



CB Top Ten Report

Ranking the Top Ten Percent of Banks by Peer Group

September 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

	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Peer Group 1: Less Than \$100 Million								
Top Ten Percent: Median	6.09	1.47	12.38	4.47	62.52	0.16	26.84	0.70
Top Ten Percent: Average	8.05	1.98	13.86	4.56	61.10	0.54	27.05	2.93
All Banks: Median	(0.03)	0.70	5.54	3.71	75.23	0.54	19.31	0.35
All Banks: Average	0.25	0.70	5.55	3.71	76.68	0.96	19.26	0.47
Peer Group 2: \$100-249 Million								
Top Ten Percent: Median	6.42	1.45	12.55	4.41	58.92	0.22	26.62	0.73
Top Ten Percent: Average	8.02	1.61	13.89	4.54	59.25	0.38	27.79	1.00
All Banks: Median	1.87	0.91	7.96	3.82	69.44	0.55	19.91	0.46
All Banks: Average	2.78	0.91	7.95	3.83	70.00	0.78	20.70	0.51
Peer Group 3: \$250-449 Million								
Top Ten Percent: Median	9.88	1.53	14.00	4.30	56.42	0.21	28.07	0.73
Top Ten Percent: Average	10.24	1.56	14.48	4.42	56.71	0.36	30.05	0.83
All Banks: Median	4.06	0.98	8.94	3.71	67.56	0.51	19.70	0.56
All Banks: Average	5.17	0.98	8.95	3.73	67.97	0.64	20.60	0.63
Peer Group 4: \$500-999 Million								
Top Ten Percent: Median	10.99	1.69	14.97	4.36	51.76	0.17	31.70	0.99
Top Ten Percent: Average	12.79	1.84	16.65	4.66	51.99	0.39	31.97	1.03
All Banks: Median	4.65	1.04	9.75	3.74	65.75	0.46	19.71	0.62
All Banks: Average	6.02	1.05	9.72	3.75	66.12	0.56	20.89	0.70
Peer Group 5: \$1-5 Billion								
Top Ten Percent: Median	10.17	1.66	15.74	4.20	50.67	0.23	31.93	1.05
Top Ten Percent: Average	12.31	1.87	16.90	4.28	48.63	0.28	31.39	1.26
All Banks: Median	5.90	1.14	10.49	3.61	62.29	0.44	21.09	0.72
All Banks: Average	7.85	1.18	10.81	3.65	62.37	0.56	21.24	0.83

Sub-S Peer Group Summary

	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Peer Group 1: Less Than \$100 Million								
Top Ten Percent: Median	5.06	2.06	19.76	4.65	56.42	0.12	29.90	0.73
Top Ten Percent: Average	6.12	2.22	20.21	4.71	56.43	0.48	29.49	0.99
All Banks: Median	(1.02)	1.18	9.92	3.86	66.54	0.45	21.95	0.40
All Banks: Average	(0.55)	1.21	10.53	3.90	67.30	0.87	22.85	0.47
Peer Group 2: \$100-249 Million								
Top Ten Percent: Median	6.88	2.27	21.05	4.44	53.73	0.21	29.43	0.83
Top Ten Percent: Average	7.54	2.27	21.35	4.50	53.89	0.39	29.92	1.04
All Banks: Median	1.39	1.37	12.92	3.95	63.56	0.48	20.96	0.52
All Banks: Average	1.72	1.42	13.30	3.96	63.62	0.72	21.99	0.59
Peer Group 3: \$250-449 Million								
Top Ten Percent: Median	11.73	2.33	21.69	4.58	51.99	0.36	26.06	0.91
Top Ten Percent: Average	10.52	2.36	22.78	4.63	53.59	0.39	27.31	1.15
All Banks: Median	2.64	1.49	13.89	3.93	62.62	0.53	20.86	0.64
All Banks: Average	3.36	1.52	14.51	3.96	62.30	0.73	21.98	0.72
Peer Group 4: \$500-999 Million								
Top Ten Percent: Median	9.19	2.52	22.76	4.69	54.66	0.61	35.64	1.32
Top Ten Percent: Average	9.35	2.49	22.02	4.66	55.74	0.66	32.64	1.75
All Banks: Median	2.74	1.64	14.54	3.92	62.77	0.59	21.64	0.76
All Banks: Average	3.79	1.63	15.29	3.89	61.48	0.73	22.86	0.88
Peer Group 5: \$1-5 Billion								
Top Ten Percent: Median	9.69	2.17	19.23	4.37	57.79	0.21	34.15	1.05
Top Ten Percent: Average	12.00	2.20	19.84	4.35	52.59	0.59	31.88	1.05
All Banks: Median	4.30	1.55	16.13	3.70	61.04	0.32	24.60	0.80
All Banks: Average	5.94	1.62	16.09	3.75	61.62	0.46	25.43	1.10

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:
 Institution Type:
 Corp Status:
 Asset Size:

763
Commercial Bank, Savings Bank/Thrift
C Corporation
Less Than \$100 Million

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
American Bank of Commerce	34232	Provo, UT	96,076	25	3
American Bank, National Association	21567	Dallas, TX	55,127	19	1
American Exchange Bank, Lindsay, Oklahoma	2328	Lindsay, OK	67,899	15	1
American Heritage Bank	57025	Clovis, NM	89,584	20	2
Amistad Bank	26658	Del Rio, TX	29,440	11	1
Angelina Savings Bank, SSB	32018	Lufkin, TX	67,776	23	1
Atascosa Bank	24064	Pleasanton, TX	93,037	12	1
Bank of Billings	16959	Billings, MO	57,403	20	2
Bank of Cairo and Moberly	8254	Moberly, MO	99,821	23	2
Bank of Clarks	16953	Clarks, NE	35,837	11	2
Bank of Lake Village	15547	Lake Village, AR	71,808	14	2
Bank of Locust Grove	16795	Locust Grove, OK	32,118	14	1
Bank of Turtle Lake	19480	Turtle Lake, ND	52,824	11	1
Bay Bank	34052	Green Bay, WI	96,059	27	1
Brantley Bank and Trust Company	16386	Brantley, AL	71,099	18	2
Brazos National Bank	24038	Richwood, TX	25,417	43	1
Breda Savings Bank	5792	Breda, IA	61,280	7	1
Buckley State Bank	12121	Buckley, IL	42,050	7	1
CBW Bank	13959	Weir, KS	42,502	17	1
CentreBank	15532	Veedersburg, IN	78,352	23	4
Champion Bank	57031	Parker, CO	56,849	23	1
Citizens Bank	1051	Hartford, KY	94,794	29	3
Citizens Bank & Trust, Inc.	27153	Trenton, GA	98,801	43	3
Citizens Bank of Chatsworth	10843	Chatsworth, IL	31,550	11	2
Clay County Bank, Inc.	2444	Clay, WV	94,041	22	2
Comerica Bank & Trust, National Association	1596	Ann Arbor, MI	71,979	96	1
Commerce Community Bank	35019	Oak Grove, LA	61,847	14	2
Community Bank	8975	Bristow, OK	84,763	28	1
Community Bank	34020	Topeka, KS	91,952	23	2
Community Bank of Easton	18568	Easton, IL	33,934	4	1
Community Bank of Pleasant Hill	58423	Pleasant Hill, MO	71,728	17	1
Community State Bank	22567	Shelbina, MO	68,524	15	2
Community State Bank of Canton	26416	Canton, OK	47,781	13	1
Currie State Bank	8833	Currie, MN	80,250	17	2
Del Norte Bank	29066	Del Norte, CO	94,567	23	2
Eagle Bank	58282	Polson, MT	66,770	16	1
Eaglemark Savings Bank	34313	Carson City, NV	35,858	124	1
Ericson State Bank	18265	Ericson, NE	96,820	7	1
Fairview Savings and Loan Association	28652	Fairview, OK	47,856	8	1
Farmers and Merchants Bank of Ashland	5377	Ashland, NE	77,059	19	2
Farmers State Bank of Munith	15011	Munith, MI	77,422	25	3
Farmers State Bank of Newcastle	14404	Newcastle, TX	46,909	8	1
First Electronic Bank	35533	Salt Lake City, UT	27,043	56	1
First National Bank	4111	Heavener, OK	81,947	38	2
Fox River State Bank	57504	Burlington, WI	94,864	25	2
Fredonia Valley Bank	9669	Fredonia, KY	79,868	20	2
Freedom Bank	58010	Columbia Falls, MT	82,286	17	1
Garden Plain State Bank	19687	Wichita, KS	93,673	22	2
Granite Mountain Bank Inc dba Granite Mountain Bank	15744	Philipsburg, MT	78,830	20	3
Holladay Bank & Trust	21448	Salt Lake City, UT	60,163	11	1
Independence Bank	57379	East Greenwich, RI	63,761	31	1
ITS Bank	34619	Johnston, IA	7,519	0	1
Kinmundy Bank	3805	Kinmundy, IL	47,058	9	1
Lakeside Bank of Salina	21255	Salina, OK	33,799	12	1
Lakeview Bank	57785	Lakeville, MN	87,408	17	1
Little Horn State Bank	11821	Hardin, MT	93,642	24	2
M1 Bank	9797	Macks Creek, MO	98,168	18	2
National Bank of St. Anne	16752	St. Anne, IL	57,111	14	1
One World Bank	57901	Dallas, TX	90,961	24	1

PEER GROUP 1:
Less Than \$100 Million

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **763**
 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	91,810	28	2
PeoplesTrust Bank	57569	Hamilton, AL	99,221	26	3
Port Richmond Savings	27385	Philadelphia, PA	73,318	9	1
Prudential Bank & Trust, FSB	32957	Hartford, CT	25,184	6	1
Scribner Bank	14026	Scribner, NE	61,717	17	1
The Bank of Steinauer	10635	Steinauer, NE	11,934	4	1
The Citizens Bank of Edina	12457	Edina, MO	69,572	14	1
The Commercial Bank	19595	Mason, TX	51,241	10	1
The Community Bank	58517	Bridgeport, TX	85,405	33	1
The First National Bank of Lindsay	4134	Lindsay, OK	59,537	8	1
The Gunnison Bank and Trust Company	11259	Gunnison, CO	98,535	33	2
The Haviland State Bank	17403	Haviland, KS	38,450	8	2
The Peoples Bank	16603	Marion, KY	57,667	20	2
The Peoples Bank of Georgia	170	Talbotton, GA	82,608	27	3
The Philadelphia Trust Company	35075	Philadelphia, PA	22,216	19	1
The Santa Anna National Bank	5520	Santa Anna, TX	48,906	12	1
The Waterford Commercial and Savings Bank	8397	Waterford, OH	46,050	15	2
Wilkinson County Bank	10074	Irwinton, GA	46,574	10	1

