

SNAPSHOT

Slow and Steady Wins the Race

{TOP 200 COMMUNITY BANKS AND THRIFTS RANKED BY 3-YEAR AVERAGE ROE}

It wasn't long ago that banks in slow-growth states such as Pennsylvania and New York were seen as laggards because they couldn't keep pace with their counterparts in go-go markets like Florida, Arizona and Nevada. But the real estate collapse has left many banks in those once-thriving markets severely hobbled, and now banks in areas that never quite boomed, and, therefore, never went bust, are emerging as the industry's stars.

Of the top 200 community banks at Dec. 31, 24 were in Pennsylvania, according to an analysis of data compiled for *U.S. Banker* by SNL Financial LC, up from eight a year earlier. Only California, has as many as 20 banks and thrifts ranked among the top 200—and most are in Northern California, far removed from the battered Inland Empire region. Other states well represented in this year's top 200 are Virginia and New York, with 13; and West Virginia and Illinois, with eight each.

Still, as the data show, even the healthiest community banks are weakening. Only three of the top 10 banks reported that their return on equity had increased between Dec. 31, 2007 and Dec. 31, 2008. And if there's one thing banks have learned from the financial crisis, it's that their fortunes can turn in a hurry. Five banks ranked in the top 65 a year ago, including No. 2 Silver State Bank, have since failed. —By Alan Kline

Rank/Institution	Location	Total Assets (\$000)	Market Value (\$M)	Closing Price (\$)	ROE 2007 (%)	3-YR Avg. ROE (%)	Net Interest Margin (%)	Net Income (\$000)	Total Non-Interest Income (\$000)	ROAA (%)	Efficiency Ratio (%)	Profit Margin (%)
1 HBancorporation, Inc.	Lawrenceville, IL	83,810	NA	NA	33.10	26.10	4.67	2,174	196	2.75	56.98	56.55
2 West Suburban Bancorp, Inc.	Lombard, IL	1,867,420	167.7	390.00	15.43	21.91	3.58	16,816	26,465	0.90	65.27	22.20
3 Suffolk Bancorp	Riverhead, NY	1,582,819	239.7	24.99	21.79	21.81	4.75	24,688	10,902	1.59	53.11	41.97
4 Community Bank of Parkersburg	Parkersburg, WV	224,275	19.9	119.00	20.11	20.89	3.57	3,536	2,486	1.59	63.12	33.38
5 F.N.B.C. of La Grange, Inc.	Hinsdale, IL	470,812	NA	NA	15.21	20.10	4.28	5,732	5,106	1.23	71.69	24.85
6 Mission Bancorp	Bakersfield, CA	184,646	29.6	25.00	14.71	19.98	5.33	2,767	1,757	1.67	49.36	44.88
7 Northern California Bancorp, Inc.	Monterey, CA	306,201	3.1	1.70	10.67	19.90	2.87	1,462	3,888	0.54	79.83	5.64
8 Chesapeake Bancorp	Chestertown, MD	89,229	12.1	34.00	10.94	19.72	4.42	1,017	534	1.13	47.32	23.65
9 Smithtown Bancorp, Inc.	Hauppauge, NY	1,865,390	147.5	12.50	16.73	19.59	3.62	15,723	9,282	1.05	52.07	41.83
