



CB Top Ten Report

Ranking the Top Ten Percent of Banks by Peer Group

March 31, 2019 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™

First Quarter 2019

Executive Summary

C-Corp Peer Group Summary

Peer Group 1: Less Than \$100 Million	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Top Ten Percent: Median	11.35	1.44	10.73	4.48	64.28	0.22	28.16	0.73
Top Ten Percent: Average	14.40	2.22	13.67	4.58	62.55	0.54	29.33	3.55
All Banks: Median	3.00	0.68	5.28	3.67	76.24	0.47	19.63	0.32
All Banks: Average	4.00	0.67	5.23	3.72	78.20	0.94	19.55	0.43
Peer Group 2: \$100-249 Million								
Top Ten Percent: Median	10.22	1.50	12.30	4.51	60.04	0.22	27.82	0.68
Top Ten Percent: Average	10.87	1.76	14.37	4.63	58.75	0.37	29.22	0.96
All Banks: Median	4.99	0.87	7.54	3.81	71.04	0.51	19.89	0.42
All Banks: Average	5.52	0.89	7.58	3.83	71.20	0.75	20.74	0.48
Peer Group 3: \$250-499 Million								
Top Ten Percent: Median	13.77	1.48	13.16	4.41	56.87	0.24	28.79	0.73
Top Ten Percent: Average	13.68	1.56	13.83	4.46	57.50	0.36	29.39	0.80
All Banks: Median	5.98	0.94	8.29	3.70	68.51	0.49	19.80	0.51
All Banks: Average	7.25	0.94	8.39	3.73	69.30	0.62	20.33	0.58
Peer Group 4: \$500-999 Million								
Top Ten Percent: Median	13.75	1.71	15.40	4.48	55.77	0.35	32.08	0.93
Top Ten Percent: Average	14.65	1.74	15.85	4.55	54.54	0.43	32.07	0.98
All Banks: Median	6.02	1.00	9.13	3.69	67.35	0.48	19.09	0.57
All Banks: Average	6.99	1.03	9.26	3.72	67.02	0.54	19.84	0.64
Peer Group 5: \$1-5 Billion								
Top Ten Percent: Median	14.89	1.80	15.68	4.22	53.79	0.23	33.05	1.07
Top Ten Percent: Average	18.88	2.05	16.89	4.32	53.08	0.38	36.92	1.36
All Banks: Median	6.47	1.13	9.82	3.61	63.73	0.43	19.84	0.66
All Banks: Average	7.49	1.16	10.30	3.65	63.53	0.55	20.47	0.78

Sub-S Peer Group Summary

Peer Group 1: Less Than \$100 Million	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Top Ten Percent: Median	5.57	1.97	18.94	4.50	57.79	0.11	28.84	0.76
Top Ten Percent: Average	8.13	2.09	19.77	4.67	57.47	0.49	29.65	0.85
All Banks: Median	0.16	1.18	10.07	3.86	67.32	0.45	22.06	0.37
All Banks: Average	(0.37)	1.20	10.25	3.93	68.22	0.86	22.98	0.44
Peer Group 2: \$100-249 Million								
Top Ten Percent: Median	8.56	2.23	19.90	4.49	53.35	0.26	29.64	0.69
Top Ten Percent: Average	8.76	2.26	20.31	4.54	52.90	0.34	30.96	0.78
All Banks: Median	3.37	1.33	12.01	3.93	64.13	0.50	21.23	0.48
All Banks: Average	4.15	1.37	12.37	3.95	64.60	0.73	21.71	0.54
Peer Group 3: \$250-499 Million								
Top Ten Percent: Median	13.40	2.23	21.68	4.41	53.58	0.41	25.55	0.93
Top Ten Percent: Average	14.40	2.41	23.63	4.54	54.26	0.44	28.60	1.20
All Banks: Median	4.65	1.38	12.80	3.92	63.85	0.53	20.88	0.58
All Banks: Average	5.34	1.44	13.43	3.95	63.63	0.74	21.63	0.66
Peer Group 4: \$500-999 Million								
Top Ten Percent: Median	14.66	2.43	21.46	4.49	51.56	0.25	34.31	1.04
Top Ten Percent: Average	15.71	2.50	22.17	4.62	54.55	0.68	34.66	1.36
All Banks: Median	6.07	1.56	14.18	3.83	62.67	0.50	21.02	0.65
All Banks: Average	7.03	1.57	14.47	3.87	61.94	0.68	21.79	0.79
Peer Group 5: \$1-5 Billion								
Top Ten Percent: Median	9.79	2.18	19.17	4.23	55.10	0.18	34.33	0.90
Top Ten Percent: Average	12.15	2.12	19.26	4.30	54.01	0.29	33.36	1.02
All Banks: Median	6.99	1.49	14.60	3.72	62.36	0.37	24.17	0.77
All Banks: Average	7.20	1.52	14.83	3.71	62.39	0.51	25.01	0.94

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: **722**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **C Corporation**
 Asset Size: **Less Than \$100 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
American Exchange Bank, Lindsay, Oklahoma	2328	Lindsay, OK	74,732	15	1
Amistad Bank	26658	Del Rio, TX	28,817	11	1
Bank of Laverne	4130	Laverne, OK	60,982	15	1
Bank of Locust Grove	16795	Locust Grove, OK	36,367	16	1
Bank of Lumber City	16281	Lumber City, GA	24,460	13	2
Brantley Bank and Trust Company	16386	Brantley, AL	68,229	19	2
Brazos National Bank	24038	Richwood, TX	32,201	42	1
California Pacific Bank	23242	San Francisco, CA	75,759	9	2
Capital Bank of Texas	57495	Carrizo Springs, TX	79,558	16	2
Carver State Bank	16584	Savannah, GA	42,699	17	2
CBW Bank	13959	Weir, KS	56,831	18	1
CentreBank	15532	Veedersburg, IN	78,838	22	4
Chambers State Bank	13251	Chambers, NE	59,975	11	2
Champion Bank	57031	Parker, CO	68,019	24	1
Chappell Hill Bank	11570	Chappell Hill, TX	32,430	8	1
Citizens Bank	11432	Byhalia, MS	76,830	24	3
Clatsop Community Bank	58660	Seaside, OR	98,320	17	2
Clay County Bank, Inc.	2444	Clay, WV	97,115	23	2
Comerica Bank & Trust, National Association	1596	Ann Arbor, MI	58,317	98	1
Community Bank	8975	Bristow, OK	87,790	27	1
Community Bank	34020	Topeka, KS	92,990	24	2
Community Bank of Easton	18568	Easton, IL	34,836	4	1
Community Bank of Georgia	57579	Baxley, GA	99,993	17	1
Community Bank of Missouri	57141	Richmond, MO	53,429	19	2
Community Bank of Pleasant Hill	58423	Pleasant Hill, MO	73,475	17	1
Community State Bank	22567	Shelbina, MO	78,121	15	2
Community State Bank of Canton	26416	Canton, OK	48,809	17	1
Eagle Bank	58282	Polson, MT	66,749	15	1
Eaglemark Savings Bank	34313	Carson City, NV	44,333	125	1
Enloe State Bank	10716	Cooper, TX	36,738	8	1
Farmers and Merchants Bank of Ashland	5377	Ashland, NE	76,852	19	2
Farmers and Merchants State Bank of Bushnell	11324	Bushnell, IL	72,969	21	2
Fidelity Personal Trust Company, FSB	35206	Boston, MA	95,402	36	2
First Capital Bank	3399	Quanah, TX	61,677	22	2
First Electronic Bank	35533	Salt Lake City, UT	38,397	56	1
First National Bank	4111	Heavener, OK	82,846	38	2
First National Bank of Benton	25065	Benton, LA	60,442	12	1
First State Bank	57910	Nashua, IA	52,735	7	1
First State Bank	18987	Crossett, AR	33,684	13	1
First State Bank	18924	Elmore City, OK	12,885	18	1
First State Bank in Temple	5999	Temple, OK	26,132	10	1
Fox River State Bank	57504	Burlington, WI	95,558	26	2
Freedom Bank	17881	Freer, TX	43,833	12	1
Garden Plain State Bank	19687	Wichita, KS	95,945	20	2
Granite Mountain Bank Inc dba Granite Mountain Bank	15744	Philipsburg, MT	77,551	20	3
Independence Bank	57379	East Greenwich, RI	65,846	31	1
ITS Bank	34619	Johnston, IA	7,737	0	1
Kinmundy Bank	3805	Kinmundy, IL	47,613	9	1
Kirkwood Bank of Nevada	58806	Las Vegas, NV	88,610	15	2
Lakeside Bank of Salina	21255	Salina, OK	35,420	13	1
Liberty Bank, Inc.	26816	Salt Lake City, UT	9,553	24	1
Merchants and Planters Bank	327	Raymond, MS	91,706	30	3
Midland Community Bank	19796	Kincaid, IL	58,488	12	2
Pavillion Bank	24303	Richardson, TX	79,498	18	1
Peoples Bank	15216	Lyons, GA	97,986	29	2
Peoples Bank	1562	Lebanon, KY	57,594	10	2
Prudential Bank & Trust, FSB	32957	Hartford, CT	21,442	6	1
Rocky Mountain Bank & Trust	3019	Florence, CO	69,557	23	2
Scribner Bank	14026	Scribner, NE	63,913	16	1

PEER GROUP 1:
Less Than \$100 Million

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **722**
 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
The Citizens Bank of Edina	12457	Edina, MO	69,632	14	1
The Commercial Bank	19595	Mason, TX	53,804	10	1
The First National Bank of Germantown	6592	Germantown, OH	63,598	15	2
The First National Bank of Lindsay	4134	Lindsay, OK	62,495	9	1
The First National Bank of Peterstown	6787	Peterstown, WV	65,445	15	2
The Gunnison Bank and Trust Company	11259	Gunnison, CO	99,423	36	2
The Lytle State Bank of Lytle, Texas	15501	Lytle, TX	90,458	22	1
The Peoples Bank of Red Level	9614	Red Level, AL	15,299	5	1
The Piqua State Bank	18089	Piqua, KS	28,962	11	3
The Santa Anna National Bank	5520	Santa Anna, TX	50,329	12	1
Twin City Bank	35261	Longview, WA	52,507	15	2
United Minnesota Bank	10567	New London, MN	30,563	8	1
Washita Valley Bank	2308	Fort Cobb, OK	43,561	11	1
Zavala County Bank	15105	Crystal City, TX	66,521	20	2

