

Community bank earnings recap: \$1 billion to \$5 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
Citizens & Northern Corp. (CZNC)	01/13/16	0.33	▼	3.48	▼	-0.09	▼
First Defiance Financial Corp. (FDEF)	01/18/16	0.71	▼	3.79	▼	-0.03	▼
AmeriServ Financial Inc. (ASRV)	01/19/16	0.07	▼	3.34	▼	0.16	▲
Century Bancorp Inc. (CNBKA)	01/19/16	1.07	▼	2.13	▼	-0.18	▼
Hingham Institution for Savings (HIFS)	01/19/16	2.44	▲	3.14	▼	-0.05	▼
Mercantile Bank Corp. (MBWM)	01/19/16	0.40	▼	3.83	▼	0.17	▲
Southwest Bancorp Inc. (OKSB)	01/19/16	0.23	▲	3.51	▲	-0.02	▲
Bank Mutual Corp. (BKMU)	01/20/16	0.08	▲	3.08	▲	0.05	▲
Cardinal Financial Corp. (CFNL)	01/20/16	0.27	▼	3.23	▼	0.04	▲
Community Trust Bancorp Inc. (CTBI)	01/20/16	0.68	▲	3.77	▼	0.19	▼
Farmers Capital Bank Corp. (FFKT)	01/20/16	0.48	▼	3.26	▼	0.10	▲
First Bancorp Inc. (FNLG)	01/20/16	0.35	▼	3.11	▼	0.09	▼
First Community Financial Partners Inc. (FCFP)	01/20/16	0.17	-	3.29	▼	-0.27	▼
Great Southern Bancorp Inc. (GSBC)	01/20/16	0.82	▲	4.38	▼	0.38	▲
Old Second Bancorp Inc. (OSBC)	01/20/16	0.13	▲	3.20	▼	0.14	▲
Pacific Continental Corp. (PCBK)	01/20/16	0.28	▲	4.35	▲	-0.05	▼
Pacific Premier Bancorp Inc. (PPBI)	01/20/16	0.37	▲	4.43	▲	0.10	▲
Access National Corp. (ANCX)	01/21/16	0.37	-	3.63	▼	-0.04	▼
American National Bankshares Inc. (AMNB)	01/21/16	0.53	▲	3.68	▲	0.11	▲
Arrow Financial Corp. (AROW)	01/21/16	0.51	▲	3.17	▲	0.05	▼
Bryn Mawr Bank Corp. (BMTC)	01/21/16	-0.37	▼	3.80	▲	0.33	▲
Entegra Financial Corp. (ENFC)	01/21/16	0.30	▼	3.16	▲	0.11	▲
Fidelity Southern Corp. (LION)	01/21/16	0.28	▼	3.26	▲	NA	NA
First Internet Bancorp (INBK)	01/21/16	0.50	▼	2.88	▲	0.03	▲
Merchants Bancshares Inc. (MBVT)	01/21/16	0.36	▼	2.91	▼	0.01	▼
OceanFirst Financial Corp. (OCFC)	01/21/16	0.31	▲	3.34	▲	0.04	▲
Preferred Bank (PFBC)	01/21/16	0.54	▼	3.89	▼	0.36	▲
Sandy Spring Bancorp Inc. (SASR)	01/21/16	0.52	▲	3.47	▲	0.07	▼
Shore Bancshares Inc. (SHBI)	01/21/16	0.17	▲	3.47	▲	0.13	▲
Southern National Bancorp of Virginia Inc. (SONA)	01/21/16	0.19	▼	4.07	▲	0.02	▼
TrustCo Bank Corp NY (TRST)	01/21/16	0.11	▼	3.14	▲	0.21	▲
Ames National Corp. (ATLO)	01/22/16	0.42	▼	3.36	▲	0.00	▲
Bank of Commerce Holdings (BOCH)	01/22/16	0.13	▼	3.55	▼	-0.16	▼
Bear State Financial Inc. (BSF)	01/22/16	0.07	▼	4.17	▲	NA	NA
Carolina Financial Corp. (CARO)	01/22/16	0.36	▼	3.59	▲	-0.11	▼
Civista Bancshares Inc. (CIVB)	01/22/16	0.29	▼	3.99	▼	0.16	▲
Codorus Valley Bancorp Inc. (CVLY)	01/22/16	0.42	▼	3.71	▼	0.32	▲
Republic Bancorp Inc. (RBCAA)	01/22/16	0.36	▲	3.32	▲	0.19	▲

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 between \$1 billion and \$5 billion as of Dec. 31, 2015, are shown.

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

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

