



CB Top Ten Report

Ranking the Top Ten Percent of Banks by Peer Group

March 31, 2022 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 | 23.27 | 1.20 | 9.63 | 3.69 | 60.28 | 0.00 | 31.90 | 0.56 |
| Top Ten Percent: Average | 23.98 | 1.40 | 10.77 | 3.68 | 61.28 | 0.17 | 32.03 | 1.12 |
| All Banks: Median | 5.68 | 0.36 | 3.02 | 2.80 | 84.60 | 0.14 | 23.07 | 0.25 |
| All Banks: Average | 8.84 | 0.39 | 3.27 | 2.86 | 86.33 | 0.54 | 23.31 | 0.44 |
| Peer Group 2: \$100-249 Million | | | | | | | | |
| Top Ten Percent: Median | 14.53 | 1.21 | 11.61 | 3.62 | 62.08 | 0.08 | 29.35 | 0.62 |
| Top Ten Percent: Average | 14.23 | 1.29 | 12.83 | 3.78 | 60.92 | 0.20 | 31.21 | 0.81 |
| All Banks: Median | 5.88 | 0.63 | 6.04 | 3.02 | 73.92 | 0.20 | 24.56 | 0.37 |
| All Banks: Average | 7.06 | 0.64 | 6.14 | 3.04 | 74.99 | 0.38 | 25.15 | 0.43 |
| Peer Group 3: \$250-499 Million | | | | | | | | |
| Top Ten Percent: Median | 12.89 | 1.46 | 14.52 | 3.58 | 53.29 | 0.06 | 32.16 | 0.78 |
| Top Ten Percent: Average | 14.24 | 1.55 | 14.53 | 3.72 | 52.90 | 0.21 | 32.20 | 1.04 |
| All Banks: Median | 4.85 | 0.78 | 7.78 | 3.06 | 68.94 | 0.23 | 24.76 | 0.43 |
| All Banks: Average | 5.89 | 0.80 | 7.81 | 3.10 | 70.37 | 0.35 | 25.73 | 0.52 |
| Peer Group 4: \$500-999 Million | | | | | | | | |
| Top Ten Percent: Median | 15.88 | 1.42 | 15.19 | 3.87 | 52.83 | 0.09 | 29.86 | 0.71 |
| Top Ten Percent: Average | 18.65 | 1.62 | 16.86 | 3.81 | 51.85 | 0.18 | 30.92 | 1.00 |
| All Banks: Median | 5.15 | 0.87 | 8.96 | 3.06 | 66.68 | 0.20 | 24.58 | 0.52 |
| All Banks: Average | 6.50 | 0.90 | 9.21 | 3.12 | 66.90 | 0.31 | 25.07 | 0.62 |
| Peer Group 5: \$1-5 Billion | | | | | | | | |
| Top Ten Percent: Median | 14.34 | 1.63 | 16.18 | 3.63 | 49.33 | 0.13 | 34.43 | 1.03 |
| Top Ten Percent: Average | 15.96 | 1.77 | 16.61 | 3.78 | 50.02 | 0.22 | 35.78 | 1.22 |
| All Banks: Median | 4.19 | 0.98 | 10.22 | 3.10 | 63.42 | 0.22 | 26.94 | 0.61 |
| All Banks: Average | 5.64 | 1.00 | 10.18 | 3.11 | 63.74 | 0.31 | 27.70 | 0.70 |

Sub-S Peer Group Summary

| Peer Group 1: Less Than \$100 Million | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
|--|-------|------|-------|------|-------|------|-------|-------|
| Top Ten Percent: Median | 20.17 | 1.54 | 13.85 | 3.93 | 61.48 | 0.10 | 31.58 | 0.55 |
| Top Ten Percent: Average | 19.33 | 1.66 | 15.72 | 4.01 | 60.52 | 0.42 | 32.59 | 0.81 |
| All Banks: Median | 6.39 | 0.72 | 7.28 | 2.93 | 74.80 | 0.17 | 26.39 | 0.31 |
| All Banks: Average | 7.14 | 0.74 | 7.36 | 3.03 | 75.82 | 0.55 | 28.19 | 0.38 |
| Peer Group 2: \$100-249 Million | | | | | | | | |
| Top Ten Percent: Median | 10.12 | 1.82 | 17.21 | 3.63 | 53.84 | 0.02 | 31.99 | 0.59 |
| Top Ten Percent: Average | 11.06 | 1.82 | 18.47 | 3.66 | 54.47 | 0.19 | 32.63 | 0.80 |
| All Banks: Median | 4.70 | 0.97 | 10.06 | 3.06 | 68.14 | 0.14 | 26.60 | 0.40 |
| All Banks: Average | 5.09 | 1.02 | 10.59 | 3.10 | 68.18 | 0.36 | 27.21 | 0.45 |
| Peer Group 3: \$250-499 Million | | | | | | | | |
| Top Ten Percent: Median | 15.05 | 1.99 | 20.17 | 3.88 | 52.46 | 0.11 | 31.41 | 0.76 |
| Top Ten Percent: Average | 20.44 | 2.07 | 21.91 | 3.83 | 51.96 | 0.30 | 33.07 | 0.97 |
| All Banks: Median | 4.64 | 1.13 | 12.32 | 3.16 | 64.49 | 0.19 | 25.55 | 0.51 |
| All Banks: Average | 5.41 | 1.18 | 12.72 | 3.19 | 64.42 | 0.35 | 26.05 | 0.56 |
| Peer Group 4: \$500-999 Million | | | | | | | | |
| Top Ten Percent: Median | 14.31 | 1.96 | 21.29 | 3.49 | 49.49 | 0.11 | 34.88 | 0.74 |
| Top Ten Percent: Average | 14.47 | 1.96 | 21.26 | 3.63 | 51.12 | 0.21 | 33.58 | 0.83 |
| All Banks: Median | 5.69 | 1.30 | 13.91 | 3.16 | 62.19 | 0.22 | 27.21 | 0.54 |
| All Banks: Average | 6.56 | 1.30 | 14.13 | 3.19 | 62.04 | 0.34 | 27.88 | 0.63 |
| Peer Group 5: \$1-5 Billion | | | | | | | | |
| Top Ten Percent: Median | 9.07 | 2.19 | 22.27 | 4.16 | 53.66 | 0.18 | 35.85 | 1.36 |
| Top Ten Percent: Average | 42.30 | 6.23 | 31.99 | 5.14 | 53.28 | 0.64 | 34.43 | 11.96 |
| All Banks: Median | 4.86 | 1.33 | 15.34 | 3.06 | 61.15 | 0.17 | 27.51 | 0.72 |
| All Banks: Average | 5.75 | 1.38 | 15.52 | 3.02 | 61.29 | 0.27 | 28.26 | 1.08 |

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: **471**
 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 | 91,503 | 15 | 1 |
| Amistad Bank | 26658 | Del Rio, TX | 51,505 | 13 | 1 |
| Bank of Billings | 16959 | Billings, MO | 83,528 | 21 | 2 |
| Bank of Cattaraugus | 9406 | Cattaraugus, NY | 32,835 | 8 | 1 |
| Bank of Locust Grove | 16795 | Locust Grove, OK | 50,101 | 15 | 1 |
| Bank of Orchard | 16905 | Orchard, NE | 32,339 | 6 | 1 |
| BMO Harris Central National Association | 58216 | Roselle, IL | 8,037 | 0 | 1 |
| Breda Savings Bank | 5792 | Breda, IA | 74,772 | 7 | 1 |
| California Pacific Bank | 23242 | San Francisco, CA | 92,999 | 8 | 2 |
| Catlin Bank | 3615 | Catlin, IL | 88,425 | 21 | 2 |
| CBW Bank | 13959 | Weir, KS | 77,289 | 22 | 1 |
| Chambers State Bank | 13251 | Chambers, NE | 76,782 | 11 | 2 |
| Chappell Hill Bank | 11570 | Chappell Hill, TX | 61,722 | 11 | 1 |
| Citizens State Bank | 16581 | Anton, TX | 51,219 | 10 | 1 |
| Comerica Bank & Trust, National Association | 1596 | Ann Arbor, MI | 86,433 | 107 | 1 |
| Commercial Bank | 12246 | Nelson, NE | 65,815 | 8 | 1 |
| Community Bank | 1687 | Avon, SD | 67,917 | 8 | 1 |
| Community Bank of Easton | 18568 | Easton, IL | 42,793 | 4 | 1 |
| Community Bank of Missouri | 57141 | Richmond, MO | 82,359 | 19 | 2 |
| Corebank | 18063 | Waynoka, OK | 85,964 | 13 | 1 |
| Eagle Bank | 58282 | Polson, MT | 97,416 | 17 | 1 |
| Farmers and Merchants State Bank of Bushnell | 11324 | Bushnell, IL | 96,597 | 19 | 2 |
| First Bank of Pike | 9070 | Molena, GA | 74,746 | 24 | 3 |
| First Colorado National Bank | 3047 | Paonia, CO | 84,072 | 20 | 2 |
| First National Bank | 4111 | Heavener, OK | 99,316 | 34 | 2 |
| First Naturalstate Bank | 21379 | Mcgehee, AR | 92,940 | 17 | 3 |
| First Security Bank | 1622 | Union Star, MO | 50,359 | 9 | 2 |
| First Summit Bank | 399 | Ryan, OK | 30,967 | 11 | 2 |
| Hillsboro State Bank | 14084 | Hillsboro, KS | 22,714 | 5 | 1 |
| Holladay Bank & Trust | 21448 | Salt Lake City, UT | 69,417 | 9 | 1 |
| ITS Bank | 34619 | Johnston, IA | 9,314 | 0 | 1 |
| Kinmundy Bank | 3805 | Kinmundy, IL | 66,197 | 9 | 1 |
| Lakeside Bank of Salina | 21255 | Salina, OK | 51,442 | 13 | 1 |
| Maple Bank | 57581 | Champlin, MN | 94,728 | 12 | 1 |
| McClave State Bank | 11261 | Mcclave, CO | 48,045 | 8 | 1 |
| Peoples State Bank, Fairmount, N. D. | 17174 | Fairmount, ND | 38,193 | 8 | 2 |
| Portage Bank | 8197 | Ceylon, MN | 43,720 | 16 | 1 |
| Pulaski Savings Bank | 28611 | Chicago, IL | 50,576 | 6 | 1 |
| State Bank of Chandler | 8858 | Chandler, MN | 66,206 | 9 | 1 |
| The Bank of Houston | 13960 | Houston, MO | 51,764 | 20 | 1 |
| The Citizens Bank of Edina | 12457 | Edina, MO | 91,682 | 12 | 1 |
| The Commercial Bank | 19595 | Mason, TX | 83,902 | 11 | 1 |
| The Santa Anna National Bank | 5520 | Santa Anna, TX | 57,449 | 12 | 1 |
| Thrivent Trust Company | 34799 | Appleton, WI | 30,905 | 22 | 1 |
| Twin City Bank | 35261 | Longview, WA | 75,448 | 15 | 1 |
| Washita Valley Bank | 2308 | Fort Cobb, OK | 53,853 | 12 | 1 |
| Zavala County Bank | 15105 | Crystal City, TX | 84,634 | 17 | 2 |

C-Corp Top Ten Percent: How They Rank

| | | | | | | | | |
|--------------------------|-------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median | 23.27 | 1.20 | 9.63 | 3.69 | 60.28 | 0.00 | 31.90 | 0.56 |
| Top Ten Percent: Average | 23.98 | 1.40 | 10.77 | 3.68 | 61.28 | 0.17 | 32.03 | 1.12 |
| All Banks: Median | 5.68 | 0.36 | 3.02 | 2.80 | 84.60 | 0.14 | 23.07 | 0.25 |
| All Banks: Average | 8.84 | 0.39 | 3.27 | 2.86 | 86.33 | 0.54 | 23.31 | 0.44 |

| CB Scorecard Key Performance Indicators | | | | | | | | | |
|---|--|---------|--------|--------|------|------------|------|--------|--------|
| RK | Institution Name | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
| 1 | Amistad Bank | 46.89 | 1.29 | 11.46 | 3.31 | 68.93 | 0.00 | 39.51 | 2.16 |
| 2 | Comerica Bank & Trust, National Association | 47.09 | 33.84 | 37.52 | 1.29 | 60.21 | 0.00 | 100.00 | 111.08 |
| 3 | CBW Bank | 73.34 | 2.71 | 10.81 | 1.09 | 60.28 | 0.00 | 65.90 | 8.66 |
| 4 | Community Bank | 37.59 | 1.50 | 12.05 | 4.05 | 51.57 | 0.00 | 29.59 | 0.14 |
| 5 | First Naturalstate Bank | 40.15 | 1.20 | 13.62 | 3.24 | 58.89 | 0.19 | 40.96 | 0.66 |
| 6 | Portage Bank | 30.83 | 1.18 | 10.55 | 5.19 | 71.22 | 0.00 | 9.94 | 1.17 |
| 7 | Bank of Locust Grove | 6.60 | 1.50 | 13.98 | 4.67 | 58.63 | 0.10 | 29.95 | 0.88 |
| 8 | Chappell Hill Bank | 33.46 | 0.65 | 9.17 | 2.81 | 75.76 | 0.00 | 37.19 | 0.80 |
| 9 | Bank of Cattaraugus | 107.99 | 0.88 | 11.07 | 3.93 | 78.59 | 0.21 | 32.54 | 1.01 |
| 10 | The Santa Anna National Bank | (15.24) | 1.60 | 16.40 | 4.14 | 54.36 | 0.00 | 29.76 | 0.55 |
| 11 | California Pacific Bank | 45.96 | 2.13 | 5.39 | 3.95 | 36.58 | 6.87 | 67.68 | 0.92 |
| 12 | The Bank of Houston | 3.81 | 1.14 | 8.34 | 4.59 | 67.85 | 0.00 | 21.11 | 4.16 |
| 13 | American Exchange Bank, Lindsay, Oklahoma | 50.22 | 0.88 | 8.84 | 3.06 | 64.55 | 0.01 | 37.43 | 0.36 |
| 14 | Bank of Billings | 20.09 | 1.05 | 8.94 | 4.61 | 69.17 | 0.40 | 41.96 | 0.56 |
| 15 | Lakeside Bank of Salina | 21.64 | 1.48 | 14.70 | 5.09 | 54.44 | 0.63 | 28.15 | 0.67 |
| 16 | Maple Bank | (12.22) | 1.48 | 12.51 | 4.26 | 56.90 | 0.00 | 40.03 | 0.23 |
| 17 | Citizens State Bank | 49.09 | 0.55 | 4.65 | 3.17 | 80.24 | 0.00 | 40.60 | 0.56 |
| 18 | Kinmundy Bank | 35.68 | 1.34 | 11.66 | 3.18 | 47.41 | 0.24 | 28.53 | 0.47 |
| 19 | Eagle Bank | (0.41) | 0.95 | 9.11 | 3.99 | 60.03 | 0.07 | 53.36 | 0.51 |
| 20 | Community Bank of Easton | 4.09 | 2.05 | 9.63 | 3.69 | 26.95 | 0.00 | 20.14 | 0.27 |
| 21 | Hillsboro State Bank | (3.96) | 1.44 | 19.62 | 4.16 | 48.97 | 0.00 | 18.81 | 0.37 |
| 22 | Thrivent Trust Company | 90.05 | 123.87 | 167.96 | 0.58 | 26.86 | 0.00 | 0.00 | 225.55 |
| 23 | Breda Savings Bank | (22.83) | 1.21 | 14.71 | 2.96 | 55.10 | 0.00 | 38.97 | 0.41 |
| 24 | ITS Bank | 3.12 | 4.21 | 4.47 | 5.64 | 30.12 | 0.00 | 0.00 | 4.56 |
| 25 | State Bank of Chandler | 32.18 | 0.93 | 9.42 | 3.04 | 58.21 | 0.06 | 31.90 | 0.30 |
| 26 | Commercial Bank | 46.36 | 1.15 | 10.18 | 3.87 | 61.98 | 0.00 | 18.23 | 0.12 |
| 26 | Holladay Bank & Trust | (26.78) | 0.98 | 6.75 | 5.11 | 68.71 | 0.00 | 34.19 | 0.49 |
| 28 | Chambers State Bank | 30.46 | 1.54 | 6.70 | 3.40 | 57.34 | 0.12 | 33.46 | 0.21 |
| 29 | First Summit Bank | 30.55 | 0.96 | 7.55 | 4.34 | 81.27 | 0.19 | 25.35 | 1.42 |
| 30 | Peoples State Bank, Fairmount, N. D. | 43.54 | 0.56 | 9.08 | 3.40 | 72.11 | 0.00 | 36.17 | 0.09 |
| 31 | McClave State Bank | 6.01 | 1.72 | 11.98 | 4.59 | 50.72 | 0.00 | 12.95 | 0.19 |
| 32 | Farmers and Merchants State Bank of Bushnell | 29.23 | 0.64 | 9.55 | 2.14 | 71.92 | 0.00 | 29.22 | 0.99 |
| 33 | The Citizens Bank of Edina | 16.49 | 1.27 | 11.62 | 3.03 | 46.08 | 0.15 | 32.79 | 0.24 |
| 34 | First Colorado National Bank | 6.82 | 1.28 | 11.39 | 3.45 | 103.68 | 0.00 | 32.94 | 0.48 |
| 34 | First National Bank | 10.77 | 0.59 | 7.07 | 4.83 | 80.77 | 0.27 | 40.49 | 1.00 |
| 36 | Washita Valley Bank | 38.62 | 1.21 | 8.03 | 4.47 | 62.30 | 0.39 | 18.24 | 0.46 |
| 37 | The Commercial Bank | 18.19 | 1.47 | 17.43 | 4.00 | 48.43 | 0.01 | 18.25 | 0.19 |
| 38 | Catlin Bank | 21.98 | 0.82 | 8.62 | 3.02 | 73.06 | 0.06 | 26.80 | 1.16 |
| 39 | First Security Bank | 42.19 | 0.94 | 13.11 | 3.94 | 66.53 | 0.07 | 23.10 | 0.17 |
| 40 | Bank of Orchard | 20.18 | 1.14 | 9.73 | 2.80 | 59.07 | 0.01 | 25.00 | 0.36 |
| 41 | BMO Harris Central National Association | 2.35 | 1.69 | 1.95 | 6.78 | (1,500.00) | 0.00 | 100.00 | 0.00 |
| 42 | Zavala County Bank | 23.27 | 0.58 | 5.65 | 1.90 | 77.43 | 0.00 | 44.08 | 1.13 |
| 43 | Pulaski Savings Bank | 9.38 | 6.85 | 69.88 | 3.35 | 29.83 | 0.35 | 1.65 | 6.73 |
| 44 | Community Bank of Missouri | 28.54 | 0.70 | 6.21 | 3.26 | 76.37 | 0.11 | 27.89 | 0.71 |
| 45 | Twin City Bank | 19.07 | 0.30 | 3.70 | 3.39 | 90.74 | 0.00 | 48.62 | 0.79 |
| 46 | First Bank of Pike | 12.19 | 0.59 | 7.87 | 4.20 | 83.57 | 0.42 | 37.22 | 0.94 |
| 47 | Corebank | 25.01 | 0.62 | 5.91 | 3.33 | 72.41 | 0.00 | 26.61 | 0.20 |

