



## CB Top Ten Report

Ranking the Top Ten Percent of Banks by Peer Group

June 30, 2018 YTD



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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

Peer Group 1: Less Than \$100 Million	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Top Ten Percent: Median	7.66	1.51	12.56	4.51	62.93	0.20	28.04	0.69
Top Ten Percent: Average	9.85	1.80	13.57	4.51	60.68	0.56	27.74	1.94
All Banks: Median	0.08	0.69	5.55	3.67	75.73	0.54	19.47	0.35
All Banks: Average	0.85	0.70	5.54	3.69	77.21	0.94	19.60	0.48
<b>Peer Group 2: \$100-249 Million</b>								
Top Ten Percent: Median	8.44	1.41	12.56	4.36	59.93	0.22	26.45	0.69
Top Ten Percent: Average	9.61	1.54	13.26	4.47	59.94	0.42	27.50	0.85
All Banks: Median	1.99	0.88	7.87	3.79	69.98	0.54	19.79	0.45
All Banks: Average	2.87	0.90	7.79	3.79	70.41	0.78	20.64	0.50
<b>Peer Group 3: \$250-449 Million</b>								
Top Ten Percent: Median	8.85	1.53	14.32	4.24	57.68	0.28	29.10	0.80
Top Ten Percent: Average	9.65	1.58	14.62	4.38	57.79	0.38	30.11	0.96
All Banks: Median	4.02	0.95	8.86	3.68	68.09	0.50	19.76	0.57
All Banks: Average	4.91	0.97	8.89	3.73	68.53	0.65	20.57	0.64
<b>Peer Group 4: \$500-999 Million</b>								
Top Ten Percent: Median	12.24	1.63	14.12	4.48	57.14	0.20	32.60	0.94
Top Ten Percent: Average	12.38	1.70	15.65	4.67	55.44	0.37	33.76	1.04
All Banks: Median	4.84	1.01	9.52	3.71	66.44	0.44	19.67	0.62
All Banks: Average	5.77	1.04	9.47	3.73	66.83	0.57	20.88	0.70
<b>Peer Group 5: \$1-5 Billion</b>								
Top Ten Percent: Median	12.30	1.80	15.46	4.24	51.97	0.21	31.89	1.21
Top Ten Percent: Average	13.16	1.89	16.45	4.51	50.88	0.25	29.90	1.34
All Banks: Median	5.60	1.12	10.42	3.60	62.97	0.42	21.01	0.74
All Banks: Average	7.58	1.16	10.70	3.63	62.88	0.55	21.37	0.85

## Sub-S Peer Group Summary

Peer Group 1: Less Than \$100 Million	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Top Ten Percent: Median	6.39	2.02	18.32	4.49	57.10	0.10	31.11	0.73
Top Ten Percent: Average	7.36	2.09	19.47	4.59	57.72	0.38	30.42	0.85
All Banks: Median	(0.92)	1.16	9.74	3.79	67.41	0.45	21.89	0.40
All Banks: Average	(0.72)	1.18	10.32	3.85	67.84	0.86	22.86	0.47
<b>Peer Group 2: \$100-249 Million</b>								
Top Ten Percent: Median	6.96	2.20	20.45	4.57	54.17	0.21	28.74	0.74
Top Ten Percent: Average	7.63	2.21	20.31	4.50	54.52	0.43	30.23	0.95
All Banks: Median	0.88	1.34	12.46	3.94	64.63	0.53	21.38	0.52
All Banks: Average	1.24	1.37	12.85	3.93	64.42	0.74	22.02	0.59
<b>Peer Group 3: \$250-449 Million</b>								
Top Ten Percent: Median	11.04	2.27	20.62	4.50	53.28	0.28	22.76	0.90
Top Ten Percent: Average	12.44	2.31	21.90	4.56	53.82	0.39	26.09	1.17
All Banks: Median	2.42	1.45	13.55	3.90	63.14	0.50	20.87	0.61
All Banks: Average	3.17	1.48	14.13	3.93	62.72	0.73	21.76	0.70
<b>Peer Group 4: \$500-999 Million</b>								
Top Ten Percent: Median	6.54	2.48	23.70	4.68	52.72	0.36	37.91	1.16
Top Ten Percent: Average	9.80	2.65	24.41	4.71	52.53	0.54	35.93	1.57
All Banks: Median	3.40	1.61	14.12	3.89	61.62	0.58	21.66	0.74
All Banks: Average	4.18	1.63	15.22	3.89	61.59	0.75	22.83	0.88
<b>Peer Group 5: \$1-5 Billion</b>								
Top Ten Percent: Median	7.30	2.09	18.84	4.31	53.83	0.32	35.52	1.00
Top Ten Percent: Average	11.70	2.02	18.17	4.23	54.26	0.33	38.98	1.39
All Banks: Median	3.61	1.53	15.77	3.66	61.55	0.38	24.31	0.77
All Banks: Average	5.06	1.56	15.65	3.70	62.03	0.44	25.34	1.06

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: **786**  
 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	94,060	26	3
American Exchange Bank, Lindsay, Oklahoma	2328	Lindsay, OK	67,190	15	1
American Heritage Bank	57025	Clovis, NM	89,943	21	2
Amistad Bank	26658	Del Rio, TX	29,007	11	1
Bank of Billings	16959	Billings, MO	55,423	23	2
Bank of Clarks	16953	Clarks, NE	35,138	11	2
Bank of Locust Grove	16795	Locust Grove, OK	34,399	14	1
Bay Bank	34052	Green Bay, WI	92,717	28	1
Brantley Bank and Trust Company	16386	Brantley, AL	68,787	18	2
Brazos National Bank	24038	Richwood, TX	28,099	40	1
Breda Savings Bank	5792	Breda, IA	58,918	7	1
CBW Bank	13959	Weir, KS	42,725	16	1
Central Bank	31545	Savannah, TN	94,912	39	3
CentreBank	15532	Veedersburg, IN	77,118	24	4
Champion Bank	57031	Parker, CO	54,314	24	1
Citizens Bank & Trust, Inc.	27153	Trenton, GA	99,183	43	3
Citizens State Bank of Luling	10327	Luling, TX	68,476	18	2
Clatsop Community Bank	58660	Seaside, OR	92,978	18	2
Clay County Bank, Inc.	2444	Clay, WV	94,255	23	2
Comerica Bank & Trust, National Association	1596	Ann Arbor, MI	67,708	90	1
Commerce Community Bank	35019	Oak Grove, LA	61,960	15	2
Commercial Bank	12246	Nelson, NE	50,951	8	1
Community Bank	8975	Bristow, OK	86,479	28	1
Community Bank	34020	Topeka, KS	91,128	23	2
Community Bank of Easton	18568	Easton, IL	35,152	4	1
Community Bank of Pleasant Hill	58423	Pleasant Hill, MO	68,312	18	1
Community State Bank	22567	Shelbina, MO	68,498	15	2
Concordia Bank of Concordia, Missouri	13788	Concordia, MO	77,500	21	4
Credit First National Association	33855	Brook Park, OH	59,766	197	1
Currie State Bank	8833	Currie, MN	80,625	17	2
Del Norte Bank	29066	Del Norte, CO	91,251	24	2
Eagle Bank	58282	Polson, MT	68,727	16	1
Eaglemark Savings Bank	34313	Carson City, NV	41,610	117	1
Ericson State Bank	18265	Ericson, NE	93,504	7	1
Fairview Savings and Loan Association	28652	Fairview, OK	47,380	8	1
Farmers and Merchants Bank of Ashland	5377	Ashland, NE	77,975	19	2
Farmers State Bank of Munith	15011	Munith, MI	80,443	24	3
Farmers State Bank of Newcastle	14404	Newcastle, TX	44,942	8	1
FinWise Bank	35323	Sandy, UT	91,813	46	1
First Bank of Chandler	4056	Chandler, OK	91,553	15	1
First Capital Bank	3399	Quanah, TX	60,613	23	2
First Citizens Bank of Polson, National Association	21478	Polson, MT	18,928	7	1
First National Bank	4111	Heavener, OK	83,057	40	2
First State Bank	57910	Nashua, IA	49,340	7	1
Fox River State Bank	57504	Burlington, WI	96,985	28	2
Fredonia Valley Bank	9669	Fredonia, KY	80,007	20	2
Freedom Bank	58010	Columbia Falls, MT	77,351	16	1
Georgia Heritage Bank	58005	Dallas, GA	94,348	15	2
Granite Mountain Bank Inc dba Granite Mountain Bank	15744	Philipsburg, MT	79,704	20	3
Holladay Bank & Trust	21448	Salt Lake City, UT	59,655	12	1
Independence Bank	57379	East Greenwich, RI	63,257	29	1
ITS Bank	34619	Johnston, IA	7,420	0	1
Kinmundy Bank	3805	Kinmundy, IL	45,250	9	1
Kirkwood Bank of Nevada	58806	Las Vegas, NV	87,337	15	2
Lakeside Bank of Salina	21255	Salina, OK	33,988	13	1
Lakeview Bank	57785	Lakeville, MN	88,645	17	1
Lamont Bank of St. John	8681	Saint John, WA	49,949	5	1
M1 Bank	9797	Macks Creek, MO	70,439	19	1
National Bank of St. Anne	16752	St. Anne, IL	53,574	14	1

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

**C-Corp Top Ten Percent: Who They Are**

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 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
Peoples Bank	15216	Lyons, GA	95,160	28	2
Peoples Bank & Trust Company	1475	Manchester, TN	99,761	26	1
PeoplesTrust Bank	57569	Hamilton, AL	96,856	25	3
Prudential Bank & Trust, FSB	32957	Hartford, CT	23,458	6	1
Scribner Bank	14026	Scribner, NE	66,559	16	1
Southwest Bank of Weatherford	4076	Weatherford, OK	74,029	18	2
Texas Financial Bank	26738	Eden, TX	98,609	22	3
The Bank of Steinauer	10635	Steinauer, NE	12,101	4	1
The Citizens Bank of Edina	12457	Edina, MO	70,494	14	1
The Commercial Bank	19595	Mason, TX	49,541	9	1
The Community Bank	58517	Bridgeport, TX	79,373	24	1
The First National Bank of Lindsay	4134	Lindsay, OK	56,353	8	1
The First National Bank of Powhatan Point	13567	Powhatan Point, OH	62,784	7	1
The Gunnison Bank and Trust Company	11259	Gunnison, CO	95,316	34	2
The Haviland State Bank	17403	Haviland, KS	39,562	8	2
The Peoples Bank	16603	Marion, KY	52,594	17	2
The Santa Anna National Bank	5520	Santa Anna, TX	49,261	12	1
Tri-State Bank of Memphis	16511	Memphis, TN	91,610	28	3
Valley Bank	27518	Glasgow, MT	43,842	13	1
Washita Valley Bank	2308	Fort Cobb, OK	43,295	11	1

