

SNAPSHOT

The New Benchmark

[TOP 200 COMMUNITY BANKS AND THRIFTS AS OF DEC. 31. RANKED BY 3-YEAR AVERAGE ROE]

When it comes to return on equity, 10 is the new 13.

A couple of years ago, a three-year average return on equity of 10 percent would have been seen as subpar, while 13 percent would have been just good enough earn a bank a spot in *U.S. Banker's* annual ranking of the top 200 community banks. By today's standards, though, a 10 percent ROE is more than respectable—nearly half the field in this year's top 200 were in the single digits—and banks with ROEs of 13 percent or better are stars.

The biggest star of all these days is HBancorporation. According to data compiled by SNL Financial LC, the parent of Heritage State Bank ranked as the top performer among those with less than \$2 billion of assets for the second consecutive year. Only one other company, Suffolk Bancorp, has ranked among the top 10 for two years running.

Once again, Pennsylvania had the most banks on the list, with 31—not bad for a state many consider to be overbanked. Still, in this economy, a bank's fortunes can turn in a hurry. Two banks that ranked among the top 50 last year have since failed, and unless the economy stages a spectacular recovery, it's a good bet that some on the current top 200 list won't be around this time next year. —Alan Kline

Rank*/Company Name (Ticker)	City, State	Total Assets (\$M)	Market Value* (\$M)	Closing Price* (\$)	2009 ROAE (%)	3-YR ROAE Avg. (%)	Net Interest Margin (%)	Net Income (\$000)	Total Non-Interest Income (\$000)	ROAA (%)	Efficiency Ratio (%)	Profit Margin (%)	
1	HBancorporation Inc. (HBIN)	Lawrenceville, IL	87.32	NA	NA	22.15	25.16	4.65	1,576	250	1.80	57.60	37.63
2	Guaranty Bancshares Inc. (GNTY)	Mount Pleasant, TX	886.32	75.20	26.50	22.70	21.44	3.78	11,431	7,709	1.45	68.12	NA
3	Suffolk Bancorp (SUBK)	Riverhead, NY	1,694.50	303.49	31.47	18.30	20.52	4.99	22,548	11,118	1.36	53.88	38.79
4	Country Bank Holding Co. Inc. (CYHC)	New York, NY	482.12	29.61	17,000.00	20.20	17.72	3.33	4,425	791	0.87	73.02	NA
5	Cass Info Systems, Inc. (CASS)	Bridgeton, MO	1,012.98	292.73	31.19	13.71	17.28	4.79	16,129	50,541	1.65	70.61	23.57
6	Bridge Bancorp Inc. (BDGE)	Bridgehampton, NY	897.26	144.22	22.95	15.58	16.45	4.69	8,763	5,645	1.06	57.55	30.72
7	First Bancorp Inc. (FBLV)	Lebanon, VA	1,130.27	207.63	50.00	13.77	15.90	3.77	11,977	12,191	1.14	50.30	35.66
8	Arrow Financial Corp. (AROW)	Glens Falls, NY	1,841.63	295.07	26.78	16.16	15.70	3.76	21,792	16,194	1.24	57.04	37.84
9	Penn Bancshares Inc. (PEBA)	Pennsville, NJ	197.05	14.24	36.00	12.87	15.62	3.25	1,598	1,865	0.83	66.91	29.24
10	Minster Financial Corp. (MTFC)	Minster, OH	292.27	41.71	41.00	17.48	15.61	4.62	4,147	3,043	1.47	55.80	38.29
