

2012 BANK PERFORMANCE SCORECARD

\$1 BILLION UP TO \$5 BILLION

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 Rank	NPA/Loans & OREO (%)	NCOs/Avg Loans (%)	NCOs Rank		
1	Citizens & Northern Corporation	CZNC	PA	1,324	Bank	1.66	7	14.27	13	11.84	30	1.34	19	0.16	16	67.5	
2	First Financial Bankshares, Inc.	FFIN	TX	4,121	Bank	1.78	5	14.43	11	10.78	42	1.64	25	0.20	26	83.5	
3	National Bankshares, Inc.	NKSH	VA	1,067	Bank	1.78	4	13.40	17	12.38	26	1.76	28	0.43	51	86.5	
4	State Bank Financial Corporation	STBZ	GA	2,747	Bank	1.17	22	8.56	60	14.20	14	0.48	2	0.29	43	118.5	
5	Republic Bancorp, Inc.	RBCAA	KY	3,420	Bank	2.68	1	20.84	4	12.97	22	4.12	100	0.76	86	120	
6	Bank of the Ozarks, Inc.	OZRK	AR	3,840	Bank	1.68	6	16.86	5	10.77	44	2.34	50	0.70	80	120	
7	Northrim BanCorp, Inc.	NRIM	AK	1,085	Bank	1.20	19	10.35	41	10.86	41	2.19	44	-0.01	2	124	
8	City Holding Company	CHCO	WV	2,777	Bank	1.46	10	12.44	22	9.37	72	1.51	23	0.18	24	127.5	
9	Ames National Corporation	ATLO	IA	1,036	Bank	1.31	13	10.30	44	12.99	21	4.05	98	0.03	4	129	
10	Bank of Marin Bancorp	BMRC	CA	1,393	Bank	1.24	15	12.81	19	9.73	62	1.78	29	0.49	57	139	
11	Home BancShares, Inc.	HOMB	AR	3,604	Bank	1.50	9	11.54	27	11.48	34	5.09	124	0.26	34	149	
12	Cardinal Financial Corporation	CFNL	VA	2,603	Bank	1.20	18	10.99	35	9.54	69	1.16	14	0.29	41	149.5	
13	First of Long Island Corporation	FLIC	NY	2,022	Bank	1.05	36	11.10	32	9.35	74	0.71	6	0.16	18	154	
14	First Financial Corporation	THFF	IN	2,954	Bank	1.52	8	11.10	31	10.47	51	2.80	60	0.56	68	154	
15	S.Y. Bancorp, Inc.	SYBT	KY	2,053	Bank	1.20	17	13.14	18	9.11	79	1.92	34	0.56	67	164.5	
16	Brookline Bancorp, Inc.	BRKL	MA	3,299	Thrift	0.94	49	5.73	96	13.93	15	0.51	3	0.08	11	167	
17	Dime Community Bancshares, Inc.	DCOM	NY	4,021	Thrift	1.17	23	13.78	15	7.70	116	0.87	8	0.17	20	168	
18	West Bancorporation, Inc.	WTBA	IA	1,270	Bank	1.16	24	11.07	33	9.72	63	2.68	57	0.34	45	171	
19	Lakeland Financial Corporation	LKFN	IN	2,890	Bank	1.11	29	11.92	25	9.30	75	2.85	62	0.25	32	176	
20	Hingham Institution for Savings	HIFS	MA	1,127	Thrift	1.14	26	15.32	8	7.30	130	1.23	18	0.06	7	176.5	
21	West Coast Bancorp	WCBO	OR	2,430	Bank	1.37	12	11.75	26	12.07	28	5.68	129	0.87	96	178.5	
22	Oritani Financial Corp.	ORIT	NJ	2,603	Thrift	1.13	28	4.43	110	24.95	1	1.22	17	0.54	63	179	
23	Territorial Bancorp Inc.	TBNK	HI	1,538	Thrift	0.87	65	5.84	93	13.90	16	0.82	7	0.05	6	180.5	
24	1st Source Corporation	SRCE	IN	4,374	Bank	1.09	31	9.49	53	10.18	54	2.41	51	0.27	37	182	
