

Which banks will emerge as top performers in 2015? For one, it might well be those institutions that do the best job of managing their way through a rising rate environment, since Federal Reserve Board Chair Janet Yellen has sent persistent messages that the country's central bank will begin raising rates this year. And it also might be those banks that are able to raise low cost core deposits. Or as Fitzgibbon puts it, "Which institutions can

find a way to grow their deposits to keep up with their loan growth?"

One thing is certain. The top performers will most likely be those banks that have developed profitable strategies that set them apart from their peers. In this industry, the road less traveled is often the better one. **[BD]**

Jack Milligan is editor of *Bank Director*.

2015 BANK PERFORMANCE SCORECARD

\$50 BILLION and ABOVE



Rank	Company Name	Ticker	State	Total Assets (\$000)	Industry Type	Profitability				Capital Adequacy		Asset Quality				Final Score
						Core ROAA (%)	ROA Rank	Core ROAE (%)	ROE Rank	Tang Common Equity/ Tang Assets (%)	TCE Rank	NPA/ Loans & REO (%)	NPA Rank	NCOs/ Avg Loans (%)	NCOs Rank	
1	Capital One Financial Corp.	COF	VA	308,854,000	Bank	1.53	2	10.33	5	9.82	4	1.12	6	1.72	20	24.0
2	KeyCorp	KEY	OH	93,821,000	Bank	1.02	11	8.85	11	9.87	1	0.94	4	0.20	7	28.5
3	U.S. Bancorp	USB	MN	402,529,000	Bank	1.55	1	13.53	1	7.27	16	1.85	10	0.55	16	31.0
4	Wells Fargo & Co.	WFC	CA	1,687,155,000	Bank	1.33	3	11.72	2	8.20	11	3.37	19	0.34	11	31.0
5	Comerica Inc.	CMA	TX	69,190,000	Bank	0.89	13	7.98	14	9.85	2	0.71	3	0.05	3	32.0
6	Huntington Bancshares Inc.	HBAN	OH	66,298,010	Bank	1.11	7	11.02	3	8.13	12	2.36	14	0.27	9	33.5
7	BB&T Corp.	BBT	NC	186,814,000	Bank	1.28	4	9.91	7	8.00	14	1.17	7	0.44	14	35.5
8	PNC Financial Services Group Inc.	PNC	PA	345,072,000	Bank	1.20	5	8.69	13	9.24	8	1.97	11	0.26	8	35.5
9	M&T Bank Corp.	MTB	NY	96,685,535	Bank	1.19	6	9.09	10	8.10	13	1.49	9	0.19	6	36.5
10	State Street Corp.	STT	MA	274,119,000	Bank	0.95	12	10.60	4	4.38	19	0.34	2	0.00	1	36.5
11	Northern Trust Corp.	NTRS	IL	109,946,500	Bank	0.79	15	10.13	6	6.83	17	0.95	5	0.06	4	42.5
12	SunTrust Banks Inc.	STI	GA	190,328,000	Bank	1.07	8	8.76	12	8.33	10	2.47	15	0.33	10	42.5
13	Fifth Third Bancorp	FITB	OH	138,706,000	Bank	1.06	9	9.16	9	8.71	9	2.65	17	0.63	17	44.0
14	Regions Financial Corp.	RF	AL	119,679,000	Bank	1.04	10	7.37	15	9.69	5	2.89	18	0.40	13	45.5
15	Zions Bancorp.	ZION	UT	57,208,874	Bank	0.70	16	5.55	17	9.48	7	1.43	8	0.11	5	46.5
16	Citizens Financial Group Inc.	CFG	RI	132,857,000	Bank	0.60	18	3.98	20	9.83	3	2.23	12	0.36	12	53.0
17	Bank of New York Mellon Corp.	BK	NY	385,303,000	Bank	0.61	17	5.77	16	3.82	20	0.31	1	0.03	2	54.5
18	JPMorgan Chase & Co.	JPM	NY	2,573,126,000	Bank	0.86	14	9.40	8	6.46	18	2.35	13	0.64	18	55.5
19	Citigroup Inc.	C	NY	1,842,530,000	Bank	0.52	19	4.70	18	9.54	6	3.75	20	1.34	19	62.5
20	Bank of America Corp.	BAC	NC	2,104,534,000	Bank	0.46	20	4.14	19	7.42	15	2.56	16	0.48	15	69.5
					Median	1.03		8.97		8.26		1.91		0.34		
					Mean	0.99		8.53		8.15		1.85		0.42		

Source: Sandler O'Neill, SNL Financial, company reports and regulatory filings

\*Data includes only companies which have reported 2014 earnings as of April 9, 2015. Capital adequacy and asset quality figures are as of fiscal year-end 2014. Profitability figures are for the fiscal year ending in 2014 and are based on core income as defined by SNL Financial where available. Asset quality figures are as of fiscal year-end 2014. NPA levels and average loans in the NCO calculation are net of guaranteed loans. NPA calculation includes accruing TDRs if disclosure is available through company filings.