10 Sierra Bancorp	Porterville, CA	1,326,292	113.2	11.69	12.86	19.30	4.98	13,413	15,558	1.05	48.04	23.35
11 First Bank of Delaware	Wilmington, DE	116,202	13.4	1.18	13.47	19.20	9.28	5,055	17,530	4.14	57.46	27.51
12 Cass Information Systems, Inc.	Bridgeton, MO	885,228	294.3	31.94	18.24	19.01	5.34	19,006	52,618	2.06	66.90	27.43
13 First South Bancorp, Inc.	Washington, NC	875,855	102.3	10.50	12.53	18.77	4.30	10,988	10,067	1.22	52.33	38.65
14 BEO Bancorp	Heppner, OR	227,994	9.3	10.50	16.11	18.36	5.76	2,047	2,061	0.94	59.23	20.07
15 First Bancorp, Inc.	Lebanon, VA	998,736	207.6	50.00	15.83	18.18	3.82	12,178	10,080	1.27	56.28	40.86
16 Bridge Bancorp, Inc.	Bridgeton, NY	839,059	136.7	22.00	16.29	17.15	4.70	8,750	6,064	1.24	56.85	36.02
17 Penn Bancshares, Inc.	Pennsville, NJ	178,065	15.8	40.00	16.69	16.90	3.51	1,723	1,792	1.00	62.85	31.31
18 Summit Bancshares, Inc.	Oakland, CA	182,168	9.4	7.26	11.21	16.89	4.86	2,088	1,310	1.14	53.70	31.26
19 S.Y. Bancorp, Inc.	Louisville, KY	1,628,763	332.6	24.58	15.93	16.85	3.93	21,676	28,416	1.38	56.64	37.92
20 Dimeco, Inc.	Honesdale, PA	472,478	49.9	32.00	15.28	16.54	4.18	6,401	3,792	1.43	51.71	43.07
21 American Bancorp, Inc.	Opelousas, LA	130,187	16.2	139.20	14.92	16.28	4.88	1,825	985	1.52	67.78	29.25
22 Farmers & Merchants Bancorp	Lodi, CA	1,684,437	275.1	350.00	15.23	15.88	4.82	22,790	11,611	1.44	49.17	39.90
23 Merchants Bancshares, Inc.	South Burlington, VT	1,341,210	105.3	18.25	15.83	15.81	3.58	11,917	8,945	0.93	66.43	30.37
24 Columbia Commercial Bancorp	Hillsboro, OR	402,472	5.5	1.75	4.08	15.79	3.57	1,311	449	0.34	54.62	14.08
25 BOL Bancshares, Inc.	New Orleans, LA	95,506	6.0	33.25	6.34	15.63	6.77	724	1,138	0.69	88.33	7.78
26 Country Bank Holding Company, Inc.	New York, NY	520,001	27,016,000.00		10.65	15.61	3.56	2,287	1,008	0.46	62.84	33.59
27 Commercial National Financial Corp	Ithaca, MI	359,745	26.0	8.00	16.19	15.52	3.59	2,821	1,722	0.89	66.39	32.19
28 Cashmere Valley Financial Corp	Cashmere, WA	1,001,326	138.3	34.00	15.17	15.22	3.67	12,217	7,128	1.31	51.64	39.75
29 First National Corporation	Strasburg, VA	548,237	43.8	15.00	10.65	15.22	3.63	4,223	6,055	0.78	65.35	25.51
30 Arrow Financial Corporation	Glens Falls, NY	1,665,086	276.0	25.84	16.26	15.11	3.84	20,437	16,602	1.24	55.15	39.95
31 Henderson Bancshares, Inc.	Troy, AL	748,370	40.0	100.00	10.70	15.10	4.07	4,786	3,999	0.77	49.14	26.75
32 Thomasville Bancshares, Inc.	Thomasville, GA	334,682	42.3	14.25	11.49	15.06	3.86	3,585	3,958	1.11	49.84	35.52
33 Horizon Financial Corp.	Bellingham, WA	1,392,178	20.1	1.68	14.53	14.99	4.37	18,413	6,564	1.37	48.39	44.68
34 Honat Bancorp, Inc.	Honesdale, PA	477,893	96.8	375.00	13.29	14.98	4.20	6,603	4,522	1.44	51.02	43.18

