



CB Top Ten Report

Ranking the Top Ten Percent of Banks by Peer Group

Fourth Quarter 2017

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Purpose

The purpose of the CB Top Ten™ is to provide a comparative summary, by peer group, of the top ten percent of banks based upon key performance indicators, selected by CB Resource, Inc.

Components

The report ranks the top ten percent of banks within each peer group by eight performance indicators. The report is separated between C corporation (C-Corp) banks and subchapter S (Sub-S) banks. For each peer group the report includes a listing in alphabetical order of the banks falling within the top ten percent of their group and a scorecard ranking those banks based upon their composite scores.

Scorecards, developed by CB Resource, are used to rank banks against their peers based upon key performance indicators. The Scorecards represent a numerical ranking of key indicators comparing the financial health of each institution. These indicators include: asset growth rate (AGR), return on average assets (ROAA), return on average equity (ROAE), net interest margin (NIM), efficiency ratio (ER), non-performing assets (NPA), non interest-bearing deposits (NIBD), and non-interest income (NII).

Definitions & Ratios

- **Asset Growth Rate:** Current period total assets less previous period total assets (annualized) as a percent of previous period total assets.
- **Return on Average Assets:** Net income after taxes and extraordinary items (annualized) as a percent of average total assets.
- **Return on Average Equity:** Net income after taxes and extraordinary items (annualized) as a percent of average total equity.
- **Net Interest Margin:** Total interest income less total interest expense (annualized) as a percent of average earning assets.
- **Efficiency Ratio:** Noninterest expenses minus (foreclosed property expense + amortization of intangibles & goodwill impairment) as a percent of the sum of net interest income plus total noninterest income.
- **Non-Performing Assets to Assets:** The sum of loans and leases which are on nonaccrual status, past due 90 days or more, and non-investment other real estate owned as a percent of total assets.
- **Non Interest-Bearing Deposits to Deposits:** The sum of total demand deposits and noninterest-bearing time and savings deposits held in domestic offices as a percent of total deposits. Transaction accounts: The sum of the following accounts held in domestic offices: Negotiable Order of Withdrawal (NOW) accounts, Automated Transfer Service (ATS) accounts and telephone or preauthorized transfer accounts, as a percentage of total deposits.
- **Non-Interest Income to Average Assets:** Income derived from bank services and sources other than interest bearing assets (annualized) as a percent of average assets.

The Report

The data was compiled from financial data for the period noted, as reported to federal regulators. The financial data obtained from FDIC and other sources is consistently reliable, although; the accuracy and completeness of the data cannot be guaranteed by CB Resource, Inc. The information is presented in the form of financial ratios. Ratio definitions are provided at the end of this report.

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CB TOP TEN™
Fourth Quarter 2017

Executive Summary

C-Corp Peer Group Summary

	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Peer Group 1: Less Than \$100 Million								
Top Ten Percent: Median	5.98	1.19	10.48	4.35	62.47	0.24	26.84	0.66
Top Ten Percent: Average	6.78	1.46	11.74	4.41	62.55	0.44	26.82	1.85
All Banks: Median	1.48	0.54	4.20	3.70	76.83	0.59	19.60	0.35
All Banks: Average	1.86	0.52	4.18	3.69	78.07	1.00	19.38	0.48
Peer Group 2: \$100-249 Million								
Top Ten Percent: Median	8.53	1.18	10.30	4.35	59.57	0.16	24.28	0.70
Top Ten Percent: Average	10.47	1.22	10.48	4.44	59.92	0.29	26.86	0.86
All Banks: Median	3.44	0.69	6.02	3.79	70.24	0.57	19.80	0.47
All Banks: Average	4.48	0.68	5.91	3.78	70.97	0.79	20.45	0.53
Peer Group 3: \$250-449 Million								
Top Ten Percent: Median	10.10	1.19	11.04	4.23	58.08	0.18	29.89	0.78
Top Ten Percent: Average	12.43	1.27	11.42	4.30	58.24	0.29	30.62	1.05
All Banks: Median	5.05	0.76	7.00	3.71	68.07	0.55	20.04	0.58
All Banks: Average	5.81	0.76	7.01	3.72	68.50	0.69	20.75	0.65
Peer Group 4: \$500-999 Million								
Top Ten Percent: Median	11.16	1.26	12.17	4.23	55.49	0.22	29.24	1.06
Top Ten Percent: Average	12.30	1.40	13.12	4.35	54.79	0.32	30.24	1.09
All Banks: Median	5.53	0.77	7.20	3.66	67.01	0.51	19.60	0.62
All Banks: Average	7.11	0.78	7.22	3.68	66.83	0.62	20.73	0.71
Peer Group 5: \$1-5 Billion								
Top Ten Percent: Median	15.21	1.30	12.40	4.05	51.45	0.23	30.27	1.04
Top Ten Percent: Average	17.95	1.61	14.74	4.69	49.09	0.28	29.87	1.42
All Banks: Median	7.11	0.86	8.10	3.55	62.75	0.44	21.55	0.74
All Banks: Average	10.09	0.87	7.97	3.58	62.84	0.56	21.68	0.84

Sub-S Peer Group Summary

	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Peer Group 1: Less Than \$100 Million								
Top Ten Percent: Median	5.13	1.81	16.58	4.44	57.16	0.06	30.34	0.69
Top Ten Percent: Average	6.64	1.89	17.01	4.50	58.66	0.43	30.20	0.82
All Banks: Median	1.64	1.07	9.28	3.84	68.07	0.40	22.61	0.41
All Banks: Average	2.40	1.08	9.39	3.87	69.29	0.81	23.37	0.48
Peer Group 2: \$100-249 Million								
Top Ten Percent: Median	7.03	2.03	19.02	4.53	55.85	0.29	27.45	0.78
Top Ten Percent: Average	7.75	2.11	19.63	4.53	55.84	0.40	28.02	1.12
All Banks: Median	3.48	1.28	11.94	3.93	65.09	0.47	21.22	0.53
All Banks: Average	3.92	1.31	12.13	3.93	64.89	0.68	22.37	0.60
Peer Group 3: \$250-449 Million								
Top Ten Percent: Median	9.16	1.98	20.27	4.34	55.84	0.24	25.08	0.87
Top Ten Percent: Average	10.63	2.11	20.67	4.40	56.07	0.43	27.51	1.08
All Banks: Median	4.82	1.37	12.99	3.91	63.46	0.52	21.21	0.63
All Banks: Average	5.06	1.43	13.42	3.93	62.99	0.73	22.18	0.70
Peer Group 4: \$500-999 Million								
Top Ten Percent: Median	9.76	2.26	21.72	4.48	54.58	0.31	31.04	0.97
Top Ten Percent: Average	11.85	2.64	23.59	4.70	52.85	0.52	33.57	1.27
All Banks: Median	4.31	1.56	14.00	3.90	62.47	0.58	22.46	0.79
All Banks: Average	5.09	1.55	14.58	3.92	61.99	0.71	23.03	0.96
Peer Group 5: \$1-5 Billion								
Top Ten Percent: Median	9.60	1.97	18.03	3.85	52.51	0.25	31.82	1.10
Top Ten Percent: Average	10.31	1.97	17.70	3.98	54.59	0.37	31.11	1.05
All Banks: Median	5.78	1.48	15.04	3.65	61.65	0.43	24.34	0.86
All Banks: Average	6.60	1.55	15.22	3.72	61.13	0.52	23.93	0.97

LEGEND: RK-Rank, AGR-Asset Growth Rate, ROAA-Return on Average Assets, ROAE-Return on Average Equity, NIM-Net Interest Margin, ER-Efficiency Ratio, NPA-Non-Performing Assets to Total Assets, NIBD-Non Interest-Bearing Deposits to Total Deposits, NII-Non-Interest Income to Average Assets.

**PEER GROUP 1:
Less Than \$100 Million**
C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **804**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **C Corporation**
 Asset Size: **Less Than \$100 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
American Bank of Commerce	34232	Provo, UT	83,298	25	3
American Exchange Bank, Lindsay, Oklahoma	2328	Lindsay, OK	61,291	15	1
American Heritage Bank	57025	Clovis, NM	87,937	19	2
Amistad Bank	26658	Del Rio, TX	28,455	11	1
Bank of Clarks	16953	Clarks, NE	34,034	11	2
Bank of Halls	10315	Halls, TN	81,978	17	2
Bank of Hillsboro	15821	Hillsboro, MO	70,786	14	1
Bank of Locust Grove	16795	Locust Grove, OK	31,053	12	1
Brazos National Bank	24038	Richwood, TX	27,923	40	1
Breda Savings Bank	5792	Breda, IA	57,789	7	1
Brighton Bank	9189	Brighton, TN	61,357	44	2
CBW Bank	13959	Weir, KS	33,345	15	1
Champion Bank	57031	Parker, CO	52,902	21	1
Citizens State Bank of Luling	10327	Luling, TX	67,856	17	2
Clay County Bank, Inc.	2444	Clay, WV	90,622	24	2
Coastal Bank & Trust	58899	Jacksonville, NC	94,843	22	2
Comerica Bank & Trust, National Association	1596	Ann Arbor, MI	54,590	89	1
Commerce Community Bank	35019	Oak Grove, LA	64,050	15	2
Commercial Bank	12246	Nelson, NE	49,673	8	1
Community Bank	34020	Topeka, KS	89,551	23	2
Community Bank	8975	Bristow, OK	81,915	26	1
Community Bank of Pleasant Hill	58423	Pleasant Hill, MO	66,396	15	1
Community State Bank	22567	Shelbina, MO	68,374	15	2
Community State Bank of Canton	26416	Canton, OK	47,446	15	1
Del Norte Bank	29066	Del Norte, CO	87,047	22	1
Eaglemark Savings Bank	34313	Carson City, NV	24,615	123	1
Enloe State Bank	10716	Cooper, TX	35,154	7	1
Ericson State Bank	18265	Ericson, NE	86,387	7	1
Farmers & Merchants Bank	9188	Adamsville, TN	40,241	12	1
Farmers and Merchants State Bank of Bushnell	11324	Bushnell, IL	70,585	22	2
Farmers State Bank of Newcastle	14404	Newcastle, TX	43,459	8	1
FinWise Bank	35323	Sandy, UT	65,072	32	1
First Capital Bank	3399	Quanah, TX	61,677	22	2
First Central Bank	10637	Cambridge, NE	98,754	24	3
First Electronic Bank	35533	Salt Lake City, UT	23,308	57	1
First Federal of South Carolina, FSB	31410	Walterboro, SC	84,049	23	2
First National Bank	4111	Heavener, OK	81,511	37	2
First National Bank of Benton	25065	Benton, LA	58,117	12	1
First State Bank of St. Peter	11302	Saint Peter, IL	28,735	6	1
Fredonia Valley Bank	9669	Fredonia, KY	80,264	18	2
Georgia Heritage Bank	58005	Dallas, GA	94,708	17	2
Hart County Bank and Trust Company	10145	Munfordville, KY	26,931	8	1
Heartland Tri-State Bank	25851	Elkhart, KS	85,327	20	2
Hiawatha Bank and Trust Company	34488	Hiawatha, IA	56,840	11	1
Holladay Bank & Trust	21448	Salt Lake City, UT	55,728	11	1
Independence Bank	57379	East Greenwich, RI	60,810	23	1
Investors Community Bank	29093	Chillicothe, MO	73,152	16	1
Kinmundy Bank	3805	Kinmundy, IL	45,418	9	1
Kirkwood Bank of Nevada	58806	Las Vegas, NV	82,997	13	2
Lakeview Bank	57785	Lakeville, MN	80,968	16	1
Lamont Bank of St. John	8681	Saint John, WA	48,750	5	1
Little Horn State Bank	11821	Hardin, MT	91,892	25	2
McClave State Bank	11261	McClave, CO	39,862	8	1
Midland Community Bank	19796	Kincaid, IL	58,518	12	2
National Bank of St. Anne	16752	St. Anne, IL	53,751	14	1
Oakdale State Bank	11300	Oakdale, IL	20,544	5	1
Park State Bank	8851	Duluth, MN	61,407	12	3
Peoples Bank	15216	Lyons, GA	90,063	26	2
Peoples Bank & Trust Company	1475	Manchester, TN	97,642	25	1
Peoples Bank of Deer Lodge	26941	Deer Lodge, MT	34,567	7	1

**PEER GROUP 1:
Less Than \$100 Million**
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 Asset Size: **Less Than \$100 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
Peoples State Bank of Colfax	10075	Colfax, IL	35,970	7	1
PeoplesTrust Bank	57569	Hamilton, AL	96,134	28	3
Prudential Bank & Trust, FSB	32957	Hartford, CT	20,626	6	1
Scribner Bank	14026	Scribner, NE	68,935	16	1
Southwest Bank of Weatherford	4076	Weatherford, OK	69,493	18	2
Table Rock Community Bank	58300	Kimberling City, MO	85,397	33	2
Texas Financial Bank	26738	Eden, TX	97,848	24	3
The Commercial Bank	19595	Mason, TX	47,108	9	1
The First National Bank of Hooker	4123	Hooker, OK	74,304	19	1
The First National Bank of Lindsay	4134	Lindsay, OK	54,489	9	1
The First State Bank	2301	Boise City, OK	76,985	13	1
The Gunnison Bank and Trust Company	11259	Gunnison, CO	94,595	34	2
The Haviland State Bank	17403	Haviland, KS	38,840	8	2
The Kansas State Bank Overbrook Kansas	1865	Overbrook, KS	60,633	13	2
The Piqua State Bank	18089	Piqua, KS	30,440	12	3
The Santa Anna National Bank	5520	Santa Anna, TX	50,540	12	1
TriCentury Bank	18109	De Soto, KS	88,162	13	2
Union State Bank of Fargo	20776	Fargo, ND	99,244	14	2
Wilcox County State Bank	17126	Abbeville, GA	89,959	29	4
Wilkinson County Bank	10074	Irwinton, GA	51,629	10	1
Zavala County Bank	15105	Crystal City, TX	71,887	22	2

