

## Most Efficient Bank Holding Companies

On September 30, 2010. Dollars in thousands.

Rank		Efficiency Ratio*		Noninterest Expenses			3Q 2010 Assets
		2010	2009	2010	2009	Change	
1	Community and Southern Holdings Inc. Carrollton, Ga.	14.98	NA	\$13,684	NA	NA	\$2,564,980
2	Lauritzen Corp. Omaha, Neb.	21.74	127.31	16,434	\$18,463	-11.0%	1,515,840
3	East West Bancorp Inc. Pasadena, Calif.	24.90	43.49	41,989	47,338	-11.3	20,417,394
4	Popular Inc. Hato Rey, Puerto Rico	32.11	46.98	372,000	220,000	69.1	40,821,000
5	NRBC Holding Corp. Chicago	32.15	25.53	3,726	3,122	19.3	1,292,416
6	Washington Banking Co. Oak Harbor	33.38	59.20	12,851	7,376	74.2	1,830,924
7	Discover Financial Services Riverwoods, Ill.	35.15	30.65	594,141	546,681	8.7	61,620,705
8	New York Community Bancorp Inc. Westbury	36.30	35.30	150,806	95,336	58.2	41,719,227
9	Wilshire Bancorp Inc. Los Angeles	38.20	40.25	14,496	15,054	-3.7	3,232,680
10	Bank of the Ozarks Inc. Little Rock, Ark.	39.17	41.30	23,565	15,499	52.0	3,176,152
11	Cathay General Bancorp El Monte, Calif.	39.40	43.52	31,084	35,353	-12.1	11,253,181
12	United National Corp. Sioux Falls, S.D.	40.63	44.56	74,717	92,818	-19.5	1,811,247
13	Investors Bancorp MHC Short Hills, N.J.	40.65	66.03	31,608	26,545	19.1	8,936,021
14	Westamerica Bancorp. San Rafael, Calif.	42.25	43.53	32,267	35,649	-9.5	4,973,973
15	Prosperity Bancshares Inc. Houston	42.47	41.66	42,392	40,943	3.5	9,242,992
16	RCB Holding Co. Inc. Claremore, Okla.	42.51	61.14	12,994	9,557	36.0	1,886,816
17	ServisFirst Bancshares Inc. Birmingham, Ala.	42.52	55.58	7,467	6,971	7.1	1,776,524
18	National Bankshares Inc. Blacksburg, Va.	42.59	46.36	5,681	5,860	-3.1	982,447
19	Heartland Bancorp Inc. Bloomington, Ill.	43.10	54.32	10,987	10,725	2.4	1,673,078
20	Lakeside Bancorp Inc. Chicago	43.28	49.96	4,704	4,948	-4.9	1,056,564
21	Virginia Commerce Bancorp Inc. Arlington	43.87	79.52	14,598	12,921	13.0	2,846,003
22	Nara Bancorp Inc. Los Angeles	44.42	55.04	15,611	14,590	7.0	2,984,977
23	Ida Grove Bancshares Inc. Iowa	44.74	45.45	5,281	5,029	5.0	1,088,121
24	First Security Bancorp Searcy, Ark.	44.87	55.90	32,126	31,049	3.5	3,481,614
25	Stearns Financial Services Inc. St. Cloud, Minn.	44.99	17.23	10,254	13,503	-24.1	1,249,294
26	Lakeland Financial Corp. Warsaw, Ind.	45.55	48.14	13,625	13,092	4.1	2,712,753
27	Industry Bancshares Inc. Texas	46.18	48.24	7,002	5,986	17.0	1,309,716
28	West Bancorp. Inc. West Des Moines, Iowa	46.30	31.18	6,772	-6,433	-205.3	1,349,151
29	Villages Bancorp. Inc. The Villages, Fla.	46.36	50.06	5,245	5,536	-5.3	1,182,075
30	Renasant Corp. Tupelo, Miss.	46.51	63.52	39,570	26,118	51.5	4,256,253
31	First Bancorp Inc. Lebanon, Va.	46.94	49.10	6,920	6,349	9.0	1,144,603
32	First Bancorp Inc. Damariscotta, Maine	47.54	41.22	6,178	5,933	4.1	1,374,624
33	NEB Corp. Fond Du Lac, Wis.	47.97	49.88	8,596	8,262	4.0	1,473,519