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35	Siuslaw Financial Group, Inc.	Florence, OR	273,154	49.7	12.00	13.51	14.90	5.40	4,066	3,404	1.48	58.50	38.20
36	Minster Bank	Minster, OH	286,086	37.8	38.00	14.67	14.87	4.44	3,152	2,391	1.14	57.37	38.96
37	Canandaigua National Corp	Canandaigua, NY	1,419,037	108.5	230.00	14.67	14.82	4.07	13,933	23,152	1.05	62.35	27.73
38	First National Community Bancorp, Inc.	Dunmore, PA	1,313,759	177.7	11.00	14.35	14.66	3.59	15,083	6,136	1.17	51.36	39.98
39	Easton Bancorp, Inc.	Easton, MD	173,194	62.2	85.00	8.44	14.65	4.13	1,140	1,392	0.74	73.51	15.44
40	Parke Bancorp, Inc.	Sewell, NJ	601,952	25.0	6.20	11.03	14.63	3.36	4,247	1,028	0.79	36.79	50.27
41	Bank of South Carolina Corp	Charleston, SC	243,666	45.7	11.50	11.10	14.57	4.71	2,939	1,473	1.28	61.17	37.19
42	RBC, Inc.	Demopolis, AL	230,191	23.4	45.00	17.21	14.38	4.05	3,700	2,430	1.56	56.50	37.95
43	Sonoma Valley Bancorp	Sonoma, CA	321,948	31.2	13.50	11.04	14.29	5.26	3,315	2,131	1.10	56.78	29.38
44	Steuben Trust Corporation	Hornell, NY	335,775	20.7	12.50	15.20	14.29	4.74	4,040	4,395	1.22	63.01	30.85
45	Regent Bancorp, Inc.	Davie, FL	357,154	19.6	35.00	9.32	14.29	4.39	2,180	2,744	0.67	74.26	20.87
46	Palmetto Bancshares, Inc.	Laurens, SC	1,370,000	NA	NA	11.70	14.25	4.15	13,599	18,671	1.03	61.63	29.59
47	Jeff Davis Bancshares, Inc.	Jennings, LA	481,911	87.4	56.00	15.54	14.20	4.73	7,580	7,555	1.61	60.43	33.83
48	Guaranty Bancshares, Inc.	Mount Pleasant, TX	707,499	71.6	26.50	24.53	14.16	4.02	9,561	7,584	1.47	62.13	31.61
49	MidCarolina Financial Corp	Burlington, NC	540,847	22.2	4.50	10.25	14.15	2.91	3,674	2,681	0.73	58.57	34.56
50	San Joaquin Bancorp	Bakersfield, CA	936,008	21.7	5.50	4.21	14.15	4.01	2,469	3,482	0.28	47.56	7.17
51	First Bankers Trustshares, Inc.	Quincy, IL	498,028	30.7	15.00	13.96	14.11	3.53	4,729	7,634	1.01	61.63	29.49
52	Orrstown Financial Services, Inc.	Shippensburg, PA	1,051,783	146.9	23.00	13.20	13.98	3.92	13,103	14,900	1.38	57.27	37.99
53	State Bank Corp.	Lake Havasu City, AZ	360,813	29.0	7.55	6.43	13.97	4.49	2,336	1,928	0.65	54.84	18.91
54	Burke & Herbert Bank & Trust Company	Alexandria, VA	1,699,507	260.9	1,350.05	15.46	13.96	4.32	25,176	8,929	1.60	44.32	51.33
55	Mackinac Financial Corporation	Manistique, MI	451,431	14.9	4.35	4.61	13.95	3.28	1,872	1,114	0.44	87.96	-6.30
56	Cambridge Bancorp	Cambridge, MA	917,212	84.3	22.50	13.46	13.91	4.11	9,613	16,597	1.09	70.46	26.83
57	Bryn Mawr Bank Corporation	Bryn Mawr, PA	1,151,346	155.0	18.00	10.01	13.86	3.84	9,325	21,242	0.89	65.71	24.17
58	Citizens Financial Services, Inc.	Mansfield, PA	668,612	59.6	21.00	13.51	13.84	4.36	6,905	5,245	1.13	52.15	42.98
59	First Community Corporation	Rogersville, TN	239,190	11.1	6.80	13.38	13.75	3.87	2,189	1,678	0.92	60.57	31.99
60	West Milton Bancorp, Inc.	West Milton, PA	270,711	35.7	46.25	8.42	13.73	3.16	1,497	1,310	0.56	52.58	42.63
61	Bank of Marin Bancorp	Novato, CA	1,049,557	122.7	23.80	12.73	13.67	5.41	12,150	4,901	1.28	53.92	36.30
62	Union Bankshares, Inc.	Morrisville, VT	440,104	71.5	16.00	12.33	13.63	4.59	5,106	4,519	1.26	68.98	28.91