11	Citizens Financial Services Inc. (CZFS)	Mansfield, PA	729.48	78.92	27.50	17.65	15.29	4.23	9,864	5,708	1.42	50.75	40.97
12	Merchants Bancshares Inc. (MBVT)	South Burlington, VT	1,435.25	125.79	21.51	14.67	15.29	3.80	12,479	8,916	0.91	66.56	26.20
13	Chesapeake Bancorp (CPKB)	Chestertown, MD	85.84	12.11	34.00	9.77	15.26	4.47	962	762	1.14	50.71	22.64
14	Commercial Natl. Fin. Corp. (CEFC)	Ithaca, MI	346.32	21.27	6.55	15.13	15.16	3.35	2,690	2,438	0.78	61.84	29.98
15	First Bank of Delaware (FBOD)	Wilmington, DE	140.36	18.27	1.60	3.68	14.90	8.49	1,498	9,723	1.23	64.92	12.21
16	Mission Bancorp (MSBC)	Bakersfield, CA	214.49	26.11	21.00	10.48	14.81	4.48	2,253	1,798	1.06	59.02	NA
17	S.Y. Bancorp Inc. (SYBT)	Louisville, KY	1,791.48	315.34	23.06	10.82	14.67	3.68	16,308	30,612	0.95	57.77	27.29
18	Farmers & Merchants Bancorp (FMCB)	Lodi, CA	1,781.01	277.24	355.00	12.33	14.61	4.74	20,013	14,670	1.15	48.45	31.90
19	Canandaigua National Corp. (CNND)	Canandaigua, NY	1,566.00	150.67	320.00	14.58	14.58	4.06	15,194	24,929	0.99	61.65	27.05
20	Sierra Bancorp (BSRR)	Porterville, CA	1,335.55	156.11	13.42	7.56	14.23	5.00	8,928	16,180	0.68	55.27	12.18
21	RBC Inc. (RBCI)	Demopolis, AL	235.85	23.42	45.00	11.92	14.22	3.69	2,638	2,263	1.09	63.53	26.86
22	Steuben Trust Corp. (SBHO)	Hornell, NY	338.55	30.24	18.25	12.98	14.15	4.81	4,100	4,287	1.18	64.74	29.96
23	Dimeco Inc. (DIMC)	Honesdale, PA	530.66	55.64	35.25	9.58	14.13	3.60	4,402	4,100	0.90	59.00	31.81
24	Tri-County Financial Group Inc. (TYFG)	Mendota, IL	521.94	NA	80.00	27.17	14.02	3.78	10,821	33,583	2.33	63.91	29.07
25	BEO Bancorp (BEOB)	Heppner, OR	239.84	9.11	10.01	2.75	13.66	5.87	387	2,303	0.17	54.43	1.72
26	Jeff Davis Bancshares Inc. (JDVB)	Jennings, LA	504.14	84.63	54.25	12.32	13.63	4.94	6,663	7,743	1.35	59.75	30.24
27	First South Bancorp Inc. (FSBK)	Washington, NC	829.89	129.57	13.30	7.98	13.62	4.12	7,036	10,243	0.81	57.66	25.19
28	American Bancorp Inc. (ABNC)	Opelousas, LA	140.55	16.15	139.20	10.96	13.59	4.58	1,431	913	1.13	72.90	23.28
29	Cambridge Bancorp (CATC)	Cambridge, MA	1,018.95	112.80	30.30	13.09	13.57	4.34	10,277	16,236	1.06	69.42	26.92
30	Great Guaranty Bancshares Inc. (GTGB)	New Roads, LA	115.46	7.93	60.00	13.87	13.52	5.07	1,259	641	1.16	64.54	32.98
31	Mackinac Financial Corp. (MFNC)	Manistiquic, MI	515.38	16.72	4.89	4.78	13.48	3.62	2,416	2,072	0.49	73.12	5.84
32	Chesapeake Fin. Shares Inc. (CPKF)	Kilmarnock, VA	586.68	38.34	14.00	13.14	13.44	4.14	4,835	14,519	0.84	69.18	20.61
33	Siuslaw Financial Group Inc. (SFGP)	Florence, OR	284.11	34.87	8.45	11.45	13.41	5.57	3,342	3,868	1.17	60.57	29.32
34	First Bankers Trustshares Inc. (FBTT)	Quincy, IL	623.90	35.34	17.25	12.02	13.40	3.15	5,885	8,899	1.00	59.50	33.33