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1	Bank of the Ozarks Inc.	OZRK	AR	6,766,499	Bank	2.13	2	15.97	3	12.05	12	1.14	42	0.09	39	57.5
2	First Financial Bankshares Inc.	FFIN	TX	5,848,202	Bank	1.67	5	14.21	6	10.19	25	0.73	19	0.06	27	59
3	Signature Bank	SBNY	NY	27,318,640	Bank	1.19	26	13.46	8	9.14	37	0.32	6	0.01	14	81
4	BofI Holding Inc.	BOFI	CA	5,194,721	Savings	1.59	6	18.71	2	8.57	52	0.81	24	0.03	23	83.5
5	CVB Financial Corp.	CVBF	CA	7,377,920	Bank	1.48	8	12.75	10	10.97	20	2.47	88	-0.02	8	86
6	BankUnited Inc.	BKU	FL	19,210,529	Bank	1.20	23	10.03	28	10.37	24	0.29	4	0.08	35	94.5
7	PacWest Bancorp	PACW	CA	16,234,800	Bank	1.81	3	8.73	50	12.20	11	1.37	57	0.02	17	101
8	Hilltop Holdings Inc.	HTH	TX	9,242,416	Bank	1.33	13	8.54	55	11.59	15	0.50	13	0.09	36	107.5
9	Home BancShares Inc.	HOMB	AR	7,403,272	Bank	1.73	4	13.13	9	9.48	32	1.42	61	0.19	68	109.5
10	Glacier Bancorp Inc.	GBCI	MT	8,306,507	Bank	1.45	10	11.35	16	10.87	22	3.48	96	0.06	28	110
11	Western Alliance Bancorp.	WAL	AZ	10,600,498	Bank	1.52	7	15.57	4	8.55	53	2.48	89	-0.07	4	110.5
12	Farm. & Merch. Bank of L.B.	FMBL	CA	5,580,725	Bank	1.13	30	7.88	65	14.45	4	0.55	14	0.02	16	114
13	First BanCorp.	FBP	PR	12,727,835	Bank	3.16	1	30.82	1	12.62	10	12.78	102	1.81	102	114
14	Pinnacle Financial Partners Inc.	PNFP	TN	6,018,248	Bank	1.24	18	9.25	37	9.64	31	0.79	22	0.10	41	117.5
15	Park National Corp.	PRK	OH	7,003,256	Bank	1.23	19	12.43	12	9.04	41	2.87	92	-0.05	5	120.5
16	BOK Financial Corp.	BOKF	OK	29,089,698	Bank	1.06	44	9.27	36	10.08	26	0.89	26	-0.02	7	122.5
17	East West Bancorp Inc.	EWBC	CA	28,738,049	Bank	1.34	12	13.65	7	8.28	65	0.97	32	0.14	56	128
18	Eagle Bancorp Inc.	EGBN	MD	5,247,880	Bank	1.40	11	12.62	11	8.55	55	1.13	41	0.17	62	128.5
19	PrivateBancorp Inc.	PVTB	IL	15,603,382	Bank	1.06	45	11.09	18	8.91	45	0.90	27	0.03	22	132.5
20	BBCN Bancorp Inc.	BBCN	CA	7,140,330	Bank	1.31	15	10.57	23	11.00	19	2.22	81	0.23	78	136.5
21	Community Bank System Inc.	CBU	NY	7,489,440	Bank	1.29	16	10.15	26	8.46	58	0.61	17	0.15	58	137.5
22	Cathay General Bancorp	CATY	CA	11,516,846	Bank	1.22	20	8.69	53	11.49	16	2.32	85	0.02	15	139
23	Columbia Banking System Inc.	COLB	WA	8,578,846	Bank	1.22	21	8.21	61	9.96	27	1.16	44	0.06	29	145.5
24	BancFirst Corp.	BANF	OK	6,574,972	Bank	1.05	48	11.46	15	8.50	56	1.02	34	0.03	21	146.5
25	International Bancshares Corp.	IBOC	TX	12,196,520	Bank	1.32	14	10.68	21	10.89	21	2.53	90	0.36	91	146.5
26	Texas Capital Bancshares Inc.	TCBI	TX	15,899,946	Bank	1.05	50	10.78	20	8.27	66	0.32	7	0.05	25	152
27	First Republic Bank	FRC	CA	48,353,330	Bank	1.06	46	10.67	22	7.63	80	0.16	1	0.01	10	153.5
28	National Penn Bancshares Inc.	NPBC	PA	9,750,865	Bank	1.18	27	9.22	39	9.30	34	1.04	37	0.21	72	154.5
29	Prosperity Bancshares Inc.	PB	TX	21,507,733	Bank	1.48	9	9.90	31	6.70	97	0.38	9	0.05	26	154.5
30	Commerce Bancshares Inc.	CBSH	MO	23,994,280	Bank	1.12	32	11.09	17	8.55	54	0.75	20	0.31	86	156
31	First National of Nebraska Inc.	FINN	NE	17,465,465	Bank	1.20	24	11.60	14	9.18	36	1.82	70	1.46	101	159.5
32	South State Corp.	SSB	SC	7,826,227	Bank	1.21	22	9.96	29	8.28	64	1.22	47	0.11	43	160
33	Bank of Hawaii Corp.	BOH	HI	14,787,208	Bank	1.10	34	15.00	5	6.94	95	1.09	40	0.03	19	163.5
34	Washington Federal Inc.	WAFD	WA	14,494,756	Bank	1.08	39	8.00	63	11.83	13	5.93	98	-0.11	2	165
35	Cullen/Frost Bankers Inc.	CFR	TX	28,277,775	Bank	1.11	33	10.51	24	7.39	86	0.59	15	0.09	38	169.5
36	Westamerica Bancorp.	WABC	CA	5,035,724	Bank	1.28	17	12.10	13	7.97	74	1.69	68	0.17	64	170