PEER GROUP 1:
Less Than \$100 Million

C-Corp Top Ten Percent: How They Rank

		6.09	1.47	12.38	4.47	62.52	0.16	26.84	0.70
Top Ten Percent: Median		6.09	1.47	12.38	4.47	62.52	0.16	26.84	0.70
Top Ten Percent: Average		8.05	1.98	13.86	4.56	61.10	0.54	27.05	2.93
All Banks: Median		(0.03)	0.70	5.54	3.71	75.23	0.54	19.31	0.35
All Banks: Average		0.25	0.70	5.55	3.71	76.68	0.96	19.26	0.47
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	American Bank of Commerce	20.45	2.04	14.05	6.14	65.18	0.00	45.15	2.50
2	The Gunnison Bank and Trust Company	5.55	1.64	17.66	4.91	62.62	0.00	51.30	1.18
3	American Exchange Bank, Lindsay, Oklahoma	14.37	1.54	14.66	3.97	58.03	0.00	42.36	0.70
4	Comerica Bank & Trust, National Association	42.46	34.48	35.92	2.20	55.36	0.00	100.00	100.04
5	Community Bank	3.57	1.41	14.04	4.29	62.74	0.00	32.19	0.79
6	The First National Bank of Lindsay	12.35	1.96	16.78	4.60	50.78	0.57	32.53	0.66
7	Community Bank	4.63	2.13	25.87	5.04	54.67	0.22	23.27	1.44
8	Holladay Bank & Trust	10.61	1.64	10.96	5.06	56.48	0.16	32.26	0.46
9	Eaglemark Savings Bank	60.89	10.09	42.51	10.51	75.69	0.00	13.73	43.67
10	Kinmundy Bank	4.81	2.31	17.57	5.11	40.61	0.44	25.47	0.73
11	CBW Bank	36.61	8.13	48.51	2.22	43.64	0.14	84.25	17.83
12	Champion Bank	9.95	5.15	25.69	4.17	60.26	1.30	45.60	6.42
13	The Commercial Bank	11.70	1.52	18.67	3.84	53.92	0.00	26.84	0.36
14	Community Bank of Pleasant Hill	10.70	1.60	17.20	3.24	68.27	0.00	32.43	2.21
15	Bank of Locust Grove	4.57	1.64	12.49	6.17	62.52	1.36	33.61	1.32
16	Amistad Bank	4.59	1.29	8.58	4.90	74.60	0.06	32.67	2.08
17	CentreBank	6.51	1.61	14.50	4.73	63.84	0.77	25.78	0.89
18	Breda Savings Bank	8.05	1.33	11.92	3.65	53.46	0.00	26.75	0.36
19	Bay Bank	13.17	1.45	10.19	4.47	67.52	0.90	27.59	1.98
20	Clay County Bank, Inc.	5.03	1.55	11.26	4.28	55.73	0.31	23.86	0.65
21	The Santa Anna National Bank	(4.31)	1.66	14.88	4.57	55.57	0.05	29.33	0.58
22	Eagle Bank	2.77	1.28	14.05	4.27	56.30	0.54	28.35	0.77
23	Community Bank of Easton	6.09	2.78	15.01	4.38	17.66	0.00	12.99	0.27
24	Lakeside Bank of Salina	1.24	1.55	12.38	6.40	63.67	1.17	29.36	1.02
25	ITS Bank	5.35	4.93	5.33	5.02	22.27	0.00	0.00	5.89
26	Brantley Bank and Trust Company	4.18	0.95	6.67	5.07	64.81	0.01	33.98	0.59
27	Granite Mountain Bank Inc dba Granite Mountain Bank	6.49	0.93	10.62	4.27	71.21	0.01	43.16	0.49
28	First Electronic Bank	21.36	4.61	9.49	11.32	82.97	0.00	3.05	37.41
29	Bank of Billings	8.73	1.12	7.56	4.72	67.68	0.49	32.58	0.74
30	Farmers State Bank of Newcastle	10.58	1.27	13.52	3.89	57.33	0.59	33.56	0.42
31	PeoplesTrust Bank	4.28	1.32	11.88	4.26	60.73	0.57	26.17	0.73
32	M1 Bank	294.13	1.80	10.21	5.31	39.81	0.04	6.34	0.34
33	Bank of Clarks	7.06	1.25	10.70	5.16	68.38	0.22	29.71	0.32
33	Brazos National Bank	(11.96)	3.17	10.89	5.75	86.60	0.00	73.25	17.67
35	National Bank of St. Anne	8.33	1.17	9.17	4.59	62.49	0.11	22.38	0.46
35	The Bank of Steinauer	(0.73)	1.26	12.64	4.56	73.99	0.00	24.78	0.65
37	First National Bank	0.71	1.71	18.43	5.33	66.57	1.65	30.28	1.30
38	American Heritage Bank	2.50	1.41	12.53	4.65	60.81	0.97	29.33	0.57
39	Peoples Bank	2.59	1.21	14.06	4.83	67.01	0.67	28.50	0.62
40	Prudential Bank & Trust, FSB	29.46	22.88	26.52	2.44	21.19	0.00	0.00	35.58
41	The Community Bank	17.58	0.69	8.06	4.47	76.41	0.00	30.45	0.55
42	Scribner Bank	(13.96)	1.78	13.11	4.22	63.86	0.12	36.21	2.43
43	Independence Bank	6.47	9.19	44.57	6.62	32.48	3.86	11.15	29.06
44	Fox River State Bank	6.36	0.85	7.33	4.18	73.97	0.00	34.49	0.61
45	Del Norte Bank	11.52	1.08	12.82	4.74	69.42	0.52	19.13	0.78
46	The Peoples Bank	30.96	1.48	15.96	5.20	64.54	0.74	10.48	0.66
47	Ericson State Bank	16.10	2.20	22.03	4.74	35.39	0.00	6.81	0.05
48	Lakeview Bank	10.60	1.28	13.71	4.88	65.29	1.64	24.71	0.62
49	Angelina Savings Bank, SSB	6.87	1.01	11.55	4.13	73.93	0.16	23.06	0.91
50	Citizens Bank of Chatsworth	4.93	4.87	71.26	3.86	45.36	1.23	16.43	5.20
51	Fredonia Valley Bank	(0.66)	1.40	8.76	4.64	57.43	1.02	36.77	0.66
52	Currie State Bank	6.02	1.63	16.41	5.34	54.26	0.11	15.12	0.20
53	Bank of Cairo and Moberly	(10.35)	1.60	8.93	3.77	54.12	0.00	28.57	0.89
54	Freedom Bank	24.47	1.36	13.69	5.16	64.44	0.53	18.73	0.28
54	The Citizens Bank of Edina	(3.88)	2.00	17.51	4.58	40.01	0.30	25.54	0.34
56	Farmers and Merchants Bank of Ashland	4.69	0.89	8.38	4.22	73.37	0.00	28.75	0.45
57	Wilkinson County Bank	(13.05)	1.50	10.50	4.25	57.07	0.12	33.17	0.67
58	Commerce Community Bank	(4.58)	1.45	15.66	4.19	57.95	0.03	21.64	0.60
59	Buckley State Bank	(0.39)	1.41	12.40	3.08	54.67	0.00	25.54	0.55

PEER GROUP 1:
Less Than \$100 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	6.09	1.47	12.38	4.47	62.52	0.16	26.84	0.70
Top Ten Percent: Average	8.05	1.98	13.86	4.56	61.10	0.54	27.05	2.93
All Banks: Median	(0.03)	0.70	5.54	3.71	75.23	0.54	19.31	0.35
All Banks: Average	0.25	0.70	5.55	3.71	76.68	0.96	19.26	0.47

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	One World Bank	3.29	1.58	11.29	3.98	73.29	1.39	38.55	2.11
61	The Philadelphia Trust Company	13.27	7.89	11.07	1.91	74.62	0.00	19.85	39.53
62	Little Horn State Bank	2.54	1.24	12.44	5.16	69.89	0.70	21.36	0.70
63	Citizens Bank	27.05	1.03	10.78	3.89	69.72	0.19	16.91	1.02
64	Bank of Lake Village	15.43	1.08	10.15	4.26	63.80	2.54	28.87	0.71
65	The Haviland State Bank	(1.34)	1.29	9.42	4.32	58.63	0.00	28.30	0.21
66	The Waterford Commercial and Savings Bank	7.72	0.94	7.30	4.08	73.85	0.00	20.59	0.75
67	Atascosa Bank	5.60	0.95	11.39	2.82	53.22	0.00	47.91	0.28
68	Community State Bank	0.29	1.57	18.36	3.33	40.66	0.16	25.04	0.48
69	Bank of Turtle Lake	9.63	1.29	11.26	4.47	57.54	0.73	23.05	0.24
70	Port Richmond Savings	6.00	2.34	11.83	4.89	49.48	0.79	8.09	0.44
71	The Peoples Bank of Georgia	9.26	0.95	10.37	5.50	74.69	1.06	25.73	0.60
72	Fairview Savings and Loan Association	6.50	1.47	8.41	4.12	54.52	0.00	15.48	0.21
73	Farmers State Bank of Munith	9.65	0.97	10.43	3.97	74.76	0.74	28.17	1.02
74	Garden Plain State Bank	2.41	1.23	8.45	3.55	58.50	0.22	25.20	0.89
75	Community State Bank of Canton	1.08	1.18	11.81	4.38	67.19	0.58	21.44	0.75
76	Citizens Bank & Trust, Inc.	2.35	1.07	9.54	4.99	69.04	0.40	17.47	0.92
77	American Bank, National Association	1.72	0.75	8.41	6.26	66.39	0.00	27.13	0.24

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

Number of Institutions in Peer Group: **927**
 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	216,239	38	4
Alden State Bank	17622	Alden, MI	204,617	37	4
American Bank and Trust Company	20537	Tulsa, OK	223,701	40	1
Bank of Clarkson	13167	Clarkson, KY	117,118	25	2
Bank of Cushing	4075	Cushing, OK	104,250	23	2
Bank of George	58626	Las Vegas, NV	229,149	57	2
Bank of South Texas	26727	McAllen, TX	136,359	46	5
Bank of the Federated States of Micronesia	26539	Pohnpei, FM	171,386	82	1
Capital Bank and Trust Company	35164	Irvine, CA	179,040	299	1
CenterBank	35117	Milford, OH	171,360	39	3
Century Bank of Georgia	35236	Cartersville, GA	195,355	34	3
Cheaha Bank	35514	Oxford, AL	202,683	43	4
Chino Commercial Bank, N.A.	35366	Chino, CA	202,063	46	3
Citizens Bank	6103	Hartsville, TN	210,722	54	3
Clarkston State Bank	34957	Clarkston, MI	207,364	31	2
Community Bank of Santa Maria	57073	Santa Maria, CA	240,898	55	2
Community First Bank	12426	Kansas City, KS	179,221	32	2
Elkton Bank & Trust Company	12162	Elkton, KY	136,501	30	3
Farmers & Merchants Bank	9462	Miamisburg, OH	154,929	27	4
FDS Bank	33831	Mason, OH	116,825	1,499	1
FinWise Bank	35323	Sandy, UT	101,706	48	1
First Central Bank	10637	Cambridge, NE	103,178	24	3
First Central Bank McCook	34995	Mccook, NE	118,086	21	2
First Century Bank, National Association	57123	Gainesville, GA	136,310	7	1
First Citizens Bank	23152	Luverne, AL	244,650	65	5
First Madison Bank & Trust	57898	Colbert, GA	249,133	35	3
First National Bank	25894	Slayton, MN	203,852	56	8
First National Bank and Trust Company of Weatherford	5575	Weatherford, TX	245,091	54	3
First National Bank of Crossett	1757	Crossett, AR	153,526	39	4
First New Mexico Bank of Silver City	24865	Silver City, NM	111,736	27	2
First New Mexico Bank, Las Cruces	58745	Las Cruces, NM	115,750	30	2
First Peoples Bank	33010	Pine Mountain, GA	129,133	36	3
First Port City Bank	21784	Bainbridge, GA	186,621	37	2
First Secure Bank and Trust Co.	22536	Palos Hills, IL	129,561	25	1
First Security Bank of Nevada	58443	Las Vegas, NV	200,721	24	1
First State Bank	16333	Loomis, NE	138,358	23	3
First State Bank	12149	Irvington, KY	199,148	73	3
First State Bank	19163	Wrens, GA	140,094	34	4
First State Bank of Odem	16334	Odem, TX	143,902	34	4
First Texoma National Bank	13905	Durant, OK	180,897	65	5
First Vision Bank of Tennessee	58201	Tullahoma, TN	225,817	46	4
Florida Business Bank	35304	Melbourne, FL	128,534	16	1
Grand Ridge National Bank	3674	Grand Ridge, IL	189,980	24	2
Grandview Bank	3230	Grandview, TX	208,294	34	2
Guadalupe Bank	58768	Kerrville, TX	156,865	31	3
Hillsboro Bank	34747	Plant City, FL	135,756	25	2
Hometown National Bank	3691	La Salle, IL	228,127	43	3
Huron Valley State Bank	57990	Milford, MI	148,325	29	2
Legacy Bank & Trust Company	22319	Rogersville, MO	248,581	62	7
Llano National Bank	24305	Llano, TX	180,389	45	3
McClain Bank	4187	Purcell, OK	215,963	52	3
McKenzie Banking Company	13955	Mc Kenzie, TN	128,674	85	6
Metro Phoenix Bank	58402	Phoenix, AZ	187,677	34	1
Mid-America Bank	17374	Baldwin City, KS	182,559	44	3
Native American Bank, National Association	27026	Denver, CO	112,451	28	2
North Alabama Bank	27560	Hazel Green, AL	102,804	33	3
Pacific Global Bank	34089	Chicago, IL	199,734	40	3
Park State Bank	8851	Duluth, MN	145,530	30	5
PBK Bank, Inc.	9313	Stanford, KY	116,882	41	7

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

Number of Institutions in Peer Group: **927**
 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
Peoples Bank	57058	Sheridan, AR	155,102	23	2
Peoples Bank & Trust Company	1475	Manchester, TN	100,274	26	1
Peoples Bank of Middle Tennessee	35604	Shelbyville, TN	149,131	24	1
People's Bank of Seneca	34146	Seneca, MO	193,364	36	4
Peoples State Bank of Munising	15165	Munising, MI	144,744	33	5
Pinnacle Bank	252	Marshalltown, IA	199,102	25	2
Rabun County Bank	22138	Clayton, GA	176,748	46	3
Redstone Bank	58826	Centennial, CO	146,309	16	1
RiverHills Bank	6662	Milford, OH	162,436	50	5
Security First National Bank of Hugo	432	Hugo, OK	113,789	36	1
Security State Bank of Oklahoma	8980	Wewoka, OK	239,670	60	5
SEI Private Trust Company	35388	Oaks, PA	183,657	614	1
Sherburne State Bank	10169	Becker, MN	118,303	26	3
Texas Financial Bank	26738	Eden, TX	105,175	22	3
The Bank	34409	Jennings, LA	234,810	60	5
The Bank of Clovis	57022	Clovis, NM	198,461	30	2
The Bank of Monroe	6180	Union, WV	142,622	33	3
The Bank of Vernon	51	Vernon, AL	147,700	34	3
The Bank of Waynesboro	2375	Waynesboro, TN	166,015	61	5
The Citizens Bank Company	10266	Beverly, OH	214,847	55	5
The Cleveland State Bank	12201	Cleveland, MS	222,820	62	2
The Colorado Bank and Trust Company of La Junta	1141	La Junta, CO	138,304	39	2
The Farmers State Bank of Waupaca	13033	Waupaca, WI	190,614	41	4
The First National Bank and Trust Company of Broken Arrow	4050	Broken Arrow, OK	190,622	45	3
The First National Bank of Waynesboro	2160	Waynesboro, GA	133,132	33	1
The Jefferson Bank	11445	Greenville, MS	137,388	27	3
The MINT National Bank	58764	Kingwood, TX	208,684	26	1
The Napoleon State Bank	10101	Napoleon, IN	246,177	61	4
The Tri-County Bank	16339	Stuart, NE	126,198	28	4
Union Bank and Trust Company	22242	Minneapolis, MN	171,290	30	1
United Bank of El Paso del Norte	57119	El Paso, TX	242,168	49	4
United Citizens Bank of Southern Kentucky	57867	Columbia, KY	156,109	43	4
Vantage Bank of Alabama	58375	Albertville, AL	123,627	29	2
Verus Bank of Commerce	58025	Fort Collins, CO	242,295	15	1
Wilcox County State Bank	17126	Abbeville, GA	106,561	30	4
Willamette Valley Bank	57033	Salem, OR	235,306	173	4

