



CB Top Ten Report

Ranking the Top Ten Percent of Banks by Peer Group

First Quarter 2018

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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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C-Corp Peer Group Summary

	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Peer Group 1: Less Than \$100 Million								
Top Ten Percent: Median	9.97	1.39	11.71	4.44	61.82	0.18	26.43	0.59
Top Ten Percent: Average	14.33	1.56	13.14	4.53	60.97	0.49	27.20	1.23
All Banks: Median	1.10	0.66	5.13	3.61	76.09	0.58	19.29	0.34
All Banks: Average	1.93	0.65	5.23	3.65	78.25	1.01	19.20	0.45
Peer Group 2: \$100-249 Million								
Top Ten Percent: Median	10.48	1.44	12.68	4.32	58.97	0.21	24.33	0.69
Top Ten Percent: Average	11.23	1.53	13.76	4.40	58.71	0.37	26.13	0.87
All Banks: Median	3.11	0.84	7.33	3.74	71.15	0.58	19.69	0.44
All Banks: Average	3.54	0.86	7.42	3.75	71.34	0.80	20.31	0.49
Peer Group 3: \$250-449 Million								
Top Ten Percent: Median	12.65	1.48	13.58	4.20	56.50	0.34	28.89	0.78
Top Ten Percent: Average	13.33	1.57	14.37	4.28	57.43	0.40	29.59	1.00
All Banks: Median	4.21	0.92	8.44	3.67	68.38	0.53	19.63	0.55
All Banks: Average	4.83	0.93	8.59	3.70	69.20	0.68	20.43	0.62
Peer Group 4: \$500-999 Million								
Top Ten Percent: Median	12.56	1.58	14.44	4.21	57.02	0.19	31.41	0.98
Top Ten Percent: Average	11.99	1.68	15.50	4.43	56.29	0.43	32.94	1.01
All Banks: Median	3.85	0.98	9.33	3.65	67.59	0.47	19.83	0.61
All Banks: Average	4.58	0.99	9.19	3.68	67.72	0.59	20.78	0.68
Peer Group 5: \$1-5 Billion								
Top Ten Percent: Median	10.12	1.70	15.61	4.11	51.99	0.19	32.19	0.97
Top Ten Percent: Average	12.26	1.82	16.48	4.19	49.87	0.28	32.43	1.17
All Banks: Median	4.14	1.11	10.40	3.57	63.20	0.45	21.05	0.73
All Banks: Average	5.69	1.14	10.56	3.60	63.04	0.57	21.25	0.82

Sub-S Peer Group Summary

	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Peer Group 1: Less Than \$100 Million								
Top Ten Percent: Median	11.40	2.07	18.99	4.33	56.84	0.18	29.71	0.76
Top Ten Percent: Average	11.54	2.09	19.47	4.58	57.10	0.45	28.91	0.88
All Banks: Median	1.05	1.10	9.53	3.77	68.42	0.43	22.23	0.40
All Banks: Average	0.78	1.15	9.94	3.81	68.87	0.84	23.00	0.46
Peer Group 2: \$100-249 Million								
Top Ten Percent: Median	8.14	2.13	19.69	4.38	54.37	0.28	27.92	0.82
Top Ten Percent: Average	10.88	2.19	20.11	4.45	54.47	0.40	28.36	0.91
All Banks: Median	1.68	1.28	12.06	3.86	65.45	0.52	21.19	0.50
All Banks: Average	1.89	1.32	12.39	3.87	65.38	0.74	21.96	0.57
Peer Group 3: \$250-449 Million								
Top Ten Percent: Median	10.66	2.20	20.22	4.40	54.85	0.30	24.96	0.97
Top Ten Percent: Average	13.06	2.24	21.18	4.52	55.29	0.43	26.98	1.16
All Banks: Median	2.59	1.38	12.80	3.85	63.81	0.52	20.97	0.60
All Banks: Average	2.74	1.43	13.48	3.88	63.54	0.75	21.86	0.69
Peer Group 4: \$500-999 Million								
Top Ten Percent: Median	5.97	2.25	23.01	4.45	54.02	0.25	36.09	1.11
Top Ten Percent: Average	7.30	2.59	24.96	4.59	52.88	0.47	35.64	1.44
All Banks: Median	2.12	1.52	13.85	3.87	63.20	0.59	21.92	0.75
All Banks: Average	2.78	1.53	14.31	3.86	62.97	0.73	22.37	0.89
Peer Group 5: \$1-5 Billion								
Top Ten Percent: Median	11.73	2.34	18.38	4.14	47.22	0.26	31.82	0.55
Top Ten Percent: Average	18.82	2.24	19.72	4.06	45.81	0.31	30.83	0.69
All Banks: Median	3.69	1.49	15.33	3.65	62.48	0.41	23.73	0.75
All Banks: Average	5.99	1.54	15.15	3.67	62.74	0.51	24.20	0.99

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: **805**
 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	89,414	25	3
American Bank, National Association	21567	Dallas, TX	58,086	21	1
American Exchange Bank, Lindsay, Oklahoma	2328	Lindsay, OK	66,131	15	1
American Heritage Bank	57025	Clovis, NM	89,605	20	2
Amistad Bank	26658	Del Rio, TX	28,862	11	1
Bank of Billings	16959	Billings, MO	56,512	19	2
Bank of Clarks	16953	Clarks, NE	35,866	11	2
Bank of Hillsboro	15821	Hillsboro, MO	71,784	14	1
Bank of Locust Grove	16795	Locust Grove, OK	33,573	15	1
Bank of Turtle Lake	19480	Turtle Lake, ND	51,590	11	1
Brazos National Bank	24038	Richwood, TX	28,205	40	1
Breda Savings Bank	5792	Breda, IA	59,362	7	1
CBW Bank	13959	Weir, KS	43,941	15	1
Central Bank	31545	Savannah, TN	94,794	41	3
CentreBank	15532	Veedersburg, IN	76,696	23	4
Chambers State Bank	13251	Chambers, NE	61,604	10	2
Chester County Bank	19813	Henderson, TN	71,758	24	1
Clay County Bank, Inc.	2444	Clay, WV	92,962	23	2
Comerica Bank & Trust, National Association	1596	Ann Arbor, MI	62,559	91	1
Community Bank	8975	Bristow, OK	86,339	26	1
Community Bank	34020	Topeka, KS	91,384	24	2
Community Bank of Easton	18568	Easton, IL	34,310	4	1
Community Bank of Missouri	57141	Richmond, MO	55,206	17	2
Community Bank of Pleasant Hill	58423	Pleasant Hill, MO	69,471	16	1
Community State Bank	22567	Shelbina, MO	69,594	15	2
Community State Bank of Canton	26416	Canton, OK	49,307	15	1
Concordia Bank of Concordia, Missouri	13788	Concordia, MO	76,071	21	4
Currie State Bank	8833	Currie, MN	78,360	16	2
Del Norte Bank	29066	Del Norte, CO	87,956	24	2
Eagle Bank	58282	Polson, MT	69,507	15	1
Eaglemark Savings Bank	34313	Carson City, NV	38,657	122	1
Ericson State Bank	18265	Ericson, NE	87,548	7	1
Fairview Savings and Loan Association	28652	Fairview, OK	46,682	8	1
Farmers & Merchants Bank	9188	Adamsville, TN	41,003	12	1
Farmers and Merchants Bank of Ashland	5377	Ashland, NE	79,881	18	2
Farmers State Bank & Trust Co.	10458	Mount Sterling, IL	92,170	19	4
FinWise Bank	35323	Sandy, UT	80,257	38	1
First Bank of Chandler	4056	Chandler, OK	91,440	16	1
First Capital Bank	3399	Quanah, TX	60,673	22	2
First Citizens Bank of Polson, National Association	21478	Polson, MT	18,686	6	1
First Electronic Bank	35533	Salt Lake City, UT	23,801	55	1
First National Bank	4111	Heavener, OK	82,493	38	2
First State Bank of St. Peter	11302	Saint Peter, IL	30,264	5	1
Fox River State Bank	57504	Burlington, WI	88,398	25	2
Fredonia Valley Bank	9669	Fredonia, KY	80,556	18	2
Garden Plain State Bank	19687	Wichita, KS	94,696	22	2
Hart County Bank and Trust Company	10145	Munfordville, KY	26,660	7	1
Hiawatha Bank and Trust Company	34488	Hiawatha, IA	56,964	10	1
Holladay Bank & Trust	21448	Salt Lake City, UT	56,399	13	1
Kinmundy Bank	3805	Kinmundy, IL	46,139	9	1
Kirkwood Bank of Nevada	58806	Las Vegas, NV	84,066	14	2
Lakeside Bank of Salina	21255	Salina, OK	34,208	12	1
Lakeview Bank	57785	Lakeville, MN	85,119	17	1
Lamont Bank of St. John	8681	Saint John, WA	48,066	5	1
M1 Bank	9797	Macks Creek, MO	42,018	14	1
McClave State Bank	11261	McClave, CO	40,496	9	1
National Bank of St. Anne	16752	St. Anne, IL	52,786	14	1
Oakdale State Bank	11300	Oakdale, IL	21,505	5	1
Park State Bank	8851	Duluth, MN	57,640	13	3
Pavillion Bank	24303	Richardson, TX	80,579	20	1

**PEER GROUP 1:
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Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
Peoples Bank	15216	Lyons, GA	93,646	29	2
Peoples Bank & Trust Company	1475	Manchester, TN	97,028	25	1
PeoplesTrust Bank	57569	Hamilton, AL	97,272	26	3
Prudential Bank & Trust, FSB	32957	Hartford, CT	22,173	6	1
Scribner Bank	14026	Scribner, NE	65,106	15	1
Southwest Bank of Weatherford	4076	Weatherford, OK	74,732	18	2
The Citizens Bank of Edina	12457	Edina, MO	71,410	14	1
The Commercial Bank	19595	Mason, TX	49,481	9	1
The Community Bank	58517	Bridgeport, TX	84,275	23	1
The First National Bank at St. James	14853	Saint James, MN	30,900	13	1
The First National Bank of Hooker	4123	Hooker, OK	75,363	19	1
The First National Bank of Lindsay	4134	Lindsay, OK	54,902	8	1
The Gorham State Bank	17114	Gorham, KS	30,350	7	2
The Gunnison Bank and Trust Company	11259	Gunnison, CO	95,736	31	2
The Haviland State Bank	17403	Haviland, KS	37,541	8	2
The Nehawka Bank	11483	Nehawka, NE	16,516	3	2
The Peoples Bank	16603	Marion, KY	47,846	16	2
The Peoples Bank of Georgia	170	Talbotton, GA	82,178	26	3
The Santa Anna National Bank	5520	Santa Anna, TX	48,923	12	1
Washita Valley Bank	2308	Fort Cobb, OK	43,872	11	1
Wilcox County State Bank	17126	Abbeville, GA	98,220	31	4
Wilkinson County Bank	10074	Irwinton, GA	51,451	10	1

PEER GROUP 1:
Less Than \$100 Million

C-Corp Top Ten Percent: How They Rank

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Top Ten Percent: Average	14.33	1.56	13.14	4.53	60.97	0.49	27.20	1.23
All Banks: Median	1.10	0.66	5.13	3.61	76.09	0.58	19.29	0.34
All Banks: Average	1.93	0.65	5.23	3.65	78.25	1.01	19.20	0.45

