

Rank	Institution/Ticker	Location	Total Assets (\$000)	Market Value (\$Millions)	Closing Price (\$)	3-Year ROAE Avg. (%)	ROAE (%)	ROAA (%)	Net Interest Margin (%)	Net Income (\$000)	Total Noninterest Income (\$000)	Efficiency Ratio (%)	Total Risk-Based Capital (%)
1	First Home Bancorp (FHBI)	Saint Petersburg, FL	260,579	NA	NA	29.11	23.17	2.53	4.29	5,473	27,252	60.24	16.96
2	MetroCity Bankshares (MCBS)	Doraville, GA	1,292,216	260.29	22	22.69	27.09	2.77	4.75	31,883	32,362	36.91	16.65
3	University Bancorp (UNIB)	Ann Arbor, MI	226,986	46.55	8.95	21.97	23.24	2.48	3.96	4,636	34,127	87.41	12.63
4	Oregon Bancorp (ORBN)	Salem, OR	204,892	32.7	30.8	19.59	23.41	2.59	4.1	4,963	30,415	75.85	14.82
5	Thomasville Bancshares (THVB)	Thomasville, GA	805,465	237.77	40	17.35	16.86	1.53	3.75	12,062	12,190	48.65	11.19
6	Plumas Bancorp (PLBC)	Quincy, CA	745,427	125.07	24.65	15.35	15.38	1.18	4.35	8,189	8,438	55.09	13.23
7	First Commerce Bank (CMRB)	Lakewood, NJ	1,017,122	152.2	6.76	15.28	14.25	1.57	4.28	15,336	1,381	35.97	14.82
8	Union Bankshares (UNB)	Morrisville, VT	745,831	241.14	54	14.86	14.53	1.21	4.19	8,449	9,378	64.06	13.66
9	US Metro Bank (USMT)	Garden Grove, CA	325,326	61.67	3.8	14.65	15.3	2.67	3.92	6,700	7,024	60	21.69
10	Coastal Banking Co. (CBCO)	Beaufort, SC	606,365	78.7	21.25	14.61	12.57	1.22	3.96	6,992	21,244	71.17	25.29
11	Bridgewater Bancshares (BWB)	Bloomington, MN	1,616,612	337.11	12.86	14.52	13.18	1.16	3.92	16,889	2,430	43.03	12.46
12	BancAffiliated (BAFI)	Arlington, TX	627,080	67.29	73.5	14.49	10.43	1.06	4.72	6,497	9,346	66.85	12.9
13	First IC Corp. (FIEB)	Doraville, GA	403,938	73.02	11.1	14	13.72	2.19	4.46	8,040	10,728	51.93	19.59
14	First Farmers Financial (FFMR)	Converse, IN	1,676,654	265.26	74	13.91	14.76	1.34	3.88	21,749	12,117	54.32	13.35
15	FFD Financial Corp. (FFDF)	Dover, OH	357,687	45.37	45.65	13.84	14.68	1.33	3.7	4,403	1,632	54.69	12.14
16	FS Bancorp (FSBW)	Mountlake Terrace, WA	981,783	195.53	55.24	13.74	14.78	1.53	4.65	14,085	22,632	68.24	15.7
17	Greene County Bancorp MHC (GCBC)	Catskill, NY	1,060,810	316.28	37.15	13.57	15.37	1.3	3.57	12,866	6,890	50.08	15.71
18	First General Bank (FGEB)	Rowland Heights, CA	908,053	NA	NA	13.26	11.73	1.31	3.69	11,636	1,969	31.52	15.57
19	Unity Bancorp (UNTY)	Clinton, NJ	1,455,496	241.31	22.6	13.24	11.41	1.02	3.83	12,893	8,208	55.21	12.87
20	First Community Bancorp	Shelbyville, TN	481,823	NA	NA	13.23	12.77	1.55	3.44	7,331	49,048	86.74	14.22
21	Citizens Bank	Carthage, TN	582,586	NA	NA	13.16	12.6	2.17	4.57	12,535	2,562	26.65	29.58
22	Santa Cruz County Bank (SCZC)	Santa Cruz, CA	629,964	121.84	50.2	12.97	12.27	1.11	4.33	6,758	3,260	50.35	12.87
23	United American Bank (UABK)	San Mateo, CA	330,328	36.06	37.95	12.91	15.76	1.47	3.26	4,707	999	74.23	14.72
24	Seacoast Commerce (SCBH)	San Diego, CA	938,927	186.01	20.3	12.91	4.2	0.36	5.34	2,288	9,677	71.16	13.55

25	First Commerce Bancorp	Lewisburg, TN	355,222	NA	NA	12.69	12.7	1.13	4.14	3,983	1,133	51.37	12.01
