



CB Top Ten Report

Ranking the Top Ten Percent of Banks by Peer Group

December 31, 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	19.47	1.25	11.56	4.05	64.08	0.12	31.24	0.73
Top Ten Percent: Average	20.44	1.63	12.53	4.11	63.27	0.50	33.26	2.02
All Banks: Median	10.94	0.53	4.00	3.31	80.15	0.32	22.68	0.31
All Banks: Average	11.41	0.53	4.06	3.36	81.92	0.74	22.16	0.47
Peer Group 2: \$100-249 Million								
Top Ten Percent: Median	23.98	1.38	12.99	4.08	58.72	0.16	31.38	0.85
Top Ten Percent: Average	24.08	1.44	13.83	4.13	58.87	0.38	32.01	1.04
All Banks: Median	14.28	0.81	6.76	3.51	71.08	0.38	23.13	0.44
All Banks: Average	15.60	0.81	6.88	3.49	71.55	0.59	23.80	0.54
Peer Group 3: \$250-499 Million								
Top Ten Percent: Median	26.57	1.39	13.74	4.01	56.15	0.14	33.88	0.90
Top Ten Percent: Average	28.95	1.54	14.90	4.06	56.70	0.26	33.37	1.43
All Banks: Median	16.29	0.91	8.42	3.49	66.34	0.36	23.70	0.55
All Banks: Average	18.09	0.91	8.29	3.48	67.69	0.50	24.51	0.67
Peer Group 4: \$500-999 Million								
Top Ten Percent: Median	28.33	1.50	14.87	3.92	55.21	0.15	30.89	1.08
Top Ten Percent: Average	32.19	1.60	16.24	3.92	55.08	0.22	32.20	1.64
All Banks: Median	18.11	0.94	9.13	3.41	64.56	0.37	23.03	0.63
All Banks: Average	19.77	0.97	9.02	3.41	65.17	0.48	23.41	0.76
Peer Group 5: \$1-5 Billion								
Top Ten Percent: Median	31.07	1.55	15.14	3.83	50.96	0.22	35.92	1.24
Top Ten Percent: Average	37.30	1.65	15.86	3.73	52.41	0.28	37.17	1.81
All Banks: Median	19.44	1.01	9.46	3.39	61.75	0.39	24.69	0.74
All Banks: Average	21.73	1.04	9.65	3.39	61.59	0.49	25.46	0.91

Sub-S Peer Group Summary

	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Peer Group 1: Less Than \$100 Million								
Top Ten Percent: Median	17.98	1.77	15.31	4.15	58.82	0.09	32.05	0.72
Top Ten Percent: Average	18.53	1.85	16.40	4.21	58.81	0.54	31.38	0.92
All Banks: Median	11.40	0.95	8.07	3.56	70.01	0.30	25.58	0.35
All Banks: Average	11.92	0.98	8.40	3.61	71.55	0.69	26.45	0.43
Peer Group 2: \$100-249 Million								
Top Ten Percent: Median	19.44	1.97	17.92	4.14	57.28	0.08	31.29	0.84
Top Ten Percent: Average	19.83	1.99	18.33	4.15	56.42	0.25	31.70	0.97
All Banks: Median	14.81	1.22	10.90	3.65	64.26	0.31	25.23	0.46
All Banks: Average	15.13	1.27	11.29	3.66	64.76	0.54	25.77	0.56
Peer Group 3: \$250-499 Million								
Top Ten Percent: Median	23.16	2.04	21.58	4.05	54.44	0.14	32.69	1.27
Top Ten Percent: Average	24.59	2.23	22.42	4.03	53.38	0.29	34.63	1.49
All Banks: Median	15.95	1.40	13.13	3.66	61.51	0.38	24.03	0.62
All Banks: Average	17.27	1.42	13.38	3.69	61.90	0.54	24.75	0.71
Peer Group 4: \$500-999 Million								
Top Ten Percent: Median	24.07	2.36	22.64	4.08	50.38	0.09	31.68	1.03
Top Ten Percent: Average	24.63	2.50	22.78	4.22	49.69	0.19	30.65	1.13
All Banks: Median	17.58	1.50	13.97	3.61	60.22	0.38	25.37	0.76
All Banks: Average	18.44	1.55	14.53	3.64	59.37	0.55	25.78	0.86
Peer Group 5: \$1-5 Billion								
Top Ten Percent: Median	35.01	2.25	24.27	3.89	49.13	0.17	34.79	1.66
Top Ten Percent: Average	38.88	4.18	35.22	3.63	49.35	0.54	38.64	5.94
All Banks: Median	19.41	1.54	14.74	3.40	59.12	0.35	27.51	0.92
All Banks: Average	20.58	1.53	15.28	3.43	58.87	0.46	27.21	1.17

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: **546**
 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
Amistad Bank	26658	Del Rio, TX	38,396	11	1
Aspire Bank	3934	Fargo, ND	49,162	8	2
Bank of Lake Village	15547	Lake Village, AR	71,293	15	2
Bank of Locust Grove	16795	Locust Grove, OK	45,909	15	1
Bison State Bank	14083	Bison, KS	20,368	7	1
Brazos National Bank	24038	Richwood, TX	41,651	42	1
Breda Savings Bank	5792	Breda, IA	69,213	8	1
Brighton Bank	9189	Brighton, TN	54,978	25	1
Catlin Bank	3615	Catlin, IL	67,166	20	2
CentreBank	15532	Veedersburg, IN	95,541	23	4
Comerica Bank & Trust, National Association	1596	Ann Arbor, MI	65,338	98	1
Community Bank	8975	Bristow, OK	95,878	30	1
Community Bank of Easton	18568	Easton, IL	43,018	4	1
Community Bank of Missouri	57141	Richmond, MO	65,695	18	2
Community Bank of Wichita, Inc.	35118	Wichita, KS	96,994	22	2
Community State Bank	22567	Shelbina, MO	94,826	16	2
Countryside Bank	1438	Unadilla, NE	95,779	15	3
Eagle Bank	58282	Polson, MT	91,704	17	1
Farmers and Merchants Bank of Ashland	5377	Ashland, NE	98,620	20	2
Farmers and Merchants State Bank of Bushnell	11324	Bushnell, IL	86,575	20	2
Farmers State Bank of Munitz	15011	Munitz, MI	93,763	21	3
First National Bank	4111	Heavener, OK	88,988	35	2
First Naturalstate Bank	21379	Mcgehee, AR	73,922	17	3
Freedom Bank	17881	Freer, TX	61,935	24	2
G. W. Jones Exchange Bank	999	Marcellus, MI	89,448	30	3
Global Innovations Bank	5175	Kiester, MN	29,834	7	1
Hiawatha Bank and Trust Company	34488	Hiawatha, IA	92,872	17	2
Investors Community Bank	29093	Chillicothe, MO	78,789	16	1
ITS Bank	34619	Johnston, IA	8,751	0	1
Kinmundy Bank	3805	Kinmundy, IL	54,833	9	1
Lakeside Bank of Salina	21255	Salina, OK	46,914	13	1
Lamont Bank of St. John	8681	Saint John, WA	62,561	6	1
Midland Community Bank	19796	Kincaid, IL	77,451	14	2
Movement Bank	9502	Danville, VA	63,208	36	1
Peoples Bank	1562	Lebanon, KY	97,266	14	3
Peoples State Bank of Colfax	10075	Colfax, IL	38,052	7	1
Prudential Bank & Trust, FSB	32957	Hartford, CT	23,680	6	1
Randall State Bank	10969	Randall, MN	54,046	13	2
Rocky Mountain Bank & Trust	3019	Florence, CO	85,685	21	2
Scribner Bank	14026	Scribner, NE	84,543	14	1
Small Business Bank	25744	Lenexa, KS	72,140	25	1
State Bank of Chandler	8858	Chandler, MN	52,320	9	1
The Bank of Magnolia Company	2300	Magnolia, OH	89,262	19	3
The Citizens Bank of Edina	12457	Edina, MO	80,547	13	1
The Commercial Bank	19595	Mason, TX	67,037	9	1
The First National Bank of Hooker	4123	Hooker, OK	85,568	20	1
The First National Bank of Lindsay	4134	Lindsay, OK	80,695	8	1
The First National Bank of Spearville	4774	Spearville, KS	48,529	6	1
The First State Bank of Rosemount	9769	Rosemount, MN	82,993	13	1
The Peoples Bank	16603	Marion, KY	92,048	21	2
The Santa Anna National Bank	5520	Santa Anna, TX	53,178	12	1
The Waterford Commercial and Savings Bank	8397	Waterford, OH	54,182	16	2
Twin City Bank	35261	Longview, WA	75,838	15	1
United Bank of Philadelphia	33568	Philadelphia, PA	55,570	17	2
United Minnesota Bank	10567	New London, MN	40,916	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	19.47	1.25	11.56	4.05	64.08	0.12	31.24	0.73	
Top Ten Percent: Average	20.44	1.63	12.53	4.11	63.27	0.50	33.26	2.02	
All Banks: Median	10.94	0.53	4.00	3.31	80.15	0.32	22.68	0.31	
All Banks: Average	11.41	0.53	4.06	3.36	81.92	0.74	22.16	0.47	
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Eagle Bank	30.09	1.76	16.15	4.90	50.80	0.02	36.69	0.92
2	Global Innovations Bank	25.69	1.22	11.95	3.86	65.57	0.00	45.88	1.57
3	Amistad Bank	23.40	1.49	12.17	4.62	66.46	0.01	38.47	2.00
4	Brazos National Bank	41.30	8.08	28.89	3.40	74.07	0.00	35.11	27.95
5	Comerica Bank & Trust, National Association	23.70	34.35	37.34	1.14	60.19	0.00	100.00	112.95
6	Twin City Bank	45.75	1.17	12.43	4.77	70.69	0.51	55.52	0.79
7	Breda Savings Bank	10.54	1.66	14.54	3.65	49.77	0.00	38.43	0.47
8	Bison State Bank	41.75	0.79	8.00	3.98	85.26	0.00	57.58	4.78
9	Hiawatha Bank and Trust Company	74.50	1.21	11.17	3.90	61.83	0.24	37.82	0.51
10	The First National Bank of Spearville	17.83	1.34	8.37	3.00	51.18	0.00	36.64	0.73
11	The Commercial Bank	24.05	1.52	16.32	3.75	55.83	0.00	26.60	0.22
12	Community Bank of Missouri	21.97	1.51	11.43	4.83	65.77	0.51	26.15	1.31
13	Bank of Locust Grove	14.36	1.69	14.10	5.62	54.33	0.76	29.84	0.97
13	Scribner Bank	24.61	1.42	9.96	3.24	69.15	0.13	40.67	2.67
15	Peoples Bank	50.65	1.14	12.92	4.03	69.49	0.00	30.58	0.21
16	Community Bank of Easton	13.45	2.43	11.56	4.18	21.29	0.00	28.30	0.22
17	Lamont Bank of St. John	19.12	1.07	7.73	4.41	39.63	0.00	39.19	0.07
18	Community Bank	10.03	1.72	19.83	4.53	56.31	0.03	23.45	1.13
19	Lakeside Bank of Salina	20.87	1.61	14.14	5.43	55.30	1.22	27.91	0.72
20	CentreBank	21.49	1.50	11.70	4.07	63.45	0.76	28.61	1.68
21	The Citizens Bank of Edina	9.38	2.05	16.73	4.23	38.92	0.10	31.55	0.41
22	Kinmundy Bank	12.60	1.90	14.16	4.50	47.13	0.36	27.56	0.51
23	Community State Bank	16.27	1.55	16.24	3.88	42.31	0.19	30.00	0.26
24	Farmers and Merchants Bank of Ashland	22.73	0.77	7.77	3.92	73.71	0.00	31.95	0.32
25	United Minnesota Bank	22.65	0.65	9.67	3.69	79.05	0.00	31.73	0.73
26	Freedom Bank	28.63	0.91	6.70	4.41	75.66	0.28	32.57	0.87
27	Aspire Bank	21.09	1.11	13.34	3.81	62.32	0.00	24.10	0.20
28	First National Bank	6.50	1.16	13.67	5.15	70.29	0.31	37.87	1.04
29	ITS Bank	7.57	6.89	7.40	6.27	13.43	0.00	0.00	4.79
30	The Santa Anna National Bank	(1.39)	1.32	11.15	4.63	61.23	0.00	28.83	0.42
31	United Bank of Philadelphia	12.59	5.05	65.19	3.86	57.27	6.15	37.00	8.72
32	Community Bank of Wichita, Inc.	11.84	1.07	12.86	4.49	65.49	0.71	35.44	0.55
33	The Waterford Commercial and Savings Bank	21.76	0.77	5.75	3.75	77.61	0.00	27.95	0.91
34	Catlin Bank	6.98	1.53	14.35	4.14	61.95	0.34	27.19	2.17
35	Small Business Bank	19.77	0.78	5.17	4.64	81.17	0.22	67.59	0.85
36	Bank of Lake Village	11.90	1.53	12.16	4.15	64.08	1.26	35.66	0.60
37	G. W. Jones Exchange Bank	45.50	0.79	7.15	3.84	80.41	0.67	66.17	1.20
38	Midland Community Bank	19.31	1.65	15.63	3.03	46.61	0.09	16.07	1.48
39	The First National Bank of Lindsay	22.24	1.15	10.29	4.18	55.79	2.20	26.76	0.54
40	Peoples State Bank of Colfax	10.96	1.24	10.97	3.79	54.12	0.00	17.94	0.33
41	Investors Community Bank	11.67	1.25	8.76	3.59	57.54	0.12	24.41	0.74
42	Countryside Bank	19.47	0.93	5.71	3.10	71.19	0.00	28.44	0.65
43	Farmers State Bank of Munith	20.95	0.98	9.70	3.57	69.65	0.86	28.55	2.19
44	Farmers and Merchants State Bank of Bushnell	17.02	0.93	10.39	2.93	68.30	0.01	26.30	1.30
45	Rocky Mountain Bank & Trust	15.96	0.78	7.47	4.10	78.46	0.10	34.39	0.50
46	The First National Bank of Hooker	17.04	1.29	8.90	4.32	59.83	1.25	26.08	0.41
47	The First State Bank of Rosemount	14.99	0.84	11.88	4.27	68.07	0.49	30.31	0.35
47	The Peoples Bank	24.80	0.97	11.26	4.39	65.63	0.27	9.09	0.53
49	The Bank of Magnolia Company	11.38	0.91	7.62	4.05	71.91	0.18	34.22	0.53
50	State Bank of Chandler	13.29	0.92	7.33	3.83	65.71	0.08	33.56	0.30
51	Prudential Bank & Trust, FSB	13.63	28.79	34.01	1.80	18.23	0.00	0.00	46.48
52	First Naturalstate Bank	21.70	0.80	7.91	3.68	73.13	0.74	38.11	0.52
53	Brighton Bank	31.75	2.03	29.42	4.04	81.46	2.14	22.49	8.86
53	Randall State Bank	16.23	1.35	11.97	5.36	57.74	1.18	31.24	0.14
55	Movement Bank	25.37	0.75	6.19	4.74	93.57	0.90	55.31	8.39

