heritage Bank	Jonesville	305,679	4,378	0.33	0.16	0.00	(0.03)	2,307	0.77
41	Bank of St. Francisville	Saint Francisville	132,947	1,625	0.00	0.29	0.00	0.00	1,027	0.77
41	Citizens National Bank, N.A.	Bossier City	969,095	12,513	0.34	0.07	0.00	(0.02)	7,150	0.77
44	Citizens Progressive Bank	Winnsboro	160,433	1,905	0.42	0.00	0.00	0.00	1,201	0.75
44	Farmers State Bank & Trust Company	Church Point	107,750	1,781	0.41	0.00	0.00	0.00	862	0.75
44	First National Bank in DeRidder	DeRidder	252,354	2,338	0.37	0.10	0.00	0.00	1,859	0.75
47	Commercial Capital Bank	Delhi	145,523	3,183	0.42	0.00	0.00	0.00	1,169	0.74
48	Progressive Bank	Monroe	563,280	4,514	0.29	0.06	0.00	0.01	4,107	0.72
49	Concordia Bank & Trust Company	Vidalia	506,469	5,845	0.38	0.00	0.00	(0.04)	3,485	0.69
50	Origin Bank	Choudrant	4,790,262	51,312	0.17	0.11	0.16	0.00	28,906	0.65
50	Tensas State Bank	Newellton	151,387	1,821	0.23	0.00	0.00	0.00	973	0.65

# Louisiana - Total Overhead Ranking

Rank	Company Name	City	Total Assets (\$000)	Efficiency Ratio (FTE) (%)	Total Employees	Number of Offices	Personnel Expense/ Avg. Assets (%)	Occupancy Expense/ Avg. Assets (%)	Other Expense/ Avg. Assets (%)	Total Overhead/ Avg. Assets (%)
1	Jonesboro State Bank	Jonesboro	278,989	37.82	16	1	0.64	0.04	0.64	1.32
2	St. Landry Bank and Trust Company	Opelousas	279,198	64.55	52	9	0.96	0.28	0.53	1.77
3	Bank of Gueydan	Gueydan	78,037	60.85	11	1	0.96	0.17	0.70	1.82
4	Peoples Bank and Trust Company of Pointe Coupee Parish	New Roads	271,920	43.08	43	3	1.19	0.20	0.62	2.01
5	Bank of Commerce & Trust Company	Crowley	324,228	71.82	68	5	1.35	0.19	0.51	2.06
6	Community Bank of Louisiana	Mansfield	534,839	55.30	96	10	1.12	0.35	0.63	2.10
7	Exchange Bank and Trust Company	Natchitoches	137,600	54.30	26	2	1.21	0.22	0.68	2.10
8	Bank of Coushatta	Coushatta	224,752	60.95	36	1	1.18	0.17	0.79	2.13
9	Fifth District Savings Bank	New Orleans	424,105	71.86	74	6	1.21	0.23	0.69	2.14
10	Hodge Bank & Trust Company	Hodge	69,188	40.81	14	1	1.41	0.16	0.71	2.28
11	Eureka Homestead	Metairie	98,070	85.10	15	1	1.33	0.22	0.74	2.28
12	IBERIABANK	Lafayette	30,730,794	56.54	3,137	213	1.17	0.24	0.90	2.30
13	Investar Bank	Baton Rouge	1,784,210	63.62	257	21	1.51	0.23	0.64	2.38
14	First Guaranty Bank	Hammond	1,812,878	63.25	346	27	1.31	0.32	0.77	2.40
15	Bank of Oak Ridge	Oak Ridge	52,271	71.02	7	1	1.36	0.12	0.94	2.41
16	First National Bank of Benton	Benton	59,000	55.19	12	1	1.54	0.15	0.75	2.44
17	Red River Bank	Alexandria	1,860,011	58.41	320	23	1.45	0.25	0.77	2.47
18	Home Federal Bank	Shreveport	425,956	60.18	54	7	1.41	0.33	0.78	2.51
19	Mutual Savings and Loan Association	Metairie	49,122	80.03	8	2	1.60	0.39	0.55	2.54
20	Jackson Parish Bank	Jonesboro	82,473	71.58	15	1	1.63	0.25	0.66	2.54
21	Concordia Bank & Trust Company	Vidalia	506,469	66.83	121	7	1.56	0.30	0.72	2.58
