



CB Top Ten Report

Ranking the Top Ten Percent of Banks by Peer Group

March 31, 2021 YTD



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Purpose

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

Components

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

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

Definitions & Ratios

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

The Report

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

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C-Corp Peer Group Summary

Peer Group 1: Less Than \$100 Million	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Top Ten Percent: Median	28.15	1.84	16.27	4.40	54.05	0.10	29.85	0.88
Top Ten Percent: Average	30.36	2.41	17.61	4.31	53.71	0.34	30.95	2.75
All Banks: Median	14.62	0.56	4.39	3.13	78.31	0.28	23.26	0.29
All Banks: Average	16.93	0.64	5.24	3.18	79.98	0.69	22.58	0.58
Peer Group 2: \$100-249 Million								
Top Ten Percent: Median	31.97	1.61	15.27	4.01	54.04	0.09	30.01	0.96
Top Ten Percent: Average	33.35	1.77	17.23	4.18	54.43	0.26	31.08	1.20
All Banks: Median	17.63	0.85	7.54	3.32	69.09	0.34	24.30	0.43
All Banks: Average	19.05	0.89	7.94	3.33	69.68	0.52	24.91	0.56
Peer Group 3: \$250-499 Million								
Top Ten Percent: Median	33.13	1.62	16.08	3.88	51.04	0.13	32.53	0.79
Top Ten Percent: Average	33.49	1.76	17.19	4.04	50.68	0.28	33.49	1.12
All Banks: Median	19.00	0.97	9.07	3.30	65.13	0.34	24.54	0.53
All Banks: Average	20.02	1.01	9.46	3.32	65.80	0.48	25.18	0.67
Peer Group 4: \$500-999 Million								
Top Ten Percent: Median	31.13	1.69	16.91	3.91	52.16	0.17	35.20	0.90
Top Ten Percent: Average	33.92	1.81	18.61	3.98	51.35	0.27	34.66	1.22
All Banks: Median	18.26	1.10	10.65	3.28	63.18	0.33	24.47	0.61
All Banks: Average	19.84	1.11	10.68	3.31	63.68	0.43	25.05	0.77
Peer Group 5: \$1-5 Billion								
Top Ten Percent: Median	35.86	1.92	17.27	3.72	49.23	0.24	32.34	1.35
Top Ten Percent: Average	36.11	2.14	19.82	3.94	48.69	0.30	33.03	2.00
All Banks: Median	18.10	1.19	11.82	3.27	60.16	0.34	26.13	0.73
All Banks: Average	19.66	1.26	12.24	3.28	60.09	0.46	26.69	0.90

Sub-S Peer Group Summary

Peer Group 1: Less Than \$100 Million	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Top Ten Percent: Median	33.49	2.43	22.31	4.73	49.24	0.02	32.31	0.71
Top Ten Percent: Average	36.60	2.72	25.58	4.70	49.37	0.36	34.00	1.17
All Banks: Median	18.55	1.09	9.95	3.44	66.42	0.25	25.69	0.37
All Banks: Average	19.51	1.21	10.76	3.49	68.18	0.67	26.95	0.49
Peer Group 2: \$100-249 Million								
Top Ten Percent: Median	29.27	2.47	23.43	4.23	48.47	0.12	31.22	0.77
Top Ten Percent: Average	29.29	2.57	25.48	4.39	48.69	0.28	31.35	0.99
All Banks: Median	17.99	1.34	12.55	3.43	61.54	0.28	25.98	0.47
All Banks: Average	18.83	1.45	13.67	3.52	61.76	0.48	26.69	0.58
Peer Group 3: \$250-499 Million								
Top Ten Percent: Median	28.24	2.58	27.73	4.27	48.19	0.09	32.27	0.91
Top Ten Percent: Average	29.74	2.67	28.04	4.33	48.40	0.23	33.61	1.34
All Banks: Median	17.77	1.52	14.56	3.52	58.36	0.33	25.01	0.61
All Banks: Average	18.89	1.58	15.33	3.56	59.31	0.53	25.59	0.68
Peer Group 4: \$500-999 Million								
Top Ten Percent: Median	28.19	2.24	22.98	3.69	52.49	0.08	35.11	1.12
Top Ten Percent: Average	31.78	2.57	25.13	3.96	51.37	0.14	32.95	1.58
All Banks: Median	19.50	1.58	15.35	3.46	59.18	0.34	26.22	0.72
All Banks: Average	20.50	1.66	16.35	3.49	58.56	0.49	26.86	0.82
Peer Group 5: \$1-5 Billion								
Top Ten Percent: Median	32.04	2.39	27.25	3.89	42.93	0.05	35.81	1.20
Top Ten Percent: Average	32.28	3.43	29.18	3.81	41.31	1.07	37.17	2.62
All Banks: Median	18.52	1.70	17.23	3.23	58.58	0.35	28.02	0.91
All Banks: Average	19.21	1.76	17.82	3.31	57.21	0.43	27.53	1.27

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: **527**
 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	80,479	15	1
Amistad Bank	26658	Del Rio, TX	42,123	13	1
Aspire Bank	3934	Fargo, ND	50,235	10	2
Bank of Locust Grove	16795	Locust Grove, OK	48,397	16	1
Bank of Mead	13611	Mead, NE	29,880	5	1
Brazos National Bank	24038	Richwood, TX	42,307	42	1
Breda Savings Bank	5792	Breda, IA	75,247	8	1
Catlin Bank	3615	Catlin, IL	73,477	20	2
CBW Bank	13959	Weir, KS	92,161	25	1
Chambers State Bank	13251	Chambers, NE	71,957	10	2
Chappell Hill Bank	11570	Chappell Hill, TX	44,882	9	1
Citizens Bank of Morgantown, Inc.	22954	Morgantown, WV	46,684	9	1
Comerica Bank & Trust, National Association	1596	Ann Arbor, MI	76,051	103	1
Community Bank of Missouri	57141	Richmond, MO	73,448	17	2
Community National Bank in Monmouth	19230	Monmouth, IL	49,473	12	1
Community State Bank	22567	Shelbina, MO	98,365	16	2
Eagle Bank	58282	Polson, MT	94,579	18	1
Farmers State Bank	526	Pine Bluffs, WY	29,030	6	1
Farmers State Bank of Canton	11133	Canton, SD	60,829	12	1
Farmers State Bank of Newcastle	14404	Newcastle, TX	56,907	9	1
First Electronic Bank	35533	Salt Lake City, UT	47,298	54	1
First National Bank	4111	Heavener, OK	94,400	34	2
First State Bank	57910	Nashua, IA	57,667	8	1
First State Bank of Fountain	9349	Fountain, MN	40,669	5	1
First State Bank of St. Peter	11302	Saint Peter, IL	34,679	5	1
Freedom Bank	17881	Freer, TX	75,172	23	2
Hiawatha Bank and Trust Company	34488	Hiawatha, IA	98,710	17	2
Investors Community Bank	29093	Chillicothe, MO	81,402	16	1
ITS Bank	34619	Johnston, IA	8,852	0	1
Kinmundy Bank	3805	Kinmundy, IL	60,860	9	1
Lakeside Bank of Salina	21255	Salina, OK	50,004	13	1
Lamont Bank of St. John	8681	Saint John, WA	64,335	6	1
Maple City Savings Bank, FSB	28585	Hornell, NY	99,544	26	2
Nebraska State Bank	16516	Lynch, NE	20,532	5	1
Peoples Bank and Trust Company of Clinton County	58172	Albany, KY	45,878	13	1
Peoples Exchange Bank	70	Monroeville, AL	89,042	27	1
Prudential Bank & Trust, FSB	32957	Hartford, CT	25,867	5	1
Rocky Mountain Bank & Trust	3019	Florence, CO	93,602	21	2
Silex Banking Company	14178	Silex, MO	82,980	11	1
Southwest Bank of Weatherford	4076	Weatherford, OK	79,440	20	2
The Bank of Houston	13960	Houston, MO	56,238	18	1
The Bank of Magnolia Company	2300	Magnolia, OH	99,415	19	3
The Citizens Bank of Edina	12457	Edina, MO	84,116	13	1
The First National Bank of Spearville	4774	Spearville, KS	49,941	6	1
The First State Bank of Rosemount	9769	Rosemount, MN	88,223	13	1
The Piqua State Bank	18089	Piqua, KS	34,670	11	3
The Santa Anna National Bank	5520	Santa Anna, TX	53,242	12	1
The Waterford Commercial and Savings Bank	8397	Waterford, OH	57,105	16	2
Twin City Bank	35261	Longview, WA	81,175	14	1
United Minnesota Bank	10567	New London, MN	43,375	8	1
Washita Valley Bank	2308	Fort Cobb, OK	49,883	12	1
Waterman State Bank	10878	Waterman, IL	69,383	40	1
White State Bank	8519	South English, IA	47,339	5	1

PEER GROUP 1:
Less Than \$100 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	28.15	1.84	16.27	4.40	54.05	0.10	29.85	0.88	
Top Ten Percent: Average	30.36	2.41	17.61	4.31	53.71	0.34	30.95	2.75	
All Banks: Median	14.62	0.56	4.39	3.13	78.31	0.28	23.26	0.29	
All Banks: Average	16.93	0.64	5.24	3.18	79.98	0.69	22.58	0.58	
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	American Exchange Bank, Lindsay, Oklahoma	29.59	2.42	19.51	4.89	44.06	0.00	36.99	0.36
2	Amistad Bank	38.83	1.62	13.78	4.40	67.01	0.00	41.12	2.14
3	First State Bank	24.60	3.06	26.46	5.02	32.03	0.00	21.02	1.25
4	Comerica Bank & Trust, National Association	65.59	36.30	38.66	0.87	57.60	0.00	100.00	111.99
5	Rocky Mountain Bank & Trust	36.96	1.93	19.34	5.01	61.21	0.09	39.66	0.87
6	First Electronic Bank	33.01	9.89	25.54	17.07	67.59	0.00	12.79	24.54
7	Kinmundy Bank	43.97	2.14	17.14	4.17	40.66	0.12	28.65	0.55
8	The Waterford Commercial and Savings Bank	21.58	1.61	12.39	4.58	60.73	0.00	28.54	1.09
9	Nebraska State Bank	56.55	2.93	23.75	2.80	43.02	0.15	30.69	2.62
10	CBW Bank	28.80	2.93	16.27	5.93	63.28	1.27	48.42	4.59
11	Breda Savings Bank	34.87	1.33	12.88	3.18	54.05	0.00	41.99	0.43
12	Community Bank of Missouri	47.21	1.97	16.22	4.12	53.05	0.46	27.93	1.66
13	Chambers State Bank	21.19	4.01	16.88	4.37	28.80	0.52	30.18	1.89
13	The Piqua State Bank	39.54	1.15	10.58	3.27	67.57	0.00	50.73	0.74
15	Farmers State Bank of Newcastle	37.62	2.18	22.28	5.11	45.61	0.28	30.69	0.27
15	United Minnesota Bank	24.04	1.53	24.78	2.94	63.21	0.00	33.65	1.51
17	Twin City Bank	28.15	1.51	16.66	4.66	63.35	0.48	54.04	0.77
18	Hiawatha Bank and Trust Company	25.14	1.64	15.38	3.86	54.74	0.22	36.37	1.25
19	Washita Valley Bank	38.86	2.14	14.11	4.67	46.33	0.34	20.37	2.07
20	Catlin Bank	37.58	1.71	16.03	3.72	58.90	0.31	29.90	2.11
21	Freedom Bank	85.49	1.27	10.10	5.89	68.04	0.23	38.19	0.53
22	Farmers State Bank	8.56	2.19	26.68	6.25	52.66	0.00	28.53	0.26
23	White State Bank	19.18	2.92	18.30	2.82	32.64	0.00	23.45	2.23
24	First National Bank	24.33	1.39	16.59	5.53	65.13	0.40	38.16	0.98
25	Bank of Locust Grove	21.68	1.80	15.87	5.26	53.28	0.32	29.71	0.88
26	Farmers State Bank of Canton	55.49	1.90	18.92	4.63	54.13	0.10	20.16	0.38
27	The Citizens Bank of Edina	17.72	2.44	20.60	4.84	33.80	0.17	30.63	0.31
28	Eagle Bank	12.54	1.43	13.59	4.30	49.31	0.27	41.10	1.05
29	The Bank of Houston	69.36	0.78	7.39	4.64	77.34	0.00	25.25	2.66
30	The First National Bank of Spearville	11.64	2.69	19.35	2.30	28.66	0.00	29.75	2.85
31	Aspire Bank	8.73	2.05	23.68	4.75	53.16	0.00	28.48	0.23
32	Lamont Bank of St. John	11.34	1.72	13.46	4.59	37.22	0.00	35.93	0.07
33	Peoples Bank and Trust Company of Clinton County	13.77	2.23	21.83	5.99	52.12	0.44	26.14	0.64
34	Community National Bank in Monmouth	24.11	1.30	10.30	3.08	55.98	0.16	58.85	1.47
35	Brazos National Bank	6.30	8.93	28.16	2.64	74.87	0.00	38.11	32.45
36	The Bank of Magnolia Company	45.50	1.41	12.32	3.48	69.62	0.16	35.82	0.47
37	Maple City Savings Bank, FSB	31.56	3.99	41.89	3.70	44.37	0.68	15.95	3.83
38	Lakeside Bank of Salina	26.35	1.82	17.14	5.50	49.23	1.38	26.10	0.67
39	Citizens Bank of Morgantown, Inc.	45.56	2.02	12.32	7.05	55.96	0.63	21.62	0.43
40	Bank of Mead	24.27	1.43	12.40	4.46	50.77	0.00	21.07	0.19
41	Peoples Exchange Bank	27.18	1.71	13.48	5.16	62.04	0.79	29.56	0.47
41	Prudential Bank & Trust, FSB	36.94	30.71	35.74	1.10	16.57	0.00	0.00	47.89
43	ITS Bank	4.62	6.47	6.92	5.69	9.78	0.00	0.00	4.57
44	Chappell Hill Bank	28.73	1.07	12.91	3.38	67.47	0.00	36.47	0.20
45	First State Bank of Fountain	32.28	1.06	11.75	4.01	60.02	0.00	19.10	0.29
46	Community State Bank	14.93	1.84	19.87	4.00	38.27	0.33	29.35	0.29
47	Investors Community Bank	13.27	1.63	11.40	3.64	52.26	0.16	26.73	1.03
48	First State Bank of St. Peter	47.54	1.35	8.85	2.18	46.25	0.08	31.35	1.34
49	Southwest Bank of Weatherford	33.92	1.36	10.51	4.59	58.37	1.17	32.74	0.42
50	The Santa Anna National Bank	0.48	1.63	13.60	4.33	54.91	0.04	29.85	0.59
51	The First State Bank of Rosemount	25.21	1.17	16.40	4.50	62.49	0.45	30.49	0.33
52	Waterman State Bank	57.29	3.80	35.30	2.25	73.75	0.00	6.05	19.47
53	Silex Banking Company	23.99	1.86	12.58	3.96	52.09	0.00	22.23	0.11

