



CB Top Ten Report

Ranking the Top Ten Percent of Banks by Peer Group

December 31, 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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CB TOP TEN™

Fourth Quarter 2019

Executive Summary

C-Corp Peer Group Summary

	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Peer Group 1: Less Than \$100 Million								
Top Ten Percent: Median	7.58	1.41	10.77	4.27	61.12	0.11	28.30	0.81
Top Ten Percent: Average	9.31	1.84	11.77	4.36	61.61	0.35	29.90	2.60
All Banks: Median	2.35	0.63	4.78	3.69	77.66	0.41	19.74	0.34
All Banks: Average	2.95	0.64	4.84	3.75	79.40	0.89	19.83	0.45
Peer Group 2: \$100-249 Million								
Top Ten Percent: Median	7.51	1.47	12.57	4.41	59.80	0.16	27.64	0.78
Top Ten Percent: Average	8.91	1.57	13.48	4.47	59.63	0.28	28.54	0.91
All Banks: Median	4.35	0.89	7.42	3.80	71.20	0.48	20.18	0.48
All Banks: Average	5.33	0.89	7.40	3.82	71.65	0.71	20.82	0.53
Peer Group 3: \$250-499 Million								
Top Ten Percent: Median	10.70	1.48	13.63	4.36	58.05	0.25	30.86	0.74
Top Ten Percent: Average	11.83	1.57	13.82	4.44	57.94	0.37	31.06	0.84
All Banks: Median	4.89	0.98	8.56	3.72	68.38	0.48	19.98	0.55
All Banks: Average	6.13	0.98	8.54	3.72	68.82	0.63	20.73	0.63
Peer Group 4: \$500-999 Million								
Top Ten Percent: Median	10.99	1.62	14.74	4.40	55.49	0.26	28.94	1.14
Top Ten Percent: Average	13.63	1.78	15.82	4.73	55.40	0.37	29.11	1.28
All Banks: Median	6.28	1.06	9.58	3.70	66.19	0.44	19.45	0.62
All Banks: Average	7.71	1.08	9.55	3.69	66.16	0.51	20.06	0.72
Peer Group 5: \$1-5 Billion								
Top Ten Percent: Median	10.62	1.83	15.62	4.23	51.49	0.23	31.31	1.09
Top Ten Percent: Average	12.39	1.98	16.24	4.35	52.02	0.31	31.26	1.36
All Banks: Median	6.91	1.18	10.11	3.62	63.19	0.40	20.32	0.73
All Banks: Average	9.15	1.18	10.36	3.65	63.10	0.51	21.15	0.84

Sub-S Peer Group Summary

	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Peer Group 1: Less Than \$100 Million								
Top Ten Percent: Median	4.07	1.99	17.93	4.49	57.70	0.07	30.25	0.74
Top Ten Percent: Average	4.92	2.04	18.28	4.66	58.42	0.35	30.73	0.82
All Banks: Median	1.45	1.18	9.49	3.91	67.95	0.42	23.08	0.41
All Banks: Average	1.68	1.18	9.78	3.98	69.01	0.81	23.61	0.48
Peer Group 2: \$100-249 Million								
Top Ten Percent: Median	6.54	2.15	19.63	4.46	54.00	0.20	29.83	0.69
Top Ten Percent: Average	8.30	2.24	19.82	4.55	54.04	0.31	31.10	0.89
All Banks: Median	4.18	1.38	12.17	3.98	63.58	0.45	21.95	0.51
All Banks: Average	4.46	1.40	12.37	3.97	64.09	0.65	22.49	0.59
Peer Group 3: \$250-499 Million								
Top Ten Percent: Median	7.75	2.19	20.03	4.31	56.16	0.10	28.84	0.91
Top Ten Percent: Average	9.27	2.27	20.99	4.40	55.06	0.32	32.37	1.07
All Banks: Median	4.63	1.44	13.27	3.91	62.45	0.54	21.13	0.63
All Banks: Average	5.94	1.48	13.47	3.94	63.21	0.70	21.81	0.71
Peer Group 4: \$500-999 Million								
Top Ten Percent: Median	8.48	2.62	23.33	4.47	49.88	0.18	34.06	1.13
Top Ten Percent: Average	12.34	2.64	23.74	4.50	51.29	0.38	34.43	1.28
All Banks: Median	6.26	1.60	13.94	3.87	60.20	0.50	20.79	0.76
All Banks: Average	6.34	1.66	15.09	3.90	60.26	0.68	21.54	0.88
Peer Group 5: \$1-5 Billion								
Top Ten Percent: Median	8.72	2.22	20.35	4.13	54.25	0.17	29.84	1.01
Top Ten Percent: Average	11.63	2.18	20.07	4.11	52.18	0.23	30.09	1.16
All Banks: Median	7.81	1.54	14.48	3.67	61.22	0.36	24.85	0.84
All Banks: Average	9.50	1.58	15.05	3.74	61.75	0.47	26.35	1.06

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: **652**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **C Corporation**
 Asset Size: **Less Than \$100 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
American Bank, National Association	21567	Dallas, TX	99,034	24	1
American Exchange Bank, Lindsay, Oklahoma	2328	Lindsay, OK	72,403	15	1
American Heritage Bank	57025	Clovis, NM	90,979	19	2
Amistad Bank	26658	Del Rio, TX	31,114	11	1
Bank of Locust Grove	16795	Locust Grove, OK	40,143	17	1
Bison State Bank	14083	Bison, KS	14,369	8	1
Bonduel State Bank	11235	Bonduel, WI	64,761	9	1
Brantley Bank and Trust Company	16386	Brantley, AL	69,967	18	2
Brazos National Bank	24038	Richwood, TX	29,476	41	1
Breda Savings Bank	5792	Breda, IA	62,615	7	1
California Pacific Bank	23242	San Francisco, CA	77,392	9	2
Capital Bank of Texas	57495	Carrizo Springs, TX	81,805	16	2
Catlin Bank	3615	Catlin, IL	62,781	19	2
CBW Bank	13959	Weir, KS	86,916	28	1
CentreBank	15532	Veedersburg, IN	78,641	22	4
Chambers State Bank	13251	Chambers, NE	61,753	11	2
Champion Bank	57031	Parker, CO	66,436	21	1
Chappell Hill Bank	11570	Chappell Hill, TX	33,569	9	1
Citizens Bank	11432	Byhalia, MS	76,189	24	3
Citizens State Bank of Luling	10327	Luling, TX	74,071	18	2
Comerica Bank & Trust, National Association	1596	Ann Arbor, MI	52,819	95	1
Community Bank	8975	Bristow, OK	87,138	26	1
Community Bank of Easton	18568	Easton, IL	37,917	4	1
Community Bank of Pleasant Hill	58423	Pleasant Hill, MO	82,863	17	1
Community State Bank	22567	Shelbina, MO	81,554	15	2
Eagle Bank	58282	Polson, MT	70,491	15	1
Eaglemark Savings Bank	34313	Carson City, NV	45,697	124	1
Farmers and Merchants Bank of Ashland	5377	Ashland, NE	80,354	20	2
Farmers and Merchants State Bank of Bushnell	11324	Bushnell, IL	73,985	21	2
Fidelity Personal Trust Company, FSB	35206	Merrimack, NH	98,975	35	2
First Capital Bank	3399	Quanah, TX	65,089	21	2
First Electronic Bank	35533	Salt Lake City, UT	52,628	64	1
First National Bank	4111	Heavener, OK	83,558	38	2
First National Bank of Benton	25065	Benton, LA	63,261	12	1
First Security Bank of Helena	20162	Helena, MT	57,710	14	2
First State Bank	57910	Nashua, IA	54,855	7	1
First State Bank of Kiester	5175	Kiester, MN	23,768	7	1
Garden Plain State Bank	19687	Wichita, KS	99,430	19	2
Granite Mountain Bank Inc dba Granite Mountain Bank	15744	Philipsburg, MT	85,911	20	3
Hart County Bank and Trust Company	10145	Munfordville, KY	27,293	5	1
ITS Bank	34619	Johnston, IA	8,135	0	1
Kinmundy Bank	3805	Kinmundy, IL	48,699	8	1
Lakeside Bank of Salina	21255	Salina, OK	38,812	14	1
Lakeview Bank	57785	Lakeville, MN	99,982	17	1
Lamont Bank of St. John	8681	Saint John, WA	52,520	5	1
Midland Community Bank	19796	Kincaid, IL	64,917	13	2
Peoples State Bank of Colfax	10075	Colfax, IL	34,293	6	1
Prudential Bank & Trust, FSB	32957	Hartford, CT	20,839	6	1
Rocky Mountain Bank & Trust	3019	Florence, CO	73,895	21	2
Scribner Bank	14026	Scribner, NE	67,845	15	1
State Bank of Schaller	13931	Schaller, IA	33,671	6	1
The Citizens Bank of Edina	12457	Edina, MO	73,639	13	1
The Community Bank	58517	Bridgeport, TX	99,833	28	2
The First National Bank of Germantown	6592	Germantown, OH	66,075	13	2
The First National Bank of Kemp	3281	Kemp, TX	96,522	28	2
The First National Bank of Lindsay	4134	Lindsay, OK	66,016	8	1
The First National Bank of Quitaque	3401	Quitaque, TX	70,384	14	2
The First National Bank of Spearville	4774	Spearville, KS	41,186	6	1
The Haviland State Bank	17403	Haviland, KS	40,712	8	2

PEER GROUP 1:
Less Than \$100 Million

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **652**
 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 Kansas State Bank Overbrook Kansas	1865	Overbrook, KS	66,581	13	2
The Marion National Bank	4728	Marion, KS	27,524	5	1
The Piqua State Bank	18089	Piqua, KS	26,545	11	3
The Santa Anna National Bank	5520	Santa Anna, TX	53,928	12	1
The Tilden Bank	15774	Tilden, NE	83,686	21	3
Triumph State Bank	1906	Trimont, MN	74,403	18	4
White State Bank	8519	South English, IA	41,214	5	1
Zavala County Bank	15105	Crystal City, TX	75,185	22	2

