
Top Performing Mid-Size Banks (June, 2012)

Part 2: Banks, Savings Institutions, and BHCs with assets between \$1 billion and \$10 billion

Banks in the mid-size category are sometimes considered to be challenged by not being big enough to have real economies of scale and being too big to still have the “local bank” touch. Many of these banks would disagree with that assessment, and their 2011 financial results supports this view, at least on the upward side. Last year, the mid-size top performers had a higher return on average equity and higher return on average assets than the top performers over \$10 billion.

About CPG

Capital Performance Group is a management consultancy that provides strategy, marketing, finance, risk management, and distribution planning services to help financial services companies become top performers. CPG is a unique collaboration of individuals with extensive industry experience and an unwavering commitment to helping our clients achieve success. CPG provides clients with the information, tools, and insights needed to drive sustained high performance, make decisions with confidence, and accomplish more. Visit us at www.capitalperform.com.

Group—our long-time partner in preparing the ABA Banking Journal bank performance rankings—observed that these banks carefully controlled their balance sheets in the difficult low-rate environment.

As noted in Part 1, the traditional two-part top-performer analysis was expanded to three groups of banks: large, mid-size, and community banks.

The “large” category includes institutions of \$10 billion in assets or more. “Mid-size” covers banks and savings institutions between \$1 billion and \$10 billion, and “community” (to be posted mid June) refers to those with assets of under \$1 billion. The reclassification was prompted in large measure by the Dodd-Frank Act, which made \$10 billion a trigger point for numerous stipulations.

In this online report, you can read or download the analysis as it appears in the May 2012 print publication. Expanded ranking and summary tables also appear below showing data for the top 100 institutions in the “public” and “private/foreign-owned” categories.

May issue Top Performer article

Expanded rankings of the top 100 publicly traded banks, savings institutions, and BHCs with assets between \$1 billion and \$10 billion (excel)

Expanded rankings of the top 100 private and foreign-owned banks and savings institutions with assets of \$10 billion and up (excel)

Expanded table of Summary Statistics for mid-size banks (excel)

Banking's Top Performers 2012

Part I: Banks, Savings Institutions, and BHCs with assets over \$10 billion

[This article was posted on June 11, 2012, on the website of ABA Banking Journal, www.ababj.com.]