CB TOP TEN

The Resource for Community Bank Leaders.

2012Q3 CB Top Ten:

Ranking the Top Ten Percent of Banks by Peer Group

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Overview

Purpose

The purpose of the CB Top Ten is to provide a comparative summary, by peer group, of the Top Ten Percent of commercial banks based upon key performance indicators, selected by **CB Resource**.

Components

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

Scorecards, developed by CB Resource, are used to rank commercial 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 (AG), 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).

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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Executive Summary

C-Corp Peer Group Summary	AG	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Peer Group 1: Less Than $100 Million								
Top Ten Percent of Banks: Median	8.02	1.32	11.60	4.51	59.87	0.50	22.00	0.79
Top Ten Percent of Banks: Average	9.87	2.51	13.98	4.62	59.19	0.81	25.08	4.96
All Banks: Median	2.15	0.61	5.15	3.84	77.83	1.40	17.44	0.43
All Banks: Average	3.19	0.52	2.07	3.81	79.13	3.01	19.44	1.19
Peer Group 2: $100 - 250 Million								
Top Ten Percent of Banks: Median	9.47	1.28	11.84	4.37	57.21	0.70	22.09	0.77
Top Ten Percent of Banks: Average	12.55	1.48	13.17	4.49	57.43	1.18	24.18	1.40
All Banks: Median	3.04	0.73	6.54	3.89	71.00	2.13	16.72	0.51
All Banks: Average	4.19	0.66	4.58	3.91	74.17	3.47	18.62	1.13
Peer Group 3: $250 -500 Million								
Top Ten Percent of Banks: Median	**9.21**	**1.36**	**13.02**	**4.36**	**55.96**	**0.91**	**20.28**	**0.96**
Top Ten Percent of Banks: Average	**14.62**	**1.50**	**13.72**	**4.68**	**54.77**	**1.20**	**21.71**	**1.19**
All Banks: Median	**3.42**	**0.78**	**7.46**	**3.82**	**67.95**	**2.34**	**16.47**	**0.63**
All Banks: Average	**6.08**	**0.72**	**6.38**	**3.85**	**70.27**	**3.79**	**17.90**	**1.01**
Peer Group 4: $500 Million - $1 Billion								
Top Ten Percent of Banks: Median	8.85	1.41	14.35	4.24	54.51	0.90	20.77	1.24
Top Ten Percent of Banks: Average	11.26	1.97	19.21	5.10	52.77	1.41	20.91	1.70
All Banks: Median	2.34	0.82	7.55	3.74	66.29	2.54	16.49	0.70
All Banks: Average	5.21	0.78	6.87	3.90	68.25	3.73	17.69	0.96
Peer Group 5: $1 - 3 Billion								
Top Ten Percent of Banks: Median	10.54	1.39	13.99	4.24	54.08	1.21	24.57	1.40
Top Ten Percent of Banks: Average	16.37	2.06	17.92	5.51	55.66	1.48	28.15	2.39
All Banks: Median	4.55	0.93	8.83	3.78	65.60	2.17	18.67	0.88
All Banks: Average	9.80	1.10	7.88	3.89	68.05	3.42	20.59	1.66

S-Corp Peer Group Summary	AG	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Peer Group 1: Less Than $100 Million								
Top Ten Percent of Banks: Median	8.15	2.10	19.64	4.71	56.44	0.33	22.67	0.78
Top Ten Percent of Banks: Average	8.56	2.46	20.47	4.81	55.66	0.66	23.71	1.80
All Banks: Median	2.92	1.10	9.83	3.92	68.91	1.00	18.62	0.46
All Banks: Average	4.00	1.10	9.31	3.98	70.55	1.94	19.96	0.67
Peer Group 2: $100 - 250 Million								
Top Ten Percent of Banks: Median	9.23	2.22	21.26	4.62	53.33	0.54	21.94	0.87
Top Ten Percent of Banks: Average	9.06	2.19	21.39	4.68	53.24	0.79	23.54	0.99
All Banks: Median	3.05	1.29	12.12	3.98	63.86	1.45	17.33	0.60
All Banks: Average	4.23	1.22	10.83	4.01	70.36	2.61	19.23	0.95
Peer Group 3: $250 -500 Million								
Top Ten Percent of Banks: Median	9.83	2.29	22.70	4.64	53.68	1.02	25.77	1.06
Top Ten Percent of Banks: Average	16.35	2.51	24.86	4.83	52.91	1.24	25.48	1.67
All Banks: Median	3.49	1.47	13.46	3.92	62.53	1.61	17.29	0.71
All Banks: Average	6.30	1.40	12.95	3.93	64.23	2.91	18.70	1.13
Peer Group 4: $500 Million - $1 Billion								
Top Ten Percent of Banks: Median	12.97	2.17	22.76	4.52	57.46	0.73	25.98	1.08
Top Ten Percent of Banks: Average	13.60	2.12	22.39	4.53	53.47	1.07	24.35	1.11
All Banks: Median	3.55	1.55	13.60	3.97	60.90	2.16	16.98	0.90
All Banks: Average	4.32	1.47	13.80	4.08	61.40	3.04	17.80	1.16
Peer Group 5: $1 - 3 Billion								
Top Ten Percent of Banks: Median	13.05	2.78	25.73	4.15	44.84	1.81	27.33	1.55
Top Ten Percent of Banks: Average	29.27	3.14	29.34	4.49	44.03	2.48	29.57	2.26
All Banks: Median	4.76	1.38	13.62	3.77	63.84	1.91	19.25	1.05
All Banks: Average	6.43	1.46	14.02	3.70	63.03	2.58	20.53	1.77

LEGEND: RK-Rank, **AG**-Asset Growth, **ROAA**-Return on Average Assets, **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.

Source: The Banks, FDIC, FFIEC

TOP TEN PERCENT OF BANKS

PEER GROUP 1:
Less Than $100 Million

Top Ten Percent of Banks: Who They Are

Criteria	
Number of Institutions in Peer Group:	**1,101**
Institution Type:	**Commercial Bank**
Asset Size:	**Less Than $100 Million**
Subchapter-S Banks:	**Excluded from Peer Group**

Who They Are

Company Name	City	State	Assets ($000)	Employees	Branches
American Exchange Bank, Lindsay, Oklahoma	Lindsay	OK	47,779	15	1
Amistad Bank	Del Rio	TX	24,554	13	1
Bank of Bennington	Bennington	NE	64,937	26	2
Bank of Brewton	Brewton	AL	57,953	27	2
Bank of Cairo and Moberly	Moberly	MO	91,597	23	2
Bank of Erath	Erath	LA	90,696	33	3
Bank of Feather River	Yuba City	CA	55,972	15	1
Bank of Lewellen	Lewellen	NE	23,608	5	1
Bank of Lindsay	Lindsay	NE	38,056	9	1
Bank of Locust Grove	Locust Grove	OK	26,446	13	1
Bank of the Mountains, Inc.	West Liberty	KY	68,654	25	3
Bank Star of the BootHeel	Steele	MO	97,434	35	2
Breda Savings Bank	Breda	IA	43,233	6	1
Bridge Community Bank	Mount Vernon	IA	72,396	19	3
CBW Bank	Weir	KS	12,083	6	1
Cedar Security Bank	Fordyce	NE	41,469	13	3
Centerpointe Community Bank	Hood River	OR	86,396	21	2
CerescoBank	Ceresco	NE	42,860	10	1
CheckSpring Bank	Bronx	NY	81,339	34	1
Chester County Bank	Henderson	TN	64,800	26	4
Citizens State Bank	Roma	TX	81,745	27	2
Clay County Bank, Inc.	Clay	WV	79,529	24	2
Cleveland State Bank	Cleveland	WI	95,168	23	2
Comerica Bank & Trust	Ann Arbor	MI	28,403	73	1
Community Bank	Bristow	OK	75,044	24	1
Community Bank of Easton	Easton	IL	32,140	4	1
Community Bank of Wichita, Inc.	Wichita	KS	67,987	21	2
Community State Bank-Coffeyville	Coffeyville	KS	62,938	18	1
Community State Bank-Lamar	Lamar	CO	85,625	14	1
Credit First National Association	Brook Park	OH	33,570	190	1
Eaglemark Savings Bank	Carson City	NV	25,636	93	1
Ericson State Bank	Ericson	NE	54,475	7	1
Farmers and Merchants Bank of Ashland	Ashland	NE	65,697	17	2
Farmers Exchange Bank	Neshkoro	WI	54,746	20	3
Farmers National Bank of Newcastle	Newcastle	TX	38,596	8	1
First Electronic Bank	Sandy	UT	9,485	33	1
First National Bank	Heavener	OK	74,535	38	2
First National Bank in Georgetown	Georgetown	IL	45,823	10	1
First National Bank in Pinckneyville	Pinckneyville	IL	76,816	27	1
First Security Bank of Deer Lodge	Deer Lodge	MT	27,376	11	1
First State Bank in Tuscola	Tuscola	TX	23,069	6	1
First State Bank of St. Peter	Saint Peter	IL	31,769	6	1
First State Bank of Wilton	Wilton	ND	37,040	8	1
First State Bank-Commerce	Commerce	OK	13,036	7	1
First State Bank-Loomis	Loomis	NE	90,895	19	2
First State Bank-Noble	Noble	OK	58,267	23	2
Garden Plain State Bank	Wichita	KS	86,214	21	3
Garfield County Bank	Jordan	MT	53,643	13	1
Garrison State Bank and Trust	Garrison	ND	96,310	28	1
Hantz Bank	Davison	MI	87,549	54	5

Source: The Banks, FDIC, FFIEC

PEER GROUP 1:
Less Than $100 Million

Top Ten Percent of Banks: Who They Are

Company Name	City	State	Assets ($000)	Employees	Branches
Hiawatha Bank and Trust Company	Hiawatha	IA	37,276	9	2
Incommons Bank, N.A.	Mexia	TX	99,624	44	4
Iowa State Bank and Trust Company of Fairfield	Fairfield	IA	82,674	22	2
Ipswich State Bank	Ipswich	SD	54,704	8	1
Lafayette State Bank	Mayo	FL	93,084	33	3
Lakeside Bank of Salina	Salina	OK	32,227	12	1
LCA Bank Corporation	Park City	UT	72,404	8	1
Liverpool Community Bank	Liverpool	PA	44,274	13	1
Merchants Bank	Rugby	ND	85,595	15	2
Mid-America Bank	Baldwin City	KS	63,664	18	1
Normangee State Bank	Normangee	TX	94,553	13	1
Peoples Bank	Chatham	LA	23,840	10	1
People's Bank of Seneca	Seneca	MO	95,348	25	1
Peoples Savings Bank	Crawfordsville	IA	32,047	6	2
Peoples State Bank & Trust	Baxley	GA	74,101	24	1
Peoples Trust and Savings Bank	Riverside	IA	25,696	4	1
Peoples-Webster County Bank	Red Cloud	NE	72,194	13	2
RepublicBankAz, N.A.	Phoenix	AZ	78,146	25	1
Scribner Bank	Scribner	NE	65,124	15	1
Security State Bank	Tyndall	SD	35,919	10	1
Simmesport State Bank	Simmesport	LA	63,129	17	1
Southwest National Bank	Weatherford	OK	61,512	19	2
State Bank of Drummond	Drummond	WI	47,196	14	3
State Bank of Eagle Butte	Eagle Butte	SD	49,821	17	1
State Bank of Jeffers	Jeffers	MN	23,669	5	1
State Bank of Riverdale	Riverdale	NE	83,303	17	2
State Bank of Schaller	Schaller	IA	29,229	7	1
Target Bank	Salt Lake City	UT	58,297	19	1
The Bank	Weatherford	TX	69,381	39	2
The Bank of Augusta	Augusta	AR	73,941	22	2
The Bank of Protection	Protection	KS	60,524	15	3
The Bank of Steinauer	Steinauer	NE	10,916	4	1
The Citizens State Bank of Ouray	Ouray	CO	94,820	27	4
The City National Bank of Shenandoah	Shenandoah	IA	83,312	15	1
The Elberfeld State Bank	Elberfeld	IN	59,960	16	2
The Elkhart State Bank	Elkhart	TX	54,524	24	1
The Farmers & Merchants Bank	Waterloo	AL	68,539	12	2
The Farmers and Merchants Bank	Caldwell	OH	90,088	29	1
The Farmers and Merchants State Bank of Argonia	Argonia	KS	31,751	15	2
The Farmers Bank	Hardinsburg	KY	97,476	34	2
The Farmers Bank of Liberty	Liberty	IL	80,603	28	3
The Farmers State Bank of Brush	Brush	CO	99,131	29	2
The Farmers State Bank of Turton	Turton	SD	25,366	6	1
The Fayette County National Bank of Fayetteville	Fayetteville	WV	95,029	38	3
The First National Bank of Hooker	Hooker	OK	64,006	21	1
The First National Bank of Kinmundy	Kinmundy	IL	39,340	9	1
The First National Bank of Lindsay	Lindsay	OK	41,529	7	1
The First State Bank	Boise City	OK	59,353	11	1
The First State Bank, Kiowa, Kansas	Kiowa	KS	68,371	13	1
The Hershey State Bank	Hershey	NE	54,824	15	1
The Jefferson Bank	Fayette	MS	93,260	27	4
The Lytle State Bank of Lytle, Texas	Lytle	TX	77,260	22	1
The Oakwood State Bank	Oakwood	TX	4,433	2	1
The Santa Anna National Bank	Santa Anna	TX	41,350	10	1
The St. John National Bank	Saint John	KS	76,538	15	2
The Tilden Bank	Tilden	NE	77,076	23	3
The Union Bank	Beulah	ND	83,698	21	3
Towanda State Bank	Towanda	KS	9,514	8	1
White Oak State Bank	White Oak	TX	77,040	20	2
Zavala County Bank	Crystal City	TX	64,413	24	2

Source: The Banks, FDIC, FFIEC

PEER GROUP 1:
Less Than $100 Million

Top Ten Percent of Banks: How They Rank

CB Scorecard Key Indicators

LEGEND: RK-Rank, **AG**-Asset Growth, **ROAA**-Return on Average Assets, **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.

