

ICBA's TOP LENDERS 2023



Keystone Bank wants to work with customers with liquidity and a track record of success. From left: Sean Parsons, EVP, senior lending officer; Jeff Wilkinson, chairman & CEO; Gregg Johnson, SVP, commercial lending.



COMMERCIAL OFFERING CONSISTENCY IN INCONSISTENT TIMES

By Mindy Charski

With rising interest rates and inflation on the move, the word “consistency” doesn’t have an easy association with the current banking environment.

Yet, consistency in various forms has helped three very different community banks excel

at commercial lending. Below, they share some of their secrets of success.

1. Be a bank that customers can rely on

Central Texas is a diverse market in growth mode, which makes it a fabulous place to be a local lender. Jeff Wilkinson, chairman and chief

executive officer of \$800 million-asset Keystone Bank, jokes, “We’re in Austin, Texas. I don’t even think I can screw it up.”

But in truth, thriving requires the right ingredients. “You have to decide who you are, and you have to stick to that,” Wilkinson says. “You can’t keep changing and trying to think that you’re going to be all things to all people.”

Indeed, rather than seeking to do business with everyone, Keystone Bank largely targets entrepreneurs and business owners and operators with certain attributes. Among them: liquidity, a track record of success and a desire to build a relationship with local decision-makers.

For \$7 billion-asset BankPlus



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—PAUL HOWELL, BANKPLUS

in Ridgeland, Miss., maintaining “consistent relationships” even in a unique year has been critical, says executive vice president and chief lending officer Paul Howell. “We certainly want to be a prudent lender and are, but we want to meet the needs of our customers in all cycles,” he says. “We want to be a consistent partner for our customers, and I think that’s helped us grow over the past year.”

Likewise, \$3.4 billion-asset Five Star Bank in Rancho Cordova, Calif., has benefited from staying deeply ingrained in specific industries. The community bank lends to owners and operators of mobile home parks across the country, for instance, which represents about 30% of its business and was one of the bank’s

Commercial: Less than \$300M in assets

Rank	Bank name	City	State	Commercial lender score
1	Granite Bank	Cold Spring	MN	97.6
2	Kendall Bank	Overland Park	KS	95.3
3	First National Bank and Trust Company of Weatherford	Weatherford	OK	95.3
4	Currency Bank	Oak Grove	LA	94.8
5	Bodcaw Bank	Stamps	AR	94.3
6	Aspire Bank	Hatton	ND	94.3
7	Key Community Bank	Inver Grove Heights	MN	92.9
8	Collins State Bank	Collins	WI	92.3
9	Republic Bank of Arizona	Phoenix	AZ	91.2
10	United Republic Bank	Elkhorn	NE	90.4
11	Luminate Bank	Minnetonka	MN	90.2
12	California Pacific Bank	San Francisco	CA	90.0
13	Citizens State Bank	Anton	TX	89.7
14	Millennial Bank	Leeds	AL	89.5
15	Coastal Bank & Trust	Jacksonville	NC	89.1
16	Greenfield Banking Company	Greenfield	TN	88.9
17	State Bank	Rock Springs	WY	88.6
18	Home Bank of California	San Diego	CA	88.6
19	Andover State Bank	Andover	KS	88.5
20	The Peoples Bank	Marion	KY	88.5

Commercial: \$300M to \$1B in assets

Rank	Bank name	City	State	Commercial lender score
1	Quaint Oak Bank	Southampton	PA	98.0
2	OptimumBank	Ft. Lauderdale	FL	97.6
3	MI Bank	Clayton	MO	97.2
4	Blue Sky Bank	Pawhuska	OK	96.5
5	Mission Valley Bank	Sun Valley	CA	96.3
6	Saint Louis Bank	Saint Louis	MO	95.6
7	Louisiana National Bank	Arcadia	LA	95.6
8	Keystone Bank, SSB	Austin	TX	95.6
9	Capital Community Bank	Provo	UT	94.6
10	Farmers State Bank of Alto Pass, Ill.	Harrisburg	IL	94.5
11	Premier Bank Minnesota	Hastings	MN	94.2
12	Bank of Idaho	Idaho Falls	ID	93.2
13	Barwick Banking Company	Barwick	GA	93.2
14	Peoples Bank	Mendenhall	MS	92.7
15	Osgood Bank	Osgood	OH	92.3
16	CNB Bank	Carlsbad	NM	92.0
17	American Commerce Bank, National Association	Bremen	GA	91.8
18	Great American Bank	Lawrence	KS	91.3
19	Hiawatha National Bank	Hager City	WI	90.9
20	Crown Bank	Edina	MN	90.9

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biggest growth areas last year. Other niches include recreational vehicle (RV) parks, churches and storage facilities.