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

Number of Institutions in Peer Group: **749**
 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
American Bank of Beaver Dam	5283	Beaver Dam, WI	186,397	37	4
Badger Bank	2469	Fort Atkinson, WI	161,598	37	4
Bank of Bennington	8595	Bennington, NE	167,482	41	4
Bank of Clarkson	13167	Clarkson, KY	135,539	24	2
Bank of Commerce	13274	Chelsea, OK	195,781	56	7
Bank of Feather River	58630	Yuba City, CA	181,605	24	1
Bank of Franklin	10594	Meadville, MS	177,187	48	4
Bank of Lincoln County	57396	Fayetteville, TN	181,867	42	3
Bank of Milton	11232	Milton, WI	164,826	21	2
Bank of Whittier, National Association	24211	Whittier, CA	117,420	24	2
Bay Bank	34052	Green Bay, WI	122,797	34	1
Baybank	1092	Gladstone, MI	124,167	29	3
Bridge Community Bank	12717	Mount Vernon, IA	126,215	19	3
Century Bank of the Ozarks	8296	Gainesville, MO	207,653	53	4
Cheaha Bank	35514	Oxford, AL	234,988	41	4
Citizens State Bank	12303	Woodville, TX	184,384	46	5
Community Bank	34020	Topeka, KS	134,993	24	2
Community Bank of Pleasant Hill	58423	Pleasant Hill, MO	111,961	18	1
Community Bank of the South	35212	Merritt Island, FL	208,252	20	3
Community First Bank	12426	Kansas City, KS	235,235	29	2
Community State Bank	19749	Coffeyville, KS	182,935	19	1
Cornerstone Community Bank	33137	Grafton, WI	228,089	34	3
Eaglemark Savings Bank	34313	Carson City, NV	116,152	105	1
Farmers & Merchants Bank	9462	Miamisburg, OH	225,385	32	4
Farmers & Merchants State Bank	13242	Waterloo, WI	197,577	29	2
Farmers and Merchants State Bank, Bloomfield, Nebraska	13662	Bloomfield, NE	155,713	23	6
FDS Bank	33831	Mason, OH	191,276	754	1
First Community Bank	5384	Beemer, NE	178,158	28	4
First New Mexico Bank	18514	Deming, NM	238,568	33	2
First New Mexico Bank of Silver City	24865	Silver City, NM	132,442	28	2
First New Mexico Bank, Las Cruces	58745	Las Cruces, NM	137,203	28	2
First State Bank	19163	Wrens, GA	208,378	39	5
First State Bank	16333	Loomis, NE	165,941	21	3
First State Bank of Odem	16334	Odem, TX	165,960	31	4
First Texas Bank	3293	Lampasas, TX	169,947	26	1
Florida Business Bank	35304	Melbourne, FL	181,597	16	1
Freedom Bank	58010	Columbia Falls, MT	109,714	21	1
Garden Plain State Bank	19687	Wichita, KS	129,080	21	2
Gateway Commercial Bank	58678	Mesa, AZ	182,236	14	1
Granite Community Bank	5116	Cold Spring, MN	147,458	25	1
Granite Mountain Bank Inc dba Granite Mountain Bank	15744	Philipsburg, MT	108,626	20	3
Guadalupe Bank	58768	Kerrville, TX	210,638	32	3
Home Loan State Bank	90040	Grand Junction, CO	185,171	27	2
Lafayette State Bank	16396	Mayo, FL	155,469	45	5
Lakeview Bank	57785	Lakeville, MN	133,505	17	1
Logansport Savings Bank	29907	Logansport, IN	220,517	30	1
McKenzie Banking Company	13955	Mc Kenzie, TN	166,867	86	6
National Bank of St. Anne	16752	St. Anne, IL	104,480	23	2
New Market Bank	1931	Elko New Market, MN	166,727	34	3
Park State Bank	8851	Duluth, MN	222,965	30	5
PBK Bank, Inc.	9313	Stanford, KY	139,797	41	7
PeopleFirst Bank	58597	Joliet, IL	176,069	28	2
Peoples Bank	57058	Sheridan, AR	182,041	25	2
Peoples State Bank of Munising	15165	Munising, MI	165,985	35	5
Pinnacle Bank	252	Marshalltown, IA	221,908	26	2
Quoin Financial Bank	15629	Miller, SD	199,636	36	3
RiverHills Bank	6662	Milford, OH	240,557	66	5
Sherburne State Bank	10169	Becker, MN	185,991	36	3
Table Rock Community Bank	58300	Kimberling City, MO	107,981	27	2

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

Number of Institutions in Peer Group: **749**
 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
Texas Advantage Community Bank, National Association	58450	Alvin, TX	166,158	23	2
The Apple Creek Banking Company	737	Apple Creek, OH	179,273	44	6
The Citizens State Bank of Ouray	1779	Ouray, CO	149,500	28	5
The City National Bank of Colorado City	3144	Colorado City, TX	173,524	35	1
The Colorado Bank and Trust Company of La Junta	1141	La Junta, CO	181,260	41	2
The Exchange Bank	10672	Skiatook, OK	129,430	30	3
The Farmers State Bank of Waupaca	13033	Waupaca, WI	241,798	41	3
The First National Bank of Waynesboro	2160	Waynesboro, GA	182,003	35	1
The Gunnison Bank and Trust Company	11259	Gunnison, CO	156,656	36	2
The Tri-County Bank	16339	Stuart, NE	178,564	30	4
Three Rivers Bank of Montana	21557	Kalispell, MT	230,433	39	2
United Citizens Bank of Southern Kentucky	57867	Columbia, KY	171,854	45	5
Valley Bank of Kalispell	1980	Kalispell, MT	166,848	32	1
VisionBank	58000	Topeka, KS	220,430	34	3
West Valley National Bank	58426	Goodyear, AZ	124,557	24	4
Wolf River Community Bank	34240	Hortonville, WI	247,144	42	4

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: How They Rank

		AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Top Ten Percent: Median		23.98	1.38	12.99	4.08	58.72	0.16	31.38	0.85
Top Ten Percent: Average		24.08	1.44	13.83	4.13	58.87	0.38	32.01	1.04
All Banks: Median		14.28	0.81	6.76	3.51	71.08	0.38	23.13	0.44
All Banks: Average		15.60	0.81	6.88	3.49	71.55	0.59	23.80	0.54
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Community Bank	30.81	2.47	25.92	4.13	44.25	0.00	37.28	2.04
2	Sherburne State Bank	41.58	2.37	30.93	4.37	43.99	0.08	38.82	2.34
3	The Gunnison Bank and Trust Company	27.47	1.51	16.74	4.08	57.48	0.00	51.58	1.95
4	The Colorado Bank and Trust Company of La Junta	27.38	2.10	21.13	4.44	52.45	0.20	58.44	2.26
5	Park State Bank	56.53	2.26	22.64	5.04	49.80	0.31	45.49	1.05
6	Guadalupe Bank	22.10	1.64	18.54	4.36	59.69	0.00	34.45	1.28
7	Bank of Milton	23.98	2.13	22.16	3.95	46.92	0.00	20.46	0.92
8	The Tri-County Bank	24.35	1.12	12.96	4.51	67.47	0.00	41.95	0.61
9	First New Mexico Bank, Las Cruces	19.32	1.45	10.71	4.12	62.16	0.08	41.31	0.91
10	Cornerstone Community Bank	5.98	1.79	19.83	4.34	47.93	0.00	34.59	0.74
11	Lakeview Bank	33.53	1.38	16.36	4.65	55.99	0.31	35.13	0.43
12	First Texas Bank	19.81	1.42	13.34	3.66	53.26	0.07	46.00	0.61
13	Bank of Feather River	24.97	1.21	12.76	4.26	58.24	0.00	32.80	0.33
14	Eaglemark Savings Bank	154.18	5.99	37.43	10.96	74.10	0.00	0.01	21.78
15	National Bank of St. Anne	22.88	1.26	11.81	3.66	59.38	0.19	34.14	1.64
16	The First National Bank of Waynesboro	22.94	1.38	8.39	4.14	57.73	0.22	35.70	0.84
17	Three Rivers Bank of Montana	36.06	1.05	10.24	4.84	63.43	0.61	36.35	1.41
18	McKenzie Banking Company	26.23	1.77	14.01	6.07	65.19	2.29	35.85	2.27
19	Florida Business Bank	25.27	1.35	13.21	3.87	50.09	0.00	37.20	0.10
20	New Market Bank	44.58	1.26	16.90	4.07	70.89	0.81	36.80	2.80
21	Community Bank of Pleasant Hill	35.12	1.20	13.20	3.00	67.25	0.00	32.01	1.52
22	Granite Community Bank	26.06	1.18	14.62	4.06	60.27	0.50	31.80	0.79
23	Wolf River Community Bank	26.46	1.49	12.53	3.99	51.40	0.48	19.97	1.43
24	Bank of Lincoln County	18.70	1.42	11.66	4.72	58.72	0.02	22.60	0.48
25	Home Loan State Bank	40.47	1.09	14.47	3.81	61.18	0.12	32.50	0.45
26	Texas Advantage Community Bank, National Association	31.62	1.06	11.84	3.58	63.65	0.00	27.12	0.64
26	VisionBank	15.69	1.04	12.71	3.89	58.57	0.16	37.79	0.85
28	The Citizens State Bank of Ouray	28.99	0.99	11.16	3.71	67.71	0.04	31.38	1.06
29	Valley Bank of Kalispell	20.56	1.71	17.33	5.42	55.32	0.65	38.03	0.28
30	Granite Mountain Bank Inc dba Granite Mountain Bank	26.44	0.92	10.90	4.00	64.41	0.24	55.30	0.59
31	Farmers & Merchants State Bank	10.21	1.62	14.71	3.37	51.35	0.00	24.97	1.53
32	Gateway Commercial Bank	34.22	1.20	10.90	3.60	48.45	0.00	35.08	0.12
33	First New Mexico Bank	16.79	1.48	10.85	4.17	51.00	0.60	39.91	0.48
33	First New Mexico Bank of Silver City	16.39	1.51	12.89	3.98	60.20	0.08	19.84	1.26
35	First State Bank	11.80	1.82	13.06	4.34	49.25	0.62	28.32	0.86
36	Badger Bank	18.21	1.75	13.49	3.65	53.95	0.45	23.84	2.11
36	The Farmers State Bank of Waupaca	12.08	1.39	10.65	4.20	57.78	0.12	27.57	0.81
38	West Valley National Bank	53.57	1.24	18.13	3.83	74.13	1.23	66.42	1.74
39	Bank of Clarkson	11.60	1.55	11.36	4.00	59.68	0.18	34.02	0.73
40	Bridge Community Bank	25.04	1.11	10.59	3.18	60.88	0.00	27.40	0.95
41	First State Bank	30.55	1.61	18.96	5.37	58.97	0.51	18.73	0.51
42	The Apple Creek Banking Company	23.97	1.00	12.99	4.51	68.59	0.05	33.24	0.40
43	Farmers & Merchants Bank	24.33	1.30	13.72	4.16	56.46	0.76	33.46	0.44
44	Bank of Whittier, National Association	58.92	1.71	10.83	0.89	54.51	0.00	18.76	4.53
45	PBK Bank, Inc.	17.83	1.40	10.87	4.61	66.73	0.58	28.51	1.12
46	Century Bank of the Ozarks	16.07	1.59	16.94	4.76	56.18	0.94	26.82	0.80
47	Pinnacle Bank	3.15	1.82	10.54	3.90	40.32	0.08	38.55	0.59
48	Garden Plain State Bank	29.82	1.18	8.11	2.86	56.81	0.00	31.93	0.84
49	Freedom Bank	35.03	1.52	15.41	5.15	54.42	0.49	24.48	0.25
50	Table Rock Community Bank	24.34	1.23	13.92	4.17	64.63	0.12	15.49	0.92
51	Bank of Franklin	21.22	0.93	8.58	4.08	70.85	(0.17)	28.31	0.93
52	Logansport Savings Bank	17.16	1.83	15.10	3.75	53.76	0.21	16.38	1.31
53	Baybank	16.83	1.24	13.36	4.35	62.75	0.48	28.15	0.74
54	United Citizens Bank of Southern Kentucky	(1.08)	1.71	13.67	4.29	54.87	0.15	26.85	1.01
55	The Exchange Bank	24.47	1.26	11.62	4.18	61.91	0.83	28.92	0.74
56	FDS Bank	(4.00)	522.84	879.56	1.08	14.09	0.01	100.00	769.18
56	First State Bank of Odem	11.08	1.17	9.62	4.13	64.64	0.17	48.78	0.83
56	RiverHills Bank	31.75	1.33	18.92	4.26	71.65	1.72	30.02	1.32
59	Lafayette State Bank	42.36	1.16	15.58	4.32	78.10	2.05	57.96	1.51

