



CB Top Ten Report

Ranking the Top Ten Percent of Banks by Peer Group

September 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

	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Peer Group 1: Less Than \$100 Million								
Top Ten Percent: Median	23.17	1.49	11.98	4.12	61.03	0.11	31.47	0.79
Top Ten Percent: Average	27.22	1.76	13.01	4.15	62.02	0.43	32.98	2.71
All Banks: Median	11.30	0.59	4.50	3.40	78.06	0.35	21.69	0.31
All Banks: Average	12.40	0.60	4.59	3.42	79.65	0.82	21.37	0.46
Peer Group 2: \$100-249 Million								
Top Ten Percent: Median	25.23	1.45	13.35	4.22	57.74	0.18	30.88	0.82
Top Ten Percent: Average	27.35	1.51	14.43	4.23	58.15	0.42	32.27	1.04
All Banks: Median	14.75	0.84	6.86	3.53	70.83	0.42	22.30	0.44
All Banks: Average	16.84	0.83	6.94	3.53	71.34	0.65	23.39	0.53
Peer Group 3: \$250-499 Million								
Top Ten Percent: Median	29.00	1.43	13.37	3.98	56.00	0.22	32.95	0.87
Top Ten Percent: Average	30.97	1.53	14.05	4.11	56.30	0.28	33.60	1.29
All Banks: Median	18.41	0.90	8.25	3.49	66.32	0.43	23.73	0.53
All Banks: Average	20.75	0.90	8.14	3.50	67.41	0.56	24.20	0.64
Peer Group 4: \$500-999 Million								
Top Ten Percent: Median	29.30	1.54	14.76	3.94	53.86	0.20	30.94	1.21
Top Ten Percent: Average	36.65	1.66	16.53	3.99	54.92	0.27	32.92	1.67
All Banks: Median	19.70	0.93	8.87	3.41	64.51	0.39	23.46	0.63
All Banks: Average	22.35	0.94	8.83	3.43	65.14	0.49	23.31	0.74
Peer Group 5: \$1-5 Billion								
Top Ten Percent: Median	35.05	1.64	15.58	3.87	49.83	0.22	35.94	1.38
Top Ten Percent: Average	42.08	1.75	15.97	3.78	51.39	0.25	36.31	1.96
All Banks: Median	22.32	0.93	8.85	3.40	62.16	0.41	24.90	0.71
All Banks: Average	24.77	0.98	9.07	3.40	61.99	0.50	25.57	0.88

Sub-S Peer Group Summary

	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Peer Group 1: Less Than \$100 Million								
Top Ten Percent: Median	18.39	1.95	16.28	4.29	57.50	0.27	31.44	0.75
Top Ten Percent: Average	20.84	2.06	17.25	4.43	56.40	0.70	31.33	0.92
All Banks: Median	10.22	1.06	8.72	3.63	68.75	0.33	24.37	0.35
All Banks: Average	11.40	1.07	9.06	3.66	70.06	0.76	25.57	0.43
Peer Group 2: \$100-249 Million								
Top Ten Percent: Median	22.71	2.08	19.44	4.16	54.23	0.06	30.11	0.71
Top Ten Percent: Average	24.33	2.11	20.02	4.18	54.04	0.24	31.02	0.93
All Banks: Median	15.35	1.33	11.59	3.71	62.56	0.41	24.33	0.47
All Banks: Average	15.98	1.34	11.92	3.73	63.35	0.64	24.98	0.55
Peer Group 3: \$250-499 Million								
Top Ten Percent: Median	27.74	2.23	21.43	4.23	50.96	0.15	32.74	1.10
Top Ten Percent: Average	31.88	2.42	23.45	4.21	52.02	0.32	34.88	1.51
All Banks: Median	17.83	1.44	13.19	3.71	60.42	0.42	23.57	0.63
All Banks: Average	19.28	1.46	13.63	3.73	61.13	0.61	24.33	0.69
Peer Group 4: \$500-999 Million								
Top Ten Percent: Median	24.71	2.58	26.68	4.09	51.48	0.11	32.55	1.09
Top Ten Percent: Average	34.91	2.63	24.83	4.27	49.92	0.26	32.12	1.61
All Banks: Median	18.23	1.55	14.48	3.67	59.95	0.50	24.80	0.75
All Banks: Average	19.31	1.58	14.83	3.70	58.97	0.64	25.37	0.86
Peer Group 5: \$1-5 Billion								
Top Ten Percent: Median	27.64	2.10	19.66	3.99	51.80	0.14	32.61	1.25
Top Ten Percent: Average	35.10	3.55	28.99	3.79	52.03	0.24	38.57	4.68
All Banks: Median	20.51	1.50	14.34	3.46	59.27	0.38	27.20	0.92
All Banks: Average	22.31	1.51	14.92	3.48	59.06	0.50	26.85	1.24

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: **564**
 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	73,622	15	1
Amistad Bank	26658	Del Rio, TX	39,565	11	1
Aspire Bank	3934	Fargo, ND	54,238	7	2
Bank of Lake Village	15547	Lake Village, AR	72,527	15	2
Bank of Locust Grove	16795	Locust Grove, OK	45,812	15	1
Bison State Bank	14083	Bison, KS	16,289	10	1
Brantley Bank and Trust Company	16386	Brantley, AL	95,870	19	2
Brazos National Bank	24038	Richwood, TX	42,183	42	1
Breda Savings Bank	5792	Breda, IA	68,209	7	1
California Pacific Bank	23242	San Francisco, CA	89,177	8	2
Catlin Bank	3615	Catlin, IL	67,168	19	2
CentreBank	15532	Veedersburg, IN	92,630	24	4
Champion Bank	57031	Parker, CO	94,045	21	1
Chappell Hill Bank	11570	Chappell Hill, TX	43,096	9	1
Comerica Bank & Trust, National Association	1596	Ann Arbor, MI	70,317	98	1
Community Bank	8975	Bristow, OK	93,516	28	1
Community Bank of Missouri	57141	Richmond, MO	64,857	17	2
Concordia Bank of Concordia, Missouri	13788	Concordia, MO	87,233	19	4
Countryside Bank	1438	Unadilla, NE	89,846	15	3
Eagle Bank	58282	Polson, MT	92,267	16	1
Eaglemark Savings Bank	34313	Carson City, NV	80,522	112	1
Farmers and Merchants Bank of Ashland	5377	Ashland, NE	98,276	19	2
Farmers State Bank of Newcastle	14404	Newcastle, TX	53,183	8	1
First Bank of Beloit	4630	Beloit, KS	88,090	14	1
First National Bank	4111	Heavener, OK	94,100	36	2
First Security Bank	1622	Union Star, MO	37,631	9	2
First State Bank	18924	Elmore City, OK	19,445	31	1
Freedom Bank	17881	Freer, TX	63,468	20	2
G. W. Jones Exchange Bank	999	Marcellus, MI	86,149	30	3
Global Innovations Bank	5175	Kiester, MN	26,227	7	1
Hiawatha Bank and Trust Company	34488	Hiawatha, IA	89,488	17	2
Investors Community Bank	29093	Chillicothe, MO	79,054	16	1
ITS Bank	34619	Johnston, IA	8,625	0	1
Kinmundy Bank	3805	Kinmundy, IL	53,123	9	1
Lakeside Bank of Salina	21255	Salina, OK	46,409	13	1
Lamont Bank of St. John	8681	Saint John, WA	55,815	6	1
Merchants and Planters Bank	327	Raymond, MS	98,774	29	3
Midland Community Bank	19796	Kincaid, IL	75,236	14	2
National Bank of St. Anne	16752	St. Anne, IL	95,708	23	1
Peoples Bank	1562	Lebanon, KY	93,536	14	3
Peoples State Bank of Colfax	10075	Colfax, IL	41,438	7	1
Prudential Bank & Trust, FSB	32957	Hartford, CT	28,304	6	1
Rocky Mountain Bank & Trust	3019	Florence, CO	87,293	20	2
Scribner Bank	14026	Scribner, NE	72,578	15	1
Small Business Bank	25744	Lenexa, KS	74,142	22	1
Texico State Bank	19693	Texico, IL	11,297	3	1
The Bank of Magnolia Company	2300	Magnolia, OH	91,914	18	3
The Citizens Bank of Edina	12457	Edina, MO	76,737	13	1
The Commercial Bank	19595	Mason, TX	66,752	9	1
The First National Bank of Lindsay	4134	Lindsay, OK	77,492	9	1
The First National Bank of Spearville	4774	Spearville, KS	41,769	6	1
The First State Bank of Rosemount	9769	Rosemount, MN	83,640	13	1
The Ottoville Bank Company	8403	Ottoville, OH	85,541	11	1
The Santa Anna National Bank	5520	Santa Anna, TX	53,291	12	1
The Waterford Commercial and Savings Bank	8397	Waterford, OH	54,278	16	2
Twin City Bank	35261	Longview, WA	69,305	15	1
United Minnesota Bank	10567	New London, MN	39,837	8	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		23.17	1.49	11.98	4.12	61.03	0.11	31.47	0.79
Top Ten Percent: Average		27.22	1.76	13.01	4.15	62.02	0.43	32.98	2.71
All Banks: Median		11.30	0.59	4.50	3.40	78.06	0.35	21.69	0.31
All Banks: Average		12.40	0.60	4.59	3.42	79.65	0.82	21.37	0.46
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Eagle Bank	41.18	1.83	16.52	5.01	51.09	0.03	35.65	0.98
2	Amistad Bank	36.21	1.49	12.04	4.72	66.62	0.01	39.91	2.02
3	Global Innovations Bank	13.98	1.49	14.27	4.21	58.90	0.00	43.60	1.51
4	United Minnesota Bank	25.88	1.32	19.10	3.94	69.88	0.00	34.70	0.86
5	Comerica Bank & Trust, National Association	44.16	37.14	39.09	1.15	58.90	0.00	100.00	117.99
6	Twin City Bank	44.25	1.57	16.43	5.21	65.49	0.56	50.16	0.79
7	Community Bank	9.76	1.84	20.86	4.68	54.99	0.00	25.04	1.13
8	First National Bank	16.82	1.13	13.09	5.23	69.83	0.02	36.69	1.03
9	CentreBank	23.71	1.74	13.25	4.38	59.78	0.47	31.47	1.71
10	Eaglemark Savings Bank	101.59	7.55	41.16	12.78	73.53	0.00	0.34	27.74
11	The Bank of Magnolia Company	19.57	1.90	15.84	4.42	61.54	0.19	30.87	0.60
12	Breda Savings Bank	11.91	1.74	14.95	3.55	47.81	0.00	34.33	0.52
13	Brazos National Bank	57.47	7.52	27.23	3.59	74.07	0.27	33.65	25.52
14	Community Bank of Missouri	27.21	1.73	12.90	4.93	60.97	0.59	25.03	1.34
15	Hiawatha Bank and Trust Company	90.83	1.22	11.30	3.91	61.95	0.31	38.28	0.56
16	Aspire Bank	44.77	1.57	18.32	4.03	55.80	0.00	24.34	0.21
17	Bank of Locust Grove	18.82	1.64	13.44	5.58	54.69	0.93	30.00	0.97
18	The Commercial Bank	31.36	1.62	17.53	3.79	53.01	0.00	25.72	0.23
19	Peoples Bank	59.81	1.03	11.65	3.97	70.94	0.00	30.67	0.24
20	First Bank of Beloit	8.91	1.14	8.64	3.86	61.03	0.00	35.05	0.64
21	Farmers and Merchants Bank of Ashland	29.73	0.93	9.30	4.12	70.13	0.00	28.66	0.35
22	Lakeside Bank of Salina	26.09	1.45	12.47	5.39	56.65	1.21	26.14	0.69
23	Brantley Bank and Trust Company	49.35	1.15	8.72	4.38	61.32	0.72	35.35	0.37
24	Kinmundy Bank	12.11	1.98	14.63	4.61	46.59	0.50	26.95	0.56
25	The Citizens Bank of Edina	5.61	2.05	16.59	4.39	37.31	0.11	27.19	0.46
26	The First National Bank of Lindsay	23.17	1.93	17.33	4.14	44.52	2.29	28.89	0.53
27	G. W. Jones Exchange Bank	53.50	0.94	8.36	4.00	76.71	0.72	65.16	1.07
28	ITS Bank	8.03	6.55	7.05	6.31	14.38	0.00	0.00	4.83
29	Small Business Bank	30.79	0.67	4.40	4.55	82.49	0.00	70.44	0.80
30	National Bank of St. Anne	16.75	1.15	10.55	3.82	61.08	0.79	31.75	1.64
31	California Pacific Bank	20.30	1.89	4.70	4.63	45.09	6.83	54.32	1.05
32	Freedom Bank	42.41	0.82	5.98	4.42	78.46	0.01	33.59	0.62
33	Prudential Bank & Trust, FSB	47.75	30.28	34.00	1.98	18.02	0.00	0.00	46.84
34	Investors Community Bank	16.05	1.22	8.63	3.57	57.03	0.12	25.26	0.70
35	Scribner Bank	9.30	1.63	11.27	3.42	65.34	0.15	33.52	2.68
36	Catlin Bank	9.31	1.53	14.54	4.04	60.57	0.47	25.12	2.24
37	Farmers State Bank of Newcastle	17.11	1.27	13.21	3.88	56.41	0.34	28.73	0.32
38	Champion Bank	55.40	1.69	7.70	2.06	68.52	0.20	38.80	5.45
39	Peoples State Bank of Colfax	27.77	1.38	11.98	3.90	50.46	0.10	15.88	0.32
39	The Ottoville Bank Company	14.37	1.11	5.22	3.43	57.15	0.00	31.58	0.40
41	Chappell Hill Bank	37.83	0.70	7.83	4.02	80.48	0.00	37.37	0.28
42	The Waterford Commercial and Savings Bank	29.29	0.77	5.66	3.86	77.52	0.00	25.06	0.84
43	First State Bank	55.77	3.19	27.30	2.64	88.22	0.29	61.09	30.84
44	Midland Community Bank	21.19	1.72	16.26	3.05	45.42	0.20	16.27	1.61
45	Texico State Bank	48.64	0.95	10.82	3.67	85.16	0.28	31.73	2.86
46	American Exchange Bank, Lindsay, Oklahoma	2.24	1.57	13.46	3.69	52.13	0.08	37.78	0.39
46	The First State Bank of Rosemount	21.18	0.83	11.78	4.48	66.05	0.51	30.89	0.31
48	Concordia Bank of Concordia, Missouri	33.41	1.24	11.81	4.40	62.42	3.23	23.52	0.71
49	Bison State Bank	17.81	0.70	6.77	4.40	86.62	0.20	56.44	4.94
50	The First National Bank of Spearville	1.89	1.60	9.59	3.13	45.49	0.00	27.57	0.82
51	First Security Bank	21.10	0.92	11.02	4.20	68.78	0.00	19.57	0.21
52	Bank of Lake Village	18.44	1.38	10.93	4.40	60.43	1.29	32.38	0.27
52	The Santa Anna National Bank	(1.57)	1.50	12.59	4.69	57.33	0.15	28.13	0.45
54	Lamont Bank of St. John	8.36	1.03	7.34	4.37	34.26	0.00	33.75	0.07
55	Merchants and Planters Bank	11.22	1.06	9.92	3.70	71.18	0.06	25.83	2.10
56	Countryside Bank	16.09	1.01	6.12	3.16	68.39	0.00	26.89	0.69
57	Rocky Mountain Bank & Trust	24.17	0.82	7.77	4.25	77.40	0.51	38.45	0.50

