



CB Top Ten Report

Ranking the Top Ten Percent of Banks by Peer Group

June 30, 2021 YTD



I. OVERVIEW

◆ Table of Contents	Page 2
◆ Purpose, Methodology & Definitions	Page 2
◆ Executive Summary	Page 3

II. C-CORP TOP TEN PERCENT

◆ Peer Group 1: Less Than \$100 Million	Page 4
◆ Peer Group 2: \$100-249 Million	Page 6
◆ Peer Group 3: \$250-499 Million	Page 10
◆ Peer Group 4: \$500-999 Million	Page 14
◆ Peer Group 5: \$1-5 Billion	Page 16

II. SUB-S TOP TEN PERCENT

◆ Peer Group 1: Less Than \$100 Million	Page 20
◆ Peer Group 2: \$100-249 Million	Page 22
◆ Peer Group 3: \$250-499 Million	Page 24
◆ Peer Group 4: \$500-999 Million	Page 26
◆ Peer Group 5: \$1-5 Billion	Page 27

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.

Any unauthorized use of this content, logos and/or name is forbidden.

C-Corp Peer Group Summary

Peer Group 1: Less Than \$100 Million	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Top Ten Percent: Median	18.44	1.83	15.09	4.26	54.46	0.02	28.56	0.93
Top Ten Percent: Average	21.04	2.19	16.55	4.28	53.79	0.28	29.95	2.11
All Banks: Median	9.04	0.60	4.64	3.13	77.36	0.24	22.88	0.30
All Banks: Average	10.41	0.67	5.40	3.18	79.72	0.65	22.55	0.55
Peer Group 2: \$100-249 Million								
Top Ten Percent: Median	19.93	1.56	16.33	4.20	53.60	0.07	31.98	0.84
Top Ten Percent: Average	19.96	1.70	17.16	4.33	54.64	0.29	32.89	1.10
All Banks: Median	11.37	0.87	7.84	3.32	69.33	0.28	23.71	0.43
All Banks: Average	12.31	0.88	7.91	3.34	69.49	0.48	24.81	0.55
Peer Group 3: \$250-499 Million								
Top Ten Percent: Median	22.31	1.55	15.45	3.92	53.21	0.09	31.59	0.98
Top Ten Percent: Average	23.06	1.65	16.16	4.09	52.43	0.27	31.41	1.20
All Banks: Median	13.63	0.98	9.50	3.30	64.91	0.30	24.87	0.53
All Banks: Average	14.38	1.01	9.48	3.31	65.86	0.44	25.46	0.64
Peer Group 4: \$500-999 Million								
Top Ten Percent: Median	21.25	1.71	17.04	3.88	52.71	0.07	34.51	0.96
Top Ten Percent: Average	25.64	1.72	17.90	3.89	52.02	0.22	36.64	1.16
All Banks: Median	13.65	1.08	10.94	3.27	62.85	0.29	24.70	0.62
All Banks: Average	14.10	1.11	10.90	3.29	63.40	0.40	25.23	0.76
Peer Group 5: \$1-5 Billion								
Top Ten Percent: Median	25.09	1.71	16.83	3.76	50.49	0.22	37.16	1.01
Top Ten Percent: Average	26.51	1.91	18.30	3.93	49.86	0.26	37.97	1.42
All Banks: Median	12.91	1.20	11.87	3.26	60.57	0.31	26.38	0.71
All Banks: Average	14.00	1.23	11.98	3.25	60.72	0.42	27.24	0.86

Sub-S Peer Group Summary

Peer Group 1: Less Than \$100 Million	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Top Ten Percent: Median	17.56	2.22	20.47	4.38	51.65	0.00	31.99	0.69
Top Ten Percent: Average	21.34	2.70	24.13	4.87	51.40	0.25	32.98	1.08
All Banks: Median	9.77	1.14	10.29	3.47	66.22	0.22	25.24	0.37
All Banks: Average	10.59	1.18	10.69	3.48	67.83	0.67	26.25	0.47
Peer Group 2: \$100-249 Million								
Top Ten Percent: Median	19.96	2.30	24.77	4.17	50.96	0.08	31.16	0.93
Top Ten Percent: Average	20.46	2.41	24.80	4.22	50.32	0.23	30.95	1.08
All Banks: Median	12.35	1.39	13.20	3.48	61.23	0.23	25.84	0.47
All Banks: Average	11.97	1.45	13.88	3.53	61.31	0.46	26.53	0.58
Peer Group 3: \$250-499 Million								
Top Ten Percent: Median	16.22	2.40	24.25	4.18	49.90	0.14	33.35	0.81
Top Ten Percent: Average	18.11	2.50	25.60	4.24	48.96	0.28	35.30	1.13
All Banks: Median	11.76	1.57	14.84	3.52	58.13	0.30	25.16	0.58
All Banks: Average	12.28	1.59	15.47	3.56	58.84	0.49	25.65	0.66
Peer Group 4: \$500-999 Million								
Top Ten Percent: Median	20.78	2.28	21.98	4.13	52.29	0.08	34.55	1.19
Top Ten Percent: Average	21.13	2.46	24.07	4.09	51.11	0.19	30.46	1.31
All Banks: Median	13.03	1.59	15.73	3.44	59.07	0.28	25.99	0.67
All Banks: Average	14.19	1.60	16.01	3.46	58.90	0.44	26.86	0.78
Peer Group 5: \$1-5 Billion								
Top Ten Percent: Median	14.50	2.18	23.08	3.87	47.86	0.05	35.66	1.05
Top Ten Percent: Average	20.54	2.43	24.86	3.93	48.13	0.21	36.84	1.31
All Banks: Median	11.06	1.66	16.59	3.30	59.97	0.27	28.57	0.88
All Banks: Average	12.26	1.71	17.20	3.29	58.77	0.38	27.75	1.24

LEGEND: RK-Rank, AGR-Asset Growth Rate, ROAA-Return on Average Assets, ROAE-Return on Average Equity, NIM-Net Interest Margin, ER-Efficiency Ratio, NPA-Non-Performing Assets to Total Assets, NIBD-Non Interest-Bearing Deposits to Total Deposits, NII-Non-Interest Income to Average Assets.

PEER GROUP 1:
 Less Than \$100 Million

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **514**
 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	81,888	15	1
Amistad Bank	26658	Del Rio, TX	44,941	11	1
Aspire Bank	3934	Fargo, ND	55,029	8	2
Bank of Billings	16959	Billings, MO	74,590	21	2
Bank of Locust Grove	16795	Locust Grove, OK	50,040	15	1
Bank of Lumber City	16281	Lumber City, GA	25,323	10	2
Bank of Mead	13611	Mead, NE	29,945	5	1
Breda Savings Bank	5792	Breda, IA	74,614	8	1
Carmine State Bank	19278	Carmine, TX	98,847	11	1
Catlin Bank	3615	Catlin, IL	69,793	21	2
Chambers State Bank	13251	Chambers, NE	69,992	10	2
Chappell Hill Bank	11570	Chappell Hill, TX	50,438	9	1
Citizens Bank of Morgantown, Inc.	22954	Morgantown, WV	46,255	9	1
Comerica Bank & Trust, National Association	1596	Ann Arbor, MI	84,294	105	1
Community Bank of Missouri	57141	Richmond, MO	76,860	18	2
Community National Bank in Monmouth	19230	Monmouth, IL	50,934	11	1
Community State Bank	22567	Shelbina, MO	98,706	16	2
Concordia Bank of Concordia, Missouri	13788	Concordia, MO	98,359	21	4
Countryside Bank	1438	Unadilla, NE	99,533	15	3
Eagle Bank	58282	Polson, MT	94,649	19	1
Farmers State Bank of Newcastle	14404	Newcastle, TX	62,239	9	1
First Bank of Pike	9070	Molena, GA	69,495	24	3
First Electronic Bank	35533	Salt Lake City, UT	74,233	53	1
First National Bank	4111	Heavener, OK	95,172	34	2
First State Bank	57910	Nashua, IA	56,651	8	1
Investors Community Bank	29093	Chillicothe, MO	82,963	16	1
ITS Bank	34619	Johnston, IA	8,982	0	1
Kinmundy Bank	3805	Kinmundy, IL	60,238	9	1
Lakeside Bank of Salina	21255	Salina, OK	50,231	13	1
Lamont Bank of St. John	8681	Saint John, WA	62,342	6	1
Limebank	11003	Bolivar, MO	76,449	26	4
Maple City Savings Bank, FSB	28585	Hornell, NY	99,406	28	2
Nebraska State Bank	16516	Lynch, NE	20,307	5	1
Peoples Bank and Trust Company of Clinton County	58172	Albany, KY	48,531	13	1
Peoples State Bank of Colfax	10075	Colfax, IL	43,606	7	1
Portage Bank	8197	Ceylon, MN	30,558	16	1
Prudential Bank & Trust, FSB	32957	Hartford, CT	28,372	5	1
Rocky Mountain Bank & Trust	3019	Florence, CO	95,212	25	2
State Bank of Jeffers	10200	Jeffers, MN	37,880	6	1
The Bank of Houston	13960	Houston, MO	55,821	20	1
The Citizens Bank of Edina	12457	Edina, MO	83,774	12	1
The Commercial Bank	19595	Mason, TX	78,487	8	1
The First National Bank of Spearville	4774	Spearville, KS	48,415	6	1
The First State Bank of Rosemount	9769	Rosemount, MN	92,926	13	1
The Santa Anna National Bank	5520	Santa Anna, TX	56,204	12	1
The Stock Exchange Bank, Caldwell, Kansas	15784	Caldwell, KS	67,853	14	2
The Waterford Commercial and Savings Bank	8397	Waterford, OH	58,786	15	2
Twin City Bank	35261	Longview, WA	80,815	14	1
United Minnesota Bank	10567	New London, MN	43,710	8	1
Washita Valley Bank	2308	Fort Cobb, OK	49,898	12	1
Waterman Bank	10878	Waterman, IL	77,680	39	1
White State Bank	8519	South English, IA	48,450	5	1

