



## CB Top Ten Report

Ranking the Top Ten Percent of Banks by Peer Group

December 31, 2021 YTD



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**Purpose**

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

**Components**

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

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

**Definitions & Ratios**

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

**The Report**

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

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## CB TOP TEN™

Fourth Quarter 2021

## Executive Summary

## C-Corp Peer Group Summary

Peer Group 1: Less Than \$100 Million	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Top Ten Percent: Median	10.69	1.52	12.85	4.07	57.84	0.00	32.56	0.79
Top Ten Percent: Average	13.48	1.77	13.09	4.25	58.40	0.18	31.58	2.19
All Banks: Median	6.00	0.53	4.22	3.11	80.03	0.18	23.03	0.31
All Banks: Average	6.53	0.58	4.74	3.12	81.80	0.58	22.91	0.59
<b>Peer Group 2: \$100-249 Million</b>								
Top Ten Percent: Median	13.80	1.47	14.28	3.97	58.79	0.05	30.30	0.87
Top Ten Percent: Average	15.46	1.51	14.78	4.05	58.26	0.18	32.68	1.11
All Banks: Median	9.43	0.84	7.40	3.26	69.88	0.23	24.14	0.43
All Banks: Average	10.06	0.84	7.59	3.29	70.74	0.40	25.01	0.54
<b>Peer Group 3: \$250-499 Million</b>								
Top Ten Percent: Median	18.55	1.41	14.73	3.94	54.41	0.09	32.32	0.86
Top Ten Percent: Average	19.39	1.55	15.50	3.94	54.49	0.21	32.83	1.03
All Banks: Median	10.42	0.96	9.12	3.29	65.81	0.25	24.89	0.52
All Banks: Average	11.59	0.96	9.09	3.30	67.08	0.37	25.77	0.63
<b>Peer Group 4: \$500-999 Million</b>								
Top Ten Percent: Median	18.23	1.55	16.52	3.81	55.22	0.07	34.25	0.94
Top Ten Percent: Average	20.16	1.65	17.21	3.87	53.33	0.22	35.12	1.14
All Banks: Median	11.55	1.07	10.50	3.27	63.79	0.23	24.57	0.62
All Banks: Average	12.48	1.07	10.59	3.29	64.43	0.33	25.21	0.74
<b>Peer Group 5: \$1-5 Billion</b>								
Top Ten Percent: Median	19.56	1.73	16.81	3.77	50.12	0.14	34.95	1.01
Top Ten Percent: Average	22.06	1.90	17.90	4.01	49.17	0.22	37.67	1.41
All Banks: Median	12.11	1.15	11.40	3.25	61.57	0.23	27.12	0.70
All Banks: Average	13.90	1.19	11.50	3.24	61.44	0.33	27.53	0.81

## Sub-S Peer Group Summary

Peer Group 1: Less Than \$100 Million	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Top Ten Percent: Median	12.53	1.87	17.02	4.52	57.80	0.00	32.93	0.73
Top Ten Percent: Average	15.83	2.15	19.94	4.79	58.59	0.20	33.07	0.93
All Banks: Median	7.93	0.98	8.84	3.38	69.34	0.19	26.60	0.38
All Banks: Average	8.15	1.02	9.27	3.40	70.54	0.60	28.00	0.47
<b>Peer Group 2: \$100-249 Million</b>								
Top Ten Percent: Median	14.94	2.19	22.51	4.18	53.14	0.08	31.95	0.95
Top Ten Percent: Average	16.37	2.20	21.79	4.22	52.54	0.20	33.15	1.12
All Banks: Median	9.76	1.27	12.16	3.44	62.85	0.18	26.62	0.47
All Banks: Average	10.01	1.31	12.60	3.47	63.27	0.38	27.26	0.58
<b>Peer Group 3: \$250-499 Million</b>								
Top Ten Percent: Median	14.56	2.23	22.98	4.15	49.71	0.11	32.38	0.80
Top Ten Percent: Average	16.67	2.41	24.01	4.10	49.46	0.27	33.68	1.27
All Banks: Median	10.51	1.46	13.96	3.44	59.64	0.21	26.00	0.58
All Banks: Average	11.21	1.48	14.47	3.47	60.22	0.38	26.06	0.67
<b>Peer Group 4: \$500-999 Million</b>								
Top Ten Percent: Median	18.50	2.13	22.25	3.75	51.01	0.03	33.22	0.93
Top Ten Percent: Average	20.67	2.22	22.54	3.93	52.30	0.19	32.70	1.10
All Banks: Median	11.05	1.51	15.17	3.42	59.66	0.25	27.80	0.67
All Banks: Average	12.62	1.54	15.41	3.44	59.54	0.36	28.26	0.76
<b>Peer Group 5: \$1-5 Billion</b>								
Top Ten Percent: Median	24.46	2.30	22.06	3.89	44.54	0.08	33.63	0.87
Top Ten Percent: Average	23.89	2.69	25.45	4.07	44.21	0.21	36.57	1.24
All Banks: Median	12.50	1.60	16.76	3.25	59.99	0.20	28.18	0.86
All Banks: Average	13.56	1.68	17.08	3.25	58.92	0.28	27.92	1.22

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.

## C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **491**  
 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	81,297	15	1
Amistad Bank	26658	Del Rio, TX	46,101	13	1
Bank of Billings	16959	Billings, MO	79,533	21	2
Bank of Lake Village	15547	Lake Village, AR	75,982	15	2
Bank of Locust Grove	16795	Locust Grove, OK	49,288	16	1
Bank of Mead	13611	Mead, NE	32,229	5	1
Brazos National Bank	24038	Richwood, TX	28,767	42	1
Breda Savings Bank	5792	Breda, IA	79,297	8	1
Carver State Bank	16584	Savannah, GA	61,954	15	2
Catlin Bank	3615	Catlin, IL	83,819	21	2
CBW Bank	13959	Weir, KS	65,314	23	1
Chambers State Bank	13251	Chambers, NE	71,349	11	2
Chappell Hill Bank	11570	Chappell Hill, TX	56,957	11	1
Citizens Bank of Morgantown, Inc.	22954	Morgantown, WV	49,102	9	1
Comerica Bank & Trust, National Association	1596	Ann Arbor, MI	77,330	109	1
Community Bank of Missouri	57141	Richmond, MO	76,874	19	2
Connections Bank	58076	Kirksville, MO	99,364	26	5
Eagle Bank	58282	Polson, MT	97,517	18	1
Farmers State Bank of Trimont	1929	Trimont, MN	76,937	9	2
First Electronic Bank	35533	Salt Lake City, UT	78,557	52	1
First National Bank	4111	Heavener, OK	96,713	35	2
First Naturalstate Bank	21379	Mcgehee, AR	84,463	17	3
First Security Bank	1622	Union Star, MO	45,554	10	2
Freedom Bank	17881	Freer, TX	94,849	29	3
Genesis Bank	15817	Benoit, MS	27,953	8	1
Holladay Bank & Trust	21448	Salt Lake City, UT	74,397	9	1
ITS Bank	34619	Johnston, IA	9,242	0	1
Kinmundy Bank	3805	Kinmundy, IL	60,776	9	1
Lakeside Bank of Salina	21255	Salina, OK	48,802	13	1
Lamont Bank of St. John	8681	Saint John, WA	69,111	5	1
Limebank	11003	Bolivar, MO	76,321	23	4
Maple Bank	57581	Champlin, MN	97,713	12	1
McClave State Bank	11261	Mcclave, CO	47,334	8	1
Pavillion Bank	24303	Richardson, TX	91,766	19	1
Peoples Bank	1562	Lebanon, KY	99,464	16	3
Peoples State Bank of Colfax	10075	Colfax, IL	40,039	8	1
Portage Bank	8197	Ceylon, MN	40,591	14	1
Rocky Mountain Bank & Trust	3019	Florence, CO	94,848	24	2
Sibley State Bank	11764	Sibley, IA	99,730	12	1
State Bank of Chandler	8858	Chandler, MN	61,277	9	1
The Bank of Houston	13960	Houston, MO	51,276	21	1
The Citizens Bank of Edina	12457	Edina, MO	88,051	12	1
The Commercial Bank	19595	Mason, TX	80,253	11	1
The Farmers State Bank	15258	Holton, KS	71,122	16	1
The Santa Anna National Bank	5520	Santa Anna, TX	59,724	12	1
The Waterford Commercial and Savings Bank	8397	Waterford, OH	58,744	15	2
United Minnesota Bank	10567	New London, MN	47,121	7	1
Washita Valley Bank	2308	Fort Cobb, OK	49,111	13	1
Waterman Bank	10878	Waterman, IL	85,668	34	1

## C-Corp Top Ten Percent: How They Rank

		10.69	1.52	12.85	4.07	57.84	0.00	32.56	0.79
Top Ten Percent: Median									
Top Ten Percent: Average		13.48	1.77	13.09	4.25	58.40	0.18	31.58	2.19
All Banks: Median		6.00	0.53	4.22	3.11	80.03	0.18	23.03	0.31
All Banks: Average		6.53	0.58	4.74	3.12	81.80	0.58	22.91	0.59
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Freedom Bank	53.14	2.25	19.64	4.40	55.61	0.00	40.88	2.74
2	First Electronic Bank	79.80	17.86	49.27	23.49	49.96	0.00	24.58	25.06
3	Amistad Bank	20.07	1.69	14.96	3.69	64.09	0.00	39.83	2.68
4	Breda Savings Bank	14.57	1.82	17.87	3.85	44.03	0.00	38.00	0.50
5	Comerica Bank & Trust, National Association	18.35	37.46	42.35	1.02	55.54	0.00	100.00	109.72
6	The Santa Anna National Bank	12.31	1.46	12.72	4.22	57.84	0.00	30.62	0.50
7	CBW Bank	(24.03)	3.86	17.82	6.05	60.56	0.00	64.33	7.21
8	The Bank of Houston	6.99	2.41	20.32	5.35	55.32	0.00	20.23	4.29
9	Eagle Bank	6.34	1.50	14.10	4.41	52.16	0.01	63.24	0.82
10	First Naturalstate Bank	14.26	1.52	15.59	3.44	44.20	0.21	36.60	2.44
10	Maple Bank	(2.44)	1.99	21.04	4.72	49.55	0.00	41.03	0.57
12	Chappell Hill Bank	36.02	1.11	14.41	3.11	73.07	0.00	39.17	0.78
13	Portage Bank	87.56	1.99	15.88	5.63	63.35	0.02	11.05	2.47
14	Genesis Bank	24.25	1.76	9.72	3.49	74.64	0.19	57.77	7.86
15	Bank of Lake Village	6.82	2.13	16.94	4.01	43.97	0.33	35.01	2.69
16	The Commercial Bank	19.71	1.70	18.71	4.32	50.48	0.00	21.87	0.19
17	Lamont Bank of St. John	10.47	1.68	12.85	4.13	39.83	0.00	37.94	0.08
17	Peoples Bank	2.26	2.35	24.89	5.30	44.08	0.00	34.72	0.22
19	Catlin Bank	24.79	1.41	12.99	3.95	64.81	0.08	23.25	1.78
20	Community Bank of Missouri	17.02	1.28	10.90	4.06	65.36	0.12	28.86	0.96
21	Bank of Locust Grove	7.36	1.79	16.13	5.23	53.42	0.44	32.56	0.94
22	Connections Bank	8.05	1.33	10.40	4.68	62.52	0.00	23.35	0.52
23	State Bank of Chandler	17.12	1.30	11.58	3.96	54.83	0.07	33.10	0.30
24	Pavillion Bank	13.51	1.11	9.19	4.03	65.30	0.05	36.57	0.56
25	Waterman Bank	40.49	2.07	12.67	3.73	78.72	0.00	3.54	11.24
26	ITS Bank	5.61	6.35	6.77	5.35	10.22	0.00	0.00	4.73
27	Holladay Bank & Trust	5.37	1.42	9.63	4.49	58.45	0.00	37.87	0.17
28	Limebank	8.27	1.53	13.74	5.19	68.34	0.29	26.62	2.85
29	Bank of Billings	17.64	1.05	8.55	5.69	70.08	0.52	39.59	0.52
29	Sibley State Bank	9.18	1.49	13.49	3.20	47.39	0.00	16.10	1.01
31	Kinmundy Bank	10.84	1.74	13.71	3.89	42.29	0.39	27.61	0.51
31	The Citizens Bank of Edina	9.32	1.73	14.95	3.82	40.35	0.16	34.03	0.25
33	Lakeside Bank of Salina	4.02	1.62	15.38	5.39	50.11	0.28	28.54	0.67
34	First National Bank	8.68	0.84	10.27	4.99	69.52	0.39	39.19	1.01
35	United Minnesota Bank	15.17	0.66	10.84	2.95	71.88	0.00	32.65	0.69
36	The Farmers State Bank	8.25	1.40	11.24	3.80	56.21	0.00	12.95	0.51
37	Chambers State Bank	4.41	1.82	7.43	4.07	48.60	0.14	29.96	0.91
38	McClave State Bank	6.42	1.62	11.52	4.72	55.94	0.00	12.48	0.32
39	Citizens Bank of Morgantown, Inc.	17.16	1.27	7.93	5.42	66.70	0.26	22.06	0.56
40	American Exchange Bank, Lindsay, Oklahoma	8.49	0.70	5.88	3.47	70.70	0.00	40.77	0.46
41	Brazos National Bank	(30.93)	5.88	14.83	3.12	81.44	0.00	70.13	28.52
42	Peoples State Bank of Colfax	5.22	1.18	11.22	3.60	54.82	0.00	21.18	0.40
43	Rocky Mountain Bank & Trust	10.69	0.83	8.64	4.23	79.59	0.03	36.80	0.53
44	The Waterford Commercial and Savings Bank	8.42	0.86	7.09	3.59	73.07	0.00	25.64	0.82
45	Bank of Mead	14.40	1.03	9.20	3.64	59.26	0.00	19.20	0.22
46	Washita Valley Bank	8.02	1.31	8.35	4.44	59.05	0.19	19.84	1.21
47	Carver State Bank	18.52	0.81	6.73	3.48	62.95	1.46	40.56	2.11
47	Farmers State Bank of Trimont	12.52	1.16	7.58	3.26	56.83	0.04	22.58	0.79
49	First Security Bank	18.47	1.16	15.34	4.57	61.87	0.08	20.23	0.20