PEER GROUP 1:
Less Than \$100 Million

C-Corp Top Ten Percent: How They Rank

		11.35	1.44	10.73	4.48	64.28	0.22	28.16	0.73
Top Ten Percent: Median									
Top Ten Percent: Average									
All Banks: Median									
All Banks: Average									
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	CBW Bank	37.57	9.33	47.44	3.98	45.49	0.03	87.66	15.30
2	American Exchange Bank, Lindsay, Oklahoma	46.83	1.78	17.81	4.01	52.72	0.00	42.86	0.49
3	The Gunnison Bank and Trust Company	5.28	1.56	15.64	5.23	67.34	0.00	50.88	1.34
4	Comerica Bank & Trust, National Association	45.87	34.32	36.06	2.85	60.49	0.00	100.00	113.60
5	The First National Bank of Lindsay	19.47	2.02	17.08	4.39	47.27	0.44	31.19	0.65
6	The Santa Anna National Bank	7.15	1.84	16.60	4.79	53.48	0.05	28.16	0.64
7	Chappell Hill Bank	14.18	1.25	13.89	4.62	71.28	0.00	41.40	0.44
8	Amistad Bank	7.48	1.52	9.77	5.77	71.34	0.05	39.40	2.03
9	Brazos National Bank	82.81	1.71	5.65	5.64	90.61	0.00	47.19	16.18
10	Bank of Locust Grove	49.59	1.45	10.66	6.00	63.92	1.15	31.25	1.35
11	Community Bank	9.06	2.08	24.69	5.08	53.05	0.30	20.97	1.25
12	Eaglemark Savings Bank	39.18	10.80	37.41	12.67	77.33	0.00	0.40	51.57
13	Merchants and Planters Bank	1.25	2.45	25.20	4.05	56.71	0.02	26.50	4.23
14	Community Bank	(2.31)	1.40	13.99	4.22	64.28	0.00	27.98	0.77
15	California Pacific Bank	13.20	3.34	8.01	6.18	35.71	5.82	42.02	1.49
16	Scribner Bank	(7.08)	2.15	14.90	4.48	61.08	0.22	39.63	2.81
17	Peoples Bank	32.37	1.30	13.84	4.98	66.65	0.68	24.17	0.66
18	The Commercial Bank	24.02	1.31	15.73	3.87	55.70	0.00	21.87	0.29
19	Community State Bank of Canton	15.22	1.19	10.97	4.90	70.12	0.20	24.29	0.76
20	Clatsop Community Bank	12.66	1.19	9.93	4.14	65.57	0.00	39.58	0.25
21	Lakeside Bank of Salina	29.88	1.08	8.29	5.46	70.11	0.31	26.69	0.84
22	Champion Bank	49.91	2.21	9.87	3.39	69.75	0.28	37.31	5.16
23	Kimmundy Bank	0.68	1.78	14.09	4.81	39.72	0.55	29.06	0.56
24	Eagle Bank	4.08	1.20	11.84	4.33	58.52	0.07	24.28	0.76
25	Washita Valley Bank	26.71	1.65	9.33	5.39	52.50	0.64	16.98	0.58
26	The Piqua State Bank	6.20	0.92	9.12	4.17	72.96	0.00	44.88	0.63
27	Community Bank of Missouri	7.79	1.39	10.17	5.47	69.27	0.27	22.91	0.82
28	Independence Bank	12.65	11.44	42.78	8.01	24.36	3.66	16.07	23.91
29	Chambers State Bank	16.28	2.71	9.12	4.20	37.67	0.14	27.85	0.23
30	Fox River State Bank	13.00	1.02	8.80	4.41	77.50	0.00	30.19	0.46
30	ITS Bank	5.40	5.24	5.65	6.98	21.51	0.00	0.00	5.92
32	CentreBank	9.54	1.33	11.08	4.86	65.82	1.06	28.90	0.68
33	Capital Bank of Texas	19.56	1.18	9.10	3.28	61.17	0.02	36.81	0.67
34	First Electronic Bank	4.53	6.42	18.58	11.58	75.16	0.00	1.62	24.12
35	Farmers and Merchants State Bank of Bushnell	13.78	1.15	13.31	3.49	66.35	0.03	25.62	1.31
36	Prudential Bank & Trust, FSB	32.45	18.79	20.76	2.82	35.35	0.00	0.00	35.26
37	Pavillion Bank	15.23	1.27	9.56	4.84	62.09	0.59	33.71	0.30
38	Farmers and Merchants Bank of Ashland	2.86	1.05	9.45	4.36	72.02	0.00	25.51	0.65
39	Clay County Bank, Inc.	9.31	1.47	10.28	4.13	57.59	0.41	20.42	0.69
40	First State Bank in Temple	19.13	1.91	10.09	4.65	57.90	0.11	22.37	0.18
41	Zavala County Bank	10.38	1.12	8.70	3.05	69.41	0.00	33.94	1.50
42	Granite Mountain Bank Inc dba Granite Mountain Bank	0.99	0.99	10.73	4.38	70.10	0.01	41.83	0.46
43	Citizens Bank	20.23	1.31	10.73	4.36	78.21	1.02	29.71	0.89
44	United Minnesota Bank	(1.85)	1.44	18.82	4.48	67.61	0.61	29.96	0.69
45	Rocky Mountain Bank & Trust	2.69	1.15	12.24	4.79	77.30	0.23	31.55	0.61
46	First National Bank	14.34	1.06	11.83	5.13	74.84	2.25	32.21	1.33
47	Brantley Bank and Trust Company	(16.86)	1.34	9.15	4.80	61.07	0.01	31.73	0.53
48	Carver State Bank	32.31	1.01	9.81	5.49	72.06	4.01	28.11	2.24
49	Community State Bank	25.50	1.48	17.90	3.12	41.50	0.24	21.82	0.49
50	Freedom Bank	6.15	1.47	8.92	4.17	80.23	0.06	35.49	0.54
51	The Lytle State Bank of Lytle, Texas	11.35	1.19	7.51	3.92	65.15	0.48	27.41	1.10
52	The Peoples Bank of Red Level	1.29	1.33	10.65	5.50	62.81	0.67	33.32	0.32
53	Bank of Laverne	10.13	1.53	9.65	4.33	55.68	1.11	28.90	0.33
54	First National Bank of Benton	9.78	1.56	8.53	4.36	55.21	0.40	27.37	0.26
54	First State Bank	10.84	1.40	8.47	5.00	72.71	1.84	30.97	1.01
56	First State Bank	8.88	1.47	12.91	3.44	47.28	0.00	11.81	0.45
57	Peoples Bank	20.82	0.88	8.88	3.83	71.72	0.00	26.39	0.34
58	Enloe State Bank	2.77	1.59	17.61	4.60	57.04	0.00	18.39	0.13
59	The First National Bank of Germantown	28.71	0.87	10.50	3.95	72.02	1.08	50.29	0.57

PEER GROUP 1:
Less Than \$100 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	11.35	1.44	10.73	4.48	64.28	0.22	28.16	0.73
Top Ten Percent: Average	14.40	2.22	13.67	4.58	62.55	0.54	29.33	3.55
All Banks: Median	3.00	0.68	5.28	3.67	76.24	0.47	19.63	0.32
All Banks: Average	4.00	0.67	5.23	3.72	78.20	0.94	19.55	0.43

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	Community Bank of Easton	(25.56)	2.84	14.49	4.81	23.08	0.00	15.82	0.32
60	The Citizens Bank of Edina	(11.10)	2.22	18.59	4.71	36.07	0.23	25.23	0.30
62	First Capital Bank	15.10	0.80	9.14	5.41	75.57	1.29	43.16	0.90
63	Garden Plain State Bank	(1.10)	2.29	14.96	3.57	53.43	0.49	25.99	0.93
64	Community Bank of Pleasant Hill	10.85	0.99	10.00	3.10	74.18	0.00	27.13	2.15
64	Liberty Bank, Inc.	22.61	9.65	97.57	3.85	67.24	0.65	4.94	25.94
66	Fidelity Personal Trust Company, FSB	3.82	42.82	50.90	3.11	45.66	0.00	0.00	94.39
67	Community Bank of Georgia	37.56	1.41	11.41	5.20	52.60	2.32	16.76	0.38
68	The First National Bank of Peterstown	14.09	1.15	9.49	3.78	66.00	1.12	39.20	0.56
69	Twin City Bank	12.22	0.87	8.54	4.99	80.19	0.83	45.09	0.80
70	Bank of Lumber City	7.34	0.95	6.40	5.29	82.22	0.25	36.31	1.28
71	Kirkwood Bank of Nevada	11.17	1.41	9.14	4.43	61.34	0.00	19.62	0.10
72	Midland Community Bank	30.91	1.22	10.77	3.49	58.57	0.27	14.80	0.73
73	First State Bank	(17.14)	3.74	21.56	5.18	89.84	0.46	54.73	32.26

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

Number of Institutions in Peer Group: **891**
 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
Alden State Bank	17622	Alden, MI	195,369	38	4
Badger Bank	2469	Fort Atkinson, WI	136,342	37	4
Bank of Brookhaven	35439	Brookhaven, MS	163,909	25	1
Bank of Cairo and Moberly	8254	Moberly, MO	105,792	25	2
Bank of Clarkson	13167	Clarkson, KY	121,948	23	2
Bank of Cushing	4075	Cushing, OK	100,899	19	2
Bank of Feather River	58630	Yuba City, CA	126,221	23	1
Bank of Lincoln County	57396	Fayetteville, TN	147,525	38	3
Bank of Millbrook	618	Millbrook, NY	229,181	45	4
Bank of Salem	11243	Salem, AR	138,834	36	3
Bank of the Federated States of Micronesia	26539	Pohnpei, FM	171,815	83	1
bankcda	57074	Coeur D Alene, ID	127,880	24	3
Capital Bank and Trust Company	35164	Irvine, CA	193,316	316	1
CenterBank	35117	Milford, OH	187,882	39	3
Century Bank of Georgia	35236	Cartersville, GA	194,736	33	3
Century Bank of the Ozarks	8296	Gainesville, MO	181,309	53	4
Cheaha Bank	35514	Oxford, AL	207,326	45	4
Chino Commercial Bank, N.A.	35366	Chino, CA	209,418	48	4
Community Banking Company of Fitzgerald	34160	Fitzgerald, GA	165,312	34	2
Community First Bank	12426	Kansas City, KS	187,590	32	2
Community Neighbor Bank	2787	Camden, AL	107,069	37	3
Community State Bank	19749	Coffeyville, KS	165,059	24	1
Cross County Bank	13821	Wynne, AR	246,554	84	9
Embassy National Bank	58413	Lawrenceville, GA	112,900	28	1
Farmers & Merchants Bank	9462	Miamisburg, OH	160,850	29	4
Farmers & Merchants State Bank	13242	Waterloo, WI	178,146	30	2
Farmers and Miners Bank	22888	Pennington Gap, VA	137,834	57	6
FDS Bank	33831	Mason, OH	134,669	1,604	1
FinWise Bank	35323	Sandy, UT	130,632	56	2
First Century Bank, National Association	57123	Gainesville, GA	154,459	9	1
First Citizens Bank	23152	Luverne, AL	248,617	63	5
First Madison Bank & Trust	57898	Colbert, GA	243,692	35	3
First New Mexico Bank of Silver City	24865	Silver City, NM	113,650	26	2
First New Mexico Bank, Las Cruces	58745	Las Cruces, NM	117,416	29	2
First Peoples Bank	33010	Pine Mountain, GA	156,854	35	3
First Port City Bank	21784	Bainbridge, GA	216,658	42	2
First Security Bank of Nevada	58443	Las Vegas, NV	226,130	26	1
First State Bank	16333	Loomis, NE	142,521	23	3
First State Bank	19163	Wrens, GA	153,309	34	4
First State Bank of Odem	16334	Odem, TX	137,295	39	4
Goldwater Bank, N.A.	58405	Scottsdale, AZ	158,144	370	1
Grand Ridge National Bank	3674	Grand Ridge, IL	203,887	26	2
Grandview Bank	3230	Grandview, TX	205,688	34	2
Guadalupe Bank	58768	Kerrville, TX	168,905	32	3
Guaranty Bank and Trust Company	17767	New Roads, LA	211,994	59	6
Hillsboro Bank	34747	Plant City, FL	144,616	25	2
Hometown Bank of Corbin, Inc.	35455	Corbin, KY	172,641	55	6
Huron Valley State Bank	57990	Milford, MI	154,389	30	2
Ireland Bank	1237	Malad City, ID	237,203	99	14
McClain Bank	4187	Purcell, OK	230,549	49	3
McKenzie Banking Company	13955	Mc Kenzie, TN	130,260	89	6
Metro Phoenix Bank	58402	Phoenix, AZ	207,036	39	1
Northside Community Bank	34416	Gurnee, IL	236,828	36	4
Northwestern Bank	13411	Orange City, IA	220,308	24	2
Park State Bank	8851	Duluth, MN	134,287	30	5
PBK BANK, INC.	9313	Stanford, KY	118,167	39	7
PEOPLES BANK	57058	Sheridan, AR	155,676	25	2
Peoples Bank & Trust Company	1475	Manchester, TN	103,888	28	1
Peoples State Bank of Munising	15165	Munising, MI	143,888	34	5

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

Number of Institutions in Peer Group: **891**
 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
Pinnacle Bank	29548	Jasper, AL	227,390	54	7
Pinnacle Bank	252	Marshalltown, IA	199,118	25	2
RiverHills Bank	6662	Milford, OH	163,701	53	5
Rockwood Bank	32745	Eureka, MO	239,163	52	4
Security First National Bank of Hugo	432	Hugo, OK	110,015	32	1
Sherburne State Bank	10169	Becker, MN	122,053	26	3
Sundown State Bank	18780	Sundown, TX	163,886	32	5
Sycamore Bank	11423	Senatobia, MS	234,069	59	5
Texas Financial Bank	26738	Eden, TX	109,083	23	3
The Bank	34409	Jennings, LA	235,935	63	5
The Bank of Charlotte County	14491	Phenix, VA	140,638	31	4
The Bank of Monroe	6180	Union, WV	144,078	34	3
The Bank of Vernon	51	Vernon, AL	155,061	32	3
The Bank of Waynesboro	2375	Waynesboro, TN	172,375	61	5
The Casey County Bank, Inc.	15708	Liberty, KY	193,425	51	3
The Citizens Bank	16369	Enterprise, AL	155,079	30	2
The Citizens Bank Company	10266	Beverly, OH	223,613	57	5
The Citizens Bank of Weston	19674	Weston, WV	205,312	35	2
The Cleveland State Bank	12201	Cleveland, MS	240,393	61	2
The Colorado Bank and Trust Company of La Junta	1141	La Junta, CO	137,116	40	2
The First National Bank and Trust Company of Broken Arrow	4050	Broken Arrow, OK	186,493	44	3
The First National Bank of Groton	7085	Groton, NY	188,722	37	2
The First National Bank of Waynesboro	2160	Waynesboro, GA	138,048	35	1
The Jefferson Bank	11445	Greenville, MS	126,542	27	3
Three Rivers Bank of Montana	21557	Kalispell, MT	161,058	42	2
Trinity Bank	58206	Dothan, AL	160,497	29	3
Valley Bank of Kalispell	1980	Kalispell, MT	120,558	33	1
ValueBank Texas	19700	Corpus Christi, TX	241,923	100	8
Vantage Bank of Alabama	58375	Albertville, AL	128,751	28	2
Wilcox County State Bank	17126	Abbeville, GA	109,831	30	4