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

Number of Institutions in Peer Group:
 Institution Type:
 Corp Status:
 Asset Size:

723
Commercial Bank, Savings Bank/Thrift
C Corporation
\$100 - 249 Million

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
American Bank & Trust Company	19234	Covington, LA	213,771	62	5
American Community Bank	35033	Glen Cove, NY	246,428	37	5
Andover State Bank	16410	Andover, KS	147,551	23	2
Badger Bank	2469	Fort Atkinson, WI	173,174	37	4
Bank of Bennington	8595	Bennington, NE	192,665	42	4
Bank of Clarkson	13167	Clarkson, KY	146,369	24	2
Bank of Feather River	58630	Yuba City, CA	196,458	25	1
Bank of Milton	11232	Milton, WI	173,376	20	2
Bank of Sunset and Trust Company	11788	Sunset, LA	176,348	34	3
Bank of Whittier, National Association	24211	Whittier, CA	134,751	24	2
Bank Star	21897	Pacific, MO	170,780	31	2
Bay Bank	34052	Green Bay, WI	158,806	32	1
Buffalo Federal Bank	29696	Buffalo, WY	155,463	35	3
Carson Bank	17369	Mulvane, KS	154,913	43	4
Century Bank of the Ozarks	8296	Gainesville, MO	222,441	60	4
Citizens Bank & Trust, Inc.	27153	Trenton, GA	123,769	38	3
Cleveland State Bank	9517	Cleveland, WI	172,241	32	2
Community Bank	34020	Topeka, KS	150,850	23	2
Community Bank	31272	Lexington, TN	188,913	48	3
Community Bank	8975	Bristow, OK	103,542	29	1
Cornerstone Community Bank	33137	Grafton, WI	240,737	30	3
Countryside Bank	1438	Unadilla, NE	104,808	15	3
Del Norte Bank	29066	Del Norte, CO	112,169	25	2
Farmers & Merchants State Bank	13242	Waterloo, WI	207,543	30	2
FDS Bank	33831	Mason, OH	104,287	738	1
Fidelity Personal Trust Company, FSB	35206	Boston, MA	111,738	37	2
First Bank	16473	Sterling, KS	160,991	31	3
First New Mexico Bank, Las Cruces	58745	Las Cruces, NM	150,558	27	2
First State Bank	12149	Irvington, KY	246,054	75	3
Florida Business Bank	35304	Melbourne, FL	190,166	17	1
Freedom Bank	58010	Columbia Falls, MT	118,519	21	1
Garden Plain State Bank	19687	Wichita, KS	138,501	21	2
Gateway Commercial Bank	58678	Mesa, AZ	203,224	14	1
Guadalupe Bank	58768	Kerrville, TX	223,172	34	3
Heritage Bank of the Ozarks	57576	Lebanon, MO	224,409	51	3
Houghton State Bank	15405	Red Oak, IA	216,166	30	5
Incommons Bank, N.A.	3342	Mexia, TX	200,259	57	6
Iowa State Bank and Trust Company of Fairfield, Iowa	14413	Fairfield, IA	166,893	30	2
Jackson County Bank	291	Mc Kee, KY	166,665	40	3
Lakeview Bank	57785	Lakeville, MN	155,246	18	1
Little Horn State Bank	11821	Hardin, MT	132,391	25	2
Logansport Savings Bank	29907	Logansport, IN	242,912	32	1
Maple Bank	57581	Champlin, MN	113,602	11	1
McKenzie Banking Company	13955	Mc Kenzie, TN	176,393	87	6
Merchants Bank	8943	Rugby, ND	211,354	26	3
National Bank of St. Anne	16752	St. Anne, IL	111,867	25	2
New Carlisle Federal Savings Bank	29173	New Carlisle, OH	180,729	34	4
New Market Bank	1931	Elko New Market, MN	178,654	35	3
One World Bank	57901	Dallas, TX	139,172	23	1
Pathway Bank	1992	Cairo, NE	204,977	38	4
PeopleFirst Bank	58597	Joliet, IL	193,238	28	2
Peoples Bank	1562	Lebanon, KY	107,030	15	3
Peoples Bank & Trust Company	1475	Manchester, TN	131,775	25	1
Pine Country Bank	13652	Little Falls, MN	225,148	39	3
Pinnacle Bank	252	Marshalltown, IA	238,311	26	2
ProGrowth Bank	8536	Nicollet, MN	200,695	30	3
Quoin Financial Bank	15629	Miller, SD	205,787	37	3
Sherburne State Bank	10169	Becker, MN	202,823	35	3
Sumner Bank & Trust	57954	Gallatin, TN	201,940	31	3

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

Number of Institutions in Peer Group: **723**
 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
Table Rock Community Bank	58300	Kimberling City, MO	121,635	24	2
The Bankers Bank	26677	Oklahoma City, OK	203,982	58	1
The Citizens State Bank of Ouray	1779	Ouray, CO	167,092	25	5
The Colorado Bank and Trust Company of La Junta	1141	La Junta, CO	184,248	41	2
The Exchange Bank	10672	Skiatook, OK	150,659	29	3
The Farmers State Bank of Waupaca	13033	Waupaca, WI	245,772	39	3
The First National Bank of Kemp	3281	Kemp, TX	117,811	28	2
The Gunnison Bank and Trust Company	11259	Gunnison, CO	171,670	36	2
The Lake Bank	12195	Two Harbors, MN	162,207	25	2
The Tri-County Bank	16339	Stuart, NE	185,901	32	4
Three Rivers Bank of Montana	21557	Kalispell, MT	247,833	48	2
Town & Country Bank	1434	Ravenna, NE	183,408	26	4
United Citizens Bank of Southern Kentucky	57867	Columbia, KY	181,911	47	5
Warren-Boynton State Bank	11674	New Berlin, IL	203,820	35	4

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	31.97	1.61	15.27	4.01	54.04	0.09	30.01	0.96
Top Ten Percent: Average	33.35	1.77	17.23	4.18	54.43	0.26	31.08	1.20
All Banks: Median	17.63	0.85	7.54	3.32	69.09	0.34	24.30	0.43
All Banks: Average	19.05	0.89	7.94	3.33	69.68	0.52	24.91	0.56

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Community Bank	46.99	1.78	18.00	4.18	51.32	0.00	46.59	1.03
2	The Gunnison Bank and Trust Company	38.34	2.59	29.00	3.47	44.29	0.00	52.78	2.96
3	Sherburne State Bank	36.20	3.47	44.91	3.80	40.60	0.06	38.57	3.87
4	The Citizens State Bank of Ouray	47.07	4.33	50.74	7.03	33.14	0.03	33.28	0.54
5	Cornerstone Community Bank	22.18	1.82	19.50	4.35	49.43	0.00	39.52	0.81
6	Carson Bank	52.11	2.17	27.13	4.75	62.01	0.02	29.14	1.08
7	United Citizens Bank of Southern Kentucky	23.41	3.25	24.75	6.43	37.16	0.19	30.48	0.99
8	Guadalupe Bank	23.80	1.75	19.77	4.11	58.08	0.01	34.77	1.55
9	Bank of Feather River	32.71	1.61	16.82	4.67	52.52	0.00	35.72	0.36
10	Peoples Bank	40.15	2.12	23.95	4.96	45.25	0.02	33.51	0.24
11	Cleveland State Bank	20.60	2.43	23.36	4.33	44.42	0.44	33.07	2.18
12	Community Bank	31.67	2.44	25.43	3.99	48.68	0.07	20.23	2.68
13	Town & Country Bank	38.86	2.57	19.88	5.22	41.91	0.07	24.04	0.43
14	First New Mexico Bank, Las Cruces	38.94	1.28	10.35	4.17	58.47	0.07	42.16	0.96
15	Century Bank of the Ozarks	28.49	1.45	16.51	4.13	58.79	0.07	29.67	1.14
16	Community Bank	31.97	1.52	18.39	4.34	59.80	0.02	24.55	1.00
17	Lakeview Bank	65.14	2.37	29.22	6.15	44.11	0.68	37.95	0.37
18	Peoples Bank & Trust Company	32.63	1.48	13.16	4.81	57.52	0.35	43.19	0.68
19	McKenzie Banking Company	22.83	3.11	28.06	6.10	44.44	1.27	34.94	1.72
20	The Colorado Bank and Trust Company of La Junta	6.59	1.93	18.52	4.60	55.76	0.26	57.20	2.09
21	Florida Business Bank	18.87	2.18	20.08	4.69	43.98	0.00	41.32	0.11
22	Countryside Bank	37.71	1.64	11.28	3.80	58.47	0.00	28.27	0.56
23	First Bank	61.44	1.29	10.30	3.98	56.86	0.00	27.69	0.52
24	Iowa State Bank and Trust Company of Fairfield, Iowa	16.74	1.56	16.80	4.32	51.89	0.00	31.99	0.38
25	Little Horn State Bank	37.10	2.74	29.73	6.95	43.07	1.23	28.83	0.49
26	PeopleFirst Bank	39.01	1.45	13.13	3.72	60.51	0.50	30.58	2.69
27	Bank of Bennington	60.14	1.14	10.09	3.59	69.16	0.00	30.01	1.48
28	Bank of Whittier, National Association	59.04	3.04	22.19	0.22	25.10	0.00	14.69	5.56
29	The Tri-County Bank	16.44	1.30	15.96	4.49	60.43	0.07	40.05	0.47
30	Del Norte Bank	20.92	1.99	20.89	4.20	53.83	0.51	24.33	2.12
31	Quoin Financial Bank	12.32	2.26	19.80	4.84	44.74	0.06	19.61	0.82
32	The Lake Bank	24.68	1.71	19.73	4.42	43.74	0.05	13.48	0.60
33	Sumner Bank & Trust	16.09	1.59	15.89	3.38	52.08	0.03	28.14	1.27
34	Incommons Bank, N.A.	31.45	1.27	13.09	4.80	69.09	0.21	29.95	0.85
35	Bank of Clarkson	31.96	1.35	10.57	3.52	54.39	0.14	35.79	0.63
36	Jackson County Bank	22.13	1.80	7.37	3.71	48.49	0.11	37.31	0.81
37	The Exchange Bank	65.61	1.19	11.69	4.60	62.17	0.62	30.55	0.88
38	Pine Country Bank	15.61	2.18	23.80	5.13	46.23	0.91	32.29	0.72
39	Bank of Milton	20.75	1.92	21.13	3.56	50.30	0.06	21.62	0.78
40	Logansport Savings Bank	40.62	1.62	13.63	3.63	52.98	0.17	17.32	1.06
41	Gateway Commercial Bank	46.07	1.12	11.98	3.67	47.45	0.00	35.89	0.09
42	Buffalo Federal Bank	26.64	1.25	12.90	4.11	61.20	0.03	17.79	1.72
43	American Bank & Trust Company	44.08	1.09	12.55	5.26	73.39	0.71	41.93	1.53
44	New Market Bank	28.61	1.63	23.75	3.56	67.59	0.75	38.37	2.87
45	The Bankers Bank	23.62	2.07	14.70	3.29	67.65	0.50	63.55	5.30
46	Pinnacle Bank	29.57	2.30	13.08	4.21	37.35	1.11	27.09	0.61
47	Farmers & Merchants State Bank	20.18	1.37	12.58	3.22	55.34	0.00	23.64	1.19
48	Merchants Bank	32.81	1.59	18.31	4.01	42.56	0.00	21.42	0.09
49	Maple Bank	53.71	1.02	12.37	3.87	61.16	0.00	37.29	0.13
50	National Bank of St. Anne	28.28	1.40	14.58	3.72	58.75	0.38	24.18	1.73
51	American Community Bank	14.20	1.64	13.48	3.98	59.65	0.59	42.37	1.12
52	FDS Bank	(181.91)	356.88	788.44	0.21	16.96	0.02	100.00	543.95
53	Badger Bank	28.65	1.71	13.60	3.42	52.38	0.46	24.87	1.84
53	Garden Plain State Bank	29.19	1.30	9.91	2.67	49.88	0.00	31.50	0.88
55	Fidelity Personal Trust Company, FSB	34.35	40.46	41.87	1.66	39.54	0.00	0.00	91.00
56	Bank Star	48.28	1.24	12.84	5.56	60.83	0.23	26.10	0.35
57	New Carlisle Federal Savings Bank	50.38	1.33	15.72	3.66	63.24	0.64	27.41	1.13
58	ProGrowth Bank	26.08	1.45	13.88	3.72	54.82	0.02	20.47	0.58
59	Citizens Bank & Trust, Inc.	27.73	1.25	12.05	4.60	64.83	0.22	21.69	1.43