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

Number of Institutions in Peer Group: **684**  
 Institution Type: **Commercial Bank, Savings Bank/Thrift**  
 Corp Status: **C Corporation**  
 Asset Size: **\$100 - 249 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
American Bank, National Association	21567	Dallas, TX	204,203	36	2
Apollo Trust Company	6051	Apollo, PA	181,113	42	5
Bank of Brookhaven	35439	Brookhaven, MS	233,191	28	1
Bank of Camilla	17190	Camilla, GA	146,681	24	2
Bank of Cherokee County	2327	Hulbert, OK	169,405	49	3
Bank of Crockett	1468	Bells, TN	223,671	33	4
Bank of Franklin	10594	Meadville, MS	190,010	48	4
Bank of Lincoln County	57396	Fayetteville, TN	191,216	39	3
Bank of Milton	11232	Milton, WI	184,786	20	2
Bank Star	21897	Pacific, MO	171,195	32	2
Bay Bank	34052	Green Bay, WI	216,826	32	1
Buffalo Federal Bank	29696	Buffalo, WY	179,250	36	3
Carson Bank	17369	Mulvane, KS	165,221	40	4
Century Bank of the Ozarks	8296	Gainesville, MO	245,338	59	5
Cleveland State Bank	9517	Cleveland, WI	176,268	34	2
Community Bank	31272	Lexington, TN	217,148	56	3
Community Bank	34020	Topeka, KS	149,461	24	2
Community Bank	8975	Bristow, OK	105,894	26	1
Community State Bank	22567	Shelbina, MO	110,591	21	2
Concordia Bank of Concordia, Missouri	13788	Concordia, MO	100,462	22	4
Embassy National Bank	58413	Lawrenceville, GA	117,791	27	1
FDS Bank	33831	Mason, OH	147,337	688	1
First National Bank USA	22046	Boutte, LA	213,966	29	2
First New Mexico Bank, Las Cruces	58745	Las Cruces, NM	167,434	34	2
First State Bank of Odem	16334	Odem, TX	180,496	33	4
First Texas Bank	3293	Lampasas, TX	192,838	23	1
Florida Business Bank	35304	Melbourne, FL	189,062	13	1
Gateway Commercial Bank	58678	Mesa, AZ	209,827	16	1
Global Bank	58263	New York, NY	231,976	37	1
Heritage Bank of the Ozarks	57576	Lebanon, MO	246,437	53	3
Huron Valley State Bank	57990	Milford, MI	237,116	31	2
Incommons Bank, N.A.	3342	Mexia, TX	219,674	55	6
Lakeview Bank	57785	Lakeville, MN	152,033	19	1
Liberty Bank	20429	Geraldine, AL	184,505	54	6
Longview Bank and Trust	16479	Chrisman, IL	236,903	43	4
McKenzie Banking Company	13955	Mc Kenzie, TN	186,905	80	6
Merchants and Planters Bank	327	Raymond, MS	118,402	38	3
National Bank of St. Anne	16752	St. Anne, IL	121,306	25	2
One World Bank	57901	Dallas, TX	138,791	31	2
Oxford University Bank	57034	Oxford, MS	206,320	33	3
PeopleFirst Bank	58597	Joliet, IL	224,737	31	2
Peoples Bank	57058	Sheridan, AR	204,593	26	2
Peoples Bank & Trust Company	1475	Manchester, TN	147,386	26	1
People's Bank and Trust Company of Pickett County	22756	Byrdstown, TN	206,253	45	2
Security First National Bank of Hugo	432	Hugo, OK	136,383	31	1
Sherburne State Bank	10169	Becker, MN	227,468	39	3
Southern Illinois Bank	35229	Johnston City, IL	159,326	26	5
Square Financial Services, Inc.	59177	Salt Lake City, UT	220,336	106	1
Sumner Bank & Trust	57954	Gallatin, TN	217,765	33	3
Sundown State Bank	18780	Sundown, TX	223,774	33	5
The Apple Creek Banking Company	737	Apple Creek, OH	203,701	45	6
The Bank of Monroe	6180	Union, WV	196,544	39	3
The Bankers Bank	26677	Oklahoma City, OK	212,455	57	1
The Citizens State Bank of Ouray	1779	Ouray, CO	161,815	30	5
The Colorado Bank and Trust Company of La Junta	1141	La Junta, CO	185,568	39	2
The Commercial Bank	9356	De Kalb, MS	225,550	51	5
The Community Bank	58517	Bridgeport, TX	156,993	33	2
The Farmers State Bank of Oakley, Kansas	1867	Oakley, KS	195,367	15	1
The First National Bank of Kemp	3281	Kemp, TX	135,788	26	2

**PEER GROUP 2:**  
\$100 - 249 Million

**C-Corp Top Ten Percent: Who They Are**

Number of Institutions in Peer Group: **684**  
 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 Waynesboro	2160	Waynesboro, GA	199,035	37	1
The Gunnison Bank and Trust Company	11259	Gunnison, CO	213,104	38	2
The Harrison County Bank	9030	Lost Creek, WV	155,375	27	4
The Peoples Bank of Georgia	170	Talbotton, GA	134,486	30	4
The Tri-County Bank	16339	Stuart, NE	193,602	34	4
Town & Country Bank	1434	Ravenna, NE	189,124	28	4
Traditions First Bank	57092	Erin, TN	213,175	34	3
United Citizens Bank of Southern Kentucky	57867	Columbia, KY	188,103	52	5
Valley Bank of Kalispell	1980	Kalispell, MT	185,577	32	1
West Valley National Bank	58426	Goodyear, AZ	115,221	19	4

**PEER GROUP 2:**  
\$100 - 249 Million

**C-Corp Top Ten Percent: How They Rank**

		AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Top Ten Percent: Median		13.80	1.47	14.28	3.97	58.79	0.05	30.30	0.87
Top Ten Percent: Average		15.46	1.51	14.78	4.05	58.26	0.18	32.68	1.11
All Banks: Median		9.43	0.84	7.40	3.26	69.88	0.23	24.14	0.43
All Banks: Average		10.06	0.84	7.59	3.29	70.74	0.40	25.01	0.54
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Sherburne State Bank	22.30	1.97	25.58	4.11	47.95	0.01	40.04	1.92
2	The Gunnison Bank and Trust Company	36.03	1.47	16.14	3.70	59.36	0.00	54.30	1.27
3	Community Bank	10.72	1.92	19.00	3.97	48.49	0.00	35.36	1.25
4	Gateway Commercial Bank	15.14	1.95	20.75	3.50	36.40	0.00	32.76	0.91
5	Century Bank of the Ozarks	18.15	2.26	25.52	4.76	48.77	0.08	26.77	1.65
6	The Commercial Bank	24.53	1.98	19.98	4.22	49.71	0.16	31.28	1.33
7	One World Bank	9.55	2.07	16.04	4.89	59.01	0.08	42.22	1.45
8	The Tri-County Bank	8.42	1.66	19.70	5.00	56.09	0.00	40.28	0.46
9	Incommons Bank, N.A.	18.32	1.68	18.56	5.19	61.76	0.14	29.20	1.02
10	First New Mexico Bank, Las Cruces	22.03	1.23	10.66	3.75	62.66	0.00	38.86	0.75
11	Sundown State Bank	19.93	1.21	12.70	3.94	61.61	0.00	41.73	0.48
12	Bay Bank	76.57	1.68	17.33	3.11	55.70	0.20	37.04	2.31
13	United Citizens Bank of Southern Kentucky	9.46	2.08	16.18	4.97	48.30	0.15	31.62	0.85
14	Heritage Bank of the Ozarks	19.85	1.45	17.07	4.22	61.84	0.06	24.91	1.15
15	Concordia Bank of Concordia, Missouri	14.63	1.22	13.18	3.93	60.74	0.00	29.32	0.65
16	Bank of Cherokee County	21.18	1.69	20.65	4.00	67.75	0.03	24.08	1.80
17	The Citizens State Bank of Ouray	8.24	1.36	15.95	4.23	57.45	0.00	33.85	0.58
18	Peoples Bank & Trust Company	20.97	1.33	12.27	4.42	58.79	0.27	39.90	0.60
19	McKenzie Banking Company	12.01	2.36	21.26	5.81	55.38	0.92	34.65	2.18
20	PeopleFirst Bank	27.64	1.41	13.28	3.83	59.51	0.28	26.89	2.51
21	Bank of Milton	12.11	1.50	16.86	3.57	47.60	0.00	20.45	0.71
22	Peoples Bank	12.39	1.69	11.34	3.59	42.47	0.02	28.81	0.65
23	Bank of Brookhaven	18.17	1.35	12.96	3.13	55.09	0.12	32.66	1.43
24	American Bank, National Association	53.32	1.60	14.42	6.20	57.43	0.17	17.80	0.62
25	Bank of Franklin	7.24	1.85	17.88	4.21	55.21	0.29	29.87	1.83
25	The Bankers Bank	10.30	1.47	10.48	3.41	73.39	0.00	60.73	5.41
27	Bank of Camilla	20.90	1.79	12.69	3.28	53.02	0.66	36.38	2.00
28	Bank of Lincoln County	5.14	1.61	13.93	4.75	53.90	0.00	26.16	0.48
29	Lakeview Bank	13.88	1.21	14.98	4.13	58.28	0.23	35.86	0.51
30	Global Bank	14.59	1.94	15.33	4.32	56.80	0.18	11.46	1.83
31	Town & Country Bank	13.13	1.72	13.41	4.02	49.22	0.05	23.34	0.47
32	Community Bank	10.45	1.21	14.80	3.93	65.67	0.00	24.41	0.97
33	Carson Bank	20.55	1.02	13.49	3.62	72.49	0.00	28.52	0.98
34	Bank Star	12.34	1.20	12.65	4.39	59.38	0.00	25.69	0.38
35	Oxford University Bank	9.62	1.62	15.67	3.81	52.26	0.15	22.44	1.30
36	West Valley National Bank	(7.50)	1.33	16.52	3.78	72.41	0.00	55.26	1.58
37	Longview Bank and Trust	16.14	1.32	15.14	3.41	54.14	0.01	17.53	0.84
38	The Colorado Bank and Trust Company of La Junta	2.38	1.82	17.25	4.33	56.59	0.92	54.57	2.01
39	The First National Bank of Waynesboro	9.36	1.38	9.10	3.67	55.77	0.11	36.82	0.95
40	The Apple Creek Banking Company	13.63	0.98	13.35	4.01	67.46	0.00	36.01	0.37
41	National Bank of St. Anne	16.10	1.21	11.83	3.95	63.01	0.23	25.00	1.23
42	First Texas Bank	13.47	1.18	12.52	3.12	55.96	0.05	45.09	0.51
43	The Bank of Monroe	13.71	1.20	9.72	3.67	61.49	0.01	27.04	0.87
44	People's Bank and Trust Company of Pickett County	50.20	1.62	14.28	4.92	58.81	0.58	19.21	0.63
45	Florida Business Bank	4.11	1.50	13.40	4.37	54.88	0.00	45.11	0.11
46	Security First National Bank of Hugo	7.24	1.94	22.62	5.32	51.59	0.54	28.02	0.67
47	Community State Bank	16.63	1.57	16.42	3.67	42.63	0.16	28.32	0.24
48	Apollo Trust Company	8.58	1.08	10.34	4.03	67.28	0.01	43.92	0.70
49	Liberty Bank	12.22	1.31	11.79	4.78	61.10	0.28	29.45	0.61
49	The Peoples Bank of Georgia	20.92	1.47	16.08	5.45	63.93	0.80	29.59	0.55
51	Huron Valley State Bank	23.34	0.96	11.52	3.27	61.83	0.00	49.87	0.29
51	The Community Bank	29.18	0.95	11.05	4.22	69.74	0.10	32.48	0.62
53	FDS Bank	(22.97)	590.01	1,273.25	0.15	12.79	0.01	100.00	856.26
54	Sumner Bank & Trust	12.17	1.10	11.10	3.54	61.54	0.00	27.34	0.55
54	Valley Bank of Kalispell	11.23	1.36	14.85	4.29	58.39	0.29	41.19	0.30
56	First State Bank of Odem	8.76	1.02	9.05	3.83	65.48	0.00	51.43	0.58
57	The Farmers State Bank of Oakley, Kansas	15.23	1.60	10.54	4.32	43.64	0.00	18.32	0.16
58	Embassy National Bank	3.76	2.37	14.75	4.09	61.98	0.00	8.56	4.29
59	Merchants and Planters Bank	8.86	1.61	15.50	3.06	63.91	0.00	22.79	3.29