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

	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII	
Top Ten Percent: Median	6.42	1.45	12.55	4.41	58.92	0.22	26.62	0.73	
Top Ten Percent: Average	8.02	1.61	13.89	4.54	59.25	0.38	27.79	1.00	
All Banks: Median	1.87	0.91	7.96	3.82	69.44	0.55	19.91	0.46	
All Banks: Average	2.78	0.91	7.95	3.83	70.00	0.78	20.70	0.51	
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Bank of George	13.28	2.20	15.78	4.97	58.92	0.00	52.61	2.37
2	FinWise Bank	75.04	4.69	27.29	7.17	58.78	0.09	26.26	9.54
3	Park State Bank	182.61	1.52	11.67	4.32	56.58	0.08	43.45	0.94
4	First Madison Bank & Trust	22.54	2.01	16.25	4.42	43.62	0.00	21.18	0.62
5	The Jefferson Bank	24.78	3.40	20.25	5.81	36.53	0.12	14.36	1.34
6	First Century Bank, National Association	5.78	1.18	12.01	4.67	53.19	0.17	57.24	2.38
7	The Colorado Bank and Trust Company of La Junta	9.32	1.48	18.20	4.37	65.55	0.46	47.92	2.58
8	Grandview Bank	9.09	1.70	20.50	4.08	49.76	0.12	38.04	0.47
9	Guadalupe Bank	10.07	1.43	16.06	4.44	63.53	0.07	23.92	0.94
10	Community First Bank	17.09	1.72	18.22	5.13	55.32	0.00	23.43	0.29
11	Florida Business Bank	4.72	2.10	15.72	4.32	56.20	0.00	34.92	0.38
12	Redstone Bank	40.12	1.71	14.29	5.80	52.47	0.00	24.57	0.10
13	Security First National Bank of Hugo	(0.57)	2.42	27.22	5.79	51.99	0.30	26.62	0.84
14	First National Bank and Trust Company of Weatherford	2.55	1.32	14.34	5.41	57.42	0.22	35.24	0.61
15	Willamette Valley Bank	19.96	3.89	33.00	4.25	74.52	0.00	17.53	16.74
16	McClain Bank	6.25	1.50	13.24	4.52	62.37	0.35	27.17	1.13
17	North Alabama Bank	14.32	3.75	27.70	5.97	48.73	2.02	19.67	2.88
18	Alden State Bank	8.27	1.37	11.09	4.52	58.36	0.45	53.07	0.63
19	First New Mexico Bank, Las Cruces	(2.78)	1.46	10.37	4.87	58.72	0.00	32.28	0.85
20	RiverHills Bank	5.63	1.42	13.10	4.58	70.25	0.22	30.67	1.09
21	Farmers & Merchants Bank	9.37	1.33	13.95	4.34	62.17	0.13	29.76	0.52
22	First Texoma National Bank	6.40	1.27	10.91	4.47	68.95	0.12	31.29	1.01
23	Grand Ridge National Bank	13.68	1.84	14.77	5.60	54.12	0.09	21.92	0.23
24	Metro Phoenix Bank	9.69	1.72	10.99	5.87	56.67	0.00	17.97	0.40
25	The Napoleon State Bank	15.06	1.42	12.35	4.31	53.08	0.49	23.95	0.60
26	Security State Bank of Oklahoma	8.84	1.74	17.77	4.72	54.10	1.56	23.27	0.79
27	Chino Commercial Bank, N.A.	6.47	1.24	10.92	4.14	59.84	0.32	47.59	0.72
28	The Cleveland State Bank	(1.64)	1.31	14.02	4.09	63.15	0.00	31.48	0.98
29	First National Bank of Crossett	(0.37)	1.42	13.67	4.94	62.84	0.37	27.06	1.54
30	First Central Bank McCook	6.94	1.90	18.60	4.96	49.77	0.14	9.96	0.53
31	Llano National Bank	7.77	1.34	11.60	4.36	58.65	0.60	32.82	0.61
32	Community Bank of Santa Maria	(15.23)	1.34	14.75	4.27	62.57	0.00	42.52	0.91
32	Legacy Bank & Trust Company	64.09	1.48	13.64	4.79	59.29	0.55	11.74	0.95
34	The Bank	5.14	1.46	13.31	5.23	61.26	0.38	22.78	0.61
35	Texas Financial Bank	9.98	1.28	12.33	3.26	62.44	0.02	33.11	0.98
36	The Bank of Monroe	5.02	1.36	9.76	3.95	62.91	0.07	29.82	1.05
37	Century Bank of Georgia	8.18	1.30	12.55	3.97	60.26	0.58	36.70	0.72
38	Huron Valley State Bank	7.20	1.19	11.85	4.30	62.42	0.00	37.64	0.30
39	Mid-America Bank	15.51	1.62	14.98	4.22	60.29	0.57	15.41	1.58
40	The Bank of Clovis	0.33	1.44	12.44	4.18	55.42	0.20	26.60	0.77
41	Hillsboro Bank	(1.14)	1.73	13.13	4.39	44.25	0.00	30.29	0.26
42	Bank of South Texas	7.07	1.34	12.21	6.25	73.70	0.40	24.80	1.02
43	Pinnacle Bank	5.14	1.68	11.61	3.96	44.39	0.29	22.91	0.62
44	Peoples Bank & Trust Company	3.59	1.18	10.71	4.51	65.84	0.07	32.33	0.59
44	The Farmers State Bank of Waupaca	(1.15)	1.76	12.81	4.42	55.16	0.36	22.10	0.96
46	FDS Bank	(56.66)	402.74	912.20	1.81	19.41	0.00	100.00	631.05
47	Verus Bank of Commerce	(2.93)	2.09	15.03	4.56	41.99	0.00	25.64	0.29
48	First State Bank	5.54	1.26	11.60	4.18	64.25	0.22	29.42	0.66
49	The MINT National Bank	32.32	1.84	14.62	4.22	53.57	0.75	6.50	1.94
50	People's Bank of Seneca	10.38	1.36	15.60	4.45	52.92	0.55	11.23	0.94
51	First State Bank	6.42	1.29	16.70	5.38	66.32	0.32	19.10	0.65
52	Bank of Cushing	(4.40)	1.42	10.76	5.18	67.13	0.21	41.44	0.93
53	Elkton Bank & Trust Company	4.52	1.45	11.63	3.99	62.85	0.22	31.59	0.59
54	McKenzie Banking Company	(1.87)	2.59	18.73	6.19	57.52	4.16	30.44	2.34
55	First State Bank	0.75	1.46	11.13	4.15	58.16	0.01	19.64	0.75
56	Bank of Clarkson	(1.62)	1.45	11.45	4.07	61.47	0.10	27.48	0.92
57	The Tri-County Bank	13.40	1.08	12.30	4.55	68.41	0.46	28.18	0.60
58	United Citizens Bank of Southern Kentucky	6.53	1.61	13.50	4.35	54.89	0.75	18.37	0.69
59	The Bank of Waynesboro	9.29	1.42	10.73	4.75	61.83	0.75	21.47	0.68

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

Top Ten Percent: Median	6.42	1.45	12.55	4.41	58.92	0.22	26.62	0.73
Top Ten Percent: Average	8.02	1.61	13.89	4.54	59.25	0.38	27.79	1.00
All Banks: Median	1.87	0.91	7.96	3.82	69.44	0.55	19.91	0.46
All Banks: Average	2.78	0.91	7.95	3.83	70.00	0.78	20.70	0.51

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	Hometown National Bank	5.36	1.34	11.80	3.62	61.93	0.17	26.85	0.95
61	First Port City Bank	5.41	1.56	14.83	4.18	53.56	0.11	18.63	0.38
62	Sherburne State Bank	12.79	0.94	12.39	4.33	60.57	1.91	36.69	1.18
63	First New Mexico Bank of Silver City	5.63	1.31	11.15	4.26	54.89	0.35	15.23	1.09
64	Cheaha Bank	1.07	1.62	12.71	4.55	56.65	0.08	17.37	0.51
65	Peoples State Bank of Munising	12.04	1.37	10.84	4.12	61.76	0.66	25.96	0.67
66	American Bank and Trust Company	6.53	1.20	11.00	3.77	57.22	0.19	29.91	0.56
67	5Star Bank	15.96	1.23	7.09	4.36	57.62	0.01	27.53	0.35
68	First National Bank	(12.53)	1.37	11.52	6.83	52.51	0.26	19.87	2.50
69	The Bank of Vernon	3.66	1.61	9.68	4.25	58.48	0.54	23.11	0.83
70	First Central Bank	5.97	1.70	16.33	4.72	51.89	0.26	13.37	0.37
71	Pacific Global Bank	4.46	1.48	13.42	4.26	58.05	0.33	19.16	0.54
72	Citizens Bank	(0.20)	1.47	13.81	4.74	56.63	0.40	20.67	0.56
73	Bank of the Federated States of Micronesia	24.91	1.50	11.34	3.94	61.33	0.37	27.46	0.37
74	First Citizens Bank	3.56	1.22	9.62	4.55	63.40	0.34	24.85	0.78
74	Peoples Bank of Middle Tennessee	5.52	1.31	11.70	4.22	58.43	0.45	26.77	0.48
76	First State Bank of Odem	0.65	1.30	11.59	4.71	64.26	0.57	46.11	0.55
77	The Citizens Bank Company	6.14	1.23	9.67	4.39	58.80	0.10	22.65	0.45
78	Rabun County Bank	5.74	1.60	13.08	4.22	65.68	1.48	32.08	0.68
79	Native American Bank, National Association	23.69	3.07	28.28	4.68	91.22	2.95	33.37	0.84
80	First Security Bank of Nevada	(9.84)	2.25	11.84	4.13	46.72	0.94	44.15	1.00
81	Clarkston State Bank	10.37	1.23	12.25	3.88	61.35	0.34	46.20	0.35
82	First Vision Bank of Tennessee	9.22	1.25	11.18	4.32	60.77	0.20	19.49	0.49
83	SEI Private Trust Company	31.20	48.95	54.30	2.51	61.90	0.00	0.00	167.36
83	The First National Bank of Waynesboro	(6.78)	1.58	9.58	4.62	56.23	0.43	27.01	1.12
85	Peoples Bank	0.73	1.66	12.35	3.58	43.85	0.08	22.42	0.61
85	United Bank of El Paso del Norte	17.98	1.14	10.97	5.14	64.83	0.67	36.06	0.32
87	Wilcox County State Bank	24.60	1.29	12.47	4.76	64.27	1.26	18.89	0.69
88	CenterBank	(0.64)	1.38	13.34	4.53	62.40	0.32	18.50	1.06
89	First Peoples Bank	10.76	1.08	8.98	4.85	70.66	0.76	46.89	0.73
90	Union Bank and Trust Company	14.46	0.91	12.23	2.74	72.82	0.00	82.53	1.97
91	The First National Bank and Trust Company of Broken Arrow	7.09	1.08	10.37	4.41	69.94	0.35	38.54	0.53
92	Capital Bank and Trust Company	0.06	23.98	39.72	4.81	75.57	0.00	0.00	136.08
93	First Secure Bank and Trust Co.	13.97	1.56	16.54	3.65	58.31	0.09	12.97	0.56
93	PBK Bank, Inc.	1.78	1.70	13.05	4.88	62.79	1.47	20.82	1.20
93	Vantage Bank of Alabama	3.45	1.17	8.66	4.37	61.61	0.11	21.67	0.80

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

Number of Institutions in Peer Group: **731**
 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
Advantage Bank	57072	Loveland, CO	311,532	39	3
American National Bank	26398	Oakland Park, FL	310,929	35	1
Ann Arbor State Bank	58889	Ann Arbor, MI	309,733	51	3
Bank of Commerce	9359	Greenwood, MS	482,857	60	6
Bank of Ocean City	5867	Ocean City, MD	365,537	59	7
Bank of San Francisco	58069	San Francisco, CA	321,304	39	1
Capital Bank	19401	Jacinto City, TX	422,808	89	8
Capital Bank of New Jersey	58464	Vineland, NJ	495,306	70	4
Centennial Bank	8439	Trezevant, TN	457,451	121	10
Central Bank of Branson	16924	Branson, MO	345,706	67	4
Central Bank of Sedalia	4569	Sedalia, MO	401,698	78	1
Citizens State Bank	19806	Tyler, TX	341,903	75	7
Community State Bank	14883	Avilla, IN	254,226	49	4
Cornerstone Community Bank	58411	Red Bluff, CA	253,509	39	3
Farmers and Merchants Bank	15801	Baldwyn, MS	334,331	107	10
First Bank	34116	Dalton, GA	357,648	78	4
First Century Bank	1700	Tazewell, TN	392,927	87	7
First Commerce Bank	57465	Lewisburg, TN	390,616	58	3
First Community Bank	22964	San Benito, TX	437,142	119	9
First Florida Bank	58370	Destin, FL	435,440	77	6
First IC Bank	34998	Doraville, GA	466,615	95	7
First Piedmont Federal Savings and Loan Association of Gaffney	28859	Gaffney, SC	408,740	77	6
First State Bank	13632	Russellville, AR	257,758	53	5
First Utah Bank	22738	Salt Lake City, UT	371,612	122	6
First Westroads Bank, Inc.	19742	Omaha, NE	262,998	50	2
Florida Parishes Bank	29670	Hammond, LA	382,026	82	7
FNB South	17011	Alma, GA	370,360	81	4
Freedom Bank	57945	Saint Petersburg, FL	274,227	44	2
Fresno First Bank	58090	Fresno, CA	443,390	42	1
Grand Bank	22065	Tulsa, OK	344,206	49	3
Heartland Bank	18740	Geneva, NE	442,449	72	9
Heritage Bank	26372	Pearland, TX	271,687	60	5
High Country Bank	29783	Salida, CO	275,278	80	4
Hometown Bank	12781	Fond Du Lac, WI	302,432	59	7
HomeTown Bank	31028	Redwood Falls, MN	310,221	105	10
International City Bank Federal Savings Bank	25648	Long Beach, CA	262,975	43	2
Islanders Bank	23469	Friday Harbor, WA	295,729	52	3
Jonah Bank of Wyoming	58396	Casper, WY	331,577	77	4
Kentland Bank	13843	Kentland, IN	305,135	62	5
Lighthouse Bank	58646	Santa Cruz, CA	298,034	34	2
New Millennium Bank	35151	Fort Lee, NJ	359,571	58	7
NewBank	58203	Flushing, NY	375,125	46	2
Oregon Community Bank	22334	Oregon, WI	455,639	81	6
Parkside Financial Bank & Trust	58796	Clayton, MO	485,384	53	1
Peoples Bank and Trust Company of Pointe Coupee Parish	23090	New Roads, LA	287,375	43	4
Pinnacle Bank	58297	Gilroy, CA	369,287	57	4
Plains State Bank	17739	Humble, TX	467,679	64	4
Premier Bank	12493	Omaha, NE	269,097	49	5
Prime Meridian Bank	58694	Tallahassee, FL	405,830	76	3
Redwood Capital Bank	57610	Eureka, CA	373,291	65	3
Rock Canyon Bank	33542	Provo, UT	404,925	112	5
Sanibel Captiva Community Bank	57425	Sanibel, FL	421,076	88	7
Summit Bank	57706	Eugene, OR	397,607	72	1
Summit Bank, National Association	58786	Panama City, FL	448,517	53	4
Surrey Bank & Trust	34209	Mount Airy, NC	309,974	77	7
Texas National Bank	3337	Mercedes, TX	260,121	80	6
Texas Republic Bank, National Association	3400	Frisco, TX	262,393	46	3
Texas Star Bank	5567	Van Alstyne, TX	375,974	93	7
The Bank of Elk River	1607	Elk River, MN	435,466	98	5

