



CB Top Ten Report

Ranking the Top Ten Percent of Banks by Peer Group

June 30, 2020 YTD



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Purpose

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

Components

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

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

Definitions & Ratios

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

The Report

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

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C-Corp Peer Group Summary

Peer Group 1: Less Than \$100 Million	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Top Ten Percent: Median	28.22	1.54	12.87	4.40	58.86	0.21	30.17	0.83
Top Ten Percent: Average	33.08	1.82	13.61	4.36	60.18	0.42	33.03	2.69
All Banks: Median	13.81	0.60	4.52	3.47	77.66	0.40	21.53	0.30
All Banks: Average	15.58	0.60	4.55	3.51	79.63	0.81	21.20	0.45
Peer Group 2: \$100-249 Million								
Top Ten Percent: Median	30.04	1.53	13.57	4.34	57.23	0.12	31.65	0.87
Top Ten Percent: Average	35.06	1.59	14.71	4.37	58.48	0.37	33.36	1.26
All Banks: Median	19.53	0.85	6.95	3.60	70.79	0.47	23.10	0.43
All Banks: Average	22.29	0.84	7.01	3.63	71.36	0.69	23.94	0.52
Peer Group 3: \$250-499 Million								
Top Ten Percent: Median	40.20	1.43	12.76	4.15	58.08	0.22	34.19	0.83
Top Ten Percent: Average	43.15	1.49	13.44	4.23	57.42	0.29	34.34	1.15
All Banks: Median	23.44	0.90	8.00	3.57	66.52	0.46	23.33	0.52
All Banks: Average	26.02	0.90	7.94	3.58	67.99	0.62	24.09	0.63
Peer Group 4: \$500-999 Million								
Top Ten Percent: Median	37.82	1.47	14.35	4.00	55.74	0.24	31.46	1.03
Top Ten Percent: Average	44.35	1.61	15.58	4.11	55.52	0.27	33.01	1.49
All Banks: Median	25.95	0.90	8.46	3.46	65.89	0.43	23.49	0.59
All Banks: Average	29.34	0.90	8.32	3.49	65.85	0.51	23.63	0.69
Peer Group 5: \$1-5 Billion								
Top Ten Percent: Median	41.60	1.53	14.00	4.04	51.45	0.19	36.03	1.04
Top Ten Percent: Average	50.62	1.72	14.97	3.90	52.00	0.23	36.68	1.60
All Banks: Median	28.05	0.90	8.18	3.44	63.30	0.40	24.65	0.68
All Banks: Average	31.36	0.92	8.39	3.48	62.89	0.52	25.38	0.84

Sub-S Peer Group Summary

Peer Group 1: Less Than \$100 Million	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Top Ten Percent: Median	24.23	2.07	16.70	4.50	56.72	0.35	30.80	0.66
Top Ten Percent: Average	30.25	2.13	18.65	4.55	55.05	0.65	32.07	0.73
All Banks: Median	14.48	1.12	9.36	3.71	67.66	0.39	24.28	0.37
All Banks: Average	15.38	1.15	9.63	3.76	68.75	0.82	25.12	0.44
Peer Group 2: \$100-249 Million								
Top Ten Percent: Median	28.19	2.11	19.35	4.41	53.57	0.13	34.04	0.73
Top Ten Percent: Average	30.86	2.17	20.10	4.41	53.15	0.36	33.56	0.89
All Banks: Median	20.02	1.35	11.80	3.81	62.75	0.46	24.35	0.47
All Banks: Average	21.15	1.39	12.25	3.84	63.17	0.67	25.13	0.56
Peer Group 3: \$250-499 Million								
Top Ten Percent: Median	39.68	2.19	21.05	4.39	51.15	0.11	32.51	0.75
Top Ten Percent: Average	43.32	2.43	23.27	4.43	51.78	0.29	36.01	1.21
All Banks: Median	24.57	1.43	13.07	3.79	60.61	0.47	23.43	0.61
All Banks: Average	26.02	1.48	13.64	3.83	61.17	0.65	24.30	0.67
Peer Group 4: \$500-999 Million								
Top Ten Percent: Median	37.50	2.49	22.25	4.29	46.46	0.15	35.46	1.08
Top Ten Percent: Average	47.80	2.62	23.95	4.35	47.74	0.38	37.05	1.24
All Banks: Median	26.09	1.50	13.97	3.74	60.59	0.52	25.06	0.72
All Banks: Average	27.59	1.58	14.50	3.80	59.74	0.70	25.34	0.86
Peer Group 5: \$1-5 Billion								
Top Ten Percent: Median	36.59	2.08	18.75	4.10	53.31	0.15	33.27	1.06
Top Ten Percent: Average	40.82	2.10	20.11	4.24	53.39	0.19	34.39	1.27
All Banks: Median	28.41	1.41	14.20	3.61	61.52	0.39	27.13	0.86
All Banks: Average	29.33	1.43	14.14	3.60	60.41	0.51	27.82	1.02

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: **576**
 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	82,082	15	1
Amistad Bank	26658	Del Rio, TX	41,740	11	1
Aspire Bank	3934	Fargo, ND	51,141	5	2
Bank of Lake Village	15547	Lake Village, AR	71,039	15	2
Bank of Locust Grove	16795	Locust Grove, OK	45,630	17	1
Bison State Bank	14083	Bison, KS	16,349	9	1
Brantley Bank and Trust Company	16386	Brantley, AL	88,807	18	2
Brazos National Bank	24038	Richwood, TX	37,234	42	1
Breda Savings Bank	5792	Breda, IA	66,250	7	1
California Pacific Bank	23242	San Francisco, CA	85,921	9	2
Capital Bank of Texas	57495	Carrizo Springs, TX	92,825	13	2
Catlin Bank	3615	Catlin, IL	64,049	19	2
CentreBank	15532	Veedersburg, IN	83,166	24	4
Citizens Bank	11432	Byhalia, MS	83,734	25	3
Comerica Bank & Trust, National Association	1596	Ann Arbor, MI	65,795	100	1
Community Bank	8975	Bristow, OK	94,608	26	1
Community Bank of Missouri	57141	Richmond, MO	61,175	18	2
Concordia Bank of Concordia, Missouri	13788	Concordia, MO	86,607	19	4
Eagle Bank	58282	Polson, MT	84,259	17	1
Eaglemark Savings Bank	34313	Carson City, NV	87,305	117	1
Farmers and Merchants Bank of Ashland	5377	Ashland, NE	97,954	19	2
Farmers State Bank of Newcastle	14404	Newcastle, TX	54,659	9	1
First Capital Bank	3399	Quanah, TX	79,040	22	2
First National Bank	4111	Heavener, OK	92,618	37	2
First Security Bank of Helena	20162	Helena, MT	77,365	12	2
First State Bank	18924	Elmore City, OK	18,925	23	1
First State Bank	10704	Abilene, TX	51,513	10	2
First State Bank of Kiester	5175	Kiester, MN	26,077	7	1
Freedom Bank	58010	Columbia Falls, MT	96,095	21	1
Freedom Bank	17881	Freer, TX	62,149	20	2
G. W. Jones Exchange Bank	999	Marcellus, MI	69,658	30	3
Granite Mountain Bank Inc dba Granite Mountain Bank	15744	Philipsburg, MT	98,742	20	3
Hiawatha Bank and Trust Company	34488	Hiawatha, IA	88,504	17	2
Investors Community Bank	29093	Chillicothe, MO	74,580	16	1
ITS Bank	34619	Johnston, IA	8,473	0	1
Kinmundy Bank	3805	Kinmundy, IL	51,875	9	1
Lakeside Bank of Salina	21255	Salina, OK	45,161	13	1
Midland Community Bank	19796	Kincaid, IL	74,613	14	2
Nebraska State Bank	16516	Lynch, NE	17,714	5	1
Peoples Bank	1562	Lebanon, KY	85,437	14	3
Peoples State Bank of Colfax	10075	Colfax, IL	39,607	7	1
Prudential Bank & Trust, FSB	32957	Hartford, CT	24,492	6	1
Rocky Mountain Bank & Trust	3019	Florence, CO	84,606	23	2
Scribner Bank	14026	Scribner, NE	72,632	15	1
Table Rock Community Bank	58300	Kimberling City, MO	99,279	25	2
The Bank of Magnolia Company	2300	Magnolia, OH	91,277	19	3
The Bank of Protection	23099	Protection, KS	75,911	14	3
The Citizens Bank of Edina	12457	Edina, MO	76,316	13	1
The Commercial Bank	19595	Mason, TX	63,078	8	1
The First National Bank of Lindsay	4134	Lindsay, OK	81,089	10	1
The First National Bank of Spearville	4774	Spearville, KS	42,095	6	1
The First State Bank of Rosemount	9769	Rosemount, MN	81,860	13	1
The Piqua State Bank	18089	Piqua, KS	29,599	11	3
The Santa Anna National Bank	5520	Santa Anna, TX	52,193	12	1
The Waterford Commercial and Savings Bank	8397	Waterford, OH	51,837	15	2
Twin City Bank	35261	Longview, WA	74,216	15	1
United Minnesota Bank	10567	New London, MN	37,185	8	1
White State Bank	8519	South English, IA	44,359	5	1