26	Trinity Bank, N.A. (TYBT)	Fort Worth, TX	259,311	65.3	59.05	12.6	10.06	1.23	3.49	3,068	515	40.56	20.6
27	Pacific City Financial Corp. (PFCF)	Los Angeles, CA	1,441,998	201.2	15	12.52	12	1.22	4.25	16,403	13,894	51.84	13.2
28	Fentura Financial (FETM)	Fenton, MI	781,443	71.68	19.75	12.51	15.8	1.17	4.08	8,676	8,988	66.2	10.46
29	Truxton Corp. (TRUX)	Nashville, TN	437,683	96.16	35.5	12.47	12.63	1.45	3.31	6,178	9,919	60.67	15.28
30	Minster Financial Corp. (MTFC)	Minster, OH	476,462	57.53	55	12.38	11.74	0.98	3.22	4,566	3,422	57.7	15.13
31	Home Loan Financial Corp. (HLFN)	Coshocton, OH	215,125	39.35	28.1	12.35	11.58	1.45	4.13	3,040	1,208	53.56	16.36
32	Bank of South Carolina Corp. (BKSC)	Charleston, SC	446,566	104.81	21	12.22	11.37	1.14	3.76	4,902	2,223	56.48	15.97
33	Summit Bank (SBKO)	Eugene, OR	335,689	62.4	15.47	12.19	9.94	1.05	5.56	3,283	1,358	51.89	12.9
34	Susquehanna Community (SQCF)	West Milton, PA	413,407	67.9	23	12.14	12.72	1.25	3.29	5,055	2,553	61.34	14.09
35	CBB Bancorp (CBBI)	Los Angeles, CA	1,078,854	165.55	18.15	12.05	10.92	1.23	4.17	12,050	13,441	53.09	14.78
36	Cambridge Bancorp (CATC)	Cambridge, MA	1,949,934	347.8	85.2	12.05	10.47	0.79	3.25	14,816	30,227	66.43	13.75
37	Heartland BancCorp (HLAN)	Gahanna, OH	900,087	142.44	88.25	12.05	11.81	1.05	4	8,873	4,216	61.42	12.42
38	Marlin Business Services (MRLN)	Mount Laurel, NJ	1,040,160	346.29	28.45	12.01	15.38	2.59	8.07	25,292	31,596	55.49	19.47
39	First Bancorp (FBLV)	Lebanon, VA	1,713,231	253.57	61.15	11.99	11.31	1.22	3.77	20,134	13,275	54.5	16.26
40	Lyons Bancorp (LYBC)	Lyons, NY	1,031,930	122.58	38.39	11.86	10.68	0.84	3.58	8,397	9,098	64.97	12.3
41	Timberland Bancorp (TSBK)	Hoquiam, WA	993,895	224.66	30.45	11.83	13.63	1.56	4.13	14,634	12,234	57.28	17.74
42	Parke Bancorp (PKBK)	Sewell, NJ	1,137,452	173.68	21.65	11.83	8.86	1.12	4.01	11,838	3,110	33.73	17.17
43	National Capital Bank of Wash. (NACB)	Washington, DC	429,752	66.13	229	11.67	4.32	0.47	3.26	1,971	1,904	78.61	19.85
44	Cass Information Systems (CASS)	Saint Louis, MO	1,603,209	759.2	61.79	11.65	11.55	1.6	3.34	25,014	95,512	70.91	22.53
45	Bank First National Corp. (BFNC)	Manitowoc, WI	1,753,404	311.36	45.75	11.65	11.29	1.04	3.45	15,313	7,458	51.8	10.8
46	Merchants Bancorp	Hillsboro, OH	677,878	NA	NA	11.52	10.97	1.08	3.89	7,298	3,233	53.38	13.45
47	Southern Missouri Bancorp (SMBC)	Poplar Bluff, MO	1,776,697	338.19	37.69	11.49	11.27	1.09	3.79	17,699	12,132	57.46	12.93
48	1st Summit Bancorp (FSMK)	Johnstown, PA	1,041,013	123.02	112	11.46	10.58	0.98	3.22	9,892	5,116	57.82	19.37
49	F.S. Bancorp (FXLG)	Lagrange, IN	734,008	98.83	90	11.43	11.5	1.14	3.68	7,520	5,378	59.78	14.22
50	PSB Holdings (PSBQ)	Wausau, WI	847,681	105.13	69.75	11.42	9.82	0.87	3.54	7,187	6,103	59.29	14.12
51	Farmers Bancorp (FABP)	Frankfort, IN	540,651	88.62	42.5	11.36	10.63	1.08	3.9	5,702	4,635	61.72	12.96

52	Southern First Bancshares (SFST)	Greenville, SC	1,624,625	337.67	45.85	11.27	9.66	0.87	3.57	13,045	9,383	56.69	13.27
