



CB Top Ten Report

Ranking the Top Ten Percent of Banks by Peer Group

June 30, 2019 YTD



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Purpose

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

Components

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

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

Definitions & Ratios

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

The Report

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

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C-Corp Peer Group Summary

| Peer Group 1: Less Than \$100 Million | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
|--|-------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median | 7.61 | 1.47 | 11.75 | 4.41 | 63.24 | 0.18 | 28.30 | 0.72 |
| Top Ten Percent: Average | 10.88 | 2.15 | 13.15 | 4.50 | 62.13 | 0.38 | 29.73 | 4.23 |
| All Banks: Median | 1.27 | 0.70 | 5.34 | 3.68 | 75.67 | 0.48 | 19.49 | 0.33 |
| All Banks: Average | 1.96 | 0.69 | 5.24 | 3.73 | 77.55 | 0.90 | 19.46 | 0.44 |
| Peer Group 2: \$100-249 Million | | | | | | | | |
| Top Ten Percent: Median | 6.50 | 1.53 | 12.72 | 4.51 | 59.22 | 0.16 | 28.87 | 0.77 |
| Top Ten Percent: Average | 7.18 | 1.68 | 13.96 | 4.62 | 59.25 | 0.33 | 29.49 | 1.04 |
| All Banks: Median | 3.57 | 0.90 | 7.66 | 3.82 | 70.29 | 0.49 | 20.09 | 0.44 |
| All Banks: Average | 4.36 | 0.92 | 7.68 | 3.85 | 70.86 | 0.74 | 21.04 | 0.50 |
| Peer Group 3: \$250-499 Million | | | | | | | | |
| Top Ten Percent: Median | 11.39 | 1.53 | 13.55 | 4.40 | 56.56 | 0.21 | 30.98 | 0.76 |
| Top Ten Percent: Average | 12.61 | 1.57 | 13.89 | 4.46 | 57.75 | 0.38 | 30.28 | 0.84 |
| All Banks: Median | 4.77 | 0.97 | 8.44 | 3.72 | 68.29 | 0.48 | 19.74 | 0.54 |
| All Banks: Average | 6.23 | 0.97 | 8.58 | 3.74 | 68.88 | 0.64 | 20.48 | 0.60 |
| Peer Group 4: \$500-999 Million | | | | | | | | |
| Top Ten Percent: Median | 12.13 | 1.74 | 15.61 | 4.52 | 54.05 | 0.34 | 30.03 | 1.08 |
| Top Ten Percent: Average | 14.64 | 1.94 | 16.56 | 4.81 | 53.16 | 0.42 | 30.12 | 1.23 |
| All Banks: Median | 6.48 | 1.05 | 9.45 | 3.69 | 66.87 | 0.44 | 19.22 | 0.61 |
| All Banks: Average | 7.31 | 1.06 | 9.46 | 3.72 | 66.31 | 0.54 | 20.12 | 0.69 |
| Peer Group 5: \$1-5 Billion | | | | | | | | |
| Top Ten Percent: Median | 11.64 | 1.80 | 15.11 | 4.29 | 53.40 | 0.18 | 32.97 | 1.03 |
| Top Ten Percent: Average | 15.74 | 2.04 | 16.60 | 4.43 | 53.42 | 0.34 | 35.69 | 1.64 |
| All Banks: Median | 6.14 | 1.13 | 10.08 | 3.62 | 63.89 | 0.43 | 19.87 | 0.69 |
| All Banks: Average | 8.17 | 1.17 | 10.27 | 3.67 | 63.60 | 0.55 | 20.74 | 0.81 |

Sub-S Peer Group Summary

| Peer Group 1: Less Than \$100 Million | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
|--|--------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median | 5.02 | 2.01 | 18.98 | 4.62 | 56.75 | 0.13 | 29.28 | 0.70 |
| Top Ten Percent: Average | 5.18 | 2.10 | 19.02 | 4.74 | 57.10 | 0.46 | 30.92 | 0.81 |
| All Banks: Median | (0.12) | 1.22 | 9.70 | 3.87 | 67.51 | 0.43 | 22.05 | 0.38 |
| All Banks: Average | (0.12) | 1.23 | 10.27 | 3.95 | 67.88 | 0.89 | 22.89 | 0.45 |
| Peer Group 2: \$100-249 Million | | | | | | | | |
| Top Ten Percent: Median | 7.26 | 2.17 | 19.68 | 4.42 | 53.17 | 0.21 | 28.29 | 0.67 |
| Top Ten Percent: Average | 8.99 | 2.28 | 20.33 | 4.57 | 53.28 | 0.36 | 30.10 | 0.82 |
| All Banks: Median | 3.12 | 1.37 | 12.28 | 3.96 | 63.32 | 0.47 | 21.07 | 0.50 |
| All Banks: Average | 3.08 | 1.40 | 12.57 | 3.97 | 63.89 | 0.73 | 21.73 | 0.55 |
| Peer Group 3: \$250-499 Million | | | | | | | | |
| Top Ten Percent: Median | 8.72 | 2.22 | 21.36 | 4.39 | 52.41 | 0.15 | 27.34 | 0.90 |
| Top Ten Percent: Average | 10.36 | 2.36 | 21.95 | 4.46 | 53.00 | 0.30 | 29.62 | 1.02 |
| All Banks: Median | 4.71 | 1.43 | 13.45 | 3.94 | 63.08 | 0.54 | 20.51 | 0.62 |
| All Banks: Average | 4.67 | 1.48 | 13.78 | 3.95 | 63.16 | 0.72 | 21.47 | 0.69 |
| Peer Group 4: \$500-999 Million | | | | | | | | |
| Top Ten Percent: Median | 9.40 | 2.41 | 23.74 | 4.50 | 51.05 | 0.16 | 34.42 | 1.08 |
| Top Ten Percent: Average | 8.12 | 2.48 | 23.02 | 4.51 | 51.65 | 0.31 | 36.47 | 1.15 |
| All Banks: Median | 5.89 | 1.61 | 14.33 | 3.90 | 61.36 | 0.49 | 20.83 | 0.68 |
| All Banks: Average | 5.55 | 1.64 | 15.11 | 3.90 | 60.79 | 0.64 | 21.75 | 0.85 |
| Peer Group 5: \$1-5 Billion | | | | | | | | |
| Top Ten Percent: Median | 5.92 | 2.43 | 23.62 | 4.03 | 53.85 | 0.15 | 28.66 | 0.93 |
| Top Ten Percent: Average | 18.11 | 2.63 | 24.22 | 4.11 | 45.21 | 0.24 | 26.10 | 1.17 |
| All Banks: Median | 5.45 | 1.56 | 14.41 | 3.70 | 62.05 | 0.37 | 23.80 | 0.85 |
| All Banks: Average | 6.24 | 1.60 | 15.21 | 3.73 | 62.35 | 0.55 | 25.20 | 1.03 |

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: **698**
 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 | 36,891 | 10 | 1 |
| Allied First Bank,sb | 55130 | Oswego, IL | 92,041 | 229 | 1 |
| American Bank, National Association | 21567 | Dallas, TX | 80,091 | 21 | 1 |
| American Exchange Bank, Lindsay, Oklahoma | 2328 | Lindsay, OK | 74,967 | 15 | 1 |
| American Heritage Bank | 57025 | Clovis, NM | 91,480 | 19 | 2 |
| Amistad Bank | 26658 | Del Rio, TX | 28,899 | 11 | 1 |
| Bank of Billings | 16959 | Billings, MO | 61,541 | 23 | 2 |
| Bank of Locust Grove | 16795 | Locust Grove, OK | 39,685 | 17 | 1 |
| Bank of Turtle Lake | 19480 | Turtle Lake, ND | 50,852 | 11 | 1 |
| Bison State Bank | 14083 | Bison, KS | 13,926 | 15 | 1 |
| Brantley Bank and Trust Company | 16386 | Brantley, AL | 69,794 | 19 | 2 |
| Brazos National Bank | 24038 | Richwood, TX | 29,252 | 42 | 1 |
| Bridge Community Bank | 12717 | Mount Vernon, IA | 96,469 | 20 | 3 |
| California Pacific Bank | 23242 | San Francisco, CA | 75,282 | 9 | 2 |
| Capital Bank of Texas | 57495 | Carrizo Springs, TX | 78,109 | 16 | 2 |
| Catlin Bank | 3615 | Catlin, IL | 62,850 | 19 | 2 |
| CBW Bank | 13959 | Weir, KS | 81,455 | 22 | 1 |
| CentreBank | 15532 | Veedersburg, IN | 78,653 | 22 | 4 |
| Century Bank | 14051 | Shenandoah, IA | 96,897 | 15 | 1 |
| Chambers State Bank | 13251 | Chambers, NE | 60,830 | 11 | 2 |
| Champion Bank | 57031 | Parker, CO | 70,499 | 24 | 1 |
| Chappell Hill Bank | 11570 | Chappell Hill, TX | 33,415 | 8 | 1 |
| Citizens Bank | 11432 | Byhalia, MS | 75,184 | 24 | 3 |
| Clay County Bank, Inc. | 2444 | Clay, WV | 96,176 | 23 | 2 |
| Comerica Bank & Trust, National Association | 1596 | Ann Arbor, MI | 63,445 | 102 | 1 |
| Community Bank | 8975 | Bristow, OK | 88,085 | 28 | 1 |
| Community Bank | 34020 | Topeka, KS | 97,065 | 23 | 2 |
| Community Bank of Missouri | 57141 | Richmond, MO | 53,833 | 20 | 2 |
| Community Bank of Pleasant Hill | 58423 | Pleasant Hill, MO | 75,731 | 17 | 1 |
| De Witt Bank and Trust Company | 1522 | De Witt, AR | 88,965 | 18 | 2 |
| Eagle Bank | 58282 | Polson, MT | 68,821 | 16 | 1 |
| Eaglemark Savings Bank | 34313 | Carson City, NV | 38,705 | 123 | 1 |
| Farmers and Merchants Bank of Ashland | 5377 | Ashland, NE | 83,620 | 21 | 2 |
| Farmers State Bank of Newcastle | 14404 | Newcastle, TX | 48,784 | 9 | 1 |
| Fidelity Personal Trust Company, FSB | 35206 | Merrimack, NH | 97,213 | 37 | 2 |
| First Electronic Bank | 35533 | Salt Lake City, UT | 45,254 | 60 | 1 |
| First National Bank | 4111 | Heavener, OK | 83,909 | 38 | 2 |
| First National Bank of Benton | 25065 | Benton, LA | 61,792 | 12 | 1 |
| First Security Bank of Helena | 20162 | Helena, MT | 54,051 | 14 | 2 |
| First State Bank | 18924 | Elmore City, OK | 14,204 | 24 | 1 |
| First State Bank in Temple | 5999 | Temple, OK | 25,577 | 10 | 1 |
| Garden Plain State Bank | 19687 | Wichita, KS | 96,629 | 20 | 2 |
| Granite Mountain Bank Inc dba Granite Mountain Bank | 15744 | Philipsburg, MT | 79,792 | 20 | 3 |
| Independence Bank | 57379 | East Greenwich, RI | 66,269 | 25 | 1 |
| ITS Bank | 34619 | Johnston, IA | 7,907 | 0 | 1 |
| Kinmundy Bank | 3805 | Kinmundy, IL | 46,437 | 9 | 1 |
| Kirkwood Bank of Nevada | 58806 | Las Vegas, NV | 91,208 | 14 | 2 |
| Lakeside Bank of Salina | 21255 | Salina, OK | 35,910 | 13 | 1 |
| Merchants and Planters Bank | 327 | Raymond, MS | 88,456 | 31 | 3 |
| Midland Community Bank | 19796 | Kincaid, IL | 58,826 | 13 | 2 |
| Peoples Bank | 1562 | Lebanon, KY | 57,890 | 11 | 2 |
| Peoples Bank | 15216 | Lyons, GA | 96,425 | 28 | 2 |
| Peoples State Bank of Colfax | 10075 | Colfax, IL | 33,611 | 6 | 1 |
| Pikes Peak National Bank | 17782 | Colorado Springs, CO | 92,946 | 30 | 3 |
| Pony Express Community Bank | 22185 | Saint Joseph, MO | 73,982 | 18 | 4 |
| Prudential Bank & Trust, FSB | 32957 | Hartford, CT | 23,308 | 6 | 1 |
| Rocky Mountain Bank & Trust | 3019 | Florence, CO | 70,131 | 23 | 2 |
| Scribner Bank | 14026 | Scribner, NE | 65,408 | 16 | 1 |
| The Citizens Bank of Edina | 12457 | Edina, MO | 71,092 | 14 | 1 |

PEER GROUP 1:
Less Than \$100 Million

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **698**
 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 Commercial Bank | 19595 | Mason, TX | 51,844 | 9 | 1 |
| The First National Bank of Germantown | 6592 | Germantown, OH | 66,065 | 15 | 2 |
| The First National Bank of Kemp | 3281 | Kemp, TX | 94,544 | 25 | 2 |
| The First National Bank of Lindsay | 4134 | Lindsay, OK | 63,217 | 8 | 1 |
| The First National Bank of Quitaque | 3401 | Quitaque, TX | 63,773 | 14 | 2 |
| The Piqua State Bank | 18089 | Piqua, KS | 28,173 | 10 | 3 |
| The Santa Anna National Bank | 5520 | Santa Anna, TX | 51,089 | 12 | 1 |
| The Stock Exchange Bank, Caldwell, Kansas | 15784 | Caldwell, KS | 54,517 | 13 | 2 |
| The Tilden Bank | 15774 | Tilden, NE | 84,205 | 23 | 3 |
| United Minnesota Bank | 10567 | New London, MN | 30,930 | 8 | 1 |
| Zavala County Bank | 15105 | Crystal City, TX | 66,066 | 21 | 2 |