PEER GROUP 1:
Less Than \$100 Million
C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	5.98	1.19	10.48	4.35	62.47	0.24	26.84	0.66	
Top Ten Percent: Average	6.78	1.46	11.74	4.41	62.55	0.44	26.82	1.85	
All Banks: Median	1.48	0.54	4.20	3.70	76.83	0.59	19.60	0.35	
All Banks: Average	1.86	0.52	4.18	3.69	78.07	1.00	19.38	0.48	
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	FinWise Bank	37.84	3.84	25.20	5.75	55.65	0.00	29.11	8.98
2	Park State Bank	40.87	1.39	9.42	5.17	63.18	0.09	41.95	1.60
3	The Gunnison Bank and Trust Company	12.33	0.97	10.48	4.60	71.26	0.00	46.85	0.97
4	The Santa Anna National Bank	5.81	1.41	12.20	4.64	54.24	0.02	25.30	0.71
5	The Commercial Bank	19.54	1.24	14.90	4.02	51.22	0.00	27.28	0.35
6	Scribner Bank	6.34	1.34	10.62	3.93	65.57	0.03	43.81	2.40
7	Comerica Bank & Trust, National Association	3.68	27.18	29.56	1.43	56.15	0.00	100.00	100.66
8	National Bank of St. Anne	9.67	1.19	9.57	4.36	59.22	0.12	25.22	0.67
9	Breda Savings Bank	4.03	1.47	12.20	4.38	50.58	0.00	27.40	0.30
10	Lakeview Bank	15.12	1.12	11.47	5.10	64.04	0.59	27.82	0.60
11	The First National Bank of Lindsay	6.98	1.16	10.23	4.32	58.90	0.63	31.63	0.78
12	The First State Bank	6.64	1.33	14.67	4.52	54.63	0.33	32.98	0.34
13	CBW Bank	7.42	6.11	33.68	1.54	54.81	0.12	78.90	19.38
14	Kinmundy Bank	0.59	1.62	12.78	5.21	41.72	0.24	24.64	0.69
15	Wilkinson County Bank	5.98	1.08	7.36	4.34	61.62	0.09	35.16	0.43
16	The First National Bank of Hooker	3.30	1.73	12.19	4.86	53.90	0.45	23.72	0.58
17	Community Bank	(0.65)	1.06	11.30	4.07	63.58	0.00	30.85	0.85
18	Champion Bank	6.65	5.01	27.93	4.43	68.28	3.47	37.03	5.73
19	Amistad Bank	1.74	0.96	6.76	4.87	75.93	0.00	28.55	2.33
20	Community Bank	0.29	1.54	19.45	4.67	54.93	0.38	22.71	1.36
21	First National Bank	4.18	1.20	13.37	4.85	69.08	1.24	31.94	1.31
22	First Electronic Bank	12.03	7.30	14.66	10.06	89.60	0.00	6.80	40.98
23	Del Norte Bank	17.68	1.11	12.72	5.04	68.45	0.24	13.85	0.80
24	American Exchange Bank, Lindsay, Oklahoma	5.10	0.82	7.32	3.74	73.21	0.00	39.27	0.94
25	Hiawatha Bank and Trust Company	12.68	1.22	12.00	4.02	57.79	0.09	27.82	0.24
26	Bank of Locust Grove	(2.26)	1.24	9.54	6.41	60.82	0.73	34.93	1.48
27	The Haviland State Bank	2.78	1.24	9.09	4.77	55.18	0.00	22.42	0.24
28	Clay County Bank, Inc.	5.88	1.15	8.37	4.29	61.33	0.42	23.76	0.65
29	Independence Bank	56.97	5.14	24.94	6.45	38.48	3.50	8.00	26.73
30	Bank of Hillsboro	7.31	0.92	7.75	3.98	62.47	0.00	32.91	0.24
31	Enloe State Bank	12.02	1.24	12.65	5.06	61.82	0.34	23.60	0.22
32	Community State Bank	9.38	1.24	14.52	3.20	48.27	0.03	26.40	0.42
33	Community Bank of Pleasant Hill	6.34	1.09	11.19	2.95	76.95	0.00	33.05	2.35
34	First Central Bank	(0.02)	1.89	17.64	4.35	45.78	0.06	14.72	1.47
35	Oakdale State Bank	5.94	1.31	11.95	4.59	57.03	0.23	14.65	0.47
36	Peoples State Bank of Colfax	1.83	1.09	9.56	3.99	57.09	0.00	21.39	0.44
37	McClave State Bank	6.83	1.53	13.10	5.01	50.75	0.18	7.67	0.40
38	Zavala County Bank	2.56	1.15	9.43	3.17	68.67	0.00	26.45	1.43
39	First Capital Bank	24.72	0.54	6.03	5.46	76.08	0.67	47.00	1.09
40	Peoples Bank	9.06	0.79	9.75	4.21	72.94	0.18	24.64	0.66
41	Georgia Heritage Bank	19.41	4.97	54.39	5.22	58.61	3.35	19.07	0.47
42	First Federal of South Carolina, FSB	8.71	1.47	21.86	4.01	70.23	0.34	14.62	1.45
43	Texas Financial Bank	(2.07)	0.99	9.14	3.49	62.47	0.00	33.65	1.04
44	American Heritage Bank	1.97	1.22	11.36	4.75	56.26	1.15	27.00	0.56
45	Wilcox County State Bank	6.05	1.18	10.75	4.71	63.35	1.47	21.36	0.77
46	Community State Bank of Canton	20.75	0.84	8.41	4.12	70.92	0.62	23.79	0.93
46	Farmers State Bank of Newcastle	3.37	1.19	12.48	3.94	58.76	0.33	24.80	0.47
48	Little Horn State Bank	3.42	0.99	11.12	4.87	69.75	0.43	21.87	0.64
49	Commercial Bank	11.09	1.09	8.93	4.45	69.83	0.00	20.57	0.17
50	Ericson State Bank	9.38	1.63	16.74	4.80	47.07	0.00	8.37	0.00
51	Midland Community Bank	9.06	1.29	12.84	3.62	53.87	0.25	12.76	0.78
52	American Bank of Commerce	(7.75)	1.14	8.58	5.03	70.40	0.46	46.30	2.15
53	Citizens State Bank of Luling	4.30	0.75	5.48	4.75	73.37	0.09	32.67	0.60
54	Holladay Bank & Trust	2.00	1.22	8.32	5.25	61.27	0.53	30.91	0.25
55	First State Bank of St. Peter	2.68	1.34	8.77	4.07	49.09	0.11	26.84	0.23
56	Bank of Clarks	0.05	1.31	11.32	5.63	69.78	0.18	29.30	0.30
57	Coastal Bank & Trust	3.84	1.76	19.99	3.98	80.19	0.54	27.64	0.81
58	PeoplesTrust Bank	4.79	0.95	8.66	4.03	66.01	0.68	25.99	0.70
59	The Kansas State Bank Overbrook Kansas	8.32	0.95	7.50	4.13	58.06	0.30	20.86	0.40
60	Eaglemark Savings Bank	(5.03)	8.29	30.92	10.43	76.15	0.00	8.42	44.29

**PEER GROUP 1:
Less Than \$100 Million**

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	5.98	1.19	10.48	4.35	62.47	0.24	26.84	0.66
Top Ten Percent: Average	6.78	1.46	11.74	4.41	62.55	0.44	26.82	1.85
All Banks: Median	1.48	0.54	4.20	3.70	76.83	0.59	19.60	0.35
All Banks: Average	1.86	0.52	4.18	3.69	78.07	1.00	19.38	0.48

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
61	Fredonia Valley Bank	1.57	1.12	7.34	4.64	58.82	1.64	36.83	0.54
62	Farmers & Merchants Bank	9.14	0.89	7.63	4.24	65.35	0.55	27.55	0.34
63	Prudential Bank & Trust, FSB	4.87	19.07	22.16	2.14	15.28	0.00	0.00	33.99
64	Brighton Bank	15.89	1.20	21.62	4.68	84.64	2.15	21.58	4.93
65	Lamont Bank of St. John	7.53	1.23	10.47	3.80	42.66	0.37	32.87	0.04
66	Peoples Bank & Trust Company	3.92	0.72	6.69	4.10	72.21	0.04	30.08	0.63
67	TriCentury Bank	6.75	1.00	9.17	3.82	52.97	0.00	14.42	0.29
68	Brazos National Bank	(4.01)	2.35	9.07	5.59	89.09	0.52	68.93	16.82
69	The Piqua State Bank	18.12	0.41	4.15	4.13	81.56	0.00	45.60	0.73
70	Heartland Tri-State Bank	8.43	1.08	9.18	4.29	66.00	0.89	17.58	0.64
71	Investors Community Bank	5.75	1.16	9.24	3.81	54.38	0.51	19.60	0.45
72	Bank of Halls	8.28	1.16	10.46	3.94	52.00	1.18	21.70	0.42
73	Commerce Community Bank	3.79	0.93	10.08	3.95	65.12	0.32	22.53	0.51
73	Hart County Bank and Trust Company	(3.20)	1.34	6.43	4.53	53.85	0.00	28.97	0.20
75	Farmers and Merchants State Bank of Bushnell	4.75	0.79	9.50	3.20	71.41	0.01	27.31	1.09
76	Table Rock Community Bank	6.46	0.92	10.98	4.58	73.30	0.64	13.23	2.09
77	Kirkwood Bank of Nevada	6.65	0.89	6.10	4.37	64.00	0.00	24.22	0.08
78	Peoples Bank of Deer Lodge	19.86	0.66	6.64	4.14	74.32	0.75	46.86	0.50
79	Southwest Bank of Weatherford	2.53	0.90	7.03	4.30	70.97	0.38	29.87	0.54
80	First National Bank of Benton	5.96	1.07	6.06	3.97	58.80	0.46	28.71	0.33
81	Union State Bank of Fargo	2.55	1.14	12.34	4.00	65.48	0.28	17.81	0.66

PEER GROUP 2:
\$100 - 249 Million
C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **977**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **C Corporation**
 Asset Size: **\$100 - 249 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
5Star Bank	91005	Colorado Springs, CO	193,117	35	3
Alden State Bank	17622	Alden, MI	192,669	39	4
American Eagle Bank	57359	South Elgin, IL	222,761	29	1
Bank of Alapaha	155	Alapaha, GA	158,783	41	4
Bank of Clarkson	13167	Clarkson, KY	118,560	26	2
Bank of Crockett	1468	Bells, TN	167,282	33	4
Bank of Cushing	4075	Cushing, OK	107,808	26	2
Bank of Dudley	9068	Dudley, GA	226,844	69	5
Bank of Feather River	58630	Yuba City, CA	122,138	21	1
Bank of George	58626	Las Vegas, NV	208,394	49	2
Bank of Salem	11243	Salem, AR	134,169	38	3
Bank of the Bluegrass and Trust Company	21161	Lexington, KY	241,270	59	2
Branson Bank	35420	Branson, MO	200,319	56	3
Buena Vista National Bank	10844	Chester, IL	217,081	63	8
CenterBank	35117	Milford, OH	172,190	38	3
Central Bank	58377	Tampa, FL	143,707	29	1
Cheaha Bank	35514	Oxford, AL	201,070	46	4
Chino Commercial Bank, N.A.	35366	Chino, CA	192,706	43	3
Community Banking Company of Fitzgerald	34160	Fitzgerald, GA	148,340	30	2
Community First Bank	12426	Kansas City, KS	158,858	32	2
Community State Bank	14883	Avilla, IN	246,318	50	4
Community Valley Bank	58500	El Centro, CA	163,814	33	5
Cornerstone Community Bank	58411	Red Bluff, CA	229,034	38	3
County Bank	12126	Sigourney, IA	149,966	38	5
Exchange Bank of Missouri	1616	Fayette, MO	189,465	45	5
Farmers & Merchants Bank	9462	Miamisburg, OH	144,749	27	4
FDS Bank	33831	Mason, OH	203,185	1,946	1
First Central Bank McCook	34995	McCook, NE	112,239	23	2
First Century Bank, National Association	57123	Gainesville, GA	130,642	8	1
First Madison Bank & Trust	57898	Colbert, GA	213,104	28	3
First National Bank in Pinckneyville	13813	Pinckneyville, IL	102,151	25	1
First National Bank of Crossett	1757	Crossett, AR	153,977	42	4
First New Mexico Bank, Las Cruces	58745	Las Cruces, NM	118,219	31	2
First Port City Bank	21784	Bainbridge, GA	179,340	35	2
First State Bank	16333	Loomis, NE	137,581	23	3
First State Bank	19163	Wrens, GA	133,658	36	4
First State Bank of Odem	16334	Odem, TX	143,202	36	4
Florida Business Bank	35304	Melbourne, FL	124,136	16	1
Freedom Bank	57945	Saint Petersburg, FL	243,768	41	2
Frontier Bank of Texas	58509	Elgin, TX	220,807	37	2
Grand Ridge National Bank	3674	Grand Ridge, IL	172,295	23	2
Hantz Bank	35345	Southfield, MI	222,868	80	7
Hillsboro Bank	34747	Plant City, FL	136,923	22	2
Hometown National Bank	3691	La Salle, IL	219,312	42	3
Huron Valley State Bank	57990	Milford, MI	140,725	28	2
International City Bank Federal Savings Bank	25648	Long Beach, CA	228,174	42	2
Kirkwood Bank & Trust Co.	21928	Bismarck, ND	243,911	53	4
Legacy Bank & Trust Company	22319	Rogersville, MO	167,867	43	4
McClain Bank	4187	Purcell, OK	206,297	52	3
Merchants Bank	8943	Rugby, ND	112,670	19	2
Metro Phoenix Bank	58402	Phoenix, AZ	174,964	33	1
Mid America Bank & Trust Company	1624	Dixon, MO	179,288	51	3
Mid-America Bank	17374	Baldwin City, KS	163,531	44	3
Minnesota Bank & Trust	58818	Edina, MN	210,157	26	1
Northwestern Bank	13411	Orange City, IA	221,254	29	2
Pacific Global Bank	34089	Chicago, IL	193,269	41	3
Peoples Bank	57058	Sheridan, AR	154,254	25	2
People's Bank of Seneca	34146	Seneca, MO	179,398	35	3
Peoples State Bank	17685	Manhattan, KS	220,237	63	11
Pinnacle Bank	252	Marshalltown, IA	191,709	25	2