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: How They Rank

		10.22	1.50	12.30	4.51	60.04	0.22	27.82	0.68
Top Ten Percent: Median		10.22	1.50	12.30	4.51	60.04	0.22	27.82	0.68
Top Ten Percent: Average		10.87	1.76	14.37	4.63	58.75	0.37	29.22	0.96
All Banks: Median		4.99	0.87	7.54	3.81	71.04	0.51	19.89	0.42
All Banks: Average		5.52	0.89	7.58	3.83	71.20	0.75	20.74	0.48
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	FinWise Bank	49.41	6.40	41.33	10.32	45.72	0.00	43.61	8.51
2	First Security Bank of Nevada	46.91	4.45	21.45	4.51	29.49	0.00	46.93	2.94
3	First Century Bank, National Association	40.15	2.71	28.70	5.96	39.33	0.14	62.03	1.87
4	First New Mexico Bank, Las Cruces	17.69	1.57	10.81	5.02	55.52	0.06	32.83	0.87
5	Chino Commercial Bank, N.A.	14.91	1.32	11.42	4.42	60.47	0.00	45.38	0.78
6	Embassy National Bank	38.04	2.73	17.09	5.36	68.86	0.45	34.21	1.76
7	Guadalupe Bank	23.45	1.31	14.65	4.41	64.66	0.03	33.81	0.86
8	Century Bank of the Ozarks	3.45	2.89	29.85	5.00	51.84	0.16	26.24	1.34
9	Sundown State Bank	20.19	1.16	10.88	4.69	63.05	0.04	39.26	0.67
10	Grandview Bank	5.35	1.72	18.09	4.34	51.54	0.04	36.32	0.51
11	Alden State Bank	16.40	1.29	9.96	4.58	57.55	0.11	50.24	0.56
12	Texas Financial Bank	21.51	1.39	14.63	3.44	58.66	0.00	33.31	0.94
13	The Cleveland State Bank	23.92	1.26	13.09	4.00	64.01	0.21	33.69	0.97
14	Bank of Clarkson	8.64	1.51	11.50	4.27	60.04	0.05	31.19	0.75
15	Valley Bank of Kalispell	1.58	5.76	51.26	4.84	36.99	1.17	32.79	5.07
16	Park State Bank	(6.73)	1.79	15.25	5.41	53.23	0.36	41.30	1.00
16	The Colorado Bank and Trust Company of La Junta	8.19	1.70	18.64	4.61	61.69	1.13	47.09	2.71
18	Metro Phoenix Bank	15.64	1.65	10.79	5.59	58.10	0.05	23.81	0.41
19	The Jefferson Bank	(10.08)	4.97	28.12	6.37	28.44	0.00	14.81	2.81
20	ValueBank Texas	(0.41)	1.26	12.23	4.52	70.92	0.00	47.60	1.30
21	Farmers and Miners Bank	7.85	1.88	13.66	5.67	64.76	0.56	33.22	0.67
22	The Bank of Waynesboro	15.65	1.66	12.65	4.94	58.28	0.48	21.10	0.70
23	Capital Bank and Trust Company	20.32	26.51	45.48	8.09	74.45	0.00	0.00	130.69
24	CenterBank	13.88	1.50	13.80	4.56	62.69	0.04	18.14	0.63
25	Security First National Bank of Hugo	(6.80)	2.40	27.35	6.09	50.04	0.34	25.92	0.91
26	Rockwood Bank	1.46	1.75	11.97	4.79	55.50	0.45	32.39	0.66
27	McClain Bank	4.79	1.39	12.14	4.32	60.59	0.18	26.58	1.00
28	Peoples Bank & Trust Company	11.58	1.14	10.14	4.69	67.60	0.03	33.38	0.59
29	Hometown Bank of Corbin, Inc.	21.22	1.55	17.77	4.02	67.47	0.44	23.32	1.64
30	Guaranty Bank and Trust Company	16.93	1.50	12.02	4.59	58.61	0.40	27.82	0.43
31	Bank of Feather River	6.67	1.48	13.47	5.05	56.28	0.00	19.01	0.42
32	The Bank of Monroe	11.61	1.36	10.19	4.00	63.03	0.13	28.52	1.11
33	Vantage Bank of Alabama	13.66	1.37	10.11	4.32	59.75	0.14	23.47	0.68
34	Trinity Bank	22.35	1.85	18.52	4.21	51.13	0.83	21.78	0.56
35	First Citizens Bank	8.48	1.75	13.22	4.50	52.92	0.98	25.67	0.76
36	Northside Community Bank	22.61	5.97	25.38	3.98	65.38	0.00	27.61	0.24
37	PEOPLES BANK	1.37	1.85	12.88	4.08	40.27	0.06	23.01	0.63
38	Bank of Lincoln County	28.26	1.30	9.81	4.77	63.29	0.01	18.54	0.53
39	Northwestern Bank	3.63	2.24	15.48	4.27	37.04	0.07	17.25	0.60
40	Pinnacle Bank	0.16	1.87	11.85	4.32	39.89	0.27	26.19	0.61
41	Community Neighbor Bank	13.23	1.40	9.60	4.86	66.05	0.72	31.97	0.94
42	The Citizens Bank of Weston	12.62	1.70	15.78	4.18	47.90	0.50	28.38	0.37
43	FDS Bank	(92.82)	359.92	857.87	2.37	19.68	0.00	100.00	565.34
44	Grand Ridge National Bank	6.77	1.96	15.81	5.74	51.83	0.06	22.75	0.19
45	First New Mexico Bank of Silver City	9.02	1.48	12.30	4.21	56.98	0.18	16.03	1.09
46	The Casey County Bank, Inc.	12.37	1.51	12.25	4.37	56.65	1.27	26.46	0.75
47	Bank of Brookhaven	31.39	1.21	10.56	3.62	63.71	0.01	24.27	0.75
48	McKenzie Banking Company	4.54	2.19	15.93	6.35	62.60	3.69	29.61	2.07
49	Community State Bank	7.92	1.64	14.76	3.94	48.02	0.25	26.04	0.44
50	Century Bank of Georgia	4.06	1.31	11.56	4.11	62.92	0.20	35.38	0.65
51	First Madison Bank & Trust	(22.64)	1.92	15.82	4.60	46.89	0.00	18.61	0.56
52	Bank of Cushing	(23.46)	2.47	20.36	4.34	45.00	0.62	44.11	0.66
53	Wilcox County State Bank	19.60	1.31	12.35	4.67	63.07	0.76	20.37	0.77
54	Three Rivers Bank of Montana	3.28	1.39	11.63	5.41	63.40	0.69	31.85	0.73
55	The First National Bank of Waynesboro	(3.48)	1.69	10.06	4.73	56.17	0.53	30.62	0.93
56	The Bank	6.62	1.43	12.21	5.25	65.92	0.45	25.44	0.62
57	The Bank of Charlotte County	15.52	1.45	9.62	4.64	60.21	0.26	33.87	0.28
58	First State Bank	(2.54)	1.49	10.98	4.28	56.64	0.01	23.07	0.66
59	Pinnacle Bank	11.83	1.25	9.78	3.91	63.16	0.14	28.56	0.76

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: How They Rank

		10.22	1.50	12.30	4.51	60.04	0.22	27.82	0.68
Top Ten Percent: Median		10.22	1.50	12.30	4.51	60.04	0.22	27.82	0.68
Top Ten Percent: Average		10.87	1.76	14.37	4.63	58.75	0.37	29.22	0.96
All Banks: Median		4.99	0.87	7.54	3.81	71.04	0.51	19.89	0.42
All Banks: Average		5.52	0.89	7.58	3.83	71.20	0.75	20.74	0.48
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	The Bank of Vernon	15.76	1.26	7.55	4.13	60.90	0.00	21.80	0.55
61	Bank of Salem	11.67	1.51	12.91	4.49	57.73	1.42	24.75	0.63
62	Huron Valley State Bank	9.40	1.16	11.35	4.19	64.67	0.00	38.07	0.29
63	Community Banking Company of Fitzgerald	17.98	1.36	10.84	4.26	57.89	0.55	19.89	0.71
64	Hillsboro Bank	1.82	1.55	11.19	4.42	50.83	0.04	36.38	0.20
65	The First National Bank and Trust Company of Broken Arrow	4.24	1.24	11.19	4.79	65.21	0.36	41.41	0.49
66	First Port City Bank	27.26	1.25	13.78	3.95	59.60	0.09	22.06	0.33
67	Peoples State Bank of Munising	2.59	1.61	12.91	4.25	57.76	0.43	22.02	0.73
68	The First National Bank of Groton	12.64	1.52	11.19	4.52	54.87	0.42	20.85	0.40
69	Cheaha Bank	10.62	1.54	11.29	4.40	59.48	0.05	15.87	0.46
70	Farmers & Merchants Bank	10.22	1.15	11.61	4.39	67.87	0.26	29.57	0.51
71	First State Bank of Odem	(15.66)	1.35	11.74	4.88	64.25	0.15	45.00	0.54
72	PBK BANK, INC.	4.85	1.74	13.18	5.07	62.86	1.21	20.82	1.14
73	First State Bank	12.25	1.32	16.34	5.14	64.72	0.62	18.09	0.61
74	Badger Bank	1.17	6.27	48.59	4.08	34.02	1.42	20.72	6.29
75	The Citizens Bank Company	12.97	1.23	9.37	4.38	60.84	0.11	22.00	0.46
76	Sycamore Bank	22.44	1.18	12.19	4.19	69.13	0.22	14.97	1.46
77	Bank of the Federated States of Micronesia	18.32	1.39	9.70	4.28	64.92	0.36	31.94	0.36
78	bankcda	4.89	1.08	11.97	4.84	63.97	0.36	29.07	0.50
79	Ireland Bank	5.14	1.03	9.66	5.25	72.90	0.27	39.76	0.79
80	Farmers & Merchants State Bank	27.32	1.33	12.16	3.73	56.84	0.51	20.48	0.58
80	RiverHills Bank	0.05	1.39	12.74	5.05	72.61	0.48	29.07	0.82
82	Goldwater Bank, N.A.	36.38	1.65	20.62	6.72	95.40	1.35	21.35	30.75
83	Sherburne State Bank	3.34	1.23	15.99	4.35	62.84	1.66	37.42	0.90
84	First Peoples Bank	4.33	1.06	10.18	4.72	67.46	0.38	52.34	0.58
85	Bank of Millbrook	19.10	1.30	12.24	3.26	63.19	0.57	43.60	0.73
86	The Citizens Bank	18.00	1.19	12.80	4.10	68.71	0.63	28.00	0.60
87	Cross County Bank	9.78	1.33	9.98	5.14	63.23	0.50	20.49	0.58
88	Bank of Cairo and Moberly	(1.05)	1.39	7.42	3.84	58.52	0.00	27.12	0.95
89	Community First Bank	(6.01)	1.55	16.66	4.68	55.05	0.00	22.33	0.23

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

Number of Institutions in Peer Group: **727**
 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	343,434	68	5
American National Bank	26398	Oakland Park, FL	322,783	34	1
Bank of Frankewing	1484	Frankewing, TN	295,992	65	3
Bank of George	58626	Las Vegas, NV	253,298	63	2
Bank of Ocean City	5867	Ocean City, MD	332,830	62	7
Bankers' Bank of the West	23210	Denver, CO	408,682	49	1
Capital Community Bank	33823	Provo, UT	435,441	62	5
Central Bank of Sedalia	4569	Sedalia, MO	409,290	78	1
Citizens State Bank	19806	Tyler, TX	352,462	71	7
Community State Bank	14883	Avilla, IN	264,414	50	4
Cornerstone Community Bank	58411	Red Bluff, CA	266,028	40	3
Cottonport Bank	8798	Cottonport, LA	334,219	146	12
Farmers and Merchants Bank	15801	Baldwyn, MS	347,610	112	9
First Bank	9620	Clewiston, FL	383,267	97	7
First Century Bank	1700	Tazewell, TN	404,087	88	8
First Community Bank	22964	San Benito, TX	441,751	121	9
First Federal Community Bank, National Association	29787	Dover, OH	406,920	71	7
First Florida Bank	58370	Destin, FL	425,569	75	6
First Independence Bank	20179	Detroit, MI	271,989	88	3
First National Bank and Trust Company of Weatherford	5575	Weatherford, TX	253,221	52	3
First National Bank of Clarksdale	19070	Clarksdale, MS	372,082	49	5
First Piedmont Federal Savings and Loan Association of Gaffney	28859	Gaffney, SC	418,153	79	6
First State Bank	13632	Russellville, AR	295,324	51	5
First Utah Bank	22738	Salt Lake City, UT	401,069	110	6
First Westroads Bank, Inc.	19742	Omaha, NE	266,595	54	2
FNB SOUTH	17011	Alma, GA	382,698	84	4
Freedom Bank	57945	Saint Petersburg, FL	299,988	49	2
Fresno First Bank	58090	Fresno, CA	471,476	45	1
Grand Valley Bank	24922	Heber City, UT	400,897	90	8
Heartland National Bank	35052	Sebring, FL	399,117	59	4
High Country Bank	29783	Salida, CO	268,395	73	4
Hometown Bank	12781	Fond Du Lac, WI	475,997	88	10
Islanders Bank	23469	Friday Harbor, WA	278,337	53	3
Kaw Valley Bank	9665	Topeka, KS	310,535	76	8
Legacy Bank	17676	Colwich, KS	453,265	93	8
Legacy Bank & Trust Company	22319	Rogersville, MO	261,456	64	7
Lighthouse Bank	58646	Santa Cruz, CA	314,400	32	2
Mainstreet Community Bank of Florida	57598	Deland, FL	426,964	86	6
NewBank	58203	Flushing, NY	429,468	47	2
Oregon Community Bank	22334	Oregon, WI	480,531	84	6
Parkside Financial Bank & Trust	58796	Clayton, MO	475,915	57	1
Pinnacle Bank	58297	Gilroy, CA	384,272	61	4
Platte Valley Bank	5442	Torrington, WY	441,539	77	6
Premier Bank	12493	Omaha, NE	281,288	48	5
Rock Canyon Bank	33542	Provo, UT	427,204	118	5
Sanibel Captiva Community Bank	57425	Sanibel, FL	455,596	91	7
Savoy Bank	58641	New York, NY	371,781	43	1
Security State Bank	18374	Scott City, KS	296,865	35	2
Security State Bank of Oklahoma	8980	Wewoka, OK	253,170	59	5
South Louisiana Bank	23144	Houma, LA	483,682	124	7
Southeastern Bank	5685	Darien, GA	426,811	111	11
Soy Capital Bank and Trust Company	17598	Decatur, IL	420,023	72	7
Summit Bank	57706	Eugene, OR	448,641	86	1
Sunstate Bank	34643	Miami, FL	435,194	54	4
Texas Republic Bank, National Association	3400	Frisco, TX	277,163	47	3
Texas Security Bank	58739	Dallas, TX	486,335	54	3
Texas Star Bank	5567	Van Alstyne, TX	380,950	93	7
The Bank of New Glarus	10378	New Glarus, WI	291,168	62	6
The Bank of South Carolina	26912	Charleston, SC	431,621	79	4