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

Number of Institutions in Peer Group: **769**
 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	235,837	33	2
Alden State Bank	17622	Alden, MI	249,718	38	4
American Bank of Beaver Dam	5283	Beaver Dam, WI	180,886	37	4
Austin Capital Bank SSB	58082	Austin, TX	226,474	132	1
Badger Bank	2469	Fort Atkinson, WI	159,168	40	4
Bank of Bennington	8595	Bennington, NE	169,518	41	4
Bank of Clarkson	13167	Clarkson, KY	131,250	24	2
Bank of Feather River	58630	Yuba City, CA	184,409	25	1
Bank of Lincoln County	57396	Fayetteville, TN	177,373	41	3
Bank of Milton	11232	Milton, WI	156,406	21	2
Bank of Whittier, National Association	24211	Whittier, CA	107,488	24	2
Bridge Community Bank	12717	Mount Vernon, IA	112,541	19	3
Century Bank of the Ozarks	8296	Gainesville, MO	199,337	53	4
Cheaha Bank	35514	Oxford, AL	237,688	41	4
Citizens State Bank	12303	Woodville, TX	183,037	47	5
Cleveland State Bank	9517	Cleveland, WI	153,149	32	2
Community Bank	34020	Topeka, KS	133,054	25	2
Community Bank	31272	Lexington, TN	179,157	42	3
Community Bank of Pleasant Hill	58423	Pleasant Hill, MO	111,232	18	1
Community Bank of the South	35212	Merritt Island, FL	201,358	20	3
Community State Bank	19749	Coffeyville, KS	192,211	19	1
Cornerstone Community Bank	33137	Grafton, WI	235,790	32	3
Del Norte Bank	29066	Del Norte, CO	117,498	26	2
Farmers & Merchants Bank	9462	Miamisburg, OH	222,482	32	4
Farmers & Merchants State Bank	13242	Waterloo, WI	204,891	30	2
FDS Bank	33831	Mason, OH	136,690	912	1
First New Mexico Bank	18514	Deming, NM	234,417	32	2
First New Mexico Bank of Silver City	24865	Silver City, NM	126,838	28	2
First New Mexico Bank, Las Cruces	58745	Las Cruces, NM	134,804	29	2
First State Bank	16333	Loomis, NE	161,146	22	3
First State Bank	19163	Wrens, GA	192,781	39	5
First State Bank of DeKalb County	23815	Fort Payne, AL	232,165	57	5
First State Bank of Odem	16334	Odem, TX	165,123	32	4
First Texas Bank	3293	Lampasas, TX	161,934	27	1
Florida Business Bank	35304	Melbourne, FL	204,474	16	1
Freedom Bank	58010	Columbia Falls, MT	109,478	21	1
Garden Plain State Bank	19687	Wichita, KS	125,144	21	2
Granite Community Bank	5116	Cold Spring, MN	151,196	23	1
Granite Mountain Bank Inc dba Granite Mountain Bank	15744	Philipsburg, MT	107,681	20	3
Guadalupe Bank	58768	Kerrville, TX	206,318	32	3
Lafayette State Bank	16396	Mayo, FL	143,918	44	5
Lakeview Bank	57785	Lakeville, MN	139,250	17	1
Logansport Savings Bank	29907	Logansport, IN	223,485	30	1
McKenzie Banking Company	13955	Mc Kenzie, TN	155,149	87	6
New Market Bank	1931	Elko New Market, MN	157,466	32	3
Old Mission Bank	35303	Sault Sainte Marie, MI	135,445	32	2
Park State Bank	8851	Duluth, MN	228,031	33	5
Peoples Bank	57058	Sheridan, AR	179,874	24	2
Peoples State Bank of Munising	15165	Munising, MI	175,479	33	5
Pine Country Bank	13652	Little Falls, MN	210,303	37	3
Pinnacle Bank	252	Marshalltown, IA	226,353	26	2
Quoin Financial Bank	15629	Miller, SD	186,021	37	3
RiverHills Bank	6662	Milford, OH	240,885	66	5
Sherburne State Bank	10169	Becker, MN	178,666	34	3
Table Rock Community Bank	58300	Kimberling City, MO	106,618	25	2
Texana Bank, National Association	3302	Linden, TX	232,886	117	5
Texas Advantage Community Bank, National Association	58450	Alvin, TX	159,988	23	2
Texas Hill Country Bank	58932	Bandera, TX	199,152	36	4
The Apple Creek Banking Company	737	Apple Creek, OH	168,480	44	6

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

Number of Institutions in Peer Group: **769**
 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
The Bank of Clovis	57022	Clovis, NM	248,670	29	2
The Bank of Vernon	51	Vernon, AL	194,886	40	4
The City National Bank of Colorado City	3144	Colorado City, TX	170,150	35	1
The Colorado Bank and Trust Company of La Junta	1141	La Junta, CO	180,878	42	2
The Community Bank	58517	Bridgeport, TX	120,131	32	2
The Exchange Bank	10672	Skiatook, OK	127,916	32	3
The Farmers State Bank of Waupaca	13033	Waupaca, WI	232,860	41	3
The First National Bank of Waynesboro	2160	Waynesboro, GA	160,963	35	1
The Gunnison Bank and Trust Company	11259	Gunnison, CO	157,264	35	2
The Jefferson Bank	11445	Greenville, MS	148,781	17	3
The Tri-County Bank	16339	Stuart, NE	164,612	30	4
Three Rivers Bank of Montana	21557	Kalispell, MT	210,796	49	2
United Citizens Bank of Southern Kentucky	57867	Columbia, KY	171,136	46	5
Valley Bank of Kalispell	1980	Kalispell, MT	164,591	31	1
Valley Bank of Ronan	24966	Ronan, MT	129,119	61	8
VisionBank	58000	Topeka, KS	225,874	33	3
West Valley National Bank	58426	Goodyear, AZ	152,285	24	4
Wolf River Community Bank	34240	Hortonville, WI	238,010	41	4