53	CNB Community Bancorp (CNBB)	Hillsdale, MI	621,518	66.6	31.7	11.24	12.66	1.01	4	6,046	6,004	70	13.26
54	Crystal Valley Financial (CYVF)	Middlebury, IN	539,847	79.23	50.9	11.23	11.79	1.29	4.07	6,864	4,483	62.06	14.66
55	Country Bank Holding Co. (CYHC)	New York, NY	686,340	38.74	20000	11.23	13.47	1.28	4.23	8,389	459	53.05	13.47
56	First Sentry Bancshares (FTSB)	Huntington, WV	739,250	109.19	69.85	11.2	10.71	0.95	3.35	6,435	1,955	53.08	14.07
57	1st Colonial Bancorp (FCOB)	Cherry Hill, NJ	540,131	49.52	11.98	11.16	11.27	0.78	3.36	4,043	3,817	62.9	12.36
58	SouthEast Bank	Farragut, TN	1,490,584	NA	NA	11.14	10.11	0.84	3.8	11,393	5,875	65.86	14.59
59	Bank of Princeton (BPRN)	Princeton, NJ	1,200,591	215.86	32.95	11.1	8.3	1.02	3.8	11,014	2,813	55.54	17.12
60	Chino Commercial Bancorp (CCBC)	Chino, CA	192,801	29.83	19.25	11.1	10.45	0.84	3.7	1,571	1,529	62.85	17.3
61	Merchants Financial Group (MFGI)	Winona, MN	1,659,234	204.47	75	11.07	13.45	1.26	4.29	20,878	15,321	64.52	13.55
62	Commercial National (CEFC)	Ithaca, MI	526,373	46.79	11.8	11.02	10.89	0.67	3.05	3,419	1,923	66.03	13.43
63	Peoples Limited (PPLL)	Wyalusing, PA	347,868	37.59	62.05	11.01	10.36	0.9	3.44	3,027	2,831	64.08	14.69
64	Community National Corp.	Lexington, TN	145,650	NA	NA	11	9.81	0.92	4.52	1,306	620	64.31	13.12
65	FFW Corp. (FFWC)	Wabash, IN	374,401	50.71	43.49	10.94	12.54	1.23	3.89	4,533	2,612	60.07	14.23
66	Mission Bancorp (MSBC)	Bakersfield, CA	635,404	103.71	62.1	10.94	12.08	1.01	3.93	6,094	4,717	54.52	11.08
67	Civista Bancshares (CIVB)	Sandusky, OH	1,525,857	231.44	22.67	10.89	9.19	1.04	3.88	15,872	16,350	67.77	16.53
68	Hamlin Bank and Trust Co. (HMLN)	Smethport, PA	425,373	119.59	321	10.88	12.2	2.01	3.67	8,804	1,279	53.08	26.73
69	High Country Bancorp (HCBC)	Salida, CO	257,225	38.5	41.85	10.87	9.68	1	4.97	2,450	1,630	65.68	13.76
70	Baker Boyer Bancorp (BBBK)	Walla Walla, WA	606,426	87.92	68	10.87	10.69	0.91	3.24	5,499	12,577	74.45	16.67
71	Cashmere Valley Bank (CSHX)	Cashmere, WA	1,516,014	275.71	67	10.86	10.6	1.23	3.2	18,408	9,841	56.06	18.86
72	SB Financial Group (SBFG)	Defiance, OH	876,627	123.78	18.96	10.81	12.36	1.29	3.78	11,065	17,098	68.93	11.54
73	HomeTown Bank	Galveston, TX	586,325	NA	NA	10.75	10.22	1.07	3.91	6,170	2,239	57.34	16.92
74	F & M Bank Corp. (FMBM)	Timberville, VA	753,270	113.37	34.5	10.73	10.11	1.22	4.52	9,042	6,763	66.88	15.41
75	Northeast Indiana Bancorp (NIDB)	Huntington, IN	314,176	43.74	36	10.73	9.69	1.12	3.56	3,413	2,668	64.22	15.93
76	Capital Bank of N.J. (CANJ)	Vineland, NJ	473,273	50.07	20.11	10.71	10.75	0.99	3.44	4,654	1,534	56.75	13.07
77	LifeStore Financial Group MHC (LSFG)	West Jefferson, NC	284,153	25.32	24.1	10.69	11.94	0.99	3.12	2,743	7,987	75.83	17.01
78	Farmers and Merchants (FMFG)	Hampstead, MD	402,904	51.7	31	10.64	9.4	0.96	3.96	3,789	1,486	62.12	12.54

79	West Town Bancorp (WTWB)	Raleigh, NC	544,134	81.48	27.6	10.63	6.7	0.83	4.53	2,892	11,534	67.61	NA