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

Number of Institutions in Peer Group: **685**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **C Corporation**
 Asset Size: **\$100 - 249 Million**

| Institution Name | FDIC Cert. | City, State | Assets (\$000) | Employees | Branches |
|---|------------|--------------------|----------------|-----------|----------|
| American Bank of Beaver Dam | 5283 | Beaver Dam, WI | 184,735 | 35 | 4 |
| American Bank, National Association | 21567 | Dallas, TX | 244,444 | 40 | 2 |
| Apollo Trust Company | 6051 | Apollo, PA | 188,074 | 43 | 5 |
| Badger Bank | 2469 | Fort Atkinson, WI | 184,433 | 35 | 4 |
| Bank of Clarkson | 13167 | Clarkson, KY | 155,762 | 26 | 2 |
| Bank of Commerce | 13274 | Chelsea, OK | 203,711 | 58 | 6 |
| Bank of Crockett | 1468 | Bells, TN | 223,381 | 33 | 4 |
| Bank of Franklin | 10594 | Meadville, MS | 187,877 | 48 | 4 |
| Bank of Lincoln County | 57396 | Fayetteville, TN | 193,056 | 42 | 3 |
| Bank of Newington | 5704 | Newington, GA | 181,571 | 37 | 3 |
| Bank of South Texas | 26727 | Mcallen, TX | 142,453 | 49 | 5 |
| Bank of Sunset and Trust Company | 11788 | Sunset, LA | 182,176 | 35 | 3 |
| Baybank | 1092 | Gladstone, MI | 132,962 | 30 | 3 |
| BCBank, Inc. | 20215 | Philippi, WV | 190,472 | 38 | 5 |
| Calhoun County Bank, Inc. | 9024 | Grantsville, WV | 180,641 | 40 | 4 |
| Century Bank of the Ozarks | 8296 | Gainesville, MO | 242,427 | 60 | 5 |
| Citizens Bank & Trust Company | 16417 | Covington, LA | 172,655 | 37 | 6 |
| Citizens Bank & Trust, Inc. | 27153 | Trenton, GA | 136,760 | 41 | 3 |
| Community Bank | 8975 | Bristow, OK | 109,325 | 28 | 1 |
| Community Bank | 34020 | Topeka, KS | 149,400 | 22 | 2 |
| Community Bank | 31272 | Lexington, TN | 226,329 | 60 | 4 |
| Concordia Bank of Concordia, Missouri | 13788 | Concordia, MO | 106,988 | 22 | 4 |
| Cornerstone Community Bank | 33137 | Grafton, WI | 247,036 | 29 | 3 |
| Elkton Bank & Trust Company | 12162 | Elkton, KY | 178,436 | 28 | 3 |
| FDS Bank | 33831 | Mason, OH | 105,651 | 666 | 1 |
| First Electronic Bank | 35533 | Salt Lake City, UT | 102,097 | 59 | 1 |
| First New Mexico Bank of Silver City | 24865 | Silver City, NM | 150,914 | 30 | 2 |
| First New Mexico Bank, Las Cruces | 58745 | Las Cruces, NM | 162,106 | 33 | 2 |
| First Texas Bank | 3293 | Lampasas, TX | 196,155 | 23 | 1 |
| Global Bank | 58263 | New York, NY | 234,747 | 36 | 1 |
| Goppert Financial Bank | 8569 | Lathrop, MO | 242,766 | 34 | 4 |
| Granite Bank | 5116 | Cold Spring, MN | 145,636 | 23 | 1 |
| Greater State Bank | 31762 | Mcallen, TX | 140,445 | 33 | 4 |
| Houghton State Bank | 15405 | Red Oak, IA | 233,013 | 30 | 5 |
| Liberty Trust & Savings Bank | 10121 | Durant, IA | 178,414 | 20 | 4 |
| Little Horn State Bank | 11821 | Hardin, MT | 141,462 | 26 | 2 |
| McKenzie Banking Company | 13955 | Mc Kenzie, TN | 194,711 | 88 | 6 |
| Mount Vernon Bank and Trust Company | 10494 | Mount Vernon, IA | 181,959 | 21 | 1 |
| Nationwide Trust Company, FSB | 34710 | Columbus, OH | 187,393 | 125 | 1 |
| North Alabama Bank | 27560 | Hazel Green, AL | 154,432 | 39 | 4 |
| Oxford University Bank | 57034 | Oxford, MS | 211,819 | 32 | 3 |
| Peoples Bank | 57058 | Sheridan, AR | 202,815 | 26 | 2 |
| People's Bank and Trust Company of Pickett County | 22756 | Byrdstown, TN | 214,343 | 46 | 2 |
| Pioneer Community Bank, Inc. | 2448 | laeger, WV | 149,678 | 41 | 5 |
| Quoin Financial Bank | 15629 | Miller, SD | 215,436 | 34 | 3 |
| Security First National Bank of Hugo | 432 | Hugo, OK | 138,353 | 29 | 1 |
| Sherburne State Bank | 10169 | Becker, MN | 222,209 | 38 | 3 |
| SouthernTrust Bank | 57897 | Marion, IL | 215,123 | 38 | 3 |
| Southwind Bank | 4735 | Natoma, KS | 185,444 | 19 | 2 |
| Sumner Bank & Trust | 57954 | Gallatin, TN | 226,942 | 37 | 3 |
| Sundown State Bank | 18780 | Sundown, TX | 237,789 | 33 | 5 |
| The Bank of Monroe | 6180 | Union, WV | 203,936 | 40 | 3 |
| The Bankers Bank | 26677 | Oklahoma City, OK | 209,585 | 57 | 1 |
| The Citizens Bank of Cochran | 16275 | Cochran, GA | 132,882 | 26 | 2 |
| The Citizens State Bank of Ouray | 1779 | Ouray, CO | 165,850 | 31 | 5 |
| The Clay City Banking Co. | 10845 | Clay City, IL | 212,239 | 35 | 4 |
| The Colorado Bank and Trust Company of La Junta | 1141 | La Junta, CO | 185,342 | 40 | 2 |
| The Commercial Bank | 9356 | De Kalb, MS | 234,353 | 54 | 5 |
| The Community Bank | 58517 | Bridgeport, TX | 170,374 | 33 | 2 |

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **685**
 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 | 140,946 | 26 | 2 |
| The First National Bank of Waynesboro | 2160 | Waynesboro, GA | 202,680 | 37 | 1 |
| The Gunnison Bank and Trust Company | 11259 | Gunnison, CO | 223,832 | 39 | 2 |
| The Jefferson Bank | 11445 | Greenville, MS | 145,293 | 17 | 3 |
| The Peoples Bank | 16603 | Marion, KY | 114,204 | 24 | 2 |
| The Peoples Bank of Georgia | 170 | Talbotton, GA | 149,231 | 35 | 4 |
| Traditions First Bank | 57092 | Erin, TN | 225,595 | 37 | 3 |
| TriCentury Bank | 18109 | De Soto, KS | 148,260 | 13 | 3 |
| United Citizens Bank of Southern Kentucky | 57867 | Columbia, KY | 216,158 | 55 | 6 |
| West Iowa Bank | 9105 | West Bend, IA | 156,842 | 18 | 5 |
| Wilcox County State Bank | 17126 | Abbeville, GA | 149,282 | 32 | 4 |

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: How They Rank

| | | | | | | | | |
|--------------------------|-------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median | 14.53 | 1.21 | 11.61 | 3.62 | 62.08 | 0.08 | 29.35 | 0.62 |
| Top Ten Percent: Average | 14.23 | 1.29 | 12.83 | 3.78 | 60.92 | 0.20 | 31.21 | 0.81 |
| All Banks: Median | 5.88 | 0.63 | 6.04 | 3.02 | 73.92 | 0.20 | 24.56 | 0.37 |
| All Banks: Average | 7.06 | 0.64 | 6.14 | 3.04 | 74.99 | 0.38 | 25.15 | 0.43 |

| CB Scorecard Key Performance Indicators | | | | | | | | | |
|---|---|----------|--------|----------|-------|-------|------|--------|--------|
| RK | Institution Name | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
| 1 | First Electronic Bank | 118.69 | 21.13 | 62.62 | 26.24 | 41.03 | 0.00 | 22.41 | 23.98 |
| 2 | The Gunnison Bank and Trust Company | 20.14 | 1.06 | 12.21 | 3.13 | 63.24 | 0.00 | 51.38 | 1.02 |
| 3 | Bank of South Texas | 9.35 | 1.72 | 11.53 | 7.17 | 68.62 | 0.00 | 42.18 | 0.60 |
| 4 | United Citizens Bank of Southern Kentucky | 59.66 | 1.46 | 11.84 | 4.37 | 58.26 | 0.15 | 29.50 | 0.67 |
| 5 | The Colorado Bank and Trust Company of La Junta | (0.49) | 1.62 | 14.58 | 4.09 | 60.98 | 0.07 | 52.12 | 2.01 |
| 6 | McKenzie Banking Company | 16.71 | 2.70 | 27.07 | 5.71 | 54.82 | 0.69 | 34.85 | 2.10 |
| 7 | Bank of Newington | 19.96 | 1.87 | 20.63 | 5.35 | 54.97 | 0.00 | 21.44 | 0.34 |
| 8 | Sherburne State Bank | (9.25) | 1.28 | 16.72 | 3.49 | 55.44 | 0.00 | 38.75 | 1.05 |
| 9 | Apollo Trust Company | 15.37 | 0.90 | 8.87 | 3.95 | 71.25 | 0.00 | 44.74 | 0.68 |
| 10 | The Peoples Bank of Georgia | 43.86 | 1.59 | 19.44 | 5.14 | 61.51 | 0.65 | 34.99 | 0.55 |
| 11 | First New Mexico Bank of Silver City | 38.94 | 1.25 | 11.60 | 3.04 | 62.80 | 0.00 | 22.78 | 1.25 |
| 12 | The Bank of Monroe | 15.04 | 1.24 | 11.12 | 3.48 | 62.94 | 0.02 | 28.29 | 0.86 |
| 13 | The Clay City Banking Co. | 31.00 | 1.47 | 18.05 | 3.68 | 52.02 | 0.25 | 22.80 | 0.83 |
| 14 | Pioneer Community Bank, Inc. | 14.28 | 2.15 | 17.49 | 3.57 | 62.28 | 1.03 | 65.13 | 1.80 |
| 15 | Community Bank | 12.96 | 1.14 | 13.49 | 3.70 | 67.74 | 0.02 | 25.91 | 1.13 |
| 16 | BCBank, Inc. | 16.49 | 1.51 | 15.03 | 3.66 | 53.92 | 0.17 | 21.88 | 1.00 |
| 17 | North Alabama Bank | 9.66 | 0.95 | 9.88 | 4.41 | 70.86 | 0.00 | 29.67 | 0.62 |
| 18 | The Community Bank | 34.09 | 0.89 | 12.30 | 3.66 | 69.33 | 0.09 | 32.61 | 0.59 |
| 19 | Sundown State Bank | 25.05 | 0.83 | 9.79 | 3.08 | 66.96 | 0.00 | 42.09 | 0.42 |
| 20 | Community Bank | (0.16) | 1.33 | 13.29 | 3.48 | 57.13 | 0.16 | 37.15 | 0.64 |
| 21 | First Texas Bank | 6.88 | 1.12 | 12.50 | 3.06 | 55.11 | 0.04 | 45.87 | 0.47 |
| 21 | The First National Bank of Waynesboro | 7.33 | 1.20 | 8.88 | 3.35 | 56.94 | 0.09 | 33.06 | 0.77 |
| 23 | Cornerstone Community Bank | (5.26) | 1.14 | 11.62 | 4.18 | 59.60 | 0.00 | 40.87 | 0.29 |
| 24 | Security First National Bank of Hugo | 5.78 | 1.98 | 23.22 | 5.50 | 53.58 | 0.64 | 27.89 | 0.70 |
| 25 | Concordia Bank of Concordia, Missouri | 25.98 | 0.85 | 9.31 | 3.29 | 67.98 | 0.00 | 24.96 | 0.57 |
| 26 | The Commercial Bank | 15.61 | 1.05 | 12.73 | 3.58 | 61.93 | 0.17 | 32.22 | 0.40 |
| 27 | FDS Bank | (113.17) | 534.90 | 1,466.95 | 0.20 | 14.11 | 0.00 | 100.00 | 788.17 |
| 28 | Bank of Lincoln County | 3.85 | 0.99 | 8.63 | 3.98 | 65.05 | 0.00 | 29.20 | 0.49 |
| 28 | TriCentury Bank | 45.16 | 1.29 | 11.32 | 3.52 | 50.10 | 0.00 | 20.15 | 0.16 |
| 30 | Quoin Financial Bank | 15.46 | 1.22 | 11.27 | 3.40 | 60.48 | 0.08 | 23.15 | 0.60 |
| 31 | The First National Bank of Kemp | 15.19 | 0.73 | 8.54 | 3.11 | 72.67 | 0.00 | 48.73 | 0.72 |
| 32 | Greater State Bank | 32.93 | 0.79 | 11.59 | 3.89 | 76.38 | 0.25 | 42.65 | 0.62 |
| 33 | Sumner Bank & Trust | 16.86 | 0.91 | 9.80 | 3.52 | 64.80 | 0.00 | 27.19 | 0.35 |
| 34 | Citizens Bank & Trust Company | 15.33 | 1.07 | 12.76 | 3.89 | 62.54 | 0.16 | 36.37 | 0.26 |
| 35 | Peoples Bank | (3.48) | 1.56 | 11.57 | 3.23 | 41.03 | 0.02 | 29.93 | 0.61 |
| 36 | The Citizens State Bank of Ouray | 9.97 | 0.77 | 8.91 | 3.38 | 67.33 | 0.00 | 33.33 | 0.54 |
| 37 | Calhoun County Bank, Inc. | 3.40 | 1.28 | 13.95 | 4.18 | 61.75 | 0.25 | 35.53 | 0.44 |
| 38 | Bank of Crockett | (0.52) | 1.53 | 16.01 | 3.45 | 45.01 | 0.03 | 31.79 | 0.34 |
| 39 | The Citizens Bank of Cochran | 14.78 | 1.25 | 11.13 | 4.20 | 62.23 | 0.02 | 16.89 | 0.48 |
| 40 | First New Mexico Bank, Las Cruces | (12.73) | 1.09 | 9.67 | 3.58 | 70.17 | 0.00 | 42.33 | 0.65 |
| 41 | Bank of Clarkson | 0.05 | 1.16 | 10.83 | 3.32 | 58.82 | 0.09 | 35.60 | 0.58 |
| 42 | People's Bank and Trust Company of Pickett County | 15.69 | 1.76 | 16.30 | 4.65 | 51.61 | 0.54 | 18.93 | 0.58 |
| 43 | Bank of Commerce | 11.15 | 0.99 | 10.34 | 3.74 | 68.80 | 0.30 | 34.03 | 0.77 |
| 44 | Traditions First Bank | 23.30 | 0.79 | 11.18 | 3.24 | 72.29 | 0.00 | 26.80 | 0.52 |
| 45 | Goppert Financial Bank | 23.36 | 0.82 | 9.80 | 2.30 | 66.06 | 0.00 | 31.34 | 0.88 |
| 46 | Nationwide Trust Company, FSB | (1.82) | 32.03 | 122.52 | 0.11 | 73.18 | 0.00 | 100.00 | 151.11 |
| 47 | Bank of Franklin | (4.49) | 1.30 | 13.76 | 4.32 | 65.39 | 0.14 | 25.34 | 0.87 |
| 48 | The Bankers Bank | (5.40) | 1.23 | 8.64 | 3.13 | 77.89 | 0.00 | 60.75 | 5.08 |
| 49 | Little Horn State Bank | 26.38 | 1.10 | 11.38 | 4.50 | 63.07 | 0.71 | 26.65 | 0.49 |
| 50 | SouthernTrust Bank | 10.82 | 1.92 | 17.55 | 4.86 | 44.87 | 0.97 | 18.37 | 0.69 |
| 51 | Liberty Trust & Savings Bank | 8.70 | 1.30 | 7.10 | 2.76 | 49.11 | 0.00 | 24.43 | 0.86 |
| 52 | Baybank | 3.95 | 1.13 | 13.00 | 4.13 | 59.06 | 0.49 | 28.13 | 0.68 |
| 53 | Citizens Bank & Trust, Inc. | 13.58 | 0.92 | 10.17 | 4.04 | 69.01 | 0.11 | 19.98 | 0.81 |
| 54 | American Bank of Beaver Dam | 2.04 | 1.71 | 20.03 | 3.00 | 56.92 | 0.35 | 29.85 | 2.43 |
| 55 | Bank of Sunset and Trust Company | 8.07 | 0.87 | 10.01 | 3.45 | 67.21 | 0.00 | 29.20 | 0.35 |
| 56 | The Peoples Bank | 20.99 | 1.48 | 16.35 | 4.03 | 51.50 | 0.34 | 12.83 | 0.41 |
| 57 | Community Bank | 16.91 | 0.99 | 11.72 | 4.26 | 72.08 | 0.08 | 18.72 | 0.61 |
| 58 | American Bank, National Association | 78.83 | 1.36 | 12.98 | 6.22 | 59.15 | 0.10 | 18.84 | 0.08 |
| 58 | Badger Bank | 4.18 | 1.51 | 13.86 | 3.24 | 53.20 | 0.26 | 21.42 | 1.48 |

