

## Top 200 Publicly Traded Community Banks and Thrifts as Ranked by 3-Year Average ROE

Rank	Institution Name	Location	Total Assets (\$000)	Market Value (\$M)	Closing Price (\$)	3-Year Avg. ROAE (%)	ROAE (%)	ROAA (%)	Net Interest Margin (FTE) (%)	Net Income (\$000)	Total Noninterest	Efficiency Ratio (FTE) (%)	Total Risk-Based
1	Fidelity Federal Bancorp (FDLB)	Evansville, IN	456,271	11.12	10	20.46	17.15	2.3	3.38	9,138	15,746	50.54	26.26
2	Thomasville Bancshares (THVB)	Thomasville, GA	779,284	210.41	35.5	16.76	17.07	1.5	3.65	11,175	10,549	48.22	11.33
3	University Bancorp (UNIB)	Ann Arbor, MI	193,069	34.48	6.76	16.65	25.25	2.3	3.62	3,853	33,336	83.84	16.78
4	Seacoast Commerce (SCBH)	San Diego, CA	569,537	110.65	18.8	16.44	17.96	1.27	4.45	6,909	13,120	71.75	20.07
5	West Town Bancorp (WTWB)	Raleigh, NC	280,158	36.72	25.1	16.05	7.01	0.74	4.33	1,800	16,569	75.05	14.01
6	BancAffiliated (BAFI)	Arlington, TX	643,628	67.92	75	15.42	13.74	1.37	5.11	7,789	9,945	64.87	12.29
7	Union Bankshares (UNB)	Morrisville, VT	691,381	185.4	41.55	14.97	15.25	1.3	4.14	8,511	10,069	67.49	13.05
8	Plumas Bancorp (PLBC)	Quincy, CA	657,975	85.64	17.4	14.9	16.08	1.2	4.21	7,474	7,684	59.02	13.3
9	West Bancorp. (WTBA)	West Des Moines, IA	1,854,204	336.48	20.85	14.81	14.35	1.27	3.49	23,016	7,473	46.34	11.87
10	First General Bank (FGEB)	Rowland Heights, CA	840,573	NA	NA	14.48	14.64	1.63	3.97	12,814	3,131	32.96	14.76
11	Access National Corp. (ANCX)	Reston, VA	1,430,708	288.01	26.75	14.47	14.11	1.27	3.52	16,404	31,694	62.07	11.51

12	T Bancshares (TBNC)	Dallas, TX	213,125	41.12	10.15	14.39	15.15	2.13	4.64	4,278	13,612	67.92	17.19
13	First Farmers Financial Corp. (FFMR)	Converse, IN	1,616,450	257.76	72	14.03	12.89	1.1	3.76	17,033	13,300	58.42	12.82
14	Summit Bank (SBKO)	Eugene, OR	281,998	56.8	16	13.98	12.08	1.13	4.91	2,855	1,105	55.26	11.47
15	Trinity Bank (TYBT)	Fort Worth, TX	232,744	69.82	63	13.94	13.54	1.79	3.48	4,009	553	41.52	20.39
16	Citizens Bank	Carthage, TN	569,317	NA	NA	13.78	12.95	2.21	4.77	12,344	2,380	29.21	30.29
17	Commonwealth Business Bank (CWBB)	Los Angeles, CA	913,194	137.79	15.15	13.73	11.8	1.38	4.16	11,437	11,917	49.11	14.95
18	First Intercontinental Bank (FIEB)	Doraville, GA	325,680	55.28	9.35	13.72	14.02	2.27	4.11	7,218	9,735	48.27	21.07
19	Pacific City Financial Corp. (PFCF)	Los Angeles, CA	1,226,643	173.48	14.25	13.52	12.47	1.25	4.2	14,002	13,611	54.93	13.48
20	Coastal Banking Co. (CBCO)	Beaufort, SC	561,389	63.82	17.5	13.28	16.08	1.29	3.86	6,956	21,158	69.94	19.74
21	Fentura Financial (FETM)	Fenton, MI	703,541	66.05	18.25	13.26	11.26	0.81	3.8	4,071	6,658	71.89	11.41
22	Parke Bancorp (PKBK)	Sewell, NJ	1,016,185	146.56	21.3	13.01	15.58	2.01	3.96	18,943	4,509	39.02	18.33
23	Lyons Bancorp (LYBC)	Lyons, NY	956,132	115.72	36.49	12.99	11.92	0.82	3.39	7,600	8,533	66.92	12.34