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **727**
 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
The Citizens Bank of Georgia	34229	Cumming, GA	321,648	53	4
The First National Bank of Beeville	3095	Beeville, TX	437,055	55	3
The First National Bank of Grayson	2695	Grayson, KY	251,513	96	8
The First National Bank of Manchester	4951	Manchester, TN	295,803	58	4
The First National Bank of Wynne	3897	Wynne, AR	339,718	82	7
The Fountain Trust Company	5768	Covington, IN	377,221	115	14
The North Salem State Bank	8063	North Salem, IN	354,428	83	9
Town & Country Bank and Trust Company	15703	Bardstown, KY	319,557	86	6
Tri-County Bank	977	Brown City, MI	311,032	81	9
UniBank	58407	Lynnwood, WA	316,670	47	4
Unison Bank	19396	Jamestown, ND	305,519	56	2
Verus Bank of Commerce	58025	Fort Collins, CO	268,422	16	1
Wheatland Bank	22939	Spokane, WA	440,720	136	14
Willamette Valley Bank	57033	Salem, OR	263,939	173	4

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	13.77	1.48	13.16	4.41	56.87	0.24	28.79	0.73
Top Ten Percent: Average	13.68	1.56	13.83	4.46	57.50	0.36	29.39	0.80
All Banks: Median	5.98	0.94	8.29	3.70	68.51	0.49	19.80	0.51
All Banks: Average	7.25	0.94	8.39	3.73	69.30	0.62	20.33	0.58

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Pinnacle Bank	27.05	1.59	12.99	5.51	62.60	0.00	40.24	1.04
2	Bank of George	24.86	1.80	12.73	5.74	55.05	0.53	48.36	2.17
3	1st Bank Yuma	27.04	1.47	13.91	5.18	64.61	0.15	43.08	0.81
4	Oregon Community Bank	14.98	2.24	15.27	4.06	41.08	0.34	28.79	0.96
5	Tri-County Bank	18.22	1.56	13.51	4.49	58.97	0.14	32.17	0.60
6	First National Bank and Trust Company of Weatherford	14.70	1.60	15.89	5.19	62.84	0.21	34.33	0.59
7	FNB SOUTH	11.72	2.48	15.69	5.23	49.61	0.78	29.78	0.92
8	Willamette Valley Bank	37.83	2.85	23.65	4.16	75.48	0.00	17.11	13.01
9	First Community Bank	6.91	1.33	15.52	4.73	65.06	0.08	35.27	0.85
10	Security State Bank	15.75	1.82	12.14	3.83	41.31	0.00	17.79	0.89
11	High Country Bank	2.00	1.78	17.77	5.65	61.91	0.00	25.13	0.77
12	Texas Star Bank	3.29	2.14	17.10	4.96	49.95	0.37	33.01	0.64
13	South Louisiana Bank	21.37	1.58	10.96	4.54	58.50	0.80	32.58	1.15
14	Lighthouse Bank	13.77	1.73	13.44	5.13	51.26	0.00	27.30	0.10
15	Central Bank of Sedalia	6.01	1.70	18.13	3.99	52.07	0.25	24.86	1.12
16	First Century Bank	14.66	1.48	14.85	4.02	56.32	0.09	19.17	0.96
17	Mainstreet Community Bank of Florida	15.31	2.43	29.91	4.49	62.87	0.39	32.33	0.49
18	The Fountain Trust Company	8.14	1.63	13.11	4.41	56.25	0.39	26.03	0.98
19	First Piedmont Federal Savings and Loan Association of Gaffney	8.68	1.70	6.23	5.08	55.41	0.15	36.37	1.03
20	Rock Canyon Bank	10.51	1.72	16.07	6.53	62.23	1.19	40.84	1.06
21	First Independence Bank	18.94	1.36	16.42	4.50	81.53	0.40	35.96	8.35
22	The North Salem State Bank	14.25	1.29	15.32	4.29	58.64	0.08	31.56	0.39
23	First State Bank	41.58	1.30	11.96	3.81	56.92	0.10	25.87	0.59
24	Town & Country Bank and Trust Company	19.89	1.23	9.93	4.07	69.79	0.04	34.82	1.10
25	Fresno First Bank	3.70	1.85	20.39	4.72	49.46	0.69	60.57	0.58
26	UniBank	15.49	1.66	11.60	4.14	56.87	0.18	17.61	0.99
27	The Bank of New Glarus	6.17	1.58	13.06	4.39	55.21	0.41	26.91	0.80
28	Hometown Bank	203.64	1.37	10.86	4.48	59.99	0.45	23.71	0.73
29	Farmers and Merchants Bank	8.44	2.51	18.20	4.88	51.35	0.55	14.73	1.53
30	Verus Bank of Commerce	14.88	1.46	11.29	4.25	55.97	0.00	28.25	0.26
31	Premier Bank	15.60	1.37	12.39	4.32	58.09	0.01	22.85	0.41
32	Islanders Bank	1.66	1.72	14.78	4.39	52.68	0.15	39.06	0.37
33	The Bank of South Carolina	2.43	1.66	15.28	4.48	53.81	0.14	34.58	0.36
34	Legacy Bank & Trust Company	14.91	2.34	21.20	4.46	47.00	0.94	12.73	2.38
35	Parkside Financial Bank & Trust	(25.98)	1.62	15.20	3.82	57.22	0.00	28.00	1.56
36	Security State Bank of Oklahoma	5.46	2.30	22.15	4.78	45.63	1.38	23.21	0.99
37	Citizens State Bank	8.69	1.76	14.37	4.01	51.01	0.95	35.91	0.72
38	Sanibel Captiva Community Bank	6.85	1.55	21.65	4.63	57.29	0.32	28.94	0.39
39	Community State Bank	(1.47)	1.40	13.16	4.47	57.05	0.02	33.66	0.49
40	Freedom Bank	42.32	1.10	12.39	4.16	64.67	0.27	32.00	0.52
41	NewBank	10.46	1.32	11.46	3.64	47.14	0.17	21.37	1.42
42	Kaw Valley Bank	5.41	1.43	13.16	4.72	56.61	0.37	26.78	0.54
43	First Federal Community Bank, National Association	14.44	1.49	16.19	4.07	54.57	0.27	19.80	0.48
44	The Citizens Bank of Georgia	23.39	1.31	13.17	3.89	55.52	0.24	31.95	0.27
45	Legacy Bank	8.71	1.46	12.97	4.43	56.13	0.89	24.76	0.91
46	Bankers' Bank of the West	48.11	1.25	9.92	3.39	73.05	0.13	55.81	2.79
46	Texas Republic Bank, National Association	32.28	1.61	13.69	5.01	57.76	0.63	25.30	0.24
48	First Bank	29.75	0.89	9.75	4.10	71.59	0.01	35.95	0.79
49	The First National Bank of Manchester	15.19	1.45	11.69	4.24	51.88	0.37	21.91	0.46
50	First Florida Bank	15.09	1.30	10.86	3.69	61.68	0.13	25.79	0.83
51	First Utah Bank	23.36	1.24	10.35	5.30	72.41	0.93	35.22	1.29
52	Bank of Frankewing	27.97	1.28	11.38	4.09	61.10	0.33	21.79	0.62
53	Capital Community Bank	14.46	1.25	12.25	7.09	34.46	0.68	16.30	0.74
54	Wheatland Bank	5.94	1.02	9.98	4.85	75.37	0.04	47.26	1.07
55	The First National Bank of Wynne	4.77	1.43	10.95	3.98	56.31	0.44	32.04	0.92
56	The First National Bank of Grayson	(0.47)	1.67	14.85	4.20	59.65	0.89	33.61	1.25
57	Unison Bank	2.39	1.52	13.62	4.33	53.59	0.00	23.72	0.25
58	Texas Security Bank	8.67	1.27	10.03	3.75	54.87	0.02	27.38	0.59
59	Cornerstone Community Bank	(0.48)	1.30	12.74	4.44	57.14	0.00	21.96	0.51

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	13.77	1.48	13.16	4.41	56.87	0.24	28.79	0.73
Top Ten Percent: Average	13.68	1.56	13.83	4.46	57.50	0.36	29.39	0.80
All Banks: Median	5.98	0.94	8.29	3.70	68.51	0.49	19.80	0.51
All Banks: Average	7.25	0.94	8.39	3.73	69.30	0.62	20.33	0.58

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	Heartland National Bank	19.81	1.27	13.62	3.35	53.50	0.06	25.60	0.43
61	Grand Valley Bank	11.22	1.28	12.39	4.00	58.66	0.23	36.62	0.32
62	Bank of Ocean City	(4.25)	1.44	13.44	4.08	50.32	0.00	33.29	0.28
63	Platte Valley Bank	15.28	1.92	19.13	5.35	52.94	0.89	14.70	0.51
63	The First National Bank of Beeville	2.00	1.76	19.48	4.56	49.23	0.31	24.89	0.26
65	American National Bank	12.59	1.22	8.96	4.20	54.84	0.00	29.52	0.20
65	Savoy Bank	25.49	1.39	13.79	4.73	53.22	1.54	9.93	1.25
67	Soy Capital Bank and Trust Company	(20.30)	1.77	10.89	5.03	48.46	0.19	34.53	0.40
68	Cottonport Bank	9.00	1.45	11.00	4.46	65.84	1.95	38.12	1.44
69	Sunstate Bank	16.02	1.58	14.77	3.49	72.32	0.28	34.26	0.68
70	First National Bank of Clarksdale	10.12	1.37	11.11	3.47	58.46	0.01	25.14	0.66
71	Southeastern Bank	7.26	1.48	11.93	4.20	60.62	0.76	25.38	0.90
72	First Westroads Bank, Inc.	0.21	1.48	11.54	4.03	57.25	0.07	37.88	0.38
73	Summit Bank	30.90	1.20	11.98	5.44	59.75	0.37	22.35	0.24

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

Number of Institutions in Peer Group: **494**
 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	634,397	72	3
Anderson Brothers Bank	9923	Mullins, SC	812,272	277	23
Apex Bank	9176	Camden, TN	578,245	142	15
Arizona Bank & Trust	57620	Phoenix, AZ	669,806	70	7
Bank 7	4147	Oklahoma City, OK	786,422	73	7
Bank of Clarke County	6123	Berryville, VA	801,662	177	13
Bank of the Pacific	23041	Aberdeen, WA	902,813	233	17
BankFirst	20130	Norfolk, NE	742,823	116	13
Cass Commercial Bank	1068	Des Peres, MO	832,326	53	4
Central Bank of Lake of the Ozarks	11000	Osage Beach, MO	761,392	143	8
Clear Mountain Bank	2443	Bruceton Mills, WV	626,899	154	13
Community National Bank & Trust of Texas	18185	Corsicana, TX	724,616	179	14
Drummond Community Bank	32737	Chiefland, FL	619,470	212	16
Esquire Bank, National Association	58140	Jericho, NY	715,134	78	2
Farmers & Merchants Bank	2036	Granite Quarry, NC	632,376	120	11
Farmers State Bank	14578	Lagrange, IN	760,663	157	12
First American Bank and Trust	8149	Vacherie, LA	921,186	235	25
First Bank	6917	Strasburg, VA	774,851	156	13
First IC Bank	34998	Doraville, GA	563,067	108	7
First Savings Bank	32629	Beresford, SD	787,833	163	23
First Security Bank	17120	Batesville, MS	599,393	186	16
First Volunteer Bank	10307	Chattanooga, TN	999,000	270	24
Heritage Bank of Nevada	34072	Reno, NV	840,486	74	7
Hillsdale County National Bank	14073	Hillsdale, MI	692,786	189	12
Idaho Independent Bank	33845	Coeur D Alene, ID	728,026	172	12
Industry State Bank	12506	Industry, TX	816,244	117	3
Itasca Bank & Trust Co.	16666	Itasca, IL	559,316	92	2
Jefferson Bank of Missouri	19762	Jefferson City, MO	608,704	100	4
Meadows Bank	58722	Las Vegas, NV	915,647	135	6
Mission Bank	34805	Bakersfield, CA	723,707	106	9
Northstar Bank	57097	Bad Axe, MI	649,760	140	11
Northwest Bank	58752	Boise, ID	709,741	109	4
Plumas Bank	23275	Quincy, CA	830,683	155	14
Presidio Bank	58325	San Francisco, CA	906,059	65	5
PrimeSouth Bank	5694	Blackshear, GA	630,492	125	7
Santa Cruz County Bank	57591	Santa Cruz, CA	668,098	91	5
Signature Bank	58264	Rosemont, IL	793,073	64	3
Summit Bank, National Association	58786	Panama City, FL	519,473	49	4
The Bank & Trust of Bryan/College Station	58249	Bryan, TX	612,680	88	5
The Bank of San Antonio	58581	San Antonio, TX	790,541	127	5
The First National Bank and Trust Co., Chickasha, Oklahoma	4062	Chickasha, OK	634,149	164	10
The Killbuck Savings Bank Company	11860	Killbuck, OH	537,456	125	10
The Peoples Bank Co.	13220	Coldwater, OH	541,281	74	6
The Pitney Bowes Bank, Inc.	34599	Salt Lake City, UT	703,762	18	1
Thomasville National Bank	34068	Thomasville, GA	956,186	115	3
Unified Bank	9463	Martins Ferry, OH	619,329	125	19
United Bank	58	Atmore, AL	670,702	188	18
United Fidelity Bank, fsb	29566	Evansville, IN	840,115	158	15
Valley Republic Bank	58828	Bakersfield, CA	820,544	100	4
West Gate Bank	19850	Lincoln, NE	658,855	201	10