PEER GROUP 2:
\$100 - 249 Million
C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **977**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **C Corporation**
 Asset Size: **\$100 - 249 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
Redstone Bank	58826	Centennial, CO	112,458	16	1
RiverHills Bank	6662	Milford, OH	155,852	49	5
Sanger Bank	27043	Sanger, TX	132,882	23	2
Security First National Bank of Hugo	432	Hugo, OK	114,276	33	1
Security National Bank of South Dakota	34394	Dakota Dunes, SD	208,012	31	3
Security State Bank of Wewoka, Oklahoma	8980	Wewoka, OK	224,757	57	5
SJN Bank of Kansas	4766	Saint John, KS	149,824	26	4
Spring Bank	58668	Bronx, NY	187,522	34	2
State Bank of Georgia	58599	Fayetteville, GA	100,597	20	1
Sundown State Bank	18780	Sundown, TX	155,567	32	5
Texas Republic Bank, National Association	3400	Frisco, TX	232,748	43	3
The Bank	34409	Jennings, LA	226,096	57	5
The Bank of Charlotte County	14491	Phenix, VA	157,167	31	4
The Bank of Denver	17244	Denver, CO	208,912	48	4
The Bank of Waynesboro	2375	Waynesboro, TN	155,198	58	5
The Citizens Bank Company	10266	Beverly, OH	205,390	58	5
The Citizens Bank of Swainsboro	11295	Swainsboro, GA	198,594	55	3
The Farmers State Bank of Waupaca	13033	Waupaca, WI	192,274	41	4
The First National Bank of Waynesboro	2160	Waynesboro, GA	140,265	34	1
The Jefferson Bank	11445	Greenville, MS	115,849	27	3
The MINT National Bank	58764	Kingwood, TX	167,965	27	1
The Napoleon State Bank	10101	Napoleon, IN	221,195	53	4
The Osgood State Bank	9137	Osgood, OH	215,744	45	4
The Peoples Bank	10730	Rose Hill, VA	155,191	27	4
The State Bank of Townsend	1114	Townsend, MT	112,611	33	4
The Tri-County Bank	16339	Stuart, NE	114,672	28	4
Three Rivers Bank of Montana	21557	Kalispell, MT	147,434	43	2
Town & Country Bank	1434	Ravenna, NE	162,698	27	4
TSB Bank	17208	Lomira, WI	126,728	22	3
United Community Bank of West Kentucky, Inc.	57301	Morganfield, KY	247,588	52	4
University Bank	14587	Ann Arbor, MI	226,986	401	1
Vantage Bank of Alabama	58375	Albertville, AL	120,508	29	2
Verus Bank of Commerce	58025	Fort Collins, CO	247,742	16	1
Virginia Community Bank	22331	Louisa, VA	249,763	62	6
VisionBank	58000	Topeka, KS	161,301	29	3
Westbound Bank	58417	Katy, TX	228,493	36	4
Willamette Valley Bank	57033	Salem, OR	204,832	168	4
Woodlands National Bank	1417	Hinckley, MN	182,665	49	7

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	8.53	1.18	10.30	4.35	59.57	0.16	24.28	0.70
Top Ten Percent: Average	10.47	1.22	10.48	4.44	59.92	0.29	26.86	0.86
All Banks: Median	3.44	0.69	6.02	3.79	70.24	0.57	19.80	0.47
All Banks: Average	4.48	0.68	5.91	3.78	70.97	0.79	20.45	0.53

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Bank of George	31.03	1.58	10.44	4.83	57.91	0.00	54.19	3.09
2	Metro Phoenix Bank	23.65	1.83	12.87	5.90	47.69	0.00	19.45	1.68
3	Security First National Bank of Hugo	11.97	1.60	19.85	5.51	56.40	0.17	25.05	0.84
4	Mid America Bank & Trust Company	15.95	2.64	12.03	4.65	46.32	1.44	34.85	7.98
5	First Madison Bank & Trust	9.17	1.72	13.91	4.34	44.68	0.00	19.25	0.70
6	First Century Bank, National Association	10.85	1.95	23.77	4.05	68.95	0.22	56.83	2.09
7	Texas Republic Bank, National Association	23.49	1.37	13.21	5.29	54.35	0.00	23.87	0.26
8	Community State Bank	7.41	1.22	12.01	4.32	53.74	0.19	35.38	0.59
9	First State Bank of Odem	6.31	0.95	8.40	4.69	64.57	0.00	45.69	0.80
10	Three Rivers Bank of Montana	8.80	1.01	7.77	5.05	66.95	0.00	38.49	0.85
11	The State Bank of Townsend	91.37	1.72	9.43	7.86	70.41	0.63	31.88	1.01
12	Community First Bank	14.69	1.23	12.76	5.12	60.01	0.04	29.42	0.31
13	Grand Ridge National Bank	20.93	1.55	11.86	5.77	52.51	0.17	18.24	0.49
14	Chino Commercial Bank, N.A.	10.12	0.93	9.76	3.80	59.81	0.00	50.60	0.72
15	Pinnacle Bank	3.91	1.50	11.00	3.89	43.00	0.34	70.07	0.84
16	The Jefferson Bank	6.74	1.79	11.67	5.13	56.62	0.18	15.92	0.99
17	Community Valley Bank	7.48	0.96	8.46	4.96	59.33	0.00	25.63	0.58
18	CenterBank	10.30	1.18	12.19	4.35	65.49	0.09	18.57	1.25
18	The Peoples Bank	10.97	1.46	15.85	4.43	52.22	0.06	16.23	0.53
20	The First National Bank of Waynesboro	6.21	1.26	7.78	4.49	60.90	0.27	30.75	1.12
21	Sundown State Bank	9.12	1.18	10.59	4.35	65.10	0.47	42.60	0.70
22	United Community Bank of West Kentucky, Inc.	3.13	1.43	10.96	4.35	50.53	0.12	23.79	0.70
23	First New Mexico Bank, Las Cruces	(1.15)	1.30	10.14	4.63	57.10	0.02	32.52	0.78
24	Central Bank	16.81	1.36	13.04	3.87	56.87	0.04	13.23	2.10
25	University Bank	17.57	2.48	23.17	3.96	87.58	0.30	91.09	18.26
26	RiverHills Bank	10.67	1.24	11.67	4.31	72.65	0.51	32.98	1.23
27	Freedom Bank	23.44	0.78	8.89	4.13	63.32	0.00	31.57	0.55
28	Alden State Bank	5.68	1.16	9.61	4.61	59.45	0.69	50.77	0.66
29	The Tri-County Bank	8.93	0.91	10.21	4.55	73.73	0.03	34.50	0.65
30	Bank of Crockett	7.70	1.48	13.56	3.55	43.00	0.09	23.74	0.62
31	Farmers & Merchants Bank	8.33	1.01	10.26	4.32	63.78	0.10	29.05	0.51
32	Huron Valley State Bank	11.10	0.91	9.42	4.33	62.45	0.02	37.30	0.36
33	First Port City Bank	9.02	1.26	10.90	4.33	53.35	0.09	21.80	0.37
34	The Bank	5.31	1.33	12.57	5.21	58.00	0.75	24.29	0.67
35	Cornerstone Community Bank	17.85	0.89	8.90	4.18	57.69	0.00	19.63	0.59
36	Hillsboro Bank	3.84	1.52	11.58	4.05	44.46	0.00	33.57	0.24
37	The Napoleon State Bank	6.66	1.27	11.01	4.35	50.25	0.42	20.47	0.66
38	The Farmers State Bank of Waupaca	7.42	1.18	8.32	4.54	59.16	0.18	22.39	0.66
39	Bank of Cushing	(1.87)	1.39	10.61	4.98	57.57	0.53	39.51	0.90
40	Vantage Bank of Alabama	6.89	1.13	8.47	4.46	60.16	0.18	21.09	0.81
41	First State Bank	0.39	1.16	9.39	4.19	57.16	0.00	24.28	0.86
42	Mid-America Bank	21.88	1.13	10.43	4.38	65.36	0.22	14.23	1.23
43	Legacy Bank & Trust Company	7.38	1.07	10.64	4.59	59.18	0.10	17.84	0.59
44	The Bank of Waynesboro	3.07	1.64	11.85	4.83	52.92	0.97	21.46	1.23
45	Northwestern Bank	5.34	1.46	10.45	3.99	41.44	0.21	18.99	0.72
46	Redstone Bank	14.52	1.09	8.94	5.75	57.03	0.22	34.57	0.13
47	Florida Business Bank	9.51	1.27	8.82	4.27	59.81	0.00	32.06	0.12
48	Peoples Bank	4.01	1.40	10.53	3.73	45.27	0.02	21.49	0.68
49	Security State Bank of Wewoka, Oklahoma	4.68	1.22	12.63	4.96	55.92	1.18	21.82	0.93
50	FDS Bank	(6.16)	286.34	813.35	1.12	20.17	0.00	100.00	550.87
51	Bank of Feather River	28.73	0.89	8.14	4.93	59.47	0.17	22.30	0.44
52	Bank of Clarkson	2.31	1.21	9.56	3.96	58.76	0.16	29.20	0.76
53	First Central Bank McCook	7.96	1.42	12.52	4.84	45.98	0.07	8.23	0.43
54	McClain Bank	1.83	1.27	11.44	4.51	64.79	0.49	26.59	1.01
55	First State Bank	21.55	0.99	12.08	5.58	67.30	0.74	20.96	0.66
56	First National Bank of Crossett	1.94	1.57	14.57	4.66	70.70	0.75	29.91	1.45
57	Westbound Bank	17.46	0.75	6.69	4.05	65.44	0.00	21.39	1.20
58	Verus Bank of Commerce	(2.40)	1.70	12.20	4.63	38.57	0.00	26.90	0.25
59	Bank of Salem	3.26	1.48	13.75	4.75	57.79	1.46	23.26	0.80
60	The Osgood State Bank	11.30	0.90	8.98	4.15	70.06	0.02	24.03	0.62

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	8.53	1.18	10.30	4.35	59.57	0.16	24.28	0.70
Top Ten Percent: Average	10.47	1.22	10.48	4.44	59.92	0.29	26.86	0.86
All Banks: Median	3.44	0.69	6.02	3.79	70.24	0.57	19.80	0.47
All Banks: Average	4.48	0.68	5.91	3.78	70.97	0.79	20.45	0.53

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
61	Woodlands National Bank	4.38	0.96	7.44	4.12	61.18	0.33	31.01	0.97
62	Frontier Bank of Texas	37.81	0.99	6.16	4.74	66.38	0.15	24.49	0.50
62	Willamette Valley Bank	15.93	2.89	24.06	4.13	74.99	0.68	18.43	16.25
64	Cheaha Bank	2.00	1.51	12.05	4.94	52.20	0.06	14.35	0.50
65	Community Banking Company of Fitzgerald	9.36	1.28	9.99	4.29	57.69	1.08	17.50	1.08
66	Bank of Dudley	8.51	1.05	9.33	4.38	65.80	1.30	28.27	0.89
67	Merchants Bank	4.69	0.97	10.68	4.49	62.44	0.00	33.69	0.10
68	Bank of Alapaha	6.20	1.02	9.10	4.21	57.57	0.28	21.41	0.60
69	The Citizens Bank of Swainsboro	9.99	0.79	7.78	4.63	63.40	0.44	23.26	0.82
70	Peoples State Bank	233.65	1.01	10.01	4.99	71.38	0.28	20.82	0.44
71	Town & Country Bank	6.32	1.19	10.33	3.95	49.90	0.00	20.33	0.31
72	First National Bank in Pinckneyville	16.72	1.29	7.92	4.25	58.69	0.49	16.65	0.69
73	The Bank of Denver	8.40	0.89	8.49	4.32	63.53	0.02	33.65	0.29
74	The MINT National Bank	32.52	1.35	10.65	4.23	64.37	0.66	7.53	4.52
75	Buena Vista National Bank	4.33	1.08	8.58	4.22	60.47	0.69	24.97	1.15
76	American Eagle Bank	18.46	1.01	10.73	4.78	54.34	0.37	4.63	0.57
77	SJN Bank of Kansas	48.28	0.87	9.85	4.45	65.79	0.15	19.62	0.45
78	The Citizens Bank Company	8.56	1.06	7.83	4.59	61.98	0.14	20.90	0.45
79	Sanger Bank	4.51	1.17	8.32	3.91	59.66	0.11	25.68	0.59
80	Security National Bank of South Dakota	4.53	1.20	11.58	2.68	51.23	0.00	18.26	1.82
81	Bank of the Bluegrass and Trust Company	5.03	1.27	9.94	3.97	61.84	0.55	20.77	1.37
82	International City Bank Federal Savings Bank	10.84	1.14	9.28	3.60	78.82	0.22	35.40	1.23
83	County Bank	19.50	0.79	8.17	4.52	67.70	0.40	23.66	0.68
84	Pacific Global Bank	9.41	1.15	10.55	4.22	57.61	0.54	18.50	0.52
85	Hantz Bank	2.07	1.02	8.12	4.20	71.14	0.30	39.27	1.68
86	State Bank of Georgia	23.95	1.21	8.42	4.82	74.55	0.10	26.81	0.26
87	Spring Bank	16.49	0.93	8.09	5.36	55.75	0.13	14.68	0.39
87	VisionBank	16.68	0.71	7.78	3.89	69.29	0.12	37.70	0.68
89	People's Bank of Seneca	9.74	1.06	12.27	4.27	53.15	0.95	11.86	0.91
90	5Star Bank	22.33	0.98	5.79	4.48	58.13	0.01	20.44	0.35
90	TSB Bank	3.85	1.18	10.95	4.08	53.14	0.15	23.04	0.34
92	Branson Bank	4.19	0.98	9.66	4.06	64.86	0.37	25.38	0.75
93	The Bank of Charlotte County	15.95	1.03	7.71	4.35	61.91	0.24	24.38	0.32
94	Kirkwood Bank & Trust Co.	7.79	0.77	8.92	3.43	69.52	0.00	32.94	0.80
94	Virginia Community Bank	4.06	0.94	9.15	4.49	75.96	0.25	35.54	0.63
96	Minnesota Bank & Trust	(8.27)	0.96	9.98	3.87	66.69	0.02	50.57	1.57
97	Exchange Bank of Missouri	5.84	1.22	11.51	4.21	61.00	0.39	14.08	0.72
97	Hometown National Bank	1.85	0.90	8.07	3.71	61.53	0.00	27.65	0.91