25	American National Bankshares Inc.	AMNB	VA	1,305	Bank	1.25	14	10.32	43	8.52	95	2.26	47	0.16	17	184	
26	Bryn Mawr Bank Corporation	BMTC	PA	1,775	Bank	1.15	25	11.17	29	8.27	101	1.70	27	0.29	40	188.5	
27	Arrow Financial Corporation	AROW	NY	1,963	Bank	1.05	35	12.54	20	7.24	132	0.57	4	0.05	5	191.5	
28	Mercantile Bank Corporation	MBWM	MI	1,433	Bank	2.45	2	28.30	2	10.09	57	5.55	128	1.37	136	193	
29	Clifton Savings Bancorp, Inc. (MHC)	CSBK	NJ	1,117	Thrift	0.77	75	4.83	105	16.03	9	1.01	12	0.06	8	199	
30	Columbia Banking System, Inc.	COLB	WA	4,786	Bank	1.19	20	7.37	71	13.41	20	3.94	95	0.75	83	200	
31	BofI Holding, Inc.	BOFI	CA	2,224	Thrift	1.22	16	14.42	12	7.36	127	2.03	41	0.42	49	200	
32	Bar Harbor Bankshares	BHB	ME	1,167	Bank	0.93	50	9.66	51	9.89	60	2.25	46	0.37	47	207.5	
33	German American Bancorp, Inc.	GABC	IN	1,874	Bank	1.09	32	12.46	21	7.80	115	1.80	30	0.43	50	208	
34	Bridge Bancorp, Inc.	BDGE	NY	1,337	Bank	0.92	56	15.00	9	7.84	114	1.48	22	0.28	39	209.5	
35	Merchants Bancshares, Inc.	MBVT	VT	1,612	Bank	0.93	51	13.48	16	6.80	143	0.28	1	0.02	3	212	
36	ViewPoint Financial Group, Inc.	VPFG	TX	3,181	Bank	0.76	77	5.49	98	12.75	23	1.39	20	0.08	12	214	
37	Camden National Corporation	CAC	ME	2,303	Bank	1.07	34	11.48	28	7.69	118	1.91	33	0.26	35	214	
38	Rockville Financial, Inc.	RCKB	CT	1,750	Thrift	0.67	90	3.93	115	19.00	3	1.06	13	0.09	13	221	

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39	United Financial Bancorp, Inc.	UBNK	MA	1,624	Thrift	0.71	85	5.00	104	13.54	18	0.96	10	0.19	25	224.5
40	CNB Financial Corp.	CCNE	PA	1,602	Bank	0.99	42	12.24	23	7.61	121	2.00	38	0.38	48	229
41	Tompkins Financial Corp.	TMP	NY	3,400	Bank	1.08	33	12.15	24	7.49	125	2.08	42	0.48	55	230.5
42	Washington Trust Bancorp, Inc.	WASH	RI	3,064	Bank	1.03	38	10.72	38	7.21	133	1.82	31	0.17	19	234
43	Financial Institutions, Inc.	FISI	NY	2,336	Bank	0.95	48	9.28	54	7.93	111	0.62	5	0.36	46	238.5
44	Hanmi Financial Corporation	HAFC	CA	2,745	Bank	1.04	37	14.45	10	10.36	52	4.13	101	3.25	182	240.5
45	Community Trust Bancorp, Inc.	CTBI	KY	3,591	Bank	1.11	30	10.92	36	8.52	96	3.84	92	0.58	71	243.5
46	Pacific Mercantile Bancorp	PMBC	CA	1,025	Bank	1.14	27	16.29	7	7.49	124	6.81	149	0.22	29	247
47	Sandy Spring Bancorp, Inc.	SASR	MD	3,711	Bank	0.98	46	8.33	63	10.04	58	3.66	83	0.65	77	247
48	Alliance Financial Corp.	ALNC	NY	1,409	Bank	0.90	59	9.70	50	7.69	117	1.54	24	0.21	27	251.5
49	OceanFirst Financial Corp.	OCFC	NJ	2,302	Thrift	0.92	55	9.93	48	9.42	71	3.71	86	0.56	69	251.5
50	Bridge Capital Holdings	BBNK	CA	1,161	Bank	0.72	82	5.90	92	11.15	38	3.49	79	-0.06	1	252