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	FinWise Bank	93.34	3.94	23.16	6.35	64.60	0.00	30.08	9.18
2	The Gunnison Bank and Trust Company	4.82	1.50	16.34	4.69	64.42	0.00	46.64	1.17
3	Community Bank	21.60	2.07	26.45	4.89	54.95	0.18	24.76	1.44
4	Community Bank	8.19	1.57	15.74	4.25	63.22	0.00	32.02	0.80
5	American Bank of Commerce	29.37	1.70	11.44	5.73	70.18	0.37	42.42	2.19
6	Comerica Bank & Trust, National Association	58.39	36.68	38.44	1.98	56.37	0.00	100.00	108.64
7	Amistad Bank	5.72	1.65	11.33	4.90	79.03	0.00	32.52	2.31
8	American Exchange Bank, Lindsay, Oklahoma	31.59	1.52	14.41	3.86	59.09	0.12	40.76	0.54
9	Bank of Locust Grove	32.46	1.38	10.45	5.74	67.76	0.83	33.82	1.25
9	Southwest Bank of Weatherford	30.16	1.39	11.32	4.17	59.41	0.28	31.04	0.64
11	Kinmundy Bank	6.35	2.29	17.63	5.01	43.70	0.45	26.78	0.60
12	Eaglemark Savings Bank	228.19	9.35	33.42	9.70	79.76	0.00	10.07	51.68
13	Community Bank of Pleasant Hill	18.53	1.66	17.91	3.12	67.23	0.00	32.75	2.38
14	Clay County Bank, Inc.	10.33	1.89	13.75	4.70	50.55	0.39	24.07	0.64
15	The First National Bank of Lindsay	3.03	1.69	14.72	4.65	55.16	0.61	32.16	0.78
16	Community Bank of Easton	22.91	2.53	13.85	4.44	24.19	0.00	15.82	0.26
16	First National Bank	4.82	1.97	22.12	5.18	68.66	1.02	33.07	1.33
18	Breda Savings Bank	10.89	1.33	11.91	3.72	49.19	0.00	27.15	0.34
19	Farmers and Merchants Bank of Ashland	29.24	1.00	9.45	4.24	71.86	0.00	30.05	0.63
19	Park State Bank	(24.54)	1.86	13.81	4.72	55.99	0.12	44.23	1.61
21	CBW Bank	127.11	3.16	17.08	1.96	70.86	0.09	83.58	12.73
22	CentreBank	10.68	1.45	13.27	4.53	62.04	0.69	24.76	0.91
23	M1 Bank	148.99	1.29	7.92	4.03	58.45	0.33	29.37	0.52
24	Central Bank	8.29	2.06	20.93	5.60	68.75	2.05	32.88	0.97
25	Lakeview Bank	20.51	1.19	12.67	4.81	67.81	0.55	25.36	0.59
26	Peoples Bank	15.91	1.12	13.05	4.78	68.87	0.15	23.29	0.54
27	First Citizens Bank of Polson, National Association	28.31	2.48	33.33	3.91	66.02	4.16	37.93	4.58
28	The Gorham State Bank	12.67	1.20	11.67	3.55	58.20	0.00	28.73	0.36
29	The Santa Anna National Bank	(12.80)	1.55	14.01	4.46	57.14	0.00	26.08	0.53
30	Community State Bank of Canton	16.12	1.21	12.54	4.25	67.48	0.57	24.39	0.73
30	Eagle Bank	25.31	1.12	12.68	4.04	61.60	0.87	27.26	0.68
32	The First National Bank of Hooker	5.70	1.37	9.69	4.37	61.03	0.16	24.11	0.56
33	First Electronic Bank	8.46	6.70	13.68	10.09	81.92	0.00	5.84	40.62
34	Scribner Bank	(22.22)	1.77	13.58	4.08	64.05	0.04	39.83	2.31
35	American Heritage Bank	7.59	1.48	13.06	4.58	60.24	1.06	26.00	0.71
36	The Citizens Bank of Edina	(1.37)	1.96	17.44	4.65	41.18	0.10	25.36	0.31
37	Chester County Bank	9.61	1.00	9.63	3.99	68.12	0.06	35.32	0.49
38	First Capital Bank	(6.51)	1.33	15.75	5.25	58.43	1.12	45.16	0.96
39	First Bank of Chandler	24.57	2.66	18.74	5.59	34.66	0.84	17.07	0.31
40	Bank of Clarks	21.53	1.10	9.64	5.04	71.52	0.34	30.37	0.34
41	Washita Valley Bank	24.01	1.28	7.50	4.91	55.24	0.30	16.58	0.53
42	Prudential Bank & Trust, FSB	30.00	24.01	27.13	2.38	23.11	0.00	0.00	38.47
43	Wilcox County State Bank	36.73	1.25	11.74	4.67	65.22	1.35	20.94	0.65
44	Oakdale State Bank	18.71	1.10	9.91	4.51	62.98	0.00	16.90	0.29
45	Holladay Bank & Trust	4.82	1.63	10.88	5.22	55.80	0.33	26.85	0.22
46	Bank of Billings	19.59	1.03	6.91	4.53	73.20	0.46	30.34	0.72
46	Garden Plain State Bank	11.69	1.30	9.01	3.42	56.54	0.24	24.88	0.97
48	Lakeside Bank of Salina	8.61	1.13	9.20	5.57	69.03	1.32	28.75	0.99
49	American Bank, National Association	26.91	0.98	10.63	6.50	66.68	0.40	25.46	0.28
50	Bank of Hillsboro	5.64	1.18	9.78	3.81	63.68	0.00	33.85	0.22
51	The Commercial Bank	20.15	1.82	22.23	3.72	56.22	0.59	23.32	0.35
52	The Peoples Bank	8.96	1.72	17.98	5.45	61.52	0.70	11.05	0.63
53	Peoples Bank & Trust Company	(2.52)	1.07	9.76	4.40	67.91	0.03	30.69	0.56
54	Farmers & Merchants Bank	7.57	1.16	10.09	4.43	63.40	0.45	27.25	0.36
55	Community State Bank	7.14	1.59	19.15	3.16	40.73	0.11	24.14	0.45
56	The Nehawka Bank	35.29	1.38	9.91	3.72	47.76	0.31	21.42	0.33
57	National Bank of St. Anne	(7.18)	1.16	9.31	4.52	61.36	0.00	25.87	0.38
57	The First National Bank at St. James	4.21	2.40	28.65	4.40	66.33	1.14	18.55	3.06
59	Wilkinson County Bank	(1.38)	1.15	8.34	4.16	62.70	0.04	34.02	0.43
60	Fredonia Valley Bank	1.46	1.28	8.13	4.36	57.08	1.23	35.63	0.71

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

Top Ten Percent: Median	9.97	1.39	11.71	4.44	61.82	0.18	26.43	0.59
Top Ten Percent: Average	14.33	1.56	13.14	4.53	60.97	0.49	27.20	1.23
All Banks: Median	1.10	0.66	5.13	3.61	76.09	0.58	19.29	0.34
All Banks: Average	1.93	0.65	5.23	3.65	78.25	1.01	19.20	0.45

CB Scorecard Key Performance Indicators

RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
61	Hart County Bank and Trust Company	(4.03)	1.70	7.87	4.41	57.26	0.00	27.29	0.25
62	Del Norte Bank	4.18	1.13	13.22	4.88	67.48	0.55	17.13	0.94
63	Chambers State Bank	1.61	2.40	8.91	3.75	37.44	0.18	27.48	0.35
64	Brazos National Bank	4.04	0.97	3.49	5.90	94.61	0.00	70.92	12.75
64	Kirkwood Bank of Nevada	5.15	1.31	8.95	4.38	59.89	0.00	25.18	0.09
66	First State Bank of St. Peter	21.28	1.32	8.64	3.79	51.06	0.03	24.80	0.19
67	Fox River State Bank	(9.49)	1.05	8.90	4.21	71.83	0.00	25.10	1.10
68	McClave State Bank	6.36	1.89	15.85	5.24	49.99	0.01	8.92	0.21
69	Concordia Bank of Concordia, Missouri	45.71	0.80	8.67	4.04	67.84	1.63	31.32	1.00
70	Community Bank of Missouri	25.37	1.22	9.58	5.31	70.63	1.65	21.76	0.57
71	The Community Bank	46.76	0.66	7.55	4.18	76.17	0.00	23.50	0.47
72	Ericson State Bank	5.38	2.23	22.27	4.74	32.50	0.00	7.09	0.08
73	Pavillion Bank	30.77	1.06	7.82	4.25	68.80	0.55	32.47	0.29
74	Hiawatha Bank and Trust Company	0.87	1.15	11.19	3.85	59.73	0.00	31.29	0.18
75	Fairview Savings and Loan Association	9.20	1.54	8.88	4.09	54.84	0.00	13.97	0.24
76	The Peoples Bank of Georgia	25.55	0.99	11.12	5.41	74.72	1.69	25.56	0.59
77	Currie State Bank	8.21	1.55	15.33	5.41	56.42	0.18	16.11	0.18
78	Farmers State Bank & Trust Co.	17.21	1.02	11.58	3.80	65.62	0.52	22.37	0.50
79	PeoplesTrust Bank	4.74	1.15	10.50	4.03	65.47	0.88	25.35	0.73
80	Bank of Turtle Lake	18.89	1.13	9.93	4.17	59.23	0.78	23.63	0.32
81	Lamont Bank of St. John	(3.86)	1.83	16.41	5.63	32.08	0.51	31.41	0.06
81	The Haviland State Bank	(13.38)	1.47	10.73	4.37	55.16	0.00	23.70	0.26

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

Number of Institutions in Peer Group: **956**
 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
Alden State Bank	17622	Alden, MI	193,935	38	4
American Eagle Bank	57359	South Elgin, IL	232,534	29	1
Apollo Trust Company	6051	Apollo, PA	162,703	46	5
Bank of Cairo and Moberly	8254	Moberly, MO	112,207	23	2
Bank of Clarkson	13167	Clarkson, KY	121,008	25	2
Bank of George	58626	Las Vegas, NV	220,160	53	2
Bank of Salem	11243	Salem, AR	136,768	37	3
Capital Bank and Trust Company	35164	Irvine, CA	183,175	296	1
CenterBank	35117	Milford, OH	168,582	38	3
Central Bank	58377	Tampa, FL	150,342	32	1
Century Bank of Georgia	35236	Cartersville, GA	190,906	33	3
Cheaha Bank	35514	Oxford, AL	202,965	45	4
Chino Commercial Bank, N.A.	35366	Chino, CA	197,993	44	3
Citizens Bank	6103	Hartsville, TN	212,541	53	3
Citizens Bank of Eldon	1956	Eldon, MO	152,451	36	4
Community First Bank	12426	Kansas City, KS	163,222	32	2
Community Neighbor Bank	2787	Camden, AL	109,962	37	3
Community State Bank	17734	Starke, FL	104,558	30	2
Community State Bank	10114	Tipton, IA	125,534	25	4
Cornerstone Community Bank	58411	Red Bluff, CA	240,678	37	3
Farmers & Merchants Bank	9462	Miamisburg, OH	154,033	28	4
Farmers State Bank	6080	Stickney, SD	118,338	14	3
FDS Bank	33831	Mason, OH	148,291	1,718	1
First Central Bank	10637	Cambridge, NE	101,008	24	3
First Central Bank McCook	34995	Mccook, NE	110,485	21	2
First Century Bank, National Association	57123	Gainesville, GA	139,822	8	1
First Citizens Bank	23152	Luverne, AL	238,709	67	5
First Madison Bank & Trust	57898	Colbert, GA	212,543	28	3
First National Bank	25894	Slayton, MN	222,026	62	8
First National Bank & Trust Company	3639	Clinton, IL	166,896	28	1
First National Bank and Trust Company of Weatherford	5575	Weatherford, TX	240,090	52	3
First National Bank of Crossett	1757	Crossett, AR	156,672	42	4
First New Mexico Bank of Silver City	24865	Silver City, NM	109,273	27	2
First New Mexico Bank, Las Cruces	58745	Las Cruces, NM	114,850	29	2
First Port City Bank	21784	Bainbridge, GA	183,233	37	2
First Priority Bank	4185	Pryor, OK	159,567	35	2
First State Bank	19163	Wrens, GA	139,553	34	4
First State Bank	12149	Irvington, KY	189,164	71	3
First State Bank of Odem	16334	Odem, TX	139,600	38	4
First Texoma National Bank	13905	Durant, OK	173,058	60	5
First Vision Bank of Tennessee	58201	Tullahoma, TN	217,420	43	4
Glennville Bank	9244	Glennville, GA	240,796	67	6
Grand Ridge National Bank	3674	Grand Ridge, IL	177,725	23	2
Grandview Bank	3230	Grandview, TX	200,651	32	2
Guadalupe National Bank	58768	Kerrville, TX	152,637	33	3
Hillsboro Bank	34747	Plant City, FL	137,826	22	2
Hometown National Bank	3691	La Salle, IL	225,087	40	3
Incommons Bank, N.A.	3342	Mexia, TX	171,098	55	6
International City Bank Federal Savings Bank	25648	Long Beach, CA	226,301	42	2
Jackson County Bank	291	Mc Kee, KY	132,139	40	3
Llano National Bank	24305	Llano, TX	172,390	43	3
McClain Bank	4187	Purcell, OK	213,284	54	3
McKenzie Banking Company	13955	Mc Kenzie, TN	132,347	83	6
Merchants Bank	8943	Rugby, ND	165,596	23	3
Merchants Commercial Bank	58184	St Thomas, VI	213,424	26	1
Metro Phoenix Bank	58402	Phoenix, AZ	181,192	36	1
Mid-America Bank	17374	Baldwin City, KS	174,174	43	3
PBK Bank, Inc.	9313	Stanford, KY	116,907	38	7
Peach State Bank & Trust	57923	Gainesville, GA	213,112	39	1
Peoples Bank of Middle Tennessee	35604	Shelbyville, TN	145,931	23	1

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **956**
 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
People's Bank of Seneca	34146	Seneca, MO	186,098	34	3
Pinnacle Bank	252	Marshalltown, IA	196,548	25	2
Pinnacle Bank	29548	Jasper, AL	230,050	54	7
Quoin Financial Bank	15629	Miller, SD	172,760	34	3
Redstone Bank	58826	Centennial, CO	117,692	16	1
SaviBank	57978	Burlington, WA	221,622	66	6
Security First National Bank of Hugo	432	Hugo, OK	113,643	33	1
Security State Bank of Oklahoma	8980	Wewoka, OK	228,463	58	5
SEI Private Trust Company	35388	Oaks, PA	164,098	604	1
Sound Bank	57095	Morehead City, NC	211,513	46	5
Texas Financial Bank	26738	Eden, TX	101,754	23	3
Texas Republic Bank, National Association	3400	Frisco, TX	242,050	41	3
The Bank	34409	Jennings, LA	240,592	57	5
The Bank of Clovis	57022	Clovis, NM	201,806	29	2
The Bank of Waynesboro	2375	Waynesboro, TN	163,033	58	5
The Casey County Bank, Inc.	15708	Liberty, KY	183,383	50	3
The Citizens Bank	16369	Enterprise, AL	133,927	30	2
The Citizens Bank Company	10266	Beverly, OH	211,471	55	5
The Citizens Bank of Weston	19674	Weston, WV	208,399	34	2
The Cleveland State Bank	12201	Cleveland, MS	235,042	61	2
The Colorado Bank and Trust Company of La Junta	1141	La Junta, CO	132,013	38	2
The Farmers State Bank of Waupaca	13033	Waupaca, WI	184,024	41	4
The First National Bank of Bellevue	6528	Bellevue, OH	226,783	54	7
The First National Bank of Groton	7085	Groton, NY	182,203	39	2
The First National Bank of Waynesboro	2160	Waynesboro, GA	133,677	33	1
The Jefferson Bank	11445	Greenville, MS	118,600	27	3
The MINT National Bank	58764	Kingwood, TX	176,943	24	1
The Napoleon State Bank	10101	Napoleon, IN	233,182	53	4
The Peoples Bank	10730	Rose Hill, VA	162,091	27	4
The Tri-County Bank	16339	Stuart, NE	116,046	28	4
Three Rivers Bank of Montana	21557	Kalispell, MT	143,989	40	2
United Citizens Bank of Southern Kentucky	57867	Columbia, KY	152,290	41	4
United Community Bank of West Kentucky, Inc.	57301	Morganfield, KY	249,908	52	4
Vantage Bank of Alabama	58375	Albertville, AL	121,608	29	2
Verus Bank of Commerce	58025	Fort Collins, CO	245,152	16	1
Woodlands National Bank	1417	Hinckley, MN	189,460	51	7

