

By Sam Carr and Tyler Hall

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.

Click here to download a refreshable template containing the data from this chart.

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.

	performing co on financials for				1 in ass	ets						
Daseu	on financials for	the year end	led Dec. 31, 20	Total	ROATA							
Rank	Company	City, state	Parent	assets (\$M)	before tax (%)	avg Ioans (%)	ratio (%)	tang equity + LLR (%)	margin FTE (%)	growth rate (%)		
1	Amerasia Bank	Flushing, NY		268.30	3.34	0.00	38.37	3.23	5.87	21.90		
2		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		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		
	USNY Bank	Geneva, NY		109.54	2.09	0.00	52.74	3.30	4.93	27.74		
	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		

Article

BankMNSoutheastern Banc Group Inc.36Texas National Bank of JacksonvilleJacksonville, TXTexas National Bancorp.308.492.620.0840.404.624.758.737Kentucky Farmers Bank Corp.Ashland, KY170.393.700.1442.502.256.37-1.638Bank, TheJennings, LA Bank Corp.Bancshares Inc.155.702.21-0.0358.411.015.1114.9539Corydon State BankCorydon, IA BankDentel Bancorp.81.893.330.4821.5813.825.617.0040Farmers State Bank of Adams, MinnesotaAdams, MN TXAdams Bancshares Inc.82.922.300.2043.142.154.8711.3841Normangee State BankNormangee, TXTX84.852.130.1646.784.264.9615.0042Cowboy Bank of TexasMaypearl, TXMaypearl Bancshares Inc.50.982.400.3058.893.285.3414.00											
Integrame La Bank of Marker Manne, Mo Miles Bank of Alams, Miles 262.37 2.52 0.11 64.85 6.60 5.16 8.8 31 Bank of Marker Manne, Mo Miles Bancharse Inc. 216.87 1.99 0.11 54.99 9.10 5.10 5.10 5.61 35 First Southasts Harmony, First Bank of TX First Southasts Harmony, First Bank of TX 55.74 1.98 0.00 64.93 7.48 5.41 3.73 37 Forst National Bank of TX Tocas National Bank of TX Tocas National Bank of TX Tocas National Bank of TX Tocas National Bank of Cargotine, Data 1.57.0 2.21 0.03 5.841 1.01 5.11 4.45 38 Bank, The Bank of TX Banchares Inc. 1.82 3.31 0.46 2.12 1.33 0.48 2.13 1.16 4.678 4.87 1.13 40 Farres State Bank Normangee, TX Marres State Normangee, TX Marres State 4.48 4.49 3.28 5.33 1.48 3.24 1.33 <	22		Montgomore	Grant	174.70	2.66	0.31	A6.64	4.00	6.35	7.0
Bancharstinc Bancharstinc<		Montgomery	LA	Bancshares Inc.							
of Everest Banck 35 First Southars Inc. Struthastern Banc Groupine 85.74 1.98 0.0 64.93 7.48 5.41 9.73 36 Texs National Bank Groupine Astasonville Texs National Banc Groupines 3.68.9 2.62 0.08 40.40 4.62 4.75 6.37 -1.45 38 Bank Croupines Astandards Bank Croupines Astandards 17.33 3.70 0.14 4.250 2.25 6.37 -1.45 38 Bank The Coropones Astans, M Bencorp. 81.80 3.33 0.48 21.38 1.38.2 5.61 7.25 41 Normangee State Numanodes Adams, M Adams,				Bancshares Inc.							
Bank MN Subtracterm Bark Corp. Subtracterm Bark Corp. Subtracterm Bark Corp. Subtract Corp. 36 Toxas National Bank Corp. Jacksonville Jackson		of Everest		Bancshares Inc.							
