



CB Top Ten Report

Ranking the Top Ten Percent of Banks by Peer Group

September 30, 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	13.67	1.74	15.08	4.18	54.13	0.01	31.85	0.93
Top Ten Percent: Average	16.35	2.17	16.43	4.37	55.59	0.24	31.48	2.19
All Banks: Median	6.75	0.56	4.69	3.11	77.82	0.22	22.44	0.30
All Banks: Average	7.25	0.64	5.22	3.14	80.16	0.63	22.50	0.58
Peer Group 2: \$100-249 Million								
Top Ten Percent: Median	15.04	1.75	17.06	4.13	54.61	0.05	29.76	0.98
Top Ten Percent: Average	17.86	1.77	17.51	4.24	54.61	0.30	32.10	1.38
All Banks: Median	9.65	0.88	7.70	3.31	68.79	0.26	24.22	0.44
All Banks: Average	10.35	0.90	8.11	3.34	69.17	0.45	24.93	0.57
Peer Group 3: \$250-499 Million								
Top Ten Percent: Median	17.97	1.53	15.10	3.83	52.92	0.10	33.01	0.86
Top Ten Percent: Average	19.99	1.62	15.70	4.01	52.47	0.25	33.69	0.97
All Banks: Median	11.17	1.00	9.41	3.31	64.69	0.26	24.93	0.53
All Banks: Average	12.14	1.01	9.48	3.32	65.97	0.41	25.62	0.64
Peer Group 4: \$500-999 Million								
Top Ten Percent: Median	17.72	1.69	17.60	3.83	52.06	0.08	33.75	1.01
Top Ten Percent: Average	20.39	1.79	18.42	3.95	50.94	0.21	35.94	1.17
All Banks: Median	12.54	1.10	10.86	3.29	62.63	0.26	24.58	0.61
All Banks: Average	13.26	1.12	11.02	3.31	63.01	0.35	25.18	0.75
Peer Group 5: \$1-5 Billion								
Top Ten Percent: Median	21.26	1.73	16.67	3.70	49.68	0.16	37.59	1.12
Top Ten Percent: Average	23.97	1.96	18.15	3.93	49.14	0.24	37.11	1.57
All Banks: Median	11.94	1.18	11.70	3.25	60.89	0.29	27.05	0.71
All Banks: Average	13.39	1.22	11.80	3.26	60.68	0.38	27.70	0.84

Sub-S Peer Group Summary

Peer Group 1: Less Than \$100 Million	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Top Ten Percent: Median	13.22	2.22	20.19	4.69	54.03	0.04	33.71	0.67
Top Ten Percent: Average	15.67	2.53	23.22	4.93	54.46	0.26	33.17	1.05
All Banks: Median	7.02	1.14	9.90	3.43	66.64	0.23	25.72	0.36
All Banks: Average	7.05	1.15	10.33	3.44	68.15	0.66	26.43	0.47
Peer Group 2: \$100-249 Million								
Top Ten Percent: Median	15.19	2.39	23.51	4.08	51.01	0.13	32.95	1.06
Top Ten Percent: Average	16.18	2.46	24.18	4.17	50.05	0.30	33.28	1.26
All Banks: Median	9.69	1.39	13.18	3.49	60.63	0.19	26.31	0.47
All Banks: Average	9.57	1.45	13.83	3.52	61.04	0.42	26.84	0.59
Peer Group 3: \$250-499 Million								
Top Ten Percent: Median	16.27	2.42	25.09	4.09	48.54	0.10	34.75	0.98
Top Ten Percent: Average	18.27	2.54	26.55	4.09	48.85	0.30	35.11	1.26
All Banks: Median	10.43	1.56	14.69	3.50	58.19	0.27	25.42	0.59
All Banks: Average	11.05	1.59	15.54	3.54	58.78	0.43	25.89	0.68
Peer Group 4: \$500-999 Million								
Top Ten Percent: Median	14.70	2.19	21.45	3.75	53.96	0.08	34.08	1.22
Top Ten Percent: Average	16.11	2.33	22.37	3.89	52.62	0.17	31.97	1.22
All Banks: Median	10.73	1.58	16.07	3.48	58.95	0.29	26.38	0.68
All Banks: Average	11.77	1.60	15.98	3.49	58.85	0.39	27.56	0.77
Peer Group 5: \$1-5 Billion								
Top Ten Percent: Median	18.24	2.19	22.15	3.78	41.87	0.09	35.66	0.91
Top Ten Percent: Average	18.66	2.58	25.93	3.89	44.41	0.14	38.95	1.26
All Banks: Median	13.16	1.65	16.98	3.29	59.24	0.24	28.46	0.87
All Banks: Average	12.74	1.70	17.32	3.29	58.11	0.32	28.12	1.17

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

PEER GROUP 1:
 Less Than \$100 Million

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **507**
 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	83,448	15	1
Amistad Bank	26658	Del Rio, TX	45,750	13	1
Aspire Bank	3934	Fargo, ND	55,066	8	2
Bank of Billings	16959	Billings, MO	77,293	21	2
Bank of Lake Village	15547	Lake Village, AR	73,404	15	2
Bank of Locust Grove	16795	Locust Grove, OK	49,982	18	1
Bank of Lumber City	16281	Lumber City, GA	26,628	12	2
Bank of Mead	13611	Mead, NE	31,251	5	1
Brazos National Bank	24038	Richwood, TX	31,518	45	1
Breda Savings Bank	5792	Breda, IA	73,181	8	1
Carver State Bank	16584	Savannah, GA	59,628	15	2
Catlin Bank	3615	Catlin, IL	73,983	21	2
CBW Bank	13959	Weir, KS	88,172	26	1
Chappell Hill Bank	11570	Chappell Hill, TX	54,111	10	1
Citizens Bank of Morgantown, Inc.	22954	Morgantown, WV	48,272	9	1
Comerica Bank & Trust, National Association	1596	Ann Arbor, MI	90,051	102	1
Community Bank of Missouri	57141	Richmond, MO	76,609	18	2
Eagle Bank	58282	Polson, MT	99,308	18	1
Emerald Bank	14944	Burden, KS	21,928	7	2
Fairview Savings and Loan Association	28652	Fairview, OK	53,001	8	1
Farmers State Bank of Newcastle	14404	Newcastle, TX	59,833	9	1
First Bank of Pike	9070	Molena, GA	69,652	25	3
First Electronic Bank	35533	Salt Lake City, UT	63,900	55	1
First National Bank	4111	Heavener, OK	97,200	35	2
First Naturalstate Bank	21379	Mcgehee, AR	84,542	17	3
First Security Bank	1622	Union Star, MO	45,907	10	2
First State Bank	57910	Nashua, IA	56,211	8	1
Franklin State Bank	16778	Franklin, MN	38,162	6	1
Freedom Bank	17881	Freer, TX	89,055	23	3
Genesis Bank	15817	Benoit, MS	25,767	8	1
Global Innovations Bank	5175	Kiester, MN	32,893	7	1
Hiawatha Bank and Trust Company	34488	Hiawatha, IA	99,400	16	2
ITS Bank	34619	Johnston, IA	9,124	0	1
Kinmundy Bank	3805	Kinmundy, IL	59,077	8	1
Lakeside Bank of Salina	21255	Salina, OK	48,838	13	1
Lamont Bank of St. John	8681	Saint John, WA	69,331	6	1
Limebank	11003	Bolivar, MO	75,376	21	4
McClave State Bank	11261	Mcclave, CO	46,722	8	1
Peoples State Bank of Colfax	10075	Colfax, IL	41,597	8	1
Portage Bank	8197	Ceylon, MN	32,918	16	1
Rocky Mountain Bank & Trust	3019	Florence, CO	97,408	24	2
State Bank of Chandler	8858	Chandler, MN	58,708	9	1
The Bank of Houston	13960	Houston, MO	50,902	18	1
The Citizens Bank of Edina	12457	Edina, MO	83,767	13	1
The Commercial Bank	19595	Mason, TX	79,222	9	1
The Santa Anna National Bank	5520	Santa Anna, TX	58,028	11	1
The Stock Exchange Bank, Caldwell, Kansas	15784	Caldwell, KS	66,167	14	2
The Waterford Commercial and Savings Bank	8397	Waterford, OH	61,773	16	2
United Bank of Philadelphia	33568	Philadelphia, PA	64,199	16	2
United Minnesota Bank	10567	New London, MN	44,873	7	1
Washita Valley Bank	2308	Fort Cobb, OK	48,841	12	1

PEER GROUP 1:
Less Than \$100 Million

C-Corp Top Ten Percent: How They Rank

		13.67	1.74	15.08	4.18	54.13	0.01	31.85	0.93
Top Ten Percent: Median		13.67	1.74	15.08	4.18	54.13	0.01	31.85	0.93
Top Ten Percent: Average		16.35	2.17	16.43	4.37	55.59	0.24	31.48	2.19
All Banks: Median		6.75	0.56	4.69	3.11	77.82	0.22	22.44	0.30
All Banks: Average		7.25	0.64	5.22	3.14	80.16	0.63	22.50	0.58
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Freedom Bank	58.37	3.08	26.42	4.48	47.53	0.00	36.98	3.62
2	Amistad Bank	25.53	1.74	15.32	3.82	63.23	0.00	42.35	2.62
3	First Electronic Bank	61.65	16.02	45.27	20.70	51.72	0.00	15.50	24.06
4	CBW Bank	3.41	4.37	22.47	6.59	52.13	0.00	45.54	6.24
5	Genesis Bank	19.38	9.49	51.08	3.45	27.77	0.19	52.63	10.68
6	Chappell Hill Bank	38.95	1.88	24.08	3.17	64.43	0.00	37.91	1.30
7	Comerica Bank & Trust, National Association	50.42	37.23	40.25	0.93	56.54	0.00	100.00	112.00
8	First Naturalstate Bank	19.15	3.03	30.53	3.47	34.92	0.18	35.70	3.22
9	The Bank of Houston	8.27	2.70	23.81	5.61	51.47	0.00	20.93	4.47
10	Eagle Bank	11.05	1.56	14.66	4.45	50.74	0.01	44.23	0.92
11	The Santa Anna National Bank	12.16	1.62	13.66	4.27	54.13	0.00	31.85	0.53
12	Breda Savings Bank	7.64	1.95	19.09	3.94	41.00	0.00	37.98	0.44
13	Aspire Bank	16.01	2.44	27.48	4.94	48.01	0.00	22.44	0.26
14	Bank of Locust Grove	11.83	1.83	16.26	5.30	52.73	0.21	31.60	0.94
15	Lamont Bank of St. John	14.42	1.90	14.29	4.49	34.38	0.00	37.90	0.07
16	American Exchange Bank, Lindsay, Oklahoma	15.14	1.33	10.85	3.70	52.66	0.01	38.20	0.48
16	Portage Bank	69.45	2.09	15.93	5.82	61.18	0.02	9.37	2.89
18	The Commercial Bank	24.23	1.91	21.06	4.51	47.85	0.00	19.05	0.19
19	Farmers State Bank of Newcastle	20.04	1.58	16.54	4.06	48.85	0.14	33.68	0.26
20	Community Bank of Missouri	22.15	1.68	14.29	4.30	56.68	0.39	26.49	0.99
20	First State Bank	4.63	2.18	19.37	4.08	39.21	0.00	18.95	0.93
22	First National Bank	12.30	1.27	15.16	5.21	65.81	0.39	37.72	1.02
23	Bank of Lake Village	4.26	2.08	16.80	4.18	33.91	0.28	33.25	3.52
24	The Waterford Commercial and Savings Bank	18.68	1.10	8.88	3.79	68.02	0.00	25.92	0.89
25	Catlin Bank	13.53	1.63	15.08	4.01	61.06	0.19	26.63	1.94
25	United Minnesota Bank	12.89	1.11	18.05	2.97	68.31	0.00	35.31	0.85
27	Bank of Lumber City	5.17	2.06	13.19	6.71	66.65	0.14	42.30	1.05
28	Rocky Mountain Bank & Trust	18.24	1.03	10.69	4.43	75.86	0.04	39.04	0.60
29	Bank of Billings	19.10	1.15	9.45	5.81	67.33	0.49	42.92	0.54
30	Peoples State Bank of Colfax	12.42	1.32	12.62	3.80	49.60	0.00	19.62	0.31
31	Limebank	9.24	2.05	18.48	5.30	63.08	0.55	25.56	3.68
32	United Bank of Philadelphia	20.70	2.25	22.99	3.81	72.52	5.23	39.54	4.62
33	ITS Bank	5.68	6.67	7.11	5.25	10.09	0.00	0.00	4.79
34	Kinmundy Bank	10.32	1.88	14.82	3.97	41.14	0.32	27.18	0.52
35	Hiawatha Bank and Trust Company	9.37	1.27	12.31	3.45	58.37	0.22	41.78	0.82
36	The Stock Exchange Bank, Caldwell, Kansas	7.52	1.26	14.47	3.54	62.59	0.00	18.68	1.29
37	Carver State Bank	18.76	1.08	9.34	3.58	55.04	1.29	37.59	2.51
38	State Bank of Chandler	16.28	1.39	12.39	4.09	52.92	0.34	30.93	0.30
39	Citizens Bank of Morgantown, Inc.	20.24	1.48	9.18	5.85	63.65	0.27	20.19	0.57
40	Emerald Bank	18.73	0.95	9.63	4.00	69.21	0.07	31.97	0.40
40	McClave State Bank	6.72	1.69	12.02	4.67	54.36	0.00	11.07	0.37
42	Lakeside Bank of Salina	5.47	1.79	16.85	5.45	49.53	0.70	27.58	0.67
43	First Bank of Pike	22.33	0.65	8.23	4.62	80.86	0.14	38.03	0.97
44	Brazos National Bank	(32.43)	6.77	18.16	2.99	79.00	0.00	64.10	29.09
45	Bank of Mead	14.57	1.17	10.26	3.90	54.35	0.00	18.27	0.21
46	Fairview Savings and Loan Association	11.42	1.88	9.61	4.31	46.82	0.00	17.20	0.15
47	Washita Valley Bank	9.90	1.70	10.89	4.45	52.82	0.41	18.21	1.46
48	Global Innovations Bank	13.67	0.70	8.22	2.90	76.67	0.00	42.82	1.09
49	First Security Bank	25.84	1.17	15.57	4.51	60.45	0.08	20.78	0.20
50	Franklin State Bank	8.20	1.22	8.23	3.40	53.82	0.00	28.64	0.25
51	The Citizens Bank of Edina	5.33	1.89	16.23	4.05	37.58	0.20	30.70	0.25

