

SNL's 2012 Top 100 Community Banks with \$500M and \$5B in Assets

Rank	Score	Company Name	SNL ID	ROATA before tax (%) 2012Y	NCOs/ Avg Efficiency Loans (%) Ratio (%) 2012Y	Adj NPA + Adj Loans 90PD/ Tang Equity + LLR 2012Y	Net Interest Margin FTE (%) 2012Y	Loan Growth Rate (%) 2012Y	
1	1.345394	First General Bank	4114003	2.66	0.06	36.37	18.85	4.46	29.23
2	1.327624	Pacific Premier Bancorp, Inc.	109020	2.46	0.16	55.95	4.77	4.80	33.48
3	1.289938	California Republic Bank	4157391	2.11	0.10	62.42	0.03	5.58	38.60
4	1.252952	Stearns Financial Services, Inc.	1022661	4.03	0.56	39.52	19.85	6.92	21.87
5	1.232127	Manhattan Banking Corporation	1020392	2.48	0.02	42.32	4.20	4.40	13.96
6	1.196219	Western State Bank	1006955	2.19	0.16	55.54	7.96	5.59	20.96
7	1.193372	Cache Valley Bank	1016208	3.17	0.21	45.32	18.68	4.95	14.50
8	1.183062	Northern Bancorp, Inc.	1021843	2.07	0.06	46.48	28.16	4.77	29.29
9	1.129120	Fidelity Holding Company	4108391	2.18	0.31	49.59	4.28	4.14	29.13
10	1.125418	First Bank of Berne	1007946	2.39	0.30	45.12	12.19	4.32	22.19
11	1.124596	First Financial Bankshares, Inc.	100572	2.36	0.16	48.67	4.88	4.42	16.91
12	1.100173	ConnectOne Bancorp, Inc.	4222542	1.71	0.05	49.11	13.32	4.39	34.91
13	1.089769	Security Star Bancshares, Inc.	1022105	2.00	0.08	59.52	5.82	5.15	17.48
14	1.041407	ServisFirst Bancshares, Inc.	4188426	1.96	0.24	39.71	11.39	3.80	29.23
15	1.024616	Hometown Banc Corp	1032776	1.86	0.02	44.67	1.69	4.09	15.49
16	1.023258	Amarillo National Bancorp, Inc.	1018855	2.33	0.21	48.67	8.08	3.79	25.08
17	1.010755	Silvergate Bank	1021660	2.18	0.07	57.31	12.92	4.07	59.23
18	1.010026	Olney Bancshares of Texas, Inc.	1024326	2.62	0.02	43.73	19.28	4.31	8.35
19	1.004064	NewFirst National Bank	1015536	2.14	0.37	58.10	4.74	5.11	12.95
20	0.995540	Merchants Bank of Indiana	1015840	5.01	0.05	20.27	1.75	2.51	54.04
21	0.980729	Leader Bank, National Association	4078257	4.62	0.17	39.06	3.56	3.24	19.06
22	0.978284	Republic Bancorp, Inc.	1018438	5.48	0.63	38.86	22.42	4.49	16.21
23	0.972336	Lone Star State Bank of West Texas	4163121	1.53	0.00	54.92	0.95	4.30	22.28
24	0.964805	Eagle Bancorp, Inc.	4002078	1.92	0.34	50.66	9.87	4.40	21.81
25	0.960542	American National Corporation	1017338	1.85	0.07	55.61	10.85	4.02	32.78
26	0.954959	American Bancor, Ltd.	1019981	1.87	0.06	59.88	8.20	4.38	24.43