51	Berkshire Hills Bancorp, Inc.	BHLB	MA	3,991	Thrift	0.89	62	6.51	80	8.76	91	0.93	9	0.27	36	255.5
52	Farmers National Banc Corp.	FMNB	OH	1,068	Bank	0.80	71	7.92	68	10.18	55	2.73	58	0.56	66	256
53	MidWestOne Financial Group, Inc.	MOFG	IA	1,695	Bank	0.85	68	8.71	59	8.68	93	2.02	39	0.28	38	258.5
54	Eagle Bancorp, Inc.	EGBN	MD	2,831	Bank	0.98	45	10.55	40	7.29	131	2.23	45	0.31	44	260.5
55	CoBiz Financial Inc.	COBZ	CO	2,424	Bank	1.42	11	16.51	6	6.58	150	4.00	97	0.86	95	263
56	Independent Bank Corp.	INDB	MA	4,970	Bank	0.98	44	10.21	45	6.80	142	1.94	35	0.26	33	265
57	S&T Bancorp, Inc.	STBA	PA	4,120	Bank	1.19	21	8.28	64	8.09	106	3.50	80	0.56	70	266
58	Central Pacific Financial Corp.	CPF	HI	4,133	Bank	1.02	41	11.12	30	10.63	45	9.37	162	1.42	141	267.5
59	Simmons First National Corp.	SFNC	AR	3,320	Bank	0.78	74	6.29	86	10.61	47	2.90	64	0.49	58	268
60	First Community Bancshares, Inc.	FCBC	VA	2,165	Bank	0.89	63	6.61	78	9.60	66	2.26	48	0.67	78	270
61	TrustCo Bank Corp NY	TRST	NY	4,244	Thrift	0.79	73	10.73	37	7.97	110	2.14	43	0.49	59	271
62	ACNB Corporation	ACNB	PA	1,005	Bank	0.90	60	9.23	56	8.85	87	2.47	53	0.77	88	273.5
63	Washington Banking Company	WBCO	WA	1,671	Bank	1.02	39	10.59	39	9.94	59	6.03	138	1.36	135	273.5
64	Center Bancorp, Inc.	CNBC	NJ	1,433	Bank	0.88	64	8.93	58	7.61	120	1.97	37	0.24	30	275.5
65	Bank of Kentucky Financial Corp.	BKYF	KY	1,745	Bank	1.02	40	10.35	42	7.64	119	3.04	67	0.87	98	283.5
66	Flushing Financial Corporation	FFIC	NY	4,288	Thrift	0.85	66	9.09	57	9.36	73	4.25	103	0.59	73	284
67	Heritage Commerce Corp	HTBK	CA	1,306	Bank	0.89	61	6.04	90	10.49	50	2.59	55	1.12	115	286
68	Univest Corporation of Pennsylvania	UVSP	PA	2,207	Bank	0.91	57	7.09	74	10.12	56	3.34	75	1.28	126	287.5
69	Enterprise Bancorp, Inc.	EBTC	MA	1,489	Bank	0.72	84	8.56	61	8.21	103	3.18	71	0.12	15	291
70	Southside Bancshares, Inc.	SBSI	TX	3,304	Bank	0.85	67	11.04	34	7.20	134	1.21	16	0.91	100	293
71	Provident Financial Holdings, Inc.	PROV	CA	1,299	Thrift	0.92	53	9.27	55	10.78	43	5.95	134	1.61	153	294.5
72	Westfield Financial, Inc.	WFD	MA	1,263	Thrift	0.45	114	2.56	134	17.33	5	3.43	77	0.07	10	296.5
73	Preferred Bank	PFBC	CA	1,310	Bank	0.99	43	8.20	65	12.07	29	10.20	168	1.65	154	298
74	Taylor Capital Group, Inc.	TAYC	IL	4,686	Bank	2.00	3	35.58	1	6.56	152	4.85	117	2.37	173	301
75	ESSA Bancorp, Inc.	ESSA	PA	1,097	Thrift	0.44	115	2.90	131	14.59	13	3.14	69	0.18	23	305
76	Union First Market Bankshares Corp.	UBSH	VA	3,907	Bank	0.91	58	7.94	67	8.91	85	6.01	136	0.55	64	310
