

Foreword

BauerFinancial proudly introduces the 2017 Edition of its new book:
Top 100 Community Banks in 100 Categories.

We would like to thank all who gave us their input to make this edition even better than its predecessors.

What has changed?

This year we put the focus on Community Banks. We eliminated:

- Banks with international branches;
- Credit card banks;
- Bankers banks;
- Special niche banks.

We also focused on growth in this edition. So, in addition to providing a resource for consumers seeking a new banking relationship, this year's Top 100 Bank Book will assist other community banks that are trying to grow in specific areas.

What has stayed the same?

This iteration of the Top 100 Bank Book still provides a wealth of information, listing the Top 100 community banks, by region, in numerous categories.

Are you a consumer looking for:

Convenience? Pages 14-25 have banks with the largest branch networks.

A Consumer Loan? Pages 187-197 lists banks with the most year-over-year growth in that area (June 2015 to June 2016).

A bank with high capital levels? You'll find them on pages 40-51.

Are you a community banker looking to:

Increase your net interest margin? See which of your peers has already done so on pages 76-87.

Improve efficiency? Find others that did so on pages 64-75.

Increase your portfolio of CRE loans? Go to pages 162-173.

The list goes on and on, and the answers are all right here between these pages.

Most of the lists on these pages are broken down by geographic region. The six geographic regions are:

Northeast: Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island and Vermont

Southeast: Alabama, Florida, Georgia, Mississippi, North Carolina, South Carolina, Tennessee, Virginia, West Virginia, Puerto Rico and the U.S. Virgin Islands

Central: Illinois, Indiana, Kentucky, Michigan, Ohio and Wisconsin

Midwest: Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota and South Dakota

Southwest: Arkansas, Colorado, Louisiana, New Mexico, Oklahoma and Texas

Western: Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, Washington, Wyoming and the Pacific Islands

There are also a few stand-alone lists. These lists include the Top 100 nationwide in the given category, without further breakdown.

Since star-ratings are subject to change, we have not included them here. As always, current star-ratings on all U.S. banks and federally insured credit unions are available for free on our web site:

www.bauerfinancial.com.

While you are there you may want to take a look at the current top CD rates—also available for free.

BauerFinancial has been providing peace of mind since 1983.

Bauer... Trusted!

The lists in this book were compiled from financial data for the period ended June 30, 2016 as reported to federal regulators. The financial data obtained from these sources is consistently reliable, although; the accuracy and completeness of the data cannot be guaranteed by BauerFinancial, Inc. BauerFinancial relies upon this data in its judgment and in rendering its opinion (e.g. determination of star ratings) as well as supplying the data fields incorporated herein. BauerFinancial, Inc. is not a financial advisor; it is an independent bank research firm. BauerFinancial is a registered trademark. Any unauthorized use of its content, logos, name, and/or Star-ratings is forbidden.

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Section 1—Size

Section 1 has three parts:

A. Community Banks with the Most Asset Growth (6/30/2015-6/30/2016). There are generally two reasons for a bank to have a high asset growth rate. The first is from a purchase of another bank; the other is organic growth, often found in newer banks as well as in banks that are making a concerted effort to grow. The community banks that did so most successfully during the twelve months ended June 30, 2016 are listed in this section.

B. If you travel a lot and want to know if you have a branch of your bank nearby when you roam, then this section is for you. Remember, we did exclude the Big Banks from these lists, but you already know about them. These are community banks that give viable options to the big boys.

C. Likewise, excluding the largest banks, if you are looking for a job and want to know which banks in your region have been increasing their employee base, then this section is for you.