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

Number of Institutions in Peer Group: **700**
 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
Apollo Trust Company	6051	Apollo, PA	180,807	42	5
Bank of Brookhaven	35439	Brookhaven, MS	217,136	28	1
Bank of Camilla	17190	Camilla, GA	135,618	24	2
Bank of Cherokee County	2327	Hulbert, OK	173,321	48	3
Bank of Franklin	10594	Meadville, MS	191,303	48	4
Bank of Lincoln County	57396	Fayetteville, TN	190,756	40	3
Bank of Milton	11232	Milton, WI	177,682	21	2
Bank of Whittier, National Association	24211	Whittier, CA	170,482	26	2
Bay Bank	34052	Green Bay, WI	194,653	32	1
Capital Bank of Texas	57495	Carrizo Springs, TX	109,988	14	2
Carson Bank	17369	Mulvane, KS	164,088	41	4
Century Bank of the Ozarks	8296	Gainesville, MO	240,998	59	5
Citizens Bank & Trust Company	5469	Saint Paul, NE	240,446	34	3
Citizens Bank of Eldon	1956	Eldon, MO	205,395	36	4
Cleveland State Bank	9517	Cleveland, WI	173,785	34	2
Collins State Bank	14914	Collins, WI	145,173	30	4
Community Bank	31272	Lexington, TN	205,998	54	3
Community Bank	8975	Bristow, OK	106,694	29	1
Community Bank	34020	Topeka, KS	139,367	24	2
Community Bank of Wichita, Inc.	35118	Wichita, KS	105,195	23	2
Concordia Bank of Concordia, Missouri	13788	Concordia, MO	102,279	21	4
Cornerstone Community Bank	33137	Grafton, WI	235,466	31	3
Embassy National Bank	58413	Lawrenceville, GA	118,078	27	1
FDS Bank	33831	Mason, OH	102,665	756	1
Fidelity Personal Trust Company, FSB	35206	Boston, MA	117,024	37	2
First New Mexico Bank, Las Cruces	58745	Las Cruces, NM	160,849	33	2
Florida Business Bank	35304	Melbourne, FL	191,649	15	1
Gateway Commercial Bank	58678	Mesa, AZ	206,558	16	1
Guadalupe Bank	58768	Kerrville, TX	244,628	32	3
Heritage Bank & Trust	58220	Columbia, TN	242,416	44	3
Heritage Bank of the Ozarks	57576	Lebanon, MO	243,830	52	3
Incommons Bank, N.A.	3342	Mexia, TX	207,211	51	6
Lakeview Bank	57785	Lakeville, MN	150,077	20	1
Liberty Bank	20429	Geraldine, AL	181,958	50	6
Little Horn State Bank	11821	Hardin, MT	134,655	27	2
Loyal Trust Bank	59182	Johns Creek, GA	111,350	16	1
Maple Bank	57581	Champlin, MN	100,971	12	1
McKenzie Banking Company	13955	Mc Kenzie, TN	181,819	84	6
Merchants and Planters Bank	327	Raymond, MS	119,604	38	3
New Carlisle Federal Savings Bank	29173	New Carlisle, OH	168,531	34	4
One World Bank	57901	Dallas, TX	138,784	27	2
Oxford University Bank	57034	Oxford, MS	208,005	33	3
PeopleFirst Bank	58597	Joliet, IL	209,900	30	2
Peoples Bank	1562	Lebanon, KY	106,624	16	3
Peoples Bank	57058	Sheridan, AR	193,628	27	2
Peoples Bank & Trust Company	1475	Manchester, TN	140,630	26	1
People's Bank and Trust Company of Pickett County	22756	Byrdstown, TN	203,122	45	2
Pine Country Bank	13652	Little Falls, MN	243,822	38	3
Pioneer Community Bank, Inc.	2448	laeger, WV	145,403	41	5
Security Bank	10015	New Auburn, WI	151,493	22	5
Security First National Bank of Hugo	432	Hugo, OK	140,273	31	1
Sherburne State Bank	10169	Becker, MN	221,694	41	3
Simmesport State Bank	17587	Simmesport, LA	161,075	26	1
Square Financial Services, Inc.	59177	Salt Lake City, UT	163,933	101	1
The Bank of Monroe	6180	Union, WV	191,643	40	3
The Bankers Bank	26677	Oklahoma City, OK	210,846	58	1
The Citizens State Bank of Ouray	1779	Ouray, CO	171,157	29	5
The Colorado Bank and Trust Company of La Junta	1141	La Junta, CO	191,190	40	2
The Commercial Bank	9356	De Kalb, MS	209,824	51	5

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **700**
 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 First National Bank of Kemp	3281	Kemp, TX	131,930	27	2
The Gunnison Bank and Trust Company	11259	Gunnison, CO	206,954	38	2
The Peoples Bank of Georgia	170	Talbotton, GA	129,075	31	4
The Tri-County Bank	16339	Stuart, NE	186,123	33	4
The Twin Valley Bank	13802	West Alexandria, OH	115,417	25	4
Town & Country Bank	1434	Ravenna, NE	185,661	28	4
United Citizens Bank of Southern Kentucky	57867	Columbia, KY	192,396	46	5
Valley Bank of Kalispell	1980	Kalispell, MT	184,553	30	1
Valley Bank of Ronan	24966	Ronan, MT	163,467	58	8
VisionBank	58000	Topeka, KS	210,801	34	3
West Valley National Bank	58426	Goodyear, AZ	115,940	23	4

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	15.04	1.75	17.06	4.13	54.61	0.05	29.76	0.98
Top Ten Percent: Average	17.86	1.77	17.51	4.24	54.61	0.30	32.10	1.38
All Banks: Median	9.65	0.88	7.70	3.31	68.79	0.26	24.22	0.44
All Banks: Average	10.35	0.90	8.11	3.34	69.17	0.45	24.93	0.57

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Sherburne State Bank	25.59	2.20	28.40	4.19	45.16	0.00	40.94	2.13
2	The Gunnison Bank and Trust Company	42.80	1.78	19.44	3.90	53.83	0.00	57.72	1.32
3	Century Bank of the Ozarks	21.41	2.47	28.05	4.71	46.42	0.06	28.82	1.92
4	The Citizens State Bank of Ouray	19.31	1.67	19.84	4.51	51.36	0.00	34.13	0.59
5	Bank of Cherokee County	31.96	2.40	29.48	4.47	58.10	0.15	27.84	2.10
6	Bank of Franklin	10.62	2.01	19.04	4.14	53.30	(0.49)	28.39	2.14
7	Gateway Commercial Bank	17.79	2.22	23.56	3.53	33.93	0.04	32.09	1.19
8	Community Bank	4.32	1.98	19.47	4.11	47.98	0.00	38.23	1.21
9	The Commercial Bank	21.13	2.08	21.11	4.05	48.44	0.13	24.80	1.61
10	Heritage Bank of the Ozarks	24.78	1.61	18.82	4.47	59.53	0.03	26.58	1.14
11	United Citizens Bank of Southern Kentucky	15.93	2.33	18.18	5.17	44.55	0.26	29.70	0.86
12	Cornerstone Community Bank	4.31	1.70	17.69	4.46	51.07	0.00	58.27	0.63
13	Peoples Bank	12.82	2.70	29.58	5.62	39.69	0.00	33.21	0.21
14	One World Bank	12.73	1.76	14.04	4.95	62.40	0.08	43.56	0.90
15	Community Bank	23.56	1.94	20.28	4.08	54.83	0.06	19.20	2.02
15	Merchants and Planters Bank	13.28	2.45	23.75	3.10	51.48	0.00	27.50	3.97
17	Incommons Bank, N.A.	15.47	1.80	19.55	5.26	61.27	0.15	29.81	1.07
18	Oxford University Bank	14.02	2.04	19.74	3.88	46.11	0.05	22.28	1.62
19	The Colorado Bank and Trust Company of La Junta	7.30	1.82	17.40	4.39	57.21	0.22	55.03	2.03
20	The Tri-County Bank	5.64	1.73	20.92	5.04	55.09	0.00	38.43	0.46
21	Peoples Bank & Trust Company	20.56	1.60	14.74	4.82	54.38	0.41	39.46	0.62
22	Collins State Bank	39.45	1.09	10.32	3.96	54.67	0.00	24.36	1.27
23	Guadalupe Bank	21.51	1.35	15.71	4.07	59.87	0.29	34.84	1.22
24	McKenzie Banking Company	11.94	2.81	24.86	5.84	50.42	0.91	32.18	2.25
25	First New Mexico Bank, Las Cruces	22.97	1.24	10.52	3.78	61.34	0.01	38.29	0.80
26	Concordia Bank of Concordia, Missouri	22.26	1.25	13.58	3.89	60.03	0.00	24.18	0.67
27	Lakeview Bank	16.55	1.38	17.08	4.39	55.04	0.26	35.24	0.57
28	Heritage Bank & Trust	25.16	1.76	19.86	3.79	52.75	0.09	13.33	2.38
29	Maple Bank	1.09	1.86	20.81	4.62	49.42	0.00	36.94	0.40
30	Carson Bank	26.29	1.26	16.40	3.79	69.21	0.01	28.63	1.03
31	Bay Bank	78.00	1.90	19.29	3.13	53.18	0.21	24.07	2.66
32	Community Bank	15.04	1.25	15.34	4.01	64.88	0.00	24.46	0.96
33	Cleveland State Bank	8.12	1.70	16.15	3.91	53.51	0.26	34.52	1.46
34	Capital Bank of Texas	41.23	1.92	11.37	1.56	6.55	0.00	34.55	0.55
35	The Bankers Bank	12.62	1.42	9.99	3.50	73.09	0.00	69.55	5.50
36	Security First National Bank of Hugo	13.73	2.16	24.95	5.64	49.99	0.80	28.25	0.74
37	PeopleFirst Bank	25.61	1.43	13.28	3.79	59.67	0.41	27.62	2.66
38	Loyal Trust Bank	92.76	1.69	7.68	4.89	71.06	0.00	17.71	2.15
39	Bank of Camilla	15.70	2.10	14.87	3.27	46.33	0.77	35.79	2.46
40	FDS Bank	(61.75)	527.22	1,125.00	0.15	13.94	0.00	100.00	775.43
41	Apollo Trust Company	11.19	1.10	10.52	3.99	66.70	0.00	45.53	0.70
42	Florida Business Bank	7.38	1.66	14.94	4.18	49.38	0.00	42.17	0.11
43	Liberty Bank	14.23	1.43	12.77	5.50	59.19	0.34	29.44	0.64
44	Bank of Brookhaven	13.38	1.76	17.03	3.02	48.52	0.13	26.33	1.70
45	Embassy National Bank	5.35	2.67	16.66	4.06	59.57	0.00	12.18	4.93
46	Citizens Bank & Trust Company	13.34	1.26	11.66	4.30	56.85	0.77	43.24	1.00
47	West Valley National Bank	(9.22)	1.34	17.71	3.79	71.32	0.00	76.70	1.71
48	Bank of Lincoln County	6.52	1.54	13.48	4.68	54.55	0.02	28.19	0.48
49	People's Bank and Trust Company of Pickett County	63.88	1.83	15.96	4.99	55.89	0.65	19.18	0.65
50	The Peoples Bank of Georgia	21.40	1.44	15.49	5.41	63.08	0.81	33.79	0.55
51	The Bank of Monroe	14.50	1.29	10.33	3.71	59.73	0.03	27.89	0.87
52	Peoples Bank	8.48	1.68	11.21	3.69	41.51	0.02	26.22	0.65
53	Town & Country Bank	14.75	1.77	13.87	4.21	48.67	0.05	20.67	0.37
54	Security Bank	13.70	1.83	15.38	4.30	46.00	1.63	26.62	0.86
55	Pioneer Community Bank, Inc.	11.23	2.13	17.24	3.57	54.72	1.10	34.93	2.96
56	Fidelity Personal Trust Company, FSB	18.30	29.01	30.34	1.76	40.74	0.00	0.00	65.55
57	Citizens Bank of Eldon	18.16	1.40	12.69	3.98	51.30	0.62	33.63	0.47
58	Little Horn State Bank	14.85	1.82	19.60	5.67	53.84	0.68	25.24	0.49
59	Square Financial Services, Inc.	NA	23.79	38.77	16.83	56.73	0.00	1.41	73.18

