

Community bank earnings recap: \$1B to \$5B in assets

Earnings reported up to April 22

Rank	Company name (ticker)	City, state	Total assets Q1'16 (\$B)	YOY operating revenue growth (%)	YOY EPS growth (%)	ROAA		Net interest margin	
						(%)	YOY trend	(%)	YOY trend
Highest operating revenue growth									
1	Farmers National Banc Corp. (FMNB)	Canfield, OH	1.86	66.63	50.00	1.03	▲	4.05	▲
2	Pacific Premier Bancorp Inc. (PPBI)	Irvine, CA	3.56	53.90	266.67	1.04	▲	4.43	▲
3	National Commerce Corp. (NCOM)	Birmingham, AL	1.74	51.68	36.00	0.94	▲	4.19	▼
4	WashingtonFirst Bankshares Inc. (WFBI)	Reston, VA	1.76	49.90	14.29	0.93	▲	3.56	▼
5	Bear State Financial Inc. (BSF)	Little Rock, AR	1.92	32.05	28.57	0.70	▲	3.98	▲
6	Pacific Continental Corp. (PCBK)	Eugene, OR	1.97	25.84	75.00	1.12	▲	4.21	▲
7	BSB Bancorp Inc. (BLMT)	Belmont, MA	1.92	25.50	75.00	0.54	▲	2.53	▲
8	Southwest Bancorp Inc. (OKSB)	Stillwater, OK	2.36	25.39	-58.33	0.32	▼	3.52	▲
9	Farmers Capital Bank Corp. (FFKT)	Frankfort, KY	1.77	24.14	60.78	1.40	▲	3.36	▲
10	Republic First Bancorp Inc. (FRBK)	Philadelphia, PA	1.48	24.04	200.00	0.30	▲	3.35	▲
Lowest operating revenue growth									
1	Wilshire Bancorp Inc. (WIBC)	Los Angeles, CA	4.72	-8.48	-29.17	1.12	▼	3.52	▼
2	AmeriServ Financial Inc. (ASRV) ¹	Johnstown, PA	1.12	-4.37	NM	-0.45	▼	3.31	▼
3	Monarch Financial Holdings Inc. (MNRK)	Chesapeake, VA	1.21	-3.18	17.24	1.43	▲	4.22	▼
4	Fidelity Southern Corp. (LION)	Atlanta, GA	4.10	-2.13	-60.00	0.46	▼	3.23	▼
5	Nicolet Bankshares Inc. (NCBS)	Green Bay, WI	1.24	-1.62	-18.57	0.88	▼	3.91	▼
6	Old Second Bancorp Inc. (OSBC)	Aurora, IL	2.12	-0.95	22.22	0.63	▼	3.23	▲
7	Citizens Holding Co. (CIZN)	Philadelphia, MS	1.00	-0.92	-6.06	0.62	▼	3.02	▼
8	Hanmi Financial Corp. (HAFC)	Los Angeles, CA	4.31	-0.06	31.43	1.40	▲	3.96	▲
9	Waterstone Financial Inc. (WSBF)	Wauwatosa, WI	1.74	0.01	55.56	0.89	▲	2.52	▲
10	CoBiz Financial Inc. (COBZ)	Denver, CO	3.36	0.96	0.00	0.88	▼	3.71	▼
Median*				6.57	8.11	0.89	▲	3.48	▼

Data compiled April 25, 2016.

Analysis limited to top 10 banks and thrifts traded on the Nasdaq, NYSE or NYSE MKT with the highest and lowest year-over-year operating revenue growth for the quarter ended March 31, 2016. Only companies with total assets between \$1 billion and \$5 billion as of March 31, 2016, that reported earnings up to April 22 are shown.

All data shown is for the quarter ended March 31, 2016.

¹ The EPS was a loss of 7 cents per share for the quarter ended March 31, 2016, compared to a gain of 7 cents per share for the year-ago quarter.

* Median for all major exchange-traded banks and thrifts with assets between \$1 billion and \$5 billion that have reported earnings up to April 22.

Data is based on GAAP filings.

ROAA = return on average assets; EPS = diluted earnings per share after extraordinary items, if applicable; NM = not meaningful

Source: SNL Financial, an offering of S&P Global Market Intelligence