80	Malaga Financial Corp. (MLGF)	Palos Verdes Estates, CA	1,041,067	195.87	30	10.58	11.12	1.33	3.25	13,500	753	33.98	24.18
81	Communities First Financial (CFST)	Fresno, CA	407,418	59.83	20.95	10.56	11.24	1	4.11	3,683	1,687	55.94	16.9
82	Citizens Financial Services (CZFS)	Mansfield, PA	1,361,886	217.07	62.3	10.49	10.04	1.03	3.8	13,025	7,621	53.77	13.2
83	Forsyth Bancshares	Cumming, GA	303,203	NA	NA	10.48	11.19	1.02	3.83	3,062	717	54.78	14.92
84	BEO Bancorp (BEOB)	Heppner, OR	414,500	35.68	30	10.44	8.53	0.79	5.2	3,094	2,423	68.96	12.13
85	PBB Bancorp (PBCA)	Los Angeles, CA	626,364	98.85	19.9	10.43	9.87	0.88	3.82	4,769	2,178	61.17	11.26
86	Steuben Trust Corp. (SBHO)	Hornell, NY	525,099	72.47	43.5	10.4	10.02	1.03	3.51	5,404	4,395	60.6	17.72
87	Community Bancorp. (CMTV)	Derby, VT	667,046	92.02	18	10.37	11.16	0.96	4.01	6,231	5,165	64.3	13.93
88	Redwood Financial (REDW)	Redwood Falls, MN	293,609	19.35	48	10.33	9.54	1.14	4.56	3,160	2,947	66.46	16.76
89	RBB Bancorp (RBB)	Los Angeles, CA	1,691,059	429.06	26.97	10.33	11.67	1.66	4.16	25,528	13,059	37.03	22.5
90	First Bancorp (FNLC)	Damariscotta, ME	1,842,930	313.14	28.87	10.31	10.91	1.1	3.04	19,588	12,077	50.03	15.24
91	CSB Bancorp (CSBB)	Millersburg, OH	707,063	96.66	35.25	10.28	10.33	1.02	3.8	7,101	4,340	58.96	13.78
92	Embassy Bancorp (EMYB)	Bethlehem, PA	996,966	118.82	15.9	10.23	9.37	0.75	3.15	7,300	3,005	60.34	12.5
93	First Bankers Trustshares (FBTT)	Quincy, IL	942,949	103.43	33.5	10.21	8.71	0.8	3.06	7,392	17,179	67.51	16.17
94	Benchmark Bankshares (BMBN)	Kenbridge, VA	595,226	97.76	18.95	10.18	9.2	1.08	4.69	6,131	6,147	63.86	17.03
95	NorthWest Indiana Bancorp (NWIN)	Munster, IN	927,259	126.81	44.2	10.15	9.9	0.98	3.63	8,961	6,789	67.38	13.97
96	First Citizens Bancshares (FIZN)	Dyersburg, TN	1,656,250	199.51	52.05	10.12	10.1	1.05	3.83	17,011	15,480	62.11	16.01
97	Chesapeake Financial Shares (CPKF)	Kilmarnock, VA	785,231	122.06	30	10.08	11.3	1.18	3.81	8,949	27,350	77.05	15.37
98	First Ottawa Bancshares (FOTB)	Ottawa, IL	286,347	36.05	59.05	10.05	11	1.21	4.08	3,427	2,977	63.9	15.59
99	Sunwest Bank	Irvine, CA	1,176,882	NA	NA	10.03	9.87	1.25	5.07	12,885	1,650	57.33	13.4
100	Community First Bank of Ind.	Kokomo, IN	260,251	NA	NA	9.98	8.21	0.86	4.31	2,114	2,116	65.6	12.4
101	New Tripoli Bancorp (NTBP)	New Tripoli, PA	442,266	62.04	975	9.98	8.68	1.05	3.89	4,443	797	52.7	18.09
102	Security National Corp. (SNLC)	Dakota Dunes, SD	1,397,723	311.73	172.5	9.97	7.6	0.83	3.02	11,837	21,282	57.23	16.84
103	Somerset Trust Holding Co. (SOME)	Somerset, PA	1,143,349	107.28	44	9.94	7.85	0.59	4.01	6,614	11,751	77.16	11.86
104	Oak Ridge Financial Services (BKOR)	Oak Ridge, NC	430,712	36	15.25	9.93	9.95	0.71	3.8	2,893	2,795	75.55	12.81
105		Oshkosh, WI	400,064	46.81	20.25	9.93	6.94	0.58	3.31	2,082	746	49.87	13.23

Choice Bancorp (CBKW)													
106	U & I Financial Corp. (UNIF)	Lynnwood, WA	274,029	43.34	8.3	9.92	8.46	1.29	3.95	3,195	1,571	64.24	19.82
107	First Guaranty Bancshares (FGBI)	Hammond, LA	1,750,430	250.04	28.39	9.88	8.59	0.71	3.33	11,751	6,943	61.37	12.14
