

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

Earnings reported between Jan. 1-22

Company name (ticker)	Q4'15 earnings release date	EPS		Net interest margin		NCOs/ average loans	
		(\$)	QOQ trend	(%)	QOQ trend	(%)	QOQ trend
Jacksonville Bancorp Inc. (JXSB)	01/12/16	0.39	-	3.73	▲	NA	NA
Bank of South Carolina Corp. (BKSC)	01/14/16	0.24	-	NA	NA	NA	NA
County Bancorp Inc. (ICBK)	01/20/16	0.48	▼	3.34	▼	-0.14	▲
First Community Corp. (FCCO)	01/20/16	0.24	▼	3.32	▼	0.02	▲
Plumas Bancorp (PLBC)	01/20/16	0.33	▲	4.03	▼	0.04	▼
Union Bankshares Inc. (UNB)	01/20/16	0.44	▼	4.00	▼	NA	NA
Citizens First Corp. (CZFC)	01/21/16	0.45	▲	3.88	▲	0.05	▲
Guaranty Federal Bancshares Inc. (GFED)	01/21/16	0.33	▲	3.41	▲	1.00	▲
Home Federal Bancorp Inc. of Louisiana (HFBL)*	01/21/16	0.35	▼	3.58	▼	-0.02	▲
Provident Bancorp Inc (MHC) (PVBC)	01/21/16	NA	NA	3.65	▲	NA	NA
SB Financial Group Inc. (SBFG)	01/21/16	0.29	▼	3.76	▼	0.17	▲
United Bancshares Inc. (UBOH)	01/21/16	0.42	▼	3.81	▲	NA	NA
Chicopee Bancorp Inc. (CBNK)	01/22/16	0.20	▲	3.49	▲	0.06	▲
DNB Financial Corp. (DNBF)	01/22/16	0.48	▲	3.04	▼	0.07	▼
Greene County Bancorp Inc. (MHC) (GCBC)*	01/22/16	0.55	▲	3.70	▲	0.17	▲

Data compiled Jan. 25, 2016 at 12 p.m. ET.

Analysis includes banks and thrifts traded on the Nasdaq, NYSE or NYSE MKT. Only companies with assets below \$1 billion as of Dec. 31, 2015, are shown.

All data shown is for the quarter ended Dec. 31, 2015.

* The quarter ended Dec. 31, 2015, is the fiscal second quarter of 2016 for Home Federal Bancorp Inc. of Louisiana and Greene County Bancorp Inc.

Companies are ranked by earliest earnings release date.

Data is based on GAAP filings.

NA = not available

NCOs = net charge-offs; EPS = diluted earnings per share after extraordinary items, if applicable

Source: SNL Financial

