CB Resource, Inc.
RISK MANAGEMENT & PLANNING

CB Top Ten Report

Ranking the Top Ten Percent of Banks by Peer Group

March 31, 2020 YTD

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CB TOP TEN™
First Quarter 2020

Overview

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Purpose, Methodology & Definitions

Purpose

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

Components

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

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

Definitions & Ratios

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

The Report

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

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CB TOP TEN™
First Quarter 2020

Excutive Summary

C-Corp Peer Group Summary

Peer Group 1: Less Than $100 Million	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Top Ten Percent: Median	15.76	1.45	10.70	4.27	59.83	0.32	27.15	0.80
Top Ten Percent: Average	16.36	1.64	12.09	4.26	60.86	0.48	27.32	1.89
All Banks: Median	3.49	0.56	4.15	3.50	79.23	0.41	19.78	0.31
All Banks: Average	5.04	0.55	4.03	3.55	81.85	0.88	19.58	0.43
Peer Group 2: $100-249 Million								
Top Ten Percent: Median	15.23	1.44	11.83	4.30	59.07	0.18	29.56	0.74
Top Ten Percent: Average	15.84	1.50	12.82	4.35	59.09	0.39	29.81	0.86
All Banks: Median	6.73	0.80	6.53	3.68	72.64	0.53	19.96	0.44
All Banks: Average	7.55	0.80	6.52	3.68	73.50	0.75	20.81	0.50
Peer Group 3: $250-499 Million								
Top Ten Percent: Median	16.77	1.44	12.08	4.12	58.75	0.26	26.49	0.84
Top Ten Percent: Average	20.28	1.47	12.61	4.25	59.18	0.37	27.91	0.99
All Banks: Median	6.79	0.84	7.35	3.65	69.96	0.51	19.73	0.52
All Banks: Average	8.29	0.84	7.22	3.62	70.52	0.66	20.44	0.61
Peer Group 4: $500-999 Million								
Top Ten Percent: Median	16.25	1.52	14.18	4.04	57.77	0.23	27.59	1.06
Top Ten Percent: Average	18.66	1.60	14.22	4.20	55.19	0.30	28.63	1.20
All Banks: Median	7.18	0.87	7.82	3.56	67.31	0.44	19.69	0.60
All Banks: Average	9.45	0.88	7.74	3.57	67.44	0.52	19.74	0.70
Peer Group 5: $1-5 Billion								
Top Ten Percent: Median	15.14	1.61	13.22	4.14	52.78	0.22	31.39	1.12
Top Ten Percent: Average	20.60	1.75	13.95	4.07	52.27	0.30	31.21	1.43
All Banks: Median	9.30	0.86	7.61	3.53	65.47	0.44	20.41	0.68
All Banks: Average	11.88	0.85	7.42	3.55	65.42	0.54	21.15	0.80

Sub-S Peer Group Summary

Peer Group 1: Less Than $100 Million	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Top Ten Percent: Median	15.24	1.98	15.59	4.57	57.36	0.24	27.04	0.76
Top Ten Percent: Average	15.57	2.08	17.07	4.66	57.54	0.65	29.46	0.83
All Banks: Median	2.48	1.04	8.46	3.74	69.56	0.47	22.42	0.38
All Banks: Average	2.70	1.09	9.05	3.80	70.51	0.87	23.16	0.43
Peer Group 2: $100-249 Million								
Top Ten Percent: Median	12.05	2.14	17.90	4.37	55.08	0.22	29.02	0.76
Top Ten Percent: Average	14.34	2.18	18.50	4.42	54.04	0.48	30.82	0.89
All Banks: Median	5.28	1.30	11.33	3.82	65.45	0.50	21.61	0.48
All Banks: Average	6.13	1.32	11.53	3.83	65.17	0.72	22.25	0.55
Peer Group 3: $250-499 Million								
Top Ten Percent: Median	18.24	2.12	19.57	4.23	54.49	0.22	27.77	0.81
Top Ten Percent: Average	18.92	2.20	21.38	4.22	55.07	0.35	30.48	1.01
All Banks: Median	7.53	1.36	11.99	3.81	63.80	0.59	20.68	0.59
All Banks: Average	7.73	1.38	12.41	3.81	64.56	0.74	21.40	0.67
Peer Group 4: $500-999 Million								
Top Ten Percent: Median	11.31	2.12	20.13	4.38	50.48	0.20	30.12	0.97
Top Ten Percent: Average	54.90	2.38	20.37	4.39	50.85	0.37	32.05	1.03
All Banks: Median	6.60	1.50	12.99	3.78	61.77	0.56	20.77	0.68
All Banks: Average	8.21	1.51	13.36	3.81	60.90	0.71	21.62	0.83
Peer Group 5: $1-5 Billion								
Top Ten Percent: Median	9.46	2.08	20.10	3.99	53.10	0.28	26.86	0.89
Top Ten Percent: Average	7.27	2.19	19.87	3.86	51.91	0.26	26.86	1.06
All Banks: Median	8.50	1.37	13.78	3.50	63.95	0.43	23.77	0.79
All Banks: Average	7.90	1.41	13.43	3.58	63.42	0.54	24.60	0.97

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.

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PEER GROUP 1:
Less Than $100 Million

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **636**
Institution Type: **Commercial Bank, Savings Bank/Thrift**
Corp Status: **C Corporation**
Asset Size: **Less Than $100 Million**

Institution Name	FDIC Cert.	City, State	Assets ($000)	Employees	Branches
American Exchange Bank, Lindsay, Oklahoma	2328	Lindsay, OK	72,928	15	1
American Heritage Bank	57025	Clovis, NM	98,896	18	2
Amistad Bank	26658	Del Rio, TX	34,034	11	1
Bank of Clarks	16953	Clarks, NE	40,381	12	2
Bank of Dixon County	14912	Ponca, NE	98,302	19	3
Bank of Locust Grove	16795	Locust Grove, OK	42,849	17	1
Bonduel State Bank	11235	Bonduel, WI	65,070	9	1
Brantley Bank and Trust Company	16386	Brantley, AL	75,124	18	2
Brazos National Bank	24038	Richwood, TX	39,639	42	1
Breda Savings Bank	5792	Breda, IA	61,470	7	1
California Pacific Bank	23242	San Francisco, CA	80,748	9	2
Capital Bank of Texas	57495	Carrizo Springs, TX	85,410	14	2
Catlin Bank	3615	Catlin, IL	62,237	20	2
CentreBank	15532	Veedersburg, IN	77,684	22	4
Chappell Hill Bank	11570	Chappell Hill, TX	36,205	10	1
Citizens Bank	11432	Byhalia, MS	78,569	22	3
Clay County Bank, Inc.	2444	Clay, WV	96,791	21	2
Comerica Bank & Trust, National Association	1596	Ann Arbor, MI	60,385	100	1
Commerce Community Bank	35019	Oak Grove, LA	60,167	15	2
Community Bank	8975	Bristow, OK	89,456	26	1
Community Bank of Missouri	57141	Richmond, MO	56,780	18	2
Community Bank of Pleasant Hill	58423	Pleasant Hill, MO	88,751	19	1
Community State Bank	22567	Shelbina, MO	83,217	15	2
Eagle Bank	58282	Polson, MT	72,737	15	1
Eaglemark Savings Bank	34313	Carson City, NV	51,689	121	1
Farmers and Merchants Bank of Ashland	5377	Ashland, NE	82,708	20	2
Farmers Bank	8661	Parsons, TN	40,164	15	1
Farmers State Bank & Trust Co.	10458	Mount Sterling, IL	95,679	16	3
Farmers State Bank of Munith	15011	Munith, MI	84,267	23	3
First Bank of Pike	9070	Molena, GA	53,139	23	3
First National Bank	4111	Heavener, OK	85,508	38	2
First State Bank	18924	Elmore City, OK	16,266	15	1
First State Bank	57910	Nashua, IA	55,546	8	1
First State Bank in Temple	5999	Temple, OK	25,410	10	1
First State Bank of St. Peter	11302	Saint Peter, IL	29,567	5	1
Freedom Bank	58010	Columbia Falls, MT	83,299	21	1
ITS Bank	34619	Johnston, IA	8,289	0	1
Kinmundy Bank	3805	Kinmundy, IL	49,851	8	1
Lakeside Bank of Salina	21255	Salina, OK	42,505	12	1
Midland Community Bank	19796	Kincaid, IL	67,042	13	2
Port Richmond Savings	27385	Philadelphia, PA	84,674	10	1
Prudential Bank & Trust, FSB	32957	Hartford, CT	22,997	6	1
Scribner Bank	14026	Scribner, NE	69,484	15	1
Sidney Federal Savings and Loan Association	29379	Sidney, NE	19,547	6	1
Southwest Bank of Weatherford	4076	Weatherford, OK	72,352	19	2
State Bank of Burrton	16583	Burrton, KS	10,686	3	1
State Bank of Eagle Butte	18145	Eagle Butte, SD	71,185	18	1
Table Rock Community Bank	58300	Kimberling City, MO	90,795	25	2
The Bank of Protection	23099	Protection, KS	68,204	15	3
The Citizens Bank of Edina	12457	Edina, MO	71,328	13	1
The Commercial Bank	19595	Mason, TX	57,124	9	1
The Farmers National Bank of Lebanon	2754	Lebanon, KY	98,549	26	2
The First National Bank of Hooker	4123	Hooker, OK	76,419	19	1
The First National Bank of Kemp	3281	Kemp, TX	99,434	27	2
The First National Bank of Lindsay	4134	Lindsay, OK	68,820	8	1
The First National Bank of Peterstown	6787	Peterstown, WV	70,190	15	2
The Lytle State Bank of Lytle, Texas	15501	Lytle, TX	90,732	22	1
The Ottoville Bank Company	8403	Ottoville, OH	82,184	10	1
The Piqua State Bank	18089	Piqua, KS	27,719	11	3

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PEER GROUP 1:
Less Than $100 Million

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Corp Status: **C Corporation**
Asset Size: **Less Than $100 Million**

Institution Name	FDIC Cert.	City, State	Assets ($000)	Employees	Branches
The Santa Anna National Bank	5520	Santa Anna, TX	51,476	12	1
Twin City Bank	35261	Longview, WA	56,330	15	1
United Minnesota Bank	10567	New London, MN	33,477	8	1
Washita Valley Bank	2308	Fort Cobb, OK	43,979	11	1
White State Bank	8519	South English, IA	41,505	5	1

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PEER GROUP 1:
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C-Corp Top Ten Percent: How They Rank

	Top Ten Percent: Median	15.76	1.45	10.70	4.27	59.83	0.32	27.15	0.80
	Top Ten Percent: Average	16.36	1.64	12.09	4.26	60.86	0.48	27.32	1.89
	All Banks: Median	3.49	0.56	4.15	3.50	79.23	0.41	19.78	0.31
	All Banks: Average	5.04	0.55	4.03	3.55	81.85	0.88	19.58	0.43