PEER GROUP 1:
 Less Than \$100 Million

C-Corp Top Ten Percent: How They Rank

		AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Top Ten Percent: Median		28.22	1.54	12.87	4.40	58.86	0.21	30.17	0.83
Top Ten Percent: Average		33.08	1.82	13.61	4.36	60.18	0.42	33.03	2.69
All Banks: Median		13.81	0.60	4.52	3.47	77.66	0.40	21.53	0.30
All Banks: Average		15.58	0.60	4.55	3.51	79.63	0.81	21.20	0.45
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	First State Bank of Kiester	19.72	1.70	15.97	4.81	55.94	0.00	45.03	1.52
2	Amistad Bank	68.30	1.62	12.35	5.14	65.05	0.01	40.96	2.12
3	Eagle Bank	39.06	2.08	17.58	5.14	54.68	0.04	32.00	0.96
4	Twin City Bank	85.27	2.12	21.50	6.06	59.20	0.59	49.24	0.81
5	Brazos National Bank	52.64	5.87	20.89	3.80	77.93	0.00	37.44	23.33
6	Comerica Bank & Trust, National Association	49.13	41.09	43.53	1.41	57.38	0.00	100.00	126.02
7	American Exchange Bank, Lindsay, Oklahoma	26.74	1.54	13.45	3.75	51.80	0.00	41.98	0.44
8	Community Bank	17.15	2.01	23.26	4.84	53.24	0.01	23.96	1.15
9	Eaglemark Savings Bank	182.10	8.56	41.11	13.93	74.89	0.00	1.17	34.14
10	First National Bank	21.69	1.12	12.94	5.45	69.21	0.11	35.61	1.05
11	United Minnesota Bank	22.93	1.54	22.05	4.11	67.85	0.10	31.73	1.13
12	Bank of Locust Grove	27.34	1.68	13.53	5.55	55.27	0.83	29.71	0.97
13	Community Bank of Missouri	27.16	1.84	13.42	5.08	59.82	0.56	26.92	1.40
14	Farmers and Merchants Bank of Ashland	43.81	0.99	9.66	4.41	68.92	0.00	28.20	0.40
15	Brantley Bank and Trust Company	53.85	1.27	9.30	4.68	59.22	0.43	35.46	0.42
16	The First National Bank of Lindsay	45.66	2.04	18.25	4.33	44.25	1.10	29.79	0.61
17	The Bank of Magnolia Company	27.78	1.49	12.25	4.42	63.33	0.21	33.61	0.38
18	First Security Bank of Helena	68.12	1.59	12.52	5.70	54.65	0.42	46.41	0.12
19	The Piqua State Bank	23.01	1.06	8.47	4.39	73.91	0.02	48.09	0.84
20	Granite Mountain Bank Inc dba Granite Mountain Bank	29.87	0.89	9.90	4.70	64.08	0.30	52.58	0.40
21	Breda Savings Bank	11.61	1.72	14.78	3.62	48.06	0.00	32.48	0.40
22	The Bank of Protection	21.42	2.08	13.54	4.27	45.19	0.41	21.07	1.33
23	Kinmundy Bank	13.04	2.06	15.30	4.70	40.80	0.40	28.41	0.58
24	Lakeside Bank of Salina	32.72	1.40	11.68	5.36	57.05	0.93	24.68	0.69
25	Rocky Mountain Bank & Trust	28.99	0.91	8.50	4.63	75.47	0.14	40.01	0.50
26	First State Bank	76.10	3.18	25.73	3.16	86.71	0.31	58.35	27.31
27	Freedom Bank	58.16	1.01	7.29	4.91	80.80	0.10	33.99	0.53
27	Freedom Bank	36.53	1.78	16.86	6.16	52.21	0.87	25.67	0.25
29	Farmers State Bank of Newcastle	31.94	1.27	13.37	3.99	57.15	0.36	29.37	0.32
30	CentreBank	11.51	1.98	14.77	4.69	56.34	0.85	28.19	1.68
31	Aspire Bank	51.92	2.59	28.69	2.98	45.64	0.47	22.66	2.36
32	The Citizens Bank of Edina	7.27	2.21	17.70	4.56	37.14	0.40	27.28	0.59
33	Scribner Bank	14.11	1.59	10.82	3.51	67.07	0.15	34.36	2.76
34	Hiawatha Bank and Trust Company	132.58	1.06	9.99	3.77	65.70	0.40	39.21	0.30
35	Peoples State Bank of Colfax	30.99	1.51	12.82	4.17	48.73	0.18	19.59	0.29
36	The Waterford Commercial and Savings Bank	32.98	0.85	6.06	4.03	75.91	0.00	25.11	0.79
37	Peoples Bank	64.65	0.93	9.87	3.90	76.71	0.00	30.46	0.25
38	Prudential Bank & Trust, FSB	35.06	22.33	24.96	2.20	24.68	0.00	0.00	37.03
39	ITS Bank	8.31	5.61	6.04	6.38	14.63	0.00	0.00	4.74
40	G. W. Jones Exchange Bank	26.62	1.07	9.45	3.84	73.78	0.71	55.78	1.24
41	First State Bank	34.95	0.83	10.68	3.33	66.92	0.00	39.51	0.24
42	Midland Community Bank	29.87	1.62	15.33	3.12	48.01	0.13	16.69	1.49
43	White State Bank	15.26	1.52	9.52	3.40	46.52	0.00	22.34	0.42
44	California Pacific Bank	22.04	2.06	5.00	4.41	45.70	8.73	56.29	1.11
45	Capital Bank of Texas	26.94	0.88	6.92	1.82	56.12	0.00	34.92	1.47
46	Bison State Bank	27.56	0.77	7.42	4.48	87.71	0.21	48.24	4.69
47	Bank of Lake Village	23.00	1.71	13.23	4.50	60.29	1.38	32.51	0.30
48	The Commercial Bank	33.45	1.72	18.79	3.95	52.17	0.83	27.45	0.25
49	The First State Bank of Rosemount	26.84	0.87	12.27	4.80	63.92	0.57	29.87	0.33
50	Table Rock Community Bank	28.65	1.19	12.92	4.38	65.83	0.54	18.19	0.78
51	Concordia Bank of Concordia, Missouri	48.34	1.12	10.40	4.37	65.18	1.12	22.27	0.70
52	Citizens Bank	19.81	0.84	6.67	4.56	71.74	0.31	32.78	0.84
53	The First National Bank of Spearville	4.41	1.69	10.20	3.17	44.76	0.00	26.89	0.82
54	First Capital Bank	42.87	0.63	7.68	4.47	73.96	1.09	48.94	1.18
55	Catlin Bank	4.04	1.42	13.51	4.01	59.99	0.40	27.66	2.01
55	Nebraska State Bank	18.93	1.33	10.15	3.34	55.46	0.40	25.28	1.15
57	The Santa Anna National Bank	(6.43)	1.52	13.21	4.72	57.40	0.17	28.90	0.44
58	Investors Community Bank	11.40	1.29	9.04	3.54	58.51	0.05	24.88	0.85

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **778**
 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
AB&T	35029	Albany, GA	228,259	34	2
Alden State Bank	17622	Alden, MI	227,390	38	4
Austin Capital Bank SSB	58082	Austin, TX	194,774	114	1
Badger Bank	2469	Fort Atkinson, WI	155,356	38	4
Bank of Bennington	8595	Bennington, NE	172,466	40	4
Bank of Clarkson	13167	Clarkson, KY	128,735	23	2
Bank of Commerce	22639	Rawlins, WY	157,155	29	1
Bank of Commerce	13274	Chelsea, OK	181,899	57	6
Bank of Feather River	58630	Yuba City, CA	181,758	26	1
Bank of Franklin	10594	Meadville, MS	173,386	49	4
Bank of Lincoln County	57396	Fayetteville, TN	168,962	39	3
Bank of Milton	11232	Milton, WI	149,893	21	2
Bridge Community Bank	12717	Mount Vernon, IA	110,185	19	3
CBW Bank	13959	Weir, KS	119,862	28	1
Century Bank of Georgia	35236	Cartersville, GA	249,298	34	3
Century Bank of the Ozarks	8296	Gainesville, MO	200,517	51	4
Cheaha Bank	35514	Oxford, AL	233,057	39	4
Citizens State Bank	12303	Woodville, TX	181,394	46	5
Cleveland State Bank	9517	Cleveland, WI	143,698	32	2
Community Bank	34020	Topeka, KS	132,478	25	2
Community Bank	31272	Lexington, TN	174,034	42	3
Community Bank of Pleasant Hill	58423	Pleasant Hill, MO	107,971	19	1
Community Bank of the South	35212	Merritt Island, FL	197,326	21	3
Community Neighbor Bank	2787	Camden, AL	119,378	37	3
Community State Bank	19749	Coffeyville, KS	187,064	22	1
Cornerstone Community Bank	33137	Grafton, WI	235,769	32	3
Del Norte Bank	29066	Del Norte, CO	112,466	24	2
Exchange Bank of Missouri	1616	Fayette, MO	242,064	43	5
Farmers & Merchants Bank	9462	Miamisburg, OH	221,052	33	4
Farmers & Merchants State Bank	13242	Waterloo, WI	202,687	30	2
Farmers and Merchants State Bank, Bloomfield, Nebraska	13662	Bloomfield, NE	141,986	25	6
FDS Bank	33831	Mason, OH	145,120	842	1
First Bank	16473	Sterling, KS	163,063	31	3
First Community Bank	5384	Beemer, NE	166,527	27	4
First New Mexico Bank of Silver City	24865	Silver City, NM	127,200	27	2
First New Mexico Bank, Las Cruces	58745	Las Cruces, NM	132,451	30	2
First State Bank	19163	Wrens, GA	180,651	40	5
First State Bank of Odem	16334	Odem, TX	156,024	38	4
First Texas Bank	3293	Lampasas, TX	158,723	29	1
Florida Business Bank	35304	Melbourne, FL	196,404	16	1
Garden Plain State Bank	19687	Wichita, KS	116,304	20	2
Granite Community Bank	5116	Cold Spring, MN	149,963	23	1
Guadalupe Bank	58768	Kerrville, TX	198,459	32	3
Iowa State Bank and Trust Company of Fairfield, Iowa	14413	Fairfield, IA	155,792	24	2
Lafayette State Bank	16396	Mayo, FL	134,634	42	5
Lakeview Bank	57785	Lakeville, MN	134,830	17	1
McKenzie Banking Company	13955	Mc Kenzie, TN	153,929	89	6
Merchants and Planters Bank	327	Raymond, MS	101,658	31	3
Mountain View Bank of Commerce	58772	Westminster, CO	163,874	26	1
New Market Bank	1931	Elko New Market, MN	159,825	30	3
Old Mission Bank	35303	Sault Sainte Marie, MI	133,415	33	2
One American Bank	6078	Centerville, SD	168,823	175	3
Park State Bank	8851	Duluth, MN	233,144	30	5
Peoples Bank	57058	Sheridan, AR	181,747	25	2
Pine Country Bank	13652	Little Falls, MN	207,652	40	3
Pinnacle Bank	252	Marshalltown, IA	227,818	26	2
Quoin Financial Bank	15629	Miller, SD	186,225	37	3
RiverHills Bank	6662	Milford, OH	228,473	59	5
Sherburne State Bank	10169	Becker, MN	163,006	32	3

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

Number of Institutions in Peer Group: **778**
 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
Texana Bank, National Association	3302	Linden, TX	234,098	104	5
Texas Advantage Community Bank, National Association	58450	Alvin, TX	151,921	20	2
The Bank of Vernon	51	Vernon, AL	193,386	39	4
The Colorado Bank and Trust Company of La Junta	1141	La Junta, CO	175,132	42	2
The Community Bank	58517	Bridgeport, TX	120,328	30	2
The Exchange Bank	10672	Skiatook, OK	127,298	32	3
The Farmers State Bank of Waupaca	13033	Waupaca, WI	224,284	42	3
The First National Bank and Trust Company of Broken Arrow	4050	Broken Arrow, OK	223,413	44	3
The First National Bank of Waynesboro	2160	Waynesboro, GA	161,012	36	1
The Gunnison Bank and Trust Company	11259	Gunnison, CO	143,449	38	2
The Jefferson Bank	11445	Greenville, MS	151,658	17	3
The Tri-County Bank	16339	Stuart, NE	161,481	30	4
Union Bank and Trust Company	22242	Minneapolis, MN	173,232	35	1
United Citizens Bank & Trust Company	15249	Campbellsburg, KY	127,795	38	5
Valley Bank of Ronan	24966	Ronan, MT	121,211	57	8
VisionBank	58000	Topeka, KS	223,110	33	3
Washington Business Bank	57167	Olympia, WA	104,923	14	2
West Valley National Bank	58426	Goodyear, AZ	132,191	24	4
Wolf River Community Bank	34240	Hortonville, WI	224,739	44	4