**PEER GROUP 2:**  
\$100 - 249 Million

**C-Corp Top Ten Percent: How They Rank**

Top Ten Percent: Median	13.80	1.47	14.28	3.97	58.79	0.05	30.30	0.87
Top Ten Percent: Average	15.46	1.51	14.78	4.05	58.26	0.18	32.68	1.11
All Banks: Median	9.43	0.84	7.40	3.26	69.88	0.23	24.14	0.43
All Banks: Average	10.06	0.84	7.59	3.29	70.74	0.40	25.01	0.54

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	Square Financial Services, Inc.	NA	36.52	61.86	20.41	48.73	0.01	0.00	85.23
61	Buffalo Federal Bank	22.98	1.15	12.07	3.99	66.48	0.12	17.57	1.32
62	Cleveland State Bank	7.61	1.33	12.76	3.77	60.90	0.25	30.30	1.22
63	Community Bank	24.05	1.20	12.80	4.11	60.75	0.50	17.65	1.58
63	The Harrison County Bank	14.76	1.03	10.01	3.82	63.67	0.20	68.30	0.50
65	First National Bank USA	34.64	1.22	11.07	3.88	69.27	0.21	35.03	0.41
66	Bank of Crockett	5.16	1.67	15.07	3.73	40.96	0.04	31.38	0.32
67	The First National Bank of Kemp	24.01	0.85	8.42	3.58	73.50	0.02	49.25	1.05
68	Traditions First Bank	16.13	0.99	12.15	3.26	67.09	0.00	25.81	0.66
69	Southern Illinois Bank	12.78	1.34	12.31	3.40	57.11	0.32	25.16	1.17

**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
Bank of Bartlett	23123	Bartlett, TN	491,950	103	7
Bank of Cleveland	26955	Cleveland, TN	341,423	62	4
Bank of Houston, National Association	3178	Houston, TX	470,880	44	2
Bank of the Valley	25291	Bellwood, NE	429,902	65	6
BankVista	35406	Sartell, MN	471,597	73	3
BlueHarbor Bank	58691	Mooresville, NC	410,809	38	4
CenterBank	35117	Milford, OH	272,037	42	3
Central Bank	1756	Little Rock, AR	406,341	29	2
Central Savings Bank	1095	Sault Sainte Marie, MI	401,733	65	9
Century Bank and Trust	147	Milledgeville, GA	372,436	47	2
Century Bank of Georgia	35236	Cartersville, GA	336,131	32	2
Chickasaw Community Bank	11521	Oklahoma City, OK	349,214	132	1
Chino Commercial Bank, N.A.	35366	Chino, CA	378,177	56	4
Citizens Bank of West Virginia, Inc.	6760	Elkins, WV	495,157	91	5
Community First Bank	12426	Kansas City, KS	254,329	29	2
Copiah Bank	8231	Hazlehurst, MS	297,184	66	9
Cornerstone Community Bank	33137	Grafton, WI	250,326	32	3
Denali State Bank	26530	Fairbanks, AK	470,847	85	5
Eaglemark Savings Bank	34313	Reno, NV	384,022	102	1
Farmers and Merchants Bank	15801	Baldwyn, MS	470,062	115	10
FinWise Bank	35323	Murray, UT	373,830	116	2
First Community Bank	2176	Glasgow, MT	387,981	77	9
First National Bank	25894	Oldham, SD	405,074	79	12
First National Bank of Brookfield	18564	Brookfield, IL	315,156	34	1
First Port City Bank	21784	Bainbridge, GA	399,725	67	5
First Priority Bank	4185	Pryor, OK	313,041	48	2
First Security Bank of Nevada	58443	Las Vegas, NV	336,058	25	1
First Service Bank	18519	Greenbrier, AR	489,247	102	9
First Southern Bank	29332	Florence, AL	417,481	77	5
First State Bank	19163	Wrens, GA	310,062	39	5
First Vision Bank of Tennessee	58201	Tullahoma, TN	371,122	68	4
FNB Oxford Bank	5005	Oxford, MS	482,904	70	3
Golden Valley Bank	58278	Chico, CA	473,677	56	2
Grand Bank	22065	Tulsa, OK	482,271	47	2
Grandview Bank	3230	Grandview, TX	396,191	51	3
Guadalupe Bank	58768	Kerrville, TX	260,105	34	3
Heritage Bank & Trust	58220	Columbia, TN	255,185	45	3
High Country Bank	29783	Salida, CO	452,763	84	5
Honor Bank	8165	Honor, MI	359,289	78	8
INSOUTH Bank	22020	Brownsville, TN	444,605	93	5
Integrity Bank & Trust	57587	Monument, CO	323,188	64	4
Meade County Bank	25173	Brandenburg, KY	288,987	46	2
Merchants Commercial Bank	58184	St Thomas, VI	398,955	29	1
Metro Phoenix Bank	58402	Phoenix, AZ	411,815	44	1
Mid-America Bank	17374	Baldwin City, KS	306,026	56	4
OptimumBank	35430	Fort Lauderdale, FL	350,039	38	2
Peoples Bank of East Tennessee	34517	Madisonville, TN	359,686	99	9
People's Bank of Seneca	34146	Seneca, MO	340,718	35	4
Pinnacle Bank	29548	Jasper, AL	339,508	49	6
PS Bank	444	Wyalusing, PA	477,210	74	8
Security State Bank of Oklahoma	8980	Wewoka, OK	359,987	59	5
Stockmens Bank	8321	Colorado Springs, CO	445,038	101	11
Texas Brand Bank	57922	Dallas, TX	345,109	38	4
Texas Republic Bank, National Association	3400	Frisco, TX	424,267	64	4
The Bank	34409	Jennings, LA	355,683	78	7
The Cleveland State Bank	12201	Cleveland, MS	339,992	60	2
The First National Bank of Russell Springs	2767	Russell Springs, KY	297,476	36	3
The Shelby State Bank	10157	Shelby, MI	378,549	102	10
Three Rivers Bank of Montana	21557	Kalispell, MT	287,825	55	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	468,307	85	10
Trinity Bank, N.A.	57543	Fort Worth, TX	431,817	24	1
UniBank	58407	Lynnwood, WA	455,659	54	4
United Community Bank of West Kentucky, Inc.	57301	Morganfield, KY	386,830	58	6
ValueBank Texas	19700	Corpus Christi, TX	308,541	90	9