		CB Scorecard Key Performance Indicators							
RK	**Institution Name**	**AGR**	**ROAA**	**ROAE**	**NIM**	**ER**	**NPA**	**NIBD**	**NII**
1	Amistad Bank	37.54	1.60	11.16	4.93	67.95	0.02	47.40	2.93
2	Eagle Bank	12.74	2.35	19.24	5.18	54.58	0.05	31.32	0.99
3	Comerica Bank & Trust, National Association	57.30	44.28	46.37	1.95	56.05	0.00	100.00	131.25
4	Brazos National Bank	137.92	2.74	8.06	4.93	89.03	0.00	31.64	21.29
5	Community Bank	10.64	1.90	22.16	4.74	55.78	0.08	22.42	1.19
6	Bank of Locust Grove	26.96	1.82	14.33	5.61	55.76	0.84	27.02	1.11
7	Capital Bank of Texas	17.63	2.37	17.88	2.32	41.56	0.00	36.72	2.41
8	The First National Bank of Lindsay	16.99	2.27	19.40	4.80	44.14	0.41	27.51	0.50
9	Farmers and Merchants Bank of Ashland	11.72	0.98	8.99	4.32	71.94	0.00	32.04	0.63
10	Community Bank of Missouri	21.68	1.45	10.34	5.22	66.49	0.26	22.68	0.79
11	The Piqua State Bank	17.69	0.88	6.88	4.37	76.35	0.00	46.38	0.80
12	First National Bank	9.33	1.22	13.99	5.26	72.67	0.29	31.27	1.20
13	Kinmundy Bank	9.46	2.05	15.14	4.59	41.80	0.49	26.85	0.60
14	Eaglemark Savings Bank	52.45	7.67	32.78	11.38	81.00	0.00	0.04	44.52
15	Scribner Bank	9.66	1.57	10.56	3.69	68.20	0.23	35.11	2.77
16	Brantley Bank and Trust Company	29.48	1.10	8.06	4.59	62.65	0.45	32.57	0.46
17	The Citizens Bank of Edina	(12.55)	2.55	20.28	4.59	33.99	0.02	25.42	1.03
18	Lakeside Bank of Salina	38.06	1.38	11.19	5.28	60.06	1.07	22.30	0.72
19	American Exchange Bank, Lindsay, Oklahoma	2.90	1.73	14.97	3.79	52.22	0.01	38.37	0.38
20	ITS Bank	7.57	5.42	5.84	6.36	17.70	0.00	0.00	4.74
21	Breda Savings Bank	(7.31)	1.94	16.60	3.67	46.14	0.00	32.37	0.51
22	American Heritage Bank	34.81	1.34	10.78	4.13	64.25	0.53	27.56	0.43
23	California Pacific Bank	17.35	2.11	4.98	4.92	42.41	9.31	55.58	1.20
24	The First National Bank of Kemp	12.07	0.86	7.56	4.14	74.70	0.22	48.48	0.96
25	Community Bank of Pleasant Hill	28.42	0.99	9.88	2.77	72.96	0.00	27.58	1.92
26	CentreBank	(4.87)	1.84	13.59	4.76	58.91	0.74	28.43	1.53
27	Prudential Bank & Trust, FSB	41.42	26.62	29.67	2.46	22.92	0.00	0.00	43.22
28	Bonduel State Bank	1.91	2.36	10.62	3.43	34.41	0.13	23.70	1.86
29	State Bank of Burrton	32.50	0.72	6.12	4.32	70.99	0.35	28.04	0.87
30	Farmers Bank	18.18	1.16	9.16	3.91	55.79	1.80	26.52	2.58
31	First State Bank	74.61	2.48	18.09	2.97	91.06	0.37	54.83	27.02
32	Clay County Bank, Inc.	11.02	1.46	9.57	4.07	57.45	0.60	20.58	0.63
33	The Commercial Bank	22.84	1.65	18.61	3.86	55.60	0.91	24.83	0.29
34	The Santa Anna National Bank	(18.19)	1.53	13.96	4.73	58.93	0.21	27.27	0.52
35	The Bank of Protection	(2.11)	3.08	19.63	4.33	38.10	0.98	19.57	2.51
36	State Bank of Eagle Butte	28.17	0.73	7.43	5.47	74.61	0.55	22.59	0.96
37	Chappell Hill Bank	31.41	1.49	15.70	4.18	76.03	1.74	33.53	0.40
38	Table Rock Community Bank	18.22	1.19	12.58	4.47	68.49	0.60	14.49	0.91
39	Sidney Federal Savings and Loan Association	25.68	4.21	57.99	3.37	55.65	0.52	10.16	6.06
40	Twin City Bank	33.03	0.74	6.94	4.86	83.07	0.78	45.47	0.90
41	First State Bank of St. Peter	20.54	1.32	7.72	3.54	51.69	0.02	28.12	0.19
42	Community State Bank	8.16	1.49	16.56	3.55	44.73	0.18	21.88	0.32
43	The Ottoville Bank Company	25.72	1.23	5.49	3.83	55.66	0.00	14.95	0.31
44	Farmers State Bank of Munith	34.79	0.92	8.79	4.12	74.78	1.27	24.94	1.18
45	Bank of Clarks	10.14	0.96	9.13	4.48	71.95	0.41	32.39	0.32
45	Citizens Bank	12.50	0.70	5.57	4.62	76.67	0.20	29.53	0.89
47	First State Bank in Temple	25.01	1.31	6.55	4.62	60.77	0.04	20.78	0.16
48	Catlin Bank	(3.47)	1.18	11.35	4.03	66.13	0.40	25.40	1.51
48	The First National Bank of Hooker	18.09	1.16	7.87	4.51	62.19	0.55	21.32	0.35
50	The Lytle State Bank of Lytle, Texas	3.42	1.47	8.83	3.83	71.78	0.45	28.11	0.94
51	Farmers State Bank & Trust Co.	5.21	1.24	13.55	3.76	54.87	0.64	22.90	0.57
52	Washita Valley Bank	17.14	1.28	7.49	4.88	57.67	0.88	16.54	0.53
53	White State Bank	2.82	1.51	9.52	3.49	48.06	0.00	22.24	0.24
54	Midland Community Bank	13.09	1.40	13.27	3.18	50.13	0.18	14.64	0.99
55	First State Bank	5.04	1.45	13.15	3.28	46.59	0.00	12.32	0.49
56	Port Richmond Savings	14.53	3.00	16.26	4.16	45.68	0.48	10.63	0.32
57	The First National Bank of Peterstown	11.78	1.07	8.89	3.61	67.37	1.18	37.89	0.56
58	The Farmers National Bank of Lebanon	(10.77)	0.95	7.95	3.75	70.92	0.00	31.23	0.55
59	Freedom Bank	10.07	1.55	13.82	5.59	59.60	0.71	17.26	0.27

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PEER GROUP 1:
Less Than $100 Million

C-Corp Top Ten Percent: How They Rank

	Top Ten Percent: Median	15.76	1.45	10.70	4.27	59.83	0.32	27.15	0.80
	Top Ten Percent: Average	16.36	1.64	12.09	4.26	60.86	0.48	27.32	1.89
	All Banks: Median	3.49	0.56	4.15	3.50	79.23	0.41	19.78	0.31
	All Banks: Average	5.04	0.55	4.03	3.55	81.85	0.88	19.58	0.43

		CB Scorecard Key Performance Indicators							
RK	**Institution Name**	**AGR**	**ROAA**	**ROAE**	**NIM**	**ER**	**NPA**	**NIBD**	**NII**
60	Southwest Bank of Weatherford	22.28	1.05	7.85	3.86	67.91	1.93	33.88	0.49
61	Bank of Dixon County	17.19	1.17	9.60	3.78	59.60	0.39	22.18	0.30
62	Commerce Community Bank	(31.47)	1.24	12.08	4.24	64.32	0.03	23.27	0.58
63	First Bank of Pike	9.05	0.66	7.53	5.31	83.20	0.48	44.66	0.78
64	United Minnesota Bank	1.40	0.59	8.33	4.30	85.21	0.00	29.02	0.80

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PEER GROUP 2:
$100 - 249 Million

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **840**
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	208,342	38	4
Bank of Clarkson	13167	Clarkson, KY	121,368	26	2
Bank of Commerce	22639	Rawlins, WY	144,392	28	1
Bank of Commerce	13274	Chelsea, OK	153,369	59	6
Bank of Franklin	10594	Meadville, MS	151,691	48	4
Bank of Lincoln County	57396	Fayetteville, TN	154,889	41	3
Bank of Millbrook	618	Millbrook, NY	245,371	45	4
Bank of Sunset and Trust Company	11788	Sunset, LA	156,852	33	3
Bank of the Prairie	4626	Olathe, KS	120,640	25	2
Baybank	1092	Gladstone, MI	115,766	29	3
CenterBank	35117	Milford, OH	237,075	39	3
Central Bank of Moberly	15142	Moberly, MO	201,873	26	1
Century Bank of Georgia	35236	Cartersville, GA	212,553	34	3
Century Bank of the Ozarks	8296	Gainesville, MO	184,738	54	4
Chino Commercial Bank, N.A.	35366	Chino, CA	232,954	47	4
Cleveland State Bank	9517	Cleveland, WI	134,304	30	2
Community Bank	34020	Topeka, KS	109,261	25	2
Community State Bank	19749	Coffeyville, KS	163,999	23	1
Farmers & Merchants Bank	9462	Miamisburg, OH	185,484	33	4
Farmers and Merchants State Bank, Bloomfield, Nebraska	13662	Bloomfield, NE	133,025	22	6
FDS Bank	33831	Mason, OH	140,262	1,093	1
FinWise Bank	35323	Murray, UT	177,320	83	2
First Community Bank and Trust	15913	Beecher, IL	147,834	29	2
First Community Bank of East Tennessee	33794	Rogersville, TN	182,143	58	7
First New Mexico Bank	18514	Deming, NM	207,866	35	2
First New Mexico Bank of Silver City	24865	Silver City, NM	117,898	27	2
First New Mexico Bank, Las Cruces	58745	Las Cruces, NM	122,339	30	2
First Peoples Bank	33010	Pine Mountain, GA	190,525	39	3
First Pioneer National Bank	3063	Wray, CO	189,894	24	2
First Pryority Bank	4185	Pryor, OK	216,957	41	2
First Security Bank of Nevada	58443	Las Vegas, NV	244,593	26	1
First State Bank	12149	Irvington, KY	202,815	69	3
First State Bank	16333	Loomis, NE	146,404	22	3
First State Bank	19163	Wrens, GA	165,166	36	4
First State Bank of Odem	16334	Odem, TX	143,472	37	4
First Texas Bank	3293	Lampasas, TX	148,135	27	1
Florida Business Bank	35304	Melbourne, FL	159,137	16	1
Garden Plain State Bank	19687	Wichita, KS	101,054	19	2
Gateway Commercial Bank	58678	Mesa, AZ	141,833	14	1
Guadalupe Bank	58768	Kerrville, TX	170,946	31	3
Guaranty Bank and Trust Company	17767	New Roads, LA	232,301	59	6
Integrity Bank & Trust	57587	Monument, CO	217,838	55	3
Jackson County Bank	291	Mc Kee, KY	142,773	41	3
McKenzie Banking Company	13955	Mc Kenzie, TN	138,833	90	6
Meade County Bank	25173	Brandenburg, KY	239,622	43	2
Merchants and Planters Bank	327	Raymond, MS	100,185	29	3
Mountain Valley Bank, N.A.	6786	Elkins, WV	148,287	40	4
Northwestern Bank	13411	Orange City, IA	239,178	26	2
One American Bank	6078	Centerville, SD	155,387	169	3
Park State Bank	8851	Duluth, MN	165,478	31	5
PBK Bank, Inc.	9313	Stanford, KY	119,645	40	7
Peoples Bank	15216	Lyons, GA	115,717	27	2
Peoples Bank	57058	Sheridan, AR	164,565	25	2
Peoples Bank & Trust Company	1475	Manchester, TN	104,116	26	1
Peoples Bank of East Tennessee	34517	Madisonville, TN	234,646	89	9
People's Bank of Seneca	34146	Seneca, MO	247,517	31	4
Pinnacle Bank	29548	Jasper, AL	244,033	52	7
Pinnacle Bank	252	Marshalltown, IA	215,398	26	2
Quoin Financial Bank	15629	Miller, SD	175,142	32	3

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PEER GROUP 2:
$100 - 249 Million

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **840**
Institution Type: **Commercial Bank, Savings Bank/Thrift**
Corp Status: **C Corporation**
Asset Size: **$100 - 249 Million**

Institution Name	FDIC Cert.	City, State	Assets ($000)	Employees	Branches
RiverHills Bank	6662	Milford, OH	201,249	59	5
Rockwood Bank	32745	Eureka, MO	245,100	50	4
Security First National Bank of Hugo	432	Hugo, OK	121,328	33	1
Security National Bank of South Dakota	34394	Dakota Dunes, SD	222,997	30	3
Sherburne State Bank	10169	Becker, MN	135,496	28	3
Texas Financial Bank	26738	Eden, TX	107,833	22	3
The Bank of Clovis	57022	Clovis, NM	226,903	32	2
The Bank of Monroe	6180	Union, WV	158,821	36	3
The Casey County Bank, Inc.	15708	Liberty, KY	216,159	51	3
The Citizens Bank of Swainsboro	11295	Swainsboro, GA	224,532	60	4
The City National Bank of Colorado City	3144	Colorado City, TX	149,199	30	1
The Colorado Bank and Trust Company of La Junta	1141	La Junta, CO	150,532	41	2
The Community Bank	58517	Bridgeport, TX	105,116	30	2
The Farmers State Bank of Brush	10407	Brush, CO	108,914	23	2
The Farmers State Bank of Waupaca	13033	Waupaca, WI	201,713	43	3
The First National Bank and Trust Company of Broken Arrow	4050	Broken Arrow, OK	190,933	45	3
The First National Bank of Waynesboro	2160	Waynesboro, GA	150,936	35	1
The Gunnison Bank and Trust Company	11259	Gunnison, CO	116,883	37	2
The Jefferson Bank	11445	Greenville, MS	129,972	17	3
The State Bank	1778	La Junta, CO	111,929	30	3
United Bank of El Paso del Norte	57119	El Paso, TX	245,110	48	4
United Citizens Bank of Southern Kentucky	57867	Columbia, KY	173,324	46	5
ValueBank Texas	19700	Corpus Christi, TX	245,561	99	8
VisionBank	58000	Topeka, KS	195,932	33	3
West Union Bank	2452	West Union, WV	206,836	50	5

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PEER GROUP 2:
$100 - 249 Million

C-Corp Top Ten Percent: How They Rank

	Top Ten Percent: Median	15.23	1.44	11.83	4.30	59.07	0.18	29.56	0.74
	Top Ten Percent: Average	15.84	1.50	12.82	4.35	59.09	0.39	29.81	0.86
	All Banks: Median	6.73	0.80	6.53	3.68	72.64	0.53	19.96	0.44
	All Banks: Average	7.55	0.80	6.52	3.68	73.50	0.75	20.81	0.50

