

American Interstate Bank tops 2025 US small community bank rankings

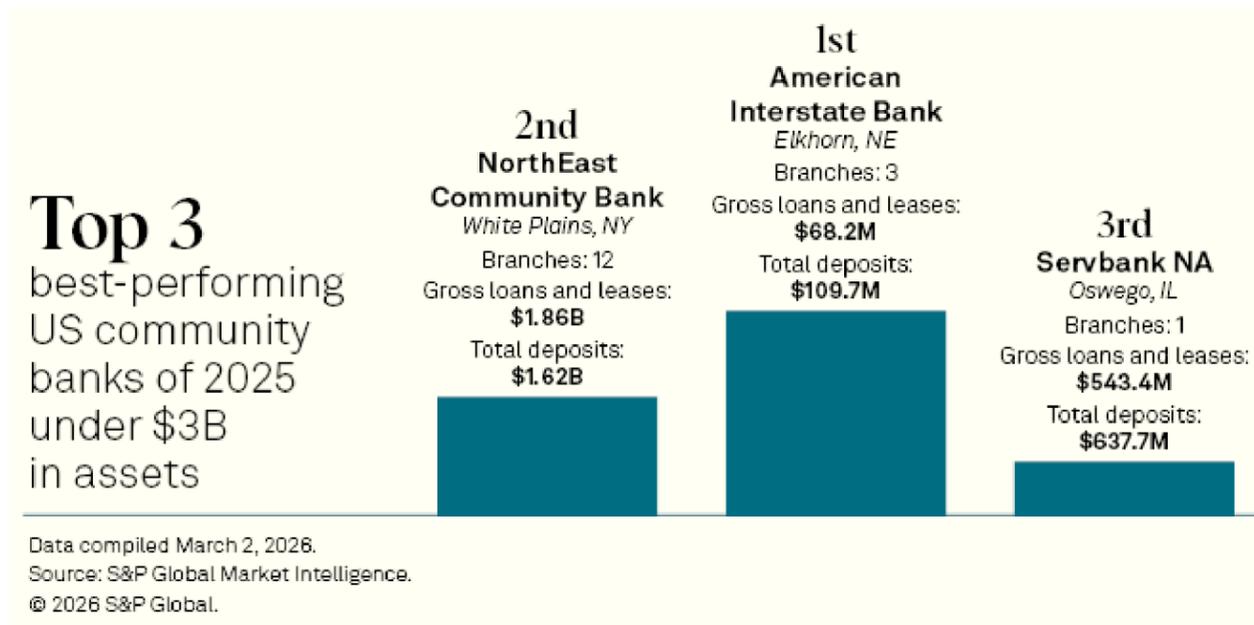
FINANCIALS RESEARCH

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By Zuhaib Gull and Zain Tariq
Market Intelligence



Elkhorn, Nebraska-based [American Interstate Bank](#) led S&P Global Market Intelligence's 2025 list of best-performing US community banks with assets of less than \$3 billion.



American Interstate Bank, a subsidiary of [American Interstate Bancorp. Inc.](#), operates three offices in Nebraska — two in Elkhorn and one in Omaha. The bank ended 2025 with \$134.2 million in assets, \$68.2 million in gross loans and leases and \$109.7 million in total deposits.

The 110-year-old institution received the best overall performance score, outperforming the median of the top 100 small community banks and all eligible banks nationwide in all eight metrics.

About this analysis

To compile this ranking, S&P Global Market Intelligence calculated scores for each company based on eight metrics: pretax return on average assets, net interest margin, efficiency ratio, three-year average operating revenue change, eight-quarter average deposit change, nonperforming assets and loans 90 days or more past due as a percentage of total assets, net charge-offs to average loans and leases ratio, and adjusted tangible common equity to tangible assets ratio weighted at 20%, 10%, 10%, 10%, 10%, 15%, 10% and 15%, respectively. Each company's standard deviation from the industry mean was calculated for every ranking metric, weighted, then combined to derive a performance score. To help normalize the data and mitigate the impact of outliers, caps and floors were applied for each metric.