**PEER GROUP 3:**  
\$250 - 499 Million

**C-Corp Top Ten Percent: How They Rank**

		18.55	1.41	14.73	3.94	54.41	0.09	32.32	0.86	
Top Ten Percent: Median		18.55	1.41	14.73	3.94	54.41	0.09	32.32	0.86	
Top Ten Percent: Average		19.39	1.55	15.50	3.94	54.49	0.21	32.83	1.03	
All Banks: Median		10.42	0.96	9.12	3.29	65.81	0.25	24.89	0.52	
All Banks: Average		11.59	0.96	9.09	3.30	67.08	0.37	25.77	0.63	
CB Scorecard Key Performance Indicators										
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII	
1	FinWise Bank	18.86	9.43	55.93	15.21	35.89	0.19	52.00	8.66	
2	Metro Phoenix Bank	26.32	1.83	17.65	3.97	45.64	0.00	33.00	0.81	
3	OptimumBank	48.99	1.88	19.15	3.54	55.12	0.00	42.57	0.62	
4	Eaglemark Savings Bank	230.62	3.85	28.06	7.67	51.50	0.00	0.04	3.62	
5	Cornerstone Community Bank	9.75	1.69	17.49	4.47	50.24	0.00	61.28	0.57	
6	Honor Bank	21.56	1.39	16.89	3.62	59.51	0.06	35.65	1.20	
7	Security State Bank of Oklahoma	26.62	2.19	17.99	3.90	42.78	1.51	40.90	1.51	
8	UniBank	12.82	2.13	13.81	4.48	51.56	0.06	26.47	1.27	
9	Pinnacle Bank	23.23	1.52	13.99	3.60	54.39	0.01	29.78	0.83	
10	Citizens Bank of West Virginia, Inc.	53.82	1.63	16.55	4.14	54.65	0.34	28.51	1.01	
11	The Cleveland State Bank	22.12	1.26	14.70	3.52	57.69	0.04	37.89	1.02	
12	Merchants Commercial Bank	37.89	1.68	17.56	3.61	44.44	0.24	56.91	0.40	
13	Texas Republic Bank, National Association	16.10	1.38	12.62	4.02	60.09	0.00	43.51	0.52	
14	Tri-County Bank	14.33	1.82	16.44	3.98	48.05	0.14	29.88	0.68	
15	Guadalupe Bank	23.48	1.37	16.06	4.07	59.91	0.29	34.03	1.15	
16	Peoples Bank of East Tennessee	25.21	1.69	17.40	4.80	57.63	0.54	35.39	0.78	
17	Central Savings Bank	22.47	1.26	14.56	3.40	55.28	0.07	38.42	0.84	
18	The Bank	13.11	1.77	18.22	5.28	54.10	0.28	32.50	0.67	
19	Central Bank	26.75	1.29	14.74	3.08	42.03	0.00	35.98	0.47	
20	First Security Bank of Nevada	24.70	1.73	9.41	3.65	41.29	0.00	46.83	0.16	
21	High Country Bank	23.92	1.40	14.95	4.47	66.66	0.36	34.55	1.01	
22	Heritage Bank & Trust	25.14	1.61	18.27	3.73	55.50	0.19	15.39	1.92	
23	Grandview Bank	31.35	1.41	16.34	3.71	50.30	0.40	46.28	0.39	
24	Texas Brand Bank	12.29	1.75	17.51	4.38	49.83	0.00	29.36	0.10	
25	First Vision Bank of Tennessee	13.15	1.38	14.44	3.55	62.92	0.00	22.77	2.07	
26	Three Rivers Bank of Montana	24.91	1.19	13.46	4.71	65.19	0.27	35.12	0.88	
27	Golden Valley Bank	16.54	1.17	14.25	3.44	50.86	0.00	39.55	0.31	
28	Farmers and Merchants Bank	16.82	1.85	13.58	4.82	56.06	0.41	21.95	1.57	
28	First National Bank	10.29	2.68	23.35	6.35	49.16	0.61	22.02	4.24	
30	BankVista	(4.95)	2.65	30.92	4.84	41.31	0.43	31.92	2.07	
31	First Port City Bank	31.97	1.08	13.81	4.01	65.32	0.01	26.61	0.74	
32	Integrity Bank & Trust	15.18	1.26	15.55	3.95	63.05	0.38	41.75	0.95	
33	Grand Bank	10.18	1.62	14.44	4.44	52.36	0.06	41.16	0.18	
33	Trinity Bank, N.A.	14.19	1.47	13.69	3.68	43.67	0.06	43.38	0.16	
35	Copiah Bank	13.57	1.33	14.20	3.70	62.83	0.23	33.10	1.43	
36	The Shelby State Bank	13.76	1.62	21.59	3.32	77.68	0.05	38.43	1.39	
37	Century Bank of Georgia	26.70	1.08	13.36	3.32	56.62	0.01	39.52	0.45	
38	First Southern Bank	20.91	1.35	15.99	3.92	54.93	0.02	18.09	0.45	
39	CenterBank	2.07	2.20	21.54	4.14	51.47	0.19	23.56	1.46	
39	The First National Bank of Russell Springs	12.01	1.50	12.69	3.33	51.89	0.01	23.56	0.94	
41	BlueHarbor Bank	26.50	1.28	12.79	3.05	50.91	0.02	32.01	0.50	
42	Meade County Bank	15.72	1.29	14.10	3.56	54.10	0.03	31.43	0.36	
43	Chickasaw Community Bank	19.09	1.33	13.15	4.56	76.70	0.00	14.56	4.21	
44	People's Bank of Seneca	24.15	1.43	17.72	3.88	43.66	0.39	20.66	0.57	
45	United Community Bank of West Kentucky, Inc.	17.31	1.41	12.52	3.55	50.45	0.07	22.47	0.60	
46	First National Bank of Brookfield	19.86	1.37	14.72	3.36	53.28	0.29	27.05	0.76	
47	FNB Oxford Bank	7.80	1.37	12.65	3.22	49.53	0.02	33.66	0.81	
48	Bank of the Valley	18.64	1.30	15.33	3.51	57.67	0.10	17.95	0.92	
49	INSOUTH Bank	15.23	1.34	14.76	4.31	65.61	0.53	29.30	1.29	
50	First Service Bank	9.52	1.40	12.69	4.39	59.60	0.31	26.89	1.71	
51	PS Bank	7.49	1.52	15.21	3.29	54.42	0.14	32.14	1.01	
51	ValueBank Texas	14.22	1.00	9.66	3.59	72.37	0.00	52.07	1.21	
53	Stockmens Bank	9.22	1.23	12.14	4.04	54.54	0.14	50.68	0.42	
54	Bank of Houston, National Association	66.46	1.08	10.01	4.02	60.30	0.00	38.94	0.09	
55	Community First Bank	8.12	1.62	13.62	4.82	44.77	0.05	29.70	0.19	
55	Mid-America Bank	8.97	2.23	22.95	3.32	47.69	0.16	17.46	2.16	
57	Denali State Bank	23.74	1.13	11.41	4.20	64.87	0.70	43.99	0.92	
58	First State Bank	48.80	1.39	17.36	4.49	53.80	0.29	17.25	0.38	
59	Bank of Bartlett	12.83	1.83	22.25	3.57	64.15	0.65	29.00	3.45	

**PEER GROUP 3:**  
\$250 - 499 Million

## C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	18.55	1.41	14.73	3.94	54.41	0.09	32.32	0.86
Top Ten Percent: Average	19.39	1.55	15.50	3.94	54.49	0.21	32.83	1.03
All Banks: Median	10.42	0.96	9.12	3.29	65.81	0.25	24.89	0.52
All Banks: Average	11.59	0.96	9.09	3.30	67.08	0.37	25.77	0.63

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
59	First Community Bank	12.59	1.25	11.37	3.97	66.44	0.27	34.16	1.64
61	First Priority Bank	18.46	1.66	17.41	4.07	43.80	2.95	19.35	0.83
62	Chino Commercial Bank, N.A.	20.16	1.00	10.78	3.12	56.25	0.03	61.98	0.57
63	Bank of Cleveland	(0.88)	2.06	13.20	4.16	52.67	0.37	30.92	1.26
64	Century Bank and Trust	19.01	1.18	12.05	2.97	58.71	0.04	31.06	0.91

**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	563,017	71	5
Bank of George	58626	Las Vegas, NV	620,089	105	2
Bank of Luxemburg	13264	Luxemburg, WI	535,277	96	8
Bank of Wisconsin Dells	15136	Wisconsin Dells, WI	885,729	81	3
Belmont Bank & Trust Company	58165	Chicago, IL	879,008	40	3
Capital Bank	19401	Jacinto City, TX	585,320	93	8
Capital Community Bank	33823	Provo, UT	522,298	103	5
Cornerstone Community Bank	58411	Red Bluff, CA	603,280	46	3
Drummond Community Bank	32737	Chieffland, FL	985,322	211	16
First Century Bank	1700	Tazewell, TN	521,941	86	8
First Chatham Bank	57252	Savannah, GA	604,777	104	7
First Citrus Bank	34899	Tampa, FL	659,702	90	5
First Community Bank	22964	San Benito, TX	681,374	118	9
First IC Bank	34998	Doraville, GA	942,129	114	10
First Texas Bank	11935	Georgetown, TX	955,687	87	7
First Utah Bank	22738	Salt Lake City, UT	662,488	110	6
FNB South	17011	Alma, GA	533,395	80	4
Frontier Bank of Texas	58509	Elgin, TX	600,003	69	5
Genesee Regional Bank	26333	Rochester, NY	979,606	157	3
Grand Savings Bank	32084	Grove, OK	770,486	179	12
Gulf Coast Bank	20353	Abbeville, LA	542,756	117	9
Jonah Bank of Wyoming	58396	Casper, WY	510,754	85	4
Legacy Bank & Trust Company	22319	Mountain Grove, MO	749,256	93	5
Legends Bank	34936	Clarksville, TN	756,446	110	9
M1 Bank	9797	Clayton, MO	619,576	27	3
Mission Valley Bank	57101	Sun Valley, CA	573,753	70	2
MRV Banks	58619	Sainte Genevieve, MO	631,530	58	4
New Millennium Bank	35151	Fort Lee, NJ	540,808	77	9
NewBank	58203	Flushing, NY	554,530	51	2
Oregon Pacific Banking Company dba Oregon Pacific Bank	23007	Florence, OR	691,606	116	5
People's Bank of Commerce	34685	Medford, OR	859,744	140	8
Pioneer Trust Bank, National Association	19827	Salem, OR	745,515	71	2
Quaint Oak Bank	35497	Southampton, PA	553,749	114	3
Rock Canyon Bank	33542	Provo, UT	814,371	156	7
Sanibel Captiva Community Bank	57425	Sanibel, FL	728,808	104	8
Schertz Bank & Trust	10344	Schertz, TX	656,486	64	6
Solera National Bank	58534	Lakewood, CO	652,544	53	1
Springfield First Community Bank	58892	Springfield, MO	882,885	66	1
Studio Bank	59112	Nashville, TN	610,884	73	1
Summit State Bank	32203	Santa Rosa, CA	958,080	100	5
T Bank, National Association	57703	Dallas, TX	577,280	126	1
Texas National Bank	3337	Mercedes, TX	593,232	116	8
Texas Security Bank	58739	Dallas, TX	969,647	79	3
The Bank of South Carolina	26912	Charleston, SC	678,959	80	5
The Dart Bank	5033	Mason, MI	698,469	182	4
The First National Bank and Trust Co., Chickasha, Oklahoma	4062	Chickasha, OK	908,364	158	10
The North Salem State Bank	8063	North Salem, IN	532,972	82	10
Timberline Bank	57857	Grand Junction, CO	646,914	84	3
Traditions Bank	57554	Cullman, AL	545,003	75	6
Truxton Trust Company	57825	Nashville, TN	901,679	61	1
Unison Bank	19396	Jamestown, ND	508,770	70	4
US Metro Bank	58310	Garden Grove, CA	967,099	107	7
Village Bank	35111	Midlothian, VA	746,175	149	9
West Michigan Community Bank	22308	Hudsonville, MI	865,147	89	8
Wheatland Bank	22939	Spokane, WA	713,419	142	14

**PEER GROUP 4:**  
\$500 - 999 Million

**C-Corp Top Ten Percent: How They Rank**

Top Ten Percent: Median	18.23	1.55	16.52	3.81	55.22	0.07	34.25	0.94
Top Ten Percent: Average	20.16	1.65	17.21	3.87	53.33	0.22	35.12	1.14
All Banks: Median	11.55	1.07	10.50	3.27	63.79	0.23	24.57	0.62
All Banks: Average	12.48	1.07	10.59	3.29	64.43	0.33	25.21	0.74