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	23.98	1.38	12.99	4.08	58.72	0.16	31.38	0.85
Top Ten Percent: Average	24.08	1.44	13.83	4.13	58.87	0.38	32.01	1.04
All Banks: Median	14.28	0.81	6.76	3.51	71.08	0.38	23.13	0.44
All Banks: Average	15.60	0.81	6.88	3.49	71.55	0.59	23.80	0.54

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	Quoin Financial Bank	14.30	1.38	11.73	4.30	60.73	0.10	21.29	0.76
61	Community State Bank	16.89	1.60	14.11	3.67	46.73	0.16	27.41	0.40
62	Peoples State Bank of Munising	17.19	1.35	10.69	4.13	58.92	0.58	27.97	0.82
63	Peoples Bank	8.03	1.76	11.87	4.04	42.88	0.05	23.86	0.58
64	Farmers and Merchants State Bank, Bloomfield, Nebraska	21.85	1.45	10.59	3.88	54.97	0.11	19.57	0.54
65	PeopleFirst Bank	29.26	1.19	10.06	3.68	63.07	0.60	26.76	2.44
66	First Community Bank	21.46	0.90	8.51	4.01	70.09	0.00	26.73	0.94
67	Citizens State Bank	25.49	1.23	13.95	3.50	50.88	1.40	30.88	0.85
67	Community First Bank	14.69	1.75	17.59	4.62	50.02	0.26	27.13	0.20
69	The City National Bank of Colorado City	25.21	1.52	18.52	4.48	59.87	0.83	17.98	0.65
70	American Bank of Beaver Dam	19.35	1.29	12.63	3.68	65.10	0.61	29.82	1.13
71	Bank of Commerce	33.72	1.00	8.80	4.80	70.06	0.58	34.97	0.65
72	Bank of Bennington	14.10	1.05	8.86	4.07	71.33	0.00	26.40	1.20
73	Cheaha Bank	12.27	1.47	11.75	3.90	55.82	0.05	20.36	0.60
74	Bay Bank	13.38	1.27	9.58	3.99	67.64	0.50	35.32	1.67
75	Community Bank of the South	29.99	1.13	11.22	3.35	56.83	0.00	29.46	0.21

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

Number of Institutions in Peer Group: **670**
 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	499,495	75	5
Alden State Bank	17622	Alden, MI	251,030	38	4
American Bank & Trust of the Cumberlands	31980	Livingston, TN	320,696	47	3
American National Bank	26398	Oakland Park, FL	412,331	31	1
Austin Capital Bank SSB	58082	Austin, TX	291,816	181	1
Bank of Cleveland	26955	Cleveland, TN	344,437	62	4
Bank of George	58626	Las Vegas, NV	470,732	84	2
Bank of Luxemburg	13264	Luxemburg, WI	479,438	94	7
Bank of Ocean City	5867	Ocean City, MD	494,559	61	7
BankCherokee	8537	Saint Paul, MN	345,787	57	4
BankVista	35406	Sartell, MN	499,925	69	3
CenterBank	35117	Milford, OH	266,515	41	3
Central Bank of Branson	16924	Branson, MO	460,775	69	4
Century Bank and Trust	5015	Coldwater, MI	400,597	106	6
Century Bank of Georgia	35236	Cartersville, GA	265,287	31	3
Chickasaw Community Bank	11521	Oklahoma City, OK	293,241	110	1
Chino Commercial Bank, N.A.	35366	Chino, CA	314,739	51	4
Commercial Banking Company	16246	Valdosta, GA	308,329	63	5
Community State Bank	14883	Avilla, IN	331,662	48	4
Community Valley Bank	58500	El Centro, CA	259,610	40	6
Cornerstone Community Bank	58411	Red Bluff, CA	497,357	42	3
Exchange Bank of Missouri	1616	Fayette, MO	261,688	45	5
FinWise Bank	35323	Murray, UT	314,522	96	2
First Bank	9620	Clewiston, FL	498,965	99	7
First Century Bank	1700	Tazewell, TN	468,718	90	8
First Century Bank, National Association	57123	Commerce, GA	469,430	63	2
First National Bank and Trust Company of Weatherford	5575	Weatherford, TX	361,334	58	3
First Service Bank	18519	Greenbrier, AR	446,710	98	10
First State Bank of St. Charles, Missouri	12219	St. Charles, MO	489,510	227	6
First Vision Bank of Tennessee	58201	Tullahoma, TN	327,997	63	4
FNB South	17011	Alma, GA	469,136	90	4
Grandview Bank	3230	Grandview, TX	301,627	43	2
Gulf Coast Bank	20353	Abbeville, LA	478,696	116	10
High Country Bank	29783	Salida, CO	365,364	98	4
HomeTown Bank	31028	Redwood Falls, MN	470,071	103	10
Honor Bank	8165	Honor, MI	295,566	70	8
Integrity Bank & Trust	57587	Monument, CO	280,595	58	4
Jonah Bank of Wyoming	58396	Casper, WY	458,035	79	4
Liberty National Bank	57505	Sioux City, IA	494,242	70	9
M1 Bank	9797	Macks Creek, MO	489,358	22	3
Main Street Bank	57878	Bingham Farms, MI	322,996	97	2
Metro Phoenix Bank	58402	Phoenix, AZ	326,012	42	1
Midwest Heritage Bank, FSB	4432	West Des Moines, IA	329,731	119	7
Oak Bank	35333	Fitchburg, WI	415,135	35	1
Patriot Bank	57416	Millington, TN	450,766	81	6
Pinnacle Bank	29548	Jasper, AL	275,504	50	6
Redwood Capital Bank	57610	Eureka, CA	498,305	76	4
Sabal Palm Bank	58372	Sarasota, FL	354,514	42	2
Solera National Bank	58534	Lakewood, CO	436,093	35	1
Surrey Bank & Trust	34209	Mount Airy, NC	431,064	67	7
Texas National Bank	3337	Mercedes, TX	458,329	107	7
Texas Republic Bank, National Association	3400	Frisco, TX	365,446	53	3
The Bank	34409	Jennings, LA	314,655	74	7
The Citizens Bank of Georgia	34229	Cumming, GA	410,948	56	4
The First National Bank of Grayson	2695	Grayson, KY	308,770	95	8
The MINT National Bank	58764	Kingwood, TX	371,481	33	1
The Napoleon State Bank	10101	Napoleon, IN	350,348	78	6
The North Salem State Bank	8063	North Salem, IN	483,424	79	10
The Osgood State Bank	9137	Osgood, OH	336,989	53	4

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **670**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **C Corporation**
 Asset Size: **\$250 - 499 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
The Peoples Bank	1147	Pratt, KS	487,422	93	7
Town & Country Bank and Trust Company	15703	Bardstown, KY	387,090	84	5
Tri-County Bank	977	Brown City, MI	409,617	84	10
UniBank	58407	Lynnwood, WA	403,875	49	4
Unison Bank	19396	Jamestown, ND	402,351	57	2
United Bank of El Paso del Norte	57119	El Paso, TX	281,427	48	4
Verus Bank of Commerce	58025	Fort Collins, CO	300,589	15	1
Willamette Valley Bank	57033	Salem, OR	394,918	213	4