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: How They Rank

		25.23	1.45	13.35	4.22	57.74	0.18	30.88	0.82
Top Ten Percent: Median		25.23	1.45	13.35	4.22	57.74	0.18	30.88	0.82
Top Ten Percent: Average		27.35	1.51	14.43	4.23	58.15	0.42	32.27	1.04
All Banks: Median		14.75	0.84	6.86	3.53	70.83	0.42	22.30	0.44
All Banks: Average		16.84	0.83	6.94	3.53	71.34	0.65	23.39	0.53
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Community Bank	38.57	2.59	27.21	4.41	43.49	0.00	35.08	2.02
2	The Gunnison Bank and Trust Company	37.28	1.75	19.07	4.29	52.86	0.00	53.87	2.20
3	Park State Bank	80.09	2.63	25.09	5.36	48.58	0.18	40.98	1.10
4	The Colorado Bank and Trust Company of La Junta	36.14	1.99	20.21	4.48	55.70	0.22	56.58	2.34
5	Sherburne State Bank	47.99	2.36	30.50	4.40	45.04	0.56	39.12	2.31
6	Guadalupe Bank	26.13	1.65	18.54	4.58	59.33	0.02	36.94	1.14
7	Bank of Milton	23.53	2.15	22.41	3.99	48.01	0.00	21.98	0.97
8	Alden State Bank	29.22	1.26	10.26	4.19	56.24	0.20	54.86	1.30
9	Lakeview Bank	52.35	1.71	19.85	5.11	54.02	0.50	35.69	0.46
10	First New Mexico Bank, Las Cruces	22.97	1.48	10.81	4.20	62.37	0.08	40.02	0.84
11	First State Bank of Odem	14.03	1.32	10.61	4.34	62.81	0.00	49.66	0.93
12	The Tri-County Bank	19.51	1.17	13.49	4.54	65.87	0.00	39.10	0.64
13	Del Norte Bank	23.37	1.32	14.62	4.40	61.90	0.05	25.76	1.04
14	Granite Community Bank	39.00	1.41	17.29	4.38	55.42	0.48	29.59	0.78
15	Community Bank of Pleasant Hill	45.64	1.37	14.91	3.25	64.42	0.00	32.20	1.55
16	First Texas Bank	18.87	1.46	13.51	3.70	52.87	0.08	44.34	0.65
17	VisionBank	24.72	1.01	12.28	4.07	58.14	0.14	41.08	0.83
18	Farmers & Merchants Bank	30.29	1.35	14.20	4.02	58.87	0.03	32.90	0.45
19	New Market Bank	48.72	1.48	19.39	4.22	68.51	0.88	36.12	2.52
20	Bank of Feather River	35.85	1.16	12.11	4.23	56.61	0.00	30.72	0.33
21	West Valley National Bank	116.98	1.32	18.96	4.29	74.88	0.76	75.96	1.71
22	Century Bank of the Ozarks	15.22	1.55	16.32	4.87	56.92	0.17	27.54	0.67
23	Cleveland State Bank	24.74	2.04	18.30	3.89	51.66	1.89	34.40	2.16
24	Farmers & Merchants State Bank	19.05	1.51	13.64	3.34	53.51	0.00	24.17	1.44
25	Pinnacle Bank	6.95	2.08	12.07	4.32	36.90	0.09	36.79	0.58
26	Community State Bank	30.41	1.74	15.06	3.89	44.63	0.26	27.32	0.41
27	McKenzie Banking Company	23.15	1.99	15.08	6.30	62.91	2.60	32.23	2.30
28	Bank of Lincoln County	21.02	1.40	11.49	4.65	58.85	0.00	21.17	0.48
29	Austin Capital Bank SSB	83.72	2.21	25.41	4.64	84.29	0.00	7.25	13.13
30	Cornerstone Community Bank	12.75	1.44	16.06	3.96	52.42	0.18	36.58	0.62
31	RiverHills Bank	42.56	1.53	21.88	4.41	67.95	1.38	29.79	1.25
32	Three Rivers Bank of Montana	32.61	1.10	10.53	4.82	63.75	0.98	36.98	1.50
33	Bank of Bennington	20.64	1.02	8.51	4.03	71.94	0.00	45.92	1.09
34	Bank of Clarkson	10.76	1.51	11.03	4.09	57.79	0.03	33.95	0.75
35	Florida Business Bank	54.73	1.21	11.83	3.75	52.22	0.00	36.87	0.10
36	Wolf River Community Bank	29.04	1.32	11.11	4.13	52.68	0.45	21.17	1.28
37	Badger Bank	21.90	1.82	13.90	3.71	53.58	0.60	24.74	2.11
38	The Farmers State Bank of Waupaca	10.58	1.60	12.16	4.26	54.95	0.13	27.28	0.80
39	Logansport Savings Bank	24.98	1.93	15.87	3.74	52.79	0.23	15.80	1.33
40	Freedom Bank	46.30	1.67	16.51	5.55	53.62	0.75	28.94	0.26
41	Cheaha Bank	18.08	1.44	11.67	3.93	56.30	0.00	19.13	0.66
42	Valley Bank of Kalispell	25.23	1.70	16.78	5.47	56.40	0.84	39.18	0.25
43	Lafayette State Bank	42.36	1.22	16.21	4.58	76.19	2.17	55.98	1.55
44	Garden Plain State Bank	34.47	1.25	8.38	2.96	54.97	0.00	29.96	0.88
45	First New Mexico Bank of Silver City	15.29	1.50	12.64	4.21	60.46	0.08	18.90	1.07
46	Texas Advantage Community Bank, National Association	35.63	1.03	11.29	3.86	64.82	0.00	28.31	0.40
46	The Bank of Clovis	23.25	1.45	11.99	4.10	56.44	0.32	31.70	0.38
48	Peoples Bank	8.99	1.87	12.68	4.17	40.62	0.09	24.55	0.54
49	First State Bank	11.42	1.72	12.24	4.38	50.09	0.28	24.05	0.69
50	Community Bank of the South	34.24	1.21	11.94	3.59	56.28	0.00	32.18	0.22
50	Peoples State Bank of Munising	31.84	1.19	9.25	4.17	58.59	0.65	30.48	0.78
52	The Apple Creek Banking Company	22.00	1.09	13.93	4.53	66.76	0.06	31.60	0.37
53	AB&T	27.71	0.97	10.52	3.71	62.97	0.04	40.91	0.51
54	First State Bank	27.69	1.70	19.76	5.51	58.22	0.53	17.37	0.56
55	Bank of Whittier, National Association	60.63	1.64	10.01	1.12	51.98	0.00	18.72	3.98
55	The Jefferson Bank	25.81	1.93	11.51	4.10	50.79	0.23	10.78	0.72
57	FDS Bank	(41.86)	440.73	860.21	1.30	15.43	0.01	100.00	658.30
57	Texas Hill Country Bank	23.07	1.09	12.40	3.88	60.55	0.09	23.00	0.74
59	First New Mexico Bank	19.67	1.44	10.46	3.97	53.41	0.58	40.97	0.45

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	25.23	1.45	13.35	4.22	57.74	0.18	30.88	0.82
Top Ten Percent: Average	27.35	1.51	14.43	4.23	58.15	0.42	32.27	1.04
All Banks: Median	14.75	0.84	6.86	3.53	70.83	0.42	22.30	0.44
All Banks: Average	16.84	0.83	6.94	3.53	71.34	0.65	23.39	0.53

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	The Exchange Bank	30.68	1.19	11.03	4.47	61.53	1.01	30.17	0.73
61	Quoin Financial Bank	8.67	1.84	15.25	4.52	51.01	0.14	19.53	0.74
62	Citizens State Bank	32.75	1.49	16.67	3.63	44.51	1.46	31.03	0.59
63	Community Bank	13.56	1.42	14.52	4.19	61.42	0.10	20.26	0.90
64	Old Mission Bank	18.84	1.55	13.01	4.02	60.24	0.88	25.06	1.44
65	Valley Bank of Ronan	29.25	1.15	11.07	4.65	71.05	1.61	45.11	0.96
66	The City National Bank of Colorado City	30.36	1.75	22.17	4.45	60.29	0.81	18.09	0.66
67	Pine Country Bank	20.23	1.38	14.75	4.29	58.31	0.65	30.88	0.41
68	Bridge Community Bank	15.32	1.17	10.87	3.33	58.57	0.00	24.73	1.07
69	The Bank of Vernon	27.07	1.17	8.14	3.51	60.13	0.04	24.35	1.07
70	Granite Mountain Bank Inc dba Granite Mountain Bank	33.78	0.81	9.32	4.54	67.02	0.26	54.40	0.43
71	First State Bank of DeKalb County	21.08	1.30	11.42	4.94	54.97	1.30	36.19	0.41
71	The First National Bank of Waynesboro	11.63	1.41	8.46	4.30	57.74	0.29	30.71	0.82
73	The Community Bank	27.04	0.87	8.89	4.62	75.04	0.00	28.86	0.56
74	United Citizens Bank of Southern Kentucky	(2.00)	1.63	13.35	4.22	54.64	0.23	26.27	0.82
75	Texana Bank, National Association	9.36	1.83	20.95	4.19	74.88	0.40	31.21	5.98
76	Table Rock Community Bank	30.36	1.12	12.51	4.25	66.25	0.31	19.66	0.78
77	American Bank of Beaver Dam	21.09	1.39	13.25	3.64	64.06	0.64	27.24	1.27

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

Number of Institutions in Peer Group: **663**
 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	473,889	73	5
Bank of Belleville	58114	Belleville, IL	299,301	42	1
Bank of Cleveland	26955	Cleveland, TN	330,301	63	4
Bank of George	58626	Las Vegas, NV	430,245	79	2
Bank of Luxemburg	13264	Luxemburg, WI	465,011	94	7
CBBC Bank	21227	Maryville, TN	406,898	74	8
CenterBank	35117	Milford, OH	283,884	39	3
Century Bank and Trust	5015	Coldwater, MI	400,906	105	6
Century Bank and Trust	147	Milledgeville, GA	304,024	49	2
Century Bank of Georgia	35236	Cartersville, GA	253,669	34	3
Chickasaw Community Bank	11521	Oklahoma City, OK	263,147	100	1
Chino Commercial Bank, N.A.	35366	Chino, CA	303,332	49	4
Citizens National Bank of Cheboygan	5018	Cheboygan, MI	399,199	79	8
Commercial Banking Company	16246	Valdosta, GA	280,942	65	5
Community State Bank	14883	Avilla, IN	327,835	50	4
Cornerstone Community Bank	58411	Red Bluff, CA	485,281	42	3
Exchange Bank of Missouri	1616	Fayette, MO	251,783	42	5
FinWise Bank	35323	Murray, UT	314,560	89	2
First Bank	9620	Clewiston, FL	482,094	98	7
First Century Bank	1700	Tazewell, TN	469,074	89	8
First Century Bank, National Association	57123	Commerce, GA	328,993	59	2
First Piedmont Federal Savings and Loan Association of Gaffney	28859	Gaffney, SC	479,443	84	6
First Priority Bank	4185	Pryor, OK	260,901	41	2
First Security Bank of Nevada	58443	Las Vegas, NV	284,475	26	1
First Southern Bank	29332	Florence, AL	334,023	66	5
First State Bank and Trust	14974	Tonganoxie, KS	354,893	92	7
First Vision Bank of Tennessee	58201	Tullahoma, TN	330,315	60	4
FNB South	17011	Alma, GA	453,964	87	4
Grand Ridge National Bank	3674	Grand Ridge, IL	265,381	28	2
Grandview Bank	3230	Grandview, TX	298,565	43	2
High Country Bank	29783	Salida, CO	360,620	83	4
HomeTown Bank	31028	Redwood Falls, MN	451,862	102	10
Honor Bank	8165	Honor, MI	292,186	67	8
Integrity Bank & Trust	57587	Monument, CO	263,700	55	4
Liberty National Bank	57505	Sioux City, IA	495,113	71	9
Main Street Bank	57878	Bingham Farms, MI	337,472	97	2
Metro Phoenix Bank	58402	Phoenix, AZ	323,767	39	1
Midwest Heritage Bank, FSB	4432	West Des Moines, IA	310,743	121	7
Oak Bank	35333	Fitchburg, WI	405,575	35	1
One American Bank	6078	Centerville, SD	301,289	228	3
Oostburg State Bank	10380	Oostburg, WI	292,363	48	2
Patriot Bank	57416	Millington, TN	467,583	81	6
Pinnacle Bank	29548	Jasper, AL	277,884	50	6
Premier Bank	12493	Omaha, NE	340,752	54	5
Redwood Capital Bank	57610	Eureka, CA	492,194	70	4
Rockwood Bank	32745	Eureka, MO	270,726	48	4
Sabal Palm Bank	58372	Sarasota, FL	382,390	40	2
Solera National Bank	58534	Lakewood, CO	404,659	32	1
Surrey Bank & Trust	34209	Mount Airy, NC	425,392	70	7
Texas National Bank	3337	Mercedes, TX	419,706	103	7
Texas Republic Bank, National Association	3400	Frisco, TX	370,786	47	3
The Bank of New Glarus	10378	New Glarus, WI	360,636	68	6
The Citizens Bank of Georgia	34229	Cumming, GA	406,282	55	4
The First National Bank of Grayson	2695	Grayson, KY	292,598	98	8
The MINT National Bank	58764	Kingwood, TX	366,773	32	1
The Napoleon State Bank	10101	Napoleon, IN	321,811	77	6
The Osgood State Bank	9137	Osgood, OH	322,818	54	4
The Peoples Bank	1147	Pratt, KS	468,816	92	7
Town & Country Bank and Trust Company	15703	Bardstown, KY	361,706	87	5

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **663**
 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	465,050	73	6
Tri-County Bank	977	Brown City, MI	380,179	84	10
UniBank	58407	Lynnwood, WA	392,964	48	4
Unison Bank	19396	Jamestown, ND	389,475	54	2
United Bank of El Paso del Norte	57119	El Paso, TX	299,905	48	4
ValueBank Texas	19700	Corpus Christi, TX	278,702	96	9
Verus Bank of Commerce	58025	Fort Collins, CO	281,562	15	1
Willamette Valley Bank	57033	Salem, OR	383,470	206	4