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	First IC Bank	23.25	2.24	21.05	3.57	47.62	0.02	32.04	2.16
2	Bank of George	31.73	2.22	17.22	3.40	55.22	0.05	46.95	3.62
3	Genesee Regional Bank	30.37	2.22	21.60	3.64	48.82	0.10	30.09	1.95
4	US Metro Bank	26.09	1.85	17.46	3.40	45.31	0.11	35.11	2.08
5	People's Bank of Commerce	64.27	1.47	15.11	4.26	62.68	0.13	45.85	1.06
6	Unison Bank	26.45	1.42	14.90	3.82	52.54	0.00	54.84	0.40
7	Jonah Bank of Wyoming	11.51	1.90	20.27	3.76	55.42	0.10	37.52	1.84
8	Mission Valley Bank	21.27	1.38	13.14	3.94	63.97	0.03	47.90	1.77
9	Texas National Bank	29.43	3.06	40.75	7.31	43.60	0.42	51.39	0.43
10	Cornerstone Community Bank	21.30	1.56	19.19	3.61	38.29	0.00	31.90	0.46
11	The Dart Bank	12.26	1.86	19.48	4.68	67.53	0.12	52.38	3.63
12	Sanibel Captiva Community Bank	19.07	1.36	23.30	3.67	55.94	0.00	42.00	0.53
13	NewBank	15.14	1.92	17.64	2.89	49.83	0.08	43.18	2.29
14	First Community Bank	17.27	1.41	16.52	3.83	56.94	0.07	47.98	0.64
15	MRV Banks	19.11	1.98	21.69	4.38	36.04	0.13	33.69	0.26
16	Frontier Bank of Texas	27.52	1.58	15.25	4.24	52.34	0.01	29.70	0.35
17	First Utah Bank	7.71	1.57	17.17	4.44	56.85	0.18	42.15	1.34
18	Capital Community Bank	8.49	2.97	23.63	9.93	42.73	0.65	37.50	1.53
19	Capital Bank	13.40	1.40	15.68	4.25	60.48	0.00	44.14	0.47
20	FNB South	13.70	2.40	16.14	4.26	43.42	0.91	41.45	0.84
21	Pioneer Trust Bank, National Association	14.34	2.16	19.68	3.36	30.73	0.00	9.67	1.17
22	Wheatland Bank	15.91	1.30	14.91	3.47	67.63	0.02	50.42	1.64
23	First Citrus Bank	24.79	1.17	14.71	3.77	57.63	0.00	33.44	0.48
24	Bank of Luxemburg	11.65	1.48	16.49	3.69	56.33	0.00	21.40	1.26
25	Solera National Bank	49.63	2.06	21.19	3.89	34.76	1.22	78.89	0.28
26	Bank of Wisconsin Dells	25.93	1.55	14.99	3.42	40.94	0.00	18.10	0.57
26	Drummond Community Bank	17.51	1.38	12.56	3.81	64.32	0.16	50.33	1.11
28	Gulf Coast Bank	13.38	1.77	15.22	4.41	57.92	0.77	49.94	1.08
29	Grand Savings Bank	16.15	1.55	17.82	4.50	53.93	0.22	24.30	0.77
29	Rock Canyon Bank	22.43	1.30	14.29	4.25	70.88	0.21	39.34	1.69
29	Summit State Bank	10.43	1.64	18.54	4.28	47.44	0.05	28.93	0.50
32	Legacy Bank & Trust Company	39.20	1.46	15.12	3.90	51.67	0.00	12.47	0.53
33	New Millennium Bank	18.23	1.64	17.75	3.54	48.89	0.42	27.00	1.32
34	The First National Bank and Trust Co., Chickasha, Oklahoma	16.78	1.72	13.49	4.04	47.33	0.82	34.93	0.91
35	Legends Bank	26.68	1.33	15.13	3.61	61.36	0.09	23.53	1.23
36	First Texas Bank	18.56	1.34	17.10	2.58	42.79	0.00	47.83	0.48
37	Springfield First Community Bank	13.20	1.73	10.77	3.49	44.73	0.00	22.54	1.05
38	Texas Security Bank	11.39	1.42	16.69	3.48	52.77	0.00	40.78	0.33
39	Truxton Trust Company	23.95	1.78	19.02	2.85	51.31	0.00	0.61	2.00
40	First Century Bank	11.36	1.40	16.06	3.97	56.53	0.04	28.52	0.64
41	Schertz Bank & Trust	24.33	1.57	15.16	3.64	42.35	0.03	24.34	0.20
42	T Bank, National Association	14.62	2.36	18.32	5.13	58.88	0.57	20.19	3.49
43	Quaint Oak Bank	14.27	1.26	18.16	4.05	64.48	0.00	14.48	2.10
44	The North Salem State Bank	10.25	1.28	16.40	3.82	55.07	0.04	41.68	0.46
45	Village Bank	5.77	1.80	18.99	3.86	58.21	0.44	40.38	1.70
46	Belmont Bank & Trust Company	16.74	1.53	15.22	3.42	37.36	0.02	31.53	0.14
47	First Chatham Bank	30.76	1.92	22.19	3.16	61.64	1.08	34.25	4.62
48	The Bank of South Carolina	27.56	1.22	13.08	3.46	60.38	0.12	41.91	0.64
49	Timberline Bank	18.98	1.38	19.28	4.26	57.39	0.00	13.99	0.49
50	1st Bank Yuma	12.72	1.32	15.68	3.31	57.13	0.14	49.82	0.79
50	Studio Bank	40.54	1.32	12.55	3.34	73.97	0.00	29.19	1.37
52	M1 Bank	26.61	1.86	21.28	3.90	31.60	0.02	9.99	0.01
53	Traditions Bank	17.07	1.36	15.12	5.34	58.37	0.49	27.34	0.94
54	Oregon Pacific Banking Company dba Oregon Pacific Bank	28.50	1.26	14.74	3.32	60.29	0.13	27.84	1.02
55	West Michigan Community Bank	14.51	1.41	16.06	3.49	55.80	0.21	32.16	0.71

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

Number of Institutions in Peer Group: **591**  
 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	1,410,854	354	25
Arizona Bank & Trust	57620	Phoenix, AZ	1,969,184	72	9
Bank 7	4147	Oklahoma City, OK	1,348,932	122	9
Bank of Utah	17159	Ogden, UT	2,149,308	371	17
BankSouth	16418	Greensboro, GA	1,184,588	357	7
Beal Bank	32574	Plano, TX	2,099,796	140	10
Blue Ridge Bank, National Association	35274	Martinsville, VA	2,642,461	527	32
Bridgewater Bank	58210	Saint Louis Park, MN	3,473,066	220	7
Cache Valley Bank	22134	Logan, UT	3,083,491	293	20
CalPrivate Bank	58291	La Jolla, CA	1,516,105	164	6
Capital Bank, National Association	35278	Rockville, MD	2,014,131	261	5
Cedar Rapids Bank and Trust Company	57244	Cedar Rapids, IA	2,023,177	168	8
Choice Financial Group	9423	Fargo, ND	3,167,797	402	19
Citizens National Bank of Texas	5574	Waxahachie, TX	1,890,198	145	11
Coastal Community Bank	34403	Everett, WA	2,632,697	377	14
Commercial Bank of Texas, National Association	1209	Nacogdoches, TX	1,274,626	218	22
Commonwealth Business Bank	57873	Los Angeles, CA	1,808,717	205	9
Community National Bank & Trust of Texas	18185	Corsicana, TX	1,032,252	181	14
D. L. Evans Bank	11666	Burley, ID	2,935,865	438	36
Esquire Bank, National Association	58140	Jericho, NY	1,157,542	110	2
First Fidelity Bank	23473	Oklahoma City, OK	2,683,492	323	27
First General Bank	58060	Rowland Heights, CA	1,246,519	69	5
First National Bank	14712	Fort Pierre, SD	1,668,615	175	17
First Savings Bank	32629	Beresford, SD	1,298,642	190	24
Fresno First Bank	58090	Fresno, CA	1,079,350	78	1
Golden Bank, National Association	26223	Houston, TX	1,293,564	139	9
Green Dot Bank DBA Bonneville Bank	22653	Provo, UT	3,886,749	65	1
Guaranty Bank & Trust, N.A.	1208	Mount Pleasant, TX	3,085,443	472	29
Gulf Coast Bank and Trust Company	32974	New Orleans, LA	2,823,154	718	22
Heartland Bank and Trust Company	20369	Bloomington, IL	4,311,088	728	55
Horizon Bank, SSB	3256	Austin, TX	2,346,206	181	5
Independence Bank	20989	Havre, MT	1,218,476	119	6
Independent Bank	27811	Grand Rapids, MI	4,702,462	928	60
International Bank of Commerce	25679	Brownsville, TX	3,780,081	427	12
Leader Bank, National Association	57134	Arlington, MA	3,077,235	403	8
Metro City Bank	58181	Doraville, GA	3,111,820	216	19
Mission Bank	34805	Bakersfield, CA	1,482,100	105	9
Mountain Commerce Bank	4931	Knoxville, TN	1,334,733	102	5
Northeast Bank	19690	Portland, ME	1,459,955	168	10
Northrim Bank	33216	Anchorage, AK	2,710,167	451	17
Open Bank	57944	Los Angeles, CA	1,726,548	193	9
Pacific City Bank	57463	Los Angeles, CA	2,149,703	247	13
Planters Bank, Inc.	34254	Hopkinsville, KY	1,416,938	156	12
Plumas Bank	23275	Quincy, CA	1,612,990	177	15
Ponce Bank	31189	Bronx, NY	1,642,212	172	14
Providence Bank & Trust	57754	South Holland, IL	1,361,041	185	15
Santa Cruz County Bank	57591	Santa Cruz, CA	1,701,250	152	7
Signature Bank	58264	Rosemont, IL	1,675,054	85	3
Southern First Bank	35295	Greenville, SC	2,925,939	278	12
Sunwest Bank	20164	Sandy, UT	2,170,180	193	9
The Bank of Commerce	18059	Ammon, ID	1,847,089	195	15
The Bank of New York Mellon Trust Company, National Association	23472	Los Angeles, CA	1,416,133	792	1
The Fidelity Bank	11507	Fuquay Varina, NC	3,564,427	497	52
The First Bank and Trust Company	22918	Lebanon, VA	2,844,708	422	23
The First National Bank of Fort Smith	3864	Fort Smith, AR	1,898,968	313	14
Thomasville National Bank	34068	Thomasville, GA	1,461,710	138	3
Transportation Alliance Bank, Inc. d/b/a TAB Bank	34781	Ogden, UT	1,192,754	304	1
Vista Bank	1210	Dallas, TX	1,353,530	146	14
WEX Bank	34697	Sandy, UT	4,090,381	77	1



**PEER GROUP 5:**  
\$1 - 5 Billion

**C-Corp Top Ten Percent: How They Rank**

Top Ten Percent: Median	19.56	1.73	16.81	3.77	50.12	0.14	34.95	1.01
Top Ten Percent: Average	22.06	1.90	17.90	4.01	49.17	0.22	37.67	1.41
All Banks: Median	12.11	1.15	11.40	3.25	61.57	0.23	27.12	0.70
All Banks: Average	13.90	1.19	11.50	3.24	61.44	0.33	27.53	0.81