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

**C-Corp Top Ten Percent: How They Rank**

		7.66	1.51	12.56	4.51	62.93	0.20	28.04	0.69	
Top Ten Percent: Median										
Top Ten Percent: Average										
All Banks: Median										
All Banks: Average										
CB Scorecard Key Performance Indicators										
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII	
1	FinWise Bank	82.19	4.18	24.25	6.77	63.56	0.00	28.55	8.91	
2	American Bank of Commerce	25.84	2.21	15.03	5.77	63.91	0.34	43.05	3.19	
3	The Gunnison Bank and Trust Company	1.52	1.57	16.98	4.84	63.51	0.00	50.47	1.16	
4	Comerica Bank & Trust, National Association	48.06	38.20	39.92	2.09	53.68	0.00	100.00	106.49	
5	Community Bank	11.14	2.02	25.38	4.93	55.17	0.20	24.80	1.47	
6	Community Bank	3.52	1.45	14.43	4.31	62.93	0.00	31.99	0.80	
7	Bank of Locust Grove	21.55	1.62	12.48	5.87	63.63	0.73	32.70	1.27	
8	American Exchange Bank, Lindsay, Oklahoma	19.25	1.42	13.63	3.90	59.08	0.08	41.51	0.69	
9	Eaglemark Savings Bank	138.09	10.02	41.57	10.39	75.88	0.00	12.25	43.86	
10	The First National Bank of Lindsay	6.84	1.88	16.13	4.64	52.14	0.59	31.18	0.69	
11	CBW Bank	56.26	7.67	46.41	1.69	43.26	0.20	83.43	18.71	
12	M1 Bank	260.16	1.76	9.61	5.04	46.53	0.12	19.53	0.47	
13	Amistad Bank	3.88	1.63	10.99	4.81	74.06	0.17	34.47	2.23	
14	Peoples Bank	11.32	1.21	14.39	4.67	66.02	0.23	27.71	0.53	
15	Community Bank of Easton	16.65	2.69	14.74	4.38	19.35	0.00	14.22	0.27	
16	Peoples Bank & Trust Company	4.34	1.15	10.47	4.47	66.40	0.03	32.76	0.59	
17	Clay County Bank, Inc.	8.02	1.56	11.41	4.35	56.06	0.31	23.59	0.65	
18	Kinmundy Bank	(0.74)	2.09	15.93	5.04	44.01	0.53	26.72	0.67	
19	Holladay Bank & Trust	14.09	1.52	10.21	5.12	57.78	0.23	28.04	0.28	
20	The Bank of Steinauer	1.68	1.27	12.97	4.41	73.09	0.00	26.44	0.70	
21	First National Bank	3.79	1.88	20.73	5.36	65.55	1.73	32.66	1.31	
22	Community Bank of Pleasant Hill	5.77	1.51	16.39	3.15	69.47	0.00	29.60	2.21	
23	Concordia Bank of Concordia, Missouri	27.04	0.92	10.18	4.10	67.77	0.28	33.81	0.82	
24	Lakeview Bank	18.96	1.30	13.89	4.94	64.77	0.91	25.66	0.64	
25	CentreBank	6.47	1.68	15.21	4.70	64.02	0.74	24.62	0.86	
26	Scribner Bank	(6.89)	1.79	13.39	4.12	64.08	0.03	37.12	2.51	
27	Fox River State Bank	14.22	0.90	7.72	4.23	73.39	0.00	31.19	0.70	
27	The Haviland State Bank	3.72	1.38	10.08	4.29	56.21	0.00	30.14	0.23	
29	Brazos National Bank	1.26	1.80	6.39	5.83	91.94	0.00	73.67	14.99	
30	Southwest Bank of Weatherford	13.05	1.29	10.75	4.18	62.45	0.63	30.27	0.55	
31	The Santa Anna National Bank	(5.06)	1.62	14.57	4.52	56.06	0.01	28.14	0.56	
32	Texas Financial Bank	1.56	1.26	12.11	3.21	63.51	0.00	33.76	1.03	
33	First Citizens Bank of Polson, National Association	16.93	1.48	17.71	4.16	75.55	1.54	44.73	3.29	
34	Champion Bank	5.34	3.23	16.43	4.27	66.09	4.28	43.67	5.62	
35	The Peoples Bank	24.77	1.57	17.24	5.30	62.43	0.64	12.66	0.67	
36	Eagle Bank	10.14	1.24	13.59	4.16	59.54	0.75	25.33	0.74	
37	Bank of Clarks	6.49	1.18	10.20	5.03	69.46	0.15	32.08	0.35	
38	National Bank of St. Anne	(0.66)	1.23	9.83	4.60	60.65	0.00	22.10	0.49	
39	First Bank of Chandler	12.55	2.33	15.05	5.46	39.46	1.07	21.72	0.32	
40	PeoplesTrust Bank	1.50	1.31	11.88	4.22	60.52	0.41	26.52	0.75	
41	Prudential Bank & Trust, FSB	27.46	23.10	26.82	2.46	21.70	0.00	0.00	36.16	
42	Lamont Bank of St. John	5.83	1.73	15.53	4.45	34.15	0.20	29.88	0.07	
43	Bank of Billings	5.75	1.17	7.81	4.71	68.34	0.53	33.03	0.73	
44	Commercial Bank	5.15	1.62	13.67	4.42	54.61	0.00	16.08	0.25	
45	Independence Bank	8.05	10.65	53.12	6.31	33.23	3.73	10.44	29.31	
46	Ericson State Bank	16.48	2.14	21.34	4.73	34.64	0.00	6.81	0.08	
47	American Heritage Bank	4.56	1.40	12.38	4.61	60.88	1.30	27.74	0.58	
47	Valley Bank	21.51	1.04	10.87	4.19	66.48	1.29	29.62	0.80	
49	Breda Savings Bank	3.91	1.19	10.65	3.63	56.11	0.00	26.55	0.35	
50	The Commercial Bank	10.33	1.62	19.81	3.77	53.74	0.58	26.17	0.37	
51	Kirkwood Bank of Nevada	10.46	1.56	10.67	4.51	60.05	0.00	19.74	0.09	
52	The Citizens Bank of Edina	(3.24)	1.97	17.53	4.55	39.78	0.17	26.53	0.30	
53	The Community Bank	10.39	0.75	8.74	4.33	74.18	0.00	26.58	0.52	
54	Washita Valley Bank	9.22	1.41	8.33	4.98	54.83	0.42	17.92	0.51	
55	Granite Mountain Bank Inc dba Granite Mountain Bank	12.06	0.79	9.06	4.12	74.57	0.01	43.78	0.48	
56	Central Bank	4.40	1.71	17.32	5.21	77.96	1.81	33.01	0.88	
57	Farmers State Bank of Munith	22.85	1.01	11.05	3.86	73.59	0.65	30.22	1.12	
58	Clatsop Community Bank	6.31	0.92	8.00	4.11	70.73	0.00	38.36	0.33	
58	Lakeside Bank of Salina	2.99	1.24	10.08	5.75	67.57	1.44	28.70	0.99	

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

**C-Corp Top Ten Percent: How They Rank**

Top Ten Percent: Median	7.66	1.51	12.56	4.51	62.93	0.20	28.04	0.69
Top Ten Percent: Average	9.85	1.80	13.57	4.51	60.68	0.56	27.74	1.94
All Banks: Median	0.08	0.69	5.55	3.67	75.73	0.54	19.47	0.35
All Banks: Average	0.85	0.70	5.54	3.69	77.21	0.94	19.60	0.48

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	Commerce Community Bank	(6.53)	1.58	17.01	4.20	55.20	0.03	22.60	0.60
61	Georgia Heritage Bank	(0.76)	2.20	17.74	5.47	52.96	3.38	22.52	1.49
62	ITS Bank	5.28	4.94	5.34	3.93	20.78	0.00	0.00	5.95
63	Bay Bank	12.11	1.14	8.03	4.47	72.46	0.88	26.72	1.53
64	Brantley Bank and Trust Company	(0.44)	0.93	6.45	5.04	66.31	0.01	32.01	0.63
65	Fairview Savings and Loan Association	7.66	1.57	9.05	4.12	54.06	0.00	15.10	0.26
66	Tri-State Bank of Memphis	11.81	1.28	8.80	4.53	73.51	1.40	26.59	1.80
67	Fredonia Valley Bank	(0.64)	1.34	8.48	4.59	56.79	1.24	37.61	0.66
68	Farmers and Merchants Bank of Ashland	9.50	0.79	7.53	4.12	76.30	0.00	28.54	0.49
68	First State Bank	4.61	1.38	11.72	3.40	49.92	0.00	13.37	0.48
70	Currie State Bank	10.00	1.64	16.50	5.35	54.03	0.43	15.10	0.20
71	First Capital Bank	(3.45)	1.07	12.56	5.20	68.29	1.24	43.59	0.95
72	Freedom Bank	22.52	1.34	13.18	5.22	66.07	0.59	17.59	0.28
73	The First National Bank of Powhatan Point	22.95	1.02	12.15	2.45	50.75	0.00	39.11	0.14
74	Del Norte Bank	9.66	0.96	11.33	4.86	71.44	0.53	17.99	0.74
75	Citizens Bank & Trust, Inc.	4.32	1.10	9.91	4.98	68.62	0.39	16.16	0.94
76	Community State Bank	0.36	1.60	19.15	3.24	41.39	0.16	25.43	0.47
76	Farmers State Bank of Newcastle	6.82	1.13	12.17	3.89	59.15	0.95	29.40	0.42
78	Credit First National Association	17.02	22.46	22.77	0.00	64.83	0.00	0.00	82.58
79	Citizens State Bank of Luling	1.90	0.98	6.60	4.68	72.31	0.09	30.78	0.58

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

Number of Institutions in Peer Group: **938**  
 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	216,769	36	4
Alden State Bank	17622	Alden, MI	192,325	38	4
Bank of Clarkson	13167	Clarkson, KY	119,786	26	2
Bank of Commerce	13274	Chelsea, OK	149,380	51	6
Bank of Cushing	4075	Cushing, OK	102,699	24	2
Bank of George	58626	Las Vegas, NV	220,188	50	2
Bank of Newington	5704	Newington, GA	133,648	24	2
Bank of Salem	11243	Salem, AR	137,524	38	3
Bank of South Texas	26727	McAllen, TX	132,596	46	5
Bank of the Federated States of Micronesia	26539	Pohnpei, FM	174,384	82	1
bankcda	57074	Coeur D Alene, ID	126,144	23	3
CalWest Bank	35069	Rancho Santa Margarita, CA	176,930	39	4
CenterBank	35117	Milford, OH	171,534	39	3
Century Bank of Georgia	35236	Cartersville, GA	193,244	34	3
Cheaha Bank	35514	Oxford, AL	202,728	44	4
Chino Commercial Bank, N.A.	35366	Chino, CA	200,849	45	3
Citizens Bank	6103	Hartsville, TN	214,949	55	3
Clarkston State Bank	34957	Clarkston, MI	201,553	31	2
Community First Bank	12426	Kansas City, KS	170,880	32	2
Cornerstone Community Bank	58411	Red Bluff, CA	244,745	37	3
Farmers & Merchants Bank	9462	Miamisburg, OH	153,489	29	4
FDS Bank	33831	Mason, OH	152,848	1,607	1
First Bank of Boaz	2784	Boaz, AL	244,592	26	1
First Central Bank	10637	Cambridge, NE	102,136	24	3
First Century Bank, National Association	57123	Gainesville, GA	138,407	7	1
First Madison Bank & Trust	57898	Colbert, GA	238,875	28	3
First National Bank	25894	Slayton, MN	199,911	57	8
First National Bank and Trust Company of Weatherford	5575	Weatherford, TX	244,700	52	3
First National Bank of Crossett	1757	Crossett, AR	154,392	42	4
First New Mexico Bank of Silver City	24865	Silver City, NM	108,838	27	2
First New Mexico Bank, Las Cruces	58745	Las Cruces, NM	117,239	30	2
First Peoples Bank	33010	Pine Mountain, GA	125,215	34	3
First Port City Bank	21784	Bainbridge, GA	182,590	37	2
First Secure Bank and Trust Co.	22536	Palos Hills, IL	126,126	17	1
First State Bank	12149	Irvington, KY	195,075	72	3
First State Bank	19163	Wrens, GA	141,524	34	4
First State Bank	16333	Loomis, NE	136,096	24	3
First Texoma National Bank	13905	Durant, OK	177,566	61	5
First Vision Bank of Tennessee	58201	Tullahoma, TN	213,315	46	4
Florida Business Bank	35304	Melbourne, FL	125,078	17	1
Grand Ridge National Bank	3674	Grand Ridge, IL	181,844	23	2
Grandview Bank	3230	Grandview, TX	207,759	32	2
Guadalupe Bank	58768	Kerrville, TX	157,297	34	3
Hillsboro Bank	34747	Plant City, FL	142,637	24	2
Hometown National Bank	3691	La Salle, IL	222,339	42	3
Huron Valley State Bank	57990	Milford, MI	147,753	28	2
Integrity Bank & Trust	57587	Monument, CO	206,405	49	3
International City Bank Federal Savings Bank	25648	Long Beach, CA	238,256	43	2
Jackson County Bank	291	Mc Kee, KY	133,078	40	3
Legacy Bank & Trust Company	22319	Rogersville, MO	237,832	64	4
Llano National Bank	24305	Llano, TX	178,373	45	3
McClain Bank	4187	Purcell, OK	218,482	54	3
McKenzie Banking Company	13955	Mc Kenzie, TN	130,429	82	6
Merchants Bank	8943	Rugby, ND	166,735	23	2
Metro Phoenix Bank	58402	Phoenix, AZ	191,679	36	1
Mid-America Bank	17374	Baldwin City, KS	175,107	43	3
Native American Bank, National Association	27026	Denver, CO	102,090	28	2
Pacific Global Bank	34089	Chicago, IL	195,585	40	3
Park State Bank	8851	Duluth, MN	140,591	32	2



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

Number of Institutions in Peer Group: **938**  
 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
PBK Bank, Inc.	9313	Stanford, KY	118,089	39	7
Peach State Bank & Trust	57923	Gainesville, GA	218,551	40	1
Peoples Bank	57058	Sheridan, AR	157,773	25	2
Peoples Bank of Middle Tennessee	35604	Shelbyville, TN	148,659	24	1
People's Bank of Seneca	34146	Seneca, MO	186,591	36	3
Pinnacle Bank	252	Marshalltown, IA	196,437	25	2
Pinnacle Bank	29548	Jasper, AL	221,346	55	7
Rabun County Bank	22138	Clayton, GA	177,101	45	3
Redstone Bank	58826	Centennial, CO	119,034	16	1
RiverHills Bank	6662	Milford, OH	160,821	51	5
SaviBank	57978	Burlington, WA	234,027	69	6
Security First National Bank of Hugo	432	Hugo, OK	112,456	33	1
Security State Bank of Oklahoma	8980	Wewoka, OK	238,318	60	5
SEI Private Trust Company	35388	Oaks, PA	162,460	613	1
Sherburne State Bank	10169	Becker, MN	111,168	27	3
South Sound Bank	35355	Olympia, WA	181,864	34	2
Texas Republic Bank, National Association	3400	Frisco, TX	238,553	48	3
The Bank	34409	Jennings, LA	230,086	57	5
The Bank of Monroe	6180	Union, WV	139,542	33	3
The Bank of Waynesboro	2375	Waynesboro, TN	166,189	62	5
The Citizens Bank Company	10266	Beverly, OH	210,741	53	5
The Citizens State Bank	15111	Gridley, KS	197,382	56	9
The Cleveland State Bank	12201	Cleveland, MS	230,639	61	2
The Colorado Bank and Trust Company of La Junta	1141	La Junta, CO	130,012	38	2
The Farmers State Bank of Waupaca	13033	Waupaca, WI	187,914	42	4
The First National Bank of Groton	7085	Groton, NY	181,979	39	2
The First National Bank of Waynesboro	2160	Waynesboro, GA	139,255	34	1
The Jefferson Bank	11445	Greenville, MS	130,400	27	3
The MINT National Bank	58764	Kingwood, TX	184,582	26	1
The Napoleon State Bank	10101	Napoleon, IN	237,253	59	4
The Tri-County Bank	16339	Stuart, NE	123,769	30	4
Three Rivers Bank of Montana	21557	Kalispell, MT	152,050	41	2
United Citizens Bank of Southern Kentucky	57867	Columbia, KY	152,446	43	4
Wilcox County State Bank	17126	Abbeville, GA	105,004	31	4
Willamette Valley Bank	57033	Salem, OR	224,219	176	4