PEER GROUP 1:
Less Than \$100 Million

C-Corp Top Ten Percent: How They Rank

| | | 7.61 | 1.47 | 11.75 | 4.41 | 63.24 | 0.18 | 28.30 | 0.72 |
|---|---|---------|-------|-------|-------|-------|------|--------|--------|
| Top Ten Percent: Median | | 7.61 | 1.47 | 11.75 | 4.41 | 63.24 | 0.18 | 28.30 | 0.72 |
| Top Ten Percent: Average | | 10.88 | 2.15 | 13.15 | 4.50 | 62.13 | 0.38 | 29.73 | 4.23 |
| All Banks: Median | | 1.27 | 0.70 | 5.34 | 3.68 | 75.67 | 0.48 | 19.49 | 0.33 |
| All Banks: Average | | 1.96 | 0.69 | 5.24 | 3.73 | 77.55 | 0.90 | 19.46 | 0.44 |
| CB Scorecard Key Performance Indicators | | | | | | | | | |
| RK | Institution Name | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
| 1 | American Exchange Bank, Lindsay, Oklahoma | 24.12 | 1.61 | 15.56 | 3.92 | 52.95 | 0.00 | 41.54 | 0.72 |
| 2 | CBW Bank | 113.58 | 7.00 | 36.99 | 3.47 | 46.49 | 0.06 | 92.05 | 15.11 |
| 3 | Comerica Bank & Trust, National Association | 42.54 | 37.29 | 38.90 | 2.72 | 58.38 | 0.00 | 100.00 | 116.65 |
| 4 | Community Bank | 7.56 | 1.42 | 14.05 | 4.29 | 62.07 | 0.00 | 28.60 | 0.76 |
| 5 | The First National Bank of Lindsay | 12.16 | 1.87 | 15.88 | 4.70 | 52.25 | 0.43 | 32.14 | 0.71 |
| 6 | Eagle Bank | 8.31 | 1.54 | 14.92 | 4.54 | 54.97 | 0.06 | 24.26 | 0.97 |
| 7 | Chappell Hill Bank | 13.38 | 1.22 | 13.39 | 4.55 | 72.48 | 0.00 | 36.93 | 0.42 |
| 8 | Brazos National Bank | 19.30 | 2.09 | 7.04 | 5.54 | 90.56 | 0.00 | 48.35 | 16.60 |
| 9 | Bank of Locust Grove | 45.30 | 1.61 | 12.26 | 5.82 | 62.22 | 0.97 | 27.59 | 1.40 |
| 10 | Community Bank | 5.22 | 2.03 | 23.37 | 5.02 | 53.10 | 0.33 | 22.35 | 1.35 |
| 11 | Scribner Bank | 1.05 | 2.11 | 14.37 | 4.51 | 61.54 | 0.25 | 35.10 | 2.70 |
| 12 | Amistad Bank | 4.32 | 1.45 | 9.31 | 5.37 | 73.04 | 0.04 | 42.01 | 2.27 |
| 13 | The Santa Anna National Bank | 6.65 | 1.83 | 16.01 | 4.85 | 54.01 | 0.53 | 28.00 | 0.62 |
| 14 | Lakeside Bank of Salina | 17.91 | 1.21 | 9.27 | 5.63 | 67.99 | 0.20 | 26.62 | 0.89 |
| 15 | First Electronic Bank | 38.39 | 5.92 | 16.92 | 12.79 | 77.78 | 0.00 | 6.59 | 23.45 |
| 16 | Granite Mountain Bank Inc dba Granite Mountain Bank | 6.29 | 1.04 | 11.13 | 4.48 | 69.35 | 0.01 | 44.52 | 0.47 |
| 17 | Peoples Bank | 12.74 | 1.39 | 14.76 | 4.97 | 64.99 | 0.70 | 23.31 | 0.70 |
| 18 | ITS Bank | 7.15 | 5.56 | 5.99 | 6.85 | 20.33 | 0.00 | 0.00 | 6.02 |
| 19 | Kinmundy Bank | (4.61) | 1.89 | 14.45 | 4.93 | 39.85 | 0.17 | 27.83 | 0.59 |
| 20 | California Pacific Bank | 5.30 | 3.34 | 7.97 | 6.21 | 35.87 | 5.41 | 45.83 | 1.44 |
| 21 | Champion Bank | 33.15 | 2.13 | 9.93 | 3.15 | 68.52 | 0.27 | 39.30 | 5.47 |
| 22 | Capital Bank of Texas | 5.96 | 1.23 | 9.45 | 3.17 | 58.30 | 0.00 | 37.13 | 0.65 |
| 23 | Community Bank of Missouri | 5.44 | 1.52 | 11.01 | 5.49 | 68.13 | 0.39 | 21.78 | 0.87 |
| 24 | Pony Express Community Bank | (2.90) | 1.58 | 14.74 | 3.63 | 66.33 | 0.00 | 33.13 | 0.90 |
| 25 | Farmers State Bank of Newcastle | 7.35 | 1.36 | 13.88 | 3.94 | 57.54 | 0.20 | 29.30 | 0.36 |
| 26 | The Citizens Bank of Edina | (1.47) | 2.26 | 18.68 | 4.72 | 36.47 | 0.18 | 25.03 | 0.36 |
| 27 | United Minnesota Bank | 1.47 | 1.48 | 18.92 | 4.60 | 67.68 | 0.57 | 29.64 | 0.71 |
| 28 | The First National Bank of Germantown | 22.67 | 0.97 | 11.79 | 3.97 | 69.33 | 0.66 | 52.75 | 0.62 |
| 29 | Independence Bank | 7.65 | 7.78 | 28.88 | 8.04 | 26.36 | 3.26 | 14.14 | 21.31 |
| 30 | CentreBank | 4.29 | 1.46 | 11.90 | 5.04 | 64.32 | 1.23 | 28.00 | 0.78 |
| 30 | The First National Bank of Quitaque | 17.95 | 1.24 | 8.57 | 4.08 | 65.10 | 0.45 | 29.65 | 0.56 |
| 32 | Prudential Bank & Trust, FSB | 35.04 | 22.72 | 25.78 | 2.67 | 26.56 | 0.00 | 0.00 | 37.91 |
| 33 | The Commercial Bank | 4.29 | 1.29 | 14.85 | 3.89 | 55.04 | 0.00 | 23.93 | 0.28 |
| 34 | American Heritage Bank | 9.17 | 1.67 | 13.86 | 4.81 | 63.06 | 0.76 | 26.36 | 0.34 |
| 35 | Farmers and Merchants Bank of Ashland | 19.17 | 0.84 | 7.56 | 4.30 | 76.37 | 0.00 | 26.79 | 0.58 |
| 36 | Bridge Community Bank | 8.19 | 1.08 | 9.63 | 3.77 | 66.65 | 0.22 | 37.92 | 0.64 |
| 37 | Pikes Peak National Bank | (3.00) | 1.95 | 13.68 | 6.34 | 58.37 | 0.76 | 50.04 | 0.38 |
| 38 | Peoples State Bank of Colfax | 3.78 | 1.41 | 11.44 | 4.30 | 52.85 | 0.00 | 12.20 | 0.39 |
| 39 | Citizens Bank | 5.61 | 1.14 | 9.25 | 4.65 | 74.21 | 0.34 | 30.89 | 0.85 |
| 40 | Community Bank of Pleasant Hill | 11.73 | 1.03 | 10.36 | 3.06 | 72.56 | 0.00 | 28.81 | 2.06 |
| 41 | Rocky Mountain Bank & Trust | 3.01 | 1.12 | 11.68 | 4.65 | 77.37 | 0.21 | 35.70 | 0.64 |
| 42 | Century Bank | 14.55 | 1.17 | 11.81 | 3.52 | 55.16 | 0.00 | 21.35 | 0.29 |
| 43 | The First National Bank of Kemp | 16.16 | 0.87 | 7.76 | 4.02 | 74.97 | 0.24 | 48.38 | 1.06 |
| 44 | Fidelity Personal Trust Company, FSB | 5.74 | 44.21 | 51.46 | 3.21 | 44.87 | 0.00 | 0.00 | 97.34 |
| 45 | First State Bank | 11.02 | 3.29 | 26.16 | 3.56 | 88.99 | 0.43 | 52.50 | 27.37 |
| 46 | First National Bank of Benton | 9.46 | 1.65 | 9.07 | 4.35 | 52.61 | 0.49 | 26.58 | 0.27 |
| 47 | De Witt Bank and Trust Company | (11.46) | 2.33 | 14.43 | 3.94 | 17.04 | 0.00 | 32.85 | 0.27 |
| 48 | Brantley Bank and Trust Company | (4.03) | 1.36 | 8.92 | 4.91 | 63.35 | 0.15 | 33.59 | 0.55 |
| 49 | First National Bank | 9.83 | 1.06 | 11.70 | 5.12 | 73.82 | 2.23 | 32.49 | 1.29 |
| 50 | Zavala County Bank | 3.78 | 1.14 | 8.52 | 3.15 | 69.54 | 0.00 | 34.73 | 1.54 |
| 51 | Kirkwood Bank of Nevada | 11.61 | 1.30 | 8.73 | 4.38 | 64.69 | 0.00 | 23.60 | 0.11 |
| 51 | Merchants and Planters Bank | (6.49) | 1.67 | 16.48 | 4.12 | 64.21 | 0.27 | 26.21 | 2.88 |
| 53 | Peoples Bank | 11.49 | 0.93 | 9.28 | 3.85 | 70.22 | 0.00 | 26.54 | 0.34 |
| 54 | American Bank, National Association | 92.64 | 1.06 | 7.36 | 5.85 | 59.88 | 0.10 | 29.48 | 0.05 |
| 55 | The Stock Exchange Bank, Caldwell, Kansas | 2.91 | 1.09 | 12.44 | 4.52 | 67.55 | 0.00 | 17.21 | 0.38 |
| 56 | The Piqua State Bank | (2.43) | 0.90 | 8.68 | 4.22 | 73.17 | 0.00 | 44.26 | 0.63 |
| 57 | Chambers State Bank | 11.11 | 2.21 | 7.51 | 4.21 | 42.56 | 0.11 | 24.01 | 0.17 |
| 58 | Clay County Bank, Inc. | 2.67 | 1.42 | 9.89 | 4.15 | 59.30 | 0.25 | 19.98 | 0.68 |
| 58 | First Security Bank of Helena | 4.95 | 1.04 | 6.82 | 5.06 | 63.13 | 0.88 | 38.35 | 0.57 |

PEER GROUP 1:
Less Than \$100 Million

C-Corp Top Ten Percent: How They Rank

| | | | | | | | | |
|--------------------------|-------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median | 7.61 | 1.47 | 11.75 | 4.41 | 63.24 | 0.18 | 28.30 | 0.72 |
| Top Ten Percent: Average | 10.88 | 2.15 | 13.15 | 4.50 | 62.13 | 0.38 | 29.73 | 4.23 |
| All Banks: Median | 1.27 | 0.70 | 5.34 | 3.68 | 75.67 | 0.48 | 19.49 | 0.33 |
| All Banks: Average | 1.96 | 0.69 | 5.24 | 3.73 | 77.55 | 0.90 | 19.46 | 0.44 |

| CB Scorecard Key Performance Indicators | | | | | | | | | |
|---|----------------------------|--------|-------|-------|-------|-------|------|-------|-------|
| RK | Institution Name | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
| 60 | Midland Community Bank | 16.70 | 1.30 | 11.53 | 3.48 | 55.58 | 0.13 | 14.24 | 0.78 |
| 61 | Garden Plain State Bank | 0.87 | 1.84 | 11.92 | 3.61 | 55.10 | 0.47 | 25.82 | 0.88 |
| 62 | Allied First Bank,sb | 16.00 | 2.17 | 18.75 | 3.72 | 94.56 | 0.69 | 32.22 | 49.16 |
| 63 | The Tilden Bank | 5.19 | 1.86 | 17.02 | 4.26 | 69.85 | 0.04 | 19.34 | 0.33 |
| 64 | Bank of Billings | 17.84 | 0.95 | 6.62 | 5.47 | 72.54 | 0.75 | 31.40 | 0.52 |
| 65 | ALG Federal Savings Bank | 10.32 | 9.25 | 9.58 | 2.68 | 29.95 | 0.00 | 0.00 | 15.50 |
| 66 | Eaglemark Savings Bank | (8.29) | 11.54 | 45.25 | 14.34 | 74.21 | 0.00 | 1.34 | 46.51 |
| 67 | Bison State Bank | 87.05 | 0.74 | 6.65 | 5.26 | 90.34 | 0.54 | 45.23 | 8.05 |
| 68 | Bank of Turtle Lake | 5.59 | 1.24 | 9.91 | 4.44 | 60.32 | 0.29 | 22.80 | 0.29 |
| 69 | First State Bank in Temple | 5.12 | 1.82 | 9.42 | 4.58 | 58.42 | 0.09 | 22.50 | 0.17 |
| 70 | Catlin Bank | 22.96 | 0.85 | 8.26 | 4.21 | 72.87 | 0.64 | 24.74 | 1.38 |

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

Number of Institutions in Peer Group: **890**
 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 | 197,372 | 41 | 4 |
| American Continental Bank | 57444 | City of Industry, CA | 245,906 | 38 | 5 |
| Austin Capital Bank SSB | 58082 | Austin, TX | 128,255 | 127 | 1 |
| Bank of Clarkson | 13167 | Clarkson, KY | 120,713 | 23 | 2 |
| Bank of Cushing | 4075 | Cushing, OK | 113,633 | 20 | 2 |
| Bank of Feather River | 58630 | Yuba City, CA | 128,632 | 26 | 1 |
| Bank of Franklin | 10594 | Meadville, MS | 145,528 | 48 | 4 |
| Bank of Lincoln County | 57396 | Fayetteville, TN | 148,063 | 38 | 3 |
| Bank of Salem | 11243 | Salem, AR | 139,592 | 39 | 3 |
| Bank of South Texas | 26727 | McAllen, TX | 139,882 | 49 | 5 |
| Bank of Sunset and Trust Company | 11788 | Sunset, LA | 146,603 | 33 | 3 |
| Bank of the Federated States of Micronesia | 26539 | Pohnpei, FM | 179,760 | 81 | 1 |
| Capital Bank and Trust Company | 35164 | Irvine, CA | 189,951 | 313 | 1 |
| CenterBank | 35117 | Milford, OH | 203,859 | 41 | 3 |
| Century Bank of Georgia | 35236 | Cartersville, GA | 197,600 | 34 | 3 |
| Century Bank of the Ozarks | 8296 | Gainesville, MO | 178,263 | 54 | 4 |
| Cheaha Bank | 35514 | Oxford, AL | 207,692 | 45 | 4 |
| Chino Commercial Bank, N.A. | 35366 | Chino, CA | 216,819 | 48 | 4 |
| Citizens Bank | 1051 | Hartford, KY | 115,237 | 33 | 3 |
| Citizens Bank | 6103 | Hartsville, TN | 230,589 | 56 | 3 |
| Citizens Bank of Eldon | 1956 | Eldon, MO | 155,589 | 37 | 4 |
| Community First Bank | 12426 | Kansas City, KS | 193,755 | 32 | 2 |
| Community Neighbor Bank | 2787 | Camden, AL | 105,413 | 38 | 3 |
| Community State Bank | 19749 | Coffeyville, KS | 165,868 | 21 | 1 |
| Embassy National Bank | 58413 | Lawrenceville, GA | 108,285 | 28 | 1 |
| Farmers & Merchants Bank | 9462 | Miamisburg, OH | 168,338 | 29 | 4 |
| Farmers and Merchants State Bank, Bloomfield, Nebraska | 13662 | Bloomfield, NE | 134,116 | 24 | 6 |
| Farmers and Miners Bank | 22888 | Pennington Gap, VA | 135,956 | 56 | 6 |
| FDS Bank | 33831 | Mason, OH | 112,872 | 1,553 | 1 |
| FinWise Bank | 35323 | Sandy, UT | 135,898 | 62 | 2 |
| First Century Bank, National Association | 57123 | Gainesville, GA | 144,433 | 8 | 1 |
| First Citizens Bank | 23152 | Luverne, AL | 245,587 | 63 | 5 |
| First New Mexico Bank of Silver City | 24865 | Silver City, NM | 112,690 | 27 | 2 |
| First New Mexico Bank, Las Cruces | 58745 | Las Cruces, NM | 114,346 | 29 | 2 |
| First Security Bank of Nevada | 58443 | Las Vegas, NV | 218,896 | 28 | 1 |
| First State Bank | 19163 | Wrens, GA | 154,772 | 34 | 4 |
| First State Bank | 16333 | Loomis, NE | 144,949 | 23 | 3 |
| First State Bank of Odem | 16334 | Odem, TX | 137,585 | 38 | 4 |
| First Texas Bank | 3293 | Lampasas, TX | 138,908 | 30 | 1 |
| Grand Ridge National Bank | 3674 | Grand Ridge, IL | 216,269 | 26 | 2 |
| Grandview Bank | 3230 | Grandview, TX | 223,061 | 34 | 2 |
| Guadalupe Bank | 58768 | Kerrville, TX | 167,259 | 34 | 3 |
| Guaranty Bank and Trust Company | 17767 | New Roads, LA | 207,201 | 54 | 6 |
| Hillsboro Bank | 34747 | Plant City, FL | 152,705 | 25 | 2 |
| Hometown Bank of Corbin, Inc. | 35455 | Corbin, KY | 175,197 | 56 | 6 |
| Huron Valley State Bank | 57990 | Milford, MI | 157,462 | 31 | 2 |
| Ireland Bank | 1237 | Malad City, ID | 238,899 | 103 | 14 |
| McClain Bank | 4187 | Purcell, OK | 230,567 | 51 | 3 |
| McKenzie Banking Company | 13955 | Mc Kenzie, TN | 131,142 | 93 | 6 |
| Merchants Bank | 8943 | Rugby, ND | 164,144 | 25 | 3 |
| Metro Phoenix Bank | 58402 | Phoenix, AZ | 217,612 | 38 | 1 |
| NBW BANK | 5331 | Waupun, WI | 152,922 | 29 | 4 |
| Northside Community Bank | 34416 | Gurnee, IL | 236,441 | 37 | 4 |
| Park State Bank | 8851 | Duluth, MN | 138,898 | 29 | 5 |
| PBK Bank, Inc. | 9313 | Stanford, KY | 118,688 | 40 | 7 |
| Peoples Bank | 57058 | Sheridan, AR | 160,931 | 25 | 2 |
| Peoples Bank & Trust Company | 1475 | Manchester, TN | 103,629 | 28 | 1 |
| Pinnacle Bank | 252 | Marshalltown, IA | 195,588 | 25 | 2 |
| Pinnacle Bank | 29548 | Jasper, AL | 230,128 | 52 | 7 |

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

Number of Institutions in Peer Group: **890**
 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 |
|--|------------|--------------------|----------------|-----------|----------|
| RiverHills Bank | 6662 | Milford, OH | 163,828 | 53 | 5 |
| Rockwood Bank | 32745 | Eureka, MO | 238,047 | 51 | 4 |
| Security First National Bank of Hugo | 432 | Hugo, OK | 113,027 | 34 | 1 |
| SEI Private Trust Company | 35388 | Oaks, PA | 181,059 | 610 | 1 |
| Sherburne State Bank | 10169 | Becker, MN | 121,164 | 27 | 3 |
| Sundown State Bank | 18780 | Sundown, TX | 159,260 | 35 | 5 |
| Texas Financial Bank | 26738 | Eden, TX | 104,494 | 24 | 3 |
| The Apple Creek Banking Company | 737 | Apple Creek, OH | 143,116 | 45 | 7 |
| The Bank | 34409 | Jennings, LA | 243,260 | 66 | 5 |
| The Bank of Charlotte County | 14491 | Phenix, VA | 142,617 | 31 | 4 |
| The Bank of Monroe | 6180 | Union, WV | 142,431 | 35 | 3 |
| The Bank of Vernon | 51 | Vernon, AL | 159,361 | 32 | 3 |
| The Bank of Waynesboro | 2375 | Waynesboro, TN | 173,878 | 63 | 5 |
| The Casey County Bank, Inc. | 15708 | Liberty, KY | 194,761 | 52 | 3 |
| The Citizens Bank of Swainsboro | 11295 | Swainsboro, GA | 213,576 | 57 | 3 |
| The Citizens Bank of Weston | 19674 | Weston, WV | 197,845 | 36 | 2 |
| The Colorado Bank and Trust Company of La Junta | 1141 | La Junta, CO | 140,775 | 40 | 2 |
| The First National Bank and Trust Company of Miami | 4148 | Miami, OK | 137,536 | 37 | 3 |
| The First National Bank of Grayson | 2695 | Grayson, KY | 249,817 | 100 | 8 |
| The First National Bank of Waynesboro | 2160 | Waynesboro, GA | 135,287 | 35 | 1 |
| The First National Bank of Winnsboro | 5590 | Winnsboro, TX | 139,109 | 31 | 2 |
| The Gunnison Bank and Trust Company | 11259 | Gunnison, CO | 107,090 | 36 | 2 |
| The Jefferson Bank | 11445 | Greenville, MS | 128,286 | 27 | 3 |
| The Tri-County Bank | 16339 | Stuart, NE | 130,100 | 29 | 4 |
| Three Rivers Bank of Montana | 21557 | Kalispell, MT | 163,157 | 41 | 2 |
| Trinity Bank | 58206 | Dothan, AL | 161,078 | 30 | 3 |
| Union Bank and Trust Company | 22242 | Minneapolis, MN | 159,167 | 33 | 1 |
| Valley Bank of Kalispell | 1980 | Kalispell, MT | 124,247 | 35 | 1 |
| ValueBank Texas | 19700 | Corpus Christi, TX | 249,730 | 99 | 8 |
| Vantage Bank of Alabama | 58375 | Albertville, AL | 129,695 | 29 | 2 |