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	31.97	1.61	15.27	4.01	54.04	0.09	30.01	0.96
Top Ten Percent: Average	33.35	1.77	17.23	4.18	54.43	0.26	31.08	1.20
All Banks: Median	17.63	0.85	7.54	3.32	69.09	0.34	24.30	0.43
All Banks: Average	19.05	0.89	7.94	3.33	69.68	0.52	24.91	0.56

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	Pathway Bank	35.24	2.23	20.71	3.68	46.19	0.73	15.86	1.76
61	Table Rock Community Bank	50.58	1.23	15.27	3.75	62.12	0.07	17.01	0.78
62	Bay Bank	117.30	1.11	9.30	3.86	70.77	0.30	33.31	1.60
63	Bank of Sunset and Trust Company	19.98	1.21	13.38	3.97	61.33	0.03	28.83	0.56
64	First State Bank	39.87	1.33	11.50	3.82	56.92	0.54	36.61	0.44
65	Heritage Bank of the Ozarks	36.56	1.14	13.46	3.82	67.87	0.13	23.30	1.26
66	Three Rivers Bank of Montana	30.20	1.03	11.47	4.98	68.39	0.39	34.23	1.03
67	The Farmers State Bank of Waupaca	6.57	1.66	13.38	4.04	51.33	0.12	26.73	0.80
68	One World Bank	39.42	1.32	10.59	3.05	73.53	0.09	39.73	2.02
69	The First National Bank of Kemp	30.38	1.00	9.42	3.70	69.16	0.10	50.54	0.96
70	Warren-Boynton State Bank	42.53	1.46	10.92	3.91	51.51	0.18	22.19	0.40
71	Andover State Bank	39.53	1.09	14.95	4.41	66.10	0.22	25.92	0.44
72	Freedom Bank	32.10	1.74	19.28	5.21	54.04	0.43	24.74	0.22
73	Houghton State Bank	32.63	1.30	10.26	3.45	53.50	0.09	26.54	0.56

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

Number of Institutions in Peer Group: **645**
 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 State Bank	57626	Saginaw, MI	458,234	69	5
Alden State Bank	17622	Alden, MI	261,334	39	4
American Bank & Trust of the Cumberland	31980	Livingston, TN	335,765	47	1
American Bank and Trust Company	20537	Tulsa, OK	338,308	40	1
American Continental Bank	57444	City Of Industry, CA	328,579	44	5
Bank of Belleville	58114	Belleville, IL	320,920	52	1
BankVista	35406	Sartell, MN	469,849	69	3
BlueHarbor Bank	58691	Mooresville, NC	366,991	35	4
CenterBank	35117	Milford, OH	278,367	42	3
Central Bank	1756	Little Rock, AR	369,323	28	2
Central Savings Bank	1095	Sault Sainte Marie, MI	355,732	67	9
Century Bank of Georgia	35236	Cartersville, GA	296,200	31	2
Chino Commercial Bank, N.A.	35366	Chino, CA	338,586	48	4
Citizens Bank of West Virginia, Inc.	6760	Elkins, WV	344,240	82	5
Community First National Bank	35585	Manhattan, KS	339,120	87	3
Community State Bank	14883	Avilla, IN	347,274	47	4
Eaglemark Savings Bank	34313	Carson City, NV	273,260	111	1
Exchange Bank of Missouri	1616	Fayette, MO	284,733	47	5
Farmers and Merchants Bank	15801	Baldwyn, MS	436,159	112	10
Farmers Bank of Northern Missouri	4539	Unionville, MO	476,819	81	8
FinWise Bank	35323	Murray, UT	325,576	98	2
First Bank	34116	Dalton, GA	489,132	79	4
First Century Bank	1700	Tazewell, TN	497,436	85	8
First Century Bank, National Association	57123	Commerce, GA	409,815	63	2
First Citizens Bank	23152	Luverne, AL	317,034	64	5
First Community Bank	2176	Glasgow, MT	370,707	86	9
First National Bank	25894	Oldham, SD	403,726	84	12
First Resource Bank	58039	Lino Lakes, MN	313,957	38	4
First Security Bank of Nevada	58443	Las Vegas, NV	321,885	28	1
First Southern Bank	29332	Florence, AL	367,846	70	5
First State Bank	13632	Russellville, AR	412,808	56	4
First State Bank and Trust	14974	Tonganoxie, KS	400,786	93	7
First Texas Bank	22551	Killeen, TX	404,552	55	4
First Vision Bank of Tennessee	58201	Tullahoma, TN	341,639	65	4
FNB South	17011	Alma, GA	469,700	82	4
Fulton Savings Bank	15966	Fulton, NY	439,540	68	4
Golden Valley Bank	58278	Chico, CA	440,126	49	1
Grand Bank	22065	Tulsa, OK	467,118	46	2
Grandview Bank	3230	Grandview, TX	338,771	43	3
Homestead Bank	11482	Cozad, NE	319,168	66	7
Honor Bank	8165	Honor, MI	324,219	73	8
Integrity Bank & Trust	57587	Monument, CO	295,414	61	4
International City Bank Federal Savings Bank	25648	Long Beach, CA	493,789	45	1
Jonah Bank of Wyoming	58396	Casper, WY	498,882	82	4
Liberty National Bank	6516	Ada, OH	426,604	71	6
Marine Bank & Trust Company	34233	Vero Beach, FL	471,702	69	4
Merchants Commercial Bank	58184	St Thomas, VI	368,393	33	1
Metro Phoenix Bank	58402	Phoenix, AZ	376,288	46	1
Mid-America Bank	17374	Baldwin City, KS	300,656	51	4
Mountain Valley Bank	17411	Walden, CO	317,873	36	5
Oostburg State Bank	10380	Oostburg, WI	309,888	50	2
Park State Bank	8851	Duluth, MN	267,349	32	5
People's Bank of Seneca	34146	Seneca, MO	304,037	36	4
Pineland Bank	15699	Alma, GA	363,743	96	6
Pinnacle Bank	29548	Jasper, AL	306,300	51	6
Premier Bank	12493	Omaha, NE	383,298	50	5
Sabal Palm Bank	58372	Sarasota, FL	399,762	44	2
Surrey Bank & Trust	34209	Mount Airy, NC	469,698	68	7
Teutopolis State Bank	11708	Teutopolis, IL	311,753	37	3

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **645**
 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
Texas National Bank	3337	Mercedes, TX	469,318	103	7
The Bank	34409	Jennings, LA	353,050	75	7
The Callaway Bank	12223	Fulton, MO	480,912	59	7
The Cleveland State Bank	12201	Cleveland, MS	302,804	60	2
Tri-County Bank	977	Brown City, MI	457,404	83	10
United Bank of El Paso del Norte	57119	El Paso, TX	296,817	48	4

