

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

Earnings reported up to Oct. 28

			As of quarter ended Sept. 30, 2016						
Rank	Company name (ticker)	City, state	Total assets (\$B)	Net interest margin		ROAA		Efficiency ratio	
				(%)	YOY trend <sup>^</sup>	(%)	YOY trend <sup>^</sup>	(%)	YOY trend <sup>^</sup>
1	C&F Financial Corp. (CFFI)	West Point, VA	1.43	6.41	▼	0.90	▼	64.82	▲
2	Triumph Bancorp Inc. (TBK)	Dallas, TX	2.58	5.83	▼	0.84	▼	63.39	▼
3	People's Utah Bancorp (PUB)	American Fork, UT	1.65	4.68	▲	1.55	▲	53.43	▼
4	State Bank Financial Corp. (STBZ)	Atlanta, GA	3.62	4.57	▼	1.40	▲	57.99	▼
5	Allegiance Bancshares Inc. (ABTX)	Houston, TX	2.46	4.41	▼	0.90	▲	57.72	▼
6	Pacific Premier Bancorp Inc. (PPBI)	Irvine, CA	3.75	4.41	▲	1.00	▼	53.82	▲
7	Home Bancorp Inc. (HBCP)	Lafayette, LA	1.55	4.32	▼	1.14	▲	61.57	▼
8	MidSouth Bancorp Inc. (MSL)	Lafayette, LA	1.95	4.26	▼	0.50	▼	71.27	▲
9	TriCo Bancshares (TCBK)	Chico, CA	4.47	4.23	▼	1.11	▼	67.28	▲
10	National Commerce Corp. (NCOM)	Birmingham, AL	1.78	4.20	▲	1.19	▲	58.47	▼
11	Pacific Continental Corp. (PCBK)	Eugene, OR	2.54	4.20	▼	0.90	▼	51.86	▼
12	Nicolet Bankshares Inc. (NCBS)	Green Bay, WI	2.27	4.18	▲	1.15	▲	64.06	▼
13	Bank of Marin Bancorp (BMRC)	Novato, CA	2.05	4.14	▲	1.36	▲	53.37	▼
14	Heritage Commerce Corp (HTBK)	San Jose, CA	2.53	4.13	▼	1.11	▲	54.17	▼
15	First Financial Corp. (THFF)	Terre Haute, IN	3.02	4.07	▼	1.10	▼	60.70	▼
16	SmartFinancial Inc. (SMBK)	Knoxville, TN	1.04	4.06	▼	0.63	▲	73.51	▼
17	Southern National Bancorp of Virginia Inc. (SONA)	McLean, VA	1.14	4.04	▲	0.98	▲	49.34	▼
18	Great Southern Bancorp Inc. (GSBC)	Springfield, MO	4.44	4.01	▼	1.01	▼	58.94	▼
19	Farmers National Banc Corp. (FMNB)	Canfield, OH	1.96	4.00	▲	1.11	▲	60.84	▼
20	First Community Bancshares Inc. (FCBC)	Bluefield, VA	2.45	3.97	▼	1.04	▲	61.01	▲
<b>Median*</b>				<b>3.50</b>	▼	<b>0.91</b>	▲	<b>62.59</b>	▼

Data compiled Oct. 31, 2016.

Analysis limited to top 20 banks and thrifts by net interest margin for the quarter ended Sept. 30, 2016. Only companies trading on the Nasdaq, NYSE or NYSE MKT with total assets between \$1 billion to \$5 billion as of Sept. 30, 2016, that reported earnings up to Oct. 28 are included.

Companies are ranked by actual net interest margin values, not the values rounded to two decimal places.

Data is for the quarter ended Sept. 30, 2016, and is based on GAAP filings.

<sup>^</sup> The YOY comparison represents the change in actual values, not the change in values rounded to two decimal places.

\* Median for all major exchange-traded banks and thrifts with assets between \$1 billion and \$5 billion that have reported earnings up to Oct. 28.

ROAA = return on average assets; YOY = year-over-year

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