34	Capital One Financial Corp. McLean, Va.	48.19	49.63	1,965,966	1,755,298	12.0	196,932,749
35	BCB Bancorp Inc. Bayonne, N.J.	48.43	54.82	8,669	2,895	199.4	1,125,503
36	Northwest Financial Corp. Arnolds Park, Iowa	48.53	70.94	10,319	10,119	2.0	1,230,105
37	Hills Bancorp. Iowa	48.57	54.62	11,118	10,886	2.1	1,874,678
38	CIT Group Inc. New York	48.59	241.78	416,827	622,436	-33.0	52,983,038
39	S&T Bancorp Inc. Indiana, Pa.	48.59	49.99	24,990	24,663	1.3	4,098,108
40	Independent Bank Group Inc. McKinney, Texas	48.67	66.26	8,262	6,981	18.3	1,071,973
41	Inwood Bancshares Inc. Dallas	48.77	51.32	6,676	7,050	-5.3	1,325,155
42	Farmers and Merchants Bancorp Lodi, Calif.	49.17	47.71	11,436	11,151	2.6	1,776,762
43	Traditional Bancorp. Inc. Mount Sterling, Ky.	49.33	51.47	4,959	4,729	4.9	1,033,989
44	U.S. Bancorp Minneapolis	49.35	45.27	2,332,000	2,052,000	13.6	290,654,000
45	First Community Financial Partners Inc. Joliet, Ill.	49.42	72.86	4,230	4,111	2.9	950,671
46	FirstBank Holding Co. Lakewood, Colo.	49.55	46.90	68,650	63,478	8.1	10,458,868
47	First Financial Bankshares Inc. Abilene, Texas	49.56	48.39	24,707	23,021	7.3	3,447,483
48	American State Financial Corp. Lubbock, Texas	50.34	50.76	18,239	16,650	9.5	2,505,897
49	Camden National Corp. Maine	50.53	50.47	13,387	12,150	10.2	2,308,002
50	Enterprise Financial Services Corp. Clayton, Mo.	50.68	50.02	15,689	14,210	10.4	2,504,295
51	Liberty Bancshares Inc. Springfield, Mo.	50.79	55.69	6,616	5,818	13.7	964,139
52	Park National Corp. Newark, Ohio	51.27	51.79	45,696	46,052	-0.8	7,090,456
53	First Citizens Financial Corp. Mason City, Iowa	51.38	54.33	5,538	5,431	2.0	1,094,155
54	United Community Bancorp Inc. Chatham, Ill.	51.42	50.61	6,982	4,222	65.4	1,156,918
55	Olney Bancshares of Texas Inc.	51.43	52.50	10,755	10,580	1.7	1,635,105
56	Southwest Bancorp Inc. Stillwater, Okla.	51.70	53.22	16,060	15,794	1.7	2,905,275
57	Fulton Financial Corp. Lancaster, Pa.	51.72	55.34	101,808	99,810	2.0	16,330,773
58	First of Long Island Corp. Glen Head, N.Y.	52.15	57.27	8,945	8,528	4.9	1,685,421
59	M&T Bank Corp. Buffalo, N.Y.	52.20	53.94	458,062	480,314	-4.6	68,246,837
60	Citizens and Northern Corp. Wellsboro, Pa.	52.63	55.31	8,003	8,302	-3.6	1,308,108
61	Hometown Community Bancorp Inc. Morton, Ill.	52.68	54.61	11,607	11,401	1.8	2,742,453
62	WNB Bancshares Inc. Odessa, Texas	52.77	51.62	5,385	6,361	-15.3	1,037,191
63	Cashmere Valley Financial Corp. Cashmere, Wash.	53.12	48.54	5,873	5,776	1.7	1,099,600
64	Bank of Kentucky Financial Corp. Crestview Hills	53.20	57.27	10,725	8,998	19.2	1,510,066
65	Republic Bancorp Co. Oak Brook, Ill.	53.20	48.54	9,050	8,389	7.9	1,448,459
66	Crews Banking Corp. Wauchula, Fla.	53.28	63.36	8,264	9,002	-8.2	1,101,417
67	Amarillo National Bancorp Inc. Texas	53.38	48.84	19,825	17,036	16.4	2,702,725
68	Home BancShares Inc. Conway, Ark.	53.54	51.11	21,294	16,858	26.3	3,392,137