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: How They Rank

		AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Top Ten Percent: Median		33.13	1.62	16.08	3.88	51.04	0.13	32.53	0.79
Top Ten Percent: Average		33.49	1.76	17.19	4.04	50.68	0.28	33.49	1.12
All Banks: Median		19.00	0.97	9.07	3.30	65.13	0.34	24.54	0.53
All Banks: Average		20.02	1.01	9.46	3.32	65.80	0.48	25.18	0.67
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Metro Phoenix Bank	61.69	1.84	16.08	4.23	41.21	0.00	39.59	0.79
2	Park State Bank	79.63	2.80	33.21	6.12	44.98	0.44	51.38	1.16
3	FinWise Bank	14.06	6.95	49.60	11.18	42.83	0.24	55.03	7.36
4	Jonah Bank of Wyoming	35.67	2.26	24.05	3.88	49.47	0.21	34.29	2.15
5	Honor Bank	38.78	1.91	22.46	3.97	50.72	0.19	34.19	1.39
6	United Bank of El Paso del Norte	21.87	1.68	14.74	5.75	48.94	0.00	46.35	0.49
7	Surrey Bank & Trust	35.85	1.82	15.81	3.20	47.61	0.07	38.34	1.28
8	Marine Bank & Trust Company	43.69	1.35	19.11	3.81	54.81	0.01	34.44	0.63
9	Exchange Bank of Missouri	35.23	2.01	19.20	4.43	44.28	0.00	13.19	0.77
10	American Bank and Trust Company	39.84	1.44	14.81	3.48	46.10	0.00	49.09	0.40
11	Liberty National Bank	28.26	1.53	12.50	4.06	56.50	0.00	35.06	0.76
12	Golden Valley Bank	33.13	1.37	16.58	3.79	44.34	0.00	40.56	0.33
13	International City Bank Federal Savings Bank	33.60	5.78	42.97	2.91	22.64	0.00	20.32	7.21
14	Eaglemark Savings Bank	541.04	3.08	25.45	7.59	68.67	0.00	0.11	6.52
15	Tri-County Bank	46.67	1.64	15.30	3.88	50.82	0.25	30.10	0.69
16	Alden State Bank	16.42	1.40	12.74	4.02	53.18	0.12	50.01	1.46
17	First National Bank	39.70	1.84	17.78	7.15	53.93	0.59	23.03	2.87
18	Grandview Bank	49.26	1.52	15.90	4.12	50.35	0.33	44.01	0.37
19	Century Bank of Georgia	46.61	1.22	14.39	3.49	55.22	0.05	41.89	0.58
20	Sabal Palm Bank	51.05	1.18	15.47	3.48	58.27	0.00	43.54	0.44
21	The Bank	49.09	1.58	16.40	5.46	60.68	0.47	33.49	0.63
22	First Texas Bank	52.31	1.33	14.57	2.94	54.36	0.02	44.31	0.74
23	American Bank & Trust of the Cumberland	18.55	2.14	18.33	3.83	39.51	0.02	14.27	1.86
24	First Community Bank	30.32	2.32	20.40	3.52	57.26	0.61	32.53	3.00
25	First State Bank	30.96	1.38	14.77	3.56	52.68	0.03	29.80	0.72
26	BankVista	(21.19)	2.53	33.79	4.94	40.88	0.35	30.76	1.74
26	First Security Bank of Nevada	77.75	1.75	9.14	3.83	42.85	0.00	35.86	0.15
28	Farmers Bank of Northern Missouri	17.78	2.20	17.86	4.25	38.95	0.20	30.96	0.46
29	Farmers and Merchants Bank	33.58	2.56	18.78	3.95	51.04	0.52	18.99	2.28
30	The Cleveland State Bank	35.03	1.39	15.79	4.25	58.43	0.18	36.83	0.42
31	First Vision Bank of Tennessee	16.64	1.71	17.74	3.66	58.51	0.04	25.13	2.47
32	Teutopolis State Bank	39.28	1.78	14.04	2.65	34.47	0.05	24.56	1.31
33	Homestead Bank	29.42	1.68	10.49	4.11	52.95	0.07	27.65	0.64
34	First Resource Bank	46.03	1.43	16.12	3.97	52.15	0.11	28.42	0.28
35	First Bank	25.89	1.88	19.39	4.77	53.66	1.03	31.36	0.82
36	Citizens Bank of West Virginia, Inc.	27.74	1.59	16.47	4.27	56.14	0.81	30.70	1.07
37	First Century Bank	24.51	1.37	15.54	3.84	53.30	0.04	27.19	0.58
37	Pinnacle Bank	44.71	1.29	11.31	3.70	57.97	0.04	31.24	0.61
39	Texas National Bank	9.59	2.50	32.70	6.41	48.63	0.54	55.64	0.48
40	BlueHarbor Bank	52.02	1.40	12.80	3.28	50.33	0.23	35.21	0.60
41	Central Bank	60.83	1.21	14.05	2.86	44.64	0.00	33.43	0.46
42	Oostburg State Bank	8.74	1.82	15.46	3.64	45.89	0.07	27.16	1.24
43	Chino Commercial Bank, N.A.	30.31	1.08	12.57	3.52	54.59	0.03	59.74	0.53
44	Bank of Belleville	20.18	1.53	20.18	4.07	52.75	0.00	27.47	0.25
45	First Century Bank, National Association	(50.80)	2.00	16.80	6.35	28.45	1.05	60.64	1.32
46	Community State Bank	18.83	1.52	14.92	3.99	49.91	0.13	42.12	0.32
47	First Citizens Bank	24.31	1.74	13.69	3.69	47.08	0.43	30.33	0.76
48	American Continental Bank	29.36	1.69	14.26	3.13	47.42	0.00	11.81	1.97
49	Merchants Commercial Bank	109.31	1.27	13.56	3.31	45.76	0.32	61.79	0.35
50	Grand Bank	26.88	2.54	21.54	5.40	41.06	0.51	29.20	0.19
51	1st State Bank	43.61	1.28	16.98	3.59	53.54	0.79	49.68	0.60
52	Pineland Bank	21.06	1.62	16.78	4.33	61.05	1.13	36.15	1.50
53	FNB South	0.48	3.13	20.93	4.50	38.07	1.15	34.43	1.37
54	Premier Bank	44.97	1.09	9.98	3.50	64.14	0.00	34.62	0.81
55	Integrity Bank & Trust	21.13	1.32	15.73	4.36	61.54	0.53	41.50	0.81
56	First State Bank and Trust	39.72	1.42	17.21	2.97	66.77	0.07	28.13	2.16
57	Mid-America Bank	28.24	3.05	32.34	3.46	40.00	0.69	16.35	3.10
58	Mountain Valley Bank	29.19	1.31	14.96	3.65	57.58	0.33	29.35	0.94
59	CenterBank	17.79	1.16	12.16	4.02	55.56	0.01	24.54	1.39

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	33.13	1.62	16.08	3.88	51.04	0.13	32.53	0.79
Top Ten Percent: Average	33.49	1.76	17.19	4.04	50.68	0.28	33.49	1.12
All Banks: Median	19.00	0.97	9.07	3.30	65.13	0.34	24.54	0.53
All Banks: Average	20.02	1.01	9.46	3.32	65.80	0.48	25.18	0.67

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	First Southern Bank	26.15	1.40	16.13	4.14	51.64	0.03	20.78	0.42
61	Community First National Bank	17.90	1.80	18.89	3.72	68.77	0.18	26.41	4.15
62	People's Bank of Seneca	43.12	1.62	18.91	3.93	45.46	0.41	12.94	0.68
63	Fulton Savings Bank	14.06	2.67	9.64	3.59	38.68	0.29	28.02	2.01
64	The Callaway Bank	43.39	1.30	14.90	3.57	61.17	0.52	29.26	1.18
65	Central Savings Bank	33.77	1.16	12.32	3.52	58.52	0.34	37.65	0.93

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

Number of Institutions in Peer Group: **550**
 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
1st Bank Yuma	57298	Yuma, AZ	561,550	73	5
Alliance Bank	10973	Lake City, MN	774,484	112	6
Aquesta Bank	58296	Cornelius, NC	754,518	100	9
Bank of Idaho	26403	Idaho Falls, ID	625,193	152	10
Bank of Wisconsin Dells	15136	Wisconsin Dells, WI	790,476	82	3
Citizens Bank Minnesota	8200	New Ulm, MN	580,265	98	6
Clear Mountain Bank	2443	Bruceston Mills, WV	833,587	152	11
Cogent Bank	34908	Orange City, FL	877,902	136	6
Community National Bank & Trust of Texas	18185	Corsicana, TX	943,807	172	13
Cornerstone Community Bank	58411	Red Bluff, CA	537,228	43	3
Esquire Bank, National Association	58140	Jericho, NY	993,813	103	2
First Bank	9620	Clewiston, FL	552,690	100	7
First Citrus Bank	34899	Tampa, FL	613,162	82	5
First Community Bank	22964	San Benito, TX	626,687	116	9
First State Bank	13622	Gothenburg, NE	778,109	90	7
First Texas Bank	11935	Georgetown, TX	852,616	91	7
Fortifi Bank	5286	Berlin, WI	512,586	100	8
Fresno First Bank	58090	Fresno, CA	957,156	62	1
Frontier Bank of Texas	58509	Elgin, TX	507,140	63	5
Genesee Regional Bank	26333	Rochester, NY	805,335	150	3
Gulf Coast Bank	20353	Abbeville, LA	520,876	114	9
Heartland Bank	18740	Geneva, NE	733,362	108	12
Itasca Bank & Trust Co.	16666	Itasca, IL	742,704	94	2
Jefferson Bank of Missouri	19762	Jefferson City, MO	813,174	95	4
Legends Bank	34936	Clarksville, TN	628,287	106	9
Liberty National Bank	57505	Sioux City, IA	516,586	72	9
Oregon Pacific Banking Company dba Oregon Pacific Bank	23007	Florence, OR	638,634	116	5
Peoples Bank	19788	Lubbock, TX	708,398	110	8
People's Bank of Commerce	34685	Medford, OR	808,720	143	8
Pilot Bank	27045	Tampa, FL	656,023	70	6
Pioneer Trust Bank, National Association	19827	Salem, OR	703,215	68	2
Platte Valley Bank	5442	Torrington, WY	548,268	86	6
Prime Meridian Bank	58694	Tallahassee, FL	720,851	88	4
Redwood Capital Bank	57610	Eureka, CA	546,991	75	4
Rock Canyon Bank	33542	Provo, UT	712,297	154	7
Sage Capital Bank,	25621	Gonzales, TX	537,031	88	8
Sanibel Captiva Community Bank	57425	Sanibel, FL	745,001	100	8
Solera National Bank	58534	Lakewood, CO	551,103	42	1
Southwestern National Bank	34319	Houston, TX	775,423	101	7
T Bank, National Association	57703	Dallas, TX	532,130	93	1
Texas Security Bank	58739	Dallas, TX	905,762	74	3
The Bank of South Carolina	26912	Charleston, SC	553,816	77	5
The Dart Bank	5033	Mason, MI	683,412	174	4
The First National Bank and Trust Co., Chickasha, Oklahoma	4062	Chickasha, OK	826,732	163	10
The First National Bank of Ottawa	3719	Ottawa, IL	974,757	138	7
The Freedom Bank of Virginia	57184	Fairfax, VA	871,045	93	5
The North Salem State Bank	8063	North Salem, IN	522,417	79	10
The Pitney Bowes Bank, Inc.	34599	Salt Lake City, UT	742,649	18	1
Timberline Bank	57857	Grand Junction, CO	604,770	68	3
United Bank of Michigan	11807	Grand Rapids, MI	803,660	153	12
US Metro Bank	58310	Garden Grove, CA	859,736	97	7
Village Bank	35111	Midlothian, VA	716,154	148	8
West Gate Bank	19850	Lincoln, NE	961,325	217	10
West Michigan Community Bank	22308	Hudsonville, MI	771,479	90	9
Wheatland Bank	22939	Spokane, WA	655,371	143	14

PEER GROUP 4:
\$500 - 999 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	31.13	1.69	16.91	3.91	52.16	0.17	35.20	0.90
Top Ten Percent: Average	33.92	1.81	18.61	3.98	51.35	0.27	34.66	1.22
All Banks: Median	18.26	1.10	10.65	3.28	63.18	0.33	24.47	0.61
All Banks: Average	19.84	1.11	10.68	3.31	63.68	0.43	25.05	0.77

