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 **Exclusive**

SNL's 2011 ranking of top 100 community banks with less than \$500M in assets

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SNL Financial ranked the 100 best-performing community banks in 2011 with less than \$500 million in assets.

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

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Click [here](#) to read an article about the 100 best-performing community banks in 2010 with less than \$500 million in assets.

Click [here](#) to see the full list for 2010.

Best performing community banks under \$500M in assets

Based on financials for the year ended Dec. 31, 2011

Rank	Company	City, state	Parent	Total assets (\$M)	Scoring metrics					
					ROATA before tax (%)	NCOs/avg loans (%)	Efficiency ratio (%)	Adj NPA + adj loans 90+ PD/tang equity + LLR (%)	Net interest margin FTE (%)	Loan growth rate (%)
1	Amerasia Bank	Flushing, NY		268.30	3.34	0.00	38.37	3.23	5.87	21.90
2	Bank 7	Oklahoma City, OK	Haines Financial Corp.	211.57	8.62	-0.22	27.25	18.77	5.67	53.30
3	Peoples Community Bank	Greenville, MO	Greenville Bancshares Inc.	136.46	3.64	0.09	42.37	5.60	5.92	29.95
4	Prime Bank	Edmond, OK	Prime Bank Group Inc.	144.49	2.61	0.00	44.59	1.38	5.00	48.85
5	Victor State Bank	Victor, IA	Dentel Bancorp.	43.49	3.44	0.30	20.50	0.07	5.93	12.86
6	Exchange Bank	Gibbon, NE	Exchange Co.	389.06	2.74	0.70	41.18	5.88	6.57	67.28
7	First National Bank of Hughes Springs	Hughes Springs, TX	Chalybeate Springs Corp.	186.45	2.33	-0.21	50.10	4.06	5.88	16.62
8	Community First Bank of the Heartland	Mount Vernon, IL	Cedar Bancorp Inc.	143.35	2.46	0.02	49.93	1.61	4.95	73.40
9	Crestmark Bank	Troy, MI	Crestmark Bancorp Inc.	362.97	5.29	-0.16	61.81	9.20	15.92	45.58
10	Charter Bank	Corpus Christi, TX	Charter Bancshares Inc.	207.64	2.94	0.40	50.25	6.30	7.37	25.42
11	Pocahontas State Bank	Pocahontas, IA	Dentel Bancorp.	85.73	3.22	0.00	17.89	0.00	6.16	3.25
12	Bank of Billings	Billings, MO	First Miami Bancshares Inc.	57.45	2.25	0.13	53.12	5.70	5.82	23.53
13	First Security Bank - Canby	Canby, MN	First Sleepy Eye Bancorp. Inc.	59.04	2.22	0.04	56.48	6.90	5.61	81.68
14	Peoples State Bank	McDonald, KS	Big Mac Bancshares Inc.	115.82	2.58	0.07	54.12	11.48	5.50	20.74
15	Farmers and Merchants National Bank of Fairview	Fairview, OK	Fairview Bancshares Inc.	92.24	2.64	-0.22	44.01	0.18	5.23	2.02
16	First National Bank of Kinmundy	Kinmundy, IL	South Central Bancorp Inc.	36.74	3.44	0.03	42.06	0.61	5.96	3.26
17	Premier Bank of Jacksonville	Jacksonville, IL	West Plains Investors Inc.	225.66	2.32	0.24	40.39	16.02	4.92	46.39
18	Royal Bank	Elroy, WI	Royal Bancshares Inc.	309.76	5.80	0.16	31.84	21.07	4.70	30.98
19	Verus Bank of Commerce	Fort Collins, CO	Verus Acquisition Group Inc.	249.28	2.24	0.11	43.66	11.11	4.82	144.38
20	USNY Bank	Geneva, NY		109.54	2.09	0.00	52.74	3.30	4.93	27.74
21	Heartland State Bank	Redfield, SD	Wessington Bankshares Inc.	70.96	2.29	0.07	57.27	0.55	5.99	16.61
22	Curtis State Bank	Curtis, NE	Western Investment Group LLC	36.09	2.61	0.14	51.75	1.03	4.72	21.45
23	RepublicBankAz NA	Phoenix, AZ		65.79	4.20	-0.62	58.20	23.56	4.88	21.05
24	Farmers State Bank	Hosmer, SD	H2H Bancshares Inc.	17.94	2.45	-0.11	56.85	3.09	5.86	11.71
25	St. Martin Bank and Trust Co.	Saint Martinville, LA	Saint Martin Bancshares Inc.	351.54	2.66	-0.04	54.08	12.40	6.06	13.49
26	Independence Bank	Havre, MT	Montana Security Inc.	433.83	3.01	0.04	37.21	9.11	5.32	1.67
27	Security First National Bank of Hugo	Hugo, OK	Sooner Southwest Bankshares Inc.	101.62	3.13	0.09	47.19	5.24	5.70	5.96
28	F&M Bank	Edmond, OK	F&M Bancshares Inc.	231.59	2.10	-0.08	67.60	5.91	5.99	88.84
29	United Community Bank of North Dakota	Leeds, ND	Leeds Holding Co.	235.98	2.47	0.30	45.53	0.01	5.59	7.05
30	First American Bank	Stonewall, OK		23.92	2.79	0.02	54.65	6.49	6.03	9.93
31	Farmers & Merchants State	Plankinton, SD	Page Holding Co.	84.59	2.70	0.32	41.09	7.39	4.96	12.86

