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METRICS & MEASURES

Simply the Best

The top 200 community banks and thrifts as ranked by 3-year average ROE

The best performers among banks and thrifts with less than $2 billion of assets aren't just marginally better than their overall peer group—they're more than twice as good.

The top 200 institutions in this size range that are either publicly traded or file with the Securities and Exchange Commission are ranked here, based on their average return on equity over the past three years.

For 2011, those that earned a spot on this list had a median ROE of 10.09 percent, versus 4.44 percent for the overall peer group. The ROE gap is even wider measured by the three-year average, with the median for the top 200 institutions at 9.56 percent, versus the peer group's 2.69 percent, data from SNL Financial indicates.

In general, the more profitable tend to be larger. The median asset size of those on the list is $553.1 million. But for all 1,012 institutions fitting the selection criteria, the median is $343.9 million.

The net interest margins and total risk-based capital ratios of the best don't show a dramatic deviation from the larger group. But one category with a marked difference is noninterest income. In 2011, the top performers had median noninterest income of $3.48 million, versus $2 million for the larger group.

Though 36 states are represented in this annual ranking, the Middle Atlantic region dominates, with 43 banks hailing from Pennsylvania, 26 from New York, 16 from Ohio and 15 from Virginia. Only one other state is home to more than 10—California, with 12.

Rank	Institution	Location	Total Assets ($000)	Market Value ($M)	Closing Price ($)	3-YR ROAE Avg.(%)	ROE (%)	ROA (%)	Net Interest Margin (%)	Net Income ($000)	Total Noninterest Income ($000)	Efficiency Ratio (%)	Total Risk-Based Capital(%)
1	HBancorporation (HBIN)	Lawrenceville, IL	72,748	3.9	15.00	26.87	27.37	2.48	5.63	1,852	113	55.02	12.73
2	Guaranty Bancshares (GNTY)	Mount Pleasant, TX	1,090,803	91.1	26.50	20.96	17.68	1.39	3.61	14,257	9,487	69.86	14.37
3	Tri-County Financial Group (TYFG)	Mendota, IL	751,855	29.9	83.00	19.59	15.90	1.20	3.98	8,573	42,202	75.73	13.62
4	Sunwest Bank (SWBC)	Irvine, CA	609,179	61.7	27,000.00	19.03	10.13	1.26	6.93	7,748	1,592	64.78	18.16
5	Citizens Financial Services (CZFS)	Mansfield, PA	878,567	105.9	36.50	17.88	17.85	1.52	3.94	12,832	6,695	48.65	16.23
6	Southern Missouri Bancorp (SMBC)	Poplar Bluff, MO	772,584	81.4	25.04	15.48	16.11	1.43	4.32	10,116	3,822	45.77	19.98
7	Chesapeake Bancorp (CPKB)	Chestertown, MD	92,144	12.1	34.00	15.44	19.85	2.12	4.16	1,986	409	58.28	17.03
8	Minster Financial Corp. (MTFC)	Minster, OH	327,959	45.5	44.00	15.43	14.24	1.26	3.86	3,986	2,669	59.13	13.97
