CB TOP TEN

The Resource for Community Bank Leaders.

2014Q2 CB Top Ten:

Ranking the Top Ten Percent of Banks by Peer Group

CB RESOURCE

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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	6.29	1.26	11.29	4.30	60.09	0.26	23.13	0.73
Top Ten Percent of Banks: Average	8.53	2.62	14.27	4.37	59.32	0.64	27.20	5.63
All Banks: Median	2.61	0.56	4.89	3.67	78.42	0.79	18.85	0.41
All Banks: Average	3.58	0.57	3.35	3.66	82.51	1.72	20.78	1.30
Peer Group 2: $100 - 250 Million								
Top Ten Percent of Banks: Median	9.56	1.25	10.58	4.29	58.31	0.47	24.01	0.70
Top Ten Percent of Banks: Average	12.42	1.38	11.71	4.35	58.89	0.66	26.01	1.89
All Banks: Median	2.98	0.73	6.78	3.75	72.37	1.05	18.44	0.49
All Banks: Average	4.89	0.72	6.32	3.79	73.68	1.80	20.34	0.77
Peer Group 3: $250 -500 Million								
Top Ten Percent of Banks: Median	11.44	1.28	12.40	4.21	57.77	0.44	24.24	0.82
Top Ten Percent of Banks: Average	17.88	1.53	12.99	4.33	56.43	0.81	25.73	1.56
All Banks: Median	4.21	0.77	7.37	3.66	69.23	1.09	18.44	0.59
All Banks: Average	7.24	0.83	7.63	3.70	70.41	1.79	20.27	1.02
Peer Group 4: $500 Million - $1 Billion								
Top Ten Percent of Banks: Median	13.11	1.36	13.28	4.12	54.10	0.48	21.07	1.10
Top Ten Percent of Banks: Average	18.08	1.72	16.10	4.72	50.38	0.64	21.85	1.26
All Banks: Median	4.63	0.85	8.05	3.69	67.43	1.03	18.12	0.69
All Banks: Average	8.47	0.87	8.27	3.82	68.07	1.64	19.12	0.89
Peer Group 5: $1 - 3 Billion								
Top Ten Percent of Banks: Median	11.09	1.27	13.59	4.14	61.52	0.49	24.20	1.41
Top Ten Percent of Banks: Average	17.16	1.92	17.36	5.94	57.02	0.62	25.83	2.04
All Banks: Median	4.64	0.90	8.68	3.67	66.22	0.89	21.51	0.80
All Banks: Average	10.90	0.96	8.93	3.80	69.50	1.35	22.14	1.25

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	7.31	1.96	18.65	4.60	58.97	0.31	25.18	0.71
Top Ten Percent of Banks: Average	8.82	2.58	19.24	4.71	57.84	0.54	25.06	2.18
All Banks: Median	2.17	1.01	9.46	3.74	70.45	0.60	19.84	0.43
All Banks: Average	2.43	1.09	9.59	3.79	71.20	1.23	21.17	0.70
Peer Group 2: $100 - 250 Million								
Top Ten Percent of Banks: Median	8.45	2.07	20.25	4.42	52.63	0.31	24.62	0.73
Top Ten Percent of Banks: Average	10.85	2.15	20.98	4.49	53.10	0.66	25.13	0.93
All Banks: Median	3.32	1.24	11.77	3.84	65.63	0.73	19.13	0.55
All Banks: Average	4.78	1.32	11.95	3.85	66.81	1.27	20.35	1.05
Peer Group 3: $250 -500 Million								
Top Ten Percent of Banks: Median	11.86	2.15	21.18	4.49	53.29	0.47	24.35	0.80
Top Ten Percent of Banks: Average	21.77	2.19	22.04	4.62	54.29	0.48	26.52	1.03
All Banks: Median	3.20	1.35	13.37	3.81	64.36	0.70	19.46	0.69
All Banks: Average	6.14	1.39	13.35	3.81	63.80	1.31	20.82	0.86
Peer Group 4: $500 Million - $1 Billion								
Top Ten Percent of Banks: Median	12.09	2.10	19.60	4.23	54.79	0.52	31.22	0.90
Top Ten Percent of Banks: Average	17.51	2.09	20.92	4.48	54.39	0.76	30.64	1.06
All Banks: Median	5.54	1.47	13.89	3.87	62.18	0.87	18.64	0.78
All Banks: Average	6.63	1.46	14.20	3.91	63.34	1.79	20.56	1.14
Peer Group 5: $1 - 3 Billion								
Top Ten Percent of Banks: Median	6.41	2.11	22.70	4.33	52.91	1.02	28.60	1.05
Top Ten Percent of Banks: Average	6.65	2.44	22.94	4.84	52.91	1.12	28.28	0.90
All Banks: Median	3.39	1.41	14.49	3.62	64.23	0.58	21.64	0.93
All Banks: Average	3.81	1.43	14.28	3.61	64.84	1.04	22.21	1.70

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:	**931**
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	54,568	15	1
American Heritage Bank	Clovis	NM	79,831	20	2
Bank CBO	Oregon	MO	55,911	13	2
Bank of Eufaula	Eufaula	OK	99,009	22	1
Bank of Feather River	Yuba City	CA	68,544	17	1
Bank of Laverne	Laverne	OK	65,174	15	1
Bank of Lewellen	Lewellen	NE	24,652	4	1
Bank of Lindsay	Lindsay	NE	38,711	11	1
Bank of Locust Grove	Locust Grove	OK	31,468	13	1
Bank of Orchard	Orchard	NE	26,352	6	1
Bank of Prescott	Prescott	AR	79,160	22	1
Benton County State Bank	Blairstown	IA	43,688	7	1
Brantley Bank and Trust Company	Brantley	AL	66,166	22	2
Brazos National Bank	Clute	TX	24,171	46	1
Breda Savings Bank	Breda	IA	48,326	6	1
Bridge Community Bank	Mount Vernon	IA	80,838	19	3
Carmine State Bank	Carmine	TX	67,222	11	1
CBW Bank	Weir	KS	12,463	7	1
CerescoBank	Ceresco	NE	45,104	11	1
Chester County Bank	Henderson	TN	69,142	26	4
Citizens State Bank	Roma	TX	83,294	30	2
Citizens State Bank of Luling	Luling	TX	66,098	16	2
Clay County Bank, Inc.	Clay	WV	82,038	25	2
Comerica Bank & Trust, National Association	Ann Arbor	MI	43,391	86	1
Commercial State Bank	Republican City	NE	60,688	6	1
Community Bank-Bristow	Bristow	OK	81,607	24	1
Community Bank-Topeka	Topeka	KS	85,671	24	2
Credit First National Association	Brook Park	OH	43,210	191	1
Dutton State Bank	Dutton	MT	35,039	12	2
Eaglemark Savings Bank	Carson City	NV	44,603	113	1
Enloe State Bank	Cooper	TX	27,505	7	1
Ericson State Bank	Ericson	NE	70,486	7	1
Farmers Bank of Cook	Cook	NE	91,477	32	8
Farmers National Bank of Newcastle	Newcastle	TX	43,135	8	1
Farmers Security Bank	Washburn	ND	52,399	9	1
First Bank of Linden	Linden	AL	81,326	16	1
First National Bank	Heavener	OK	76,279	38	2
First National Bank in Pinckneyville	Pinckneyville	IL	82,229	25	1
First National Bank of Elkhart	Elkhart	KS	75,900	21	2
First Security Bank of Kentucky	Central City	KY	91,711	31	4
First Security Bank of Malta	Malta	MT	32,863	12	1
First State Bank	Commerce	OK	11,201	9	1
Fredonia Valley Bank	Fredonia	KY	74,172	17	2
Gogebic Range Bank	Ironwood	MI	66,963	21	2
Grand Ridge National Bank	Grand Ridge	IL	83,466	12	2
Hiawatha Bank and Trust Company	Hiawatha	IA	42,400	9	1
Independence Bank	East Greenwich	RI	53,034	24	1
Lakeside Bank of Salina	Salina	OK	32,960	12	1
LCA Bank Corporation	Park City	UT	92,102	8	1
Merchants Bank of California, National Association	Carson	CA	93,866	54	2

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
Metro Phoenix Bank	Phoenix	AZ	98,039	27	1
Mid-America Bank	Baldwin City	KS	92,151	30	3
Ozark Heritage Bank National Association	Mountain View	AR	79,786	26	2
Pavillion Bank	Richardson	TX	83,258	18	1
Peoples State Bank & Trust	Baxley	GA	79,936	26	1
Peoples Trust and Savings Bank	Riverside	IA	28,977	5	1
Redstone Bank	Centennial	CO	77,879	15	1
Scribner Bank	Scribner	NE	71,525	15	1
Security Bank	New Auburn	WI	76,329	19	4
Security State Bank	Iron River	WI	82,229	18	3
SJN Bank of Kansas	Saint John	KS	88,602	19	3
Southwest National Bank	Weatherford	OK	68,878	20	2
State Bank of Chrisman	Chrisman	IL	83,151	24	2
State Bank of Eagle Butte	Eagle Butte	SD	48,093	19	1
State Bank of Schaller	Schaller	IA	36,003	7	1
Target Bank	Salt Lake City	UT	54,232	20	1
The Bank of Augusta	Augusta	AR	79,728	25	2
The Citizens Bank of Edina	Edina	MO	66,373	15	1
The Commercial Bank	Mason	TX	36,610	10	1
The Farmers & Merchants Bank	Waterloo	AL	72,002	11	2
The First National Bank of Hooker	Hooker	OK	73,080	19	1
The First National Bank of Kinmundy	Kinmundy	IL	41,037	9	1
The First National Bank of Lindsay	Lindsay	OK	51,691	8	1
The First National Bank of Odon	Odon	IN	82,326	24	2
The First State Bank	Boise City	OK	62,620	11	1
The Freeport State Bank	Harper	KS	25,303	11	2
The Gunnison Bank and Trust Company	Gunnison	CO	74,068	24	2
The Hershey State Bank	Hershey	NE	71,476	19	2
The Iuka State Bank	Iuka	IL	59,314	15	2
The Lemont National Bank	Lemont	IL	58,412	17	6
The Lytle State Bank of Lytle, Texas	Lytle	TX	82,393	20	1
The Oakwood State Bank	Oakwood	TX	5,205	2	1
The Peoples Bank of Red Level	Red Level	AL	15,122	6	1
The Philadelphia Trust Company	Philadelphia	PA	15,644	22	1
The Santa Anna National Bank	Santa Anna	TX	46,332	10	1
The Sherwood State Bank	Sherwood	OH	54,427	22	3
The State Exchange Bank	Lamont	OK	52,023	12	1
Town & Country Bank	Saint George	UT	83,304	22	1
Valley Bank	Glasgow	MT	36,885	13	1
Washita Valley Bank	Fort Cobb	OK	40,754	12	1
Wayland State Bank	Mount Pleasant	IA	82,852	15	2
West One Bank	Kalispell	MT	39,339	12	2
Zavala County Bank	Crystal City	TX	66,145	29	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