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: How They Rank

		30.04	1.53	13.57	4.34	57.23	0.12	31.65	0.87
Top Ten Percent: Median		30.04	1.53	13.57	4.34	57.23	0.12	31.65	0.87
Top Ten Percent: Average		35.06	1.59	14.71	4.37	58.48	0.37	33.36	1.26
All Banks: Median		19.53	0.85	6.95	3.60	70.79	0.47	23.10	0.43
All Banks: Average		22.29	0.84	7.01	3.63	71.36	0.69	23.94	0.52
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Community Bank	56.75	2.89	29.89	4.99	41.75	0.00	37.20	2.05
2	The Gunnison Bank and Trust Company	33.45	1.81	18.88	4.61	51.10	0.00	51.78	2.57
3	Park State Bank	127.35	2.10	17.81	6.79	44.17	0.14	41.86	1.17
4	Guadalupe Bank	30.09	1.81	19.93	4.87	56.69	0.02	35.73	1.19
5	The Colorado Bank and Trust Company of La Junta	46.15	2.03	19.99	4.64	58.19	0.38	57.27	2.59
6	Sherburne State Bank	48.16	2.35	29.65	4.34	46.03	0.63	39.91	2.22
7	Community Bank of Pleasant Hill	60.60	1.82	19.03	3.76	58.72	0.00	29.71	1.63
8	Lakeview Bank	69.71	2.08	23.53	6.05	51.04	0.52	36.75	0.43
9	One American Bank	82.06	10.30	86.17	6.33	66.41	0.20	21.06	40.11
10	Bank of Feather River	50.15	1.51	15.29	4.17	42.84	0.02	33.72	0.35
11	RiverHills Bank	50.27	1.37	19.36	4.50	68.39	0.07	27.79	1.05
12	First New Mexico Bank, Las Cruces	30.38	1.55	11.05	4.35	61.43	0.08	39.78	0.83
13	Granite Community Bank	56.41	1.53	18.09	4.74	53.50	0.40	27.14	0.73
14	Community State Bank	39.05	2.04	17.34	4.30	42.06	0.13	28.56	0.42
15	Bank of Milton	25.50	2.15	22.28	4.01	47.95	0.00	20.83	1.03
16	West Valley National Bank	125.96	1.68	21.64	5.43	75.63	0.87	73.50	1.95
17	First Texas Bank	23.79	1.59	14.34	3.78	51.68	0.09	47.81	0.75
18	Century Bank of Georgia	47.60	1.40	14.29	4.69	52.14	0.65	41.02	0.55
19	First State Bank of Odem	8.87	1.56	12.27	4.47	60.36	0.00	47.10	1.17
20	VisionBank	34.18	1.00	12.06	4.47	55.03	0.28	40.74	0.76
21	Century Bank of the Ozarks	24.16	1.57	16.39	5.03	56.90	0.19	27.03	0.68
22	The Jefferson Bank	43.33	2.60	14.69	4.56	44.97	0.23	10.62	1.09
23	CBW Bank	75.81	3.02	19.12	4.06	72.83	1.10	84.36	11.25
24	Alden State Bank	22.04	1.42	11.26	4.08	55.21	0.19	32.62	1.42
25	Pinnacle Bank	11.80	2.16	12.62	4.61	37.04	0.04	31.62	0.57
26	Austin Capital Bank SSB	80.03	1.68	17.97	4.29	87.50	0.04	24.46	13.40
27	Farmers & Merchants Bank	43.87	1.28	13.29	3.99	60.67	0.03	34.53	0.46
28	The Tri-County Bank	24.91	1.28	14.55	4.75	64.69	0.28	40.37	0.72
29	Texas Advantage Community Bank, National Association	40.68	1.30	13.54	4.79	63.89	0.12	29.58	0.41
30	Mountain View Bank of Commerce	47.37	0.89	10.44	4.23	64.73	0.08	32.63	1.03
31	Peoples Bank	15.71	1.99	13.60	4.37	38.84	0.08	26.65	0.52
32	McKenzie Banking Company	32.88	1.89	14.28	6.07	63.84	2.79	32.28	2.23
33	Bank of Clarkson	12.00	1.63	11.77	4.24	55.80	0.07	34.01	0.75
34	Lafayette State Bank	46.56	1.50	19.55	4.94	74.63	2.81	54.22	1.66
35	The Exchange Bank	44.84	1.28	11.87	5.00	58.62	1.02	31.67	0.70
36	Community Bank of the South	46.33	1.30	12.64	3.76	55.82	0.00	33.00	0.24
37	Citizens State Bank	46.91	2.10	22.63	3.86	25.81	1.48	29.06	0.63
38	The First National Bank and Trust Company of Broken Arrow	42.92	0.93	8.63	4.53	64.60	0.03	48.20	0.46
39	First Bank	20.08	1.51	11.35	3.86	53.10	0.26	31.15	0.97
40	Garden Plain State Bank	33.94	1.38	8.94	3.14	52.91	0.00	29.20	0.90
41	Wolf River Community Bank	29.99	1.33	10.85	4.46	52.74	0.47	21.60	1.14
42	First New Mexico Bank of Silver City	23.58	1.47	12.20	4.13	63.28	0.05	21.17	1.20
43	Bank of Commerce	21.64	1.59	13.25	4.14	54.72	0.02	32.30	0.30
44	Cornerstone Community Bank	19.10	1.34	14.77	3.92	54.72	0.20	35.47	0.56
45	Pine Country Bank	27.45	1.70	17.77	4.69	54.84	0.81	29.20	0.43
46	Merchants and Planters Bank	23.16	1.34	12.69	3.74	66.78	0.07	27.58	2.51
47	Florida Business Bank	70.97	1.11	10.41	3.78	54.47	0.00	46.10	0.09
48	Cheaha Bank	22.70	1.52	12.26	4.04	54.61	0.02	18.95	0.80
49	Cleveland State Bank	22.49	1.84	16.74	3.95	54.27	2.07	35.06	1.90
50	Quoin Financial Bank	13.25	2.00	16.90	4.71	48.15	0.16	19.08	0.73
51	Old Mission Bank	24.85	1.72	14.56	4.33	57.44	1.06	23.40	1.46
52	AB&T	33.81	1.02	10.78	3.73	64.02	0.05	41.90	0.50
53	Farmers and Merchants State Bank, Bloomfield, Nebraska	22.21	1.59	11.46	4.14	52.26	0.07	20.74	0.57
54	FDS Bank	(54.34)	366.78	759.68	1.54	16.28	0.04	100.00	553.28
55	The Farmers State Bank of Waupaca	7.92	1.69	12.95	4.42	53.22	0.11	24.87	0.73
56	Community Bank	14.05	1.57	16.13	4.18	59.78	0.07	20.84	1.16
57	Farmers & Merchants State Bank	26.12	1.26	11.40	3.30	57.70	0.00	23.88	1.10
58	New Market Bank	77.19	1.18	14.75	4.08	76.67	0.92	33.74	2.65
59	First State Bank	26.35	1.76	20.38	5.61	58.37	0.57	18.96	0.63

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	30.04	1.53	13.57	4.34	57.23	0.12	31.65	0.87
Top Ten Percent: Average	35.06	1.59	14.71	4.37	58.48	0.37	33.36	1.26
All Banks: Median	19.53	0.85	6.95	3.60	70.79	0.47	23.10	0.43
All Banks: Average	22.29	0.84	7.01	3.63	71.36	0.69	23.94	0.52

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	Bank of Franklin	37.24	0.90	8.18	4.04	72.43	(0.19)	30.52	1.01
61	The First National Bank of Waynesboro	17.52	1.51	8.96	4.44	57.02	0.42	32.49	0.83
62	Badger Bank	27.29	1.68	12.64	3.81	55.99	0.96	24.90	1.80
63	Washington Business Bank	30.31	1.55	13.96	4.24	53.16	0.07	25.48	0.11
64	The Bank of Vernon	38.76	1.33	9.07	3.52	58.51	0.19	24.19	1.24
65	Texana Bank, National Association	15.15	2.33	26.87	4.18	70.11	0.62	31.29	4.57
66	Exchange Bank of Missouri	20.90	1.59	14.33	4.15	52.92	0.07	11.34	0.77
67	Bank of Commerce	48.49	1.06	8.87	5.29	71.08	0.55	38.24	0.61
68	Bank of Lincoln County	20.56	1.47	11.84	4.84	58.81	0.14	22.53	0.47
69	Iowa State Bank and Trust Company of Fairfield, Iowa	29.21	1.07	10.66	3.87	61.76	0.00	30.39	0.37
70	Bridge Community Bank	18.32	1.33	12.26	3.44	55.14	0.01	23.50	1.34
71	Community Neighbor Bank	29.36	1.27	8.99	4.46	64.99	1.55	39.60	1.51
72	Del Norte Bank	25.00	1.52	16.47	4.39	59.45	1.22	22.89	1.30
73	United Citizens Bank & Trust Company	28.56	1.46	11.74	4.36	60.40	0.82	36.02	0.43
74	Valley Bank of Ronan	28.95	1.24	11.67	4.68	70.67	1.86	45.71	1.17
75	First Community Bank	27.06	0.92	8.64	4.49	70.67	0.00	25.94	0.78
76	Bank of Bennington	34.99	0.89	7.29	4.17	74.42	0.02	46.19	0.84
77	Union Bank and Trust Company	25.21	0.92	9.45	3.52	76.73	0.00	81.68	2.24
78	The Community Bank	40.96	0.94	9.38	4.65	75.06	0.05	30.26	0.55

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

Number of Institutions in Peer Group: **673**
 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	486,769	73	5
Bank of Belleville	58114	Belleville, IL	285,741	42	1
Bank of George	58626	Las Vegas, NV	409,670	79	2
Bank of Madison	148	Madison, GA	273,221	60	3
Bank of Ocean City	5867	Ocean City, MD	449,715	63	7
BankCherokee	8537	Saint Paul, MN	337,455	53	4
BankVista	35406	Sartell, MN	484,937	64	3
CBBC Bank	21227	Maryville, TN	398,531	78	8
CenterBank	35117	Milford, OH	276,744	38	3
Century Bank and Trust	5015	Coldwater, MI	386,774	105	6
Chickasaw Community Bank	11521	Oklahoma City, OK	258,107	93	1
Chino Commercial Bank, N.A.	35366	Chino, CA	304,070	48	4
Commercial Bank and Trust of PA	14333	Latrobe, PA	431,112	88	9
Community State Bank	14883	Avilla, IN	354,601	49	4
County Bank	33009	Rehoboth Beach, DE	451,814	82	7
FinWise Bank	35323	Murray, UT	267,315	89	2
First Bank	9620	Clewiston, FL	486,896	99	7
First Bank of Boaz	2784	Boaz, AL	279,762	25	1
First Century Bank	1700	Tazewell, TN	471,463	85	8
First Century Bank, National Association	57123	Gainesville, GA	328,272	62	2
First Priority Bank	4185	Pryor, OK	254,895	41	2
First Security Bank of Nevada	58443	Las Vegas, NV	285,427	26	1
First State Bank and Trust	14974	Tonganoxie, KS	355,983	90	7
First Westroads Bank, Inc.	19742	Omaha, NE	368,189	50	2
FNB South	17011	Alma, GA	458,727	85	4
Freedom Bank	57945	Saint Petersburg, FL	392,205	42	2
Grandview Bank	3230	Grandview, TX	292,056	41	2
High Country Bank	29783	Salida, CO	331,793	81	4
HomeTown Bank	31028	Redwood Falls, MN	420,295	101	10
Integrity Bank & Trust	57587	Monument, CO	257,052	56	4
Jonah Bank of Wyoming	58396	Casper, WY	443,327	77	4
Legacy Bank & Trust Company	22319	Rogersville, MO	449,389	73	6
Legends Bank	12616	Linn, MO	438,446	83	9
Main Street Bank	57878	Bingham Farms, MI	333,360	103	2
Metro Phoenix Bank	58402	Phoenix, AZ	323,824	39	1
Midwest Heritage Bank, FSB	4432	West Des Moines, IA	325,863	115	7
NobleBank & Trust	58111	Anniston, AL	314,276	64	6
Oak Bank	35333	Fitchburg, WI	405,235	35	1
Oostburg State Bank	10380	Oostburg, WI	278,325	47	2
Patriot Bank	57416	Millington, TN	433,161	85	6
Peach State Bank & Trust	57923	Gainesville, GA	393,968	57	1
Pinnacle Bank	29548	Jasper, AL	271,650	50	6
Premier Bank	12493	Omaha, NE	342,131	52	5
Redwood Capital Bank	57610	Eureka, CA	460,352	72	4
River City Bank, Inc.	26703	Louisville, KY	356,826	65	6
Rockwood Bank	32745	Eureka, MO	266,339	48	4
Sabal Palm Bank	58372	Sarasota, FL	337,958	40	2
Sage Capital Bank,	25621	Gonzales, TX	494,382	87	8
Surrey Bank & Trust	34209	Mount Airy, NC	403,506	73	7
Texas National Bank	3337	Mercedes, TX	420,551	103	7
Texas Republic Bank, National Association	3400	Frisco, TX	360,867	50	3
The Bank of Clovis	57022	Clovis, NM	252,619	30	2
The Bank of New Glarus	10378	New Glarus, WI	354,669	68	6
The Citizens Bank of Georgia	34229	Cumming, GA	395,556	56	4
The First National Bank of Grayson	2695	Grayson, KY	285,103	97	8
The Napoleon State Bank	10101	Napoleon, IN	313,261	73	6
The Osgood State Bank	9137	Osgood, OH	324,940	52	4
The Peoples Bank	1147	Pratt, KS	477,971	93	7
Town & Country Bank and Trust Company	15703	Bardstown, KY	351,155	85	5

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **673**
 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	380,660	83	10
UBank	18344	Huntington, TX	305,149	75	5
UniBank	58407	Lynnwood, WA	380,390	46	4
United Bank of El Paso del Norte	57119	El Paso, TX	301,868	47	4
ValueBank Texas	19700	Corpus Christi, TX	283,922	99	8
Verus Bank of Commerce	58025	Fort Collins, CO	284,009	16	1
Willamette Valley Bank	57033	Salem, OR	352,966	194	4
Woodlands National Bank	1417	Hinckley, MN	325,746	48	7
Worthington National Bank	57414	Arlington, TX	372,826	51	4

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	40.20	1.43	12.76	4.15	58.08	0.22	34.19	0.83
Top Ten Percent: Average	43.15	1.49	13.44	4.23	57.42	0.29	34.34	1.15
All Banks: Median	23.44	0.90	8.00	3.57	66.52	0.46	23.33	0.52
All Banks: Average	26.02	0.90	7.94	3.58	67.99	0.62	24.09	0.63