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37	Central Banccompany Inc.	CBCYB	MO	9,694,949	Bank	1.09	38	7.89	64	13.03	6	1.99	78	0.12	47	170.5
38	Trustmark Corp.	TRMK	MS	12,250,633	Bank	1.07	43	9.23	38	8.62	49	2.42	87	-0.03	6	176.5
39	Tompkins Financial Corp.	TMP	NY	5,269,561	Bank	1.05	51	10.97	19	7.40	85	0.81	23	0.04	24	178.5
40	First Interstate BancSystem Inc.	FIBK	MT	8,609,936	Bank	1.13	31	10.48	25	8.22	68	1.97	77	0.10	40	182.5
41	First Financial Bancorp.	FFBC	OH	7,217,821	Bank	1.05	52	9.73	32	9.03	42	1.86	72	0.11	45	184.5
42	First Merchants Corp.	FRME	IN	5,824,127	Bank	1.10	35	9.08	44	9.06	40	1.77	69	0.17	63	185
43	Opus Bank	OPB	CA	5,084,990	Bank	0.98	63	5.66	88	9.93	28	0.26	2	0.01	11	185.5
44	Flushing Financial Corp.	FFIC	NY	5,077,013	Bank	0.88	70	9.41	35	8.70	47	1.27	51	0.02	18	186.5
45	Talmer Bancorp Inc.	TLMR	MI	5,870,780	Bank	1.06	47	8.27	60	12.78	8	1.94	76	0.20	71	188.5
46	Hancock Holding Co.	HBHC	MS	20,747,266	Bank	1.08	41	8.48	56	8.59	51	0.92	29	0.14	53	189
47	Capitol Federal Financial Inc.	CFFN	KS	9,056,356	Savings	0.81	79	5.27	92	16.19	2	0.90	28	0.01	13	193.5
48	Investors Bancorp Inc.	ISBC	NJ	18,773,639	Savings	0.85	71	5.24	93	18.66	1	1.01	33	0.08	34	198.5
49	Umpqua Holdings Corp.	UMPQ	OR	22,613,274	Bank	1.08	42	6.57	84	9.33	33	0.93	30	0.13	51	199.5
50	BancorpSouth Inc.	BXS	MS	13,326,369	Bank	0.94	64	7.76	67	9.92	29	1.04	38	0.11	46	202
51	Boston Private Financial Holdings	BPFH	MA	6,797,874	Bank	0.98	62	9.72	33	7.03	90	1.32	53	-0.11	1	212
52	Old National Bancorp	ONB	IN	11,647,551	Bank	1.09	37	8.67	54	8.09	70	2.28	84	0.03	20	213
53	New York Community Bancorp Inc.	NYCB	NY	48,559,217	Savings	1.00	56	8.31	59	7.24	87	0.46	12	0.01	12	214
54	Union Bankshares Corp.	UBSH	VA	7,359,171	Bank	0.98	60	7.22	74	9.28	35	1.30	52	0.11	42	216
55	Great Western Bancorp Inc.	GWB	SD	9,641,261	Bank	1.19	25	7.80	66	8.30	63	1.83	71	0.14	55	217
56	WesBanco Inc.	WSBC	WV	6,296,565	Bank	1.13	29	9.08	45	7.84	76	1.36	55	0.23	79	217
57	Banc of California Inc.	BANC	CA	5,971,571	Bank	0.91	68	9.56	34	6.20	101	0.88	25	-0.01	9	220
58	FirstMerit Corp.	FMER	OH	24,902,347	Bank	1.01	54	8.85	48	7.98	73	0.93	31	0.17	61	221
59	OFG Bancorp	OFG	PR	7,449,109	Bank	1.08	40	9.14	42	9.12	39	9.55	101	0.84	99	221
60	United Community Banks Inc.	UCBI	GA	7,566,986	Bank	0.89	69	9.15	41	9.73	30	2.15	79	0.31	88	223.5
61	City National Corp.	CYN	CA	32,610,363	Bank	0.83	74	8.97	46	6.32	99	0.35	8	-0.08	3	224.5
62	United Bankshares Inc.	UBSI	WV	12,328,811	Bank	1.15	28	8.35	58	7.98	72	1.49	62	0.24	80	229
63	Customers Bancorp Inc.	CUBI	PA	6,825,370	Bank	0.76	87	10.08	27	6.44	98	0.31	5	0.07	31	230
64	Provident Financial Services Inc.	PFS	NJ	8,523,377	Savings	1.00	57	7.33	73	9.12	38	1.87	74	0.13	52	231
65	IBERIABANK Corp.	IBKC	LA	15,758,605	Bank	0.84	73	7.16	75	8.60	50	1.03	36	0.07	32	232
66	Capital Bank Financial Corp.	CBF	FL	6,831,410	Bank	0.82	76	5.00	94	13.63	5	1.56	65	0.14	54	234.5
67	Brookline Bancorp Inc.	BRKL	MA	5,799,880	Bank	0.77	83	6.78	81	8.66	48	0.62	18	0.07	30	236
68	Renasant Corp.	RNST	MS	5,805,129	Bank	1.09	36	9.17	40	7.52	81	1.92	75	0.31	83	236
69	Chemical Financial Corp.	CHFC	MI	7,322,143	Bank	1.04	53	8.93	47	8.37	62	2.26	83	0.19	67	237
70	MB Financial Inc.	MBFI	IL	14,602,099	Bank	1.05	49	7.53	70	8.39	61	1.23	48	0.18	66	237
71	Independent Bank Corp.	INDB	MA	6,364,912	Bank	0.98	61	9.93	30	7.44	84	1.55	64	0.17	65	239.5
72	NBT Bancorp Inc.	NBTB	NY	7,797,926	Bank	1.00	55	9.13	43	7.74	79	1.03	35	0.41	94	241.5