PEER GROUP 1:
Less Than \$100 Million

C-Corp Top Ten Percent: How They Rank

		7.58	1.41	10.77	4.27	61.12	0.11	28.30	0.81
Top Ten Percent: Median		7.58	1.41	10.77	4.27	61.12	0.11	28.30	0.81
Top Ten Percent: Average		9.31	1.84	11.77	4.36	61.61	0.35	29.90	2.60
All Banks: Median		2.35	0.63	4.78	3.69	77.66	0.41	19.74	0.34
All Banks: Average		2.95	0.64	4.84	3.75	79.40	0.89	19.83	0.45
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Eagle Bank	6.68	1.69	15.65	4.78	55.50	0.05	30.10	1.06
2	Brazos National Bank	10.49	2.95	9.88	5.22	87.56	0.00	50.28	19.15
3	Amistad Bank	9.99	1.47	9.57	5.17	73.27	0.03	44.72	2.48
4	CBW Bank	67.30	5.41	29.58	2.98	55.10	0.03	93.74	14.11
5	Bank of Locust Grove	24.07	1.61	12.60	5.87	59.61	0.73	27.37	1.25
6	Community Bank	1.51	2.13	24.23	5.02	50.88	0.00	21.52	1.36
7	First Electronic Bank	38.62	6.26	20.77	13.92	74.77	0.00	11.60	19.27
8	Bison State Bank	48.09	1.36	12.84	6.06	87.20	0.24	51.90	8.84
9	Rocky Mountain Bank & Trust	6.95	1.78	17.72	4.59	73.32	0.18	35.24	1.18
10	Scribner Bank	4.27	1.86	12.45	4.37	64.65	0.22	38.71	2.75
11	Granite Mountain Bank Inc dba Granite Mountain Bank	11.05	1.10	12.04	4.48	67.19	0.01	46.20	0.46
12	The Santa Anna National Bank	9.07	1.65	14.39	4.86	57.59	0.36	27.63	0.55
13	The First National Bank of Lindsay	10.78	1.29	10.77	4.85	55.78	0.43	28.59	0.72
14	Lakeside Bank of Salina	17.76	1.40	10.87	5.70	61.61	0.90	27.42	0.94
15	Eaglemark Savings Bank	13.17	10.62	41.17	13.79	76.28	0.00	1.34	47.21
15	The First National Bank of Spearville	7.58	1.44	8.61	3.61	50.37	0.00	28.94	0.58
17	The Tilden Bank	1.96	1.50	13.59	4.25	59.99	0.00	20.78	0.87
18	ITS Bank	6.56	5.88	6.34	7.02	19.94	0.00	0.00	5.78
19	White State Bank	8.86	1.84	11.07	3.92	47.41	0.00	24.34	0.26
20	Comerica Bank & Trust, National Association	0.96	34.92	38.70	2.55	58.47	0.00	100.00	109.80
21	First State Bank of Kiester	21.68	1.07	9.01	3.94	74.91	0.17	43.45	1.13
22	The Citizens Bank of Edina	2.82	2.11	17.26	4.67	37.51	0.27	26.54	0.42
23	Garden Plain State Bank	3.35	1.57	10.14	3.56	56.81	0.00	24.75	0.87
24	Kinmundy Bank	2.46	2.05	15.36	5.01	41.02	0.61	25.87	0.60
25	The Piqua State Bank	(6.92)	1.39	12.53	4.37	70.61	0.00	45.60	1.14
26	The First National Bank of Quitaque	20.27	1.19	8.38	4.12	64.63	0.36	29.22	0.58
27	The Marion National Bank	26.24	1.37	8.12	3.16	58.08	0.00	21.70	0.79
28	Community Bank of Easton	1.89	2.79	13.77	4.72	19.73	0.00	18.74	0.28
29	Peoples State Bank of Colfax	3.96	1.49	12.12	4.26	53.62	0.00	13.12	0.45
30	American Exchange Bank, Lindsay, Oklahoma	8.23	0.94	8.85	3.88	71.33	0.01	43.05	0.58
31	Capital Bank of Texas	7.85	1.07	8.18	2.91	61.12	0.00	35.44	0.77
32	The First National Bank of Kemp	10.34	0.91	8.02	4.19	73.83	0.22	41.16	1.07
33	CentreBank	2.13	1.48	11.84	5.04	64.34	0.55	27.15	0.86
34	First Security Bank of Helena	9.89	0.97	6.61	4.97	65.52	0.30	39.91	0.41
35	First Capital Bank	9.52	0.90	10.08	5.38	73.94	0.95	37.34	0.94
36	California Pacific Bank	5.53	2.32	5.51	6.07	50.48	8.20	48.78	1.39
37	Zavala County Bank	15.96	0.98	7.29	3.00	69.87	0.00	33.26	1.57
38	First National Bank	4.48	1.21	13.45	5.26	69.91	1.64	32.08	1.24
39	Champion Bank	9.86	2.07	9.94	2.80	68.03	0.28	40.98	5.23
40	American Heritage Bank	4.01	1.78	14.68	4.64	58.56	0.79	27.21	0.38
41	Farmers and Merchants State Bank of Bushnell	4.89	0.97	10.56	3.50	70.71	0.00	26.86	1.15
42	Fidelity Personal Trust Company, FSB	4.74	42.03	47.74	3.34	44.90	0.00	0.00	96.80
42	The First National Bank of Germantown	11.35	0.94	11.10	3.96	70.61	0.73	51.26	0.63
44	Catlin Bank	11.36	0.96	9.55	4.20	72.71	0.40	25.07	1.77
45	Community Bank of Pleasant Hill	15.84	0.92	9.41	3.00	73.79	0.00	28.30	1.98
46	Citizens State Bank of Luling	13.97	0.90	5.97	4.63	75.30	0.09	30.14	0.63
47	Chappell Hill Bank	7.18	1.43	15.38	4.58	63.68	2.09	33.59	0.39
48	Bonduel State Bank	7.05	1.65	7.51	3.47	46.34	0.13	22.60	0.81
49	The Haviland State Bank	4.25	1.19	8.35	4.27	60.81	0.00	25.34	0.21
50	Lakeview Bank	9.78	1.18	12.59	4.45	65.01	1.00	23.98	0.49
51	Hart County Bank and Trust Company	7.54	1.37	5.79	3.99	61.68	0.00	29.31	0.19
52	Triumph State Bank	12.14	0.88	8.85	4.08	67.49	0.33	38.96	0.35
53	Brantley Bank and Trust Company	(1.77)	1.27	8.35	4.94	62.30	0.18	31.30	0.50
54	Midland Community Bank	19.57	1.37	12.25	3.43	53.13	0.24	12.72	0.91
55	First National Bank of Benton	7.22	1.62	8.80	4.13	52.59	0.43	25.53	0.27
56	First State Bank	6.33	1.38	12.29	3.40	49.29	0.00	12.83	0.44
57	American Bank, National Association	80.93	0.96	6.19	6.08	60.18	0.00	21.05	0.00
58	The Community Bank	0.86	0.80	7.74	4.87	70.55	0.00	26.64	0.52
59	Prudential Bank & Trust, FSB	5.07	23.26	27.01	2.60	22.47	0.00	0.00	38.76

PEER GROUP 1:
Less Than \$100 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	7.58	1.41	10.77	4.27	61.12	0.11	28.30	0.81
Top Ten Percent: Average	9.31	1.84	11.77	4.36	61.61	0.35	29.90	2.60
All Banks: Median	2.35	0.63	4.78	3.69	77.66	0.41	19.74	0.34
All Banks: Average	2.95	0.64	4.84	3.75	79.40	0.89	19.83	0.45

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	Community State Bank	11.05	1.31	14.44	3.49	49.20	0.68	24.41	0.41
61	Lamont Bank of St. John	6.59	1.43	10.85	3.77	43.02	0.17	34.07	0.08
62	Farmers and Merchants Bank of Ashland	5.30	0.75	6.84	4.35	78.11	0.00	29.40	0.48
63	Citizens Bank	4.18	0.92	7.30	4.68	76.18	0.29	30.22	0.89
63	State Bank of Schaller	7.59	1.53	10.33	3.16	53.27	0.16	16.51	1.25
65	Breda Savings Bank	0.69	1.41	12.62	3.49	53.84	0.08	29.30	0.46
66	Chambers State Bank	7.15	1.45	4.92	4.22	52.20	0.11	24.86	0.28
66	The Kansas State Bank Overbrook Kansas	7.67	1.26	9.26	4.01	59.63	0.43	20.97	0.39

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

Number of Institutions in Peer Group: **864**
 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	204,817	38	4
Allied First Bank,sb	55130	Oswego, IL	109,678	271	1
Bank of Clarkson	13167	Clarkson, KY	121,448	26	2
Bank of Commerce	22639	Rawlins, WY	141,812	28	1
Bank of Crockett	1468	Bells, TN	189,305	34	4
Bank of Feather River	58630	Yuba City, CA	145,321	25	1
Bank of Franklin	10594	Meadville, MS	146,168	48	4
Bank of Lincoln County	57396	Fayetteville, TN	153,215	40	3
Bank of Milton	11232	Milton, WI	132,942	21	2
Bank of Salem	11243	Salem, AR	144,907	37	3
Bank of the Federated States of Micronesia	26539	Pohnpei, FM	171,503	85	1
bankcda	57074	Coeur D Alene, ID	140,457	28	4
BlueHarbor Bank	58691	Mooreville, NC	245,680	31	4
Bridge Community Bank	12717	Mount Vernon, IA	100,940	18	3
Calwest Bank	35069	Rancho Santa Margarita, CA	234,170	36	4
CenterBank	35117	Milford, OH	224,827	38	3
Central Bank of Audrain County	4551	Mexico, MO	204,933	22	2
Century Bank of Georgia	35236	Cartersville, GA	201,374	34	3
Century Bank of the Ozarks	8296	Gainesville, MO	178,904	50	4
Chino Commercial Bank, N.A.	35366	Chino, CA	229,412	51	4
Citizens Bank	1051	Hartford, KY	120,974	33	3
Citizens Bank & Trust, Inc.	27153	Trenton, GA	105,180	43	3
Community Bank	34020	Topeka, KS	103,197	24	2
Community First Bank	12426	Kansas City, KS	205,103	32	2
Embassy National Bank	58413	Lawrenceville, GA	109,617	30	1
Exchange Bank of Missouri	1616	Fayette, MO	219,165	46	5
Farmers & Merchants Bank	9462	Miamisburg, OH	181,284	31	4
Farmers & Merchants State Bank	13242	Waterloo, WI	179,274	32	2
FDS Bank	33831	Mason, OH	199,256	1,695	1
FinWise Bank	35323	Sandy, UT	170,891	80	2
First Bank of the Palm Beaches	58152	West Palm Beach, FL	191,667	31	1
First Citizens Bank	23152	Luverne, AL	245,886	64	5
First New Mexico Bank of Silver City	24865	Silver City, NM	113,787	27	2
First New Mexico Bank, Las Cruces	58745	Las Cruces, NM	114,986	29	2
First Peoples Bank	33010	Pine Mountain, GA	179,459	38	3
First Security Bank of Nevada	58443	Las Vegas, NV	228,967	29	1
First State Bank	16333	Loomis, NE	148,432	22	3
First State Bank	19163	Wrens, GA	159,620	34	4
First State Bank of Odem	16334	Odem, TX	149,401	38	4
First Texas Bank	3293	Lampasas, TX	141,851	28	1
Grand Ridge National Bank	3674	Grand Ridge, IL	221,588	27	2
Guadalupe Bank	58768	Kerrville, TX	172,508	30	3
Guaranty Bank and Trust Company	17767	New Roads, LA	216,456	58	6
Hillsboro Bank	34747	Plant City, FL	153,489	25	2
Hometown Bank of Corbin, Inc.	35455	Corbin, KY	178,625	58	6
Ireland Bank	1237	Malad City, ID	249,599	98	14
Llano National Bank	24305	Llano, TX	189,632	46	3
McKenzie Banking Company	13955	Mc Kenzie, TN	132,194	94	6
Mid-America Bank	17374	Baldwin City, KS	243,850	50	4
Northwestern Bank	13411	Orange City, IA	218,723	24	2
Park State Bank	8851	Duluth, MN	142,443	30	5
PBK Bank, Inc.	9313	Stanford, KY	118,641	38	7
Peoples Bank	15216	Lyons, GA	111,373	27	2
Peoples Bank	57058	Sheridan, AR	168,509	25	2
Peoples Bank & Trust Company	1475	Manchester, TN	100,293	27	1
People's Bank of Seneca	34146	Seneca, MO	238,507	33	4
Pinnacle Bank	252	Marshalltown, IA	215,130	26	2
Pinnacle Bank	29548	Jasper, AL	230,312	52	7
RiverHills Bank	6662	Milford, OH	182,584	55	5

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

Number of Institutions in Peer Group: **864**
 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
Rockwood Bank	32745	Eureka, MO	243,230	52	4
Sanger Bank	27043	Sanger, TX	146,087	28	2
Security First National Bank of Hugo	432	Hugo, OK	118,030	33	1
Security National Bank of South Dakota	34394	Dakota Dunes, SD	206,298	31	3
SEI Private Trust Company	35388	Oaks, PA	187,261	602	1
Sherburne State Bank	10169	Becker, MN	131,371	26	3
SJN Bank of Kansas	4766	Saint John, KS	181,742	36	6
Sundown State Bank	18780	Sundown, TX	173,665	32	5
Texas Financial Bank	26738	Eden, TX	105,930	23	3
The Bank	34409	Jennings, LA	245,436	60	6
The Bank of Clovis	57022	Clovis, NM	211,736	34	2
The Bank of Monroe	6180	Union, WV	145,638	35	3
The Bank of Vernon	51	Vernon, AL	161,991	37	4
The Bank of Waynesboro	2375	Waynesboro, TN	174,752	61	5
The Casey County Bank, Inc.	15708	Liberty, KY	196,894	52	3
The Colorado Bank and Trust Company of La Junta	1141	La Junta, CO	142,296	40	2
The Exchange Bank	10672	Skiatook, OK	103,984	30	3
The Farmers State Bank of Brush	10407	Brush, CO	112,165	22	2
The Farmers State Bank of Waupaca	13033	Waupaca, WI	215,743	43	3
The First National Bank and Trust Company of Broken Arrow	4050	Broken Arrow, OK	183,942	46	3
The First National Bank of Waynesboro	2160	Waynesboro, GA	148,043	35	1
The Gunnison Bank and Trust Company	11259	Gunnison, CO	122,893	37	2
The MINT National Bank	58764	Kingwood, TX	246,985	28	1
The Tri-County Bank	16339	Stuart, NE	143,593	28	4
United Citizens Bank of Southern Kentucky	57867	Columbia, KY	173,738	47	5
Valley Bank of Kalispell	1980	Kalispell, MT	138,395	33	1
ValueBank Texas	19700	Corpus Christi, TX	237,567	97	8
West Union Bank	2452	West Union, WV	201,736	49	5

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	7.51	1.47	12.57	4.41	59.80	0.16	27.64	0.78
Top Ten Percent: Average	8.91	1.57	13.48	4.47	59.63	0.28	28.54	0.91
All Banks: Median	4.35	0.89	7.42	3.80	71.20	0.48	20.18	0.48
All Banks: Average	5.33	0.89	7.40	3.82	71.65	0.71	20.82	0.53

