

H1'12 update for 25 best-performing community banks of 2011 with less than \$500M in assets

2011Y rank	Company	ROATA before tax (%)		Efficiency ratio		Net interest margin (FTE)	
		2012 YTD (%)	vs. 2011Y	2012 YTD (%)	vs. 2011Y	2012 YTD (%)	vs. 2011Y
1	Amerasia Bank	3.38	▲	37.81	▼	5.79	▼
2	Bank 7	2.65	▼	50.35	▲	6.35	▲
3	Peoples Community Bank	3.57	▼	38.86	▼	5.65	▼
4	Prime Bank	2.87	▲	42.17	▼	4.82	▼
5	Victor State Bank	3.56	▲	17.07	▼	5.55	▼
6	Exchange Bank	2.31	▼	36.93	▼	4.34	▼
7	First National Bank of Hughes Springs	2.34	▲	51.70	▲	6.00	▲
8	Community First Bank of the Heartland	2.19	▼	55.00	▲	4.78	▼
9	Crestmark Bank	5.01	▼	61.67	▼	16.25	▲
10	Charter Bank	3.06	▲	47.39	▼	7.27	▼
11	Pocahontas State Bank	3.02	▼	16.99	▼	5.35	▼
12	Bank of Billings	-2.21	▼	95.49	▲	5.27	▼
13	First Security Bank - Canby	2.12	▼	49.47	▼	4.56	▼
14	Peoples State Bank	2.88	▲	49.58	▼	5.95	▲
15	Farmers and Merchants National Bank of Fairview	2.68	▲	36.31	▼	4.41	▼
16	First National Bank of Kinmundy	3.30	▼	42.45	▲	5.64	▼
17	Premier Bank of Jacksonville	-0.22	▼	48.55	▲	3.65	▼
18	Royal Bank	1.69	▼	55.40	▲	4.62	▼
19	Verus Bank of Commerce	2.96	▲	36.17	▼	4.80	▼
20	USNY Bank	2.59	▲	46.79	▼	4.59	▼
21	Heartland State Bank	2.30	▲	56.73	▼	6.03	▲
22	Curtis State Bank	0.67	▼	76.70	▲	4.62	▼
23	RepublicBankAz N.A.	2.68	▼	67.89	▲	4.99	▲
24	Farmers State Bank	2.28	▼	57.82	▲	5.84	▼
25	St. Martin Bank and Trust Co.	2.90	▲	50.36	▼	5.89	▼

As of Sept. 27, 2012

Data based on regulatory financials for half-year ended June 30, 2012.

Company list based on the 25 best-performing community banks of 2011 with less than \$500 million in assets.

Source: SNL Financial