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73	United Financial Bancorp Inc.	UBNK	CT	5,476,809	Savings	0.82	75	6.66	83	8.93	43	1.18	46	0.12	50	249
74	FCB Financial Holdings Inc.	FCB	FL	5,957,628	Bank	0.54	96	3.83	96	13.00	7	1.86	73	0.07	33	252
75	Fulton Financial Corp.	FULT	PA	17,124,767	Bank	0.94	65	7.66	69	8.83	46	1.52	63	0.24	81	252
76	UMB Financial Corp.	UMBF	MO	17,500,960	Bank	0.82	77	8.16	62	8.06	71	0.38	10	0.22	74	252
77	EverBank Financial Corp.	EVER	FL	21,617,788	Savings	0.76	86	8.72	51	7.17	88	0.60	16	0.12	49	257.5
78	Sterling Bancorp	STL	NY	7,424,822	Bank	0.99	58	7.34	72	7.76	77	1.42	60	0.15	59	266.5
79	TFS Financial Corp. (MHC)	TFSL	OH	12,067,843	Savings	0.56	94	3.57	97	14.95	3	2.36	86	0.19	69	271.5
80	Synovus Financial Corp.	SNV	GA	27,051,231	Bank	0.80	80	7.05	76	10.69	23	2.99	94	0.39	92	272
81	TCF Financial Corp.	TCB	MN	19,394,611	Bank	0.92	67	8.48	57	8.50	57	2.89	93	0.48	96	275.5
82	Northwest Bancshares Inc.	NWBI	PA	7,775,033	Savings	0.76	88	5.47	89	11.64	14	2.23	82	0.41	95	279.5
83	F.N.B. Corp.	FNB	PA	16,127,090	Bank	0.98	59	7.67	68	6.83	96	1.06	39	0.23	75	280
84	Webster Financial Corp.	WBS	CT	22,533,010	Bank	0.93	66	8.70	52	7.45	83	2.73	91	0.23	77	285
85	First Midwest Bancorp Inc.	FMBI	IL	9,445,139	Bank	0.84	72	6.96	79	8.41	59	1.35	54	0.53	97	285.5
86	Hudson City Bancorp Inc.	HCBK	NJ	36,569,082	Savings	0.25	99	1.94	99	12.71	9	4.94	97	0.16	60	285.5
87	Wintrust Financial Corp.	WTFC	IL	20,010,727	Bank	0.80	81	7.48	71	7.75	78	1.26	49	0.20	70	289.5
88	First Commonwealth Financial Corp.	FCF	PA	6,360,285	Bank	0.71	90	6.16	85	8.92	44	1.41	59	0.31	87	292
89	Susquehanna Bancshares Inc.	SUSQ	PA	18,661,390	Bank	0.81	78	5.40	91	8.39	60	1.14	43	0.33	90	295.5
90	Berkshire Hills Bancorp Inc.	BHLB	MA	6,502,031	Bank	0.77	82	6.90	80	6.96	94	0.77	21	0.29	82	307.5
91	First Citizens BancShares Inc.	FCNCA	NC	30,075,113	Bank	0.55	95	5.85	87	8.24	67	1.16	45	0.22	73	308
92	Associated Banc-Corp	ASB	WI	26,821,774	Bank	0.77	84	6.71	82	6.97	92	1.65	67	0.09	37	310
93	Valley National Bancorp	VLV	NJ	18,793,855	Bank	0.67	92	7.01	78	6.97	93	1.36	56	0.11	44	313
94	Astoria Financial Corp.	AF	NY	15,640,021	Savings	0.61	93	6.11	86	8.19	69	2.21	80	0.15	57	316.5
95	Heartland Financial USA Inc.	HTLF	IA	6,052,362	Bank	0.70	91	8.74	49	6.16	102	1.39	58	0.39	93	317.5
96	People's United Financial Inc.	PBCT	CT	35,997,100	Bank	0.75	89	5.45	90	7.47	82	1.63	66	0.12	48	318
97	Flagstar Bancorp Inc.	FBC	MI	9,839,851	Savings	-0.52	101	-3.67	101	11.24	18	7.54	99	0.62	98	318.5
98	Popular Inc.	BPOP	PR	33,096,695	Bank	-0.56	102	-4.33	102	11.39	17	8.16	100	0.92	100	321
99	Bancorp Inc.	TBBK	DE	5,017,989	Bank	0.31	97	3.86	95	6.98	91	0.43	11	0.23	76	326.5
100	First Horizon National Corp.	FHN	TN	25,672,887	Bank	0.76	85	7.04	77	7.94	75	3.23	95	0.31	84	326.5
101	SVB Financial Group	SIVB	CA	39,344,640	Bank	0.30	98	2.65	98	7.16	89	0.27	3	0.32	89	331
102	First Niagara Financial Group Inc.	FNFG	NY	38,551,000	Bank	0.07	100	0.59	100	6.30	100	1.26	50	0.31	85	367.5
					Median	1.05		8.71		8.58		1.28		0.13		
					Mean	1.01		8.75		9.22		1.76		0.19		