22	Rayne Building and Loan Association	Rayne	56,524	75.75	9	1	1.45	0.37	0.79	2.61
23	First National Bank of Louisiana	Crowley	387,067	57.95	68	5	1.58	0.23	0.80	2.61
24	St. Landry Homestead Federal Savings Bank	Opelousas	221,620	74.64	47	3	1.57	0.31	0.74	2.62
25	Origin Bank	Choudrant	4,790,262	64.79	677	45	1.59	0.33	0.77	2.68
26	Synergy Bank	Houma	514,499	61.04	123	6	1.61	0.25	0.82	2.69
27	State Bank & Trust Company	Golden Meadow	116,125	67.21	37	4	1.59	0.40	0.72	2.71
28	Bank of Ruston	Ruston	461,436	61.86	96	3	1.69	0.20	0.83	2.72
29	Citizens National Bank, N.A.	Bossier City	969,095	59.41	192	12	1.72	0.25	0.77	2.74
30	Plaquemine Bank and Trust Company	Plaquemine	156,034	73.59	34	1	1.55	0.36	0.84	2.75
31	Feliciana Bank & Trust Company	Clinton	130,870	63.66	32	3	1.54	0.22	1.00	2.76
32	Business First Bank	Baton Rouge	2,097,705	65.71	333	18	1.58	0.28	0.90	2.77
33	Commerce Community Bank	Oak Grove	64,118	62.77	14	2	1.45	0.34	0.98	2.77
34	M C Bank & Trust Company	Morgan City	305,253	62.46	78	6	1.49	0.54	0.75	2.78
35	Tensas State Bank	Newellton	151,387	66.40	31	5	1.36	0.29	1.16	2.81
36	Bank of Abbeville & Trust Company	Abbeville	175,067	71.26	37	3	1.71	0.46	0.65	2.81
37	City Bank & Trust Co.	Natchitoches	246,541	70.91	62	5	1.66	0.31	0.84	2.81
38	Rayne State Bank & Trust Company	Rayne	375,561	61.56	71	7	1.76	0.46	0.60	2.82
39	Citizens Bank & Trust Company	Plaquemine	321,351	66.61	67	7	1.59	0.36	0.88	2.83
40	Home Bank, National Association	Lafayette	2,150,164	57.86	449	39	1.66	0.40	0.78	2.83
41	Beauregard Federal Savings Bank	DeRidder	69,168	55.05	12	2	1.73	0.18	0.93	2.84
42	Merchants & Farmers Bank & Trust Company	Leesville	416,077	73.20	92	7	1.62	0.28	0.95	2.85
43	Resource Bank	Covington	746,566	63.40	160	11	1.78	0.31	0.76	2.85
44	United Community Bank	Raceland	540,288	59.54	124	10	1.53	0.43	0.92	2.88
45	Mississippi River Bank	Belle Chasse	112,459	50.95	22	2	1.89	0.26	0.75	2.90
46	Gibbsland Bank & Trust Company	Gibbsland	425,149	62.80	94	8	1.46	0.39	1.07	2.92
47	First National Bank of Jeanerette	Jeanerette	260,163	60.17	81	7	1.68	0.50	0.75	2.92
48	Bank of Sunset and Trust Company	Sunset	136,057	71.00	31	4	1.98	0.30	0.67	2.95
49	Bank of Commerce	White Castle	67,841	78.79	15	1	1.40	0.42	1.13	2.95
50	Simmesport State Bank	Simmesport	84,847	61.56	20	1	1.38	0.18	1.39	2.95

# 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	375,561	276,392	1.65	0.00	0.00	0.15	(0.26)	(0.11)
2	Bank of Sunset and Trust Company	Sunset	136,057	105,799	0.97	0.00	0.00	0.02	(0.01)	0.01
3	Bank of Oak Ridge	Oak Ridge	52,271	32,739	1.00	0.02	0.00	0.05	0.05	0.11
4	American Bank & Trust Company	Opelousas	191,628	127,570	1.06	0.30	0.04	0.02	0.01	0.37
5	Metairie Bank and Trust Company	Metairie	385,342	313,105	0.83	0.17	0.00	0.16	0.10	0.42
6	First National Bank of Louisiana	Crowley	387,067	292,222	1.43	0.09	0.03	0.32	0.01	0.44