		CB Scorecard Key Performance Indicators							
RK	**Institution Name**	**AGR**	**ROAA**	**ROAE**	**NIM**	**ER**	**NPA**	**NIBD**	**NII**
1	Community Bank	23.50	1.30	12.91	4.19	56.05	0.00	33.98	1.08
2	FinWise Bank	15.05	4.59	27.52	17.08	42.97	0.62	39.97	8.58
3	Park State Bank	64.69	1.39	10.71	4.92	57.88	0.14	38.00	0.73
4	First New Mexico Bank, Las Cruces	25.58	1.64	11.18	4.71	60.97	0.08	35.16	0.77
5	Merchants and Planters Bank	39.86	2.18	20.43	3.88	57.52	0.17	30.31	3.87
6	The Jefferson Bank	16.53	4.13	22.45	5.21	33.94	0.01	12.24	2.17
7	The Gunnison Bank and Trust Company	(19.56)	1.87	18.75	4.99	58.40	0.00	45.50	1.64
8	Century Bank of the Ozarks	13.04	1.58	15.85	5.10	58.47	0.13	25.44	0.78
9	The Colorado Bank and Trust Company of La Junta	23.15	1.87	17.95	4.85	59.09	1.53	52.04	2.55
10	ValueBank Texas	13.46	1.26	11.19	4.35	71.48	0.00	49.72	1.59
11	RiverHills Bank	40.89	1.37	17.90	4.52	70.93	0.08	25.53	0.87
12	Sherburne State Bank	12.56	1.87	22.45	4.25	52.16	0.78	35.66	1.48
13	Pinnacle Bank	0.50	2.32	13.58	4.68	36.93	0.05	34.88	0.59
14	Century Bank of Georgia	22.21	1.66	16.16	3.97	61.50	0.27	38.41	0.61
15	Bank of Clarkson	(0.26)	1.90	13.67	4.43	51.88	0.06	31.95	0.83
16	First Texas Bank	17.72	1.36	11.76	3.88	54.78	0.10	44.26	0.53
17	Pinnacle Bank	23.83	1.44	11.65	3.78	61.66	0.06	27.43	0.78
18	Guadalupe Bank	(3.62)	1.54	16.69	4.46	63.01	0.02	31.80	1.02
19	McKenzie Banking Company	20.09	1.99	14.72	6.13	60.62	3.07	29.50	2.20
20	Rockwood Bank	3.08	1.93	12.34	4.40	56.28	0.28	32.96	0.72
21	First New Mexico Bank of Silver City	14.45	1.47	11.89	4.27	65.47	0.03	19.35	1.25
22	Peoples Bank of East Tennessee	17.46	1.43	12.59	5.06	63.31	1.19	31.80	1.03
23	The First National Bank of Waynesboro	7.82	1.56	9.18	4.52	57.76	0.36	31.43	0.91
24	Community State Bank	19.16	1.72	14.12	4.09	45.86	0.43	24.43	0.49
25	The First National Bank and Trust Company of Broken Arrow	15.20	1.04	9.05	4.90	64.81	0.05	43.45	0.52
26	Northwestern Bank	37.41	1.84	12.71	3.72	41.60	0.15	18.38	0.61
27	The Bank of Monroe	36.21	1.31	9.38	3.87	62.90	0.21	23.80	1.18
28	Bank of Franklin	15.11	1.07	9.33	4.26	71.08	(0.11)	24.69	1.21
29	Security First National Bank of Hugo	11.18	2.00	23.72	5.57	54.32	1.81	25.87	0.82
30	The Casey County Bank, Inc.	39.14	1.21	9.97	4.09	60.60	0.71	30.72	0.78
31	Texas Financial Bank	7.19	1.35	12.90	3.25	62.22	0.00	33.89	1.33
32	Chino Commercial Bank, N.A.	6.18	1.15	10.59	3.91	61.19	0.05	52.59	0.74
33	West Union Bank	10.11	1.30	14.60	3.84	61.68	0.05	42.35	0.48
34	Farmers & Merchants Bank	9.27	1.30	12.66	4.33	62.14	0.04	29.01	0.46
35	The State Bank	25.14	1.44	9.48	4.57	60.99	1.31	33.57	0.70
36	The City National Bank of Colorado City	30.62	2.61	32.24	4.47	61.60	0.93	18.41	0.75
37	Meade County Bank	51.94	1.23	13.43	3.50	54.54	0.00	26.15	0.35
38	Gateway Commercial Bank	17.86	1.28	10.38	3.83	51.94	0.00	37.24	0.20
39	One American Bank	119.22	1.83	14.86	6.38	86.30	0.31	15.98	20.85
40	Quoin Financial Bank	1.11	1.86	15.85	4.48	50.05	0.18	16.96	0.80
41	CenterBank	21.79	1.25	12.89	3.99	62.34	0.07	17.16	0.75
42	Bank of the Prairie	8.30	2.22	15.02	5.71	54.91	0.36	23.62	0.38
42	Peoples Bank	15.60	1.21	13.74	4.29	64.38	0.35	24.62	0.63
44	First State Bank	(5.47)	1.65	11.57	4.46	52.34	0.02	24.71	0.56
44	First State Bank	(10.92)	1.86	15.84	4.38	47.59	0.55	36.09	0.67
46	The Bank of Clovis	28.65	1.35	10.93	4.12	58.83	0.41	26.38	0.44
47	Farmers and Merchants State Bank, Bloomfield, Nebraska	16.38	1.61	11.33	4.09	54.19	0.50	18.11	0.78
48	Florida Business Bank	39.12	1.21	10.42	3.89	59.03	0.00	34.31	0.12
49	Bank of Commerce	19.02	1.25	9.88	5.24	71.94	1.00	34.94	0.92
50	Bank of Lincoln County	4.37	1.50	11.91	4.87	58.67	0.04	18.92	0.52
51	The Farmers State Bank of Waupaca	(26.01)	1.59	12.45	4.33	55.12	0.18	30.40	0.69
52	First State Bank of Odem	(15.87)	1.23	9.52	4.98	66.71	0.00	43.30	0.61
53	FDS Bank	(118.43)	270.74	662.85	1.64	19.82	0.02	100.00	426.19
54	First Community Bank of East Tennessee	49.41	2.05	15.35	4.32	77.34	0.76	20.47	0.80
55	First New Mexico Bank	7.04	1.52	10.66	4.22	51.69	0.62	35.09	0.42
56	Garden Plain State Bank	6.53	1.42	8.77	3.49	53.04	0.00	22.59	0.82
57	First Community Bank and Trust	(9.41)	1.93	14.76	4.51	51.16	1.78	31.77	2.26
58	Guaranty Bank and Trust Company	29.28	1.44	10.94	4.53	59.36	1.13	27.25	0.39
58	Integrity Bank & Trust	20.45	0.92	10.29	4.54	73.15	0.81	40.51	0.86

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PEER GROUP 2:
$100 - 249 Million

C-Corp Top Ten Percent: How They Rank

	Top Ten Percent: Median	15.23	1.44	11.83	4.30	59.07	0.18	29.56	0.74
	Top Ten Percent: Average	15.84	1.50	12.82	4.35	59.09	0.39	29.81	0.86
	All Banks: Median	6.73	0.80	6.53	3.68	72.64	0.53	19.96	0.44
	All Banks: Average	7.55	0.80	6.52	3.68	73.50	0.75	20.81	0.50

		CB Scorecard Key Performance Indicators							
RK	**Institution Name**	**AGR**	**ROAA**	**ROAE**	**NIM**	**ER**	**NPA**	**NIBD**	**NII**
60	Alden State Bank	6.88	1.16	9.13	4.07	58.59	0.23	26.51	0.71
61	The Farmers State Bank of Brush	(11.59)	1.68	8.64	4.24	53.58	0.00	22.70	0.63
62	First State Bank	13.90	1.64	18.85	5.58	59.43	0.91	18.44	0.54
63	Cleveland State Bank	15.88	1.34	12.08	3.71	63.08	1.20	32.09	1.57
64	Security National Bank of South Dakota	32.38	1.24	11.62	2.22	56.45	0.00	16.24	1.67
65	Baybank	35.70	1.06	11.54	4.15	62.26	0.85	19.46	0.99
66	United Citizens Bank of Southern Kentucky	(0.95)	1.63	13.54	4.17	54.09	0.35	20.16	0.74
67	First Security Bank of Nevada	27.30	1.35	6.22	4.31	51.15	0.01	29.62	0.11
68	The Community Bank	20.99	0.93	9.06	4.71	73.23	0.17	27.07	0.56
69	Bank of Millbrook	31.66	1.14	10.35	3.03	65.38	0.23	45.21	0.64
70	PBK Bank, Inc.	3.39	1.56	11.56	5.16	65.15	0.93	23.05	1.06
71	Mountain Valley Bank, N.A.	12.71	1.13	8.26	4.21	68.42	0.13	32.69	0.51
72	The Citizens Bank of Swainsboro	12.18	1.19	10.77	4.82	67.57	0.79	23.36	0.79
73	VisionBank	11.32	1.02	11.70	4.00	65.91	0.60	34.38	0.68
74	Peoples Bank & Trust Company	15.25	1.01	8.03	4.46	70.73	0.49	36.46	0.71
75	People's Bank of Seneca	15.11	1.50	17.26	4.05	50.13	0.48	10.04	0.60
76	First Pryority Bank	15.07	1.84	17.47	3.86	45.67	1.02	13.97	0.89
77	First Peoples Bank	24.67	0.81	8.55	4.39	68.15	0.38	60.77	0.49
78	Peoples Bank	(9.36)	1.75	11.75	3.92	41.34	0.06	21.17	0.55
79	Bank of Commerce	7.28	1.27	10.49	3.95	59.04	0.04	28.03	0.32
79	First Pioneer National Bank	18.58	1.35	9.28	3.62	51.91	0.00	24.69	0.19
81	United Bank of El Paso del Norte	15.33	1.03	8.41	5.22	64.10	0.53	38.81	0.37
82	Jackson County Bank	16.64	1.37	4.93	4.09	60.24	0.42	31.03	0.58
83	Bank of Sunset and Trust Company	18.57	1.08	11.29	3.81	64.59	0.17	24.52	0.46
84	Central Bank of Moberly	8.89	1.26	14.79	2.97	56.62	0.18	23.81	0.91

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PEER GROUP 3:
$250 - 499 Million

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **678**
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	399,824	71	5
Bank of George	58626	Las Vegas, NV	345,952	88	2
Bank of San Francisco	58069	San Francisco, CA	418,064	45	1
BankCherokee	8537	Saint Paul, MN	280,073	59	4
BlueHarbor Bank	58691	Mooresville, NC	258,174	32	4
CBBC Bank	21227	Maryville, TN	360,516	80	8
Central Bank	1756	Little Rock, AR	272,963	25	2
Central Bank of Sedalia	4569	Sedalia, MO	423,637	71	1
Century Bank	11448	Lucedale, MS	348,366	117	10
Century Bank and Trust	5015	Coldwater, MI	323,943	112	6
Century Bank and Trust	147	Milledgeville, GA	273,883	52	2
Citizens' Bank & Trust Co.	8738	Van Buren, AR	420,431	101	6
Commercial Bank and Trust of PA	14333	Latrobe, PA	416,263	94	9
Community State Bank	14883	Avilla, IN	283,728	48	4
County Bank	33009	Rehoboth Beach, DE	382,987	79	7
Farmers and Merchants Bank	15801	Baldwyn, MS	362,887	115	9
First Bank	9620	Clewiston, FL	433,524	98	7
First Century Bank	1700	Tazewell, TN	421,847	87	8
First Century Bank, National Association	57123	Gainesville, GA	409,245	63	2
First Citizens Bank	23152	Luverne, AL	255,420	63	5
First Piedmont Federal Savings and Loan Association of Gaffney	28859	Gaffney, SC	429,781	83	6
First State Bank	13632	Russellville, AR	312,784	54	4
First State Bank	15898	Livingston, TX	369,205	91	4
First State Bank	15206	Athens, TX	485,939	104	6
First Westroads Bank, Inc.	19742	Omaha, NE	289,246	49	2
Flagship Bank Minnesota	8188	Wayzata, MN	257,835	45	6
FNB South	17011	Alma, GA	399,094	84	4
Freedom Bank	57945	Saint Petersburg, FL	338,918	48	2
Grandview Bank	3230	Grandview, TX	266,664	41	2
High Country Bank	29783	Salida, CO	302,531	89	4
HomeTown Bank	31028	Redwood Falls, MN	365,178	97	10
Horizon Bank	14327	Waverly, NE	382,155	25	3
Jonah Bank of Wyoming	58396	Casper, WY	353,462	76	4
Legacy Bank & Trust Company	22319	Rogersville, MO	341,097	75	7
Legends Bank	12616	Linn, MO	401,976	83	9
Liberty National Bank	57505	Sioux City, IA	447,735	71	9
Main Street Bank	57878	Bingham Farms, MI	305,463	98	2
Marine Bank & Trust Company	34233	Vero Beach, FL	312,187	62	4
Metro Phoenix Bank	58402	Phoenix, AZ	267,130	39	1
Oak Bank	35333	Fitchburg, WI	332,241	34	1
Peoples Bank and Trust Company of Madison County	20281	Berea, KY	419,596	76	9
Platte Valley Bank	5442	Torrington, WY	468,187	83	6
Premier Bank	12493	Omaha, NE	307,406	51	5
River City Bank, Inc.	26703	Louisville, KY	340,457	75	6
Sanibel Captiva Community Bank	57425	Sanibel, FL	481,588	93	7
Surrey Bank & Trust	34209	Mount Airy, NC	341,786	75	7
T Bank, National Association	57703	Dallas, TX	411,584	86	1
Texas National Bank	3337	Mercedes, TX	345,199	102	6
Texas Republic Bank, National Association	3400	Frisco, TX	318,432	50	3
The Bank	34409	Jennings, LA	263,341	65	6
The Bank of South Carolina	26912	Charleston, SC	499,968	82	4
The Citizens Bank of Georgia	34229	Cumming, GA	346,039	56	4
The First National Bank of Grayson	2695	Grayson, KY	261,231	96	8
The First National Bank of Manchester	4951	Manchester, TN	303,979	55	4
The Friendship State Bank	13130	Friendship, IN	397,904	119	8
The Hometown Bank of Alabama	57540	Oneonta, AL	411,770	60	4
The Liberty National Bank in Paris	3384	Paris, TX	310,617	51	2
The North Salem State Bank	8063	North Salem, IN	412,757	82	9
The Peoples Bank	1147	Pratt, KS	435,913	89	5