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	The Gunnison Bank and Trust Company	25.24	1.70	17.83	5.19	63.03	0.00	47.74	1.38
2	FinWise Bank	46.98	7.16	42.48	14.28	43.96	0.65	35.90	9.57
3	First Security Bank of Nevada	13.13	2.46	11.65	4.48	42.15	0.01	32.78	0.85
4	Community Bank	10.34	1.63	16.19	4.27	57.81	0.00	31.29	1.02
5	Sundown State Bank	11.32	1.42	13.23	4.76	60.50	0.00	34.93	0.65
6	FDS Bank	13.62	498.69	1,078.86	2.21	18.63	0.00	100.00	773.78
7	Park State Bank	4.29	1.90	14.57	5.57	53.98	0.16	34.98	1.03
8	RiverHills Bank	11.55	1.62	15.49	5.29	69.61	0.10	29.58	1.07
9	Grand Ridge National Bank	10.52	1.89	15.43	5.57	53.55	0.09	23.17	0.61
10	Valley Bank of Kalispell	15.25	1.89	17.26	5.07	56.05	1.48	33.77	1.49
11	ValueBank Texas	(1.90)	2.06	19.21	4.55	60.96	0.00	47.16	2.45
12	The Colorado Bank and Trust Company of La Junta	5.90	1.90	20.01	4.76	58.45	0.81	51.39	2.69
13	First State Bank of Odem	4.56	1.46	12.10	5.01	63.14	0.00	46.77	0.64
14	Sherburne State Bank	8.53	1.65	20.45	4.47	55.07	0.82	34.87	1.23
15	Guadalupe Bank	8.12	1.35	15.28	4.45	66.34	0.06	30.62	1.01
16	Pinnacle Bank	8.08	1.87	11.13	4.19	41.66	0.23	33.97	0.66
17	Chino Commercial Bank, N.A.	13.63	1.25	11.28	4.11	63.05	0.05	49.71	0.78
18	Farmers & Merchants Bank	15.58	1.36	13.62	4.42	61.07	0.18	31.57	0.58
19	First State Bank	3.49	1.69	12.39	4.41	52.57	0.01	25.05	0.82
20	First New Mexico Bank, Las Cruces	2.26	1.60	10.73	5.11	59.80	0.09	32.90	0.96
21	Bank of Franklin	5.44	1.28	11.31	4.57	66.05	(0.29)	25.50	1.40
22	First Peoples Bank	15.65	1.27	11.44	5.17	64.56	0.40	59.36	0.58
23	Bank of Clarkson	1.74	1.72	12.67	4.37	57.95	0.03	30.37	0.85
24	The First National Bank of Waynesboro	6.31	1.69	9.51	4.90	58.03	0.45	30.81	1.15
25	The Farmers State Bank of Brush	3.91	1.86	9.81	4.28	51.44	0.00	22.45	0.89
26	Peoples Bank	8.61	1.77	12.27	3.97	42.50	0.04	21.81	0.64
27	Century Bank of the Ozarks	(0.48)	2.11	21.23	5.12	54.16	0.15	23.94	1.05
28	The Bank	5.75	1.50	12.83	5.49	61.29	0.27	24.44	0.77
29	Bank of Feather River	17.05	1.30	11.84	4.90	62.44	0.00	21.66	0.42
30	Embassy National Bank	6.33	2.35	14.00	5.21	63.28	0.21	15.69	2.48
31	The Tri-County Bank	12.94	1.03	11.38	4.42	68.99	0.01	35.36	0.65
32	Century Bank of Georgia	4.46	1.45	13.38	4.19	59.81	0.28	37.64	0.74
33	Alden State Bank	9.14	1.31	10.25	4.46	58.86	0.20	26.54	0.66
34	Bank of Lincoln County	11.19	1.56	11.91	4.98	59.25	0.14	20.18	0.53
35	Rockwood Bank	2.07	2.16	14.55	4.72	56.74	0.62	33.66	0.81
36	First New Mexico Bank of Silver City	2.38	1.61	13.16	4.30	52.75	0.04	18.14	1.14
37	CenterBank	23.82	1.34	13.26	4.29	61.94	0.11	15.18	0.72
38	Pinnacle Bank	4.28	1.32	10.03	4.01	58.91	0.07	28.42	1.07
39	Community First Bank	7.69	1.79	18.58	4.79	52.39	0.40	23.42	0.35
40	Ireland Bank	6.58	1.11	10.22	5.16	72.55	0.17	42.81	0.82
41	The Bank of Waynesboro	5.35	1.58	12.02	4.82	58.34	0.47	21.26	0.83
42	Peoples Bank	22.86	1.23	13.20	4.81	66.49	0.66	25.30	0.68
43	Security First National Bank of Hugo	5.46	2.24	24.85	5.85	52.01	1.86	22.82	0.86
44	Hillsboro Bank	6.62	1.57	11.42	4.13	49.07	0.05	38.26	0.23
45	First Bank of the Palm Beaches	5.51	0.96	10.99	4.14	70.10	0.00	34.41	1.04
46	Farmers & Merchants State Bank	7.51	1.33	11.94	3.52	56.54	0.00	21.41	0.75
47	Citizens Bank	19.98	1.29	15.66	3.96	63.29	0.09	14.68	0.85
48	Calwest Bank	19.98	3.06	30.49	4.02	83.32	0.02	43.22	0.36
49	The Bank of Vernon	8.58	1.38	8.53	3.94	60.65	0.01	20.98	0.99
50	Allied First Bank,sb	28.70	3.42	29.00	3.44	93.16	0.13	33.03	65.76
51	First Texas Bank	3.20	1.53	13.11	3.79	58.89	0.14	43.08	0.54
52	United Citizens Bank of Southern Kentucky	8.71	1.46	12.09	4.18	59.01	0.31	18.53	0.70
53	Bank of Milton	13.00	1.29	13.94	4.07	58.20	0.13	18.75	0.50
54	People's Bank of Seneca	22.18	1.37	14.56	4.49	51.54	0.45	10.42	0.60
55	Texas Financial Bank	2.33	1.29	12.71	3.42	61.81	0.00	33.60	0.95
56	Guaranty Bank and Trust Company	6.43	1.51	11.54	4.77	59.21	0.47	27.89	0.41
57	The Farmers State Bank of Waupaca	7.02	1.24	9.14	4.42	61.47	0.19	26.88	0.60
58	Bank of Salem	7.42	1.49	12.90	4.56	60.19	1.10	24.27	0.66
59	Central Bank of Audrain County	10.86	1.34	16.86	3.12	51.80	0.38	28.00	0.74

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	7.51	1.47	12.57	4.41	59.80	0.16	27.64	0.78
Top Ten Percent: Average	8.91	1.57	13.48	4.47	59.63	0.28	28.54	0.91
All Banks: Median	4.35	0.89	7.42	3.80	71.20	0.48	20.18	0.48
All Banks: Average	5.33	0.89	7.40	3.82	71.65	0.71	20.82	0.53

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	BlueHarbor Bank	14.76	1.32	10.10	4.00	57.34	0.32	28.76	0.45
61	The Exchange Bank	5.88	1.35	11.71	4.23	66.88	0.22	21.06	1.00
62	Security National Bank of South Dakota	6.98	1.53	13.08	2.66	54.85	0.00	17.88	1.90
63	West Union Bank	5.62	1.12	12.57	3.81	60.78	0.10	42.59	0.52
64	The Casey County Bank, Inc.	4.94	1.41	11.53	4.40	58.56	0.73	26.44	0.72
65	Mid-America Bank	27.09	1.34	13.52	4.07	61.82	0.56	12.44	1.35
66	PBK Bank, Inc.	1.62	2.07	15.43	5.54	59.30	1.19	21.62	1.22
67	McKenzie Banking Company	2.64	2.08	14.63	6.51	64.53	4.04	29.33	1.99
68	First State Bank	7.30	1.47	17.38	5.30	61.62	0.95	20.75	0.56
69	Bank of Crockett	11.89	1.41	12.78	3.50	46.39	0.03	24.84	0.32
70	Citizens Bank & Trust, Inc.	7.70	1.20	10.61	4.88	68.61	0.31	20.13	0.93
71	SEI Private Trust Company	9.51	47.69	53.23	2.81	56.15	0.00	0.00	144.75
71	The Bank of Monroe	4.02	1.32	9.48	4.09	63.61	0.21	26.04	1.07
73	Llano National Bank	4.79	1.47	11.61	4.51	61.78	0.57	32.80	0.47
74	Bank of the Federated States of Micronesia	4.39	1.53	10.71	4.26	60.71	0.27	35.55	0.38
75	Bank of Commerce	7.09	1.29	10.36	3.99	59.03	0.04	27.87	0.35
76	The MINT National Bank	19.36	1.64	13.73	3.80	56.25	0.65	10.15	1.41
77	Exchange Bank of Missouri	6.72	1.42	12.31	4.25	51.92	0.26	11.73	0.66
78	Peoples Bank & Trust Company	(0.67)	1.31	11.00	4.62	65.74	0.40	36.14	0.91
79	Northwestern Bank	0.18	2.06	13.89	4.01	41.00	0.14	17.53	0.77
80	bankcda	11.18	1.09	9.53	4.38	66.70	0.30	27.64	0.58
81	The First National Bank and Trust Company of Broken Arrow	(0.32)	1.20	10.61	4.81	64.77	0.06	42.03	0.54
82	SJN Bank of Kansas	23.33	1.09	11.78	4.36	67.55	0.43	22.52	0.57
83	Sanger Bank	10.04	1.17	7.85	3.85	64.35	0.00	26.54	0.58
84	Bridge Community Bank	8.92	1.21	10.66	3.78	62.90	0.03	19.20	0.74
84	First Citizens Bank	1.00	1.49	10.78	4.53	59.23	0.53	25.10	0.82
86	The Bank of Clovis	8.00	1.25	9.81	4.32	63.27	0.33	30.23	0.44
87	Hometown Bank of Corbin, Inc.	8.96	1.12	12.51	4.08	73.18	0.31	22.19	1.18

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

Number of Institutions in Peer Group: **689**
 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	368,404	73	5
Bank of Alma	26689	Alma, WI	302,583	18	4
Bank of Frankewing	1484	Frankewing, TN	309,762	69	3
Bank of George	58626	Las Vegas, NV	343,731	68	2
Bank of Ocean City	5867	Ocean City, MD	362,301	62	7
Bank of San Francisco	58069	San Francisco, CA	397,346	42	1
Central Bank of Branson	16924	Branson, MO	355,850	72	4
Central Bank of Sedalia	4569	Sedalia, MO	429,034	70	1
Citizens Bank	6103	Hartsville, TN	256,012	52	3
Community State Bank	14883	Avilla, IN	278,489	48	4
Cornerstone Community Bank	58411	Red Bluff, CA	288,339	37	3
County Bank	33009	Rehoboth Beach, DE	378,972	79	7
First Bank	9620	Clewiston, FL	395,367	96	7
First Bank	34116	Dalton, GA	408,583	71	4
First Century Bank	1700	Tazewell, TN	419,729	88	8
First Community Bank	22964	San Benito, TX	489,210	123	9
First Federal Community Bank, National Association	29787	Dover, OH	451,155	73	7
First National Bank and Trust Company of Weatherford	5575	Weatherford, TX	276,566	58	3
First Piedmont Federal Savings and Loan Association of Gaffney	28859	Gaffney, SC	418,729	81	6
First State Bank	13632	Russellville, AR	295,296	53	4
First Utah Bank	22738	Salt Lake City, UT	425,707	104	6
First Westroads Bank, Inc.	19742	Omaha, NE	270,134	49	2
FNB South	17011	Alma, GA	411,952	85	4
Freedom Bank	57945	Saint Petersburg, FL	338,925	54	2
Grandview Bank	3230	Grandview, TX	258,775	38	2
High Country Bank	29783	Salida, CO	292,656	80	4
Hometown Bank	12781	Fond Du Lac, WI	490,302	97	10
HomeTown Bank	31028	Redwood Falls, MN	353,740	93	10
Horizon Bank	14327	Waverly, NE	354,526	26	3
Islanders Bank	23469	Friday Harbor, WA	297,757	52	3
Jonah Bank of Wyoming	58396	Casper, WY	342,417	76	4
Legacy Bank & Trust Company	22319	Rogersville, MO	302,621	76	7
Liberty National Bank	57505	Sioux City, IA	437,989	74	9
Mainstreet Community Bank of Florida	57598	Deland, FL	488,367	100	6
Merchants Commercial Bank	58184	St Thomas, VI	295,494	29	1
Midwest Heritage Bank, FSB	4432	West Des Moines, IA	285,828	109	7
Mission Valley Bank	57101	Sun Valley, CA	355,050	60	2
Peoples Bank and Trust Company of Pointe Coupee Parish	23090	New Roads, LA	324,436	53	4
Pinnacle Bank	58297	Gilroy, CA	419,943	72	4
Platte Valley Bank	5442	Torrington, WY	452,945	81	6
Premier Bank	12493	Omaha, NE	309,357	49	5
Savoy Bank	58641	New York, NY	382,692	43	1
Security State Bank of Oklahoma	8980	Wewoka, OK	263,177	61	5
Solera National Bank	58534	Lakewood, CO	282,091	35	1
South Louisiana Bank	23144	Houma, LA	485,744	125	7
Southeastern Bank	5685	Darien, GA	455,282	109	11
SouthPoint Bank	58088	Birmingham, AL	410,115	85	4
Sturgis Bank & Trust Company	28593	Sturgis, MI	473,438	124	11
Summit Bank	23864	Oakland, CA	258,089	41	3
Sunstate Bank	34643	Miami, FL	451,808	56	4
Surrey Bank & Trust	34209	Mount Airy, NC	329,520	70	7
Texas National Bank	3337	Mercedes, TX	330,035	99	6
Texas Republic Bank, National Association	3400	Frisco, TX	304,542	50	3
The Bank of New Glarus	10378	New Glarus, WI	317,438	67	6
The Bank of South Carolina	26912	Charleston, SC	445,067	79	4
The Citizens Bank of Georgia	34229	Cumming, GA	324,675	53	4
The First National Bank of Stanton	5536	Stanton, TX	251,117	23	2
The Fountain Trust Company	5768	Covington, IN	406,921	118	14
The North Salem State Bank	8063	North Salem, IN	385,306	82	9