63	American River Bankshares	Rancho Cordova, CA	563,157	57.6	9.94	12.39	13.63	5.03	7,571	2,287	1.32	48.72	43.49
64	Chesapeake Financial Shares, Inc.	Kilmarnock, VA	537,952	41.2	14.75	13.51	13.59	4.18	4,601	14,751	0.89	71.72	18.77
65	Merchants & Marine Bancorp, Inc.	Pascagoula, MS	436,283	NA	NA	9.44	13.59	4.17	4,730	6,876	1.02	67.22	28.98
66	West Bancorporation, Inc.	West Des Moines, IA	1,553,188	135.6	7.79	6.47	13.59	3.38	7,636	16,372	0.56	43.75	24.23
67	1st Summit Bancorp of Johnstown, Inc.	Johnstown, PA	511,038	66.9	61.00	12.92	13.55	3.24	4,777	3,875	0.97	59.49	34.53
68	Idaho Independent Bank	Coeur D'Alene, ID	588,449	42.1	6.80	1.44	13.50	5.39	1,009	4,718	0.17	53.98	4.00
69	Weststar Financial Services Corp	Asheville, NC	202,859	14.0	6.50	8.20	13.50	4.09	1,301	1,639	0.71	68.52	22.95
70	Tamalpais Bancorp	San Rafael, CA	703,390	22.9	6.00	13.74	13.48	3.79	4,829	2,193	0.76	59.17	28.32
71	Keweenaw Financial Corporation	Hancock, MI	320,435	39.5	90.25	11.73	13.46	4.25	4,159	2,421	1.34	53.63	41.33
72	Auburn National Bancorporation, Inc.	Auburn, AL	745,970	83.9	23.00	12.18	13.45	2.98	6,637	3,501	0.92	53.37	44.39
73	Porter Bancorp, Inc.	Louisville, KY	1,647,857	112.6	13.50	10.64	13.41	3.17	14,010	7,065	0.89	48.63	38.93
74	First Guaranty Bancshares, Inc.	Hammond, LA	871,432	125.1	22.50	8.48	13.39	4.25	5,748	5,689	0.72	59.74	34.43
75	East Side Financial, Inc.	Chicago, IL	84,196	5.6	21.00	32.90	13.38	2.22	5,144	109	4.78	124.02	-40.02
76	Oregon Pacific Bancorp	Florence, OR	156,141	11.5	5.25	7.29	13.30	5.24	969	2,405	0.62	81.59	14.27
77	Washington Banking Company	Oak Harbor, WA	899,631	72.0	7.55	10.82	13.23	4.60	8,332	6,854	0.94	59.53	27.96
78	United Security Bancshares	Fresno, CA	761,077	102.7	8.47	4.93	13.22	4.33	4,070	8,252	0.52	52.86	14.75
79	First Banking Center, Inc.	Burlington, WI	934,879	67.6	50.00	7.92	13.21	3.31	5,067	8,160	0.56	57.98	19.26
80	Santa Lucia Bancorp	Atascadero, CA	251,880	21.5	11.20	5.19	13.17	5.05	1,139	1,003	0.46	78.72	13.42
81	First National Bankshares Corp.	Ronceverte, WV	235,052	20.0	24.77	14.46	13.17	4.22	2,400	1,328	1.03	57.44	35.63
82	Delmar Bancorp	Delmar, MD	383,588	51.2	11.00	8.69	13.16	3.82	2,723	4,620	0.77	63.96	26.56
83	NCAL Bancorp	Los Angeles, CA	420,524	35.2	15.00	2.64	13.11	5.77	880	2,284	0.23	60.88	16.33
84	Security National Corporation	Dakota Dunes, SD	1,041,703	129.4	70.25	13.18	13.11	3.41	11,305	15,743	1.17	60.51	36.39
85	First Mid-Illinois Bancshares, Inc.	Mattoon, IL	1,049,700	116.3	19.00	12.87	13.08	3.77	10,524	14,680	1.03	59.66	30.78
86	American Business Bank	Los Angeles, CA	742,752	60.3	16.75	12.07	13.05	4.04	5,454	1,244	0.81	65.82	25.20
87	Baker Boyer Bancorp	Walla Walla, WA	426,705	77.7	60.00	12.91	12.98	4.60	4,470	7,662	1.15	69.73	25.17
88	Farmers Bank of Willards	Willards, MD	299,360	NA	NA	7.39	12.96	3.93	2,160	1,108	0.76	57.95	28.55
89	Killbuck Bancshares, Inc.	Killbuck, OH	341,338	65.0	105.00	11.41	12.95	3.97	4,456	1,807	1.32	60.28	39.30
90	Peoples Bancorp, Inc.	Chestertown, MD	251,894	45.2	58.00	7.59	12.93	4.05	2,163	2,531	0.85	56.80	28.15