24	Santa Cruz County Bank (SCZC)	Santa Cruz, CA	588,232	87.52	39.95	12.9	13.58	1.17	4.05	6,491	3,711	55.1	12.89
25	Minster Financial Corp. (MTFC)	Minster, OH	465,950	52.82	50.5	12.88	12.21	1.12	3.17	4,984	3,802	57.87	14.69
26	FFD Financial Corp. (FFDF)	Dover, OH	318,652	37.69	38	12.86	14.6	1.37	3.74	3,911	1,758	56.61	12.72
27	Unity Bancorp (UNTY)	Clinton, NJ	1,189,906	164.29	15.65	12.86	15.37	1.17	3.58	13,209	8,372	59.13	13.84
28	Cambridge Bancorp (CATC)	Cambridge, MA	1,848,999	262.4	65	12.85	12.79	0.95	3.18	16,896	28,223	68.38	13.14
29	Greer Bancshares <sup>3</sup>	Greer, SC	378,353	NA	NA	12.81	10.36	0.73	3.03	2,780	3,283	75.66	16.26
30	First Century Bancorp.	Gainesville, GA	117,957	NA	NA	12.77	12.9	1.05	2.03	1,267	4,438	80.84	36.3
31	Home Loan Financial Corp. (HLFN)	Coshocton, OH	205,029	37.81	27	12.73	12.39	1.55	4.55	3,117	1,202	51.53	16.16
32	Washington Federal Bank for Savings	Chicago, IL	154,908	NA	NA	12.62	12.39	1.51	4.54	2,268	201	46.44	25.23

33	Capital Bank (CBJC)	San Juan Capistrano, CA	305,609	35.33	22.55	12.59	11.95	1.14	4.55	3,181	887	56.08	12.06
34	First Commerce Bancorp	Lewisburg, TN	337,366	NA	NA	12.55	13.14	1.31	4.13	4,212	1,527	53.05	13.44
35	Bank of Princeton (BPRN)	Princeton, NJ	1,025,995	152.76	32.5	12.51	12.06	1.16	3.79	11,843	2,354	59.34	12.05
36	First Bancorp (FBLV)	Lebanon, VA	1,648,963	253.06	61.15	12.48	12.14	1.31	3.76	20,069	14,119	55.63	16.09
37	Bank of South Carolina Corp. (BKSC)	Charleston, SC	413,950	103.99	20.96	12.47	12.65	1.28	3.71	5,247	2,480	58.95	15.46
38	1st Summit Bancorp of Johnstown (FSMK)	Johnstown, PA	996,919	115.38	105	12.42	11.54	1.05	3.12	10,136	4,798	57.52	18.7
39	Susquehanna Community Financial (SQCF)	West Milton, PA	394,119	72.51	24.5	12.31	10.61	1.16	3.53	4,461	3,055	57.51	14.63
40	Truxton Corp. (TRUX)	Nashville, TN	407,225	86.11	32.5	12.28	12.27	1.35	3.15	5,505	8,508	61.38	14.8
41	Oregon Bancorp (ORBN)	Salem, OR	176,805	23.25	21.05	12.13	22.8	2.44	4.12	4,112	22,093	76.59	14.43
42	Greene County Bancorp (MHC) (GCBC)	Catskill, NY	931,981	189.61	22.3	12.05	13.32	1.15	3.61	9,926	6,111	52.41	15.56
43	Landmark Bancorp (LARK)	Manhattan, KS	911,382	114.55	29.6	12.01	10.34	1	3.45	8,961	14,292	67.67	18.46
44	United American Bank (UABK)	San Mateo, CA	306,357	13.5	0.3	11.89	12.69	1.06	3.22	3,245	322	85.31	13.65
45	Bank First National Corp. (BFNC)	Manitowoc, WI	1,315,997	219.95	35.45	11.83	12.02	1.13	3.26	14,913	7,111	54.08	11.68
46	Merchants Bancorp	Hillsboro, OH	668,499	NA	NA	11.83	11.8	1.13	3.77	7,603	3,027	54.88	13.84
47	Cass Information Systems (CASS)	Saint Louis, MO	1,504,839	701.17	62.62	11.81	11.76	1.62	3.32	24,348	85,749	72.06	22.75
48	Farmers Bancorp (FABP)	Frankfort, IN	511,646	65.17	62.5	11.79	10.54	1.04	3.89	5,219	4,382	66.8	12.77
49	SouthEast Bank	Farragut, TN	1,253,531	NA	NA	11.77	9.07	0.78	3.91	8,015	4,832	67.44	16.56