**PEER GROUP 2:**  
\$100 - 249 Million

**C-Corp Top Ten Percent: How They Rank**

		8.44	1.41	12.56	4.36	59.93	0.22	26.45	0.69
Top Ten Percent: Median		8.44	1.41	12.56	4.36	59.93	0.22	26.45	0.69
Top Ten Percent: Average		9.61	1.54	13.26	4.47	59.94	0.42	27.50	0.85
All Banks: Median		1.99	0.88	7.87	3.79	69.98	0.54	19.79	0.45
All Banks: Average		2.87	0.90	7.79	3.79	70.41	0.78	20.64	0.50
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Bank of George	11.32	1.88	13.45	4.68	63.23	0.00	53.26	2.25
2	First Century Bank, National Association	11.89	1.39	14.41	4.97	51.37	0.17	56.95	2.47
3	The Jefferson Bank	25.12	3.64	21.30	6.21	35.84	0.13	15.77	1.40
4	First Madison Bank & Trust	24.19	2.03	16.01	4.49	43.88	0.00	19.34	0.63
5	Community First Bank	15.14	1.70	18.02	5.16	55.25	0.00	26.41	0.29
6	International City Bank Federal Savings Bank	8.84	2.97	22.34	2.98	47.77	0.03	40.37	4.43
7	Grandview Bank	13.09	1.68	20.24	4.04	49.58	0.17	38.99	0.47
8	Mid-America Bank	14.16	1.70	15.77	4.19	58.63	0.00	15.00	1.80
9	Guadalupe Bank	15.70	1.40	15.65	4.25	64.76	0.04	23.37	0.99
10	Chino Commercial Bank, N.A.	8.45	1.21	10.58	4.17	60.42	0.00	46.67	0.72
11	Redstone Bank	11.70	1.74	14.01	6.22	50.79	0.00	31.26	0.11
12	Hillsboro Bank	8.35	1.73	13.23	4.28	43.81	0.00	37.02	0.27
13	Farmers & Merchants Bank	12.08	1.27	13.38	4.31	62.54	0.00	31.09	0.50
14	First New Mexico Bank, Las Cruces	(1.66)	1.45	10.31	4.90	58.85	0.00	36.00	0.80
15	First State Bank	4.05	1.59	14.56	4.17	56.65	0.18	31.22	0.72
16	McClain Bank	11.81	1.39	12.25	4.54	64.34	0.39	28.13	1.05
17	Metro Phoenix Bank	19.11	1.73	10.97	6.01	57.38	0.04	19.27	0.47
18	The Cleveland State Bank	4.47	1.29	13.94	4.06	63.87	0.07	32.49	0.98
19	Park State Bank	257.90	1.56	9.86	3.18	58.42	0.08	40.06	1.11
20	Security State Bank of Oklahoma	12.07	1.72	17.61	4.61	55.27	1.37	23.63	0.75
21	Texas Republic Bank, National Association	4.99	1.64	14.06	5.09	57.57	0.00	25.60	0.26
22	First Texoma National Bank	5.74	1.19	10.27	4.44	69.65	0.05	33.00	1.03
23	Bank of South Texas	4.80	1.36	12.42	6.31	74.19	0.22	33.01	1.10
24	Florida Business Bank	1.52	2.01	15.20	4.29	58.10	0.00	31.86	0.33
25	Grand Ridge National Bank	11.08	1.78	14.35	5.48	54.37	0.09	22.79	0.22
26	McKenzie Banking Company	(0.12)	2.95	21.98	6.12	54.12	2.23	30.24	2.58
27	Huron Valley State Bank	9.99	1.18	11.63	4.38	62.70	0.00	37.64	0.30
28	The Farmers State Bank of Waupaca	(4.54)	1.95	14.24	4.41	53.09	0.17	22.61	1.14
29	Security First National Bank of Hugo	(3.19)	2.14	25.07	5.71	51.83	0.70	26.36	0.84
30	First National Bank and Trust Company of Weatherford	3.50	1.13	12.55	5.50	57.00	0.47	35.99	0.59
31	The MINT National Bank	19.79	2.10	16.38	4.28	53.07	0.60	7.86	1.98
32	Bank of Clarkson	2.07	1.44	11.36	4.04	62.08	0.09	28.56	0.97
33	The Napoleon State Bank	14.52	1.39	12.06	4.25	53.23	0.47	21.75	0.60
33	The Tri-County Bank	15.87	1.09	12.24	4.51	68.64	0.19	28.28	0.64
35	Llano National Bank	9.29	1.33	11.43	4.34	59.99	0.65	32.13	0.67
36	Legacy Bank & Trust Company	83.36	1.43	13.19	4.58	60.06	0.47	12.52	1.03
37	The Colorado Bank and Trust Company of La Junta	1.16	1.38	17.19	4.31	66.99	0.71	46.65	2.59
38	First State Bank	11.77	1.30	17.11	5.40	65.99	0.34	18.38	0.67
39	First Central Bank	6.85	1.75	16.87	4.81	51.55	0.09	14.46	0.39
40	Pinnacle Bank	4.93	1.69	11.68	3.98	43.99	0.30	23.30	0.62
41	The Bank of Monroe	3.04	1.42	10.23	3.91	61.87	0.10	27.69	1.17
42	Citizens Bank	3.70	1.45	13.69	4.67	56.18	0.40	21.54	0.55
43	Willamette Valley Bank	19.11	3.64	31.15	4.38	75.34	0.52	17.02	16.04
44	First National Bank of Crossett	0.57	1.29	12.43	4.78	64.50	0.62	29.64	1.48
45	First National Bank	(22.30)	1.47	12.73	6.66	51.70	0.17	19.53	2.70
46	PBK Bank, Inc.	4.76	1.68	12.95	4.87	62.90	0.80	19.88	1.17
47	FDS Bank	(49.55)	365.85	779.93	1.69	19.30	0.01	100.00	572.47
48	The Bank	3.53	1.48	13.90	5.05	61.50	0.72	23.37	0.63
49	5Star Bank	24.49	1.43	8.09	4.35	57.20	0.07	22.31	0.37
50	Cornerstone Community Bank	13.72	1.17	11.76	4.30	60.60	0.00	21.25	0.29
51	The Bank of Waynesboro	14.16	1.41	10.64	4.67	62.63	0.82	21.66	0.67
52	The First National Bank of Waynesboro	(1.44)	1.54	9.56	4.45	55.42	0.46	26.83	0.99
53	First Secure Bank and Trust Co.	15.11	1.62	17.46	3.62	56.81	0.10	12.84	0.73
54	Alden State Bank	(0.36)	1.31	10.67	4.52	59.86	0.57	49.84	0.62
55	Peoples Bank	4.56	1.70	12.65	3.54	42.25	0.09	20.49	0.62
56	Bank of Salem	5.00	1.45	12.99	4.71	59.21	1.44	25.05	0.64
57	First New Mexico Bank of Silver City	3.04	1.29	10.96	4.28	54.76	0.31	17.61	1.02
58	Three Rivers Bank of Montana	6.26	1.09	8.73	4.99	68.79	0.39	33.52	0.77
59	Cheaha Bank	1.65	1.64	12.81	4.57	55.96	0.14	16.52	0.52

**PEER GROUP 2:**  
\$100 - 249 Million

**C-Corp Top Ten Percent: How They Rank**

Top Ten Percent: Median	8.44	1.41	12.56	4.36	59.93	0.22	26.45	0.69
Top Ten Percent: Average	9.61	1.54	13.26	4.47	59.94	0.42	27.50	0.85
All Banks: Median	1.99	0.88	7.87	3.79	69.98	0.54	19.79	0.45
All Banks: Average	2.87	0.90	7.79	3.79	70.41	0.78	20.64	0.50

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	The Citizens State Bank	8.42	1.19	14.50	4.10	60.62	0.28	27.77	0.37
61	Century Bank of Georgia	9.98	1.19	11.35	3.82	62.88	0.64	36.33	0.72
62	Hometown National Bank	2.76	1.36	11.70	3.64	61.50	0.15	26.49	0.96
63	Bank of Newington	25.68	1.65	18.84	5.32	52.55	1.15	11.40	0.46
64	CenterBank	(0.76)	1.37	13.44	4.49	62.93	0.28	18.34	1.15
64	People's Bank of Seneca	8.02	1.23	14.15	4.42	53.65	0.64	11.20	0.96
66	First State Bank	(2.16)	1.40	10.76	4.14	59.51	0.00	19.52	0.73
67	Wilcox County State Bank	33.45	1.26	12.03	4.74	65.12	1.27	19.59	0.68
68	Peoples Bank of Middle Tennessee	7.62	1.28	11.29	4.19	59.69	0.41	24.00	0.48
69	Merchants Bank	95.97	1.07	12.63	3.91	55.63	0.00	23.58	0.10
70	The Citizens Bank Company	5.21	1.24	9.70	4.37	60.44	0.10	22.11	0.46
71	Clarkston State Bank	9.52	1.21	12.09	3.86	62.16	0.35	45.81	0.37
71	First Port City Bank	3.62	1.51	14.01	4.16	53.99	0.19	19.53	0.39
73	CalWest Bank	9.38	1.17	11.49	3.96	76.99	0.02	42.20	0.46
74	Peach State Bank & Trust	22.45	0.97	9.76	4.44	69.42	0.22	28.59	0.50
75	First Peoples Bank	9.59	1.08	8.92	4.83	70.23	0.79	44.61	0.72
76	Jackson County Bank	12.01	1.41	5.19	4.10	60.09	0.34	31.86	0.62
77	Bank of the Federated States of Micronesia	41.52	1.32	9.08	4.22	66.18	0.40	27.51	0.41
78	Rabun County Bank	9.03	1.49	12.27	4.21	67.53	1.56	30.35	0.64
79	SEI Private Trust Company	18.32	50.24	57.34	2.48	62.43	0.00	0.00	171.16
80	Bank of Cushing	(9.48)	1.39	10.53	4.71	68.83	0.40	41.30	0.99
81	First Vision Bank of Tennessee	1.99	1.31	11.74	4.33	59.43	0.18	20.73	0.48
81	SaviBank	15.36	1.11	8.53	4.34	71.18	0.32	22.88	0.94
83	Native American Bank, National Association	13.85	4.46	41.56	4.48	92.43	3.77	32.21	1.03
84	First Bank of Boaz	30.58	1.58	9.20	3.41	41.61	0.00	23.59	0.22
85	Pacific Global Bank	2.40	1.46	13.23	4.21	58.57	0.50	19.04	0.63
86	Integrity Bank & Trust	21.13	1.02	12.56	4.32	71.71	1.57	40.51	0.66
87	bankcda	14.51	0.92	10.69	4.38	71.83	0.26	29.87	0.51
87	Sherburne State Bank	5.97	0.89	11.59	4.28	63.37	1.45	35.67	1.21
89	United Citizens Bank of Southern Kentucky	4.87	1.58	13.28	4.31	55.54	1.32	18.34	0.69
90	Bank of Commerce	7.71	1.25	10.44	4.66	70.68	1.72	31.49	0.78
91	Pinnacle Bank	3.34	1.18	9.86	3.83	64.90	0.18	30.61	0.77
92	The First National Bank of Groton	4.97	1.40	10.83	4.47	54.37	0.80	23.23	0.44
93	South Sound Bank	13.33	1.17	8.38	4.18	66.46	0.07	25.24	0.43
94	RiverHills Bank	6.38	1.11	10.48	4.12	75.40	0.37	29.46	1.06

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

Number of Institutions in Peer Group: **736**  
 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	331,552	67	5
Advantage Bank	57072	Loveland, CO	312,076	39	3
American National Bank	26398	Oakland Park, FL	296,937	35	1
Andrew Johnson Bank	22015	Greeneville, TN	374,668	94	7
Ann Arbor State Bank	58889	Ann Arbor, MI	302,136	51	3
Bank of Commerce	9359	Greenwood, MS	453,018	59	5
Bank of Ocean City	5867	Ocean City, MD	339,802	61	7
Bank of San Francisco	58069	San Francisco, CA	309,286	38	1
Capital Bank	19401	Jacinto City, TX	419,843	91	8
Centennial Bank	8439	Trezevant, TN	452,421	126	8
Central Bank of Branson	16924	Branson, MO	343,664	70	4
Central Bank of Sedalia	4569	Sedalia, MO	403,927	80	1
Citizens' Bank & Trust Co.	8738	Van Buren, AR	398,766	101	7
Citizens Bank of Americus	15477	Americus, GA	314,985	48	3
Citizens State Bank	19806	Tyler, TX	340,603	70	7
Commencement Bank	58446	Tacoma, WA	332,130	47	3
Community Bank of Santa Maria	57073	Santa Maria, CA	250,467	55	3
Community State Bank	14883	Avilla, IN	260,304	50	4
Farmers and Merchants Bank	15801	Baldwyn, MS	332,896	109	10
First Bank	34116	Dalton, GA	354,634	72	4
First Bank	9620	Clewiston, FL	351,698	90	6
First Century Bank	1700	Tazewell, TN	364,551	88	7
First Commerce Bank	57465	Lewisburg, TN	380,774	58	3
First Community Bank	22964	San Benito, TX	424,756	118	9
First Florida Bank	58370	Destin, FL	430,026	76	5
First Home Bank	34997	Seminole, FL	321,041	312	3
First IC Bank	34998	Doraville, GA	445,469	95	7
First Piedmont Federal Savings and Loan Association of Gaffney	28859	Gaffney, SC	406,746	74	6
First State Bank	13632	Russellville, AR	254,511	53	5
First State Bank	15206	Athens, TX	475,017	100	6
First Utah Bank	22738	Salt Lake City, UT	359,180	122	6
First Westroads Bank, Inc.	19742	Omaha, NE	252,265	52	2
Florida Parishes Bank	29670	Hammond, LA	369,040	85	7
FNB South	17011	Alma, GA	372,522	80	4
Fresno First Bank	58090	Fresno, CA	413,514	42	1
Heartland Bank	18740	Geneva, NE	413,680	69	8
Heritage Bank	26372	Pearland, TX	272,280	61	5
High Country Bank	29783	Salida, CO	264,271	77	4
Islanders Bank	23469	Friday Harbor, WA	280,991	50	3
Lighthouse Bank	58646	Santa Cruz, CA	281,882	31	2
Mission Valley Bank	57101	Sun Valley, CA	318,479	58	2
NewBank	58203	Flushing, NY	347,739	43	2
Oregon Community Bank	22334	Oregon, WI	355,149	56	3
Parkside Financial Bank & Trust	58796	Clayton, MO	473,936	53	1
Pinnacle Bank	58297	Gilroy, CA	360,487	59	4
Pioneer Trust Bank, National Association	19827	Salem, OR	496,522	66	2
Plains State Bank	17739	Humble, TX	457,688	62	4
Premier Bank	12493	Omaha, NE	262,583	50	5
Prime Meridian Bank	58694	Tallahassee, FL	380,911	71	3
PS Bank	444	Wyalusing, PA	369,117	78	8
Redwood Capital Bank	57610	Eureka, CA	349,998	67	3
Rio Bank	25886	McAllen, TX	351,782	112	8
River City Bank, Inc.	26703	Louisville, KY	288,119	81	6
Rock Canyon Bank	33542	Provo, UT	393,888	116	5
Sanibel Captiva Community Bank	57425	Sanibel, FL	418,866	89	7
Savoy Bank	58641	New York, NY	348,471	37	1
Summit Bank	57706	Eugene, OR	382,506	70	1
Summit Bank, National Association	58786	Panama City, FL	447,089	52	4
Surrey Bank & Trust	34209	Mount Airy, NC	305,190	75	7