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	FinWise Bank	112.85	2.89	19.17	12.94	50.48	0.41	44.92	6.55
2	Jonah Bank of Wyoming	58.94	1.56	16.37	4.66	50.83	0.34	38.88	1.63
3	Metro Phoenix Bank	66.16	1.50	12.37	4.84	45.15	0.00	34.91	0.44
4	Legacy Bank & Trust Company	97.23	2.38	26.77	4.58	43.64	0.20	14.63	2.53
5	HomeTown Bank	37.63	1.86	17.13	3.94	54.61	0.23	27.97	1.94
6	1st Bank Yuma	64.26	1.23	13.32	4.18	62.85	0.07	51.46	0.69
7	High Country Bank	26.75	1.35	13.33	5.50	61.49	0.06	33.27	1.13
8	Tri-County Bank	38.39	1.96	15.21	4.64	51.97	0.39	28.17	0.75
9	Woodlands National Bank	113.30	1.80	14.65	4.75	46.95	0.26	14.04	0.99
10	FNB South	22.71	2.63	16.64	5.45	40.29	0.64	38.77	0.85
11	ValueBank Texas	39.02	1.16	10.63	4.19	72.02	0.00	55.28	1.40
12	Premier Bank	21.19	1.54	13.65	4.42	57.89	0.00	31.08	0.70
13	The Peoples Bank	58.86	1.75	14.81	4.43	52.17	1.90	37.14	0.97
14	Chickasaw Community Bank	59.45	3.12	30.61	5.39	61.56	0.64	20.08	7.35
15	Freedom Bank	31.44	1.27	14.87	3.81	57.93	0.19	41.57	0.84
16	Texas National Bank	54.85	1.41	17.12	4.60	65.96	0.51	52.84	0.66
17	BankCherokee	39.80	1.20	14.10	3.61	62.12	0.07	36.23	1.46
18	Midwest Heritage Bank, FSB	28.01	2.26	17.74	3.96	63.16	0.30	28.07	4.76
19	Community State Bank	54.66	1.28	12.69	3.98	52.97	0.17	36.39	0.39
20	Bank of Ocean City	48.25	1.43	13.29	3.61	50.06	0.00	40.19	0.21
21	Oak Bank	52.20	1.45	13.50	3.34	46.09	0.50	33.87	1.35
22	CBBC Bank	23.19	1.85	11.48	3.56	48.13	0.09	28.57	1.75
22	First Century Bank	24.65	1.64	17.75	3.97	51.32	0.07	22.93	0.82
24	The Citizens Bank of Georgia	43.66	1.31	12.28	4.04	50.24	0.07	36.28	0.24
25	Grandview Bank	25.72	1.59	16.70	4.32	51.75	0.35	41.71	0.39
26	Chino Commercial Bank, N.A.	65.09	1.08	10.72	3.70	59.86	0.04	58.64	0.60
27	Bank of Belleville	47.94	1.33	17.35	2.59	52.79	0.16	31.23	1.66
28	First Bank	46.30	1.02	11.56	4.02	63.09	0.02	40.55	0.62
29	Integrity Bank & Trust	48.07	1.12	13.01	4.98	63.91	0.65	45.43	0.81
30	First Priority Bank	43.82	1.96	19.51	4.29	40.36	0.70	18.09	0.93
31	First State Bank and Trust	40.21	1.33	15.92	4.15	71.28	0.24	27.42	1.42
32	CenterBank	46.18	1.18	12.89	4.04	56.53	0.29	22.49	1.13
33	NobleBank & Trust	35.12	1.48	15.52	5.20	65.04	0.51	29.96	0.77
34	UBank	48.61	1.24	12.23	5.08	70.25	0.78	45.06	1.01
35	The Bank of New Glarus	23.46	1.54	13.43	4.10	51.58	0.88	31.69	1.58
36	First Century Bank, National Association	(59.56)	2.14	21.73	6.43	37.60	1.52	63.46	1.83
37	The First National Bank of Grayson	27.51	1.51	12.82	4.06	60.05	0.70	37.13	1.14
38	Oostburg State Bank	26.72	1.42	10.90	4.10	56.55	0.09	27.02	0.70
39	BankVista	79.45	1.10	14.32	3.63	61.81	0.35	29.55	1.43
40	Sage Capital Bank,	35.45	1.26	11.54	4.16	62.16	0.07	36.93	0.37
41	First Bank of Boaz	40.24	1.80	9.93	3.58	35.61	0.12	27.63	0.53
42	Century Bank and Trust	40.18	1.43	11.41	3.59	62.39	0.48	36.89	1.57
42	The Osgood State Bank	42.21	1.12	11.24	4.12	56.34	0.01	19.74	0.82
44	Rockwood Bank	19.00	1.79	11.76	4.28	54.26	0.43	35.34	0.75
45	Pinnacle Bank	35.90	1.30	10.49	3.66	61.64	0.06	32.76	0.70
45	Willamette Valley Bank	62.49	6.90	50.76	3.71	64.33	0.26	9.96	23.80
47	The Bank of Clovis	38.62	1.54	12.64	4.27	55.88	0.55	33.13	0.38
48	Texas Republic Bank, National Association	36.99	1.53	14.08	4.54	55.53	0.46	32.08	0.24
49	Surrey Bank & Trust	44.91	1.16	8.56	3.62	59.27	0.10	36.89	0.76
50	Commercial Bank and Trust of PA	5.63	1.59	10.33	4.17	62.28	0.05	42.99	0.99
51	Sabal Palm Bank	66.31	0.81	9.50	4.14	60.98	0.00	41.78	0.34
52	Main Street Bank	41.07	1.93	15.12	4.77	73.03	0.54	19.31	7.54
53	Peach State Bank & Trust	95.88	0.94	9.73	4.29	66.23	0.00	34.50	0.41
54	The Napoleon State Bank	25.17	1.28	11.88	3.87	57.49	0.25	25.61	1.00
55	First Westroads Bank, Inc.	72.60	1.22	9.96	3.50	58.22	0.01	38.33	0.36
56	Bank of George	38.37	0.93	7.81	3.89	71.56	0.00	52.15	1.47
57	Bank of Madison	36.95	1.58	12.45	4.71	59.93	1.05	31.48	0.54
58	Redwood Capital Bank	49.97	1.04	11.44	3.75	61.42	0.22	34.61	0.59
59	Town & Country Bank and Trust Company	25.70	1.21	9.80	3.93	66.31	0.19	38.42	1.32

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	40.20	1.43	12.76	4.15	58.08	0.22	34.19	0.83
Top Ten Percent: Average	43.15	1.49	13.44	4.23	57.42	0.29	34.34	1.15
All Banks: Median	23.44	0.90	8.00	3.57	66.52	0.46	23.33	0.52
All Banks: Average	26.02	0.90	7.94	3.58	67.99	0.62	24.09	0.63

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	Patriot Bank	37.61	1.73	18.23	3.56	59.12	0.48	19.84	2.37
61	United Bank of El Paso del Norte	55.75	1.13	10.17	4.87	61.96	0.35	49.83	0.27
62	Legends Bank	22.53	1.68	11.69	4.02	46.63	0.29	24.41	0.60
63	Worthington National Bank	52.41	0.94	9.34	4.32	64.44	0.09	53.74	0.40
64	UniBank	18.97	1.62	11.07	4.27	53.14	0.22	22.01	0.89
65	County Bank	38.44	1.13	9.34	4.14	60.88	0.15	32.83	0.50
66	River City Bank, Inc.	29.90	1.27	9.78	4.19	64.31	0.10	19.02	3.10
66	Verus Bank of Commerce	6.64	1.46	11.52	4.26	44.78	0.00	33.59	0.29
68	First Security Bank of Nevada	49.32	1.36	6.63	3.97	50.78	0.00	35.82	0.11

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

Number of Institutions in Peer Group: **522**
 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
Apex Bank	9176	Camden, TN	873,722	129	15
Arizona Bank & Trust	57620	Phoenix, AZ	970,775	57	6
Arthur State Bank	15085	Union, SC	592,285	156	18
Bank of Central Florida	58479	Lakeland, FL	745,603	67	3
Bank of Wisconsin Dells	15136	Wisconsin Dells, WI	706,300	86	3
BankSouth	16418	Greensboro, GA	905,739	303	6
Belmont Bank & Trust Company	58165	Chicago, IL	690,990	42	3
Central Bank of Lake of the Ozarks	11000	Osage Beach, MO	951,057	149	8
Central Bank of Sedalia	4569	Sedalia, MO	508,988	71	1
Clear Mountain Bank	2443	Bruceton Mills, WV	737,270	154	13
Community National Bank & Trust of Texas	18185	Corsicana, TX	914,858	183	14
Cornerstone National Bank & Trust Company	57061	Palatine, IL	862,198	95	4
County National Bank	14073	Hillsdale, MI	948,522	194	12
Drummond Community Bank	32737	Chiefland, FL	778,766	194	16
Esquire Bank, National Association	58140	Jericho, NY	840,750	86	2
Farmers State Bank	14578	Lagrange, IN	936,410	161	12
First Bank	6917	Strasburg, VA	940,981	158	13
First Community Bank	22964	San Benito, TX	570,055	121	9
First Community Bank of Tennessee	27211	Shelbyville, TN	729,088	389	5
First Federal Community Bank, National Association	29787	Dover, OH	519,431	70	7
First National Bank in Howell	14370	Howell, MI	508,905	93	8
First Reliance Bank	35214	Florence, SC	760,802	144	11
First Savings Bank	32629	Beresford, SD	968,307	175	24
First State Bank	13622	Gothenburg, NE	663,933	86	7
Fresno First Bank	58090	Fresno, CA	756,661	59	1
Genesee Regional Bank	26333	Rochester, NY	714,991	133	3
Hometown Bank	12781	Fond Du Lac, WI	575,931	101	10
HomeTown Bank, National Association	19603	Galveston, TX	733,082	112	7
Jefferson Bank of Missouri	19762	Jefferson City, MO	764,625	102	4
Ledyard National Bank	33418	Norwich, VT	624,118	111	6
Liberty National Bank	57505	Sioux City, IA	509,450	75	9
Minster Bank	763	Minster, OH	596,430	92	7
Parkside Financial Bank & Trust	58796	Clayton, MO	659,591	63	1
Peoples Bank	19788	Lubbock, TX	670,258	105	8
Pilot Bank	27045	Tampa, FL	585,831	64	6
Pioneer Bank & Trust	15562	Belle Fourche, SD	753,764	108	6
Pioneer Trust Bank, National Association	19827	Salem, OR	633,612	67	2
Rock Canyon Bank	33542	Provo, UT	638,905	140	6
Royal Bank	13454	Elroy, WI	528,594	131	19
Sanibel Captiva Community Bank	57425	Sanibel, FL	566,381	97	7
Sturgis Bank & Trust Company	28593	Sturgis, MI	617,372	130	11
Summit State Bank	32203	Santa Rosa, CA	850,659	93	5
T Bank, National Association	57703	Dallas, TX	524,259	84	1
The Bank of South Carolina	26912	Charleston, SC	542,742	82	5
The Croghan Colonial Bank	13341	Fremont, OH	998,503	211	17
The Dart Bank	5033	Mason, MI	603,387	162	4
The First National Bank and Trust Co., Chickasha, Oklahoma	4062	Chickasha, OK	768,068	170	10
Triad Bank	58121	Frontenac, MO	523,982	41	1
United Bank	58	Atmore, AL	871,343	206	19
University Bank	14587	Ann Arbor, MI	540,107	478	1
West Gate Bank	19850	Lincoln, NE	936,728	217	10
West Michigan Community Bank	22308	Hudsonville, MI	702,973	89	7
Wheatland Bank	22939	Spokane, WA	535,763	135	14