77	ESB Financial Corp.	ESBF	PA	1,965	Thrift	0.76	76	8.38	62	7.18	135	2.63	56	0.18	22	312
78	Kearny Financial Corp. (MHC)	KRNY	NJ	2,863	Thrift	0.36	127	2.01	142	13.54	19	2.02	40	0.12	14	315
79	Sterling Bancorp	STL	NY	2,493	Bank	0.66	91	7.37	72	8.01	108	0.97	11	0.74	82	317.5

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80	Pinnacle Financial Partners, Inc.	PNFP	TN	4,864	Bank	0.93	52	6.36	84	8.44	97	3.30	73	0.94	102	320.5
81	Century Bancorp, Inc.	CNBKA	MA	2,743	Bank	0.59	94	10.08	47	5.76	166	1.18	15	0.21	28	328.5
82	Heritage Financial Corp.	HFWA	WA	1,369	Bank	0.51	106	3.33	124	13.88	17	4.13	102	0.55	65	330.5
83	Horizon Bancorp	HBNC	IN	1,547	Bank	0.82	69	9.92	49	6.55	154	2.30	49	0.63	75	334
84	First Busey Corp.	BUSE	IL	3,402	Bank	0.92	54	7.64	69	8.91	86	3.90	94	1.73	158	335
85	Virginia Commerce Bancorp, Inc.	VCBI	VA	2,939	Bank	0.95	47	10.20	46	7.37	126	4.54	107	1.31	127	336
86	First Business Financial Services, Inc.	FBIZ	WI	1,177	Bank	0.75	79	14.06	14	5.45	173	2.83	61	0.74	81	337
87	Meridian Interstate Bancorp, Inc. (MHC)	EBSB	MA	1,974	Thrift	0.44	117	3.80	119	10.52	49	4.32	105	0.06	9	342
88	First Defiance Financial Corp.	FDEF	OH	2,068	Thrift	0.80	72	6.25	88	8.69	92	3.08	68	1.41	140	356
89	StellarOne Corp.	STEL	VA	2,918	Bank	0.57	99	3.88	117	10.56	48	3.76	91	0.86	93	356
90	Peapack-Gladstone Financial Corp.	PGC	NJ	1,600	Bank	0.73	80	9.61	52	6.78	145	3.17	70	0.86	94	359
91	Northfield Bancorp, Inc. (MHC)	NFBK	NJ	2,377	Thrift	0.50	107	2.98	130	15.52	11	6.05	140	0.82	89	362.5
92	Fox Chase Bancorp, Inc.	FXCB	PA	1,016	Thrift	0.40	121	2.12	141	18.53	4	3.90	93	0.94	101	363
93	First Bancorp, Inc.	FNLC	ME	1,373	Bank	0.73	81	6.84	76	8.18	104	3.67	84	1.23	120	363
94	Cape Bancorp, Inc.	CBNJ	NJ	1,071	Thrift	0.72	83	5.43	100	11.72	33	6.04	139	2.01	164	367.5
95	TowneBank	TOWN	VA	4,082	Bank	0.82	70	6.53	79	6.67	148	3.74	88	0.46	54	368
96	Peoples Bancorp Inc.	PEBO	OH	1,794	Bank	0.70	86	5.75	95	8.30	100	3.41	76	1.16	118	378
97	Premier Financial Bancorp, Inc.	PFBI	WV	1,124	Bank	0.75	78	6.25	87	8.14	105	8.92	160	0.53	62	381
98	BCB Bancorp, Inc.	BCBP	NJ	1,217	Bank	0.54	104	6.05	89	8.22	102	6.30	145	0.25	31	383
99	Codorus Valley Bancorp, Inc.	CVLY	PA	1,012	Bank	0.69	88	8.02	66	6.72	147	4.38	106	0.58	72	390
100	New Hampshire Thrift Bancshares	NHTB	NH	1,042	Thrift	0.57	100	6.50	81	5.76	165	2.42	52	0.29	42	393
101	OmniAmerican Bancorp, Inc.	OABC	TX	1,337	Thrift	0.27	136	1.72	146	14.89	12	5.44	127	0.63	76	395.5