TOP 100: Highest % Asset Growth - NE Region

	FDIC	Bank	City	State	%	\$
1	26575	Coastal Heritage Bank	Weymouth	MA	146.6%	\$489.618
2	28589	Hamilton Bank	Baltimore	MD	81.8%	\$518.854
3	28729	Glen Rock Savings Bank	Glen Rock	NJ	78.9%	\$246.108
4	30401	Penn Community Bank	Perkasie	PA	74.6%	\$1,858.068
5	28359	OceanFirst Bank	Toms River	NJ	69.0%	\$4,052.000
6	57614	Congressional Bank	Potomac	MD	64.6%	\$785.137
7	58640	Revere Bank	Laurel	MD	64.4%	\$1,230.735
8	4829	1880 Bank	Cambridge	MD	58.7%	\$305.914
9	29901	Kopernik Bank	Baltimore	MD	58.7%	\$103.712
10	58675	Hanover Community Bank	Garden City Park	NY	51.8%	\$327.567
11	59074	Bank of Bird-in-Hand	Bird In Hand	PA	50.0%	\$144.448
12	58632	Empire National Bank	Islandia	NY	49.5%	\$772.752
13	24387	Industr'l & Cm'l Bk/China (USA)	New York	NY	47.1%	\$2,020.043
14	58641	Savoy Bank	New York	NY	43.9%	\$221.626
15	30119	PennCrest Bank	Altoona	PA	41.6%	\$176.706
16	4255	Camden National Bank	Camden	ME	38.0%	\$3,877.987
17	58952	Start Community Bank	New Haven	CT	36.4%	\$113.674
18	14017	Middletown Valley Bank	Middletown	MD	34.9%	\$273.763
19	34759	Asian Bank	Philadelphia	PA	33.6%	\$157.877
20	57807	Quontic Bank FSB	Astoria	NY	33.2%	\$207.149
21	57776	Howard Bank	Ellicott City	MD	32.4%	\$988.591
22	34699	Metropolitan Commercial Bank	New York	NY	32.2%	\$1,102.178
23	58203	NewBank	Flushing	NY	29.7%	\$286.511
24	27861	Malvern Federal Savings Bank	Paoli	PA	28.8%	\$795.758
25	58481	First Bank	Hamilton	NJ	28.2%	\$970.689
26	26451	Fidelity Co-Operative Bank	Fitchburg	MA	27.9%	\$787.717
27	22221	Sussex Bank	Rockaway	NJ	27.8%	\$793.401
28	58054	First Commerce Bank	Lakewood	NJ	27.7%	\$758.444
29	58574	Regal Bank	Livingston	NJ	27.7%	\$476.501
30	7461	Centric Bank	Harrisburg	PA	27.6%	\$419.559
31	23901	Belmont Savings Bank	Belmont	MA	27.5%	\$1,979.127
32	34444	Customers Bank	Phoenixville	PA	27.2%	\$9,660.163
33	35151	New Millennium Bank	New Brunswick	NJ	27.0%	\$264.796
34	29430	Compass Savings Bank	Wilmerding	PA	26.3%	\$60.223
35	35278	Capital Bank N.A.	Rockville	MD	25.8%	\$831.259
36	57368	Bankwell Bank	New Canaan	CT	25.1%	\$1,511.677
37	27332	Republic First Bank	Philadelphia	PA	24.4%	\$1,576.737
38	58502	Covenant Bank	Doylestown	PA	24.0%	\$294.682
39	58541	USNY Bank	Geneva	NY	23.7%	\$294.791
40	32393	Carroll Community Bank	Sykesville	MD	23.6%	\$158.220
41	35186	First American International Bank	Brooklyn	NY	23.3%	\$729.301
42	90250	Institution for Savings in	Newburyport	MA	23.2%	\$2,701.576
43	29147	Northeast Community Bank	White Plains	NY	23.1%	\$650.950
44	33510	East Boston Savings Bank	Boston	MA	22.6%	\$3,862.905
45	26189	Haverford Trust Company	Radnor	PA	22.6%	\$121.475
46	58410	Cross River Bank	Teaneck	NJ	22.3%	\$467.310
47	57053	Signature Bank	New York	NY	21.9%	\$36,546.835
48	58937	Coastway Community Bank	Warwick	RI	21.7%	\$594.812
49	90160	Blue Hills Bank	Hyde Park	MA	21.5%	\$2,238.411
50	58654	Gold Coast Bank	Islandia	NY	21.5%	\$394.904

Section 2—Performance

Some of the strongest and best run banks in the country are small community banks that keep their lending close to home and don't get involved with complicated investment vehicles. This section champions their quality performance in these areas.