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35 MNB Holdings Corp. (MNBO)	San Francisco, CA	177.26	8.81	19.25	15.64	13.32	4.68	1,798	2,129	1.03	62.65	29.48
36 Tri City Bankshares Corp. (TRCY)	Oak Creek, WI	1,125.71	169.19	19.00	20.16	13.29	4.98	22,077	15,127	2.67	62.31	28.84
37 Honat Bancorp Inc. (HONT)	Honesdale, PA	515.27	80.57	312.00	11.67	13.22	4.23	6,355	4,902	1.30	54.57	38.97
38 Sunwest Bank (SWBC)	Tustin, CA	649.94	51.43	3,000.00	31.24	13.16	3.99	13,898	23,626	2.86	41.19	50.52
39 Orrstown Financial Svcs Inc. (ORRF)	Shippensburg, PA	1,196.43	203.00	25.58	12.48	13.11	3.66	13,373	16,224	1.19	58.02	30.90
40 Cashmere Valley Financial Corp. (CVYF)	Cashmere, WA	1,026.10	89.32	22.20	8.96	13.08	3.64	7,663	9,498	0.75	50.06	20.04
41 Union Bankshares Inc. (UNB)	Morrisville, VT	447.52	79.18	17.75	13.29	13.07	4.47	5,227	5,264	1.21	67.17	28.38
42 Bank of Marin Bancorp (BMRC)	Novato, CA	1,121.67	171.89	32.82	11.46	12.88	5.24	12,765	5,186	1.16	53.26	36.44
43 Parke Bancorp Inc. (PKBK)	Sewell, NJ	654.20	38.33	9.50	10.34	12.85	3.97	6,100	1,170	0.94	31.92	46.75
44 Baker Boyer Bancorp (BBBK)	Walla Walla, WA	449.28	103.98	80.00	13.11	12.81	4.73	4,819	8,092	1.12	68.23	NA
45 American Business Bank (AMBZ)	Los Angeles, CA	898.17	102.29	25.75	13.86	12.80	3.51	7,225	1,547	0.87	71.01	NA
46 West Suburban Bancorp Inc. (WNRP)	Lombard, IL	1,938.58	130.19	305.00	-0.69	12.75	3.39	-835	14,443	-0.04	67.79	-4.10
47 Malaga Financial Corp. (MLGF)	Palos Verdes Estates, CA	811.00	73.94	12.75	14.29	12.73	3.44	9,494	800	1.21	37.52	62.03
48 Thomasville Bancshares Inc. (THVB)	Thomasville, GA	383.55	53.41	17.99	10.97	12.50	3.54	3,651	3,978	1.02	53.98	NA
49 1st Summit Bancorp (FSMK)	Johnstown, PA	613.33	75.54	69.00	13.05	12.47	3.38	5,223	3,855	0.90	57.28	36.19
50 National Bankshares Inc. (NKSH)	Blacksburg, VA	982.37	187.90	27.10	12.23	12.47	4.23	14,319	8,760	1.47	47.23	NA
51 University Bancorp Inc. (UNIB)	Ann Arbor, MI	133.85	5.60	1.31	26.88	12.47	4.06	2,843	16,753	2.23	80.77	12.08
52 Keweenaw Financial Corp. (KEFI)	Hancock, MI	419.33	39.10	90.00	10.22	12.38	3.92	4,724	2,463	1.17	56.09	NA
53 First of Long Island Corp. (FLIC)	Glen Head, NY	1,675.17	171.62	23.76	12.15	12.23	3.87	13,463	6,338	0.95	58.73	29.11
54 Lyons Bancorp Inc. (LYBC)	Lyons, NY	457.79	33.43	39.00	13.15	12.17	3.75	3,743	5,141	0.86	67.97	23.40
55 Citizens Natl. Bancshares (CNBL)	Bossier City, LA	369.02	46.40	20.39	10.97	12.15	4.93	3,347	3,051	1.02	66.77	28.61
56 Bryn Mawr Bank Corp. (BMTC)	Bryn Mawr, PA	1,238.82	163.05	18.32	10.55	12.14	3.70	10,337	26,541	0.88	66.56	22.38
57 Security National Corp. (SNLC)	Dakota Dunes, SD	1,064.97	110.30	59.65	11.20	12.14	3.28	10,344	16,224	0.95	58.11	NA
58 West Milton Bancorp Inc. (WMBC)	West Milton, PA	296.06	31.17	40.50	14.98	12.01	3.21	2,876	1,272	1.00	57.67	35.09
59 Mifflinburg Bank & Trust Co. (MIFB)	Mifflinburg, PA	298.53	NA	44.00	11.99	11.85	3.97	3,504	2,972	1.23	57.84	32.77
60 Norwood Financial Corp. (NWFL)	Honesdale, PA	529.70	75.13	27.10	11.40	11.76	4.03	7,063	3,963	1.38	53.53	35.29
61 Benchmark Bankshares Inc. (BMBN)	Kenbridge, VA	383.88	34.45	13.25	11.14	11.75	4.13	3,904	3,357	1.02	60.65	32.13
62 Bar Harbor Bankshares (BHB)	Bar Harbor, ME	1,072.38	112.25	29.75	11.65	11.64	3.40	10,350	5,955	0.98	51.33	38.35