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	15.04	1.75	17.06	4.13	54.61	0.05	29.76	0.98
Top Ten Percent: Average	17.86	1.77	17.51	4.24	54.61	0.30	32.10	1.38
All Banks: Median	9.65	0.88	7.70	3.31	68.79	0.26	24.22	0.44
All Banks: Average	10.35	0.90	8.11	3.34	69.17	0.45	24.93	0.57

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	Valley Bank of Kalispell	14.15	1.40	14.95	4.43	58.55	0.35	41.66	0.31
61	Bank of Milton	10.40	1.60	17.96	3.55	46.33	0.07	20.23	0.78
62	VisionBank	(5.82)	1.22	13.69	3.73	61.09	0.00	39.13	0.81
63	Pine Country Bank	16.69	1.40	15.63	3.92	54.76	1.00	35.16	0.51
64	Bank of Whittier, National Association	60.24	1.41	11.53	0.23	34.45	0.00	9.81	2.84
65	New Carlisle Federal Savings Bank	6.66	1.80	20.28	4.39	57.40	0.67	28.22	1.09
66	Community Bank of Wichita, Inc.	11.27	1.32	15.97	4.57	61.85	0.28	32.22	0.44
67	The Twin Valley Bank	23.53	1.58	19.23	4.68	63.55	0.02	16.55	0.32
68	Simmesport State Bank	21.99	2.12	17.79	5.08	48.15	0.87	16.43	0.52
69	The First National Bank of Kemp	27.31	0.90	8.75	3.62	72.07	0.02	49.84	0.94
70	Valley Bank of Ronan	24.76	1.04	12.10	4.53	68.43	0.65	48.94	0.55

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

Number of Institutions in Peer Group: **638**
 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 and Trust Company	20537	Tulsa, OK	317,293	42	1
Bank of Hays	17769	Hays, KS	344,098	32	4
Bank of the Bluegrass and Trust Company	21161	Lexington, KY	323,732	61	3
BankVista	35406	Sartell, MN	467,349	73	3
Central Bank	1756	Little Rock, AR	391,132	29	2
Central Savings Bank	1095	Sault Sainte Marie, MI	405,249	66	9
Century Bank of Georgia	35236	Cartersville, GA	310,196	32	2
Chino Commercial Bank, N.A.	35366	Chino, CA	369,712	53	4
Citizens Bank of West Virginia, Inc.	6760	Elkins, WV	364,876	80	5
Community First Bank	12426	Kansas City, KS	254,656	31	2
Community Valley Bank	58500	El Centro, CA	270,619	41	6
Copiah Bank	8231	Hazlehurst, MS	289,604	66	9
Cottonport Bank	8798	Cottonport, LA	477,702	152	10
Denali State Bank	26530	Fairbanks, AK	462,677	86	5
Eaglemark Savings Bank	34313	Reno, NV	388,708	101	1
Farmers & Merchants Bank	9462	Miamisburg, OH	262,014	30	4
Farmers and Merchants Bank	15801	Baldwyn, MS	450,817	114	10
Farmers and Merchants Union Bank	14445	Columbus, WI	418,402	51	6
Farmers Bank of Northern Missouri	4539	Unionville, MO	475,616	78	8
FinWise Bank	35323	Murray, UT	330,333	113	2
First Community Bank	2176	Glasgow, MT	376,815	86	9
First Independence Bank	20179	Detroit, MI	406,740	67	3
First National Bank	25894	Oldham, SD	417,262	87	12
First National Bank of Brookfield	18564	Brookfield, IL	310,456	35	1
First Priority Bank	4185	Pryor, OK	303,131	47	2
First Security Bank of Nevada	58443	Las Vegas, NV	317,904	23	1
First State Bank	19163	Wrens, GA	288,925	39	5
First Vision Bank of Tennessee	58201	Tullahoma, TN	354,914	66	4
FNB Oxford Bank	5005	Oxford, MS	477,124	65	3
FNB South	17011	Alma, GA	494,397	83	4
Golden Valley Bank	58278	Chico, CA	465,313	53	2
Grand Bank	22065	Tulsa, OK	485,071	47	2
Grandview Bank	3230	Grandview, TX	399,631	49	3
High Country Bank	29783	Salida, CO	435,148	95	5
Hometown Bank of Corbin, Inc.	35455	Corbin, KY	256,622	61	6
Honor Bank	8165	Honor, MI	347,521	78	8
INSOUTH Bank	22020	Brownsville, TN	425,814	93	5
Integrity Bank & Trust	57587	Monument, CO	338,566	62	4
Liberty National Bank	6516	Ada, OH	446,243	73	6
Meade County Bank	25173	Brandenburg, KY	280,026	46	2
Merchants Commercial Bank	58184	St. Thomas, VI	339,229	32	1
Metro Phoenix Bank	58402	Phoenix, AZ	411,408	48	1
Mid-America Bank	17374	Baldwin City, KS	311,788	56	4
Mission Valley Bank	57101	Sun Valley, CA	442,210	72	2
Oostburg State Bank	10380	Oostburg, WI	342,305	49	2
OptimumBank	35430	Fort Lauderdale, FL	334,912	36	2
Partners Bank	15729	Helena, AR	359,609	64	7
People's Bank of Seneca	34146	Seneca, MO	350,567	35	4
Pinnacle Bank	29548	Jasper, AL	337,420	50	6
Pinnacle Bank	252	Marshalltown, IA	270,023	26	2
Sabal Palm Bank	58372	Sarasota, FL	425,475	43	2
Security State Bank of Oklahoma	8980	Wewoka, OK	387,088	60	5
Texas Brand Bank	57922	Dallas, TX	335,419	37	4
Texas Republic Bank, National Association	3400	Frisco, TX	396,590	58	4
The Bank	34409	Jennings, LA	361,167	78	7
The Bank of New Glarus	10378	New Glarus, WI	423,708	70	6
The Cleveland State Bank	12201	Cleveland, MS	303,566	60	2
The First National Bank of Russell Springs	2767	Russell Springs, KY	285,884	36	3
Three Rivers Bank of Montana	21557	Kalispell, MT	264,572	51	2

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **638**
 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	464,272	82	10
UBank	18344	Huntington, TX	380,224	91	7
UniBank	58407	Lynnwood, WA	437,614	52	4
United Bank of El Paso del Norte	57119	El Paso, TX	321,255	49	4
United Community Bank of West Kentucky, Inc.	57301	Morganfield, KY	372,679	58	6

