

# Community bank earnings recap: \$1B to \$5B in assets

Earnings reported up to July 21

				Quarter ended June 30, 2017					
Rank	Company name (ticker)	City, state	Total assets (\$B)	Net interest margin		Efficiency ratio		ROAA	
				(%)	YOY trend^	(%)	YOY trend^	(%)	YOY trend^
<b>Highest net interest margin</b>									
1	Triumph Bancorp Inc. (TBK)	Dallas, TX	2.84	6.14	▼	60.45	▼	1.42	▲
2	Nicolet Bankshares Inc. (NCBS)	Green Bay, WI	2.83	4.20	▲	56.04	▼	1.28	▲
3	Central Valley Community Bancorp (CVCY)	Fresno, CA	1.44	4.17	▼	65.42	▼	1.37	▼
4	Carolina Financial Corp. (CARO)	Charleston, SC	2.19	4.03	▲	57.13	▼	1.72	▲
5	Parke Bancorp Inc. (PKBK)	Sewell, NJ	1.04	4.00	▲	34.26	▼	1.43	▼
6	1st Constitution Bancorp (FCCY)	Cranbury, NJ	1.07	3.96	▲	71.80	▲	0.75	▼
7	Enterprise Bancorp Inc. (EBTC)	Lowell, MA	2.66	3.90	▼	68.83	▲	0.86	▲
8	Equity Bancshares Inc. (EQBK)	Wichita, KS	2.41	3.90	▲	58.53	▼	1.07	▲
9	First Defiance Financial Corp. (FDEF)	Defiance, OH	2.89	3.88	▲	57.15	▼	1.15	▼
10	Republic Bancorp Inc. (RBCAA)	Louisville, KY	4.96	3.87	▲	63.69	▼	0.86	▲
<b>Lowest net interest margin</b>									
1	TriState Capital Holdings Inc. (TSC)	Pittsburgh, PA	4.31	2.22	▼	63.53	▼	0.81	▲
2	Century Bancorp Inc. (CNBKA)	Medford, MA	4.55	2.30	▲	57.54	▼	0.72	▲
3	BSB Bancorp Inc. (BLMT)	Belmont, MA	2.37	2.44	▼	51.16	▼	0.69	▲
4	First Internet Bancorp (INBK)	Fishers, IN	2.38	2.53	▲	54.90	▼	0.73	▲
5	First Connecticut Bancorp Inc. (FBNK)	Farmington, CT	2.99	2.91	▲	65.99	▼	0.68	▲
6	HarborOne Bancorp Inc (MHC) (HONE)	Brockton, MA	2.63	3.02	▲	82.41	▼	0.50	▲
7	First Bancorp Inc. (FNLC)	Damariscotta, ME	1.80	3.03	▼	48.68	▼	1.10	▼
8	Bank Mutual Corp. (BKMU) <sup>1</sup>	Milwaukee, WI	2.71	3.05	▲	71.20	▲	0.62	▲
9	Hingham Institution for Savings (HIFS)	Hingham, MA	2.11	3.08	▲	30.21	▼	1.25	▲
10	County Bancorp Inc. (ICBK)	Manitowoc, WI	1.29	3.13	▼	53.54	▲	0.65	▼
<b>Median<sup>2</sup></b>				<b>3.57</b>	<b>▲</b>	<b>61.53</b>	<b>▼</b>	<b>0.96</b>	<b>▲</b>

Data compiled July 24, 2017.

Only companies trading on the Nasdaq, NYSE or NYSE MKT with total assets between \$1 billion to \$5 billion in assets as of June 30, 2017, that reported earnings up to July 21 are included.

Data is for the quarter ended June 30, 2017, and is based on GAAP filings.

^ The YOY comparison represents the change in values rounded to two decimal places.

<sup>1</sup> Bank Mutual Corp. is the target of an announced of merger.

<sup>2</sup> Median for all major exchange-traded banks and thrifts with assets between \$1 billion to \$5 billion that have reported earnings up to July 21.

ROAA = return on average assets

Source: S&P Global Market Intelligence