RK	Company Name	AG	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Eaglemark Savings Bank	28.43	13.21	60.83	18.77	62.20	0.00	59.12	36.22
2	The First National Bank of Kinmundy	9.45	2.12	16.25	5.67	42.28	0.19	23.12	0.82
3	Normangee State Bank	15.25	2.23	16.67	5.12	37.56	0.47	24.31	0.57
4	Comerica Bank & Trust	91.69	42.82	46.35	0.22	54.54	0.00	100.00	147.01
5	RepublicBankAz, N.A.	25.03	3.88	33.00	5.22	62.24	2.20	24.06	5.95
6	The Hershey State Bank	18.98	2.09	13.91	5.57	47.64	0.36	14.77	1.03
7	The First State Bank	12.55	1.51	18.41	4.51	60.70	0.62	37.95	0.55
8	Bank of Locust Grove	1.77	1.44	13.38	5.30	66.17	0.42	30.50	2.19
9	American Exchange Bank, Lindsay, Oklahoma	9.29	1.26	11.10	4.36	65.73	0.23	30.46	0.84
10	The St. John National Bank	8.25	1.81	15.64	4.60	45.59	0.54	16.92	0.94
11	Amistad Bank	10.80	0.93	6.99	5.24	80.39	0.00	31.19	2.96
12	Garden Plain State Bank	9.49	1.59	14.14	4.08	52.05	0.26	17.56	1.52
13	The Bank of Steinauer	4.69	1.36	14.39	5.05	69.98	0.00	20.30	0.74
14	State Bank of Schaller	17.58	2.88	25.76	4.21	38.60	0.50	11.54	3.18
15	The Jefferson Bank	(2.59)	3.54	22.20	4.51	36.79	0.45	22.05	3.72
16	Lakeside Bank of Salina	5.75	1.58	15.06	6.05	59.27	1.58	22.13	1.02
17	Southwest National Bank	4.69	1.57	12.31	4.84	51.48	1.25	23.16	0.95
18	Breda Savings Bank	3.13	1.76	11.04	5.36	50.92	0.04	27.62	0.35
19	Centerpointe Community Bank	10.30	1.41	13.90	5.25	84.00	0.00	38.66	0.38
20	The Santa Anna National Bank	(0.76)	1.90	13.46	4.62	47.13	0.00	20.59	0.56
21	The Elkhart State Bank	27.80	1.16	8.68	6.06	75.35	1.92	39.87	0.86
22	CheckSpring Bank	37.78	2.76	22.26	6.04	65.65	1.12	8.83	3.64
23	First National Bank	(1.09)	1.45	15.01	5.47	67.14	0.83	28.31	1.26
24	The Farmers Bank	1.69	2.02	10.25	5.07	45.74	1.44	27.10	0.78
24	The Elberfeld State Bank	6.54	1.05	9.27	4.57	63.63	0.90	29.48	1.01
26	Farmers National Bank of Newcastle	14.08	0.89	11.53	5.41	54.88	0.37	19.98	0.48
27	The First National Bank of Hooker	1.44	1.53	10.83	5.01	54.91	0.11	21.76	0.58
28	State Bank of Eagle Butte	35.79	0.68	5.34	6.60	73.99	0.04	25.76	1.91
29	Peoples Trust and Savings Bank	9.97	1.21	13.80	3.41	47.45	0.00	35.42	0.39
30	The Union Bank	10.67	1.39	18.17	4.62	52.17	0.76	17.35	0.52
31	State Bank of Riverdale	29.64	0.99	11.76	3.96	59.79	0.08	20.63	0.62
32	Bank of Bennington	14.90	1.46	15.16	4.08	66.20	0.86	16.40	2.40
33	First State Bank-Loomis	1.51	1.47	13.63	4.25	51.55	0.00	17.45	0.80
34	The Oakwood State Bank	4.15	2.11	9.45	3.27	57.60	0.50	100.00	2.75
35	The Farmers and Merchants Bank	10.77	1.49	12.88	5.13	52.57	3.09	20.05	0.66
35	Community Bank	1.69	1.32	17.63	4.29	60.97	0.25	18.64	1.26
37	Cleveland State Bank	2.72	1.18	13.28	4.03	58.15	1.04	29.84	1.35
38	Mid-America Bank	8.45	1.89	19.53	4.80	55.40	1.70	13.14	1.75
39	First Electronic Bank	12.78	10.78	12.74	2.08	84.22	0.00	44.20	67.29
40	Bank of the Mountains, Inc.	11.14	1.16	11.27	5.35	81.08	2.65	28.46	4.82
41	First State Bank-Commerce	6.48	1.09	10.78	5.64	70.55	0.64	20.88	0.75
42	Bank of Brewton	10.81	2.11	9.89	4.99	69.54	1.18	29.56	0.40
43	Ipswich State Bank	(4.40)	8.12	56.38	3.80	18.02	0.16	19.80	7.21
43	Bank of Lewellen	15.44	1.52	5.55	4.57	51.00	0.00	15.97	0.42
45	People's Bank of Seneca	(0.21)	1.59	17.41	4.39	47.76	1.99	24.26	1.15
46	Bridge Community Bank	8.10	1.22	11.97	4.10	60.90	0.81	18.11	1.09
47	The Bank	1.52	1.41	12.91	5.43	71.20	1.28	20.79	2.77
48	The First State Bank, Kiowa, Kansas	15.67	1.13	12.95	3.75	48.34	0.11	34.68	0.22
49	Peoples Savings Bank	11.13	1.21	11.39	4.52	59.94	0.06	15.51	0.46
50	Bank of Cairo and Moberly	0.76	1.83	11.57	4.37	45.81	0.85	18.39	1.08
51	First State Bank-Noble	5.96	1.19	15.06	4.66	71.50	2.44	23.69	1.48
52	Farmers and Merchants Bank of Ashland	7.94	1.01	9.18	4.32	64.77	0.40	29.10	0.49
53	Zavala County Bank	0.46	1.20	9.22	3.87	65.94	0.00	27.70	1.45
54	Hiawatha Bank and Trust Company	1.77	1.17	10.30	4.42	55.41	0.32	20.98	0.67
55	Community State Bank-Coffeyville	4.99	1.18	10.92	4.13	62.75	1.77	30.95	0.97

Source: The Banks, FDIC, FFIEC

PEER GROUP 1:
Less Than $100 Million

Top Ten Percent of Banks: How They Rank

LEGEND: RK-Rank, **AG**-Asset Growth, **ROAA**-Return on Average Assets, **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.

RK	Company Name	AG	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
56	Towanda State Bank	4.73	1.03	11.73	5.08	83.79	0.57	23.51	1.75
57	Peoples State Bank & Trust	5.15	1.39	11.20	5.25	62.57	6.44	22.47	1.91
58	The Farmers & Merchants Bank	4.15	2.21	10.25	3.96	28.17	0.10	21.15	0.41
59	First State Bank of St. Peter	12.19	1.25	9.73	3.96	48.25	0.00	18.61	0.30
60	Garrison State Bank and Trust	14.80	1.21	13.14	4.22	56.43	0.78	18.51	0.42
61	Community Bank of Wichita, Inc.	14.51	0.93	9.66	4.74	71.86	0.88	20.86	0.71
62	Security State Bank	5.72	1.67	16.99	4.01	78.63	0.04	32.84	0.41
63	First National Bank in Pinckneyville	(1.69)	1.45	9.13	4.67	53.99	0.05	16.51	0.89
63	Bank of Feather River	12.59	0.93	6.72	5.20	69.19	0.14	14.52	1.39
65	First Security Bank of Deer Lodge	(4.03)	1.11	10.56	4.44	65.81	0.15	31.44	0.76
65	CBW Bank	59.25	0.94	7.90	3.55	87.86	0.01	40.31	5.38
67	Merchants Bank	4.28	1.12	13.28	3.97	52.11	0.00	31.09	0.18
68	The Farmers and Merchants State Bank of Argonia	8.62	0.95	12.89	4.93	83.24	0.04	18.17	0.76
69	State Bank of Jeffers	9.85	0.86	6.90	4.57	70.06	0.00	33.20	0.34
70	Hantz Bank	78.61	1.11	9.01	3.63	79.56	1.49	45.75	6.59
71	Bank of Lindsay	(8.12)	1.16	14.74	3.94	63.73	0.19	31.38	1.41
72	The Lytle State Bank of Lytle, Texas	5.25	1.15	6.62	4.33	66.72	0.83	25.73	1.02
73	Incommons Bank, N.A.	3.12	0.92	8.82	5.26	77.26	0.94	28.22	1.24
74	The Citizens State Bank of Ouray	13.11	1.15	10.46	4.04	57.54	2.12	26.08	0.56
75	Cedar Security Bank	3.57	1.28	10.62	4.36	53.94	1.63	18.56	1.05
76	Bank Star of the BootHeel	2.81	1.23	14.55	4.79	62.09	0.29	11.52	0.96
77	The Fayette County National Bank of Fayetteville	13.50	1.04	8.97	4.52	62.24	0.85	19.41	0.48
78	Garfield County Bank	7.66	1.32	11.39	4.51	52.82	0.83	19.10	0.35
79	First State Bank in Tuscola	11.74	0.77	8.34	3.46	76.52	0.00	31.06	1.40
80	The Tilden Bank	1.01	1.32	14.35	4.92	52.68	0.82	16.48	0.59
80	First State Bank of Wilton	12.78	1.25	10.71	4.16	47.19	0.06	18.43	0.23
82	Target Bank	(49.59)	15.63	49.19	0.37	24.20	0.02	53.33	33.31
83	The City National Bank of Shenandoah	7.38	1.07	11.81	3.48	55.81	0.11	24.15	0.48
84	White Oak State Bank	(35.25)	1.06	15.54	4.42	64.46	0.14	44.79	0.58
85	Ericson State Bank	14.12	1.78	19.10	5.21	45.96	1.02	11.21	0.29
86	Credit First National Association	20.44	37.75	40.50	0.05	56.60	0.00	0.00	137.38
87	Peoples-Webster County Bank	8.14	1.49	5.55	4.08	44.33	0.33	25.18	0.36
88	Farmers Exchange Bank	1.01	1.40	11.18	4.25	53.03	1.87	20.22	1.16
89	The Bank of Protection	1.70	1.66	15.65	4.16	52.92	0.01	20.99	0.26
90	Peoples Bank	11.90	1.86	11.60	6.18	54.61	1.96	15.50	0.33
91	Bank of Erath	4.22	0.89	6.26	4.55	71.16	0.26	34.31	0.55
92	The First National Bank of Lindsay	13.05	1.04	11.59	3.37	68.69	1.50	30.61	0.97
92	Community Bank of Easton	31.54	1.22	8.66	3.40	28.99	0.00	21.95	0.17
94	First National Bank in Georgetown	9.78	1.35	12.47	4.66	49.47	0.52	9.93	0.38
94	The Farmers State Bank of Turton	16.31	0.85	7.79	4.29	68.36	0.00	16.43	0.44
96	The Farmers State Bank of Brush	7.80	1.24	7.41	4.38	60.72	1.13	18.92	0.55
97	LCA Bank Corporation	10.02	3.37	20.18	10.56	41.10	0.25	1.28	0.17
98	Iowa State Bank and Trust Company of Fairfield	1.34	1.01	9.84	4.35	65.89	1.93	36.59	0.74
99	The Farmers Bank of Liberty	8.60	1.30	14.43	4.34	51.10	1.24	10.71	0.58
100	Simmesport State Bank	0.59	1.53	11.49	4.82	51.57	1.81	18.12	0.57
101	Citizens State Bank	5.77	1.57	13.57	4.52	66.32	1.37	11.44	0.95
102	Chester County Bank	4.68	0.91	9.71	4.38	68.35	0.98	26.81	0.53
103	The Bank of Augusta	24.74	0.79	7.23	4.31	70.24	0.63	19.18	0.65
104	Liverpool Community Bank	5.41	1.39	8.43	4.51	52.19	0.61	12.99	0.54
105	Scribner Bank	4.06	1.04	9.76	3.70	66.28	1.85	30.20	1.77
106	Lafayette State Bank	3.19	1.07	10.36	5.14	67.33	6.18	23.57	0.98
107	CerescoBank	3.52	1.35	9.21	3.85	52.29	0.69	16.36	0.85
108	Community State Bank-Lamar	15.15	1.33	12.20	3.65	55.88	0.04	17.84	0.23
109	State Bank of Drummond	25.82	0.88	6.30	5.30	70.89	4.17	27.63	0.62
110	Clay County Bank, Inc.	2.95	1.19	8.92	4.27	60.34	0.57	14.98	0.79
	Top Ten Percent of Banks: Median	8.02	1.32	11.60	4.51	59.87	0.50	22.00	0.79
	Top Ten Percent of Banks: Average	9.87	2.51	13.98	4.62	59.19	0.81	25.08	4.96
	All Banks: Median	2.15	0.61	5.15	3.84	77.83	1.40	17.44	0.43
	All Banks: Average	3.19	0.52	2.07	3.81	79.13	3.01	19.44	1.19

Source: The Banks, FDIC, FFIEC

PEER GROUP 2:
$100 - 250 Million

Top Ten Percent of Banks: Who They Are

Criteria	
Number of Institutions in Peer Group:	**1,248**
Institution Type:	**Commercial Banks**
Asset Size:	**$100 - 250 Million**
Subchapter-S Banks:	**Excluded from Peer Group**

Who They Are

Company Name	City	State	Assets ($000)	Employees	Branches
Access Bank	Omaha	NE	168,458	35	2
Alliance Bank	Cape Girardeau	MO	152,987	42	3
American Bank	Fond Du Lac	WI	240,433	54	5
Ann Arbor State Bank	Ann Arbor	MI	187,432	29	1
Bank of Brenham	Brenham	TX	102,868	22	1
Bank of Camden	Camden	TN	242,244	68	6
Bank of Cleveland	Cleveland	TN	236,513	62	4
Bank of Commerce	Yukon	OK	174,370	57	4
Bank of Cushing	Cushing	OK	108,159	26	2
Bank of San Francisco	San Francisco	CA	133,641	24	1
Bank of Sunset and Trust Company	Sunset	LA	117,580	29	3
Bank Texas	Quitman	TX	220,778	72	9
Buena Vista National Bank	Chester	IL	140,881	47	5
Central Valley Bank	Toppenish	WA	162,098	46	6
Cheaha Bank	Oxford	AL	181,065	40	4
Citizens Bank & Trust Company	Saint Paul	NE	125,274	30	3
Citizens' Bank of Charleston	Charleston	MO	117,526	16	2
Citizens State Bank-Fort Dodge	Fort Dodge	IA	138,637	28	2
Citizens State Bank-Sealy	Sealy	TX	191,076	37	1
Collegiate Peaks Bank	Buena Vista	CO	237,526	60	4
Community First National Bank	Manhattan	KS	156,395	46	2
Community State Bank	Tipton	IA	103,216	23	4
Cornerstone Community Bank	Red Bluff	CA	106,945	27	2
Elkton Bank & Trust Company	Elkton	KY	130,020	30	3
Ennis State Bank	Ennis	TX	130,241	54	3
Exchange State Bank	Carsonville	MI	140,394	36	6
Farmers and Merchants Bank	Baldwyn	MS	212,678	67	6
Farmers and Merchants State Bank	Winterset	IA	182,878	34	3
Farmers State Bank	Northwood	IA	166,440	39	8
Fidelity Bank of Texas	Waco	TX	103,481	31	2
First Bank	Sterling	KS	118,682	35	3
First Citizens Bank	Luverne	AL	233,557	65	5
First Financial Bank-Eastland	Eastland	TX	226,226	38	4
First Financial Bank-Hereford	Hereford	TX	170,516	27	1
First Financial Bank-Huntsville	Huntsville	TX	182,934	24	1
First Financial Bank-Mineral Wells	Mineral Wells	TX	215,499	37	1
First Financial Bank-Sweetwater	Sweetwater	TX	199,920	33	4
First Independence Bank	Detroit	MI	215,924	111	5
First Liberty Bank	Oklahoma City	OK	214,752	20	1
First National Bank in Fairfield	Fairfield	IA	132,650	35	2
First National Bank of Michigan	Kalamazoo	MI	233,412	34	3
First National Bank of Pana	Pana	IL	135,457	39	3
First New Mexico Bank, Las Cruces	Las Cruces	NM	106,625	26	2
First State Bank-Russellville	Russellville	AR	188,047	49	5
First State Bank-Winchester	Winchester	OH	248,635	73	8
Five Points Bank of Hastings	Hastings	NE	233,384	36	3
Focus Business Bank	San Jose	CA	189,612	25	1
Fordyce Bank & Trust Co.	Fordyce	AR	125,852	41	4
Glennville Bank	Glennville	GA	201,872	55	4
Golden Valley Bank	Chico	CA	125,939	27	1