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Esquire Bank, National Association	24.34	2.01	17.17	4.48	50.09	0.00	40.17	2.15
2	Open Bank	26.32	1.87	19.49	4.10	45.71	0.19	50.63	1.03
3	Commonwealth Business Bank	31.52	1.73	16.44	3.68	50.12	0.08	39.78	1.20
4	Fresno First Bank	23.82	2.20	19.15	4.28	36.38	0.27	63.52	0.97
5	Leader Bank, National Association	41.30	2.30	18.15	2.93	40.72	0.02	28.69	2.79
6	Metro City Bank	63.60	2.52	24.43	4.42	34.86	0.41	27.18	1.40
7	Pacific City Bank	11.80	1.99	17.03	3.84	44.41	0.05	44.64	0.90
8	Green Dot Bank DBA Bonneville Bank	19.00	2.09	25.33	0.77	10.42	0.04	99.31	3.20
9	First Savings Bank	17.14	3.35	23.98	7.49	43.50	0.46	32.03	2.90
10	Coastal Community Bank	49.14	1.23	15.93	3.77	58.64	0.07	57.80	1.22
11	Anderson Brothers Bank	27.27	2.24	25.80	6.90	56.22	0.38	34.95	1.31
12	Horizon Bank, SSB	41.27	1.55	20.89	3.37	50.74	0.09	46.82	0.77
13	CalPrivate Bank	14.06	1.55	16.81	4.27	52.12	0.10	51.01	0.80
14	Signature Bank	31.84	1.50	17.39	3.36	43.37	0.02	50.69	0.51
15	The First Bank and Trust Company	21.45	1.65	16.66	3.86	49.72	0.05	29.02	0.84
16	Plumas Bank	45.24	1.56	17.44	3.72	45.20	0.33	51.22	0.62
17	Northeast Bank	18.30	4.77	34.60	4.43	29.27	1.46	28.25	4.63
18	Bank of Utah	14.66	1.55	13.69	3.49	55.26	0.09	39.99	1.47
19	Cache Valley Bank	17.75	2.07	27.15	4.09	35.26	0.14	32.15	0.37
20	First National Bank	12.83	3.31	16.80	7.08	38.56	0.55	28.55	2.50
21	Ponce Bank	24.86	1.94	18.88	4.13	52.93	0.70	28.70	1.75
22	First Fidelity Bank	23.39	1.40	16.77	3.38	54.12	0.14	44.38	0.74
23	Community National Bank & Trust of Texas	11.56	1.39	13.19	4.04	60.86	0.02	47.69	0.94
23	Thomasville National Bank	19.19	1.70	20.70	3.18	46.79	0.05	19.92	1.39
25	Commercial Bank of Texas, National Association	26.24	1.61	15.76	3.39	61.19	0.21	34.08	1.61
26	Blue Ridge Bank, National Association	77.44	1.85	18.36	3.60	61.55	0.61	30.83	2.79
27	Santa Cruz County Bank	19.56	1.32	11.96	4.11	43.93	0.03	47.91	0.28
28	Golden Bank, National Association	12.26	1.98	15.25	3.88	43.09	0.12	23.31	0.88
29	Cedar Rapids Bank and Trust Company	3.29	2.85	22.77	3.26	43.57	0.01	23.93	3.53
29	Sunwest Bank	13.33	1.60	15.51	3.93	52.39	0.32	54.45	0.68
29	Transportation Alliance Bank, Inc. d/b/a TAB Bank	24.29	2.42	25.44	8.36	57.08	0.23	1.63	1.27
32	Citizens National Bank of Texas	19.52	1.67	19.62	3.63	48.13	0.65	30.84	1.01
33	Mountain Commerce Bank	20.25	2.01	19.67	3.78	38.61	0.14	28.65	0.20
34	BankSouth	20.45	2.40	24.92	3.50	71.98	0.19	30.42	7.93
35	Southern First Bank	17.87	1.80	17.35	3.55	53.35	0.17	29.99	0.67
36	First General Bank	13.46	2.34	16.13	3.94	26.29	0.09	19.55	0.62
37	The Fidelity Bank	25.92	1.29	15.57	3.02	55.32	0.16	46.66	0.98
38	Bridgewater Bank	18.87	1.53	14.04	3.70	40.08	0.02	31.56	0.14
39	Beal Bank	19.91	6.55	20.74	6.83	33.72	4.40	5.39	6.40
39	Mission Bank	16.09	1.26	14.81	3.34	48.06	0.01	54.31	0.39
41	Choice Financial Group	12.11	1.59	14.11	3.81	50.98	0.21	30.37	1.05
42	Northrim Bank	28.74	1.60	19.15	3.68	65.28	0.64	36.26	2.10
43	WEX Bank	93.91	4.17	43.04	22.60	80.88	0.74	28.28	13.92
44	Planters Bank, Inc.	9.90	1.89	15.57	3.82	41.97	0.06	27.33	0.59
45	Guaranty Bank & Trust, N.A.	12.56	1.46	13.49	3.58	57.84	0.09	38.05	0.85
46	Heartland Bank and Trust Company	17.67	1.54	14.53	3.32	53.21	0.14	29.57	0.94
47	Arizona Bank & Trust	28.72	1.24	12.62	3.17	54.79	0.02	51.65	0.63
48	International Bank of Commerce	184.32	1.78	11.76	2.92	40.32	0.48	47.55	1.12
49	The Bank of Commerce	16.96	1.59	12.23	3.35	44.12	0.06	47.86	0.38
50	The First National Bank of Fort Smith	6.66	1.57	15.70	3.29	51.54	0.12	39.65	1.17
51	D. L. Evans Bank	20.90	1.30	15.11	3.47	57.35	0.21	42.99	0.76
52	Providence Bank & Trust	11.64	1.52	14.04	4.23	52.85	0.14	33.95	0.60
53	The Bank of New York Mellon Trust Company, National Association	1.31	10.54	13.07	0.53	50.73	0.00	100.00	28.04
54	Vista Bank	0.70	1.46	15.56	3.82	52.22	0.03	54.73	0.49
55	Bank 7	32.81	2.22	19.93	5.13	36.83	0.77	30.14	0.19
55	Capital Bank, National Association	9.04	1.95	25.56	5.92	66.28	0.56	43.86	2.52
57	Independent Bank	11.89	1.45	15.37	3.21	61.93	0.12	45.64	1.62
58	Gulf Coast Bank and Trust Company	22.93	1.91	22.80	6.87	68.05	0.59	27.12	2.15
59	Independence Bank	26.76	1.56	13.89	3.76	42.09	0.00	20.51	0.17

**PEER GROUP 1:**  
Less Than \$100 Million

**Sub-S Top Ten Percent: Who They Are**

Number of Institutions in Peer Group: **326**  
 Institution Type: **Commercial Bank, Savings Bank/Thrift**  
 Corp Status: **Subchapter S Corporation**  
 Asset Size: **Less Than \$100 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
American State Bank of Grygla	22263	Grygla, MN	74,143	14	2
Bank of Cordell	9875	Cordell, OK	48,027	11	1
Bank of Elgin	16154	Elgin, NE	71,414	8	1
Bank of Prague	12745	Prague, NE	34,679	7	1
Boston Trust Walden Company	18342	Boston, MA	55,532	77	1
Bryant State Bank	6064	Bryant, SD	44,969	8	1
Cedar Rapids State Bank	18820	Cedar Rapids, NE	70,373	9	2
Cleo State Bank	406	Cleo Springs, OK	94,261	17	4
Community State Bank	5619	Bradley, AR	32,259	7	1
Farmers and Merchants Bank	4144	Maysville, OK	25,493	6	1
First Bank	4092	Erick, OK	92,595	22	4
First Security Bank	9728	Byron, MN	92,406	11	1
First Security Bank and Trust Company	17001	Oklahoma City, OK	61,252	20	1
First Security Bank of Deer Lodge	20657	Deer Lodge, MT	75,184	11	1
Nebraska State Bank	9819	Oshkosh, NE	68,283	9	1
New Century Bank	8108	Belleville, KS	56,481	21	2
Richland State Bank	1675	Bruce, SD	53,059	12	1
Security Bank	16395	Stephens, AR	64,252	16	1
Security State Bank of Wanamingo	18378	Wanamingo, MN	80,921	10	1
St. Martin National Bank	18937	Saint Martin, MN	33,197	6	1
State Bank of Bottineau	9121	Bottineau, ND	95,280	15	1
Swedish-American State Bank	12865	Courtland, KS	52,128	9	1
The Bank of Burlington	15759	Burlington, CO	94,026	17	2
The Bank of Edison	5686	Edison, GA	69,426	13	1
The Bendena State Bank	17410	Bendena, KS	95,210	13	2
The Citizens State Bank of Cheney, Kansas	9658	Cheney, KS	79,421	14	1
The Farmers State Bank of Turton	6084	Turton, SD	40,167	5	1
The First National Bank of Eldorado	3184	Eldorado, TX	69,050	16	1
The First State Bank	11175	Abernathy, TX	55,969	17	2
The Gary State Bank	16472	Gary, MN	17,632	4	1
The Security State Bank	19680	Mcrae, GA	55,634	11	1
Welcome State Bank	11417	Welcome, MN	39,672	5	1
Western Dakota Bank	492	Timber Lake, SD	59,007	10	3

**PEER GROUP 1:**  
 Less Than \$100 Million

**Sub-S Top Ten Percent: How They Rank**

Top Ten Percent: Median	12.53	1.87	17.02	4.52	57.80	0.00	32.93	0.73	
Top Ten Percent: Average	15.83	2.15	19.94	4.79	58.59	0.20	33.07	0.93	
All Banks: Median	7.93	0.98	8.84	3.38	69.34	0.19	26.60	0.38	
All Banks: Average	8.15	1.02	9.27	3.40	70.54	0.60	28.00	0.47	
CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Western Dakota Bank	21.71	1.57	21.32	5.32	58.05	0.00	44.41	0.75
2	The First State Bank	49.06	3.84	35.15	12.60	64.20	0.15	54.07	1.16
3	First Security Bank of Deer Lodge	26.27	2.70	30.99	5.04	41.22	0.00	32.69	0.38
4	First Security Bank and Trust Company	8.78	5.23	53.61	9.94	46.25	0.04	38.74	0.55
5	The Bank of Edison	17.98	1.95	23.71	5.72	67.27	0.13	40.71	0.92
6	Boston Trust Walden Company	13.20	54.41	67.70	4.90	57.15	0.00	0.00	132.15
7	Bryant State Bank	8.46	1.96	17.02	6.10	59.59	0.14	39.66	2.34
8	Richland State Bank	27.04	2.40	23.16	3.54	53.77	0.00	14.46	3.31
9	Farmers and Merchants Bank	28.59	1.45	19.69	4.18	67.11	0.01	42.06	0.61
10	The Gary State Bank	7.93	1.64	13.04	5.59	66.90	0.00	39.67	0.84
11	The Farmers State Bank of Turton	26.53	1.66	15.68	4.16	54.29	0.00	18.89	0.76
12	Nebraska State Bank	11.84	3.70	25.09	4.17	38.22	0.45	26.63	2.09
13	First Bank	8.60	2.27	22.57	4.67	51.33	0.38	44.11	0.62
14	Swedish-American State Bank	18.43	1.76	14.94	4.67	57.80	0.00	24.17	0.45
15	Security State Bank of Wanamingo	11.60	2.13	17.36	4.52	51.82	0.00	27.72	0.23
16	Community State Bank	16.99	2.17	19.53	5.23	55.90	0.29	26.70	0.55
17	Bank of Elgin	11.41	1.99	13.89	2.43	54.03	0.00	33.31	1.62
18	The Bendena State Bank	21.56	1.75	20.55	3.55	49.12	0.03	34.71	0.26
19	Welcome State Bank	12.89	1.69	16.57	3.82	57.59	0.53	37.86	0.82
20	The Citizens State Bank of Cheney, Kansas	9.98	1.61	16.98	4.28	54.42	0.04	30.30	0.46
21	Bank of Prague	10.05	2.66	20.34	4.52	55.57	0.23	20.15	1.75
22	First Security Bank	12.53	1.56	18.53	4.08	60.40	0.07	31.27	0.39
23	The Bank of Burlington	24.22	1.07	8.95	3.01	63.95	0.00	45.29	0.94
24	New Century Bank	(6.14)	2.98	25.33	5.91	59.18	0.00	14.24	1.68
25	St. Martin National Bank	18.25	1.17	10.16	3.17	63.96	0.00	34.25	0.73
26	Cedar Rapids State Bank	32.91	1.37	15.27	3.47	65.34	0.00	13.09	1.03
27	American State Bank of Grygla	11.58	1.20	13.21	3.59	66.81	0.00	27.73	0.75
28	The Security State Bank	7.20	1.87	12.76	5.98	64.25	0.00	44.49	0.02
29	The First National Bank of Eldorado	2.66	2.52	15.21	5.70	55.72	0.50	39.82	0.47
30	Cleo State Bank	6.44	2.31	12.03	4.73	50.11	0.34	31.25	0.51
31	Security Bank	(6.04)	1.82	16.47	4.20	59.09	0.15	92.66	0.50
32	Bank of Cordell	27.28	1.57	15.15	4.74	66.67	0.00	19.86	0.21
33	State Bank of Bottineau	12.02	1.18	12.92	4.27	69.29	0.00	32.93	0.28