9	Bridge Bancorp (BDGE)	Bridgehampton, NY	1,337,458	183.8	21.69	15.08	14.37	0.88	3.97	10,359	6,814	58.64	16.20
10	Merchants Bancshares (MBVT)	South Burlington, VT	1,611,869	160.3	27.10	14.98	14.11	0.97	3.51	14,620	9,386	67.67	15.92
11	Arrow Financial Corp. (AROW)	Glens Falls, NY	1,962,684	291.4	24.50	14.72	13.45	1.13	3.36	21,933	23,133	60.16	15.96
12	Cass Information Systems (CASS)	Bridgeton, MO	1,319,301	420.7	40.52	14.54	15.17	1.77	4.31	23,009	62,781	65.70	19.03
13	Commercial National Financial Corp. (CEFC)	Ithaca, MI	376,647	25.7	7.90	14.39	11.84	0.63	3.63	2,484	1,668	69.28	13.77
14	Hingham Institution for Savings (HIFS)	Hingham, MA	1,127,276	114.8	53.99	14.26	15.32	1.14	3.50	12,062	1,700	40.11	13.55
15	Canandaigua National Corp. (CNND)	Canandaigua, NY	1,761,470	171.7	91.00	14.04	12.40	0.94	4.01	15,925	28,999	65.09	13.61
16	Chesapeake Financial Shares (CPKF)	Kilmarnock, VA	637,953	44.0	13.45	14.00	15.31	1.13	4.70	6,981	14,706	70.48	13.43
17	Malaga Financial Corp. (MLGF)	Palos Verdes Estates, CA	827,000	86.3	14.65	13.99	12.14	1.36	3.62	11,115	615	33.00	20.20
18	Penns Woods Bancorp (PWOD)	Williamsport, PA	763,953	150.5	39.23	13.85	16.60	1.69	4.69	12,362	7,598	50.62	15.27
19	Baker Boyer Bancorp (BBBK)	Walla Walla, WA	502,019	124.1	95.00	13.83	14.45	1.22	4.06	5,962	9,854	66.35	13.50
20	1st Summit Bancorp of Johnstown (FSMK)	Johnstown, PA	740,978	81.8	74.50	13.82	14.51	1.04	3.54	7,406	3,867	53.44	15.17
21	Cambridge Bancorp (CATC)	Cambridge, MA	1,275,860	129.4	34.00	13.78	13.26	1.06	3.98	12,477	17,595	68.47	15.29
22	HomeTown Bank, N.A.	Galveston, TX	426,033	NA	NA	13.78	14.05	1.30	4.79	5,060	1,665	56.62	15.76
23	Peoples Financial Services Corp. (PFIS)	Hallstead, PA	621,404	90.4	29.00	13.76	14.79	1.33	4.18	7,817	3,958	54.89	12.69
24	Lyons Bancorp (LYBC)	Lyons, NY	555,451	40.3	31.25	13.64	14.78	0.96	3.50	5,138	5,966	68.62	13.84
25	Access National Corp. (ANCX)	Reston, VA	809,758	106.0	10.40	13.56	14.80	1.50	3.82	11,388	36,429	70.84	15.59
26	Country Bank Holding Co. (CYHC)	New York, NY	470,229	15.7	9,000.00	13.55	11.96	0.65	3.51	3,020	1,399	72.76	12.52
27	American Business Bank (AMBZ)	Los Angeles, CA	1,177,726	110.5	24.95	13.53	13.01	0.91	3.39	9,886	1,645	63.48	17.84
28	West Milton Bancorp (WMBC)	West Milton, PA	323,941	36.8	48.00	13.46	14.87	1.24	3.52	3,903	1,423	49.98	15.96
29	Tri City Bankshares Corp. (TRCY)	Oak Creek, WI	1,215,143	150.9	16.95	13.32	8.10	0.85	4.69	9,516	11,842	66.06	17.08
30	Muncy Bank Financial (MYBF)	Muncy, PA	300,003	48.9	32.00	13.22	15.52	1.48	4.44	4,317	1,481	53.22	13.60
31	FPB Financial Corp. (FPBF)	Hammond, LA	174,720	11.7	33.25	13.08	11.71	1.04	5.12	1,818	2,107	68.09	15.01
32	Union Bankshares (UNB)	Morrisville, VT	552,751	85.1	19.11	13.07	12.56	1.04	4.13	5,219	7,131	71.99	12.15
33	RBC (RBCI)	Demopolis, AL	259,619	23.4	45.00	12.78	14.31	1.44	3.95	3,480	2,112	61.42	14.24