Source: The Banks, FDIC, FFIEC

PEER GROUP 2:
$100 - 250 Million

Top Ten Percent of Banks: Who They Are

Company Name	City	State	Assets ($000)	Employees	Branches
Grandview Bank	Grandview	TX	126,202	32	3
Green Dot Bank DBA Bonneville Bank	Provo	UT	107,855	13	1
Guaranty Bank and Trust Company	New Roads	LA	132,672	41	4
Hometown Bank	Fond Du Lac	WI	206,172	38	6
Houghton State Bank	Red Oak	IA	162,386	32	5
Keokuk County State Bank	Sigourney	IA	100,406	29	5
Leitchfield Deposit Bank & Trust Company	Leitchfield	KY	111,365	30	2
Lighthouse Bank	Santa Cruz	CA	171,533	19	1
Main Street Bank	Bingham Farms	MI	133,417	72	1
McCurtain County National Bank	Broken Bow	OK	185,240	43	3
Mid America Bank & Trust Company	Dixon	MO	137,172	50	3
MileStone Bank	Doylestown	PA	183,937	31	1
NewBank	Flushing	NY	145,650	27	2
Northwestern Bank	Orange City	IA	204,391	32	3
Oostburg State Bank	Oostburg	WI	180,468	37	2
Open Bank	Los Angeles	CA	169,740	48	1
Patriot Community Bank	Woburn	MA	124,056	27	1
Patterson State Bank	Patterson	LA	214,187	51	3
Peoples Bank	Sheridan	AR	109,099	23	1
People's State Bank of Wyalusing, Pennsylvania	Wyalusing	PA	239,143	83	8
Pioneer Bank	Stanley	VA	175,439	54	5
Pioneer Community Bank, Inc.	Iaeger	WV	123,375	55	6
Platte Valley Bank	Torrington	WY	206,464	52	3
Rock Canyon Bank	Orem	UT	160,798	42	2
Sanger Bank	Sanger	TX	110,157	27	2
Seacoast Commerce Bank	Chula Vista	CA	160,954	63	1
Security First National Bank of Hugo	Hugo	OK	104,467	37	1
Security State Bank	Independence	IA	100,384	24	3
Security State Bank of Wewoka, Oklahoma	Wewoka	OK	109,757	30	2
Simmons First Bank of Searcy	Searcy	AR	157,090	43	4
Simmons First Bank of South Arkansas	Lake Village	AR	182,034	40	5
Southern Heritage Bank	Cleveland	TN	233,611	63	3
Star Bank of Texas	Lake Worth	TX	125,039	37	2
Sundown State Bank	Sundown	TX	138,262	35	5
Tejas Bank	Monahans	TX	102,737	19	2
Templeton Savings Bank	Templeton	IA	108,509	17	2
Texas Security Bank	Dallas	TX	189,481	33	2
The Bank	Jennings	LA	173,019	54	4
The Business Bank	Minnetonka	MN	228,642	200	1
The Citizens Bank Company	Beverly	OH	103,885	29	2
The Citizens State Bank	Gridley	KS	157,685	51	7
The Community State Bank	Poteau	OK	192,442	94	5
The Dolores State Bank	Dolores	CO	134,270	32	2
The Eastman National Bank of Newkirk	Newkirk	OK	206,533	58	3
The Falls City National Bank	Falls City	TX	233,742	26	3
The Farmers & Merchants Bank	Berlin	WI	190,997	42	1
The First National Bank of Audrain County	Mexico	MO	155,389	28	3
The First National Bank of Dryden	Dryden	NY	122,203	33	1
The First National Bank of Grayson	Grayson	KY	235,096	88	7
The First National Bank of Groton	Groton	NY	139,643	41	2
The First National Bank of Izard County	Calico Rock	AR	146,325	37	5
The First National Bank of Shiner	Shiner	TX	235,014	33	2
The First National Bank of Syracuse	Syracuse	KS	199,361	51	4
The First National Bank of Waynesboro	Waynesboro	GA	110,404	37	1
The First State Bank	Oklahoma City	OK	117,204	37	1

Source: The Banks, FDIC, FFIEC

PEER GROUP 2:
$100 - 250 Million

Top Ten Percent of Banks: Who They Are

Company Name	City	State	Assets ($000)	Employees	Branches
The First State Bank of Munich	Munich	ND	118,983	27	3
The Karnes County National Bank of Karnes City	Karnes City	TX	215,779	26	2
The Osgood State Bank	Osgood	OH	137,897	39	4
The Stock Exchange Bank	Woodward	OK	247,543	47	3
The Village Bank	Saint George	UT	119,192	30	1
Town & Country Bank	Ravenna	NE	142,141	25	4
Trinity Bank, N.A.	Fort Worth	TX	179,323	14	1
UMB Bank Arizona	Phoenix	AZ	176,742	17	2
United Bank	Osseo	WI	222,298	78	6
United Community Bank of West Kentucky, Inc.	Morganfield	KY	202,352	48	3
United Texas Bank	Dallas	TX	190,213	30	1
University Bank	Ann Arbor	MI	129,610	302	1
USNY Bank	Geneva	NY	135,604	20	2
ValueBank Texas	Corpus Christi	TX	189,684	104	10
Vibra Bank	Chula Vista	CA	115,502	40	1
Virginia Bank and Trust Company	Danville	VA	169,125	71	8
Warren-Boynton State Bank	New Berlin	IL	128,310	24	2
WebBank	Salt Lake City	UT	133,525	35	1
Western Capital Bank	Boise	ID	219,020	47	1
Williamstown Bank, Inc.	Williamstown	WV	141,600	32	2

Source: The Banks, FDIC, FFIEC

PEER GROUP 2:
$100 - 250 Million

Top Ten Percent of Banks: How They Rank

CB Scorecard Key Indicators

LEGEND: RK-Rank, **AG**-Asset Growth, **ROAA**-Return on Average Assets, **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.

RK	Company Name	AG	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Bank of Cushing	12.14	1.69	13.39	5.46	55.45	0.41	38.56	1.06
2	First Financial Bank-Eastland	25.99	1.56	14.26	4.18	48.08	0.52	44.42	0.89
3	NewBank	4.67	2.51	22.31	4.95	42.92	1.27	33.62	4.82
4	First Financial Bank-Sweetwater	19.80	1.65	19.49	4.48	48.87	0.62	23.48	0.95
5	First Financial Bank-Mineral Wells	6.73	2.12	17.82	4.87	39.51	0.71	33.58	0.74
6	Open Bank	25.61	4.97	31.15	4.60	65.44	1.98	32.34	4.11
7	Grandview Bank	19.21	1.36	14.49	4.97	58.69	0.50	25.86	0.66
8	The Bank	14.83	1.54	15.60	5.29	57.34	0.30	17.41	0.91
9	USNY Bank	31.71	1.64	17.46	4.51	44.98	0.11	13.15	0.93
10	United Community Bank of West Kentucky, Inc.	12.35	1.65	17.15	4.46	46.30	0.19	17.54	0.75
11	Security First National Bank of Hugo	3.73	2.09	25.21	5.88	47.79	1.26	24.92	1.00
12	First Independence Bank	40.91	1.53	16.90	4.24	80.64	0.60	61.40	6.36
13	University Bank	10.81	2.15	32.81	5.85	80.80	1.64	70.17	21.25
14	WebBank	9.47	4.82	22.69	9.57	42.77	0.23	0.00	3.40
15	First Financial Bank-Hereford	4.56	1.66	17.00	4.70	46.87	1.83	41.90	0.62
16	First New Mexico Bank, Las Cruces	10.77	1.25	10.11	4.81	58.73	0.77	21.01	1.10
17	Northwestern Bank	13.20	1.75	14.72	4.08	41.49	0.73	17.71	0.87
17	Keokuk County State Bank	3.88	1.56	14.97	5.37	52.24	1.95	23.71	1.14
19	Green Dot Bank DBA Bonneville Bank	77.83	1.03	2.46	7.17	57.97	0.42	66.68	1.15
20	Seacoast Commerce Bank	10.07	3.46	26.04	4.50	88.97	0.69	26.51	4.70
21	American Bank	7.05	1.80	9.51	3.84	39.63	0.83	25.41	2.18
22	First State Bank-Russellville	10.78	1.63	14.04	4.01	53.40	2.51	25.81	1.61
23	Mid America Bank & Trust Company	8.98	1.88	16.71	4.65	55.86	1.35	13.31	1.71
24	Ann Arbor State Bank	24.56	1.25	11.04	4.02	62.98	0.05	17.15	1.09
25	Bank of Camden	22.66	2.82	17.85	6.61	31.88	4.12	10.88	2.59
26	The First National Bank of Groton	10.71	1.38	9.84	5.00	53.95	1.03	19.09	0.64
27	Bank of Commerce	(0.06)	1.28	12.83	4.50	58.70	1.05	27.11	1.60
28	Citizens Bank & Trust Company	11.45	1.57	15.96	5.03	48.52	0.13	16.85	0.26
29	Tejas Bank	30.35	1.01	8.29	4.06	60.79	0.00	29.89	0.70
30	Simmons First Bank of Searcy	10.42	1.20	9.64	4.09	58.66	0.38	19.44	1.42
31	The First National Bank of Dryden	20.38	1.36	10.37	4.39	55.00	0.22	20.77	0.37
32	Hometown Bank	6.68	1.35	9.90	4.29	48.90	1.74	25.89	0.83
33	The Eastman National Bank of Newkirk	0.85	1.29	15.13	4.48	54.49	1.80	33.70	0.85
33	Sundown State Bank	4.35	1.25	16.55	4.32	66.13	0.73	47.11	0.64
35	Pioneer Community Bank, Inc.	2.81	1.22	12.08	5.43	64.59	2.20	40.11	1.18
36	First National Bank in Fairfield	12.33	1.12	13.56	4.06	59.78	0.51	25.46	0.60
37	The First National Bank of Izard County	2.40	1.91	6.15	4.91	42.44	0.38	22.76	0.84
38	Sanger Bank	6.41	1.25	10.63	4.55	59.63	0.60	24.06	0.57
39	Western Capital Bank	51.00	3.21	12.80	3.47	56.47	2.41	24.51	2.01
40	Platte Valley Bank	3.42	1.75	15.55	5.83	50.70	0.60	11.13	0.93
41	United Texas Bank	13.38	1.25	10.62	4.38	61.39	0.41	41.17	0.24
42	Citizens State Bank-Fort Dodge	7.86	1.53	13.64	4.40	47.47	0.40	18.50	0.36
43	Houghton State Bank	6.58	1.29	12.24	3.92	48.37	0.13	25.38	0.47
44	ValueBank Texas	14.08	0.83	8.87	4.47	78.60	0.44	39.21	1.81
45	Cornerstone Community Bank	22.76	1.17	11.03	4.48	72.04	0.42	16.03	0.91
46	Security State Bank of Wewoka, Oklahoma	7.50	1.45	12.55	5.06	50.70	1.37	14.13	0.73
47	Vibra Bank	14.14	1.17	9.99	4.39	85.36	0.00	21.34	1.06
48	Farmers and Merchants Bank	4.95	1.48	9.44	5.49	56.88	1.48	18.27	0.89
49	Leitchfield Deposit Bank & Trust Company	4.39	1.39	9.81	4.62	56.46	1.44	27.57	0.57
50	Ennis State Bank	13.93	0.98	9.57	5.28	72.47	3.16	46.77	1.32
51	Lighthouse Bank	26.44	1.15	9.18	4.35	54.38	0.51	25.88	0.23
52	The First State Bank of Munich	12.09	1.33	12.71	4.10	50.69	0.01	21.39	0.17
53	Rock Canyon Bank	32.85	1.21	10.44	6.14	65.39	5.05	26.91	0.68
54	Security State Bank	8.23	1.22	10.85	4.01	56.11	2.17	26.89	0.86
55	First National Bank of Michigan	18.66	1.06	9.89	4.06	59.37	0.43	25.35	0.48

Source: The Banks, FDIC, FFIEC

PEER GROUP 2:
$100 - 250 Million

Top Ten Percent of Banks: How They Rank

LEGEND: RK-Rank, **AG**-Asset Growth, **ROAA**-Return on Average Assets, **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.

RK	Company Name	AG	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
56	Citizens State Bank-Sealy	9.06	1.40	11.66	3.77	57.82	0.44	27.77	0.49
56	Main Street Bank	32.61	4.43	52.74	4.01	66.84	1.68	12.41	10.03
58	UMB Bank Arizona	29.59	1.08	9.92	3.76	57.23	0.70	45.59	0.45
59	Central Valley Bank	(2.83)	1.61	15.40	5.41	52.09	2.55	24.92	0.76
60	Pioneer Bank	8.85	1.26	11.69	5.25	60.29	4.34	24.54	0.69
61	The Osgood State Bank	7.08	1.23	10.45	4.16	66.19	1.18	19.73	1.45
62	The First National Bank of Grayson	11.45	1.27	14.63	3.60	58.45	1.26	18.41	1.51
63	Five Points Bank of Hastings	15.85	1.46	17.30	3.39	42.70	0.47	17.19	0.62
64	The Citizens Bank Company	13.46	1.24	9.82	4.46	59.73	0.34	14.57	0.57
65	First State Bank-Winchester	8.16	1.30	12.18	4.22	53.92	0.70	12.36	0.87
66	Fordyce Bank & Trust Co.	2.88	1.27	11.09	4.47	62.91	1.27	21.18	0.94
67	The Business Bank	22.10	1.78	20.47	4.01	87.40	0.85	16.89	21.05
68	Bank of Brenham	13.69	1.19	13.09	3.79	57.96	0.42	28.36	0.34
69	The First National Bank of Syracuse	11.06	1.18	9.62	4.87	61.36	0.37	14.20	0.57
70	Warren-Boynton State Bank	3.98	1.42	10.84	4.22	48.44	0.31	16.41	0.53
71	First Bank	5.60	1.25	9.71	4.31	56.48	0.36	20.14	0.47
72	Town & Country Bank	11.27	1.43	14.50	3.76	47.06	0.13	16.06	0.44
73	Bank Texas	5.86	1.09	10.90	4.19	75.27	0.29	22.04	1.07
74	Bank of San Francisco	10.90	0.87	8.24	4.70	67.53	0.30	45.80	0.42
75	Peoples Bank	(5.88)	1.45	10.88	4.20	48.55	0.39	37.48	0.51
76	The Community State Bank	2.92	1.10	11.59	5.45	74.27	1.37	24.89	1.09
77	Focus Business Bank	16.68	2.44	17.28	3.76	82.88	0.54	34.12	0.57
78	The Falls City National Bank	23.14	1.17	13.52	4.21	38.57	3.44	37.90	0.18
79	Collegiate Peaks Bank	11.98	1.13	7.98	4.96	66.46	0.28	27.58	0.27
80	Cheaha Bank	7.87	1.46	15.23	4.77	56.24	0.94	9.62	0.60
81	Bank of Cleveland	0.32	1.83	12.21	5.48	46.95	4.58	17.92	1.04
82	Access Bank	26.18	1.12	9.75	4.22	70.93	0.10	27.90	0.29
83	Trinity Bank, N.A.	9.89	1.52	12.86	3.50	42.50	0.00	23.44	0.23
84	Alliance Bank	9.18	1.20	11.68	4.32	55.01	0.98	11.03	0.83
85	Elkton Bank & Trust Company	6.05	1.10	8.16	4.18	57.54	0.22	20.56	0.60
86	Community State Bank	8.80	1.11	13.18	3.13	59.03	0.60	21.41	1.62
87	Southern Heritage Bank	5.94	1.25	9.66	4.16	60.36	1.16	17.18	1.01
87	First Financial Bank-Huntsville	1.28	1.44	10.03	4.10	46.55	0.69	18.30	0.69
89	The First National Bank of Waynesboro	(2.20)	1.18	8.30	5.60	57.57	0.62	18.64	0.98
90	People's State Bank of Wyalusing, Pennsylvania	1.70	1.13	13.19	4.69	70.23	2.15	26.34	1.07
91	First Liberty Bank	10.51	1.48	13.75	3.80	49.29	1.81	33.65	0.29
92	Bank of Sunset and Trust Company	7.89	1.07	10.76	4.28	62.01	0.15	20.04	0.40
93	Buena Vista National Bank	3.41	1.28	9.02	3.88	61.29	1.00	23.60	1.40
94	Farmers State Bank	16.66	1.41	12.99	4.17	50.73	0.70	11.95	0.44
95	The Village Bank	(42.58)	2.21	27.66	4.81	49.17	13.79	31.73	3.25
96	The Citizens State Bank	40.39	0.97	9.25	4.17	63.54	0.82	26.60	0.39
97	The Karnes County National Bank of Karnes City	51.98	1.14	15.32	3.57	57.80	0.66	32.66	0.20
98	Star Bank of Texas	(0.84)	1.56	15.50	4.65	63.84	0.02	18.99	0.39
99	United Bank	10.25	1.08	11.22	4.30	65.73	2.50	17.14	1.47
100	The First State Bank	15.12	0.69	6.85	4.80	77.42	0.15	22.09	1.27
101	The Farmers & Merchants Bank	6.07	1.58	13.48	5.93	51.80	2.85	12.03	0.69
101	Texas Security Bank	24.37	1.07	7.81	3.88	76.07	0.00	23.56	0.81
103	Templeton Savings Bank	19.76	1.19	10.01	3.59	49.10	0.04	19.58	0.35
104	MileStone Bank	24.76	1.10	7.50	4.46	63.50	2.13	17.52	0.90
104	Virginia Bank and Trust Company	2.75	1.05	7.37	4.37	67.65	0.87	29.00	1.16
106	The First National Bank of Shiner	26.72	1.67	14.88	3.86	45.35	0.23	13.89	0.17
107	Patterson State Bank	3.82	1.07	10.69	4.25	62.80	1.30	25.43	0.65
108	Exchange State Bank	5.76	1.11	10.88	4.44	59.31	1.17	19.00	0.53
109	First Citizens Bank	0.55	1.74	15.49	4.16	53.66	4.18	19.29	1.54
109	Simmons First Bank of South Arkansas	(6.08)	1.25	12.94	3.40	54.03	0.09	28.05	1.26

Source: The Banks, FDIC, FFIEC

PEER GROUP 2:
$100 - 250 Million

Top Ten Percent of Banks: How They Rank

LEGEND: RK-Rank, **AG**-Asset Growth, **ROAA**-Return on Average Assets, **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.