7	Progressive Bank	Monroe	563,280	449,173	1.09	0.03	0.00	0.36	0.08	0.47
8	Eureka Homestead	Metairie	98,070	82,451	1.03	0.48	0.00	0.00	(0.01)	0.47
9	Mutual Savings and Loan Association	Metairie	49,122	43,474	0.46	0.00	0.27	0.23	0.00	0.50
10	Lakeside Bank	Lake Charles	198,878	136,331	1.44	0.41	0.00	0.08	0.03	0.52
11	Washington State Bank	Washington	190,355	155,377	1.24	0.34	0.00	0.32	0.00	0.66
12	Red River Bank	Alexandria	1,860,011	1,331,342	0.94	0.04	0.07	0.58	0.03	0.73
13	Community Bank of Louisiana	Mansfield	534,839	213,338	0.71	0.53	0.00	0.15	0.05	0.73
14	First National Bank of Benton	Benton	59,000	42,771	2.82	0.62	0.00	0.37	(0.21)	0.78
15	Guaranty Bank & Trust Company of Delhi	Delhi	253,711	188,104	0.68	0.29	0.07	0.42	0.06	0.85
16	First Bank and Trust	New Orleans	923,767	817,179	0.90	0.17	0.06	0.65	0.02	0.90
17	Investar Bank	Baton Rouge	1,784,210	1,400,825	0.67	0.16	0.00	0.71	0.08	0.95
18	Bank of Ruston	Ruston	461,436	380,025	0.68	0.39	0.00	0.52	0.06	0.97
19	City Bank & Trust Co.	Natchitoches	246,541	78,544	0.87	0.61	0.23	0.18	0.05	1.07
20	Progressive National Bank	Mansfield	60,653	38,287	0.66	0.95	0.00	0.21	0.01	1.16
21	Origin Bank	Choudrant	4,790,262	3,841,315	0.89	0.09	0.01	0.98	0.13	1.21
22	First Federal Bank of Louisiana	Lake Charles	855,341	568,250	0.50	0.22	0.17	0.87	0.00	1.26
23	Sabine State Bank and Trust Company	Many	898,304	722,830	0.87	0.30	0.06	0.70	0.26	1.32
24	First National Bank	Arcadia	247,353	212,400	1.21	0.27	0.25	0.76	0.05	1.34
25	Fifth District Savings Bank	New Orleans	424,105	323,972	0.71	1.03	0.07	0.30	0.00	1.40
26	Business First Bank	Baton Rouge	2,097,705	1,530,205	0.73	0.21	0.12	1.09	(0.01)	1.42
27	IBERIABANK	Lafayette	30,730,794	22,630,243	0.62	0.27	0.01	1.06	0.15	1.49
28	Bank of Zachary	Zachary	243,253	163,330	0.95	0.62	0.03	0.71	0.25	1.61
29	First Guaranty Bank	Hammond	1,812,878	1,228,758	0.88	1.01	0.01	0.62	(0.02)	1.62
30	Citizens National Bank, N.A.	Bossier City	969,095	683,508	1.18	0.21	0.00	1.38	0.09	1.68
31	Community First Bank	New Iberia	385,761	315,621	1.71	0.80	0.12	0.75	0.03	1.70
32	First National Bankers Bank	Baton Rouge	886,028	622,915	2.07	0.00	0.00	1.56	0.17	1.73
33	Citizens Bank & Trust Company	Covington	117,123	94,017	1.03	0.00	0.00	1.61	0.21	1.82
34	Feliciana Bank & Trust Company	Clinton	130,870	101,854	1.65	0.55	0.22	1.04	0.02	1.83
35	First National Bank in DeRidder	DeRidder	252,354	157,850	1.78	1.01	0.02	0.81	0.02	1.86
36	Southern Heritage Bank	Jonesville	305,679	226,719	0.73	0.63	0.07	1.06	0.11	1.87
37	Bank of Abbeville & Trust Company	Abbeville	175,067	85,779	1.24	0.90	0.73	0.11	0.18	1.92
38	Franklin State Bank & Trust Company	Winnsboro	168,446	102,965	1.04	1.53	0.24	0.22	0.04	2.03
39	BOM Bank	Natchitoches	426,010	354,710	0.56	1.20	0.18	0.41	0.24	2.03