PEER GROUP 3:
\$250 - 449 Million

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **731**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **C Corporation**
 Asset Size: **\$250 - 449 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
The Bank of New Glarus	10378	New Glarus, WI	284,292	58	6
The Bank of South Carolina	26912	Charleston, SC	429,404	78	4
The First National Bank of Beeville	3095	Beeville, TX	411,613	56	3
The First National Bank of Manchester	4951	Manchester, TN	280,664	64	4
The North Salem State Bank	8063	North Salem, IN	332,135	86	9
The Peoples Bank	1147	Pratt, KS	345,449	80	8
Tri-County Bank	977	Brown City, MI	289,689	81	9
UniBank	58407	Lynnwood, WA	296,112	47	4
Unison Bank	19396	Jamestown, ND	295,597	58	2
United Community Bank of West Kentucky, Inc.	57301	Morganfield, KY	254,635	53	4
Uniti Bank	57120	Buena Park, CA	343,116	67	3
University Bank	14587	Ann Arbor, MI	265,660	394	1
US Metro Bank	58310	Garden Grove, CA	370,728	69	5
Wheatland Bank	22939	Spokane, WA	423,302	128	14

PEER GROUP 3:
\$250 - 449 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	9.88	1.53	14.00	4.30	56.42	0.21	28.07	0.73
Top Ten Percent: Average	10.24	1.56	14.48	4.42	56.71	0.36	30.05	0.83
All Banks: Median	4.06	0.98	8.94	3.71	67.56	0.51	19.70	0.56
All Banks: Average	5.17	0.98	8.95	3.73	67.97	0.64	20.60	0.63

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Pinnacle Bank	10.44	1.43	13.94	5.06	62.96	0.01	47.32	0.97
2	International City Bank Federal Savings Bank	20.33	2.87	21.58	2.89	47.50	0.03	41.01	4.31
3	First Community Bank	12.15	1.38	16.58	4.69	65.36	0.16	37.93	0.77
4	Sanibel Captiva Community Bank	6.05	1.75	25.05	4.69	52.28	0.00	25.64	0.49
5	First IC Bank	20.69	2.32	15.13	4.61	53.48	1.17	25.82	2.24
6	Lighthouse Bank	18.88	1.62	12.34	5.47	49.61	0.00	30.85	0.11
7	University Bank	22.82	1.74	15.66	4.69	89.12	0.33	93.11	16.37
8	Community State Bank	4.28	1.64	15.98	4.42	52.40	0.05	34.86	0.51
9	Islanders Bank	8.59	1.65	15.54	4.11	53.23	0.12	42.23	0.45
10	Florida Parishes Bank	13.95	1.59	16.08	4.62	58.40	0.59	27.72	0.85
11	First Century Bank	17.40	1.50	15.22	4.18	55.95	0.21	22.64	0.82
12	Premier Bank	15.86	1.46	13.13	4.15	59.08	0.01	21.61	0.91
13	Texas Republic Bank, National Association	16.98	1.61	14.00	5.00	58.28	0.00	26.61	0.25
14	Citizens State Bank	13.05	1.88	15.50	4.15	49.86	1.00	35.75	0.76
15	Texas National Bank	6.02	1.87	20.26	5.14	60.87	1.19	42.62	1.74
16	Surrey Bank & Trust	4.22	1.59	11.05	4.59	57.35	0.13	33.89	0.81
17	Freedom Bank	16.66	1.17	13.56	4.24	60.13	0.00	32.67	0.49
18	Redwood Capital Bank	11.98	1.25	14.65	4.12	58.13	0.17	28.48	0.69
19	NewBank	10.13	1.91	14.40	4.09	50.77	0.87	24.70	2.33
20	Rock Canyon Bank	2.78	2.34	23.02	6.25	58.53	1.42	40.59	1.89
21	FNB South	0.34	3.64	23.74	5.47	42.30	0.98	28.90	1.49
22	Tri-County Bank	2.92	1.53	14.00	4.49	58.51	0.14	33.59	0.65
23	Fresno First Bank	11.79	1.50	17.18	4.46	53.29	0.71	60.44	0.41
24	First Florida Bank	15.29	1.36	12.27	3.67	58.35	0.13	27.79	1.00
25	The North Salem State Bank	5.97	1.34	15.97	4.48	58.90	0.18	30.83	0.58
26	First Utah Bank	13.97	1.93	16.55	5.17	73.72	1.30	38.62	2.58
27	The Peoples Bank	(6.12)	1.63	12.58	4.22	55.33	0.09	39.18	1.08
28	Oregon Community Bank	60.14	1.67	11.78	3.79	46.70	0.32	27.69	0.55
29	Summit Bank	24.59	1.36	13.88	5.73	54.02	0.63	28.07	0.44
30	UniBank	10.74	1.71	11.83	4.18	54.02	0.26	17.62	1.03
31	Wheatland Bank	6.22	1.28	13.32	4.65	69.63	0.43	47.57	1.25
32	Jonah Bank of Wyoming	7.62	1.53	14.95	4.20	63.42	0.96	39.63	1.35
33	United Community Bank of West Kentucky, Inc.	3.79	1.75	13.33	4.24	52.23	0.10	19.70	0.73
34	Plains State Bank	12.19	1.61	14.85	4.23	55.84	0.13	18.24	0.52
35	Parkside Financial Bank & Trust	(3.61)	1.51	15.36	3.79	59.63	0.00	32.03	1.58
36	Bank of Ocean City	20.24	1.33	13.18	3.60	49.58	0.02	35.64	0.30
37	Ann Arbor State Bank	8.08	1.35	12.14	3.84	58.93	0.00	29.33	0.60
38	Heritage Bank	9.78	1.53	12.29	4.94	57.66	0.27	29.37	0.35
39	High Country Bank	9.88	1.52	15.71	5.18	62.88	0.64	24.31	0.74
39	Texas Star Bank	(4.87)	2.00	17.55	4.80	51.78	0.52	35.10	0.76
41	Uniti Bank	9.99	1.15	9.09	4.28	68.54	0.02	48.46	1.03
42	Summit Bank, National Association	10.98	1.47	12.64	3.86	51.71	0.88	36.68	0.85
42	The First National Bank of Manchester	6.02	1.63	13.22	4.37	50.57	0.53	25.20	0.68
44	Heartland Bank	13.09	1.64	14.49	4.23	51.31	0.25	13.57	0.66
45	Bank of Commerce	33.29	1.72	18.92	3.59	42.03	0.35	19.23	0.64
46	The Bank of New Glarus	2.32	1.52	13.27	4.34	56.65	0.21	24.28	0.86
47	First Westroads Bank, Inc.	(0.61)	1.86	15.05	4.09	55.95	0.00	40.32	0.39
48	First Bank	7.14	1.58	19.83	4.57	54.08	0.53	20.65	0.66
49	Central Bank of Branson	4.14	1.42	14.11	3.82	55.35	0.54	31.63	1.32
50	The Bank of Elk River	7.92	1.26	14.00	4.15	63.13	0.29	25.30	0.95
51	American National Bank	12.40	1.40	10.02	4.21	52.98	0.00	27.07	0.25
52	First Piedmont Federal Savings and Loan Association of Gaffney	7.17	1.52	5.71	4.86	59.21	0.29	35.24	1.08
53	New Millennium Bank	20.15	1.32	12.94	4.34	58.15	0.62	16.17	1.40
54	The First National Bank of Beeville	8.54	1.50	17.43	4.30	52.10	0.34	25.81	0.29
55	Hometown Bank	1.58	1.66	11.93	4.19	53.64	0.60	36.77	0.92
56	Farmers and Merchants Bank	7.51	1.69	12.77	5.01	63.43	0.43	15.91	1.44
57	Central Bank of Sedalia	(4.43)	1.73	18.00	3.98	52.11	0.30	25.00	1.13
58	Peoples Bank and Trust Company of Pointe Coupee Parish	16.44	1.98	15.27	4.43	42.70	1.43	27.73	0.33
59	Capital Bank	6.72	1.19	13.72	4.49	65.82	0.12	36.82	0.43

PEER GROUP 3:
\$250 - 449 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	9.88	1.53	14.00	4.30	56.42	0.21	28.07	0.73
Top Ten Percent: Average	10.24	1.56	14.48	4.42	56.71	0.36	30.05	0.83
All Banks: Median	4.06	0.98	8.94	3.71	67.56	0.51	19.70	0.56
All Banks: Average	5.17	0.98	8.95	3.73	67.97	0.64	20.60	0.63

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	First Commerce Bank	13.28	1.44	16.25	4.05	52.54	0.13	17.08	0.36
61	US Metro Bank	18.60	1.19	8.00	4.24	63.41	0.13	22.58	1.49
62	Centennial Bank	31.87	1.38	13.10	5.26	60.66	0.86	15.57	1.01
63	Bank of San Francisco	14.44	1.02	10.30	4.25	61.30	0.00	43.26	0.27
64	Cornerstone Community Bank	14.24	1.18	11.75	4.31	60.05	0.00	22.43	0.32
65	Prime Meridian Bank	22.53	1.13	12.34	3.87	57.77	0.04	26.41	0.35
66	Kentland Bank	5.38	1.64	11.88	4.45	54.80	0.58	25.76	0.59
67	Advantage Bank	4.94	2.07	18.70	4.99	49.67	0.33	20.88	0.20
68	HomeTown Bank	7.54	1.15	9.88	4.46	67.15	0.11	25.91	0.98
69	Capital Bank of New Jersey	6.21	1.43	15.79	3.62	55.65	0.01	28.02	0.35
70	The Bank of South Carolina	(5.13)	1.63	16.53	4.30	55.35	0.14	34.28	0.40
71	Unison Bank	1.88	1.46	13.01	4.28	56.42	0.00	23.21	0.40
72	First State Bank	0.31	1.37	11.83	4.09	58.02	0.13	30.62	0.68
73	Grand Bank	11.64	1.39	12.94	4.25	57.02	0.10	19.24	0.27