PEER GROUP 3:
\$250 - 449 Million**C-Corp Top Ten Percent: Who They Are**

Number of Institutions in Peer Group: **755**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **C Corporation**
 Asset Size: **\$250 - 449 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
1st Bank Yuma	57298	Yuma, AZ	312,974	67	5
Advantage Bank	57072	Loveland, CO	300,405	39	3
AltaPacific Bank	58275	Santa Rosa, CA	416,291	61	6
American Heritage National Bank	8843	Long Prairie, MN	360,841	62	6
Ann Arbor State Bank	58889	Ann Arbor, MI	292,028	47	3
Century Bank	11448	Lucedale, MS	300,966	107	9
Citizens State Bank	19806	Tyler, TX	311,412	76	7
Citizens State Bank	17214	Sealy, TX	272,144	35	1
Commercial Bank and Trust of PA	14333	Latrobe, PA	385,026	96	9
Commercial State Bank	2409	El Campo, TX	390,143	60	4
Community Business Bank	58159	West Sacramento, CA	336,651	38	2
Community Resource Bank	5219	Northfield, MN	294,584	61	3
Farmers Bank	2429	Windsor, VA	456,643	75	7
First Bank	34116	Dalton, GA	339,471	65	4
First Century Bank	1700	Tazewell, TN	347,548	82	7
First Community Bank	22964	San Benito, TX	400,613	118	8
First Home Bank	34997	Seminole, FL	260,106	269	3
First IC Bank	34998	Doraville, GA	403,915	89	4
First Piedmont Federal Savings and Loan Association of Gaffney	28859	Gaffney, SC	387,915	76	6
First State Bank	15206	Athens, TX	479,863	99	6
First State Bank	13632	Russellville, AR	257,155	52	5
First State Bank	15321	Webster City, IA	452,959	120	7
First Utah Bank	22738	Salt Lake City, UT	336,360	122	6
FNB Oxford Bank	5005	Oxford, MS	306,844	71	3
FNB South	17011	Alma, GA	369,418	79	4
Fresno First Bank	58090	Fresno, CA	407,374	40	1
High Country Bank	29783	Salida, CO	256,282	71	4
Hometown Bank	12781	Fond Du Lac, WI	298,889	54	7
HomeTown Bank	31028	Redwood Falls, MN	293,609	89	9
Islanders Bank	23469	Friday Harbor, WA	277,834	51	3
Lighthouse Bank	58646	Santa Cruz, CA	261,064	32	1
Midwest Heritage Bank, FSB	4432	West Des Moines, IA	261,210	123	7
Mission Valley Bank	57101	Sun Valley, CA	329,719	54	2
MRV Banks	58619	Sainte Genevieve, MO	306,943	28	3
NewBank	58203	Flushing, NY	348,733	42	2
Oak Bank	35333	Fitchburg, WI	299,137	32	1
Oregon Community Bank & Trust	22334	Oregon, WI	313,978	54	3
Parkside Financial Bank & Trust	58796	Clayton, MO	498,894	51	1
Peoples Bank	19788	Lubbock, TX	474,325	106	8
Peoples Bank and Trust Company of Pointe Coupee Parish	23090	New Roads, LA	255,827	41	3
Peoples Savings Bank	34973	Indianola, IA	253,057	47	5
Pinnacle Bank	58297	Gilroy, CA	342,475	54	4
Pioneer Trust Bank, National Association	19827	Salem, OR	494,909	67	2
Plains State Bank	17739	Humble, TX	428,502	58	4
Prime Meridian Bank	58694	Tallahassee, FL	347,160	71	3
Quantum National Bank	34110	Suwanee, GA	442,587	52	3
Rock Canyon Bank	33542	Provo, UT	396,661	113	5
Royal Bank	13454	Elroy, WI	414,950	118	19
Sanibel Captiva Community Bank	57425	Sanibel, FL	402,805	83	7
Savoy Bank	58641	New York, NY	293,396	32	1
Schertz Bank & Trust	10344	Schertz, TX	380,040	64	5
SouthPoint Bank	58088	Birmingham, AL	309,107	77	4
Summit Bank	57706	Eugene, OR	335,689	58	1
Summit Bank	23864	Oakland, CA	262,684	35	3
Surrey Bank & Trust	34209	Mount Airy, NC	300,464	75	7
T Bank, National Association	57703	Dallas, TX	273,026	44	1
Texas Security Bank	58739	Dallas, TX	412,013	48	3
Texas Star Bank	5567	Van Alstyne, TX	390,230	95	7
The Bank of Old Monroe	1655	Old Monroe, MO	346,114	67	5
The Bank of South Carolina	26912	Charleston, SC	446,607	77	4

PEER GROUP 3:
\$250 - 449 Million
C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **755**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **C Corporation**
 Asset Size: **\$250 - 449 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
The First National Bank of Grayson	2695	Grayson, KY	261,109	99	8
The First National Bank of Manchester	4951	Manchester, TN	268,529	64	4
The First National Bank of McGregor	3330	Mc Gregor, TX	321,112	57	3
The North Salem State Bank	8063	North Salem, IN	317,896	77	8
The Peoples Bank	1147	Pratt, KS	362,080	82	8
Traverse City State Bank	35350	Traverse City, MI	336,875	85	5
Tri-County Bank	977	Brown City, MI	283,483	79	9
Trinity Bank, N.A.	57543	Fort Worth, TX	259,311	18	1
Unison Bank	19396	Jamestown, ND	291,483	52	2
United Bank	14629	Osseo, WI	269,890	65	6
United Community Bank of North Dakota	10249	Leeds, ND	352,968	44	4
Uniti Bank	57120	Buena Park, CA	319,192	69	3
US Metro Bank	58310	Garden Grove, CA	325,326	60	5
ValueBank Texas	19700	Corpus Christi, TX	252,933	105	9
West Gate Bank	19850	Lincoln, NE	491,903	170	7
Wheatland Bank	22939	Spokane, WA	403,753	119	14

PEER GROUP 3:
\$250 - 449 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	10.10	1.19	11.04	4.23	58.08	0.18	29.89	0.78
Top Ten Percent: Average	12.43	1.27	11.42	4.30	58.24	0.29	30.62	1.05
All Banks: Median	5.05	0.76	7.00	3.71	68.07	0.55	20.04	0.58
All Banks: Average	5.81	0.76	7.01	3.72	68.50	0.69	20.75	0.65

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	First IC Bank	24.02	2.19	13.74	4.47	51.98	0.49	32.78	2.91
2	Savoy Bank	16.37	1.40	14.06	4.93	49.30	0.14	17.32	1.24
3	First Home Bank	71.97	2.65	22.83	4.29	60.24	0.22	18.81	12.28
4	US Metro Bank	67.15	2.67	15.58	3.92	60.01	0.06	20.20	2.80
5	NewBank	16.21	2.12	16.27	3.81	46.10	0.57	31.10	3.45
6	Sanibel Captiva Community Bank	15.71	1.39	19.65	4.52	54.56	0.19	25.87	0.69
7	Rock Canyon Bank	32.18	1.73	17.97	6.21	64.96	1.17	38.74	2.23
8	Pinnacle Bank	15.87	0.91	9.21	4.60	63.28	0.08	52.45	1.19
9	The Bank of Old Monroe	6.84	1.74	12.04	4.34	49.02	0.04	25.78	0.72
10	Texas Star Bank	9.40	1.24	11.57	4.82	57.76	0.26	32.65	0.73
11	Parkside Financial Bank & Trust	11.22	1.06	11.07	3.74	60.91	0.00	30.79	1.64
12	West Gate Bank	0.52	1.38	12.74	4.47	64.38	0.00	34.45	1.97
13	HomeTown Bank	11.26	1.14	9.54	4.56	66.46	0.05	30.48	1.06
13	Quantum National Bank	9.48	1.86	16.19	4.98	45.75	0.00	17.02	0.54
15	Ann Arbor State Bank	8.44	1.20	10.92	3.90	57.81	0.00	30.66	0.77
16	Unison Bank	6.44	1.29	11.33	4.36	54.21	0.00	28.90	0.55
17	Tri-County Bank	5.37	1.24	11.85	4.26	60.52	0.03	34.84	0.66
18	Pioneer Trust Bank, National Association	6.01	2.26	19.38	4.01	32.14	0.00	11.10	1.75
19	Hometown Bank	10.04	1.42	10.36	3.96	54.58	0.50	31.34	1.21
20	High Country Bank	9.79	1.18	11.79	5.08	63.05	0.00	19.34	0.79
21	Lighthouse Bank	19.72	1.25	9.20	5.03	52.83	0.00	26.91	0.22
22	Midwest Heritage Bank, FSB	7.36	1.42	12.01	4.03	71.59	0.17	35.83	4.50
23	Community Business Bank	10.58	1.13	11.38	4.11	48.68	0.00	36.13	0.22
24	The North Salem State Bank	13.48	1.00	12.12	4.48	57.76	0.15	27.98	0.51
25	Summit Bank	19.04	1.05	10.45	5.53	51.65	0.30	29.53	0.41
26	FNB South	5.69	2.63	17.49	5.28	44.23	1.64	29.89	1.11
27	Uniti Bank	21.31	1.05	8.12	4.07	68.62	0.23	49.77	1.42
28	Commercial Bank and Trust of PA	5.08	1.71	11.90	4.33	66.22	0.11	38.29	0.70
28	First State Bank	12.52	0.99	9.54	3.83	59.86	0.10	33.56	0.88
30	Peoples Bank	9.07	1.18	11.35	4.22	66.27	0.01	23.89	0.85
31	1st Bank Yuma	9.47	1.18	10.67	4.98	63.24	0.76	40.50	0.80
32	Surrey Bank & Trust	8.45	1.09	7.41	4.27	59.35	0.16	29.88	0.94
33	United Community Bank of North Dakota	4.12	1.57	15.36	4.90	42.28	0.00	28.24	0.14
34	First Bank	13.54	1.28	16.69	4.53	56.06	0.65	20.41	0.72
35	Oregon Community Bank & Trust	21.91	1.16	9.44	4.00	51.24	0.29	23.63	0.67
36	First State Bank	8.95	1.07	9.45	4.00	57.45	0.15	28.08	0.73
37	Mission Valley Bank	1.38	1.21	8.88	4.61	61.78	0.25	61.07	1.27
37	Texas Security Bank	25.63	1.09	8.96	3.95	53.34	0.24	29.94	0.51
39	Islanders Bank	7.38	1.22	10.59	4.18	54.23	0.33	37.60	0.48
40	The Bank of South Carolina	7.79	1.19	12.11	4.11	55.51	0.29	34.48	0.45
41	SouthPoint Bank	11.47	1.13	12.35	4.29	64.79	0.12	12.06	1.91
42	First Community Bank	15.09	1.01	11.83	4.75	68.07	0.59	37.98	0.71
43	Advantage Bank	9.35	1.40	13.94	4.69	49.38	0.53	18.99	0.63
44	AltaPacific Bank	19.62	1.04	6.94	5.15	65.72	0.07	37.52	0.53
44	First Century Bank	15.39	1.06	11.09	4.08	61.12	0.36	22.65	0.89
46	Traverse City State Bank	7.80	1.01	9.68	3.95	65.33	0.22	33.82	1.17
47	MRV Banks	42.43	1.02	11.49	3.72	48.03	0.00	28.62	0.16
48	The First National Bank of Manchester	6.25	1.32	10.61	4.22	52.66	0.41	25.04	0.70
49	The Peoples Bank	(1.24)	1.25	9.93	4.24	50.19	0.37	35.20	1.06
50	Commercial State Bank	14.65	1.23	10.52	4.66	60.88	0.76	47.97	0.37
50	First Piedmont Federal Savings and Loan Association of Gaffney	6.23	1.25	4.69	4.57	60.37	0.18	31.24	1.22
50	Fresno First Bank	12.06	1.01	11.48	4.16	54.81	0.72	53.55	0.49
53	Trinity Bank, N.A.	11.41	1.23	10.09	3.76	37.92	0.15	37.02	0.21
54	Prime Meridian Bank	14.23	0.93	10.39	3.75	61.28	0.04	29.17	0.60
55	ValueBank Texas	18.25	0.80	8.08	4.20	74.95	0.19	46.85	1.65
56	The First National Bank of Grayson	10.16	1.06	10.61	3.83	63.78	0.41	26.44	1.35
57	Citizens State Bank	8.40	1.19	11.69	3.51	47.41	0.00	31.45	0.34
58	American Heritage National Bank	37.43	1.08	8.86	3.80	56.98	0.22	26.35	0.56
59	Schertz Bank & Trust	19.12	1.08	10.01	4.00	53.56	0.00	20.81	0.22
60	Farmers Bank	7.79	1.10	9.46	3.87	65.21	0.35	29.16	1.33

PEER GROUP 3:
\$250 - 449 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	10.10	1.19	11.04	4.23	58.08	0.18	29.89	0.78
Top Ten Percent: Average	12.43	1.27	11.42	4.30	58.24	0.29	30.62	1.05
All Banks: Median	5.05	0.76	7.00	3.71	68.07	0.55	20.04	0.58
All Banks: Average	5.81	0.76	7.01	3.72	68.50	0.69	20.75	0.65

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
61	Century Bank	9.20	0.88	8.25	4.74	68.98	0.45	35.79	1.43
61	FNB Oxford Bank	5.30	1.08	9.28	3.73	58.32	0.14	33.22	0.82
63	T Bank, National Association	28.11	1.49	11.00	4.57	72.13	0.85	18.73	4.23
64	Royal Bank	12.85	1.01	9.60	4.17	63.93	0.46	25.08	0.88
65	Wheatland Bank	10.72	0.80	8.71	4.29	75.00	0.16	47.64	0.98
66	The First National Bank of McGregor	30.13	1.08	12.64	4.93	63.74	0.20	11.60	0.55
67	First Utah Bank	3.93	2.46	22.78	4.94	70.76	2.27	42.07	3.21
68	Citizens State Bank	0.06	1.45	11.83	4.24	51.55	1.03	40.18	0.85
69	First State Bank	8.93	1.16	9.08	3.43	59.04	0.06	20.03	1.91
70	Peoples Bank and Trust Company of Pointe Coupee Parish	7.82	1.74	13.67	4.76	41.15	1.37	26.38	0.35
71	Community Resource Bank	5.52	1.09	9.47	4.18	57.84	0.04	18.08	0.70
72	Plains State Bank	8.60	1.23	11.35	4.18	55.75	0.77	20.69	0.69
73	United Bank	1.94	1.20	11.49	3.76	60.52	0.42	29.41	1.29
74	Peoples Savings Bank	14.32	1.02	10.60	3.45	56.77	0.08	23.91	0.57
75	Oak Bank	10.58	0.86	7.86	3.85	55.55	0.01	29.09	0.51
76	Summit Bank	9.13	0.78	7.38	3.93	61.66	0.04	47.57	0.63