Criteria for the ranking included a gross loans and leases to total assets ratio of at least 33% with no more than half of those loans in credit cards; a leverage ratio of at least 5%; no active severe enforcement action; a result other than "substantial noncompliance" or "needs to improve" in the bank's most recent Community Reinvestment Act exam; a yield on loans and leases and a net interest margin of no more than three times the industry medians of 6.34% and 3.34%, respectively; and no more than half of the entity's revenue coming from nontraditional banking activities. Additionally, industrial banks, nondepository trusts, companies with a bankers' bank certification and banks with parent companies that have total assets of \$3 billion or more were omitted. Data for the largest subsidiary was used where consolidated data was not available for any of the periods in the analysis.

Based on the above criteria, 3,465 banks and thrifts were eligible for ranking.

American Interstate Bank's 2025 return on average assets before taxes and extraordinary item adjustments was 4.32%, more than 3x the median of 1.29% for the 3,465 banks analyzed. The bank's net interest margin of 5.74% exceeded the median by 205 basis points. American Interstate Bank improved its yield on total loans and leases by 41 basis points year over year to 7.70% and reduced its cost of funds by 5 basis points to 0.60%.

Among the top 100 best-performing small community banks, American Interstate Bank reported the third-best efficiency ratio, of 27.83%, with operating expenses of \$2.0 million and operating revenue of \$7.2 million for 2025.

The bank ranked fifth in the [2024 ranking](#) of best-performing small US community banks. It was also the [top-ranked](#) Midwest community bank in 2024. In addition, American Interstate Bank [ranked ninth](#) among small US community banks for best deposit franchise as of June 30, 2025.