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	10.48	1.44	12.68	4.32	58.97	0.21	24.33	0.69
Top Ten Percent: Average	11.23	1.53	13.76	4.40	58.71	0.37	26.13	0.87
All Banks: Median	3.11	0.84	7.33	3.74	71.15	0.58	19.69	0.44
All Banks: Average	3.54	0.86	7.42	3.75	71.34	0.80	20.31	0.49

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Bank of George	22.58	1.87	13.12	4.59	64.13	0.00	49.51	2.26
2	First Century Bank, National Association	28.11	1.16	12.49	5.35	50.71	0.19	58.59	3.08
3	The Cleveland State Bank	16.76	1.68	18.18	4.03	58.63	0.03	32.02	1.44
4	Metro Phoenix Bank	14.24	1.87	11.83	6.05	55.43	0.00	19.98	0.64
5	Grandview Bank	11.60	1.65	19.57	4.05	50.10	0.05	38.34	0.50
6	Pinnacle Bank	10.10	1.82	12.38	4.16	42.39	0.31	70.43	0.60
7	Guadalupe National Bank	18.62	1.46	16.27	4.13	62.75	0.04	23.32	1.03
8	Chino Commercial Bank, N.A.	10.97	1.18	10.45	4.08	61.45	0.00	53.50	0.73
9	Redstone Bank	18.62	1.60	13.38	5.84	52.63	0.00	32.31	0.12
10	Texas Republic Bank, National Association	15.99	1.66	14.45	5.09	56.25	0.00	26.88	0.24
11	Security First National Bank of Hugo	(2.22)	2.24	27.08	5.75	50.73	0.31	27.34	0.86
12	The Bank	25.65	1.50	14.18	5.06	60.31	0.55	23.57	0.68
12	The Colorado Bank and Trust Company of La Junta	8.51	1.43	17.93	4.27	65.97	0.51	47.77	2.52
14	Community First Bank	10.99	1.65	17.72	5.13	55.70	0.10	28.20	0.28
15	Farmers & Merchants Bank	25.66	1.22	12.88	4.23	63.60	0.09	29.82	0.49
16	McClain Bank	13.55	1.40	12.41	4.59	62.74	0.54	27.20	1.00
17	McKenzie Banking Company	5.63	3.40	26.08	6.03	51.07	2.06	28.94	2.46
18	United Community Bank of West Kentucky, Inc.	3.75	1.74	13.33	4.22	52.31	0.12	23.39	0.72
19	The Jefferson Bank	9.50	3.44	20.08	7.15	37.02	0.15	21.68	0.31
20	First National Bank of Crossett	7.06	1.56	14.74	4.75	63.05	0.69	27.92	1.48
21	First Madison Bank & Trust	(1.05)	2.00	15.54	4.53	44.59	0.00	20.07	0.65
22	First State Bank	(4.27)	1.71	15.75	4.15	54.54	0.20	31.63	0.87
23	The Farmers State Bank of Waupaca	(17.16)	2.51	18.49	4.37	47.37	0.13	23.65	1.73
24	Bank of Clarkson	8.26	1.37	10.80	4.02	64.74	0.10	29.48	1.06
25	First New Mexico Bank, Las Cruces	(11.40)	1.44	10.23	4.82	60.45	0.00	33.06	0.77
26	Hometown National Bank	10.53	1.41	12.27	3.58	59.44	0.06	27.70	0.96
27	First Citizens Bank	0.70	1.71	13.50	4.46	54.72	0.30	24.07	0.78
28	Merchants Commercial Bank	44.92	1.71	24.43	4.65	52.23	7.06	35.34	0.46
29	Texas Financial Bank	15.97	1.32	12.54	3.15	64.14	0.00	32.49	1.13
30	Hillsboro Bank	2.64	1.67	12.62	4.20	44.62	0.00	35.00	0.26
31	Mid-America Bank	26.03	2.16	20.34	4.10	54.83	0.23	2.89	2.13
32	First State Bank	17.64	1.44	18.87	5.45	64.81	0.59	19.94	0.74
33	International City Bank Federal Savings Bank	(3.28)	4.99	38.64	3.20	34.42	0.04	31.27	6.67
34	Llano National Bank	4.53	1.44	12.32	4.27	57.90	0.60	30.72	0.82
35	Security State Bank of Oklahoma	6.60	1.77	18.28	4.62	53.62	1.22	22.85	0.74
36	Merchants Bank	187.90	1.37	15.21	4.09	56.92	0.00	23.37	0.10
37	First National Bank and Trust Company of Weatherford	(0.66)	1.48	16.68	4.85	62.05	0.66	35.16	0.66
38	The Napoleon State Bank	21.68	1.29	11.11	4.27	56.24	0.50	20.89	0.56
39	The Peoples Bank	17.78	1.82	19.64	4.32	46.27	0.11	15.74	0.25
40	Bank of Cairo and Moberly	14.73	1.44	8.54	3.52	55.83	0.00	22.92	0.69
41	Farmers State Bank	5.51	3.25	29.37	4.19	37.46	0.02	22.90	0.14
42	First Vision Bank of Tennessee	11.76	1.30	11.65	4.25	58.47	0.15	20.12	0.48
43	Central Bank	18.47	1.83	17.50	4.01	58.52	0.72	13.95	2.23
44	Cheaha Bank	3.77	1.59	12.27	4.59	56.11	0.01	15.31	0.52
44	Pinnacle Bank	22.67	1.14	9.64	3.76	65.26	0.20	29.93	0.74
46	FDS Bank	(108.07)	340.25	761.90	1.52	20.46	0.00	100.00	540.21
47	The Citizens Bank of Weston	8.44	1.55	15.87	3.95	47.38	0.63	27.33	0.44
48	Grand Ridge National Bank	12.61	1.71	13.90	5.23	54.11	0.16	18.61	0.20
49	First Port City Bank	8.68	1.51	14.05	4.09	52.87	0.13	20.02	0.37
50	First Texoma National Bank	1.04	1.10	9.52	4.39	71.67	0.06	32.43	0.99
51	The Bank of Waynesboro	20.19	1.40	10.36	4.64	62.70	1.09	21.25	0.67
52	First State Bank of Odem	(10.06)	1.20	10.88	4.68	64.31	0.10	43.80	0.59
53	Quoin Financial Bank	19.97	1.55	14.31	4.56	53.79	1.00	19.26	0.44
54	First Central Bank	9.13	1.62	15.61	4.58	53.84	0.09	12.82	0.36
55	Verus Bank of Commerce	(4.18)	1.56	11.54	4.59	56.10	0.00	29.03	0.24
56	Community Neighbor Bank	1.49	1.24	8.94	4.62	67.04	0.40	32.13	1.03
57	Woodlands National Bank	14.88	1.17	8.95	4.10	62.55	0.85	35.32	0.82
58	Citizens Bank	2.84	1.41	13.41	4.67	58.40	0.40	20.61	0.52
59	People's Bank of Seneca	14.94	1.29	14.83	4.30	49.87	0.70	11.04	0.84
60	Capital Bank and Trust Company	9.44	21.81	40.03	4.20	76.41	0.00	0.00	133.92

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	10.48	1.44	12.68	4.32	58.97	0.21	24.33	0.69
Top Ten Percent: Average	11.23	1.53	13.76	4.40	58.71	0.37	26.13	0.87
All Banks: Median	3.11	0.84	7.33	3.74	71.15	0.58	19.69	0.44
All Banks: Average	3.54	0.86	7.42	3.75	71.34	0.80	20.31	0.49

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
61	First New Mexico Bank of Silver City	7.69	1.30	10.96	4.41	56.78	0.27	16.86	0.65
62	Alden State Bank	2.63	1.24	10.09	4.53	61.99	0.67	50.79	0.57
63	Incommons Bank, N.A.	14.35	0.96	10.79	4.38	75.02	0.18	24.73	0.96
64	Cornerstone Community Bank	20.34	1.10	11.37	4.21	63.05	0.00	20.47	0.30
65	The MINT National Bank	21.38	1.79	14.15	4.07	55.30	0.84	6.69	1.62
66	SaviBank	7.89	1.28	9.73	4.29	68.35	0.45	22.83	1.11
67	CenterBank	(8.38)	1.30	12.94	4.49	62.15	0.08	18.37	1.17
67	The First National Bank of Bellevue	33.99	1.26	12.93	4.26	65.54	0.49	17.15	0.58
69	First Priority Bank	39.84	1.15	9.56	4.22	59.31	0.15	14.15	0.57
70	The First National Bank of Groton	10.44	1.34	10.28	4.47	54.76	0.67	21.67	0.44
71	Vantage Bank of Alabama	3.65	1.22	9.07	4.32	62.07	0.18	20.91	0.82
72	The Citizens Bank	17.90	1.01	9.70	4.15	68.02	0.45	33.28	0.57
73	Bank of Salem	7.75	1.41	12.74	4.65	60.52	1.53	23.35	0.64
74	The Tri-County Bank	4.79	1.03	11.52	4.57	70.48	0.21	28.60	0.64
75	First Central Bank McCook	(6.25)	1.72	16.68	4.63	47.88	0.09	8.29	0.70
76	PBK Bank, Inc.	5.41	1.53	11.70	4.81	65.77	1.03	20.38	1.15
77	First National Bank	(5.28)	1.07	9.84	6.45	54.28	0.22	19.39	1.87
77	Sound Bank	23.91	0.90	6.60	4.36	70.35	0.37	30.74	1.46
79	United Citizens Bank of Southern Kentucky	9.32	1.49	12.52	4.33	57.35	0.99	18.39	0.68
80	Jackson County Bank	21.03	1.42	5.20	4.06	60.32	0.43	30.31	0.60
81	Century Bank of Georgia	14.88	1.11	10.52	3.76	65.07	0.65	35.43	0.72
82	Glennville Bank	10.63	1.49	13.24	4.55	60.13	1.21	18.36	0.65
83	SEI Private Trust Company	41.04	49.75	57.23	2.39	63.49	0.00	0.00	173.40
84	The Casey County Bank, Inc.	5.47	1.43	11.58	4.27	59.44	1.68	23.82	0.88
85	Citizens Bank of Eldon	17.93	1.27	9.37	3.94	60.36	0.82	28.66	0.55
86	American Eagle Bank	17.55	1.14	13.07	4.33	51.10	0.36	4.50	0.58
87	The Bank of Clovis	7.73	1.16	10.25	4.06	62.27	0.26	29.27	0.43
88	Peoples Bank of Middle Tennessee	7.62	1.20	10.48	4.21	60.55	0.48	24.21	0.51
89	Three Rivers Bank of Montana	(9.35)	1.06	8.41	4.99	69.79	0.01	37.32	0.80
90	The First National Bank of Waynesboro	(18.79)	1.45	9.20	4.27	58.09	0.31	27.98	0.94
91	First National Bank & Trust Company	53.17	1.40	15.67	3.64	57.33	0.22	11.65	0.55
92	Community State Bank	4.59	1.55	17.81	4.19	81.63	0.83	34.36	0.94
93	Apollo Trust Company	10.76	0.88	8.71	3.97	74.17	0.15	41.20	0.85
93	The Citizens Bank Company	11.84	1.09	8.58	4.34	61.07	0.10	20.00	0.46
95	Peach State Bank & Trust	33.84	1.00	9.79	4.40	67.95	0.55	26.43	0.46
96	Community State Bank	16.14	1.05	11.15	3.06	60.70	0.01	24.45	0.63

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

Number of Institutions in Peer Group: **748**
 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	318,111	65	5
Advantage Bank	57072	Loveland, CO	306,258	38	3
American Commerce Bank, National Association	57686	Bremen, GA	269,221	43	3
Andrew Johnson Bank	22015	Greeneville, TN	370,644	98	7
Athens Federal Community Bank National Association	29085	Athens, TN	482,009	114	10
Bank of Prairie du Sac	14660	Prairie Du Sac, WI	421,013	51	2
BankLiberty	30817	Kansas City, MO	469,467	118	11
Capital Bank	19401	Jacinto City, TX	420,445	87	8
Central Bank of Branson	16924	Branson, MO	358,106	70	4
Central Bank of Sedalia	4569	Sedalia, MO	404,951	77	1
Citizens' Bank & Trust Co.	8738	Van Buren, AR	400,898	99	7
Citizens Bank of Americus	15477	Americus, GA	313,164	47	3
Citizens State Bank	19806	Tyler, TX	326,837	70	7
Commencement Bank	58446	Tacoma, WA	326,970	47	3
Community Resource Bank	5219	Northfield, MN	294,309	61	3
Community State Bank	14883	Avilla, IN	252,077	50	4
Farmers and Merchants Bank	15801	Baldwyn, MS	331,646	107	10
First Bank	34116	Dalton, GA	352,939	73	4
First Bank	9620	Clewiston, FL	367,172	87	6
First Century Bank	1700	Tazewell, TN	355,073	85	7
First Commerce Bank	57465	Lewisburg, TN	372,895	58	3
First Community Bank	22964	San Benito, TX	416,485	119	9
First Florida Bank	58370	Destin, FL	410,289	72	6
First Home Bank	34997	Seminole, FL	295,425	301	3
First IC Bank	34998	Doraville, GA	410,908	89	7
First National Bank of Clarksdale	19070	Clarksdale, MS	394,339	52	5
First Piedmont Federal Savings and Loan Association of Gaffney	28859	Gaffney, SC	399,254	78	6
First State Bank	15206	Athens, TX	478,225	100	6
Florida Parishes Bank	29670	Hammond, LA	364,858	90	7
FNB South	17011	Alma, GA	373,021	80	4
Fresno First Bank	58090	Fresno, CA	409,792	41	1
Gold Coast Bank	58556	Chicago, IL	375,293	34	1
Heritage Bank	26372	Pearland, TX	260,933	59	5
Hometown Bank	12781	Fond Du Lac, WI	296,140	58	7
Islanders Bank	23469	Friday Harbor, WA	279,460	53	3
Lake-Osceola State Bank	8172	Baldwin, MI	260,469	67	10
Legacy National Bank	57953	Springdale, AR	475,650	91	5
Lighthouse Bank	58646	Santa Cruz, CA	268,978	31	1
Midwest Heritage Bank, FSB	4432	West Des Moines, IA	284,070	116	7
Mission Valley Bank	57101	Sun Valley, CA	335,082	55	2
NewBank	58203	Flushing, NY	344,320	43	2
Oregon Community Bank	22334	Oregon, WI	333,901	55	3
Parkside Financial Bank & Trust	58796	Clayton, MO	444,185	51	1
Peoples Bank and Trust Company of Pointe Coupee Parish	23090	New Roads, LA	265,432	40	3
Pinnacle Bank	58297	Gilroy, CA	353,148	51	4
Pioneer Trust Bank, National Association	19827	Salem, OR	488,942	67	2
Plains State Bank	17739	Humble, TX	440,491	60	4
Premier Bank	12493	Omaha, NE	260,448	48	5
Prime Meridian Bank	58694	Tallahassee, FL	358,245	71	3
PS Bank	444	Wyalusing, PA	356,673	76	8
Quantum National Bank	34110	Suwanee, GA	460,287	53	3
Redwood Capital Bank	57610	Eureka, CA	341,485	67	3
River City Bank, Inc.	26703	Louisville, KY	306,449	73	6
Rock Canyon Bank	33542	Provo, UT	398,505	112	5
Sanibel Captiva Community Bank	57425	Sanibel, FL	415,838	85	7
Savoy Bank	58641	New York, NY	309,759	36	1
Summit Bank	57706	Eugene, OR	368,687	69	1
Summit Bank, National Association	58786	Panama City, FL	429,338	47	4
Surrey Bank & Trust	34209	Mount Airy, NC	294,591	75	7
Texas National Bank	3337	Mercedes, TX	262,691	72	5