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Rock Canyon Bank	28.33	2.88	31.22	4.52	44.70	0.19	35.98	2.87
2	Timberline Bank	44.91	3.25	43.98	5.60	41.05	0.02	20.87	1.67
3	Sanibel Captiva Community Bank	86.88	1.64	27.30	4.01	49.75	0.00	44.15	0.61
4	Fresno First Bank	39.20	1.99	17.21	4.47	39.26	0.16	61.35	0.64
5	First Community Bank	31.42	1.87	21.09	4.41	51.02	0.03	44.27	0.64
6	The Dart Bank	39.37	2.26	24.95	4.86	64.45	0.28	50.16	4.18
7	Esquire Bank, National Association	27.01	2.00	16.28	4.42	48.85	0.30	48.01	2.38
8	Jefferson Bank of Missouri	26.86	2.23	24.21	3.91	40.33	0.30	33.96	1.30
9	1st Bank Yuma	49.69	1.34	16.16	3.69	56.06	0.00	50.34	0.59
10	People's Bank of Commerce	218.08	1.82	16.04	4.24	72.03	0.24	44.39	2.74
11	Cornerstone Community Bank	32.07	1.70	21.90	3.50	32.64	0.00	26.18	0.72
12	Pilot Bank	29.00	1.74	20.93	3.40	43.26	0.07	28.78	1.21
13	Wheatland Bank	25.93	1.43	16.32	3.64	63.23	0.01	52.32	1.61
14	Liberty National Bank	18.08	1.90	16.55	4.27	48.21	0.00	29.81	0.72
15	The First National Bank of Ottawa	29.97	1.33	15.57	3.80	55.79	0.20	47.20	1.19
16	Gulf Coast Bank	35.25	2.18	18.20	4.60	56.39	1.05	49.35	1.01
17	Bank of Wisconsin Dells	49.56	1.84	16.71	3.82	38.54	0.00	18.21	0.54
18	First Texas Bank	23.08	1.69	20.89	2.71	39.50	0.00	46.85	0.91
18	Genesee Regional Bank	28.72	1.94	18.32	3.70	52.16	0.35	29.62	1.82
20	West Gate Bank	21.40	2.54	22.03	4.24	53.40	0.66	30.88	3.01
21	Pioneer Trust Bank, National Association	31.43	2.09	18.48	3.23	34.41	0.00	12.73	1.16
22	Oregon Pacific Banking Company dba Oregon Pacific Bank	74.65	1.39	17.06	3.78	59.53	0.24	29.34	0.98
23	Solera National Bank	105.49	1.67	16.91	3.71	31.13	0.53	61.11	0.26
24	Platte Valley Bank	19.33	2.61	26.04	5.47	45.17	0.34	23.62	0.80
25	Sage Capital Bank,	41.28	1.38	13.24	4.07	57.94	0.02	37.81	0.36
26	Heartland Bank	27.76	1.95	15.83	4.46	48.63	0.12	15.01	0.81
27	Bank of Idaho	35.00	1.50	14.60	4.64	65.23	0.70	40.34	1.78
28	Citizens Bank Minnesota	34.13	2.67	29.27	3.00	38.80	0.06	5.86	2.57
29	Village Bank	6.06	2.31	25.26	3.96	51.23	0.61	39.51	2.38
30	Alliance Bank	14.51	1.63	16.64	3.93	49.39	0.30	37.80	0.80
31	First Bank	43.07	1.11	13.57	3.67	61.96	0.00	40.58	0.60
32	First Citrus Bank	63.96	1.28	15.48	4.13	55.81	0.17	35.20	0.31
32	Legends Bank	20.86	1.59	17.04	3.86	56.75	0.20	23.84	1.61
34	US Metro Bank	48.37	1.31	11.88	3.30	47.07	0.20	32.14	1.13
35	First State Bank	43.98	2.77	25.07	4.48	35.57	1.27	22.48	0.64
36	Peoples Bank	12.88	1.63	16.53	4.08	57.08	0.08	28.19	0.95
37	Redwood Capital Bank	41.23	1.27	15.29	3.31	52.34	0.17	32.83	0.75
38	Cogent Bank	103.50	1.06	12.08	3.77	59.49	0.09	38.44	0.75
39	Texas Security Bank	16.19	1.76	20.74	3.37	49.53	0.00	36.93	0.35
40	The Bank of South Carolina	16.21	1.45	14.19	3.88	56.98	0.20	38.98	0.82
41	Clear Mountain Bank	34.63	1.45	12.33	3.67	58.71	0.38	36.42	1.18
42	United Bank of Michigan	2.03	2.10	21.06	3.42	53.51	0.03	25.60	2.73
43	Aquesta Bank	41.98	1.41	16.86	3.58	53.22	0.75	35.33	0.72
44	Southwestern National Bank	(0.04)	2.31	20.62	4.75	43.98	0.00	17.87	0.62
45	The North Salem State Bank	32.26	1.14	15.33	3.40	56.22	0.03	38.08	0.45
46	Itasca Bank & Trust Co.	29.02	1.27	14.38	3.61	54.69	0.10	37.74	0.39
47	Community National Bank & Trust of Texas	7.99	1.33	12.78	4.00	61.37	0.03	48.66	0.90
48	Fortifi Bank	(9.65)	2.29	24.01	4.23	47.66	0.63	29.66	2.23
49	T Bank, National Association	22.61	2.60	21.84	4.58	55.93	0.92	16.90	4.01
50	West Michigan Community Bank	8.46	1.49	16.97	3.49	54.84	0.00	28.12	0.87
51	The Freedom Bank of Virginia	54.23	1.24	13.25	3.47	67.77	0.28	37.28	1.53
52	The First National Bank and Trust Co., Chickasha, Oklahoma	25.15	1.60	12.55	3.97	49.28	0.92	35.19	0.90
53	The Pitney Bowes Bank, Inc.	(13.94)	6.63	73.02	7.99	8.73	0.31	9.29	2.55
54	Prime Meridian Bank	45.47	1.38	15.44	3.32	51.95	0.11	29.79	0.38
55	Frontier Bank of Texas	31.13	1.29	11.39	3.97	57.10	0.04	31.88	0.47

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

Number of Institutions in Peer Group: **596**
 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	2,175,133	509	22
Anderson Brothers Bank	9923	Mullins, SC	1,208,093	322	25
Bank of Utah	17159	Ogden, UT	2,045,399	375	17
BankSouth	16418	Greensboro, GA	1,087,459	355	7
Beal Bank	32574	Plano, TX	1,908,085	191	17
BNC National Bank	57197	Glendale, AZ	1,225,739	311	12
Capital Bank, National Association	35278	Rockville, MD	2,057,424	265	5
Celtic Bank	57056	Salt Lake City, UT	4,704,832	279	1
Central Bank	15555	Storm Lake, IA	1,590,534	269	21
Central Bank	9204	Provo, UT	1,677,134	252	11
Central National Bank	4702	Junction City, KS	1,207,186	283	30
Cf Bank, National Association	28263	Worthington, OH	1,597,894	180	6
Chambers Bank	5615	Danville, AR	1,116,311	250	23
Choice Financial Group	9423	Fargo, ND	3,030,306	357	20
Citizens First Bank	33440	The Villages, FL	3,333,860	372	13
Citizens National Bank of Texas	5574	Waxahachie, TX	1,700,953	159	11
Civista Bank	12982	Sandusky, OH	3,053,655	460	35
Coastal Community Bank	34403	Everett, WA	2,028,211	277	15
Commercial Bank of Texas, National Association	1209	Nacogdoches, TX	1,132,957	222	20
Commonwealth Business Bank	57873	Los Angeles, CA	1,436,721	186	8
County National Bank	14073	Hillsdale, MI	1,040,956	202	12
D. L. Evans Bank	11666	Burley, ID	2,554,353	433	35
Farmers & Merchants Bank of Central California	1331	Lodi, CA	4,733,703	363	27
First Choice Bank	57966	Cerritos, CA	2,505,732	185	9
First Dakota National Bank	4028	Yankton, SD	2,353,196	351	18
First Federal Savings Bank of Twin Falls	28845	Twin Falls, ID	1,083,002	275	10
First National Bank	14712	Fort Pierre, SD	1,542,555	171	17
First Savings Bank	32629	Beresford, SD	1,148,643	185	24
Golden Bank, National Association	26223	Houston, TX	1,263,692	131	8
Green Dot Bank DBA Bonneville Bank	22653	Provo, UT	4,162,576	23	1
Guaranty Bank & Trust, N.A.	1208	Mount Pleasant, TX	2,891,363	475	29
Horizon Bank, SSB	3256	Austin, TX	1,771,644	163	7
Independent Bank	27811	Grand Rapids, MI	4,425,525	973	60
International Bank of Commerce	25679	Brownsville, TX	1,464,839	171	12
John Deere Financial, f.s.b.	35237	Madison, WI	2,938,144	151	1
Leader Bank, National Association	57134	Arlington, MA	2,419,615	366	8
Meadows Bank	58722	Las Vegas, NV	1,236,639	148	6
Metro City Bank	58181	Doraville, GA	2,158,968	214	19
Northeast Bank	19690	Portland, ME	1,714,719	170	10
Northrim Bank	33216	Anchorage, AK	2,335,350	451	17
Open Bank	57944	Los Angeles, CA	1,455,259	171	9
Pacific City Bank	57463	Los Angeles, CA	2,050,610	246	13
Plumas Bank	23275	Quincy, CA	1,205,927	155	14
Providence Bank & Trust	57754	South Holland, IL	1,352,691	186	16
River Bank & Trust	58255	Prattville, AL	2,058,693	237	18
Santa Cruz County Bank	57591	Santa Cruz, CA	1,550,980	153	7
Southern States Bank	58558	Anniston, AL	1,458,519	191	15
State Bank of Southern Utah	17964	Cedar City, UT	1,882,485	249	16
Stock Yards Bank & Trust Company	258	Louisville, KY	4,790,397	638	44
Texas Partners Bank	58581	San Antonio, TX	1,650,215	206	10
The Bank of New York Mellon Trust Company, National Association	23472	Los Angeles, CA	1,419,901	825	1
The Canandaigua National Bank and Trust Company	6985	Canandaigua, NY	3,894,956	557	25
The Farmers National Bank of Canfield	6540	Canfield, OH	3,311,568	405	35
The Fidelity Bank	11507	Fuquay Varina, NC	3,125,641	467	51
The Fidelity Deposit and Discount Bank	11868	Dunmore, PA	1,908,125	279	21
The First Bank and Trust Company	22918	Lebanon, VA	2,513,917	395	23
The First National Bank of Fort Smith	3864	Fort Smith, AR	1,800,042	296	14
Timberland Bank	28453	Hoquiam, WA	1,697,184	286	24
Transportation Alliance Bank, Inc. d/b/a TAB Bank	34781	Ogden, UT	1,234,027	284	1

PEER GROUP 5:
\$1 - 5 Billion

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **596**
 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
WebBank	34404	Salt Lake City, UT	3,157,124	125	1
WEX Bank	34697	Midvale, UT	2,673,190	64	1

PEER GROUP 5:
\$1 - 5 Billion

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	35.86	1.92	17.27	3.72	49.23	0.24	32.34	1.35
Top Ten Percent: Average	36.11	2.14	19.82	3.94	48.69	0.30	33.03	2.00
All Banks: Median	18.10	1.19	11.82	3.27	60.16	0.34	26.13	0.73
All Banks: Average	19.66	1.26	12.24	3.28	60.09	0.46	26.69	0.90

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Bank of Utah	36.47	1.95	16.88	3.61	49.32	0.00	43.21	1.73
2	Green Dot Bank DBA Bonneville Bank	109.78	2.24	25.98	0.86	16.17	0.03	99.33	2.87
3	Leader Bank, National Association	44.43	3.64	27.40	2.81	31.80	0.05	32.53	4.85
4	Metro City Bank	54.02	2.59	22.24	4.52	35.85	0.60	32.22	1.64
5	Providence Bank & Trust	43.81	2.41	22.01	5.60	43.34	0.23	32.22	0.71
6	Northeast Bank	155.78	8.98	68.53	3.88	16.96	1.51	31.48	10.47
7	Texas Partners Bank	27.71	2.20	23.12	3.59	42.95	0.01	22.61	1.80
8	Horizon Bank, SSB	26.70	1.82	26.00	3.55	49.44	0.10	51.05	0.74
9	Anderson Brothers Bank	35.92	2.15	24.27	6.99	54.52	0.52	36.83	1.47
10	BNC National Bank	57.03	3.62	30.86	3.54	50.63	0.21	18.25	6.40
11	BankSouth	42.29	4.04	41.82	3.66	63.05	0.29	31.53	10.99
12	Santa Cruz County Bank	36.01	1.58	13.54	4.07	45.20	0.01	47.25	0.39
13	Plumas Bank	34.33	1.58	16.64	3.90	47.63	0.36	52.81	0.79
14	Central Bank	25.44	2.38	23.87	3.72	50.81	0.11	18.61	3.05
15	First Choice Bank	38.48	1.67	14.23	4.15	44.77	0.17	52.74	0.36
16	Open Bank	25.89	1.47	14.55	3.76	49.59	0.08	44.64	0.86
17	Northrim Bank	43.73	2.36	25.89	3.96	58.39	0.94	36.93	2.84
18	Capital Bank, National Association	45.55	1.86	25.25	5.15	67.39	0.53	41.45	2.92
19	WEX Bank	106.91	5.02	43.15	24.76	82.31	0.80	48.96	16.67
20	Independent Bank	21.20	2.09	21.49	3.13	53.56	0.18	48.42	2.29
21	First Savings Bank	14.45	2.46	19.21	6.98	46.54	0.52	31.93	2.67
22	Coastal Community Bank	59.57	1.31	16.65	3.75	59.53	0.03	46.13	0.62
23	John Deere Financial, f.s.b.	26.51	5.72	23.05	6.21	38.83	0.33	0.80	2.65
24	First Dakota National Bank	37.30	2.29	24.79	4.29	47.62	0.51	15.86	1.71
25	Golden Bank, National Association	38.69	2.07	16.00	4.15	39.18	0.11	19.90	0.56
26	Timberland Bank	28.09	1.74	15.06	3.21	48.64	0.13	33.73	1.20
27	Meadows Bank	27.10	1.98	17.27	4.28	45.24	0.46	45.74	0.46
28	Guaranty Bank & Trust, N.A.	21.93	1.69	14.98	3.88	53.87	0.13	35.56	0.89
29	Pacific City Bank	26.58	1.75	14.90	3.65	45.94	0.19	40.96	0.58
30	D. L. Evans Bank	20.75	1.58	18.40	3.70	53.20	0.29	41.99	1.01
31	Beal Bank	35.86	18.18	56.81	7.22	13.05	5.40	6.50	19.13
32	The Bank of New York Mellon Trust Company, National Association	6.33	13.07	16.03	0.57	45.46	(0.75)	100.00	31.31
33	Commonwealth Business Bank	17.90	1.62	13.58	3.86	50.24	0.14	34.31	1.08
34	The First Bank and Trust Company	29.29	1.67	16.22	3.65	50.16	0.30	30.24	0.95
35	Choice Financial Group	28.98	1.71	15.06	3.94	48.85	0.38	27.96	1.07
36	The Fidelity Deposit and Discount Bank	47.76	1.46	15.70	3.47	54.18	0.23	30.10	1.12
37	Celtic Bank	46.12	2.89	44.76	2.90	28.21	0.26	10.35	3.71
38	Commercial Bank of Texas, National Association	48.82	1.57	15.47	3.31	58.63	0.31	37.42	1.72
39	Central National Bank	21.41	1.92	17.94	3.31	58.94	0.15	29.95	2.96
39	Southern States Bank	37.84	1.72	15.20	4.00	49.23	0.97	28.99	1.42
41	River Bank & Trust	41.66	1.47	14.75	3.72	48.02	0.24	28.24	0.75
42	Stock Yards Bank & Trust Company	16.17	1.92	21.05	3.36	46.14	0.30	32.67	1.22
43	County National Bank	43.93	1.25	15.69	3.93	58.98	0.24	29.95	1.28
44	First Federal Savings Bank of Twin Falls	45.30	1.20	12.75	3.94	67.39	0.00	34.49	1.53
44	First National Bank	17.21	2.89	15.13	7.69	39.57	0.93	26.92	2.50
46	Citizens National Bank of Texas	30.21	1.66	18.82	3.90	48.79	0.71	32.34	0.83
47	WebBank	70.02	2.18	28.67	2.72	35.79	0.15	6.57	1.75
48	The Fidelity Bank	41.67	1.34	15.16	3.12	54.11	0.19	45.82	0.98
49	Farmers & Merchants Bank of Central California	15.81	1.49	15.97	3.67	53.38	0.03	36.14	0.69
50	International Bank of Commerce	40.71	1.95	13.46	3.18	40.74	0.80	47.83	1.06
51	State Bank of Southern Utah	47.76	1.67	15.06	3.60	46.46	0.52	30.93	0.74
52	1st Security Bank of Washington	11.75	2.29	20.06	4.01	50.82	0.43	24.97	2.74
53	Chambers Bank	17.79	1.92	19.32	4.19	51.72	0.22	17.88	1.20
54	Civista Bank	43.13	1.37	12.69	3.27	57.12	0.14	37.57	1.13
55	Citizens First Bank	28.74	2.11	16.89	2.42	40.70	0.03	19.44	1.69
56	The Canandaigua National Bank and Trust Company	28.98	2.00	22.38	3.39	53.15	0.71	29.31	1.50
57	Transportation Alliance Bank, Inc. d/b/a TAB Bank	114.35	2.02	19.80	8.24	60.44	0.32	2.11	1.35
58	Central Bank	27.94	1.62	11.60	3.81	50.57	0.37	40.98	0.87
59	The First National Bank of Fort Smith	4.43	1.62	15.96	3.47	48.46	0.18	41.18	1.15

