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## SNL ranks top 100 community banks

By Tyler Hall and Sam Carr

SNL Financial ranked 2010's 100 best performing community banks with between \$500 million and \$5 billion in assets.

*Click [here](#) for commentary and an explanation of how the rankings were compiled.*

*Click [here](#) for a downloadable spreadsheet of the chart below.*

## Best performing community banks of 2010

\$500M to \$5B in assets

Rank	Company (top level ticker)	City, state	Total assets (\$M)	ROATA before tax (%)	NCOs/avg loans (%)	Ranking metrics			Loan growth rate (%)
						Adjusted NPL/total loans (%)	Oper exp/oper rev (%)	Net interest margin (FTE) (%)	
1	Weststar Bank Holding Co. Inc.	El Paso, TX	880.99	2.20	0.05	1.42	50.44	4.75	9.65
2	Independence Bancshares Inc.	Owensboro, KY	1,000.54	1.89	0.11	0.46	54.46	4.37	9.02
3	Northern Bancorp Inc.	Woburn, MA	670.07	1.67	0.01	1.40	52.78	4.66	13.84
4	First National Bank of Central Texas	Waco, TX	562.47	1.79	0.01	0.15	55.00	4.11	12.77
5	North Jersey Community Bank	Englewood Cliffs, NJ	602.13	1.43	0.06	0.82	54.34	4.30	24.20
6	First Financial Bankshares Inc. (FFIN)	Abilene, TX	3,776.37	2.38	0.35	0.90	52.70	4.84	11.62
7	Austin Bancorp Inc.	Jacksonville, TX	1,246.29	1.87	0.32	0.48	62.09	4.96	15.68
8	Heritage Bank	Wood River, NE	513.16	2.20	0.01	0.48	46.69	3.95	3.86
9	Olney Bancshares of Texas Inc.	Olney, TX	1,670.53	1.82	0.04	1.48	51.27	4.98	1.31
10	Hometown Banc Corp.	Grand Island, NE	810.18	1.74	0.09	0.46	52.27	4.08	5.62
11	Industry Bancshares Inc.	Industry, TX	1,494.85	1.86	0.21	0.85	52.19	4.04	16.08
12	First Financial Banc Corp.	El Dorado, AR	726.71	2.52	0.30	1.74	54.20	4.50	16.49
13	Southern Bank (SMBC)	Poplar Bluff, MO	690.37	2.46	0.08	0.18	44.80	3.47	39.13
14	American Bancor Ltd.	Dickinson, ND	743.70	1.71	0.10	0.69	67.27	4.87	11.88
15	American State Financial Corp.	Lubbock, TX	2,690.81	2.06	0.32	0.85	55.05	4.52	3.72
16	Heartland Bancorp Inc.	Bloomington, IL	1,641.92	1.85	0.43	1.39	49.32	4.46	12.60
17	First Paragould Bankshares Inc.	Paragould, AR	644.75	1.83	0.40	0.36	49.65	4.20	5.21
18	Manhattan Banking Corp.	Manhattan, KS	734.64	1.59	0.32	0.87	49.99	4.31	4.22
19	Burke & Herbert Bank & Trust Co. (BHRB)	Alexandria, VA	2,282.58	2.37	0.39	1.33	42.29	4.65	0.85
20	Town & Country Bank	Salem, MO	502.72	1.69	0.17	0.61	57.17	4.18	2.70
21	Cambridge Bancorp (CATC)	Cambridge, MA	1,130.99	1.85	0.07	0.20	66.89	4.20	5.69
22	Amarillo National Bancorp Inc.	Amarillo, TX	2,790.65	2.37	0.46	0.51	49.22	4.13	3.37
23	Paducah Bank and Trust Co.	Paducah, KY	520.13	2.21	0.21	1.45	56.68	4.62	0.52
24	Waupaca Bancorp Inc.	Waupaca, WI	754.04	1.72	0.60	1.71	48.97	4.74	9.26
25	Bank of Marin Bancorp (BMRC)	Novato, CA	1,208.15	1.83	0.38	1.40	55.20	5.01	2.58
26	Longview Financial Corp.	Longview, TX	1,333.54	1.64	0.16	0.78	57.41	3.83	13.34
27	First of Long Island Corp. (FLIC)	Glen Head, NY	1,711.02	1.43	0.04	0.70	57.93	3.89	9.22
28	Planters Bank	Hopkinsville, KY	609.29	1.58	0.04	0.88	54.89	3.64	14.36
