



CB Top Ten Report

Ranking the Top Ten Percent of Banks by Peer Group

September 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	9.00	1.53	12.20	4.49	62.73	0.20	28.33	0.80
Top Ten Percent: Average	11.25	2.14	13.25	4.50	61.17	0.41	29.50	3.54
All Banks: Median	2.23	0.69	5.25	3.69	76.04	0.45	19.63	0.33
All Banks: Average	2.61	0.68	5.16	3.73	77.92	0.91	19.41	0.43
Peer Group 2: \$100-249 Million								
Top Ten Percent: Median	8.52	1.55	12.76	4.42	59.35	0.15	29.89	0.80
Top Ten Percent: Average	9.01	1.67	14.00	4.53	58.98	0.35	30.58	0.94
All Banks: Median	3.99	0.92	7.79	3.82	69.70	0.50	20.43	0.47
All Banks: Average	5.12	0.93	7.74	3.85	70.49	0.71	21.17	0.52
Peer Group 3: \$250-499 Million								
Top Ten Percent: Median	9.46	1.55	13.40	4.47	56.98	0.22	30.15	0.79
Top Ten Percent: Average	11.26	1.58	14.07	4.50	57.31	0.34	29.94	0.98
All Banks: Median	5.26	1.00	8.75	3.75	68.07	0.49	20.10	0.54
All Banks: Average	6.23	1.00	8.73	3.75	68.32	0.65	20.92	0.62
Peer Group 4: \$500-999 Million								
Top Ten Percent: Median	11.29	1.68	14.86	4.35	55.19	0.24	31.15	0.97
Top Ten Percent: Average	13.41	1.74	15.44	4.57	54.17	0.33	31.76	1.07
All Banks: Median	6.67	1.06	9.63	3.69	66.32	0.44	19.63	0.62
All Banks: Average	8.12	1.08	9.58	3.71	65.98	0.52	20.42	0.70
Peer Group 5: \$1-5 Billion								
Top Ten Percent: Median	13.72	1.76	14.55	4.25	52.43	0.28	33.66	1.08
Top Ten Percent: Average	14.89	1.97	15.92	4.38	52.55	0.34	35.69	1.34
All Banks: Median	6.37	1.18	10.29	3.63	63.11	0.44	20.12	0.72
All Banks: Average	8.66	1.19	10.50	3.66	62.87	0.54	20.97	0.83

Sub-S Peer Group Summary

Peer Group 1: Less Than \$100 Million	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Top Ten Percent: Median	3.88	2.07	18.37	4.54	56.27	0.14	30.57	0.66
Top Ten Percent: Average	4.43	2.10	18.97	4.72	56.66	0.45	31.80	0.78
All Banks: Median	0.40	1.22	9.89	3.90	66.68	0.46	22.48	0.40
All Banks: Average	0.35	1.25	10.38	3.99	67.58	0.84	23.14	0.47
Peer Group 2: \$100-249 Million								
Top Ten Percent: Median	7.79	2.11	20.12	4.45	53.72	0.18	30.49	0.73
Top Ten Percent: Average	8.86	2.27	20.12	4.57	54.37	0.38	31.91	0.95
All Banks: Median	3.44	1.43	12.32	4.00	62.94	0.50	21.97	0.51
All Banks: Average	3.60	1.43	12.68	3.99	63.61	0.72	22.37	0.57
Peer Group 3: \$250-499 Million								
Top Ten Percent: Median	9.82	2.36	22.24	4.41	51.60	0.25	28.58	0.86
Top Ten Percent: Average	9.73	2.40	23.19	4.51	53.49	0.38	30.34	1.11
All Banks: Median	4.15	1.47	13.67	3.93	62.32	0.52	21.15	0.62
All Banks: Average	4.91	1.52	13.97	3.96	62.72	0.73	22.03	0.70
Peer Group 4: \$500-999 Million								
Top Ten Percent: Median	8.24	2.47	22.15	4.53	49.85	0.13	33.98	1.13
Top Ten Percent: Average	10.91	2.65	22.78	4.72	51.78	0.54	36.37	1.21
All Banks: Median	5.62	1.71	14.65	3.95	60.46	0.50	20.52	0.74
All Banks: Average	5.92	1.71	15.51	3.95	60.14	0.66	21.76	0.88
Peer Group 5: \$1-5 Billion								
Top Ten Percent: Median	7.31	2.34	21.31	4.10	53.56	0.11	33.36	1.01
Top Ten Percent: Average	15.33	2.46	21.68	4.04	45.83	0.13	29.44	1.17
All Banks: Median	6.25	1.57	14.84	3.67	60.99	0.38	25.35	0.89
All Banks: Average	7.46	1.64	15.48	3.72	61.30	0.50	25.92	1.05

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:
 Institution Type:
 Corp Status:
 Asset Size:

681
Commercial Bank, Savings Bank/Thrift
C Corporation
Less Than \$100 Million

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
AIG Federal Savings Bank	35267	Wilmington, DE	37,651	10	1
American Exchange Bank, Lindsay, Oklahoma	2328	Lindsay, OK	74,613	15	1
American Heritage Bank	57025	Clovis, NM	95,176	19	2
Amistad Bank	26658	Del Rio, TX	28,818	11	1
Bank of Locust Grove	16795	Locust Grove, OK	40,112	18	1
Bank of Turtle Lake	19480	Turtle Lake, ND	54,473	11	1
Bison State Bank	14083	Bison, KS	14,216	20	1
Brantley Bank and Trust Company	16386	Brantley, AL	69,182	19	2
Brazos National Bank	24038	Richwood, TX	32,735	42	1
Breda Savings Bank	5792	Breda, IA	64,213	7	1
Bridge Community Bank	12717	Mount Vernon, IA	98,911	19	3
California Pacific Bank	23242	San Francisco, CA	74,560	8	2
Capital Bank of Texas	57495	Carrizo Springs, TX	87,033	16	2
Catlin Bank	3615	Catlin, IL	63,196	20	2
CBW Bank	13959	Weir, KS	64,947	24	1
CentreBank	15532	Veedersburg, IN	79,334	22	4
Chambers State Bank	13251	Chambers, NE	60,804	11	2
Champion Bank	57031	Parker, CO	73,183	22	1
Chappell Hill Bank	11570	Chappell Hill, TX	33,352	8	1
Citizens Bank	11432	Byhalia, MS	75,467	24	3
Citizens State Bank of Luling	10327	Luling, TX	70,477	20	2
Clay County Bank, Inc.	2444	Clay, WV	95,669	23	2
Comerica Bank & Trust, National Association	1596	Ann Arbor, MI	69,231	94	1
Commerce Community Bank	35019	Oak Grove, LA	63,707	14	2
Community Bank	8975	Bristow, OK	88,152	26	1
Community Bank of Easton	18568	Easton, IL	36,222	4	1
Community Bank of Missouri	57141	Richmond, MO	53,067	19	2
Community Bank of Pleasant Hill	58423	Pleasant Hill, MO	82,337	18	1
Eagle Bank	58282	Polson, MT	69,263	16	1
Eaglemark Savings Bank	34313	Carson City, NV	53,414	124	1
Farmers State Bank & Trust Co.	10458	Mount Sterling, IL	97,011	16	4
Fidelity Personal Trust Company, FSB	35206	Merrimack, NH	98,221	35	2
First Capital Bank	3399	Quanah, TX	62,001	21	2
First Electronic Bank	35533	Salt Lake City, UT	55,872	64	1
First National Bank	4111	Heavener, OK	84,237	37	2
First Security Bank of Helena	20162	Helena, MT	57,812	14	2
First State Bank	18924	Elmore City, OK	14,444	17	1
Freedom Bank	58010	Columbia Falls, MT	85,308	21	1
Granite Mountain Bank Inc dba Granite Mountain Bank	15744	Philipsburg, MT	85,884	20	3
Independence Bank	57379	East Greenwich, RI	64,838	22	1
ITS Bank	34619	Johnston, IA	8,063	0	1
Kinmundy Bank	3805	Kinmundy, IL	48,574	9	1
Lakeside Bank of Salina	21255	Salina, OK	38,952	13	1
Merchants and Planters Bank	327	Raymond, MS	93,811	30	3
Midland Community Bank	19796	Kincaid, IL	62,373	14	2
Peoples Bank	1562	Lebanon, KY	59,474	11	2
Peoples State Bank of Colfax	10075	Colfax, IL	34,797	6	1
Pony Express Community Bank	22185	Saint Joseph, MO	74,213	18	4
Prudential Bank & Trust, FSB	32957	Hartford, CT	25,556	6	1
Rocky Mountain Bank & Trust	3019	Florence, CO	73,519	21	2
Scribner Bank	14026	Scribner, NE	65,601	15	1
State Bank of Chandler	8858	Chandler, MN	48,178	9	1
Table Rock Community Bank	58300	Kimberling City, MO	90,057	28	2
The Citizens Bank of Edina	12457	Edina, MO	73,095	14	1
The Commercial Bank	19595	Mason, TX	54,956	9	1
The Fayette County National Bank of Fayetteville	6762	Fayetteville, WV	94,224	31	3
The First National Bank of Germantown	6592	Germantown, OH	64,577	14	2
The First National Bank of Kemp	3281	Kemp, TX	95,832	27	2
The First National Bank of Lindsay	4134	Lindsay, OK	64,829	9	1

PEER GROUP 1:
Less Than \$100 Million

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **681**
 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 First National Bank of Quitaque	3401	Quitaque, TX	64,929	14	2
The First National Bank of Spearville	4774	Spearville, KS	37,775	6	1
The Piqua State Bank	18089	Piqua, KS	27,548	11	3
The Santa Anna National Bank	5520	Santa Anna, TX	54,252	12	1
The Tilden Bank	15774	Tilden, NE	84,451	21	3
Twin City Bank	35261	Longview, WA	57,470	14	1
United Minnesota Bank	10567	New London, MN	31,995	8	1
White State Bank	8519	South English, IA	40,083	5	1
Zavala County Bank	15105	Crystal City, TX	69,231	22	2