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1	Preferred Bank	PFBC	CA	2,054,154	Bank	1.31	17	10.98	38	11.44	28	1.08	55	-0.01	24	122.5
2	BankFinancial Corp.	BFIN	IL	1,465,410	Savings	2.86	2	22.80	4	14.64	11	1.76	109	0.13	106	124.5
3	First NBC Bank Holding Co.	FNBC	LA	3,750,617	Bank	1.58	6	13.69	11	10.32	49	1.03	51	0.07	75	129
4	German American Bancorp Inc.	GABC	IN	2,237,099	Bank	1.30	19	13.15	15	9.31	82	0.62	26	-0.01	20	139
5	Alerus Financial Corp.	ALRS	ND	1,484,864	Bank	1.57	7	13.85	10	8.93	105	0.78	36	-0.07	11	145.5
6	CommunityOne Bancorp	COB	NC	2,215,514	Bank	7.58	1	166.96	1	11.65	26	4.33	161	0.08	85	151
7	Burke & Herbert Bank & Trust Co.	BHRB	VA	2,615,678	Bank	1.31	15	11.65	28	12.07	22	2.10	124	0.05	56	155
8	Lakeland Financial Corp.	LKFN	IN	3,443,284	Bank	1.32	13	12.81	18	10.36	48	1.10	57	0.10	95	155
9	Farmers & Merchants Bancorp	FMCB	CA	2,360,551	Bank	1.16	34	11.26	33	9.88	66	0.61	25	0.00	30	160.5
10	Stock Yards Bancorp Inc.	SYBT	KY	2,563,868	Bank	1.46	10	14.28	9	10.05	61	0.93	44	0.18	122	163
11	United Community Financial Corp.	UCFC	OH	1,833,550	Savings	2.84	3	23.55	3	13.09	17	4.34	162	0.19	126	167
12	Oritani Financial Corp.	ORIT	NJ	3,250,934	Savings	1.31	16	7.81	120	15.62	7	0.83	37	-0.01	23	173
13	Bear State Financial Inc.	BSF	AR	1,514,595	Bank	2.69	4	24.73	2	9.27	86	1.42	84	0.08	86	177
14	Banner Corp.	BANR	WA	4,723,899	Bank	1.13	37	9.28	80	12.30	20	1.23	71	-0.04	15	180
15	Wilson Bank Holding Co.	WBHC	TN	1,873,242	Bank	1.13	40	10.86	39	10.49	43	0.98	47	0.07	73	182
16	NASB Financial Inc.	NASB	MO	1,300,256	Savings	1.55	9	9.19	84	15.32	8	4.19	159	-0.11	6	183.5
17	Hills Bancorp.	HBIA	IA	2,334,318	Bank	1.20	28	10.84	41	10.85	36	1.09	56	0.14	107	186.5
18	Bank of Marin Bancorp	BMRC	CA	1,787,130	Bank	1.13	39	10.80	42	10.68	39	1.88	115	-0.01	22	188.5
19	West Bancorporation Inc.	WTBA	IA	1,615,833	Bank	1.27	20	14.56	8	8.68	112	0.35	11	0.09	88	189.5
20	Hingham Institution for Savings	HIFS	MA	1,552,205	Savings	1.24	24	15.75	5	7.83	138	0.52	17	0.00	29	190
21	Cashmere Valley Bank	CSHX	WA	1,324,604	Bank	1.18	32	12.19	24	10.26	52	1.12	58	0.14	108	191
22	Hanmi Financial Corp.	HAFC	CA	4,232,443	Bank	1.24	25	9.93	61	10.67	40	1.95	118	-0.06	14	192
23	Northrim BanCorp Inc.	NRIM	AK	1,449,349	Bank	1.20	27	10.34	51	9.84	68	1.51	89	-0.12	5	193
24	Wilshire Bancorp Inc.	WIBC	CA	4,155,469	Bank	1.65	5	13.31	14	10.23	53	2.19	126	0.17	117	193.5
25	Cardinal Financial Corp.	CFNL	VA	3,399,134	Bank	1.14	36	9.85	67	10.11	58	0.12	3	0.06	65	195
26	ServisFirst Bancshares Inc.	SFBS	AL	4,098,679	Bank	1.39	12	14.57	7	8.95	103	0.69	31	0.17	119	197
27	1st Source Corp.	SRCE	IN	4,829,958	Bank	1.21	26	9.65	71	11.15	31	1.36	83	0.06	66	202.5
28	City Holding Co.	CHCO	WV	3,461,633	Bank	1.55	8	13.34	13	9.35	81	1.75	107	0.17	118	214.5
29	State Bank Financial Corp.	STBZ	GA	2,882,210	Bank	1.19	29	7.08	132	15.71	6	0.40	12	0.08	83	214.5
30	Bryn Mawr Bank Corp.	BMTC	PA	2,246,506	Bank	1.46	11	12.80	19	8.55	117	0.93	43	0.11	101	219
31	Ames National Corp.	ATLO	IA	1,301,031	Bank	1.11	47	9.25	81	11.31	29	1.60	95	0.03	48	228.5
32	Square 1 Financial Inc.	SQBK	NC	3,094,866	Bank	1.25	22	12.76	20	9.77	71	1.28	74	0.68	174	237
33	Washington Trust Bancorp Inc.	WASH	RI	3,586,874	Bank	1.26	21	12.12	26	8.04	131	1.00	49	0.07	70	237.5
34	WSFS Financial Corp.	WSFS	DE	4,853,320	Savings	1.30	18	13.63	12	9.00	99	1.62	98	0.18	120	238
35	S&T Bancorp Inc.	STBA	PA	4,964,686	Bank	1.24	23	9.91	63	8.98	101	1.28	75	0.00	28	238.5
36	MidWestOne Financial Group Inc.	MOFG	IA	1,800,302	Bank	1.07	54	10.07	58	10.29	51	1.22	68	0.09	92	243