50	Somerset Trust Holding Co. (SOME)	Somerset, PA	1,067,637	113.44	46.3	11.74	11.16	0.97	4.46	10,107	10,892	71.4	11.92
51	Citizens Financial Services (CZFS)	Mansfield, PA	1,223,018	176.17	53	11.72	10.24	1.06	3.68	12,638	7,644	57.61	14.93
52	PSB Holdings (PSBQ)	Wausau, WI	827,528	96.13	63	11.72	12.39	1.07	3.46	8,436	6,727	59.41	14.01

53	Carolina Financial Corp. (CARO)	Charleston, SC	1,683,736	408.23	28.35	11.72	11.61	1.14	3.6	17,570	28,591	64.9	14.97
54	HomeTown Bank	Galveston, TX	572,149	NA	NA	11.7	10.76	1.1	3.81	6,226	1,910	58.85	17.06
55	Peoples Limited (PPLL)	Wyalusing, PA	322,445	37.51	65.02	11.7	10.99	0.98	3.55	3,114	2,334	66.29	14.37
56	Farmers and Merchants Bancshares (FMFG)	Upperco, MD	380,225	45.55	27.5	11.66	11.27	1.19	4.13	4,303	1,522	61.78	NA
57	Heartland BancCorp (HLAN)	Gahanna, OH	781,302	119.53	75.5	11.63	11.43	1.05	3.94	7,988	3,362	62.78	13.16
58	F.S. Bancorp (FXLG)	Lagrange, IN	680,451	83.92	75	11.55	12.06	1.23	3.8	7,489	5,087	61.36	15.25
59	NASB Financial (NASB)	Grandview, MO	1,879,558	272.06	36.7	11.4	12.97	1.52	3.68	27,086	59,111	64.63	15.84
60	Baker Boyer Bancorp (BBBK)	Walla Walla, WA	601,382	89.97	69	11.33	11.03	0.96	3.24	5,565	11,881	74.21	16.58
61	Cashmere Valley Bank (CSHX)	Cashmere, WA	1,452,688	205.05	50	11.26	10.71	1.25	3.15	17,524	10,279	52.53	18.91
62	Security National Corp. (SNLC)	Dakota Dunes, SD	1,382,744	190.43	105	11.25	10.49	1.08	2.95	15,285	20,190	58.67	16.92
63	FS Bancorp (FSBW)	Mountlake Terrace, WA	827,926	110.5	36.05	11.21	13.76	1.31	4.43	10,499	23,423	66.62	12.88
64	Southeastern Bank Financial 3	Augusta, GA	1,840,925	NA	NA	11.21	10.26	1	3.26	18,673	20,885	61.26	17.23
65	Chino Commercial Bancorp (CCBC)	Chino, CA	175,092	20.62	16.75	11.14	10.73	0.85	3.7	1,453	1,567	64.79	15.37
66	Southern Missouri Bancorp (SMBC)	Poplar Bluff, MO	1,492,349	240.34	32.26	11.11	11.86	1.06	3.74	14,889	9,840	56.82	12.11
67	Commercial National Financial (CEFC)	Ithaca, MI	400,367	46.03	11.6	11.09	10.66	0.65	3.02	2,598	1,538	70.77	13.91
68	Muncy Bank Financial (MYBF)	Muncy, PA	393,344	54.76	36.45	11.08	9.3	1.03	3.79	3,932	1,426	63.26	17.31
69	Northeast Indiana Bancorp (NIDB)	Huntington, IN	300,985	42.56	35.25	11.07	10.58	1.22	3.52	3,594	3,148	60.23	16.38
70	Paragon Commercial Corp. (PBNC)	Raleigh, NC	1,503,767	281.26	51.6	11.06	11.35	0.95	3.54	13,390	1,888	56.35	13.21
71	FFW Corp. (FFWC)	Wapakoneta, IN	351,831	40.6	35	11.03	10.7	1.16	3.6	4,009	3,209	62.9	15.46
72	Southern First Bancshares (SFST)	Greenville, SC	1,340,908	209.85	32.45	11.02	12.73	1.04	3.63	13,036	10,415	55.76	12.11
73	Community First Bank of Ind. (CFHW)	Kokomo, IN	217,958	11.61	9	11.01	11.15	1.26	4.5	2,662	2,259	59.72	13.37

74	Choice Bancorp (CBKW)	Oshkosh, WI	334,264	39.46	18	11	11.85	1.03	3.24	3,129	859	48.74	15.15
75	Benchmark Bankshares (BMBN)	Kenbridge, VA	568,492	90.43	17.5	10.96	10.5	1.21	4.48	6,522	5,566	66.4	17.81