PEER GROUP 4:
\$500 - 999 Million

C-Corp Top Ten Percent: How They Rank

		13.75	1.71	15.40	4.48	55.77	0.35	32.08	0.93
Top Ten Percent: Median		13.75	1.71	15.40	4.48	55.77	0.35	32.08	0.93
Top Ten Percent: Average		14.65	1.74	15.85	4.55	54.54	0.43	32.07	0.98
All Banks: Median		6.02	1.00	9.13	3.69	67.35	0.48	19.09	0.57
All Banks: Average		6.99	1.03	9.26	3.72	67.02	0.54	19.84	0.64
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Esquire Bank, National Association	34.66	1.99	15.44	4.85	50.24	0.00	37.98	1.26
2	Mission Bank	21.81	1.66	17.30	4.91	53.84	0.02	51.79	0.67
3	Summit Bank, National Association	40.31	2.00	17.50	4.27	50.41	0.66	40.77	1.38
4	First IC Bank	49.82	2.13	15.35	4.67	51.65	0.60	23.00	1.66
5	West Gate Bank	31.33	1.30	12.71	4.71	67.59	0.09	35.17	1.50
6	Plumas Bank	3.34	1.90	20.02	5.00	48.60	0.32	42.73	0.88
7	Santa Cruz County Bank	3.44	1.78	16.94	4.86	51.13	0.00	43.12	0.49
8	Arizona Bank & Trust	6.58	1.66	16.51	4.46	56.91	0.37	44.97	1.24
9	First Security Bank	38.54	1.58	14.28	4.31	60.54	0.56	29.01	1.79
10	Jefferson Bank of Missouri	13.99	1.85	19.12	4.13	48.51	0.55	27.99	0.97
11	Northwest Bank	19.42	1.74	13.88	5.11	51.87	0.25	28.95	0.32
12	Heritage Bank of Nevada	5.22	2.34	18.41	4.50	35.29	0.15	39.14	0.24
13	Farmers & Merchants Bank	15.45	1.72	15.16	4.56	58.24	1.17	31.19	1.10
14	Thomasville National Bank	35.07	1.98	21.80	3.65	47.03	0.42	13.60	1.42
15	Meadows Bank	26.53	1.82	15.69	4.92	51.45	0.82	37.50	0.34
16	The First National Bank and Trust Co., Chickasha, Oklahoma	4.88	1.88	14.48	4.79	49.96	0.74	35.54	0.81
17	First Bank	11.75	1.35	14.19	4.02	65.17	0.26	29.01	1.09
18	The Bank & Trust of Bryan/College Station	(0.73)	1.78	16.97	4.07	46.20	0.01	40.36	0.42
19	Central Bank of Lake of the Ozarks	2.49	1.69	19.04	3.83	54.31	0.36	31.25	1.25
20	Itasca Bank & Trust Co.	12.36	1.25	13.00	4.25	59.28	0.10	31.30	0.55
21	First Volunteer Bank	5.06	2.03	17.12	5.38	54.63	1.10	28.37	1.13
22	Signature Bank	(37.56)	2.08	20.88	4.67	44.00	0.28	38.53	0.57
23	First American Bank and Trust	9.38	1.57	11.21	4.15	58.88	0.36	37.70	0.83
23	First Savings Bank	1.75	1.99	13.12	9.06	45.37	0.94	25.38	2.92
25	Idaho Independent Bank	(10.25)	1.67	15.21	4.29	60.20	0.11	36.01	0.88
26	Industry State Bank	17.28	1.82	16.46	2.58	47.92	0.00	13.19	1.77
27	United Bank	20.60	1.21	13.55	3.99	62.36	0.71	46.66	1.02
28	The Bank of San Antonio	15.27	1.11	11.02	3.68	65.04	0.00	38.91	1.02
29	PrimeSouth Bank	38.76	1.40	11.97	4.67	60.51	0.78	26.44	0.73
30	Presidio Bank	20.23	1.42	13.50	4.58	57.28	0.41	46.16	0.14
31	Farmers State Bank	0.92	1.52	16.28	4.09	58.33	0.10	26.57	0.71
32	Apex Bank	13.04	4.12	31.80	7.76	41.77	3.84	11.51	1.59
33	Amerasia Bank	7.47	2.38	20.18	4.81	35.13	0.16	19.38	0.16
34	The Peoples Bank Co.	18.52	1.77	16.06	3.27	40.01	0.04	19.57	0.54
35	Valley Republic Bank	20.91	1.54	15.50	3.47	59.28	0.00	40.41	0.16
36	Bank 7	8.79	2.79	23.32	5.83	34.11	0.47	23.66	0.13
37	Community National Bank & Trust of Texas	(14.32)	1.49	13.10	4.61	60.32	0.24	40.45	0.92
38	United Fidelity Bank, fsb	20.95	2.06	16.93	2.25	58.90	0.68	34.75	4.44
39	The Pitney Bowes Bank, Inc.	(4.69)	9.59	98.51	11.24	3.18	0.47	6.83	2.85
40	Unified Bank	18.33	1.39	15.64	3.85	57.29	0.27	18.96	0.64
41	Hillsdale County National Bank	18.76	1.40	14.54	4.36	64.50	0.33	12.13	1.00
42	Drummond Community Bank	71.52	1.14	10.93	4.57	70.41	0.59	42.68	0.97
43	The Killbuck Savings Bank Company	12.86	1.27	10.96	3.99	59.97	0.07	33.04	0.45
44	Clear Mountain Bank	15.53	1.33	11.22	4.09	60.50	0.66	27.89	1.01
44	Northstar Bank	13.51	2.82	28.16	4.70	60.61	1.06	22.51	0.62
46	Bank of Clarke County	4.68	1.36	12.64	4.06	63.40	0.42	36.26	0.93
47	Bank of the Pacific	(1.89)	1.37	11.61	4.75	67.89	0.11	29.84	1.01
48	BankFirst	20.51	1.51	13.99	3.75	49.86	0.30	16.54	0.55
49	Cass Commercial Bank	(24.36)	1.91	12.34	3.74	41.39	0.00	44.32	0.48
50	Anderson Brothers Bank	26.34	1.01	10.89	7.04	63.61	1.02	32.86	1.35

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

Number of Institutions in Peer Group: **495**
 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	3,724,522	720	38
Austin Bank, Texas National Association	3276	Jacksonville, TX	1,836,385	487	32
Avidbank	57510	San Jose, CA	1,011,626	97	1
Bank of Stockton	1536	Stockton, CA	3,169,269	384	19
Bank of Utah	17159	Ogden, UT	1,409,929	341	17
BankPlus	5903	Belzoni, MS	2,938,419	736	58
Cache Valley Bank	22134	Logan, UT	1,305,648	226	15
Central Bank	9204	Provo, UT	1,105,209	235	11
CENTRAL BANK OF ST. LOUIS	4534	Clayton, MO	2,041,695	235	15
Central Bank of The Ozarks	17633	Springfield, MO	1,416,078	255	22
Citizens First Bank	33440	The Villages, FL	2,370,178	317	12
Civista Bank	12982	Sandusky, OH	2,271,534	430	34
Coastal Community Bank	34403	Everett, WA	1,115,879	179	14
Cross River Bank	58410	Teaneck, NJ	1,502,353	211	1
D. L. Evans Bank	11666	Burley, ID	1,569,175	391	30
Falcon International Bank	26856	Laredo, TX	1,198,564	360	17
Farmers & Merchants Bank of Central California	1331	Lodi, CA	3,395,651	364	28
First American Trust, FSB	26312	Santa Ana, CA	4,287,441	111	10
First Choice Bank	57966	Cerritos, CA	1,651,443	183	12
Green Dot Bank DBA Bonneville Bank	22653	Provo, UT	2,272,609	25	1
Horizon Bank, SSB	3256	Austin, TX	1,069,683	154	6
International Bank of Commerce	25679	Brownsville, TX	1,047,570	240	12
Kitsap Bank	6161	Port Orchard, WA	1,154,395	291	20
Lake Forest Bank & Trust Company, National Association	27589	Lake Forest, IL	4,075,835	491	7
Marlin Business Bank	58267	Salt Lake City, UT	1,049,840	8	1
Mercantile Bank of Michigan	34598	Grand Rapids, MI	3,534,042	631	42
Metro City Bank	58181	Doraville, GA	1,488,463	200	18
Metropolitan Commercial Bank	34699	New York, NY	2,542,928	155	5
New Mexico Bank & Trust	34726	Albuquerque, NM	1,500,024	155	17
Northbrook Bank and Trust Company	57082	Northbrook, IL	2,660,962	88	8
Open Bank	57944	Los Angeles, CA	1,077,117	163	8
Parke Bank	34888	Sewell, NJ	1,557,760	94	7
People's Intermountain Bank	12773	American Fork, UT	2,270,758	446	28
Pioneer Savings Bank	20741	Albany, NY	1,385,542	257	21
Preferred Bank	33539	Los Angeles, CA	4,329,691	270	13
Providence Bank & Trust	57754	South Holland, IL	1,068,348	218	19
Riverview Community Bank	29922	Vancouver, WA	1,155,539	250	18
Silvergate Bank	27330	La Jolla, CA	1,887,127	212	3
State Bank of Southern Utah	17964	Cedar City, UT	1,192,789	214	14
Stock Yards Bank & Trust Company	258	Louisville, KY	3,279,633	596	38
Texas Bank and Trust Company	17842	Longview, TX	2,615,258	471	20
The Bancorp Bank	35444	Wilmington, DE	4,627,258	592	1
The Bank of New York Mellon Trust Company, National Association	23472	Los Angeles, CA	1,361,837	1,238	1
The Bank of Tampa	21031	Tampa, FL	1,758,044	256	12
The Canandaigua National Bank and Trust Company	6985	Canandaigua, NY	2,932,114	483	24
The Fidelity Bank	11507	Fuquay Varina, NC	2,000,585	435	53
The First National Bank of Fort Smith	3864	Fort Smith, AR	1,325,057	299	14
The Moody National Bank	3210	Galveston, TX	1,037,763	195	15
Timberland Bank	28453	Hoquiam, WA	1,237,704	285	24
WEX Bank	34697	Midvale, UT	2,788,599	51	1

PEER GROUP 5:
\$1 - 5 Billion

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	14.89	1.80	15.68	4.22	53.79	0.23	33.05	1.07
Top Ten Percent: Average	18.88	2.05	16.89	4.32	53.08	0.38	36.92	1.36
All Banks: Median	6.47	1.13	9.82	3.61	63.73	0.43	19.84	0.66
All Banks: Average	7.49	1.16	10.30	3.65	63.53	0.55	20.47	0.78

