

# USBanker

August 2009

Beyond Business as Usual

## Best of the Bunch

{TOP 100 MID-TIER BANKS AND THRIFTS RANKED BY 3-YEAR AVERAGE ROE}

Rank/Institution	Location	Total Assets (\$000)	Market Value (\$M)	Closing Price (\$)	ROE 2008 (%)	3-YR Avg. ROE (%)	Net Interest Margin (%)	Net Income (\$000)	Total Non-Interest Income (\$000)	ROAA (%)	Efficiency Ratio (%)	Profit Margin (%)
1 Westamerica Bancorporation	San Rafael, CA	4,032,934	1,432.7	49.08	14.77	20.09	5.13	59,835	54,899	1.42	39.77	54.03
2 Wilshire Bancorp Inc.	Los Angeles, CA	2,450,011	179.4	6.10	14.14	18.66	3.76	26,473	20,649	1.14	46.27	41.40
3 Bank of the Ozarks Inc.	Little Rock, AR	3,233,303	336.2	19.93	15.96	17.72	3.96	34,690	20,635	1.15	40.42	38.46
4 TrustCo Bank Corp NY	Glenville, NY	3,506,813	445.1	5.84	14.28	16.96	2.98	34,077	17,990	1.00	51.59	43.41
5 Hudson Valley Holding Corp.	Yonkers, NY	2,540,890	445.2	42.00	14.55	16.91	5.10	30,877	20,003	1.29	52.17	36.85
6 First Interstate BancSystem Inc.	Billings, MT	6,628,347	NA	NA	13.97	16.83	4.25	70,648	98,482	1.12	65.01	23.23
7 Southside Bancshares Inc.	Tyler, TX	2,700,238	346.4	23.33	21.44	16.32	3.64	30,696	27,968	1.29	55.16	28.53
8 CVB Financial Corp.	Ontario, CA	6,649,651	509.1	6.11	13.75	16.07	3.40	63,073	34,457	0.99	46.78	37.59
9 First Financial Bankshares Inc.	Abilene, TX	3,212,385	1,031.3	49.57	15.27	15.78	4.67	53,164	48,396	1.74	50.39	42.23
10 S&T Bancorp Inc.	Indiana, PA	4,438,368	355.6	12.86	14.77	15.70	4.07	60,203	38,703	1.52	43.58	47.56
<b>11 Camden National Corp.</b>	<b>Camden, ME</b>	<b>2,341,496</b>	<b>238.8</b>	<b>31.25</b>	<b>9.15</b>	<b>15.30</b>	<b>3.37</b>	<b>15,335</b>	<b>17,284</b>	<b>0.67</b>	<b>50.88</b>	<b>42.05</b>
12 Hancock Holding Co.	Gulfport, MS	7,167,254	1,058.8	33.28	11.18	14.71	3.80	65,366	126,122	1.02	61.22	25.21
13 City Holding Co.	Charleston, WV	2,582,446	505.2	31.65	9.27	14.70	4.64	28,109	56,912	1.12	46.72	45.74
14 Virginia Commerce Bancorp Inc.	Arlington, VA	2,715,922	71.0	2.66	7.18	14.48	3.28	13,084	6,431	0.51	50.05	21.59
15 Tompkins Financial Corp.	Ithaca, NY	2,867,722	466.0	48.04	14.29	14.43	3.81	30,131	43,919	1.14	62.85	31.14
16 Lakeland Financial Corp.	Warsaw, IN	2,377,445	234.4	18.88	13.04	14.11	3.15	19,701	22,647	0.91	53.97	32.85
17 Glacier Bancorp Inc.	Kalispell, MT	5,553,970	902.4	14.67	11.63	13.82	4.71	65,657	66,679	1.31	50.05	37.56
18 First Financial Holdings Inc.	Charleston, SC	2,973,994	112.7	9.63	12.16	13.77	3.41	22,638	63,146	0.79	64.52	23.77
19 NBT Bancorp Inc.	Norwich, NY	5,336,088	746.4	21.79	14.16	13.74	3.95	58,353	68,971	1.11	54.38	31.77
20 BancFirst Corp.	Oklahoma City, OK	3,867,204	544.0	35.56	11.33	13.70	4.06	44,358	65,647	1.17	65.06	28.85
21 Washington Trust Bancorp Inc.	Westerly, RI	2,965,466	295.2	18.44	11.12	13.20	2.64	22,172	44,233	0.82	63.14	30.26
22 TriCo Bancshares	Chico, CA	2,043,190	234.4	14.85	8.70	13.17	4.96	16,798	26,640	0.85	58.36	22.86
23 United Bankshares Inc.	Charleston, WV	8,102,091	890.5	20.52	11.12	12.67	3.67	86,954	76,721	1.09	48.03	40.45
24 Nara Bancorp Inc.	Los Angeles, CA	2,672,054	125.0	4.76	1.15	12.57	3.96	2,755	15,849	0.11	50.07	4.67