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: How They Rank

		29.00	1.43	13.37	3.98	56.00	0.22	32.95	0.87
Top Ten Percent: Median		29.00	1.43	13.37	3.98	56.00	0.22	32.95	0.87
Top Ten Percent: Average		30.97	1.53	14.05	4.11	56.30	0.28	33.60	1.29
All Banks: Median		18.41	0.90	8.25	3.49	66.32	0.43	23.73	0.53
All Banks: Average		20.75	0.90	8.14	3.50	67.41	0.56	24.20	0.64
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	One American Bank	202.20	22.35	161.79	5.51	52.36	0.08	22.71	65.73
2	Metro Phoenix Bank	44.07	1.68	14.21	4.58	44.52	0.00	32.76	0.65
3	FinWise Bank	112.07	3.86	27.64	11.67	51.10	0.94	58.38	5.88
4	High Country Bank	30.96	1.43	14.57	5.32	60.76	0.06	35.07	1.21
5	HomeTown Bank	36.98	1.98	18.69	3.88	53.30	0.22	29.62	2.21
6	Bank of George	33.55	1.27	10.63	3.96	63.38	0.00	49.40	2.30
7	Texas National Bank	36.22	1.96	23.88	5.65	57.90	0.40	51.59	0.63
8	Century Bank of Georgia	34.62	1.31	13.76	4.19	53.93	0.07	40.17	0.56
9	Sabal Palm Bank	67.53	1.17	14.40	4.18	56.00	0.00	44.90	0.36
10	Tri-County Bank	25.39	1.98	15.96	4.56	50.46	0.25	28.02	0.82
11	Liberty National Bank	17.39	1.67	14.63	4.25	48.02	0.04	32.95	0.68
12	1st Bank Yuma	38.17	1.18	13.05	3.97	65.11	0.02	50.46	0.67
13	Chickasaw Community Bank	43.00	5.13	49.13	5.06	52.33	0.84	19.44	9.33
14	Main Street Bank	29.35	2.01	15.30	4.76	67.53	0.28	23.28	6.66
15	First Bank	29.24	1.07	12.24	4.12	61.00	0.03	39.97	0.64
16	FNB South	13.59	2.31	14.92	5.00	42.30	0.50	36.70	0.80
17	CenterBank	35.01	1.15	12.94	3.95	55.52	0.08	21.70	1.22
18	The Peoples Bank	35.93	1.83	15.26	4.06	53.71	1.87	36.43	0.97
19	Rockwood Bank	15.07	1.85	13.94	4.11	53.55	0.43	39.56	0.90
20	United Bank of El Paso del Norte	36.05	1.14	10.43	4.90	60.24	0.00	47.85	0.23
21	The First National Bank of Grayson	22.32	1.53	13.10	3.96	59.43	0.56	37.38	1.15
22	Honor Bank	27.04	1.07	11.97	4.06	60.75	0.32	34.76	1.43
23	Willamette Valley Bank	56.77	8.83	63.34	3.73	60.43	0.23	10.45	27.29
24	Bank of Luxemburg	25.02	1.48	16.15	3.90	56.18	0.30	22.46	1.49
25	First Vision Bank of Tennessee	25.48	1.40	14.63	3.60	60.79	0.04	22.83	1.91
26	UniBank	17.47	1.64	11.23	4.32	50.49	0.20	23.56	1.04
27	Oak Bank	34.93	1.40	13.37	3.19	47.46	0.44	33.13	1.16
28	Patriot Bank	37.65	1.98	20.96	3.40	56.65	0.26	18.71	2.96
29	First Century Bank	15.67	1.58	17.33	3.91	52.47	0.06	23.06	0.83
30	Grandview Bank	20.50	1.49	15.69	4.13	52.45	0.46	48.63	0.39
31	ValueBank Texas	23.08	1.06	9.95	3.98	73.22	0.00	52.33	1.35
32	Chino Commercial Bank, N.A.	42.95	1.03	10.74	3.55	58.44	0.04	57.26	0.56
32	Redwood Capital Bank	44.83	1.11	12.54	3.65	57.59	0.26	34.08	0.69
34	Bank of Cleveland	20.16	1.52	10.74	4.00	56.14	0.59	41.96	1.00
34	The Citizens Bank of Georgia	33.50	1.28	12.14	3.81	51.31	0.07	36.51	0.23
36	First Century Bank, National Association	(39.49)	2.81	25.27	5.18	46.59	1.31	63.97	1.80
37	The Napoleon State Bank	20.88	1.45	13.54	3.82	53.85	0.32	24.78	1.17
38	Exchange Bank of Missouri	19.84	1.56	14.18	3.98	52.67	0.00	11.82	0.87
39	Oostburg State Bank	25.43	1.36	10.65	3.82	56.65	0.09	27.36	0.80
40	Town & Country Bank and Trust Company	21.65	1.22	10.07	3.85	66.32	0.04	37.34	1.24
41	First State Bank and Trust	26.31	1.34	16.16	3.88	68.93	0.24	28.00	1.53
42	Community State Bank	23.62	1.27	12.62	3.90	53.94	0.25	41.92	0.38
43	The Bank of New Glarus	18.14	1.63	14.27	3.74	50.34	0.87	31.27	2.13
44	Commercial Banking Company	25.96	1.26	9.34	4.68	61.98	0.32	45.21	0.60
45	The Osgood State Bank	27.08	1.17	11.87	4.05	58.61	0.01	19.74	0.80
46	Solera National Bank	57.92	1.56	13.26	3.61	43.64	0.61	61.93	0.23
47	Century Bank and Trust	32.63	1.37	11.69	3.36	61.76	0.41	36.08	1.63
48	Unison Bank	20.82	1.47	14.10	4.09	52.00	0.00	25.39	0.20
49	Integrity Bank & Trust	36.31	1.03	12.27	4.71	66.73	0.61	43.46	0.81
50	First Southern Bank	27.60	1.40	15.41	4.03	52.74	0.15	15.53	0.62
51	Premier Bank	13.53	1.29	11.51	4.00	60.57	0.00	31.24	0.65
52	Texas Republic Bank, National Association	29.00	1.49	13.82	4.41	55.14	0.45	31.20	0.28
53	Grand Ridge National Bank	26.34	1.95	15.93	6.03	51.95	0.41	27.08	0.16
54	Bank of Belleville	39.79	1.09	14.54	2.52	58.42	0.01	28.82	1.17
55	Verus Bank of Commerce	3.24	1.62	12.68	4.10	42.91	0.00	33.17	0.31
56	CBBC Bank	18.58	1.48	9.33	3.44	51.63	0.07	27.89	1.27
57	Midwest Heritage Bank, FSB	11.62	2.20	17.12	3.91	64.36	0.26	25.30	4.77
58	First Piedmont Federal Savings and Loan Association of Gaffney	19.26	1.43	5.41	4.21	60.51	0.27	41.22	1.30
59	First Priority Bank	33.04	1.65	16.80	3.83	44.35	0.78	17.01	0.85

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	29.00	1.43	13.37	3.98	56.00	0.22	32.95	0.87
Top Ten Percent: Average	30.97	1.53	14.05	4.11	56.30	0.28	33.60	1.29
All Banks: Median	18.41	0.90	8.25	3.49	66.32	0.43	23.73	0.53
All Banks: Average	20.75	0.90	8.14	3.50	67.41	0.56	24.20	0.64

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	The MINT National Bank	64.65	1.27	11.31	3.65	55.07	0.30	11.99	1.89
61	Surrey Bank & Trust	38.78	1.12	8.58	3.46	58.85	0.10	38.90	0.70
62	First Security Bank of Nevada	32.32	1.37	7.07	3.78	49.47	0.00	39.68	0.11
63	Traditions Bank	31.16	1.25	12.84	5.38	61.72	0.75	23.21	0.93
64	Century Bank and Trust	26.21	1.24	11.12	3.58	62.14	0.14	29.70	0.81
65	Cornerstone Community Bank	91.05	0.93	11.82	3.51	49.67	0.00	27.98	0.28
66	Citizens National Bank of Cheboygan	37.68	0.98	11.95	3.49	69.30	0.14	33.46	1.32
67	Pinnacle Bank	27.53	1.22	9.95	3.69	62.80	0.07	30.21	0.67

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

Number of Institutions in Peer Group: **521**
 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	872,746	125	15
Arthur State Bank	15085	Union, SC	601,825	159	18
Bank of Ocean City	5867	Ocean City, MD	501,129	62	7
Bank of Wisconsin Dells	15136	Wisconsin Dells, WI	715,507	88	3
BankSouth	16418	Greensboro, GA	971,832	310	6
BankVista	35406	Sartell, MN	536,637	69	3
Belmont Bank & Trust Company	58165	Chicago, IL	732,232	36	3
Central Bank of Lake of the Ozarks	11000	Osage Beach, MO	988,810	140	8
Central Bank of Sedalia	4569	Sedalia, MO	523,892	66	1
Clear Mountain Bank	2443	Bruceton Mills, WV	761,902	153	13
Community National Bank & Trust of Texas	18185	Corsicana, TX	901,114	180	13
Cornerstone National Bank & Trust Company	57061	Palatine, IL	903,675	91	5
County National Bank	14073	Hillsdale, MI	939,066	197	12
Deerwood Bank	5123	Waite Park, MN	907,703	172	13
Drummond Community Bank	32737	Chiefland, FL	798,407	199	16
Esquire Bank, National Association	58140	Jericho, NY	869,519	93	2
Evolve Bank & Trust	1299	West Memphis, AR	646,885	393	5
Farmers State Bank	14578	Lagrange, IN	947,259	157	12
First Community Bank	22964	San Benito, TX	577,362	120	9
First Federal Community Bank, National Association	29787	Dover, OH	536,210	74	7
First Federal Savings Bank of Twin Falls	28845	Twin Falls, ID	899,285	257	10
First Reliance Bank	35214	Florence, SC	779,917	158	11
First State Bank	13622	Gothenburg, NE	684,214	87	7
Fresno First Bank	58090	Fresno, CA	830,913	61	1
Genesee Regional Bank	26333	Rochester, NY	746,410	138	3
Hometown Bank	12781	Fond Du Lac, WI	570,475	98	10
HomeTown Bank, National Association	19603	Galveston, TX	756,229	109	7
Jefferson Bank of Missouri	19762	Jefferson City, MO	766,853	99	4
Jonah Bank of Wyoming	58396	Casper, WY	526,604	74	4
Legacy Bank & Trust Company	22319	Rogersville, MO	524,997	83	6
Peoples Bank	19788	Lubbock, TX	691,999	106	8
People's Bank of Commerce	34685	Medford, OR	500,597	103	5
Pilot Bank	27045	Tampa, FL	586,885	64	6
Pioneer Bank & Trust	15562	Belle Fourche, SD	798,618	108	6
Pioneer Trust Bank, National Association	19827	Salem, OR	629,904	67	2
Rock Canyon Bank	33542	Provo, UT	662,371	137	6
Royal Bank	13454	Elroy, WI	550,707	133	19
Sanibel Captiva Community Bank	57425	Sanibel, FL	566,673	98	8
SouthPoint Bank	58088	Birmingham, AL	557,083	98	4
Summit State Bank	32203	Santa Rosa, CA	833,806	96	5
The Bank of South Carolina	26912	Charleston, SC	528,848	81	5
The Dart Bank	5033	Mason, MI	613,525	167	4
The First National Bank and Trust Co., Chickasha, Oklahoma	4062	Chickasha, OK	799,932	165	10
The Peoples Bank Co.	13220	Coldwater, OH	600,740	75	6
The Union Bank Company	12969	Columbus Grove, OH	995,426	211	17
Triad Bank	58121	Frontenac, MO	573,786	42	1
United Bank	58	Atmore, AL	870,560	201	19
University Bank	14587	Ann Arbor, MI	613,929	498	1
West Gate Bank	19850	Lincoln, NE	897,348	219	10
West Michigan Community Bank	22308	Hudsonville, MI	706,211	88	7
Wheatland Bank	22939	Spokane, WA	560,343	137	14
York Traditions Bank	57377	York, PA	647,851	136	6

PEER GROUP 4:
\$500 - 999 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	29.30	1.54	14.76	3.94	53.86	0.20	30.94	1.21
Top Ten Percent: Average	36.65	1.66	16.53	3.99	54.92	0.27	32.92	1.67
All Banks: Median	19.70	0.93	8.87	3.41	64.51	0.39	23.46	0.63
All Banks: Average	22.35	0.94	8.83	3.43	65.14	0.49	23.31	0.74