76	International City Bank	Long Beach, CA	209,702	NA	NA	10.93	16.91	1.93	4.23	3,481	5,958	56.75	17.44
77	BEO Bancorp (BEOB)	Heppner, OR	382,200	36.89	30.25	10.9	11.71	0.94	5.22	3,389	2,218	68.72	12.51
78	Summit Financial Group (SMMF)	Moorefield, WV	1,758,647	210.42	19.33	10.9	11.53	1.08	3.39	17,297	10,473	55.31	12.6
79	First Sentry Bancshares (FTSB)	Huntington, WV	629,864	47.09	32.75	10.89	10.15	0.99	3.53	5,368	1,734	54.69	14.24
80	First Business Financial Services (FBIZ)	Madison, WI	1,780,699	212.99	24.43	10.85	9.4	0.82	3.64	14,909	17,978	64.12	11.74
81	First Community Bancorp	Shelbyville, TN	448,025	NA	NA	10.82	14.6	1.74	3.28	7,803	40,716	78.18	15.66
82	Steuben Trust Corp. (SBHO)	Hornell, NY	516,123	64.05	38.75	10.81	10.47	1.06	3.44	5,446	4,266	63.03	17.33
83	Capital Bank of New Jersey (CANJ)	Vineland, NJ	443,553	41.58	16.7	10.79	10.48	1.01	3.51	4,173	1,029	58.44	12.88
84	Community National Corp.	Lexington, TN	135,740	NA	NA	10.71	11	1.05	4.63	1,378	585	61.43	13.08
85	Middlefield Banc Corp. (MBCN)	Middlefield, OH	787,821	121.12	43.25	10.71	9.33	0.85	3.8	6,416	3,656	66.65	15.75
86	Marlin Business Services Corp. (MRLN)	Mount Laurel, NJ	892,158	307.16	24.4	10.7	11.15	2.08	8.28	17,279	25,301	55.86	20.62
87	Civista Bancshares (CIVB)	Sandusky, OH	1,377,263	205.28	20.37	10.61	12.9	1.19	3.91	17,217	15,961	63.83	14.2
88	High Country Bancorp (HCBC)	Salida, CO	234,397	36.72	41	10.59	12.67	1.31	4.61	3,067	1,657	64.54	14.85
89	Commercial Bancshares 3	Upper Sandusky, OH	355,721	NA	NA	10.59	12.22	1.31	4.33	4,530	2,737	61.72	14.11
90	New Tripoli Bancorp (NTBP)	New Tripoli, PA	410,944	61.3	955	10.58	11.11	1.35	3.46	5,280	733	56.07	20.04
91	Malaga Financial Corp. (MLGF)	Verdes Estates, CA	981,376	152.99	25.01	10.57	10.1	1.16	3.12	11,559	671	34.55	23.85
92	Embassy Bancorp (EMYB)	Bethlehem, PA	924,720	103.57	13.95	10.55	10.34	0.85	3.28	7,354	2,868	61.8	12.2
93	First Bankers Trustshares (FBTT)	Quincy, IL	930,935	94.89	30.75	10.53	11.12	1.02	3.08	9,145	17,222	65.05	15.24

94	Hamlin Bank and Trust Co. (HMLN)	Smethport, PA	459,757	113.63	305	10.5	8.79	1.43	3.55	6,173	1,378	53.8	25.12
95	BankGuam Holding Co. (BKGMF)	Hagatna, GU	1,921,552	110.89	12	10.5	11.22	0.77	4.39	13,553	13,491	73.73	12.99
96	Crystal Valley Financial Corp. (CYVF)	Middlebury, IN	503,140	64.58	41.55	10.49	11.08	1.23	4.38	5,964	4,668	65.09	13.91
97	BNCCORP (BNCC)	Bismarck, ND	910,400	88.44	25.59	10.4	9.48	0.78	3.17	7,156	25,048	78.36	19.96
98	CSB Bancorp (CSBB)	Millersburg, OH	669,978	82.4	30.05	10.37	10.44	1.03	3.67	6,738	4,295	60.14	13.45
99	First Citizens Bancshares (FIZN)	Dyersburg, TN	1,599,000	199.38	52	10.36	9.78	1.01	3.62	15,902	15,995	62.62	15.87
100	US Metro Bank (USMT)	Garden Grove, CA	194,628	23.26	2.5	10.35	12.05	1.61	3.53	2,596	3,542	76.14	18.5
101	People's Utah Bancorp (PUB)	American Fork, UT	1,665,981	464.42	25.95	10.31	10.68	1.48	4.67	23,610	16,970	55.71	20.19
