

Who made ICBA's 2021 list of Top Lenders?

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The dust from 2020 is finally beginning to settle, and that gives us an opportunity to look back at the hard work community banks put in to serve their customers. Our top lenders made the most of one of the toughest years in recent memory through personal connection, ingenuity and dedication to their communities. Read on to meet the year's most successful loan producers in the areas of agriculture, commercial and consumer/mortgage lending.

By Ed Avis

Methodology

Using FDIC data for 2020, we calculated a lender score out of 100 for each community bank. The score combines the average of the bank's percentile rank for lending concentration and for loan growth over the past year in each lending category. We then adjusted each score for loan charge offs in each category at certain percentile thresholds.



COMMERCIAL

Showing community banking's true colors

COVID-19 challenged community banks, but when they rose to that challenge, they showed why their model is different.

Commercial: \$500 million to \$1 billion				
Rank	Bank Name	City	State	Commercial Lender Score
1	First Bank of the Lake	Osage Beach	MO	99.88
2	The First National Bank of Ottawa	Ottawa	IL	98.48
3	Cogent Bank	Orange City	FL	97.66
4	Old Dominion National Bank	Charlottesville	VA	96.75
5	Oxford Bank	Oxford	MI	96.71
6	The Freedom Bank of Virginia	Fairfax	VA	95.64
7	Hiawatha National Bank	Hager City	WI	95.17
8	Bank of San Francisco	San Francisco	CA	94.61
9	Pilot Bank	Tampa	FL	94.30
10	Village Bank	Midlothian	VA	94.07
11	First Utah Bank	Salt Lake City	UT	93.77
12	Timberline Bank	Grand Junction	CO	93.76
13	Summit State Bank	Santa Rosa	CA	93.40
14	First Citrus Bank	Tampa	FL	93.14
15	Commencement Bank	Tacoma	WA	93.00
16	Oregon Pacific Banking Co.	Florence	OR	92.66
17	Bank of Idaho	Idaho Falls	ID	92.54
18	Regent Bank	Tulsa	OK	91.58
19	People's Bank of Commerce	Medford	OR	91.33
20	Vinings Bank	Smyrna	GA	91.27

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<https://independentbanker.org/2021/07/who-made-icbas-2021-list-of-top-lenders/>

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