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: How They Rank

		26.57	1.39	13.74	4.01	56.15	0.14	33.88	0.90	
Top Ten Percent: Median		26.57	1.39	13.74	4.01	56.15	0.14	33.88	0.90	
Top Ten Percent: Average		28.95	1.54	14.90	4.06	56.70	0.26	33.37	1.43	
All Banks: Median		16.29	0.91	8.42	3.49	66.34	0.36	23.70	0.55	
All Banks: Average		18.09	0.91	8.29	3.48	67.69	0.50	24.51	0.67	
CB Scorecard Key Performance Indicators										
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII	
1	FinWise Bank	84.05	4.54	33.59	11.35	50.01	0.26	54.55	5.36	
2	Bank of George	36.95	1.88	15.27	4.03	56.52	0.00	53.43	3.07	
3	Metro Phoenix Bank	33.98	1.65	14.03	4.51	45.14	0.00	37.61	0.58	
4	Jonah Bank of Wyoming	33.77	1.96	20.94	4.30	49.49	0.29	33.32	2.23	
5	High Country Bank	24.84	1.53	15.74	5.25	59.94	0.02	33.88	1.35	
6	Sabal Palm Bank	39.68	1.27	15.95	4.14	55.79	0.00	41.25	0.39	
7	HomeTown Bank	32.89	1.91	18.38	3.62	53.57	0.14	28.32	2.37	
8	American Bank & Trust of the Cumberlands	26.28	3.22	33.82	4.30	35.56	0.02	11.92	2.34	
9	1st Bank Yuma	35.58	1.22	13.47	3.98	63.14	0.00	48.04	0.67	
10	Tri-County Bank	28.26	1.87	15.26	4.54	50.51	0.35	31.48	0.82	
11	Century Bank of Georgia	31.74	1.26	13.49	3.87	54.66	0.06	38.47	0.57	
12	Chickasaw Community Bank	47.38	4.02	38.11	4.76	57.86	0.42	17.57	8.74	
13	Honor Bank	21.68	1.20	13.59	4.11	59.38	0.21	32.99	1.48	
14	Alden State Bank	22.56	1.12	9.42	4.17	58.22	0.15	50.17	1.22	
15	Texas National Bank	38.87	1.40	17.12	5.20	64.77	0.58	54.64	0.65	
16	BankVista	44.04	1.28	18.25	3.65	55.64	0.31	26.80	1.32	
17	Bank of Luxemburg	22.46	1.54	16.84	3.90	55.29	0.12	20.37	1.58	
18	The Peoples Bank	31.99	1.86	15.48	4.05	53.54	1.80	37.27	1.00	
19	Redwood Capital Bank	35.29	1.20	13.74	3.63	53.80	0.22	31.07	0.83	
20	Bank of Cleveland	20.05	1.59	11.32	4.01	54.76	0.54	41.32	1.03	
21	UniBank	16.24	1.71	11.64	4.25	50.96	0.19	23.67	1.22	
22	Liberty National Bank	12.84	1.50	13.11	4.17	49.53	0.02	29.44	0.64	
23	Austin Capital Bank SSB	109.78	2.26	27.81	4.96	83.23	0.00	5.94	12.32	
24	Willamette Valley Bank	46.84	8.75	60.77	3.77	60.90	0.21	10.01	27.16	
25	Verus Bank of Commerce	9.35	1.72	13.46	4.09	41.38	0.00	40.85	0.32	
26	Cornerstone Community Bank	72.49	1.18	15.06	3.64	45.96	0.00	26.32	0.29	
27	The First National Bank of Grayson	23.20	1.47	12.74	3.81	59.90	0.49	38.18	1.16	
28	The North Salem State Bank	25.46	1.17	14.32	3.77	59.42	0.03	36.63	0.49	
29	Chino Commercial Bank, N.A.	37.19	1.01	10.82	3.58	57.14	0.03	56.91	0.55	
30	The Citizens Bank of Georgia	26.57	1.36	13.03	3.79	50.41	0.07	34.72	0.23	
31	The Napoleon State Bank	25.92	1.39	13.26	3.78	55.28	0.37	24.84	1.23	
32	Community State Bank	19.09	1.27	12.66	3.89	54.82	0.04	38.91	0.37	
32	The MINT National Bank	50.41	1.24	11.69	3.91	57.97	0.10	10.43	2.48	
34	Exchange Bank of Missouri	19.40	1.55	14.09	3.84	53.23	0.00	13.24	0.88	
35	Oak Bank	29.18	1.26	12.32	3.07	50.83	0.11	30.40	1.03	
36	Patriot Bank	23.63	1.98	21.01	3.32	56.15	0.17	21.11	3.10	
37	CenterBank	18.54	1.15	12.96	4.03	55.82	0.01	20.74	1.07	
38	The Osgood State Bank	25.59	1.14	11.54	4.07	59.45	0.01	21.73	0.85	
39	Texas Republic Bank, National Association	20.00	1.49	13.82	4.36	55.14	0.11	29.05	0.31	
40	Grandview Bank	16.56	1.51	15.84	4.17	51.49	0.45	45.96	0.38	
41	FNB South	13.88	2.02	13.21	4.87	42.97	1.15	38.19	0.89	
42	Integrity Bank & Trust	35.39	1.08	12.75	4.51	66.27	0.57	39.40	0.90	
43	First Century Bank, National Association	0.41	2.54	20.23	4.32	52.87	0.85	40.83	2.12	
44	United Bank of El Paso del Norte	19.22	1.18	10.73	4.98	58.48	0.01	43.49	0.25	
45	Town & Country Bank and Trust Company	24.40	1.17	9.81	3.81	67.95	0.09	38.38	1.21	
46	Midwest Heritage Bank, FSB	15.36	2.35	18.18	3.92	63.38	0.13	19.54	5.09	
47	Commercial Banking Company	31.12	1.14	8.72	4.13	64.24	0.29	42.54	0.89	
48	Solera National Bank	54.59	1.62	14.01	3.74	39.91	1.06	61.51	0.26	
49	Surrey Bank & Trust	30.82	1.20	9.47	3.49	57.64	0.08	34.18	0.72	
50	First Vision Bank of Tennessee	18.28	1.39	14.55	3.62	61.31	0.10	22.70	2.05	
51	Community Valley Bank	28.63	1.42	13.89	4.60	53.51	0.46	34.59	0.11	
52	Central Bank of Branson	29.49	1.39	14.67	3.28	57.57	0.99	42.84	1.35	
53	First Bank	26.20	0.98	11.31	4.04	62.42	0.19	39.22	0.65	
54	BankCherokee	22.86	1.11	13.34	3.58	62.84	0.15	33.80	0.97	
55	Bank of Ocean City	36.51	1.22	12.71	3.16	50.37	0.00	37.56	0.20	
56	Pinnacle Bank	19.62	1.24	10.19	3.90	61.49	0.05	31.15	0.67	
57	First National Bank and Trust Company of Weatherford	30.65	1.08	12.99	3.94	65.93	0.16	38.97	0.47	
58	Century Bank and Trust	24.38	1.37	11.89	3.32	59.59	0.45	36.49	1.65	
58	First Century Bank	11.67	1.44	15.95	3.91	58.19	0.06	24.97	0.82	

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	26.57	1.39	13.74	4.01	56.15	0.14	33.88	0.90
Top Ten Percent: Average	28.95	1.54	14.90	4.06	56.70	0.26	33.37	1.43
All Banks: Median	16.29	0.91	8.42	3.49	66.34	0.36	23.70	0.55
All Banks: Average	18.09	0.91	8.29	3.48	67.69	0.50	24.51	0.67

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	Main Street Bank	16.79	2.10	15.60	4.69	66.09	0.44	21.39	7.01
61	Unison Bank	19.44	1.47	14.22	4.07	52.03	0.11	27.52	0.21
62	Gulf Coast Bank	29.62	1.29	10.05	4.53	67.83	1.10	46.72	1.18
63	The Bank	28.20	1.27	11.93	5.19	62.36	0.70	30.35	0.68
64	M1 Bank	64.16	1.73	19.72	3.92	34.50	0.02	12.32	0.01
65	First Service Bank	22.56	1.24	13.38	4.37	63.30	0.56	23.10	1.79
66	American National Bank	35.19	1.14	8.94	3.64	54.60	0.00	37.58	0.25
67	First State Bank of St. Charles, Missouri	27.51	3.32	25.33	3.24	71.28	0.39	30.75	15.07

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	904,999	122	17
Arthur State Bank	15085	Union, SC	624,586	153	18
Bank of Wisconsin Dells	15136	Wisconsin Dells, WI	703,332	89	3
BankSouth	16418	Greensboro, GA	983,471	340	6
Belmont Bank & Trust Company	58165	Chicago, IL	752,946	39	3
Central Bank of Sedalia	4569	Sedalia, MO	552,084	69	1
Community National Bank & Trust of Texas	18185	Corsicana, TX	925,317	198	13
Cornerstone National Bank & Trust Company	57061	Palatine, IL	889,123	98	5
County National Bank	14073	Hillsdale, MI	937,954	197	12
Deerwood Bank	5123	Waite Park, MN	934,746	166	13
Drummond Community Bank	32737	Chiefland, FL	838,524	192	16
Esquire Bank, National Association	58140	Jericho, NY	930,955	99	2
Evolve Bank & Trust	1299	West Memphis, AR	691,611	408	5
Farmers State Bank	14578	Lagrange, IN	991,484	160	12
First Community Bank	22964	San Benito, TX	581,045	118	9
First Federal Community Bank, National Association	29787	Dover, OH	550,259	74	7
First Federal Savings Bank of Twin Falls	28845	Twin Falls, ID	972,838	262	10
First State Bank	13622	Gothenburg, NE	701,030	85	7
Fresno First Bank	58090	Fresno, CA	871,735	58	1
Genesee Regional Bank	26333	Rochester, NY	751,390	139	3
Grand Savings Bank	32084	Grove, OK	663,327	170	12
Hometown Bank	12781	Fond Du Lac, WI	604,268	98	10
HomeTown Bank, National Association	19603	Galveston, TX	780,188	109	7
Huntingdon Valley Bank	30464	Huntingdon Valley, PA	861,115	126	6
Jefferson Bank of Missouri	19762	Jefferson City, MO	761,999	98	4
Legacy Bank & Trust Company	22319	Rogersville, MO	538,271	86	5
Minster Bank	763	Minster, OH	637,677	93	8
MRV Banks	58619	Sainte Genevieve, MO	530,210	48	3
One American Bank	6078	Centerville, SD	511,180	244	3
Peoples Bank	19788	Lubbock, TX	686,300	107	8
Pilot Bank	27045	Tampa, FL	611,673	64	6
Pioneer Bank & Trust	15562	Belle Fourche, SD	855,819	105	6
Pioneer Trust Bank, National Association	19827	Salem, OR	651,988	69	2
Rock Canyon Bank	33542	Provo, UT	665,184	149	6
Royal Bank	13454	Elroy, WI	638,481	143	19
Sanibel Captiva Community Bank	57425	Sanibel, FL	612,059	97	8
SouthPoint Bank	58088	Birmingham, AL	576,023	99	4
Springfield First Community Bank	58892	Springfield, MO	779,955	58	1
Sturgis Bank & Trust Company	28593	Sturgis, MI	643,517	147	13
Summit Bank	57706	Eugene, OR	761,136	94	1
Summit State Bank	32203	Santa Rosa, CA	867,569	95	5
T Bank, National Association	57703	Dallas, TX	503,662	95	1
Texas Security Bank	58739	Dallas, TX	870,534	71	3
The Bank of South Carolina	26912	Charleston, SC	532,248	76	5
The Dart Bank	5033	Mason, MI	622,173	171	4
The First National Bank and Trust Co., Chickasha, Oklahoma	4062	Chickasha, OK	777,821	163	10
The Peoples Bank Co.	13220	Coldwater, OH	642,342	75	6
United Bank	58	Atmore, AL	972,073	197	19
Village Bank	35111	Midlothian, VA	705,458	149	9
West Gate Bank	19850	Lincoln, NE	912,511	219	10
West Michigan Community Bank	22308	Hudsonville, MI	755,491	89	7
Wheatland Bank	22939	Spokane, WA	615,480	139	14

PEER GROUP 4:
\$500 - 999 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	28.33	1.50	14.87	3.92	55.21	0.15	30.89	1.08
Top Ten Percent: Average	32.19	1.60	16.24	3.92	55.08	0.22	32.20	1.64
All Banks: Median	18.11	0.94	9.13	3.41	64.56	0.37	23.03	0.63
All Banks: Average	19.77	0.97	9.02	3.41	65.17	0.48	23.41	0.76