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Jonah Bank of Wyoming	71.70	1.86	19.61	4.47	48.59	0.25	48.62	2.01
2	Fresno First Bank	72.45	1.65	19.37	4.08	45.32	0.13	59.29	0.98
3	Rock Canyon Bank	40.72	2.11	22.42	5.58	59.21	0.08	35.63	1.93
4	West Gate Bank	28.79	2.64	26.63	4.53	52.87	0.13	30.64	3.20
5	Legacy Bank & Trust Company	98.13	2.45	28.66	4.28	40.54	0.04	14.69	2.65
6	Genesee Regional Bank	39.83	1.91	17.60	3.84	49.47	0.25	29.15	1.80
7	Jefferson Bank of Missouri	25.26	2.02	22.17	3.77	43.18	0.27	33.53	1.49
8	First Reliance Bank	24.41	1.93	18.69	3.97	56.69	0.19	29.83	3.43
9	Drummond Community Bank	29.12	1.66	13.67	4.82	58.91	0.30	50.20	1.02
10	United Bank	29.79	1.71	18.38	3.64	53.01	0.44	51.75	2.04
11	Community National Bank & Trust of Texas	28.18	1.40	12.49	4.37	60.18	0.12	46.17	0.86
12	Wheatland Bank	29.10	1.30	12.95	4.06	68.70	0.03	49.35	1.69
13	Central Bank of Lake of the Ozarks	31.82	1.66	19.24	3.29	53.57	0.21	36.19	1.68
14	Sanibel Captiva Community Bank	34.24	1.70	23.86	4.65	51.67	0.44	39.46	0.55
15	First Community Bank	24.02	1.39	16.03	4.41	63.66	0.01	44.29	0.60
16	Deerwood Bank	34.98	1.34	13.57	4.51	54.62	0.53	33.50	1.10
17	Triad Bank	66.45	1.25	14.77	3.99	50.31	0.01	31.24	0.26
18	Pioneer Trust Bank, National Association	22.43	2.27	18.78	3.72	35.97	0.00	13.45	1.18
19	Royal Bank	23.54	1.53	14.74	4.43	54.00	0.26	27.23	1.01
20	The Dart Bank	44.22	1.63	17.74	3.75	69.23	0.45	44.95	5.32
21	Peoples Bank	28.29	1.37	13.98	4.02	60.55	0.12	28.12	0.89
22	The First National Bank and Trust Co., Chickasha, Oklahoma	27.09	1.67	13.29	4.33	46.97	0.82	35.36	0.92
23	BankSouth	47.19	2.96	29.53	3.93	69.56	0.33	24.36	11.96
24	Evolve Bank & Trust	57.77	1.89	21.60	4.24	85.19	0.66	50.54	14.14
25	West Michigan Community Bank	24.70	1.30	13.56	3.74	54.59	0.00	26.35	0.79
26	SouthPoint Bank	47.77	1.57	17.51	3.94	68.65	0.22	22.44	2.77
27	First Federal Savings Bank of Twin Falls	36.55	1.12	10.09	4.60	72.79	0.02	34.20	1.59
28	Central Bank of Sedalia	29.47	1.44	16.99	3.27	51.73	0.11	25.56	1.08
29	The Bank of South Carolina	25.09	1.37	12.63	3.95	59.46	0.22	38.61	0.66
30	County National Bank	36.60	1.23	14.54	3.87	61.28	0.32	29.00	1.27
31	Bank of Wisconsin Dells	27.27	1.51	12.95	3.90	43.52	0.06	23.26	0.56
32	Summit State Bank	26.40	1.31	14.44	3.79	52.25	0.03	29.12	0.46
33	Farmers State Bank	17.68	1.54	16.53	3.81	53.71	0.06	28.56	0.66
34	The Union Bank Company	17.83	1.79	14.49	3.87	56.64	0.14	19.72	3.03
35	Belmont Bank & Trust Company	44.30	1.50	15.25	3.79	37.99	0.11	26.35	0.17
36	Pioneer Bank & Trust	19.94	1.77	15.44	3.59	42.82	0.11	23.25	0.88
37	Hometown Bank	21.71	1.45	11.39	3.68	56.39	0.31	35.61	1.32
38	Apex Bank	66.91	2.94	23.05	6.12	37.88	2.71	10.31	1.48
39	HomeTown Bank, National Association	27.50	1.43	11.72	3.96	52.75	0.12	32.76	0.30
40	Pilot Bank	48.48	1.13	12.81	3.42	52.01	0.04	25.63	0.80
41	University Bank	95.45	7.33	75.98	3.48	68.62	2.34	96.63	34.02
42	First State Bank	30.93	2.22	18.95	4.09	38.75	1.77	25.58	0.89
43	Bank of Ocean City	51.08	1.27	12.84	3.26	49.86	0.00	39.25	0.21
44	Esquire Bank, National Association	13.31	1.59	12.76	4.48	51.57	0.88	43.28	1.60
45	Cornerstone National Bank & Trust Company	57.50	1.13	13.89	3.51	64.02	0.40	41.61	1.23
46	Clear Mountain Bank	23.28	1.34	11.55	3.83	58.39	0.40	31.77	1.28
47	BankVista	72.81	1.05	14.64	3.55	60.29	0.33	29.46	1.23
47	First Federal Community Bank, National Association	25.13	1.52	17.60	3.43	50.45	0.15	24.11	0.77
49	Arthur State Bank	22.06	1.23	13.48	4.44	65.22	0.29	35.05	1.06
50	York Traditions Bank	25.92	1.38	13.45	3.41	55.86	0.18	18.81	2.45
51	The Peoples Bank Co.	22.65	1.78	14.64	3.06	39.19	0.04	23.05	0.83
52	People's Bank of Commerce	46.97	1.32	12.56	4.45	62.64	0.21	7.01	1.40

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

Number of Institutions in Peer Group: **569**
 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	2,053,751	473	22
Alerus Financial, National Association	3931	Grand Forks, ND	2,897,156	790	15
Altabank	12773	American Fork, UT	3,175,173	454	28
Anderson Brothers Bank	9923	Mullins, SC	1,158,039	316	23
Arizona Bank & Trust	57620	Phoenix, AZ	1,039,253	52	6
Bank of the Sierra	22597	Porterville, CA	3,199,559	491	40
Bank of Utah	17159	Ogden, UT	1,780,477	363	17
Blue Ridge Bank, National Association	35274	Martinsville, VA	1,516,200	335	15
Cache Valley Bank	22134	Logan, UT	2,770,902	264	17
Capital Bank, National Association	35278	Rockville, MD	1,845,852	236	5
Cass Commercial Bank	1068	Des Peres, MO	1,105,845	55	4
Cedar Rapids Bank and Trust Company	57244	Cedar Rapids, IA	2,017,576	156	8
Celtic Bank	57056	Salt Lake City, UT	4,286,139	259	1
Central Bank	9204	Provo, UT	1,469,058	250	11
Central Bank of St. Louis	4534	Clayton, MO	2,236,776	252	15
Central Bank of The Ozarks	17633	Springfield, MO	1,704,856	260	22
Cf Bank, National Association	28263	Worthington, OH	1,335,017	151	6
Citizens and Farmers Bank	10363	West Point, VA	2,038,814	680	32
Citizens First Bank	33440	The Villages, FL	2,986,551	364	13
Citizens National Bank of Texas	5574	Waxahachie, TX	1,538,887	167	12
Coastal Community Bank	34403	Everett, WA	1,748,966	234	15
D. L. Evans Bank	11666	Burley, ID	2,211,263	425	34
Farmers & Merchants Bank of Central California	1331	Lodi, CA	4,301,259	360	28
First National Bank Alaska	16130	Anchorage, AK	4,718,640	633	30
First Savings Bank	32629	Beresford, SD	1,012,998	180	24
First State Community Bank	17323	Farmington, MO	3,228,914	696	54
First Western Trust Bank	57607	Denver, CO	1,963,459	288	11
Green Dot Bank DBA Bonneville Bank	22653	Provo, UT	2,794,627	23	1
Horizon Bank, SSB	3256	Austin, TX	1,463,774	165	6
Independent Bank	27811	Grand Rapids, MI	4,168,105	915	59
International Bank of Commerce	25679	Brownsville, TX	1,284,676	184	12
John Deere Financial, f.s.b.	35237	Madison, WI	3,957,373	160	1
Kitsap Bank	6161	Port Orchard, WA	1,475,260	272	19
Leader Bank, National Association	57134	Arlington, MA	1,999,550	300	8
Metro City Bank	58181	Doraville, GA	1,742,593	203	19
Mission Bank	34805	Bakersfield, CA	1,184,229	116	8
Northern Bank & Trust Company	18266	Woburn, MA	2,677,239	223	12
Northrim Bank	33216	Anchorage, AK	2,082,968	434	16
Opportunity Bank of Montana	30182	Helena, MT	1,242,961	333	23
Pacific Coast Bankers' Bank	34252	Walnut Creek, CA	1,300,428	102	1
Plumas Bank	23275	Quincy, CA	1,114,796	156	14
Progress Bank and Trust	58719	Huntsville, AL	1,548,435	200	9
Red River Bank	34980	Alexandria, LA	2,490,850	342	25
Santa Cruz County Bank	57591	Santa Cruz, CA	1,448,697	134	7
Signature Bank	58264	Rosemont, IL	1,204,763	82	3
State Bank of Southern Utah	17964	Cedar City, UT	1,601,078	237	16
The Bank of Commerce	18059	Ammon, ID	1,514,092	205	15
The Bank of Missouri	1617	Perryville, MO	2,411,874	534	36
The Bank of New York Mellon Trust Company, National Association	23472	Los Angeles, CA	1,478,507	880	1
The Central Trust Bank	12633	Jefferson City, MO	3,403,420	721	14
The Fidelity Bank	11507	Fuquay Varina, NC	2,719,029	457	54
The First National Bank of Fort Smith	3864	Fort Smith, AR	1,766,072	287	14
The Piedmont Bank	58374	Peachtree Corners, GA	1,367,661	132	10
The State Bank	11406	Fenton, MI	1,284,671	186	15
Thomasville National Bank	34068	Thomasville, GA	1,167,583	125	3
Timberland Bank	28453	Hoquiam, WA	1,563,343	280	24
WebBank	34404	Salt Lake City, UT	2,782,223	109	1

PEER GROUP 5:
\$1 - 5 Billion

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	35.05	1.64	15.58	3.87	49.83	0.22	35.94	1.38	
Top Ten Percent: Average	42.08	1.75	15.97	3.78	51.39	0.25	36.31	1.96	
All Banks: Median	22.32	0.93	8.85	3.40	62.16	0.41	24.90	0.71	
All Banks: Average	24.77	0.98	9.07	3.40	61.99	0.50	25.57	0.88	
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Bank of Utah	33.47	1.79	14.03	3.98	49.82	0.00	44.70	1.94
2	Arizona Bank & Trust	43.35	1.45	15.63	4.01	53.09	0.07	53.14	0.82
3	Green Dot Bank DBA Bonneville Bank	100.24	2.09	21.07	0.88	21.29	0.04	98.89	2.28
4	Citizens National Bank of Texas	42.20	1.94	19.55	4.52	48.29	0.23	31.80	1.03
5	The State Bank	32.33	1.47	14.99	3.58	52.82	0.06	37.55	1.63
6	Mission Bank	53.04	1.32	14.87	4.00	53.15	0.01	58.83	0.53
7	Plumas Bank	38.59	1.46	14.13	4.17	49.12	0.29	47.31	0.83
8	John Deere Financial, f.s.b.	52.96	3.65	19.67	6.04	30.57	0.15	0.50	2.22
9	Pacific Coast Bankers' Bank	106.33	2.62	27.30	1.41	46.96	0.00	29.87	6.04
10	International Bank of Commerce	26.02	1.90	12.10	3.75	43.34	0.27	45.64	1.32
11	Leader Bank, National Association	35.04	3.84	35.01	2.72	31.05	0.16	34.49	5.48
12	Altabank	42.59	1.64	13.12	3.97	51.64	0.22	38.13	0.75
13	WebBank	252.73	1.81	19.23	4.46	33.53	0.31	5.97	2.55
14	The First National Bank of Fort Smith	40.59	1.46	13.30	3.52	51.40	0.21	39.15	1.14
15	Timberland Bank	31.05	1.67	13.40	3.76	49.46	0.24	32.56	1.23
16	Santa Cruz County Bank	47.01	1.44	11.42	3.99	47.43	0.04	47.30	0.31
17	Horizon Bank, SSB	23.58	1.33	17.59	4.07	53.09	0.19	51.65	0.80
18	Signature Bank	42.39	1.51	15.88	3.75	48.11	0.22	43.56	0.45
19	1st Security Bank of Washington	26.53	2.00	18.05	4.10	48.80	0.37	23.16	2.61
20	Central Bank	30.49	1.88	12.17	4.39	51.40	0.51	40.05	0.97
21	The Bank of Commerce	23.94	1.85	12.60	4.05	38.65	0.17	48.74	0.35
22	Kitsap Bank	35.05	1.64	14.59	4.09	68.79	0.02	39.92	0.75
23	First Savings Bank	21.97	2.48	15.58	8.50	43.68	0.75	29.17	2.76
24	Cf Bank, National Association	69.10	2.94	30.56	2.65	42.78	0.04	16.30	5.86
25	Thomasville National Bank	29.60	1.80	19.54	3.68	45.68	0.24	19.38	1.38
26	First Western Trust Bank	77.55	1.79	21.41	3.16	62.60	0.22	30.63	4.14
27	The Bank of Missouri	43.97	1.73	14.11	4.45	57.50	0.53	23.75	2.06
28	Blue Ridge Bank, National Association	77.33	1.47	18.44	3.43	62.84	0.30	30.80	3.98
29	Alerus Financial, National Association	30.70	1.89	17.47	3.58	66.81	0.17	30.32	5.37
30	Bank of the Sierra	31.16	1.33	10.71	4.03	55.01	0.32	37.93	0.92
30	Opportunity Bank of Montana	26.15	1.99	15.78	4.24	62.32	0.46	29.53	3.91
30	The Bank of New York Mellon Trust Company, National Association	8.12	14.12	17.18	1.07	44.31	(0.67)	100.00	33.06
33	The Central Trust Bank	36.09	1.52	21.01	2.38	60.87	0.14	42.76	3.31
34	Northrim Bank	36.86	1.76	17.46	4.20	64.81	0.96	38.33	3.14
35	Central Bank of the Ozarks	32.11	1.25	13.82	3.21	59.75	0.05	36.69	1.39
36	Northern Bank & Trust Company	26.45	1.84	16.46	4.17	35.07	0.16	24.00	0.39
37	Independent Bank	22.61	1.38	14.02	3.51	58.71	0.29	46.37	1.95
38	Anderson Brothers Bank	42.81	1.39	16.21	6.60	62.83	0.65	32.04	1.20
39	Farmers & Merchants Bank of Central California	20.71	1.49	14.59	3.87	48.99	0.03	35.16	0.37
40	Cedar Rapids Bank and Trust Company	37.43	2.25	21.20	3.12	39.16	0.54	25.41	4.02
41	Capital Bank, National Association	42.84	1.34	17.17	4.99	68.99	0.72	35.94	3.56
42	Metro City Bank	8.68	2.18	17.13	4.05	43.24	0.57	35.39	1.69
43	Central Bank of St. Louis	17.38	1.78	16.66	3.32	49.37	0.25	34.88	1.53
44	Cache Valley Bank	129.04	1.41	17.65	3.47	47.89	0.36	36.30	0.35
45	First State Community Bank	30.81	1.52	12.94	3.67	58.54	0.25	23.71	1.54
46	Red River Bank	33.70	1.29	11.94	3.21	56.64	0.21	42.72	1.01
47	The Piedmont Bank	41.12	1.38	12.50	4.15	49.83	0.26	30.03	0.29
48	D. L. Evans Bank	31.01	1.19	13.01	4.00	62.13	0.29	42.93	0.73
49	Citizens and Farmers Bank	33.89	1.09	10.34	4.74	68.88	0.14	29.97	2.45
50	Cass Commercial Bank	27.74	1.56	10.97	3.15	41.02	0.00	42.71	0.41
51	Celtic Bank	453.91	3.20	37.07	2.34	31.19	0.29	9.46	6.17
52	First National Bank Alaska	31.87	1.40	10.27	3.56	51.74	0.29	59.98	0.58
53	State Bank of Southern Utah	36.21	1.43	11.44	3.98	49.33	0.70	30.83	0.80
54	The Fidelity Bank	41.58	1.17	11.64	3.25	59.99	0.22	44.97	1.06
55	Citizens First Bank	28.35	2.07	15.72	2.58	41.17	0.04	18.80	1.56
55	Progress Bank and Trust	37.49	1.24	10.95	3.84	59.45	0.08	20.45	1.09
57	Coastal Community Bank	73.35	1.01	10.99	3.90	58.16	0.26	42.20	0.55

