

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

2011Y rank	Company	NCOs/avg loans		Adj NPAs + adj loans/tang equity + LLR		Loan growth rate	
		2012 YTD (%)	vs. 2011Y	2012 YTD (%)	vs. 2011Y	2012 YTD (%)	vs. 2011Y
1	Amerasia Bank	0.00	NC	2.92	▼	6.98	▼
2	Bank 7	0.02	▲	16.26	▼	28.37	▼
3	Peoples Community Bank	0.03	▼	3.01	▼	16.59	▼
4	Prime Bank	0.03	▲	0.00	▼	20.25	▼
5	Victor State Bank	0.00	▼	0.00	▼	36.77	▲
6	Exchange Bank	0.16	▼	5.67	▼	10.08	▼
7	First National Bank of Hughes Springs	-0.08	▲	1.98	▼	6.39	▼
8	Community First Bank of the Heartland	-0.02	▼	1.41	▼	7.48	▼
9	Crestmark Bank	0.30	▲	11.04	▲	32.45	▼
10	Charter Bank	0.38	▼	4.07	▼	6.51	▼
11	Pocahontas State Bank	0.00	NC	0.00	NC	-2.45	▼
12	Bank of Billings	2.70	▲	6.17	▲	-12.91	▼
13	First Security Bank - Canby	0.04	NC	6.14	▼	23.34	▼
14	Peoples State Bank	0.00	▼	11.21	▼	9.81	▼
15	Farmers and Merchants National Bank of Fairview	0.01	▲	0.53	▲	-9.50	▼
16	First National Bank of Kinmundy	0.02	▼	1.05	▲	-15.18	▼
17	Premier Bank of Jacksonville	1.18	▲	19.04	▲	-20.47	▼
18	Royal Bank	0.15	▼	19.63	▼	-0.78	▼
19	Verus Bank of Commerce	0.09	▼	8.44	▼	-1.04	▼
20	USNY Bank	-0.28	▼	1.10	▼	24.00	▼
21	Heartland State Bank	0.11	▲	0.56	▲	-0.89	▼
22	Curtis State Bank	-0.02	▼	0.03	▼	7.85	▼
23	RepublicBankAz N.A.	0.00	▲	14.35	▼	52.68	▲
24	Farmers State Bank	0.00	▲	3.81	▲	-7.66	▼
25	St. Martin Bank and Trust Co.	0.06	▲	11.00	▼	14.36	▲

As of Sept. 27, 2012

Data based on regulatory financials for six months ending June 30, 2012.

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

NC = no change

Source: SNL Financial

