



CB Top Ten Report

Ranking the Top Ten Percent of Banks by Peer Group

December 31, 2018 YTD



I. OVERVIEW

◆ Table of Contents	Page 2
◆ Purpose, Methodology & Definitions	Page 2
◆ Executive Summary	Page 3

II. C-CORP TOP TEN PERCENT

◆ Peer Group 1: Less Than \$100 Million	Page 4
◆ Peer Group 2: \$100-249 Million	Page 8
◆ Peer Group 3: \$250-499 Million	Page 12
◆ Peer Group 4: \$500-999 Million	Page 16
◆ Peer Group 5: \$1-5 Billion	Page 18

II. SUB-S TOP TEN PERCENT

◆ Peer Group 1: Less Than \$100 Million	Page 20
◆ Peer Group 2: \$100-249 Million	Page 22
◆ Peer Group 3: \$250-499 Million	Page 26
◆ Peer Group 4: \$500-999 Million	Page 28
◆ Peer Group 5: \$1-5 Billion	Page 29

Purpose

The purpose of the CB Top Ten™ is to provide a comparative summary, by peer group, of the top ten percent of banks based upon key performance indicators, selected by CB Resource, Inc.

Components

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

Scorecards, developed by CB Resource, are used to rank banks against their peers based upon key performance indicators. The Scorecards represent a numerical ranking of key indicators comparing the financial health of each institution. These indicators include: asset growth rate (AGR), return on average assets (ROAA), return on average equity (ROAE), net interest margin (NIM), efficiency ratio (ER), non-performing assets (NPA), non interest-bearing deposits (NIBD), and non-interest income (NII).

Definitions & Ratios

- **Asset Growth Rate:** Current period total assets less previous period total assets (annualized) as a percent of previous period total assets.
- **Return on Average Assets:** Net income after taxes and extraordinary items (annualized) as a percent of average total assets.
- **Return on Average Equity:** Net income after taxes and extraordinary items (annualized) as a percent of average total equity.
- **Net Interest Margin:** Total interest income less total interest expense (annualized) as a percent of average earning assets.
- **Efficiency Ratio:** Noninterest expenses minus (foreclosed property expense + amortization of intangibles & goodwill impairment) as a percent of the sum of net interest income plus total noninterest income.
- **Non-Performing Assets to Assets:** The sum of loans and leases which are on nonaccrual status, past due 90 days or more, and non-investment other real estate owned as a percent of total assets.
- **Non Interest-Bearing Deposits to Deposits:** The sum of total demand deposits and noninterest-bearing time and savings deposits held in domestic offices as a percent of total deposits. Transaction accounts: The sum of the following accounts held in domestic offices: Negotiable Order of Withdrawal (NOW) accounts, Automated Transfer Service (ATS) accounts and telephone or preauthorized transfer accounts, as a percentage of total deposits.
- **Non-Interest Income to Average Assets:** Income derived from bank services and sources other than interest bearing assets (annualized) as a percent of average assets.

The Report

The data was compiled from financial data for the period noted, as reported to federal regulators. The financial data obtained from FDIC and other sources is consistently reliable, although; the accuracy and completeness of the data cannot be guaranteed by CB Resource, Inc. The information is presented in the form of financial ratios. Ratio definitions are provided at the end of this report.

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CB TOP TEN™

Fourth Quarter 2018

Executive Summary

C-Corp Peer Group Summary

	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Peer Group 1: Less Than \$100 Million								
Top Ten Percent: Median	5.04	1.41	12.18	4.54	62.87	0.19	28.09	0.73
Top Ten Percent: Average	6.18	1.86	13.10	4.58	62.28	0.56	28.98	2.16
All Banks: Median	0.91	0.65	5.13	3.71	76.47	0.51	20.25	0.34
All Banks: Average	1.21	0.64	5.11	3.74	78.14	0.95	19.97	0.48
Peer Group 2: \$100-249 Million								
Top Ten Percent: Median	6.23	1.43	12.45	4.42	60.17	0.17	26.93	0.72
Top Ten Percent: Average	7.50	1.50	13.21	4.53	59.87	0.33	29.12	0.95
All Banks: Median	2.65	0.90	7.95	3.83	70.01	0.53	20.46	0.45
All Banks: Average	3.44	0.91	7.83	3.83	70.48	0.73	20.95	0.51
Peer Group 3: \$250-499 Million								
Top Ten Percent: Median	7.95	1.54	13.99	4.34	57.07	0.20	28.87	0.68
Top Ten Percent: Average	9.36	1.57	14.31	4.47	57.18	0.35	30.13	0.82
All Banks: Median	4.50	0.97	8.97	3.74	67.54	0.49	19.84	0.56
All Banks: Average	5.47	0.98	8.91	3.77	68.22	0.62	20.51	0.62
Peer Group 4: \$500-999 Million								
Top Ten Percent: Median	9.91	1.68	14.63	4.37	54.58	0.20	31.32	0.98
Top Ten Percent: Average	11.52	1.77	16.59	4.57	53.36	0.42	32.26	0.98
All Banks: Median	5.06	1.04	9.87	3.75	65.75	0.44	19.50	0.63
All Banks: Average	6.57	1.06	9.74	3.76	65.95	0.54	20.48	0.71
Peer Group 5: \$1-5 Billion								
Top Ten Percent: Median	9.47	1.69	15.36	4.25	50.92	0.21	32.05	0.96
Top Ten Percent: Average	10.62	1.86	16.40	4.33	48.89	0.31	31.04	1.15
All Banks: Median	6.55	1.15	10.36	3.64	62.28	0.43	20.36	0.72
All Banks: Average	8.65	1.17	10.64	3.65	62.52	0.55	20.80	0.81

Sub-S Peer Group Summary

	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Peer Group 1: Less Than \$100 Million								
Top Ten Percent: Median	4.57	2.00	18.24	4.64	57.28	0.11	30.08	0.73
Top Ten Percent: Average	5.93	2.15	19.34	4.72	57.76	0.40	30.39	0.96
All Banks: Median	0.84	1.13	9.37	3.89	67.37	0.43	22.89	0.40
All Banks: Average	1.45	1.15	10.03	3.92	68.44	0.83	23.86	0.47
Peer Group 2: \$100-249 Million								
Top Ten Percent: Median	6.65	2.12	20.08	4.46	54.02	0.17	28.23	0.66
Top Ten Percent: Average	7.08	2.19	20.29	4.52	54.53	0.28	30.03	0.86
All Banks: Median	2.20	1.37	12.57	3.95	63.79	0.43	21.29	0.52
All Banks: Average	2.84	1.38	12.89	3.97	64.26	0.68	22.31	0.59
Peer Group 3: \$250-499 Million								
Top Ten Percent: Median	9.35	2.28	21.81	4.42	51.26	0.21	27.15	0.72
Top Ten Percent: Average	10.46	2.30	22.78	4.53	52.98	0.32	29.09	0.86
All Banks: Median	3.55	1.46	13.98	3.95	62.20	0.46	21.58	0.64
All Banks: Average	4.45	1.51	14.43	3.97	62.54	0.68	22.36	0.72
Peer Group 4: \$500-999 Million								
Top Ten Percent: Median	8.12	2.41	23.14	4.75	53.11	0.36	33.48	1.22
Top Ten Percent: Average	10.70	2.65	23.42	4.80	55.84	0.79	35.92	2.14
All Banks: Median	3.37	1.57	14.63	3.90	62.33	0.50	21.88	0.77
All Banks: Average	4.39	1.60	15.02	3.90	61.35	0.66	22.68	0.86
Peer Group 5: \$1-5 Billion								
Top Ten Percent: Median	14.18	2.15	20.22	4.36	49.69	0.18	33.61	0.93
Top Ten Percent: Average	14.77	2.22	20.98	4.25	50.63	0.59	32.99	0.95
All Banks: Median	4.94	1.59	15.91	3.76	60.81	0.35	25.69	0.78
All Banks: Average	6.31	1.62	16.20	3.80	61.72	0.48	25.80	1.04

LEGEND: RK-Rank, AGR-Asset Growth Rate, ROAA-Return on Average Assets, ROAE-Return on Average Equity, NIM-Net Interest Margin, ER-Efficiency Ratio, NPA-Non-Performing Assets to Total Assets, NIBD-Non Interest-Bearing Deposits to Total Deposits, NII-Non-Interest Income to Average Assets.

PEER GROUP 1:
 Less Than \$100 Million

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **732**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **C Corporation**
 Asset Size: **Less Than \$100 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
AIG Federal Savings Bank	35267	Wilmington, DE	35,080	10	1
American Exchange Bank, Lindsay, Oklahoma	2328	Lindsay, OK	66,900	15	1
American Heritage Bank	57025	Clovis, NM	87,471	20	2
Amistad Bank	26658	Del Rio, TX	28,288	11	1
Angelina Savings Bank, SSB	32018	Lufkin, TX	67,747	24	1
Bank of Billings	16959	Billings, MO	56,501	20	2
Bank of Clarks	16953	Clarks, NE	37,224	11	2
Bank of Locust Grove	16795	Locust Grove, OK	32,356	16	1
Bay Bank	34052	Green Bay, WI	95,272	27	1
Benton County State Bank	13774	Blairstown, IA	44,926	8	1
Brantley Bank and Trust Company	16386	Brantley, AL	71,231	18	2
Brazos National Bank	24038	Richwood, TX	26,678	41	1
Breda Savings Bank	5792	Breda, IA	62,186	7	1
Capital Bank of Texas	57495	Carrizo Springs, TX	75,849	16	2
CBW Bank	13959	Weir, KS	51,951	18	1
Central Bank	31545	Savannah, TN	94,170	39	3
CentreBank	15532	Veedersburg, IN	77,002	22	4
Champion Bank	57031	Parker, CO	60,474	22	1
Chappell Hill Bank	11570	Chappell Hill, TX	31,320	8	1
Citizens Bank & Trust, Inc.	27153	Trenton, GA	97,664	43	3
Clatsop Community Bank	58660	Seaside, OR	95,303	18	2
Clay County Bank, Inc.	2444	Clay, WV	94,907	23	2
Comerica Bank & Trust, National Association	1596	Ann Arbor, MI	52,318	97	1
Commerce Community Bank	35019	Oak Grove, LA	64,118	14	2
Commercial Bank	12246	Nelson, NE	51,530	8	1
Community Bank	34020	Topeka, KS	93,530	23	2
Community Bank	8975	Bristow, OK	85,846	27	1
Community Bank of Easton	18568	Easton, IL	37,214	4	1
Community Bank of Georgia	57579	Baxley, GA	91,410	17	1
Community Bank of Pleasant Hill	58423	Pleasant Hill, MO	71,466	16	1
Community State Bank	22567	Shelbina, MO	73,439	15	2
Community State Bank of Canton	26416	Canton, OK	47,020	15	1
Concordia Bank of Concordia, Missouri	13788	Concordia, MO	74,151	21	4
Currie State Bank	8833	Currie, MN	82,184	17	2
Del Norte Bank	29066	Del Norte, CO	96,419	24	2
Eagle Bank	58282	Polson, MT	66,075	14	1
Eaglemark Savings Bank	34313	Carson City, NV	40,378	127	1
Enloe State Bank	10716	Cooper, TX	36,485	8	1
Farmers and Merchants Savings Bank	10492	Iowa City, IA	87,187	15	3
Farmers State Bank of Munnith	15011	Munnith, MI	79,750	23	3
Farmers State Bank of Newcastle	14404	Newcastle, TX	47,055	9	1
First Capital Bank	3399	Quanah, TX	59,433	22	2
First Electronic Bank	35533	Salt Lake City, UT	37,967	54	1
First National Bank	4111	Heavener, OK	79,978	38	2
First State Bank of St. Peter	11302	Saint Peter, IL	30,620	5	1
Fox River State Bank	57504	Burlington, WI	92,551	26	2
Fredonia Valley Bank	9669	Fredonia, KY	86,423	20	2
Freedom Bank	58010	Columbia Falls, MT	79,081	17	1
Granite Mountain Bank Inc dba Granite Mountain Bank	15744	Philipsburg, MT	77,360	20	3
Holladay Bank & Trust	21448	Salt Lake City, UT	60,101	13	1
HSBC Trust Company (Delaware), National Association	58188	Wilmington, DE	56,227	3	1
Independence Bank	57379	East Greenwich, RI	63,827	29	1
ITS Bank	34619	Johnston, IA	7,634	0	1
Kinmundy Bank	3805	Kinmundy, IL	47,532	9	1
Kirkwood Bank of Nevada	58806	Las Vegas, NV	86,202	14	2
Lakeside Bank of Salina	21255	Salina, OK	32,958	11	1
Lakeview Bank	57785	Lakeville, MN	91,079	17	1
Lena State Bank	12395	Lena, IL	87,740	11	1
Little Horn State Bank	11821	Hardin, MT	95,405	26	2

PEER GROUP 1:
Less Than \$100 Million

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Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
McClave State Bank	11261	Mcclave, CO	42,174	9	1
National Bank of St. Anne	16752	St. Anne, IL	58,945	14	1
One World Bank	57901	Dallas, TX	99,737	22	1
Peoples Bank	15216	Lyons, GA	90,651	28	2
Platte Valley Bank	9818	North Bend, NE	87,542	12	1
Scribner Bank	14026	Scribner, NE	65,065	17	1
The Citizens Bank of Edina	12457	Edina, MO	71,620	15	1
The Commercial Bank	19595	Mason, TX	50,756	10	1
The First National Bank of Lindsay	4134	Lindsay, OK	59,594	8	1
The First National Bank of Quitaque	3401	Quitaque, TX	58,522	13	1
The Gunnison Bank and Trust Company	11259	Gunnison, CO	98,127	36	2
The Peoples Bank	16603	Marion, KY	62,604	20	2
The Peoples Bank of Georgia	170	Talbotton, GA	84,557	27	3
The Santa Anna National Bank	5520	Santa Anna, TX	49,445	12	1
Wilkinson County Bank	10074	Irwinton, GA	49,802	10	1