PEER GROUP 1:
Less Than \$100 Million

C-Corp Top Ten Percent: How They Rank

		AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Top Ten Percent: Median		18.44	1.83	15.09	4.26	54.46	0.02	28.56	0.93
Top Ten Percent: Average		21.04	2.19	16.55	4.28	53.79	0.28	29.95	2.11
All Banks: Median		9.04	0.60	4.64	3.13	77.36	0.24	22.88	0.30
All Banks: Average		10.41	0.67	5.40	3.18	79.72	0.65	22.55	0.55
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	First Electronic Bank	139.80	13.30	37.63	17.85	56.94	0.00	49.03	23.66
2	The Bank of Houston	32.94	2.70	24.95	5.21	51.87	0.00	24.43	5.07
3	Amistad Bank	34.09	1.58	13.83	4.10	65.67	0.00	41.18	2.33
4	American Exchange Bank, Lindsay, Oklahoma	18.55	1.84	15.01	4.26	47.03	0.00	37.99	0.51
5	Breda Savings Bank	15.61	2.17	21.37	4.25	37.83	0.00	37.95	0.35
6	Comerica Bank & Trust, National Association	58.02	41.44	44.62	0.87	54.39	0.00	100.00	118.17
7	Aspire Bank	23.87	2.34	26.85	5.01	50.58	0.00	22.61	0.27
8	First State Bank	8.56	2.63	23.46	4.61	34.56	0.00	19.39	1.00
9	Bank of Locust Grove	18.00	1.88	16.56	5.34	52.10	0.19	28.80	0.92
10	The Santa Anna National Bank	11.38	1.62	13.47	4.30	54.56	0.00	29.64	0.54
11	Farmers State Bank of Newcastle	39.31	1.82	18.85	4.53	46.05	0.14	34.51	0.25
12	The Waterford Commercial and Savings Bank	16.99	1.46	11.72	4.16	61.59	0.00	27.10	1.00
13	Eagle Bank	6.42	1.60	15.03	4.54	50.07	0.02	41.45	0.93
14	Peoples Bank and Trust Company of Clinton County	18.85	2.39	23.15	5.95	48.46	0.40	27.61	0.64
15	Limebank	16.90	3.10	28.07	5.89	55.65	0.55	24.85	5.35
16	Rocky Mountain Bank & Trust	22.24	1.35	13.64	4.74	70.02	0.07	41.18	0.63
17	Kinmundy Bank	19.71	2.08	16.66	4.16	38.66	0.18	26.86	0.54
18	Concordia Bank of Concordia, Missouri	24.45	1.21	13.29	3.86	60.82	0.00	23.22	0.67
19	Portage Bank	82.40	2.04	15.42	6.06	61.35	0.06	7.53	2.81
20	Community Bank of Missouri	33.99	1.87	15.79	3.91	54.06	0.50	26.31	1.61
21	First National Bank	13.90	1.48	17.70	5.44	61.97	0.47	37.69	1.04
22	State Bank of Jeffers	22.82	1.37	13.12	2.23	58.11	0.00	36.05	1.77
23	United Minnesota Bank	13.66	1.30	21.20	2.95	65.59	0.00	33.34	1.13
24	White State Bank	14.51	2.33	14.72	2.80	35.24	0.00	20.57	1.67
25	The Stock Exchange Bank, Caldwell, Kansas	16.67	1.59	18.53	3.48	55.55	0.03	20.32	1.76
26	Twin City Bank	13.13	0.86	9.94	3.68	74.32	0.00	52.73	0.75
27	Lakeside Bank of Salina	14.14	1.80	16.96	5.45	50.06	1.17	27.57	0.69
28	Prudential Bank & Trust, FSB	39.63	30.70	35.97	1.00	16.08	0.00	0.00	47.67
29	Chappell Hill Bank	40.90	0.77	9.77	3.24	77.58	0.00	40.44	0.60
30	Catlin Bank	7.82	1.62	15.14	3.84	60.55	0.18	28.31	2.01
30	The Commercial Bank	34.16	1.65	18.25	4.36	51.52	0.01	17.67	0.20
32	Citizens Bank of Morgantown, Inc.	20.73	1.90	11.79	6.49	55.43	0.61	22.57	0.64
33	The Citizens Bank of Edina	8.01	2.12	18.22	4.45	35.89	0.16	30.22	0.23
34	ITS Bank	5.28	6.12	6.53	5.45	9.57	0.00	0.00	4.81
35	Community National Bank in Monmouth	18.32	1.10	8.76	3.02	60.59	0.08	60.11	1.23
36	Chambers State Bank	4.84	2.93	12.32	4.07	36.85	0.45	29.29	1.37
37	Washita Valley Bank	19.50	2.10	13.62	4.53	47.65	1.33	18.87	1.94
38	Bank of Lumber City	(2.43)	2.01	13.09	6.48	66.27	0.16	41.14	1.04
39	The First National Bank of Spearville	(0.47)	2.22	15.95	2.48	33.28	0.00	29.41	2.24
40	Nebraska State Bank	25.77	1.53	13.05	2.50	60.14	0.11	29.83	1.69
41	Carmine State Bank	18.87	1.51	11.61	3.58	50.12	0.00	22.84	0.16
42	Bank of Mead	12.59	1.37	12.01	4.34	49.95	0.00	19.61	0.20
43	Countryside Bank	7.84	1.43	9.85	3.45	57.77	0.00	25.61	0.50
44	Lamont Bank of St. John	(0.70)	1.87	14.26	4.58	34.75	0.00	34.54	0.07
45	Bank of Billings	20.66	1.05	8.58	5.61	69.61	0.61	40.21	0.55
46	Peoples State Bank of Colfax	29.19	1.07	10.46	3.61	54.20	0.00	22.89	0.16
47	Waterman Bank	54.77	3.52	24.22	2.39	72.98	0.00	4.90	17.20
48	The First State Bank of Rosemount	23.94	1.16	15.36	4.47	63.78	0.58	30.23	0.30
49	Investors Community Bank	10.60	1.45	10.19	3.56	54.53	0.11	26.42	0.83
49	Maple City Savings Bank, FSB	15.48	2.36	24.87	3.63	56.07	0.63	17.65	2.33
51	First Bank of Pike	32.98	0.64	8.12	4.78	80.74	0.35	51.14	0.91
52	Community State Bank	8.18	1.83	19.67	3.88	36.51	0.30	28.88	0.27

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	211,130	59	5
American Community Bank	35033	Glen Cove, NY	243,484	36	5
Apollo Trust Company	6051	Apollo, PA	178,584	43	5
Badger Bank	2469	Fort Atkinson, WI	185,964	34	4
Bank of Clarkson	13167	Clarkson, KY	148,313	26	2
Bank of Crockett	1468	Bells, TN	213,505	34	4
Bank of Lincoln County	57396	Fayetteville, TN	187,951	40	3
Bank of Milton	11232	Milton, WI	185,745	21	2
Bank of Sunset and Trust Company	11788	Sunset, LA	180,998	35	3
Bank of Whittier, National Association	24211	Whittier, CA	166,012	26	2
Bank Star	21897	Pacific, MO	170,905	33	2
Bedford Loan & Deposit Bank	11355	Bedford, KY	114,566	26	3
Buffalo Federal Bank	29696	Buffalo, WY	156,852	35	3
Carson Bank	17369	Mulvane, KS	165,199	44	4
CBW Bank	13959	Weir, KS	100,639	27	1
Century Bank of the Ozarks	8296	Gainesville, MO	239,696	62	5
Citizens Bank of Eldon	1956	Eldon, MO	198,192	33	4
Cleveland State Bank	9517	Cleveland, WI	172,799	33	2
Community Bank	31272	Lexington, TN	192,502	52	3
Community Bank	34020	Topeka, KS	138,328	23	2
Community Bank	8975	Bristow, OK	106,832	29	1
Community Bank of Pleasant Hill	58423	Pleasant Hill, MO	118,148	16	1
Cornerstone Community Bank	33137	Grafton, WI	228,722	28	3
Del Norte Bank	29066	Del Norte, CO	114,473	27	2
Denver Savings Bank	12857	Denver, IA	214,612	30	2
Farmers and Merchants State Bank	15610	Winterset, IA	222,034	34	3
FDS Bank	33831	Mason, OH	111,782	736	1
Fidelity Personal Trust Company, FSB	35206	Boston, MA	124,394	37	2
First New Mexico Bank, Las Cruces	58745	Las Cruces, NM	158,584	30	2
Florida Business Bank	35304	Melbourne, FL	188,433	15	1
Freedom Bank	58010	Columbia Falls, MT	125,538	21	1
Gateway Commercial Bank	58678	Mesa, AZ	202,009	16	1
Guadalupe Bank	58768	Kerrville, TX	235,154	34	3
Heritage Bank of the Ozarks	57576	Lebanon, MO	233,017	53	3
Hiawatha Bank and Trust Company	34488	Hiawatha, IA	102,555	17	2
Houghton State Bank	15405	Red Oak, IA	209,167	30	5
Huron Valley State Bank	57990	Milford, MI	223,229	33	2
Incommons Bank, N.A.	3342	Mexia, TX	205,512	56	6
Iowa State Bank and Trust Company of Fairfield, Iowa	14413	Fairfield, IA	173,833	26	1
Lakeview Bank	57785	Lakeville, MN	146,692	19	1
Liberty Bank	20429	Geraldine, AL	180,217	55	6
Little Horn State Bank	11821	Hardin, MT	137,675	25	2
Maple Bank	57581	Champlin, MN	106,940	11	1
McKenzie Banking Company	13955	Mc Kenzie, TN	179,081	87	6
Native American Bank, National Association	27026	Denver, CO	166,287	30	2
New Carlisle Federal Savings Bank	29173	New Carlisle, OH	179,668	32	4
New Market Bank	1931	Elko New Market, MN	189,740	36	3
One World Bank	57901	Dallas, TX	142,616	27	2
PeopleFirst Bank	58597	Joliet, IL	206,149	29	2
Peoples Bank	1562	Lebanon, KY	113,980	16	3
Peoples Bank	57058	Sheridan, AR	191,675	26	2
Peoples Bank & Trust Company	1475	Manchester, TN	141,501	26	1
People's Bank and Trust Company of Pickett County	22756	Byrdstown, TN	148,483	34	1
Pine Country Bank	13652	Little Falls, MN	244,629	39	3
Quoin Financial Bank	15629	Miller, SD	205,303	36	3
Security First National Bank of Hugo	432	Hugo, OK	137,805	30	1
Sherburne State Bank	10169	Becker, MN	208,352	36	3
The Bankers Bank	26677	Oklahoma City, OK	195,474	58	1
The Citizens State Bank of Ouray	1779	Ouray, CO	175,527	25	5

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
The Colorado Bank and Trust Company of La Junta	1141	La Junta, CO	183,006	41	2
The Exchange Bank	10672	Skiatook, OK	146,636	32	3
The Farmers State Bank of Waupaca	13033	Waupaca, WI	248,671	41	3
The First National Bank and Trust Company of Miami	4148	Miami, OK	242,136	37	3
The First National Bank of Kemp	3281	Kemp, TX	122,841	29	2
The Gunnison Bank and Trust Company	11259	Gunnison, CO	177,372	39	2
The Peoples Bank of Georgia	170	Talbotton, GA	124,418	30	4
The Tri-County Bank	16339	Stuart, NE	193,603	32	4
The Twin Valley Bank	13802	West Alexandria, OH	112,447	24	4
Three Rivers Bank of Montana	21557	Kalispell, MT	240,738	50	2
Town & Country Bank	1434	Ravenna, NE	188,113	28	4
United Citizens Bank & Trust Company	15249	Campbellsburg, KY	145,134	48	5
United Citizens Bank of Southern Kentucky	57867	Columbia, KY	190,654	47	5
West Iowa Bank	9105	West Bend, IA	157,119	19	5