PEER GROUP 4:
\$500 - 999 Million

C-Corp Top Ten Percent: How They Rank

		37.82	1.47	14.35	4.00	55.74	0.24	31.46	1.03
Top Ten Percent: Median									
Top Ten Percent: Average		44.35	1.61	15.58	4.11	55.52	0.27	33.01	1.49
All Banks: Median		25.95	0.90	8.46	3.46	65.89	0.43	23.49	0.59
All Banks: Average		29.34	0.90	8.32	3.49	65.85	0.51	23.63	0.69
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	West Gate Bank	53.87	2.36	23.93	4.87	55.43	0.05	28.89	2.57
2	Rock Canyon Bank	51.85	2.20	23.23	6.06	56.48	0.15	35.92	1.52
3	Fresno First Bank	81.12	1.71	19.05	4.25	46.09	0.29	61.13	1.03
4	Drummond Community Bank	37.69	1.97	16.06	5.33	55.34	0.35	47.36	1.02
5	Arizona Bank & Trust	47.57	1.26	13.47	4.11	55.53	0.05	51.90	0.85
6	Jefferson Bank of Missouri	37.20	1.89	20.68	3.85	45.15	0.32	34.48	1.23
7	United Bank	44.92	2.18	22.93	3.72	49.12	0.56	52.19	2.69
8	Liberty National Bank	32.63	1.79	15.48	4.61	46.77	0.02	29.54	0.62
9	Triad Bank	73.68	1.47	16.39	4.75	46.77	0.01	33.15	0.26
10	Central Bank of Lake of the Ozarks	38.28	1.65	18.49	3.51	54.59	0.23	36.42	1.50
10	Pioneer Trust Bank, National Association	35.03	2.30	18.65	3.88	36.70	0.00	14.26	1.21
12	First Community Bank	33.05	1.55	17.96	4.75	62.22	0.08	42.94	0.63
13	First Reliance Bank	30.83	1.59	15.21	3.93	60.27	0.21	32.50	2.99
14	Sanibel Captiva Community Bank	51.24	1.69	23.22	4.74	50.92	0.45	40.00	0.49
15	Community National Bank & Trust of Texas	45.97	1.37	11.82	4.43	60.96	0.29	47.99	0.84
16	Wheatland Bank	32.97	1.30	12.81	4.15	68.42	0.10	48.93	1.54
17	The First National Bank and Trust Co., Chickasha, Oklahoma	31.06	1.74	13.70	4.52	46.89	0.60	36.97	0.96
18	Genesee Regional Bank	48.82	1.58	14.35	3.73	55.21	0.34	28.65	1.31
19	Cornerstone National Bank & Trust Company	73.14	1.22	15.07	3.81	62.62	0.43	42.58	1.20
20	County National Bank	57.49	1.29	14.77	3.94	61.24	0.34	30.18	1.20
21	Hometown Bank	34.79	1.45	11.23	3.82	56.99	0.31	36.00	1.22
21	University Bank	101.95	5.11	53.44	4.00	73.22	0.87	97.25	31.29
23	Esquire Bank, National Association	12.69	1.46	11.61	4.58	51.48	0.16	38.34	1.50
24	Peoples Bank	34.83	1.34	13.40	4.07	61.13	0.04	27.74	0.80
25	First Community Bank of Tennessee	55.44	5.90	50.83	2.92	59.10	0.05	23.89	17.24
26	HomeTown Bank, National Association	33.88	1.66	13.40	4.18	50.27	0.13	33.96	0.32
27	BankSouth	52.38	2.57	25.11	4.00	70.61	0.37	25.62	10.97
28	Bank of Central Florida	60.96	0.94	11.67	4.25	45.28	0.01	39.26	0.19
29	First Savings Bank	22.68	2.20	13.77	8.43	44.09	0.93	28.75	2.74
30	Belmont Bank & Trust Company	51.46	1.45	15.13	3.82	38.74	0.13	30.47	0.19
31	The Bank of South Carolina	43.89	1.37	12.28	4.11	59.68	0.33	37.24	0.56
32	Pilot Bank	72.25	1.14	12.52	3.57	54.47	0.03	26.41	0.69
33	Arthur State Bank	29.40	1.20	12.83	4.55	64.74	0.26	35.59	1.03
34	Bank of Wisconsin Dells	37.82	1.57	13.12	4.00	44.20	0.06	18.78	0.54
35	Apex Bank	100.72	2.59	19.25	6.04	40.53	2.22	9.93	1.62
36	Royal Bank	25.88	1.43	13.54	4.65	55.74	0.35	25.87	0.97
37	Summit State Bank	44.45	1.25	13.45	3.78	55.35	0.05	28.47	0.43
38	Farmers State Bank	23.93	1.46	15.56	3.83	55.92	0.05	26.85	0.64
39	Sturgis Bank & Trust Company	60.80	1.15	14.14	3.45	61.76	0.24	27.65	1.46
40	The Croghan Colonial Bank	28.52	1.28	9.48	4.04	60.66	0.08	35.00	0.76
41	The Dart Bank	61.95	1.33	14.23	3.77	70.67	0.68	38.81	4.20
42	First State Bank	39.10	2.36	20.07	4.28	37.34	2.33	19.08	1.03
43	Pioneer Bank & Trust	17.00	1.80	15.50	3.91	42.31	0.24	22.68	0.83
44	First Bank	35.35	1.06	10.80	3.75	61.04	0.16	31.46	0.95
45	First Federal Community Bank, National Association	30.27	1.51	17.21	3.52	50.83	0.16	23.57	0.63
46	Minster Bank	30.32	1.28	15.34	3.13	58.36	0.08	30.08	0.92
47	Clear Mountain Bank	27.33	1.31	11.14	3.94	59.44	0.48	31.27	1.18
48	Ledyard National Bank	49.98	1.19	12.44	3.25	68.09	0.26	35.79	2.37
49	T Bank, National Association	92.24	1.59	13.06	3.57	63.69	0.35	14.59	3.74
50	Parkside Financial Bank & Trust	23.78	1.20	11.64	3.40	56.49	0.20	33.88	1.52
51	West Michigan Community Bank	35.97	1.05	10.84	3.75	56.46	0.02	26.15	0.59
52	First National Bank in Howell	36.09	1.32	11.23	4.34	63.64	0.34	20.84	1.02
53	Central Bank of Sedalia	37.27	1.47	16.88	3.46	52.39	0.58	24.28	1.02

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

Number of Institutions in Peer Group: **557**
 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	2,008,144	464	22
AIMBank	3304	Littlefield, TX	1,946,167	274	24
Alerus Financial, National Association	3931	Grand Forks, ND	2,873,845	791	15
Alpine Bank	23091	Glenwood Springs, CO	4,648,032	753	38
Altabank	12773	American Fork, UT	3,065,612	440	28
Anderson Brothers Bank	9923	Mullins, SC	1,117,594	308	23
Austin Bank, Texas National Association	3276	Jacksonville, TX	2,190,341	470	33
Bank of the Sierra	22597	Porterville, CA	3,109,813	509	40
Bank of Utah	17159	Ogden, UT	1,680,158	347	17
Blue Ridge Bank, National Association	35274	Martinsville, VA	1,583,761	276	15
Cache Valley Bank	22134	Logan, UT	2,701,835	261	16
Cass Commercial Bank	1068	Des Peres, MO	1,109,676	56	4
Cedar Rapids Bank and Trust Company	57244	Cedar Rapids, IA	2,024,127	164	8
Celtic Bank	57056	Salt Lake City, UT	4,222,526	240	1
Central Bank	9204	Provo, UT	1,426,271	245	11
Central Bank of St. Louis	4534	Clayton, MO	2,329,412	247	15
Central Bank of The Ozarks	17633	Springfield, MO	1,646,641	254	22
Central National Bank	4702	Junction City, KS	1,159,998	281	29
Cf Bank, National Association	28263	Worthington, OH	1,143,791	135	6
Citizens National Bank of Texas	5574	Waxahachie, TX	1,429,653	172	14
Civista Bank	12982	Sandusky, OH	2,807,092	456	35
Coastal Community Bank	34403	Everett, WA	1,678,299	221	15
Farmers & Merchants Bank of Central California	1331	Lodi, CA	4,256,325	364	28
First National Bank Alaska	16130	Anchorage, AK	4,594,205	637	30
Green Dot Bank DBA Bonneville Bank	22653	Provo, UT	2,500,892	23	1
Horizon Bank, SSB	3256	Austin, TX	1,537,564	167	6
International Bank of Commerce	25679	Brownsville, TX	1,251,748	227	12
John Deere Financial, f.s.b.	35237	Madison, WI	3,814,581	168	1
Kitsap Bank	6161	Port Orchard, WA	1,396,263	273	19
Leader Bank, National Association	57134	Arlington, MA	1,995,546	273	8
Mabrey Bank	10667	Bixby, OK	1,426,051	235	14
Meadows Bank	58722	Las Vegas, NV	1,136,914	149	6
Mercantile Bank of Michigan	34598	Grand Rapids, MI	4,296,344	637	38
Metro City Bank	58181	Doraville, GA	1,725,921	210	19
Mission Bank	34805	Bakersfield, CA	1,105,183	113	8
Northern Bank & Trust Company	18266	Woburn, MA	2,689,968	226	12
Opportunity Bank of Montana	30182	Helena, MT	1,224,430	320	23
Pacific Coast Bankers' Bank	34252	Walnut Creek, CA	1,408,492	101	1
Plumas Bank	23275	Quincy, CA	1,035,723	159	14
Progress Bank and Trust	58719	Huntsville, AL	1,461,766	186	9
Red River Bank	34980	Alexandria, LA	2,361,744	334	25
Santa Cruz County Bank	57591	Santa Cruz, CA	1,384,830	125	7
Signature Bank	58264	Rosemont, IL	1,180,202	82	3
Stock Yards Bank & Trust Company	258	Louisville, KY	4,330,519	620	42
The Bank of Commerce	18059	Ammon, ID	1,532,189	208	17
The Bank of Missouri	1617	Perryville, MO	2,044,739	442	30
The Bank of New York Mellon Trust Company, National Association	23472	Los Angeles, CA	1,453,863	889	1
The Central Trust Bank	12633	Jefferson City, MO	3,485,381	716	12
The First Bank and Trust Company	22918	Lebanon, VA	2,319,799	385	22
The First National Bank of Fort Smith	3864	Fort Smith, AR	1,762,308	298	14
The Piedmont Bank	58374	Peachtree Corners, GA	1,311,078	123	10
The State Bank	11406	Fenton, MI	1,237,571	183	15
Thomasville National Bank	34068	Thomasville, GA	1,113,361	127	3
Timberland Bank	28453	Hoquiam, WA	1,518,948	287	24
Tradition Capital Bank	58057	Wayzata, MN	1,120,479	97	3
Vista Bank	1210	Dallas, TX	1,121,388	152	15

PEER GROUP 5:
\$1 - 5 Billion

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	41.60	1.53	14.00	4.04	51.45	0.19	36.03	1.04
Top Ten Percent: Average	50.62	1.72	14.97	3.90	52.00	0.23	36.68	1.60
All Banks: Median	28.05	0.90	8.18	3.44	63.30	0.40	24.65	0.68
All Banks: Average	31.36	0.92	8.39	3.48	62.89	0.52	25.38	0.84

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Bank of Utah	36.12	1.76	13.50	4.06	50.55	0.01	46.04	1.86
2	Green Dot Bank DBA Bonneville Bank	113.57	2.62	25.33	1.11	17.71	0.05	98.70	2.53
3	Horizon Bank, SSB	47.25	1.34	17.67	4.08	54.80	0.05	49.29	0.78
4	Celtic Bank	667.97	8.80	46.59	4.24	27.98	0.29	15.61	17.78
5	Leader Bank, National Association	52.07	3.85	35.50	2.71	30.03	0.08	35.31	5.47
6	Signature Bank	58.22	1.54	15.95	3.87	48.55	0.04	44.43	0.45
7	Citizens National Bank of Texas	44.63	1.87	18.10	4.58	51.19	0.38	35.48	1.03
8	Plumas Bank	39.60	1.48	13.81	4.36	49.62	0.29	47.56	0.87
9	Pacific Coast Bankers' Bank	189.41	3.95	40.51	1.52	38.84	0.00	28.59	7.98
10	Mission Bank	60.92	1.29	14.30	4.14	55.04	0.06	58.47	0.48
11	Altabank	54.80	1.68	12.86	4.26	51.99	0.21	37.65	0.69
12	International Bank of Commerce	32.91	1.80	11.15	4.04	44.30	0.30	45.86	1.19
13	The First National Bank of Fort Smith	60.34	1.39	12.02	3.71	52.47	0.23	39.67	1.13
14	The State Bank	39.40	1.31	13.09	3.54	54.43	0.08	38.37	1.62
15	Timberland Bank	39.58	1.66	13.01	3.93	49.37	0.28	32.42	1.25
16	John Deere Financial, f.s.b.	69.37	2.82	13.96	5.98	32.33	0.26	0.54	2.39
16	The Bank of Commerce	38.74	1.92	12.90	4.30	38.60	0.16	45.46	0.33
18	Santa Cruz County Bank	58.61	1.41	10.52	4.06	49.37	0.05	47.81	0.27
19	Kitsap Bank	39.06	1.94	17.14	4.18	70.09	0.02	39.02	0.79
20	Central Bank	38.58	1.82	11.47	4.59	53.69	0.49	41.31	0.86
21	Alpine Bank	40.58	1.20	12.25	4.47	61.98	0.14	37.11	0.95
22	Cedar Rapids Bank and Trust Company	56.99	2.00	18.54	3.09	39.72	0.23	23.41	3.22
23	Cf Bank, National Association	60.18	2.60	26.52	2.69	46.70	0.05	18.50	4.70
24	Cache Valley Bank	183.80	1.52	16.65	3.91	49.09	0.51	36.93	0.41
25	Anderson Brothers Bank	55.00	1.35	15.05	6.71	62.30	0.70	34.23	1.20
26	The First Bank and Trust Company	38.36	1.64	14.95	4.39	48.32	0.50	27.57	0.80
27	Progress Bank and Trust	41.91	1.37	11.64	4.27	56.79	0.06	20.92	0.93
28	Northern Bank & Trust Company	40.82	1.76	15.06	4.28	36.53	0.16	22.84	0.38
29	Bank of the Sierra	39.83	1.28	9.94	4.02	56.60	0.28	38.26	0.95
30	The Bank of New York Mellon Trust Company, National Association	8.64	14.35	17.49	1.22	44.59	(0.58)	100.00	33.74
31	Cass Commercial Bank	42.46	1.57	10.94	3.21	40.24	0.00	48.92	0.41
31	Thomasville National Bank	33.06	1.84	19.57	3.57	47.32	0.21	20.00	1.39
33	Farmers & Merchants Bank of Central California	28.66	1.51	14.66	3.91	49.69	0.03	33.96	0.34
34	Central National Bank	44.75	1.49	13.13	3.48	64.22	0.14	28.18	2.73
35	Mercantile Bank of Michigan	37.70	1.17	10.09	3.46	54.93	0.08	44.19	0.92
36	Opportunity Bank of Montana	35.67	1.85	14.78	4.28	63.49	0.54	28.35	3.48
37	First National Bank Alaska	41.28	1.43	10.06	3.72	52.24	0.29	59.33	0.58
38	The Central Trust Bank	60.27	1.30	17.70	2.54	63.81	0.17	44.53	2.86
39	Central Bank of St. Louis	35.43	1.62	15.04	3.39	51.22	0.42	32.83	1.21
40	Central Bank of The Ozarks	39.71	1.17	12.72	3.31	61.81	0.05	37.13	1.20
41	Stock Yards Bank & Trust Company	32.82	1.40	14.28	3.45	51.68	0.34	32.47	1.30
42	AIMBank	19.19	1.79	16.18	4.24	56.49	0.13	35.75	0.53
42	The Piedmont Bank	50.87	1.45	12.40	4.34	48.75	0.36	32.99	0.26
44	Blue Ridge Bank, National Association	130.10	1.31	15.35	3.48	65.74	0.39	30.42	3.62
44	Metro City Bank	10.99	2.16	17.00	4.10	44.00	0.62	34.03	1.60
46	Mabrey Bank	43.08	1.31	16.10	4.24	62.40	0.13	25.87	0.56
47	Red River Bank	37.58	1.32	11.92	3.29	57.39	0.18	42.18	0.95
48	Austin Bank, Texas National Association	35.52	1.40	9.95	4.50	57.95	0.71	43.61	1.07
49	Alerus Financial, National Association	44.08	1.50	13.56	3.54	71.45	0.19	30.67	4.99
50	Tradition Capital Bank	45.80	1.11	12.51	4.08	50.99	0.05	29.91	0.16
51	The Bank of Missouri	25.49	1.78	14.04	4.38	54.71	0.58	25.43	2.13
52	Coastal Community Bank	97.53	1.01	10.30	3.95	59.60	0.26	43.41	0.62
53	Meadows Bank	36.57	1.62	13.41	4.53	46.90	0.77	43.46	0.34
54	Civista Bank	43.67	1.11	9.12	3.85	60.30	0.19	34.09	1.04
55	1st Security Bank of Washington	34.47	1.69	14.97	4.15	50.64	0.40	1.93	2.22
56	Vista Bank	43.64	1.09	12.36	4.04	57.94	0.10	36.31	0.31