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PEER GROUP 3:
$250 - 499 Million

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **678**
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
Traditions Bank	57554	Cullman, AL	403,534	76	6
Triad Bank	58121	Frontenac, MO	410,773	40	1
Tri-County Bank	977	Brown City, MI	342,894	83	10
UBank	18344	Huntington, TX	271,181	76	5
UniBank	58407	Lynnwood, WA	353,880	47	4
Unison Bank	19396	Jamestown, ND	350,843	58	2
United Community Bank of West Kentucky, Inc.	57301	Morganfield, KY	280,728	56	4
Wheatland Bank	22939	Spokane, WA	469,015	133	14
Willamette Valley Bank	57033	Salem, OR	307,512	191	4

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PEER GROUP 3:
$250 - 499 Million

C-Corp Top Ten Percent: How They Rank

	Top Ten Percent: Median	16.77	1.44	12.08	4.12	58.75	0.26	26.49	0.84
	Top Ten Percent: Average	20.28	1.47	12.61	4.25	59.18	0.37	27.91	0.99
	All Banks: Median	6.79	0.84	7.35	3.65	69.96	0.51	19.73	0.52
	All Banks: Average	8.29	0.84	7.22	3.62	70.52	0.66	20.44	0.61

		CB Scorecard Key Performance Indicators							
RK	**Institution Name**	**AGR**	**ROAA**	**ROAE**	**NIM**	**ER**	**NPA**	**NIBD**	**NII**
1	1st Bank Yuma	34.11	1.46	14.91	4.73	60.90	0.13	49.79	0.79
2	River City Bank, Inc.	38.70	1.93	14.83	4.91	57.31	0.11	18.44	5.42
3	The First National Bank of Grayson	16.92	1.74	14.39	4.32	55.61	0.67	34.52	1.26
4	High Country Bank	13.50	1.28	12.33	5.47	63.43	0.07	30.05	0.86
5	The Bank of South Carolina	49.34	1.48	12.53	4.26	58.26	0.40	42.94	0.52
6	The Bank	29.18	1.42	12.49	5.25	62.84	0.24	24.53	0.73
7	Freedom Bank	(0.01)	1.61	17.77	4.11	59.32	0.22	37.70	1.57
8	Metro Phoenix Bank	39.13	1.12	8.64	4.28	53.23	0.00	29.35	0.48
9	Legacy Bank & Trust Company	51.21	1.57	16.09	4.28	56.34	0.27	10.22	1.57
10	Tri-County Bank	29.48	1.75	14.12	4.72	55.97	0.62	23.70	0.63
11	Grandview Bank	12.19	1.70	17.76	4.61	50.85	0.44	40.58	0.41
12	Community State Bank	7.52	1.46	13.12	4.26	56.33	0.05	36.55	0.48
13	Century Bank and Trust	31.18	1.42	12.42	3.89	59.86	0.36	26.01	0.88
14	Commercial Bank and Trust of PA	(2.91)	1.78	11.73	4.10	60.86	0.05	41.01	1.39
15	CBBC Bank	3.80	2.95	18.21	3.49	39.51	0.04	25.31	3.21
16	Texas National Bank	18.38	1.19	13.44	4.74	70.53	0.54	50.36	0.98
17	Surrey Bank & Trust	14.89	1.30	8.97	4.13	61.55	0.13	32.98	0.84
18	Jonah Bank of Wyoming	12.90	1.29	12.81	4.29	60.90	0.73	31.89	1.15
19	Sanibel Captiva Community Bank	27.26	1.53	20.05	4.81	56.38	1.05	33.17	0.45
20	First Bank	38.60	0.98	10.46	3.95	66.43	0.03	34.02	0.69
21	T Bank, National Association	58.87	1.96	13.84	4.48	63.37	0.49	9.97	4.93
22	First Century Bank, National Association	(49.85)	3.28	42.27	9.22	25.55	1.09	63.26	1.76
23	The Peoples Bank	72.17	1.35	11.56	4.17	58.79	2.07	34.24	1.01
24	UBank	41.88	1.17	10.85	5.13	74.27	0.75	43.72	1.16
25	First Piedmont Federal Savings and Loan Association of Gaffney	10.37	1.55	5.59	4.26	58.01	0.23	38.93	1.26
26	The Citizens Bank of Georgia	26.32	1.31	11.92	3.85	55.01	0.08	31.57	0.27
27	Marine Bank & Trust Company	36.36	0.88	10.12	4.01	68.70	0.00	30.39	0.78
28	First State Bank	23.69	1.19	11.33	3.69	60.33	0.05	26.14	0.66
29	First Citizens Bank	15.51	1.63	11.42	4.37	53.60	0.86	25.38	0.71
30	Main Street Bank	41.78	2.01	16.19	3.86	71.65	0.15	13.69	5.04
31	FNB South	(12.48)	2.79	17.11	5.26	44.63	0.62	32.36	0.88
32	Wheatland Bank	7.89	1.09	10.21	4.38	75.41	0.03	46.30	1.49
33	First Century Bank	2.02	1.90	20.28	4.11	46.74	0.14	18.23	0.82
34	First Westroads Bank, Inc.	28.30	1.32	9.71	3.87	59.53	0.15	32.98	0.43
35	Century Bank	18.31	1.08	10.20	4.19	72.19	0.29	36.15	1.03
36	The Hometown Bank of Alabama	14.08	1.79	12.60	4.29	58.71	0.63	16.58	1.46
37	The North Salem State Bank	28.50	1.18	14.05	3.86	58.82	0.27	29.45	0.37
38	Oak Bank	13.54	1.45	12.67	3.67	51.20	0.61	26.41	0.84
39	Central Bank of Sedalia	(5.03)	1.73	19.09	3.77	49.84	0.19	23.29	1.11
40	United Community Bank of West Kentucky, Inc.	11.52	1.54	11.30	3.93	54.14	0.22	19.81	0.68
41	Texas Republic Bank, National Association	18.24	1.56	13.39	4.66	57.82	0.51	26.06	0.27
42	Citizens' Bank & Trust Co.	16.20	1.65	12.29	4.04	50.58	0.82	23.09	0.62
43	Traditions Bank	28.21	1.25	12.09	5.48	65.03	0.84	19.74	1.06
44	UniBank	7.42	1.65	11.04	3.79	56.00	0.19	16.86	1.34
45	The Liberty National Bank in Paris	31.50	1.39	8.41	3.60	53.65	0.21	22.98	0.64
46	First State Bank	16.24	1.26	10.79	3.94	61.89	1.11	37.23	0.89
47	Farmers and Merchants Bank	18.28	1.49	10.32	4.69	65.06	0.51	14.14	1.39
48	The Friendship State Bank	9.50	1.50	14.10	4.38	64.90	0.27	11.40	1.38
49	Century Bank and Trust	2.32	1.49	11.67	3.88	64.14	0.54	32.09	1.50
50	County Bank	4.24	1.30	10.29	4.46	61.45	0.15	26.57	0.55
51	First State Bank	28.49	1.36	8.90	3.41	61.45	0.44	27.62	1.25
52	BankCherokee	(1.95)	1.17	13.08	3.77	68.40	0.11	32.02	1.72
53	Liberty National Bank	8.90	1.15	9.47	3.94	58.67	0.00	21.32	0.59
54	Bank of George	2.58	0.97	7.89	4.26	71.76	0.00	46.01	1.33
55	Premier Bank	(2.52)	1.34	11.62	4.02	58.49	0.00	23.59	0.56
56	BlueHarbor Bank	20.34	1.13	8.62	3.86	57.29	0.30	29.53	0.51
57	Willamette Valley Bank	57.37	3.62	25.44	3.76	74.29	0.30	8.39	17.81
58	Horizon Bank	31.17	1.90	16.93	4.04	38.78	0.00	5.21	(0.03)
59	Platte Valley Bank	13.46	1.57	14.59	5.47	54.68	0.89	16.99	0.56

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PEER GROUP 3:
$250 - 499 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	16.77	1.44	12.08	4.12	58.75	0.26	26.49	0.84
Top Ten Percent: Average	20.28	1.47	12.61	4.25	59.18	0.37	27.91	0.99
All Banks: Median	6.79	0.84	7.35	3.65	69.96	0.51	19.73	0.52
All Banks: Average	8.29	0.84	7.22	3.62	70.52	0.66	20.44	0.61

		CB Scorecard Key Performance Indicators							
RK	**Institution Name**	**AGR**	**ROAA**	**ROAE**	**NIM**	**ER**	**NPA**	**NIBD**	**NII**
60	Central Bank	45.73	1.26	12.67	3.09	47.81	0.23	15.08	0.91
61	HomeTown Bank	12.93	1.14	9.91	4.02	67.00	0.43	24.82	1.11
62	The First National Bank of Manchester	16.26	1.40	10.89	4.02	52.22	0.39	21.84	0.36
63	Peoples Bank and Trust Company of Madison County	15.12	1.48	9.96	4.07	57.09	0.93	26.61	0.60
64	Triad Bank	29.10	1.05	10.91	3.67	58.95	0.00	25.03	0.24
65	Unison Bank	16.61	1.28	12.07	3.96	57.42	0.10	20.67	0.24
66	Legends Bank	8.04	1.69	11.54	4.19	48.66	0.72	21.92	0.50
67	Flagship Bank Minnesota	31.25	1.12	10.84	4.34	61.04	0.09	17.50	0.26
68	Bank of San Francisco	20.86	0.97	8.86	4.06	61.07	0.00	33.60	0.11

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PEER GROUP 4:
$500 - 999 Million

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **489**
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	696,980	80	3
Anderson Brothers Bank	9923	Mullins, SC	910,837	300	23
Arizona Bank & Trust	57620	Phoenix, AZ	866,107	54	6
Bank 7	4147	Oklahoma City, OK	973,402	80	9
Bank of Commerce	9359	Greenwood, MS	601,062	61	8
Bank of Wisconsin Dells	15136	Wisconsin Dells, WI	604,158	81	3
BankSouth	16418	Greensboro, GA	758,352	305	6
Cass Commercial Bank	1068	Des Peres, MO	926,445	54	4
Central Bank of Lake of the Ozarks	11000	Osage Beach, MO	774,008	145	8
Central National Bank	4702	Junction City, KS	974,714	282	29
Community National Bank & Trust of Texas	18185	Corsicana, TX	786,089	178	14
County National Bank	14073	Hillsdale, MI	791,586	196	12
Drummond Community Bank	32737	Chiefland, FL	686,674	197	16
Esquire Bank, National Association	58140	Jericho, NY	813,644	85	2
Farmers & Merchants Bank	2036	Granite Quarry, NC	668,299	121	11
Farmers State Bank	14578	Lagrange, IN	816,940	162	12
First American Bank and Trust Company	16858	Athens, GA	578,941	102	7
First Community Bank	22964	San Benito, TX	505,058	122	9
First Community Bank of Tennessee	27211	Shelbyville, TN	632,050	366	5
First Federal Savings Bank of Twin Falls	28845	Twin Falls, ID	734,507	251	10
First Savings Bank	32629	Beresford, SD	878,649	174	24
First Security Bank	17120	Batesville, MS	652,231	194	16
First State Bank	13622	Gothenburg, NE	602,858	88	7
Fresno First Bank	58090	Fresno, CA	547,758	55	1
Genesee Regional Bank	26333	Rochester, NY	598,040	128	3
Hometown Bank	12781	Fond Du Lac, WI	505,910	95	10
Industry State Bank	12506	Industry, TX	922,109	109	3
Jefferson Bank of Missouri	19762	Jefferson City, MO	656,412	99	4
Ledyard National Bank	33418	Norwich, VT	566,630	111	6
McFarland State Bank	2476	Mc Farland, WI	585,024	72	3
Mission Bank	34805	Bakersfield, CA	908,289	113	9
Oregon Community Bank	22334	Oregon, WI	631,334	86	6
Peoples Bank	19788	Lubbock, TX	580,579	108	8
Pioneer Trust Bank, National Association	19827	Salem, OR	540,949	69	2
Platte Valley Bank of Missouri	14869	Platte City, MO	690,421	138	9
Plumas Bank	23275	Quincy, CA	878,805	164	14
Rock Canyon Bank	33542	Provo, UT	548,030	146	6
Signature Bank	58264	Rosemont, IL	968,773	83	3
South Louisiana Bank	23144	Houma, LA	512,640	123	7
Sturgis Bank & Trust Company	28593	Sturgis, MI	530,388	126	11
Summit State Bank	32203	Santa Rosa, CA	721,645	93	5
The Bank of San Antonio	58581	San Antonio, TX	883,225	150	5
The First National Bank and Trust Co., Chickasha, Oklahoma	4062	Chickasha, OK	676,764	168	10
The Peoples Bank Co.	13220	Coldwater, OH	530,238	74	6
The Pitney Bowes Bank, Inc.	34599	Salt Lake City, UT	740,091	24	1
Unified Bank	9463	Martins Ferry, OH	715,205	126	19
United Bank	58	Atmore, AL	723,283	208	19
West Gate Bank	19850	Lincoln, NE	834,969	215	10
West Michigan Community Bank	22308	Hudsonville, MI	635,423	95	7