102	Franklin Financial Corp.	FRNK	VA	1,081	Thrift	0.28	134	1.66	147	22.75	2	10.11	167	0.52	61	397
103	First Connecticut Bancorp, Inc.	FBNK	CT	1,618	Thrift	0.02	159	0.21	159	15.58	10	2.99	66	0.61	74	398
104	Charter Financial Corp. (MHC)	CHFN	GA	1,117	Thrift	0.29	132	2.15	140	11.43	35	5.23	126	0.48	56	398
105	Beacon Federal Bancorp, Inc.	BFED	NY	1,027	Thrift	0.36	128	3.26	125	10.91	40	5.73	130	0.75	85	400.5
106	Roma Financial Corp. (MHC)	ROMA	NJ	1,888	Thrift	0.37	126	3.22	126	11.36	36	4.97	122	0.97	105	401.5
107	Intervest Bancshares Corp.	IBCA	NY	1,970	Bank	0.56	101	5.96	91	8.80	89	8.27	158	0.75	84	402
108	Bancorp, Inc.	TBBK	DE	3,011	Bank	0.30	131	3.43	123	8.77	90	1.43	21	0.95	103	406
109	Middleburg Financial Corp.	MBRG	VA	1,193	Bank	0.43	118	4.81	106	8.40	99	4.89	118	0.45	53	408.5
110	Sierra Bancorp	BSRR	CA	1,335	Bank	0.57	98	4.61	108	12.26	27	13.88	187	2.06	165	409
111	Lakeland Bancorp, Inc.	LBAI	NJ	2,826	Bank	0.69	87	7.58	70	5.63	171	2.89	63	0.89	99	409
112	Beneficial Mutual Bancorp, Inc. (MHC)	BNCL	PA	4,596	Thrift	0.35	129	2.73	133	11.30	37	4.85	115	1.05	111	412
113	Pacific Continental Corp.	PCBK	OR	1,270	Bank	0.40	122	2.77	132	12.55	25	4.79	112	1.74	159	414.5
114	MidSouth Bancorp, Inc.	MSL	LA	1,397	Bank	0.55	103	4.26	111	7.16	137	1.91	32	0.87	97	415.5
115	Encore Bancshares, Inc.	EBTX	TX	1,523	Bank	0.52	105	4.52	109	6.76	146	1.65	26	0.82	90	418
116	Guaranty Bancorp	GBNK	CO	1,690	Bank	0.47	112	5.03	103	9.59	68	4.95	121	1.55	150	418.5
117	Heritage Financial Group, Inc.	HBOS	GA	1,090	Thrift	0.20	146	1.59	148	10.99	39	3.58	81	0.83	91	419
118	MainSource Financial Group, Inc.	MSFG	IN	2,754	Bank	0.63	92	5.53	97	7.86	113	4.94	120	1.27	124	424
119	1st United Bancorp, Inc.	FUBC	FL	1,421	Bank	0.50	108	3.18	127	11.72	32	11.55	174	1.47	146	42
120	TriCo Bancshares	TCBK	CA	2,556	Bank	0.58	97	6.37	83	7.86	112	6.23	144	1.43	144	436

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121	First Merchants Corp.	FRME	IN	4,173	Bank	0.63	93	5.48	99	6.79	144	3.65	82	1.26	123	438.5
122	HopFed Bancorp, Inc.	HFBC	KY	1,041	Thrift	0.13	151	1.24	151	9.59	67	2.57	54	0.77	87	439.5
123	QCR Holdings, Inc.	QCRH	IL	1,967	Bank	0.49	109	6.88	75	3.86	183	3.18	72	0.70	79	442.5
124	HomeStreet, Inc.	HMST	WA	2,265	Thrift	0.68	89	22.98	3	3.79	185	13.72	186	1.56	151	445.5
125	SCBT Financial Corp.	SCBT	SC	3,897	Bank	0.39	125	4.08	112	8.04	107	3.94	96	1.11	114	449
126	WSFS Financial Corp.	WSFS	DE	4,289	Thrift	0.47	111	5.06	102	7.18	136	3.30	74	1.31	131	451.5
127	Provident New York Bancorp	PBNY	NY	3,084	Thrift	0.29	133	1.97	144	8.94	84	2.99	65	1.15	117	452