**PEER GROUP 3:**  
\$250 - 449 Million

**C-Corp Top Ten Percent: Who They Are**

Number of Institutions in Peer Group: **736**  
 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 National Bank	3337	Mercedes, TX	260,377	80	5
Texas Star Bank	5567	Van Alstyne, TX	382,781	94	7
The Bank of Elk River	1607	Elk River, MN	425,290	99	5
The First National Bank of Manchester	4951	Manchester, TN	273,501	65	4
The North Salem State Bank	8063	North Salem, IN	326,143	84	8
The Peoples Bank	1147	Pratt, KS	350,636	85	8
Tri-County Bank	977	Brown City, MI	286,677	81	9
UniBank	58407	Lynnwood, WA	288,525	46	4
United Bank	14629	Osseo, WI	287,191	65	6
United Community Bank of West Kentucky, Inc.	57301	Morganfield, KY	252,215	53	4
Uniti Bank	57120	Buena Park, CA	324,983	68	3
University Bank	14587	Ann Arbor, MI	294,888	391	1
US Metro Bank	58310	Garden Grove, CA	347,378	64	5
Verus Bank of Commerce	58025	Fort Collins, CO	255,764	16	1
Wheatland Bank	22939	Spokane, WA	413,085	123	14

**PEER GROUP 3:**  
\$250 - 449 Million

**C-Corp Top Ten Percent: How They Rank**

		8.85	1.53	14.32	4.24	57.68	0.28	29.10	0.80	
Top Ten Percent: Median		8.85	1.53	14.32	4.24	57.68	0.28	29.10	0.80	
Top Ten Percent: Average		9.65	1.58	14.62	4.38	57.79	0.38	30.11	0.96	
All Banks: Median		4.02	0.95	8.86	3.68	68.09	0.50	19.76	0.57	
All Banks: Average		4.91	0.97	8.89	3.73	68.53	0.65	20.57	0.64	
CB Scorecard Key Performance Indicators										
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII	
1	First IC Bank	20.58	2.50	15.92	4.75	52.10	0.43	28.09	2.41	
2	Pinnacle Bank	10.52	1.44	14.18	5.03	62.99	0.01	50.15	1.11	
3	Texas National Bank	9.24	2.37	25.85	5.18	55.01	0.89	45.22	2.33	
4	Sanibel Captiva Community Bank	7.97	1.79	25.85	4.64	51.89	0.00	28.19	0.48	
5	Oregon Community Bank	26.23	1.88	15.79	3.90	44.85	0.18	24.67	0.69	
6	Premier Bank	18.38	1.50	13.63	4.12	58.61	0.01	21.19	0.99	
7	Florida Parishes Bank	13.42	1.61	16.52	4.60	58.59	0.42	26.66	0.91	
8	Citizens State Bank	18.75	1.92	15.80	4.23	49.33	0.91	36.70	0.75	
9	Community State Bank	11.36	1.59	15.66	4.31	53.24	0.23	33.99	0.51	
10	Lighthouse Bank	15.95	1.71	12.83	5.48	50.08	0.00	28.73	0.11	
11	University Bank	60.02	1.59	13.65	4.52	90.88	0.28	93.71	17.58	
12	Tri-County Bank	2.25	1.58	14.58	4.49	58.16	0.10	34.85	0.66	
13	Wheatland Bank	4.28	1.29	13.60	4.56	69.52	0.08	46.48	1.20	
14	Savoy Bank	37.54	1.58	15.72	4.83	50.76	1.03	17.30	1.25	
15	1st Bank Yuma	12.12	1.35	13.00	4.88	64.11	0.63	42.49	0.91	
16	First Florida Bank	20.17	1.35	12.04	3.71	58.47	0.14	27.34	0.97	
17	Verus Bank of Commerce	6.48	1.93	14.11	4.54	45.86	0.00	25.68	0.25	
18	FNB South	1.68	3.70	24.61	5.45	41.91	1.81	30.58	1.65	
19	First Utah Bank	13.57	1.89	16.24	5.12	74.21	1.21	40.46	2.65	
20	First Century Bank	9.78	1.47	14.83	4.16	56.42	0.30	23.04	0.82	
20	United Bank	12.82	1.38	12.70	3.95	65.25	0.35	34.62	1.12	
22	Community Bank of Santa Maria	(15.81)	1.40	15.94	4.14	60.69	0.00	40.74	1.14	
23	The Peoples Bank	(6.32)	1.65	13.25	4.03	54.31	0.09	40.12	1.06	
24	Islanders Bank	2.27	1.62	15.09	4.07	53.39	0.13	41.31	0.47	
25	First Community Bank	12.05	1.34	15.84	4.71	66.13	0.65	37.00	0.74	
26	Pioneer Trust Bank, National Association	0.65	2.60	21.55	4.09	34.65	0.00	8.97	1.61	
27	The North Salem State Bank	5.19	1.35	16.31	4.45	58.82	0.15	27.73	0.59	
28	Centennial Bank	45.09	1.54	15.01	5.22	59.18	0.78	14.91	1.36	
29	Rock Canyon Bank	(1.40)	2.45	24.80	6.13	56.98	1.33	38.49	2.02	
30	NewBank	(0.52)	2.30	17.03	4.17	47.47	0.67	26.75	2.53	
31	Summit Bank, National Association	15.78	1.43	12.42	3.82	51.38	0.93	38.01	0.83	
32	First Bank	8.93	1.58	20.06	4.53	54.60	0.58	19.75	0.74	
32	Summit Bank	27.89	1.31	13.36	5.69	54.76	0.62	27.09	0.43	
34	Redwood Capital Bank	4.38	1.28	14.81	4.12	58.89	0.17	28.21	0.77	
35	Surrey Bank & Trust	3.15	1.55	10.70	4.59	58.69	0.27	31.84	0.76	
36	Heritage Bank	15.15	1.46	11.77	4.88	59.36	0.29	29.85	0.35	
37	Texas Star Bank	(3.82)	1.86	16.68	4.76	53.40	0.49	33.92	0.72	
38	Ann Arbor State Bank	6.92	1.34	12.05	3.83	58.95	0.00	29.47	0.59	
39	First Piedmont Federal Savings and Loan Association of Gaffney	9.73	1.44	5.40	4.82	60.68	0.23	34.51	1.05	
40	United Community Bank of West Kentucky, Inc.	3.74	1.76	13.45	4.22	51.82	0.20	19.95	0.71	
41	Rio Bank	16.61	1.22	13.04	4.79	71.47	0.79	35.00	1.07	
42	Parkside Financial Bank & Trust	(10.01)	1.48	15.36	3.72	59.83	0.00	31.12	1.57	
43	Bank of Ocean City	14.15	1.31	12.59	3.64	51.11	0.02	35.88	0.28	
44	Commencement Bank	2.52	1.53	12.83	4.90	58.94	0.00	32.40	0.20	
45	Farmers and Merchants Bank	10.36	1.64	12.45	4.95	65.23	0.45	15.65	1.31	
46	The First National Bank of Manchester	3.70	1.61	13.18	4.28	51.46	0.48	24.50	0.69	
47	Central Bank of Branson	4.99	1.42	14.23	3.79	55.26	0.79	31.59	1.43	
48	Capital Bank	8.62	1.15	13.23	4.44	66.73	0.14	36.83	0.44	
49	First Commerce Bank	14.39	1.44	16.21	4.06	52.83	0.10	16.67	0.36	
50	Central Bank of Sedalia	(5.57)	1.69	17.64	3.92	52.57	0.28	24.48	1.11	
51	Heartland Bank	5.36	1.74	15.12	4.28	49.85	0.40	14.78	0.76	
51	Mission Valley Bank	(6.82)	1.51	10.90	4.79	63.71	0.34	62.12	1.29	
53	First Westroads Bank, Inc.	(9.04)	1.98	16.05	4.02	57.58	0.00	37.86	0.40	
54	US Metro Bank	13.56	1.25	8.23	4.14	63.31	0.18	22.69	1.67	
55	Fresno First Bank	3.01	1.49	17.03	4.37	54.98	0.71	59.73	0.41	
55	PS Bank	12.27	1.54	18.10	3.47	57.87	0.66	22.96	1.29	
57	Prime Meridian Bank	19.44	1.12	11.97	3.90	57.61	0.02	26.22	0.35	
58	First Home Bank	46.80	1.84	14.40	4.08	80.20	0.44	17.72	14.03	
59	UniBank	10.58	1.60	11.01	4.14	54.39	0.53	16.97	0.96	

**PEER GROUP 3:**  
\$250 - 449 Million

## C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	8.85	1.53	14.32	4.24	57.68	0.28	29.10	0.80
Top Ten Percent: Average	9.65	1.58	14.62	4.38	57.79	0.38	30.11	0.96
All Banks: Median	4.02	0.95	8.86	3.68	68.09	0.50	19.76	0.57
All Banks: Average	4.91	0.97	8.89	3.73	68.53	0.65	20.57	0.64

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	Citizens Bank of Americus	6.55	1.46	16.49	3.67	53.38	0.38	21.47	0.77
60	River City Bank, Inc.	19.54	1.52	10.63	3.89	79.29	0.23	24.41	8.97
62	Advantage Bank	7.77	2.07	19.19	4.99	50.47	0.33	19.87	0.07
63	The Bank of Elk River	6.93	1.20	13.39	4.11	63.90	0.30	23.37	0.93
64	Citizens' Bank & Trust Co.	1.01	2.03	16.46	4.19	45.80	0.49	21.13	0.66
65	First Bank	9.25	0.95	11.37	4.07	70.00	0.10	35.12	0.87
66	Andrew Johnson Bank	8.56	1.26	12.52	4.46	63.88	0.29	25.51	0.54
67	Bank of Commerce	34.50	1.75	19.69	3.45	40.96	0.33	10.66	0.69
68	First State Bank	(2.06)	1.36	11.94	4.03	57.74	0.11	30.33	0.71
69	Bank of San Francisco	13.38	0.93	9.80	4.20	63.10	0.00	41.53	0.35
70	Uniti Bank	3.63	1.14	9.02	4.24	68.57	0.15	49.18	1.07
71	American National Bank	8.76	1.29	9.20	4.22	55.64	0.00	29.75	0.18
72	High Country Bank	6.23	1.43	14.49	5.11	63.84	0.74	22.02	0.73
73	First State Bank	(2.02)	1.30	13.12	3.65	60.24	0.08	34.41	0.90
74	Plains State Bank	13.62	1.56	14.48	4.12	56.52	0.69	19.35	0.54