D. Highest leverage capital ratio (Tier 1 capital (generally common stock and noncumulative perpetual preferred stock less intangible assets)) as a percent of average tangible assets. This high ratio provides a safety net in the event they need it.

E. Next is a measure of profitability called ROA or Return on Average Assets. It facilitates comparing profitability at banks of different sizes. The higher the ratio, the more profitable the bank.

F. In simple terms, the Efficiency Ratio is the amount of money it takes a bank to generate a dollar of revenue. The lower the ratio, the more efficient the bank is.

G. On the other hand, bankers want their Net Interest Margin (the difference between what it pays for deposits and what it takes in on loans) to be as high as possible, particularly if they are at a small bank that does not have the volume to make up the difference.

H. Assets per Employee is another way to measure efficiency. The greater the amount of assets per employee, the more efficient the bank is at allocating its human resources.

I. A high loan loss reserve ratio makes it easier in the event a loan defaults, for the bank to cover the loss. The banks listed on these pages have the highest reserve ratios of any community banks in the nation.

TOP 100: Highest Leverage Capital Ratio - NE Region

	FDIC	Bank	City	State	%
1	59086	Primary Bank	Bedford	NH	54.13%
2	30303	Maspeth Federal Savings and Loan	Maspeth	NY	32.22%
3	19836	Franklin Savings Bank	Farmington	ME	27.54%
4	31267	Homewood Federal Savings Bank	Baltimore	MD	25.33%
5	29613	Rosedale Federal Savings and Loan	Nottingham	MD	24.80%
6	30551	Westmoreland Federal Savings and Loan	Latrobe	PA	24.47%
7	29967	Union Building & Loan Savings Bank	West Bridgewater	PA	23.42%
8	32327	Saint Casimirs Savings Bank	Baltimore	MD	21.50%
9	30155	Hatboro Federal Savings	Hatboro	PA	21.30%
10	32209	Chinatown Federal Savings Bank	New York	NY	21.07%
11	28637	Milton Savings Bank	Milton	PA	20.94%
12	26567	North Cambridge Co-Operative Bank	Cambridge	MA	20.87%
13	57379	Independence Bank	East Greenwich	RI	20.75%
14	7582	Liverpool Community Bank	Liverpool	PA	20.54%
15	6990	Putnam County National Bank of Carmel	Carmel	NY	20.41%
16	26790	BNB Hana Bank N.A.	Fort Lee	NJ	20.31%
17	30976	Gouverneur Savings and Loan	Gouverneur	NY	20.24%
18	90203	Cape Ann Savings Bank	Gloucester	MA	19.82%
19	28778	Somerset Savings Bank	Bound Brook	NJ	19.76%
20	28633	Clifton Savings Bank	Clifton	NJ	19.40%
21	34711	Farmers Building & Savings Bank	Rochester	PA	19.21%
22	30031	Huntingdon Savings Bank	Huntingdon	PA	19.18%
23	18734	National Bank of New York City	Flushing	NY	19.16%
24	26487	Walpole Co-Operative Bank	Walpole	MA	19.01%
25	30121	Investment Savings Bank	Altoona	PA	18.73%
26	90384	Bank of Landisburg	Landisburg	PA	18.52%
27	7646	Neffs National Bank	Neffs	PA	18.32%
28	32331	Madison Bank of Maryland	Forest Hill	MD	18.22%
29	26395	MutualOne Bank	Framingham	MA	18.19%
30	27799	William Penn Bank	Levittown	PA	18.18%
31	16636	Torrington Savings Bank	Torrington	CT	18.14%
32	27385	Port Richmond Savings	Philadelphia	PA	18.07%
33	30011	Prudential Savings Bank	Philadelphia	PA	18.02%
34	32360	Eastern Savings Bank FSB	Hunt Valley	MD	17.85%
35	29901	Kopernik Bank	Baltimore	MD	17.82%
36	21843	Mizuho Bank (USA)	New York	NY	17.76%
37	32257	Abacus Federal Savings Bank	New York	NY	17.38%
38	17443	Piscataqua Savings Bank	Portsmouth	NH	17.30%
39	28567	Roselle Savings Bank	Roselle	NJ	17.11%
40	26189	Haverford Trust Company	Radnor	PA	16.98%
41	30544	Marquette Savings Bank	Erie	PA	16.69%
42	34193	Applied Bank	Newark	DE	16.65%
43	35257	Union Community Bank	Lancaster	PA	16.58%
44	5874	Calvin B. Taylor Banking Company of Berlin	Berlin	MD	16.54%
45	29636	First Federal Savings and Loan of Bath	Bath	ME	16.52%
46	25749	Eastbank N.A.	New York	NY	16.41%
47	7590	National Bank of Malvern	Malvern	PA	16.35%
48	30072	Schuyler Savings Bank	Kearny	NJ	16.21%
49	11113	Hamlin Bank and Trust	Smethport	PA	16.21%
50	18237	Jewett City Savings Bank	Jewett City	CT	16.17%