102	Hillsdale County National Bank	Hillsdale, MI	570,063	NA	NA	10.31	10.43	0.91	4.2	4,995	5,589	70.6	12.46
103	U & I Financial Corp. (UNIF)	Lynnwood, WA	258,452	47.24	9.5	10.3	10.59	1.42	3.72	3,662	3,086	57.73	20.21
104	F & M Bank Corp. (FMBM)	Timberville, VA	744,889	91.19	27.9	10.27	11.42	1.37	4.34	9,762	3,664	60.01	14.65
105	Community Bancorp. (CMTV)	Derby, VT	637,654	90.05	17.75	10.26	10.36	0.91	3.98	5,484	5,073	68.78	13.52
106	NorthWest Indiana Bancorp (NWIN)	Munster, IN	913,626	112.44	39.25	10.23	10.65	1.03	3.63	9,142	6,687	66.75	14.26
107	Mifflinburg Bancorp (MIFF)	Mifflinburg, PA	407,166	56.27	57.1	10.19	10.31	1.06	3.32	4,182	2,182	55.55	15.23
108	Northrim BanCorp (NRIM)	Anchorage, AK	1,526,540	195.89	28.35	10.18	8.25	1	4.2	14,990	43,274	75.27	15.8
109	FPB Financial Corp. (FPBF)	Hammond, LA	299,516	34.44	16.7	10.12	9.54	1.03	4.67	2,642	3,456	72.79	16.91
110	Auburn National Bancorp. (AUBN)	Auburn, AL	831,943	119.62	32.83	10.06	9.65	0.98	3.05	8,150	3,604	56.93	17.95
111	Two Rivers Financial Group (TRVR)	Burlington, IA	778,098	51.4	23	10.05	7.38	0.68	3.85	5,057	16,066	77.49	10.51
112	Foresight Financial Group (FGFH)	Rockford, IL	1,135,331	114.43	31.5	10.04	9.5	0.9	3.68	9,933	6,887	57.57	13.48
113	C&F Financial Corp. (CFFI)	Toano, VA	1,451,992	153.53	44.05	10.03	9.9	0.96	6.3	13,459	24,619	64.65	13.92
114	First National Corp. (FXNC)	Strasburg, VA	716,722	70	14.2	10.03	12.01	0.84	3.61	5,901	8,485	71.08	13.47

115	American Bank Inc. (AMBK)	Allentown, PA	557,136	69.56	12.25	10.02	9.23	0.79	2.84	4,444	962	53.56	12.35
116	Forsyth Bancshares	Cumming, GA	290,378	NA	NA	10.02	10.61	0.97	3.64	2,776	677	58.95	14.83
117	Highlands Community Bank	Covington, VA	138,058	NA	NA	10.01	9.16	1.15	4.21	1,570	511	56.92	20.42
118	GrandSouth Bancorp. (GRRB)	Greenville, SC	515,515	65.02	14.5	10.01	6.1	0.69	6.38	3,185	888	66.85	14.98
119	Clover Community Bankshares	Clover, SC	126,976	NA	NA	9.98	9.4	1	4.26	1,274	1,162	70.62	15.89
120	Bar Harbor Bankshares (BHB)	Bar Harbor, ME	1,755,349	306.46	29.88	9.97	9.21	0.89	2.96	14,933	7,851	59.84	16.52
121	Penns Woods Bancorp (PWOD)	Williamsport, PA	1,348,590	207.08	43.74	9.95	8.96	0.93	3.43	12,475	10,677	65.12	13.38
122	Mid Penn Bancorp (MPB)	Millersburg, PA	1,032,599	117.05	27.65	9.95	10.73	0.78	3.82	7,804	4,792	72.39	11
123	Chesapeake Financial Shares (CPKF)	Kilmarnock, VA	720,761	92.02	22.85	9.94	9.37	1.01	3.83	7,026	21,280	80.31	15.3
124	Country Bank Holding Co. (CYHC)	New York, NY	630,619	38.74	20000	9.93	11.22	1.01	4.19	6,084	137	57.79	13.13
125	Merchants Financial Group (MFGI)	Winona, MN	1,623,475	162.61	59.55	9.89	9.77	0.87	4.26	14,155	14,994	65.46	12.91
126	QNB Corp. (QNBC)	Quakertown, PA	1,063,141	130.64	38.25	9.87	9.45	0.87	3.03	8,924	5,216	62.68	12.75
127	Communities First Financial (CFST)	Fresno, CA	363,533	37.51	13.75	9.86	10.66	0.98	4.08	3,075	1,726	55.08	16.08