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: How They Rank

		17.97	1.53	15.10	3.83	52.92	0.10	33.01	0.86
Top Ten Percent: Median		17.97	1.53	15.10	3.83	52.92	0.10	33.01	0.86
Top Ten Percent: Average		19.99	1.62	15.70	4.01	52.47	0.25	33.69	0.97
All Banks: Median		11.17	1.00	9.41	3.31	64.69	0.26	24.93	0.53
All Banks: Average		12.14	1.01	9.48	3.32	65.97	0.41	25.62	0.64
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Metro Phoenix Bank	34.92	1.81	17.42	4.01	45.68	0.00	34.22	0.82
2	Eaglemark Savings Bank	312.79	4.10	30.34	8.09	53.19	0.00	0.03	4.27
3	Sabal Palm Bank	26.68	1.69	21.19	3.77	52.70	0.00	41.43	0.47
4	FinWise Bank	6.70	9.07	55.02	14.49	37.69	0.23	44.25	8.98
5	Security State Bank of Oklahoma	48.19	2.54	20.49	4.01	39.59	1.44	47.72	1.96
6	Pinnacle Bank	29.96	1.63	14.90	3.61	54.42	0.00	29.95	0.91
7	Honor Bank	23.43	1.57	18.92	3.72	56.41	0.14	36.86	1.28
8	Tri-County Bank	17.79	1.86	16.83	4.02	47.73	0.14	29.22	0.71
9	The Bank	19.80	1.76	18.39	5.36	54.64	0.24	32.67	0.66
10	UniBank	11.14	2.11	13.65	4.37	52.00	0.07	28.47	1.36
11	Grandview Bank	43.31	1.50	17.21	3.78	48.83	0.26	48.67	0.42
12	The Cleveland State Bank	12.04	1.69	19.32	3.72	52.73	0.24	35.98	1.24
13	Integrity Bank & Trust	27.54	1.33	16.16	4.06	62.09	0.37	47.81	0.95
14	Golden Valley Bank	19.30	1.26	15.28	3.53	47.69	0.00	40.96	0.33
15	Merchants Commercial Bank	22.99	1.66	17.49	3.55	44.24	0.31	56.76	0.41
16	High Country Bank	25.46	1.53	16.06	4.58	65.56	0.38	34.99	1.12
17	First National Bank	18.14	2.46	22.09	7.29	51.30	0.64	20.36	2.95
18	First Security Bank of Nevada	23.94	1.77	9.67	3.69	41.12	0.00	47.88	0.17
19	Citizens Bank of West Virginia, Inc.	17.79	1.68	17.30	4.24	53.31	0.72	29.97	1.02
20	Central Bank	29.34	1.31	14.92	3.02	43.18	0.00	34.75	0.47
21	Mid-America Bank	14.69	2.23	23.25	3.30	45.03	0.04	17.82	2.22
22	United Bank of El Paso del Norte	18.86	1.26	11.44	5.16	59.38	0.00	50.84	0.32
23	Farmers and Merchants Bank	16.05	2.53	18.47	5.00	48.42	0.57	19.70	1.70
24	First Community Bank	12.47	1.60	14.28	4.17	61.32	0.30	34.27	1.80
25	Copiah Bank	14.23	1.51	16.13	3.74	60.37	0.26	32.79	1.67
26	BankVista	(7.73)	2.71	32.52	5.04	40.96	0.41	31.75	2.04
27	Texas Republic Bank, National Association	11.36	1.42	12.91	4.02	58.79	0.00	37.31	0.52
28	Central Savings Bank	31.38	1.22	13.59	3.44	54.54	0.28	38.35	0.93
28	First Priority Bank	19.61	1.95	20.32	4.21	40.93	0.56	18.38	0.86
30	Farmers and Merchants Union Bank	(3.58)	1.79	14.33	3.46	39.11	0.00	34.22	0.75
31	Oostburg State Bank	17.16	1.37	11.86	3.57	53.78	0.05	29.09	0.83
32	Denali State Bank	28.78	1.27	12.46	4.28	61.10	0.72	44.69	0.96
33	First Independence Bank	55.34	1.31	15.66	3.28	80.90	0.04	36.06	8.95
33	INSOUTH Bank	13.81	1.64	17.83	4.45	61.85	0.53	28.75	1.45
35	OptimumBank	56.72	1.09	11.40	3.50	57.12	0.00	40.71	0.44
36	FNB South	7.18	2.78	18.53	4.48	41.20	1.10	36.49	0.90
36	Mission Valley Bank	(8.71)	1.50	14.23	4.07	62.73	0.07	64.69	1.95
38	Grand Bank	14.42	1.86	16.21	4.57	48.52	0.25	34.51	0.20
39	UBank	31.26	1.10	11.43	4.63	66.46	0.19	37.86	0.89
40	People's Bank of Seneca	36.97	1.44	17.82	3.95	43.01	0.40	21.10	0.58
41	FNB Oxford Bank	8.68	1.53	14.14	3.25	46.93	0.03	31.30	0.97
42	Texas Brand Bank	12.18	1.57	15.85	4.18	53.10	0.00	29.89	0.10
43	Three Rivers Bank of Montana	19.75	1.20	13.43	4.98	65.72	0.32	36.91	0.98
44	Century Bank of Georgia	22.57	1.11	13.60	3.29	55.91	0.01	41.01	0.54
44	First Vision Bank of Tennessee	10.94	1.49	15.58	3.59	60.90	0.04	25.09	2.16
46	Community Valley Bank	5.65	2.03	20.16	5.24	41.95	0.01	32.73	0.03
47	Liberty National Bank	15.99	1.33	10.85	4.06	59.61	0.06	35.37	0.55
48	Community First Bank	11.01	1.62	14.34	5.05	45.49	0.05	29.66	0.18
49	Bank of Hays	15.75	1.57	16.49	3.67	44.22	0.03	24.29	0.31
50	Cottonport Bank	16.75	1.37	12.02	3.38	60.31	0.28	43.70	1.31
51	Farmers & Merchants Bank	21.66	1.52	16.92	4.07	52.29	0.63	33.22	0.37
52	First State Bank	51.53	1.51	19.65	4.49	53.43	0.21	15.09	0.41
53	Bank of the Bluegrass and Trust Company	15.13	1.28	11.10	3.38	64.43	0.00	29.93	1.58
54	The Bank of New Glarus	22.22	1.51	14.05	3.30	52.43	0.96	32.20	1.76
55	First National Bank of Brookfield	24.09	1.37	14.59	3.36	53.68	0.29	28.11	0.79
56	Chino Commercial Bank, N.A.	23.28	1.04	11.25	3.25	54.42	0.03	62.26	0.55
57	Hometown Bank of Corbin, Inc.	20.44	1.17	14.11	3.80	67.60	0.12	29.28	0.85
58	Meade County Bank	16.18	1.27	14.16	3.59	53.24	0.03	32.18	0.34
59	Partners Bank	12.47	1.27	14.46	3.65	64.47	0.00	22.73	1.09

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	17.97	1.53	15.10	3.83	52.92	0.10	33.01	0.86
Top Ten Percent: Average	19.99	1.62	15.70	4.01	52.47	0.25	33.69	0.97
All Banks: Median	11.17	1.00	9.41	3.31	64.69	0.26	24.93	0.53
All Banks: Average	12.14	1.01	9.48	3.32	65.97	0.41	25.62	0.64

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	American Bank and Trust Company	4.17	1.41	13.61	3.65	48.94	0.00	42.43	0.36
60	United Community Bank of West Kentucky, Inc.	17.35	1.46	12.81	3.65	49.88	0.08	21.47	0.60
62	Farmers Bank of Northern Missouri	5.57	1.73	13.99	3.72	44.85	0.06	30.78	0.49
63	Pinnacle Bank	28.90	2.05	12.04	3.86	36.79	0.94	25.02	0.61
63	The First National Bank of Russell Springs	10.20	1.64	13.80	3.20	51.43	0.01	23.42	1.13

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
Amerasia Bank	27267	Flushing, NY	863,915	84	3
American Commercial Bank & Trust, National Association	3719	Ottawa, IL	993,267	135	8
Atlantic Community Bankers Bank	24829	Camp Hill, PA	728,903	62	2
Bank of George	58626	Las Vegas, NV	553,345	111	2
Bank of Luxemburg	13264	Luxemburg, WI	521,317	94	8
Bank of Wisconsin Dells	15136	Wisconsin Dells, WI	863,551	82	3
Capital Bank	19401	Jacinto City, TX	572,951	95	8
Capital Community Bank	33823	Provo, UT	522,720	87	5
Community National Bank & Trust of Texas	18185	Corsicana, TX	987,676	184	14
Cornerstone Community Bank	58411	Red Bluff, CA	554,521	42	3
Drummond Community Bank	32737	Chiefland, FL	957,700	216	16
First Bank	34116	Dalton, GA	501,974	81	4
First Century Bank	1700	Tazewell, TN	513,041	89	8
First Citrus Bank	34899	Tampa, FL	672,925	90	5
First Community Bank	22964	San Benito, TX	692,912	118	9
First IC Bank	34998	Doraville, GA	913,550	109	10
First Southern State Bank	2829	Stevenson, AL	747,811	128	9
First Texas Bank	11935	Georgetown, TX	923,611	87	7
First Utah Bank	22738	Salt Lake City, UT	663,691	113	6
Fortifi Bank	5286	Berlin, WI	583,201	97	9
Frontier Bank of Texas	58509	Elgin, TX	575,213	67	5
Genesee Regional Bank	26333	Rochester, NY	975,069	157	3
Grand Savings Bank	32084	Grove, OK	733,434	174	12
Gulf Coast Bank	20353	Abbeville, LA	533,421	113	9
International City Bank Federal Savings Bank	25648	Long Beach, CA	512,969	43	1
Jefferson Bank of Missouri	19762	Jefferson City, MO	815,788	92	4
Jonah Bank of Wyoming	58396	Casper, WY	516,340	85	4
Legacy Bank & Trust Company	22319	Mountain Grove, MO	700,881	98	5
Legends Bank	34936	Clarksville, TN	713,993	109	9
Marine Bank & Trust Company	34233	Vero Beach, FL	516,200	77	4
MRV Banks	58619	Sainte Genevieve, MO	584,037	55	4
New Millennium Bank	35151	Fort Lee, NJ	530,877	70	9
NewBank	58203	Flushing, NY	553,555	51	2
People's Bank of Commerce	34685	Medford, OR	845,686	140	8
Pilot Bank	27045	Tampa, FL	638,348	76	6
Pinnacle Bank	58297	Gilroy, CA	722,686	79	5
Pioneer Trust Bank, National Association	19827	Salem, OR	748,976	69	2
Platte Valley Bank	5442	Torrington, WY	566,416	83	6
Primary Bank	59086	Bedford, NH	686,891	48	3
Rock Canyon Bank	33542	Provo, UT	765,287	147	7
Sanibel Captiva Community Bank	57425	Sanibel, FL	757,924	101	8
Solera National Bank	58534	Lakewood, CO	551,853	52	1
Springfield First Community Bank	58892	Springfield, MO	880,143	63	1
Summit State Bank	32203	Santa Rosa, CA	922,592	100	5
Texas National Bank	3337	Mercedes, TX	727,571	120	8
Texas Security Bank	58739	Dallas, TX	986,252	77	3
The Bank of South Carolina	26912	Charleston, SC	691,577	81	5
The Dart Bank	5033	Mason, MI	697,659	173	4
The First National Bank and Trust Co., Chickasha, Oklahoma	4062	Chickasha, OK	854,175	159	10
The North Salem State Bank	8063	North Salem, IN	530,835	83	10
The Pitney Bowes Bank, Inc.	34599	Salt Lake City, UT	796,185	20	1
Timberline Bank	57857	Grand Junction, CO	657,123	80	3
US Metro Bank	58310	Garden Grove, CA	991,473	101	7
Village Bank	35111	Midlothian, VA	728,669	150	9
Wheatland Bank	22939	Spokane, WA	682,456	142	14

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

Top Ten Percent: Median	17.72	1.69	17.60	3.83	52.06	0.08	33.75	1.01
Top Ten Percent: Average	20.39	1.79	18.42	3.95	50.94	0.21	35.94	1.17
All Banks: Median	12.54	1.10	10.86	3.29	62.63	0.26	24.58	0.61
All Banks: Average	13.26	1.12	11.02	3.31	63.01	0.35	25.18	0.75