100 best-performing US community banks of 2025 under \$3B in assets

Based on financials for the year ended Dec. 31, 2025

Rank	Company (top-level ticker)	City, state	Ranking metrics (%)								
			Total assets (\$M)	ROAA before tax and extra ¹	Net interest margin	Efficiency ratio	3-year avg. operating revenue change	8-quarter avg. deposit change	NPAs & loans 90+ PD/ total assets	NCOs/ avg. loans & leases	Adj. tangible common equity/ tangible assets ²
1	American Interstate Bank	Elkhorn, NE	134.2	4.32	5.74	27.83	16.9	4.5	0.00	0.00	19.00
2	NorthEast Community Bank (NECB)	White Plains, NY	2,058.8	3.20	5.23	38.79	17.7	1.9	0.00	-0.01	16.62
3	Servbank NA	Oswego, IL	995.1	4.99	5.54	66.14	403.1	7.3	0.28	0.05	17.32
4	Cumberland Security Bank Inc.	Somerset, KY	427.4	4.07	5.88	33.10	18.2	3.3	0.14	0.05	14.82
5	Eagle Bank	Polson, MT	194.0	3.19	5.03	37.86	24.9	4.8	0.05	-0.01	11.12
6	Classic City Bank	Athens, GA	294.2	2.70	4.95	42.25	32.3	4.7	0.00	0.00	11.37
7	Peoples State Bank	Cherryvale, KS	23.8	3.37	6.19	47.26	8.5	5.2	0.77	-0.11	19.51
8	West Coast Community Bank (WCCB)	Santa Cruz, CA	2,883.7	2.63	5.25	40.54	24.5	7.5	0.54	-0.02	12.09
9	County Bank	Rehoboth Beach, DE	665.5	4.53	5.18	35.82	25.1	1.3	0.20	0.00	14.32
10	State Bank of Newburg	Newburg, WI	331.8	2.45	4.08	38.58	17.8	3.1	0.00	0.00	16.53
11	Legends Bank	Linn, MO	593.7	3.15	5.13	38.73	17.6	1.6	0.31	0.08	19.19
12	First Bank and Trust of Memphis	Memphis, TX	134.4	2.10	4.30	51.09	32.2	9.9	0.00	0.01	16.41
13	All Capital Bank	Locust Grove, OK	161.5	2.50	5.40	47.61	36.8	9.4	0.05	0.00	10.89
14	Great Plains Bank	Eureka, SD	154.5	2.87	5.00	39.18	15.0	0.5	0.01	0.00	18.16
15	First Bank of Owasso	Owasso, OK	584.5	3.12	4.99	41.40	10.5	1.5	0.01	0.00	17.63
16	Buckholts State Bank	Buckholts, TX	134.6	2.88	4.56	38.45	10.9	1.7	0.06	0.00	16.57
17	Global One Bank	Houston, TX	314.7	2.19	4.02	49.29	96.7	14.8	0.00	0.00	15.24
18	First Bank	Erick, OK	110.1	3.54	5.79	40.98	4.6	1.7	0.10	-0.01	16.36
19	Citizens Bank of Edina	Edina, MO	105.3	3.38	5.09	34.29	18.8	0.7	0.13	0.00	14.68
20	First National Bank of Bangor	Bangor, WI	381.8	4.15	4.97	17.67	16.2	1.9	0.77	0.00	27.80
21	Twin River Bank	Lewiston, ID	167.7	3.17	5.45	42.35	13.2	2.8	0.15	0.03	13.19
22	American Plus Bank NA	Arcadia, CA	867.3	2.54	3.83	34.22	11.0	3.6	0.30	0.00	17.20
23	Settlers Bank	Marietta, OH	136.9	2.77	4.71	45.73	16.6	0.5	0.08	0.01	17.60
24	GreatAmerican Bank	Lawrence, KS	495.9	2.62	4.63	42.23	15.5	4.4	0.00	0.04	11.55
25	National Bank of Malvern	Malvern, PA	222.4	2.53	4.34	51.63	10.1	1.0	0.11	-0.54	16.83
26	Durden Banking Co. Inc.	Twin City, GA	283.8	3.09	5.67	48.21	15.1	0.1	0.11	0.04	17.06
27	First State Bank of Odem	Odem, TX	201.3	2.83	5.44	50.70	12.7	0.8	0.00	0.02	15.56