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

Number of Institutions in Peer Group: **501**  
 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
Amerasia Bank	27267	Flushing, NY	584,936	70	3
Anderson Brothers Bank	9923	Mullins, SC	743,117	275	22
Apex Bank	9176	Camden, TN	542,222	154	11
Arizona Bank & Trust	57620	Phoenix, AZ	653,596	82	8
Avidbank	57510	San Jose, CA	842,874	90	1
BankLiberty	30817	Kansas City, MO	563,212	142	11
Cass Commercial Bank	1068	Des Peres, MO	806,560	53	4
Celtic Bank	57056	Salt Lake City, UT	773,453	214	1
Community National Bank & Trust of Texas	18185	Corsicana, TX	730,373	176	13
Community State Bank	18272	Ankeny, IA	712,618	155	10
Esquire Bank, National Association	58140	Garden City, NY	583,500	62	2
Farmers State Bank	14578	Lagrange, IN	763,108	164	11
First Bank	6917	Strasburg, VA	763,108	155	14
First Bank & Trust	27078	Sioux Falls, SD	932,833	183	8
First Choice Bank	57966	Cerritos, CA	962,663	102	6
First Green Bank	58874	Orlando, FL	791,548	103	7
First National Bank	14712	Fort Pierre, SD	968,192	128	14
First Savings Bank	32629	Beresford, SD	739,435	151	22
First Volunteer Bank	10307	Chattanooga, TN	979,168	273	24
Heritage Bank of Nevada	34072	Reno, NV	814,002	74	7
Highland Bank	16111	Saint Michael, MN	536,241	86	5
Horizon Bank, SSB	3256	Austin, TX	959,029	145	4
Illinois Bank & Trust	34076	Rockford, IL	822,089	92	10
Itasca Bank & Trust Co.	16666	Itasca, IL	528,938	89	2
Jefferson Bank of Missouri	19762	Jefferson City, MO	574,680	101	4
Meadows Bank	58722	Las Vegas, NV	807,770	135	4
Mission Bank	34805	Bakersfield, CA	652,314	93	7
Northwest Bank	58752	Boise, ID	642,565	107	4
Oakworth Capital Bank	58783	Birmingham, AL	567,404	96	3
Open Bank	57944	Los Angeles, CA	979,346	138	8
Pacific Commerce Bank	57065	Los Angeles, CA	552,359	79	6
Plumas Bank	23275	Quincy, CA	764,089	148	13
Presidio Bank	58325	San Francisco, CA	853,318	64	5
Santa Cruz County Bank	57591	Santa Cruz, CA	635,257	85	5
Seacoast Commerce Bank	57428	San Diego, CA	998,802	148	5
Security National Bank of Omaha	19213	Omaha, NE	931,634	205	14
Signature Bank	58264	Rosemont, IL	780,086	62	3
The Bank & Trust of Bryan/College Station	58249	Bryan, TX	567,494	80	5
The Bank of San Antonio	58581	San Antonio, TX	775,824	118	5
The Fidelity Deposit and Discount Bank	11868	Dunmore, PA	923,341	183	10
The First National Bank and Trust Co., Chickasha, Oklahoma	4062	Chickasha, OK	591,883	166	10
The Park Bank	19608	Madison, WI	949,723	161	12
The State Bank	11406	Fenton, MI	841,712	178	15
Thomasville National Bank	34068	Thomasville, GA	844,676	119	3
United Bank	58	Atmore, AL	651,521	194	18
United Security Bank	27132	Fresno, CA	877,443	132	12
Virginia National Bank	34755	Charlottesville, VA	654,448	76	6
Vista Bank	1210	Ralls, TX	754,523	130	13
WebBank	34404	Salt Lake City, UT	725,896	88	1
West Gate Bank	19850	Lincoln, NE	566,761	174	7



**PEER GROUP 4:**  
**\$500 - 999 Million**
**C-Corp Top Ten Percent: How They Rank**

Top Ten Percent: Median	12.24	1.63	14.12	4.48	57.14	0.20	32.60	0.94
Top Ten Percent: Average	12.38	1.70	15.65	4.67	55.44	0.37	33.76	1.04
All Banks: Median	4.84	1.01	9.52	3.71	66.44	0.44	19.67	0.62
All Banks: Average	5.77	1.04	9.47	3.73	66.83	0.57	20.88	0.70

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Esquire Bank, National Association	19.12	1.71	14.14	4.60	58.11	0.00	35.89	1.47
2	Horizon Bank, SSB	16.34	1.81	21.68	4.74	57.22	0.06	49.13	1.01
3	Mission Bank	19.57	1.54	17.62	4.64	52.90	0.03	53.08	0.77
4	Open Bank	17.40	1.53	12.78	4.47	57.88	0.07	32.81	1.10
5	Plumas Bank	5.19	1.88	20.82	4.68	51.44	0.24	42.47	1.21
6	WebBank	31.09	5.94	33.87	6.58	31.09	0.32	5.38	8.64
7	Arizona Bank & Trust	17.08	1.80	17.87	4.49	60.42	0.84	47.47	1.54
8	United Bank	18.18	1.95	23.12	3.84	51.74	0.86	46.19	2.25
9	Anderson Brothers Bank	26.21	1.63	17.24	7.57	61.68	0.90	33.47	1.38
10	The Bank & Trust of Bryan/College Station	8.02	1.74	17.19	4.00	46.94	0.00	44.21	0.44
11	Santa Cruz County Bank	1.68	1.66	17.53	4.55	49.76	0.00	42.07	0.52
12	The State Bank	15.47	1.27	14.09	4.10	63.44	0.13	33.83	0.96
13	Celtic Bank	23.31	5.67	29.90	7.13	45.40	0.80	9.15	8.72
14	BankLiberty	45.69	1.63	14.70	4.90	56.70	0.79	29.39	0.73
15	Thomasville National Bank	9.74	2.10	22.44	3.77	46.00	0.19	16.25	1.54
16	West Gate Bank	30.44	1.20	11.12	4.54	72.66	0.00	29.62	1.73
17	First Green Bank	25.50	1.30	12.42	4.08	54.60	0.05	30.04	0.56
18	The Bank of San Antonio	16.71	1.24	13.32	3.56	63.34	0.00	44.92	1.05
19	Community National Bank & Trust of Texas	2.69	1.39	13.03	4.57	61.48	0.06	38.62	0.90
20	Northwest Bank	12.11	1.68	13.49	5.10	56.25	0.23	30.40	0.36
21	Virginia National Bank	3.41	1.51	14.75	3.77	53.90	0.09	32.39	0.94
22	Security National Bank of Omaha	17.06	1.65	15.76	3.50	65.16	0.06	28.57	1.13
23	First Savings Bank	7.95	1.81	11.73	9.09	42.02	0.95	21.54	3.34
23	First Volunteer Bank	5.67	1.99	17.94	5.20	55.80	1.02	28.53	1.17
25	Farmers State Bank	8.38	1.42	15.48	3.92	59.29	0.10	23.76	0.82
26	Jefferson Bank of Missouri	2.96	1.80	18.56	3.99	48.28	0.43	28.71	1.10
27	Seacoast Commerce Bank	12.77	1.38	10.80	5.62	66.65	0.38	44.56	0.94
28	First Bank	6.57	1.49	17.79	3.90	62.26	0.39	29.81	1.29
29	Presidio Bank	14.98	1.25	13.03	4.21	60.50	0.00	39.39	0.16
30	Meadows Bank	4.22	1.94	17.69	5.10	51.92	0.74	34.39	0.60
31	The First National Bank and Trust Co., Chickasha, Oklahoma	3.69	1.71	13.51	4.65	51.04	1.37	36.92	1.07
32	Signature Bank	3.19	1.84	21.18	4.27	44.32	0.62	38.13	0.58
33	Heritage Bank of Nevada	(2.21)	2.23	19.98	4.22	37.88	0.16	40.07	0.33
34	United Security Bank	17.94	1.75	13.10	4.27	52.17	2.05	37.39	0.60
35	The Fidelity Deposit and Discount Bank	13.60	1.32	13.44	3.72	58.68	0.38	27.37	0.94
36	Oakworth Capital Bank	15.78	1.16	9.84	3.86	65.59	0.00	27.55	1.31
37	First Choice Bank	13.06	1.35	11.33	4.53	57.06	0.16	27.01	0.32
38	Pacific Commerce Bank	6.28	1.22	9.45	4.88	62.28	0.12	56.71	0.65
39	First National Bank	(0.03)	2.48	10.20	8.67	36.66	0.67	22.60	3.07
39	Illinois Bank & Trust	9.95	1.29	16.12	3.41	62.53	0.23	37.42	0.91
41	Amerasia Bank	(0.22)	2.22	19.99	4.80	36.19	0.00	19.88	0.14
42	First Bank & Trust	3.41	1.59	13.36	5.18	62.57	0.27	18.24	1.12
42	Highland Bank	18.41	1.22	12.22	3.91	60.84	0.44	38.74	0.70
44	Apex Bank	7.34	5.15	40.16	10.11	36.26	3.82	12.14	1.45
45	Avidbank	15.77	1.25	11.69	4.58	62.11	0.27	47.03	0.30
46	Itasca Bank & Trust Co.	4.79	1.26	13.27	4.17	58.13	0.21	29.70	0.62
47	The Park Bank	11.85	1.36	13.32	3.71	64.57	0.11	30.82	0.63
48	Community State Bank	12.36	1.17	10.67	4.46	62.68	0.10	25.73	0.68
49	Cass Commercial Bank	(5.81)	1.95	13.00	3.72	39.98	0.00	46.97	0.46
50	Vista Bank	49.83	1.09	9.54	4.41	61.31	0.13	28.99	0.57

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

Number of Institutions in Peer Group: **485**  
 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	1,131,714	336	12
Alpine Bank	23091	Glenwood Springs, CO	3,557,072	676	36
Alpine Bank & Trust Co.	18545	Rockford, IL	1,320,279	269	14
Austin Bank, Texas National Association	3276	Jacksonville, TX	1,749,721	469	32
Bank of Ann Arbor	34120	Ann Arbor, MI	1,596,418	217	8
Bank of the Sierra	22597	Porterville, CA	2,425,318	565	40
Bank of Utah	17159	Ogden, UT	1,338,396	320	14
Bridgewater Bank	58210	Bloomington, MN	1,747,226	125	6
Cache Valley Bank	22134	Logan, UT	1,169,884	226	13
Capital Bank, National Association	35278	Rockville, MD	1,062,095	195	4
Central Bank	9204	Provo, UT	1,100,613	231	10
Central Bank of Boone County	4536	Columbia, MO	1,836,173	299	16
City National Bank of West Virginia	17735	Charleston, WV	4,313,649	849	87
Civista Bank	12982	Sandusky, OH	1,544,141	347	26
Commonwealth Business Bank	57873	Los Angeles, CA	1,137,201	173	8
Crestmark Bank	34353	Troy, MI	1,320,696	335	1
Cross River Bank	58410	Teaneck, NJ	1,069,475	174	1
EnerBank USA	57293	Salt Lake City, UT	1,612,407	288	1
Exchange Bank	8468	Santa Rosa, CA	2,615,396	400	19
Farmers & Merchants Bank of Central California	1331	Lodi, CA	3,085,871	333	24
First American Trust, FSB	26312	Santa Ana, CA	3,655,154	98	10
First Bank & Trust	14778	Lubbock, TX	1,123,162	193	8
FirstBank	8663	Nashville, TN	4,935,964	1,405	57
German American Bank	17393	Jasper, IN	3,339,472	663	45
Green Dot Bank DBA Bonneville Bank	22653	Provo, UT	1,537,096	26	1
Guaranty Bank and Trust Company	17482	Denver, CO	3,774,063	498	33
Independent Bank	27811	Grand Rapids, MI	3,226,183	925	63
Interaudi Bank	24516	New York, NY	1,957,400	103	2
International Bank of Commerce	25679	Brownsville, TX	1,007,051	232	12
John Deere Financial, f.s.b.	35237	Madison, WI	3,592,643	183	1
Lake Forest Bank & Trust Company, National Association	27589	Lake Forest, IL	3,687,256	478	6
Marlin Business Bank	58267	Salt Lake City, UT	1,076,728	8	1
Merchants Bank of Indiana	8056	Carmel, IN	3,736,436	212	4
Metro City Bank	58181	Doraville, GA	1,350,606	178	14
Metropolitan Commercial Bank	34699	New York, NY	1,922,097	139	5
National Bank of Commerce	57764	Birmingham, AL	3,210,153	506	23
New Mexico Bank & Trust	34726	Albuquerque, NM	1,466,311	177	17
Pacific City Bank	57463	Los Angeles, CA	1,619,063	232	13
People's Intermountain Bank	12773	American Fork, UT	2,160,815	469	27
Royal Business Bank	58816	Los Angeles, CA	1,813,520	242	13
State Bank of Southern Utah	17964	Cedar City, UT	1,042,568	192	12
Sterling Bank and Trust, FSB	32232	Southfield, MI	3,112,255	324	26
Stock Yards Bank & Trust Company	258	Louisville, KY	3,322,225	581	37
Sunwest Bank	20164	Irvine, CA	1,327,754	171	8
The First National Bank of Fort Smith	3864	Fort Smith, AR	1,305,734	299	15
The Security National Bank of Sioux City, Iowa	4506	Sioux City, IA	1,000,121	195	9
Timberland Bank	28453	Hoquiam, WA	1,003,878	260	22
United Business Bank	57716	Walnut Creek, CA	1,345,123	163	19
WEX Bank	34697	Midvale, UT	2,860,268	48	1