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Fresno First Bank	61.94	1.64	17.70	4.06	43.97	0.19	61.73	0.98
2	Sanibel Captiva Community Bank	35.75	1.71	24.53	4.64	52.21	0.02	39.13	0.56
3	West Gate Bank	23.65	2.38	23.41	4.48	55.60	0.16	30.95	2.99
4	Genesee Regional Bank	30.75	2.19	20.38	3.99	45.78	0.22	28.66	2.09
5	Legacy Bank & Trust Company	78.01	2.05	23.52	4.03	43.74	0.01	12.49	2.00
6	Esquire Bank, National Association	17.75	1.68	13.46	4.49	51.03	0.25	44.44	1.74
7	Drummond Community Bank	27.97	1.52	12.61	4.59	60.75	0.14	49.44	1.05
8	Rock Canyon Bank	31.10	1.52	16.37	5.26	69.35	0.10	34.90	2.24
9	United Bank	36.62	1.44	15.59	3.55	55.95	0.34	56.20	1.75
10	Royal Bank	36.42	1.42	13.45	4.19	55.20	0.19	28.14	0.99
11	Community National Bank & Trust of Texas	24.39	1.32	11.97	4.31	61.55	0.03	46.72	0.86
12	Jefferson Bank of Missouri	18.19	2.01	22.04	3.74	42.74	0.27	32.32	1.48
13	The Dart Bank	35.05	1.78	19.48	3.81	64.12	0.58	48.07	5.36
14	One American Bank	327.02	17.33	141.22	3.35	52.90	0.11	15.55	47.91
15	Pioneer Trust Bank, National Association	20.92	2.31	19.37	3.81	32.86	0.00	13.50	1.20
16	Wheatland Bank	33.82	1.23	12.58	3.91	69.73	0.08	49.88	1.72
17	SouthPoint Bank	40.45	1.55	17.86	3.99	63.79	0.19	21.34	3.16
18	West Michigan Community Bank	26.80	1.35	14.38	3.69	55.21	0.00	25.95	0.83
19	Belmont Bank & Trust Company	37.00	1.48	14.94	3.67	37.38	0.02	33.74	0.17
20	BankSouth	37.02	3.03	31.16	3.93	69.53	0.35	26.55	11.62
21	Arthur State Bank	20.96	1.20	13.36	4.29	65.69	0.04	35.03	1.06
22	The Peoples Bank Co.	25.09	1.77	14.79	3.02	39.06	0.01	27.96	0.91
23	Peoples Bank	20.23	1.42	14.44	4.06	60.55	0.10	28.26	0.90
24	Evolve Bank & Trust	53.25	1.89	22.21	4.18	84.71	0.62	42.58	14.17
25	Farmers State Bank	18.55	1.51	16.40	3.78	54.61	0.04	30.83	0.66
26	Hometown Bank	23.17	1.47	11.62	3.59	54.97	0.29	34.32	1.51
27	Summit State Bank	24.65	1.33	14.78	3.91	51.69	0.03	27.41	0.41
28	First Community Bank	18.77	1.28	14.68	4.23	65.28	0.03	42.66	0.61
29	Central Bank of Sedalia	28.68	1.47	17.51	3.20	51.09	0.20	25.57	1.09
30	County National Bank	27.31	1.18	14.07	3.94	61.74	0.28	27.47	1.24
31	The Bank of South Carolina	19.59	1.38	12.82	3.92	59.21	0.22	36.47	0.76
32	First Federal Community Bank, National Association	21.97	1.59	18.59	3.48	48.43	0.13	23.44	0.80
33	Apex Bank	55.74	3.06	24.50	6.18	38.08	3.00	10.46	1.37
34	Deerwood Bank	30.00	1.20	12.39	3.99	59.24	0.55	32.35	1.17
35	Village Bank	31.20	1.38	15.86	3.42	62.30	0.58	37.68	1.86
36	Grand Savings Bank	22.51	1.38	15.71	4.72	57.24	0.31	22.58	0.77
36	Pilot Bank	42.13	1.12	12.91	3.28	52.73	0.04	26.58	0.83
38	Bank of Wisconsin Dells	18.41	1.53	13.26	3.92	43.04	0.00	18.21	0.59
39	First Federal Savings Bank of Twin Falls	37.84	1.04	9.63	4.46	73.95	0.04	33.75	1.52
39	Huntingdon Valley Bank	144.79	1.33	18.03	2.53	67.30	0.26	54.18	3.89
41	T Bank, National Association	40.38	1.78	15.21	3.70	63.11	0.36	16.00	3.57
42	Springfield First Community Bank	4.17	1.74	10.47	3.85	40.04	0.00	22.61	1.66
43	First State Bank	26.23	2.21	18.97	4.16	39.19	1.38	23.68	0.79
44	MRV Banks	0.66	1.74	19.31	4.14	39.60	0.00	38.39	0.15
44	Pioneer Bank & Trust	23.19	1.54	13.95	3.29	50.64	0.08	21.94	0.91
44	Texas Security Bank	55.31	1.08	13.18	3.15	56.78	0.00	41.11	0.43
47	Minster Bank	23.13	1.30	15.54	3.06	56.36	0.06	29.57	1.04
48	HomeTown Bank, National Association	24.45	1.37	11.31	3.84	53.14	0.10	33.44	0.29
49	Summit Bank	50.01	1.16	14.43	4.30	51.88	0.24	25.25	0.24
50	The First National Bank and Trust Co., Chickasha, Oklahoma	17.00	1.67	13.36	4.26	46.85	1.13	34.41	0.90
51	Sturgis Bank & Trust Company	35.92	1.13	13.81	3.46	60.67	0.24	25.21	1.58
52	Cornerstone National Bank & Trust Company	40.83	1.12	13.82	3.55	63.35	0.56	38.47	1.24

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

Number of Institutions in Peer Group: **573**
 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	2,113,056	514	22
Alerus Financial, National Association	3931	Grand Forks, ND	3,011,785	834	15
Altabank	12773	American Fork, UT	3,366,383	440	28
Anderson Brothers Bank	9923	Mullins, SC	1,108,539	327	25
Arizona Bank & Trust	57620	Phoenix, AZ	1,529,800	78	6
Bank First, N.A.	5304	Manitowoc, WI	2,718,008	314	22
Bank of the Sierra	22597	Porterville, CA	3,219,575	501	40
Bank of Utah	17159	Ogden, UT	1,874,490	365	17
Blue Ridge Bank, National Association	35274	Martinsville, VA	1,489,199	362	15
Cache Valley Bank	22134	Logan, UT	2,618,593	285	20
Capital Bank, National Association	35278	Rockville, MD	1,847,097	238	5
Cass Commercial Bank	1068	Des Peres, MO	1,242,688	56	4
Cedar Rapids Bank and Trust Company	57244	Cedar Rapids, IA	1,958,692	166	8
Central Bank	15555	Storm Lake, IA	1,495,421	283	21
Central Bank	9204	Provo, UT	1,567,651	254	11
Central Bank of Boone County	4536	Columbia, MO	2,770,842	324	15
Central Bank of Lake of the Ozarks	11000	Osage Beach, MO	1,028,058	143	8
Central Bank of St. Louis	4534	Clayton, MO	2,325,562	244	15
Central Bank of The Ozarks	17633	Springfield, MO	1,719,290	255	22
Cf Bank, National Association	28263	Worthington, OH	1,469,790	170	6
Choice Financial Group	9423	Fargo, ND	2,825,624	369	20
Citizens and Farmers Bank	10363	West Point, VA	2,053,306	697	31
Citizens National Bank of Texas	5574	Waxahachie, TX	1,581,504	155	11
Coastal Community Bank	34403	Everett, WA	1,765,308	250	15
CommerceWest Bank	57176	Irvine, CA	1,320,462	60	1
D. L. Evans Bank	11666	Burley, ID	2,428,362	429	35
Farmers & Merchants Bank of Central California	1331	Lodi, CA	4,553,698	366	27
First Choice Bank	57966	Cerritos, CA	2,285,852	186	10
First Savings Bank	32629	Beresford, SD	1,108,607	184	24
First Western Trust Bank	57607	Denver, CO	1,967,645	305	11
Green Dot Bank DBA Bonneville Bank	22653	Provo, UT	3,266,198	22	1
Horizon Bank, SSB	3256	Austin, TX	1,660,780	165	7
Independent Bank	27811	Grand Rapids, MI	4,202,741	928	60
International Bank of Commerce	25679	Brownsville, TX	1,329,522	177	12
Kitsap Bank	6161	Port Orchard, WA	1,500,103	267	17
Leader Bank, National Association	57134	Arlington, MA	2,177,734	316	8
Metro City Bank	58181	Doraville, GA	1,902,095	211	19
Mission Bank	34805	Bakersfield, CA	1,276,708	115	9
Northrim Bank	33216	Anchorage, AK	2,105,177	435	16
One Community Bank	22334	Oregon, WI	1,356,056	188	9
Opportunity Bank of Montana	30182	Helena, MT	1,246,129	358	22
Pacific Coast Bankers' Bank	34252	Walnut Creek, CA	1,315,757	104	1
Plumas Bank	23275	Quincy, CA	1,110,597	158	14
Red River Bank	34980	Alexandria, LA	2,642,601	336	25
Santa Cruz County Bank	57591	Santa Cruz, CA	1,422,872	134	7
Signature Bank	58264	Rosemont, IL	1,270,497	82	3
Stock Yards Bank & Trust Company	258	Louisville, KY	4,604,281	641	44
The Bank of Commerce	18059	Ammon, ID	1,579,188	204	15
The Bank of Missouri	1617	Perryville, MO	2,505,848	511	35
The Bank of New York Mellon Trust Company, National Association	23472	Los Angeles, CA	1,397,798	871	1
The Central Trust Bank	12633	Jefferson City, MO	3,486,124	753	14
The Fidelity Bank	11507	Fuquay Varina, NC	2,830,716	459	51
The First Bank and Trust Company	22918	Lebanon, VA	2,342,375	390	22
The First National Bank of Fort Smith	3864	Fort Smith, AR	1,780,316	292	14
The Piedmont Bank	58374	Peachtree Corners, GA	1,369,330	136	10
Thomasville National Bank	34068	Thomasville, GA	1,226,333	128	3
Timberland Bank	28453	Hoquiam, WA	1,585,816	276	24
WebBank	34404	Salt Lake City, UT	2,686,814	105	1

PEER GROUP 5:
\$1 - 5 Billion

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	31.07	1.55	15.14	3.83	50.96	0.22	35.92	1.24
Top Ten Percent: Average	37.30	1.65	15.86	3.73	52.41	0.28	37.17	1.81
All Banks: Median	19.44	1.01	9.46	3.39	61.75	0.39	24.69	0.74
All Banks: Average	21.73	1.04	9.65	3.39	61.59	0.49	25.46	0.91

