

Banking's Top Performers 2011

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Signature Bank of New York, N.Y. (#10) experienced one of the highest rates of organic loan growth among institutions in 2010 at 20%. This growth was driven by increases in commercial real estate and multifamily loan balances. Signature was established in 2000 to serve privately-owned businesses, their owners and executives. It grows its business in part by acquiring experienced teams and their support staff from larger competitors.

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Public Banks & Thrifts with Total Assets of \$3B+

2011 RANK	2010 RANK		Total Assets (\$000)	2010 ROAE (%)	2010 ROAA (%)	Non-Interest Income/Total Revenue (%)	Capital Ratio (%)	Efficiency Ratio (%)	Non-performing Loans/Total Loans (%)
1	N/A	Bank of the Ozarks, Inc, Little Rock, AR	3,273,659	21.37	2.13	15.86	N/A	55.77	0.59
2	8	Bank of Hawaii Corp, Honolulu, HI	13,126,787	18.16	1.45	30.95	19.55	56.64	1.26
3	3	WestAmerica Bancorp, San Rafael, CA	4,931,524	18.11	1.95	22.71	15.50	47.16	3.71
4	9	Republic Bancorp, Inc, Louisville, KY	3,622,703	17.92	1.85	35.95	N/A	51.63	1.30
5	72	First National of Nebraska, Inc, Omaha, NE	14,970,124	16.99	1.35	44.73	13.34	52.18	2.66
6	N/A	SCBT Financial Corp, Columbia, SC	3,594,791	15.45	1.43	17.72	N/A	70.30	2.64
7	11	First Financial Bankshares, Inc, Abilene, TX	3,776,367	13.74	1.75	26.46	18.26	53.03	1.05
8	25	Dime Community Bancshares, New York, NY	4,040,295	13.15	1.01	7.34	11.95	42.48	1.18
9	10	Tompkins Financial Corp, Ithaca, NY	3,260,343	12.72	1.06	29.14	13.42	62.77	2.37
10	28	Signature Bank, New York, NY	11,673,089	11.61	0.99	8.12	15.21	43.82	0.65
11	35	First Citizens Bancshares, Inc, Raleigh, NC	20,806,659	11.54	0.93	22.89	16.95	70.22	2.92
12	13	Trustco Bank Corp, Glenville, NY	3,954,784	11.53	0.77	10.68	13.83	55.33	N/A
13	33	U S Bancorp, Minneapolis, MN	307,786,000	11.52	1.16	47.04	13.30	52.08	4.29
14	23	Commerce Bancshares, Inc, Kansas City, MO	18,502,339	11.15	1.22	38.61	15.75	58.93	1.76
15	70	Capital One Financial Corp, McLean, VA	197,503,000	11.00	1.37	23.37	16.83	48.37	2.92
16	17	NBT Bancorp, Inc, Norwich, NY	5,338,856	10.92	1.05	28.15	13.70	62.97	1.24
17	36	PNC Financial Services Group, Pittsburgh, PA	264,284,000	10.81	1.29	35.78	15.60	57.75	3.89
18	42	Community Bank System, Inc, Dewitt, NY	5,444,506	10.64	1.16	32.83	N/A	64.89	0.62
19	7	First Citizens Bancorp, Columbia, SC	8,418,985	10.41	0.80	34.45	N/A	60.42	N/A
20	31	Valley National Bancorp, Wayne, NJ	14,143,826	10.32	0.93	15.23	12.91	58.06	2.11
21	39	Flushing Financial Corp, Lake Success, NY	4,324,745	10.32	0.92	7.08	14.34	47.49	3.85
22	22	Cullen/Frost Bankers, Inc, San Antonio, TX	17,617,092	10.30	1.21	33.36	15.91	63.34	2.02
23	47	TCF Financial Corp, Wayzata, MN	18,465,025	10.29	0.81	41.13	12.98	63.17	6.13
24	45	J P Morgan Chase & Company, New York, NY	2,117,605,000	10.25	0.85	47.55	15.50	53.89	4.85
25	21	BOK Financial Corporation, Tulsa, OK	23,941,603	10.18	1.04	42.24	16.20	61.31	2.47

Source: Highline Financial, LLC, 2011

Additional data and rankings appear on www.abajournal.com