29	Planters Holding Co.	Indianola, MS	622.40	1.87	0.23	1.10	56.50	4.22	1.91
30	State Bank Financial Corp. (STBZ)	Atlanta, GA	2,811.41	2.79	0.10	6.04	51.61	7.18	8.42
31	Citizens Financial Services Inc. (CZFS)	Mansfield, PA	812.53	1.93	0.05	2.31	52.84	4.12	3.75
32	Community Financial Services Bank	Benton, KY	527.95	1.57	0.18	1.18	61.22	4.09	12.55
33	Bank of Southside Virginia Corp. (BSSC)	Carson, VA	539.31	2.31	0.42	0.47	47.22	5.50	-4.77
34	First Michigan Bancorp Inc.	Troy, MI	1,689.57	8.20	1.71	1.86	32.57	6.39	1090.82
35	JJR Holding Co. Inc.	Brick, NJ	525.48	3.20	0.12	8.04	42.06	5.65	10.58
36	Ambank Co. Inc.	Sioux Center, IA	765.55	2.04	0.29	1.64	50.38	4.02	6.24
37	Liberty Bancshares Inc.	Springfield, MO	974.05	2.00	0.61	0.77	50.75	4.31	1.45
38	First Breckinridge Bancshares Inc.	Irvington, KY	671.32	1.91	0.34	1.17	58.02	4.43	1.93
39	Penns Woods Bancorp Inc. (PWOD)	Williamsport, PA	691.69	1.76	0.19	2.08	57.70	4.50	3.08
40	Penseco Financial Services Corp. (PFNS)	Scranton, PA	916.09	1.75	0.30	0.66	62.49	4.33	1.84
41	ServisFirst Bancshares Inc.	Birmingham, AL	1,935.17	1.59	0.54	1.19	45.58	3.93	15.61
42	Citizens Bank	Carthage, TN	505.81	2.70	0.54	1.30	32.34	5.14	-2.88
43	Ida Grove Bancshares Inc.	Ida Grove, IA	1,113.27	1.82	0.66	1.24	45.79	4.38	2.35
44	Farmers and Merchants Bankshares Inc.	Stuttgart, AR	608.24	1.67	0.10	2.83	59.53	4.20	10.63
45	Midland Bancshares Inc.	Midland, TX	621.64	1.34	0.03	0.11	66.05	3.93	8.79
46	First York Banc Corp.	York, NE	940.73	1.41	0.16	2.13	64.26	4.36	19.53
47	Citizens Bancshares Inc.	Bluffton, OH	563.06	1.69	0.24	2.01	60.51	4.22	8.74
48	Sabine Bancshares Inc.	Many, LA	685.48	1.99	-0.37	0.44	65.53	3.82	3.43
49	First Farmers Financial Corp.	Converse, IN	847.88	1.45	0.76	1.48	55.89	4.88	9.10
50	Jeff Davis Bancshares Inc. (JDVB)	Jennings, LA	537.48	1.51	0.20	0.76	67.06	4.76	1.59
51	Citizens & Northern Corp. (CZNC)	Wellsboro, PA	1,316.59	1.89	0.05	1.46	55.26	3.81	1.95
52	Nodaway Valley Bancshares Inc.	Maryville, MO	707.72	1.54	0.37	0.56	57.38	4.05	3.54
53	215 Holding Co.	Minneapolis, MN	608.26	1.52	0.31	2.15	62.55	4.25	31.49
54	Embassy Bank for the Lehigh Valley (EMYB)	Bethlehem, PA	514.15	1.45	0.33	1.06	60.14	3.99	10.93
55	National Bankshares Inc. (NKSH)	Blacksburg, VA	1,022.24	2.02	0.45	1.45	47.36	4.50	-1.89
56	First National Bank Alaska (FBAK)	Anchorage, AK	2,726.15	2.25	0.21	3.06	58.89	4.40	3.61
57	Alma Bank	Astoria, NY	533.10	1.02	0.12	1.21	64.74	4.10	62.93
58	Centrix Bank & Trust (CXBT)	Bedford, NH	683.79	1.51	0.23	1.29	59.07	3.80	12.85
59	Independent Bank Group Inc.	McKinney, TX	1,098.87	1.37	0.31	1.92	64.67	4.50	18.69
60	S.Y. Bancorp Inc. (SYBT)	Louisville, KY	1,904.38	1.74	0.40	1.14	57.48	3.94	6.14
61	Peoples Neighborhood Bank (PFIS)	Hallstead, PA	557.36	1.46	0.40	1.81	56.03	4.06	16.11
62	Eagle Bancorp Inc. (EGBN)	Bethesda, MD	2,090.19	1.26	0.34	1.61	60.88	4.17	25.36
63	Red River Bancshares Inc.	Alexandria, LA	892.65	1.31	0.12	0.06	65.32	3.81	8.32
64	RCB Holding Co. Inc.	Claremore, OK	1,909.32	1.97	0.42	1.46	57.34	3.77	18.96