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Bank of Utah	31.71	1.88	15.15	3.94	49.80	0.00	43.05	1.97
2	Green Dot Bank DBA Bonneville Bank	104.76	1.98	19.71	0.85	21.69	0.05	98.95	2.27
3	Mission Bank	50.71	1.36	15.66	3.93	50.90	0.01	57.26	0.54
4	Horizon Bank, SSB	33.53	1.43	19.01	4.20	51.02	0.19	48.66	0.76
5	First Savings Bank	27.47	2.42	16.06	8.18	44.02	0.60	33.61	2.79
6	Arizona Bank & Trust	95.07	1.27	12.67	3.89	54.59	0.04	43.99	0.80
7	Leader Bank, National Association	37.54	3.80	32.48	2.84	32.89	0.07	30.19	5.55
8	Plumas Bank	28.46	1.49	14.73	4.13	49.12	0.26	53.07	0.81
9	Pacific Coast Bankers' Bank	81.88	2.05	21.32	1.35	53.43	0.00	33.67	5.30
10	CommerceWest Bank	49.47	1.11	13.84	3.33	43.01	0.00	51.34	0.89
11	WebBank	179.66	2.43	27.71	4.08	33.38	0.32	6.81	2.19
12	Timberland Bank	25.06	1.72	14.00	3.68	48.90	0.17	31.87	1.21
13	Central Bank	31.12	1.89	12.46	4.33	50.65	0.47	39.12	0.98
14	Citizens National Bank of Texas	35.30	1.97	20.42	4.44	47.22	0.78	31.16	1.03
15	Santa Cruz County Bank	32.86	1.36	10.98	4.03	47.95	0.00	46.25	0.31
16	The First National Bank of Fort Smith	31.50	1.49	13.97	3.49	51.23	0.27	39.62	1.12
17	Altabank	39.90	1.58	13.06	3.74	51.75	0.27	35.58	0.78
18	1st Security Bank of Washington	23.36	2.07	18.79	4.11	49.55	0.37	22.76	2.61
19	Central Bank of Lake of the Ozarks	28.79	1.69	19.79	3.12	52.29	0.17	33.91	1.81
20	The Bank of Commerce	23.03	1.66	11.54	4.03	42.57	0.12	46.99	0.37
21	Central Bank of Boone County	24.75	1.50	16.84	2.81	51.12	0.04	41.91	1.53
22	Thomasville National Bank	28.35	1.75	19.47	3.60	45.78	0.13	18.26	1.36
23	Cf Bank, National Association	67.17	2.72	29.12	2.61	44.82	0.05	18.20	5.23
24	Cache Valley Bank	85.99	1.65	21.49	3.64	43.58	0.33	38.77	0.37
25	Central Bank of St. Louis	17.52	1.94	18.34	3.33	47.80	0.16	33.48	1.79
25	Farmers & Merchants Bank of Central California	22.32	1.48	14.75	3.86	48.28	0.03	36.48	0.39
27	Cass Commercial Bank	35.76	1.66	11.66	3.23	39.64	0.00	48.00	0.41
28	First Choice Bank	35.22	1.44	10.97	4.32	47.96	0.28	50.23	0.39
29	Capital Bank, National Association	32.23	1.55	20.19	5.16	68.36	0.61	36.97	3.76
30	Central Bank	60.81	1.41	13.73	3.79	62.44	0.13	22.30	1.93
31	Coastal Community Bank	56.48	1.06	11.89	3.92	56.63	0.04	41.88	0.55
32	Blue Ridge Bank, National Association	55.20	1.50	19.03	3.58	64.59	0.45	35.23	4.14
33	Alerus Financial, National Association	27.90	1.78	16.67	3.60	68.78	0.17	31.39	5.31
33	The Fidelity Bank	36.58	1.27	12.95	3.34	57.97	0.21	44.54	1.08
35	Metro City Bank	16.26	2.18	17.05	4.16	43.66	0.74	32.00	1.62
36	One Community Bank	118.74	1.28	10.76	3.53	51.05	0.08	28.12	0.79
37	Central Bank of The Ozarks	25.14	1.30	14.42	3.19	58.22	0.04	36.88	1.42
38	Choice Financial Group	18.77	1.81	15.69	4.06	45.86	0.32	25.15	1.02
39	International Bank of Commerce	23.69	1.89	12.23	3.61	42.01	0.87	44.77	1.27
40	Independent Bank	17.93	1.46	14.86	3.43	59.11	0.22	45.79	1.98
41	Kitsap Bank	28.42	1.46	12.92	3.96	69.00	0.02	37.81	0.76
42	Anderson Brothers Bank	26.47	1.50	17.54	6.65	61.67	0.66	34.10	1.17
42	Northrim Bank	29.01	1.76	17.91	4.17	64.80	0.90	35.26	3.17
44	The Central Trust Bank	30.16	1.53	20.80	2.30	61.80	0.12	40.40	3.36
45	Bank First, N.A.	23.19	1.63	14.30	3.88	46.07	0.48	30.88	0.82
46	D. L. Evans Bank	35.36	1.24	13.65	3.91	61.67	0.29	42.13	0.78
47	The Bank of New York Mellon Trust Company, National Association	0.30	12.79	15.75	1.00	47.58	(0.72)	100.00	31.84
48	First Western Trust Bank	58.52	1.57	19.20	3.15	64.76	0.22	30.33	3.72
49	Bank of the Sierra	24.15	1.29	10.62	4.02	55.71	0.27	36.25	0.89
50	Cedar Rapids Bank and Trust Company	24.34	1.81	17.04	3.10	46.98	0.41	28.30	3.35
51	Opportunity Bank of Montana	19.92	1.94	15.15	4.25	63.05	0.54	30.74	3.86
52	Red River Bank	32.91	1.26	11.85	3.19	55.61	0.16	40.92	1.02
53	The First Bank and Trust Company	20.34	1.50	13.93	3.86	51.83	0.34	29.00	0.95
54	The Bank of Missouri	38.17	1.54	12.80	4.17	59.72	0.58	23.36	2.00
55	Citizens and Farmers Bank	26.32	1.25	11.84	4.74	68.50	0.22	29.51	2.74
56	Stock Yards Bank & Trust Company	23.77	1.45	15.12	3.38	53.30	0.29	29.85	1.29
57	Signature Bank	38.99	1.48	15.82	3.67	47.20	0.82	44.67	0.47
58	The Piedmont Bank	31.01	1.38	12.66	4.00	50.73	0.22	30.27	0.30

PEER GROUP 1:
 Less Than \$100 Million

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **398**
 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 Equity Bank	16635	Minnetonka, MN	76,628	18	2
Auburn Banking Company	284	Auburn, KY	98,282	23	2
Bank of Elgin	16154	Elgin, NE	64,100	8	1
Bank of Morton	8556	Morton, MS	75,980	17	1
Bank of Prague	12745	Prague, NE	31,511	7	1
Basile State Bank	17621	Basile, LA	65,535	17	2
Boston Trust Walden Company	18342	Boston, MA	49,056	68	1
Bryant State Bank	6064	Bryant, SD	41,462	8	1
Commercial State Bank	10330	Palmer, TX	98,613	22	3
Community State Bank	5619	Bradley, AR	27,574	7	1
Elysian Bank	10185	Elysian, MN	57,565	10	1
Farmers and Merchants Bank	4144	Maysville, OK	19,825	6	1
First Bank	4092	Erick, OK	85,259	20	4
First Heritage Bank	4457	Shenandoah, IA	52,399	9	2
First Security Bank of Deer Lodge	20657	Deer Lodge, MT	59,540	9	1
First Security Bank-Hendricks	15767	Hendricks, MN	41,763	6	1
First State Bank of Beecher City	10871	Beecher City, IL	85,274	13	1
Grand Timber Bank	18719	Mcgregor, MN	53,151	10	1
Heartland State Bank	9007	Redfield, SD	97,492	23	4
Janesville State Bank	10960	Janesville, MN	83,087	9	1
Lakeside State Bank	22217	Oologah, OK	79,362	24	2
Lusk State Bank	8724	Lusk, WY	63,837	8	1
Nebraska State Bank	9819	Oshkosh, NE	61,053	9	1
Richland State Bank	1675	Bruce, SD	41,764	12	1
Security Bank of Southwest Missouri	26520	Cassville, MO	96,532	32	3
Senath State Bank	15101	Senath, MO	95,163	19	2
Sound Banking Company	33183	Lakewood, WA	80,490	5	1
St. Martin National Bank	18937	Saint Martin, MN	28,074	6	1
The Bendena State Bank	17410	Bendena, KS	78,324	13	2
The First National Bank of Anson	3078	Anson, TX	74,934	14	1
The First National Bank of Cokato	5115	Cokato, MN	82,771	10	1
The First National Bank of Sandoval	3834	Sandoval, IL	66,242	14	1
The First Security Bank	4752	Overbrook, KS	72,433	16	3
The First State Bank	2301	Boise City, OK	94,641	10	1
The Gary State Bank	16472	Gary, MN	16,336	4	1
The Hamilton Bank	15606	Hamilton, MO	94,894	18	3
The International Bank of Amherst	14907	Amherst, WI	87,176	12	1
The Samson Banking Company, Inc.	16185	Samson, AL	98,582	25	2
Vantage Bank	9733	Kent, MN	42,044	9	2
Welcome State Bank	11417	Welcome, MN	35,143	6	1

PEER GROUP 1:
Less Than \$100 Million

Sub-S Top Ten Percent: How They Rank

		17.98	1.77	15.31	4.15	58.82	0.09	32.05	0.72
Top Ten Percent: Median									
Top Ten Percent: Average		18.53	1.85	16.40	4.21	58.81	0.54	31.38	0.92
All Banks: Median		11.40	0.95	8.07	3.56	70.01	0.30	25.58	0.35
All Banks: Average		11.92	0.98	8.40	3.61	71.55	0.69	26.45	0.43
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Community State Bank	33.93	1.60	13.55	4.52	63.82	0.00	36.57	0.70
2	First Security Bank of Deer Lodge	47.86	2.72	29.53	4.28	45.77	0.01	32.43	0.45
3	First Bank	17.90	2.28	18.34	5.38	56.70	0.38	44.07	0.73
4	Heartland State Bank	9.50	1.93	17.27	4.89	58.15	0.00	30.78	0.70
5	The First National Bank of Cokato	35.60	1.44	17.22	4.10	58.61	0.01	39.17	0.38
6	First Security Bank-Hendricks	27.93	1.82	15.82	3.44	47.29	0.00	31.73	0.40
7	Nebraska State Bank	22.83	3.20	20.15	4.12	45.69	0.71	26.12	2.08
8	Sound Banking Company	47.09	1.42	16.06	4.28	66.42	0.00	39.03	0.28
9	Lusk State Bank	17.66	1.78	13.29	3.57	58.24	0.09	38.13	1.10
10	St. Martin National Bank	21.13	1.49	10.15	3.62	63.10	0.00	31.74	0.99
11	Farmers and Merchants Bank	8.45	2.03	25.68	4.78	60.25	0.02	28.89	0.83
12	Welcome State Bank	6.69	1.64	15.20	3.94	63.01	0.00	38.83	0.78
13	The Gary State Bank	13.88	1.61	11.64	4.95	69.66	0.01	33.96	0.91
14	The First State Bank	19.43	1.91	23.27	4.12	54.19	0.28	31.26	0.32
15	Lakeside State Bank	19.72	3.06	30.19	3.47	23.74	1.78	34.90	0.93
16	First State Bank of Beecher City	19.49	2.19	15.41	4.18	48.53	0.58	21.86	1.07
17	Bank of Elgin	4.52	2.11	14.09	3.57	50.77	0.00	33.72	0.64
18	Basile State Bank	16.55	1.76	16.78	4.93	64.76	2.23	35.21	0.79
19	Vantage Bank	20.90	2.50	27.00	3.37	56.43	0.33	23.41	3.12
20	Boston Trust Walden Company	1.57	46.15	54.86	7.01	56.61	0.00	0.00	110.71
21	Auburn Banking Company	16.32	1.48	16.76	3.81	63.18	0.18	37.38	0.45
22	Janesville State Bank	10.33	1.87	14.83	3.87	52.61	0.00	24.17	0.47
23	Bryant State Bank	8.89	1.12	9.88	5.88	60.71	0.09	38.41	2.19
24	Senath State Bank	13.70	1.70	11.56	4.25	57.02	0.35	32.60	0.55
25	American Equity Bank	41.15	1.29	11.04	5.45	79.34	0.37	31.70	3.35
26	Bank of Prague	6.78	2.08	14.79	4.27	59.73	0.00	19.55	1.67
26	Richland State Bank	14.49	2.43	19.47	3.57	65.07	0.00	16.09	4.03
28	The Samson Banking Company, Inc.	21.55	1.31	9.74	3.31	62.90	0.00	32.36	0.59
29	The Bendena State Bank	19.36	1.59	15.88	3.69	56.32	0.41	32.91	0.40
30	Commercial State Bank	21.22	1.35	15.13	3.91	70.01	0.77	45.77	0.77
31	Elysian Bank	13.73	2.39	21.32	4.37	53.76	1.14	22.35	1.25
32	The First National Bank of Sandoval	18.06	1.74	15.20	4.52	52.40	1.00	28.35	0.34
33	Security Bank of Southwest Missouri	22.49	1.95	17.30	4.11	58.32	1.11	20.57	1.01
34	The Hamilton Bank	19.94	1.31	13.32	3.99	65.15	0.21	29.86	0.51
35	The International Bank of Amherst	17.64	1.59	11.86	3.69	53.54	0.01	28.17	0.30
36	Grand Timber Bank	20.00	1.82	12.69	4.38	59.03	2.31	33.95	0.41
36	The First National Bank of Anson	14.34	1.40	17.05	4.26	65.87	1.30	44.36	0.67
38	Bank of Morton	12.52	1.86	12.81	4.76	60.43	3.01	33.38	0.82
39	First Heritage Bank	31.16	1.42	13.78	4.32	62.13	0.02	25.83	0.20
40	The First Security Bank	11.80	1.29	15.13	4.03	66.84	0.00	26.28	0.49