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: How They Rank

		19.93	1.56	16.33	4.20	53.60	0.07	31.98	0.84
Top Ten Percent: Median		19.93	1.56	16.33	4.20	53.60	0.07	31.98	0.84
Top Ten Percent: Average		19.96	1.70	17.16	4.33	54.64	0.29	32.89	1.10
All Banks: Median		11.37	0.87	7.84	3.32	69.33	0.28	23.71	0.43
All Banks: Average		12.31	0.88	7.91	3.34	69.49	0.48	24.81	0.55
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	CBW Bank	34.12	5.11	27.64	7.39	46.56	0.00	41.47	5.91
2	The Gunnison Bank and Trust Company	26.45	2.09	23.47	4.39	50.36	0.00	55.22	1.31
3	Century Bank of the Ozarks	30.86	2.75	31.16	4.52	44.76	0.04	29.29	2.58
4	The Citizens State Bank of Ouray	34.82	2.14	25.33	5.24	46.90	0.00	31.98	0.58
5	Sherburne State Bank	24.05	2.24	29.23	3.89	44.53	0.06	41.12	2.55
6	Peoples Bank	34.37	2.60	29.66	5.72	40.09	0.00	34.09	0.21
7	United Citizens Bank of Southern Kentucky	21.88	2.69	20.93	5.66	41.21	0.21	29.83	0.89
8	The Tri-County Bank	16.84	1.75	21.52	5.06	53.56	0.00	39.62	0.44
9	Peoples Bank & Trust Company	32.28	2.04	18.63	5.58	49.05	0.36	39.81	0.63
10	First New Mexico Bank, Las Cruces	31.17	1.24	10.36	3.89	60.26	0.00	43.15	0.85
11	Community Bank	4.94	1.97	19.65	4.12	47.68	0.00	34.83	1.18
12	Guadalupe Bank	23.28	1.48	17.14	4.15	57.88	0.20	35.07	1.33
13	Carson Bank	41.06	1.56	20.05	4.18	65.82	0.01	26.92	1.09
14	Heritage Bank of the Ozarks	26.65	1.55	18.00	4.48	61.30	0.07	24.75	1.16
15	Community Bank	19.93	2.44	25.51	3.99	49.38	0.06	19.25	2.80
16	Bank Star	24.30	1.65	17.34	5.42	54.17	0.00	25.25	0.34
17	Cornerstone Community Bank	0.56	1.75	18.53	4.36	50.21	0.00	38.81	0.75
18	Incommons Bank, N.A.	21.38	1.58	16.72	4.82	64.36	0.16	30.53	1.16
19	Cleveland State Bank	10.98	1.98	19.01	4.00	49.57	0.21	32.68	1.83
20	Pine Country Bank	25.78	1.72	18.90	4.43	50.96	0.48	35.39	0.57
21	Liberty Bank	19.23	1.78	15.82	6.34	53.29	0.32	30.54	0.70
22	McKenzie Banking Company	14.64	2.79	25.11	5.96	49.59	1.07	32.94	2.16
23	Town & Country Bank	25.06	2.15	16.89	4.66	44.47	0.05	22.50	0.40
24	PeopleFirst Bank	34.17	1.50	13.64	3.78	58.40	0.44	33.80	2.83
25	Community Bank	22.85	1.42	17.49	4.20	61.65	0.02	24.26	0.97
26	Hiawatha Bank and Trust Company	20.85	1.47	13.99	3.57	55.66	0.22	39.42	1.06
27	Bank of Milton	25.38	1.73	19.27	3.53	45.07	0.05	19.89	0.94
28	Lakeview Bank	19.76	1.59	19.93	4.79	52.16	0.27	35.63	0.38
29	The Colorado Bank and Trust Company of La Junta	1.93	1.89	18.19	4.46	56.02	0.27	52.84	2.06
30	Little Horn State Bank	27.27	2.25	24.66	6.36	47.96	0.80	28.66	0.48
31	Security First National Bank of Hugo	16.72	2.40	28.16	6.16	48.64	0.86	30.43	0.80
32	Denver Savings Bank	20.01	1.53	13.43	4.24	51.26	(0.05)	24.80	0.26
33	New Carlisle Federal Savings Bank	23.87	1.73	20.06	4.26	58.47	0.99	28.26	1.09
34	Apollo Trust Company	14.13	1.10	10.45	4.01	67.12	0.00	46.07	0.68
35	Florida Business Bank	7.53	1.77	16.28	4.27	47.73	0.00	42.42	0.11
36	One World Bank	25.15	1.22	9.95	3.97	71.80	0.08	41.84	1.01
37	Maple Bank	13.55	1.34	15.71	4.17	54.48	0.00	38.18	0.14
38	Bank of Sunset and Trust Company	15.53	1.18	13.17	3.92	62.00	0.00	30.82	0.45
39	Fidelity Personal Trust Company, FSB	41.77	41.06	42.07	1.70	38.88	0.00	0.00	90.24
40	Citizens Bank of Eldon	19.28	1.52	13.54	4.27	50.37	0.58	32.97	0.47
41	American Community Bank	4.63	1.37	11.26	4.06	63.21	0.00	40.67	0.66
42	Buffalo Federal Bank	15.23	1.23	12.79	4.04	64.11	0.00	17.82	1.44
43	Badger Bank	30.16	1.43	11.64	3.35	55.67	0.26	25.90	1.50
44	Quoin Financial Bank	5.68	1.91	16.87	4.27	47.92	0.05	21.56	0.78
45	New Market Bank	27.61	1.41	20.87	3.39	66.56	0.69	37.48	2.33
46	Freedom Bank	28.85	1.38	15.67	4.91	62.63	0.11	29.17	0.24
47	Iowa State Bank and Trust Company of Fairfield, Iowa	17.03	1.52	16.70	4.30	52.20	0.25	30.81	0.31
48	Peoples Bank	10.58	1.65	10.94	3.68	41.84	0.02	25.95	0.61
49	FDS Bank	(83.12)	485.66	977.13	0.16	14.11	0.01	100.00	715.71
50	West Iowa Bank	15.65	1.53	11.14	3.75	46.65	0.00	25.36	0.25
51	American Bank & Trust Company	19.30	1.06	12.30	5.54	70.31	0.66	44.32	1.33
52	Three Rivers Bank of Montana	8.94	1.24	14.10	4.97	64.41	0.38	36.45	1.06
53	The Farmers State Bank of Waupaca	5.68	1.58	12.61	4.15	54.41	0.09	27.61	0.72
54	Huron Valley State Bank	32.24	0.95	10.89	3.36	61.61	0.00	45.89	0.31
55	The Bankers Bank	2.98	1.40	9.74	3.56	71.43	0.00	65.83	5.50
56	Bedford Loan & Deposit Bank	16.89	1.54	11.85	4.50	54.85	0.88	31.56	0.59
57	Gateway Commercial Bank	21.70	1.08	11.70	3.48	48.32	0.00	37.29	0.11
58	The Peoples Bank of Georgia	23.73	1.30	13.64	5.40	63.58	0.80	31.10	0.55
59	Del Norte Bank	14.78	1.53	16.33	4.27	59.97	0.61	21.87	1.44

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	19.93	1.56	16.33	4.20	53.60	0.07	31.98	0.84
Top Ten Percent: Average	19.96	1.70	17.16	4.33	54.64	0.29	32.89	1.10
All Banks: Median	11.37	0.87	7.84	3.32	69.33	0.28	23.71	0.43
All Banks: Average	12.31	0.88	7.91	3.34	69.49	0.48	24.81	0.55

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	Community Bank of Pleasant Hill	11.05	1.22	15.15	2.77	64.58	0.00	33.19	1.47
61	Bank of Crockett	0.76	1.71	14.85	3.82	40.47	0.00	25.90	0.34
62	Bank of Whittier, National Association	82.77	1.41	11.12	0.25	44.11	0.00	10.74	3.35
63	Farmers and Merchants State Bank	4.97	1.44	14.83	2.87	49.75	0.00	28.33	1.05
63	People's Bank and Trust Company of Pickett County	16.26	1.99	16.96	4.94	52.30	0.68	18.02	0.71
65	Bank of Lincoln County	6.69	1.43	12.65	4.50	56.46	0.02	24.79	0.48
66	Houghton State Bank	9.31	1.52	12.03	4.11	49.72	0.09	28.34	0.39
67	The First National Bank and Trust Company of Miami	91.90	0.82	11.47	3.27	64.58	0.28	47.82	1.01
68	The Twin Valley Bank	29.25	1.91	23.09	5.24	62.44	0.23	16.32	0.32
69	Bank of Clarkson	18.85	1.20	9.65	3.48	58.30	0.14	34.72	0.64
69	United Citizens Bank & Trust Company	16.17	1.76	15.79	5.18	54.55	1.48	34.22	0.38
71	The First National Bank of Kemp	24.38	0.98	9.34	3.67	71.87	0.12	49.92	0.90
72	The Exchange Bank	26.59	1.10	10.96	4.08	65.03	0.33	26.76	0.84
73	Native American Bank, National Association	(32.46)	2.62	28.63	3.81	53.60	0.62	35.45	2.20

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

Number of Institutions in Peer Group: **637**
 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
American Bank & Trust of the Cumberlands	31980	Livingston, TN	335,619	48	1
American Bank and Trust Company	20537	Tulsa, OK	294,015	40	1
American Continental Bank	57444	City Of Industry, CA	331,329	41	5
American National Bank	26398	Oakland Park, FL	479,146	32	1
Austin Capital Bank SSB	58082	Austin, TX	383,436	184	1
BankVista	35406	Sartell, MN	445,965	70	3
Capital Community Bank	33823	Provo, UT	491,868	90	5
CenterBank	35117	Milford, OH	274,715	40	3
Central Bank	1756	Little Rock, AR	366,098	29	2
Central Savings Bank	1095	Sault Sainte Marie, MI	374,098	69	9
Century Bank of Georgia	35236	Cartersville, GA	308,255	31	2
Chickasaw Community Bank	11521	Oklahoma City, OK	334,360	118	1
Chino Commercial Bank, N.A.	35366	Chino, CA	352,951	50	4
Citizens Bank	14488	New Haven, MO	273,927	57	4
Citizens Bank of West Virginia, Inc.	6760	Elkins, WV	343,433	78	5
Community First Bank	12426	Kansas City, KS	261,779	30	2
Community State Bank	14883	Avilla, IN	364,581	46	4
Denali State Bank	26530	Fairbanks, AK	454,201	84	5
Eaglemark Savings Bank	34313	Carson City, NV	362,181	111	1
Farmers and Merchants Bank	15801	Baldwyn, MS	446,725	112	10
Farmers Bank of Northern Missouri	4539	Unionville, MO	473,784	80	8
FinWise Bank	35323	Murray, UT	281,800	106	2
First Community Bank	2176	Glasgow, MT	373,592	87	9
First National Bank	25894	Oldham, SD	412,741	84	12
First Priority Bank	4185	Pryor, OK	287,197	39	2
First Security Bank of Nevada	58443	Las Vegas, NV	323,141	27	1
First State Bank	19163	Wrens, GA	274,439	40	5
First Texas Bank	22551	Killeen, TX	407,956	54	4
First Vision Bank of Tennessee	58201	Tullahoma, TN	357,936	65	4
FNB South	17011	Alma, GA	485,849	83	4
Golden Valley Bank	58278	Chico, CA	442,837	51	2
Grandview Bank	3230	Grandview, TX	383,278	46	3
High Country Bank	29783	Salida, CO	404,597	95	5
Honor Bank	8165	Honor, MI	340,106	74	8
INSOUTH Bank	22020	Brownsville, TN	418,940	91	5
Integrity Bank & Trust	57587	Monument, CO	304,124	60	4
Jonah Bank of Wyoming	58396	Casper, WY	479,689	83	4
Liberty National Bank	6516	Ada, OH	441,010	71	6
Liberty National Bank	57505	Sioux City, IA	492,335	72	9
Marine Bank & Trust Company	34233	Vero Beach, FL	488,249	79	4
Merchants Commercial Bank	58184	St Thomas, VI	358,686	33	1
Metro Phoenix Bank	58402	Phoenix, AZ	395,430	47	1
Mid-America Bank	17374	Baldwin City, KS	310,839	54	4
Midwest Heritage Bank, FSB	4432	West Des Moines, IA	368,151	134	8
Oostburg State Bank	10380	Oostburg, WI	326,011	50	2
Partners Bank	15729	Helena, AR	345,006	70	7
People's Bank of Seneca	34146	Seneca, MO	338,379	37	4
Pineland Bank	15699	Alma, GA	380,175	99	7
Pinnacle Bank	29548	Jasper, AL	321,339	51	6
Pinnacle Bank	252	Marshalltown, IA	261,098	26	2
Sabal Palm Bank	58372	Sarasota, FL	412,177	45	2
Security State Bank of Oklahoma	8980	Wewoka, OK	381,064	59	5
Teutopolis State Bank	11708	Teutopolis, IL	319,311	38	3
Texas Republic Bank, National Association	3400	Frisco, TX	399,688	57	4
The Bank	34409	Jennings, LA	359,675	77	7
The Bank of New Glarus	10378	New Glarus, WI	411,152	70	6
The Cleveland State Bank	12201	Cleveland, MS	300,892	60	2
The MINT National Bank	58764	Kingwood, TX	339,203	35	1
The Napoleon State Bank	10101	Napoleon, IN	390,280	79	7