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

Number of Institutions in Peer Group: **544**  
 Institution Type: **Commercial Bank, Savings Bank/Thrift**  
 Corp Status: **Subchapter S Corporation**  
 Asset Size: **\$100 - 249 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
American Pride Bank	58584	Macon, GA	231,533	38	4
Arcadian Bank	10561	Hartland, MN	181,439	31	3
Bank of Columbia	8775	Columbia, KY	209,113	38	2
Bank of Kilmichael	9775	Kilmichael, MS	244,877	45	4
Bank of Montana	58482	Missoula, MT	209,891	12	1
Bank of St. Elizabeth	12236	Saint Elizabeth, MO	215,383	38	4
Bank of St. Francisville	22739	Saint Francisville, LA	223,587	41	1
Bank of Zumbrota	13654	Zumbrota, MN	220,161	34	2
Burling Bank	27556	Chicago, IL	209,062	16	1
Citizens Bank of Rogersville	8572	Rogersville, MO	127,663	25	2
Citizens Bank, National Association	12309	Abilene, TX	132,460	24	2
Citizens State Bank	15519	Miles, TX	205,135	20	2
Citizens State Bank	11905	Corrigan, TX	162,295	28	2
Coleman County State Bank	15480	Coleman, TX	178,849	41	2
Colfax Banking Company	8140	Colfax, LA	164,266	37	5
Connect Bank	5634	Star City, AR	112,640	31	5
County Bank	12220	Brunswick, MO	122,551	21	2
Decatur County Bank	6101	Decaturville, TN	198,953	39	4
DNB National Bank	3977	Clear Lake, SD	110,785	14	2
Durden Banking Company, Incorporated	15336	Twin City, GA	245,490	47	4
ESB Bank	10980	Caledonia, MN	153,762	21	3
Exchange Bank and Trust Company, Natchitoches, Louisiana	10528	Natchitoches, LA	177,002	25	1
Farmers State Bank	15367	Groesbeck, TX	182,128	40	6
First Bank	1744	Wadley, AL	122,664	25	5
First Community Bank	11225	Milton, WI	142,972	20	1
First National Bank of Dublin	26228	Dublin, TX	124,062	33	3
First National Bank of Hereford	34918	Hereford, TX	227,539	41	3
First State Bank	12244	Farnam, NE	168,976	31	5
First State Bank	24498	Graham, TX	244,116	46	7
Franklin State Bank & Trust Company	11792	Winnsboro, LA	220,763	46	3
Friend Bank	2828	Slocomb, AL	186,711	43	5
Heartland State Bank	9007	Redfield, SD	120,993	21	4
Landmark Bank	307	Clinton, LA	181,626	42	4
McGehee Bank	11242	McGehee, AR	144,622	29	1
New Frontier Bank	35597	Saint Charles, MO	135,018	21	2
North Valley Bank	18710	Thornton, CO	225,267	32	2
Pine Island Bank	12193	Pine Island, MN	138,374	17	1
Prairie Sun Bank	8207	Milan, MN	107,292	16	4
Prime Security Bank	10971	Karlstad, MN	107,441	17	3
PrinsBank	10191	Prinsburg, MN	195,129	29	2
Progressive National Bank	24443	Mansfield, LA	106,870	27	5
Red River State Bank	15820	Halstad, MN	133,183	20	2
Security Bank USA	1604	Bemidji, MN	217,192	50	1
Surety Bank	33026	Deland, FL	199,684	33	4
The Commercial National Bank of Brady	3110	Brady, TX	210,265	37	2
The Cowboy Bank of Texas	12298	Maypearl, TX	120,937	19	1
The First National Bank at Paris	14534	Paris, AR	234,774	54	6
The First National Bank of Cokato	5115	Cokato, MN	107,231	10	1
The First State Bank	2301	Boise City, OK	105,658	11	1
The Idabel National Bank	4241	Idabel, OK	193,226	31	1
The Samson Banking Company, Inc.	16185	Samson, AL	112,865	25	2
Union Bank & Trust Company	9179	Livingston, TN	106,794	14	2
Utah Independent Bank	22514	Salina, UT	138,727	24	4
VisionBank	58063	Saint Louis Park, MN	193,108	11	1
Westside State Bank	18518	Westside, IA	153,090	26	6

**PEER GROUP 2:**  
\$100 - 249 Million

**Sub-S Top Ten Percent: How They Rank**

Top Ten Percent: Median	14.94	2.19	22.51	4.18	53.14	0.08	31.95	0.95
Top Ten Percent: Average	16.37	2.20	21.79	4.22	52.54	0.20	33.15	1.12
All Banks: Median	9.76	1.27	12.16	3.44	62.85	0.18	26.62	0.47
All Banks: Average	10.01	1.31	12.60	3.47	63.27	0.38	27.26	0.58

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Heartland State Bank	24.11	2.47	24.49	4.94	50.53	0.00	31.96	0.82
2	The Samson Banking Company, Inc.	14.49	3.20	26.13	3.85	42.63	0.00	32.39	2.24
3	Bank of Montana	26.88	2.63	28.46	2.92	47.20	0.00	44.03	2.13
4	The Cowboy Bank of Texas	20.68	2.80	25.73	3.96	46.52	0.05	31.72	1.38
5	First State Bank	36.96	2.01	22.96	4.56	57.30	0.02	41.30	0.64
6	Bank of Zumbrota	18.04	30.26	246.76	60.56	53.14	0.13	26.76	11.71
7	Utah Independent Bank	22.87	2.22	17.98	4.14	52.22	0.08	38.33	1.03
8	Friend Bank	13.17	2.65	29.35	3.99	47.81	0.22	36.52	1.78
9	Bank of Kilmichael	14.94	2.32	24.58	4.15	51.97	0.02	26.71	1.47
10	Coleman County State Bank	21.64	2.08	24.20	4.31	63.53	0.11	39.54	1.65
11	Surety Bank	25.60	2.72	28.01	3.43	51.13	0.26	39.07	3.16
12	The Commercial National Bank of Brady	31.03	1.90	16.62	4.20	55.93	0.00	29.80	0.75
13	Bank of St. Elizabeth	16.76	2.40	18.84	4.41	54.47	0.14	31.58	1.15
14	Bank of St. Francisville	15.07	2.49	24.35	4.58	54.15	0.37	33.76	1.58
14	Progressive National Bank	14.77	2.18	26.14	3.42	54.27	0.06	37.42	2.61
16	PrinsBank	9.99	2.68	18.67	4.67	46.73	0.19	33.85	3.03
17	Citizens State Bank	21.62	2.21	23.98	3.79	43.54	0.00	31.31	0.25
18	Landmark Bank	14.16	2.92	28.07	5.02	51.26	1.24	31.63	1.39
19	North Valley Bank	10.56	2.62	23.41	4.96	44.48	0.00	30.63	0.24
20	ESB Bank	15.29	2.21	23.30	3.77	44.18	0.00	10.29	0.99
21	Citizens Bank, National Association	13.21	1.81	14.25	4.13	52.63	0.00	52.37	0.33
22	Farmers State Bank	18.39	1.55	18.11	4.27	64.30	0.04	50.36	0.74
23	Union Bank & Trust Company	10.63	3.63	32.08	4.53	36.91	2.97	30.47	2.09
24	Citizens Bank of Rogersville	27.35	2.03	18.52	4.18	55.73	0.20	26.13	0.95
25	The First National Bank of Cokato	29.55	1.58	22.80	3.72	53.28	0.01	33.03	0.34
26	The First National Bank at Paris	8.04	2.48	19.97	4.89	54.29	0.28	33.89	1.08
27	The Idabel National Bank	25.95	2.02	17.66	4.18	41.94	0.70	35.41	0.47
28	Bank of Columbia	23.22	2.35	25.10	4.76	48.86	0.77	31.69	0.37
28	DNB National Bank	15.14	1.48	15.82	4.38	68.53	0.00	35.32	0.87
30	First Bank	14.97	1.89	18.08	4.02	54.87	0.19	34.16	0.61
31	First National Bank of Hereford	10.34	1.69	17.18	3.84	59.58	0.03	43.71	0.88
32	Arcadian Bank	6.42	2.21	16.79	4.51	56.59	0.00	25.90	0.99
33	Colfax Banking Company	18.40	1.97	21.99	3.18	55.00	0.17	30.06	1.70
33	First Community Bank	8.59	2.23	22.51	3.87	48.30	0.00	16.57	1.08
35	Citizens State Bank	12.76	2.04	18.42	4.18	51.68	0.09	26.78	0.58
35	New Frontier Bank	15.03	1.60	16.49	3.54	59.85	0.00	31.52	0.77
37	Decatur County Bank	5.75	2.00	22.56	4.67	59.00	0.04	29.13	1.58
37	The First State Bank	11.64	2.81	33.24	5.04	42.34	0.26	32.84	0.24
39	Durden Banking Company, Incorporated	18.70	2.22	15.40	4.80	55.89	0.26	27.67	0.71
40	Prairie Sun Bank	64.39	1.61	18.49	3.35	46.86	0.12	39.44	0.40
41	Red River State Bank	26.39	1.94	23.12	4.83	40.95	0.17	28.03	0.12
42	Security Bank USA	14.89	1.77	19.76	3.84	62.53	0.10	27.65	1.53
43	First State Bank	15.45	2.44	17.52	4.25	49.18	0.51	24.32	0.88
44	VisionBank	13.84	2.53	35.82	4.27	37.75	0.00	18.82	0.03
45	County Bank	14.65	1.31	15.48	3.90	68.50	0.00	35.69	0.92
46	Pine Island Bank	16.50	2.91	24.17	4.75	37.66	0.10	19.70	0.24
47	American Pride Bank	10.05	2.08	14.98	4.47	59.53	0.03	25.77	1.08
48	McGehee Bank	1.29	1.79	14.00	3.62	55.09	0.00	34.89	2.44
49	Prime Security Bank	9.35	2.19	24.28	4.79	50.88	0.14	24.90	0.51
50	Franklin State Bank & Trust Company	8.55	1.79	21.15	3.39	55.71	0.27	53.57	1.30
51	Westside State Bank	14.40	1.98	23.24	5.34	57.75	0.07	24.79	0.32
52	Exchange Bank and Trust Company, Natchitoches, Louisiana	12.17	2.47	25.21	3.08	40.63	0.94	31.95	1.28
53	Burling Bank	5.68	1.57	17.01	3.70	53.76	0.00	61.35	0.37
54	Connect Bank	11.10	1.83	12.83	4.72	62.05	0.09	35.56	0.66
55	First National Bank of Dublin	10.94	1.59	17.23	3.55	65.14	0.08	46.25	1.19

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

Number of Institutions in Peer Group: **421**  
 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	291,835	43	2
Brighton Bank	22578	Salt Lake City, UT	322,533	46	4
Central Bank of Kansas City	17009	Kansas City, MO	310,782	98	1
Central State Bank	72	Calera, AL	481,122	73	5
Charter Bank	18660	Corpus Christi, TX	341,014	55	4
Citizens State Bank of La Crosse	1513	La Crosse, WI	451,795	78	4
Coffee County Bank	22090	Manchester, TN	250,180	51	3
Community Bank	25752	Longview, TX	258,763	39	6
Cumberland Security Bank, Inc.	11358	Somerset, KY	280,615	58	4
Delta Bank	26564	Vidalia, LA	451,072	74	5
Douglas National Bank	57230	Douglas, GA	257,341	31	1
Dundee Bank	10643	Omaha, NE	479,987	62	3
Farmers and Merchants State Bank of Pierz	10165	Pierz, MN	312,923	48	3
First Colony Bank of Florida	58644	Maitland, FL	314,151	20	1
First Community Bank	13179	Harbor Springs, MI	456,295	70	6
First Fidelity Bank	1122	Burke, SD	496,178	84	7
First Independent Bank	1900	Russell, MN	431,359	75	7
First State Bank	17950	Clute, TX	274,676	45	3
FirstBank of Nebraska	5486	Wahoo, NE	356,428	42	4
Flagler Bank	35218	West Palm Beach, FL	497,257	39	3
Flatirons Bank	57280	Boulder, CO	290,635	32	2
FNB Picayune Bank	16612	Picayune, MS	281,894	63	6
Great American Bank	35292	Lawrence, KS	276,999	43	5
Guaranty Bank & Trust Company of Delhi, Louisiana	19638	Delhi, LA	340,569	76	9
HomeBank Texas	17094	Seagoville, TX	292,350	41	3
Kentucky Farmers Bank Corporation	267	Catlettsburg, KY	270,868	61	5
Main Bank	22086	Albuquerque, NM	252,589	15	1
Millennium Bank	58348	Des Plaines, IL	283,227	36	1
North Shore Bank of Commerce	8850	Duluth, MN	410,662	125	5
NSB Bank	8094	Mason City, IA	438,359	59	6
Paradise Bank	58030	Boca Raton, FL	377,712	46	3
Peoples Bank	9366	Mendenhall, MS	431,628	145	5
Pony Express Bank	4526	Braymer, MO	324,038	30	2
Riverstone Bank	10641	Eagle, NE	494,059	90	2
The Bippus State Bank	1847	Huntington, IN	271,336	56	5
The Commercial Bank	175	Crawford, GA	420,699	48	5
The National Bank of Andrews	17603	Andrews, TX	265,243	57	2
The Peoples State Bank	14113	Ellettsville, IN	426,112	94	10
The Union Bank of Mena	14597	Mena, AR	348,241	60	3
Union Bank & Trust Company	1753	Monticello, AR	279,184	50	3
Welch State Bank of Welch, Okla.	9472	Welch, OK	360,835	85	4
Wells Bank	14025	Platte City, MO	337,033	56	5