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Cross River Bank	32.89	2.07	15.89	7.60	46.24	0.14	37.19	2.11
2	Horizon Bank, SSB	31.88	1.88	22.92	4.84	53.39	0.03	45.17	0.99
3	Green Dot Bank DBA Bonneville Bank	210.04	3.46	34.23	2.85	14.96	0.06	92.20	3.00
4	Bank of Utah	(3.58)	2.57	20.83	4.85	48.67	0.00	40.88	2.03
5	Civista Bank	25.88	1.77	13.55	4.45	56.92	0.25	38.01	1.13
6	People's Intermountain Bank	15.93	1.91	14.26	5.14	49.82	0.21	33.56	0.65
7	Metro City Bank	14.67	2.39	20.78	4.26	45.18	0.53	24.26	2.03
8	Open Bank	12.64	1.84	14.62	4.33	56.35	0.22	29.42	1.37
9	Providence Bank & Trust	278.16	5.81	54.14	4.20	48.57	2.17	26.46	7.63
10	Lake Forest Bank & Trust Company, National Association	29.52	2.29	20.73	3.95	42.01	0.93	26.38	2.65
11	Timberland Bank	13.39	2.04	15.79	4.52	55.05	0.38	26.84	1.30
12	International Bank of Commerce	12.21	2.45	14.07	4.42	42.99	0.90	38.07	1.41
13	Mercantile Bank of Michigan	22.70	1.57	13.43	3.93	54.12	0.13	32.84	0.78
14	The Bank of New York Mellon Trust Company, National Association	9.58	11.36	13.85	2.31	54.81	0.00	100.00	32.64
15	New Mexico Bank & Trust	2.00	2.15	20.73	4.28	49.43	0.26	41.03	0.76
16	Falcon International Bank	16.62	2.14	17.14	4.23	53.45	0.81	23.36	1.76
17	Metropolitan Commercial Bank	66.44	1.63	12.05	3.76	52.45	0.06	46.93	0.41
18	WEX Bank	6.75	8.16	74.31	20.40	65.24	0.94	49.42	15.58
19	First Choice Bank	7.15	1.90	11.20	5.47	49.03	0.12	44.12	0.54
20	Farmers & Merchants Bank of Central California	(5.01)	1.65	16.90	4.32	54.51	0.03	42.22	0.86
21	Bank of Stockton	0.93	6.44	40.17	4.01	46.71	0.13	31.63	0.58
22	Alpine Bank	1.96	1.67	17.23	4.75	61.13	0.18	35.71	1.03
23	Silvergate Bank	(22.54)	2.06	20.25	4.02	46.63	0.39	90.90	1.60
24	The Fidelity Bank	14.76	1.36	12.72	3.82	60.30	0.14	39.88	0.99
25	The Bancorp Bank	17.07	1.78	19.29	4.02	62.93	1.46	92.09	2.73
26	Avidbank	42.30	1.37	12.47	4.88	58.17	0.16	44.94	0.34
27	Northbrook Bank and Trust Company	18.41	1.75	17.89	3.52	40.44	0.30	30.51	0.56
28	First American Trust, FSB	17.32	1.62	22.40	2.48	22.43	0.00	26.89	0.64
29	Kitsap Bank	6.41	1.78	16.34	4.57	70.97	0.04	33.26	0.78
30	CENTRAL BANK OF ST. LOUIS	17.81	1.56	13.62	3.39	48.79	0.13	26.92	0.77
31	The Bank of Tampa	27.77	1.20	13.02	4.10	62.32	0.24	44.01	0.76
32	The Moody National Bank	15.02	1.70	11.79	3.94	58.88	0.69	50.08	1.42
33	Cache Valley Bank	14.26	2.03	17.64	5.07	46.62	0.90	32.43	0.38
34	Pioneer Savings Bank	30.64	1.43	14.81	4.05	58.54	0.94	30.48	1.19
35	Coastal Community Bank	68.86	1.20	11.48	4.15	63.84	0.12	31.74	0.79
36	Stock Yards Bank & Trust Company	(2.61)	1.95	17.62	3.82	54.16	0.15	25.54	1.47
37	Central Bank of The Ozarks	37.81	1.26	12.62	3.51	60.86	0.13	31.61	1.23
38	Central Bank	6.75	1.98	12.12	5.47	53.29	0.66	36.24	0.89
39	Marlin Business Bank	38.32	1.75	12.46	8.30	60.86	0.21	0.40	1.65
40	Parke Bank	24.75	2.01	17.22	3.85	28.17	0.55	29.78	0.25
41	D. L. Evans Bank	(1.15)	1.67	17.78	4.63	55.95	0.60	37.47	1.30
42	Texas Bank and Trust Company	13.80	1.48	12.66	3.87	55.65	0.43	32.54	0.88
43	Citizens First Bank	20.40	1.74	16.09	3.02	42.19	0.04	19.92	0.68
44	State Bank of Southern Utah	41.43	1.82	14.00	4.40	50.26	1.33	26.23	0.65
45	The Canandaigua National Bank and Trust Company	11.75	1.48	15.57	3.58	57.94	0.26	22.62	1.53
46	Preferred Bank	10.60	1.81	17.67	4.06	34.50	0.08	19.67	0.05
47	The First National Bank of Fort Smith	(8.24)	1.95	15.37	4.27	48.75	0.53	36.55	1.10
48	BankPlus	25.66	1.45	15.53	3.99	67.01	0.61	25.67	1.94
48	Riverview Community Bank	1.91	1.57	11.87	4.64	60.27	0.13	31.18	0.92
50	Austin Bank, Texas National Association	9.88	1.64	11.78	4.56	60.39	0.81	38.21	1.24

PEER GROUP 1:
 Less Than \$100 Million

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **545**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **Subchapter S Corporation**
 Asset Size: **Less Than \$100 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
American Exchange Bank	10647	Elmwood, NE	50,709	10	2
Auburn Banking Company	284	Auburn, KY	79,700	22	2
Bandera Bank	26653	Bandera, TX	71,825	13	1
Bank of Commerce	422	Stilwell, OK	79,174	24	3
Bank of Cordell	9875	Cordell, OK	39,815	10	1
Bank of Montana	58482	Missoula, MT	84,206	9	1
Bank of Morton	8556	Morton, MS	68,059	17	1
Bank of Prague	12745	Prague, NE	28,144	7	1
Basile State Bank	17621	Basile, LA	56,638	17	2
Boston Trust & Investment Management Company	18342	Boston, MA	44,059	63	1
Bryant State Bank	6064	Bryant, SD	34,981	7	1
Commercial State Bank	10330	Palmer, TX	81,823	21	3
Community State Bank	27201	Hennessey, OK	73,872	18	3
COMMUNITY STATE BANK	5619	Bradley, AR	18,734	6	1
County Bank	12220	Brunswick, MO	95,591	21	3
Crowell State Bank	10352	Crowell, TX	40,501	10	1
Farmers and Merchants Bank	4144	Maysville, OK	19,600	6	1
Farmers and Merchants State Bank of Blooming Prairie	1599	Blooming Prairie, MN	83,451	21	2
Farmers Trust & Savings Bank	8510	Earling, IA	92,025	19	3
First Bank	1744	Wadley, AL	88,377	25	5
First Bank	4092	Erick, OK	75,133	29	4
First Bank and Trust of Memphis	3335	Memphis, TX	63,753	11	2
First Bank of the Lake	26960	Osage Beach, MO	91,000	19	1
First National Bank of Dublin	26228	Dublin, TX	90,304	32	3
First Security Bank of Deer Lodge	20657	Deer Lodge, MT	39,219	10	1
First State Bank	21752	Watonga, OK	82,148	15	1
First State Bank of Golva	10243	Golva, ND	78,643	10	3
First State Bank of Le Center	9330	Le Center, MN	84,197	18	2
Gruver State Bank	16495	Gruver, TX	73,547	13	1
Hodge Bank & Trust Company	19354	Hodge, LA	71,633	14	1
Jonesburg State Bank	8896	Jonesburg, MO	97,244	24	3
Junction National Bank	15078	Junction, TX	66,428	12	1
Lusk State Bank	8724	Lusk, WY	52,058	10	1
Nebraska State Bank	9819	Oshkosh, NE	49,234	10	1
Oklahoma State Bank	13416	Buffalo, OK	54,773	18	2
Peoples Bank	2320	Westville, OK	48,993	19	2
Peoples State Bank	17138	Blair, OK	16,671	12	2
Progressive National Bank	24443	Mansfield, LA	69,026	23	5
Security Bank of Southwest Missouri	26520	Cassville, MO	81,243	29	3
Sound Banking Company	33183	Lakewood, WA	55,861	6	1
State Guaranty Bank	5995	Okeene, OK	54,034	9	1
The Bank of Soperton	889	Soperton, GA	85,719	24	1
The Cowboy Bank of Texas	12298	Maypearl, TX	88,649	17	1
The Farmers Bank of Osborne	4748	Osborne, KS	68,017	15	2
The First National Bank in Cimarron	4638	Cimarron, KS	99,116	20	2
The First National Bank of Anson	3078	Anson, TX	65,637	14	1
The First National Bank of Cokato	5115	Cokato, MN	62,208	9	1
The First National Bank of Eldorado	3184	Eldorado, TX	61,456	15	1
The First State Bank	2301	Boise City, OK	79,112	13	1
The First State Bank of Pond Creek, Oklahoma	11527	Pond Creek, OK	47,637	14	2
The Peoples Bank	5847	Mount Washington, KY	85,814	22	2
The Security State Bank	19680	Mcrae, GA	47,588	12	1
The Security State Bank	18677	Winters, TX	63,968	19	2
Utah Independent Bank	22514	Salina, UT	82,874	19	3
Welcome State Bank	11417	Welcome, MN	30,607	6	1

PEER GROUP 1:
 Less Than \$100 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	5.57	1.97	18.94	4.50	57.79	0.11	28.84	0.76
Top Ten Percent: Average	8.13	2.09	19.77	4.67	57.47	0.49	29.65	0.85
All Banks: Median	0.16	1.18	10.07	3.86	67.32	0.45	22.06	0.37
All Banks: Average	(0.37)	1.20	10.25	3.93	68.22	0.86	22.98	0.44

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Utah Independent Bank	10.60	3.17	21.17	5.88	48.95	0.24	30.96	0.83
2	The First National Bank of Eldorado	6.07	2.41	15.38	5.60	55.73	0.00	36.02	0.56
3	Farmers and Merchants Bank	17.02	2.24	27.85	5.36	60.00	0.01	28.44	0.63
4	Welcome State Bank	0.63	2.56	23.24	4.31	49.74	0.08	32.61	1.13
5	The First National Bank of Anson	16.78	1.98	23.47	5.01	61.12	0.39	45.93	0.63
6	Nebraska State Bank	(22.17)	3.77	22.82	4.91	42.04	0.00	26.63	2.01
7	First Bank	15.73	1.97	16.69	5.36	62.73	0.47	41.43	0.80
8	Bank of Montana	(10.83)	2.30	18.11	4.76	58.33	0.00	33.72	0.98
9	The Cowboy Bank of Texas	32.77	2.15	21.14	4.01	57.19	0.21	26.59	1.12
10	Oklahoma State Bank	(13.10)	2.70	27.15	5.27	52.18	0.04	28.54	0.71
11	Crowell State Bank	7.50	2.12	21.58	4.44	55.10	1.46	39.77	0.91
12	Sound Banking Company	(35.00)	2.85	29.09	5.36	48.51	0.07	36.04	0.62
13	The First National Bank of Cokato	0.61	1.84	21.86	4.22	57.89	0.03	40.92	0.50
14	The Security State Bank	2.18	1.78	20.86	4.12	58.82	0.03	28.92	0.91
15	Peoples State Bank	16.12	1.83	18.94	5.39	71.04	1.45	35.87	1.44
16	Gruver State Bank	29.15	1.65	14.96	4.01	60.47	0.00	27.27	0.43
17	First Security Bank of Deer Lodge	(2.59)	2.59	24.49	4.43	46.28	0.84	38.82	0.63
18	State Guaranty Bank	28.52	2.29	20.67	3.98	39.47	0.00	16.10	0.38
19	First State Bank of Le Center	(1.11)	4.34	39.98	4.30	38.34	0.78	22.27	3.25
20	The Bank of Soperton	33.68	1.64	17.96	5.43	66.41	0.35	22.11	0.80
21	Peoples Bank	10.30	2.55	21.11	5.61	58.17	1.88	22.40	0.99
22	American Exchange Bank	60.67	1.70	16.45	3.84	56.35	0.00	29.04	0.24
23	Auburn Banking Company	5.49	2.09	23.04	4.64	57.76	0.83	30.09	0.52
24	First State Bank	(1.06)	2.09	23.02	4.53	52.99	0.05	27.90	0.35
25	Basile State Bank	21.23	1.90	16.40	5.43	66.33	3.28	32.32	0.86
26	Progressive National Bank	55.22	1.56	19.87	4.02	70.59	0.78	37.40	2.30
27	COMMUNITY STATE BANK	37.40	1.42	9.04	4.48	70.86	0.00	28.07	0.97
28	Bank of Cordell	(15.63)	3.08	30.68	4.95	47.22	0.00	10.01	1.24
29	Jonesburg State Bank	9.94	1.78	22.57	3.98	58.27	0.09	26.35	0.50
30	Bank of Prague	4.22	2.78	18.94	4.55	50.35	0.26	13.45	1.32
31	Bandera Bank	(0.31)	1.72	16.19	4.21	62.72	0.12	48.89	0.64
32	Hodge Bank & Trust Company	14.14	3.01	16.52	5.15	40.71	1.95	21.04	0.49
33	The First State Bank	5.95	2.10	25.15	4.28	49.45	0.43	29.55	0.30
34	Junction National Bank	20.92	1.56	17.90	3.06	56.69	0.11	46.32	0.66
35	The Peoples Bank	6.26	1.60	12.80	4.73	68.55	0.05	30.00	0.76
36	Bank of Commerce	5.03	2.11	16.49	5.10	58.12	0.77	28.27	0.48
37	First State Bank of Golva	0.57	2.28	22.64	4.40	42.39	0.00	22.96	0.16
38	First Bank of the Lake	45.19	1.81	18.74	4.50	58.99	0.38	10.37	1.83
39	Bryant State Bank	5.45	1.26	11.30	5.81	60.37	0.11	26.67	1.65
40	Boston Trust & Investment Management Company	(30.21)	43.20	49.40	11.89	57.02	0.00	0.00	102.17
40	The Security State Bank	(4.59)	1.81	12.34	4.74	62.86	0.01	37.16	0.54
42	Security Bank of Southwest Missouri	8.65	2.19	17.32	4.49	55.64	0.72	18.31	0.99
43	County Bank	12.26	1.29	13.84	4.42	72.69	0.00	24.22	0.86
44	Farmers Trust & Savings Bank	2.65	1.86	18.78	4.30	57.50	0.04	23.76	0.43
45	Farmers and Merchants State Bank of Blooming Prairie	5.50	2.27	27.58	4.44	52.35	1.02	21.91	0.59
46	The Farmers Bank of Osborne	8.53	2.02	17.46	3.92	53.30	0.06	17.31	0.78
47	First Bank	5.57	1.57	16.08	4.22	57.41	0.90	31.28	0.81
48	Bank of Morton	1.62	1.83	12.11	5.29	57.77	1.04	28.84	0.89
49	First Bank and Trust of Memphis	22.57	1.62	12.47	3.65	57.79	0.00	30.82	0.31
50	The First National Bank in Cimarron	(10.65)	1.68	23.69	3.78	57.97	0.00	28.63	0.61
51	Lusk State Bank	(11.83)	1.81	13.39	4.33	60.45	0.05	35.77	0.73
52	First National Bank of Dublin	(0.98)	1.36	12.45	5.23	66.46	0.14	39.80	0.75
52	The First State Bank of Pond Creek, Oklahoma	(7.35)	1.51	13.20	4.96	64.52	0.00	26.13	0.70
54	Commercial State Bank	(6.57)	1.84	23.62	4.62	62.71	1.50	40.89	0.98
55	Community State Bank	16.38	1.31	20.46	3.97	62.00	1.50	33.27	1.12