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C-Corp Top Ten Percent: How They Rank

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Top Ten Percent: Average	6.18	1.86	13.10	4.58	62.28	0.56	28.98	2.16	
All Banks: Median	0.91	0.65	5.13	3.71	76.47	0.51	20.25	0.34	
All Banks: Average	1.21	0.64	5.11	3.74	78.14	0.95	19.97	0.48	
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	The Gunnison Bank and Trust Company	3.73	1.48	15.85	4.98	65.21	0.00	50.86	1.20
2	Champion Bank	14.31	6.10	29.69	4.03	60.27	0.31	46.55	6.37
3	Community Bank	4.44	1.44	14.28	4.33	61.65	0.00	31.45	0.79
4	Eaglemark Savings Bank	64.04	9.64	37.80	10.31	77.55	0.00	15.43	45.75
5	CBW Bank	55.80	7.55	42.43	2.25	48.25	0.03	87.51	18.26
5	Community Bank	4.80	2.13	25.94	5.08	53.74	0.27	22.11	1.43
7	Kinmundy Bank	4.65	2.20	16.82	5.13	41.36	0.43	25.39	0.69
8	Community Bank of Easton	14.68	2.54	13.69	4.38	21.34	0.00	21.63	0.27
9	Bank of Locust Grove	4.20	1.70	12.74	6.30	60.74	1.07	34.21	1.37
10	The First National Bank of Lindsay	9.37	1.24	10.66	4.63	53.90	0.64	30.72	0.72
11	Brantley Bank and Trust Company	3.33	1.11	7.81	5.16	62.30	0.01	34.72	0.58
12	The Commercial Bank	7.74	1.41	17.29	3.83	56.07	0.00	25.25	0.35
13	Breda Savings Bank	7.61	1.65	14.89	3.49	54.13	0.00	29.00	0.36
14	First Electronic Bank	62.89	5.89	13.00	12.07	79.96	0.00	1.04	34.73
15	Eagle Bank	1.02	1.39	15.11	4.32	56.26	0.24	30.78	0.78
16	Bay Bank	8.98	1.50	10.52	4.52	66.86	0.52	24.85	1.99
17	Holladay Bank & Trust	7.85	1.71	11.36	5.15	58.32	0.70	30.56	0.36
18	American Exchange Bank, Lindsay, Oklahoma	9.15	0.85	8.18	4.02	73.46	0.00	44.66	0.79
19	Community Bank of Pleasant Hill	7.64	1.19	12.72	3.25	69.57	0.00	30.70	2.18
20	Lakeview Bank	12.49	1.31	13.85	4.90	64.46	0.70	24.99	0.57
21	ITS Bank	5.60	5.15	5.56	6.25	22.59	0.00	0.00	6.08
22	National Bank of St. Anne	9.66	1.19	9.45	4.54	62.52	0.07	24.26	0.47
23	Fredonia Valley Bank	7.67	1.50	9.34	4.64	60.35	1.51	38.03	0.65
24	Clay County Bank, Inc.	4.73	1.43	10.39	4.27	59.18	0.37	25.46	0.68
25	Brazos National Bank	(4.46)	2.79	9.25	5.79	88.05	0.00	66.52	17.67
26	Amistad Bank	(0.61)	1.32	8.69	4.94	74.14	0.06	35.26	2.15
27	The Santa Anna National Bank	(2.17)	1.59	14.30	4.64	58.07	0.09	27.07	0.60
28	Farmers State Bank of Newcastle	8.27	1.36	14.53	3.81	58.62	0.40	31.22	0.43
29	The Citizens Bank of Edina	(0.05)	2.00	17.33	4.58	40.74	0.24	27.70	0.37
30	Comerica Bank & Trust, National Association	(4.16)	32.12	35.69	2.31	55.82	0.00	100.00	97.88
31	Scribner Bank	(5.61)	1.80	12.92	4.31	66.63	0.17	42.79	2.69
32	Clatsop Community Bank	5.73	1.02	9.05	4.08	69.38	0.00	38.60	0.29
33	Granite Mountain Bank Inc dba Granite Mountain Bank	2.91	0.97	11.11	4.31	70.98	0.02	42.18	0.49
34	Commercial Bank	3.74	1.49	12.63	4.37	56.03	0.00	19.62	0.23
35	First State Bank of St. Peter	6.56	1.38	8.99	3.89	50.95	0.10	39.02	0.22
36	The First National Bank of Quitaque	8.47	1.17	7.59	4.21	65.19	0.56	30.94	0.65
37	Bank of Clarks	9.37	1.33	11.39	5.19	67.20	0.68	28.08	0.31
37	Independence Bank	4.96	9.54	43.90	6.76	32.74	3.73	14.15	28.85
39	CentreBank	3.08	1.55	13.79	4.83	64.51	1.40	25.90	0.91
40	Community State Bank	7.41	1.41	16.39	3.33	45.59	0.06	24.41	0.45
41	Lakeside Bank of Salina	(1.58)	1.56	12.25	6.29	62.97	1.01	28.95	1.05
42	Wilkinson County Bank	(3.54)	1.52	10.42	4.30	57.66	0.14	31.34	0.62
43	Bank of Billings	4.88	1.18	7.93	4.89	64.70	1.26	31.03	0.78
44	The Peoples Bank	33.77	1.37	14.81	5.07	66.38	0.76	9.67	0.74
45	Enloe State Bank	3.79	1.23	13.02	4.91	63.49	0.00	19.76	0.19
46	Central Bank	1.40	3.27	30.96	4.84	81.20	1.09	35.99	0.93
47	Fox River State Bank	2.21	0.90	7.75	4.20	73.89	0.00	29.49	0.64
48	Angelina Savings Bank, SSB	5.11	1.00	11.47	4.21	74.18	0.20	23.58	0.92
49	American Heritage Bank	(0.53)	1.43	12.45	4.71	58.62	1.00	28.07	0.58
50	Little Horn State Bank	3.82	1.20	12.10	5.10	69.09	0.65	20.90	0.70
51	One World Bank	12.36	1.24	8.91	3.92	78.05	0.93	34.06	1.90
52	First National Bank	(1.88)	1.58	17.17	5.30	67.56	1.89	31.16	1.31
53	HSBC Trust Company (Delaware), National Association	2.09	2.92	2.97	2.02	34.60	0.00	100.00	4.19
54	Del Norte Bank	10.77	1.05	12.50	4.62	69.46	0.59	16.56	0.76
55	Platte Valley Bank	7.82	1.19	8.94	3.68	58.63	0.10	28.01	0.32
56	Commerce Community Bank	0.11	1.26	13.67	4.14	62.77	0.14	22.39	0.59
57	Lena State Bank	2.73	1.98	17.54	3.23	41.65	0.00	5.47	1.02
58	Freedom Bank	13.75	1.48	14.97	5.18	63.32	0.51	15.87	0.26
59	Concordia Bank of Concordia, Missouri	8.61	0.93	9.98	4.26	70.14	1.67	35.66	0.76

PEER GROUP 1:
Less Than \$100 Million

C-Corp Top Ten Percent: How They Rank

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All Banks: Median	0.91	0.65	5.13	3.71	76.47	0.51	20.25	0.34
All Banks: Average	1.21	0.64	5.11	3.74	78.14	0.95	19.97	0.48

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	Community State Bank of Canton	(0.80)	1.18	11.63	4.48	67.92	0.28	24.08	0.76
61	Benton County State Bank	0.40	1.14	8.36	3.86	61.73	0.00	36.82	0.26
62	McClave State Bank	5.80	1.86	14.92	5.43	52.76	0.14	8.28	0.20
63	Currie State Bank	7.03	1.62	16.20	5.32	54.16	0.59	15.92	0.20
64	Capital Bank of Texas	13.84	0.91	6.54	3.14	68.74	0.02	37.32	0.80
65	Kirkwood Bank of Nevada	3.86	1.50	10.03	4.54	60.10	0.00	16.70	0.09
66	Peoples Bank	0.65	1.15	13.12	4.91	68.36	0.98	25.54	0.62
67	The Peoples Bank of Georgia	9.47	0.93	9.94	5.48	74.76	1.58	28.10	0.60
68	AIG Federal Savings Bank	8.23	8.40	8.70	2.15	36.93	0.00	0.00	15.92
68	Chappell Hill Bank	19.78	0.54	5.51	4.41	87.26	0.00	45.30	0.53
70	Community Bank of Georgia	14.36	1.34	10.08	5.31	56.49	2.30	17.94	0.38
71	Citizens Bank & Trust, Inc.	0.59	1.23	10.99	4.97	67.49	0.42	16.15	0.92
72	Farmers and Merchants Savings Bank	3.58	1.08	7.79	3.43	65.33	0.00	20.33	0.76
73	Farmers State Bank of Munith	10.47	0.93	9.91	4.08	75.99	1.05	28.14	0.96
74	First Capital Bank	(3.64)	1.02	11.70	5.27	69.61	1.30	43.63	0.96

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

Number of Institutions in Peer Group: **910**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **C Corporation**
 Asset Size: **\$100 - 249 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
American Bank and Trust Company	20537	Tulsa, OK	240,683	40	1
American Continental Bank	57444	City of Industry, CA	229,812	40	4
Bank of Cairo and Moberly	8254	Moberly, MO	106,071	26	2
Bank of Clarkson	13167	Clarkson, KY	119,371	25	2
Bank of Commerce	22639	Rawlins, WY	132,429	30	1
Bank of Feather River	58630	Yuba City, CA	124,152	22	1
Bank of George	58626	Las Vegas, NV	238,478	59	2
Bank of Lincoln County	57396	Fayetteville, TN	137,790	38	3
Bank of South Texas	26727	McAllen, TX	132,749	49	5
Bank of the Federated States of Micronesia	26539	Pohnpei, FM	164,292	85	1
Capital Bank and Trust Company	35164	Irvine, CA	183,972	328	1
CenterBank	35117	Milford, OH	181,581	39	3
Chino Commercial Bank, N.A.	35366	Chino, CA	201,893	48	3
Citizens Bank	6103	Hartsville, TN	216,844	53	3
Citizens Bank	1051	Hartford, KY	100,825	30	3
Clarkston State Bank	34957	Clarkston, MI	210,710	31	2
Community Banking Company of Fitzgerald	34160	Fitzgerald, GA	158,202	32	2
Community First Bank	12426	Kansas City, KS	190,450	32	2
Community State Bank	19749	Coffeyville, KS	161,855	22	2
Community Valley Bank	58500	El Centro, CA	195,519	40	6
Elkton Bank & Trust Company	12162	Elkton, KY	141,628	30	3
Ericson State Bank	18265	Ericson, NE	103,404	7	1
Farmers & Merchants Bank	9462	Miamisburg, OH	156,842	28	4
FDS Bank	33831	Mason, OH	175,363	1,621	1
FinWise Bank	35323	Sandy, UT	116,270	52	1
First Central Bank	10637	Cambridge, NE	104,810	25	3
First Century Bank, National Association	57123	Gainesville, GA	140,368	9	1
First National Bank and Trust Company of Weatherford	5575	Weatherford, TX	244,245	52	3
First New Mexico Bank of Silver City	24865	Silver City, NM	111,143	26	2
First New Mexico Bank, Las Cruces	58745	Las Cruces, NM	112,442	29	2
First Peoples Bank	33010	Pine Mountain, GA	155,175	34	3
First Port City Bank	21784	Bainbridge, GA	202,836	37	2
First Security Bank of Nevada	58443	Las Vegas, NV	202,392	24	1
First State Bank	12149	Irvington, KY	203,115	73	3
First State Bank	19163	Wrens, GA	148,754	34	4
First State Bank	16333	Loomis, NE	143,432	22	3
First State Bank of Colorado	12373	Hotchkiss, CO	237,917	65	7
First State Bank of Odem	16334	Odem, TX	142,889	34	4
First Texoma National Bank	13905	Durant, OK	176,609	64	5
First Vision Bank of Tennessee	58201	Tullahoma, TN	249,719	44	4
Florida Business Bank	35304	Melbourne, FL	135,168	16	1
Golden Pacific Bank, National Association	26881	Sacramento, CA	128,396	38	3
Grand Ridge National Bank	3674	Grand Ridge, IL	200,493	25	2
Grandview Bank	3230	Grandview, TX	202,974	33	2
Guadalupe Bank	58768	Kerrville, TX	159,550	32	3
Hillsboro Bank	34747	Plant City, FL	143,962	25	2
Hometown National Bank	3691	La Salle, IL	227,816	41	3
Huron Valley State Bank	57990	Milford, MI	150,845	29	2
Llano National Bank	24305	Llano, TX	180,969	46	3
McClain Bank	4187	Purcell, OK	227,820	54	3
McKenzie Banking Company	13955	Mc Kenzie, TN	128,798	90	6
Metro Phoenix Bank	58402	Phoenix, AZ	199,245	36	1
Mid-America Bank	17374	Baldwin City, KS	191,874	46	3
North Alabama Bank	27560	Hazel Green, AL	101,277	38	3
Pacific Global Bank	34089	Chicago, IL	208,253	42	3
Park State Bank	8851	Duluth, MN	136,586	29	5
Peoples Bank	57058	Sheridan, AR	155,146	24	2
Peoples Bank & Trust Company	1475	Manchester, TN	100,966	27	1
People's Bank of Seneca	34146	Seneca, MO	195,208	35	4