RK	Company Name	AG	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
111	Farmers and Merchants State Bank	7.14	1.30	12.16	3.66	48.41	0.08	16.86	0.46
112	Glennville Bank	62.86	1.15	10.04	4.40	57.21	3.38	14.49	0.77
113	Guaranty Bank and Trust Company	2.59	1.22	11.84	4.88	58.27	1.21	19.67	0.42
114	The Stock Exchange Bank	14.28	1.07	10.25	3.22	51.73	0.43	21.82	0.61
115	Fidelity Bank of Texas	38.07	1.09	10.52	4.26	62.33	2.83	16.82	0.74
116	Patriot Community Bank	6.31	1.62	15.51	3.19	47.58	0.07	9.15	2.38
117	The First National Bank of Audrain County	0.35	1.24	14.93	3.66	49.92	1.36	21.71	0.99
118	Williamstown Bank, Inc.	8.53	1.14	11.10	4.65	57.76	1.25	12.68	0.59
119	First National Bank of Pana	8.84	1.14	9.62	4.03	54.30	0.72	14.12	0.77
120	Community First National Bank	3.71	1.33	14.40	4.21	53.57	3.32	15.39	1.19
121	Citizens' Bank of Charleston	(2.03)	1.77	13.23	4.53	39.88	2.01	24.76	0.37
122	Golden Valley Bank	18.36	0.90	6.39	4.37	65.28	0.49	25.14	0.52
123	McCurtain County National Bank	8.96	1.01	11.22	3.47	53.89	0.86	23.70	0.68
124	The Dolores State Bank	7.27	1.01	7.67	4.72	60.77	1.00	22.26	0.48
125	Oostburg State Bank	4.49	1.18	9.07	4.11	55.98	1.35	16.43	0.98
	Top Ten Percent of Banks: Median	9.47	1.28	11.84	4.37	57.21	0.70	22.09	0.77
	Top Ten Percent of Banks: Average	12.55	1.48	13.17	4.49	57.43	1.18	24.18	1.40
	All Banks: Median	3.04	0.73	6.54	3.89	71.00	2.13	16.72	0.51
	All Banks: Average	4.19	0.66	4.58	3.91	74.17	3.47	18.62	1.13

Source: The Banks, FDIC, FFIEC

PEER GROUP 3:
$250 - 500 Million

Top Ten Percent of Banks: Who They Are

Criteria	
Number of Institutions in Peer Group:	**702**
Institution Type:	**Commercial Banks**
Asset Size:	**$250 - 500 Million**
Subchapter-S Banks:	**Excluded from Peer Group**

Who They Are

Company Name	City	State	Assets ($000)	Employees	Branches
Amerasia Bank	Flushing	NY	291,298	38	1
Arizona Bank & Trust	Phoenix	AZ	275,054	93	6
Bank of Commerce	Greenwood	MS	263,307	42	4
Bank of Eastern Oregon	Heppner	OR	277,023	103	12
Benchmark Community Bank	Kenbridge	VA	424,655	129	12
Biscayne Bank	Miami	FL	254,223	37	2
Capital Bank	Rockville	MD	419,350	91	3
Central Bank Illinois	Geneseo	IL	417,235	79	4
Citizens Deposit Bank & Trust	Vanceburg	KY	377,976	102	9
Citizens State Bank	Tyler	TX	263,237	76	8
Clear Mountain Bank	Bruceton Mills	WV	455,059	145	11
CommerceWest Bank, N.A.	Irvine	CA	339,774	52	4
Commercial Bank and Trust of PA	Latrobe	PA	375,990	103	10
Commonwealth Business Bank	Los Angeles	CA	450,047	70	3
Community National Bank & Trust of Texas	Corsicana	TX	366,375	108	7
Crestmark Bank	Troy	MI	407,097	201	1
Farmers & Mechanics Bank	Galesburg	IL	281,657	68	4
Farmers and Merchants Bank	Upperco	MD	273,983	73	6
Farmer's and Merchants Bank	Trezevant	TN	282,325	79	7
Fayetteville Bank	Fayetteville	TX	316,567	27	2
First Bank & Trust	Sioux Falls	SD	489,930	99	6
First Commercial Bank	Edmond	OK	330,981	94	10
First Community Bank of Bedford County	Shelbyville	TN	339,050	253	4
First Financial Bank	Weatherford	TX	395,115	84	7
First Financial Bank-Cleburne	Cleburne	TX	323,446	70	6
First Financial Bank-San Angelo	San Angelo	TX	447,284	71	2
First Financial Bank-Southlake	Southlake	TX	333,161	74	7
First Financial Bank-Stephenville	Stephenville	TX	376,131	69	6
First National Bank of Clarksdale	Clarksdale	MS	348,141	57	5
First State Bank-Athens	Athens	TX	335,683	92	5
First State Bank-Webster City	Webster City	IA	302,450	96	4
Founders Bank & Trust	Grand Rapids	MI	446,572	84	4
Gold Coast Bank	Chicago	IL	251,067	35	1
Gulf Coast Bank	Abbeville	LA	334,223	141	15
HomeTown Bank	Galveston	TX	446,152	91	6
Independence Bank	Havre	MT	484,122	76	5
Iowa State Bank	Hull	IA	363,070	68	7
Jefferson Bank of Missouri	Jefferson City	MO	495,447	96	4
Marlin Business Bank	Salt Lake City	UT	430,818	9	1
Meadows Bank	Las Vegas	NV	303,513	84	2
Metro City Bank	Doraville	GA	455,806	74	9
Minster Bank	Minster	OH	346,904	82	7
NebraskaLand National Bank	North Platte	NE	461,835	74	6
Pacific Enterprise Bank	Irvine	CA	291,586	50	2
Parkside Financial Bank & Trust	Clayton	MO	263,279	35	1
Peoples Bank	Lubbock	TX	295,664	78	6
Pine Bluff National Bank	Pine Bluff	AR	405,868	123	8
Pioneer Trust Bank	Salem	OR	323,828	66	2
Platte Valley Bank	Scottsbluff	NE	405,358	110	6
Santa Cruz County Bank	Santa Cruz	CA	352,001	67	6

Source: The Banks, FDIC, FFIEC

PEER GROUP 3:
$250 - 500 Million

Top Ten Percent of Banks: Who They Are

Company Name	City	State	Assets ($000)	Employees	Branches
Security State Bank	Pearsall	TX	404,421	79	5
Simmons First Bank of Northeast Arkansas	Jonesboro	AR	343,357	64	5
South Louisiana Bank, Houma, Louisiana	Houma	LA	404,731	128	6
Southern States Bank	Anniston	AL	266,135	64	4
Steuben Trust Company	Hornell	NY	419,368	118	13
Synergy Bank	Houma	LA	380,167	98	5
Texas National Bank of Jacksonville	Jacksonville	TX	325,908	57	5
Texas Star Bank	Van Alstyne	TX	312,516	97	7
The Andover Bank	Andover	OH	337,874	96	8
The Bank and Trust of Bryan/College Station	Bryan	TX	301,050	67	6
The Bank of Old Monroe	Old Monroe	MO	284,030	52	4
The Bank of San Antonio	San Antonio	TX	355,677	51	3
The First National Bank and Trust Co., Chickasha	Chickasha	OK	407,782	136	10
The First National Bank of Baird	Baird	TX	363,050	111	6
The First National Bank of Bellville	Bellville	TX	460,576	39	2
The Muncy Bank and Trust Company	Muncy	PA	318,874	70	5
The Peoples Bank Co.	Coldwater	OH	391,677	72	6
The Third National Bank of Sedalia	Sedalia	MO	408,316	87	2
Valley Green Bank	Philadelphia	PA	279,742	40	2
Waterford Bank, N.A.	Toledo	OH	403,636	52	1

Source: The Banks, FDIC, FFIEC

PEER GROUP 3:
$250 - 500 Million

Top Ten Percent of Banks: How They Rank

CB Scorecard Key Indicators

LEGEND: RK-Rank, **AG**-Asset Growth, **ROAA**-Return on Average Assets, **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.

RK	Company Name	AG	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	First Financial Bank-San Angelo	8.70	1.95	15.91	4.41	39.91	0.09	38.41	0.91
2	First Financial Bank-Stephenville	5.36	1.84	14.59	4.79	48.02	0.80	37.52	1.17
3	Capital Bank	33.26	1.85	23.18	5.46	58.24	2.54	23.63	2.79
4	Pacific Enterprise Bank	7.89	2.22	21.66	4.61	44.35	2.26	21.14	3.14
5	The First National Bank and Trust Co., Chickasha	7.22	1.67	12.60	5.20	50.83	1.99	35.72	1.08
6	First Financial Bank-Cleburne	6.42	1.41	14.68	4.45	58.02	0.82	31.17	1.14
7	Jefferson Bank of Missouri	1.80	1.78	20.78	4.38	45.00	0.89	24.25	1.51
8	Metro City Bank	23.26	2.23	18.16	4.26	42.75	4.08	19.12	3.11
9	Independence Bank	15.45	1.93	15.86	5.31	34.33	0.96	22.02	0.28
10	Community National Bank & Trust of Texas	(3.65)	1.75	11.80	5.29	54.78	0.61	36.91	1.12
11	Southern States Bank	33.50	1.83	12.04	4.81	47.30	4.11	16.10	2.78
12	Gulf Coast Bank	7.04	1.33	10.21	4.71	64.90	1.46	31.81	1.54
13	Simmons First Bank of Northeast Arkansas	1.18	1.78	18.80	4.32	42.06	0.51	17.56	1.07
14	First Bank & Trust	16.51	1.37	10.90	5.16	61.48	0.93	14.09	1.66
15	First Financial Bank	(2.69)	1.64	15.27	4.46	53.49	1.86	39.03	1.16
16	Marlin Business Bank	80.81	2.62	14.72	11.65	53.82	0.15	0.07	0.65
17	Meadows Bank	37.16	1.17	6.28	4.81	60.28	1.89	26.53	2.11
18	Clear Mountain Bank	9.15	1.11	11.56	4.11	59.09	1.03	22.93	1.31
19	Citizens Deposit Bank & Trust	103.31	1.30	11.87	4.18	55.02	1.98	20.07	0.81
20	First Financial Bank-Southlake	6.59	1.32	10.26	4.90	60.84	1.91	31.16	0.98
21	Commercial Bank and Trust of PA	(8.32)	2.22	15.07	4.86	59.54	0.17	31.57	0.75
22	Minster Bank	7.70	1.34	15.89	3.69	55.17	0.60	21.08	1.07
23	The Andover Bank	4.43	1.33	13.20	4.00	58.11	0.66	23.05	1.03
24	Security State Bank	3.67	1.61	15.15	4.34	44.88	0.29	20.37	0.48
25	Steuben Trust Company	9.78	1.09	10.37	4.24	65.40	0.76	26.60	1.09
26	Amerasia Bank	11.43	1.79	19.04	5.75	36.17	0.30	14.60	0.14
27	First State Bank-Athens	0.48	1.25	11.15	4.75	58.73	1.48	32.78	1.07
28	The Muncy Bank and Trust Company	8.75	1.69	17.37	4.59	44.93	0.85	11.48	0.70
29	Central Bank Illinois	4.12	1.75	14.78	4.39	48.57	1.76	16.75	0.94
30	Texas National Bank of Jacksonville	7.53	1.65	17.50	4.84	39.67	1.28	13.85	0.59
31	Synergy Bank	12.73	1.12	12.30	3.94	53.45	0.96	20.05	0.79
32	First National Bank of Clarksdale	11.43	1.21	12.01	3.95	58.70	0.27	21.55	0.60
33	Peoples Bank	15.88	1.00	10.24	4.34	66.82	0.66	24.15	0.91
34	Farmers and Merchants Bank	10.54	1.19	12.22	4.93	60.32	1.14	19.10	0.57
34	NebraskaLand National Bank	20.56	1.54	16.51	4.31	50.12	0.00	12.01	0.27
36	The Third National Bank of Sedalia	2.44	1.35	14.90	3.86	49.45	0.59	17.40	1.19
37	The Bank of Old Monroe	10.86	1.90	16.52	3.58	46.15	0.38	16.71	0.70
38	South Louisiana Bank, Houma, Louisiana	2.42	1.16	9.80	4.39	61.40	0.99	27.90	1.14
39	Pine Bluff National Bank	6.77	1.20	9.62	4.43	62.22	2.06	22.96	1.43
40	HomeTown Bank	6.29	1.33	13.96	4.56	56.76	0.81	20.19	0.37
41	Parkside Financial Bank & Trust	26.55	0.82	8.69	3.93	66.70	0.00	27.10	1.26
42	The First National Bank of Bellville	9.21	2.11	14.94	4.21	37.46	0.00	2.91	0.63
43	The Bank and Trust of Bryan/College Station	9.51	1.04	9.27	4.40	67.72	0.12	32.94	0.66
44	Citizens State Bank	(1.40)	1.39	12.84	4.06	59.30	0.34	26.12	0.80
44	Commonwealth Business Bank	13.71	1.64	13.53	4.01	49.02	3.07	14.78	1.22
46	Texas Star Bank	13.99	0.95	11.38	4.16	68.19	0.84	22.60	1.12
46	The Peoples Bank Co.	10.08	1.43	14.13	3.38	43.69	0.17	18.88	0.69
48	Crestmark Bank	16.21	3.05	24.67	16.32	61.21	1.24	0.18	0.81
49	CommerceWest Bank, N.A.	19.25	1.27	8.59	3.59	69.65	0.25	36.80	1.10
50	Waterford Bank, N.A.	14.55	1.09	10.39	3.66	60.39	0.06	18.33	1.11
51	The First National Bank of Baird	58.50	0.97	10.87	4.16	66.73	1.95	30.81	0.82
52	Bank of Commerce	8.73	1.50	16.54	4.56	41.56	0.41	10.78	0.33
53	First Community Bank of Bedford County	8.24	2.46	18.60	3.90	62.06	1.41	12.38	7.07
54	Founders Bank & Trust	4.89	1.56	16.26	3.87	55.12	1.87	15.00	1.73
55	Farmers & Mechanics Bank	36.21	1.23	9.56	3.99	63.27	0.90	13.54	1.59

Source: The Banks, FDIC, FFIEC

PEER GROUP 3:
$250 - 500 Million

Top Ten Percent of Banks: How They Rank

RK	Company Name	AG	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
56	Gold Coast Bank	27.70	1.12	12.07	4.93	49.92	1.91	7.32	0.79
57	Iowa State Bank	4.30	1.49	13.90	4.17	48.33	1.40	15.37	0.79
58	First State Bank-Webster City	8.84	1.25	11.55	3.62	59.02	0.08	12.69	1.88
59	Bank of Eastern Oregon	8.54	1.11	10.46	5.40	64.25	2.69	24.72	0.77
60	The Bank of San Antonio	25.15	1.07	10.95	3.71	64.73	0.00	49.89	0.37
60	Valley Green Bank	33.72	1.19	12.43	5.07	57.45	0.69	13.25	0.24
62	Arizona Bank & Trust	27.52	1.22	12.17	4.02	83.21	3.25	31.93	4.72
63	Benchmark Community Bank	2.73	1.52	14.14	5.21	54.47	2.84	15.81	0.84
64	Santa Cruz County Bank	13.23	0.80	9.64	4.33	65.76	1.42	44.45	0.76
65	Pioneer Trust Bank	7.01	2.07	14.66	4.05	40.30	3.34	9.87	2.06
66	Farmer's and Merchants Bank	9.20	1.08	12.49	5.69	56.75	1.34	14.42	0.54
67	Fayetteville Bank	16.34	2.19	21.99	3.68	33.26	0.05	9.11	0.42
68	First Commercial Bank	16.49	0.88	7.95	4.69	70.69	2.21	29.97	1.25
69	Platte Valley Bank	4.14	1.19	12.77	4.06	55.00	0.89	14.76	0.80
70	Biscayne Bank	22.26	1.19	14.43	4.03	47.33	2.17	19.67	0.21
	Top Ten Percent of Banks: Median	9.21	1.36	13.02	4.36	55.96	0.91	20.28	0.96
	Top Ten Percent of Banks: Average	14.62	1.50	13.72	4.68	54.77	1.20	21.71	1.19
	All Banks: Median	3.42	0.78	7.46	3.82	67.95	2.34	16.47	0.63
	All Banks: Average	6.08	0.72	6.38	3.85	70.27	3.79	17.90	1.01

LEGEND: RK-Rank, **AG**-Asset Growth, **ROAA**-Return on Average Assets, **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.