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **689**
 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
Tri-County Bank	977	Brown City, MI	319,357	86	9
Trinity Bank, N.A.	57543	Fort Worth, TX	309,062	22	1
UniBank	58407	Lynnwood, WA	347,435	47	4
Unison Bank	19396	Jamestown, ND	336,858	52	2
United Community Bank of West Kentucky, Inc.	57301	Morganfield, KY	272,868	56	4
University Bank	14587	Ann Arbor, MI	357,357	462	1
Verus Bank of Commerce	58025	Fort Collins, CO	274,886	16	1
Virginia Partners Bank	58824	Fredericksburg, VA	448,984	57	4
Wheatland Bank	22939	Spokane, WA	459,947	136	14
Willamette Valley Bank	57033	Salem, OR	268,938	189	4

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	10.70	1.48	13.63	4.36	58.05	0.25	30.86	0.74
Top Ten Percent: Average	11.83	1.57	13.82	4.44	57.94	0.37	31.06	0.84
All Banks: Median	4.89	0.98	8.56	3.72	68.38	0.48	19.98	0.55
All Banks: Average	6.13	0.98	8.54	3.72	68.82	0.63	20.73	0.63

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Bank of George	44.14	2.03	15.88	5.21	54.51	0.00	43.57	1.84
2	High Country Bank	9.42	1.72	18.41	5.64	61.42	0.00	31.37	0.85
3	Grandview Bank	27.49	1.77	18.27	4.41	49.52	0.10	41.50	0.47
4	1st Bank Yuma	14.52	1.46	14.07	4.98	62.26	0.10	45.13	0.85
5	FNB South	10.80	2.66	16.46	5.26	45.91	0.60	34.62	1.00
6	Freedom Bank	24.93	1.47	16.59	4.18	60.15	0.23	35.09	1.10
7	Pinnacle Bank	16.67	1.42	11.29	5.46	63.30	0.02	44.92	0.81
8	First Community Bank	12.66	1.42	16.08	4.61	63.66	0.10	35.34	0.84
9	Verus Bank of Commerce	6.22	2.04	15.56	4.25	40.33	0.00	33.28	0.37
10	Premier Bank	14.27	1.46	13.20	4.16	57.14	0.00	23.00	0.67
11	HomeTown Bank	11.01	1.48	13.15	4.36	59.83	0.39	25.72	1.28
12	Hometown Bank	55.54	1.40	10.59	4.33	58.12	0.35	28.43	0.80
13	The North Salem State Bank	12.59	1.29	14.81	4.31	61.06	0.11	30.91	0.57
14	UniBank	13.96	1.85	12.57	4.23	52.90	0.21	15.65	1.16
15	The First National Bank of Stanton	12.40	1.53	15.28	3.62	45.19	0.02	60.89	0.37
16	Wheatland Bank	5.91	1.23	11.89	4.89	71.81	0.03	46.78	1.41
17	Islanders Bank	7.42	1.72	14.71	4.32	51.81	0.25	40.88	0.35
18	Community State Bank	4.94	1.48	13.76	4.43	56.51	0.06	36.95	0.48
19	Central Bank of Sedalia	6.40	1.90	20.45	4.01	48.99	0.42	22.60	1.31
20	Surrey Bank & Trust	6.59	1.57	10.69	4.57	57.33	0.38	30.89	0.83
21	Tri-County Bank	7.35	1.63	13.63	4.66	57.53	0.52	33.48	0.62
22	The Bank of New Glarus	10.70	1.48	12.12	4.51	53.85	1.04	28.06	1.06
23	Bank of Ocean City	7.70	1.54	14.55	3.95	47.87	0.03	34.23	0.28
24	Unison Bank	10.92	1.49	13.08	4.31	54.17	0.00	23.76	0.23
25	University Bank	45.04	1.48	14.58	5.55	92.34	0.91	96.01	22.45
26	Texas Republic Bank, National Association	18.74	1.67	14.68	4.88	55.81	0.40	25.49	0.29
27	First National Bank and Trust Company of Weatherford	13.23	1.38	14.17	4.93	65.11	0.36	30.86	0.48
28	Cornerstone Community Bank	8.26	1.33	13.22	4.39	55.78	0.00	20.71	0.45
28	South Louisiana Bank	5.79	1.61	11.07	4.55	58.05	0.74	31.13	1.10
30	First Century Bank	7.68	1.37	13.97	4.14	60.74	0.06	18.98	0.92
31	Merchants Commercial Bank	22.64	1.85	22.40	4.42	45.07	1.46	36.58	0.28
32	Willamette Valley Bank	11.53	4.69	36.54	4.08	70.15	0.35	17.85	17.83
33	The Bank of South Carolina	3.74	1.73	15.60	4.54	52.37	0.37	33.08	0.43
34	Bank of San Francisco	20.74	1.16	10.47	4.24	59.75	0.00	36.79	0.23
34	First Federal Community Bank, National Association	14.87	1.48	16.29	3.93	54.03	0.18	19.30	0.52
36	Legacy Bank & Trust Company	20.06	1.38	12.78	4.53	60.08	0.28	11.77	0.95
37	The Fountain Trust Company	10.07	1.43	11.20	4.37	64.54	0.43	25.12	1.03
38	First State Bank	10.38	1.26	11.50	3.93	58.86	0.10	26.08	0.65
39	Virginia Partners Bank	6.73	2.86	27.15	26.55	82.74	0.08	16.87	4.64
40	Trinity Bank, N.A.	20.17	1.48	11.50	3.81	45.61	0.24	37.13	0.19
41	Jonah Bank of Wyoming	4.37	1.49	14.29	4.17	61.46	0.80	33.55	1.49
42	County Bank	4.21	1.48	12.13	4.59	60.96	0.18	27.45	0.57
43	Peoples Bank and Trust Company of Pointe Coupee Parish	19.31	1.79	13.22	4.35	49.22	1.26	35.73	0.29
44	Mainstreet Community Bank of Florida	18.76	1.31	15.83	4.33	66.67	0.42	30.36	0.47
45	Sturgis Bank & Trust Company	9.75	1.19	12.63	3.98	67.78	0.21	25.49	1.13
46	Security State Bank of Oklahoma	5.37	1.90	17.13	4.82	48.34	1.64	23.30	0.84
47	Southeastern Bank	8.61	1.57	12.34	4.28	60.59	0.73	23.42	0.85
48	First Piedmont Federal Savings and Loan Association of Gaffney	2.32	1.73	6.30	4.70	55.61	0.25	36.80	1.16
49	The Citizens Bank of Georgia	6.84	1.37	13.11	3.91	53.94	0.09	30.43	0.31
50	First Bank	10.83	1.00	10.76	4.13	68.22	0.05	31.78	0.77
51	First Utah Bank	12.34	1.32	11.34	5.09	68.73	1.34	30.31	1.40
52	Platte Valley Bank	6.50	1.98	19.26	5.58	50.01	0.75	14.92	0.67
53	First Bank	11.50	1.38	15.61	4.41	58.87	0.70	19.98	0.63
54	Central Bank of Branson	4.71	1.48	14.61	4.00	57.00	1.27	33.88	1.20
55	Solera National Bank	28.10	1.46	9.86	3.88	49.01	0.36	64.50	0.17
56	Citizens Bank	18.06	1.36	12.40	4.46	58.20	0.37	17.86	0.50
57	First Westroads Bank, Inc.	1.38	1.61	12.54	4.02	54.33	0.12	36.46	0.47
58	Horizon Bank	18.88	2.12	15.68	4.18	39.83	0.00	6.72	0.04
58	Midwest Heritage Bank, FSB	5.04	1.97	14.85	3.79	68.37	0.39	24.22	5.22

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	10.70	1.48	13.63	4.36	58.05	0.25	30.86	0.74
Top Ten Percent: Average	11.83	1.57	13.82	4.44	57.94	0.37	31.06	0.84
All Banks: Median	4.89	0.98	8.56	3.72	68.38	0.48	19.98	0.55
All Banks: Average	6.13	0.98	8.54	3.72	68.82	0.63	20.73	0.63

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	Sunstate Bank	7.90	1.56	14.19	3.30	61.06	0.18	28.27	0.72
61	Mission Valley Bank	1.49	1.21	9.51	4.83	67.15	0.15	69.17	1.21
62	United Community Bank of West Kentucky, Inc.	4.13	1.64	11.80	4.03	54.65	0.25	20.50	0.74
63	Bank of Alma	28.61	3.06	6.81	4.39	13.69	0.55	53.69	0.19
63	Bank of Frankewing	11.97	1.33	11.77	4.20	60.28	0.53	22.53	0.67
65	Liberty National Bank	7.63	1.26	10.60	3.92	57.17	0.00	20.12	0.61
66	Savoy Bank	9.49	1.44	14.00	4.58	53.38	1.05	12.09	1.18
67	Summit Bank	(3.28)	1.49	11.71	5.25	59.45	0.00	49.60	0.23
68	SouthPoint Bank	12.33	1.33	14.39	3.89	66.33	0.19	11.11	1.65
68	Texas National Bank	8.69	1.13	12.22	5.08	74.49	0.57	51.98	0.77

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
Amerasia Bank	27267	Flushing, NY	691,915	80	3
Anderson Brothers Bank	9923	Mullins, SC	876,534	290	23
Arizona Bank & Trust	57620	Phoenix, AZ	784,240	60	7
Bank of the Pacific	23041	Aberdeen, WA	928,657	233	17
Bank of Wisconsin Dells	15136	Wisconsin Dells, WI	593,987	85	3
BankSouth	16418	Greensboro, GA	717,755	295	6
Benchmark Community Bank	20484	Kenbridge, VA	711,852	188	16
Cass Commercial Bank	1068	Des Peres, MO	915,341	55	4
Celtic Bank	57056	Salt Lake City, UT	972,971	225	1
Central Bank of Lake of the Ozarks	11000	Osage Beach, MO	798,261	146	8
Cf Bank, National Association	28263	Worthington, OH	879,238	123	6
Commerce West Bank	57176	Irvine, CA	883,449	65	2
Community National Bank & Trust of Texas	18185	Corsicana, TX	743,866	182	14
Community State Bank	18272	Ankeny, IA	854,727	149	10
County National Bank	14073	Hillsdale, MI	736,752	195	12
Drummond Community Bank	32737	Chiefland, FL	655,274	199	16
Esquire Bank, National Association	58140	Jericho, NY	790,602	86	2
Farmers & Merchants Bank	2036	Granite Quarry, NC	651,435	120	11
Farmers State Bank	14578	Lagrange, IN	836,333	161	12
First Bank	6917	Strasburg, VA	799,639	154	13
First Federal Savings Bank of Twin Falls	28845	Twin Falls, ID	705,774	246	10
First IC Bank	34998	Doraville, GA	704,772	112	9
First Savings Bank	32629	Beresford, SD	869,677	179	24
First Volunteer Bank	10307	Chattanooga, TN	997,445	269	24
Fresno First Bank	58090	Fresno, CA	538,319	56	1
Hanover Community Bank	58675	Garden City Park, NY	861,575	96	7
Jefferson Bank of Missouri	19762	Jefferson City, MO	644,699	99	4
Meadows Bank	58722	Las Vegas, NV	961,176	141	6
Mission Bank	34805	Bakersfield, CA	847,157	105	9
MRV Banks	58619	Sainte Genevieve, MO	526,753	48	4
Oakworth Capital Bank	58783	Birmingham, AL	717,746	94	2
Oregon Community Bank	22334	Oregon, WI	619,951	86	6
Parkside Financial Bank & Trust	58796	Clayton, MO	589,510	61	1
Peoples Bank	19788	Lubbock, TX	570,840	106	8
Pioneer Trust Bank, National Association	19827	Salem, OR	539,180	68	2
Plumas Bank	23275	Quincy, CA	864,533	162	14
PrimeSouth Bank	5694	Blackshear, GA	685,696	136	7
Rock Canyon Bank	33542	Provo, UT	507,370	139	6
Signature Bank	58264	Rosemont, IL	914,102	81	3
Summit Bank	57706	Eugene, OR	507,378	93	1
Texas Security Bank	58739	Dallas, TX	560,499	57	3
The Farmers Bank, Frankfort, Indiana	12828	Frankfort, IN	611,761	125	9
The First National Bank and Trust Co., Chickasha, Oklahoma	4062	Chickasha, OK	664,810	169	10
The Killbuck Savings Bank Company	11860	Killbuck, OH	565,564	128	11
The Pitney Bowes Bank, Inc.	34599	Salt Lake City, UT	747,635	21	1
Thomasville National Bank	34068	Thomasville, GA	955,436	117	3
United Bank	58	Atmore, AL	711,540	199	19
US Metro Bank	58310	Garden Grove, CA	542,288	86	5
WebBank	34404	Salt Lake City, UT	960,730	122	1
West Gate Bank	19850	Lincoln, NE	737,952	209	10