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

Number of Institutions in Peer Group: **910**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **C Corporation**
 Asset Size: **\$100 - 249 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
Peoples State Bank of Munising	15165	Munising, MI	142,963	34	5
PeoplesTrust Bank	57569	Hamilton, AL	100,915	26	3
Pinnacle Bank	252	Marshalltown, IA	199,038	25	2
RiverHills Bank	6662	Milford, OH	163,680	53	5
Security First National Bank of Hugo	432	Hugo, OK	111,917	33	1
Security State Bank of Oklahoma	8980	Wewoka, OK	249,759	60	5
Sherburne State Bank	10169	Becker, MN	121,043	27	3
Sundown State Bank	18780	Sundown, TX	156,010	32	5
Texas Financial Bank	26738	Eden, TX	103,516	22	3
The Bank	34409	Jennings, LA	232,096	62	5
The Bank of Clovis	57022	Clovis, NM	196,050	32	2
The Bank of Waynesboro	2375	Waynesboro, TN	165,885	61	5
The Citizens Bank Company	10266	Beverly, OH	216,592	53	5
The Citizens Bank of Swainsboro	11295	Swainsboro, GA	210,969	57	3
The Cleveland State Bank	12201	Cleveland, MS	226,828	62	2
The Colorado Bank and Trust Company of La Junta	1141	La Junta, CO	134,365	39	2
The Farmers State Bank of Waupaca	13033	Waupaca, WI	201,585	41	4
The First National Bank and Trust Company of Broken Arrow	4050	Broken Arrow, OK	184,539	44	3
The First National Bank of Stanton	5536	Stanton, TX	223,418	19	2
The First National Bank of Waynesboro	2160	Waynesboro, GA	139,260	34	1
The Jefferson Bank	11445	Greenville, MS	129,814	27	3
The MINT National Bank	58764	Kingwood, TX	206,927	27	1
The Napoleon State Bank	10101	Napoleon, IN	246,407	64	4
The Tri-County Bank	16339	Stuart, NE	127,141	28	4
Three Rivers Bank of Montana	21557	Kalispell, MT	159,750	43	2
United Citizens Bank of Southern Kentucky	57867	Columbia, KY	159,813	42	4
University Bank	14587	Ann Arbor, MI	246,382	390	1
ValueBank Texas	19700	Corpus Christi, TX	242,173	99	8
Vantage Bank of Alabama	58375	Albertville, AL	124,499	29	2
West Plains Bank	5369	Ainsworth, NE	119,898	16	2
Wilcox County State Bank	17126	Abbeville, GA	104,701	30	4
Willamette Valley Bank	57033	Salem, OR	241,136	171	4

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: How They Rank

		6.23	1.43	12.45	4.42	60.17	0.17	26.93	0.72
Top Ten Percent: Median		6.23	1.43	12.45	4.42	60.17	0.17	26.93	0.72
Top Ten Percent: Average		7.50	1.50	13.21	4.53	59.87	0.33	29.12	0.95
All Banks: Median		2.65	0.90	7.95	3.83	70.01	0.53	20.46	0.45
All Banks: Average		3.44	0.91	7.83	3.83	70.48	0.73	20.95	0.51
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Bank of George	14.44	2.25	16.29	5.02	57.49	0.00	51.95	2.39
2	FinWise Bank	78.68	4.89	29.08	7.97	56.88	0.07	32.15	9.53
3	Park State Bank	122.43	1.57	12.54	4.50	55.25	0.28	43.34	0.92
4	First Century Bank, National Association	7.44	1.16	11.45	4.42	54.66	0.19	59.31	2.34
5	First State Bank	4.25	1.58	12.04	4.18	55.83	0.04	75.46	0.87
6	North Alabama Bank	9.10	2.01	15.05	6.14	56.12	0.34	20.79	1.88
7	Community First Bank	19.89	1.73	18.43	5.08	53.79	0.00	23.42	0.28
8	Chino Commercial Bank, N.A.	4.77	1.26	11.01	4.20	60.35	0.00	49.15	0.73
9	Florida Business Bank	8.89	2.05	15.18	4.32	56.09	0.00	30.43	0.32
10	Grandview Bank	4.09	1.67	19.61	4.13	49.53	0.04	36.12	0.50
11	Guadalupe Bank	9.39	1.35	15.19	4.48	65.63	0.03	22.42	0.96
12	McClain Bank	10.43	1.45	12.74	4.49	63.45	0.27	25.57	1.09
13	Grand Ridge National Bank	16.37	1.80	14.55	5.64	53.96	0.06	24.21	0.25
14	Elkton Bank & Trust Company	7.28	1.56	12.41	4.05	61.27	0.02	30.57	0.66
15	RiverHills Bank	5.02	1.46	13.49	4.63	70.03	0.26	33.25	1.08
16	The Jefferson Bank	12.05	1.32	8.03	5.57	50.90	0.00	15.77	1.05
17	Metro Phoenix Bank	13.88	1.72	11.00	5.87	56.41	0.05	23.95	0.34
18	First National Bank and Trust Company of Weatherford	1.56	1.40	14.90	5.35	59.21	0.22	34.34	0.61
19	Willamette Valley Bank	17.82	3.53	29.70	4.22	75.32	0.00	16.59	15.44
20	First Peoples Bank	29.87	1.19	9.95	4.94	68.97	0.40	53.84	0.73
21	Hillsboro Bank	5.14	1.71	12.80	4.46	45.01	0.03	34.28	0.25
22	Security State Bank of Oklahoma	11.12	1.59	16.12	4.71	54.73	1.28	24.32	0.75
23	Bank of Clarkson	0.68	1.58	12.34	4.14	58.65	0.07	30.72	0.91
24	First New Mexico Bank, Las Cruces	(4.89)	1.48	10.38	4.93	59.07	0.00	31.59	0.84
25	American Bank and Trust Company	12.86	1.18	10.89	3.76	58.42	0.00	39.53	0.49
26	Sherburne State Bank	12.13	1.17	15.44	4.35	60.17	1.74	37.00	1.18
27	Security First National Bank of Hugo	(2.06)	2.34	26.61	5.82	52.36	0.33	24.55	0.84
28	First Port City Bank	13.10	1.51	14.71	4.17	55.22	0.07	22.55	0.38
29	The Napoleon State Bank	11.40	1.44	12.51	4.34	53.16	0.54	23.02	0.61
30	The Colorado Bank and Trust Company of La Junta	3.95	1.61	19.48	4.36	63.00	1.54	49.27	2.61
31	First State Bank	11.29	1.30	16.77	5.37	65.94	0.25	20.48	0.60
32	First State Bank	6.23	1.45	13.37	4.10	62.24	0.16	27.13	0.64
33	First State Bank of Odem	(0.22)	1.28	11.47	4.68	64.60	0.00	46.04	0.57
34	Huron Valley State Bank	7.19	1.21	12.03	4.28	62.08	0.00	39.06	0.31
35	Texas Financial Bank	5.79	1.27	12.37	3.27	62.02	0.00	34.55	0.96
36	University Bank	8.62	1.24	10.97	4.90	92.02	0.23	90.46	15.58
37	CenterBank	5.45	1.40	13.44	4.58	62.26	0.34	19.18	1.00
38	FDS Bank	(13.69)	467.15	956.44	1.93	17.95	0.00	100.00	718.96
39	Pinnacle Bank	3.82	1.71	11.68	4.03	43.75	0.28	24.55	0.63
40	The First National Bank and Trust Company of Broken Arrow	1.96	1.30	12.51	4.48	66.21	0.35	37.92	0.79
41	The Bank of Clovis	(0.97)	1.43	12.21	4.22	57.83	0.06	27.77	0.70
42	Mid-America Bank	17.33	1.47	13.66	4.24	62.75	0.54	15.01	1.46
43	The Farmers State Bank of Waupaca	4.84	1.23	9.18	4.43	59.90	0.24	24.57	0.86
44	Sundown State Bank	0.28	1.09	10.21	4.52	64.73	0.00	39.16	0.63
45	The Tri-County Bank	10.87	1.01	11.57	4.52	68.92	0.23	31.65	0.59
46	The First National Bank of Stanton	22.67	1.25	14.48	3.42	48.01	0.08	55.88	0.27
47	Peoples Bank & Trust Company	3.40	1.13	10.27	4.52	67.56	0.03	32.83	0.60
48	The Cleveland State Bank	0.55	1.23	13.04	4.11	65.15	0.12	33.67	0.88
49	The Bank	2.65	1.46	13.04	5.31	61.71	0.35	22.52	0.60
50	The First National Bank of Waynesboro	(0.72)	1.60	9.64	4.68	58.15	0.41	27.15	1.12
51	Vantage Bank of Alabama	3.31	1.22	9.06	4.40	61.00	0.01	22.99	0.78
52	Bank of Lincoln County	(1.57)	1.70	12.23	5.27	60.35	0.01	18.49	0.69
52	First Central Bank	6.13	1.59	15.26	4.74	51.89	0.15	14.88	0.38
54	First New Mexico Bank of Silver City	3.67	1.33	11.27	4.42	54.32	0.22	15.89	1.08
55	West Plains Bank	7.70	1.61	11.46	4.31	49.77	0.08	20.90	0.30
56	PeoplesTrust Bank	4.97	1.36	12.17	4.26	59.55	0.78	26.76	0.72
57	First Security Bank of Nevada	(6.61)	2.34	12.33	4.16	44.62	0.49	44.07	0.72
57	Wilcox County State Bank	16.39	1.19	11.48	4.75	64.02	0.65	20.82	0.69
59	Peoples State Bank of Munising	7.69	1.39	11.16	4.18	61.97	0.57	24.64	0.70

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	6.23	1.43	12.45	4.42	60.17	0.17	26.93	0.72
Top Ten Percent: Average	7.50	1.50	13.21	4.53	59.87	0.33	29.12	0.95
All Banks: Median	2.65	0.90	7.95	3.83	70.01	0.53	20.46	0.45
All Banks: Average	3.44	0.91	7.83	3.83	70.48	0.73	20.95	0.51

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	Citizens Bank	27.95	1.22	13.05	3.92	66.19	0.17	15.91	1.18
61	Bank of South Texas	2.52	1.34	12.12	6.17	73.32	0.38	27.16	0.99
62	Capital Bank and Trust Company	2.80	24.24	40.71	5.41	75.58	0.00	0.00	134.66
62	Community State Bank	0.50	1.54	13.58	3.84	50.56	0.13	28.97	0.53
64	Ericson State Bank	19.70	2.06	20.91	4.73	39.08	0.06	7.43	0.08
65	The Citizens Bank of Swainsboro	6.23	1.16	11.78	4.59	66.74	0.27	19.89	0.89
66	The Bank of Waynesboro	6.89	1.41	10.74	4.79	61.88	0.69	21.05	0.69
67	People's Bank of Seneca	8.81	1.42	15.99	4.46	53.10	0.84	10.03	0.93
68	Llano National Bank	6.17	1.31	11.33	4.38	61.17	1.01	31.85	0.60
68	Three Rivers Bank of Montana	8.35	1.16	9.41	5.02	67.15	0.87	31.79	0.74
70	First State Bank of Colorado	9.46	1.04	8.74	4.64	63.26	0.52	37.74	0.58
71	Citizens Bank	2.75	1.50	14.03	4.78	56.86	0.50	19.36	0.55
71	Community Valley Bank	19.35	1.21	10.41	4.98	63.35	0.83	33.43	0.36
73	Golden Pacific Bank, National Association	3.05	3.14	30.59	4.82	84.52	1.22	43.45	1.62
74	Bank of Feather River	1.65	1.40	12.94	4.96	62.81	0.03	21.47	0.40
75	Bank of the Federated States of Micronesia	13.77	1.53	11.29	4.03	60.69	0.40	26.28	0.38
76	United Citizens Bank of Southern Kentucky	7.39	1.53	12.82	4.36	56.90	0.76	17.06	0.69
77	American Continental Bank	10.34	1.36	9.20	4.25	56.11	0.00	10.62	0.52
77	First Vision Bank of Tennessee	18.23	1.23	11.14	4.28	61.49	0.17	16.54	0.51
79	Hometown National Bank	3.88	1.35	11.92	3.61	61.80	0.16	25.46	0.96
80	Pacific Global Bank	7.75	1.47	13.28	4.18	59.61	0.55	18.27	0.61
80	The MINT National Bank	23.20	1.79	14.43	4.13	55.85	1.16	6.63	2.00
82	Clarkston State Bank	9.52	1.26	12.45	3.90	60.61	0.34	45.04	0.32
83	Peoples Bank	0.58	1.70	12.62	3.68	43.34	0.07	22.48	0.62
84	Bank of Cairo and Moberly	(1.99)	1.61	8.97	3.79	54.49	0.00	26.93	0.88
85	Bank of Commerce	5.98	1.24	9.51	4.00	59.55	0.00	26.44	0.36
86	First Texoma National Bank	2.32	1.10	9.54	4.50	72.02	0.16	32.23	1.01
87	McKenzie Banking Company	(1.31)	2.22	16.11	6.21	63.06	4.15	30.25	2.27
88	ValueBank Texas	(4.40)	1.20	12.67	4.14	71.53	0.05	45.93	1.54
89	Farmers & Merchants Bank	8.35	1.25	13.09	4.33	63.71	1.03	30.71	0.52
89	The Citizens Bank Company	5.45	1.20	9.44	4.41	59.25	0.09	22.56	0.45
91	Community Banking Company of Fitzgerald	6.65	1.46	11.53	4.40	58.13	0.69	16.59	0.76