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: How They Rank

| | | | | | | | | |
|--------------------------|-------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median | 14.53 | 1.21 | 11.61 | 3.62 | 62.08 | 0.08 | 29.35 | 0.62 |
| Top Ten Percent: Average | 14.23 | 1.29 | 12.83 | 3.78 | 60.92 | 0.20 | 31.21 | 0.81 |
| All Banks: Median | 5.88 | 0.63 | 6.04 | 3.02 | 73.92 | 0.20 | 24.56 | 0.37 |
| All Banks: Average | 7.06 | 0.64 | 6.14 | 3.04 | 74.99 | 0.38 | 25.15 | 0.43 |

| CB Scorecard Key Performance Indicators | | | | | | | | | |
|---|-------------------------------------|--------|------|-------|------|-------|------|-------|------|
| RK | Institution Name | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
| 60 | Elkton Bank & Trust Company | 22.38 | 0.88 | 8.07 | 3.08 | 63.43 | 0.07 | 35.09 | 0.40 |
| 61 | Oxford University Bank | 10.66 | 1.06 | 10.67 | 3.61 | 62.55 | 0.07 | 23.48 | 0.37 |
| 62 | Houghton State Bank | 38.11 | 1.02 | 8.47 | 3.26 | 55.15 | 0.14 | 25.21 | 0.31 |
| 63 | Mount Vernon Bank and Trust Company | 16.67 | 1.39 | 12.21 | 2.81 | 46.20 | 0.19 | 19.56 | 0.64 |
| 64 | Century Bank of the Ozarks | (4.75) | 0.94 | 10.22 | 3.66 | 69.39 | 0.05 | 29.12 | 0.88 |
| 65 | West Iowa Bank | 4.75 | 1.19 | 9.37 | 3.06 | 51.82 | 0.00 | 24.96 | 0.32 |
| 66 | Global Bank | 4.78 | 1.41 | 10.92 | 3.98 | 63.54 | 0.17 | 10.40 | 1.20 |
| 67 | Southwind Bank | 42.15 | 0.95 | 10.79 | 3.05 | 50.77 | 0.20 | 39.53 | 0.12 |
| 68 | The Jefferson Bank | 20.35 | 2.27 | 14.44 | 4.92 | 37.03 | 0.21 | 17.80 | 0.08 |
| 69 | Granite Bank | (4.70) | 1.10 | 12.82 | 4.16 | 66.08 | 0.37 | 33.00 | 0.62 |
| 69 | Wilcox County State Bank | 15.55 | 0.89 | 9.03 | 3.62 | 68.65 | 0.27 | 27.15 | 0.61 |

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

Number of Institutions in Peer Group: **634**
 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 | 303,021 | 40 | 1 |
| American Continental Bank | 57444 | City Of Industry, CA | 337,513 | 41 | 5 |
| Bank of the Bluegrass and Trust Company | 21161 | Lexington, KY | 325,800 | 61 | 3 |
| Bankers' Bank of the West | 23210 | Denver, CO | 455,477 | 53 | 1 |
| BankVista | 35406 | Sartell, MN | 458,125 | 75 | 3 |
| BlueHarbor Bank | 58691 | Mooresville, NC | 443,422 | 36 | 4 |
| CenterBank | 35117 | Milford, OH | 262,838 | 42 | 3 |
| Central Bank | 1756 | Little Rock, AR | 405,166 | 30 | 2 |
| Chickasaw Community Bank | 11521 | Oklahoma City, OK | 362,116 | 119 | 1 |
| Chino Commercial Bank, N.A. | 35366 | Chino, CA | 412,414 | 55 | 4 |
| CIBC National Trust Company | 91325 | Atlanta, GA | 325,893 | 276 | 2 |
| Citizens Community Bank | 33739 | Winchester, TN | 307,924 | 41 | 3 |
| Citizens State Bank | 17214 | Sealy, TX | 376,877 | 35 | 1 |
| Community Banking Company of Fitzgerald | 34160 | Fitzgerald, GA | 255,207 | 31 | 2 |
| Community First Bank | 12426 | Kansas City, KS | 270,475 | 30 | 2 |
| Community First National Bank | 35585 | Manhattan, KS | 304,271 | 74 | 2 |
| Community Valley Bank | 58500 | El Centro, CA | 284,719 | 40 | 6 |
| Eaglemark Savings Bank | 34313 | Reno, NV | 475,964 | 97 | 1 |
| Farmers and Merchants Bank | 15801 | Baldwyn, MS | 485,382 | 114 | 10 |
| FinWise Bank | 35323 | Murray, UT | 419,777 | 122 | 2 |
| First Century Bank, National Association | 57123 | Commerce, GA | 390,533 | 65 | 3 |
| First National Bank | 25894 | Oldham, SD | 401,208 | 78 | 11 |
| First National Bank of Clarksdale | 19070 | Clarksdale, MS | 419,443 | 48 | 5 |
| First Priority Bank | 4185 | Pryor, OK | 334,008 | 49 | 2 |
| First Service Bank | 18519 | Greenbrier, AR | 482,713 | 105 | 9 |
| First Southern Bank | 29332 | Florence, AL | 433,264 | 74 | 4 |
| First State Bank | 12149 | Irvington, KY | 258,268 | 74 | 3 |
| First Texas Bank | 22551 | Killeen, TX | 442,187 | 48 | 4 |
| First Vision Bank of Tennessee | 58201 | Tullahoma, TN | 379,255 | 69 | 4 |
| First Westroads Bank, Inc. | 19742 | Omaha, NE | 372,114 | 50 | 2 |
| Golden Valley Bank | 58278 | Chico, CA | 485,312 | 58 | 2 |
| Grand Ridge National Bank | 3674 | Grand Ridge, IL | 314,255 | 34 | 2 |
| Grandview Bank | 3230 | Grandview, TX | 424,280 | 53 | 4 |
| Guadalupe Bank | 58768 | Kerrville, TX | 273,424 | 32 | 3 |
| Henderson State Bank | 17229 | Henderson, NE | 277,695 | 33 | 4 |
| Honor Bank | 8165 | Honor, MI | 365,763 | 77 | 8 |
| Integrity Bank & Trust | 57587 | Monument, CO | 319,644 | 64 | 4 |
| McClain Bank | 4187 | Purcell, OK | 279,974 | 49 | 3 |
| Meade County Bank | 25173 | Brandenburg, KY | 289,022 | 44 | 2 |
| Merchants Commercial Bank | 58184 | St Thomas, VI | 425,252 | 31 | 1 |
| Metro Phoenix Bank | 58402 | Phoenix, AZ | 452,777 | 38 | 1 |
| Mid-America Bank | 17374 | Baldwin City, KS | 319,537 | 57 | 4 |
| Midwest Independent BankersBank | 25849 | Jefferson City, MO | 290,990 | 37 | 2 |
| Northwestern Bank | 13411 | Orange City, IA | 263,816 | 25 | 2 |
| OptimumBank | 35430 | Fort Lauderdale, FL | 385,263 | 42 | 2 |
| Peoples Bank of East Tennessee | 34517 | Madisonville, TN | 368,471 | 101 | 10 |
| Pinnacle Bank | 29548 | Jasper, AL | 348,787 | 48 | 6 |
| Pinnacle Bank | 252 | Marshalltown, IA | 281,732 | 27 | 2 |
| PS Bank | 444 | Wyalusing, PA | 499,456 | 72 | 8 |
| Security National Bank of South Dakota | 34394 | Dakota Dunes, SD | 255,568 | 32 | 3 |
| Security State Bank | 18374 | Scott City, KS | 383,782 | 37 | 2 |
| Square Financial Services, Inc. | 59177 | Salt Lake City, UT | 278,777 | 104 | 1 |
| Texas Brand Bank | 57922 | Dallas, TX | 335,110 | 42 | 4 |
| The Bank | 34409 | Jennings, LA | 372,360 | 78 | 7 |
| The Bank of Clovis | 57022 | Clovis, NM | 292,883 | 34 | 2 |
| The Citizens Bank of Swainsboro | 11295 | Swainsboro, GA | 304,459 | 59 | 4 |
| The Farmers State Bank of Waupaca | 13033 | Waupaca, WI | 251,911 | 40 | 3 |
| The First Liberty National Bank | 3301 | Liberty, TX | 426,392 | 80 | 7 |
| The First National Bank of Syracuse | 4779 | Syracuse, KS | 447,793 | 69 | 5 |

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **634**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **C Corporation**
 Asset Size: **\$250 - 499 Million**

| Institution Name | FDIC Cert. | City, State | Assets (\$000) | Employees | Branches |
|--|------------|----------------|----------------|-----------|----------|
| The Upstate National Bank | 13748 | Ogdensburg, NY | 264,519 | 21 | 4 |
| Tri-County Bank | 977 | Brown City, MI | 479,473 | 84 | 10 |
| Trinity Bank, N.A. | 57543 | Fort Worth, TX | 434,235 | 24 | 1 |
| UniBank | 58407 | Lynnwood, WA | 479,047 | 51 | 4 |
| Union National Bank and Trust Company of Elgin | 3661 | Elgin, IL | 370,300 | 26 | 2 |

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: How They Rank

| | | | | | | | | |
|--------------------------|-------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median | 12.89 | 1.46 | 14.52 | 3.58 | 53.29 | 0.06 | 32.16 | 0.78 |
| Top Ten Percent: Average | 14.24 | 1.55 | 14.53 | 3.72 | 52.90 | 0.21 | 32.20 | 1.04 |
| All Banks: Median | 4.85 | 0.78 | 7.78 | 3.06 | 68.94 | 0.23 | 24.76 | 0.43 |
| All Banks: Average | 5.89 | 0.80 | 7.81 | 3.10 | 70.37 | 0.35 | 25.73 | 0.52 |

