

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

Earnings reported up to July 22

Rank	Company name (ticker)	City, state	Total assets Q2'16 (\$B)	YOY operating revenue change (%)	YOY EPS change (%)	ROAA		Net interest margin	
						(%)	YOY trend [^]	(%)	YOY trend [^]
Highest operating revenue growth									
1	HarborOne Bancorp Inc. (MHC) (HONE) ¹	Brockton, MA	2.27	83.51	NA	-0.12	▼	2.80	▲
2	Nicolet Bankshares Inc. (NCBS)	Green Bay, WI	2.26	64.67	-40.91	0.67	▼	3.74	▲
3	WashingtonFirst Bankshares Inc. (WFBI)	Reston, VA	1.85	64.16	25.00	0.98	▲	3.42	▼
4	Farmers National Banc Corp. (FMNB)	Canfield, OH	1.93	58.06	375.00	1.06	▲	4.04	▲
5	Entegra Financial Corp. (ENFC)	Franklin, NC	1.19	36.97	-93.10	0.41	▼	3.33	▲
6	Bear State Financial Inc. (BSF)	Little Rock, AR	1.99	36.17	50.00	0.94	▲	3.85	▲
7	Pacific Premier Bancorp Inc. (PPBI)	Irvine, CA	3.60	32.38	2.78	1.17	▼	4.46	▲
8	First Internet Bancorp (INBK)	Fishers, IN	1.70	28.15	14.00	0.71	▼	2.38	▼
9	Preferred Bank (PFBC)	Los Angeles, CA	2.92	26.28	10.91	1.25	▼	3.83	▼
10	BSB Bancorp Inc. (BLMT)	Belmont, MA	1.98	24.32	83.33	0.61	▲	2.49	▲
Highest operating revenue decline									
1	1st Constitution Bancorp (FCCY)	Cranbury, NJ	1.07	-10.96	-3.45	0.94	▲	3.84	▼
2	LCNB Corp. (LCNB)	Lebanon, OH	1.31	-4.65	-9.38	0.91	▼	3.39	▼
3	Farmers Capital Bank Corp. (FFKT)	Frankfort, KY	1.75	-2.72	6.82	0.80	▲	3.28	▼
4	AmeriServ Financial Inc. (ASRV)	Johnstown, PA	1.14	-2.37	0.00	0.48	▼	3.25	▼
5	Community Trust Bancorp Inc. (CTBI)	Pikeville, KY	3.90	-1.30	-7.04	1.19	▼	3.69	▼
6	American National Bankshares Inc. (AMNB)	Danville, VA	1.60	-0.64	42.42	1.03	▲	3.45	▼
7	Citizens & Northern Corp. (CZNC)	Wellsboro, PA	1.23	-0.48	-11.11	1.26	▼	3.50	▼
Median*				8.11	6.82	0.92	▼	3.46	▼

Data compiled July 25, 2016.

Analysis limited to top 10 banks and thrifts with the highest year-over-year operating revenue growth and all institutions with a year-over-year operating revenue decline for the quarter ended June 30, 2016. Only companies trading on the Nasdaq, NYSE or NYSE MKT with total assets between \$1 billion and \$5 billion as of June 30, 2016, that reported earnings up to July 22 are included.

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

[^] The year-over-year 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 between \$1 billion and \$5 billion that have reported earnings up to July 22.

¹ HarborOne's mutual holding company IPO date is June 30, 2016, therefore, the year-ago EPS data is not available.

EPS = diluted earnings per share after extraordinary items, if applicable; ROAA = return on average assets

YOY = year over year; NA = not available

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