PEER GROUP 1:
Less Than \$100 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	9.00	1.53	12.20	4.49	62.73	0.20	28.33	0.80	
Top Ten Percent: Average	11.25	2.14	13.25	4.50	61.17	0.41	29.50	3.54	
All Banks: Median	2.23	0.69	5.25	3.69	76.04	0.45	19.63	0.33	
All Banks: Average	2.61	0.68	5.16	3.73	77.92	0.91	19.41	0.43	
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	American Exchange Bank, Lindsay, Oklahoma	15.37	1.59	15.07	3.88	54.58	0.00	42.17	0.60
2	Comerica Bank & Trust, National Association	43.09	37.22	38.83	2.68	57.88	0.00	100.00	114.82
3	CBW Bank	33.35	6.04	31.78	3.38	52.18	0.04	90.16	14.54
4	Brazos National Bank	30.26	2.77	9.26	5.36	88.08	0.00	49.60	18.26
5	The First National Bank of Lindsay	11.71	1.96	16.41	4.75	50.70	0.46	31.41	0.66
6	Eagle Bank	6.43	1.62	15.20	4.66	55.36	0.07	28.17	1.05
7	Rocky Mountain Bank & Trust	8.54	1.89	19.13	4.59	69.18	0.19	38.07	1.40
8	Bank of Locust Grove	31.95	1.61	12.48	5.92	59.93	0.83	28.32	1.25
9	Granite Mountain Bank Inc dba Granite Mountain Bank	14.69	1.17	12.55	4.57	66.16	0.01	46.23	0.47
10	Community Bank	3.58	2.09	23.38	5.05	52.08	0.05	22.70	1.36
11	The Santa Anna National Bank	12.96	1.85	15.83	4.88	53.50	0.51	28.74	0.58
12	Chappell Hill Bank	8.65	1.26	13.74	4.63	70.62	0.00	38.11	0.40
13	Eaglemark Savings Bank	43.04	11.36	45.39	14.54	74.23	0.00	3.10	45.60
14	Bison State Bank	62.00	1.62	15.05	5.86	83.88	0.52	48.10	9.20
15	First Electronic Bank	62.86	5.82	17.92	12.83	77.03	0.00	7.98	21.41
16	Scribner Bank	1.10	2.22	14.93	4.48	59.93	0.26	36.00	2.74
17	Lakeside Bank of Salina	24.24	1.38	10.61	5.70	64.43	0.79	28.12	0.93
18	Kinmundy Bank	2.92	2.00	15.02	4.99	40.70	0.21	25.78	0.61
19	The Commercial Bank	11.03	1.38	15.32	3.98	53.43	0.00	27.62	0.28
20	Amistad Bank	2.50	1.54	9.94	5.27	72.21	0.04	41.90	2.48
21	The Citizens Bank of Edina	2.75	2.15	17.68	4.69	37.03	0.02	24.98	0.40
22	United Minnesota Bank	5.60	1.45	18.42	4.63	68.24	0.35	31.97	0.71
23	ITS Bank	7.49	5.94	6.41	6.98	20.60	0.00	0.00	5.92
24	The Tilden Bank	3.86	1.62	14.52	4.28	58.73	0.01	20.09	1.03
25	American Heritage Bank	11.74	1.86	15.40	4.77	59.71	0.78	29.09	0.37
26	Capital Bank of Texas	19.66	1.16	8.73	3.11	60.78	0.00	34.32	0.67
27	Peoples State Bank of Colfax	7.31	1.55	12.47	4.31	51.76	0.00	13.41	0.42
28	Champion Bank	28.01	2.14	10.26	2.97	66.51	0.26	43.13	5.41
29	Catlin Bank	16.12	1.05	10.42	4.23	69.17	0.42	25.51	1.53
30	The First National Bank of Quitaque	14.59	1.29	8.94	4.18	63.18	0.49	29.86	0.58
31	Merchants and Planters Bank	3.48	1.35	13.08	4.17	68.46	0.25	27.34	2.36
32	CentreBank	4.04	1.50	12.03	5.09	62.95	0.95	29.16	0.66
33	First Security Bank of Helena	12.81	1.04	6.93	5.03	63.85	0.54	40.44	0.47
34	The Piqua State Bank	(4.54)	1.13	10.52	4.31	70.12	0.00	44.97	0.77
35	Prudential Bank & Trust, FSB	38.46	24.31	27.60	2.70	22.97	0.00	0.00	38.68
36	Zavala County Bank	9.03	1.14	8.31	3.10	69.53	0.00	36.76	1.56
37	Pony Express Community Bank	(1.53)	1.57	14.52	3.80	63.27	0.05	36.43	0.90
38	Breda Savings Bank	4.35	1.55	13.85	3.59	51.35	0.07	27.71	0.42
39	The First National Bank of Germantown	11.77	1.00	11.90	3.99	69.39	0.76	53.67	0.62
40	First National Bank	7.10	1.14	12.54	5.26	70.24	1.85	31.04	1.25
41	The First National Bank of Kemp	12.73	0.89	7.94	4.15	74.15	0.26	45.48	1.03
42	Freedom Bank	10.50	1.69	16.14	5.39	60.12	1.23	21.78	0.37
43	Community Bank of Pleasant Hill	20.13	0.97	9.76	3.03	73.06	0.00	28.33	2.02
44	Bank of Turtle Lake	13.48	1.33	10.83	4.49	58.10	0.58	22.69	0.34
45	Citizens Bank	4.26	1.12	8.92	4.68	72.03	0.30	29.80	0.88
45	Community Bank of Missouri	1.68	1.49	10.66	5.52	67.96	0.44	23.03	0.86
47	White State Bank	7.83	1.52	9.13	3.67	45.85	0.00	22.39	0.27
48	California Pacific Bank	2.22	2.77	6.54	6.15	44.80	5.53	47.15	1.42
49	The First National Bank of Spearville	(1.78)	1.59	9.52	3.67	45.62	0.00	24.13	0.54
50	Fidelity Personal Trust Company, FSB	5.25	42.93	48.72	3.18	45.34	0.00	0.00	96.51
51	Citizens State Bank of Luling	11.25	0.90	5.88	4.69	75.18	0.08	30.73	0.67
52	First State Bank	9.72	3.20	24.65	3.47	88.81	0.42	51.41	27.70
53	Chambers State Bank	7.34	2.06	6.97	4.25	41.06	0.12	24.89	0.21
54	State Bank of Chandler	10.31	1.12	8.75	4.16	62.47	0.42	28.38	0.37
54	Twin City Bank	17.06	0.84	8.25	4.96	80.78	0.76	42.95	0.83
56	Peoples Bank	11.51	0.92	9.04	3.85	70.87	0.00	23.85	0.36
57	Bridge Community Bank	8.97	1.10	9.68	3.81	64.91	0.11	19.70	0.69
58	Independence Bank	2.11	5.87	21.38	7.95	32.87	3.10	13.87	15.14
59	Community Bank of Easton	(3.55)	3.04	14.99	4.80	16.58	0.00	13.62	0.28

PEER GROUP 1:
Less Than \$100 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	9.00	1.53	12.20	4.49	62.73	0.20	28.33	0.80
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All Banks: Median	2.23	0.69	5.25	3.69	76.04	0.45	19.63	0.33
All Banks: Average	2.61	0.68	5.16	3.73	77.92	0.91	19.41	0.43

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	The Fayette County National Bank of Fayetteville	9.09	1.30	10.27	4.32	63.77	1.10	21.63	0.54
61	Farmers State Bank & Trust Co.	7.65	1.23	13.54	3.88	58.62	0.68	21.97	0.48
62	ALG Federal Savings Bank	9.77	8.87	9.18	2.59	30.42	0.00	0.00	14.89
63	Midland Community Bank	19.84	1.37	12.10	3.45	53.91	0.36	12.34	0.91
64	Table Rock Community Bank	8.57	1.13	12.29	4.86	70.95	0.60	16.26	0.69
65	First Capital Bank	5.76	0.83	9.25	5.44	75.37	1.08	39.17	0.94
66	Clay County Bank, Inc.	1.07	1.41	9.64	4.18	59.77	0.33	20.20	0.70
67	Commerce Community Bank	(0.85)	1.23	12.09	4.11	62.96	0.16	23.04	0.56
68	Brantley Bank and Trust Company	(3.83)	1.32	8.58	4.96	62.51	0.51	32.08	0.53

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

Number of Institutions in Peer Group: **875**
 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	217,925	38	4
Allied First Bank,sb	55130	Oswego, IL	103,594	254	1
Badger Bank	2469	Fort Atkinson, WI	136,651	38	4
Bank of Clarkson	13167	Clarkson, KY	120,609	23	2
Bank of Feather River	58630	Yuba City, CA	135,667	25	1
Bank of Franklin	10594	Meadville, MS	146,069	48	4
Bank of Lincoln County	57396	Fayetteville, TN	146,017	37	3
Bank of Salem	11243	Salem, AR	143,522	35	3
Bank of South Texas	26727	McAllen, TX	138,027	50	5
Bank of the Federated States of Micronesia	26539	Pohnpei, FM	177,518	86	1
bankcda	57074	Coeur D Alene, ID	137,598	27	4
Calwest Bank	35069	Rancho Santa Margarita, CA	226,463	40	4
CenterBank	35117	Milford, OH	218,639	40	3
Century Bank of Georgia	35236	Cartersville, GA	198,540	35	3
Century Bank of the Ozarks	8296	Gainesville, MO	175,951	52	4
Chino Commercial Bank, N.A.	35366	Chino, CA	235,309	50	4
Citizens Bank	1051	Hartford, KY	116,299	32	3
Citizens Bank	6103	Hartsville, TN	239,906	52	3
Citizens Bank & Trust, Inc.	27153	Trenton, GA	106,019	42	3
Clarkston State Bank	34957	Clarkston, MI	227,816	29	2
Community Bank	34020	Topeka, KS	102,320	23	2
Embassy National Bank	58413	Lawrenceville, GA	104,336	30	1
Exchange State Bank	15064	Carsonville, MI	167,121	36	6
Farmers & Merchants Bank	9462	Miamisburg, OH	177,907	29	4
Farmers & Merchants State Bank	13242	Waterloo, WI	181,992	33	2
FDS Bank	33831	Mason, OH	107,514	1,679	1
FinWise Bank	35323	Sandy, UT	161,651	70	2
First Century Bank, National Association	57123	Gainesville, GA	157,124	7	1
First Community Bank and Trust	15913	Beecher, IL	156,244	31	2
First New Mexico Bank	18514	Deming, NM	203,760	35	2
First New Mexico Bank of Silver City	24865	Silver City, NM	113,371	27	2
First New Mexico Bank, Las Cruces	58745	Las Cruces, NM	113,252	30	2
First Security Bank of Nevada	58443	Las Vegas, NV	221,455	29	1
First State Bank	12149	Irvington, KY	223,316	69	3
First State Bank	16333	Loomis, NE	146,782	22	3
First State Bank of DeKalb County	23815	Fort Payne, AL	193,332	55	5
First State Bank of Odem	16334	Odem, TX	145,730	40	4
First Texas Bank	3293	Lampasas, TX	138,059	28	1
Garden Plain State Bank	19687	Wichita, KS	100,607	19	2
Grand Ridge National Bank	3674	Grand Ridge, IL	223,707	26	2
Grandview Bank	3230	Grandview, TX	229,193	35	2
Guadalupe Bank	58768	Kerrville, TX	168,773	32	3
Guaranty Bank and Trust Company	17767	New Roads, LA	218,711	57	6
Hillsboro Bank	34747	Plant City, FL	154,155	25	2
Hometown Bank of Corbin, Inc.	35455	Corbin, KY	177,427	57	6
Huron Valley State Bank	57990	Milford, MI	159,451	31	2
Ireland Bank	1237	Malad City, ID	248,593	95	14
Llano National Bank	24305	Llano, TX	185,835	46	3
McKenzie Banking Company	13955	Mc Kenzie, TN	129,547	89	6
Merchants Bank	8943	Rugby, ND	169,572	25	3
Metro Phoenix Bank	58402	Phoenix, AZ	223,764	40	1
Mid-America Bank	17374	Baldwin City, KS	226,713	48	3
Northside Community Bank	34416	Gurnee, IL	240,838	39	4
Northwestern Bank	13411	Orange City, IA	220,456	26	2
Park State Bank	8851	Duluth, MN	139,185	32	5
PBK Bank, Inc.	9313	Stanford, KY	117,731	40	7
Peoples Bank	57058	Sheridan, AR	169,228	26	2
Peoples Bank	15216	Lyons, GA	103,089	27	2
Peoples Bank & Trust Company	1475	Manchester, TN	100,575	26	1

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

Number of Institutions in Peer Group: **875**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **C Corporation**
 Asset Size: **\$100 - 249 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
Pinnacle Bank	252	Marshalltown, IA	202,668	25	2
Pinnacle Bank	29548	Jasper, AL	235,637	53	7
River Town Bank	14749	Dardanelle, AR	148,854	46	8
RiverHills Bank	6662	Milford, OH	175,041	55	5
Security First National Bank of Hugo	432	Hugo, OK	112,881	32	1
SEI Private Trust Company	35388	Oaks, PA	183,627	609	1
Sherburne State Bank	10169	Becker, MN	126,899	27	3
Sundown State Bank	18780	Sundown, TX	159,326	32	5
Texas Financial Bank	26738	Eden, TX	102,108	24	3
The Apple Creek Banking Company	737	Apple Creek, OH	143,397	45	7
The Bank	34409	Jennings, LA	243,268	66	5
The Bank of Denver	17244	Denver, CO	231,956	50	4
The Bank of Monroe	6180	Union, WV	144,956	36	3
The Bank of Vernon	51	Vernon, AL	162,894	36	3
The Bank of Waynesboro	2375	Waynesboro, TN	173,060	61	5
The Casey County Bank, Inc.	15708	Liberty, KY	196,010	53	3
The Citizens Bank of Swainsboro	11295	Swainsboro, GA	214,210	61	3
The Colorado Bank and Trust Company of La Junta	1141	La Junta, CO	152,876	42	2
The Farmers State Bank of Brush	10407	Brush, CO	108,516	23	2
The First National Bank of Northfield	5218	Northfield, MN	247,594	33	2
The First National Bank of Stanton	5536	Stanton, TX	219,232	22	2
The First National Bank of Waynesboro	2160	Waynesboro, GA	135,628	35	1
The Gunnison Bank and Trust Company	11259	Gunnison, CO	123,699	37	2
The Tri-County Bank	16339	Stuart, NE	137,477	28	4
Three Rivers Bank of Montana	21557	Kalispell, MT	169,429	42	2
Union Bank and Trust Company	22242	Minneapolis, MN	168,153	30	1
United Citizens Bank of Southern Kentucky	57867	Columbia, KY	171,524	48	5
Valley Bank of Kalispell	1980	Kalispell, MT	134,458	32	1
ValueBank Texas	19700	Corpus Christi, TX	243,667	98	8
Vantage Bank of Alabama	58375	Albertville, AL	134,880	28	2