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91 Southeastern Bank Financial Corp	Augusta, GA	1,411,039	95.8	16.00	8.48	12.87	3.24	7,578	16,782	0.57	64.51	19.59
92 Iowa First Bancshares Corp.	Muscatine, IA	403,319	20.5	18.00	9.87	12.84	3.74	2,859	3,432	0.70	61.88	23.83
93 National Bankshares, Inc.	Blacksburg, VA	935,374	132.8	19.17	12.52	12.84	4.10	13,593	8,622	1.51	48.01	42.02
94 C&F Financial Corporation	West Point, VA	855,657	45.9	15.10	6.39	12.80	5.86	4,181	26,490	0.51	69.46	8.87
95 S.B.C.P. Bancorp, Inc.	Cross Plains, WI	698,423	66.6	90.00	10.54	12.79	3.16	3,935	6,612	0.59	74.56	17.66
96 Citizens National Bancshares of Bossier, Inc.	Bossier City, LA	342,083	33.9	18.67	12.30	12.77	4.59	3,187	3,216	1.08	67.31	29.09
97 MNB Holdings Corporation	San Francisco, CA	163,844	9.5	21.00	12.96	12.77	5.11	1,653	1,825	1.12	59.98	31.32
98 Pacific Continental Corporation	Eugene, OR	1,090,843	160.9	12.51	11.57	12.71	5.16	12,939	4,269	1.27	54.80	38.06
99 San Luis Trust Bank, FSB	San Luis Obispo, CA	322,048	6.1	1.40	5.76	12.68	3.94	1,767	159	0.55	42.40	22.89
100 Washington Federal Bank for Savings	Chicago, IL	77,068	2.6	19.00	8.94	12.56	4.10	646	163	0.85	65.55	34.09
101 Hills Bancorporation	Hills, IA	1,780,793	235.2	53.00	10.42	12.41	3.41	14,140	16,556	0.83	52.82	29.47
102 Trinity Capital Corporation	Los Alamos, NM	1,417,727	NA	NA	8.76	12.39	3.52	7,999	10,989	0.57	64.52	20.65
103 GrandSouth Bancorporation	Greenville, SC	375,017	21.4	6.00	5.64	12.38	3.51	1,348	815	0.37	61.68	15.75
104 Benchmark Bankshares, Inc.	Kenbridge, VA	373,562	29.6	11.25	11.88	12.37	3.96	3,922	3,246	1.08	59.78	NA
105 Penns Woods Bancorp, Inc.	Williamsport, PA	652,803	101.0	26.35	12.02	12.36	4.13	8,003	7,487	1.27	57.02	36.29
106 Highlands Bankshares, Inc.	Petersburg, WV	378,295	36.8	27.50	12.38	12.36	4.97	4,970	2,553	1.32	56.28	38.04
107 Bankshares of Fayetteville, Inc.	Fayetteville, AR	495,622	24.3	31.00	3.02	12.36	3.75	1,093	3,800	0.23	63.51	5.30
108 Horizon Bancorp	Michigan City, IN	1,306,857	37.5	11.52	11.73	12.35	3.32	8,972	13,286	0.75	64.11	20.36
109 Mifflinburg Bank & Trust Company	Mifflinburg, PA	275,062	NA	44.00	11.93	12.29	3.89	3,204	1,596	1.20	55.11	38.95
110 Community Bank of South Florida, Inc.	Homestead, FL	577,087	26.3	6.25	6.49	12.26	4.52	3,270	5,217	0.61	66.78	27.83
111 Bank of Kentucky Financial Corp	Crestview Hills, KY	1,255,382	101.0	18.00	11.80	12.26	3.68	11,341	14,768	0.93	58.31	29.69
112 First Citizens Bancshares, Inc.	Dyersburg, TN	927,502	NA	NA	10.07	12.25	3.81	7,529	13,044	0.83	62.49	27.22
113 Peoples Bancorp of North Carolina, Inc.	Newton, NC	968,762	34.9	6.30	8.38	12.22	3.83	6,391	10,949	0.69	64.85	22.34
114 First of Long Island Corporation	Glen Head, NY	1,261,609	149.1	20.71	12.87	12.20	4.12	12,962	6,033	1.10	56.88	35.41
115 Peoples Limited	Wyalusing, PA	210,568	20.6	50.10	13.65	12.18	4.38	1,923	2,279	0.94	66.21	24.69
116 Monroe Bancorp	Bloomington, IN	819,799	52.0	8.35	7.11	12.16	3.30	3,979	9,063	0.50	61.42	9.34
117 F.S. Bancorp	Lagrange, IN	464,200	53.4	48.00	6.01	12.13	4.32	2,385	3,701	0.52	63.60	26.18