RK	Company Name	AG	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
	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.								
1	Eaglemark Savings Bank	157.63	13.34	68.05	18.06	68.28	0.00	67.80	48.07
2	The State Exchange Bank	33.24	1.76	13.89	4.52	57.85	0.10	40.80	0.58
3	The First State Bank	9.87	1.92	23.41	4.77	48.20	0.12	33.26	0.56
4	Community Bank-Bristow	12.77	1.28	16.99	4.12	61.25	0.00	22.99	1.34
5	Comerica Bank & Trust, National Association	41.54	35.85	38.33	0.28	54.29	0.00	100.00	122.60
6	Bank of Locust Grove	9.93	1.28	13.11	5.03	64.76	0.55	37.02	1.97
7	American Exchange Bank, Lindsay, Oklahoma	20.66	1.17	10.57	4.12	61.04	0.08	36.06	0.72
8	The First National Bank of Kinmundy	4.27	1.89	14.32	4.99	43.21	0.33	25.33	0.78
9	Southwest National Bank	15.03	1.20	10.32	4.55	60.09	0.43	27.62	0.75
10	The Santa Anna National Bank	5.42	1.84	15.22	4.76	46.93	0.10	24.72	0.55
11	Hiawatha Bank and Trust Company	9.44	1.24	10.66	4.21	54.64	0.00	27.29	0.45
12	Dutton State Bank	27.35	0.86	8.94	4.30	66.89	0.48	48.65	1.10
13	SJN Bank of Kansas	5.76	1.91	16.99	4.47	41.86	0.00	17.59	0.62
14	The Commercial Bank	16.05	1.02	10.30	4.17	63.72	0.00	33.05	0.33
15	Peoples Trust and Savings Bank	17.90	1.17	14.52	3.58	48.45	0.00	28.92	0.33
16	Peoples State Bank & Trust	12.29	1.37	11.48	4.97	63.83	2.57	27.85	1.35
17	The Farmers & Merchants Bank	6.10	2.39	12.27	3.74	24.91	0.08	22.29	0.73
18	Farmers National Bank of Newcastle	15.90	1.23	16.58	3.75	52.48	0.08	22.96	0.51
19	Mid-America Bank	33.11	1.94	17.25	4.65	65.50	0.58	15.49	0.89
20	Citizens State Bank of Luling	11.80	0.96	8.54	4.61	73.36	0.61	39.33	0.93
21	Redstone Bank	18.00	1.67	13.24	5.36	74.45	0.00	27.02	0.14
22	Breda Savings Bank	2.45	1.75	11.47	4.77	45.58	0.12	31.26	0.33
23	The First National Bank of Hooker	7.11	1.31	10.70	4.69	54.21	0.09	21.21	0.43
24	The First National Bank of Lindsay	12.12	1.21	14.61	3.65	51.31	1.28	37.07	0.80
25	Scribner Bank	5.02	1.20	11.56	3.45	62.81	0.23	45.64	1.74
26	Lakeside Bank of Salina	4.46	1.46	14.09	5.84	58.71	1.73	20.93	1.11
27	Bank of Laverne	8.99	1.20	8.08	4.12	55.57	0.12	28.77	0.36
27	Farmers Security Bank	15.65	1.11	12.68	3.86	56.13	0.00	22.18	0.28
29	First National Bank	5.93	1.05	11.29	4.91	71.84	1.78	33.21	1.33
30	Zavala County Bank	(0.23)	1.08	8.84	3.61	63.82	0.00	30.26	1.48
31	The Iuka State Bank	16.90	1.55	19.31	3.59	43.45	0.18	12.04	1.70
32	CBW Bank	2.29	7.96	63.87	2.19	41.07	0.26	34.79	20.00
33	First Security Bank of Kentucky	7.71	1.06	13.28	5.11	72.09	0.39	17.54	1.02
34	The Oakwood State Bank	(8.11)	2.57	11.81	3.40	52.42	0.10	100.00	2.80
35	The Hershey State Bank	7.55	1.63	12.70	4.97	50.51	0.56	13.44	0.66
36	Independence Bank	14.97	1.04	8.02	4.50	74.38	2.95	33.64	8.10
37	CerescoBank	4.23	1.30	8.90	3.84	51.84	0.02	18.42	0.84
38	Farmers Bank of Cook	6.29	1.17	11.36	4.90	60.97	0.02	14.96	0.48
39	The Lemont National Bank	1.48	1.40	20.36	1.69	59.24	0.00	24.39	3.76
40	The Bank of Augusta	2.79	1.02	10.50	4.83	64.93	0.46	22.28	0.65
41	Security Bank	4.97	1.29	9.58	4.32	53.77	1.57	23.13	0.76
42	First Bank of Linden	3.58	1.13	8.25	4.38	60.57	0.00	18.01	0.50
43	Enloe State Bank	6.68	1.44	13.34	4.89	59.88	0.21	20.39	0.26
44	Ozark Heritage Bank National Association	13.80	2.10	16.73	5.36	53.73	2.74	6.82	3.31
45	LCA Bank Corporation	13.31	2.78	16.53	9.30	47.17	0.00	0.68	0.16
46	Citizens State Bank	7.13	1.24	13.28	4.50	72.17	0.23	13.29	1.09
47	The Peoples Bank of Red Level	(1.87)	1.18	9.87	5.19	68.50	0.56	28.28	0.60
48	Credit First National Association	24.59	33.55	34.61	0.03	52.56	0.00	0.00	111.64
49	Chester County Bank	1.84	1.07	11.89	4.01	69.04	0.54	28.68	0.73
50	West One Bank	7.83	2.15	13.91	4.59	69.71	1.24	23.15	0.42
51	Community Bank-Topeka	12.23	0.81	8.05	3.85	73.42	0.14	26.17	0.69
52	First National Bank in Pinckneyville	15.02	1.16	7.19	4.28	61.16	0.50	15.98	0.72
53	The Citizens Bank of Edina	1.17	1.46	13.54	4.46	40.56	0.09	22.91	0.23
54	The Gunnison Bank and Trust Company	(5.28)	0.99	10.31	4.57	66.82	0.16	34.18	0.51
55	Target Bank	(99.29)	21.20	100.13	0.82	24.64	0.05	76.34	45.02

Source: The Banks, FDIC, FFIEC

PEER GROUP 1:
Less Than $100 Million

Top Ten Percent of Banks: How They Rank

RK	Company Name	AG	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
	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.								
56	Valley Bank	(1.22)	1.33	15.31	4.56	62.16	0.81	17.89	1.44
57	Brazos National Bank	0.57	0.96	4.72	4.98	93.46	0.00	38.93	15.50
58	State Bank of Eagle Butte	3.78	0.80	7.39	6.75	74.44	1.01	27.14	1.52
59	Bank of Orchard	17.52	1.24	10.43	2.98	51.20	0.04	20.65	0.38
60	First National Bank of Elkhart	(2.97)	1.00	8.72	4.13	65.05	0.69	59.60	0.72
61	Benton County State Bank	1.80	1.36	10.68	4.12	48.87	0.00	20.29	0.19
62	Brantley Bank and Trust Company	0.09	1.36	9.12	4.76	52.62	2.53	23.14	0.79
63	Washita Valley Bank	2.03	1.50	9.67	5.28	53.40	0.43	14.50	0.50
64	Gogebic Range Bank	7.18	1.10	9.45	5.02	57.10	1.65	16.40	0.63
65	Metro Phoenix Bank	23.80	0.66	4.45	5.00	66.98	1.34	21.84	1.93
66	Ericson State Bank	19.23	1.61	18.54	4.69	42.76	0.32	10.75	0.15
66	Pavillion Bank	5.44	1.26	10.23	3.75	63.18	2.54	27.14	1.09
68	First State Bank	(14.41)	1.25	11.21	6.35	71.15	0.65	22.03	1.30
69	Clay County Bank, Inc.	9.13	1.02	7.71	4.13	65.73	0.39	15.95	0.74
70	The Philadelphia Trust Company	12.79	16.00	21.41	1.98	64.05	0.00	1.34	67.20
71	First Security Bank of Malta	(4.94)	1.67	16.37	4.01	58.05	0.58	16.62	2.75
72	The Sherwood State Bank	7.74	1.11	10.69	4.76	70.60	0.54	12.40	0.68
73	Bridge Community Bank	3.33	0.87	9.12	3.65	67.26	0.05	22.26	0.77
74	State Bank of Schaller	20.35	1.15	12.58	3.41	54.39	0.43	10.58	0.88
75	The Freeport State Bank	16.54	0.65	9.94	3.70	80.03	0.00	19.88	0.62
76	Grand Ridge National Bank	0.90	1.30	9.54	5.37	55.45	0.04	19.83	0.18
77	Town & Country Bank	5.97	1.59	14.81	4.33	76.78	1.76	17.31	1.63
78	Bank of Prescott	4.96	1.29	9.96	4.47	54.50	0.88	19.04	0.37
79	Carmine State Bank	12.24	1.21	9.73	3.41	55.11	0.05	20.09	0.30
80	Wayland State Bank	5.51	1.27	6.93	3.43	47.44	0.00	23.19	0.29
81	Commercial State Bank	3.51	1.94	8.43	4.24	29.10	0.27	23.01	0.07
82	Bank of Lindsay	(34.03)	0.80	10.22	4.02	74.15	0.02	34.04	1.11
83	American Heritage Bank	10.94	0.81	8.20	3.94	69.50	1.37	27.32	0.55
84	Bank of Feather River	22.67	0.96	6.96	4.90	70.56	2.11	15.47	1.22
85	Bank CBO	18.44	0.91	12.15	3.80	59.59	0.03	19.36	0.16
86	Bank of Eufaula	3.64	1.07	8.13	3.80	68.85	0.53	27.51	0.51
87	Fredonia Valley Bank	(6.46)	1.34	10.67	4.51	54.64	2.05	29.58	0.51
88	The Lytle State Bank of Lytle, Texas	(1.99)	0.99	6.50	3.95	67.69	0.34	26.71	1.03
89	The First National Bank of Odon	1.05	0.76	9.63	3.44	71.09	0.29	52.31	0.92
90	Merchants Bank of California, National Association	2.22	2.35	11.73	3.54	72.06	5.32	73.64	12.40
91	Bank of Lewellen	5.49	1.27	5.23	3.95	58.28	0.00	16.35	0.44
92	State Bank of Chrisman	0.75	0.94	11.81	3.89	60.50	0.36	24.33	0.41
93	Security State Bank	2.69	2.15	12.72	4.23	48.37	5.74	15.35	2.18
	Top Ten Percent of Banks: Median	6.29	1.26	11.29	4.30	60.09	0.26	23.13	0.73
	Top Ten Percent of Banks: Average	8.53	2.62	14.27	4.37	59.32	0.64	27.20	5.63
	All Banks: Median	2.61	0.56	4.89	3.67	78.42	0.79	18.85	0.41
	All Banks: Average	3.58	0.57	3.35	3.66	82.51	1.72	20.78	1.30

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:	**1,099**
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
1st Bank Yuma	Yuma	AZ	215,684	54	4
Alden State Bank	Alden	MI	168,307	40	4
Ann Arbor State Bank	Ann Arbor	MI	216,141	33	1
Atlantic Trust Company, National Association	Atlanta	GA	161,564	165	2
Bank of Cleveland	Cleveland	TN	227,514	62	4
Bank of Commerce	Yukon	OK	182,449	58	4
Bank of Cushing	Cushing	OK	119,084	27	2
Bank of Michigan	Farmington Hills	MI	113,723	30	1
Bank of Ocean City	Ocean City	MD	240,954	54	6
Broward Bank of Commerce	Fort Lauderdale	FL	168,483	28	2
Buena Vista National Bank	Chester	IL	216,900	68	8
Capital Bank	San Juan Capistrano	CA	207,930	30	1
Capital Community Bank	Provo	UT	154,870	43	5
Cayuga Lake National Bank	Union Springs	NY	143,137	22	2
Century Bank and Trust	Milledgeville	GA	219,581	56	2
Cheaha Bank	Oxford	AL	185,628	42	4
Chino Commercial Bank, N.A.	Chino	CA	129,786	33	3
Citizens State Bank	Sealy	TX	227,670	33	1
Clarkston State Bank	Clarkston	MI	133,423	41	4
Cleveland State Bank	Cleveland	WI	107,629	26	2
Community Bank	Lexington	TN	113,792	35	3
Community Bank of the Bay	Oakland	CA	191,790	35	3
Community Business Bank	West Sacramento	CA	187,273	32	4
Community First Bank of Indiana	Kokomo	IN	205,667	46	3
Cross County Bank	Wynne	AR	203,529	68	6
Dilley State Bank	Dilley	TX	132,285	18	1
Elkton Bank & Trust Company	Elkton	KY	133,387	29	3
Farmers & Merchants Bank	Miamisburg	OH	113,470	22	3
Farmers and Merchants Bank	Baldwyn	MS	239,515	73	7
Farmers State Bank	Stickney	SD	107,318	14	3
First Bank	Sterling	KS	180,867	33	3
First Citizens Bank	Luverne	AL	225,548	64	5
First Madison Bank & Trust	Colbert	GA	165,810	21	3
First National Bank in DeRidder	De Ridder	LA	207,747	77	5
First New Mexico Bank of Silver City	Silver City	NM	101,599	22	2
First New Mexico Bank, Las Cruces	Las Cruces	NM	110,327	28	2
First Security Bank of Nevada	Las Vegas	NV	166,611	27	1
First State Bank	Loomis	NE	136,405	23	3
FirstBank of Nebraska	Wahoo	NE	217,943	40	4
FirstState Bank	Lineville	AL	211,474	48	3
Founders Community Bank	San Luis Obispo	CA	168,104	34	3
Fresno First Bank	Fresno	CA	244,009	36	1
Garrison State Bank and Trust	Garrison	ND	117,938	30	1
Glennville Bank	Glennville	GA	209,423	53	5
Grand Bank	Tulsa	OK	236,974	57	3
Grandview Bank	Grandview	TX	132,212	35	3
Guaranty Bank and Trust Company	New Roads	LA	140,132	42	4
HBank Texas	Grapevine	TX	119,734	17	1
Henderson State Bank	Henderson	NE	199,194	32	3
Huntington State Bank	Huntington	TX	224,854	94	9

PEER GROUP 2:
$100 - 250 Million

Top Ten Percent of Banks: Who They Are

Company Name	City	State	Assets ($000)	Employees	Branches
Idaho First Bank	Mccall	ID	100,918	43	1
Incommons Bank, N.A.	Mexia	TX	103,165	46	4
Leitchfield Deposit Bank & Trust Company	Leitchfield	KY	115,837	31	2
Lighthouse Bank	Santa Cruz	CA	169,118	20	1
Marion State Bank	Marion	LA	140,632	47	3
MBank	Gresham	OR	162,700	42	4
McKenzie Banking Company	Mc Kenzie	TN	119,296	78	6
Meade County Bank	Brandenburg	KY	175,118	33	2
Merchants Bank	Rugby	ND	105,241	15	2
Mid America Bank & Trust Company	Dixon	MO	145,588	56	3
Mission National Bank	San Francisco	CA	189,260	43	3
Mount Vernon Bank and Trust Company	Mount Vernon	IA	106,527	23	1
NewBank	Flushing	NY	193,429	28	2
Normangee State Bank	Normangee	TX	104,816	14	1
Northwestern Bank	Orange City	IA	206,918	32	2
Oak Bank	Fitchburg	WI	232,888	27	1
Oregon Community Bank & Trust	Oregon	WI	187,523	28	3
Patterson State Bank	Patterson	LA	219,822	57	3
Peoples Bank	Sheridan	AR	117,629	23	2
Pinnacle Bank	Scottsdale	AZ	155,666	31	1
River Community Bank, National Association	Martinsville	VA	107,815	102	4
Rock Canyon Bank	Provo	UT	189,962	67	4
Sanger Bank	Sanger	TX	122,894	24	2
Schertz Bank & Trust	Schertz	TX	233,622	58	5
Security First National Bank of Hugo	Hugo	OK	103,039	38	1
Security National Bank of South Dakota	Dakota Dunes	SD	194,095	25	3
Security State Bank of Wewoka, Oklahoma	Wewoka	OK	153,053	39	3
Security State Bank-Independence	Independence	IA	102,033	24	3
Security State Bank-Scott City	Scott City	KS	170,967	38	2
Spring Bank	Bronx	NY	103,836	33	2
Summit Bank-Eugene	Eugene	OR	169,229	34	1
Summit Bank-Oakland	Oakland	CA	199,088	32	3
Sundown State Bank	Sundown	TX	135,127	37	5
Surrey Bank & Trust	Mount Airy	NC	249,418	68	5
T Bank, National Association	Dallas	TX	159,045	35	1
Texas Republic Bank, National Association	Frisco	TX	131,020	32	2
The Bank	Jennings	LA	198,120	55	5
The Dolores State Bank	Dolores	CO	148,922	33	2
The Eastman National Bank of Newkirk	Newkirk	OK	227,915	55	3
The Farmers and Merchants Bank	Caldwell	OH	103,410	30	1
The Farmers Bank	Hardinsburg	KY	105,972	29	2
The Farmers State Bank of Waupaca	Waupaca	WI	172,026	37	4
The First National Bank of Dryden	Dryden	NY	128,815	33	1
The First National Bank of Grayson	Grayson	KY	211,245	96	7
The First National Bank of Groton	Groton	NY	153,954	41	2
The First National Bank of Izard County	Calico Rock	AR	157,160	39	5
The First State Bank of Shelby	Shelby	MT	136,961	19	1
The Jefferson Bank	Fayette	MS	107,535	27	4
The North Salem State Bank	North Salem	IN	204,009	61	6
The Pauls Valley National Bank	Pauls Valley	OK	234,613	59	4
The Union Bank	Beulah	ND	140,778	28	4
Tri-County Bank	Brown City	MI	237,415	69	7
Trinity Bank, N.A.	Fort Worth	TX	184,577	15	1
UniBank	Lynnwood	WA	223,960	48	4
United Community Bank of West Kentucky, Inc.	Morganfield	KY	221,167	50	4
University Bank	Ann Arbor	MI	127,773	318	1
USNY Bank	Geneva	NY	200,854	25	2
ValueBank Texas	Corpus Christi	TX	204,809	112	10
Virginia Bank and Trust Company	Danville	VA	172,878	67	8
WebBank	Salt Lake City	UT	175,974	36	1