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: How They Rank

| | | | | | | | | |
|--------------------------|------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median | 6.50 | 1.53 | 12.72 | 4.51 | 59.22 | 0.16 | 28.87 | 0.77 |
| Top Ten Percent: Average | 7.18 | 1.68 | 13.96 | 4.62 | 59.25 | 0.33 | 29.49 | 1.04 |
| All Banks: Median | 3.57 | 0.90 | 7.66 | 3.82 | 70.29 | 0.49 | 20.09 | 0.44 |
| All Banks: Average | 4.36 | 0.92 | 7.68 | 3.85 | 70.86 | 0.74 | 21.04 | 0.50 |

| CB Scorecard Key Performance Indicators | | | | | | | | | |
|---|---|---------|--------|----------|-------|-------|--------|--------|--------|
| RK | Institution Name | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
| 1 | First Security Bank of Nevada | 16.31 | 3.18 | 15.16 | 4.52 | 36.14 | 0.00 | 38.94 | 1.56 |
| 2 | The Gunnison Bank and Trust Company | 18.27 | 1.65 | 16.61 | 5.32 | 65.18 | 0.00 | 48.17 | 1.23 |
| 3 | ValueBank Texas | 6.24 | 2.57 | 24.61 | 4.59 | 55.85 | 0.00 | 47.99 | 3.12 |
| 4 | FinWise Bank | 33.76 | 7.05 | 42.55 | 12.29 | 43.30 | 0.97 | 34.29 | 9.89 |
| 5 | First Century Bank, National Association | 5.79 | 2.39 | 23.30 | 4.49 | 51.72 | 0.15 | 59.68 | 2.06 |
| 6 | Grandview Bank | 19.79 | 1.72 | 18.01 | 4.36 | 50.67 | 0.02 | 37.73 | 0.50 |
| 7 | Park State Bank | 3.39 | 1.88 | 15.32 | 5.39 | 53.26 | 0.06 | 37.23 | 1.05 |
| 8 | Chino Commercial Bank, N.A. | 14.79 | 1.46 | 12.71 | 4.37 | 60.01 | 0.06 | 47.29 | 0.81 |
| 9 | First New Mexico Bank, Las Cruces | 3.39 | 1.61 | 10.97 | 5.16 | 57.14 | 0.00 | 34.43 | 0.95 |
| 10 | Guadalupe Bank | 9.66 | 1.45 | 16.33 | 4.42 | 63.22 | 0.03 | 33.20 | 0.91 |
| 11 | Bank of Franklin | 9.96 | 1.48 | 13.48 | 4.51 | 64.20 | (0.12) | 24.63 | 1.54 |
| 12 | Valley Bank of Kalispell | 6.93 | 3.44 | 30.73 | 4.87 | 47.85 | 1.28 | 33.33 | 2.88 |
| 13 | Metro Phoenix Bank | 18.44 | 1.65 | 10.82 | 5.31 | 57.10 | 0.05 | 28.87 | 0.43 |
| 14 | The Colorado Bank and Trust Company of La Junta | 9.54 | 1.73 | 18.56 | 4.64 | 61.52 | 0.99 | 50.57 | 2.75 |
| 15 | Security First National Bank of Hugo | 1.98 | 2.34 | 25.89 | 6.06 | 50.86 | 0.20 | 25.71 | 0.86 |
| 16 | Embassy National Bank | 10.07 | 2.37 | 14.47 | 5.40 | 66.36 | 0.47 | 25.72 | 2.15 |
| 17 | Alden State Bank | 10.34 | 1.32 | 10.17 | 4.58 | 56.84 | 0.21 | 50.05 | 0.63 |
| 18 | Sundown State Bank | 4.17 | 1.25 | 11.76 | 4.71 | 62.03 | 0.00 | 37.70 | 0.63 |
| 19 | Bank of Clarkson | 2.25 | 1.67 | 12.53 | 4.30 | 56.67 | 0.07 | 31.55 | 0.80 |
| 20 | Peoples Bank | 7.46 | 1.85 | 12.90 | 4.03 | 40.49 | 0.04 | 22.10 | 0.65 |
| 21 | Century Bank of the Ozarks | (1.66) | 2.27 | 23.13 | 5.02 | 54.40 | 0.24 | 24.67 | 1.05 |
| 22 | CenterBank | 24.54 | 1.45 | 13.69 | 4.52 | 62.59 | 0.03 | 16.36 | 0.66 |
| 23 | The Bank | 9.62 | 1.53 | 12.94 | 5.39 | 63.21 | 0.46 | 25.84 | 0.73 |
| 24 | Grand Ridge National Bank | 15.74 | 1.93 | 15.66 | 5.69 | 52.02 | 0.06 | 22.48 | 0.18 |
| 25 | RiverHills Bank | 0.18 | 1.65 | 15.21 | 5.20 | 68.54 | 0.16 | 31.95 | 1.09 |
| 26 | The Bank of Waynesboro | 9.64 | 1.69 | 12.94 | 4.87 | 55.02 | 0.89 | 21.07 | 1.10 |
| 27 | Bank of Feather River | 7.22 | 1.44 | 13.03 | 5.06 | 58.95 | 0.00 | 21.78 | 0.41 |
| 28 | Rockwood Bank | (0.21) | 1.80 | 12.15 | 4.85 | 59.35 | 0.21 | 33.22 | 0.73 |
| 29 | First State Bank of Odem | (7.42) | 1.51 | 12.64 | 5.12 | 62.61 | 0.00 | 43.92 | 0.57 |
| 30 | Vantage Bank of Alabama | 8.35 | 1.41 | 10.36 | 4.37 | 59.22 | 0.02 | 23.53 | 0.66 |
| 31 | Farmers & Merchants Bank | 14.66 | 1.26 | 12.60 | 4.41 | 64.96 | 0.18 | 29.94 | 0.53 |
| 32 | Hillsboro Bank | 12.15 | 1.55 | 11.38 | 4.35 | 49.90 | 0.04 | 33.58 | 0.18 |
| 33 | The Jefferson Bank | (2.76) | 3.31 | 18.49 | 5.49 | 37.15 | 0.04 | 11.40 | 1.46 |
| 34 | Citizens Bank | 28.59 | 1.44 | 17.16 | 3.94 | 61.58 | 0.11 | 15.30 | 1.19 |
| 35 | McClain Bank | 2.41 | 1.41 | 12.20 | 4.39 | 61.83 | 0.16 | 28.01 | 1.03 |
| 36 | Century Bank of Georgia | 5.00 | 1.37 | 12.07 | 4.11 | 61.21 | 0.19 | 35.32 | 0.71 |
| 37 | The Bank of Vernon | 13.64 | 1.44 | 8.69 | 4.01 | 58.47 | 0.01 | 21.24 | 0.89 |
| 38 | Bank of the Federated States of Micronesia | 18.83 | 1.55 | 10.86 | 4.30 | 61.43 | 0.31 | 31.52 | 0.40 |
| 39 | Bank of South Texas | 10.75 | 1.27 | 10.31 | 6.26 | 73.53 | 0.30 | 28.55 | 1.02 |
| 40 | PBK Bank, Inc. | 3.32 | 2.17 | 16.19 | 5.54 | 57.19 | 1.02 | 21.75 | 1.19 |
| 41 | FDS Bank | (71.27) | 396.01 | 1,057.09 | 2.39 | 19.54 | 0.00 | 100.00 | 621.03 |
| 42 | Texas Financial Bank | 1.89 | 1.38 | 14.20 | 3.39 | 58.50 | 0.00 | 34.37 | 0.92 |
| 43 | Bank of Lincoln County | 14.91 | 1.31 | 9.92 | 4.81 | 62.97 | 0.05 | 19.81 | 0.51 |
| 44 | Capital Bank and Trust Company | 6.50 | 24.84 | 40.22 | 7.88 | 76.22 | 0.00 | 0.00 | 130.73 |
| 44 | McKenzie Banking Company | 3.64 | 2.26 | 16.05 | 6.48 | 62.64 | 3.99 | 30.29 | 2.11 |
| 46 | Pinnacle Bank | 8.40 | 1.31 | 10.11 | 3.96 | 62.67 | 0.11 | 29.55 | 0.79 |
| 47 | Northside Community Bank | 10.96 | 3.72 | 15.84 | 4.06 | 62.07 | 0.00 | 23.57 | 0.24 |
| 48 | Peoples Bank & Trust Company | 5.28 | 1.13 | 9.94 | 4.74 | 68.23 | 0.04 | 36.24 | 0.60 |
| 49 | Community State Bank | 4.96 | 1.72 | 15.14 | 3.95 | 48.60 | 0.17 | 26.28 | 0.44 |
| 50 | First State Bank | 8.09 | 1.40 | 17.15 | 5.23 | 63.03 | 0.37 | 19.30 | 0.59 |
| 51 | Huron Valley State Bank | 8.77 | 1.18 | 11.51 | 4.19 | 64.68 | 0.00 | 36.25 | 0.34 |
| 52 | The Casey County Bank, Inc. | 7.61 | 1.47 | 11.99 | 4.40 | 58.16 | 1.14 | 27.35 | 0.77 |
| 53 | Citizens Bank | 12.68 | 1.32 | 12.05 | 4.59 | 58.37 | 0.47 | 19.27 | 0.53 |
| 54 | Hometown Bank of Corbin, Inc. | 13.73 | 1.26 | 14.38 | 4.01 | 70.53 | 0.34 | 22.85 | 1.33 |
| 55 | Ireland Bank | 4.02 | 1.12 | 10.30 | 5.23 | 72.49 | 0.23 | 41.23 | 0.82 |
| 56 | First New Mexico Bank of Silver City | 2.78 | 1.51 | 12.50 | 4.29 | 54.46 | 0.18 | 16.74 | 1.00 |
| 57 | Pinnacle Bank | (3.47) | 1.85 | 11.35 | 4.23 | 41.51 | 0.26 | 28.47 | 0.63 |
| 58 | Union Bank and Trust Company | 11.57 | 1.06 | 11.71 | 3.07 | 72.18 | 0.00 | 82.11 | 2.30 |
| 59 | Bank of Salem | 6.96 | 1.50 | 12.75 | 4.55 | 57.49 | 1.17 | 24.63 | 0.65 |

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: How They Rank

| | | | | | | | | |
|--------------------------|------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median | 6.50 | 1.53 | 12.72 | 4.51 | 59.22 | 0.16 | 28.87 | 0.77 |
| Top Ten Percent: Average | 7.18 | 1.68 | 13.96 | 4.62 | 59.25 | 0.33 | 29.49 | 1.04 |
| All Banks: Median | 3.57 | 0.90 | 7.66 | 3.82 | 70.29 | 0.49 | 20.09 | 0.44 |
| All Banks: Average | 4.36 | 0.92 | 7.68 | 3.85 | 70.86 | 0.74 | 21.04 | 0.50 |

| CB Scorecard Key Performance Indicators | | | | | | | | | |
|---|--|--------|-------|-------|------|-------|------|-------|--------|
| RK | Institution Name | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
| 59 | The Bank of Charlotte County | 10.69 | 1.42 | 9.38 | 4.66 | 61.77 | 0.27 | 33.42 | 0.33 |
| 61 | Bank of Cushing | (7.11) | 1.81 | 7.85 | 4.25 | 51.27 | 0.25 | 40.88 | 1.12 |
| 62 | The Citizens Bank of Swainsboro | 2.47 | 1.32 | 12.62 | 4.67 | 63.60 | 0.39 | 21.81 | 1.00 |
| 63 | Sherburne State Bank | 0.20 | 1.37 | 17.46 | 4.49 | 59.01 | 1.53 | 36.14 | 1.03 |
| 64 | The First National Bank of Winnsboro | 2.85 | 1.58 | 8.22 | 5.00 | 59.75 | 1.03 | 33.81 | 1.07 |
| 65 | First Texas Bank | 2.12 | 1.57 | 13.50 | 3.72 | 62.78 | 0.12 | 44.47 | 0.52 |
| 66 | The Bank of Monroe | 3.45 | 1.32 | 9.66 | 4.06 | 64.41 | 0.13 | 27.61 | 1.07 |
| 67 | Cheaha Bank | 5.67 | 1.53 | 11.40 | 4.40 | 58.07 | 0.01 | 16.39 | 0.46 |
| 68 | Farmers and Merchants State Bank, Bloomfield, Nebraska | (1.90) | 1.78 | 14.86 | 4.30 | 50.82 | 0.15 | 19.15 | 0.60 |
| 69 | Three Rivers Bank of Montana | 4.27 | 1.30 | 10.93 | 5.28 | 65.06 | 1.01 | 31.96 | 0.81 |
| 70 | SEI Private Trust Company | 11.76 | 46.86 | 53.21 | 2.92 | 57.08 | 0.00 | 0.00 | 146.13 |
| 71 | Community Neighbor Bank | 3.42 | 1.46 | 9.91 | 4.86 | 64.67 | 0.90 | 31.53 | 0.98 |
| 72 | First State Bank | 2.12 | 1.57 | 11.69 | 4.31 | 53.86 | 0.16 | 18.18 | 0.65 |
| 72 | The Apple Creek Banking Company | 14.52 | 1.05 | 13.05 | 4.48 | 68.72 | 0.06 | 30.36 | 0.29 |
| 74 | Bank of Sunset and Trust Company | 15.50 | 1.21 | 12.64 | 4.08 | 62.60 | 0.16 | 22.50 | 0.41 |
| 74 | The First National Bank of Grayson | (1.58) | 1.53 | 13.36 | 4.23 | 62.78 | 0.82 | 33.93 | 1.30 |
| 76 | Community First Bank | 3.47 | 1.58 | 16.87 | 4.71 | 54.51 | 0.18 | 22.66 | 0.24 |
| 77 | The Tri-County Bank | 4.65 | 0.98 | 10.88 | 4.43 | 70.36 | 0.05 | 33.03 | 0.64 |
| 78 | The First National Bank of Waynesboro | (5.71) | 1.71 | 9.84 | 4.83 | 56.40 | 0.57 | 28.10 | 1.01 |
| 79 | The First National Bank and Trust Company of Miami | 9.42 | 1.08 | 12.02 | 4.73 | 69.11 | 0.81 | 36.97 | 0.59 |
| 80 | Farmers and Miners Bank | 1.15 | 1.50 | 10.81 | 5.22 | 68.81 | 0.53 | 33.93 | 0.71 |
| 81 | Trinity Bank | 11.94 | 1.52 | 15.22 | 4.16 | 55.83 | 0.82 | 21.78 | 0.43 |
| 82 | Citizens Bank of Eldon | 13.03 | 1.27 | 9.30 | 4.34 | 60.67 | 0.99 | 29.79 | 0.62 |
| 83 | American Continental Bank | 14.01 | 1.35 | 9.60 | 3.92 | 56.04 | 0.00 | 9.31 | 0.65 |
| 84 | Merchants Bank | 2.06 | 1.81 | 19.15 | 4.42 | 43.29 | 0.00 | 18.31 | 0.13 |
| 85 | Guaranty Bank and Trust Company | 3.75 | 1.50 | 11.76 | 4.66 | 58.72 | 0.63 | 27.67 | 0.42 |
| 86 | Austin Capital Bank SSB | 42.57 | 1.81 | 14.59 | 3.75 | 87.52 | 0.06 | 16.22 | 15.31 |
| 87 | First Citizens Bank | 1.75 | 1.54 | 11.47 | 4.50 | 57.82 | 0.75 | 24.89 | 0.68 |
| 88 | NBW BANK | (7.86) | 1.55 | 12.72 | 4.73 | 54.41 | 0.13 | 24.46 | 0.42 |
| 88 | The Citizens Bank of Weston | (1.19) | 1.78 | 16.22 | 4.23 | 46.66 | 0.47 | 29.00 | 0.39 |

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

Number of Institutions in Peer Group: **708**
 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 | 368,022 | 70 | 5 |
| AltaPacific Bank | 58275 | Santa Rosa, CA | 434,025 | 59 | 6 |
| Bank of George | 58626 | Las Vegas, NV | 274,503 | 63 | 2 |
| Bank of Ocean City | 5867 | Ocean City, MD | 342,035 | 65 | 7 |
| Bank of San Francisco | 58069 | San Francisco, CA | 352,329 | 41 | 1 |
| Capital Community Bank | 33823 | Provo, UT | 474,412 | 69 | 5 |
| Central Bank of Branson | 16924 | Branson, MO | 344,370 | 70 | 4 |
| Central Bank of Sedalia | 4569 | Sedalia, MO | 412,333 | 72 | 1 |
| Century Bank and Trust | 5015 | Coldwater, MI | 328,809 | 113 | 6 |
| Citizens State Bank | 17214 | Sealy, TX | 299,381 | 34 | 1 |
| Citizens State Bank | 19806 | Tyler, TX | 349,116 | 74 | 7 |
| Community State Bank | 14883 | Avilla, IN | 267,913 | 54 | 4 |
| Cornerstone Community Bank | 58411 | Red Bluff, CA | 289,343 | 39 | 3 |
| Cottonport Bank | 8798 | Cottonport, LA | 343,078 | 156 | 12 |
| First Bank | 9620 | Clewiston, FL | 400,473 | 96 | 7 |
| First Century Bank | 1700 | Tazewell, TN | 410,088 | 90 | 8 |
| First Chatham Bank | 57252 | Savannah, GA | 401,464 | 85 | 7 |
| First Community Bank | 22964 | San Benito, TX | 452,698 | 122 | 9 |
| First Federal Community Bank, National Association | 29787 | Dover, OH | 412,958 | 74 | 7 |
| First Florida Bank | 58370 | Destin, FL | 451,015 | 75 | 6 |
| First Independence Bank | 20179 | Detroit, MI | 278,879 | 86 | 3 |
| First National Bank and Trust Company of Weatherford | 5575 | Weatherford, TX | 260,344 | 53 | 3 |
| First Piedmont Federal Savings and Loan Association of Gaffney | 28859 | Gaffney, SC | 418,691 | 79 | 6 |
| First State Bank | 13632 | Russellville, AR | 289,618 | 53 | 4 |
| First State Bank of St. Charles, Missouri | 12219 | St. Charles, MO | 401,538 | 208 | 5 |
| First Utah Bank | 22738 | Salt Lake City, UT | 410,063 | 105 | 6 |
| FNB South | 17011 | Alma, GA | 391,720 | 85 | 4 |
| Freedom Bank | 57945 | Saint Petersburg, FL | 344,230 | 49 | 2 |
| Fresno First Bank | 58090 | Fresno, CA | 459,968 | 48 | 1 |
| Grand Valley Bank | 24922 | Heber City, UT | 432,797 | 96 | 9 |
| Heartland National Bank | 35052 | Sebring, FL | 414,245 | 59 | 4 |
| High Country Bank | 29783 | Salida, CO | 275,323 | 78 | 4 |
| Hometown Bank | 12781 | Fond Du Lac, WI | 475,771 | 90 | 10 |
| HomeTown Bank | 31028 | Redwood Falls, MN | 334,271 | 95 | 10 |
| Horizon Bank | 14327 | Waverly, NE | 331,093 | 26 | 3 |
| Islanders Bank | 23469 | Friday Harbor, WA | 280,247 | 48 | 3 |
| Jonah Bank of Wyoming | 58396 | Casper, WY | 335,821 | 76 | 4 |
| Legacy Bank | 17676 | Colwich, KS | 457,988 | 95 | 8 |
| Legacy Bank & Trust Company | 22319 | Rogersville, MO | 273,392 | 75 | 7 |
| Legends Bank | 12616 | Linn, MO | 392,336 | 83 | 9 |
| Lighthouse Bank | 58646 | Santa Cruz, CA | 316,339 | 34 | 2 |
| Mainstreet Community Bank of Florida | 57598 | Deland, FL | 435,394 | 86 | 6 |
| Oak Bank | 35333 | Fitchburg, WI | 323,748 | 33 | 1 |
| Oregon Community Bank | 22334 | Oregon, WI | 489,563 | 85 | 6 |
| Peoples Bank and Trust Company of Pointe Coupee Parish | 23090 | New Roads, LA | 294,452 | 50 | 4 |
| Pinnacle Bank | 58297 | Gilroy, CA | 401,203 | 65 | 4 |
| Platte Valley Bank | 5442 | Torrington, WY | 441,748 | 78 | 6 |
| Premier Bank | 12493 | Omaha, NE | 294,049 | 50 | 5 |
| Rock Canyon Bank | 33542 | Provo, UT | 449,863 | 123 | 5 |
| Security State Bank | 18374 | Scott City, KS | 306,516 | 33 | 2 |
| Security State Bank of Oklahoma | 8980 | Wewoka, OK | 255,050 | 59 | 5 |
| South Louisiana Bank | 23144 | Houma, LA | 488,535 | 122 | 7 |
| Summit Bank | 57706 | Eugene, OR | 461,827 | 88 | 1 |
| Sunstate Bank | 34643 | Miami, FL | 443,729 | 55 | 4 |
| Texas Republic Bank, National Association | 3400 | Frisco, TX | 292,588 | 52 | 3 |
| Texas Star Bank | 5567 | Van Alstyne, TX | 383,132 | 91 | 7 |
| The Bank of New Glarus | 10378 | New Glarus, WI | 303,738 | 59 | 6 |
| The Bank of South Carolina | 26912 | Charleston, SC | 442,570 | 79 | 4 |
| The Citizens Bank of Georgia | 34229 | Cumming, GA | 326,206 | 53 | 4 |