Bank of Jackson/Unite TX Bancorp. Probability		Bank	MN	Southeastern Banc Group Inc.					7.48		37.7
Bank Corp. State Jennings, LA Bancshares Inc. 155.70 2.21 -0.03 58.41 1.01 5.11 14.5 38 Bank Adams, Bank Adams, Adams Bank Adams, Bank Sa.41 2.15 8.84 21.38 13.82 5.61 7.6 40 Farmers State Bank Adams, Minnesota Adams, Bancshares Inc. 82.92 2.30 0.20 43.14 2.15 4.87 11.3 Bank Mainnesota Margard Bank 82.92 2.30 0.20 43.14 2.15 4.87 11.3 Bank Mainnesota Margard Margard 50.9 5.34 14.0 2 Cowboy Bank of Bank Margard Savings Maynard, IA Agyette 49.95 2.46 0.29 42.11 4.36 5.00 5.31 1.32 Bank Mainal Bank Maynard, IA Fayette 29.95 2.46 0.29 42.11 4.86 4.83 5.31 1.4 Ba	36	Bank of			308.49	2.62	0.08	40.40	4.62	4.75	8.7
39 Corydon State Bank Corydon, IA Bancorp. Dentel Bancorp. 81.89 3.33 0.48 21.58 13.82 5.61 7.0 40 Farmers State Bank of Adams, Minnesota Adams, MN Bancshares Inc. S2.92 2.30 0.20 43.14 2.15 4.87 11.3 41 Normanges Bank Carboy Bank of X2 Cowboy Bank of Maynard Savings Maypeart, TX Maynard Savings Maypeart, TX Maynard Savings Maypeart, TX Maynard Savings Maynard, IA Bank Farstep State Bank Farstep State Maynard, IA Bank Farstep State Bank Cowboy Bank of Maynard, IA Bancorp. 90.92 2.46 0.29 42.11 4.36 5.10 5.37 44 Mainand Bank Toxas (Cir, TX 90.32 2.25 0.23 55.69 18.05 5.33 19.6 45 Maynard (JA Bank Creek, CA Corboy (Cir, TX 90.32 2.26 0.23 55.69 18.05 5.33 19.6 47 Utima Bank Winger, MN Minnesota Greek, CA Corboy (Cir, TX 90.32 2.20 0.01 42.67 0.66 4.69 3.6 48 Security State Bank Net Hastaland	37	/	Ashland, KY		170.39	3.70	0.14	42.50	2.25	6.37	-1.6
Bank Bancorp. 40 Farmers State Bank of Adams, Minnesota Adams, M Adams, Adams, M Adams, Bancshares Inc. 82.92 2.30 0.20 43.14 2.15 4.87 11.3 41 Normanges State Bank Normanges, Toxas Normanges, Bank Normanges, Bank 11.20 64.85 2.13 0.16 46.78 4.20 4.30 5.34 14.0 42 Cowboy Bank of Toxas Maypeart, TX Bank Maypeart, TX Bank Maypeart, TX Bank Maypeart, TX Bank 93.02 0.07 49.98 5.00 5.91 1.23 44 Mainland Bank Texas City, TX 0.03.2 2.54 0.12 57.00 9.73 5.40 10.0 45 BayCommercial Bank Kannal 123.85 2.25 0.23 55.69 18.05 5.33 19.4 40 Neinstak North Plate, Hancal Lassen, Lassen Since 123.85 2.25 0.23 55.69 18.05 5.35 14.4 50 Citizens Bank Saint Paul, NE <											14.9
Bank of Adams, Minnesota Bancshares Inc. 11 Normange State Normanges Normanges 1 Normanges 1 Normanges 1 Normanges 1		Bank		Bancorp.							