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Genesee Regional Bank	39.68	2.33	21.95	3.70	48.14	0.14	28.44	2.05
2	Jonah Bank of Wyoming	16.97	2.14	22.54	3.86	52.72	0.12	33.46	1.94
2	Texas National Bank	78.31	3.17	44.02	7.14	42.43	0.28	56.54	0.43
4	First IC Bank	26.01	1.88	17.74	3.52	49.22	0.08	33.16	1.53
5	First Community Bank	25.66	1.55	18.00	3.93	55.03	0.02	48.86	0.63
6	US Metro Bank	39.01	1.79	16.75	3.28	45.02	0.15	35.68	2.17
7	NewBank	19.92	2.06	18.87	2.92	46.23	0.03	42.84	2.27
8	Sanibel Captiva Community Bank	31.77	1.41	24.46	3.65	53.90	0.00	41.32	0.56
9	The Dart Bank	16.17	2.10	22.72	4.76	64.96	0.18	53.26	3.76
10	Rock Canyon Bank	20.06	1.94	21.05	4.36	57.26	0.36	37.60	1.96
11	People's Bank of Commerce	82.09	1.49	15.12	4.29	64.46	0.16	47.69	1.22
12	Timberline Bank	27.80	1.76	24.33	4.49	52.06	0.00	21.55	0.59
13	Jefferson Bank of Missouri	9.41	2.24	25.01	3.86	40.86	0.18	33.48	1.28
14	Bank of George	23.39	1.94	15.89	3.35	58.14	0.21	50.34	3.30
15	First Citrus Bank	36.38	1.32	16.44	3.88	54.40	0.00	32.45	0.54
16	Pilot Bank	5.81	2.15	25.21	3.69	41.24	0.06	29.76	1.43
17	Gulf Coast Bank	15.24	2.05	17.42	4.64	53.83	0.71	48.51	1.12
18	Texas Security Bank	17.72	1.54	18.06	3.53	49.37	0.00	39.49	0.36
19	Marine Bank & Trust Company	28.51	1.17	16.87	3.77	59.52	0.00	35.65	0.60
20	Capital Community Bank	11.43	2.80	22.82	9.12	44.94	0.98	35.30	1.49
21	Bank of Luxemburg	11.64	1.63	18.15	3.81	53.58	0.00	21.93	1.35
22	First Utah Bank	10.54	1.62	17.60	4.54	54.58	0.35	42.24	1.36
23	Cornerstone Community Bank	15.32	1.59	19.72	3.57	37.09	0.00	28.43	0.53
24	Wheatland Bank	14.51	1.43	16.31	3.61	65.54	0.03	51.19	1.71
25	Bank of Wisconsin Dells	30.37	1.70	16.16	3.46	39.79	0.00	20.92	0.56
26	New Millennium Bank	21.41	1.72	18.77	3.52	47.50	0.33	26.67	1.45
27	Frontier Bank of Texas	29.66	1.52	14.37	4.22	52.93	0.02	30.08	0.35
28	Pioneer Trust Bank, National Association	19.83	2.14	19.40	3.23	33.17	0.00	7.67	1.17
29	MRV Banks	13.53	1.99	21.71	4.35	36.45	0.14	33.75	0.23
30	Primary Bank	28.62	1.40	15.37	3.60	39.74	(0.31)	33.68	0.09
31	Legends Bank	26.09	1.40	15.72	3.68	60.11	0.11	25.59	1.26
32	Community National Bank & Trust of Texas	8.98	1.41	13.77	4.11	60.64	0.03	48.34	0.91
33	The Bank of South Carolina	39.90	1.30	13.46	3.62	59.99	0.16	45.93	0.71
34	Grand Savings Bank	14.09	1.51	17.72	4.49	54.31	0.14	25.76	0.77
35	Amerasia Bank	19.06	1.84	14.96	3.79	38.30	0.00	23.83	0.22
36	Solera National Bank	35.38	2.18	22.15	3.83	35.49	1.42	79.71	0.29
37	Pinnacle Bank	22.64	1.12	12.55	3.69	63.89	0.01	46.57	1.01
37	Summit State Bank	8.45	1.66	18.82	4.25	48.76	0.04	30.65	0.50
39	Springfield First Community Bank	17.12	1.69	10.53	3.52	44.94	0.00	22.24	1.08
40	Legacy Bank & Trust Company	40.27	1.43	14.61	3.80	51.29	0.01	13.18	0.67
40	The North Salem State Bank	13.07	1.30	16.95	3.74	53.65	0.02	39.31	0.45
42	American Commercial Bank & Trust, National Association	12.71	1.41	16.14	3.99	54.34	0.51	52.01	1.08
43	First Century Bank	12.61	1.45	16.69	3.89	52.52	0.04	27.07	0.64
44	Platte Valley Bank	11.07	2.47	24.09	5.21	46.99	0.32	22.15	0.83
45	Drummond Community Bank	18.95	1.39	12.47	3.73	64.68	0.16	51.59	1.11
46	International City Bank Federal Savings Bank	16.81	2.12	15.59	2.91	53.07	0.00	17.96	3.09
47	First Bank	12.35	1.84	19.16	4.58	51.68	0.72	32.25	0.91
48	Capital Bank	14.66	1.43	16.01	4.35	59.69	0.15	43.95	0.42
49	The Pitney Bowes Bank, Inc.	4.63	6.65	73.30	5.60	7.43	0.25	7.18	4.02
50	Village Bank	4.39	1.97	20.86	3.92	56.27	0.54	41.75	1.85
51	First Texas Bank	19.43	1.38	17.51	2.61	42.51	0.03	48.05	0.53
52	Fortifi Bank	14.70	1.66	16.45	3.94	54.33	0.60	28.32	1.42
53	Atlantic Community Bankers Bank	(15.50)	3.01	21.37	1.74	50.41	0.02	81.54	6.32
54	The First National Bank and Trust Co., Chickasha, Oklahoma	13.09	1.74	13.80	4.09	47.22	0.85	36.35	0.87
55	First Southern State Bank	21.69	1.60	16.23	4.17	47.16	0.08	7.85	0.53

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

Number of Institutions in Peer Group: **614**
 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
Anderson Brothers Bank	9923	Mullins, SC	1,375,996	339	25
Austin Bank, Texas National Association	3276	Jacksonville, TX	2,545,813	480	34
Bank of Utah	17159	Ogden, UT	2,160,326	369	17
BankSouth	16418	Greensboro, GA	1,127,496	361	7
Beal Bank	32574	Plano, TX	2,064,275	153	10
Blue Ridge Bank, National Association	35274	Martinsville, VA	2,679,125	535	32
Bridgewater Bank	58210	Saint Louis Park, MN	3,383,883	219	7
Cache Valley Bank	22134	Logan, UT	2,883,925	290	20
CalPrivate Bank	58291	La Jolla, CA	1,474,186	162	6
Capital Bank, National Association	35278	Rockville, MD	2,128,852	273	5
Cedar Rapids Bank and Trust Company	57244	Cedar Rapids, IA	2,004,927	166	8
Central Bank	15555	Storm Lake, IA	1,681,228	272	19
Central Bank of The Ozarks	17633	Springfield, MO	1,922,676	242	21
Choice Financial Group	9423	Fargo, ND	3,051,097	401	19
Citizens National Bank of Texas	5574	Waxahachie, TX	1,849,555	147	11
Coastal Community Bank	34403	Everett, WA	2,448,881	343	14
Commercial Bank of Texas, National Association	1209	Nacogdoches, TX	1,249,087	229	22
Commonwealth Business Bank	57873	Los Angeles, CA	1,909,035	200	9
D. L. Evans Bank	11666	Burley, ID	2,818,678	425	36
Esquire Bank, National Association	58140	Jericho, NY	1,101,618	108	2
First Fidelity Bank	23473	Oklahoma City, OK	2,581,796	325	27
First General Bank	58060	Rowland Heights, CA	1,202,225	68	5
First National Bank	14712	Fort Pierre, SD	1,611,122	169	17
First Savings Bank	32629	Beresford, SD	1,232,077	195	24
Fresno First Bank	58090	Fresno, CA	1,022,685	76	1
Golden Bank, National Association	26223	Houston, TX	1,283,734	134	9
Green Dot Bank DBA Bonneville Bank	22653	Provo, UT	3,579,990	24	1
Guaranty Bank & Trust, N.A.	1208	Mount Pleasant, TX	2,967,670	476	29
Home Federal Savings Bank	29042	Rochester, MN	1,035,877	168	14
Horizon Bank, SSB	3256	Austin, TX	2,095,742	176	5
Independence Bank	20989	Havre, MT	1,162,158	119	6
Independent Bank	27811	Grand Rapids, MI	4,619,561	938	60
John Deere Financial, f.s.b.	35237	Madison, WI	3,762,833	139	1
Leader Bank, National Association	57134	Arlington, MA	2,774,556	392	8
Mercantile Bank of Michigan	34598	Grand Rapids, MI	4,945,444	629	35
Metro City Bank	58181	Doraville, GA	2,756,383	211	19
Mission Bank	34805	Bakersfield, CA	1,457,840	113	9
Mountain Commerce Bank	4931	Knoxville, TN	1,293,849	94	5
MVB Bank, Inc	34603	Fairmont, WV	2,780,178	354	9
Northeast Bank	19690	Portland, ME	1,382,547	169	10
Northrim Bank	33216	Anchorage, AK	2,594,527	445	17
Open Bank	57944	Los Angeles, CA	1,679,733	188	9
Pacific City Bank	57463	Los Angeles, CA	2,104,632	249	13
Plumas Bank	23275	Quincy, CA	1,570,281	176	15
Providence Bank & Trust	57754	South Holland, IL	1,330,720	188	15
River Bank & Trust	58255	Prattville, AL	2,309,265	259	19
Santa Cruz County Bank	57591	Santa Cruz, CA	1,699,550	149	7
Signature Bank	58264	Rosemont, IL	1,501,249	81	3
State Bank of Southern Utah	17964	Cedar City, UT	2,031,393	254	16
Sunwest Bank	20164	Irvine, CA	2,153,412	194	9
Superior National Bank	5058	Hancock, MI	1,077,311	227	7
Texas Partners Bank	58581	San Antonio, TX	1,877,810	238	10
The Bank of Commerce	18059	Ammon, ID	1,800,908	199	15
The Bank of New York Mellon Trust Company, National Association	23472	Los Angeles, CA	1,422,604	804	1
The Fidelity Bank	11507	Fuquay Varina, NC	3,412,480	508	52
The First Bank and Trust Company	22918	Lebanon, VA	2,690,861	416	23
The First National Bank of Fort Smith	3864	Fort Smith, AR	1,824,627	301	14
Thomasville National Bank	34068	Thomasville, GA	1,418,068	136	3
Timberland Bank	28453	Hoquiam, WA	1,789,108	289	24

PEER GROUP 5:
\$1 - 5 Billion

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **614**
 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
Transportation Alliance Bank, Inc. d/b/a TAB Bank	34781	Ogden, UT	1,231,131	293	1
United Bank	58	Atmore, AL	1,009,138	196	21
WEX Bank	34697	Sandy, UT	3,287,721	73	1

PEER GROUP 5:
\$1 - 5 Billion

C-Corp Top Ten Percent: How They Rank

		21.26	1.73	16.67	3.70	49.68	0.16	37.59	1.12
Top Ten Percent: Median		21.26	1.73	16.67	3.70	49.68	0.16	37.59	1.12
Top Ten Percent: Average		23.97	1.96	18.15	3.93	49.14	0.24	37.11	1.57
All Banks: Median		11.94	1.18	11.70	3.25	60.89	0.29	27.05	0.71
All Banks: Average		13.39	1.22	11.80	3.26	60.68	0.38	27.70	0.84
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Esquire Bank, National Association	24.44	1.76	14.82	4.48	50.65	0.00	42.81	2.23
2	Commonwealth Business Bank	51.75	1.73	15.88	3.75	49.51	0.07	40.25	1.22
3	Open Bank	30.52	1.76	18.12	4.00	48.97	0.06	47.74	0.77
4	Metro City Bank	59.87	2.59	23.99	4.55	35.43	0.37	31.45	1.55
5	Anderson Brothers Bank	32.16	2.29	26.42	7.08	55.22	0.38	37.78	1.38
6	Fresno First Bank	23.08	2.22	19.32	4.30	35.42	0.61	62.22	1.02
7	Pacific City Bank	12.60	1.97	16.89	3.82	44.52	0.05	45.56	0.90
8	Horizon Bank, SSB	34.91	1.60	21.37	3.50	52.16	0.07	48.67	0.75
9	John Deere Financial, f.s.b.	48.73	4.91	23.91	6.02	33.34	0.17	0.62	2.32
10	Bank of Utah	20.33	1.58	13.93	3.49	55.07	0.00	43.14	1.51
11	First Savings Bank	14.85	3.35	24.44	7.39	44.06	0.42	32.90	2.91
12	Leader Bank, National Association	36.53	2.70	20.71	2.88	37.23	0.01	26.37	3.40
13	Signature Bank	24.21	1.58	17.66	3.53	42.16	0.03	46.23	0.50
14	Green Dot Bank DBA Bonneville Bank	12.81	2.14	26.15	0.69	11.35	0.04	99.21	3.18
15	Plumas Bank	55.17	1.63	17.92	3.79	43.97	0.35	51.87	0.61
16	Cache Valley Bank	13.51	2.23	29.33	4.25	33.39	0.15	36.67	0.40
17	Coastal Community Bank	51.62	1.25	16.05	3.67	61.67	0.03	58.44	0.80
17	Commercial Bank of Texas, National Association	31.60	1.66	16.14	3.38	60.03	0.14	35.62	1.65
19	WEX Bank	74.46	4.36	42.12	23.88	81.90	0.65	44.88	15.68
20	The First Bank and Trust Company	19.83	1.73	17.26	3.84	49.64	0.20	29.45	0.89
21	Santa Cruz County Bank	25.92	1.40	12.57	4.22	43.56	0.02	48.00	0.31
22	CalPrivate Bank	14.54	1.42	15.29	4.17	54.13	0.10	49.41	0.68
23	Mountain Commerce Bank	22.09	2.17	20.83	3.81	36.74	0.10	30.86	0.21
24	First National Bank	11.91	3.32	16.99	6.99	38.65	0.52	26.77	2.51
25	Blue Ridge Bank, National Association	106.51	1.96	20.08	3.65	60.50	0.57	31.35	2.89
26	Citizens National Bank of Texas	22.59	1.76	20.75	3.76	47.46	0.66	31.87	1.00
27	Capital Bank, National Association	20.33	1.96	26.18	5.69	66.24	0.75	43.37	2.67
28	Sunwest Bank	16.61	1.60	15.32	3.86	51.44	0.39	55.17	0.68
29	The Bank of Commerce	18.72	1.78	13.46	3.39	37.38	0.07	50.81	0.32
30	Transportation Alliance Bank, Inc. d/b/a TAB Bank	37.71	2.38	25.41	8.19	56.49	0.29	2.40	1.22
31	BankSouth	19.52	2.73	28.07	3.58	70.00	0.24	31.34	8.71
32	D. L. Evans Bank	21.43	1.43	16.40	3.63	55.13	0.32	43.75	0.81
33	Thomasville National Bank	20.84	1.73	20.77	3.18	46.85	0.09	19.25	1.40
34	Northrim Bank	30.99	1.75	20.43	3.69	63.54	0.71	37.39	2.36
35	Beal Bank	23.84	8.15	25.60	7.03	29.13	4.50	5.38	8.19
36	Golden Bank, National Association	15.21	1.98	15.48	3.84	40.84	0.17	23.36	0.78
37	Home Federal Savings Bank	18.51	1.66	16.89	3.26	56.36	0.17	29.76	1.37
38	Northeast Bank	16.04	5.38	40.06	4.19	26.53	1.60	17.37	5.60
39	Independent Bank	13.22	1.57	16.45	3.20	61.06	0.13	46.17	1.74
40	United Bank	5.08	2.04	22.45	3.53	49.11	0.61	49.11	2.24
41	Bridgewater Bank	21.08	1.53	14.07	3.70	40.32	0.02	31.61	0.14
42	Central Bank of The Ozarks	15.77	1.41	15.35	3.00	56.70	0.04	39.36	1.47
43	First Fidelity Bank	24.94	1.30	15.41	3.40	53.92	0.18	43.80	0.69
43	Providence Bank & Trust	12.20	1.61	14.81	4.36	51.62	0.16	32.80	0.64
45	The First National Bank of Fort Smith	3.32	1.73	17.17	3.35	47.72	0.16	41.49	1.20
46	The Fidelity Bank	27.40	1.29	15.39	3.05	55.43	0.16	46.02	0.99
47	MVB Bank, Inc	25.91	1.94	17.37	3.24	59.50	0.75	42.32	2.27
48	Mercantile Bank of Michigan	15.90	1.45	14.55	2.78	54.05	0.06	42.56	1.22
49	The Bank of New York Mellon Trust Company, National Association	2.37	11.10	13.69	0.55	49.72	(0.74)	100.00	28.93
50	Timberland Bank	17.09	1.59	13.81	3.19	50.38	0.16	34.09	0.99
51	Central Bank	16.56	1.66	16.20	4.40	56.78	0.22	20.00	1.19
52	Mission Bank	18.91	1.21	14.40	3.35	49.55	0.02	56.66	0.39
53	Cedar Rapids Bank and Trust Company	3.15	2.94	23.88	3.25	42.73	0.21	27.20	3.76
54	Independence Bank	27.86	1.72	14.99	3.88	39.42	0.01	16.71	0.18
55	Guaranty Bank & Trust, N.A.	11.02	1.52	14.00	3.61	56.98	0.11	38.02	0.86
56	Texas Partners Bank	28.89	1.33	14.88	3.33	55.06	0.03	20.24	1.04
57	River Bank & Trust	31.80	1.32	13.75	3.52	50.61	0.14	27.75	0.70
58	State Bank of Southern Utah	27.72	1.56	14.60	3.51	47.14	0.44	33.75	0.64
59	First General Bank	12.56	2.28	15.74	3.85	24.58	0.12	20.33	0.51