Source: The Banks, FDIC, FFIEC

PEER GROUP 2:
$100 - 250 Million

Top Ten Percent of Banks: How They Rank

CB Scorecard Key Indicators

RK	Company Name	AG	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
	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.								
1	Community Business Bank	12.62	1.41	10.59	4.45	58.10	0.00	33.73	1.04
2	NewBank	12.15	3.28	25.71	4.29	38.98	0.84	35.60	4.92
3	Bank of Cushing	7.09	1.49	13.57	5.04	53.30	0.39	40.37	0.89
4	Capital Bank	29.96	1.46	13.54	5.14	54.54	0.00	14.82	1.15
5	The Jefferson Bank	28.66	1.45	9.36	4.56	51.36	0.03	21.39	0.72
6	Summit Bank-Eugene	22.00	1.38	14.96	5.27	54.30	0.49	32.90	0.44
7	Normangee State Bank	14.55	1.89	13.95	4.83	38.62	1.01	25.78	0.60
8	The Farmers Bank	6.71	1.86	9.87	4.29	47.63	0.54	29.48	0.75
9	United Community Bank of West Kentucky, Inc.	9.02	1.56	15.21	4.19	48.33	0.08	17.94	0.73
9	WebBank	5.82	6.72	35.04	10.56	34.92	0.34	11.56	6.72
11	The Bank	12.37	1.30	13.83	5.12	62.13	0.17	17.94	0.74
12	Fresno First Bank	22.91	0.90	8.99	4.32	61.66	0.02	41.43	0.68
13	Chino Commercial Bank, N.A.	10.99	1.07	10.31	3.74	67.14	0.00	55.15	1.31
14	The First National Bank of Izard County	11.39	1.84	5.93	4.57	41.78	0.53	23.99	1.03
15	Grandview Bank	0.77	1.39	13.84	4.80	57.89	0.27	28.46	0.68
16	Security First National Bank of Hugo	2.68	1.94	23.92	5.54	52.03	1.43	23.18	1.19
17	The Eastman National Bank of Newkirk	0.75	1.31	14.34	4.05	50.32	0.41	37.82	0.83
18	Peoples Bank	7.18	1.33	9.19	3.84	47.66	0.12	37.21	0.61
19	Sanger Bank	18.57	1.27	9.91	4.33	58.72	0.35	24.31	0.51
20	Mid America Bank & Trust Company	3.49	2.80	21.58	4.31	40.08	0.82	17.86	4.45
21	Ann Arbor State Bank	9.44	1.29	12.06	3.83	57.04	0.00	25.79	0.55
22	Huntington State Bank	1.62	1.47	14.98	4.35	74.49	0.37	38.97	2.01
23	Texas Republic Bank, National Association	55.96	1.12	8.92	4.90	64.93	0.45	25.52	0.57
24	First New Mexico Bank, Las Cruces	1.49	1.26	9.98	4.93	56.97	0.11	22.63	0.76
25	Garrison State Bank and Trust	13.34	1.31	14.57	4.16	53.13	0.30	19.70	0.48
26	Cross County Bank	6.99	1.61	13.19	4.65	51.43	2.49	20.86	1.48
27	Bank of Michigan	26.70	1.00	11.33	4.20	74.89	0.99	33.77	1.66
28	Citizens State Bank	21.22	1.31	12.68	3.54	52.91	0.02	36.95	0.36
29	Bank of Commerce	(0.67)	1.28	12.38	4.33	59.17	0.58	28.18	1.31
30	Farmers and Merchants Bank	3.92	1.50	10.42	5.25	59.64	0.62	19.07	1.00
31	Northwestern Bank	5.98	1.74	14.06	3.85	38.49	0.18	16.07	0.82
32	The First State Bank of Shelby	9.96	1.45	8.56	3.60	37.26	0.21	32.19	0.58
33	Community First Bank of Indiana	10.97	1.22	11.62	4.61	57.01	0.90	16.47	0.96
34	Leitchfield Deposit Bank & Trust Company	8.21	1.41	9.77	4.27	51.44	0.57	25.86	0.47
35	Pinnacle Bank	86.94	0.97	5.96	4.19	70.33	0.40	42.85	2.24
36	The First National Bank of Groton	15.37	1.22	9.73	4.40	56.84	0.93	24.43	0.53
37	Patterson State Bank	8.76	1.04	10.51	4.25	65.52	0.63	27.13	0.80
38	The Pauls Valley National Bank	9.10	1.07	10.90	4.43	64.91	0.57	22.79	0.72
39	Sundown State Bank	(7.73)	1.19	14.62	4.52	60.51	0.33	42.97	0.75
40	Elkton Bank & Trust Company	12.58	1.07	8.16	4.21	59.37	0.23	25.85	0.52
41	Lighthouse Bank	14.11	1.27	8.87	4.98	50.34	0.21	22.46	0.22
42	First Security Bank of Nevada	63.98	1.41	7.73	4.64	68.37	5.24	46.17	1.63
43	Rock Canyon Bank	(8.35)	1.22	11.18	5.12	67.54	0.25	29.58	1.23
44	Schertz Bank & Trust	33.82	0.98	9.17	4.02	65.45	0.09	23.81	0.55
45	First Madison Bank & Trust	8.82	1.38	13.84	4.59	44.91	0.34	12.90	0.49
46	Guaranty Bank and Trust Company	7.92	1.30	11.75	4.71	58.93	0.77	20.20	0.51
47	Grand Bank	26.79	1.26	10.13	5.04	64.07	0.87	22.86	0.41
48	Founders Community Bank	10.59	0.98	9.92	4.55	62.16	0.19	45.26	0.22
49	First Bank	75.23	1.07	9.42	3.57	57.38	0.14	39.10	0.37
50	McKenzie Banking Company	(0.72)	1.66	12.71	4.63	61.48	1.86	25.03	2.89
51	ValueBank Texas	10.94	0.77	7.88	4.32	79.77	0.20	47.28	1.78
52	HBank Texas	9.20	1.15	10.23	3.96	55.09	0.00	33.03	0.14
53	First Citizens Bank	2.75	1.55	13.71	3.99	56.84	1.40	23.14	1.25
54	The Union Bank	11.78	1.05	10.73	4.34	54.18	0.02	19.26	0.27
55	Clarkston State Bank	9.67	1.20	9.72	4.89	76.05	1.15	38.51	0.66

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	MBank	(11.90)	1.88	24.99	4.24	64.46	0.02	19.15	1.39
57	Security National Bank of South Dakota	22.76	1.20	15.79	2.24	48.80	0.00	13.73	1.61
57	The First National Bank of Grayson	6.34	1.03	10.24	3.92	66.22	0.73	27.00	1.37
59	Incommons Bank, N.A.	1.57	0.98	9.72	4.95	73.46	0.37	29.28	1.12
60	The North Salem State Bank	11.54	0.98	11.69	3.98	62.38	0.64	24.23	0.62
61	Security State Bank-Scott City	19.61	1.22	7.73	4.11	56.72	0.84	22.51	0.60
62	Bank of Cleveland	6.66	1.57	9.23	5.20	54.32	1.98	18.60	0.80
63	Trinity Bank, N.A.	2.91	1.73	14.17	3.69	42.74	0.16	31.46	0.29
64	USNY Bank	23.36	1.33	14.46	3.95	44.64	0.11	10.43	0.43
65	Alden State Bank	2.67	1.27	11.42	4.58	54.29	1.41	22.06	0.64
66	Surrey Bank & Trust	7.57	1.20	8.61	4.05	60.83	1.31	24.46	1.06
67	The Farmers and Merchants Bank	9.32	1.59	13.93	5.05	53.10	1.54	23.00	0.25
68	Mission National Bank	16.71	1.04	8.51	4.80	66.99	2.13	27.10	0.75
68	Oregon Community Bank & Trust	12.20	1.53	11.74	4.11	43.28	3.22	22.36	0.54
70	1st Bank Yuma	16.84	0.77	7.76	4.55	73.96	0.42	33.58	0.69
71	UniBank	5.45	1.39	9.62	4.41	54.44	1.76	16.57	1.35
72	Virginia Bank and Trust Company	1.61	1.07	7.78	4.21	67.68	0.35	31.55	0.99
73	Broward Bank of Commerce	12.02	1.04	9.13	3.87	65.94	0.00	20.48	0.52
74	University Bank	34.66	0.68	7.09	4.53	97.06	0.29	76.22	23.92
75	Cleveland State Bank	1.31	0.98	10.57	4.22	59.51	1.26	35.16	0.81
76	Security State Bank-Independence	3.15	1.00	9.48	3.59	62.71	0.00	32.22	0.67
77	Community Bank	19.19	1.19	12.35	4.70	60.13	0.60	13.52	0.44
78	Summit Bank-Oakland	9.45	1.03	8.98	4.16	62.74	2.12	43.51	0.67
79	River Community Bank, National Association	20.23	1.01	11.29	5.40	83.28	0.94	15.85	7.43
80	Security State Bank of Wewoka, Oklahoma	(8.43)	1.41	16.56	4.65	53.85	0.89	18.22	0.96
81	Oak Bank	(0.11)	1.21	11.10	4.04	53.41	0.56	21.61	0.67
82	The Dolores State Bank	11.31	0.99	7.98	4.21	63.37	0.96	24.03	0.69
83	Cheaha Bank	4.08	1.62	16.08	5.06	48.99	0.58	11.55	0.46
84	First National Bank in DeRidder	9.97	1.04	8.46	4.12	64.74	0.93	21.97	0.79
84	Spring Bank	9.79	1.91	15.69	5.40	67.03	2.54	11.73	1.40
86	Atlantic Trust Company, National Association	42.50	6.53	7.21	0.82	83.98	0.00	33.69	71.24
87	Meade County Bank	10.74	1.09	12.89	3.36	55.70	0.23	24.22	0.42
88	FirstBank of Nebraska	9.13	1.09	10.75	2.89	51.78	0.73	23.60	1.00
89	Cayuga Lake National Bank	23.47	1.13	13.77	3.84	57.69	0.14	18.66	0.21
90	FirstState Bank	7.82	1.30	13.84	4.19	58.51	0.85	15.48	0.52
91	Capital Community Bank	12.28	0.93	8.15	4.82	71.07	0.77	27.26	0.53
92	The First National Bank of Dryden	16.05	1.18	10.24	3.82	53.90	0.88	26.03	0.31
93	Tri-County Bank	6.60	0.93	10.11	3.82	69.78	0.24	29.85	0.59
94	Community Bank of the Bay	19.21	1.11	10.40	3.99	79.62	1.78	34.75	0.78
94	Idaho First Bank	22.12	1.34	12.86	4.27	92.49	0.52	13.69	2.15
96	Bank of Ocean City	14.99	0.95	8.22	3.74	59.50	0.09	29.86	0.35
97	First State Bank	1.48	1.07	9.96	3.77	59.34	0.00	21.66	0.62
98	Marion State Bank	10.54	1.01	10.02	4.90	67.99	0.76	16.28	0.62
99	Century Bank and Trust	3.22	1.08	10.90	4.25	66.40	0.50	16.28	0.88
100	T Bank, National Association	20.04	1.08	8.20	4.75	81.81	0.93	16.98	8.23
101	The Farmers State Bank of Waupaca	(9.90)	1.40	9.92	4.85	54.88	0.54	18.34	0.73
102	First New Mexico Bank of Silver City	3.67	1.18	10.87	4.31	58.61	0.19	16.45	0.42
103	Farmers State Bank	2.11	1.31	13.17	3.92	44.03	0.01	21.24	0.22
104	Mount Vernon Bank and Trust Company	11.52	1.32	9.47	3.51	54.58	0.00	12.93	0.65
105	Buena Vista National Bank	6.00	0.90	8.21	4.11	67.06	0.55	23.42	0.92
106	Henderson State Bank	8.36	1.57	18.39	4.17	41.60	0.18	13.39	0.10
107	Farmers & Merchants Bank	2.07	0.92	10.17	4.20	62.49	0.00	21.70	0.45
108	Merchants Bank	8.36	1.00	11.98	3.87	50.95	0.55	31.07	0.13
109	Glennville Bank	4.90	1.32	12.05	4.53	53.00	2.33	15.51	0.71
110	Dilley State Bank	10.61	1.24	9.02	2.71	42.03	0.04	27.75	0.39
	Top Ten Percent of Banks: Median	9.56	1.25	10.58	4.29	58.31	0.47	24.01	0.70
	Top Ten Percent of Banks: Average	12.42	1.38	11.71	4.35	58.89	0.66	26.01	1.89
	All Banks: Median	2.98	0.73	6.78	3.75	72.37	1.05	18.44	0.49
	All Banks: Average	4.89	0.72	6.32	3.79	73.68	1.80	20.34	0.77