PEER GROUP 3:
\$250 - 499 Million
C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **728**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **C Corporation**
 Asset Size: **\$250 - 499 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
1st Bank Yuma	57298	Yuma, AZ	321,691	66	5
Advantage Bank	57072	Loveland, CO	310,412	40	3
American National Bank	26398	Oakland Park, FL	312,933	34	1
Ann Arbor State Bank	58889	Ann Arbor, MI	309,222	52	3
Bank of Frankewing	1484	Frankewing, TN	276,645	60	3
Bank of Ocean City	5867	Ocean City, MD	336,401	63	7
Bank of San Francisco	58069	San Francisco, CA	329,088	39	1
Capital Bank	19401	Jacinto City, TX	427,494	90	8
Central Bank of Branson	16924	Branson, MO	339,839	64	4
Central Bank of Sedalia	4569	Sedalia, MO	403,233	79	1
Citizens State Bank	19806	Tyler, TX	344,964	74	7
Commencement Bank	58446	Tacoma, WA	357,471	48	3
Community Bank of Santa Maria	57073	Santa Maria, CA	251,144	53	2
Community Resource Bank	5219	Northfield, MN	314,434	64	3
Community State Bank	14883	Avilla, IN	265,388	49	4
Cornerstone Community Bank	58411	Red Bluff, CA	266,345	39	3
First Bank	34116	Dalton, GA	366,458	72	4
First Century Bank	1700	Tazewell, TN	389,805	90	7
First Commerce Bank	57465	Lewisburg, TN	411,624	57	3
First Community Bank	22964	San Benito, TX	434,254	120	9
First Madison Bank & Trust	57898	Colbert, GA	258,311	35	3
First National Bank	25894	Slayton, MN	307,431	85	8
First Piedmont Federal Savings and Loan Association of Gaffney	28859	Gaffney, SC	408,893	79	6
First State Bank	13632	Russellville, AR	267,517	53	5
First Utah Bank	22738	Salt Lake City, UT	378,936	126	6
First Westroads Bank, Inc.	19742	Omaha, NE	266,457	54	2
Florida Parishes Bank	29670	Hammond, LA	378,629	78	7
FNB South	17011	Alma, GA	371,807	81	4
Freedom Bank	57945	Saint Petersburg, FL	271,283	46	2
Fresno First Bank	58090	Fresno, CA	467,150	44	1
Heartland Bank	18740	Geneva, NE	442,206	74	9
Heritage Bank	26372	Pearland, TX	282,711	66	5
High Country Bank	29783	Salida, CO	267,058	78	4
Hometown Bank	12781	Fond Du Lac, WI	315,419	61	7
HomeTown Bank	31028	Redwood Falls, MN	318,656	110	10
International City Bank Federal Savings Bank	25648	Long Beach, CA	270,601	41	2
Islanders Bank	23469	Friday Harbor, WA	277,184	54	3
Jonah Bank of Wyoming	58396	Casper, WY	328,082	77	4
Kentland Bank	13843	Kentland, IN	308,173	62	5
Legacy Bank & Trust Company	22319	Rogersville, MO	252,063	69	7
Lighthouse Bank	58646	Santa Cruz, CA	303,939	35	2
Midwest Heritage Bank, FSB	4432	West Des Moines, IA	272,118	119	7
MRV Banks	58619	Sainte Genevieve, MO	478,481	37	4
NewBank	58203	Flushing, NY	418,125	46	2
Oregon Community Bank	22334	Oregon, WI	463,188	84	6
Peoples Bank	19788	Lubbock, TX	495,868	102	8
Pinnacle Bank	58297	Gilroy, CA	359,929	57	4
Plains State Bank	17739	Humble, TX	476,612	68	4
Platte Valley Bank	5442	Torrington, WY	425,291	77	6
Premier Bank	12493	Omaha, NE	270,732	49	5
Prime Meridian Bank	58694	Tallahassee, FL	401,682	79	3
Redwood Capital Bank	57610	Eureka, CA	368,663	71	3
Rock Canyon Bank	33542	Provo, UT	416,271	115	5
Sanibel Captiva Community Bank	57425	Sanibel, FL	447,930	88	7
Soy Capital Bank and Trust Company	17598	Decatur, IL	442,478	149	8
Summit Bank	57706	Eugene, OR	416,468	75	1
Summit Bank, National Association	58786	Panama City, FL	472,448	52	4
Texas National Bank	3337	Mercedes, TX	303,646	81	6
Texas Republic Bank, National Association	3400	Frisco, TX	256,468	47	3

PEER GROUP 3:
\$250 - 499 Million
C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **728**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **C Corporation**
 Asset Size: **\$250 - 499 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
Texas Star Bank	5567	Van Alstyne, TX	377,840	92	7
The Bank of Elk River	1607	Elk River, MN	425,006	96	5
The Bank of New Glarus	10378	New Glarus, WI	286,745	60	6
The First National Bank of Beeville	3095	Beeville, TX	434,881	56	3
The First National Bank of Manchester	4951	Manchester, TN	284,984	61	4
The North Salem State Bank	8063	North Salem, IN	342,234	80	9
Town & Country Bank and Trust Company	15703	Bardstown, KY	304,423	86	6
Tri-County Bank	977	Brown City, MI	297,479	82	9
UniBank	58407	Lynnwood, WA	304,865	48	4
Unison Bank	19396	Jamestown, ND	303,704	59	2
United Community Bank of West Kentucky, Inc.	57301	Morganfield, KY	262,052	55	4
Uniti Bank	57120	Buena Park, CA	345,746	68	3
Verus Bank of Commerce	58025	Fort Collins, CO	258,797	15	1
Wheatland Bank	22939	Spokane, WA	434,275	133	14

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	7.95	1.54	13.99	4.34	57.07	0.20	28.87	0.68
Top Ten Percent: Average	9.36	1.57	14.31	4.47	57.18	0.35	30.13	0.82
All Banks: Median	4.50	0.97	8.97	3.74	67.54	0.49	19.84	0.56
All Banks: Average	5.47	0.98	8.91	3.77	68.22	0.62	20.51	0.62

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Pinnacle Bank	5.10	1.49	14.39	5.08	62.29	0.00	43.07	0.91
2	Soy Capital Bank and Trust Company	3.38	2.69	16.92	4.35	50.08	0.18	27.64	3.41
3	First Madison Bank & Trust	21.21	1.96	16.17	4.34	44.63	0.00	17.74	0.62
4	Community State Bank	7.74	1.59	15.34	4.47	54.13	0.02	34.57	0.51
5	Texas National Bank	22.00	1.63	17.76	5.10	65.04	0.98	50.92	1.42
6	NewBank	19.93	1.80	13.82	4.02	52.94	0.44	24.44	2.31
7	Lighthouse Bank	16.42	1.75	13.47	5.44	48.83	0.00	28.43	0.11
8	First Community Bank	8.40	1.40	16.82	4.68	65.85	0.11	35.61	0.79
9	International City Bank Federal Savings Bank	18.59	1.85	13.99	2.79	59.22	0.02	41.03	2.98
10	Verus Bank of Commerce	4.46	2.14	15.51	4.52	39.98	0.00	31.17	0.28
11	Fresno First Bank	14.67	1.47	16.96	4.47	54.03	0.69	62.16	0.56
12	Premier Bank	12.58	1.41	12.77	4.18	59.15	0.00	21.58	0.80
13	Sanibel Captiva Community Bank	11.20	1.69	24.02	4.68	53.78	0.20	22.98	0.45
14	Tri-County Bank	4.94	1.54	13.94	4.53	57.73	0.19	34.08	0.65
15	Summit Bank	24.06	1.51	15.48	5.74	52.87	0.52	26.08	0.43
16	The North Salem State Bank	7.66	1.27	14.99	4.50	60.48	0.08	31.61	0.57
17	Summit Bank, National Association	14.01	1.58	13.64	3.85	50.33	0.75	37.53	0.94
18	Legacy Bank & Trust Company	50.16	1.55	14.25	4.76	58.35	0.35	13.09	1.18
19	MRV Banks	55.89	1.37	15.37	3.75	46.70	0.01	49.68	0.10
20	Commencement Bank	8.99	1.53	12.65	4.72	56.62	0.00	29.38	0.20
21	Freedom Bank	11.29	1.15	13.26	4.27	60.76	0.00	34.10	0.47
22	Community Bank of Santa Maria	(7.66)	1.44	15.32	4.36	60.82	0.00	42.47	1.01
23	Citizens State Bank	10.77	1.64	13.54	4.14	51.39	0.88	34.74	0.76
23	FNB South	0.65	2.87	18.63	5.65	43.33	0.84	28.24	1.32
25	Redwood Capital Bank	7.64	1.28	15.00	4.17	57.85	0.17	28.58	0.68
26	1st Bank Yuma	2.91	1.42	13.30	5.01	65.14	0.17	40.31	0.88
27	United Community Bank of West Kentucky, Inc.	5.84	1.73	13.19	4.25	52.28	0.12	21.20	0.71
28	Hometown Bank	5.53	1.75	12.86	4.20	52.46	0.72	31.80	1.08
29	Wheatland Bank	7.38	1.27	13.08	4.72	69.84	0.36	48.29	1.26
30	Texas Star Bank	(3.18)	2.02	17.43	4.85	52.32	0.33	34.58	0.75
31	First Century Bank	12.16	1.37	13.94	4.17	59.85	0.12	20.52	0.76
32	First National Bank	36.64	1.56	9.22	6.84	50.94	0.85	19.52	3.65
33	Uniti Bank	8.32	1.21	9.60	4.33	66.72	0.03	48.46	0.97
34	Rock Canyon Bank	4.94	1.90	18.52	6.34	66.51	1.24	40.94	1.87
35	Oregon Community Bank	47.52	1.66	11.56	3.86	47.54	0.37	28.26	0.53
36	First Utah Bank	12.66	2.14	18.32	5.23	75.05	1.36	36.67	2.51
37	Florida Parishes Bank	9.48	1.46	14.56	4.63	61.32	0.67	25.39	0.82
38	The First National Bank of Manchester	6.13	1.61	13.05	4.39	50.85	0.42	23.94	0.67
39	The First National Bank of Beeville	12.42	1.60	18.47	4.34	51.09	0.31	22.96	0.29
40	Heartland Bank	9.76	1.55	13.92	4.23	52.51	0.21	17.19	0.63
41	Islanders Bank	(0.23)	1.71	16.06	4.21	52.52	0.13	40.33	0.44
42	Community Resource Bank	6.74	1.43	11.70	4.18	56.68	0.09	21.62	0.72
43	American National Bank	10.00	1.41	10.17	4.25	52.56	0.00	29.30	0.23
44	First Piedmont Federal Savings and Loan Association of Gaffney	5.42	1.55	5.83	4.91	58.50	0.23	35.84	1.06
45	The Bank of New Glarus	2.62	1.45	12.58	4.38	58.60	0.34	29.80	0.85
46	UniBank	11.25	1.64	11.28	4.28	55.50	0.24	15.45	0.87
47	Cornerstone Community Bank	16.29	1.26	12.52	4.35	59.59	0.00	21.96	0.30
48	Ann Arbor State Bank	5.89	1.36	12.17	3.85	58.51	0.00	29.28	0.56
49	Unison Bank	4.19	1.45	13.00	4.28	56.38	0.00	26.88	0.37
50	First State Bank	4.03	1.38	11.87	4.17	58.08	0.12	28.87	0.67
51	First Westroads Bank, Inc.	0.85	1.85	15.00	4.12	54.56	0.08	37.06	0.40
52	Central Bank of Sedalia	(2.95)	1.79	18.76	4.01	50.99	0.26	23.55	1.13
53	Plains State Bank	11.23	1.60	14.77	4.26	55.71	0.33	18.12	0.55
54	Capital Bank	6.21	1.22	13.99	4.52	65.12	0.13	36.80	0.42
55	First Bank	7.95	1.63	20.12	4.57	54.45	0.96	20.19	0.64
56	Bank of San Francisco	13.52	1.07	10.62	4.31	60.29	0.00	40.65	0.23
57	First Commerce Bank	15.88	1.38	15.68	4.02	52.85	0.11	17.41	0.35
58	Central Bank of Branson	1.35	1.45	14.46	3.87	54.55	0.46	31.04	1.28
59	Heritage Bank	11.69	1.51	12.13	4.91	58.46	0.65	32.56	0.34

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	7.95	1.54	13.99	4.34	57.07	0.20	28.87	0.68
Top Ten Percent: Average	9.36	1.57	14.31	4.47	57.18	0.35	30.13	0.82
All Banks: Median	4.50	0.97	8.97	3.74	67.54	0.49	19.84	0.56
All Banks: Average	5.47	0.98	8.91	3.77	68.22	0.62	20.51	0.62

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	HomeTown Bank	8.53	1.10	9.56	4.49	66.58	0.10	26.79	1.00
60	Peoples Bank	4.54	1.30	12.26	4.13	65.00	0.07	25.35	0.83
62	Jonah Bank of Wyoming	4.60	1.49	14.64	4.17	63.91	0.93	34.25	1.30
63	Town & Country Bank and Trust Company	(0.71)	1.53	12.74	3.88	66.07	0.05	34.30	1.35
64	Texas Republic Bank, National Association	10.19	1.62	14.15	5.01	57.72	0.56	25.88	0.24
65	Bank of Ocean City	6.00	1.31	13.06	3.72	50.41	0.01	33.98	0.29
66	High Country Bank	4.20	1.54	15.86	5.25	63.13	0.64	24.41	0.71
67	Kentland Bank	5.08	1.68	12.18	4.46	56.62	0.63	27.38	0.57
68	Advantage Bank	3.33	2.02	17.90	4.98	49.70	0.33	20.59	0.30
69	The Bank of Elk River	3.39	1.26	14.14	4.15	62.97	0.28	24.53	0.96
70	Bank of Frankewing	8.94	1.35	11.72	4.27	61.54	0.34	22.42	0.64
71	Prime Meridian Bank	15.71	1.19	13.06	3.85	57.21	0.09	26.00	0.34
72	Midwest Heritage Bank, FSB	4.18	2.06	16.85	3.86	66.82	1.15	43.43	4.83
72	Platte Valley Bank	14.04	1.58	15.55	5.38	57.07	0.85	14.45	0.61