PEER GROUP 1:
 Less Than \$100 Million

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **417**
 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	55,357	9	2
Bank of Elgin	16154	Elgin, NE	63,168	8	1
Bank of Morton	8556	Morton, MS	74,972	17	1
Bank of Prague	12745	Prague, NE	32,461	7	1
Basile State Bank	17621	Basile, LA	65,859	17	2
Boston Trust Walden Company	18342	Boston, MA	52,204	70	1
Bryant State Bank	6064	Bryant, SD	38,752	8	1
Commercial State Bank	10330	Palmer, TX	96,694	22	3
Community Bank of Oklahoma	4217	Verden, OK	63,301	16	3
Community State Bank	5619	Bradley, AR	27,671	7	1
Eagle Community Bank	57477	Maple Grove, MN	34,527	6	1
Elysian Bank	10185	Elysian, MN	53,976	11	1
Farmers and Merchants Bank	4144	Maysville, OK	20,550	6	1
Farmers and Merchants State Bank of Appleton	8845	Appleton, MN	52,921	10	1
First Bank	4092	Erick, OK	85,143	20	4
First Heritage Bank	4457	Shenandoah, IA	49,379	9	2
First Security Bank of Deer Lodge	20657	Deer Lodge, MT	58,997	9	1
First Security Bank-Hendricks	15767	Hendricks, MN	40,679	5	1
First State Bank of Beecher City	10871	Beecher City, IL	81,707	13	1
Grand Timber Bank	18719	Mcgregor, MN	52,255	10	1
Heartland State Bank	9007	Redfield, SD	94,493	23	4
Lusk State Bank	8724	Lusk, WY	61,427	8	1
Nebraska State Bank	9819	Oshkosh, NE	56,558	9	1
Richland State Bank	1675	Bruce, SD	39,803	12	1
Security Bank of Southwest Missouri	26520	Cassville, MO	92,020	30	3
Sound Banking Company	33183	Lakewood, WA	67,035	5	1
Spring Valley Bank	34386	Wyoming, OH	91,779	9	1
St. Martin National Bank	18937	Saint Martin, MN	25,121	6	1
The Bank of Burlington	15759	Burlington, CO	73,774	16	2
The Cowboy Bank of Texas	12298	Maypearl, TX	96,442	18	1
The First National Bank of Anson	3078	Anson, TX	71,254	13	1
The First National Bank of Cokato	5115	Cokato, MN	78,794	10	1
The First National Bank of Eldorado	3184	Eldorado, TX	65,048	15	1
The First State Bank	2301	Boise City, OK	92,362	11	1
The Gary State Bank	16472	Gary, MN	15,424	4	1
The Hamilton Bank	15606	Hamilton, MO	90,767	18	3
The International Bank of Amherst	14907	Amherst, WI	83,598	13	1
The Peoples Bank	5847	Mount Washington, KY	97,547	24	2
The Peoples State Bank	16744	Cherryvale, KS	17,816	5	1
Vantage Bank	9733	Kent, MN	42,435	9	2
Waterman State Bank	10878	Waterman, IL	62,332	26	1
Welcome State Bank	11417	Welcome, MN	33,791	6	1

PEER GROUP 1:
Less Than \$100 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	18.39	1.95	16.28	4.29	57.50	0.27	31.44	0.75
Top Ten Percent: Average	20.84	2.06	17.25	4.43	56.40	0.70	31.33	0.92
All Banks: Median	10.22	1.06	8.72	3.63	68.75	0.33	24.37	0.35
All Banks: Average	11.40	1.07	9.06	3.66	70.06	0.76	25.57	0.43

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	First Security Bank of Deer Lodge	62.00	2.86	30.05	4.70	40.87	0.00	32.75	0.46
2	Community State Bank	45.86	1.76	14.72	4.74	62.48	0.00	34.49	0.75
3	Farmers and Merchants Bank	16.55	2.14	26.95	4.92	59.05	0.00	27.05	0.87
4	First Security Bank-Hendricks	32.80	2.00	17.16	3.69	45.97	0.00	33.76	0.41
5	Sound Banking Company	30.00	1.93	20.49	4.47	56.00	0.00	33.78	0.27
6	First Bank	23.64	1.92	15.41	5.03	60.82	0.41	42.64	0.75
7	Boston Trust Walden Company	10.78	44.57	53.30	8.06	56.95	0.00	0.00	107.95
8	Waterman State Bank	113.03	1.55	16.04	2.71	65.97	0.00	96.92	2.63
9	Nebraska State Bank	18.37	3.69	23.09	4.15	39.15	0.77	23.73	2.21
10	The First National Bank of Cokato	38.77	1.39	16.22	3.98	58.91	0.09	40.99	0.39
11	The Gary State Bank	10.03	1.74	12.45	4.94	66.67	0.00	34.41	0.66
12	Lusk State Bank	17.62	1.65	12.08	3.86	59.87	0.01	37.74	0.68
13	Vantage Bank	29.35	2.59	28.07	3.53	55.66	0.25	23.72	3.02
14	St. Martin National Bank	11.19	1.88	12.45	3.79	56.53	0.00	27.46	0.96
15	Bank of Elgin	4.00	2.34	15.63	3.85	47.63	0.00	31.02	0.63
16	The First State Bank	22.07	2.27	27.67	4.13	45.23	0.47	30.03	0.35
17	The Peoples Bank	18.40	1.50	11.99	4.41	66.90	0.06	31.72	1.68
18	American Exchange Bank	28.60	1.81	16.97	3.73	56.93	0.00	31.03	0.19
19	Commercial State Bank	25.14	1.68	18.81	4.09	65.34	0.80	44.94	0.77
20	Heartland State Bank	8.17	1.94	17.18	4.92	57.71	0.29	31.19	0.72
21	Richland State Bank	12.15	2.95	23.51	3.74	59.83	0.00	17.48	4.32
22	Eagle Community Bank	49.03	1.95	25.30	5.83	63.15	1.43	26.04	0.54
23	Basile State Bank	22.83	1.73	16.33	4.97	66.11	2.06	37.07	0.82
24	First State Bank of Beecher City	19.31	2.59	18.11	4.29	47.39	0.95	20.64	1.05
25	The International Bank of Amherst	17.08	1.74	12.88	3.82	50.98	0.00	26.50	0.31
26	First Heritage Bank	31.47	1.74	16.53	4.58	57.28	0.02	25.01	0.18
27	Farmers and Merchants State Bank of Appleton	20.64	1.97	14.97	3.99	46.50	1.26	29.72	0.52
28	The Cowboy Bank of Texas	10.22	2.41	21.80	3.81	52.27	0.43	25.74	1.36
29	The First National Bank of Eldorado	7.22	2.25	13.15	5.52	50.70	0.54	40.22	0.42
30	Welcome State Bank	3.44	1.98	18.08	4.04	56.61	0.37	35.17	0.79
31	Bank of Morton	14.70	2.01	13.65	4.90	59.69	5.14	33.05	0.81
32	Elysian Bank	8.85	2.41	21.49	4.39	53.28	0.89	24.33	1.21
33	The Peoples State Bank	3.76	3.37	12.62	6.23	42.35	3.57	43.36	0.78
34	Community Bank of Oklahoma	71.58	1.32	11.97	3.93	64.33	0.45	62.55	0.50
35	Spring Valley Bank	15.82	4.98	12.74	6.00	23.74	0.93	21.37	0.51
36	Security Bank of Southwest Missouri	22.34	2.05	17.81	4.29	57.27	1.48	20.62	1.04
37	Bank of Prague	13.33	2.09	14.88	4.27	58.54	0.20	18.17	1.55
38	The Hamilton Bank	19.63	1.52	15.23	4.13	61.34	0.41	26.97	0.54
39	Grand Timber Bank	23.97	1.89	13.11	4.42	59.70	2.31	34.48	0.41
40	The First National Bank of Anson	11.63	1.51	18.07	4.42	64.49	1.24	45.46	0.67
41	Bryant State Bank	2.36	1.22	10.81	5.94	58.80	0.06	32.47	2.13
42	The Bank of Burlington	14.54	1.28	9.64	3.52	60.56	0.00	31.69	0.87

