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By Nick Gorski

Keefe Bruyette & Woods Inc. analysts issued their 2011 Bank Honor Roll, including 45 banks and thrifts that have performed strongly over the past 10 years

This year's list includes 17 new members, while 28 companies returned. The report limits eligibility to banks with more than \$500 million in assets that have reported no annual loss per share before extraordinary items over the last 10 years. Additionally, candidates must have reported net income per share in 2011, before extraordinary items, equal to or greater than the peak net income per share over the past 10 years; and consecutive increases in net income per share, before extraordinary items, since 2009.

The report notes that companies on the honor roll strongly outperformed the KBW Bank Index and the KBW Regional Banking Index between 2006 and 2011, which have compound annual growth rates of negative 19.6% and negative 13.2%, respectively, over that period. The average price depreciation for honor roll banks over that period was 0.9%, compounded annually.

New companies on the list include New York-based JPMorgan Chase & Co.; San Francisco-based Wells Fargo & Co.; South Bend, Ind.-based 1st Source Corp.; Crestview Hills, Ky.-based Bank of Kentucky Financial Corp.; West Point, Va.-based <u>C&F</u> Financial Corp.; Clearfield, Pa.-based CNB Financial Corp.; Kansas City, Mo.-based Commerce Bancshares Inc.; Brooklyn, N.Y.-based Dime Community Bancshares Inc.; Catskill, N.Y.-based Greene County Bancorp Inc. (MHC); Michigan City, Ind.-based Horizon Bancorp; Warsaw, Ind.-based Lakeland Financial Corp.; Lewiston, Maine-based Northeast Bancorp; Oakdale, Calif.-based Oak Valley Bancorp; Santa Clara, Calif.-based SVB Financial Group; Dallas-based <u>Texas Capital Bancshares Inc.</u>; Kansas City, Mo.-based <u>UMB Financial Corp.</u>; and Westerly, R.I.-based <u>Washington Trust Bancorp Inc.</u>

Returning companies include Syracuse, N.Y.-based Alliance Financial Corp.; Ames

lowa-based Ames National Corp.; Novato, Calif.-based Bank of Marin Bancorp; Little
Rock, Ark.-based Bank of the Ozarks Inc.; Tulsa, Okla.-based BOK Financial Corp.; Camden, Maine-based Camden National Corp.;
Bridgeton, Mo.-based Cass Information Systems Inc.; Medford, Mass.-based Century Bancorp Inc.; De Witt, N.Y.-based Community Bank System Inc.; Downingtown, Pa.-based DNB Financial Corp.; Bethesda, Md.-based Eagle Bancorp Inc.; Ellwood City, Pa.-based ESB Financial Corp.; Raleigh, N.C.-based First Citizens BancShares Inc.; Abilene, Texas-based First Financial Bankshares Inc.; Terre Haute, Ind.-based First Financial Corp.; Jasper, Ind.-based German American Bancorp Inc.; Harleysville, Pa.-based Harleysville Savings Financial Corp.; Hingham, Mass.-based Hingham Institution for Savings; Chesapeake, Va.-based Monarch Financial Holdings Inc.; Blacksburg, Va.-based National Bankshares Inc.; Warren, Pa.-based Northwest Bancshares Inc.; Williamsport, Pa.-based Penns Woods Bancorp Inc.; Houston-based Prosperity Bancshares Inc.; Louisville, Ky.-based Republic Bancorp Inc.; Louisville-based S.Y. Bancorp Inc.; Poplar Bluff, Mo.-based Southern Missouri Bancorp Inc.; New Iberia, La.-based Teche Holding Co.; and Ithaca, N.Y.-based Tompkins



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