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

Number of Institutions in Peer Group: **607**
 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	113,748	13	2
Arcadian Bank	10561	Hartland, MN	170,489	29	3
Bank Northwest	16601	Hamilton, MO	201,326	38	5
Bank of Deerfield	2477	Deerfield, WI	175,798	27	2
Bank of DeSoto, National Association	26542	De Soto, TX	224,163	40	1
Bank of Kilmichael	9775	Kilmichael, MS	213,041	40	4
Bank of Montana	58482	Missoula, MT	165,424	10	1
Bank of Prairie Village	17671	Prairie Village, KS	127,841	14	1
Bank of Salem	11243	Salem, AR	165,615	38	3
Bank of St. Elizabeth	12236	Saint Elizabeth, MO	184,463	36	4
BOC Bank	25328	Mclean, TX	124,251	19	2
Burling Bank	27556	Chicago, IL	197,823	17	1
Central Bank and Trust	529	Lander, WY	201,196	40	5
Citizens Bank, National Association	12309	Abilene, TX	117,005	23	2
Citizens State Bank	15519	Miles, TX	168,674	19	2
Coffee County Bank	22090	Manchester, TN	230,023	44	3
Coleman County State Bank	15480	Coleman, TX	147,029	37	2
Collins State Bank	14914	Collins, WI	112,018	25	4
Community Bank	25752	Longview, TX	237,243	39	6
Community First Bank	12512	Rosholt, WI	109,972	25	3
Douglas National Bank	57230	Douglas, GA	221,490	28	1
Farmers Bank and Trust Company	2765	Princeton, KY	170,845	34	3
Farmers State Bank	879	Lincolnton, GA	158,569	36	3
First Community Bank	11225	Milton, WI	131,662	22	1
First Financial Bank	19440	Bessemer, AL	208,378	71	8
First National Bank of Picayune	16612	Picayune, MS	242,323	63	6
First State Bank	24498	Graham, TX	178,237	39	6
FirstOak Bank	4660	Independence, KS	209,322	44	3
Friend Bank	2828	Slocomb, AL	164,980	42	5
Great American Bank	35292	Lawrence, KS	237,342	42	5
Ipava State Bank	10473	Ipava, IL	185,693	36	6
Jonesburg State Bank	8896	Jonesburg, MO	120,568	25	3
Kentucky Farmers Bank Corporation	267	Catlettsburg, KY	237,227	62	5
Lake Central Bank	10989	Annandale, MN	197,992	34	2
Madison Valley Bank	19544	Ennis, MT	230,344	48	5
Main Bank	22086	Albuquerque, NM	208,102	17	1
McGehee Bank	11242	Mcgehee, AR	142,787	29	1
Millennium Bank	58348	Des Plaines, IL	224,726	32	1
North Valley Bank	18710	Thornton, CO	203,754	32	2
Pony Express Bank	4526	Braymer, MO	222,351	26	2
PrinsBank	10191	Prinsburg, MN	177,407	29	2
River Falls State Bank	16840	River Falls, WI	118,203	24	1
Security Bank USA	1604	Bemidji, MN	189,051	46	1
Security First Bank of North Dakota	11519	New Salem, ND	210,399	39	4
Security State Bank of Fergus Falls	17733	Fergus Falls, MN	152,502	22	1
Security State Bank of Marine	10163	Marine On St. Croix, MN	173,813	23	4
South Georgia Bank	32532	Glennville, GA	199,974	42	4
State Bank Northwest	2945	Spokane Valley, WA	197,011	29	3
Surety Bank	33026	Deland, FL	158,984	33	4
The Bippus State Bank	1847	Huntington, IN	220,130	53	5
The Cowboy Bank of Texas	12298	Maypearl, TX	100,213	18	1
The First National Bank at Paris	14534	Paris, AR	217,294	53	6
The First National Bank of Evant	3190	Evant, TX	117,994	27	3
The First National Bank of Stigler	4199	Stigler, OK	133,370	23	1
The Halstead Bank	17451	Halstead, KS	141,050	28	4
The Idabel National Bank	4241	Idabel, OK	153,418	28	1
The National Bank of Andrews	17603	Andrews, TX	238,110	58	2
Town & Country Bank Midwest	10460	Quincy, IL	197,353	39	6
Twin River Bank	22993	Lewiston, ID	119,205	30	4

PEER GROUP 2:
\$100 - 249 Million

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **607**
 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
Utah Independent Bank	22514	Salina, UT	112,905	24	4
Valor Bank	9467	Edmond, OK	138,961	35	1

PEER GROUP 2:
\$100 - 249 Million

Sub-S Top Ten Percent: How They Rank

		19.44	1.97	17.92	4.14	57.28	0.08	31.29	0.84
Top Ten Percent: Median		19.44	1.97	17.92	4.14	57.28	0.08	31.29	0.84
Top Ten Percent: Average		19.83	1.99	18.33	4.15	56.42	0.25	31.70	0.97
All Banks: Median		14.81	1.22	10.90	3.65	64.26	0.31	25.23	0.46
All Banks: Average		15.13	1.27	11.29	3.66	64.76	0.54	25.77	0.56
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Bank of Montana	71.35	3.11	34.12	3.30	43.86	0.00	46.02	2.35
2	Lake Central Bank	24.99	2.40	17.65	4.29	51.71	0.00	26.56	0.84
3	Coleman County State Bank	17.71	2.10	22.64	4.60	62.15	0.05	37.04	1.32
4	Central Bank and Trust	26.50	1.80	20.23	4.02	58.07	0.00	29.39	0.76
5	Pony Express Bank	26.15	1.66	14.77	4.40	51.27	0.00	35.62	0.42
6	Douglas National Bank	22.64	2.69	24.20	4.62	47.72	0.56	28.50	1.21
7	PrinsBank	20.98	2.13	15.13	3.82	54.34	0.11	39.29	1.85
8	South Georgia Bank	22.38	2.02	16.58	4.39	55.58	0.04	28.46	0.53
9	Bank of St. Elizabeth	23.79	2.00	17.55	4.28	59.55	0.09	26.18	0.94
10	Bank Northwest	17.19	2.37	26.58	4.48	44.41	0.10	33.57	0.32
11	Utah Independent Bank	28.16	1.99	15.05	4.83	59.04	0.14	36.95	0.43
12	Surety Bank	28.99	2.46	23.29	3.84	60.49	0.57	34.50	2.85
13	BOC Bank	149.22	1.67	14.40	3.69	55.09	0.00	25.34	1.04
14	First State Bank	18.55	1.72	18.19	4.17	60.64	0.08	38.97	0.67
15	Town & Country Bank Midwest	2.75	3.28	26.65	4.04	40.66	0.26	39.91	2.21
16	North Valley Bank	13.48	2.68	22.67	5.22	46.40	0.00	30.22	0.26
17	Citizens Bank, National Association	9.17	2.24	17.07	4.73	50.63	0.00	41.89	0.31
18	Community Bank	11.13	2.34	20.69	3.74	41.96	0.00	41.37	0.37
19	Friend Bank	22.98	1.59	17.10	4.04	60.45	0.27	32.40	0.98
20	Security Bank USA	20.84	2.07	23.83	4.01	60.18	0.28	24.19	1.90
21	Arcadian Bank	0.78	2.13	17.92	4.07	52.18	0.00	25.41	1.18
22	Security State Bank of Fergus Falls	22.23	1.92	18.04	4.17	54.13	0.54	31.29	0.46
23	River Falls State Bank	24.64	1.86	14.19	3.37	57.71	0.00	23.83	1.56
23	The Bippus State Bank	15.95	2.71	24.20	4.13	50.48	0.38	19.54	2.37
25	Main Bank	24.70	1.93	24.54	3.83	44.74	0.00	26.23	0.10
26	Great American Bank	10.52	2.02	14.75	4.70	55.95	0.00	26.82	0.56
27	Burling Bank	47.64	1.29	11.66	4.09	63.28	0.00	58.92	0.45
28	Community First Bank	21.76	1.45	14.12	3.98	67.96	0.03	37.52	0.95
29	Bank of DeSoto, National Association	24.28	1.60	16.49	6.00	61.73	0.18	34.33	0.33
30	Valor Bank	38.84	2.59	31.95	3.62	64.91	0.00	5.39	4.52
31	The Halstead Bank	19.31	1.47	15.97	4.24	64.26	0.01	28.35	0.77
32	State Bank Northwest	29.52	1.68	15.99	4.82	65.36	0.52	36.21	0.60
33	American Interstate Bank	11.98	2.71	14.28	4.28	38.55	0.00	33.89	0.16
33	Ipava State Bank	30.88	1.30	16.76	3.57	68.71	0.00	31.80	1.30
35	First Community Bank	17.44	2.03	20.80	3.79	50.86	0.03	16.27	1.07
36	Farmers Bank and Trust Company	24.66	1.49	11.40	3.89	63.26	0.00	29.21	0.85
37	FirstOak Bank	12.45	1.73	17.39	4.59	58.89	0.02	31.79	0.44
38	Security State Bank of Marine	19.80	1.70	17.13	3.59	56.59	0.18	34.30	0.65
39	Coffee County Bank	15.54	2.42	21.10	4.54	44.91	0.57	26.26	0.52
40	Security First Bank of North Dakota	13.56	1.85	13.22	4.55	65.38	0.01	27.56	1.09
41	The First National Bank of Evant	18.88	1.46	15.30	4.33	68.92	0.09	37.82	0.67
42	First National Bank of Picayune	19.44	2.44	16.88	4.57	51.46	2.81	26.16	0.90
43	McGehee Bank	7.83	1.65	12.74	4.14	60.33	0.00	35.67	0.89
44	Bank of Prairie Village	21.88	1.53	13.42	3.83	53.21	0.00	40.92	0.16
45	The First National Bank at Paris	16.20	1.85	13.97	4.61	59.98	0.70	32.21	1.07
46	Jonesburg State Bank	20.15	1.52	18.84	3.86	62.79	0.02	30.82	0.51
47	Collins State Bank	13.87	1.79	19.90	3.71	67.24	0.00	27.02	2.28
48	The Cowboy Bank of Texas	11.88	2.35	21.13	3.87	53.29	0.39	25.60	1.35
49	The National Bank of Andrews	10.78	1.97	19.67	4.61	60.52	2.27	45.69	1.97
50	The Idabel National Bank	16.43	1.99	18.93	3.99	47.90	0.68	33.22	0.43
51	Madison Valley Bank	26.78	1.59	18.51	4.23	65.08	0.32	36.30	0.35
52	Bank of Kilmichael	19.06	1.45	15.22	4.22	59.27	0.25	28.47	0.69
53	Farmers State Bank	20.99	1.51	9.66	4.95	66.94	0.21	39.69	0.90
54	First Financial Bank	23.28	1.70	19.00	3.56	74.31	0.26	38.52	1.93
55	The First National Bank of Stigler	13.00	1.84	20.44	3.20	51.70	0.18	38.23	0.74
56	Millennium Bank	46.35	2.17	19.94	3.08	57.80	0.15	17.36	3.65
57	Bank of Salem	14.29	2.06	19.16	4.41	54.26	0.94	26.75	0.69
58	Kentucky Farmers Bank Corporation	14.02	2.12	10.19	4.74	57.03	0.44	29.45	1.21
59	Citizens State Bank	6.09	2.17	22.66	3.99	47.27	0.00	29.87	0.24

PEER GROUP 2:
\$100 - 249 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	19.44	1.97	17.92	4.14	57.28	0.08	31.29	0.84
Top Ten Percent: Average	19.83	1.99	18.33	4.15	56.42	0.25	31.70	0.97
All Banks: Median	14.81	1.22	10.90	3.65	64.26	0.31	25.23	0.46
All Banks: Average	15.13	1.27	11.29	3.66	64.76	0.54	25.77	0.56

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	Bank of Deerfield	9.13	2.84	23.69	3.55	45.39	0.31	25.42	2.58
60	Twin River Bank	12.63	1.97	22.59	4.49	57.28	0.00	26.43	0.17

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

Number of Institutions in Peer Group: **389**
 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	347,353	66	6
BLC Community Bank	11608	Little Chute, WI	329,664	34	1
Bloomsdale Bank	9788	Bloomsdale, MO	288,813	52	4
Brighton Bank	22578	Salt Lake City, UT	269,430	46	4
Centinel Bank of Taos	19904	Taos, NM	340,289	45	1
Central Bank of Kansas City	17009	Kansas City, MO	296,918	74	1
Charlevoix State Bank	33926	Charlevoix, MI	251,734	41	4
Charlotte State Bank & Trust	27086	Port Charlotte, FL	473,998	65	7
Charter Bank	18660	Corpus Christi, TX	329,212	52	4
Citizens State Bank of La Crosse	1513	La Crosse, WI	403,491	72	4
Community Bank of Raymore	22867	Raymore, MO	361,927	44	3
Cumberland Security Bank, Inc.	11358	Somerset, KY	257,465	64	4
Dundee Bank	10643	Omaha, NE	370,401	59	2
Ennis State Bank	13000	Ennis, TX	284,884	61	4
Farmers & Stockmens Bank	13625	Clayton, NM	460,442	84	5
Farmers and Merchants State Bank of Pierz	10165	Pierz, MN	278,586	48	3
Farmers Savings Bank	13025	Mineral Point, WI	378,469	50	6
First Community Bank	13179	Harbor Springs, MI	379,627	73	6
First Community Bank of Central Alabama	57124	Wetumpka, AL	473,944	83	7
First State Bank	15586	Scottsbluff, NE	356,760	70	6
First State Bank	17950	Clute, TX	258,134	44	3
FlatIrons Bank	57280	Boulder, CO	258,918	27	2
Grundy Bank	3713	Morris, IL	317,754	54	3
HomeBank Texas	17094	Seagoville, TX	256,688	39	3
Lake Area Bank	1390	Lindstrom, MN	442,475	109	5
North Shore Bank of Commerce	8850	Duluth, MN	362,523	115	5
Peoples Bank	9366	Mendenhall, MS	393,586	130	5
Platinum Bank	58511	Oakdale, MN	396,712	41	2
State Bank of De Kalb	15463	De Kalb, TX	335,622	66	6
State Street Bank and Trust Company	14857	Quincy, IL	274,783	66	4
The Commercial Bank	175	Crawford, GA	307,519	49	5
The First National Bank of Las Animas	3034	Las Animas, CO	489,376	81	7
The James Polk Stone Community Bank	2244	Portales, NM	289,388	80	9
The Union Bank of Mena	14597	Mena, AR	316,588	57	3
Titan Bank, N.A.	3225	Mineral Wells, TX	418,541	24	1
Union Bank & Trust Company	1753	Monticello, AR	250,411	52	3
Wells Bank	14025	Platte City, MO	293,261	54	5
Wyoming Bank & Trust	8718	Cheyenne, WY	254,315	42	2
Yampa Valley Bank	35407	Steamboat Springs, CO	438,288	63	2