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:	**699**
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
Anderson Brothers Bank	Mullins	SC	473,311	225	18
Bank of Camden	Camden	TN	334,896	84	7
Bank of Commerce	Greenwood	MS	331,491	42	4
Bank of Prairie du Sac	Prairie Du Sac	WI	345,434	48	2
Bank of Wisconsin Dells	Wisconsin Dells	WI	403,411	68	3
Benchmark Community Bank	Kenbridge	VA	480,971	133	12
Biscayne Bank	Miami	FL	398,363	45	3
Bremer Bank, National Association	Brainerd	MN	376,374	43	3
Capital Bank	Jacinto City	TX	306,226	76	6
Carolina Alliance Bank	Spartanburg	SC	410,669	74	3
Celtic Bank	Salt Lake City	UT	296,871	138	1
Central Bank Illinois	Geneseo	IL	479,428	79	4
Citizens' Bank & Trust Co.	Van Buren	AR	365,995	111	7
Citizens State Bank	Tyler	TX	311,410	75	8
Clear Mountain Bank	Bruceton Mills	WV	496,260	143	12
Commerce West Bank	Irvine	CA	378,930	64	3
Commercial Bank and Trust of PA	Latrobe	PA	395,507	102	10
Community National Bank & Trust of Texas	Corsicana	TX	494,696	141	10
Cross River Bank	Teaneck	NJ	256,153	60	1
Farmers and Merchants Bank	Upperco	MD	312,294	74	7
Fidelity Bank	Wichita Falls	TX	366,002	70	6
First Bank, National Association	Conroe	TX	354,587	106	8
First Central State Bank	De Witt	IA	319,024	56	5
First Commerce Bank	Lewisburg	TN	278,936	52	3
First Florida Bank	Destin	FL	270,353	52	4
First Intercontinental Bank	Doraville	GA	271,014	62	4
First National Bank of Michigan	Kalamazoo	MI	342,059	43	4
First National Bank South	Alma	GA	327,108	86	4
First State Bank	Athens	TX	369,085	97	5
First State Bank and Trust Company	Carthage	TX	492,452	68	1
First State Bank of Blakely	Blakely	GA	400,802	92	7
Florida Traditions Bank	Dade City	FL	307,251	71	8
Gibsland Bank & Trust Company	Gibsland	LA	316,797	87	8
Heartland Bank	Geneva	NE	364,856	75	8
Heritage Bank, National Association	Jonesboro	AR	285,866	88	9
HomeTown Bank, National Association	Galveston	TX	490,576	94	7
Iowa State Bank	Hull	IA	473,145	77	8
Jonah Bank of Wyoming	Casper	WY	265,566	67	3
Meadows Bank	Las Vegas	NV	456,246	106	4
Mitsubishi UFJ Trust & Banking Corporation (U.S.A.)	New York	NY	271,947	81	1
Noah Bank	Elkins Park	PA	292,913	90	6
Northpointe Bank	Grand Rapids	MI	348,305	136	1
Oakworth Capital Bank	Birmingham	AL	276,616	36	1
Open Bank	Los Angeles	CA	439,288	97	5
Pacific Enterprise Bank	Irvine	CA	337,542	74	2
Parkside Financial Bank & Trust	Clayton	MO	326,059	39	1
Pioneer Trust Bank, National Association	Salem	OR	373,584	63	2
Platte Valley Bank	Torrington	WY	307,213	70	5
PS Bank	Wyalusing	PA	292,813	82	9
Rio Bank	Mcallen	TX	252,822	89	9

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
Santa Cruz County Bank	Santa Cruz	CA	439,992	78	5
Seacoast Commerce Bank	San Diego	CA	356,412	90	4
Security State Bank	Pearsall	TX	485,144	81	5
South Georgia Banking Company	Omega	GA	438,021	121	8
South Louisiana Bank, Houma, Louisiana	Houma	LA	457,697	128	6
Steuben Trust Company	Hornell	NY	465,812	119	14
Synergy Bank	Houma	LA	458,558	103	5
Texas National Bank of Jacksonville	Jacksonville	TX	399,893	73	6
The Andover Bank	Andover	OH	348,189	86	8
The Bank & Trust of Bryan/College Station	Bryan	TX	400,542	74	5
The Bank of San Antonio	San Antonio	TX	430,311	86	4
The Bank of South Carolina	Charleston	SC	358,857	75	4
The First National Bank and Trust Co., Chickasha, OK	Chickasha	OK	465,505	151	10
The Peoples Bank	Pratt	KS	362,761	75	9
The Third National Bank of Sedalia	Sedalia	MO	415,758	83	1
Tioga State Bank	Spencer	NY	398,403	95	9
Unison Bank	Jamestown	ND	252,763	51	3
Valley Business Bank	Visalia	CA	379,756	85	5
Valley Green Bank	Philadelphia	PA	389,562	52	3
Verus Bank of Commerce	Fort Collins	CO	280,975	17	2

Source: The Banks, FDIC, FFIEC

PEER GROUP 3:
$250 - 500 Million

Top Ten Percent of Banks: How They Rank

CB Scorecard Key Indicators

RK	Company Name	AG	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
	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.								
1	Open Bank	56.69	1.19	10.56	4.28	66.92	0.22	40.85	2.47
2	Commercial Bank and Trust of PA	4.49	1.65	13.03	5.08	55.83	0.02	33.01	0.72
3	First State Bank	7.14	1.18	11.33	4.52	60.09	0.08	32.20	1.06
4	Santa Cruz County Bank	20.78	0.91	10.94	4.33	65.25	0.05	45.44	0.82
5	Noah Bank	19.84	3.27	32.24	4.69	51.58	1.85	16.85	8.27
6	South Louisiana Bank, Houma, Louisiana	11.64	1.21	10.06	4.11	60.20	0.55	31.85	1.30
7	Seacoast Commerce Bank	9.55	1.44	17.91	4.53	65.66	0.27	17.07	3.57
8	South Georgia Banking Company	40.30	1.52	13.48	3.87	53.25	1.49	24.24	1.26
9	The First National Bank and Trust Co., Chickasha, OK	9.01	1.22	10.10	4.87	51.74	1.43	35.62	1.19
10	Commerce West Bank	7.98	1.37	9.42	4.28	65.38	0.00	51.51	0.74
10	The Bank & Trust of Bryan/College Station	17.17	1.08	10.83	4.28	57.59	0.06	38.16	0.46
12	Cross River Bank	3.53	1.55	14.98	4.66	58.56	0.00	14.98	2.19
13	Community National Bank & Trust of Texas	(2.58)	1.42	12.66	4.59	58.22	0.26	39.14	1.00
14	Jonah Bank of Wyoming	8.35	1.35	15.20	4.00	69.93	0.06	33.53	0.85
15	First Florida Bank	28.97	1.26	11.19	3.86	62.60	0.73	26.90	1.01
16	First National Bank South	7.61	1.95	13.96	5.14	49.00	3.23	24.29	1.43
17	First Bank, National Association	3.24	1.12	14.01	4.83	67.21	0.35	41.34	0.95
18	Biscayne Bank	35.99	1.33	14.98	4.10	41.93	0.33	24.42	0.12
19	Florida Traditions Bank	7.75	1.24	12.96	4.16	61.65	0.51	20.07	1.27
20	Oakworth Capital Bank	19.47	1.12	6.80	3.83	58.40	0.00	27.58	0.93
21	The Bank of South Carolina	10.61	1.27	12.45	4.31	59.16	0.35	31.33	0.39
22	Platte Valley Bank	61.07	1.64	14.51	5.77	54.12	0.84	13.26	0.65
23	First Commerce Bank	11.70	1.27	12.85	4.20	57.72	0.16	23.97	0.36
24	The Andover Bank	14.63	1.18	11.47	3.78	62.32	0.44	23.55	0.94
25	Meadows Bank	25.02	1.03	8.48	4.02	66.83	0.44	46.92	0.89
26	Security State Bank	7.76	1.50	15.65	3.59	49.39	0.03	26.30	0.49
27	Anderson Brothers Bank	5.72	1.56	18.69	7.89	64.43	4.42	32.18	1.71
28	Synergy Bank	12.01	1.35	14.52	3.80	51.69	0.52	21.44	0.65
29	Heartland Bank	73.10	1.25	11.30	4.21	61.63	0.07	17.03	0.50
30	HomeTown Bank, National Association	10.95	1.25	12.92	4.29	58.20	0.63	24.24	0.47
31	Pioneer Trust Bank, National Association	14.48	1.77	13.96	3.71	41.38	0.62	11.64	1.70
32	Steuben Trust Company	12.20	1.04	10.83	3.87	62.23	0.44	23.33	0.99
33	Bank of Prairie du Sac	(0.93)	1.76	11.79	4.25	35.19	0.32	85.98	0.39
34	Parkside Financial Bank & Trust	10.13	0.89	9.43	3.62	63.44	0.09	31.65	1.39
35	Citizens State Bank	(5.46)	1.28	12.53	4.09	53.65	0.08	30.81	0.66
36	The Peoples Bank	4.01	1.47	10.60	4.15	56.96	2.07	41.96	1.06
37	Citizens' Bank & Trust Co.	4.38	1.49	13.13	4.44	48.33	0.57	18.12	0.63
38	Carolina Alliance Bank	131.87	2.75	20.94	3.21	46.46	0.79	13.53	2.74
39	First State Bank of Blakely	12.30	1.27	10.16	4.28	55.85	0.17	12.43	0.71
40	Heritage Bank, National Association	10.79	1.61	12.46	4.13	41.95	0.34	14.23	0.52
41	Central Bank Illinois	4.85	1.48	13.09	4.15	47.73	1.54	27.53	0.60
42	Bank of Camden	19.59	2.50	16.89	7.20	41.13	5.81	11.44	1.03
43	Celtic Bank	12.33	3.47	22.73	6.56	55.68	2.33	0.27	8.06
44	Bremer Bank, National Association	13.01	1.20	12.35	4.08	59.78	0.98	18.83	0.76
45	Capital Bank	9.36	0.92	10.23	4.59	69.05	0.32	35.80	0.58
46	Valley Business Bank	8.12	1.33	11.75	4.20	61.75	0.78	40.81	0.31
47	Tioga State Bank	1.61	1.21	10.46	4.12	62.08	0.30	23.83	0.86
48	Clear Mountain Bank	5.51	1.01	10.09	4.10	61.54	0.93	25.63	1.16
49	Northpointe Bank	32.50	2.08	24.88	4.63	65.14	1.91	5.32	4.71
50	Bank of Commerce	24.28	1.50	18.57	4.32	39.05	0.44	9.23	0.29
50	Unison Bank	21.06	1.14	11.19	4.04	57.65	1.29	27.45	0.44
52	Valley Green Bank	18.05	1.42	15.76	4.96	50.63	0.33	12.65	0.16
53	Benchmark Community Bank	7.39	1.28	11.54	4.47	62.31	1.35	17.87	1.02
54	PS Bank	15.29	1.08	13.22	3.99	70.16	1.09	25.37	0.82
55	The Third National Bank of Sedalia	18.66	1.13	13.10	3.38	54.37	0.69	18.28	0.98

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
	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.								
56	First National Bank of Michigan	19.50	1.20	12.94	3.67	50.35	0.30	22.29	0.22
57	Pacific Enterprise Bank	1.84	1.19	10.47	5.28	64.28	0.37	30.37	0.54
58	Rio Bank	17.90	0.86	9.72	5.27	75.49	0.91	27.21	1.05
59	Iowa State Bank	52.14	1.39	10.85	3.86	47.81	0.50	13.61	0.52
60	First State Bank and Trust Company	10.39	1.49	10.15	3.55	41.91	0.20	19.45	0.49
61	First Intercontinental Bank	(1.32)	1.65	11.89	3.79	54.79	2.18	36.82	3.33
62	Fidelity Bank	92.76	0.93	9.04	4.28	64.02	1.12	38.69	0.46
63	Gibsland Bank & Trust Company	15.00	1.33	14.02	5.51	57.83	2.38	15.26	0.68
64	Mitsubishi UFJ Trust & Banking Corporation (U.S.A.)	10.50	9.43	11.54	0.34	41.10	0.00	0.66	27.15
65	Farmers and Merchants Bank	8.41	1.13	11.41	4.57	59.57	0.37	18.13	0.39
66	Texas National Bank of Jacksonville	24.47	1.22	12.88	4.29	53.37	1.14	14.58	0.46
67	Verus Bank of Commerce	11.24	1.98	13.55	4.65	39.15	1.07	15.07	0.21
68	First Central State Bank	21.52	1.14	10.88	3.55	54.99	0.45	16.48	0.70
69	Bank of Wisconsin Dells	3.54	1.28	11.11	4.15	45.47	0.43	15.24	0.63
70	The Bank of San Antonio	8.51	0.84	7.71	3.75	70.19	0.18	53.64	1.13
	Top Ten Percent of Banks: Median	11.44	1.28	12.40	4.21	57.77	0.44	24.24	0.82
	Top Ten Percent of Banks: Average	17.88	1.53	12.99	4.33	56.43	0.81	25.73	1.56
	All Banks: Median	4.21	0.77	7.37	3.66	69.23	1.09	18.44	0.59
	All Banks: Average	7.24	0.83	7.63	3.70	70.41	1.79	20.27	1.02