Source: The Banks, FDIC, FFIEC

PEER GROUP 4:
$500 Million - $1 Billion

Top Ten Percent of Banks: Who They Are

Criteria	
Number of Institutions in Peer Group:	**438**
Institution Type:	**Commercial Banks**
Asset Size:	**$500 Million - $1 Billion**
Subchapter-S Banks:	**Excluded from Peer Group**

Who They Are

Company Name	City	State	Assets ($000)	Employees	Branches
Access National Bank	Reston	VA	847,703	301	5
American Bank Center	Dickinson	ND	950,754	271	13
Baker-Boyer National Bank	Walla Walla	WA	535,356	173	7
Bank First National	Manitowoc	WI	932,685	168	12
Bank of American Fork	American Fork	UT	942,289	253	12
Bank of Ann Arbor	Ann Arbor	MI	870,291	131	7
Bank of Clarke County	Berryville	VA	569,137	157	11
BNC National Bank	Glendale	AZ	739,686	282	14
Bremer Bank-Grand Forks	Grand Forks	ND	893,083	109	7
Bremer Bank-Saint Cloud	Saint Cloud	MN	618,641	92	4
Bremer Bank-Willmar	Willmar	MN	601,196	92	4
Cache Valley Bank	Logan	UT	521,372	122	9
Cass Commercial Bank	Bridgeton	MO	634,563	58	3
Central Bank of Lake of the Ozarks	Osage Beach	MO	533,087	137	8
Citizens and Farmers Bank	West Point	VA	952,010	534	18
Citizens State Bank	Buffalo	TX	582,700	81	7
Community National Bank	Midland	TX	923,805	194	11
First Bank & Trust East Texas	Diboll	TX	840,281	323	17
First Dakota National Bank	Yankton	SD	888,357	248	14
First National Bank of Northern California	Daly City	CA	897,683	209	13
First National Bank-Fort Pierre	Fort Pierre	SD	703,314	121	14
First National Bank-Paragould	Paragould	AR	713,646	143	6
FirstCapital Bank of Texas	Midland	TX	650,568	151	7
Industry State Bank	Industry	TX	510,569	75	3
Jeff Davis Bank & Trust Company	Jennings	LA	559,524	205	14
Jersey Shore State Bank	Jersey Shore	PA	832,802	183	12
Leader Bank	Arlington	MA	589,833	173	6
Level One Bank	Farmington Hills	MI	506,319	118	8
Medallion Bank	Salt Lake City	UT	700,856	40	1
North Jersey Community Bank	Englewood Cliffs	NJ	882,526	92	8
Pacific City Bank	Los Angeles	CA	607,063	138	7
Peoples Neighborhood Bank	Hallstead	PA	652,508	139	12
Planters Bank & Trust Company	Indianola	MS	707,557	163	13
Somerset Trust Company	Somerset	PA	779,961	259	18
The Honesdale National Bank	Honesdale	PA	566,715	129	9
The Lyons National Bank	Lyons	NY	655,655	150	11
The Pitney Bowes Bank, Inc.	Salt Lake City	UT	785,973	15	1
The Security National Bank of Sioux City, Iowa	Sioux City	IA	788,114	184	6
Toyota Financial Savings Bank	Henderson	NV	851,851	41	1
Union Bank	Morrisville	VT	582,032	192	17
Virginia Heritage Bank	Fairfax	VA	731,455	121	4
Western State Bank	Devils Lake	ND	543,949	142	6
Wisconsin Community Bank	Madison	WI	511,580	99	7
World Financial Capital Bank	Salt Lake City	UT	887,065	13	1

Source: The Banks, FDIC, FFIEC

PEER GROUP 4:
$500 Million - $1 Billion

Top Ten Percent of Banks: How They Rank

CB Scorecard Key Indicators

LEGEND: RK-Rank, **AG**-Asset Growth, **ROAA**-Return on Average Assets, **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.

RK	Company Name	AG	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	American Bank Center	8.06	1.41	15.53	4.24	56.58	0.80	23.18	1.45
2	Central Bank of Lake of the Ozarks	8.24	1.20	14.69	4.60	54.51	2.04	26.75	1.73
3	First National Bank-Fort Pierre	1.24	2.17	10.29	8.25	41.97	1.11	20.57	3.35
4	Bremer Bank-Willmar	2.43	1.39	15.91	4.60	56.32	0.90	28.89	1.21
5	Leader Bank	21.06	2.91	23.39	3.21	36.96	0.41	18.69	4.81
6	Access National Bank	6.44	2.00	18.87	3.97	66.05	0.49	26.99	6.28
7	Jersey Shore State Bank	14.07	1.74	18.56	4.57	49.41	2.33	18.75	1.12
8	Bremer Bank-Saint Cloud	2.19	1.63	16.74	4.73	52.00	1.85	26.25	1.21
9	Virginia Heritage Bank	35.36	1.20	12.04	3.73	62.23	0.59	27.73	1.70
10	Industry State Bank	14.38	2.25	21.88	3.80	40.01	0.33	11.38	1.30
11	Cache Valley Bank	9.11	2.02	18.31	4.87	43.50	5.82	19.66	2.42
11	The Security National Bank of Sioux City, Iowa	13.24	1.40	14.12	3.18	54.44	0.54	30.77	1.83
13	World Financial Capital Bank	33.98	10.53	68.93	23.58	23.93	2.95	0.63	3.36
14	The Pitney Bowes Bank, Inc.	3.28	10.47	144.09	13.49	2.24	1.79	7.31	4.68
15	Baker-Boyer National Bank	8.85	1.25	14.99	3.91	65.59	0.86	26.57	1.91
16	FirstCapital Bank of Texas	12.81	1.07	11.95	4.02	61.75	0.11	34.63	0.94
17	Somerset Trust Company	12.03	1.35	15.33	4.40	62.79	0.71	16.20	1.26
18	Bank of Ann Arbor	15.87	1.08	15.03	4.15	60.41	1.54	24.98	0.98
19	Pacific City Bank	14.90	1.47	13.12	4.01	52.47	3.66	23.05	1.81
20	Planters Bank & Trust Company	9.15	1.28	13.92	3.83	51.42	0.49	20.77	0.81
21	Citizens and Farmers Bank	4.48	1.91	15.44	7.93	60.78	2.78	17.61	3.53
22	First Bank & Trust East Texas	6.57	1.10	11.59	4.05	65.83	0.42	33.16	1.21
23	Jeff Davis Bank & Trust Company	2.94	1.24	10.28	4.75	65.45	0.59	23.00	1.27
24	Level One Bank	12.46	1.13	8.76	4.26	65.66	1.29	23.96	1.77
25	The Honesdale National Bank	1.44	1.41	11.15	4.00	52.28	0.65	20.52	1.06
26	Bank First National	4.14	1.23	12.14	3.98	52.65	0.79	19.94	0.91
27	First National Bank of Northern California	33.91	1.34	11.23	4.37	66.76	3.22	22.34	1.27
28	Cass Commercial Bank	2.47	1.41	14.34	3.82	44.48	0.31	26.01	0.47
29	BNC National Bank	15.54	3.99	36.73	3.17	61.19	2.52	21.20	5.99
30	Community National Bank	18.97	1.03	11.99	3.60	57.06	0.40	54.97	0.49
31	Wisconsin Community Bank	(3.40)	1.50	13.26	4.34	56.28	2.20	22.90	1.41
32	First National Bank-Paragould	7.37	1.50	12.71	4.01	43.28	0.21	6.70	0.95
33	Peoples Neighborhood Bank	6.80	1.48	17.26	4.04	50.49	1.78	17.68	0.67
34	North Jersey Community Bank	27.96	1.01	12.58	4.32	49.67	1.06	20.54	0.14
35	Citizens State Bank	18.48	2.02	19.46	3.89	34.66	0.48	10.32	0.40
36	Bank of Clarke County	1.79	1.21	10.94	4.57	59.27	2.58	26.94	1.09
37	Union Bank	7.29	1.16	15.73	4.28	70.35	1.19	15.98	1.67
38	The Lyons National Bank	24.26	1.10	13.64	3.72	64.20	0.70	18.26	0.98
39	Bank of American Fork	7.85	1.11	9.14	4.68	59.31	3.28	25.34	1.24
40	Medallion Bank	15.13	2.90	16.69	7.81	30.32	0.61	0.00	0.10
41	Western State Bank	15.03	1.58	14.35	5.52	53.56	1.18	2.95	0.54
42	Bremer Bank-Grand Forks	(0.80)	1.41	15.71	4.07	50.16	0.44	19.52	0.59
43	First Dakota National Bank	6.61	1.33	13.22	5.04	61.01	2.46	15.34	1.05
43	Toyota Financial Savings Bank	4.44	1.85	10.27	4.41	39.96	1.88	0.00	2.44
	Top Ten Percent of Banks: Median	8.85	1.41	14.35	4.24	54.51	0.90	20.77	1.24
	Top Ten Percent of Banks: Average	11.26	1.97	19.21	5.10	52.77	1.41	20.91	1.70
	All Banks: Median	2.34	0.82	7.55	3.74	66.29	2.54	16.49	0.70
	All Banks: Average	5.21	0.78	6.87	3.90	68.25	3.73	17.69	0.96

Source: The Banks, FDIC, FFIEC

PEER GROUP 5:
$1 - 3 Billion

Top Ten Percent of Banks: Who They Are

Criteria	
Number of Institutions in Peer Group:	**265**
Institution Type:	**Commercial Banks**
Asset Size:	**$1 - 3 Billion**
Subchapter-S Banks:	**Excluded from Peer Group**

Who They Are

Company Name	City	State	Assets ($000)	Employees	Branches
Alerus Financial	Grand Forks	ND	1,212,062	487	15
AmericanWest Bank	Spokane	WA	2,518,947	741	70
Austin Bank, Texas National Association	Jacksonville	TX	1,359,112	428	30
Bremer Bank	Fargo	ND	1,624,440	209	14
Bridge Bank	San Jose	CA	1,248,493	203	2
Citizens & Northern Bank	Wellsboro	PA	1,298,426	293	26
Dubuque Bank and Trust Company	Dubuque	IA	1,478,943	365	13
EagleBank	Bethesda	MD	2,965,334	394	16
Empire Bank	Springfield	MO	1,068,346	259	22
First Farmers Bank and Trust Company	Converse	IN	1,109,942	255	24
First Financial Bank	Abilene	TX	1,511,169	222	12
German American Bancorp	Jasper	IN	1,955,948	424	34
Hamilton State Bank	Hoschton	GA	1,397,595	331	20
Horizon Bank	Michigan City	IN	1,844,517	394	25
Hudson Valley Bank	Stamford	CT	2,924,339	446	36
Independence Bank of Kentucky	Owensboro	KY	1,200,752	246	18
Merrick Bank	South Jordan	UT	1,604,847	146	1
Monarch Bank	Chesapeake	VA	1,109,510	646	13
OptumHealth Bank, Inc.	Salt Lake City	UT	2,299,616	86	1
Pacific Premier Bank	Costa Mesa	CA	1,084,565	187	11
State Bank & Trust	Fargo	ND	2,422,968	719	15
Sterling National Bank	New York	NY	2,664,026	543	13
The Boone County National Bank of Columbia	Columbia	MO	1,353,040	294	17
The Central Trust Bank	Jefferson City	MO	2,225,549	504	11
Torrey Pines Bank	San Diego	CA	1,888,668	234	12
Western Alliance Bank	Phoenix	AZ	2,429,765	249	16
Wright Express Financial Services Corporation	Midvale	UT	1,829,427	31	1

Source: The Banks, FDIC, FFIEC

PEER GROUP 5:
$1 - 3 Billion

Top Ten Percent of Banks: How They Rank

CB Scorecard Key Indicators

LEGEND: RK-Rank, **AG**-Asset Growth, **ROAA**-Return on Average Assets, **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.