Bank TX T	40	Bank of Adams,	Adams, MN		82.92	2.30	0.20	43.14	2.15	4.87	11.3
Torxas Banck Net AmeriCroup Inc. 47.99 3.02 0.07 49.98 5.00 5.91 1.2.7 44 Mainland Bank Torxas City, TX 90.32 2.54 0.12 57.00 9.73 5.40 10.5 45 Maynard Savings Maynard, IA Fayette Bank 209.51 2.46 0.29 42.11 4.36 5.10 5.52 46 Bark Commercial Bank Wainutt Creek, CA Fayette Bank 209.61 3.99 1.04 45.06 4.45 4.83 5.61 47 Utima Bank Bank Winger, MN Innesota Financial Services of Winger Inc. 123.85 2.25 0.23 55.69 18.05 5.33 19.8 48 Socurity State Bank Sourity State Bank Sourity State Bank Saint Paul, NE Financial Services Inc. 115.36 1.99 0.04 51.08 1.40 5.12 10.5 50 Citizens Bank & Trust Co. Saint Paul, NE Rockatheres Inc. 115.36 1.99 0.04 51.08 1.40 5.12 4.85 52 Cache Valley Bank Logan, UT </td <td>41</td> <td>-</td> <td></td> <td></td> <td>84.85</td> <td>2.13</td> <td>0.16</td> <td>46.78</td> <td>4.26</td> <td>4.96</td> <td>15.0</td>	41	-			84.85	2.13	0.16	46.78	4.26	4.96	15.0
Bank The second se		Texas		Bancshares Inc.	50.98			58.89	3.28		14.0
45 Maynard Savings Bank Maynard, IA Bancorp. Fayette Bancorp. 49.95 2.46 0.29 42.11 4.36 5.10 5.3 46 Bay Commercial Bank Walnut Creek, CA 269.61 3.99 1.04 45.06 4.45 4.83 56.1 47 Ultima Bank Bank Winger, MN Hansola Financial Services of Winger Inc. 123.85 2.25 0.23 55.69 18.05 5.33 19.8 48 Security State Bank Sutherland, NE Old O'Brien Financial Services Inc. 79.28 2.70 0.01 42.67 0.68 4.69 3.8 49 Nebraskaland National Bank North Platte, NE Nebraskaland Hinancial Services Inc. 115.36 1.99 0.04 51.08 1.40 5.12 10.5 51 Heartland Bank Bryant, AR Banking Co. Book Banking Co. 115.36 1.99 0.04 51.08 1.40 5.12 48.62 53 Maxwell Jtate Bank Mawell, Jtate Banking Co. Book Banking Co. 12.24 0.12 51.09 2.013 5.31 48.62 54 Horizon Bank		Bank		AmeriGroup Inc.							1.2
Bank Bancorp. 46 Bay Commercial Bank Winut Creek, CA 269.61 3.99 1.04 45.06 4.45 4.83 56.1 47 Ultima Bank Winger, MN Services of Winger Inc. Financial Services of Winger Inc. 123.85 2.25 0.23 55.69 18.05 5.33 19.6 48 Security State Bank Sutherland, IA Old Orbien Banc SharesInc. 79.28 2.70 0.01 42.67 0.68 4.69 3.8 49 Nebraskaland North Plate, Netroskaland North Plate, Enancial Services Inc. 18.01 2.24 0.12 51.08 1.40 5.12 1.43 51 Heartland Bank Bryant, AR Bancoharses Inc. 186.01 2.24 0.12 51.09 20.13 5.35 14.85 52 Cache Valley Bank Logan, UT Bancoharses Inc. 186.01 2.24 0.12 51.09 2.013 5.35 44.85 53 Maxwell State Bank Maxwell Mancorp. Bancoharses Inc. 186.01 2.24 0.01				Farrett							
Bank Creek (A Creek (A Creek (A Creek (A Creek (A) Financial Services of Winger Inc. Solution (A)		Bank									
Minnesota Services of Winger Inc. Services of Winger Inc. Services of Winger Inc. 48 Security State Sutherland, IA Old Pärien Bank 79.28 2.70 0.01 42.67 0.68 4.69 3.6 49 Nebraskaland North Platte, National Bank North Platte, Nebraskaland North Platte, North Platte, Nebraskaland 400.13 1.84 0.09 53.68 0.00 4.64 27.5 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 10.5 51 Heartland Bank Bryant, AR Rock 186.01 2.24 0.12 51.09 20.13 5.35 14.8 52 Cache Valley Bank Logan, UT Cache Valley 488.02 8.20 0.66 27.16 17.17 4.52 48.62 53 Maxwell State Maxwell, IA Dentel 25.12 2.30 0.00 42.34 0.05 4.94 1.3 54 H		Bank	Creek, CA	Financial							
Bank IA Banc Shares Inc. 49 Nebraskaland North Plate, Nebraskaland 40.13 1.84 0.09 53.68 0.00 4.64 27.3 50 Citizens Bank & Trust Co. Saint Paul, NE Howard 115.36 1.99 0.04 51.08 1.40 5.12 10.3 51 Heartland Bank Bryant, AR Rock Bancshares Inc. 51.09 20.13 5.35 14.40 52 Cache Valley Bank Logan, UT Cache Valley 488.02 8.20 0.66 27.16 17.17 4.52 48.43 53 Maxwell State Bank Maxwell, IA Bancorp. Ports2 2.60 0.01 39.36 4.96 4.45 7.3 54 Horizon Bank Waverly, NE 197.52 2.60 0.01 39.36 4.96 4.45 7.3 55 Bank of Glen Ullin Glen Ullin, Trinity mexemments inc. 197.52 2.60 0.01 39.36 4.96 4.93 1.3 57 Gua		Minnesota		Services of Winger Inc.							