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **708**
 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 First National Bank of Manchester | 4951 | Manchester, TN | 295,786 | 62 | 4 |
| The Fountain Trust Company | 5768 | Covington, IN | 375,287 | 119 | 14 |
| The Friendship State Bank | 13130 | Friendship, IN | 385,691 | 118 | 8 |
| The Hometown Bank of Alabama | 57540 | Oneonta, AL | 377,014 | 61 | 4 |
| The North Salem State Bank | 8063 | North Salem, IN | 363,745 | 85 | 9 |
| Town & Country Bank and Trust Company | 15703 | Bardstown, KY | 318,682 | 90 | 6 |
| Tri-County Bank | 977 | Brown City, MI | 310,132 | 82 | 9 |
| UniBank | 58407 | Lynnwood, WA | 323,105 | 43 | 4 |
| Verus Bank of Commerce | 58025 | Fort Collins, CO | 268,424 | 16 | 1 |
| Wheatland Bank | 22939 | Spokane, WA | 441,214 | 137 | 14 |
| Willamette Valley Bank | 57033 | Salem, OR | 257,072 | 178 | 4 |
| Worthington National Bank | 57414 | Arlington, TX | 308,233 | 53 | 4 |

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: How They Rank

| | | | | | | | | |
|--------------------------|-------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median | 11.39 | 1.53 | 13.55 | 4.40 | 56.56 | 0.21 | 30.98 | 0.76 |
| Top Ten Percent: Average | 12.61 | 1.57 | 13.89 | 4.46 | 57.75 | 0.38 | 30.28 | 0.84 |
| All Banks: Median | 4.77 | 0.97 | 8.44 | 3.72 | 68.29 | 0.48 | 19.74 | 0.54 |
| All Banks: Average | 6.23 | 0.97 | 8.58 | 3.74 | 68.88 | 0.64 | 20.48 | 0.60 |

| CB Scorecard Key Performance Indicators | | | | | | | | | |
|---|--|--------|------|-------|------|-------|------|-------|-------|
| RK | Institution Name | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
| 1 | Bank of George | 30.21 | 1.79 | 13.11 | 5.66 | 55.82 | 0.00 | 45.42 | 2.11 |
| 2 | Rock Canyon Bank | 16.14 | 2.44 | 22.54 | 6.53 | 56.56 | 0.35 | 40.73 | 2.11 |
| 3 | 1st Bank Yuma | 28.80 | 1.50 | 14.64 | 5.04 | 62.62 | 0.00 | 43.89 | 0.82 |
| 4 | Freedom Bank | 53.78 | 1.68 | 19.03 | 4.22 | 58.35 | 0.23 | 36.31 | 1.35 |
| 5 | Pinnacle Bank | 22.93 | 1.50 | 12.05 | 5.46 | 63.06 | 0.21 | 39.15 | 0.94 |
| 6 | FNB South | 10.71 | 2.76 | 17.35 | 5.30 | 47.00 | 0.77 | 31.03 | 1.09 |
| 7 | Oregon Community Bank | 11.39 | 2.13 | 14.44 | 4.06 | 41.52 | 0.32 | 29.48 | 0.83 |
| 8 | High Country Bank | 6.19 | 1.65 | 16.39 | 5.60 | 62.92 | 0.00 | 27.97 | 0.76 |
| 9 | Texas Republic Bank, National Association | 28.17 | 1.66 | 14.55 | 4.93 | 56.24 | 0.00 | 25.86 | 0.33 |
| 10 | First Community Bank | 8.49 | 1.37 | 15.67 | 4.71 | 64.86 | 0.06 | 35.19 | 0.85 |
| 11 | First National Bank and Trust Company of Weatherford | 13.18 | 1.58 | 15.91 | 5.08 | 62.43 | 0.20 | 33.09 | 0.60 |
| 12 | Willamette Valley Bank | 13.22 | 4.08 | 33.75 | 4.18 | 71.08 | 0.00 | 19.21 | 15.62 |
| 13 | The Bank of New Glarus | 11.85 | 1.68 | 13.79 | 4.43 | 53.58 | 0.50 | 28.30 | 0.82 |
| 14 | Cornerstone Community Bank | 17.27 | 1.38 | 13.44 | 4.50 | 55.46 | 0.03 | 21.31 | 0.62 |
| 15 | The North Salem State Bank | 12.57 | 1.34 | 15.71 | 4.29 | 59.56 | 0.08 | 32.10 | 0.57 |
| 16 | Fresno First Bank | (3.07) | 1.93 | 20.43 | 4.87 | 48.87 | 0.17 | 59.92 | 0.67 |
| 17 | Tri-County Bank | 8.51 | 1.58 | 13.55 | 4.52 | 58.64 | 0.20 | 33.34 | 0.60 |
| 18 | The Bank of South Carolina | 6.32 | 1.71 | 15.53 | 4.55 | 52.44 | 0.13 | 36.01 | 0.40 |
| 19 | Verus Bank of Commerce | 7.44 | 1.87 | 14.32 | 4.23 | 44.44 | 0.00 | 27.76 | 0.33 |
| 20 | Premier Bank | 17.23 | 1.41 | 12.76 | 4.27 | 57.55 | 0.00 | 23.14 | 0.50 |
| 21 | Hometown Bank | 101.68 | 1.47 | 11.35 | 4.41 | 57.63 | 0.38 | 25.17 | 0.79 |
| 22 | Legacy Bank & Trust Company | 16.92 | 1.74 | 15.95 | 4.53 | 54.12 | 0.42 | 14.07 | 1.41 |
| 23 | Central Bank of Sedalia | 4.51 | 1.90 | 20.23 | 4.03 | 49.41 | 0.26 | 23.53 | 1.32 |
| 24 | UniBank | 11.97 | 1.78 | 12.25 | 4.16 | 55.14 | 0.14 | 17.13 | 1.06 |
| 25 | Texas Star Bank | 2.80 | 2.09 | 17.29 | 5.02 | 52.56 | 0.48 | 35.81 | 0.64 |
| 26 | First Century Bank | 10.41 | 1.47 | 14.71 | 4.10 | 56.34 | 0.17 | 19.97 | 0.87 |
| 27 | Mainstreet Community Bank of Florida | 11.76 | 1.74 | 21.15 | 4.50 | 63.14 | 0.33 | 33.34 | 0.47 |
| 28 | First Florida Bank | 19.96 | 1.40 | 11.72 | 3.71 | 58.86 | 0.12 | 27.12 | 0.89 |
| 29 | Bank of Ocean City | 3.35 | 1.58 | 14.44 | 4.11 | 48.33 | 0.00 | 37.75 | 0.33 |
| 30 | South Louisiana Bank | 12.80 | 1.58 | 10.93 | 4.56 | 58.48 | 0.78 | 29.47 | 1.08 |
| 31 | Community State Bank | 1.90 | 1.53 | 14.26 | 4.50 | 55.22 | 0.02 | 34.96 | 0.50 |
| 32 | First State Bank | 16.52 | 1.33 | 12.29 | 3.87 | 56.53 | 0.11 | 26.17 | 0.62 |
| 33 | HomeTown Bank | 9.80 | 1.32 | 11.69 | 4.48 | 62.21 | 0.29 | 26.30 | 0.98 |
| 34 | Lighthouse Bank | 8.16 | 1.60 | 12.43 | 5.07 | 52.90 | 0.00 | 26.44 | 0.10 |
| 35 | Town & Country Bank and Trust Company | 9.37 | 1.31 | 10.62 | 4.07 | 67.20 | 0.11 | 36.16 | 1.17 |
| 36 | First Utah Bank | 16.43 | 1.52 | 12.91 | 5.14 | 70.32 | 1.14 | 33.56 | 1.57 |
| 37 | Security State Bank | 14.63 | 1.78 | 11.89 | 3.51 | 42.08 | 0.00 | 15.95 | 0.81 |
| 38 | First Piedmont Federal Savings and Loan Association of Gaffney | 4.62 | 1.70 | 6.21 | 4.81 | 55.74 | 0.19 | 36.81 | 1.08 |
| 39 | Summit Bank | 21.78 | 1.21 | 12.33 | 5.40 | 57.89 | 0.18 | 21.09 | 0.50 |
| 40 | First Federal Community Bank, National Association | 10.29 | 1.56 | 16.93 | 4.03 | 53.00 | 0.21 | 21.17 | 0.52 |
| 41 | Sunstate Bank | 11.94 | 1.62 | 15.00 | 3.46 | 61.94 | 0.23 | 33.40 | 0.73 |
| 42 | Capital Community Bank | 25.78 | 1.23 | 12.14 | 7.05 | 36.91 | 0.80 | 17.53 | 0.72 |
| 43 | Century Bank and Trust | 8.37 | 1.43 | 11.53 | 4.10 | 65.09 | 0.70 | 32.20 | 1.49 |
| 44 | Islanders Bank | 2.21 | 1.76 | 14.98 | 4.42 | 52.05 | 0.48 | 39.43 | 0.40 |
| 45 | Oak Bank | 2.41 | 1.55 | 14.20 | 3.88 | 50.83 | 0.36 | 42.12 | 0.57 |
| 46 | Wheatland Bank | 3.20 | 1.12 | 10.89 | 4.93 | 73.31 | 0.06 | 47.16 | 1.18 |
| 47 | First Bank | 24.52 | 0.95 | 10.51 | 4.08 | 69.69 | 0.08 | 35.46 | 0.79 |
| 48 | Peoples Bank and Trust Company of Pointe Coupee Parish | 16.57 | 1.87 | 13.44 | 4.35 | 48.63 | 1.42 | 34.69 | 0.28 |
| 49 | Grand Valley Bank | 21.97 | 1.25 | 12.17 | 3.99 | 60.69 | 0.25 | 36.97 | 0.34 |
| 50 | First Chatham Bank | 20.96 | 1.48 | 14.65 | 4.49 | 73.08 | 5.31 | 30.81 | 1.96 |
| 51 | Worthington National Bank | 13.48 | 1.04 | 10.74 | 4.23 | 69.20 | 0.00 | 50.69 | 0.43 |
| 52 | Security State Bank of Oklahoma | 4.24 | 1.97 | 18.54 | 4.76 | 48.81 | 1.53 | 22.72 | 0.77 |
| 53 | First Independence Bank | 14.78 | 1.20 | 14.46 | 4.41 | 83.08 | 0.68 | 34.31 | 8.24 |
| 54 | Legacy Bank | 6.48 | 1.42 | 12.53 | 4.26 | 57.16 | 0.54 | 24.86 | 0.69 |
| 55 | The Citizens Bank of Georgia | 14.69 | 1.31 | 12.82 | 3.89 | 55.52 | 0.23 | 30.98 | 0.27 |
| 56 | Citizens State Bank | 2.41 | 1.73 | 14.02 | 3.95 | 51.64 | 0.85 | 36.20 | 0.75 |
| 57 | Horizon Bank | 22.05 | 2.23 | 15.85 | 4.16 | 36.79 | 0.00 | 5.52 | 0.10 |
| 58 | Platte Valley Bank | 7.74 | 2.01 | 19.95 | 5.45 | 50.62 | 0.74 | 14.27 | 0.60 |
| 59 | Citizens State Bank | 8.96 | 1.45 | 14.17 | 3.30 | 46.20 | 0.00 | 28.95 | 0.29 |

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: How They Rank

| | | | | | | | | |
|--------------------------|-------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median | 11.39 | 1.53 | 13.55 | 4.40 | 56.56 | 0.21 | 30.98 | 0.76 |
| Top Ten Percent: Average | 12.61 | 1.57 | 13.89 | 4.46 | 57.75 | 0.38 | 30.28 | 0.84 |
| All Banks: Median | 4.77 | 0.97 | 8.44 | 3.72 | 68.29 | 0.48 | 19.74 | 0.54 |
| All Banks: Average | 6.23 | 0.97 | 8.58 | 3.74 | 68.88 | 0.64 | 20.48 | 0.60 |

| CB Scorecard Key Performance Indicators | | | | | | | | | |
|---|---|-------|------|-------|------|-------|------|-------|------|
| RK | Institution Name | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
| 60 | AltaPacific Bank | 10.38 | 1.21 | 8.94 | 4.97 | 63.72 | 0.01 | 40.94 | 0.20 |
| 61 | Cottonport Bank | 9.92 | 1.33 | 10.18 | 4.40 | 67.43 | 1.10 | 36.94 | 1.28 |
| 61 | The First National Bank of Manchester | 7.58 | 1.47 | 11.85 | 4.24 | 50.86 | 0.38 | 21.99 | 0.43 |
| 63 | First State Bank of St. Charles, Missouri | 27.47 | 1.30 | 9.94 | 3.82 | 82.55 | 0.21 | 29.39 | 6.53 |
| 64 | The Friendship State Bank | 6.75 | 1.33 | 12.46 | 4.48 | 67.53 | 0.04 | 11.24 | 1.25 |
| 65 | Heartland National Bank | 17.86 | 1.30 | 13.92 | 3.35 | 52.66 | 0.09 | 22.87 | 0.45 |
| 65 | The Hometown Bank of Alabama | 8.86 | 1.55 | 10.77 | 4.51 | 60.76 | 0.67 | 16.96 | 1.36 |
| 67 | Bank of San Francisco | 14.12 | 1.08 | 9.49 | 4.20 | 62.38 | 0.00 | 32.85 | 0.26 |
| 68 | The Fountain Trust Company | 3.02 | 1.46 | 11.50 | 4.40 | 60.19 | 0.54 | 24.80 | 0.89 |
| 69 | Jonah Bank of Wyoming | 4.72 | 1.35 | 13.15 | 4.00 | 65.79 | 0.84 | 36.36 | 1.23 |
| 70 | Legends Bank | 8.82 | 1.59 | 11.63 | 4.07 | 50.97 | 0.72 | 22.48 | 0.58 |
| 71 | Central Bank of Branson | 2.67 | 1.44 | 14.32 | 4.00 | 56.34 | 1.41 | 34.32 | 1.09 |

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 | 648,325 | 72 | 3 |
| Anderson Brothers Bank | 9923 | Mullins, SC | 836,950 | 288 | 23 |
| Apex Bank | 9176 | Camden, TN | 583,399 | 133 | 15 |
| Arizona Bank & Trust | 57620 | Phoenix, AZ | 732,783 | 66 | 7 |
| Bank 7 | 4147 | Oklahoma City, OK | 797,419 | 81 | 8 |
| Bank of Commerce | 9359 | Greenwood, MS | 528,640 | 61 | 8 |
| Bank of the Pacific | 23041 | Aberdeen, WA | 923,940 | 233 | 17 |
| BankFirst | 20130 | Norfolk, NE | 746,065 | 113 | 13 |
| Cass Commercial Bank | 1068 | Des Peres, MO | 816,660 | 54 | 4 |
| Celtic Bank | 57056 | Salt Lake City, UT | 898,493 | 225 | 1 |
| Central Bank of Lake of the Ozarks | 11000 | Osage Beach, MO | 777,855 | 154 | 8 |
| Clear Mountain Bank | 2443 | Bruceton Mills, WV | 638,908 | 149 | 13 |
| Community National Bank & Trust of Texas | 18185 | Corsicana, TX | 724,590 | 182 | 14 |
| Drummond Community Bank | 32737 | Chiefland, FL | 638,282 | 199 | 16 |
| Esquire Bank, National Association | 58140 | Jericho, NY | 729,476 | 76 | 2 |
| Farmers & Merchants Bank | 2036 | Granite Quarry, NC | 644,310 | 119 | 11 |
| Farmers State Bank | 14578 | Lagrange, IN | 796,858 | 160 | 12 |
| First American Bank and Trust | 8149 | Vacherie, LA | 918,338 | 231 | 25 |
| First Bank | 6917 | Strasburg, VA | 777,951 | 160 | 13 |
| First IC Bank | 34998 | Doraville, GA | 619,309 | 110 | 7 |
| First Savings Bank | 32629 | Beresford, SD | 842,906 | 176 | 24 |
| First Security Bank | 17120 | Batesville, MS | 585,813 | 192 | 16 |
| Firststar Bank | 19288 | Sallisaw, OK | 628,351 | 159 | 7 |
| Heritage Bank of Nevada | 34072 | Reno, NV | 842,335 | 75 | 7 |
| Hillsdale County National Bank | 14073 | Hillsdale, MI | 686,857 | 195 | 12 |
| Jefferson Bank of Missouri | 19762 | Jefferson City, MO | 622,934 | 99 | 4 |
| Meadows Bank | 58722 | Las Vegas, NV | 934,359 | 140 | 6 |
| Mission Bank | 34805 | Bakersfield, CA | 749,460 | 108 | 9 |
| Morris Bank | 17910 | Dublin, GA | 925,308 | 166 | 9 |
| Northwest Bank | 58752 | Boise, ID | 764,903 | 108 | 4 |
| Opportunity Bank of Montana | 30182 | Helena, MT | 997,919 | 282 | 22 |
| Pacific Coast Bankers' Bank | 34252 | Walnut Creek, CA | 889,393 | 102 | 1 |
| Parkside Financial Bank & Trust | 58796 | Clayton, MO | 505,205 | 59 | 1 |
| Peoples Bank | 19788 | Lubbock, TX | 530,908 | 105 | 8 |
| Pioneer Trust Bank, National Association | 19827 | Salem, OR | 507,624 | 68 | 2 |
| Plumas Bank | 23275 | Quincy, CA | 838,610 | 162 | 14 |
| PrimeSouth Bank | 5694 | Blackshear, GA | 648,156 | 128 | 7 |
| Santa Cruz County Bank | 57591 | Santa Cruz, CA | 702,420 | 91 | 5 |
| Signature Bank | 58264 | Rosemont, IL | 870,574 | 73 | 3 |
| Summit Bank, National Association | 58786 | Panama City, FL | 522,429 | 47 | 4 |
| The Bank & Trust of Bryan/College Station | 58249 | Bryan, TX | 624,067 | 87 | 5 |
| The First National Bank and Trust Co., Chickasha, Oklahoma | 4062 | Chickasha, OK | 645,393 | 167 | 10 |
| The Killbuck Savings Bank Company | 11860 | Killbuck, OH | 538,727 | 130 | 10 |
| The Peoples Bank Co. | 13220 | Coldwater, OH | 550,961 | 75 | 6 |
| The Pitney Bowes Bank, Inc. | 34599 | Salt Lake City, UT | 724,925 | 19 | 1 |
| Thomasville National Bank | 34068 | Thomasville, GA | 961,484 | 120 | 3 |
| United Fidelity Bank, fsb | 29566 | Evansville, IN | 905,256 | 158 | 15 |
| Valley Republic Bank | 58828 | Bakersfield, CA | 868,165 | 103 | 4 |
| WebBank | 34404 | Salt Lake City, UT | 924,603 | 126 | 1 |
| West Gate Bank | 19850 | Lincoln, NE | 686,191 | 206 | 10 |