PEER GROUP 4:
\$500 - 999 Million
C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **498**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **C Corporation**
 Asset Size: **\$500 - 999 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
1st Security Bank of Washington	57633	Mountlake Terrace, WA	981,497	326	12
Amerasia Bank	27267	Flushing, NY	585,591	67	3
Anderson Brothers Bank	9923	Mullins, SC	657,014	256	22
Banco do Brasil Americas	26725	Miami, FL	594,526	105	5
Biscayne Bank	57973	Coconut Grove, FL	892,546	80	4
Cass Commercial Bank	1068	Des Peres, MO	830,672	50	4
Celtic Bank	57056	Salt Lake City, UT	692,730	196	1
Central Bank	15555	Storm Lake, IA	818,571	169	13
Central Bank Illinois	11670	Geneseo, IL	861,877	151	9
Central Bank of Lake of the Ozarks	11000	Osage Beach, MO	730,512	138	8
Collegiate Peaks Bank	26916	Buena Vista, CO	532,958	81	5
Commerce State Bank	58020	West Bend, WI	574,938	80	4
Commerce West Bank	57176	Irvine, CA	769,504	66	2
Community National Bank & Trust of Texas	18185	Corsicana, TX	720,721	175	13
Community State Bank	18272	Ankeny, IA	671,143	151	10
Congressional Bank	57614	Potomac, MD	955,028	312	5
Esquire Bank, National Association	58140	Garden City, NY	532,581	62	2
Farmers State Bank	14578	Lagrange, IN	732,411	154	11
Fidelity Bank	57621	Wichita Falls, TX	514,398	79	6
First Bank & Trust	27078	Sioux Falls, SD	917,193	181	8
First Landmark Bank	58705	Marietta, GA	595,439	101	3
First Savings Bank	29961	Clarksville, IN	927,541	197	14
First Volunteer Bank	10307	Chattanooga, TN	952,163	269	24
Heartland Bank	9443	Gahanna, OH	900,366	174	17
Heritage Bank of Nevada	34072	Reno, NV	823,113	70	7
Horizon Bank, SSB	3256	Austin, TX	886,599	140	4
Independence Bank	20989	Havre, MT	714,594	99	6
Industry State Bank	12506	Industry, TX	770,684	93	3
Jefferson Bank of Missouri	19762	Jefferson City, MO	566,294	97	4
Meadows Bank	58722	Las Vegas, NV	791,095	131	4
Mission Bank	34805	Bakersfield, CA	594,166	90	7
Oakworth Capital Bank	58783	Birmingham, AL	525,909	80	3
Open Bank	57944	Los Angeles, CA	900,967	129	7
Plumas Bank	23275	Quincy, CA	744,774	143	13
Premier Valley Bank	57098	Fresno, CA	925,078	90	8
Santa Cruz County Bank	57591	Santa Cruz, CA	629,964	90	5
Signature Bank	58264	Rosemont, IL	767,836	54	3
State Bank of Southern Utah	17964	Cedar City, UT	980,943	190	12
The Bank & Trust of Bryan/College Station	58249	Bryan, TX	545,614	83	5
The Bank of San Antonio	58581	San Antonio, TX	716,007	119	5
The Farmers Bank	1696	Portland, TN	648,730	151	9
The First National Bank and Trust Co., Chickasha, Oklahoma	4062	Chickasha, OK	581,151	158	10
The Pitney Bowes Bank, Inc.	34599	Salt Lake City, UT	746,576	17	1
The State Bank	11406	Fenton, MI	782,673	162	15
The State Bank and Trust Company	13339	Defiance, OH	875,900	234	19
Thomasville National Bank	34068	Thomasville, GA	805,465	112	3
Timberland Bank	28453	Hoquiam, WA	991,948	266	22
Union Bank	14158	Morrisville, VT	744,966	194	17
Virginia National Bank	34755	Charlottesville, VA	643,491	81	6
WebBank	34404	Salt Lake City, UT	628,238	82	1

PEER GROUP 4:
\$500 - 999 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	11.16	1.26	12.17	4.23	55.49	0.22	29.24	1.06
Top Ten Percent: Average	12.30	1.40	13.12	4.35	54.79	0.32	30.24	1.09
All Banks: Median	5.53	0.77	7.20	3.66	67.01	0.51	19.60	0.62
All Banks: Average	7.11	0.78	7.22	3.68	66.83	0.62	20.73	0.71

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Horizon Bank, SSB	15.81	1.42	16.95	4.50	55.69	0.07	44.29	1.10
2	WebBank	35.25	5.74	28.57	5.90	30.35	0.15	10.25	10.22
3	Open Bank	18.61	1.13	10.70	4.61	58.66	0.08	37.43	1.10
4	1st Security Bank of Washington	18.55	1.59	14.01	4.54	65.27	0.11	23.33	2.44
5	The State Bank	11.32	1.25	13.91	4.25	62.48	0.09	32.15	1.22
6	Plumas Bank	13.29	1.23	13.65	4.48	53.41	0.59	42.63	1.18
7	Community National Bank & Trust of Texas	9.51	1.16	10.65	4.91	63.37	0.07	40.03	0.84
8	Meadows Bank	20.50	1.65	15.59	5.13	52.39	0.75	35.07	0.70
9	Santa Cruz County Bank	7.09	1.11	12.43	4.38	48.91	0.00	43.14	0.48
10	Esquire Bank, National Association	25.56	0.92	7.60	4.43	65.23	0.00	44.94	1.22
11	First Landmark Bank	9.47	1.36	11.86	4.16	51.36	0.56	28.14	1.55
12	Celtic Bank	27.31	5.14	30.26	6.69	46.77	0.68	7.26	9.63
12	The Bank & Trust of Bryan/College Station	5.40	1.47	14.68	4.11	46.41	0.00	42.50	0.44
14	Cass Commercial Bank	9.85	1.55	10.75	3.62	42.73	0.00	44.59	0.44
15	Heritage Bank of Nevada	11.35	1.58	14.39	4.21	38.85	0.38	35.95	0.35
16	The First National Bank and Trust Co., Chickasha, Oklahoma	11.00	1.55	12.09	4.80	49.47	1.66	36.63	0.97
17	Oakworth Capital Bank	8.76	1.06	9.11	3.78	58.60	0.00	30.20	1.22
18	Timberland Bank	7.52	1.56	14.06	4.14	56.85	0.50	24.02	1.33
19	Union Bank	7.89	1.26	15.22	4.21	63.28	0.23	19.95	1.34
20	Community State Bank	11.79	1.13	9.18	4.87	60.34	0.20	24.53	0.76
21	Amerasia Bank	13.67	1.35	12.86	4.52	45.09	0.00	19.92	0.12
22	Anderson Brothers Bank	6.68	1.23	13.12	7.67	61.45	0.88	33.83	1.45
23	Virginia National Bank	6.43	1.09	11.11	3.63	56.37	0.07	35.71	0.95
24	Commerce West Bank	24.79	0.95	8.21	3.92	54.26	0.11	47.03	0.54
25	Mission Bank	12.05	0.99	11.62	4.23	54.55	0.71	54.20	0.73
26	Collegiate Peaks Bank	7.76	1.31	11.78	4.51	51.88	0.13	37.12	0.14
27	State Bank of Southern Utah	3.22	1.40	10.64	4.23	47.25	0.32	26.77	0.92
28	Central Bank	9.55	1.09	12.20	4.18	63.43	0.32	21.37	1.28
29	Jefferson Bank of Missouri	2.41	1.31	13.76	3.95	48.86	0.35	27.62	1.17
30	Fidelity Bank	8.66	1.41	13.24	4.77	47.40	0.57	37.44	0.30
31	Heartland Bank	15.32	1.08	11.67	3.96	57.91	0.21	25.24	0.59
32	Central Bank Illinois	39.75	1.19	10.56	3.62	50.31	0.27	33.15	0.47
33	First Bank & Trust	3.07	1.30	11.35	4.93	62.90	0.17	20.78	1.26
34	The Pitney Bowes Bank, Inc.	4.24	8.63	86.54	12.56	2.82	0.56	7.20	2.67
35	Signature Bank	13.89	1.20	14.63	3.83	47.23	0.72	34.38	0.56
36	Farmers State Bank	7.91	1.06	11.23	3.98	60.92	0.18	26.44	0.83
37	Banco do Brasil Americas	15.36	1.85	17.56	3.20	82.10	0.01	40.66	1.92
38	Central Bank of Lake of the Ozarks	13.31	1.07	12.14	3.52	56.32	0.55	29.92	1.34
39	Industry State Bank	7.28	2.46	21.48	3.41	43.77	0.00	11.67	1.21
40	The Bank of San Antonio	12.71	0.90	9.83	3.55	65.80	0.07	44.59	1.01
41	Independence Bank	9.43	1.55	11.96	4.56	38.71	0.10	16.56	0.18
42	Premier Valley Bank	44.39	1.00	6.03	4.65	59.02	0.18	41.95	0.41
43	First Savings Bank	13.07	1.17	11.70	4.03	61.77	0.33	15.28	1.14
44	Thomasville National Bank	3.36	1.53	16.94	3.75	48.64	0.27	16.39	1.54
45	First Volunteer Bank	3.52	1.41	13.23	4.84	55.28	1.26	26.88	1.26
46	Commerce State Bank	16.28	0.97	10.38	3.79	57.27	0.11	18.31	0.70
46	The Farmers Bank	4.90	1.19	10.64	4.49	59.28	0.29	19.85	0.93
48	The State Bank and Trust Company	7.51	1.45	12.89	3.70	64.56	0.31	18.93	1.94
49	Biscayne Bank	15.88	1.14	13.79	3.58	44.12	0.24	28.56	0.26
50	Congressional Bank	14.34	1.22	10.07	4.85	65.88	1.32	22.01	2.92

PEER GROUP 5:
\$1 - 5 Billion
C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **468**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **C Corporation**
 Asset Size: **\$1 - 5 Billion**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
Alpine Bank	23091	Glenwood Springs, CO	3,478,788	638	36
Bank of Ann Arbor	34120	Ann Arbor, MI	1,537,200	214	8
Bank of Stockton	1536	Stockton, CA	2,990,108	362	19
Bank of Utah	17159	Ogden, UT	1,210,221	323	14
Bank SNB	4201	Stillwater, OK	2,758,709	363	28
Bell Bank	19581	Fargo, ND	4,763,242	1,053	19
Bridgewater Bank	58210	Bloomington, MN	1,611,486	114	6
Cache Valley Bank	22134	Logan, UT	1,102,105	213	13
Central Bank of Boone County	4536	Columbia, MO	1,879,308	311	16
Civista Bank	12982	Sandusky, OH	1,521,910	350	26
Commonwealth Business Bank	57873	Los Angeles, CA	1,078,785	161	8
Crestmark Bank	34353	Troy, MI	1,203,764	333	1
Cross River Bank	58410	Teaneck, NJ	1,372,916	157	1
Exchange Bank	8468	Santa Rosa, CA	2,583,008	393	19
Farmers & Merchants Bank of Central California	1331	Lodi, CA	3,063,820	331	24
First Foundation Bank	58647	Irvine, CA	4,538,042	333	15
German American Bancorp	17393	Jasper, IN	3,136,038	621	45
Green Dot Bank DBA Bonneville Bank	22653	Provo, UT	1,296,404	22	1
Guaranty Bank and Trust Company	17482	Denver, CO	3,697,445	489	33
Heritage Bank of Commerce	33905	San Jose, CA	2,842,662	278	11
John Deere Financial, f.s.b.	35237	Madison, WI	2,856,384	190	1
Lake City Bank	13102	Warsaw, IN	4,669,969	539	49
Lake Forest Bank & Trust Company, National Association	27589	Lake Forest, IL	3,564,766	424	6
Leader Bank, National Association	57134	Arlington, MA	1,222,453	253	8
Live Oak Banking Company	58665	Wilmington, NC	2,666,600	446	1
MainSource Bank	5766	Greensburg, IN	4,653,676	803	102
Merchants Bank of Indiana	8056	Carmel, IN	3,394,682	187	4
Merrick Bank	34519	South Jordan, UT	3,503,480	260	1
Metro City Bank	58181	Doraville, GA	1,292,216	166	14
Metropolitan Commercial Bank	34699	New York, NY	1,758,446	129	5
New Mexico Bank & Trust	34726	Albuquerque, NM	1,453,534	176	17
Northbrook Bank and Trust Company	57082	Northbrook, IL	2,265,928	82	8
Old Line Bank	27599	Bowie, MD	2,105,104	266	28
Pacific City Bank	57463	Los Angeles, CA	1,441,998	222	13
People's Intermountain Bank	12773	American Fork, UT	2,123,382	480	27
Post Oak Bank, N.A.	57729	Houston, TX	1,428,715	186	13
Preferred Bank	33539	Los Angeles, CA	3,771,452	243	12
Quad City Bank and Trust Company	33867	Bettendorf, IA	1,560,053	213	5
Royal Business Bank	58816	Los Angeles, CA	1,688,470	203	13
Southwest Bank	18812	Fort Worth, TX	2,886,946	313	15
State Bank and Trust Company	57870	Macon, GA	4,946,189	825	34
Sterling Bank and Trust, FSB	32232	Southfield, MI	2,963,376	308	26
Stock Yards Bank & Trust Company	258	Louisville, KY	3,234,045	580	37
The First National Bank of Fort Smith	3864	Fort Smith, AR	1,306,749	292	15
West Bank	15614	West Des Moines, IA	2,113,118	162	8
WEX Bank	34697	Midvale, UT	2,689,681	41	1
Wintrust Bank	33935	Chicago, IL	4,803,589	480	21

**PEER GROUP 5:
\$1 - 5 Billion**

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	15.21	1.30	12.40	4.05	51.45	0.23	30.27	1.04
Top Ten Percent: Average	17.95	1.61	14.74	4.69	49.09	0.28	29.87	1.42
All Banks: Median	7.11	0.86	8.10	3.55	62.75	0.44	21.55	0.74
All Banks: Average	10.09	0.87	7.97	3.58	62.84	0.56	21.68	0.84