Section 3—Loan Composition

Anyone interested in obtaining a loan or line of credit should check that a bank is actively engaged in that type of lending. These lists provide a great starting point.

J. Total dollar volume of loans is the only group in this section that looks at total volume at a specific point in time (June 30, 2016). The rest are all listed by growth during the period June 30, 2015 to June 30, 2016.

K. These banks had the highest 12 month growth in construction lending. This is typically considered to be one of the riskiest types of lending, but if done judiciously can be quite profitable.

L. Residential real estate was long believed to be the safest place a bank could invest its assets. As the saying went “Real Estate always goes up in value”. We all witnessed recently that that is not always the case ...but generally speaking, it is still a good bet.

M. While the heartland may be famous for farming, most of the country is home to some type of farm or another. Section M. is dedicated to banks with the most growth in loans secured by farmland.

N. Like construction lending, commercial real estate is generally considered to be a riskier investment than many other loans.

O. These banks had the highest percent growth in Commercial & Industrial Lending (C&I) in the 12 months ended June 30, 2016.

P. And finally, consumer loans (excluding credit cards) increased the most at the banks in this section during the period noted.

TOP 100: Largest \$ Total Loans - NE Region

	FDIC	Bank	City	State	\$
1	57053	Signature Bank	New York	NY	\$27,207.720
2	28892	Investors Bank	Short Hills	NJ	\$17,648.643
3	9396	Valley National Bank	Passaic	NJ	\$16,503.720
4	29805	Astoria Bank	Long Island City	NY	\$10,843.805
5	16068	Apple Bank for Savings	Manhasset	NY	\$10,128.911
6	30337	Sterling National Bank	Montebello	NY	\$8,651.544
7	34444	Customers Bank	Phoenixville	PA	\$8,416.397
8	7551	Fulton Bank N.A.	Lancaster	PA	\$8,304.011
9	32773	Eastern Bank	Boston	MA	\$7,441.007
10	12010	Provident Bank	Jersey City	NJ	\$6,780.966
11	32245	Dollar Bank	Pittsburgh	PA	\$6,118.539
12	24811	Boston Private Bank and Trust	Boston	MA	\$5,756.174
13	9712	Rockland Trust Company	Rockland	MA	\$5,687.180
14	21843	Mizuho Bank (USA)	New York	NY	\$5,612.734
15	34742	EagleBank	Bethesda	MD	\$5,453.188
16	11124	S&T Bank	Indiana	PA	\$5,400.263
17	16012	Dime Savings Bank of Williamsburg	Brooklyn	NY	\$5,209.117
18	7468	First Commonwealth Bank	Indiana	PA	\$4,855.369
19	18203	United Bank	Vernon	CT	\$4,772.240
20	58564	Flushing Bank	Uniondale	NY	\$4,696.279