108	Blackhawk Bancorp (BHWB)	Beloit, WI	720,500	91.04	27.85	9.86	8.73	0.89	3.56	6,200	10,128	71.56	14.74
109	Home City Financial Corp. (HCFL)	Springfield, OH	165,045	23.82	29.16	9.85	11.53	1.32	3.54	2,169	467	60.17	18.51
110	Fidelity D & D Bancorp (FDDB)	Dunmore, PA	863,637	184.76	49.25	9.84	10.34	1.03	3.7	8,716	8,514	65.06	14.9
111	Mifflinburg Bancorp	Mifflinburg, PA	424,461	NA	NA	9.82	9.73	0.9	3.27	3,794	2,020	54.79	14.12
112	Mid Penn Bancorp (MPB)	Millersburg, PA	1,170,354	193.42	31.6	9.78	9.48	0.64	3.68	7,089	5,651	68.92	11.29
113	Southwest Georgia Financial (SGB)	Moultrie, GA	489,178	51.9	20.42	9.77	9.41	0.8	4.09	3,807	4,125	74	13.55
114	Mission Valley Bancorp (MVLY)	Sun Valley, CA	330,399	49.25	15.35	9.76	9.92	1.11	4.31	3,551	4,088	64.43	15.6
115	Town and Country Financial (TWCF)	Springfield, IL	747,542	62.17	21.76	9.75	11.09	0.76	3.34	5,645	10,244	76.87	12.72
116	State Bank Corp. (SBAZ)	Lake Havasu City, AZ	620,637	96.62	12	9.66	11.06	1.04	3.78	6,294	5,204	63.52	14.8
117	OP Bancorp (OPBK)	Los Angeles, CA	900,999	151.92	11.5	9.65	10.63	1.13	4.61	9,236	8,986	58.75	13.49
118	American Bank Inc. (AMBK)	Allentown, PA	580,843	68.68	12.1	9.65	10.89	0.98	3.13	5,560	908	51.8	13.76
119	CBBC Bancorp (CBBC)	West Sacramento, CA	336,097	61.81	24.3	9.62	9.89	0.98	4.04	3,085	696	54.64	13.2
120	Jonestown Bank and Trust Co. (JNES)	Jonestown, PA	575,611	62.92	27	9.6	9.51	0.83	3.4	4,487	3,739	65.9	11.88
121	Auburn National Bancorp. (AUBN)	Auburn, AL	853,381	133.36	36.6	9.6	9.17	0.94	3.29	7,846	3,390	57.62	17.91
122	Foresight Financial Group (FGFH)	Winnebago, IL	1,164,202	121.51	33.2	9.57	8.12	0.81	3.5	9,245	6,886	60.14	14.04
123	Citizens First Corp. (CZFC)	Bowling Green, KY	465,382	61.97	24.53	9.56	9.2	0.9	3.7	4,089	3,503	66.06	13.07
124	Killbuck Bancshares (KLIB)	Killbuck, OH	519,508	89.73	152	9.55	9.89	1.05	3.52	5,323	2,419	55.39	15.42
125	Middlefield Banc Corp. (MBCN)	Middlefield, OH	1,106,336	179.93	49.9	9.49	8.52	0.88	3.82	9,455	3,973	61.14	12.41
126	BankGuam Holding Co. (BKGM.F)	Hagatna, GU	1,965,720	NA	NA	9.48	6.72	0.45	4.25	8,811	34,405	79.74	12.82
127	Macatawa Bank Corp. (MCBC)	Holland, MI	1,890,232	357.53	10.51	9.45	9.6	0.93	3.19	16,292	17,416	63.6	14.99
128	Dart Financial Corp. (DRTF)	Mason, MI	397,925	NA	NA	9.44	10.3	0.94	4.2	3,624	10,860	80.51	12.83
129	Farmers Bankshares (FBVA)	Windsor, VA	456,643	58.23	19	9.44	9.48	1.1	3.88	4,505	5,633	64.52	14.04
130			147,192	17.83	56.35	9.43	10.24	1.01	4.32	1,397	706	63.76	15.52

	F&M Bancorp (FMOO)	Miamisburg, OH												
131	Allegheny Bancshares	Franklin, WV	288,843	NA	NA	9.42	9.3	1.18	4.65	3,371	2,297	59.49	17.28	
132	First Bancshares (FIBH)	Bellevue, OH	209,700	25.62	45	9.42	8.83	0.86	4.32	1,802	1,283	66.83	11.83	
133	Oconomowoc Bancshares (OCNB)	Oconomowoc, WI	1,137,519	80.43	240	9.41	10.47	0.75	3.39	8,320	17,535	80.82	13.16	
134	Kentucky Bancshares (KTYB)	Paris, KY	1,053,193	138.66	46.55	9.4	10.93	1.04	3.6	10,717	12,589	68.25	14.9	