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **637**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **C Corporation**
 Asset Size: **\$250 - 499 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
Tri-County Bank	977	Brown City, MI	459,934	81	10
Ts Bank	14812	Treynor, IA	423,954	119	7
UBank	18344	Huntington, TX	350,721	88	6
UniBank	58407	Lynnwood, WA	417,079	50	4
United Bank of El Paso del Norte	57119	El Paso, TX	319,606	49	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		22.31	1.55	15.45	3.92	53.21	0.09	31.59	0.98
Top Ten Percent: Average		23.06	1.65	16.16	4.09	52.43	0.27	31.41	1.20
All Banks: Median		13.63	0.98	9.50	3.30	64.91	0.30	24.87	0.53
All Banks: Average		14.38	1.01	9.48	3.31	65.86	0.44	25.46	0.64
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Metro Phoenix Bank	42.59	1.79	16.68	4.16	43.07	0.01	37.34	0.70
2	Honor Bank	30.14	1.75	20.88	3.77	53.89	0.15	37.33	1.35
3	Sabal Palm Bank	32.53	1.79	23.15	3.66	52.98	0.00	42.77	0.45
4	Eaglemark Savings Bank	423.63	4.46	31.26	9.01	56.88	0.00	0.12	5.78
5	Security State Bank of Oklahoma	68.07	2.07	16.51	4.12	44.42	1.58	45.10	1.37
6	Jonah Bank of Wyoming	9.46	2.39	25.07	3.93	50.43	0.07	35.71	1.99
7	Tri-County Bank	24.57	1.74	16.37	3.90	48.59	0.11	30.34	0.72
8	FinWise Bank	(20.81)	7.99	52.74	12.70	40.97	0.28	53.93	8.03
9	United Bank of El Paso del Norte	27.13	1.34	11.98	5.22	54.91	0.00	50.25	0.36
10	Grandview Bank	54.14	1.51	16.67	3.87	49.65	0.28	46.99	0.47
11	Liberty National Bank	21.36	1.48	12.01	4.08	56.36	0.00	35.41	0.63
12	The Bank	28.76	1.81	19.01	5.71	54.54	0.45	33.56	0.65
13	First National Bank	24.76	2.16	20.07	7.20	52.43	0.56	21.06	2.87
14	Community First Bank	22.57	1.82	17.24	5.20	42.83	0.05	28.89	0.18
15	Oostburg State Bank	15.00	1.58	13.48	3.67	50.59	0.06	29.70	1.00
16	Marine Bank & Trust Company	29.63	1.17	16.75	3.65	58.61	0.01	34.88	0.58
17	Golden Valley Bank	17.90	1.29	15.69	3.61	45.66	0.00	39.62	0.33
18	Texas Republic Bank, National Association	18.74	1.40	12.54	4.10	59.10	0.00	34.64	0.51
19	First Community Bank	16.83	1.71	15.33	4.43	59.79	0.45	32.31	1.86
20	INSOUTH Bank	17.16	1.95	21.06	4.59	58.32	0.49	27.85	1.73
21	BankVista	(20.22)	2.72	33.73	4.86	40.19	0.42	33.23	2.18
22	Denali State Bank	38.73	1.34	12.77	4.41	59.69	0.77	44.32	1.01
23	Merchants Commercial Bank	47.94	1.43	15.35	3.38	44.96	0.31	59.36	0.43
24	Integrity Bank & Trust	16.77	1.42	17.05	4.21	60.65	0.51	44.34	0.96
25	Farmers Bank of Northern Missouri	7.56	2.08	16.89	4.10	39.74	0.07	30.22	0.49
26	High Country Bank	21.48	1.50	15.68	4.48	67.34	0.43	35.03	1.21
27	First Vision Bank of Tennessee	18.26	1.45	15.00	3.58	62.48	0.03	23.89	2.29
28	Pinnacle Bank	33.27	1.30	11.64	3.60	57.19	0.05	31.51	0.61
29	First Security Bank of Nevada	39.81	1.61	8.86	3.56	43.65	0.00	41.19	0.12
30	FNB South	7.13	2.98	19.81	4.65	38.99	1.10	35.95	1.04
31	Central Savings Bank	28.08	1.16	12.57	3.42	56.63	0.25	40.46	0.95
32	Community State Bank	19.85	1.32	13.49	3.65	52.98	0.02	38.82	0.32
33	Midwest Heritage Bank, FSB	23.30	2.03	17.69	2.97	64.91	0.02	25.80	4.97
34	Century Bank of Georgia	32.39	1.10	13.37	3.32	56.56	0.01	38.67	0.52
35	Chino Commercial Bank, N.A.	24.28	1.09	12.05	3.35	53.61	0.03	61.21	0.55
36	First Priority Bank	17.36	2.04	21.35	4.35	39.24	0.54	17.51	0.87
37	Mid-America Bank	21.37	2.52	26.64	3.36	42.12	0.40	15.84	2.48
38	First State Bank	63.40	1.54	19.77	4.62	53.44	0.16	15.49	0.42
39	Central Bank	28.40	1.25	14.37	2.93	44.26	0.00	31.20	0.47
40	UniBank	6.54	2.00	12.97	4.29	52.69	0.15	25.52	1.27
41	Ts Bank	10.62	1.55	16.26	3.48	63.75	(0.52)	27.12	1.40
42	CenterBank	6.15	1.48	15.45	4.05	55.39	0.04	25.26	1.25
43	American Bank & Trust of the Cumberland	9.18	1.79	15.45	3.72	44.16	0.03	13.82	1.53
44	Teutopolis State Bank	24.96	1.67	13.45	2.67	36.58	0.04	22.28	1.00
45	UBank	27.74	1.20	12.79	4.69	67.28	0.39	37.36	0.81
46	People's Bank of Seneca	46.59	1.42	17.17	3.67	44.43	0.39	19.20	0.64
47	Pinnacle Bank	35.32	2.20	12.63	4.06	35.99	0.99	23.22	0.62
48	Farmers and Merchants Bank	22.04	1.92	14.19	3.90	55.31	0.60	19.38	1.91
49	Capital Community Bank	4.33	2.44	20.85	7.98	47.71	0.90	29.31	1.24
50	Chickasaw Community Bank	28.04	1.47	13.81	4.90	76.05	0.13	17.60	4.44
51	The Bank of New Glarus	26.42	1.56	14.36	3.28	52.44	1.01	30.52	1.97
52	Austin Capital Bank SSB	62.79	1.47	21.78	6.60	86.07	0.06	2.22	7.62
53	American National Bank	32.41	1.24	11.73	3.35	48.77	0.00	35.20	0.14
53	Liberty National Bank	(0.77)	1.55	13.83	3.78	51.98	0.01	30.06	0.69
55	Citizens Bank	17.81	1.26	11.11	3.52	59.75	0.05	31.66	0.88
56	Citizens Bank of West Virginia, Inc.	13.37	1.63	16.76	4.22	54.46	1.03	29.78	1.03
57	American Continental Bank	16.48	1.62	13.73	3.08	47.16	0.00	11.08	1.70
58	The Napoleon State Bank	22.80	1.31	14.17	3.40	54.65	0.25	24.90	1.02
59	First Texas Bank	28.06	1.14	12.76	2.86	57.09	0.01	48.21	0.57

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	22.31	1.55	15.45	3.92	53.21	0.09	31.59	0.98
Top Ten Percent: Average	23.06	1.65	16.16	4.09	52.43	0.27	31.41	1.20
All Banks: Median	13.63	0.98	9.50	3.30	64.91	0.30	24.87	0.53
All Banks: Average	14.38	1.01	9.48	3.31	65.86	0.44	25.46	0.64

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	The Cleveland State Bank	16.14	1.27	14.75	4.06	59.28	0.14	35.07	0.41
61	The MINT National Bank	(17.38)	1.94	18.57	5.12	43.47	0.14	11.12	2.70
62	American Bank and Trust Company	(8.87)	1.48	14.64	3.67	46.95	0.00	38.13	0.37
63	Partners Bank	9.84	1.48	16.86	3.52	61.60	0.01	22.05	1.49
64	Pineland Bank	20.04	1.30	13.72	4.21	66.25	0.84	37.86	1.29

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

Number of Institutions in Peer Group: **545**
 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	562,815	74	5
Bank of George	58626	Las Vegas, NV	543,692	107	2
Bank of Idaho	26403	Idaho Falls, ID	661,095	156	10
Bank of Luxemburg	13264	Luxemburg, WI	508,664	97	8
Bank of Wisconsin Dells	15136	Wisconsin Dells, WI	826,096	84	3
Community Bank of the Bay	34210	Oakland, CA	796,092	63	3
Community National Bank & Trust of Texas	18185	Corsicana, TX	967,881	182	14
Cornerstone Community Bank	58411	Red Bluff, CA	525,734	42	3
Farmers Bank	2429	Windsor, VA	589,445	111	8
First Bank	34116	Dalton, GA	506,872	81	4
First Century Bank	1700	Tazewell, TN	515,433	87	8
First Citrus Bank	34899	Tampa, FL	631,297	87	5
First Community Bank	22964	San Benito, TX	667,685	116	9
First IC Bank	34998	Doraville, GA	881,506	109	10
First Texas Bank	11935	Georgetown, TX	896,124	87	7
First Utah Bank	22738	Salt Lake City, UT	630,988	113	6
Fortifi Bank	5286	Berlin, WI	559,188	99	9
Fresno First Bank	58090	Fresno, CA	988,014	69	1
Frontier Bank of Texas	58509	Elgin, TX	545,191	64	5
Genesee Regional Bank	26333	Rochester, NY	824,500	161	3
Grand Savings Bank	32084	Grove, OK	723,758	170	12
Gulf Coast Bank	20353	Abbeville, LA	519,120	113	9
Home Federal Savings Bank	29042	Rochester, MN	980,957	171	13
International City Bank Federal Savings Bank	25648	Long Beach, CA	504,506	45	1
Jefferson Bank of Missouri	19762	Jefferson City, MO	825,129	97	4
Legacy Bank & Trust Company	22319	Rogersville, MO	666,398	94	5
Legends Bank	34936	Clarksville, TN	660,584	111	9
M1 Bank	9797	Macks Creek, MO	577,632	23	3
MRV Banks	58619	Sainte Genevieve, MO	540,612	52	4
NewBank	58203	Flushing, NY	553,278	52	2
Palmetto State Bank	17563	Hampton, SC	676,075	82	7
Peoples Bank	19788	Lubbock, TX	889,851	136	12
People's Bank of Commerce	34685	Medford, OR	806,048	138	8
Pilot Bank	27045	Tampa, FL	646,358	77	6
Pinnacle Bank	58297	Gilroy, CA	695,845	79	5
Pioneer Trust Bank, National Association	19827	Salem, OR	705,466	68	2
Redwood Capital Bank	57610	Eureka, CA	578,586	78	4
Rock Canyon Bank	33542	Provo, UT	752,337	149	7
Sage Capital Bank,	25621	Gonzales, TX	555,926	92	8
Sanibel Captiva Community Bank	57425	Sanibel, FL	778,275	102	8
Solera National Bank	58534	Lakewood, CO	531,969	49	1
Southwestern National Bank	34319	Houston, TX	799,202	110	7
Summit State Bank	32203	Santa Rosa, CA	901,643	100	5
Texas National Bank	3337	Mercedes, TX	725,369	107	7
The Bank of South Carolina	26912	Charleston, SC	581,591	77	5
The Dart Bank	5033	Mason, MI	676,672	178	4
The First National Bank and Trust Co., Chickasha, Oklahoma	4062	Chickasha, OK	852,504	159	10
The First National Bank of Ottawa	3719	Ottawa, IL	958,480	141	7
The Greenwood's State Bank	11623	Lake Mills, WI	509,805	93	10
The Honesdale National Bank	7526	Honesdale, PA	877,392	156	13
Timberline Bank	57857	Grand Junction, CO	599,532	77	3
Unison Bank	19396	Jamestown, ND	505,542	64	4
US Metro Bank	58310	Garden Grove, CA	872,016	98	7
Village Bank	35111	Midlothian, VA	717,692	149	9
Wheatland Bank	22939	Spokane, WA	654,067	138	14

PEER GROUP 4:
\$500 - 999 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	21.25	1.71	17.04	3.88	52.71	0.07	34.51	0.96
Top Ten Percent: Average	25.64	1.72	17.90	3.89	52.02	0.22	36.64	1.16
All Banks: Median	13.65	1.08	10.94	3.27	62.85	0.29	24.70	0.62
All Banks: Average	14.10	1.11	10.90	3.29	63.40	0.40	25.23	0.76