128	HF Financial Corp.	HFBC	SD	1,227	Thrift	0.28	135	3.57	122	7.59	122	4.09	99	0.45	52	454.5
129	MetroCorp Bancshares, Inc.	MCBI	TX	1,495	Bank	0.56	102	5.15	101	7.14	138	6.01	135	0.85	92	454.5
130	First Financial Northwest, Inc.	FFNW	WA	1,059	Thrift	0.24	139	1.56	149	17.12	6	15.55	190	1.39	138	458
131	Home Federal Bancorp, Inc.	HOME	ID	1,116	Bank	-0.18	166	-1.22	165	16.30	8	6.08	141	1.05	109	464
132	Pulaski Financial Corp.	PULB	MO	1,332	Thrift	0.59	95	6.77	77	6.48	156	6.18	143	1.35	133	466
133	Great Southern Bancorp, Inc.	GSBC	MO	3,790	Bank	0.59	96	6.47	82	6.87	141	6.51	147	2.08	166	475.5
134	Renasant Corp.	RNST	MS	4,202	Bank	0.44	116	3.89	116	7.35	128	6.39	146	1.06	112	489
135	Park Sterling Corp.	PSTB	NC	1,113	Bank	-0.84	175	-3.29	168	16.74	7	4.64	108	2.63	176	492
136	Fidelity Southern Corp.	LION	GA	2,235	Bank	0.47	113	6.33	85	5.31	176	4.84	114	1.28	125	493.5
137	Metro Bancorp, Inc.	METR	PA	2,421	Bank	0.10	153	1.07	153	9.05	81	3.72	87	1.42	143	502
138	Heartland Financial USA, Inc.	HTLF	IA	4,305	Bank	0.49	110	5.84	94	5.63	170	4.83	113	1.51	148	504.5
139	Meta Financial Group, Inc.	CASH	IA	1,359	Thrift	0.26	138	3.57	121	6.22	159	7.68	154	0.17	21	505.5
140	Banner Corp.	BANR	WA	4,257	Bank	0.12	152	0.96	154	9.54	70	5.12	125	1.50	147	512
141	LNB Bancorp, Inc.	LNBB	OH	1,168	Bank	0.39	124	4.07	113	5.74	168	4.26	104	1.14	116	515
142	Firstbank Corp.	FBMI	MI	1,485	Bank	0.41	120	4.07	114	5.91	163	4.76	111	1.40	139	522
143	BankFinancial Corp.	BFIN	IL	1,564	Thrift	-1.91	186	-12.37	179	12.58	24	8.82	159	1.04	108	522.5
144	Macatawa Bank Corp.	MCBC	MI	1,508	Bank	0.39	123	7.29	73	4.06	182	13.09	183	0.99	106	522.5
145	First California Financial Group, Inc.	FCAL	CA	1,813	Bank	0.09	155	0.73	156	7.05	139	3.74	89	0.51	60	524.5
146	First Citizens Banc Corp	FCZA	OH	1,113	Bank	0.42	119	4.73	107	4.93	179	4.72	110	1.35	134	527
147	NASB Financial, Inc.	NASB	MO	1,206	Thrift	-1.26	180	-10.53	177	11.82	31	11.68	175	1.07	113	532
148	MutualFirst Financial, Inc.	MFSF	IN	1,427	Bank	0.23	142	2.46	135	7.05	140	5.02	123	1.31	129	543
149	Bank Mutual Corp.	BKMU	WI	2,498	Thrift	-0.53	173	-4.77	171	10.62	46	7.13	152	1.96	161	546.5
150	Hudson Valley Holding Corp.	HVB	NY	2,798	Bank	-0.05	164	-0.47	164	9.09	80	3.76	90	3.78	187	546.5
151	Suffolk Bancorp	SUBK	NY	1,484	Bank	-0.03	162	-0.34	162	9.15	78	9.06	161	1.31	130	547.5
152	Southwest Bancorp, Inc.	OKSB	OK	2,383	Bank	-2.52	189	-17.97	184	9.65	65	1.96	36	7.00	191	551.5