118 Eagle Financial Services, Inc.	Berryville, VA	528,142	47.7	15.01	8.80	12.11	4.02	4,055	6,397	0.79	60.60	28.27
119 MidSouth Bancorp, Inc.	Lafayette, LA	936,815	83.0	12.23	7.79	12.10	4.93	5,537	14,997	0.60	77.31	11.48
120 First Trust Bank	Charlotte, NC	468,114	31.4	7.00	10.61	12.09	3.32	4,108	643	0.96	52.39	44.96
121 Tennessee Commerce Bancorp, Inc.	Franklin, TN	1,218,084	39.2	8.29	11.34	12.05	3.39	7,754	3,847	0.73	45.38	31.13
122 Katahdin Bankshares Corp	Patten, ME	465,030	30.5	9.00	5.72	12.04	4.00	2,013	3,240	0.44	60.95	31.89
123 Central Valley Community Bancorp	Fresno, CA	752,713	40.4	5.29	8.82	12.04	5.13	5,139	5,025	0.95	67.02	26.27
124 CNB Financial Services, Inc.	Berkeley Springs, WV	282,257	20.7	46.00	11.66	12.00	4.00	2,715	2,326	0.96	59.85	31.03
125 Centrix Bank & Trust	Bedford, NH	471,419	28.3	9.40	11.27	11.99	3.97	3,318	498	0.78	63.07	32.04
126 CNB Corporation	Conway, SC	874,625	134.7	162.50	10.65	11.98	3.99	8,957	7,182	1.04	58.30	34.40
127 Codorus Valley Bancorp, Inc.	York, PA	702,766	35.6	8.84	8.91	11.94	3.68	4,465	6,542	0.71	71.08	20.21
128 Norwood Financial Corp.	Honesdale, PA	504,296	68.4	25.00	11.79	11.91	4.07	6,677	4,105	1.36	50.17	42.35
129 Severn Bancorp, Inc.	Annapolis, MD	987,651	32.3	3.21	4.03	11.90	3.16	4,113	2,791	0.43	51.64	22.00
130 Solvay Bank Corporation	Solvay, NY	512,125	48.1	23.28	12.20	11.90	3.74	5,475	3,864	1.08	59.17	36.28
131 Kish Bancorp, Inc.	Reedsville, PA	476,000	26.7	50.63	NA	11.90	NA	4,041	3,602	0.87	NA	NA
132 Fauquier Bankshares, Inc.	Warrenton, VA	514,515	39.5	11.00	8.65	11.89	4.19	3,653	6,210	0.73	65.47	21.08
133 VSB Bancorp, Inc.	Staten Island, NY	212,658	14.9	8.12	8.83	11.88	4.36	1,932	2,401	0.92	66.29	31.14
134 1st Constitution Bancorp	Cranbury, NJ	546,286	26.4	6.25	6.52	11.86	3.64	2,759	3,287	0.56	74.60	20.33
135 Malaga Financial Corporation	Palos Verdes Estates, CA	764,000	55.9	9.75	11.65	11.85	2.96	7,077	405	0.97	40.54	57.91
136 Franklin Financial Services Corp	Chambersburg, PA	902,460	57.3	15.00	10.99	11.85	4.03	8,595	8,610	1.01	56.81	37.04
137 First Bancorp, Inc.	Damariscotta, ME	1,325,744	159.4	16.42	12.05	11.81	3.33	14,034	9,646	1.10	45.67	41.70
138 Community Valley Bancorp	Chico, CA	595,244	24.5	3.66	6.11	11.77	5.09	2,739	8,917	0.47	74.68	14.88
139 LCNB Corp.	Lebanon, OH	649,731	63.5	9.50	11.35	11.75	3.74	6,603	8,443	1.03	64.53	30.06
140 Bar Harbor Bankshares	Bar Harbor, ME	972,288	70.6	24.61	11.87	11.74	3.13	7,731	6,736	0.83	59.27	33.08
141 Comm Bancorp, Inc.	Clarks Summit, PA	604,041	65.7	38.10	10.10	11.74	4.07	5,700	3,961	0.98	61.94	25.90
142 Jefferson Security Bank	Shepherdstown, WV	244,782	25.7	87.50	8.43	11.74	4.53	1,674	2,401	0.69	70.14	16.77
143 Pacific International Bancorp, Inc.	Seattle, WA	271,939	14.5	3.10	9.95	11.72	3.70	2,295	2,549	0.91	57.43	30.22
144 NorthWest Indiana Bancorp	Munster, IN	664,732	52.0	18.50	10.96	11.72	3.65	5,930	4,370	0.91	63.90	26.93
145 First United Corporation	Oakland, MD	1,639,104	60.7	9.91	9.31	11.69	3.68	8,871	15,766	0.55	57.16	21.26
146 Bank of Southside Virginia Corp	Carson, VA	505,412	146.0	262.50	1.87	11.68	4.97	1,300	5,803	0.27	45.25	52.00