| CB Scorecard Key Performance Indicators | | | | | | | | | |
|---|--|---------|-------|-------|-------|-------|------|-------|-------|
| RK | Institution Name | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
| 1 | FinWise Bank | 49.16 | 11.07 | 57.48 | 14.88 | 32.43 | 0.24 | 53.61 | 12.17 |
| 2 | Metro Phoenix Bank | 39.79 | 1.71 | 17.00 | 3.34 | 44.09 | 0.02 | 33.48 | 0.89 |
| 3 | Eaglemark Savings Bank | 95.77 | 3.39 | 22.84 | 5.37 | 47.99 | 0.00 | 0.09 | 3.76 |
| 4 | OptimumBank | 40.25 | 1.04 | 9.67 | 3.49 | 55.11 | 0.00 | 44.18 | 0.67 |
| 5 | First State Bank | 11.46 | 1.83 | 17.06 | 3.83 | 48.04 | 0.24 | 36.94 | 0.97 |
| 6 | UniBank | 20.53 | 1.97 | 12.88 | 4.62 | 51.41 | 0.06 | 27.06 | 0.65 |
| 7 | Square Financial Services, Inc. | 106.09 | 32.72 | 67.48 | 15.24 | 42.48 | 0.12 | 0.00 | 66.04 |
| 8 | Mid-America Bank | 17.66 | 2.03 | 19.36 | 3.42 | 48.14 | 0.00 | 16.73 | 1.84 |
| 9 | Bank of the Bluegrass and Trust Company | 5.54 | 1.48 | 15.05 | 3.44 | 57.88 | 0.00 | 32.01 | 1.37 |
| 10 | Merchants Commercial Bank | 26.37 | 2.58 | 36.14 | 3.47 | 40.82 | 0.21 | 59.30 | 0.37 |
| 11 | CIBC National Trust Company | 27.94 | 13.24 | 18.19 | 0.14 | 49.92 | 0.00 | 28.19 | 41.24 |
| 12 | Guadalupe Bank | 20.48 | 1.24 | 15.37 | 3.72 | 60.13 | 0.25 | 32.51 | 1.08 |
| 13 | The Bank | 18.75 | 1.73 | 17.35 | 4.96 | 55.52 | 0.58 | 33.13 | 0.76 |
| 14 | Northwestern Bank | 26.05 | 1.73 | 14.23 | 3.33 | 40.73 | 0.06 | 22.55 | 0.66 |
| 15 | First Southern Bank | 15.12 | 1.55 | 18.56 | 4.07 | 51.80 | 0.02 | 19.47 | 0.55 |
| 16 | Pinnacle Bank | 10.93 | 1.31 | 15.47 | 3.33 | 54.49 | 0.00 | 28.82 | 0.54 |
| 17 | Pinnacle Bank | 31.70 | 2.29 | 15.31 | 3.88 | 31.23 | 1.37 | 27.53 | 0.79 |
| 18 | Community First Bank | 25.39 | 1.29 | 9.21 | 4.90 | 58.55 | 0.00 | 37.76 | 0.18 |
| 19 | The First Liberty National Bank | 10.13 | 1.10 | 11.21 | 3.93 | 63.22 | 0.11 | 35.71 | 0.90 |
| 20 | Central Bank | (1.16) | 1.42 | 17.10 | 3.24 | 37.91 | 0.00 | 34.61 | 0.49 |
| 21 | BlueHarbor Bank | 31.75 | 1.17 | 12.75 | 2.90 | 48.89 | 0.02 | 32.16 | 0.50 |
| 22 | Peoples Bank of East Tennessee | 9.77 | 1.50 | 16.51 | 4.35 | 59.15 | 0.51 | 33.90 | 0.77 |
| 23 | CenterBank | (13.53) | 1.64 | 14.49 | 3.99 | 54.92 | 0.00 | 24.05 | 0.92 |
| 24 | PS Bank | 18.65 | 1.26 | 13.69 | 3.11 | 56.50 | 0.14 | 33.09 | 0.66 |
| 25 | Community Valley Bank | 10.99 | 1.50 | 13.92 | 3.93 | 50.95 | 0.50 | 32.75 | 0.56 |
| 26 | First Century Bank, National Association | (78.52) | 2.37 | 20.96 | 6.96 | 28.37 | 1.00 | 64.88 | 1.36 |
| 27 | Farmers and Merchants Bank | 13.04 | 1.61 | 13.11 | 4.10 | 59.01 | 0.37 | 22.62 | 1.02 |
| 28 | The Citizens Bank of Swainsboro | 3.05 | 1.10 | 11.38 | 4.02 | 63.16 | 0.11 | 48.87 | 0.62 |
| 29 | McClain Bank | 14.94 | 1.19 | 11.75 | 3.52 | 63.76 | 0.28 | 35.24 | 0.94 |
| 30 | Chickasaw Community Bank | 14.78 | 1.33 | 13.67 | 4.04 | 69.00 | 0.02 | 13.32 | 4.57 |
| 30 | Grandview Bank | 28.36 | 1.21 | 14.96 | 3.62 | 54.32 | 0.43 | 48.26 | 0.32 |
| 32 | Grand Ridge National Bank | 13.19 | 1.77 | 15.10 | 4.99 | 49.55 | 0.13 | 30.26 | 0.10 |
| 33 | First Vision Bank of Tennessee | 8.77 | 1.15 | 12.33 | 3.33 | 63.69 | 0.01 | 24.33 | 1.38 |
| 34 | Security National Bank of South Dakota | 12.11 | 1.54 | 14.71 | 1.99 | 47.33 | 0.00 | 22.54 | 1.97 |
| 35 | Tri-County Bank | 9.54 | 1.60 | 15.40 | 3.78 | 49.63 | 0.28 | 26.53 | 0.47 |
| 36 | Chino Commercial Bank, N.A. | 36.21 | 1.06 | 11.50 | 2.82 | 60.36 | 0.10 | 63.99 | 0.52 |
| 37 | First Service Bank | (5.34) | 1.73 | 16.20 | 4.44 | 55.32 | 0.27 | 25.58 | 1.47 |
| 38 | First National Bank of Clarksdale | 13.44 | 1.15 | 11.10 | 2.87 | 58.37 | 0.03 | 30.67 | 0.86 |
| 39 | The Bank of Clovis | 13.34 | 1.13 | 10.97 | 3.64 | 65.24 | 0.06 | 36.36 | 0.40 |
| 40 | Honor Bank | 7.21 | 0.97 | 12.27 | 3.39 | 65.90 | 0.05 | 33.64 | 0.87 |
| 41 | Union National Bank and Trust Company of Elgin | 8.29 | 1.53 | 15.35 | 3.48 | 38.48 | 0.14 | 44.94 | 0.01 |
| 42 | Citizens Community Bank | (3.95) | 2.13 | 19.25 | 3.58 | 39.96 | 0.13 | 18.38 | 1.05 |
| 43 | Golden Valley Bank | 9.83 | 0.99 | 13.04 | 3.16 | 58.06 | 0.00 | 40.01 | 0.29 |
| 44 | Midwest Independent BankersBank | 59.10 | 1.19 | 7.79 | 2.09 | 70.33 | 0.00 | 77.29 | 3.24 |
| 45 | The Farmers State Bank of Waupaca | (22.85) | 1.60 | 14.73 | 3.58 | 49.26 | 0.06 | 26.11 | 0.85 |
| 46 | First Texas Bank | 19.47 | 1.04 | 11.98 | 2.67 | 55.49 | 0.03 | 47.87 | 0.41 |
| 47 | Community Banking Company of Fitzgerald | 8.85 | 1.42 | 14.55 | 3.06 | 50.81 | 0.27 | 28.06 | 0.84 |
| 48 | American Bank and Trust Company | (9.01) | 1.28 | 11.89 | 3.63 | 53.17 | 0.00 | 40.04 | 0.31 |
| 48 | First Westroads Bank, Inc. | 6.73 | 1.11 | 10.49 | 2.82 | 58.04 | 0.00 | 41.98 | 0.55 |
| 50 | Meade County Bank | 0.05 | 1.28 | 13.20 | 3.48 | 53.40 | 0.01 | 32.10 | 0.37 |
| 51 | The First National Bank of Syracuse | 24.20 | 1.33 | 12.45 | 4.14 | 60.41 | 0.69 | 27.28 | 0.53 |
| 52 | Bankers' Bank of the West | 37.75 | 1.04 | 9.28 | 2.63 | 74.84 | 0.04 | 87.92 | 2.93 |
| 53 | Trinity Bank, N.A. | 2.24 | 1.53 | 15.06 | 3.31 | 46.86 | 0.06 | 40.40 | 0.16 |
| 54 | Texas Brand Bank | (11.59) | 1.56 | 14.72 | 4.33 | 55.21 | 0.00 | 33.91 | 0.13 |
| 55 | The Upstate National Bank | 27.16 | 1.52 | 18.04 | 3.55 | 39.63 | 0.00 | 8.45 | 0.02 |
| 56 | BankVista | (11.43) | 1.92 | 19.66 | 3.60 | 49.62 | 0.80 | 32.71 | 2.26 |
| 57 | First National Bank | (3.82) | 1.91 | 14.67 | 8.07 | 50.65 | 0.63 | 22.72 | 3.35 |
| 58 | American Continental Bank | 1.70 | 1.44 | 11.55 | 3.20 | 52.42 | 0.00 | 12.44 | 1.15 |
| 59 | Henderson State Bank | 12.04 | 1.93 | 15.30 | 4.13 | 43.62 | 0.17 | 13.36 | 0.34 |

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: How They Rank

| | | | | | | | | |
|--------------------------|-------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median | 12.89 | 1.46 | 14.52 | 3.58 | 53.29 | 0.06 | 32.16 | 0.78 |
| Top Ten Percent: Average | 14.24 | 1.55 | 14.53 | 3.72 | 52.90 | 0.21 | 32.20 | 1.04 |
| All Banks: Median | 4.85 | 0.78 | 7.78 | 3.06 | 68.94 | 0.23 | 24.76 | 0.43 |
| All Banks: Average | 5.89 | 0.80 | 7.81 | 3.10 | 70.37 | 0.35 | 25.73 | 0.52 |

| CB Scorecard Key Performance Indicators | | | | | | | | | |
|---|-------------------------------|--------|------|-------|------|-------|------|-------|------|
| RK | Institution Name | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
| 60 | Citizens State Bank | 3.68 | 1.36 | 14.25 | 3.04 | 44.97 | 0.00 | 31.43 | 0.23 |
| 61 | Security State Bank | 12.74 | 1.30 | 9.82 | 3.04 | 47.14 | 0.00 | 20.47 | 0.46 |
| 62 | Community First National Bank | 18.63 | 1.24 | 11.37 | 3.24 | 70.36 | 0.34 | 32.15 | 2.36 |
| 63 | Integrity Bank & Trust | (4.39) | 1.12 | 14.19 | 3.75 | 64.07 | 0.38 | 41.60 | 1.01 |
| 64 | First Priority Bank | 26.79 | 1.25 | 13.58 | 3.93 | 53.72 | 1.08 | 17.90 | 0.82 |

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

Number of Institutions in Peer Group: **538**
 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 | 573,910 | 73 | 5 |
| Bank of Commerce | 9359 | Greenwood, MS | 768,094 | 79 | 8 |
| Bank of George | 58626 | Las Vegas, NV | 626,352 | 118 | 2 |
| Bank of Houston, National Association | 3178 | Houston, TX | 569,818 | 45 | 2 |
| Bank of Oak Ridge | 35365 | Oak Ridge, NC | 614,435 | 72 | 5 |
| Bank of Wisconsin Dells | 15136 | Wisconsin Dells, WI | 910,103 | 77 | 3 |
| Belmont Bank & Trust Company | 58165 | Chicago, IL | 896,735 | 40 | 3 |
| Capital Community Bank | 33823 | Provo, UT | 527,650 | 101 | 5 |
| CommerceOne Bank | 59114 | Birmingham, AL | 508,037 | 33 | 1 |
| Field & Main Bank | 13838 | Henderson, KY | 593,128 | 120 | 6 |
| First Bank | 9620 | Clewiston, FL | 647,856 | 103 | 7 |
| First Central Savings Bank | 34969 | Glen Cove, NY | 805,985 | 103 | 10 |
| First Century Bank | 1700 | Tazewell, TN | 609,330 | 89 | 8 |
| First Citrus Bank | 34899 | Tampa, FL | 689,034 | 95 | 5 |
| First Commerce Bank | 57465 | Lewisburg, TN | 537,122 | 65 | 4 |
| First Community Bank | 22964 | San Benito, TX | 702,119 | 115 | 9 |
| First Freedom Bank | 58208 | Lebanon, TN | 612,321 | 70 | 6 |
| First IC Bank | 34998 | Doraville, GA | 996,527 | 108 | 10 |
| First Security Bank | 17120 | Batesville, MS | 864,653 | 185 | 16 |
| First Utah Bank | 22738 | Salt Lake City, UT | 679,894 | 112 | 7 |
| First Western Bank | 13083 | Booneville, AR | 585,291 | 93 | 11 |
| FNB Bank, Inc. | 2759 | Mayfield, KY | 663,083 | 110 | 9 |
| FNB South | 17011 | Alma, GA | 544,484 | 79 | 4 |
| Frontier Bank of Texas | 58509 | Elgin, TX | 634,245 | 73 | 6 |
| Generations Bank | 88 | Rogers, AR | 743,472 | 129 | 11 |
| Grand Bank | 22065 | Tulsa, OK | 518,699 | 49 | 2 |
| Grand Savings Bank | 32084 | Grove, OK | 786,157 | 179 | 12 |
| Jonah Bank of Wyoming | 58396 | Casper, WY | 535,361 | 88 | 4 |
| Jonesboro State Bank | 9325 | Jonesboro, LA | 573,218 | 19 | 1 |
| Liberty National Bank | 57505 | Sioux City, IA | 524,290 | 68 | 9 |
| M1 Bank | 9797 | Clayton, MO | 671,981 | 27 | 3 |
| MRV Banks | 58619 | Sainte Genevieve, MO | 630,796 | 60 | 5 |
| NewBank | 58203 | Flushing, NY | 563,452 | 51 | 2 |
| Peoples Bank & Trust | 17320 | Pana, IL | 584,432 | 66 | 8 |
| People's Bank of Commerce | 34685 | Medford, OR | 908,549 | 149 | 18 |
| Pioneer Trust Bank, National Association | 19827 | Salem, OR | 743,369 | 72 | 2 |
| Plains State Bank | 17739 | Humble, TX | 822,362 | 74 | 6 |
| Providence Bank | 58239 | Rocky Mount, NC | 744,470 | 54 | 6 |
| Quaint Oak Bank | 35497 | Southampton, PA | 567,752 | 119 | 3 |
| Rock Canyon Bank | 33542 | Provo, UT | 809,662 | 155 | 7 |
| Sanibel Captiva Community Bank | 57425 | Sanibel, FL | 797,277 | 104 | 8 |
| Solera National Bank | 58534 | Lakewood, CO | 721,946 | 60 | 1 |
| Stone Bank | 17431 | Mountain View, AR | 590,941 | 112 | 6 |
| Summit Bank | 57706 | Eugene, OR | 926,476 | 106 | 3 |
| Summit State Bank | 32203 | Santa Rosa, CA | 982,678 | 108 | 5 |
| Texas National Bank | 3337 | Mercedes, TX | 675,388 | 126 | 8 |
| The Dart Bank | 5033 | Mason, MI | 713,217 | 194 | 4 |
| The Farmers Bank | 1696 | Portland, TN | 876,261 | 146 | 9 |
| The Farmers Bank, Frankfort, Indiana | 12828 | Frankfort, IN | 791,243 | 131 | 9 |
| The Hometown Bank of Alabama | 57540 | Oneonta, AL | 540,006 | 56 | 4 |
| The North Salem State Bank | 8063 | North Salem, IN | 544,482 | 81 | 10 |
| The Pitney Bowes Bank, Inc. | 34599 | Salt Lake City, UT | 764,365 | 26 | 1 |
| Traditions Bank | 57554 | Cullman, AL | 603,815 | 74 | 6 |
| Triad Bank | 58121 | Frontenac, MO | 724,451 | 53 | 2 |

PEER GROUP 4:
\$500 - 999 Million

C-Corp Top Ten Percent: How They Rank

| | | | | | | | | |
|--------------------------|-------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median | 15.88 | 1.42 | 15.19 | 3.87 | 52.83 | 0.09 | 29.86 | 0.71 |
| Top Ten Percent: Average | 18.65 | 1.62 | 16.86 | 3.81 | 51.85 | 0.18 | 30.92 | 1.00 |
| All Banks: Median | 5.15 | 0.87 | 8.96 | 3.06 | 66.68 | 0.20 | 24.58 | 0.52 |
| All Banks: Average | 6.50 | 0.90 | 9.21 | 3.12 | 66.90 | 0.31 | 25.07 | 0.62 |

| CB Scorecard Key Performance Indicators | | | | | | | | | |
|---|--|--------|------|-------|-------|--------|------|-------|------|
| RK | Institution Name | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
| 1 | First IC Bank | 23.10 | 2.51 | 23.19 | 3.60 | 43.35 | 0.02 | 34.04 | 2.44 |
| 2 | Frontier Bank of Texas | 22.83 | 2.13 | 22.54 | 4.15 | 51.04 | 0.03 | 33.75 | 1.11 |
| 3 | Summit State Bank | 10.27 | 1.64 | 18.74 | 4.21 | 52.59 | 0.00 | 30.80 | 0.78 |
| 4 | Solera National Bank | 42.54 | 1.86 | 23.00 | 3.74 | 35.84 | 0.94 | 77.83 | 0.87 |
| 5 | First Bank | 34.64 | 1.14 | 14.67 | 3.48 | 58.27 | 0.00 | 39.02 | 0.60 |
| 6 | Texas National Bank | 55.40 | 1.53 | 17.67 | 4.40 | 55.88 | 0.39 | 42.62 | 0.78 |
| 7 | Rock Canyon Bank | (2.31) | 1.98 | 22.19 | 3.92 | 52.41 | 0.10 | 40.12 | 1.82 |
| 8 | The North Salem State Bank | 8.64 | 1.32 | 16.78 | 3.94 | 52.00 | 0.02 | 43.33 | 0.49 |
| 9 | Bank of George | 4.04 | 2.31 | 15.67 | 3.09 | 54.88 | 0.05 | 50.93 | 3.81 |
| 10 | First Utah Bank | 10.51 | 1.31 | 14.28 | 4.37 | 61.98 | 0.04 | 42.45 | 0.67 |
| 11 | Capital Community Bank | 4.10 | 3.56 | 24.22 | 12.22 | 38.79 | 0.75 | 37.28 | 2.05 |
| 12 | People's Bank of Commerce | 22.71 | 1.20 | 12.06 | 3.89 | 60.72 | 0.09 | 44.53 | 0.71 |
| 13 | First Century Bank | 66.97 | 1.39 | 15.84 | 4.04 | 54.18 | 0.02 | 23.86 | 0.51 |
| 14 | First Community Bank | 12.18 | 1.25 | 15.99 | 3.62 | 58.25 | 0.07 | 45.81 | 0.65 |
| 15 | First Western Bank | 34.19 | 2.05 | 22.83 | 4.27 | 50.70 | 0.34 | 17.30 | 1.93 |
| 16 | Bank of Houston, National Association | 84.05 | 1.24 | 11.51 | 4.23 | 52.89 | 0.00 | 34.61 | 0.11 |
| 17 | Grand Bank | 30.21 | 1.34 | 13.65 | 3.91 | 53.22 | 0.06 | 39.81 | 0.18 |
| 18 | First Central Savings Bank | 22.12 | 1.90 | 20.31 | 4.11 | 50.75 | 0.39 | 18.33 | 1.57 |
| 19 | NewBank | 11.28 | 1.62 | 15.16 | 2.66 | 54.22 | 0.08 | 43.74 | 1.23 |
| 20 | FNB South | 7.82 | 2.46 | 17.01 | 3.97 | 39.58 | 0.87 | 39.68 | 0.70 |
| 21 | First Freedom Bank | 3.43 | 1.97 | 19.22 | 3.84 | 43.01 | 0.06 | 16.16 | 1.20 |
| 22 | MRV Banks | (0.46) | 1.86 | 20.49 | 4.23 | 39.28 | 0.00 | 28.73 | 0.29 |
| 22 | Plains State Bank | 19.96 | 1.74 | 14.49 | 4.09 | 45.28 | 0.11 | 23.87 | 0.42 |
| 24 | First Security Bank | 27.66 | 1.18 | 14.69 | 3.44 | 61.19 | 0.27 | 33.87 | 0.93 |
| 25 | Traditions Bank | 43.16 | 1.32 | 14.99 | 5.34 | 57.73 | 0.71 | 27.31 | 0.89 |
| 26 | Generations Bank | 21.07 | 1.30 | 11.43 | 4.15 | 57.17 | 0.14 | 27.90 | 0.67 |
| 27 | Grand Savings Bank | 8.14 | 1.40 | 15.18 | 4.71 | 55.97 | 0.22 | 27.09 | 0.75 |
| 28 | Stone Bank | 26.90 | 2.78 | 25.46 | 3.92 | 47.28 | 0.84 | 12.08 | 3.68 |
| 29 | Jonesboro State Bank | 25.10 | 3.08 | 36.25 | 2.90 | 15.51 | 0.10 | 7.39 | 1.73 |
| 30 | Quaint Oak Bank | 10.12 | 1.63 | 22.31 | 4.31 | 55.89 | 0.31 | 16.63 | 3.62 |
| 31 | Jonah Bank of Wyoming | 19.27 | 1.09 | 12.34 | 3.00 | 63.01 | 0.05 | 35.66 | 1.13 |
| 32 | The Pitney Bowes Bank, Inc. | (1.45) | 7.16 | 87.11 | 6.31 | 12.31 | 0.23 | 11.26 | 3.90 |
| 33 | Triad Bank | 18.02 | 1.19 | 13.39 | 2.95 | 51.80 | 0.00 | 29.43 | 0.50 |
| 34 | The Farmers Bank | 4.83 | 1.38 | 13.04 | 3.88 | 57.40 | 0.07 | 27.51 | 0.68 |
| 35 | First Citrus Bank | 17.78 | 0.94 | 11.67 | 3.31 | 65.66 | 0.00 | 33.66 | 0.68 |
| 36 | FNB Bank, Inc. | 35.59 | 1.07 | 12.67 | 3.17 | 61.51 | 0.15 | 37.10 | 0.63 |
| 36 | Providence Bank | 24.18 | 1.64 | 14.77 | 3.61 | 39.39 | 0.01 | 20.62 | 0.14 |
| 38 | Liberty National Bank | 6.07 | 1.18 | 10.63 | 3.42 | 59.43 | 0.01 | 33.10 | 0.70 |
| 39 | Peoples Bank & Trust | 9.94 | 1.56 | 19.79 | 3.53 | 39.98 | 0.18 | 28.29 | 0.41 |
| 40 | M1 Bank | 33.83 | 2.70 | 30.31 | 3.85 | (1.74) | 0.02 | 7.23 | 0.01 |
| 41 | The Hometown Bank of Alabama | 8.73 | 1.65 | 13.85 | 3.61 | 55.07 | 0.22 | 20.38 | 1.50 |
| 42 | Bank of Wisconsin Dells | 11.01 | 1.58 | 16.51 | 3.19 | 38.57 | 0.00 | 15.36 | 0.47 |
| 42 | First Commerce Bank | 13.98 | 1.36 | 15.19 | 3.70 | 52.76 | 0.02 | 21.80 | 0.36 |
| 44 | The Farmers Bank, Frankfort, Indiana | 12.06 | 1.14 | 12.09 | 3.53 | 63.69 | 0.18 | 38.20 | 0.71 |
| 45 | Summit Bank | 12.68 | 1.27 | 13.04 | 4.02 | 51.93 | 0.04 | 25.28 | 0.29 |
| 46 | Belmont Bank & Trust Company | 8.07 | 1.41 | 14.36 | 3.23 | 39.42 | 0.00 | 30.29 | 0.15 |
| 46 | CommerceOne Bank | 38.18 | 1.32 | 11.35 | 3.56 | 45.23 | 0.00 | 22.53 | 0.08 |
| 48 | Bank of Commerce | 19.42 | 1.71 | 21.76 | 3.09 | 44.33 | 0.30 | 16.86 | 1.04 |
| 49 | The Dart Bank | 8.45 | 1.06 | 9.84 | 4.47 | 75.87 | 0.10 | 58.00 | 2.46 |
| 50 | Bank of Oak Ridge | 21.77 | 1.25 | 12.06 | 4.11 | 62.43 | 0.16 | 26.23 | 0.53 |
| 51 | 1st Bank Yuma | 7.74 | 1.12 | 14.37 | 3.18 | 58.82 | 0.13 | 51.85 | 0.58 |
| 52 | Sanibel Captiva Community Bank | 37.58 | 1.01 | 17.24 | 3.20 | 62.57 | 0.26 | 48.46 | 0.47 |
| 53 | Field & Main Bank | 3.21 | 1.42 | 14.48 | 3.95 | 62.75 | 0.27 | 25.76 | 1.40 |
| 54 | Pioneer Trust Bank, National Association | (1.15) | 1.92 | 17.74 | 3.04 | 36.16 | 0.00 | 7.56 | 1.10 |