PEER GROUP 4:
\$500 - 999 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	10.99	1.62	14.74	4.40	55.49	0.26	28.94	1.14
Top Ten Percent: Average	13.63	1.78	15.82	4.73	55.40	0.37	29.11	1.28
All Banks: Median	6.28	1.06	9.58	3.70	66.19	0.44	19.45	0.62
All Banks: Average	7.71	1.08	9.55	3.69	66.16	0.51	20.06	0.72

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Esquire Bank, National Association	20.13	2.15	16.69	4.85	50.43	0.19	29.82	1.65
2	Fresno First Bank	15.23	1.89	20.16	4.78	48.86	0.11	63.76	0.83
3	Mission Bank	23.44	1.65	17.48	4.74	50.99	0.11	53.79	0.69
4	West Gate Bank	20.78	1.61	15.94	4.82	65.27	0.05	30.60	1.58
5	Oregon Community Bank	33.84	1.94	13.88	4.00	43.34	0.14	35.61	0.72
6	Rock Canyon Bank	21.88	1.62	15.11	6.43	68.36	0.29	29.54	1.69
7	Plumas Bank	4.94	1.89	18.71	4.86	48.70	0.32	44.41	0.92
8	Hanover Community Bank	32.24	2.78	25.69	8.51	60.92	0.12	10.92	1.39
9	Pioneer Trust Bank, National Association	7.54	2.59	20.39	4.14	32.05	0.00	12.05	1.41
10	First Savings Bank	10.87	2.19	14.04	8.99	43.86	1.05	24.62	2.97
11	Jefferson Bank of Missouri	9.62	1.84	19.72	4.09	48.06	0.46	26.76	0.97
12	Farmers State Bank	10.20	1.62	16.96	4.07	55.90	0.10	24.33	0.76
13	Signature Bank	4.44	1.87	18.25	4.48	46.70	0.23	39.55	0.60
14	United Bank	11.55	1.36	14.90	4.12	60.28	0.47	44.65	1.30
15	Anderson Brothers Bank	15.02	1.52	15.93	7.43	61.01	0.91	32.13	1.43
16	Peoples Bank	15.12	1.42	13.37	4.12	62.08	0.06	24.79	0.87
17	Texas Security Bank	17.75	1.53	11.99	3.96	53.17	0.00	25.64	0.59
18	Parkside Financial Bank & Trust	15.82	1.53	14.18	3.69	53.01	0.44	29.72	1.63
19	Arizona Bank & Trust	19.01	1.46	13.86	4.40	58.11	1.11	44.49	1.23
20	Amerasia Bank	11.10	2.06	17.21	4.63	39.40	0.00	18.30	0.19
21	MRV Banks	10.09	1.52	16.63	3.90	44.59	0.00	47.30	0.10
22	The First National Bank and Trust Co., Chickasha, Oklahoma	6.11	1.93	14.64	4.75	47.19	0.88	34.72	1.13
23	Central Bank of Lake of the Ozarks	5.49	1.71	18.80	3.90	53.99	0.30	29.80	1.41
24	Meadows Bank	11.94	2.02	17.02	4.90	48.92	0.72	37.83	0.43
25	Bank of Wisconsin Dells	7.01	1.76	14.83	3.84	46.68	0.00	18.87	0.77
26	WebBank	10.23	5.58	32.03	11.66	28.00	0.84	7.68	6.65
27	The Pitney Bowes Bank, Inc.	4.99	8.56	85.87	10.14	4.08	0.39	6.41	2.54
28	Commerce West Bank	10.67	1.39	13.13	3.84	52.67	0.06	33.07	0.54
29	Celtic Bank	16.04	4.70	24.30	6.78	49.49	1.17	10.09	7.56
30	Drummond Community Bank	24.69	1.28	11.21	4.54	68.59	0.31	41.43	1.12
31	Bank of the Pacific	2.38	1.57	12.83	4.76	65.97	0.11	30.74	1.40
32	PrimeSouth Bank	19.30	1.46	12.79	4.51	61.08	0.45	24.32	0.76
32	The Killbuck Savings Bank Company	8.61	1.39	12.44	3.93	56.57	0.03	37.09	0.50
34	Thomasville National Bank	8.68	1.97	21.23	3.68	46.05	0.32	14.80	1.44
35	County National Bank	11.33	1.36	14.22	4.28	64.87	0.42	24.91	1.08
36	Cass Commercial Bank	3.28	1.86	11.54	3.81	43.15	0.00	46.77	0.47
37	Farmers & Merchants Bank	6.99	1.64	14.37	4.40	60.55	0.97	31.36	1.22
38	The Farmers Bank, Frankfort, Indiana	8.70	1.41	12.42	4.11	61.77	0.41	31.77	0.93
39	Oakworth Capital Bank	16.93	1.26	10.97	3.67	64.01	0.00	24.38	1.28
40	BankSouth	13.09	2.30	24.00	4.23	82.14	0.41	21.49	6.97
41	First Federal Savings Bank of Twin Falls	8.84	1.29	10.84	4.91	71.94	0.10	28.33	1.57
42	First Bank	6.23	1.37	13.83	3.99	63.57	0.19	27.85	1.14
43	First Volunteer Bank	1.11	2.01	16.39	5.22	55.08	0.80	30.81	1.15
44	Summit Bank	21.83	1.24	12.87	5.40	58.60	0.12	20.47	0.38
45	Community National Bank & Trust of Texas	(1.02)	1.49	12.62	4.75	61.62	0.19	42.57	0.93
46	First IC Bank	40.76	1.71	14.47	3.96	54.15	1.13	17.11	1.44
47	Benchmark Community Bank	10.56	1.41	13.43	4.54	63.73	0.49	21.97	0.98
48	Community State Bank	8.73	1.34	11.71	4.31	60.72	0.05	21.86	0.62
49	Cf Bank, National Association	32.36	1.52	15.66	3.19	59.53	0.28	16.79	1.58
50	US Metro Bank	39.45	1.12	9.48	4.04	61.39	0.17	23.61	1.14

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

Number of Institutions in Peer Group: **495**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **C Corporation**
 Asset Size: **\$1 - 5 Billion**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
AIMBank	3304	Littlefield, TX	1,775,803	298	24
Alpine Bank	23091	Glenwood Springs, CO	3,864,092	754	38
Altabank	12773	American Fork, UT	2,406,298	441	28
Bank First, N.A.	5304	Manitowoc, WI	2,206,443	284	22
Bank of Ann Arbor	34120	Ann Arbor, MI	1,756,512	224	8
Bank of Stockton	1536	Stockton, CA	3,357,539	388	19
Bank of Utah	17159	Ogden, UT	1,423,151	336	17
Bridgewater Bank	58210	Saint Louis Park, MN	2,263,871	160	7
Cache Valley Bank	22134	Logan, UT	1,407,956	249	16
Capital Bank, National Association	35278	Rockville, MD	1,396,934	230	5
Cedar Rapids Bank and Trust Company	57244	Cedar Rapids, IA	1,575,250	157	8
Central Bank	9204	Provo, UT	1,195,597	240	11
Central Bank of Boone County	4536	Columbia, MO	2,221,174	310	15
Central Bank of The Ozarks	17633	Springfield, MO	1,373,864	256	22
Citizens First Bank	33440	The Villages, FL	2,462,753	336	12
Citizens National Bank of Texas	5574	Waxahachie, TX	1,168,844	174	14
Civista Bank	12982	Sandusky, OH	2,304,000	457	35
Coastal Community Bank	34403	Everett, WA	1,128,153	195	14
Cross River Bank	58410	Teaneck, NJ	2,062,575	290	1
D. L. Evans Bank	11666	Burley, ID	1,793,987	418	33
Dubuque Bank and Trust Company	15219	Dubuque, IA	1,646,105	154	6
Falcon International Bank	26856	Laredo, TX	1,294,446	369	17
Farmers & Merchants Bank of Central California	1331	Lodi, CA	3,722,917	365	28
First Community Bank	13012	Bluefield, VA	2,796,982	527	45
First National Bank	14712	Fort Pierre, SD	1,330,030	168	17
German American Bank	17393	Jasper, IN	4,385,485	821	67
Green Dot Bank DBA Bonneville Bank	22653	Provo, UT	1,595,130	21	1
Horizon Bank, SSB	3256	Austin, TX	1,243,721	169	6
International Bank of Commerce	25679	Brownsville, TX	1,074,874	240	12
John Deere Financial, f.s.b.	35237	Madison, WI	2,832,231	171	1
Lake Forest Bank & Trust Company, National Association	27589	Lake Forest, IL	4,532,951	516	8
Leader Bank, National Association	57134	Arlington, MA	1,583,299	243	8
Macatawa Bank	34618	Holland, MI	2,068,014	326	29
Mercantile Bank of Michigan	34598	Grand Rapids, MI	3,614,957	619	38
Metro City Bank	58181	Doraville, GA	1,636,039	208	19
New Mexico Bank & Trust	34726	Albuquerque, NM	1,763,037	154	17
Open Bank	57944	Los Angeles, CA	1,179,378	168	9
Pinnacle Bank	14065	Elberton, GA	1,030,715	225	17
Preferred Bank	33539	Los Angeles, CA	4,630,165	279	13
Providence Bank & Trust	57754	South Holland, IL	1,020,305	192	18
State Bank of Southern Utah	17964	Cedar City, UT	1,259,099	227	14
Stock Yards Bank & Trust Company	258	Louisville, KY	3,720,038	615	42
The Bank of Commerce	18059	Ammon, ID	1,283,559	208	17
The Bank of New York Mellon Trust Company, National Association	23472	Los Angeles, CA	1,393,647	1,176	1
The Fidelity Bank	11507	Fuquay Varina, NC	2,072,511	451	53
The First National Bank of Fort Smith	3864	Fort Smith, AR	1,353,866	305	14
The Moody National Bank	3210	Galveston, TX	1,188,927	191	15
The State Bank	11406	Fenton, MI	1,033,895	181	15
Timberland Bank	28453	Hoquiam, WA	1,268,014	282	24
WEX Bank	34697	Midvale, UT	2,729,616	52	1

PEER GROUP 5:
\$1 - 5 Billion
C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	10.62	1.83	15.62	4.23	51.49	0.23	31.31	1.09
Top Ten Percent: Average	12.39	1.98	16.24	4.35	52.02	0.31	31.26	1.36
All Banks: Median	6.91	1.18	10.11	3.62	63.19	0.40	20.32	0.73
All Banks: Average	9.15	1.18	10.36	3.65	63.10	0.51	21.15	0.84