Rank/Institution	Location	Total Assets (\$M)	Market Value (\$M)	Closing Price (\$)	ROE 2007 (%)	3-YR Avg. ROE (%)	Net Interest Margin (%)	Net Income (\$000)	Total Non-Interest Income (\$000)	ROAA (%)	Efficiency Ratio (%)	Profit Margin (%)	
147	Home Valley Bancorp, Inc.	Grants Pass, OR	244,374	7.7	3.60	5.11	11.60	3.52	729	1,034	0.32	66.49	9.25
148	Citizens Holding Company	Philadelphia, MS	766,047	110.4	22.71	11.80	11.55	4.30	8,274	7,082	1.18	62.38	29.76
149	Ledyard Financial Group, Inc.	Hanover, NH	363,345	35.8	35.00	6.48	11.54	4.21	2,028	6,449	0.61	67.00	15.86
150	Central Bank Corporation	Sault Sainte Marie, MI	216,826	17.9	16.10	11.79	11.51	4.22	2,387	1,642	1.11	60.87	34.06
151	Citizens Bancorp	Corvallis, OR	381,080	32.6	7.00	10.08	11.49	5.92	4,910	2,484	1.34	55.97	31.53
152	Savannah Bancorp, Inc.	Savannah, GA	1,007,284	53.4	9.00	7.60	11.49	3.59	6,006	7,512	0.63	61.42	22.67
153	Crystal Valley Financial Corp	Middlebury, IN	378,959	24.0	15.00	6.65	11.49	3.91	1,942	3,081	0.52	65.93	12.97
154	German American Bancorp, Inc.	Jasper, IN	1,190,828	136.8	12.40	12.84	11.48	3.82	12,803	18,020	1.09	59.39	30.96
155	Baraboo Bancorporation, Inc.	Baraboo, WI	784,312	39.7	8.50	8.02	11.46	3.61	5,140	5,162	0.66	59.16	24.73
156	First Financial Service Corp	Elizabethtown, KY	1,017,047	70.8	15.12	6.37	11.43	3.78	4,797	8,910	0.51	67.05	17.86
157	CNB Financial Corporation	Clearfield, PA	1,016,518	88.2	10.25	7.88	11.40	4.38	5,235	6,336	0.55	65.08	24.10
158	Citizens Independent Bancorp, Inc.	Logan, OH	235,854	28.6	105.00	10.15	11.39	4.18	2,121	1,540	0.90	66.86	27.81
159	Heartland BancCorp	Gahanna, OH	507,289	24.0	15.50	10.65	11.35	3.66	4,198	2,331	0.84	64.50	30.09
160	WVS Financial Corp.	Pittsburgh, PA	423,109	31.8	15.00	12.03	11.34	2.04	3,772	590	0.89	39.83	61.51
161	Heritage Financial Corporation	Olympia, WA	946,145	74.1	11.00	6.93	11.33	4.52	6,351	8,664	0.71	60.40	23.60
162	Bank of Commerce Holdings	Redding, CA	774,214	39.2	4.50	4.99	11.32	3.47	2,194	1,996	0.33	62.38	6.54
163	Skagit State Bancorp, Inc.	Burlington, WA	566,876	NA	NA	8.27	11.32	4.10	5,238	4,365	0.91	62.93	23.60
164	First Sentry Bancshares, Inc.	Huntington, WV	338,149	26.4	25.00	12.94	11.31	3.24	2,341	1,116	0.78	54.00	32.94
165	Jonestown Bank and Trust	Jonestown, PA	300,798	38.3	25.50	11.70	11.30	3.87	2,951	2,507	1.04	54.99	33.45
166	Adirondack Trust Company	Saratoga Springs, NY	761,552	106.6	1,400.00	10.88	11.29	3.73	8,676	15,159	1.17	66.18	27.37
167	Century Financial Corporation	Coldwater, MI	244,846	23.8	12.00	8.57	11.29	4.38	2,541	3,454	1.08	66.53	26.56
168	Potomac Bancshares, Inc.	Charles Town, WV	300,381	27.1	8.00	6.18	11.28	3.84	1,862	4,355	0.61	61.39	17.82
169	Mid Penn Bancorp, Inc.	Millersburg, PA	572,300	66.1	19.00	8.87	11.28	3.47	3,588	3,673	0.67	66.87	22.69
170	Juniata Valley Financial Corp.	Mifflintown, PA	428,084	70.5	16.25	11.76	11.23	4.34	5,724	4,283	1.34	56.48	39.24
171	Shore Bancshares, Inc.	Easton, MD	1,044,641	159.1	18.93	9.22	11.22	4.23	11,470	19,823	1.13	62.94	30.10
172	Community Financial Corp	Staunton, VA	491,246	18.1	4.15	9.77	11.21	3.33	3,836	3,306	0.80	66.19	30.44
173	Stewardship Financial Corp	Midland Park, NJ	611,816	53.0	9.55	8.34	11.17	4.00	3,501	3,605	0.58	67.95	16.74
174	National Bank of Coxsackie	Coxsackie, NY	189,027	25.6	80.00	11.30	11.17	4.31	2,261	708	1.22	55.79	39.72