63 Kish Bancorp Inc. (KISB)	Reedsville, PA	527.60	35.61	66.75	9.60	11.64	3.35	3,213	4,777	0.64	72.58	15.87
64 N. California Bancorp Inc. (NRLB)	Monterey, CA	273.30	6.33	3.55	9.97	11.58	3.10	1,611	6,931	0.55	75.61	-14.90
65 Henderson Bancshares Inc. (HNRN)	Troy, AL	791.68	40.00	100.00	6.12	11.57	3.39	3,758	3,764	0.49	50.38	NA
66 Hills Bancorporation (HBLA)	Hills, IA	1,830.63	225.34	51.00	11.01	11.50	3.51	15,985	18,909	0.88	53.64	28.30
67 German American Bancorp Inc. (GABC)	Jasper, IN	1,242.97	173.58	15.67	11.12	11.33	3.95	12,218	16,510	0.99	62.96	28.19
68 Penns Woods Bancorp Inc. (PWOD)	Williamsport, PA	676.20	128.57	33.53	9.66	11.27	4.39	6,093	7,133	0.92	58.48	NA
69 Summit Bancshares Inc. (SMAL)	Oakland, CA	179.31	11.38	8.75	3.06	11.24	4.41	517	688	0.29	61.31	11.04
70 Iowa First Bancshares Corp. (IOFB)	Muscataine, IA	408.20	25.65	22.50	9.62	11.24	3.63	2,900	3,997	0.72	62.06	24.15
71 1st Mid-Illinois Bancshares Inc. (FMBH)	Mattoon, IL	1,095.16	100.69	16.50	7.73	11.22	3.45	8,214	13,630	0.74	63.36	26.26
72 Muncy Bank Financial Inc. (MYBF)	Muncy, PA	259.21	23.54	31.50	11.64	11.22	3.87	2,551	1,242	1.09	60.25	33.59
73 First National Bankshares Corp. (FBSW)	Ronceverte, WV	257.47	19.23	23.00	5.96	11.21	3.87	1,079	1,613	0.43	60.42	12.79
74 CNB Financial Corp. (CCNE)	Clearfield, PA	1,161.59	137.99	15.70	12.86	11.19	3.99	8,512	9,768	0.79	59.90	28.38
75 Juniata Valley Financial Corp. (JUVP)	Mifflintown, PA	442.11	73.25	16.95	10.31	11.16	4.23	5,106	4,076	1.17	59.40	34.79
76 Solvay Bank Corp. (SOBS)	Solvay, NY	552.77	50.27	24.80	9.77	11.13	3.86	4,855	3,617	0.91	59.40	29.10
77 First Guaranty Bancshares Inc. (FGYH)	Hammond, LA	930.85	62.55	11.25	9.85	11.12	3.57	7,595	5,909	0.80	59.79	27.55
78 Bank of S. Carolina Corp. (BKSC)	Charleston, SC	265.92	42.03	10.50	6.79	11.10	4.18	1,870	2,084	0.73	60.18	20.75
79 Southern Missouri Bancorp Inc. (SMBK)	Poplar Bluff, MO	532.85	30.34	14.53	10.35	11.08	3.35	4,373	2,739	0.91	57.90	34.34
80 LCNB Corp. (LCNB)	Lebanon, OH	734.41	78.91	11.80	10.43	11.06	3.96	7,766	8,662	1.07	62.01	30.69
81 First Citizens Bancshares Inc. (FIZN)	Dyersburg, TN	956.56	76.13	21.00	10.19	11.02	4.16	8,327	12,387	0.89	57.44	22.31
82 Jonestown Bank and Trust Co. (JNES)	Jonestown, PA	333.86	30.00	20.00	9.94	10.99	3.92	2,650	2,516	0.83	54.75	25.94
83 Alerus Financial Corp. (ALRS)	Grand Forks, ND	1,126.85	104.99	24.00	8.98	10.97	3.98	7,369	36,473	0.87	77.33	8.02
84 Highlands Bankshares Inc. (HBSI)	Petersburg, WV	407.81	31.42	23.50	8.33	10.91	4.50	3,356	2,457	0.84	60.97	27.70
85 MidCarolina Financial Corp. (MCFI)	Burlington, NC	541.00	23.41	4.75	6.15	10.91	3.23	2,376	2,872	0.43	58.37	17.63
86 Adirondack Trust Co. (ADKT)	Saratoga Springs, NY	857.27	103.10	1,350.00	10.56	10.90	3.68	9,002	15,872	1.09	67.84	NA
87 First Bancorp Inc. (FNLC)	Damariscotta, ME	1,331.39	151.93	15.58	8.88	10.90	3.61	13,042	11,352	0.96	41.77	32.51
88 Central Bank Corp. (CBSU)	Sault Sainte Marie, MI	214.80	11.15	10.01	9.48	10.84	4.15	2,023	2,857	0.91	66.56	19.68
89 CNB Financial Services Inc. (CBFC)	Berkeley Springs, WV	289.50	21.96	49.50	8.88	10.81	3.79	2,150	2,234	0.75	60.90	22.14
90 Franklin Financial Services Corp. (FRAF)	Chambersburg, PA	979.37	66.70	17.26	8.69	10.78	3.44	6,585	9,824	0.69	62.44	25.68