PEER GROUP 4:
\$500 - 999 Million

C-Corp Top Ten Percent: How They Rank

| | | | | | | | | |
|--------------------------|-------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median | 12.13 | 1.74 | 15.61 | 4.52 | 54.05 | 0.34 | 30.03 | 1.08 |
| Top Ten Percent: Average | 14.64 | 1.94 | 16.56 | 4.81 | 53.16 | 0.42 | 30.12 | 1.23 |
| All Banks: Median | 6.48 | 1.05 | 9.45 | 3.69 | 66.87 | 0.44 | 19.22 | 0.61 |
| All Banks: Average | 7.31 | 1.06 | 9.46 | 3.72 | 66.31 | 0.54 | 20.12 | 0.69 |

| CB Scorecard Key Performance Indicators | | | | | | | | | |
|---|--|---------|------|-------|-------|-------|------|-------|------|
| RK | Institution Name | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
| 1 | Esquire Bank, National Association | 21.69 | 2.05 | 16.13 | 4.86 | 51.12 | 0.00 | 38.43 | 1.50 |
| 2 | Mission Bank | 18.41 | 1.63 | 17.19 | 4.83 | 54.05 | 0.02 | 52.33 | 0.71 |
| 3 | Arizona Bank & Trust | 22.40 | 1.73 | 16.94 | 4.39 | 55.88 | 0.31 | 49.06 | 1.26 |
| 4 | Summit Bank, National Association | 21.41 | 1.90 | 16.75 | 3.94 | 48.69 | 0.37 | 39.22 | 1.17 |
| 5 | Jefferson Bank of Missouri | 11.83 | 1.92 | 20.10 | 4.15 | 47.33 | 0.38 | 29.85 | 0.99 |
| 6 | Santa Cruz County Bank | 12.08 | 1.83 | 17.41 | 4.84 | 48.71 | 0.30 | 44.09 | 0.50 |
| 7 | West Gate Bank | 24.61 | 1.29 | 12.68 | 4.68 | 69.61 | 0.00 | 29.23 | 1.74 |
| 8 | First Savings Bank | 14.92 | 2.22 | 14.50 | 8.94 | 45.53 | 0.90 | 23.91 | 2.94 |
| 9 | First IC Bank | 47.37 | 1.95 | 14.85 | 4.51 | 53.04 | 0.62 | 19.78 | 1.49 |
| 10 | Plumas Bank | 3.60 | 1.90 | 19.42 | 4.91 | 49.15 | 0.41 | 43.22 | 0.90 |
| 10 | The First National Bank and Trust Co., Chickasha, Oklahoma | 6.03 | 1.81 | 13.84 | 4.79 | 46.92 | 0.57 | 36.43 | 1.18 |
| 12 | Northwest Bank | 26.01 | 1.63 | 13.19 | 4.99 | 54.04 | 0.28 | 31.53 | 0.37 |
| 13 | Morris Bank | 46.87 | 4.86 | 44.89 | 13.01 | 62.15 | 1.66 | 24.20 | 1.56 |
| 14 | WebBank | 12.17 | 4.77 | 28.54 | 10.74 | 28.52 | 0.54 | 4.76 | 6.34 |
| 15 | Central Bank of Lake of the Ozarks | 5.60 | 1.72 | 19.11 | 3.89 | 54.47 | 0.33 | 32.55 | 1.32 |
| 16 | Farmers State Bank | 10.00 | 1.56 | 16.62 | 4.08 | 56.88 | 0.13 | 24.60 | 0.73 |
| 17 | The Bank & Trust of Bryan/College Station | 3.34 | 1.81 | 16.66 | 4.12 | 45.97 | 0.01 | 41.02 | 0.44 |
| 18 | Heritage Bank of Nevada | 3.06 | 2.61 | 20.16 | 4.51 | 35.22 | 0.12 | 40.10 | 0.30 |
| 19 | First Security Bank | 14.30 | 1.49 | 13.40 | 4.40 | 62.37 | 0.62 | 30.21 | 1.58 |
| 20 | Anderson Brothers Bank | 19.65 | 1.34 | 14.26 | 7.32 | 61.91 | 1.03 | 33.32 | 1.43 |
| 21 | Amerasia Bank | 8.21 | 2.39 | 20.05 | 4.74 | 34.11 | 0.00 | 19.41 | 0.17 |
| 22 | Bank of the Pacific | 3.72 | 1.53 | 12.59 | 4.83 | 66.15 | 0.10 | 31.36 | 1.21 |
| 23 | Meadows Bank | 17.62 | 1.96 | 16.88 | 4.96 | 48.95 | 0.86 | 37.08 | 0.35 |
| 24 | Farmers & Merchants Bank | 11.64 | 1.70 | 15.03 | 4.52 | 58.95 | 1.03 | 31.58 | 1.16 |
| 25 | Signature Bank | (1.07) | 1.93 | 18.90 | 4.63 | 45.16 | 0.25 | 36.38 | 0.58 |
| 26 | Firststar Bank | 14.42 | 1.32 | 12.45 | 4.67 | 65.00 | 0.40 | 26.62 | 1.20 |
| 27 | Celtic Bank | 14.32 | 4.30 | 22.62 | 6.52 | 52.99 | 0.95 | 9.38 | 7.30 |
| 28 | Parkside Financial Bank & Trust | (1.48) | 1.60 | 14.72 | 3.88 | 57.02 | 0.00 | 25.60 | 1.62 |
| 29 | PrimeSouth Bank | 25.53 | 1.42 | 12.32 | 4.64 | 59.45 | 0.58 | 25.52 | 0.74 |
| 30 | The Pitney Bowes Bank, Inc. | 3.60 | 8.96 | 91.17 | 10.79 | 3.57 | 0.43 | 6.49 | 2.63 |
| 31 | Community National Bank & Trust of Texas | (7.17) | 1.53 | 13.20 | 4.68 | 59.90 | 0.22 | 41.77 | 0.92 |
| 32 | Bank 7 | 7.25 | 2.73 | 22.66 | 5.76 | 35.13 | 0.44 | 27.29 | 0.15 |
| 32 | Pacific Coast Bankers' Bank | 47.06 | 1.22 | 12.98 | 2.50 | 69.90 | 0.00 | 46.28 | 3.85 |
| 34 | United Fidelity Bank, fsb | 26.80 | 1.90 | 15.52 | 2.19 | 54.64 | 0.75 | 34.25 | 3.47 |
| 35 | Thomasville National Bank | 18.74 | 1.96 | 21.44 | 3.60 | 46.98 | 0.59 | 14.83 | 1.40 |
| 36 | The Killbuck Savings Bank Company | 6.92 | 1.40 | 12.11 | 4.02 | 56.85 | 0.01 | 35.27 | 0.47 |
| 37 | Valley Republic Bank | 22.67 | 1.38 | 13.67 | 3.48 | 55.67 | 0.00 | 35.01 | 0.23 |
| 38 | Hillsdale County National Bank | 7.59 | 1.41 | 14.72 | 4.35 | 64.34 | 0.34 | 23.01 | 1.03 |
| 39 | The Peoples Bank Co. | 13.00 | 1.75 | 16.02 | 3.26 | 39.80 | 0.00 | 18.88 | 0.54 |
| 40 | Apex Bank | 8.36 | 4.40 | 33.21 | 7.80 | 38.76 | 3.68 | 12.45 | 2.02 |
| 40 | Drummond Community Bank | 42.92 | 1.14 | 10.53 | 4.55 | 68.90 | 0.47 | 44.77 | 1.07 |
| 42 | Peoples Bank | 14.13 | 1.26 | 11.85 | 4.00 | 65.07 | 0.08 | 25.15 | 0.81 |
| 43 | Bank of Commerce | 21.52 | 1.85 | 17.81 | 3.34 | 40.68 | 0.25 | 12.06 | 0.93 |
| 44 | Pioneer Trust Bank, National Association | 2.50 | 2.54 | 19.84 | 4.08 | 37.25 | 0.34 | 10.37 | 1.52 |
| 45 | First American Bank and Trust | 4.06 | 1.62 | 11.38 | 4.24 | 58.38 | 0.40 | 37.46 | 0.83 |
| 46 | Clear Mountain Bank | 11.75 | 1.35 | 11.44 | 4.08 | 61.22 | 0.52 | 28.21 | 1.06 |
| 47 | BankFirst | 11.17 | 1.71 | 15.70 | 3.88 | 45.63 | 0.30 | 16.64 | 0.57 |
| 48 | Cass Commercial Bank | (15.71) | 1.94 | 12.21 | 3.84 | 41.48 | 0.00 | 43.83 | 0.49 |
| 49 | Opportunity Bank of Montana | 36.56 | 1.19 | 9.69 | 4.56 | 68.66 | 0.39 | 24.48 | 1.85 |
| 50 | First Bank | 6.70 | 1.28 | 13.30 | 4.00 | 65.55 | 0.23 | 27.95 | 1.09 |

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

Number of Institutions in Peer Group: **497**
 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 |
|---|------------|----------------------|----------------|-----------|----------|
| Gateway First Bank | 15118 | Jenks, OK | 1,315,257 | 1,245 | 6 |
| Alpine Bank | 23091 | Glenwood Springs, CO | 3,693,769 | 735 | 38 |
| Avidbank | 57510 | San Jose, CA | 1,019,202 | 105 | 1 |
| Bank of Ann Arbor | 34120 | Ann Arbor, MI | 1,768,332 | 225 | 8 |
| Bank of Stockton | 1536 | Stockton, CA | 3,185,723 | 386 | 19 |
| Bank of the Sierra | 22597 | Porterville, CA | 2,576,854 | 529 | 40 |
| Bank of Utah | 17159 | Ogden, UT | 1,324,758 | 334 | 17 |
| Cache Valley Bank | 22134 | Logan, UT | 1,327,655 | 233 | 15 |
| Cedar Rapids Bank and Trust Company | 57244 | Cedar Rapids, IA | 1,529,816 | 168 | 8 |
| Central Bank | 9204 | Provo, UT | 1,149,652 | 236 | 11 |
| Central Bank of The Ozarks | 17633 | Springfield, MO | 1,379,880 | 259 | 22 |
| Citizens First Bank | 33440 | The Villages, FL | 2,384,474 | 322 | 12 |
| Civista Bank | 12982 | Sandusky, OH | 2,196,548 | 436 | 34 |
| Coastal Community Bank | 34403 | Everett, WA | 1,030,859 | 187 | 14 |
| Cross River Bank | 58410 | Teaneck, NJ | 1,914,771 | 236 | 1 |
| D. L. Evans Bank | 11666 | Burley, ID | 1,646,221 | 393 | 30 |
| Dubuque Bank and Trust Company | 15219 | Dubuque, IA | 1,680,539 | 173 | 6 |
| Falcon International Bank | 26856 | Laredo, TX | 1,252,332 | 368 | 17 |
| Farmers & Merchants Bank of Central California | 1331 | Lodi, CA | 3,434,595 | 363 | 28 |
| First American Trust, FSB | 26312 | Santa Ana, CA | 4,202,879 | 112 | 10 |
| First Choice Bank | 57966 | Cerritos, CA | 1,730,411 | 174 | 12 |
| First Volunteer Bank | 10307 | Chattanooga, TN | 1,004,650 | 276 | 24 |
| Green Dot Bank DBA Bonneville Bank | 22653 | Provo, UT | 1,714,895 | 21 | 1 |
| Horizon Bank, SSB | 3256 | Austin, TX | 1,120,402 | 160 | 6 |
| International Bank of Commerce | 25679 | Brownsville, TX | 1,066,256 | 241 | 12 |
| John Deere Financial, f.s.b. | 35237 | Madison, WI | 3,709,657 | 176 | 1 |
| Kitsap Bank | 6161 | Port Orchard, WA | 1,169,582 | 293 | 20 |
| Lake Forest Bank & Trust Company, National Association | 27589 | Lake Forest, IL | 4,240,353 | 516 | 8 |
| Leader Bank, National Association | 57134 | Arlington, MA | 1,520,760 | 244 | 8 |
| Mercantile Bank of Michigan | 34598 | Grand Rapids, MI | 3,558,287 | 652 | 42 |
| Metro City Bank | 58181 | Doraville, GA | 1,527,862 | 203 | 19 |
| Metropolitan Commercial Bank | 34699 | New York, NY | 2,957,177 | 165 | 7 |
| New Mexico Bank & Trust | 34726 | Albuquerque, NM | 1,534,236 | 157 | 17 |
| Northbrook Bank and Trust Company | 57082 | Northbrook, IL | 2,745,850 | 96 | 8 |
| Open Bank | 57944 | Los Angeles, CA | 1,127,458 | 168 | 9 |
| Peoples Bank | 6158 | Bellingham, WA | 1,817,926 | 430 | 23 |
| People's Intermountain Bank | 12773 | American Fork, UT | 2,310,849 | 444 | 28 |
| Pioneer Savings Bank | 20741 | Albany, NY | 1,479,992 | 258 | 21 |
| Providence Bank & Trust | 57754 | South Holland, IL | 1,039,295 | 206 | 18 |
| Riverview Community Bank | 29922 | Vancouver, WA | 1,164,375 | 255 | 18 |
| Seacoast Commerce Bank | 57428 | San Diego, CA | 1,151,173 | 150 | 5 |
| Silvergate Bank | 27330 | La Jolla, CA | 2,238,361 | 205 | 2 |
| State Bank of Southern Utah | 17964 | Cedar City, UT | 1,213,523 | 217 | 14 |
| Stock Yards Bank & Trust Company | 258 | Louisville, KY | 3,459,185 | 615 | 43 |
| The Bank of New York Mellon Trust Company, National Association | 23472 | Los Angeles, CA | 1,382,525 | 1,198 | 1 |
| The Bank of Tampa | 21031 | Tampa, FL | 1,733,542 | 263 | 12 |
| The Fidelity Bank | 11507 | Fuquay Varina, NC | 2,011,684 | 437 | 53 |
| The First National Bank of Fort Smith | 3864 | Fort Smith, AR | 1,354,931 | 311 | 14 |
| Timberland Bank | 28453 | Hoquiam, WA | 1,244,491 | 291 | 24 |
| WEX Bank | 34697 | Midvale, UT | 3,191,732 | 47 | 1 |

PEER GROUP 5:
\$1 - 5 Billion

C-Corp Top Ten Percent: How They Rank

| | | | | | | | | |
|--------------------------|-------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median | 11.64 | 1.80 | 15.11 | 4.29 | 53.40 | 0.18 | 32.97 | 1.03 |
| Top Ten Percent: Average | 15.74 | 2.04 | 16.60 | 4.43 | 53.42 | 0.34 | 35.69 | 1.64 |
| All Banks: Median | 6.14 | 1.13 | 10.08 | 3.62 | 63.89 | 0.43 | 19.87 | 0.69 |
| All Banks: Average | 8.17 | 1.17 | 10.27 | 3.67 | 63.60 | 0.55 | 20.74 | 0.81 |