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

Number of Institutions in Peer Group: **493**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **C Corporation**
 Asset Size: **\$500 - 999 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
Amerasia Bank	27267	Flushing, NY	622,766	69	3
Anderson Brothers Bank	9923	Mullins, SC	762,088	276	23
Apex Bank	9176	Camden, TN	559,994	142	14
Arizona Bank & Trust	57620	Phoenix, AZ	658,973	76	7
Avidbank	57510	San Jose, CA	915,111	92	1
Bank 7	4147	Oklahoma City, OK	769,508	72	8
BankLiberty	30817	Liberty, MO	540,485	140	14
Benchmark Community Bank	20484	Kenbridge, VA	643,887	178	15
Capital Bank of New Jersey	58464	Vineland, NJ	513,515	69	4
Cass Commercial Bank	1068	Des Peres, MO	886,291	52	4
Celtic Bank	57056	Salt Lake City, UT	838,476	216	1
Central Bank	15555	Storm Lake, IA	870,984	178	13
Central Bank of Lake of the Ozarks	11000	Osage Beach, MO	756,683	143	8
Coastal Community Bank	34403	Everett, WA	951,996	183	13
Community National Bank & Trust of Texas	18185	Corsicana, TX	751,528	174	13
Esquire Bank, National Association	58140	Garden City, NY	658,103	74	2
First IC Bank	34998	Doraville, GA	500,705	101	7
First Savings Bank	32629	Beresford, SD	784,398	161	22
First Volunteer Bank	10307	Chattanooga, TN	986,526	269	24
Greenfield Banking Company	15632	Greenfield, IN	574,316	122	7
Heritage Bank of Nevada	34072	Reno, NV	829,650	71	7
Horizon Bank, SSB	3256	Austin, TX	990,721	152	6
Idaho Independent Bank	33845	Coeur D Alene, ID	747,181	179	12
Itasca Bank & Trust Co.	16666	Itasca, IL	542,548	91	2
Jefferson Bank of Missouri	19762	Jefferson City, MO	588,136	98	4
Meadows Bank	58722	Las Vegas, NV	858,688	136	6
Mission Bank	34805	Bakersfield, CA	686,280	100	8
Northwest Bank	58752	Boise, ID	676,884	102	4
Oakworth Capital Bank	58783	Birmingham, AL	613,833	91	3
Parkside Financial Bank & Trust	58796	Clayton, MO	508,970	53	1
Pioneer Trust Bank, National Association	19827	Salem, OR	501,366	67	2
Plumas Bank	23275	Quincy, CA	823,797	155	13
Presidio Bank	58325	San Francisco, CA	862,435	66	5
Santa Cruz County Bank	57591	Santa Cruz, CA	662,408	95	5
Security National Bank of Omaha	19213	Omaha, NE	962,241	200	13
Signature Bank	58264	Rosemont, IL	875,269	60	3
Signature Bank, National Association	57269	Toledo, OH	913,703	107	1
Springfield First Community Bank	58892	Springfield, MO	632,849	57	1
The Bank & Trust of Bryan/College Station	58249	Bryan, TX	613,807	87	5
The Bank of San Antonio	58581	San Antonio, TX	761,475	121	5
The First National Bank and Trust Co., Chickasha, Oklahoma	4062	Chickasha, OK	626,286	164	10
The State Bank	11406	Fenton, MI	926,250	182	15
Thomasville National Bank	34068	Thomasville, GA	879,664	114	3
Unified Bank	9463	Martins Ferry, OH	592,197	124	18
United Bank	58	Atmore, AL	637,856	207	18
United Security Bank	27132	Fresno, CA	932,048	125	12
Valley Republic Bank	58828	Bakersfield, CA	779,772	98	4
Waterford Bank, N.A.	58433	Toledo, OH	729,154	78	2
WebBank	34404	Salt Lake City, UT	871,578	94	1
West Gate Bank	19850	Lincoln, NE	611,001	207	10

PEER GROUP 4:
\$500 - 999 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	9.91	1.68	14.63	4.37	54.58	0.20	31.32	0.98
Top Ten Percent: Average	11.52	1.77	16.59	4.57	53.36	0.42	32.26	0.98
All Banks: Median	5.06	1.04	9.87	3.75	65.75	0.44	19.50	0.63
All Banks: Average	6.57	1.06	9.74	3.76	65.95	0.54	20.48	0.71

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Esquire Bank, National Association	23.57	1.74	14.18	4.72	56.53	0.00	37.86	1.33
2	Mission Bank	15.50	1.65	18.44	4.72	51.21	0.03	52.11	0.72
3	Horizon Bank, SSB	11.74	1.83	21.94	4.89	55.18	0.15	44.52	0.98
4	Plumas Bank	10.61	1.89	20.80	4.77	50.47	0.28	41.89	1.08
5	Signature Bank	13.99	1.89	21.32	4.42	42.61	0.25	39.50	0.57
6	WebBank	38.73	6.43	36.96	8.31	28.57	0.38	7.54	8.23
7	The Bank & Trust of Bryan/College Station	12.50	1.73	16.91	4.08	47.99	0.00	44.00	0.44
8	Santa Cruz County Bank	5.15	1.75	18.14	4.67	48.21	0.00	44.67	0.44
9	First IC Bank	23.96	2.16	14.33	4.62	52.76	1.05	24.40	2.26
10	Celtic Bank	21.04	5.26	28.44	6.81	48.24	0.71	8.01	7.93
11	Anderson Brothers Bank	15.99	1.53	16.32	7.55	61.48	1.05	33.63	1.36
11	Arizona Bank & Trust	9.43	1.60	16.02	4.33	63.04	0.59	50.63	1.41
13	The First National Bank and Trust Co., Chickasha, Oklahoma	7.77	1.80	14.24	4.69	49.91	0.86	36.75	1.05
14	The State Bank	18.56	1.32	14.32	3.95	62.61	0.12	31.13	0.98
15	Idaho Independent Bank	7.77	1.42	14.31	4.02	63.20	0.16	39.39	1.19
16	First Savings Bank	10.30	1.92	12.41	9.14	41.63	0.96	22.84	3.24
17	Springfield First Community Bank	16.10	1.70	13.40	4.40	40.77	0.00	18.13	0.39
18	Northwest Bank	11.72	1.74	14.16	5.25	54.10	0.21	31.50	0.27
19	Thomasville National Bank	9.21	2.00	21.46	3.78	46.92	0.17	14.70	1.52
20	Parkside Financial Bank & Trust	2.02	1.51	15.41	3.79	60.13	0.00	30.99	1.61
21	The Bank of San Antonio	6.35	1.37	14.44	3.62	60.35	0.00	41.55	1.00
22	Cass Commercial Bank	6.70	1.90	12.87	3.71	41.01	0.00	45.42	0.43
23	Avidbank	17.13	1.36	12.76	4.64	56.55	0.18	46.50	0.30
24	Bank 7	9.52	3.49	31.74	5.80	35.83	0.35	26.76	0.16
25	West Gate Bank	24.21	1.17	11.19	4.69	74.40	0.04	29.19	1.80
26	BankLiberty	17.89	1.64	14.39	4.70	56.70	0.82	28.65	0.72
27	Jefferson Bank of Missouri	3.86	1.92	19.82	4.11	46.76	0.58	27.73	1.11
28	Amerasia Bank	6.35	2.07	18.25	4.75	39.72	0.00	19.15	0.16
29	Security National Bank of Omaha	12.10	1.46	14.40	3.47	63.26	0.05	29.74	1.13
30	Central Bank of Lake of the Ozarks	3.58	1.76	19.93	3.73	53.07	0.29	28.91	1.33
31	United Bank	6.80	1.50	17.59	3.90	58.17	0.89	45.41	1.65
32	Heritage Bank of Nevada	0.79	2.31	19.96	4.38	37.18	0.15	38.56	0.30
33	Meadows Bank	8.54	1.95	17.59	5.05	50.22	1.01	34.28	0.49
34	Unified Bank	29.40	1.38	15.39	3.90	58.41	0.25	21.26	0.70
35	Oakworth Capital Bank	16.72	1.26	10.82	3.84	65.37	0.00	26.70	1.32
36	Coastal Community Bank	18.17	1.22	11.85	4.33	63.63	0.19	38.09	0.63
37	Community National Bank & Trust of Texas	4.28	1.36	12.64	4.59	62.68	0.23	38.66	0.84
38	Signature Bank, National Association	12.54	1.42	13.72	3.79	50.83	0.04	34.36	0.19
39	First Volunteer Bank	3.61	1.95	17.31	5.24	55.06	1.24	27.73	1.13
40	Benchmark Community Bank	8.18	1.51	13.39	4.72	62.57	0.58	22.77	1.03
41	Pioneer Trust Bank, National Association	1.30	2.49	20.65	4.08	33.87	0.31	12.03	1.57
42	Itasca Bank & Trust Co.	5.03	1.28	13.49	4.25	57.36	0.12	30.26	0.55
43	Valley Republic Bank	16.81	1.26	14.70	3.41	51.77	0.13	40.90	0.32
44	United Security Bank	15.75	1.71	13.08	4.31	51.57	1.91	36.52	0.52
45	Greenfield Banking Company	10.56	1.36	14.50	3.64	55.90	0.68	35.74	0.98
46	Apex Bank	7.07	3.95	31.23	8.92	40.76	3.36	11.20	1.32
47	Waterford Bank, N.A.	8.00	1.43	14.17	3.89	56.33	0.00	17.64	0.55
48	Central Bank	6.40	1.28	13.97	3.97	62.09	0.15	20.57	1.03
49	Presidio Bank	8.64	1.42	14.56	4.35	55.89	0.43	42.09	0.15
50	Capital Bank of New Jersey	8.50	1.38	15.18	3.59	56.36	0.00	28.53	0.32

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

Number of Institutions in Peer Group: **484**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **C Corporation**
 Asset Size: **\$1 - 5 Billion**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
Alpine Bank	23091	Glenwood Springs, CO	3,706,400	714	37
Austin Bank, Texas National Association	3276	Jacksonville, TX	1,792,114	469	32
Bank of Ann Arbor	34120	Ann Arbor, MI	1,686,849	216	8
Bank of Stockton	1536	Stockton, CA	3,161,922	388	19
Bank of the Sierra	22597	Porterville, CA	2,522,387	541	41
Bank of Utah	17159	Ogden, UT	1,422,646	338	14
Bridgewater Bank	58210	Bloomington, MN	1,970,086	140	7
Cache Valley Bank	22134	Logan, UT	1,260,694	230	15
Central Bank	9204	Provo, UT	1,086,634	236	11
Central Bank of Boone County	4536	Columbia, MO	2,066,454	312	15
Central Bank of St. Louis	4534	Clayton, MO	1,954,653	242	15
City National Bank of West Virginia	17735	Charleston, WV	4,837,769	894	88
CoBiz Bank	22683	Denver, CO	4,433,696	379	15
Commonwealth Business Bank	57873	Los Angeles, CA	1,160,991	187	8
Cross River Bank	58410	Teaneck, NJ	1,388,222	191	1
EnerBank USA	57293	Salt Lake City, UT	2,015,279	311	1
Exchange Bank	8468	Santa Rosa, CA	2,652,009	417	19
Farmers & Merchants Bank of Central California	1331	Lodi, CA	3,438,760	376	25
First American Trust, FSB	26312	Santa Ana, CA	4,109,516	110	10
German American Bank	17393	Jasper, IN	3,921,959	747	50
Great Southern Bank	29546	Reeds Spring, MO	4,679,144	1,034	99
Green Dot Bank DBA Bonneville Bank	22653	Provo, UT	1,490,135	24	1
Guaranty Bank and Trust Company	17482	Denver, CO	3,768,196	473	32
Independent Bank	27811	Grand Rapids, MI	3,356,129	907	68
International Bank of Commerce	25679	Brownsville, TX	1,016,530	231	12
John Deere Financial, f.s.b.	35237	Madison, WI	3,001,664	180	1
Lake City Bank	13102	Warsaw, IN	4,859,101	553	49
Lake Forest Bank & Trust Company, National Association	27589	Lake Forest, IL	3,795,730	485	6
Leader Bank, National Association	57134	Arlington, MA	1,348,132	243	8
Merchants Bank of Indiana	8056	Carmel, IN	3,710,275	247	4
Merrick Bank	34519	South Jordan, UT	3,890,828	300	1
Metro City Bank	58181	Doraville, GA	1,435,822	191	15
Metropolitan Commercial Bank	34699	New York, NY	2,180,728	154	5
New Mexico Bank & Trust	34726	Albuquerque, NM	1,492,555	156	17
Northbrook Bank and Trust Company	57082	Northbrook, IL	2,543,864	94	8
Open Bank	57944	Los Angeles, CA	1,044,131	154	10
Pacific City Bank	57463	Los Angeles, CA	1,697,004	247	13
Parke Bank	34888	Sewell, NJ	1,466,992	93	7
Peoples Bank	6158	Bellingham, WA	1,731,729	413	23
People's Intermountain Bank	12773	American Fork, UT	2,183,774	454	28
State Bank of Southern Utah	17964	Cedar City, UT	1,080,838	202	12
Sterling Bank and Trust, FSB	32232	Southfield, MI	3,198,235	352	29
Stock Yards Bank & Trust Company	258	Louisville, KY	3,301,156	591	37
Sunwest Bank	20164	Irvine, CA	1,333,563	179	8
The American National Bank of Texas	23474	Terrell, TX	3,156,040	521	27
The Bank of Commerce	18059	Ammon, ID	1,250,072	214	17
The First National Bank of Fort Smith	3864	Fort Smith, AR	1,352,936	290	15
Timberland Bank	28453	Hoquiam, WA	1,197,613	295	22
WEX Bank	34697	Midvale, UT	2,742,297	51	1

