

# Community bank earnings recap: less than \$1B in assets

Earnings reported up to May 6

Rank	Company name (ticker)	City, state	Total assets Q1'16 (\$B)	Efficiency ratio		YOY operating revenue growth (%)	ROAA	
				Q1'16 (%)	YOY change (pps)		(%)	YOY trend*
<b>Lowest efficiency ratio</b>								
1	Parke Bancorp Inc. (PKBK)	Sewell, NJ	0.93	47.28	6.56	4.70	1.32	▲
2	County Bancorp Inc. (ICBK)	Manitowoc, WI	0.91	50.41	0.20	11.90	0.97	▼
3	California First National Bancorp (CFNB) <sup>1</sup>	Irvine, CA	0.86	50.43	-0.29	-0.38	0.76	▼
4	Greene County Bancorp Inc. (MHC) (GCBC) <sup>1</sup>	Catskill, NY	0.85	56.08	-2.84	11.68	1.05	▲
5	Norwood Financial Corp. (NWFL)	Honesdale, PA	0.76	56.96	4.11	-1.33	1.00	▼
6	Summit State Bank (SSBI)	Santa Rosa, CA	0.52	57.68	21.75	9.86	1.02	▼
7	Marlin Business Services Corp. (MRLN)	Mount Laurel, NJ	0.80	58.39	5.51	2.98	1.88	▼
8	Auburn National Bancorp. Inc. (AUBN)	Auburn, AL	0.83	59.67	-2.61	-0.52	1.07	▲
9	First Bank (FRBA)	Hamilton, NJ	0.92	60.16	-5.46	10.30	0.60	▼
10	American River Bankshares (AMRB)	Rancho Cordova, CA	0.63	61.24	-10.04	8.71	0.86	▲
<b>Highest efficiency ratio</b>								
1	Peoples Financial Corp. (PFBX)	Biloxi, MS	0.70	96.94	4.65	-8.48	0.05	▲
2	Anchor Bancorp (ANCB) <sup>1</sup>	Lacey, WA	0.42	96.83	5.13	9.31	0.10	▼
3	Sunshine Bancorp Inc. (SBCP)	Plant City, FL	0.52	95.55	-29.79	134.51	0.12	▲
4	Georgetown Bancorp Inc. (GTWN)	Georgetown, MA	0.31	92.85	9.00	5.63	0.11	▼
5	Old Point Financial Corp. (OPOF)	Hampton, VA	0.86	91.73	10.69	-0.87	0.47	▼
6	United Security Bancshares Inc. (USBI)	Thomasville, AL	0.58	90.84	3.32	-0.92	0.22	▼
7	Broadway Financial Corp. (BYFC)	Los Angeles, CA	0.39	89.58	5.52	NA	0.64	▼
8	Hamilton Bancorp Inc. (HBK) <sup>2</sup>	Towson, MD	0.39	89.22	-18.12	31.07	0.12	▲
9	HopFed Bancorp Inc. (HFBC)	Hopkinsville, KY	0.89	88.71	10.25	-7.73	0.23	▼
10	Bay Bancorp Inc. (BYBK)	Columbia, MD	0.46	88.41	5.55	-12.93	0.16	▼
<b>Bank and thrift median<sup>^</sup></b>				<b>73.13</b>	<b>-0.39</b>	<b>6.63</b>	<b>0.71</b>	<b>▲</b>

Data compiled May 9, 2016.

Analysis limited to top/bottom 10 banks and thrifts traded on the Nasdaq, NYSE or NYSE MKT by efficiency ratio for the quarter ended March 31, 2016. Only companies with total assets below \$1 billion as of March 31, 2016, that reported earnings up to May 6 are shown. All data shown is for the quarter ended March 31, 2016, and is based on GAAP filings.

<sup>1</sup> The quarter ended March 31, 2016, is the fiscal third quarter of 2016 for the company.

<sup>2</sup> The quarter ended March 31, 2016, is the fiscal fourth quarter of 2016 for the company.

\* The year-over-year comparison represents the change in actual values, not the change in values rounded to two decimal places.

<sup>^</sup> Median for all major exchange-traded banks and thrifts with assets below \$1 billion that have reported earnings up to May 6.

Year-over-year compares the quarter ended March 31, 2016, to the quarter ended March 31, 2015.

ROAA = return on average assets; YOY = year-over-year; pps = percentage points; NA = not available

Source: SNL Financial, an offering of S&P Global Market Intelligence