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

		12.30	1.80	15.46	4.24	51.97	0.21	31.89	1.21
Top Ten Percent: Median		12.30	1.80	15.46	4.24	51.97	0.21	31.89	1.21
Top Ten Percent: Average		13.16	1.89	16.45	4.51	50.88	0.25	29.90	1.34
All Banks: Median		5.60	1.12	10.42	3.60	62.97	0.42	21.01	0.74
All Banks: Average		7.58	1.16	10.70	3.63	62.88	0.55	21.37	0.85
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	WEX Bank	13.86	9.51	83.51	21.28	59.31	0.27	46.56	14.92
2	Cross River Bank	(44.20)	3.32	33.31	6.84	41.11	0.05	55.60	3.25
3	Bank of Utah	21.18	1.78	14.67	4.18	56.86	0.20	43.62	1.57
4	Green Dot Bank DBA Bonneville Bank	37.13	2.40	23.17	2.03	28.52	0.09	89.55	2.84
5	Metro City Bank	9.04	3.28	31.10	4.57	36.65	0.38	25.13	2.92
6	Alpine Bank & Trust Co.	12.38	2.39	20.33	4.51	43.47	0.02	11.83	1.57
7	John Deere Financial, f.s.b.	51.55	3.32	17.98	6.69	33.46	0.21	0.21	2.45
8	Royal Business Bank	14.81	2.34	14.59	4.48	38.58	0.14	24.36	0.62
9	Commonwealth Business Bank	10.83	1.71	15.46	4.25	51.84	0.11	20.04	1.28
10	Merchants Bank of Indiana	20.13	1.97	16.09	2.71	30.00	0.05	31.99	1.29
11	Lake Forest Bank & Trust Company, National Association	6.87	2.33	20.71	3.75	42.07	0.41	32.34	2.60
12	1st Security Bank of Washington	30.61	1.70	13.72	4.57	66.08	0.06	22.38	1.89
13	New Mexico Bank & Trust	1.76	1.89	20.00	4.24	51.97	0.16	45.82	0.91
14	State Bank of Southern Utah	12.56	1.94	14.50	4.34	47.00	0.32	26.57	0.81
15	Pacific City Bank	24.56	1.51	15.85	4.16	53.78	0.13	24.37	0.73
16	Stock Yards Bank & Trust Company	5.45	1.81	17.22	3.77	52.50	0.21	28.42	1.48
17	Central Bank	16.32	1.95	12.38	5.39	46.79	0.78	34.19	1.02
18	Sterling Bank and Trust, FSB	10.05	2.26	26.49	4.10	32.17	0.02	8.17	0.80
19	Metropolitan Commercial Bank	18.61	1.41	9.50	3.71	48.60	0.01	56.58	0.85
20	People's Intermountain Bank	3.53	1.84	15.20	5.13	51.68	0.34	36.21	0.74
21	Cache Valley Bank	12.30	2.24	20.30	5.46	44.31	1.28	50.23	0.56
22	Alpine Bank	4.50	1.55	17.14	4.43	60.75	0.26	35.19	0.93
23	The First National Bank of Fort Smith	(0.16)	2.03	16.03	4.24	47.73	0.46	37.18	1.21
24	Bank of Ann Arbor	7.70	1.96	18.73	4.56	48.56	0.14	11.38	0.86
25	International Bank of Commerce	14.05	2.05	11.81	4.03	46.20	1.17	37.13	1.34
26	Exchange Bank	2.51	1.53	19.15	3.67	53.21	0.17	35.58	1.11
27	United Business Bank	16.03	1.35	12.86	4.22	57.53	0.07	28.86	0.61
28	Sunwest Bank	25.64	1.61	14.08	4.39	51.38	0.55	42.12	0.39
29	Interaudi Bank	11.71	1.42	18.89	2.75	42.29	0.05	49.14	0.76
30	Bridgewater Bank	16.85	1.59	14.68	3.91	39.20	0.05	25.31	0.11
31	Farmers & Merchants Bank of Central California	1.44	1.44	14.31	4.19	54.74	0.05	43.23	0.69
32	FirstBank	8.96	1.85	14.31	4.97	64.98	0.54	25.26	2.91
32	Marlin Business Bank	12.90	2.14	14.53	9.31	54.46	0.09	0.19	0.79
34	City National Bank of West Virginia	11.83	1.86	18.31	3.50	51.17	0.38	20.72	1.42
35	Civista Bank	2.92	1.59	14.81	4.18	61.94	0.32	35.61	1.25
36	German American Bank	12.97	1.50	13.92	3.71	56.47	0.29	24.02	1.13
36	Guaranty Bank and Trust Company	4.14	1.55	12.39	3.90	53.62	0.07	31.89	0.77
38	The Security National Bank of Sioux City, Iowa	9.98	1.59	15.47	3.05	54.73	0.35	33.20	1.67
39	Timberland Bank	2.41	1.80	15.39	4.19	55.69	0.52	26.04	1.32
40	Austin Bank, Texas National Association	6.78	1.63	12.30	4.44	60.02	0.80	37.31	1.37
41	Crestmark Bank	19.43	2.00	18.89	9.95	71.92	0.26	0.00	4.09
42	Independent Bank	32.10	1.28	12.78	3.89	68.41	0.33	32.27	1.60
43	First Bank & Trust	41.65	1.60	11.53	4.47	63.05	0.69	22.04	2.46
44	National Bank of Commerce	34.74	1.32	9.02	4.80	60.11	0.14	30.97	0.59
45	First American Trust, FSB	13.05	1.47	19.97	2.11	26.37	0.00	16.28	0.93
46	Central Bank of Boone County	(4.59)	1.53	16.18	3.17	52.04	0.06	38.92	1.33
47	Capital Bank, National Association	9.21	1.27	14.62	5.71	72.50	0.33	25.44	1.65
48	Bank of the Sierra	7.28	1.32	10.85	4.24	61.40	0.21	32.36	0.94
49	EnerBank USA	21.06	2.21	16.46	8.01	41.78	0.21	0.16	0.03

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

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

Number of Institutions in Peer Group: **586**  
 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
American Exchange Bank	10647	Elmwood, NE	48,384	10	2
Bandera Bank	26653	Bandera, TX	72,577	13	1
Bank of Commerce	25328	McClean, TX	47,487	10	2
Bank of Commerce and Trust Company	4796	Wellington, KS	79,505	8	2
Bank of Elgin	16154	Elgin, NE	61,997	8	1
Bank of Montana	58482	Missoula, MT	86,965	8	1
Bank of Morton	8556	Morton, MS	67,621	17	1
Bank of Star City	5634	Star City, AR	94,669	30	5
Basile State Bank	17621	Basile, LA	56,138	17	2
Boston Trust & Investment Management Company	18342	Boston, MA	49,519	59	1
Bryant State Bank	6064	Bryant, SD	36,547	7	1
Chetopa State Bank & Trust Co.	13956	Chetopa, KS	35,034	6	1
Citizens Bank of Rogersville	8572	Rogersville, MO	90,265	21	2
Collins State Bank	14914	Collins, WI	83,399	24	4
Commercial Bank of Mott	15741	Mott, ND	99,912	13	1
Commercial State Bank	10330	Palmer, TX	82,648	21	3
Crowell State Bank	10352	Crowell, TX	38,910	10	1
Fannin Bank	5589	Bonham, TX	97,124	30	2
Farmers and Merchants Bank	4144	Maysville, OK	20,018	6	1
Farmers Trust & Savings Bank	8510	Earling, IA	95,960	19	3
First Bank	4092	Erick, OK	76,308	29	4
First Colorado National Bank	3047	Paonia, CO	65,234	36	2
First National Bank of Dublin	26228	Dublin, TX	90,023	31	3
First Security Bank of Deer Lodge	20657	Deer Lodge, MT	37,081	10	1
First Security Bank of Roundup	20479	Roundup, MT	58,725	9	1
First Security Bank-Hendricks	15767	Hendricks, MN	30,271	4	1
First State Bank	21752	Watonga, OK	78,199	15	1
First State Bank	16643	Junction, TX	48,422	11	1
First State Bank of Golva	10243	Golva, ND	79,372	10	3
Grand Marais State Bank	8842	Grand Marais, MN	91,078	12	2
Heartland State Bank	9007	Redfield, SD	82,026	22	4
Hodge Bank & Trust Company	19354	Hodge, LA	69,541	15	1
Horizon State Bank	10611	Cameron, MO	21,680	5	1
Jonesburg State Bank	8896	Jonesburg, MO	92,177	24	3
Liberty State Bank	17096	Powers Lake, ND	87,867	12	1
Nebraska State Bank	9819	Oshkosh, NE	48,557	10	1
New Century Bank	8108	Belleville, KS	45,872	17	2
Oklahoma State Bank	13416	Buffalo, OK	54,399	16	2
Palo Savings Bank	13990	Palo, IA	32,675	7	1
Peoples Bank	2320	Westville, OK	46,538	22	2
Peoples State Bank	17138	Blair, OK	17,070	12	2
Randall State Bank	10969	Randall, MN	46,105	12	2
Riverside Bank	93	Sparkman, AR	61,989	15	2
Sound Banking Company	33183	Lakewood, WA	64,153	6	1
Springfield State Bank	16379	Springfield, NE	52,412	7	1
St. Martin National Bank	18937	Saint Martin, MN	21,304	6	1
The Bank of Soperton	889	Soperton, GA	75,424	23	1
The Buckholts State Bank	11916	Buckholts, TX	73,894	14	3
The Cowboy Bank of Texas	12298	Maypearl, TX	78,871	17	1
The First National Bank of Anson	3078	Anson, TX	64,707	14	1
The First National Bank of Cokato	5115	Cokato, MN	59,822	9	1
The First National Bank of Eldorado	3184	Eldorado, TX	60,861	15	1
The First National Bank of Evant	3190	Evant, TX	96,576	24	3
The First State Bank	2301	Boise City, OK	77,843	13	1
The Gary State Bank	16472	Gary, MN	13,355	5	1
The Peoples Bank	5847	Mount Washington, KY	88,921	22	2
Utah Independent Bank	22514	Salina, UT	82,016	19	3
Valor Bank	9467	Edmond, OK	84,987	23	3
Welcome State Bank	11417	Welcome, MN	28,361	6	1

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

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

		6.39	2.02	18.32	4.49	57.10	0.10	31.11	0.73
Top Ten Percent: Median		6.39	2.02	18.32	4.49	57.10	0.10	31.11	0.73
Top Ten Percent: Average		7.36	2.09	19.47	4.59	57.72	0.38	30.42	0.85
All Banks: Median		(0.92)	1.16	9.74	3.79	67.41	0.45	21.89	0.40
All Banks: Average		(0.72)	1.18	10.32	3.85	67.84	0.86	22.86	0.47
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Bank of Montana	10.14	3.24	30.59	4.57	49.34	0.00	35.93	2.11
2	The Bank of Soperton	26.98	2.84	30.98	5.74	55.45	0.27	31.11	1.55
3	Commercial State Bank	10.04	2.31	30.36	4.83	57.08	0.48	39.83	1.10
4	First Security Bank of Deer Lodge	8.07	2.05	19.86	4.00	53.98	0.00	33.09	0.62
5	Oklahoma State Bank	0.67	2.50	24.58	5.01	54.20	0.03	30.80	0.83
6	Boston Trust & Investment Management Company	12.21	42.18	47.46	10.72	57.10	0.00	0.00	101.67
7	Horizon State Bank	10.34	1.72	15.19	4.20	66.37	0.00	42.97	1.17
7	The First National Bank of Eldorado	5.43	2.51	17.28	5.92	52.19	0.10	33.64	0.48
9	Heartland State Bank	0.21	2.30	17.86	5.35	55.63	0.00	24.94	0.73
10	Bank of Morton	2.36	2.93	20.42	5.68	51.96	0.60	29.98	1.08
11	Bank of Elgin	8.87	2.13	16.14	3.91	47.02	0.00	31.41	0.41
12	First Bank	6.36	2.02	18.32	5.08	57.18	0.72	39.09	0.68
13	Peoples Bank	(4.82)	2.62	20.85	5.77	58.88	0.25	40.95	1.04
14	Randall State Bank	21.94	2.62	22.60	5.44	52.44	1.00	25.10	0.54
15	Welcome State Bank	(31.58)	2.73	25.99	4.39	50.42	0.03	36.57	1.40
16	First National Bank of Dublin	3.74	1.62	15.53	5.19	65.26	0.13	41.79	0.78
17	Farmers and Merchants Bank	6.82	1.63	21.08	4.46	66.26	0.00	27.92	0.68
18	The First National Bank of Evant	11.69	1.66	21.05	4.54	66.27	0.30	32.40	0.68
19	Nebraska State Bank	(9.14)	3.79	24.53	4.64	39.89	0.07	22.59	2.10
20	Bank of Star City	5.85	1.67	11.00	4.74	64.89	0.00	29.31	0.67
21	New Century Bank	7.18	2.98	27.14	6.93	59.93	0.18	12.52	1.73
22	Collins State Bank	5.47	1.89	21.63	4.17	63.52	0.06	23.39	1.45
23	Sound Banking Company	35.88	2.41	26.74	5.20	52.03	1.75	31.86	0.34
24	Riverside Bank	5.74	2.52	29.62	4.74	51.70	0.10	10.46	0.80
25	Utah Independent Bank	(8.44)	3.53	25.32	5.22	44.34	1.77	33.41	1.71
26	First State Bank	14.28	1.81	20.61	4.22	56.30	0.59	42.29	0.36
27	The First State Bank	2.23	1.87	22.15	4.70	53.87	0.32	34.13	0.35
28	Bandera Bank	10.70	1.51	15.21	3.78	64.02	0.03	44.05	0.74
29	Basile State Bank	18.61	1.93	16.60	5.71	67.70	1.31	31.56	0.74
30	The First National Bank of Cokato	2.29	1.62	22.05	3.90	60.27	0.09	41.72	0.54
31	Bank of Commerce	6.95	2.16	16.75	3.78	56.04	0.59	39.96	0.58
32	The First National Bank of Anson	(2.58)	1.79	22.29	4.45	60.30	0.49	43.04	0.78
33	The Peoples Bank	9.55	1.56	13.10	4.29	68.40	0.07	29.44	1.04
34	Commercial Bank of Mott	0.83	2.30	16.90	4.23	42.67	0.00	24.45	0.22
35	First Security Bank of Roundup	17.06	1.89	16.05	4.69	58.69	1.59	30.87	0.51
36	Bank of Commerce and Trust Company	75.39	175.54	1,590.77	635.15	70.74	0.92	16.03	112.30
37	First Colorado National Bank	3.29	3.05	15.10	5.61	74.10	1.15	32.98	5.36
38	First State Bank of Golva	0.58	2.08	21.11	4.22	44.55	0.00	23.84	0.16
39	Hodge Bank & Trust Company	3.74	3.06	17.79	5.13	40.44	1.56	20.78	0.56
40	Crowell State Bank	(3.60)	2.02	20.72	4.30	57.29	1.01	41.51	0.95
41	Chetopa State Bank & Trust Co.	4.97	1.67	17.06	3.79	54.14	0.00	20.91	0.46
42	Jonesburg State Bank	20.53	1.46	19.46	3.88	64.97	0.09	29.02	0.51
43	The Buckholts State Bank	(3.54)	2.37	14.27	4.07	45.70	0.10	32.12	0.43
44	Bryant State Bank	6.76	1.21	9.53	4.49	64.40	0.04	32.06	1.25
45	Grand Marais State Bank	6.39	1.52	20.92	3.42	57.38	0.00	31.44	0.36
46	The Cowboy Bank of Texas	(9.61)	2.15	22.26	4.14	56.80	0.19	27.95	1.00
47	American Exchange Bank	16.05	1.89	18.08	3.95	52.58	0.26	26.27	0.29
48	Liberty State Bank	12.23	2.05	17.14	3.98	42.32	0.00	19.55	0.24
49	Peoples State Bank	7.90	1.52	16.34	5.08	73.83	1.42	36.16	1.22
50	First Security Bank-Hendricks	6.56	1.56	14.36	3.25	56.04	0.09	42.26	0.67
51	Valor Bank	35.11	1.58	18.74	4.80	69.88	0.10	12.48	1.61
52	Fannin Bank	2.82	1.33	15.97	4.78	68.23	0.39	32.64	0.73
53	St. Martin National Bank	3.38	1.85	13.12	3.59	60.40	0.00	20.14	1.29
54	Farmers Trust & Savings Bank	17.52	1.59	15.93	4.00	59.27	0.11	22.23	0.48
55	The Gary State Bank	(3.24)	1.62	11.45	4.84	68.51	0.00	27.80	0.70
56	Palo Savings Bank	(1.05)	2.05	15.85	3.78	48.25	0.05	20.63	0.81
57	First State Bank	(2.82)	1.49	16.64	4.22	68.43	0.00	31.07	0.50
58	Citizens Bank of Rogersville	21.73	1.43	13.48	4.22	63.68	0.34	22.03	0.78
59	Springfield State Bank	33.04	1.38	13.13	3.42	56.89	0.00	40.77	0.26