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

Number of Institutions in Peer Group: **499**
 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	608,865	72	3
Anderson Brothers Bank	9923	Mullins, SC	750,800	268	23
Apex Bank	9176	Camden, TN	559,968	155	14
Arizona Bank & Trust	57620	Phoenix, AZ	650,032	80	7
Avidbank	57510	San Jose, CA	933,302	92	1
Bank 7	4147	Oklahoma City, OK	750,425	75	8
Bank of Jackson Hole	23826	Jackson, WY	828,794	89	10
Bank of the Orient	20387	San Francisco, CA	836,464	149	9
Bank of the Pacific	23041	Aberdeen, WA	935,681	235	18
Bank of Wisconsin Dells	15136	Wisconsin Dells, WI	579,688	80	3
BankLiberty	30817	Liberty, MO	560,786	138	14
Cass Commercial Bank	1068	Des Peres, MO	847,673	52	4
Celtic Bank	57056	Salt Lake City, UT	800,718	219	1
Central Bank of Lake of the Ozarks	11000	Osage Beach, MO	751,879	137	8
Community National Bank & Trust of Texas	18185	Corsicana, TX	745,296	181	13
Esquire Bank, National Association	58140	Garden City, NY	639,923	69	2
First Green Bank	58874	Orlando, FL	798,678	97	7
First National Bank	14712	Fort Pierre, SD	967,661	128	14
First Savings Bank	32629	Beresford, SD	732,191	149	22
First Volunteer Bank	10307	Chattanooga, TN	992,267	265	24
Heritage Bank of Nevada	34072	Reno, NV	817,266	74	7
Horizon Bank, SSB	3256	Austin, TX	965,899	146	6
Inland Northwest Bank	27601	Spokane, WA	922,671	186	20
International Bank of Commerce	25679	Brownsville, TX	999,508	240	12
Jefferson Bank of Missouri	19762	Jefferson City, MO	594,219	94	4
Meadows Bank	58722	Las Vegas, NV	857,819	135	6
Mission Bank	34805	Bakersfield, CA	670,899	99	8
Northwest Bank	58752	Boise, ID	670,490	102	4
Oakworth Capital Bank	58783	Birmingham, AL	573,784	94	3
Pioneer Trust Bank, National Association	19827	Salem, OR	506,201	68	2
Plumas Bank	23275	Quincy, CA	770,158	152	13
Presidio Bank	58325	San Francisco, CA	834,169	66	5
Santa Cruz County Bank	57591	Santa Cruz, CA	664,895	86	5
Security National Bank of Omaha	19213	Omaha, NE	990,672	202	13
Signature Bank	58264	Rosemont, IL	775,576	63	3
Signature Bank, National Association	57269	Toledo, OH	867,028	108	1
Springfield First Community Bank	58892	Springfield, MO	623,949	55	1
The Bank & Trust of Bryan/College Station	58249	Bryan, TX	602,881	82	5
The Bank of San Antonio	58581	San Antonio, TX	763,557	123	5
The First National Bank and Trust Co., Chickasha, Oklahoma	4062	Chickasha, OK	616,791	161	10
The State Bank	11406	Fenton, MI	910,143	179	15
Thomasville National Bank	34068	Thomasville, GA	870,317	116	3
Truxton Trust Company	57825	Nashville, TN	506,122	58	1
Unified Bank	9463	Martins Ferry, OH	523,604	121	18
United Bank	58	Atmore, AL	631,427	209	18
United Security Bank	27132	Fresno, CA	902,904	129	12
Valley Republic Bank	58828	Bakersfield, CA	779,383	94	4
Waterford Bank, N.A.	58433	Toledo, OH	718,598	75	2
WebBank	34404	Salt Lake City, UT	758,635	91	1
West Gate Bank	19850	Lincoln, NE	588,692	202	10

PEER GROUP 4:
\$500 - 999 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	10.99	1.69	14.97	4.36	51.76	0.17	31.70	0.99
Top Ten Percent: Average	12.79	1.84	16.65	4.66	51.99	0.39	31.97	1.03
All Banks: Median	4.65	1.04	9.75	3.74	65.75	0.46	19.71	0.62
All Banks: Average	6.02	1.05	9.72	3.75	66.12	0.56	20.89	0.70

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Horizon Bank, SSB	11.92	1.87	22.43	4.84	55.57	0.01	50.19	0.99
2	Esquire Bank, National Association	26.87	1.67	13.67	4.67	58.22	0.00	34.90	1.36
3	Mission Bank	17.21	1.59	18.00	4.66	52.02	0.03	53.21	0.75
4	Inland Northwest Bank	15.61	1.94	14.15	5.46	53.58	0.01	34.21	0.51
5	Plumas Bank	4.54	1.92	21.15	4.75	50.43	0.30	42.49	1.18
6	Santa Cruz County Bank	7.39	1.70	17.84	4.60	49.07	0.00	43.95	0.49
7	WebBank	27.67	5.96	34.39	7.26	30.15	0.32	5.11	8.42
8	The Bank & Trust of Bryan/College Station	13.99	1.76	17.19	4.03	46.82	0.01	44.59	0.44
9	The State Bank	21.99	1.44	16.09	4.02	60.76	0.09	30.69	1.07
10	Bank 7	9.06	3.67	33.60	5.81	36.11	0.11	30.67	0.16
11	Arizona Bank & Trust	10.59	1.74	17.40	4.39	60.42	0.81	49.02	1.52
12	Anderson Brothers Bank	19.03	1.58	16.78	7.53	61.79	0.93	33.28	1.37
13	Jefferson Bank of Missouri	6.57	1.87	19.31	4.06	47.91	0.47	28.79	1.12
14	Thomasville National Bank	10.73	2.15	22.65	3.83	46.10	0.20	16.12	1.56
15	Celtic Bank	20.78	5.21	27.89	6.88	47.42	0.78	8.13	7.87
16	Northwest Bank	14.22	1.73	13.99	5.17	54.72	0.21	31.16	0.32
16	Pioneer Trust Bank, National Association	3.04	2.59	21.51	4.11	34.75	0.00	11.17	1.60
18	Meadows Bank	11.24	1.90	17.19	5.12	50.97	0.66	34.17	0.53
19	First Green Bank	18.35	1.37	13.17	4.03	53.39	0.05	28.09	0.56
20	Bank of the Orient	18.10	1.49	13.89	4.14	55.34	0.18	16.76	0.99
21	The First National Bank and Trust Co., Chickasha, Oklahoma	8.17	1.70	13.37	4.69	50.81	1.01	36.60	1.03
22	Springfield First Community Bank	19.28	1.59	13.87	4.26	42.58	0.00	18.81	0.34
23	BankLiberty	29.75	1.59	14.13	4.75	57.54	0.79	28.87	0.72
24	International Bank of Commerce	8.29	2.19	12.76	4.10	45.18	1.02	37.83	1.44
25	West Gate Bank	26.23	1.21	11.46	4.66	73.50	0.02	27.23	1.75
26	United Bank	7.63	1.67	19.76	3.83	55.82	0.97	44.98	1.87
27	First Volunteer Bank	5.61	2.01	17.96	5.22	55.33	0.98	27.95	1.16
28	The Bank of San Antonio	8.85	1.28	13.72	3.59	62.40	0.00	41.68	1.03
29	Central Bank of Lake of the Ozarks	3.90	1.67	18.83	3.70	53.77	0.33	33.52	1.34
30	Security National Bank of Omaha	20.54	1.52	14.86	3.46	63.97	0.05	27.36	1.10
31	Signature Bank	1.34	1.81	20.54	4.37	43.92	0.37	39.56	0.59
32	Community National Bank & Trust of Texas	4.55	1.37	12.84	4.56	61.89	0.26	40.30	0.87
33	Presidio Bank	6.77	1.38	14.36	4.26	57.65	0.00	42.96	0.15
34	Avidbank	25.94	1.29	12.15	4.58	59.44	0.22	49.47	0.28
35	First Savings Bank	3.94	1.97	12.64	9.26	41.61	1.04	22.72	3.32
36	Valley Republic Bank	22.33	1.29	14.98	3.42	51.50	0.00	42.34	0.31
37	Amerasia Bank	5.30	2.21	19.55	4.77	38.03	0.01	19.05	0.15
38	Heritage Bank of Nevada	(0.95)	2.32	20.33	4.32	37.83	0.16	39.03	0.31
39	Cass Commercial Bank	2.73	1.91	12.94	3.69	40.60	0.00	49.18	0.43
40	United Security Bank	16.17	1.75	13.18	4.35	51.30	2.02	40.65	0.56
41	Bank of Wisconsin Dells	14.82	1.45	12.93	3.63	47.61	0.03	21.14	0.60
42	Bank of the Pacific	6.21	1.27	11.34	4.64	70.05	0.07	32.23	1.05
43	Waterford Bank, N.A.	8.59	1.45	14.38	3.90	56.27	0.00	19.04	0.57
44	Apex Bank	9.41	4.65	36.62	9.42	36.51	3.82	11.31	1.39
45	Oakworth Capital Bank	12.13	1.22	10.43	3.85	65.25	0.00	27.73	1.33
46	Unified Bank	19.21	1.36	14.95	3.89	59.49	0.33	21.37	0.73
47	Signature Bank, National Association	9.05	1.43	13.65	3.80	51.25	0.03	33.45	0.20
48	First National Bank	(0.09)	2.62	10.66	8.80	36.20	0.71	22.66	3.10
49	Truxton Trust Company	22.17	1.67	15.80	3.34	60.53	0.00	0.13	2.33
50	Bank of Jackson Hole	16.56	1.57	15.22	4.13	50.55	0.88	29.61	0.39

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

Number of Institutions in Peer Group: **484**
 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	1,189,916	345	13
Alpine Bank	23091	Glenwood Springs, CO	3,664,309	687	37
Austin Bank, Texas National Association	3276	Jacksonville, TX	1,766,489	466	32
Bank of Ann Arbor	34120	Ann Arbor, MI	1,654,462	214	8
Bank of Stockton	1536	Stockton, CA	3,037,260	384	19
Bank of Utah	17159	Ogden, UT	1,301,598	315	14
Bridgewater Bank	58210	Bloomington, MN	1,882,323	139	7
Cache Valley Bank	22134	Logan, UT	1,238,465	220	15
Central Bank	9204	Provo, UT	1,104,696	235	11
Central Bank of Boone County	4536	Columbia, MO	1,895,708	304	15
City National Bank of West Virginia	17735	Charleston, WV	4,359,797	848	88
Commonwealth Business Bank	57873	Los Angeles, CA	1,204,222	175	8
Cross River Bank	58410	Teaneck, NJ	1,182,547	183	1
EnerBank USA	57293	Salt Lake City, UT	1,780,754	294	1
Exchange Bank	8468	Santa Rosa, CA	2,614,097	405	19
Farmers & Merchants Bank of Central California	1331	Lodi, CA	3,173,292	351	25
First American Trust, FSB	26312	Santa Ana, CA	4,869,555	101	10
First National Bank Alaska	16130	Anchorage, AK	3,757,406	636	30
German American Bank	17393	Jasper, IN	3,358,442	651	50
Great Southern Bank	29546	Reeds Spring, MO	4,586,363	1,024	99
Green Dot Bank DBA Bonneville Bank	22653	Provo, UT	1,573,446	23	1
Guaranty Bank and Trust Company	17482	Denver, CO	3,808,691	483	32
Habib American Bank	25093	New York, NY	1,510,212	140	7
Independent Bank	27811	Grand Rapids, MI	3,291,351	905	68
Interaudi Bank	24516	New York, NY	1,956,487	105	2
John Deere Financial, f.s.b.	35237	Madison, WI	3,782,145	183	1
Lake Forest Bank & Trust Company, National Association	27589	Lake Forest, IL	3,700,717	468	6
Leader Bank, National Association	57134	Arlington, MA	1,374,725	255	8
Merchants Bank of Indiana	8056	Carmel, IN	3,760,689	221	4
Merrick Bank	34519	South Jordan, UT	3,770,430	286	1
Metro City Bank	58181	Doraville, GA	1,443,224	185	15
Metropolitan Commercial Bank	34699	New York, NY	1,928,085	141	5
New Mexico Bank & Trust	34726	Albuquerque, NM	1,465,020	171	17
Open Bank	57944	Los Angeles, CA	1,034,937	157	10
Pacific City Bank	57463	Los Angeles, CA	1,663,846	246	13
Parke Bank	34888	Sewell, NJ	1,341,584	94	7
People's Intermountain Bank	12773	American Fork, UT	2,211,181	463	28
Royal Business Bank	58816	Los Angeles, CA	2,133,405	245	13
Seacoast Commerce Bank	57428	San Diego, CA	1,022,621	153	5
State Bank of Southern Utah	17964	Cedar City, UT	1,080,501	191	12
Sterling Bank and Trust, FSB	32232	Southfield, MI	3,197,286	331	29
Stock Yards Bank & Trust Company	258	Louisville, KY	3,323,217	593	37
Sunwest Bank	20164	Irvine, CA	1,359,843	179	8
The American National Bank of Texas	23474	Terrell, TX	3,038,699	511	27
The Canandaigua National Bank and Trust Company	6985	Canandaigua, NY	2,819,674	491	24
The First National Bank of Fort Smith	3864	Fort Smith, AR	1,305,585	295	15
The Security National Bank of Sioux City, Iowa	4506	Sioux City, IA	1,005,795	195	9
Timberland Bank	28453	Hoquiam, WA	1,015,687	259	22
WEX Bank	34697	Midvale, UT	3,019,543	49	1

PEER GROUP 5:
\$1 - 5 Billion

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	10.17	1.66	15.74	4.20	50.67	0.23	31.93	1.05
Top Ten Percent: Average	12.31	1.87	16.90	4.28	48.63	0.28	31.39	1.26
All Banks: Median	5.90	1.14	10.49	3.61	62.29	0.44	21.09	0.72
All Banks: Average	7.85	1.18	10.81	3.65	62.37	0.56	21.24	0.83