PEER GROUP 5:
\$1 - 5 Billion

C-Corp Top Ten Percent: How They Rank

		9.47	1.69	15.36	4.25	50.92	0.21	32.05	0.96
Top Ten Percent: Median		9.47	1.69	15.36	4.25	50.92	0.21	32.05	0.96
Top Ten Percent: Average		10.62	1.86	16.40	4.33	48.89	0.31	31.04	1.15
All Banks: Median		6.55	1.15	10.36	3.64	62.28	0.43	20.36	0.72
All Banks: Average		8.65	1.17	10.64	3.65	62.52	0.55	20.80	0.81
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Bank of Utah	17.55	1.81	14.93	4.31	57.01	0.00	40.16	1.59
2	Cross River Bank	1.11	3.29	31.15	7.16	43.38	0.15	54.83	2.94
3	Metro City Bank	11.11	3.01	27.82	4.47	40.08	0.39	24.60	2.73
4	Green Dot Bank DBA Bonneville Bank	14.94	2.32	20.68	2.30	28.57	0.11	92.84	2.79
5	Timberland Bank	20.73	1.83	15.36	4.31	55.31	0.30	26.22	1.25
6	Farmers & Merchants Bank of Central California	12.24	1.48	15.16	4.27	52.13	0.03	43.76	0.55
7	Pacific City Bank	17.68	1.57	14.71	4.22	51.55	0.06	22.87	0.66
8	Open Bank	15.89	1.50	12.27	4.48	58.42	0.15	31.50	0.98
9	Central Bank of Boone County	9.96	1.60	17.33	3.19	50.92	0.04	36.24	1.36
10	Cache Valley Bank	14.39	2.26	20.47	5.40	43.73	0.71	34.67	0.57
11	New Mexico Bank & Trust	2.68	1.83	19.05	4.28	51.99	0.25	39.89	0.89
12	WEX Bank	2.52	9.50	85.70	21.86	58.74	0.64	41.34	14.89
13	Alpine Bank	6.54	1.60	17.36	4.54	60.75	0.21	35.82	0.96
14	Bank of Ann Arbor	9.74	1.90	18.14	4.50	50.20	0.08	11.25	0.87
15	Merchants Bank of Indiana	9.30	1.94	16.14	2.75	32.04	0.07	29.28	1.34
16	People's Intermountain Bank	2.84	1.90	15.33	5.21	49.57	0.20	33.94	0.72
17	Metropolitan Commercial Bank	24.01	1.44	9.72	3.81	49.14	0.01	48.53	0.63
18	International Bank of Commerce	8.03	2.23	13.06	4.19	44.10	0.97	36.71	1.42
19	State Bank of Southern Utah	10.18	2.00	14.99	4.38	46.91	0.61	26.27	0.86
20	Commonwealth Business Bank	7.62	1.58	14.26	4.29	54.57	0.09	20.53	0.93
21	John Deere Financial, f.s.b.	5.09	3.35	19.91	6.18	32.82	0.21	0.66	2.16
22	Bridgewater Bank	22.25	1.58	14.65	3.87	44.78	0.03	25.82	0.15
23	The First National Bank of Fort Smith	3.53	2.00	15.92	4.26	49.82	0.66	35.17	1.23
24	CoBiz Bank	16.29	1.57	12.50	4.79	52.93	0.31	45.24	0.30
25	First American Trust, FSB	19.77	1.63	23.91	2.25	23.65	0.00	21.71	0.81
26	Stock Yards Bank & Trust Company	2.08	1.85	17.43	3.79	53.11	0.14	25.65	1.46
27	Lake Forest Bank & Trust Company, National Association	6.48	2.31	20.54	3.74	42.80	1.02	30.31	2.56
28	Parke Bank	29.02	2.04	16.37	3.98	30.79	0.56	30.56	0.27
29	Merrick Bank	11.06	6.00	30.51	20.61	23.24	3.82	7.54	4.43
30	Sterling Bank and Trust, FSB	7.93	2.19	24.95	4.07	33.41	0.14	7.78	0.72
31	Independent Bank	20.72	1.33	13.24	3.95	66.61	0.30	34.28	1.41
32	Central Bank	6.79	1.89	12.00	5.44	50.71	0.78	35.29	0.96
33	City National Bank of West Virginia	18.79	1.69	16.05	3.56	55.05	0.40	20.27	1.43
33	Exchange Bank	2.67	1.47	17.86	3.75	54.49	0.19	37.27	0.99
35	Leader Bank, National Association	10.28	1.59	14.23	3.33	52.23	0.13	19.24	1.77
36	The American National Bank of Texas	9.47	1.38	15.91	3.85	62.62	0.42	39.99	1.40
37	Central Bank of St. Louis	5.73	1.59	13.19	3.58	52.98	0.13	30.01	1.01
38	Bank of Stockton	5.75	1.41	9.15	4.23	49.44	0.09	33.29	0.82
39	Northbrook Bank and Trust Company	12.27	1.69	16.57	3.50	42.08	0.46	34.79	0.57
40	German American Bank	25.06	1.44	13.11	3.78	59.12	0.34	23.18	1.07
40	Guaranty Bank and Trust Company	1.91	1.62	12.83	3.90	51.93	0.10	31.54	0.80
40	Sunwest Bank	13.31	1.58	13.77	4.35	50.99	1.07	42.00	0.48
43	Great Southern Bank	5.93	1.62	13.12	4.14	53.72	0.43	32.56	0.74
44	The Bank of Commerce	6.99	1.84	11.96	4.88	42.97	0.47	45.60	0.35
45	Austin Bank, Texas National Association	5.89	1.64	12.30	4.48	59.87	0.78	37.33	1.37
46	EnerBank USA	38.15	2.34	18.28	7.70	41.18	0.24	0.13	0.02
47	Peoples Bank	3.97	1.40	12.44	4.25	65.78	0.08	32.05	1.15
48	Lake City Bank	4.05	1.77	16.76	3.47	41.79	0.16	23.44	0.84
49	Bank of the Sierra	7.79	1.30	10.76	4.29	59.18	0.25	31.38	0.93

PEER GROUP 1:
 Less Than \$100 Million

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **547**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **Subchapter S Corporation**
 Asset Size: **Less Than \$100 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
Bandera Bank	26653	Bandera, TX	71,880	13	1
Bank of Elgin	16154	Elgin, NE	61,334	8	1
Bank of Montana	58482	Missoula, MT	86,550	9	1
Bank of Morton	8556	Morton, MS	67,784	16	1
Bank of Prague	12745	Prague, NE	27,850	7	1
Bank of Star City	5634	Star City, AR	92,923	30	5
Basile State Bank	17621	Basile, LA	53,784	17	2
BOC Bank	25328	McLean, TX	55,419	10	2
Boston Trust & Investment Management Company	18342	Boston, MA	47,659	60	1
Chetopa State Bank & Trust Co.	13956	Chetopa, KS	36,994	7	1
Citizens State Bank of Waverly, Inc.	9337	Waverly, MN	76,217	18	2
Collins State Bank	14914	Collins, WI	91,706	26	4
Commercial State Bank	10330	Palmer, TX	83,190	22	3
Crowell State Bank	10352	Crowell, TX	39,756	10	1
Dakota Prairie Bank	504	Fort Pierre, SD	95,886	21	3
Farmers and Merchants Bank	4144	Maysville, OK	18,800	6	1
Farmers and Merchants Bank of Kendall	12355	Kendall, WI	75,269	15	4
Farmers Trust & Savings Bank	8510	Earling, IA	91,420	19	3
First Bank	4092	Erick, OK	72,290	25	4
First Bank of the Lake	26960	Osage Beach, MO	81,762	16	1
First Colorado National Bank	3047	Paonia, CO	69,231	35	2
First National Bank of Dublin	26228	Dublin, TX	90,526	32	3
First Security Bank - Canby.	5107	Canby, MN	72,103	12	2
First Security Bank of Deer Lodge	20657	Deer Lodge, MT	39,475	11	1
First Security Bank of Roundup	20479	Roundup, MT	63,724	9	1
First Security Bank-Hendricks	15767	Hendricks, MN	30,238	4	1
First State Bank	21752	Watonga, OK	82,366	15	1
First State Bank	16643	Junction, TX	51,387	13	1
Grant County State Bank	9417	Carson, ND	39,476	6	2
Heartland State Bank	9007	Redfield, SD	87,210	24	4
Jonesburg State Bank	8896	Jonesburg, MO	94,885	25	3
Liberty State Bank	17096	Powers Lake, ND	89,206	13	1
Lowry State Bank	10202	Lowry, MN	50,913	12	1
Lusk State Bank	8724	Lusk, WY	53,644	10	1
Nebraska State Bank	9819	Oshkosh, NE	52,123	10	1
New Century Bank	8108	Belleville, KS	55,863	18	2
Northern State Bank of Virginia	19589	Virginia, MN	71,954	17	2
Oklahoma State Bank	13416	Buffalo, OK	56,628	17	2
Peoples Bank	2320	Westville, OK	47,763	20	2
Red River State Bank	15820	Halstad, MN	94,238	18	2
Riverside Bank	93	Sparkman, AR	62,570	15	2
Senath State Bank	15101	Senath, MO	81,911	18	2
Sound Banking Company	33183	Lakewood, WA	61,217	6	1
The Bank of Soperton	889	Soperton, GA	79,062	23	1
The Buckholts State Bank	11916	Buckholts, TX	80,897	14	3
The Cowboy Bank of Texas	12298	Maypearl, TX	81,937	17	1
The First National Bank of Anson	3078	Anson, TX	62,995	14	1
The First National Bank of Cokato	5115	Cokato, MN	62,114	9	1
The First National Bank of Eldorado	3184	Eldorado, TX	60,537	14	1
The First National Bank of Evant	3190	Evant, TX	98,277	27	3
The First State Bank	2301	Boise City, OK	77,953	13	1
The Gary State Bank	16472	Gary, MN	13,959	5	1
Utah Independent Bank	22514	Salina, UT	80,735	19	3
Valor Bank	9467	Edmond, OK	82,938	16	1
Welcome State Bank	11417	Welcome, MN	30,559	6	1

PEER GROUP 1:
Less Than \$100 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	4.57	2.00	18.24	4.64	57.28	0.11	30.08	0.73
Top Ten Percent: Average	5.93	2.15	19.34	4.72	57.76	0.40	30.39	0.96
All Banks: Median	0.84	1.13	9.37	3.89	67.37	0.43	22.89	0.40
All Banks: Average	1.45	1.15	10.03	3.92	68.44	0.83	23.86	0.47

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Bank of Montana	4.57	4.04	35.39	5.20	48.05	0.00	37.34	2.87
2	Nebraska State Bank	2.44	4.15	26.01	4.69	37.41	0.00	29.14	2.39
3	Northern State Bank of Virginia	11.80	2.88	31.19	4.88	44.29	0.00	21.16	3.15
4	Oklahoma State Bank	4.45	3.08	30.05	5.11	49.30	0.01	29.65	1.32
5	Heartland State Bank	6.43	2.43	19.74	5.29	54.41	0.00	28.48	0.72
6	First Security Bank of Deer Lodge	10.75	2.15	20.82	4.17	53.58	0.00	32.47	0.67
7	The First National Bank of Eldorado	2.17	2.56	16.98	5.88	51.94	0.00	35.92	0.51
8	The Bank of Soperton	18.96	2.22	24.01	5.67	60.31	0.69	28.60	1.16
9	Bank of Elgin	3.32	2.15	16.13	3.91	48.17	0.00	33.30	0.58
10	Valor Bank	14.72	2.71	30.25	4.55	59.60	0.00	5.38	2.74
11	Boston Trust & Investment Management Company	2.12	40.50	47.63	13.67	56.42	0.00	0.00	96.83
12	Welcome State Bank	(9.26)	2.53	23.59	4.41	56.73	0.00	32.83	1.73
13	Bank of Morton	1.43	3.06	21.04	5.74	52.29	0.84	29.01	1.07
14	The First National Bank of Cokato	5.02	1.71	22.67	4.02	58.98	0.03	41.97	0.55
15	First Bank of the Lake	18.10	1.84	18.00	4.48	59.90	0.00	12.14	1.46
16	Sound Banking Company	12.54	1.97	21.21	5.51	63.03	0.26	47.59	0.31
17	First National Bank of Dublin	2.44	1.68	16.05	5.28	65.56	0.16	40.37	0.79
18	Bank of Star City	1.03	2.05	13.63	4.78	60.65	0.02	29.02	0.91
19	First Security Bank - Canby.	4.79	1.89	11.65	4.31	51.46	0.00	29.42	0.37
20	Bank of Prague	12.11	2.35	15.78	4.60	56.68	0.12	14.60	2.02
21	First Security Bank of Roundup	17.77	2.08	18.52	4.71	52.89	1.38	29.72	0.47
21	New Century Bank	26.15	3.07	28.27	6.76	58.19	0.64	10.77	1.93
23	Peoples Bank	0.16	2.25	18.15	5.76	59.97	0.67	32.40	1.12
24	The Gary State Bank	2.83	1.85	12.74	4.92	66.19	0.05	32.45	0.92
25	Bandera Bank	4.34	1.61	16.23	3.98	61.73	0.12	51.95	0.70
26	Grant County State Bank	3.15	2.00	17.29	4.79	57.28	0.00	33.79	0.14
27	First State Bank	12.85	1.84	21.73	4.23	53.53	0.21	27.40	0.36
28	First Colorado National Bank	7.87	2.64	12.94	5.58	75.11	0.60	33.80	5.83
29	The First National Bank of Evant	7.71	1.62	20.04	4.64	67.74	0.46	34.57	0.68
30	Farmers and Merchants Bank of Kendall	1.82	2.79	18.46	5.02	47.98	1.57	28.02	0.82
31	First Bank	(2.25)	2.14	18.99	5.18	56.19	0.51	39.57	0.73
32	The Buckholts State Bank	7.54	2.14	12.97	4.11	49.72	0.36	36.07	0.42
33	Dakota Prairie Bank	12.94	1.56	14.10	4.30	62.21	0.00	27.54	0.38
34	Collins State Bank	12.97	1.32	15.07	4.20	72.48	0.00	26.21	1.09
35	BOC Bank	20.76	1.96	13.83	4.01	56.72	0.51	40.89	0.43
36	Jonesburg State Bank	13.51	1.37	18.31	3.96	67.85	0.00	26.16	0.55
37	Crowell State Bank	0.34	1.83	18.24	4.42	62.47	0.65	41.98	0.97
38	The Cowboy Bank of Texas	(1.10)	2.20	22.16	4.14	56.53	0.30	26.53	1.08
38	Utah Independent Bank	(5.71)	2.80	19.56	5.39	53.44	1.20	32.53	1.18
40	Riverside Bank	3.83	2.38	28.07	4.63	52.67	0.22	9.50	0.75
41	Citizens State Bank of Waverly, Inc.	5.83	1.58	12.80	4.33	62.14	0.11	30.62	0.53
42	First State Bank	4.63	1.32	14.62	4.32	69.92	0.00	30.62	0.53
43	Red River State Bank	8.10	1.60	15.17	4.55	62.97	0.15	30.08	0.35
44	Basile State Bank	4.72	1.90	16.50	5.63	65.70	2.38	29.13	0.83
45	First Security Bank-Hendricks	3.17	1.64	15.03	3.29	54.11	0.03	40.55	0.64
46	The First National Bank of Anson	(3.90)	1.89	22.85	4.69	59.01	0.81	45.37	0.77
47	Farmers and Merchants Bank	(2.88)	1.70	21.36	4.93	67.22	0.01	28.41	0.68
47	Lusk State Bank	(6.74)	1.91	15.13	4.22	57.98	0.06	36.13	0.86
49	Farmers Trust & Savings Bank	3.62	1.66	16.29	4.14	59.31	0.04	24.33	0.49
50	Chetopa State Bank & Trust Co.	8.22	1.78	17.83	3.80	53.59	0.00	16.56	0.47
51	Commercial State Bank	5.71	1.17	15.50	4.68	62.62	1.44	39.44	1.09
52	Liberty State Bank	7.73	2.05	17.50	3.95	41.83	0.01	22.33	0.23
53	Lowry State Bank	3.36	2.55	24.61	5.13	49.28	0.70	18.25	0.45
54	The First State Bank	1.26	1.72	20.86	4.70	58.06	0.35	31.40	0.32
55	Senath State Bank	1.67	1.97	13.45	3.97	55.53	0.42	30.25	0.62