2015 BANK PERFORMANCE SCORECARD

\$1 BILLION *up to* \$5 BILLION



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						Core ROAA (%)	ROA Rank	Core ROAE (%)	ROE Rank	Tang Common Equity/ Tang Assets (%)	TCE Rank	NPA/ Loans & REO (%)	NPA Rank	NCOs/ Avg Loans (%)	NCOs Rank	
37	Pacific Continental Corp.	PCBK	OR	1,504,325	Bank	1.11	43	9.05	86	10.85	37	1.92	116	0.03	46	247
38	Arrow Financial Corp.	AROW	NY	2,217,420	Bank	1.07	51	11.88	27	8.03	132	0.54	19	0.05	63	251
39	Dime Community Bancshares Inc.	DCOM	NY	4,497,107	Savings	1.01	67	9.60	72	9.10	93	0.54	18	-0.01	25	253.5
40	LegacyTexas Financial Group Inc.	LTXB	TX	4,164,114	Bank	1.03	62	6.84	137	13.01	18	0.74	33	0.02	40	253.5
41	ConnectOne Bancorp Inc.	CNOB	NJ	3,448,572	Bank	1.18	33	9.52	74	8.62	114	0.57	23	0.05	60	262.5
42	Bridge Capital Holdings	BBNK	CA	1,814,122	Bank	1.07	53	10.06	59	10.31	50	1.31	78	0.23	138	270
43	First Financial Corp.	THFF	IN	3,002,485	Bank	1.15	35	8.65	95	11.86	24	1.30	77	0.31	156	270.5
44	Southern Missouri Bancorp Inc.	SMBC	MO	1,296,250	Bank	1.19	30	11.46	32	7.83	139	1.19	63	0.08	77	271
45	First Business Financial Services Inc.	FBIZ	WI	1,629,387	Bank	1.08	50	12.33	22	7.83	137	1.01	50	0.08	79	273.5
46	First Farmers Financial Corp.	FFMR	IN	1,339,670	Bank	1.32	14	15.54	6	7.52	148	1.65	100	0.16	113	274.5
47	Peoples Financial Services Corp.	PFIS	PA	1,741,669	Bank	1.11	45	7.89	116	10.64	41	0.76	34	0.15	112	275
48	Sandy Spring Bancorp Inc.	SASR	MD	4,397,132	Bank	1.02	64	8.35	104	10.14	56	1.18	61	0.03	47	278
49	Cambridge Bancorp	CATC	MA	1,573,692	Bank	0.93	88	12.27	23	7.36	152	0.15	6	0.00	26	279
50	Stonegate Bank	SGBK	FL	1,723,294	Bank	0.96	80	8.40	102	10.00	62	1.07	54	-0.03	19	280.5
51	American National Bankshares Inc.	AMNB	VA	1,346,492	Bank	1.04	58	7.92	114	10.16	55	0.86	38	0.07	76	284
52	Bar Harbor Bankshares	BHB	ME	1,459,320	Bank	1.01	65	10.55	45	9.68	74	1.51	90	0.15	110	284
53	Community Trust Bancorp Inc.	CTBI	KY	3,723,765	Bank	1.18	31	10.00	60	10.44	45	3.81	155	0.31	155	291
54	First National Bank Alaska	FBAK	AK	3,312,170	Bank	1.01	66	7.02	133	14.25	12	2.30	131	0.01	34	293.5
55	Sierra Bancorp	BSRR	CA	1,637,320	Bank	1.09	48	8.67	94	10.99	33	3.79	153	0.09	91	297
56	River City Bank	RCBC	CA	1,274,466	Bank	0.96	82	8.47	101	10.86	35	1.36	82	0.08	78	298
57	Green Bancorp Inc.	GNBC	TX	2,196,135	Bank	0.98	74	7.88	117	11.76	25	0.66	28	0.23	139	299.5
58	First of Long Island Corp.	FLIC	NY	2,721,494	Bank	0.91	97	10.21	55	8.57	116	0.13	5	0.05	62	301.5
59	First Defiance Financial Corp.	FDEF	OH	2,178,952	Savings	1.12	42	8.80	92	10.19	54	3.32	148	0.08	84	304
60	TriCo Bancshares	TCBK	CA	3,916,458	Bank	0.99	72	9.86	66	9.04	96	3.53	150	-0.13	4	311
61	Pacific Premier Bancorp Inc.	PPBI	CA	2,038,897	Bank	0.96	78	9.23	82	8.51	119	0.15	7	0.05	58	311.5
62	Exchange Bank	EXSR	CA	1,887,679	Bank	0.99	70	11.22	34	8.48	120	4.60	164	-0.06	13	312.5
63	Territorial Bancorp Inc.	TBNK	HI	1,691,897	Savings	0.80	117	6.19	142	12.79	19	0.74	32	0.02	39	313.5
64	1867 Western Financial Corp.	WFCL	CA	2,408,382	Bank	0.90	101	5.80	145	13.11	16	0.67	30	0.08	80	317
65	Yadkin Financial Corp.	YDKN	NC	4,266,309	Bank	1.13	38	9.00	88	8.82	108	1.20	64	0.12	105	318.5
66	Peoples Bancorp Inc.	PEBO	OH	2,567,769	Bank	0.91	95	7.56	125	9.48	77	0.66	29	-0.03	17	320
67	Heritage Commerce Corp	HTBK	CA	1,617,103	Bank	0.95	83	8.03	113	9.28	85	0.61	24	0.05	55	320.5
68	MainSource Financial Group Inc.	MSFG	IN	3,122,516	Bank	1.11	46	9.87	65	9.27	87	1.60	94	0.33	157	323.5
69	First Foundation Inc.	FFWM	CA	1,355,424	Bank	0.82	111	10.60	43	7.33	155	0.12	4	0.00	27	324.5
70	Bank of Kentucky Financial Corp.	BKYF	KY	1,931,656	Bank	1.05	56	10.13	57	9.29	84	1.78	110	0.31	153	328.5
71	Mercantile Bank Corp.	MBWM	MI	2,893,379	Bank	0.98	75	8.82	91	9.30	83	2.65	139	-0.01	21	329
72	Canandaigua National Corp.	CNND	NY	2,117,469	Bank	1.03	63	13.02	17	7.11	163	0.95	45	0.20	130	330.5