69	Independence Bancshares Inc. Owensboro, Ky.	53.54	55.10	6,377	5,784	10.3	984,849
70	City Holding Co. Charleston, W.Va.	53.58	48.26	19,563	18,577	5.3	2,629,840

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		2010	2009	2010	2009	Change	
71	Provident Financial Services Inc. Jersey City	53.63	62.65	34,012	35,909	-5.3	6,788,862
72	W.T.B. Financial Corp. Spokane, Wash.	53.84	68.33	25,025	26,800	-6.6	4,007,155
73	Independent Alliance Banks Inc. Fort Wayne, Ind.	54.05	54.61	5,609	5,164	8.6	929,029
74	First Financial Bancorp. Cincinnati	54.06	10.59	61,310	45,817	33.8	6,154,500
75	Liberty Bancshares Inc Jonesboro, Ark.	54.40	64.34	15,842	16,241	-2.5	2,524,814
76	First Bancshares Inc. Merrillville, Ind.	54.42	54.47	15,069	14,613	3.1	2,027,247
77	MB Financial Inc. Chicago	54.58	60.20	77,666	70,876	9.6	10,622,980
78	United Bankshares Inc. Charleston, W.Va.	54.60	52.22	42,203	42,557	-0.8	7,573,020
79	Bank of Marin Bancorp Novato, Calif.	54.88	52.30	8,504	7,776	9.4	1,219,214
80	Longview Financial Corp. Texas	54.89	59.75	8,661	8,578	1.0	1,319,960
81	Bar Harbor Bankshares Maine	55.01	46.91	5,517	4,967	11.1	1,103,329
82	Fremont Bancorp. Calif.	55.13	65.15	23,441	19,779	18.5	2,613,159
83	Wells Fargo & Co. San Francisco	55.14	48.93	12,185,000	11,689,000	4.2	1,220,784,000
84	S.Y. Bancorp Inc. Louisville, Ky.	55.20	60.35	14,526	14,141	2.7	1,881,396
85	PrivateBancorp Inc. Chicago	55.46	54.03	65,802	53,640	22.7	12,583,965
86	Orrstown Financial Services Inc. Shippensburg, Pa.	55.57	58.21	9,676	8,294	16.7	1,477,780
87	Fifth Third Bancorp Cincinnati	55.61	50.42	979,029	875,369	11.8	112,322,078
88	USAmeriBancorp Inc. Clearwater, Fla.	55.71	54.95	4,696	3,547	32.4	956,142
89	PacWest Bancorp Los Angeles	55.79	33.02	44,807	42,496	5.4	5,746,323
90	Stockman Financial Corp. Miles City, Mont.	55.90	51.71	11,145	9,796	13.8	1,943,042
91	Parkway Bancorp Inc. Harwood Heights, Ill.	56.03	NA	9,574	8,502	12.6	2,697,393
92	Pacific Continental Corp. Eugene, Ore.	56.08	47.29	7,352	7,010	4.9	1,191,705
93	Cardinal Financial Corp. McLean, Va.	56.09	68.52	15,369	12,978	18.4	2,127,311
94	Pinnacle Bancorp Inc. Central City, Neb.	56.13	56.63	38,758	38,222	1.4	5,783,973
95	Central Bancorp Inc. Garland, Texas	56.15	5.55	14,155	16,828	-15.9	2,520,069
96	Center Financial Corp. Los Angeles	56.19	62.61	12,410	11,325	9.6	2,265,815
97	Apple Financial Holdings Inc. New York	56.28	67.35	21,887	21,731	0.7	6,837,550
98	Wilson Bank Holding Co. Lebanon, Tenn.	56.33	59.39	9,398	9,547	-1.6	1,496,829
99	Security National Corp. Dakota Dunes, S.D.	56.39	54.66	7,112	6,917	2.8	1,040,755
100	Suffolk Bancorp Riverhead, N.Y.	56.43	54.23	13,014	12,034	8.1	1,689,925
101	American National Corp. Omaha, Neb.	56.45	48.70	13,927	11,054	26.0	1,750,714
102	Hudson Valley Holding Corp. Yonkers, N.Y.	56.57	57.70	17,899	17,899	0.0	2,830,059
103	CNB Financial Corp. Clearfield, Pa.	56.69	59.10	8,113	7,484	8.4	1,363,170
