

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

Earnings reported up to July 21

Rank	Company name (ticker)	City, state	Total assets (\$B)	Quarter ended June 30, 2017					
				Net interest margin		Efficiency ratio		ROAA	
				(%)	YOY trend^	(%)	YOY trend^	(%)	YOY trend^
Highest net interest margin									
1	Plumas Bancorp (PLBC)	Quincy, CA	0.69	4.51	▲	52.85	▼	1.50	▲
2	United Security Bancshares (UBFO)	Fresno, CA	0.78	4.24	▲	56.26	▼	1.26	▲
3	Union Bankshares Inc. (UNB)	Morrisville, VT	0.66	4.14	▼	66.67	▲	1.33	▲
4	Provident Bancorp Inc (MHC) (PVBC)	Amesbury, MA	0.88	3.94	▲	65.65	▼	0.75	▲
5	HMN Financial Inc. (HMNF)	Rochester, MN	0.73	3.91	▼	75.97	▲	0.60	▼
6	United Bancshares Inc. (UBOH)	Columbus Grove, OH	0.64	3.80	▲	74.25	▼	0.74	▼
7	Home Federal Bancorp Inc. of La. (HFBL) ¹	Shreveport, LA	0.43	3.77	▼	65.99	▲	0.98	▼
8	SB Financial Group Inc. (SBFG)	Defiance, OH	0.85	3.73	▼	67.83	▼	1.09	▼
9	Bank of the James Financial Group Inc. (BOTJ)	Lynchburg, VA	0.60	3.73	▼	75.40	▲	0.54	▼
Lowest net interest margin									
1	Emclair Financial Corp (EMCF)	Emlenton, PA	0.74	3.30	▲	70.58	▼	0.58	▲
2	Jacksonville Bancorp Inc. (JXSB)	Jacksonville, IL	0.34	3.33	▼	68.25	▼	0.99	▼
3	Guaranty Federal Bancshares Inc. (GFED)	Springfield, MO	0.75	3.33	▲	63.22	▼	0.86	▲
4	Elmira Savings Bank (ESBK)	Elmira, NY	0.57	3.36	▲	68.18	▼	0.79	▲
5	American River Bankshares (AMRB)	Rancho Cordova, CA	0.64	3.41	▼	63.05	▲	0.80	▼
6	First Community Corp. (FCCO)	Lexington, SC	0.92	3.48	▲	70.63	▲	0.73	▼
7	Citizens First Corp. (CZFC)	Bowling Green, KY	0.46	3.62	▼	66.58	▼	0.98	NC
8	Eagle Bancorp Montana Inc. (EBMT)	Helena, MT	0.71	3.62	▲	79.92	▲	0.61	▼
Median²				3.73	▲	67.83	▼	0.83	▼

Data compiled July 24, 2017.

Only companies trading on the Nasdaq, NYSE or NYSE MKT with total assets below \$1 billion 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.

¹ The quarter ended June 30, 2017, is the fiscal fourth quarter for the company.

² Median for all major exchange-traded banks and thrifts with assets below \$1 billion that have reported earnings up to July 21.

NC = no change; ROAA = return on average assets

Source: S&P Global Market Intelligence