PEER GROUP 4:
$500 Million - $1 Billion

Top Ten Percent of Banks: Who They Are

Criteria	
Number of Institutions in Peer Group:	**414**
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	998,663	223	5
Adams Bank & Trust	Ogallala	NE	624,587	155	18
Bank of Utah	Ogden	UT	849,931	280	13
Bremer Bank, National Association-Saint Cloud	Saint Cloud	MN	689,517	88	4
Bremer Bank, National Association-Willmar	Willmar	MN	776,077	87	5
Bridgewater Bank	Bloomington	MN	659,025	58	3
Cache Valley Bank	Logan	UT	794,888	208	13
California Republic Bank	Irvine	CA	947,660	245	4
Capital Bank, National Association	Rockville	MD	547,267	131	3
Central Bank of Lake of the Ozarks	Osage Beach	MO	575,213	139	8
Citizens State Bank	Buffalo	TX	704,252	82	7
CWBB	Los Angeles	CA	630,179	94	3
EnerBank USA	Salt Lake City	UT	837,314	177	1
Farmers State Bank	Lagrange	IN	547,065	159	14
First American Bank and Trust	Vacherie	LA	747,718	212	24
First Bank	Hamilton	NJ	610,645	95	8
First Bank & Trust	Sioux Falls	SD	603,623	120	6
First Bank & Trust East Texas	Diboll	TX	908,287	289	17
First General Bank	Rowland Heights	CA	563,706	57	4
First Metro Bank	Muscle Shoals	AL	530,034	109	8
First National Bank-Fort Pierre	Fort Pierre	SD	752,669	120	14
First National Bank-Paragould	Paragould	AR	806,964	167	7
Green Dot Bank DBA Bonneville Bank	Provo	UT	746,435	13	1
Heritage Bank of Nevada	Reno	NV	531,825	69	6
Independence Bank	Havre	MT	517,882	83	5
Industry State Bank	Industry	TX	599,293	78	3
International Bank of Commerce	Zapata	TX	561,015	115	14
Jefferson Bank of Missouri	Jefferson City	MO	503,171	100	4
Leader Bank, National Association	Arlington	MA	832,081	184	7
Marlin Business Bank	Salt Lake City	UT	672,162	7	1
Medallion Bank	Salt Lake City	UT	925,571	54	1
Metro City Bank	Doraville	GA	581,075	84	9
Pacific City Bank	Los Angeles	CA	805,560	163	9
Royal Business Bank	Los Angeles	CA	807,179	134	10
Somerset Trust Company	Somerset	PA	873,645	297	24
State Bank of Southern Utah	Cedar City	UT	793,034	171	13
The First National Bank of Bellville	Bellville	TX	529,842	43	2
THE National Bank	Moline	IL	982,543	283	19
The Ohio Valley Bank Company	Gallipolis	OH	750,099	235	13
The Pitney Bowes Bank, Inc.	Salt Lake City	UT	763,732	15	1
The Security National Bank of Sioux City, Iowa	Sioux City	IA	880,515	181	6
Western State Bank	Devils Lake	ND	710,488	169	7

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	California Republic Bank	21.02	1.52	19.42	4.78	64.76	0.01	59.52	3.45
2	First National Bank-Fort Pierre	8.26	2.74	11.76	8.88	40.62	0.45	24.01	3.44
3	Metro City Bank	25.70	2.26	19.21	4.48	41.00	1.05	23.77	1.95
4	Access National Bank	35.90	1.33	13.90	3.80	63.04	0.19	33.99	1.86
5	CWBB	21.06	2.01	17.51	3.72	46.34	0.34	22.62	2.02
6	Central Bank of Lake of the Ozarks	26.70	1.32	14.70	4.05	56.58	0.70	28.77	1.56
7	Jefferson Bank of Missouri	6.67	1.60	19.30	4.16	48.42	0.52	25.03	1.25
8	Pacific City Bank	13.14	1.54	14.93	4.10	57.92	0.66	25.76	1.40
9	First Bank & Trust East Texas	10.83	1.13	11.95	4.00	61.84	0.46	36.68	1.12
10	Industry State Bank	15.00	1.65	20.49	3.78	37.66	0.19	11.63	1.10
11	Cache Valley Bank	31.30	1.23	11.53	4.60	60.49	2.05	31.25	1.41
12	Green Dot Bank DBA Bonneville Bank	112.33	1.25	7.87	0.44	21.23	0.04	96.86	2.11
13	Marlin Business Bank	13.02	3.30	21.46	10.66	44.02	0.00	0.07	0.69
14	First Bank & Trust	8.09	1.32	11.23	5.00	63.58	0.19	18.93	1.24
15	Heritage Bank of Nevada	2.13	1.69	15.68	4.49	43.57	0.98	30.89	0.86
16	The First National Bank of Bellville	13.57	1.51	12.99	3.90	39.80	0.00	10.28	0.72
17	The Security National Bank of Sioux City, Iowa	11.08	1.11	11.58	2.76	58.95	0.14	32.02	1.66
18	Capital Bank, National Association	25.31	1.16	13.16	5.41	70.66	1.59	22.07	1.89
19	Bridgewater Bank	28.78	1.47	17.56	4.47	35.59	0.69	17.87	0.13
19	First American Bank and Trust	(1.14)	1.26	10.51	4.16	59.60	0.29	30.62	1.04
21	Bremer Bank, National Association-Willmar	13.93	1.06	11.35	4.15	57.84	1.30	28.21	0.85
22	First Bank	61.63	1.51	13.39	3.70	57.69	0.92	15.58	1.09
23	The Pitney Bowes Bank, Inc.	(3.96)	9.07	107.91	12.54	2.70	0.87	8.33	3.80
24	First National Bank-Paragould	16.58	1.28	10.28	4.00	50.69	0.28	8.39	0.88
25	EnerBank USA	23.02	2.69	23.33	8.89	40.33	0.13	0.00	0.04
26	Independence Bank	8.23	1.85	14.07	4.72	36.26	0.69	18.13	0.23
27	Royal Business Bank	24.98	1.28	8.01	4.29	53.40	0.65	17.08	0.72
28	Medallion Bank	27.22	2.89	18.14	7.81	28.77	0.47	0.00	0.02
28	THE National Bank	23.45	1.21	9.94	5.23	58.71	1.40	19.43	0.83
30	Somerset Trust Company	12.34	1.12	13.07	4.36	71.27	0.56	15.42	1.20
30	Western State Bank	6.30	1.41	14.75	5.26	54.79	0.32	3.55	0.69
32	International Bank of Commerce	2.36	1.30	11.10	2.83	50.82	0.11	24.19	1.46
33	The Ohio Valley Bank Company	4.15	1.00	10.04	4.04	62.55	0.68	24.62	1.26
34	First Metro Bank	7.01	1.50	15.35	3.90	44.19	0.23	2.73	0.73
35	State Bank of Southern Utah	10.19	1.36	11.16	3.72	51.59	1.00	20.54	0.84
36	Bremer Bank, National Association-Saint Cloud	(7.99)	1.27	14.11	3.94	56.25	0.72	28.15	0.89
37	Leader Bank, National Association	52.79	1.11	9.19	3.09	59.85	0.03	15.56	1.95
38	First General Bank	16.99	1.79	15.95	3.95	32.62	4.00	13.53	0.85
39	Citizens State Bank	13.09	1.37	17.74	3.78	34.53	0.16	10.60	0.29
39	Farmers State Bank	7.75	0.96	9.94	3.99	69.64	0.48	31.86	0.88
41	Bank of Utah	3.58	1.44	10.52	3.86	62.85	0.04	7.43	1.87
42	Adams Bank & Trust	6.93	1.18	10.08	4.53	62.98	1.23	21.61	0.88
	Top Ten Percent of Banks: Median	13.11	1.36	13.28	4.12	54.10	0.48	21.07	1.10
	Top Ten Percent of Banks: Average	18.08	1.72	16.10	4.72	50.38	0.64	21.85	1.26
	All Banks: Median	4.63	0.85	8.05	3.69	67.43	1.03	18.12	0.69
	All Banks: Average	8.47	0.87	8.27	3.82	68.07	1.64	19.12	0.89

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:	**271**
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, National Association	Grand Forks	ND	1,526,263	565	15
American Bank Center	Dickinson	ND	1,184,738	319	14
Anchor Bank, National Association	Saint Paul	MN	1,439,874	274	15
Austin Bank, Texas National Association	Jacksonville	TX	1,490,231	437	30
Bank First National	Manitowoc	WI	1,086,475	162	12
Bank of American Fork	American Fork	UT	1,045,136	239	13
Bridge Bank, National Association	San Jose	CA	1,626,145	242	1
Citizens and Farmers Bank	West Point	VA	1,344,576	619	25
Comenity Capital Bank	Salt Lake City	UT	1,961,317	22	1
Empire Bank	Springfield	MO	1,090,888	252	21
Farmers & Merchants Bank of Central California	Lodi	CA	2,153,699	301	19
German American Bancorp	Jasper	IN	2,187,991	481	36
Gulf Coast Bank and Trust Company	New Orleans	LA	1,156,298	355	18
Independence Bank of Kentucky	Owensboro	KY	1,397,808	270	19
Lake Forest Bank and Trust Company	Lake Forest	IL	2,534,035	389	6
Landmark Bank, National Association	Columbia	MO	2,035,142	662	41
Merrick Bank	South Jordan	UT	2,081,303	170	1
MidSouth Bank, National Association	Lafayette	LA	1,892,915	557	59
Northern Bank & Trust Company	Woburn	MA	1,198,411	149	12
Northrim Bank	Anchorage	AK	1,346,834	312	9
Square 1 Bank	Durham	NC	2,744,325	243	1
The Boone County National Bank of Columbia	Columbia	MO	1,488,377	299	16
The Bryn Mawr Trust Company	Bryn Mawr	PA	2,112,902	420	19
Tompkins Trust Company	Ithaca	NY	1,629,860	397	13
West Bank	West Des Moines	IA	1,521,297	186	12
WEX Bank	Midvale	UT	1,919,177	37	1
Wintrust Bank	Wilmette	IL	2,871,884	426	18

PEER GROUP 5:
$1 - 3 Billion

Top Ten Percent of Banks: How They Rank

CB Scorecard Key Indicators

RK	Company Name	AG	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
	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.								
1	WEX Bank	36.28	9.09	79.67	20.14	44.04	0.29	44.49	10.32
2	Lake Forest Bank and Trust Company	14.80	1.50	14.40	3.27	51.26	0.47	31.89	2.37
3	The Boone County National Bank of Columbia	9.81	1.31	15.16	3.29	57.73	0.15	34.54	1.49
4	Merrick Bank	18.58	6.89	30.23	20.97	30.42	2.15	14.55	4.93
5	Square 1 Bank	36.20	1.23	12.85	4.14	50.28	0.45	16.08	0.98
6	Empire Bank	12.60	1.21	13.59	3.87	61.52	0.52	30.81	1.31
7	Northrim Bank	22.96	1.29	10.71	4.49	65.50	0.59	34.37	0.88
8	Farmers & Merchants Bank of Central California	7.46	1.22	11.30	3.88	53.66	0.27	37.11	0.69
9	Comenity Capital Bank	30.82	5.04	37.80	18.65	32.01	1.62	0.41	3.38
10	Landmark Bank, National Association	11.09	1.17	13.60	4.31	65.94	0.49	23.05	1.47
11	West Bank	12.97	1.34	13.77	3.64	49.18	0.15	28.02	0.59
12	Citizens and Farmers Bank	78.15	1.13	10.63	6.55	62.91	0.73	17.03	1.54
13	Wintrust Bank	45.83	1.20	15.47	3.20	63.39	0.55	28.28	2.31
14	Bank of American Fork	2.86	1.27	11.12	4.39	61.54	0.57	29.25	1.23
15	Austin Bank, Texas National Association	7.02	1.11	9.48	4.18	62.07	0.65	33.15	1.38
16	Gulf Coast Bank and Trust Company	35.39	1.61	16.73	6.68	68.05	2.08	20.34	2.00
17	Anchor Bank, National Association	1.10	1.34	14.03	3.98	56.11	0.84	29.16	1.45
18	American Bank Center	9.84	1.05	12.43	3.80	63.90	0.10	22.29	1.41
19	MidSouth Bank, National Association	4.80	1.24	10.86	4.79	65.70	0.71	25.33	1.39
20	Northern Bank & Trust Company	18.79	1.24	14.16	4.33	46.76	0.39	16.91	0.23
21	Bank First National	5.62	1.23	12.58	3.74	49.72	0.33	24.20	0.68
22	Alerus Financial, National Association	22.04	1.42	12.70	3.73	76.72	0.74	23.99	5.69
23	The Bryn Mawr Trust Company	6.84	1.36	12.71	4.02	63.08	0.43	7.12	2.03
24	Tompkins Trust Company	3.46	1.38	19.50	3.28	64.54	0.23	23.57	2.99
25	German American Bancorp	2.65	1.22	13.21	3.77	58.82	0.32	22.65	1.06
26	Bridge Bank, National Association	2.85	1.08	10.32	4.99	63.63	0.79	67.29	0.84
27	Independence Bank of Kentucky	2.43	1.54	19.75	4.41	51.01	0.18	11.60	0.51
	Top Ten Percent of Banks: Median	11.09	1.27	13.59	4.14	61.52	0.49	24.20	1.41
	Top Ten Percent of Banks: Average	17.16	1.92	17.36	5.94	57.02	0.62	25.83	2.04
	All Banks: Median	4.64	0.90	8.68	3.67	66.22	0.89	21.51	0.80
	All Banks: Average	10.90	0.96	8.93	3.80	69.50	1.35	22.14	1.25