National Bank NE Financial Services Inc. Services Inc. 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 10.40 51 Heartland Bank Bryant, AR Rock Banchares Inc. 186.01 2.24 0.12 51.09 20.13 5.35 14.40 52 Cache Valley Bank Logan, UT Cache Valley 488.02 8.20 0.66 27.16 17.17 4.52 48.43 53 Maxwell State Maxwell, A Dentel Bancorp. 25.12 2.32 0.00 32.24 0.00 5.06 3.14 54 Horizon Bank Waverly, NE 197.52 2.60 0.01 39.36 4.96 4.45 7.2 55 Bank of Glen Ullin DID Tininty Tini	48	· · ·	IA	Banc Shares Inc.	79.28	2.70	0.01	42.67	0.68	4.69	3.8
Trust Co. County Land and Cattle Co. 51 Heartland Bank Bryant, AR Rock Bancshares Inc. 186.01 2.24 0.12 51.09 20.13 5.35 14.8 52 Cache Valley Bank Logan, UT Cache Valley Banking Co. 488.02 8.20 0.66 27.16 17.17 4.52 488.82 53 Maxwell State Bank Maxwell, IA Dentel Bankorp. 25.12 2.32 0.00 32.24 0.00 5.06 3.6 54 Horizon Bank Waverly, NE 197.52 2.60 0.01 39.36 4.96 4.45 7.2 55 Bank of Glen Ullin ND Glen Ullin, ND Trinity Investments Inc. 197.52 2.60 0.01 39.36 4.96 4.45 7.2 56 Oak Creek Valley Valparaio, ND Valparaio, Investments Inc. 10.42 2.30 0.00 42.34 0.05 4.94 10.2 57 Guaranty Bank & Trust Company of No Cursiana Delhi, LA Delhi Bancorp. 130.43 2.22 0.05 55.44 0.24 4.90 13.49	49			Financial	400.13	1.84	0.09	53.68	0.00	4.64	27.5
Bancshares Inc. Bancshares Inc. 52 Cache Valley Bank Logan, UT Cache Valley 488.02 8.20 0.66 27.16 17.17 4.52 488.82 53 Maxwell State Bank Maxwell, IA Bank Deritel Bancorp. 25.12 2.32 0.00 32.24 0.00 5.06 -3.6 54 Horizon Bank Waverly, NE 197.52 2.60 0.01 39.36 4.96 4.45 7.3 55 Bank of Glen Ullin Bank Marwell y Valparaiso, NE Valparaiso, Enterprises Inc. 63.62 2.30 0.00 42.34 0.05 4.94 1.12 57 Guaranty Bank & Trust Company of Delhi, Lusiana Delhi< Bancy Inc. 130.43 2.22 0.05 55.44 0.24 4.90 13.4 58 State Savings Bank Creston, IA Bedford Bancy Inc. 85.82 1.91 0.53 62.31 2.24 6.05 70.02 59 Farmers State Bank Marion, SD First State Bancshares Inc. 63.08 1.79 0.0	50		Saint Paul, NE	County Land	115.36	1.99	0.04	51.08	1.40	5.12	10.9
Banking Co. Banking Co. 53 Maxwell State Bank Maxwell, IA Banck Dentel Bancorp. 25.12 2.32 0.00 32.24 0.00 5.06 -3.60 54 Horizon Bank Waverly, NE 197.52 2.60 0.01 39.36 4.96 4.45 7.5 55 Bank of Glen Ullin, ND Glen Ullin, NP Trinity investments Inc. 42.47 2.37 0.01 46.94 6.08 5.17 2.55 60 Oak Creek Valley Bank Valparaiso NE Valparaiso Enterprises Inc. 63.62 2.30 0.00 42.34 0.05 4.94 1.2 57 Guaranty Bank & Trust Company of Delhi, Louisiana Delhi LA Bancshares Inc. Delhi 130.43 2.22 0.05 55.44 0.24 4.90 13.4 58 State Savings Bank Creston, IA Bancshares Inc. Bedford Bancorp Inc. 85.82 1.91 0.53 62.31 2.24 6.05 70.0 59 Farmers State Bank Marion, SD First State Banchares Inc. 63.0	51	Heartland Bank	Bryant, AR		186.01	2.24	0.12	51.09	20.13	5.35	14.8