135	First National Corp. (FXNC)	Strasburg, VA	739,110	91.76	18.53	9.38	11.57	0.89	3.77	6,448	8,382	66.43	13.12	
136	Highlands Community Bank	Covington, VA	142,249	NA	NA	9.34	9.01	1.13	4.32	1,590	520	56.78	20.22	
137	Farmers & Merchants Bancorp (FMAO)	Archbold, OH	1,107,009	379.62	40.97	9.31	9.75	1.18	3.65	12,720	10,688	60.04	15.52	
138	First Business Financial Services (FBIZ)	Madison, WI	1,794,066	225.61	25.74	9.31	7.16	0.67	3.58	11,905	17,068	69.8	11.98	
139	Solvay Bank Corp. (SOBS)	Solvay, NY	867,092	88.07	40	9.27	8.94	0.78	2.94	6,784	5,329	60.78	17.21	
140	Peoples Bancorp (PPBB)	Bellingham, WA	1,665,528	189.72	149	9.26	9.14	0.92	3.93	14,978	21,484	68.19	14.02	
141	First Pulaski National Corp.	Pulaski, TN	814,054	NA	NA	9.26	8.45	0.87	3.78	6,885	5,710	59.3	15.3	
142	Huron Valley Bancorp (HVLM)	Milford, MI	140,731	10.64	12.5	9.24	9.42	0.91	4.33	1,254	501	62.45	12.58	
143	First Federal of S.C. MHC (FSGB)	Walterboro, SC	84,049	6.58	6.5	9.21	17.09	1.47	4.02	1,190	1,233	69.37	17.5	
144	Woodlands Financial Services (WDFN)	Williamsport, PA	396,408	48.1	31.26	9.17	8.37	0.79	3.54	3,174	3,302	67.85	13.78	
145	Premier Commercial Bancorp (PRCB)	Hillsboro, OR	400,542	88.92	15.2	9.15	8.63	0.85	4.43	3,367	833	65.15	13	
146	Ledyard Financial Group (LFGP)	Hanover, NH	476,263	69.34	21.75	9.14	8.45	0.8	3.4	3,845	10,794	79.39	16.41	
147	Mountain Commerce Bancorp (MCBI)	Knoxville, TN	746,860	115.43	19.2	9.11	8.8	0.8	3.54	5,473	1,696	53.15	12.09	
148	Muncy Bank Financial (MYBF)	Muncy, PA	427,433	49.69	33.95	9.11	6.44	0.69	3.65	2,800	2,465	68.42	16.99	
149	Pacific Alliance Bank (PFBN)	Rosemead, CA	262,437	34.2	10.9	9.07	6.03	0.72	3.16	1,898	403	53.48	16.07	
150	IFB Holdings (IFBH)	Chillicothe, MO	73,152	7.42	42.25	9.04	9.23	1.16	3.82	827	321	54.31	29.74	
151	Clover Community Bankshares	Clover, SC	127,870	NA	NA	9.04	7.72	0.8	4.53	1,056	1,202	72.17	16.64	
152	MutualFirst Financial (MFSF)	Muncie, IN	1,588,932	312.56	36.45	9.03	8.4	0.78	3.38	12,315	17,368	67.07	13.52	
153	Pinnacle Bancshares (PCLB)	Jasper, AL	217,836	24.21	23.2	9.03	9.05	1.03	3.55	2,296	1,630	66.74	19.39	
154	Andover Bancorp (ANDC)	Andover, OH	410,640	59.5	23.9	9.01	9.51	0.95	3.68	3,865	2,966	67.16	20.71	
155		Corydon, IN	758,956	144.42	43.02	8.99	9.39	0.99	3.64	7,452	6,626	61.03	14.49	

	First Capital (FCAP)													
156	Benton Financial Corp. (BTOF)	Fowler, IN	158,922	10.29	14.5	8.99	9.07	1.28	4.03	2,037	646	64.99	20.56	
157	Northeast Bancorp (NBN)	Lewiston, ME	1,034,446	172.99	21.6	8.99	12.54	1.48	5.18	15,378	8,385	58.02	20.3	
158	Valley Republic Bancorp (VLLX)	Bakersfield, CA	667,625	113.82	29.5	8.98	9.73	0.83	3.24	5,247	1,883	54.69	11.57	
159	Logansport Financial Corp. (LOGN)	Logansport, IN	168,500	25.61	41.25	8.97	9.06	1.15	3.82	1,990	818	60.64	20.8	
160	QNB Corp. (QNBC)	Quakertown, PA	1,152,337	153.68	44.5	8.97	8.17	0.74	3.14	8,289	5,387	60.22	12.52	
161	FNB Bancorp (FNBG)	South San Francisco, CA	1,265,238	285.64	38.29	8.96	9.17	0.85	3.95	10,711	3,650	59.73	12.61	