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

Number of Institutions in Peer Group: **601**
 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 | 1,518,734 | 364 | 25 |
| Bank 7 | 4147 | Oklahoma City, OK | 1,420,232 | 122 | 12 |
| Bank of Jackson Hole | 23826 | Jackson, WY | 1,721,530 | 162 | 13 |
| Bank of New Hampshire | 18012 | Laconia, NH | 2,361,388 | 280 | 21 |
| Bank of Utah | 17159 | Ogden, UT | 2,241,819 | 352 | 18 |
| Beal Bank | 32574 | Plano, TX | 3,076,875 | 140 | 7 |
| Blue Ridge Bank, National Association | 35274 | Martinsville, VA | 2,690,247 | 520 | 27 |
| Bridgewater Bank | 58210 | Saint Louis Park, MN | 3,603,824 | 229 | 7 |
| CalPrivate Bank | 58291 | La Jolla, CA | 1,545,278 | 177 | 6 |
| Capital Bank, National Association | 35278 | Rockville, MD | 2,079,378 | 268 | 5 |
| Cedar Rapids Bank and Trust Company | 57244 | Cedar Rapids, IA | 1,946,438 | 169 | 8 |
| Choice Financial Group | 9423 | Fargo, ND | 3,138,605 | 393 | 19 |
| City Bank | 25103 | Lubbock, TX | 3,997,546 | 624 | 25 |
| Civista Bank | 12982 | Sandusky, OH | 3,180,006 | 443 | 33 |
| Coastal Community Bank | 34403 | Everett, WA | 2,830,274 | 401 | 14 |
| Colorado Federal Savings Bank | 33111 | Greenwood Village, CO | 2,058,115 | 71 | 1 |
| Commercial Bank of Texas, National Association | 1209 | Nacogdoches, TX | 1,315,741 | 248 | 22 |
| Commonwealth Business Bank | 57873 | Los Angeles, CA | 1,791,755 | 208 | 9 |
| Community National Bank & Trust of Texas | 18185 | Corsicana, TX | 1,092,591 | 181 | 13 |
| D. L. Evans Bank | 11666 | Burley, ID | 3,008,515 | 442 | 38 |
| Drummond Community Bank | 32737 | Chiefland, FL | 1,025,016 | 200 | 16 |
| Esquire Bank, National Association | 58140 | Jericho, NY | 1,222,921 | 112 | 2 |
| Farmers State Bank | 14578 | Lagrange, IN | 1,100,834 | 156 | 12 |
| First Business Bank | 15229 | Madison, WI | 2,721,510 | 313 | 4 |
| First Farmers Bank & Trust Co. | 12839 | Converse, IN | 2,516,228 | 349 | 35 |
| First National Bank | 14712 | Fort Pierre, SD | 1,670,310 | 169 | 17 |
| First Savings Bank | 32629 | Beresford, SD | 1,347,420 | 202 | 24 |
| First State Community Bank | 17323 | Farmington, MO | 3,888,848 | 704 | 51 |
| First United Bank & Trust | 4857 | Oakland, MD | 1,738,321 | 285 | 24 |
| FirstCapital Bank of Texas, National Association | 35028 | Midland, TX | 2,122,521 | 260 | 16 |
| Five Star Bank | 35361 | Roseville, CA | 2,776,995 | 177 | 7 |
| Fresno First Bank | 58090 | Fresno, CA | 1,101,651 | 86 | 1 |
| Genesee Regional Bank | 26333 | Rochester, NY | 1,051,312 | 160 | 3 |
| Golden Bank, National Association | 26223 | Houston, TX | 1,367,310 | 136 | 9 |
| Green Dot Bank DBA Bonneville Bank | 22653 | Provo, UT | 4,176,977 | 65 | 1 |
| Guaranty Bank & Trust, N.A. | 1208 | Mount Pleasant, TX | 3,189,178 | 483 | 31 |
| Independent Bank | 27811 | Grand Rapids, MI | 4,760,965 | 925 | 60 |
| John Deere Financial, f.s.b. | 35237 | Madison, WI | 3,089,429 | 131 | 1 |
| John Marshall Bank | 58243 | Reston, VA | 2,247,062 | 141 | 8 |
| MainStreet Bank | 57742 | Fairfax, VA | 1,764,710 | 144 | 6 |
| Metro City Bank | 58181 | Doraville, GA | 3,146,101 | 217 | 19 |
| Mountain Commerce Bank | 4931 | Knoxville, TN | 1,398,582 | 106 | 5 |
| Northeast Bank | 19690 | Portland, ME | 1,566,116 | 167 | 10 |
| Open Bank | 57944 | Los Angeles, CA | 1,863,759 | 199 | 10 |
| Pacific City Bank | 57463 | Los Angeles, CA | 2,199,679 | 256 | 13 |
| Plumas Bank | 23275 | Quincy, CA | 1,620,399 | 171 | 15 |
| Providence Bank & Trust | 57754 | South Holland, IL | 1,423,365 | 185 | 15 |
| Quad City Bank and Trust Company | 33867 | Bettendorf, IA | 2,195,894 | 231 | 5 |
| Regent Bank | 4160 | Tulsa, OK | 1,063,739 | 167 | 5 |
| River Bank & Trust | 58255 | Prattville, AL | 2,470,893 | 275 | 19 |
| Santa Cruz County Bank | 57591 | Santa Cruz, CA | 1,723,430 | 139 | 7 |
| The Bank of Commerce | 18059 | Ammon, ID | 1,890,432 | 212 | 15 |
| The Bank of New York Mellon Trust Company, National Association | 23472 | Los Angeles, CA | 1,451,176 | 821 | 1 |
| The Fidelity Bank | 11507 | Fuquay Varina, NC | 3,737,624 | 499 | 51 |
| The First Bank and Trust Company | 22918 | Lebanon, VA | 2,871,054 | 427 | 25 |
| The Provident Bank | 90141 | Amesbury, MA | 1,790,809 | 176 | 7 |
| Thomasville National Bank | 34068 | Thomasville, GA | 1,499,580 | 144 | 3 |
| United Fidelity Bank, fsb | 29566 | Evansville, IN | 3,367,232 | 234 | 21 |
| US Metro Bank | 58310 | Garden Grove, CA | 1,061,628 | 110 | 7 |

PEER GROUP 5:
\$1 - 5 Billion

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **601**
 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 |
|--------------------|------------|-----------------|----------------|-----------|----------|
| Western State Bank | 9123 | Devils Lake, ND | 1,764,678 | 262 | 10 |

PEER GROUP 5:
\$1 - 5 Billion
C-Corp Top Ten Percent: How They Rank

| Top Ten Percent: Median | 14.34 | 1.63 | 16.18 | 3.63 | 49.33 | 0.13 | 34.43 | 1.03 | |
|---|---|---------|-------|-------|-------|-------|-------|--------|-------|
| Top Ten Percent: Average | 15.96 | 1.77 | 16.61 | 3.78 | 50.02 | 0.22 | 35.78 | 1.22 | |
| All Banks: Median | 4.19 | 0.98 | 10.22 | 3.10 | 63.42 | 0.22 | 26.94 | 0.61 | |
| All Banks: Average | 5.64 | 1.00 | 10.18 | 3.11 | 63.74 | 0.31 | 27.70 | 0.70 | |
| CB Scorecard Key Performance Indicators | | | | | | | | | |
| RK | Institution Name | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
| 1 | Green Dot Bank DBA Bonneville Bank | 29.87 | 2.64 | 42.06 | 3.34 | 10.42 | 0.07 | 99.41 | 1.76 |
| 2 | Esquire Bank, National Association | 22.59 | 2.10 | 19.18 | 4.49 | 50.46 | 0.07 | 45.36 | 1.98 |
| 3 | Open Bank | 31.79 | 1.88 | 20.33 | 4.30 | 43.65 | 0.15 | 50.86 | 1.00 |
| 4 | Pacific City Bank | 9.30 | 1.92 | 16.39 | 3.82 | 47.03 | 0.06 | 46.85 | 0.98 |
| 5 | CalPrivate Bank | 7.70 | 1.76 | 18.65 | 4.65 | 52.54 | 0.09 | 53.02 | 0.82 |
| 6 | First Savings Bank | 15.02 | 2.52 | 17.69 | 7.39 | 44.37 | 0.40 | 33.39 | 2.66 |
| 7 | US Metro Bank | 38.56 | 1.72 | 16.97 | 3.50 | 45.08 | 0.27 | 34.17 | 1.43 |
| 8 | Community National Bank & Trust of Texas | 23.38 | 1.42 | 12.49 | 4.02 | 59.04 | 0.02 | 45.77 | 0.81 |
| 9 | Anderson Brothers Bank | 30.59 | 1.93 | 22.55 | 6.03 | 55.95 | 0.35 | 34.81 | 1.23 |
| 10 | Bank of Utah | 17.22 | 1.44 | 12.94 | 3.31 | 57.57 | 0.06 | 41.61 | 1.42 |
| 11 | Five Star Bank | 34.40 | 1.61 | 16.52 | 3.65 | 36.76 | 0.05 | 37.72 | 0.28 |
| 12 | Fresno First Bank | 8.26 | 2.23 | 19.74 | 4.22 | 40.67 | 1.72 | 63.72 | 1.19 |
| 13 | Capital Bank, National Association | 12.96 | 1.92 | 23.01 | 6.71 | 66.10 | 0.28 | 44.36 | 1.64 |
| 14 | The Bank of New York Mellon Trust Company, National Association | 9.90 | 10.37 | 12.76 | 0.47 | 49.15 | 0.00 | 100.00 | 26.77 |
| 15 | Commonwealth Business Bank | (3.85) | 1.92 | 18.25 | 3.64 | 49.51 | 0.06 | 37.58 | 1.26 |
| 16 | Northeast Bank | 29.09 | 2.75 | 17.40 | 5.63 | 43.03 | 1.14 | 29.83 | 1.50 |
| 17 | Bank of Jackson Hole | 30.74 | 1.28 | 17.37 | 2.86 | 51.73 | 0.00 | 35.57 | 0.87 |
| 18 | Quad City Bank and Trust Company | 9.55 | 1.83 | 17.27 | 3.31 | 48.18 | 0.11 | 32.99 | 0.78 |
| 19 | John Deere Financial, f.s.b. | 43.38 | 5.01 | 20.73 | 5.93 | 41.94 | 0.33 | 0.95 | 2.55 |
| 20 | Guaranty Bank & Trust, N.A. | 13.45 | 1.45 | 13.97 | 3.38 | 59.18 | 0.08 | 38.70 | 0.83 |
| 21 | Coastal Community Bank | 30.02 | 0.96 | 12.36 | 4.52 | 58.78 | 0.08 | 30.61 | 3.22 |
| 22 | Genesee Regional Bank | 29.28 | 1.67 | 18.32 | 3.08 | 50.41 | 0.24 | 30.02 | 1.67 |
| 23 | The First Bank and Trust Company | 3.70 | 1.73 | 18.07 | 3.74 | 47.82 | 0.09 | 28.73 | 0.77 |
| 24 | Golden Bank, National Association | 22.80 | 1.70 | 12.75 | 3.84 | 46.93 | 0.07 | 22.57 | 0.59 |
| 25 | Metro City Bank | 4.41 | 2.49 | 26.84 | 4.02 | 30.71 | 0.42 | 26.84 | 1.03 |
| 26 | Colorado Federal Savings Bank | (5.20) | 3.29 | 27.58 | 2.35 | 15.53 | 0.03 | 41.29 | 3.01 |
| 27 | Independent Bank | 4.98 | 1.56 | 18.33 | 3.07 | 59.75 | 0.13 | 44.91 | 1.53 |
| 27 | MainStreet Bank | 28.59 | 1.39 | 10.24 | 3.99 | 53.12 | 0.00 | 38.65 | 0.27 |
| 29 | Beal Bank | 186.13 | 10.37 | 39.11 | 4.09 | 15.99 | 5.42 | 3.70 | 13.43 |
| 30 | Providence Bank & Trust | 18.32 | 1.23 | 12.04 | 3.63 | 57.39 | 0.10 | 36.19 | 0.68 |
| 31 | FirstCapital Bank of Texas, National Association | 15.87 | 1.71 | 13.56 | 4.30 | 50.59 | 0.34 | 41.39 | 0.47 |
| 32 | Drummond Community Bank | 16.11 | 1.07 | 11.33 | 3.97 | 63.69 | 0.13 | 50.96 | 1.04 |
| 33 | Bank of New Hampshire | 7.98 | 1.39 | 13.47 | 3.43 | 54.71 | 0.07 | 28.39 | 0.84 |
| 34 | Bridgewater Bank | 15.06 | 1.49 | 13.37 | 3.70 | 40.68 | 0.02 | 29.34 | 0.18 |
| 35 | Blue Ridge Bank, National Association | 7.56 | 1.63 | 14.90 | 3.93 | 57.39 | 0.53 | 32.61 | 2.18 |
| 36 | Mountain Commerce Bank | 19.13 | 1.47 | 15.41 | 3.63 | 41.33 | 0.13 | 29.63 | 0.28 |
| 36 | Thomasville National Bank | 10.36 | 1.63 | 20.08 | 3.00 | 48.51 | 0.07 | 20.44 | 1.37 |
| 38 | River Bank & Trust | 12.56 | 1.35 | 15.96 | 3.27 | 49.88 | 0.13 | 28.71 | 0.68 |
| 39 | Plumas Bank | 1.84 | 1.43 | 17.07 | 3.23 | 47.46 | 0.32 | 51.28 | 0.86 |
| 40 | United Fidelity Bank, fsb | 67.74 | 2.87 | 30.23 | 2.51 | 37.78 | 0.19 | 17.19 | 3.92 |
| 41 | First National Bank | 0.41 | 2.92 | 14.29 | 7.28 | 39.99 | 0.57 | 27.14 | 2.44 |
| 42 | Regent Bank | 41.28 | 1.40 | 14.28 | 4.15 | 59.75 | 0.43 | 26.79 | 0.99 |
| 43 | Cedar Rapids Bank and Trust Company | (15.17) | 2.22 | 16.92 | 3.19 | 46.74 | 0.01 | 25.77 | 2.01 |
| 44 | Choice Financial Group | (3.69) | 2.04 | 17.88 | 3.63 | 47.02 | 0.38 | 30.32 | 1.83 |
| 45 | First Business Bank | 10.72 | 1.41 | 14.09 | 3.55 | 62.69 | 0.21 | 30.35 | 1.13 |
| 46 | The Bank of Commerce | 9.39 | 1.45 | 12.09 | 3.17 | 42.56 | 0.06 | 48.91 | 0.31 |
| 47 | Santa Cruz County Bank | 5.21 | 1.26 | 11.67 | 3.71 | 47.64 | 0.00 | 46.53 | 0.17 |
| 48 | First United Bank & Trust | 7.45 | 1.36 | 15.48 | 3.54 | 58.47 | 0.39 | 35.14 | 1.03 |
| 49 | Commercial Bank of Texas, National Association | 12.90 | 1.41 | 15.55 | 3.04 | 62.89 | 0.17 | 34.12 | 1.37 |
| 50 | City Bank | 10.06 | 1.59 | 15.07 | 3.41 | 67.58 | 0.33 | 34.69 | 2.36 |
| 51 | John Marshall Bank | 18.60 | 1.50 | 14.43 | 3.37 | 45.45 | 0.00 | 25.13 | 0.10 |
| 52 | D. L. Evans Bank | 9.90 | 1.17 | 14.82 | 3.29 | 56.85 | 0.12 | 42.46 | 0.55 |
| 53 | Western State Bank | 14.41 | 2.39 | 22.09 | 4.79 | 45.07 | 0.72 | 12.23 | 1.07 |
| 54 | Civista Bank | 23.15 | 1.19 | 9.61 | 3.46 | 61.98 | 0.12 | 38.83 | 0.95 |
| 55 | Bank 7 | 21.14 | 1.86 | 19.40 | 4.41 | 42.72 | 0.69 | 32.82 | 0.23 |
| 56 | Farmers State Bank | 3.29 | 1.34 | 15.81 | 3.28 | 54.81 | 0.02 | 29.30 | 0.62 |
| 57 | The Fidelity Bank | 19.44 | 1.10 | 15.65 | 2.72 | 58.81 | 0.14 | 47.43 | 0.92 |
| 58 | The Provident Bank | 14.95 | 1.28 | 10.74 | 4.43 | 59.32 | 0.11 | 50.77 | 0.31 |
| 59 | First Farmers Bank & Trust Co. | 14.26 | 1.70 | 16.55 | 3.57 | 45.41 | 1.05 | 26.10 | 0.89 |