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Cross River Bank	48.58	2.45	20.34	7.62	43.13	0.35	25.95	2.25
2	Horizon Bank, SSB	25.54	1.74	21.07	4.64	57.34	0.01	40.63	0.94
3	Providence Bank & Trust	61.92	3.02	25.30	4.65	52.45	0.49	27.38	2.88
4	Bank of Utah	0.04	2.22	17.01	4.72	52.09	0.06	39.71	1.79
5	New Mexico Bank & Trust	18.12	1.81	17.75	4.19	51.09	0.22	36.33	0.75
6	Lake Forest Bank & Trust Company, National Association	19.42	2.16	20.37	3.71	42.63	0.41	27.32	2.57
7	International Bank of Commerce	5.74	2.23	12.79	4.33	43.74	0.30	36.70	1.42
8	Citizens National Bank of Texas	4.57	2.42	22.37	5.05	54.19	0.24	31.87	1.13
9	Green Dot Bank DBA Bonneville Bank	7.05	3.12	24.09	2.88	14.88	0.16	98.11	2.57
10	Metro City Bank	13.94	2.88	24.56	4.14	39.52	0.77	23.08	2.57
11	Open Bank	12.95	1.58	13.08	4.19	56.64	0.10	28.99	1.03
12	Farmers & Merchants Bank of Central California	8.26	1.66	16.46	4.32	50.53	0.02	32.62	0.50
13	Altabank	10.19	1.96	14.61	4.99	47.73	0.37	34.90	0.71
14	Leader Bank, National Association	17.44	1.99	17.06	3.15	46.97	0.25	29.46	2.17
15	The Bank of New York Mellon Trust Company, National Association	4.79	13.70	16.70	2.18	48.48	(0.61)	100.00	33.99
16	Bank of Stockton	6.19	3.92	23.07	4.00	48.32	0.14	33.15	0.60
16	Stock Yards Bank & Trust Company	12.69	1.95	17.77	3.81	53.90	0.34	26.21	1.54
18	First Community Bank	25.05	1.78	11.96	4.60	55.73	0.73	36.66	1.54
19	AIMBank	26.75	1.42	13.23	4.14	56.02	0.10	31.09	0.67
20	Timberland Bank	5.88	2.05	15.49	4.51	52.68	0.35	27.51	1.23
21	Alpine Bank	4.25	1.63	16.29	4.73	62.28	0.11	37.11	1.07
21	Coastal Community Bank	18.50	1.35	12.44	4.31	60.66	0.09	39.22	0.78
23	Central Bank	10.00	2.05	12.50	5.38	51.60	0.65	35.57	0.89
24	Mercantile Bank of Michigan	8.09	1.57	13.27	3.86	54.43	0.08	34.31	0.75
25	First National Bank	33.32	2.22	10.36	7.57	37.80	1.38	22.08	2.51
26	Central Bank of Boone County	7.49	1.58	17.88	3.22	49.85	0.17	36.39	1.33
27	The Fidelity Bank	7.42	1.45	13.26	3.78	59.15	0.08	39.58	1.07
28	Cedar Rapids Bank and Trust Company	14.11	1.84	16.70	3.23	53.23	0.11	17.18	2.30
29	The First National Bank of Fort Smith	0.07	1.86	14.80	4.26	50.58	0.34	33.71	1.14
30	D. L. Evans Bank	14.00	1.40	14.51	4.56	62.15	0.43	37.22	0.89
31	The Bank of Commerce	2.68	2.03	12.73	5.08	40.25	0.22	43.27	0.39
32	Cache Valley Bank	11.68	1.95	17.28	5.04	46.61	0.97	32.32	0.44
33	The Moody National Bank	18.87	1.44	9.80	3.85	59.57	0.33	42.44	1.29
34	Macatawa Bank	4.79	1.71	14.70	3.53	50.34	0.14	27.82	0.99
35	Preferred Bank	9.77	1.82	17.58	3.92	32.66	0.05	20.98	0.14
36	WEX Bank	(0.46)	9.19	84.06	22.19	63.28	0.92	37.71	16.15
37	Citizens First Bank	9.20	1.98	16.52	3.05	40.92	0.04	17.92	1.06
38	Central Bank of The Ozarks	6.19	1.36	13.70	3.62	59.34	0.08	31.81	1.31
39	Bank First, N.A.	23.22	1.43	13.01	3.99	49.81	0.39	25.85	0.61
40	John Deere Financial, f.s.b.	(5.64)	3.84	21.98	6.22	31.51	0.20	0.91	2.16
41	Pinnacle Bank	8.83	1.31	11.51	4.57	63.51	0.19	27.44	1.33
42	State Bank of Southern Utah	16.49	1.69	12.76	4.47	51.38	0.69	27.09	0.65
43	The State Bank	11.62	1.32	12.44	3.94	60.92	0.14	30.67	0.85
44	Capital Bank, National Association	30.01	1.36	15.74	5.66	73.05	0.51	24.00	2.06
45	Civista Bank	7.99	1.55	11.22	4.36	60.80	0.27	31.52	1.01
46	Bridgewater Bank	14.91	1.52	13.77	3.71	46.56	0.02	25.63	0.15
47	Dubuque Bank and Trust Company	11.05	2.26	23.06	3.10	50.59	1.08	30.28	2.98
48	German American Bank	11.82	1.50	11.80	4.00	57.74	0.33	24.00	1.08
49	Falcon International Bank	12.49	1.69	13.45	4.15	57.67	0.54	21.00	1.10
50	Bank of Ann Arbor	4.13	1.94	17.15	4.39	50.16	0.13	12.03	0.83

PEER GROUP 1:
Less Than \$100 Million

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **503**
 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	51,711	9	1
Adrian State Bank	8822	Adrian, MN	54,856	11	1
Auburn Banking Company	284	Auburn, KY	84,493	23	2
Bank of Elgin	16154	Elgin, NE	61,328	8	1
Bank of Montana	58482	Missoula, MT	96,540	8	1
Bank of Prague	12745	Prague, NE	29,509	7	1
Basile State Bank	17621	Basile, LA	56,230	17	2
Boston Trust Walden Company	18342	Boston, MA	48,297	65	1
Bryant State Bank	6064	Bryant, SD	38,078	7	1
Chetopa State Bank & Trust Co.	13956	Chetopa, KS	39,435	6	1
Collins State Bank	14914	Collins, WI	98,372	26	4
Crowell State Bank	10352	Crowell, TX	41,287	10	1
Elysian Bank	10185	Elysian, MN	50,617	11	1
Farmers and Merchants Bank	4144	Maysville, OK	18,280	6	1
Farmers and Merchants State Bank of Blooming Prairie	1599	Blooming Prairie, MN	89,041	23	2
Farmers State Bank of Watkins	8864	Watkins, MN	46,707	9	1
Farmers Trust & Savings Bank	8510	Earling, IA	98,093	19	3
First Bank	4092	Erick, OK	72,316	23	4
First Colorado National Bank	3047	Paonia, CO	77,674	22	2
First National Bank of Dublin	26228	Dublin, TX	93,001	32	3
First Security Bank of Deer Lodge	20657	Deer Lodge, MT	40,267	9	1
First Security Bank of Roundup	20479	Roundup, MT	66,737	9	1
First Security Bank-Hendricks	15767	Hendricks, MN	32,646	6	1
First State Bank	16643	Junction, TX	59,778	11	1
First State Bank	21752	Watonga, OK	72,846	15	1
First State Bank of Golva	10243	Golva, ND	78,133	10	3
First State Bank of Le Center	9330	Le Center, MN	86,916	18	2
Grand Marais State Bank	8842	Grand Marais, MN	90,163	14	2
Heartland State Bank	9007	Redfield, SD	89,034	22	4
Janesville State Bank	10960	Janesville, MN	75,305	10	1
Junction National Bank	15078	Junction, TX	68,179	11	1
Lusk State Bank	8724	Lusk, WY	54,255	10	1
Nebraska State Bank	9819	Oshkosh, NE	49,707	9	1
Northern Sky Bank	10196	Crookston, MN	81,881	11	1
Oklahoma State Bank	13416	Buffalo, OK	55,972	17	2
Peoples State Bank	17138	Blair, OK	17,318	12	2
Progressive National Bank	24443	Mansfield, LA	74,975	26	5
Senath State Bank	15101	Senath, MO	83,698	18	2
Sound Banking Company	33183	Lakewood, WA	54,721	6	1
St. Martin National Bank	18937	Saint Martin, MN	23,176	6	1
The Bank of Soperton	889	Soperton, GA	92,921	28	1
The Bendena State Bank	17410	Bendena, KS	65,621	13	2
The Cowboy Bank of Texas	12298	Maypearl, TX	89,572	18	1
The First National Bank of Anson	3078	Anson, TX	65,538	14	1
The First National Bank of Cokato	5115	Cokato, MN	61,040	9	1
The First National Bank of Eldorado	3184	Eldorado, TX	61,706	15	1
The First National Bank of Evant	3190	Evant, TX	99,257	26	3
The Gary State Bank	16472	Gary, MN	14,345	5	1
The Peoples Bank	5847	Mount Washington, KY	85,717	23	2
Utah Independent Bank	22514	Salina, UT	88,100	19	3
Welcome State Bank	11417	Welcome, MN	32,940	6	1

PEER GROUP 1:
Less Than \$100 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	4.07	1.99	17.93	4.49	57.70	0.07	30.25	0.74
Top Ten Percent: Average	4.92	2.04	18.28	4.66	58.42	0.35	30.73	0.82
All Banks: Median	1.45	1.18	9.49	3.91	67.95	0.42	23.08	0.41
All Banks: Average	1.68	1.18	9.78	3.98	69.01	0.81	23.61	0.48

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Bank of Montana	11.54	2.38	19.17	4.75	58.40	0.00	29.14	1.21
2	First Security Bank of Deer Lodge	2.01	2.52	24.45	4.65	47.74	0.00	40.53	0.66
3	Welcome State Bank	7.79	1.99	17.84	4.30	61.42	0.00	32.81	1.18
4	Utah Independent Bank	9.12	2.74	17.94	5.85	54.25	0.61	33.97	0.66
5	The First National Bank of Eldorado	1.93	2.70	16.01	6.02	52.75	0.10	38.76	0.56
6	The First National Bank of Anson	4.04	2.28	25.17	5.18	58.21	0.70	47.03	0.80
7	Lusk State Bank	1.14	2.07	14.79	4.25	57.20	0.00	34.32	1.05
8	Nebraska State Bank	(4.64)	4.08	23.80	5.03	39.10	0.00	23.63	2.07
9	Bank of Prague	5.96	2.44	16.77	4.78	58.82	0.00	16.46	1.79
10	Oklahoma State Bank	(1.16)	2.64	25.28	5.32	53.38	0.06	28.10	0.74
11	First Bank	0.04	2.43	19.86	5.53	56.02	0.47	41.13	0.81
12	Heartland State Bank	2.09	1.74	14.81	5.30	56.75	0.00	24.86	0.76
13	Boston Trust Walden Company	1.34	45.84	53.43	14.73	55.91	0.00	0.00	106.98
14	Crowell State Bank	3.85	2.03	19.31	4.72	59.92	0.85	43.22	0.94
15	Bank of Elgin	(0.01)	2.30	15.04	4.05	48.83	0.00	34.70	0.56
16	Bryant State Bank	10.34	1.23	10.69	5.71	57.70	0.17	29.59	1.96
17	First Colorado National Bank	12.20	8.93	42.96	4.47	102.10	0.10	29.57	3.34
18	The First National Bank of Evant	1.00	1.92	20.98	5.02	64.48	0.14	35.02	0.74
19	Farmers and Merchants Bank	(2.77)	2.30	27.58	5.65	61.06	0.01	27.82	0.78
20	First Security Bank-Hendricks	7.96	1.82	15.09	3.56	51.83	0.01	37.91	0.53
21	Auburn Banking Company	7.47	1.82	19.96	4.37	61.01	0.46	31.92	0.54
22	First National Bank of Dublin	2.73	1.64	14.87	5.44	66.87	0.18	40.51	0.81
23	Basile State Bank	4.55	2.07	18.13	5.64	61.74	1.87	34.43	0.90
24	1st Bank	1.81	2.27	15.36	4.11	47.62	0.00	26.26	0.40
25	The Gary State Bank	2.77	1.88	13.33	4.85	65.51	0.19	32.60	0.92
26	The Cowboy Bank of Texas	9.32	2.22	20.93	3.88	56.06	0.67	24.14	1.33
27	Farmers Trust & Savings Bank	7.30	1.82	18.56	4.30	57.89	0.05	23.71	0.46
28	Adrian State Bank	9.15	1.79	18.97	4.35	56.58	0.01	26.88	0.20
29	Farmers and Merchants State Bank of Blooming Prairie	8.16	2.04	24.44	4.57	57.32	0.33	22.46	0.42
30	Peoples State Bank	8.07	1.63	16.99	5.63	73.16	1.40	35.76	1.22
31	Progressive National Bank	23.61	1.30	16.52	3.97	73.41	0.07	33.19	1.56
32	Senath State Bank	2.18	2.21	14.44	4.25	51.95	0.61	31.31	0.69
33	First State Bank of Le Center	2.94	2.15	19.59	4.42	53.68	0.76	21.72	1.14
34	Janesville State Bank	7.60	1.81	13.76	3.92	54.26	0.00	23.03	0.38
34	The Bank of Soperton	17.53	1.69	17.93	5.37	65.37	0.35	18.40	0.82
36	Collins State Bank	7.27	1.41	15.74	4.19	66.86	0.07	26.74	0.88
37	First State Bank	(11.56)	2.06	20.17	4.58	52.48	0.02	40.88	0.38
38	First State Bank	16.33	1.57	16.72	4.44	70.07	0.53	37.97	0.50
39	The Peoples Bank	1.45	1.55	12.05	4.79	71.02	0.00	28.40	0.88
40	First Security Bank of Roundup	4.73	1.92	16.20	4.49	51.32	1.44	31.28	0.42
41	First State Bank of Golva	(0.51)	2.22	21.10	4.41	46.67	0.00	25.74	0.18
42	St. Martin National Bank	4.77	1.65	10.91	3.64	65.67	0.00	30.25	1.33
43	Elysian Bank	4.07	2.09	18.51	4.65	55.93	0.48	19.79	0.53
44	Grand Marais State Bank	2.49	1.59	20.52	3.80	59.66	0.00	31.02	0.35
45	Junction National Bank	8.00	1.42	15.13	3.04	58.87	0.09	47.86	0.62
46	Sound Banking Company	(10.61)	1.84	19.17	5.10	63.79	0.00	30.19	0.39
47	Northern Sky Bank	11.13	1.57	12.45	4.14	41.72	0.00	20.16	0.24
48	The First National Bank of Cokato	(1.73)	1.60	17.64	4.28	59.60	0.13	41.94	0.51
49	The Bendena State Bank	1.65	2.01	20.48	4.08	53.30	0.84	31.97	0.43
50	Chetopa State Bank & Trust Co.	6.60	1.72	16.89	3.76	54.28	0.00	18.22	0.39
51	Farmers State Bank of Watkins	7.70	1.60	12.35	4.01	60.85	0.40	25.93	0.67