PEER GROUP 5:
\$1 - 5 Billion

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	21.26	1.73	16.67	3.70	49.68	0.16	37.59	1.12
Top Ten Percent: Average	23.97	1.96	18.15	3.93	49.14	0.24	37.11	1.57
All Banks: Median	11.94	1.18	11.70	3.25	60.89	0.29	27.05	0.71
All Banks: Average	13.39	1.22	11.80	3.26	60.68	0.38	27.70	0.84

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	Choice Financial Group	10.64	1.64	14.63	3.81	49.55	0.32	28.58	1.01
60	Superior National Bank	82.31	1.50	13.34	3.63	65.58	0.21	26.65	2.43
62	Austin Bank, Texas National Association	22.45	1.48	11.47	3.84	58.01	0.42	43.30	1.05

PEER GROUP 1:
Less Than \$100 Million

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **346**
 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
Bank of Prague	12745	Prague, NE	34,242	7	1
Boston Trust Walden Company	18342	Boston, MA	62,250	70	1
Bryant State Bank	6064	Bryant, SD	41,289	8	1
Cleo State Bank	406	Cleo Springs, OK	96,037	16	4
Community State Bank	5619	Bradley, AR	30,597	7	1
Crowell State Bank	10352	Crowell, TX	47,209	10	1
Dysart State Bank	17441	Dysart, IA	17,076	5	1
Farmers and Merchants Bank	4144	Maysville, OK	21,282	6	1
First Bank	4092	Erick, OK	98,070	21	4
First Security Bank	9728	Byron, MN	90,261	10	1
First Security Bank and Trust Company	17001	Oklahoma City, OK	61,619	24	1
First Security Bank of Deer Lodge	20657	Deer Lodge, MT	71,500	11	1
Lusk State Bank	8724	Lusk, WY	65,600	8	1
Nebraska State Bank	9819	Oshkosh, NE	67,681	10	1
New Century Bank	8108	Belleville, KS	58,146	21	2
Richland State Bank	1675	Bruce, SD	55,093	12	1
Richton Bank & Trust Company	11817	Richton, MS	61,367	13	1
Security State Bank of Wanamingo	18378	Wanamingo, MN	75,711	10	1
Sound Banking Company	33183	Lakewood, WA	92,763	5	1
St. Martin National Bank	18937	Saint Martin, MN	31,008	6	1
State Bank of Taunton	16906	Taunton, MN	54,969	12	1
Swedish-American State Bank	12865	Courtland, KS	51,402	9	1
The Bank of Edison	5686	Edison, GA	65,668	13	1
The Bendena State Bank	17410	Bendena, KS	92,931	13	2
The Citizens State Bank of Cheney, Kansas	9658	Cheney, KS	79,901	14	1
The Farmers State Bank of Blue Mound	17629	Blue Mound, KS	54,746	19	3
The Farmers State Bank of Turton	6084	Turton, SD	40,999	5	1
The First National Bank of Eldorado	3184	Eldorado, TX	72,629	15	1
The First Security Bank	4752	Overbrook, KS	76,063	20	3
The First State Bank	11175	Abernathy, TX	56,647	18	2
The Gary State Bank	16472	Gary, MN	17,075	4	1
The Peoples State Bank	16744	Cherryvale, KS	18,288	5	1
The Security State Bank	19680	Mcrae, GA	55,278	11	1
Welcome State Bank	11417	Welcome, MN	38,081	5	1
Western Dakota Bank	492	Timber Lake, SD	52,610	10	3

PEER GROUP 1:
Less Than \$100 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	13.22	2.22	20.19	4.69	54.03	0.04	33.71	0.67
Top Ten Percent: Average	15.67	2.53	23.22	4.93	54.46	0.26	33.17	1.05
All Banks: Median	7.02	1.14	9.90	3.43	66.64	0.23	25.72	0.36
All Banks: Average	7.05	1.15	10.33	3.44	68.15	0.66	26.43	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	12.57	6.56	68.43	11.32	40.56	0.00	38.17	0.60
2	First Security Bank of Deer Lodge	26.78	3.03	34.34	5.35	37.57	0.00	38.27	0.38
3	The First State Bank	67.81	6.08	53.04	14.64	54.10	0.19	45.75	1.23
4	The Bank of Edison	15.46	2.79	34.18	6.37	57.67	0.06	39.47	0.81
5	First Bank	20.03	2.54	23.20	5.15	50.71	0.36	47.30	0.67
6	Richland State Bank	42.54	2.96	28.09	3.75	47.55	0.00	20.16	3.69
7	The Farmers State Bank of Turton	38.85	1.79	16.56	4.29	55.52	0.00	26.13	0.82
8	Western Dakota Bank	11.35	1.98	26.59	5.68	51.94	0.21	37.10	0.77
9	Community State Bank	14.61	2.29	20.49	5.15	53.94	0.00	23.63	0.60
10	Richton Bank & Trust Company	9.08	3.13	21.03	3.77	40.19	0.05	32.01	4.82
11	Boston Trust Walden Company	35.85	56.50	68.22	4.04	57.11	0.00	0.00	137.23
12	Nebraska State Bank	14.47	3.89	26.82	4.12	37.06	0.46	26.82	2.31
13	The Gary State Bank	6.03	1.88	14.90	6.00	63.18	0.00	38.38	0.72
14	The Citizens State Bank of Cheney, Kansas	14.18	1.78	18.54	4.50	52.04	0.04	29.52	0.46
15	Swedish-American State Bank	22.36	2.22	18.98	4.91	53.53	0.00	20.72	0.31
16	St. Martin National Bank	13.93	1.55	13.38	3.57	54.03	0.00	31.96	0.71
17	Bryant State Bank	(0.56)	2.47	21.19	6.14	57.46	0.11	33.71	2.31
18	The First National Bank of Eldorado	10.64	2.86	17.32	5.82	50.76	0.53	38.79	0.42
19	Dysart State Bank	20.58	1.81	23.42	4.75	55.17	0.62	36.45	0.33
20	Welcome State Bank	11.14	2.06	20.19	3.84	51.57	0.43	35.61	0.63
21	Bank of Prague	11.55	2.87	21.82	4.78	53.36	0.20	18.73	1.64
22	Farmers and Merchants Bank	9.80	1.47	19.50	4.26	67.05	0.00	31.43	0.60
23	Cleo State Bank	11.26	2.65	13.69	5.06	45.15	0.63	34.18	0.42
24	Crowell State Bank	4.26	1.80	18.12	4.15	57.67	0.16	49.54	0.62
24	Security State Bank of Wanamingo	5.88	2.22	18.08	4.69	51.38	0.00	27.54	0.22
26	The Security State Bank	8.68	1.97	13.43	5.38	61.55	0.08	43.15	0.30
27	Sound Banking Company	20.33	1.47	22.76	3.19	54.44	0.00	33.84	0.21
28	First Security Bank	13.22	1.60	18.71	4.08	59.80	0.03	28.80	0.39
29	The Bendena State Bank	24.86	1.87	21.84	3.71	47.36	0.35	33.32	0.21
30	New Century Bank	(4.49)	3.10	27.03	5.83	57.69	0.00	13.58	1.73
31	Lusk State Bank	3.68	1.78	14.16	3.83	54.64	0.08	38.25	0.74
32	State Bank of Taunton	14.99	1.77	17.30	3.67	67.20	0.00	17.24	1.60
33	The Farmers State Bank of Blue Mound	20.96	1.28	7.91	3.47	71.47	0.00	38.58	1.54
34	The First Security Bank	6.68	1.43	16.02	4.18	65.76	0.00	26.90	0.56
35	The Peoples State Bank	4.91	2.75	10.51	5.70	52.60	2.32	50.03	0.80