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

Number of Institutions in Peer Group: **619**
 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
American Interstate Bank	1439	Elkhorn, NE	108,747	13	2
Bank Northwest	16601	Hamilton, MO	182,272	39	5
Bank of Deerfield	2477	Deerfield, WI	172,828	26	2
Bank of DeSoto, National Association	26542	De Soto, TX	230,300	40	1
Bank of Kilmichael	9775	Kilmichael, MS	208,719	40	4
Bank of Montana	58482	Missoula, MT	162,306	9	1
Bank of Salem	11243	Salem, AR	160,492	38	3
Bank of St. Elizabeth	12236	Saint Elizabeth, MO	181,667	36	4
Bluff View Bank	8693	Galesville, WI	121,008	24	3
BOC Bank	25328	McClean, TX	106,159	16	2
Central Bank and Trust	529	Lander, WY	191,798	41	5
Citizens Bank, National Association	12309	Abilene, TX	123,006	24	2
Citizens State Bank	15519	Miles, TX	170,015	21	2
Coffee County Bank	22090	Manchester, TN	223,800	50	3
Coleman County State Bank	15480	Coleman, TX	147,213	37	2
Collins State Bank	14914	Collins, WI	112,989	25	4
Community Bank	25752	Longview, TX	238,273	36	6
Community First Bank	12512	Rosholt, WI	102,561	23	3
Douglas National Bank	57230	Douglas, GA	218,343	29	1
Farmers and Merchants State Bank of Blooming Prairie	1599	Blooming Prairie, MN	100,859	23	2
Farmers State Bank of Hartland	10561	Hartland, MN	189,822	29	3
Farmers Trust & Savings Bank	8510	Earling, IA	110,155	18	3
First Community Bank	11225	Milton, WI	126,636	23	1
First National Bank of Picayune	16612	Picayune, MS	234,191	63	6
First State Bank	24498	Graham, TX	176,811	39	6
FirstOak Bank	4660	Independence, KS	216,552	43	3
Friend Bank	2828	Slocomb, AL	160,497	40	5
Grand Marais State Bank	8842	Grand Marais, MN	124,109	14	2
Great American Bank	35292	Lawrence, KS	228,091	43	5
High Plains Bank	3017	Flagler, CO	247,643	60	4
Home Bank and Trust Company	4664	Eureka, KS	134,199	30	5
Ipava State Bank	10473	Ipava, IL	181,697	36	6
Jonesburg State Bank	8896	Jonesburg, MO	117,841	24	3
Lake Central Bank	10989	Annandale, MN	192,446	33	2
Madison Valley Bank	19544	Ennis, MT	239,707	49	5
Main Bank	22086	Albuquerque, NM	207,888	15	1
McGehee Bank	11242	McGehee, AR	146,615	29	1
Millennium Bank	58348	Des Plaines, IL	217,453	32	1
North Valley Bank	18710	Thornton, CO	195,645	32	2
NSB Bank	8094	Mason City, IA	237,095	32	3
Petefish, Skiles & Co.	10829	Virginia, IL	225,702	48	3
Pony Express Bank	4526	Braymer, MO	220,730	25	2
River Falls State Bank	16840	River Falls, WI	116,113	18	1
Security Bank USA	1604	Bemidji, MN	193,417	46	1
Security State Bank of Marine	10163	Marine On St. Croix, MN	170,683	23	4
South Georgia Bank	32532	Glennville, GA	180,811	42	4
State Bank Northwest	2945	Spokane Valley, WA	190,890	28	3
Surety Bank	33026	Deland, FL	156,417	38	4
The Bippus State Bank	1847	Huntington, IN	214,958	49	5
The First National Bank of Evant	3190	Evant, TX	112,838	27	3
The First National Bank of Stigler	4199	Stigler, OK	127,946	23	1
The Halstead Bank	17451	Halstead, KS	139,026	28	4
The Idabel National Bank	4241	Idabel, OK	151,072	28	1
The National Bank of Andrews	17603	Andrews, TX	242,685	59	2
Town & Country Bank Midwest	10460	Quincy, IL	191,392	42	6
Twin River Bank	22993	Lewiston, ID	121,281	32	4
Union Bank & Trust Company	1753	Monticello, AR	244,196	49	3
Utah Independent Bank	22514	Salina, UT	120,772	24	4
VisionBank	58063	Saint Louis Park, MN	169,835	10	1

PEER GROUP 2:
\$100 - 249 Million

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **619**
 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
Wadena State Bank	13430	Wadena, MN	210,996	32	3
Western Bank	2249	Lordsburg, NM	239,305	42	4
Wyoming Bank & Trust	8718	Cheyenne, WY	248,809	42	2

PEER GROUP 2:
\$100 - 249 Million

Sub-S Top Ten Percent: How They Rank

		AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Top Ten Percent: Median		22.71	2.08	19.44	4.16	54.23	0.06	30.11	0.71
Top Ten Percent: Average		24.33	2.11	20.02	4.18	54.04	0.24	31.02	0.93
All Banks: Median		15.35	1.33	11.59	3.71	62.56	0.41	24.33	0.47
All Banks: Average		15.98	1.34	11.92	3.73	63.35	0.64	24.98	0.55
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Bank of Montana	90.81	4.04	42.72	3.57	32.16	0.00	49.41	2.54
2	Coleman County State Bank	23.80	2.46	26.13	4.84	57.39	0.01	40.04	1.34
3	Central Bank and Trust	27.44	2.35	25.12	4.40	51.15	0.01	28.75	0.70
4	Lake Central Bank	28.65	2.68	19.34	4.52	50.14	0.13	26.71	0.93
5	Farmers State Bank of Hartland	16.28	2.18	18.52	4.22	50.83	0.00	29.09	1.11
6	Douglas National Bank	27.85	2.59	23.16	4.57	48.64	0.91	32.33	1.21
7	First State Bank	23.47	1.85	19.53	4.31	59.12	0.01	35.80	0.67
8	Bank of St. Elizabeth	29.22	2.16	18.78	4.45	57.31	0.14	26.01	0.91
9	Grand Marais State Bank	50.19	1.83	25.11	3.79	53.73	0.01	53.97	0.29
10	FirstOak Bank	21.78	1.78	17.84	4.68	58.27	0.00	33.23	0.41
11	Security State Bank of Marine	23.52	1.79	17.77	3.74	54.86	0.00	33.46	0.62
12	Pony Express Bank	33.64	1.65	14.26	4.35	50.31	0.07	35.94	0.43
13	Community Bank	15.48	2.37	20.83	3.73	41.22	0.00	39.06	0.38
14	Collins State Bank	19.81	2.12	23.29	3.81	60.92	0.01	27.22	2.15
15	River Falls State Bank	29.90	2.14	15.77	3.54	55.73	0.00	24.21	1.46
16	State Bank Northwest	33.98	1.97	18.56	5.26	61.71	0.55	37.16	0.54
17	Millennium Bank	55.47	2.74	25.07	3.20	53.61	0.02	20.78	4.72
18	BOC Bank	150.54	1.58	12.40	4.00	54.20	0.00	30.98	0.59
19	Twin River Bank	19.45	2.20	25.12	4.67	53.68	0.00	28.89	0.17
20	McGehee Bank	14.30	2.01	14.45	4.19	53.26	0.02	30.54	0.84
21	Citizens Bank, National Association	19.68	2.02	15.37	4.42	54.70	0.04	43.43	0.31
22	Madison Valley Bank	42.57	1.96	21.84	4.50	60.68	0.40	40.64	0.37
23	Bank Northwest	8.14	2.59	28.63	4.73	42.69	0.07	35.65	0.33
24	Town & Country Bank Midwest	(0.47)	3.87	31.62	4.17	34.48	0.66	39.03	2.52
25	Western Bank	31.56	1.82	16.29	3.70	56.44	0.32	45.78	0.74
26	Friend Bank	26.18	1.72	18.18	4.09	60.31	0.33	31.69	1.04
27	Ipava State Bank	37.41	1.55	19.85	3.60	64.43	0.02	34.23	1.41
28	High Plains Bank	37.07	1.53	16.94	4.95	66.24	0.05	45.95	0.42
29	North Valley Bank	11.95	2.76	23.22	5.31	45.88	0.05	29.74	0.26
30	VisionBank	107.57	2.81	36.79	4.91	32.88	0.03	17.62	0.03
31	Great American Bank	8.28	2.20	16.23	4.76	54.18	0.00	27.58	0.58
32	Security Bank USA	31.50	1.95	22.62	4.01	60.32	0.48	24.86	1.62
33	South Georgia Bank	14.20	2.10	16.81	4.51	55.30	0.00	24.45	0.56
34	Bank of DeSoto, National Association	36.90	1.60	16.21	6.15	60.37	0.15	36.17	0.34
35	Bank of Deerfield	9.71	2.84	23.41	3.65	47.42	0.00	21.65	2.52
36	Home Bank and Trust Company	26.91	1.94	25.78	3.55	60.70	0.09	26.53	2.44
37	The National Bank of Andrews	17.21	2.07	20.49	4.81	60.07	2.23	46.91	1.98
38	The Halstead Bank	23.46	1.48	16.06	4.25	63.79	0.00	27.92	0.77
39	Bank of Kilmichael	22.18	1.64	17.44	4.14	57.22	0.09	26.33	0.72
39	Wyoming Bank & Trust	27.13	3.28	27.62	3.37	76.72	0.00	28.88	11.16
41	Community First Bank	18.07	1.52	14.69	4.14	67.08	0.00	37.48	0.88
42	American Interstate Bank	9.40	2.97	15.53	4.54	36.82	0.00	32.34	0.16
43	The Idabel National Bank	19.53	2.04	19.87	4.04	46.31	0.59	32.26	0.43
44	Jonesburg State Bank	23.24	1.62	19.71	3.98	60.99	0.02	30.48	0.47
45	Bluff View Bank	17.07	2.59	13.53	3.99	54.25	0.47	27.35	2.54
46	Bank of Salem	14.34	2.19	20.21	4.50	53.77	0.58	26.80	0.73
47	The Bippus State Bank	17.63	2.44	21.87	4.09	51.84	0.62	19.94	2.17
48	Surety Bank	35.87	1.99	18.76	3.71	64.44	1.08	35.06	2.79
49	Union Bank & Trust Company	23.23	1.72	17.15	3.95	55.91	0.21	21.23	1.13
50	Coffee County Bank	16.54	2.37	20.49	4.45	45.31	0.74	25.52	0.51
51	The First National Bank of Evant	18.24	1.59	16.40	4.58	67.66	0.12	34.97	0.63
52	The First National Bank of Stigler	11.20	2.08	23.23	3.33	50.54	0.20	37.85	0.82
53	Citizens State Bank	9.25	2.19	22.88	4.06	47.57	0.00	28.85	0.24
54	First National Bank of Picayune	20.58	2.49	17.11	4.56	49.76	3.10	25.05	0.80
55	Farmers Trust & Savings Bank	16.39	1.64	18.33	3.84	56.05	0.00	31.30	0.36
56	Main Bank	32.76	1.73	22.33	3.50	46.42	0.00	28.79	0.10
57	Petefish, Skiles & Co.	21.92	2.02	15.57	3.98	56.10	0.29	16.67	1.84
58	NSB Bank	16.25	1.93	18.13	4.24	42.92	0.09	21.27	0.35
59	First Community Bank	17.27	2.10	21.63	3.63	49.66	0.12	16.19	1.06

PEER GROUP 2:
\$100 - 249 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	22.71	2.08	19.44	4.16	54.23	0.06	30.11	0.71
Top Ten Percent: Average	24.33	2.11	20.02	4.18	54.04	0.24	31.02	0.93
All Banks: Median	15.35	1.33	11.59	3.71	62.56	0.41	24.33	0.47
All Banks: Average	15.98	1.34	11.92	3.73	63.35	0.64	24.98	0.55

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	Wadena State Bank	26.76	1.91	17.90	4.14	52.36	0.53	26.65	0.32
61	Farmers and Merchants State Bank of Blooming Prairie	17.69	2.10	26.38	4.55	53.61	0.33	26.60	0.23
62	Utah Independent Bank	49.43	2.17	15.81	2.67	54.84	0.18	36.38	0.43