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PEER GROUP 4:
$500 - 999 Million

C-Corp Top Ten Percent: How They Rank

	Top Ten Percent: Median	16.25	1.52	14.18	4.04	57.77	0.23	27.59	1.06
	Top Ten Percent: Average	18.66	1.60	14.22	4.20	55.19	0.30	28.63	1.20
	All Banks: Median	7.18	0.87	7.82	3.56	67.31	0.44	19.69	0.60
	All Banks: Average	9.45	0.88	7.74	3.57	67.44	0.52	19.74	0.70

		CB Scorecard Key Performance Indicators							
RK	**Institution Name**	**AGR**	**ROAA**	**ROAE**	**NIM**	**ER**	**NPA**	**NIBD**	**NII**
1	Esquire Bank, National Association	11.66	1.51	11.88	4.70	51.35	0.09	38.01	1.57
2	Mission Bank	28.86	1.48	15.88	4.39	52.46	0.02	53.54	0.53
3	West Gate Bank	52.59	1.56	14.64	4.57	65.61	0.07	25.90	2.21
4	Signature Bank	23.92	1.73	15.98	4.40	47.88	0.08	42.71	0.53
5	Fresno First Bank	7.01	1.71	17.08	4.66	52.01	0.21	62.27	1.05
6	Rock Canyon Bank	32.06	1.51	15.16	5.62	60.82	0.33	30.03	1.06
7	First Community Bank	12.96	1.57	18.07	4.44	63.65	0.12	36.88	0.75
8	Plumas Bank	6.60	1.60	14.36	4.66	51.85	0.34	44.11	0.98
9	Bank 7	49.93	2.31	20.64	5.47	37.18	0.24	29.52	0.15
10	Community National Bank & Trust of Texas	22.70	1.46	11.77	4.72	62.06	0.41	43.24	0.92
11	The First National Bank and Trust Co., Chickasha, Oklahoma	7.19	1.79	13.56	4.58	48.54	0.70	32.11	1.17
12	Jefferson Bank of Missouri	7.27	1.87	19.64	3.98	47.46	0.45	28.14	1.02
13	Anderson Brothers Bank	15.65	1.52	15.68	7.37	60.86	0.99	31.53	1.37
14	Oregon Community Bank	7.34	1.78	14.18	3.77	40.73	0.09	35.70	0.48
15	Sturgis Bank & Trust Company	48.12	1.28	14.95	3.74	64.65	0.25	23.81	1.44
16	Pioneer Trust Bank, National Association	1.31	2.46	18.79	4.00	34.79	0.00	11.24	1.29
17	The Bank of San Antonio	22.47	1.09	10.78	4.07	61.71	0.00	17.08	1.17
18	Drummond Community Bank	19.17	1.28	10.13	4.45	66.97	0.40	43.43	1.17
18	Farmers & Merchants Bank	10.35	1.76	15.16	4.16	59.87	0.88	33.77	1.60
20	County National Bank	29.77	1.28	13.74	4.05	64.09	0.46	25.64	1.18
21	Arizona Bank & Trust	41.76	0.95	9.66	4.20	58.47	0.50	47.45	1.01
22	Summit State Bank	14.75	1.40	14.26	3.87	57.77	0.06	23.85	0.56
23	First Security Bank	49.79	1.32	12.34	4.00	63.75	0.81	28.42	1.54
24	First American Bank and Trust Company	19.90	1.61	14.34	3.46	59.54	0.35	25.74	1.23
25	First State Bank	34.21	2.37	19.40	3.96	37.76	2.38	17.97	1.31
26	Ledyard National Bank	53.91	1.30	12.70	3.32	69.99	0.20	32.33	2.62
27	First Savings Bank	4.13	2.01	12.38	8.69	43.42	1.06	24.30	2.85
28	McFarland State Bank	43.39	1.40	11.39	3.19	42.33	0.08	23.84	0.64
29	United Bank	6.60	1.29	13.31	3.95	61.17	0.61	45.20	1.44
30	Central National Bank	11.31	1.46	12.80	3.56	66.38	0.11	24.43	2.94
31	South Louisiana Bank	22.15	1.35	9.29	4.29	62.54	0.73	32.12	1.15
32	Industry State Bank	27.27	2.68	21.71	2.46	49.59	0.11	13.62	1.57
33	Cass Commercial Bank	4.85	1.69	10.22	3.63	44.13	0.00	43.02	0.47
34	Peoples Bank	6.82	1.24	12.18	4.04	63.41	0.06	26.41	0.75
35	BankSouth	22.62	1.75	16.76	4.11	78.27	0.52	21.69	10.20
35	Central Bank of Lake of the Ozarks	(12.15)	1.72	18.70	3.70	54.37	0.23	31.83	1.48
37	First Federal Savings Bank of Twin Falls	16.28	1.05	8.71	4.90	74.63	0.07	29.66	1.36
38	First Community Bank of Tennessee	42.88	2.56	21.42	3.04	74.76	0.06	20.32	11.52
39	Platte Valley Bank of Missouri	(7.23)	1.48	9.11	4.14	53.31	0.02	27.59	0.98
40	The Peoples Bank Co.	13.04	1.73	13.74	3.32	41.27	0.04	20.62	0.56
41	Hometown Bank	12.49	1.31	9.69	4.04	60.12	0.43	29.03	0.85
42	West Michigan Community Bank	26.59	1.08	10.70	3.86	61.40	0.02	20.79	0.58
43	Bank of Wisconsin Dells	6.85	1.59	13.01	3.98	47.88	0.07	16.47	0.55
44	The Pitney Bowes Bank, Inc.	(4.04)	9.54	89.71	10.72	5.27	0.39	6.48	2.57
45	Farmers State Bank	(9.28)	1.47	15.34	3.94	56.29	0.06	26.30	0.70
46	Amerasia Bank	2.93	1.94	15.85	4.31	39.23	0.00	18.34	0.16
46	Genesee Regional Bank	16.25	1.30	10.91	4.02	61.76	0.52	22.87	0.95
48	Unified Bank	17.71	1.36	11.81	3.96	53.35	0.37	18.62	0.57
49	Bank of Commerce	21.84	1.77	15.73	3.24	39.79	0.42	13.80	1.06

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PEER GROUP 5:
$1 - 5 Billion

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **510**
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
1st Security Bank of Washington	57633	Mountlake Terrace, WA	1,846,785	444	22
AIMBank	3304	Littlefield, TX	1,823,542	293	24
Alpine Bank	23091	Glenwood Springs, CO	3,942,404	758	38
Altabank	12773	American Fork, UT	2,476,950	436	28
Austin Bank, Texas National Association	3276	Jacksonville, TX	1,903,073	480	33
Bank of Ann Arbor	34120	Ann Arbor, MI	1,845,756	223	8
Bank of the Sierra	22597	Porterville, CA	2,670,214	516	40
Bank of Utah	17159	Ogden, UT	1,448,903	340	17
Bridgewater Bank	58210	Saint Louis Park, MN	2,413,081	170	7
Cache Valley Bank	22134	Logan, UT	1,450,947	251	16
Cedar Rapids Bank and Trust Company	57244	Cedar Rapids, IA	1,723,099	158	8
Celtic Bank	57056	Salt Lake City, UT	1,189,347	227	1
Centier Bank	12854	Whiting, IN	4,902,335	883	65
Central Bank	9204	Provo, UT	1,245,824	243	11
Central Bank of St. Louis	4534	Clayton, MO	2,067,323	248	15
Central Bank of The Ozarks	17633	Springfield, MO	1,493,120	251	22
Central Valley Community Bank	23030	Fresno, CA	1,618,450	273	21
Citizens National Bank of Texas	5574	Waxahachie, TX	1,196,845	174	14
Civista Bank	12982	Sandusky, OH	2,571,288	452	35
Coastal Community Bank	34403	Everett, WA	1,183,330	205	14
Farmers & Merchants Bank of Central California	1331	Lodi, CA	3,720,220	361	28
First American Trust, FSB	26312	Santa Ana, CA	4,056,610	117	10
First National Bank	14712	Fort Pierre, SD	1,359,584	168	17
First State Community Bank	17323	Farmington, MO	2,674,223	670	47
First Volunteer Bank	10307	Chattanooga, TN	1,035,417	267	24
Green Dot Bank DBA Bonneville Bank	22653	Provo, UT	2,180,670	22	1
Horizon Bank, SSB	3256	Austin, TX	1,230,489	172	6
International Bank of Commerce	25679	Brownsville, TX	1,079,803	230	12
John Deere Financial, f.s.b.	35237	Madison, WI	2,971,871	168	1
Lake Forest Bank & Trust Company, National Association	27589	Lake Forest, IL	4,696,128	536	8
Leader Bank, National Association	57134	Arlington, MA	1,911,768	247	8
Mercantile Bank of Michigan	34598	Grand Rapids, MI	3,639,477	626	38
Metro City Bank	58181	Doraville, GA	1,608,456	213	19
Northern Bank & Trust Company	18266	Woburn, MA	2,286,522	231	12
Open Bank	57944	Los Angeles, CA	1,209,204	175	9
Opportunity Bank of Montana	30182	Helena, MT	1,148,328	305	23
Pacific Coast Bankers' Bank	34252	Walnut Creek, CA	1,406,979	100	1
Quad City Bank and Trust Company	33867	Bettendorf, IA	1,930,337	209	5
River Bank & Trust	58255	Prattville, AL	1,417,323	221	17
Santa Cruz County Bank	57591	Santa Cruz, CA	1,069,463	113	5
State Bank of Southern Utah	17964	Cedar City, UT	1,315,493	231	16
Stock Yards Bank & Trust Company	258	Louisville, KY	3,780,774	618	42
The Bank of Commerce	18059	Ammon, ID	1,273,538	211	17
The Bank of New York Mellon Trust Company, National Association	23472	Los Angeles, CA	1,432,387	890	1
The Bank of Tampa	21031	Tampa, FL	1,981,059	266	12
The Central Trust Bank	12633	Jefferson City, MO	2,925,213	683	12
The Fidelity Bank	11507	Fuquay Varina, NC	2,150,471	450	54
The First National Bank of Fort Smith	3864	Fort Smith, AR	1,467,184	304	14
The State Bank	11406	Fenton, MI	1,069,459	182	15
Thomasville National Bank	34068	Thomasville, GA	1,002,299	120	3
Timberland Bank	28453	Hoquiam, WA	1,321,862	281	24
VeraBank, National Association	3250	Henderson, TX	2,496,001	465	37

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PEER GROUP 5:
$1 - 5 Billion

C-Corp Top Ten Percent: How They Rank

	Top Ten Percent: Median	15.14	1.61	13.22	4.14	52.78	0.22	31.39	1.12
	Top Ten Percent: Average	20.60	1.75	13.95	4.07	52.27	0.30	31.21	1.43
	All Banks: Median	9.30	0.86	7.61	3.53	65.47	0.44	20.41	0.68
	All Banks: Average	11.88	0.85	7.42	3.55	65.42	0.54	21.15	0.80