PEER GROUP 5:
\$1 - 5 Billion

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	35.86	1.92	17.27	3.72	49.23	0.24	32.34	1.35
Top Ten Percent: Average	36.11	2.14	19.82	3.94	48.69	0.30	33.03	2.00
All Banks: Median	18.10	1.19	11.82	3.27	60.16	0.34	26.13	0.73
All Banks: Average	19.66	1.26	12.24	3.28	60.09	0.46	26.69	0.90

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	Cf Bank, National Association	34.86	1.78	20.83	2.71	51.85	0.04	17.06	1.91
60	The Farmers National Bank of Canfield	33.47	1.74	16.26	3.52	47.86	0.35	24.10	0.91

PEER GROUP 1:
 Less Than \$100 Million

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **368**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **Subchapter S Corporation**
 Asset Size: **Less Than \$100 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
1st Bank	22039	Broadus, MT	58,766	9	1
Adams State Bank	9812	Adams, NE	59,034	9	1
Bank of Elgin	16154	Elgin, NE	67,965	8	1
Bank of Prague	12745	Prague, NE	34,149	6	1
Bryant State Bank	6064	Bryant, SD	44,670	8	1
Chesterfield State Bank	10872	Chesterfield, IL	21,205	5	1
Citizens Savings Bank	14785	Marshalltown, IA	74,735	14	3
Community Bank of Oklahoma	4217	Verden, OK	55,159	16	3
Community State Bank	5619	Bradley, AR	29,622	7	1
Farmers and Merchants Bank	4144	Maysville, OK	20,822	8	1
First Bank	4092	Erick, OK	92,589	20	4
First Security Bank and Trust Company	17001	Oklahoma City, OK	68,242	23	1
First Security Bank of Deer Lodge	20657	Deer Lodge, MT	61,108	10	1
First State Bank	21752	Watonga, OK	79,732	15	1
Metz Banking Company	1945	Nevada, MO	92,680	14	2
Nebraska State Bank	9819	Oshkosh, NE	64,018	9	1
Ninnescah Valley Bank	4652	Cunningham, KS	39,314	7	1
Peoples Bank of Altenburg	12226	Altenburg, MO	74,854	14	2
Peoples State Bank	13196	Westhope, ND	74,834	14	2
Prairie Sun Bank	8207	Milan, MN	74,657	12	3
Richland State Bank	1675	Bruce, SD	48,416	12	1
Security State Bank of Wanamingo	18378	Wanamingo, MN	74,631	11	1
Sherwood Community Bank	1612	Creighton, MO	65,181	19	4
Sound Banking Company	33183	Lakewood, WA	95,668	5	1
St. Martin National Bank	18937	Saint Martin, MN	31,063	6	1
State Bank	16151	Spencer, IA	81,044	17	3
State Bank of Taunton	16906	Taunton, MN	54,246	10	1
Stroud National Bank	4204	Stroud, OK	92,958	28	3
The Bank of Burlington	15759	Burlington, CO	86,428	17	2
The Citizens State Bank of Cheney, Kansas	9658	Cheney, KS	77,770	14	1
The Farmers State Bank of Blue Mound	17629	Blue Mound, KS	52,551	18	3
The Farmers State Bank of Turton	6084	Turton, SD	39,547	6	1
The First State Bank	2301	Boise City, OK	98,265	11	1
The First State Bank of Dongola	12098	Dongola, IL	31,741	8	2
The Security State Bank	19680	Mcrae, GA	57,585	11	1
Union State Bank	16788	Uniontown, KS	61,963	16	2
Welcome State Bank	11417	Welcome, MN	36,522	6	1

PEER GROUP 1:
Less Than \$100 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	33.49	2.43	22.31	4.73	49.24	0.02	32.31	0.71
Top Ten Percent: Average	36.60	2.72	25.58	4.70	49.37	0.36	34.00	1.17
All Banks: Median	18.55	1.09	9.95	3.44	66.42	0.25	25.69	0.37
All Banks: Average	19.51	1.21	10.76	3.49	68.18	0.67	26.95	0.49

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	The Farmers State Bank of Turton	98.29	4.60	38.88	5.21	37.24	0.00	21.08	2.46
2	Peoples State Bank	34.05	2.70	21.01	3.49	41.67	0.00	53.08	1.31
3	The Bank of Burlington	56.74	2.39	19.14	3.41	42.99	0.00	37.44	2.22
4	St. Martin National Bank	42.59	2.22	18.28	4.39	46.73	0.00	35.46	0.75
5	First Security Bank and Trust Company	84.74	6.50	77.82	11.40	40.09	1.04	48.06	0.50
6	Community State Bank	29.71	2.56	22.31	5.63	50.48	0.00	30.10	0.63
7	First Bank	34.39	3.27	28.61	6.27	46.91	0.35	45.32	0.71
8	The Farmers State Bank of Blue Mound	44.35	3.68	21.23	3.79	45.34	0.30	36.20	3.43
9	Bank of Prague	33.49	3.54	26.32	4.89	40.65	0.00	18.04	1.35
10	Union State Bank	27.15	2.29	28.93	5.44	59.30	0.02	33.34	0.78
11	Richland State Bank	63.71	3.42	32.11	3.81	46.35	0.01	20.13	4.22
12	First Security Bank of Deer Lodge	10.53	3.89	44.15	5.67	32.69	0.01	33.80	0.40
13	Bank of Elgin	24.12	3.06	21.41	2.41	39.33	0.00	33.64	2.27
14	The First State Bank	15.32	3.99	47.49	4.17	33.72	0.30	32.23	2.07
15	The Citizens State Bank of Cheney, Kansas	30.76	2.56	26.12	5.64	41.84	0.09	28.80	0.42
16	Sherwood Community Bank	55.18	2.28	26.63	4.90	54.33	0.22	29.93	0.47
17	State Bank of Taunton	39.13	2.86	27.74	3.57	56.68	0.00	19.16	2.77
18	Ninnescah Valley Bank	49.34	1.72	13.56	4.58	55.68	0.00	47.84	0.15
19	Nebraska State Bank	19.43	4.85	33.35	3.99	31.59	0.50	26.97	3.34
20	Bryant State Bank	30.95	1.40	12.86	5.42	62.51	0.11	41.52	2.17
21	Chesterfield State Bank	45.04	2.58	25.60	2.93	51.33	0.59	32.21	2.54
22	State Bank	29.93	2.16	26.27	5.04	57.08	0.03	22.57	0.82
23	Community Bank of Oklahoma	57.15	2.07	16.41	4.94	59.79	1.56	51.16	0.65
24	Prairie Sun Bank	57.54	4.16	49.90	6.89	33.81	0.27	18.80	0.28
25	Citizens Savings Bank	(6.52)	2.51	34.12	4.73	45.37	0.00	36.32	0.26
26	1st Bank	12.64	2.40	28.18	5.67	41.34	0.00	21.97	0.32
27	Farmers and Merchants Bank	20.12	1.57	20.17	4.32	65.22	0.00	30.47	0.61
27	Metz Banking Company	24.45	1.97	18.25	3.86	50.54	0.00	32.31	0.23
29	Security State Bank of Wanamingo	11.68	2.50	20.33	5.63	51.74	0.00	28.07	0.21
30	First State Bank	17.80	2.29	18.76	4.91	49.24	0.32	42.55	0.34
31	Welcome State Bank	15.70	1.86	17.83	3.72	54.72	0.03	36.75	0.63
32	The First State Bank of Dongola	37.93	2.43	23.70	4.22	54.92	1.46	25.51	1.63
33	Sound Banking Company	75.43	1.32	20.53	3.06	57.98	0.00	48.34	0.19
34	Stroud National Bank	35.92	2.20	19.09	6.02	64.87	1.18	31.74	0.71
35	Adams State Bank	14.59	2.41	13.79	2.60	43.76	0.00	28.46	1.83
35	Peoples Bank of Altenburg	29.60	2.04	19.50	4.72	55.16	0.24	37.03	0.23
37	The Security State Bank	43.83	1.57	10.18	4.80	66.05	0.03	49.38	0.32