	Bank									
32	Bank of Montgomery	Montgomery, LA	Grant Bancshares Inc.	174.70	3.66	0.31	46.64	4.08	6.25	7.86
33	Bank of Advance	Advance, MO	Miles Bancshares Inc.	262.37	2.52	0.11	46.85	6.60	5.16	8.98
34	Union State Bank of Everest	Everest, KS	Everest Bancshares Inc.	216.87	1.99	0.11	54.99	9.10	5.10	26.44
35	First Southeast Bank	Harmony, MN	First Southeastern Banc Group Inc.	85.74	1.98	0.00	64.93	7.48	5.41	37.78
36	Texas National Bank of Jacksonville	Jacksonville, TX	Texas National Bancorp.	308.49	2.62	0.08	40.40	4.62	4.75	8.78
37	Kentucky Farmers Bank Corp.	Ashland, KY		170.39	3.70	0.14	42.50	2.25	6.37	-1.64
38	Bank, The	Jennings, LA	Bancshares Inc.	155.70	2.21	-0.03	58.41	1.01	5.11	14.90
39	Corydon State Bank	Corydon, IA	Dentel Bancorp.	81.89	3.33	0.48	21.58	13.82	5.61	7.00
40	Farmers State Bank of Adams, Minnesota	Adams, MN	Adams Bancshares Inc.	82.92	2.30	0.20	43.14	2.15	4.87	11.39
41	Normangee State Bank	Normangee, TX		84.85	2.13	0.16	46.78	4.26	4.96	15.06
42	Cowboy Bank of Texas	Maypearl, TX	Maypearl Bancshares Inc.	50.98	2.40	0.30	58.89	3.28	5.34	14.00
43	Hershey State Bank	Hershey, NE	AmeriGroup Inc.	47.99	3.02	0.07	49.98	5.00	5.91	1.23
44	Mainland Bank	Texas City, TX		90.32	2.54	0.12	57.00	9.73	5.40	10.51
45	Maynard Savings Bank	Maynard, IA	Fayette Bancorp.	49.95	2.46	0.29	42.11	4.36	5.10	5.23
46	Bay Commercial Bank	Walnut Creek, CA		269.61	3.99	1.04	45.06	4.45	4.83	56.10
47	Ultima Bank Minnesota	Winger, MN	Financial Services of Winger Inc.	123.85	2.25	0.23	55.69	18.05	5.33	19.87
48	Security State Bank	Sutherland, IA	Old O'Brien Banc Shares Inc.	79.28	2.70	0.01	42.67	0.68	4.69	3.82
49	Nebraskaland National Bank	North Platte, NE	Nebraskaland Financial Services Inc.	400.13	1.84	0.09	53.68	0.00	4.64	27.54
50	Citizens Bank & Trust Co.	Saint Paul, NE	Howard County Land and Cattle Co.	115.36	1.99	0.04	51.08	1.40	5.12	10.91
51	Heartland Bank	Bryant, AR	Rock Bancshares Inc.	186.01	2.24	0.12	51.09	20.13	5.35	14.83
52	Cache Valley Bank	Logan, UT	Cache Valley Banking Co.	488.02	8.20	0.66	27.16	17.17	4.52	48.83
53	Maxwell State Bank	Maxwell, IA	Dentel Bancorp.	25.12	2.32	0.00	32.24	0.00	5.06	-3.64
54	Horizon Bank	Waverly, NE		197.52	2.60	0.01	39.36	4.96	4.45	7.55
55	Bank of Glen Ullin	Glen Ullin, ND	Trinity Investments Inc.	42.47	2.37	0.01	46.94	6.08	5.17	2.94
56	Oak Creek Valley Bank	Valparaiso, NE	Valparaiso Enterprises Inc.	63.62	2.30	0.00	42.34	0.05	4.94	1.23
57	Guaranty Bank & Trust Company of Delhi, Louisiana	Delhi, LA	Delhi Bancshares Inc.	130.43	2.22	0.05	55.44	0.24	4.90	13.43
58	State Savings Bank	Creston, IA	Bedford Bancorp Inc.	85.82	1.91	0.53	62.31	2.24	6.05	70.00
59	Farmers State Bank	Marion, SD	First State Associates Inc.	63.08	1.79	0.00	58.40	2.59	4.93	21.00
60	NOA Bank	Duluth, GA		111.94	3.00	0.01	51.60	8.68	4.09	47.32
61	First National Bank IZard County	Calico Rock, AR	Wyatt Bancshares Inc.	143.74	2.45	-0.12	49.32	3.02	5.12	-0.46
62	Great Plains National Bank	Belfield, ND	Belfield Bancshares Inc.	160.50	2.14	0.01	44.83	0.43	4.50	13.41
63	Citizens State Bank of La Crosse	La Crosse, WI	Clayton Bankshares Inc.	112.03	2.60	0.00	50.19	2.14	4.50	11.74
64	Taylor County Bank	Campbellsville, KY	Taylor County Bancshares Inc.	156.11	2.15	0.09	51.33	6.06	4.88	15.08
65	First National Bank	George West, TX	Live Oak Bancshares Corp.	230.19	2.24	0.15	53.28	6.70	5.11	12.25
66	Liberty State Bank	Powers Lake, ND	Liberty Bancorp. Inc.	56.75	2.32	0.01	40.83	0.00	4.29	11.52
67	Bank of Las Vegas	Las Vegas	Las Vegas	205.18	2.18	0.26	51.23	2.73	5.12	10.55