27	0.953326	John Marshall Bank	4101795	1.58	0.47	56.62	4.38	4.56	28.60
28	0.939562	Ambank Company, Inc.	1021049	2.21	0.04	47.34	9.46	3.99	13.23
29	0.937891	First Foundation Bank	4156308	1.37	0.04	60.16	6.03	4.40	41.98
30	0.937329	Luana Savings Bank	1012264	2.22	0.10	37.79	8.56	3.62	16.14
31	0.936032	Dakota Community Bank & Trust, National Association	1014037	2.34	0.37	50.59	0.69	4.22	11.15
32	0.935838	Bridge Capital Holdings	4095493	1.94	0.31	63.07	11.87	5.28	19.27
33	0.932648	Five Star Bank	4051719	2.42	0.26	44.30	26.58	4.47	12.25
34	0.928017	Sunwest Bancorp, Inc.	4255736	1.63	0.02	63.61	17.76	6.66	22.00
35	0.926919	Choice Financial Holdings, Inc.	1019364	2.38	-0.20	52.08	23.36	4.20	13.75
36	0.910262	Alerus Financial Corporation	1023992	2.36	-0.19	74.85	5.24	4.55	17.43
37	0.908761	Cardinal Financial Corporation	4019138	2.45	0.27	50.95	4.58	3.60	19.79
38	0.904435	United National Corporation	1023214	12.91	12.08	38.48	1.98	17.13	9.26
39	0.896952	First-West Texas Bancshares, Inc.	1018977	1.69	0.11	49.56	6.89	3.65	27.21
40	0.896644	Ouachita Independent Bank	1030018	1.80	0.04	59.76	3.15	4.36	18.09
41	0.872722	Independence Bancshares, Inc.	1019125	1.96	0.08	53.04	2.41	4.35	7.78
42	0.869304	AFNB Holdings, Inc.	4149468	2.63	0.29	48.21	27.85	6.35	-1.08
43	0.868127	Capitol Bancorporation, Inc.	1019526	3.16	3.85	42.06	4.08	8.00	7.93
44	0.865167	Old Florida National Bank	1011911	1.61	0.02	66.23	13.97	4.78	23.66
45	0.849303	Southern Missouri Bancorp, Inc.	102420	1.82	0.19	50.50	8.67	4.24	14.11
46	0.841968	First Arkansas BancShares, Inc.	1018416	1.98	0.71	59.27	33.69	5.17	39.87
47	0.841816	Platte Valley Financial Service Companies, Inc.	1032817	1.94	0.17	57.24	7.49	4.70	8.28
48	0.840253	First Paragould Bankshares, Inc.	1019155	2.14	0.14	47.53	2.17	4.04	4.15
49	0.836669	First Farmers Financial Corporation	1022015	1.79	0.24	53.06	17.00	4.00	26.87
50	0.831238	Penns Woods Bancorp, Inc.	100637	2.02	0.44	51.32	19.53	4.49	17.34
51	0.831146	Post Oak Bank, N.A.	4096253	1.29	0.14	62.57	5.69	4.38	27.92
52	0.831127	Quail Creek Bank, National Association	1010254	2.24	0.14	46.68	19.45	4.71	-1.18
53	0.824441	ViewPoint Financial Group, Inc.	4122259	1.59	0.11	59.68	6.17	3.83	33.43
54	0.820245	First York Ban Corp.	1016910	1.77	0.05	58.14	13.30	4.47	15.92
55	0.810724	Citizens Bancshares, Inc.	4093226	2.02	0.25	57.35	8.04	4.45	11.68