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: How They Rank

		8.52	1.55	12.76	4.42	59.35	0.15	29.89	0.80
Top Ten Percent: Median		8.52	1.55	12.76	4.42	59.35	0.15	29.89	0.80
Top Ten Percent: Average		9.01	1.67	14.00	4.53	58.98	0.35	30.58	0.94
All Banks: Median		3.99	0.92	7.79	3.82	69.70	0.50	20.43	0.47
All Banks: Average		5.12	0.93	7.74	3.85	70.49	0.71	21.17	0.52
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	The Gunnison Bank and Trust Company	34.74	1.77	18.41	5.23	61.47	0.00	51.87	1.32
2	First Security Bank of Nevada	12.56	2.73	13.01	4.50	39.36	0.00	34.08	1.09
3	FinWise Bank	52.03	7.91	46.46	13.67	41.53	0.73	36.15	10.18
4	Community Bank	12.53	1.64	16.24	4.30	58.08	0.00	44.32	1.01
5	First Century Bank, National Association	15.91	2.55	23.97	3.86	50.64	0.14	63.60	3.05
6	ValueBank Texas	0.82	2.18	20.65	4.54	59.48	0.00	47.30	2.60
7	Grandview Bank	17.22	1.74	18.07	4.35	50.01	0.07	36.46	0.49
8	Chino Commercial Bank, N.A.	22.06	1.37	12.15	4.25	61.10	0.05	47.49	0.80
9	Park State Bank	2.54	2.00	15.25	5.65	53.42	0.24	39.74	1.12
10	The Colorado Bank and Trust Company of La Junta	18.36	1.81	19.29	4.73	60.38	0.98	51.72	2.74
11	Valley Bank of Kalispell	15.95	2.68	23.88	5.01	52.84	1.67	33.26	2.07
12	Alden State Bank	21.49	1.32	10.29	4.51	56.50	0.19	54.46	0.66
13	RiverHills Bank	9.25	1.64	15.39	5.23	69.11	0.09	27.14	1.09
14	First New Mexico Bank, Las Cruces	0.96	1.60	10.80	5.15	58.82	0.00	33.86	0.98
14	Sundown State Bank	2.83	1.44	13.35	4.85	60.54	0.00	36.67	0.66
16	Bank of Franklin	7.16	1.37	12.23	4.56	65.10	(0.29)	26.25	1.36
17	First State Bank of Odem	2.65	1.54	12.72	5.15	61.91	0.00	45.64	0.58
18	River Town Bank	16.19	1.99	15.70	5.75	55.46	2.29	40.49	0.79
19	Metro Phoenix Bank	16.40	1.71	11.26	5.27	56.99	0.03	27.31	0.38
20	Vantage Bank of Alabama	11.11	1.53	11.18	4.37	57.12	0.01	25.89	0.68
21	Security First National Bank of Hugo	1.15	2.36	25.45	6.01	50.91	0.20	25.38	0.88
22	Peoples Bank	12.10	1.85	12.69	4.03	40.95	0.04	21.69	0.63
23	CenterBank	27.20	1.40	13.61	4.41	62.09	0.00	16.01	0.73
24	Farmers & Merchants Bank	17.90	1.31	13.20	4.40	62.01	0.21	29.79	0.61
25	Grand Ridge National Bank	15.43	1.90	15.46	5.61	52.31	0.06	24.69	0.19
26	Guadalupe Bank	7.71	1.53	17.28	4.41	62.19	0.49	31.40	1.02
27	Sherburne State Bank	6.45	1.63	20.43	4.50	55.61	1.34	35.58	1.25
28	Century Bank of the Ozarks	(2.82)	2.12	21.45	5.09	54.89	0.13	25.56	0.96
29	Bank of Feather River	12.36	1.38	12.38	5.05	60.13	0.00	21.53	0.42
30	Bank of Clarkson	1.38	1.68	12.47	4.35	57.08	0.11	30.46	0.85
31	Hillsboro Bank	9.44	1.61	11.80	4.23	48.73	0.02	32.75	0.25
32	Century Bank of Georgia	3.98	1.42	12.85	4.16	60.30	0.19	36.44	0.72
33	Peoples Bank & Trust Company	(0.52)	1.38	11.83	4.62	64.65	0.03	35.26	0.95
34	Pinnacle Bank	8.92	1.35	10.27	4.02	61.60	0.07	30.25	0.80
35	Calwest Bank	21.37	4.08	41.50	4.03	82.77	0.00	41.90	0.36
36	Pinnacle Bank	2.43	1.89	11.36	4.24	41.16	0.25	27.52	0.64
37	First State Bank	3.11	1.63	12.12	4.38	52.79	0.02	18.81	0.72
38	Ireland Bank	8.19	1.12	10.32	5.23	71.95	0.20	42.15	0.82
39	Bank of Lincoln County	7.96	1.54	11.58	4.97	59.62	0.09	19.47	0.56
40	Peoples Bank	18.29	1.39	14.72	5.00	64.71	0.71	22.51	0.68
41	First New Mexico Bank of Silver City	2.67	1.57	12.93	4.34	52.38	0.12	18.11	1.11
42	FDS Bank	(51.57)	443.83	1,209.67	2.33	19.44	0.00	100.00	695.33
43	Farmers & Merchants State Bank	12.18	1.33	11.97	3.52	55.95	0.00	21.55	0.72
44	Garden Plain State Bank	6.09	1.79	11.57	3.62	52.97	0.24	29.59	0.90
44	The Bank	6.42	1.52	13.02	5.45	61.76	0.74	25.22	0.77
46	The Tri-County Bank	10.84	0.99	10.91	4.41	69.70	0.01	34.44	0.64
47	The Bank of Waynesboro	5.77	1.64	12.48	4.85	56.44	0.80	21.52	0.92
48	Bank of South Texas	5.30	1.36	10.99	6.25	71.64	0.48	33.25	1.01
49	Three Rivers Bank of Montana	8.08	1.37	11.60	5.28	64.16	1.28	33.08	0.86
50	Guaranty Bank and Trust Company	10.04	1.50	11.57	4.74	58.50	0.49	28.29	0.41
50	The Farmers State Bank of Brush	0.71	1.83	9.64	4.36	51.85	0.03	21.68	0.77
52	Badger Bank	0.69	2.51	19.18	4.16	50.55	0.63	22.08	2.73
53	Citizens Bank	20.46	1.26	15.21	3.96	64.36	0.07	15.30	0.98
54	Huron Valley State Bank	7.61	1.19	11.70	4.19	64.39	0.00	37.10	0.35
55	The Bank of Denver	5.54	1.32	13.25	4.89	61.48	0.05	31.37	0.26
56	Bank of the Federated States of Micronesia	10.73	1.56	10.98	4.30	60.99	0.34	31.50	0.40
57	Citizens Bank	14.18	1.36	12.48	4.51	58.04	0.39	18.79	0.51
58	Allied First Bank,sb	28.74	3.71	31.51	3.67	91.83	0.39	31.28	59.00
59	Citizens Bank & Trust, Inc.	11.40	1.20	10.47	4.88	67.55	0.29	20.95	0.90

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: How They Rank

		AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Top Ten Percent: Median		8.52	1.55	12.76	4.42	59.35	0.15	29.89	0.80
Top Ten Percent: Average		9.01	1.67	14.00	4.53	58.98	0.35	30.58	0.94
All Banks: Median		3.99	0.92	7.79	3.82	69.70	0.50	20.43	0.47
All Banks: Average		5.12	0.93	7.74	3.85	70.49	0.71	21.17	0.52
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	The Bank of Vernon	12.25	1.40	8.58	3.97	59.35	0.16	22.37	0.92
61	Embassy National Bank	1.60	2.21	13.32	5.35	65.81	0.40	18.18	2.13
62	Exchange State Bank	1.24	1.58	12.88	3.92	57.51	0.08	26.74	0.65
63	The Bank of Monroe	4.71	1.34	9.63	4.10	63.59	0.12	27.00	1.07
64	Union Bank and Trust Company	15.67	1.03	11.43	3.12	73.56	0.00	81.74	2.26
65	Bank of Salem	8.52	1.50	12.84	4.56	58.05	1.21	24.71	0.65
66	First Community Bank and Trust	10.32	1.35	10.51	4.63	64.00	2.04	31.63	1.19
66	Northwestern Bank	1.30	2.17	14.45	4.05	39.58	0.19	16.15	0.86
68	PBK Bank, Inc.	1.12	2.10	15.69	5.47	58.41	1.04	20.34	1.23
69	McKenzie Banking Company	0.78	2.25	15.64	6.52	62.67	3.69	30.65	2.03
70	The Citizens Bank of Swainsboro	2.05	1.29	12.30	4.65	63.94	0.31	22.52	0.97
71	Llano National Bank	3.58	1.55	12.34	4.57	59.75	0.62	33.01	0.47
72	Northside Community Bank	9.92	2.81	12.00	4.07	62.59	0.00	22.05	0.24
73	The First National Bank of Stanton	(2.50)	1.55	15.47	3.76	44.77	0.02	60.93	0.37
74	bankcda	11.88	1.11	9.95	4.50	66.80	0.32	27.96	0.60
75	Merchants Bank	5.83	1.80	18.83	4.44	43.20	0.05	19.23	0.14
75	SEI Private Trust Company	9.84	47.99	53.98	2.93	55.99	0.00	0.00	144.99
77	The Apple Creek Banking Company	9.96	1.11	13.73	4.53	67.57	0.06	29.89	0.31
78	Texas Financial Bank	(1.81)	1.34	13.35	3.43	60.24	0.00	33.13	0.93
79	The Casey County Bank, Inc.	5.96	1.41	11.46	4.42	58.96	0.87	25.82	0.71
80	First Texas Bank	0.59	1.56	13.38	3.78	60.04	0.15	43.02	0.53
81	First State Bank of DeKalb County	8.10	1.34	11.18	4.93	59.15	1.20	31.94	0.49
82	Hometown Bank of Corbin, Inc.	10.96	1.14	12.88	4.06	72.41	0.33	23.61	1.23
83	United Citizens Bank of Southern Kentucky	9.77	1.56	12.98	4.19	56.55	0.74	17.26	0.72
84	First New Mexico Bank	(2.21)	1.61	11.22	4.26	54.26	0.28	32.27	0.52
85	The First National Bank of Northfield	25.75	1.05	9.64	3.36	57.58	0.00	26.40	0.55
86	The First National Bank of Waynesboro	(3.48)	1.70	9.61	4.92	57.36	0.65	28.39	1.17
87	Clarkston State Bank	10.82	1.31	12.76	3.96	58.68	0.31	38.90	0.23
88	First State Bank	13.26	1.20	10.88	4.10	65.14	0.60	36.61	0.53
88	Mid-America Bank	24.20	1.21	11.95	4.14	61.72	0.65	15.90	1.19

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

Number of Institutions in Peer Group: **696**
 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	355,019	70	5
Bank of George	58626	Las Vegas, NV	312,847	64	2
Bank of Ocean City	5867	Ocean City, MD	382,907	63	7
Bank of San Francisco	58069	San Francisco, CA	361,068	41	1
Capital Community Bank	33823	Provo, UT	468,653	69	5
Central Bank of Sedalia	4569	Sedalia, MO	424,144	69	1
Century Bank and Trust	5015	Coldwater, MI	328,399	110	6
Citizens State Bank	17214	Sealy, TX	307,307	35	1
Community State Bank	14883	Avilla, IN	277,665	50	4
Cornerstone Community Bank	58411	Red Bluff, CA	304,489	39	3
County Bank	33009	Rehoboth Beach, DE	378,073	78	7
First Century Bank	1700	Tazewell, TN	412,293	90	8
First Community Bank	22964	San Benito, TX	477,068	122	9
First Federal Community Bank, National Association	29787	Dover, OH	443,151	73	7
First Florida Bank	58370	Destin, FL	438,164	68	6
First Independence Bank	20179	Detroit, MI	278,016	85	3
First National Bank and Trust Company of Weatherford	5575	Weatherford, TX	276,125	55	3
First Piedmont Federal Savings and Loan Association of Gaffney	28859	Gaffney, SC	419,813	80	6
First State Bank	13632	Russellville, AR	296,702	52	4
First State Bank of St. Charles, Missouri	12219	St. Charles, MO	391,484	203	5
First Utah Bank	22738	Salt Lake City, UT	437,574	104	6
First Westroads Bank, Inc.	19742	Omaha, NE	270,426	44	2
FNB South	17011	Alma, GA	386,701	82	4
Freedom Bank	57945	Saint Petersburg, FL	306,215	52	2
Grand Valley Bank	24922	Heber City, UT	439,642	94	9
Heartland National Bank	35052	Sebring, FL	415,275	60	4
Heritage Bank	26372	Pearland, TX	298,294	67	5
High Country Bank	29783	Salida, CO	285,634	79	4
HomeStar Bank and Financial Services	16375	Manteno, IL	396,808	88	5
HomeTown Bank	31028	Redwood Falls, MN	353,385	89	10
INSOUTH Bank	22020	Brownsville, TN	341,322	95	5
Islanders Bank	23469	Friday Harbor, WA	294,847	48	3
Kaw Valley Bank	9665	Topeka, KS	315,862	76	8
Legacy Bank & Trust Company	22319	Rogersville, MO	284,856	74	7
Lighthouse Bank	58646	Santa Cruz, CA	321,822	31	2
Mainstreet Community Bank of Florida	57598	Deland, FL	464,756	94	6
Merchants Commercial Bank	58184	St Thomas, VI	255,703	29	1
NewBank	58203	Flushing, NY	447,929	46	2
Peoples Bank and Trust Company of Pointe Coupee Parish	23090	New Roads, LA	320,694	54	4
Pinnacle Bank	58297	Gilroy, CA	399,513	64	4
Platte Valley Bank	5442	Torrington, WY	452,083	79	6
Premier Bank	12493	Omaha, NE	306,340	51	5
Redwood Capital Bank	57610	Eureka, CA	374,869	72	4
Rock Canyon Bank	33542	Provo, UT	471,121	135	6
Rockwood Bank	32745	Eureka, MO	250,327	53	4
Security State Bank	18374	Scott City, KS	302,013	33	2
Security State Bank of Oklahoma	8980	Wewoka, OK	255,796	60	5
South Louisiana Bank	23144	Houma, LA	487,457	124	7
Sturgis Bank & Trust Company	28593	Sturgis, MI	473,075	128	11
Summit Bank	57706	Eugene, OR	498,661	89	1
Sunstate Bank	34643	Miami, FL	458,085	56	4
Surrey Bank & Trust	34209	Mount Airy, NC	331,629	71	7
Texas Republic Bank, National Association	3400	Frisco, TX	297,575	52	3
Texas Security Bank	58739	Dallas, TX	488,606	54	3
The Bank of New Glarus	10378	New Glarus, WI	309,718	64	6
The Bank of South Carolina	26912	Charleston, SC	452,836	78	4
The Citizens Bank of Georgia	34229	Cumming, GA	329,438	54	4
The First National Bank of Grayson	2695	Grayson, KY	252,928	96	8
The Fountain Trust Company	5768	Covington, IN	386,005	117	14

