

# Community bank earnings recap: \$5B to \$10B in assets

Earnings reported up to July 21

Rank	Company name (ticker)	City, state/ territory	Total assets (\$B)	Quarter ended June 30, 2017					
				Net interest margin		Efficiency ratio		ROAA	
				(%)	YOY trend^	(%)	YOY trend^	(%)	YOY trend^
<b>Highest net interest margin</b>									
1	OFG Bancorp (OFG)	San Juan, PR	6.24	5.17	▲	56.00	▼	1.09	▲
2	Renasant Corp. (RNST)	Tupelo, MS	8.87	4.25	▼	60.75	▼	1.16	▲
3	Eagle Bancorp Inc. (EGBN)	Bethesda, MD	7.24	4.15	▼	39.12	▼	1.60	▲
4	Glacier Bancorp Inc. (GBCI)	Kalispell, MT	9.90	4.11	▲	52.23	▼	1.39	▲
5	First Financial Bankshares Inc. (FFIN)	Abilene, TX	6.95	4.04	▼	49.59	▲	1.63	▼
6	Simmons First National Corp. (SFNC)	Pine Bluff, AR	9.07	4.02	▼	57.19	▼	1.05	▼
7	Ameris Bancorp (ABCB)	Moultrie, GA	7.40	3.93	▼	58.89	▼	1.29	▼
8	LegacyTexas Financial Group Inc. (LTXB)	Plano, TX	8.97	3.73	▼	44.96	▼	1.32	▲
9	ServisFirst Bancshares Inc. (SFBS)	Birmingham, AL	6.33	3.72	▲	36.12	▼	1.55	▲
10	CVB Financial Corp. (CVBF)	Ontario, CA	8.42	3.62	▲	43.92	▼	1.35	▲
<b>Lowest net interest margin</b>									
1	United Financial Bancorp Inc. (UBNK)	Glastonbury, CT	6.88	3.06	▲	59.40	▼	0.96	▲
2	Beneficial Bancorp Inc. (BNCL)	Philadelphia, PA	5.83	3.08	▼	68.41	▼	0.65	▲
3	Westamerica Bancorp. (WABC)	San Rafael, CA	5.39	3.11	▼	49.62	▼	1.17	▲
4	Berkshire Hills Bancorp Inc. (BHLB)	Pittsfield, MA	9.63	3.38	▲	62.69	▲	0.84	▲
5	Lakeland Bancorp Inc. (LBAI)	Oak Ridge, NJ	5.36	3.40	▼	52.97	▼	1.02	▲
6	BancFirst Corp. (BANF)	Oklahoma City, OK	7.05	3.42	▲	56.67	▼	1.30	▲
7	WesBanco Inc. (WSBC)	Wheeling, WV	9.87	3.44	▲	56.74	▲	1.07	▲
8	Tompkins Financial Corp. (TMP)	Ithaca, NY	6.42	3.44	▲	59.09	▼	1.07	▲
9	1st Source Corp. (SRCE)	South Bend, IN	5.69	3.56	▲	58.57	▼	1.19	▲
10	S&T Bancorp Inc. (STBA)	Indiana, PA	7.09	3.56	▲	50.97	▼	1.29	▲
<b>Median<sup>1</sup></b>				<b>3.59</b>	<b>▲</b>	<b>56.71</b>	<b>▼</b>	<b>1.15</b>	<b>▲</b>

Data compiled July 24, 2017.

Only companies trading on the Nasdaq, NYSE or NYSE MKT with total assets between \$5 billion to \$10 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> Median for all major exchange-traded banks and thrifts with assets between \$5 billion to \$10 billion that have reported earnings up to July 21.

ROAA = return on average assets

Source: S&P Global Market Intelligence