2015 BANK PERFORMANCE SCORECARD

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73	Fidelity Southern Corp.	LION	GA	3,085,225	Bank	1.11	44	12.15	25	8.47	121	2.39	133	0.30	152	332.5
74	First Busey Corp.	BUSE	IL	3,665,607	Bank	0.99	71	8.26	107	9.17	89	0.87	40	0.09	93	333.5
75	Meta Financial Group Inc.	CASH	SD	2,108,063	Savings	0.85	109	10.36	49	7.74	144	0.35	10	0.05	59	336.5
76	CoBiz Financial Inc.	COBZ	CO	3,062,166	Bank	0.98	73	9.71	70	8.14	127	1.75	106	0.01	31	338.5
77	First Mid-Illinois Bancshares Inc.	FMBH	IL	1,607,103	Bank	0.97	77	9.78	68	6.96	166	0.45	15	0.02	41	339
78	CNB Financial Corp.	CCNE	PA	2,189,213	Bank	1.09	49	13.04	16	7.32	157	1.83	112	0.21	131	343.5
79	Enterprise Financial Services Corp	EFSC	MO	3,277,003	Bank	0.91	98	9.49	75	8.69	111	0.99	48	0.07	71	343.5
80	STAR Financial Group Inc.	SFIGA	IN	1,765,336	Bank	0.82	114	8.13	110	9.97	63	1.21	65	0.03	49	344
81	Heritage Oaks Bancorp	HEOP	CA	1,710,127	Bank	0.95	85	8.35	105	9.92	65	1.43	85	0.10	98	346.5
82	Merchants Bancshares Inc.	MBVT	VT	1,723,464	Bank	0.77	124	10.48	47	7.30	158	0.07	1	0.01	36	347.5
83	Dacotah Banks Inc.	DBIN	SD	2,172,802	Bank	0.91	99	8.63	96	9.94	64	1.66	102	0.08	82	351
84	Triumph Bancorp Inc.	TBK	TX	1,447,898	Bank	0.91	96	6.80	138	14.00	13	2.41	135	0.07	74	351.5
85	Suffolk Bancorp	SUBK	NY	1,895,283	Bank	0.82	112	8.12	111	9.60	76	1.62	97	-0.08	10	352.5
86	American Business Bank	AMBZ	CA	1,534,869	Bank	0.74	130	9.42	78	7.78	142	0.11	2	-0.08	9	355.5
87	Heritage Financial Corp.	HFWA	WA	3,457,750	Bank	1.00	69	7.58	124	9.75	72	1.22	70	0.15	111	355.5
88	Bridge Bancorp Inc.	BDGE	NY	2,288,653	Bank	0.85	108	10.28	53	7.23	159	0.47	16	0.05	57	356.5
89	C&F Financial Corp.	CFFI	VA	1,333,323	Bank	1.00	68	11.16	36	8.08	130	1.22	67	1.82	178	356.5
90	First Citizens Bancshares Inc.	FIZN	TN	1,481,438	Bank	1.04	60	10.29	52	8.12	128	2.03	121	0.16	116	358.5
91	TrustCo Bank Corp. NY	TRST	NY	4,644,439	Savings	0.93	89	11.16	35	8.46	122	1.59	93	0.22	133	359
92	Independent Bank Group Inc.	IBTX	TX	4,132,639	Bank	1.05	55	8.16	109	7.07	164	0.45	14	0.03	50	360
93	Univest Corporation of Pennsylvania	UVSP	PA	2,235,321	Bank	1.07	52	8.22	108	9.73	73	1.46	86	0.47	168	360
94	Ameris Bancorp	ABCB	GA	4,037,077	Bank	1.13	41	12.71	21	7.42	150	3.79	154	0.25	144	361
95	Great Southern Bancorp Inc.	GSBC	MO	3,951,334	Bank	1.04	59	9.87	64	8.98	100	2.89	145	0.24	142	366.5
96	BNC Bancorp	BNCN	NC	4,072,508	Bank	1.04	57	11.48	30	7.69	147	2.08	122	0.31	154	372
97	Southeastern Bank Financial Corp.	SBFC	GA	1,732,781	Bank	0.93	90	11.12	37	8.95	102	2.23	128	0.46	167	376.5
98	Southwest Bancorp Inc.	OKSB	OK	1,942,034	Bank	0.89	105	6.40	140	13.87	14	2.37	132	0.12	103	376.5
99	Franklin Financial Network Inc.	FSB	TN	1,355,827	Bank	0.86	107	9.76	69	7.44	149	0.26	8	0.10	96	377
100	Blue Hills Bancorp Inc.	BHBK	MA	1,728,148	Savings	0.26	176	1.47	177	23.22	2	0.41	13	0.01	33	378
101	Central Pacific Financial Corp.	CPF	HI	4,852,987	Bank	0.89	104	7.15	130	11.52	27	2.45	136	0.12	104	381
102	Park Sterling Corp.	PSTB	NC	2,359,230	Bank	0.68	140	5.54	149	10.13	57	1.15	59	-0.07	12	381.5
103	Meridian Bancorp Inc.	EBSB	MA	3,278,526	Savings	0.61	151	4.67	157	17.28	4	1.76	108	0.01	32	382
104	Republic Bancorp Inc.	RBCAA	KY	3,747,013	Bank	0.81	116	5.16	153	14.68	10	2.80	143	0.05	64	382.5
105	Northfield Bancorp Inc.	NFBK	NJ	3,020,869	Savings	0.75	129	3.17	171	19.22	3	2.00	119	0.02	44	384.5
106	Camden National Corp.	CAC	ME	2,789,853	Bank	0.94	87	10.60	44	7.18	160	1.28	76	0.16	115	386.5
107	First Community Bancshares Inc.	FCBC	VA	2,607,936	Bank	1.04	61	7.89	115	9.16	90	2.01	120	0.18	121	386.5
108	Merchants Financial Group Inc.	MFGI	MN	1,522,566	Bank	0.88	106	10.28	54	7.01	165	1.24	72	0.04	53	387.5