153	Seacoast Banking Corp. of Florida	SBCF	FL	2,137	Bank	0.31	130	3.81	118	5.63	169	9.80	163	1.16	119	558
154	Wilshire Bancorp, Inc.	WIBC	CA	2,697	Bank	-1.09	177	-11.40	178	8.95	83	2.79	59	3.36	184	559.5
155	Peoples Bancorp of North Carolina, Inc.	PEBK	NC	1,067	Bank	0.22	143	2.33	137	7.33	129	6.51	148	1.65	155	560.5
156	Summit Financial Group, Inc.	SMMF	WV	1,450	Bank	0.23	141	3.63	120	5.87	164	11.10	172	0.96	104	563
157	Waterstone Financial, Inc. (MHC)	WSBF	WI	1,713	Thrift	-0.41	171	-4.30	169	9.68	64	11.71	176	1.43	145	564.5
158	Shore Bancshares, Inc.	SHBI	MD	1,158	Bank	-0.02	161	-0.14	161	9.16	77	10.11	166	2.22	171	567.5
159	Ameris Bancorp	ABCB	GA	2,994	Bank	0.17	147	1.79	145	7.99	109	9.98	164	2.21	170	568
160	CenterState Banks, Inc.	CSFL	FL	2,284	Bank	-1.19	179	-10.21	176	9.79	61	4.92	119	4.28	188	569.5
161	First Bancorp	FBNC	NC	3,290	Bank	0.24	140	2.25	139	6.58	151	5.79	132	1.52	149	570.5

2012 BANK PERFORMANCE SCORECARD

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	NPAs/Loans & OREO (%)	NPA Rank	NCOs/Avg Loans (%)	NCOs Rank	
162	Hawthorn Bancshares, Inc.	HWBK	MO	1,171	Bank	0.26	137	3.01	128	6.21	160	8.11	157	1.42	142	574.5
163	First M&F Corp.	FMFC	MS	1,569	Bank	0.20	145	2.98	129	5.59	172	7.02	151	1.04	107	57
164	NewBridgE Bancorp	NBBC	NC	1,735	Bank	0.22	144	2.30	138	6.23	158	6.14	142	1.31	128	575
165	Farmers Capital Bank Corp.	FFKT	KY	1,884	Bank	0.16	149	1.98	143	6.67	149	10.54	170	1.24	122	587
166	United Community Financial Corp.	UCFC	OH	2,031	Thrift	-0.37	169	-4.31	170	9.28	76	12.92	182	2.09	167	589.5
167	Community Bankers Trust Corp.	BTC	VA	1,092	Bank	0.10	154	0.96	155	7.54	123	8.05	155	2.39	174	596.5
168	First United Corp.	FUNC	MD	1,391	Bank	0.16	148	2.41	136	3.80	184	6.86	150	1.24	121	603.5
169	CFS Bancorp, Inc.	CITZ	IN	1,149	Thrift	-0.96	176	-9.59	175	8.98	82	10.06	165	3.00	179	605
170	Capital City Bank Group, Inc.	CCBG	FL	2,641	Bank	0.14	150	1.39	150	6.51	155	10.36	169	1.39	137	608
171	Cascade Bancorp	CACB	OR	1,303	Bank	-5.10	193	-42.96	190	10.19	53	8.07	156	7.20	192	610
172	VIST Financial Corp.	VIST	PA	1,432	Bank	-0.23	167	-2.46	167	5.09	177	4.68	109	1.05	110	620.5
173	Sun Bancorp, Inc.	SNBC	NJ	3,184	Bank	-2.01	187	-22.08	186	8.41	98	4.85	116	4.83	189	623.5
174	Orrstown Financial Services, Inc.	ORRF	PA	1,444	Bank	-1.53	183	-14.78	181	8.81	88	11.73	177	3.11	181	631
175	Citizens South Banking Corp.	CSBC	NC	1,080	Thrift	-0.15	165	-1.76	166	6.56	153	6.02	137	1.87	160	632.5
176	Eastern Virginia Bankshares, Inc.	EVBS	VA	1,063	Bank	-0.04	163	-0.40	163	5.33	175	5.81	133	1.32	132	633.5