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **696**
 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 Hometown Bank of Alabama	57540	Oneonta, AL	382,128	59	4
The North Salem State Bank	8063	North Salem, IN	365,560	80	9
Tri-County Bank	977	Brown City, MI	318,681	85	9
Trinity Bank, N.A.	57543	Fort Worth, TX	294,995	23	1
UniBank	58407	Lynnwood, WA	337,131	41	4
Unison Bank	19396	Jamestown, ND	320,745	51	2
University Bank	14587	Ann Arbor, MI	383,187	473	1
Verus Bank of Commerce	58025	Fort Collins, CO	268,881	15	1
West Town Bank & Trust	28151	North Riverside, IL	275,241	72	2
Wheatland Bank	22939	Spokane, WA	453,518	138	14
Willamette Valley Bank	57033	Salem, OR	265,419	186	4

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	9.46	1.55	13.40	4.47	56.98	0.22	30.15	0.79
Top Ten Percent: Average	11.26	1.58	14.07	4.50	57.31	0.34	29.94	0.98
All Banks: Median	5.26	1.00	8.75	3.75	68.07	0.49	20.10	0.54
All Banks: Average	6.23	1.00	8.73	3.75	68.32	0.65	20.92	0.62

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Bank of George	41.57	2.10	15.99	5.44	54.33	0.00	42.43	2.09
2	Rock Canyon Bank	17.56	2.23	20.35	6.61	58.96	0.51	32.78	1.82
3	High Country Bank	9.06	1.68	18.11	5.60	62.15	0.00	31.36	0.82
4	1st Bank Yuma	13.81	1.51	14.75	4.98	64.00	0.05	45.97	0.82
5	Freedom Bank	17.16	1.58	17.84	4.20	58.31	0.27	32.83	1.20
6	First Community Bank	13.14	1.42	16.17	4.68	63.93	0.08	36.61	0.85
7	Pinnacle Bank	14.66	1.44	11.52	5.46	63.02	0.22	45.46	0.88
8	Bank of Ocean City	18.43	1.61	15.21	4.02	46.28	0.00	38.28	0.32
9	Texas Republic Bank, National Association	21.37	1.69	14.88	4.93	55.59	0.00	26.35	0.31
10	HomeTown Bank	14.53	1.48	13.14	4.42	59.25	0.29	27.67	1.23
11	Rockwood Bank	6.73	1.98	13.37	4.82	59.33	0.20	33.81	0.77
12	FNB South	5.34	2.89	17.87	5.13	46.25	0.67	30.25	1.16
13	Premier Bank	17.53	1.50	13.55	4.21	56.41	0.00	22.65	0.64
14	Willamette Valley Bank	13.42	4.68	37.60	4.13	70.00	0.00	18.93	17.55
15	Central Bank of Sedalia	6.91	1.87	20.03	4.02	49.70	0.26	24.67	1.29
16	UniBank	14.11	1.82	12.48	4.32	53.55	0.12	17.44	1.05
17	Surrey Bank & Trust	9.69	1.64	11.07	4.70	56.38	0.38	35.56	0.79
18	The Bank of New Glarus	10.68	1.76	14.34	4.50	52.93	0.66	26.84	0.95
19	Sunstate Bank	12.53	1.58	14.51	3.43	52.55	0.18	31.01	1.33
20	Islanders Bank	8.49	1.76	15.06	4.38	51.33	0.19	41.36	0.38
21	Verus Bank of Commerce	5.19	2.03	15.37	4.24	40.69	0.00	27.92	0.41
22	Community State Bank	6.17	1.54	14.32	4.48	55.10	0.08	36.07	0.49
23	Tri-County Bank	9.50	1.64	13.82	4.58	57.82	0.49	34.82	0.64
24	Cornerstone Community Bank	19.09	1.36	13.36	4.46	55.50	0.01	22.04	0.50
25	Capital Community Bank	15.35	1.29	12.91	5.84	40.37	0.34	15.59	0.90
26	First Federal Community Bank, National Association	17.11	1.57	17.02	4.01	51.93	0.19	22.87	0.52
27	First National Bank and Trust Company of Weatherford	17.40	1.46	14.77	5.01	63.63	0.34	32.45	0.45
28	First Century Bank	7.69	1.48	14.88	4.15	56.47	0.09	20.24	0.85
29	First Florida Bank	9.12	1.45	12.08	3.70	57.43	0.02	29.17	0.90
29	The North Salem State Bank	9.09	1.35	15.55	4.32	59.82	0.16	30.80	0.57
31	The Bank of South Carolina	7.40	1.77	15.96	4.55	51.60	0.40	32.81	0.42
32	Mainstreet Community Bank of Florida	17.35	1.50	18.26	4.48	64.11	0.33	31.77	0.48
33	Summit Bank	26.31	1.29	13.20	5.40	57.07	0.17	21.21	0.45
34	Wheatland Bank	5.91	1.19	11.56	4.94	72.04	0.03	44.68	1.32
35	South Louisiana Bank	8.22	1.62	11.14	4.59	57.64	0.73	30.05	1.11
36	First State Bank	14.54	1.32	12.03	3.94	57.78	0.10	27.24	0.64
37	University Bank	74.02	1.32	12.53	5.66	93.59	0.60	96.03	23.10
38	HomeStar Bank and Financial Services	7.59	1.66	19.03	4.70	63.82	0.47	19.10	1.96
39	Legacy Bank & Trust Company	17.34	1.51	13.85	4.57	57.50	0.44	11.82	1.09
40	First Piedmont Federal Savings and Loan Association of Gaffney	3.44	1.76	6.43	4.76	54.79	0.22	36.88	1.13
41	The Hometown Bank of Alabama	7.79	1.84	12.68	4.52	56.88	0.61	17.09	1.42
42	Heritage Bank	7.35	1.56	11.90	5.04	57.04	0.24	28.62	0.34
43	Peoples Bank and Trust Company of Pointe Coupee Parish	23.91	1.82	13.27	4.40	49.73	1.14	34.26	0.29
44	Texas Security Bank	3.53	1.45	11.46	3.91	53.27	0.00	32.77	0.54
45	Trinity Bank, N.A.	19.60	1.43	10.87	3.95	45.73	0.25	37.91	0.20
46	The Fountain Trust Company	5.88	1.62	12.59	4.42	59.77	0.57	25.56	0.92
47	Redwood Capital Bank	2.24	1.41	15.64	4.27	60.29	0.02	30.68	0.55
48	First Utah Bank	20.63	1.39	11.84	5.10	71.41	1.35	33.87	1.15
49	Kaw Valley Bank	4.12	1.43	12.98	4.71	56.92	0.41	27.79	0.62
50	Lighthouse Bank	7.84	1.56	12.10	4.94	53.76	0.06	25.81	0.10
51	County Bank	5.28	1.37	11.36	4.65	60.94	0.18	28.96	0.57
51	Platte Valley Bank	8.40	2.03	19.88	5.55	50.57	0.73	14.57	0.64
53	The Citizens Bank of Georgia	11.21	1.34	12.91	3.90	54.09	0.20	32.37	0.32
54	Sturgis Bank & Trust Company	12.89	1.18	12.39	4.01	68.46	0.25	26.01	1.14
55	First State Bank of St. Charles, Missouri	14.52	1.71	13.07	3.81	79.42	0.43	29.28	7.65
56	Unison Bank	7.48	1.48	12.94	4.31	54.38	0.02	23.97	0.23
57	Citizens State Bank	9.66	1.47	14.19	3.30	45.67	0.00	28.59	0.29
58	Bank of San Francisco	12.95	1.12	10.03	4.23	60.97	0.00	35.69	0.28
59	NewBank	9.37	1.11	9.71	3.79	49.68	0.13	21.37	1.39

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	9.46	1.55	13.40	4.47	56.98	0.22	30.15	0.79
Top Ten Percent: Average	11.26	1.58	14.07	4.50	57.31	0.34	29.94	0.98
All Banks: Median	5.26	1.00	8.75	3.75	68.07	0.49	20.10	0.54
All Banks: Average	6.23	1.00	8.73	3.75	68.32	0.65	20.92	0.62

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	Heartland National Bank	12.26	1.37	14.42	3.41	51.15	0.04	24.51	0.47
61	First Westroads Bank, Inc.	1.99	1.59	12.46	4.05	54.96	0.15	36.56	0.46
62	The First National Bank of Grayson	0.59	1.63	13.95	4.24	61.77	0.76	35.27	1.34
63	Security State Bank	7.65	1.64	10.94	3.53	43.71	0.00	17.40	0.73
64	First Independence Bank	9.41	1.12	13.42	4.43	83.94	0.39	33.60	8.32
65	INSOUTH Bank	7.43	1.36	13.63	4.66	67.87	0.82	24.04	1.48
66	Merchants Commercial Bank	8.16	1.92	23.62	4.55	44.07	2.49	49.23	0.22
67	West Town Bank & Trust	7.09	1.70	13.35	4.70	64.11	2.44	24.35	3.19
68	Grand Valley Bank	16.98	1.23	11.99	3.93	60.10	0.24	35.63	0.36
69	Century Bank and Trust	5.40	1.42	11.39	4.08	64.54	0.64	32.32	1.52
70	Security State Bank of Oklahoma	3.22	1.95	17.96	4.79	48.18	1.47	22.85	0.79

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

Number of Institutions in Peer Group: **496**
 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
Access Bank	58727	Omaha, NE	637,935	109	6
Amerasia Bank	27267	Flushing, NY	680,866	81	3
Anderson Brothers Bank	9923	Mullins, SC	846,871	293	23
Apex Bank	9176	Camden, TN	591,499	130	15
Arizona Bank & Trust	57620	Phoenix, AZ	695,236	64	7
Bank of the Pacific	23041	Aberdeen, WA	944,131	237	17
BankFirst	20130	Norfolk, NE	754,048	113	12
Calvin B. Taylor Banking Company of Berlin, Maryland	5874	Berlin, MD	554,834	105	11
Cass Commercial Bank	1068	Des Peres, MO	862,142	54	4
Celtic Bank	57056	Salt Lake City, UT	947,059	225	1
Central Bank of Lake of the Ozarks	11000	Osage Beach, MO	820,462	143	8
Citizens Bank	17809	Corvallis, OR	805,285	160	15
Clear Mountain Bank	2443	Bruceton Mills, WV	653,493	156	13
Community National Bank & Trust of Texas	18185	Corsicana, TX	746,542	184	14
County National Bank	14073	Hillsdale, MI	724,543	195	12
Drummond Community Bank	32737	Chiefland, FL	632,828	202	16
Esquire Bank, National Association	58140	Jericho, NY	756,642	79	2
Farmers & Merchants Bank	2036	Granite Quarry, NC	632,996	123	11
Farmers State Bank	14578	Lagrange, IN	786,217	156	12
First Federal Savings Bank of Twin Falls	28845	Twin Falls, ID	704,744	244	10
First IC Bank	34998	Doraville, GA	702,494	109	7
First Savings Bank	32629	Beresford, SD	844,355	176	24
Firststar Bank	19288	Sallisaw, OK	633,394	160	8
Fresno First Bank	58090	Fresno, CA	538,656	52	1
Hometown Bank	12781	Fond Du Lac, WI	500,744	94	10
Itasca Bank & Trust Co.	16666	Itasca, IL	579,164	95	2
Jefferson Bank of Missouri	19762	Jefferson City, MO	649,300	100	4
Meadows Bank	58722	Las Vegas, NV	950,607	143	6
Mission Bank	34805	Bakersfield, CA	800,373	110	9
Northwest Bank	58752	Boise, ID	788,916	115	4
Oregon Community Bank	22334	Oregon, WI	524,452	86	6
Pacific Coast Bankers' Bank	34252	Walnut Creek, CA	879,943	104	1
Parkside Financial Bank & Trust	58796	Clayton, MO	526,911	59	1
Peoples Bank	19788	Lubbock, TX	542,922	105	8
Pioneer Trust Bank, National Association	19827	Salem, OR	536,285	66	2
Plumas Bank	23275	Quincy, CA	887,915	161	14
PrimeSouth Bank	5694	Blackshear, GA	669,272	134	7
Santa Cruz County Bank	57591	Santa Cruz, CA	722,872	87	5
Signature Bank	58264	Rosemont, IL	891,205	81	3
The Bank & Trust of Bryan/College Station	58249	Bryan, TX	629,797	83	5
The Commercial and Savings Bank of Millersburg, Ohio	9139	Millersburg, OH	786,598	175	15
The First National Bank and Trust Co., Chickasha, Oklahoma	4062	Chickasha, OK	659,231	167	10
The Killbuck Savings Bank Company	11860	Killbuck, OH	557,661	129	11
The Peoples Bank Co.	13220	Coldwater, OH	563,551	76	6
The Pitney Bowes Bank, Inc.	34599	Salt Lake City, UT	743,594	18	1
The State Bank	11406	Fenton, MI	977,129	180	15
Thomasville National Bank	34068	Thomasville, GA	953,903	117	3
United Bank	58	Atmore, AL	692,067	193	19
US Metro Bank	58310	Garden Grove, CA	507,248	80	5
West Gate Bank	19850	Lincoln, NE	741,043	207	10