28	blueharbor bank (BLHK)	Mooresville, NC	606.8	2.59	4.26	37.12	13.5	4.5	0.00	-0.01	11.57
29	Grundy Bank	Morris, IL	372.1	3.08	4.92	45.51	16.9	1.6	0.04	0.03	13.90
30	Commercial National Bank of Brady	Brady, TX	374.2	3.17	6.40	49.99	29.6	2.6	0.01	0.01	9.80
31	Maverick Bank	Fort Davis, TX	467.7	2.39	5.23	50.33	167.9	14.6	0.05	0.02	9.41
32	Lone Oak Bank NA	Eldorado, TX	112.1	2.84	6.23	52.88	13.4	3.0	0.64	0.01	15.02
33	F & C Bank	Holden, MO	467.3	2.86	5.28	46.95	14.3	3.5	0.19	0.00	11.25
34	First National Bank and Trust Co. of Broken Arrow	Broken Arrow, OK	278.1	3.08	5.86	47.48	18.5	1.0	0.48	0.00	14.79
35	Providence Bank (PBNC)	Rocky Mount, NC	1,404.9	2.26	3.98	40.42	22.2	5.2	0.06	0.01	12.59
36	Yellowstone Bank	Laurel, MT	1,363.6	2.87	4.34	36.59	12.4	1.8	0.24	-0.15	13.50
37	First National Bank of Waynesboro	Waynesboro, GA	226.5	2.89	4.94	47.95	11.3	0.8	0.15	0.08	19.08
38	Heritage Bank	Wood River, NE	593.7	3.27	4.28	31.60	15.6	-0.7	0.07	0.00	22.74
39	Peoples Bank & Trust Co.	Manchester, TN	171.6	2.46	4.95	50.68	12.2	2.4	0.01	0.00	14.30
40	Liberty Capital Bank	Addison, TX	747.3	1.96	5.58	53.39	35.5	9.9	0.01	0.02	11.19
41	Montrose Savings Bank	Montrose, MO	57.4	2.41	4.39	42.93	16.6	0.5	0.08	0.01	16.58
42	Farmers and Merchants Bank	De Leon, TX	245.0	1.87	4.62	58.65	28.3	5.8	0.00	0.01	14.08
43	Farmers & Merchants Union Bank	Columbus, WI	683.3	2.11	4.08	47.65	22.6	5.3	0.11	-0.05	12.95
44	Grandview Bank	Grandview, TX	690.1	2.66	4.81	40.44	23.7	1.1	0.13	0.07	11.79
45	Texas Community Bank	Laredo, TX	2,204.5	3.01	4.49	39.05	14.8	1.7	0.04	0.10	13.21
46	Municipal Trust and Savings Bank	Bourbonnais, IL	355.0	3.00	4.64	38.78	9.4	0.5	0.01	0.00	14.54
47	Chambers State Bank	Chambers, NE	86.0	2.52	5.11	48.74	12.5	1.8	0.46	0.16	24.27
48	Liberty Bank	Liberty, IL	186.5	2.63	4.87	50.54	23.2	0.8	0.02	0.01	12.42
49	OptimumBank (OPHC)	Fort Lauderdale, FL	1,111.5	2.34	4.25	47.48	38.2	5.2	0.31	0.04	11.48
50	Bank of Lake Mills	Lake Mills, WI	497.8	2.58	5.20	53.87	25.4	7.2	0.88	0.00	10.43
51	Citizens National Bank of Crosbyton	Crosbyton, TX	77.2	2.08	3.64	41.91	48.6	1.0	0.00	0.03	17.12
52	First Commerce Bank	Lewisburg, TN	892.6	2.27	4.59	46.77	21.4	4.6	0.05	0.04	10.60
53	Citizens Bank	Amarillo, TX	302.8	2.53	4.71	43.44	15.4	3.4	0.00	0.00	10.20
54	Farmers Trust & Savings Bank	Williamsburg, IA	199.6	2.46	4.36	45.74	9.3	1.9	0.17	0.07	21.56
55	Esquire Bank NA (ESQ)	Jericho, NY	2,346.0	3.45	6.02	44.37	20.1	4.9	0.37	0.44	11.44
56	State Central Bank	Bonaparte, IA	60.8	2.90	6.72	57.38	35.2	2.0	0.75	0.42	17.50
57	Community Bank	Topeka, KS	188.1	2.97	4.69	40.65	13.1	2.1	0.18	0.00	11.81
58	Bank of Alma	Alma, WI	334.1	4.37	4.86	11.63	15.5	0.5	1.17	0.00	49.44
59	First National Bank of Jeanerette	Jeanerette, LA	630.9	2.46	5.00	48.85	21.9	4.4	0.51	0.01	9.87