Rank	Bank Name	State	Parent Corp.	Assets	ROA	FTE	ROTA	Assets	ROA	FTE
68	Bank of Union	El Reno, OK	Union City Corp.	381.17	2.23	0.63	37.00	19.61	5.07	17.42
69	Lusk State Bank	Lusk, WY	Bankers Capital Corp.	50.83	3.35	0.02	44.18	7.72	5.03	-0.48
70	Farmers Bank	Hardinsburg, KY	Farmers Bancshares Inc.	96.26	2.69	0.15	46.70	12.30	5.29	0.94
71	Sargent County Bank	Forman, ND	Sargent Bankshares Inc.	98.63	2.39	-0.03	34.34	0.00	4.75	-1.88
72	Farmers Exchange Bank	Cherokee, OK	Farmers Exchange Bancorp. Inc.	153.42	2.44	-0.14	48.13	7.32	4.57	9.70
73	State Bank of Wynnewood	Wynnewood, OK	Garvin County Bancshares Inc.	72.22	1.93	0.03	53.63	0.00	5.02	10.50
74	City Savings Bank & Trust Co.	De Ridder, LA	Louisiana Community Bancorp Inc.	217.29	2.31	0.11	58.94	2.21	5.59	5.88
75	American Bank & Trust	Wessington Springs, SD	Leackco Bank Holding Co. Inc.	378.14	2.12	0.11	57.40	8.10	4.89	18.76
76	Peoples-Webster County Bank	Red Cloud, NE	Peoples Bancorp.	68.04	2.39	0.48	43.89	0.96	4.60	13.54
77	Peoples State Bank	Cherryvale, KS	First Howard Bankshares Inc.	16.73	4.43	-0.06	45.45	16.14	7.10	-4.01
78	First National Bank of Las Animas	Las Animas, CO	First Bankshares of Las Animas Inc.	249.53	2.50	-0.60	54.34	7.13	4.82	-1.31
79	Peoples State Bank	Summit, SD	Northeast Bancorp Inc.	55.70	2.29	0.01	44.90	5.70	4.57	9.74
80	State Bank of Riverdale	Riverdale, NE	Riverdale Bancshares Inc.	68.15	1.85	0.02	59.63	0.02	4.54	27.85
81	Kennett National Bank	Kennett, MO	Kennett Bancshares Inc.	118.34	2.37	-1.10	67.91	6.40	5.59	-3.23
82	Goodfield State Bank	Goodfield, IL	Goodfield Financial Corp.	70.02	3.25	0.60	41.65	16.74	4.96	12.07
83	Capital Bank NA	Rockville, MD	Capital Bancorp Inc.	335.60	3.18	0.40	49.86	35.87	4.97	28.43
84	Treynor State Bank	Treynor, IA	Treynor Bancshares Inc.	219.82	2.72	0.12	60.79	9.30	4.57	20.42
85	TexasBank	Brownwood, TX		292.88	3.27	0.08	45.90	18.33	5.42	-0.89
86	Tilden Bank	Tilden, NE	Tilden Bancshares Inc.	76.85	1.80	0.22	53.56	15.17	5.13	20.38
87	Bank of Buffalo	Buffalo, KY	Buffalo Bancshares Inc.	74.53	3.26	0.08	31.12	11.69	4.72	1.23