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91 Easton Bancorp Inc. (EASB)	Easton, MD	158.84	62.24	85.00	2.38	10.77	3.62	257	1,310	0.16	82.72	3.64
92 Hingham Institution for Savings (HIFS)	Hingham, MA	925.56	72.81	34.28	12.78	10.75	3.30	8,045	2,008	0.93	45.50	46.36
93 Horizon Bancorp (HBNC)	Michigan City, IN	1,387.02	67.95	20.68	8.24	10.75	3.73	9,140	17,061	0.68	56.74	17.92
94 Ohio Valley Banc Corp. (OVBC)	Gallipolis, OH	811.99	85.02	21.34	10.23	10.75	4.00	6,645	7,709	0.81	66.92	24.19
95 First Keystone Corp. (FKYS)	Berwick, PA	758.33	92.48	17.00	10.88	10.69	3.55	7,937	4,428	1.06	55.32	36.43
96 Peoples Financial Services Corp. (PFIS)	Hallstead, PA	516.48	72.13	23.00	12.62	10.67	4.23	5,049	3,538	1.07	52.76	33.47
97 Killbuck Bancshares Inc. (KLIB)	Killbuck, OH	371.98	63.98	103.74	7.67	10.65	3.48	3,135	1,673	0.89	69.59	NA
98 CB Financial Services Inc. (CBFV)	Carmichaels, PA	463.44	38.09	16.00	9.92	10.62	3.83	3,580	3,156	0.81	63.87	24.09
99 Citizens Holding Co. (CIZN)	Philadelphia, MS	840.00	103.00	21.34	9.60	10.55	4.20	7,139	6,629	0.89	64.78	21.32
100 Denver Bankshares Inc. (DNVB)	Denver, CO	196.56	18.33	224.00	11.21	10.54	5.05	2,028	914	1.08	63.72	32.02
101 First Community Corp. (FCCT)	Rogersville, TN	232.85	9.78	6.00	6.87	10.54	3.69	1,199	1,336	0.50	62.82	NA
102 S.B.C.P. Bancorp, Inc. (SBBi)	Cross Plains, WI	722.47	65.87	89.00	7.62	10.53	3.55	3,002	7,512	0.43	68.99	11.21
103 Centrix Bank & Trust (CXBT)	Bedford, NH	591.25	42.23	13.75	8.23	10.50	3.67	3,406	596	0.62	60.80	28.20
104 First National Corp. (FXNC)	Strasburg, VA	552.67	35.24	12.00	4.27	10.48	3.62	2,149	5,567	0.39	72.02	13.14
105 Somerset Trust Holding Co. (SOME)	Somerset, PA	554.59	40.42	16.50	11.22	10.48	4.14	4,888	5,971	0.95	76.16	NA
106 Ballston Spa Bancorp Inc. (BSPA)	Ballston Spa, NY	365.78	19.31	26.00	11.09	10.47	3.86	2,344	2,033	0.66	72.76	21.81
107 Commercial Natl. Financial Corp. (CNAF)	Latrobe, PA	376.00	49.92	17.45	12.39	10.41	4.68	5,129	3,047	1.39	58.73	39.10
108 National Bank of Coxsackie (NCXS)	Coxsackie, NY	194.55	34.56	93.33	9.06	10.38	4.26	1,945	705	1.01	60.90	34.75
109 Merchants & Marine Bancorp Inc.	Pascagoula, MS	450.47	NA	NA	6.67	10.28	3.88	3,311	6,125	0.73	70.96	23.22
110 Wilber Corp. (GIW)	Oneonta, NY	906.58	70.22	6.56	10.63	10.27	3.57	7,401	5,658	0.79	71.82	18.13
111 Bank of Kentucky Financial Corp. (BKFY)	Crestview Hills, KY	1,565.00	106.48	18.79	6.53	10.24	3.64	8,760	15,888	0.65	56.72	19.41
112 Heartland BancCorp (HLAN)	Gahanna, OH	524.00	36.11	23.50	8.48	10.10	3.74	3,592	2,879	0.69	63.60	28.91
113 Trinity Bank N.A. (TYBT)	Fort Worth, TX	151.23	26.76	24.00	10.62	10.09	3.02	1,636	400	1.12	53.18	42.85
114 ASB Financial Corp. (ASBN)	Portsmouth, OH	219.07	18.58	11.65	12.74	10.08	3.81	2,373	1,103	1.09	56.80	34.07
115 Auburn National Bancorp Inc. (AUBN)	Auburn, AL	773.38	67.03	18.40	4.23	9.97	2.78	2,404	6,771	0.31	52.29	24.10
116 Washington Banking Co. (WBCO)	Oak Harbor, WA	1,045.87	188.07	12.29	5.57	9.97	4.63	6,214	7,661	0.66	55.05	19.78
117 Citizens Bancorp (CZBC)	Corvallis, OR	403.52	54.88	11.76	7.19	9.96	5.39	3,658	2,558	0.90	58.19	28.77
118 F.S. Bancorp (FXLG)	Lagrange, IN	477.99	55.69	50.00	9.39	9.96	4.15	3,992	3,904	0.87	65.94	21.34
