



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	10.04	2.39	22.92	4.50	51.05	0.19	32.94	1.08
Top Ten Percent: Average	10.36	2.49	23.14	4.60	52.99	0.41	36.06	1.17
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

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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

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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

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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

		12.13	1.74	15.61	4.52	54.05	0.34	30.03	1.08
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	10.04	2.39	22.92	4.50	51.05	0.19	32.94	1.08
Top Ten Percent: Average	10.36	2.49	23.14	4.60	52.99	0.41	36.06	1.17
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
11	First Bank and Trust	16.36	2.09	21.10	4.43	62.18	0.50	21.89	1.23
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
15	Wauchula State Bank	12.26	2.25	19.06	4.51	50.53	1.35	28.63	0.66
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