

Top Performing Community Banks—The full list (June, 2012)

Part 3: Banks, Savings Institutions, and BHCs with assets up to \$1 billion

If you've been following our Pass-the-Aspirin dialogue about community bank relevance, you know that the group as a whole feels very relevant. They also face steep challenges. Among those pointed out by analysts Vanessa Mambrino and Nick Robin of Capital Performance Group—our long-time partner in preparing the ABA Banking Journal bank performance rankings—are compliance costs, sluggish loan growth, and diminished revenues. All three did have an impact on the overall performance of the sector, but despite the challenges, many community banks were profitable, particularly those in the agricultural regions of the country.

As noted in earlier reports, our traditional two-part top-performer analysis was expanded this year 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" 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 June 2012 print publication. Expanded ranking and summary tables also appear below showing data for the top 100 institutions in four categories on a consolidated reporting basis. Also, we show the top 100 institutions in four categories on a charter reporting basis. Finally, note the four online-only mini-profiles of top-performing community banks.

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 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 them at www.capitalperform.com.

• View the rankings of the top 100 community banks and thrifts by ROE on a CONSOLIDATED basis in four categories:

Non SubS banks and thrifts under \$100 million in assets (xls)

Non SubS banks and thrifts between \$100 million and \$1 billion in assets (xls)

S corp banks and thrifts under \$100 million in assets (xls)

S corp banks and thrifts between \$100 million and \$1 billion in assets (xls)

Summary statistics (xls)

• View the rankings of the top 100 community banks and thrifts by ROE on a CHARTER basis in four categories:

Non SubS banks and thrifts under \$100 million in assets (xls)

Non SubS banks and thrifts between \$100 million and \$1 billion in assets (xls)

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S corp banks and thrifts between \$100 million and \$1 billion in assets (xls)

Summary statistics (xls)

• Mini profiles of four of the top-ranked banks

Banking's Top Performers, 2012: BANK OF MONTGOMERY

Banking's Top Performers, 2012: THE FEDERAL SAVINGS BANK

Banking's Top Performers, 2012: OXFORD BANK CORP.

Banking's Top Performers, 2012: BANK 7

Ranking methodology

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