56	0.807031	WNB Bancshares, Inc.	1022388	2.53	0.46	43.68	6.92	3.71	7.20
57	0.804047	Alma Bank	4137174	1.45	0.13	60.93	9.55	4.07	39.77
58	0.800703	Farmers & Merchants Bancorp	4048393	1.94	0.05	53.84	5.91	4.25	7.21
59	0.796338	National Bankshares, Inc.	100895	2.14	0.47	42.58	6.20	4.30	0.65
60	0.794402	Stockman Financial Corporation	1019440	2.05	0.05	50.98	7.74	3.73	13.09
61	0.791857	Inwood Bancshares, Inc.	1020035	1.77	0.01	50.18	5.93	3.69	15.68
62	0.779368	First National Bank of Dieterich	1013498	1.65	0.04	50.25	7.78	3.10	43.67
63	0.776463	First Financial Banc Corporation	1032575	3.37	0.19	50.16	24.71	4.50	1.04
64	0.773094	Jeff Davis Bancshares, Inc.	1023137	1.38	0.09	67.92	4.96	4.82	17.59
65	0.765185	Austin BanCorp, Inc.	1018913	2.11	0.21	58.89	3.60	4.65	0.95
66	0.755471	Ironhorse Financial Group, Inc.	4149524	1.87	0.30	61.38	12.43	5.03	6.81
67	0.755114	Access National Corporation	4078679	3.41	0.11	65.32	3.08	3.96	9.63
68	0.754690	Citizens Financial Services, Inc.	100691	2.12	0.02	47.90	10.41	3.93	3.37
69	0.750878	FirstCapital Bank of Texas, N.A.	1984016	1.45	0.23	62.90	0.47	4.03	25.08
70	0.749554	Citizens & Northern Corporation	100693	2.39	0.16	52.12	6.16	4.25	-3.21
71	0.740490	First Volunteer Corporation	1018063	1.57	0.47	60.64	38.46	5.21	28.48
72	0.737138	Center Bancorp, Inc.	100687	1.66	-0.04	49.73	4.77	3.34	17.88
73	0.729958	Bank of Marin Bancorp	4164467	2.02	0.38	54.04	17.13	4.80	4.15
74	0.729290	Opus Bank	1023944	0.94	0.00	74.91	17.82	6.02	39.49
75	0.716177	Heritage Group, Inc.	1017093	2.05	0.00	41.74	0.29	3.45	-0.82
76	0.716161	Stonegate Bank	4101234	1.60	0.27	58.44	17.98	4.31	22.03
77	0.711646	Midwest Banc Holding Co.	1017613	1.45	0.00	59.87	1.84	3.98	16.32
78	0.711209	Hamilton State Bancshares, Inc.	4143160	1.82	0.79	54.55	16.70	4.02	30.40
79	0.709893	BOH Holdings, Inc.	4228530	1.41	0.01	63.79	5.47	4.04	22.04
80	0.705366	Starion Bancorporation	1019488	2.00	0.13	56.09	9.81	4.06	9.07
81	0.705288	Monarch Financial Holdings, Inc.	4135753	2.07	0.42	79.79	3.74	4.25	31.86
82	0.703759	Northrim BanCorp, Inc.	4073343	1.79	-0.26	67.35	12.22	4.71	4.50
83	0.700374	Honat Bancorp, Inc.	1020761	1.81	0.21	51.63	6.16	4.18	4.82
84	0.699716	BOU Bancorp, Inc.	4064991	2.20	0.35	63.52	6.52	3.91	17.96
85	0.699051	Virginia Heritage Bank	4100082	1.65	0.24	65.10	6.75	3.74	39.01
86	0.694379	Burke & Herbert Bank & Trust Company	1015471	2.01	0.10	48.91	11.87	4.29	-2.46
87	0.693710	Magnolia Banking Corporation	1020097	1.80	0.45	47.82	15.04	4.19	10.98
88	0.685253	CB&T Holding Corporation	1024421	4.05	1.84	58.93	21.63	13.48	21.26
89	0.679640	Elkhorn Valley Bank & Trust	1009422	1.83	0.14	39.34	4.73	3.43	6.20
90	0.677344	First National Bank Alaska	100869	2.05	-0.09	57.62	11.20	3.80	8.98
91	0.670629	First National Bank of Central Texas	1008616	2.19	0.07	51.57	8.29	3.74	3.01
92	0.667357	Ames National Corporation	1021094	1.67	0.03	47.54	11.40	3.35	15.91
93	0.659809	Sabine Bancshares, Inc.	1018899	2.10	0.22	60.89	5.49	4.32	3.23
94	0.659470	Independent Bank Group, Inc.	4087983	1.22	0.07	69.23	24.24	4.56	39.45
95	0.656397	Wilshire Bancorp, Inc.	4092278	3.33	0.39	55.59	13.88	4.11	2.60
96	0.650376	Ida Grove Bancshares, Inc.	1021268	1.86	0.08	47.57	4.98	3.43	7.14
97	0.649729	First Southern Bancorp, Inc.	1021930	1.94	0.10	60.54	14.68	4.50	4.56
98	0.641529	Somerset Trust Holding Company	4054647	1.52	0.11	66.04	6.88	4.41	13.39
99	0.640232	Lyons National Bank	1008056	1.46	0.11	63.21	6.95	3.76	23.88
100	0.639466	Midland Bancshares, Inc.	4054604	1.48	0.00	57.57	4.74	3.44	20.40

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Notes:

Data as of March 13, 2013.

FTE = Fully taxable equivalent

ROATA = Return on average tangible assets

For the purposes of this ranking, SNL defined community banks as currently operating, top-tier commercial banks and bank holding companies.

Companies with gross loans/assets less than 33.3% or credit loans/total loans greater than 50% are excluded. Companies with parents greater than 50% are excluded.

Companies with significant other non-interest income from non-traditional banking activities are excluded.

Excludes banks with a tier 1 risk-based ratio less than 6%, total risk-based capital ratio less than 10% or a leverage ratio less than 5%.

Data is based on 2012 regulatory data. All ranking metrics must have been reported for company to be included.

Source: SNL Financial

ies with 60 or fewer offices.
ater than \$5 billion million in total assets are typically excluded.