119 Independent Alliance Banks Inc. (IALB)	Fort Wayne, IN	891.26	70.62	51.00	10.04	9.92	3.60	8,427	7,477	0.96	55.99	32.70
120 National Capital Bank (NACB)	Washington, DC	298.56	63.03	216.00	8.89	9.92	4.05	3,214	2,596	1.18	59.53	39.32
121 Kinderhook Bank Corp. (NUBK)	Kinderhook, NY	238.21	23.18	33.10	10.29	9.87	4.34	1,583	1,133	0.71	71.95	23.23
122 Premier Financial Bancorp Inc. (PFBI)	Huntington, WV	1,101.75	67.51	8.51	9.08	9.86	4.12	9,118	5,584	1.11	69.68	24.05
123 Porter Bancorp Inc. (PBIB)	Louisville, KY	1,835.09	124.51	14.22	6.56	9.86	3.33	11,068	6,779	0.65	45.76	27.88
124 Pensco Financial Services Corp. (PFNS)	Scranton, PA	883.33	111.71	34.10	7.93	9.86	4.11	8,372	10,283	1.04	64.83	29.64
125 First Community Financial Corp. (FMFP)	Mifflintown, PA	355.84	29.06	20.75	9.06	9.83	3.24	2,226	2,463	0.65	66.85	19.21
126 First Trust Bank (NCFT)	Charlotte, NC	455.81	27.46	5.75	6.18	9.82	3.46	2,754	681	0.59	44.09	26.38
127 Grand Bank Corp. (GABK)	Marblehead, MA	247.95	48.03	3,850.00	9.62	9.81	3.90	2,316	2,447	0.96	62.29	35.69
128 First National Bank of Groton (FIGR)	Groton, NY	118.65	21.00	350.00	9.28	9.78	5.16	1,513	896	1.29	57.46	34.33
129 American Bank Holdings Inc. (ABKH)	Greenbelt, MD	507.97	17.17	9,600.00	11.01	9.76	3.02	5,126	14,272	0.87	77.16	9.98
130 Access National Corporation (ANCX)	Reston, VA	666.88	65.39	6.16	15.04	9.74	3.42	9,635	55,982	1.35	71.88	18.61
131 Peoples Limited (PPLL)	Wyalusing, PA	215.09	21.36	52.00	3.17	9.71	4.56	474	2,434	0.23	69.90	2.83
132 Hocking Valley Bancshares Inc. (HCKG)	Athens, OH	218.33	30.43	580.00	9.41	9.69	4.83	1,915	1,277	0.92	65.14	26.80
133 Peoples Bancorp Inc. (PEBC)	Chestertown, MD	255.47	46.77	60.00	6.61	9.65	4.05	1,890	2,629	0.75	59.48	NA
134 Fauquier Bankshares, Inc. (FBSS)	Warrenton, VA	568.48	57.35	15.99	8.08	9.63	4.30	3,417	5,436	0.64	71.22	20.91
135 American River Bankshares (AMRB)	Rancho Cordova, CA	594.42	82.21	8.35	2.44	9.61	4.90	1,586	1,999	0.28	52.61	7.46
136 Citizens Independent Bancorp (CZMO)	Logan, OH	253.73	28.60	105.00	6.94	9.51	3.74	1,526	1,906	0.59	70.17	18.39
137 FNB Inc. (FIDS)	Dennison, OH	168.74	13.80	20.50	7.33	9.51	4.83	1,280	1,288	0.78	72.70	NA
138 CNB Corp. (CNBW)	Conway, SC	920.64	93.90	56.00	5.91	9.50	3.78	5,067	6,603	0.56	60.15	15.64
139 Virginia Bank Bankshares Inc. (VABB)	Danville, VA	151.51	27.53	15.00	7.67	9.48	4.95	1,905	1,933	1.31	66.69	32.96
140 HFB Financial Corp. (HFBA)	Middlesboro, KY	342.21	21.21	17.30	10.69	9.43	4.05	3,129	2,428	0.92	65.23	29.62
141 WVS Financial Corp. (WVFC)	Pittsburgh, PA	391.55	28.92	14.00	4.55	9.43	1.18	1,413	566	0.34	65.66	40.28
142 Eagle Financial Services Inc. (EFSI)	Berryville, VA	535.39	58.17	18.00	7.06	9.37	4.31	3,441	5,071	0.65	59.76	19.88
143 New Tripoli Bancorp Inc. (NTBP)	New Tripoli, PA	285.54	49.28	675.00	10.47	9.36	3.77	3,298	546	1.19	52.67	32.42
144 GNB Financial Services Inc. (GNBF)	Gratz, PA	136.18	25.95	57.78	9.34	9.36	3.87	1,505	459	1.14	48.41	44.26
145 Teche Holding Co. (TSH)	New Iberia, LA	757.26	69.31	33.00	9.77	9.36	4.11	7,105	16,963	0.91	66.73	24.44
146 United Bancorp Inc. (UBCP)	Martins Ferry, OH	445.97	45.73	8.70	8.62	9.36	3.85	2,905	3,036	0.64	70.57	19.05