Bank Bancorp. 54 Horizon Bank Waverly, NE 197.52 2.60 0.01 39.36 4.96 4.45 7.5 55 Bank of Glen Ullin, ND Trinity ND Trinity Alparaiso Enterprises Inc. 42.47 2.37 0.01 46.94 6.08 5.17 2.59 56 Oak Creek Valley Bank Valparaiso NE 63.62 2.30 0.00 42.34 0.05 4.94 1.2 57 Guaranty Bank & Trust Company of Delhi, Louisian Delhi, LA Delhi Bedford Bancorp Inc. 130.43 2.22 0.05 55.44 0.24 4.90 13.4 58 State Savings Bank Creston, IA Bedford Bancorp Inc. 85.82 1.91 0.53 62.31 2.24 6.05 70.0 59 Farmers State Bank Marion, SD First State Bancorp Inc. 63.08 1.79 0.00 58.40 2.59 4.93 21.0 60 NOA Bank Duluth, GA 111.94 3.00 0.01 51.60 86.88 <td></td> <td>,</td> <td></td> <td></td> <td></td> <td>8.20</td> <td>0.66</td> <td>27.16</td> <td>17.17</td> <td></td> <td></td>		,				8.20	0.66	27.16	17.17		
55 Bank of Glen Ullin, ND Trinity Investments Inc. 42.47 2.37 0.01 46.94 6.08 5.17 2.5 56 Oak Creek Valley Bank Valparaiso, NE Valparaiso, Enterprises Inc. 63.62 2.30 0.00 42.34 0.05 4.94 1.3 57 Guaranty Bank & Trust Company of Delhi, Louisiana Delhi, LA Delhi 130.43 2.22 0.05 55.44 0.24 4.90 13.4 58 State Savings Bank Creston, IA Bedford Bancorp Inc. 85.82 1.91 0.53 62.31 2.24 6.05 70.0 59 Farmers State Bank Marion, SD First State Bancorp Inc. 85.82 1.91 0.00 58.40 2.59 4.93 21.0 60 NOA Bank Duluth, GA 111.94 3.00 0.01 51.60 8.68 4.09 47.3 61 First National Bank Calico Rock, National Bank Belfield, ND Belfield Bancshares Inc. 143.74 2.45 -0.12 49.32 3.02 5.12 -0.4 62 Great Plains National Bank Belfield		Bank									
ND Investments Inc. 56 Oak Creek Valley Bank Valparaiso, NE Valparaiso, Enterprises Inc. 63.62 2.30 0.00 42.34 0.05 4.94 1.32 57 Guaranty Bank & Trust Company of Delhi, Louisiana Delhi Delhi 130.43 2.22 0.05 55.44 0.24 4.90 13.4 58 State Savings Bank Creston, IA Bedford Bancorp Inc. 85.82 1.91 0.53 62.31 2.24 6.05 70.02 59 Farmers State Bank Marion, SD First State Associates Inc. 63.08 1.79 0.00 58.40 2.59 4.93 21.02 60 NOA Bank Duluth, GA 111.94 3.00 0.01 51.60 8.68 4.09 47.33 61 First National Bank Calico Rock, National Bank Wyatt 143.74 2.45 -0.12 49.32 3.02 5.12 -0.4 62 Great Plains National Bank Belfield, ND Bancshares Inc. 160.50 2.14 0.01				Tripity							
Bank NE Enterprises Inc. 57 Guaranty Bank & Trust Company of Delhi, Louisiana Delhi, LA Delhi 130.43 2.22 0.05 55.44 0.24 4.90 13.4 58 State Savings Bank Creston, IA Bedford Bancorp Inc. 85.82 1.91 0.53 62.31 2.24 6.05 70.0 59 Farmers State Bank Marion, SD First State Associates Inc. 63.08 1.79 0.00 58.40 2.59 4.93 21.0 60 NOA Bank Duluth, GA 111.94 3.00 0.01 51.60 8.68 4.09 47.33 61 First National Bank Calico Rock, AR Wyatt 143.74 2.45 -0.12 49.32 3.02 5.12 -0.43 62 Great Plains Astional Bank Belfield, ND Bancshares Inc. 160.50 2.14 0.01 44.83 0.43 4.50 13.4 63 Citizens State Bank Of La Crosse Belfield Bancshares Inc. 160.50 2.14 0.01 44.83			ND	Investments Inc.							