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

Number of Institutions in Peer Group: **748**
 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
Texas Security Bank	58739	Dallas, TX	435,423	47	3
Texas Star Bank	5567	Van Alstyne, TX	381,800	95	7
The Citizens Bank of Forsyth County	34229	Cumming, GA	305,237	52	4
The First National Bank of Grayson	2695	Grayson, KY	265,409	99	8
The First National Bank of Manchester	4951	Manchester, TN	278,922	65	4
The North Salem State Bank	8063	North Salem, IN	322,742	82	8
The Oculina Bank	57559	Vero Beach, FL	341,590	77	9
The Peoples Bank	1147	Pratt, KS	360,754	83	8
Tri-County Bank	977	Brown City, MI	296,079	82	9
Trinity Bank, N.A.	57543	Fort Worth, TX	262,815	19	1
Unified Bank	9463	Martins Ferry, OH	486,576	119	18
United Bank	14629	Osseo, WI	280,833	65	6
University Bank	14587	Ann Arbor, MI	255,647	394	1
US Metro Bank	58310	Garden Grove, CA	329,888	61	5
Wheatland Bank	22939	Spokane, WA	419,004	121	14

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

	Top Ten Percent: Median	12.65	1.48	13.58	4.20	56.50	0.34	28.89	0.78
	Top Ten Percent: Average	13.33	1.57	14.37	4.28	57.43	0.40	29.59	1.00
	All Banks: Median	4.21	0.92	8.44	3.67	68.38	0.53	19.63	0.55
	All Banks: Average	4.83	0.93	8.59	3.70	69.20	0.68	20.43	0.62
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Texas National Bank	22.20	3.55	38.86	5.11	45.86	0.90	52.46	4.20
2	Premier Bank	33.21	1.71	15.33	4.06	55.87	0.01	23.70	1.43
3	Quantum National Bank	16.00	2.11	19.12	4.85	43.18	0.01	19.86	0.82
4	Pinnacle Bank	12.47	1.28	12.71	4.85	64.74	0.01	51.08	1.06
5	Mission Valley Bank	6.51	1.85	13.43	4.74	58.92	0.28	62.62	1.77
6	First IC Bank	6.93	2.32	14.85	4.67	54.16	0.48	31.39	2.24
7	Tri-County Bank	17.77	1.52	14.23	4.33	59.75	0.03	31.38	0.64
8	Florida Parishes Bank	22.00	1.59	16.63	4.54	58.99	0.55	28.07	1.05
9	Citizens State Bank	19.81	2.03	16.53	4.34	47.98	0.97	38.48	0.77
10	Savoy Bank	22.31	1.55	15.30	4.69	49.97	0.58	20.25	1.59
11	Sanibel Captiva Community Bank	12.94	1.63	23.53	4.54	54.73	0.15	29.42	0.43
12	Midwest Heritage Bank, FSB	35.01	1.72	15.21	3.81	71.55	0.33	42.08	4.07
13	Wheatland Bank	14.42	1.21	13.06	4.42	71.03	0.23	47.70	1.12
14	Summit Bank	39.32	1.30	13.10	5.68	54.20	0.25	25.25	0.44
15	First Community Bank	15.85	1.30	15.19	4.76	66.46	0.48	37.84	0.75
16	Rock Canyon Bank	1.86	2.78	28.83	5.97	54.61	1.60	38.17	2.00
17	Oregon Community Bank	25.38	1.73	14.39	3.83	46.28	0.27	22.47	0.66
18	Lighthouse Bank	12.13	1.57	11.87	5.44	51.38	0.00	28.59	0.10
19	University Bank	50.83	1.43	11.50	4.60	90.91	0.33	92.92	18.08
20	The North Salem State Bank	6.10	1.38	16.93	4.36	56.24	0.13	28.07	0.55
21	First Bank	15.87	1.61	20.38	4.56	54.31	0.75	20.49	0.85
22	First Florida Bank	20.12	1.36	12.10	3.73	60.37	0.19	26.29	0.94
23	Community State Bank	9.35	1.66	16.10	4.37	52.97	0.61	34.26	0.48
24	FNB South	3.90	3.31	22.52	5.70	41.56	1.81	29.52	0.93
25	First Bank	36.92	1.01	12.06	4.14	68.62	0.17	34.62	0.86
26	First Home Bank	54.22	2.27	18.53	4.09	75.15	0.35	18.92	13.76
26	The First National Bank of Manchester	15.48	1.50	12.16	4.15	53.65	0.35	24.62	0.62
28	River City Bank, Inc.	67.01	1.77	13.23	3.65	78.53	0.23	29.56	13.14
29	NewBank	(4.96)	1.99	14.80	4.15	49.17	0.57	29.88	2.50
30	United Bank	16.22	1.32	12.04	3.74	62.39	0.29	27.41	1.21
31	Texas Security Bank	22.73	1.42	10.55	4.05	57.11	0.23	29.69	0.46
32	1st Bank Yuma	7.05	1.38	13.27	4.93	64.46	0.79	44.53	0.83
33	The Peoples Bank	(1.46)	1.65	13.37	3.98	56.08	0.42	39.16	1.03
34	Texas Star Bank	(8.64)	1.91	17.35	4.88	51.62	0.47	34.25	0.68
35	Pioneer Trust Bank, National Association	(4.82)	2.62	21.67	4.06	33.99	0.00	10.61	1.65
36	Parkside Financial Bank & Trust	(43.86)	1.44	15.41	3.67	59.19	0.00	36.16	1.51
37	First National Bank of Clarksdale	28.87	1.25	10.64	3.44	60.94	0.05	34.41	0.73
38	BankLiberty	9.59	1.50	13.41	4.70	59.66	1.26	28.41	0.81
39	Islanders Bank	2.34	1.58	14.62	4.04	53.34	0.24	39.07	0.41
40	First Commerce Bank	19.90	1.44	16.04	4.07	53.23	0.10	15.55	0.38
41	Citizens' Bank & Trust Co.	4.18	1.93	15.57	4.20	45.42	0.47	20.45	0.67
42	First Century Bank	8.66	1.42	14.42	4.08	56.50	0.50	22.68	0.76
43	Peoples Bank and Trust Company of Pointe Coupee Parish	15.02	2.12	16.43	4.71	42.10	1.36	26.28	0.36
44	US Metro Bank	5.61	1.46	9.66	3.79	61.57	0.05	22.80	2.08
45	American Commerce Bank, National Association	13.22	1.64	15.11	4.22	56.11	0.40	9.93	0.84
45	PS Bank	10.22	1.95	22.51	3.46	54.53	0.66	22.67	1.89
47	Athens Federal Community Bank National Association	15.09	1.37	13.44	4.33	64.04	0.38	14.22	1.17
48	Heritage Bank	12.36	1.41	11.45	4.80	61.86	0.33	29.43	0.35
49	The Oculina Bank	25.93	1.21	13.48	3.42	57.54	0.17	23.15	0.78
50	First State Bank	(1.37)	1.34	13.58	3.64	58.94	0.11	32.98	0.89
51	Farmers and Merchants Bank	19.15	1.52	11.59	4.84	66.93	0.62	15.48	1.28
52	Trinity Bank, N.A.	5.41	1.73	14.63	3.59	47.01	0.09	37.65	0.20
53	Summit Bank, National Association	14.43	1.27	11.07	3.70	51.76	1.03	39.69	0.78
54	Bank of Prairie du Sac	2.87	1.86	11.77	3.88	39.33	0.27	30.96	0.39
54	First Piedmont Federal Savings and Loan Association of Gaffney	11.73	1.36	5.09	4.77	62.27	0.48	33.13	1.04
56	Legacy National Bank	15.35	1.26	11.97	4.21	59.22	0.65	39.09	0.38
57	Central Bank of Sedalia	(10.15)	1.61	16.98	3.82	53.54	0.29	24.01	1.07
58	Redwood Capital Bank	(1.19)	1.16	13.55	4.02	61.65	0.13	27.74	0.81
59	Central Bank of Branson	27.21	1.20	12.32	3.65	60.35	1.30	32.99	1.07
60	The First National Bank of Grayson	6.59	1.39	13.73	3.70	61.70	0.73	28.74	1.27

PEER GROUP 3:
\$250 - 449 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	12.65	1.48	13.58	4.20	56.50	0.34	28.89	0.78
Top Ten Percent: Average	13.33	1.57	14.37	4.28	57.43	0.40	29.59	1.00
All Banks: Median	4.21	0.92	8.44	3.67	68.38	0.53	19.63	0.55
All Banks: Average	4.83	0.93	8.59	3.70	69.20	0.68	20.43	0.62

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
61	Fresno First Bank	2.37	1.44	16.87	4.22	55.80	0.71	58.06	0.40
62	Advantage Bank	7.79	1.55	14.55	4.85	54.22	0.34	18.59	0.30
62	Hometown Bank	(3.68)	1.60	11.78	4.08	53.64	0.59	29.30	0.86
64	Commencement Bank	(1.25)	1.46	12.45	4.54	59.30	0.01	32.95	0.19
65	Unified Bank	25.27	1.29	13.53	3.87	62.28	0.37	16.40	0.76
66	Plains State Bank	11.19	1.49	13.89	4.05	57.12	0.35	18.54	0.47
67	Surrey Bank & Trust	(7.82)	1.48	10.31	4.65	60.20	0.20	28.89	0.69
68	The Citizens Bank of Forsyth County	2.68	1.34	14.60	3.84	54.56	0.09	29.95	0.27
69	Gold Coast Bank	27.46	1.39	11.26	4.39	54.36	0.53	7.14	0.77
70	Capital Bank	17.83	1.15	13.17	4.37	67.04	0.64	36.89	0.41
71	Andrew Johnson Bank	12.65	1.21	12.06	4.37	63.93	0.56	26.06	0.55
72	Community Resource Bank	(0.37)	1.40	11.69	4.08	56.00	0.04	17.71	0.72
73	Citizens Bank of Americus	10.71	1.27	14.51	3.59	56.01	0.27	24.07	0.54
74	Prime Meridian Bank	12.77	0.99	10.51	3.87	62.37	0.10	27.38	0.59
75	Lake-Osceola State Bank	31.50	1.16	13.29	4.09	64.41	0.71	22.67	0.65