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Bank of Utah	10.06	1.88	15.37	4.27	55.60	0.00	37.66	1.59
1	WEX Bank	17.17	10.03	90.06	21.38	56.54	0.55	46.68	14.76
3	Metro City Bank	15.58	3.13	29.22	4.55	38.71	0.40	24.06	2.80
4	Cross River Bank	(18.48)	3.42	32.49	7.16	41.82	0.11	47.45	3.15
5	Green Dot Bank DBA Bonneville Bank	28.49	2.37	21.58	2.16	28.96	0.11	89.96	2.85
6	John Deere Financial, f.s.b.	43.20	3.56	20.74	6.57	32.20	0.18	0.55	2.26
7	State Bank of Southern Utah	13.53	1.98	14.86	4.40	46.22	0.27	27.63	0.81
8	Open Bank	19.82	1.49	12.38	4.47	58.50	0.09	31.93	1.05
9	Commonwealth Business Bank	15.50	1.66	15.08	4.27	52.88	0.12	21.04	1.10
10	Merchants Bank of Indiana	14.37	1.98	16.30	2.74	30.21	0.04	37.58	1.27
11	Royal Business Bank	35.13	2.20	14.03	4.42	38.30	0.12	21.08	0.55
12	Pacific City Bank	20.51	1.54	15.05	4.17	52.37	0.10	24.81	0.70
13	First American Trust, FSB	55.87	1.51	21.77	2.16	24.62	0.00	31.94	0.86
14	New Mexico Bank & Trust	1.05	1.90	19.99	4.28	51.16	0.23	46.69	0.90
15	Central Bank	11.41	1.95	12.39	5.40	46.16	0.77	38.29	0.98
16	People's Intermountain Bank	5.51	1.88	15.34	5.16	50.67	0.34	36.07	0.74
17	1st Security Bank of Washington	28.31	1.61	13.31	4.54	65.53	0.18	21.18	1.77
17	Farmers & Merchants Bank of Central California	4.76	1.47	14.80	4.26	54.23	0.03	43.39	0.68
19	Cache Valley Bank	16.49	2.37	21.32	5.59	43.24	1.23	35.20	0.63
20	Bank of Ann Arbor	10.17	1.96	18.92	4.51	48.03	0.14	11.38	0.85
21	Alpine Bank	7.11	1.59	17.44	4.49	60.10	0.35	35.93	0.96
21	Sterling Bank and Trust, FSB	10.52	2.21	25.64	4.09	32.68	0.01	8.54	0.71
23	Stock Yards Bank & Trust Company	3.68	1.82	17.23	3.78	52.51	0.20	27.37	1.49
24	Leader Bank, National Association	16.60	1.73	15.62	3.36	49.17	0.14	19.06	2.05
25	Metropolitan Commercial Bank	12.86	1.47	9.89	3.79	48.25	0.02	50.91	0.69
26	Bridgewater Bank	22.40	1.55	14.31	3.90	39.96	0.04	25.41	0.13
26	The First National Bank of Fort Smith	(0.12)	2.04	16.16	4.27	47.91	0.48	36.01	1.23
28	Timberland Bank	3.19	1.80	15.29	4.25	55.72	0.32	26.25	1.30
29	Lake Forest Bank & Trust Company, National Association	5.08	2.40	21.31	3.73	41.74	0.85	29.78	2.64
30	Sunwest Bank	20.72	1.57	13.77	4.33	51.81	0.53	42.48	0.38
31	Independent Bank	24.52	1.37	13.55	3.93	66.58	0.33	33.40	1.55
32	Guaranty Bank and Trust Company	4.01	1.60	12.78	3.91	52.37	0.07	31.78	0.81
32	Merrick Bank	10.16	6.51	33.13	20.47	23.30	3.51	10.62	4.64
34	Exchange Bank	1.60	1.50	18.59	3.72	53.61	0.19	36.32	1.02
35	City National Bank of West Virginia	9.40	1.87	18.35	3.54	50.20	0.35	20.05	1.42
36	Central Bank of Boone County	1.16	1.57	16.83	3.17	51.53	0.05	39.52	1.35
37	German American Bank	9.45	1.52	14.15	3.74	56.19	0.26	23.84	1.11
38	The Canandaigua National Bank and Trust Company	8.90	1.51	16.77	3.60	58.62	0.35	24.48	1.79
39	Interaudi Bank	7.74	1.40	18.61	2.79	41.89	0.05	47.26	0.66
40	The American National Bank of Texas	7.19	1.35	15.64	3.83	63.03	0.46	43.57	1.58
41	Parke Bank	23.98	2.04	16.08	3.99	30.67	0.60	22.30	0.29
42	Great Southern Bank	5.10	1.62	13.14	4.11	53.86	0.53	33.61	0.78
43	Austin Bank, Texas National Association	5.84	1.62	12.13	4.47	60.36	0.82	38.59	1.36
44	EnerBank USA	29.42	2.31	17.54	7.83	42.07	0.23	0.15	0.02
44	Seacoast Commerce Bank	11.89	1.43	11.00	5.76	67.67	0.41	42.42	0.97
46	Bank of Stockton	2.10	1.52	9.87	4.20	47.90	0.18	31.75	0.78
47	First National Bank Alaska	3.80	1.51	11.29	3.68	51.63	0.25	53.93	0.82
47	The Security National Bank of Sioux City, Iowa	7.45	1.64	15.74	3.13	54.06	0.49	31.21	1.69
49	Habib American Bank	10.19	1.35	16.57	2.31	49.09	0.04	16.04	1.56

PEER GROUP 1:
 Less Than \$100 Million

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **572**
 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	75,064	14	1
Bank of Elgin	16154	Elgin, NE	61,931	8	1
Bank of Montana	58482	Missoula, MT	86,495	7	1
Bank of Morton	8556	Morton, MS	66,787	17	1
Bank of Prague	12745	Prague, NE	27,694	7	1
Bank of Star City	5634	Star City, AR	94,524	29	5
Basile State Bank	17621	Basile, LA	54,845	17	2
BOC Bank	25328	McLean, TX	48,895	10	2
Boston Trust & Investment Management Company	18342	Boston, MA	51,740	60	1
Chetopa State Bank & Trust Co.	13956	Chetopa, KS	35,109	7	1
Citizens State Bank of Waverly, Inc.	9337	Waverly, MN	73,213	18	2
Collins State Bank	14914	Collins, WI	83,029	25	4
Commercial State Bank	10330	Palmer, TX	83,021	22	3
Crowell State Bank	10352	Crowell, TX	36,698	10	1
Dakota Prairie Bank	504	Fort Pierre, SD	92,235	21	3
Fannin Bank	5589	Bonham, TX	99,045	30	2
Farmers and Merchants Bank	4144	Maysville, OK	19,305	6	1
Farmers and Merchants Bank of Kendall	12355	Kendall, WI	72,297	15	4
First Bank	4092	Erick, OK	75,256	23	4
First Bank of the Lake	26960	Osage Beach, MO	78,693	18	1
First Colorado National Bank	3047	Paonia, CO	67,665	35	2
First National Bank of Dublin	26228	Dublin, TX	89,221	33	3
First Security Bank - Canby.	5107	Canby, MN	66,474	12	2
First Security Bank of Deer Lodge	20657	Deer Lodge, MT	37,755	10	1
First Security Bank of Roundup	20479	Roundup, MT	60,262	9	1
First State Bank	21752	Watonga, OK	84,084	15	1
First State Bank of Le Center	9330	Le Center, MN	85,382	20	2
Grand Marais State Bank	8842	Grand Marais, MN	90,028	13	2
Heartland State Bank	9007	Redfield, SD	87,874	22	4
Hodge Bank & Trust Company	19354	Hodge, LA	69,468	14	1
Jonesburg State Bank	8896	Jonesburg, MO	94,919	24	3
Liberty State Bank	17096	Powers Lake, ND	89,343	12	1
Lowry State Bank	10202	Lowry, MN	50,720	12	1
Lusk State Bank	8724	Lusk, WY	57,263	9	1
Nebraska State Bank	9819	Oshkosh, NE	50,089	10	1
New Century Bank	8108	Belleville, KS	49,728	18	2
Northern State Bank of Virginia	19589	Virginia, MN	70,212	19	2
Oklahoma State Bank	13416	Buffalo, OK	54,202	16	2
Peoples Bank	2320	Westville, OK	45,999	20	2
Peoples Savings Bank	5818	Elma, IA	76,669	11	1
Randall State Bank	10969	Randall, MN	45,722	13	2
Riverside Bank	93	Sparkman, AR	62,585	15	2
Sound Banking Company	33183	Lakewood, WA	53,937	6	1
Springfield State Bank	16379	Springfield, NE	53,692	7	1
St. Martin National Bank	18937	Saint Martin, MN	22,322	6	1
The Bank of Soperton	889	Soperton, GA	78,227	23	1
The Buckholts State Bank	11916	Buckholts, TX	75,885	14	3
The Cowboy Bank of Texas	12298	Maypearl, TX	79,301	17	1
The First National Bank of Anson	3078	Anson, TX	62,877	14	1
The First National Bank of Cokato	5115	Cokato, MN	64,117	9	1
The First National Bank of Eldorado	3184	Eldorado, TX	58,750	14	1
The First National Bank of Evant	3190	Evant, TX	99,786	26	3
The First State Bank	2301	Boise City, OK	81,186	13	1
The Gary State Bank	16472	Gary, MN	13,850	5	1
The Peoples Bank	5847	Mount Washington, KY	87,924	22	2
Utah Independent Bank	22514	Salina, UT	82,613	19	3
Valor Bank	9467	Edmond, OK	81,083	16	1
Welcome State Bank	11417	Welcome, MN	30,433	6	1

PEER GROUP 1:
Less Than \$100 Million

Sub-S Top Ten Percent: How They Rank

		5.06	2.06	19.76	4.65	56.42	0.12	29.90	0.73
Top Ten Percent: Median		5.06	2.06	19.76	4.65	56.42	0.12	29.90	0.73
Top Ten Percent: Average		6.12	2.22	20.21	4.71	56.43	0.48	29.49	0.99
All Banks: Median		(1.02)	1.18	9.92	3.86	66.54	0.45	21.95	0.40
All Banks: Average		(0.55)	1.21	10.53	3.90	67.30	0.87	22.85	0.47
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Bank of Montana	6.00	4.71	42.31	5.06	41.79	0.00	37.24	3.33
2	Heartland State Bank	9.65	2.56	20.24	5.33	52.80	0.00	25.13	0.76
3	Northern State Bank of Virginia	12.13	4.24	48.86	4.79	32.46	0.05	21.93	6.03
4	Nebraska State Bank	(2.07)	3.67	23.45	4.67	41.68	0.00	24.25	2.07
5	Boston Trust & Investment Management Company	14.48	42.73	49.66	10.81	56.20	0.00	0.00	100.56
6	First Security Bank of Deer Lodge	7.90	2.13	20.60	4.12	53.43	0.01	32.26	0.65
7	The Bank of Soperton	23.60	2.46	26.67	5.73	58.65	0.95	30.65	1.29
8	Oklahoma State Bank	(0.04)	2.55	24.90	5.07	53.55	0.11	28.83	0.81
9	Valor Bank	16.20	2.94	33.91	4.62	57.00	0.00	4.96	2.89
10	Commercial State Bank	7.32	1.90	24.90	4.78	58.02	0.88	41.88	1.08
11	Bank of Morton	(0.09)	2.90	20.18	5.71	52.64	0.72	29.60	1.07
12	First Bank	2.34	2.06	18.40	5.11	56.86	0.51	41.18	0.71
13	The First National Bank of Eldorado	(1.13)	2.53	16.96	5.85	52.46	0.09	33.95	0.50
14	The First National Bank of Cokato	11.20	1.71	22.91	3.98	58.90	0.08	45.47	0.53
15	First Bank of the Lake	18.22	2.08	20.35	4.35	57.54	0.00	9.81	1.91
16	New Century Bank	16.39	2.93	26.34	7.01	59.97	0.20	14.20	1.57
17	Bank of Elgin	5.76	2.15	16.37	3.87	46.71	0.01	30.19	0.50
18	First Security Bank of Roundup	15.16	2.05	17.97	4.73	55.98	0.58	31.35	0.48
19	First Colorado National Bank	7.24	3.30	16.18	5.53	71.46	0.75	34.60	5.65
20	The First State Bank	7.27	1.96	23.40	4.88	52.60	0.33	30.76	0.33
21	First State Bank	20.26	1.92	22.45	4.24	53.63	0.17	27.53	0.35
22	Bandera Bank	11.95	1.58	16.01	3.95	62.28	0.11	51.10	0.70
23	The First National Bank of Evant	12.48	1.67	20.89	4.59	66.44	0.41	34.22	0.67
24	Collins State Bank	3.04	1.70	19.33	4.22	66.12	0.00	23.12	1.27
25	The Peoples Bank	4.80	1.56	13.11	4.35	68.64	0.00	30.88	1.01
26	Jonesburg State Bank	18.06	1.52	20.31	3.94	64.23	0.00	26.99	0.54
27	Farmers and Merchants Bank	(0.36)	1.72	21.89	4.71	65.59	0.01	29.46	0.66
27	St. Martin National Bank	8.73	1.92	13.54	3.60	59.26	0.00	25.73	1.30
29	First National Bank of Dublin	1.28	1.64	15.69	5.24	65.57	0.32	41.59	0.78
30	Lusk State Bank	(0.59)	1.81	14.47	4.17	59.21	0.02	36.18	0.77
31	Utah Independent Bank	(4.69)	3.32	23.18	5.37	46.41	2.38	33.95	1.37
32	The Gary State Bank	2.70	1.72	11.94	4.90	67.22	0.00	27.98	0.70
33	The Buckholts State Bank	1.17	2.45	14.67	4.15	44.73	0.22	32.47	0.43
34	Sound Banking Company	(1.12)	2.76	29.89	5.55	48.31	0.79	39.35	0.31
35	Riverside Bank	5.14	2.42	28.55	4.62	52.23	0.21	10.13	0.78
36	Welcome State Bank	(12.85)	2.81	26.20	4.45	49.46	0.74	36.03	1.39
37	Bank of Star City	3.69	1.69	11.15	4.76	65.23	0.03	29.29	0.65
38	First State Bank of Le Center	4.98	1.85	17.41	4.70	57.41	0.22	20.00	0.62
39	BOC Bank	8.72	2.11	15.32	3.92	56.27	0.57	38.94	0.47
40	Basile State Bank	9.05	1.93	16.74	5.62	67.11	1.61	29.20	0.75
41	Peoples Bank	(4.72)	2.03	16.23	5.74	63.47	0.58	39.98	1.05
42	Farmers and Merchants Bank of Kendall	(2.94)	2.78	18.35	5.01	48.10	2.15	28.70	0.85
43	The Cowboy Bank of Texas	(5.71)	2.21	22.60	4.19	56.54	0.18	26.68	1.06
44	First Security Bank - Canby.	(4.52)	2.06	12.58	4.33	47.96	0.00	31.53	0.37
45	Bank of Prague	15.30	1.88	12.55	4.52	59.69	0.12	15.53	1.68
46	Hodge Bank & Trust Company	2.35	3.07	17.53	5.21	41.12	1.71	20.97	0.57
47	Randall State Bank	13.39	2.35	20.65	5.40	52.85	3.35	23.89	0.40
48	Fannin Bank	4.56	1.37	16.44	4.84	68.78	0.39	31.31	0.77
49	The First National Bank of Anson	(5.44)	1.85	22.60	4.57	59.95	0.73	44.78	0.76
50	Liberty State Bank	10.53	1.98	16.83	3.94	43.29	0.01	20.83	0.22
51	Chetopa State Bank & Trust Co.	3.60	1.72	17.36	3.82	54.33	0.00	19.69	0.46
52	Dakota Prairie Bank	11.52	1.50	13.39	4.29	63.00	0.00	23.96	0.34
53	Citizens State Bank of Waverly, Inc.	2.21	1.56	12.51	4.29	62.01	0.12	31.83	0.54
54	Peoples Savings Bank	8.91	2.07	19.25	4.37	48.41	0.00	12.96	0.17
55	Grand Marais State Bank	2.67	1.51	21.07	3.48	57.12	0.00	33.80	0.34
56	Crowell State Bank	(9.84)	2.10	21.02	4.37	56.29	0.95	40.95	0.97
57	Springfield State Bank	25.81	1.43	13.62	3.43	55.80	0.00	37.93	0.25
58	Lowry State Bank	3.95	2.44	23.58	5.18	51.77	1.20	16.84	0.51