Trust Company of Delhi, LouisianaBancshares Inc.58State Savings BankCreston, IA Bancorp Inc.Bedford Bancorp Inc.85.821.910.5362.312.246.0570.0259Farmers State BankMarion, SD Pirst State ARFirst State ARSociates Inc.63.081.790.0058.402.594.9321.0260NOA BankDuluth, GA111.943.000.0151.608.684.0947.3361First National BankCalico Rock, ARWyatt Bancshares Inc.143.742.45-0.1249.323.025.12-0.4262Great Plains National BankBelfield, ND Bancshares Inc.Belfield Bancshares Inc.160.502.140.0144.830.434.5011.3463Citizens State Bank La CrosseClayton Bancshares Inc.112.032.600.0050.192.144.5011.3464Taylor County BankFirst National BankGeorge West, KYTaylor County Bancshares Inc.156.112.150.0951.336.064.8815.0465First National BankGeorge West, NDTK Bancshares Corp.230.192.240.1553.286.705.1112.7566Liberty State Bank NDPowers Lake, NDNo.6752.320.0140.830.004.2911.55		Bank	NE	Enterprises Inc.							
Bancorp Inc.59Farmers State BankMarion, SDFirst State Associates Inc.63.081.790.0058.402.594.9321.0260NOA BankDuluth, GA111.943.000.0151.608.684.0947.3361First National Bank Izard CountyCalico Rock, ARWyatt143.742.45-0.1249.323.025.12-0.4262Great Plains National BankBelfield, ND Bancshares Inc.Belfield160.502.140.0144.830.434.5013.4263Citizens State Bank Cla CrosseLa Crosse, WI Bancshares Inc.112.032.600.0050.192.144.5011.1264Taylor County Bank MrTaylor County Bancshares Inc.156.112.150.0951.336.064.8815.0265First National BankGeorge West, TXLive Oak Bancshares Corp.230.192.240.1553.286.705.1112.2366Liberty State Bank NDPowers Lake, NDLiberty56.752.320.0140.830.004.2911.53		Trust Company of Delhi, Louisiana	, i	Bancshares Inc.							
Associates Inc. Associates Inc. 60 NOA Bank Duluth, GA 111.94 3.00 0.01 51.60 8.68 4.09 47.3 61 First National Bank Calico Rock, Izard County Wyatt 143.74 2.45 -0.12 49.32 3.02 5.12 -0.4 62 Great Plains National Bank Belfield, ND Belfield Bancshares Inc. 160.50 2.14 0.01 44.83 0.43 4.50 13.4 63 Citizens State Bank La Crosse, WI Clayton Bankshares Inc. 112.03 2.60 0.00 50.19 2.14 4.50 111.5 64 Taylor County Bank Campbellsville, KY Taylor County Bancshares Inc. 156.11 2.15 0.09 51.33 6.06 4.88 15.0 65 First National Bank George West, Live Oak 230.19 2.24 0.15 53.28 6.70 5.11 12.7 66 Liberty State Bank Powers Lake, ND Liberty Bancorp. Inc. 56.75 2.32 0.01		-		Bancorp Inc.							