		CB Scorecard Key Performance Indicators							
RK	**Institution Name**	**AGR**	**ROAA**	**ROAE**	**NIM**	**ER**	**NPA**	**NIBD**	**NII**
1	Pacific Coast Bankers' Bank	377.98	9.26	85.20	2.06	26.50	0.00	33.74	16.10
2	Green Dot Bank DBA Bonneville Bank	146.83	3.20	27.34	1.87	13.67	0.09	98.71	3.09
3	Bank of Utah	7.24	1.73	12.71	4.29	53.31	0.07	40.26	1.58
4	The First National Bank of Fort Smith	33.48	1.73	13.95	4.16	53.28	0.34	34.67	1.19
5	The Bank of New York Mellon Trust Company, National Association	11.12	14.69	17.94	1.62	44.47	(0.62)	100.00	34.50
6	Leader Bank, National Association	82.98	2.23	19.24	2.95	43.01	0.20	25.04	3.21
7	Civista Bank	46.40	1.27	10.08	4.11	59.63	0.24	41.23	1.09
8	Timberland Bank	16.99	1.59	11.81	4.27	49.41	0.35	28.15	1.14
9	Citizens National Bank of Texas	9.58	1.98	17.98	4.84	52.33	0.43	31.61	1.00
10	Thomasville National Bank	19.62	1.99	20.46	3.75	47.74	0.18	15.39	1.48
11	Altabank	11.74	1.84	13.29	4.72	51.42	0.27	34.67	0.66
12	Central Bank of The Ozarks	34.72	1.26	13.07	3.51	61.82	0.05	32.14	1.21
13	Horizon Bank, SSB	(4.26)	1.60	19.05	4.39	57.12	0.02	40.73	0.92
14	Central Bank	16.80	1.94	11.63	4.87	53.25	0.53	37.11	0.82
15	Lake Forest Bank & Trust Company, National Association	14.40	1.97	19.63	3.31	42.67	0.38	33.05	2.55
16	Opportunity Bank of Montana	42.05	1.65	12.73	4.47	64.86	0.51	25.21	2.97
17	Stock Yards Bank & Trust Company	6.53	1.50	14.42	3.68	51.34	0.17	27.16	1.40
18	The Bank of Tampa	23.73	1.27	13.37	3.76	59.68	0.19	45.75	0.68
19	AIMBank	10.75	2.40	21.66	4.27	62.15	0.11	31.17	0.66
20	International Bank of Commerce	1.83	1.84	10.79	4.18	46.37	0.34	38.79	1.37
21	Celtic Bank	88.95	3.18	16.37	6.50	45.87	1.08	7.88	6.89
22	The State Bank	13.76	1.16	11.09	3.68	58.47	0.12	32.28	1.44
23	John Deere Financial, f.s.b.	19.72	4.23	18.46	6.43	37.08	0.55	0.79	2.49
24	VeraBank, National Association	14.61	1.69	15.75	3.91	54.58	0.47	26.83	1.01
25	Coastal Community Bank	19.56	1.02	9.10	4.32	62.91	0.06	34.78	0.93
26	The Fidelity Bank	15.05	1.19	10.52	3.61	61.84	0.07	39.84	1.09
27	Centier Bank	17.69	1.45	13.71	3.56	54.38	0.40	26.69	1.42
28	Alpine Bank	8.11	1.19	11.57	4.48	67.09	0.13	36.10	1.16
29	Open Bank	10.12	1.28	10.98	3.93	56.48	0.10	29.08	0.76
30	Santa Cruz County Bank	(0.57)	1.66	11.45	4.51	47.10	0.00	39.70	0.36
31	Bank of the Sierra	11.85	1.31	9.69	4.18	57.01	0.30	32.51	0.96
32	Bridgewater Bank	26.36	1.32	12.00	3.68	43.52	0.03	25.95	0.30
33	First American Trust, FSB	31.08	1.08	11.63	1.67	33.34	0.00	36.25	0.78
33	First Volunteer Bank	15.23	1.62	12.63	4.76	60.32	0.87	30.69	1.18
35	Quad City Bank and Trust Company	53.67	1.31	12.98	3.52	45.15	0.49	23.45	1.00
36	Bank of Ann Arbor	20.32	1.58	13.97	4.13	51.55	0.14	6.47	0.74
37	Central Valley Community Bank	5.53	1.68	11.81	4.46	64.93	0.07	44.75	0.53
38	Northern Bank & Trust Company	9.40	1.95	15.81	4.76	40.66	0.18	19.67	0.39
38	The Central Trust Bank	36.87	1.19	15.11	2.69	65.95	0.21	38.10	2.74
40	The Bank of Commerce	(3.13)	2.15	13.62	4.72	38.33	0.23	43.59	0.35
41	Central Bank of St. Louis	17.89	1.56	13.85	3.49	53.23	0.47	27.74	1.06
42	Cedar Rapids Bank and Trust Company	37.54	1.60	14.06	3.12	46.29	0.33	16.54	1.95
43	1st Security Bank of Washington	31.27	1.23	10.47	4.33	59.31	0.18	2.88	1.83
44	Metro City Bank	(6.74)	2.43	19.26	4.14	42.97	0.71	26.72	1.88
45	Farmers & Merchants Bank of Central California	(0.29)	1.57	14.85	4.10	50.15	0.04	31.04	0.33
46	Mercantile Bank of Michigan	2.71	1.36	11.02	3.72	58.02	0.10	36.05	0.73
47	Cache Valley Bank	12.21	1.94	16.86	4.85	47.08	1.12	30.97	0.48
48	First National Bank	8.89	1.94	9.25	8.26	39.97	1.47	23.16	2.41
49	State Bank of Southern Utah	17.92	1.28	9.55	4.34	50.32	0.63	26.66	0.70
50	First State Community Bank	7.85	1.62	13.15	3.85	58.64	0.41	19.51	1.56
51	Austin Bank, Texas National Association	9.26	1.39	9.35	4.52	59.99	0.83	38.17	1.23
51	River Bank & Trust	15.61	1.17	9.45	4.09	56.71	0.25	26.40	0.69

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PEER GROUP 1:
Less Than $100 Million

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **488**
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
Bank of Morton	8556	Morton, MS	69,958	17	1
Bank of Prague	12745	Prague, NE	29,860	7	1
Basile State Bank	17621	Basile, LA	58,692	17	2
BOC Bank	25328	Mclean, TX	57,346	12	2
Boston Trust Walden Company	18342	Boston, MA	43,106	63	1
Bryant State Bank	6064	Bryant, SD	36,934	8	1
Commercial State Bank	10330	Palmer, TX	81,611	22	3
Community Bank of Oklahoma	4217	Verden, OK	42,835	16	3
Community State Bank	5619	Bradley, AR	21,833	6	1
Community State Bank	27201	Hennessey, OK	74,637	19	3
Eagle Community Bank	57477	Maple Grove, MN	27,493	6	1
Exchange State Bank	18838	Adair, IA	38,726	9	1
Farmers and Merchants Bank	4144	Maysville, OK	20,567	6	1
Farmers and Merchants Bank of Kendall	12355	Kendall, WI	73,817	15	4
First Bank	4092	Erick, OK	76,705	21	4
First Community Bank, Xenia-Flora	3850	Xenia, IL	43,297	11	2
First National Bank of Dublin	26228	Dublin, TX	95,318	32	3
First Security Bank - West	10253	Beulah, ND	67,597	12	2
First Security Bank of Deer Lodge	20657	Deer Lodge, MT	42,262	9	1
First Security Bank-Hendricks	15767	Hendricks, MN	33,149	5	1
First State Bank	21752	Watonga, OK	76,203	15	1
First State Bank of Beecher City	10871	Beecher City, IL	73,019	13	1
First State Bank of Golva	10243	Golva, ND	81,425	10	3
Heartland State Bank	9007	Redfield, SD	91,207	23	4
Hodge Bank & Trust Company	19354	Hodge, LA	73,766	15	1
Janesville State Bank	10960	Janesville, MN	73,982	10	1
Nebraska State Bank	9819	Oshkosh, NE	51,807	9	1
Neighbors Bank	16247	Clarence, MO	40,579	58	1
Oklahoma State Bank	13416	Buffalo, OK	55,420	17	2
River Falls State Bank	16840	River Falls, WI	99,403	23	1
Security Bank of Southwest Missouri	26520	Cassville, MO	81,812	30	3
Sound Banking Company	33183	Lakewood, WA	58,402	6	1
State Bank of Danvers	1401	Benson, MN	50,342	5	1
Swedish-American State Bank	12865	Courtland, KS	41,895	9	1
The Bank of Soperton	889	Soperton, GA	95,867	27	1
The Citizens State Bank of Cheney, Kansas	9658	Cheney, KS	66,737	13	1
The Cowboy Bank of Texas	12298	Maypearl, TX	92,155	18	1
The First National Bank of Anson	3078	Anson, TX	67,158	14	1
The First National Bank of Cokato	5115	Cokato, MN	68,665	9	1
The First National Bank of Eldorado	3184	Eldorado, TX	61,607	15	1
The First State Bank	2301	Boise City, OK	83,769	11	1
The First State Bank	11175	Abernathy, TX	41,016	14	2
The Gary State Bank	16472	Gary, MN	14,593	4	1
The Hamilton Bank	15606	Hamilton, MO	85,004	18	3
The Peoples State Bank	16744	Cherryvale, KS	17,301	5	1
The Samson Banking Company, Inc.	16185	Samson, AL	86,557	23	2
Union Bank & Trust Company	9179	Livingston, TN	88,778	15	2
Utah Independent Bank	22514	Salina, UT	89,355	19	4
Welcome State Bank	11417	Welcome, MN	31,168	6	1

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PEER GROUP 1:
Less Than $100 Million

Sub-S Top Ten Percent: How They Rank

	Top Ten Percent: Median	15.24	1.98	15.59	4.57	57.36	0.24	27.04	0.76
	Top Ten Percent: Average	15.57	2.08	17.07	4.66	57.54	0.65	29.46	0.83
	All Banks: Median	2.48	1.04	8.46	3.74	69.56	0.47	22.42	0.38
	All Banks: Average	2.70	1.09	9.05	3.80	70.51	0.87	23.16	0.43

		CB Scorecard Key Performance Indicators							
RK	**Institution Name**	**AGR**	**ROAA**	**ROAE**	**NIM**	**ER**	**NPA**	**NIBD**	**NII**
1	Farmers and Merchants Bank	50.04	2.72	32.83	5.43	53.21	0.00	31.65	1.26
2	First Security Bank of Deer Lodge	19.82	2.82	27.09	4.88	44.98	0.00	39.51	0.56
3	Nebraska State Bank	16.90	4.02	22.99	4.74	38.22	0.00	23.49	2.11
4	First Bank	24.28	2.06	17.17	5.09	59.44	0.43	41.39	0.80
5	Sound Banking Company	26.91	1.94	19.94	4.76	58.02	0.00	27.68	0.27
6	The First National Bank of Anson	9.89	2.19	25.21	4.93	57.61	0.86	43.27	0.76
7	Heartland State Bank	9.76	1.90	16.11	5.14	57.36	0.04	24.20	0.79
8	Security Bank of Southwest Missouri	15.24	2.25	18.59	4.51	55.95	1.32	37.48	1.13
9	First Security Bank-Hendricks	6.16	1.98	15.98	3.67	47.45	0.00	38.31	0.45
10	The First National Bank of Eldorado	(0.64)	2.33	14.24	5.68	53.78	0.24	39.68	0.44
11	The First State Bank	22.85	2.30	27.34	4.32	46.98	0.54	26.96	0.30
12	The First National Bank of Cokato	49.97	1.27	13.59	4.11	62.32	0.08	37.92	0.49
13	First National Bank of Dublin	9.97	1.45	13.13	5.13	69.48	0.16	41.70	0.75
14	First Security Bank - West	42.16	1.92	14.86	4.04	48.93	0.05	25.88	0.25
15	The Peoples State Bank	(0.60)	5.28	19.39	7.83	32.74	11.32	36.94	0.76
16	Utah Independent Bank	5.70	2.21	14.42	5.47	59.85	0.76	34.91	0.53
17	The Cowboy Bank of Texas	11.53	2.13	19.52	3.70	56.13	0.54	25.85	1.31
18	Bank of Prague	4.76	2.84	19.90	4.52	47.77	0.17	14.12	1.24
18	The Gary State Bank	6.92	1.71	12.00	4.93	67.68	0.05	29.12	0.72
20	Neighbors Bank	113.11	3.43	25.16	2.89	85.12	0.05	48.12	22.35
21	Basile State Bank	17.51	1.75	15.27	5.41	67.94	2.18	36.16	0.88
22	Bank of Morton	14.40	2.18	14.31	5.35	59.73	3.56	28.97	0.83
23	Oklahoma State Bank	(3.94)	2.85	28.29	5.39	50.59	1.10	25.89	0.76
24	Commercial State Bank	1.27	2.13	24.40	4.26	67.55	0.66	39.93	0.84
25	Eagle Community Bank	35.65	1.85	21.72	5.11	69.75	1.81	23.41	1.66
26	First State Bank of Golva	16.85	1.77	16.59	3.89	47.96	0.00	25.33	0.15
27	The Citizens State Bank of Cheney, Kansas	37.43	1.59	14.35	3.67	56.10	0.15	23.98	0.51
28	State Bank of Danvers	(0.42)	2.73	20.35	3.70	36.40	0.19	20.72	1.43
29	First State Bank	18.43	1.48	12.51	4.41	60.21	0.09	26.82	0.35
30	Community Bank of Oklahoma	16.02	1.62	11.30	5.26	68.81	1.16	42.25	0.73
31	Boston Trust Walden Company	(42.99)	43.49	50.63	11.33	57.00	0.00	0.00	105.37
31	Exchange State Bank	16.35	1.80	11.88	3.44	55.10	0.00	18.68	1.07
33	Bryant State Bank	(12.02)	1.39	12.49	6.14	58.32	0.18	28.91	2.15
34	Union Bank & Trust Company	13.90	2.25	18.21	4.80	56.69	1.86	25.43	0.43
35	River Falls State Bank	19.25	1.86	12.99	3.70	66.95	0.07	23.75	0.80
35	The First State Bank	(2.32)	1.70	14.68	6.88	76.33	0.50	54.90	1.48
37	First Community Bank, Xenia-Flora	22.98	1.62	13.22	3.66	55.60	0.13	25.98	0.39
38	Farmers and Merchants Bank of Kendall	(0.01)	2.43	15.49	4.77	49.86	1.16	22.58	0.80
39	BOC Bank	60.09	1.27	6.76	4.20	62.96	0.00	31.17	0.37
40	Community State Bank	24.19	1.35	10.51	4.53	67.74	0.94	36.58	0.78
41	The Samson Banking Company, Inc.	26.88	1.47	10.21	3.54	60.57	0.03	27.04	0.70
42	The Hamilton Bank	29.76	1.48	14.49	4.34	62.60	0.80	22.47	0.68
43	The Bank of Soperton	12.68	1.55	15.29	5.25	68.70	0.40	19.30	0.96
44	Hodge Bank & Trust Company	13.12	2.46	13.04	4.97	43.46	1.51	19.83	0.51
45	Janesville State Bank	(7.03)	2.01	15.63	3.95	49.99	0.00	20.61	0.45
46	First State Bank of Beecher City	9.26	2.28	15.59	4.46	52.55	0.87	17.05	0.76
47	Welcome State Bank	(21.52)	2.07	18.66	4.24	56.79	1.01	33.58	0.89
48	Swedish-American State Bank	15.84	1.80	13.71	4.57	62.49	0.67	21.11	0.57
49	Community State Bank	33.15	1.12	16.39	4.09	68.29	1.21	32.31	0.86