60	Pavillion Bank	Richardson, TX	74.3	2.11	6.42	68.88	71	0.8	0.00	-0.39	17.04
61	Farmers and Merchants Bank	Sylvania, GA	172.8	2.69	4.25	39.67	15.7	0.2	0.10	-0.02	13.96
62	Northeast Georgia Bank	Lavonia, GA	651.7	2.88	4.67	39.23	13.4	-0.2	0.01	0.03	14.08
63	Community National Bank	Midland, TX	2,588.0	2.90	5.22	45.01	19.3	2.4	0.77	0.02	11.74
64	Douglas National Bank	Douglas, GA	324.6	3.31	5.02	42.22	13.2	2.4	0.16	0.01	10.51
65	Citizens Bank of Cochran	Cochran, GA	202.9	2.62	5.39	48.66	17.3	2.1	1.08	-0.02	14.03
66	California International Bank NA (CAIB)	Westminster, CA	90.9	1.50	6.65	81.62	24.4	7.6	0.00	0.00	16.80
67	Amerasia Bank	Flushing, NY	1,000.0	2.94	4.59	36.15	9.7	3.2	1.15	0.00	14.72
68	Magnolia State Bank	Eastman, GA	197.9	2.72	5.74	57.28	14.8	-0.9	0.37	-0.12	15.54
69	Bank of Commerce	Idaho Falls, ID	2,260.9	2.79	4.51	36.35	9.6	1.2	0.42	0.03	14.70
70	Edmonton State Bank	Glasgow, KY	1,137.9	2.52	4.72	46.32	21.9	2.2	0.22	0.04	11.27
71	First Federal Savings of Middletown	Middletown, NY	181.8	2.42	5.19	51.98	16.0	0.8	0.19	0.25	37.50
72	Craft Bank	Atlanta, GA	271.6	2.55	5.64	54.57	33.5	2.8	1.32	0.11	14.50
73	Citizens Bank of Swainsboro	Swainsboro, GA	412.9	2.43	5.03	52.15	13.7	2.4	0.10	0.05	13.06
74	Embassy National Bank	Lawrenceville, GA	218.2	2.17	5.13	60.90	15.3	5.7	0.00	0.00	11.68
75	Capitol National Bank	Lansing, MI	212.5	2.53	5.32	54.25	7.3	1.4	0.58	0.00	16.26
76	Citizens Bank of Charleston	Charleston, MO	188.8	2.55	4.79	47.38	13.3	0.9	0.67	0.07	19.18
77	Garden Plain State Bank	Wichita, KS	176.2	2.17	3.60	45.22	15.8	2.9	0.11	-0.01	15.42
78	Gifford State Bank	Gifford, IL	189.6	2.64	4.94	50.72	13.3	-0.2	0.34	-0.15	14.07
79	State Bank of Jeffers	Jeffers, MN	37.7	2.21	4.42	47.82	25.9	0.3	0.00	0.01	14.22
80	Thomasville National Bank (THVB)	Thomasville, GA	2,086.9	2.99	4.19	38.78	11.5	3.0	0.21	0.00	11.08
81	Farmers and Merchants State Bank	Plankinton, SD	181.8	2.82	4.88	39.64	14.4	2.8	0.45	0.03	10.10
82	Builtwell Bank	Chattanooga, TN	2,304.6	2.94	5.26	44.38	10.5	3.4	0.35	0.01	9.23
83	Citizens State Bank and Trust Co.	Hiawatha, KS	104.7	2.36	4.49	54.90	14.8	-0.1	0.00	0.00	18.23
84	Farmers State Bank	Lincolnton, GA	183.8	2.85	5.40	50.86	9.6	0.8	0.12	0.13	13.94
85	SunMark Community Bank	Perry, GA	398.6	3.24	5.90	48.01	9.3	-0.1	0.06	0.03	13.49
86	FNB South	Alma, GA	713.6	2.40	4.84	46.56	11.3	2.6	0.08	0.76	16.90
87	Native American Bank NA	Denver, CO	393.0	1.84	5.05	62.36	38.3	4.4	0.57	-0.03	13.15
88	Central Bank	Provo, UT	2,050.9	2.32	4.82	50.48	9.0	2.0	0.49	0.05	16.50
89	Amistad Bank	Del Rio, TX	54.9	2.06	5.71	64.45	13.9	1.7	0.00	0.00	15.56
90	Bank of Hydro	Hydro, OK	167.8	3.36	5.26	46.27	14.4	1.9	0.64	0.02	11.78
91	Bank of Vernon	Vernon, AL	414.6	1.83	4.73	51.31	30.7	3.1	0.34	0.34	16.86
92	First National Bank USA	Boutte, LA	225.3	2.33	4.72	52.08	11.9	1.0	0.02	0.02	15.10
93	Spring Bank	Bronx, NY	558.1	2.08	4.24	47.43	15.4	5.2	0.70	0.06	15.21
94	Utah Independent Bank	Salina, UT	160.2	2.54	6.55	50.33	18.8	2.4	0.35	0.94	14.79
95	Colorado Bank and Trust Co. of La Junta	La Junta, CO	316.2	2.06	5.09	62.57	38.2	7.0	0.26	0.00	10.48
96	First National Bank of Hereford	Hereford, TX	375.3	2.04	4.95	54.66	18.4	3.9	0.01	0.01	11.20
97	State Bank of Chilton	Chilton, WI	505.7	2.62	4.33	41.30	12.4	0.5	0.21	-0.03	13.50
98	Security State Bank	Iron River, WI	139.2	2.27	4.90	55.97	6.9	1.8	0.35	0.00	20.72
99	Security State Bank	McRae-Helena, GA	67.8	2.10	5.80	60.77	13.7	2.8	0.29	0.04	14.76
100	Oklahoma State Bank	Buffalo, OK	63.8	3.05	6.11	51.93	12.6	1.2	0.06	-0.02	10.67
Top 100 median				2.63	4.96	47.11	15.5	2.2	0.12	0.01	14.52
Median for all 3,465 banks				1.29	3.69	64.35	7.1	1.1	0.41	0.02	10.11