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34 Commercial National Financial Corp. (CNAF)	Latrobe, PA	401,046	71.7	25.07	12.73	13.72	1.76	4.82	6,715	2,868	58.10	21.63
35 New Tripoli Bancorp (NTBP)	New Tripoli, PA	321,756	58.4	800.00	12.61	13.24	1.55	4.05	4,798	716	46.21	18.82
36 Somerset Trust Holding Co. (SOME)	Somerset, PA	715,376	68.9	28.13	12.50	14.85	1.10	4.74	7,421	7,263	67.88	13.22
37 Steuben Trust Corp. (SBHO)	Hornell, NY	390,652	37.0	22.50	12.48	12.01	1.17	4.29	4,340	4,337	66.27	17.92
38 Woodlands Financial Services Co. (WDFN)	Williamsport, PA	314,910	26.5	35.50	12.41	12.53	1.05	3.73	3,127	2,591	69.28	13.80
39 National Bankshares (NKSH)	Blacksburg, VA	1,067,102	199.0	28.67	12.40	12.89	1.71	4.59	17,638	8,399	40.99	20.90
40 CNB Financial Corp. (CCNE)	Clearfield, PA	1,602,207	209.4	16.86	12.28	12.36	1.00	3.55	15,104	10,402	54.96	15.14
41 Farmers & Merchants Bancorp (FMCB)	Lodi, CA	1,919,684	276.7	355.00	12.23	12.10	1.19	4.40	22,209	12,179	49.19	14.86
42 First Community Financial Corp. (FMFP)	Mifflintown, PA	387,883	42.9	30.50	12.19	13.80	1.10	3.86	4,146	3,045	56.66	18.20
43 Benchmark Bankshares (BMBN)	Kenbridge, VA	416,196	39.2	15.11	12.03	12.89	1.27	4.99	5,278	3,429	53.87	15.21
44 Berkshire Bancorp (BERK)	New York, NY	861,843	106.2	7.35	12.03	54.96	5.81	3.19	49,538	43,814	24.88	35.30
45 Thomasville Bancshares (THVB)	Thomasville, GA	460,982	63.0	22.50	11.88	13.23	1.13	3.54	5,084	5,557	50.29	12.66
46 Honat Bancorp (HONT)	Honesdale, PA	560,993	81.3	317.00	11.73	11.92	1.45	4.19	7,776	5,334	53.74	16.87
47 Security National Corp. (SNLC)	Dakota Dunes, SD	1,108,490	116.2	63.00	11.73	12.63	1.22	3.33	13,503	17,144	58.66	16.97
48 Circle Bancorp	Novato, CA	316,154	NA	NA	11.72	9.21	0.72	4.86	2,211	1,015	73.69	13.07
49 Bank of Marin Bancorp (BMRC)	Novato, CA	1,393,263	200.6	37.52	11.72	12.02	1.16	5.20	15,564	6,122	51.48	13.13
50 Trinity Bank, N.A. (TYBT)	Fort Worth, TX	166,941	28.5	27.01	11.66	12.72	1.46	3.38	2,282	426	47.12	18.49
51 German American Bancorp (GABC)	Jasper, IN	1,873,767	263.2	20.90	11.66	12.67	1.11	3.84	20,249	17,507	57.12	13.52
52 Greene County Bancorp (MHC) (GCBC)	Catskill, NY	559,583	74.8	18.00	11.60	11.69	1.02	3.85	5,619	4,724	59.22	17.55
53 LCNB Corp. (LCNB)	Lebanon, OH	791,570	83.8	12.50	11.56	10.89	1.02	3.70	8,115	6,816	63.35	14.54
54 MNB Holdings Corp. (MNBO)	San Francisco, CA	185,847	8.1	17.65	11.51	7.06	0.53	4.50	1,040	1,526	68.32	13.72
55 American Bancorp (ABNC)	Opelousas, LA	156,831	13.9	120.00	11.47	11.47	1.23	3.91	1,710	1,064	71.49	17.47
56 Embassy Bancorp (EMYB)	Bethlehem, PA	576,068	32.3	4.51	11.44	12.35	1.05	3.87	5,592	1,404	58.58	13.83
57 QNB Corp. (QNBC)	Quakertown, PA	868,804	79.3	25.00	11.42	13.99	1.06	3.46	8,880	4,246	56.52	12.71
58 Mifflinburg Bank & Trust Co. (MIFF)	Mifflinburg, PA	330,289	NA	44.00	11.41	10.76	1.11	3.53	3,514	2,039	56.31	15.70
59 BCB Bancorp (BCBP)	Bayonne, NJ	1,216,978	100.3	10.20	11.40	6.15	0.54	3.60	6,051	2,238	67.73	15.83
60 Jonestown Bank and Trust Co. (JNES)	Jonestown, PA	378,312	28.7	19.00	11.24	11.30	1.04	3.82	3,697	2,654	61.96	12.13
61 Jeff Davis Bancshares (JDVB)	Jennings, LA	549,989	70.6	45.25	11.18	10.45	1.24	4.66	6,542	7,359	64.45	20.41
62 First Bankers Trustshares (FBTT)	Quincy, IL	721,854	45.3	22.05	11.17	9.97	0.85	3.05	6,057	10,656	63.95	15.54