128	Citizens National Bancshares (CNBL)	Bossier City, LA	885,178	155.81	23.81	9.86	9	1.06	4.31	9,130	6,132	64.49	14.23
129	Wells Financial Corp. (WFEC)	Wells, MN	268,475	38.67	49.55	9.83	7.54	0.88	3.7	2,387	3,928	70.83	14.63
130	Birmingham Bloomfield 3	Birmingham, MI	290,029	NA	NA	9.82	11.22	0.92	3.91	2,567	1,075	57.99	10.21
131	First Freedom Bancshares	Lebanon, TN	420,812	NA	NA	9.81	7.51	0.74	3.84	2,918	1,997	66.17	11.73
132	First Guaranty Bancshares (FGBI)	Hammond, LA	1,500,946	184.14	24.2	9.8	11.18	0.97	3.39	14,093	5,716	59.68	12.79
133	Redwood Financial (REDW)	Redwood Falls, MN	263,903	16.12	40	9.79	10.89	1.34	4.73	3,413	4,413	59.77	14.51
134	Valley Commerce Bancorp3	Visalia, CA	421,572	NA	NA	9.79	9.52	1.1	4.2	4,608	1,603	65.87	16.08
135	First Bancorp (FNLC)	Damariscotta, ME	1,712,875	276.77	25.59	9.79	10.28	1.12	3.05	18,009	11,826	50.73	15.69

136	Summit Bancshares (SMAL)	Oakland, CA	241,175	30.06	24.95	9.75	7.14	0.84	3.35	2,000	1,800	63.83	17.51
137	Jeffersonville Bancorp (JFBC)	Jeffersonville, NY	483,771	66.06	15.6	9.75	8.45	1.06	3.78	5,118	3,119	68.48	17.94
138	Ledyard Financial Group (LFGP)	Hanover, NH	475,052	58.73	56.05	9.74	9.55	0.89	3	4,128	9,829	79.7	13.4
139	Timberland Bancorp (TSBK)	Hoquiam, WA	923,751	157.12	21.39	9.73	11.42	1.24	3.86	10,773	11,492	61.81	16.39
140	First Pulaski National Corp.	Pulaski, TN	760,126	NA	NA	9.72	9.64	1.01	3.66	7,532	5,366	62.48	15.89
141	Andover Bancorp (ANDC)	Andover, OH	399,525	63.38	25.5	9.69	9.1	0.94	3.75	3,780	3,187	66.94	21.05
142	Mission Bancorp (MSBC)	Bakersfield, CA	558,782	62.26	39.5	9.66	11.2	1	3.65	5,053	4,542	59.6	11.95
143	First Community Financial (FMFP)	Mifflintown, PA	477,802	46.75	33.1	9.65	8.62	0.85	3.47	4,016	2,434	65.66	18.27
144	Ames National Corp. (ATLO)	Ames, IA	1,366,453	269.09	28.9	9.64	9.38	1.18	3.36	15,735	7,664	48.99	17.24
145	SB Financial Group (SBFG)	Defiance, OH	816,005	81.66	16.76	9.61	10.39	1.11	3.75	8,784	17,627	68.63	11.35
146	National Bank of Indianapolis	Indianapolis, IN	1,991,693	NA	NA	9.57	9.48	0.62	2.91	11,916	17,698	71.56	11.83
147	Southwest Georgia Financial (SGB)	Moultrie, GA	448,464	57.57	22.6	9.55	10.51	0.94	4.14	4,034	4,290	74.15	14.04
148	American Business Bank (AMBZ)	Los Angeles, CA	1,843,140	272.3	40.25	9.52	8.94	0.72	2.93	12,717	1,701	67.37	16.38
149	Allegheny Bancshares	Franklin, WV	276,349	NA	NA	9.49	9.25	1.19	4.65	3,263	2,259	58.97	17.44
150	Solvay Bank Corp. (SOBS)	Solvay, NY	857,214	80.42	38.35	9.44	9.57	0.83	2.71	6,971	5,026	63.85	16.8
151	Farmers Bankshares (FBVA)	Windsor, VA	423,561	61.14	20	9.44	9.77	1.01	3.82	4,187	2,531	69.97	16.53
152	Fidelity D & D Bancorp (FDBC)	Dunmore, PA	792,944	101.3	41.05	9.44	9.64	1.02	3.72	7,693	7,996	62.61	14.9
153	ACNB Corp. (ACNB)	Gettysburg, PA	1,206,320	173.13	28.55	9.42	9.17	0.93	3.45	10,869	12,733	67.99	15.97