| CB Scorecard Key Performance Indicators | | | | | | | | | |
|---|---|---------|-------|-------|-------|-------|--------|--------|-------|
| RK | Institution Name | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
| 1 | Cross River Bank | 75.86 | 2.20 | 17.13 | 7.59 | 43.10 | 0.23 | 45.20 | 2.12 |
| 2 | Horizon Bank, SSB | 26.18 | 2.24 | 27.06 | 4.85 | 53.49 | 0.03 | 42.36 | 0.97 |
| 3 | Green Dot Bank DBA Bonneville Bank | 30.17 | 3.33 | 29.56 | 3.07 | 13.95 | 0.06 | 88.93 | 2.58 |
| 4 | Lake Forest Bank & Trust Company, National Association | 23.43 | 2.20 | 20.46 | 3.94 | 42.21 | 0.69 | 29.10 | 2.67 |
| 5 | WEX Bank | 32.78 | 8.76 | 80.10 | 21.23 | 63.78 | 1.19 | 42.71 | 15.95 |
| 6 | People's Intermountain Bank | 11.64 | 1.96 | 14.55 | 5.15 | 47.94 | 0.22 | 35.62 | 0.67 |
| 7 | Open Bank | 15.96 | 1.61 | 13.09 | 4.29 | 58.24 | 0.11 | 28.26 | 1.14 |
| 8 | Silvergate Bank | 23.86 | 1.60 | 15.30 | 3.81 | 52.79 | 0.34 | 80.07 | 1.01 |
| 9 | Metro City Bank | 12.82 | 2.92 | 25.12 | 4.26 | 40.25 | 0.89 | 24.94 | 2.63 |
| 10 | New Mexico Bank & Trust | 5.59 | 2.07 | 20.07 | 4.24 | 50.19 | 0.22 | 41.77 | 0.79 |
| 11 | Stock Yards Bank & Trust Company | 9.57 | 1.88 | 17.10 | 3.81 | 54.61 | 0.13 | 27.00 | 1.48 |
| 12 | John Deere Financial, f.s.b. | 47.17 | 2.60 | 13.73 | 6.08 | 35.68 | 0.27 | 0.49 | 2.40 |
| 13 | Providence Bank & Trust | 129.86 | 3.57 | 32.18 | 4.36 | 55.09 | 1.91 | 26.76 | 4.16 |
| 14 | The Bank of New York Mellon Trust Company, National Association | 7.90 | 12.01 | 14.73 | 2.28 | 52.17 | (0.72) | 100.00 | 32.73 |
| 15 | First Choice Bank | 13.31 | 1.85 | 10.95 | 5.33 | 48.96 | 0.16 | 43.60 | 0.55 |
| 16 | Leader Bank, National Association | 25.61 | 1.58 | 13.47 | 3.13 | 53.61 | 0.05 | 28.98 | 1.62 |
| 17 | International Bank of Commerce | 9.78 | 2.28 | 12.91 | 4.37 | 44.29 | 0.91 | 39.05 | 1.36 |
| 17 | Mercantile Bank of Michigan | 12.80 | 1.54 | 13.15 | 3.91 | 54.31 | 0.11 | 35.04 | 0.75 |
| 19 | Timberland Bank | 7.83 | 2.00 | 15.36 | 4.53 | 54.61 | 0.38 | 26.83 | 1.22 |
| 20 | Central Bank | 11.55 | 2.04 | 12.40 | 5.50 | 52.29 | 0.73 | 37.64 | 0.89 |
| 21 | Bank of Utah | (13.76) | 2.36 | 18.38 | 4.87 | 51.43 | 0.49 | 40.04 | 1.83 |
| 22 | Bank of Stockton | 1.51 | 4.10 | 25.03 | 4.00 | 46.98 | 0.09 | 32.27 | 0.60 |
| 23 | Farmers & Merchants Bank of Central California | (0.24) | 1.68 | 16.92 | 4.40 | 50.67 | 0.03 | 43.34 | 0.53 |
| 24 | Dubuque Bank and Trust Company | 26.75 | 2.82 | 28.68 | 3.15 | 43.58 | 1.29 | 30.63 | 4.00 |
| 25 | Alpine Bank | (0.68) | 1.66 | 16.85 | 4.75 | 61.39 | 0.15 | 36.14 | 1.07 |
| 25 | Civista Bank | 5.91 | 1.70 | 12.56 | 4.50 | 58.56 | 0.26 | 31.41 | 1.04 |
| 27 | Cache Valley Bank | 10.62 | 2.15 | 18.72 | 5.22 | 45.55 | 0.75 | 33.16 | 0.42 |
| 28 | Falcon International Bank | 17.66 | 1.81 | 14.36 | 4.22 | 57.95 | 0.59 | 22.11 | 1.38 |
| 29 | D. L. Evans Bank | 9.22 | 1.50 | 15.73 | 4.64 | 60.28 | 0.58 | 37.79 | 1.02 |
| 30 | Bank of Ann Arbor | 9.66 | 1.94 | 17.41 | 4.38 | 48.46 | 0.12 | 9.87 | 0.75 |
| 31 | Avidbank | 22.81 | 1.34 | 12.30 | 4.83 | 56.20 | 0.16 | 45.52 | 0.29 |
| 31 | The Bank of Tampa | 10.90 | 1.32 | 13.92 | 4.10 | 62.85 | 0.10 | 44.38 | 0.68 |
| 33 | Coastal Community Bank | 16.57 | 1.29 | 12.16 | 4.23 | 62.19 | 0.16 | 37.82 | 0.82 |
| 34 | The Fidelity Bank | 8.53 | 1.35 | 12.61 | 3.82 | 60.72 | 0.11 | 39.52 | 1.01 |
| 35 | First Volunteer Bank | 3.67 | 2.09 | 17.39 | 5.35 | 54.55 | 0.86 | 29.86 | 1.23 |
| 36 | Gateway First Bank | NA | 5.39 | 24.52 | 11.40 | 79.87 | 0.15 | 40.72 | 25.25 |
| 37 | Cedar Rapids Bank and Trust Company | 21.64 | 1.73 | 15.67 | 3.25 | 53.21 | 0.08 | 13.07 | 2.01 |
| 38 | Kitsap Bank | 5.88 | 1.56 | 14.07 | 4.59 | 69.20 | 0.01 | 32.77 | 0.81 |
| 39 | Peoples Bank | 9.96 | 1.35 | 11.34 | 4.29 | 66.45 | 0.07 | 29.90 | 1.12 |
| 40 | The First National Bank of Fort Smith | 0.29 | 1.86 | 14.72 | 4.27 | 49.60 | 0.52 | 36.31 | 1.09 |
| 41 | State Bank of Southern Utah | 24.55 | 1.78 | 13.52 | 4.49 | 51.88 | 1.10 | 27.48 | 0.68 |
| 42 | Pioneer Savings Bank | 30.00 | 1.44 | 14.92 | 4.06 | 58.17 | 0.87 | 26.73 | 1.15 |
| 43 | Central Bank of The Ozarks | 13.31 | 1.29 | 13.04 | 3.54 | 60.44 | 0.14 | 31.56 | 1.23 |
| 44 | Northbrook Bank and Trust Company | 15.88 | 1.62 | 16.33 | 3.54 | 41.35 | 0.47 | 31.92 | 0.57 |
| 45 | Citizens First Bank | 11.47 | 1.78 | 15.85 | 3.06 | 41.22 | 0.04 | 18.94 | 0.82 |
| 46 | Bank of the Sierra | 4.32 | 1.49 | 11.87 | 4.28 | 56.65 | 0.19 | 30.31 | 0.92 |
| 47 | Riverview Community Bank | 2.49 | 1.56 | 11.59 | 4.56 | 60.89 | 0.13 | 30.73 | 1.00 |
| 48 | Metropolitan Commercial Bank | 71.21 | 1.30 | 10.25 | 3.61 | 53.31 | 0.04 | 46.75 | 0.40 |
| 49 | Seacoast Commerce Bank | 21.28 | 1.35 | 11.65 | 6.14 | 67.38 | 0.45 | 54.11 | 0.74 |
| 50 | First American Trust, FSB | 4.54 | 1.65 | 21.13 | 2.49 | 22.34 | 0.00 | 29.06 | 0.70 |

PEER GROUP 1:
 Less Than \$100 Million

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **532**
 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 |
|--|------------|----------------------|----------------|-----------|----------|
| 1st Bank | 22039 | Broadus, MT | 47,352 | 9 | 1 |
| American Exchange Bank | 10647 | Elmwood, NE | 46,662 | 10 | 2 |
| Auburn Banking Company | 284 | Auburn, KY | 81,161 | 23 | 2 |
| Bandera Bank | 26653 | Bandera, TX | 72,593 | 14 | 1 |
| Bank of Cashton | 12325 | Cashton, WI | 93,667 | 12 | 1 |
| Bank of Cordell | 9875 | Cordell, OK | 39,209 | 10 | 1 |
| Bank of Glen Ullin | 16527 | Glen Ullin, ND | 61,683 | 10 | 1 |
| Bank of Montana | 58482 | Missoula, MT | 84,595 | 10 | 1 |
| Bank of New Madrid | 14701 | New Madrid, MO | 96,539 | 26 | 3 |
| Basile State Bank | 17621 | Basile, LA | 57,379 | 17 | 2 |
| BOC Bank | 25328 | Mclean, TX | 53,261 | 9 | 2 |
| Boston Trust & Investment Management Company | 18342 | Boston, MA | 51,735 | 61 | 1 |
| Bryant State Bank | 6064 | Bryant, SD | 34,249 | 7 | 1 |
| Crowell State Bank | 10352 | Crowell, TX | 39,483 | 10 | 1 |
| Farmers and Merchants Bank | 4144 | Maysville, OK | 18,992 | 6 | 1 |
| Farmers and Merchants State Bank of Blooming Prairie | 1599 | Blooming Prairie, MN | 84,821 | 23 | 2 |
| Farmers Trust & Savings Bank | 8510 | Earling, IA | 93,605 | 19 | 3 |
| First Bank | 4092 | Erick, OK | 74,185 | 27 | 4 |
| First National Bank of Dublin | 26228 | Dublin, TX | 89,242 | 32 | 3 |
| First Security Bank of Deer Lodge | 20657 | Deer Lodge, MT | 40,690 | 9 | 1 |
| First Security Bank of Roundup | 20479 | Roundup, MT | 64,118 | 9 | 1 |
| First State Bank of Golva | 10243 | Golva, ND | 78,069 | 10 | 3 |
| First State Bank of Le Center | 9330 | Le Center, MN | 84,869 | 18 | 2 |
| Gruver State Bank | 16495 | Gruver, TX | 72,051 | 13 | 1 |
| Hodge Bank & Trust Company | 19354 | Hodge, LA | 71,417 | 15 | 1 |
| Jonesburg State Bank | 8896 | Jonesburg, MO | 99,061 | 25 | 3 |
| Junction National Bank | 15078 | Junction, TX | 69,389 | 12 | 1 |
| Liberty State Bank | 17096 | Powers Lake, ND | 92,307 | 14 | 1 |
| Lowry State Bank | 10202 | Lowry, MN | 53,879 | 13 | 1 |
| Nebraska State Bank | 9819 | Oshkosh, NE | 50,094 | 10 | 1 |
| Oklahoma State Bank | 13416 | Buffalo, OK | 54,120 | 16 | 2 |
| Peoples Bank | 2320 | Westville, OK | 48,170 | 19 | 2 |
| Peoples State Bank | 17138 | Blair, OK | 16,409 | 12 | 2 |
| Progressive National Bank | 24443 | Mansfield, LA | 71,246 | 24 | 5 |
| Sound Banking Company | 33183 | Lakewood, WA | 53,396 | 6 | 1 |
| The Bank of Burlington | 15759 | Burlington, CO | 63,516 | 13 | 1 |
| The Bank of Soperton | 889 | Soperton, GA | 88,848 | 23 | 1 |
| The Cowboy Bank of Texas | 12298 | Maypearl, TX | 85,333 | 17 | 1 |
| The First National Bank of Anson | 3078 | Anson, TX | 61,779 | 14 | 1 |
| The First National Bank of Cokato | 5115 | Cokato, MN | 62,346 | 9 | 1 |
| The First National Bank of Eldorado | 3184 | Eldorado, TX | 59,663 | 15 | 1 |
| The First National Bank of Trinity | 5559 | Trinity, TX | 60,303 | 19 | 2 |
| The First National Bank of Williamson | 6805 | Williamson, WV | 86,262 | 36 | 3 |
| The First State Bank | 2301 | Boise City, OK | 83,021 | 13 | 1 |
| The First State Bank | 11175 | Abernathy, TX | 43,538 | 14 | 2 |
| The First State Bank of Pond Creek, Oklahoma | 11527 | Pond Creek, OK | 49,149 | 14 | 2 |
| The Gary State Bank | 16472 | Gary, MN | 14,733 | 5 | 1 |
| The Peoples Bank | 5847 | Mount Washington, KY | 86,084 | 24 | 2 |
| The Peoples State Bank | 16744 | Cherryvale, KS | 18,346 | 5 | 1 |
| The Samson Banking Company, Inc. | 16185 | Samson, AL | 81,692 | 22 | 2 |
| The Security State Bank | 18677 | Winters, TX | 61,742 | 18 | 2 |
| The Security State Bank | 19680 | Mcrae, GA | 46,984 | 11 | 1 |
| Utah Independent Bank | 22514 | Salina, UT | 83,806 | 19 | 3 |
| Welcome State Bank | 11417 | Welcome, MN | 30,215 | 6 | 1 |

PEER GROUP 1:
Less Than \$100 Million

Sub-S Top Ten Percent: How They Rank

| | | | | | | | | |
|--------------------------|--------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median | 5.02 | 2.01 | 18.98 | 4.62 | 56.75 | 0.13 | 29.28 | 0.70 |
| Top Ten Percent: Average | 5.18 | 2.10 | 19.02 | 4.74 | 57.10 | 0.46 | 30.92 | 0.81 |
| All Banks: Median | (0.12) | 1.22 | 9.70 | 3.87 | 67.51 | 0.43 | 22.05 | 0.38 |
| All Banks: Average | (0.12) | 1.23 | 10.27 | 3.95 | 67.88 | 0.89 | 22.89 | 0.45 |

| CB Scorecard Key Performance Indicators | | | | | | | | | |
|---|--|---------|-------|-------|-------|-------|------|-------|--------|
| RK | Institution Name | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
| 1 | Boston Trust & Investment Management Company | 17.10 | 44.94 | 50.21 | 13.09 | 56.59 | 0.00 | 0.00 | 106.08 |
| 2 | Utah Independent Bank | 7.61 | 3.05 | 19.99 | 5.83 | 49.68 | 0.81 | 34.24 | 0.72 |
| 3 | First Bank | 5.24 | 2.44 | 20.34 | 5.48 | 55.48 | 0.46 | 41.37 | 0.80 |
| 4 | The First National Bank of Eldorado | (2.89) | 2.56 | 15.71 | 5.81 | 54.40 | 0.00 | 40.42 | 0.53 |
| 5 | Gruver State Bank | 10.21 | 1.96 | 17.19 | 4.01 | 54.66 | 0.00 | 29.44 | 0.58 |
| 6 | First Security Bank of Deer Lodge | 6.16 | 2.65 | 25.47 | 4.58 | 46.04 | 0.81 | 42.22 | 0.62 |
| 7 | Farmers and Merchants Bank | 2.04 | 2.18 | 26.92 | 5.40 | 60.35 | 0.01 | 29.32 | 0.72 |
| 8 | Bank of Montana | (4.52) | 2.43 | 19.04 | 4.77 | 55.62 | 0.00 | 30.80 | 0.95 |
| 9 | Welcome State Bank | (2.25) | 2.73 | 24.33 | 4.35 | 49.15 | 0.24 | 31.50 | 1.33 |
| 10 | Nebraska State Bank | (7.79) | 4.01 | 24.08 | 5.03 | 39.83 | 0.04 | 23.02 | 2.04 |
| 11 | Crowell State Bank | (1.37) | 2.33 | 22.70 | 4.74 | 54.53 | 0.80 | 44.55 | 0.97 |
| 12 | Sound Banking Company | (25.55) | 2.67 | 27.41 | 5.33 | 49.93 | 0.00 | 31.58 | 0.44 |
| 13 | The Cowboy Bank of Texas | 8.29 | 2.21 | 21.36 | 3.86 | 56.04 | 0.22 | 25.16 | 1.27 |
| 14 | Oklahoma State Bank | (8.86) | 2.67 | 26.18 | 5.25 | 52.61 | 0.09 | 27.39 | 0.72 |
| 15 | The First State Bank | 8.11 | 1.37 | 13.09 | 6.00 | 72.95 | 0.18 | 46.64 | 2.08 |
| 16 | Auburn Banking Company | 6.46 | 1.97 | 21.82 | 4.51 | 59.11 | 0.65 | 30.61 | 0.53 |
| 17 | Farmers and Merchants State Bank of Blooming Prairie | 6.08 | 2.29 | 27.65 | 4.48 | 51.94 | 0.37 | 20.44 | 0.54 |
| 18 | The First National Bank of Anson | (3.86) | 2.23 | 25.31 | 5.16 | 58.19 | 0.89 | 45.12 | 0.74 |
| 19 | The Bank of Soperton | 24.76 | 1.65 | 18.51 | 5.39 | 66.43 | 0.33 | 20.79 | 0.83 |
| 20 | First State Bank of Le Center | 1.04 | 2.88 | 26.56 | 4.37 | 45.85 | 1.01 | 22.34 | 1.87 |
| 21 | Farmers Trust & Savings Bank | 4.78 | 1.88 | 19.16 | 4.33 | 56.91 | 0.03 | 25.10 | 0.45 |
| 22 | Bandera Bank | 1.98 | 1.75 | 16.50 | 4.19 | 61.91 | 0.12 | 47.13 | 0.62 |
| 22 | The First State Bank | 13.00 | 1.96 | 23.43 | 4.28 | 52.89 | 0.45 | 29.13 | 0.31 |
| 24 | The First State Bank of Pond Creek, Oklahoma | 2.56 | 1.75 | 14.98 | 5.02 | 62.89 | 0.06 | 27.83 | 0.60 |
| 25 | The Gary State Bank | 11.09 | 1.67 | 11.61 | 4.85 | 68.77 | 0.13 | 29.03 | 0.85 |
| 25 | The Peoples Bank | 3.77 | 1.51 | 11.99 | 4.78 | 70.67 | 0.00 | 29.98 | 0.81 |
| 27 | Basile State Bank | 13.37 | 1.87 | 16.50 | 5.38 | 64.91 | 2.35 | 33.26 | 0.76 |
| 28 | The First National Bank of Williamson | 17.91 | 2.13 | 20.30 | 4.54 | 63.61 | 0.93 | 21.21 | 2.28 |
| 29 | The First National Bank of Cokato | 0.75 | 1.79 | 20.71 | 4.25 | 57.46 | 0.20 | 41.00 | 0.50 |
| 30 | Peoples Bank | 1.70 | 2.40 | 20.47 | 5.72 | 61.37 | 0.61 | 21.96 | 1.04 |
| 31 | The Bank of Burlington | 18.70 | 1.60 | 11.09 | 3.72 | 57.47 | 0.00 | 28.10 | 0.64 |
| 32 | Liberty State Bank | 6.95 | 1.82 | 14.57 | 3.79 | 46.07 | 0.00 | 37.19 | 0.18 |
| 33 | American Exchange Bank | 11.95 | 1.79 | 16.56 | 3.98 | 55.60 | 0.00 | 25.57 | 0.24 |
| 34 | Bank of Cashton | 11.24 | 1.82 | 16.38 | 3.70 | 51.96 | 0.00 | 19.01 | 0.53 |
| 35 | 1st Bank | (13.54) | 2.52 | 17.29 | 4.12 | 42.37 | 0.00 | 29.23 | 0.38 |
| 36 | Jonesburg State Bank | 8.80 | 1.71 | 21.75 | 4.09 | 60.73 | 0.26 | 25.82 | 0.51 |
| 37 | Peoples State Bank | 4.79 | 1.72 | 17.85 | 5.47 | 72.48 | 1.47 | 34.90 | 1.32 |
| 38 | Bank of Cordell | (10.74) | 2.73 | 26.41 | 5.25 | 51.92 | 0.00 | 10.25 | 0.78 |
| 39 | The Security State Bank | (5.91) | 1.75 | 19.89 | 4.25 | 59.82 | 0.03 | 28.71 | 0.95 |
| 40 | Junction National Bank | 19.84 | 1.50 | 16.56 | 3.04 | 57.10 | 0.10 | 46.06 | 0.63 |
| 41 | Progressive National Bank | 34.93 | 1.26 | 16.15 | 3.96 | 73.51 | 0.18 | 37.35 | 1.58 |
| 42 | First National Bank of Dublin | (2.84) | 1.47 | 13.35 | 5.43 | 68.13 | 0.05 | 39.62 | 0.81 |
| 43 | First Security Bank of Roundup | 1.24 | 2.27 | 19.60 | 4.63 | 50.69 | 1.72 | 32.20 | 0.42 |
| 43 | The Peoples State Bank | 16.87 | 2.15 | 8.11 | 5.51 | 58.29 | 8.29 | 42.19 | 0.78 |
| 45 | The Samson Banking Company, Inc. | 9.81 | 1.52 | 11.31 | 3.74 | 59.97 | 0.00 | 27.00 | 0.67 |
| 46 | The Security State Bank | (4.80) | 1.75 | 11.87 | 4.70 | 63.35 | 0.00 | 39.18 | 0.50 |
| 47 | Bryant State Bank | (1.52) | 1.39 | 12.17 | 5.84 | 58.29 | 0.11 | 25.42 | 1.78 |
| 48 | Hodge Bank & Trust Company | 6.44 | 3.02 | 16.40 | 5.07 | 41.99 | 2.22 | 20.34 | 0.52 |
| 49 | Bank of Glen Ullin | 35.56 | 2.33 | 18.92 | 4.60 | 45.26 | 0.39 | 22.51 | 0.10 |
| 50 | Bank of New Madrid | (1.67) | 1.73 | 14.65 | 4.27 | 52.54 | 0.08 | 26.72 | 0.55 |
| 51 | Lowry State Bank | 11.65 | 2.05 | 20.35 | 4.87 | 51.26 | 0.32 | 17.33 | 0.30 |
| 51 | The First National Bank of Trinity | 8.57 | 1.28 | 13.29 | 4.14 | 70.78 | 0.22 | 42.32 | 1.12 |
| 53 | BOC Bank | (7.79) | 2.55 | 15.02 | 4.61 | 63.89 | 0.00 | 34.11 | 0.32 |
| 53 | First State Bank of Golva | (1.18) | 2.19 | 21.43 | 4.44 | 44.30 | 0.00 | 22.50 | 0.15 |