PEER GROUP 4:
\$500 - 999 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	11.29	1.68	14.86	4.35	55.19	0.24	31.15	0.97
Top Ten Percent: Average	13.41	1.74	15.44	4.57	54.17	0.33	31.76	1.07
All Banks: Median	6.67	1.06	9.63	3.69	66.32	0.44	19.63	0.62
All Banks: Average	8.12	1.08	9.58	3.71	65.98	0.52	20.42	0.70

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Esquire Bank, National Association	19.96	2.11	16.58	4.86	50.93	0.14	35.61	1.63
2	Mission Bank	22.16	1.66	17.58	4.80	52.47	0.02	54.34	0.70
3	Fresno First Bank	20.40	1.89	19.94	4.85	49.22	0.14	62.29	0.70
4	West Gate Bank	28.37	1.54	15.15	4.94	66.21	0.00	23.78	1.41
5	Plumas Bank	10.38	1.90	19.15	4.89	49.00	0.42	45.53	0.91
6	Oregon Community Bank	17.63	2.09	14.31	4.08	41.41	0.23	30.73	0.79
7	Jefferson Bank of Missouri	13.86	1.93	20.41	4.13	47.23	0.36	29.92	1.00
8	Santa Cruz County Bank	12.17	1.78	16.88	4.83	49.08	0.22	44.98	0.47
9	Central Bank of Lake of the Ozarks	11.24	1.71	18.76	3.91	54.44	0.27	33.76	1.35
10	The First National Bank and Trust Co., Chickasha, Oklahoma	6.96	1.92	14.54	4.78	46.46	0.53	36.30	1.18
11	Arizona Bank & Trust	7.34	1.77	16.97	4.42	55.83	0.55	48.15	1.30
12	First Savings Bank	10.19	2.18	14.13	9.02	44.95	0.96	25.11	2.94
13	First IC Bank	53.72	1.86	15.16	4.21	52.73	0.54	18.86	1.45
14	Amerasia Bank	12.44	2.34	19.43	4.72	34.44	0.00	19.15	0.19
15	Anderson Brothers Bank	14.83	1.51	15.95	7.37	60.85	0.99	34.42	1.45
16	Bank of the Pacific	5.44	1.59	13.00	4.82	65.85	0.11	32.53	1.37
17	Parkside Financial Bank & Trust	4.70	1.61	14.75	3.80	56.66	0.00	27.48	1.64
18	Hometown Bank	78.32	1.48	11.45	4.37	57.70	0.33	28.04	0.85
19	Pioneer Trust Bank, National Association	9.28	2.54	19.90	4.12	36.26	0.29	12.20	1.48
20	Signature Bank	2.43	1.93	18.88	4.57	45.63	0.24	35.82	0.61
21	The Bank & Trust of Bryan/College Station	3.47	1.83	16.41	4.10	45.65	0.02	42.15	0.45
22	Firststar Bank	10.76	1.49	14.04	4.67	61.95	0.45	27.46	1.27
23	Northwest Bank	22.06	1.51	12.60	4.84	55.33	0.23	33.25	0.28
24	The Pitney Bowes Bank, Inc.	5.89	8.66	87.89	10.55	3.51	0.40	6.65	2.48
25	Celtic Bank	17.26	4.61	23.96	6.75	51.36	1.11	10.83	7.63
25	Meadows Bank	14.27	2.03	17.31	4.94	48.18	0.86	34.05	0.41
27	Peoples Bank	12.65	1.38	12.85	4.10	63.43	0.08	24.70	0.89
28	PrimeSouth Bank	21.91	1.44	12.58	4.58	58.81	0.51	25.10	0.77
29	The Killbuck Savings Bank Company	9.46	1.41	12.39	4.00	56.74	0.03	36.14	0.50
30	The State Bank	7.32	1.38	13.11	3.96	59.60	0.09	32.09	0.85
31	First Federal Savings Bank of Twin Falls	11.57	1.30	10.97	4.88	71.03	0.08	29.84	1.40
32	County National Bank	12.65	1.43	14.86	4.32	64.00	0.43	24.67	1.06
33	United Bank	11.33	1.35	14.86	4.09	61.32	0.64	43.90	1.14
34	Farmers State Bank	4.80	1.60	16.84	4.09	56.42	0.14	25.67	0.76
35	Drummond Community Bank	27.22	1.21	10.76	4.57	68.27	0.38	42.80	1.12
35	Itasca Bank & Trust Co.	9.00	1.31	13.43	4.22	58.36	0.07	29.77	0.51
37	Community National Bank & Trust of Texas	(0.88)	1.53	13.03	4.73	60.70	0.21	42.53	0.92
38	Access Bank	26.23	1.21	9.44	4.30	67.11	0.05	32.54	0.93
39	Calvin B. Taylor Banking Company of Berlin, Maryland	6.33	1.69	10.48	4.06	47.04	0.19	37.20	0.53
39	Thomasville National Bank	11.34	2.01	21.75	3.65	46.32	0.54	14.55	1.42
41	Pacific Coast Bankers' Bank	29.62	1.22	13.20	2.37	70.02	0.00	48.54	3.93
42	The Peoples Bank Co.	11.91	1.79	16.38	3.26	38.87	0.03	19.87	0.57
43	Citizens Bank	5.78	1.38	12.52	4.23	55.04	0.11	41.63	0.38
44	Apex Bank	7.50	3.86	28.53	7.57	41.56	3.87	13.42	1.66
45	Farmers & Merchants Bank	5.28	1.69	14.87	4.50	59.56	1.09	31.57	1.18
46	Cass Commercial Bank	(3.63)	1.95	12.13	3.88	41.89	0.00	43.94	0.47
47	BankFirst	8.95	1.78	16.09	3.86	42.99	0.25	17.51	0.58
48	US Metro Bank	40.58	1.06	8.79	4.01	62.45	0.04	25.53	1.18
49	The Commercial and Savings Bank of Millersburg, Ohio	10.02	1.42	13.50	4.05	56.98	0.57	29.45	0.71
50	Clear Mountain Bank	11.05	1.37	11.53	4.08	61.11	0.52	29.18	1.11

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

Number of Institutions in Peer Group: **505**
 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
AIMBank	3304	Littlefield, TX	1,545,971	243	17
Alpine Bank	23091	Glenwood Springs, CO	3,841,148	747	38
American First National Bank	34656	Houston, TX	1,870,513	225	17
Avidbank	57510	San Jose, CA	1,112,372	107	1
Bank First, N.A.	5304	Manitowoc, WI	2,157,436	273	22
Bank of Stockton	1536	Stockton, CA	3,312,484	387	19
Bank of the Sierra	22597	Porterville, CA	2,635,728	519	40
Bank of Utah	17159	Ogden, UT	1,440,083	340	17
Bridgewater Bank	58210	Saint Louis Park, MN	2,227,248	158	7
Cache Valley Bank	22134	Logan, UT	1,440,469	234	16
Cedar Rapids Bank and Trust Company	57244	Cedar Rapids, IA	1,595,080	156	8
Centier Bank	12854	Whiting, IN	4,811,249	849	63
Central Bank	9204	Provo, UT	1,194,874	238	11
Central Bank of Boone County	4536	Columbia, MO	2,169,066	299	15
Central Bank of The Ozarks	17633	Springfield, MO	1,411,713	256	22
Civista Bank	12982	Sandusky, OH	2,261,665	456	34
Coastal Community Bank	34403	Everett, WA	1,089,427	192	14
Cross River Bank	58410	Teaneck, NJ	2,000,007	250	1
D. L. Evans Bank	11666	Burley, ID	1,677,348	408	33
Falcon International Bank	26856	Laredo, TX	1,260,172	360	17
Farmers & Merchants Bank of Central California	1331	Lodi, CA	3,569,064	368	28
First National Bank	14712	Fort Pierre, SD	1,326,096	168	17
First Volunteer Bank	10307	Chattanooga, TN	1,012,327	277	24
German American Bank	17393	Jasper, IN	4,343,817	841	57
Great Southern Bank	29546	Reeds Spring, MO	4,976,158	1,006	99
Green Dot Bank DBA Bonneville Bank	22653	Provo, UT	1,325,576	21	1
Horizon Bank, SSB	3256	Austin, TX	1,178,155	170	6
International Bank of Commerce	25679	Brownsville, TX	1,055,317	240	12
John Deere Financial, f.s.b.	35237	Madison, WI	3,922,430	176	1
Lake Forest Bank & Trust Company, National Association	27589	Lake Forest, IL	4,296,635	505	8
Leader Bank, National Association	57134	Arlington, MA	1,545,344	239	8
Macatawa Bank	34618	Holland, MI	2,142,984	328	29
Mercantile Bank of Michigan	34598	Grand Rapids, MI	3,692,578	624	40
Metro City Bank	58181	Doraville, GA	1,647,688	202	19
New Mexico Bank & Trust	34726	Albuquerque, NM	1,607,498	157	17
Open Bank	57944	Los Angeles, CA	1,151,623	171	9
Opportunity Bank of Montana	30182	Helena, MT	1,012,304	288	22
Peoples Bank	5956	Newton, NC	1,221,748	336	20
People's Intermountain Bank	12773	American Fork, UT	2,443,817	444	28
Providence Bank & Trust	57754	South Holland, IL	1,035,130	192	18
Silvergate Bank	27330	La Jolla, CA	2,133,337	207	2
State Bank of Southern Utah	17964	Cedar City, UT	1,249,788	224	14
Stock Yards Bank & Trust Company	258	Louisville, KY	3,529,915	622	42
The Bancorp Bank	35444	Wilmington, DE	4,947,051	619	1
The Bank of Commerce	18059	Ammon, ID	1,254,846	207	17
The Bank of New York Mellon Trust Company, National Association	23472	Los Angeles, CA	1,360,505	1,194	1
The Fidelity Bank	11507	Fuquay Varina, NC	2,057,326	447	53
The First National Bank of Fort Smith	3864	Fort Smith, AR	1,375,868	305	14
The Moody National Bank	3210	Galveston, TX	1,194,766	194	15
Timberland Bank	28453	Hoquiam, WA	1,244,862	292	24
WEX Bank	34697	Midvale, UT	3,031,964	55	1

PEER GROUP 5:
\$1 - 5 Billion

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	13.72	1.76	14.55	4.25	52.43	0.28	33.66	1.08
Top Ten Percent: Average	14.89	1.97	15.92	4.38	52.55	0.34	35.69	1.34
All Banks: Median	6.37	1.18	10.29	3.63	63.11	0.44	20.12	0.72
All Banks: Average	8.66	1.19	10.50	3.66	62.87	0.54	20.97	0.83

