

**Public banks, thrifts with highest technology, communication expenses**  
**Ranked by highest tech and communication expense as percentage of total assets**

Company (ticker)	City, state	Total assets (\$M)	Tech and communication expense/total assets (%)		Efficiency ratio (%)		ROATA (%)	
			Q2'14	Q1'14	Q2'14	Q1'14	Q2'14	Q1'14
BOL Bancshares Inc. (BOLB)	New Orleans, LA	81.0	0.30	0.25	117.40	101.08	-0.78	-0.09
Pan American Bank (PAMB)	Los Angeles, CA	38.0	0.26	0.11	138.64	135.99	-2.18	-2.33
Wawel Bank (MHC) (WAWL)	Garfield, NJ	78.6	0.25	0.08	177.48	161.90	-2.13	-1.29
California Business Bank (CABB)	Los Angeles, CA	83.3	0.20	0.27	170.88	229.31	-2.73	-8.10
Bank Reale (BKRL)	Pasco, WA	39.4	0.20	0.24	92.11	90.57	0.06	-4.25
Commerce Bank of Temecula Valley (CKTM)	Murrieta, CA	64.2	0.20	0.20	79.71	95.93	1.03	0.08
First Federal of South Carolina FSB (MHC) (FSGB)	Walterboro, SC	74.0	0.20	0.16	99.90	92.33	NA	NA
Peoples Financial Corp. (PFBX)	Biloxi, MS	739.2	0.19	0.16	87.32	83.91	0.18	0.31
Mother Lode Bank (MOLB)	Sonora, CA	64.3	0.18	0.16	118.31	102.20	-0.98	-0.08
SouthCrest Financial Group Inc. (SCSG)	Peachtree City, GA	562.7	0.17	0.14	105.86	109.71	-0.66	-0.66
Westbury Bancorp Inc. (WBB)	West Bend, WI	556.5	0.16	0.19	93.00	102.98	0.05	-1.32
Monarch Community Bancorp Inc. (MCBF)	Coldwater, MI	188.8	0.16	0.17	92.30	100.45	0.10	0.04
Blackhawk Bancorp Inc. (BHWB)	Beloit, WI	594.6	0.16	0.16	71.05	79.73	0.67	0.50
Huron Valley State Bank (HVLM)	Milford, MI	93.4	0.16	0.08	71.77	75.13	0.69	0.52
First Mountain Bank (FMBP)	Big Bear Lake, CA	134.8	0.15	0.14	95.49	86.29	0.21	0.66
Metro Bancorp Inc. (METR)	Harrisburg, PA	2,868.9	0.15	0.15	71.85	73.57	0.72	0.71
Town Center Bank (TCNB)	New Lenox, IL	106.1	0.15	0.16	93.10	95.38	0.63	0.04
Sutter Community Bank (SUTB)	Yuba City, CA	66.9	0.15	0.13	101.49	103.57	0.11	0.12
Damariscotta Bankshares Inc. (DMSQ)	Damariscotta, ME	168.8	0.14	0.15	80.52	89.37	0.43	0.22
Manhattan Bancorp (MNHN)	El Segundo, CA	497.3	0.14	0.13	94.01	118.54	0.18	-1.31

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