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

Number of Institutions in Peer Group: **679**
 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 | 159,300 | 46 | 3 |
| Adrian Bank | 8251 | Adrian, MO | 142,057 | 31 | 3 |
| Bank Northwest | 16601 | Hamilton, MO | 167,379 | 39 | 5 |
| Bank of Columbia | 8775 | Columbia, KY | 146,420 | 38 | 2 |
| Bank of Deerfield | 2477 | Deerfield, WI | 151,446 | 27 | 2 |
| Bank of DeSoto, National Association | 26542 | De Soto, TX | 177,714 | 40 | 1 |
| Bank of St. Elizabeth | 12236 | Saint Elizabeth, MO | 151,803 | 35 | 4 |
| Bank of Star Valley | 34148 | Afton, WY | 225,378 | 28 | 3 |
| Bloomsdale Bank | 9788 | Bloomsdale, MO | 231,452 | 52 | 4 |
| Brighton Bank | 22578 | Salt Lake City, UT | 205,647 | 47 | 4 |
| Burling Bank | 27556 | Chicago, IL | 144,505 | 17 | 1 |
| Central Bank of Kansas City | 17009 | Kansas City, MO | 203,053 | 62 | 1 |
| Citizens Bank | 3140 | Amarillo, TX | 161,910 | 23 | 4 |
| Citizens Bank, National Association | 12309 | Abilene, TX | 108,847 | 23 | 2 |
| Citizens National Bank at Brownwood | 14779 | Brownwood, TX | 213,585 | 47 | 2 |
| Citizens State Bank | 15519 | Miles, TX | 152,423 | 21 | 2 |
| Clackamas County Bank | 9486 | Sandy, OR | 228,705 | 57 | 4 |
| Coleman County State Bank | 15480 | Coleman, TX | 118,658 | 33 | 2 |
| Commerce Bank | 34938 | Corinth, MS | 119,185 | 29 | 1 |
| Commercial Bank of Mott | 15741 | Mott, ND | 111,023 | 11 | 1 |
| Community Bank | 25752 | Longview, TX | 222,362 | 37 | 6 |
| Community First Bank of the Heartland | 3846 | Mount Vernon, IL | 200,247 | 44 | 4 |
| Community National Bank | 57395 | Monett, MO | 136,738 | 28 | 2 |
| Community State Bank | 58732 | Lamar, CO | 123,761 | 22 | 2 |
| Crossroads Bank | 10709 | Yoakum, TX | 202,447 | 43 | 3 |
| Cumberland Security Bank, Inc. | 11358 | Somerset, KY | 215,735 | 59 | 4 |
| Douglas National Bank | 57230 | Douglas, GA | 189,504 | 28 | 1 |
| Durden Banking Company, Incorporated | 15336 | Twin City, GA | 181,330 | 45 | 4 |
| Ennis State Bank | 13000 | Ennis, TX | 238,972 | 57 | 4 |
| Exchange Bank and Trust Company, Natchitoches, Louisiana | 10528 | Natchitoches, LA | 165,078 | 26 | 1 |
| Farmers Bank | 57335 | Ault, CO | 240,910 | 30 | 2 |
| Farmers State Bank | 879 | Lincolnton, GA | 124,707 | 38 | 3 |
| Farmers State Bank of Hartland | 10561 | Hartland, MN | 159,581 | 26 | 3 |
| FBT Bank & Mortgage | 1028 | Fordyce, AR | 166,520 | 42 | 4 |
| First Bank & Trust Company | 13946 | Perry, OK | 148,733 | 42 | 3 |
| First State Bank | 17950 | Clute, TX | 201,068 | 42 | 3 |
| FirstOak Bank | 4660 | Independence, KS | 179,314 | 44 | 3 |
| Friend Bank | 2828 | Slocomb, AL | 133,902 | 41 | 5 |
| High Plains Bank | 3017 | Flagler, CO | 192,951 | 49 | 4 |
| Home Bank of California | 26271 | San Diego, CA | 179,229 | 22 | 1 |
| HomeBank Texas | 17094 | Seagoville, TX | 196,203 | 39 | 3 |
| Iowa State Savings Bank | 11349 | Knoxville, IA | 198,163 | 29 | 1 |
| Ipava State Bank | 10473 | Ipava, IL | 140,613 | 32 | 6 |
| Lake Central Bank | 10989 | Annandale, MN | 155,064 | 35 | 2 |
| Lewisburg Banking Company | 297 | Lewisburg, KY | 131,326 | 32 | 3 |
| Main Bank | 22086 | Albuquerque, NM | 158,363 | 15 | 1 |
| Millennium Bank | 58348 | Des Plaines, IL | 141,518 | 28 | 1 |
| Mississippi River Bank | 23222 | Belle Chasse, LA | 112,641 | 22 | 2 |
| North Valley Bank | 18710 | Thornton, CO | 178,459 | 34 | 2 |
| Pony Express Bank | 4526 | Braymer, MO | 173,556 | 27 | 2 |
| PrinsBank | 10191 | Prinsburg, MN | 134,002 | 30 | 2 |
| Security State Bank of Marine | 10163 | Marine On St. Croix, MN | 141,130 | 24 | 4 |
| Sooner State Bank | 402 | Tuttle, OK | 211,033 | 52 | 5 |
| South Georgia Bank | 32532 | Glennville, GA | 161,867 | 43 | 4 |
| Tejas Bank | 18216 | Monahans, TX | 185,879 | 16 | 1 |
| The Bank of the West | 25703 | Thomas, OK | 152,664 | 31 | 4 |
| The Commercial Bank | 175 | Crawford, GA | 186,719 | 40 | 4 |
| The First Bank of Okarche | 1165 | Okarche, OK | 106,810 | 8 | 1 |
| The First National Bank at Paris | 14534 | Paris, AR | 178,321 | 51 | 6 |

PEER GROUP 2:
\$100 - 249 Million

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **679**
 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 | 101,380 | 25 | 3 |
| The First National Bank of Stigler | 4199 | Stigler, OK | 114,747 | 24 | 1 |
| The Idabel National Bank | 4241 | Idabel, OK | 130,188 | 27 | 1 |
| The National Bank of Andrews | 17603 | Andrews, TX | 218,938 | 56 | 2 |
| The Payne County Bank | 12485 | Perkins, OK | 171,229 | 30 | 1 |
| Titan Bank, N.A. | 3225 | Mineral Wells, TX | 129,386 | 24 | 2 |
| Town & Country Bank Midwest | 10460 | Quincy, IL | 186,839 | 45 | 6 |
| Wells Bank | 14025 | Platte City, MO | 227,437 | 45 | 5 |
| Western Bank | 2249 | Lordsburg, NM | 185,784 | 54 | 4 |

PEER GROUP 2:
\$100 - 249 Million

Sub-S Top Ten Percent: How They Rank

| | | 7.26 | 2.17 | 19.68 | 4.42 | 53.17 | 0.21 | 28.29 | 0.67 |
|---|---------------------------------------|--------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median | | 7.26 | 2.17 | 19.68 | 4.42 | 53.17 | 0.21 | 28.29 | 0.67 |
| Top Ten Percent: Average | | 8.99 | 2.28 | 20.33 | 4.57 | 53.28 | 0.36 | 30.10 | 0.82 |
| All Banks: Median | | 3.12 | 1.37 | 12.28 | 3.96 | 63.32 | 0.47 | 21.07 | 0.50 |
| All Banks: Average | | 3.08 | 1.40 | 12.57 | 3.97 | 63.89 | 0.73 | 21.73 | 0.55 |
| CB Scorecard Key Performance Indicators | | | | | | | | | |
| RK | Institution Name | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
| 1 | Central Bank of Kansas City | 29.11 | 5.13 | 30.19 | 4.87 | 55.23 | 0.10 | 72.91 | 6.99 |
| 2 | 1st Bank & Trust | 9.55 | 2.90 | 26.74 | 4.76 | 43.30 | 0.03 | 33.53 | 0.94 |
| 3 | Cumberland Security Bank, Inc. | 10.72 | 2.87 | 21.18 | 4.87 | 48.07 | 0.08 | 35.61 | 1.05 |
| 4 | Douglas National Bank | 11.34 | 2.82 | 23.28 | 4.97 | 52.11 | 0.27 | 26.63 | 1.32 |
| 5 | Town & Country Bank Midwest | 23.76 | 2.36 | 21.56 | 4.11 | 49.20 | 0.27 | 38.11 | 0.95 |
| 6 | The Commercial Bank | 3.71 | 2.88 | 26.32 | 5.37 | 45.81 | 0.12 | 33.53 | 0.75 |
| 7 | Coleman County State Bank | 6.40 | 2.39 | 24.19 | 5.51 | 61.15 | 0.13 | 34.54 | 1.06 |
| 8 | Tejas Bank | 10.18 | 2.59 | 23.29 | 4.26 | 47.77 | 0.06 | 50.35 | 0.52 |
| 9 | Brighton Bank | (3.08) | 2.57 | 20.39 | 5.35 | 51.78 | 0.00 | 40.52 | 0.67 |
| 10 | North Valley Bank | 10.49 | 2.91 | 24.57 | 5.54 | 48.93 | 0.06 | 26.49 | 0.33 |
| 11 | Community National Bank | 25.66 | 1.91 | 20.18 | 4.01 | 58.50 | 0.05 | 29.65 | 0.95 |
| 12 | Citizens National Bank at Brownwood | 7.74 | 3.94 | 31.00 | 4.16 | 37.71 | 1.82 | 44.33 | 2.76 |
| 13 | HomeBank Texas | 7.52 | 2.11 | 19.52 | 4.74 | 54.22 | 0.03 | 46.09 | 0.39 |
| 14 | Bank of St. Elizabeth | 16.76 | 1.99 | 16.68 | 4.54 | 60.16 | 0.08 | 26.39 | 0.79 |
| 15 | Millennium Bank | 42.32 | 3.51 | 30.34 | 4.13 | 53.97 | 0.32 | 16.00 | 4.34 |
| 16 | Mississippi River Bank | 0.71 | 3.14 | 23.75 | 5.86 | 50.18 | 1.04 | 54.19 | 0.80 |
| 17 | Bank Northwest | 1.64 | 2.30 | 25.49 | 4.34 | 47.27 | 0.26 | 37.40 | 0.60 |
| 18 | Bank of Star Valley | 11.55 | 2.20 | 21.96 | 4.16 | 45.66 | 0.01 | 26.43 | 0.33 |
| 19 | Sooner State Bank | 4.33 | 2.06 | 17.34 | 4.41 | 55.36 | 0.07 | 29.99 | 0.70 |
| 20 | High Plains Bank | 18.28 | 1.67 | 16.57 | 5.15 | 64.26 | 0.09 | 46.82 | 0.53 |
| 21 | The National Bank of Andrews | 2.59 | 3.39 | 32.16 | 4.91 | 53.48 | 2.63 | 46.67 | 3.22 |
| 22 | The Idabel National Bank | 10.53 | 2.04 | 21.68 | 4.02 | 51.08 | 0.17 | 26.10 | 0.63 |
| 23 | Citizens Bank, National Association | 8.74 | 1.96 | 14.88 | 4.35 | 55.38 | 0.00 | 38.35 | 0.39 |
| 23 | The First National Bank of Evant | 6.31 | 1.91 | 21.88 | 4.88 | 63.49 | 0.26 | 35.43 | 0.66 |
| 25 | Community Bank | 2.54 | 2.53 | 23.16 | 3.97 | 41.51 | 0.01 | 39.29 | 0.44 |
| 26 | Security State Bank of Marine | (3.05) | 2.27 | 21.61 | 4.75 | 53.79 | 0.14 | 29.39 | 0.76 |
| 27 | Friend Bank | 8.71 | 1.81 | 18.75 | 4.87 | 55.59 | 0.57 | 25.42 | 0.86 |
| 28 | Lewisburg Banking Company | 16.87 | 1.99 | 19.03 | 4.36 | 56.29 | 0.34 | 25.07 | 0.58 |
| 29 | FirstOak Bank | (1.27) | 2.10 | 19.83 | 5.18 | 56.04 | 0.02 | 28.76 | 0.57 |
| 30 | Commercial Bank of Mott | 23.01 | 2.63 | 18.84 | 4.20 | 38.86 | 0.02 | 24.24 | 0.12 |
| 31 | Farmers State Bank of Hartland | 9.39 | 1.79 | 15.24 | 4.28 | 57.01 | 0.07 | 26.46 | 0.67 |
| 32 | Community First Bank of the Heartland | 7.93 | 2.05 | 22.36 | 4.51 | 56.04 | 0.97 | 24.63 | 0.93 |
| 33 | First State Bank | 11.28 | 1.76 | 18.86 | 4.35 | 60.70 | 1.18 | 45.02 | 1.11 |
| 34 | Bank of DeSoto, National Association | 5.61 | 2.16 | 18.12 | 7.00 | 60.86 | 0.30 | 34.80 | 0.43 |
| 35 | The First National Bank at Paris | 11.99 | 1.84 | 13.19 | 4.80 | 63.70 | 0.27 | 25.90 | 1.23 |
| 36 | The First National Bank of Stigler | 7.53 | 1.87 | 24.26 | 3.66 | 50.98 | 0.18 | 36.41 | 0.58 |
| 37 | Wells Bank | (2.48) | 2.18 | 22.25 | 4.31 | 51.02 | 0.00 | 22.05 | 0.64 |
| 38 | South Georgia Bank | 2.89 | 2.35 | 19.39 | 4.92 | 54.27 | 0.21 | 20.50 | 0.65 |
| 39 | Titan Bank, N.A. | 45.54 | 1.71 | 17.02 | 3.96 | 65.31 | 0.10 | 24.09 | 2.12 |
| 40 | Ennis State Bank | 6.58 | 1.85 | 18.76 | 4.70 | 61.83 | 0.42 | 32.46 | 0.60 |
| 41 | Burling Bank | 4.87 | 1.55 | 15.48 | 4.26 | 59.53 | 0.00 | 50.88 | 0.48 |
| 42 | Durden Banking Company, Incorporated | 6.41 | 2.28 | 14.68 | 4.98 | 57.80 | 0.41 | 20.18 | 0.89 |
| 43 | Farmers State Bank | 11.19 | 2.15 | 12.54 | 5.83 | 61.41 | 1.34 | 31.57 | 1.19 |
| 44 | The Bank of the West | 0.01 | 2.48 | 19.27 | 5.24 | 51.91 | 0.00 | 25.92 | 0.18 |
| 45 | The Payne County Bank | 6.99 | 2.34 | 12.55 | 4.42 | 48.35 | 0.34 | 24.35 | 0.65 |
| 46 | Farmers Bank | 6.19 | 2.67 | 18.99 | 4.85 | 45.69 | 0.01 | 19.33 | 0.15 |
| 47 | Home Bank of California | 18.99 | 2.76 | 19.53 | 4.82 | 41.04 | 0.00 | 0.71 | 0.04 |
| 48 | Bank of Columbia | 10.58 | 1.95 | 19.34 | 4.41 | 59.31 | 0.64 | 28.81 | 0.49 |
| 49 | Pony Express Bank | 2.69 | 2.31 | 18.70 | 4.98 | 52.51 | 0.60 | 27.81 | 0.44 |
| 50 | Main Bank | 20.65 | 2.07 | 21.85 | 4.14 | 46.93 | 0.00 | 16.61 | 0.14 |
| 51 | FBT Bank & Mortgage | 5.76 | 2.07 | 18.87 | 4.20 | 57.37 | 2.34 | 29.25 | 2.19 |
| 52 | Bank of Deerfield | 12.88 | 1.81 | 14.30 | 4.01 | 54.77 | 0.09 | 18.02 | 0.89 |
| 53 | Western Bank | 4.02 | 2.06 | 17.29 | 4.10 | 62.82 | 0.72 | 36.71 | 1.34 |
| 54 | Commerce Bank | 4.35 | 1.79 | 15.52 | 4.26 | 58.95 | 0.53 | 31.18 | 0.90 |
| 55 | First Bank & Trust Company | 3.87 | 2.02 | 15.27 | 4.47 | 56.58 | 0.55 | 25.28 | 0.81 |
| 56 | Iowa State Savings Bank | 35.43 | 1.86 | 17.67 | 4.83 | 52.30 | 1.31 | 14.83 | 0.80 |
| 57 | Community State Bank | 11.67 | 2.07 | 15.58 | 4.74 | 51.84 | 0.05 | 17.29 | 0.27 |
| 58 | Ipava State Bank | 2.89 | 1.78 | 20.59 | 4.22 | 60.83 | 0.45 | 27.37 | 0.93 |
| 59 | Bloomsdale Bank | 6.27 | 2.31 | 24.81 | 3.98 | 45.62 | 0.57 | 22.02 | 0.53 |