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

Number of Institutions in Peer Group: **709**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **Subchapter S Corporation**
 Asset Size: **\$100 - 249 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
1st Bank & Trust	16419	Broken Bow, OK	152,040	45	3
American Interstate Bank	1439	Elkhorn, NE	117,422	15	2
Bank Northwest	16601	Hamilton, MO	166,014	37	5
Bank of Columbia	8775	Columbia, KY	139,065	36	2
Bank of Deerfield	2477	Deerfield, WI	142,281	26	2
Bank of Hydro	10674	Hydro, OK	126,267	21	3
Bank of Kilmichael	9775	Kilmichael, MS	178,222	40	4
Bank of Okolona	5902	Okolona, MS	197,423	49	4
Bank of St. Elizabeth	12236	Saint Elizabeth, MO	140,064	34	4
Bank of Star Valley	34148	Afton, WY	213,076	26	3
Bellevue State Bank	14415	Bellevue, IA	117,943	13	1
Brighton Bank	22578	Salt Lake City, UT	208,859	48	4
Brunswick State Bank	13692	Brunswick, NE	133,745	15	2
Central Bank of Kansas City	17009	Kansas City, MO	177,251	56	1
Century Bank of the Ozarks	8296	Gainesville, MO	179,759	53	4
Citizens Bank	3140	Amarillo, TX	159,818	23	4
Citizens State Bank	15519	Miles, TX	149,385	20	2
Coffee County Bank	22090	Manchester, TN	191,293	46	3
Coleman County State Bank	15480	Coleman, TX	114,980	35	2
Commerce Bank	34938	Corinth, MS	116,648	28	1
Commerce National Bank & Trust	57429	Winter Park, FL	109,332	32	1
Community Bank	25752	Longview, TX	219,573	36	6
Community First Bank of the Heartland	3846	Mount Vernon, IL	192,607	45	5
Community National Bank	57395	Monett, MO	121,190	28	2
Community State Bank	58732	Lamar, CO	116,938	20	1
Cumberland Security Bank, Inc.	11358	Somerset, KY	204,761	58	4
Douglas National Bank	57230	Douglas, GA	179,334	29	1
Farmers & Stockmens Bank	13625	Clayton, NM	224,410	57	4
Farmers and Merchants State Bank	501	Plankinton, SD	113,858	16	2
Farmers and Merchants State Bank of Pierz	10165	Pierz, MN	224,796	46	3
Farmers State Bank	15367	Groesbeck, TX	135,508	42	6
Farmers State Bank of Hartland	10561	Hartland, MN	152,424	25	3
First Colony Bank of Florida	58644	Maitland, FL	216,878	19	1
First National Bank of Weatherford	19263	Weatherford, OK	248,003	51	6
First Neodesha Bank	4736	Neodesha, KS	103,249	33	5
First State Bank	16695	Stratford, TX	244,798	42	3
First State Bank	15586	Scottsbluff, NE	218,213	48	3
First State Bank	17950	Clute, TX	190,333	43	3
FirstOak Bank	4660	Independence, KS	180,460	44	3
Franklin State Bank & Trust Company	11792	Winnsboro, LA	168,446	48	3
Goodfield State Bank	11699	Goodfield, IL	122,073	26	3
High Plains Bank	3017	Flagler, CO	176,792	53	4
HomeBank Texas	17094	Seagoville, TX	189,096	41	3
Ipava State Bank	10473	Ipava, IL	138,611	32	6
Lewisburg Banking Company	297	Lewisburg, KY	121,110	31	3
Main Bank	22086	Albuquerque, NM	143,543	14	1
Millennium Bank	58348	Des Plaines, IL	116,804	25	1
Mississippi River Bank	23222	Belle Chasse, LA	112,459	22	2
North Valley Bank	18710	Thornton, CO	169,563	33	2
NSB Bank	8094	Mason City, IA	203,747	32	3
Oklahoma State Bank	15611	Vinita, OK	155,920	39	3
Pony Express Bank	4526	Braymer, MO	171,255	27	2
Premier Bank Minnesota	33204	Farmington, MN	240,538	39	8
PrinsBank	10191	Prinsburg, MN	138,847	30	2
Security State Bank	11907	Farwell, TX	158,719	14	1
Security State Bank	235	Sutherland, IA	139,969	14	2
Security State Bank of Marine	10163	Marine On St. Croix, MN	143,319	24	4
South Coast Bank & Trust	16283	Brunswick, GA	130,151	22	2
Surety Bank	33026	Deland, FL	125,171	30	3

PEER GROUP 2:
\$100 - 249 Million

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **709**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **Subchapter S Corporation**
 Asset Size: **\$100 - 249 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
Tejas Bank	18216	Monahans, TX	176,873	16	1
The Bank of the West	25703	Thomas, OK	152,656	30	4
The Bippus State Bank	1847	Huntington, IN	175,364	41	5
The Commercial Bank	175	Crawford, GA	183,315	33	3
The Farmers and Merchants National Bank of Fairview	4097	Fairview, OK	122,623	18	1
The First National Bank at Paris	14534	Paris, AR	168,235	49	6
The National Bank of Andrews	17603	Andrews, TX	216,144	56	2
The Valley State Bank	14345	Syracuse, KS	141,181	32	2
Town & Country Bank	57312	Las Vegas, NV	172,757	26	4
Town & Country Bank Midwest	10460	Quincy, IL	167,003	50	6
Wells Bank	14025	Platte City, MO	230,288	43	6
Western Bank, Artesia, New Mexico	16720	Artesia, NM	218,870	26	1

PEER GROUP 2:
\$100 - 249 Million

Sub-S Top Ten Percent: How They Rank

		6.65	2.12	20.08	4.46	54.02	0.17	28.23	0.66
Top Ten Percent: Median									
Top Ten Percent: Average		7.08	2.19	20.29	4.52	54.53	0.28	30.03	0.86
All Banks: Median		2.20	1.37	12.57	3.95	63.79	0.43	21.29	0.52
All Banks: Average		2.84	1.38	12.89	3.97	64.26	0.68	22.31	0.59
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Central Bank of Kansas City	8.27	4.78	25.98	4.93	57.06	0.19	69.22	5.30
2	Tejas Bank	29.86	2.85	26.34	4.91	42.69	0.09	47.66	0.49
3	Cumberland Security Bank, Inc.	7.47	2.93	22.34	4.72	47.27	0.24	35.48	1.13
4	1st Bank & Trust	2.97	2.56	25.66	4.52	47.42	0.03	34.01	0.90
5	Brighton Bank	(0.18)	2.45	21.62	4.93	53.05	0.00	39.81	0.79
6	Bank of St. Elizabeth	10.40	2.15	17.03	4.92	60.31	0.03	28.23	0.89
6	The National Bank of Andrews	14.43	2.95	27.48	4.90	56.00	2.51	48.27	2.79
8	HomeBank Texas	9.43	2.16	21.57	4.90	54.02	0.03	45.55	0.40
9	The Commercial Bank	15.93	2.47	23.17	4.65	49.06	0.61	34.22	0.70
10	Bank Northwest	18.32	2.36	27.14	4.76	52.22	0.74	32.79	0.62
11	Coleman County State Bank	9.63	2.03	20.29	5.26	65.59	0.49	36.70	1.29
12	Town & Country Bank	7.41	3.90	32.85	4.59	52.13	0.00	31.22	0.12
13	Pony Express Bank	2.28	2.38	19.32	4.85	52.21	0.00	29.58	0.45
14	Millennium Bank	26.09	2.52	21.56	4.73	60.13	0.26	18.09	3.29
15	PrinsBank	(2.13)	3.70	23.24	5.23	45.80	0.29	25.98	3.90
16	North Valley Bank	6.80	2.54	21.90	5.24	51.68	0.07	25.78	0.36
17	American Interstate Bank	8.39	2.67	17.01	4.40	39.17	0.00	30.06	0.17
18	Surety Bank	12.13	1.93	18.09	4.00	64.53	0.12	33.87	2.47
19	Douglas National Bank	(0.18)	2.89	23.79	5.02	51.61	0.29	24.51	1.37
19	Farmers & Stockmens Bank	5.93	2.06	17.08	4.68	69.04	0.08	31.11	2.42
21	The First National Bank at Paris	11.88	2.06	14.73	4.99	61.70	0.32	26.01	1.39
22	First Colony Bank of Florida	6.65	2.17	21.60	4.42	47.21	0.02	33.64	0.11
23	First State Bank	1.61	1.79	21.03	4.09	61.66	0.01	44.33	1.21
24	Citizens State Bank	18.03	2.61	26.17	4.78	44.01	0.47	25.80	0.30
25	Bank of Hydro	(0.01)	2.77	25.90	4.83	45.35	0.17	28.82	0.48
26	First National Bank of Weatherford	5.87	1.80	14.46	5.03	61.20	0.44	34.61	1.19
27	Century Bank of the Ozarks	1.42	2.14	23.08	5.01	58.24	0.12	23.57	0.80
28	High Plains Bank	10.88	1.59	15.82	4.90	64.41	0.23	45.92	0.66
29	Security State Bank of Marine	1.47	2.02	20.28	4.70	55.46	0.18	29.75	0.61
30	Town & Country Bank Midwest	(3.10)	2.22	19.53	4.45	54.07	0.28	61.82	0.93
31	Community National Bank	5.96	1.73	18.00	3.90	60.94	0.02	28.84	1.00
32	Farmers State Bank of Hartland	9.34	1.80	16.25	4.30	55.47	0.12	29.24	0.45
33	Brunswick State Bank	13.37	2.45	26.44	4.29	40.48	0.20	21.14	0.30
34	Goodfield State Bank	6.33	2.97	23.65	4.14	47.75	0.41	14.23	2.10
35	Commerce Bank	3.15	1.99	17.68	4.26	56.19	0.48	32.11	0.97
36	First State Bank	(6.40)	2.60	23.71	4.70	49.59	0.18	25.28	0.86
37	Western Bank, Artesia, New Mexico	16.21	2.20	23.39	3.98	41.93	1.11	52.07	0.42
38	Wells Bank	1.93	2.09	22.02	4.41	50.06	0.00	23.89	0.34
39	Community Bank	0.37	2.38	22.93	3.82	42.80	0.01	36.96	0.43
40	Citizens Bank	1.90	2.12	20.83	4.44	52.35	0.02	21.23	0.49
41	The Farmers and Merchants National Bank of Fairview	3.43	1.83	17.07	3.69	49.69	0.00	26.88	0.65
42	Farmers and Merchants State Bank of Pierz	0.45	2.14	21.37	4.46	51.39	0.19	32.33	0.42
42	Mississippi River Bank	0.02	2.89	24.45	5.25	50.95	1.15	52.07	0.48
44	Commerce National Bank & Trust	4.46	2.35	18.81	4.04	69.23	0.27	31.12	3.40
45	First State Bank	3.83	1.75	15.45	3.62	55.88	0.00	35.49	0.73
46	Security State Bank	16.25	1.94	15.05	4.33	52.83	0.35	31.47	0.34
47	Bank of Star Valley	13.32	1.95	20.03	3.86	50.28	0.23	26.41	0.41
47	Coffee County Bank	6.44	2.65	23.06	4.75	45.31	0.98	17.83	0.62
49	Farmers State Bank	1.32	1.62	17.33	4.04	65.30	0.02	43.92	1.20
50	Bank of Kilmichael	7.04	1.64	18.39	4.27	61.16	0.24	24.72	0.75
50	Bellevue State Bank	11.45	2.27	15.67	4.04	44.28	0.05	19.10	0.45
52	Bank of Okolona	7.17	1.95	19.06	4.99	57.04	1.94	23.20	0.87
53	Oklahoma State Bank	8.05	1.78	16.15	4.79	63.48	0.95	34.34	0.76
54	First Neodesha Bank	6.23	1.59	16.14	4.04	60.07	0.00	28.10	0.54
55	FirstOak Bank	48.21	1.60	15.07	4.98	65.95	0.03	27.13	0.41
56	Security State Bank	11.10	2.53	24.92	4.18	33.93	0.02	15.92	0.17
57	Premier Bank Minnesota	16.04	1.93	19.20	4.33	59.80	1.43	25.85	0.70
58	Farmers and Merchants State Bank	3.33	2.08	19.75	4.38	46.93	0.06	18.09	0.42
59	Community State Bank	6.44	2.02	15.49	4.79	52.86	0.06	20.96	0.27