40	Mississippi River Bank	Belle Chasse	112,459	64,249	1.56	0.04	0.84	1.18	(0.01)	2.05
41	First American Bank and Trust	Vacherie	900,079	601,099	2.12	0.28	0.02	1.86	(0.07)	2.08
42	Fidelity Bank	New Orleans	824,014	551,286	0.90	0.47	0.00	1.63	0.01	2.11
43	Resource Bank	Covington	746,566	636,198	0.65	0.02	0.57	1.54	0.00	2.12
44	Marion State Bank	Marion	166,505	127,932	0.96	0.91	0.31	0.87	0.10	2.19
45	Bank, The	Jennings	232,096	176,643	1.44	1.40	0.21	0.45	0.17	2.23
46	JD Bank	Jennings	862,716	625,689	1.02	0.63	0.39	1.32	0.08	2.42
47	Home Federal Bank	Shreveport	425,956	329,862	1.06	0.37	0.07	1.76	0.25	2.44
48	Florida Parishes Bank	Hammond	378,629	249,652	1.88	0.32	0.03	2.02	0.08	2.45
49	Heritage Bank of St. Tammany	Covington	119,546	98,301	0.78	2.39	0.00	1.10	(0.01)	2.48
50	Guaranty Bank and Trust Company	New Roads	203,388	159,326	1.00	1.74	0.21	0.63	0.04	2.62

# Louisiana – Return on Average Equity Ranking

Rank	Company Name	City	Total Assets (\$000)	LTM Net Income (\$000)	Total Employees	LTM	2017Q4 LTM	2016Q4 LTM	ROAA (%)	ROAE (%)
						Net Income (\$000)/Employee	Net Income (\$000)	Net Income (\$000)		
1	Guaranty Bank & Trust Company of Delhi	Delhi	253,711	5,660	72	79	5,077	4,868	1.73	20.81
2	Mississippi River Bank	Belle Chasse	112,459	3,336	22	152	2,864	3,068	2.16	18.27
3	Community Bank of Louisiana	Mansfield	534,839	7,574	96	79	5,523	4,643	1.17	16.61
4	First National Bank	Arcadia	247,353	4,808	76	63	4,704	4,297	1.41	16.16
5	Gulf Coast Bank and Trust Company	New Orleans	1,704,434	30,480	608	50	27,633	24,398	1.38	15.87
6	Delta Bank	Vidalia	296,921	4,975	70	71	4,712	4,190	1.25	15.62
7	Peoples Bank and Trust Company of Pointe Coupee Parish	New Roads	271,920	5,455	43	127	4,269	3,858	2.00	15.34
8	Florida Parishes Bank	Hammond	378,629	5,393	78	69	1,559	2,924	1.46	14.53
9	Exchange Bank and Trust Company	Natchitoches	137,600	2,513	26	97	1,994	2,005	1.32	14.07
10	Commerce Community Bank	Oak Grove	64,118	782	14	56	579	579	1.26	13.63
11	Sabine State Bank and Trust Company	Many	898,304	15,833	383	41	13,333	12,352	1.34	13.52
12	Jonesboro State Bank	Jonesboro	278,989	4,463	16	279	4,645	4,643	1.66	13.42
13	First Bank and Trust	New Orleans	923,767	16,179	181	89	14,027	11,595	1.29	13.37
14	Franklin State Bank & Trust Company	Winnsboro	168,446	2,940	48	61	2,371	(1,540)	1.37	13.31
15	Bank of Ruston	Ruston	461,436	3,942	96	41	2,359	2,485	1.17	13.06
16	Bank, The	Jennings	232,096	3,400	62	55	3,034	2,623	1.46	13.04
17	Red River Bank	Alexandria	1,860,011	23,371	320	73	14,227	15,310	1.30	13.03
18	Hodge Bank & Trust Company	Hodge	69,188	2,142	14	153	1,533	1,862	2.30	12.98
19	Community First Bank	New Iberia	385,761	6,098	107	57	5,141	4,347	1.23	12.68
20	Citizens National Bank, N.A.	Bossier City	969,095	12,513	192	65	3,757	9,130	1.35	12.65
21	BOM Bank	Natchitoches	426,010	6,696	118	57	6,042	5,065	1.23	12.47