175	Southern Missouri Bancorp, Inc.	Poplar Bluff, MO	417,820	22.6	10.80	12.06	11.13	3.17	3,613	2,406	0.92	53.76	37.94
176	New Millennium Bank	New Brunswick, NJ	223,625	13.8	15.00	4.66	11.12	5.20	1,026	5,251	0.51	85.07	10.34
177	FFW Corporation	Wabash, IN	315,885	12.2	11.00	10.70	11.11	3.10	2,602	2,347	0.86	61.72	33.05
178	CB Financial Services, Inc.	Carmichaels, PA	412,136	32.7	13.74	9.27	11.11	3.98	3,107	2,971	0.78	63.20	23.04
179	Botetourt Bankshares, Inc.	Buchanan, VA	294,392	24.3	19.50	4.52	11.06	3.76	1,203	1,822	0.42	67.00	13.82
180	Surrey Bancorp	Mount Airy, NC	204,178	28.7	9.00	6.37	11.04	3.57	1,515	2,498	0.74	66.21	24.84
181	Alerus Financial Corporation	Grand Forks, ND	761,006	91.8	21.00	10.88	11.02	4.24	9,150	38,766	1.27	70.36	22.73
182	Albank Corporation	Chicago, IL	513,533	58.2	385.00	9.41	10.99	4.16	6,582	1,330	1.28	50.00	46.97
183	First Keystone Corporation	Berwick, PA	714,898	86.0	15.80	10.72	10.99	3.39	7,551	4,163	1.08	53.31	38.39
184	Charter Financial Corporation (MHC)	West Point, GA	801,501	171.2	9.15	7.34	10.94	2.32	10,532	9,432	1.18	69.31	18.96
185	First Bancshares, Inc.	Hattiesburg, MS	474,824	25.5	8.51	5.06	10.93	3.78	1,849	3,244	0.37	76.50	12.18
186	Sturgis Bancorp, Inc.	Sturgis, MI	383,394	16.1	8.00	9.17	10.92	3.14	2,306	4,775	0.62	73.94	19.60
187	Landmark Bancorp, Inc.	Manhattan, KS	602,213	37.0	15.61	8.98	10.92	3.51	4,553	7,045	0.75	63.77	20.86
188	Grand Bank Corporation	Marblehead, MA	234,980	44.1	3,500.00	9.63	10.91	3.75	2,158	2,033	0.94	64.03	32.32
189	Four Oaks Fincorp, Inc.	Four Oaks, NC	924,783	41.9	6.75	6.40	10.88	3.28	4,231	4,954	0.51	70.80	17.32
190	Muncy Bank Financial, Inc.	Muncy, PA	221,903	21.5	29.00	11.17	10.87	3.77	2,306	1,293	1.10	60.78	32.70
191	First National Bank of Groton	Groton, NY	111,348	15.4	256.00	9.42	10.87	5.03	1,447	926	1.27	56.17	33.81
192	National Capital Bank of Washington	Washington, DC	259,604	46.7	160.00	9.73	10.86	4.20	3,389	2,518	1.31	57.19	41.96
193	Chino Commercial Bancorp	Chino, CA	83,393	7.4	10.50	5.32	10.80	5.02	309	1,093	0.40	78.38	10.47
194	PSB Holding Corporation	Preston, MD	239,465	21.2	47.00	10.38	10.79	3.70	1,841	1,161	0.78	67.99	29.36
195	Tri-County Financial Corp	Waldorf, MD	716,685	34.1	11.50	7.58	10.77	3.13	3,815	2,573	0.59	66.90	27.13
196	CommunityCorp	Walterboro, SC	164,585	NA	NA	8.71	10.76	3.69	1,492	691	0.91	59.74	34.04
197	American National Bankshares Inc.	Danville, VA	789,184	98.2	16.16	7.79	10.73	3.87	8,021	8,383	1.02	59.79	33.02
198	F & M Bank Corp.	Timberville, VA	472,058	51.7	22.50	8.50	10.72	3.89	3,204	3,157	0.75	58.64	34.57
199	Exchange Bankshares, Inc.	Milledgeville, GA	230,342	13.4	20.50	4.53	10.70	3.28	1,079	2,093	0.48	80.84	14.71
200	First Century Bankshares, Inc.	Bluefield, WV	425,694	26.8	14.10	8.88	10.70	3.75	3,685	4,793	0.85	69.01	28.73

*Banks and thrifts with less than \$2 billion of assets at Dec. 31, 2008.

**Market value is calculated using the most recently publicly available information regarding share count and the most recent closing price.

***Represents the average return on equity for the three years ending Dec. 31, 2006, 2007 and 2008.

List includes public banks and thrifts traded on major exchanges, pink sheets and bulletin boards. Private companies that file with the SEC are also included.

Source: SNL Financial LC