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

Number of Institutions in Peer Group: **378**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **Subchapter S Corporation**
 Asset Size: **\$250 - 499 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
Bank of Mauston	12327	Mauston, WI	342,268	65	6
Bloomsdale Bank	9788	Bloomsdale, MO	302,609	50	4
Brighton Bank	22578	Salt Lake City, UT	283,708	45	4
Centinel Bank of Taos	19904	Taos, NM	333,578	45	1
Central Bank of Kansas City	17009	Kansas City, MO	288,330	74	1
Charlevoix State Bank	33926	Charlevoix, MI	259,442	46	4
Charlotte State Bank & Trust	27086	Port Charlotte, FL	458,679	76	7
Charter Bank	18660	Corpus Christi, TX	317,600	53	4
Charter West Bank	26185	West Point, NE	347,651	128	5
Citizens State Bank of La Crosse	1513	La Crosse, WI	377,916	73	4
Community Bank of Raymore	22867	Raymore, MO	333,577	43	3
Cumberland Security Bank, Inc.	11358	Somerset, KY	264,099	60	4
Ennis State Bank	13000	Ennis, TX	296,975	60	4
Farmers & Stockmens Bank	13625	Clayton, NM	431,948	83	5
Farmers and Merchants State Bank of Pierz	10165	Pierz, MN	265,788	49	3
First Colony Bank of Florida	58644	Maitland, FL	271,852	19	1
First Community Bank of Central Alabama	57124	Wetumpka, AL	470,527	81	7
First State Bank	15586	Scottsbluff, NE	334,569	71	6
Flagler Bank	35218	West Palm Beach, FL	401,466	40	3
Grand Rapids State Bank	10962	Grand Rapids, MN	283,705	45	2
Grundy Bank	3713	Morris, IL	319,907	50	3
HomeBank Texas	17094	Seagoville, TX	255,975	39	3
Lake Area Bank	1390	Lindstrom, MN	430,402	105	5
North Shore Bank of Commerce	8850	Duluth, MN	360,391	115	5
Northview Bank	10956	Sandstone, MN	378,337	107	12
Oregon Coast Bank	57373	Newport, OR	316,972	52	6
Peoples Bank	9366	Mendenhall, MS	426,625	125	5
Peoples Bank Midwest	5347	Hayward, WI	459,414	47	3
Platinum Bank	58511	Oakdale, MN	396,242	39	2
State Street Bank and Trust Company	14857	Quincy, IL	266,360	64	4
The Bank of Old Monroe	1655	Old Monroe, MO	484,217	77	5
The Commercial Bank	175	Crawford, GA	302,285	45	5
The First National Bank of Las Animas	3034	Las Animas, CO	465,866	79	7
The James Polk Stone Community Bank	2244	Portales, NM	278,616	77	9
The Union Bank of Mena	14597	Mena, AR	305,393	56	3
Titan Bank, N.A.	3225	Mineral Wells, TX	326,034	24	1
Wells Bank	14025	Platte City, MO	272,328	52	5
Yampa Valley Bank	35407	Steamboat Springs, CO	425,857	67	2

PEER GROUP 3:
\$250 - 499 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	27.74	2.23	21.43	4.23	50.96	0.15	32.74	1.10
Top Ten Percent: Average	31.88	2.42	23.45	4.21	52.02	0.32	34.88	1.51
All Banks: Median	17.83	1.44	13.19	3.71	60.42	0.42	23.57	0.63
All Banks: Average	19.28	1.46	13.63	3.73	61.13	0.61	24.33	0.69

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Cumberland Security Bank, Inc.	29.78	3.12	23.70	4.52	43.10	0.21	42.67	1.48
2	The Bank of Old Monroe	31.42	3.70	24.71	4.34	41.80	0.01	32.90	0.78
3	Farmers & Stockmens Bank	124.81	2.43	23.41	5.13	65.04	0.03	46.87	2.97
4	North Shore Bank of Commerce	34.29	2.47	26.82	4.98	66.10	0.03	43.61	3.11
5	Brighton Bank	38.81	2.31	21.17	4.76	50.58	0.00	43.22	0.41
6	Yampa Valley Bank	44.10	1.98	21.58	4.49	49.93	0.05	43.27	0.58
7	The Commercial Bank	39.88	1.86	21.10	4.39	55.66	0.07	35.39	0.71
8	Citizens State Bank of La Crosse	19.36	3.88	45.61	4.53	35.08	0.89	29.26	1.90
9	HomeBank Texas	36.09	2.07	20.50	4.32	49.99	0.03	47.46	0.30
10	Grundy Bank	21.65	2.08	19.46	3.71	53.39	0.05	45.39	1.36
11	Bloomsdale Bank	40.84	3.08	34.14	3.81	35.11	0.53	25.99	1.38
12	Central Bank of Kansas City	28.06	4.22	29.03	4.17	55.21	1.87	74.50	6.57
13	Community Bank of Raymore	31.94	2.68	32.04	3.50	46.42	0.38	31.63	1.78
14	The First National Bank of Las Animas	31.37	2.23	17.86	4.41	48.40	0.00	27.45	0.32
15	First State Bank	14.69	2.30	24.32	4.18	49.57	0.13	29.68	1.13
16	Charlevoix State Bank	44.54	1.84	20.72	3.96	56.21	0.48	36.76	1.31
17	Ennis State Bank	18.34	1.90	19.73	4.44	55.75	0.11	34.04	0.88
18	First Community Bank of Central Alabama	25.65	2.04	25.19	3.80	50.20	0.23	28.39	1.06
19	Peoples Bank Midwest	19.12	2.25	13.96	4.02	42.90	0.10	32.58	0.81
20	Charlotte State Bank & Trust	26.88	2.07	20.88	3.27	58.83	0.05	35.90	1.81
21	Charter Bank	10.39	3.01	27.57	6.31	47.32	0.42	50.39	0.61
22	Titan Bank, N.A.	107.98	2.57	31.05	3.52	41.42	0.18	16.49	1.44
23	Lake Area Bank	26.39	3.55	31.47	4.49	60.76	1.36	28.22	6.11
24	Peoples Bank	50.56	2.95	30.10	4.62	56.68	3.15	22.53	3.33
25	Centinel Bank of Taos	25.80	2.00	21.28	3.23	43.79	0.08	42.23	0.68
26	Platinum Bank	56.16	1.49	18.76	3.84	54.71	0.04	41.47	0.52
27	Farmers and Merchants State Bank of Pierz	19.92	1.98	19.51	4.12	51.34	0.23	31.19	0.69
28	Flagler Bank	27.42	2.22	23.23	3.91	40.05	0.00	21.37	0.26
29	The Union Bank of Mena	19.21	1.90	18.21	4.27	56.05	0.17	30.33	0.71
30	Grand Rapids State Bank	35.15	1.75	17.99	4.41	64.07	0.07	24.03	0.88
31	The James Polk Stone Community Bank	28.32	1.73	16.24	4.81	63.93	0.90	56.96	1.39
32	State Street Bank and Trust Company	18.06	1.86	20.15	3.84	58.44	0.16	29.80	1.62
33	Northview Bank	20.91	2.02	16.17	4.64	59.12	0.54	27.03	1.67
34	Charter West Bank	27.30	3.61	36.39	3.24	66.04	0.02	26.16	8.00
35	Wells Bank	12.10	2.29	24.25	4.62	47.36	0.40	24.64	0.82
36	Bank of Mauston	21.20	2.94	22.24	3.85	37.91	0.35	11.49	1.24
37	First Colony Bank of Florida	23.36	1.75	18.56	3.73	45.86	0.01	37.24	0.15
38	Oregon Coast Bank	31.31	1.95	17.24	3.96	53.00	0.59	34.61	0.46

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

Number of Institutions in Peer Group: **185**
 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	744,061	115	7
Crockett National Bank	24561	San Antonio, TX	691,512	358	5
Fidelity Bank	20268	Edina, MN	971,866	81	1
First Bank	3121	Burkburnett, TX	544,197	164	7
First Bank of Owasso	18592	Owasso, OK	530,067	70	3
First Bank of the Lake	26960	Osage Beach, MO	646,774	75	1
First National Bank of Louisiana	4288	Crowley, LA	523,581	69	5
FirstBank	14331	Antlers, OK	527,695	165	8
HNB National Bank	4540	Hannibal, MO	587,736	134	14
North American Banking Company	34836	Roseville, MN	735,716	76	5
Quantum National Bank	34110	Suwanee, GA	651,784	60	3
Southwest Bank	16652	Odessa, TX	536,278	112	6
Sutton Bank	5962	Attica, OH	779,162	118	7
Texas Bank	19559	Brownwood, TX	586,347	125	9
Texas Bank Financial	26967	Weatherford, TX	504,933	136	4
The Bank of Hemet	21606	Riverside, CA	854,584	88	6
The First State Bank	17588	Louise, TX	613,346	134	11
The Yellowstone Bank	1978	Laurel, MT	937,634	102	9
WoodTrust Bank	5335	Wisconsin Rapids, WI	522,939	86	6

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	24.71	2.58	26.68	4.09	51.48	0.11	32.55	1.09
Top Ten Percent: Average	34.91	2.63	24.83	4.27	49.92	0.26	32.12	1.61
All Banks: Median	18.23	1.55	14.48	3.67	59.95	0.50	24.80	0.75
All Banks: Average	19.31	1.58	14.83	3.70	58.97	0.64	25.37	0.86

CB Scorecard Key Performance Indicators

RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Citizens Bank of Las Cruces	28.36	3.07	29.08	4.09	54.45	0.02	36.88	1.17
2	Quantum National Bank	36.18	2.49	23.88	5.15	43.38	0.00	31.76	0.50
3	The Bank of Hemet	31.21	2.43	22.33	4.05	40.70	0.00	36.95	0.47
4	First Bank of Owasso	39.68	2.79	26.74	4.57	38.42	0.00	20.53	0.53
5	Texas Bank	24.50	2.16	16.94	4.14	55.66	0.09	42.02	1.09
6	First Bank of the Lake	618.76	3.07	71.69	5.54	39.32	0.08	8.64	0.71
7	Sutton Bank	28.24	2.91	31.34	2.70	47.28	0.59	58.09	3.32
8	FirstBank	85.01	1.85	18.63	5.71	66.04	0.32	32.91	1.02
9	The Yellowstone Bank	24.19	2.58	15.09	4.03	40.16	0.18	35.95	0.67
10	HNB National Bank	18.03	3.53	27.70	3.85	39.30	0.19	17.72	2.26
11	First National Bank of Louisiana	45.52	1.76	15.79	3.91	53.29	0.00	46.50	0.46
12	North American Banking Company	13.67	2.08	25.77	3.30	47.32	0.14	50.69	1.18
13	WoodTrust Bank	24.71	3.26	31.01	3.03	39.90	0.66	27.62	3.36
14	The First State Bank	24.29	2.44	26.68	5.43	51.48	0.02	5.60	0.64
15	Southwest Bank	23.36	1.43	19.29	4.10	66.63	0.23	64.79	1.31
16	Texas Bank Financial	19.06	3.20	31.84	5.18	54.94	0.70	12.20	2.96
17	Fidelity Bank	109.30	1.96	13.57	4.49	51.93	0.00	28.86	0.19
18	First Bank	18.23	3.12	29.02	4.04	62.09	1.25	32.55	5.80
19	Crockett National Bank	6.08	4.15	30.92	3.74	61.42	0.11	26.25	14.31

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

Number of Institutions in Peer Group: **97**
 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 National Bank of Central Texas	3325	Waco, TX	1,033,525	95	5
Five Star Bank	35361	Roseville, CA	2,057,242	130	7
NBKC Bank	35014	Overland Park, KS	1,118,558	415	4
Plains Commerce Bank	1678	Hoven, SD	1,117,254	409	10
Stockman Bank of Montana	16191	Miles City, MT	4,759,467	714	36
Sunrise Banks, National Association	18561	Saint Paul, MN	1,437,842	258	6
The Nodaway Valley Bank	8904	Maryville, MO	1,118,708	159	8
Wallis Bank	20845	Wallis, TX	1,153,256	169	13
Waukesha State Bank	16160	Waukesha, WI	1,224,989	301	13
WestStar Bank	32941	El Paso, TX	2,301,905	320	14

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	27.64	2.10	19.66	3.99	51.80	0.14	32.61	1.25
Top Ten Percent: Average	35.10	3.55	28.99	3.79	52.03	0.24	38.57	4.68
All Banks: Median	20.51	1.50	14.34	3.46	59.27	0.38	27.20	0.92
All Banks: Average	22.31	1.51	14.92	3.48	59.06	0.50	26.85	1.24

CB Scorecard Key Performance Indicators

RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	WestStar Bank	27.64	2.43	19.66	4.09	47.12	0.12	42.74	0.93
2	Waukesha State Bank	25.67	2.22	19.25	4.05	53.04	0.09	35.90	1.63
3	Five Star Bank	52.02	2.10	26.75	3.64	35.43	0.07	32.19	0.37
4	Sunrise Banks, National Association	29.14	2.08	22.62	4.59	71.35	0.38	64.35	2.86
5	Wallis Bank	59.66	1.69	17.25	4.39	58.20	0.30	50.38	1.25
6	First National Bank of Central Texas	23.56	1.71	19.15	3.99	47.24	0.10	32.61	0.66
8	NBKC Bank	45.65	15.55	99.91	2.06	51.80	0.42	26.85	32.18
9	Stockman Bank of Montana	25.87	2.23	21.59	3.48	49.56	0.51	31.22	1.28
10	The Nodaway Valley Bank	26.67	1.97	14.75	3.86	54.56	0.14	30.85	0.92