154	Citizens First Corp. (CZFC)	Bowling Green, KY	455,422	36.92	18.45	9.42	10.2	0.96	3.8	4,217	3,146	68.46	12.53
155	National Bankshares (NKSH)	Blacksburg, VA	1,233,942	262.32	37.7	9.41	8.3	1.24	3.51	14,942	9,700	50.95	26.58
156	Woodlands Financial Services (WDFN)	WilliamSPORT, PA	391,317	41.93	27.25	9.4	9.44	0.88	3.4	3,354	3,413	69.63	13.33



157	Howard Bancorp (HBMD)	Ellicott City, MD	1,026,957	168.51	17.26	9.4	6.15	0.55	3.73	5,303	14,238	77.54	10.83
158	Sunwest Bank	Irvine, CA	999,823	NA	NA	9.37	11.24	1.35	5.25	13,307	3,427	52.51	13.58
159	Exchange Bankshares (EXCH)	Milledgeville, GA	237,647	22.73	35	9.36	8.66	1.13	4.18	2,598	1,892	64.45	21.2
160	FNB Bancorp (FNBG)	South San Francisco, CA	1,219,394	177.15	36.5	9.35	9.56	0.9	3.95	10,501	4,157	64.09	12.08
161	MutualFirst Financial (MFSF)	Muncie, IN	1,553,133	227.67	31	9.32	9.4	0.87	3.27	13,241	17,427	70.49	13.17
162	Hawthorn Bancshares (HWBK)	Jefferson City, MO	1,287,048	128.16	22.65	9.28	7.99	0.58	3.51	7,282	8,315	74.11	13.72
163	Minden Bancorp (MDNB)	Minden, LA	331,361	54.66	23	9.27	9.66	1.54	3.64	4,881	926	37.49	27.97
164	BayCom Corp. (BCML)	Walnut Creek, CA	675,299	88.68	16.2	9.24	7.91	0.92	4.2	5,912	1,359	58.76	13.86
165	First Capital (FCAP)	Corydon, IN	743,658	108.47	32.5	9.23	8.92	0.94	3.5	6,877	5,993	63.48	14.98
166	First Bancshares (FIBH)	Bellevue, OH	202,179	19.07	33.49	9.22	11.5	0.96	4.24	1,852	1,116	74.49	10.4
167	Codorus Valley Bancorp (CVLY)	York, PA	1,611,587	218.2	25.88	9.21	8.47	0.88	3.89	13,102	9,836	64.33	13.81
168	Lighthouse Bank (LGHT)	Santa Cruz, CA	218,069	42.53	17.65	9.2	8.69	1.28	4.89	2,533	277	51.94	16.11
169	F&M Bancorp (FMOO)	Miamisburg, OH	136,219	18.69	59.05	9.15	10.56	1.08	4.43	1,359	652	63.51	16.46
170	Oak Ridge Financial Services (BKOR)	Oak Ridge, NC	387,809	30.67	12.85	9.14	9.22	0.7	3.84	2,629	2,681	79.24	13.61
171	OP Bancorp (OPBK)	Los Angeles, CA	759,658	93.5	7.25	9.14	9.69	1.08	4.34	7,427	9,007	62.5	13.39
172	Evans Bancorp (EVBN)	Hamburg, NY	1,100,709	184.53	38.85	9.14	8.74	0.8	3.62	8,272	11,252	75.76	12.07
173	Killbuck Bancshares (KLIB)	Killbuck, OH	500,047	76.08	128	9.14	9.72	1.04	3.24	5,128	2,519	57.83	15.98
174	Eagle Financial Services (EFSI)	Berryville, VA	700,149	98.84	28.5	9.13	7.98	0.96	4.04	6,370	6,571	70.23	16.01
175	Citizens B & T Holdings (CBTH)	Guntersville, AL	414,180	21.3	15.5	9.12	8.37	0.8	4.12	3,131	2,616	69.28	12.76
176	1st Colonial Bancorp (FCOB)	Cherry Hill, NJ	487,820	42.29	10.9	9.12	11.52	0.74	3.21	3,661	3,906	63.27	11.86
177	Jonestown Bank and Trust Co. (JNES)	Jonestown, PA	504,228	49.64	21.4	9.1	10.04	0.91	3.37	4,470	3,120	64.68	12.91

178	County Bancorp (ICBK)	Manitowoc, WI	1,242,670	203.25	30.86	9.1	8.83	0.98	3.35	10,694	8,715	47.41	13.59
179	Sound Financial Bancorp (SFBC)	Seattle, WA	588,383	75.22	30.1	9.09	9.4	0.97	4.24	5,378	5,182	68.71	13.07
180	CBBC Bancorp (CBBC)	West Sacramento, CA	304,434	41.59	16.75	9.08	10.18	1.13	4.17	3,038	798	55.12	13.2