22	Basile State Bank	Basile	53,784	1,037	17	61	1,110	1,011	1.43	12.35
23	Commercial Capital Bank	Delhi	145,523	3,183	29	110	3,210	1,567	1.52	12.26
24	First National Bank of Louisiana	Crowley	387,067	7,048	68	104	6,586	5,789	1.38	12.12
25	Union Bank	Marksville	268,393	2,944	84	35	2,764	2,831	1.10	11.94
26	Home Bank, National Association	Lafayette	2,150,164	31,765	449	71	16,954	16,123	1.47	11.46
27	Farmers State Bank & Trust Company	Church Point	107,750	1,781	43	41	1,550	1,582	1.16	11.46
28	Pedestal Bank	Houma	1,223,967	20,345	294	69	9,506	8,367	1.28	11.41
29	Resource Bank	Covington	746,566	9,277	160	58	7,339	6,391	1.30	11.36
30	First American Bank and Trust	Vacherie	900,079	13,627	229	60	9,929	11,288	1.52	11.31
31	JD Bank	Jennings	862,716	10,297	244	42	6,922	4,196	1.20	11.18
32	Felician Bank & Trust Company	Clinton	130,870	1,916	32	60	1,500	1,449	1.10	11.17
33	Guaranty Bank and Trust Company	New Roads	203,388	2,761	58	48	2,303	2,174	1.33	11.12
34	Rayne State Bank & Trust Company	Rayne	375,561	6,462	71	91	5,815	4,411	1.29	11.00
35	First National Bank of Jeanerette	Jeanerette	260,163	3,866	81	48	3,135	3,202	1.16	10.94
36	South Louisiana Bank	Houma	459,155	7,140	123	58	3,879	5,451	1.56	10.86
37	Homeland Federal Savings Bank	Columbia	297,631	3,976	73	54	3,504	3,533	1.10	10.81
38	Vermilion Bank & Trust Company	Kaplan	127,800	1,641	29	57	1,702	1,673	1.08	10.80
39	Origin Bank	Choudrant	4,790,262	51,312	677	76	14,921	13,210	1.16	10.70
40	Liberty Bank and Trust Company	New Orleans	591,186	5,046	150	34	2,264	2,765	0.84	10.32
41	Home Federal Bank	Shreveport	425,956	4,818	54	89	3,496	3,759	1.14	10.28
42	Bank of Coushatta	Coushatta	224,752	2,792	36	78	2,898	2,486	0.96	10.13
43	Citizens Bank & Trust Company	Plaquemine	321,351	3,135	67	47	1,706	1,902	1.03	10.05
44	Colfax Banking Company	Colfax	121,071	1,246	36	35	1,228	1,048	0.85	10.04
45	IBERIABANK	Lafayette	30,730,794	375,035	3,137	120	160,160	191,012	1.27	9.77
46	Beauregard Federal Savings Bank	DeRidder	69,168	1,439	12	120	1,391	1,447	1.67	9.68
47	First Guaranty Bank	Hammond	1,812,878	16,108	346	47	13,853	15,679	0.93	9.67
47	Synergy Bank	Houma	514,499	5,495	123	45	3,207	3,227	1.06	9.67
49	Gulf Coast Bank	Abbeville	375,858	4,577	143	32	3,614	2,406	1.21	9.66
50	Cottonport Bank	Cottonport	326,868	3,903	149	26	2,641	2,354	1.16	9.61

# 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	253,711	11	13	84	15	1	24.8
2	First National Bank	Arcadia	247,353	3	20	106	24	4	31.4
3	First Bank and Trust	New Orleans	923,767	32	23	83	16	13	33.4
3	First National Bank of Louisiana	Crowley	387,067	62	52	23	6	24	33.4
5	Sabine State Bank and Trust Company	Many	898,304	27	10	98	23	11	33.8
6	Mississippi River Bank	Belle Chasse	112,459	7	77	45	40	2	34.2
7	Red River Bank	Alexandria	1,860,011	98	29	17	12	17	34.6
8	Hodge Bank & Trust Company	Hodge	69,188	6	65	10	76	18	35.0