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

Number of Institutions in Peer Group:
 Institution Type:
 Corp Status:
 Asset Size:

715
Commercial Bank, Savings Bank/Thrift
Subchapter S Corporation
\$100 - 249 Million

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
1st Bank & Trust	16419	Broken Bow, OK	152,898	44	3
Alamosa State Bank	13947	Alamosa, CO	249,103	34	1
American Interstate Bank	1439	Elkhorn, NE	108,720	15	2
Bank 21	8560	Carrollton, MO	148,073	41	5
Bank Northwest	16601	Hamilton, MO	159,801	37	5
Bank of Hydro	10674	Hydro, OK	124,342	21	3
Bank of Kilmichael	9775	Kilmichael, MS	176,480	40	4
Bank of Okolona	5902	Okolona, MS	192,647	49	4
Bank of St. Elizabeth	12236	Saint Elizabeth, MO	138,569	33	4
Bellevue State Bank	14415	Bellevue, IA	111,896	13	1
Bloomsdale Bank	9788	Bloomsdale, MO	223,313	52	4
Brighton Bank	22578	Salt Lake City, UT	214,285	48	4
Brunswick State Bank	13692	Brunswick, NE	124,453	15	2
Centinel Bank of Taos	19904	Taos, NM	247,776	48	1
Central Bank of Kansas City	17009	Kansas City, MO	165,306	56	1
Century Bank of the Ozarks	8296	Gainesville, MO	174,064	53	4
Charlevoix State Bank	33926	Charlevoix, MI	200,513	37	3
Citizens Bank	3140	Amarillo, TX	160,944	23	4
Citizens State Bank	15519	Miles, TX	140,390	20	2
Clackamas County Bank	9486	Sandy, OR	227,442	59	4
Coffee County Bank	22090	Manchester, TN	189,545	45	3
Coleman County State Bank	15480	Coleman, TX	109,640	35	2
Commerce Bank	34938	Corinth, MS	112,934	27	1
Commerce National Bank & Trust	57429	Winter Park, FL	113,908	30	1
Commercial Capital Bank	34784	Delhi, LA	169,972	30	3
Community Bank	25752	Longview, TX	213,379	32	6
Community Bank of Raymore	22867	Raymore, MO	245,788	44	3
Community First Bank of the Heartland	3846	Mount Vernon, IL	188,767	45	5
Community National Bank	57395	Monett, MO	116,572	28	2
Cumberland Security Bank, Inc.	11358	Somerset, KY	204,939	59	4
Douglas National Bank	57230	Douglas, GA	177,911	30	1
Farmers & Stockmens Bank	13625	Clayton, NM	221,489	56	4
Farmers and Merchants State Bank of Pierz	10165	Pierz, MN	223,699	46	3
Farmers State Bank	15367	Groesbeck, TX	136,254	43	6
Farmers State Bank of Hartland	10561	Hartland, MN	149,962	25	3
First Colony Bank of Florida	58644	Maitland, FL	204,918	19	1
First Missouri Bank	28930	Brookfield, MO	246,747	47	5
First National Bank of Weatherford	19263	Weatherford, OK	249,191	58	6
First State Bank	15586	Scottsbluff, NE	231,987	50	3
First State Bank	17950	Clute, TX	193,081	42	3
FMS Bank	23764	Fort Morgan, CO	186,222	47	2
Guaranty Bank & Trust Company of Delhi, Louisiana	19638	Delhi, LA	243,880	71	8
High Plains Bank	3017	Flagler, CO	172,897	49	4
HomeBank Texas	17094	Seagoville, TX	192,472	41	3
Lamar Bank and Trust Company	1964	Lamar, MO	155,761	33	1
Main Bank	22086	Albuquerque, NM	140,433	14	1
McGehee Bank	11242	McGehee, AR	140,778	29	1
Millennium Bank	58348	Des Plaines, IL	114,310	24	1
Mississippi River Bank	23222	Belle Chasse, LA	118,319	22	2
North Valley Bank	18710	Thornton, CO	170,335	33	2
NSB Bank	8094	Mason City, IA	202,745	33	3
Oklahoma State Bank	15611	Vinita, OK	155,181	40	3
Platinum Bank	58511	Oakdale, MN	238,204	29	2
Pony Express Bank	4526	Braymer, MO	164,672	27	2
PrinsBank	10191	Prinsburg, MN	130,685	30	2
Security Bank USA	1604	Bemidji, MN	148,937	43	1
Security State Bank	235	Sutherland, IA	138,251	14	2
Security State Bank	11907	Farwell, TX	151,404	14	1
Security State Bank of Marine	10163	Marine On St. Croix, MN	143,896	24	4

PEER GROUP 2:
\$100 - 249 Million

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **715**
 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
South Georgia Bank	32532	Glennville, GA	153,299	42	4
State Bank of De Kalb	15463	De Kalb, TX	223,745	63	5
Surety Bank	33026	Deland, FL	116,848	34	3
Tejas Bank	18216	Monahans, TX	163,893	15	1
The Bippus State Bank	1847	Huntington, IN	176,605	39	5
The Commercial Bank	175	Crawford, GA	169,208	32	3
The First National Bank at Paris	14534	Paris, AR	155,416	49	6
The National Bank of Andrews	17603	Andrews, TX	203,636	55	2
Titan Bank, N.A.	3225	Mineral Wells, TX	109,595	23	2
Town & Country Bank	57312	Las Vegas, NV	162,607	27	4
Town & Country Bank Midwest	10460	Quincy, IL	167,597	48	6
Western Bank, Artesia, New Mexico	16720	Artesia, NM	198,254	24	1
Wyoming Bank & Trust	8718	Cheyenne, WY	210,868	39	2

PEER GROUP 2:
\$100 - 249 Million

Sub-S Top Ten Percent: How They Rank

		6.88	2.27	21.05	4.44	53.73	0.21	29.43	0.83
Top Ten Percent: Median		6.88	2.27	21.05	4.44	53.73	0.21	29.43	0.83
Top Ten Percent: Average		7.54	2.27	21.35	4.50	53.89	0.39	29.92	1.04
All Banks: Median		1.39	1.37	12.92	3.95	63.56	0.48	20.96	0.52
All Banks: Average		1.72	1.42	13.30	3.96	63.62	0.72	21.99	0.59
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Tejas Bank	27.10	2.79	25.80	4.89	43.31	0.11	42.38	0.48
2	1st Bank & Trust	4.74	2.61	26.44	4.41	45.71	0.04	35.80	0.91
3	Guaranty Bank & Trust Company of Delhi, Louisiana	8.13	2.50	29.98	4.80	56.25	0.49	36.47	1.07
4	HomeBank Texas	15.17	2.15	21.66	4.89	53.88	0.03	46.08	0.40
5	Bank of St. Elizabeth	12.29	2.32	18.23	4.91	57.41	0.18	30.86	0.91
6	Cumberland Security Bank, Inc.	10.08	2.88	21.86	4.69	48.25	1.01	34.50	1.17
7	Central Bank of Kansas City	1.29	4.27	22.88	4.94	56.65	0.33	69.06	5.48
8	Coleman County State Bank	6.06	2.37	23.46	5.22	59.29	0.49	35.62	1.31
9	North Valley Bank	9.72	2.46	21.31	5.19	52.03	0.00	27.32	0.35
10	Mississippi River Bank	6.98	2.64	22.30	5.13	51.02	0.48	53.10	0.53
11	The National Bank of Andrews	10.41	2.99	27.27	4.89	55.43	2.83	48.80	2.94
12	Surety Bank	6.23	2.29	21.33	4.11	59.72	0.14	30.67	2.66
13	The Commercial Bank	9.35	2.59	24.23	4.63	47.17	1.01	34.60	0.67
14	Bank Northwest	18.51	2.30	27.21	4.73	53.57	0.73	30.29	0.63
15	Farmers & Stockmens Bank	6.07	2.24	18.55	4.77	67.89	0.10	29.49	2.69
16	Security State Bank of Marine	2.50	2.17	22.04	4.67	53.03	0.13	29.81	0.64
17	Commercial Capital Bank	26.77	2.62	20.78	4.90	48.13	0.64	16.49	1.29
18	Douglas National Bank	(1.30)	2.86	23.73	5.00	51.75	0.32	25.42	1.35
19	Millennium Bank	31.19	3.28	28.01	4.81	56.07	1.22	20.23	3.71
20	Citizens State Bank	14.57	2.59	25.75	4.86	45.18	0.64	29.64	0.32
21	Bank of Hydro	(2.05)	2.74	25.80	4.78	44.80	0.02	30.67	0.41
22	High Plains Bank	11.24	1.64	16.21	4.86	69.79	0.19	45.41	1.81
23	First State Bank	4.10	1.72	20.34	4.05	62.80	0.02	46.92	1.13
24	First State Bank	(0.66)	2.53	23.18	4.71	50.59	0.21	24.28	0.84
25	PrinsBank	(10.50)	4.53	28.66	5.47	39.91	0.14	19.26	4.69
26	Centinel Bank of Taos	9.34	1.83	23.43	3.38	52.60	0.00	36.93	0.63
27	Pony Express Bank	(2.21)	2.38	19.40	4.80	51.54	0.00	30.31	0.45
28	Security State Bank	14.52	2.72	20.70	4.29	34.95	0.52	24.15	0.43
29	Century Bank of the Ozarks	(2.39)	2.17	23.36	4.98	57.98	0.07	24.80	0.82
30	Bank of Kilmichael	7.99	1.57	17.69	4.24	59.48	0.18	40.65	0.77
31	Brighton Bank	3.21	2.24	19.92	4.69	54.82	1.01	40.66	0.76
32	Town & Country Bank	1.46	2.87	25.01	4.65	51.61	0.00	28.70	0.12
33	Commerce Bank	(0.18)	2.06	18.28	4.21	54.36	0.25	31.47	0.98
34	FMS Bank	12.59	1.66	15.81	5.30	66.81	0.41	28.22	1.12
35	Commerce National Bank & Trust	11.77	2.30	18.28	4.05	68.57	0.39	29.99	3.34
36	First National Bank of Weatherford	8.51	1.71	13.75	4.99	60.89	0.70	33.68	1.12
37	Farmers State Bank	2.51	1.67	17.81	4.01	64.51	0.03	45.29	1.27
38	Town & Country Bank Midwest	(3.67)	2.38	21.19	4.39	50.20	0.72	33.88	0.92
39	The First National Bank at Paris	4.48	2.00	14.32	4.94	62.46	0.39	26.16	1.39
40	First Colony Bank of Florida	1.02	2.15	21.30	4.43	47.76	0.02	32.30	0.11
41	Oklahoma State Bank	10.04	1.78	16.22	4.82	63.60	0.86	38.49	0.79
42	State Bank of De Kalb	4.46	2.16	18.54	4.50	59.07	1.04	27.14	1.03
42	Western Bank, Artesia, New Mexico	7.02	2.33	24.40	4.07	43.46	1.45	49.58	0.43
44	Community Bank of Raymore	4.03	4.05	49.57	3.46	46.06	0.97	26.97	4.29
45	American Interstate Bank	0.48	2.59	16.60	4.35	41.12	0.00	28.07	0.17
46	Brunswick State Bank	7.33	2.41	25.96	4.28	40.90	0.06	16.52	0.30
47	Bank of Okolona	6.10	2.08	20.25	5.02	55.54	1.89	22.74	0.92
47	Charlevoix State Bank	3.03	1.86	21.12	3.98	61.57	0.31	29.37	1.31
49	The Bippus State Bank	10.27	1.96	19.10	4.16	58.05	0.29	16.64	1.13
50	Platinum Bank	17.29	1.45	16.63	4.36	58.73	0.21	32.50	0.47
51	Community National Bank	2.57	1.70	17.60	3.86	61.05	0.02	30.96	1.00
52	Farmers and Merchants State Bank of Pierz	(0.05)	2.00	20.18	4.45	51.92	0.21	32.46	0.38
53	Main Bank	7.52	2.11	21.76	4.24	46.16	0.00	18.41	0.16
54	NSB Bank	2.46	2.17	20.78	4.12	44.51	0.12	22.48	0.43
55	McGehee Bank	23.50	1.66	11.56	4.30	56.28	0.00	24.83	0.52
56	Farmers State Bank of Hartland	10.10	1.72	15.72	4.23	56.87	0.17	28.43	0.46
57	South Georgia Bank	(9.07)	2.35	20.98	5.16	57.49	0.31	26.42	0.86
58	Bank 21	23.67	1.44	16.34	4.04	63.18	0.12	25.69	0.91
59	Community First Bank of the Heartland	11.02	1.80	20.35	4.43	61.86	1.19	25.58	0.87