PEER GROUP 2:
\$100 - 249 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	6.65	2.12	20.08	4.46	54.02	0.17	28.23	0.66
Top Ten Percent: Average	7.08	2.19	20.29	4.52	54.53	0.28	30.03	0.86
All Banks: Median	2.20	1.37	12.57	3.95	63.79	0.43	21.29	0.52
All Banks: Average	2.84	1.38	12.89	3.97	64.26	0.68	22.31	0.59

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	Main Bank	7.98	1.97	20.42	4.26	46.10	0.00	17.44	0.16
61	The Bank of the West	(3.79)	2.38	20.08	5.06	51.95	0.00	28.15	0.17
62	South Coast Bank & Trust	19.72	1.52	15.14	4.02	62.30	0.00	17.97	1.12
63	Ipava State Bank	8.73	1.42	15.81	4.15	65.40	0.02	25.38	0.86
64	Bank of Columbia	3.38	2.06	20.74	4.49	58.54	0.68	27.59	0.55
65	NSB Bank	2.35	2.12	20.27	4.12	44.25	0.05	19.87	0.44
66	Franklin State Bank & Trust Company	(0.65)	1.83	17.95	4.33	62.24	0.22	28.78	1.02
66	The Bippus State Bank	6.95	1.92	18.73	4.19	59.38	0.41	17.44	1.13
68	Lewisburg Banking Company	3.58	1.93	18.64	4.36	58.26	0.51	25.63	0.62
69	Community First Bank of the Heartland	10.47	1.63	18.45	4.46	63.32	1.01	25.63	0.87
70	The Valley State Bank	7.03	1.76	19.55	4.32	63.41	0.06	18.77	0.60
71	Bank of Deerfield	1.68	2.02	16.07	4.07	55.99	0.02	19.09	0.88

PEER GROUP 3:
\$250 - 499 Million
Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **351**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **Subchapter S Corporation**
 Asset Size: **\$250 - 499 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
Bank of Texas	18576	Midland, TX	375,768	23	3
Bank of Western Oklahoma	4087	Elk City, OK	288,186	78	6
Centinel Bank of Taos	19904	Taos, NM	253,184	49	1
Charter Bank	18660	Corpus Christi, TX	282,122	55	4
Citizens State Bank of La Crosse	1513	La Crosse, WI	280,047	63	4
Dakota Western Bank	8637	Bowman, ND	280,686	37	4
Englewood Bank & Trust	27205	Englewood, FL	285,027	52	4
F & M Bank	12761	Edmond, OK	478,360	105	8
First Bank	3121	Burkburnett, TX	420,019	159	7
First Bank of Owasso	18592	Owasso, OK	393,619	65	3
First Community Bank of Central Alabama	57124	Wetumpka, AL	373,533	76	7
First Fidelity Bank	1122	Burke, SD	362,483	74	7
First Missouri Bank	28930	Brookfield, MO	263,222	50	5
Grundy Bank	3713	Morris, IL	271,353	54	3
Guaranty Bank & Trust Company of Delhi, Louisiana	19638	Delhi, LA	253,711	72	8
Liberty Capital Bank	58852	Addison, TX	281,281	23	1
Midwest Bank	9737	Detroit Lakes, MN	466,891	85	7
NOA Bank	58657	Duluth, GA	387,614	93	4
Northwestern Bank	2468	Chippewa Falls, WI	450,440	73	6
Platinum Bank	58511	Oakdale, MN	254,539	30	2
Points West Community Bank	3031	Windsor, CO	252,303	44	7
Quantum National Bank	34110	Suwanee, GA	489,828	56	3
Southwest Bank	16652	Odessa, TX	417,655	105	6
State Bank of De Kalb	15463	De Kalb, TX	251,351	64	5
Texas Bank	19559	Brownwood, TX	486,790	119	9
Texas Bank Financial	26967	Weatherford, TX	348,428	96	4
The Bank of Advance	9369	Advance, MO	335,784	76	6
The Bank of Old Monroe	1655	Old Monroe, MO	365,325	73	5
The First National Bank of Las Animas	3034	Las Animas, CO	361,632	70	6
The First National Bank of Layton	2260	Layton, UT	334,709	77	7
The First State Bank	17588	Louise, TX	483,190	125	11
The Union Bank of Mena	14597	Mena, AR	259,013	60	3
The Waggoner National Bank of Vernon	5569	Vernon, TX	294,284	61	2
Western Commerce Bank	18389	Carlsbad, NM	493,995	93	11
Yampa Valley Bank	35407	Steamboat Springs, CO	314,141	58	2

PEER GROUP 3:
\$250 - 499 Million
Sub-S Top Ten Percent: How They Rank

		9.35	2.28	21.81	4.42	51.26	0.21	27.15	0.72
Top Ten Percent: Average		10.46	2.30	22.78	4.53	52.98	0.32	29.09	0.86
All Banks: Median		3.55	1.46	13.98	3.95	62.20	0.46	21.58	0.64
All Banks: Average		4.45	1.51	14.43	3.97	62.54	0.68	22.36	0.72
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Guaranty Bank & Trust Company of Delhi, Louisiana	10.38	2.31	27.85	4.81	59.61	0.37	39.29	1.15
2	Southwest Bank	11.27	1.91	21.81	5.33	66.25	0.12	63.23	1.14
3	Charter Bank	9.93	3.26	31.41	6.56	45.88	0.84	45.51	0.68
4	Yampa Valley Bank	13.46	2.36	26.42	4.72	51.26	0.51	35.81	0.72
5	Western Commerce Bank	18.83	2.10	25.98	4.22	50.86	0.17	41.27	0.55
6	The First National Bank of Layton	4.46	2.69	20.36	5.26	56.95	0.29	35.07	1.08
7	Quantum National Bank	10.67	2.84	24.87	5.09	43.66	0.10	19.36	0.59
8	NOA Bank	18.39	2.84	22.58	4.85	51.27	0.30	11.49	2.24
9	The First State Bank	18.74	2.29	26.45	4.93	56.66	0.02	4.57	1.07
10	Citizens State Bank of La Crosse	13.93	2.64	30.41	4.22	49.22	0.32	17.45	1.26
11	First Bank of Owasso	16.17	2.27	21.00	4.15	46.02	0.00	20.56	0.60
12	Platinum Bank	20.72	2.58	29.51	4.37	58.26	0.19	30.49	0.46
13	The First National Bank of Las Animas	6.74	2.51	21.32	4.55	46.64	0.01	20.94	0.54
14	Texas Bank	0.54	2.58	19.50	4.66	50.43	0.51	36.66	1.04
15	Centinel Bank of Taos	9.35	1.86	23.64	3.44	52.65	0.00	37.20	0.64
16	Liberty Capital Bank	20.44	1.93	19.16	3.86	49.95	0.00	38.94	0.11
17	Points West Community Bank	2.53	2.47	24.58	4.66	45.78	0.10	27.07	0.32
18	Texas Bank Financial	43.36	2.46	24.52	4.83	63.62	0.45	10.66	2.69
19	The Waggoner National Bank of Vernon	3.18	2.85	22.22	4.60	42.04	0.34	14.69	1.05
20	Bank of Texas	7.38	2.41	21.18	3.65	32.37	0.00	39.04	0.03
21	First Community Bank of Central Alabama	3.05	2.10	28.10	4.41	50.57	0.35	22.71	0.86
22	Grundy Bank	(1.09)	2.17	19.71	4.05	54.30	0.15	44.09	1.00
23	Midwest Bank	14.52	2.39	25.66	4.42	45.26	0.53	20.37	0.45
24	The Bank of Advance	8.08	2.40	17.92	4.90	49.86	0.60	18.37	0.80
25	The Bank of Old Monroe	5.55	1.95	13.69	4.19	50.00	0.08	30.65	0.69
26	The Union Bank of Mena	2.54	2.19	21.19	4.38	55.38	0.49	28.14	0.93
27	State Bank of De Kalb	16.09	1.96	16.85	4.53	61.84	0.87	25.68	1.04
28	Bank of Western Oklahoma	9.87	1.94	22.63	5.07	58.46	0.21	22.25	0.34
29	Dakota Western Bank	7.26	2.14	18.81	4.30	47.85	0.18	26.62	0.23
30	F & M Bank	8.59	1.54	17.36	4.13	65.65	0.09	27.15	1.15
31	First Bank	8.04	2.28	19.73	5.10	69.68	2.07	28.36	3.48
32	First Fidelity Bank	(1.32)	1.98	21.74	4.15	53.07	0.05	30.27	0.66
33	Englewood Bank & Trust	0.99	2.14	25.09	3.98	51.84	0.67	46.42	0.92
34	First Missouri Bank	27.94	1.84	19.19	4.34	56.36	0.23	23.54	0.33
35	Northwestern Bank	5.15	1.97	18.59	3.95	49.92	0.00	25.49	0.35

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

Number of Institutions in Peer Group: **161**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **Subchapter S Corporation**
 Asset Size: **\$500 - 999 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
Benchmark Bank	19215	Plano, TX	582,756	136	7
Bessemer Trust Company	20015	Woodbridge, NJ	837,802	125	1
CFG Community Bank	34294	Lutherville, MD	832,274	125	2
Citizens Bank of Las Cruces	20161	Las Cruces, NM	559,864	108	6
Commercial State Bank	17687	Andrews, TX	675,631	124	7
First National Bank of Central Texas	3325	Waco, TX	851,880	93	5
Great Plains National Bank	34207	Elk City, OK	769,862	321	19
Liberty National Bank	11522	Lawton, OK	551,401	116	7
NewFirst National Bank	3183	El Campo, TX	712,353	100	7
North American Banking Company	34836	Roseville, MN	582,603	68	5
Security Bank	13408	Midland, TX	871,904	183	11
State Bank of Texas	27074	Dallas, TX	919,422	116	6
Sutton Bank	5962	Attica, OH	525,258	95	8
The Bank of Hemet	21606	Riverside, CA	724,035	85	6
Wallis Bank	20845	Wallis, TX	719,184	148	11
Wood & Huston Bank	1060	Marshall, MO	713,950	158	11

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	8.12	2.41	23.14	4.75	53.11	0.36	33.48	1.22
Top Ten Percent: Average	10.70	2.65	23.42	4.80	55.84	0.79	35.92	2.14
All Banks: Median	3.37	1.57	14.63	3.90	62.33	0.50	21.88	0.77
All Banks: Average	4.39	1.60	15.02	3.90	61.35	0.66	22.68	0.86

CB Scorecard Key Performance Indicators

RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Wallis Bank	14.84	2.96	26.95	5.60	50.52	0.00	43.65	1.37
2	Security Bank	10.58	2.27	17.05	5.21	59.44	0.11	53.18	1.06
3	Citizens Bank of Las Cruces	4.05	2.33	23.84	4.45	54.89	0.06	33.30	1.21
4	Commercial State Bank	15.08	2.99	26.59	5.50	48.75	0.98	45.93	0.67
5	North American Banking Company	15.25	1.99	22.81	3.51	52.46	0.22	54.48	1.22
6	The Bank of Hemet	3.63	2.57	25.45	4.20	40.20	0.00	33.65	0.47
7	Benchmark Bank	6.73	2.28	22.81	4.72	69.80	0.54	45.41	3.58
8	CFG Community Bank	21.62	3.20	18.36	4.95	55.79	1.46	22.25	3.07
9	NewFirst National Bank	2.07	2.58	22.75	4.81	51.30	0.83	39.94	1.14
10	First National Bank of Central Texas	2.80	2.17	23.78	4.18	48.34	0.04	26.42	0.63
11	Sutton Bank	5.06	2.41	23.47	3.99	53.75	1.63	43.10	2.19
12	State Bank of Texas	9.50	4.61	26.41	6.15	25.78	1.84	14.50	0.94
13	Wood & Huston Bank	1.45	2.41	20.84	3.79	50.73	0.27	24.20	1.71
14	Great Plains National Bank	22.39	2.29	22.07	6.17	70.16	1.78	21.35	2.65
15	Bessemer Trust Company	6.06	2.65	28.15	1.80	73.28	0.00	30.88	9.87
16	Liberty National Bank	20.80	1.96	16.96	4.78	58.18	0.45	21.03	0.76

PEER GROUP 5:
\$1 - 5 Billion

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **68**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **Subchapter S Corporation**
 Asset Size: **\$1 - 5 Billion**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
Citizens National Bank of Texas	5574	Waxahachie, TX	1,117,758	195	14
First American Bank	2240	Artesia, NM	1,140,870	237	16
First Financial Bank	28905	El Dorado, AR	1,044,399	313	10
Five Star Bank	35361	Roseville, CA	1,272,013	97	6
Inwood National Bank	19080	Dallas, TX	2,817,297	231	14
West Texas National Bank	22957	Midland, TX	1,430,581	171	10
WestStar Bank	32941	El Paso, TX	1,823,484	315	14

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	14.18	2.15	20.22	4.36	49.69	0.18	33.61	0.93
Top Ten Percent: Average	14.77	2.22	20.98	4.25	50.63	0.59	32.99	0.95
All Banks: Median	4.94	1.59	15.91	3.76	60.81	0.35	25.69	0.78
All Banks: Average	6.31	1.62	16.20	3.80	61.72	0.48	25.80	1.04

CB Scorecard Key Performance Indicators

RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	WestStar Bank	9.33	2.48	19.70	4.36	49.69	0.18	36.05	1.17
2	Citizens National Bank of Texas	19.23	2.15	21.65	4.98	60.44	0.18	30.24	1.23
3	Five Star Bank	30.76	2.18	24.44	4.16	39.38	0.16	29.20	0.31
4	West Texas National Bank	15.41	2.04	22.53	3.79	48.41	0.12	52.80	0.43
5	First American Bank	6.40	2.04	20.22	4.37	54.49	0.25	33.61	0.93
6	Inwood National Bank	8.08	2.04	18.76	3.49	42.27	0.03	38.16	0.25
7	First Financial Bank	14.18	2.58	19.56	4.63	59.72	3.20	10.84	2.33