162	Exchange Bankshares (EXCH)	Milledgeville, GA	244,573	25.22	39.75	8.96	7.09	0.9	3.81	2,178	1,824	70.03	21.07	
163	MBT Financial Corp. (MBTF)	Monroe, MI	1,347,420	240.02	10.45	8.95	8.04	0.79	3.33	10,609	15,969	63.55	17.39	
164	Ames National Corp. (ATLO)	Ames, IA	1,375,060	270.95	29.1	8.95	8.02	1	3.25	13,697	7,415	49.75	17.63	
165	S.B.C.P. Bancorp (SBB1)	Cross Plains, WI	935,691	55.88	58	8.95	8.02	0.9	3.6	8,086	8,130	64.46	13.55	
166	Lighthouse Bank (LGHT)	Santa Cruz, CA	261,064	62.6	24.5	8.91	9.14	1.25	4.98	3,007	530	53.28	14.7	
167	First Freedom Bancshares	Lebanon, TN	444,332	NA	NA	8.91	8.06	0.81	4.08	3,501	2,301	58.89	11.64	
168	Croghan Bancshares (CHBH)	Fremont, OH	842,647	119.44	52.25	8.9	9.06	1.16	4.21	9,570	6,112	63.27	12.9	
169	Evans Bancorp (EVBN)	Hamburg, NY	1,295,633	222	46.25	8.89	9.11	0.89	3.76	10,479	12,703	70.32	12.97	
170	Eagle Financial Services (EFSI)	Berryville, VA	765,751	111.06	32.2	8.88	9.5	1.08	4.06	7,786	6,470	67.57	15.22	
171	Sound Financial Bancorp (SFBC)	Seattle, WA	645,244	90.36	36	8.87	8.13	0.87	4.35	5,125	3,859	68.89	13.08	
172	Citizens B & T Holdings (CBTH)	Guntersville, AL	452,039	21.3	15.5	8.82	8.23	0.8	4.04	3,486	2,693	68.5	13.8	
173	BNCCORP (BNCC)	Bismarck, ND	946,150	92.37	26.5	8.81	6.22	0.5	3.18	4,878	17,890	82.9	19.98	
174	First Community Financial (FMFP)	Mifflintown, PA	504,400	70.3	24.9	8.81	7.7	0.76	3.35	3,711	2,697	65.74	17.65	
175	Henderson Bancshares	Troy, AL	899,667	NA	NA	8.77	10.16	1.08	3.75	9,527	5,247	60.22	14.38	
176	Avidbank Holdings (AVBH)	San Jose, CA	782,993	147.03	24.95	8.77	7.64	0.78	4.32	5,654	1,887	60.46	13.13	
177	Royal Financial (RYFL)	Chicago, IL	459,242	40.29	16.07	8.76	2.28	0.23	3.76	761	680	68.34	18.67	
178	Oak Valley Bancorp (OVLY)	Oakdale, CA	1,034,852	179.06	22.11	8.75	10.41	0.91	3.77	9,094	4,643	61.58	11.3	
179	Skagit Bancorp	Burlington, WA	928,022	NA	NA	8.71	9.64	0.82	3.66	7,381	5,848	67.12	12.99	
180	ACNB Corp. (ACNB)	Gettysburg, PA	1,595,432	210.01	29.9	8.69	7.12	0.69	3.61	9,788	14,149	62.37	14.04	
181	Northrim BanCorp (NRIM)	Anchorage, AK	1,519,109	247.73	36.05	8.68	6.98	0.89	4.28	13,478	36,018	73.13	15.9	
182	Penns Woods Bancorp (PWOD)	Williamsport, PA	1,474,492	201.09	42.88	8.66	6.91	0.69	3.47	9,773	10,299	65.62	11.84	

183	Century Next Financial (CTUY)	Ruston, LA	283,613	32.84	30.1	8.65	8.7	0.9	4.18	2,355	1,652	61.34	13.26
184	InsCorp (IBTN)	Nashville, TN	448,073	50.54	17.4	8.65	6.97	0.73	3.4	3,024	2,670	63.28	11.78
185	County Bank Corp (CBNC)	Lapeer, MI	602,033	73.09	41.8	8.64	9.03	0.9	3.79	5,345	5,900	69.33	16.58
186	Peoples Bancorp of N.C. (PEBK)	Newton, NC	1,092,166	185.25	30.9	8.64	8.78	0.93	4.18	10,268	13,077	70.46	16.06
187	Grand Bank Corp. (GABK)	Marblehead, MA	318,311	69.49	6190.25	8.63	10.45	1.17	3.44	3,698	1,836	52.3	21.72
188	CB Financial Services (CBFV)	Carmichaels, PA	934,486	123.9	30.25	8.63	7.53	0.78	3.55	6,944	7,601	66.13	13.89
189	County Bancorp (ICBK)	Manitowoc, WI	1,397,045	203.65	30.45	8.62	7.58	0.8	3.11	10,425	7,684	52.49	13.08