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

Number of Institutions in Peer Group: **568**
 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
Alliant Bank	1946	Madison, MO	197,994	49	5
Arcadian Bank	10561	Hartland, MN	175,776	31	3
Bank of Hartington	13962	Hartington, NE	122,236	24	2
Bank of Kilmichael	9775	Kilmichael, MS	235,990	45	4
Bank of Montana	58482	Missoula, MT	174,482	12	1
Bank of Okolona	5902	Okolona, MS	241,799	50	4
Bank of St. Elizabeth	12236	Saint Elizabeth, MO	198,943	39	4
Bank of St. Francisville	22739	Saint Francisville, LA	209,958	41	1
Bank of Winona	12207	Winona, MS	141,815	17	1
Burling Bank	27556	Chicago, IL	220,359	17	1
Citizens Bank of Rogersville	8572	Rogersville, MO	124,743	23	2
Citizens Bank, National Association	12309	Abilene, TX	126,321	24	2
Citizens State Bank	15519	Miles, TX	191,326	19	2
Citizens State Bank	11905	Corrigan, TX	161,897	29	2
Coffee County Bank	22090	Manchester, TN	247,945	44	3
Coleman County State Bank	15480	Coleman, TX	171,783	40	2
Colfax Banking Company	8140	Colfax, LA	163,377	36	5
Commerce Bank	34938	Corinth, MS	156,177	28	1
Connect Bank	5634	Star City, AR	113,349	28	5
County Bank	12220	Brunswick, MO	123,349	21	2
DNB National Bank	3977	Clear Lake, SD	109,242	14	2
Durden Banking Company, Incorporated	15336	Twin City, GA	239,933	46	4
Exchange Bank and Trust Company, Natchitoches, Louisiana	10528	Natchitoches, LA	184,761	27	1
Farmers State Bank	15367	Groesbeck, TX	175,181	39	6
First Bank	1744	Wadley, AL	118,845	24	5
First Community Bank	11225	Milton, WI	134,992	21	1
First National Bank of Dublin	26228	Dublin, TX	122,843	33	3
First State Bank	12244	Farnam, NE	165,622	31	5
First State Bank	24498	Graham, TX	224,530	47	7
First State Bank of Golva	10243	Golva, ND	106,716	10	3
Franklin State Bank & Trust Company	11792	Winnsboro, LA	210,896	46	3
Friend Bank	2828	Slocumb, AL	180,779	42	5
Heartland State Bank	9007	Redfield, SD	111,243	22	4
Home Exchange Bank	8884	Jamesport, MO	130,808	17	3
Iowa State Bank	10497	Sac City, IA	174,455	18	3
Landmark Bank	307	Clinton, LA	163,135	42	4
Main Bank	22086	Albuquerque, NM	241,256	15	1
McGehee Bank	11242	Mcgehee, AR	150,639	29	1
New Frontier Bank	35597	Saint Charles, MO	130,508	21	2
North Valley Bank	18710	Thornton, CO	226,293	33	2
Progressive National Bank	24443	Mansfield, LA	102,815	26	5
Security Bank of Southwest Missouri	26520	Cassville, MO	106,699	30	3
Security Bank USA	1604	Bemidji, MN	219,986	53	1
Surety Bank	33026	Deland, FL	184,836	33	4
The Commercial National Bank of Brady	3110	Brady, TX	202,106	32	2
The Cowboy Bank of Texas	12298	Maypearl, TX	114,728	19	1
The Farmers State Bank	404	Quinton, OK	150,387	37	4
The First National Bank and Trust	2779	Atmore, AL	210,797	49	5
The First National Bank at Paris	14534	Paris, AR	234,717	53	6
The First National Bank of Cokato	5115	Cokato, MN	109,477	10	1
The First State Bank	2301	Boise City, OK	100,574	11	1
The Idabel National Bank	4241	Idabel, OK	182,345	30	1
The Samson Banking Company, Inc.	16185	Samson, AL	112,168	25	2
The State Bank of Geneva	925	Geneva, IL	110,869	23	1
Town & Country Bank Midwest	10460	Quincy, IL	219,335	42	5
Utah Independent Bank	22514	Salina, UT	133,623	24	4
VisionBank	58063	Saint Louis Park, MN	187,411	9	1

PEER GROUP 2:
\$100 - 249 Million

Sub-S Top Ten Percent: How They Rank

		15.19	2.39	23.51	4.08	51.01	0.13	32.95	1.06
Top Ten Percent: Median									
Top Ten Percent: Average		16.18	2.46	24.18	4.17	50.05	0.30	33.28	1.26
All Banks: Median		9.69	1.39	13.18	3.49	60.63	0.19	26.31	0.47
All Banks: Average		9.57	1.45	13.83	3.52	61.04	0.42	26.84	0.59
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	The Samson Banking Company, Inc.	18.37	3.73	30.44	3.89	38.95	0.00	33.41	2.83
2	Heartland State Bank	18.80	2.75	26.65	5.19	47.43	0.00	33.85	0.92
3	Coleman County State Bank	22.44	2.67	30.46	4.55	56.17	0.11	39.14	1.81
4	DNB National Bank	18.05	2.23	23.51	5.26	59.51	0.00	35.43	0.93
5	McGehee Bank	7.33	3.59	27.40	3.62	40.12	0.00	33.96	3.01
6	Utah Independent Bank	24.46	2.68	20.97	4.28	45.90	0.37	39.38	1.19
7	Friend Bank	12.77	3.17	35.22	4.03	42.81	0.17	35.00	2.16
8	The Commercial National Bank of Brady	34.58	2.22	18.60	4.26	53.03	0.00	28.63	0.75
9	Bank of Montana	7.30	3.32	35.19	3.05	35.61	0.00	50.32	2.11
10	Bank of St. Francisville	10.74	2.84	28.16	4.52	50.44	0.26	36.20	1.89
11	Main Bank	21.24	2.49	31.34	4.29	36.16	0.00	32.95	0.11
12	The Cowboy Bank of Texas	19.31	2.94	26.85	4.04	45.11	0.30	29.38	1.42
13	First State Bank	34.62	2.33	26.47	5.00	54.45	0.34	39.81	0.64
14	Progressive National Bank	13.88	2.62	32.11	3.11	49.04	0.05	36.67	3.48
15	Bank of Kilmichael	14.36	2.82	29.65	4.23	46.47	0.17	24.69	1.79
16	Surety Bank	21.68	2.68	27.77	3.39	51.39	0.31	35.21	3.17
17	The First State Bank	8.36	3.41	40.45	4.26	35.13	0.31	31.60	1.32
18	Farmers State Bank	18.50	1.76	20.06	4.64	62.33	0.04	49.36	0.73
19	Bank of St. Elizabeth	10.46	2.72	23.30	4.64	51.01	0.10	28.34	1.17
20	Citizens State Bank	17.90	2.18	23.75	3.82	44.58	0.00	30.77	0.24
21	The First National Bank of Cokato	43.01	1.89	26.52	3.88	51.23	0.01	31.38	0.34
22	Home Exchange Bank	(28.08)	4.41	32.61	3.11	27.06	0.00	38.11	3.16
23	New Frontier Bank	14.91	1.87	19.27	3.65	56.43	0.00	29.79	0.97
24	First Bank	15.18	2.26	21.35	4.47	51.86	0.13	29.78	0.60
25	Alliant Bank	17.31	1.96	20.57	4.17	62.96	0.14	35.97	1.32
25	The First National Bank at Paris	10.69	2.65	21.08	5.10	52.36	0.44	33.55	1.06
27	Colfax Banking Company	23.67	2.45	27.01	3.20	49.17	0.15	26.80	2.11
28	Durden Banking Company, Incorporated	21.34	2.54	17.43	5.15	52.57	0.20	26.67	0.71
29	Citizens Bank of Rogersville	32.57	2.14	19.16	4.33	54.97	0.26	26.66	1.04
30	Security Bank USA	21.81	1.97	21.74	3.99	60.58	0.10	26.95	1.64
31	Franklin State Bank & Trust Company	4.93	2.36	27.12	3.75	48.75	0.32	51.37	1.61
31	North Valley Bank	14.75	2.72	24.41	4.99	43.05	0.15	30.10	0.24
33	Coffee County Bank	10.39	2.63	23.73	4.77	44.56	0.41	30.58	0.63
34	The Idabel National Bank	25.13	2.18	19.01	4.05	40.86	0.83	39.11	0.45
35	First State Bank of Golva	20.67	1.89	20.63	3.86	43.57	0.00	29.31	0.17
35	VisionBank	13.97	2.97	43.95	4.19	27.11	0.00	24.04	0.03
37	Citizens State Bank	16.64	2.12	18.92	4.27	51.45	0.13	29.01	0.58
38	Exchange Bank and Trust Company, Natchitoches, Louisiana	22.78	2.71	27.65	3.05	38.63	0.92	30.98	1.60
39	Landmark Bank	3.38	3.86	37.42	5.20	42.86	1.70	33.03	1.70
40	County Bank	20.52	1.42	16.88	4.01	66.82	0.00	35.65	0.90
41	First State Bank	17.54	2.78	19.48	4.50	46.92	0.35	18.41	0.92
42	Bank of Okolona	8.87	2.45	23.94	4.71	51.87	0.98	30.91	1.42
43	Arcadian Bank	4.13	2.36	18.17	4.68	55.43	0.00	24.32	1.07
44	Burling Bank	15.19	1.50	16.39	3.64	54.62	0.00	57.65	0.38
45	Commerce Bank	6.90	2.47	22.90	3.71	51.46	0.71	38.36	2.23
45	Iowa State Bank	14.35	2.07	18.74	3.49	39.87	0.00	25.72	0.37
47	Connect Bank	15.73	1.95	13.32	4.91	60.30	0.13	37.39	0.63
48	The Farmers State Bank	19.93	1.68	21.97	5.30	65.95	0.23	27.59	1.05
49	Bank of Hartington	13.55	1.93	21.44	4.65	56.91	0.00	23.02	0.35
50	Citizens Bank, National Association	10.61	1.73	13.43	4.08	54.09	0.00	50.51	0.34
51	Security Bank of Southwest Missouri	14.04	2.39	23.87	4.08	50.41	0.38	21.03	0.89
52	Town & Country Bank Midwest	14.85	1.85	16.36	3.39	52.95	0.23	38.92	0.91
53	Bank of Winona	5.94	2.83	22.93	3.59	41.20	0.21	24.06	2.03
54	The First National Bank and Trust	19.38	2.21	21.14	3.22	59.59	0.99	39.13	2.48
55	The State Bank of Geneva	19.66	2.11	23.78	3.20	59.44	0.57	33.00	2.19
56	First Community Bank	3.37	2.37	23.78	3.65	47.18	0.00	17.08	1.18
57	First National Bank of Dublin	13.13	1.70	18.37	3.52	63.91	0.12	45.92	1.37

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

Number of Institutions in Peer Group: **406**
 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	266,843	43	2
Brighton Bank	22578	Salt Lake City, UT	308,262	45	4
Centinel Bank of Taos	19904	Taos, NM	392,008	43	1
Central Bank of Kansas City	17009	Kansas City, MO	320,104	90	1
Charlevoix State Bank	33926	Charlevoix, MI	316,378	41	4
Charter Bank	18660	Corpus Christi, TX	332,446	55	4
Citizens State Bank of La Crosse	1513	La Crosse, WI	411,249	93	4
CLB The Community Bank	10532	Jonesville, LA	250,299	62	7
Community Bank of Raymore	22867	Raymore, MO	411,870	41	3
Community State Bank	230	Spencer, IA	340,719	38	7
Cumberland Security Bank, Inc.	11358	Somerset, KY	281,882	58	4
Delta Bank	26564	Vidalia, LA	433,843	67	5
Douglas National Bank	57230	Douglas, GA	255,025	30	1
Dundee Bank	10643	Omaha, NE	458,486	62	3
Farmers and Merchants State Bank of Pierz	10165	Pierz, MN	298,565	51	3
First Colony Bank of Florida	58644	Maitland, FL	286,881	19	1
First United Bank and Trust Company	34150	Madisonville, KY	465,848	95	6
FirstBank of Nebraska	5486	Wahoo, NE	353,004	44	4
Flagler Bank	35218	West Palm Beach, FL	486,882	41	3
Flatirons Bank	57280	Boulder, CO	280,593	30	2
FNB Picayune Bank	16612	Picayune, MS	270,299	62	6
Great American Bank	35292	Lawrence, KS	257,244	43	5
Grundy Bank	3713	Morris, IL	408,232	50	3
Guaranty Bank & Trust Company of Delhi, Louisiana	19638	Delhi, LA	335,758	77	9
High Plains Bank	3017	Flagler, CO	296,854	71	4
HomeBank Texas	17094	Seagoville, TX	277,689	38	3
Kentucky Farmers Bank Corporation	267	Catlettsburg, KY	271,872	61	5
Madison Valley Bank	19544	Ennis, MT	274,137	48	5
Millennium Bank	58348	Des Plaines, IL	295,401	35	1
Paradise Bank	58030	Boca Raton, FL	377,957	49	3
Peoples Bank	9366	Mendenhall, MS	434,488	143	5
Platinum Bank	58511	Oakdale, MN	476,750	50	2
Pony Express Bank	4526	Braymer, MO	291,838	30	2
The Bippus State Bank	1847	Huntington, IN	255,314	53	5
The Commercial Bank	175	Crawford, GA	378,038	45	5
The National Bank of Andrews	17603	Andrews, TX	260,208	57	2
The Union Bank of Mena	14597	Mena, AR	340,970	56	3
Thumb Bank and Trust	14513	Pigeon, MI	376,852	69	6
Union Bank & Trust Company	1753	Monticello, AR	278,301	50	3
Wells Bank	14025	Platte City, MO	336,382	54	5
Yampa Valley Bank	35407	Steamboat Springs, CO	488,723	66	2