65	Citizens Bankshares Inc.	Farmington, NM	583.65	1.85	0.26	0.96	55.05	4.28	-4.68
66	First State Bancshares Inc.	Farmington, MO	1,231.26	1.56	0.11	2.50	61.42	3.94	20.66
67	Frontier State Bank	Oklahoma City, OK	510.17	1.25	0.69	1.18	52.23	4.06	24.42
68	Arrow Financial Corp. (AROW)	Glens Falls, NY	1,908.34	1.69	0.06	0.36	59.79	3.58	3.00
69	Orange County Bancorp Inc. (OCBI)	Middletown, NY	565.56	1.58	0.15	2.26	56.65	4.09	3.35
70	Jefferson Bancshares Inc.	San Antonio, TX	772.86	1.53	0.02	2.65	67.53	4.67	5.57
71	FirstPerryton Bancorp Inc.	Perryton, TX	751.18	1.42	0.02	0.19	61.96	3.60	5.17
72	Happy Bancshares Inc.	Canyon, TX	1,579.23	1.43	0.22	0.18	72.18	4.04	27.82
73	Honesdale National Bank (HONT)	Honesdale, PA	521.37	1.81	0.31	0.72	54.20	4.04	-2.37
74	Bridge Bancorp Inc. (BDGE)	Bridgeton, NY	1,026.27	1.36	0.22	1.97	64.40	4.19	12.50
75	Washington Banking Co. (WBCO)	Oak Harbor, WA	1,705.62	2.57	0.89	5.23	48.46	5.03	48.45
76	Financial Institutions Inc. (FISI)	Warsaw, NY	2,214.31	1.44	0.54	0.50	61.71	4.07	6.70
77	First National Bank of Bemidji	Bemidji, MN	528.83	1.78	0.38	1.10	49.45	3.85	0.88
78	Ames National Corp. (ATLO)	Ames, IA	962.98	1.88	0.19	1.47	51.57	3.74	0.83
79	Cardinal Financial Corp. (CFNL)	McLean, VA	2,072.02	1.30	0.32	0.47	58.86	3.67	9.67
80	German American Bancorp Inc. (GABC)	Jasper, IN	1,376.93	1.46	0.32	1.12	61.67	4.01	5.16
81	CCFNB Bancorp Inc. (CCFN)	Bloomsburg, PA	614.30	1.44	0.28	1.22	58.96	4.03	3.01
82	Neighbor Insurance Agency Inc.	Marion, IA	592.08	1.53	0.53	1.13	60.93	4.53	0.94
83	American Business Bank (AMBZ)	Los Angeles, CA	1,008.97	1.15	0.06	0.19	67.34	3.78	11.79
84	USAmeriBancorp Inc.	Clearwater, FL	1,869.42	1.57	0.52	2.72	45.23	3.83	120.35
85	Diboll State Bancshares Inc.	Diboll, TX	774.32	1.42	0.15	0.72	69.01	4.55	-0.66
86	1st Summit Bancorp of Johnstown Inc (FSMK)	Johnstown, PA	679.49	1.30	0.13	0.31	57.96	3.49	3.90
86	Citizens 1st Bank	Tyler, TX	729.10	2.47	0.07	0.57	26.80	3.79	-8.69
88	Independent Holdings Inc.	Memphis, TN	793.52	1.46	0.61	0.87	57.77	4.24	0.72
89	Signature Bank National Association	Toledo, OH	507.76	1.30	0.28	1.03	55.72	3.66	5.24
90	First Southern Bancorp Inc.	Stanford, KY	676.23	1.94	0.07	0.88	62.99	4.16	-5.65
90	Dacotah Banks Inc. (DBIN)	Aberdeen, SD	1,805.54	1.39	0.10	2.24	61.48	4.15	1.72
92	Orrstown Financial Services Inc. (ORRF)	Shippensburg, PA	1,511.72	1.70	0.44	1.56	56.08	3.71	9.75
93	Bank of Utica (BKUT)	Utica, NY	848.89	2.52	0.24	0.37	25.18	3.17	-0.60
94	American National Corp.	Omaha, NE	1,690.21	2.07	0.54	1.60	58.51	4.54	-2.36
95	NB&T Financial Group Inc. (NBTF)	Wilmington, OH	690.68	1.83	0.40	2.11	63.85	4.21	4.84
96	Canandaigua National Corp. (CNND)	Canandaigua, NY	1,661.50	1.48	0.40	1.78	64.58	4.39	3.87
97	Merchants Bancorp Inc.	Hillsboro, OH	570.09	1.53	0.25	2.52	55.96	4.11	0.86
98	Metro Bank	Pell City, AL	597.36	1.25	0.78	0.62	56.96	4.51	-0.59
99	First Community Bancshares Inc.	Batesville, AR	712.33	1.18	0.40	1.37	60.77	3.99	10.32
100	United Community Bancorp Inc.	Chatham, IL	1,144.80	1.66	1.15	1.14	54.77	3.80	36.11

Financial data current as of March 30, 2011.

For the purposes of this ranking, SNL defined community banks as commercial banks and bank holding company top-tier entities with 60 or fewer offices.

Industrial and trust chartered banks are excluded.

Excludes banks with a tier 1 risk-based ratio less than 6%, total risk-based capital ratio less than 10%, or a leverage ratio less than 5%.

Companies with significant other non-interest income from non-traditional banking activities are excluded.

Data is based on 2010 regulatory data. All ranking metrics must have been reported for company to be included.

FTE = Fully taxable equivalent

ROATA = Return on average tangible assets

Source: SNL Financial