"I think if you're serving any particular niche, vertical or community, people have to know that you're in it for the long run, that you're not going to jump in and then jump out," says James Beckwith, the bank's president and chief executive officer.

2. Always deliver a high level of service

At Five Star Bank, which has a California footprint of seven full-banking offices and a loan production office, "speed to serve" is a cultural focus. "We're a small bank. How are we going to outcompete the majors?" Beckwith says. "We have to do it more quickly and do it correctly and make the right credit decisions."

The second part of the bank's mantra is "certainty of execution." Customers seeking commercial real estate financing need to have confidence that a bank will be able to deliver a loan when it's time to close, Beckwith says.

BankPlus cites culture as a priority in serving its clientele; it even has a chief culture officer. "We understand that we may have different jobs, but we're all equally important to meeting our customers' needs," says Howell. "Because if we don't do that internally, our customers aren't going to see what they need to see."

The bank strives to offer the same customer experience across its more than 90 locations in diverse markets in Mississippi, Louisiana, Alabama and Florida.

Meanwhile, at three-branch Keystone Bank, customers get the cell phone numbers of bankers, including Wilkinson's.

3. Provide reliable resources for new and small businesses

Keystone Bank offers its customers



Five Star Bank's SVP/ chief banking officer Mike Rizzo with client Brian Lawrence, president of Emigh Ace Hardware, which recently celebrated its 115th anniversary.

solutions for treasury management through its core provider and can plug in tools from partners for merchant services, payroll and human resources. “We can’t just sit here and say, ‘Well, we can only take a deposit and make a loan,’” says Wilkinson. “We’ve constantly got to be adding product that our customers need and want.”

Five Star Bank’s treasury cash management products help it win new business, Beckwith says, adding, “Our offering in treasury cash management is usually superior to what [a borrower’s] incumbent bank is offering.”

A very different kind of resource has gained traction at BankPlus. In 2017, it launched The Source, a network of educational events for women in business where they can ask questions and receive advice from lending officers.

Today, there are about 1,715 members, 669 of whom are BankPlus customers who are tied in some way to \$29 million in loans and \$31 million in deposits.

Although correlating the initiative to dollar volumes is difficult, Howell eyes a long-term benefit. “When you help people start businesses, obviously some of those businesses are going to get bigger than others,” he says, “and it will provide an opportunity for loans and other banking products over time.”

Mindy Charski is a writer in Texas.

QUICK STAT

1,715

The number of members in BankPlus’s educational network for women in business



Above: The BankPlus team members who work in commercial lending, real estate and business services. From left: Aaron Lacey, Chad Boarman, Macie Northington, Nic James, Janet Jones, Blake Parker, Joe Ann Thurman and Jessica Haley Leflore.

Commercial: More than \$1B in assets				
Rank	Bank name	City	State	Commercial lender score
1	State Bank of Texas	Dallas	TX	97.7
2	Bankwell Bank	New Canaan	CT	96.7
3	American State Bank	Arp	TX	96.4
4	American Commercial Bank & Trust	Ottawa	IL	95.5
5	InBank	Raton	NM	95.0
6	Five Star Bank	Sacramento	CA	94.8
7	Metropolitan Commercial Bank	New York	NY	94.6
8	b1BANK	Baton Rouge	LA	94.4
9	Sunflower Bank, National Association	Denver	CO	93.6
10	Home Bank, National Association	Lafayette	LA	93.5
11	Bank Of Clarke	Berryville	VA	93.2
12	SouthPoint Bank	Birmingham	AL	92.6
13	CFG Community Bank	Baltimore	MD	92.3
14	United Texas Bank	Dallas	TX	92.0
15	The State Bank	Fenton	MI	91.5
16	Southern States Bank	Anniston	AL	90.9
17	NBH Bank	Greenwood Village	CO	90.7
18	The Middlefield Banking Company	Middlefield	OH	90.6
19	BankPlus	Belzoni	MS	90.5
20	Guaranty Bank	Springfield	MO	90.4