PEER GROUP 3:
\$250 - 499 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	16.27	2.42	25.09	4.09	48.54	0.10	34.75	0.98
Top Ten Percent: Average	18.27	2.54	26.55	4.09	48.85	0.30	35.11	1.26
All Banks: Median	10.43	1.56	14.69	3.50	58.19	0.27	25.42	0.59
All Banks: Average	11.05	1.59	15.54	3.54	58.78	0.43	25.89	0.68

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Cumberland Security Bank, Inc.	12.64	3.18	23.88	4.46	42.57	0.11	45.21	1.33
2	Community State Bank	52.52	4.62	43.03	8.61	45.60	0.25	24.41	1.75
3	Brighton Bank	19.21	2.33	22.38	4.57	49.23	0.00	43.80	0.45
4	Central Bank of Kansas City	10.41	5.31	41.70	3.49	54.91	0.00	77.58	8.65
5	Paradise Bank	4.06	2.93	30.39	4.21	50.56	0.04	50.26	2.30
6	Community Bank of Raymore	18.39	2.23	32.98	2.68	43.94	0.00	34.98	1.46
7	Pony Express Bank	41.66	2.21	25.09	4.20	50.05	0.00	31.54	0.32
8	Douglas National Bank	20.18	2.67	26.66	4.36	47.57	0.76	33.59	1.18
9	Yampa Valley Bank	15.34	2.22	25.79	3.89	50.31	0.03	42.93	0.59
10	Millennium Bank	41.92	3.71	35.40	3.60	42.25	0.86	30.32	3.92
11	Kentucky Farmers Bank Corporation	19.47	2.73	15.38	4.59	44.68	0.08	26.41	0.98
12	The Bippus State Bank	21.31	3.31	30.19	4.28	44.63	0.32	18.31	2.61
13	Dundee Bank	31.70	3.13	34.85	4.48	45.93	0.73	21.14	2.16
14	Madison Valley Bank	25.34	2.72	35.03	3.92	53.62	0.10	42.82	0.40
15	The Commercial Bank	30.57	2.09	25.44	3.90	48.54	0.60	38.13	0.84
16	Delta Bank	16.15	2.50	30.96	3.84	48.29	0.10	22.64	1.26
17	Flatirons Bank	11.16	2.05	21.93	4.30	51.07	0.00	34.77	0.53
18	Citizens State Bank of La Crosse	2.56	3.25	36.24	4.26	40.17	0.34	34.75	1.44
19	FNB Picayune Bank	15.39	3.16	23.88	4.21	41.60	1.93	30.38	1.70
20	Platinum Bank	26.89	2.03	27.13	3.64	48.01	0.44	45.24	0.65
21	Guaranty Bank & Trust Company of Delhi, Louisiana	7.39	2.58	31.17	4.06	53.57	0.28	36.48	1.71
22	Charter Bank	1.31	3.16	31.90	6.04	50.74	0.13	50.67	0.59
23	The National Bank of Andrews	12.37	2.67	26.42	4.44	55.49	2.17	49.05	2.20
24	Union Bank & Trust Company	14.85	2.47	26.24	3.44	47.01	0.17	25.47	1.94
25	Thumb Bank and Trust	16.27	1.78	22.14	4.36	59.13	0.02	31.48	0.79
26	Peoples Bank	13.85	4.23	43.44	5.49	51.39	3.13	26.14	5.96
27	Great American Bank	11.18	2.22	16.81	4.60	52.29	0.00	32.60	0.47
28	High Plains Bank	19.60	2.04	23.77	5.61	62.56	0.06	31.87	0.53
29	First United Bank and Trust Company	22.96	1.84	18.16	4.25	58.67	0.10	35.40	0.71
30	Flagler Bank	28.57	2.26	24.84	3.54	38.45	0.01	25.10	0.29
30	The Union Bank of Mena	10.27	2.22	22.10	4.37	50.60	0.17	31.44	0.69
32	Farmers and Merchants State Bank of Pierz	9.56	2.17	24.33	3.73	48.19	0.12	30.71	0.93
33	FirstBank of Nebraska	11.07	2.42	22.13	3.87	35.40	0.23	37.79	0.48
34	HomeBank Texas	11.11	2.11	20.68	4.09	47.80	0.08	47.79	0.29
35	Centinel Bank of Taos	20.26	2.08	24.48	3.08	41.62	0.10	46.32	0.40
36	CLB The Community Bank	16.96	2.42	25.52	4.03	51.70	1.18	27.01	1.63
37	Wells Bank	19.60	1.95	23.10	3.76	50.59	0.03	24.97	0.56
38	Grundy Bank	37.96	1.79	18.83	2.72	54.87	0.07	40.50	1.66
39	Bank of Lake Mills	2.66	3.15	23.72	3.42	47.50	0.07	28.66	3.12
39	First Colony Bank of Florida	15.50	1.83	19.58	3.60	45.07	0.00	41.46	0.14
41	Charlevoix State Bank	34.23	1.85	23.47	3.22	56.98	0.21	36.82	1.14

PEER GROUP 4:
\$500 - 999 Million

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **209**
 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
Charlotte State Bank & Trust	27086	Port Charlotte, FL	585,588	60	7
Citizens Bank of Las Cruces	20161	Las Cruces, NM	887,932	114	7
Community First Bank	34627	Kennewick, WA	568,324	117	5
Edmonton State Bank	9678	Glasgow, KY	717,704	160	15
F & M Bank	12761	Edmond, OK	619,976	114	8
First Bank	3121	Burkburnett, TX	595,946	200	7
First Bank Kansas	18431	Salina, KS	579,453	123	7
First Bank of Owasso	18592	Owasso, OK	560,024	78	3
First Community Bank of Central Alabama	57124	Wetumpka, AL	520,989	79	7
FirstBank	14331	Antlers, OK	568,814	165	8
Highland Bank	16111	Saint Michael, MN	659,500	92	5
HNB National Bank	4540	Hannibal, MO	672,026	134	14
NewFirst National Bank	3183	El Campo, TX	903,125	90	7
Peoples Community Bank	22394	Greenville, MO	614,305	146	16
Quantum National Bank	34110	Suwanee, GA	623,139	69	3
Southwest Bank	16652	Odessa, TX	616,314	122	6
Texas Bank	19559	Brownwood, TX	705,224	128	9
Texas Bank Financial	26967	Weatherford, TX	654,739	151	3
The Bank of Old Monroe	1655	Old Monroe, MO	573,787	77	5
The First National Bank of Las Animas	3034	Las Animas, CO	528,755	83	7
Tolleson Private Bank	57522	Dallas, TX	832,894	51	1

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	14.70	2.19	21.45	3.75	53.96	0.08	34.08	1.22
Top Ten Percent: Average	16.11	2.33	22.37	3.89	52.62	0.17	31.97	1.22
All Banks: Median	10.73	1.58	16.07	3.48	58.95	0.29	26.38	0.68
All Banks: Average	11.77	1.60	15.98	3.49	58.85	0.39	27.56	0.77

CB Scorecard Key Performance Indicators

RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Citizens Bank of Las Cruces	22.03	2.38	25.03	3.46	53.96	0.01	37.18	1.18
2	FirstBank	9.31	2.69	26.92	5.97	56.79	0.14	36.15	1.22
3	The Bank of Old Monroe	20.27	2.43	19.89	3.39	43.40	0.02	33.84	0.85
4	Quantum National Bank	3.28	3.09	30.57	4.74	45.14	0.00	33.39	0.72
5	Southwest Bank	20.48	1.86	21.45	4.23	64.58	0.31	67.58	1.52
6	Texas Bank	19.94	1.86	15.85	3.81	56.53	0.01	41.69	0.90
7	Texas Bank Financial	24.17	3.30	30.34	5.50	51.35	0.52	14.32	2.18
8	NewFirst National Bank	9.23	3.04	29.52	4.46	44.36	0.66	34.53	0.83
9	First Bank	14.74	3.16	27.68	4.16	65.48	0.50	34.08	5.51
10	Charlotte State Bank & Trust	31.38	1.69	19.39	2.54	58.35	0.00	38.64	1.63
11	First Community Bank of Central Alabama	13.23	1.71	21.03	3.43	54.38	0.12	52.83	0.91
12	First Bank of Owasso	12.62	2.34	22.48	3.60	40.80	0.00	22.00	0.54
13	HNB National Bank	10.56	2.64	21.67	3.75	44.01	0.16	18.44	1.22
14	Peoples Community Bank	14.70	3.28	18.98	5.13	36.06	0.29	15.74	0.73
15	Highland Bank	13.43	1.85	18.06	3.93	57.09	0.08	41.02	0.58
16	The First National Bank of Las Animas	10.73	2.19	19.19	4.15	49.46	0.00	28.13	0.34
17	Tolleson Private Bank	24.28	2.14	27.68	2.56	45.31	0.05	14.09	1.50
18	Edmonton State Bank	13.14	2.10	16.70	3.42	51.11	0.21	35.76	1.26
19	First Bank Kansas	22.13	2.03	23.04	3.35	57.82	0.09	18.82	1.92
20	Community First Bank	17.27	1.58	18.65	3.36	67.68	0.00	38.27	1.99
21	F & M Bank	13.79	1.78	17.42	3.54	59.95	0.07	32.56	1.49

PEER GROUP 5:
\$1 - 5 Billion

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **110**
 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	1,290,791	151	16
CFG Community Bank	34294	Lutherville, MD	2,308,592	167	2
Citizens National Bank	20954	Sevierville, TN	1,497,235	197	22
First United Bank	12769	Dimmitt, TX	1,866,114	241	17
Five Star Bank	35361	Roseville, CA	2,433,819	145	7
Sutton Bank	5962	Attica, OH	1,249,161	131	7
The Bank of Hemet	21606	Riverside, CA	1,021,411	87	6
The Yellowstone Bank	1978	Laurel, MT	1,109,360	109	10
Wallis Bank	20845	Wallis, TX	1,117,301	182	13
Waukesha State Bank	16160	Waukesha, WI	1,387,386	308	14
WestStar Bank	32941	El Paso, TX	2,580,767	324	14

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	18.24	2.19	22.15	3.78	41.87	0.09	35.66	0.91
Top Ten Percent: Average	18.66	2.58	25.93	3.89	44.41	0.14	38.95	1.26
All Banks: Median	13.16	1.65	16.98	3.29	59.24	0.24	28.46	0.87
All Banks: Average	12.74	1.70	17.32	3.29	58.11	0.32	28.12	1.17

CB Scorecard Key Performance Indicators

RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	CFG Community Bank	46.21	4.03	37.77	5.09	41.28	0.83	30.92	2.47
2	Wallis Bank	(5.13)	4.06	48.11	4.78	37.14	0.14	50.66	2.22
3	First United Bank	25.20	3.05	28.88	4.93	41.50	0.13	29.85	0.72
4	Five Star Bank	32.78	2.11	23.20	3.74	38.10	0.02	41.61	0.24
5	WestStar Bank	11.82	2.22	19.69	3.59	48.42	0.02	45.42	1.03
6	Waukesha State Bank	8.13	2.19	20.55	4.04	54.11	0.11	33.35	1.58
7	The Bank of Hemet	18.24	2.04	22.15	3.25	40.09	0.00	39.65	0.39
8	American Bank & Trust	16.45	2.08	22.03	3.78	50.65	0.05	24.45	0.91
9	Citizens National Bank	22.45	2.04	19.73	3.73	47.85	0.02	28.08	0.60
10	The Yellowstone Bank	21.89	2.17	14.00	3.88	41.87	0.09	35.66	0.72
11	Sutton Bank	7.24	2.38	29.15	1.96	47.54	0.17	68.84	2.95