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

Number of Institutions in Peer Group: **600**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **Subchapter S Corporation**
 Asset Size: **\$100 - 249 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
Adrian Bank	8251	Adrian, MO	173,619	33	3
Arcadian Bank	10561	Hartland, MN	174,928	30	3
Audubon State Bank	5814	Audubon, IA	143,419	15	1
Bank	14291	Wapello, IA	110,444	28	4
Bank Northwest	16601	Hamilton, MO	202,013	38	5
Bank of DeSoto, National Association	26542	De Soto, TX	241,143	40	1
Bank of Hartington	13962	Hartington, NE	118,240	24	2
Bank of Montana	58482	Missoula, MT	167,997	12	1
Bank of St. Elizabeth	12236	Saint Elizabeth, MO	185,390	36	4
Bank of Wolcott	16201	Wolcott, IN	201,375	26	3
Central Bank and Trust	529	Lander, WY	204,756	41	5
Citizens Bank of Rogersville	8572	Rogersville, MO	108,157	24	2
Citizens State Bank	15519	Miles, TX	186,184	18	2
Citizens State Bank Norwood Young America	1933	Norwood Young America, N	108,853	20	1
Coleman County State Bank	15480	Coleman, TX	159,067	38	2
Collins State Bank	14914	Collins, WI	114,330	25	4
Community National Bank of Okarche	25161	Okarche, OK	128,995	15	2
Connect Bank	5634	Star City, AR	108,688	28	5
County Bank	12220	Brunswick, MO	122,786	21	2
Dakota Prairie Bank	504	Fort Pierre, SD	119,939	22	4
DNB National Bank	3977	Clear Lake, SD	103,627	14	2
Douglas National Bank	57230	Douglas, GA	236,604	30	1
Durden Banking Company, Incorporated	15336	Twin City, GA	227,994	46	4
F & M Community Bank, National Association	10967	Preston, MN	170,072	35	3
Farmers State Bank	15367	Groesbeck, TX	164,061	36	6
FBT Bank & Mortgage	1028	Fordyce, AR	204,340	44	4
First Bank	1744	Wadley, AL	111,143	23	5
First National Bank of Bosque County	5564	Valley Mills, TX	167,177	33	4
First National Bank of Dublin	26228	Dublin, TX	118,996	32	3
First State Bank	24498	Graham, TX	197,963	47	6
First State Bank	12244	Farnam, NE	149,359	30	5
FNNB Bank	4482	Newton, IA	106,991	17	1
Great American Bank	35292	Lawrence, KS	247,068	44	5
Heartland State Bank	9007	Redfield, SD	103,715	23	4
Ipava State Bank	10473	Ipava, IL	216,570	36	6
Jonesburg State Bank	8896	Jonesburg, MO	130,737	23	3
Madison Valley Bank	19544	Ennis, MT	240,654	48	5
Main Bank	22086	Albuquerque, NM	236,598	16	1
McGehee Bank	11242	Mcgehee, AR	144,947	29	1
Minnstar Bank National Association	13809	Lake Crystal, MN	165,676	24	2
North Valley Bank	18710	Thornton, CO	216,813	33	2
NSB Bank	8094	Mason City, IA	241,062	30	3
Princeville State Bank	16900	Princeville, IL	119,990	15	2
Red River State Bank	15820	Halstad, MN	123,723	18	2
Security Bank of Southwest Missouri	26520	Cassville, MO	105,894	28	3
Security State Bank of Marine	10163	Marine On St. Croix, MN	181,698	24	4
State Bank Northwest	2945	Spokane Valley, WA	210,720	29	3
State Bank of Downs	9659	Downs, KS	120,394	17	2
State Savings Bank	14773	Creston, IA	152,730	29	5
Surety Bank	33026	Deland, FL	187,174	35	4
The Bippus State Bank	1847	Huntington, IN	244,426	50	5
The Cowboy Bank of Texas	12298	Maypearl, TX	106,365	19	1
The First National Bank at Paris	14534	Paris, AR	237,359	53	6
The First National Bank of Evant	3190	Evant, TX	127,819	26	3
The First National Bank of Stigler	4199	Stigler, OK	142,672	22	1
The Idabel National Bank	4241	Idabel, OK	163,668	28	1
The Peoples Bank	5847	Mount Washington, KY	109,272	22	2
Town & Country Bank Midwest	10460	Quincy, IL	213,097	39	5
Valor Bank	9467	Edmond, OK	151,692	35	1

PEER GROUP 2:
\$100 - 249 Million

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **600**
 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
VisionBank	58063	Saint Louis Park, MN	193,321	10	1

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		29.27	2.47	23.43	4.23	48.47	0.12	31.22	0.77
Top Ten Percent: Average		29.29	2.57	25.48	4.39	48.69	0.28	31.35	0.99
All Banks: Median		17.99	1.34	12.55	3.43	61.54	0.28	25.98	0.47
All Banks: Average		18.83	1.45	13.67	3.52	61.76	0.48	26.69	0.58
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	First State Bank	44.27	4.07	43.43	7.18	42.82	0.09	41.40	0.61
2	DNB National Bank	30.81	2.92	30.23	6.13	55.90	0.00	35.31	1.10
3	Coleman County State Bank	32.75	2.47	27.46	4.65	58.35	0.04	40.33	1.67
4	Ipava State Bank	66.51	2.32	30.65	3.06	52.03	0.01	39.94	2.23
5	Farmers State Bank	26.59	2.12	22.76	5.43	58.50	0.06	50.34	0.74
6	Durden Banking Company, Incorporated	40.94	3.32	22.14	5.90	45.56	0.31	26.35	0.74
7	County Bank	59.47	1.61	19.26	4.25	64.40	0.00	35.01	0.90
8	Collins State Bank	8.26	3.84	40.24	3.74	38.92	0.00	25.07	2.59
9	Bank	23.29	3.47	26.24	3.76	50.94	0.18	30.11	4.29
10	Bank of Hartington	26.25	2.74	30.29	5.53	49.28	0.00	24.57	0.40
11	Main Bank	54.77	2.12	26.68	4.02	40.88	0.00	32.63	0.10
12	Great American Bank	16.39	2.73	20.45	5.46	47.45	0.00	28.03	0.57
13	North Valley Bank	25.64	2.63	23.43	4.91	43.99	0.00	31.27	0.23
14	The First National Bank of Stigler	27.90	2.50	28.48	3.95	43.64	0.14	38.30	0.42
15	State Savings Bank	39.25	3.23	35.21	3.19	34.20	0.18	24.63	1.96
16	Bank of Montana	6.22	3.23	35.94	2.67	33.89	0.00	48.21	2.22
17	Connect Bank	28.83	2.51	16.86	5.54	54.82	0.20	36.10	0.66
18	First National Bank of Dublin	25.65	2.14	22.58	3.63	59.04	0.09	44.55	1.81
18	The Bippus State Bank	44.15	3.55	31.98	4.08	43.01	0.39	18.37	3.49
20	FNNB Bank	43.23	1.75	23.27	5.60	57.63	0.00	35.18	0.24
21	Security Bank of Southwest Missouri	38.79	3.30	32.29	5.23	43.88	0.50	21.89	0.86
22	Minnstar Bank National Association	31.00	2.14	24.27	4.25	54.54	0.08	28.89	0.66
23	Red River State Bank	69.65	3.46	37.54	5.53	35.00	0.28	27.71	0.19
24	Surety Bank	70.93	2.30	23.02	3.59	58.51	0.42	36.60	2.77
25	Heartland State Bank	25.53	1.87	17.24	4.73	58.17	0.00	33.46	0.63
25	The Peoples Bank	36.49	1.99	17.16	3.84	60.60	0.05	34.32	1.51
27	Douglas National Bank	27.30	2.39	23.40	4.14	50.46	0.51	32.10	1.18
28	VisionBank	55.87	2.98	45.56	4.22	29.17	0.00	21.22	0.02
29	Madison Valley Bank	17.90	3.52	44.18	4.55	48.07	0.20	38.23	0.31
29	Town & Country Bank Midwest	31.91	2.07	17.54	3.31	49.89	0.16	40.93	1.09
31	First National Bank of Bosque County	40.22	2.24	24.19	4.16	48.32	0.60	32.79	0.57
32	The First National Bank of Evant	33.31	1.71	18.56	4.25	63.07	0.01	37.93	0.61
33	Bank of St. Elizabeth	2.01	3.67	31.23	6.05	46.91	0.26	27.76	1.21
34	Adrian Bank	34.61	2.51	22.15	3.35	37.96	0.37	28.64	1.00
35	NSB Bank	22.82	2.63	30.89	4.55	37.82	0.04	23.61	0.37
36	Central Bank and Trust	7.08	2.35	30.34	4.10	47.11	0.00	31.16	0.46
37	First Bank	16.68	2.46	22.59	5.33	47.03	0.27	30.63	0.61
38	The Cowboy Bank of Texas	24.56	2.56	23.43	3.90	48.29	0.36	27.35	1.14
39	Bank of DeSoto, National Association	30.30	2.39	26.16	6.94	50.65	0.44	34.77	0.28
40	Arcadian Bank	10.41	2.45	18.87	4.24	55.84	0.00	24.94	1.76
41	Princeville State Bank	30.26	2.97	34.47	3.93	36.88	1.25	23.60	1.83
42	State Bank Northwest	28.15	2.12	21.15	5.09	59.76	0.32	40.91	0.50
43	Citizens Bank of Rogersville	31.57	1.95	17.43	4.25	57.70	0.24	28.68	1.01
44	Dakota Prairie Bank	10.01	2.58	24.48	5.34	46.91	0.00	30.51	0.21
45	Citizens State Bank	41.52	1.89	20.14	3.63	49.59	0.00	30.30	0.22
46	Security State Bank of Marine	18.15	2.14	22.52	3.18	48.61	0.17	36.28	1.11
47	Community National Bank of Okarche	25.59	2.63	17.43	4.12	34.82	0.00	22.58	0.28
48	Audubon State Bank	49.30	2.38	21.39	4.43	41.54	0.00	12.29	0.22
48	Bank Northwest	1.36	3.94	45.52	5.94	30.70	0.18	33.77	0.24
50	Jonesburg State Bank	33.74	1.63	21.32	3.30	54.14	0.00	30.55	0.51
51	McGehee Bank	6.05	2.08	16.57	3.35	50.15	0.00	33.87	1.56
52	State Bank of Downs	28.99	2.20	19.64	4.18	49.69	0.00	26.35	0.10
53	The Idabel National Bank	26.72	2.23	20.04	4.11	42.50	0.61	31.49	0.45
54	F & M Community Bank, National Association	17.42	2.30	22.18	4.92	56.57	0.98	33.95	1.04
55	First State Bank	8.18	3.89	26.46	5.30	42.51	0.38	21.64	0.92
56	Citizens State Bank Norwood Young America	30.21	3.37	28.32	3.21	41.78	1.59	26.42	2.96
57	FBT Bank & Mortgage	9.49	2.76	25.64	4.23	53.77	1.79	36.26	2.21
58	Valor Bank	36.65	2.62	33.82	3.20	62.99	0.00	6.53	4.37
59	The First National Bank at Paris	36.94	1.84	14.70	4.13	59.67	0.59	37.66	1.02

PEER GROUP 2:
\$100 - 249 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	29.27	2.47	23.43	4.23	48.47	0.12	31.22	0.77
Top Ten Percent: Average	29.29	2.57	25.48	4.39	48.69	0.28	31.35	0.99
All Banks: Median	17.99	1.34	12.55	3.43	61.54	0.28	25.98	0.47
All Banks: Average	18.83	1.45	13.67	3.52	61.76	0.48	26.69	0.58

		CB Scorecard Key Performance Indicators							
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	Bank of Wolcott	29.55	2.08	17.91	3.42	46.54	0.29	28.78	0.79

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

Number of Institutions in Peer Group: **396**
 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 Lake Mills	8695	Lake Mills, WI	263,899	42	2
Black Hills Community Bank, N.A.	58723	Rapid City, SD	410,669	55	2
Bloomsdale Bank	9788	Bloomsdale, MO	304,815	47	4
Brighton Bank	22578	Salt Lake City, UT	282,262	45	4
Central Bank of Kansas City	17009	Kansas City, MO	325,569	82	1
Charlevoix State Bank	33926	Charlevoix, MI	275,784	42	4
Charter Bank	18660	Corpus Christi, TX	351,768	55	4
Citizens State Bank of La Crosse	1513	La Crosse, WI	408,452	73	4
Community Bank of Raymore	22867	Raymore, MO	387,008	41	3
Continental Bank	57571	Salt Lake City, UT	297,189	31	1
Coulee Bank	18361	La Crosse, WI	489,133	84	5
Cumberland Security Bank, Inc.	11358	Somerset, KY	266,764	60	4
Dundee Bank	10643	Omaha, NE	413,956	58	2
Ennis State Bank	13000	Ennis, TX	306,936	61	4
Farmers & Stockmens Bank	13625	Clayton, NM	456,893	92	5
Farmers and Merchants State Bank of Pierz	10165	Pierz, MN	286,705	48	3
First Fidelity Bank	1122	Burke, SD	465,831	81	7
First National Bank of Coffee County	33506	Douglas, GA	337,811	52	4
First State Bank Southwest	9770	Pipestone, MN	339,568	50	5
FirstBank of Nebraska	5486	Wahoo, NE	343,725	44	4
Flagler Bank	35218	West Palm Beach, FL	458,967	38	3
FlatIrons Bank	57280	Boulder, CO	296,589	28	2
Gateway Bank	57644	Mendota Heights, MN	273,177	26	2
High Plains Bank	3017	Flagler, CO	277,519	66	4
North Shore Bank of Commerce	8850	Duluth, MN	384,742	119	5
Paradise Bank	58030	Boca Raton, FL	375,100	51	3
Peoples Bank	9366	Mendenhall, MS	417,454	140	5
Platinum Bank	58511	Oakdale, MN	466,847	42	2
Pony Express Bank	4526	Braymer, MO	272,134	28	2
Premier Bank Minnesota	33204	Farmington, MN	323,380	43	8
Rayne State Bank & Trust Company	16075	Rayne, LA	482,019	71	7
Roundbank	5271	Waseca, MN	402,712	70	4
Security Bank	5424	Laurel, NE	281,685	41	5
Security State Bank	485	Tyndall, SD	254,234	36	5
State Street Bank and Trust Company	14857	Quincy, IL	290,919	62	4
The Commercial Bank	175	Crawford, GA	344,106	48	5
The First National Bank of River Falls	5364	River Falls, WI	349,243	58	3
The National Bank of Andrews	17603	Andrews, TX	250,371	58	2
Wells Bank	14025	Platte City, MO	322,676	54	5
Yampa Valley Bank	35407	Steamboat Springs, CO	457,468	62	2