{ RANKED BY 3-YEAR AVG ROE }

Rank*/Company Name (Ticker)	City, State	Total Assets (\$M)	Market Value* (\$M)	Closing Price* (\$)	2009 ROAE (%)	3-YR ROAE Avg. (%)	Net Interest Margin (%)	Net Income (\$000)	Total Non-Interest Income (\$000)	ROAA (%)	Efficiency Ratio (%)	Profit Margin (%)
147 Orange County Bancorp Inc. (OCBI)	Middletown, NY	534.56	73.60	36.85	8.44	9.34	4.18	6,639	3,731	1.29	54.14	33.47
148 Delhi Bank Corp. (DWNX)	Delhi, NY	181.99	31.76	22.75	7.37	9.32	3.56	1,393	1,614	0.76	74.60	22.57
149 PSB Holding Corp. (PSBP)	Preston, MD	251.43	12.62	28.00	7.11	9.31	3.78	1,372	1,131	0.56	72.19	18.52
150 PSB Holdings Inc. (PSBQ)	Wausau, WI	606.85	34.41	22.00	7.38	9.27	3.25	3,116	5,055	0.54	58.76	17.00
151 Bank of Commerce Holdings (BOCH)	Redding, CA	813.41	81.15	5.10	9.41	9.26	3.95	6,269	7,626	0.78	54.92	18.75
152 FNB Bancorp Inc. (FBIP)	Newtown, PA	690.70	113.02	132.00	8.67	9.25	4.06	6,762	6,059	1.01	66.08	NA
153 Wilson Bank Holding Co. (WBHC)	Lebanon, TN	1,464.01	NA	NA	8.60	9.24	3.62	11,567	12,859	0.81	54.85	30.39
154 Codorus Valley Bancorp Inc. (CVLY)	York, PA	892.83	29.37	7.20	4.88	9.23	3.23	3,434	7,208	0.41	72.15	11.48
155 Dacotah Banks Inc. (DBIN)	Aberdeen, SD	1,655.38	155.82	140.00	7.33	9.15	3.95	11,138	13,524	0.70	64.26	24.65
156 Community Bancorp. (CMTV)	Derby, VT	505.29	46.65	10.25	10.44	9.14	3.84	3,748	5,185	0.76	75.84	15.22
157 Blue Ridge Bankshares Inc. (BRBS)	Luray, VA	132.82	8.49	45.00	11.71	9.10	3.94	1,040	917	0.89	67.24	24.54
158 Rockport National Bancorp Inc. (RPOR)	Rockport, MA	158.43	11.18	54.40	10.23	9.03	4.89	1,074	1,056	0.73	75.35	21.69
159 Katahdin Bankshares Corp. (KTHN)	Patten, ME	496.12	54.28	16.00	8.06	9.01	4.26	3,710	3,439	0.78	62.52	23.10
160 Surrey Bancorp (SRYB)	Mount Airy, NC	216.95	24.05	7.50	8.07	9.01	3.83	2,232	2,511	1.07	63.13	20.07
161 County Commerce Bank (CNYB)	Ventura, CA	160.07	13.47	12.50	7.91	9.01	4.11	1,003	286	0.68	59.97	28.56
162 VSB Bancorp Inc. (VSBN)	Staten Island, NY	237.00	20.09	11.40	7.47	9.01	4.27	1,822	2,419	0.81	66.04	29.17
163 Stewardship Financial Corp. (SSFN)	Midland Park, NJ	663.84	53.46	9.15	6.87	8.99	3.89	3,634	2,875	0.57	65.20	19.66
164 Century Financial Corp. (CYFL)	Coldwater, MI	241.65	21.77	11.00	5.42	8.99	3.97	1,555	3,701	0.65	72.43	15.84
165 Trinity Capital Corp.	Los Alamos, NM	1,676.74	NA	NA	2.62	8.98	3.64	3,176	17,946	0.20	56.92	4.32
166 Pacific Intl. Bancorp Inc. (PIBW)	Seattle, WA	296.67	14.01	3.00	3.76	8.96	3.30	1,037	3,439	0.37	55.32	13.21
167 Farmers Bank of Willards	Willards, MD	334.41	NA	NA	5.31	8.96	4.36	1,624	1,094	0.52	49.96	18.56
168 Enterprise Bancorp Inc. (EBTC)	Lowell, MA	1,304.00	106.30	11.64	8.31	8.89	4.28	7,946	9,582	0.64	70.55	19.04
169 Harleysville Savings Fin. Corp. (HARL)	Harleysville, PA	839.89	50.85	13.93	9.20	8.88	2.06	4,555	1,956	0.55	60.61	36.02
170 Foresight Financial Group Inc. (FGFH)	Rockford, IL	808.64	38.42	10.50	7.17	8.85	3.62	5,483	5,063	0.71	52.91	22.01
171 CSB Bancorp Inc. (CSBB)	Millersburg, OH	450.67	41.02	15.00	7.50	8.85	3.93	3,391	3,161	0.79	66.12	NA
172 Consumers Bancorp, Inc. (CBKM)	Minerva, OH	254.18	23.78	11.70	9.15	8.82	4.24	1,997	2,403	0.80	70.61	20.49
173 Elmer Bancorp Inc. (ELMA)	Elmer, NJ	220.97	14.42	12.55	8.49	8.81	4.45	1,606	1,359	0.73	70.56	24.02
174 First Manitowoc Bancorp Inc. (FMWC)	Manitowoc, WI	838.75	73.54	11.15	8.10	8.80	3.68	6,671	12,011	0.85	66.48	20.62