PEER GROUP 1:
Less Than \$100 Million

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **434**
 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
American Exchange Bank	10647	Elmwood, NE	56,361	9	2
Bank of Elgin	16154	Elgin, NE	62,303	8	1
Bank of Morton	8556	Morton, MS	74,640	16	1
Basile State Bank	17621	Basile, LA	64,816	17	2
BOC Bank	25328	McLean, TX	95,215	12	2
Boston Trust Walden Company	18342	Boston, MA	51,021	69	1
Commercial State Bank	10330	Palmer, TX	92,892	22	3
Community Bank of Oklahoma	4217	Verden, OK	70,553	16	3
Community State Bank	5619	Bradley, AR	25,963	7	1
Eagle Community Bank	57477	Maple Grove, MN	33,943	6	1
Elysian Bank	10185	Elysian, MN	53,461	11	1
Farmers and Merchants Bank	4144	Maysville, OK	20,522	6	1
Farmers and Merchants Bank of Kendall	12355	Kendall, WI	76,697	15	4
Farmers and Merchants State Bank of Appleton	8845	Appleton, MN	51,307	10	1
Farmers and Merchants State Bank of Blooming Prairie	1599	Blooming Prairie, MN	99,008	23	2
First Bank	4092	Erick, OK	84,039	21	4
First Citizens Bank of Butte	22502	Butte, MT	78,425	18	1
First Heritage Bank	4457	Shenandoah, IA	47,493	9	2
First Security Bank of Deer Lodge	20657	Deer Lodge, MT	52,076	9	1
First Security Bank of Roundup	20479	Roundup, MT	74,397	10	1
First Security Bank-Hendricks	15767	Hendricks, MN	39,357	5	1
First State Bank of Beecher City	10871	Beecher City, IL	79,273	13	1
Grand Timber Bank	18719	Mcgregor, MN	51,483	10	1
Heartland State Bank	9007	Redfield, SD	96,580	23	4
Janesville State Bank	10960	Janesville, MN	79,834	9	1
Junction National Bank	15078	Junction, TX	79,525	13	1
Lusk State Bank	8724	Lusk, WY	60,040	10	1
Nebraska State Bank	9819	Oshkosh, NE	59,760	9	1
Oklahoma State Bank	13416	Buffalo, OK	61,786	17	2
Peoples Bank and Trust Company	2331	Ryan, OK	84,430	14	2
Sound Banking Company	33183	Lakewood, WA	60,078	5	1
The Bank of Burlington	15759	Burlington, CO	73,764	16	2
The Citizens State Bank of Cheney, Kansas	9658	Cheney, KS	73,218	13	1
The Cowboy Bank of Texas	12298	Maypearl, TX	94,453	18	1
The First National Bank of Anson	3078	Anson, TX	71,684	14	1
The First National Bank of Cokato	5115	Cokato, MN	76,327	9	1
The First National Bank of Eldorado	3184	Eldorado, TX	63,589	15	1
The First National Bank of Sandoval	3834	Sandoval, IL	63,960	14	1
The First State Bank	2301	Boise City, OK	94,161	11	1
The Gary State Bank	16472	Gary, MN	14,587	4	1
The Hamilton Bank	15606	Hamilton, MO	90,109	17	3
The Peoples State Bank	16744	Cherryvale, KS	17,576	5	1
Vantage Bank	9733	Kent, MN	40,948	9	2
Welcome State Bank	11417	Welcome, MN	33,449	6	1

PEER GROUP 1:
Less Than \$100 Million

Sub-S Top Ten Percent: How They Rank

		24.23	2.07	16.70	4.50	56.72	0.35	30.80	0.66
Top Ten Percent: Median									
Top Ten Percent: Average		30.25	2.13	18.65	4.55	55.05	0.65	32.07	0.73
All Banks: Median		14.48	1.12	9.36	3.71	67.66	0.39	24.28	0.37
All Banks: Average		15.38	1.15	9.63	3.76	68.75	0.82	25.12	0.44
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	First Security Bank of Deer Lodge	58.65	3.46	34.73	5.53	38.38	0.00	34.85	0.51
2	Farmers and Merchants Bank	24.53	2.20	27.58	5.05	58.40	0.00	30.25	0.90
3	Oklahoma State Bank	20.77	2.62	26.30	5.19	50.30	0.05	30.64	0.66
4	First Security Bank-Hendricks	41.11	2.11	17.72	3.97	47.31	0.00	33.06	0.41
5	Nebraska State Bank	40.45	3.91	24.35	4.17	37.89	0.56	27.55	2.41
6	First Bank	32.42	1.98	16.09	5.14	60.28	0.45	43.42	0.73
7	Eagle Community Bank	68.93	2.94	37.34	7.04	54.42	1.46	27.55	0.77
8	American Exchange Bank	47.31	2.16	20.21	4.04	50.24	0.00	31.47	0.19
9	The First State Bank	37.65	2.10	25.55	4.12	46.08	0.38	30.46	0.40
10	Vantage Bank	35.49	2.59	27.96	3.68	57.07	0.22	25.66	2.98
11	Community Bank of Oklahoma	142.61	1.61	13.40	4.60	62.23	0.34	65.95	0.56
12	Lusk State Bank	21.33	1.69	12.07	4.00	60.87	0.00	36.09	0.72
13	Heartland State Bank	16.95	1.87	16.61	5.01	58.62	0.04	28.38	0.70
14	Boston Trust Walden Company	11.28	43.29	50.69	11.56	57.15	0.00	0.00	105.54
14	Sound Banking Company	19.58	1.85	19.25	4.60	58.88	0.00	32.62	0.27
16	The Bank of Burlington	21.79	1.53	11.08	3.69	56.36	0.00	32.59	1.17
17	Community State Bank	52.21	1.80	14.35	5.15	61.90	0.81	30.85	0.65
18	The First National Bank of Cokato	50.09	1.35	15.52	4.01	59.82	0.04	40.32	0.40
19	First Heritage Bank	37.77	2.08	19.64	4.99	53.66	0.02	24.04	0.19
20	The First National Bank of Anson	18.76	1.70	20.00	4.71	62.66	0.63	46.98	0.64
21	Commercial State Bank	28.37	1.88	21.34	4.47	64.77	1.16	45.40	0.63
22	Bank of Morton	21.07	2.30	15.39	5.01	55.62	4.89	32.72	0.84
23	Basile State Bank	30.54	1.76	16.37	4.92	64.97	1.95	36.87	0.78
24	The First National Bank of Eldorado	6.10	2.38	14.34	5.72	47.29	0.52	43.57	0.42
25	BOC Bank	181.96	1.28	8.67	4.04	57.51	0.00	34.37	0.33
26	Welcome State Bank	3.09	1.96	17.91	4.10	57.53	0.07	34.34	0.80
27	First State Bank of Beecher City	22.16	2.49	17.19	4.42	48.92	0.76	19.31	1.02
28	Janesville State Bank	12.03	2.09	16.46	3.96	48.04	0.00	22.46	0.48
29	First Security Bank of Roundup	22.96	2.11	18.00	4.71	50.50	1.10	29.58	0.36
30	Farmers and Merchants State Bank of Appleton	23.92	2.01	15.24	3.96	46.13	1.30	30.75	0.66
31	Bank of Elgin	3.18	2.30	15.33	3.97	48.56	0.05	33.01	0.54
32	Farmers and Merchants State Bank of Blooming Prairie	22.39	2.06	25.37	4.52	54.22	0.35	28.27	0.24
32	The Gary State Bank	3.37	1.80	12.89	4.92	65.74	0.00	30.26	0.69
34	The First National Bank of Sandoval	27.99	1.83	15.82	4.55	54.21	0.51	27.68	0.32
35	Junction National Bank	33.28	1.34	14.00	2.68	57.72	0.07	48.26	0.78
36	The Citizens State Bank of Cheney, Kansas	39.96	1.48	13.56	3.80	57.42	0.13	27.43	0.47
37	The Peoples State Bank	2.87	3.73	13.78	6.71	38.79	3.44	42.31	0.78
38	Elysian Bank	11.24	2.31	20.61	4.41	54.16	0.86	24.36	1.03
39	Peoples Bank and Trust Company	149.73	2.95	28.89	4.01	57.56	1.17	10.98	4.65
40	Farmers and Merchants Bank of Kendall	7.80	2.52	15.97	4.84	49.14	0.87	26.29	0.69
41	The Hamilton Bank	27.79	1.69	16.79	4.26	58.33	0.82	25.68	0.57
42	First Citizens Bank of Butte	22.97	1.60	14.44	4.37	64.61	0.15	42.34	0.27
43	Grand Timber Bank	32.47	2.04	13.83	4.53	61.05	2.77	33.35	0.43
44	The Cowboy Bank of Texas	10.90	2.29	20.97	3.73	53.64	0.46	25.69	1.35