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

Number of Institutions in Peer Group: **688**
 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	159,105	46	3
Adrian Bank	8251	Adrian, MO	143,296	31	3
Bank Northwest	16601	Hamilton, MO	170,378	39	5
Bank of DeSoto, National Association	26542	De Soto, TX	177,963	40	1
Bank of Hydro	10674	Hydro, OK	127,445	21	3
Bank of Kilmichael	9775	Kilmichael, MS	178,929	41	4
Bank of New Madrid	14701	New Madrid, MO	102,407	26	3
Bank of St. Elizabeth	12236	Saint Elizabeth, MO	145,597	34	4
Bank of St. Francisville	22739	Saint Francisville, LA	135,412	38	1
Bank of Star Valley	34148	Afton, WY	217,366	28	3
Brighton Bank	22578	Salt Lake City, UT	209,117	45	4
Burling Bank	27556	Chicago, IL	142,297	18	1
Central Bank of Kansas City	17009	Kansas City, MO	164,541	62	1
Citizens Bank	3140	Amarillo, TX	160,331	23	4
Citizens Bank, National Association	12309	Abilene, TX	106,700	23	2
Citizens National Bank at Brownwood	14779	Brownwood, TX	211,763	47	2
Citizens State Bank	11905	Corrigan, TX	129,314	29	2
Clackamas County Bank	9486	Sandy, OR	225,065	58	4
Coffee County Bank	22090	Manchester, TN	195,706	45	3
Coleman County State Bank	15480	Coleman, TX	116,168	35	2
Commerce Bank	34938	Corinth, MS	118,856	28	1
Commercial Bank of Mott	15741	Mott, ND	102,857	11	1
Community Bank	25752	Longview, TX	219,745	38	6
COMMUNITY FIRST BANK OF THE HEARTLAND	3846	Mount Vernon, IL	200,726	44	5
Community National Bank	57395	Monett, MO	124,507	28	2
Crossroads Bank	10709	Yoakum, TX	202,949	43	3
Cumberland Security Bank, Inc.	11358	Somerset, KY	212,981	62	4
Douglas National Bank	57230	Douglas, GA	186,616	29	1
Durden Banking Company, Incorporated	15336	Twin City, GA	180,201	45	4
Ennis State Bank	13000	Ennis, TX	228,960	56	4
Farmers Bank	57335	Ault, CO	236,737	30	2
First Bank & Trust Company	13946	Perry, OK	151,768	41	3
First Farmers State Bank	10879	Minier, IL	172,134	32	3
First National Bank of Picayune	16612	Picayune, MS	212,358	61	6
First State Bank	15586	Scottsbluff, NE	217,077	48	3
First State Bank	17950	Clute, TX	189,385	43	3
First State Bank	17775	Paint Rock, TX	105,240	14	2
FirstOak Bank	4660	Independence, KS	183,678	44	3
Franklin State Bank & Trust Company	11792	Winnsboro, LA	168,649	49	3
Friend Bank	2828	Slocomb, AL	130,400	40	5
High Plains Bank	3017	Flagler, CO	184,555	51	4
Home Bank of California	26271	San Diego, CA	171,371	20	1
HomeBank Texas	17094	Seagoville, TX	192,855	41	3
Ipava State Bank	10473	Ipava, IL	145,932	32	6
Lewisburg Banking Company	297	Lewisburg, KY	127,965	31	3
Millennium Bank	58348	Des Plaines, IL	129,362	25	1
Mississippi River Bank	23222	Belle Chasse, LA	110,617	22	2
North Valley Bank	18710	Thornton, CO	175,508	31	2
NSB Bank	8094	Mason City, IA	211,305	32	3
Pony Express Bank	4526	Braymer, MO	179,475	26	2
PrinsBank	10191	Prinsburg, MN	137,246	30	2
Security State Bank	11907	Farwell, TX	153,470	15	1
Security State Bank of Marine	10163	Marine On St. Croix, MN	142,579	24	4
Sooner State Bank	402	Tuttle, OK	217,476	51	5
South Georgia Bank	32532	Glennville, GA	162,932	43	4
Tejas Bank	18216	Monahans, TX	177,410	15	1
The Commercial Bank	175	Crawford, GA	184,161	31	3
The First Bank of Okarche	1165	Okarche, OK	106,040	8	1
The First National Bank at Paris	14534	Paris, AR	175,853	49	6

PEER GROUP 2:
\$100 - 249 Million

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **688**
 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
The First National Bank of Evant	3190	Evant, TX	103,032	26	3
The First National Bank of Oneida	4958	Oneida, TN	221,108	55	5
The First National Bank of Stigler	4199	Stigler, OK	114,091	23	1
The Idabel National Bank	4241	Idabel, OK	127,466	28	1
The National Bank of Andrews	17603	Andrews, TX	219,381	58	2
The Payne County Bank	12485	Perkins, OK	170,313	30	1
The Roscoe State Bank	1213	Roscoe, TX	164,227	40	3
Town & Country Bank Midwest	10460	Quincy, IL	191,738	48	6
Valley Bank of Commerce	22600	Roswell, NM	179,728	18	2
Wells Bank	14025	Platte City, MO	221,713	46	6

PEER GROUP 2:
\$100 - 249 Million

Sub-S Top Ten Percent: How They Rank

		8.56	2.23	19.90	4.49	53.35	0.26	29.64	0.69
Top Ten Percent: Median		8.56	2.23	19.90	4.49	53.35	0.26	29.64	0.69
Top Ten Percent: Average		8.76	2.26	20.31	4.54	52.90	0.34	30.96	0.78
All Banks: Median		3.37	1.33	12.01	3.93	64.13	0.50	21.23	0.48
All Banks: Average		4.15	1.37	12.37	3.95	64.60	0.73	21.71	0.54
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	1st Bank & Trust	18.59	2.83	26.46	4.82	43.79	0.02	33.29	0.94
2	Cumberland Security Bank, Inc.	16.06	2.71	20.02	4.81	49.90	0.15	35.20	0.99
3	Douglas National Bank	16.24	2.65	21.67	4.95	54.55	0.27	26.28	1.29
4	Sooner State Bank	21.14	2.23	19.09	4.35	53.57	0.07	29.45	0.93
5	Brighton Bank	0.49	2.49	20.06	5.23	52.09	0.00	43.39	0.73
6	Tejas Bank	1.21	2.99	27.14	4.99	39.40	0.04	50.21	0.48
7	Pony Express Bank	19.20	2.29	18.45	4.96	53.30	0.00	25.99	0.43
8	Citizens National Bank at Brownwood	11.93	6.17	48.90	4.21	27.62	1.53	45.31	4.88
9	Bank Northwest	10.51	2.29	25.77	4.29	46.93	0.23	35.91	0.63
10	Town & Country Bank Midwest	59.24	2.37	21.73	4.10	47.49	0.82	33.38	0.86
11	The First National Bank of Evant	19.35	1.90	21.74	4.85	63.46	0.27	36.44	0.68
12	FirstOak Bank	7.13	2.13	20.18	5.27	55.29	0.03	26.50	0.54
13	Ipava State Bank	21.13	1.74	20.89	4.05	60.22	0.09	31.34	0.90
14	COMMUNITY FIRST BANK OF THE HEARTLAND	16.86	2.01	22.45	4.49	55.47	0.94	32.27	0.95
15	North Valley Bank	14.02	2.76	23.36	5.43	50.49	0.09	25.11	0.31
16	HomeBank Texas	7.95	2.09	19.52	4.71	54.26	0.04	43.45	0.37
17	Bank of Hydro	3.73	2.72	24.44	4.94	46.17	0.07	27.99	0.36
18	The Commercial Bank	1.85	2.53	23.84	4.65	45.99	0.62	33.73	0.75
19	The National Bank of Andrews	5.99	2.89	28.01	4.88	57.31	2.41	47.95	2.81
20	Security State Bank of Marine	(2.07)	2.21	21.34	4.90	53.38	0.18	30.33	0.69
21	Lewisburg Banking Company	22.64	2.01	19.29	4.43	56.21	0.30	25.63	0.56
22	Bank of DeSoto, National Association	11.80	2.31	19.11	7.18	59.67	0.29	34.25	0.40
23	The Idabel National Bank	12.25	2.05	22.44	3.96	50.38	0.09	24.58	0.64
24	Central Bank of Kansas City	(28.68)	3.56	20.51	4.88	63.27	0.14	67.00	5.40
24	Community Bank	0.31	2.52	23.32	3.91	41.24	0.00	33.60	0.46
26	Community National Bank	10.95	1.79	19.28	3.95	60.22	0.04	29.64	0.93
27	First State Bank	(2.08)	2.25	19.42	4.54	53.97	0.10	24.85	0.84
28	Commerce Bank	7.57	1.86	16.25	4.28	57.34	0.33	31.03	0.87
29	Wells Bank	(14.89)	2.38	24.58	4.30	47.85	0.00	21.68	0.88
30	High Plains Bank	17.56	1.60	16.04	5.13	65.03	0.18	47.58	0.50
31	Friend Bank	6.49	1.96	20.44	5.18	54.51	0.84	25.33	0.87
31	PrinsBank	(4.61)	5.37	33.17	5.78	35.87	1.79	24.98	7.78
33	Franklin State Bank & Trust Company	0.48	2.17	23.08	4.53	59.45	0.74	42.72	1.07
34	Security State Bank	(13.23)	3.47	27.82	4.01	27.26	0.39	32.71	1.01
35	Bank of Star Valley	8.05	2.27	23.24	4.14	44.39	0.02	24.44	0.36
36	Commercial Bank of Mott	13.21	2.53	18.15	4.19	40.11	0.00	24.99	0.12
37	The First National Bank of Stigler	12.69	1.93	26.31	3.65	49.65	0.29	34.64	0.57
38	The First National Bank at Paris	18.11	1.73	12.44	4.84	65.21	0.19	27.25	1.22
39	Bank of St. Elizabeth	15.80	1.75	14.71	4.51	64.49	0.08	25.67	0.76
40	Bank of Kilmichael	1.59	1.82	19.25	4.30	53.35	0.37	24.47	1.24
41	Farmers Bank	5.23	2.64	18.68	4.86	46.04	0.00	22.30	0.16
42	South Georgia Bank	8.46	2.36	19.74	5.01	54.06	0.43	19.73	0.58
43	Bank of New Madrid	20.76	1.72	14.89	4.25	52.69	0.39	27.63	0.52
44	Coleman County State Bank	4.13	1.75	17.87	5.45	68.03	0.18	35.13	0.62
45	Durden Banking Company, Incorporated	10.26	2.37	15.41	4.94	56.78	0.58	18.67	1.06
46	First National Bank of Picayune	7.21	2.80	19.40	4.98	48.28	3.51	22.07	1.00
47	The Roscoe State Bank	7.93	1.63	15.98	3.91	63.29	0.05	38.43	0.90
48	First Bank & Trust Company	16.06	1.80	13.51	4.47	59.14	0.56	27.51	0.79
49	Citizens Bank, National Association	9.25	1.73	13.18	4.31	56.42	0.03	37.15	0.40
50	Bank of St. Francisville	7.42	1.67	15.57	4.52	67.91	0.47	34.81	1.30
51	Burling Bank	3.48	1.47	15.06	4.18	58.38	0.00	47.83	0.47
52	NSB Bank	14.84	2.01	18.61	4.06	47.73	0.05	19.04	0.39
53	Millennium Bank	43.01	2.23	19.25	4.17	66.23	0.42	15.94	2.63
54	First State Bank	(1.99)	1.77	19.29	4.38	61.90	0.60	43.52	1.11
55	Mississippi River Bank	(6.55)	2.89	22.15	5.88	50.51	0.70	52.49	0.34
56	The First National Bank of Oneida	11.46	1.86	16.61	4.18	53.66	0.43	21.05	0.74
57	Citizens Bank	1.28	2.23	20.88	4.55	48.78	0.00	19.94	0.27
57	The Payne County Bank	11.76	2.21	12.12	4.33	48.75	0.58	25.21	0.66
59	First Farmers State Bank	8.56	2.36	19.90	3.63	50.85	0.26	19.00	1.48

PEER GROUP 2:
\$100 - 249 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	8.56	2.23	19.90	4.49	53.35	0.26	29.64	0.69
Top Ten Percent: Average	8.76	2.26	20.31	4.54	52.90	0.34	30.96	0.78
All Banks: Median	3.37	1.33	12.01	3.93	64.13	0.50	21.23	0.48
All Banks: Average	4.15	1.37	12.37	3.95	64.60	0.73	21.71	0.54