181	Croghan Bancshares (CHBH)	Fremont, OH	819,566	104.91	46	9.05	8.92	1.13	4.09	9,088	6,057	63.37	13.34
182	Pioneer Bankshares (PNBI)	Stanley, VA	195,000	22.79	23.5	9.05	8.69	0.84	4.92	1,623	1,289	71	15
183	Kish Bancorp (KISB)	Belleville, PA	725,071	67.09	54	9.02	8.54	0.64	3.31	4,617	6,322	81.57	12.68
184	Logansport Financial Corp. (LOGN)	Logansport, IN	170,388	27.23	43.95	9.02	9.05	1.17	3.87	2,051	629	58.84	19.76
185	InsCorp (IBTN)	Nashville, TN	393,417	48.03	17	9	8.31	0.86	3.41	2,928	3,627	63.11	12.15
186	Revere Bank (REVB)	Laurel, MD	1,894,287	192.76	20	9	8.42	0.67	3.73	8,777	1,397	56.94	11.79
187	CB Financial Services (CBFV)	Carmichaels, PA	846,075	118.35	28.95	8.99	8.48	0.91	3.82	7,580	7,194	63.97	14.99
188	Little Bank (LTLB)	Kinston, NC	361,863	51.18	15.25	8.99	8.46	0.85	3.41	3,085	1,679	65.75	15.51
189	Farmers & Merchants Bancorp (FMAO)	Archbold, OH	1,055,895	198.7	43	8.97	9.38	1.14	3.55	11,664	10,780	60.1	15.28
190	RBB Bancorp	Los Angeles, CA	1,396,755	NA	NA	8.96	11.09	1.37	4.31	19,079	9,673	42.08	19.16
191	Farmers Capital Bank Corp. (FFKT)	Frankfort, KY	1,671,030	285	37.95	8.95	8.94	0.96	3.36	16,605	21,607	72.03	20.1
192	Peoples Bancorp of N.C. (PEBK)	Newton, NC	1,087,991	154.65	28.5	8.94	8.11	0.85	3.94	9,177	13,183	74.32	16.12
193	IFB Holdings (IFBH)	Chillicothe, MO	69,173	6.35	36	8.94	8.35	1.1	3.76	756	322	57.02	30.99
194	Kentucky Bancshares (KTYB)	Paris, KY	1,028,447	108.52	36.5	8.91	9.07	0.86	3.62	8,569	12,149	76.3	13.9
195	Pinnacle Bancshares (PCLB)	Jasper, AL	216,561	25.51	22.2	8.89	8.95	1.02	3.46	2,284	1,660	64.25	18.85
196	Bank of the James Financial (BOTJ)	Lynchburg, VA	574,195	64.51	14.73	8.89	6.6	0.6	3.77	3,286	4,301	74.5	11.54
197	Surrey Bancorp (SRYB)	Mount Airy, NC	277,102	40.97	11.95	8.87	8.96	1.36	4.54	3,597	2,528	58.75	19.7
198	First Keystone Corp. (FKYS)	Berwick, PA	984,283	141.79	25	8.85	8.23	0.96	3.16	9,472	5,361	58.82	15.48

199	First Farmers and Merchants (FFMH)	Columbia, TN	1,337,767	154.44	34	8.84	8.48	0.79	3.06	10,326	11,100	70.76	13.52
200	Citizens Holding Co. (CIZN)	Philadelphia, MS	1,025,212	112.3	23	8.84	7.34	0.68	3.07	6,737	7,579	73.23	18.67
	<b>Median for the top 200</b>		<b>663,237</b>	<b>90.01</b>	<b>28.5</b>	<b>10.33</b>	<b>10.51</b>	<b>1.04</b>	<b>3.74</b>	<b>6,630</b>	<b>4,815</b>	<b>63.07</b>	<b>14.76</b>
	<b>Median for all institutions</b>		<b>445,977</b>	<b>55.95</b>	<b>20.75</b>	<b>7.35</b>	<b>7.62</b>	<b>0.79</b>	<b>3.62</b>	<b>3,298</b>	<b>2,814</b>	<b>70.51</b>	<b>14.95</b>
	<b>Average for the top 200</b>		<b>775,535</b>	<b>116.56</b>	<b>153.64</b>	<b>10.86</b>	<b>10.84</b>	<b>1.1</b>	<b>3.82</b>	<b>7,888</b>	<b>8,180</b>	<b>62.67</b>	<b>15.51</b>
	<b>Average for all institutions</b>		<b>604,736</b>	<b>84.92</b>	<b>95.26</b>	<b>6.73</b>	<b>7.15</b>	<b>0.74</b>	<b>3.62</b>	<b>4,883</b>	<b>5,248</b>	<b>71.91</b>	<b>16.64</b>