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109	USAmeriBancorp Inc.	USAB	FL	3,077,285	Bank	0.94	86	11.53	29	7.33	154	1.86	113	0.19	125	388
110	Guaranty Bancorp	GBNK	CO	2,124,778	Bank	0.76	126	7.58	123	9.43	79	1.88	114	-0.10	7	388.5
111	W.T.B. Financial Corp.	WTBFB	WA	4,771,922	Bank	0.92	94	9.22	83	8.83	106	1.33	79	0.22	134	389.5
112	Mechanics Bank	MCHB	CA	3,370,491	Bank	0.76	127	7.53	127	9.83	69	2.88	144	-0.26	2	396
113	Horizon Bancorp	HBNC	IN	2,076,922	Bank	0.97	76	10.40	48	7.32	156	1.70	104	0.20	129	396.5
114	MutualFirst Financial Inc.	MFSF	IN	1,424,208	Bank	0.80	118	9.48	76	8.77	109	1.47	87	0.11	100	396.5
115	Bank Mutual Corp.	BKMU	WI	2,328,446	Savings	0.64	145	5.23	151	12.05	23	1.17	60	0.10	97	397.5
116	Century Bancorp Inc.	CNBKA	MA	3,624,036	Bank	0.60	153	11.48	31	5.24	177	0.56	21	0.05	61	402
117	CU Bancorp	CUNB	CA	2,265,117	Bank	0.71	134	7.01	135	8.66	113	0.29	9	0.02	42	407.5
118	Financial Institutions Inc.	FISI	NY	3,089,521	Bank	0.93	92	10.20	56	6.41	171	0.54	20	0.37	159	408.5
119	Southside Bancshares Inc.	SBSI	TX	4,807,261	Bank	0.90	102	10.86	40	6.91	168	0.56	22	1.43	177	409.5
120	First Bancorp Inc.	FNLC	ME	1,482,131	Bank	0.96	81	9.00	87	9.05	95	4.23	160	0.26	145	415.5
121	NewBridge Bancorp	NBBC	NC	2,520,232	Bank	0.80	121	8.72	93	8.21	124	0.63	27	0.20	128	415.5
122	Guaranty Bancshares Inc.	GNTY	TX	1,334,068	Bank	0.80	122	9.09	85	7.80	141	0.91	42	0.09	94	416
123	HomeTrust Bancshares Inc.	HTBI	NC	2,640,387	Bank	0.65	142	3.55	167	13.60	15	3.88	157	0.02	37	421
124	Farmers Capital Bank Corp.	FFKT	KY	1,782,606	Bank	0.92	93	9.38	79	9.12	92	7.05	175	0.23	141	422
125	Peapack-Gladstone Financial Corp.	PGC	NJ	2,702,397	Bank	0.63	150	7.87	118	8.95	104	0.97	46	0.04	54	422
126	Lakeland Bancorp Inc.	LBAI	NJ	3,538,325	Bank	0.93	91	8.60	97	7.81	140	1.22	66	0.19	127	424.5
127	Carter Bank & Trust	CARE	VA	4,629,941	Bank	0.82	113	9.92	62	7.35	153	5.72	172	0.01	35	431.5
128	TowneBank	TOWN	VA	4,982,485	Bank	0.96	79	7.69	122	8.19	125	2.29	129	0.09	89	435
129	Independent Bank Corp.	IBCP	MI	2,248,730	Bank	0.80	119	7.41	129	11.03	32	8.66	178	0.23	140	439
130	National Bank Holdings Corp.	NBHC	CO	4,819,646	Bank	0.31	175	1.78	176	15.14	9	1.53	92	0.06	67	439.5
					Median	0.93		8.85		9.16		1.51		0.09		
					Mean	0.97		9.69		9.69		1.98		0.15		

Source: Sandler O'Neill, SNL Financial, company reports and regulatory filings

\*Data includes only companies which have reported 2014 earnings as of April 9, 2015. Capital adequacy and asset quality figures are as of fiscal year-end 2014. Profitability figures are for the fiscal year ending in 2014 and are based on core income as defined by SNL Financial where available. Asset quality figures are as of fiscal year-end 2014. NPA levels and average loans in the NCO calculation are net of guaranteed loans. NPA calculation includes accruing TDRs if disclosure is available through company filings.