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

Number of Institutions in Peer Group: **727**  
 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	154,512	42	3
American Interstate Bank	1439	Elkhorn, NE	109,272	16	2
American State Bank	26944	Osceola, IA	213,109	39	4
Bank of Columbia	8775	Columbia, KY	137,118	36	2
Bank of Hydro	10674	Hydro, OK	124,732	20	3
Bank of Kilmichael	9775	Kilmichael, MS	171,997	38	4
Bank of Okolona	5902	Okolona, MS	192,957	49	4
Bank of St. Elizabeth	12236	Saint Elizabeth, MO	132,321	33	4
Bank of Star Valley	34148	Afton, WY	202,277	27	3
Beacon Business Bank, National Association	25644	San Francisco, CA	136,919	32	3
Bellevue State Bank	14415	Bellevue, IA	110,100	14	1
Brighton Bank	22578	Salt Lake City, UT	213,255	48	4
Brunswick State Bank	13692	Brunswick, NE	125,909	15	2
Centinel Bank of Taos	19904	Taos, NM	244,462	48	1
Central Bank of Kansas City	17009	Kansas City, MO	153,854	56	1
Century Bank of the Ozarks	8296	Gainesville, MO	176,004	51	4
Citizens Bank, National Association	12309	Abilene, TX	106,438	26	2
Citizens State Bank	15519	Miles, TX	128,246	19	2
Clackamas County Bank	9486	Sandy, OR	225,134	56	4
Coffee County Bank	22090	Manchester, TN	189,994	45	3
Coleman County State Bank	15480	Coleman, TX	110,660	32	2
Commerce Bank	34938	Corinth, MS	113,451	27	1
Commerce National Bank & Trust	57429	Winter Park, FL	116,751	28	1
Commercial Capital Bank	34784	Delhi, LA	164,849	30	3
Community Bank	25752	Longview, TX	218,709	37	6
Community Bank of Raymore	22867	Raymore, MO	246,940	42	3
Community First Bank of the Heartland	3846	Mount Vernon, IL	186,484	46	5
Community National Bank	57395	Monett, MO	118,390	28	2
Cumberland Security Bank, Inc.	11358	Somerset, KY	198,264	59	4
Dakota Heritage Bank of North Dakota	16231	Hunter, ND	201,511	38	9
Douglas National Bank	57230	Douglas, GA	177,766	29	1
F & C Bank	9378	Holden, MO	217,706	50	3
Farmers & Stockmens Bank	13625	Clayton, NM	207,216	54	4
Farmers State Bank	15367	Groesbeck, TX	132,794	42	6
Farmers State Bank & Trust Co.	16114	Church Point, LA	115,980	43	5
Farmers State Bank of Hartland	10561	Hartland, MN	148,910	25	3
First Colony Bank of Florida	58644	Maitland, FL	207,638	19	1
First National Bank of Burleson	23430	Burleson, TX	205,205	31	2
First National Bank of Picayune	16612	Picayune, MS	217,831	60	6
First State Bank	17950	Clute, TX	189,068	43	3
FirstOak Bank	4660	Independence, KS	182,697	43	2
FMS Bank	23764	Fort Morgan, CO	178,567	48	2
Guaranty Bank & Trust Company of Delhi, Louisiana	19638	Delhi, LA	246,513	70	8
High Plains Bank	3017	Flagler, CO	169,166	47	4
Home Bank of California	26271	San Diego, CA	166,316	17	1
HomeBank Texas	17094	Seagoville, TX	185,175	40	3
Ipava State Bank	10473	Ipava, IL	130,619	30	6
Lamar Bank and Trust Company	1964	Lamar, MO	150,762	33	1
McGehee Bank	11242	McGehee, AR	128,623	29	1
Millennium Bank	58348	Des Plaines, IL	112,274	23	1
Mississippi River Bank	23222	Belle Chasse, LA	115,053	22	2
North Valley Bank	18710	Thornton, CO	176,283	35	2
NSB Bank	8094	Mason City, IA	200,706	31	3
Oklahoma State Bank	15611	Vinita, OK	157,571	37	3
Points West Community Bank	3031	Windsor, CO	247,378	43	7
Pony Express Bank	4526	Braymer, MO	170,414	27	2
PrinsBank	10191	Prinsburg, MN	132,597	31	2
Security State Bank	11907	Farwell, TX	132,098	14	1
Security State Bank	235	Sutherland, IA	131,511	14	2

**PEER GROUP 2:**  
\$100 - 249 Million

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

Number of Institutions in Peer Group: **727**  
 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
Security State Bank of Marine	10163	Marine On St. Croix, MN	144,932	23	4
Sooner State Bank	402	Tuttle, OK	208,876	52	5
State Bank of De Kalb	15463	De Kalb, TX	224,260	63	5
Surety Bank	33026	Deland, FL	123,317	34	3
Tejas Bank	18216	Monahans, TX	154,707	16	1
The Bank of the West	25703	Thomas, OK	155,825	30	4
The Commercial Bank	175	Crawford, GA	165,102	31	3
The First National Bank at Paris	14534	Paris, AR	154,913	49	4
The First National Bank of Ballinger	3087	Ballinger, TX	173,394	41	2
The First National Bank of Stigler	4199	Stigler, OK	110,761	23	1
The National Bank of Andrews	17603	Andrews, TX	193,611	55	2
Titan Bank, N.A.	3225	Mineral Wells, TX	111,930	21	2
Town & Country Bank Midwest	10460	Quincy, IL	172,410	46	6
Western Bank, Artesia, New Mexico	16720	Artesia, NM	194,238	27	1



**PEER GROUP 2:**  
\$100 - 249 Million

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

		AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Top Ten Percent: Median		6.96	2.20	20.45	4.57	54.17	0.21	28.74	0.74
Top Ten Percent: Average		7.63	2.21	20.31	4.50	54.52	0.43	30.23	0.95
All Banks: Median		0.88	1.34	12.46	3.94	64.63	0.53	21.38	0.52
All Banks: Average		1.24	1.37	12.85	3.93	64.42	0.74	22.02	0.59
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	1st Bank & Trust	9.29	2.54	26.00	4.35	46.09	0.05	37.08	0.86
2	Surety Bank	20.94	2.66	24.58	4.31	58.27	0.14	28.89	3.12
3	Brighton Bank	3.84	2.20	19.49	4.58	55.55	0.00	45.00	0.84
3	Mississippi River Bank	4.66	2.54	21.58	4.81	51.43	0.03	53.14	0.61
5	Bank of St. Elizabeth	8.60	2.27	17.80	4.88	58.23	0.01	31.13	0.93
6	Coleman County State Bank	11.03	2.19	21.74	5.16	60.80	0.35	35.03	1.17
7	Security State Bank of Marine	5.22	2.19	22.18	4.57	52.71	0.00	28.54	0.68
8	Guaranty Bank & Trust Company of Delhi, Louisiana	14.50	2.30	27.71	4.71	58.54	0.51	35.66	0.91
9	North Valley Bank	22.07	2.44	20.96	5.25	52.81	0.00	26.87	0.34
10	Cumberland Security Bank, Inc.	8.12	2.80	21.40	4.65	49.26	1.04	35.51	1.16
11	HomeBank Texas	14.32	2.03	20.57	4.85	55.48	0.04	45.58	0.41
12	Tejas Bank	27.17	2.66	24.92	4.89	45.59	0.83	43.31	0.47
13	The Commercial Bank	8.83	2.60	24.65	4.59	47.22	0.96	33.02	0.64
14	The National Bank of Andrews	5.00	3.05	27.75	4.82	54.17	3.05	46.95	2.97
15	High Plains Bank	12.19	1.74	17.01	4.87	68.56	0.23	46.34	1.87
16	Pony Express Bank	3.55	2.22	18.17	4.67	53.73	0.00	31.84	0.45
17	Commerce National Bank & Trust	23.09	2.35	18.39	4.28	68.66	0.34	29.36	3.39
18	Douglas National Bank	(2.11)	2.74	22.97	4.90	52.95	0.33	24.89	1.33
19	Central Bank of Kansas City	(12.05)	4.11	22.55	4.92	56.92	0.42	68.86	5.19
20	Bank of Hydro	(2.45)	2.82	26.88	4.70	42.21	0.02	28.24	0.41
21	Millennium Bank	42.40	2.25	19.25	4.79	61.46	1.24	24.65	1.97
22	Centinel Bank of Taos	11.16	1.77	22.14	3.34	53.60	0.00	36.59	0.63
23	The First National Bank at Paris	6.05	2.01	14.61	4.91	61.89	0.39	28.11	1.37
24	Community First Bank of the Heartland	13.92	1.74	19.69	4.39	62.74	0.27	25.77	0.87
25	Commerce Bank	0.64	2.00	17.71	4.17	55.28	0.22	32.65	0.95
26	Brunswick State Bank	13.46	2.33	24.93	4.27	41.76	0.00	17.65	0.28
27	Town & Country Bank Midwest	0.08	2.32	20.86	4.30	50.63	0.89	33.58	0.90
28	First Colony Bank of Florida	4.21	2.12	21.04	4.43	48.37	0.02	30.94	0.12
29	Commercial Capital Bank	32.93	2.53	20.44	5.03	48.43	1.98	15.97	1.38
30	FMS Bank	9.89	1.68	15.90	5.28	67.20	0.35	25.74	1.15
31	The First National Bank of Ballinger	14.96	1.55	15.67	4.62	63.25	0.00	33.16	0.47
32	Titan Bank, N.A.	6.72	3.96	43.25	3.38	47.68	0.65	25.19	4.46
33	Farmers State Bank	(1.41)	1.80	18.93	4.00	62.57	0.03	44.71	1.37
34	Oklahoma State Bank	18.38	1.73	15.79	4.83	64.85	0.81	39.21	0.77
35	Beacon Business Bank, National Association	6.60	1.78	13.12	4.73	71.81	0.15	35.62	2.01
36	Community Bank	(0.05)	2.31	22.80	3.70	42.89	0.00	33.73	0.43
37	First State Bank	1.87	1.62	19.10	3.98	64.45	0.04	46.27	1.12
38	Community Bank of Raymore	7.01	3.60	44.66	3.39	47.96	1.08	27.65	3.75
39	Citizens State Bank	2.66	2.53	24.87	4.91	47.18	0.48	25.37	0.33
40	Bellevue State Bank	8.08	2.31	16.05	4.10	43.47	0.00	17.74	0.47
41	First National Bank of Picayune	3.95	2.68	20.57	4.68	48.39	3.06	23.21	0.93
42	NSB Bank	1.64	2.19	21.20	4.10	43.64	0.07	23.78	0.42
43	Citizens Bank, National Association	(1.71)	1.88	14.59	4.42	55.21	0.00	35.88	0.44
44	Coffee County Bank	11.44	2.65	23.02	4.76	45.53	1.15	17.05	0.58
45	Farmers State Bank of Hartland	13.65	1.72	15.69	4.22	56.57	0.09	25.79	0.44
45	Security State Bank	(6.50)	2.85	22.22	4.17	31.76	0.40	32.21	0.60
47	American Interstate Bank	1.74	2.53	16.24	4.32	42.21	0.00	24.85	0.18
48	Farmers & Stockmens Bank	(4.36)	2.37	19.53	4.87	67.27	0.43	29.78	2.85
49	Bank of Kilmichael	6.60	1.58	17.58	4.21	59.27	0.19	24.24	0.83
50	Western Bank, Artesia, New Mexico	6.27	2.26	23.31	4.04	44.64	1.50	49.55	0.43
51	Community National Bank	7.03	1.64	17.34	3.80	62.00	0.19	31.00	0.99
52	State Bank of De Kalb	7.16	2.11	18.37	4.40	58.96	1.16	24.57	0.96
53	Points West Community Bank	1.05	2.31	22.83	4.53	46.13	0.22	24.65	0.27
54	The First National Bank of Stigler	0.21	1.67	23.98	3.53	52.54	0.00	34.48	0.57
55	Clackamas County Bank	7.71	1.79	15.23	4.00	65.55	0.08	37.93	0.66
56	American State Bank	11.60	1.87	20.80	4.04	56.14	0.22	11.82	1.12
57	Bank of Columbia	3.86	2.12	21.15	4.42	57.54	0.85	29.26	0.54
58	Century Bank of the Ozarks	(1.39)	2.06	22.31	4.88	60.18	0.52	25.05	0.76
59	The Bank of the West	(3.59)	2.36	20.45	5.01	51.65	0.00	24.77	0.16