88	Home State Bank	Royal, IA	Royal Bancshares Inc.	43.09	2.01	0.01	43.17	1.99	4.15	16.93
89	Great Plains National Bank	Elk City, OK	Great Plains Bancshares Inc.	395.10	2.43	0.14	60.71	9.51	6.09	7.62
90	1st Bank & Trust	Broken Bow, OK	Southeastern Bancshares Inc.	109.83	2.40	0.15	50.76	2.86	5.15	0.61
91	Premier Bank	Rock Valley, IA	Premier Holdings Ltd.	236.46	2.81	0.12	33.88	9.75	4.24	9.48
92	Farmers & Merchants Bank of Colby	Colby, KS	Security Bancshares Inc.	138.08	2.00	0.06	41.00	5.11	4.05	19.54
93	Cross River Bank	Teaneck, NJ	CRB Group Inc.	186.09	2.18	0.00	65.02	2.82	4.45	74.95
94	FirstBank	Antlers, OK	First Antlers Bancorp. Inc.	225.63	2.46	0.21	64.39	7.82	6.91	9.77
95	First Bank of Chandler	Chandler, OK	First Chandler Corp.	78.31	2.16	0.18	49.70	7.82	5.08	7.11
96	Center Point Bank and Trust Co.	Center Point, IA	Country Bancorp.	31.92	1.93	0.00	52.58	0.03	4.60	13.86
97	Brunswick State Bank	Brunswick, NE	BSB Bancshares Inc.	84.49	2.49	0.14	44.55	12.70	4.56	10.36
98	Panora State Bank	Panora, IA	Dentel Bancorp.	62.59	2.42	0.00	31.33	0.00	4.78	-7.06
99	Continental Bank	Salt Lake City, UT	Continental Bancorp.	113.70	9.80	0.93	29.33	16.12	14.18	5.71
100	Citizens State Bank of Cheney, Kansas	Cheney, KS	Citizens State Bancshares Inc.	51.23	2.32	0.05	49.58	0.49	5.20	-4.68

As of March 7, 2012.

FTE = Fully taxable equivalent.

ROATA = return on average tangible assets.

For the purposes of this ranking, SNL defined community banks as commercial banks with 60 or fewer offices, gross loans/assets greater than 33.3%, and credit card loans less than 50% of the loan portfolio.

Excludes banks with a parent over \$500M in assets, except for those whose parent grew to more than \$500M in 2011 but has not yet filed on a consolidated basis at the parent level.

Excludes industrial cooperative and trust chartered banks.

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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 2011 year regulatory data. All rankings metrics must be reported for the company to be included.

Source: SNL Financial