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

Number of Institutions in Peer Group: **504**
 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
Anderson Brothers Bank	9923	Mullins, SC	695,511	269	22
Apex Bank	9176	Camden, TN	546,195	160	13
Arizona Bank & Trust	57620	Phoenix, AZ	633,474	84	8
Bank of Central Florida	58479	Lakeland, FL	525,022	57	2
Bank of Clarke County	6123	Berryville, VA	768,793	174	13
Bank of Jackson Hole	23826	Jackson, WY	753,290	92	10
Cass Commercial Bank	1068	Des Peres, MO	858,283	51	4
Celtic Bank	57056	Salt Lake City, UT	688,258	196	1
Commerce State Bank	58020	West Bend, WI	596,771	80	4
Community National Bank & Trust of Texas	18185	Corsicana, TX	716,265	180	13
Community State Bank	18272	Ankeny, IA	697,406	150	10
Esquire Bank, National Association	58140	Garden City, NY	554,909	64	2
First American International Bank	35186	Brooklyn, NY	889,278	170	8
First Bank	6917	Strasburg, VA	767,599	158	14
First Bank & Trust	27078	Sioux Falls, SD	909,249	181	8
First Green Bank	58874	Orlando, FL	730,851	98	7
First Savings Bank	32629	Beresford, SD	737,911	150	22
First Volunteer Bank	10307	Chattanooga, TN	985,138	271	24
Heritage Bank of Nevada	34072	Reno, NV	830,865	74	7
Highland Bank	16111	Saint Michael, MN	511,158	87	5
Horizon Bank, SSB	3256	Austin, TX	914,432	149	6
International Bank of Commerce	25679	Brownsville, TX	969,813	228	12
Itasca Bank & Trust Co.	16666	Itasca, IL	521,400	91	2
Jefferson Bank of Missouri	19762	Jefferson City, MO	576,147	97	4
Meadows Bank	58722	Las Vegas, NV	795,169	133	4
Mission Bank	34805	Bakersfield, CA	626,119	91	7
Northwest Bank	58752	Boise, ID	614,817	106	4
Oakworth Capital Bank	58783	Birmingham, AL	539,847	85	3
Open Bank	57944	Los Angeles, CA	956,775	139	7
Pacific Commerce Bank	57065	Los Angeles, CA	565,417	84	6
Plumas Bank	23275	Quincy, CA	736,088	143	13
Premier Business Bank	58261	Los Angeles, CA	639,416	72	6
Presidio Bank	58325	San Francisco, CA	849,928	63	5
Republic Bank & Trust	27286	Norman, OK	549,697	139	5
Santa Cruz County Bank	57591	Santa Cruz, CA	645,433	88	5
Seacoast Commerce Bank	57428	San Diego, CA	980,085	143	5
Security National Bank of Omaha	19213	Omaha, NE	875,619	202	14
The Bank & Trust of Bryan/College Station	58249	Bryan, TX	568,491	85	5
The Bank of San Antonio	58581	San Antonio, TX	747,484	118	5
The Fidelity Deposit and Discount Bank	11868	Dunmore, PA	897,421	175	10
The First National Bank and Trust Co., Chickasha, Oklahoma	4062	Chickasha, OK	594,859	158	10
The Park Bank	19608	Madison, WI	926,284	163	12
The State Bank	11406	Fenton, MI	790,207	175	15
Thomasville National Bank	34068	Thomasville, GA	833,913	112	3
Timberland Bank	28453	Hoquiam, WA	999,201	261	22
United Security Bank	27132	Fresno, CA	855,352	132	12
Valley Republic Bank	58828	Bakersfield, CA	681,267	87	4
Virginia National Bank	34755	Charlottesville, VA	625,059	78	6
Waterford Bank, N.A.	58433	Toledo, OH	681,644	73	2
WebBank	34404	Salt Lake City, UT	622,033	81	1
West Gate Bank	19850	Lincoln, NE	532,850	173	7

PEER GROUP 4:
\$500 - 999 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	12.56	1.58	14.44	4.21	57.02	0.19	31.41	0.98
Top Ten Percent: Average	11.99	1.68	15.50	4.43	56.29	0.43	32.94	1.01
All Banks: Median	3.85	0.98	9.33	3.65	67.59	0.47	19.83	0.61
All Banks: Average	4.58	0.99	9.19	3.68	67.72	0.59	20.78	0.68

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Mission Bank	21.51	1.54	17.78	4.57	53.78	0.03	50.76	0.87
2	Esquire Bank, National Association	16.77	1.68	13.72	4.61	59.99	0.00	34.77	1.56
3	Horizon Bank, SSB	12.56	1.78	21.46	4.64	58.19	0.06	46.48	0.97
4	Open Bank	24.78	1.43	12.35	4.51	57.80	0.03	35.32	0.98
5	Santa Cruz County Bank	9.82	1.60	17.28	4.42	50.57	0.00	40.88	0.55
6	The Bank & Trust of Bryan/College Station	16.77	1.63	16.38	3.87	48.50	0.00	41.70	0.43
7	First Bank	15.58	1.55	18.67	3.84	61.55	0.19	28.43	1.46
8	Anderson Brothers Bank	23.44	1.57	16.48	7.59	62.40	0.90	33.47	1.33
9	Cass Commercial Bank	13.30	1.98	13.57	3.64	37.64	0.00	48.12	0.47
10	Plumas Bank	(4.67)	1.84	20.59	4.55	53.67	0.29	41.03	1.25
11	Jefferson Bank of Missouri	6.96	1.76	18.01	3.98	48.30	0.40	27.85	1.06
12	Highland Bank	16.40	1.40	13.64	3.90	58.30	0.47	39.78	1.05
13	First Savings Bank	15.04	1.95	12.67	9.10	41.76	1.08	21.68	3.40
14	First Volunteer Bank	13.85	1.93	17.40	5.08	56.28	1.18	27.96	1.14
15	Thomasville National Bank	14.13	2.09	22.63	3.78	46.04	0.21	14.32	1.58
16	Community National Bank & Trust of Texas	(2.45)	1.41	13.22	4.72	61.61	0.05	40.17	0.95
17	United Security Bank	24.90	1.77	13.10	4.52	49.10	1.30	43.63	0.64
18	First Green Bank	16.42	1.27	11.81	4.22	55.25	0.07	29.93	0.52
19	Security National Bank of Omaha	8.02	2.12	19.83	3.53	65.28	0.07	30.94	1.13
20	The Bank of San Antonio	17.58	1.16	12.30	3.52	64.27	0.00	43.05	1.02
21	Oakworth Capital Bank	10.60	1.25	10.46	3.87	63.84	0.00	29.34	1.36
22	International Bank of Commerce	12.27	2.05	11.87	3.94	45.05	1.23	37.97	1.39
23	The First National Bank and Trust Co., Chickasha, Oklahoma	9.44	1.58	12.58	4.64	51.56	1.40	36.08	1.04
24	Timberland Bank	2.92	1.78	15.35	4.20	56.40	0.42	25.30	1.30
25	Pacific Commerce Bank	22.32	1.12	8.81	5.04	60.74	0.12	52.16	0.60
26	Virginia National Bank	(11.46)	1.81	17.84	3.79	52.47	0.09	31.19	1.08
27	The Park Bank	13.25	1.77	17.13	3.71	63.54	0.14	29.46	0.66
28	Seacoast Commerce Bank	17.57	1.36	10.52	5.52	67.52	0.52	44.12	0.89
29	Arizona Bank & Trust	20.79	1.36	13.30	4.24	66.76	1.40	44.02	1.57
30	Heritage Bank of Nevada	3.77	2.12	19.29	4.08	39.58	0.37	37.53	0.31
31	The State Bank	4.58	1.17	12.93	4.12	66.03	0.10	32.90	0.91
32	Presidio Bank	28.25	1.12	11.71	4.21	61.97	0.00	44.47	0.16
33	WebBank	(3.95)	5.32	29.86	5.92	32.72	0.31	5.62	7.77
34	West Gate Bank	33.30	1.03	9.38	4.44	75.62	0.00	29.08	1.69
35	First American International Bank	7.48	1.62	16.44	3.41	59.21	0.30	24.73	1.70
36	Apex Bank	16.25	6.29	44.30	11.90	30.19	3.69	12.30	0.98
37	Republic Bank & Trust	11.07	1.77	16.04	4.47	65.80	2.99	36.00	1.14
38	Itasca Bank & Trust Co.	3.74	1.25	13.15	4.17	58.45	0.17	26.49	0.70
39	Meadows Bank	2.06	1.91	17.73	5.12	53.84	0.75	35.59	0.49
39	Northwest Bank	5.91	1.59	13.01	4.86	57.02	0.40	28.88	0.43
41	The Fidelity Deposit and Discount Bank	15.22	1.33	13.49	3.70	58.96	0.49	26.71	0.95
42	Premier Business Bank	8.61	1.39	16.33	3.98	52.65	0.15	24.49	0.35
43	Valley Republic Bank	8.21	1.37	16.12	3.34	53.93	0.00	40.92	0.37
44	Waterford Bank, N.A.	3.87	1.43	14.44	3.83	57.40	0.00	21.52	0.57
45	Bank of Clarke County	5.81	1.36	12.88	3.96	64.10	0.67	37.00	1.16
46	Community State Bank	15.65	1.09	9.92	4.63	62.92	0.10	24.71	0.65
47	Commerce State Bank	15.19	1.19	12.93	3.75	56.23	0.10	16.30	0.83
48	Celtic Bank	(2.58)	5.93	32.01	6.72	42.70	0.70	9.46	9.29
49	Bank of Jackson Hole	8.73	1.61	15.56	4.07	49.61	0.82	29.48	0.46
50	Bank of Central Florida	26.84	1.25	16.48	3.39	52.65	0.06	31.41	0.16
51	First Bank & Trust	(3.46)	1.51	12.77	5.15	63.38	0.19	19.83	1.04

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

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **479**
 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
1st Security Bank of Washington	57633	Mountlake Terrace, WA	1,043,205	329	12
AIMBank	3304	Littlefield, TX	1,118,357	222	17
Alpine Bank	23091	Glenwood Springs, CO	3,567,498	649	36
Alpine Bank & Trust Co.	18545	Rockford, IL	1,341,105	316	14
Austin Bank, Texas National Association	3276	Jacksonville, TX	1,741,355	455	32
Bank of Ann Arbor	34120	Ann Arbor, MI	1,574,556	217	8
Bank of Utah	17159	Ogden, UT	1,312,224	319	14
Bridgewater Bank	58210	Bloomington, MN	1,676,229	118	6
Cache Valley Bank	22134	Logan, UT	1,163,475	213	14
Central Bank	9204	Provo, UT	1,053,328	227	11
Central Bank of the Ozarks	17633	Springfield, MO	1,327,140	246	21
City National Bank of West Virginia	17735	Charleston, WV	4,139,342	834	87
Civista Bank	12982	Sandusky, OH	1,596,533	343	26
Commonwealth Business Bank	57873	Los Angeles, CA	1,070,320	164	8
Cross River Bank	58410	Teaneck, NJ	1,187,572	169	1
Exchange Bank	8468	Santa Rosa, CA	2,674,381	393	19
Farmers & Merchants Bank of Central California	1331	Lodi, CA	3,047,772	331	24
First American Trust, FSB	26312	Santa Ana, CA	3,518,557	103	10
Green Dot Bank DBA Bonneville Bank	22653	Provo, UT	1,585,336	24	1
Guaranty Bank and Trust Company	17482	Denver, CO	3,719,646	507	32
Inter National Bank	25879	McAllen, TX	1,378,577	394	19
Interaudi Bank	24516	New York, NY	1,887,898	101	2
International Bank of Commerce	59093	Oklahoma City, OK	1,563,335	453	51
John Deere Financial, f.s.b.	35237	Madison, WI	2,826,221	179	1
Lake Forest Bank & Trust Company, National Association	27589	Lake Forest, IL	3,580,282	469	6
Marlin Business Bank	58267	Salt Lake City, UT	1,036,989	8	1
Merchants Bank of Indiana	8056	Carmel, IN	3,626,859	193	4
Metro City Bank	58181	Doraville, GA	1,302,167	170	14
Metropolitan Commercial Bank	34699	New York, NY	1,967,401	134	5
National Bank of Commerce	57764	Birmingham, AL	3,109,876	506	31
New Mexico Bank & Trust	34726	Albuquerque, NM	1,416,788	178	17
Northbrook Bank and Trust Company	57082	Northbrook, IL	2,319,897	82	8
Old Line Bank	27599	Bowie, MD	2,209,965	270	28
Pacific City Bank	57463	Los Angeles, CA	1,578,915	228	13
People's Intermountain Bank	12773	American Fork, UT	2,163,274	472	27
Preferred Bank	33539	Los Angeles, CA	3,783,478	248	13
Premier Bank, Inc.	34837	Huntington, WV	1,091,851	229	29
Royal Business Bank	58816	Los Angeles, CA	1,710,198	219	13
State Bank of Southern Utah	17964	Cedar City, UT	1,018,482	189	12
Sterling Bank and Trust, FSB	32232	Southfield, MI	3,037,810	314	26
Stock Yards Bank & Trust Company	258	Louisville, KY	3,282,394	589	37
Sunwest Bank	20164	Irvine, CA	1,235,774	173	8
The First National Bank of Fort Smith	3864	Fort Smith, AR	1,322,790	291	15
The Security National Bank of Sioux City, Iowa	4506	Sioux City, IA	1,024,614	196	9
United Business Bank	57716	Walnut Creek, CA	1,241,292	163	17
Veritex Community Bank	57665	Dallas, TX	3,067,271	326	22
WEX Bank	34697	Midvale, UT	2,606,292	44	1
Wintrust Bank	33935	Chicago, IL	4,938,317	481	21