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:	**814**
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	87,162	22	3
Almena State Bank	Almena	KS	31,852	14	2
Anahuac National Bank	Anahuac	TX	95,730	25	3
Auburn Banking Company	Auburn	KY	74,453	18	2
Bandera Bank	Bandera	TX	50,797	14	1
Bank of Montana	Missoula	MT	51,961	11	1
Bank of Morton	Morton	MS	65,539	15	1
Bank of Stapleton	Stapleton	NE	24,768	9	2
Basile State Bank	Basile	LA	59,363	17	2
Boston Trust & Investment Management Company	Boston	MA	47,128	58	1
Brush Country Bank	Freer	TX	44,577	10	1
Citizens Bank	Amsterdam	MO	57,156	22	5
Citizens State Bank	Miles	TX	97,211	18	2
Citizens State Bank of Waverly, Inc.	Waverly	MN	66,231	15	2
Colfax Banking Company	Colfax	LA	92,664	34	5
Commerce Bank	Corinth	MS	89,362	26	1
Commercial Capital Bank	Delhi	LA	72,895	14	1
Community National Bank of Okarche	Okarche	OK	81,239	15	2
Crowell State Bank	Crowell	TX	34,151	11	1
Dakota Prairie Bank	Fort Pierre	SD	68,434	18	3
Fannin Bank	Bonham	TX	80,501	27	2
Farmers and Merchants Bank	Maysville	OK	21,696	6	1
Farmers and Merchants Bank of Kendall	Kendall	WI	72,418	18	4
Farmers and Merchants State Bank	Plankinton	SD	93,349	13	2
Farmers State Bank of Underwood	Underwood	MN	57,136	15	3
Farmers State Bank, Allen, Oklahoma	Allen	OK	40,680	13	1
Fife Commercial Bank	Fife	WA	81,409	17	1
First Bank of Chandler	Chandler	OK	85,826	18	1
First National Bank of Dublin	Dublin	TX	75,838	30	3
First Neodesha Bank	Neodesha	KS	82,584	32	5
First Security Bank-Hendricks	Hendricks	MN	23,488	6	1
First State Bank of Golva	Golva	ND	79,901	11	3
First State Bank of Le Center	Le Center	MN	73,512	18	2
First State Bank of Porter	Porter	OK	37,244	18	3
First State Bank of Warner, S. Dak.	Warner	SD	58,517	11	2
First State Bank-Shallowater	Shallowater	TX	66,400	17	1
First State Bank-Watonga	Watonga	OK	54,720	12	1
First State Bank-Wilmot	Wilmot	SD	42,902	8	2
Goodfield State Bank	Goodfield	IL	92,078	23	2
Grant County State Bank	Carson	ND	33,339	7	2
Great American Bank	De Soto	KS	78,266	21	3
Heritage State Bank	Lawrenceville	IL	75,321	11	3
Integrity Bank Plus	Wabasso	MN	62,415	14	2
Jonesburg State Bank	Jonesburg	MO	67,605	24	2
Justin State Bank	Justin	TX	69,701	19	1
Liberty State Bank	Powers Lake	ND	79,634	11	1
Mason Bank	Mason	TX	92,487	18	1
Nebraska State Bank	Oshkosh	NE	49,212	10	1
Oak Creek Valley Bank	Valparaiso	NE	72,707	10	1
Oklahoma State Bank	Buffalo	OK	57,087	17	2

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
Peoples Bank	Westville	OK	50,339	21	2
Peoples State Bank-Blair	Blair	OK	18,190	12	2
Peoples State Bank-Summit	Summit	SD	60,333	11	2
Preston National Bank	Dallas	TX	59,942	18	1
Riverbend Bank	Fort Worth	TX	43,624	17	1
Riverside Bank	Sparkman	AR	59,067	17	2
Security Bank of the Ozarks	Eminence	MO	45,408	23	2
Solon State Bank	Solon	IA	90,553	16	3
Sound Banking Company	Tacoma	WA	47,671	6	1
The American National Bank of Mount Pleasant	Mount Pleasant	TX	94,186	28	1
The Bank of Soperton	Soperton	GA	36,711	14	1
The Baxter State Bank	Baxter Springs	KS	30,336	10	1
The Buckholts State Bank	Buckholts	TX	71,671	18	3
The Citizens State Bank of Cheney, Kansas	Cheney	KS	56,786	14	1
The Cowboy Bank of Texas	Maypearl	TX	57,376	14	1
The Farmers State Bank-Mcpherson	Mcpherson	KS	99,416	19	4
The Farmers State Bank-Quinton	Quinton	OK	91,723	32	3
The First National Bank of Cunningham	Cunningham	KS	35,433	6	1
The Missouri Bank II	Sedalia	MO	81,380	24	2
The Morris State Bank	Morris	OK	69,712	22	1
The Peoples State Bank	Cherryvale	KS	16,168	6	1
The State Bank of Bartley	Bartley	NE	90,801	17	2
The State Bank of Wynnewood	Wynnewood	OK	80,619	19	1
The Vernon Bank	Leesville	LA	76,719	23	2
Titan Bank, N.A.	Mineral Wells	TX	77,586	22	2
Tri-State Bank and Trust	Haughton	LA	32,922	9	2
Turtle Mountain State Bank	Belcourt	ND	28,792	11	1
Union Bank & Trust Company	Livingston	TN	81,051	17	2
Victor State Bank	Victor	IA	54,521	5	1
Welcome State Bank	Welcome	MN	25,610	5	1
Western Bank of Wolf Point	Wolf Point	MT	89,318	16	1
Wilburton State Bank	Wilburton	OK	65,855	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

RK	Company Name	AG	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
	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.								
1	First Security Bank-Hendricks	17.60	2.62	23.99	3.92	41.21	0.37	37.05	2.66
2	Tri-State Bank and Trust	0.79	3.36	21.80	5.37	41.92	0.00	30.05	0.56
3	First State Bank of Warner, S. Dak.	16.41	1.96	22.90	4.89	59.63	0.34	31.13	0.72
4	Citizens State Bank	23.51	2.78	28.35	5.60	46.43	0.15	27.11	0.31
5	Boston Trust & Investment Management Company	13.50	47.37	53.83	5.72	53.38	0.00	0.00	105.51
6	Bank of Montana	30.07	2.67	21.50	4.18	56.23	0.00	15.50	2.38
7	First State Bank-Watonga	9.84	1.48	14.94	7.12	59.89	0.02	24.10	0.65
8	First State Bank of Porter	18.19	1.98	13.70	6.73	68.95	0.55	34.32	0.85
9	The Farmers State Bank-Mcpherson	7.47	1.64	18.86	4.15	57.57	0.00	23.99	0.63
10	ACB Bank	13.73	2.32	26.91	4.97	50.11	1.83	27.72	0.62
11	Riverbend Bank	13.42	1.59	12.43	4.22	74.29	0.05	51.75	2.58
12	The Cowboy Bank of Texas	7.07	2.53	25.83	4.84	55.30	0.79	20.89	1.13
13	Nebraska State Bank	8.74	2.98	28.18	3.92	43.37	0.66	20.32	1.89
14	Bank of Morton	5.91	2.38	18.76	4.91	54.86	1.24	25.23	1.01
15	The Vernon Bank	6.95	1.44	15.93	4.86	67.63	0.45	41.46	1.04
16	Turtle Mountain State Bank	4.38	1.51	15.19	4.28	71.64	0.01	32.53	2.41
17	Riverside Bank	12.39	2.86	30.82	5.24	48.78	0.42	9.06	0.88
18	The Morris State Bank	2.28	2.57	31.31	4.81	53.05	0.50	19.84	1.01
19	Integrity Bank Plus	6.64	1.95	20.51	4.82	59.42	0.05	23.58	0.38
20	First Bank of Chandler	4.63	3.01	29.02	5.18	39.00	0.73	21.22	0.51
21	Oklahoma State Bank	2.35	1.72	23.25	3.84	61.06	0.04	30.89	0.75
22	The Missouri Bank II	0.04	3.02	28.43	4.38	45.27	0.92	23.28	1.66
23	Farmers State Bank of Underwood	14.04	1.78	19.88	4.54	60.98	0.03	18.31	0.52
24	Solon State Bank	10.14	3.52	16.27	5.61	37.42	4.10	20.00	1.20
25	Commercial Capital Bank	27.66	2.41	19.56	4.59	56.98	1.02	15.95	1.43
25	First State Bank-Shallowater	24.30	2.01	12.07	4.80	58.23	0.44	21.60	0.62
27	Farmers and Merchants Bank	5.27	1.68	24.46	3.78	59.65	0.00	26.20	0.61
28	Oak Creek Valley Bank	9.42	2.69	23.25	4.66	36.02	0.00	8.86	0.47
29	Community National Bank of Okarche	29.06	1.72	11.87	3.52	52.36	0.00	26.66	0.48
29	Peoples Bank	2.31	2.28	20.14	4.64	63.00	0.21	19.89	1.07
31	The Baxter State Bank	11.35	2.03	9.35	5.19	67.67	0.82	33.81	2.23
32	Welcome State Bank	1.60	2.14	21.53	4.09	53.77	0.44	22.76	1.56
33	First State Bank of Le Center	7.18	1.85	17.26	4.59	56.48	0.52	21.24	0.70
34	Sound Banking Company	17.39	2.01	19.38	4.99	60.27	1.65	28.75	0.46
35	Fannin Bank	8.83	1.31	17.69	4.90	71.26	0.27	25.70	0.86
36	Jonesburg State Bank	4.38	1.77	20.94	4.46	63.13	0.05	19.49	0.73
37	Heritage State Bank	5.42	2.41	23.24	5.14	53.25	0.00	20.37	0.13
38	First State Bank-Wilmot	5.81	2.09	20.72	4.27	46.96	0.55	21.29	0.51
39	Anahuac National Bank	4.98	1.29	14.48	4.61	70.38	0.21	32.70	0.94
40	Brush Country Bank	(2.77)	1.94	20.90	4.37	60.60	0.56	31.54	0.92
41	Crowell State Bank	1.20	1.48	15.38	3.96	65.63	0.19	43.74	1.08
42	Liberty State Bank	6.53	2.31	26.38	4.00	35.82	0.00	21.32	0.13
43	Mason Bank	10.85	1.72	10.11	3.94	59.08	0.00	29.71	0.39
44	Citizens State Bank of Waverly, Inc.	10.67	1.40	10.60	4.32	62.13	0.36	31.32	0.70
45	Security Bank of the Ozarks	(5.69)	2.11	22.75	4.93	67.07	0.32	23.68	2.22
46	Dakota Prairie Bank	(4.59)	1.70	17.87	4.28	59.40	0.00	29.74	0.46
47	Basile State Bank	(1.05)	1.86	20.75	4.93	63.59	0.71	27.84	0.85
48	The State Bank of Bartley	30.46	1.73	18.53	4.42	56.37	0.74	33.85	0.18
49	Bank of Stapleton	8.58	2.07	18.06	6.27	66.37	0.35	18.16	0.57
50	Peoples State Bank-Summit	13.61	2.63	23.98	4.74	39.11	0.52	9.66	0.47
51	The Farmers State Bank-Quinton	10.97	1.23	17.36	4.34	73.14	0.14	21.03	1.44
52	Preston National Bank	5.75	1.95	13.34	5.82	68.80	1.17	40.93	0.62
53	Almena State Bank	10.11	1.45	19.15	5.65	74.29	0.06	15.74	0.98
54	Justin State Bank	5.22	2.15	16.44	5.09	65.15	0.94	28.93	0.52
55	First Neodesha Bank	8.13	1.49	16.70	3.76	60.82	0.00	20.72	0.54

Source: The Banks, FDIC, FFIEC

PEER GROUP 1:
Less Than $100 Million

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

RK	Company Name	AG	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
	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.								
56	Great American Bank	2.75	2.09	13.23	5.84	64.26	0.20	16.30	1.39
57	Farmers State Bank, Allen, Oklahoma	3.39	2.04	17.24	5.42	61.30	1.35	26.26	0.58
58	The Peoples State Bank	(7.62)	4.15	14.79	6.64	42.66	4.52	30.04	1.70
59	Farmers and Merchants Bank of Kendall	(3.34)	2.79	21.61	4.92	48.58	1.96	23.04	1.05
60	Auburn Banking Company	5.98	1.66	24.47	3.91	58.86	0.59	25.86	0.54
61	The First National Bank of Cunningham	7.43	1.15	12.95	5.53	65.05	0.08	39.92	0.34
62	Fife Commercial Bank	(5.71)	2.16	16.93	5.10	58.36	0.04	28.34	0.33
63	The Bank of Soperton	12.63	1.40	17.04	5.06	74.52	2.12	37.26	0.82
64	Wilburton State Bank	6.55	1.25	14.25	4.10	66.12	0.24	25.98	0.92
65	Bandera Bank	7.99	1.22	10.22	3.93	72.81	0.00	36.48	0.82
66	First National Bank of Dublin	10.82	1.25	12.03	4.60	74.44	0.46	34.99	0.85
66	Grant County State Bank	(1.87)	2.31	21.69	4.56	48.49	0.00	20.14	0.23
68	Colfax Banking Company	15.68	1.20	12.41	4.49	71.68	0.17	25.20	0.65
68	The State Bank of Wynnewood	(2.46)	1.58	11.96	4.31	56.14	0.00	26.37	0.48
70	Titan Bank, N.A.	44.12	4.41	42.75	4.06	74.34	0.41	10.97	3.31
71	Union Bank & Trust Company	2.93	2.55	21.56	5.43	49.06	1.76	18.45	0.66
72	The American National Bank of Mount Pleasant	11.07	1.34	11.96	4.26	64.41	0.21	23.13	0.61
73	Citizens Bank	4.63	1.58	21.71	5.36	72.09	2.55	29.53	1.17
74	The Buckholts State Bank	23.18	1.62	11.17	3.53	58.14	0.09	23.84	0.52
75	Goodfield State Bank	6.21	2.29	18.86	4.37	51.95	0.94	11.37	1.48
76	Farmers and Merchants State Bank	1.73	2.10	21.20	4.50	44.27	0.30	17.80	0.40
77	The Citizens State Bank of Cheney, Kansas	3.20	1.54	12.76	4.19	57.89	0.05	25.16	0.44
78	Peoples State Bank-Blair	8.39	0.92	10.72	4.65	72.43	0.08	26.44	1.17
79	Western Bank of Wolf Point	12.64	1.20	12.88	3.84	57.67	0.52	29.55	0.55
80	Commerce Bank	(5.38)	1.79	14.16	4.14	56.77	0.47	26.49	0.98
81	First State Bank of Golva	9.66	1.59	17.70	4.06	47.38	0.10	21.83	0.17
82	Victor State Bank	25.67	2.58	12.61	4.45	19.41	0.00	12.02	0.08
	Top Ten Percent of Banks: Median	7.31	1.96	18.65	4.60	58.97	0.31	25.18	0.71
	Top Ten Percent of Banks: Average	8.82	2.58	19.24	4.71	57.84	0.54	25.06	2.18
	All Banks: Median	2.17	1.01	9.46	3.74	70.45	0.60	19.84	0.43
	All Banks: Average	2.43	1.09	9.59	3.79	71.20	1.23	21.17	0.70