175 Shore Bancshares Inc. (SHBI)	Easton, MD	1,156.52	121.50	14.39	5.39	8.80	3.90	7,273	19,518	0.64	63.81	19.95
176 HF Financial Corp. (HFFC)	Sioux Falls, SD	1,175.45	72.58	10.46	8.37	8.79	3.26	6,811	12,263	0.58	71.21	23.72
177 Allegheny Valley Bancorp Inc. (AVLY)	Pittsburgh, PA	411.11	40.33	43.00	6.49	8.78	3.59	2,702	2,054	0.68	73.18	23.38
178 MidSouth Bancorp Inc. (MSL)	Lafayette, LA	972.14	162.28	16.69	4.72	8.78	4.88	4,599	15,224	0.49	77.57	9.66
179 NorthWest Indiana Bancorp (NWIN)	Munster, IN	661.81	49.36	17.50	4.55	8.76	3.74	2,488	5,163	0.37	64.64	4.84
180 CITBA Financial Corp. (CBAF)	Moorestown, IN	353.12	44.33	47.00	8.45	8.74	4.76	2,711	3,651	0.77	70.11	18.54
181 TPB Bancorp (TPBB)	Brownstown, IN	120.22	NA	NA	7.93	8.72	4.43	1,103	571	0.91	62.19	25.54
182 Greene County Bancorp MHC (GCBC)	Catskill, NY	473.07	61.70	14.99	11.52	8.72	3.78	4,644	4,666	1.01	64.47	NA
183 Kentucky Bancshares Inc. (KTYB)	Paris, KY	675.23	49.25	17.95	8.10	8.71	3.36	4,848	8,595	0.72	67.26	16.36
184 ACNB Corp. (ACNB)	Gettysburg, PA	961.90	78.61	13.26	8.34	8.71	3.64	7,219	12,208	0.75	65.29	22.59
185 BofI Holding Inc. (BOFI)	San Diego, CA	1,345.31	146.60	15.57	17.14	8.71	3.60	15,454	501	1.20	31.29	53.57
186 American Natl. Bankshares Inc. (AMNB)	Danville, VA	808.97	125.77	20.54	6.57	8.68	3.81	6,810	8,515	0.84	61.46	27.08
187 Glenville Bank Holding Co. Inc. (GLNV)	Scotia, NY	336.46	15.51	84.00	8.71	8.68	4.24	1,897	2,618	0.57	78.99	17.60
188 Landmark Bancorp Inc. (LARK)	Manhattan, KS	584.17	45.08	18.00	6.18	8.65	3.57	3,272	4,436	0.54	64.70	17.46
189 Alliance Financial Corp. (ALNC)	Syracuse, NY	1,417.24	138.47	29.75	8.68	8.64	3.55	11,448	18,643	0.81	63.83	21.59
190 C&F Financial Corp. (CFFI)	West Point, VA	888.43	62.98	20.48	6.41	8.61	6.37	5,526	36,667	0.63	64.53	9.10
191 Skagit State Bancorp Inc.	Burlington, WA	647.89	NA	NA	5.22	8.61	3.85	3,307	3,979	0.56	67.09	14.20
192 Luzerne National Bank Corp. (LUZR)	Luzerne, PA	267.84	23.71	35.00	9.09	8.59	4.00	2,021	1,859	0.84	67.51	26.93
193 Farmers Bank of Appomattox (FBPA)	Appomattox, VA	165.76	12.25	11.30	7.63	8.57	4.19	1,467	818	0.90	61.41	27.69
194 Northumberland Bancorp (NUBC)	Northumberland, PA	388.18	26.38	19.50	9.16	8.56	2.86	2,787	2,121	0.74	61.92	30.91
195 Eagle Bancorp Montana Inc. (EBMTD)	Helena, MT	306.11	43.12	10.56	11.95	8.55	3.50	3,361	4,308	1.14	60.93	35.67
196 Northrim BanCorp Inc. (NRIM)	Anchorage, AK	1,003.03	109.57	17.16	7.44	8.55	5.30	8,115	12,864	0.83	66.60	19.05
197 Blackhawk Bancorp Inc. (BHWB)	Beloit, WI	523.35	12.44	5.75	5.75	8.51	3.63	1,953	7,541	0.37	70.79	10.78
198 Ledyard Financial Group Inc. (LFGP)	Hanover, NH	393.62	35.00	34.25	5.61	8.50	3.80	1,780	7,211	0.48	74.67	12.76
199 Calvin B. Taylor Bankshares Inc. (TYCB)	Berlin, MD	393.53	102.02	34.00	7.11	8.46	4.37	5,110	1,989	1.32	47.31	46.92
200 Monroe Bancorp (MROE)	Bloomington, IN	802.45	44.53	7.15	3.49	8.46	3.15	1,975	10,743	0.24	61.26	0.79

List includes public banks and thrifts listed on major exchanges, pink sheets and bulletin board. Private companies that file with the SEC are also included.

* Rank based on the average ROE for the three years ending Dec. 31, 2007, 2008 and 2009. Companies must have a reported value for 2009 to be included.

† Market value and closing price as of April 13, 2010. All other data as of Dec. 31, 2009.

Source: SNL Financial