177	BNC Bancorp	BNCN	NC	2,455	Bank	0.08	156	1.16	152	3.60	187	5.77	131	1.60	152	636.5
178	Palmetto Bancshares, Inc.	PLMT	SC	1,203	Bank	-1.81	184	-20.57	185	8.60	94	15.46	189	2.64	177	646
179	First Financial Holdings, Inc.	FFCH	SC	3,147	Bank	-1.27	181	-13.83	180	6.27	157	3.49	78	5.97	190	652
180	Colony Bankcorp, Inc.	CBAN	GA	1,195	Bank	0.05	157	0.69	157	5.75	167	12.23	179	2.74	178	659.5
181	BancTrust Financial Group, Inc.	BTFG	AL	2,081	Bank	-0.00	160	-0.00	160	5.34	174	14.06	188	1.67	156	666
182	Republic First Bancorp, Inc.	FRBK	PA	1,047	Bank	-3.08	190	-32.97	188	6.19	161	3.69	85	2.44	175	669
183	Southern Community Financial Corp.	SCMF	NC	1,503	Bank	0.04	158	0.66	158	3.68	186	11.50	173	1.98	163	670
184	MBT Financial Corp.	MBTF	MI	1,238	Bank	-0.38	170	-6.44	172	6.11	162	13.64	185	1.97	162	677.5
185	Yadkin Valley Financial Corp.	YAVY	NC	1,993	Bank	-0.52	172	-7.80	173	4.50	181	7.52	153	1.68	157	681
186	Old Second Bancorp, Inc.	OSBC	IL	1,941	Bank	-0.32	168	-7.97	174	-0.08	193	15.72	191	2.16	169	715
187	Independent Bank Corp.	IBCP	MI	2,307	Bank	-0.80	174	-16.71	182	0.66	192	12.68	181	2.16	168	722.5
188	PremierWest Bancorp	PRWT	OR	1,266	Bank	-1.16	178	-17.06	183	3.32	188	12.54	180	3.05	180	729
189	First Security Group, Inc.	FSGI	TN	1,115	Bank	-2.03	188	-26.93	187	3.15	189	11.86	178	2.36	172	739
190	First Financial Service Corp.	FFKY	KY	1,229	Bank	-1.86	185	-35.83	189	2.65	191	10.94	171	3.25	183	742
191	Hampton Roads Bankshares, Inc.	HMPR	VA	2,167	Bank	-3.87	191	-65.05	192	5.07	178	13.36	184	9.58	195	750.5
192	BankAtlantic Bancorp, Inc.	BBX	FL	3,678	Thrift	-1.39	182	NM	194	-0.83	194	20.28	195	3.59	186	760.5
193	FNB United Corp.	FNBN	NC	2,409	Bank	-5.49	194	NM	194	4.88	180	16.23	192	8.54	194	761
194	Porter Bancorp, Inc.	PBIB	KY	1,455	Bank	-5.56	195	-57.85	191	2.92	190	17.62	193	3.56	185	765
195	Princeton National Bancorp, Inc.	PNBC	IL	1,020	Bank	-4.63	192	-101.75	193	-1.56	195	19.62	194	7.21	193	773.5
					Median	0.57		5.53		8.41		4.05		0.87		
					Mean	0.34		3.18		8.82		5.31		1.27		

Source: Sandler O'Neill, SNL Financial, company reports and regulatory filings *Data includes only companies which had reported 2011 earnings as of April 4, 2012. Capital adequacy and asset quality figures are as of 12/31/2011. Profitability figures are for the year ending 12/31/2011 and are based on core income as defined by SNL Financial. Asset Quality figures are as of 12/31/2011. 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.