61First National Bank Izard CountyCalico Rock, ARWyatt Bancshares Inc.143.742.45-0.1249.323.025.12-0.462Great Plains National BankBelfield, ND Bancshares Inc.Belfield Bancshares Inc.160.502.140.0144.830.434.5013.463Citizens State Bank of La CrosseLa Crosse, WI Clayton BankClayton Bankshares Inc.112.032.600.0050.192.144.5011.364Taylor County BankCampbellsville, KYTaylor County Bancshares Inc.156.112.150.0951.336.064.8815.065First National Bank KYGeorge West, IXLive Oak Bancshares Cop.230.192.240.1553.286.705.1112.366Liberty State Bank NDPowers Lake, NDLiberty56.752.320.0140.830.004.2911.3											
Izard CountyARBancshares Inc.62Great Plains National BankBelfield, ND Belfield, ND Bancshares Inc.160.502.140.0144.830.434.5013.463Citizens State Bank of La CrosseLa Crosse, WI Clayton Bankshares Inc.112.032.600.0050.192.144.5011.764Taylor County Bank Clayton Intervence BankCampbellsville, Taylor County Bancshares Inc.156.112.150.0951.336.064.8815.065First National Bank Clayton Intervence DCampbellsville, Bancshares Copp.230.192.240.1553.286.705.1112.766Liberty State Bank NDPowers Lake, NDLiberty56.752.320.0140.830.004.2911.5				Mustt							
National BankBancshares Inc.63Citizens State BankLa Crosse, WI Clayton Bankshares Inc.112.032.600.0050.192.144.5011.764Taylor County BankCampbellsville, KYTaylor County Bancshares Inc.156.112.150.0951.336.064.8815.065First National Bank TXGeorge West, TXLive Oak Bancshares Corp.230.192.240.1553.286.705.1112.266Liberty State Bank NDPowers Lake, Bancorp. Inc.Liberty56.752.320.0140.830.004.2911.5		Izard County	AR	Bancshares Inc.							
of La Crosse Bańkshares Inc. 64 Taylor County Bank Campbellsville, Taylor County KY 156.11 2.15 0.09 51.33 6.06 4.88 15.0 65 First National Bank George West, TX Live Oak 230.19 2.24 0.15 53.28 6.70 5.11 12.2 66 Liberty State Bank Powers Lake, ND Liberty 56.75 2.32 0.01 40.83 0.00 4.29 11.5		National Bank	-	Bancshares Inc.							
BankKYBancshares Inc.65First National BankGeorge West, Live Oak230.192.240.1553.286.705.1112.266Liberty State BankPowers Lake, Liberty56.752.320.0140.830.004.2911.5NDBancorp. Inc.		of La Crosse		Bankshares Inc.							
TX Bancshares Corp. 66 Liberty State Bank Powers Lake, Liberty 56.75 2.32 0.01 40.83 0.00 4.29 11.5 ND Bancorp. Inc.		Bank	KY Í	Bancshares Inc.							
ND Bancorp. Inc.			ТХ	Bancshares Corp.							