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PEER GROUP 2:
$100 - 249 Million

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **649**
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
Adrian Bank	8251	Adrian, MO	144,931	31	3
American Interstate Bank	1439	Elkhorn, NE	115,254	13	2
Bank of Columbia	8775	Columbia, KY	148,894	35	2
Bank of Deerfield	2477	Deerfield, WI	159,878	28	2
Bank of DeSoto, National Association	26542	De Soto, TX	192,655	40	1
Bank of Kilmichael	9775	Kilmichael, MS	198,422	41	4
Bank of Lake Mills	8695	Lake Mills, WI	248,728	42	2
Bank of Montana	58482	Missoula, MT	120,284	10	1
Bank of St. Elizabeth	12236	Saint Elizabeth, MO	155,144	35	4
Brighton Bank	22578	Salt Lake City, UT	216,466	45	4
Burling Bank	27556	Chicago, IL	145,764	15	1
Central Bank and Trust	529	Lander, WY	155,059	41	5
Central Bank of Kansas City	17009	Kansas City, MO	231,238	70	1
Charlevoix State Bank	33926	Charlevoix, MI	195,768	42	4
Citizens Bank	22601	Butler, MO	160,814	44	11
Citizens Bank, National Association	12309	Abilene, TX	104,998	25	2
Citizens State Bank	11905	Corrigan, TX	135,687	31	2
Coleman County State Bank	15480	Coleman, TX	128,139	36	2
Community Bank	25752	Longview, TX	215,981	36	6
Crossroads Bank	10709	Yoakum, TX	224,023	44	3
Cumberland Security Bank, Inc.	11358	Somerset, KY	232,323	62	4
Douglas National Bank	57230	Douglas, GA	188,904	30	1
Durden Banking Company, Incorporated	15336	Twin City, GA	186,632	47	4
Exchange Bank and Trust Company, Natchitoches, Louisiana	10528	Natchitoches, LA	161,863	27	1
Farmers State Bank of Hartland	10561	Hartland, MN	170,451	29	3
FBT Bank & Mortgage	1028	Fordyce, AR	175,169	44	4
First Bank & Trust Company	13946	Perry, OK	209,450	55	3
First National Bank of Picayune	16612	Picayune, MS	208,331	60	6
First State Bank	24498	Graham, TX	156,769	39	6
First State Bank	17950	Clute, TX	211,522	45	3
First State Bank of Bedias	16895	Bedias, TX	164,036	21	2
First State Bank of Ben Wheeler, Texas	11904	Ben Wheeler, TX	158,203	35	4
Great American Bank	35292	Lawrence, KS	217,190	41	5
High Plains Bank	3017	Flagler, CO	210,412	55	4
HomeBank Texas	17094	Seagoville, TX	217,349	39	3
Ipava State Bank	10473	Ipava, IL	167,001	37	6
Lake Central Bank	10989	Annandale, MN	157,746	35	2
North Valley Bank	18710	Thornton, CO	177,290	33	2
NSB Bank	8094	Mason City, IA	220,428	33	3
Peoples Bank	27398	Paris, TX	147,740	39	3
Peoples Bank of the South	4945	La Follette, TN	158,032	35	3
Pony Express Bank	4526	Braymer, MO	186,238	25	2
PrinsBank	10191	Prinsburg, MN	143,785	30	2
Security State Bank of Marine	10163	Marine On St. Croix, MN	144,363	23	4
South Georgia Bank	32532	Glennville, GA	163,677	45	4
State Bank of Cochran	872	Cochran, GA	215,217	53	4
Surety Bank	33026	Deland, FL	137,117	37	4
Tejas Bank	18216	Monahans, TX	195,093	16	1
The Farmers and Merchants National Bank of Fairview	4097	Fairview, OK	114,750	17	1
The Farmers State Bank	404	Quinton, OK	115,250	33	4
The First National Bank of Evant	3190	Evant, TX	104,350	27	3
The First National Bank of Gordon	5410	Gordon, NE	213,649	37	1
The First National Bank of Stigler	4199	Stigler, OK	116,542	23	1
The James Polk Stone Community Bank	2244	Portales, NM	235,848	73	8
The Kearny County Bank	15194	Lakin, KS	214,748	41	2
The National Bank of Andrews	17603	Andrews, TX	221,405	56	2
The Payne County Bank	12485	Perkins, OK	182,014	30	1
The Peoples Bank	1566	Taylorsville, KY	110,451	34	2
Titan Bank, N.A.	3225	Mineral Wells, TX	202,237	23	1

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PEER GROUP 2:
$100 - 249 Million

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **649**
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
Town & Country Bank	57312	Las Vegas, NV	192,245	25	4
Town & Country Bank Midwest	10460	Quincy, IL	179,007	43	6
Union Bank & Trust Company	1753	Monticello, AR	221,451	52	3
Valley Bank of Commerce	22600	Roswell, NM	197,137	20	2
Western Bank	2249	Lordsburg, NM	199,375	42	4
Western Bank, Artesia, New Mexico	16720	Artesia, NM	233,992	25	1

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PEER GROUP 2:
$100 - 249 Million

Sub-S Top Ten Percent: How They Rank

	Top Ten Percent: Median	12.05	2.14	17.90	4.37	55.08	0.22	29.02	0.76
	Top Ten Percent: Average	14.34	2.18	18.50	4.42	54.04	0.48	30.82	0.89
	All Banks: Median	5.28	1.30	11.33	3.82	65.45	0.50	21.61	0.48
	All Banks: Average	6.13	1.32	11.53	3.83	65.17	0.72	22.25	0.55

		CB Scorecard Key Performance Indicators							
RK	**Institution Name**	**AGR**	**ROAA**	**ROAE**	**NIM**	**ER**	**NPA**	**NIBD**	**NII**
1	Bank of Montana	98.38	2.94	25.83	4.27	45.27	0.00	26.81	1.22
2	Cumberland Security Bank, Inc.	30.47	3.09	22.30	4.83	45.96	0.26	36.82	1.23
3	Pony Express Bank	22.66	1.94	14.97	4.93	47.37	0.00	40.18	0.49
4	Coleman County State Bank	10.34	2.08	21.22	4.96	63.17	0.02	34.34	1.34
5	Bank of Lake Mills	31.22	2.55	20.76	4.37	51.21	0.15	20.69	1.55
6	Tejas Bank	9.78	2.45	21.28	4.32	43.14	0.04	48.48	0.40
7	Central Bank of Kansas City	(11.68)	4.38	29.41	4.41	55.85	0.07	72.23	6.51
7	Titan Bank, N.A.	49.11	2.56	26.57	4.38	47.55	0.22	15.19	1.09
9	American Interstate Bank	53.83	3.12	15.79	4.99	36.00	0.00	23.65	0.18
10	HomeBank Texas	31.60	1.85	17.02	4.44	55.08	0.03	40.78	0.33
11	Douglas National Bank	18.38	2.06	16.70	4.84	54.67	0.80	28.26	1.45
12	Brighton Bank	(5.95)	2.35	18.73	5.15	55.57	0.00	41.33	0.54
13	Community Bank	4.67	2.56	21.99	3.99	40.74	0.00	33.42	0.41
14	The First National Bank of Evant	20.52	1.76	17.36	4.99	67.07	0.13	35.06	0.70
15	Lake Central Bank	(1.65)	4.44	31.51	6.17	42.26	0.30	23.21	0.97
16	The James Polk Stone Community Bank	10.53	2.11	18.86	5.29	60.72	1.06	57.06	1.48
17	Surety Bank	45.00	1.96	17.93	3.95	66.10	0.48	34.08	2.74
18	FBT Bank & Mortgage	19.67	2.94	26.98	4.04	53.87	2.16	30.84	2.39
19	First State Bank	20.06	1.80	18.42	4.41	61.87	1.01	48.42	1.03
20	Security State Bank of Marine	(1.98)	2.00	18.34	4.16	50.50	0.01	30.79	0.74
21	Western Bank	12.15	2.14	17.97	3.75	58.88	0.16	40.46	0.82
22	Valley Bank of Commerce	20.35	2.33	23.82	3.93	42.26	0.33	47.50	0.26
23	Bank of DeSoto, National Association	27.25	1.85	16.85	6.50	61.27	0.29	30.48	0.39
24	Bank of Kilmichael	43.55	1.80	18.95	4.12	56.84	0.78	23.25	1.15
25	Adrian Bank	12.66	2.84	23.53	4.31	38.63	0.91	24.25	0.58
26	First State Bank of Bedias	9.29	2.43	14.38	4.64	45.29	0.31	27.67	0.40
27	High Plains Bank	34.37	1.43	14.18	4.92	67.18	0.11	49.19	0.47
28	Town & Country Bank	42.64	1.75	14.59	4.05	55.71	0.00	36.89	0.09
29	First State Bank of Ben Wheeler, Texas	12.50	2.14	15.52	3.35	49.62	0.02	24.21	1.03
30	South Georgia Bank	0.66	2.23	17.90	4.68	53.78	0.04	21.17	0.68
31	Citizens Bank, National Association	(8.14)	2.43	17.89	4.56	57.01	0.00	39.37	0.36
32	Citizens State Bank	7.37	1.91	16.01	4.13	57.20	0.04	23.78	0.74
33	Western Bank, Artesia, New Mexico	25.98	2.33	23.99	3.90	37.53	1.17	53.95	0.33
34	Durden Banking Company, Incorporated	21.77	2.17	13.19	5.26	59.19	0.33	19.12	0.80
35	Burling Bank	35.14	1.36	11.99	4.07	63.96	0.00	48.95	0.52
36	Ipava State Bank	70.83	1.35	16.81	3.91	67.70	0.21	34.06	1.03
37	NSB Bank	17.22	2.02	18.19	4.17	46.76	0.06	19.93	0.37
38	North Valley Bank	(5.03)	2.69	22.20	5.32	48.11	0.06	27.46	0.27
39	The First National Bank of Stigler	(5.04)	2.96	34.35	3.42	44.80	0.42	36.01	1.37
40	Bank of St. Elizabeth	16.47	1.75	14.37	4.51	66.27	0.20	22.19	0.98
41	Crossroads Bank	8.15	2.19	19.57	3.92	47.17	0.25	19.37	0.71
42	Citizens Bank	25.90	1.75	20.29	4.87	60.22	0.99	29.02	0.39
43	Farmers State Bank of Hartland	3.04	1.71	14.14	4.13	57.42	0.03	26.14	0.77
44	Bank of Columbia	0.18	2.07	19.83	4.45	56.46	0.41	26.33	0.65
45	Town & Country Bank Midwest	(27.21)	6.65	55.37	4.05	25.31	1.63	32.38	5.29
46	The Peoples Bank	2.31	2.09	16.62	4.65	59.86	0.77	28.86	0.88
47	The Payne County Bank	3.93	2.30	12.45	4.37	45.70	0.33	23.80	0.69
48	Central Bank and Trust	(10.04)	1.91	19.17	4.18	56.82	0.09	29.83	0.66
49	Great American Bank	4.55	1.92	13.72	4.58	59.72	0.00	21.01	0.60
50	Peoples Bank	(14.96)	2.55	25.53	3.82	58.54	0.31	30.51	2.77
51	State Bank of Cochran	(4.13)	2.79	17.20	4.32	48.53	2.19	33.10	1.10
52	The National Bank of Andrews	12.05	1.59	14.68	5.35	65.02	2.48	46.11	1.74
53	The Kearny County Bank	(7.23)	2.32	13.68	4.55	49.08	0.39	30.86	0.59
54	Bank of Deerfield	(3.03)	2.16	17.84	3.76	54.72	0.00	19.12	1.66
55	Charlevoix State Bank	2.68	1.69	18.09	4.10	62.30	0.45	32.56	0.92
56	The Farmers State Bank	2.61	1.61	20.88	5.25	73.77	0.16	24.74	1.20
57	Peoples Bank of the South	11.29	2.32	17.09	5.17	55.56	3.01	23.82	0.69
58	The Farmers and Merchants National Bank of Fairview	(17.36)	2.02	15.41	3.82	49.75	0.00	24.92	0.83
59	The First National Bank of Gordon	22.40	2.25	15.90	4.72	40.79	1.23	17.80	0.48

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PEER GROUP 2:
$100 - 249 Million

Sub-S Top Ten Percent: How They Rank

	Top Ten Percent: Median	12.05	2.14	17.90	4.37	55.08	0.22	29.02	0.76
	Top Ten Percent: Average	14.34	2.18	18.50	4.42	54.04	0.48	30.82	0.89
	All Banks: Median	5.28	1.30	11.33	3.82	65.45	0.50	21.61	0.48
	All Banks: Average	6.13	1.32	11.53	3.83	65.17	0.72	22.25	0.55

