

Community bank earnings recap: Less than \$1B in assets

Earnings reported up to Oct. 28

Rank	Company name (ticker)	City, state	Total assets Q3'16 (\$B)	As of quarter ended Sept. 30, 2016					
				Net interest margin		ROAA		Efficiency ratio	
				(%)	YOY trend [^]	(%)	YOY trend [^]	(%)	YOY trend [^]
1	Marlin Business Services Corp. (MRLN)	Mount Laurel, NJ	0.87	8.06	▼	2.03	▼	54.94	▲
2	First US Bancshares Inc (FUSB)	Thomasville, AL	0.60	5.20	▼	0.37	▼	82.65	▼
3	Community West Bancshares (CWBC)	Goleta, CA	0.66	4.84	▲	0.91	▼	70.59	▲
4	FS Bancorp Inc. (FSBW)	Mountlake Terrace, WA	0.83	4.55	▼	1.72	▲	64.17	▼
5	United Security Bancshares (UBFO)	Fresno, CA	0.78	4.29	▲	1.07	▲	58.91	▲
6	Ohio Valley Banc Corp. (OVBC)	Gallipolis, OH	0.97	4.24	▼	0.16	▼	78.15	▲
7	Plumas Bancorp (PLBC)	Quincy, CA	0.66	4.22	▲	1.24	▲	58.00	▼
8	Sound Financial Bancorp Inc. (SFBC)	Seattle, WA	0.57	4.19	▲	1.05	▲	68.22	▼
9	Anchor Bancorp (ANCB) ¹	Lacey, WA	0.44	4.16	▲	0.53	▲	82.91	▼
10	Southwest Georgia Financial Corp. (SGB)	Moultrie, GA	0.44	4.12	▼	0.89	▲	74.71	▲
11	Northeast Bancorp (NBN) ¹	Lewiston, ME	0.99	4.11	▼	0.71	▼	73.45	▲
12	Union Bankshares Inc. (UNB)	Morrisville, VT	0.67	4.08	▼	1.39	▲	67.41	▲
13	HMN Financial Inc. (HMNF)	Rochester, MN	0.69	4.05	▲	0.85	▲	71.43	▼
14	Parke Bancorp Inc. (PKBK)	Sewell, NJ	0.95	3.83	▼	1.65	▲	47.44	▲
15	SB Financial Group Inc. (SBFG)	Defiance, OH	0.80	3.82	▼	1.28	▲	67.68	▲
16	Citizens First Corp. (CZFC)	Bowling Green, KY	0.44	3.78	▼	1.03	▲	66.00	▼
17	Home Federal Bancorp Inc. of La. (HFBL) ¹	Shreveport, LA	0.39	3.78	▲	1.04	▲	62.15	▼
18	United Bancorp Inc. (UBCP)	Martins Ferry, OH	0.43	3.76	▲	0.88	▲	73.07	▲
19	Commerce Union Bancshares Inc. (CUBN)	Brentwood, TN	0.92	3.75	▼	0.80	▼	75.56	▲
20	Bank of the James Financial Group Inc. (BOTJ)	Lynchburg, VA	0.56	3.74	▼	0.76	▼	74.15	▲
	Median*			3.59	▼	0.84	▲	72.69	▲

Data compiled Oct. 31, 2016.

Analysis limited to top 20 banks and thrifts by net interest margin for the quarter ended Sept. 30, 2016. Only companies trading on the Nasdaq, NYSE or NYSE MKT with total assets below \$1 billion as of Sept. 30, 2016, that reported earnings up to Oct. 28 are included. Companies are ranked by actual net interest margin values, not the values rounded to two decimal places.

Data is for the quarter ended Sept. 30, 2016, and is based on GAAP filings.

[^] The YOY comparison represents the change in actual values, not the change in values rounded to two decimal places.

* Median for all major exchange-traded banks and thrifts with assets below \$1 billion that have reported earnings up to Oct. 28.

¹ The quarter ended Sept. 30, 2016, is the fiscal first quarter of 2017 for the company.

ROAA = return on average assets; YOY = year-over-year

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