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:	**795**
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 & Trust	Broken Bow	OK	125,194	45	3
Adrian Bank	Adrian	MO	131,598	30	3
Ameristate Bank	Atoka	OK	207,211	60	4
Bank of Commerce	Duncan	OK	184,442	28	1
Bank of DeSoto, National Association	De Soto	TX	184,875	37	1
Bank of Geneva	Geneva	IN	212,902	54	5
Bank of Hydro	Hydro	OK	136,419	19	3
Bank of Montgomery	Montgomery	LA	208,012	66	6
Bank of St. Elizabeth	Saint Elizabeth	MO	108,208	25	3
Basin State Bank	Stanford	MT	153,319	26	3
Bloomsdale Bank	Bloomsdale	MO	200,973	49	4
Caldwell Bank & Trust Company	Columbia	LA	144,817	40	3
Campbell County Bank, Inc.	Herreid	SD	114,545	14	2
Century Bank of the Ozarks	Gainesville	MO	169,050	56	4
Charter Bank	Corpus Christi	TX	247,775	56	4
Citizens Bank, National Association	Abilene	TX	114,850	24	2
Citizens National Bank of Wills Point	Wills Point	TX	111,534	26	3
Citizens State Bank	Corrigan	TX	118,228	29	2
Citizens State Bank of La Crosse	La Crosse	WI	155,712	43	4
Coffee County Bank	Manchester	TN	126,390	38	2
Coleman County State Bank	Coleman	TX	100,060	29	2
Community Bank	Longview	TX	220,471	43	6
Community First Bank of the Heartland	Mount Vernon	IL	168,623	48	5
Cumberland Security Bank, Inc.	Somerset	KY	166,355	64	4
F & M Community Bank, National Association	Preston	MN	103,942	24	2
Farmers & Stockmens Bank	Clayton	NM	165,283	53	3
Farmers Exchange Bank	Cherokee	OK	233,803	30	4
Farmers Savings Bank	Wever	IA	114,532	18	3
Farmers State Bank & Trust Co.	Church Point	LA	100,787	45	6
First Bank of Owasso	Owasso	OK	245,797	60	3
First Enterprise Bank	Oklahoma City	OK	149,816	51	4
First National Bank	Arcadia	LA	199,690	67	6
First National Bank of Burleson	Burleson	TX	175,508	34	2
First National Bank of Weatherford	Weatherford	OK	216,368	58	6
First State Bank	Yoakum	TX	175,327	36	2
First Westroads Bank, Inc.	Omaha	NE	244,817	55	2
FirsTier Bank	Kimball	NE	235,041	53	6
Franklin State Bank & Trust Company	Winnsboro	LA	146,682	46	3
Gothenburg State Bank	Gothenburg	NE	143,376	30	2
Guaranty Bank & Trust Company of Delhi, Louisiana	Delhi	LA	176,068	50	7
Heartland Bank	Bryant	AR	216,462	42	4
High Plains Bank	Flagler	CO	124,100	44	4
Lamar Bank and Trust Company	Lamar	MO	135,963	29	1
McKenzie County Bank	Watford City	ND	147,789	17	1
NOA Bank	Duluth	GA	175,217	45	2
North Texas Bank, National Association	Decatur	TX	154,775	30	2
North Valley Bank	Thornton	CO	141,072	43	3
NSB Bank	Mason City	IA	186,714	30	3
Oregon Coast Bank	Newport	OR	181,655	41	5
Points West Community Bank	Julesburg	CO	211,067	44	7

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
Pony Express Bank	Braymer	MO	138,174	27	2
Prime Bank	Edmond	OK	208,623	27	1
PrinsBank	Prinsburg	MN	123,732	28	3
Rocky Mountain Bank	Jackson	WY	214,927	38	3
Sargent County Bank	Forman	ND	111,948	14	2
Security Bank and Trust Company	Paris	TN	177,596	40	5
Security Bank Minnesota	Albert Lea	MN	101,188	24	2
Security First Bank of North Dakota	New Salem	ND	171,609	37	4
Security State Bank-Cheyenne	Cheyenne	OK	188,058	25	2
Security State Bank-Farwell	Farwell	TX	114,156	12	1
Security State Bank-Littlefield	Littlefield	TX	114,401	44	3
State Bank of De Kalb	De Kalb	TX	160,443	42	3
Tejas Bank	Monahans	TX	135,276	23	2
Texas Heritage National Bank	Daingerfield	TX	114,360	33	4
The Bank of Kremlin	Kremlin	OK	245,160	51	5
The Bank of the West	Thomas	OK	142,354	28	4
The Bank of Tioga	Tioga	ND	143,751	15	1
The City National Bank of Colorado City	Colorado City	TX	129,858	25	1
The Commercial Bank	Crawford	GA	106,088	26	3
The Farmers and Merchants National Bank of Fairview	Fairview	OK	103,185	18	1
The First National Bank of Jeanerette	Jeanerette	LA	214,785	68	5
The Idabel National Bank	Idabel	OK	120,996	27	1
The National Bank of Andrews	Andrews	TX	173,345	47	2
The Ozona National Bank	Ozona	TX	227,818	74	6
The Payne County Bank	Perkins	OK	148,810	29	1
The Union Bank of Mena	Mena	AR	197,103	56	3
Town and Country Bank Midwest	Quincy	IL	155,816	40	5
United Farmers State Bank	Adams	MN	139,926	20	4
Vintage Bank	Waxahachie	TX	178,697	34	3
Wells Bank of Platte City	Platte City	MO	109,927	25	3

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

RK	Company Name	AG	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
	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.								
1	Charter Bank	15.94	3.33	42.61	7.30	48.07	0.18	49.11	0.74
2	1st Bank & Trust	9.81	2.31	20.43	4.40	48.69	0.13	29.45	1.06
3	The National Bank of Andrews	21.66	2.24	24.64	4.01	56.52	0.40	46.86	2.39
4	Coleman County State Bank	11.25	2.25	23.99	4.84	56.43	0.22	31.65	0.80
5	Guaranty Bank & Trust Company of Delhi, Louisiana	13.25	2.19	26.49	4.49	52.99	0.28	34.90	0.67
6	Tejas Bank	11.32	2.28	20.45	4.61	48.46	0.02	29.61	0.53
7	Town and Country Bank Midwest	8.53	2.58	21.98	4.82	48.15	0.68	29.23	0.91
8	Citizens State Bank of La Crosse	20.84	2.74	31.33	4.34	48.51	0.50	17.68	1.36
9	Vintage Bank	21.73	2.05	21.55	4.78	59.54	0.57	24.53	0.93
10	Bank of Hydro	24.55	2.53	30.52	4.13	41.61	0.12	24.71	0.40
11	Community First Bank of the Heartland	4.11	2.02	22.28	4.93	56.78	0.31	26.86	0.99
12	Farmers Exchange Bank	10.78	2.59	29.34	4.77	39.22	0.69	25.74	0.51
13	State Bank of De Kalb	18.89	2.01	15.96	4.55	57.77	0.31	24.38	0.86
14	Farmers State Bank & Trust Co.	19.61	1.74	18.34	4.89	66.28	0.76	35.32	1.86
15	First Bank of Owasso	18.20	1.79	14.90	4.04	57.01	0.00	27.61	0.82
16	The Union Bank of Mena	7.71	2.06	19.29	4.77	61.58	0.40	27.73	0.92
17	The Bank of the West	11.76	2.45	21.87	5.21	51.93	0.05	24.76	0.18
18	The Payne County Bank	10.10	2.49	14.46	4.57	49.65	0.26	19.78	0.81
19	Cumberland Security Bank, Inc.	6.35	2.06	15.33	4.43	58.70	0.65	35.72	1.25
20	First National Bank	4.17	2.10	24.77	5.44	61.67	0.60	24.87	1.01
21	Franklin State Bank & Trust Company	4.26	1.90	22.16	4.69	60.68	0.33	71.17	0.62
22	PrinsBank	7.29	4.88	44.11	4.50	46.79	0.93	15.02	6.02
23	Wells Bank of Platte City	2.97	2.34	26.15	4.49	49.24	0.00	21.89	0.39
24	The Bank of Kremlin	11.72	1.91	17.85	4.06	53.78	0.22	26.53	0.58
25	Ameristate Bank	12.06	2.36	26.27	4.44	58.74	0.78	16.81	1.79
26	Texas Heritage National Bank	17.89	3.11	29.11	4.26	48.90	1.19	14.07	2.53
27	The Farmers and Merchants National Bank of Fairview	0.09	1.93	17.65	4.16	47.21	0.00	28.28	0.63
28	Oregon Coast Bank	5.12	2.05	18.03	4.10	59.18	0.23	23.30	1.04
29	Bloomsdale Bank	10.67	2.27	23.59	4.26	44.22	0.80	21.44	0.55
30	Security Bank and Trust Company	3.92	2.23	23.20	4.20	41.05	0.00	16.42	0.66
31	Citizens Bank, National Association	14.79	1.79	15.19	4.15	53.55	0.60	41.47	0.56
32	Points West Community Bank	3.12	2.47	25.14	4.48	43.72	0.76	21.05	0.72
33	Citizens State Bank	7.40	1.74	17.97	4.15	57.83	0.23	25.81	0.72
34	Security First Bank of North Dakota	(4.73)	2.07	19.13	4.77	56.06	0.17	25.03	0.82
35	First National Bank of Weatherford	7.95	1.47	14.63	4.49	65.83	0.15	27.70	1.16
36	McKenzie County Bank	20.90	1.83	25.76	3.99	48.42	0.71	31.62	0.36
37	Rocky Mountain Bank	8.60	1.83	15.54	4.09	59.77	0.83	34.57	1.15
38	First National Bank of Burleson	(8.54)	2.24	24.40	3.51	41.01	0.23	38.88	1.18
39	NOA Bank	19.51	3.22	25.14	4.27	48.45	1.29	8.81	3.05
40	North Texas Bank, National Association	12.04	1.71	16.71	5.22	61.45	0.24	30.93	0.34
41	FirsTier Bank	7.53	2.60	21.74	3.93	51.14	11.80	27.64	2.28
42	High Plains Bank	15.44	1.56	16.75	4.70	70.31	0.35	24.41	0.83
43	Security State Bank-Littlefield	(15.78)	1.95	19.30	5.04	63.83	0.02	22.19	1.73
44	First Enterprise Bank	23.70	2.17	18.68	5.60	63.59	2.96	34.36	0.57
45	Security State Bank-Cheyenne	4.89	2.37	22.31	3.51	41.89	0.16	18.27	0.92
46	Prime Bank	13.95	2.46	25.67	4.37	43.81	0.00	9.82	0.28
47	United Farmers State Bank	132.23	2.11	17.35	4.47	47.27	0.25	17.94	0.22
48	First State Bank	11.88	1.85	18.44	3.60	49.88	0.38	24.20	0.58
49	Gothenburg State Bank	11.09	1.82	15.37	4.29	61.30	0.15	16.42	0.97
50	The First National Bank of Jeanerette	4.33	1.67	18.40	4.80	55.62	0.34	22.17	0.53
51	Heartland Bank	8.13	3.16	21.46	6.65	48.78	1.18	6.72	0.99
52	Citizens National Bank of Wills Point	12.08	1.78	15.15	4.07	54.68	0.10	17.80	0.67
53	Community Bank	(3.31)	2.10	25.15	3.61	47.77	0.00	31.05	0.52
53	The Idabel National Bank	8.55	1.76	18.81	3.85	51.27	0.05	20.81	0.50
55	Security Bank Minnesota	10.54	1.82	16.14	4.71	55.93	0.06	20.49	0.28