S-Corp: ● Yes ● No

Data compiled March 2, 2026.

ROAA = return on average assets; NPA = nonperforming asset; PD = past due; NCO = net charge-off.

S&P Global Market Intelligence used eight diversely weighted metrics to identify top-performing US community banks under \$3 billion in total assets. The mean for each metric was identified across the dataset, and standard deviations from these means were calculated for each metric for each institution and aggregated to determine a relative performance score. Scores for each metric were also capped to help normalize the data.

Criteria for the ranking included a gross loans and leases-to-total assets ratio of at least 33% with no more than half of those loans in credit cards; a leverage ratio of at least 5%; no active severe enforcement action for the institution; a result other than "substantial noncompliance" or "needs to improve" in the bank's most recent Community Reinvestment Act exam; yield on loans and leases and net interest margin of no more than three times the industry median of 6.54% and 3.65%, respectively; and no more than half of the entity's revenue coming from nontraditional banking activities. Additionally, industrial banks, nondepository trusts, companies with a bankers' bank certification, and banks with parent companies that have total assets of \$3 billion or more were omitted.

¹ Return on average assets before taxes and extraordinary item adjustments is net of dividends on preferred stock.

² Adjusted tangible common equity to tangible assets ratio is calculated as tangible common equity + unrealized gain or loss from held to maturity securities + loss reserves - nonperforming assets - loans 90 or more days delinquent but still accruing interest divided by tangible assets.

Rankings are based on regulatory filings. All ranking metrics must have been reported for company to be included.

Data for the largest subsidiary was used where consolidated data was not available for any of the periods in the analysis.

Source: S&P Global Market Intelligence.