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Cross River Bank	144.56	2.95	27.81	7.13	37.62	0.00	64.31	3.64
2	WEX Bank	43.17	9.09	75.32	21.29	54.68	0.84	38.72	16.31
3	Metro City Bank	17.20	2.77	27.08	4.75	36.92	0.39	25.75	2.81
4	First Foundation Bank	14.26	5.08	60.32	21.04	56.81	0.36	32.27	2.37
5	Royal Business Bank	21.16	1.80	11.79	4.39	35.05	0.03	24.14	0.85
6	Bank of Utah	11.46	1.32	10.31	4.10	57.75	0.04	38.18	1.85
7	Green Dot Bank DBA Bonneville Bank	26.08	1.67	13.26	1.44	33.74	0.05	86.55	2.71
8	Merchants Bank of Indiana	24.91	2.04	20.28	2.61	26.65	0.09	32.53	1.57
9	People's Intermountain Bank	30.28	1.18	9.54	4.74	57.42	0.18	35.28	0.96
10	John Deere Financial, f.s.b.	12.47	2.92	17.65	6.43	32.52	0.13	0.80	2.24
11	Pacific City Bank	17.55	1.24	12.40	4.23	51.23	0.23	25.55	1.03
12	Southwest Bank	35.72	1.21	8.24	5.44	35.22	0.01	28.66	0.70
13	New Mexico Bank & Trust	5.74	1.29	14.67	4.21	52.20	0.23	44.16	0.90
14	Cache Valley Bank	10.15	2.03	18.76	4.97	46.31	1.39	36.18	1.44
15	Sterling Bank and Trust, FSB	36.96	1.65	19.02	4.28	34.13	0.03	8.22	0.59
16	Commonwealth Business Bank	18.13	1.26	11.24	4.16	53.00	0.42	22.76	1.39
17	Bell Bank	13.91	1.13	12.22	3.96	63.02	0.10	23.79	2.29
18	Alpine Bank	13.99	1.12	12.09	4.47	61.07	0.35	35.13	0.95
18	The First National Bank of Fort Smith	4.33	1.72	13.54	4.11	49.08	0.45	37.12	1.17
20	Bank of Ann Arbor	26.17	1.30	14.12	4.46	50.21	0.18	11.55	0.83
21	Bank SNB	11.75	2.01	14.44	5.22	38.81	0.66	27.28	0.69
22	Post Oak Bank, N.A.	26.58	1.24	11.65	4.23	54.27	0.31	37.58	0.26
23	Exchange Bank	18.59	0.86	9.81	3.87	57.41	0.10	38.18	1.07
24	Lake Forest Bank & Trust Company, National Association	8.30	1.73	15.40	3.45	42.01	0.49	31.64	2.25
25	Merrick Bank	16.95	2.03	10.50	21.71	26.28	3.92	20.38	4.15
26	Leader Bank, National Association	12.04	1.39	12.41	3.38	56.57	0.02	21.31	1.87
27	Wintrust Bank	15.34	1.12	11.72	3.40	56.68	0.36	37.86	1.60
28	Guaranty Bank and Trust Company	9.92	1.21	9.84	3.95	55.92	0.14	32.22	0.74
29	Live Oak Banking Company	56.78	5.33	54.68	4.00	46.53	0.93	4.95	7.61
30	Central Bank of Boone County	6.54	1.17	12.82	3.14	53.26	0.06	35.62	1.33
31	Bridgewater Bank	28.34	1.17	12.13	4.04	42.94	0.11	22.71	0.19
32	Crestmark Bank	33.41	2.90	28.52	9.12	72.86	0.26	0.00	5.44
33	MainSource Bank	14.03	1.32	10.72	3.82	58.58	0.38	25.25	1.22
34	State Bank and Trust Company	17.60	1.10	8.55	4.67	58.80	0.43	28.99	0.98
34	Stock Yards Bank & Trust Company	6.49	1.29	12.52	3.62	58.90	0.29	26.47	1.53
36	Heritage Bank of Commerce	10.61	0.95	9.51	4.05	51.45	0.09	40.41	0.34
37	Northbrook Bank and Trust Company	15.21	1.22	12.60	3.38	39.84	0.46	52.24	0.63
38	Metropolitan Commercial Bank	44.19	0.89	7.75	3.66	50.06	0.19	43.27	0.74
39	Bank of Stockton	4.73	1.73	11.15	3.89	53.43	0.45	32.44	0.93
40	Civista Bank	10.65	1.15	10.99	4.08	63.37	0.44	31.75	1.07
41	Preferred Bank	17.00	1.23	13.76	3.83	36.34	0.28	24.47	0.17
42	Farmers & Merchants Bank of Central California	4.86	0.97	9.80	3.91	52.64	0.03	43.51	0.56
43	Old Line Bank	23.47	1.09	10.09	3.75	55.01	0.18	27.55	0.38
44	Lake City Bank	9.19	1.38	13.22	3.36	41.90	0.20	22.11	0.80
45	West Bank	15.17	1.23	12.07	3.44	43.82	0.03	22.00	0.43
46	German American Bancorp	6.19	1.36	12.22	3.79	56.31	0.38	24.18	1.04
47	Quad City Bank and Trust Company	9.96	1.62	17.08	3.55	51.34	0.70	30.27	0.84

PEER GROUP 1:
Less Than \$100 Million
Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **603**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **Subchapter S Corporation**
 Asset Size: **Less Than \$100 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
Adrian State Bank	8822	Adrian, MN	48,619	12	1
Bank of Bearden	16282	Bearden, AR	55,077	8	1
Bank of Commerce	25328	McLean, TX	45,893	10	2
Bank of Elgin	16154	Elgin, NE	59,364	8	1
Bank of Montana	58482	Missoula, MT	82,770	11	1
Bank of Morton	8556	Morton, MS	66,831	17	1
Bank of Prague	12745	Prague, NE	24,842	7	1
Boston Trust & Investment Management Company	18342	Boston, MA	46,669	60	1
Chetopa State Bank & Trust Co.	13956	Chetopa, KS	34,185	6	1
Citizens State Bank of Waverly, Inc.	9337	Waverly, MN	72,018	17	2
City National Bank	24367	Corsicana, TX	47,701	15	1
Commercial State Bank	10330	Palmer, TX	78,698	21	3
Community Bank of Oklahoma	4217	Verden, OK	45,635	16	3
Crowell State Bank	10352	Crowell, TX	39,623	10	1
Dakota Prairie Bank	504	Fort Pierre, SD	84,900	20	3
De Witt Bank and Trust Company	1522	De Witt, AR	93,976	21	2
Drake Bank	57336	Saint Paul, MN	98,027	22	1
Farmers and Merchants Bank of Kendall	12355	Kendall, WI	73,925	16	4
First Bank	4092	Erick, OK	73,957	31	4
First Bank	1744	Wadley, AL	83,512	25	5
First National Bank of Dublin	26228	Dublin, TX	88,371	33	3
First Neodesha Bank	4736	Neodesha, KS	97,193	33	5
First Security Bank of Deer Lodge	20657	Deer Lodge, MT	35,643	12	1
First Security Bank of Roundup	20479	Roundup, MT	54,109	9	1
First Security Bank-Hendricks	15767	Hendricks, MN	29,310	6	1
First State Bank	21752	Watonga, OK	72,989	16	1
First State Bank	15787	Wilmot, SD	48,712	9	2
First State Bank of Golva	10243	Golva, ND	79,143	10	3
First State Bank of Le Center	9330	Le Center, MN	82,308	19	2
First State Bank of Warner, S. Dak.	6074	Warner, SD	78,270	11	2
Grant County State Bank	9417	Carson, ND	38,269	6	2
Heartland State Bank	9007	Redfield, SD	81,941	21	4
High Plains Bank	418	Keyes, OK	89,652	16	4
Home Bank and Trust Company	4664	Eureka, KS	98,855	29	5
Jonesburg State Bank	8896	Jonesburg, MO	83,595	20	2
Liberty State Bank	17096	Powers Lake, ND	82,802	11	1
Lusk State Bank	8724	Lusk, WY	57,519	9	1
Millennium Bank	58348	Des Plaines, IL	92,637	20	1
Nebraska State Bank	9819	Oshkosh, NE	50,881	12	1
New Century Bank	8108	Belleville, KS	44,282	17	2
Oklahoma State Bank	13416	Buffalo, OK	54,218	17	2
Peoples Bank	2320	Westville, OK	47,687	19	2
Peoples Bank and Trust Company	2331	Ryan, OK	42,644	218	1
Peoples Savings Bank	5818	Elma, IA	71,867	11	1
Riverbend Bank	26708	Fort Worth, TX	63,885	23	2
Riverside Bank	93	Sparkman, AR	60,261	18	2
Ruby Valley Bank	2203	Twin Bridges, MT	95,643	17	2
Senath State Bank	15101	Senath, MO	80,568	18	2
State Bank of Lismore	8190	Lismore, MN	59,978	8	1
The Baltic State Bank	17759	Baltic, OH	56,708	15	2
The Bank of Soperton	889	Soperton, GA	66,459	20	1
The Bendena State Bank	17410	Bendena, KS	63,549	13	2
The Buckholts State Bank	11916	Buckholts, TX	75,224	15	3
The Cowboy Bank of Texas	12298	Maypearl, TX	82,850	16	1
The First National Bank of Anson	3078	Anson, TX	65,552	14	1
The First National Bank of Cokato	5115	Cokato, MN	59,146	9	1
The First National Bank of Eldorado	3184	Eldorado, TX	59,251	14	1
The First National Bank of Evant	3190	Evant, TX	91,244	23	3
The Morris State Bank	429	Morris, OK	79,433	21	1
Utah Independent Bank	22514	Salina, UT	85,628	19	3

PEER GROUP 1:
Less Than \$100 Million

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **603**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **Subchapter S Corporation**
 Asset Size: **Less Than \$100 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
Welcome State Bank	11417	Welcome, MN	33,679	6	1

PEER GROUP 1:
Less Than \$100 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	5.13	1.81	16.58	4.44	57.16	0.06	30.34	0.69
Top Ten Percent: Average	6.64	1.89	17.01	4.50	58.66	0.43	30.20	0.82
All Banks: Median	1.64	1.07	9.28	3.84	68.07	0.40	22.61	0.41
All Banks: Average	2.40	1.08	9.39	3.87	69.29	0.81	23.37	0.48

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Bank of Montana	17.59	4.73	46.65	4.33	44.02	0.00	34.97	4.68
2	Welcome State Bank	19.98	2.19	21.22	4.39	56.53	0.00	49.34	1.61
3	Heartland State Bank	7.21	1.94	15.18	5.16	56.56	0.00	38.72	0.78
4	Nebraska State Bank	2.22	3.78	25.45	4.88	42.63	0.00	23.59	2.22
5	Oklahoma State Bank	1.24	2.36	23.90	4.74	54.79	0.03	30.34	0.82
6	The Bank of Soperton	28.94	1.74	18.32	5.44	67.38	0.45	32.10	0.91
7	The Cowboy Bank of Texas	7.75	2.14	22.95	4.07	56.99	0.19	28.13	1.04
8	Bank of Prague	3.80	2.67	16.76	4.69	56.12	0.00	15.46	2.05
9	First Security Bank-Hendricks	12.34	1.51	13.81	3.46	56.61	0.00	39.97	0.59
10	Bank of Morton	2.01	3.05	21.64	5.93	50.00	1.13	28.51	1.07
10	New Century Bank	4.06	2.44	23.23	6.52	63.52	0.00	12.65	1.72
12	Boston Trust & Investment Management Company	1.41	39.50	46.85	8.20	56.53	0.00	0.00	93.45
13	First Security Bank of Deer Lodge	4.85	1.75	16.79	4.03	60.37	0.01	31.14	0.65
14	Bank of Commerce	12.53	1.80	15.62	3.02	49.53	0.04	44.66	0.69
15	Crowell State Bank	4.14	1.89	19.48	4.42	61.10	0.73	41.64	0.94
16	First National Bank of Dublin	4.25	1.57	15.44	4.96	67.52	0.12	36.51	0.80
17	The First National Bank of Cokato	10.52	1.53	19.42	3.99	63.32	0.09	40.85	0.53
18	The First National Bank of Evant	18.21	1.47	17.45	4.74	68.65	0.34	30.78	0.72
19	Jonesburg State Bank	8.32	1.50	19.48	4.02	65.07	0.00	26.02	0.60
20	Lusk State Bank	3.48	1.96	16.22	3.96	56.85	0.33	32.25	0.99
21	First State Bank of Golva	6.08	1.81	17.90	4.41	45.34	0.00	25.24	0.20
22	City National Bank	5.13	1.70	15.11	3.93	69.09	0.00	32.02	1.72
23	First State Bank	9.43	1.79	20.86	4.06	57.16	0.00	22.22	0.38
24	The First National Bank of Anson	11.56	1.34	15.78	4.44	65.92	0.44	43.60	0.70
25	Peoples Bank	1.19	1.99	15.05	5.58	59.01	1.56	40.99	1.20
26	Senath State Bank	9.86	1.85	12.10	3.99	58.61	0.37	31.74	0.65
27	First Security Bank of Roundup	5.51	2.04	16.96	5.03	53.63	2.07	29.79	0.59
28	Utah Independent Bank	11.06	1.68	12.46	4.60	65.57	0.38	29.56	0.70
29	Grant County State Bank	9.77	1.73	14.94	4.58	59.41	0.00	26.63	0.15
30	The First National Bank of Eldorado	(6.92)	2.04	14.95	5.51	55.50	0.06	35.35	0.56
31	Bank of Elgin	0.49	1.91	14.78	3.59	52.53	0.00	30.96	0.60
32	The Buckholts State Bank	5.65	1.92	11.88	3.96	52.18	0.08	31.93	0.43
33	The Morris State Bank	3.93	1.86	22.21	4.69	60.77	0.23	19.48	0.91
34	Commercial State Bank	11.50	1.17	14.41	4.46	66.52	0.80	39.71	1.14
35	First Neodesha Bank	1.75	1.60	16.96	4.03	60.02	0.00	23.90	0.58
36	Liberty State Bank	5.04	2.10	17.69	4.21	38.52	0.00	21.16	0.22
37	The Bendena State Bank	3.39	1.62	18.30	4.05	53.44	0.01	28.76	0.35
38	The Baltic State Bank	8.08	1.32	11.94	4.99	71.07	0.00	30.46	0.39
39	Riverside Bank	2.59	2.43	27.74	4.80	53.21	0.14	10.80	0.80
40	Bank of Bearden	21.50	1.39	11.06	4.47	55.66	0.03	46.85	0.12
41	Millennium Bank	8.29	2.39	18.87	4.63	62.46	1.45	20.55	2.57
42	First Bank	(4.53)	1.83	16.94	5.12	54.27	0.71	39.58	0.70
43	Ruby Valley Bank	3.05	2.69	18.21	4.71	51.55	0.79	28.59	0.34
44	Chetopa State Bank & Trust Co.	8.68	1.64	16.58	3.80	55.58	0.00	17.93	0.48
45	Dakota Prairie Bank	0.73	1.49	13.10	4.31	60.71	0.00	29.24	0.43
45	High Plains Bank	4.43	1.94	17.78	4.39	55.23	0.00	10.53	0.45
47	Peoples Savings Bank	7.05	1.96	19.02	4.41	49.14	0.00	14.11	0.23
48	First Bank	1.94	1.40	13.22	4.56	54.05	1.12	30.56	0.93
49	De Witt Bank and Trust Company	(6.06)	2.13	12.08	3.72	54.42	0.00	31.12	0.79
49	Home Bank and Trust Company	1.88	1.17	14.76	4.17	74.05	0.03	45.23	1.15
51	Citizens State Bank of Waverly, Inc.	4.90	1.46	11.33	4.14	62.71	0.13	29.70	0.60
52	Peoples Bank and Trust Company	39.56	6.32	36.62	4.69	92.92	2.82	27.02	108.50
53	Riverbend Bank	18.10	1.02	9.66	3.90	80.89	0.00	51.08	1.94
54	First State Bank	5.08	1.90	17.74	4.20	47.77	0.40	23.26	0.34
55	Drake Bank	0.06	1.64	14.98	4.71	70.54	0.18	33.27	0.64
56	First State Bank of Warner, S. Dak.	18.04	1.77	13.90	5.35	63.00	1.45	36.21	0.23
57	First State Bank of Le Center	1.48	1.68	16.34	4.62	60.37	0.21	21.18	0.62
58	State Bank of Lismore	6.23	1.51	14.69	4.38	63.10	0.17	27.76	0.33
59	Adrian State Bank	10.91	1.49	15.59	4.29	61.88	0.05	24.68	0.25
60	Farmers and Merchants Bank of Kendall	(1.91)	2.27	16.07	4.65	48.57	2.94	28.28	0.99