RK	Company Name	AG	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Wright Express Financial Services Corporation	76.05	10.07	79.01	23.56	47.44	0.24	67.05	11.05
2	Merrick Bank	28.74	7.54	31.54	21.82	24.74	4.06	22.08	5.82
3	First Financial Bank	9.06	1.76	18.76	4.08	43.15	0.17	37.26	0.95
4	OptumHealth Bank, Inc.	29.31	2.50	19.85	3.03	30.83	0.00	22.54	2.63
5	Pacific Premier Bank	17.84	1.65	17.05	4.71	50.74	1.26	24.89	0.92
6	Dubuque Bank and Trust Company	9.33	2.22	24.06	3.74	51.73	0.47	20.73	3.38
7	Monarch Bank	29.36	1.31	13.84	4.35	79.26	0.48	20.53	8.91
8	Austin Bank, Texas National Association	3.11	1.36	12.35	4.67	60.32	0.55	29.30	1.50
9	Torrey Pines Bank	12.36	1.24	13.99	5.10	49.21	1.08	33.37	0.23
10	First Farmers Bank and Trust Company	28.85	1.38	14.26	4.02	51.36	1.46	20.13	1.08
11	State Bank & Trust	11.75	1.39	14.48	4.38	67.63	1.21	19.35	2.94
12	EagleBank	6.81	1.26	13.29	4.42	49.87	1.33	32.32	0.78
13	The Boone County National Bank of Columbia	(0.26)	1.42	16.16	3.74	54.08	0.37	30.47	1.54
14	Empire Bank	5.75	1.21	13.43	4.40	56.83	1.48	27.17	1.20
15	Hudson Valley Bank	6.21	1.21	12.22	4.09	55.21	1.79	39.15	1.40
16	Horizon Bank	25.64	1.32	13.31	4.03	58.94	1.46	16.69	1.64
17	Hamilton State Bank	71.62	2.18	15.38	4.03	43.36	10.74	14.41	4.30
18	AmericanWest Bank	14.32	3.92	23.99	5.14	85.49	2.50	32.31	1.03
18	Bremer Bank	5.32	1.43	14.57	4.15	52.67	0.50	20.76	0.66
20	The Central Trust Bank	14.74	1.21	13.58	2.52	62.39	0.79	32.83	2.98
21	Independence Bank of Kentucky	7.90	1.59	21.08	4.63	50.60	0.23	10.56	0.50
22	Sterling National Bank	11.16	0.93	10.72	4.15	66.89	0.44	37.16	1.59
23	Citizens & Northern Bank	(1.43)	1.69	13.57	4.24	53.85	0.87	18.70	1.23
24	German American Bancorp	6.36	1.32	13.70	3.93	55.37	0.72	19.91	1.06
25	Alerus Financial	6.66	1.51	13.85	4.16	75.48	1.59	23.13	6.48
26	Bridge Bank	10.54	1.14	10.18	5.37	63.48	1.50	64.83	0.79
26	Western Alliance Bank	11.64	1.52	17.13	4.43	45.87	2.86	24.57	0.17
	Top Ten Percent of Banks: Median	10.54	1.39	13.99	4.24	54.08	1.21	24.57	1.40
	Top Ten Percent of Banks: Average	16.37	2.06	17.92	5.51	55.66	1.48	28.15	2.39
	All Banks: Median	4.55	0.93	8.83	3.78	65.60	2.17	18.67	0.88
	All Banks: Average	9.80	1.10	7.88	3.89	68.05	3.42	20.59	1.66

Source: The Banks, FDIC, FFIEC

TOP TEN PERCENT OF SUB-S BANKS

PEER GROUP 1:
Less Than $100 Million

Top Ten Percent of Sub-S Banks: Who They Are

Criteria	
Number of Institutions in Peer Group:	**932**
Institution Type:	**Commercial Banks**
Asset Size:	**Less Than $100 Million**
Subchapter-S Banks?:	**Yes**

Who They Are

Company Name	City	State	Assets ($000)	Employees	Branches
ACB Bank	Cherokee	OK	71,567	18	3
Almena State Bank	Almena	KS	27,617	12	2
Auburn Banking Company	Auburn	KY	67,116	18	2
Bank of Commerce	Chouteau	OK	34,594	15	1
Bank of Glen Ullin	Glen Ullin	ND	46,613	10	1
Bank of Milton	Milton	WI	93,724	18	2
Bank of Morton	Morton	MS	59,231	16	1
Basile State Bank	Basile	LA	52,859	17	2
Boston Trust & Investment Management Company	Boston	MA	45,631	48	1
Brazos National Bank	Clute	TX	28,483	37	1
Brush Country Bank	Freer	TX	49,605	10	1
Central State Bank	Clayton	IL	98,463	31	3
Citizens Bank-Abilene	Abilene	TX	96,652	25	2
Citizens Bank-Amsterdam	Amsterdam	MO	51,897	20	5
Citizens National Bank of Wills Point	Wills Point	TX	96,451	24	2
Citizens Progressive Bank	Winnsboro	LA	83,909	29	3
Citizens State Bank	Miles	TX	73,335	19	2
Cleo State Bank	Cleo Springs	OK	88,581	16	4
Coleman County State Bank	Coleman	TX	87,667	29	2
Commerce National Bank	Corinth	MS	90,295	24	1
Commercial Capital Bank	Delhi	LA	56,947	11	1
Commercial State Bank	Palmer	TX	64,407	19	3
Community Bank	Alva	OK	79,127	13	1
Community Bank of the Arbuckles	Sulphur	OK	95,331	28	1
Community National Bank of Okarche	Okarche	OK	79,341	14	2
Community State Bank	Hennessey	OK	42,555	20	3
Dakota Prairie Bank	Fort Pierre	SD	59,524	17	3
F & M Community Bank	Preston	MN	94,805	25	2
Fannin Bank	Bonham	TX	70,437	27	2
Farmers and Merchants Bank-Maysville	Maysville	OK	19,813	6	1
Farmers and Merchants Bank-Milligan	Milligan	NE	56,499	10	1
Farmers and Merchants State Bank	Plankinton	SD	86,336	13	2
Farmers National Bank of Griggsville	Griggsville	IL	63,799	20	4
Farmers State Bank & Trust Co.	Church Point	LA	93,832	44	6
Farmers State Bank of Underwood	Underwood	MN	48,664	13	2
Farmers State Bank, Allen, Oklahoma	Allen	OK	43,204	13	2
Farmers State Bank-Hosmer	Hosmer	SD	19,357	7	1
Farmers State Bank-Marion	Marion	SD	69,741	19	3
First American Bank	Stonewall	OK	24,992	9	1
First Bank and Trust Company	Clinton	OK	67,001	19	1
First Bank of Chandler	Chandler	OK	80,834	18	1
First Illinois Bank	East St. Louis	IL	52,974	18	1
First Security Bank - Canby.	Canby	MN	62,246	13	2
First Security Bank - West	Beulah	ND	62,452	10	2
First Security Bank-Hendricks	Hendricks	MN	20,347	7	1
First State Bank of Golva	Golva	ND	71,330	10	3
First State Bank of Porter	Porter	OK	35,474	20	3
First State Bank of San Diego	San Diego	TX	68,011	17	1
First State Bank-Watonga	Watonga	OK	54,676	15	1
First State Bank-Yukon	Yukon	OK	21,122	10	1

Source: The Banks, FDIC, FFIEC

PEER GROUP 1:
Less Than $100 Million

Top Ten Percent of Sub-S Banks: Who They Are

Company Name	City	State	Assets ($000)	Employees	Branches
Garden City State Bank	Garden City	KS	70,839	19	1
Goodfield State Bank	Goodfield	IL	74,302	17	2
Grand Marais State Bank	Grand Marais	MN	82,932	15	2
Grant County State Bank	Carson	ND	34,053	7	2
Heartland State Bank	Redfield	SD	73,143	22	4
Heritage State Bank	Lawrenceville	IL	76,413	11	3
Liberty State Bank	Powers Lake	ND	62,156	11	1
Lowry State Bank	Lowry	MN	40,992	9	1
Lusk State Bank	Lusk	WY	52,907	12	1
Main Bank	Albuquerque	NM	76,631	25	1
Marseilles Bank	Marseilles	IL	48,640	9	1
Maxwell State Bank	Maxwell	IA	26,971	5	1
Nebraska State Bank	Oshkosh	NE	49,358	11	1
New Century Bank	Belleville	KS	22,687	11	2
Oklahoma State Bank	Buffalo	OK	49,540	17	2
Peoples State Bank-Blair	Blair	OK	17,763	12	2
Peoples State Bank-Summit	Summit	SD	54,144	11	2
Pocahontas State Bank	Pocahontas	IA	92,028	9	1
Preferred Bank	Rothville	MO	79,487	21	4
Riverside Bank	Sparkman	AR	56,904	17	2
Security State Bank	Sutherland	IA	90,030	14	3
Sicily Island State Bank	Sicily Island	LA	37,584	13	1
State Bank	Spencer	IA	69,610	20	3
The Bank of San Jacinto County, Coldspring, Texas	Coldspring	TX	34,761	15	1
The Bank of Verden	Verden	OK	36,375	12	1
The Bank of Whitewater	Whitewater	KS	20,855	5	1
The Buffalo Ridge Bank	Beardsley	MN	45,424	10	2
The Citizens State Bank of Cheney, Kansas	Cheney	KS	54,074	14	1
The Cowboy Bank of Texas	Maypearl	TX	55,209	14	1
The Farmers and Merchants National Bank of Fairview	Fairview	OK	97,694	18	1
The Farmers State Bank	Mcpherson	KS	90,891	19	4
The First National Bank of Hico	Hico	TX	42,877	13	1
The Gary State Bank	Gary	MN	11,512	5	1
The Halstead Bank	Halstead	KS	80,314	27	4
The Morris State Bank	Morris	OK	66,649	22	1
The Peoples State Bank	Cherryvale	KS	16,485	7	1
The State Bank of Wynnewood	Wynnewood	OK	72,678	16	1
The Vernon Bank	Leesville	LA	75,547	24	2
Tri-State Bank and Trust	Haughton	LA	35,603	9	2
Victor State Bank	Victor	IA	49,225	5	1
Welcome State Bank	Welcome	MN	25,145	5	1
Wells Bank of Platte City	Platte City	MO	95,458	20	2
Wilburton State Bank	Wilburton	OK	64,869	20	2

Source: The Banks, FDIC, FFIEC

PEER GROUP 1:
Less Than $100 Million

Top Ten Percent of Sub-S Banks: How They Rank

CB Scorecard Key Indicators

LEGEND: RK-Rank, **AG**-Asset Growth, **ROAA**-Return on Average Assets, **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.

RK	Company Name	AG	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	First State Bank-Yukon	15.17	2.48	28.67	5.55	67.63	0.00	37.75	2.91
2	Coleman County State Bank	15.53	2.34	23.28	5.16	56.63	0.01	27.38	0.94
3	Grand Marais State Bank	16.11	2.04	24.94	4.46	55.74	0.00	35.49	0.80
4	Tri-State Bank and Trust	7.98	2.69	17.69	5.36	48.44	0.00	33.36	0.43
5	The Farmers and Merchants National Bank of Fairview	7.89	2.66	22.69	4.54	37.60	0.44	28.53	0.90
6	Peoples State Bank-Blair	7.36	2.52	27.30	5.67	61.62	0.06	22.18	1.21
7	Victor State Bank	17.57	3.63	17.33	5.38	16.99	0.00	17.13	0.53
8	Lusk State Bank	5.45	2.53	24.80	4.61	48.05	0.47	53.51	0.78
9	Brush Country Bank	7.91	1.78	23.01	4.53	59.19	0.06	37.42	0.70
10	Almena State Bank	21.50	1.79	23.63	5.81	73.28	0.11	23.00	1.44
11	Farmers State Bank-Marion	14.08	1.73	16.66	4.70	56.70	0.09	24.32	0.85
12	Fannin Bank	15.13	2.07	24.29	5.35	69.28	0.28	22.76	0.87
13	First Security Bank-Hendricks	9.59	1.97	17.30	4.78	56.07	1.22	32.63	1.04
14	The Morris State Bank	8.00	2.63	30.12	5.11	52.41	0.75	18.61	1.03
15	Liberty State Bank	12.71	2.24	23.74	4.59	39.93	0.00	25.01	0.18
16	Commercial Capital Bank	19.97	2.24	21.72	4.74	56.31	0.33	19.49	0.61
17	Sicily Island State Bank	25.80	2.17	15.57	5.88	60.97	1.00	22.67	0.81
18	The Cowboy Bank of Texas	11.07	2.42	26.97	4.91	56.54	1.62	20.13	1.19
19	Security State Bank	18.08	2.72	32.31	4.64	36.68	0.00	15.55	0.35
20	Boston Trust & Investment Management Company	12.97	30.34	35.19	4.23	57.57	0.00	0.00	74.24
21	Wells Bank of Platte City	1.78	3.15	32.82	4.21	45.45	0.00	18.97	0.78
22	Bank of Milton	20.56	2.57	30.51	4.64	51.36	1.10	14.08	1.69
23	Community Bank	12.49	2.10	21.24	3.59	45.49	0.00	18.78	0.77
24	Farmers and Merchants Bank-Maysville	12.49	1.77	22.43	3.76	57.91	0.01	27.01	0.62
25	The State Bank of Wynnewood	0.85	2.48	16.89	5.18	52.36	0.31	29.53	0.58
26	The Vernon Bank	9.20	1.38	15.43	4.75	69.22	0.31	44.07	1.02
27	Farmers State Bank of Underwood	11.42	1.79	18.09	4.62	61.25	0.20	20.80	0.67
28	Citizens Progressive Bank	10.03	2.35	16.70	5.93	63.04	0.73	19.54	0.80
29	Basile State Bank	4.86	2.01	20.93	5.47	62.65	0.79	22.53	1.01
30	First American Bank	5.97	2.79	26.05	5.76	53.51	1.23	16.60	1.04
31	First State Bank of Porter	4.35	2.34	15.37	6.71	64.22	0.76	25.02	0.98
32	The Buffalo Ridge Bank	9.36	2.18	25.91	4.51	49.05	0.36	28.52	0.23
33	The Bank of Whitewater	14.32	1.58	19.25	4.22	58.28	0.43	28.31	0.58
34	Garden City State Bank	6.13	2.61	20.61	5.15	51.49	1.14	17.62	0.98
35	Commerce National Bank	2.54	1.96	15.18	4.45	52.61	0.29	23.23	1.02
36	Goodfield State Bank	8.15	3.90	29.55	4.72	36.08	1.87	13.66	3.04
37	Community National Bank of Okarche	10.78	1.78	14.02	3.54	47.96	0.00	33.48	0.50
38	Heartland State Bank	4.09	2.21	22.47	5.96	56.57	0.10	19.41	0.45
39	First Bank and Trust Company	9.50	1.54	17.03	3.74	65.21	0.11	40.04	1.15
40	First Bank of Chandler	4.30	2.63	25.76	4.97	43.06	0.49	18.15	0.53
41	Central State Bank	8.39	2.67	17.92	5.67	47.80	3.38	18.75	0.91
42	Farmers and Merchants State Bank	2.76	2.49	26.12	4.79	41.13	0.10	16.40	0.50
43	Farmers State Bank & Trust Co.	9.02	1.57	17.01	4.86	69.38	1.37	31.28	1.21
44	Welcome State Bank	3.96	1.90	19.61	4.52	55.60	1.83	26.75	1.30
45	Brazos National Bank	11.52	2.10	12.02	4.57	88.37	0.37	34.58	14.06
45	The Farmers State Bank	6.38	1.54	16.62	4.51	60.96	0.06	23.06	0.64
47	Farmers State Bank, Allen, Oklahoma	7.74	2.11	19.87	5.42	57.73	2.68	28.83	0.55
47	The Citizens State Bank of Cheney, Kansas	7.40	1.87	14.54	4.42	53.60	0.18	21.78	0.54
49	Nebraska State Bank	6.08	2.30	24.31	3.10	52.91	0.00	17.40	1.94
50	Heritage State Bank	9.73	2.70	28.18	5.65	49.36	0.11	15.77	0.19
50	Wilburton State Bank	4.69	1.59	18.58	4.58	59.81	0.45	22.50	0.85
52	Bank of Morton	4.04	2.50	19.64	5.30	56.10	2.29	20.87	1.08
53	Grant County State Bank	16.28	2.10	21.45	4.19	49.70	0.00	16.30	0.28
54	ACB Bank	5.04	3.12	32.70	5.11	48.27	3.08	21.21	0.65
54	Farmers National Bank of Griggsville	11.92	1.56	17.29	4.50	63.51	0.08	14.99	0.98

Source: The Banks, FDIC, FFIEC

PEER GROUP 1:
Less Than $100 Million

Top Ten Percent of Sub-S Banks: How They Rank

LEGEND: RK-Rank, **AG**-Asset Growth, **ROAA**-Return on Average Assets, **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.