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Cross River Bank	58.74	2.14	17.45	7.48	42.54	0.11	34.24	2.07
2	Horizon Bank, SSB	25.22	2.00	24.10	4.76	54.65	0.01	41.67	0.95
3	Providence Bank & Trust	85.67	3.34	28.73	4.69	53.76	0.48	26.90	3.50
4	People's Intermountain Bank	15.87	1.95	14.55	5.10	48.11	0.17	36.90	0.72
5	John Deere Financial, f.s.b.	40.89	3.50	19.95	6.19	31.67	0.18	0.59	2.24
6	Leader Bank, National Association	19.50	2.08	17.72	3.16	47.03	0.05	32.22	2.17
7	Lake Forest Bank & Trust Company, National Association	17.59	2.21	20.74	3.85	42.15	0.51	30.15	2.65
8	Metro City Bank	19.67	2.98	25.56	4.25	39.33	0.73	24.66	2.67
9	New Mexico Bank & Trust	10.27	1.91	18.46	4.21	49.97	0.25	42.96	0.77
10	Stock Yards Bank & Trust Company	9.24	1.94	17.67	3.83	53.42	0.11	27.36	1.52
11	WEX Bank	14.08	8.95	81.98	21.48	63.50	0.89	40.62	15.83
12	Bank of Utah	1.63	2.24	17.19	4.82	51.50	0.35	41.27	1.82
13	Bank of Stockton	6.35	4.34	25.93	4.02	46.44	0.14	32.63	0.60
14	Farmers & Merchants Bank of Central California	5.05	1.67	16.57	4.37	50.86	0.02	43.47	0.51
15	Mercantile Bank of Michigan	13.88	1.55	13.20	3.89	54.00	0.08	34.90	0.75
16	Open Bank	13.72	1.62	13.31	4.24	56.96	0.27	30.01	1.08
17	Central Bank	13.24	2.06	12.53	5.50	51.62	0.64	37.54	0.89
18	Central Bank of Boone County	6.62	1.58	17.95	3.22	50.54	0.06	39.84	1.29
19	Alpine Bank	4.85	1.66	16.78	4.75	61.38	0.16	36.69	1.06
20	The Bank of New York Mellon Trust Company, National Association	3.06	12.81	15.68	2.29	49.86	(0.72)	100.00	33.20
20	Timberland Bank	5.26	2.02	15.39	4.53	53.76	0.36	27.78	1.21
22	The Fidelity Bank	8.84	1.47	13.58	3.83	59.51	0.10	40.60	1.08
23	AIMBank	13.79	1.44	13.34	4.10	55.79	0.05	33.66	0.65
24	Cache Valley Bank	19.01	2.12	18.56	5.14	45.74	0.82	34.05	0.44
25	Macatawa Bank	11.45	1.71	14.51	3.57	51.05	0.15	27.84	0.98
26	First National Bank	43.89	2.35	10.54	7.37	37.55	1.53	21.89	2.58
27	Coastal Community Bank	19.24	1.34	12.37	4.29	61.43	0.12	38.80	0.79
28	Cedar Rapids Bank and Trust Company	20.73	1.84	16.82	3.23	52.43	0.08	15.67	2.23
29	The First National Bank of Fort Smith	2.26	1.88	14.93	4.26	49.83	0.45	35.02	1.11
30	Bank First, N.A.	27.31	1.42	13.10	4.01	49.86	0.39	30.81	0.66
31	Silvergate Bank	8.90	1.49	14.32	3.70	54.04	0.31	75.60	0.82
32	International Bank of Commerce	5.09	2.28	13.14	4.38	43.56	1.00	38.71	1.40
33	Peoples Bank	15.86	1.43	11.13	4.66	67.45	0.27	37.34	1.55
34	The Bank of Commerce	0.51	2.34	14.49	5.12	35.50	0.24	45.64	0.40
35	Central Bank of The Ozarks	12.15	1.33	13.33	3.59	60.13	0.09	33.15	1.28
36	State Bank of Southern Utah	20.84	1.91	14.44	4.52	50.04	1.16	28.76	0.68
37	Civista Bank	8.01	1.60	11.68	4.40	60.02	0.27	31.40	1.01
38	First Volunteer Bank	3.49	2.06	16.92	5.30	54.76	0.76	31.17	1.19
39	D. L. Evans Bank	8.78	1.48	15.33	4.62	60.73	0.54	38.04	0.92
40	Great Southern Bank	8.46	1.67	13.10	4.13	51.49	0.35	30.77	0.61
41	Opportunity Bank of Montana	26.64	1.44	11.61	4.52	66.56	0.38	25.22	2.34
42	Green Dot Bank DBA Bonneville Bank	(14.72)	3.26	26.07	3.00	14.41	0.29	97.62	2.56
42	The Bancorp Bank	15.29	1.60	16.94	3.95	65.03	1.41	82.56	2.41
42	The Moody National Bank	25.93	1.53	10.26	3.92	60.24	0.50	42.67	1.35
45	Falcon International Bank	12.68	1.76	14.00	4.18	57.41	0.56	23.35	1.22
46	Centier Bank	11.57	1.45	14.86	3.71	55.02	0.30	24.43	1.02
47	Bridgewater Bank	17.40	1.49	13.60	3.67	45.81	0.04	27.62	0.14
48	Avidbank	28.78	1.36	12.42	4.76	56.72	0.34	45.57	0.28
49	German American Bank	14.34	1.50	11.91	3.96	57.86	0.33	23.92	1.10
50	Bank of the Sierra	5.99	1.48	11.80	4.26	55.78	0.28	31.48	0.92
51	American First National Bank	23.78	1.62	14.49	4.20	43.87	0.14	16.92	0.18

PEER GROUP 1:
 Less Than \$100 Million

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **525**
 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	47,377	9	1
Auburn Banking Company	284	Auburn, KY	81,007	23	2
Bandera Bank	26653	Bandera, TX	70,411	14	1
Bank of Cashton	12325	Cashton, WI	96,408	12	1
Bank of Commerce	422	Stilwell, OK	81,297	25	3
Bank of Elgin	16154	Elgin, NE	56,571	8	1
Bank of Montana	58482	Missoula, MT	94,037	9	1
Bank of New Madrid	14701	New Madrid, MO	98,635	26	3
Bank of Prague	12745	Prague, NE	29,398	7	1
Basile State Bank	17621	Basile, LA	56,632	17	2
BOC Bank	25328	Mclean, TX	61,980	9	2
Boston Trust Walden Company	18342	Boston, MA	51,453	62	1
Bryant State Bank	6064	Bryant, SD	35,095	7	1
Citizens State Bank of Waverly, Inc.	9337	Waverly, MN	79,317	20	2
Commercial State Bank	10330	Palmer, TX	82,428	22	3
Crowell State Bank	10352	Crowell, TX	37,284	10	1
Elysian Bank	10185	Elysian, MN	50,017	11	1
Farmers and Merchants Bank	4144	Maysville, OK	19,018	6	1
Farmers and Merchants State Bank of Blooming Prairie	1599	Blooming Prairie, MN	88,410	23	2
Farmers Trust & Savings Bank	8510	Earling, IA	93,372	19	3
First Bank	4092	Erick, OK	72,031	21	4
First National Bank of Dublin	26228	Dublin, TX	92,190	33	3
First Security Bank of Deer Lodge	20657	Deer Lodge, MT	40,001	9	1
First Security Bank-Hendricks	15767	Hendricks, MN	30,812	5	1
First State Bank of Golva	10243	Golva, ND	77,533	10	3
First State Bank of Le Center	9330	Le Center, MN	87,220	18	2
Grand Marais State Bank	8842	Grand Marais, MN	96,519	13	2
Heartland State Bank	9007	Redfield, SD	88,732	23	4
Janesville State Bank	10960	Janesville, MN	72,648	10	1
Jonesburg State Bank	8896	Jonesburg, MO	99,372	25	3
Junction National Bank	15078	Junction, TX	69,004	12	1
Lusk State Bank	8724	Lusk, WY	52,616	10	1
Nebraska State Bank	9819	Oshkosh, NE	50,266	9	1
Oklahoma State Bank	13416	Buffalo, OK	53,138	17	2
Peoples State Bank	17138	Blair, OK	16,733	12	2
Progressive National Bank	24443	Mansfield, LA	72,333	26	5
Sound Banking Company	33183	Lakewood, WA	56,942	6	1
Springfield State Bank	16379	Springfield, NE	59,990	7	1
The Bank of Burlington	15759	Burlington, CO	65,048	13	1
The Bank of Soperton	889	Soperton, GA	91,697	25	1
The Bendena State Bank	17410	Bendena, KS	67,167	12	2
The Cowboy Bank of Texas	12298	Maypearl, TX	87,081	17	1
The First National Bank of Anson	3078	Anson, TX	61,047	14	1
The First National Bank of Cokato	5115	Cokato, MN	60,841	9	1
The First National Bank of Eldorado	3184	Eldorado, TX	58,932	15	1
The First National Bank of Evant	3190	Evant, TX	99,564	27	3
The First State Bank	2301	Boise City, OK	83,036	14	1
The First State Bank	11175	Abernathy, TX	45,914	14	2
The Gary State Bank	16472	Gary, MN	15,043	5	1
The Peoples Bank	5847	Mount Washington, KY	86,328	23	2
The Peoples State Bank	16744	Cherryvale, KS	17,643	4	1
Utah Independent Bank	22514	Salina, UT	83,086	19	3
Welcome State Bank	11417	Welcome, MN	30,233	6	1

PEER GROUP 1:
 Less Than \$100 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	3.88	2.07	18.37	4.54	56.27	0.14	30.57	0.66	
Top Ten Percent: Average	4.43	2.10	18.97	4.72	56.66	0.45	31.80	0.78	
All Banks: Median	0.40	1.22	9.89	3.90	66.68	0.46	22.48	0.40	
All Banks: Average	0.35	1.25	10.38	3.99	67.58	0.84	23.14	0.47	
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Bank of Montana	11.53	2.75	21.79	4.85	51.54	0.00	33.68	1.08
2	First Security Bank of Deer Lodge	1.78	2.79	26.88	4.66	44.34	0.02	41.42	0.65
3	Boston Trust Walden Company	10.61	45.17	52.57	13.82	56.27	0.00	0.00	105.99
4	Farmers and Merchants Bank	1.55	2.44	29.54	5.60	58.07	0.01	29.68	0.75
5	Utah Independent Bank	3.88	3.08	19.92	5.90	49.08	0.72	34.71	0.66
6	Welcome State Bank	(1.42)	2.68	23.65	4.36	49.29	0.01	30.90	1.22
7	The First National Bank of Eldorado	(3.53)	2.66	15.87	5.95	53.34	0.00	37.88	0.55
8	Sound Banking Company	(9.31)	2.59	26.48	5.20	50.11	0.00	65.46	0.38
9	First Bank	(0.48)	2.47	20.23	5.56	55.58	0.54	40.54	0.81
10	BOC Bank	15.78	2.36	14.12	4.46	60.16	0.00	29.24	0.31
11	The Gary State Bank	10.35	1.78	12.51	4.84	66.84	0.03	30.95	0.84
12	Farmers and Merchants State Bank of Blooming Prairie	9.86	2.28	27.39	4.54	51.86	0.34	23.38	0.46
13	Nebraska State Bank	(4.75)	3.93	23.31	5.02	41.09	0.07	20.64	2.06
14	The First National Bank of Evant	1.75	1.97	22.06	4.93	62.96	0.28	34.94	0.71
15	First National Bank of Dublin	2.45	1.63	14.70	5.50	67.41	0.08	39.99	0.83
16	Oklahoma State Bank	(8.22)	2.72	26.02	5.30	51.91	0.11	26.74	0.74
17	Bank of Prague	7.41	2.63	18.00	4.77	55.59	0.33	15.40	1.67
18	Basile State Bank	7.06	2.07	18.20	5.56	62.31	1.99	33.16	0.92
19	First State Bank of Le Center	4.40	2.43	22.30	4.39	49.10	1.20	21.94	1.39
20	The First National Bank of Anson	(4.12)	2.29	25.14	5.20	57.98	0.79	46.62	0.78
21	Lusk State Bank	(2.55)	1.80	13.11	4.34	60.50	0.00	36.34	0.74
22	The Peoples Bank	2.90	1.59	12.48	4.82	70.37	0.00	29.35	0.85
23	Auburn Banking Company	4.05	1.91	21.06	4.47	60.02	0.61	31.68	0.54
23	Grand Marais State Bank	12.95	1.68	21.76	3.77	57.08	0.03	34.51	0.36
25	The Bank of Soperton	21.30	1.69	18.36	5.37	65.15	0.36	19.94	0.85
26	Bryant State Bank	2.26	1.32	11.53	5.59	56.23	0.14	27.20	1.88
26	The Cowboy Bank of Texas	8.37	2.32	22.15	3.87	54.99	0.60	22.94	1.38
28	Elysian Bank	3.79	2.24	19.81	4.66	52.84	0.40	21.91	0.52
29	The First State Bank	12.97	1.42	13.77	6.14	73.73	0.90	46.19	1.81
29	The First State Bank	8.69	1.99	23.69	4.34	52.34	0.42	27.83	0.30
31	Farmers Trust & Savings Bank	2.85	1.87	19.00	4.35	56.88	0.05	24.78	0.47
32	Crowell State Bank	(8.29)	2.38	22.53	4.75	53.58	0.91	43.76	0.96
33	Jonesburg State Bank	6.30	1.78	22.31	4.12	59.55	0.26	26.33	0.52
34	Bank of Commerce	5.30	2.20	16.78	5.15	57.67	0.85	25.97	0.48
35	Peoples State Bank	5.89	1.78	18.37	5.56	71.10	1.81	33.22	1.25
36	Bank of Elgin	(10.35)	2.35	15.58	4.06	47.39	0.00	29.14	0.52
37	First State Bank of Golva	(1.69)	2.35	22.75	4.46	44.85	0.00	25.42	0.17
38	1st Bank	(8.96)	2.49	16.82	4.21	44.05	0.00	27.63	0.39
38	The Bendena State Bank	5.38	2.07	21.27	4.09	53.22	0.84	30.57	0.44
40	Junction National Bank	12.41	1.52	16.38	3.05	57.80	0.09	49.41	0.64
41	Heartland State Bank	2.33	2.14	17.99	5.30	56.47	1.31	23.79	0.73
42	Bank of New Madrid	1.75	1.77	14.67	4.32	52.23	0.34	25.63	0.58
43	The First National Bank of Cokato	(2.73)	1.69	18.98	4.28	57.25	0.17	39.71	0.50
44	First Security Bank-Hendricks	2.53	1.82	15.19	3.55	51.26	0.19	37.41	0.56
45	Citizens State Bank of Waverly, Inc.	5.42	1.66	13.45	4.40	60.70	0.11	26.71	0.49
46	Janesville State Bank	5.07	1.84	13.94	3.91	53.15	0.00	22.63	0.36
47	Bank of Cashton	11.61	1.73	15.49	3.72	53.76	0.00	18.23	0.50
48	The Bank of Burlington	15.98	1.46	10.16	3.73	59.33	0.00	29.93	0.53
49	Bandera Bank	(2.72)	1.78	16.79	4.24	61.41	0.35	46.49	0.62
49	Springfield State Bank	22.43	1.50	14.22	3.44	53.99	0.00	39.03	0.23
51	Commercial State Bank	(1.22)	1.60	19.07	4.51	62.20	1.17	39.81	1.05
51	Progressive National Bank	25.67	1.10	14.01	3.99	76.03	0.10	36.34	1.32
53	The Peoples State Bank	5.70	2.27	8.55	5.50	57.10	10.40	37.88	0.78