25 Univest Corp. of Pennsylvania	Souderton, PA	2,084,797	253.5	19.46	10.09	12.52	3.55	20,590	27,625	1.02	60.75	29.32
26 Old Second Bancorp Inc.	Aurora, IL	2,984,605	88.1	6.37	6.03	12.48	3.45	11,824	33,391	0.40	61.97	10.74
27 WSFS Financial Corp.	Wilmington, DE	3,432,560	170.4	27.53	7.30	12.35	3.10	16,136	44,234	0.50	66.39	15.75
28 First Regional Bancorp	Century City, CA	2,465,141	15.9	1.34	-14.08	12.32	4.07	-23,641	9,566	-0.99	56.23	-46.04
29 W.T.B. Financial Corp.	Spokane, WA	4,088,909	152.2	72.00	4.04	12.27	3.71	13,236	35,203	0.34	59.06	9.20
30 Trustmark Corp.	Jackson, MS	9,790,909	1,108.0	19.31	9.53	12.15	4.01	92,417	169,853	1.01	56.10	26.36
31 Independent Bank Corp.	Rockland, MA	3,628,469	421.6	20.16	8.20	11.91	3.95	23,964	35,909	0.73	65.20	25.94
32 Republic Bancorp Inc.	Louisville, KY	3,939,368	451.9	24.51	12.58	11.80	4.20	33,652	60,218	1.04	56.46	34.88
33 Center Financial Corp.	Los Angeles, CA	2,056,609	46.0	2.74	0.13	11.71	3.76	220	15,376	0.01	52.55	18.21
34 Anchor Bancorp Wisconsin Inc.	Madison, WI	5,149,557	23.3	1.08	9.17	11.69	2.72	31,132	51,073	0.63	59.70	27.69
35 First Bancorp	Troy, NC	2,750,567	213.9	12.86	10.44	11.68	3.74	22,005	20,365	0.89	57.44	32.58
36 Community Trust Bancorp Inc.	Pikeville, KY	2,954,531	408.9	27.02	7.48	11.48	3.88	23,073	36,064	0.79	57.96	32.72
37 First Midwest Bancorp Inc.	Itasca, IL	8,528,341	299.5	6.16	6.45	11.34	3.61	49,336	89,618	0.60	52.04	21.31
38 Old National Bancorp	Evansville, IN	7,873,890	699.3	10.53	9.46	11.19	3.82	62,478	157,907	0.82	69.57	13.17
39 First Citizens Bancorporation Inc.	Columbia, SC	7,022,963	269.8	330.00	8.80	10.96	3.75	44,654	78,705	0.69	65.42	21.56
40 Sterling Bancorp	New York, NY	2,214,698	172.0	9.50	13.36	10.88	4.42	16,006	35,309	0.77	70.10	22.39
41 SCBT Financial Corp.	Columbia, SC	2,766,710	300.5	23.67	7.00	10.71	3.79	15,785	28,723	0.58	63.15	27.77
42 Sterling Bancshares Inc.	Houston, TX	5,079,979	503.3	6.11	7.58	10.67	4.55	38,619	40,948	0.80	62.13	23.96
43 Great Southern Bancorp Inc.	Springfield, MO	2,659,923	254.3	19.00	-2.41	10.64	3.01	-4,428	35,486	-0.18	48.62	-0.78
44 Intervest Bancshares Corp.	New York, NY	2,271,833	29.5	3.84	3.93	10.27	1.79	7,266	4,722	0.34	32.82	29.97
45 Simmons First National Corp.	Pine Bluff, AR	2,923,109	379.7	27.09	9.54	10.24	3.75	26,910	46,353	0.94	66.84	24.32
46 Texas Capital Bancshares Inc.	Dallas, TX	5,140,212	513.9	14.43	7.28	10.22	3.51	24,266	22,470	0.54	61.71	21.70
47 Southwest Bancorp Inc.	Stillwater, OK	2,879,762	122.3	8.36	6.40	10.19	3.36	14,901	15,236	0.54	59.50	21.84
48 Harleysville National Corp.	Harleysville, PA	5,490,509	209.1	4.85	7.45	10.11	3.04	25,093	44,791	0.63	63.24	21.60

Based on institutions with assets between \$2 billion and \$10 billion that reported 2008 results as of 6/17/2009. Includes public banks and thrifts traded on major exchanges, pink sheets and bulletin boards. Private companies that file 10-K with the SEC are also included.  
Source: SNL Financial LC



CAMDEN NATIONAL CORPORATION  
Deborah A. Jordan, Chief Financial Officer  
Camden National Corporation  
P.O. Box 310, Camden, ME 04843  
800.860.8821 IR@camdennational.com