9	Florida Parishes Bank	Hammond	378,629	22	36	65	48	8	35.8
10	Gulf Coast Bank and Trust Company	New Orleans	1,704,434	2	5	116	52	5	36.0
11	Community First Bank	New Iberia	385,761	19	52	62	31	19	36.6
12	Citizens National Bank, N.A.	Bossier City	969,095	65	41	29	30	20	37.0
13	BOM Bank	Natchitoches	426,010	11	6	109	39	21	37.2
14	Franklin State Bank & Trust Company	Winnsboro	168,446	46	18	73	38	14	37.8
15	Bank of Ruston	Ruston	461,436	64	65	28	18	15	38.0
16	Community Bank of Louisiana	Mansfield	534,839	104	72	6	13	3	39.6
17	Home Bank, National Association	Lafayette	2,150,164	17	55	40	62	26	40.0
18	Rayne State Bank & Trust Company	Rayne	375,561	44	89	38	1	34	41.2
19	Bank, The	Jennings	232,096	5	59	82	45	16	41.4
20	Homeland Federal Savings Bank	Columbia	297,631	10	15	93	55	37	42.0
20	South Louisiana Bank	Houma	459,155	30	14	71	59	36	42.0
22	First American Bank and Trust	Vacherie	900,079	56	27	58	41	30	42.4
23	Delta Bank	Vidalia	296,921	51	20	70	68	6	43.0
24	Pedestal Bank	Houma	1,223,967	20	27	75	69	28	43.8
25	JD Bank	Jennings	862,716	37	12	95	46	31	44.2
26	Commercial Capital Bank	Delhi	145,523	15	47	51	90	23	45.2
27	Origin Bank	Choudrant	4,790,262	93	50	25	21	39	45.6
28	Peoples Bank and Trust Company of Pointe Coupee Parish	New Roads	271,920	40	98	4	80	7	45.8
29	IBERIABANK	Lafayette	30,730,794	89	57	12	27	45	46.0
30	Metairie Bank and Trust Company	Metairie	385,342	43	38	92	5	56	46.8
30	First National Bank of Jeanerette	Jeanerette	260,163	17	62	47	73	35	46.8
32	Commerce Community Bank	Oak Grove	64,118	57	62	33	74	10	47.2
33	Farmers State Bank & Trust Company	Church Point	107,750	9	44	86	77	27	48.6
34	City Bank & Trust Co.	Natchitoches	246,541	111	17	37	19	62	49.2
35	American Bank & Trust Company	Opelousas	191,628	62	59	61	4	64	50.0
35	Feliciana Bank & Trust Company	Clinton	130,870	58	95	31	34	32	50.0
37	Guaranty Bank and Trust Company	New Roads	203,388	31	86	52	50	33	50.4
38	Gulf Coast Bank	Abbeville	375,858	14	11	108	72	49	50.8
39	Southern Heritage Bank	Jonesville	305,679	46	41	81	36	52	51.2
40	Home Federal Bank	Shreveport	425,956	83	68	18	47	41	51.4
41	Resource Bank	Covington	746,566	34	109	43	43	29	51.6
42	Exchange Bank and Trust Company	Natchitoches	137,600	96	85	7	64	9	52.2
43	Cottonport Bank	Cottonport	326,868	49	16	90	60	50	53.0
43	Business First Bank	Baton Rouge	2,097,705	69	78	32	26	60	53.0
43	Vermilion Bank & Trust Company	Kaplan	127,800	39	25	72	91	38	53.0
46	First National Bank of Benton	Benton	59,000	53	100	16	14	86	53.8
47	Bank of Sunset and Trust Company	Sunset	136,057	77	88	48	2	55	54.0
48	Basile State Bank	Basile	53,784	3	35	104	108	22	54.4
49	Washington State Bank	Washington	190,355	46	89	69	11	58	54.6
50	First Guaranty Bank	Hammond	1,812,878	99	89	14	29	47	55.6



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