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Fresno First Bank	26.68	2.23	19.52	4.34	35.67	0.10	61.13	1.08
2	Rock Canyon Bank	26.20	2.05	22.38	4.38	55.02	0.05	37.95	2.04
3	Peoples Bank	59.32	3.64	36.57	9.59	59.09	0.06	31.06	2.25
4	First Community Bank	29.82	1.81	20.81	4.28	51.35	0.02	46.51	0.63
5	NewBank	29.77	2.18	19.65	3.01	45.66	0.05	44.44	2.54
6	Sanibel Captiva Community Bank	54.31	1.47	25.25	3.74	52.60	0.00	43.75	0.56
7	First IC Bank	30.63	1.61	15.14	3.57	52.71	0.00	33.82	1.08
8	Jefferson Bank of Missouri	16.57	2.24	24.75	3.88	40.66	0.20	35.46	1.30
9	Texas National Bank	116.53	2.17	28.62	5.99	53.22	0.26	57.86	0.50
10	The Dart Bank	17.52	2.06	22.59	4.73	65.55	0.20	53.39	3.80
11	Timberline Bank	20.53	2.22	30.50	4.82	46.65	0.00	16.86	0.89
12	People's Bank of Commerce	108.02	1.62	15.89	4.24	67.19	0.22	44.58	1.64
13	Bank of George	31.00	1.87	15.34	3.31	57.85	0.20	48.95	3.29
14	US Metro Bank	27.39	1.71	15.72	3.25	44.20	0.22	34.44	1.94
15	Genesee Regional Bank	19.46	2.23	20.78	3.72	49.11	0.31	28.06	2.10
16	Pilot Bank	11.34	1.86	22.41	3.56	42.59	0.08	29.87	1.23
17	First Bank	20.67	1.83	19.26	4.57	52.55	0.85	68.01	0.86
18	Wheatland Bank	12.54	1.49	17.04	3.53	64.29	0.00	50.03	1.75
19	Bank of Wisconsin Dells	34.91	1.74	16.07	3.62	40.59	0.00	19.52	0.58
20	Palmetto State Bank	17.77	1.74	14.19	3.40	43.03	0.01	27.91	0.90
21	Community Bank of the Bay	51.15	1.19	13.70	3.38	52.18	0.00	37.78	0.66
22	1st Bank Yuma	25.35	1.25	15.22	3.46	56.64	0.00	49.04	0.59
23	International City Bank Federal Savings Bank	21.51	2.63	19.41	2.92	44.97	0.00	16.50	3.50
24	First Century Bank	19.93	1.45	16.71	3.88	52.52	0.07	28.57	0.67
24	First Citrus Bank	38.84	1.32	16.28	3.94	53.93	0.12	34.37	0.47
26	Farmers Bank	13.62	2.01	16.38	3.14	55.73	0.04	34.30	2.53
27	First Texas Bank	22.33	1.43	18.12	2.64	42.24	0.00	46.59	0.63
28	Grand Savings Bank	18.22	1.37	16.58	4.43	55.80	0.07	26.41	0.75
29	Southwestern National Bank	6.11	2.13	18.49	4.65	45.84	0.00	29.01	0.47
30	Community National Bank & Trust of Texas	9.20	1.43	13.97	4.07	59.91	0.03	46.88	0.92
31	Gulf Coast Bank	16.89	1.84	15.66	4.39	56.95	0.90	49.10	1.09
32	Legacy Bank & Trust Company	47.61	1.47	15.07	3.66	51.09	0.01	12.85	0.85
33	Legends Bank	21.25	1.46	15.95	3.77	59.53	0.16	24.42	1.39
34	Fortifi Bank	12.92	1.89	19.51	4.09	51.50	0.67	31.46	1.72
35	MRV Banks	3.92	1.91	20.62	4.15	38.13	0.00	36.31	0.23
36	Sage Capital Bank,	28.40	1.30	12.63	3.96	59.43	0.00	40.31	0.35
37	Solera National Bank	43.97	1.99	20.43	3.76	33.02	1.50	71.52	0.31
38	Frontier Bank of Texas	31.74	1.42	13.00	4.01	55.53	0.03	29.71	0.45
39	M1 Bank	36.08	1.98	22.47	3.88	28.95	0.01	15.67	0.01
39	Pioneer Trust Bank, National Association	16.40	2.10	18.92	3.19	33.93	0.00	7.64	1.19
41	Summit State Bank	7.86	1.64	18.81	4.20	47.94	0.05	30.40	0.47
42	Cornerstone Community Bank	11.41	1.56	19.83	3.46	36.85	0.00	26.76	0.52
43	Home Federal Savings Bank	15.70	1.73	17.46	3.23	55.02	0.18	29.59	1.52
43	Village Bank	3.47	2.12	22.77	3.94	54.78	0.56	39.51	1.99
45	Bank of Idaho	29.99	1.38	13.88	4.15	66.94	0.63	41.99	1.87
46	The Bank of South Carolina	18.54	1.34	13.54	3.80	59.31	0.19	37.25	0.79
47	Pinnacle Bank	25.28	1.07	11.91	3.72	65.46	0.01	49.68	0.96
48	First Utah Bank	5.18	1.62	17.64	4.45	52.63	0.78	42.75	1.63
48	The First National Bank of Ottawa	11.39	1.28	14.94	3.84	56.57	0.26	50.68	1.06
50	The First National Bank and Trust Co., Chickasha, Oklahoma	19.20	1.73	13.70	4.00	47.44	1.02	34.51	0.86
51	Bank of Luxemburg	12.19	1.56	17.32	3.69	54.82	0.09	20.93	1.42
51	Redwood Capital Bank	33.36	1.23	14.98	3.15	52.94	0.12	32.95	0.77
53	The Honesdale National Bank	16.22	1.50	11.13	3.64	56.65	0.14	36.78	1.06
53	Unison Bank	51.29	1.30	13.94	3.89	54.53	0.00	28.05	0.16
55	The Greenwood's State Bank	61.82	1.40	14.14	4.62	61.75	0.35	23.97	0.99

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

Number of Institutions in Peer Group: **604**
 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	2,221,539	522	22
Anderson Brothers Bank	9923	Mullins, SC	1,275,472	336	25
Austin Bank, Texas National Association	3276	Jacksonville, TX	2,479,207	467	33
Bank of Utah	17159	Ogden, UT	1,996,896	375	17
BankSouth	16418	Greensboro, GA	1,077,880	351	7
Blue Ridge Bank, National Association	35274	Martinsville, VA	2,747,488	495	32
Cache Valley Bank	22134	Logan, UT	2,947,152	283	20
CalPrivate Bank	58291	La Jolla, CA	1,382,326	153	6
Capital Bank, National Association	35278	Rockville, MD	2,120,225	263	5
Central Bank	15555	Storm Lake, IA	1,623,629	271	19
Choice Financial Group	9423	Fargo, ND	3,196,969	403	20
Citizens National Bank of Texas	5574	Waxahachie, TX	1,776,284	157	11
Coastal Community Bank	34403	Everett, WA	2,006,059	321	14
Commercial Bank of Texas, National Association	1209	Nacogdoches, TX	1,211,454	235	21
Commonwealth Business Bank	57873	Los Angeles, CA	1,612,861	183	8
County National Bank	14073	Hillsdale, MI	1,046,902	208	12
D. L. Evans Bank	11666	Burley, ID	2,695,720	421	36
Esquire Bank, National Association	58140	Jericho, NY	1,051,825	108	2
Farmers & Merchants Bank of Central California	1331	Lodi, CA	4,924,873	360	27
First Business Bank	15229	Madison, WI	2,860,825	319	4
First Choice Bank	57966	Cerritos, CA	2,445,028	187	9
First Dakota National Bank	4028	Yankton, SD	2,427,683	346	18
First Fidelity Bank	23473	Oklahoma City, OK	2,510,904	333	28
First National Bank	14712	Fort Pierre, SD	1,593,821	172	17
First Savings Bank	32629	Beresford, SD	1,177,343	191	24
Golden Bank, National Association	26223	Houston, TX	1,294,427	131	8
Green Dot Bank DBA Bonneville Bank	22653	Provo, UT	3,480,960	22	1
Guaranty Bank & Trust, N.A.	1208	Mount Pleasant, TX	2,932,919	480	29
Horizon Bank, SSB	3256	Austin, TX	1,970,765	167	5
Illinois Bank & Trust	34076	Rockford, IL	1,671,579	81	8
Independence Bank	20989	Havre, MT	1,137,315	114	6
Independent Bank	27811	Grand Rapids, MI	4,459,515	968	60
John Deere Financial, f.s.b.	35237	Madison, WI	3,621,156	149	1
Leader Bank, National Association	57134	Arlington, MA	2,651,530	390	8
Meadows Bank	58722	Las Vegas, NV	1,305,008	149	6
Metro City Bank	58181	Doraville, GA	2,520,354	215	19
Mission Bank	34805	Bakersfield, CA	1,421,016	114	9
Mountain Commerce Bank	4931	Knoxville, TN	1,238,098	97	5
Northeast Bank	19690	Portland, ME	2,174,402	168	10
Northrim Bank	33216	Anchorage, AK	2,438,065	453	17
Open Bank	57944	Los Angeles, CA	1,601,405	185	9
Pacific City Bank	57463	Los Angeles, CA	2,059,944	248	13
Plumas Bank	23275	Quincy, CA	1,266,672	150	14
Providence Bank & Trust	57754	South Holland, IL	1,323,779	192	16
Republic Bank of Chicago	19333	Oak Brook, IL	2,598,886	265	19
River Bank & Trust	58255	Prattville, AL	2,225,982	252	18
Santa Cruz County Bank	57591	Santa Cruz, CA	1,631,136	147	7
Signature Bank	58264	Rosemont, IL	1,353,459	78	3
Sunwest Bank	20164	Irvine, CA	2,051,356	191	9
Texas Partners Bank	58581	San Antonio, TX	1,744,630	223	10
Texas Security Bank	58739	Dallas, TX	1,014,899	78	3
The Bank of Commerce	18059	Ammon, ID	1,696,191	188	15
The Bank of New York Mellon Trust Company, National Association	23472	Los Angeles, CA	1,419,144	810	1
The Fidelity Bank	11507	Fuquay Varina, NC	3,243,537	478	52
The Fidelity Deposit and Discount Bank	11868	Dunmore, PA	1,944,048	275	21
The First Bank and Trust Company	22918	Lebanon, VA	2,616,812	412	23
Thomasville National Bank	34068	Thomasville, GA	1,396,950	133	3
Timberland Bank	28453	Hoquiam, WA	1,737,600	292	24
Transportation Alliance Bank, Inc. d/b/a TAB Bank	34781	Ogden, UT	1,330,884	293	1

PEER GROUP 5:
\$1 - 5 Billion

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **604**
 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
United Bank	58	Atmore, AL	1,013,346	201	19
WEX Bank	34697	Sandy, UT	2,982,035	67	1

PEER GROUP 5:
\$1 - 5 Billion

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	25.09	1.71	16.83	3.76	50.49	0.22	37.16	1.01
Top Ten Percent: Average	26.51	1.91	18.30	3.93	49.86	0.26	37.97	1.42
All Banks: Median	12.91	1.20	11.87	3.26	60.57	0.31	26.38	0.71
All Banks: Average	14.00	1.23	11.98	3.25	60.72	0.42	27.24	0.86