PEER GROUP 5:
\$1 - 5 Billion

C-Corp Top Ten Percent: How They Rank

| | | | | | | | | |
|--------------------------|-------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median | 14.34 | 1.63 | 16.18 | 3.63 | 49.33 | 0.13 | 34.43 | 1.03 |
| Top Ten Percent: Average | 15.96 | 1.77 | 16.61 | 3.78 | 50.02 | 0.22 | 35.78 | 1.22 |
| All Banks: Median | 4.19 | 0.98 | 10.22 | 3.10 | 63.42 | 0.22 | 26.94 | 0.61 |
| All Banks: Average | 5.64 | 1.00 | 10.18 | 3.11 | 63.74 | 0.31 | 27.70 | 0.70 |

| | | CB Scorecard Key Performance Indicators | | | | | | | |
|----|----------------------------|---|------|-------|------|-------|------|-------|------|
| RK | Institution Name | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
| 60 | First State Community Bank | 6.28 | 1.52 | 14.97 | 3.01 | 53.98 | 0.15 | 27.05 | 1.36 |

PEER GROUP 1:
 Less Than \$100 Million

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **313**
 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 |
|--|------------|------------------|----------------|-----------|----------|
| America's Community Bank | 8893 | Blue Springs, MO | 39,802 | 8 | 1 |
| Bank of Prague | 12745 | Prague, NE | 37,133 | 7 | 1 |
| Basile State Bank | 17621 | Basile, LA | 67,717 | 17 | 2 |
| Bryant State Bank | 6064 | Bryant, SD | 45,210 | 8 | 1 |
| Cedar Rapids State Bank | 18820 | Cedar Rapids, NE | 76,633 | 15 | 2 |
| Cleo State Bank | 406 | Cleo Springs, OK | 99,395 | 17 | 4 |
| Community State Bank | 5619 | Bradley, AR | 29,896 | 7 | 1 |
| Concorde Bank | 9727 | Blomkest, MN | 82,399 | 13 | 2 |
| Crowell State Bank | 10352 | Crowell, TX | 50,083 | 10 | 1 |
| Farmers and Merchants Bank | 4144 | Maysville, OK | 26,891 | 6 | 1 |
| Farmers and Merchants State Bank of Appleton | 8845 | Appleton, MN | 61,997 | 8 | 1 |
| Farmers State Bank | 12293 | Hosmer, SD | 22,541 | 7 | 1 |
| Farmers State Bank, Allen, Oklahoma | 12758 | Allen, OK | 49,060 | 11 | 1 |
| First Security Bank of Deer Lodge | 20657 | Deer Lodge, MT | 78,834 | 11 | 1 |
| First State Bank | 12757 | Valliant, OK | 99,356 | 30 | 3 |
| First State Bank Minnesota | 10162 | Le Roy, MN | 97,870 | 15 | 2 |
| Heritage Bank Minnesota | 8865 | West Concord, MN | 80,286 | 16 | 3 |
| Nebraska State Bank | 9819 | Oshkosh, NE | 70,500 | 9 | 1 |
| New Century Bank | 8108 | Belleville, KS | 60,428 | 21 | 2 |
| Peoples State Bank | 13196 | Westhope, ND | 73,787 | 14 | 2 |
| Richland State Bank | 1675 | Bruce, SD | 55,756 | 12 | 1 |
| Security State Bank of Wanamingo | 18378 | Wanamingo, MN | 82,769 | 12 | 1 |
| The Bendena State Bank | 17410 | Bendena, KS | 98,582 | 14 | 2 |
| The Citizens State Bank of Cheney, Kansas | 9658 | Cheney, KS | 82,647 | 14 | 1 |
| The First National Bank of Anson | 3078 | Anson, TX | 80,367 | 14 | 1 |
| The First National Bank of Eldorado | 3184 | Eldorado, TX | 76,575 | 16 | 1 |
| The First National Bank of Sandoval | 3834 | Sandoval, IL | 79,161 | 15 | 1 |
| The First Security Bank | 4752 | Overbrook, KS | 77,604 | 20 | 3 |
| The First State Bank | 11175 | Abernathy, TX | 61,709 | 17 | 3 |
| The First State Bank | 2301 | Boise City, OK | 98,478 | 11 | 1 |
| The First State Bank of Pond Creek, Oklahoma | 11527 | Pond Creek, OK | 56,181 | 14 | 2 |
| The Peoples State Bank | 16744 | Cherryvale, KS | 18,154 | 5 | 1 |

PEER GROUP 1:
Less Than \$100 Million

Sub-S Top Ten Percent: How They Rank

| | | | | | | | | |
|--------------------------|-------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median | 20.17 | 1.54 | 13.85 | 3.93 | 61.48 | 0.10 | 31.58 | 0.55 |
| Top Ten Percent: Average | 19.33 | 1.66 | 15.72 | 4.01 | 60.52 | 0.42 | 32.59 | 0.81 |
| All Banks: Median | 6.39 | 0.72 | 7.28 | 2.93 | 74.80 | 0.17 | 26.39 | 0.31 |
| All Banks: Average | 7.14 | 0.74 | 7.36 | 3.03 | 75.82 | 0.55 | 28.19 | 0.38 |

| CB Scorecard Key Performance Indicators | | | | | | | | | |
|---|--|---------|------|-------|------|-------|------|-------|------|
| RK | Institution Name | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
| 1 | First Security Bank of Deer Lodge | 19.42 | 2.00 | 23.27 | 3.72 | 46.58 | 0.00 | 37.08 | 0.34 |
| 2 | The First State Bank | 41.02 | 1.71 | 17.98 | 6.48 | 70.95 | 0.23 | 54.46 | 1.08 |
| 3 | The First National Bank of Eldorado | 43.59 | 2.65 | 16.12 | 5.94 | 54.47 | 0.45 | 36.73 | 0.48 |
| 4 | New Century Bank | 27.95 | 2.39 | 18.35 | 5.63 | 66.20 | 0.00 | 15.54 | 1.66 |
| 5 | The First National Bank of Anson | 38.58 | 1.55 | 21.78 | 4.22 | 64.86 | 0.85 | 55.77 | 0.71 |
| 6 | The Peoples State Bank | 24.58 | 2.90 | 11.20 | 5.61 | 52.35 | 1.74 | 43.86 | 0.93 |
| 7 | Farmers and Merchants Bank | 21.94 | 1.07 | 18.25 | 3.24 | 69.87 | 0.00 | 41.38 | 0.51 |
| 8 | Farmers State Bank, Allen, Oklahoma | 19.12 | 1.30 | 10.78 | 4.35 | 67.17 | 0.00 | 32.36 | 0.41 |
| 9 | The Citizens State Bank of Cheney, Kansas | 16.25 | 1.52 | 18.93 | 3.68 | 51.61 | 0.04 | 28.47 | 0.48 |
| 10 | Richland State Bank | 20.33 | 2.74 | 31.48 | 2.93 | 52.21 | 0.00 | 16.78 | 3.30 |
| 11 | Heritage Bank Minnesota | 20.01 | 2.89 | 37.70 | 3.38 | 52.72 | 0.10 | 22.79 | 3.09 |
| 12 | Security State Bank of Wanamingo | 9.13 | 1.76 | 15.41 | 3.97 | 53.59 | 0.00 | 28.44 | 0.23 |
| 13 | Cleo State Bank | 21.79 | 2.10 | 11.84 | 4.33 | 52.02 | 0.24 | 32.20 | 0.35 |
| 14 | Nebraska State Bank | 12.99 | 2.99 | 21.83 | 3.73 | 39.68 | 0.43 | 25.19 | 1.45 |
| 15 | Farmers and Merchants State Bank of Appleton | 14.49 | 2.40 | 21.78 | 3.01 | 38.45 | 0.81 | 36.80 | 1.34 |
| 16 | Bank of Prague | 28.31 | 1.92 | 16.46 | 3.33 | 55.96 | 0.17 | 17.69 | 1.28 |
| 17 | Community State Bank | (29.30) | 1.60 | 14.12 | 4.01 | 61.65 | 0.00 | 27.77 | 0.56 |
| 18 | Bryant State Bank | 2.14 | 1.06 | 10.36 | 5.14 | 66.44 | 0.16 | 36.72 | 2.48 |
| 19 | First State Bank Minnesota | 18.20 | 1.53 | 17.35 | 3.33 | 54.52 | 0.33 | 26.25 | 0.62 |
| 19 | Peoples State Bank | 7.94 | 1.06 | 9.62 | 2.07 | 60.18 | 0.00 | 51.08 | 1.29 |
| 21 | Basile State Bank | 20.73 | 1.34 | 12.85 | 4.59 | 72.86 | 1.62 | 39.43 | 0.76 |
| 22 | Crowell State Bank | 22.18 | 1.13 | 12.45 | 3.47 | 69.91 | 0.72 | 49.72 | 0.60 |
| 23 | The First State Bank | (27.18) | 1.98 | 24.07 | 3.92 | 49.05 | 0.01 | 34.29 | 0.27 |
| 24 | The First State Bank of Pond Creek, Oklahoma | 42.07 | 1.17 | 9.93 | 4.32 | 73.27 | 0.15 | 30.95 | 0.39 |
| 25 | First State Bank | 20.84 | 0.81 | 9.87 | 4.08 | 76.68 | 0.10 | 48.77 | 0.50 |
| 26 | Cedar Rapids State Bank | 35.58 | 1.12 | 12.82 | 3.41 | 64.68 | 0.01 | 13.18 | 0.58 |
| 27 | America's Community Bank | 13.53 | 1.29 | 12.40 | 3.80 | 64.72 | 0.00 | 24.36 | 0.21 |
| 28 | Farmers State Bank | (10.44) | 1.68 | 11.73 | 4.42 | 60.76 | 0.00 | 24.90 | 0.31 |
| 29 | The First Security Bank | 17.27 | 0.91 | 10.31 | 3.78 | 75.32 | 0.00 | 24.64 | 0.54 |
| 30 | Concorde Bank | 36.30 | 1.01 | 12.97 | 4.44 | 68.19 | 0.49 | 24.07 | 0.52 |
| 31 | The Bendena State Bank | 14.17 | 0.99 | 13.57 | 2.72 | 61.31 | 0.00 | 34.64 | 0.20 |
| 32 | The First National Bank of Sandoval | 30.64 | 1.06 | 11.38 | 3.94 | 62.64 | 1.07 | 30.25 | 0.39 |

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

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

542
Commercial Bank, Savings Bank/Thrift
Subchapter S Corporation
\$100 - 249 Million

| Institution Name | FDIC Cert. | City, State | Assets (\$000) | Employees | Branches |
|--|------------|-------------------------|----------------|-----------|----------|
| Adrian Bank | 8251 | Adrian, MO | 183,204 | 29 | 3 |
| Algonquin State Bank | 13080 | Algonquin, IL | 156,585 | 24 | 3 |
| Alliant Bank | 1946 | Madison, MO | 215,204 | 52 | 5 |
| Arcadian Bank | 10561 | Albert Lea, MN | 187,321 | 32 | 3 |
| Auburn Banking Company | 284 | Auburn, KY | 111,011 | 23 | 2 |
| Bank 1st | 13816 | West Union, IA | 180,714 | 21 | 2 |
| Bank Northwest | 16601 | Hamilton, MO | 201,686 | 28 | 5 |
| Bank of Montana | 58482 | Missoula, MT | 213,620 | 12 | 1 |
| Bank of Prairie Village | 17671 | Prairie Village, KS | 130,997 | 11 | 1 |
| Bank of Salem | 11243 | Salem, AR | 177,643 | 37 | 3 |
| Bank of St. Elizabeth | 12236 | Saint Elizabeth, MO | 228,032 | 37 | 4 |
| BOC Bank | 25328 | McLean, TX | 146,246 | 15 | 2 |
| Burling Bank | 27556 | Chicago, IL | 213,787 | 14 | 1 |
| Citizens State Bank | 15519 | Miles, TX | 215,521 | 20 | 2 |
| Citizens State Bank | 11905 | Corrigan, TX | 162,773 | 29 | 2 |
| DNB National Bank | 3977 | Clear Lake, SD | 117,656 | 13 | 2 |
| Farmers Trust & Savings Bank | 8510 | Earling, IA | 132,660 | 19 | 3 |
| FBT Bank & Mortgage | 1028 | Fordyce, AR | 206,752 | 39 | 4 |
| First Bank | 4092 | Erick, OK | 100,787 | 20 | 4 |
| First National Bank of Dublin | 26228 | Dublin, TX | 128,635 | 32 | 3 |
| First National Bank of Fort Stockton | 17913 | Fort Stockton, TX | 151,335 | 26 | 2 |
| First State Bank of Ben Wheeler, Texas | 11904 | Ben Wheeler, TX | 195,846 | 35 | 4 |
| FirstOak Bank | 4660 | Independence, KS | 226,621 | 43 | 3 |
| Home Bank of California | 26271 | San Diego, CA | 203,570 | 25 | 1 |
| Main Bank | 22086 | Albuquerque, NM | 249,108 | 19 | 1 |
| Meramec Valley Bank | 19200 | Valley Park, MO | 150,748 | 29 | 2 |
| Muenster State Bank | 15523 | Muenster, TX | 205,875 | 15 | 2 |
| North Valley Bank | 18710 | Thornton, CO | 229,171 | 34 | 2 |
| PrinsBank | 10191 | Prinsburg, MN | 183,395 | 29 | 2 |
| Progressive National Bank | 24443 | Mansfield, LA | 112,898 | 28 | 5 |
| Reliance Bank | 58602 | Faribault, MN | 219,795 | 30 | 1 |
| Security State Bank of Marine | 10163 | Marine On St. Croix, MN | 197,962 | 25 | 4 |
| Solon State Bank | 232 | Solon, IA | 132,985 | 16 | 3 |
| South Coast Bank & Trust | 16283 | Brunswick, GA | 202,998 | 25 | 2 |
| South Georgia Bank | 32532 | Glennville, GA | 212,458 | 42 | 4 |
| Surety Bank | 33026 | Deland, FL | 204,905 | 35 | 4 |
| Tejas Bank | 18216 | Monahans, TX | 211,837 | 16 | 1 |
| The American National Bank of Mount Pleasant | 22942 | Mount Pleasant, TX | 137,146 | 27 | 1 |
| The Buckholts State Bank | 11916 | Buckholts, TX | 107,694 | 14 | 3 |
| The Commercial National Bank of Brady | 3110 | Brady, TX | 222,228 | 40 | 3 |
| The Cowboy Bank of Texas | 12298 | Maypearl, TX | 120,745 | 19 | 1 |
| The Farmers State Bank | 404 | Quinton, OK | 160,575 | 39 | 4 |
| The First National Bank at Paris | 14534 | Paris, AR | 239,443 | 54 | 6 |
| The Idabel National Bank | 4241 | Idabel, OK | 223,949 | 28 | 1 |
| The Payne County Bank | 12485 | Perkins, OK | 214,563 | 31 | 2 |
| The Peoples Bank | 12531 | Magnolia, AR | 232,445 | 83 | 3 |
| The Sacramento Deposit Bank | 8762 | Sacramento, KY | 136,464 | 18 | 2 |
| The Samson Banking Company, Inc. | 16185 | Samson, AL | 112,603 | 24 | 2 |
| The Village Bank | 10439 | Saint Libory, IL | 115,817 | 19 | 3 |
| Town & Country Bank Midwest | 10460 | Quincy, IL | 218,847 | 38 | 4 |
| Twin River Bank | 22993 | Lewiston, ID | 153,680 | 33 | 4 |
| United Farmers State Bank | 8821 | Adams, MN | 186,715 | 20 | 3 |
| Utah Independent Bank | 22514 | Salina, UT | 139,320 | 24 | 4 |
| Valor Bank | 9467 | Edmond, OK | 201,418 | 42 | 1 |
| West Texas State Bank | 16866 | Snyder, TX | 197,229 | 28 | 2 |