190	Liberty Bancorp (LBCP)	Kansas City, MO	458,470	58.85	23.8	8.6	8.68	0.99	4.77	4,398	4,208	61.85	11.89
191	LCNB Corp. (LCNB)	Lebanon, OH	1,295,638	199.52	19.9	8.59	8.74	0.99	3.58	12,972	10,118	62.41	13.66
192	First Farmers and Merchants (FFMH)	Columbia, TN	1,375,819	179.75	40	8.58	8.55	0.76	3.04	10,378	12,219	71.11	13.81
193	Central Valley Community (CVCY)	Fresno, CA	1,661,655	284.93	20.72	8.55	7.69	0.94	4.41	14,026	8,034	62.03	14.07
194	Virginia National Bankshares (VABK)	Charlottesville, VA	643,886	101.3	42	8.53	10.4	1.04	3.63	6,554	5,881	57.54	12.96
195	Colony Bancorp (CBAN)	Fitzgerald, GA	1,232,755	140.94	16.7	8.47	8.51	0.65	3.46	7,751	9,735	69.11	15.56
196	River Valley Community (RVCB)	Yuba City, CA	333,982	43.13	18	8.47	9.46	0.78	2.81	2,572	509	52.61	13
197	Virginia Community Bankshares (VCBS)	Louisa, VA	249,763	25.88	34.5	8.46	9.14	0.94	4.49	2,254	1,512	75.96	12.64
198	FVCBancorp (FVCB)	Fairfax, VA	1,052,805	190.78	17.4	8.43	8.64	0.8	3.45	7,690	1,293	57.86	12.83
199	Southern Michigan Bancorp (SOMC)	Coldwater, MI	712,345	83.71	36.4	8.41	7.72	0.8	3.69	5,421	6,405	69.32	12.05
200	York Traditions Bank (YRKB)	York, PA	441,289	53.32	19	8.39	9.07	0.81	3.49	3,394	5,550	70.88	15.42
	Median for the top 200		672,752	97.21	30.63	9.98	9.89	0.99	3.79	6,526	5,185	62.08	14.12
	Median for all 633 institutions		473,273	66.60	22.13	7.24	6.95	0.72	3.66	3,174	2,832	68.76	14.83
	Average for the top 200		782,448	129.42	191.59	10.68	10.38	1.06	3.86	7,697	7,873	61.74	15.13
	Average for all 633 institutions		624,969	96.02	100.99	6.74	6.53	0.68	3.70	4,511	5,372	70.07	16.46

Notes: Ranking is of bank holding companies, banks, and thrifts that had total assets of less than \$2 billion as of Dec. 31, 2017, and that are publicly traded or report financials to the SEC. Ranking is based on three-year average ROAE for 2015 to 2017. Additional data shown is for the 12 months ended Dec. 31, 2017. Financials are sourced from SEC filings. If unavailable, regulatory financials were used. Excludes institutions that failed to report GAAP or regulatory data for any year during the ranking period. Excludes institutions with a leverage ratio of less than 5%, a Tier 1 risk-based capital ratio of less than 6%, or a total risk-based capital ratio of less than 10% in any quarter. Excludes industrial banks and institutions that operated as a subchapter S corporation at any time during the ranking period. Also excludes institutions that received a tax benefit of greater than 10% of net income in 2015, 2016 or 2017. Using the preceding criteria, 128 publicly traded institutions in this size range were excluded. A total of 633 institutions qualified for the ranking. All data as of March 16, including closing prices.

* Denotes institutions that were acquired or merged between Jan. 1, 2018, and April 3, 2018

Source: Capital Performance Group analysis of data provided by S&P Global Market Intelligence.