**PEER GROUP 5:
\$1 - 5 Billion**
C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	10.12	1.70	15.61	4.11	51.99	0.19	32.19	0.97	
Top Ten Percent: Average	12.26	1.82	16.48	4.19	49.87	0.28	32.43	1.17	
All Banks: Median	4.14	1.11	10.40	3.57	63.20	0.45	21.05	0.73	
All Banks: Average	5.69	1.14	10.56	3.60	63.04	0.57	21.25	0.82	
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Green Dot Bank DBA Bonneville Bank	89.15	2.78	28.55	2.05	24.72	0.06	90.25	3.20
2	Cross River Bank	(54.00)	3.27	36.34	6.31	39.36	0.04	56.50	3.34
3	Bank of Utah	33.71	1.68	13.69	4.11	59.48	0.21	37.87	1.66
4	Exchange Bank	14.15	1.70	21.58	3.60	50.19	0.17	35.70	1.39
5	Pacific City Bank	37.98	1.78	18.20	4.26	49.55	0.15	23.29	0.91
6	Civista Bank	19.61	1.72	16.91	4.07	58.29	0.34	42.83	1.34
7	Merchants Bank of Indiana	27.36	2.02	16.05	2.70	28.64	0.06	35.35	1.34
8	1st Security Bank of Washington	25.15	1.76	14.01	4.64	65.03	0.07	23.08	1.82
9	Metropolitan Commercial Bank	47.53	1.45	9.77	3.76	49.51	0.00	63.07	1.15
10	The First National Bank of Fort Smith	4.91	2.07	16.23	4.26	47.85	0.45	38.24	1.25
11	People's Intermountain Bank	7.51	1.71	14.20	5.10	54.36	0.26	36.72	0.83
12	Metro City Bank	3.08	3.35	32.51	4.47	37.49	0.62	26.35	3.05
13	Wintrust Bank	11.22	1.69	17.64	3.45	52.65	0.31	37.11	1.61
14	State Bank of Southern Utah	15.31	1.86	13.91	4.37	48.67	0.37	26.71	0.80
15	Royal Business Bank	5.15	2.31	14.35	4.41	40.83	0.13	25.95	0.59
16	Cache Valley Bank	22.27	2.23	20.23	5.49	44.25	1.34	49.31	0.54
17	Interaudi Bank	8.39	1.52	20.14	2.65	41.59	0.05	50.58	1.06
18	Bank of Ann Arbor	9.72	1.99	19.11	4.55	48.12	0.16	11.12	0.84
18	Marlin Business Bank	10.08	2.60	17.63	9.40	48.67	0.09	0.23	0.95
20	Central Bank	14.06	2.07	13.03	5.46	48.16	1.12	35.52	0.84
21	New Mexico Bank & Trust	(10.11)	1.83	19.47	4.19	53.50	0.19	45.11	0.88
22	Sterling Bank and Trust, FSB	10.05	2.28	27.15	4.10	31.41	0.17	8.14	0.76
23	Stock Yards Bank & Trust Company	5.98	1.79	17.07	3.71	52.72	0.37	26.76	1.46
24	WEX Bank	(10.27)	9.71	84.84	21.79	57.69	0.69	43.64	14.70
25	Austin Bank, Texas National Association	11.57	1.69	12.70	4.44	59.46	0.84	37.51	1.38
26	Lake Forest Bank & Trust Company, National Association	1.74	2.15	19.05	3.65	43.02	0.61	30.78	2.51
27	Alpine Bank	10.20	1.39	15.56	4.30	64.34	0.34	34.64	0.89
28	Bridgewater Bank	16.07	1.54	14.41	3.87	40.81	0.08	25.90	0.10
29	International Bank of Commerce	6.63	1.38	10.58	3.82	57.97	0.19	38.39	1.39
30	Alpine Bank & Trust Co.	31.46	1.51	14.14	3.51	56.23	0.02	10.83	1.56
31	Guaranty Bank and Trust Company	2.40	1.56	12.48	3.87	53.19	0.11	32.18	0.75
32	The Security National Bank of Sioux City, Iowa	30.25	1.56	15.19	3.00	55.15	0.49	31.09	1.68
33	Farmers & Merchants Bank of Central California	(2.10)	1.41	14.23	4.09	55.85	0.03	42.06	0.61
34	Northbrook Bank and Trust Company	9.53	1.67	17.41	3.40	40.34	0.41	48.31	0.55
35	Sunwest Bank	20.02	1.43	12.45	4.27	56.39	0.41	42.73	0.36
36	City National Bank of West Virginia	6.55	1.71	17.08	3.47	52.04	0.33	21.28	1.37
37	Premier Bank, Inc.	10.37	1.68	13.01	4.50	49.62	2.19	27.55	0.90
38	AIMBank	11.06	1.47	15.65	3.75	66.99	0.16	28.12	0.82
39	Preferred Bank	1.28	1.82	18.30	4.09	36.17	0.20	26.12	0.17
40	John Deere Financial, f.s.b.	(4.22)	4.09	20.26	6.81	37.49	0.42	0.83	2.38
41	Inter National Bank	2.53	1.64	10.63	4.92	56.00	0.57	44.37	0.99
42	Central Bank of the Ozarks	8.92	1.33	13.43	3.52	58.71	0.31	33.92	1.14
42	First American Trust, FSB	10.17	1.39	18.03	2.04	28.59	0.00	19.77	0.93
44	Veritex Community Bank	16.24	1.45	9.37	4.42	52.63	0.12	25.38	0.37
45	Commonwealth Business Bank	(3.14)	1.65	14.85	4.08	54.52	0.31	20.25	1.26
46	United Business Bank	(1.29)	1.36	12.88	4.35	56.41	0.02	29.17	0.57
47	Old Line Bank	19.93	1.29	11.46	3.77	51.94	0.18	32.19	0.31
48	National Bank of Commerce	54.81	1.22	8.70	4.79	62.84	0.14	28.57	0.62

PEER GROUP 1:
Less Than \$100 Million

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **588**
 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
Bandera Bank	26653	Bandera, TX	72,287	14	1
Bank of Commerce	422	Stilwell, OK	80,196	30	3
Bank of Commerce	25328	McLean, TX	60,733	10	2
Bank of Elgin	16154	Elgin, NE	59,625	8	1
Bank of Montana	58482	Missoula, MT	84,476	11	1
Bank of Morton	8556	Morton, MS	68,366	17	1
Bank of Prague	12745	Prague, NE	26,269	7	1
Basile State Bank	17621	Basile, LA	53,881	17	2
Boston Trust & Investment Management Company	18342	Boston, MA	42,707	60	1
Bryant State Bank	6064	Bryant, SD	37,249	7	1
Chetopa State Bank & Trust Co.	13956	Chetopa, KS	36,622	6	1
Citizens Bank of Cumberland County, Inc.	35442	Burkesville, KY	75,566	23	1
Collins State Bank	14914	Collins, WI	81,723	24	4
Commercial State Bank	10330	Palmer, TX	82,296	22	3
Crowell State Bank	10352	Crowell, TX	38,422	10	1
Farmers and Merchants Bank	4144	Maysville, OK	20,658	6	1
Farmers Trust & Savings Bank	8510	Earling, IA	91,664	19	3
First Bank	4092	Erick, OK	78,124	28	4
First Bank	1744	Wadley, AL	87,904	25	5
First Bank of Thomas	4209	Thomas, OK	47,542	8	1
First Colorado National Bank	3047	Paonia, CO	64,255	35	2
First National Bank of Dublin	26228	Dublin, TX	87,733	31	3
First Security Bank of Deer Lodge	20657	Deer Lodge, MT	37,958	11	1
First State Bank	16643	Junction, TX	49,490	11	1
Grand Marais State Bank	8842	Grand Marais, MN	89,566	12	2
Heartland State Bank	9007	Redfield, SD	78,941	22	4
High Plains Bank	418	Keyes, OK	89,634	16	4
Hodge Bank & Trust Company	19354	Hodge, LA	71,719	15	1
Jonesburg State Bank	8896	Jonesburg, MO	88,994	24	2
Junction National Bank	15078	Junction, TX	64,312	11	1
Liberty State Bank	17096	Powers Lake, ND	87,343	12	1
Millennium Bank	58348	Des Plaines, IL	97,368	20	1
Nebraska State Bank	9819	Oshkosh, NE	47,382	11	1
New Century Bank	8108	Belleville, KS	45,544	16	2
Oklahoma State Bank	13416	Buffalo, OK	53,117	17	2
Palo Savings Bank	13990	Palo, IA	33,052	7	1
Peoples Bank	2320	Westville, OK	47,183	21	2
Peoples State Bank	17138	Blair, OK	17,150	12	2
Randall State Bank	10969	Randall, MN	42,471	12	2
Riverside Bank	93	Sparkman, AR	60,703	18	2
Security Bank and Trust Company	9881	Miami, OK	88,795	31	2
Security Bank of Southwest Missouri	26520	Cassville, MO	84,645	28	3
Sound Banking Company	33183	Lakewood, WA	58,663	6	1
State Guaranty Bank	5995	Okeene, OK	54,115	9	1
The American National Bank of Mount Pleasant	22942	Mount Pleasant, TX	95,863	26	1
The Bank of Soperton	889	Soperton, GA	71,545	21	1
The Buckholts State Bank	11916	Buckholts, TX	74,499	14	3
The Citizens State Bank of Cheney, Kansas	9658	Cheney, KS	59,736	12	1
The Cowboy Bank of Texas	12298	Maypearl, TX	82,471	16	1
The First National Bank in Cimarron	4638	Cimarron, KS	93,167	19	2
The First National Bank of Anson	3078	Anson, TX	68,093	13	1
The First National Bank of Cokato	5115	Cokato, MN	65,861	9	1
The First National Bank of Eldorado	3184	Eldorado, TX	61,042	15	1
The First National Bank of Evant	3190	Evant, TX	97,867	24	3
The First State Bank	2301	Boise City, OK	74,985	13	1
The Peoples Bank	5847	Mount Washington, KY	88,662	23	2
Utah Independent Bank	22514	Salina, UT	81,633	19	3
Valor Bank	9467	Edmond, OK	79,407	22	3
Welcome State Bank	11417	Welcome, MN	28,742	6	1

PEER GROUP 1:
Less Than \$100 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	11.40	2.07	18.99	4.33	56.84	0.18	29.71	0.76
Top Ten Percent: Average	11.54	2.09	19.47	4.58	57.10	0.45	28.91	0.88
All Banks: Median	1.05	1.10	9.53	3.77	68.42	0.43	22.23	0.40
All Banks: Average	0.78	1.15	9.94	3.81	68.87	0.84	23.00	0.46

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Bank of Montana	8.24	3.11	29.37	4.45	50.80	0.00	36.98	2.21
2	Commercial State Bank	18.29	2.43	31.85	5.00	56.18	0.56	41.07	1.11
3	The First National Bank of Eldorado	12.09	2.29	16.06	5.92	52.35	0.00	31.51	0.46
4	The Bank of Soperton	30.61	2.34	25.40	6.02	60.60	0.36	32.85	0.86
5	First Security Bank of Deer Lodge	25.98	1.96	18.99	3.95	55.00	0.00	33.21	0.58
6	Collins State Bank	2.69	2.66	30.99	4.06	54.63	0.00	24.38	2.23
7	Sound Banking Company	31.39	2.55	28.05	5.11	50.70	1.15	43.44	0.43
8	Bank of Morton	9.19	2.86	20.00	5.67	52.20	0.85	29.00	1.08
9	Bank of Commerce	129.34	2.54	19.74	3.90	56.84	0.46	33.02	0.80
10	The First National Bank of Cokato	45.41	1.65	22.52	3.86	59.30	0.08	44.99	0.54
11	First Bank	22.54	1.78	16.23	4.96	60.29	0.56	40.63	0.61
12	Utah Independent Bank	(18.66)	4.53	33.24	5.22	40.09	0.40	32.39	2.78
13	Oklahoma State Bank	(8.12)	2.38	23.59	4.85	55.81	0.02	28.64	0.93
14	The First National Bank of Anson	15.51	1.68	21.16	4.31	61.57	0.41	43.18	0.76
15	Heartland State Bank	(14.64)	2.31	17.62	5.26	53.90	0.00	27.76	0.73
16	Bank of Elgin	1.76	2.13	16.07	3.83	47.07	0.00	34.76	0.43
17	The First National Bank of Evant	29.03	1.59	20.00	4.54	67.48	0.31	32.76	0.68
18	Farmers and Merchants Bank	26.86	1.63	20.88	5.29	65.53	0.48	29.57	0.60
19	Nebraska State Bank	(27.51)	3.48	22.82	4.26	41.81	0.00	22.01	2.12
20	Chetopa State Bank & Trust Co.	28.52	1.77	17.95	3.81	52.47	0.00	20.47	0.54
21	New Century Bank	11.40	2.57	23.30	6.84	63.65	0.02	11.16	1.46
22	Bank of Commerce	2.58	2.15	16.49	5.67	60.68	0.19	29.83	0.57
23	Security Bank and Trust Company	40.32	1.68	17.52	5.56	69.28	0.40	27.71	0.72
24	Bandera Bank	19.72	1.53	15.29	3.63	64.18	0.03	44.91	0.85
25	Hodge Bank & Trust Company	20.23	3.12	18.28	5.10	37.59	1.73	21.53	0.60
26	The Cowboy Bank of Texas	(1.83)	2.11	22.39	4.05	56.60	0.21	29.71	0.98
27	Randall State Bank	8.89	2.81	23.69	5.42	51.57	1.90	22.78	0.89
28	Millennium Bank	20.43	2.57	21.53	5.17	58.92	1.35	19.23	1.83
29	Welcome State Bank	(58.64)	2.75	27.10	4.26	48.65	0.40	38.74	1.35
30	The Peoples Bank	17.88	1.51	12.59	4.30	69.02	0.03	28.70	0.99
31	Palo Savings Bank	2.50	2.35	18.17	3.78	45.58	0.01	19.93	1.13
32	Peoples Bank	(4.23)	2.45	19.61	5.58	59.69	1.64	42.13	0.99
33	Bank of Prague	22.98	1.78	11.45	4.47	49.73	0.16	15.84	1.51
34	First Colorado National Bank	0.47	3.44	17.14	5.91	73.53	0.72	33.37	4.22
35	Bryant State Bank	21.46	1.30	10.37	4.31	67.06	0.03	30.14	1.20
36	Peoples State Bank	17.76	1.59	16.98	4.98	72.54	1.41	34.01	1.26
37	Junction National Bank	30.55	1.32	14.19	2.88	62.28	0.00	41.47	0.74
38	The Citizens State Bank of Cheney, Kansas	13.94	1.73	15.50	4.03	53.82	0.24	23.81	0.54
39	First National Bank of Dublin	(2.89)	1.54	15.04	5.14	65.55	0.18	38.38	0.74
40	Boston Trust & Investment Management Company	(33.96)	40.95	47.46	7.60	56.84	0.00	0.00	98.64
41	Liberty State Bank	21.94	2.10	17.28	3.96	41.83	0.05	20.13	0.29
42	Farmers Trust & Savings Bank	15.57	1.58	15.57	4.11	59.73	0.12	24.52	0.49
43	High Plains Bank	(0.08)	2.72	24.92	4.33	36.84	0.00	15.09	0.34
44	Basile State Bank	19.65	1.70	14.21	5.77	72.16	1.75	32.40	0.85
45	Jonesburg State Bank	25.83	1.46	19.29	3.80	63.97	0.09	27.76	0.47
46	The American National Bank of Mount Pleasant	11.24	1.61	12.73	4.04	61.19	0.27	27.02	0.77
47	Riverside Bank	2.93	2.44	28.67	4.99	52.87	0.12	11.69	0.51
48	State Guaranty Bank	7.81	2.12	20.04	3.58	40.34	0.00	15.16	0.49
49	First Bank	21.04	1.37	14.03	4.02	58.88	1.03	30.02	0.82
50	Valor Bank	39.35	1.47	17.38	4.77	69.34	0.12	13.13	1.44
51	Grand Marais State Bank	5.93	1.55	20.88	3.39	57.14	0.00	29.69	0.38
52	First State Bank	3.06	1.33	15.06	4.10	69.86	0.00	29.96	0.50
53	The Buckholts State Bank	(3.86)	2.25	13.73	3.97	47.16	0.19	30.77	0.43
54	Citizens Bank of Cumberland County, Inc.	4.45	1.89	14.90	5.17	58.41	1.71	27.63	0.54
55	Crowell State Bank	(12.12)	1.81	19.21	4.17	61.65	0.63	39.57	0.92
56	The First National Bank in Cimarron	2.94	1.46	20.14	3.55	63.63	0.01	30.24	0.63
57	First Bank of Thomas	22.89	1.81	12.62	3.66	54.49	0.00	18.56	0.50
58	The First State Bank	(10.39)	2.07	24.05	4.27	52.54	0.34	32.27	0.36
59	Security Bank of Southwest Missouri	10.26	2.02	17.44	4.50	55.66	1.56	16.86	1.03