PEER GROUP 2:
\$100 - 249 Million

Sub-S Top Ten Percent: How They Rank

| | | 10.12 | 1.82 | 17.21 | 3.63 | 53.84 | 0.02 | 31.99 | 0.59 |
|---|--|---------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median | | 10.12 | 1.82 | 17.21 | 3.63 | 53.84 | 0.02 | 31.99 | 0.59 |
| Top Ten Percent: Average | | 11.06 | 1.82 | 18.47 | 3.66 | 54.47 | 0.19 | 32.63 | 0.80 |
| All Banks: Median | | 4.70 | 0.97 | 10.06 | 3.06 | 68.14 | 0.14 | 26.60 | 0.40 |
| All Banks: Average | | 5.09 | 1.02 | 10.59 | 3.10 | 68.18 | 0.36 | 27.21 | 0.45 |
| CB Scorecard Key Performance Indicators | | | | | | | | | |
| RK | Institution Name | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
| 1 | First Bank | 35.39 | 4.74 | 46.23 | 6.66 | 34.01 | 0.01 | 46.91 | 1.19 |
| 2 | The Commercial National Bank of Brady | 22.76 | 1.95 | 22.73 | 3.92 | 60.31 | 0.00 | 31.26 | 0.64 |
| 3 | West Texas State Bank | 17.33 | 2.05 | 16.99 | 4.34 | 43.04 | 0.00 | 32.09 | 0.42 |
| 4 | DNB National Bank | 24.80 | 2.24 | 33.62 | 2.67 | 50.88 | 0.00 | 33.55 | 1.96 |
| 5 | Surety Bank | 10.46 | 2.73 | 31.01 | 3.93 | 50.25 | 0.25 | 38.48 | 2.91 |
| 6 | Burling Bank | 9.04 | 1.70 | 17.59 | 4.03 | 54.26 | 0.00 | 61.73 | 0.36 |
| 7 | Arcadian Bank | 12.97 | 2.20 | 17.21 | 3.73 | 54.34 | 0.00 | 24.74 | 1.34 |
| 8 | Bank of Montana | 7.11 | 4.44 | 56.16 | 1.99 | 24.80 | 0.00 | 50.97 | 3.96 |
| 9 | Twin River Bank | 37.74 | 1.67 | 21.17 | 3.47 | 55.74 | 0.00 | 27.08 | 0.50 |
| 10 | Citizens State Bank | 20.25 | 1.88 | 21.33 | 3.51 | 48.28 | 0.00 | 32.53 | 0.25 |
| 11 | North Valley Bank | 6.93 | 2.37 | 21.08 | 4.62 | 44.69 | 0.00 | 30.04 | 0.21 |
| 12 | The Idabel National Bank | 63.60 | 1.93 | 18.97 | 4.61 | 29.88 | 0.49 | 35.78 | 0.31 |
| 13 | Auburn Banking Company | 13.23 | 2.09 | 26.76 | 4.10 | 53.84 | 0.65 | 39.91 | 0.57 |
| 14 | The First National Bank at Paris | 7.95 | 1.84 | 15.66 | 4.02 | 60.03 | 0.21 | 32.65 | 1.07 |
| 15 | First National Bank of Fort Stockton | 20.17 | 1.17 | 11.51 | 3.76 | 69.64 | 0.00 | 49.85 | 0.59 |
| 16 | Bank of St. Elizabeth | 23.49 | 1.83 | 11.55 | 3.54 | 54.76 | 0.14 | 30.33 | 0.83 |
| 17 | South Georgia Bank | 6.69 | 1.84 | 17.97 | 3.87 | 53.65 | 0.02 | 27.31 | 0.48 |
| 18 | Farmers Trust & Savings Bank | 40.62 | 1.48 | 19.11 | 3.25 | 53.03 | 0.01 | 28.34 | 0.29 |
| 19 | FBT Bank & Mortgage | (7.94) | 1.76 | 19.21 | 4.33 | 61.25 | 0.22 | 35.49 | 1.26 |
| 20 | Meramec Valley Bank | (12.84) | 2.66 | 33.75 | 3.06 | 55.37 | 0.00 | 25.44 | 2.38 |
| 21 | BOC Bank | (10.87) | 1.95 | 22.91 | 3.21 | 45.65 | 0.00 | 21.37 | 1.77 |
| 22 | The Cowboy Bank of Texas | (0.64) | 2.46 | 23.36 | 3.63 | 48.17 | 0.49 | 28.05 | 1.19 |
| 23 | The Samson Banking Company, Inc. | (0.93) | 1.55 | 13.38 | 3.30 | 54.79 | 0.00 | 31.58 | 0.53 |
| 24 | Town & Country Bank Midwest | (2.55) | 1.82 | 16.57 | 3.05 | 52.85 | 0.16 | 41.21 | 1.00 |
| 25 | Alliant Bank | 28.75 | 1.20 | 13.49 | 3.24 | 69.56 | 0.10 | 37.27 | 1.22 |
| 26 | The Farmers State Bank | 9.74 | 1.35 | 21.32 | 4.43 | 71.33 | 0.24 | 31.99 | 1.07 |
| 27 | Citizens State Bank | 1.18 | 1.79 | 18.36 | 3.73 | 52.12 | 0.09 | 26.35 | 0.56 |
| 28 | Bank of Salem | 0.55 | 1.98 | 18.85 | 4.07 | 54.82 | 0.27 | 28.48 | 0.57 |
| 29 | The American National Bank of Mount Pleasant | (13.22) | 1.42 | 16.68 | 3.26 | 56.56 | 0.00 | 36.72 | 0.52 |
| 30 | South Coast Bank & Trust | 14.18 | 1.31 | 17.10 | 3.61 | 62.25 | 0.00 | 26.47 | 0.34 |
| 31 | The Peoples Bank | 36.45 | 1.90 | 17.29 | 5.41 | 58.31 | 1.11 | 18.47 | 0.97 |
| 32 | First State Bank of Ben Wheeler, Texas | 7.45 | 1.60 | 13.07 | 2.81 | 50.60 | 0.00 | 27.44 | 0.61 |
| 33 | Main Bank | (5.51) | 2.20 | 28.04 | 3.75 | 37.98 | 0.00 | 28.31 | 0.10 |
| 34 | FirstOak Bank | 13.23 | 1.46 | 15.07 | 4.23 | 63.13 | 0.26 | 35.44 | 0.41 |
| 35 | The Buckholts State Bank | 14.28 | 1.83 | 12.50 | 3.34 | 47.24 | 0.08 | 37.47 | 0.23 |
| 36 | Utah Independent Bank | 1.71 | 1.54 | 13.80 | 3.71 | 57.60 | 0.07 | 38.92 | 0.37 |
| 37 | Reliance Bank | 16.81 | 1.22 | 13.03 | 3.90 | 63.07 | 0.02 | 23.63 | 0.66 |
| 38 | Muenster State Bank | (1.46) | 1.98 | 16.52 | 2.78 | 37.78 | 0.00 | 32.53 | 0.33 |
| 39 | Valor Bank | 12.35 | 1.38 | 17.63 | 3.42 | 69.39 | 0.00 | 14.47 | 2.04 |
| 40 | The Sacramento Deposit Bank | 7.98 | 1.59 | 18.92 | 3.48 | 56.52 | 0.28 | 35.25 | 0.39 |
| 41 | Adrian Bank | 10.12 | 1.65 | 18.07 | 3.24 | 50.66 | 0.13 | 26.47 | 0.43 |
| 42 | First National Bank of Dublin | 14.74 | 1.18 | 13.05 | 3.59 | 71.07 | 0.14 | 47.49 | 0.65 |
| 43 | Solon State Bank | 7.23 | 2.42 | 11.97 | 3.91 | 40.81 | 5.24 | 28.77 | 0.83 |
| 44 | Progressive National Bank | 22.56 | 1.06 | 12.30 | 3.53 | 72.76 | 0.06 | 38.63 | 0.66 |
| 45 | Security State Bank of Marine | 3.52 | 1.52 | 16.87 | 2.91 | 59.60 | 0.19 | 36.39 | 0.94 |
| 46 | Home Bank of California | 14.55 | 2.26 | 17.15 | 5.42 | 52.43 | 0.00 | 6.92 | 0.03 |
| 47 | Tejas Bank | 13.39 | 1.47 | 14.25 | 3.11 | 52.60 | 0.18 | 40.22 | 0.32 |
| 48 | Bank 1st | 22.18 | 1.59 | 14.62 | 2.84 | 49.19 | 0.02 | 14.79 | 0.82 |
| 49 | PrinsBank | (24.05) | 2.21 | 15.61 | 3.81 | 60.57 | 0.23 | 29.77 | 3.25 |
| 50 | Algonquin State Bank | (10.93) | 1.69 | 18.87 | 2.60 | 59.79 | 0.00 | 28.39 | 1.78 |
| 50 | Bank Northwest | (8.35) | 1.85 | 21.52 | 3.72 | 48.31 | 0.13 | 32.68 | 0.30 |
| 52 | The Village Bank | 32.14 | 1.53 | 16.80 | 2.89 | 60.23 | 0.18 | 38.83 | 0.31 |
| 53 | Bank of Prairie Village | (22.50) | 1.58 | 15.39 | 3.74 | 53.09 | 0.00 | 39.26 | 0.15 |
| 54 | The Payne County Bank | 1.90 | 1.99 | 12.90 | 3.79 | 51.23 | 0.49 | 28.86 | 0.60 |
| 55 | United Farmers State Bank | 31.70 | 1.41 | 13.95 | 3.23 | 52.34 | 0.02 | 26.84 | 0.21 |

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

Number of Institutions in Peer Group: **414**
 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 DeSoto, National Association | 26542 | De Soto, TX | 259,311 | 40 | 1 |
| Bank of Kilmichael | 9775 | Kilmichael, MS | 258,016 | 42 | 4 |
| Brighton Bank | 22578 | Salt Lake City, UT | 328,537 | 45 | 4 |
| Centinel Bank of Taos | 19904 | Taos, NM | 401,950 | 47 | 1 |
| Central Bank of Kansas City | 17009 | Kansas City, MO | 326,664 | 98 | 1 |
| Central State Bank | 72 | Calera, AL | 485,209 | 74 | 5 |
| Charter Bank | 18660 | Corpus Christi, TX | 314,209 | 53 | 4 |
| Citizens State Bank of La Crosse | 1513 | La Crosse, WI | 465,702 | 78 | 4 |
| Coffee County Bank | 22090 | Manchester, TN | 264,373 | 55 | 4 |
| Community Bank | 25752 | Longview, TX | 290,645 | 30 | 6 |
| Community Bank of Raymore | 22867 | Raymore, MO | 427,516 | 44 | 3 |
| Community First Bank of the Heartland | 3846 | Mount Vernon, IL | 262,126 | 41 | 4 |
| CS Bank | 5635 | Eureka Springs, AR | 490,797 | 98 | 7 |
| Cumberland Security Bank, Inc. | 11358 | Somerset, KY | 295,066 | 56 | 4 |
| Douglas National Bank | 57230 | Douglas, GA | 261,448 | 30 | 1 |
| F & C Bank | 9378 | Holden, MO | 308,293 | 54 | 3 |
| First State Bank | 17950 | Clute, TX | 280,241 | 43 | 3 |
| FirstBank of Nebraska | 5486 | Wahoo, NE | 375,934 | 43 | 4 |
| FlatIrons Bank | 57280 | Boulder, CO | 296,195 | 33 | 2 |
| FMS Bank | 23764 | Fort Morgan, CO | 262,839 | 49 | 2 |
| Frontier Bank | 14730 | Lamar, CO | 407,320 | 59 | 7 |
| Frontier State Bank | 21978 | Oklahoma City, OK | 494,757 | 41 | 1 |
| Great American Bank | 35292 | Lawrence, KS | 355,209 | 52 | 6 |
| Guthrie County State Bank | 226 | Panora, IA | 256,504 | 24 | 2 |
| Home State Bank | 14867 | Jefferson, IA | 348,640 | 58 | 1 |
| MCBank | 15669 | Goldthwaite, TX | 433,614 | 74 | 5 |
| Millennium Bank | 58348 | Des Plaines, IL | 291,215 | 41 | 1 |
| Paradise Bank | 58030 | Boca Raton, FL | 425,464 | 48 | 3 |
| Park Ridge Community Bank | 34038 | Park Ridge, IL | 453,814 | 27 | 1 |
| Peoples Bank | 9366 | Mendenhall, MS | 444,874 | 139 | 5 |
| Pony Express Bank | 4526 | Braymer, MO | 320,346 | 30 | 2 |
| Rayne State Bank & Trust Company | 16075 | Rayne, LA | 489,155 | 72 | 7 |
| Security Bank | 5424 | Laurel, NE | 307,803 | 39 | 5 |
| Security State Bank | 235 | Sutherland, IA | 318,466 | 32 | 5 |
| The Bank of Advance | 9369 | Advance, MO | 441,444 | 77 | 6 |
| The Bippus State Bank | 1847 | Huntington, IN | 283,016 | 52 | 5 |
| The St. Henry Bank | 9871 | St. Henry, OH | 388,265 | 26 | 3 |
| The Union Bank of Mena | 14597 | Mena, AR | 348,430 | 53 | 3 |
| Thumb Bank and Trust | 14513 | Pigeon, MI | 400,529 | 74 | 6 |
| TrustBank | 14662 | Olney, IL | 414,412 | 84 | 7 |
| Waypoint Bank | 5394 | Cozad, NE | 356,601 | 55 | 7 |
| Wells Bank | 14025 | Platte City, MO | 361,514 | 56 | 5 |