104	Center Bancorp Inc. Union, N.J.	57.14	61.82	5,441	5,186	4.9	1,221,278
	First Guaranty Bancshares Inc. Hammond, La.	57.14	59.41	6,314	5,994	5.3	1,060,528
106	1867 Western Financial Corp. Stockton, Calif.	57.30	58.81	14,292	13,974	2.3	1,920,205
107	Taylor Capital Group Inc. Rosemont, Ill.	57.38	60.81	26,530	21,133	25.5	4,658,815
108	Dacotah Banks Inc. Aberdeen, S.D.	57.45	65.01	11,722	12,273	-4.5	1,765,221
109	Glacier Bancorp Inc. Kalispell, Mont.	57.48	48.64	43,923	39,941	10.0	6,272,659
110	Commonwealth Bankshares Inc. Norfolk, Va.	57.62	68.11	7,720	6,466	19.4	1,180,014
111	Cullen/Frost Bankers Inc. San Antonio	57.78	60.82	131,076	131,565	-0.4	17,826,217
112	Valley National Bancorp Wayne, N.J.	57.98	53.82	79,016	73,942	6.9	14,087,611
113	National Penn Bancshares Inc. Boyertown, Pa.	58.07	55.19	57,965	52,153	11.1	9,248,229
114	Citigroup Inc. New York	58.16	56.83	12,209,000	12,412,000	-1.6	1,983,280,000
115	Arrow Financial Corp. Glens Falls, N.Y.	58.20	56.71	12,106	11,401	6.2	1,960,294
116	HSBC North America Holdings Inc. New York	58.21	58.10	1,911,172	2,082,811	-8.2	350,102,255
	First Busey Corp. Champaign, Ill.	58.21	62.69	27,042	237,758	-88.6	3,533,213
118	Bank of Hawaii Corp. Honolulu	58.27	53.81	89,997	95,230	-5.5	12,716,603
119	Great Southern Bancorp Inc. Springfield, Mo.	58.29	26.12	21,571	20,415	5.7	3,403,914
120	First Bancorp Troy, N.C.	58.30	46.34	20,998	20,930	0.3	3,361,299
121	Summit Bancorp Inc. Arkadelphia, Ark.	58.31	59.72	6,845	6,422	6.6	1,118,364
122	Eagle Bancorp Inc. Bethesda, Md.	58.40	61.79	12,916	10,489	23.1	2,006,722
123	PNC Financial Services Group Inc. Pittsburgh	58.42	57.59	2,127,275	2,371,877	-10.3	260,174,102
124	Coppermark Bancshares Inc. Oklahoma City	58.45	65.84	8,412	9,217	-8.7	1,225,440
125	Tri City Bankshares Corp. Oak Creek, Wis.	58.48	65.34	10,639	7,808	36.3	1,080,488
126	BancWest Corp. San Francisco	58.49	54.86	412,867	389,126	6.1	72,761,045
127	Southside Bancshares Inc. Tyler, Texas	58.53	54.89	17,669	17,238	2.5	3,017,527
128	Midland States Bancorp Inc. Effingham, Ill.	58.62	54.17	11,602	5,655	105.2	1,651,587
129	SNBNY Holdings Ltd. Gibraltar	58.63	68.42	16,972	17,337	-2.1	3,664,846
130	Discount Bancorp Inc. New York	58.73	61.01	41,028	44,413	-7.6	9,456,584
131	Sandy Spring Bancorp Inc. Olney, Md.	58.76	66.07	24,813	26,087	-4.9	3,606,617
132	Rockville Financial MHC Inc. South Windsor, Conn.	58.80	67.80	9,565	9,002	6.3	1,649,537
133	First Niagara Financial Group Inc. Buffalo, N.Y.	58.87	NA	132,048	NA	NA	20,902,440
134	Santander BanCorp Guaynabo, Puerto Rico	58.88	58.93	69,350	67,620	2.6	6,601,423
135	Machias Bancorp MHC Maine	58.90	52.59	8,328	6,943	19.9	968,679
136	Univest Corp. of Pennsylvania Souderton	58.93	60.00	17,171	15,563	10.3	2,114,204
137	Hyde Park Bancorp MHC Hyde Park, Mass.	59.08	57.59	3,738	3,603	3.7	929,294