21	12054	Emigrant Bank	New York	NY	\$4,359.300
22	28834	Columbia Bank	Fair Lawn	NJ	\$3,912.674
23	17838	Wilmington Savings Fund Society FSB	Wilmington	DE	\$3,896.875
24	15697	Beneficial Bank	Philadelphia	PA	\$3,798.837
25	4865	Sandy Spring Bank	Olney	MD	\$3,686.114
26	33510	East Boston Savings Bank	Boston	MA	\$3,547.634
27	19953	Lakeland Bank	Newfoundland	NJ	\$3,457.845
28	17798	Brookline Bank	Brookline	MA	\$3,399.777
29	57919	ConnectOne Bank	Englewood Cliffs	NJ	\$3,375.980
30	17943	Liberty Bank	Middletown	CT	\$3,320.277
31	11035	Peapack Gladstone Bank	Bedminster	NJ	\$3,213.323
32	28866	Oritani Bank	Twtnshp of Washington	NJ	\$3,161.908
33	28359	OceanFirst Bank	Toms River	NJ	\$3,152.034
34	23623	Washington Trust Company of Westerly	Westerly	RI	\$3,119.438
35	16026	Ridgewood Savings Bank	Ridgewood	NY	\$3,019.579
36	58457	Tristate Capital Bank	Pittsburgh	PA	\$2,997.309
37	26876	Safra National Bank of New York	New York	NY	\$2,881.264
38	23296	Salem Five Cents Savings Bank	Salem	MA	\$2,878.918
39	32749	New York Commercial Bank	Islandia	NY	\$2,835.425
40	90183	Middlesex Savings Bank	Natick	MA	\$2,827.290
41	28710	Northfield Bank	Staten Island	NY	\$2,797.955
42	27614	Fulton Bank of New Jersey	Mount Laurel	NJ	\$2,781.117
43	28765	Kearny Bank	Fairfield	NJ	\$2,677.303
44	17870	Cambridge Savings Bank	Cambridge	MA	\$2,651.013
45	4255	Camden National Bank	Camden	ME	\$2,608.228
46	26647	Firsttrust Savings Bank	Conshohocken	PA	\$2,560.322
47	23287	Cape Cod Five Cents Savings Bank	Harwich Port	MA	\$2,547.702
48	6976	Bridgehampton National Bank	Bridgehampton	NY	\$2,524.926
49	11866	Bryn Mawr Trust Company	Bryn Mawr	PA	\$2,435.703
50	18208	Farmington Bank	Farmington	CT	\$2,431.329

Section 4—Nationwide Lists

Section 4 has four parts:

Q. Credit Card Loans have a life of their own so we excluded them from the consumer loan section (P.) and have listed the community banks with the highest dollar volume for credit card loans here.

R. Fiduciary Related Assets: Some banks serve as trustees or plan administrators and thus become fiduciaries of those plans. Banks with the highest dollar volume of fiduciary or related assets, whether or not the bank manages those assets, are listed here.

S. Trading Assets include U.S. Treasury securities, U.S. Government agency obligations (i.e. Fannie Mae, Freddie Mac) , Mortgage-backed securities, other debt securities, certain loans and derivatives with a positive fair value. Community banks with the highest dollar volume of trading assets are listed here.