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

Number of Institutions in Peer Group: **743**
 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	152,209	40	3
American Interstate Bank	1439	Elkhorn, NE	108,262	17	2
American Pride Bank	58584	Macon, GA	170,982	35	4
American State Bank	26944	Osceola, IA	211,771	39	4
Bank of Columbia	8775	Columbia, KY	136,487	39	2
Bank of DeSoto, National Association	26542	De Soto, TX	190,514	40	1
Bank of Hydro	10674	Hydro, OK	126,774	20	3
Bank of St. Elizabeth	12236	Saint Elizabeth, MO	129,585	33	4
Bank of Star Valley	34148	Afton, WY	195,809	25	3
Bellevue State Bank	14415	Bellevue, IA	107,956	13	1
Brighton Bank	22578	Salt Lake City, UT	218,843	47	4
Brunswick State Bank	13692	Brunswick, NE	118,548	15	2
Centinel Bank of Taos	19904	Taos, NM	239,809	47	1
Central Bank of Kansas City	17009	Kansas City, MO	155,846	56	1
Century Bank of the Ozarks	8296	Gainesville, MO	178,218	54	4
Citizens Bank	3140	Amarillo, TX	159,394	24	4
Citizens Bank, National Association	12309	Abilene, TX	106,383	24	2
Citizens State Bank	15519	Miles, TX	125,297	20	2
Citizens State Bank	11905	Corrigan, TX	131,152	32	2
Citizens State Bank of La Crosse	1513	La Crosse, WI	248,911	58	4
Clackamas County Bank	9486	Sandy, OR	221,191	58	4
Coffee County Bank	22090	Manchester, TN	182,583	42	3
Coleman County State Bank	15480	Coleman, TX	106,650	32	2
Commerce Bank	34938	Corinth, MS	113,651	27	1
Commerce National Bank & Trust	57429	Winter Park, FL	108,249	29	1
Commercial Capital Bank	34784	Delhi, LA	162,970	30	3
Commercial State Bank, of Wagner	9932	Wagner, SD	177,970	26	1
Community Bank	25752	Longview, TX	222,981	38	6
Community Bank of Raymore	22867	Raymore, MO	245,382	44	3
Community First Bank of the Heartland	3846	Mount Vernon, IL	183,164	46	5
Community National Bank	57395	Monett, MO	116,386	28	2
Cumberland Security Bank, Inc.	11358	Somerset, KY	203,141	58	4
Douglas National Bank	57230	Douglas, GA	182,249	29	1
Elsa State Bank and Trust Company	16239	Elsa, TX	199,102	95	6
Embassy National Bank	58413	Lawrenceville, GA	120,331	29	1
F & C Bank	9378	Holden, MO	219,954	49	3
Farmers and Merchants Savings Bank	255	Waukon, IA	160,749	28	2
Farmers Bank and Trust Company	2765	Princeton, KY	128,890	30	3
Farmers Savings Bank & Trust	10122	Traer, IA	174,415	28	2
Farmers State Bank & Trust Co.	16114	Church Point, LA	116,192	43	5
First National Bank of Picayune	16612	Picayune, MS	222,362	63	6
First State Bank	15586	Scottsbluff, NE	227,170	50	3
FirstBank of Nebraska	5486	Wahoo, NE	246,417	42	4
FirstOak Bank	4660	Independence, KS	120,176	35	2
FMS Bank	23764	Fort Morgan, CO	175,025	48	2
Goodfield State Bank	11699	Goodfield, IL	118,091	25	3
Gothenburg State Bank	10639	Gothenburg, NE	153,050	29	2
Great American Bank	35292	Lawrence, KS	199,518	40	5
Guaranty Bank & Trust Company of Delhi, Louisiana	19638	Delhi, LA	245,013	71	8
HomeBank Texas	17094	Seagoville, TX	181,937	40	3
Lamar Bank and Trust Company	1964	Lamar, MO	146,641	29	1
Lead Bank	8283	Garden City, MO	239,170	51	3
Mississippi River Bank	23222	Belle Chasse, LA	117,361	22	2
North Valley Bank	18710	Thornton, CO	163,784	35	2
NSB Bank	8094	Mason City, IA	211,893	31	3
Pony Express Bank	4526	Braymer, MO	171,035	26	2
PrinsBank	10191	Prinsburg, MN	129,638	31	2
Security State Bank	11907	Farwell, TX	140,175	14	1
Security State Bank	421	Cheyenne, OK	174,421	26	2
Security State Bank of Marine	10163	Marine On St. Croix, MN	139,502	23	4

PEER GROUP 2:
\$100 - 249 Million

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

Number of Institutions in Peer Group: **743**
 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	210,740	53	5
State Bank of De Kalb	15463	De Kalb, TX	230,490	63	5
State Savings Bank	14773	Creston, IA	114,886	26	5
Tejas Bank	18216	Monahans, TX	151,883	16	1
The Bank of the West	25703	Thomas, OK	161,305	30	4
The Commercial Bank	175	Crawford, GA	164,849	31	3
The Farmers State Bank	404	Quinton, OK	105,965	33	3
The First National Bank at Paris	14534	Paris, AR	153,186	48	4
The First National Bank of Ballinger	3087	Ballinger, TX	167,831	39	2
The First National Bank of Stigler	4199	Stigler, OK	112,640	22	1
The National Bank of Andrews	17603	Andrews, TX	192,540	55	2
The Roscoe State Bank	1213	Roscoe, TX	156,627	38	3
Titan Bank, N.A.	3225	Mineral Wells, TX	139,313	21	2
Town & Country Bank Midwest	10460	Quincy, IL	173,867	46	6
Western Bank, Artesia, New Mexico	16720	Artesia, NM	188,787	23	1

PEER GROUP 2:
\$100 - 249 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	8.14	2.13	19.69	4.38	54.37	0.28	27.92	0.82
Top Ten Percent: Average	10.88	2.19	20.11	4.45	54.47	0.40	28.36	0.91
All Banks: Median	1.68	1.28	12.06	3.86	65.45	0.52	21.19	0.50
All Banks: Average	1.89	1.32	12.39	3.87	65.38	0.74	21.96	0.57

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Mississippi River Bank	17.53	2.69	22.94	4.84	50.86	0.03	53.49	0.87
2	Tejas Bank	46.04	2.61	24.55	4.72	46.16	0.00	44.12	0.48
3	Brighton Bank	18.36	2.10	18.68	4.49	56.83	0.00	41.51	0.85
4	1st Bank & Trust	12.35	2.52	25.78	4.33	46.38	0.06	35.76	0.84
5	Cumberland Security Bank, Inc.	26.48	2.68	20.47	4.62	50.99	0.42	33.60	1.15
6	Guaranty Bank & Trust Company of Delhi, Louisiana	26.38	2.41	28.53	5.00	57.05	0.42	36.12	0.86
7	Titan Bank, N.A.	114.59	5.63	69.86	3.09	41.87	0.15	33.97	6.74
8	Security State Bank	10.66	2.80	22.66	4.10	33.21	0.37	32.28	0.88
9	North Valley Bank	12.65	2.36	19.79	5.31	54.61	0.00	30.43	0.33
10	HomeBank Texas	21.14	1.90	19.35	4.71	57.23	0.04	44.34	0.42
11	The Commercial Bank	17.02	2.64	25.09	4.47	46.06	0.73	32.36	0.56
12	Douglas National Bank	5.76	2.72	22.88	4.78	52.91	0.66	26.53	1.39
13	Pony Express Bank	8.58	2.20	18.06	4.68	54.11	0.06	31.58	0.46
14	Security State Bank of Marine	(4.94)	2.31	23.43	4.65	51.25	0.00	26.68	0.66
15	Embassy National Bank	20.31	2.02	16.32	4.52	69.61	0.46	46.32	2.15
16	Clackamas County Bank	8.14	2.13	17.96	3.98	63.36	0.00	37.69	0.71
17	The National Bank of Andrews	7.74	2.61	23.97	4.85	59.11	3.22	46.49	2.61
18	The First National Bank at Paris	7.50	2.09	15.39	4.83	60.06	0.28	27.29	1.34
19	NSB Bank	25.76	2.12	20.64	4.01	44.13	0.06	24.63	0.42
20	Bank of St. Elizabeth	8.57	2.05	15.95	4.82	61.25	0.24	29.77	0.82
21	The Bank of the West	6.64	2.44	21.45	5.07	50.67	0.00	26.19	0.16
22	Commerce Bank	1.99	2.07	18.44	4.11	52.89	0.28	32.79	0.92
23	FMS Bank	11.45	1.71	16.08	5.30	66.68	0.22	27.33	1.13
24	Bank of Hydro	1.56	2.80	26.85	4.69	42.44	0.31	27.60	0.41
25	Town & Country Bank Midwest	3.54	2.37	21.26	4.19	49.10	1.02	35.04	0.93
26	Citizens State Bank of La Crosse	5.06	2.63	30.58	4.06	46.89	0.31	19.04	1.23
27	Coleman County State Bank	6.77	1.93	18.86	5.30	64.68	0.69	34.61	0.87
28	Community First Bank of the Heartland	20.22	1.63	18.35	4.41	64.98	0.44	29.14	0.86
29	Community Bank	7.72	2.28	22.70	3.65	43.38	0.13	33.44	0.46
30	First National Bank of Picayune	16.39	2.62	20.02	4.71	49.08	3.07	21.98	0.91
31	The First National Bank of Ballinger	16.12	1.51	15.15	4.72	63.76	0.00	32.44	0.47
32	Citizens Bank, National Association	(3.62)	1.95	15.31	4.38	54.12	0.00	35.94	0.50
33	State Bank of De Kalb	25.84	2.00	17.79	4.31	59.58	1.15	27.04	0.88
34	Commerce National Bank & Trust	13.70	2.09	16.28	4.19	71.78	0.38	28.51	3.37
35	American Pride Bank	7.78	2.47	16.09	4.44	59.21	0.08	13.31	2.05
36	Lead Bank	50.92	1.55	15.34	4.44	69.51	0.64	33.89	1.96
37	Centinel Bank of Taos	14.28	1.71	20.85	3.34	54.69	0.12	35.74	0.60
38	Gothenburg State Bank	4.84	2.14	16.03	4.21	54.37	0.06	15.81	1.14
39	Century Bank of the Ozarks	2.21	2.06	22.58	4.82	60.80	0.63	25.83	0.78
40	Community Bank of Raymore	11.40	3.59	43.88	3.29	46.01	1.04	25.16	3.53
41	Sooner State Bank	16.89	1.64	14.35	4.35	61.77	0.08	27.59	0.49
42	American Interstate Bank	(0.25)	2.38	15.97	4.13	43.05	0.00	31.62	0.16
42	The First National Bank of Stigler	7.21	1.74	24.34	3.48	51.27	0.19	33.95	0.55
44	PrinsBank	(34.47)	5.23	33.50	5.28	39.30	0.76	19.51	4.68
45	FirstOak Bank	(5.19)	2.08	22.22	5.83	61.68	0.06	28.54	0.42
46	Lamar Bank and Trust Company	7.85	2.46	23.87	4.24	47.31	0.52	12.31	0.89
47	Central Bank of Kansas City	(19.23)	3.06	17.56	5.09	63.04	0.91	65.37	3.68
48	Farmers State Bank & Trust Co.	11.36	1.63	15.73	5.08	66.27	0.93	35.14	0.83
49	Bank of Columbia	5.84	2.09	20.92	4.37	56.38	0.92	27.92	0.58
50	F & C Bank	18.20	1.89	19.52	4.92	58.65	0.28	13.29	0.59
51	Citizens State Bank	(3.99)	2.49	24.73	4.82	47.32	0.49	29.11	0.33
51	FirstBank of Nebraska	4.28	2.03	21.10	3.88	41.91	0.10	25.10	0.38
53	American State Bank	20.53	1.79	19.64	4.01	57.63	0.25	12.50	1.13
54	Bellevue State Bank	8.06	2.28	16.09	4.16	43.05	0.10	19.32	0.38
55	The Roscoe State Bank	(2.38)	1.51	15.06	3.95	63.94	0.00	37.83	0.96
56	Commercial State Bank, of Wagner	19.58	2.59	25.93	4.33	42.49	0.41	11.58	0.40
57	Goodfield State Bank	11.43	2.23	18.22	4.00	53.25	0.44	12.50	1.28
58	Bank of Star Valley	16.54	1.83	18.32	3.62	52.83	0.30	25.34	0.53
59	First State Bank	(10.24)	2.14	20.04	4.42	54.95	0.31	22.88	0.81
60	The Farmers State Bank	20.31	1.17	15.39	4.73	74.10	0.19	26.96	1.30