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

Number of Institutions in Peer Group: **617**
 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	155,815	31	3
American Interstate Bank	1439	Elkhorn, NE	111,027	13	2
Bank Northwest	16601	Hamilton, MO	178,714	36	5
Bank of Cashton	12325	Cashton, WI	116,350	12	1
Bank of Deerfield	2477	Deerfield, WI	171,224	28	2
Bank of DeSoto, National Association	26542	De Soto, TX	224,850	40	1
Bank of Montana	58482	Missoula, MT	135,546	9	1
Bank of St. Elizabeth	12236	Saint Elizabeth, MO	176,148	34	4
Carson Bank	17369	Mulvane, KS	144,511	42	4
Central Bank and Trust	529	Lander, WY	176,994	39	5
Charlevoix State Bank	33926	Charlevoix, MI	219,503	41	4
Citizens Bank, National Association	12309	Abilene, TX	117,958	24	2
Coffee County Bank	22090	Manchester, TN	221,016	45	3
Coleman County State Bank	15480	Coleman, TX	145,320	37	2
Collins State Bank	14914	Collins, WI	106,792	24	4
Community Bank	25752	Longview, TX	235,536	39	6
Community First Bank	12512	Rosholt, WI	106,388	25	3
Douglas National Bank	57230	Douglas, GA	229,666	30	1
F & M Community Bank, National Association	10967	Preston, MN	161,343	33	3
Farmers State Bank	15367	Groesbeck, TX	153,820	40	6
Farmers State Bank of Hamel	8214	Hamel, MN	156,533	22	1
Farmers State Bank of Hartland	10561	Hartland, MN	182,682	29	3
FBT Bank & Mortgage	1028	Fordyce, AR	202,954	43	4
First National Bank of Burleson	23430	Burleson, TX	217,103	30	2
First National Bank of Picayune	16612	Picayune, MS	230,649	60	6
First State Bank	24498	Graham, TX	175,946	39	6
FirstOak Bank	4660	Independence, KS	221,012	44	3
Friend Bank	2828	Slocomb, AL	150,341	44	5
Grand Marais State Bank	8842	Grand Marais, MN	108,592	13	2
Great American Bank	35292	Lawrence, KS	233,197	41	5
Ipava State Bank	10473	Ipava, IL	180,590	37	6
Lake Central Bank	10989	Annandale, MN	180,072	34	2
Madison Valley Bank	19544	Ennis, MT	201,897	49	5
Main Bank	22086	Albuquerque, NM	220,610	15	1
Minnesota Lakes Bank	23986	Delano, MN	156,408	25	2
North Valley Bank	18710	Thornton, CO	191,963	33	2
NSB Bank	8094	Mason City, IA	242,906	32	3
ONB Bank	34171	Rochester, MN	132,226	26	3
Pony Express Bank	4526	Braymer, MO	198,686	25	2
PrinsBank	10191	Prinsburg, MN	180,041	29	2
River Falls State Bank	16840	River Falls, WI	110,098	20	1
Security Bank USA	1604	Bemidji, MN	182,124	47	1
Security State Bank	11907	Farwell, TX	153,004	14	1
Security State Bank of Fergus Falls	17733	Fergus Falls, MN	146,698	22	1
Security State Bank of Marine	10163	Marine On St. Croix, MN	158,854	23	4
South Georgia Bank	32532	Glennville, GA	177,728	44	4
State Bank Northwest	2945	Spokane Valley, WA	187,941	28	3
Surety Bank	33026	Deland, FL	152,280	38	4
Tejas Bank	18216	Monahans, TX	202,604	15	1
The American National Bank of Mount Pleasant	22942	Mount Pleasant, TX	122,817	27	1
The Bippus State Bank	1847	Huntington, IN	215,255	47	5
The First National Bank in Cimarron	4638	Cimarron, KS	118,443	18	2
The First National Bank of Evant	3190	Evant, TX	111,469	27	3
The First National Bank of Stigler	4199	Stigler, OK	130,139	23	1
The National Bank of Andrews	17603	Andrews, TX	246,768	56	2
Town & Country Bank	57312	Las Vegas, NV	218,513	25	4
Town & Country Bank Midwest	10460	Quincy, IL	194,543	42	6
Twin River Bank	22993	Lewiston, ID	121,183	32	4
Utah Independent Bank	22514	Salina, UT	115,169	24	4

PEER GROUP 2:
\$100 - 249 Million

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **617**
 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
Valley Bank of Commerce	22600	Roswell, NM	203,281	20	2
VisionBank	58063	Saint Louis Park, MN	168,374	9	1
Wyoming Bank & Trust	8718	Cheyenne, WY	230,962	42	2

PEER GROUP 2:
\$100 - 249 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	28.19	2.11	19.35	4.41	53.57	0.13	34.04	0.73
Top Ten Percent: Average	30.86	2.17	20.10	4.41	53.15	0.36	33.56	0.89
All Banks: Median	20.02	1.35	11.80	3.81	62.75	0.46	24.35	0.47
All Banks: Average	21.15	1.39	12.25	3.84	63.17	0.67	25.13	0.56

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Bank of Montana	80.81	4.14	40.94	3.66	34.10	0.00	39.52	2.85
2	Utah Independent Bank	61.45	2.86	20.09	5.01	51.13	0.32	39.05	1.29
3	Coleman County State Bank	32.68	2.68	28.00	5.30	56.00	0.14	39.17	1.33
4	Grand Marais State Bank	40.88	2.13	27.20	4.24	51.69	0.00	55.36	0.32
5	Douglas National Bank	54.33	2.42	21.50	4.51	50.00	0.87	34.06	1.24
6	Lake Central Bank	27.36	3.18	22.43	4.95	47.68	0.23	24.96	1.04
7	State Bank Northwest	47.11	2.58	23.78	6.06	55.33	0.56	39.72	0.53
8	First State Bank	34.06	2.06	21.51	4.67	57.43	0.14	36.68	0.66
9	Pony Express Bank	25.45	1.81	14.94	4.53	47.70	0.00	42.39	0.43
10	VisionBank	158.29	3.82	46.23	6.04	27.79	0.00	21.73	0.03
11	Bank of St. Elizabeth	36.43	2.28	19.36	4.75	57.38	0.19	25.84	0.92
12	Twin River Bank	29.00	2.55	28.82	5.10	50.83	0.00	30.49	0.15
13	Central Bank and Trust	22.56	2.82	29.23	4.87	47.32	0.65	29.72	0.84
14	Minnesota Lakes Bank	100.08	1.87	17.99	4.50	67.68	0.44	36.24	2.61
15	FirstOak Bank	37.46	1.79	17.22	4.80	59.10	0.00	31.62	0.42
16	Carson Bank	35.86	1.81	21.98	4.87	67.14	0.15	28.31	1.36
17	The National Bank of Andrews	29.63	2.00	19.68	5.28	61.18	2.23	50.56	1.79
18	Charlevoix State Bank	25.75	1.75	18.90	4.33	55.35	0.60	38.21	1.02
19	American Interstate Bank	18.59	3.12	16.07	4.71	37.22	0.00	35.28	0.16
20	Great American Bank	17.18	2.32	16.99	4.97	53.38	0.00	26.17	0.54
21	Ipava State Bank	54.57	1.53	19.82	3.60	63.18	0.02	39.33	1.19
22	Bank Northwest	8.06	2.85	31.35	4.98	39.90	0.11	36.39	0.34
23	Town & Country Bank Midwest	2.57	5.11	41.59	4.49	30.03	1.07	35.48	3.30
24	The First National Bank of Stigler	20.52	2.50	28.54	3.54	46.48	0.38	39.26	0.98
25	Town & Country Bank	51.56	1.63	14.33	4.53	51.75	0.00	39.53	0.10
26	Citizens Bank, National Association	20.11	2.09	15.76	4.41	55.58	0.00	41.79	0.32
27	Bank of DeSoto, National Association	49.32	1.84	17.68	6.76	59.02	0.34	34.49	0.35
27	Community Bank	20.66	2.43	21.32	3.83	41.12	0.09	38.53	0.38
29	The First National Bank of Evant	24.61	1.81	18.49	4.90	65.34	0.12	36.24	0.64
30	Community First Bank	35.58	1.65	15.85	4.38	65.80	0.13	37.10	0.80
30	Wyoming Bank & Trust	23.45	2.69	22.79	3.65	76.53	0.00	34.66	9.23
32	North Valley Bank	13.83	2.92	24.52	5.51	45.00	0.06	29.67	0.26
33	Farmers State Bank of Hartland	15.98	2.11	17.78	4.40	52.73	0.24	28.15	1.04
34	NSB Bank	29.89	2.19	20.47	4.58	38.99	0.13	21.17	0.34
35	Security State Bank of Marine	18.99	1.89	18.10	3.94	53.57	0.01	33.64	0.64
36	River Falls State Bank	32.18	2.20	15.80	3.73	56.00	0.05	24.12	1.29
37	Farmers State Bank of Hamel	41.08	1.76	15.89	3.58	53.51	0.00	38.22	0.39
38	Tejas Bank	12.78	2.10	18.67	4.14	43.42	0.08	52.58	0.36
39	Bank of Cashton	50.10	1.72	16.06	3.97	52.24	0.00	21.80	0.48
40	Adrian Bank	21.82	2.59	21.38	4.10	41.91	0.46	25.46	0.61
41	ONB Bank	26.59	1.82	16.47	4.96	57.15	0.18	29.41	0.43
42	Coffee County Bank	22.02	2.34	19.98	4.36	46.85	0.78	29.28	0.55
43	Valley Bank of Commerce	16.73	2.26	23.81	3.59	40.17	0.33	46.92	0.56
44	Security State Bank of Fergus Falls	35.16	2.15	19.09	4.62	53.57	1.48	31.30	0.46
45	FBT Bank & Mortgage	43.12	1.95	18.11	4.07	61.16	1.67	33.56	1.45
46	First National Bank of Burleson	18.15	1.71	16.26	4.07	45.12	0.00	37.16	0.31
46	South Georgia Bank	17.53	2.12	16.86	4.54	55.41	0.04	25.17	0.58
48	Main Bank	64.39	1.77	22.27	3.58	46.59	0.00	30.08	0.11
49	Bank of Deerfield	12.57	2.53	21.01	3.65	50.45	0.00	20.77	2.17
50	Madison Valley Bank	22.25	1.80	19.33	4.88	58.26	0.20	34.02	0.37
51	Security Bank USA	32.83	1.82	20.99	4.06	60.82	0.60	26.71	1.22
52	Surety Bank	47.11	2.01	18.64	3.78	64.26	1.23	36.89	2.77
53	Farmers State Bank	34.35	1.32	13.25	4.41	68.44	0.06	48.30	0.83
54	The Bippus State Bank	26.76	2.17	19.53	4.13	53.60	0.76	21.07	1.79
55	First National Bank of Picayune	27.38	2.55	17.10	4.56	49.87	2.90	25.84	0.82
56	The American National Bank of Mount Pleasant	36.49	1.67	13.72	3.64	61.07	0.03	30.15	1.13
57	Friend Bank	24.13	1.72	17.96	4.08	61.01	0.55	32.97	1.14
58	PrinsBank	45.55	1.64	10.93	3.91	58.51	0.49	43.44	1.52
59	The First National Bank in Cimarron	12.91	1.83	22.68	4.13	56.28	0.03	34.47	0.44

PEER GROUP 2:
\$100 - 249 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	28.19	2.11	19.35	4.41	53.57	0.13	34.04	0.73
Top Ten Percent: Average	30.86	2.17	20.10	4.41	53.15	0.36	33.56	0.89
All Banks: Median	20.02	1.35	11.80	3.81	62.75	0.46	24.35	0.47
All Banks: Average	21.15	1.39	12.25	3.84	63.17	0.67	25.13	0.56

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	Security State Bank	(35.18)	2.49	18.80	3.37	37.18	0.02	31.57	1.12
61	F & M Community Bank, National Association	32.38	1.76	15.82	5.04	63.82	1.14	31.52	0.96
62	Collins State Bank	17.12	1.86	20.36	3.93	63.90	0.06	27.58	1.88