PEER GROUP 3:
\$250 - 499 Million

Sub-S Top Ten Percent: How They Rank

| | | | | | | | | |
|--------------------------|-------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median | 15.05 | 1.99 | 20.17 | 3.88 | 52.46 | 0.11 | 31.41 | 0.76 |
| Top Ten Percent: Average | 20.44 | 2.07 | 21.91 | 3.83 | 51.96 | 0.30 | 33.07 | 0.97 |
| All Banks: Median | 4.64 | 1.13 | 12.32 | 3.16 | 64.49 | 0.19 | 25.55 | 0.51 |
| All Banks: Average | 5.41 | 1.18 | 12.72 | 3.19 | 64.42 | 0.35 | 26.05 | 0.56 |

| CB Scorecard Key Performance Indicators | | | | | | | | | |
|---|---------------------------------------|---------|------|-------|------|-------|------|-------|------|
| RK | Institution Name | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
| 1 | Cumberland Security Bank, Inc. | 20.60 | 2.37 | 18.40 | 3.95 | 49.46 | 0.17 | 48.14 | 0.98 |
| 2 | FirstBank of Nebraska | 21.89 | 2.59 | 25.55 | 3.21 | 35.83 | 0.19 | 43.37 | 0.89 |
| 3 | Paradise Bank | 50.57 | 1.44 | 17.51 | 3.79 | 66.93 | 0.00 | 47.09 | 0.81 |
| 4 | F & C Bank | 21.28 | 1.98 | 19.27 | 4.62 | 57.92 | 0.11 | 53.91 | 0.62 |
| 5 | Brighton Bank | 7.45 | 2.07 | 23.12 | 3.92 | 52.07 | 0.16 | 45.13 | 0.85 |
| 6 | Central Bank of Kansas City | 20.44 | 2.54 | 19.76 | 3.35 | 76.44 | 0.00 | 76.38 | 7.90 |
| 7 | Security State Bank | 73.59 | 2.48 | 25.76 | 3.67 | 36.01 | 0.00 | 19.60 | 0.53 |
| 8 | Citizens State Bank of La Crosse | 12.31 | 2.53 | 28.02 | 3.91 | 45.57 | 0.31 | 30.64 | 0.99 |
| 9 | Coffee County Bank | 22.69 | 2.63 | 25.86 | 5.11 | 47.37 | 0.17 | 26.72 | 0.60 |
| 10 | Community Bank | 49.28 | 1.95 | 18.74 | 3.16 | 42.79 | 0.00 | 39.87 | 0.31 |
| 10 | First State Bank | 8.10 | 2.01 | 22.76 | 3.99 | 53.18 | 0.24 | 45.57 | 0.80 |
| 12 | Charter Bank | (31.44) | 3.54 | 41.79 | 6.17 | 45.63 | 0.04 | 52.01 | 0.60 |
| 13 | Central State Bank | 3.40 | 1.88 | 19.98 | 4.01 | 53.14 | 0.05 | 30.21 | 0.95 |
| 14 | Home State Bank | 13.44 | 2.30 | 26.88 | 3.76 | 52.77 | 0.72 | 35.19 | 1.83 |
| 15 | Community Bank of Raymore | 8.97 | 1.79 | 44.99 | 2.17 | 48.83 | 0.00 | 36.13 | 1.48 |
| 16 | Thumb Bank and Trust | 21.96 | 1.47 | 21.74 | 3.68 | 61.01 | 0.02 | 34.03 | 0.59 |
| 17 | Peoples Bank | 12.28 | 4.79 | 41.83 | 5.45 | 52.46 | 2.83 | 27.53 | 5.72 |
| 18 | The Bippus State Bank | 17.22 | 2.74 | 23.96 | 3.84 | 50.40 | 0.18 | 17.08 | 1.97 |
| 19 | Guthrie County State Bank | 158.28 | 2.00 | 18.18 | 3.87 | 47.60 | 0.07 | 20.91 | 0.55 |
| 20 | The Union Bank of Mena | 0.22 | 1.99 | 21.60 | 4.16 | 52.46 | 0.11 | 32.64 | 0.72 |
| 21 | Douglas National Bank | 6.38 | 2.05 | 22.67 | 3.51 | 53.53 | 0.23 | 31.50 | 1.09 |
| 22 | Flatirons Bank | 7.65 | 1.62 | 18.40 | 3.92 | 55.43 | 0.00 | 34.03 | 0.31 |
| 23 | Bank of DeSoto, National Association | 15.00 | 1.90 | 21.72 | 4.85 | 58.17 | 0.10 | 37.07 | 0.28 |
| 24 | Frontier State Bank | 25.76 | 6.49 | 44.26 | 4.06 | 20.18 | 2.74 | 15.04 | 4.38 |
| 25 | The Bank of Advance | 30.10 | 2.19 | 18.35 | 4.21 | 47.65 | 0.47 | 22.58 | 0.67 |
| 26 | Security Bank | 15.10 | 1.64 | 16.62 | 3.57 | 58.66 | 0.00 | 18.98 | 0.86 |
| 27 | Community First Bank of the Heartland | 9.30 | 1.76 | 19.20 | 3.34 | 55.46 | 0.46 | 36.90 | 1.12 |
| 28 | Great American Bank | 112.94 | 1.59 | 11.79 | 4.13 | 60.36 | 0.00 | 31.25 | 0.33 |
| 29 | Rayne State Bank & Trust Company | 2.68 | 1.82 | 16.73 | 3.98 | 54.47 | 0.04 | 42.92 | 0.32 |
| 30 | Millennium Bank | 11.28 | 3.52 | 29.45 | 3.45 | 47.52 | 2.02 | 26.71 | 3.74 |
| 31 | The St. Henry Bank | 4.63 | 1.85 | 14.99 | 3.05 | 40.82 | 0.00 | 29.80 | 0.61 |
| 32 | Frontier Bank | 31.43 | 1.57 | 16.78 | 2.86 | 49.29 | 0.00 | 26.49 | 0.49 |
| 33 | Centinel Bank of Taos | 22.88 | 1.58 | 22.10 | 2.78 | 47.17 | 0.08 | 44.90 | 0.36 |
| 33 | Pony Express Bank | (4.56) | 1.99 | 22.05 | 3.88 | 50.56 | 0.00 | 29.89 | 0.29 |
| 35 | TrustBank | 167.62 | 1.50 | 15.16 | 3.91 | 69.12 | 0.22 | 27.28 | 1.51 |
| 36 | Wells Bank | 29.05 | 1.62 | 19.61 | 3.38 | 52.74 | 0.03 | 25.23 | 0.34 |
| 37 | CS Bank | 8.98 | 1.90 | 20.35 | 3.94 | 57.50 | 0.15 | 16.54 | 1.16 |
| 38 | FMS Bank | 8.62 | 1.90 | 19.51 | 4.69 | 65.64 | 1.76 | 35.84 | 1.12 |
| 39 | Bank of Kilmichael | 21.46 | 1.29 | 17.13 | 3.68 | 59.73 | 0.02 | 26.04 | 0.54 |
| 40 | MCBank | 3.64 | 1.82 | 19.01 | 3.25 | 55.46 | 0.50 | 37.99 | 1.15 |
| 41 | Park Ridge Community Bank | 28.79 | 2.01 | 13.97 | 3.89 | 42.47 | 0.12 | 28.07 | 0.12 |
| 42 | Waypoint Bank | (9.65) | 2.12 | 22.06 | 3.83 | 46.12 | 0.06 | 31.32 | 0.35 |

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **214**
 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 |
|--|------------|-----------------------|----------------|-----------|----------|
| BOM Bank | 1373 | Natchitoches, LA | 726,346 | 140 | 16 |
| Citizens Bank of Las Cruces | 20161 | Las Cruces, NM | 945,409 | 118 | 7 |
| Classic Bank, National Association | 3126 | Cameron, TX | 603,386 | 92 | 6 |
| Dundee Bank | 10643 | Omaha, NE | 510,150 | 64 | 3 |
| First Commercial Bank, National Association | 24603 | Seguin, TX | 555,775 | 91 | 7 |
| First National Bank and Trust Company of Ardmore | 4037 | Ardmore, OK | 634,167 | 154 | 9 |
| Highland Bank | 16111 | Saint Michael, MN | 646,263 | 87 | 5 |
| Intracoastal Bank | 58692 | Palm Coast, FL | 551,554 | 41 | 2 |
| NewFirst National Bank | 3183 | El Campo, TX | 941,177 | 87 | 7 |
| Northeast Bank | 16659 | Minneapolis, MN | 758,212 | 65 | 3 |
| Peoples Community Bank | 22394 | Greenville, MO | 643,433 | 145 | 16 |
| Quantum National Bank | 34110 | Suwanee, GA | 679,507 | 68 | 3 |
| The Bank of Hemet | 21606 | Riverside, CA | 998,450 | 84 | 6 |
| The Bank of Old Monroe | 1655 | Old Monroe, MO | 600,234 | 76 | 5 |
| The Citizens Bank | 1164 | Farmington, NM | 848,347 | 119 | 6 |
| The Citizens National Bank of Bluffton | 6531 | Bluffton, OH | 941,868 | 156 | 9 |
| The First National Bank and Trust Co., Chickasha, Oklahoma | 4062 | Chickasha, OK | 958,558 | 159 | 10 |
| The First National Bank of Bastrop | 3091 | Bastrop, TX | 953,422 | 129 | 6 |
| United Community Bank | 19143 | Raceland, LA | 728,054 | 118 | 10 |
| Wauchula State Bank | 8021 | Wauchula, FL | 966,999 | 144 | 7 |
| WoodTrust Bank | 5335 | Wisconsin Rapids, WI | 606,305 | 88 | 5 |
| Yampa Valley Bank | 35407 | Steamboat Springs, CO | 526,636 | 70 | 2 |

Sub-S Top Ten Percent: How They Rank

| | | | | | | | | |
|--------------------------|-------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median | 14.31 | 1.96 | 21.29 | 3.49 | 49.49 | 0.11 | 34.88 | 0.74 |
| Top Ten Percent: Average | 14.47 | 1.96 | 21.26 | 3.63 | 51.12 | 0.21 | 33.58 | 0.83 |
| All Banks: Median | 5.69 | 1.30 | 13.91 | 3.16 | 62.19 | 0.22 | 27.21 | 0.54 |
| All Banks: Average | 6.56 | 1.30 | 14.13 | 3.19 | 62.04 | 0.34 | 27.88 | 0.63 |

CB Scorecard Key Performance Indicators

| RK | Institution Name | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
|----|--|---------|------|-------|------|-------|------|-------|------|
| 1 | Citizens Bank of Las Cruces | 17.83 | 1.86 | 22.53 | 3.36 | 54.06 | 0.00 | 42.09 | 0.88 |
| 2 | Northeast Bank | 15.90 | 1.96 | 23.80 | 3.44 | 50.21 | 0.04 | 37.09 | 0.98 |
| 3 | Quantum National Bank | 23.35 | 2.32 | 23.68 | 4.27 | 47.82 | 0.00 | 33.32 | 0.27 |
| 4 | The Bank of Hemet | 13.91 | 2.07 | 23.06 | 3.27 | 39.99 | 0.00 | 40.24 | 0.41 |
| 5 | Dundee Bank | 25.14 | 1.98 | 21.43 | 3.99 | 52.59 | 0.09 | 21.21 | 1.22 |
| 6 | Classic Bank, National Association | 19.97 | 1.74 | 19.37 | 3.98 | 54.76 | 0.04 | 23.31 | 0.85 |
| 7 | NewFirst National Bank | 13.95 | 2.22 | 21.99 | 3.92 | 46.83 | 0.24 | 37.52 | 0.41 |
| 8 | Highland Bank | 3.64 | 2.01 | 20.71 | 4.24 | 56.34 | 0.08 | 37.68 | 0.57 |
| 9 | The First National Bank and Trust Co., Chickasha, Oklahoma | 22.10 | 2.01 | 16.92 | 3.75 | 46.60 | 0.49 | 33.26 | 0.80 |
| 10 | Yampa Valley Bank | 8.42 | 1.83 | 24.03 | 3.54 | 52.67 | 0.24 | 42.76 | 0.50 |
| 11 | BOM Bank | 12.81 | 3.11 | 34.50 | 4.09 | 46.55 | 0.65 | 17.39 | 4.04 |
| 12 | The Citizens National Bank of Bluffton | (11.62) | 2.70 | 24.96 | 4.23 | 46.11 | 0.27 | 31.71 | 0.88 |
| 13 | WoodTrust Bank | 22.66 | 2.65 | 29.80 | 2.61 | 44.95 | 0.44 | 24.55 | 2.76 |
| 14 | The First National Bank of Bastrop | 27.78 | 1.68 | 18.96 | 3.30 | 55.75 | 0.42 | 41.01 | 0.61 |
| 15 | The Citizens Bank | 0.40 | 1.76 | 25.23 | 2.94 | 48.08 | 0.01 | 32.18 | 0.66 |
| 16 | The Bank of Old Monroe | 2.20 | 1.83 | 21.14 | 3.13 | 45.04 | 0.01 | 31.99 | 0.50 |
| 17 | Intracoastal Bank | 20.47 | 1.49 | 21.03 | 3.35 | 53.20 | 0.00 | 33.17 | 0.14 |
| 18 | First National Bank and Trust Company of Ardmore | 12.09 | 1.42 | 16.58 | 3.77 | 64.78 | 0.13 | 38.15 | 0.78 |
| 19 | Wauchula State Bank | 9.49 | 1.75 | 18.00 | 3.34 | 48.76 | 0.23 | 36.44 | 0.49 |
| 20 | United Community Bank | 11.31 | 1.96 | 16.18 | 3.36 | 56.21 | 0.82 | 36.55 | 1.31 |
| 21 | First Commercial Bank, National Association | 19.23 | 1.18 | 15.73 | 3.25 | 68.18 | 0.02 | 53.79 | 0.86 |
| 21 | Peoples Community Bank | 14.66 | 2.52 | 14.85 | 4.29 | 41.29 | 0.32 | 16.50 | 0.69 |

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

Number of Institutions in Peer Group: **112**
 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 |
|---|------------|---------------------|----------------|-----------|----------|
| ANB Bank | 19220 | Denver, CO | 3,311,830 | 490 | 29 |
| Bank of Tennessee | 21573 | Kingsport, TN | 1,881,819 | 286 | 21 |
| CFG Community Bank | 34294 | Lutherville, MD | 2,776,207 | 189 | 2 |
| Citizens Bank | 14851 | Elizabethton, TN | 1,078,316 | 215 | 12 |
| Colonial Savings, F.A. | 31361 | Fort Worth, TX | 1,090,983 | 619 | 8 |
| Credit One Bank, National Association | 25620 | Las Vegas, NV | 1,018,527 | 935 | 1 |
| First National Bank of Central Texas | 3325 | Waco, TX | 1,320,960 | 103 | 5 |
| First United Bank | 12769 | Dimmitt, TX | 2,055,145 | 240 | 17 |
| TexasBank | 19559 | Brownwood, TX | 1,405,835 | 308 | 12 |
| The City National Bank of Sulphur Springs | 5544 | Sulphur Springs, TX | 1,168,104 | 249 | 16 |
| Wallis Bank | 20845 | Wallis, TX | 1,120,387 | 181 | 13 |
| WestStar Bank | 32941 | El Paso, TX | 2,669,739 | 323 | 14 |

Sub-S Top Ten Percent: How They Rank

| | | | | | | | | |
|--------------------------|-------|------|-------|------|-------|------|-------|-------|
| Top Ten Percent: Median | 9.07 | 2.19 | 22.27 | 4.16 | 53.66 | 0.18 | 35.85 | 1.36 |
| Top Ten Percent: Average | 42.30 | 6.23 | 31.99 | 5.14 | 53.28 | 0.64 | 34.43 | 11.96 |
| All Banks: Median | 4.86 | 1.33 | 15.34 | 3.06 | 61.15 | 0.17 | 27.51 | 0.72 |
| All Banks: Average | 5.75 | 1.38 | 15.52 | 3.02 | 61.29 | 0.27 | 28.26 | 1.08 |

CB Scorecard Key Performance Indicators

| RK | Institution Name | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
|----|---|---------|-------|--------|-------|-------|------|-------|--------|
| 1 | Wallis Bank | 3.33 | 3.63 | 35.80 | 4.90 | 43.65 | 0.28 | 53.99 | 2.19 |
| 2 | CFG Community Bank | 21.57 | 3.09 | 32.77 | 5.09 | 46.70 | 0.32 | 28.16 | 1.56 |
| 3 | TexasBank | 378.58 | 2.15 | 19.71 | 4.52 | 56.73 | 0.18 | 30.23 | 1.16 |
| 4 | Colonial Savings, F.A. | 0.62 | 7.86 | 36.18 | 4.55 | 52.48 | 4.84 | 54.42 | 13.62 |
| 5 | WestStar Bank | 9.47 | 1.72 | 17.17 | 3.43 | 55.12 | 0.00 | 44.67 | 0.67 |
| 6 | First United Bank | 9.63 | 1.87 | 22.59 | 3.20 | 50.63 | 0.08 | 31.98 | 0.85 |
| 7 | The City National Bank of Sulphur Springs | 8.67 | 1.64 | 18.23 | 4.00 | 59.43 | 0.12 | 36.72 | 0.95 |
| 8 | First National Bank of Central Texas | 7.82 | 1.76 | 21.94 | 3.07 | 49.34 | 0.07 | 36.75 | 0.71 |
| 9 | Bank of Tennessee | 21.70 | 1.62 | 19.42 | 3.45 | 59.21 | 0.17 | 34.98 | 0.85 |
| 10 | Credit One Bank, National Association | 70.60 | 44.73 | 105.66 | 18.39 | 63.22 | 1.35 | 0.42 | 116.63 |
| 11 | Citizens Bank | 3.70 | 2.46 | 19.02 | 4.32 | 54.83 | 0.21 | 21.09 | 2.62 |
| 12 | ANB Bank | (28.04) | 2.23 | 35.34 | 2.73 | 47.99 | 0.11 | 39.73 | 1.71 |