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

Number of Institutions in Peer Group: **663**
 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	159,094	45	3
American Interstate Bank	1439	Elkhorn, NE	101,583	14	2
Arrowhead Bank	1198	Llano, TX	198,446	43	5
Bank Northwest	16601	Hamilton, MO	171,788	37	5
Bank of Columbia	8775	Columbia, KY	148,828	35	2
Bank of Commerce	2320	Stilwell, OK	131,854	42	2
Bank of Deerfield	2477	Deerfield, WI	161,097	26	2
Bank of DeSoto, National Association	26542	De Soto, TX	180,369	40	1
Bank of Hydro	10674	Hydro, OK	127,533	21	3
Bank of St. Elizabeth	12236	Saint Elizabeth, MO	149,009	35	4
Bank of Star Valley	34148	Afton, WY	237,130	28	3
BANKWEST	16704	Rockford, MN	155,444	30	3
Bloomsdale Bank	9788	Bloomsdale, MO	231,636	55	4
Brighton Bank	22578	Salt Lake City, UT	219,734	45	4
Central Bank and Trust	529	Lander, WY	159,053	39	5
Central Bank of Kansas City	17009	Kansas City, MO	238,195	70	1
Charlevoix State Bank	33926	Charlevoix, MI	194,466	39	3
Citizens Bank	3140	Amarillo, TX	181,167	23	4
Citizens Bank	22601	Butler, MO	151,033	42	11
Citizens Bank, National Association	12309	Abilene, TX	107,180	24	2
Citizens National Bank at Brownwood	14779	Brownwood, TX	226,577	46	2
Citizens State Bank	15519	Miles, TX	158,984	20	2
Coleman County State Bank	15480	Coleman, TX	124,911	36	2
Commerce Bank	34938	Corinth, MS	129,242	29	1
Community Bank	25752	Longview, TX	213,488	37	6
Community State Bank	58732	Lamar, CO	132,224	21	2
Crossroads Bank	10709	Yoakum, TX	219,549	44	3
Cumberland Security Bank, Inc.	11358	Somerset, KY	215,876	58	4
Douglas National Bank	57230	Douglas, GA	180,606	29	1
Farmers & Stockmens Bank	13625	Clayton, NM	223,079	70	4
Farmers State Bank of Hartland	10561	Hartland, MN	169,165	26	3
First Colony Bank of Florida	58644	Maitland, FL	231,322	19	1
First National Bank of Coffee County	33506	Douglas, GA	234,524	42	3
First State Bank	17950	Clute, TX	201,422	45	3
First State Bank	17775	Paint Rock, TX	112,366	14	2
FirstOak Bank	4660	Independence, KS	186,144	44	3
Franklin State Bank & Trust Company	11792	Winnsboro, LA	179,153	48	3
Friend Bank	2828	Slocumb, AL	134,153	41	5
Goodfield State Bank	11699	Goodfield, IL	134,438	27	3
Heartland Bank	14809	Somers, IA	160,107	26	4
High Plains Bank	3017	Flagler, CO	193,763	55	4
Home Bank of California	26271	San Diego, CA	177,359	21	1
HomeBank Texas	17094	Seagoville, TX	201,434	40	3
Lake Central Bank	10989	Annandale, MN	158,401	35	2
Main Bank	22086	Albuquerque, NM	166,880	15	1
McGehee Bank	11242	Mcgehee, AR	132,414	29	1
Millennium Bank	58348	Des Plaines, IL	153,551	27	1
North Valley Bank	18710	Thornton, CO	179,550	36	2
Pony Express Bank	4526	Braymer, MO	176,255	26	2
PrinsBank	10191	Prinsburg, MN	146,642	30	2
Security State Bank	11907	Farwell, TX	185,663	15	1
Security State Bank of Marine	10163	Marine On St. Croix, MN	145,082	23	4
South Georgia Bank	32532	Glennville, GA	163,406	44	4
Tejas Bank	18216	Monahans, TX	190,437	16	1
The Bank of the West	25703	Thomas, OK	163,386	32	4
The Bippus State Bank	1847	Huntington, IN	189,852	45	5
The Commercial Bank	175	Crawford, GA	232,672	40	4
The First National Bank at Paris	14534	Paris, AR	187,002	51	6
The First National Bank of Stigler	4199	Stigler, OK	118,029	24	1

PEER GROUP 2:
\$100 - 249 Million

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **663**
 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 Idabel National Bank	4241	Idabel, OK	131,764	26	1
The National Bank of Andrews	17603	Andrews, TX	214,931	55	2
Titan Bank, N.A.	3225	Mineral Wells, TX	180,124	24	1
Town & Country Bank Midwest	10460	Quincy, IL	192,075	47	6
Valley Bank of Commerce	22600	Roswell, NM	187,593	21	2
Wells Bank	14025	Platte City, MO	249,659	47	5
Western Bank	2249	Lordsburg, NM	193,497	45	4
Wyoming Bank & Trust	8718	Cheyenne, WY	206,728	42	2

PEER GROUP 2:
\$100 - 249 Million

Sub-S Top Ten Percent: How They Rank

		AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Top Ten Percent: Median		6.54	2.15	19.63	4.46	54.00	0.20	29.83	0.69
Top Ten Percent: Average		8.30	2.24	19.82	4.55	54.04	0.31	31.10	0.89
All Banks: Median		4.18	1.38	12.17	3.98	63.58	0.45	21.95	0.51
All Banks: Average		4.46	1.40	12.37	3.97	64.09	0.65	22.49	0.59
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Central Bank of Kansas City	34.38	5.80	35.46	4.81	50.89	0.07	75.74	7.46
2	The Commercial Bank	26.92	2.28	21.41	4.89	52.54	0.10	29.62	0.79
3	Brighton Bank	5.21	2.69	21.23	5.50	50.71	0.00	42.19	0.65
4	Cumberland Security Bank, Inc.	5.43	3.00	22.19	4.86	45.67	0.15	36.41	1.11
5	1st Bank & Trust	4.64	2.65	24.20	4.82	50.19	0.04	36.67	1.07
6	Citizens National Bank at Brownwood	10.19	2.97	23.60	4.09	44.08	0.31	42.44	1.72
7	Tejas Bank	7.67	2.68	24.11	4.37	44.38	0.07	48.82	0.49
8	PrinsBank	5.61	3.53	21.47	5.51	42.42	0.60	27.75	4.23
9	Bank of Commerce	176.06	2.37	18.07	5.90	55.51	0.66	28.80	1.16
10	Coleman County State Bank	8.64	2.27	22.96	5.35	63.63	0.31	32.68	1.28
11	Citizens Bank	13.36	2.15	20.42	4.44	51.71	0.00	23.05	0.51
12	Douglas National Bank	0.71	3.14	25.30	5.11	48.24	0.21	27.27	1.38
13	Western Bank	6.25	2.51	20.84	4.05	56.59	0.26	40.97	1.47
14	Central Bank and Trust	5.36	2.39	24.61	4.28	55.62	0.33	29.71	1.59
15	HomeBank Texas	6.52	2.11	19.32	4.73	54.08	0.06	44.27	0.38
16	Town & Country Bank Midwest	15.01	2.15	19.61	4.16	53.68	0.88	39.88	0.96
17	Bank Northwest	3.48	2.34	24.54	4.48	46.76	0.12	34.89	0.51
18	McGehee Bank	7.34	1.82	12.97	4.45	55.02	0.00	32.42	0.67
19	North Valley Bank	5.89	2.84	23.71	5.56	49.22	0.08	26.22	0.32
20	Bank of Deerfield	13.22	2.05	16.39	3.99	50.70	0.00	19.99	0.83
21	Security State Bank of Marine	1.23	2.13	19.99	4.65	55.31	0.05	31.16	0.64
22	Farmers State Bank of Hartland	10.98	1.82	15.62	4.21	56.42	0.03	24.94	0.71
23	Citizens Bank, National Association	2.77	2.06	15.42	4.46	53.07	0.00	40.14	0.47
24	Security State Bank	16.98	1.95	14.84	4.12	55.00	0.16	41.02	0.47
25	Citizens State Bank	6.43	2.30	23.94	4.31	45.77	0.00	24.68	0.22
26	First Colony Bank of Florida	6.66	2.14	21.56	4.21	45.03	0.03	32.66	0.18
27	Bank of St. Elizabeth	6.39	1.98	16.53	4.51	60.69	0.14	25.16	0.85
28	Wells Bank	8.41	2.26	22.85	4.46	50.63	0.43	23.02	0.52
29	Bank of Columbia	7.02	2.12	20.76	4.51	56.41	0.77	28.09	0.73
30	High Plains Bank	9.60	1.57	15.52	5.17	66.62	0.09	47.90	0.57
31	First State Bank	5.83	1.78	18.89	4.41	60.59	0.69	46.81	1.10
32	Bank of Star Valley	11.29	2.05	20.22	4.06	46.47	0.14	25.27	0.35
33	Arrowhead Bank	7.91	1.65	15.99	4.45	61.31	0.02	35.18	0.48
33	Pony Express Bank	2.92	2.37	18.95	5.05	52.40	0.46	36.92	0.46
35	Lake Central Bank	4.44	2.46	18.32	4.05	51.82	0.44	24.27	1.62
36	The First National Bank of Stigler	6.73	1.74	21.48	3.64	54.00	0.09	37.43	0.60
37	First National Bank of Coffee County	20.46	1.32	14.57	5.13	69.46	0.09	35.39	0.84
38	The Bank of the West	7.03	2.35	18.29	4.97	52.26	0.00	20.33	0.19
39	Heartland Bank	4.72	2.17	15.91	4.58	53.15	0.15	30.38	0.38
40	Charlevoix State Bank	4.21	1.91	20.70	4.24	61.58	0.46	31.97	1.30
41	Millennium Bank	31.46	2.67	23.11	3.98	58.54	0.41	14.68	3.21
42	Community Bank	(2.77)	2.51	22.76	3.99	42.10	0.00	36.46	0.42
43	South Georgia Bank	2.41	2.37	18.90	4.93	54.89	0.26	20.93	0.76
44	The Idabel National Bank	6.54	2.05	20.81	3.97	50.88	0.41	27.04	0.62
45	Crossroads Bank	8.50	1.95	16.78	4.17	54.37	0.28	20.62	0.76
46	The National Bank of Andrews	(0.56)	2.82	26.87	4.92	58.02	2.75	47.22	2.61
47	Friend Bank	4.55	1.70	17.57	4.72	57.46	0.46	25.61	0.94
48	Commerce Bank	10.80	1.68	14.53	4.28	60.87	0.51	31.81	0.88
49	First State Bank	9.65	2.06	16.42	4.17	49.79	0.80	39.82	0.38
50	American Interstate Bank	(13.49)	3.23	17.42	4.97	34.08	0.00	29.83	0.18
51	Citizens Bank	24.59	1.78	19.92	5.26	62.31	1.19	28.57	0.48
52	Franklin State Bank & Trust Company	6.36	1.55	16.05	4.42	64.77	0.36	43.76	0.75
53	BANKWEST	5.47	1.67	16.59	4.39	64.26	0.17	30.13	0.69
54	Goodfield State Bank	10.13	2.15	16.44	3.97	54.28	0.26	13.04	1.62
55	Bank of Hydro	1.00	2.64	23.25	4.99	48.49	0.68	29.68	0.41
56	Main Bank	16.26	2.02	22.06	4.05	47.06	0.00	17.34	0.13
57	Home Bank of California	8.35	2.74	19.63	4.80	40.73	0.00	1.17	0.00
57	The First National Bank at Paris	11.16	1.89	13.64	4.73	62.79	0.79	23.79	1.22
59	Valley Bank of Commerce	0.36	2.51	24.51	4.06	41.16	0.34	41.45	0.37

PEER GROUP 2:
\$100 - 249 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	6.54	2.15	19.63	4.46	54.00	0.20	29.83	0.69
Top Ten Percent: Average	8.30	2.24	19.82	4.55	54.04	0.31	31.10	0.89
All Banks: Median	4.18	1.38	12.17	3.98	63.58	0.45	21.95	0.51
All Banks: Average	4.46	1.40	12.37	3.97	64.09	0.65	22.49	0.59