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
59	Home Bank of California	18.78	2.81	19.37	4.96	41.76	0.00	0.68	0.04
61	Citizens State Bank	11.49	1.95	17.00	4.16	58.42	0.45	22.55	0.76
62	The First Bank of Okarche	13.02	2.42	21.12	3.83	37.31	0.41	32.02	0.20
63	Ennis State Bank	(4.14)	1.97	20.34	4.80	60.06	0.44	33.50	0.58
64	Coffee County Bank	9.23	2.32	19.95	4.59	48.23	0.63	17.68	0.53
65	Valley Bank of Commerce	(15.39)	2.46	26.23	3.81	39.34	0.05	44.89	0.38
66	First State Bank	10.79	1.98	15.99	4.13	51.71	0.61	36.30	0.36
67	Adrian Bank	2.11	2.67	24.86	4.19	39.91	0.75	22.82	0.51
67	Clackamas County Bank	(0.14)	1.75	14.33	4.18	63.18	0.07	42.22	0.69
67	Crossroads Bank	1.18	2.15	19.56	4.16	50.44	0.39	21.25	0.71

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

Number of Institutions in Peer Group: **349**
 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
Alamosa State Bank	13947	Alamosa, CO	257,492	35	1
BOM Bank	1373	Natchitoches, LA	428,699	122	15
Centinel Bank of Taos	19904	Taos, NM	254,889	48	1
Central State Bank	72	Calera, AL	321,981	68	5
Charlotte State Bank & Trust	27086	Port Charlotte, FL	368,572	82	7
Charter Bank	18660	Corpus Christi, TX	277,439	55	4
Citizens State Bank of La Crosse	1513	La Crosse, WI	290,759	67	4
Community Bank of Raymore	22867	Raymore, MO	264,096	44	3
Community First Bank	35020	New Iberia, LA	403,103	110	7
Credit One Bank, National Association	25620	Las Vegas, NV	471,954	757	1
Englewood Bank & Trust	27205	Englewood, FL	307,386	51	4
F & M Bank	12761	Edmond, OK	491,468	102	8
First Bank of Owasso	18592	Owasso, OK	432,109	65	3
First Community Bank of Central Alabama	57124	Wetumpka, AL	378,929	76	7
First National Bank of Louisiana	4288	Crowley, LA	400,708	68	5
First National Bank of Weatherford	19263	Weatherford, OK	253,698	51	6
Grundy Bank	3713	Morris, IL	271,970	56	3
Guaranty Bank & Trust Company of Delhi, Louisiana	19638	Delhi, LA	256,412	71	8
HNB National Bank	4540	Hannibal, MO	475,900	133	14
Intracoastal Bank	58692	Palm Coast, FL	337,676	37	2
Paradise Bank	58030	Boca Raton, FL	313,029	52	3
Peoples Bank	9366	Mendenhall, MS	311,250	124	5
Points West Community Bank	3031	Windsor, CO	255,375	49	7
PromiseOne Bank	58657	Duluth, GA	391,090	92	5
Quantum National Bank	34110	Suwanee, GA	498,452	58	3
Robertson Banking Company	39	Demopolis, AL	318,811	75	7
Security State Bank	13232	Centralia, WA	463,336	103	11
Southwest Bank	16652	Odessa, TX	435,615	105	6
State Bank of De Kalb	15463	De Kalb, TX	276,744	71	6
Texas Bank Financial	26967	Weatherford, TX	374,938	105	4
The Bank of Old Monroe	1655	Old Monroe, MO	370,454	71	5
The First National Bank of Gilmer	3218	Gilmer, TX	396,673	106	10
The First National Bank of Las Animas	3034	Las Animas, CO	373,262	71	6
The Union Bank of Mena	14597	Mena, AR	270,159	60	3
The Waggoner National Bank of Vernon	5569	Vernon, TX	299,773	62	2
Yampa Valley Bank	35407	Steamboat Springs, CO	314,843	59	2

PEER GROUP 3:
\$250 - 499 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	13.40	2.23	21.68	4.41	53.58	0.41	25.55	0.93
Top Ten Percent: Average	14.40	2.41	23.63	4.54	54.26	0.44	28.60	1.20
All Banks: Median	4.65	1.38	12.80	3.92	63.85	0.53	20.88	0.58
All Banks: Average	5.34	1.44	13.43	3.95	63.63	0.74	21.63	0.66

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Southwest Bank	17.20	1.84	21.54	5.43	66.10	0.16	62.26	1.12
2	Security State Bank	8.16	5.92	45.15	4.21	30.16	0.49	26.30	4.64
3	Charlotte State Bank & Trust	23.23	2.28	24.24	3.90	58.74	0.28	35.21	1.84
4	Englewood Bank & Trust	31.38	2.20	24.20	4.18	54.35	0.62	47.33	0.85
5	Paradise Bank	18.11	2.08	18.60	5.18	64.30	0.46	48.05	1.11
6	The First National Bank of Las Animas	12.86	2.50	20.81	4.74	45.98	0.00	23.44	0.35
7	Quantum National Bank	7.04	3.07	26.93	5.28	44.80	0.11	23.35	0.51
8	Guaranty Bank & Trust Company of Delhi, Louisiana	4.26	2.29	27.19	4.78	57.71	0.39	37.94	0.92
9	Grundy Bank	0.91	2.41	21.82	4.27	50.88	0.18	45.76	0.92
10	Charter Bank	(6.64)	3.52	33.77	6.44	46.88	0.68	45.23	1.00
11	Citizens State Bank of La Crosse	15.30	2.70	31.75	4.13	46.71	0.25	16.76	1.05
12	First Community Bank of Central Alabama	5.78	2.22	29.76	4.15	50.45	0.25	24.09	1.02
13	Community Bank of Raymore	10.80	3.61	47.86	3.40	44.14	1.00	51.86	3.34
14	Central State Bank	17.39	1.71	16.07	4.03	56.18	0.04	22.94	1.19
15	First National Bank of Louisiana	14.10	1.85	15.62	4.09	57.11	0.02	40.87	0.52
16	First Bank of Owasso	39.11	2.18	21.41	3.87	44.05	0.00	19.15	0.50
17	Alamosa State Bank	19.28	2.24	22.70	4.01	43.03	0.00	22.98	0.18
18	Robertson Banking Company	18.86	1.76	17.19	4.37	58.83	0.02	23.00	0.56
19	The Bank of Old Monroe	5.62	2.12	14.27	4.21	49.48	0.02	29.53	0.66
20	The Union Bank of Mena	17.21	1.96	18.91	4.36	59.38	0.75	28.63	0.89
21	F & M Bank	10.96	1.72	18.54	4.15	61.07	0.15	26.94	0.88
22	Texas Bank Financial	30.43	2.24	23.80	4.84	61.55	0.56	9.96	1.96
23	Centinel Bank of Taos	2.69	2.06	23.94	3.68	49.27	0.01	37.08	0.61
24	PromiseOne Bank	3.59	2.82	21.35	4.53	51.86	0.25	12.19	1.73
25	First National Bank of Weatherford	9.19	1.86	14.79	4.73	60.47	0.70	32.35	1.36
26	Points West Community Bank	4.87	2.50	24.22	4.64	47.75	0.52	25.85	0.45
26	Yampa Valley Bank	0.89	2.19	23.91	4.70	52.80	0.54	33.73	0.58
28	Community First Bank	17.98	1.68	17.82	4.57	61.35	0.46	27.99	0.62
29	HNB National Bank	5.20	2.46	17.51	4.48	52.55	0.42	16.63	1.05
30	Credit One Bank, National Association	90.09	57.98	105.81	14.20	69.59	0.95	0.14	197.80
31	Peoples Bank	18.76	2.40	25.50	5.38	59.49	2.83	15.26	2.61
32	BOM Bank	2.52	2.26	23.44	4.92	60.90	0.56	17.38	2.06
33	State Bank of De Kalb	40.41	1.73	17.16	4.24	62.30	0.78	25.24	0.93
34	The First National Bank of Gilmer	20.49	1.94	16.06	4.45	58.68	1.12	22.77	0.82
35	Intracoastal Bank	13.93	1.85	20.05	4.00	51.40	0.00	24.66	0.14
35	The Waggoner National Bank of Vernon	7.46	2.67	20.93	4.44	42.92	0.97	13.43	0.93

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

Number of Institutions in Peer Group: **157**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **Subchapter S Corporation**
 Asset Size: **\$500 - 999 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
Bank Forward	8941	Hannaford, ND	645,725	211	13
Benchmark Bank	19215	Plano, TX	620,488	136	6
Citizens Bank of Las Cruces	20161	Las Cruces, NM	574,344	115	7
Crown Bank	34259	Elizabeth, NJ	536,015	112	16
First Bank and Trust	33405	New Orleans, LA	930,619	180	14
First National Bank of Central Texas	3325	Waco, TX	860,504	93	5
NewFirst National Bank	3183	El Campo, TX	698,121	100	7
Platte Valley Bank of Missouri	14869	Platte City, MO	598,228	183	9
Security Bank	13408	Midland, TX	907,416	175	11
Sutton Bank	5962	Attica, OH	553,199	98	8
Texas Bank	19559	Brownwood, TX	502,646	124	9
The Bank of Hemet	21606	Riverside, CA	699,000	86	6
The Yellowstone Bank	1978	Laurel, MT	753,862	100	9
Tolleson Private Bank	57522	Dallas, TX	571,895	41	1
Wallis Bank	20845	Wallis, TX	718,071	155	11
Western Commerce Bank	18389	Carlsbad, NM	522,771	93	11

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	14.66	2.43	21.46	4.49	51.56	0.25	34.31	1.04
Top Ten Percent: Average	15.71	2.50	22.17	4.62	54.55	0.68	34.66	1.36
All Banks: Median	6.07	1.56	14.18	3.83	62.67	0.50	21.02	0.65
All Banks: Average	7.03	1.57	14.47	3.87	61.94	0.68	21.79	0.79

CB Scorecard Key Performance Indicators

RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Texas Bank	13.03	2.63	19.66	4.68	51.07	0.20	36.38	1.01
2	Western Commerce Bank	23.30	2.26	29.70	4.25	45.69	0.14	43.35	0.44
3	Security Bank	16.29	2.18	15.86	5.35	59.08	0.11	54.28	0.94
4	Sutton Bank	21.28	2.99	28.88	4.11	50.76	1.39	45.77	2.62
5	Citizens Bank of Las Cruces	10.35	2.24	22.38	4.49	55.80	0.16	32.48	1.07
6	First National Bank of Central Texas	4.12	2.39	24.38	4.16	44.37	0.04	25.50	0.65
7	Tolleson Private Bank	43.42	2.34	25.43	2.99	47.08	0.05	17.73	1.47
8	Crown Bank	24.91	3.28	17.61	4.65	46.54	4.23	21.21	1.68
9	The Bank of Hemet	(13.83)	2.70	25.20	4.34	40.51	0.00	36.14	0.47
10	Wallis Bank	(0.62)	2.47	20.53	5.68	55.69	0.50	38.77	0.88
11	The Yellowstone Bank	4.96	2.93	15.64	4.81	38.85	0.30	31.14	0.47
12	Benchmark Bank	25.90	1.74	17.69	4.59	77.22	0.50	43.20	3.00
13	Platte Valley Bank of Missouri	31.40	1.61	16.69	4.28	68.04	0.07	27.51	1.00
14	First Bank and Trust	2.97	2.48	24.57	4.49	58.32	0.61	22.51	1.61
15	NewFirst National Bank	(7.99)	2.74	23.55	4.88	52.04	1.18	40.64	1.06
16	Bank Forward	22.34	2.12	20.44	4.47	66.03	0.78	20.99	2.48

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	1,092,214	192	14
First American Bank	2240	Artesia, NM	1,168,791	234	15
First PREMIER Bank	6085	Sioux Falls, SD	1,838,947	350	17
First United Bank	12769	Dimmitt, TX	1,346,857	208	14
Five Star Bank	35361	Roseville, CA	1,377,875	98	6
Security State Bank & Trust	15809	Fredericksburg, TX	1,051,768	284	16
WestStar Bank	32941	El Paso, TX	1,889,715	317	14

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	9.79	2.18	19.17	4.23	55.10	0.18	34.33	0.90
Top Ten Percent: Average	12.15	2.12	19.26	4.30	54.01	0.29	33.36	1.02
All Banks: Median	6.99	1.49	14.60	3.72	62.36	0.37	24.17	0.77
All Banks: Average	7.20	1.52	14.83	3.71	62.39	0.51	25.01	0.94

CB Scorecard Key Performance Indicators

RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	WestStar Bank	14.53	2.37	19.17	4.23	47.61	0.18	36.39	0.69
2	Five Star Bank	33.29	2.27	27.14	4.00	37.06	0.10	26.44	0.22
3	Citizens National Bank of Texas	(9.14)	2.30	21.65	5.02	57.06	0.26	30.97	1.05
4	First American Bank	9.79	2.18	20.93	4.56	54.53	1.01	34.33	0.90
5	First United Bank	9.46	1.86	18.02	3.99	55.10	0.00	29.09	0.58
6	First PREMIER Bank	17.67	1.96	13.48	3.73	59.00	0.17	35.67	2.00
7	Security State Bank & Trust	9.42	1.92	14.42	4.56	67.72	0.32	40.60	1.67