PEER GROUP 2:
\$100 - 249 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	8.14	2.13	19.69	4.38	54.37	0.28	27.92	0.82
Top Ten Percent: Average	10.88	2.19	20.11	4.45	54.47	0.40	28.36	0.91
All Banks: Median	1.68	1.28	12.06	3.86	65.45	0.52	21.19	0.50
All Banks: Average	1.89	1.32	12.39	3.87	65.38	0.74	21.96	0.57

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
61	Farmers Savings Bank & Trust	37.31	1.61	18.42	3.49	59.37	0.00	16.63	0.92
62	Bank of DeSoto, National Association	(0.61)	2.09	19.69	6.82	63.44	0.39	29.30	0.42
63	Citizens State Bank	12.47	1.73	16.66	4.10	59.06	0.37	22.31	0.66
64	Citizens Bank	6.52	1.99	19.87	4.17	50.87	0.00	18.98	0.32
65	Farmers Bank and Trust Company	2.51	1.77	12.39	4.24	60.98	0.09	25.71	0.89
66	Community National Bank	7.05	1.60	17.16	3.80	61.91	0.40	31.07	0.95
67	Brunswick State Bank	1.97	2.14	22.76	4.23	43.13	0.00	17.34	0.26
68	Commercial Capital Bank	60.55	2.22	18.53	5.20	58.06	1.43	16.43	0.61
68	Farmers and Merchants Savings Bank	5.71	2.36	18.01	3.98	40.28	0.08	15.24	0.53
70	Security State Bank	(3.60)	3.39	24.17	4.31	38.93	0.87	15.67	1.48
71	Western Bank, Artesia, New Mexico	0.95	2.32	23.56	4.07	43.71	1.73	49.43	0.45
72	State Savings Bank	5.16	2.02	20.48	4.11	48.78	0.46	22.03	0.48
73	Coffee County Bank	6.39	2.47	21.31	4.72	48.73	1.06	16.20	0.62
74	Elsa State Bank and Trust Company	16.53	1.28	12.72	5.66	75.30	0.20	34.37	0.85
75	Great American Bank	10.23	1.65	12.48	4.37	62.76	0.00	20.68	0.58

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

Number of Institutions in Peer Group: **338**
 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	272,386	77	4
BOM Bank	1373	Natchitoches, LA	402,248	121	14
Central State Bank	72	Calera, AL	280,564	67	5
Charlotte State Bank & Trust	27086	Port Charlotte, FL	378,382	85	7
Charter Bank	18660	Corpus Christi, TX	263,806	52	4
Community National Bank	25665	Seneca, KS	446,746	68	4
Credit One Bank, National Association	25620	Las Vegas, NV	326,967	660	1
Englewood Bank & Trust	27205	Englewood, FL	302,816	49	4
First Bank	3121	Burkburnett, TX	370,531	158	8
First Bank of Owasso	18592	Owasso, OK	361,879	66	3
First Community Bank of Central Alabama	57124	Wetumpka, AL	358,628	76	7
First Eagle Bank	25883	Chicago, IL	485,687	48	2
First National Bank	15059	Arcadia, LA	257,179	78	7
Four Corners Community Bank	35441	Farmington, NM	362,147	77	7
HNB National Bank	4540	Hannibal, MO	477,815	132	14
Intracoastal Bank	58692	Palm Coast, FL	332,768	35	2
Midwest Bank	9737	Detroit Lakes, MN	419,387	81	7
NOA Bank	58657	Duluth, GA	336,058	76	4
Paradise Bank	58030	Boca Raton, FL	323,558	51	3
Peoples Bank & Trust	17320	Pana, IL	401,382	80	8
Peoples Community Bank	22394	Greenville, MO	467,873	121	15
Robertson Banking Company	39	Demopolis, AL	299,972	75	7
Security Bank and Trust Company	9172	Paris, TN	371,217	80	9
Southwest Bank	16652	Odessa, TX	387,164	98	6
Texas Bank	19559	Brownwood, TX	485,846	117	9
Texas Bank Financial	26967	Weatherford, TX	259,346	100	4
The Bank of Advance	9369	Advance, MO	317,443	75	6
The Bank of Old Monroe	1655	Old Monroe, MO	355,197	71	5
The First National Bank of Las Animas	3034	Las Animas, CO	344,227	72	6
The First National Bank of Layton	2260	Layton, UT	328,691	84	7
The Union Bank of Mena	14597	Mena, AR	258,650	59	3
The Waggoner National Bank of Vernon	5569	Vernon, TX	287,391	62	2
Western Commerce Bank	18389	Carlsbad, NM	439,971	94	11
Yampa Valley Bank	35407	Steamboat Springs, CO	294,550	59	2

PEER GROUP 3:
\$250 - 449 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	10.66	2.20	20.22	4.40	54.85	0.30	24.96	0.97
Top Ten Percent: Average	13.06	2.24	21.18	4.52	55.29	0.43	26.98	1.16
All Banks: Median	2.59	1.38	12.80	3.85	63.81	0.52	20.97	0.60
All Banks: Average	2.74	1.43	13.48	3.88	63.54	0.75	21.86	0.69

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Security Bank and Trust Company	21.05	1.87	18.67	4.03	45.08	0.12	41.07	1.40
2	Paradise Bank	17.72	2.07	19.60	4.37	62.63	0.12	46.29	1.43
3	The First National Bank of Las Animas	6.43	2.88	23.49	4.60	44.33	0.04	20.15	1.00
4	Charter Bank	11.16	3.06	28.02	6.46	35.54	1.23	46.21	0.71
5	First Bank of Owasso	27.22	2.34	21.07	4.41	46.88	0.01	20.96	0.59
6	Texas Bank	1.37	2.46	19.07	4.44	51.70	0.20	36.06	0.97
7	Charlotte State Bank & Trust	22.44	2.20	26.31	3.55	58.41	0.30	34.37	1.92
8	Yampa Valley Bank	25.53	2.01	22.35	4.57	55.90	0.60	36.14	0.61
9	Englewood Bank & Trust	29.18	2.04	24.38	3.86	55.35	0.82	47.21	0.89
10	The Union Bank of Mena	9.59	2.01	19.06	4.25	57.89	0.37	29.71	0.90
11	Ameristate Bank	23.30	2.49	27.51	4.98	60.01	0.83	15.78	1.59
12	First Eagle Bank	7.74	3.24	20.50	4.19	34.69	0.18	5.11	1.08
13	Central State Bank	8.09	1.72	15.72	4.36	57.98	0.04	27.37	0.72
13	Southwest Bank	12.60	1.51	16.65	5.11	71.19	0.17	59.29	0.99
15	HNB National Bank	10.74	2.20	17.77	4.30	52.99	0.26	17.20	1.01
16	The Waggoner National Bank of Vernon	3.06	2.94	22.91	4.43	43.13	0.34	13.50	1.02
17	Western Commerce Bank	23.34	1.76	20.81	4.07	57.23	0.55	42.09	0.50
18	First Community Bank of Central Alabama	(4.23)	2.19	28.78	4.19	48.96	0.33	23.16	0.99
19	The Bank of Advance	8.70	2.34	17.94	4.84	51.85	0.70	20.73	0.75
20	NOA Bank	10.57	2.06	16.35	4.74	57.13	0.30	13.32	1.44
21	BOM Bank	21.08	1.80	18.77	4.90	64.10	1.06	19.77	1.83
22	Intracoastal Bank	22.89	1.71	19.52	3.87	52.84	0.00	26.76	0.15
23	Texas Bank Financial	26.83	2.05	18.63	5.02	70.39	0.33	11.46	2.50
24	Robertson Banking Company	20.05	1.56	14.75	4.19	61.18	0.11	22.61	0.82
25	Peoples Community Bank	16.35	2.83	17.43	4.92	42.42	1.06	10.69	0.80
26	Credit One Bank, National Association	4.04	62.30	95.97	4.81	73.48	0.07	0.11	240.43
27	Community National Bank	9.64	2.35	27.63	3.17	42.53	0.16	11.38	1.62
28	Midwest Bank	11.47	2.32	24.08	4.34	46.63	0.60	18.97	0.45
29	First National Bank	1.91	1.77	21.16	5.33	67.82	0.57	27.91	0.97
30	Peoples Bank & Trust	(10.04)	2.26	23.35	4.38	49.84	0.27	22.66	0.65
31	The Bank of Old Monroe	10.50	1.63	11.21	4.01	54.34	0.05	27.12	0.70
32	First Bank	(18.77)	2.80	24.24	5.09	64.48	1.52	32.08	3.90
33	Four Corners Community Bank	3.33	2.22	19.94	4.36	52.06	2.33	37.30	0.52
34	The First National Bank of Layton	10.34	1.70	12.95	5.15	66.78	0.17	36.24	0.45

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

Number of Institutions in Peer Group: **164**
 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
Bank 7	4147	Oklahoma City, OK	705,775	75	8
Benchmark Bank	19215	Plano, TX	562,028	132	7
Citizens Bank of Las Cruces	20161	Las Cruces, NM	547,654	107	6
Citizens National Bank of Texas	5574	Waxahachie, TX	974,110	199	12
Commercial State Bank	17687	Andrews, TX	595,906	129	7
First National Bank of Central Texas	3325	Waco, TX	856,156	92	5
NewFirst National Bank	3183	El Campo, TX	698,567	99	7
Platte Valley Bank of Missouri	14869	Platte City, MO	560,400	182	9
Security Bank	13408	Midland, TX	817,574	167	11
Sutton Bank	5962	Attica, OH	505,918	88	8
The Bank of Hemet	21606	Riverside, CA	683,655	84	6
The First National Bank of Albany	3067	Albany, TX	562,800	76	5
The First National Bank of Bastrop	3091	Bastrop, TX	567,435	113	6
The Yellowstone Bank	1978	Laurel, MT	736,682	100	9
Venture Bank	57249	Bloomington, MN	727,809	114	4
Wallis State Bank	20845	Wallis, TX	634,660	136	11
Wood & Huston Bank	1060	Marshall, MO	676,755	157	11

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	5.97	2.25	23.01	4.45	54.02	0.25	36.09	1.11
Top Ten Percent: Average	7.30	2.59	24.96	4.59	52.88	0.47	35.64	1.44
All Banks: Median	2.12	1.52	13.85	3.87	63.20	0.59	21.92	0.75
All Banks: Average	2.78	1.53	14.31	3.86	62.97	0.73	22.37	0.89

CB Scorecard Key Performance Indicators

RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Benchmark Bank	11.75	4.35	42.76	4.62	55.73	0.56	40.69	5.75
2	Wallis State Bank	5.37	2.81	27.09	5.22	50.82	0.89	42.73	1.36
3	Citizens Bank of Las Cruces	7.14	2.23	23.14	4.30	55.46	0.11	30.22	1.22
4	Citizens National Bank of Texas	15.64	2.01	20.75	4.96	62.05	0.23	30.60	1.20
5	First National Bank of Central Texas	13.28	2.21	24.14	4.10	46.73	0.09	25.22	0.61
6	Commercial State Bank	6.00	2.59	22.25	5.32	53.27	0.72	44.92	0.60
7	Venture Bank	(0.65)	2.17	23.00	4.44	53.74	0.06	35.06	0.56
9	Bank 7	1.78	3.66	34.04	6.03	36.24	0.14	23.10	0.14
10	The First National Bank of Bastrop	5.94	1.92	19.65	3.98	54.50	0.27	37.12	0.84
11	Sutton Bank	4.77	2.32	23.01	3.85	54.30	1.22	38.37	1.75
12	Platte Valley Bank of Missouri	6.02	1.68	18.08	4.20	66.23	0.01	29.28	1.22
13	NewFirst National Bank	0.36	2.43	22.03	4.45	54.36	1.14	37.96	1.08
14	Wood & Huston Bank	(15.33)	4.12	35.76	3.82	37.00	0.11	17.59	3.65
15	Security Bank	14.78	1.94	14.38	4.92	64.76	0.99	50.72	1.14
16	The First National Bank of Albany	26.01	1.86	15.59	4.50	41.55	0.53	31.09	0.27
17	The Bank of Hemet	(8.61)	2.26	23.16	3.89	42.64	0.00	37.46	0.42

PEER GROUP 5:
\$1 - 5 Billion
Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **70**
 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
First American Bank	2240	Artesia, NM	1,091,864	243	16
Firsttrust Savings Bank	26647	Conshohocken, PA	3,245,433	488	23
Five Points Bank	20488	Grand Island, NE	1,040,615	149	9
Five Star Bank	35361	Rocklin, CA	1,135,327	90	6
InterBank	27210	Oklahoma City, OK	3,538,578	527	40
Inwood National Bank	19080	Dallas, TX	2,617,204	218	14
WestStar Bank	32941	El Paso, TX	1,757,512	328	14

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	11.73	2.34	18.38	4.14	47.22	0.26	31.82	0.55
Top Ten Percent: Average	18.82	2.24	19.72	4.06	45.81	0.31	30.83	0.69
All Banks: Median	3.69	1.49	15.33	3.65	62.48	0.41	23.73	0.75
All Banks: Average	5.99	1.54	15.15	3.67	62.74	0.51	24.20	0.99

CB Scorecard Key Performance Indicators

RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	WestStar Bank	21.50	2.34	18.28	4.66	47.38	0.19	36.10	1.13
2	Firsttrust Savings Bank	11.73	2.79	25.22	4.06	47.22	0.54	31.82	1.26
3	Five Star Bank	66.83	2.34	24.16	4.34	36.92	0.26	30.13	0.33
4	First American Bank	7.31	1.73	16.86	4.14	60.12	0.38	33.82	0.91
5	Inwood National Bank	1.61	2.02	18.38	3.50	42.13	0.03	37.60	0.28
6	Five Points Bank	17.59	1.89	16.15	3.50	47.89	0.03	20.52	0.55
7	InterBank	5.20	2.58	18.96	4.20	38.98	0.75	25.80	0.35