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

Number of Institutions in Peer Group: **379**
 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
Bloomsdale Bank	9788	Bloomsdale, MO	302,483	49	4
Brighton Bank	22578	Salt Lake City, UT	285,682	46	4
Centinel Bank of Taos	19904	Taos, NM	323,536	46	1
Central Bank of Kansas City	17009	Kansas City, MO	261,514	70	1
Charlotte State Bank & Trust	27086	Port Charlotte, FL	448,572	76	7
Charter Bank	18660	Corpus Christi, TX	322,513	53	4
Citizens Bank & Trust Co.	10218	Hutchinson, MN	276,951	33	1
Citizens State Bank of La Crosse	1513	La Crosse, WI	378,352	70	4
Community Bank of Raymore	22867	Raymore, MO	323,699	45	3
Crossroads Bank	10709	Yoakum, TX	253,106	44	3
Cumberland Security Bank, Inc.	11358	Somerset, KY	259,364	60	4
Ennis State Bank	13000	Ennis, TX	292,996	58	4
Farmers & Stockmens Bank	13625	Clayton, NM	411,015	80	5
Farmers and Merchants State Bank of Pierz	10165	Pierz, MN	255,389	50	3
First Community Bank of Central Alabama	57124	Wetumpka, AL	463,881	80	7
First State Bank	15586	Scottsbluff, NE	334,123	70	6
Flagler Bank	35218	West Palm Beach, FL	408,387	40	3
Grand Rapids State Bank	10962	Grand Rapids, MN	278,899	45	2
Grundy Bank	3713	Morris, IL	298,066	53	3
High Plains Bank	3017	Flagler, CO	251,841	59	4
HomeBank Texas	17094	Seagoville, TX	253,456	39	3
Intracoastal Bank	58692	Palm Coast, FL	447,771	36	2
Lake Area Bank	1390	Lindstrom, MN	421,300	101	5
Lea County State Bank	12259	Hobbs, NM	446,960	69	2
North Shore Bank of Commerce	8850	Duluth, MN	360,051	113	5
Peoples Bank	9366	Mendenhall, MS	402,287	124	5
Peoples Bank Midwest	5347	Hayward, WI	480,239	49	3
Premier Bank Minnesota	33204	Farmington, MN	309,802	48	8
State Bank of De Kalb	15463	De Kalb, TX	328,624	76	6
The Bank and Trust, S.S.B.	1184	Del Rio, TX	481,170	122	5
The Bank of Old Monroe	1655	Old Monroe, MO	471,485	74	5
The Commercial Bank	175	Crawford, GA	296,457	45	5
The First National Bank of Las Animas	3034	Las Animas, CO	449,428	80	7
The James Polk Stone Community Bank	2244	Portales, NM	270,232	72	8
The St. Henry Bank	9871	St. Henry, OH	346,828	27	3
The Union Bank of Mena	14597	Mena, AR	308,365	56	3
Titan Bank, N.A.	3225	Mineral Wells, TX	295,634	24	1
Yampa Valley Bank	35407	Steamboat Springs, CO	398,662	62	2

PEER GROUP 3:
\$250 - 499 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	39.68	2.19	21.05	4.39	51.15	0.11	32.51	0.75
Top Ten Percent: Average	43.32	2.43	23.27	4.43	51.78	0.29	36.01	1.21
All Banks: Median	24.57	1.43	13.07	3.79	60.61	0.47	23.43	0.61
All Banks: Average	26.02	1.48	13.64	3.83	61.17	0.65	24.30	0.67

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Farmers & Stockmens Bank	168.49	3.14	27.96	6.61	60.98	0.03	47.94	2.63
2	Cumberland Security Bank, Inc.	40.29	3.08	23.08	4.55	44.76	0.17	40.15	1.38
3	The Bank of Old Monroe	40.64	3.56	23.73	4.70	40.61	0.02	32.67	0.70
4	Brighton Bank	60.03	2.45	21.46	5.11	50.57	0.00	45.25	0.42
5	North Shore Bank of Commerce	51.22	2.47	28.39	5.40	66.74	0.08	43.96	2.88
6	Bloomsdale Bank	61.17	3.16	34.40	4.23	35.09	0.46	27.27	1.13
7	Central Bank of Kansas City	19.58	3.72	25.48	4.44	57.18	0.06	73.61	6.26
8	The Commercial Bank	54.83	1.95	21.73	4.53	53.72	0.07	35.67	0.70
9	Peoples Bank Midwest	39.06	2.45	14.85	4.45	41.87	0.03	34.22	0.74
10	Yampa Valley Bank	49.18	1.99	20.89	4.53	51.82	0.07	42.50	0.55
11	HomeBank Texas	51.65	2.04	19.99	4.41	50.96	0.03	46.28	0.30
12	Community Bank of Raymore	40.59	3.01	35.92	3.76	43.47	0.63	29.93	1.83
13	Citizens State Bank of La Crosse	29.31	3.81	45.17	4.03	36.37	0.79	28.70	2.38
14	Ennis State Bank	24.47	2.06	21.15	4.81	53.76	0.13	36.94	0.76
15	Charter Bank	18.93	3.08	27.64	6.55	47.60	0.41	51.06	0.63
16	Titan Bank, N.A.	128.26	3.16	35.96	3.76	40.23	0.44	19.64	1.99
17	First Community Bank of Central Alabama	35.12	2.07	25.57	3.80	51.33	0.34	30.03	1.18
18	Charlotte State Bank & Trust	35.03	2.10	20.90	3.36	59.69	0.00	37.11	1.83
19	The James Polk Stone Community Bank	35.19	2.01	18.47	5.02	60.41	0.88	58.80	1.41
20	Lake Area Bank	34.53	3.47	31.02	4.70	58.99	1.71	28.97	5.21
21	The First National Bank of Las Animas	38.35	2.29	17.96	4.52	48.57	0.11	28.22	0.33
22	Flagler Bank	45.30	2.36	24.76	4.33	40.47	0.06	21.70	0.23
23	State Bank of De Kalb	46.77	1.92	19.94	4.01	58.17	0.37	28.75	1.08
24	Farmers and Merchants State Bank of Pierz	20.90	2.11	20.30	4.20	49.68	0.31	30.21	0.89
25	Grundy Bank	16.61	2.01	18.08	3.99	55.42	0.07	49.12	1.15
25	The Bank and Trust, S.S.B.	30.92	1.65	16.77	4.18	64.74	0.07	48.33	1.35
27	High Plains Bank	59.95	1.71	18.08	5.36	64.68	0.11	52.02	0.41
28	Peoples Bank	60.13	2.75	27.65	4.57	58.25	3.19	21.58	3.10
29	Premier Bank Minnesota	32.49	2.06	20.40	4.51	50.11	0.75	32.34	0.58
30	Centinel Bank of Taos	31.52	2.00	21.13	3.33	44.48	0.11	40.02	0.62
31	The Union Bank of Mena	31.04	1.86	17.65	4.35	56.93	0.23	29.81	0.69
32	Crossroads Bank	30.57	2.29	20.38	4.12	46.07	0.21	21.78	0.59
33	Grand Rapids State Bank	48.46	1.79	17.98	4.84	64.97	0.07	23.06	0.75
34	First State Bank	21.75	2.02	20.96	4.09	54.30	0.04	29.87	0.59
35	Lea County State Bank	46.67	2.11	19.79	3.08	61.71	0.01	45.39	0.74
36	Citizens Bank & Trust Co.	57.23	2.54	29.88	4.37	43.76	0.64	23.43	0.19
36	The St. Henry Bank	23.92	2.27	15.11	3.64	40.09	0.00	30.89	0.58
38	Intracoastal Bank	60.10	1.68	18.94	3.76	41.97	0.00	27.81	0.14

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

Number of Institutions in Peer Group: **184**
 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
Citizens Bank of Las Cruces	20161	Las Cruces, NM	706,062	114	7
Edmonton State Bank	9678	Glasgow, KY	622,215	154	13
Farmers & Merchants Savings Bank	9298	Manchester, IA	672,011	89	7
First Bank	3121	Burkburnett, TX	552,415	162	7
First Bank of Owasso	18592	Owasso, OK	538,420	68	3
First Bank of the Lake	26960	Osage Beach, MO	619,080	55	1
First National Bank of Louisiana	4288	Crowley, LA	527,823	72	5
FirstBank	14331	Antlers, OK	525,048	168	8
HNB National Bank	4540	Hannibal, MO	568,405	134	14
NewFirst National Bank	3183	El Campo, TX	863,084	93	7
North American Banking Company	34836	Roseville, MN	788,652	80	5
Quantum National Bank	34110	Suwanee, GA	608,127	62	3
Security Bank and Trust Company	9172	Paris, TN	612,226	81	9
Southwest Bank	16652	Odessa, TX	588,411	109	6
Sutton Bank	5962	Attica, OH	827,860	110	7
Texas Bank	19559	Brownwood, TX	566,119	123	9
The Bank of Hemet	21606	Riverside, CA	855,086	89	6
The Yellowstone Bank	1978	Laurel, MT	942,410	102	9
WoodTrust Bank	5335	Wisconsin Rapids, WI	524,423	86	6

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	37.50	2.49	22.25	4.29	46.46	0.15	35.46	1.08
Top Ten Percent: Average	47.80	2.62	23.95	4.35	47.74	0.38	37.05	1.24
All Banks: Median	26.09	1.50	13.97	3.74	60.59	0.52	25.06	0.72
All Banks: Average	27.59	1.58	14.50	3.80	59.74	0.70	25.34	0.86

CB Scorecard Key Performance Indicators

RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Citizens Bank of Las Cruces	30.16	3.57	33.52	4.25	54.23	0.02	36.95	1.13
2	North American Banking Company	36.37	2.39	29.21	3.68	44.77	0.12	53.07	1.25
3	The Bank of Hemet	46.97	2.49	21.89	4.29	41.29	0.00	35.80	0.50
4	HNB National Bank	19.58	3.36	26.42	3.98	40.67	0.15	52.06	1.95
5	First National Bank of Louisiana	70.47	2.09	18.19	4.49	49.81	0.00	49.22	0.49
6	First Bank of Owasso	63.62	3.11	28.99	4.82	37.08	0.00	19.79	0.53
7	Quantum National Bank	37.25	2.36	22.03	5.26	44.36	0.00	30.75	0.40
7	First Bank of the Lake	880.05	5.82	112.35	9.79	29.28	0.01	9.20	0.48
9	Texas Bank	28.58	2.25	17.38	4.29	55.23	0.10	41.21	1.08
10	Sutton Bank	57.51	2.79	29.45	2.86	48.87	0.62	63.38	3.13
11	NewFirst National Bank	31.55	2.46	22.25	4.82	47.92	1.05	41.26	0.87
12	The Yellowstone Bank	37.50	2.62	14.72	4.16	39.43	0.21	35.46	0.59
13	FirstBank	125.90	1.91	19.15	5.90	65.41	0.30	32.07	1.03
14	Southwest Bank	57.90	1.55	20.59	4.29	64.57	0.36	67.89	1.17
15	Edmonton State Bank	27.87	2.26	15.74	4.01	52.39	0.38	33.88	1.32
16	WoodTrust Bank	37.74	3.42	32.10	3.19	38.91	0.71	25.05	3.59
17	Security Bank and Trust Company	61.28	2.05	23.37	3.50	46.46	0.02	14.22	1.40
18	Farmers & Merchants Savings Bank	31.16	2.64	21.11	4.94	41.83	1.21	32.66	0.52
19	First Bank	30.79	2.79	25.80	4.10	63.80	1.33	32.96	5.46

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

Number of Institutions in Peer Group: **95**
 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	1,458,666	239	15
First National Bank of Central Texas	3325	Waco, TX	1,062,409	95	5
Five Star Bank	35361	Roseville, CA	2,108,392	117	6
Frandsen Bank & Trust	1399	Lonsdale, MN	1,901,269	384	34
Peoples Bank of Alabama	22537	Cullman, AL	1,002,316	269	26
Sunrise Banks, National Association	18561	Saint Paul, MN	1,453,827	250	6
The Nodaway Valley Bank	8904	Maryville, MO	1,081,141	160	8
United Bank	172	Zebulon, GA	1,761,345	402	18
Waukesha State Bank	16160	Waukesha, WI	1,191,861	295	13
WestStar Bank	32941	El Paso, TX	2,212,343	327	14

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	36.59	2.08	18.75	4.10	53.31	0.15	33.27	1.06
Top Ten Percent: Average	40.82	2.10	20.11	4.24	53.39	0.19	34.39	1.27
All Banks: Median	28.41	1.41	14.20	3.61	61.52	0.39	27.13	0.86
All Banks: Average	29.33	1.43	14.14	3.60	60.41	0.51	27.82	1.02

CB Scorecard Key Performance Indicators

RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Sunrise Banks, National Association	46.43	2.55	28.10	5.24	69.10	0.16	66.22	3.24
2	WestStar Bank	32.08	2.68	21.29	4.25	46.88	0.14	44.86	0.91
3	Five Star Bank	84.96	2.17	26.69	3.77	35.09	0.02	33.28	0.35
4	Waukesha State Bank	32.06	1.90	16.36	4.07	54.61	0.09	33.26	1.50
5	The Nodaway Valley Bank	31.96	2.19	16.11	4.11	53.52	0.12	30.59	0.92
6	First American Bank	40.00	1.87	18.54	3.67	53.10	0.23	40.77	0.82
7	First National Bank of Central Texas	41.93	1.54	16.72	4.08	48.63	0.11	33.90	0.70
8	United Bank	33.17	2.32	22.32	3.90	51.02	0.41	18.18	1.70
9	Frandsen Bank & Trust	22.60	1.98	16.00	4.88	55.35	0.29	28.93	1.20
10	Peoples Bank of Alabama	42.99	1.82	18.96	4.44	66.64	0.33	13.94	1.40