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Northeast Bank	152.39	6.86	52.79	3.93	20.18	0.94	51.75	7.36
2	Esquire Bank, National Association	25.97	2.02	16.58	4.45	50.72	0.22	43.69	2.31
3	Metro City Bank	65.01	2.56	22.87	4.54	35.93	0.45	32.46	1.58
4	Commonwealth Business Bank	34.56	1.69	14.54	3.80	50.49	0.12	41.52	1.22
5	Horizon Bank, SSB	37.33	1.71	23.21	3.58	51.69	0.08	48.92	0.76
5	Leader Bank, National Association	43.51	3.12	23.48	2.88	34.64	0.02	29.77	4.10
7	Open Bank	34.33	1.59	16.13	3.87	50.55	0.05	46.70	0.72
8	John Deere Financial, f.s.b.	62.83	5.06	22.57	6.00	35.48	0.16	0.57	2.55
9	Anderson Brothers Bank	30.12	2.11	24.22	7.02	56.66	0.40	38.83	1.38
10	Pacific City Bank	14.26	1.87	16.03	3.74	45.50	0.07	44.41	0.80
11	First Savings Bank	12.40	3.09	23.29	7.17	44.74	0.43	32.43	2.92
12	Green Dot Bank DBA Bonneville Bank	13.15	2.05	25.56	0.67	12.62	0.02	99.19	2.93
13	Cache Valley Bank	25.09	2.16	28.23	4.19	35.46	0.27	37.16	0.41
14	United Bank	8.49	2.41	26.42	3.47	43.32	0.29	52.94	2.60
15	Blue Ridge Bank, National Association	168.99	2.36	25.03	3.76	57.50	0.52	30.43	3.48
16	Bank of Utah	13.06	1.68	14.73	3.43	53.83	0.00	42.81	1.61
17	Coastal Community Bank	27.28	1.36	17.57	3.74	58.43	0.03	49.41	0.77
18	Providence Bank & Trust	17.16	1.88	17.24	4.73	48.47	0.18	33.45	0.71
19	Santa Cruz County Bank	29.27	1.45	12.77	4.09	44.23	0.01	49.09	0.39
20	WEX Bank	82.74	4.29	40.18	24.32	82.83	0.62	45.81	16.34
21	Capital Bank, National Association	29.57	1.86	25.25	5.32	67.25	0.49	43.38	2.78
22	Texas Security Bank	33.17	1.72	19.67	3.42	49.35	0.03	36.06	0.37
23	First National Bank	15.54	3.12	16.23	7.67	38.89	0.53	25.84	2.48
24	Texas Partners Bank	26.09	1.60	17.32	3.41	50.98	0.01	20.46	1.20
25	First Fidelity Bank	30.91	1.50	17.60	3.49	53.40	0.22	43.22	0.71
26	First Dakota National Bank	25.57	1.93	21.20	4.02	51.91	0.29	16.14	1.47
27	Farmers & Merchants Bank of Central California	16.30	1.43	15.48	3.58	57.72	0.03	37.35	1.01
28	Plumas Bank	28.11	1.54	16.47	3.68	45.78	0.58	53.20	0.68
29	Central Bank	17.15	1.82	18.38	4.67	56.17	0.12	17.78	1.26
29	Timberland Bank	19.14	1.70	14.69	3.22	48.78	0.12	32.58	1.10
31	Northrim Bank	31.63	1.88	21.44	3.76	61.98	0.83	36.99	2.55
32	Golden Bank, National Association	24.68	1.93	15.17	3.89	40.85	0.13	22.59	0.59
33	Thomasville National Bank	27.83	1.75	20.74	3.18	46.98	0.10	19.05	1.40
34	The First Bank and Trust Company	23.43	1.64	16.23	3.62	50.58	0.28	29.02	0.92
35	D. L. Evans Bank	22.02	1.46	16.77	3.65	55.62	0.38	43.72	0.93
36	Citizens National Bank of Texas	24.63	1.67	19.50	3.85	47.93	0.73	32.40	0.87
37	Republic Bank of Chicago	24.34	1.75	16.95	3.80	43.95	1.29	35.22	0.92
38	BankSouth	19.20	3.17	32.89	3.60	67.77	0.31	30.56	9.54
39	Choice Financial Group	26.28	1.60	14.34	3.78	49.84	0.39	29.61	1.01
40	Mountain Commerce Bank	23.09	2.33	22.17	3.79	36.81	0.29	30.42	0.23
41	The Fidelity Bank	29.17	1.34	15.58	3.07	54.27	0.18	46.33	1.00
42	Guaranty Bank & Trust, N.A.	14.00	1.60	14.63	3.68	55.50	0.13	36.71	0.85
43	Meadows Bank	25.36	1.82	16.50	3.98	46.68	1.20	45.88	0.49
44	First Business Bank	23.80	1.57	16.83	3.60	58.36	0.40	35.91	1.04
45	Independent Bank	12.22	1.62	16.89	3.13	60.48	0.13	47.74	1.78
46	Transportation Alliance Bank, Inc. d/b/a TAB Bank	77.36	2.08	22.08	7.71	59.75	0.30	1.84	1.22
47	The Bank of New York Mellon Trust Company, National Association	3.05	11.28	13.90	0.56	49.66	(0.68)	100.00	29.34
48	1st Security Bank of Washington	10.27	1.97	16.91	4.09	55.96	0.28	24.64	2.07
48	Sunwest Bank	14.26	1.62	15.67	3.91	49.94	0.48	55.63	0.65
50	Signature Bank	13.06	1.61	17.94	3.57	42.35	0.28	45.52	0.50
51	CalPrivate Bank	7.99	1.39	14.92	4.00	52.84	0.11	50.22	0.68
52	Commercial Bank of Texas, National Association	39.96	1.52	14.95	3.20	60.74	0.25	35.02	1.64
53	Illinois Bank & Trust	19.15	1.57	16.80	3.27	52.68	0.22	42.80	0.64
53	Mission Bank	22.61	1.22	14.71	3.32	49.83	0.03	57.68	0.40
55	County National Bank	23.23	1.27	16.15	3.97	60.16	0.22	29.17	1.10
56	Independence Bank	36.62	1.78	15.11	3.88	39.37	0.01	16.74	0.21
57	River Bank & Trust	38.77	1.34	13.74	3.58	50.27	0.16	29.04	0.70
58	The Fidelity Deposit and Discount Bank	28.10	1.41	15.68	3.33	54.09	0.18	27.96	0.98
59	First Choice Bank	13.93	1.68	14.17	4.21	43.03	0.30	55.73	0.31

PEER GROUP 5:
\$1 - 5 Billion

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	25.09	1.71	16.83	3.76	50.49	0.22	37.16	1.01
Top Ten Percent: Average	26.51	1.91	18.30	3.93	49.86	0.26	37.97	1.42
All Banks: Median	12.91	1.20	11.87	3.26	60.57	0.31	26.38	0.71
All Banks: Average	14.00	1.23	11.98	3.25	60.72	0.42	27.24	0.86

		CB Scorecard Key Performance Indicators							
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	Austin Bank, Texas National Association	27.57	1.53	11.70	3.91	56.98	0.48	43.77	1.07
61	The Bank of Commerce	14.82	1.68	12.60	3.45	38.85	0.08	48.37	0.34

PEER GROUP 1:
 Less Than \$100 Million

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **357**
 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
Adams State Bank	9812	Adams, NE	60,751	9	1
Bank of Elgin	16154	Elgin, NE	66,166	8	1
Bank of Prague	12745	Prague, NE	34,501	8	1
Boston Trust Walden Company	18342	Boston, MA	59,581	70	1
Bryant State Bank	6064	Bryant, SD	43,880	8	1
Chesterfield State Bank	10872	Chesterfield, IL	21,253	5	1
Citizens Savings Bank	14785	Marshalltown, IA	76,745	13	3
Cleo State Bank	406	Cleo Springs, OK	95,145	17	4
Community State Bank	5619	Bradley, AR	30,071	7	1
Crowell State Bank	10352	Crowell, TX	47,920	10	1
Farmers and Merchants Bank	4144	Maysville, OK	21,027	6	1
First Bank	4092	Erick, OK	94,899	20	4
First Security Bank and Trust Company	17001	Oklahoma City, OK	63,352	20	1
First Security Bank of Deer Lodge	20657	Deer Lodge, MT	66,705	12	1
First Security Bank-Hendricks	15767	Hendricks, MN	45,312	6	1
First State Bank of Golva	10243	Golva, ND	99,123	10	3
Nebraska State Bank	9819	Oshkosh, NE	65,557	9	1
Ninnescah Valley Bank	4652	Cunningham, KS	40,951	7	1
Peoples Bank of Deer Lodge	26941	Deer Lodge, MT	45,684	9	1
Peoples State Bank	13196	Westhope, ND	72,248	14	2
Prairie Sun Bank	8207	Milan, MN	76,664	12	3
Richland State Bank	1675	Bruce, SD	50,515	12	1
Security State Bank of Wanamingo	18378	Wanamingo, MN	75,349	11	1
St. Martin National Bank	18937	Saint Martin, MN	31,756	6	1
State Bank of Taunton	16906	Taunton, MN	55,353	10	1
The Bank of Burlington	15759	Burlington, CO	80,801	17	2
The Citizens State Bank of Cheney, Kansas	9658	Cheney, KS	80,125	14	1
The Farmers State Bank of Blue Mound	17629	Blue Mound, KS	54,982	19	3
The Farmers State Bank of Turton	6084	Turton, SD	41,751	6	1
The First National Bank of Cokato	5115	Cokato, MN	95,790	10	1
The First National Bank of Eldorado	3184	Eldorado, TX	72,473	13	1
The First Security Bank	4752	Overbrook, KS	75,307	23	3
The First State Bank	11175	Abernathy, TX	49,712	15	2
The Gary State Bank	16472	Gary, MN	17,323	4	1
Welcome State Bank	11417	Welcome, MN	37,601	6	1
Western Dakota Bank	492	Timber Lake, SD	50,851	11	3

PEER GROUP 1:
Less Than \$100 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	17.56	2.22	20.47	4.38	51.65	0.00	31.99	0.69
Top Ten Percent: Average	21.34	2.70	24.13	4.87	51.40	0.25	32.98	1.08
All Banks: Median	9.77	1.14	10.29	3.47	66.22	0.22	25.24	0.37
All Banks: Average	10.59	1.18	10.69	3.48	67.83	0.67	26.25	0.47

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	First Security Bank and Trust Company	25.00	8.99	95.94	13.85	33.14	0.00	39.39	0.68
2	The First State Bank	64.80	6.27	54.41	15.70	54.35	0.06	45.25	1.26
3	First Security Bank of Deer Lodge	24.07	3.49	39.41	5.98	36.52	0.00	36.70	0.39
4	St. Martin National Bank	26.23	1.88	15.95	4.04	49.49	0.00	33.82	0.69
5	First Bank	22.61	2.77	24.09	5.67	50.24	0.33	46.48	0.68
6	Boston Trust Walden Company	42.91	60.83	69.13	5.73	55.28	0.00	0.00	141.06
6	Richland State Bank	41.91	2.97	28.32	4.05	46.54	0.00	17.44	3.79
8	The Farmers State Bank of Turton	63.03	2.70	24.35	4.77	47.37	0.00	14.20	1.20
9	Community State Bank	18.11	2.49	22.21	5.60	51.98	0.00	25.82	0.56
10	The Gary State Bank	12.08	2.25	17.88	6.75	59.15	0.00	35.47	0.71
11	Peoples Bank of Deer Lodge	21.58	2.15	23.31	4.35	54.48	0.56	51.43	1.30
12	Welcome State Bank	13.99	1.97	19.23	3.78	52.77	0.00	35.46	0.62
13	Western Dakota Bank	9.77	2.20	30.11	6.04	49.53	0.21	37.50	0.69
14	Peoples State Bank	9.52	1.95	15.06	3.66	48.28	0.00	49.79	0.69
15	Nebraska State Bank	14.75	4.25	29.50	3.99	34.63	0.48	26.99	2.75
16	The Citizens State Bank of Cheney, Kansas	21.90	1.89	19.38	4.84	51.77	0.05	28.71	0.44
17	Bank of Prague	18.98	2.43	18.47	5.31	61.21	0.00	17.87	1.29
18	Bryant State Bank	11.66	1.81	16.17	5.54	60.89	0.08	33.54	2.24
19	State Bank of Taunton	24.05	2.58	25.31	3.63	57.82	0.00	17.43	2.32
19	The First National Bank of Cokato	31.46	1.73	23.49	3.79	53.62	0.01	35.20	0.36
21	First State Bank of Golva	14.57	2.19	23.27	4.16	41.13	0.00	29.42	0.21
22	The First National Bank of Eldorado	15.50	2.76	17.05	5.82	51.53	0.53	37.44	0.44
23	The Farmers State Bank of Blue Mound	32.45	2.08	12.54	3.56	60.29	0.11	38.11	2.19
24	Ninnescah Valley Bank	34.03	1.80	14.40	3.99	59.68	0.00	51.02	0.19
25	Crowell State Bank	9.50	2.03	20.56	4.45	54.67	0.25	50.58	0.61
26	Bank of Elgin	6.45	2.66	18.81	2.33	42.55	0.00	31.06	1.95
27	Security State Bank of Wanamingo	7.82	2.50	20.37	5.12	49.42	0.00	27.09	0.22
28	Citizens Savings Bank	2.03	2.15	28.98	4.37	48.70	0.00	32.87	0.25
29	The Bank of Burlington	13.50	1.69	13.93	2.91	53.58	0.00	30.68	1.67
30	Prairie Sun Bank	34.92	2.74	31.88	5.22	41.94	0.28	21.13	0.27
31	Chesterfield State Bank	23.02	2.16	21.86	2.94	55.15	0.32	31.11	1.98
32	Adams State Bank	13.32	2.24	13.03	2.56	43.94	0.00	26.35	1.56
33	Farmers and Merchants Bank	12.13	1.48	19.59	4.23	66.29	0.00	30.46	0.57
34	First Security Bank-Hendricks	17.00	1.69	15.96	3.12	46.67	0.00	30.49	0.31
35	Cleo State Bank	14.87	2.61	13.45	5.07	45.96	1.13	34.36	0.43
36	The First Security Bank	7.94	1.81	20.36	4.39	59.57	0.00	23.20	0.67