138	Financial Institutions Inc. Warsaw, N.Y.	59.13	63.63	14,919	15,120	-1.3	2,249,531
139	International Bancshares Corp. Laredo, Texas	59.16	54.55	79,074	78,822	0.3	12,114,398
140	BBVA USA Bancshares Inc. Houston	59.17	62.08	514,403	448,911	14.6	64,318,215
141	First Financial Corp. Terre Haute, Ind.	59.23	47.97	20,506	18,517	10.7	2,554,290
142	Commerce Bancshares Inc. Kansas City, Mo.	59.31	57.42	162,359	159,329	1.9	18,763,245
143	Community Trust Bancorp Inc. Pikeville, Ky.	59.34	61.24	23,998	22,579	6.3	3,231,740
144	Central Banccompany Inc. Jefferson City, Mo.	59.50	58.66	73,064	74,399	-1.8	9,394,706
	German American Bancorp Inc. Jasper, Ind.	59.50	61.50	10,441	9,919	5.3	1,356,936

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		2010	2009	2010	2009	Change	
146	Shore Bancshares Inc. Easton, Md.	59.65	66.81	11,972	10,297	16.3	1,134,503
147	JPMorgan Chase & Co. New York	59.73	50.34	14,552,000	13,729,000	6.0	2,141,595,000
	Plains Bancorp Inc. Dimmitt, Texas	59.73	53.81	5,963	5,364	11.2	932,167
149	Trustmark Corp. Jackson, Miss.	59.82	56.67	77,266	74,469	3.8	9,416,905
150	Horizon Bancorp Michigan City, Ind.	59.88	57.01	11,257	8,929	26.1	1,485,058
151	First American Bank Corp. Elk Grove Village, Ill.	59.94	61.21	19,511	20,058	-2.7	2,830,891
152	First National Security Co. Hot Springs, Ark.	60.06	56.95	6,109	4,448	37.3	994,789
153	LNB Bancorp Inc. Lorain, Ohio	60.08	67.87	8,770	8,641	1.5	1,156,602
154	Watford City Bancshares Inc. N.D.	60.14	65.19	7,853	7,954	-1.3	962,876
155	First State Bancshares Inc. Farmington, Mo.	60.15	56.13	8,777	7,720	13.7	1,201,940
156	Huntington Bancshares Inc. Columbus, Ohio	60.19	59.22	421,064	367,397	14.6	53,247,308
157	Austin Bancorp Inc. Jacksonville, Texas	60.22	57.03	10,910	10,157	7.4	1,100,326
158	BB&T Corp. Winston-Salem, N.C.	60.28	57.16	1,289,598	1,220,554	5.7	157,230,367
159	ACNB Corp. Gettysburg, Pa.	60.37	62.28	7,298	7,380	-1.1	993,196
160	Canandaigua National Corp. N.Y.	60.49	60.14	14,396	11,917	20.8	1,664,559
161	First Commonwealth Financial Corp. Indiana, Pa.	60.61	62.17	40,840	41,894	-2.5	5,912,350
162	BOK Financial Corp. Tulsa	60.63	59.13	184,649	175,223	5.4	24,309,065
163	Texas Capital Bancshares Inc. Dallas	60.66	62.66	43,099	36,970	16.6	6,345,497
164	Community Bank System Inc. DeWitt, N.Y.	60.84	65.81	43,728	43,531	0.5	5,496,217
165	State Bancorp Inc. Jericho, N.Y.	60.87	66.95	10,549	11,330	-6.9	1,645,277
166	Guaranty Bancshares Inc. Mount Pleasant, Texas	60.88	63.94	6,067	5,657	7.2	945,159
167	Southeastern Bank Financial Corp. Augusta, Ga.	60.98	65.21	10,375	10,114	2.6	1,646,726
168	National Americas Holdings LLC New York	61.04	62.12	60,119	35,181	70.9	8,295,227
169	Broadway Bancshares Inc. San Antonio	61.20	58.73	18,534	17,609	5.3	2,351,530
170	Tennessee Commerce Bancorp Inc. Franklin	61.21	44.64	8,319	5,020	65.7	1,420,070
171	NBT Bancorp Inc. Norwich, N.Y.	61.27	56.71	44,876	41,124	9.1	5,481,992