		CB Scorecard Key Performance Indicators							
RK	**Institution Name**	**AGR**	**ROAA**	**ROAE**	**NIM**	**ER**	**NPA**	**NIBD**	**NII**
60	First Bank & Trust Company	155.47	2.16	19.38	4.44	63.81	1.70	20.22	0.76
61	First State Bank	17.10	1.35	13.77	4.09	68.38	0.11	32.81	0.75
62	First National Bank of Picayune	10.76	2.70	17.43	4.26	49.27	3.54	21.13	0.96
63	Exchange Bank and Trust Company, Natchitoches, Louisiana	47.53	1.69	15.37	3.81	52.70	0.47	28.16	0.38
64	Union Bank & Trust Company	25.95	1.50	14.62	4.02	61.02	0.21	19.48	0.92
65	PrinsBank	(7.79)	2.27	13.80	4.22	53.33	0.68	28.16	1.87

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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
Centinel Bank of Taos	19904	Taos, NM	290,680	46	1
Charlotte State Bank & Trust	27086	Port Charlotte, FL	407,359	77	7
Charter Bank	18660	Corpus Christi, TX	283,761	53	4
Citizens State Bank of La Crosse	1513	La Crosse, WI	345,035	69	4
CNB Bank	2241	Carlsbad, NM	462,619	77	3
Community Bank of Raymore	22867	Raymore, MO	290,741	45	3
Englewood Bank & Trust	27205	Englewood, FL	332,639	50	4
F&M Bank	14922	West Point, NE	308,780	55	5
First Bank of Owasso	18592	Owasso, OK	442,737	68	3
First Commercial Bank, National Association	24603	Seguin, TX	382,485	81	7
First Community Bank of Central Alabama	57124	Wetumpka, AL	399,461	82	7
First National Bank of Louisiana	4288	Crowley, LA	416,967	70	5
First State Bank	15586	Scottsbluff, NE	300,095	71	6
FirstBank	14331	Antlers, OK	481,165	174	8
Frontier Bank	14730	Lamar, CO	331,493	54	7
Grundy Bank	3713	Morris, IL	255,153	57	3
Guaranty Bank & Trust Company of Delhi, Louisiana	19638	Delhi, LA	295,845	81	9
Herring Bank	5568	Amarillo, TX	448,241	176	12
Intracoastal Bank	58692	Palm Coast, FL	360,536	37	2
Lea County State Bank	12259	Hobbs, NM	393,095	69	2
Regional Missouri Bank	18385	Marceline, MO	380,969	84	8
Southwest Bank	16652	Odessa, TX	459,829	108	6
State Bank of De Kalb	15463	De Kalb, TX	297,674	77	6
Sunmark Community Bank	16825	Hawkinsville, GA	289,608	87	6
The Bank and Trust, S.S.B.	1184	Del Rio, TX	437,054	121	5
The Bank of Advance	9369	Advance, MO	350,159	79	6
The Bank of Old Monroe	1655	Old Monroe, MO	412,276	75	5
The Commercial Bank	175	Crawford, GA	253,347	44	4
The First National Bank of Las Animas	3034	Las Animas, CO	395,750	74	6
The Garrett State Bank	8074	Garrett, IN	277,147	36	4
The Union Bank of Mena	14597	Mena, AR	273,687	56	3
United Cumberland Bank	303	Whitley City, KY	310,021	93	7
Western Bank	1720	Lubbock, TX	369,376	79	8
WoodTrust Bank	5335	Wisconsin Rapids, WI	453,525	84	6
Yampa Valley Bank	35407	Steamboat Springs, CO	333,319	61	2

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PEER GROUP 3:
$250 - 499 Million

Sub-S Top Ten Percent: How They Rank

	Top Ten Percent: Median	18.24	2.12	19.57	4.23	54.49	0.22	27.77	0.81
	Top Ten Percent: Average	18.92	2.20	21.38	4.22	55.07	0.35	30.48	1.01
	All Banks: Median	7.53	1.36	11.99	3.81	63.80	0.59	20.68	0.59
	All Banks: Average	7.73	1.38	12.41	3.81	64.56	0.74	21.40	0.67

		CB Scorecard Key Performance Indicators							
RK	**Institution Name**	**AGR**	**ROAA**	**ROAE**	**NIM**	**ER**	**NPA**	**NIBD**	**NII**
1	The Bank of Old Monroe	20.85	3.72	24.02	4.29	46.68	0.02	28.07	0.75
2	Yampa Valley Bank	16.67	2.45	24.31	4.77	52.33	0.08	37.69	0.62
3	Charlotte State Bank & Trust	26.87	2.38	23.05	3.60	59.29	0.00	35.19	2.00
4	The Commercial Bank	35.54	1.91	20.95	3.97	52.97	0.09	30.54	0.65
5	FirstBank	197.33	1.79	17.72	5.82	66.95	0.19	27.35	1.16
6	The First National Bank of Las Animas	19.76	2.39	17.95	4.58	48.85	0.00	24.37	0.36
7	Englewood Bank & Trust	23.15	2.06	21.14	3.84	57.05	0.38	47.69	0.85
8	First National Bank of Louisiana	27.32	1.93	15.50	3.95	54.49	0.01	43.27	0.57
9	Citizens State Bank of La Crosse	18.24	2.98	35.12	4.23	41.94	0.96	21.56	1.27
10	The Union Bank of Mena	10.12	2.07	19.11	4.52	56.20	0.21	28.26	0.76
11	Charter Bank	(14.76)	3.22	28.19	6.95	48.30	0.31	45.16	0.74
12	First Bank of Owasso	33.55	2.19	19.57	4.00	46.51	0.00	17.57	0.56
13	First Community Bank of Central Alabama	4.93	2.43	30.60	3.96	47.92	0.38	24.81	1.42
14	Community Bank of Raymore	32.18	2.50	29.90	3.26	49.36	0.70	29.21	2.01
15	Grundy Bank	(29.15)	2.18	19.30	4.29	54.79	0.10	47.19	1.07
16	State Bank of De Kalb	47.05	1.82	18.28	4.27	60.15	0.46	23.41	0.86
17	CNB Bank	11.63	2.41	27.19	4.26	47.90	0.10	4.93	0.92
18	Centinel Bank of Taos	16.02	2.06	21.42	3.52	45.00	0.25	36.85	0.55
19	Guaranty Bank & Trust Company of Delhi, Louisiana	(1.33)	2.01	25.32	4.67	59.29	0.42	32.91	0.81
20	The Bank and Trust, S.S.B.	19.49	1.46	14.40	4.03	68.27	0.16	43.28	1.47
21	Southwest Bank	3.09	1.67	19.69	4.69	65.25	0.52	61.93	1.31
21	The Garrett State Bank	26.75	2.84	26.16	4.63	40.73	0.51	17.70	0.30
23	United Cumberland Bank	16.76	2.19	16.49	4.50	56.68	2.02	24.68	1.31
24	First Commercial Bank, National Association	24.28	1.50	15.38	4.11	67.25	0.22	47.90	0.83
25	Regional Missouri Bank	7.14	2.13	17.98	4.04	49.70	0.40	25.08	0.77
26	Frontier Bank	16.54	2.17	19.23	3.53	46.30	0.00	22.10	0.51
27	Lea County State Bank	33.89	1.96	17.76	3.27	65.26	0.02	36.86	0.75
28	F&M Bank	10.31	1.68	17.32	3.59	58.37	0.00	26.88	0.92
29	Herring Bank	2.56	2.13	24.14	4.20	69.81	0.45	31.21	3.12
30	The Bank of Advance	29.65	2.12	17.09	4.62	54.88	0.70	16.54	0.70
31	Sunmark Community Bank	11.38	2.04	17.92	4.64	64.38	0.58	19.85	1.77
32	Western Bank	32.65	1.48	16.54	4.26	63.50	0.00	26.62	0.36
33	WoodTrust Bank	11.20	3.42	31.64	3.43	44.20	0.87	21.46	3.08
34	First State Bank	(1.67)	1.94	19.73	4.31	54.17	0.43	27.77	0.66
35	Intracoastal Bank	18.85	1.74	18.96	3.88	49.86	0.00	22.75	0.15

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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
Ciera Bank	3226	Graham, TX	735,717	115	8
Citizens Bank of Las Cruces	20161	Las Cruces, NM	641,427	114	7
F & M Bank	12761	Edmond, OK	502,812	107	8
First Bank of Berne	9288	Berne, IN	740,707	112	9
HNB National Bank	4540	Hannibal, MO	521,367	134	14
NewFirst National Bank	3183	El Campo, TX	757,783	100	7
North American Banking Company	34836	Roseville, MN	673,234	80	5
Points West Community Bank	3031	Windsor, CO	681,370	149	21
Quantum National Bank	34110	Suwanee, GA	513,214	59	3
State Bank of Texas	27074	Dallas, TX	918,137	88	6
Texas Bank	19559	Brownwood, TX	514,858	120	9
The Bank of Hemet	21606	Riverside, CA	680,411	91	6
The First National Bank of Bastrop	3091	Bastrop, TX	634,863	125	6
The Nodaway Valley Bank	8904	Maryville, MO	958,539	159	8
The Yellowstone Bank	1978	Laurel, MT	796,974	102	9
Wallis Bank	20845	Wallis, TX	838,108	170	13
Western Commerce Bank	18389	Carlsbad, NM	537,198	95	11

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	11.31	2.12	20.13	4.38	50.48	0.20	30.12	0.97
Top Ten Percent: Average	54.90	2.38	20.37	4.39	50.85	0.37	32.05	1.03
All Banks: Median	6.60	1.50	12.99	3.78	61.77	0.56	20.77	0.68
All Banks: Average	8.21	1.51	13.36	3.81	60.90	0.71	21.62	0.83

CB Scorecard Key Performance Indicators

RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Citizens Bank of Las Cruces	18.18	2.26	20.70	4.38	56.16	0.11	31.95	1.15
2	Texas Bank	15.77	2.21	16.47	4.40	56.52	0.13	37.93	1.05
3	Wallis Bank	20.80	2.02	17.09	4.53	56.38	0.77	44.31	1.76
4	HNB National Bank	2.82	4.01	30.77	4.19	37.49	0.20	15.91	2.51
4	The Bank of Hemet	(6.97)	2.44	20.52	4.47	43.85	0.00	37.64	0.56
6	Points West Community Bank	648.72	2.12	21.17	4.78	52.77	0.13	22.13	0.27
7	Quantum National Bank	0.44	2.55	22.52	4.88	48.68	0.00	25.13	0.43
8	F & M Bank	18.21	1.74	16.71	3.95	60.51	0.11	26.03	1.25
9	The Yellowstone Bank	1.70	2.74	14.10	4.35	40.22	0.05	30.12	0.59
10	Ciera Bank	65.68	1.91	16.02	4.40	56.67	0.26	29.48	0.44
11	Western Commerce Bank	10.99	1.91	24.67	4.20	49.91	0.39	42.89	0.41
12	The Nodaway Valley Bank	11.31	2.03	14.38	3.96	56.30	0.14	28.84	1.01
13	North American Banking Company	3.56	2.01	23.25	3.26	48.11	0.32	54.51	1.54
14	The First National Bank of Bastrop	8.24	1.85	17.28	4.11	56.17	0.30	35.06	0.76
15	NewFirst National Bank	6.61	1.92	16.75	4.75	50.48	1.06	39.20	0.97
16	First Bank of Berne	14.79	2.91	27.54	3.95	43.38	0.57	7.29	1.43
17	State Bank of Texas	30.50	3.25	20.13	4.90	29.49	1.06	11.60	0.61

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PEER GROUP 5:
$1 - 5 Billion

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **75**
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	1,263,696	235	15
First United Bank	12769	Dimmitt, TX	1,407,279	213	14
Firstrust Savings Bank	26647	Conshohocken, PA	3,797,382	534	23
Five Star Bank	35361	Roseville, CA	1,559,862	113	6
Frandsen Bank & Trust	1399	Lonsdale, MN	1,664,804	380	34
Union Savings Bank	32296	Cincinnati, OH	3,168,704	517	28
United Bank	172	Zebulon, GA	1,512,804	401	18
WestStar Bank	32941	El Paso, TX	1,905,817	328	14

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	9.46	2.08	20.10	3.99	53.10	0.28	26.86	0.89
Top Ten Percent: Average	7.27	2.19	19.87	3.86	51.91	0.26	26.86	1.06
All Banks: Median	8.50	1.37	13.78	3.50	63.95	0.43	23.77	0.79
All Banks: Average	7.90	1.41	13.43	3.58	63.42	0.54	24.60	0.97

CB Scorecard Key Performance Indicators

RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	WestStar Bank	(0.15)	2.94	22.25	4.27	50.93	0.12	40.21	0.94
2	Five Star Bank	21.65	2.05	22.49	4.12	37.74	0.00	26.98	0.28
3	First American Bank	15.83	2.01	19.27	3.95	52.53	0.24	36.03	0.83
4	Firstrust Savings Bank	8.04	2.10	19.56	3.93	53.66	0.43	33.62	0.81
5	First United Bank	10.87	1.83	16.01	4.02	56.90	0.14	26.05	0.61
6	Frandsen Bank & Trust	(10.17)	2.02	15.88	4.32	59.66	0.33	26.73	1.26
7	Union Savings Bank	11.57	2.20	20.63	2.50	49.86	0.31	10.56	1.95
8	United Bank	0.53	2.40	22.88	3.77	53.96	0.53	14.67	1.81

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