

Public banks, thrifts with large increases in technology, communication expenses
Ranked by QOQ growth in Q2'14 technology and communication expense

Company (ticker)	City, state	Total assets (\$M)	Tech & communication expense growth, QOQ (%)		Tech & communication expense/operating expense (%)		Efficiency ratio (%)		ROATA (%)	
			Q2'14	Q2'14	Q2'14	Q1'14	QOQ	Q2'14	Q1'14	Q2'14
FNBPA Bancorp Inc. (FNBPA)	Port Allegany, PA	95.7	3,050.00	9.72	0.30	9.42	76.51	73.85	0.78	0.87
Canandaigua National Corp. (CNND)	Canandaigua, NY	2,087.0	374.86	14.20	2.98	11.22	68.04	69.33	0.94	0.84
CNB Corp. (CNBZ)	Cheboygan, MI	246.4	282.14	5.22	1.62	3.60	106.02	67.82	0.31	1.01
Bay Commercial Bank (BCML)	Walnut Creek, CA	509.5	256.36	13.66	7.28	6.38	96.08	64.71	1.52	0.63
First Keystone Corp. (FKYS)	Berwick, PA	892.8	236.14	5.01	1.61	3.40	68.03	61.33	1.28	1.07
Wavel Bank (MHC) (WAWL)	Garfield, NJ	78.6	198.46	18.10	6.05	12.05	177.48	161.90	-2.13	-1.29
UNB Corp. (UNPA)	Mount Carmel, PA	124.6	179.31	8.99	3.23	5.76	99.34	100.11	-0.03	0.90
Suncrest Bank (SBKK)	Visalia, CA	160.6	155.26	7.09	3.00	4.09	93.06	91.67	0.11	0.12
GNB Financial Services Inc. (GNBF)	Gratz, PA	212.6	154.29	7.09	3.49	3.60	63.84	56.63	0.95	1.03
JTNB Bancorp Inc. (JTNB)	Jim Thorpe, PA	167.6	132.84	13.49	5.93	7.57	82.57	80.60	0.47	0.49
Pinnacle Bankshares Corp. (PPBN)	Altavista, VA	357.9	131.21	11.59	5.49	6.10	82.49	76.08	0.52	0.70
Pan American Bank (PAMB)	Los Angeles, CA	38.0	123.91	13.29	5.18	8.11	138.64	135.99	-2.18	-2.33
CNB Financial Services Inc. (CBFC)	Berkeley Springs, WV	286.2	123.03	14.56	6.81	7.75	75.10	75.95	0.68	0.49
Capac Bancorp Inc. (CPBP)	Capac, MI	235.5	111.25	9.28	4.56	4.71	77.17	91.52	0.76	0.39
Huron Valley State Bank (HVLM)	Milford, MI	93.4	105.80	19.94	9.80	10.14	71.77	75.13	0.69	0.52
Cascade Bancorp (CACB)	Bend, OR	2,288.4	103.16	11.69	9.03	2.66	94.58	85.09	-1.05	0.28
Fidelity D & D Bancorp Inc. (FDDB)	Dunmore, PA	650.3	79.47	5.69	3.16	2.54	63.97	66.72	1.00	0.91
Vibra Bank (VBBK)	Chula Vista, CA	150.6	78.90	11.44	6.37	5.06	101.49	97.49	-0.07	0.14
Citizens Financial Services Inc. (CZFS)	Mansfield, PA	914.2	78.23	4.42	2.44	1.98	49.85	51.97	1.51	1.42
KS Bancorp Inc. (KSBI)	Smithfield, NC	308.6	75.00	15.25	8.57	6.68	87.73	90.42	0.29	0.22

As of Oct. 17, 2014.

ROATA = return on average tangible assets

Includes institutions for which tech and communication expense was available for the relevant period within public filings.

Source: SNL Financial