172	BancFirst Corp. Oklahoma City	61.29	69.14	35,456	35,650	-0.5	4,599,182
173	Bridge Bancorp Inc. Bridgehampton, N.Y.	61.40	56.89	7,057	6,064	16.4	1,034,261
174	Union First Market Bankshares Corp. Richmond, Va.	61.42	69.59	32,927	21,115	55.9	3,862,709
175	Commerce Bancshares Corp. Worcester, Mass.	61.45	61.95	8,620	7,602	13.4	1,295,070
176	WesBanco Inc. Wheeling, W.Va.	61.51	61.65	36,664	37,705	-2.8	5,361,411
177	Centra Financial Holdings Inc. Morgantown, W.Va.	61.52	63.50	8,786	8,578	2.4	1,411,401
178	Central Community Corp. Temple, Texas	61.54	60.71	7,833	7,399	5.9	1,073,002
179	F.N.B. Corp. Hermitage, Pa.	61.59	63.07	64,247	62,321	3.1	8,993,043
180	SVB Financial Group Santa Clara, Calif.	61.60	60.76	104,170	79,808	30.5	15,667,511
181	FSB Mutual Holdings Inc. Perkasi, Pa.	61.61	54.74	5,831	4,625	26.1	1,047,300
182	MainSource Financial Group Inc. Greensburg, Ind.	61.66	59.21	23,006	21,671	6.2	2,853,541
183	First Citizens Bancorp. Inc. Columbia, S.C.	61.75	27.55	61,568	53,698	14.7	8,563,616
184	Chemical Financial Corp. Midland, Mich.	61.78	62.33	37,082	30,050	23.4	5,400,308
185	Banterra Corp Eldorado, Ill.	61.81	61.32	8,301	7,765	6.9	1,087,938
186	First Interstate BancSystem Inc. Billings, Mont.	61.87	62.22	52,453	50,898	3.1	7,325,990
187	Bank Iowa Corp. West Des Moines, Iowa	61.90	68.04	6,516	6,541	-0.4	1,039,347
188	Tompkins Financial Corp. Ithaca, N.Y.	61.95	60.06	24,852	23,724	4.8	3,247,111
189	1st Source Corp. South Bend, Ind.	61.98	68.48	38,342	36,616	4.7	4,533,494
190	First Community Bancshares Inc. Bluefield, Va.	62.00	156.21	17,572	48,616	-63.9	2,297,423
191	First Citizens BancShares Inc. Raleigh, N.C.	62.02	51.35	178,122	162,408	9.7	21,049,291
192	FVNB Corp. Victoria, Texas	62.05	62.87	14,041	13,335	5.3	1,700,200
193	New York Private Bank and Trust Corp.	62.11	72.43	56,407	60,975	-7.5	12,350,551
	Porter Bancorp Inc. Louisville, Ky.	62.11	46.02	10,202	7,571	34.8	1,780,179
195	Columbia Banking System Inc. Tacoma, Wash.	62.31	60.85	36,094	23,417	54.1	4,245,315
196	First Co Bancorp Inc. Collinsville, Ill.	62.40	61.19	7,149	6,252	14.3	1,014,187
197	Firstbank Corp. Alma, Mich.	62.52	67.73	10,480	11,090	-5.5	1,479,730
198	Lone Star National Bancshares-Texas Inc. McAllen	62.66	63.18	13,387	11,304	18.4	2,072,512
199	Farmers National Banc Corp. Canfield, Ohio	62.68	65.19	8,131	7,710	5.5	1,064,099
200	MidWestOne Financial Group Inc. Iowa City	62.71	65.67	10,830	11,084	-2.3	1,553,392

Note: Only top-tier bank holding companies that filed a Y-9C statement with the Fed as of Oct. 28, 2010, are included. Excludes thrift holding companies. \*Noninterest expense divided by (total income minus interest expense). Figures for prior periods are not adjusted for mergers and acquisitions. Rankings include only current companies operating as of Jan. 27, 2011. Source: SNL Financial, Charlottesville, Va. © 2011 American Banker