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

Number of Institutions in Peer Group: **591**
 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	175,221	32	3
Alliant Bank	1946	Madison, MO	202,124	49	5
Arcadian Bank	10561	Hartland, MN	177,023	32	3
Bank	14291	Wapello, IA	113,048	29	4
Bank of DeSoto, National Association	26542	De Soto, TX	244,983	40	1
Bank of Hartington	13962	Hartington, NE	119,998	25	2
Bank of Hydro	10674	Hydro, OK	141,400	22	3
Bank of Montana	58482	Missoula, MT	161,928	12	1
Bank of St. Elizabeth	12236	Saint Elizabeth, MO	188,320	37	4
Central Bank and Trust	529	Lander, WY	203,087	41	5
Citizens Bank of Rogersville	8572	Rogersville, MO	108,808	22	2
Citizens State Bank	15519	Miles, TX	192,881	18	2
Coleman County State Bank	15480	Coleman, TX	163,443	38	2
Collins State Bank	14914	Collins, WI	126,593	27	4
Connect Bank	5634	Star City, AR	111,222	29	5
County Bank	12220	Brunswick, MO	125,202	21	2
DNB National Bank	3977	Clear Lake, SD	105,820	14	2
Douglas National Bank	57230	Douglas, GA	242,319	30	1
Durden Banking Company, Incorporated	15336	Twin City, GA	231,013	46	4
ESB Bank	10980	Caledonia, MN	144,626	22	3
F & M Community Bank, National Association	10967	Preston, MN	177,527	36	3
Farmers and Merchants State Bank	501	Plankinton, SD	135,189	15	2
Farmers and Merchants State Bank of Blooming Prairie	1599	Blooming Prairie, MN	111,774	23	2
Farmers State Bank	15367	Groesbeck, TX	165,783	36	6
First Bank	1744	Wadley, AL	116,874	24	5
First National Bank of Dublin	26228	Dublin, TX	119,909	34	3
First State Bank	24498	Graham, TX	215,287	47	6
FNB Coweta	4071	Coweta, OK	100,342	19	2
Heartland State Bank	9007	Redfield, SD	114,035	22	4
Home Exchange Bank	8884	Jamesport, MO	148,555	19	3
Iowa State Bank	10497	Sac City, IA	172,403	19	3
Ipava State Bank	10473	Ipava, IL	205,037	36	6
Lewisburg Banking Company	297	Lewisburg, KY	164,507	37	4
Main Bank	22086	Albuquerque, NM	236,098	16	1
McGehee Bank	11242	McGehee, AR	150,038	29	1
North Valley Bank	18710	Thornton, CO	218,732	33	2
NSB Bank	8094	Mason City, IA	242,838	32	3
Red River State Bank	15820	Halstad, MN	143,734	16	2
Security Bank of Southwest Missouri	26520	Cassville, MO	107,897	30	3
Security Bank of the Ozarks	18033	Eminence, MO	130,763	52	5
State Bank of Southwest Missouri	26358	Springfield, MO	184,971	26	1
State Savings Bank	14773	Creston, IA	148,339	29	5
Surety Bank	33026	Deland, FL	182,555	33	4
The Bippus State Bank	1847	Huntington, IN	245,774	51	5
The Cowboy Bank of Texas	12298	Maypearl, TX	107,049	19	1
The Farmers State Bank	404	Quinton, OK	146,524	36	4
The First National Bank and Trust	2779	Atmore, AL	205,141	50	5
The First National Bank at Paris	14534	Paris, AR	230,741	53	6
The First National Bank of Bagley	5087	Bagley, MN	107,999	24	2
The First National Bank of Evant	3190	Evant, TX	137,040	26	3
The First National Bank of Stigler	4199	Stigler, OK	146,707	22	1
The First State Bank	2301	Boise City, OK	102,531	11	1
The Idabel National Bank	4241	Idabel, OK	171,689	27	1
The Peoples Bank	5847	Mount Washington, KY	109,738	23	2
The State Bank of Geneva	925	Geneva, IL	110,750	23	1
Town & Country Bank Midwest	10460	Quincy, IL	222,770	39	5
United Farmers State Bank	8821	Adams, MN	180,370	20	3
Utah Independent Bank	22514	Salina, UT	127,124	24	4
VisionBank	58063	Saint Louis Park, MN	203,150	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	19.96	2.30	24.77	4.17	50.96	0.08	31.16	0.93	
Top Ten Percent: Average	20.46	2.41	24.80	4.22	50.32	0.23	30.95	1.08	
All Banks: Median	12.35	1.39	13.20	3.48	61.23	0.23	25.84	0.47	
All Banks: Average	11.97	1.45	13.88	3.53	61.31	0.46	26.53	0.58	
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Coleman County State Bank	22.33	3.06	34.64	4.96	52.62	0.00	38.13	1.82
2	First State Bank	41.57	3.00	33.11	5.92	49.59	0.02	38.74	0.64
3	DNB National Bank	19.97	2.99	31.39	6.90	57.13	0.00	34.39	0.93
4	Utah Independent Bank	25.19	2.73	21.34	3.99	46.63	0.11	37.70	1.60
5	Collins State Bank	26.02	3.23	34.50	3.56	45.35	0.00	24.52	2.48
6	The First State Bank	16.67	3.89	45.87	4.30	32.67	0.25	28.78	1.90
7	First Bank	19.08	2.84	26.68	5.14	49.22	0.06	30.42	0.58
8	County Bank	34.25	1.71	20.54	4.35	62.77	0.00	35.94	0.89
9	Heartland State Bank	33.94	2.06	20.03	4.78	54.53	0.05	33.99	0.60
10	Farmers State Bank	15.53	2.15	24.08	5.31	59.05	0.06	49.59	0.74
11	Red River State Bank	72.80	3.42	39.88	5.41	34.08	0.22	33.54	0.18
12	Ipava State Bank	20.83	1.99	26.92	2.93	54.87	0.00	37.82	1.93
13	Main Bank	26.91	2.35	29.78	4.20	38.05	0.00	30.12	0.11
14	Douglas National Bank	18.81	2.61	25.88	4.36	47.95	0.52	33.06	1.16
15	Bank of St. Elizabeth	4.18	3.08	26.26	5.13	49.19	0.01	29.00	1.21
16	Alliant Bank	30.69	2.03	21.24	4.12	62.41	0.14	34.19	1.47
17	VisionBank	39.52	2.84	43.60	4.01	29.20	0.00	25.65	0.02
18	Citizens State Bank	28.70	2.09	22.77	3.70	45.16	0.00	32.45	0.23
19	North Valley Bank	14.70	2.72	24.24	5.01	43.41	0.00	29.03	0.24
20	Durden Banking Company, Incorporated	23.39	3.04	20.63	5.80	49.06	0.27	25.49	0.69
21	Bank of Montana	(4.23)	3.12	33.79	2.80	37.49	0.00	50.75	2.20
22	The State Bank of Geneva	29.25	2.82	32.15	3.25	52.50	0.57	34.53	2.86
23	Surety Bank	29.65	2.37	24.77	3.35	55.49	0.32	34.34	2.81
24	Home Exchange Bank	(20.72)	6.09	45.61	3.34	18.65	0.00	30.73	4.36
25	The First National Bank and Trust	22.92	3.08	29.19	3.29	49.77	0.98	39.70	3.37
26	First National Bank of Dublin	14.46	2.10	22.58	3.51	58.63	0.06	46.12	1.74
27	Security Bank of Southwest Missouri	23.55	2.68	26.80	4.40	47.84	0.47	21.43	0.91
28	Connect Bank	19.41	2.28	15.57	5.26	56.58	0.19	34.75	0.62
29	Bank of Hartington	16.29	2.42	26.92	5.23	52.28	0.00	22.21	0.35
30	The First National Bank of Stigler	20.00	2.08	24.35	3.52	45.49	0.16	36.34	0.43
31	The Cowboy Bank of Texas	13.64	2.77	25.56	3.95	46.80	0.34	26.19	1.35
32	The Bippus State Bank	23.30	3.01	27.65	3.97	46.87	0.49	17.94	2.70
33	The First National Bank of Evant	32.28	1.54	17.58	3.95	64.64	0.00	34.89	0.62
33	The Peoples Bank	19.17	1.78	15.78	3.68	62.44	0.00	32.56	1.34
35	The First National Bank at Paris	12.38	2.51	20.30	4.96	53.34	0.57	33.74	1.04
36	Security Bank of the Ozarks	21.50	2.25	27.48	5.35	54.44	0.89	31.30	0.58
37	The First National Bank of Bagley	20.42	2.05	25.27	4.65	54.16	0.13	28.61	0.40
38	ESB Bank	16.87	2.43	25.08	3.43	44.30	0.00	10.50	1.38
39	Town & Country Bank Midwest	25.76	1.90	16.78	3.30	52.01	0.21	39.96	1.00
40	Bank of Hydro	16.23	2.04	18.10	4.44	55.97	0.00	31.23	0.34
41	Bank	16.64	2.43	18.53	3.61	58.21	0.18	31.16	3.24
42	The Idabel National Bank	23.82	2.12	18.68	4.01	43.34	0.53	32.87	0.46
43	United Farmers State Bank	16.52	2.45	22.01	3.05	40.18	0.02	24.32	1.13
44	Adrian Bank	19.31	2.30	20.52	3.25	42.39	0.22	27.52	1.04
45	Citizens Bank of Rogersville	17.08	2.02	18.10	4.14	56.41	0.23	29.20	1.18
46	State Savings Bank	13.31	2.95	32.17	3.15	38.90	0.03	20.80	1.90
47	State Bank of Southwest Missouri	22.18	1.61	27.59	2.76	59.60	0.00	30.78	1.34
48	Arcadian Bank	7.67	2.26	17.52	4.55	57.80	0.00	23.90	1.28
49	Lewisburg Banking Company	17.77	2.05	21.00	4.44	54.62	0.24	29.81	0.54
50	Bank of DeSoto, National Association	18.58	2.15	24.39	6.57	54.07	0.41	35.05	0.29
51	FNB Coweta	19.96	1.93	20.71	4.59	50.67	0.43	28.88	0.50
52	The Farmers State Bank	24.00	1.56	20.13	5.11	66.85	0.16	28.48	1.04
53	Iowa State Bank	18.93	2.18	19.71	3.70	39.04	0.03	25.46	0.34
54	Central Bank and Trust	1.88	1.97	25.61	3.60	51.87	0.00	32.50	0.60
55	F & M Community Bank, National Association	17.86	1.78	17.57	4.50	62.57	0.17	30.69	0.93
56	Farmers and Merchants State Bank	25.95	2.71	26.30	4.82	41.31	0.70	22.20	0.38
56	NSB Bank	12.97	2.25	26.65	4.17	43.77	0.08	23.89	0.42
58	McGehee Bank	10.16	1.89	15.45	3.43	56.33	0.00	31.68	1.69
59	Farmers and Merchants State Bank of Blooming Prairie	23.56	2.16	29.17	4.35	50.96	0.22	26.60	0.22

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
American State Bank	26944	Osceola, IA	268,905	40	4
Bank of Lake Mills	8695	Lake Mills, WI	259,255	42	2
Bank of Mauston	12327	Mauston, WI	396,841	63	6
Brighton Bank	22578	Salt Lake City, UT	283,125	46	4
Centinel Bank of Taos	19904	Taos, NM	379,161	41	1
Central Bank of Kansas City	17009	Kansas City, MO	335,534	90	1
Central State Bank	72	Calera, AL	458,663	74	5
Charlevoix State Bank	33926	Charlevoix, MI	287,119	43	4
Charter Bank	18660	Corpus Christi, TX	342,504	55	4
Citizens State Bank of La Crosse	1513	La Crosse, WI	407,603	79	4
Commercial State Bank, of Wagner	9932	Wagner, SD	259,983	27	1
Community Bank	25752	Longview, TX	257,034	40	6
Community Bank of Raymore	22867	Raymore, MO	383,939	43	3
Cumberland Security Bank, Inc.	11358	Somerset, KY	268,228	54	4
Dundee Bank	10643	Omaha, NE	436,501	60	2
Ennis State Bank	13000	Ennis, TX	316,076	62	4
Farmers & Stockmens Bank	13625	Clayton, NM	397,793	101	5
Farmers and Merchants State Bank of Pierz	10165	Pierz, MN	287,988	49	3
First Fidelity Bank	1122	Burke, SD	476,398	80	7
First State Bank	17950	Clute, TX	270,633	43	3
First State Bank Southwest	9770	Pipestone, MN	357,875	48	5
FirstBank of Nebraska	5486	Wahoo, NE	345,589	45	4
Flagler Bank	35218	West Palm Beach, FL	477,463	40	3
FlatIrons Bank	57280	Boulder, CO	286,633	28	2
Great American Bank	35292	Lawrence, KS	256,095	43	5
Guaranty Bank & Trust Company of Delhi, Louisiana	19638	Delhi, LA	341,615	78	9
High Plains Bank	3017	Flagler, CO	280,320	69	4
HomeBank Texas	17094	Seagoville, TX	270,981	39	3
Kentucky Farmers Bank Corporation	267	Catlettsburg, KY	263,732	61	5
Madison Valley Bank	19544	Ennis, MT	253,236	50	5
North Shore Bank of Commerce	8850	Duluth, MN	403,966	119	5
Paradise Bank	58030	Boca Raton, FL	393,050	51	3
Peoples Bank	9366	Mendenhall, MS	422,771	142	5
Pony Express Bank	4526	Braymer, MO	283,043	31	2
Security Bank	5424	Laurel, NE	281,072	42	5
The Commercial Bank	175	Crawford, GA	359,263	49	5
The National Bank of Andrews	17603	Andrews, TX	250,941	57	2
The Union Bank of Mena	14597	Mena, AR	335,178	57	3
Wells Bank	14025	Platte City, MO	326,954	53	5
Yampa Valley Bank	35407	Steamboat Springs, CO	483,206	68	2