67 Bank of Las Vedas Las Vedas 205.18 2.18 0.26 51.23 2.73 5.12 10.5		,	ND	Bancorp. Inc.							
	67	Bank of Las Vegas	Las Vegas	Las Vegas	205.18	2.18	0.26	51.23	2.73	5.12	10.5

Article

	5000 01 205 1 2 gos	NM	Bancorp. Inc.	200110		0.20				
68	Bank of Union	El Reno, OK	Union City Corp.	381.17	2.23	0.63	37.00	19.61	5.07	17.4
69	Lusk State Bank	Lusk, WY	Bankers Capital Corp.	50.83	3.35	0.02	44.18	7.72	5.03	-0.4
70	Farmers Bank	Hardinsburg, KY	Farmers Bancshares Inc.	96.26	2.69	0.15	46.70	12.30	5.29	0.9
71	Sargent County Bank	Forman, ND	Sargent Bankshares Inc.	98.63	2.39	-0.03	34.34	0.00	4.75	-1.8
72	Farmers Exchange Bank	Cherokee, OK	Farmers Exchange Bancorp. Inc.	153.42	2.44	-0.14	48.13	7.32	4.57	9.7
73	State Bank of Wynnewood	Wynnewood, OK	Garvin County Bancshares Inc.	72.22	1.93	0.03	53.63	0.00	5.02	10.5
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	5.8
75	American Bank & Trust	Wessington Springs, SD	Leackco Bank Holding Co. Inc.	378.14	2.12	0.11	57.40	8.10	4.89	18.7
76	Peoples-Webster County Bank	Red Cloud, NE	Peoples Bancorp.	68.04	2.39	0.48	43.89	0.96	4.60	13.5
77	Peoples State Bank	Cherryvale, KS	First Howard Bankshares Inc.	16.73	4.43	-0.06	45.45	16.14	7.10	-4.0
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	-1.3
79	Peoples State Bank	Summit, SD	Northeast Bancorp Inc.	55.70	2.29	0.01	44.90	5.70	4.57	9.7
80	State Bank of Riverdale	Riverdale, NE	Riverdale Bancshares Inc.	68.15	1.85	0.02	59.63	0.02	4.54	27.8
81	Kennett National Bank	Kennett, MO	Kennett Bancshares Inc.	118.34	2.37	-1.10	67.91	6.40	5.59	-3.2
82	Goodfield State Bank	Goodfield, IL	Goodfield Financial Corp.	70.02	3.25	0.60	41.65	16.74	4.96	12.0
83	Capital Bank NA	Rockville, MD	Capital Bancorp Inc.	335.60	3.18	0.40	49.86	35.87	4.97	28.4
84	Treynor State Bank	Treynor, IA	Treynor Bancshares Inc.	219.82	2.72	0.12	60.79	9.30	4.57	20.4
85	TexasBank	Brownwood, TX		292.88	3.27	0.08	45.90	18.33	5.42	-0.8
86	Tilden Bank	Tilden, NE	Tilden Bancshares Inc.	76.85	1.80	0.22	53.56	15.17	5.13	20.3
87	Bank of Buffalo	Buffalo, KY	Buffalo Bancshares Inc.	74.53	3.26	0.08	31.12	11.69	4.72	1.2
	Home State Bank	Royal, IA	Royal Bancshares Inc.	43.09	2.01	0.01	43.17	1.99	4.15	16.9
89	Great Plains National Bank	Elk City, OK	Great Plains Bancshares Inc.	395.10	2.43	0.14	60.71	9.51	6.09	7.0
	1st Bank & Trust	Broken Bow, OK	Southeastern Bancshares Inc.	109.83	2.40	0.15	50.76	2.86	5.15	0.6
	Premier Bank	Rock Valley, IA	Premier Holdings Ltd.	236.46	2.81	0.12	33.88	9.75	4.24	9.4
	Farmers & Merchants Bank of Colby		Security Bancshares Inc.	138.08	2.00	0.06	41.00	5.11	4.05	19.5
	Cross River Bank	Teaneck, NJ	CRB Group Inc.	186.09	2.18	0.00	65.02	2.82	4.45	74.9
	FirstBank	Antlers, OK	First Antlers Bancorp. Inc.	225.63	2.46	0.21	64.39	7.82	6.91	9.7
	First Bank of Chandler		First Chandler Corp.	78.31	2.16	0.18	49.70	7.82	5.08	7.1
	Center Point Bank and Trust Co.	Center Point, IA	Bancorp.	31.92	1.93	0.00	52.58	0.03	4.60	13.8
	Brunswick State Bank	Brunswick, NE	BSB Bancshares Inc.	84.49	2.49	0.14	44.55	12.70	4.56	10.3
98	Panora State Bank	Panora, IA	Dentel Bancorp.	62.59	2.42	0.00	31.33	0.00	4.78	-7.0
99	Continental Bank	Salt Lake City, UT	Continental Bancorp.	113.70	9.80	0.93	29.33	16.12	14.18	5.7
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	-4.6

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. 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