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	Century Bank of the Ozarks	(0.30)	2.04	21.14	4.77	58.50	0.55	20.30	0.87
57	First Westroads Bank, Inc.	7.61	1.67	15.76	4.13	61.29	0.28	35.52	0.55
58	Bank of Montgomery	2.34	2.01	21.57	4.90	59.90	0.43	13.59	1.68
59	NSB Bank	11.52	1.62	18.88	3.41	50.15	0.05	25.99	0.45
60	Lamar Bank and Trust Company	5.59	2.22	24.53	3.87	48.88	0.18	13.50	0.81
61	F & M Community Bank, National Association	3.02	1.72	13.69	4.47	60.15	0.28	25.33	0.81
62	Caldwell Bank & Trust Company	62.34	1.99	21.70	5.94	64.48	1.96	17.20	0.81
63	Bank of Commerce	21.91	2.18	20.19	4.63	51.94	0.46	9.59	0.47
64	Basin State Bank	(4.73)	2.36	23.66	4.29	40.81	0.00	22.77	0.24
65	Bank of St. Elizabeth	2.64	2.19	18.82	4.61	55.11	0.73	20.43	0.61
66	Pony Express Bank	(0.74)	2.23	15.81	4.83	54.75	0.59	26.90	0.57
67	Security State Bank-Farwell	(19.37)	2.01	15.11	4.21	37.80	0.00	30.54	0.52
68	Bank of DeSoto, National Association	6.12	2.17	21.27	7.29	61.07	1.47	23.44	0.50
69	Campbell County Bank, Inc.	11.45	2.10	16.90	3.91	46.07	0.04	15.13	0.40
70	The Commercial Bank	1.89	1.95	20.21	4.27	52.27	1.46	28.31	0.70
71	The Bank of Tioga	6.15	1.70	21.16	2.90	33.91	0.00	28.14	0.36
71	The Ozona National Bank	8.37	1.30	12.97	4.22	71.92	0.16	39.59	0.99
73	Bank of Geneva	7.35	2.00	19.32	4.35	51.79	0.50	18.41	0.39
74	Farmers Savings Bank	13.53	2.07	20.29	4.37	46.04	1.32	18.98	0.38
75	North Valley Bank	4.26	1.85	17.86	4.87	65.63	2.24	32.61	0.87
76	The City National Bank of Colorado City	7.59	1.46	22.82	3.14	55.86	0.01	19.91	0.83
77	Farmers & Stockmens Bank	25.05	1.51	14.44	3.82	77.57	0.41	27.42	3.29
78	Adrian Bank	8.08	2.15	23.44	4.21	46.86	0.91	15.51	0.55
79	Coffee County Bank	6.85	2.48	19.54	4.99	48.51	4.35	14.88	0.80
80	Sargent County Bank	(3.44)	2.46	18.64	4.32	24.54	0.00	20.77	0.15
	Top Ten Percent of Banks: Median	8.45	2.07	20.25	4.42	52.63	0.31	24.62	0.73
	Top Ten Percent of Banks: Average	10.85	2.15	20.98	4.49	53.10	0.66	25.13	0.93
	All Banks: Median	3.32	1.24	11.77	3.84	65.63	0.73	19.13	0.55
	All Banks: Average	4.78	1.32	11.95	3.85	66.81	1.27	20.35	1.05

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:	**328**
Institution Type:	**Commercial Banks**
Asset Size:	**$250 - 500 Million**
Subchapter-S Banks?:	**Yes**

Who They Are

Company Name	City	State	Assets ($000)	Employees	Branches
Bank 7	Oklahoma City	OK	444,245	81	7
Central Bank	Houston	TX	486,351	114	4
Citizens Bank of Las Cruces	Las Cruces	NM	436,648	103	6
City Savings Bank & Trust Company	Deridder	LA	281,429	105	9
Coastal Commerce Bank	Houma	LA	397,480	92	6
Community First Bank	New Iberia	LA	310,785	76	5
Exchange Bank and Trust Company	Perry	OK	268,036	58	3
First Bank	Burkburnett	TX	326,944	132	6
First Community Bank	Corpus Christi	TX	363,172	140	8
First National Bank	Fabens	TX	324,903	95	7
First National Bank & Trust Co. of Williston	Williston	ND	443,076	56	4
First National Bank of Louisiana	Crowley	LA	317,170	69	5
First State Bank	Scottsbluff	NE	256,830	52	3
FirstBank	Antlers	OK	258,942	133	5
Freedom Bank	Huntingburg	IN	357,788	47	4
Marion County State Bank	Pella	IA	279,410	32	1
Peoples Community Bank	Greenville	MO	311,713	102	12
Rayne State Bank & Trust Company	Rayne	LA	353,419	72	7
Security Bank	Tulsa	OK	480,506	45	1
Security Bank & Trust Company	Glencoe	MN	445,146	92	10
Southwest Capital Bank	Las Vegas	NM	263,847	61	2
St. Martin Bank and Trust Company	St. Martinville	LA	459,673	115	9
Sutton Bank	Attica	OH	386,783	83	8
Texas Bank	Brownwood	TX	375,072	104	7
Texas Champion Bank	Alice	TX	387,075	111	14
The Bank of Hemet	Riverside	CA	481,859	81	6
The City National Bank of Sulphur Springs	Sulphur Springs	TX	445,656	144	8
The First National Bank of Las Animas	Las Animas	CO	318,847	69	6
The Waggoner National Bank of Vernon	Vernon	TX	278,800	60	2
United Community Bank of North Dakota	Leeds	ND	297,270	46	4
Venture Bank	Minneapolis	MN	465,070	83	3
Volunteer State Bank	Portland	TN	464,732	215	9
Wallis State Bank	Wallis	TX	401,341	120	10

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

RK	Company Name	AG	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
	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.								
1	Texas Bank	25.39	2.54	20.97	5.03	53.29	0.33	34.60	1.07
2	Venture Bank	25.71	2.47	29.25	4.78	48.57	0.66	38.44	1.01
3	The Bank of Hemet	11.67	2.51	20.85	4.49	49.67	0.08	29.24	0.77
4	St. Martin Bank and Trust Company	17.62	2.71	25.62	5.56	47.31	0.84	36.04	0.80
5	First National Bank	1.16	2.79	27.01	4.23	50.05	0.11	35.03	1.69
6	Bank 7	52.38	2.37	27.73	5.52	48.00	0.61	39.60	0.23
7	First Community Bank	3.66	2.16	24.78	5.59	66.57	0.56	42.32	1.75
8	First State Bank	18.10	2.85	29.56	4.32	48.52	0.56	21.96	0.72
9	Rayne State Bank & Trust Company	18.07	1.71	18.72	4.39	58.87	0.07	37.65	0.50
10	Peoples Community Bank	181.14	2.96	17.94	5.29	42.60	0.59	10.37	0.96
11	Southwest Capital Bank	20.90	2.14	21.75	4.68	50.50	0.32	24.35	0.35
11	Wallis State Bank	2.69	2.15	21.68	4.17	62.45	0.49	34.51	2.34
13	City Savings Bank & Trust Company	3.87	2.14	19.30	5.17	57.98	0.22	27.14	0.71
14	The Waggoner National Bank of Vernon	11.86	2.50	20.29	4.28	45.86	0.67	16.64	1.02
15	United Community Bank of North Dakota	10.64	2.75	30.50	5.32	39.79	0.72	24.08	0.30
16	Exchange Bank and Trust Company	12.88	2.16	25.03	4.11	50.80	0.82	19.34	1.03
17	Texas Champion Bank	14.47	1.79	18.55	4.22	64.34	1.23	41.10	1.35
18	The First National Bank of Las Animas	9.26	2.25	21.36	4.95	49.90	0.35	16.04	0.69
19	Coastal Commerce Bank	8.04	2.06	23.71	4.59	54.86	0.31	21.46	0.57
20	Security Bank	7.23	2.42	22.20	4.23	32.41	0.18	21.53	0.23
21	Community First Bank	11.29	1.74	21.18	4.51	59.69	0.47	28.86	0.57
22	First Bank	20.57	1.70	18.45	4.77	71.84	1.15	31.04	2.42
23	FirstBank	5.96	1.99	24.10	6.87	70.46	0.59	21.36	1.39
24	Central Bank	13.85	1.75	19.94	5.24	70.59	0.04	23.82	0.52
25	Freedom Bank	14.08	2.36	24.46	3.57	40.27	0.42	20.30	0.60
26	First National Bank & Trust Co. of Williston	4.57	2.07	24.25	2.98	42.94	0.08	27.75	0.76
27	The City National Bank of Sulphur Springs	4.90	1.61	16.43	4.49	67.94	0.22	28.48	1.14
28	First National Bank of Louisiana	6.76	1.65	17.61	4.09	60.81	0.20	35.45	0.66
29	Volunteer State Bank	33.29	1.87	18.33	4.46	72.45	0.52	16.64	3.94
30	Marion County State Bank	13.18	2.12	20.56	3.84	39.34	0.12	13.38	0.54
31	Security Bank & Trust Company	124.71	2.16	16.98	4.68	56.25	1.44	14.22	1.04
31	Sutton Bank	7.83	1.83	18.74	3.97	58.49	0.49	19.05	1.31
33	Citizens Bank of Las Cruces	0.65	1.86	19.63	4.16	58.16	0.47	23.30	1.15
	Top Ten Percent of Banks: Median	11.86	2.15	21.18	4.49	53.29	0.47	24.35	0.80
	Top Ten Percent of Banks: Average	21.77	2.19	22.04	4.62	54.29	0.48	26.52	1.03
	All Banks: Median	3.20	1.35	13.37	3.81	64.36	0.70	19.46	0.69
	All Banks: Average	6.14	1.39	13.35	3.81	63.80	1.31	20.82	0.86

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:	**134**
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
AIMBank	Littlefield	TX	501,429	126	11
American State Bank & Trust Company of Williston	Williston	ND	608,344	96	1
Armstrong Bank	Muskogee	OK	653,097	206	17
Choice Financial Group	Grafton	ND	840,348	193	15
Commercial State Bank	Andrews	TX	542,116	126	7
Five Star Bank	Rocklin	CA	615,305	52	6
Great Plains National Bank	Elk City	OK	590,277	492	14
Lone Star State Bank of West Texas	Lubbock	TX	645,074	80	4
NewFirst National Bank	El Campo	TX	556,288	113	8
Sabine State Bank and Trust Company	Many	LA	781,791	311	44
Security Bank	Midland	TX	820,327	162	12
Steele Street Bank & Trust	Denver	CO	561,094	62	3
The Citizens Bank	Farmington	NM	725,360	139	6
The Yellowstone Bank	Laurel	MT	508,048	79	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	Security Bank	2.58	2.30	20.55	5.68	57.10	0.34	49.06	1.01
2	AIMBank	27.30	1.64	19.90	3.87	61.53	0.14	36.42	1.30
3	American State Bank & Trust Company of Williston	9.29	2.12	27.05	3.63	42.99	0.34	31.85	0.90
4	Armstrong Bank	8.00	2.60	19.30	5.33	56.14	1.30	28.77	1.59
5	Choice Financial Group	57.33	2.45	23.34	4.23	49.18	1.07	21.30	0.90
6	Great Plains National Bank	18.92	2.78	34.64	6.34	65.93	0.35	5.85	3.55
7	NewFirst National Bank	6.38	2.08	20.99	4.75	60.01	1.15	36.00	1.01
8	Commercial State Bank	22.36	1.70	18.93	4.96	55.20	1.88	37.97	0.71
9	Five Star Bank	18.05	2.14	24.80	3.78	42.31	0.79	30.59	0.13
10	Sabine State Bank and Trust Company	12.87	1.48	16.17	4.23	69.51	0.60	38.18	1.51
10	Steele Street Bank & Trust	6.17	1.84	18.13	4.08	52.74	0.12	25.26	0.67
12	Lone Star State Bank of West Texas	33.40	1.78	15.44	4.20	54.37	0.43	32.93	0.16
13	The Yellowstone Bank	11.31	2.74	14.46	4.48	42.08	2.09	26.57	0.68
14	The Citizens Bank	11.17	1.59	19.18	3.17	52.29	0.06	28.28	0.79
	Top Ten Percent of Banks: Median	12.09	2.10	19.60	4.23	54.79	0.52	31.22	0.90
	Top Ten Percent of Banks: Average	17.51	2.09	20.92	4.48	54.39	0.76	30.64	1.06
	All Banks: Median	5.54	1.47	13.89	3.87	62.18	0.87	18.64	0.78
	All Banks: Average	6.63	1.46	14.20	3.91	63.34	1.79	20.56	1.14

PEER GROUP 5:
$1 - 3 Billion

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

Criteria	
Number of Institutions in Peer Group:	**58**
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 Fidelity Bank, National Association	Oklahoma City	OK	1,403,990	343	30
First International Bank & Trust	Watford City	ND	1,716,089	416	21
Inwood National Bank	Dallas	TX	1,658,817	221	15
LegacyTexas Bank	Plano	TX	1,817,804	334	20
Stearns Bank National Association	Saint Cloud	MN	1,537,552	310	9
WestStar Bank	El Paso	TX	1,069,401	218	10

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

CB Scorecard Key Indicators

RK	Company Name	AG	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
	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.								
1	First International Bank & Trust	10.22	2.35	31.08	4.76	52.80	1.57	25.66	1.08
2	WestStar Bank	5.31	2.20	24.89	4.32	53.03	0.48	28.44	0.76
3	LegacyTexas Bank	0.38	2.03	19.79	4.34	58.94	0.45	28.75	1.05
4	Inwood National Bank	12.36	1.93	15.34	3.83	50.38	0.25	38.04	0.37
5	Stearns Bank National Association	7.50	4.13	26.01	7.60	42.65	2.42	15.38	1.10
6	First Fidelity Bank, National Association	4.14	1.97	20.51	4.19	59.67	1.55	33.40	1.06
	Top Ten Percent of Banks: Median	6.41	2.11	22.70	4.33	52.91	1.02	28.60	1.05
	Top Ten Percent of Banks: Average	6.65	2.44	22.94	4.84	52.91	1.12	28.28	0.90
	All Banks: Median	3.39	1.41	14.49	3.62	64.23	0.58	21.64	0.93
	All Banks: Average	3.81	1.43	14.28	3.61	64.84	1.04	22.21	1.70

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: The sum of loans and leases which are on nonaccrual status, past due 90 days or more, and non-investment other real estate owned as a percent of total assets.

Non Interest-Bearing Deposits to Deposits: The sum of total demand deposits and noninterest-bearing time and savings deposits held in domestic offices as a percent of total deposits. Transaction accounts: The sum of the following accounts held in domestic offices: Negotiable Order of Withdrawal (NOW) accounts, Automated Transfer Service (ATS) accounts and telephone or preauthorized transfer accounts, as a percentage of total deposits.

Non-Interest Income to Average Assets: Income derived from bank services and sources other than interest bearing assets (annualized) as a percent of average assets.