PEER GROUP 3:
\$250 - 499 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	23.16	2.04	21.58	4.05	54.44	0.14	32.69	1.27
Top Ten Percent: Average	24.59	2.23	22.42	4.03	53.38	0.29	34.63	1.49
All Banks: Median	15.95	1.40	13.13	3.66	61.51	0.38	24.03	0.62
All Banks: Average	17.27	1.42	13.38	3.69	61.90	0.54	24.75	0.71

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Cumberland Security Bank, Inc.	19.27	2.94	22.36	4.50	42.75	0.24	48.60	1.52
2	Yampa Valley Bank	36.97	2.17	24.09	4.51	48.98	0.07	42.89	0.59
3	North Shore Bank of Commerce	26.47	2.12	22.31	4.77	69.99	0.01	42.85	3.24
4	Citizens State Bank of La Crosse	22.28	3.60	42.08	4.43	38.15	0.78	32.69	1.87
5	Farmers & Stockmens Bank	106.40	1.91	19.20	4.21	69.46	0.02	48.81	3.15
6	Brighton Bank	22.62	2.43	22.32	4.75	49.34	0.21	44.84	0.59
7	The Commercial Bank	32.17	1.82	20.58	4.27	55.90	0.07	33.30	0.75
8	First State Bank	18.39	2.04	21.71	4.13	52.67	0.06	29.79	1.01
9	HomeBank Texas	27.43	2.04	20.34	4.33	51.02	0.09	48.31	0.30
10	Central Bank of Kansas City	24.65	4.39	30.87	4.05	54.54	1.75	79.26	6.52
11	The First National Bank of Las Animas	29.77	2.18	17.60	4.33	48.49	0.00	28.74	0.32
12	Wells Bank	17.46	2.36	25.20	4.59	45.98	0.23	26.64	0.89
13	Charlevoix State Bank	29.45	1.90	21.80	3.94	55.83	0.48	34.57	1.30
14	Titan Bank, N.A.	132.36	2.85	34.69	3.33	37.66	0.04	17.33	1.67
15	Charlotte State Bank & Trust	24.18	2.11	21.58	3.22	57.58	0.05	35.53	1.84
16	The Union Bank of Mena	18.60	1.97	18.98	4.25	54.55	0.14	31.46	0.72
17	Bloomsdale Bank	24.68	2.81	30.84	3.65	38.76	0.54	26.37	1.41
18	Platinum Bank	42.30	1.52	19.84	3.81	54.44	0.01	39.81	0.52
19	Flatirons Bank	34.92	1.59	16.89	4.05	55.54	0.00	37.08	0.38
20	Peoples Bank	27.25	3.47	35.76	4.67	53.98	3.00	23.01	4.12
21	Grundy Bank	15.46	2.02	19.34	3.57	54.22	0.16	48.93	1.47
22	Charter Bank	11.74	3.05	28.23	6.21	47.46	0.53	49.47	0.60
23	Lake Area Bank	23.16	3.68	32.42	4.50	61.90	1.16	27.45	6.58
24	First Community Bank of Central Alabama	20.11	1.93	23.63	3.73	50.77	0.27	28.21	1.00
25	Farmers and Merchants State Bank of Pierz	20.48	1.83	18.24	4.04	52.73	0.14	31.47	0.59
26	BLC Community Bank	22.46	2.30	20.13	2.93	43.96	0.00	21.64	1.16
26	Union Bank & Trust Company	20.41	1.81	18.01	3.88	54.69	0.09	22.91	1.27
28	First State Bank	28.16	1.61	18.82	3.94	60.39	0.33	47.85	0.76
29	Ennis State Bank	9.13	1.81	18.74	4.26	58.07	0.06	34.61	0.95
30	Centinel Bank of Taos	21.75	1.86	19.89	3.14	45.46	0.11	41.51	0.62
31	Wyoming Bank & Trust	23.02	3.23	27.66	3.16	77.35	0.00	31.02	11.63
32	Farmers Savings Bank	19.55	1.81	18.57	3.15	46.48	0.01	25.11	1.38
33	State Street Bank and Trust Company	17.14	1.78	19.38	3.80	60.95	0.19	30.89	1.62
34	The James Polk Stone Community Bank	25.93	1.66	15.72	4.73	64.34	1.01	55.38	1.35
35	Bank of Mauston	17.62	2.97	22.59	3.77	37.00	0.17	11.67	1.26
36	Community Bank of Raymore	34.50	1.79	22.19	3.25	61.05	0.35	31.65	1.67
36	State Bank of De Kalb	26.01	1.96	19.83	3.83	58.21	1.10	29.97	1.33
38	Dundee Bank	24.61	2.32	25.43	4.02	55.56	0.89	16.97	2.43
38	First Community Bank	21.56	1.55	17.12	4.53	64.22	0.04	36.60	0.48

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

Number of Institutions in Peer Group: **194**
 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	762,020	112	7
Crockett National Bank	24561	San Antonio, TX	757,159	369	5
F & M Bank	12761	Edmond, OK	561,850	109	8
Fidelity Bank	20268	Edina, MN	859,978	85	1
First Bank of Berne	9288	Berne, IN	905,570	112	9
First Bank of Owasso	18592	Owasso, OK	511,577	69	3
FirstBank	14331	Antlers, OK	531,693	170	8
HNB National Bank	4540	Hannibal, MO	622,678	134	14
NewFirst National Bank	3183	El Campo, TX	844,639	93	7
North American Banking Company	34836	Roseville, MN	873,941	83	5
Northwestern Bank	2468	Chippewa Falls, WI	542,519	73	6
Quantum National Bank	34110	Suwanee, GA	608,173	63	3
Texas Bank	19559	Brownwood, TX	613,834	129	9
Texas Bank Financial	26967	Weatherford, TX	554,239	140	4
The Bank of Hemet	21606	Riverside, CA	898,499	88	6
The Bank of Old Monroe	1655	Old Monroe, MO	502,037	77	5
The Citizens National Bank of Bluffton	6531	Bluffton, OH	953,506	153	9
The First State Bank	17588	Louise, TX	604,965	134	11
The Old Fort Banking Company	10255	Old Fort, OH	728,775	101	10
The Yellowstone Bank	1978	Laurel, MT	952,870	103	9

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	24.07	2.36	22.64	4.08	50.38	0.09	31.68	1.03
Top Ten Percent: Average	24.63	2.50	22.78	4.22	49.69	0.19	30.65	1.13
All Banks: Median	17.58	1.50	13.97	3.61	60.22	0.38	25.37	0.76
All Banks: Average	18.44	1.55	14.53	3.64	59.37	0.55	25.78	0.86

CB Scorecard Key Performance Indicators

RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	The Yellowstone Bank	20.07	3.48	20.63	4.52	36.67	0.00	34.25	1.41
2	HNB National Bank	20.27	3.32	26.00	3.83	41.00	0.22	52.31	2.12
3	Citizens Bank of Las Cruces	24.20	2.86	27.44	4.02	54.29	0.02	37.00	1.23
4	The Bank of Old Monroe	28.12	3.34	22.24	4.12	43.57	0.01	31.32	0.83
5	The Bank of Hemet	29.75	2.38	22.39	3.95	40.67	0.00	40.75	0.46
6	Quantum National Bank	18.63	2.66	25.70	4.88	44.00	0.00	32.04	0.62
7	North American Banking Company	30.97	2.02	25.04	3.13	49.10	0.08	50.73	1.29
8	Texas Bank	23.93	2.14	16.96	4.08	55.40	0.17	40.28	1.09
9	First Bank of Owasso	25.24	2.63	25.12	4.31	39.60	0.00	23.22	0.53
10	Fidelity Bank	61.04	1.98	14.63	4.35	51.65	0.00	33.51	0.18
11	Crockett National Bank	14.48	5.04	37.07	3.65	58.79	0.10	27.96	16.00
12	FirstBank	65.01	1.82	18.33	5.59	66.00	0.42	33.31	1.02
13	Texas Bank Financial	25.46	3.43	33.70	5.32	53.16	0.77	8.66	3.02
14	F & M Bank	16.83	1.82	17.21	3.86	60.37	0.10	28.69	1.64
15	The Citizens National Bank of Bluffton	8.66	2.14	20.74	4.07	56.23	0.12	29.62	1.04
16	NewFirst National Bank	13.30	2.49	22.88	4.82	49.10	1.16	34.71	0.82
17	Northwestern Bank	19.05	1.82	15.75	4.07	43.47	0.21	30.11	0.51
17	The Old Fort Banking Company	28.70	1.66	20.89	3.08	54.82	0.02	27.07	0.95
19	The First State Bank	16.60	2.34	25.75	5.35	53.49	0.04	5.91	0.64
20	First Bank of Berne	26.78	2.30	23.30	3.58	45.68	0.37	8.38	1.04

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

Number of Institutions in Peer Group: **99**
 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
CFG Community Bank	34294	Lutherville, MD	1,714,351	147	2
First National Bank of Central Texas	3325	Waco, TX	1,115,852	96	5
First United Bank	12769	Dimmitt, TX	1,569,457	219	14
Five Star Bank	35361	Roseville, CA	1,953,474	141	7
NBKC Bank	35014	Overland Park, KS	1,149,942	424	4
Plains Commerce Bank	1678	Hoven, SD	1,100,491	477	10
Sutton Bank	5962	Attica, OH	1,184,813	119	7
Wallis Bank	20845	Wallis, TX	1,162,005	173	13
Waukesha State Bank	16160	Waukesha, WI	1,307,608	302	13
WestStar Bank	32941	El Paso, TX	2,370,542	323	14

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	35.01	2.25	24.27	3.89	49.13	0.17	34.79	1.66
Top Ten Percent: Average	38.88	4.18	35.22	3.63	49.35	0.54	38.64	5.94
All Banks: Median	19.41	1.54	14.74	3.40	59.12	0.35	27.51	0.92
All Banks: Average	20.58	1.53	15.28	3.43	58.87	0.46	27.21	1.17

CB Scorecard Key Performance Indicators

RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Wallis Bank	45.85	2.53	26.94	4.41	49.66	0.04	52.46	1.75
2	WestStar Bank	24.34	2.40	19.67	4.09	46.58	0.11	43.01	0.94
3	Five Star Bank	32.01	2.10	26.73	3.80	36.38	0.02	39.42	0.38
4	Sutton Bank	84.27	2.65	28.93	2.51	48.29	0.22	72.12	3.07
5	Waukesha State Bank	27.30	1.99	17.47	4.08	58.42	0.08	34.44	1.70
6	First National Bank of Central Texas	27.05	1.95	21.81	3.97	46.33	0.47	35.13	0.93
7	NBKC Bank	38.01	15.48	101.45	1.95	51.24	0.40	29.21	31.09
8	CFG Community Bank	39.80	2.10	20.25	3.66	48.60	1.19	29.94	1.62
9	Plains Commerce Bank	55.60	8.58	70.21	3.78	56.04	2.84	19.71	17.18
10	First United Bank	14.56	2.05	18.70	4.03	51.95	0.00	30.93	0.77