T. Nation's Oldest Banks: If you are looking for longevity look no further. These banks are the oldest in the country.

TOP 100: Most \$ in Credit Card Loans - Nationwide

	FDIC	Bank	City	State	\$
1	34617	State Farm Bank FSB	Bloomington	IL	\$1,418,076
2	35237	John Deere Financial FSB	Madison	WI	\$390,951
3	30387	FirstBank of Puerto Rico	San Juan	PR	\$284,267
4	17985	First Hawaiian Bank	Honolulu	HI	\$248,713
5	20828	Banco Santander Puerto Rico	San Juan	PR	\$223,960
6	34710	Nationwide Bank	Columbus	OH	\$164,242
7	14712	First National Bank	Fort Pierre	SD	\$146,942
8	35157	Farm Bureau Bank FSB	Sparks	NV	\$102,205
9	32629	First Savings Bank	Beresford	SD	\$101,973
10	16849	First Arkansas Bank & Trust	Jacksonville	AR	\$98,256
11	26342	RBC Bank (Georgia) N.A.	Atlanta	GA	\$70,799
12	18714	FirstBank	Lakewood	CO	\$70,490
13	1105	First Interstate Bank	Billings	MT	\$66,221
14	903	Amalgamated Bank of Chicago	Chicago	IL	\$45,722
15	32245	Dollar Bank	Pittsburgh	PA	\$42,895
16	22946	Scotiabank de Puerto Rico	Hato Rey	PR	\$33,799
17	58536	Think Mutual Bank	Rochester	MN	\$29,996
18	22953	Mercantil CommerceBank N.A.	Coral Gables	FL	\$29,549
19	35583	Pinnacle Bank	Nashville	TN	\$26,794
20	3628	MB Financial Bank N.A.	Chicago	IL	\$26,778
21	6600	First Financial Bank N.A.	Hamilton	OH	\$22,770
22	15019	First Bank	Troy	NC	\$17,247
23	35278	Capital Bank N.A.	Rockville	MD	\$17,066
24	1281	Washington Trust Bank	Spokane	WA	\$16,639
25	8866	Merchants Bank N.A.	Winona	MN	\$15,680
26	17358	First National Bank	Davenport	IA	\$13,607
27	16835	Prosperity Bank	El Campo	TX	\$13,581
28	6078	One American Bank	Sioux Falls	SD	\$13,148
29	25894	First National Bank	Slayton	MN	\$13,077
30	6063	Cortrust Bank N.A.	Mitchell	SD	\$12,624
31	10248	First International Bank and Trust	Watford City	ND	\$12,463
32	20296	Johnson Bank	Racine	WI	\$12,197
33	1225	Farmers and Merchants Bank	Long Beach	CA	\$10,978
34	5633	First Security Bank	Searcy	AR	\$10,930
35	4536	Central Bank of Boone County	Columbia	MO	\$10,289
36	13421	Union Bank and Trust	Lincoln	NE	\$9,600
37	14650	Hills Bank and Trust	Hills	IA	\$9,260
38	18799	Los Alamos National Bank	Los Alamos	NM	\$8,963
39	17633	Central Bank of the Ozarks	Springfield	MO	\$8,766
40	30125	Bank Mutual	Milwaukee	WI	\$8,266
41	20856	Liberty Bank and Trust	New Orleans	LA	\$7,975
42	58471	First Choice Bank	Mercerville	NJ	\$7,802
43	22407	Bank of the Cascades	Bend	OR	\$7,439
44	16389	Bank of Travelers Rest	Travelers Rest	SC	\$7,354
45	17393	German American Bancorp	Jasper	IN	\$7,261
46	3973	First Bank & Trust	Brookings	SD	\$7,124
47	15815	Central Bank and Trust	Lexington	KY	\$7,094
48	4767	Sunflower Bank N.A.	Salina	KS	\$6,626
49	9396	Valley National Bank	Passaic	NJ	\$6,582
50	29012	Heritage Bank	Olympia	WA	\$6,296

Epilogue

We hope you found everything you were looking for in this, our 2017 Edition of Top 100 Community Banks in 100 Categories.

If there are any lists not contained herein that you would like to see, please let us know. We will make every effort to include the data in subsequent printings.

In the meantime, current star-ratings can be found at no charge on our web site: www.bauerfinancial.com, as can CD rates, regulatory links, and a host of other information.

BauerFinancial, Inc. was founded in 1983 by Paul A. Bauer. While Mr. Bauer has long since retired, his mission remains: to provide the general public and the banking industry with timely data that enables them to choose or promote their financial institution with confidence.

Bauer ...Trusted

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