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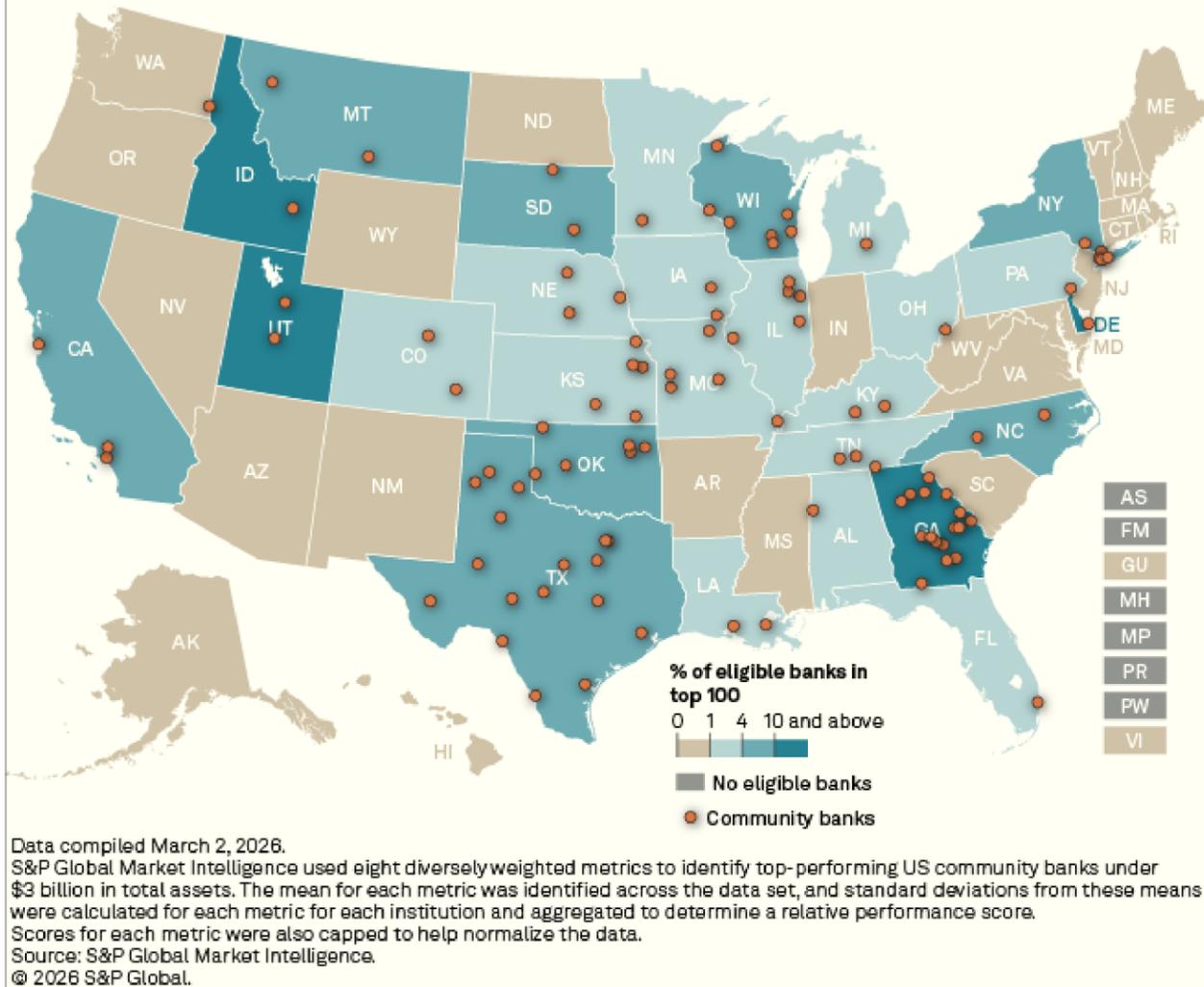
White Plains, New York-based [NorthEast Community Bank](#), a unit of [Northeast Community Bancorp Inc.](#), was the second-best-performing US community bank with less than \$3 billion in assets for the second consecutive year. The bank, which operates 12 branches in New York and Massachusetts, completed its mutual holding company reorganization in 2006 and had a second-stage conversion in 2021.

In 2025, NorthEast Community outperformed the median for the top 100 best-performing small community banks in all metrics except the eight-quarter average deposit change. The bank's net interest margin fell 34 basis points year over year to 5.23% in 2025 but remained above the 3.69% median for all banks in the analysis. Total loans and leases accounted for over 90% of the bank's total assets at the end of 2025. It had significant exposure to construction and land development, with the segment representing roughly 72% of the bank's total domestic loans and leases as of Dec. 31, 2025.

Oswego, Illinois-based [Servbank NA](#) ranked third, outperforming the median in five of eight financial metrics among the top 100 institutions. The bank reported the highest three-year average operating revenue change of 403.1% among the top 100 institutions. [ServBanc Holdco Inc.](#) became the parent of the bank after [acquiring Allied First Bancorp Inc.](#) on Sept. 15, 2022. Formerly named Allied First Bank SB, the unit increased its asset size by 2.5x to \$995.1 million over the three years ended Dec. 31, 2025. Operating out of a single branch, the bank is now subject to a pending [merger](#) between its parent, ServBanc Holdco Inc., and Watseka, Illinois-based [IF Bancorp Inc.](#)

The two holding companies received regulatory approval to complete the deal in January and are expected to close the transaction in the first quarter of 2026. Servbank NA will absorb [Iroquois Federal Savings and Loan Association's](#) operations, which will nearly double its asset size.

100 best-performing community banks of 2025 under \$3B in assets



Texas had the most banks among the 100 best-performing small community banks in 2025 with 17 institutions, followed by Georgia with 16 and Wisconsin with seven.

[First Bank and Trust of Memphis](#) was the highest-ranked Texas bank in the analysis, ranking 12th. Colorado Springs, Colorado-based [RJC Trust](#) became the bank's parent after [acquiring](#) the single-branch unit from [Falcon Bancorp Inc.](#) on July 2, 2025.

[Download](#) a refreshable template containing the underlying data used in the rankings and the list of the top 100.

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