RK	Company Name	AG	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
56	Community State Bank	10.95	1.05	13.06	5.12	76.18	0.38	37.00	1.53
57	New Century Bank	6.26	2.01	18.82	5.77	71.70	0.23	14.68	2.03
58	Citizens National Bank of Wills Point	(1.38)	2.20	18.30	4.50	49.39	0.08	18.47	0.75
59	The Peoples State Bank	(1.98)	4.01	14.69	7.21	44.26	3.42	29.05	1.02
60	First State Bank of Golva	4.97	1.95	20.22	4.69	39.96	0.00	21.08	0.19
61	Main Bank	7.82	2.17	18.60	4.71	72.20	0.12	13.98	3.61
62	First Illinois Bank	8.32	1.55	15.11	3.65	59.89	0.08	30.89	0.69
63	The Halstead Bank	6.65	1.25	15.35	4.47	72.36	0.14	29.11	1.21
64	First State Bank-Watonga	12.31	1.76	18.74	4.49	57.64	2.28	24.10	0.65
65	The Bank of Verden	14.87	1.46	10.73	5.29	71.12	0.66	36.80	0.72
66	Dakota Prairie Bank	1.16	1.69	18.35	4.60	56.54	0.00	23.95	0.39
67	Commercial State Bank	6.08	2.10	23.17	4.29	71.51	0.60	22.63	1.07
68	Oklahoma State Bank	2.12	1.58	21.16	4.07	65.76	0.06	29.54	0.78
69	Citizens Bank-Abilene	6.35	1.74	14.45	4.18	57.51	0.83	41.64	0.63
70	Bank of Glen Ullin	13.02	2.48	21.53	5.23	43.66	0.00	5.28	0.20
71	First Security Bank - Canby.	7.24	2.13	15.28	4.55	47.03	1.35	24.20	0.45
72	First Security Bank - West	0.76	3.25	20.62	4.78	40.09	0.90	26.74	0.31
73	Pocahontas State Bank	9.79	2.83	15.25	5.27	16.56	0.00	13.60	0.13
74	The Bank of San Jacinto County, Coldspring, Texas	6.20	1.68	13.48	4.76	71.45	1.28	31.64	1.46
75	Bank of Commerce	13.57	1.89	21.25	5.34	74.66	2.62	26.65	0.68
76	The Gary State Bank	(3.53)	3.17	22.57	5.27	68.91	0.83	26.29	0.90
77	Marseilles Bank	12.24	1.68	16.24	4.48	55.66	0.69	20.71	0.44
78	First State Bank of San Diego	3.08	1.69	22.48	3.31	57.96	0.16	32.67	0.77
79	The First National Bank of Hico	10.73	1.22	10.68	3.80	63.73	0.00	33.40	0.79
80	F & M Community Bank	2.43	1.85	14.11	4.86	54.21	1.27	22.06	0.89
81	Maxwell State Bank	9.82	2.27	17.67	4.96	30.75	0.02	14.51	0.12
82	Citizens Bank-Amsterdam	9.35	1.50	19.81	5.55	71.26	2.61	24.62	1.04
83	Cleo State Bank	15.95	2.18	11.15	3.75	44.39	1.09	29.42	0.54
84	Farmers and Merchants Bank-Milligan	16.58	1.93	18.56	4.40	56.42	0.00	4.86	0.44
85	State Bank	12.49	1.31	18.81	4.07	68.69	0.23	19.74	1.09
86	Citizens State Bank	(11.30)	2.19	22.42	5.12	53.88	0.44	24.55	0.54
86	Community Bank of the Arbuckles	7.26	1.46	16.44	4.71	69.72	0.51	20.58	1.13
88	Lowry State Bank	11.96	2.32	25.77	5.13	48.10	2.36	17.88	0.36
89	Peoples State Bank-Summit	(3.72)	2.22	19.89	4.65	43.38	0.53	23.78	0.47
90	Farmers State Bank-Hosmer	10.52	2.00	14.12	5.73	59.37	0.51	15.29	0.49
91	Preferred Bank	7.16	1.91	19.36	3.82	59.68	0.16	18.35	0.67
92	Riverside Bank	(3.86)	2.89	32.05	5.38	45.85	0.41	6.10	1.17
93	Auburn Banking Company	5.46	1.94	24.42	4.41	56.44	2.17	22.53	0.64
	Top Ten Percent of Banks: Median	8.15	2.10	19.64	4.71	56.44	0.33	22.67	0.78
	Top Ten Percent of Banks: Average	8.56	2.46	20.47	4.81	55.66	0.66	23.71	1.80
	All Banks: Median	2.92	1.10	9.83	3.92	68.91	1.00	18.62	0.46
	All Banks: Average	4.00	1.10	9.31	3.98	70.55	1.94	19.96	0.67

Source: The Banks, FDIC, FFIEC

PEER GROUP 2:
$100 - 250 Million

Top Ten Percent of Sub-S Banks: Who They Are

Criteria	
Number of Institutions in Peer Group:	**807**
Institution Type:	**Commercial Banks**
Asset Size:	**$100 - 250 Million**
Subchapter-S Banks?:	**Yes**

Who They Are

Company Name	City	State	Assets ($000)	Employees	Branches
1st Bank	Sidney	MT	147,633	22	2
1st Bank & Trust	Broken Bow	OK	117,698	43	3
Alliant Bank	Madison	MO	116,784	48	6
Ameristate Bank	Atoka	OK	190,042	64	4
Anchor D Bank	Texhoma	OK	171,408	48	3
Bank of Bloomsdale	Bloomsdale	MO	199,173	44	4
Bank of DeSoto	De Soto	TX	178,869	35	1
Bank of Hydro	Hydro	OK	129,142	18	3
Bank of Montgomery	Montgomery	LA	175,272	56	4
Bank of Nebraska	La Vista	NE	125,377	60	4
Bank of St. Elizabeth	Saint Elizabeth	MO	100,855	25	3
Central Bank and Trust	Lander	WY	155,987	41	5
Charter Bank	Corpus Christi	TX	228,782	55	4
Citizens Bank of Oklahoma	Pawhuska	OK	172,513	25	2
Citizens State Bank	Corrigan	TX	107,341	28	2
Citizens State Bank of La Crosse	La Crosse	WI	119,223	43	4
City Savings Bank & Trust Company	Deridder	LA	233,043	101	8
Commercial Bank & Trust Company	Monticello	AR	173,127	40	1
Commonwealth Community Bank, Inc.	Hartford	KY	164,972	33	4
Community Bank	Longview	TX	153,677	32	4
Community First Bank	Kennewick	WA	224,131	51	4
Community First Bank of the Heartland	Mount Vernon	IL	153,172	43	5
Cumberland Security Bank, Inc.	Somerset	KY	163,748	63	4
Delta Bank	Vidalia	LA	237,018	62	4
Exchange Bank and Trust Company	Perry	OK	225,622	51	3
Farmers Exchange Bank	Cherokee	OK	176,937	30	4
Farmers Trust and Savings Bank	Buffalo Center	IA	217,755	43	5
First National Bank	Arcadia	LA	195,906	69	6
First National Bank of Weatherford	Weatherford	OK	136,092	34	3
First Security Bank - Sleepy Eye	Sleepy Eye	MN	201,524	51	7
First State Bank	Scottsbluff	NE	228,161	48	3
First State Bank of Mineral Wells	Mineral Wells	TX	125,805	26	3
First State Bank Southwest	Pipestone	MN	208,718	55	6
First United Bank	Park River	ND	162,276	34	6
First Whitney Bank and Trust	Atlantic	IA	172,583	22	1
FirstBank	Antlers	OK	227,808	122	4
Frontier Bank	Lamar	CO	220,489	51	5
Great Plains National Bank	Belfield	ND	172,834	30	5
Guaranty Bank & Trust Company of Delhi, Louisiana	Delhi	LA	158,059	47	6
Iowa State Savings Bank	Knoxville	IA	110,647	36	1
Jonah Bank of Wyoming	Casper	WY	225,396	58	3
KCB Bank	Kearney	MO	184,623	44	3
Kentucky Farmers Bank Corporation	Catlettsburg	KY	174,349	62	4
Lamar Bank and Trust Company	Lamar	MO	126,006	29	1
Legence Bank	Eldorado	IL	248,199	81	6
McKenzie County Bank	Watford City	ND	109,982	16	1
Northwoods State Bank	Mason City	IA	161,637	28	3
Ohio Valley Financial Group	Henderson	KY	235,330	85	4
Oklahoma State Bank	Vinita	OK	116,881	33	3
Page County State Bank	Clarinda	IA	100,911	21	2

Source: The Banks, FDIC, FFIEC

PEER GROUP 2:
$100 - 250 Million

Top Ten Percent of Sub-S Banks: Who They Are

Company Name	City	State	Assets ($000)	Employees	Branches
Peoples Bank	Paris	TX	111,139	48	3
Peoples Community Bank	Greenville	MO	148,547	49	7
Peoples State Bank	Mc Donald	KS	126,195	34	6
Pioneer Bank	Sergeant Bluff	IA	145,576	36	3
Points West Community Bank	Julesburg	CO	195,427	42	7
Prime Bank	Edmond	OK	161,337	23	1
Regional Missouri Bank	Marceline	MO	152,241	36	5
Richland State Bank	Rayville	LA	240,131	78	6
Sargent County Bank	Forman	ND	103,962	14	2
Security Bank and Trust Company	Paris	TN	163,734	42	6
Security First Bank of North Dakota	New Salem	ND	156,246	36	4
Security State Bank	Ansley	NE	122,057	42	2
Southwest Bank	Odessa	TX	249,350	81	5
Southwest Capital Bank	Las Vegas	NM	201,048	60	2
Taylor County Bank	Campbellsville	KY	166,088	45	2
Tensas State Bank	Newellton	LA	140,719	28	5
The Bank	Oberlin	KS	216,348	41	10
The Commercial National Bank of Brady	Brady	TX	127,434	34	2
The First National Bank of Hughes Springs	Hughes Springs	TX	205,503	85	10
The First National Bank of Waseca	Waseca	MN	107,382	37	3
The Idabel National Bank	Idabel	OK	116,222	26	1
The National Bank of Andrews	Andrews	TX	148,655	43	2
The Payne County Bank	Perkins	OK	130,371	29	1
The Union Bank of Mena	Mena	AR	179,344	58	3
The Union State Bank of Everest	Everest	KS	233,215	58	5
Town and Country Bank	Stephenville	TX	210,070	62	6
Town and Country Bank of Quincy	Quincy	IL	101,995	29	3
Vintage Bank	Waxahachie	TX	154,280	34	3
Western Bank, Artesia, New Mexico	Artesia	NM	171,257	27	1
White Rock Bank	Cannon Falls	MN	149,354	45	8
Winnsboro State Bank & Trust Company	Winnsboro	LA	137,944	41	2

Source: The Banks, FDIC, FFIEC

PEER GROUP 2:
$100 - 250 Million

Top Ten Percent of Sub-S Banks: How They Rank

CB Scorecard Key Indicators

LEGEND: RK-Rank, **AG**-Asset Growth, **ROAA**-Return on Average Assets, **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.

RK	Company Name	AG	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Charter Bank	13.57	3.11	37.64	7.35	47.38	0.36	43.81	0.79
2	Guaranty Bank & Trust Company of Delhi, Louisiana	28.23	2.22	23.76	4.75	55.01	0.01	36.70	0.78
3	1st Bank & Trust	9.54	2.29	21.63	4.85	50.39	0.19	26.82	1.26
3	Citizens State Bank of La Crosse	8.56	3.37	39.20	4.71	43.83	0.17	19.95	1.62
5	Security First Bank of North Dakota	14.91	2.30	21.99	5.26	53.76	0.34	22.38	1.17
6	City Savings Bank & Trust Company	9.67	2.26	19.50	5.46	58.50	0.17	26.88	0.97
7	Prime Bank	15.54	3.00	31.65	4.81	41.12	0.00	13.86	0.70
8	Farmers Exchange Bank	20.43	2.79	27.85	4.59	46.15	0.54	27.16	0.47
9	Community First Bank of the Heartland	9.13	2.11	21.26	4.81	56.36	0.42	22.37	1.04
10	Peoples Community Bank	11.81	3.51	22.71	5.67	39.48	0.35	10.03	1.16
11	Peoples State Bank	11.95	2.65	30.17	5.94	48.95	1.11	23.86	0.58
12	Bank of Hydro	16.08	2.55	33.39	4.04	39.52	0.00	31.28	0.33
13	The National Bank of Andrews	13.00	1.75	20.79	3.99	64.54	0.00	42.09	1.57
14	First State Bank	8.06	2.31	25.55	4.70	49.36	1.66	20.57	1.39
15	Iowa State Savings Bank	13.68	1.91	22.86	4.75	56.84	1.50	20.77	2.21
16	Pioneer Bank	12.24	1.84	18.85	4.25	52.33	0.28	22.35	0.96
17	Bank of St. Elizabeth	6.28	2.32	20.54	4.53	49.39	0.15	19.46	0.80
18	Western Bank, Artesia, New Mexico	18.97	2.22	21.55	4.18	43.42	0.44	48.37	0.36
19	The Union Bank of Mena	1.48	2.29	23.51	5.17	59.12	0.55	26.83	1.07
20	Community Bank	2.34	2.36	32.44	3.80	46.65	0.01	33.05	0.83
21	Taylor County Bank	8.52	2.39	21.62	4.94	49.14	0.94	16.39	0.91
22	First Security Bank - Sleepy Eye	12.62	2.37	16.50	4.94	49.05	1.28	27.60	0.55
23	Southwest Capital Bank	(2.68)	2.73	28.40	4.69	45.85	0.24	18.45	1.29
24	Cumberland Security Bank, Inc.	4.92	2.20	17.08	4.85	53.46	2.93	34.75	1.93
25	Great Plains National Bank	10.24	2.09	22.64	4.37	41.13	0.01	21.91	0.26
26	Central Bank and Trust	5.34	2.07	22.06	4.20	56.91	0.60	27.78	0.92
27	The Payne County Bank	6.04	2.72	14.25	5.13	48.11	0.69	19.29	0.83
28	Vintage Bank	6.22	2.08	21.49	5.10	60.78	1.33	22.92	1.01
29	Kentucky Farmers Bank Corporation	3.10	3.18	13.22	6.00	46.13	0.48	23.42	0.71
30	Regional Missouri Bank	23.80	3.20	33.98	4.05	37.86	2.67	15.40	1.89
31	First State Bank of Mineral Wells	20.32	1.69	16.12	3.67	64.91	0.04	38.90	1.47
32	Winnsboro State Bank & Trust Company	9.88	1.89	17.31	5.08	57.84	0.64	25.51	0.56
33	FirstBank	1.29	2.36	28.80	6.74	66.77	0.38	19.12	1.46
34	McKenzie County Bank	9.09	1.81	24.95	4.26	47.06	0.55	31.71	0.35
35	Bank of DeSoto	5.75	2.35	23.43	5.51	52.55	1.30	20.39	0.60
36	Town and Country Bank of Quincy	(2.35)	2.72	23.46	5.13	52.22	1.73	21.94	1.36
37	Jonah Bank of Wyoming	17.62	1.61	18.25	4.21	65.21	1.03	26.37	1.65
38	Sargent County Bank	7.21	2.53	18.09	4.56	22.71	0.01	19.19	0.16
39	The First National Bank of Waseca	(9.05)	2.46	22.64	5.18	57.78	0.50	20.99	1.51
40	The Bank	9.57	2.44	24.11	4.26	38.01	0.67	22.18	0.27
41	Points West Community Bank	(1.16)	2.95	29.32	4.71	39.46	1.81	17.31	1.29
42	Southwest Bank	17.02	1.57	19.43	4.21	68.06	1.79	51.04	1.53
43	First State Bank Southwest	1.73	2.44	22.29	3.92	50.48	0.09	15.45	1.87
44	Ameristate Bank	1.49	2.65	28.40	4.92	57.64	2.19	18.18	2.16
44	Commonwealth Community Bank, Inc.	6.35	2.71	19.50	4.25	53.33	0.53	19.27	0.59
46	The First National Bank of Hughes Springs	13.62	2.32	15.57	5.84	51.16	0.27	8.79	0.63
47	Security State Bank	11.71	2.17	26.64	5.81	63.65	1.21	10.39	1.34
48	Anchor D Bank	17.98	2.51	24.90	3.65	60.63	0.00	18.09	0.60
48	KCB Bank	9.35	1.64	14.95	4.31	58.21	0.64	29.29	0.69
50	First Whitney Bank and Trust	4.99	2.32	21.60	4.21	31.19	0.00	18.98	0.22
51	Peoples Bank	2.46	1.77	18.04	4.39	72.36	0.39	31.05	2.30
51	Tensas State Bank	9.23	1.79	15.64	4.23	56.06	0.77	26.24	0.63
53	Legence Bank	12.23	1.95	15.73	6.04	60.43	1.45	14.13	1.23
54	Delta Bank	8.99	1.58	18.11	4.46	61.47	0.67	24.77	0.68
55	Ohio Valley Financial Group	(3.94)	1.89	19.14	4.77	67.79	0.11	22.71	1.95

Source: The Banks, FDIC, FFIEC

PEER GROUP 2:
$100 - 250 Million

Top Ten Percent of Sub-S Banks: How They Rank

LEGEND: RK-Rank, **AG**-Asset Growth, **ROAA**-Return on Average Assets, **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.