63 First Keystone Corp. (FKYS)	Berwick, PA	818,546	117.1	21.50	11.15	11.57	1.21	3.99	9,907	4,389	50.76	13.09
64 Northeast Bancorp (NBN)	Lewiston, ME	594,555	39.7	12.00	11.09	2.55	0.28	3.44	1,665	8,994	97.11	19.28
65 Washington Federal Bank for Savings (WFBS)	Chicago, IL	107,488	2.6	19.00	11.06	14.71	1.39	5.08	1,437	148	53.03	19.89
66 Denver Bankshares (DNVB)	Denver, CO	192,118	21.7	265.00	10.97	10.71	1.08	5.15	2,042	1,049	65.98	14.23
67 Parke Bancorp (PKBK)	Sewell, NJ	790,738	33.9	6.94	10.78	10.92	1.09	4.46	8,204	4,725	34.30	15.46
68 First Citizens Bancshares (FIZN)	**Dyersburg, TN**	**1,053,549**	**119.1**	**33.00**	**10.76**	**12.22**	**1.18**	**4.24**	**11,862**	**11,831**	**58.31**	**17.00**
69 Rockport National Bancorp (RPOR)	Rockport, MA	178,905	11.2	54.75	10.76	10.32	0.82	4.40	1,414	955	70.07	15.15
70 CB Financial Services (CBFV)	Carmichaels, PA	533,540	51.4	21.24	10.67	11.06	0.89	3.38	4,411	3,184	67.05	12.86
71 Patriot Federal Bank (PFDB)	Canajoharie, NY	97,359	8.6	9.00	10.58	9.32	0.85	3.88	784	279	66.59	16.91
72 Bar Harbor Bankshares (BHB)	Bar Harbor, ME	1,167,466	124.4	32.07	10.55	9.94	0.96	3.23	11,043	6,322	55.24	16.06
73 Norwood Financial Corp. (NWFL)	Honesdale, PA	668,814	85.2	25.94	10.51	9.26	1.18	4.08	7,356	3,762	52.05	17.04
74 Cashmere Valley Financial Corp. (CVYF)	Cashmere, WA	1,176,287	99.7	24.70	10.46	11.93	1.08	3.01	12,261	9,163	56.51	15.60
75 Siuslaw Financial Group (SFGP)	Florence, OR	317,690	30.8	7.50	10.44	6.86	0.68	4.31	2,229	4,123	74.50	17.55
76 Bank of Utica (BKUT)	Utica, NY	878,058	90.0	360.00	10.41	11.04	1.52	2.75	13,620	459	22.58	16.65
77 Solvay Bank Corp. (SOBS)	Solvay, NY	618,700	49.9	24.50	10.35	10.69	1.00	3.75	5,988	4,364	58.48	20.04
78 Blue Ridge Bankshares (BRBS)	Luray, VA	200,137	10.2	10.85	10.32	9.07	0.85	3.63	1,248	683	65.66	15.47
79 ASB Financial Corp. (ASBN)	Portsmouth, OH	226,657	19.1	11.95	10.32	8.65	0.78	3.77	1,787	1,127	62.58	14.97
80 Washington Banking Co. (WBCO)	Oak Harbor, WA	1,670,613	214.9	13.94	10.24	9.84	0.95	5.47	15,952	8,542	59.70	19.73
81 Centrix Bank & Trust (CXBT)	Bedford, NH	757,556	54.8	17.75	10.20	10.15	0.85	3.83	6,114	724	57.63	14.25
82 Central Bancshares (CBSI)	Houston, TX	447,500	18.4	3,925.00	10.18	12.85	0.92	4.77	3,906	1,622	70.95	14.20
83 Iowa First Bancshares Corp. (IOFB)	Muscatine, IA	414,574	31.4	28.00	10.16	10.59	0.83	3.40	3,530	3,585	62.31	13.68
84 Adirondack Trust Co. (ADKT)	Saratoga Springs, NY	909,063	104.4	1,366.00	10.03	9.58	1.02	3.13	9,397	16,281	77.25	18.02
85 Northumberland Bancorp (NUBC)	Northumberland, PA	451,047	37.4	28.00	10.03	11.53	0.96	2.87	4,212	2,664	61.99	20.02
86 Dimeco (DIMC)	Honesdale, PA	581,894	56.2	35.15	10.03	10.07	0.96	3.82	5,336	3,921	59.45	12.31
87 Ballston Spa Bancorp (BSPA)	Ballston Spa, NY	387,792	23.5	31.70	10.02	9.24	0.59	3.23	2,316	2,167	75.81	14.63
88 Keweenaw Financial Corp. (KEFI)	Hancock, MI	512,052	39.7	92.00	10.02	10.12	1.13	3.48	5,484	3,220	57.08	20.18
89 GNB Financial Services (GNBF)	Gratz, PA	175,213	25.3	50.00	10.01	10.31	1.30	3.99	2,052	604	54.31	23.15
90 Ames National Corp. (ATLO)	Ames, IA,	1,035,564	211.9	22.76	10.01	10.82	1.38	3.60	13,921	5,945	45.64	18.00

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