**PEER GROUP 2:**  
\$100 - 249 Million

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

Top Ten Percent: Median	6.96	2.20	20.45	4.57	54.17	0.21	28.74	0.74
Top Ten Percent: Average	7.63	2.21	20.31	4.50	54.52	0.43	30.23	0.95
All Banks: Median	0.88	1.34	12.46	3.94	64.63	0.53	21.38	0.52
All Banks: Average	1.24	1.37	12.85	3.93	64.42	0.74	22.02	0.59

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	Home Bank of California	9.09	2.85	19.52	4.94	40.41	0.00	0.44	0.04
61	Bank of Okolona	9.48	1.90	18.47	5.03	57.38	1.74	22.96	0.74
61	Dakota Heritage Bank of North Dakota	6.98	1.92	16.91	4.70	52.44	0.06	21.47	0.24
63	Lamar Bank and Trust Company	9.66	2.20	21.31	3.95	51.76	0.49	15.92	0.92
64	Farmers State Bank & Trust Co.	5.30	1.63	16.15	5.03	65.40	0.78	36.34	0.76
65	Sooner State Bank	6.60	1.66	14.80	4.33	61.11	0.08	28.74	0.49
66	F & C Bank	6.96	1.97	20.34	4.99	57.86	0.24	13.09	0.61
67	PrinsBank	(13.06)	4.13	26.22	5.10	42.70	1.41	20.71	3.51
68	McGehee Bank	14.95	1.66	11.50	4.13	58.44	0.00	26.81	0.55
69	Bank of Star Valley	15.15	1.81	18.31	3.69	52.52	0.21	25.70	0.44
70	Security State Bank	8.77	2.54	24.97	4.21	33.79	0.00	12.50	0.17
71	Ipava State Bank	4.93	1.53	17.12	4.06	64.14	0.00	21.05	0.87
72	First National Bank of Burleson	6.27	1.44	15.38	3.49	50.40	0.00	44.68	0.46
73	FirstOak Bank	100.10	1.56	13.78	4.88	64.99	0.06	28.44	0.33

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

Number of Institutions in Peer Group: **340**  
 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	270,324	76	4
Bank of Texas	18576	Midland, TX	371,579	22	3
BOM Bank	1373	Natchitoches, LA	413,192	115	14
Central Bank and Trust Co.	11772	Hutchinson, KS	318,958	65	5
Central State Bank	72	Calera, AL	288,182	70	5
Charlotte State Bank & Trust	27086	Port Charlotte, FL	377,042	84	7
Charter Bank	18660	Corpus Christi, TX	271,853	52	4
Citizens State Bank of La Crosse	1513	La Crosse, WI	260,376	60	4
Credit One Bank, National Association	25620	Las Vegas, NV	353,457	668	1
Englewood Bank & Trust	27205	Englewood, FL	296,588	51	4
First Bank	3121	Burkburnett, TX	384,531	157	7
First Bank of Owasso	18592	Owasso, OK	385,046	65	3
First Community Bank of Central Alabama	57124	Wetumpka, AL	357,193	78	7
First Eagle Bank	25883	Chicago, IL	499,623	49	2
Grand Savings Bank	32084	Grove, OK	464,847	140	11
Grundy Bank	3713	Morris, IL	296,217	53	3
Lead Bank	8283	Garden City, MO	253,026	56	3
Midwest Bank	9737	Detroit Lakes, MN	445,883	80	7
NOA Bank	58657	Duluth, GA	351,964	82	4
Northwestern Bank	2468	Chippewa Falls, WI	450,594	73	6
Paradise Bank	58030	Boca Raton, FL	320,642	50	3
Park Ridge Community Bank	34038	Park Ridge, IL	326,536	26	1
Quantum National Bank	34110	Suwanee, GA	470,246	55	3
Robertson Banking Company	39	Demopolis, AL	311,007	75	7
Security Bank and Trust Company	9172	Paris, TN	384,772	79	9
Southwest Bank	16652	Odessa, TX	391,011	98	6
Texas Bank	19559	Brownwood, TX	483,537	116	7
Texas Bank Financial	26967	Weatherford, TX	304,565	100	4
The Bank of Advance	9369	Advance, MO	317,138	75	6
The First National Bank of Las Animas	3034	Las Animas, CO	349,259	73	6
The Union Bank of Mena	14597	Mena, AR	260,503	57	3
The Waggoner National Bank of Vernon	5569	Vernon, TX	285,273	62	2
Western Commerce Bank	18389	Carlsbad, NM	439,829	96	11
Yampa Valley Bank	35407	Steamboat Springs, CO	304,986	58	2

**PEER GROUP 3:**  
\$250 - 449 Million

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

Top Ten Percent: Median	11.04	2.27	20.62	4.50	53.28	0.28	22.76	0.90
Top Ten Percent: Average	12.44	2.31	21.90	4.56	53.82	0.39	26.09	1.17
All Banks: Median	2.42	1.45	13.55	3.90	63.14	0.50	20.87	0.61
All Banks: Average	3.17	1.48	14.13	3.93	62.72	0.73	21.76	0.70

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Quantum National Bank	12.50	2.71	23.99	5.00	42.16	0.00	20.57	0.77
2	Charter Bank	11.85	3.16	29.60	6.46	41.82	1.13	45.17	0.69
3	Citizens State Bank of La Crosse	11.86	2.69	31.01	4.17	48.42	0.28	22.00	1.37
4	Yampa Valley Bank	20.30	2.22	24.91	4.64	53.22	0.58	34.14	0.67
5	First Bank of Owasso	27.28	2.28	20.97	4.24	46.34	0.00	20.40	0.59
6	Texas Bank	(0.27)	2.57	19.75	4.62	50.67	0.19	38.82	1.05
6	The First National Bank of Las Animas	6.18	2.62	21.91	4.54	46.02	0.00	19.99	0.70
8	Charlotte State Bank & Trust	10.47	2.31	27.67	3.62	56.67	0.26	33.02	1.87
9	Southwest Bank	8.35	1.83	20.60	5.27	68.02	0.29	63.01	1.13
10	Paradise Bank	6.98	2.10	20.46	4.60	61.64	0.70	45.80	1.34
11	Lead Bank	38.52	1.67	16.94	4.81	67.74	0.21	29.84	1.85
12	Grundy Bank	15.96	2.12	18.99	3.91	54.26	0.46	38.18	1.03
13	Englewood Bank & Trust	10.18	2.08	24.97	3.84	54.14	0.62	48.33	0.85
14	NOA Bank	15.00	2.55	20.40	4.74	49.90	0.72	12.99	2.26
15	The Union Bank of Mena	6.26	2.08	19.88	4.29	56.89	0.33	28.30	0.90
16	Western Commerce Bank	11.60	1.92	23.27	4.06	53.34	0.38	41.17	0.51
17	Texas Bank Financial	50.63	2.45	22.86	5.11	66.49	0.35	11.01	2.73
18	Security Bank and Trust Company	18.21	1.88	18.70	4.05	44.32	0.13	16.85	0.74
19	Credit One Bank, National Association	18.39	60.96	96.65	5.85	73.35	0.21	0.17	237.10
20	Central State Bank	9.58	1.69	15.47	4.38	59.40	0.05	26.45	0.72
20	Midwest Bank	18.73	2.32	24.87	4.34	44.99	0.45	19.25	0.45
22	Bank of Texas	12.36	2.25	20.29	3.48	33.29	0.00	33.68	0.03
23	The Bank of Advance	4.16	2.44	18.30	4.82	50.05	0.59	21.44	0.78
24	First Eagle Bank	9.72	2.95	18.78	4.24	36.25	0.17	5.20	0.72
25	Robertson Banking Company	17.75	1.66	15.81	4.19	58.24	0.16	23.53	0.76
26	BOM Bank	16.27	1.88	19.17	4.91	62.88	0.67	17.49	1.93
27	First Community Bank of Central Alabama	(2.91)	2.13	28.28	4.30	50.18	0.33	23.69	0.90
28	Grand Savings Bank	18.71	1.84	20.63	4.46	61.11	0.24	13.93	0.91
29	The Waggoner National Bank of Vernon	0.05	2.86	22.26	4.54	42.50	0.40	13.84	1.01
30	Northwestern Bank	10.37	2.01	18.66	3.96	50.35	0.08	23.65	0.35
31	First Bank	(2.18)	2.60	22.35	5.16	66.89	1.26	32.48	3.86
32	Park Ridge Community Bank	10.38	2.30	18.31	4.20	39.96	0.18	21.07	0.13
33	Central Bank and Trust Co.	(2.57)	2.63	17.02	5.12	56.44	0.17	15.59	1.43
34	Ameristate Bank	10.05	2.07	23.16	4.85	63.49	1.04	16.11	1.45

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

Number of Institutions in Peer Group: **157**  
 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	726,807	73	8
Benchmark Bank	19215	Plano, TX	548,195	146	7
CFG Community Bank	34294	Lutherville, MD	809,373	123	2
Citizens Bank of Las Cruces	20161	Las Cruces, NM	544,617	106	6
Citizens National Bank of Texas	5574	Waxahachie, TX	998,921	200	12
Commercial State Bank	17687	Andrews, TX	638,758	122	7
First National Bank of Central Texas	3325	Waco, TX	855,755	92	5
Great Plains National Bank	34207	Elk City, OK	699,974	330	16
NewFirst National Bank	3183	El Campo, TX	685,942	99	7
North American Banking Company	34836	Roseville, MN	515,686	65	5
Security Bank	13408	Midland, TX	835,198	173	11
The Bank of Hemet	21606	Riverside, CA	719,053	85	6
The First National Bank of Bastrop	3091	Bastrop, TX	573,491	116	6
Venture Bank	57249	Bloomington, MN	733,898	108	4
Wallis State Bank	20845	Wallis, TX	681,223	145	11
Wood & Huston Bank	1060	Marshall, MO	701,946	154	11

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

Top Ten Percent: Median	6.54	2.48	23.70	4.68	52.72	0.36	37.91	1.16
Top Ten Percent: Average	9.80	2.65	24.41	4.71	52.53	0.54	35.93	1.57
All Banks: Median	3.40	1.61	14.12	3.89	61.62	0.58	21.66	0.74
All Banks: Average	4.18	1.63	15.22	3.89	61.59	0.75	22.83	0.88

**CB Scorecard Key Performance Indicators**

RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Wallis State Bank	17.56	2.73	25.93	5.34	52.11	0.30	46.55	1.34
2	Citizens National Bank of Texas	13.12	2.13	22.19	4.95	60.97	0.21	30.35	1.32
3	Great Plains National Bank	22.56	3.26	30.67	6.18	61.21	0.79	23.40	3.42
4	Wood & Huston Bank	(0.50)	3.18	27.53	3.78	43.09	0.14	40.06	2.49
5	Commercial State Bank	17.60	2.73	23.87	5.39	51.37	0.98	43.62	0.58
6	Citizens Bank of Las Cruces	2.44	2.25	23.02	4.35	55.62	0.10	30.74	1.21
7	Benchmark Bank	0.81	3.07	30.57	4.68	64.16	0.57	43.50	4.44
8	The Bank of Hemet	5.83	2.38	23.70	4.06	41.73	0.00	32.00	0.44
9	Bank 7	6.88	3.64	33.24	5.90	36.04	0.13	23.24	0.15
11	CFG Community Bank	36.55	3.53	20.24	4.85	52.88	2.04	20.07	3.44
12	First National Bank of Central Texas	6.54	2.29	25.11	4.13	45.62	0.14	25.05	0.62
13	Security Bank	11.86	2.15	16.13	4.94	63.07	0.85	53.44	1.00
14	The First National Bank of Bastrop	5.14	1.92	19.60	3.98	54.93	0.36	38.57	0.86
15	NewFirst National Bank	(3.44)	2.48	22.29	4.61	52.36	0.95	37.91	1.10
16	North American Banking Company	4.02	1.94	22.12	3.49	52.72	0.53	50.42	1.16

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

Number of Institutions in Peer Group: **72**  
 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	1,101,562	244	16
Firsttrust Savings Bank	26647	Conshohocken, PA	3,269,809	502	23
Five Star Bank	35361	Rocklin, CA	1,158,054	90	6
InterBank	27210	Oklahoma City, OK	3,580,219	530	40
Inwood National Bank	19080	Dallas, TX	2,613,278	231	14
Poppy Bank	57903	Santa Rosa, CA	1,762,442	136	10
Security State Bank & Trust	15809	Fredericksburg, TX	1,012,993	288	16
Stockman Bank of Montana	16191	Miles City, MT	3,533,569	658	34
Sunrise Banks, National Association	18561	Saint Paul, MN	1,095,674	101	6
WestStar Bank	32941	El Paso, TX	1,738,669	331	14

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

Top Ten Percent: Median	7.30	2.09	18.84	4.31	53.83	0.32	35.52	1.00
Top Ten Percent: Average	11.70	2.02	18.17	4.23	54.26	0.33	38.98	1.39
All Banks: Median	3.61	1.53	15.77	3.66	61.55	0.38	24.31	0.77
All Banks: Average	5.06	1.56	15.65	3.70	62.03	0.44	25.34	1.06

**CB Scorecard Key Performance Indicators**

RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	WestStar Bank	8.49	2.37	18.67	4.43	49.69	0.26	36.57	1.16
2	Five Star Bank	38.09	2.31	25.26	4.40	36.73	0.36	28.09	0.33
3	Firsttrust Savings Bank	7.41	2.10	19.31	4.14	57.96	0.44	31.92	1.06
4	Security State Bank & Trust	7.20	1.95	14.86	4.51	62.26	0.29	42.68	1.06
5	First American Bank	5.46	1.81	17.90	4.24	59.21	0.39	34.47	0.93
6	Inwood National Bank	0.51	2.08	19.00	3.52	41.63	0.03	38.65	0.27
7	InterBank	4.98	2.63	19.12	4.28	39.28	0.80	26.93	0.38
8	Sunrise Banks, National Association	21.43	0.92	11.24	4.33	87.35	0.07	72.48	5.90