PEER GROUP 1:
Less Than \$100 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	5.13	1.81	16.58	4.44	57.16	0.06	30.34	0.69
Top Ten Percent: Average	6.64	1.89	17.01	4.50	58.66	0.43	30.20	0.82
All Banks: Median	1.64	1.07	9.28	3.84	68.07	0.40	22.61	0.41
All Banks: Average	2.40	1.08	9.39	3.87	69.29	0.81	23.37	0.48

		CB Scorecard Key Performance Indicators							
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
61	Community Bank of Oklahoma	8.39	1.28	10.71	5.17	68.90	1.09	41.25	0.68

PEER GROUP 2:
\$100 - 249 Million
Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **753**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **Subchapter S Corporation**
 Asset Size: **\$100 - 249 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
1st Bank & Trust	16419	Broken Bow, OK	147,652	42	3
Almena State Bank	15426	Almena, KS	102,881	30	3
American State Bank	26944	Osceola, IA	201,431	38	4
Anahuac National Bank	22381	Anahuac, TX	117,652	31	3
Bank 21	8560	Carrollton, MO	125,741	39	5
Bank Northwest	16601	Hamilton, MO	140,315	30	4
Bank of Columbia	8775	Columbia, KY	134,522	35	2
Bank of Hydro	10674	Hydro, OK	126,280	20	3
Bank of Kilmichael	9775	Kilmichael, MS	166,502	37	3
Bank of Okolona	5902	Okolona, MS	184,322	49	4
Bank of St. Elizabeth	12236	Saint Elizabeth, MO	126,868	34	4
Brighton Bank	22578	Salt Lake City, UT	209,239	49	4
Brunswick State Bank	13692	Brunswick, NE	117,968	14	2
Campbell County Bank, Inc.	16161	Herreid, SD	106,664	14	2
Central Bank of Kansas City	17009	Kansas City, MO	163,718	56	1
Century Bank of the Ozarks	8296	Gainesville, MO	177,239	53	4
Charlevoix State Bank	33926	Charlevoix, MI	196,060	41	3
Citizens Bank, National Association	12309	Abilene, TX	107,355	24	2
Citizens National Bank at Brownwood	14779	Brownwood, TX	209,952	44	2
Citizens State Bank	15519	Miles, TX	126,561	19	2
Citizens State Bank of La Crosse	1513	La Crosse, WI	245,801	57	4
Coffee County Bank	22090	Manchester, TN	179,714	40	3
Commerce Bank	34938	Corinth, MS	113,087	26	1
Commercial Capital Bank	34784	Delhi, LA	141,543	30	3
Commercial State Bank, of Wagner	9932	Wagner, SD	169,665	26	1
Community Bank	25752	Longview, TX	218,761	38	6
Community First Bank of the Heartland	3846	Mount Vernon, IL	174,349	47	5
Community National Bank of Okarche	25161	Okarche, OK	105,919	15	2
Community State Bank	230	Spencer, IA	207,240	29	4
Cumberland Security Bank, Inc.	11358	Somerset, KY	190,530	60	4
Douglas National Bank	57230	Douglas, GA	179,663	29	1
Embassy National Bank	58413	Lawrenceville, GA	114,517	29	1
Ennis State Bank	13000	Ennis, TX	223,301	58	4
F & C Bank	9378	Holden, MO	210,383	50	3
Farmers & Stockmens Bank	13625	Clayton, NM	211,838	57	4
Farmers and Merchants State Bank	501	Plankinton, SD	110,190	16	2
Farmers and Merchants State Bank of Pierz	10165	Pierz, MN	223,787	48	3
Fidelity Personal Trust Company, FSB	35206	Boston, MA	100,171	32	2
First Bethany Bank & Trust	4228	Bethany, OK	206,929	36	2
First State Bank	24498	Graham, TX	153,768	33	5
First State Bank	15586	Scottsbluff, NE	233,138	54	3
First State Bank	17950	Clute, TX	187,318	43	3
FirstOak Bank	4660	Independence, KS	121,757	31	2
FMS Bank	23764	Fort Morgan, CO	170,156	48	2
Guaranty Bank & Trust Company of Delhi, Louisiana	19638	Delhi, LA	229,854	74	8
High Plains Bank	3017	Flagler, CO	159,448	48	4
HomeBank Texas	17094	Seagoville, TX	172,806	37	3
King Southern Bank	18900	Chaplin, KY	195,196	36	5
McGehee Bank	11242	McGehee, AR	119,677	28	1
North Valley Bank	18710	Thornton, CO	158,764	36	2
Oklahoma State Bank	15611	Vinita, OK	144,307	37	3
Peoples Bank	12230	Cuba, MO	220,397	53	5
Peoples Bank	9882	Tulsa, OK	112,703	28	2
Points West Community Bank	3031	Windsor, CO	246,085	42	7
Pony Express Bank	4526	Braymer, MO	167,443	27	2
PrinsBank	10191	Prinsburg, MN	141,862	31	2
Security Bank	5424	Laurel, NE	224,834	38	5
Security Bank Minnesota	10984	Albert Lea, MN	124,493	29	3
Security State Bank of Marine	10163	Marine On St. Croix, MN	141,245	23	4
Sherburne State Bank	10169	Becker, MN	107,948	24	3

PEER GROUP 2:
\$100 - 249 Million

Sub-S Top Ten Percent: **Who They Are**

Number of Institutions in Peer Group: **753**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **Subchapter S Corporation**
 Asset Size: **\$100 - 249 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
Sooner State Bank	402	Tuttle, OK	202,202	53	5
South Georgia Bank	32532	Glennville, GA	164,487	42	4
State Bank of De Kalb	15463	De Kalb, TX	216,505	58	5
Tejas Bank	18216	Monahans, TX	136,206	15	1
Texas Bank Financial	26967	Weatherford, TX	243,041	94	4
The Bank of the West	25703	Thomas, OK	158,671	29	4
The Commercial Bank	175	Crawford, GA	158,122	32	3
The Commercial National Bank of Brady	3110	Brady, TX	178,049	34	2
The First National Bank at Paris	14534	Paris, AR	150,365	45	4
The Fisher National Bank	17513	Fisher, IL	122,426	28	2
The Morris County National Bank of Naples	3358	Naples, TX	104,331	34	2
The National Bank of Andrews	17603	Andrews, TX	188,885	54	2
Town & Country Bank	57312	Las Vegas, NV	160,843	25	4
United Farmers State Bank	8821	Adams, MN	153,985	20	3
Wells Bank	14025	Platte City, MO	225,925	42	6
Wyoming Bank & Trust	8718	Cheyenne, WY	179,794	42	2

PEER GROUP 2:
\$100 - 249 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	7.03	2.03	19.02	4.53	55.85	0.29	27.45	0.78
Top Ten Percent: Average	7.75	2.11	19.63	4.53	55.84	0.40	28.02	1.12
All Banks: Median	3.48	1.28	11.94	3.93	65.09	0.47	21.22	0.53
All Banks: Average	3.92	1.31	12.13	3.93	64.89	0.68	22.37	0.60

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Town & Country Bank	7.87	4.64	39.30	4.63	34.37	0.00	30.78	2.17
2	1st Bank & Trust	9.60	2.43	25.04	4.46	47.46	0.07	34.83	0.93
3	PrinsBank	6.93	3.84	25.87	5.39	40.01	0.33	27.17	4.85
4	Community State Bank	29.21	10.98	104.16	18.52	44.88	0.68	21.52	6.24
5	North Valley Bank	10.47	2.55	21.17	5.48	54.22	0.00	29.67	0.44
6	Guaranty Bank & Trust Company of Delhi, Louisiana	8.08	2.28	26.76	5.16	57.55	0.28	37.90	0.79
7	Bank of Hydro	6.24	2.70	26.26	4.70	45.24	0.07	30.67	0.45
8	Cumberland Security Bank, Inc.	0.03	2.64	20.15	4.57	50.86	0.05	34.22	1.12
9	Brighton Bank	5.70	2.04	17.52	4.65	56.27	0.12	41.41	0.64
10	Commercial Capital Bank	44.93	2.36	21.58	4.79	48.40	0.44	16.36	1.28
11	Pony Express Bank	8.49	1.95	15.58	4.70	55.56	0.00	33.97	0.41
12	Central Bank of Kansas City	4.62	4.57	22.73	4.32	56.91	0.89	68.75	6.64
13	Wells Bank	14.35	2.03	21.24	4.35	52.40	0.00	23.43	0.37
14	The National Bank of Andrews	5.37	2.93	25.24	4.77	56.13	3.17	46.52	2.99
15	The Bank of the West	11.81	2.46	20.81	5.20	51.28	0.04	25.73	0.17
16	Citizens State Bank of La Crosse	10.66	2.47	29.46	4.00	49.28	0.32	18.76	1.35
17	HomeBank Texas	20.79	1.50	15.42	4.66	61.72	0.04	45.50	0.48
18	Brunswick State Bank	13.20	2.07	21.61	4.29	45.50	0.03	23.59	0.28
19	Security Bank Minnesota	0.74	2.43	22.49	4.25	49.31	0.11	22.67	1.54
20	Commerce Bank	5.83	1.95	17.05	4.04	53.79	0.28	32.22	0.85
21	Security State Bank of Marine	9.37	1.82	18.51	4.43	57.70	0.39	26.52	0.73
22	South Georgia Bank	9.64	2.17	19.11	5.22	57.42	0.61	24.58	0.64
23	FMS Bank	4.85	1.87	17.44	5.17	68.65	0.19	26.62	1.32
24	Almena State Bank	9.57	2.63	33.15	5.06	55.41	1.47	18.08	2.60
25	The Commercial Bank	4.53	2.27	21.32	4.54	49.85	0.76	31.23	0.55
26	Embassy National Bank	6.29	2.21	20.37	4.33	70.10	0.48	30.91	3.11
27	Sooner State Bank	6.93	1.71	14.89	4.53	58.89	0.08	28.87	0.54
28	Bank of St. Elizabeth	2.13	2.10	17.36	4.82	60.12	0.32	28.93	0.86
29	State Bank of De Kalb	12.12	1.98	17.13	4.31	59.91	0.85	24.06	1.20
30	Fidelity Personal Trust Company, FSB	10.14	64.58	76.50	2.84	40.63	0.00	0.00	107.79
31	Anahuac National Bank	9.31	1.44	12.80	4.85	68.32	0.02	34.69	0.74
32	First State Bank	(2.28)	2.59	25.16	4.45	47.78	0.29	24.16	0.82
33	The First National Bank at Paris	7.12	1.78	12.74	4.80	64.38	0.36	27.64	1.24
34	Security Bank	11.45	1.56	13.79	4.57	59.99	0.10	22.29	0.76
35	Bank Northwest	10.77	2.07	24.20	4.28	50.80	1.23	30.71	0.46
36	Sherburne State Bank	6.27	1.78	20.64	4.35	60.88	1.55	36.21	1.04
37	Tejas Bank	1.16	1.81	16.71	4.21	50.80	0.02	38.81	0.43
38	Farmers and Merchants State Bank	7.82	1.95	18.17	4.33	46.13	0.17	20.85	0.41
39	FirstOak Bank	7.48	2.03	20.52	5.91	63.34	0.61	30.39	0.45
40	Farmers & Stockmens Bank	5.78	2.12	18.93	4.49	69.03	0.77	29.29	3.04
40	High Plains Bank	12.58	1.34	14.14	4.86	72.47	0.09	28.92	1.28
42	Citizens Bank, National Association	(1.69)	1.95	14.87	4.57	53.73	0.00	36.65	0.46
43	Coffee County Bank	10.10	2.60	22.51	4.76	43.99	1.43	17.67	0.70
44	Bank of Okolona	7.26	2.02	18.76	4.95	57.24	2.03	23.41	0.97
45	Citizens State Bank	1.86	2.50	25.35	5.00	46.88	0.49	28.97	0.37
46	Douglas National Bank	(1.83)	2.75	22.74	4.80	48.74	0.64	21.90	1.36
47	Campbell County Bank, Inc.	1.46	2.16	12.34	4.41	48.83	0.00	23.41	0.66
48	Century Bank of the Ozarks	2.58	2.11	22.80	4.90	57.41	0.64	24.76	0.75
49	Peoples Bank	10.54	1.75	17.19	4.35	58.51	0.38	18.29	0.92
50	King Southern Bank	10.27	1.86	16.76	4.49	54.82	0.17	22.66	0.32
51	Bank 21	17.91	1.38	16.47	3.92	65.23	0.08	26.43	0.96
51	Ennis State Bank	20.30	1.40	14.83	4.58	65.63	0.57	37.36	0.72
53	First State Bank	6.27	1.51	15.96	3.91	64.09	0.02	33.77	0.76
54	Texas Bank Financial	17.41	2.29	22.44	4.91	70.76	0.43	11.56	3.49
55	Bank of Columbia	2.45	2.28	22.35	4.47	54.10	0.97	27.27	0.68
56	Bank of Kilmichael	5.28	1.49	16.18	4.40	59.90	0.19	23.70	0.78
57	The Commercial National Bank of Brady	11.48	1.67	15.66	3.71	55.57	0.10	27.14	0.56
58	Farmers and Merchants State Bank of Pierz	3.44	1.99	19.57	4.44	51.65	0.55	31.24	0.41
59	First Bethany Bank & Trust	6.71	1.47	16.00	3.18	62.27	0.00	30.40	1.42
60	The Morris County National Bank of Naples	11.28	1.41	14.87	4.86	63.53	0.51	24.99	0.90

PEER GROUP 2:
\$100 - 249 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	7.03	2.03	19.02	4.53	55.85	0.29	27.45	0.78
Top Ten Percent: Average	7.75	2.11	19.63	4.53	55.84	0.40	28.02	1.12
All Banks: Median	3.48	1.28	11.94	3.93	65.09	0.47	21.22	0.53
All Banks: Average	3.92	1.31	12.13	3.93	64.89	0.68	22.37	0.60