**PEER GROUP 3:**  
\$250 - 499 Million

**Sub-S Top Ten Percent: How They Rank**

Top Ten Percent: Median	14.56	2.23	22.98	4.15	49.71	0.11	32.38	0.80
Top Ten Percent: Average	16.67	2.41	24.01	4.10	49.46	0.27	33.68	1.27
All Banks: Median	10.51	1.46	13.96	3.44	59.64	0.21	26.00	0.58
All Banks: Average	11.21	1.48	14.47	3.47	60.22	0.38	26.06	0.67

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Cumberland Security Bank, Inc.	8.99	3.16	23.86	4.42	42.54	0.11	48.72	1.29
2	Paradise Bank	2.98	2.82	30.03	4.24	53.19	0.00	45.66	2.41
3	Citizens State Bank of La Crosse	11.97	3.16	34.87	4.21	41.13	0.32	35.34	1.41
4	Pony Express Bank	45.73	2.16	23.94	4.13	50.29	0.00	33.09	0.32
5	Brighton Bank	19.71	2.27	22.29	4.39	49.75	0.17	46.52	0.52
6	Main Bank	21.38	2.39	30.16	4.25	37.99	0.00	30.68	0.11
7	Douglas National Bank	16.19	2.63	26.57	4.27	47.98	0.49	30.18	1.18
8	Dundee Bank	29.59	2.80	30.74	4.33	47.74	0.67	24.45	2.01
9	The Bippus State Bank	23.26	3.32	30.26	4.32	44.43	0.25	15.83	2.51
10	Welch State Bank of Welch, Okla.	22.41	880.65	8,028.15	2,016.92	55.77	0.13	11.24	358.28
11	Central Bank of Kansas City	4.67	4.78	37.82	3.45	59.22	0.00	76.53	8.66
12	Great American Bank	16.71	2.07	15.78	4.51	54.50	0.00	34.26	0.45
13	Riverstone Bank	316.51	1.91	19.88	1.08	28.31	0.04	32.10	1.41
14	Kentucky Farmers Bank Corporation	14.18	2.51	14.18	4.44	46.74	0.07	27.87	0.95
15	The Commercial Bank	36.80	1.98	24.49	3.79	49.58	0.52	32.66	0.82
16	The Union Bank of Mena	10.00	2.19	21.99	4.33	50.56	0.11	33.26	0.71
17	Farmers and Merchants State Bank of Pierz	12.33	2.04	23.12	3.75	49.66	0.06	30.65	0.77
18	North Shore Bank of Commerce	13.28	1.68	16.51	5.38	72.69	0.00	42.06	2.62
19	Delta Bank	16.57	2.22	27.38	3.73	51.33	0.12	23.92	1.13
20	Bank of Lake Mills	11.55	2.78	20.96	3.53	51.16	0.04	24.68	2.75
21	FNB Picayune Bank	16.33	2.73	21.00	4.05	46.61	1.63	29.22	1.52
22	Millennium Bank	26.03	2.99	27.61	3.65	46.97	1.18	26.55	3.64
23	Charter Bank	3.58	3.11	31.31	6.06	50.79	0.17	50.04	0.60
24	Guaranty Bank & Trust Company of Delhi, Louisiana	7.06	2.39	28.88	4.07	55.05	0.22	37.35	1.45
25	HomeBank Texas	14.06	2.03	19.90	4.02	49.49	0.08	45.39	0.30
26	The Peoples State Bank	15.77	2.07	20.47	2.97	55.17	0.00	27.42	1.71
27	Union Bank & Trust Company	11.49	2.24	23.83	3.43	49.32	0.09	26.05	1.75
28	First Colony Bank of Florida	22.24	1.78	19.76	3.49	45.06	0.00	35.41	0.14
29	Coffee County Bank	8.76	2.61	23.81	4.82	45.79	0.19	27.46	0.70
29	The National Bank of Andrews	11.40	2.47	24.81	4.27	58.16	2.05	47.39	2.13
31	Flagler Bank	24.02	2.15	23.44	3.44	39.76	0.01	27.62	0.29
32	First Fidelity Bank	11.43	1.84	19.42	4.39	51.19	0.06	34.21	0.47
33	First Community Bank	20.20	1.58	19.15	3.91	61.86	0.00	38.34	0.48
33	First Independent Bank	28.86	2.09	20.27	4.16	46.54	0.49	29.23	0.48
35	Flatirons Bank	12.25	1.96	20.85	4.26	51.28	0.18	36.19	0.48
36	FirstBank of Nebraska	9.36	2.29	20.90	3.77	36.81	0.17	41.16	0.48
37	Wells Bank	14.93	1.93	22.83	3.73	50.64	0.03	26.37	0.51
38	Community Bank	9.07	2.08	18.88	3.46	43.98	0.00	39.53	0.32
39	Central State Bank	18.91	1.67	17.03	3.89	56.57	0.08	31.10	0.68
39	NSB Bank	92.22	2.04	21.92	3.67	45.84	0.12	24.10	0.44
41	Peoples Bank	9.67	5.25	51.87	5.58	51.63	2.99	25.84	5.99
42	First State Bank	6.41	1.94	21.51	4.35	56.24	0.25	47.95	0.76

## Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **217**  
 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	598,756	62	7
Citizens Bank of Las Cruces	20161	Las Cruces, NM	905,074	117	7
Classic Bank, National Association	3126	Cameron, TX	574,695	90	6
Farmers & Stockmens Bank	13625	Clayton, NM	560,163	101	5
First Bank	3121	Burkburnett, TX	608,695	198	7
First Bank of Owasso	18592	Owasso, OK	594,664	70	3
First Option Bank	4746	Osawatomie, KS	608,633	101	9
FirstBank	14331	Antlers, OK	575,740	162	8
NewFirst National Bank	3183	El Campo, TX	909,470	92	7
Northwestern Bank	2468	Chippewa Falls, WI	646,563	73	6
Platinum Bank	58511	Oakdale, MN	533,418	47	2
PromiseOne Bank	58657	Duluth, GA	593,492	91	6
Quantum National Bank	34110	Suwanee, GA	642,022	67	3
Security Bank and Trust Company	9172	Paris, TN	807,285	102	12
Southwest Bank	16652	Odessa, TX	748,697	121	6
Texas Bank	19559	Brownwood, TX	722,256	136	9
Texas Bank Financial	26967	Weatherford, TX	759,541	157	3
The Bank of Old Monroe	1655	Old Monroe, MO	596,954	76	5
The First National Bank of Las Animas	3034	Las Animas, CO	574,539	81	7
The First State Bank	17588	Louise, TX	818,161	150	11
Tolleson Private Bank	57522	Dallas, TX	972,280	50	1
Yampa Valley Bank	35407	Steamboat Springs, CO	515,780	67	2

## Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	18.50	2.13	22.25	3.75	51.01	0.03	33.22	0.93
Top Ten Percent: Average	20.67	2.22	22.54	3.93	52.30	0.19	32.70	1.10
All Banks: Median	11.05	1.51	15.17	3.42	59.66	0.25	27.80	0.67
All Banks: Average	12.62	1.54	15.41	3.44	59.54	0.36	28.26	0.76

### CB Scorecard Key Performance Indicators

RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Citizens Bank of Las Cruces	18.77	2.15	23.02	3.37	55.58	0.00	43.62	1.13
2	Platinum Bank	34.46	2.07	27.68	3.61	48.84	0.16	52.65	0.75
3	Quantum National Bank	5.57	3.41	33.65	4.83	42.37	0.00	32.08	0.89
4	Texas Bank Financial	37.04	3.30	30.23	5.57	51.42	0.32	15.36	2.09
5	The Bank of Old Monroe	19.86	2.22	18.61	3.34	45.14	0.02	33.63	0.78
6	Yampa Valley Bank	17.68	2.19	25.51	3.90	50.59	0.24	43.55	0.58
7	FirstBank	8.28	2.44	24.27	5.68	59.49	0.15	37.06	1.20
8	NewFirst National Bank	7.68	2.80	27.35	4.42	44.22	0.24	35.53	0.74
9	Southwest Bank	40.15	1.76	20.24	4.13	65.56	0.62	69.77	1.46
10	The First National Bank of Las Animas	17.40	2.08	18.41	4.02	49.49	0.00	29.72	0.33
11	First Bank	13.43	3.07	26.56	4.27	66.49	0.44	32.81	5.33
12	Tolleson Private Bank	38.00	2.11	26.95	2.59	44.84	0.03	18.74	1.51
13	First Bank of Owasso	16.24	2.21	21.04	3.48	42.32	0.00	23.80	0.54
14	Northwestern Bank	19.18	1.78	17.88	3.39	45.65	0.00	31.70	0.38
15	The First State Bank	35.24	2.03	23.53	4.98	56.73	0.06	6.37	0.60
16	PromiseOne Bank	13.50	2.90	24.89	3.80	40.90	0.65	18.96	1.68
17	Texas Bank	17.73	1.66	14.17	3.70	59.87	0.01	41.35	0.88
18	Farmers & Stockmens Bank	21.66	1.41	15.15	3.68	73.67	0.00	50.44	2.51
19	Classic Bank, National Association	21.42	1.61	16.71	4.09	56.92	0.04	26.35	0.68
20	Security Bank and Trust Company	8.89	2.16	21.47	3.52	44.27	0.00	16.22	0.96
21	Charlotte State Bank & Trust	26.32	1.61	18.84	2.45	63.96	0.00	37.65	1.49
22	First Option Bank	18.22	1.63	18.66	2.62	59.17	0.02	36.41	1.58



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

Number of Institutions in Peer Group: **108**  
 Institution Type: **Commercial Bank, Savings Bank/Thrift**  
 Corp Status: **Subchapter S Corporation**  
 Asset Size: **\$1 - 5 Billion**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
CFG Community Bank	34294	Lutherville, MD	2,634,154	174	2
Citizens National Bank	20954	Sevierville, TN	1,594,939	198	22
First United Bank	12769	Dimmitt, TX	2,006,835	241	17
Five Star Bank	35361	Roseville, CA	2,557,072	157	7
State Bank of Texas	27074	Dallas, TX	1,322,130	86	7
Sutton Bank	5962	Attica, OH	1,484,627	132	7
The Yellowstone Bank	1978	Laurel, MT	1,182,459	111	10
Wallis Bank	20845	Wallis, TX	1,111,138	174	13
Waukesha State Bank	16160	Waukesha, WI	1,478,406	304	14
WestStar Bank	32941	El Paso, TX	2,607,974	320	14
Wood & Huston Bank	1060	Marshall, MO	1,087,253	177	13

**Sub-S Top Ten Percent: How They Rank**

Top Ten Percent: Median	24.46	2.30	22.06	3.89	44.54	0.08	33.63	0.87
Top Ten Percent: Average	23.89	2.69	25.45	4.07	44.21	0.21	36.57	1.24
All Banks: Median	12.50	1.60	16.76	3.25	59.99	0.20	28.18	0.86
All Banks: Average	13.56	1.68	17.08	3.25	58.92	0.28	27.92	1.22

**CB Scorecard Key Performance Indicators**

RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	CFG Community Bank	53.65	3.68	35.11	5.08	42.17	0.31	28.11	2.06
2	Five Star Bank	30.90	2.06	22.06	3.76	37.70	0.02	39.61	0.24
3	Sutton Bank	25.30	2.33	29.51	1.83	47.61	0.14	74.47	2.88
4	First United Bank	27.87	2.70	26.10	4.58	44.54	0.24	30.90	0.71
5	Wallis Bank	(4.38)	4.12	47.09	4.81	37.65	0.38	53.23	2.31
6	The Yellowstone Bank	24.09	2.30	15.32	4.20	41.01	0.00	34.39	0.66
7	WestStar Bank	10.02	2.21	19.86	3.61	49.41	0.02	43.92	0.98
8	Citizens National Bank	24.46	1.96	19.26	3.66	49.25	0.02	27.88	0.58
9	State Bank of Texas	35.33	4.43	28.16	5.63	22.18	1.01	12.18	0.76
9	Wood & Huston Bank	22.49	1.95	19.52	3.74	54.78	0.07	23.96	0.87
11	Waukesha State Bank	13.06	1.90	17.96	3.89	60.05	0.08	33.63	1.57