RK	Company Name	AG	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
56	Lamar Bank and Trust Company	1.56	2.27	23.63	4.07	49.00	0.00	13.07	0.92
57	Alliant Bank	13.17	2.15	19.41	5.01	66.25	2.80	16.35	2.22
58	White Rock Bank	8.40	1.84	15.50	4.73	60.68	1.61	20.80	0.90
59	Bank of Montgomery	0.43	2.28	22.82	5.24	58.34	0.59	13.83	1.23
60	Frontier Bank	7.32	2.22	17.57	3.80	47.48	0.47	20.06	0.63
61	Oklahoma State Bank	7.39	1.58	16.19	4.70	62.50	1.70	24.13	1.18
62	First National Bank	3.95	1.86	22.43	5.78	67.33	2.20	24.36	1.02
63	Citizens Bank of Oklahoma	15.68	1.80	18.09	4.60	49.91	1.06	22.75	0.19
64	The Union State Bank of Everest	10.05	1.77	17.14	4.62	53.94	1.31	16.98	0.70
65	1st Bank	13.48	1.77	18.50	3.18	49.22	0.03	36.24	0.39
66	The Commercial National Bank of Brady	1.07	1.96	13.68	4.45	56.32	0.13	25.16	0.70
67	Bank of Bloomsdale	4.02	2.55	24.15	4.03	40.51	2.53	18.32	0.97
68	Community First Bank	16.22	1.57	16.56	3.78	62.46	0.23	40.11	0.63
69	Page County State Bank	19.45	1.74	14.51	4.48	52.32	1.10	14.68	0.86
70	First National Bank of Weatherford	16.66	1.40	10.28	4.47	65.72	0.07	29.77	0.87
71	Richland State Bank	10.38	1.41	13.43	4.64	67.62	0.49	25.11	1.05
72	Security Bank and Trust Company	(7.06)	2.50	26.08	4.59	40.02	0.50	17.16	0.65
73	Exchange Bank and Trust Company	11.06	2.24	24.02	5.15	51.10	1.24	10.57	0.52
74	Town and Country Bank	9.94	1.40	12.93	3.67	65.01	0.00	39.97	1.34
75	Northwoods State Bank	7.51	2.01	22.09	3.87	49.55	1.36	19.61	0.66
76	Citizens State Bank	2.06	2.02	18.81	4.70	56.14	1.45	20.66	0.71
77	Bank of Nebraska	4.89	1.94	18.39	4.62	69.32	2.67	24.41	2.73
78	Farmers Trust and Savings Bank	25.31	1.68	17.16	3.91	53.25	0.10	18.14	0.45
79	First United Bank	12.55	1.62	20.34	4.24	53.52	0.63	20.03	0.38
79	The Idabel National Bank	0.15	2.05	18.44	4.32	41.82	0.33	19.14	0.54
81	Commercial Bank & Trust Company	13.40	1.64	15.88	4.64	55.92	1.13	16.48	0.67
	Top Ten Percent of Banks: Median	9.23	2.22	21.26	4.62	53.33	0.54	21.94	0.87
	Top Ten Percent of Banks: Average	9.06	2.19	21.39	4.68	53.24	0.79	23.54	0.99
	All Banks: Median	3.05	1.29	12.12	3.98	63.86	1.45	17.33	0.60
	All Banks: Average	4.23	1.22	10.83	4.01	70.36	2.61	19.23	0.95

Source: The Banks, FDIC, FFIEC

PEER GROUP 3:
$250 - 500 Million

Top Ten Percent of Sub-S Banks: Who They Are

Criteria	
Number of Institutions in Peer Group:	**300**
Institution Type:	**Commercial Banks**
Asset Size:	**$250 - 500 Million**
Subchapter-S Banks?:	**Yes**

Who They Are

Company Name	City	State	Assets ($000)	Employees	Branches
American State Bank & Trust Company of Williston	Williston	ND	473,293	79	1
Bank 7	Oklahoma City	OK	251,402	55	5
Benchmark Bank	Plano	TX	361,861	249	2
Clear Lake Bank and Trust Company	Clear Lake	IA	257,744	64	3
Community First Bank	New Iberia	LA	271,079	71	3
Crockett National Bank	Ozona	TX	424,769	144	6
First Bank	Burkburnett	TX	258,631	117	5
First Bank of Conroe	Conroe	TX	307,303	103	7
First Community Bank	Corpus Christi	TX	341,840	126	7
First National Bank in Graham	Graham	TX	256,750	57	3
First National Bank, Sallisaw	Sallisaw	OK	404,491	145	4
First National Bank-Fabens	Fabens	TX	313,213	87	7
First National Bank-George West	George West	TX	266,464	76	4
Great Plains National Bank	Elk City	OK	425,920	188	12
HNB National Bank	Hannibal	MO	394,697	130	12
International Bank of Chicago	Chicago	IL	420,490	76	7
NewFirst National Bank	El Campo	TX	480,532	102	7
Premier Bank	Rock Valley	IA	261,285	31	4
Rayne State Bank & Trust Company	Rayne	LA	310,634	72	7
Southwest National Bank	Wichita	KS	449,671	111	3
St. Martin Bank and Trust Company	St. Martinville	LA	377,072	115	9
Steele Street Bank & Trust	Denver	CO	430,875	52	3
Texas Bank	Brownwood	TX	286,468	97	6
The Bank of Hemet	Riverside	CA	447,090	83	6
The First State Bank	Barboursville	WV	308,193	69	3
The Waggoner National Bank of Vernon	Vernon	TX	256,608	57	2
United Community Bank of North Dakota	Leeds	ND	268,917	41	4
Venture Bank	Bloomington	MN	349,934	73	3
West Gate Bank	Lincoln	NE	331,637	122	7
Western Commerce Bank	Carlsbad	NM	385,101	91	11

Source: The Banks, FDIC, FFIEC

PEER GROUP 3:
$250 - 500 Million

Top Ten Percent of Sub-S Banks: How They Rank

CB Scorecard Key Indicators

LEGEND: RK-Rank, **AG**-Asset Growth, **ROAA**-Return on Average Assets, **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.

RK	Company Name	AG	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	United Community Bank of North Dakota	18.60	2.78	31.68	5.53	35.80	0.01	22.85	0.31
2	St. Martin Bank and Trust Company	9.68	2.89	24.85	5.85	50.32	1.18	30.60	0.95
3	NewFirst National Bank	7.74	2.27	22.97	5.11	58.29	0.76	35.24	1.07
4	Bank 7	25.10	2.91	29.97	6.34	47.58	1.46	34.11	0.39
5	Crockett National Bank	55.62	2.22	21.18	5.18	66.79	0.45	19.63	4.35
6	Venture Bank	12.50	2.23	25.54	5.15	55.22	2.44	45.51	1.00
7	First National Bank-George West	21.01	2.30	21.78	5.03	50.87	1.10	36.40	0.57
8	The Waggoner National Bank of Vernon	6.77	2.83	19.94	4.67	42.97	0.13	14.25	1.09
9	American State Bank & Trust Company of Williston	1.76	2.41	29.35	4.04	39.97	0.43	33.37	0.80
10	Community First Bank	13.43	1.79	18.84	4.47	54.49	0.07	25.29	0.61
11	International Bank of Chicago	60.53	5.49	50.34	4.43	27.21	3.57	7.70	4.42
12	HNB National Bank	31.32	2.27	21.02	4.51	53.13	1.27	14.53	1.25
13	Texas Bank	(2.92)	2.99	22.43	4.91	49.44	1.64	32.32	1.44
14	First Community Bank	11.62	1.65	18.85	5.25	67.98	0.95	36.60	1.36
15	First Bank of Conroe	9.98	1.70	18.55	5.04	65.01	1.03	39.37	1.19
16	First Bank	2.45	1.97	20.48	5.24	65.19	1.02	35.67	2.28
17	The First State Bank	11.59	2.75	35.62	4.62	47.16	4.23	14.62	2.19
18	First National Bank-Fabens	4.49	2.53	28.13	4.32	52.75	0.71	17.00	1.37
19	Great Plains National Bank	10.40	2.77	30.05	6.32	56.48	0.94	4.67	1.56
20	West Gate Bank	6.07	3.28	31.67	3.99	52.52	3.66	26.59	3.81
21	Clear Lake Bank and Trust Company	6.45	1.96	22.14	4.35	54.68	0.42	17.31	1.05
22	The Bank of Hemet	2.22	2.91	24.75	4.93	43.95	1.28	27.43	0.53
23	Steele Street Bank & Trust	10.40	1.81	17.45	4.37	56.05	0.34	24.73	0.55
24	Southwest National Bank	8.92	1.97	24.08	4.54	54.23	0.21	12.32	0.64
25	Western Commerce Bank	7.80	1.92	22.08	4.68	56.34	2.17	36.49	0.57
26	First National Bank, Sallisaw	107.89	1.77	14.69	4.52	63.75	1.66	22.45	1.61
27	Premier Bank	14.00	2.68	24.35	4.44	37.45	0.96	11.58	0.44
28	Benchmark Bank	1.24	4.78	38.90	4.28	68.45	1.59	23.12	11.21
29	Rayne State Bank & Trust Company	7.34	1.59	17.48	4.32	61.26	0.13	36.44	0.59
30	First National Bank in Graham	6.46	1.91	16.70	4.34	51.87	1.44	26.25	0.80
	Top Ten Percent of Banks: Median	9.83	2.29	22.70	4.64	53.68	1.02	25.77	1.06
	Top Ten Percent of Banks: Average	16.35	2.51	24.86	4.83	52.91	1.24	25.48	1.67
	All Banks: Median	3.49	1.47	13.46	3.92	62.53	1.61	17.29	0.71
	All Banks: Average	6.30	1.40	12.95	3.93	64.23	2.91	18.70	1.13

Source: The Banks, FDIC, FFIEC

PEER GROUP 4:
$500 Million - $1 Billion

Top Ten Percent of Sub-S Banks: Who They Are

Criteria	
Number of Institutions in Peer Group:	**113**
Institution Type:	**Commercial Banks**
Asset Size:	**$500 Million - $1 Billion**
Subchapter-S Banks?	**Yes**

Who They Are

Company Name	City	State	Assets ($000)	Employees	Branches
Armstrong Bank	Muskogee	OK	612,259	207	17
Dakota Community Bank & Trust	Hebron	ND	611,296	173	12
First American Bank	Artesia	NM	803,477	248	14
First Bank of Berne	Berne	IN	522,588	119	11
First National Bank of Central Texas	Waco	TX	689,045	97	5
Five Star Bank	Rocklin	CA	523,220	49	6
Kansas State Bank of Manhattan	Manhattan	KS	891,020	184	3
Ouachita Independent Bank	Monroe	LA	622,018	171	12
Sabine State Bank and Trust Company	Many	LA	699,291	329	43
Security Bank	Odessa	TX	737,524	157	12
The Citizens National Bank of Bluffton	Bluffton	OH	611,609	150	8

Top Ten Percent of Sub-S Banks: How They Rank

CB Scorecard Key Indicators

LEGEND: RK-Rank, **AG**-Asset Growth, **ROAA**-Return on Average Assets, **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.

RK	Company Name	AG	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Dakota Community Bank & Trust	9.66	2.30	30.76	4.24	49.36	0.09	19.17	1.64
2	Security Bank	13.16	1.93	16.97	5.40	57.46	0.43	41.70	0.97
3	Sabine State Bank and Trust Company	3.04	2.13	23.68	4.64	57.98	0.54	35.78	1.66
4	First Bank of Berne	27.03	2.54	27.27	4.27	46.80	1.51	12.70	1.08
4	Ouachita Independent Bank	12.77	1.80	16.35	4.35	59.61	0.25	27.64	1.17
6	First National Bank of Central Texas	17.70	2.27	27.62	3.80	50.47	0.39	25.98	0.65
7	Armstrong Bank	7.48	1.93	16.37	5.08	59.42	2.16	24.88	1.75
8	First American Bank	12.97	1.77	19.16	4.52	62.42	1.18	29.99	1.01
9	Kansas State Bank of Manhattan	15.45	2.20	23.50	4.52	42.29	0.73	4.18	0.90
10	Five Star Bank	25.36	2.23	21.88	4.52	44.58	3.22	27.29	0.22
11	The Citizens National Bank of Bluffton	5.02	2.17	22.76	4.43	57.77	1.22	18.49	1.15
	Top Ten Percent of Banks: Median	12.97	2.17	22.76	4.52	57.46	0.73	25.98	1.08
	Top Ten Percent of Banks: Average	13.60	2.12	22.39	4.53	53.47	1.07	24.35	1.11
	All Banks: Median	3.55	1.55	13.60	3.97	60.90	2.16	16.98	0.90
	All Banks: Average	4.32	1.47	13.80	4.08	61.40	3.04	17.80	1.16

PEER GROUP 5:
$1 - 3 Billion

Top Ten Percent of Sub-S Banks: Who They Are

Criteria	
Number of Institutions in Peer Group:	**61**
Institution Type:	**Commercial Banks**
Asset Size:	**$1 - 3 Billion**
Subchapter-S Banks?	**Yes**

Who They Are

Company Name	City	State	Assets ($000)	Employees	Branches
First International Bank & Trust	Watford City	ND	1,195,964	337	20
Fremont Bank	Fremont	CA	2,475,528	850	18
Merchants Bank of Indiana	Lynn	IN	1,110,283	69	3
Stearns Bank National Association	Saint Cloud	MN	1,416,636	271	10
Western National Bank	Odessa	TX	1,253,532	171	8
WestStar Bank	El Paso	TX	1,082,410	213	9

Top Ten Percent of Sub-S Banks: How They Rank

CB Scorecard Key Indicators

LEGEND: RK-Rank, **AG**-Asset Growth, **ROAA**-Return on Average Assets, **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.

RK	Company Name	AG	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Western National Bank	6.17	2.35	25.58	3.91	35.38	0.79	48.79	1.54
2	Merchants Bank of Indiana	109.86	4.89	51.22	2.54	20.73	0.13	16.33	3.95
3	Fremont Bank	6.06	3.20	30.09	4.10	59.41	2.46	41.20	4.61
4	Stearns Bank National Association	27.45	4.39	23.83	7.11	38.23	6.59	16.45	1.56
5	WestStar Bank	12.97	2.28	25.88	4.20	51.44	1.16	27.35	0.61
6	First International Bank & Trust	13.13	1.74	19.41	5.07	58.97	3.75	27.31	1.29
	Top Ten Percent of Banks: Median	13.05	2.78	25.73	4.15	44.84	1.81	27.33	1.55
	Top Ten Percent of Banks: Average	29.27	3.14	29.34	4.49	44.03	2.48	29.57	2.26
	All Banks: Median	4.76	1.38	13.62	3.77	63.84	1.91	19.25	1.05
	All Banks: Average	6.43	1.46	14.02	3.70	63.03	2.58	20.53	1.77

DEFENITIONS OF KEY TERMS & RATIOS

Definitions of Key Terms & Ratios

Below are selected definitions and calculations for individual ratios that may serve to help in interpreting trends from the data.

Definitions & Ratios:

Assets: The sum of all assets owned by the institution including cash, loans, securities, bank premises and other assets. This total does not include off-balance-sheet accounts.

Asset Growth: Current period total assets less previous period total assets (annualized) as a percent of previous period total assets.

Return on Average Assets (ROAA): Net income after taxes and extraordinary items (annualized) as a percent of average total assets.

Return on Average Equity (ROAE): Net income after taxes and extraordinary items (annualized) as a percent of average total equity.

Net Interest Margin (NIM): 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: Noncurrent assets plus other real estate owned as a percent of total assets. Noncurrent assets are defined as assets that are past due 90 days or more plus assets placed in nonaccrual status plus other real estate owned (excluding direct and indirect investments in real estate).

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.