PEER GROUP 2:
\$100 - 249 Million

Sub-S Top Ten Percent: How They Rank

| | | | | | | | | |
|--------------------------|------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median | 7.26 | 2.17 | 19.68 | 4.42 | 53.17 | 0.21 | 28.29 | 0.67 |
| Top Ten Percent: Average | 8.99 | 2.28 | 20.33 | 4.57 | 53.28 | 0.36 | 30.10 | 0.82 |
| All Banks: Median | 3.12 | 1.37 | 12.28 | 3.96 | 63.32 | 0.47 | 21.07 | 0.50 |
| All Banks: Average | 3.08 | 1.40 | 12.57 | 3.97 | 63.89 | 0.73 | 21.73 | 0.55 |

| CB Scorecard Key Performance Indicators | | | | | | | | | |
|---|--|--------|------|-------|------|-------|------|-------|------|
| RK | Institution Name | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
| 60 | Exchange Bank and Trust Company, Natchitoches, Louisiana | 39.94 | 1.95 | 20.72 | 3.73 | 51.20 | 0.49 | 30.53 | 0.36 |
| 61 | Citizens State Bank | 4.07 | 2.38 | 24.75 | 4.35 | 44.63 | 0.21 | 22.91 | 0.18 |
| 61 | The First Bank of Okarche | 8.01 | 2.41 | 20.87 | 3.82 | 36.93 | 0.39 | 33.76 | 0.20 |
| 63 | Adrian Bank | (0.68) | 2.75 | 24.75 | 4.28 | 40.02 | 0.61 | 23.38 | 0.55 |
| 64 | Lake Central Bank | 4.48 | 2.45 | 18.91 | 3.94 | 52.85 | 0.94 | 22.84 | 1.66 |
| 65 | Clackamas County Bank | 3.16 | 1.69 | 13.63 | 4.24 | 64.31 | 0.00 | 38.24 | 0.64 |
| 66 | Citizens Bank | 2.62 | 2.22 | 20.60 | 4.60 | 49.80 | 0.03 | 19.74 | 0.29 |
| 67 | PrinsBank | (6.98) | 3.97 | 24.16 | 5.72 | 43.44 | 2.94 | 21.18 | 5.21 |
| 68 | Crossroads Bank | 0.09 | 2.10 | 18.54 | 4.16 | 51.04 | 0.28 | 21.19 | 0.76 |

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

Number of Institutions in Peer Group: **348**
 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 | 256,366 | 36 | 1 |
| Bank of Texas | 18576 | Midland, TX | 372,380 | 24 | 3 |
| BOM Bank | 1373 | Natchitoches, LA | 450,593 | 124 | 15 |
| Centinel Bank of Taos | 19904 | Taos, NM | 263,147 | 48 | 1 |
| Central State Bank | 72 | Calera, AL | 322,693 | 68 | 5 |
| Charlotte State Bank & Trust | 27086 | Port Charlotte, FL | 373,553 | 82 | 7 |
| Charter Bank | 18660 | Corpus Christi, TX | 288,190 | 55 | 4 |
| Citizens State Bank of La Crosse | 1513 | La Crosse, WI | 298,124 | 66 | 4 |
| Englewood Bank & Trust | 27205 | Englewood, FL | 309,684 | 47 | 4 |
| First Bank | 3121 | Burkburnett, TX | 442,725 | 158 | 6 |
| First Bank of Owasso | 18592 | Owasso, OK | 429,815 | 65 | 3 |
| First Community Bank of Central Alabama | 57124 | Wetumpka, AL | 381,070 | 77 | 7 |
| First National Bank of Louisiana | 4288 | Crowley, LA | 399,373 | 67 | 5 |
| First National Bank of Weatherford | 19263 | Weatherford, OK | 258,206 | 56 | 6 |
| First State Bank | 15586 | Scottsbluff, NE | 290,658 | 70 | 6 |
| Grundy Bank | 3713 | Morris, IL | 295,557 | 55 | 3 |
| Guaranty Bank & Trust Company of Delhi, Louisiana | 19638 | Delhi, LA | 267,073 | 72 | 8 |
| HNB National Bank | 4540 | Hannibal, MO | 480,009 | 133 | 14 |
| Lea County State Bank | 12259 | Hobbs, NM | 346,437 | 62 | 2 |
| Northeast Bank | 16659 | Minneapolis, MN | 494,130 | 65 | 3 |
| Paradise Bank | 58030 | Boca Raton, FL | 326,055 | 50 | 3 |
| Peoples Community Bank | 22394 | Greenville, MO | 490,804 | 133 | 15 |
| Points West Community Bank | 3031 | Windsor, CO | 255,786 | 48 | 7 |
| Prime Bank | 58804 | Edmond, OK | 278,971 | 24 | 1 |
| PromiseOne Bank | 58657 | Duluth, GA | 419,858 | 93 | 6 |
| Ramsey National Bank | 3914 | Devils Lake, ND | 268,058 | 54 | 6 |
| Robertson Banking Company | 39 | Demopolis, AL | 324,549 | 74 | 7 |
| Security State Bank | 13232 | Centralia, WA | 472,099 | 100 | 11 |
| Southwest Bank | 16652 | Odessa, TX | 431,404 | 105 | 6 |
| Texas Bank | 19559 | Brownwood, TX | 499,334 | 121 | 9 |
| Texas Bank Financial | 26967 | Weatherford, TX | 400,313 | 108 | 4 |
| The Bank of Old Monroe | 1655 | Old Monroe, MO | 372,998 | 70 | 5 |
| The First National Bank of Las Animas | 3034 | Las Animas, CO | 377,144 | 74 | 6 |
| The Union Bank of Mena | 14597 | Mena, AR | 266,892 | 57 | 3 |
| Yampa Valley Bank | 35407 | Steamboat Springs, CO | 312,887 | 60 | 2 |

PEER GROUP 3:
\$250 - 499 Million

Sub-S Top Ten Percent: How They Rank

| | | | | | | | | |
|--------------------------|-------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median | 8.72 | 2.22 | 21.36 | 4.39 | 52.41 | 0.15 | 27.34 | 0.90 |
| Top Ten Percent: Average | 10.36 | 2.36 | 21.95 | 4.46 | 53.00 | 0.30 | 29.62 | 1.02 |
| All Banks: Median | 4.71 | 1.43 | 13.45 | 3.94 | 63.08 | 0.54 | 20.51 | 0.62 |
| All Banks: Average | 4.67 | 1.48 | 13.78 | 3.95 | 63.16 | 0.72 | 21.47 | 0.69 |

| CB Scorecard Key Performance Indicators | | | | | | | | | |
|---|---|--------|------|-------|------|-------|------|-------|------|
| RK | Institution Name | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
| 1 | Grundy Bank | 17.84 | 2.42 | 21.36 | 4.29 | 50.98 | 0.10 | 40.08 | 0.94 |
| 2 | Guaranty Bank & Trust Company of Delhi, Louisiana | 10.53 | 2.40 | 28.43 | 4.79 | 57.34 | 0.35 | 37.73 | 1.14 |
| 3 | Charter Bank | 4.30 | 3.56 | 33.48 | 6.68 | 46.98 | 0.33 | 43.14 | 0.86 |
| 4 | Paradise Bank | 17.75 | 2.16 | 19.33 | 5.04 | 62.16 | 0.27 | 42.58 | 1.17 |
| 4 | Security State Bank | 7.94 | 4.07 | 30.84 | 4.13 | 37.31 | 0.34 | 27.24 | 2.72 |
| 6 | Charlotte State Bank & Trust | 14.48 | 2.30 | 23.93 | 3.89 | 58.74 | 0.01 | 35.47 | 1.87 |
| 7 | Texas Bank | 5.15 | 2.55 | 19.04 | 4.63 | 52.20 | 0.17 | 37.33 | 1.03 |
| 8 | Southwest Bank | 6.58 | 1.96 | 22.71 | 5.45 | 63.53 | 0.11 | 62.45 | 1.20 |
| 9 | First State Bank | 66.40 | 2.07 | 21.27 | 4.42 | 56.94 | 0.08 | 26.56 | 0.70 |
| 10 | Citizens State Bank of La Crosse | 12.91 | 2.74 | 31.72 | 4.16 | 47.73 | 0.31 | 20.04 | 1.26 |
| 11 | Englewood Bank & Trust | 17.30 | 2.24 | 24.40 | 4.14 | 53.54 | 0.61 | 45.99 | 0.86 |
| 12 | Robertson Banking Company | 13.20 | 2.03 | 19.64 | 4.36 | 53.83 | 0.01 | 22.27 | 0.82 |
| 13 | The First National Bank of Las Animas | 8.58 | 2.54 | 20.90 | 4.75 | 46.18 | 0.00 | 22.60 | 0.36 |
| 14 | Yampa Valley Bank | (0.80) | 2.26 | 24.01 | 4.74 | 52.41 | 0.12 | 32.77 | 0.67 |
| 15 | PromiseOne Bank | 16.64 | 3.10 | 23.39 | 4.48 | 49.87 | 0.60 | 12.15 | 2.15 |
| 16 | Lea County State Bank | 6.98 | 2.46 | 24.34 | 3.63 | 58.67 | 0.00 | 41.84 | 0.80 |
| 17 | First Community Bank of Central Alabama | 4.04 | 2.22 | 28.96 | 4.21 | 49.82 | 0.28 | 24.24 | 0.97 |
| 18 | BOM Bank | 11.54 | 2.22 | 22.91 | 4.99 | 61.44 | 0.55 | 19.07 | 1.99 |
| 19 | First National Bank of Louisiana | 6.36 | 1.97 | 16.49 | 4.20 | 55.69 | 0.02 | 44.11 | 0.55 |
| 20 | Centinel Bank of Taos | 7.87 | 2.05 | 23.33 | 3.63 | 48.81 | 0.11 | 38.21 | 0.63 |
| 21 | First National Bank of Weatherford | 8.23 | 2.00 | 15.75 | 4.78 | 60.20 | 0.98 | 30.97 | 1.36 |
| 22 | Central State Bank | 9.16 | 1.68 | 15.71 | 4.10 | 57.98 | 0.03 | 24.68 | 0.95 |
| 23 | The Bank of Old Monroe | 4.20 | 2.21 | 14.63 | 4.27 | 48.64 | 0.04 | 27.49 | 0.67 |
| 24 | Texas Bank Financial | 29.78 | 2.22 | 23.99 | 4.61 | 61.68 | 0.59 | 11.26 | 2.11 |
| 25 | Northeast Bank | 8.97 | 1.83 | 17.47 | 4.44 | 56.88 | 0.08 | 37.00 | 0.28 |
| 26 | First Bank of Owasso | 18.39 | 2.15 | 20.99 | 3.88 | 44.83 | 0.05 | 18.32 | 0.51 |
| 27 | HNB National Bank | 4.35 | 2.55 | 18.46 | 4.53 | 51.69 | 0.30 | 16.10 | 1.08 |
| 28 | The Union Bank of Mena | 6.08 | 2.03 | 19.69 | 4.37 | 58.06 | 0.57 | 27.34 | 0.90 |
| 29 | Prime Bank | 8.27 | 2.66 | 20.62 | 4.39 | 40.51 | 0.00 | 13.51 | 0.31 |
| 30 | Bank of Texas | (1.80) | 2.83 | 22.58 | 4.10 | 30.61 | 0.00 | 36.82 | 0.03 |
| 31 | First Bank | 10.81 | 2.08 | 18.13 | 5.23 | 69.94 | 2.10 | 30.06 | 2.97 |
| 32 | Peoples Community Bank | 9.25 | 2.99 | 17.66 | 4.77 | 38.83 | 1.34 | 10.54 | 1.02 |
| 33 | Alamosa State Bank | 8.72 | 2.19 | 22.07 | 3.96 | 43.56 | 0.15 | 23.98 | 0.19 |
| 33 | Points West Community Bank | 2.76 | 2.32 | 22.04 | 4.56 | 49.53 | 0.46 | 26.46 | 0.37 |
| 35 | Ramsey National Bank | 12.43 | 2.11 | 16.01 | 3.94 | 56.82 | 0.02 | 21.82 | 0.48 |

PEER GROUP 4:
\$500 - 999 Million

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **162**
 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 | 646,484 | 138 | 7 |
| Ciera Bank | 3226 | Graham, TX | 595,688 | 115 | 8 |
| Citizens Bank of Las Cruces | 20161 | Las Cruces, NM | 576,923 | 112 | 7 |
| First Bank and Trust | 33405 | New Orleans, LA | 999,327 | 182 | 14 |
| First National Bank of Central Texas | 3325 | Waco, TX | 829,091 | 92 | 5 |
| NewFirst National Bank | 3183 | El Campo, TX | 721,289 | 99 | 7 |
| North American Banking Company | 34836 | Roseville, MN | 537,544 | 72 | 5 |
| Platte Valley Bank of Missouri | 14869 | Platte City, MO | 605,022 | 179 | 9 |
| Quantum National Bank | 34110 | Suwanee, GA | 510,246 | 58 | 3 |
| Security Bank | 13408 | Midland, TX | 918,957 | 177 | 11 |
| Sutton Bank | 5962 | Attica, OH | 563,103 | 98 | 8 |
| The Bank of Hemet | 21606 | Riverside, CA | 744,526 | 87 | 6 |
| The Yellowstone Bank | 1978 | Laurel, MT | 756,036 | 100 | 9 |
| Tolleson Private Bank | 57522 | Dallas, TX | 570,976 | 41 | 1 |
| Wallis Bank | 20845 | Wallis, TX | 752,993 | 156 | 12 |
| Wauchula State Bank | 8021 | Wauchula, FL | 699,612 | 156 | 7 |
| Western Commerce Bank | 18389 | Carlsbad, NM | 520,752 | 92 | 11 |

Sub-S Top Ten Percent: How They Rank

| | | | | | | | | |
|--------------------------|------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median | 9.40 | 2.41 | 23.74 | 4.50 | 51.05 | 0.16 | 34.42 | 1.08 |
| Top Ten Percent: Average | 8.12 | 2.48 | 23.02 | 4.51 | 51.65 | 0.31 | 36.47 | 1.15 |
| All Banks: Median | 5.89 | 1.61 | 14.33 | 3.90 | 61.36 | 0.49 | 20.83 | 0.68 |
| All Banks: Average | 5.55 | 1.64 | 15.11 | 3.90 | 60.79 | 0.64 | 21.75 | 0.85 |

CB Scorecard Key Performance Indicators

| RK | Institution Name | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
|----|--------------------------------------|---------|------|-------|------|-------|------|-------|------|
| 1 | Wallis Bank | 9.40 | 2.76 | 22.92 | 5.54 | 53.66 | 0.47 | 39.69 | 1.25 |
| 2 | Sutton Bank | 14.41 | 3.02 | 28.89 | 4.15 | 48.59 | 1.10 | 47.31 | 2.92 |
| 3 | Quantum National Bank | 8.34 | 3.14 | 27.76 | 5.27 | 43.09 | 0.03 | 23.27 | 0.55 |
| 4 | Western Commerce Bank | 10.83 | 2.30 | 30.74 | 4.35 | 44.75 | 0.19 | 42.22 | 0.44 |
| 5 | The Bank of Hemet | 5.66 | 2.76 | 25.57 | 4.39 | 39.89 | 0.00 | 32.94 | 0.49 |
| 6 | Citizens Bank of Las Cruces | 6.09 | 2.26 | 21.76 | 4.50 | 55.85 | 0.15 | 32.17 | 1.11 |
| 7 | Security Bank | 10.79 | 2.10 | 15.30 | 5.31 | 59.50 | 0.16 | 54.92 | 0.95 |
| 8 | Platte Valley Bank of Missouri | 18.15 | 1.83 | 18.79 | 4.34 | 63.62 | 0.07 | 28.56 | 1.08 |
| 9 | Tolleson Private Bank | 21.35 | 2.39 | 26.42 | 2.98 | 46.30 | 0.04 | 20.60 | 1.52 |
| 10 | Benchmark Bank | 21.87 | 1.87 | 19.33 | 4.52 | 76.20 | 0.47 | 42.02 | 3.07 |
| 11 | NewFirst National Bank | 2.51 | 2.85 | 24.14 | 4.93 | 51.12 | 1.26 | 40.56 | 1.12 |
| 13 | Ciera Bank | 10.04 | 2.41 | 19.30 | 4.71 | 58.09 | 0.36 | 34.42 | 0.42 |
| 14 | First National Bank of Central Texas | (5.31) | 2.49 | 25.38 | 4.22 | 43.43 | 0.03 | 25.33 | 0.68 |
| 15 | North American Banking Company | (15.47) | 2.21 | 23.74 | 3.65 | 51.05 | 0.15 | 52.08 | 1.27 |
| 17 | The Yellowstone Bank | 3.07 | 2.87 | 15.27 | 4.73 | 39.65 | 0.23 | 30.97 | 0.45 |

PEER GROUP 5:
\$1 - 5 Billion
Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **69**
 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 | 1,130,074 | 187 | 14 |
| First American Bank | 2240 | Artesia, NM | 1,174,254 | 236 | 15 |
| First United Bank | 12769 | Dimmitt, TX | 1,353,707 | 208 | 14 |
| Five Star Bank | 35361 | Roseville, CA | 1,335,065 | 106 | 6 |
| Texas Exchange Bank, ssb | 20099 | Crowley, TX | 1,103,015 | 22 | 2 |
| United Bank | 172 | Zebulon, GA | 1,430,678 | 394 | 18 |
| WestStar Bank | 32941 | El Paso, TX | 1,890,744 | 316 | 14 |

Sub-S Top Ten Percent: How They Rank

| | | | | | | | | |
|--------------------------|-------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median | 5.92 | 2.43 | 23.62 | 4.03 | 53.85 | 0.15 | 28.66 | 0.93 |
| Top Ten Percent: Average | 18.11 | 2.63 | 24.22 | 4.11 | 45.21 | 0.24 | 26.10 | 1.17 |
| All Banks: Median | 5.45 | 1.56 | 14.41 | 3.70 | 62.05 | 0.37 | 23.80 | 0.85 |
| All Banks: Average | 6.24 | 1.60 | 15.21 | 3.73 | 62.35 | 0.55 | 25.20 | 1.03 |

CB Scorecard Key Performance Indicators

| RK | Institution Name | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
|----|---------------------------------|-------|------|-------|------|-------|------|-------|------|
| 1 | WestStar Bank | 7.38 | 2.43 | 19.27 | 4.26 | 48.40 | 0.15 | 38.43 | 0.87 |
| 2 | Texas Exchange Bank, ssb | 89.75 | 4.53 | 35.53 | 2.79 | 14.00 | 0.00 | 4.42 | 2.68 |
| 3 | Five Star Bank | 9.91 | 2.30 | 27.16 | 4.03 | 36.74 | 0.05 | 28.12 | 0.30 |
| 4 | Citizens National Bank of Texas | 2.20 | 2.55 | 23.62 | 5.14 | 53.85 | 0.35 | 32.99 | 1.07 |
| 5 | First American Bank | 5.85 | 2.22 | 21.44 | 4.54 | 53.92 | 0.73 | 34.88 | 0.93 |
| 6 | First United Bank | 5.77 | 1.93 | 18.51 | 3.99 | 54.49 | 0.03 | 28.66 | 0.66 |
| 7 | United Bank | 5.92 | 2.46 | 24.04 | 4.03 | 55.08 | 0.34 | 15.18 | 1.65 |