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

Number of Institutions in Peer Group:
 Institution Type:
 Corp Status:
 Asset Size:

668
Commercial Bank, Savings Bank/Thrift
Subchapter S Corporation
\$100 - 249 Million

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
1st Bank & Trust	16419	Broken Bow, OK	156,919	42	3
American Interstate Bank	1439	Elkhorn, NE	109,928	13	2
Applied Bank	34193	Wilmington, DE	194,935	31	3
Arrowhead Bank	1198	Llano, TX	192,942	42	5
Bank Northwest	16601	Hamilton, MO	159,941	33	5
Bank of Columbia	8775	Columbia, KY	143,752	37	2
Bank of Deerfield	2477	Deerfield, WI	155,002	27	2
Bank of DeSoto, National Association	26542	De Soto, TX	180,859	40	1
Bank of St. Elizabeth	12236	Saint Elizabeth, MO	152,647	35	4
Bank of Star Valley	34148	Afton, WY	228,146	28	3
BANKWEST	16704	Rockford, MN	153,690	31	3
Brighton Bank	22578	Salt Lake City, UT	208,671	45	4
Central Bank of Kansas City	17009	Kansas City, MO	216,164	62	1
Charlevoix State Bank	33926	Charlevoix, MI	205,267	37	3
Citizens Bank	22601	Butler, MO	151,629	45	11
Citizens Bank	3140	Amarillo, TX	170,333	23	4
Citizens Bank, National Association	12309	Abilene, TX	106,883	22	2
Citizens National Bank at Brownwood	14779	Brownwood, TX	215,474	48	2
Citizens State Bank	15519	Miles, TX	155,224	20	2
Coleman County State Bank	15480	Coleman, TX	121,930	36	2
Commerce Bank	34938	Corinth, MS	124,765	28	1
Community Bank	25752	Longview, TX	220,632	37	6
Community First Bank of the Heartland	3846	Mount Vernon, IL	203,408	46	4
Community National Bank	57395	Monett, MO	135,984	28	2
Community State Bank	58732	Lamar, CO	127,742	21	2
Crossroads Bank	10709	Yoakum, TX	210,774	44	3
Cumberland Security Bank, Inc.	11358	Somerset, KY	225,848	57	4
Douglas National Bank	57230	Douglas, GA	178,728	29	1
Farmers & Stockmens Bank	13625	Clayton, NM	217,964	61	4
Farmers State Bank	879	Lincolnton, GA	127,294	38	3
Farmers State Bank of Hartland	10561	Hartland, MN	172,450	26	3
First Colony Bank of Florida	58644	Maitland, FL	231,463	19	1
First National Bank of Coffee County	33506	Douglas, GA	206,068	42	3
First State Bank	17950	Clute, TX	208,536	42	3
FirstOak Bank	4660	Independence, KS	180,425	44	3
High Plains Bank	3017	Flagler, CO	194,613	50	4
Home Bank of California	26271	San Diego, CA	175,844	21	1
HomeBank Texas	17094	Seagoville, TX	205,277	40	3
Ipava State Bank	10473	Ipava, IL	142,482	34	6
Lake Central Bank	10989	Annandale, MN	157,880	35	2
Lewisburg Banking Company	297	Lewisburg, KY	134,558	35	3
Main Bank	22086	Albuquerque, NM	166,267	15	1
McGehee Bank	11242	McGehee, AR	137,155	29	1
Millennium Bank	58348	Des Plaines, IL	144,864	28	1
Mississippi River Bank	23222	Belle Chasse, LA	110,558	22	2
North Valley Bank	18710	Thornton, CO	177,890	33	2
Pony Express Bank	4526	Braymer, MO	179,059	26	2
PrinsBank	10191	Prinsburg, MN	135,998	30	2
Security Bank USA	1604	Bemidji, MN	161,047	47	1
Security State Bank	11907	Farwell, TX	151,454	15	1
Security State Bank	235	Sutherland, IA	223,870	25	3
Security State Bank of Marine	10163	Marine On St. Croix, MN	144,888	23	4
Sooner State Bank	402	Tuttle, OK	209,109	52	5
South Georgia Bank	32532	Glennville, GA	157,688	43	4
Tejas Bank	18216	Monahans, TX	183,590	16	1
The Commercial Bank	175	Crawford, GA	217,581	39	4
The First National Bank at Paris	14534	Paris, AR	183,178	50	6
The First National Bank of Stigler	4199	Stigler, OK	113,293	24	1
The Idabel National Bank	4241	Idabel, OK	131,842	27	1

PEER GROUP 2:
\$100 - 249 Million

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **668**
 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 James Polk Stone Community Bank	2244	Portales, NM	233,744	70	8
The National Bank of Andrews	17603	Andrews, TX	224,469	56	2
The Payne County Bank	12485	Perkins, OK	171,961	30	1
Titan Bank, N.A.	3225	Mineral Wells, TX	142,287	25	1
Town & Country Bank Midwest	10460	Quincy, IL	188,276	45	6
Twin River Bank	22993	Lewiston, ID	103,007	32	4
Western Bank	2249	Lordsburg, NM	188,923	52	4
Wyoming Bank & Trust	8718	Cheyenne, WY	218,059	42	2

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

Top Ten Percent: Median	7.79	2.11	20.12	4.45	53.72	0.18	30.49	0.73	
Top Ten Percent: Average	8.86	2.27	20.12	4.57	54.37	0.38	31.91	0.95	
All Banks: Median	3.44	1.43	12.32	4.00	62.94	0.50	21.97	0.51	
All Banks: Average	3.60	1.43	12.68	3.99	63.61	0.72	22.37	0.57	
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Central Bank of Kansas City	29.26	5.39	31.93	4.81	52.96	0.09	72.77	7.08
2	Cumberland Security Bank, Inc.	13.73	2.98	21.95	4.88	46.68	0.14	34.49	1.08
3	The Commercial Bank	24.92	2.58	23.52	5.12	48.79	0.11	37.35	0.77
4	1st Bank & Trust	4.28	2.99	27.03	4.81	43.79	0.16	35.51	1.08
5	Coleman County State Bank	8.06	2.50	25.05	5.46	60.32	0.13	35.59	1.23
6	Town & Country Bank Midwest	16.98	2.37	21.53	4.17	49.39	0.36	39.01	0.96
7	Brighton Bank	(0.12)	2.65	20.92	5.45	50.90	0.00	40.17	0.66
8	Tejas Bank	5.06	2.74	24.62	4.39	44.38	0.08	49.81	0.50
9	HomeBank Texas	11.41	2.15	19.76	4.77	53.72	0.03	45.02	0.39
10	Citizens Bank	8.77	2.44	22.73	4.55	47.72	0.00	20.64	0.58
11	North Valley Bank	6.55	2.96	24.87	5.62	47.99	0.06	27.24	0.33
12	Citizens National Bank at Brownwood	6.38	3.33	26.19	4.15	41.35	1.71	44.63	2.07
13	The National Bank of Andrews	5.13	3.06	29.07	4.96	56.88	2.60	48.58	2.85
14	Community National Bank	16.27	1.88	19.91	3.93	58.32	0.04	28.15	0.94
15	Bank of St. Elizabeth	11.98	2.00	16.72	4.49	60.01	0.11	25.63	0.83
16	Douglas National Bank	(0.45)	3.03	24.61	5.09	49.67	0.60	28.57	1.36
17	Pony Express Bank	6.07	2.40	19.35	5.04	51.56	0.45	34.61	0.45
18	Charlevoix State Bank	13.33	1.92	20.61	4.21	61.76	0.51	31.12	1.31
19	High Plains Bank	13.44	1.68	16.63	5.08	64.14	0.16	47.78	0.58
20	Security State Bank	79.90	2.01	18.93	4.03	43.01	0.05	38.89	0.14
21	Security State Bank of Marine	1.46	2.29	21.68	4.83	53.18	0.33	28.57	0.71
22	First State Bank	12.75	1.77	18.97	4.39	60.46	1.01	47.99	1.09
22	Ipava State Bank	3.72	1.80	20.77	4.22	60.22	0.00	26.40	0.94
24	Millennium Bank	32.02	3.05	26.80	4.08	55.01	0.55	16.20	3.39
25	The Idabel National Bank	8.80	2.11	21.88	4.00	49.74	0.28	26.58	0.63
26	First Colony Bank of Florida	8.96	2.11	21.21	4.25	46.70	0.09	32.97	0.18
27	Citizens Bank, National Association	3.32	2.03	15.28	4.42	53.66	0.00	38.22	0.44
28	Bank of Star Valley	9.43	2.10	20.54	4.15	45.95	0.14	27.00	0.35
29	Wyoming Bank & Trust	13.92	2.76	23.35	3.83	79.62	0.03	28.35	9.56
30	Titan Bank, N.A.	46.67	2.04	20.37	4.00	59.64	0.15	18.10	2.09
31	Commerce Bank	9.28	1.85	15.90	4.32	57.89	0.46	30.49	0.89
32	Mississippi River Bank	(2.00)	3.06	22.51	5.74	51.85	0.75	50.77	0.63
33	Community First Bank of the Heartland	7.48	1.99	21.38	4.49	56.79	0.93	24.64	0.92
34	Arrowhead Bank	6.56	1.70	16.54	4.43	60.25	0.09	36.35	0.50
35	Farmers State Bank of Hartland	17.51	1.80	15.46	4.22	56.86	0.31	24.95	0.73
36	Community Bank	0.64	2.52	22.96	3.98	41.70	0.08	35.66	0.42
37	McGehee Bank	14.90	1.76	12.32	4.38	58.22	0.00	27.99	0.49
38	Crossroads Bank	5.55	2.19	18.82	4.18	49.25	0.33	20.98	0.77
39	American Interstate Bank	(8.51)	3.18	17.49	4.87	33.76	0.00	38.28	0.18
40	Bank of Deerfield	11.92	1.94	15.31	4.01	53.12	0.05	18.53	0.91
41	FirstOak Bank	(0.03)	2.14	20.12	5.23	55.32	0.20	26.88	0.52
42	Bank Northwest	(4.88)	2.34	25.10	4.44	45.89	0.25	34.12	0.49
43	Applied Bank	13.28	2.05	8.54	4.00	68.00	0.00	46.44	2.81
44	Bank of DeSoto, National Association	6.17	2.09	17.73	6.97	61.88	0.48	33.37	0.43
45	Farmers State Bank	10.38	2.16	12.46	5.84	61.77	1.41	33.60	1.22
46	Western Bank	4.98	2.39	19.79	4.07	60.10	1.19	37.85	1.34
47	Sooner State Bank	1.64	1.93	15.97	4.40	57.32	0.07	30.34	0.62
48	Lake Central Bank	5.46	2.48	18.55	4.02	52.19	0.89	24.20	1.64
49	Lewisburg Banking Company	14.80	1.88	17.98	4.29	58.24	0.56	25.66	0.59
50	First National Bank of Coffee County	7.79	1.35	14.82	5.20	69.42	0.11	37.53	0.85
51	South Georgia Bank	(1.56)	2.38	19.17	4.95	55.32	0.28	21.42	0.81
52	Farmers & Stockmens Bank	(3.83)	2.09	16.15	4.82	70.98	0.09	35.11	2.66
53	PrinsBank	(2.74)	3.48	21.42	5.41	44.02	1.86	22.53	4.15
54	Main Bank	21.10	2.06	22.20	4.09	46.62	0.00	17.04	0.13
55	Bank of Columbia	4.49	1.99	19.53	4.48	58.71	0.65	29.83	0.61
56	The First National Bank at Paris	11.84	1.88	13.45	4.76	63.03	0.73	25.48	1.23
57	Security State Bank	(6.10)	2.99	22.15	4.05	30.81	0.23	31.95	0.52
58	Citizens State Bank	5.21	2.30	24.01	4.32	45.28	0.18	24.50	0.17
59	Twin River Bank	3.92	1.95	22.88	4.62	56.58	0.00	24.15	0.17