PEER GROUP 3:
\$250 - 499 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	28.24	2.58	27.73	4.27	48.19	0.09	32.27	0.91
Top Ten Percent: Average	29.74	2.67	28.04	4.33	48.40	0.23	33.61	1.34
All Banks: Median	17.77	1.52	14.56	3.52	58.36	0.33	25.01	0.61
All Banks: Average	18.89	1.58	15.33	3.56	59.31	0.53	25.59	0.68

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Central Bank of Kansas City	38.60	5.09	38.69	3.84	53.90	0.05	79.94	7.56
2	North Shore Bank of Commerce	24.52	3.14	29.37	4.95	59.53	0.00	42.63	4.22
3	Flatirons Bank	58.20	2.58	28.00	4.81	47.46	0.00	29.21	0.62
4	The Commercial Bank	47.59	2.42	28.78	4.25	44.07	0.09	36.13	0.85
5	High Plains Bank	28.94	3.40	40.31	6.74	46.28	0.09	34.21	0.52
6	Platinum Bank	70.72	2.09	29.12	3.91	46.11	0.01	43.25	0.48
7	Cumberland Security Bank, Inc.	14.45	3.07	22.95	4.23	43.65	0.13	49.79	1.43
8	Farmers & Stockmens Bank	(3.08)	3.65	40.91	5.21	53.26	0.02	52.28	3.26
9	Flagler Bank	57.89	2.92	31.32	4.29	33.67	0.00	26.38	0.30
10	Charter Bank	27.41	3.02	30.93	5.71	45.84	0.32	49.50	0.54
11	Community Bank of Raymore	27.72	2.47	37.52	3.08	42.00	0.00	32.45	1.31
12	Ennis State Bank	30.96	2.22	22.36	4.44	55.57	0.06	36.92	0.92
13	Pony Express Bank	89.56	2.23	23.37	4.29	51.41	0.00	32.08	0.35
14	Dundee Bank	47.04	3.82	41.38	4.45	44.30	0.42	17.88	2.97
15	Security Bank	25.94	2.57	21.77	5.38	54.40	0.00	23.24	0.90
16	Paradise Bank	9.06	2.98	31.07	4.07	48.65	0.36	46.98	2.34
17	The National Bank of Andrews	20.60	2.73	27.18	5.07	51.30	2.21	47.96	1.87
18	Yampa Valley Bank	17.50	2.46	28.20	3.94	49.68	0.06	42.64	0.61
19	Farmers and Merchants State Bank of Pierz	11.66	2.82	30.51	3.63	42.09	0.16	31.64	1.75
20	Brighton Bank	19.05	2.48	23.19	4.89	48.82	0.20	46.42	0.44
21	Citizens State Bank of La Crosse	4.92	3.70	41.79	4.51	35.14	0.73	30.67	1.47
22	FirstBank of Nebraska	21.83	2.44	22.72	3.88	34.18	0.40	41.81	0.61
23	Peoples Bank	24.26	3.31	34.56	6.03	47.62	3.18	24.11	6.18
24	Charlevoix State Bank	38.21	1.99	23.75	3.55	51.80	0.43	32.71	1.12
25	Continental Bank	47.84	3.20	28.72	5.47	48.22	0.29	11.61	0.68
26	Security State Bank	28.82	2.68	27.09	5.46	47.23	0.05	24.14	0.15
27	Wells Bank	40.12	1.90	22.29	3.75	50.56	0.05	24.96	0.67
28	First Fidelity Bank	18.47	2.75	28.34	5.63	42.45	0.67	33.55	0.45
29	First State Bank Southwest	27.68	2.54	23.04	2.70	48.07	0.00	22.22	2.36
30	Bloomsdale Bank	22.16	2.73	29.54	3.74	36.81	0.51	25.66	0.90
31	Rayne State Bank & Trust Company	39.10	2.02	16.81	4.29	55.07	0.07	42.75	0.32
32	Premier Bank Minnesota	28.75	2.30	23.22	4.35	48.15	0.48	32.81	0.40
33	Gateway Bank	36.02	1.97	24.95	3.60	46.08	0.00	30.16	0.11
34	Bank of Lake Mills	3.48	5.42	43.00	3.25	33.18	0.11	25.35	5.35
35	Roundbank	17.97	2.95	26.13	4.30	54.62	0.47	23.41	2.45
36	First National Bank of Coffee County	35.45	1.61	18.94	3.71	63.00	0.03	38.64	0.90
37	The First National Bank of River Falls	39.32	1.78	16.62	3.57	56.22	0.01	28.33	1.01
38	State Street Bank and Trust Company	23.49	1.82	20.80	3.58	58.72	0.08	31.81	1.45
39	Coulee Bank	38.32	2.50	27.45	4.09	61.59	0.26	19.67	1.40
40	Black Hills Community Bank, N.A.	30.74	2.07	20.95	3.63	52.99	0.30	25.86	0.98

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

Number of Institutions in Peer Group: **205**
 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	815,520	111	7
Community First Bank	34627	Kennewick, WA	582,520	109	5
Crockett National Bank	24561	San Antonio, TX	840,313	374	5
F & M Bank	12761	Edmond, OK	607,037	112	8
First Bank	3121	Burkburnett, TX	568,443	161	7
First Bank of Owasso	18592	Owasso, OK	575,145	71	3
First Community Bank of Central Alabama	57124	Wetumpka, AL	506,354	85	7
FirstBank	14331	Antlers, OK	568,991	155	8
Herring Bank	5568	Amarillo, TX	539,078	147	12
Highland Bank	16111	Saint Michael, MN	647,629	88	5
North American Banking Company	34836	Roseville, MN	902,797	78	5
Peoples Community Bank	22394	Greenville, MO	593,569	143	16
Quantum National Bank	34110	Suwanee, GA	638,118	64	3
Southwest Bank	16652	Odessa, TX	575,044	117	6
Texas Bank	19559	Brownwood, TX	653,601	122	9
Texas Bank Financial	26967	Weatherford, TX	590,109	141	3
The Bank of Hemet	21606	Riverside, CA	959,305	87	6
The Bank of Old Monroe	1655	Old Monroe, MO	537,416	73	5
The Old Fort Banking Company	10255	Old Fort, OH	761,283	99	10
Titan Bank, N.A.	3225	Mineral Wells, TX	532,367	27	1
Wood & Huston Bank	1060	Marshall, MO	965,864	172	13

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	28.19	2.24	22.98	3.69	52.49	0.08	35.11	1.12
Top Ten Percent: Average	31.78	2.57	25.13	3.96	51.37	0.14	32.95	1.58
All Banks: Median	19.50	1.58	15.35	3.46	59.18	0.34	26.22	0.72
All Banks: Average	20.50	1.66	16.35	3.49	58.56	0.49	26.86	0.82

CB Scorecard Key Performance Indicators

RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Community First Bank	63.11	1.97	24.16	3.59	63.00	0.00	40.23	2.02
2	Citizens Bank of Las Cruces	28.08	2.24	22.81	3.69	52.49	0.02	37.40	1.29
3	Highland Bank	32.38	2.15	21.30	3.83	53.67	0.09	40.56	1.12
4	First Bank of Owasso	49.70	3.12	30.29	4.46	34.12	0.01	20.72	0.51
5	Quantum National Bank	19.70	3.18	31.53	4.72	45.34	0.00	35.11	0.42
6	The Bank of Old Monroe	28.19	3.03	22.34	3.57	41.68	0.05	34.02	0.88
7	Wood & Huston Bank	35.25	2.94	28.63	4.49	46.88	0.18	23.25	0.91
8	Southwest Bank	30.56	1.92	22.98	4.13	63.94	0.19	64.70	1.69
9	Titan Bank, N.A.	108.78	4.80	68.50	2.43	24.41	0.03	14.21	4.12
10	Herring Bank	35.53	1.90	22.47	4.65	66.47	0.36	42.02	2.03
11	Crockett National Bank	43.93	4.20	30.40	3.13	62.52	0.09	27.40	14.60
12	FirstBank	28.06	2.13	21.44	5.71	62.25	0.24	37.30	0.96
13	North American Banking Company	13.21	2.31	32.59	2.79	43.01	0.08	51.26	1.19
14	The Bank of Hemet	27.07	2.12	22.21	3.33	40.30	0.00	38.38	0.41
15	First Bank	23.73	3.15	27.38	4.07	62.30	1.09	36.21	5.44
16	F & M Bank	32.17	1.90	18.27	3.49	59.18	0.08	30.05	1.72
17	Texas Bank Financial	25.89	3.08	29.20	5.20	52.85	0.51	9.52	2.30
18	The Old Fort Banking Company	17.84	2.13	27.54	3.33	48.09	0.01	28.31	0.93
19	Peoples Community Bank	29.11	3.60	20.26	5.57	34.14	0.34	15.54	0.66
20	First Community Bank of Central Alabama	27.35	1.77	21.63	3.60	52.32	0.14	30.78	0.90
20	Texas Bank	26.16	1.78	14.64	3.66	57.89	0.02	43.23	0.95

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

Number of Institutions in Peer Group: **108**
 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	1,856,255	149	2
Citizens National Bank	20954	Sevierville, TN	1,367,010	201	22
Colonial Savings, F.A.	31361	Fort Worth, TX	1,151,644	647	8
First National Bank of Central Texas	3325	Waco, TX	1,160,732	100	5
Five Points Bank	20488	Grand Island, NE	1,793,725	157	10
Five Star Bank	35361	Roseville, CA	2,149,847	140	7
North State Bank	35519	Raleigh, NC	1,266,053	189	7
Texas Exchange Bank, ssb	20099	Crowley, TX	2,712,587	25	2
The Yellowstone Bank	1978	Laurel, MT	1,018,375	101	9
Wallis Bank	20845	Wallis, TX	1,311,830	174	13
WestStar Bank	32941	El Paso, TX	2,520,224	320	14

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	32.04	2.39	27.25	3.89	42.93	0.05	35.81	1.20
Top Ten Percent: Average	32.28	3.43	29.18	3.81	41.31	1.07	37.17	2.62
All Banks: Median	18.52	1.70	17.23	3.23	58.58	0.35	28.02	0.91
All Banks: Average	19.21	1.76	17.82	3.31	57.21	0.43	27.53	1.27

CB Scorecard Key Performance Indicators

RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Wallis Bank	51.57	2.98	37.40	4.47	44.10	0.02	53.98	1.39
2	Colonial Savings, F.A.	33.65	11.29	52.51	4.87	43.33	9.81	77.95	16.38
3	Five Star Bank	40.21	2.34	30.08	3.89	38.45	0.02	40.64	0.24
4	CFG Community Bank	33.11	3.62	34.93	4.14	41.54	1.09	31.59	2.75
5	WestStar Bank	25.26	2.39	20.59	3.87	47.02	0.08	42.87	1.12
6	The Yellowstone Bank	27.50	2.65	16.45	3.69	38.32	0.00	35.81	1.13
7	North State Bank	32.04	2.03	27.25	3.51	59.20	0.30	42.40	2.14
8	First National Bank of Central Texas	16.09	2.39	26.88	3.92	42.93	0.38	35.59	1.29
9	Five Points Bank	37.49	2.22	22.72	3.23	37.65	0.02	19.57	0.60
10	Texas Exchange Bank, ssb	31.45	3.69	32.47	2.25	13.53	0.00	1.76	1.20
11	Citizens National Bank	26.71	2.13	19.70	4.08	48.32	0.05	26.68	0.54