PEER GROUP 2:
\$100 - 249 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	6.88	2.27	21.05	4.44	53.73	0.21	29.43	0.83
Top Ten Percent: Average	7.54	2.27	21.35	4.50	53.89	0.39	29.92	1.04
All Banks: Median	1.39	1.37	12.92	3.95	63.56	0.48	20.96	0.52
All Banks: Average	1.72	1.42	13.30	3.96	63.62	0.72	21.99	0.59

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	Alamosa State Bank	4.79	2.11	23.02	3.81	43.65	0.00	24.24	0.20
61	Wyoming Bank & Trust	23.04	2.11	20.68	3.63	81.70	0.01	23.66	9.07
62	Coffee County Bank	7.29	2.64	23.08	4.75	45.32	1.66	17.24	0.60
63	First Missouri Bank	26.57	1.94	20.31	4.35	55.26	0.25	20.10	0.34
64	Security State Bank	12.98	2.47	24.27	4.12	34.37	0.00	11.18	0.18
65	Bellevue State Bank	7.65	2.33	16.09	4.06	43.37	0.06	17.76	0.46
65	Lamar Bank and Trust Company	11.07	2.11	20.58	3.88	53.26	0.46	17.49	0.91
67	Citizens Bank	3.49	2.03	20.07	4.38	51.89	0.01	20.12	0.30
68	Security Bank USA	6.78	1.73	18.67	4.56	63.47	0.59	22.02	1.02
69	Titan Bank, N.A.	1.61	3.42	35.05	3.54	51.08	0.57	22.27	3.75
70	Clackamas County Bank	6.56	1.74	14.88	4.04	65.18	0.08	39.43	0.64
71	Community Bank	(3.28)	2.37	22.93	3.77	42.43	0.11	36.97	0.43
72	Bloomdsdale Bank	1.30	2.35	26.56	4.10	46.15	0.47	21.42	0.60

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

Number of Institutions in Peer Group: **342**
 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
Bank of Geneva	5775	Geneva, IN	290,069	58	6
Bank of Texas	18576	Midland, TX	372,757	22	3
BOM Bank	1373	Natchitoches, LA	421,552	118	14
Central State Bank	72	Calera, AL	301,563	70	5
Charlotte State Bank & Trust	27086	Port Charlotte, FL	362,222	85	7
Charter Bank	18660	Corpus Christi, TX	279,451	55	4
Citizens State Bank of La Crosse	1513	La Crosse, WI	270,488	61	4
Community First Bank	35020	New Iberia, LA	384,155	104	7
Credit One Bank, National Association	25620	Las Vegas, NV	366,447	704	1
Englewood Bank & Trust	27205	Englewood, FL	287,159	50	4
First Bank	3121	Burkburnett, TX	421,536	154	7
First Bank of Owasso	18592	Owasso, OK	381,707	64	3
First Community Bank of Central Alabama	57124	Wetumpka, AL	353,575	76	7
Grundy Bank	3713	Morris, IL	313,208	53	3
HNB National Bank	4540	Hannibal, MO	468,749	131	14
Lead Bank	8283	Garden City, MO	257,512	55	3
Midwest Bank	9737	Detroit Lakes, MN	455,241	84	7
NOA Bank	58657	Duluth, GA	369,386	87	4
Paradise Bank	58030	Boca Raton, FL	310,803	51	3
Points West Community Bank	3031	Windsor, CO	251,481	42	7
Quantum National Bank	34110	Suwanee, GA	470,887	57	3
Robertson Banking Company	39	Demopolis, AL	310,789	75	7
Security Bank and Trust Company	9172	Paris, TN	390,655	84	9
Southwest Bank	16652	Odessa, TX	410,527	101	6
Texas Bank	19559	Brownwood, TX	485,174	121	9
Texas Bank Financial	26967	Weatherford, TX	324,909	100	4
The Bank of Advance	9369	Advance, MO	328,947	77	6
The Bank of Old Monroe	1655	Old Monroe, MO	355,569	69	5
The First National Bank of Las Animas	3034	Las Animas, CO	357,723	70	6
The First National Bank of Layton	2260	Layton, UT	326,343	78	7
The First State Bank	17588	Louise, TX	466,249	121	11
The Union Bank of Mena	14597	Mena, AR	261,880	61	3
The Waggoner National Bank of Vernon	5569	Vernon, TX	288,498	60	2
Western Commerce Bank	18389	Carlsbad, NM	471,203	96	11
Yampa Valley Bank	35407	Steamboat Springs, CO	301,512	59	2

PEER GROUP 3:
\$250 - 449 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	11.73	2.33	21.69	4.58	51.99	0.36	26.06	0.91
Top Ten Percent: Average	10.52	2.36	22.78	4.63	53.59	0.39	27.31	1.15
All Banks: Median	2.64	1.49	13.89	3.93	62.62	0.53	20.86	0.64
All Banks: Average	3.36	1.52	14.51	3.96	62.30	0.73	21.98	0.72

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Quantum National Bank	8.52	2.86	25.20	5.05	42.52	0.00	20.25	0.71
2	Charter Bank	11.85	3.27	31.24	6.49	44.06	1.05	46.16	0.70
3	Southwest Bank	12.49	1.96	22.20	5.38	66.67	0.18	64.02	1.14
4	NOA Bank	17.09	2.82	22.75	4.79	49.19	0.17	12.44	2.27
5	The First State Bank	19.44	2.61	30.10	4.89	52.33	0.07	6.05	1.34
6	Yampa Valley Bank	11.86	2.30	25.86	4.69	51.99	0.59	38.26	0.69
7	Texas Bank	0.27	2.58	19.59	4.63	50.44	0.18	38.16	1.06
8	Citizens State Bank of La Crosse	13.39	2.82	32.24	4.23	46.90	0.28	17.31	1.36
9	The First National Bank of Layton	2.47	2.68	20.44	5.18	56.30	0.30	32.85	1.25
10	Grundy Bank	18.89	2.22	19.96	3.98	52.83	0.43	34.68	1.01
10	The First National Bank of Las Animas	7.45	2.55	21.69	4.54	46.70	0.01	20.73	0.60
12	Lead Bank	28.49	1.86	19.16	5.05	66.81	0.36	28.22	1.85
13	First Bank	11.23	2.50	21.62	5.16	68.34	1.05	34.69	3.80
14	First Bank of Owasso	16.87	2.22	20.66	4.13	46.66	0.00	19.52	0.60
15	Western Commerce Bank	17.79	2.00	24.60	4.16	52.13	0.56	40.79	0.51
16	The Union Bank of Mena	4.90	2.14	20.54	4.34	56.03	0.33	29.20	0.91
17	Texas Bank Financial	44.90	2.44	23.80	4.82	65.15	0.37	12.44	2.83
18	The Bank of Advance	7.84	2.48	18.21	4.88	50.01	0.58	20.97	0.79
19	Charlotte State Bank & Trust	1.47	2.32	27.75	3.69	56.40	0.26	34.51	1.80
20	Robertson Banking Company	11.73	1.72	16.39	4.23	56.45	0.07	23.03	0.87
21	BOM Bank	13.76	2.01	20.36	4.83	62.56	0.58	17.38	2.16
22	Englewood Bank & Trust	2.33	2.25	26.77	3.93	52.33	0.66	47.03	0.94
23	Bank of Texas	8.69	2.36	20.85	3.56	32.16	0.00	35.87	0.03
24	The Waggoner National Bank of Vernon	1.54	2.83	21.92	4.58	42.29	0.36	14.09	1.03
25	Central State Bank	12.87	1.63	15.05	4.30	59.81	0.05	28.52	0.72
26	Security Bank and Trust Company	14.36	1.90	18.92	4.04	45.98	0.12	16.61	0.70
27	Paradise Bank	0.42	2.05	19.86	4.70	62.70	0.72	48.52	1.20
28	Midwest Bank	15.54	2.41	26.01	4.40	44.30	0.74	19.78	0.46
29	Credit One Bank, National Association	17.60	60.09	101.30	7.34	72.64	0.47	0.19	232.30
30	First Community Bank of Central Alabama	(3.27)	2.19	29.32	4.35	49.29	0.41	23.68	0.88
31	The Bank of Old Monroe	3.64	1.92	13.51	4.15	49.88	0.09	29.34	0.70
32	Bank of Geneva	5.34	2.36	21.99	4.68	48.57	0.09	16.70	0.23
33	HNB National Bank	0.98	2.40	18.98	4.37	51.43	0.39	18.41	1.05
34	Community First Bank	12.72	1.65	16.94	4.70	63.35	0.38	27.58	0.63
35	Points West Community Bank	2.92	2.33	23.15	4.55	46.71	0.57	26.06	0.28

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

Number of Institutions in Peer Group: **155**
 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 Forward	8941	Hannaford, ND	596,034	207	13
Benchmark Bank	19215	Plano, TX	581,777	139	7
CFG Community Bank	34294	Lutherville, MD	786,167	124	2
Citizens Bank of Las Cruces	20161	Las Cruces, NM	552,253	109	6
Commercial State Bank	17687	Andrews, TX	676,050	123	7
First Eagle Bank	25883	Chicago, IL	511,365	49	2
First National Bank North	5269	Walker, MN	544,839	118	9
First National Bank of Central Texas	3325	Waco, TX	881,869	93	5
Great Plains National Bank	34207	Elk City, OK	726,586	344	19
NewFirst National Bank	3183	El Campo, TX	705,800	99	7
North American Banking Company	34836	Roseville, MN	515,922	68	5
Security Bank	13408	Midland, TX	847,780	172	11
Sutton Bank	5962	Attica, OH	512,824	93	8
The Bank of Hemet	21606	Riverside, CA	726,808	85	6
Wallis State Bank	20845	Wallis, TX	682,886	143	11
Wood & Huston Bank	1060	Marshall, MO	710,650	159	11

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	9.19	2.52	22.76	4.69	54.66	0.61	35.64	1.32
Top Ten Percent: Average	9.35	2.49	22.02	4.66	55.74	0.66	32.64	1.75
All Banks: Median	2.74	1.64	14.54	3.92	62.77	0.59	21.64	0.76
All Banks: Average	3.79	1.63	15.29	3.89	61.48	0.73	22.86	0.88

CB Scorecard Key Performance Indicators

RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Wallis State Bank	12.05	2.99	27.76	5.56	50.42	0.14	44.30	1.39
2	Citizens Bank of Las Cruces	3.52	2.32	23.71	4.39	54.96	0.07	33.67	1.24
3	Benchmark Bank	8.74	2.53	25.11	4.72	68.32	0.54	47.24	3.84
4	Great Plains National Bank	20.67	2.86	27.15	6.27	65.03	0.81	22.15	3.05
7	CFG Community Bank	19.84	3.19	18.72	4.88	55.32	2.05	22.74	3.04
8	NewFirst National Bank	1.50	2.53	22.44	4.74	51.56	0.81	37.60	1.08
9	Security Bank	10.03	2.11	15.95	5.03	63.24	0.80	52.07	1.01
10	North American Banking Company	2.74	2.00	23.08	3.52	52.08	0.23	49.80	1.18
11	Commercial State Bank	20.19	2.15	19.29	5.41	61.57	0.83	45.20	0.55
12	Sutton Bank	3.43	2.50	24.41	3.94	50.70	1.77	39.32	2.18
13	Wood & Huston Bank	1.31	2.78	23.95	3.78	46.37	0.24	18.37	1.99
14	Bank Forward	9.63	2.02	19.06	4.65	69.78	0.68	24.21	2.40
15	First Eagle Bank	9.76	2.85	18.17	4.23	36.72	0.16	4.12	0.60
16	First National Bank North	7.42	2.05	19.43	4.17	54.35	0.13	16.12	0.88

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
Citizens National Bank of Texas	5574	Waxahachie, TX	1,098,530	197	14
First American Bank	2240	Artesia, NM	1,109,033	240	16
First Financial Bank	28905	El Dorado, AR	1,021,455	316	10
Five Star Bank	35361	Rocklin, CA	1,120,348	91	6
Inwood National Bank	19080	Dallas, TX	2,751,152	229	14
Security State Bank & Trust	15809	Fredericksburg, TX	1,004,713	283	16
WestStar Bank	32941	El Paso, TX	1,789,155	335	14

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	9.69	2.17	19.23	4.37	57.79	0.21	34.15	1.05
Top Ten Percent: Average	12.00	2.20	19.84	4.35	52.59	0.59	31.88	1.05
All Banks: Median	4.30	1.55	16.13	3.70	61.04	0.32	24.60	0.80
All Banks: Average	5.94	1.62	16.09	3.75	61.62	0.46	25.43	1.10

CB Scorecard Key Performance Indicators

RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	WestStar Bank	9.69	2.45	19.35	4.37	49.52	0.21	36.09	1.16
2	Citizens National Bank of Texas	22.91	2.17	22.04	4.97	60.34	0.19	31.07	1.29
3	Five Star Bank	20.22	2.24	24.72	4.12	36.91	0.19	29.90	0.29
4	First American Bank	4.57	1.92	19.15	4.31	57.79	0.32	34.15	0.95
5	Inwood National Bank	7.39	2.08	19.03	3.52	41.52	0.03	38.33	0.25
6	First Financial Bank	15.56	2.56	19.23	4.61	60.66	2.84	11.39	2.37
7	Security State Bank & Trust	3.67	2.00	15.33	4.56	61.41	0.38	42.24	1.05