PEER GROUP 3:
\$250 - 499 Million

Sub-S Top Ten Percent: How They Rank

		16.22	2.40	24.25	4.18	49.90	0.14	33.35	0.81
Top Ten Percent: Median									
Top Ten Percent: Average		18.11	2.50	25.60	4.24	48.96	0.28	35.30	1.13
All Banks: Median		11.76	1.57	14.84	3.52	58.13	0.30	25.16	0.58
All Banks: Average		12.28	1.59	15.47	3.56	58.84	0.49	25.65	0.66
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Central Bank of Kansas City	26.01	4.65	36.06	3.59	57.19	0.05	80.44	7.61
2	Paradise Bank	14.32	3.40	35.04	4.14	46.52	0.34	47.48	2.79
3	Cumberland Security Bank, Inc.	8.36	3.11	23.26	4.41	43.38	0.14	49.00	1.33
4	Flatirons Bank	21.41	2.08	22.74	4.36	50.83	0.00	30.37	0.55
5	Yampa Valley Bank	20.50	2.22	25.77	3.83	50.66	0.03	42.62	0.58
6	Dundee Bank	35.69	3.47	38.52	4.61	44.85	0.81	23.03	2.37
7	The Commercial Bank	33.65	2.25	27.23	4.16	47.30	0.64	34.86	0.83
8	Charlevoix State Bank	28.11	2.31	28.43	3.60	50.81	0.39	35.80	1.04
9	Madison Valley Bank	19.88	2.69	34.15	4.27	51.87	0.16	38.83	0.44
10	High Plains Bank	16.64	2.57	30.35	6.36	56.48	0.06	32.94	0.51
11	Community Bank of Raymore	12.16	2.38	35.84	2.85	42.54	0.00	33.40	1.48
12	Pony Express Bank	54.59	2.03	22.69	4.03	52.65	0.00	31.15	0.33
13	Charter Bank	8.08	3.12	31.95	5.95	52.65	0.14	51.95	0.56
14	Citizens State Bank of La Crosse	2.04	3.42	38.48	4.35	38.12	0.41	32.70	1.45
15	North Shore Bank of Commerce	22.86	2.31	22.06	5.24	64.94	0.51	40.55	3.04
16	Ennis State Bank	21.90	1.82	18.82	4.05	59.20	0.00	38.40	0.81
17	Flagler Bank	38.17	2.51	27.76	3.83	36.01	0.02	24.72	0.28
18	Kentucky Farmers Bank Corporation	22.35	2.64	14.63	4.39	45.39	0.21	27.30	1.03
19	Great American Bank	15.80	2.41	18.15	4.81	50.33	0.00	27.17	0.48
20	Farmers & Stockmens Bank	(27.21)	2.73	29.45	4.39	62.01	0.02	50.96	3.34
21	FirstBank of Nebraska	12.06	2.67	24.56	4.12	33.15	0.43	39.74	0.53
22	Farmers and Merchants State Bank of Pierz	6.75	2.44	27.12	3.70	44.76	0.16	31.32	1.23
23	Peoples Bank	14.83	4.17	43.22	5.44	49.61	3.46	24.33	6.38
24	Commercial State Bank, of Wagner	62.14	2.82	26.09	4.86	33.27	1.69	33.29	0.23
25	Brighton Bank	10.17	2.33	22.06	4.68	49.71	0.20	45.40	0.41
25	HomeBank Texas	11.44	2.17	21.42	4.19	47.60	0.08	47.32	0.29
27	Bank of Mauston	28.49	2.92	22.22	3.34	36.51	0.12	13.01	1.17
28	Wells Bank	22.98	1.93	22.77	3.72	50.95	0.05	24.36	0.62
29	First State Bank Southwest	25.37	2.20	20.75	2.59	50.09	0.00	22.00	2.03
30	First Fidelity Bank	13.98	2.45	25.45	5.33	43.72	0.76	31.81	0.47
31	Community Bank	16.68	2.15	18.98	3.52	42.99	0.03	38.97	0.33
32	Centinel Bank of Taos	22.85	1.89	21.83	3.09	41.88	0.07	46.25	0.40
33	The National Bank of Andrews	10.78	2.28	22.84	4.67	56.31	2.21	49.01	1.79
34	Guaranty Bank & Trust Company of Delhi, Louisiana	14.77	1.96	23.94	4.08	60.34	0.38	38.13	1.04
35	Bank of Lake Mills	(1.81)	3.54	27.18	3.29	43.36	0.07	27.47	3.46
36	The Union Bank of Mena	11.74	2.01	20.01	4.14	53.29	0.13	31.42	0.69
37	First State Bank	9.68	1.88	20.47	4.58	57.65	0.22	46.20	0.75
37	Security Bank	12.51	2.28	19.40	4.91	56.22	0.09	23.17	0.81
39	American State Bank	12.40	2.59	26.29	4.89	45.29	0.45	15.81	0.91
39	Central State Bank	26.72	1.71	17.27	3.92	55.32	0.07	29.33	0.64

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

Number of Institutions in Peer Group: **211**
 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
Arbor Bank	33450	Nebraska City, NE	519,290	127	5
Citizens Bank of Las Cruces	20161	Las Cruces, NM	872,379	112	7
Classic Bank, National Association	3126	Cameron, TX	527,652	85	6
Community First Bank	34627	Kennewick, WA	583,272	114	5
Edmonton State Bank	9678	Glasgow, KY	699,760	164	15
First Bank	3121	Burkburnett, TX	576,080	197	7
First Bank of Owasso	18592	Owasso, OK	578,474	71	3
FirstBank	14331	Antlers, OK	565,876	169	8
Herring Bank	5568	Amarillo, TX	524,061	171	12
Highland Bank	16111	Saint Michael, MN	667,032	87	5
NewFirst National Bank	3183	El Campo, TX	876,689	91	7
Peoples Community Bank	22394	Greenville, MO	607,278	144	16
Quantum National Bank	34110	Suwanee, GA	614,918	67	3
Southwest Bank	16652	Odessa, TX	580,035	114	6
Texas Bank	19559	Brownwood, TX	688,842	131	9
Texas Bank Financial	26967	Weatherford, TX	620,486	143	3
The Bank of Hemet	21606	Riverside, CA	991,862	84	6
The Bank of Old Monroe	1655	Old Monroe, MO	554,114	76	5
Titan Bank, N.A.	3225	Mineral Wells, TX	512,810	28	1
Tolleson Private Bank	57522	Dallas, TX	870,695	50	1
Wood & Huston Bank	1060	Marshall, MO	984,328	173	13

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	20.78	2.28	21.98	4.13	52.29	0.08	34.55	1.19
Top Ten Percent: Average	21.13	2.46	24.07	4.09	51.11	0.19	30.46	1.31
All Banks: Median	13.03	1.59	15.73	3.44	59.07	0.28	25.99	0.67
All Banks: Average	14.19	1.60	16.01	3.46	58.90	0.44	26.86	0.78

CB Scorecard Key Performance Indicators

RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Citizens Bank of Las Cruces	28.96	2.11	21.96	3.57	53.13	0.02	35.71	1.19
2	Highland Bank	22.67	2.12	20.97	4.13	53.72	0.08	38.93	0.69
3	FirstBank	12.86	2.68	27.16	5.94	56.84	0.22	36.00	1.33
4	The Bank of Old Monroe	20.75	2.64	20.14	3.47	43.08	0.07	33.64	0.93
5	Wood & Huston Bank	21.78	2.74	26.67	4.46	46.57	0.14	20.16	0.88
6	First Bank of Owasso	26.15	2.62	25.43	3.89	37.89	0.05	21.15	0.51
7	Texas Bank Financial	23.91	3.16	29.55	5.37	52.29	0.35	11.93	2.19
8	Titan Bank, N.A.	45.05	3.89	55.76	2.31	26.17	0.01	12.98	3.14
9	Quantum National Bank	2.22	3.00	29.82	4.76	45.39	0.00	34.55	0.45
10	The Bank of Hemet	20.78	2.04	21.98	3.26	40.00	0.00	39.15	0.39
11	Southwest Bank	17.15	1.85	21.79	4.20	64.80	0.35	66.03	1.53
12	Arbor Bank	14.21	1.92	25.32	4.30	63.33	0.12	27.64	1.74
12	Community First Bank	31.85	1.63	20.23	3.33	65.73	0.00	37.50	2.01
14	Herring Bank	11.70	1.87	21.13	5.05	67.99	0.19	40.30	2.14
14	Peoples Community Bank	19.51	3.60	20.77	5.53	34.50	0.33	15.84	0.71
16	Tolleson Private Bank	47.16	2.12	27.84	2.57	46.13	0.00	13.47	1.45
16	NewFirst National Bank	7.59	3.24	31.60	4.39	44.10	0.97	33.88	1.02
18	Classic Bank, National Association	22.96	1.90	19.70	4.40	53.16	0.08	23.59	0.67
18	First Bank	14.71	3.11	27.30	4.06	63.89	0.78	35.61	5.22
20	Edmonton State Bank	14.22	2.28	18.06	3.40	47.79	0.28	36.64	1.34
21	Texas Bank	24.57	1.71	14.50	3.63	58.83	0.02	41.92	0.93

PEER GROUP 5:
\$1 - 5 Billion

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **105**
 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
American Bank & Trust	1117	Wessington Springs, SD	1,225,587	155	15
CFG Community Bank	34294	Lutherville, MD	2,045,459	163	2
Citizens National Bank	20954	Sevierville, TN	1,442,453	200	22
First National Bank of Central Texas	3325	Waco, TX	1,162,468	103	5
Five Star Bank	35361	Roseville, CA	2,327,369	150	7
North State Bank	35519	Raleigh, NC	1,284,018	194	7
The City National Bank of Sulphur Springs	5544	Sulphur Springs, TX	1,080,082	258	16
The Yellowstone Bank	1978	Laurel, MT	1,021,956	102	9
Wallis Bank	20845	Wallis, TX	1,226,743	177	13
Waukesha State Bank	16160	Waukesha, WI	1,337,773	304	14
WestStar Bank	32941	El Paso, TX	2,542,364	321	14

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	14.50	2.18	23.08	3.87	47.86	0.05	35.66	1.05
Top Ten Percent: Average	20.54	2.43	24.86	3.93	48.13	0.21	36.84	1.31
All Banks: Median	11.06	1.66	16.59	3.30	59.97	0.27	28.57	0.88
All Banks: Average	12.26	1.71	17.20	3.29	58.77	0.38	27.75	1.24

CB Scorecard Key Performance Indicators

RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Wallis Bank	11.14	3.82	47.48	4.56	37.16	0.02	53.97	2.09
2	CFG Community Bank	38.63	4.17	38.74	4.63	40.49	0.99	32.77	2.97
3	Five Star Bank	38.28	2.20	25.29	3.73	38.27	0.02	40.63	0.25
4	WestStar Bank	14.50	2.28	20.18	3.69	47.86	0.03	43.23	1.05
5	The Yellowstone Bank	14.50	2.33	14.73	3.78	40.89	0.01	35.66	0.83
6	Citizens National Bank	25.13	2.02	19.18	3.82	48.34	0.02	28.74	0.57
7	American Bank & Trust	13.33	2.18	23.08	3.87	49.57	0.10	23.29	0.92
8	Waukesha State Bank	4.61	2.06	19.49	3.95	54.35	0.05	34.27	1.64
9	The City National Bank of Sulphur Springs	38.38	1.84	18.10	3.91	60.52	0.25	35.51	1.29
10	First National Bank of Central Texas	8.36	2.06	23.77	3.94	47.41	0.52	35.68	1.05
11	North State Bank	19.09	1.74	23.46	3.38	64.56	0.27	41.48	1.75