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	Farmers & Stockmens Bank	(0.59)	2.08	15.98	4.81	72.03	0.20	36.70	2.96
61	Community State Bank	13.07	2.01	15.11	4.59	52.50	0.05	17.74	0.28
62	Titan Bank, N.A.	70.91	1.89	19.22	4.04	58.13	0.42	12.62	1.65
63	Bank of DeSoto, National Association	4.34	2.06	17.69	6.92	62.90	0.41	31.04	0.44
63	The Bippus State Bank	8.26	2.04	18.53	4.33	58.34	0.65	17.89	1.13
65	FirstOak Bank	3.15	2.05	19.09	5.20	57.02	0.53	25.35	0.53
66	Bloomsdale Bank	3.22	2.43	25.10	4.01	44.35	0.56	25.05	0.61
67	Wyoming Bank & Trust	4.70	2.56	21.98	3.79	80.41	0.04	28.36	9.48

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

Number of Institutions in Peer Group: **353**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **Subchapter S Corporation**
 Asset Size: **\$250 - 499 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
Bank of Texas	18576	Midland, TX	395,158	24	3
Centinel Bank of Taos	19904	Taos, NM	279,487	46	1
Central State Bank	72	Calera, AL	330,753	72	5
Charlotte State Bank & Trust	27086	Port Charlotte, FL	381,717	78	7
Charter Bank	18660	Corpus Christi, TX	294,632	53	4
Citizens State Bank of La Crosse	1513	La Crosse, WI	329,986	68	4
Englewood Bank & Trust	27205	Englewood, FL	314,440	47	4
Ennis State Bank	13000	Ennis, TX	261,061	57	4
Farmers Bank	57335	Ault, CO	255,768	30	2
First Bank	3121	Burkburnett, TX	478,725	157	7
First Bank of Owasso	18592	Owasso, OK	408,475	68	3
First Community Bank of Central Alabama	57124	Wetumpka, AL	394,595	81	7
First Fidelity Bank	1122	Burke, SD	390,811	81	7
First National Bank of Louisiana	4288	Crowley, LA	390,307	69	5
First State Bank	15586	Scottsbluff, NE	301,352	69	6
First State Bank Southwest	9770	Pipestone, MN	299,743	53	6
Grundy Bank	3713	Morris, IL	275,209	59	3
Guaranty Bank & Trust Company of Delhi, Louisiana	19638	Delhi, LA	296,830	80	9
Lea County State Bank	12259	Hobbs, NM	362,393	68	2
North Shore Bank of Commerce	8850	Duluth, MN	286,645	111	5
Paradise Bank	58030	Boca Raton, FL	333,057	54	3
Peoples Community Bank	22394	Greenville, MO	489,241	136	15
Premier Bank Minnesota	33204	Farmington, MN	266,510	40	8
Robertson Banking Company	39	Demopolis, AL	327,866	76	7
Security State Bank	13232	Centralia, WA	486,972	96	11
Sooner State Bank	402	Tuttle, OK	261,000	69	7
Southwest Bank	16652	Odessa, TX	456,302	106	6
Texas Bank	19559	Brownwood, TX	495,325	116	9
Texas Bank Financial	26967	Weatherford, TX	441,769	116	4
Texas State Bank	18698	San Angelo, TX	287,640	65	1
The Bank of Old Monroe	1655	Old Monroe, MO	391,852	73	5
The Eastern Colorado Bank	16125	Cheyenne Wells, CO	456,801	71	6
The First National Bank of Las Animas	3034	Las Animas, CO	377,118	74	6
The Union Bank of Mena	14597	Mena, AR	266,934	55	3
WoodTrust Bank	5335	Wisconsin Rapids, WI	441,172	83	6
Yampa Valley Bank	35407	Steamboat Springs, CO	319,985	65	2

PEER GROUP 3:
\$250 - 499 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	7.75	2.19	20.03	4.31	56.16	0.10	28.84	0.91
Top Ten Percent: Average	9.27	2.27	20.99	4.40	55.06	0.32	32.37	1.07
All Banks: Median	4.63	1.44	13.27	3.91	62.45	0.54	21.13	0.63
All Banks: Average	5.94	1.48	13.47	3.94	63.21	0.70	21.81	0.71

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Paradise Bank	11.21	2.11	19.36	4.89	62.05	0.09	45.85	1.19
2	Charlotte State Bank & Trust	9.58	2.53	25.60	3.88	55.92	0.00	33.65	1.97
3	Charter Bank	4.43	3.65	34.00	6.69	46.89	0.54	42.63	0.99
4	Guaranty Bank & Trust Company of Delhi, Louisiana	17.00	2.18	26.47	4.76	60.76	0.54	38.87	1.20
5	Yampa Valley Bank	1.86	2.50	26.05	4.82	50.78	0.09	43.31	0.74
6	Texas Bank	1.75	2.51	18.44	4.62	52.77	0.05	38.86	1.05
7	First State Bank	38.10	2.09	21.96	4.39	55.92	0.24	27.33	0.74
8	Security State Bank	7.25	2.88	21.72	4.00	45.87	0.54	28.63	1.66
9	Englewood Bank & Trust	10.32	2.32	24.29	4.13	52.25	0.71	46.39	0.86
10	Grundy Bank	1.42	2.31	21.00	4.35	53.12	0.06	41.36	0.94
11	Southwest Bank	9.25	1.73	20.31	5.12	66.97	0.38	62.46	1.31
12	Ennis State Bank	12.84	1.88	18.97	4.62	59.91	0.15	34.12	0.60
13	Citizens State Bank of La Crosse	17.83	2.77	32.05	4.27	47.58	0.99	19.32	1.34
14	The Bank of Old Monroe	7.26	2.29	15.01	4.27	49.75	0.09	28.71	0.71
15	First State Bank Southwest	11.61	1.86	16.16	3.95	58.34	0.09	30.21	1.04
16	First Community Bank of Central Alabama	5.64	2.17	27.48	4.23	50.44	0.33	23.37	1.01
17	The First National Bank of Las Animas	4.28	2.50	20.10	4.71	46.77	0.00	24.46	0.37
18	Centinel Bank of Taos	10.39	2.04	22.87	3.62	48.71	0.10	36.79	0.62
19	Lea County State Bank	8.26	2.44	22.85	3.55	62.77	0.00	36.10	0.83
20	Bank of Texas	5.16	2.63	20.66	3.91	31.88	0.00	40.90	0.03
21	Texas Bank Financial	26.79	2.36	25.03	4.75	60.35	0.58	8.98	2.07
22	Sooner State Bank	26.35	1.76	15.27	4.48	62.15	0.22	28.92	0.72
23	First Bank	13.98	2.25	19.95	5.09	68.98	1.86	28.75	3.12
23	North Shore Bank of Commerce	3.68	1.65	18.67	4.77	74.16	0.04	39.78	2.62
25	Central State Bank	7.19	1.69	15.47	4.16	58.35	0.04	24.25	1.12
26	Farmers Bank	9.45	2.50	18.23	4.64	46.13	0.07	21.06	0.15
26	First Fidelity Bank	7.81	1.72	17.20	4.15	57.05	0.08	27.78	0.67
28	WoodTrust Bank	4.80	3.47	31.43	3.63	44.04	0.93	27.27	3.39
29	The Union Bank of Mena	3.06	2.04	19.57	4.44	56.97	0.39	27.50	0.87
30	The Eastern Colorado Bank	14.00	1.90	16.19	4.50	57.62	0.19	27.58	0.31
31	Robertson Banking Company	7.69	1.68	16.27	4.25	58.17	0.08	23.35	0.81
32	Texas State Bank	6.29	1.68	13.89	3.85	61.31	0.00	45.17	1.00
33	Peoples Community Bank	4.29	3.02	17.27	4.91	39.79	0.66	10.85	1.08
34	First National Bank of Louisiana	0.84	1.97	15.92	4.26	56.40	0.02	41.13	0.61
35	First Bank of Owasso	3.77	2.20	20.71	3.98	45.06	0.00	19.16	0.54
36	Premier Bank Minnesota	10.80	1.89	19.05	4.26	56.78	0.92	25.72	0.73

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

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

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
Benchmark Bank	19215	Plano, TX	800,874	144	8
Ciera Bank	3226	Graham, TX	631,956	114	8
Citizens Bank of Las Cruces	20161	Las Cruces, NM	613,543	113	7
HNB National Bank	4540	Hannibal, MO	517,723	134	14
NewFirst National Bank	3183	El Campo, TX	745,470	100	7
North American Banking Company	34836	Roseville, MN	667,289	78	5
Quantum National Bank	34110	Suwanee, GA	512,653	57	3
Security Bank	13408	Midland, TX	934,819	175	11
Sutton Bank	5962	Attica, OH	642,970	106	8
Texas Exchange Bank, ssb	20099	Crowley, TX	953,913	23	2
The Bank of Hemet	21606	Riverside, CA	692,472	91	6
The First State Bank	17588	Louise, TX	518,824	127	11
The Yellowstone Bank	1978	Laurel, MT	793,600	101	9
Tolleson Private Bank	57522	Dallas, TX	552,275	42	1
Wallis Bank	20845	Wallis, TX	796,690	163	12
Western Commerce Bank	18389	Carlsbad, NM	522,839	95	11

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	8.48	2.62	23.33	4.47	49.88	0.18	34.06	1.13
Top Ten Percent: Average	12.34	2.64	23.74	4.50	51.29	0.38	34.43	1.28
All Banks: Median	6.26	1.60	13.94	3.87	60.20	0.50	20.79	0.76
All Banks: Average	6.34	1.66	15.09	3.90	60.26	0.68	21.54	0.88

CB Scorecard Key Performance Indicators

RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Citizens Bank of Las Cruces	9.59	2.33	22.16	4.47	54.70	0.11	32.03	1.15
2	Sutton Bank	22.41	3.11	29.90	3.87	46.41	0.83	53.44	3.07
3	Wallis Bank	10.78	2.70	22.74	5.24	53.71	1.01	41.35	1.27
4	North American Banking Company	14.54	2.24	24.23	3.62	50.65	0.41	55.83	1.34
5	Security Bank	7.22	2.46	17.80	5.17	58.36	0.15	55.67	0.95
6	Quantum National Bank	4.66	3.08	27.13	5.21	43.43	0.00	24.89	0.43
7	HNB National Bank	10.20	2.64	19.28	4.46	50.03	0.21	15.45	1.13
8	NewFirst National Bank	4.65	2.80	23.91	4.96	49.73	1.17	40.13	1.12
9	The Bank of Hemet	(4.36)	2.68	24.71	4.36	40.37	0.00	37.42	0.52
10	Benchmark Bank	37.43	1.93	20.87	4.17	74.08	0.34	36.09	3.19
11	Ciera Bank	11.42	2.16	17.46	4.58	57.14	0.07	30.32	0.38
12	The Yellowstone Bank	6.58	3.19	16.91	4.67	44.00	0.25	30.24	0.49
13	Western Commerce Bank	5.84	2.21	29.19	4.37	47.16	0.33	41.97	0.45
14	Texas Exchange Bank, ssb	25.29	3.04	22.54	2.48	18.89	0.00	3.57	1.51
15	The First State Bank	7.37	2.40	25.75	5.35	55.48	0.02	3.54	0.86
16	Tolleson Private Bank	7.05	2.60	28.45	3.03	44.09	0.01	18.12	1.70

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

Number of Institutions in Peer Group: **70**
 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
First American Bank	2240	Artesia, NM	1,215,580	223	15
First PREMIER Bank	6085	Sioux Falls, SD	2,041,578	347	16
First United Bank	12769	Dimmitt, TX	1,370,041	215	14
Five Star Bank	35361	Roseville, CA	1,479,772	107	6
Guaranty Bank and Trust Company	15953	Belzoni, MS	1,040,564	230	18
United Bank	172	Zebulon, GA	1,510,787	408	19
WestStar Bank	32941	El Paso, TX	1,906,554	311	14

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	8.72	2.22	20.35	4.13	54.25	0.17	29.84	1.01
Top Ten Percent: Average	11.63	2.18	20.07	4.11	52.18	0.23	30.09	1.16
All Banks: Median	7.81	1.54	14.48	3.67	61.22	0.36	24.85	0.84
All Banks: Average	9.50	1.58	15.05	3.74	61.75	0.47	26.35	1.06

CB Scorecard Key Performance Indicators

RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	WestStar Bank	4.56	2.62	20.35	4.32	47.02	0.10	37.82	1.01
2	Five Star Bank	16.33	2.33	26.42	4.13	36.06	0.05	29.84	0.35
3	First American Bank	6.55	2.22	21.24	4.41	53.01	0.17	34.59	0.95
4	First PREMIER Bank	15.92	1.90	13.23	3.70	58.48	0.21	40.38	2.17
5	First United Bank	4.13	1.97	18.37	4.04	54.25	0.00	28.15	0.67
6	United Bank	8.72	2.41	23.25	3.99	55.13	0.51	15.76	1.74
7	Guaranty Bank and Trust Company	25.22	1.81	17.63	4.20	61.32	0.54	24.06	1.26