PEER GROUP 2:
\$100 - 249 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	7.79	2.11	20.12	4.45	53.72	0.18	30.49	0.73
Top Ten Percent: Average	8.86	2.27	20.12	4.57	54.37	0.38	31.91	0.95
All Banks: Median	3.44	1.43	12.32	4.00	62.94	0.50	21.97	0.51
All Banks: Average	3.60	1.43	12.68	3.99	63.61	0.72	22.37	0.57

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	The Payne County Bank	5.25	2.29	12.22	4.42	49.24	0.32	24.25	0.66
61	Community State Bank	12.32	2.09	15.74	4.69	51.47	0.09	17.90	0.29
62	The First National Bank of Stigler	3.27	1.85	23.27	3.63	51.00	0.19	37.66	0.59
63	Home Bank of California	9.90	2.75	19.70	4.82	40.59	0.00	0.87	(0.01)
64	BANKWEST	5.71	1.72	17.04	4.45	63.80	0.45	32.32	0.73
64	Security Bank USA	12.99	1.84	19.85	4.47	63.56	1.05	22.52	1.15
66	Citizens Bank	33.43	1.82	20.79	5.30	62.70	1.52	28.07	0.51
66	The James Polk Stone Community Bank	8.14	1.60	14.39	4.80	67.92	1.05	58.09	1.42

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

Number of Institutions in Peer Group: **350**
 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	265,248	36	1
Bank of Texas	18576	Midland, TX	379,987	24	3
Bank of Western Oklahoma	4087	Elk City, OK	312,095	84	6
BOM Bank	1373	Natchitoches, LA	476,958	123	15
Centinel Bank of Taos	19904	Taos, NM	276,271	49	1
Charlotte State Bank & Trust	27086	Port Charlotte, FL	379,290	77	7
Charter Bank	18660	Corpus Christi, TX	299,400	54	4
Citizens State Bank of La Crosse	1513	La Crosse, WI	308,253	67	4
CNB Bank	2241	Carlsbad, NM	446,996	77	3
Community Bank of Raymore	22867	Raymore, MO	271,395	44	3
Englewood Bank & Trust	27205	Englewood, FL	303,523	46	4
Ennis State Bank	13000	Ennis, TX	250,062	57	4
Farmers Bank	57335	Ault, CO	253,427	30	2
First Bank	3121	Burkburnett, TX	469,037	159	6
First Bank of Owasso	18592	Owasso, OK	432,159	67	3
First Community Bank of Central Alabama	57124	Wetumpka, AL	377,785	79	7
First State Bank	15586	Scottsbluff, NE	312,173	68	6
Grundy Bank	3713	Morris, IL	277,932	57	3
Guaranty Bank & Trust Company of Delhi, Louisiana	19638	Delhi, LA	275,108	77	8
Lea County State Bank	12259	Hobbs, NM	345,672	67	2
North Shore Bank of Commerce	8850	Duluth, MN	288,143	111	5
Paradise Bank	58030	Boca Raton, FL	318,786	51	3
Peoples Community Bank	22394	Greenville, MO	483,056	137	15
PromiseOne Bank	58657	Duluth, GA	435,524	95	6
Robertson Banking Company	39	Demopolis, AL	336,766	73	7
Security State Bank	13232	Centralia, WA	488,108	100	11
Southwest Bank	16652	Odessa, TX	448,433	107	6
Texas Bank	19559	Brownwood, TX	497,431	114	9
Texas Bank Financial	26967	Weatherford, TX	420,725	111	4
The Bank of Old Monroe	1655	Old Monroe, MO	391,825	71	5
The First National Bank of Las Animas	3034	Las Animas, CO	382,229	75	6
The First State Bank	17588	Louise, TX	499,645	129	11
The Union Bank of Mena	14597	Mena, AR	268,114	60	3
West Texas State Bank	15466	Odessa, TX	431,288	94	6
Yampa Valley Bank	35407	Steamboat Springs, CO	319,183	59	2

PEER GROUP 3:
\$250 - 499 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	9.82	2.36	22.24	4.41	51.60	0.25	28.58	0.86
Top Ten Percent: Average	9.73	2.40	23.19	4.51	53.49	0.38	30.34	1.11
All Banks: Median	4.15	1.47	13.67	3.93	62.32	0.52	21.15	0.62
All Banks: Average	4.91	1.52	13.97	3.96	62.72	0.73	22.03	0.70

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Charter Bank	8.16	3.49	32.55	6.69	47.77	0.37	42.98	0.81
2	Charlotte State Bank & Trust	11.84	2.49	25.36	3.93	56.69	0.01	34.97	1.93
3	Guaranty Bank & Trust Company of Delhi, Louisiana	11.24	2.36	28.20	4.76	57.32	0.47	35.58	1.11
4	Security State Bank	9.99	3.42	25.85	4.16	41.38	0.73	28.37	2.02
5	Grundy Bank	3.23	2.45	22.24	4.34	50.64	0.09	39.96	0.97
6	Englewood Bank & Trust	8.65	2.38	25.25	4.14	51.60	0.48	44.88	0.89
7	Yampa Valley Bank	2.14	2.43	25.52	4.80	51.38	0.06	33.92	0.72
8	Paradise Bank	8.60	2.00	18.04	4.96	63.04	0.19	46.61	1.01
8	Texas Bank	2.91	2.53	18.73	4.63	52.47	0.27	38.57	1.04
10	First State Bank	57.40	2.05	21.11	4.41	57.55	0.10	24.72	0.71
11	Citizens State Bank of La Crosse	13.43	2.86	32.91	4.28	46.45	0.90	21.35	1.35
12	BOM Bank	15.94	2.27	23.31	5.03	60.23	0.52	19.29	2.06
13	Robertson Banking Company	14.15	1.92	18.34	4.32	54.22	0.10	24.24	0.79
13	The First National Bank of Las Animas	7.59	2.55	20.80	4.77	46.07	0.00	21.30	0.37
15	Southwest Bank	9.82	1.75	20.44	5.28	66.80	0.55	63.66	1.30
16	The Bank of Old Monroe	9.67	2.29	14.98	4.24	48.76	0.11	28.36	0.70
17	Farmers Bank	11.26	2.62	18.79	4.79	45.08	0.00	20.44	0.15
18	Ennis State Bank	10.78	1.93	19.43	4.72	60.23	0.26	33.14	0.61
19	North Shore Bank of Commerce	5.62	1.74	19.69	4.81	73.19	0.11	38.94	2.63
20	Centinel Bank of Taos	12.16	2.08	23.39	3.63	48.16	0.25	40.18	0.63
21	Lea County State Bank	4.35	2.97	28.08	3.62	59.86	0.00	39.36	0.82
22	First Bank	15.56	2.38	20.85	5.24	68.16	1.82	29.12	3.26
23	West Texas State Bank	4.41	1.93	15.88	4.31	59.05	0.07	64.08	0.83
24	First Bank of Owasso	13.05	2.20	21.16	3.99	44.54	0.01	18.61	0.52
25	Community Bank of Raymore	7.38	2.58	31.36	3.46	51.30	0.77	30.47	2.20
26	Texas Bank Financial	27.66	2.39	25.57	4.74	60.10	0.86	12.06	2.13
27	First Community Bank of Central Alabama	1.52	2.28	29.22	4.22	48.77	0.40	23.99	1.00
28	The First State Bank	4.54	2.30	24.78	5.32	55.87	0.01	6.86	0.84
29	The Union Bank of Mena	4.68	2.02	19.42	4.43	57.98	0.45	28.58	0.86
30	Bank of Texas	1.50	2.77	21.64	4.03	31.07	0.00	38.83	0.03
31	CNB Bank	10.44	2.16	26.88	4.07	48.37	0.10	6.42	0.84
32	PromiseOne Bank	16.48	2.95	22.43	4.35	50.53	1.63	11.57	2.04
33	Bank of Western Oklahoma	11.06	1.97	23.57	4.89	57.68	0.44	23.16	0.30
33	Peoples Community Bank	3.96	3.11	18.14	4.89	38.15	0.82	11.09	1.13
35	Alamosa State Bank	10.63	2.20	21.78	3.91	43.53	0.13	22.49	0.24

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	713,189	142	7
Ciera Bank	3226	Graham, TX	632,976	115	8
Citizens Bank of Las Cruces	20161	Las Cruces, NM	612,080	113	7
Crown Bank	34259	Elizabeth, NJ	522,778	108	16
Fidelity Bank	20268	Edina, MN	614,265	92	1
First National Bank of Central Texas	3325	Waco, TX	856,007	94	5
HNB National Bank	4540	Hannibal, MO	505,381	133	14
NewFirst National Bank	3183	El Campo, TX	727,596	100	7
North American Banking Company	34836	Roseville, MN	596,735	73	5
Platte Valley Bank of Missouri	14869	Platte City, MO	597,196	178	9
Quantum National Bank	34110	Suwanee, GA	510,596	58	3
Security Bank	13408	Midland, TX	921,688	176	11
Sutton Bank	5962	Attica, OH	561,304	100	8
The Bank of Hemet	21606	Riverside, CA	722,266	88	6
The Yellowstone Bank	1978	Laurel, MT	780,063	100	9
Wallis Bank	20845	Wallis, TX	779,720	160	12
Western Commerce Bank	18389	Carlsbad, NM	524,545	96	11

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	8.24	2.47	22.15	4.53	49.85	0.13	33.98	1.13
Top Ten Percent: Average	10.91	2.65	22.78	4.72	51.78	0.54	36.37	1.21
All Banks: Median	5.62	1.71	14.65	3.95	60.46	0.50	20.52	0.74
All Banks: Average	5.92	1.71	15.51	3.95	60.14	0.66	21.76	0.88

CB Scorecard Key Performance Indicators

RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Citizens Bank of Las Cruces	12.43	2.31	22.06	4.49	55.13	0.13	30.65	1.15
2	Wallis Bank	11.22	2.72	22.67	5.45	53.83	0.50	39.06	1.16
3	Sutton Bank	9.15	3.18	30.33	4.06	46.98	1.04	44.92	3.00
4	Quantum National Bank	5.65	3.13	27.71	5.24	43.04	0.03	25.00	0.50
5	Western Commerce Bank	8.24	2.29	30.65	4.40	44.79	0.31	44.28	0.44
6	Security Bank	7.61	2.20	15.97	5.28	58.59	0.13	56.02	0.95
7	Platte Valley Bank of Missouri	10.22	1.96	19.85	4.36	62.06	0.08	29.20	1.16
8	HNB National Bank	10.10	2.68	19.53	4.53	49.85	0.23	16.55	1.14
9	North American Banking Company	3.23	2.37	25.33	3.71	49.07	0.12	52.14	1.34
10	The Bank of Hemet	(0.33)	2.75	25.49	4.37	39.27	0.00	35.01	0.50
11	Ciera Bank	15.46	2.22	17.86	4.61	57.76	0.10	33.36	0.38
12	The Yellowstone Bank	6.34	2.91	15.46	4.72	39.28	0.27	31.82	0.48
13	First National Bank of Central Texas	0.67	2.47	25.11	4.25	44.05	0.04	27.27	0.69
14	NewFirst National Bank	2.85	2.82	23.98	4.95	50.19	1.49	39.66	1.13
15	Crown Bank	4.80	4.29	22.15	4.79	40.26	3.51	20.30	2.17
16	Benchmark Bank	29.84	1.92	20.38	4.37	75.23	0.61	39.19	3.19
17	Fidelity Bank	36.82	2.15	12.13	5.66	58.33	0.02	33.98	0.27

PEER GROUP 5:
\$1 - 5 Billion

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **71**
 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	1,162,044	179	14
First American Bank	2240	Artesia, NM	1,203,467	231	15
First PREMIER Bank	6085	Sioux Falls, SD	1,972,582	358	16
First United Bank	12769	Dimmitt, TX	1,358,402	209	14
Five Star Bank	35361	Roseville, CA	1,423,428	108	6
Texas Exchange Bank, ssb	20099	Crowley, TX	1,079,006	22	2
WestStar Bank	32941	El Paso, TX	1,863,705	319	14

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	7.31	2.34	21.31	4.10	53.56	0.11	33.36	1.01
Top Ten Percent: Average	15.33	2.46	21.68	4.04	45.83	0.13	29.44	1.17
All Banks: Median	6.25	1.57	14.84	3.67	60.99	0.38	25.35	0.89
All Banks: Average	7.46	1.64	15.48	3.72	61.30	0.50	25.92	1.05

CB Scorecard Key Performance Indicators

RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	WestStar Bank	2.94	2.62	20.34	4.32	46.86	0.11	37.91	1.01
2	Five Star Bank	15.87	2.34	26.89	4.10	35.86	0.03	27.98	0.33
3	Citizens National Bank of Texas	5.28	2.55	23.54	5.09	53.56	0.34	33.36	1.08
4	Texas Exchange Bank, ssb	55.62	3.64	27.91	2.55	17.21	0.00	4.27	2.05
5	First American Bank	7.31	2.21	21.31	4.48	54.41	0.30	34.20	0.96
6	First PREMIER Bank	16.00	1.87	12.96	3.72	59.21	0.12	39.26	2.11
7	First United Bank	4.32	1.99	18.81	4.02	53.71	0.01	29.09	0.66