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
61	American State Bank	5.88	1.88	20.42	4.19	56.49	0.24	12.31	1.31
62	The Fisher National Bank	6.56	1.98	16.64	4.25	56.46	0.17	13.95	0.94
63	First State Bank	10.76	1.27	15.07	3.76	67.50	0.04	44.86	1.08
64	Charlevoix State Bank	4.88	1.69	19.79	3.85	63.01	0.47	31.17	1.29
65	Commercial State Bank, of Wagner	9.38	2.33	21.52	4.77	41.03	0.37	11.68	0.40
66	Community First Bank of the Heartland	1.34	1.65	17.78	4.62	63.39	0.42	27.90	1.04
67	F & C Bank	12.61	1.79	18.22	5.06	61.96	0.29	13.81	0.65
68	Peoples Bank	4.18	1.54	17.95	4.53	67.50	0.84	37.60	1.26
69	Points West Community Bank	7.32	2.03	20.36	4.53	46.89	1.01	26.55	0.29
70	United Farmers State Bank	5.34	2.17	17.93	4.30	45.94	0.12	21.68	0.22
71	Community National Bank of Okarche	21.45	1.78	13.27	3.47	46.06	0.00	24.54	0.40
72	Wyoming Bank & Trust	6.73	2.13	19.65	3.69	82.05	0.01	24.48	9.96
73	McGehee Bank	0.58	1.74	12.18	4.19	54.54	0.03	31.48	0.68
74	Community Bank	2.40	2.18	22.73	3.52	43.33	0.14	31.06	0.45
74	Oklahoma State Bank	2.36	1.76	16.85	4.90	60.09	1.31	36.64	0.78
76	Citizens National Bank at Brownwood	1.94	1.70	13.59	4.14	51.32	0.31	39.11	0.62

PEER GROUP 3:
\$250 - 449 Million

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **354**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **Subchapter S Corporation**
 Asset Size: **\$250 - 449 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
Ameristate Bank	15510	Atoka, OK	257,390	76	4
Bank of Geneva	5775	Geneva, IN	278,898	62	6
Bank of Texas	18576	Midland, TX	349,955	19	3
BOM Bank	1373	Montgomery, LA	382,111	117	14
Central Bank and Trust Co.	11772	Hutchinson, KS	323,108	73	5
Central State Bank	72	Calera, AL	275,003	68	5
Charlotte State Bank & Trust	27086	Port Charlotte, FL	358,281	85	7
Charter Bank	18660	Corpus Christi, TX	256,645	55	4
Delta Bank	26564	Vidalia, LA	286,729	69	5
Englewood Bank & Trust	27205	Englewood, FL	282,228	51	4
First Bank	3121	Burkburnett, TX	388,772	159	7
First Bank of Owasso	18592	Owasso, OK	338,823	66	3
First Community Bank of Central Alabama	57124	Wetumpka, AL	362,464	75	7
First Fidelity Bank	1122	Burke, SD	367,339	74	7
First National Bank	15059	Arcadia, LA	255,958	73	7
First National Bank of Louisiana	4288	Crowley, LA	385,608	66	5
First National Bank of Oklahoma	4211	Oklahoma City, OK	446,543	61	4
First National Bank of Southern California	25249	Riverside, CA	274,698	33	3
First State Bank Southwest	9770	Pipestone, MN	285,916	53	6
Four Corners Community Bank	35441	Farmington, NM	359,159	77	7
Frontier Bank	14730	Lamar, CO	300,662	60	7
McFarland State Bank	2476	Mc Farland, WI	483,546	80	4
NOA Bank	58657	Duluth, GA	327,404	73	4
Paradise Bank	58030	Boca Raton, FL	309,832	50	3
Reliabank Dakota	16221	Estelline, SD	355,470	67	8
Security Bank and Trust Company	9172	Paris, TN	352,655	79	9
Southwest Bank	16652	Odessa, TX	375,345	94	6
Star Bank	5095	Maple Lake, MN	269,056	75	10
Sutton Bank	5962	Attica, OH	499,955	92	8
Texas Bank	19559	Brownwood, TX	484,182	110	7
The First National Bank of Las Animas	3034	Las Animas, CO	338,784	71	6
The First State Bank	17588	Louise, TX	406,896	110	9
The Union Bank of Mena	14597	Mena, AR	252,593	59	3
The Waggoner National Bank of Vernon	5569	Vernon, TX	285,207	62	2
WoodTrust Bank	5335	Wisconsin Rapids, WI	432,979	90	6
Yampa Valley Bank	35407	Steamboat Springs, CO	276,880	53	2

PEER GROUP 3:
\$250 - 449 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	9.16	1.98	20.27	4.34	55.84	0.24	25.08	0.87
Top Ten Percent: Average	10.63	2.11	20.67	4.40	56.07	0.43	27.51	1.08
All Banks: Median	4.82	1.37	12.99	3.91	63.46	0.52	21.21	0.63
All Banks: Average	5.06	1.43	13.42	3.93	62.99	0.73	22.18	0.70

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	First Bank of Owasso	20.45	2.57	21.51	4.69	46.22	0.00	25.44	0.69
2	Texas Bank	11.72	2.39	18.22	4.68	51.05	0.22	36.54	1.01
3	NOA Bank	16.99	3.48	26.99	4.78	49.95	0.12	12.73	3.07
4	Yampa Valley Bank	13.90	2.27	25.35	4.71	53.63	0.66	37.76	0.76
5	Charter Bank	5.54	3.23	28.61	6.89	47.89	0.64	46.05	0.80
6	Security Bank and Trust Company	66.89	2.23	19.77	4.21	50.39	0.33	17.36	1.37
7	Southwest Bank	12.74	1.62	16.98	4.77	70.00	0.21	60.83	1.31
8	The Union Bank of Mena	8.16	1.98	19.45	4.26	58.78	0.37	28.00	0.95
9	First National Bank of Louisiana	8.85	1.74	16.26	3.95	56.90	0.00	40.64	0.60
10	Paradise Bank	(1.62)	2.26	21.21	4.21	60.18	0.12	44.45	1.53
11	Delta Bank	8.96	1.70	20.46	4.60	60.82	0.21	24.55	0.82
12	McFarland State Bank	11.18	2.25	20.98	3.86	57.54	0.22	28.36	0.58
13	The Waggoner National Bank of Vernon	4.82	2.72	21.16	4.60	43.02	0.35	14.10	1.09
14	Central Bank and Trust Co.	15.94	2.11	21.62	3.82	56.44	0.22	16.05	1.19
15	First National Bank of Oklahoma	12.01	1.82	20.65	4.22	52.79	0.12	19.29	0.53
16	First National Bank of Southern California	17.90	1.96	12.66	4.30	52.45	0.00	21.83	0.51
17	Englewood Bank & Trust	8.97	1.98	23.36	3.89	55.26	0.99	45.04	0.75
18	First National Bank	5.13	1.86	23.04	5.39	65.20	0.45	26.86	0.94
19	The First State Bank	7.56	1.96	21.62	4.86	60.28	0.06	5.52	0.91
20	Bank of Geneva	14.54	2.13	19.02	4.57	51.08	0.17	17.26	0.38
21	Charlotte State Bank & Trust	7.07	1.94	22.88	3.56	60.04	0.56	32.72	1.57
22	Frontier Bank	9.53	1.91	17.13	3.93	48.70	0.01	20.62	0.49
23	First Community Bank of Central Alabama	2.15	1.98	25.11	4.25	50.90	0.32	22.25	0.83
24	Ameristate Bank	9.35	2.05	22.29	5.10	65.29	0.83	16.88	1.37
25	Reliabank Dakota	13.46	1.83	18.72	4.20	60.49	0.50	17.28	1.30
26	Bank of Texas	26.68	1.97	16.77	3.35	35.41	0.00	29.01	0.03
27	BOM Bank	22.36	1.80	17.36	5.05	68.32	0.94	19.85	2.17
28	WoodTrust Bank	7.31	2.93	28.74	3.17	48.44	0.75	21.50	2.92
29	Sutton Bank	7.59	1.65	16.33	3.92	55.64	1.25	38.10	1.39
30	Four Corners Community Bank	7.84	2.06	18.73	4.37	52.49	1.54	36.26	0.52
31	First Fidelity Bank	3.62	1.77	18.88	3.84	56.43	0.11	32.80	0.70
32	Star Bank	10.47	1.86	19.45	5.05	64.49	0.74	24.15	0.63
33	The First National Bank of Las Animas	2.10	2.40	20.07	4.68	46.10	0.04	19.56	0.34
34	Central State Bank	12.28	1.48	13.12	4.39	62.86	0.05	24.73	0.79
35	First State Bank Southwest	3.61	1.87	17.34	3.77	56.03	0.25	29.55	1.01
36	First Bank	1.58	2.57	24.72	4.79	67.11	1.55	32.99	3.87

PEER GROUP 4:
\$500 - 999 Million

Sub-S Top Ten Percent: **Who They Are**

Number of Institutions in Peer Group: **176**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **Subchapter S Corporation**
 Asset Size: **\$500 - 999 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
Armstrong Bank	2315	Muskogee, OK	945,025	276	22
Bank 7	4147	Oklahoma City, OK	702,648	80	8
Citizens Bank of Las Cruces	20161	Las Cruces, NM	538,056	106	6
Citizens National Bank of Texas	5574	Waxahachie, TX	937,446	192	12
Commercial State Bank	17687	Andrews, TX	587,106	128	7
First Bank & Trust	14778	Lubbock, TX	929,582	230	8
First National Bank of Central Texas	3325	Waco, TX	828,650	91	5
Five Star Bank	35361	Rocklin, CA	972,801	87	6
NewFirst National Bank	3183	El Campo, TX	697,939	101	7
North American Banking Company	34836	Roseville, MN	505,513	64	5
Platte Valley Bank of Missouri	14869	Platte City, MO	552,095	179	9
State Bank of Texas	27074	Dallas, TX	839,631	132	14
The Bank of Hemet	21606	Riverside, CA	698,703	86	6
The City National Bank of Sulphur Springs	5544	Sulphur Springs, TX	679,941	191	12
The First National Bank of Bastrop	3091	Bastrop, TX	559,128	118	6
The Yellowstone Bank	1978	Laurel, MT	722,681	100	9
Venture Bank	57249	Bloomington, MN	728,993	117	4
Wallis State Bank	20845	Wallis, TX	626,252	130	11

Sub-S Top Ten Percent: **How They Rank**

Top Ten Percent: Median	9.76	2.26	21.72	4.48	54.58	0.31	31.04	0.97
Top Ten Percent: Average	11.85	2.64	23.59	4.70	52.85	0.52	33.57	1.27
All Banks: Median	4.31	1.56	14.00	3.90	62.47	0.58	22.46	0.79
All Banks: Average	5.09	1.55	14.58	3.92	61.99	0.71	23.03	0.96

CB Scorecard Key Performance Indicators

RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Wallis State Bank	26.92	2.53	24.70	5.03	54.57	0.86	41.13	1.53
2	Venture Bank	9.88	2.47	26.88	4.45	51.51	0.05	38.04	0.75
3	The Bank of Hemet	9.65	2.25	23.51	3.85	43.14	0.00	41.49	0.50
4	Bank 7	14.47	3.65	35.70	6.25	36.52	0.19	23.89	0.15
5	State Bank of Texas	13.41	8.08	45.68	6.32	20.79	1.32	11.45	4.65
6	Citizens National Bank of Texas	12.22	1.92	19.40	4.79	62.66	0.37	29.41	1.39
7	Platte Valley Bank of Missouri	11.91	1.78	19.42	4.27	64.33	0.01	30.60	1.34
8	North American Banking Company	22.52	1.82	20.20	3.49	54.58	0.30	51.15	1.16
9	Five Star Bank	15.76	2.43	25.42	3.98	36.34	0.32	30.79	0.25
10	NewFirst National Bank	7.80	2.30	21.27	4.59	53.22	1.43	39.32	0.90
11	The Yellowstone Bank	3.15	2.83	16.55	4.50	39.62	0.19	31.47	0.62
12	Citizens Bank of Las Cruces	2.85	2.10	22.25	4.09	57.56	0.11	30.33	1.26
13	Armstrong Bank	6.58	2.27	18.00	5.42	57.62	1.05	29.36	1.51
14	First National Bank of Central Texas	8.79	2.01	22.17	4.07	49.38	0.11	24.48	0.60
15	Commercial State Bank	15.93	2.17	18.49	5.20	56.19	1.20	41.09	0.59
16	The First National Bank of Bastrop	6.97	1.83	17.69	4.15	57.13	0.23	35.25	0.90
17	First Bank & Trust	7.07	2.44	23.72	4.36	60.78	0.82	21.58	2.63
18	The City National Bank of Sulphur Springs	8.39	1.75	15.39	4.53	63.23	0.34	31.28	1.03

PEER GROUP 5:
\$1 - 5 Billion

Sub-S Top Ten Percent: **Who They Are**

Number of Institutions in Peer Group: **73**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **Subchapter S Corporation**
 Asset Size: **\$1 - 5 Billion**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
Choice Financial Group	9423	Fargo, ND	1,249,881	230	19
Cornerstone Bank	5496	York, NE	1,634,251	472	38
First PREMIER Bank	6085	Sioux Falls, SD	1,686,532	341	17
Fremont Bank	19222	Fremont, CA	3,976,377	812	20
InterBank	27210	Oklahoma City, OK	3,493,190	536	40
Inwood National Bank	19080	Dallas, TX	2,606,689	225	14
Stockman Bank of Montana	16191	Miles City, MT	3,522,047	652	34
WestStar Bank	32941	El Paso, TX	1,667,883	323	14

Sub-S Top Ten Percent: **How They Rank**

Top Ten Percent: Median	9.60	1.97	18.03	3.85	52.51	0.25	31.82	1.10
Top Ten Percent: Average	10.31	1.97	17.70	3.98	54.59	0.37	31.11	1.05
All Banks: Median	5.78	1.48	15.04	3.65	61.65	0.43	24.34	0.86
All Banks: Average	6.60	1.55	15.22	3.72	61.13	0.52	23.93	0.97

CB Scorecard Key Performance Indicators

RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	WestStar Bank	9.88	2.42	18.17	4.37	50.24	0.33	35.21	1.17
2	Inwood National Bank	9.58	2.01	18.56	3.56	43.28	0.03	39.34	0.29
3	Stockman Bank of Montana	9.07	1.93	19.40	3.80	50.17	0.28	28.43	0.70
4	Choice Financial Group	6.39	2.42	21.53	4.41	54.78	0.88	18.89	1.20
5	InterBank	17.79	2.40	17.16	4.50	45.13	0.82	26.37	0.40
6	First PREMIER Bank	11.72	1.65	11.66	3.56	61.02	0.22	37.52	2.03
7	Fremont Bank	8.44	1.39	17.89	3.70	71.94	0.22	42.96	1.55
8	Cornerstone Bank	9.62	1.50	17.19	3.90	60.19	0.19	20.15	1.03